

# Put sophisticated analytical tools to work for your company.

Smart companies constantly look for ways to extract more value from their investment in a Procure-to-Pay process. They want new ways to optimize performance and procedures. That's why Visa has developed a robust suite of analytical tools, including the Accounts Payable Analysis. Use the tools to help you assess how well your procurement and payment processes are performing and, more importantly, how they could be enhanced. You can benefit from the use of leading-edge tools and data analytics, combined with practical suggestions from Visa and your commercial banker.

## Visa Accounts Payable Analysis

Visa's Accounts Payable Analysis could help your company reduce costs with a detailed analysis of your company's spending patterns. Utilizing this tool, you can evaluate transaction-level data in over 30 reports. Collectively, these can identify opportunities to shift spending from cumbersome and costly paper-based processes to your automated commercial card program. The result? Increased visibility. Operational efficiencies. Better vendor management. Cost savings. More control.

### Best Fit

Companies interested in a detailed Accounts Payable spend analysis tailored to their specific business objectives.

### Benefit

Identify and select suppliers that support your Procure-to-Pay initiatives, including maximizing use of Visa® commercial cards.

### Highlights

- **Identifies vendors that accept Visa** so they can be converted from check payments to commercial card payments.
- **Provides a comprehensive view of spend** through detailed reporting and transaction-level analytics.
- **Organizes suppliers** by volume, business unit, cost center and spend types.
- **Helps determine card program goals** based on past volume and expansion opportunities.
- **Helps develop a business case** for investing in your commercial card program.
- **Reports on card program performance** and planning.
- **Helps track compliance with card use policies** by determining the payment types for each supplier, as well as the payment practices of each business unit by supplier and spend type.

- **Recommends opportunities for strategic sourcing and vendor management** within specific commodity groups.
- **Validates individual transaction and monthly spending limits** for the commercial card.
- **Delivers strategic and tactical recommendations** for optimizing Procure-to-Pay functions.

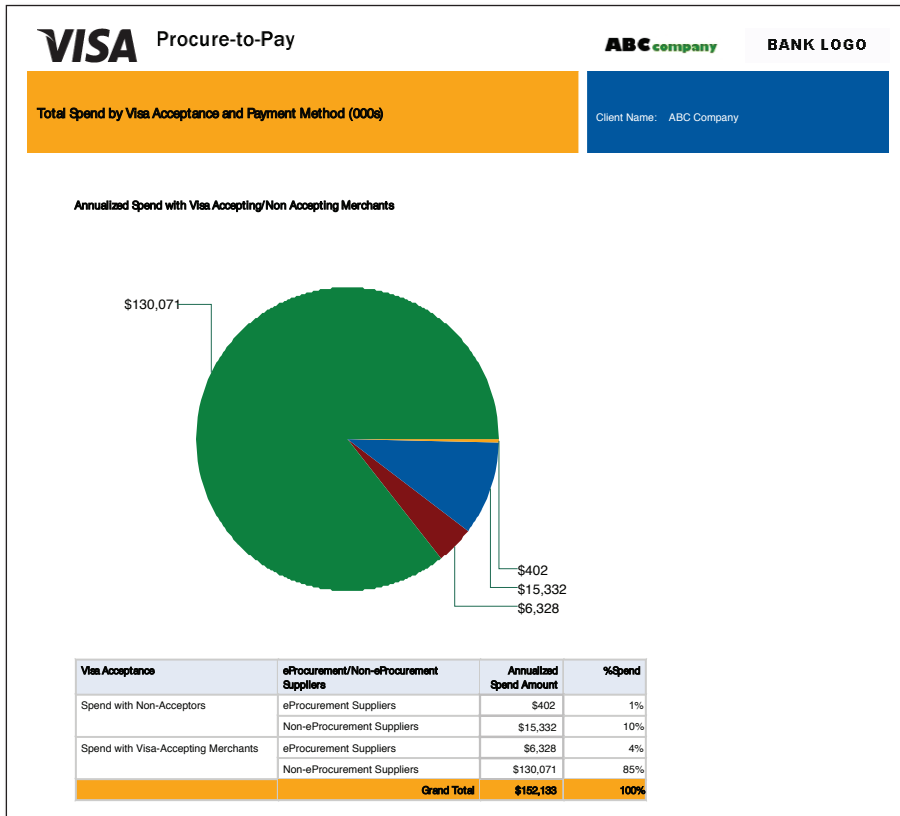
### You Provide

Transaction-level invoice data to Visa or your commercial banker for analysis.

