Gain visibility, control, and strategic advantage with next generation spend management.
GLOBAL TRENDS FOR COMMERCIAL CARD PROGRAMS

37%
The planned increase in commercial card usage over the next 12-18 months by surveyed global companies.²

70%+
The number of surveyed companies from around the world ranking enhanced data as an extremely or very important feature of their card programs.³

60%
The number of surveyed companies who view advanced card technology as a high priority for increasing spend control.⁴

58%
The number of surveyed companies who view advanced card technology as a high priority for negotiating supplier discounts.⁵
Robust spend management is critical to your bottom line.

Effective business management in today’s environment requires on-demand access to information. Understanding your company’s spending patterns, increasing control over spend, identifying opportunities for savings, and ensuring corporate compliance are essential. Gain and sustain competitive advantage with sophisticated spend management.

Across the world, commercial card usage is on the rise. Companies like yours report planned increases in their card program volume. The enhanced data made available by commercial card programs is both an expectation and a requirement for identifying business opportunities. Companies all around the world deem enhanced data from their commercial card provider as a key component of their card programs.¹

In order to help derive maximum advantage from your commercial card program, a comprehensive, data-rich, easy-to-use information management solution is critical. It is available today from your financial institution and Visa.
The next generation of information management is here.

Introducing Visa IntelliLink Spend Management, an information management tool developed for the needs of companies of all sizes.

Designed in response to evolving market requirements, Visa IntelliLink Spend Management replaces the current Visa Information Source and other Visa tools and adds increased functionality, enhanced access to information and reporting, intuitive usability, multi-language support and self-sufficient implementation and training.

A powerful solution built for the demands of strategic spend management.

Visa IntelliLink Spend Management is a tool comprised of three core solution sets: Reporting, Data Services, and Program Support. Together these fulfill the key information management needs of successful organizations. Visa IntelliLink provides timely, on-demand information through dashboards, alerts, and interactive reports. Capable of tracking and reporting data on both local and international levels, the solution is both simple to learn and easy to use. This new platform of offerings delivers solutions spanning the needs of small companies and global organizations, improved user experience and world-class service and support.

Visa IntelliLink

Visa IntelliLink Spend Management combines three core solution sets: Reporting, Data Services, and Program Support

### Reporting
- Statements
- Expense Management
- Sourcing

### Data Services
- Integration
- Item Level Detail
- Data Tracking

### Program Support
- Customized Program Management
- Personalized Attention
- Solution Design
Visa IntelliLink delivers unique advantage.

Visa IntelliLink offers distinct advantages to companies seeking a better way to manage and leverage their spending. This complete reporting and full-featured expense management solution is integrated into one single platform. It provides local to global functionality with full language, tax and currency support at the local level, rolling it all up to a global view for visibility across geographies. Proven in the marketplace and rolled out globally, Visa IntelliLink Spend Management reporting offers all the advantages of next generation spend management.

- Easy access to information through dashboards and alerts
- More languages
- More tax support
- Integrated 1099 solution
- Card and non-card transactions
- Company self-sufficiency – self-registration, self-installation, self-training
- Alerts sent directly to your PDA for key reporting criteria
- Single solution reporting and expense management

Unlike many solutions that are primarily card program administrator tools, Visa IntelliLink Spend Management brings utility to the entire organization. With features to support finance, audit, travel, procurement, and card program managers, the solution provides value across the company. It’s backed by Visa, the leader in global transaction processing—handling more transaction data than anyone else—more than 1 million transactions a day—in 50 countries.
Designed to fulfill four key needs.

Visa IntelliLink fulfills the four most important spend management needs of companies:

**Access to Information**
- Accessible over the internet, anytime and anywhere
- Email alerts signal key events, such as approvals, availability of reports or statements, and reaching program thresholds
- Dashboards provide quick snapshots of key information
- Self-service interactive reports accommodating multiple filters, sort options and drill-down capability answer specific questions
- Tax estimation delivers a view of tax obligations when the information is not carried through from point of sale
- Exportable reports enable further manipulation and analysis
- Sourcing tool supports analysis of your entire Accounts Payable spend, including import of non-card activity for a holistic view

**Speed and Ease of Use**
- Easy to learn, intuitive user interface enables immediate proficiency
- Key features are available with minimal clicks, such as one-click statements at the close of each statement period, for increased convenience
- Context-sensitive online help provides user information relevant to the specific feature in use
- Self-paced learning tools accommodate individual user needs and your company’s roll-out plan
- Streamlined workflow, such as automatic routing of expenses to an employee manager, provides fast and efficient spend processing
- Scheduled reports are delivered to your homepage for enhanced ease of use and convenience
Local to Global Scope

- Users can select from up to 15 languages
- Dual- and multi-currency statements provide a consolidated view of local and cross-border spend
- Both global rollup and local reporting/expense management are available in a single solution
- Local tax support includes VAT and GST
- Tax categories are included as part of the coding process for efficient tax reporting
- Address country-specific reporting needs such as AUS FBT, UK VAT evidence, and US 1099 reporting

