



Manage Your Card Account (MYCA)

Global Reference Guide

December 6, 2013



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About this guide

This guide aims to provide general MY Card Account (MYCA) guidance for Corporate Card Members.

The steps, links and visuals in this guide are specifically for individually billed Corporate Card Members in the US market. Please note that visuals and features vary by market as well as per product or billing set-up.

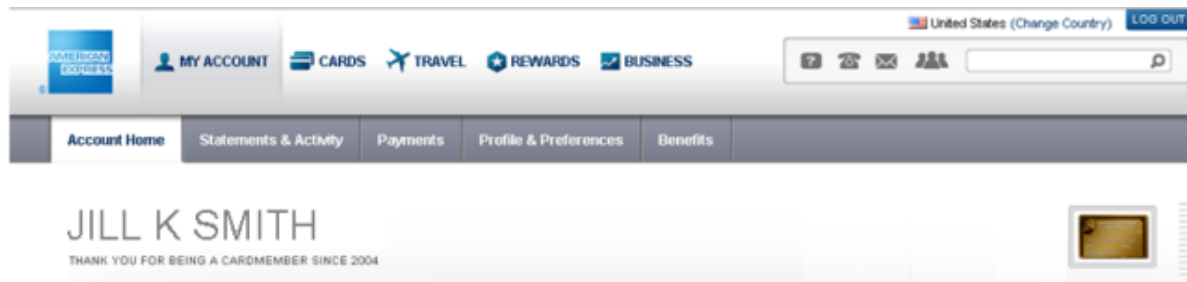
For any questions or queries regarding MYCA and its functionalities that may not be answered in this guide, please refer to the FAQs on the American Express website or call customer services telephone number on the back of your Corporate Card.



What is MYCA?

Manage Your Card Account (MYCA) is a secure website for American Express® Card Members. This site is available in 28 markets and provides quick access to your account information without having to call American Express or wait for a monthly billing statement to arrive in the mail. In general terms, MYCA enables users to:

- Access account information 24 hours a day, 7 days a week
- See and print recent charges, statement closing data and total balance (where applicable)
- Access to monthly online statements, which provide all statement activity and transaction details, and the ability to download statement details into any spreadsheet program or PDF (for individual billed accounts only)
- Review Card benefits and features
- Set up account alerts and notifications



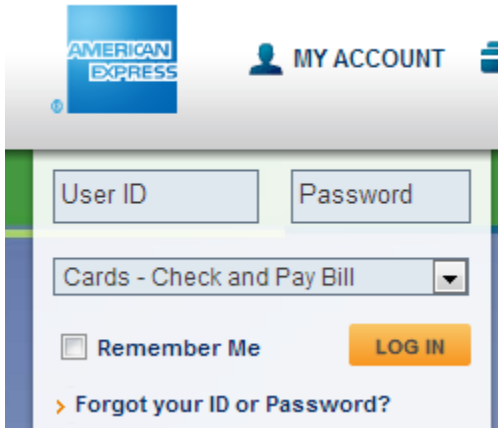
Note that:

- Many other features are available to specific markets, please go to the appendix page for more details
- Limited features are available to centrally billed accounts, Corporate Meeting Card (CMC) and Corporate Purchasing Card (CPC)

[Next: Where is MYCA available and how to access it](#)



Where is MYCA available and how to access it



MYCA is available in the following regions/markets:

Americas: USA, Canada, Mexico and Argentina

EMEA: UK, France, Germany, Italy, The Netherlands, Spain, Sweden, Austria, Czech Republic, Denmark, Finland, Hungary, Ireland, Norway, Poland, and Belgium/Luxembourg

JAPA: Australia, Hong Kong, India, Japan, Singapore, New Zealand, Taiwan and Thailand

To access MYCA, please click on the link below, select your market and login with your credentials:

https://www.americanexpress.com/change-country/?inav=gb_utility_choosecountry

Next: Register and Activate your Card

Register and Activate your Card

To start using your Corporate Card, you need to activate it. To check your online statements online and more, all you need to do is to register your Corporate Card to MYCA. Corporate Card Members can activate their Corporate Card at www.americanexpress.com/activate. If the Card is already activated, it can be registered at: www.americanexpress.com/register. Have your Card and your MYCA login details ready.

A Already have a MYCA account?
Log In to Your Online Account

B Forgot your User ID or Password?

