



# Mizuho Commercial Card Solutions

## Why Commercial Cards?

Commercial cards have been growing in popularity as a solution of choice for all types of expenditures, from basic purchasing transactions, or travel and entertainment expenses, all the way through to complex supply chain enhancement.

Our card programs are designed to support your business priorities, while our online tools can reduce time spent authorizing, tracking, and processing expenses.

- Improve business insights: management-level reports provide detailed, accurate data to help spot trends and plan ahead
- Mitigate fraud: customizable alerts enable your company, and individual cardholders, to quickly validate legitimate transactions or reject fraudulent activity
- Improve employee satisfaction: simplify the T&E process by eliminating paper and manual data entry
- Receive cash back: generous rebates on applicable annual payables spend, paid back to you each February

## Take a Smart Approach to Payments

Recognized as an industry leader in payment technologies, Mizuho ActivePay® makes it possible to incorporate cards as a settlement option within your existing accounts payable (AP) processes. Seamlessly integrate into your company's existing systems—working with the way you do business to deliver real benefits.

Stay on top of every transaction and account. Whether it's managing the timing of payments or leveraging secure processes for communicating transactional information to your suppliers, you'll be in control.

## Strengthen relationships with your key suppliers

E-Payables can help suppliers meet financial hurdles while leveraging existing accounts payable processes. Companies rely on their suppliers to ensure a steady flow of goods in order to compete in the global economy. Unfortunately, many suppliers today find it increasingly difficult to secure the vital financing needed to scale for large orders, maintain inventory, and deal with extended receivables collection periods.

The impact on a business can be devastating if a valued supplier fails to deliver the goods you need in a timely manner. With a Mizuho commercial card program, prompt payments can benefit your suppliers and help improve or strengthen your business relationships. Detailed remittance advice is also provided for efficient reconciliation purposes.

Optimize your payment process with a flexible solution, designed for a business like yours.

## Important Program Benefits

- Reduce purchasing costs
- Optimize cash flow
- Enhance supplier relationships
- Automate manual tasks
- Improve operational efficiency
- Maintain compliance adherence
- Boost the bottom line

For more information about Mizuho Commercial Card Solutions:

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## Mizuho Commercial Card programs allow clients to:

- Easily manage your business's commercial card program via online portal
- Issue and manage employee card accounts with customizable card settings
- Set hierarchical access controls and restrict cards to certain types of purchasing
- Generate Virtual Card Numbers (VCNs)
- Send payment files from your ERP system to be settled to virtual card accounts
- Manage and track payment processes with approval workflows
- Set spending budget limits by individual, department or division
- Negotiate better procurement terms and build long-term value

## Robust Expense Management Capabilities



### Gain Greater Spending Controls

Approve and activate accounts quickly and easily with our Online Application module, which allows electronic review and approval. Detailed card spending and velocity limits can be configured at the individual account level for optimal flexibility.



### Improve Spend Visibility and Business Insights

Management-level reports provide rich, accurate data to help you spot trends and gain insights. They are available with a variety of options and formats.



### Access Comprehensive, Reliable Support

We assign experienced implementation specialists to work with your business to plan, design, and develop a tailored card program. We offer turnkey program materials and round-the-clock customer service for cardholders.



### Streamline Your Program Administration

Receive one consolidated bill for all of the individual accounts in your card program, eliminating the need to cut individual checks for each vendor invoice or cardholder account.

Mizuho's Corporate Card program also provides support for employee expense reimbursements.

Transaction- and statement-level information is easy to access via ActivePay<sup>1</sup>—Mizuho's Online Management Portal.



### Protect Against Employee Misuse

Visa<sup>2</sup> provides \$100,000 coverage, per card, against loss. Coverage includes up to 75 days of protection after an employee is terminated.<sup>3</sup>



### Gain Control and Convenience with a Central Travel Account

The Mizuho Central Travel Account (CTA) works in conjunction with the Mizuho Corporate Card program. It can automate the reconciliation of travel-related purchases through your designated third-party travel agency and enable your company to capture and control all corporate travel expenses centrally. This approach can improve compliance with your travel policies and use of preferred travel vendors. It results in increased payment float while also allowing for lower spending limits on employee cards.

<sup>1</sup> ActivePay is a registered mark of The PNC Financial Services Group, Inc. ("PNC").

<sup>2</sup> Visa is a registered trademark of Visa International Service Association and used under license.

<sup>3</sup> Please see Visa Liability Waiver Program for additional information regarding employee misuse coverage at [secureforms.c3vault1.com/forms/snbenid/Visa%20Liability%20Waiver%20Program.pdf](https://secureforms.c3vault1.com/forms/snbenid/Visa%20Liability%20Waiver%20Program.pdf).

## Mizuho Americas

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