



One Card overview

Increase efficiency and control with an integrated payment solution

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.

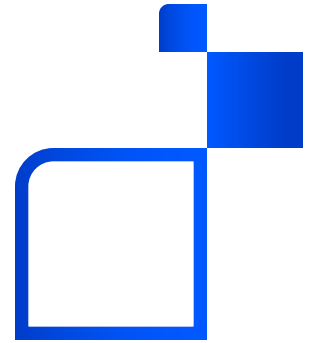
Save time, money and resources with more efficient payment processes

The One Card helps you drive out cost by enabling your organization to do more with fewer resources. In fact, since the program was developed, thousands of organizations have made the decision to use the One Card solution. Many of these clients have saved as much as \$63* 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 can simplify financial management and streamline your business processes, whether related to travel or purchasing. By managing a one card program for your organizational expenses, you can eliminate costly steps from your procure-to-pay process.

With this powerful solution, your organization can:

- Automate payment and reconciliation processes
- Simplify administrative tasks and maximize cost savings
- Reduce paperwork including requisitions, purchase orders, invoices and checks
- Enhance cash management with cycle-based payments



Stay in control and monitor adherence

The One Card has flexible spending controls that can be customized for your organization making it the right solution to:

- Manage business travel and purchasing expenses
- Centralize payment and corporate liability
- Monitor adherence to spending policies and negotiated volume thresholds
- Integrate transaction data seamlessly with your financial systems
- Tailor the program to meet the unique needs of your organization

Gain greater visibility into expenses

Consolidated data on all your organizational expenditures gives you better visibility to enterprise-wide spending. Leveraging Visa® – the world’s largest acceptance network – the One Card provides your employees access to goods, services and cash at millions of card accepting locations throughout the world.

With the One Card, your organization captures transaction data on every purchase at the point of sale. Some of the level III purchase data available includes:

Travel	Purchasing
<ul style="list-style-type: none">• Airline• Lodging• Car Rental	<ul style="list-style-type: none">• Detailed tax information• Discount amount• Freight and ship amount• Duty amount• Ship to/from zip codes• Order date• Item commodity code• Item description• Quantity• Unit of measure• Unit cost

Extend the value of your One Card

Any time anyone in your organization needs to make an unplanned business purchase and doesn’t have a One Card – like job candidates, contractors, volunteers, or infrequent travelers – consider using Elan Easy Pay®.

Easy Pay is a fast, easy and secure way to send a virtual credit card to anyone in your workforce for immediate use on a mobile device.

Leverage data with account management tools

To effectively manage expenses, organizations need tools that are comprehensive, yet easy to implement and use. The One Card program gives you access to a full suite of online tools that will allow you to analyze your organization's data and turn it into valuable information.

Access® Online — an award-winning card program management and reporting tool, offering a feature-rich platform that can be easily configured and deployed to meet the unique needs of your organization. It helps you to take control of account setup and maintenance activities and offers convenient, secure online access to data anytime, anywhere.

TravelBank — an all-in-one expense reporting and travel booking system that easily integrates with common accounting systems. Manage and track unlimited commercial cards – plastic, virtual or contactless – and automatically sync all spend and reconciliation in one seamless process and system.

Payment Analytics — an easy-to-use, web-enabled tool that lets you monitor adherence to commercial card payment policies. Using customizable rule templates, organizations can automatically review all card transactions and flag suspected card misuse and out-of-policy spending.

Features	Benefits
No annual card fees	Experience no hidden charges with rebates available for qualifying organizations
Visa Liability Waiver Protection program*	Receive \$100,000 protection, per instance, from misuse by employees
Cost savings	Decrease costs associated with the processing of checks, invoices and purchase orders
Flexible authorization system and cardholder spending controls	Manage where cards are used and limit company exposure
Easy integration with accounting and financial systems	Eliminate many manual processes such as data entry and filing
Detailed transaction data and full reporting for complete expense management	Get all the data that is needed to measure card program performance and streamline expense reporting
Account setup and maintenance	Manage and control accounts online in real time
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 implementation project managers and relationship managers to help with end-to-end program management strategies	Achieve the greatest cost savings and improved efficiencies from your card program
Supplier management solutions	Identify and develop opportunities with strategic suppliers

*Some restrictions or limitations may apply. Please see Visa Liability Waiver brochure for more information.

For more information

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

Heritage Bank Member FDIC.

Heritage Bank is not affiliated with Elan Financial Services.

©2022 Elan Financial Services®. All trademarks are the property of their respective owners.

07-0104-03-HTB (3/23) CAT-17960332



Heritage
BANK

elan
Corporate Payment Systems