Incurring Delinquency Fees
American Express® Corporate Card charges are due and payable in full upon receipt of the billing statement. A delinquency fee is incurred on all charges that remain outstanding 45 days after the statement date. U.S. Corporate Cards incur a delinquency fee at 45 days past due, at 60 days past due and every 30 days thereafter. The first fee (at 45 days past due) is $39*, and each sequential fee (at 60, 90, 120, etc. days) is the greater of $39 or 2.99% of the balance that remains delinquent.

How Can Customized Reporting Help You?
With Customized Reporting you can monitor Corporate Cardmembers that are about to incur delinquency fees as well as audit previously incurred delinquency fees. Running the following market-level reports on a frequent basis as part of ongoing program management practices can help you to manage your company’s expenses.

Aging Balances (Cardmember) – Interim Report
- Use this report to help you identify Cardmembers who are past due on their Card accounts and may be subject to delinquency fees.
- Use the Approaching 45 Days option on the 45 Days Delinquency filter to view Cardmembers who are approaching delinquency status and should be contacted immediately with a reminder to pay their bill.
- Use the 45 Days option on the 45 Days Delinquency filter to avoid incurring additional delinquency fees by identifying Cardmembers who have account balances approaching 60, 90, and 120 + days past due and sending reminders as needed.

Cardmember Activity - Billed Report
- Use this report to identify Cardmembers who have incurred delinquency fees to date.
- Use the Delinquency Charge option on the Transaction Type filter to isolate and view all fees that are associated with delinquent accounts.

For questions on Customized Reporting, please contact your Account Manager or call our MIS Service Center at 1-800-542-0995, Monday through Friday between 5:30 am - 4:30 pm (MST).
To Monitor Past Due Accounts

1. Launch the Aging Balances (Cardmember) **Interim** report template.
2. In Tab 1: Basic Criteria, select your Company level, Billing Date and Account Status (Active or Canceled, or both)
3. In Tab 2: Data, review the defaulted data elements. Add, remove or reorder the elements as necessary.
4. In Tab 3: Filters, expand the ‘45 Days Delinquency’ filter. To minimize risk of incurring 45 day delinquency fees select **Approaching 45 Days**. This will return a list of Cardmembers who are approaching 45 days past due. NOTE: When using this filter all Cardmembers in the ‘30 Days’ bucket have balances between 30 and 44 days past due.

   OR

To minimize risk of 60, 90 and 120 delinquency fees, select **45 Days**. This will return a list of Cardmembers who have balances that have gone past 45 days due. NOTE: When using this filter all Cardmembers in the ‘30 Days’ bucket have balances between 45 and 60 days past due

5. Run report

To locate the template – On the Report Builder tab, click the Build a New Report button. In the Keyword Search field, enter the word **Interim** and click Search. Under Search Results, select the Aging Balances (Cardmember) - Interim template and click Build Report.

<table>
<thead>
<tr>
<th>Projected Cardmember</th>
<th>Last Name</th>
<th>First Name</th>
<th>Metrics</th>
<th>Total Due Last Statement</th>
<th>Since Last Payment/Other Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>30 DAYS</strong></td>
<td>2449-133101-63125</td>
<td>SHINN</td>
<td>LAURIE</td>
<td>004511142</td>
<td>00 00</td>
</tr>
<tr>
<td>24467-345371-63125</td>
<td>MASON</td>
<td>JERRY</td>
<td>922627530</td>
<td>25.28</td>
<td>00 00</td>
</tr>
<tr>
<td>24462-50311-62246</td>
<td>CARY</td>
<td>JAY</td>
<td>063134255</td>
<td>00 00</td>
<td>00 00</td>
</tr>
</tbody>
</table>

**TIP** – Contact these Cardmembers that are approaching 45 days past due and remind them to pay their bills immediately to avoid delinquency fees.

Additionally, remind Cardmembers that they can sign up for e-mail Account Alerts, such as the Payment Is Due alert, which is a feature of their online Card account. Cardmembers can log in at americanexpress.com and click the “Update Email Settings and Account Alerts” link to set up Alerts. If not registered, they should register their Card at americanexpress.com/register. During the registration process they will be prompted to sign up for Alerts.

To Audit Fees Charged

1. Launch the Cardmember Activity - Billed report template.
2. In Tab 1: Basic Criteria, select your Company level, Billing Date and Account Status (Active or Canceled, or both).
3. In Tab 2: Data, review the defaulted data elements. Add, remove or reorder the elements as necessary.
4. In Tab 3: Filters, expand the ‘Transaction Type’ filter, scroll to the bottom and select Delinquency Charge. A check box will appear next to your selection in the drop-down menu.
5. Run report

To locate the template – On the Report Builder tab, click the Build a New Report button. In the Keyword Search field, enter the word **Billed** and click Search. Under Search Results, select the Cardmember Activity – Billed template and click Build Report.

<table>
<thead>
<tr>
<th>Cardmember Acct. #</th>
<th>Last Name</th>
<th>First Name</th>
<th>Transaction Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>2449 - 171011-76725</td>
<td>SHINN</td>
<td>LAURIE</td>
<td>DELINQUENCY CHARGE</td>
<td>100.60</td>
</tr>
<tr>
<td>24467 - 101031-18333</td>
<td>MASON</td>
<td>JERRY</td>
<td>DELINQUENCY CHARGE</td>
<td>109.85</td>
</tr>
<tr>
<td>24462 - 508311-66130</td>
<td>CARY</td>
<td>JAY</td>
<td>DELINQUENCY CHARGE</td>
<td>116.26</td>
</tr>
<tr>
<td>2449 - 101231-81336</td>
<td>SHINN</td>
<td>LAURIE</td>
<td>DELINQUENCY CHARGE</td>
<td>113.40</td>
</tr>
<tr>
<td>2446 - 181201-81207</td>
<td>CARY</td>
<td>JAY</td>
<td>DELINQUENCY CHARGE</td>
<td>142.92</td>
</tr>
</tbody>
</table>

**TIP** – Export the report results to an Excel worksheet and subtotal by this column. See how much could have been saved if these Cardmembers were alerted to pay their bills prior to incurring a delinquency charge. Then, determine who is paying late fees on large balances and e-mail them a reminder to pay their bill.