

ENC MPASS

Separate Your Bank from the Pack with One Platform for Accounts Payable, Card Management and Advanced Reporting

EnCompass is a web-based 24/7 commercial card management and accounts payable application that provides our end using clients with real-time independent control of *your* purchase, fleet and travel card programs. EnCompass delivers state-of-the-art capabilities to assist you in managing your card programs, facilitate in expanding your current spend with improved efficiencies and larger revenue sharing opportunities.

EnCompass has redesigned commercial card management technology while providing you distinct and innovative solutions to meet your business practices. EnCompass is quite possibly the last commercial card management solution you will ever need. On demand, powerful, feature rich, user friendly and a seamless integration to your current environment, all at the tips of your fingers. EnCompass is the next generation solution, here for you today. We take care of the technology. You take care of your customers.

EnCompass Customer Benefits:

Improve Efficiency & Control

- Real-time authorizations and data views
- Unlimited access to transaction data
- Elimination of paper statements via electronic statement & transaction presentment
- Fully integrated card based vendor enrollment and payment solution
- Integration with your current ERP/AP platforms
- Employs "proxy" functionality to allow for delegated management of card activity within your company

Enjoy an Application Designed for Ease of Use

- Real time card management to include account suspension and cancellation
- Automated population of financial codes to transaction activity
- Online Client control of Merchant Category Codes (MCC) and their assignments to cardholder profiles
- True Hierarchy Management to include card account movement between hierarchies
- Ability to transfer transaction activity when moving card accounts within your organization
- Ability to schedule credit limit changes on card accounts

Report Functionality Like No Other

- Ability to create, modify and execute "user defined" reports via user friendly Ad-Hoc report wizard
- Receive reports on-demand per user defined schedule via email or online within EnCompass
- Create and store frequently used reports in the "My Reports" folder
- Ability to create subfolders for easy separation and storage of "like" reports types
- Download reports in a variety of formats to include Excel, text, tab delimited and others

Secure Card Data & Control Access

- EnCompass is certified as meeting Payment Card Industry Data Standard Security (PCI-DSS) as well as HIPAA standards
- Client defined access and permission sets at all levels of the application
- Ability to create business rules that meet your company needs
- Secure file transfer of data to and from your ERP/AP applications

Manage Expenses and Increase Revenue Potential

- Automatically allocates transaction costs to proper client defined codes
- Simplify employee expense reporting using a workflow driven transaction Envelope to capture card based, out of pocket and mileage calculations
- Track, manage and report card usage by hundreds of data elements to forecast spend and control costs

Integrated Accounts Payable

One of the most important capabilities of EnCompass is the ability to integrate specific Accounts Payable requirements into existing ERP/AP applications. Because Accounts Payable means something very different to every organization, EnCompass is configured to compliment your existing business rules and preferences. EnCompass provides additional electronic payment options that generate increased revenue share, longer float and a significant saving in your cost of funds.

All Accounts Payable programs should, at a minimum, identify and approve a valid payment request and produce a payment for the designated amount. EnCompass integrates seamlessly into your existing payables process while offering file driven payment options, reporting and emergency vendor payment tool, all designed to reduce potential vendor fraud, maintain security of card account information and provide the best reconciliation tools in the marketplace today.

- All A/P components (invoice presentment, invoice processing and payment) packaged from one source
- Increased volume on your card program
- Electronic or hard copy invoice processing
- Full reconciliation and reporting for your client
- Automated or manual payments
- Proprietary payment gateway
- Single use, juke-box and defined vendor card capability
- Rules-based controls for your clients' vendor payments

Beyond P-Card

