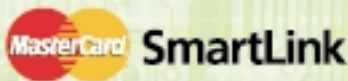




*Introducing
MasterCard SmartLink™**



the **MISSING LINK** in Enterprise Resource Planning systems.



The promise of
ERP Integration:

Our solution is unique. And revolutionary. It's called MasterCard SmartLink, and it's making the promise of automated data integration, streamlined procurement, and expense management a reality. A major value-added component to your MasterCard Corporate Payment Solutions card program, MasterCard SmartLink is also a MasterCard exclusive.

A breakthrough software solution, MasterCard SmartLink harnesses the tight controls inherent in Enterprise Resource Planning (ERP) systems to maximize procurement efficiency. ERP systems are used to manage and integrate business processes across multiple organizational divisions. So they frequently function as an organization's application backbone. As companies worldwide invest tens of billions of dollars in these powerful systems, the promise of automating and integrating business processes has become a critical marketplace requirement. Now, MasterCard SmartLink meets that requirement, providing the missing link in your ERP strategy, while delivering measurable returns on your ERP investment.

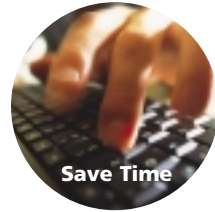
MasterCard SmartLink resides within the ERP environment, using your system's own infrastructure to perform integrated ERP functions. Rather than simply moving data into the general ledger account, MasterCard SmartLink directly leverages the ERP system's technology to automatically populate up to 30 background databases and processes—everything from finance and accounting, to HR and archiving—every step of the way preserving the audit trail.

Now that's the promise of ERP integration realized. And the kind of e-B2B innovation you've come to expect from MasterCard, your best partner for e-Business solutions.

Realized.



MasterCard SmartLink saves money by streamlining the purchasing and expense management process.



MasterCard SmartLink saves time by truly integrating MasterCard Corporate Payment Solutions card transactions with your ERP system.



MasterCard SmartLink consolidates hundreds to thousands of supplier invoices and reconciles them against the bank's periodic statements.

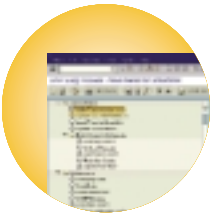


MasterCard SmartLink maximizes your ERP system investment, automating cumbersome manual processes, and seamlessly integrating transaction data—all while preserving the integrity of the ERP system.



MasterCard SmartLink supports MasterCard's entire suite of Corporate Payment Solutions card programs.

The powerful data-capture capabilities of MasterCard SmartLink ideally complements the MasterCard Corporate Purchasing Card, the MasterCard Corporate Card®, and the MasterCard Corporate Multi Card®.



MasterCard SmartLink is easy to install. It's a software program that resides securely and separately on the ERP application server. Installation is fast and efficient, and can usually be completed within just a few days.

A masterful partnership.

By combining the tremendous purchasing power of the MasterCard Corporate Purchasing Card® with MasterCard SmartLink, your organization instantly benefits from enterprise-wide advantages—and dramatic time and costs savings—that only MasterCard can deliver.

MasterCard Corporate Purchasing Card eliminates many front-end purchasing steps.

- By providing enhanced data capture and customized controls over the way business purchases are made, the MasterCard Corporate Purchasing Card frees your company from time and cost-consuming, paper-driven processes—beginning with purchase initiation and continuing straight through to invoice generation.

MasterCard SmartLink eliminates many ERP back-end processes.

- No more waiting for end-of-month statements to track expenses. With MasterCard SmartLink, full details of transactions are available for review by the cardholder or designated company officer within 48 to 72 hours after any purchase has been made, anywhere in the world, so that irregularities can be immediately picked up.
- You can automatically collect line item detail if it is available with the transaction, add such detail if it is not available, split transactions across cost centers, approve transactions, generate invoices and purchase orders, merge data with the general ledger, automatically reconcile the issuing bank's statement, and pay the bank on time, every time. All this while keeping your ERP system totally intact with all its existing functionality and reporting unchanged.



Integration with Purchasing Card



Save **time** and **money**

How it works.

MasterCard SmartLink streamlines the purchase-to-payment process into four precise steps, saving your company significant time and money each step of the way.

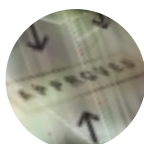
Step 1



The Purchase

Your employee uses the MasterCard Corporate Purchasing Card to make a purchase.

Step 2



The Approval

Through MasterCard SmartLink, data is downloaded from MasterCard's global data repository into your company's ERP system. Your employee may then review the details of every purchase and add, but not delete or change, the individual line item details. An authorized manager may also view and change the accounting information to direct the data or split allocation to the appropriate cost center(s). Either the employee or the manager can then approve the transaction, depending upon your organization's pre-established controls. If desired, all or certain transactions can be automatically approved and processed, without the need for any human intervention.

