

## Factsheet

### Simple and effective management of travel and entertainment expenses

This could be the right solution for you

- If you want to be able to simply and quickly manage your travel and entertainment expenses
- If you want to control who spends what, when and how much
- If you want to enable staff to work efficiently and effectively
- If you want to negotiate better rates with your suppliers

### Key Features

#### Control

- Choose which of your staff is issued with a Corporate Card
- Set a maximum spending limit and transaction limit for each Cardholder
- Select certain categories of Suppliers to block to ensure that Cardholders only use the card for the purpose it is intended
- Choose whether or not your Cardholders have access to cash and set limits
- Cash withdrawals made from abroad are subject to local regulations

#### Monitor

- Monthly statements will be provided online, to you and each individual Cardholder, when there is activity on the card account, showing details of all the purchases made with the card including travel information and invoice details

### Online Statements and Management Information

- The Corporate Card gives both you, and your employees, the information you need with our online, easy to use MiVision solution
- For cardholders MiVision provides:
- Online statements give instant access to current and historic statements and the ability to update personal account details

For the business MiVision provides:

- The ability to update Cardholder profiles, close accounts, set spend limits, view all Cardholders accounts and set up company structure for security and reporting purposes
- Online management information reporting enables you to run a number of standard reports, or create your own bespoke reports using our intuitive Report Writer tool

Reports can:

- be downloaded in a range of formats, from Excel to CSV and XML
- be set up once and scheduled to run periodically
- interrogate every aspect of data relating to your corporate card programme
- filter and sum data fields so you get only the data you want
- an optional online expense management solution that can be integrated with your programme

Flexible

- Choose when your business receives monthly statements and how you settle them – ACH, Direct Debit, or cheque remittance
- Your business can have up to 52 days' interest-free credit depending on the terms you agree with us
- Place your Corporate Card details with your selected travel agents to pay for your organisation's travel arrangements
- Choose different settlement options:
  - Corporate Liability  
A centrally billed and settled facility that makes expense management easier for your employees and you.
  - Corporate Liability with Individual Pay  
An individually settled card where employees manage their own expenses.

**Convenient**

- The Corporate Card is accepted at more than 40 million outlets worldwide securely. Just look for the MasterCard.

**Protection**

- Corporate liability waiver protection
- This is automatically provided to protect your company against deliberate misuse of the card by Cardholders

**Other corporate products**

- Purchasing Card – A product designed to improve the way you settle with your suppliers and provide you valuable management information
- Lodge Card – A card product that is lodged with your business travel agent and designed to settle, control and manage all aspects of your travel bookings
- Virtual Card – Provides secure payment for goods and services from suppliers without the need to deploy physical cards across your business

**Next steps**

- To find out more, talk to your Relationship Manager

This information summarises key product features and is not intended to replace any Agreement Terms. Subject to status.

We will discuss all charges with you before you make any commitment to us.