P-Card
Presentation For
The Illinois Community College Chief
Finance Officers
by Charter One

April 29, 2010
Agenda

- Card Products
- MasterCard and Others
- Controls
- Customer Service
- Technology and Information Management Solutions
Card Products

Corporate Card
- Solution for controlling Travel & Entertainment (T&E) costs that can significantly impact an organization’s bottom line.

Purchasing Card
- Also known as Procurement or P-Cards. Typically used for high volume, low dollar transactions such as supplies/inventory, equipment, shipping, temp services, etc.
- Streamline Purchasing/Payables Process for total spending

Onecard
- Our onecard offers a choice of Purchasing, Corporate (Travel and Entertainment) and/or Fleet functionality

Small Business Card
- Typically used for low volumes, low dollar transactions such as supplies/inventory, equipment, shipping, temp services, etc.
- Streamline Purchasing/Payables Process for total spending of less than $1 million
Added Value!

- Acceptance – 28 Million Locations
- Banking Relationship / Service
- Enhanced Data – Folio and Third Level
- Fleet Card Capabilities
- Credit Authorization Controls – MCC, Trans & Dollar Limits
- Global MIS Platform – Smart Data Online & CentreSuite Reporting
- Real Time Maintenance / Reporting Capabilities
- No Annual Card Fees – Waived by many banks
- Cash Rebates
- Rewards Annual Fees – Waived by many banks
- MasterCard Benefits
Core MasterCard Benefits:

- Travel and Accident Insurance
- MasterRental® Insurance
- MasterRoadAssist® Roadside Service
- Travel Services Medical Protection®
- MasterTrip® Travel Assistance
- Purchase Assurance
- Extended Warranty
- MasterCoverage® Liability Protection Program.

Enhanced Transaction Data:
- Level II (Sales & Use Tax) and Level III (Purchase Line Item Detail) is provided when a merchant supplies it.
Card Controls
Establish controls to restrict spend and ensure compliance

Spending Controls
- Spending limits per transaction
- Spending limits per month
- Transactions per day
- Transactions per month
- Approved Merchant Category Codes (MCC)
- Limits can be set at the department and/or employee level

Card Issuance Controls
- Professional Buyers
- Department Cards
- Ghost Card
- Supplier Card
- Commodity Card

Hierarchy
- Up to seven levels.

Reporting
- We support Smart Data on-Line and CentreSuite Reporting Tools – Comprehensive Ad-hoc reporting with full account allocation/expense reporting capabilities.
Service And Support 24/7?

Will they provide your organization with ongoing consultative support through a dedicated account team and 24-hour customer service??

- **Implementation Support**
  - Program Strategy and Design
  - Forms & Process
  - Dedicated Implementation Resources
  - Solution Engineers and Subject Matter Experts
  - Personalized Training

- **Program Administrator Support**
  - Toll free telephone support
  - Help desk and self service capabilities through on-line tools

- **Cardmember Support**
  - Toll free 24/7 telephone support
  - Electronic statements
Other Possible Account Management Tools

- Real-Time Account Changes
- Manage Temporary Credit Limit Requests
  - Auto Closure Based on Business Rules
  - Vendor or Ghost Card capable
- Authorization and Decline Viewing
- Real time Request Processing Queue / Audit
## Account Management

### Authorization

| PIN issued: | No |

### Card Limits

| Card: | 5000 |
| Single Purchase: | 1000 |
| Cash advance: | 500 |

### Cycle Limits

| Cycle: | 5000 |
| Amount | # of Transactions |
| Daily: | 1500 |
| Monthly: | 10000 |
| Custom: | 30 |
| Number of days: | 5/1/2007 |

### MCC Group Authorizations

| Group 1 | Remove |
| Group: | Cash |
| Action: | Include |
| Single Purchase: | 1000 |

| Amount | # of Transactions |
| Cycle: | 3000 |
| Daily: | 1000 |
| Monthly: | 10000 |
| Custom: | 30 |
| Number of days: | 5/1/2007 |

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End of Account Management for HARRY G NEWTON
Account Management

- Transaction Viewing
- Transaction Editing / Reallocation
- Exports and Data Mappers
- Expense Report Submission and Approval
- Online Statement Viewing
- Online Statement Payments
- Real-Time Cycle-To-Date Statement Summary
- Real-Time Transaction Viewing
Account Management

- Save payer information
- Select from a list of multiple payers
- Issue payment on a corporate or individual account
- Schedule payments
- View all payments submitted through multiple points (e.g., VRU)
- Streamline process for handling returned payments
Credit Requirements

- Bank usually request 3 years audited financial statements
- The Bank will need a signed Certificate of Authority
- Completed Application with MCC spreadsheet
- Can auto deduct for monthly payment be set up?
- Online bill payment by customer available?
- Consolidated billing instead of individual billing
Questions?