

COMMERCIAL CARD

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.

Features & Benefits

NORTH AMERICAN STRENGTH WITH GLOBAL REACH

We are a leading provider of global transaction banking services. Unmatched in terms of our North American banking platform, we also reach beyond to provide seamless integration of products and services around the globe.

Banking services include:

- Accounts and investment solutions
- Electronic banking
- Electronic payments
- Commercial cards
- Trade finance
- Foreign exchange

FLEXIBLE EXPENSE MANAGEMENT PROGRAM

- For corporate travel & entertainment expenses, small-dollar purchasing, or both – everything from office supplies or machine parts to plane tickets and hotel accommodations.
- Fully customizable, scalable program that can be integrated with existing and future business processes.
- Fits with virtually any technology platform and accounting system.

BUILT-IN CONTROLS AND EXTENSIVE REPORTING

- Access the data you need to stay in complete control with customized reporting tools.
- Establish spending limits and purchasing restrictions on an individual basis.
- Set up transaction activity reporting for your whole company, cost centres, specific projects, individual employees, or a combination.
- Customize billing to your specific needs with central billing, individual cardholder billing, or both.
- Monitor employee activities, print reports and adjust spending levels in real time with internet access to expense management data.
- Access historical data to help track program performance and ensure cost control targets are reached.

STREAMLINED ADMINISTRATION AND IMPROVED EFFICIENCY

- Consolidate your company's purchases on a single monthly statement.
- Manage your spending and reporting on a global basis in multiple currencies.
- Reduce purchase order and cheque volumes and their associated costs.
- Enable employees to check accounts and submit expenses directly from their office PCs or via any web browser.



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For more information, see your Scotiabank Relationship Manager or visit www.gtb.scotiabank.com

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LEADING PROGRAM MANAGEMENT OPTIONS

Select from two of today's most advanced web-based commercial card management applications:

- Pathway Net[†] is a comprehensive system allowing you to manage purchase and travel programs individually, or together on a single reporting system. It's a simple, effective way to monitor and automatically control credit card spending using a standard set of available management and control reports.
- CentreSuite[†] is the next-generation modular solution for Commercial Card management. It provides enhanced self-service, flexibility and convenience through an integrated suite of web-based program management modules. From the administration of card accounts, delivery of statements and reports, to control over credit card transactions and more. Simply select the appropriate modules and customize your program management to best meet your company's needs.

SERVICES AND COVERAGE YOU CAN COUNT ON

- Worldwide VISA^{**} acceptance for purchases at home and across the globe.
- VISA Global Customer Assistance Services provides cardholders with emergency service such as account blocking, lost or stolen card replacement, and cash disbursement from anywhere in the world, 24/7.
- International concierge services for travel program cardholders include extensive medical, legal, entertainment, business and travel plan assistance, available 24/7.
- Automatic corporate liability insurance of \$50,000 per cardholder, and travel insurance such as auto rental collision damage, travel AD&D, hotel/motel burglary, flight delay, and lost baggage^{††}.

[†] Pathway Net and CentreSuite are trademarks of ProCard, Inc. All rights reserved.

^{**} Visa Int./Lic. user The Bank of Nova Scotia

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



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