C Don't have a MYCA account?
Start here

D While multiple Cards can be registered under a single online account¹, we recommend a separate online account for your Corporate Card.



Thank you for choosing American Express.
Sign in to register your Card.

A Log In to Your Online Account

User ID Password

☐ Remember Me **B** Forgot your User ID or Password? Log In

C Don't have an Online Account? [Start here](#)

D Have an Online Account, but want to manage your new Card separately? [Start here](#)

You'll also be able to:

- Set up convenient email reminders
- Link your checking account for easy online payments
- Enroll in exclusive member benefits and services

❖ A Corporate Purchasing Card and Corporate Meeting Card require a separate online account due to the centralized billing and payment method.

¹ Ability to link your Corporate and Personal Card under the same account varies per market. It is currently possible in the US.



Register and Activate your Card (Cont'd)

To activate your Corporate Card, go to www.americanexpress.com/activate and enter your account information as follows:

- A** Enter your 15 digit long account number
- B** Enter your 4 digit CID (number on the upper right hand side of Card)
- C** Plasticless: don't have a 4-Digit Card ID?

Set up your Online Account to customize your membership.

1 VERIFICATION
2 ACCOUNT PREFERENCES
3 OPTIONAL SERVICES

Enter your Card information

A 15-DIGIT CARD NUMBER

B 4-Digit Card ID

C Don't have a 4-Digit Card ID

Visuals vary by market

Continue

- ❖ Card Members attempting to activate an already active Card will be advised of this and will continue with registration
- ❖ Card Members attempting to activate an already active and registered Card will be advised of this and asked to login to MYCA

Next: Register and Activate your Card – Security Information

This material contains information that is proprietary and confidential to American Express. It cannot be shared with third parties without American Express' consent.



Register and Activate your Card – Security Information

To complete Card activation, please follow the steps below to verify your identity :

- A** Answer the security question using information that was provided during Card application
- B** Can't remember your ID question? Get a one-time personal security key²

Set up your Online Account to customize your membership.

1 VERIFICATION

2 ACCOUNT PREFERENCES

3 OPTIONAL SERVICES AND CARD BENEFITS

Verify your identity

A

YOUR MOTHER'S MAIDEN NAME:

B

Can't remember? Get a one-time access code

Visuals vary by market

Continue

- ❖ This page will be skipped for Card Members who are logged in on MYCA
- ❖ The identification question varies depending on the information captured at the time of applying for Card. *Ensure enough information is provided at application to enable successful identification and registration*

² One-Time Personal security key option currently only available in the US

Next: Register and Activate your Card – Security Information



Register and Activate your Card – Security Information (Cont'd)

Following your Card activation, follow the next steps to create your My Card Account:

- A** Choose a username
- B** Create a password and confirm your password
- C** Where email address is not on file, Card Member must enter and confirm an email address
- D** Where Card Member does not have Personal Security Key on file, they will be prompted to set one up

Set up your Online Account to customize your membership.

1 VERIFICATION **2** ACCOUNT PREFERENCES **3** OPTIONAL SERVICES

Create your Online Account

Easily manage your Card online by creating an Online Account.

A CHOOSE A USERNAME

B CREATE A PASSWORD

 CONFIRM YOUR PASSWORD

☐ Remember me

C ENTER YOUR EMAIL ADDRESS

 CONFIRM YOUR EMAIL ADDRESS

D Security Information
 SELECT A PERSONAL SECURITY KEY

 ENTER YOUR ANSWER (4 characters minimum)

 CONFIRM YOUR ANSWER

Visuals vary by market

Next: Register and Activate your Card – Statement Delivery

This material contains information that is proprietary and confidential to American Express. It cannot be shared with third parties without American Express' consent.

Register and Activate your Card – Statement Delivery

Setting up your account preferences can save you time and help manage your finances.