Step 3



The Invoice

Once the transaction is approved, MasterCard SmartLink automatically generates an ERP invoice. The invoice supplies full details of the purchase, including supplier information and line item detail, if available. Each invoice is assigned a "blocked for payment" status. Purchase orders and goods receipt documents may also be generated if three-way matching is required.

Step 4



The Payment

Once the issuing bank's electronic billing statement is received, MasterCard SmartLink matches the transactions on the statement to the "blocked for payment" invoices. When successful matches have been made, invoices are automatically released for payment to the bank.



MasterCard SmartLink eliminates hassles for a major research university.

By applying comprehensive, enterprise-wide controls, MasterCard SmartLink, together with the MasterCard Purchasing Card, achieved immediate and dramatic benefits for The University Of Cape Town, Africa's leading research university.

- Purchase orders within SAP R/3 were cut by 40%, substantially reducing processing costs
- Reductions in unmatched POs significantly lowered administration costs
- Immediate payment to vendors reduced abuse of the One Time Vendor system
- Greater efficiency allowed the procurement department to refocus on core business issues
- The order cycle was reduced
- Vendor relationships improved

Maximizing your ERP investment.

As a fully integrated expense management solution for ERP systems, MasterCard SmartLink streamlines the monitoring, management, and administration of expense accounting—giving your organization greater control over all your business expenses.

Designed for companies of every size that use an ERP system and the MasterCard Corporate Purchasing Card, MasterCard SmartLink:

- Fully leverages your ERP investment
- Satisfies the need for an efficient and effective electronic business-to-business solution to integrate procurement information into an ERP system
- Consolidates the hundreds to thousands of supplier invoices your company generates and reconciles them against your issuing bank's regular statements
- Eliminates virtually all fraud and expense account abuse, including maverick spending and off-contract purchasing
- Allows buyers to buy better and smarter, unhindered by routine, mundane tasks—freeing them to focus on more strategic, business-building initiatives
- Currently designed to work with SAP R/3, MasterCard SmartLink will soon be architected with other leading ERP systems

“We are discovering new applications daily, all making procedures and processing smoother and much more hassle free, saving vast amounts of time, administration, paperwork, and cost. For example, purchasing Library and Academic books from around the world used to be a laborious process, especially arranging funds deposits with the suppliers before books would be supplied. Now, it couldn't be easier. If the user is entitled to buy it, the card works and MasterCard SmartLink simply posts the cost into the correct general ledger account.”

Linda Harrower, Purchasing Administrator, University of Cape Town

MasterCard SmartLink vs. traditional “mappers”

Several middleware providers, or mappers, currently provide a simple link to ERP systems. MasterCard SmartLink goes further, fully integrating transaction data with your system. And that’s unique.

Mappers typically move data into general ledger accounts, putting a number or “value” into an expense category that’s been defined by some type of master mapping chart. The result? Changes made to the general ledger require a manual rewrite of the mapping chart—which is why simple mapper products call for a high degree of maintenance and hands-on involvement.

MasterCard SmartLink, on the other hand, uses ERP technology to put the data in up to 30 background databases and processes, everything from finance and accounting to inventory and HR. And since MasterCard SmartLink uses your ERP system’s own technology, no changes are required when adjustments to the general ledger are made, corporate re-organizations take place, or staff are moved from one department to another. All of which saves your company valuable time and money.

And seamless data movement is only one of MasterCard SmartLink’s many advantages. Superior data validation, invoice generation and approvals, exception handling, and reconciliation with bank statements also make MasterCard SmartLink the right solution for fully leveraging your ERP investment. Efficiently. And cost-effectively.



Smart reasons to say **yes**

MasterCard SmartLink **saves** your company **time** and **money** on every transaction.

MasterCard SmartLink is compatible with **all major currencies**.

MasterCard SmartLink **automatically re-validates** card account number, cardholder, and ledger account allocation before a transaction is processed.

MasterCard SmartLink permits you to **add line item detail** when none comes through with the financial transaction data.

to MasterCard SmartLink

MasterCard SmartLink data provides **detailed audit trails** back to the original card transaction.

MasterCard SmartLink allows you to **maximize your ERP system investment.**

MasterCard SmartLink **automatically assigns** the correct general ledger account code to the lowest level of expense.

MasterCard SmartLink transaction data is delivered in a **secure and encrypted** format.

For more information about how MasterCard SmartLink can help your company realize the promise of ERP systems, please contact your Customer Representative. Or e-mail us at **B2B@mastercard.com**.

www.mastercardsmartlink.com

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