

Efficient and secure program management – anytime, anywhere.

Elan Financial Services Access[®] Online offered by Heritage Bank

Whether your team is making purchases at home, across the country or even internationally, you need a card management system that's reliable, fast and easy to use.

With Access Online, you can

- Eliminate paper-based processes.
- Reduce manual data entry and approval routing.
- Decrease administration costs.
- Provide anytime access to your cardholders to complete urgent tasks with the Access Online mobile app.

Access Online's feature-rich platform can be easily configured and quickly deployed to meet the unique needs of your organization — implement only the features and functionality that best support your business needs. Plus, our user-friendly system provides the security, functionality, reliability and scalability to meet the changing demands of your organization.

Real-time information for more effective program management

Access Online, is your single point of access for:

Cash management

- Streamline accounts payable reconciliation and general ledger information with a single point of access to transaction data
- Retrieve up-to-the-minute spending data at all levels of the organization for more accurate budgeting and forecasting

Risk management

- Drive adherence to company policies through transaction, merchant and administrative controls
- Help manage regulatory requirements through complete audit trails and detailed transaction history

Supplier management

- Identify spending patterns via standard and ad hoc reports along with robust data-extract capabilities
- Leverage spend information to negotiate with suppliers on a regional or global basis



Features and functionality

Access Online employs the most advanced system architecture and business practices with one goal in mind: to provide our clients with safe, secure, on-demand availability.

Plus, because account setup and maintenance, transaction management, virtual payments, management reporting, and financial extracts are seamlessly integrated into a single, comprehensive system, you can manage and report on all your card programs with a single tool.

| Functionality | Features |
|--------------------------------------|--|
| Account setup and maintenance | Offers 24/7 access so you can set up or cancel card accounts, update information, adjust spending limits in real time or transfer employee accounts between departments. Mobile-friendly design means you can support urgent account set up and maintenance requests out of the office or on the go. |
| Transaction management | Simplifies accounting processes by allowing you to view, review, dispute and reallocate transactions online, then route transactions for review and approval using workflow. |
| Virtual payments | Automates and streamline the accounts payable process while extending your commercial card program's purchasing power to a broader range of payables and payment situations. |
| Management reporting | Generates reports that can help you manage supplier relationships and negotiate discounts, monitor adherence to organizational policy and more easily analyze spending across your organization. |
| Financial extracts | Provides data extracts for simplified reconciliation and full integration into your financial systems. Choose the extract frequency, file format and data that best supports your system(s). |

Updates made with your needs in mind

User input is at the forefront of system enhancements. Elan incorporates feedback from Access Online users into regular technology releases to improve functionality and usability.

For more information

For questions about Access Online, please contact your Heritage Bank Relationship Manager.

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