The screenshot displays the '2 ACCOUNT PREFERENCES' tab in the MYCA interface. It includes a progress bar at the top with three steps: 1 VERIFICATION, 2 ACCOUNT PREFERENCES (active), and 3 OPTIONAL SERVICES AND CARD BENEFITS. On the left, a sidebar menu has three options: 'Go Paperless', 'Send Me Account Alerts', and 'Add Additional Cards'. A green box labeled 'D' highlights the 'Go Paperless' button. The main content area asks, 'Would you like to enroll in BOTH Paperless Statement Delivery and Account Communications from American Express?'. Below this is a radio button labeled 'A' with the text 'YES' selected. A green box labeled 'B' highlights the email address field, which contains '*****@outlook.com'. A green box labeled 'C' highlights the 'I Agree' button at the bottom of the consent statement. The consent statement itself is titled 'YOUR CONSENT TO ELECTRONIC DELIVERY ("Consent Statement")' and includes a list of 'Items Covered By This Consent Statement'. A green box labeled 'D' also highlights the 'Send Me Account Alerts' option in the sidebar menu.

A If applicable, click on the selection box to go paperless

B Verify the email address and edit if necessary

C Review and agree to Terms and Conditions

D Continue to the following tabs to continue customizing your account ³

Visuals vary by market

- ❖ Statement Delivery Option will be displayed based on Card Member eligibility (please ask your Program Administrator for your company settings)
- ❖ Settings can be changed at any time in the "Profile & Preferences" page of your account page

³ Tab 3: Optional Services and Card Benefits will be skipped if not applicable to the Card Member



Register and Activate your Card – Alerts and Notifications

Customize your account alerts and notifications with the following steps:

- A** Customize your Statement and Payment Alerts (if applicable)
- B** Customize your Fraud Alerts
- C** In each section, review and agree to the Terms and Conditions to continue
- D** Customize your Spending Alerts

The screenshot displays the '2 ACCOUNT PREFERENCES' section of the MYCA interface. It features three tabs: '1 VERIFICATION', '2 ACCOUNT PREFERENCES' (active), and '3 OPTIONAL SERVICES AND CARD BENEFITS'. The main heading is 'In which Account Alerts would you like to enroll?'. Below this, it states 'All alerts will be sent to w*****n@outlook.com. [Edit email](#)'. The interface is divided into sections for different alert types, each with a 'Send Me Account Alerts' button on the left. The sections are: 'Statement and Payment Alerts' (Step A), 'Fraud Alerts' (Step B), 'View Alerts Terms and Conditions' (Step C), and 'Spending Alerts' (Step D). The 'Fraud Alerts' section is expanded, showing four categories: 'Cash Withdrawal', 'Card Not Present', 'Foreign Transactions', and 'Large Purchase'. Each category has a 'NO' toggle switch, a description, a 'See Details' link, and a 'YES' button. The 'Large Purchase' category has a threshold set to '\$500'. A 'Visuals vary by market' box is located at the bottom right of the form.

- ❖ Card Members can always change their settings in Profile & Preferences page from the MYCA site
- ❖ Alerts & Notifications will be displayed based on Card Member eligibility

Next: Register and Activate your Card – Account Home

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Register and Activate your Card – Account Home

Card Members who are already registered for MYCA or who are creating an account, will be taken to the Account Home Page

- A** Once registered, click on 'Manage Your Account' to continue to your Home Page

Congratulations, Jill S. Your Online Account has been created.

You will receive a confirmation email shortly.



Landing page and visuals vary by market

The Account Home page is the landing page after logging in to MYCA. It displays all Cards registered to the online account as well as the statement balance, recent payments, recent activity, outstanding balance and payment due. In addition, it provides an overview of the features and benefits of your Card.

- ❖ An email will be triggered short after the Card Member completes the enrolment experience

Next: Account Home

Account Home

The Account Home is the gateway to selecting the Card management activity preferred, including:

- A** Summary of Accounts – statement balance and outstanding balance
- B** Pay Bill ⁴
- C** Quick links
- D** Statement & Activity –see current and past statements, display recent activity (transactions & credits) and pending charges ⁵

JILL K SMITH
THANK YOU FOR BEING A CARDMEMBER SINCE 2004

Corporate Gold Card
-91009

OUTSTANDING BALANCE **\$23.78**

Payment not required \$0.00 [Pay Bill](#)

Statement Balance 998.98
Closing date Aug 28

Recent Payments -1,059.41

Recent Activity +84.21
Since Aug 29 (Closing date Sep 28)

Outstanding Balance **\$23.78**

[View Billing Statement](#) [GO TO ONLINE STATEMENT](#)

Benefits and Features
Take advantage of everything that comes with your Corporate Card.

[Learn More](#)

Access from Virtually Anywhere
Manage your account with the official Apps for Android™ and iPhone®.

