



BACKING YOUR BUSINESS



Your Guide to Corporate Services

Your American Express® Corporate Account can help you turn your business spend into real value you can reinvest in your business. Here's how:

- B2B Solutions
- @ Work & Digital Tools
- Rewards
- International Payments
- Business Travel

Unlocking the full value of your Account

Many American Express Corporate clients primarily use their Account for Travel & Entertainment, but they may be missing out. The best way to unlock the full value of your Account is to include business spend.

Using your Account for business essentials like raw materials, equipment and online advertising can significantly improve your cash flow, provide greater control and earn you even more rewards to reinvest in your business.

[Learn more](#)

Working Capital Solutions

Our working capital solutions can help you to hold on to more cash for longer. We could pay your suppliers in 5 days, while you pay us within 54. Similarly, you could benefit from 5-day payments from your customers. It's one of those win-win situations.



What about suppliers who don't accept Amex?

If your business suppliers don't currently accept American Express, we may be able to help. For more information, contact your Account Manager.

vPayments to simplify processing

American Express vPayment uses Virtual Account Numbers as a secure payment solution for each transaction. You can set payment amounts, date ranges and transaction details to securely automate payments to your contractors or suppliers.



GAIN CONTROL
Set spending parameters.



REDUCE RISK
Use multiple controls and verification.



IMPROVE EFFICIENCY
Streamline your reconciliation process.

[vPayments](#)

Now includes Hotels option for easier consolidation and better control.



Buyer Initiated Payments to increase DPO

American Express® Buyer Initiated Payments (BIP) is a web portal that lets you schedule payments to suppliers, helping to increase Days Payable Outstanding (DPO) for you, and potentially speed up payments to your suppliers. It's easy to use and totally secure.

[BIP Explained](#)

Early Pay – Dynamic Discounting

Getting money in quickly can make a huge difference to your business. We can create a dynamic email system that offers select customers agreed discounts for early payments. It's all automated, so you simply collect funds owed faster, without any additional effort or overhead.

[Learn more](#)



Early Pay – Supply Chain Solutions

Our Digital Supply Chain Finance Solution allows you to use American Express funds to pay suppliers early, and keep your original Days Payable Outstanding. It's a great way to strengthen supply chain relationships, simplify processes and maximise working capital in your business.

[View Solution](#)



Corporate Purchasing Cards

American Express Corporate Purchasing Cards enable you to keep business payments in one place, so you can track your spending, simplify reconciliation and negotiate better rates with suppliers.

[Learn more](#)



BUSINESS CLASS

TRENDS AND INSIGHTS

Cash flow insights from Business Class

Our Business Class team constantly provides topical news articles, videos and Podcasts.

[View Cash Flow News](#)

[Click here to see important information](#)

GET AN AMERICAN EXPRESS CARD

- [View Cards](#)
- [Credit Cards](#)
- [Dollar and Euro Currency Cards](#)
- [Business Cards](#)
- [Corporate Cards](#)
- [Gift Cards](#)

MORE PRODUCTS & SERVICES

- [Insurance](#)
- [Travel Services](#)
- [Membership Rewards Programme](#)
- [International Money Transfers](#)
- [Merchant Services](#)
- [Pay with Bank transfer](#)

IMPORTANT LINKS

- [Form & Document Centre](#)
- [ATM Locator](#)
- [Ways to Pay](#)
- [Frequently Asked Questions](#)
- [Moving Abroad?](#)
- [Financial Hardship and Bereavement](#)

COMPANY INFORMATION

- [About American Express](#)
- [Careers](#)
- [Contact Us](#)
- [UK Inclusion & Diversity](#)
- [UK Modern Slavery Act](#)
- [UK Tax Strategy](#)

