



First Merchants Bank One Card Overview

Increase efficiency and control with an integrated payment solution

More than ever, organizations are focusing on minimizing costs and maximizing performance. Elan Financial Services is uniquely positioned to empower organizations to effectively manage their payment solutions with unmatched efficiency and control.

The First Merchants Bank One Card combines corporate travel, purchasing and fleet card programs into a single streamlined payment solution. The one card integrates transactions with one process, one staff, one card issuer and one invoice. Plus, it provides your organization with access to business travel, procurement and fleet benefits that make doing business safer, easier and more rewarding.

Save time, money and resources with more efficient payment processes

Elan helps you drive out cost by enabling your organization to do more with fewer resources. In fact, since this program was developed, thousands of organizations have made the decision to use the one card solution. Many of these clients have saved as much as \$69.85* per transaction by implementing the one card payment program. Multiply that by the hundreds or even thousands of purchases made every year and the savings are significant.

The one card can simplify financial management and streamline your business processes, whether related to travel, purchasing or fleet. By managing one card program for your organizational expenses, you can eliminate costly steps from your procure-to-pay process.

With this powerful solution, organizations can:

- Automate payment and reconciliation processes
- Simplify administrative tasks and maximize cost savings
- Reduce paperwork including requisitions, purchase orders, invoices and checks
- Enhance cash management with cycle-based payments

One card...a comprehensive solution for any organization.

Benefit from enhanced visibility into payment detail to proactively manage spend, monitor payment activity and mitigate risk.

* 2017 RPMG Research Corporation, Purchasing Benchmark Survey.Survey.



Stay in control and monitor adherence

Elan provides your organization with built-in levels of security. The one card is the right solution to:

- Manage business travel, purchasing, and fuel and maintenance expenses
- Centralize payment and corporate liability
- Monitor adherence to spending policies and negotiated volume thresholds
- Integrate transaction data seamlessly with your financial systems
- Tailor the program to meet the unique needs of your organization

Gain greater visibility into expenses

Elan consolidates data on all your organizational expenditures, giving you better visibility to enterprise-wide spending. Leveraging Visa® — the world’s largest acceptance network — the one card provides your employees access to goods, services and cash at millions of card accepting locations throughout the world.

With the one card, your organization captures transaction data on every purchase at the point of sale. Some of the available level III purchase data includes the following:

| Travel | Purchasing | Fleet |
|--|--|---|
| <ul style="list-style-type: none">• Airline• Lodging• Car Rental | <ul style="list-style-type: none">• Detailed tax information• Discount amount• Freight and ship amount• Duty amount• Ship to/from zip codes• Order date• Item commodity code• Item description• Quantity• Unit of measure• Unit cost | <ul style="list-style-type: none">• Card vehicle/driver number• Transaction vehicle/driver number• Odometer• Transaction time• Purchase type• Fuel service type• Fuel type• Unit cost• Fuel quantity• Fuel unit of measure• Non-fuel items• Gross amount and net fuel amount |



Leverage data with Access Tools

To effectively manage expenses, organizations need tools that are comprehensive, yet easy to implement and use. The First Merchants Bank One Card program gives you access to a full suite of online tools that will allow you to analyze your organization's data and turn it into valuable information.

Access® Online — an award-winning card program management and reporting tool, offering a feature-rich platform that can be easily configured and deployed to meet the unique needs of your organization. It enables you to take control of account setup and maintenance activities and offers convenient, secure online access to data anytime, anywhere.

Visa IntelliLink Spend Management

— a comprehensive, data-rich electronic expense reporting solution. It provides valuable transaction data you can use to further streamline business travel payments, enhance program oversight and empower cardholders. Moreover, it complements other Elan tools such as Access Online.

Payment Analytics — an easy-to-use, web-enabled tool that lets you monitor adherence to commercial card payment policies. It also provides the necessary audit functionality to mitigate your control-related risk. Using customizable rule templates, organizations can automatically review all card transactions and flag suspected card misuse and out-of-policy spending.

| Features | Benefits |
|---|--|
| No annual card fees | Experience no hidden charges with rebates available for qualifying organizations |
| Visa Liability Waiver Protection program* | Receive \$100,000 protection, per instance, from misuse by employees |
| Cost savings | Decrease costs associated with the processing of checks, invoices and purchase orders |
| Flexible authorization system and cardholder spending controls | Manage where cards are used and limit company exposure |
| Easy integration with accounting and financial systems | Eliminate many manual processes such as data entry and filing |
| Detailed transaction data and full reporting for complete expense management | Get all the data that is needed to measure card program performance and streamline expense reporting |
| Account setup and maintenance | Manage and control accounts online in real time |
| Corporate Billing with flexibility for Individual Billing all under the protection of corporate liability | Manage corporate expenses while holding employees accountable for prompt payment |
| Experienced implementation project managers and Relationship Managers to help with end-to-end program management strategies | Achieve the greatest cost savings and improved efficiencies from your card program |
| Supplier management solutions | Identify and develop opportunities with strategic suppliers |

*Some restrictions or limitations may apply. Please see Visa Liability Waiver brochure for more information.

For More Information

To find out how your organization can benefit from the One Card, contact your First Merchants Bank Relationship Manager.

First Merchants Bank Member FDIC.

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