

# CORPORATE PAYMENT CARDS

Help maximize your flexibility, lower your costs and mitigate risk.



Banc of California offers three flexible payment card options to help simplify your purchasing, control your costs and keep you focused on what is most important: growing your business.

## CORPORATE PURCHASING CARD

The traditional procure-to-pay process, from requisition to purchase order to check payment, is costly. Purchasing Cards simplify your payment process and help you achieve greater control over purchasing and cash reconciliation.

### Benefits:

- Help reduce costs by eliminating invoices and check printing and mailing
- Electronically deposited funds
- Faster receipt of payments, reduced days sales outstanding (DSO) and improved cash flow
- Increased sales, as many organizations solicit only suppliers that accept payment cards as payment
- Improved productivity by redirecting staff to more value-added activities

For more information or to apply today for a corporate payment card, contact your Relationship Manager or call 888-352-4233.

## CORPORATE TRAVEL & EXPENSE CARD

Travel & Expenses (T&E) costs are difficult for businesses to control. Our Corporate T&E Card leverages the Mastercard® network and helps make trips easier to plan, more productive and less expensive for your company and employees. With comprehensive insurance coverage, seamless integration and valuable insights into spending behavior, it is a better way to manage your travel costs.

### Benefits:

- Manual processes reduced
- Processing costs reduced
- Data/analysis errors reduced
- Real-time spending data and reporting
- Improved compliance

## CORPORATE VIRTUAL CARD

Our Virtual Card On-Demand purchasing program provides a safe and efficient way to make highly secured, one-time or recurring payments. Instantly issue a unique, single-use account number with a specific amount, expiration date and merchant category. Also make repeatable payments to a single merchant with the ghost card feature.

### Benefits:

- Safeguard transaction information with the latest encryption technology
- Easily reconcile purchases with online account management and gain access to real-time updates and customized reporting
- Enter custom reference fields when the Mastercard® account number is generated, to improve company data and reporting
- Less costly than checks and faster processing than ACH
- Easily integrates with your existing AP process