www.mastercardbusiness.com/sdol

MasterCard International

SDOL-BRO-12-02

© 2002 *MasterCard International Incorporated*
All rights reserved.

MasterCard International

MasterCard Smart Data OnLine™

Better organize, consolidate, manage your

MasterCard Smart Data OnLine™ moves your company's spending information on to the web to boost productivity and efficiency—while cutting costs.

MasterCard Smart Data OnLine facilitates the information management strategy of over 10,000 companies worldwide. Flexible and robust, this global, web-based reporting application is the cutting-edge solution companies employ to better organize, consolidate, analyze, and manage financial data from MasterCard Corporate Payment Solutions® card programs, as well as cash outlays. Only Smart Data OnLine delivers the rich data you need to negotiate advantageous terms with vendors, to monitor spending at the cardholder and management levels. With Smart Data OnLine, your company can generate comprehensive spending reports for all employees, and accurately integrate transaction data into your company's existing accounting systems. And you can do it all quickly, easily, and cost-efficiently.

AFFORDABLE, LOW MAINTENANCE DATA MANAGEMENT FOR EVERY ORGANIZATION

Whether you manage a large corporation or a small business; whether you're running a Purchasing Card program or a "One Card" program—MasterCard Smart Data OnLine can help you better manage all your spending, while maximizing productivity and increasing efficiency.

A proven, flexible solution

Customizable and state-of-the-art, MasterCard Smart Data OnLine consolidates card transactions and leverages the full power of the MasterCard Global Data Repository, which was launched in 1993 to support the MasterCard Corporate Purchasing Card.® Whether your company uses a Corporate Purchasing Card for office supplies, a MasterCard Corporate Card® for travel and entertainment, a MasterCard Corporate Fleet Card® for fuel and maintenance, or a MasterCard BusinessCard® Card for small business expenses—Smart Data OnLine not only lets you automatically track and report card transactions throughout your entire organization, it delivers more information and greater control, while helping you save time and money.

analyze, and payment data—**anytime, anywhere**

Enhanced data capabilities

Whatever spending data you need to view, Smart Data OnLine delivers. An innovative reporting solution, it helps you better manage and control your company's spending by delivering the richest transaction data available—everything from basic transaction details such as merchant name, cardholder name, amount, and date of purchase, to invoice-quality, line-item detail. For example, with Smart Data OnLine, you can tell not only when and how much employees paid to stay in a hotel, but where that hotel was located and what specific items they charged to their card.

Recognizable icons provide links to additional information based upon transaction categories, including transportation, lodging, purchasing, and fleet.

Detailed transaction data is presented in easy-to-read screens that itemize information based upon transaction type, including:

transportation: travel dates, passenger names, city pairs, service codes

lodging: dates of stay, room rates, restaurant charges

car rental: makes and models, lengths of rental, fuel amounts

fleet: fuel brands, types and quantities, odometer readings, maintenance information

purchasing: item quantities and prices, tax amounts, discount rates

Significant cost savings

By streamlining the entire reporting process, Smart Data OnLine reduces administrative costs, while enabling you to more efficiently track your company's expenditures. And it makes analyzing expenses with key suppliers easy, so you can use this information to negotiate better pricing or consolidate spending.

Customized global management

From multinational Fortune 500 corporations, to government agencies, to small dynamic regional enterprises—Smart Data OnLine provides unmatched flexibility and strategic information-management capabilities to organizations throughout every region of the world.

A proven web-based solution, Smart Data OnLine:

- supports 12 languages
- efficiently centralizes global data
- can be customized to meet your organization's individual management needs
- delivers the state-of-the-art support required to meet the complexities, and maximizes the opportunities, involved in conducting business throughout the world

A HISTORY OF INNOVATION FROM A GLOBAL PAYMENTS LEADER

Introduced in 1999, MasterCard Smart Data OnLine is just one of many breakthrough solutions from MasterCard International. A proven leader in payment solutions, MasterCard has long put the power of innovation to work for companies of every size. From launching the MasterCard Corporate Multi Card® Card in 1998, to introducing the MasterCard Corporate Fleet Card® in 1996, to initiating the first photo Corporate Cards in 1993, MasterCard has consistently proven its commitment to keeping you on the leading edge, by helping you take control of your organization spending and information-management needs and by providing the rich data and ideas that have made MasterCard a pioneer in corporate payment solutions.

