



DON'T
do business
WITHOUT IT™

BUYER INITIATED PAYMENTS

DESIGNED FOR YOUR BIG BUSINESS

When it comes to managing the complexities of your company's cash flow, you need the ability to stay in control of every aspect of it. Buyer Initiated Payments (BIP) automates payments to your suppliers within your existing invoice approval workflow – helping you eliminate errors while reducing time and costs from your payment process.

WE CAN HELP YOU MANAGE IT ALL.

Control when.

By choosing the timing and amount of each payment, you can improve your cash flow predictability by:

Managing days cash on hand: extending Days Payable Outstanding by 14 days,¹ improving cash flow.

Supporting your vendors: Making payments with BIP can reduce your suppliers' DSO² and improve their Accounts Receivables process.

Control how.

American Express gives you the data and insights you need to help you manage your business, including:

Insights to track spending and make smart decisions.

Easy integration into your existing systems.

Increased efficiencies with automation.

Talk to your sales representative or visit <https://www.americanexpress.com/bip> today.

¹The number of days by which your DPO is extended will vary depending on: (i) when during your American Express Card billing cycle you charge a transaction to a supplier; (ii) the date the transaction is posted to your account; and (iii) the date you pay the amount due on your American Express billing statement.

²Reduction in DSO will depend on individual provider payment behavior. DSO may increase in certain instances.