



Get maximum benefit with minimum investment.

You wanted greater spend visibility. Processing agility. Reduced costs. Better control and compliance. And more profit to the bottom line. That's why you implemented a Visa® commercial card program. Now, through Visa PerformSource, you can identify additional opportunities to realize all of these benefits and extract even more value from your Procure-to-Pay investment.

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

PerformSource can identify ways to enhance your commercial card program performance and maximize card spending opportunities. So you can increase visibility and control and drive more spend through streamlined operations.

Throughout the process, Visa and your commercial banker will work closely with you to evaluate your operations and provide analytics and recommendations based on your needs, opportunities and objectives.¹

¹ Check with your commercial banker for availability of Visa PerformSource and specific analytical tools.

Information in. Inefficiencies out.

To participate in a Visa PerformSource review, you simply provide your company's accounts payable information and participate in a few brief interviews about your company's operations. Visa or your commercial banker will analyze this data using Visa's robust suite of proprietary qualitative and quantitative analysis tools, including sophisticated data analytics and a benchmarking best practices diagnostic.

Your spend data and operational metrics will be analyzed and compared against best-in-class companies from around the world. Then the strengths and opportunities in your commercial card program and Procure-to-Pay processes will be identified. You will get an implementation plan designed to improve your processes—and build your bottom line.

You'll learn how well your Procure-to-Pay procedures are working today. How much more you could potentially save by implementing the recommendations. How to convert more spend from inefficient paper-based transactions to streamlined commercial card processes.

And you'll be supported every step of the way.

The chart below shows examples of how Visa PerformSource tools can help you reach your company's specific objectives.

The Right Tool for the Job

You Want	You Get	Visa Analysis
To understand how your commercial card performance compares to peer companies.	A performance assessment and recommendations for improving your program.	Industry Benchmark Analysis (sample chart provided on page 4) ³
To quantify potential incremental cost savings.	A three-year ROI projection based on implementation of the recommendations.	Return on Investment Analysis
To identify and select suppliers that support your overall Procure-to-Pay initiatives, including maximizing the use of Visa commercial cards.	A diagnostic of your spend to help you strategically determine how to pay suppliers.	Accounts Payable Analysis (sample charts provided on page 3)
To benchmark your card program policies and procedures against best-in-class companies around the world.	Tailored recommendations based on global best practices for reducing costs, streamlining processes and better managing company spend.	Commercial Card Best Practices Diagnostic

² News Media Industry PerformSource Case Study, 2005.

³ Check with your commercial banker for availability of the Industry Benchmark Analysis.

A NEWS MEDIA COMPANY SAVES PAPER.

As a result of implementing recommendations from a Visa PerformSource review, a U.S. news media company realized over \$500,000 in process cost savings through a reduction in check processing fees and FTE redeployment.²

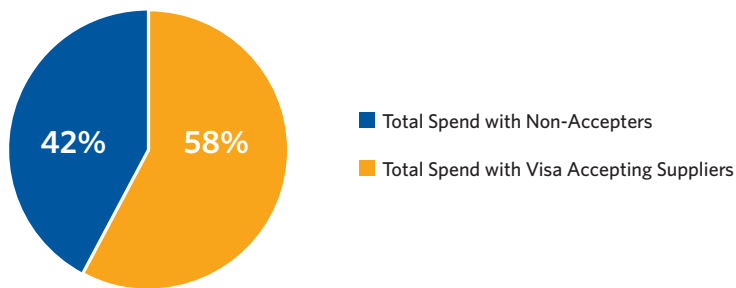
Receive actionable information.

Visa PerformSource utilizes proprietary Procure-to-Pay analytical tools. Visa or your commercial banker will select and deploy the right tool to meet your needs and objectives. You'll get information in easy-to-understand reports, and an action plan to help you realize the benefits of recommended improvements.

The charts below are just a few examples of the many reports available through Visa PerformSource.

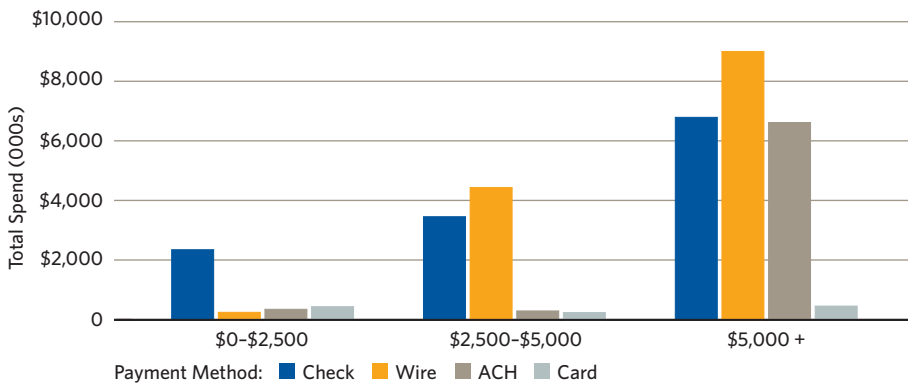
Sample Total Check Spend Analysis

One of the 30 reports generated through the Accounts Payable Analysis, the Total Check Spend Analysis segments your suppliers by card acceptance and pinpoints opportunities to migrate more of your spend to card-based payments. The advantage—enabling you to achieve greater efficiencies, increased cost savings and improved vendor management.



