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Commercial Card

Program Management Guide

[**Submit Service Requests**](https://powerforms.docusign.net/913a5f9f-a45b-49c5-90c6-fce0690f65f9?env=na3&acct=9e03e06d-0815-4028-9fef-25873c7cb169&accountId=9e03e06d-0815-4028-9fef-25873c7cb169)

**Welcome to our Commercial Card program.**

You and your cardholders now have a comprehensive payment solution to effectively manage business expenses. This important business tool was specifically designed to:

• Enhance your ability to reduce costs and increase productivity of purchasing resources

• Reduce acquisition cycle time

• Increase travel and other purchasing controls

• Give cardholders better security and confidence when traveling on business

• Offer a variety of flexible options to meet your accounting needs

• Provide informative, easy-to-understand reports

• Eliminate the need for an on-site cash advance program

Because our business is helping yours, making program management easy is our top priority. This guide will assist you in the implementation and day-to-day administration of a winning Commercial Card program. Each section provides detailed information on a specific topic.

This guide should be used in conjunction with your Commercial Card Program Master Agreement, cardholder agreements, benefits guides, and other system guides and tutorials. The information in this guide is always

subject to the controlling terms of your Program Master Agreement and cardholder agreements. If you cannot find the answer you are looking for, our representatives are always happy to help.

We look forward to making your Commercial Card program a great success!

**Table of Contents**

[**10 Keys to a Successful Program 05**](#KeystoaSuccessfulProgram)

[**Program Support Team 06**](#ProgramSupportTeam)

[**Other Program Resources & Training 08**](#OtherProgramResourcesandTraining)

[**Implementation 09**](#Implementation)

[Sample Implementation Plan 09](#SampleImplementationPlan)

[Clarity - Enterprise Plus Expense Management Planning 11](#IntelliLinkExpenseManagementPlanning)

[Card Plastics 12](#CardPlastics)

[Card Types 13](#CardTypes)

[Cardholder Policies and Procedures 14](#CardholderPoliciesandProcedures)

[Cardholder Quick Reference 15](#CardholderQuickReference)

[Communication Samples 16](#CommunicationSamples)

[Program Surveys 18](#ProgramSurveys)

[**Administering Your Program 19**](#AdministeringYourProgram)

[Program Administrators 18](#ProgramAdministrators)

[New Cards 20](#NewCards)

[Card Activation 20](#CardActivation)

[Replacement Cards 20](#ReplacementCards)

[Re-issue Cards 21](#ReissueCards)

[Card Cancellation 22](#CardCancellation)

[Card Acceptance 22](#CardAcceptance)

[Mobile Wallets 22](#MobileWallets)

[Enhanced Data 23](#EnhancedData)

[Declines 24](#Declines)

[Statements and Cycle Dates 24](#StatementsandCycleDates)

[Making Payments and Reconciliation 25](#MakingPaymentsandReconciliation)

[Credit Balance Refunds 26](#CreditBalanceRefunds)

[Disputing Charges 26](#DisputingCharges)

[Using Your Spend Volume Reports 27](#UsingYourSpendVolumeReports)

[**Managing Fraud 28**](#ManagingFraud)

[Fraud Monitoring Options 28](#FraudMonitoringOptions)

[EMV (Chip Cards) 29](#EMVChipCards)

[Purchase and SMS Text Alerts 29](#PurchaseandSMSTextAlerts)

[Merchant Breaches 29](#MerchantBreaches)

[**Card Controls 30**](#CardControls)

[Credit Limits 30](#CreditLimits)

[Manage Limits for Multiple Billing Accounts 31](#ManagingLimitsforMultipleCompany)

[Single Purchase Limits 31](#SinglePurchaseLimits)

[Daily Purchase Limits 31](#DailyPurchaseLimits)

[Transaction Limits 31](#TransactionLimits)

[Cash Access 31](#CashAccess)

[Merchant Restrictions 32](#MerchantRestrictions)

[**VISA Benefits 33**](#VisaBenefits)

[Travel/Emergency Assistance Benefits 33](#TravelandEmergencyAssistanceServices)

[Auto Rental Collision Damage Waiver 34](#AutoRentalCollisionDamageWaiver)

[Travel Accident Insurance 34](#TravelAccidentInsurance)

[Visa Liability Waiver 35](#VisaLiabilityWaiver)

[**Clarity - Enterprise Plus 37**](#VisaIntelliLinkSpendManagement)

[Card Management 37](#cardmanagement)

[Access Levels 37](#intRegistration)

[Registration 38](#intRegistration)

[Training 38](#intTraining)

[**Payables Automation 39**](#VisaPayablesAutomation)

[Registration 39](#vpaRegistration)

[Training 39](#vpaTraining)

[Boost Payment Solutions 40](#BoostPaymentSolutions)

[**Compliance Auditor 4**](#VisaPayablesAutomation)**1**

[Registration 4](#vpaRegistration)1

[Training 4](#vpaTraining)1

[**Supplier Strategy 4**](#SupplierStrategy)**2**

[Expanding Your Card Program 4](#ExpandingYourCardProgram)2

[Analyzing Existing Suppliers 4](#AnalyzingExistingSuppliers)3

[Finding New Suppliers 4](#FindingNewSuppliers)3

[Supplier Enablement Service 4](#SupplierEnablementServices)3

[Managing Non-Accepting Suppliers 44](#ManagingNonAcceptingSuppliers)

**10 Keys to a Successful Program**

**1. Engage support for your program from Senior Management.**

Mandate a card program for purchasing and travel throughout the company. Create a detailed card program growth and

expansion plan.

**2. Align with company goals.**

Integrate your commercial card program objectives into enterprise-wide performance improvement initiatives. Use your card program to improve cross-functional communication and drive process standardization wherever possible.

**3. Assign a dedicated Program Administrator.**

For larger programs, this may be a full-time job for one or more people. He or she is responsible for the management of the card program(s) and should be given opportunities to share best practices and interact with other card management professionals regularly.

**4. Create well-defined program policies and procedures.**

Establish a management framework for your Commercial Card program to address cardholder needs while maintaining a high level of compliance and control. Communicate to cardholders regularly.

**5. Get strategic with your suppliers.**

When targeting new vendors, ask about their acceptance and the level of data they are passing, and then make acceptance

a requirement to be signed as a vendor. If a current vendor does not accept Visa, consider alternative vendors.

**6. Negotiate discounts.**

Use card program reporting to identify top suppliers with high dollar spend, and then negotiate preferred pricing based on your volume.

**7. Broaden the scope of your program.**

Include high dollar transactions (computers, utilities, etc.) and expand Merchant Category Code acceptance. Increase card and transaction limits as appropriate to accommodate these larger purchases.

**8. Make use of Commercial Card technology and reporting capabilities.**

Implement an end-to-end automation strategy for every step in the procurement process to improve efficiency, enhance spend visibility and optimize internal resources. Monitor employee usage often using advanced reporting and audit options.

**9. Evaluate and report your success.**

Analyze card processes continuously to identify improvement opportunities. Use external benchmarks to compare

programs in similar industries.

**10. Realize that no program is the same.**

What might work for one organization won’t necessarily work for all. Commit to learning about other programs and analyzing their methods before adopting new procedures.

**Program Support Team**

Your **Treasury Representative** assisted you with the selection of a specific card program to meet your company objectives. This person will continue to support you and will also direct you to various resources within the Commercial Card Team listed below.

An **Account Manager** from within the Commercial Card Team may be assigned to serve as the subject matter expert and strategic growth partner for your program. Your Account Manager will be introduced to you in a Core Implementation or Introductory call, with contact information provided as a follow-up to that initial meeting. He or she will oversee the initial Commercial Card implementation process and other initiatives.

Please engage your Account Manager to:

 Conduct strategic program calls

 Perform supplier match analyses to uncover volume growth opportunities

 Benchmark your program against programs of a similar size in your industry

 Discuss Visa system optimization/feature adoption

 Conduct or direct you to available product training sessions and demonstrations

 Investigate escalated account servicing issues

 Coordinate resources within the Bankcard Services and Treasury Management teams as needed

 Introduce you to industry organizations/events for card program management professionals

 Facilitate and celebrate your revenue share payments

An **Implementation Manager** will be assigned to support all aspects of your program implementation (under the guidance of your Account Manager, as applicable). He or she will also be introduced in your Core Implementation or Introductory Call to assist with additional system configuration and training.

The **PA Support Team** is the primary day to day contact for your company’s Program Administrators (PAs). While most service requests can be self-administered through the Card Management system, this group of courteous and knowledgeable individuals will support you by answering routine account questions, resolving cardholder issues, performing account maintenance, and assisting you in using the various card systems. You can reach PA Support at:

**Phone:** 1-888-635-8342; 7:00 AM – 6:00 PM MT, Monday-Friday. Additional authentication through a One-Time Passcode may be required for certain requests.

**Written:** Program Administrators may submit written requests using our [secure online form](https://powerforms.docusign.net/913a5f9f-a45b-49c5-90c6-fce0690f65f9?env=na3&acct=9e03e06d-0815-4028-9fef-25873c7cb169&accountId=9e03e06d-0815-4028-9fef-25873c7cb169). We recommend bookmarking the URL. Upon submission, a tracking number is provided. To ensure Program Administrator Access Codes are safeguarded from email compromises, initial requests should not be emailed to the support team. Once an initial request is submitted and authenticated through the online form, additional correspondence on that tracking number may occur through our general inbox with security information excluded. All written requests will receive an initial reply within 1 business day.

The document below contains step by step instructions for submitting requests using the online form. You may also use the CC Support Maintenance Form found below to submit requests.





The **Customer Service Team** is your cardholders’ primary contact. This U.S. based team will support you by answering routine cardholder account questions, processing disputes, and requesting statement copies. This team also provides after hours support when the PA Support Team is unavailable and has on-call resources at their disposal if needed for more unique, but urgent situations. The Customer Service Team is available toll-free, 24 hours a day; 7 days a week at 1-888-758-5349. Cardholders can reach this department by dialing the numbers printed on the back of each card, including a Collect number for international use.

