

# Frequently Asked Questions



## What is the American Express Business Travel Account?

The American Express Business Travel Account (BTA) is a centralised billing product that consolidates all your business travel expenses into a single account. By simplifying your Company's payment process and giving you enhanced visibility, the BTA offers you maximum control over your Company's expenditure, helping save money and time.

## How does the BTA help my Company?

The BTA is a complete business solution for your Company that helps you manage all your travel expenses better. Besides offering you a single account number for consolidating travel expenses, it improves visibility over spend, reduces paperwork and eases your reconciliation process.

## How does the BTA improve my Company's cash flow?

The BTA gives you up to 56 days interest free days on your expenses.

## How does the BTA keep me informed about my Company's air travel expenses?

With included data through an online portal. The data can be downloaded in different formats such as pdf & Excel. The BTA gives you accurate information on all your air travel expenses, while providing you with various reports like the Spend Comparison, Airline Usage, Traveller Analysis, Top 10 Air Routings, Trip Requisition and Customer Reference Analysis Reports.

## How does the BTA take care of my travellers?

The BTA provides complimentary Travel Insurance whenever tickets for air travel are purchased through the BTA. Additionally, travellers are just a call away from help anywhere in the world with American Express' 24x7 support service Global Assist.

## How can I reconcile and pay my Company's BTA?

Reconciling and paying your BTA is a simple process. Please remember to check the following:

- Your statement details
- Transaction details for any errors
- New Debits, Overdue Transactions and Credits sections of the statement
- If your previous payment has been received
- Any overdue transactions, as late payment fees may apply

Pay through any of the options that best suit your Company's policies and procedures: Online (HSBC; CBD and Emirates NBD) or Wire Transfer or Cheque

## Do late payment charges apply if the payment is not made on time?

Yes, if your Company's BTA is 45 days overdue for payment, late payment fees will apply. You will be contacted via letter or telephone and the account may be suspended.

## How can I raise an enquiry on a transaction?

If you have any questions about transactions on your BTA statement you can raise an enquiry online or contact our BTA Servicing Unit :

Call: +973 1755 7243  
email: [bta@americanexpress.com.bh](mailto:bta@americanexpress.com.bh)



## BTA Online Portal

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### **What is BTA Online Portal**

BTA Online Portal is a secure portal that allows you to communicate securely with your Travel Management Company (TMC) and American Express Customer Services. It helps increase visibility across your business expenses, improving the reconciliation process and saving you time.

### **How do I access BTA Online Portal?**

All you need is a secure username and password to access the BTA Online Portal. Your Company's BTA Programme Administrator should have these details.

### **Is BTA Online Portal compatible with my Company's systems and processes?**

Yes, BTA Online Portal is very flexible and integrates with your existing processes. It is also compatible with all web browsers.

### **How can I download data from the BTAPowerlink?**

Simply use your username and password to access your BTA account online and you can download the data in excel format.



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#### **For more information:**

**Please call: +973 17555 7243 our 24/7 BTA Serving Unit**

**Visit: [www.americanexpress.com.bh/corporatecards](http://www.americanexpress.com.bh/corporatecards)**