

American Express Business Card Connection



SAP Concur
Technologies
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Document Revision History

Date	Description	Version	Author
07/07/2023	Updated screen capture Profile settings with Fiori with Horizon Theme and added screen capture Card Data User Agreement	1.1	SAP Concur
05/27/2020	American Express Business Card Connection (US)	1.0	SAP Concur

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Overview

SAP Concur now offers an American Express® Business Card connection. The direct connect feature provides SAP Concur customers with an integration option that allows users to import expense transactions via a direct connection from American Express® into Concur Expense.

The American Express® Business Card connection provides the following functionality:

- Provides an automatic daily refresh of transactions from American Express® in Concur Expense. Users do not need to sign into the American Express® Manage Your Card Account (MYCA) website to refresh transactions.
- Offers compatibility with SAP Concur Expense Assistant.
- Allows the primary cardholder to manage their own transactions without having to view all supplemental card transactions.
- Supports delegate and proxy capabilities on transactions.
- Provides transaction currency handling for foreign transactions.
- Includes viewing available transactions.
- Includes Concur Analytics for Standard reporting (including unsubmitted transactions).
- Transactions can only be deleted by admins, which provides admins with full visibility into usage as well as additional compliance assurances.

NOTES: The new American Express® Business Card connection is only for American Express® Business cards. This feature does not apply to any existing or future American Express® or corporate card programs.

Additional countries will be included in future releases.

Affected Roles

To use the American Express® Business Card connection, you must have one of the following roles:

- **Client Admin:** Configures the card program feature. A Concur Admin will enable the feature and set the default payment type for American Express® Business Cards.
- **Card Admin:** Manages (hides) transactions.
- **Cardholder:** Registers cards and assigns transactions to reports.

NOTE: To use the American Express® Business Card integration, cardholders must be registered on the American Express® [MYCA](#) website. MYCA is the American Express® web account access and services portal.

Registering an American Express Business Card

The American Express® Business Card connection must be configured and enabled before cardholders can register their cards.

Each cardholder (primary or supplemental) must register their card individually. A primary cardholder cannot register supplemental cards on behalf of other employees.

NOTE: Supplemental cardholders who do not have an American Express® user login will need to create an account on the American Express® MYCA website before registering their credit card

To register cards for the business card connection

1. Select the **Profile** icon, and then select **Profile Settings**.
2. In the **Expense Settings** section, select **Expense Credit Cards**.
The **Expense Credit Cards** page displays.
3. Select **Add Amex Business Card**.

The screenshot shows the SAP Concur interface. At the top, there's a header with the SAP Concur logo and a 'Profile' dropdown. Below this is a navigation bar with links: Profile, Personal Information, Change Password, System Settings, and Concur Mobile Registration. The main content area is titled 'Expense Credit Cards'. On the left, there's a sidebar with sections: 'Your Information' (Personal Information, Company Information, Contact Information, Email Addresses), 'Request Settings' (Request Information, Request Delegates, Request Preferences, Request Approvers, Favorite Attendees, International Travel), and 'Expense Settings' (Expense Information, Bank Information, Expense Delegates, Expense Preferences, Expense Approvers, Vehicle Configuration, Favorite Attendees, and Expense Credit Cards). The 'Expense Credit Cards' section is highlighted with a yellow box. In the main content area, there's a table with columns: Card Name, Card Number, Card Status, and Total Unexpensed. Below the table, it says 'No records found.' A yellow box highlights the '+ Add Amex Business Card' button in the top right corner of the table area.

4. In the **You are now leaving Concur** box, select **Continue**.

The screenshot shows a dialog box titled 'You are now leaving Concur'. The text inside the dialog box reads: 'You are now leaving this site and we will redirect you to American Express. Please click continue to proceed.' At the bottom right of the dialog box, there are two buttons: 'Continue' and 'Cancel'.

5. On the **Card Data Access User Agreement**, read the agreement and select the **I Accept the Terms and Conditions** check box, then select **Continue**. The user agreement only appears the first time you register.