Our customer service team uses the following items to authenticate cardholders: card number, card credit limit, card expiration date, cardholder date of birth, and the name of a company Program Administrator. Program Administrators will be authenticated using their unique Program Administrator Authentication Code (PAAC).

The **Visa Benefit Administrator** is available to answer questions and process claims associated with your travel and emergency assistance service benefits 24 hours a day, seven days a week, by dialing 1-800-VISA-911.

**Other Program Resources and Training**

In addition to this Program Management & Implementation Guide, we have developed several recorded system trainings and system quick reference guides. Your Account Manager will also provide information on program and system enhancements, client best practices, learning opportunities, and other relevant industry information.

Each Knowledge Center provides **quick reference guides** and videos for some of the most common Program Administrator tasks, such as ordering cards. A new **webinar** is also posted to this site each quarter as part of our commitment to continuing education for company administrators. **Highlights from each system release** are also posted to the site. The Knowledge Center contains similar content for other Treasury products. Bookmark the site for your Affiliate:

[Amegy Bank Knowledge Center](https://www.amegybank.com/business/treasury-management-services/treasury-management-knowledge-center/)

[California Bank & Trust Knowledge Center](https://www.calbanktrust.com/business-banking/treasury-management/treasury-management-knowledge-center/)

[National Bank of Arizona Knowledge Center](https://www.nbarizona.com/business/treasury-management/treasury-management-knowledge-center/)

[Nevada State Bank Knowledge Center](https://www.nsbank.com/business/treasury-management-knowledge-center/)

[Vectra Bank Colorado Knowledge Center](https://www.vectrabank.com/business/treasury-management/treasury-management-knowledge-center/)

[Zions First National Bank Knowledge Center](https://www.zionsbank.com/business-banking/business-payments-and-technology/treasury-management-knowledge-center/)

We provide training for Program Administrators as part of the implementation process. This training may also be repeated for new company Program Administrators. After training, the Commercial Card Team is available to assist with any system difficulties. Additionally, we provide many **recorded training modules** for administrators and other system user roles:

[Administrator System Training Playlist](https://www.youtube.com/playlist?list=PLnWiDdQxoZYsohur7OWfal_BsyDuqTRuJ)

[Manager/Approver System Training Playlist](https://www.youtube.com/playlist?list=PLnWiDdQxoZYtpo3SPlhHibJSZB5-QQd2f)

[Cardholder System Training Playlist](https://www.youtube.com/playlist?list=PLnWiDdQxoZYsswTwpfTq6rbRy8lNPeeKm)

You may have initially opted not to implement some of the more advanced system features available to you, such as Mobile Expense Management, Payables Automation, and Compliance Auditor. It is common for client program needs to evolve over time and we recommend periodically revisiting these topics internally and with your Account Manager. You can also refresh your understanding of these systems in reviewing our [**recorded system demonstrations**](https://www.youtube.com/playlist?list=PLnWiDdQxoZYvr5c4xGCGAdvzj1W9Z74um).

We provide **special learning events** such as short lunch and learn presentations and User Conferences. Events may be held virtually or in-person periodically in different regions. Watch for event announcements from your Account Manager.

In addition to our events, you may find learning and membership opportunities provided by organizations dedicated

to purchasing, travel and fleet card administrators or treasury professionals useful. Consult your Account Manager to learn more about these professional associations and upcoming events.

 National Association of Purchasing Card Professionals (NAPCP); [www.napcp.org](http://www.napcp.org)

 Association of Financial Professionals; [www.afponline.org](http://www.afponline.org)

 Global Business Travel Association; [www.gbta.org](http://www.gbta.org)

 Association of Corporate Travel Executives; [www.acte.org](http://www.acte.org)

 NAFA Fleet Management Association; [www.nafa.org](http://www.nafa.org)

**Implementation**

Your Account Manager will oversee the implementation of your program. He or she will also work with an Implementation Manager from within the Commercial Card Team. Together, this team will tailor our standard implementation process to accommodate your company’s specific needs and requirements. They will also coordinate with any other Bank, Visa or other third-party resources needed to implement your program.

Generally, the entire process will last 12 weeks, including a 90-day post implementation period with regular touch points designed to ensure you have a strong start. This timeframe is largely dependent on the type of card plastic selected, your reporting needs, and your company’s ability to provide the required information timely.

The process begins with the delivery of your initial card order and your Core Implementation or Introductory call. If needed, you will have frequent meetings facilitated by your Account Manager regarding your account requirements and the progress of your implementation. Along the way, you will also participate in various training sessions and receive best practices from other successful programs.

The Primary Program Administrator for your company is in control of the implementation process and will contribute to the overall design of your program. In addition to the Primary PA, it is recommended that you consider securing the following internal resources to ensure a smooth and timely implementation:

- Senior Management Champion: Provides strategic vision, goal setting, and internal prioritization.

- Finance Representative: Provides direction for accounting and reporting design.

- IT Representative: Provides direct assistance in all technical specifications and testing.

- Secondary PA: Provides back-up to the Primary PA.

- Company Trainer: Provides system and card usage training to cardholders  
  
**Sample Implementation Plan**

Using our years of experience and success in the Commercial Card industry, we have created an implementation process that is unique in both its effectiveness and simplicity. To illustrate our implementation approach, we have included a sample implementation plan and critical steps below. The plan may be customized as needed and the items listed below may also serve as a checklist of your completed activities.

Clients with simplified initial implementations that consist of reporting only access to systems typically do not require a detailed plan. These implementations often require a single training call only with additional implementation project plans and calls initiated over time as needed.



**Pre-work:**

Before the first implementation begins, a Treasury Representative and members of the Commercial

Card Team may work with you to complete the items listed below. Timeframes associated with this section are dependent

upon your company’s ability to complete and return items.

* Complete a supplier match analysis, review results, and identify lists for conversion to card
* Benchmark your program potential against peers of a similar size within your industry
* Submit card image artwork (optional - see “Card Plastics” section for image specs/timeframes)
* Review a Card Management demo
* Review a Clarity - Enterprise Plus demo and identify features to be used in initial program launch
* Review a Visa Payables Automation (VPA) demo
* Execute the Commercial Card Program Agreement w/revenue share grid and other amendments
* Gather/submit a card/account list using the New Batch Add Form (Excel template)
* Approve card image proof

**Core Implementation or Introductory Call:**

Your Implementation Manager will schedule a Core Implementation call to occur after your initial login email has been received – generally 5 business days from the receipt of your completed implementation package by our Implementation Team. If your initial set-up request is less complex, you will receive a list of recorded trainings available. Your Implementation Manager will reach out within three business days of receiving your login credentials to ensure all your questions are answered and you receive a strong start to your program!

During this call, you will be introduced to your Account Manager and other resources within the Commercial Card Team. They may complete some or all the following items during this session:

 Confirm receipt of initial cards ordered from the New Batch Add Template

 Activate cards (this can be done in bulk over the phone during the call)

 Confirm Program Administrator logins to Visa systems have been received and are functional

 Complete Program Administrator training in Card Management or confirm receipt of recording links

 Complete Program Administrator training for reporting in Clarity - Enterprise Plus or confirm receipt of recording links

 Identify any additional Clarity - Enterprise Plus set-up requirements

 Identify any other implementation activities to take place after the call

**Post Implementation:**

During the Core Implementation or Intro Call, your Implementation Manager may identify additional items to be completed in the 90 days following that meeting. A list of common activities is provided below, but your unique program may have additional tasks. Regardless of the size of your remaining list of action items, your Implementation Manager and Account Manager will be pro-actively checking in on you over the first 90 days to ensure you are off to a good start!

 Close card programs from other issuers

 Create custom authorization strategies

 Develop internal card usage policies and procedures

 Execute cardholder agreements

 Establish third-party system data feeds (Concur, etc.)

 Clarity - Enterprise Plus Expense Management Configuration:

 Review Clarity - Enterprise Plus Configuration Files and Guides

 Establish automated emails

 Create financial extracts

 Visa Payables Automation Launch:

 Approve/develop supplier enablement campaign materials

 Upload supplier information

**Clarity - Enterprise Plus Expense Management Planning**

Clarity - Enterprise Plus is a highly customizable reporting and account allocation tool that provides solutions tailored to your specific business needs. Expense Management configurations require additional implementation activities. Expense Management implementation planning sessions using the questions below are designed to assist all parties in ensuring that the appropriate resources are assigned to the project and that delivery timeframes/expectations are known and accepted.

|  |  |
| --- | --- |
| **Area** | **Planning Questions** |
| Resources | Who are your ongoing Clarity - Enterprise Plus administrators for reporting, extract, and audit functions? |
| Resources | Who is your company trainer responsible for deploying training to your users? Note: We provide standard training presentations and will conduct your first few cardholder/manager trainings as a “train the trainer” exercise in support of your program launch. |
| Resources | Who will represent your Finance and Accounting Departments throughout the project? Note: This person should have a solid understanding of your company’s chart of accounts and financial structure, as well as understanding your accounting system. |
| Resources | Who will be your technology representative throughout the implementation project? Note: This person should be able to assist in any technology requirements, including Clarity - Enterprise Plus extract file specifications for compatibility with your accounting system. |
| Requirements | What reporting needs do you have? What is the purpose and frequency of each report? What data elements are needed in each report? Who will be responsible for building, running, and maintaining reports? Do you wish to organize cardholders into a hierarchy by department for reporting? |
| Requirements | Who will be responsible for coding transactions, and who will be responsible for approving coded transactions? Do you require multiple approval levels? Will any of your cardholders have a delegate who is responsible for coding transactions on their behalf? Will you manage any non-card transactions such as cash or mileage expenses in Clarity - Enterprise Plus? |
| Requirements | What automated communications to cardholders and approving managers would be useful? How often will each communication occur, and who will be the intended recipients? What email address should these communications come from? What reply email address will be used? |
| Requirements | Identify your accounting code segments and in what order they should appear. Which segments are required for each transaction? For each accounting code segment, are users required to select from pre- defined values, or will “free text” fields be used? Are there any relationships between accounting code segments and/or code values? Which segments will have default accounting code rules? |
| Requirements | What are your data extract requirements? What data points need to appear in your extract file? What does the file need to look like to be compatible with your accounting system? Do you wish to “lock” transactions as they are extracted to prevent further edits? How often will you extract transactions? Will your extract be dependent on the approval status of transactions? |

**Card Plastics**

Your company has three card plastic options: standard card plastic, semi-custom card plastic, or fully- custom plastic. Your Implementation Manager will discuss all options during your first program implementation call.

