



Since 2002, American Express® has been popularizing payment tools for efficient management of business expenditures among Polish enterprises. Our offer includes:

- ✦ Business Travel Accounts (BTA) settled by invoices
- ✦ Corporate Card for Company Purchases
- ✦ American Express® Corporate Cards

Business Travel Accounts settled by invoices



A modern payment tool used by Companies to pay for airline tickets purchased at the Travel Agency. The Business Travel Account enables Companies to settle accounts with American Express via electronic reports guaranteeing full compliance of data and balances with invoices issued by the Travel Agency.

The Business Travel Account brings measureable benefits for the Company:

- ✦ Considerable extension of the payment period for airline tickets (up to 59 days).
- ✦ Secure transactions and system price guarantee for airline tickets — the account is debited by the airline.
- ✦ No fees for creating and using the BTA and no commissions on turnovers in the BTA.
- ✦ Full control of expenditures on business travel — American Express provides the Company with detailed electronic reports relating to purchases made at the Travel Agency with the use of the BTA.
- ✦ Reducing administrative costs and the number of accounting documents.
- ✦ Safety of Employees — additional, free-of-charge personal travel accident insurance packages up to PLN 400,000/person.

In 2009, American Express was awarded the European Medal for the central payment card — the Business Travel Account (BTA).



Corporate Card for Company Purchases



A personalized Card for company purchases used by Departments to make central payments for products and services ordered by the Company.

The Card may be used as:

- ✦ a Department Card for the company's central payments, including:
 - airline or railway tickets (through Travel Agencies or web sites),
 - participation in conferences and trainings,
 - office materials and equipment,
 - messenger services, catering.
- ✦ a dedicated Card for settlements with a particular supplier, including:
 - telecommunications companies,
 - temporary work agencies,
 - legal offices,
 - messenger services.

Benefits for the Company:

- ✦ Extended payment period — Company expenditures credited even up to 52 days.
- ✦ No link to the Company's bank account.
- ✦ Simplification of purchases through the reduction of cash advanced payments.
- ✦ Reducing the number of transfers — one central payment once a month.
- ✦ Monitoring and control of costs owing to modern and convenient auditing tools (data available on-line): "My Card Account" and American Express @Work.
- ✦ Reducing administrative costs and reducing the number of accounting documents.
- ✦ Safety of Employees — free-of-charge package of personal travel accident insurance up to the amount of PLN 400,000/person when using the Card to purchase airline or railway tickets.

American Express® Corporate Cards



A convenient payment tool for Employees. The Cards enable the Company to efficiently analyze costs through access to our modern analytical systems. Moreover, Corporate Cards ensure full financial security of the Company and a rich package of travel insurance for Employees.



Corporate Cards bring benefits for the Company and the Employee (Cardholder):

- ✦ No commissions on non-cash transactions.
- ✦ Extended payment periods — Company expenditures are credited even up to 52 days.
- ✦ Access to expenditures data through online systems: My Card Account, American Express @Work.
- ✦ Company holds no responsibility for private transactions of its employees.
- ✦ Free-of-charge travel insurance package, including:
 - personal accident insurance up to the amount of PLN 400,000/person,
 - travel inconvenience insurance (covering e.g. cancelled flights, lost luggage).
- ✦ If the Card is lost, the Cardholder's liability is limited to only PLN 120.

Contact:

Corporate Card Sales Department

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