

# One Card does it all!

## A single card that combines travel and entertainment (T&E) with purchasing card features.

The Elan Financial Services One Card offered by Heritage Bank combines corporate travel and purchasing card programs into a single streamlined payment solution. The One Card integrates transactions with one process, one staff, one card issuer and one invoice. Plus, it provides your organization with access to business travel and procurement benefits that make doing business safer, easier and more rewarding.

### 15 reasons you should choose the One Card

- 1. No annual card fees**  
Benefit from no hidden charges and rebate potential for qualifying organizations
- 2. Liability Waiver Protection program**  
Receive \$100,000 protection, per instance, from cardholder misuse
- 3. Automatic travel accident insurance and emergency travel services**  
Travel with peace of mind with added protections
- 4. Cost savings**  
Decrease costs associated with processing checks, invoices and purchase orders
- 5. Flexible authorization system and cardholder spending controls**  
Manage where cards are used and limit company exposure
- 6. Easy integration with accounting and payment systems**  
Eliminate many manual processes such as data entry and filing
- 7. Around the world acceptance**  
Pay for goods and services easily
- 8. Fully automated reporting and complete expense management**  
Access over 60 standard reports or take advantage of ad hoc reporting capabilities – available in multiple extract formats (Excel, HTML, PDF)
- 9. No cost, web-based card management tools**  
Manage and control cardholder accounts, setup and maintenance activities, limit adjustments, and expense reporting
- 10. Simplified accounts payable process**  
Monitor supplier spending and negotiate preferred pricing
- 11. Corporate billing**  
Manage corporate expenses while holding employees accountable for prompt payment
- 12. Tax and compliance management support**  
Eliminate most issues associated with 1099 reporting
- 13. Policy adherence and control**  
Fully monitor and control purchasing and travel policy adherence
- 14. 24-hour customer service**  
Receive assistance whenever needed
- 15. Extend the value of your One Card program**  
Elan Easy Pay<sup>®</sup>, a fast, secure and quick way to send a virtual credit card to your workforce for immediate use on their mobile device.

### For more information

For questions about the One Card, please contact your Heritage Bank Relationship Manager.