[Need help? Contact us.](#)

LAST LOG IN
Sep 10, 2013 @ 04:41 PM ET

[Update Contact Information](#)
[Replace Lost / Damaged Card](#)
[Locate Accepting Merchants](#)
[Find Global Travel Tips](#)

[MORE ACCOUNT OPTIONS](#)

Latest Transactions
SINCE AUG 29

PENDING CHARGES		
POSTED TRANSACTIONS		
DATE	DESCRIPTION	AMOUNT \$
TUE, SEP 17	VZWRLSS APOCC VISB 800-922-0204 GA	84.21
MON, SEP 16	PROCEEDS FROM EXPENSE VOUCHER 09/16	-1,059.41

[GO TO FULL TRANSACTION HISTORY](#)

⁴ Pay Bill only available in selected markets and to Individually Billed type of accounts. For full list of markets available, please check the appendix

⁵ Pending Charges currently only available in US

Statements & Activity

Within Statements & Activity ⁶, you can see recent activity details, review and download your Online Statement and Previous Billing Statements, and access other features. To access it:

- A** Click on the 'Statement & Activity' header to access the page or to directly execute one of the many options listed
- B** This page will show as default view, your Current Statement
- C** You can select a different "Time Period" to see Previous Statements, Year to Date or any given Date Range.

A Statements & Activity

B Account Home Statements & Activity Payments Profile & Preferences

C Time Period

Card Activity for JILL K SMITH

Executive Corporate Card 9100

VIEW BILLING STATEMENTS

TRANSACTION DETAILS VIEW BY: CATEGORY MERCH

DATE DESCRIPTION

POSTED TRANSACTIONS

08/13/2013 Tue AMERICAN EXPRESS TICKET FEE

08/15/2013 Thu DNC TRAVEL - NEWARK NEWARK

08/15/2013 Thu WENDY'S 000011082 PHOENIX AZ

Time Period

Date Range from Aug 13, 2013 to Aug 15, 2013

Recent Activity Aug 29, 2013 to Present

Current Statement Jul 29, 2013 to Aug 28, 2013

Previous Statements Jun 29, 2013 to Jul 28, 2013

May 30, 2013 to Jun 28, 2013

Apr 30, 2013 to May 29, 2013

Mar 31, 2013 to Apr 29, 2013

Mar 1, 2013 to Mar 30, 2013

Year to Date Jan 1, 2013 to Present

Year End Summary Jan 1, 2012 to Dec 31, 2012

Date Range

From 08/13/2013 To 08/15/2013 Go

Charges 63.99

Visuals vary by market

⁶ In most Int'l markets, Statements & Activity is known as Your Card Activity

Statements & Activity – Billing Statement

Have access to your recent and previous billing Statements directly from the Statements & Activity Page:

- A** Click on 'VIEW BILLING STATEMENTS' on the top left hand side of your Statements & Activity page.
- B** This page will provide the options to download the past 6 months of Billing Statements in PDF, Quicken, MS Money and other programs.
- C** Additionally, you can request Previous Billing Statements for the past 7 years and these will be available within 24 hours

NEW PAGE

A VIEW BILLING STATEMENTS

B

C

Requested Billing Statements

Previous Billing Statements will be available here within 24 hours after you place the request.

HIDE PREVIOUS BILLING STATEMENTS

To request a previous Billing Statement, click on a year below. Then select the appropriate check boxes and submit your request. Previous Billing Statements will be stored for 15 days for you to download at any time. After 15 days, Billing Statements will need to be re-requested.

