

Detailed Reporting

VISA Commercial Solutions clients have access to their transaction data via a number of different reports from their card issuer. Below is a brief description of the types of reports that are available as well a list of the most commonly requested reports. Each card issuer will have variations on the reports outlined below as well as additional reports that are not listed here. For a complete list of available reports by card issuer please contact a VISA Issuing Financial Institution.

Spending Analysis Reports

Spending analysis reports provide detailed information about spending within a card program. These reports allow you to analyze spending across industries and cardholders.

Program Administration Reports

Program administration reports provide cardholder account status and activity information. These reports enable you to view cardholder usage patterns and analyze card program evolution.

Exception Reports

Exception reports provide information on cardholders and the statistics of their transactions, focusing on account activities that may not comply with corporate purchasing policies.

The most commonly requested reports include:

Quarter/Annual Cardholder Summary

- This report recaps spending by individual cardholders in the selected year or quarter.

Quarter/Annual Company Summary

- This report recaps organization spending for the selected year or quarter.

Organization Spending

- This report provides an overall picture of spending during the selected period by department and for the entire organization. Total amounts for all transactions can be displayed by department.

Spending by Merchant Category Code (MCC)

- This report provides information about cardholder transactions within selected MCCs. These reports allow you to analyze spending at suppliers within one particular industry or compare spending across different industries.

Spending by Supplier

- This report displays transaction volume by supplier and can be used to analyze spending across suppliers so that volume-based discounts can be negotiated.

Non-preferred Supplier Spending

- This report identifies all purchases involving non –preferred suppliers within an MCC. The report provides information on whether cardholders are adhering to corporate purchasing policies. In the event that policies are not followed management can redirect cardholders toward using preferred suppliers.