It is important to select a plastic option that meets your long-term needs.

**Standard Card Plastic:** Programs using our standard card plastics can be implemented quickly, typically within one week from the date we receive your completed and correctly formatted New Batch Add Template. These cards feature laser etching instead of embossing which is not possible with semi-custom card options.

**Semi-Custom Card Plastic:** Semi-custom plastics allow your business to display a single-color logo (red, blue, black or green) in the upper right-hand corner of your cards. We offer the semi-custom option on a silver card stock for your program at no additional cost.

Semi-custom plastics require two weeks from the date we receive your camera-ready artwork for processing and customer approval. Once approved, a production test card is ordered and verified before we process your card order (typically an additional 5 business days).

All artwork must be submitted electronically to your implementation manager in black and white PNG, JPEG, JPG, TIFF, PDF, or EPS format. All artwork must be 100% of size or increase/decrease specifications provided. Logos will be printed at a resolution of 240 DPI.

**Fully Custom Card Plastic:** Fully custom plastics allow your business to create a completely unique card that reinforces your brand image. We offer the fully custom option for your program at a cost of $3,000 to $5,000 per 1,000 plastics ordered. The minimum fully custom card stock order is 1,000 plastics (not 1,000 cardholders). The

number of colors used for your design, and the number of cards ordered, will drive the total per card price. For example, a three-color card with the minimum order of 1,000 is $3,000. This represents an ongoing expense for your program each time additional card stock is needed.

Fully custom plastics require up to twelve weeks from the date we receive your camera-ready artwork for processing, testing and approval. Once approved, a production test card is ordered and verified before we process your card order (typically an additional 5 business days).

All artwork must be submitted electronically to your Account Manager in an Apple Macintosh compatible format.

Images created in Quark Express, Adobe Illustrator, Adobe Photoshop or Macromedia Freehand are acceptable. Acrobat

.pdf files cannot be accepted.

Additional Fully Custom Specifications:

Please convert all RGB files to CMYK or Pantone colors. All images must be at least 300 DPI and supplied at finished output size. Please ensure that placed images in Adobe Illustrator or Macromedia Freehand are supplied as separate files to allow us to carry out color correction if needed. If screen < 5% the dots will not be accurately

printed on the card. Please supply all screen and printer fonts used in the artwork. Do not include trapping or chokes in the artwork. For laminated cards, total ink coverage must not exceed 270% from all combined colors. Default cut card size is 85.6mm (+/- 0.125mm) by 53.98mm (+/-0.05mm) (ISO 7810 ID-1 format). Artwork that "bleeds" off the card edge must have a minimum of 3mm beyond the cut size.

**Card Types**

The Commercial Card program is designed to procure goods and services for business purposes that can be paid with a Visa Card instead of an invoice and/or purchase order. Card accounts may be issued to individuals, departments, and/or card custodians for a variety of different uses. Please consider incorporating the following card types into your Purchasing and Travel card program.

**Fleet Cards**

Fleet Cards can help your business to better monitor vehicle usage, while providing additional security to drivers who will no longer need to carry large sums of cash. Cards may be tied to an individual driver, vehicle, or company unit. You may require users to enter an ID and/or odometer information at the point of sale. Prompting functionality is subject to each merchant’s terminal configuration.

**Department Cards**

It is recommended that a cardholder’s name appears on most cards so that merchants can properly authenticate users by requesting valid identification. When merchants do not have an opportunity to authenticate an ID at the point of sale, increased fraud risk may occur. There is no additional cost associated with the number of cards in your Commercial Card program, so you can order as many as needed to accommodate your company’s needs.

However, your company may order cards where a department name replaces the cardholder's name as the responsible party (example: Accounting Department) if they prefer. Department Cards allow your program to have more users without increasing the number of cards to keep track of.

**Ghost Cards**

Department Cards issued without a plastic are referred to as Ghost Cards. These cards are used in online or

telephone purchases only and may be issued to a department or a specific supplier name. Ghost Cards provide additional security by eliminating the physical cards which may be lost or stolen. On the other hand, when merchants do not have an opportunity to authenticate an ID at the point of sale, increased fraud risk may occur. For Ghost Cards, the card number, expiration date, and CVV number which is normally printed on the back of the card are provided within Card Management (see recorded training modules for instructions). Ghost Cards can be issued to different individuals for use or may reside with a specific high-volume vendor.

**Central Travel Accounts (CTA)**

Designed for reservations with the use of a travel agent, Central Travel Accounts allow your company to centralize the purchasing of airline tickets, hotel reservations and car rentals. Some travel agents may opt to provide ticketing information directly to the Clarity - Enterprise Plus tool for reconciliation.

**Diversion Account**

Diversion Accounts enable companies to have certain transactions charged to a separate account. With a Diversion

Account, our system can roll fees and/or standard expense items, such as airline tickets, to a central account, thus freeing the individual cardholder’s credit limit.

**Meeting or Project Accounts**

These accounts can improve visibility into meeting or project spending by simplifying your purchase, payment, reconciliation, and reporting processes. Issue cards to specific meetings to track event-related purchases separately from routine business travel or procurement expenses. You may opt for higher spending limits on these cards to accommodate the larger purchases typically associated with meeting expenses, such as group airfare, hotel room blocks, conference facilities, delegate meals, etc.

**Cardholder Policies and Procedures**

Each company should develop its own Commercial Card program policies and procedures. It is recommended that you begin this process by reviewing examples found below, and then consider your organization’s unique culture to ultimately determine requirements for card use at your business.

Be aware that overly restrictive policies may undermine the success of your card program. Best practices indicate that it is better to audit and correct behavior after the purchase than to have a program perceived by cardholders as too difficult, confusing, or cumbersome.

Your company’s comprehensive program policies and procedures should:

- Clearly communicate the program’s purpose and benefits.

- Define cardholder responsibilities.

- Provide examples of what can and cannot be purchased.

- List unusual purchases that are allowed.

- Detail card limitations and controls.

- Explain card limit increase and card control (merchant restrictions, daily limits, etc.) procedures.

- Describe dispute resolution requirements.

- Outline the reconciliation process.

- Demonstrate how to deal with exception situations.

- Identify audit procedures and disciplinary actions for misuse.

Consider creating an acknowledgement form for new cardholders to sign, indicating they understand the rules your company has set for using the card. You should keep this form for your files. A sample cardholder agreement is provided below.

Distribute your Commercial Card program policies and procedures annually so that all cardholders and their managers have updated information. If possible, maintain this with other necessary forms and program information on an easily accessible web site.

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**Cardholder Quick Reference**

Distribute the quick reference guides (provided in English and Spanish below) to your cardholders in helping them to activate their cards and enroll in mobile services designed to improve the cardholder experience. This includes integration of cards into mobile wallets, enrollment in mobile fraud alerts, and use of the mobile App for Clarity - Enterprise Plus Expense Management (if your company has opted to use that tool for expense reconciliation).

They also include helpful contacts and guidance for authenticating when calling the cardholder call center. You should customize this document with your own Program Administrator contact information.

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**Communication Samples**

Each company should develop its own communication strategy for introducing the launch of their new Commercial Card program. The samples below are intended to provide a starting point for you in crafting these important messages.

**Company Credit Card Announcement: Transition from Current Company Card Program**

Dear Company Credit Cardholders and Approving Managers:

With careful review, we have elected to switch our current program with (current bank’s name) to (new bank name). On (date), you will receive your new (bank name) Commercial Card to be used for future company expenses.

There were three (3) principal reasons for choosing (bank name) as our new provider:

1. Merchant Acceptability: Data suggests an extremely high acceptability rate among travel-related suppliers and purchasing card vendors under this new Visa program. We are working diligently to further narrow the gap, and to set up as many non-accepting merchants as possible to increase value to the company.

2. Superior Customer Service: We are working with a dedicated team to assure a smooth transition and superior service is provided throughout the relationship.

3. Program Software: The software we are provided with our new program offers accuracy and ease of use for the entire program.

Over the next few weeks, we will continue to communicate details about this transition, including card delivery/activation and systems training. All cardholders will automatically receive a new (bank name) credit card, provided their old (bank name) card was used over the past 18 months.

In the interim, please send questions you may have to (email address).

Key Dates:

o (date) - New (bank name) card received

o (date) - Cardholder/Manager systems training

o (date) - New card use begins – old (bank name) cards will be closed

o (date) - Final reconciliation of expenses on old (bank name) card due

o (date) - First new (bank name) card expense reconciliation due

**Company Credit Card Announcement: Transition to New Company Credit Card Program**

With careful review, we have elected to launch a new company credit card program. On (date), you will receive your new (bank name) Commercial Card to be used for future company expenses. Expense re-imbursements (except for non-cardholders) will no longer be allowed after this change is complete.

There were three (3) principal reasons for making this change and choosing (bank name) as our provider:

1. Merchant Acceptability: Data suggests an extremely high acceptability rate among travel-related suppliers and purchasing card vendors under this new Visa program. We are working diligently to further narrow the gap, and to set up as many non-accepting merchants as possible to increase value to the company.

2. Superior Customer Service: We are working with a dedicated team to assure a smooth transition and superior service is provided throughout the relationship.

3. Program Software: The software we are provided with our new program offers accuracy and ease of use for the entire program. This will allow us to further automate expense reconciliation processes, saving the company time and money!

Over the next few weeks, we will continue to communicate details about this change, including card delivery/activation and systems training.