Track, manipulate, control, allocate charges

Easy to use

There's no software to install or hardware to purchase. Access to the Internet and a standard web browser is all that's required. MasterCard Smart Data OnLine delivers data directly to your desktop workstation or laptop through an easy-to-use, intuitive web interface. You can navigate cardholder transactions via an expandable organizational chart, or quickly locate specific information through a powerful search function. Either way, all card transaction data is only a few mouse clicks away. When questions arise, a comprehensive online help module provides all the answers through topic-centric chapters or a searchable index.

RAPID IMPLEMENTATION

Setting up MasterCard Smart Data OnLine is quick and easy. Once your organization is enrolled, your program administrator can instantly access transactional data over the Internet. Standard templates can be configured to customize Smart Data OnLine for your specific information-management and reporting needs. Your program administrator can quickly establish user parameters and profiles, enroll new users and issue user IDs, all online. If you wish, Smart Data OnLine will even set up new cardholder users for you, automatically.

Safe and secure

MasterCard Smart Data OnLine ensures safe, secure access to your data through industry standard SSL protocols and 128-bit encryption. All transaction and account information resides safely behind MasterCard International's robust global network. Each user has a unique ID and password, ensuring that only authorized employees can access information. To further protect your sensitive data, Smart Data OnLine masks account numbers on reports and on-screen, in addition to providing you with tremendous flexibility in establishing parameters for user access. For instance, access can be controlled by individual users or by department heads.

Generates over 40 detailed reports

MasterCard Smart Data OnLine generates over 40 standard reports that help you track how and where money is being spent. Administrators and cardholders alike can run reports anytime, anywhere, and as often as necessary. To facilitate program analysis and monitoring, timely and relevant information is presented in on-screen HTML, or as ready-for-print Adobe Acrobat PDFs. You can run reports in real-time or schedule them to run automatically on a daily, weekly, or monthly basis, then view them whenever you want.

and —**easily and securely**

Here are a few of the key reports MasterCard Smart Data OnLine delivers:

Card Program Analysis
A general view of your organization's usage, including transaction totals, ATM activity, spending ranges, and account activity.

Spending Analysis
Summary and detail views of spending by category, including airlines, lodging, restaurants, vehicle rentals, and retail.

Expense Reports
The best practice for any successful travel and entertainment card program. Review all expense descriptions and allocation codes in one report.

Cost Allocation Details and Summary
Monitor all your accounting allocations to ensure accurate general ledger assignments.

Airline City Pair and Summary
Negotiate better contracts by analyzing city-to-city travel, airline carriers, and total and average spending across all air carriers.

Fleet-related Reporting
Useful for reviewing fuel types and exceptions for program compliance, or for negotiating vendor discounts by location or product type.

Merchant Summary and Details
Review total and average spending on a daily or monthly basis by merchant or merchant category.

Account Management
Track your top ten cardholders by spending, or review detailed transaction information through multiple account-related reports.

MAXIMUM VERSATILITY FOR

LARGE AND MID-SIZED ORGANIZATIONS

Take control of your

MasterCard Smart Data OnLine delivers the comprehensive capabilities needed to better track and control expenditures, plus the versatility to customize data collection and management in ways that meet the specific needs of large Fortune 500 corporations and government agencies—while giving mid-sized companies the same powerful tools as large organizations.

MULTINATIONAL REPORTING CAPABILITIES

MasterCard Smart Data OnLine enables multinational companies to easily manage expenses at summary levels for each of their subsidiaries worldwide, in local languages and currencies.

A KEY ELEMENT IN THE MASTERCARD MULTINATIONAL CORPORATE PROGRAM

With a proven global data warehouse as its backbone, Smart Data OnLine is designed to:

- provide a global view without compromising local sensitivities
- allow far-reaching corporate entities to easily manage, consolidate, and track spending across regions and countries, no matter how remote
- configure currency, date, and number formats according to local preference corporate payment solutions

Maintain hierarchy data

- Create and manage your own hierarchy or organizational structure governing how information can be accessed and displayed.
- Detailed account and intermediate levels within the hierarchy can contain information such as name, address, and monthly credit and transaction limits.

Assign general ledger codes

- Multiple configuration options allow program administrators to automate the assignment of general ledger codes by account, merchant category, supplier, and tax.
- Large organizations can maintain separate tables for divisions or subsidiaries with different general ledger requirements.

