

# 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.





## Streamline expense management and card administration

Make your payments process more productive with a flexible and powerful payments management solution:

- Handle all card, account and transaction management needs, including card setup and replacement, setting spending limits, transaction routing, disputes and more.
- Accelerate reconciliation, route transactions for approval, and simplify accounting with real-time spend data.
- Initiate virtual payments to address ad hoc travel needs or improve supplier payment efficiency.
- Enhance decision-making with customizable reporting to help analyze spending patterns, monitor T&E or purchasing policy adherence and support negotiation of supplier discounts.
- Deliver convenient 24 hours a day, 7 days a week access to administrators, AP staff, approvers and cardholders.

Configure the One Card platform to manage your card program more efficiently, improve expense management control, simplify workflows and identify ongoing savings opportunities.

## Gain efficiency, visibility and control

- Save time and streamline payables management by converting manual tasks into automated, digitized workflows.
- Issue virtual cards on demand for suppliers or infrequent travelers, improving both convenience and fraud protection.
- Simplify card program administration and expense management with a full-featured, cloud-based platform.
- Leverage consolidated data and sophisticated reporting to identify patterns, forecast cash flow and improve decision-making.
- Access dynamic spend controls at the cardholder level – including transaction limits, cash access and merchant category restrictions – to protect against fraud and mitigate risk.
- Get more out of corporate spend with rebates on qualified purchases – with no annual fee.
- Support traveling employees with benefits like accident insurance and emergency travel services.
- Upgrade to corporate card advantages: no personal guarantee, flexible billing options, higher spend limits and more authorized cardholders.



**To find out how the Elan One Card can make your payments process more productive, contact your S&T Bank Relationship Manager.**