



Commercial One Card

**Benefit from efficiency, flexibility and control
with a sophisticated commercial payment solution.**

Empower your business with a commercial card that delivers simplified expense management, robust reporting and improved control. The Commercial One Card combines powerful purchasing capabilities with benefits for corporate travelers in a single card program, offering the convenience of one process, one platform, one invoice and one card.

A versatile payment solution

Streamline payables management – from T&E spending to supplier purchases – with the power of the One Card.

- Save time and money by reducing or eliminating manual accounts payable (AP) processes.
- Simplify corporate purchasing and mitigate fraud risk by reducing check usage.
- Improve productivity and accuracy by digitizing and automating expense submission, approval and reconciliation workflows, reducing paper purchase orders, travel requests and invoices.
- Maintain spend policy adherence with customizable card controls and limits.
- Improve cash management and decision-making with enhanced visibility into spending.
- Eliminate manual effort, delays and rekeying errors by seamlessly integrating card transaction data into your ERP or other financial systems via APIs or file transfers.
- Maximize rebate opportunities by consolidating both travel and procurement spend on the One Card.

With easy card issuance, automated reconciliation and advanced expense management capabilities, the One Card frees up staff to focus on activities that drive growth and strategic value for your organization.



Key benefits



Simplicity: Streamline financial management with a single solution for paying vendors, managing T&E, making incidental purchases and more.



Liquidity: Leverage extended float on card purchases to optimize working capital and negotiate better payment terms.



Efficiency: Simplify workflows and increase productivity for your finance team, procurement and traveling employees.