Integrate exported data

- Robust export capabilities allow custom files to be generated for integration with in-house accounting or enterprise resource planning (ERP) systems.
- Administrators can choose from over 400 fields housed in the system and generate fixed width or delimited files.
- Microsoft® Excel files can also be generated for custom data analysis by finance, audit, or managerial personnel.
- Financial export flags mark downloaded transactions, eliminating the possibility of accounting duplication.

Cost-allocate and split transactions

- Allocate transactions to specific accounting codes, update sales tax data, and enter expense descriptions quickly and easily.
- Hotel statements and Corporate Purchasing Card transactions can be split into 200 methods, allowing for further allocation by users and more accurate financial reporting.
- Even out-of-pocket expenses or petty cash can be added, allocated, and split at the click of a button.

USER PROFILE: **LARGE CORPORATION**

Michael is a travel manager for a large IT company with offices in the U.S. and Asia. He relies on MasterCard Smart Data OnLine to monitor air carrier usage by the firm's 1,500-person sales department. Running an *Airline City Pair and Summary* report supplies Michael with the comprehensive data he needs, including a city-to-city travel analysis and total spending across all air carriers.

Bottom Line: Smart Data OnLine gives Michael the intelligence required to better control spending and reduce travel costs.

organization's spending

Enhance management approval

- Specific fields are provided that allow both cardholders and managers to mark charges as they are reviewed.
- Once checked, transactions are locked and cannot be further updated.
- Managers can view online all cardholder data to see what purchases have been approved and accepted—a feature of particular importance to your organization's efforts to ensure data integrity, a key concern of auditors.

Track spending by supplier

- Group various merchants by a filter or Merchant Category Code using the supplier maintenance capability. Merchants will be automatically grouped based upon these preconfigured parameters.
- Summary and detailed reports provide supplier and department level information, along with tax ID, tax exemption, and preferred-vendor-status data.

Easy program setup and maintenance

- Time-consuming setup tasks are eliminated.
- Hundreds of general ledger codes, default account codes, custom fields, and e-mail addresses can be uploaded and automatically populated by the system through a simple Excel file.
- Auto-user enrollment assigns user IDs and passwords automatically—allowing cardholders to gain access as soon as they receive their cards.
- Organization-wide templates allow one-time updates to user capabilities, without having to change information on each user screen.
- Changes can be made simply by using a search feature to access specific information by account number, user name, or user ID.

Assign custom elements

- Over 30 customizable data elements allow for modification of data presentation.
- Labels are configured in the native language to respond to local needs.
- Project codes, out-of-pocket expenses, and personal expenses can be entered by cardholders and maintained in the system—providing a complete picture of your organization's spending at all times.
- Custom elements can appear in drop-down, text, or check boxes, and can be easily assigned to both accounts and transactions.

THE MID-SIZED COMPANY ADVANTAGE
Mid-sized companies spend on average $1.1 trillion a year on Travel & Entertainment and Purchasing expenses. As they grow, Smart Data OnLine grows with them, enabling mid-sized companies to more efficiently monitor and control spending at the cardholder and management levels, while positioning them to manage suppliers more effectively.

USER PROFILE: **MID-SIZED COMPANY**

Grace is a procurement manager for a mid-sized manufacturing company. She wants to track spending by supplier in order to negotiate better contracts. Using MasterCard Smart Data OnLine, Grace relies on the *Merchant Summary and Details* report to review total and average spending by merchant on a daily and monthly basis.

Bottom Line: Smart Data OnLine delivers the analysis Grace needs to cut costs and increase spending efficiency.

MORE COMPREHENSIVE DATA FOR

SMALL BUSINESSES

MasterCard Smart Data OnLine delivers exceptional management, tracking, and reporting tools small business owners need to increase business intelligence and efficiency.

Download data automatically

Whether you use a customized accounting system or a simple standard format—MasterCard Smart Data OnLine makes downloading data fast and efficient.

- Easily export all data from Smart Data OnLine for use in popular software packages such as Microsoft® Money and Excel, Intuit® Quicken,® and QuickBooks.®
- Run reports automatically for hands-free scheduling.
- Automatically update transactions daily, eliminating the need for manual data entry.

Prepare reports easily

- Gain quick, easy online access to the data required to prepare quarterly and annual reports, tax filings, and any other accounting documents your company needs.
- View reports by billing/statement date, as well as by posting and transaction date.

Manage growth efficiently

As your business grows, MasterCard Smart Data OnLine delivers the tools you need to easily monitor and control spending, while keeping your vital data safe, secure, and instantly available, 24/7/365.