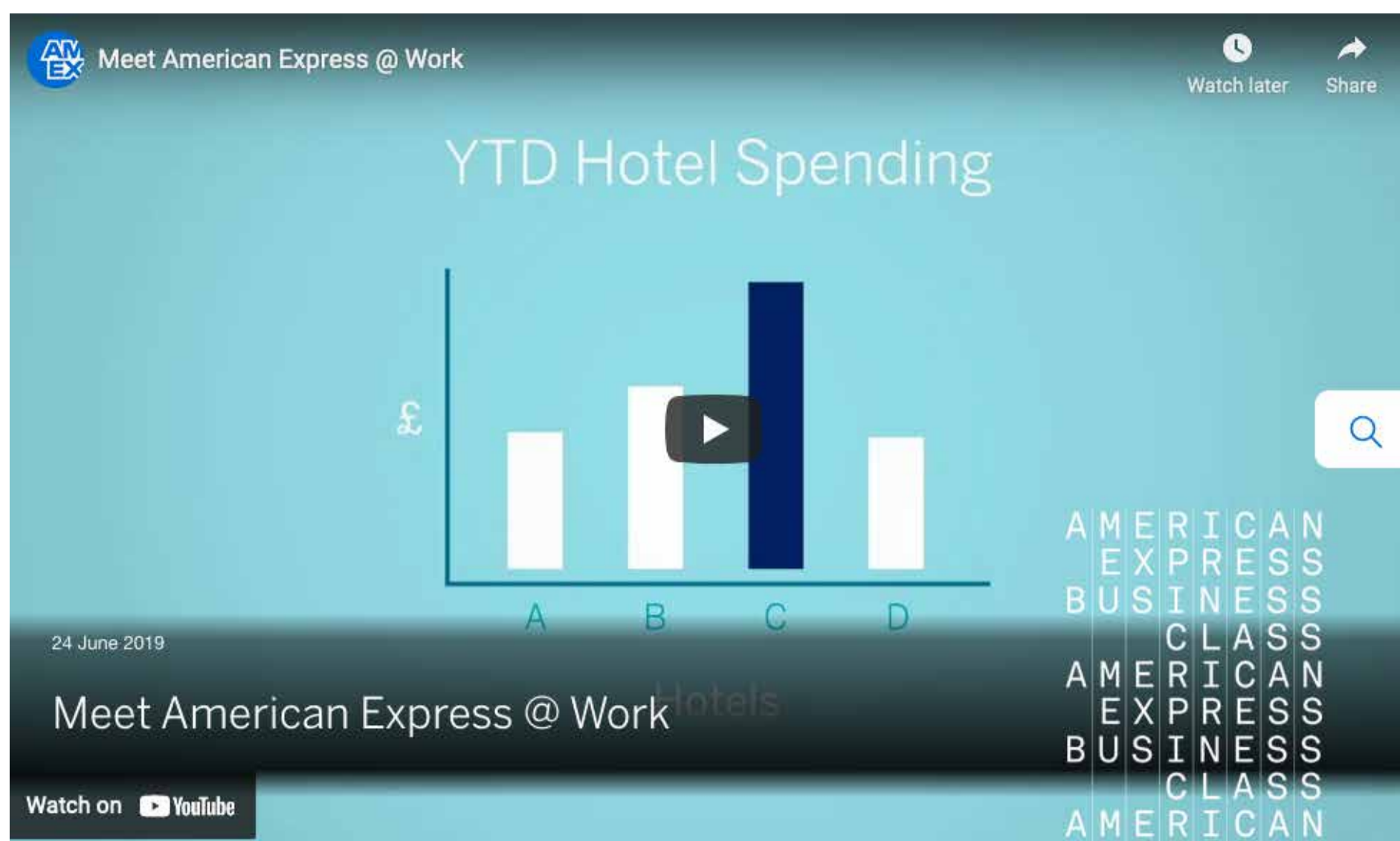
AMERICAN EXPRESS

United Kingdom Change Country



Get into @Work

@Work is the American Express digital platform that makes it easy to manage your Account. From adding and removing Cards, to managing expenses, paying bills, identifying purchasing trends and monitoring compliance, @Work puts you in control, 24/7.



Apply for and manage Employee Cards

Log in to @ Work and you can easily apply for new Cards, change addresses, and cost centres, or re-issue cards if they have been lost or stolen. @Work enables you to stay in control as personnel needs change, making it easy to manage individual spending limits, cancel, suspend or unsuspend Cards and upgrade Cards, with a few clicks.

