Commercial Card

First Horizon's Commercial Card solution streamlines the purchase of goods, services, travel and entertainment to reduce the time and costs associated with the traditional purchasing process.

Operational Efficiencies

- Streamlines procurement and accounting processes
- Eliminates purchase orders, invoices and checks
- Has worldwide acceptance
- Improves management reporting
- Gives superior spending control
- Utilizes a comprehensive implementation plan
- Uses financial systems integration
- Analyzes spending data by expense type or merchant category codes
- Employs state-of-the-art, web-based applications
- Delivers convenience to traveling employees with mobile access for managing their card transactions and receipts

Web-based Platforms

First Horizon's Commercial Card solution provides a flexible web-based platform where program administrators can manage their card program and spending in real time.

- Card Administration
- Order and cancel cards
- Change limits
- View pending transactions
- Override restrictions
- Run and schedule reports
- Transaction Management
- Code transactions
- Upload receipts
- Manage workflow processes
- Benefit from Enterprise Resource Planning (ERP) interface

Card Controls

Manage card use per account by setting controls to help ensure use for business purposes. Limit how much can be spent, how often the card can be used and where spending can take place.

Dollar Limits:	Velocity Limits:
• Single transactions	• Per day
• Daily	• Per month
• Monthly	

Merchant Category Code Restrictions

Financial Benefits

- Uses a tiered rebate based on annual spending
- Reduces the costly purchase order process

For more information about Integrated Accounts Payable, please contact your Relationship Manager or Treasury Management Sales Officer.