

THE VISA MULTINATIONAL PROGRAM

Connecting your corporation to global payment and information solutions.





Your international business deserves a globally recognized and respected financial partner—one that can help you conduct business anywhere in the world with greater ease, control, and efficiency. With the Visa Multinational Program, corporate finance managers can turn their corporate and purchasing card programs into a powerful information management tool. A tool that reduces purchasing costs, monitors corporate expense compliance, provides consolidated data, and improves global spending analysis to help you make better business decisions.

Global. Local. Flexible.

Do business internationally while gaining superior support at all levels.

The Visa Multinational Program offers your international business comprehensive support, information, and services that complement and enhance your global corporate and purchasing card programs. In addition to helping you better manage purchasing, travel, and entertainment costs, the program gives purchasing and travel managers expense controls, global data consolidation services, and reporting systems all facilitated through your Visa financial institution. As a result, your employees will easily conduct business anywhere in the world while you manage expenses with more control and efficiency.

With the Visa Multinational Program, you receive superior service and customer support at both global and local levels. The program combines these essential resources:

- Dedicated payment and information management specialists at Visa headquarters and regional offices. Our staff ensures a successful program implementation and ongoing customer satisfaction.

- A network of leading commercial banks located throughout the world ready to deliver Visa Commercial Solutions that meet your business needs.
- An in-depth knowledge of your industry, your local markets, your global Commercial card needs, and best practice implementation and program management processes.

Global expense management made simple.

The Visa Multinational Program works with participating financial institutions to provide Visa Commercial Solutions across country and regional borders. This allows your company to implement a streamlined global payment and information process, while providing local offices and employees with a seamless, convenient payment solution. Additionally, Visa has created the infrastructure, standards, and technology solutions to meet your changing business needs.

Over \$315 Billion

Visa's annual Commercial card volume worldwide.

Helping you do business worldwide.

International corporations know they can count on Visa Commercial Solutions to provide:

- The most widely recognized payment brand in the world—accepted in more than 150 countries and at more than 24 million locations around the globe.
- Access to thousands of ATMs worldwide.
- Support in more than 140 languages.
- Comprehensive, 24-hour customer service.
- A technologically advanced and reliable payment system that processes more of the world's payments than any other system or brand.
- Access to a network of the world's leading commercial banks.
- Flexible, easy-to-implement payment solutions that can be tailored to meet your company's specific requirements.
- Transaction data and information management reporting you can use in a variety of ways to enhance your bottom line.
- Compliance with your existing payment controls.

The ability to seamlessly implement our program—with minimal disruption to your employees and your business—can ultimately reduce costs and help you achieve all of your card program goals.

Streamline the process with a single point of contact.

The Visa Multinational Program gives you access to a vast, worldwide network of commercial banks. Your company chooses a trusted bank partner that will be your single point of contact to develop your Visa Multinational Program, from contract negotiation through implementation and ongoing program support. The Visa Multinational Program structure also ensures that your local offices receive service and support in local languages, currencies, and with sensitivity to local business customs and protocols as well as regulations and tax laws.

Capture, synthesize, and analyze a variety of information.

The Visa Multinational Program helps transform your corporate and purchasing card programs from simple transaction vehicles into powerful information management tools. The program gives you access to Visa Information Management (VIM), a comprehensive online resource delivering an array of powerful data analysis and reporting solutions including Visa Information Source (VIS) and Visa Multinational Reporting (MNR). These data and reporting tools provide the following benefits:

- Consolidated data—Visa consolidates your company's global travel and procurement expenditures providing faster access to more detailed payment data (e.g., line-item detail) than ever before.
- Improved analysis—Program managers can review and analyze spending globally, improving scope and efficiency in monitoring payment and information solutions.
- Reduced costs—Global information consolidation can improve processing efficiencies and accounting and tax reporting.
- Better compliance—You can monitor employees' travel and entertainment expenses more closely, allocate costs according to spend policies more accurately, and validate vendor billings more effectively.
- Maximize investments—It seamlessly integrates with your existing ERP and expense reporting systems and allows you to achieve significant vendor discounts of up to 10%-15%.

You'll find that VIM is an intuitive, online reporting platform that manages your card program and provides you faster and easier access to global transaction data for expense monitoring. And Visa's unsurpassed acceptance provides confidence that the transaction data your corporation receives and the reports you generate are a complete and accurate picture of your company's purchasing, travel, and entertainment expenses.

The Visa Multinational Program

Convenience, flexibility, and reliability for your global Commercial card program.

| The Visa Multinational Program | The Visa difference | The Visa value |
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| Global reach and acceptance | <ul style="list-style-type: none"> ▪ Unsurpassed acceptance with over 24 million merchants in 150+ countries. ▪ Committed global network of international banks to meet your local market needs. | <ul style="list-style-type: none"> ▪ Greater ease and flexibility worldwide. ▪ More employee convenience and choices. ▪ Better visibility into spending, reduced manual data entry, increased usage. |
| Local and reliable customer service | <ul style="list-style-type: none"> ▪ 24-hour customer support in 140+ languages, card issuance and billing in local currency, and local implementation support. | <ul style="list-style-type: none"> ▪ Quick and easy access to customer support anytime, anywhere. ▪ Seamless implementation with minimal disruption to your employees and your business. |
| Comprehensive data and reporting | <ul style="list-style-type: none"> ▪ Advanced payment data reporting solution through Visa Information Management (VIM). ▪ Proven 3-phased approach to data and reporting: capture, synthesize, and analyze. | <ul style="list-style-type: none"> ▪ Faster and easier access to global transaction data for spend monitoring. ▪ Global card program, headquarter based for improved consolidated data management. |
| Committed to your business | <ul style="list-style-type: none"> ▪ Single point of contact throughout your entire global implementation. ▪ Understanding of local customs, business protocols, regulations, and tax laws. | <ul style="list-style-type: none"> ▪ Trusted business partner to work with you throughout your card program. ▪ Global program tailored to your local needs. |

Give your company unsurpassed global payment power.

Discover how your business can reduce costs and increase control of purchasing and travel and entertainment expenditures with the Visa Multinational Program and Visa Commercial Solutions.

For more information visit us on the web www.visa.com/commercial or contact your Visa financial institution.

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