

# One card. One solution for managing your business expenses.



Managing expenses efficiently can be a challenge for most companies. You need convenient purchasing power along with the ability to control costs, reduce time-consuming reconciliation, and access current expense data anytime via the Internet. And of course, you need a solution adaptable to your changing needs. Do it all with the Scotiabank Commercial Card: a one-card solution to your company's expense management needs.

## SCOTIABANK COMMERCIAL CARD

### One card. Designed for your company.

Use the Commercial Card for your corporate travel & entertainment expenses, small-dollar purchasing, or both – it's your choice. The Scotiabank Commercial Card program is flexible, scalable and can be fully customized and integrated with both your existing and future business processes.

Plus, it offers the universal acceptance your business needs.

### Designed to meet your needs

- Employees can purchase everything from office supplies or machine parts to plane tickets and hotel accommodations
- Worldwide VISA\* acceptance means the Scotiabank Commercial Card is useful at home and across the globe
- Spending limits and purchasing restrictions can be set on an individual basis
- Internet access to expense management data allows you to monitor employee activities, print reports and adjust spending levels in real time
- Employees can check their accounts and submit expenses directly from their office PCs or via any Web browser when they're on the road
- Consolidates your company's spending on a single monthly statement
- Fits with virtually any technology platform and accounting system.
- Access to historical data to help track program performance and ensure cost control targets are reached
- Customized reporting tools make it easy to access the data you need to stay in complete control
- Manage your spending and reporting on a global basis in multiple currencies



Contact your Scotiabank Relationship Manager for more information.  
e-mail: [commercialcard@scotiabank.com](mailto:commercialcard@scotiabank.com)  
[www.scotiabank.com](http://www.scotiabank.com)

### **Customize billing and reporting to your specific needs**

You can choose central billing with a consolidated monthly invoice, individual billing, or both – all in the same program. Set up transaction activity reporting for your whole company, cost centres, specific projects, individual employees, or a combination. Statements can be paper-based or e-mailed electronically.

To protect against card misuse, individual cardholder accounts can be set up with single dollar transaction limits, daily or monthly spending limits, merchant restrictions, and cash advance limits. The program also provides automatic corporate liability insurance of \$100,000 per cardholder, and travel insurance such as vehicle collision damage, travel AD&D, hotel/motel burglary, flight delay, and lost baggage<sup>††</sup>.

### **International services for cardholders**

Through the VISA Global Customer Assistance Services, cardholders can access multilingual emergency service such as account blocking, lost or stolen card replacement, and cash disbursement from anywhere in the world, 24/7. Whether at home or on the road, our travel program clients can also benefit from our international concierge services.

With just one phone call, travel cardholders can receive extensive medical, legal, entertainment, business and travel plan assistance, available 24/7.

### **Incorporates leading card management and reporting options**

With the Commercial Card program, Scotiabank offers either PVS Net<sup>†</sup> or Pathway Net<sup>†</sup>, two of today's most advanced Web-based commercial card management applications. PVS Net offers your company a simple, effective way to monitor credit card spending. You can view purchase information the day after posting to your account, request statements anytime and build customized transaction reports. All via the Internet, offline downloads or e-mail to your desktop. Pathway Net is a more comprehensive system allowing you to manage purchase and travel programs individually, or together on a single reporting system. Pathway is the ideal common management platform for a comprehensive "one card" program.

The Scotiabank Commercial Card program is a one-card expense management solution that saves everyone in your company valuable time. Experience the difference for yourself.

\* Visa Int./Lic. user The Bank of Nova Scotia

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†† For all insurance coverages, certain limitations, restrictions and exclusions apply. You will receive certificates of insurance which contain a full description of coverage.