[Log in now](#)

Set alerts to control spend and fraud

With @Work, you can stay on top of what's happening, 24/7. From exceeded Card limits, to unusual purchases, large transactions or potentially fraudulent activity, you can set-up alerts to warn of any suspicious or unwanted activity.



Manage your Rewards programme

@Work enables you to review your current rewards balance and connects you with a wealth of ways to redeem for rewards that can add value for your business.



[TIPS ON HOW OPTIMISE REWARDS](#)

View spend insights by category or supplier

Dynamic reporting in @Work can give you invaluable data for your business. Three interactive dashboards provide important insights:



PROGRAM MANAGEMENT

Identifying spend trends and consolidation opportunities across all Cards.



SUPPLIER MANAGEMENT

Giving you a snapshot of key metrics, like top suppliers by spend.



COMPLIANCE MANAGEMENT

Highlighting questionable spend, high-risk behaviours and policy violations.

BUSINESS CLASS

TRENDS AND INSIGHTS

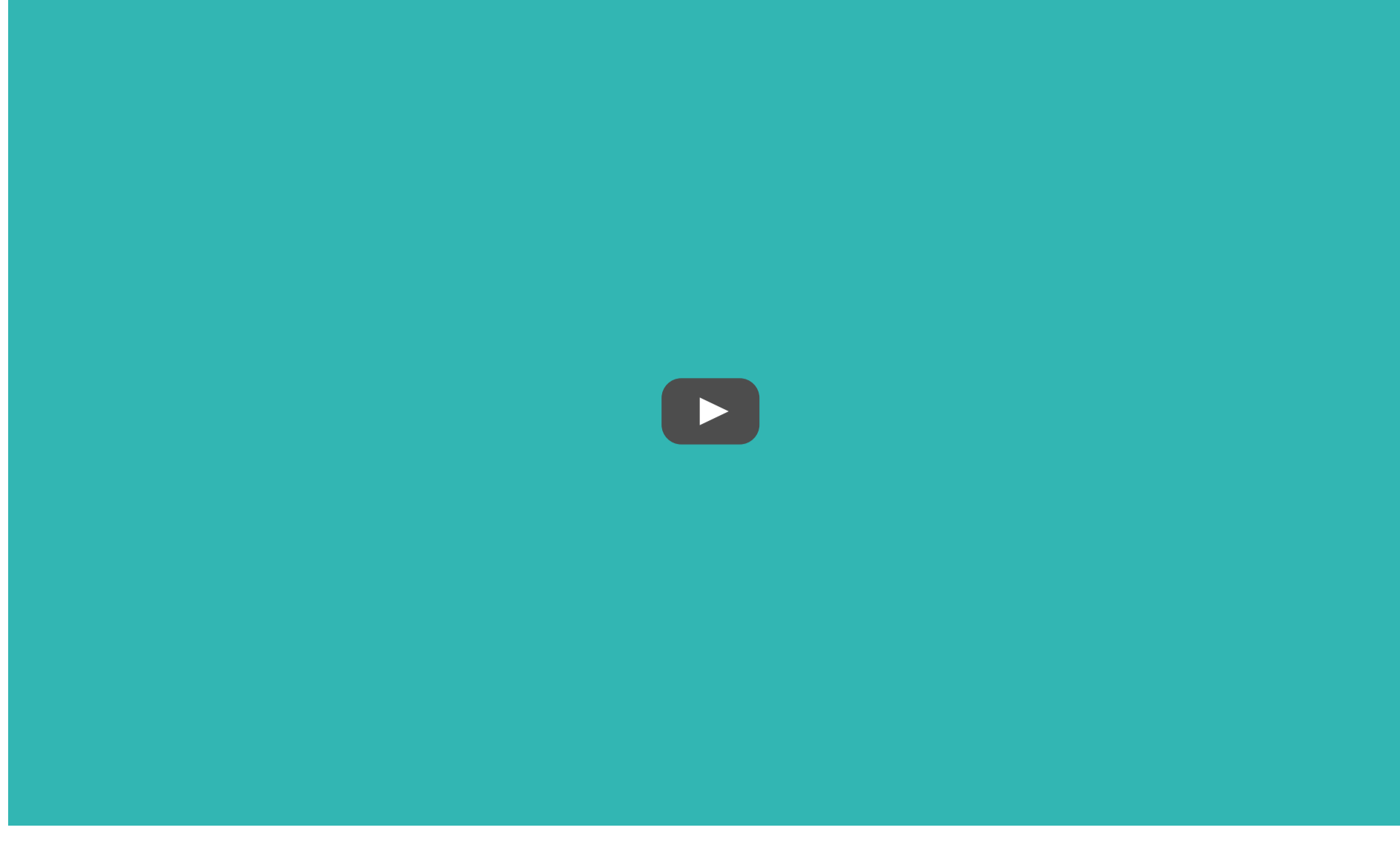
Insights from Business Class

Our Business Class team constantly provides topical news articles, videos and Podcasts.

[View Corporate News](#)

Maximising Rewards

Whether you're programme earns Membership Rewards® points, Corporate Rewards points or Avios, there are lots of ways you can boost your points balance. Take a look at the tips below, or simply ask the Corporate Account team to review your earning potential.



How to earn more rewards

Check-off the basics

Take a look at how your day-to-day business spend could rackup more rewards.



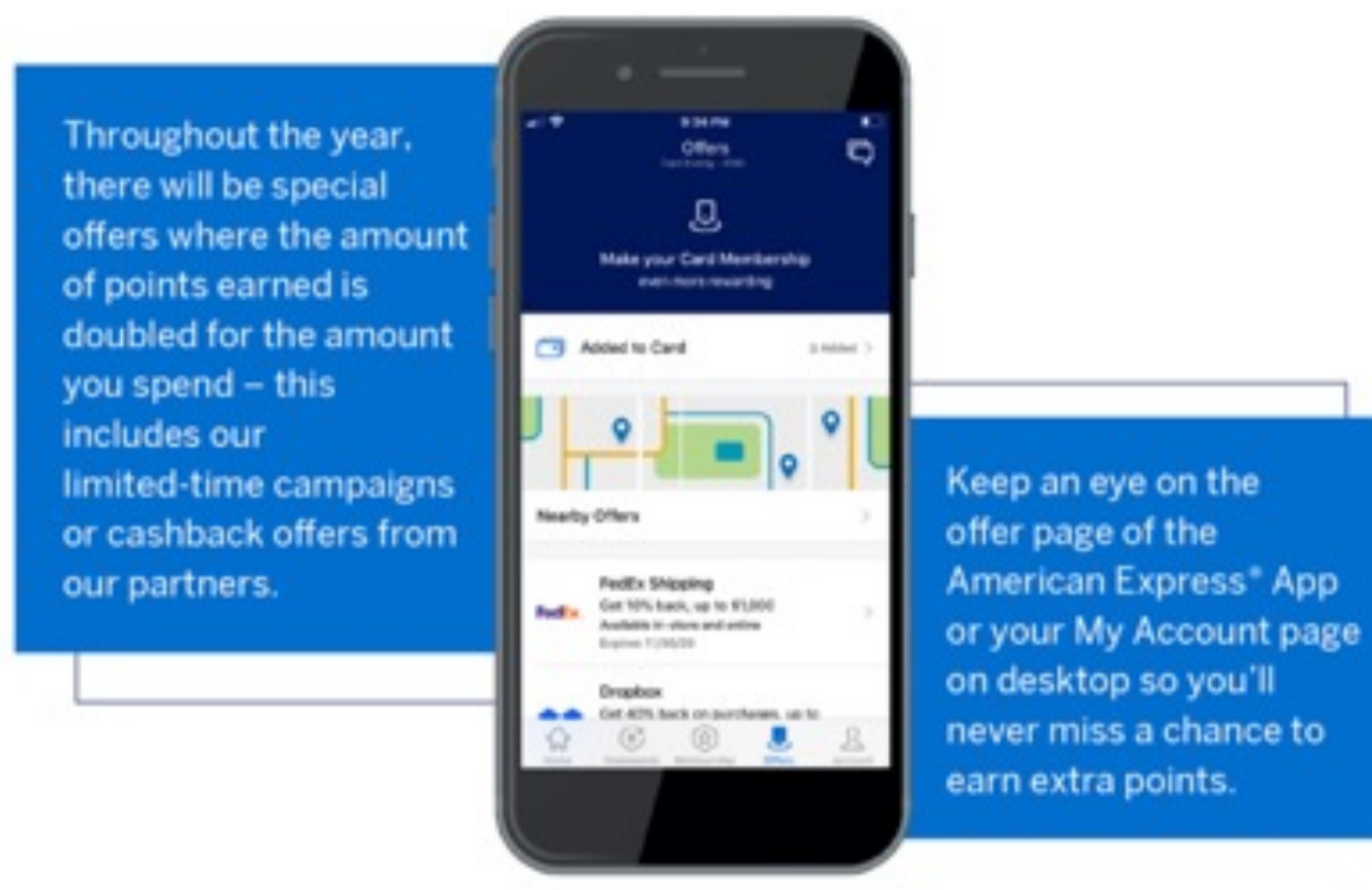
[Learn More](#)