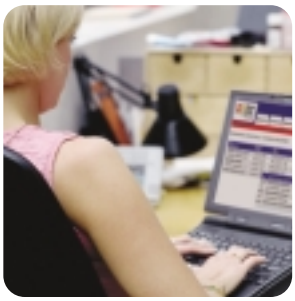
USER PROFILE: **SMALL BUSINESS**

Kevin is the owner of a small interior design firm. His small business works with numerous consultants and contract employees. Generating the large number of tax forms required each year was a complex and time-consuming process. MasterCard Smart Data OnLine changed all that. By providing the company spending data Kevin needs, he was able to compile all required governmental tax reports, quickly and efficiently.

Bottom Line: Smart Data OnLine not only simplified Kevin's quarterly tax-reporting process, it streamlined the preparation of annual reports, along with all the other accounting documents his company requires.

Easy, efficient, and state-of-the-art…

MasterCard Smart Data OnLine can help your organization better manage and leverage key financial data. To learn more about this powerful web-based reporting application, contact us at **1.888.321.9119** today. Or visit us on the web at **www.mastercardbusiness.com/sdol**.



SUMMARY OF PRODUCT FEATURES

Easy access to essential data

MasterCard Smart Data OnLine delivers state-of-the-art functionality and a user-friendly interface to make strategic information management easy and cost-efficient. Here are just some of the expanded capabilities Smart Data OnLine puts at your command:

Review enhanced data for greater management control.
Smart Data OnLine delivers the following details when merchants provide it:

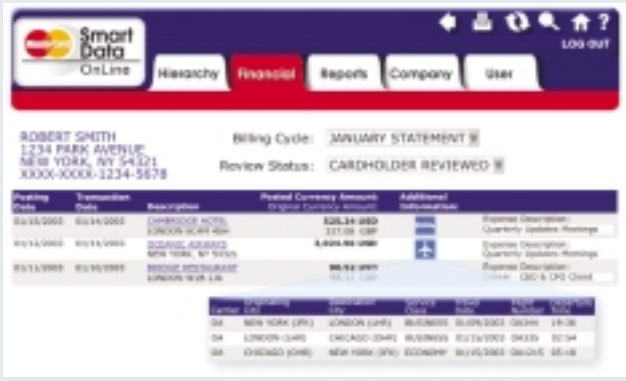
transportation: travel dates, passenger names, city pairs, service codes

lodging: dates of stay, room rates, restaurant charges

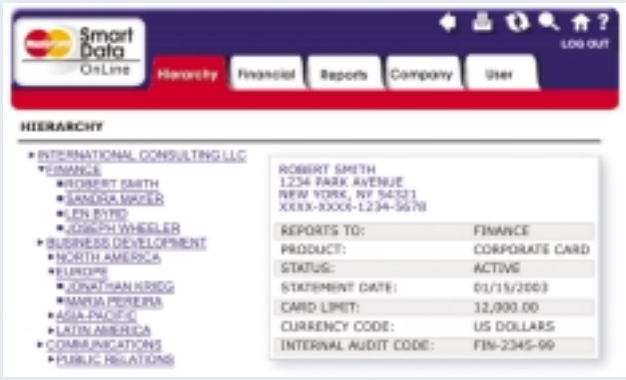
car rental: make and model, length of rental, fuel amounts

fleet: fuel brands, types and quantities, odometer readings, maintenance information

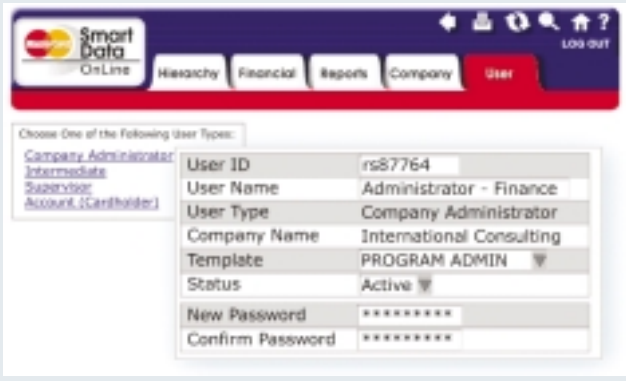
purchasing: item quantities and prices, tax amounts, discount rates



