American Express One AP™ is a streamlined accounts payable (AP) solution designed to seamlessly work with your business’s existing accounting system or ERP, so you can easily automate your vendor payments all from one place. To help you increase the efficiency of your AP process with confidence, a team of American Express® business specialists are available to provide you with ongoing support.

**HOW CAN IT HELP YOUR BUSINESS?**

**Optimize Supplier Payments**
- Reduce time spent on manual AP tasks
- Manage your full AP file from one platform that offers you multiple ways to make automated payments, including American Express® Card, check, and ACH payments.
- Enhance security with unique virtual Card numbers
- Simplify reconciliation with consolidated views of supplier payments in one place

**Earn Rewards² & Manage Cash Flow**
- Earn the rewards of your Card when you use it to pay suppliers
- When making Card payments, rely on the consistency of your American Express Card billing cycle to manage your cash flow needs until your Card payments are due

**Get the Support to Move Forward With Confidence**
- User friendly technology designed to work with your existing AP system
- Ongoing trusted service and support from an American Express team of business specialists
- Access reporting for seamless account management and reconciliation
Help Optimize Your AP Payments Process for Enhanced Efficiency

Reduce manual AP processes, increase efficiency and cash flow management with a supplier payments solution backed by the power of American Express.

**HOW DOES IT WORK?**

1. **Enroll Suppliers**
   Provide our team of AP specialists with a list of your suppliers and we will onboard them. Then, upload your payment file.

2. **Pay**
   Pay your suppliers by American Express® virtual Card, check or ACH.

3. **Reconcile**
   Help simplify reconciliation by gaining visibility into your transactions by supplier and payment method on one platform.

Optimize Supplier Payments With a Solution Backed by American Express

Terms and fees apply. Please contact your American Express representative for more information.

---

Terms & Conditions

1. American Express One AP® may not be available to all customers. To access the service, all customers will be required to enroll their eligible U.S.-issued American Express® Business, Corporate, or Corporate Purchasing Card. There is no fee to use the service for customers enrolling to process only Card payments. Use of additional payment methods require activation and a monthly platform access fee of $200 which will automatically renew each month, unless the service is canceled or all additional payments methods are deactivated, as applicable. With the monthly platform access fee, to the extent used, the first 400 check transactions and first 400 automated ACH transactions each month are complimentary, after which point a fee of $1.00 per check and $0.35 per automated ACH transaction will apply. Premium Wire transactions are subject to fees established by FX International Payments, which fee will be added to the amount of your wire. See separate FX International Payments terms and conditions. Fees are subject to change. Sales tax on fees may apply. All fees associated with American Express One AP® will be auto billed on a quarterly basis to the first Card enrolled for the service. Customers may cancel the service or activate/deactivate additional payment methods by contacting their American Express® representative. To make a Card payment to a supplier through the service, the supplier must be an American Express accepting merchant and agree to accept American Express virtual Card payments. To learn more, please contact your American Express® representative.

New York: The American Express One AP® service is a money transmission service provided by American Express Travel Related Services Company, Inc. (American Express). This service is not available to consumers. American Express Travel Related Services Company, Inc. is licensed as a Money Transmitter by the New York State Department of Financial Services. California: The American Express One AP® service is a money transmission service provided by American Express Travel Related Services Company, Inc. (American Express). This service is not available to consumers.

Georgia: The American Express One AP® service is a money transmission service provided by American Express Travel Related Services Company, Inc. (American Express). This service is not available to consumers.

For a list of our money service business licenses and information about addressing complaints and other disclosures, visit www.americanexpress.com/us/state-licensing.html.

NMLS ID # 913828

2. Not all Cards are eligible to get rewards. Terms and limitations vary by Card type.

© 2021 American Express Travel Related Services Company, Inc.