

Take control. Save more.
Balance everything.



Visa and construction: for a solid financial foundation

Businesses in the Canadian construction industry are continually challenged to gain control of their expenses. Rising material and fuel prices, combined with labour shortages, make lowering expenses and improving operating efficiencies more important than ever. Less costly and easier to manage than cheques, *Visa* Commercial card programs can help with seamless, cost-saving systems that puts spending control in your hands.

A *Visa* Commercial card program enables you to achieve balance and control over your end-to-end purchasing activity. *Visa* Commercial cards help you:

- > Control spending
- > Reduce costs
- > Improve efficiency
- > Find suppliers who make purchasing more convenient
- > Track, analyze and predict purchasing
- > Implement a card program with ease



Visa and construction: for a solid financial foundation

How a *Visa* Commercial card program can help

Control spending

Reduce costs

Improve efficiency

Find suppliers who make purchasing more convenient

Track, analyze and predict purchasing

Why *Visa*?

The strength of *Visa* Commercial cards

Implement a *Visa* Commercial card program with ease

Visa Commercial card programs

More information and next steps

How a *Visa* Commercial card program can help

Control spending

Visa Commercial card programs provide greater visibility of and control over employee spending, and help protect against card misuse or fraud. With card transaction controls, you can restrict card use to specific types of purchases, or set spending limits by department, division and employee. Detailed records at each step of the transaction—from purchase to approval to reconciliation—keep you informed and in control of your company’s spending.

Reduce costs

If your purchasing and payables process involves cheques, paper-based purchase orders and EFT, it is likely a tough—and expensive—balancing act. The numerous steps involved can cost your company precious time and money. A card program such as *Visa* Commercial can help you reduce internal transaction costs by up to 76%.¹

Saving you more than you thought

A recent study by Deloitte² has shown that the overall cost of using commercial cards for payment is lower than the cost of using most other payment methods.

Payment method	Cost per transaction
Cheque	\$3.70
EDI.....	\$0.31
EFT	\$0.18
Commercial card	\$0.03

In addition, using a card program can help improve your cash flow: for example, paying receivables with a *Visa* Commercial card can delay cash outflows by up to 30 days from the date you receive your card statement, depending upon the length of your “grace period.”

Visa and construction: for a solid financial foundation

How a *Visa* Commercial card program can help

Control spending

Reduce costs

Improve efficiency

Find suppliers who make purchasing more convenient

Track, analyze and predict purchasing

Why *Visa*?

The strength of *Visa* Commercial cards

Implement a *Visa* Commercial card program with ease

Visa Commercial card programs

More information and next steps

¹ 2003 Purchasing Card Benchmark Survey Results. R. Palmer & M. Gupta.

² *Industry Profile Research*. Deloitte, October 2006. Assumes 1500 transactions per month. Cost of paying the final commercial card balance is based on weighted average use of corporate cheque, employee reimbursement, EFT, EDI, wire transfer and cash as determined by survey findings.

Improve efficiency

Visa Commercial card programs are designed to help make your job easier and enhance your performance by helping to simplify purchasing and procurement processes, streamline your accounting practices and enable easy spend analysis.

- > A Visa Commercial card program can be integrated into your existing procurement and payables processes
- > Virtual or “ghost” accounts can be established where transactions with one supplier or commodity type are charged to one “cardless” account, easing both the ordering and accounting processes
- > Payments can be made any time, anywhere with available online card account access³
- > Visa transaction data integrates into most Enterprise Resource Planning (ERP) and accounting systems to make spend analysis easier
- > Accounting and expense management with a Visa Commercial card program are simpler and less labour-intensive than with most other payment methods, such as cheques

VISA INFORMATION MANAGEMENT CAN HELP YOU FURTHER REDUCE COSTS AND IMPROVE EFFICIENCY

Visa Information Management (VIM) is a web-based application that provides detailed spending data to help you manage travel expenses, negotiate with suppliers for preferred and volume discounts, pre-populate expense reports and electronically submit expenses for management review—all of which helps eliminate unnecessary administrative steps.

Visa and construction: for a solid financial foundation

How a Visa Commercial card program can help

- Control spending
- Reduce costs
- Improve efficiency
- Find suppliers who make purchasing more convenient
- Track, analyze and predict purchasing

Why Visa?

- The strength of Visa Commercial cards
- Implement a Visa Commercial card program with ease

Visa Commercial card programs

More information and next steps

³ Fees may apply. Contact a Visa-issuing financial institution for more information.

Find suppliers who make purchasing more convenient

Paying suppliers can be a labour-intensive process. Sometimes payment methods are dictated by the supplier, which can put additional stress on your payment processes and limit your choices for purchasing building supplies, machinery and repair services.

Visa's Supplier Matching Service (SMS) identifies suppliers who accept *Visa* Commercial cards. SMS helps overcome supplier limitations and expands your purchasing opportunities. In addition, SMS opens the doors to international vendors by reducing the risks of paying by cheque.

Track, analyze and predict purchasing

Visa Enhanced Data Service provides detailed transaction information such as item quantities, unit costs, tax breakout, invoice numbers and fuel expenses right down to fuel type and cost per litre. Visa Enhanced Data Service can help you better understand your company's purchasing patterns and improve future purchasing performance, while simplifying your reconciliation process. Use Visa Enhanced Data Service to help ensure you're in line with your spending policy, to facilitate tax compliance and to help negotiate preferred agreements with your suppliers.