In the interim, please send questions you may have to (email address). Key Dates:

o (date) - New (bank name) card received

o (date) - Cardholder/Manager systems training

o (date) - Card use begins

o (date) - First new (bank name) card expense reconciliation due

o (date) - Personal expense re-imbursements no longer accepted for cardholders

**Program Surveys**

To assess your company’s policies and procedures, survey cardholders and other program users regularly. Their feedback will tell you if policy and/or procedure changes need to be made. In many organizations, cardholder feedback has led to greatly improved programs and much wider acceptance and use of the card program.

Using a mix of multiple-choice and open-ended questions for your survey is recommended. You may wish to design different surveys for varying program roles, such as cardholders and managers, or opt for a survey with broader statements. A sample user survey, designed for a broad audience, is provided below. Use the same survey multiple times and then compare results to show the impact of program changes.

Share any action plans developed from your survey with the participants!

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |
|  | **Strongly**  **Agree** | **Agree** | **Neutral** | **Disagree** | **Strongly**  **Disagree** | **N/A** |
| Training and materials provided sufficiently prepared me for my role in the card process. |  |  |  |  |  |  |
| I understand the benefits of a card program for the organization. |  |  |  |  |  |  |
| The new process is quicker/easier than the old/previous process. |  |  |  |  |  |  |
| The Commercial Card helps me to do my job more efficiently. |  |  |  |  |  |  |
| The card usage policies and procedures are clear. |  |  |  |  |  |  |
| I could obtain answers to my questions in a timely manner. |  |  |  |  |  |  |
| What do you like most about the Commercial Card program? | | | | | | |
| What do you like least about the Commercial Card program? | | | | | | |
| What suggestions do you have for program improvements? | | | | | | |
| Additional comments, if desired: | | | | | | |

**Administering Your Program**

**Program Administrators**

Your company has designated Primary and Secondary Program Administrators (PAs) as part of the implementation process. Both Primary and Secondary PAs can access account information and request changes through various Commercial Card program contacts. The Primary PA will authorize additional PAs, receive pro-active servicing calls from the Commercial Card Team, and serve as the first point of contact for your Account Manager when coordinating new program initiatives.

To ensure only authorized persons can access and change sensitive account information, each PA must select their own, unique, 4-digit Program Administrator Access Code (PAAC). The Commercial Card Team will verify PAAC each time your administrators call or submit a written request through our online support form. If you forget your PAAC, alternate identification consisting of various pieces of program/company information will be used to authenticate the call.

To add, remove or change PA information, the Primary PA should complete and send the PA Change section of the online support form. We do not limit the number of PAs allowed for your program.

You may also designate System Administrators for your program without giving them full Program Administrator (PA) access. These administrators will not be added to our core processing system or client listing, which means they cannot contact our support teams to make changes to card accounts, including limit changes and new card requests. To add, remove or change System Administrator information, the Primary PA should complete and send the PA Change section of the online support form in selecting this administrator option.

**New Cards**

In addition to all alpha and numeric characters, the following characters **CAN** be used for embossing and encoding and may be used for the personalization of a customer or business name: \_ . , ‘ & -. The following characters **CAN NOT** be embossed or encoded on a card plastic. If you send these characters, your new card request will be rejected: [ ] @ $ \* # : < > “ ( ) \ / = % ! ^ ;

All new cards must be approved by a PA. PAs may use Card Management to order new cards. All cards ordered using Card Management are processed immediately and received 1-2 days faster. Please reference the Card Management recorded training modules for specific processing instructions, including how to connect your cards to the correct Control Account for billing. To add new cards outside of Card Management, PAs must submit a request in authenticating through the online support request form. The support team will reply with the latest version of our New Batch Add Template for the PA to complete and return for processing. Your company must complete all sections highlighted in green on the template. After the new card is set-up, it will be sent per the standard delivery procedures established during the program implementation process. For delivery within the United States, please allow 3-5 business days for Bulk Ship/FedEx orders and 7-10 business days for regular mail processing and delivery.



**Card Activation**

Once an employee receives their card, they will need to activate the card by calling the number listed on the activation sticker. Security information must be verified to complete card activation. While optional, providing your cardholders’ date of birth when ordering cards will make authentication and activation easier for them. Activation procedures

reduce the risk of fraud when a card is lost or stolen in the mail.

Company Program Administrators may activate cards and obtain Ghost Card details within Card Management.

**Replacement Cards**

A replacement card is a new plastic to replace a card that has been damaged, lost or stolen. Replacement cards will be sent to the cardholder address on file, or another address specified at the time of request, unless your company has elected to have all cards sent bulk ship to the company. Only a PA can override bulk shipping.

If a card is damaged, replacement cards can be requested by the cardholder or PA. Cardholders should call the customer service number printed on the back of their card to make their request. PAs can request a replacement card within Card Management, or by contacting the Commercial Card Team.

If a card is lost or stolen, the cardholder must call the Customer Service Team immediately, and we will open a new account with a new card number. Although the account number is new on a lost or stolen replacement card, it is still linked to the old account number in our system; however, it will need to be mapped in Clarity - Enterprise Plus (if mapping of cards is applicable to your unique system configuration). Balances will be automatically transferred to the new account. Lost or stolen card replacements cannot be ordered by Program Administrators in Card Management due to the need for verifying recent activity.

Replacement cards are sent regular mail to the cardholder or bulk ship to the PA at no charge. Express shipments to the cardholder may be requested for a $30.00 fee.

**Re-issue Cards**

The re-issue process begins a full month in advance of the card expiration date to accommodate delivery times. Activation blocks will be placed on the new cards, and the expiration dates will be reset. A card may be blocked from reissuing if we have received returned mail with no address change, or if the account has been frozen for any reason.

Re-issue cards contain the same card number and will be sent directly to the cardholder address on file via regular mail, unless the company has elected to have all cards bulk shipped.

Existing cards can be used throughout the reissue process. Upon receipt, each cardholder will be required to activate their new card. Purchases on the new card will not be approved until it is activated. Activation of the new card will deactivate the old card.

Occasionally, travel agencies may choose to not pass an expiration date at all or to pass "0000". This may result in a decline during the reissue process when the new card has yet to be activated, as the system will assume the most current expiration date. If this occurs, please contact your travel agency to process the transaction with your old expiration date.

When a Ghost Card has expired, the Company Program Administrators must access the updated expiration and CVV through Card Management and provide it to suppliers to ensure there are no purchase disruptions (see recorded training modules for instructions). It is recommended that administrators set calendar reminders for themselves to manage this task monthly or as needed based on their card expiration dates. Program Administrators may also pull a card listing with expiration dates using the Card Details report in the reporting section of Clarity - Enterprise Plus.

**Card Cancellation**

Program Administrators may cancel a card at any time using Card Management or by contacting PA Support.

If the cancellation is related to an employee termination, it is important to reduce your company's overall program risk by immediately calling PA Support. We recommend requesting that the cardholder return their Commercial Card to your Program Administration Team to ensure that cards are canceled and properly destroyed.

**Card Acceptance**

Visa is accepted by millions of merchants around the globe. Cardholders should look for the Visa symbol at merchants, banks, currency exchange desks and ATMs worldwide.

Your Account Manager can help you maximize your Commercial Card benefits by identifying suppliers that accept

Visa. See the Supplier Strategy section of this guide for additional information on our match analysis services.

If you have a key supplier that does not accept credit cards, but would like to, your Account Manager can help them reach a merchant services representative.

**Mobile Wallets**

The mobile wallet is an app that can be installed on a smartphone or it is typically an existing built-in feature of a smartphone. A mobile wallet stores credit card, debit card, coupons, or reward cards information. There are several different mobile wallet apps available.

We currently support 5 of the most popular mobile wallet apps:

* Apple PayTM: Compatible devices are most new iPhones, Apple Watch, MacBooks and iPads which can be used in store with Near Field Communication (NFC) terminals, in app or web transactions via Safari.
* Google PayTM: Compatible devices are most new Android devices which can be used in store with NFC terminals, in app or web transactions.
* Samsung PayTM: Compatible devices are most new Samsung Galaxy phones and watches which can be used in store with NFC, magnetic stripe or EMV terminals, in app transactions, and web transactions at sites that accept Visa Checkout.
* Fitbit PayTM: Compatible devices are most new Fitbit watches and wearables which can be used in store with NFC terminals.
* Garmin PayTM: Compatible devices are most new Garmin watches and wearables which can be used in store with NFC terminals.

Cardholders should follow the directions on their smartphone to add their card to their mobile wallet app. Card verification will be required, and in most instances, require a call to Customer Service. The phone number will be provided within the app. Customer Service will be able to validate the card by asking the cardholder 3 to 4 verification questions as outlined under the customer service section on page 7.

**Enhanced Data**

Enhanced Data refers to Level II and Level III data; that is, additional transaction or customer information that a supplier may be capable of capturing at the point-of-sale (in addition to the Level I data captured by all suppliers). Not every merchant/supplier can capture Level II and Level III data, as it requires enhanced technology and point-of- sale equipment.

**Level I** data is captured on all transactions by all suppliers. It includes merchant name, merchant location, transaction amount, Merchant Category Code, and transaction date.

**Level II** data may include sales tax and/or unique variable data fields (up to 16 digits). Level II data can be extremely helpful to the cardholder in reconciling charges, especially in the case of repetitive charges. Examples of Level II variable data include: an order number, an employee name (in the case of temporary service provider), and a sample number (in the case of providers of laboratory testing service).

**Level III** data is divided into two types, summary data and line-item detail data. Summary data contains information that applies to the transaction, such as an order date and invoice number. Line-item detail data is detail information about individual line items, such as product code, description, quantity, and unit cost.

**Fleet** data is captured at participating fuel and vehicle maintenance merchants who provide fleet-specific transaction data such as odometer readings, vehicle, or driver ID numbers. This data is used by fleet managers to help better control costs associated with operating a fleet of vehicles for their everyday business needs. Cards must be set-up to capture some Fleet data at the time of issuance.

