

VISA MIDDLE MARKET SOLUTIONS 
PRODUCTS AND SERVICES OVERVIEW

Gain efficiency, control
and **decision-making**
insights with an integrated
payment solution.



Visa Commercial Products and Services for Mid-Size Companies

Visa's simple payment solution delivers everything you need for greater efficiency, cost savings and control. Start with the Visa® Commercial card for virtually all your business-related purchases. Add value with products and services including Visa® Payables Automation and the Visa Payroll card. Get support with Visa Information Management tools for better decision-making. And drive card program benefits with Program Optimization tools and best practices. This integrated package of commercial products and services can be your company's strategic business advantage.



STREAMLINE PROCURE-TO-PAY PROCESSES

Build Your Bottom Line

Strategic business decisions have driven the success of your company, helping it grow and compete effectively. You may have initiated some important changes, perhaps entering additional markets, expanding product lines or building your workforce. These are exciting achievements—but they can also put pressure on your business systems. With so many demands on your time and resources, it can be difficult to keep profitability up and operational costs down, control spending and maintain your competitive edge.

You recognize that streamlining and automating inefficient, labor-intensive practices can reduce costs and boost your bottom line—but you also know that it takes experience, tools and technology to make the process seamless and cost-effective.

That's where Visa and your banking partner can help.

Introducing a simple solution for mid-size companies.

Now there's a package of payment products and services specifically designed for mid-size companies like yours. Visa makes it easy to launch a card program tailored for your company, integrate it quickly with your existing systems and gain important benefits from the start:

Save time, money and resources with more efficient payment processes.

Stay in control and in compliance with a payments program that provides built-in levels of security.

Make better-informed decisions based on greater visibility of company-wide spending.

A successful payment card program starts with products and services that make doing business smarter and easier. The foundation of Visa's integrated solution is the Visa Commercial card. This convenient and flexible product can handle virtually all of your company's procure-to-pay requirements and streamline payment processes.

Visa can provide more value for your commercial card program and help you further transform your payments operation. With Visa Payables Automation, cumbersome AP functions can be automated for greater efficiency. And through a Visa Payroll card, the benefits of direct deposit for payroll can be extended to all of your employees.

With Visa's Information Management tools, you're able to monitor your entire card program and generate spending reports right from your desktop. And when you combine all these products and services with Visa's suite of Program Optimization tools and best practices, you can enhance your overall performance on an ongoing basis and gain a powerful strategic advantage.

Read on to learn about all the opportunities for your company to gain efficiency, increase control and make more-informed decisions.

PAYMENT PRODUCTS

Visa Commercial Card



Replacing a paper-based purchase order/check process with a payment card can result in:

72% reduction in processing costs

59% improvement in cycle time per transaction

Savings of approximately **\$53** per transaction

RPMG 2005 Purchasing Card Survey Study—
Special Middle Market Analysis

Foundation for Efficiency, Cost Savings and Control

The Visa Commercial card is a payment product that combines the advantages of three business cards in a single flexible card program. This means your company can use *one* card to pay for airfare, hotels and restaurants, office supplies and equipment, gas and automobile maintenance—whatever your business needs are. Visa and your commercial banker will help you customize your company's Visa Commercial card with the features, functionality, enhancements and spending controls that are right for you.

Your Visa Commercial card can extend purchasing and payment convenience throughout your organization, everywhere you do business. Sales force travel expenses. Field supply and equipment purchases. Online procurement. Vendor payments. Whenever and wherever your Visa Commercial card is used, it helps your company manage and control spending more effectively. And helps you make more-informed decisions.

With the Visa Commercial card as the foundation for your card program, your company can move from paper-based to electronic processes that eliminate cumbersome data entry and expedite reconciliation and administration. This reduces the time and money spent procuring and paying for goods and services.

