



Cognizant
Passion for building stronger businesses

US AMERICAN EXPRESS CORPORATE CHARGE CARD POLICY

Who can apply?

To assist our associates in managing business related expenses, the Company provides an American Express Corporate Card to associates on Cognizant Technology Solutions North American payroll. Associates must have a Cardmember agreement on file to have the online application processed. Manager approval is required for associates to receive a card.

Who is liable?

All charges made to the card become due and payable on the date specified by American Express. The liability for charges on the card is the associate's responsibility and payment delays can impact an associate's personal credit rating and jeopardize our corporate contract with American Express.

Am I required to use the card for business expenses?

Due to audit requirements, the Corporate American Express card must be used for all business expenditures unless American Express is not an accepted form of payment.

How do I apply?

2-step application process:

1. Associates must have Cardmember agreement on file for application to be approved by Cognizant HR. Agreement, instructions and policy available on www.welcometocognizant.com. Fax completed agreements to 973-352-6600 (if not submitted w/new hire paperwork.)
2. Application is to be submitted online:
 - Application cannot be submitted without an associate ID number and email address
 - URL: <http://www.americanexpress.com/applyforcard>
 - Enter Access Key: **5m93v9de**
 - Enter your manager's name, number and Cognizant email ID as the approver of the application.

Can I use the card for personal expenses?

American Express Cards may not be used for anything other than necessary and reasonable business expenses. The cards are **not** to be used for personal expenditures.

Will I have to pay American Express bills directly?

Cognizant will pay American Express bills only after expense reports have been submitted and approved by both your manager and Finance. It is the responsibility of the associate to submit expense reports in ESA expeditiously and ensure the necessary approvals have been obtained. Cognizant will not reimburse late-fees incurred by associates on the Corporate American Express card.

When will I receive the card?

Your American Express Corporate Card should be delivered within 7 to 10 business days from the time you submit your online application for processing.

If you are a Non-US Citizen:

- Fill in your I-94 expiration date as the date of departure in the section required for Non-US Citizens
- Click SUBMIT on completion of the application

You will then be required to verify the information and click SUBMIT FOR PROCESSING. Please be aware that the address field is limited to 20 characters, so please abbreviate and minimize spacing wherever possible.

Employees will not receive paper statements for the American Express® Corporate Card.

To receive your statements electronically, you must enroll in Manage Your Card Account (MYCA), the secure online account management tool from American Express before August. Failure to do so may result in you missing an electronic statement delivery and becoming delinquent in payment.

How to Enroll

Have your Corporate Card available for reference. Go to americanexpress.com/register and click Continue to begin registration.

1. Create a user ID and password
2. Enter the Card account number and Card ID in the appropriate spaces
3. Enter security information and a valid e-mail address
4. Select account alerts you may find helpful, such as Payment Due or Payment Received notifications.
5. At the "Summary of Accounts" page, select the "Switch to paperless" link and accept the Terms and Conditions to receive the monthly statement-ready e-mail notification that will be sent when your statement is ready to view.

How to View Your Online Statement

Viewing your current and past statements is easy with the MYCA site.

1. Go to americanexpress.com and log in using your User ID and Password. Make sure "Cards - View and Pay Bill" is selected in the drop-down menu.
2. Click on the image of your Corporate Card. The screen will expand to show more options.
3. Click Online Statements. On the Card Activity page you can view merchant details, pull up charges from previous statements and more.
4. To download your online statement, click View Your Billing Statement. The Download Billing Statement page will display links to PDF versions of all your statements for the last six months.
5. Click View/Download for the most recent statement and either select Open to launch the PDF or Save to save a copy to your desktop.

For Card members already registered in MYCA:

Registered MYCA Card members should log on at americanexpress.com and click on the "Switch to Paperless Statements" link; then follow the prompts to confirm your e-mail address and check the "Terms and Conditions" box to ensure you receive the monthly statement-ready e-mail sent when your statement is ready to view online.

If you have any difficulties enrolling in MYCA you may call 1-800-AXP-1234.

Enroll today so that you can begin experiencing and appreciating the speed, convenience and simplicity of online statements from American Express.

What if I need assistance?

Any additional questions or concerns should be directed to the Talent Management Solution Center:

Log a request for help: <https://peopleline.cognizant.com> or Phone: 1.800.704.3802