Need us to approach your suppliers?

If your business suppliers don't currently accept American Express, we may be able to help. For more information, contact your Account Manager.

Keep an eye on offers

We often feature offers from relevant partners that may boost your points-earning potential. Make sure you are opted-in for marketing in your Account to take advantage of them all.



[Get more ideas](#)

Earn points paying staff

Ask your Account Manager about Premium Rewards. It gives the opportunity to earn rewards on things like foreign exchange transaction and even payroll. You earn 1 Membership Rewards® point for every £1 spent (excluding the transaction fee, which can be as little as 1%).

[Learn More](#)

Types of Employees	Combined Average Salaries
Two Operations Managers	£90,000*
One Sales Director	£85,000*
Two Account Managers	£70,000*
Two Account Executives	£60,000*
Two Customer Service Specialists	£44,868*
One Admin Assistant	£23,064*
	= 373,532 points a year



Furniture manufacturer uses Amex to grow

Ian Fletcher-Price, CEO of furniture manufacturer, Posturite, uses his British Airways American Express Corporate Card to extend cash flow and earn Avios for business trips.

[Learn More](#)

Ways to spend your rewards

What can 50,000 rewards get you?

There are so many ways to make the most of 50,000 Membership Rewards points. Here are some ideas to inspire you.

[Explore](#)



How to Spend from 100,000 to 300,000 Membership Rewards® Points

Could your rewards cover your next flight or hotel stay, pay for some new tech, or take a bite out of your monthly bill?

100,000 points	200,000 points	300,000 points
Travel		
<p>Three nights in the Big Apple</p> <p>100,000 points = a three night stay in a Hilton Hotel in NYC*</p>	<p>Eurostar x4 from London to Paris</p> <p>12,000 points = 4 round-trip Eurostar Business Premier Anytime tickets</p>	<p>Fly from London to Hong Kong</p> <p>240,000 points = 2 Upper Class Virgin Atlantic return tickets*</p>
Bills & Subscriptions		
<p>£450 at Amazon.co.uk</p> <p>Could buy a Sonos Play 5 Smart Wireless Speaker for your office from Amazon.co.uk</p>	<p>£900</p> <p>against any purchase, including the annual fee of your American Express Business® Platinum Card (with £305 left)</p>	<p>£1,250</p> <p>against any purchase – could cover the fuel to drive from Land's End to John o'Groats and back seven times</p>
Shopping		
<p>£450 at Amazon.co.uk</p> <p>Could buy a Sonos Play 5 Smart Wireless Speaker for your office from Amazon.co.uk</p>	<p>£1,000 gift experience</p> <p>A day with a perfumer and three-course lunch for one, plus a private sunrise balloon flight with champagne for two.</p>	<p>£1,250 at Amazon.co.uk</p> <p>Could buy an Apple iMac 27-inch model with Retina 4K display from Amazon.co.uk</p>

You can also use your points for donations

[Learn More](#)

BUSINESS CLASS

TRENDS AND INSIGHTS

Rewards insights from Business Class

Our Business Class team constantly provides topical news articles, videos and Podcasts.