### The Right Tool for the Job

Visa's suite of Program Optimization Analytical Tools also includes the Average Transaction Analysis, Return on Investment (ROI) Analysis, Industry Benchmark Analysis and Performance Gauges.

**Learn more about how Visa's Program Optimization Analytical Tools can help drive the success of your company's commercial card program. Contact Visa at [PO@Visa.com](mailto:PO@Visa.com) or your commercial banker for more information.**



**VISA Procure-to-Pay** **ABC company** **BANK LOGO**

Cardable Spend by Spend Category and Policy Tier

Client Name: ABC Company  
 Policy Tier: All  
 Transaction Limit: < \$20000  
 Spend Category Name: All  
 Excluded Business Unit Name: None  
 Excluded Cost Center Name: None  
 Excluded Supplier Name: None

Cardable Payment Methods: CHECK  
 Visa Acceptor: Yes

Spend Category Name	\$0 - \$2500			\$2500 - \$5000			\$5000 - \$20000			Grand Total		
	Annualized Spend Amount	No. of Trans	%of Cardable Spend	Annualized Spend Amount	No. of Trans	%of Cardable Spend	Annualized Spend Amount	No. of Trans	%of Cardable Spend	Annualized Spend Amount	No. of Trans	%of Cardable Spend
MRO	\$18,359,747	48,533	29%	\$4,242,336	1,283	7%	\$3,788,570	483	6%	\$28,390,683	50,299	42%
ADVERTISING	\$2,730,341	2,579	4%	\$2,491,443	695	4%	\$9,944,872	965	16%	\$15,166,656	4,239	24%
DIRECT MATERIALS	\$3,221,384	14,988	5%	\$341,134	94	1%	\$668,927	59	1%	\$4,231,445	15,141	7%
OUTSIDE SERVICES	\$913,371	1,472	1%	\$710,420	200	1%	\$1,960,968	259	3%	\$3,584,759	1,831	6%
FLEET	\$2,451,481	3,827	4%	\$582,410	177	1%	\$318,586	35	1%	\$3,352,477	4,039	6%
TELECOMMUNICATIONS	\$996,462	2,178	2%	\$555,059	153	1%	\$702,966	82	1%	\$2,254,487	2,413	4%
OFFICE SUPPLIES	\$1,016,949	2,237	2%	\$381,814	94	1%	\$607,784	106	1%	\$2,006,547	2,437	4%
PROFESSIONAL SERVICES	\$897,559	730	1%	\$82,985	24	0%	\$918,222	141	1%	\$1,888,766	865	2%
MISCELLANEOUS	\$379,341	765	1%	\$173,917	47	0%	\$725,102	71	1%	\$1,278,360	863	2%
EMPLOYEE GIFTS	\$105,179	212	0%	\$30,613	12	0%	\$777,097	82	1%	\$912,889	308	1%
TRAINING	\$40,385	35	0%	\$58,282	12	0%	\$767,159	82	1%	\$865,826	129	1%
COMPUTERS & SOFTWARE	\$154,925	341	0%	\$36,877	12	0%	\$174,411	12	0%	\$368,213	365	0%
HOTELS	\$77,757	94	0%				\$235,931	24	0%	\$313,688	118	0%
TEMPORARY SERVICES	\$182,288	224	0%	\$66,418	24	0%				\$248,706	248	0%
AVIATION	\$32,332	141	0%				\$157,221	24	0%	\$189,553	165	0%
UTILITIES							\$97,549	12	0%	\$97,549	12	0%
DUES & SUBSCRIPTIONS	\$54,809	177	0%							\$54,809	177	0%
MEALS & ENTERTAINMENT	\$44,083	153	0%							\$44,083	153	0%
<b>Grand Total</b>	<b>\$31,668,369</b>	<b>78,888</b>	<b>40%</b>	<b>\$9,763,708</b>	<b>2,827</b>	<b>16%</b>	<b>\$21,845,365</b>	<b>2,437</b>	<b>33%</b>	<b>\$63,257,486</b>	<b>83,950</b>	<b>98%</b>

The Accounts Payable Analysis and reports are intended for informational purposes only and should not be relied upon for marketing, technology, legal, regulatory, tax, financial or other advice. The information is not intended to advise you of strategies applicable to your specific situation, but rather to highlight issues for your consideration. Therefore, you should consult your own advisors. Visa is not responsible for your use of the tool, studies, reports and information, including errors of assumptions or conclusions of any kind that you might draw from its use.