Card Data Access User Agreement ×

Authorization to Deliver Registrant Data to American Express

Last Updated June 25, 2018

You have registered to access and use the SAP Concur spend management service (the "Service") through the website SAP Concur.com and/or related websites on behalf of yourself and the company or organization identified as the Account holder during the registration for the Service (a "Registrant").

By accepting the terms and conditions of this Authorization to Deliver Registration Data to American Express ("Authorization to Deliver Registrant Data"), you agree to the following terms and conditions on behalf of yourself and the Registrant and you represent and warrant that you are authorized to accept the terms and conditions of this Authorization to Deliver Registrant Data on behalf of the Registrant.

In connection with the Service, SAP Concur may receive, access, and/or store information with respect to Registrant and its agents and affiliates, and each of their respective employees, agents, and users of the Service (collectively, the "Registrant Data").

Registrant and American Express Travel Related Services Company, Inc. or any of its affiliates (collectively, "American Express") have entered into an arrangement, under which American Express has been retained to provide certain American Express products or services to Registrant.

Notwithstanding anything to the contrary in the Agreement or otherwise, Registrant hereby:

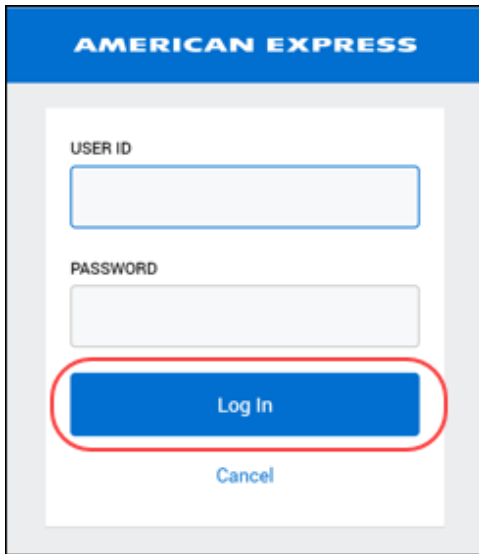
a. authorizes SAP Concur to disclose, deliver, and provide any and all Registrant Data to American Express for all of American Express's internal business purposes;

☒ I accept the Terms and Conditions.

You are now leaving this site and we will redirect you to American Express.
Please click continue to proceed.

