

Visa® Information Management

Interested in gaining greater control of your purchasing, entertainment, and travel expenditures? Looking for a built-in reporting system to provide Commercial Card data whenever you need it, at the touch of a button? Visa Information Management by Commerce gives you the power to do all this and more.

A robust, internet-based reporting service puts you in control

Visa Information Management gives you real-time snapshots of your commercial card data allowing you to make more informed business decisions, streamline operations and improve bottom line performance. This robust, internet-based reporting service lets you:

- ▶ Simplify accounting. Importing transactions from your Visa cards into your general ledger system is fast and easy. Transaction data can be downloaded directly into your Accounts Payable or General Ledger System. Plus an employee expense reporting feature quickly and accurately organizes monthly recording.
- ▶ Negotiate better pricing. Detailed reporting gives you the information you need to effectively negotiate better pricing with key vendors.
- ▶ Monitor and ensure compliance. Real-time monitoring provides you insights on where your employees are spending and allows you to identify non-preferred vendors quickly and accurately.
- ▶ Manage, track and analyze spending. Online, interactive reports allow you to customize your spending analysis by varying criteria, including date and department.
- ▶ Improve accuracy. Eliminate the errors that come from re-entering data manually, freeing up your staff for more important activities.



Powerful reporting capabilities for more informed decision-making

Visa Information Management offers a wide variety of standard and customizable reports that detail every aspect of your company's Commercial Card transactions:

- ▶ Spending Analysis
- ▶ Travel Management
- ▶ Fleet Services
- ▶ Exception Reports
- ▶ Program Administration
- ▶ Tax Reports

- ▶ **Daily online access to transactions.** The interactive viewing capability of Visa Information Management lets you explore report records and immediately display more detailed information, even down to the level of line-item detail for many transactions.

Flexible data access options fit the needs of any size company.

Now you can access the Commercial Card data you need in a multitude of ways, from standard reports to online, real-time data review. And your data is completely secure through customized, password-restricted user access.

- ▶ **Standard reports.** Receive and/or download up to 80 standard reports via email attachment in Adobe PDF files, Excel or other formats simply by selecting the reporting period. You determine the frequency, from once a year to one time only.
- ▶ **Customized data extracts.** Flexible extract capabilities allow you to pull data in common file formats including delimited, spreadsheet, database, HTML, and XML. Standard templates can be uploaded into your existing accounting system or build your own by choosing from 160 data fields which can be imported to an Excel spreadsheet.
- ▶ **Cost allocations tools.** Allows you to assign transactions by cost centers and/or general ledger accounts and even forward to managers for approval. The allocation can be customized to your accounting structure.



Want to find out more?

To receive a free demonstration on how Visa Information Management can help provide the reporting information you need to better manage your Commercial Card program, please call your Commercial Card Sales Representative.

1-800-892-7104

commercebank.com



call click come by



MK 3646 8/05 5M