

Payment Card Innovation Series

Techniques to maximize the value of your payment card programs

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Today's agenda

- Overview of Payment Card Innovation Series
- Introduction to today's session
- Strategies for purchasing card maximization
- Techniques to enhance travel card programs
- Approaches to virtual card program growth
- Questions and answers



Objective of the Payment Card Innovation Series

Provide organizations with payment card insights that foster collaboration, communication and understanding within the industry

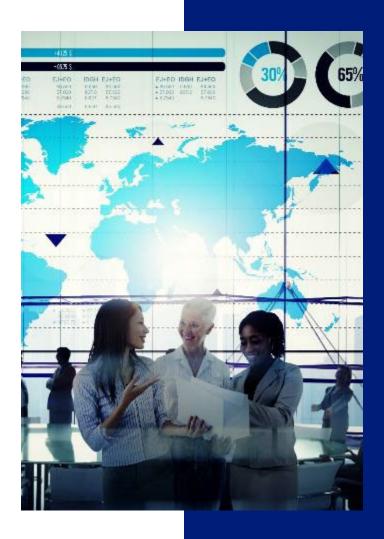




Understanding our audience (poll question)

Which scenario best describes your organization's adoption of payment card products and solutions?

- A. Limited adoption of corporate travel or purchasing cards
- B. Strong adoption and utilization of corporate travel or purchasing cards
- C. Utilization of virtual cards (e-payables) for Accounts Payable
- D. Some combination of all the above



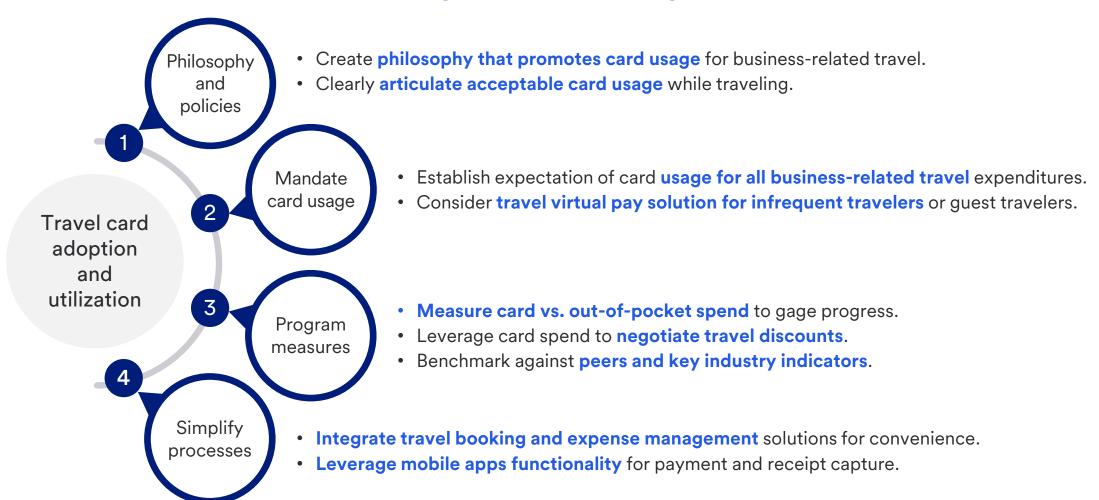
Payment card programs provide value in many forms



Administrative efficiency	Mitigate risks	Financial rewards	Cost savings
Eliminates need for escheatment efforts	 Mitigate risk of check or ACH fraud 	 Enhance operating cash flows 	Avoids processing low- dollar, low-value invoices
 Promotes travel expense management efficiency 	 Prevents employee travel expense misrepresentation 	 Revenue sharing opportunities 	Reduction in procurement cycle time
 Reallocation of staff to higher-value activities 	Transaction transparency		
 Reduction in invoice processing 			
Four pillars of organizational benefits			

Strategies to grow travel card adoption and utilization

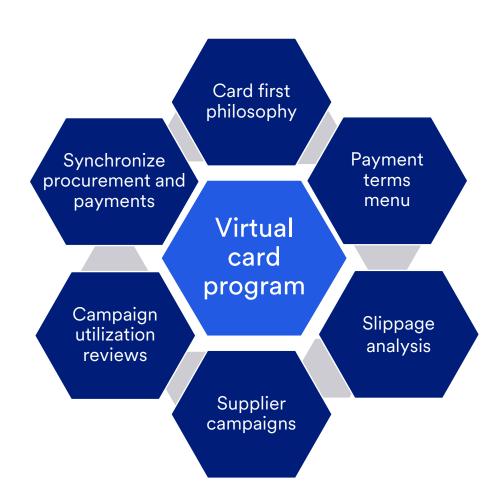
Creates repeatable process for growth and program maximization



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Approaches to virtual card program growth

Collective strategy that drives virtual card program growth



Understanding our audience (poll question)

Which scenario best describes your organization's adoption of these techniques to maximize the value of purchasing card or travel card programs?

- A. We have not leveraged any of these strategies to grow the value of corporate travel or purchasing cards.
- B. We employ a limited number of these techniques to increase the value of corporate travel or purchasing cards.
- C. We utilize many of these techniques to promote the value of our corporate travel or purchasing cards.
- D. Some combination of all the above.



Purchasing card strategies to promote growth

Card optimization and best practices

1. Payment spend analysis

- Understand who you're paying and how you pay them.
- Drive transactions less than \$10,000 to your purchasing card program.
- Identify suppliers paid using multiple payment methods.

3. Clear policy promoting card

- Clearly articulate examples of appropriate card usage.
- Establish a card program philosophy or guiding principle.

5. Establish strong control structure

- Conduct annual risk analysis assessment.
- Evaluate merchant category code (MCC) control structure as preventative control measure.

2. Structure spend limits

- Utilize tiered payment limits to meet spending needs.
- Compare spend limits to actual spend volumes.

4. Develop card rollout strategy

- Target spend of low-value, highvolume, indirect goods and services.
- Identify and target areas with lower card adoption.



Consulting services

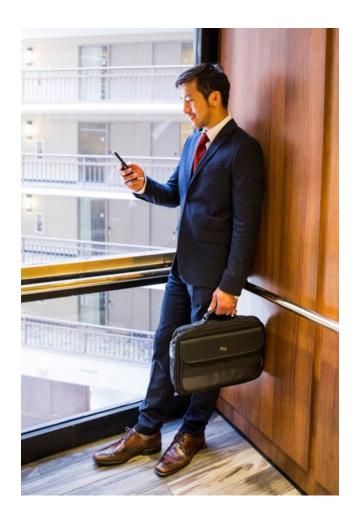
Require in-house payment card consulting expertise

- Available for life of banking relationship
- Expertise across full spectrum of procure-to-pay processes
- Provided at no cost
- Leverages external industry data sources
- Industry certified expertise

Services provided

- Payment strategy development
- Industry benchmarking analysis
- Best practices consultation
- Program optimization
- Payment process mapping
- Program utilization review
- White paper program evaluation
- Supplier retention strategy recommendations

Payment Card Innovation Series



Factors in identifying the right payment card provider

Strategies for the adoption of payment card best practices

Techniques to maximize the value of your payment card programs

The importance of developing key reporting metrics

Preparing your card program for an audit

Question and answer

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