2013
2012
2011
2010
2009
2008
2007

Request Now

Visuals vary by market

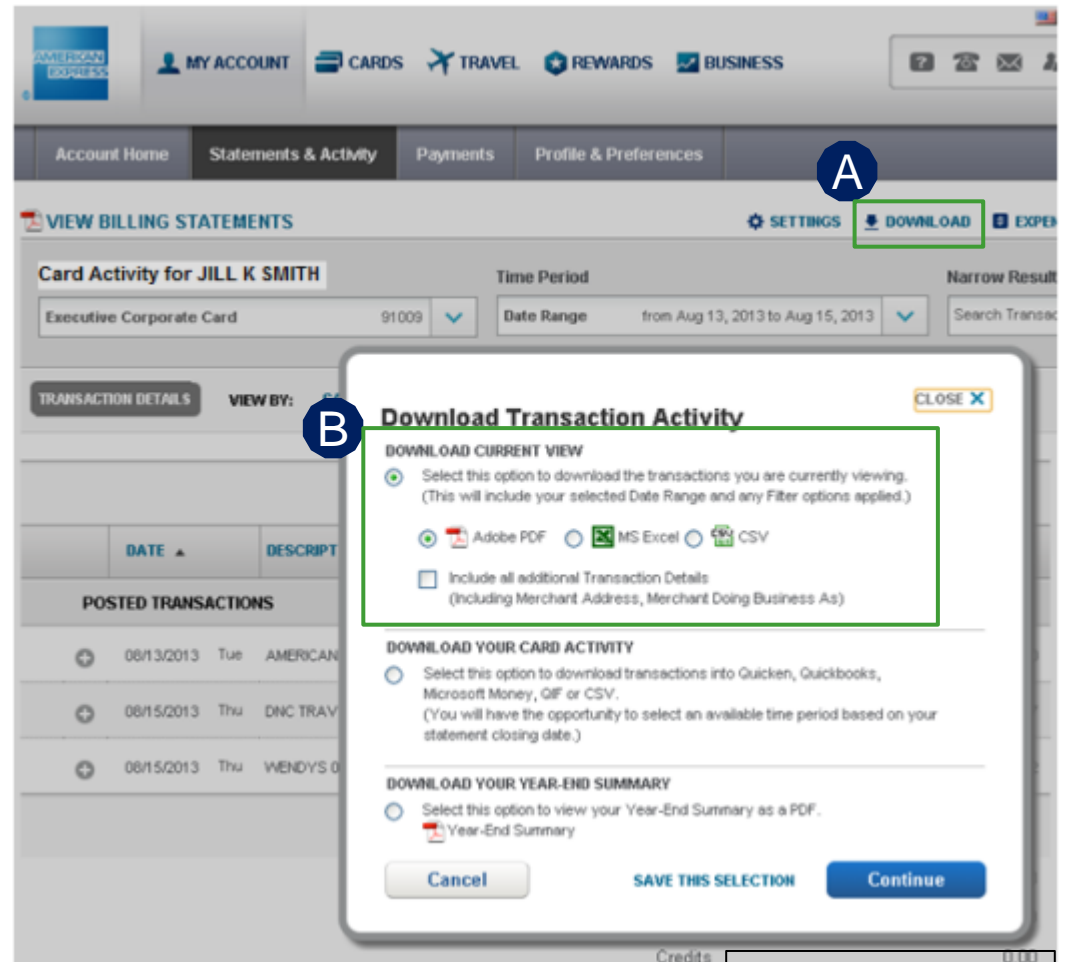
- ❖ The number of recent and previous billing statements available on MYCA also vary by market

Next: Statements & Activity – Download Transactions

Statements & Activity – Download Transactions

You can download your transactions or statements to Adobe PDF, MS Excel or CVS directly from the Statements & Activity page. To do this, simply follow the steps below:

- A** Follow the instructions on page 14 to select the desired “Time Period” to download and click on the link ‘DOWNLOAD’ on the top right hand side of the page
- B** Select the option to download the transactions and click on ‘Continue’. The file will be downloaded automatically