**Amazon Business** Visa has teamed up with Amazon Business to access full line-item detail on Amazon Business purchases to improve visibility and analytics. Amazon Business also provides approval workflows for additional control and seamless integration with the most widely used reconciliation tools, including Clarity - Enterprise Plus. Through the Visa Business Solutions portal, click on the Partners Quick Link to set up an Amazon Business account or enable this service with your existing account.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| ***Data Type*** | ***Level-1*** | ***Level-2*** | ***Level-3*** | ***Data Type*** | ***Level-1*** | ***Level-2*** | ***Level-3*** |
| *Merchant Name* |  |  |  | *Invoice Number* |  |  |  |
| *Transaction Amount (Total)* |  |  |  | *Order Number* |  |  |  |
|  |
| *Date* |  |  |  | *Item Product Code* |  |  |  |
| *Tax Amount* |  |  |  | *Item Commodity Code* |  |  |  |
| *Customer Code (30 Char)* |  |  |  | *Item Description* |  |  |  |
| *Merchant Postal Code* |  |  |  | *Item Quantity* |  |  |  |
| *Tax Identification* |  |  |  | *Item Unit of Measure* |  |  |  |
| *Merchant Minority Code* |  |  |  | *Item Extended Amount* |  |  |  |
| *Merchant State Code* |  |  |  | *Freight Amount* |  |  |  |
| *Ship from Postal Code* |  |  |  | *Duty Amount* |  |  |  |
|  |
| *Destination Postal Code* |  |  |  |  |  |  |  |

*(\*) This table is provided only for illustrative purposes and should not be construed as a listing of all the possible fields*

*associated with each data level or that every processor will support all the possible data elements.*

**Declines**

Cardholders are encouraged to contact the Customer Service Team regarding declines. Depending on the decline reason, cardholders may be directed back to their company administrator for assistance with limit changes, authorizations strategy changes, etc.

As a Program Administrator in Card Management, you can pull decline/authorization reports to specifically identify cardholder decline reasons and then resolve certain declines like limits and merchant restrictions within the system. This decline information is only available for a few days following the transaction attempt. In this reporting, you will see a variety of decline reasons. For your convenience, explanations of the most common reasons have been provided in the attached document below. This document also includes actions that should be taken to resolve the decline.



Fuel merchants may set single purchase limit thresholds to mitigate their fraud risk. These settings may cause cardholder declines but are often in place “per design” as part of the merchant's strategy to protect themselves based on Visa liability thresholds. Neither you as the company nor us as the bank has any ability to bypass or change these merchant settings. Cardholders may need to go into the store to have the merchant verify their identify and override the system limitation or they may need to simply use a different fuel merchant or other form of payment if the merchant does not have the ability to override their own settings.

In April 2022, Visa announced changes to Automated Fuel Dispenser (AFD) liability thresholds in response to rising fuel prices and other factors. Limits effective May 22, 2022, are as follows:

* AFD $1 status check limits at EMV enabled terminals will be raised to $175.
* $100 for non-Fleet cards at non-EMV enabled AFDs (this does not apply to our Commercial Cards as all Commercial Cards reside on a Fleet BIN).
* $150 for magnetic-stripe-read Fleet cards.
* $350 for chip read Fleet cards.

**Statements and Cycle Dates**

Your account cycles on a specific date each month as determined during the implementation process. All company statements are produced and sent via regular mail on your cycle date. When your cycle date falls on a weekend or bank holiday, your cycle date will be the next business day. Your Account Manager can provide your exact cycle date and assist you in requesting a cycle date change if necessary.

For company billed accounts, the company will be sent a billing statement, summarizing all cardholder activity, to the company address on file. Each cardholder will receive a memo statement of their transactions. A Program Administrator may suppress cardholder memo statements by contacting the PA Support Team. Six months of statement copies are available within Clarity - Enterprise Plus; up to 25 months of downloadable transaction history is also available within this tool.

For individually billed accounts, each cardholder will receive a billing statement of their transactions. Six months of statement copies are available within Clarity - Enterprise Plus; up to 25 months of downloadable transaction history is also available within this tool.

Cardholders and PAs may request statement copies through the Customer Service and PA Support Teams.

**Making Payments and Reconciliation**

\*See the Credit Limit section of this guide to learn how payments affect funds availability for different billing types.

\*\* If you are using the Positive Pay system, you will need to approve ACH for payment timely so that it does not reject. Consult your Treasury Management Officer to learn about auto-approval settings within Positive Pay.

When originating from one of our bank’s deposit accounts, the following payment methods will be immediately memo- posted to your account, resulting in **instantly available credit.** While funds are made available in this scenario, actual balances are not changed until the payment truly posts 24-48 hours later.

**Customer Service:** Call the number on the back of your cards (also provided in the Support Team section of this guide) to make payment through the Interactive Voice Response Unit or with a live representative.

**Branch Transfer:** This is a Universal Funds Transfer (UFT) from your bank account with us and is different from a regular in-branch payment.

Regardless of their originating bank, the following payment methods cannot be memo-posted, resulting in **available credit within 24-48 hours** from their receipt/processing date.

**PayPoint - Auto Payment:** Enrollment allows you to set recurring payments in full on specific days of the month (based on the ending balance for the previous day). PayPoint is facilitated by ACH and may be set to pull from any bank account. PayPoint may be established for Individual Bill accounts, but only when the payment is coming from a business bank account (no personal bank accounts are allowed in the auto-pay system). If you are using Positive Pay, be sure to set your payment to auto-approve- the ACH is processed by our vendor through PNC Bank. Use this form to enroll or change:



**ACH:** Payments may be made via ACH in a variety of ways, including using an ACH template in our treasury online banking systems. ACH Payments should be sent to: “Zions First National Bank”; R/T

124000054; Account Number 088317565.

\* To ensure proper credit, please include your company name and the last 8 digits of the control account you are making payment to in the receiving company name field.

**Check by Mail:** Mail payment to: Bankcard Payments, PO Box 30833, Salt Lake City, UT 84130 or FEDEX to 2200 South 3270 West, West Valley City, UT 84119

\*\* Please include the last 8 digits of the control account you are making payment to in the memo field.

**Wire Instructions:** Wire payments should be sent to: “Zions Bank”; Account Number 88317565; R/T

124000054.

\*\* In the OBI field, please include the last 8 digits of the control account you are making payment to.

As a best practice, company payment reconciliation should occur monthly using the company billing statement, all payments made within the cycle, and any payments after the cycle used to pay the outstanding cycle balance only. If you are using Clarity - Enterprise Plus for expense management, these items should also be compared to your final extract of all transactions for the month. If you are using Visa Payables Automation, these items should also be compared to your reconciliation files for the month. Clients may also choose to pull statement extracts or reconciliation files, pushing payments for those totals each time instead of reconciling to the billing statement. When using this method, the company billing statement is not reconciled as payments may cross statement cycles. This is not recommended as it can create additional reconciliation challenges if there is a payment error.

**Credit Balance Refunds**

Program Administrators should contact the Commercial Card Team to make a credit balance refund request. If the credit balance is the result of a merchant credit, we can immediately process the request. If the credit balance refund is the result of overpayment, you must wait 30 days before we can process the request. Refund requests take 7-10 days for processing and delivery. Any credit balance on a company bill account will be paid to the company directly.

**Disputing Charges**

Cardholders should attempt to resolve any merchant issues prior to initiating a dispute.

Our Dispute Team records and processes disputed charges received from you and your cardholders. To investigate a disputed transaction, we require written notice from the cardholder within 60 days from the billing statement date on which the error first appeared. PAs may submit disputes on behalf of their cardholders.

To dispute a transaction, please send the cardholder's name, last 4 digits of the card number, transaction details and description of your claim or reason for the dispute to bankcar[d.disputes@zionsbancorp.co](mailto:disputes@zionsbancorp.com)m. If you believe the transaction(s) are unauthorized, please call 888-223-3819 to report the card Lost/Stolen. Fraud claims can also be submitted during this call.

Provided the dispute has been accurately submitted, resolution is usually achieved within 45-60 days. Account availability will remain constant unless the cardholder fails to provide their required dispute information. Dispute results, including fraudulent transaction disputes, are communicated via regular mail to the cardholder address on file. These notices only communicate whether the card account has been credited for the disputed transaction. A chargeback decision is typically reached within 90 days of the dispute letter to the cardholder. The primary company administrator will receive information on any actual fraud losses in their monthly volume email.

Chargeback rights are dependent on the transaction. Some of the basic rules are listed below.

*Chargeback Opportunities:*

 Card Not Present Transactions to include Internet/Mail/Telephone Order (this segment is most of our chargebacks performed).

 Automated Fuel Dispenser pumps on Lost/Stolen cards (cannot perform this chargeback on counterfeit cards).

 Keyed transactions at face-to-face merchant where the merchant does not capture an imprint or CVV2.

*No Chargeback Opportunities:*

* Any swiped transaction (excluding gas pumps) regardless of who or how the draft was signed. Signature could be a scribble or anything else. Not specifically signed by the customer  **does not** provide a chargeback right.
* Card Not Present transactions where the merchant participates in Verified by Visa (our bank does not participate in Verified by Visa).
* Keyed transactions to a face-to-face merchant where they capture an imprint or CVV2.
* Transactions made on a card not issued to a specific person's name may be prohibited from chargebacks.

****

**Using Your Spend Volume Reports**

In the second week of each month, a spend volume report is sent to your Primary Program Administrator or designated Program Administrators. If your program includes more than one company billing account, spend from all accounts is aggregated in this report.

The report is designed to provide you with a visual of program spend growth trends towards your estimated annual spend goal. As a Program Administrator, you should share this information with executive sponsors in your organization regularly.

The report allows you to track and review your goal progress. Additional program and spend statistics are provided in the box underneath the spend graph. Using the Current PYTD Volume (Annualized) and the Payment Frequency you can anticipate the earning rate on your revenue share grid for all standard transactions. You can view a video on how to use your report by clicking on this link: <https://youtu.be/6JuGEixultU>.

If you’re participating in a Consortium, your Account Manager can provide you the current revenue share earning rate for your Consortium.