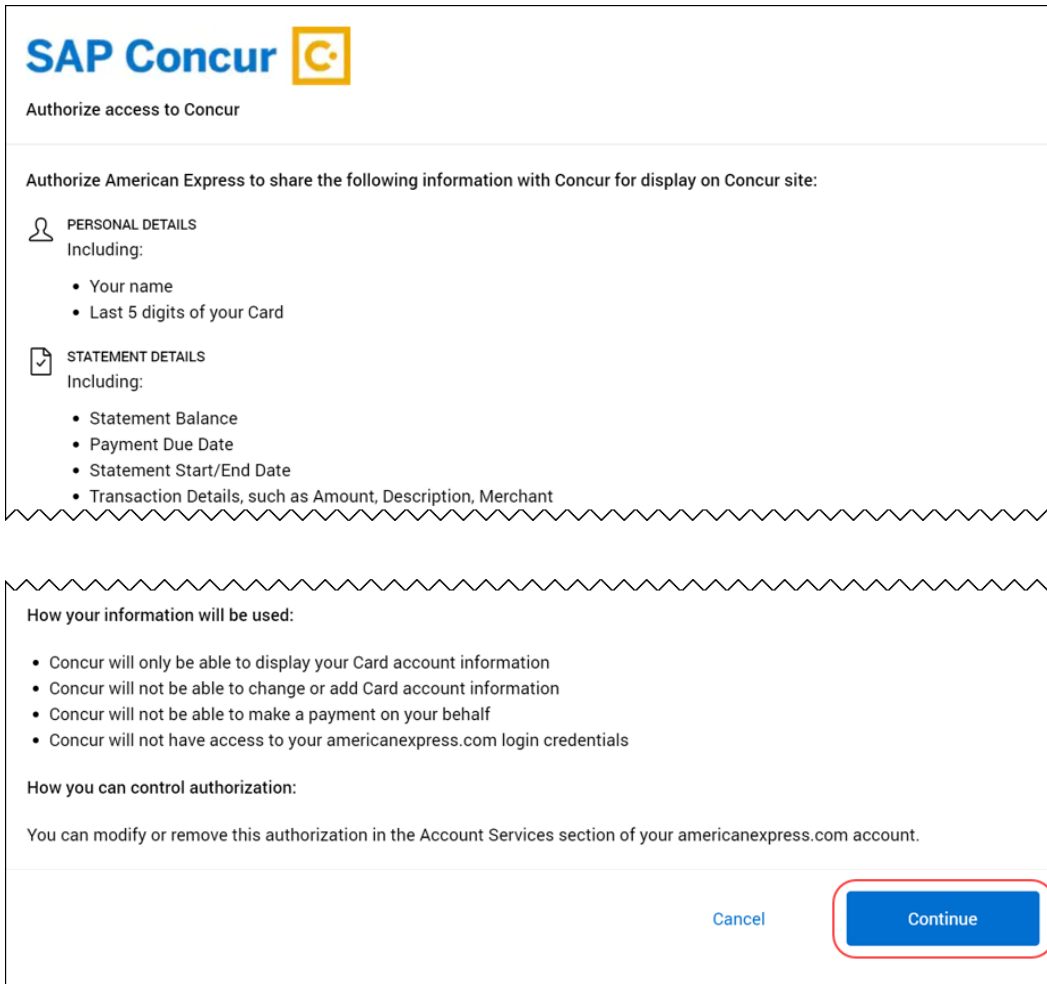
Continue Cancel

6. On the **American Express** login page, type your login credentials, then select **Log In**.



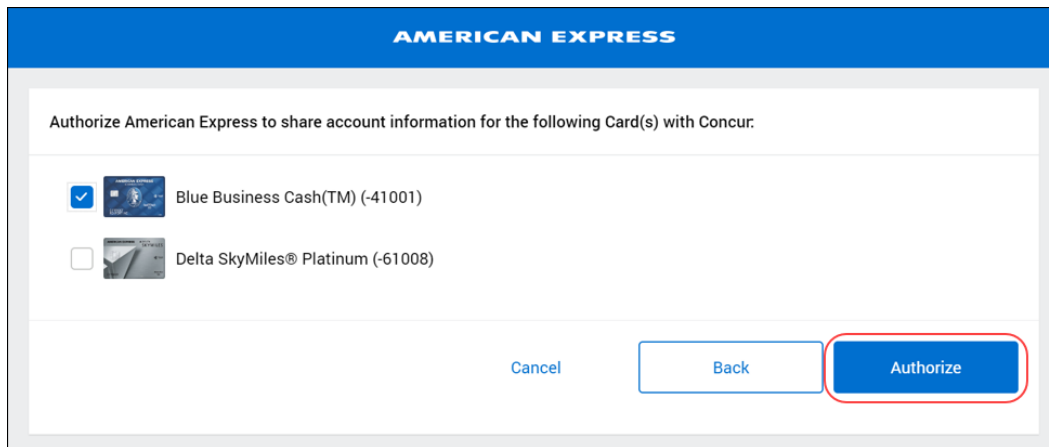
The image shows the American Express login page. It has a blue header with the "AMERICAN EXPRESS" logo. Below the header, there is a white box containing the login fields. The first field is labeled "USER ID" and the second is labeled "PASSWORD". Both fields are empty. Below the password field is a blue button labeled "Log In", which is highlighted with a red rounded rectangle. Below the "Log In" button is a smaller, lighter blue button labeled "Cancel".