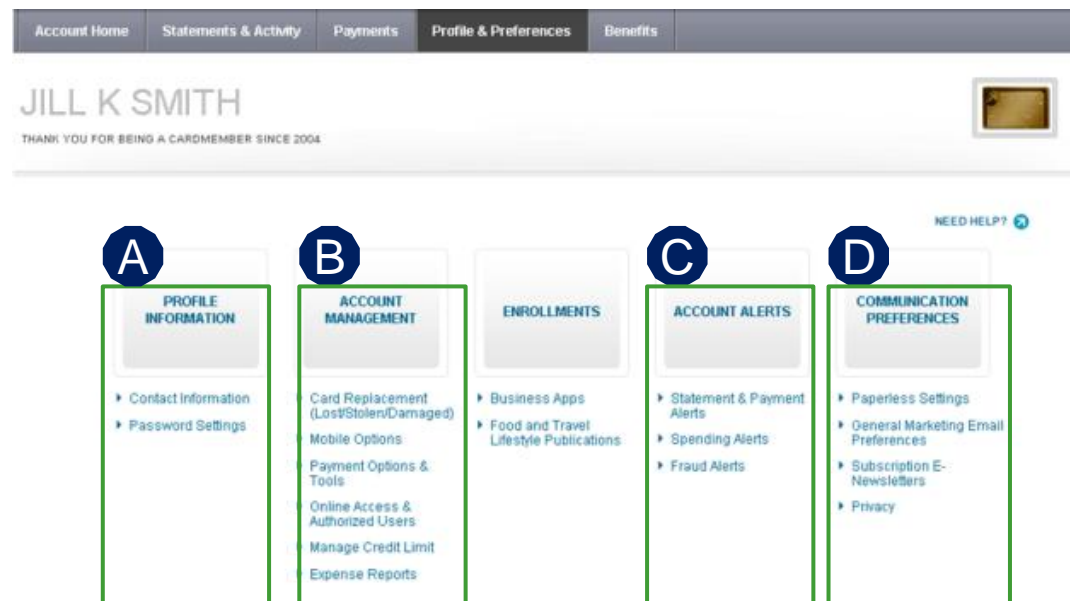
Visuals vary by market

[Next: Profile & Preferences](#)

Profile & Preferences

Profile & Preferences is the gateway to selecting preferred account management activities. The most relevant for Corporate Card Members are the following:

- A PROFILE INFORMATION:** See and update your personal information (telephone, address, email, mobile number) as well as your current password
- B ACCOUNT MANAGEMENT⁷:** Request a new Card, update your payment options and create an expense report
- C ACCOUNT ALERTS:** Stay in the know about your account virtually anytime, anywhere - with Alerts delivered by e-mail or text on your mobile phone.
- D COMMUNICATIONS PREFERENCES:** Manage the way you receive your statement and account communications



Visuals vary by market

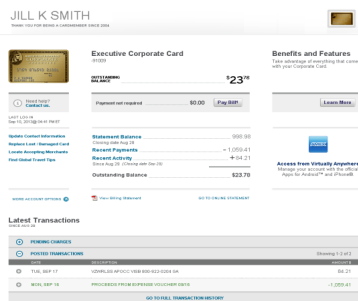
⁷ Online Access & Authorized Users as well as Manage Credit Limit capabilities are not available for Corporate Card Members

MYCA on Mobile and Tablet

To simplify life for Card Members, American Express has rolled out mobile servicing capabilities in 20 international markets (see appendix). Corporate Card Members can manage their accounts through virtually any web-enabled smartphone. Through Mobile MYCA or the American Express apps, Card Members can view statements and see recent transactions, as well as pay their bills.

American Express MYCA Web

Card Members can access the MYCA site virtually anywhere through their mobile web browser



American Express Apps

Apps provide a fast and further streamlined experience for Card Members.



Amex Mobile Servicing Functionalities

- Account Summary
- Recent Transactions
- Recent Payments*
- Membership Reward(s)[®] Points Balance (if enrolled)
- Make a Payment*
- Activate your Card*
- Online Services Registration*
- Add / Remove a Card*
- Forgot your User ID/Password*

*These features are currently only available in the US and UK

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Next: Other Features



Other Features

American Express aims to provide a global experience for our global Corporate Card Members. But we are also aware that Card Member needs vary by market. MYCA offers a large number of capabilities and features in a number of markets, and we are constantly evaluating the opportunities to roll out in other locations.

For the purpose of this guide, we'll focus on the following key capabilities and features:

- Online Payments
- Standard Expense Reporting tool
- Email Amex Securely

[Next: Online Payments](#)

Other Features – Online Payments

Online Payment is available in selected markets (see appendix). To pay your bill online, just go to the Payments tab of your MYCA account:

A To pay your bill online, click on the Payments tab to access the Payments Page

B In here, you can Add a Bank account and select to pay the outstanding balance or a specific amount

PAY BILL

1 ENTER AMOUNT..... 2 VERIFY..... 3

Select Cards, enter payment information and click Continue.

Please note that you can only schedule a payment after your statement has closed and before your payment due date. Scheduled payments will be processed on the date selected.

ACCOUNT

☐ Executive Corporate Card -91009

BANK ACCOUNT

Select Bank Account ...

ADD A BANK

BANK TYPE INCORRECT?