**Managing Fraud**

We strive to reduce your company's risk of fraud by investigating unrecognizable or clearly suspicious charges. A cardholder or PA may be contacted by a representative from the Fraud Department and/or blocks placed on a card while we investigate.

Our fraud detection and investigation team use smart technology to help protect cardholders and minimize fraud- related losses. Recognition processes may generate cardholder calls and/or temporary account holds for unusual spending pattern changes, such as:

• International transactions

• Dramatic increases in overall volume

• Multiple, low-dollar transactions

• High-risk merchants

• Merchants previously identified in fraud cases

• Merchant Category Codes which are unusual for the cardholder

If a cardholder reports fraud on their account, the card should be closed immediately. Cardholders who are traveling should use another form of payment, including personal payment, rather than leaving a compromised card open. To minimize the personal impact to a cardholder, many companies can pay for larger expenses such as hotel and airfare on behalf of the cardholder using a central company card account. If the cardholder has no other form of payment, the card may be allowed to remain open and additional steps can be taken within our Bank’s Operations and Fraud teams to further restrict specific purchase categories, foreign transactions, and Card Not Present activity in mitigating the risk.

Please help us reduce fraud by providing the following guidelines to your cardholders:

1. Promptly examine your monthly statement for unauthorized charges. Immediately notify your PA or the Customer

Service Team if there are charges on your statement that you do not recognize.

2. Watch salesclerks to make sure your card is not being used to imprint more than one transaction slip. Be sure the card is returned and that the card you are handed is yours.

3. Do not leave your card lying around the house, a hotel room, or in the car.

4. Do not leave copies of your cardholder number lying around or posted in visible areas.

5. Beware of callers seeking your account number. The telephone is a favorite tool for criminals seeking valid account numbers or information.

6. Destroy expired cards by cutting them in half.

7. If a card is lost/stolen/missing, please notify the Customer Service Team immediately.

8. Call Customer Service to notify us before you travel outside your normal area (internationally or within the U.S).

**Fraud Monitoring Options**

We offer three fraud monitoring queue options for use within your Commercial Card program. We believe that providing you with multiple fraud detection options allows you to be in the driver’s seat in balancing convenience and fraud protection settings in your Commercial Card program. The options include: 990 (most restrictive), 994, and 997 (least restrictive). As a default, all cards will be placed in the 990 queues. Company Program Administrators may request to have individual cards moved to the other two queues, acknowledging that the Company will have increased risk, by sending a written request using the online support request form. Please listing those cardholders requiring a queue change along with the queue number you would like each of them to appear in.

**EMV (Chip Cards)**

EMV enabled cards (chip cards) provide additional security measures to help prevent fraud. EMV utilizes a microchip embedded in the card to enhance security. The chip generates unique data for each new transaction to verify card authenticity. Combined with a signature, this process provides greater security in reducing fraud risk associated with counterfeit plastics in card present transactions.

**Purchase and SMS Fraud Text Alerts**

Visa Purchase Alerts allow cardholders to receive timely updates and notifications on their credit card activity in real time. Cardholders can elect to receive Purchase Alerts through mobile, email or both. Each cardholder can customize

their alert settings through the Visa Purchase Alerts website, electing to receive notices for: foreign transactions, online or phone purchases (card not present), and purchases exceeding a set amount. Cardholders can enroll at [www.visa.com/purchasealerts](http://www.visa.com/purchasealerts) in a few simple steps.

Cardholders may opt to receive and respond to SMS fraud alerts on their mobile devices by registering their cards at the bank specific websites listed below. The cardholder’s mobile number must be setup on their account prior to registration. To register, cardholders must enter their mobile number and then verify the following: complete card number, security code (on the back of the card), expiration date, and card account zip code. Users must also agree to the terms of use and reply “Yes” to an initial confirmation message during the set -up process.

|  |  |
| --- | --- |
| Amegy Bank | https:/[/www.smsservicesnow.com/fd/registernew/xsl/amegy/index.htm](http://www.smsservicesnow.com/fd/registernew/xsl/amegy/index.htm) |
| National Bank of Arizona | https:/[/www.smsservicesnow.com/fd/registernew/xsl/arizona/index.htm](http://www.smsservicesnow.com/fd/registernew/xsl/arizona/index.htm) |
| California Bank & Trust | https:/[/www.smsservicesnow.com/fd/registernew/xsl/calbanktrust/index.htm](http://www.smsservicesnow.com/fd/registernew/xsl/calbanktrust/index.htm) |
| Nevada State Bank | https:/[/www.smsservicesnow.com/fd/registernew/xsl/nevada/index.htm](http://www.smsservicesnow.com/fd/registernew/xsl/nevada/index.htm) |
| Vectra Bank Colorado | https:/[/www.smsservicesnow.com/fd/registernew/xsl/vectra/index.htm](http://www.smsservicesnow.com/fd/registernew/xsl/vectra/index.htm) |
| Zions First National Bank | https:/[/www.smsservicesnow.com/fd/registernew/xsl/zions/index.htm](http://www.smsservicesnow.com/fd/registernew/xsl/zions/index.htm) |

**Merchant Breaches**

Occasionally, one or more of your cards may be identified as being connected to a merchant breach. If one of your cards is impacted, your program administration team will be contacted and given several options to replace the card account with a new card number.

If an impacted cardholder is not traveling, or fraudulent activity has already appeared on their account, we will report the card as stolen to replace it with a new card immediately. The cardholder’s existing card would be closed and unavailable for use and will be linked to the new replacement card. The replacement card will arrive within 5 business days.

If an impacted cardholder is traveling or cannot be without a card for a few days, you may wish to consider having them use a personal card for their travel expenses while their card is reported as stolen, and a new card is delivered. If you wish to leave their existing card open for their use (which increases your company’s exposure to potential fraud loss es), we will order a new card for them rather than reporting the existing card as stolen. The new card will arrive within 5 business days. When the cardholder receives their new card or returns from their travels, they can then activate the new card and close the old one. In this case, the cardholder’s old and new cards will not be linked.

**Card Controls**

Our authorization system provides you the flexibility to set controls at company and individual card levels. By creating your own spending profiles, you will be able to better monitor and control transactions for your Commercial Card program.

**Credit Limits**

The company credit limit was determined during the implementation process. Contact your Account Manager to request an increase to this limit. All company increases are subject to credit approval and may require additional company information to be supplied.

Program Administrators establish credit limits for each card at the time of issuance. The cumulative sum of your cards’ individual credit limits can be greater than your total company credit limit, with funds available on a first come basis. PAs may change cardholder limits by using Card Management or contacting the Customer Service or PA Support Teams.

Typically, accounts are company billed and cardholder credit limits refresh at each billing cycle (not when payment is made to the company account). As such, each card should have a limit that covers their monthly spend estimate and the aggregate limit of all individual cards does not need to equal the company credit limit. Payment is made to the company billing control account. Payment releases funds on the company account upon posting, but funds must also be available on the individual card account to allow charges. If the individual card has hit their limit for the month, the company’s Program Administrator will need to raise the individual card limit (either permanent or temporary) to allow for purchases.

Instead of the typical card limit refresh at cycle described above, company administrators may opt for the mid-cycle refresh setting on some or all their cards. Mid-cycle refresh is enabled on a per card basis using special authorization strategies (see the “Merchant Restriction” section of this guide for details on which authorization strategies to use). When enabled, the cardholder credit limit is ignored and is effectively equal to the total company credit limit; as such, this feature should be used with caution. This setting ensures the funds available on the card match the funds available at the company level – refreshing the cardholder limit availability as company payments are made mid-cycle. This eliminates the need for administrators to set and adjust individual card limits to accommodate changes in utilization, while still providing the convenience of a single billing statement at the company level. As with all combined billing accounts, the aggregate limit of all individual cards does not need to equal the company credit limit and payment continues to be made to the company billing control account only. Payment releases funds on the company account, and any cardholders with a mid-cycle refresh authorization strategy, upon posting. Any cards that do not have a mid-cycle refresh authorization strategy attached to them will follow the typical combined billing process with monthly limits enforced and refreshed at cycle.

For individually billed accounts, cardholder credit limits refresh upon payment posting to their account. Individually billed cards are restricted to a maximum individual card limit of $25,000. Cardholder exceptions to this limit restriction require the company to be enrolled in autopay for the individual account. Payments are made to individual card accounts by the individual cardholder or by the company on the cardholder’s behalf. Payment releases funds on the individual account upon posting, but funds must also be available at the company level to allow authorizations.

**Managing Limits for Multiple Company Billing Accounts**

All company billing accounts under your program are connected by a “Super Company” that acts as an additional control account over the company billing accounts to ensure they cannot collectively spend above the approved credit limit for the company. If your card program has multiple company billing accounts separating different entities, card types or VPA, you may divide the approved credit limit amongst them evenly or as you see fit. If you set the limits on each billing account to overlap or be equal, funds are approved on a first come basis.

**Single Purchase Limits**

A single purchase limit is the maximum amount that can be purchased in any one transaction. As a default, each card’s single purchase limit is equal to their card credit limit. PAs can assign alternative single purchase limits at the cardholder level using an authorization strategy (see section below).

**Daily Purchase Limits**

Daily purchase limits may be set to restrict amount of cardholder transactions allowed per day. As a default, each card’s daily purchase limits are unrestricted. PAs can assign alternative transaction limits at the cardholder level using the authorization strategy (see section below).

**Transaction Limits**

Transaction limits may be set to restrict the number of cardholder transactions per day and/or per cycle. As a default, each card’s transaction limits are unrestricted. PAs can assign alternative transaction limits at the cardholder level using the authorization strategy (see section below).

**Cash Access**

A company cash access limit was determined during the implementation process. As a default, all cardholder cash limits are set to $0.00. Program Administrators may set cash limits for cardholders by using Card Management or submitting a request to PA Support.

If authorized, cardholders may obtain cash from any ATM that is part of the Visa Network and from any Visa member bank, subject to ATMs transaction size and frequency limits set by the bank which owns that ATM.

