



## AN EASIER WAY TO STREAMLINE YOUR BUSINESS TRANSACTIONS

The Visa® Business Purchasing Card offers additional functionality and reporting to manage your business payables and to earn a cash rebate. The online account management system allows visibility and control for administrators, and it provides cardholders the ability to reconcile their charges with the expense management system.

### Expense Management Software

The expense management module offers broad functionality by leveraging advanced capabilities for queries, workflow management, report generation, and data exports.

- Define account code segments including cost centers, departments, or other account ledger indicators to automatically assign to transactions.
- Account holders can review, edit, and submit expense reports for supervisors to review.
- Provides program administrators, finance personnel, and travel and purchasing managers extensive spend analysis tools.
- Track out of pocket and mileage expense reimbursements and record on separate reports for audit purposes.

### Visa® Payables Automation

#### Streamline the way you pay your suppliers:

Visa® processes your account payable files and adjust limits as needed. A remittance notice is then sent to your supplier and, after your supplier charges the card, you will receive all reconcile notifications.

#### Control spending:

Visa® can automatically adjust your commercial card limit to match approved invoices, reducing the risk of unauthorized activities.

#### Optimize cash flow:

Since your supplier charges a Visa® account, you do not have to pay until you receive a consolidated bill from your bank.

Please contact us with any questions.  
713.999.8800 or contact @gulfcapitalbank.com

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### Purchasing Card Features

**Benefits: Improve efficiency, reduce costs, and have more visibility into expenses and procurement.**

- Restrict cards at the individual level by merchant category, daily and monthly spend, and much more.
- 24/7 online access allows administrators to add cardholders, MCC codes, increase/decrease spend limits, view approvals/declines, print statements, update profiles, and make payments in real-time.
- Earn cash back rebate on all purchases through a tiered rebate structure.

### Cash Back Tiers

|   |              |
|---|--------------|
| \$0 - \$499,999 annual purchases.....       | <b>0.25%</b> |
| \$500,000 - \$4,999,999 annual purchases... | <b>0.75%</b> |
| \$5,000,000+ annual purchases.....          | <b>1.00%</b> |