PAYMENT AMOUNT

☒ Payment Due \$0.00

☐ Outstanding Balance \$23.78

☐ Other Amount \$

PAYMENT DATE

Today Payment Due Thu, Sep 12

RECENT PAYMENTS

Visuals vary by market

❖ Before paying, please **check with your Program Administrator** to understand if your bill is paid centrally by the organization;

AutoPay / Direct Debit is not currently available to Corporate products

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Next: Standard Expense Reporting Tool

Other Features – Standard Expense Reporting (SER) Tool

SER is a complimentary Expense Reporting solution accessible via MYCA. Creating a Standard Expense Report is easy!

A Access the tool from the top right hand side of the Statement Page or from the drop down list of Statement & Activity

B You will be presented with the overview page for the Standard Expense Report. Review the “Important Notes” and refer to the instructions provided.

C To proceed with creation of an expense report, click on the “Create Expense Report” button at the bottom of the overview page.

NEW PAGE

STANDARD EXPENSE REPORT

Standard Expense Report provides the ability to complete your expense report online. It saves time, organizes your expenses and is easy to use.

Important: Please read before Proceeding:

- Your expense report will automatically expire if left inactive. A pop-up window will remind you to refresh your session 2 minutes before expiration – click “OK” to refresh the timer. NOTE: Your browser’s pop-up block may prevent you from seeing this reminder.
- Please be prepared to complete your expense report in one session. Standard Expense Report cannot save an unfinished expense report for completion at a later date.
- Please make sure your company has approved the use of Standard Expense Report.

Standard Expense Report Instructions:

Step 1 - ENTER YOUR EXPENSE REPORT

- Ensure you have all your receipts for card and non-card (cash) expenditures.
- Enter your expense report information in the left boxes appropriate for your company (Title, Employee ID, etc.).
- Select expenses to be included on report/paid by the company:
 - Check box “Mark all company expenses” to include all statement transactions or
 - Check box “Previous Expenses and Personal Expenses” to remove selected transactions from expense report if personal or not being expenses on this report.

For each transaction to be expensed:

- Expense Type - Click on drop-down to select expense category type, i.e. “Airfare”
- Revised/Spent transaction - Check “Revised/Spent” box next to a transaction to denote or split cost you will be prompted in Step 2 to provide detail. Next To categorize part of a hotel or other charge as personal, use the Denote option.
- General Ledger number - If required by your company, enter account number for each transaction
- Additional Information - Enter free-form comments if needed.

Non-Card Business Expense section

- Enter total # of items that are non-card/cash-out-of-pocket expenses (e.g. 3 taxi trips paid in cash = 3 non-card expenses). Enter a higher number if you are unsure of total non-card expenses. This will not impact final report and only completed expense lines will be shown.
- Currency/Current Exchange Rates - for foreign currency non-card transactions, enter the rate of currency if unknown – click on “Current Exchange Rate” link and enter date of transaction and select currency(s).
- Click “Preview your report” to continue. “Make Changes” to repeat Step 1.

Step 2 - REVIEW YOUR EXPENSE REPORT

- Preview report - complete transaction detail (must equal total transactions)
- Complete detail for Non-card expenses
- Click “Preview your report” to continue. “Make Changes” to repeat Step 1.

Step 3 - PREVIEW YOUR EXPENSE REPORT

You must download and save to your computer to retain a copy of the expense report.

- Download - Click on “Document Download” for Word/RTF file format and “Data File Download” for spreadsheet format (Excel, CSV). Choose from prompt: OPEN (view document in printview) or SAVE (select location) or CANCEL.
- Printable Report - Prints report (does not save file). You will receive a prompt to adjust your printer’s Landscape (from Menu: File/Page Setup - select “Landscape” adjust your left/right margins to 5). Then click on Printer icon on browser menu bar.

Create Expense Report **Returns to Check Your Bill**

❖ Please **check with your Program Administrator** before using SER tool; your company may use different expense reporting tool