Cardholders with cash access must call 888-891-2435 from the Home Phone number listed on their account to establish a Personal Identification Number (PIN).  Cardholders cannot call from a different number and must be able to authenticate by entering their full card number and either the Zip Code listed on the card OR the Company Tax ID Number (TIN).  If the cardholder answers these questions incorrectly, they will be locked out of the automated PIN system for 24 hours before they can try again.

**Merchant Restrictions / Authorization Strategies**

Authorization strategies provide a great way for you to establish controls for cardholder compliance with your business’ spending policies. PAs may create and edit custom authorization strategies by using the Authorizations Strategy Workbook below.



PAs may also use our standard strategies. These 12 standard strategies (and their alternate versions used to further restrict purchases to the U.S. enable mid-cycle refresh) have automatically been loaded into Card Management for your use. The standard authorization strategies available are listed below. Also listed within the Pre-Built Authorization Strategy document are the individual MCC codes associated with each standard authorization strategy and a side-by-side comparison of all strategies and the MCC codes they include.



As a default, cards have no strategy applied to them. Program Administrators can add or remove a strategy from a card, real-time, using Card Management or by calling PA Support. It is recommended that every card has a strategy applied to it, even if it is only the HIGH strategy.

In addition to using authorization strategies for Merchant Category Classification (MCC) restrictions, Fleet cards can be restricted using the purchase type codes below. Please note that there is not a purchase type code available which further restricts the type of fuel available for purchase. Please contact PA Support if you would like to use these Fleet-specific merchant restrictions.

 1 = fuel

 2 = nonfuel

 0 = not fleet related merchant

**Visa Benefits**

Visa provides a wealth of services that your cardholders can access 24 hours a day, 7 days a week, by contacting the Visa Benefits Administrator at 1-800-VISA-911. Comprehensive benefit guides are provided with each new card. You may request a copy of the benefit guides by contacting PA Support.

All Visa benefits are provided at no additional cost to your company. No enrollment is required to participate. Visa offerings may change at any time.

**Travel and Emergency Assistance Services**

Visa Travel and Emergency Assistance Services will put your cardholders in touch with the appropriate emergency services should the need arise. Assistance may include:

- Emergency Message Service: relays critical messages to family and business associates.

- Medical Referral Assistance: provides medical referral, monitoring, and follow-up.

- Legal Referral Assistance: arranges contact with English-speaking attorneys and U.S. embassies.

- Emergency Transportation Assistance: arranges travel to home or nearest medical facility.

- Emergency Ticket Replacement: helps with the carrier’s lost ticket reimbursement procedures.

- Lost Luggage Locator Service: helps with carrier’s claim procedures or can arrange shipment.

- Emergency Translation Service: provides telephone assistance in all major languages.

- Prescription Assistance: can help cardholders get prescriptions filled or replaced.

- Valuable Document Delivery Arrangements: can help transport critical documents left behind.

- Pre-Trip Assistance: provides information on your destination before you leave.

Visa Travel and Emergency Assistance Services provide assistance and referral only. Cardholders are responsible for the cost of any actual medical, legal, transportation, cash advance, or other services or goods provided. Please refer to the Travel and Emergency Assistance Services section of the Guide to Benefits included with each card for additional terms, coverage, and claim details.

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**Auto Rental Collision Damage Waiver**

This service provides your cardholders with primary collision and loss damage insurance when you rent a car using the Commercial Card for 31 consecutive days or less. To qualify, cardholders must decline the vehicle rental company’s collision damage waiver option, or similar provision, if offered by the auto rental company. Please refer to the Auto Rental Collision Damage Waiver section of the Guide to Benefits included with each card for additional coverage and claim details. To reach the claims department directly, you may call 1-800-348-8472.

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**Travel Accident Insurance**

Cardholders (not the Company) are insured for up to $500,000 against accidental death and dismemberment that results from common-carrier transportation purchased with the Commercial Card. Please refer to the Travel Accident Insurance benefit guide included with each card for coverage and claim details.



**Visa Liability Waiver**

The Visa Liability Waiver program insures your Company against eligible losses that might be incurred through card misuse by a terminated, eligible cardholder. If an eligible cardholder misuses their Visa Commercial Card privileges, the Visa Liability Waiver reimburses certain eligible charges and helps minimize Company losses.

**Visa Liability Waiver Benefits:**

 Coverage up to $100,000 per eligible cardholder.

 Automatic enrollment.

 No deductible and no extra cost to the Company to participate.

 No maximum cap per Company.

 Coverage ghost accounts.

 Simple claim procedures.

 Coverage for non-employee contract workers.

**Company Obligations:**

 Advise your card users that accounts are for approved company expenses only; preferably within a documented company policy and through the execution of a card usage agreement with all users granted access to a card account.

 Cancel the card account within two (2) business days following the Notification of Termination Date.

 In the event of misuse, attempt to collect from the cardholder for 60 days.

 File a claim with all required documentation within 180 days of Notification of Termination Date.

**Eligible Transactions:**

Charges incurred by an eligible cardholder or another authorized person which:

 Do not benefit the company directly or indirectly.

 Were billed up to 75 days before the Notification of Termination Date.

 Were incurred but unbilled as of the Notification of Termination Date.

 Were incurred up to 14 days after the Notification of Termination Date.

\*\* Notification of Termination Date means the date the cardholder gives oral or written notice of immediate or pending termination to the company, or the date the cardholder leaves the Company, whichever is earlier. The Company must cancel the card account within two (2) business days following the Notification of Termination Date.

Cash Advances incurred by an eligible cardholder or another authorized person which:

 Were made prior to the Notification of Termination Date.

 Were made after the Notification of Termination Date, up to $300 per day or a maximum of $1,000.

**Filing a Claim:**

After 60 days of collection efforts, a Company claim can be filed. All claim documentation must be submitted within

180 days of the Notification of Termination Date. Reimbursement to the Company for valid claims will occur within thirty (30) days of the receipt of all required claim documentation.

To file a claim, the Company must complete and sign the Company section of the Visa Affidavit of Waiver Claim Form (below) and send it to PA Support with the following required documentation listed below.

 A copy of the Company’s executed cardholder agreement, stipulating the card is to be used only for approved company expenses.

 A copy of the written notification sent to the former cardholder, in writing, stating that their account has been canceled and they no longer have the right to use it.

 A list of all eligible charges requested for waiver (a computer screen printout of the cardholder’s account

statement or photocopy of the actual account statement with charges highlighted).

 Documentation and a written description of all actions taken by the Company to collect directly from the eligible cardholder during the 60 days following the Notification of Termination Date.

 A copy of the Account Cancellation Request sent to the bank or a screen shot from Card Management showing the cancellation actions taken by the Company.

 Proof of eligible cardholder reimbursement in cases where the eligible cardholder was reimbursed by the Company but failed to pay the bank (e.g., expense reports or canceled checks).

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**Clarity - Enterprise Plus**

Whether you’re on the road or in the office, information about your accounts is just a few clicks away! Clarity - Enterprise Plus is our free, intuitive reporting and account allocation system. For your convenience, this system is available 24/7, 365 days a year, via any standard web browser.

**Card Management**

The Card Management module provides several self-servicing options. Card Management features allow PAs to do the following:

• Change cardholder credit limits (real-time, set for the future, or temporary).

• Close an account.

• Update cardholder address.

• Request a new card.

• Request a replacement card.

• Apply authorization strategies.

• Activate cards.

**Access Levels**

The system has three access levels, with varying functionality based upon your company configuration.

**Cardholders** can :

 View and download 6 months of statements and 25 months of transactions.

 View level II and III data (when supplied by the merchant) for posted transactions.

 Review, edit and approve transactions online or through the "Visa Spend Clarity Enterprise "mobile App.

 Create Expense Reports.

**Managers** can:

 Access manager reports.

 Review, edit and approve transactions.

 Approve Expense Reports.

**Administrators** can perform the following and more:

 Add and delete users while assigning access rights.

 Manage the account hierarchy.

 Upload accounting codes.

 Create default account code mapping.

 Post broadcast messages to other users.

 Create automated email messaging.

 Perform audit tracking.

 Report on spending pattern exceptions, preferred supplier spending, etc.

 Initiate data extracts for reconciliation with ERPs.

**Registration**

Your company’s Primary Program Administrator is granted access to during the implementation process. Additional administrators, managers and cardholders may also be granted access. After implementation, PAs can add and remove additional users within the system as needed.

To access Clarity - Enterprise Plus, go to <https://enterprise.spendclarity.visa.com>. If you are a Program Administrator who has opted to have your Visa log-ins single sign-on enabled, you will go to [www.businesssolutions.visaonline.com](http://www.businesssolutions.visaonline.com).

User IDs and initial passwords will be established by your Primary Program Administrator. It is recommended that you use company email addresses for all User IDs. During a user’s first login, they will be asked to create a new password, and establish two-factor authentication. Passwords are case sensitive.

If a user forgets their password, they may select “Forgot your password” from the home page and a new, randomly generated password will be emailed to their email address on file. Users must contact one of their company Program Administrators for assistance with login issues.

**Training and Recorded System Demonstrations**

We will provide training for your Program Administration Team as part of the implementation process. After training, the Commercial Card Team is available to assist you with any system difficulties. Additionally, we provide many recorded training modules - see the [Other Program Resources and Training](#OtherProgramResourcesandTraining) section of this guide for links.

**Virtual PA Training Courses** are offered several times a year. These courses are offered to clients at no cost. Click [here](https://zionsbancorporation.allegiancetech.com/cgi-bin/qwebcorporate.dll?NK6WYE) to register for any of our scheduled classes.

* In **Foundations**, we will cover: Keys to a strong program, Program management basics, Card Management and basic reporting within the Clarity – Enterprise Plus system, and targeting suppliers. When offered, the 2-hour Foundations course is held on the second Wednesday of the month from 1:00PM to 3:00PM MT.
* In **Systems**, we will cover we will cover: Mobile Expense Management / Expense Management set-up, user management, fleet cards, and Visa Payables Automation. When offered, the 2-hour Systems course is held on the third Wednesday of the month from 1:00PM to 3:00PM MT.

