CARD SERVICES

# CORPORATE CARD FOR BUSINESS TRAVEL & ENTERTAINMENT

STREAMLINE YOUR APPROACH TO EXPENSES AND REIMBURSEMENTS

PNC's Visa® Corporate Card is the perfect way to pay for all business- travel-related expenses. Maintain complete control. Take advantage of flexible, robust billing, payment and reporting options. Even manage cash access and employee travel benefits. All while improving the efficiency of your reimbursement process and enhancing your visibility into company expenditures.

It's a powerful solution that simplifies management, while providing real cost savings.

## Stay on top of everything

From billing and payment process options to extensive data access and reporting, PNC gives you the tools you need to manage and guide the program.

- **Invoicing** Choose individual billing and payment to support an employee expense reimbursement process, or choose consolidated billing and payment for your entire organization.
- Central billing Consolidate high-cost expenditures, such as air travel, into one specific account number to be used by your travel agency or online reservation system.
- Transaction and statement-level information View detailed transaction information, allocate transactions and download information directly into your accounting system through a customized file interface.
- Expense reporting integration Interface card transaction data on a daily basis with virtually any third-party or proprietary online expense reporting system (including Concur), or lock down transaction information so it can be used in place of paper receipts, according to IRS regulations.

We even have a specialized Canadian travel and entertainment program that allows for settlement directly in Canadian currency.

At PNC, we combine a wider range of financial resources with a deeper understanding of your business to help you achieve your goals.

To learn more about how we can bring ideas, insight and solutions to you, please contact your Treasury Management Officer or visit pnc.com/treasury.



#### Maintain control

PNC gives you the flexibility you need to meet specific employee needs. You can customize spending privileges at the individual account level, providing/limiting cash access and setting daily, monthly or pertransaction spending and velocity limits.

### Protect your spending

PNC's Visa Corporate Cards are also "smart cards" — adding stronger security and protection against fraud via an embedded microchip. This new technology is much safer than traditional magnetic strips cards. It also helps simplify the purchase experience for any employees traveling outside the United States.

PNC and Visa also provide \$100,000 coverage, per card, against any losses associated with employee card misuse.<sup>1</sup>

## PNC can help you make a smooth transition to a fully customized solution

Whether you're launching a new corporate card program or making the switch to PNC, our job is to make the process as seamless as possible. We assign experienced implementation specialists to work with your business to create a customized card program that works for your organization. Then, we follow up implementation with comprehensive support, including turnkey program materials, access to our account services team and round-the-clock customer service for cardholders.

1 Please see Visa Liability Waiver Program for additional information regarding employee misuse coverage.

PNC is a founding member of PayltGreen®, whose mission is to reduce paper's impact on the environment by promoting electronic billing, statements and payments. To learn more, visit payitgreen.org.



PNC is a registered mark of The PNC Financial Services Group, Inc. (PNC). Visa® is a registered trademark of Visa in the United States and other countries.

Banking and lending products and services and bank deposit and treasury management products and services are provided by PNC Bank, National Association, a wholly owned subsidiary of The PNC Financial Services Group, Inc., and **Member FDIC**.

Lending products and services, including card services, as well as certain other banking products and services, require credit approval.

 $\hbox{@2012 The PNC Financial Services Group, Inc.\,All\ rights\ reserved.}$ 

0811-043-106