[View Rewards News](#)

Global payments for a global economy

Most businesses trade across borders these days. International payments from American Express are designed to make your global payments and international money transfers secure and simple. Whether you're ordering currency online or sending money abroad, we can give you greater control over your finances.

[International Payments](#)

FX payments accepted around the world

Our online foreign exchange platform allows you to send and receive over 80 currencies in over 230 countries. There's no fee for incoming currency payments, and no minimum or maximum transfer limit. We offer competitive currency exchange rates – and we pride ourselves on providing currency trading that is quick, clear and inexpensive.



100% ACCOUNT MANAGED



NO SET-UP FEES



EARN REWARDS

[FX Payments](#)

Foreign Exchange Rates

Our global network, strong purchasing power, and interbank relationships enable us to deliver competitive rates for cross-border payments and same currency payments.

[Learn more](#)[Open Account](#)[View FX Calendar](#)

Risk Management

Profitability on your international trade can be hugely affected by FX volatility. Our experts can help with FX strategies to meet your international trade profile.



SPOT CONTRACTS

Dealing with payments on a day-to-day basis.



FIXED CONTRACTS

Exchange rates fixed on an exact date, within 12-months.



WINDOW CONTRACTS

Fixed rates within the duration of a 12-month contract.

[Learn more](#)

International Currency Cards

Our US dollar and euro International Currency Cards are a brilliant way to manage business expenses in the foreign currency you're working with.

[View Cards](#)

Money Transfers with AccessLine

AccessLine enables you to pay all your international and domestic suppliers simply and conveniently, even those who don't accept card payments. Payments are sent by bank transfer and charged to an eligible American Express Corporate Card.

[View AccessLine](#)

vPayments

American Express vPayment is a virtual payment solution that allows you to pay suppliers overseas, or send money abroad online, with more control and better reconciliation from a single solution.

[Global vPayments](#)

Need us to approach your suppliers?

If you would like to use your Card to pay international business suppliers who don't currently accept American Express, we may be able to help.

[Request a Call Back](#)

BUSINESS CLASS
TRENDS AND INSIGHTS

International insights from Business Class

Our Business Class team constantly provides topical news articles, videos and Podcasts.

[View International News](#)



Local and international solutions

Whether your people travel locally or internationally, or you're managing meetings and events, our travel solutions can help. With dedicated expertise, tools and support, we can improve travel experiences and save you time and money.

[Learn more](#)

Travel Management

Our Proactive Traveller Care services can swiftly take care of everything from initial bookings, to a lost laptop or a plane delay – even if it's at two in the morning.

"It is very rare that you see this level of customer service anymore and I must say it has left a very strong positive impression on me."

CEO, US-based consulting company

[Explore](#)

Business Travel Account

An American Express Business Travel Account (BTA) allows your employees to book business travel without physical Cards. You get to remove complicated reimbursement processes and reconcile company travel costs through one simple monthly statement.

With the British Airways BTA, you could even turn your company's British Airways flight spend into savings.

[Learn more](#)

Now includes VPayments option for Hotels with easier consolidation and better control.

Supporting your meetings and events

We can help you to create extraordinary experiences with tangible returns. Whether you're planning for local, regional or global – event by event or strategic programme management – our experts can help you meet your business and event objectives.



**PROGRAMME
DEVELOPMENT**



**BUSINESS
INTELLIGENCE**



**COMPLIANCE
INFRASTRUCTURE**

[View Services](#)

Global Travel Consulting

We can bring expertise, experience and intelligent digital tools to help you streamline operations, improve the traveller experience, reduce risk and increase savings.

[Request a Call Back](#)

BUSINESS CLASS
TRENDS AND INSIGHTS

Travel insights from Business Class

Our Business Class team constantly provides topical news articles, videos and Podcasts.

[View Travel News](#)

**BACKING YOUR
BUSINESS**



**BACKING YOUR
BUSINESS**

