

usbankTM

Canada

One Card



Corporate Payment Systems

In today's global marketplace, companies are more diverse than ever in how and where they do business. Therefore, it is especially important to find simple solutions that bring corporate expenses back into tight control and promote efficient management. That is what the U.S. Bank Canada One Card is designed to do.

Simplify the payment process and reduce costs with the U.S. Bank Canada One Card program

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

In fact, U.S. Bank Canada customers have saved as much as \$47* per transaction by implementing the one card payment program. Multiply that by the hundreds or even thousands of purchases made every year and the savings are significant.

The one card does it all

Managing travel and purchasing transactions with just one process, one staff, one card issuer and one invoice is a reality with the one card. The one card empowers customers to merge separate card solutions, increase efficiencies and decrease costs across all platforms. Moreover, with the one card, customers have the ability to offer employees unsurpassed flexibility without sacrificing control.

The power and control companies need to effectively manage a payment program

U.S. Bank Canada customers can count on the one card to help control spending, provide purchasing flexibility for employees and protect against employee misuse.

Unparalleled acceptance and support

Worldwide travel and entertainment costs are easier to monitor, control and negotiate thanks to superb administrative tools and advanced customer service.

Greater risk control and protection

The Visa® Liability Waiver program protects customers with more than five cardholders on their one card program, up to \$100,000 per cardholder, for fraudulent use or misuse of the card by the cardholder.

One Card Features:	How Customers Benefit:
No annual card fees* **	Experience no hidden charges with rebates available for qualifying companies
Visa® Liability Waiver program protection	Receive \$100,000 protection, per instance, in the event of misuse by employees
Cost Savings	Decrease costs associated with the processing of cheques, invoices and purchase orders
Flexible authorization system and cardholder spending controls	Manage where cards are used and limit company exposure
Easy integration with customers' accounting and payment systems	Eliminate many manual processes such as data entry and filing
Worldwide acceptance	Obtain unparalleled purchasing access
Full reporting for complete expense management	Get all the data that is needed for faster employee reimbursement
Account setup and maintenance	Manage and control accounts online in real time
Industry Best Practice of Corporate Billing with flexibility for Individual Billing all under the protection of corporate-liability	Manage corporate expenses while holding employees accountable for prompt payment
Experienced U.S. Bank Canada implementation account managers to help with end-to-end implementation strategies	Get the most cost savings and improved efficiencies
Tax and compliance management support	Eliminate most issues associated with regional and national tax reporting
Supplier management solutions	Identify and develop opportunities with strategic suppliers
Automatic travel accident insurance and emergency travel services	Provide added security for employees
24-hour customer service	Receive assistance whenever it is needed

***No annual card fees will be assessed for the first year of a U.S. Bank Canada One Card program. After the first year of the program annual fees will only be assessed if more than two hundred (200) cards are issued and total program spend is less than one million (\$1,000,000) Canadian Dollars.*

Billing options that help cut waste, improve control and increase flexibility

U.S. Bank Canada provides two efficient billing options that give customers the power to eliminate unnecessary costs, maintain control and provide employees with greater flexibility.

Corporate Billing

Customers can add power and versatility to a payment program with the corporate billing option. All one card payments for employee cardholder accounts and central purchasing accounts are billed through a single source. This reduces the time spent on program administration and helps achieve greater cost savings. The corporate billing option is an industry-wide best practice and recommended for most one card customers.

Combined Corporate and Individual Billing

Though not considered a standard industry best practice, some customers prefer to combine individual bill accounts with centrally billed purchasing accounts to gain more accountability. With this option, those cardholders who travel will be issued individually billed cards to track their T&E expenses, while centrally billed accounts are set up to handle purchasing expenses. While all accounts would carry corporate liability, this billing option allows organizations to enforce cardholder accountability for T&E expenditures.

The process and service clients need to ensure ongoing success

U.S. Bank is the world leader in payment systems and will simplify the implementation and program development process. The U.S. Bank Canada program management approach encompasses the entire life cycle of customers' card programs from implementation to continuous improvement. By taking this comprehensive approach, U.S. Bank Canada provides the process and tools necessary to ensure customers' ongoing program success.

