

Take control. Save more.  
Balance everything.



## Visa and professional services: the power of good business in your hands

Many businesses in the Canadian professional services industry, are continually challenged to gain control of their expenses. More affordable and easier to manage than cheques, *Visa* Commercial card programs can help with seamless, cost-saving processes that put the power of good business in your hands.

With *Visa*, you have the tools you need to help achieve balance and control over your end-to-end purchasing activity. *Visa* Commercial card programs can help you:

- > Control spending
- > Reduce costs
- > Improve efficiency
- > Track, analyze and predict purchasing
- > Implement a card program with ease



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**How a *Visa* Commercial card program can help**

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**Why *Visa*?**

The strength of *Visa* Commercial cards

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**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 and paper-based purchase orders and invoices, it is likely a tough—and potentially expensive—balancing act. There are often numerous steps involved, which 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%.<sup>1</sup>

### *Saving you more than you thought*

A recent study by Deloitte<sup>2</sup> 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
<b>Commercial card .....</b>	<b>\$0.03</b>

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.”

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<sup>1</sup> 2003 Purchasing Card Benchmark Survey Results. R. Palmer & M. Gupta.

<sup>2</sup> *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 access<sup>3</sup>
- > 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.

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<sup>3</sup> Fees may apply. Contact a Visa-issuing financial institution for more information.

## Track, analyze and predict purchasing

Visa Enhanced Data Service provides detailed transaction information such as airline passenger name, carrier type, flight numbers, hotel room rates, parking 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.

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Travel Itinerary with Leg Detail							Company: Downe & Associates Purchasing		
							Card Type:		
							Organization: All card accounts		
							Card Accounts: 06/01/07 to 06/30/07		
							Cycle:		
							<a href="#">Close Report</a>		
Cardholder Name	Leg No.	Class	Fare Basis	Carrier	Card Account No.	Passenger Name	Transaction Date	Depart Date	Ticket No.
Ayala, Macario	1	C	C	AC /Air Canada	4999 9904 0000 3517	Campbell	06-08-2007	06-08-2007	36854
Ayala, Macario	1	C	C	AC /Air Canada	4999 9904 0000 3517	Campbell	06-08-2007	06-08-2007	36849
Campbell, Anita	1	C	C	AC /Air Canada	4999 9904 0000 4443	MacKay	06-08-2007	09-09-2007	36846
Campbell, Anita	1	C	C	AC /Air Canada	4999 9904 0000 4443	MacKay	06-09-2007	09-09-2007	36846
Campbell, Catherine	1	C	C	AC /Air Canada	4999 9904 0000 0826	Campbell	06-09-2007	09-09-2007	36842
	2	C	C	AC /Air Canada		Campbell			
	2	C	C	AC /Air Canada		Campbell			

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

## Why Visa?

Whether your professional services 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.<sup>4</sup> 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

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<sup>4</sup> 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.

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For more information, visit [visa.ca/largecorporate](https://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](mailto: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](mailto:yan.cote@scd.desjardins.com)



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[www.rbc.com](http://www.rbc.com)  
Toll Free: 1-800-769-2520

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