Key Benefits

- **Simplifies financial processes** for procurement, travel and entertainment (T&E) and fleet expenses—or any combination of the three—with one payment card
- **Increases spend control**, enabling companies to put effective limits on employee spending, block spending in specific merchant categories and more
- **Saves time and administration costs** compared to managing multiple card programs
- **Provides a convenient payment tool** that allows employees to make almost any business-related purchase, without time-consuming purchase orders or petty cash accounts
- **Improves management reporting** by allowing your company to group and analyze spending data by expense type, Merchant Category Code (MCC), organizational structure and more

¹ Certain restrictions, limitations and exclusions apply.

² Replacement amount based on issuer discretion.

³ Visa Travel and Emergency Assistance Services provide assistance and referral only. Cardholder responsible for the cost of any actual medical, legal, transportation, cash advance or other services or goods provided. Please understand that, due to occasional problems such as distance, location or time, neither Visa nor its service providers can be responsible for the availability, use, cost or results of any medical, legal, transportation or other services. This program does not apply to Visa cardholders whose accounts have been suspended or cancelled. Certain other restrictions, limitations and exclusions apply. See the Travel and Emergency Assistance Services Program Guide and your issuer's cardholder agreement for details.

⁴ Visa will use reasonable efforts to relay emergency messages in accordance with program guidelines and limitations but cannot take responsibility for the failure to transmit any message successfully.

⁵ Cardholder is responsible for all costs.

⁶ Cardholder is responsible for cost of any replacement item that has been shipped.

CORE ENHANCEMENTS

Security and convenience are critical to you and your employees. The Visa Commercial card provides a wide range of enhancements that give you peace of mind, help employees travel safely and increase the efficiency of doing business locally and globally.¹

EMERGENCY CARD REPLACEMENT

Saves valuable time if a card is lost or stolen. A replacement card can be issued in just 24 hours anywhere in the U.S. or in one business day outside the U.S.

EMERGENCY CASH DISBURSEMENT²

Provides the security of accessing up to \$1,000 for emergency cash from available funds if a card is lost or stolen.

CARDHOLDER INQUIRY SERVICE

Helps with cardholder inquiries 24 hours a day, seven days a week, through the Visa Customer Care Services.

AUTO RENTAL COLLISION DAMAGE WAIVER¹

Provides primary coverage (when renting for business purposes) for damage due to collision or theft up to the actual cash value of most rental vehicles when the entire rental transaction is charged to the eligible Visa Commercial card and the cardholder declines the collision damage waiver option offered by the rental agency.

VISA LIABILITY WAIVER PROGRAM¹

Protects your company against eligible losses incurred through card misuse, offering:

- Coverage up to \$100,000 per cardholder
- No deductible, extra cost or maximum cap per company
- Coverage of cash advances, officers and ghost accounts

LOST/STOLEN CARD REPORTING

Makes it easy to report a lost or stolen card by simply calling Visa at a toll-free number.

TRAVEL AND EMERGENCY ASSISTANCE SERVICES³

Provide travelers with appropriate emergency services, 24 hours a day, seven days a week. Some of these services are:

- **Toll-Free Emergency Message Assistance⁴**
Records and relays emergency messages for travelers, immediate family members and business associates.
- **Emergency Ticket Replacement⁵**
Assists with an airline carrier's lost ticket reimbursement procedures and delivers a replacement ticket.
- **Lost Luggage Assistance⁶**
Helps with an airline carrier's lost luggage claim procedures if checked luggage is lost.

OPTIONAL ENHANCEMENTS

Optional enhancements can be added to the Visa Commercial card to provide even greater value and protection when traveling or making important purchases. Among the wide range of optional enhancements are Visa Concierge Services, Price Protection, Travel Accident Insurance, Lost Luggage Reimbursement and Visa Extras, which provides merchant rewards for Visa Commercial card purchases.

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³ Visa Travel and Emergency Assistance Services provide assistance and referral only. Cardholder responsible for the cost of any actual medical, legal, transportation, cash advance or other services or goods provided. Please understand that, due to occasional problems such as distance, location or time, neither Visa nor its service providers can be responsible for the availability, use, cost or results of any medical, legal, transportation or other services. This program does not apply to Visa cardholders whose accounts have been suspended or cancelled. Certain other restrictions, limitations and exclusions apply. See the Travel and Emergency Assistance Services Program Guide and your issuer's cardholder agreement for details.

