

Get insights on how to boost spending controls and convenience.



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

Custom fabricator of sheet metal for commercial purposes

The company is comprised of three companies that produce and sell sheet metal products and services. Spend is aggregated where possible. The customer base is primarily regional, although the company does have a limited national and international presence.

Visa Commercial Card Use

For a variety of purposes, but primarily to pay for travel and material costs associated with off-site project work for the company's customers

Visa Commercial Card Program Goals

- Reduce need for cash on hand
- Enable timely access to spend data for customer invoices
- Implement online access for remote management of a Visa Commercial card program

Benefits Received

- Spending controls increased through:
 - Ability to restrict individual account credit limits and cash access
 - Spend tracking through individual account statements and online reporting
 - Additional card usage policies enforced through audit of account statements

Company Statistics

Revenue

Confidential

Average Monthly Card Spend

\$17,822

Monthly Credit Limit

\$96,000

Card Restrictions

Account Credit Limits

Cash Access Permitted for Some Cardholders

No. of Employees

70

No. of Commercial Card Accounts

28

Billing Options

Central Bill

Individual Statements

Payment Options

Central Pay via Company Check

- Cash advances reduced through:
 - Use of the Visa Commercial card for travel and project-associated costs
 - Use of the Visa Commercial card at ATMs for daily disbursement of cash per diems
- Cash-on-hand requirements significantly reduced, which in turn has:
 - Reduced internal check-writing requirements
 - Reduced safety concerns associated with carrying large sums of cash
 - Decreased employee concerns for timeliness of payment of cash per diems
- International travelers reported:
 - Decreased concerns for local currency while overseas
 - Satisfaction with ease of use and acceptance of the Visa Commercial card
- Online reporting implementation:
 - Allows remote access to spend data and administration functionality
 - Enables finance to view charges as posted for timely invoicing of customers

“Since implementation, we do not have to get hundreds of dollars in cash right at the last moment. The Visa Commercial card has made life easier.”

OFFICE MANAGER,
SHEET METAL FABRICATION AND SALES