7. On the **Authorize access to Concur** disclaimer, read the information and then select **Continue**.



The image shows the "SAP Concur" logo at the top left. Below it, the text "Authorize access to Concur" is displayed. The main content area is titled "Authorize American Express to share the following information with Concur for display on Concur site:". Below this title, there are two sections: "PERSONAL DETAILS" and "STATEMENT DETAILS". Each section has a list of items that will be shared with Concur. The "PERSONAL DETAILS" section includes "Your name" and "Last 5 digits of your Card". The "STATEMENT DETAILS" section includes "Statement Balance", "Payment Due Date", "Statement Start/End Date", and "Transaction Details, such as Amount, Description, Merchant". Below these sections, there is a section titled "How your information will be used:" which lists four bullet points: "Concur will only be able to display your Card account information", "Concur will not be able to change or add Card account information", "Concur will not be able to make a payment on your behalf", and "Concur will not have access to your americanexpress.com login credentials". Below this, there is a section titled "How you can control authorization:" which states "You can modify or remove this authorization in the Account Services section of your americanexpress.com account." At the bottom right of the page, there are two buttons: "Cancel" and "Continue". The "Continue" button is highlighted with a red rounded rectangle.

8. On the **American Express** authorization page, select the check box for each card you want to synchronize.



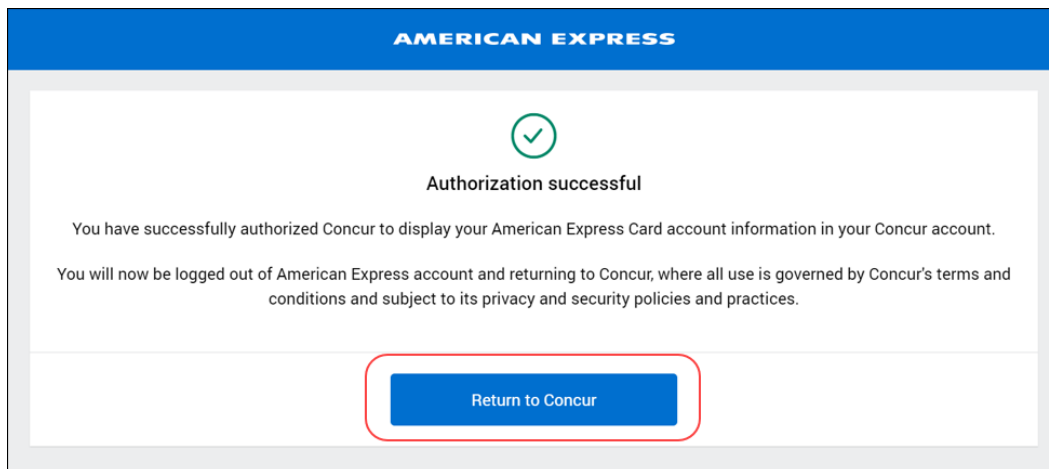
The screenshot shows the American Express authorization page. At the top is a blue header with the "AMERICAN EXPRESS" logo. Below the header, a message states: "Authorize American Express to share account information for the following Card(s) with Concur:". There are two card options listed: "Blue Business Cash(TM) (-41001)" with a checked checkbox and a card image, and "Delta SkyMiles® Platinum (-61008)" with an unchecked checkbox and a card image. At the bottom right, there are three buttons: "Cancel", "Back", and "Authorize". The "Authorize" button is highlighted with a red rounded rectangle.

You can now see all business cards you have registered with American Express®.

Supplemental cards will also be displayed, but only if the corresponding basic card is not displayed here. For example, if you own both the basic and supplemental card, then only the basic card is shown.

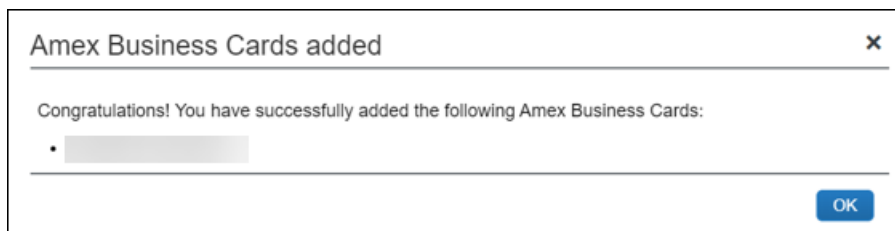
Any other American Express® corporate card or personal card will not appear here.

