

MasterCard Corporate Multi Card Program
**Whoever said you shouldn't put
all your eggs in one basket
never managed a card program.**



**Combine Corporate, Purchasing,
or Fleet cards and take control
of your company's spending.**

Take efficiency to the next level by combining two or more company credit cards in a MasterCard® Corporate Multi Card program. By consolidating enhanced company spending data you'll be able to streamline and better manage the entire procure-to-pay process.

A Multi Card Program integrates card activity across categories, giving you a clear overview of company expenses so you can easily analyze spending patterns. With more detailed transaction reporting you'll be able to negotiate better deals with vendors. And with Applied Intelligence™ from MasterCard Worldwide providing superior access to information and better integration of data into your system, you'll gain unsurpassed control and flexibility.

Tools that help you get the most from your program

REPORTING

MasterCard Smart Data™ OnLine – A web-based reporting application that helps your company seamlessly organize, consolidate, analyze, and manage financial data from cards, cash transactions, and other MasterCard card programs. Retrieve purchasing information daily, weekly, or monthly. Plus, with Smart Data OnLine, you'll be able to monitor and control fleet expenses, track precisely how funds are spent on fuel and maintenance, set spending limits and track spending patterns and monitor fuel efficiency and vehicle maintenance.

EXPENSES	Cash on hand of Pennsylvania	Training Institute	Other	Total
Advertising	0	0	0	0
Audit Fees	0	1,040	0	1,040
Contributions	893	36,100	0	36,993
Copier	0	0	0	0
Depreciation	0	920	0	920
Dues and Subscriptions	1,319	1,000	0	2,319
Employee Benefit	0	0	0	0
Equipment	0	4,822	0	4,822
Equipment Expense	0	1,040	0	1,040
Insurance	0	6,826	0	6,826
Insurance Expense	0	90	0	90
Meeting Expense	450	0	0	450
Miscellaneous Expense	0	45	0	45
Payroll Taxes	0	1,420	0	1,420
Personnel	0	6,539	0	6,539
Postage	0	5,131	0	5,131
Printing	0	0	0	0
Supplies	0	33	0	33
Telephone	0	0	0	0
Telephone Expense	0	2,940	0	2,940
Travel	0	0	0	0
Travel Expense	0	0	0	0
Travel Agency	0	0	0	0
Utilities	0	0	0	0
TOTAL EXPENSES	8,935	\$12,424	\$156,201	\$229,200

MasterCard ExpensSys™ – Make business travel simpler and more efficient. Work with your choice of our experienced expense management partners to generate auto-populated electronic expense reports. This seamless electronic process lets you capture data more effectively between the card transaction and the expense report, which also reduces the chances for data manipulation and errors.

E-BUSINESS

MasterCard e-P3™ – Minimize paper from your payable process. Electronically integrate purchasing, presentment, and payment using the MasterCard Corporate Multi Card. MasterCard e-P3 fully automates the financial and information value chain by integrating MasterCard settlement options into Electronic Invoice Payment and Presentment (EIPP) platforms to provide paperless, end-to-end electronic commerce.

CORPORATE RESOURCES

MasterCard SmartLink™ – Automate labor-draining tasks and optimize your Enterprise Resource Planning (ERP) system. SmartLink connects MasterCard Corporate Multi Card transaction data with your corporation's ERP system. Data generated anywhere in the world is automatically downloaded into your ERP system in secure data formats. You no longer need to wait for periodic statements to track expense details.

MasterCard® Enhanced Merchant Reporting – Enable your 1099 and Minority and Women Owned Businesses reporting. This online tool delivers program-level reporting, which includes spending by transaction size, average transaction, industry sector, supplier, and large transaction. Plus, it enables you to track supplier spending with specific supplier groups or other program goals.



**COMPARING COSTS ACROSS CATEGORIES.
NOW THAT MAKES APPLES & ORANGES
LOOK EASY.**

Aristion® – Automate the monitoring of card usage. Aristion is a rule-based software program that lets you define criteria related to unacceptable card usage. When a questionable transaction occurs, the program highlights it for further investigation. Aristion is user-friendly and rich with analytical capabilities. It puts you in control of card usage company-wide.

TAX PAYMENT CONSIDERATIONS

VAT Reclaim Service – Significantly simplify the process of getting a VAT refund. If you do business globally, this service provides an efficient way to reclaim your Value Added Tax.

Greater oversight and control for you.

The MasterCard Corporate Multi Card Program combines the functionality of any two or all three card payment programs into a single integrated platform. It provides a complete spending picture from accurate data generated from multiple spending areas.

It lets you:

- Control expenses with preset spending limits.
- Change purchasing authorization and spending limits quickly.
- Implement financial controls easily across the card program.
- Customize cards to employees' spending needs.
- Set limits based on purchasing amounts, number of transactions, type of supplier, and other criteria.
- Simplify payment practices, ensure compliance and streamline program management.
- Enjoy one point of contact for all card issues.
- Access a vast network of suppliers that can meet your needs, and improve your existing vendor relationships.

Greater convenience for company employees.

The MasterCard Corporate Multi Card Program also helps your company's employees by providing:

- Convenience of having just one card to carry.
- Simpler buying process with preset limits and controls.
- Extensive business and travel benefits, including rich card protection features.

Support for your Multi Card program

Implementation Guide – Here you'll find everything you need to get your program off to a great start, including step-by-step instructions for building and rolling out the program. There's even a glossary of important terms, and tools to use for setting up cardholders and enrolling suppliers.

Best Practices – This guide contains tips and advice. This collection of invaluable recommendations comes directly from our own experience on the best ways to optimize your Multi Card program.

Conversion Tips – Designed to help you transition smoothly to the MasterCard Corporate Multi Card Program.

Purchasing Tutorial – An online training tool for you and your cardholders to assist with program implementation. It contains quizzes, and interactive spreadsheets.

Merchant Locator and Fuel Locator – Use these online tools to find merchants by location, brand, products, and services offered.

Put MasterCard's Applied Intelligence to work for you

MasterCard is committed to helping companies optimize their corporate programs. All MasterCard issuers meet specific product standards and data requirements, ensuring a high degree of functionality and consistency.

MasterCard is ready to work with your financial institution to put a world of resources to work for your company. MasterCard Worldwide. Helping you find profits in new places.

To find out how MasterCard's Applied Intelligence can help you take control of spending, visit www.mastercardbusiness.com or call 1-888-321-9119.