

# Commercial Card Classic

## Wisconsin Public Sector Consortium



## Commercial Card *Classic*

*Streamline your procure-to-pay process with a single solution for procurement and travel expenses.*

For many public sector organizations, a card program is no longer optional. It's the payment tool of choice for all types of expenditures including business supplies, maintenance, repair, operational expenses and travel. And with more business-to-business buying occurring online, card programs have become a business necessity.

Commercial Card *Classic* is our Web-managed, "one card" program that provides the flexibility and convenience to manage procurement and travel expenses easier with versatile card controls, online transaction approval and data integration into your accounting system.

By shifting traditional purchasing processes to a card-based transaction and payment process, you reduce purchasing and payables workloads, minimize delivery cycles and improve supplier management throughout your organization.

Count on Commercial Card *Classic* to take your purchasing process to the next level with:

- measurable cost savings
- customized cardholder controls
- internet-based program management
- dedicated program support

### Key features and benefits

- Reduce costs by minimizing paperwork, manual data entry, written checks and reconciliation tasks
- Improve convenience with flexible Internet-based transaction reporting, data integration and program management
- Customize cardholder controls with front-end purchasing restrictions that allow you to empower employees without sacrificing control
- Take advantage of dedicated program support from a team of specialists experienced in delivering effective card programs

### Measurable cost savings

Industry research shows organizations employ multiple steps and numerous departments to process purchase orders, invoices and vendor payments at an average cost of \$91 per order.<sup>1</sup>

Commercial Card *Classic* can reduce those costs by an average of 76%<sup>1</sup> by replacing costly requisition, purchase order and reconciliation processes with intelligent card controls and reporting. You will streamline your operations by eliminating steps such as purchase order data entry and vendor set up. You will also drastically reduce check writing by consolidating all purchases into a single monthly payment.

With Commercial Card *Classic*, employees can concentrate more on core business initiatives rather than time-consuming procure-to-pay processes.

### Customized cardholder controls

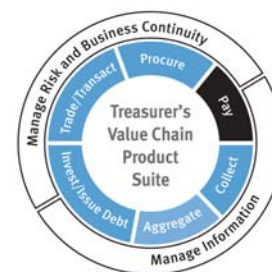
Extend purchasing authority to more employees in your organization without compromising control. Each card can be customized with restrictions based on:

- single and monthly transaction limits
- daily or monthly velocity limits
- merchant category codes

Together, these controls help employees perform their jobs more effectively, but within the budget parameters and spending policies you establish.

You can also apply these controls to create a special purpose card for specific expenses such as event planning or special projects.

*(continued)*



<sup>1</sup> R. Palmer, M. Gupta, "The 2003 Purchasing Card Benchmark Survey," RPMG Research Corporation (2003).

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### Reporting, data integration and program management

Commercial Card *Classic's* flexible administration tool, Smart Data OnLine™, simplifies reporting, data management and approvals for all card charges including out-of-pocket cash transactions such as cab fares. Smart Data OnLine supports your administrator, manager and cardholders by delivering daily transaction updates, line-item detail and these advantages:

- **Comprehensive reports** – More than 35 reports help you consolidate program management, policy compliance and vendor negotiation. You will review purchasing and spending more effectively across your entire organization with these and other valuable reports:
  - Card Program Analysis
  - Spending Analysis
  - Cost Allocation Analysis
  - Merchant Summary and Details
  - Account Management Analysis
- **General ledger transaction coding** – General ledger (G/L) codes can be linked to a merchant category code, a specific merchant or card account. Our electronic transaction coding allows you to automatically assign G/L codes to your transactions without manually entering information for every expense.
- **Integrated transaction data** – Easily integrate card transaction information into your in-house accounting or ERP system without the need for manual data entry. Microsoft® Excel files can also be generated for custom data analysis by your finance, audit or managerial staff.

- **Simplified program administration** – Smart Data OnLine makes program management easier for your administrator, managers and cardholders with complete online transaction review and e-mail approval notification. Based on defined profiles, administration functions such as new card requests, address changes and spending limit adjustments are as close as your keyboard.

Unique IDs, passwords, 128-bit encryption and masked account numbers are just a few of the security controls that help ensure only authorized employees can access certain information.

### Dedicated program support

As one of the first and largest issuers of commercial card programs, our experienced team offers superior support at all levels of your organization. We provide dedicated assistance for implementation and daily program administration that is unmatched in the industry. We help ensure the success of each program with these support resources:

- **Implementation support** – We designate an implementation specialist to work with your program administrator throughout program launch. You can expect your administrator to receive guidance in card best practices and helpful resources such as a sample purchasing policy manual and cardholder agreements that allow you to leverage our industry experience.

- **Technical support** – Extensive Smart Data OnLine training and program setup assistance are provided for your program administrator. Ongoing support for system functionality and data integration questions is also available through our knowledgeable help desk.
- **Ongoing support**– You and your employees receive 24-hour-a-day, toll-free assistance for account-related questions such as balance inquiries.
- **Ongoing education**– Our regular Web-based seminars offer a convenient forum for advanced Smart Data OnLine instruction, discussion of industry issues and additional program management training.

Contact us to learn more, or visit us at [jpmorganchase.com/commercialcardclassic](http://jpmorganchase.com/commercialcardclassic).

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