* In **Advanced**, we'll take a deeper dive into program maintenance, advanced Expense Management and reporting features within the Clarity - Enterprise Plus system, supplier enablement, and Compliance Auditor. When offered, the 2-hour Advanced course is held on the fourth Wednesday of the month from 1:00PM to 3:00PM MT.

**Payables Automation (VPA)**

VPA is designed to function with the traditional accounts payable process. Using this system, steps for reconciling invoices and controlling payment timeframes are preserved, while processing controls limit your suppliers to charging accounts for the exact amount authorized and supplier communication is streamlined through automated email notices.

In VPA, clients upload a file of all invoices to pay, and then the system assigns a card number to be used for each invoice. The system then sets a limit on the card through Visa Payment Controls (VPC) which exactly matches the invoice

amount. Suppliers cannot process the transaction for any more or less than this limit. VPA handles the communication of card numbers for each invoice to the supplier in a payment instruction email, eliminating the need for your AP resources

to spend time calling suppliers with card numbers to use for each payment. Program Administrators have visibility into

which suppliers have processed the payment and can even re-send the payment instruction email to a supplier as needed. Once the supplier processes their payment, they are not able to use the card again as the limit on that card is automatically reduced to zero upon authorization and placed back into the VPA card pool to be used for a future invoice with another supplier in no less than 60 days.

To further automate, clients may opt to connect VPA to our Integrated Payables solution which also handles check and ACH processing amongst other invoice processing improvements. If you are interested in Integrated Payables, your Account Manager can connect you to a Treasury Management Officer for more information and to see a demonstration.

**Registration / Implementation**

Before VPA can be implemented for your company, you will need to create a test Payment Instruction File (PIF). Specs are available to assist you. Fees associated with the VPA program can be found within the Commercial Card Schedule of Fees, which is the last page of your Commercial Card Program Master Agreement.

Your company’s Primary Program Administrator is granted access to Visa Payables Automation during the VPA

implementation process. A separate Company Billing Account will be created to support your instance of VPA.

To access Visa Payables Automation, go to [www.businesssolutions.visaonline.com](http://www.businesssolutions.visaonline.com). During your first login, you will be asked to create a new password, and then establish security questions and answers. Passwords are case sensitive.

**Training and Recorded System Demonstrations**

We will provide training for your Program Administration Team as part of the implementation process. After training, the Commercial Card Team is available to assist you with any system difficulties. Additionally, we provide many recorded training modules - see the [Other Program Resources and Training](#OtherProgramResourcesandTraining) section of this guide for links.

**Boost Payment Solutions**

Boost Payment Solutions is a payment facilitator that processes cards on behalf of suppliers.  In working with these suppliers, they have been able to increase card acceptance by making it easier for them to process your virtual card payments.

If you’re paying one or more of the suppliers listed below via check or ACH today and would like to begin earning revenue share by paying them on your Commercial Card through Boost, please send an implementation request to [CommercialCard@zionsbancorp.com](mailto:CommercialCard@zionsbancorp.com).

All Boost payments must be submitted through the VPA portal.  There are no additional transaction fees or implementation fees associated with enabling suppliers with this option on your VPA account.

|  |  |
| --- | --- |
| **Supplier** | **Industry** |
| Accountemps (Robert Half International) | Business Services |
| Aramark Uniform Services (Uniform Division Only) | Industrial Supplies |
| AT&T | Telecommunications |
| AT&T Mobility | Telecommunications |
| Cooley LLP | Legal Services |
| DirecTV (AT&T) | Media |
| Iron Mountain (All Divisions) | Business Services |
| Littler Mendelson | Legal Services |
| OfficeTeam (Robert Half) | Business Services |
| RHI (Robert Half International) | Business Services |
| ROBERT HALF INTERNATIONAL | Business Services |
| SBC (AT&T) | Telecommunications |

**Compliance Auditor**

Compliance Auditor is an easy-to-use data mining tool that helps you better manage your audit process without placing the burden on your resources. Most companies recognize the importance of minimizing the risk of employee card misuse and conduct regular audits of their card programs However, most of these audits only analyze a small fraction of the card data available to them. Compliance Auditor analyzes 100% of your available card data through a mix of rules, random sampling, and proprietary transaction risk scores.

**Registration / Implementation**

Fees associated with the Compliance Auditor program can be found within the Commercial Card Schedule of Fees, which is the last page of your Commercial Card Program Master Agreement.

During the implementation process, we will work with you to establish users, build rules, and learn to use the different modules of this robust system.

Once enrolled, users access Compliance Auditor at [www.businesssolutions.visaonline.com](http://www.businesssolutions.visaonline.com).

**Training and Recorded System Demonstrations**

We will provide training for your users as part of the implementation process. After training, the Commercial Card Team is available to assist you with any system difficulties.

**Supplier Strategy**

Expansion of your Commercial Card program is an ongoing process that begins by engaging support of your program from Senior Management. It is in your company’s best financial interest to migrate spend to the Commercial Card program whenever possible. Increasing card volume will allow your business to:

 Improve spending controls and reporting.

 Reduce acquisition cycle times.

 Eliminate costly, time-consuming, and paper intensive processes.

 Improve preferred supplier negotiating power.

 Reach higher contractual revenue sharing tiers.

Use this section and the Supplier Engagement Quick Reference Guide below in conjunction with the Supplier Enablement Toolkit available from our Implementation Team, to develop a winning supplier strategy that will expand your program. If you cannot find the answer you are looking for, contact your Account Manager for assistance.



**Expanding Your Card Program**

Successful program managers continually analyze their supplier lists and present detailed card program growth and expansion plans for business approval.

When creating your expansion plans, consider how the card program will assist you in overcoming supplier challenges, reducing processing inefficiencies and aligning with other organizational goals. Different card types, such as ghost, meeting planner, central travel, project, and fleet accounts may present unique solutions for your business.

As you develop your Commercial Card program, consider migrating spend for the following, often overlooked purchasing types.

|  |  |  |
| --- | --- | --- |
| Courier Services  Equipment Leasing Freight  Furniture  Guard Services Relocation Services Industrial Supplies Inventory  Janitorial Supplies | Mailing Services Work Orders Office Supplies  Parking  Legal Services  Maintenance Contracts  Janitorial Supplies  Pest Control  Leasing | Production Services  Promotional Items  Vehicle Maintenance Virtual Offices Subscriptions  Temporary Services |

**Analyzing Existing Suppliers**

Your Account Manager can help you maximize your Commercial Card benefits by identifying current suppliers that accept Visa. Simply provide a supplier list including the business name, street address, city, state, ZIP

code, phone number, and Tax ID Number (optional) to the Commercial Card Team and they will reply within five business days with a matched supplier list. It is strongly recommended that you also include the supplier’s

average transaction size and annualized volume for further analysis.

Our bank also participates in the Commercial Card McKinsey Benchmark survey quarterly along with other regional and national banks. Through this partnership, we gain access to the survey’s benchmarking information which is, in turn, available to you through your Account Manager. Among other things, the benchmarking tool allows us to view typical card spend for individual industry classification codes relative to your company’s annual revenues. Ask your Account Manager for your custom McKinsey Benchmark Report and review it with them at least annually. The report will compare your program to peers and to identify certain spend categories where others have been successful in negotiating card use – these are may represent your biggest growth opportunities! This information is very useful in determining which types of suppliers you may want to target first and is particularly helpful when combined with your supplier match results.

Use the Supplier-Company Report within Clarity - Enterprise Plus to identify suppliers with which you are already using

the Commercial Card programs. Compare your Visa Supplier Match results to this report to determine where you have potential opportunities for moving supplier spend to the card program.

If a current vendor does not accept Visa, your Account Manager can help them reach a merchant services representative to work with your supplier in helping them to understand the benefits of card acceptance and facilitate the set-up process.

**Finding New Suppliers**

When targeting new suppliers, ask about their acceptance and the level of data they are passing. Make card acceptance a requirement to be initially signed or renewed as a supplier.

**Supplier Enablement Services**

Visa Payables Automation clients may be eligible to participate in Visa-sponsored supplier enablement campaigns designed to obtain the supplier email addresses needed to use VPA as a payment vehicle. Campaigns target those existing suppliers who matched as Visa acceptors and were not filtered out by the Visa Supplier Enablement

Team based upon industry and opportunity size (you must spend at least $10,000 annually with each supplier for them to be included in a campaign).

Once the match and filtering process is complete, the Visa Supplier Enablement Team can begin, provided the resulting list contains at least 100 qualifying suppliers. Campaigns typically last 6 weeks and begin with a kick- off call for your Company to review and approve campaign materials, including customizable supplier letters.

Letters and supplier outreach (inbound and outbound calls) are supported by weekly dashboard reporting for you to monitor progress.

If your filtered supplier list falls short of the 100 suppliers required for a campaign, you may run your own enablement campaign using materials provided in the Supplier Enablement Toolkit.

**Managing Non-Accepting Suppliers**

Even though Visa is accepted by millions of merchants in over 170 countries, you may encounter suppliers who are not yet set-up to accept payment from your business’ Commercial Card program. If you have a key supplier that does not accept credit cards, but would like to, your Account Manager can help them reach a merchant services representative to begin the set-up process

Even when the supplier accepts Visa as a form of payment, some suppliers may be hesitant to accept your card for the purchases associated with your unique supplier relationship. It is not uncommon for Program Administrators to experience supplier resistance to card payments for larger purchases or for larger, overall supplier relationships.

Supplier resistance is usually due to interchange fees associated with processing the card transaction. The purchaser's bank (that issued the credit card) and the supplier's bank (with whom the charge slip is lodged by the supplier) charge a percentage of the purchase amount on card transactions. This interchange fee amount essentially comes from the amount that is payable to the supplier. As a result, the supplier typically receives one to three percent less than what they would have received had the transaction been paid for by cash.

Refer to the Supplier Engagement Quick Reference Guide above or consult your Account Manager for assistance in working with suppliers who accept Visa as a form of payment but are resistant to accepting your card due to your unique business relationship with them.