Bank One Commercial Card – T&E Program

Electronically Manage Travel and Entertainment Expenses

The Bank One Commercial Card from Microsoft Great Plains is a commercial credit card program with sophisticated reporting tools that seamlessly integrate with Microsoft Great Plains business solutions' accounts payable and general ledger modules.

Travel and entertainment expense is typically the third largest controllable expense in most organizations. It also can require a paper intensive and cumbersome process to administer both organizationally and for the employee.

Bank One Commercial Card from Microsoft Great Plains provides a flexible and convenient payment and reporting solution which helps customers effectively manage this expense.

As a MasterCard product, the Bank One Commercial Card is one of the most widely accepted cards available. This is especially important if your travelers are sometimes outside the major metropolitan centers or using more mid-priced hotels and restaurants. This acceptance, combined with sophisticated reporting tools, gives customers the following advantages:

More Complete Reporting

With a greater percentage of all expenses being captured by the card, the card-based reporting provides a more complete picture of company travel spending than does a card system which needs to be supplemented by other cards or cash. This helps with tracking and preventing employee misuse and with understanding travel expense patterns more completely and simply. Both company administrators and cardholders can see their transactions the day after posting, as well as a 12-month history through the integration software. Currency conversion is automatic, cardholders can re-allocate transactions by expense code, project, customer or cost center. Administrators can request new cards, close accounts, or change spending limits and cardholder data on-line, and run and download reports in a variety of formats for analysis and tracking.

Controls

Built-in controls let the customer control employee spending. Available controls include: single transaction limit; number of transactions per day and per month; monthly spending limit; merchant category type restrictions; and cash advance options for key personnel.

Reduced T&E Expenses

Utilizing a MasterCard can also reduce total travel expenses by allowing travelers to utilize more moderately-priced establishments that they may otherwise avoid due to uncertainty about whether their travel card will be accepted.

Reduced Need for Cash Advances

The acceptance of the Bank One Commercial Card completely eliminates the need for company-provided cash advances, which have largely been eliminated within the largest travel expense organizations. It can be set up to allow the cardholder to access their own cash if needed, with separate and distinct company limits hard coded into the card.

Greater Employee Convenience

Because of the wider acceptance of the MasterCard-branded Bank One Commercial Card, employees no longer need to rely on personal funds or other credit cards when their current travel card is not accepted. This makes expense tracking easier, reducing the employee burden.

Billing Flexibility

The travel card program can either be centrally billed (as the Purchasing Card application), or individually billed with each traveler responsible for making payment based upon reported and reimbursed travel expenses. The program can also be structured around "Individual Bill, Central Pay", meaning that payments must be applied to individual accounts, but are made for the cardholder electronically by the company, once expenses are submitted and approved.

The complete solution, which integrates seamlessly into Dynamics, eEnterprise, and Solomon consists of three key elements:

1. **Bank One Commercial Card:** Bank One codes each individual card with customer defined cost center, expense codes and spending limitations; issues the cards to designated employees.
2. **Bank One On-Line Card Manager:** This component provides on-line access to run queries and reports, perform card program maintenance, view transactions and create inter-faced files for integration into eEnterprise, Solomon and Dynamics .
3. **Microsoft Great Plains Integration:** A native extension to eEnterprise, Solomon and Dynamics, this component ensures data integrity while facilitating setup, authentication and card-based transaction file integration.

Microsoft Great Plains System Integration

Bank One and Microsoft Great Plains also offer a commercial card program for purchasing management, designed to streamline traditional processes associated with low-dollar purchases (typically under $2,500), maintenance, repairs and operating expenses (MRO). Or, choose both T&E and Purchasing programs on one card to reduce costs and management efforts.