

Learn how you can streamline travel expense processes.



The success stories of industry peers can help you optimize the value of Visa® Commercial card integration in your own organization. This case study highlights the numerous benefits realized by one mid-size company.

Company Profile

Regional distributor of floor covering materials

Customer base is approximately 250 large clients

Visa Commercial Card Use

Sales personnel, on the road 3 to 4 days per week, are the primary card users; prior to implementing a card program, company was highly dependent on cash advances to fund sales travel

Visa Commercial Card Program Goals

- Lower transaction costs
- Increase spending controls
- Reduce cash advances
- Ease travel money concerns for sales personnel
- Analyze and aggregate spend

Benefits Received

- Transaction costs reduced through:
 - Fewer checks written to vendors
 - ACH payment of a single bill to commercial banker
 - Replacement of purchase orders and company checks for payments
- Spending controls increased through:
 - Ability to restrict individual account credit limits and single transaction limits
 - Spend tracking through individual account statements

Company Statistics

Revenue
\$32 Million

Average Monthly Card Spend
\$17,900

Monthly Credit Limit
\$67,000

Card Restrictions
Individual Credit Limits
No Cash Access on Card

No. of Employees
100

No. of Commercial Card Accounts
36

Billing Options
Central Bill

Individual Statements

Payment Options
Central Pay via Automated Clearing House (ACH)

- Need for cash advances significantly reduced, resulting in:
 - Less internal check-writing
 - Reduced time spent on cash advance administration and reconciliation
- Travelers reported:
 - Decreased concerns for money while on the road
 - Satisfaction with commercial card ease of use and acceptance
 - Less time spent on cash advance requirements and expense reimbursement forms resulted in more time to do business
- Transaction costs are being reduced further through:
 - Ability to analyze spend categories
 - Aggregation of spend across business locations

“Once the Visa Commercial card was in place, we experienced efficiency gains in processes that were not expected. The Visa Commercial card has reduced the administrative burden for the entire universe of people.”

PRESIDENT,
REGIONAL DISTRIBUTOR
OF FLOORING PRODUCTS