Sample Spend Analysis by Policy Tier

Another report generated through the Accounts Payable Analysis, the Spend Analysis by Policy Tier organizes your company's spend by payment method and transaction size and highlights opportunities to push more volume through your commercial card program. Shift more payments away from cumbersome and expensive paper-based transactions.



Total Spend by Payment Method (000s)	Policy Tier		
	\$0-\$2,500	\$2,500-\$5,000	\$5,000+
Check	\$2,345	\$3,453	\$6,789
Wire	\$244	\$4,432	\$9,000
ACH	\$345	\$290	\$6,616
Card	\$433	\$233	\$453

A TECHNOLOGY COMPANY GOES ELECTRONIC.

Through a Visa PerformSource review, a U.S. technology company identified over \$98,000 in cost savings and opportunities to grow its annual purchasing card volume from \$5.2 million to \$22.7 million by targeting Visa-accepting suppliers.⁴

⁴ Technology Industry PerformSource Case Study, 2005.

Sample Industry Benchmark Analysis for a Fortune 500 Manufacturing Company

Visa's Industry Benchmark Analysis gives you a clear picture of your program's performance compared to other companies of similar size in your industry. It delivers an informative and insightful peer-to-peer comparative analysis.⁵

Fortune 500 Manufacturing Companies	Your Metrics	Benchmarks*	Quartile Ranking			
			1st	2nd	3rd	4th
Monthly card spend	\$4,000,000	\$4,439,822		●		
Monthly spend per cardholder	\$4,000	\$3,622			●	
Monthly transactions per card	7	13	●			
Average transaction size	\$571	\$281			●	
Cardholder-to-employee ratio	5%	12%		●		
Percent of active cards in a typical month	20%	84%		●		
Percent of transactions under \$2,500 paid by purchasing card	80%	34%				●
Percent of transactions between \$2,500 and \$10,000 paid by purchasing card	10%	9%			●	
Percent of employees that travel more than two times per year (corporate card only)	41%	21%				●

*Benchmark data are for illustrative purposes only and do not represent actual figures from the data set.

Learn from the leaders. Implement best practices.

Visa is committed to thought leadership in global commercial payments and to bringing you information about the latest best practices and emerging trends. To assist with optimizing your card program performance, Visa commissioned Deloitte Consulting to conduct the *2008 Global Procure-to-Pay and Commercial Card Best Practices Study*. In-depth interviews were conducted during the summer of 2007 with more than 60 global/multinational, mid-size and large corporations as well as federal and local government agencies across the world. Key findings were compiled into a set of clear, practical recommendations that can help you bring your company's performance up to the standards of the best in the business. And enable you to improve your bottom line.

Companies like yours have achieved tangible results from implementing Visa Procure-to-Pay best practices. Following are just a few examples of what these best practice companies in a range of industries were able to achieve:

- A \$30+ billion global media and entertainment company achieved over \$100 million in annual cost savings by strategically sourcing direct and indirect spend categories.
- An \$800 million global manufacturing company was able to reduce its supplier base 70 percent from 4,500 to 1,300 through rationalization and formal supplier management. Of the 1,300 remaining suppliers, the top 100 suppliers represented over 80 percent of the company's total spend.

⁵Check with your commercial banker for availability of the Industry Benchmark Analysis.

AN INSURANCE COMPANY PROTECTS PROFITS.

Through a Visa PerformSource review, a \$60 billion insurance company identified \$12 million in process savings and opportunities to expand its commercial card program by over \$75 million.



- A \$2.5 billion global technology company established a goal of moving all suppliers to electronic forms of payment, including wire and purchasing card. In just over one year, the company had shifted 85 percent of its payments to electronic methods.
- A \$7.5 billion global manufacturing company realized over \$350,000 in process savings by moving non-Purchase Order transactions under \$1,500 to the purchasing card.

Ongoing support. Continual improvement.

Visa and your commercial banker have extensive experience helping companies like yours conduct a PerformSource review, implement the recommendations and measure the impact on profitability. You'll get ongoing support that adapts to your changing needs and the latest industry trends and best practices.

The result? Your company's commercial card program will be better positioned to achieve and maintain your ultimate efficiency goals.

To get started with Visa PerformSource and build your bottom line, contact your commercial banker.