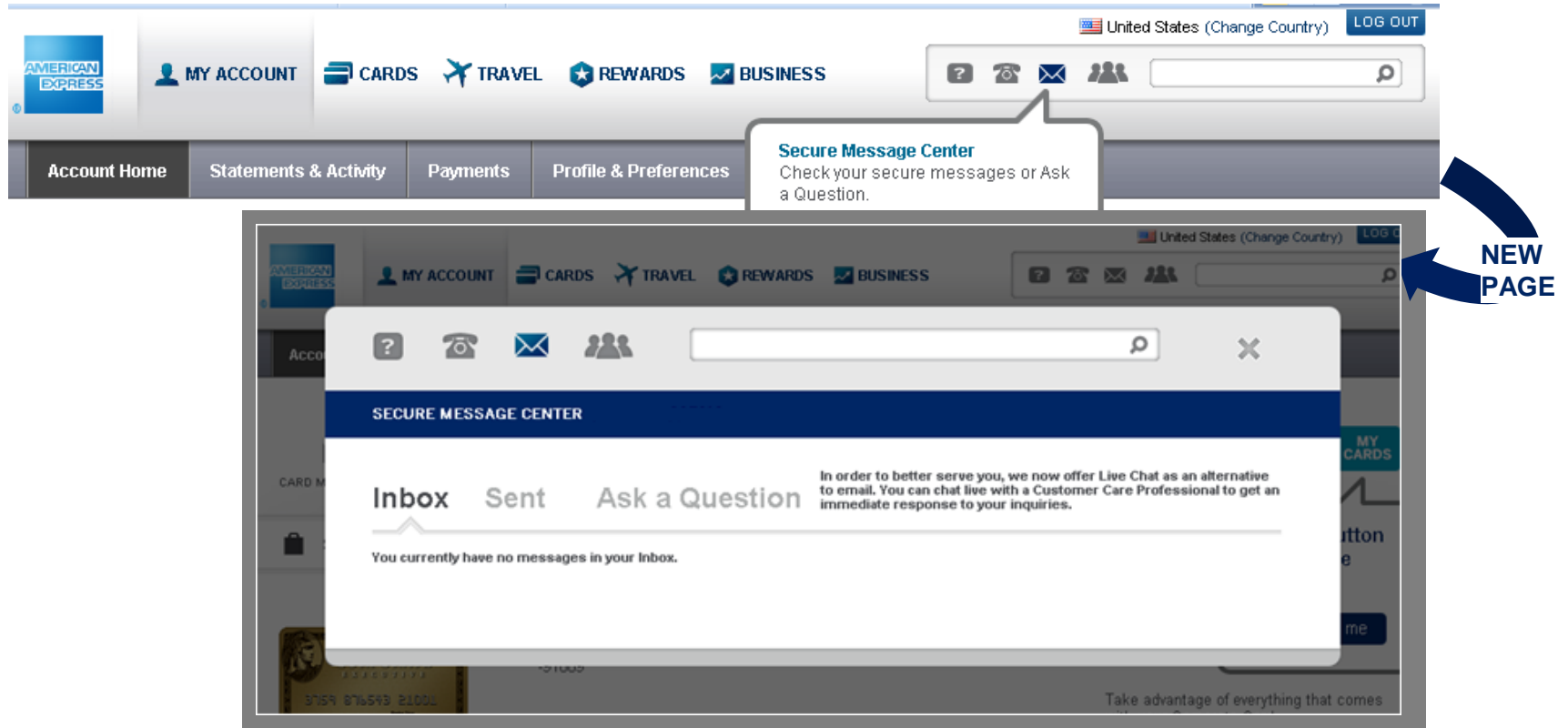
❖ See appendix for available markets

Visuals vary by market

Next: Email Amex Securely

Other features – Email Amex Securely

You can now contact American Express Customer Services securely by logging in to your account and sending us an email. Click the envelope icon on the top left of the main MYCA Page to access your Secure Message Center.



Visuals vary by market

❖ See appendix for available markets



Appendix

Market Availability

MYCA on Mobile and Tablet

	Mobile Web	iPhone app	Android app	Tablet app
AMERICAS	US, CA, Argentina	US, Canada	US	US
EMEA	UK, Italy, France, Spain, Netherlands, Germany, Sweden, Finland, Austria	UK, Italy, France, Netherlands, Spain, Germany, Sweden	UK	UK
JAPA	Australia, Taiwan, Thailand, New Zealand, India, Hong Kong, Singapore, Japan,	Australia, Hong Kong, Singapore, Japan,		

Online Payments:

US 	Canada 	Mexico 	UK 	Australia 	India 
--	--	--	---	---	---

Standard Expense Report (SER):

US 	Canada 	UK 	India 
---	---	---	--

Email Amex Securely:

US 	Canada 	Australia 	UK 	India 	Germany 	Austria 
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