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## Commercial Payment Consulting

# Business grows when money flows



**VISA** everywhere  
you want to be

**VISA** everywhere  
you want to be



# Are inefficiencies putting your corporation at risk? What are your challenges?

## Buyer

- Inefficiencies in cash flow and working capital
- Inadequate control and visibility
- Inefficient payment process
- Inability to focus on core capabilities that will drive revenue
- Lack of interoperable system to support payment processes
- Managing changing regulations including tax regulations
- Increasing costs of issuing checks

## Seller

- Inefficiencies in cash flow and working capital
- Unable to manage down cost of doing business
- Keeping up with customers' payment requirements
- Multiple methods of payment receivables

## Commercial Payment Consulting

Engage the experts for customized solutions, maximizing operational effectiveness and profitability

One of the corporate world's greatest ironies is how much it costs a company simply to pay its bills or to get paid. While each company looks at every nook and cranny to cut costs, make savings and work more efficiently, the majority continue to use archaic payment methods that eat away at profits.

Visa works with financial institutions to bring their customers innovative and value-creating services that maximize the profitability of employing Visa's portfolio of solutions and enhance their operational and financial effectiveness.

### Why Visa?

Visa has more than 300 years of collective commercial payment experience in Asia Pacific, delivering solutions through 165 financial institutions to governments, small and medium enterprises and corporations, including Fortune 500 companies.

### How Does it Work

B2B payment experts from Visa use a customized approach that identifies challenges of individual business situations, organizational structures and market conditions. We apply a proven methodology to benchmark best practice, assess the current position, identify opportunities, and help plan for successful change. We also emphasize delivering expertise and sharing our industry knowledge, so that our partners can continue to apply and assist organizations to build and grow their businesses.

Only 50% of leading regional corporations have a 30-day visibility of their cash obligations. An alarming 81% cannot project 60 days ahead<sup>1</sup>. Lack of automation or non-optimization of existing electronic and digital solutions could cripple an organization's ability to make strategic business decisions that involve investment and reinvestment.

**How does your business compare to others in the region? Visit Visa commercial solutions' website to find out more.**

### Make the Change Now. It's Time. And Cost-Efficient.

We believe that the simpler the approach, the lower the barriers are for your staff to make good use of the solutions. It also means maximizing opportunities with industry partners, like cloudBuy, Invapay, Kofax, and Spendvision, to equip you with effective cost and finance management tools, process mapping and training.

From initial consultation to complete program implementation, Visa consultants work closely with Visa-issuing financial institutions to offer a range of support services including training, user guides, implementation assistance, 24-hour customer service and professional account management.

Once a program is up and running, ongoing account management teams will work with you to make any necessary adjustments to ensure it fully meets your expectations.

Let Visa and your financial institution do the heavy lifting so that you can focus on what you do best... growing your business.

To find out more about how Visa and your financial institution can help your corporation, contact your banker today.

- 01 Procure-to-Pay Automation
- 02 Payables Automation
- 03 Spend Management
- 04 Invoice Management
- 05 Commercial Payment Consulting

**Visa commercial solutions. Powering businesses everywhere.**

<sup>1</sup> The 2014 Visa Cash Flow Visibility Index research was done in August-September with CFOs/Treasurers of 811 leading corporations in ten countries/regions to better understand challenges that organizations may face with managing cash flow and ensuring visibility and predictability. The research was done by East & Partners, an independent specialist business banking market research and analysis firm. Regional data cover findings of Australia, Hong Kong, India, Japan, Malaysia and Singapore.

## Capability Summary

### 01

#### P2P Automation

Delivers automated spend data analysis, compliance focused strategic sourcing capabilities, supplier managed web content and eCommerce payment functionalities. Reconcile purchase orders, contracts and invoices for accuracy, full visibility and optimization of procurement activities throughout the organization.

### 02

#### Payables Automation

Works independently or with existing financial management systems, and automates accounting and payment processes. Simplifies information extraction from an invoice, reconciliation and approval processes. Payables automation cuts down staff time and costs while increasing control.

### 03

#### Spend Management

Gain visibility, control and manage business spend, with the objective of reducing operating costs associated with doing business. This capability includes corporate expenses management encompassing management of procurement expenses, compliance management and spend analysis.



### 04

#### Invoice Management

Captures information from invoices and automates invoice processing and data entry. Includes best practice workflows for discrepancy processing, resolution and accounting details while integrating with finance processing systems and supplier portals. Eliminate time-intensive processes while streamlining account payables and receivables operations.

### 05

#### Consulting

Works with financial institutions to bring customers value-creating services while maximizing the profitability and operational effectiveness of employing Visa's portfolio of solutions. Through our partners, Visa equips corporations with effective cost and finance management tools, process mapping and training.