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PAYMENT PRODUCTS

Visa Payables Automation

Enhance Your Integrated Solution

Visa offers two more products that can extend the benefits of your Visa Commercial card program: Visa Payables Automation and the Visa Payroll card.

Reduce Time and Money Spent on Invoice Processing

Visa Payables Automation is an electronic payment service that can be added to your Visa Commercial card program to streamline operations. Let Visa or your commercial banking partner manage your payments and reconciliation processes for you, and reduce the time and money you spend on processing invoices and responding to inquiries.

Key Benefits

- **Saves time, money and resources** by outsourcing your manual payment and reconciliation functions
- **Eliminates processing steps** by allowing you to send accounts payable files from your existing system
- **Increases spend control** because Visa automatically adjusts card limits to match approved invoices
- **Enhances cash flow flexibility** because you don't have to pay for purchases until you receive your Visa account statement
- **Facilitates timely reconciliation** through reports sent electronically from Visa or your bank
- **Delivers convenience** by automatically identifying suppliers that accept a Visa Commercial card for payment

Research shows that automating payable processes can save up to:*

91% in invoice-processing costs

46% of time spent on invoice processing

30% of time spent responding to invoice inquiries

* Data obtained by a third-party research company, the Aberdeen Group, and not commissioned by Visa.
Source: E-Payables: Advancing Accounts Payable Automation, Research Brief, Aberdeen Group, March 2007





PAYMENT PRODUCTS

Visa Payroll Card

Expands Direct Deposit to All Employees for Greater Savings and Efficiency

Visa offers an electronic payroll solution for your company and employees, particularly employees who may not have bank accounts or prefer not to use their accounts for payroll direct deposits.

The Visa Payroll card is a reloadable prepaid card. An employee's salary can be deposited directly onto the payroll card, whether or not the employee has a bank account or a credit history. Now your company is able to streamline payroll processing, and your employees enjoy greater convenience and security.

Integrating the Visa Payroll card as a strategic business practice is another opportunity for your company to generate savings and gain efficiency through technology.

Key Benefits for Your Company

- **Reduces costs associated with paper-based payroll processes** by eliminating check printing, handling and processing
- **Increases efficiency and saves time** spent on payroll operations
- **Provides a convenient way to pay** part-time and temporary employees
- **Minimizes fraud losses**, theft and out-of-cycle checks
- **Expands your direct deposit program** to all employees
- **Improves productivity** because employees don't leave work to cash or deposit their paychecks
- **Builds employee loyalty** by providing a sense of empowerment and control

Key Benefits for Employees

- **Requires no credit check or bank account**
- **Delivers immediate access to funds** deposited to the card
- **Avoids check cashing fees** and long waits in line
- **Provides a convenient, prestigious payment tool** wherever Visa debit cards are accepted—in stores, online or by phone
- **Eliminates the need** to carry large amounts of cash
- **Enables enhanced money management** and spend tracking
- **Protects against fraudulent purchases** through the Visa Zero Liability policy*