9. Select **Authorize** to synchronize cards.
10. Select **Return to Concur**.



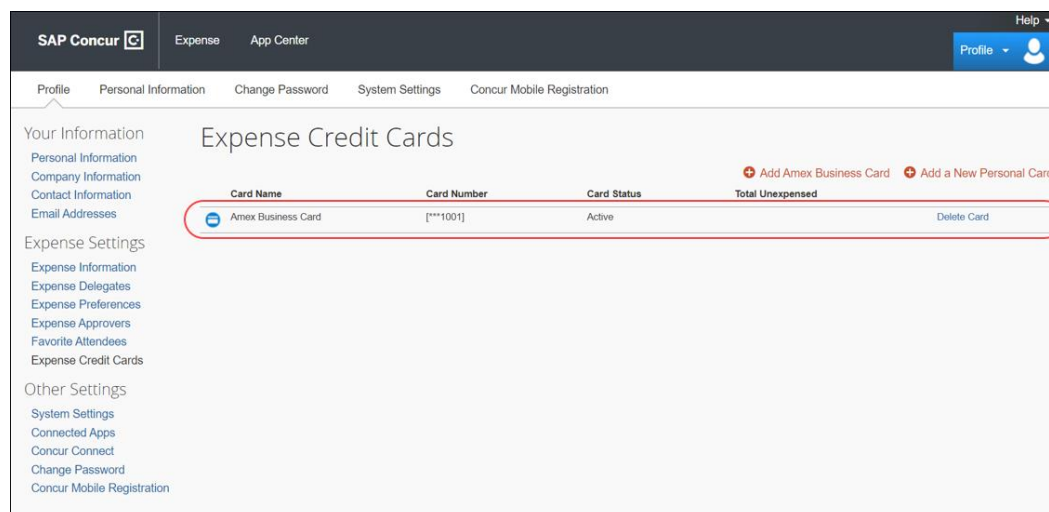
The screenshot shows the "Authorization successful" page. At the top is a blue header with the "AMERICAN EXPRESS" logo. Below the header, there is a green checkmark icon. The text "Authorization successful" is centered. Below this, two paragraphs of text are displayed: "You have successfully authorized Concur to display your American Express Card account information in your Concur account." and "You will now be logged out of American Express account and returning to Concur, where all use is governed by Concur's terms and conditions and subject to its privacy and security policies and practices." At the bottom center, there is a blue button labeled "Return to Concur", which is highlighted with a red rounded rectangle.

11. In the message to confirm card registration, select **OK**.



The screenshot shows a message box titled "Amex Business Cards added" with a close button (X) in the top right corner. The message text reads: "Congratulations! You have successfully added the following Amex Business Cards:". Below this text, there is a bulleted list with one item, which is a blurred card number. At the bottom right of the message box, there is a blue button labeled "OK".

The registered business card now appears on the **Expense Credit Cards** page in **Profile** settings.



After initial card registration, Concur Expense will directly import transactions that occurred within the last 90 days. Any new transactions will automatically synchronize on a daily basis.

12. Select **Available Expenses** on the home page to view your transactions and add them to your expense reports.

For more information about registering your card, refer to the [Register a Card](#) topic in *Concur Expense Standard Edition End User Help*.

Delete Cards

If you delete a card on the **Expense Credit Cards** page in **Profile Settings**, access to the card is revoked for the American Express® Business Card connection. You can re-add the same card again, if needed.

Manage Expenses

Users will see their own American Express® Business Card transactions on the **Manage Expenses** page. Transactions are also visible to delegate and proxy users.

If you are using SAP Concur Expense Assistant, transactions are automatically assigned to an expense report. Any new transactions will synchronize daily.

Note: Only regular expenses and payments are supported at this time. Payments are automatically hidden, but could be made visible on an individual basis by a card admin. Other transaction types such as cash advances, bank charges are not supported at this time. Addendum data is also not supported at this time.