



Virginia National 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 Virginia National Bank One Card from Elan Financial Services combines purchasing and corporate 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 travel and purchase 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 \$69.82* 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.

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

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** purchasing and business travel 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

One card...a comprehensive solution for any organization.
We provide enhanced visibility into payment detail to proactively manage spend, monitor payment activity and mitigate risk.

*2014 RPMG Research Corporation, Purchasing Benchmark Survey.



Leverage data with Access Tools

To effectively manage expenses, organizations need tools that are comprehensive, yet easy to implement and use. The Virginia National 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 Virginia National Bank One Card, please contact your Treasury Management Representative, Tim Sims at 434.817.8544.