Visa and construction: for a solid financial foundation

How a *Visa* Commercial card program can help

Control spending

Reduce costs

Improve efficiency

Find suppliers who make purchasing more convenient

Track, analyze and predict purchasing

Why *Visa*?

The strength of *Visa* Commercial cards

Implement a *Visa* Commercial card program with ease

***Visa* Commercial card programs**

More information and next steps

Purchasing Supplier Detail				Company: Autumn Construction Purchasing			
				Card Type:	All card accounts		
				Organization:	06/01/07 to 06/30/07		
				Card Accounts:	06/01/07 to 06/30/07		
				Cycle:			
Send to Inbox							Close Report
Supplier	Cardholder	Card Account No.	Transaction Date	Posting Date	Supplier Location	Transaction Amount	Sales Tax
Line Item	Quantity and Description, Unit, Item Amount, Tax, Total Amount						
Electrical							
JD Electrical Inc.	Downe, Scott	4444020000000008	06/02/07	06/03/07	Canada, BC, Vancouver	\$860.00	\$118.88
	3 day Rental, ea. \$150.00, Tax \$67.50, Total \$517.50						
	2 day Rental, ea. \$145.56, Tax \$51.38, Total \$342.50						
Jacobs, Bill		4444020000000012	06/14/07	06/15/07	Canada, BC, Vancouver	\$495.00	\$74.24
	2 day Rental, ea. \$138.13, Tax \$48.74, Total \$325.00						
	Deposit Forfeited, ea. \$144.50, Tax \$25.50, Total \$170.00						
JD Electrical Inc. Totals					2 Transactions	\$1355.00	\$233.12
Electrical Supplies Totals					2 Transactions	\$1355.00	\$233.12

Data shown above is for illustration purposes only. Actual screen layout may vary based upon reporting system used.

Why Visa?

Whether your company is a mid-sized or multinational organization, Visa has the products, services and expertise to help turn your everyday payment processes into a competitive advantage.

The strength of Visa Commercial cards

- > Visa cards are accepted at more than 577,000 locations in Canada
- > Visa cards are accepted in over 170 countries worldwide, with transactions processed in over 100 currencies
- > Visa Canada's 24 Member Financial Institutions have issued more than 29.6 million Visa-branded personal and commercial cards nationwide
- > Visa Commercial cards offer benefits, including emergency cash and card replacement, primary auto rental insurance, lost and stolen card reporting, travel and emergency assistance and more
- > Visa Commercial cards provide company travellers with access to cash via millions of ATMs worldwide
- > Visa is ready to assist you and your employees around the clock

Implement a Visa Commercial card program with ease

With our complimentary, customized implementation services, adopting a Visa Commercial card program is an easy choice.⁴ Experts from Visa and your Financial Institution can work with your organization at every step:

- > Formulating the implementation strategy
- > Developing and managing the project plan
- > Building measurable objectives
- > Training end users
- > Launching the program

Visa and construction: for a solid financial foundation

How a Visa Commercial card program can help

Control spending

Reduce costs

Improve efficiency

Find suppliers who make purchasing more convenient

Track, analyze and predict purchasing

Why Visa?

The strength of Visa Commercial cards

Implement a Visa Commercial card program with ease

Visa Commercial card programs

More information and next steps

⁴ Contact a Visa-issuing financial institution for more information.

Visa Commercial card programs

Visa can help you lay down a solid financial foundation with the right commercial card program for your organization.



Visa Purchasing card – *Visa* Purchasing cards ease the procurement process by helping to reduce time and costs when paying for business expenses.



Visa Corporate card – *Visa* Corporate cards give employees a convenient and secure way to pay for travel and entertainment expenses, and help you control T&E spending.



Visa Commercial card – Consolidate expense management with the *Visa* Commercial card. A single-card solution for both procurement and T&E spend.

Visa and construction: for a solid financial foundation

How a *Visa* Commercial card program can help

Control spending

Reduce costs

Improve efficiency

Find suppliers who make purchasing more convenient

Track, analyze and predict purchasing

Why *Visa*?

The strength of *Visa* Commercial cards

Implement a *Visa* Commercial card program with ease

***Visa* Commercial card programs**

More information and next steps

More information and next steps

For more information, visit visa.ca/largecorporate or contact a Visa-issuing Financial Institution to find the Visa Commercial card program that's right for your company:



CIBC

Commercial Card Services
Tel: (416) 785-8076
Toll Free: 1-800-652-3888



Scotiabank

Cameron McPhail
Vice President & Director,
Commercial Cards
Tel: (416) 866-6936
cameron.mcphail@scotiabank.com



Desjardins

Yan Coté
Account Manager,
Commercial Card Solutions
Tel: (450) 582-8122
Toll Free: 1-800-947-1652
yan.cote@scd.desjardins.com



U.S. Bank Canada[‡]

Joseph Rauhala,
Principal Officer, Canada Branch
Tel: (416) 306-3507
joseph.rauhala@usbank.com



Royal Bank^{*}

www.rbc.com
Toll Free: 1-800-769-2520

Visa and construction: for a solid financial foundation

How a Visa Commercial card program can help

Control spending

Reduce costs

Improve efficiency

Find suppliers who make purchasing more convenient

Track, analyze and predict purchasing

Why Visa?

The strength of Visa Commercial cards

Implement a Visa Commercial card program with ease

Visa Commercial card programs

More information and next steps