Customizable

- Users can select key preferences such as language and alert notifications
- Expense management can be tailored to company travel and entertainment policies, including compliance triggers, multi-tiered approval workflow, receipt imaging, additional detail on transactions exceeding compliance thresholds, mileage calculations, conversion of cash transactions to card currency for reimbursement, and per diem support
- Requisitions for travel or cash advances
- Direct integration of transaction data delivery to an ERP system, with support of customized formats, as well third-party applications such as Quicken® and QuickBooks®
- Integration with travel booking

### RELEVANT SOLUTIONS FOR ALL YOUR CARD PROGRAM STAKEHOLDERS

| Card Program Managers | • Card accounts listings  
|                       | • Default coding, review, and approval |
| Finance Managers      | • Predefined and custom financial extracts  
|                       | • Reconciliation |
| Procurement           | • Sourcing tool across payment types  
|                       | • Preferred supplier compliance |
| Travel Managers       | • Transaction details  
|                       | • Travel patterns |
| Employee Cardholders  | • Statements  
|                       | • Expense reports |
| Audit                 | • Tax reports  
|                       | • Receipt management |
Comprehensive breadth and depth; full features and functionality.

Visa IntelliLink integrates with the comprehensive suite of Visa business-to-business payment products across all market segments. It can meet the needs of small businesses, middle market companies, large corporate multinationals, and government organizations. Its core products, features, functionality and support services are designed to meet each sector’s specific requirements as well as select niche market needs.

Superior data capture and delivery.

World-class global data capture and delivery services provide you access to enhanced spending data any time, anywhere. Our card program technology enables continuous monitoring of spend activity and fast response to changing market conditions or emerging opportunities. View and deliver cardholder transaction and travel data all around the world.

**Transaction**
- Daily transaction data available to a market leading ERP solution

**Travel**
- Enhanced air, rail, and hotel data obtained daily from providers servicing businesses worldwide

**Global**
- Global data processing, including multi-byte support, in 50 countries
End to end integration.

The ability to integrate Visa IntelliLink Spend Management data seamlessly with other internal or external business applications helps to minimize processing time and helps to maximize productivity. Integrate card data with your in-house accounting and General Ledger systems.

Flexible, robust reporting.

Built for accessibility, ease of use, and flexibility, Visa IntelliLink Spend Management reporting features a user-friendly dashboard and interface, 24/7 availability of information and real-time access to expense management. Request reports in the format you require, when and where you want them. Expense management capabilities meet your individual needs, whether a streamlined basic solution or a fully-featured, customized configuration built to accommodate your organization’s specific policies—such as compliance triggers, receipt imaging or gathering additional information on certain spend from employees and their managers. However you choose to receive your reports, Visa IntelliLink Spend Management reporting lets you capitalize on actionable business intelligence provided at your convenience.

World-class service and support.

Count on the strategic, consultative support of Program Support Services and the library of tools and information it makes available. Visa IntelliLink Spend Management is backed by complete program support, including comprehensive, ongoing services for every phase of the product lifecycle. Visa and your financial institution will engage with you to ensure that your card program is designed to meet your needs, that administrators are fully trained, that systems are fully operational and that program performance is continually optimized.

FULL CIRCLE PROGRAM SUPPORT

- Self-Registration and Self-Installation
- Quick Start Features
- Best Practices

- 24/7 Help Desk and Certified Experts
- Comprehensive Context-Sensitive Online Help

- Migration Planning
- Program Configuration
- Custom Solutions
- Data Analysis

- Self-Paced Learning Tools
- Intuitive User Interface
- Webinars
- White Papers

- Support
- Consult
- Program Support
- Deploy
- Educate
Capitalize on immediate gains and future growth.

A multi-phase roll-out accommodates ongoing enhancements.

Visa IntelliLink Spend Management will launch in a multi-phase roll-out over 2009 and 2010. Available now, with robust features and functionality, added enhancements will become available over time. Features are packaged to support identified client requirements from small business through multinational clients. Please contact your account executive to identify the package that is best suited to support your business.

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<th>INCREMENTAL ENHANCEMENTS</th>
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Implementation is fast and efficient.

Whether a new installation or upgrade, the Visa IntelliLink Spend Management implementation process is designed for speed and efficiency. Visa and your financial institution will partner with you in a step-by-step deployment process, ensuring that your data is ported to the application, your program administrators completely trained, and the system fully operational.
Learn more.

Gain increased visibility, enhanced control, strategic intelligence, and competitive advantage for your organization. To learn more about Visa IntelliLink and how it can benefit your organization, contact your commercial banker or visit visa.com/commercial today.

About Visa Inc.: Visa Inc. operates the world’s largest retail electronics payments network providing processing services and payment product platforms. This includes consumer credit, debit, prepaid and commercial payments, which are offered under the Visa, Visa Electron, Interlink and PLUS brands. Visa enjoys unsurpassed acceptance around the world, and Visa/PLUS is one of the world’s largest global ATM networks, offering cash access in local currency in more than 170 countries. For more information, visit corporate.visa.com.

1 Visa RPMG Purchasing Card Benchmark Survey, 2007
2 Visa Global Cash Management Survey, 2008
3 Visa Usage and Attitudes Study, 2009

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