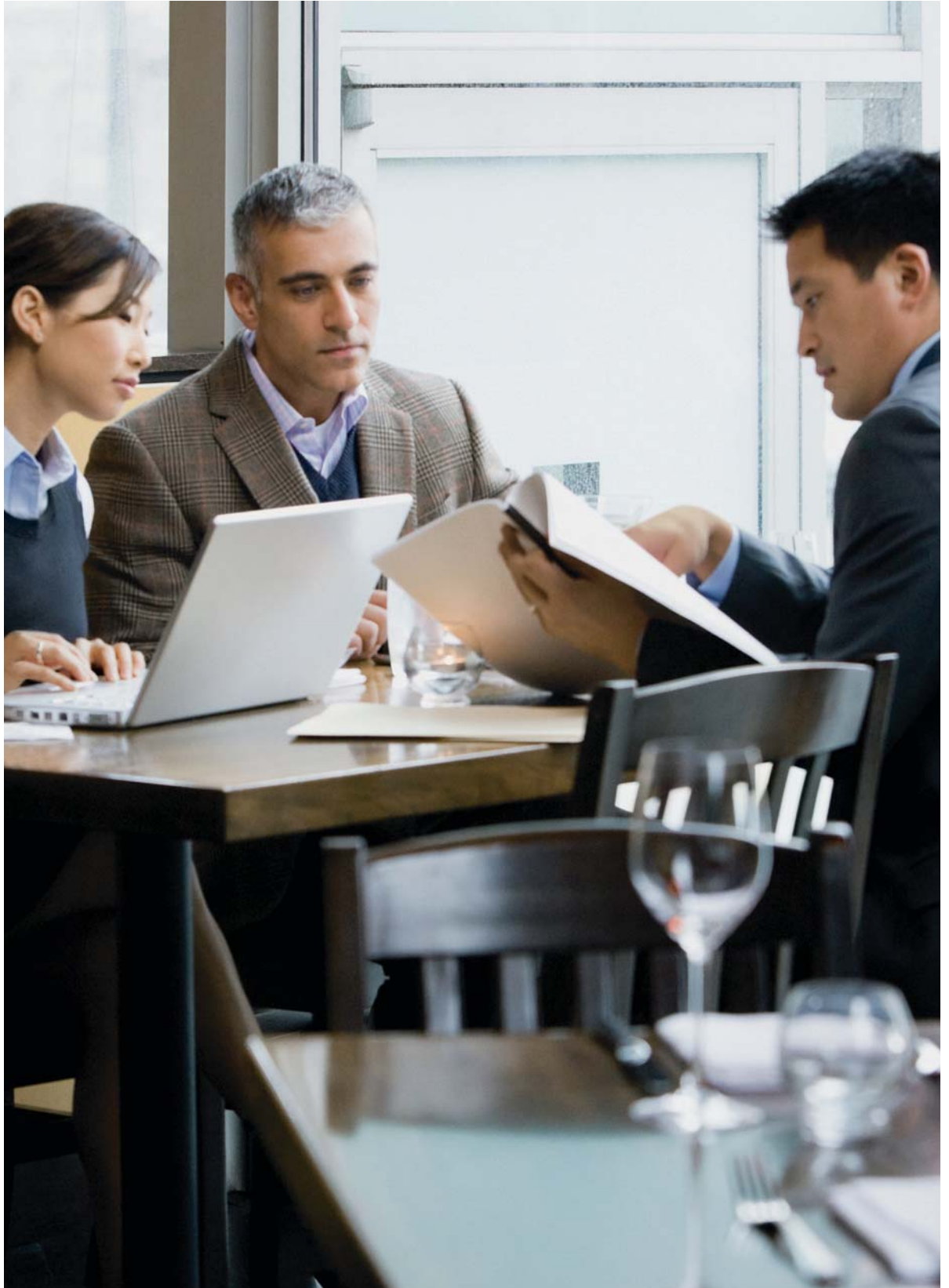
Since the Visa Payroll card was introduced in 2001, thousands of companies have signed on to offer Visa Payroll card programs to their employees. Here are some reasons why:

- Replacing a single paper payroll check with a payroll card payment can save an employer \$10.¹
- An employee with a payroll card can save as much as \$300 per year in check-cashing fees.²

¹ The American Payroll Association, 2005

² Visa Study on Check-Cashing Expenses, March 2005

* Covers U.S.-issued cards only. The Visa Zero Liability policy does not apply to certain commercial credit card transactions, ATM transactions or PIN transactions not processed by Visa. Cardholder must notify card issuer promptly of any unauthorized use. Consult issuer for additional details or visit visa.com/security.



