

# ADVANCING T&E PAYMENTS

## ADVANCING COMMERCE



**54%**

THE COMBINED APPLICATION OF TRAVEL CARD AND EXPENSE MANAGEMENT TECHNOLOGY CUTS THE OVERALL TIME TO PROCESS AN EXPENSE REPORT BY 54%.<sup>1</sup>

### The Card Is Only Half the Story: Use MasterCard Smart Data to Monitor and Control T&E Expenses

MasterCard Smart Data is the leading full-spectrum, global MIS solution for Commercial payment programs. It's a powerful suite of reporting, analysis, and compliance tools that gives companies deep insights into spending, drives greater control over expenses, helps lower administrative costs, and enables potential savings through better vendor management and pricing.

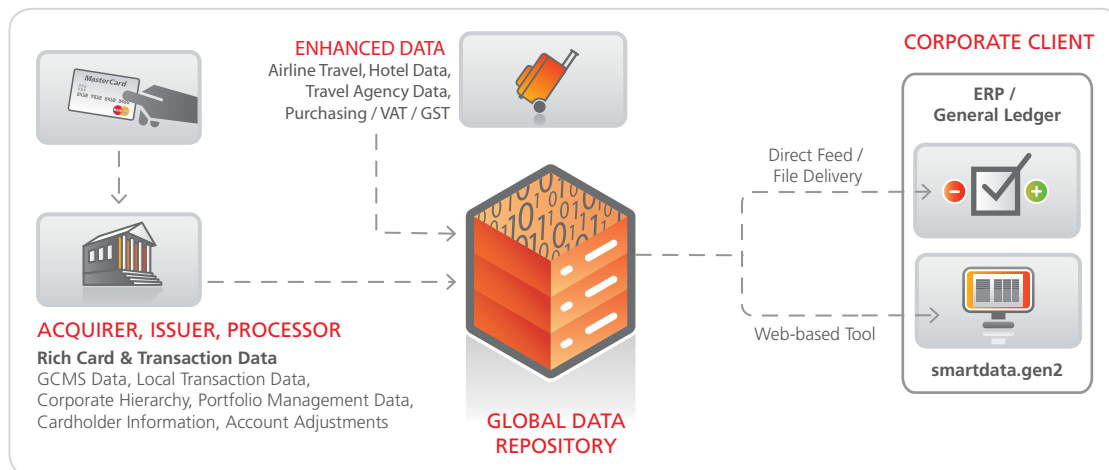
<sup>1</sup>Source: RPMG 2011 Corporate Travel Card Benchmark Survey.

## T&E SPENDING INTELLIGENCE: HOW IT WORKS

Smart Data runs on the unique MasterCard Global Data Repository, a purpose-built utility for capturing and packaging Commercial data, with long-standing feeds from financial institutions, processors, acquirers, and T&E merchants.

Data is sent to users via direct File Delivery feeds that integrate seamlessly with dozens of expense management and accounting systems or through MasterCard® smartdata.gen2™, our own Web-based reporting and analytics solution.

Whether a company is moving beyond personal cards, cash, and paper reconciliation for the first time or seeking deeper knowledge into its travel expenditures, MasterCard's flexible, customizable system handles it all.



## A POWERFUL SOLUTION FOR CORPORATIONS

### Modular functionality delivers what purchasing cardholders and managers need:

- Data collection & file delivery
- Enhanced data (including Hotel Folio from 17,000+ properties and enhanced airline/GDS data)
- Expense reporting
- Self-service account management
- Reporting & analytics
- Accounting & reconciliation
- Controls & alerts
- Flexible integration with ERP systems

21 languages | Transaction support for all major currencies | 200+ issuers in more than 50 countries  
 1 million+ monthly logins | Dedicated worldwide Smart Data staff



**For more information, contact your financial institution or MasterCard relationship manager, or email [smartdatainfo@mastercard.com](mailto:smartdatainfo@mastercard.com).**

MasterCard Worldwide is at the heart of commerce. Our understanding of how and why commerce is conducted allows us to create more advanced methods of payment that fuel economic connections and drive real business value.