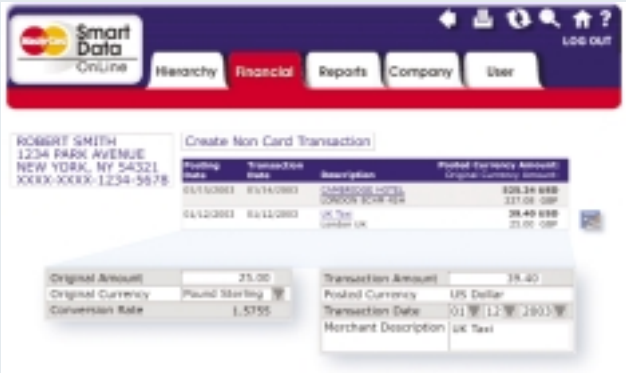
Review hierarchy data your way.
Easily create your own hierarchy or organizational structure for access and display purposes. Detailed account and intermediate levels within the hierarchy contain information such as name, address, and monthly credit and transaction limits.



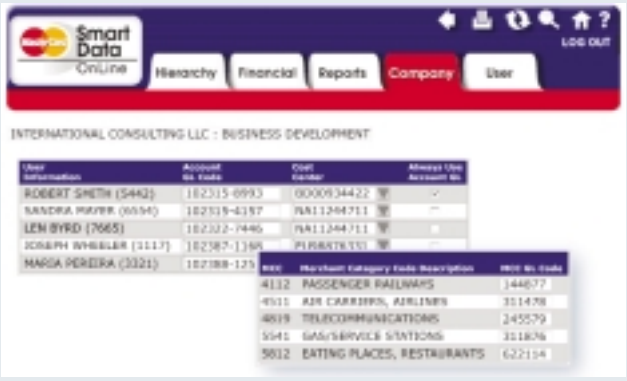
Set up and maintain users quickly and easily.
Not only is implementing Smart Data OnLine easy, you can quickly create and maintain user profiles online.



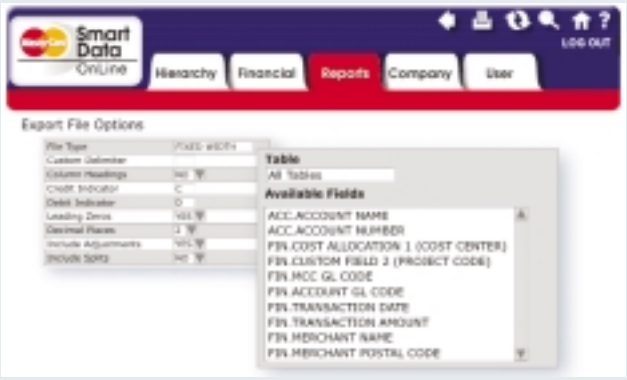
Create non-card transactions for more complete reporting.
Cardholder out-of-pocket expenses such as cash outlays for cab fare can be easily added to Smart Data OnLine, and cost-allocated.

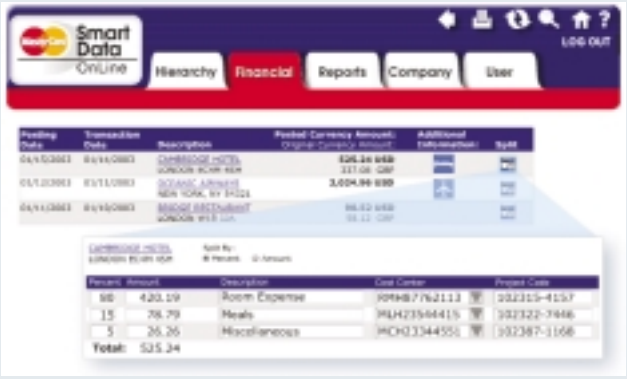


Assign general ledger codes for more complete data monitoring.
General ledger codes can be linked to the merchant category code table, specific merchants, or card accounts. Custom accounting codes can also be established at the cardholder, organizational-structure, or merchant level, allowing you to automatically assign transactions to general ledger codes.



Integrate exported data easily and efficiently.
Easily integrate information to your organization's data repository or accounting system at whatever interval is required. Plus, you can export all of your data to another application for data-retention purposes, or to complete a more detailed analysis. Up to 16 months of data is instantly available to you online.



Mark charges as reviewed, for easier management.
Specific fields allow cardholders and managers to mark charges as reviewed. Once checked, these transactions are locked from further updating.

Cost-allocate and split transactions for easier tracking.
You can allocate transactions to specific accounting codes, as well as update sales tax data and enter expense descriptions. Transactions can also be split into multiple records for accounting or tracking purposes.