



Giving Service a New Name

Elan One Card Program



Simplify the payment process and reduce costs with the Elan One Card program

Taking a trip to see a valued client. Workstations for new hires. A color printer to make proposals stand out. Using purchase orders to pay for these and other typical business expenses is time-consuming and, worse yet, expensive. Clients who implement a one card payment program can consolidate procurement, business travel and fleet expenses into one easy program that speeds purchases, minimizes paperwork and improves their bottom line.

In fact, Elan clients have saved as much as \$69.82* per transaction by implementing the one card payment program. Multiply that by the hundreds or even thousands of purchases made every year and the savings are significant.

The one card does it all

Managing travel, purchasing and fleet transactions with just one process, one staff, one card issuer and one invoice is a reality with the one card. The one card empowers your organization to merge separate card solutions, increase efficiencies and decrease costs across all platforms. Moreover, with the one card, you have the ability to offer employees unsurpassed flexibility without sacrificing control.

The one card allows your employees to pay for everything with a single card – from airfare to supplies to fuel. Each one card can be configured to operate as a corporate travel card, general purchasing card or fleet card – or a combination of the three.

For example, for an employee who travels frequently and uses company vehicles, you can configure a card to work for both fleet and travel-related expenses. Or you can assign a card to a specific vehicle and restrict usage to fuel purchases.

The power and control companies need to effectively manage a payment program

Your organization can count on the one card to help control spending, provide purchasing flexibility for employees and protect against employee misuse.

The one card's unique combination of flexibility and control allows you to:

- Customize functionality and spending limits according to each employee's need
- Assign cards to specific employees or vehicles
- Set card usage limits by individual transaction amount, monthly spending total and transactions per day, week or month
- Block ATM usage and restrict purchases of specific product categories by Merchant Category Code

When used as a fleet card, you can even require drivers to enter a vehicle number, driver number or odometer reading to authorize transactions.

Unparalleled acceptance and support

The one card provides your organization access to the Visa® network, ensuring cardholders are able to purchase goods and services when and where they need them. Plus, it makes business expenses easier to monitor, control and manage thanks to superb administrative tools and advanced customer service.

Greater risk control and protection

The Visa Liability Waiver Protection program protects your organization with up to \$100,000 per cardholder, for fraudulent use or misuse of the card by employees.¹

Billing options that help cut waste, improve control and increase flexibility

Elan provides two efficient billing options that give you the power to eliminate unnecessary costs, maintain control and provide employees with greater flexibility.

In today's global marketplace, companies are more diverse than ever in how and where they do business. Therefore, it is especially important to find simple solutions that bring corporate expenses back into tight control and promote efficient management. That is what the Elan® One Card from Elan Financial Services is designed to do.

*Source: 2014 RPMG Research Corporation, Purchasing Benchmark Survey.



One card features	How clients benefit
No annual card fees	Experience no hidden charges with rebates available for qualifying companies
Visa Liability Waiver Protection program ¹	Receive \$100,000 protection, per instance, from misuse by employees
Cost savings	Decrease costs associated with the processing of checks, invoices and purchase orders
Flexible authorization system and cardholder spending controls	Manage where cards are used and limit company exposure
Easy integration with accounting and financial systems	Eliminate many manual processes such as data entry and filing
Acceptance around the world	Obtain unparalleled purchasing access
Detailed transaction data and full reporting for complete expense management	Get all the data that is needed to measure card program performance and streamline expense reporting
Account setup and maintenance	Manage and control accounts online in real time
Corporate Billing with flexibility for Individual Billing all under the protection of corporate liability	Manage corporate expenses while holding employees accountable for prompt payment
Experienced implementation project managers and relationship managers to help with end-to-end program management strategies	Achieve the greatest cost savings and improved efficiencies from your card program
Tax and compliance management support	Eliminate most issues associated with 1099 reporting and the Sarbanes-Oxley Act
Supplier management solutions	Identify and develop opportunities with strategic suppliers
Automatic travel accident insurance and emergency travel services	Provide added security for employees
24-hour customer service	Receive assistance whenever it is needed

Leverage data with Access® Online

Elan offers Access Online, a robust card program management tool, which enables your organization to harness the data from your card program to better monitor and manage expenses. Access Online provides you real time access to your commercial card program anywhere, anytime, within a secured online environment. In addition, when used as a fleet card, you are able to receive level 3 data. Access Online was developed collaboratively with clients to simplify the management and reporting of their card program with a single, easy to use tool.

Major functionality includes:

Account Setup and Maintenance –

Offers 24/7 access so you can set up or cancel card accounts, update information, adjust spending limits in real time or transfer employee accounts between departments.

Transaction Management – Simplifies accounting processes by allowing you to view, review, dispute and reallocate transactions online, then route transactions for review and approval using workflow.

Payment Plus – Automates the payment process and increases visibility to more payables activities across your organization.

Management Reporting – Generates reports that can help you manage supplier relationships and negotiate discounts, monitor adherence to organizational policy and more easily analyze spending across organizations.

Financial Extracts – Provides data extracts for simplified reconciliation and full integration into your financial systems.



Monitor transactions efficiently and effectively with Payment Analytics

Payment Analytics is an easy-to-use, web-enabled tool that lets you monitor adherence to commercial card payment policies. It also provides the necessary audit functionality to mitigate your control-related risk. Using customizable rule templates, organizations can automatically review all card transactions and flag suspected card misuse and out-of-policy spending.

- **Complete transaction monitoring** – Automatically review all card transactions and flag suspected card misuse or out-of-policy spending.
- **Streamlined audit process** – Better visibility into spending gives you better control with less effort, so you can focus resources on strategic activities.
- **Simple web-based interface** – No hardware, software or extensive training required, so you can get up and running quickly and easily.
- **Automatically integrated** – Makes your commercial transaction data accessible online, anywhere, anytime.

Automate one card expense management with Visa IntelliLink Spend Management

Visa IntelliLink Spend Management is a comprehensive, data-rich, simple-to-learn and easy-to-use electronic expense reporting solution that can automate your company's expense management and reporting process. Elan One Card business travel expenses are effectively managed from expense report preparation to approval, providing significant savings in time and money while increasing adherence.

Better understanding and control of expenses

Managers have on-demand access to expense information to help improve expense business decisions. This is accomplished through a solid understanding of spending patterns which increases control over spending while identifying cost-saving opportunities.

Ready access, easy-to-use, cost-saving solution to improve expense management

Employees get anytime, anywhere expense reporting to easily prepare and submit expense reports. Visa IntelliLink Spend Management can integrate data directly into your in-house accounting and general ledger systems. This allows your organization to eliminate costs associated with paper-based transactions and gain expanded analysis capabilities which enable trending and cost analysis that can improve supplier negotiations.

Implement a one card program in three easy steps

To implement a one card program, please follow these three steps:

One – Complete, sign and submit the one card application (while including all required documents).

Two – Provide the last one to three years' financial statements*. If the statements are older than five months, interim financials are required.

Three – Discuss complete program set-up and training requirements with an Elan implementation project manager.

The entire implementation process – from application to receipt of cards – takes approximately six weeks based on a standard one card program rollout.

* Number of years required is dependent on your organization's proposed credit limit..

For More Information

To find out how your organization can benefit from the Elan One Card, contact your Relationship Manager.

¹ Some restrictions or limitations may apply. Please see Visa Liability Waiver brochure for more information.