VISA INFORMATION MANAGEMENT

Take Command of Data, Card Management and Reporting

Here's how integrating expense management software with a travel card program can save money and increase productivity:

58% reduction in the average cost of processing expense reports

169% increase in overall staff productivity

RPMG 2006 Corporate Travel Card Benchmark Survey

Visa Information Management is a web-based program management tool that gathers all your important transaction data and puts it right on your desktop. It gives you access to a suite of tools that increase control and visibility of your company's spending.

Your company can access your transaction data directly—integrating Visa's reporting tools with your existing systems. Or Visa can provide data through your financial institution's reporting tools. Either way, Visa Information Management makes it easy to monitor and manage spending and optimize vendor relationships.

Key Benefits

- **Provides convenient, centralized card management** with data and reporting tools at your fingertips whenever and wherever you need them
- **Enables more informed decision-making** through comprehensive, consolidated reporting
- **Saves time and money**, because Visa helps you integrate the information management tools with your existing systems
- **Facilitates more effective negotiations with suppliers** to potentially increase discounts



THE SUPPORT YOU NEED FOR EASY INTEGRATION.

Powerful and flexible file extract capabilities let you retrieve transaction data in common file formats for easy integration with third-party applications. You can also export allocated transactions for uploading into your general ledger or accounting system.

For more advanced needs, Visa's team of technology partners can provide expert assistance to help you expedite integration. That means your company starts benefiting from your new card program faster—while you stay focused on growing your business.

VISA INFORMATION SOURCE

- Extracts your company's spend data and generates reports that can help you manage supplier relationships and negotiate discounts, monitor compliance with company policy and more easily analyze spending
- Streamlines and expedites expense reporting with pre-populated expense reports, and routes automatically for approvals
- Supports your company's accounting structure with transaction coding and provides financial exports for reconciliation

VISA CARD MANAGEMENT*

- Allows you to set up accounts and manage card limits in real time quickly and easily
- Offers 24-hour access to cancel a card account, update information, adjust spending limits or transfer employee accounts between departments

VISA 1099 REPORTING

- Provides information (e.g., tax ID and corporate status) about merchants from which you have purchased products or services with your Visa Commercial card
- Sends reports automatically at year-end to facilitate your 1099 reporting, and makes reports available on demand year-round

VISA SOCIOECONOMIC REPORTING

- Provides required demographic and socioeconomic information to fulfill corporate diversity goals and meet U.S. federal reporting requirements
- Gives up-to-date information including designation as a minority-, woman- or veteran-owned business

* Functionality will vary depending on issuing financial institution.



VISA'S TECHNOLOGY PARTNERS BRING GREATER VALUE.

Visa has alliances with the world's leading technology companies such as Concur, SAP and Oracle as well as industry organizations including the National Business Travel Association (NBTA) Foundation, the National Association of Purchasing Card Professionals (NAPCP) and the Association of Corporate Travel Executives (ACTE). This gives you access to a variety of value-added services and resources—and enables you to make the most of your current systems.

To provide seamless data integration with your existing ERP, e-Procurement or expense management applications, Visa works with its partners to make sure they can accept the Visa Commercial Format (VCF). This ensures you have a consolidated view of your payments regardless of payment method and access to the richest transaction data.

PROGRAM OPTIMIZATION

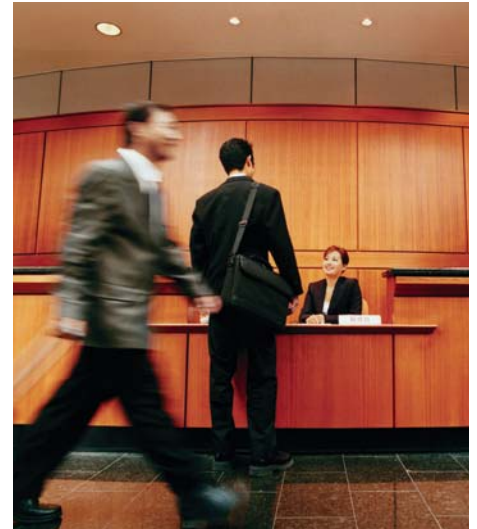
Tools for Driving Savings and Efficiencies

Visa Program Optimization is a consultative service that uses analytical tools and best practice guidelines to help companies realize cost savings and greater efficiency within their commercial card program and Procure-to-Pay process.

