



**The Elan Financial Services One Card:
Giving service a new name.**

Simplify the payment process and reduce costs with the Elan One Card

Taking a trip to see a valued client. Workstations for new hires. A color printer to make proposals stand out. Using purchase orders to pay for these and other typical business expenses is time-consuming and, worse yet, expensive. Clients who implement an Elan One Card payment program can consolidate purchasing transactions and travel and entertainment (T&E) expenses into one easy program that speeds purchases, minimizes paperwork and improves their bottom line.

In fact, organizations can save as much as \$63¹ per transaction by implementing an Elan One Card program. Multiply that by the hundreds or even thousands of purchases made every year and the savings are significant.

The Elan One Card does it all

Managing travel and purchasing transactions with just one process, one staff, one card issuer and one invoice is a reality with the Elan One Card. By merging separate card solutions into one, your organization can increase efficiencies and decrease costs, allowing you to provide your employees with the flexibility they need without sacrificing control.

Put policy into play at the point of sale

Customize your Elan One Card program with set spending limits, merchant category code authorizations and other criteria that help keep costs under control and protect against employee misuse.

Unparalleled acceptance and support

The Elan One Card provides your organization access to the Visa® network, ensuring your employees can purchase goods and services when and where they need them. Plus, administrative tools and advanced customer service makes it easier to monitor, control and manage business expenses.

Greater risk control and protection

The Visa Liability Waiver Protection program protects your organization with up to \$100,000 per instance, for fraudulent use or cardholder misuse.²

Billing options designed to meet your organization's needs

We offer two efficient billing options: choose between corporate or individual billing.

Leverage data with Access® Online

Access Online, our proprietary payment management system, is a robust card program management tool that enables your organization to harness the data from your card program to better monitor and manage expenses. Access Online provides real time access to your commercial card program anywhere, anytime, within a secured online environment. Access Online was developed collaboratively with clients to simplify the management and reporting of their card program with a single, easy to use tool.

Major functionality includes:

Account set up and maintenance – Offers 24/7 access so you can set up or cancel card accounts, update information, adjust spending limits in real time or transfer employee accounts between departments.

Transaction management – Simplifies accounting processes by allowing you to view, review, dispute and reallocate transactions online, then route transactions for review and approval using workflow.

Virtual Pay – Automates the payment process and increases visibility to more payables activities across your organization.

Management reporting – Generates reports that can help you manage supplier relationships and negotiate discounts, monitor adherence to organizational policy and more easily analyze spending across organizations.

Financial extracts – Provides data extracts for simplified reconciliation and full integration into your financial systems.

One Card features	How clients benefit
No annual card fees	Benefit from no hidden charges and rebate potential for qualifying organizations.
Visa Liability Waiver Protection program ²	Receive \$100,000 protection, per instance, from cardholder misuse
Cost savings	Decrease costs associated with processing checks, invoices and purchase orders
Flexible authorization system and cardholder spending controls	Manage where cards are used and limit company exposure
Easy integration with accounting and financial systems	Eliminate many manual processes such as data entry and filing
Acceptance around the world	Pay for goods and services easily
Detailed transaction data and full reporting for complete expense management	Get all the data that is needed to measure card program performance and streamline expense reporting
Account setup and maintenance	Manage and control accounts online in real time
Corporate billing with flexibility for individual billing all under the protection of corporate liability	Manage corporate expenses while holding employees accountable for prompt payment
Experienced Implementation Project Managers and Relationship Managers	Easily implement your Elan One Card program and maximize its benefits with end-to-end program management strategies
Tax and compliance management support	Eliminate most issues associated with 1099 reporting and the Sarbanes-Oxley Act
Supplier management solutions	Identify and develop opportunities with strategic suppliers
Automatic travel accident insurance and emergency travel services	Travel with peace of mind with added protections
24-hour customer service	Receive assistance whenever needed

Monitor transactions efficiently and effectively with Payment Analytics

Payment Analytics is an easy-to-use, web-enabled tool that lets you monitor adherence to commercial card payment policies. It also provides the necessary audit functionality to mitigate your control-related risk. Using customizable rule templates, organizations can automatically review all card transactions and flag suspected card misuse and out-of-policy spending.

- **100% transaction monitoring** – Automatically review all card transactions and flag suspected card misuse or out-of-policy spending.
- **Streamlined audit process** – Better visibility into spending gives you better control with less effort, so you can focus resources on strategic activities.
- **Simple web-based interface** – No hardware, software or extensive training required, so you can get up and running quickly and easily
- **Automatically integrated** – Makes your commercial transaction data accessible online, anywhere, anytime.

Extend the value of your Elan One Card

Any time anyone in your organization needs to make an unplanned business purchase and doesn't have an Elan One Card – like job candidates, contractors, volunteers, or infrequent travelers – consider using Elan Easy Pay®.

Easy Pay is a fast, efficient and secure way to send a temporary, single-use virtual credit card to anyone for immediate use on a mobile device.

Power your organization with TravelBank

TravelBank is an all-in-one expense reporting and travel booking system that easily integrates with common accounting systems. Manage and track unlimited commercial cards – plastic, virtual or contactless – and automatically sync all spend and reconciliation in one seamless process and system.

Implement a One Card program in three easy steps

To implement a One Card program, please follow these three steps:

One – Complete, sign and submit the One Card application (while including all required documents).

Two – Provide the last three years' financial statements. If the statements are older than five months, interim financials are required.

Three – Discuss complete program set-up and training requirements with an Elan implementation project manager.

The entire implementation process – from application to receipt of cards – takes approximately six weeks based on a standard one card program rollout.

For more information

For questions about the Elan One Card, please contact your Elan Corporate Payment Systems Relationship Manager or visit elanfinancialservices.com.

¹National Association of Purchasing Card Professionals, "[Why Use Purchasing Cards](https://www.napcp.org)", [napcp.org](https://www.napcp.org)

²Some restrictions or limitations may apply. Please see Visa Liability Waiver brochure for more information.

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