U.S. Bank Canada strives to:

- Streamline internal procedures
- Develop an effective implementation strategy
- Conduct regular program reviews to ensure that customer program goals and cost savings are realized
- Consult with customers and provide innovative solutions well into the future

Leverage data with Access Tools

To enable customers to harness the data currently in their procurement systems and manage corporate travel expenses, U.S. Bank Canada offers a full suite of access tools via Visa Information Management. This tool lets customers analyze their information and turn it into a valuable intellectual property that can be leveraged throughout the organization. From bank or client-hosted options to the secure transfer of data, U.S. Bank Canada has access tools to meet customers' needs.

Visa Information Management Services

Visa Information Management provides seamless and convenient tools for managing all Visa commercial data via a single user ID and password. In addition to the benefits of customized user management, convenience and time savings, Visa Information Management Services offers you a variety of tools and solutions for your organization.

Visa Card Management

Visa Card Management enables administrators to establish new cardholder accounts, close accounts and adjust cardholder spending limits.

Visa Information Source (VIS)

Customers can make reporting and program management easy and efficient with VIS. This web-based, user-friendly system is easy to implement and flexible, offering a feature-rich platform that supports and enhances company business processes.

VIS allows customers to:

- Access and view cardholder statements electronically
- Generate reports to better understand spending patterns, vendor usage and policy compliance
- Automate the capture of customer accounting and general ledger information
- Integrate card data with automated posting capabilities to customers' accounting system and general ledger



The screenshot displays the 'WISA Visa Information Source' interface. It features a table with columns for 'Cardholder Name', 'Card Number', 'Card Type', 'Card Status', 'Cardholder ID', and 'Cardholder Address'. The table contains multiple rows of data, with some rows highlighted in blue. The interface also includes a search bar and various navigation options.

Visa Information Source makes it easy to generate reports to better understand spending patterns.

Increase the performance of your Electronic Expense Reporting (EER) system

Seamlessly integrate the U.S. Bank Canada daily pre-populated cardholder file, which contains all of your one card account-spending data, with the Electronic Expense Reporting (EER) system of your choice.

Leverage the capabilities of your Enterprise Reporting Platform (ERP)

Take advantage of increased capabilities provided by U.S. Bank Canada when the one card program monthly statement billing file easily integrates with your preferred Enterprise Reporting Platform (ERP), including but not limited to SAP, J.D. Edwards, Peoplesoft and Oracle.

Implement a one card program in three easy steps

To implement a one card program, please follow these three steps:

- ONE** Complete, sign and submit the enclosed one card application (while including all required documents).
- TWO** Provide the last three years' audited financial statements. If the statements are older than six months, please provide a copy of the latest quarterly report as well.
- THREE** Discuss complete program set-up and training requirements with a U.S. Bank Canada implementation project manager after the application is processed.

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

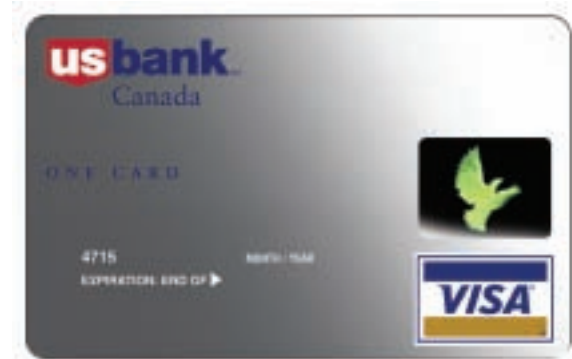
A partner who wants to serve your needs

U.S. Bank Canada offers unique solutions to meet your payment processing needs. We are a single source for an array of payment solutions, including eProcurement, transportation management payables and merchant processing. When combined with our five star guarantee, U.S. Bank Canada delivers what other processors only promise.

Great service...guaranteed

In order for our customers to meet their customers' needs, U.S. Bank Canada must provide responsive, reliable and available service every time. So U.S. Bank Canada guarantees that every person, department and function will work together to deliver payment solutions to customers' complete satisfaction.

- Responses to requests for replacement cards, PINs and convenience cheques within one business day
- Responses to inquiries received before 3:00 p.m. ET on same day
- Line increases processed within one business day
- All contracted professional services provided accurately and on time
- Accurate information on all card statements



For more information

To find out how your organization can benefit from the U.S. Bank Canada One Card program, contact your U.S. Bank Canada account manager, or visit us at www.usbankcanada.com.





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