Whether you are considering adopting a Visa Commercial card program or looking to improve your current one, Visa Program Optimization can help you achieve the results of best-in-class companies in your industry.

Key Benefits

- **Optimizes Visa Commercial card program performance** by identifying specific areas for improvement
- **Increases efficiency and savings** by integrating the best practices of industry peers
- **Enhances revenue potential, visibility and control** by helping migrate spend with key suppliers to the Visa Commercial card



76% of best-in-class companies currently use corporate card programs as part of their T&E expense management.¹

By integrating card payment with their e-Procurement system, a company reduced its labor force by an average of three to five full-time employees and saved **\$250,000** annually.²

¹ Travel & Entertainment Expense Management Study, Aberdeen Group, April 2006

² Practical Guide to Commercial One Cards, June 2007

QUANTITATIVE ANALYSIS TOOLS

ACCOUNTS PAYABLE ANALYSIS

- Segments your spend and supplier base
- Identifies opportunities to convert check spend to card payments
- Provides strategic and tactical recommendations for optimizing your Procure-to-Pay process

INDUSTRY BENCHMARK ANALYSIS

- Compares your Visa Commercial card program performance to peer group companies
- Recommends areas for Visa Commercial card program improvement

RETURN ON INVESTMENT ANALYSIS

- Calculates potential cost savings and benefits of a Visa Commercial card program over a three-year period

BEST PRACTICES

Visa has commissioned Deloitte Consulting to conduct in-depth interviews with commercial card program administrators, procurement managers and accounts payable managers of large and mid-size companies and public entities. Learnings from these studies are published in several essential resources for commercial card program success.

PRACTICAL GUIDE TO COMMERCIAL ONE CARDS

- Identifies and defines best practices
- Provides guidelines for evaluating the benefits of a commercial card
- Highlights leading trends in the marketplace
- Describes companies' unique approaches to optimizing commercial card programs

PRACTICAL GUIDE TO CONTROL AND COMPLIANCE

- Describes how to better integrate commercial cards with existing Procure-to-Pay processes for efficiencies and better view into spend
- Helps you understand how commercial cards can improve controls in the Procure-to-Pay process
- Highlights commercial card control features and recommended practices that enhance compliance and mitigate control-related risks

Implementation. Integration. Program Improvements. Visa makes it easy.

A Visa Commercial card program offers your company numerous bottom-line benefits—and you can get them quickly and easily.

Working with you and your banking partner, Visa can simplify and expedite the launch and implementation of your card program. You'll get the tools and support to build a program exactly suited to your needs—and begin to optimize efficiency, cost savings, control and decision-making insights right from the start.



Efficiency. Control. Better Decision-Making.
Let's Get Started.

To learn more about Visa's simple solution of products and services
for mid-size companies:

Contact your commercial banker.

Visit visa.com/midsize.

Email mm@visa.com.



Visa's Commitment to Your Mid-Size Company

Partnership

Visa can help you be more efficient and competitive—while preserving your company's culture and optimizing your resources.

Access

Visa is accepted in over 170 countries and processes transactions in more than 174 currencies—supporting growth and expansion into new markets.

Results

Visa's end-to-end products and services deliver measurable advantage. Replacing paper-based payments with electronic processes can help yield results like these:*

- 72 percent reduction in cost
- 59 percent improvement in cycle time per transaction
- Savings of approximately \$53 per transaction

Support

Visa works with your commercial banker to provide proactive, ongoing consultation and service—ensuring you get full benefits from your Visa Commercial card program.

* RPMG 2005 Purchasing Card Survey—Special Middle Market Analysis Study