fiserv.

⬡ Solution

SpendTrack

Provide Your Small Business and Commercial Clients With a Powerful Mobile and Online Credit Card Management Application

Small businesses and their associates rely on agility to make quick decisions. And they need their supporting programs and systems to be as fast as they are. With SpendTrack from Fiserv, provide your small-business and commercial credit card clients with a nimble tool that consolidates administrative activities and tasks into an all-in-one card management solution. All roles within a company – business owners, managers and employees – interact with an intuitive mobile and online experience.

SpendTrack enhances a financial institution's small-business and commercial credit card relationships and increases portfolio growth opportunities. The solution enables small to medium-sized businesses to easily manage their credit card programs.

Enhance All Users' Experiences

SpendTrack is a scalable solution that is ideal for small businesses and commercial clients. It enables:

→ Employees of a small business to make payments, view transactions, request a card and submit expense reports

→ Small-business owners and managers to view employee accounts, open new accounts, manage credit lines, view and approve expense reports and create management reports

SpendTrack solidifies your competitive position as a digitally innovative payments provider. With SpendTrack, you can improve business client retention by delivering a value-added tool that provides a superior user experience.

@ the speed of life®

Issue and Manage Cards With Confidence

SpendTrack enables small businesses to issue physical and virtual credit cards to their employees and fully manage their credit card program. Operations are optimized through the delivery of information that helps businesses clearly understand the performance of their program and where funds are being spent.

The application promotes higher administrative engagement with easy-to-use, integrated capabilities. These include:

→ Easy navigation through a simplified user interface

→ AI-enabled expense management and approvals through customizable workflows that streamline the administration and review process

→ Statement access and payment information

→ Comprehensive analytics that provide complete program visibility and drive better business decisions with insights into spend trends, merchant spend and credit line use

→ Spend breakdowns

→ Real-time card controls, including locking and unlocking a card, establishing spending limits and enabling merchant category restrictions

→ Spending control with financial and audit documentation tools

→ Reduced overhead with cardholder self-service capabilities

Keep It Easy for Employees

SpendTrack is an intuitive, self-service, mobile and online platform that enables employees to easily engage with the application. The tool makes it easy to adhere to company expense report filing guidelines through a simplified user interface.

SpendTrack also promotes heightened employee engagement with easy-to-use features, including:

→ Reporting lost or stolen cards

→ Statement access and payments

→ Spend trends

Key Benefits:

→ Enhances your relationships with small-business and commercial clients

→ Strengthens your financial performance and return on assets

→ Improves client retention by providing an easy-to-use, value-added servicing tool

→ Positions you as an innovative and digitally minded payments provider

→ Enables quick action because the application is easy to use for all roles within a company

---

Connect With Us

For more information about SpendTrack:
800-872-7882
getsolutions@fiserv.com

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today.

Visit **fiserv.com** to learn more.

fiserv.