

***It's your corporate spend.
We simply help you
manage it better.***



**An end-to-end automated
purchase card reconciliation system.**

ExpenseAnywhere

Tel: 412 858 1111

AT EXPENSE ANYWHERE,

Our goal is to deliver easy -to-use, integrated solutions that help organizations across the globe manage their Spend

We been doing this for over 10 Years.

Global Presence

- **Pittsburgh, PA (HQ)**
- **U.K.**
- **India**

HOLISTIC APPROACH

We take a holistic approach to corporate spend management processes.

And, we do it through our innovative, best-in-class, web-based solutions.

1. T&E expenses management process - ExpenseAnywhere
2. Procure-to-Pay process - PcardSystem
3. Invoicing & PO Process – To be released

OUR PRODUCTS & SERVICES

Web-based solutions that provide
end to-end automation of corporate spend management



ExpenseAnywhere Lite

- Web-based Ready to use solution for SMB enterprises to manage their T&E spend

ExpenseAnywhere Enterprise

- An End-To-End corporate spend management solution for large companies including multi-nationals. Includes Credit Card data, Receipt Imaging, Policy Compliance Etc.

ExpenseAnywhere Gov

- The most comprehensive web-based travel voucher management solution with built-in GSA per Diem policies, rules and multi-level Pre-travel approvals. Travel / Ghost cards, Receipts, etc.

PcardSystem

- A fully automated web-based solution that automates the entire allocation, reconciliation and tracking of P-card spend. Supports Level-3 data, MCC code verification, Sales/ Use Tax liability, Approval process etc.

You make payments, we make them more efficient and easier to manage & control.

WHY AUTOMATE?

We recognize the challenges you face every day.
As technology innovators we help you
manage your processes efficiently and reduce your operational costs.

Our Solutions Provide
Comprehensive and Efficient Systems that Enhance

1. Compliance with Policies & Controls
2. Process Compliance
3. Mitigation of Risk & Fraud
4. Data Security/ Access to Data
5. Operational Efficiency
6. Reduces Operational Costs
7. Reporting & Audit Capabilities

TYPICAL P-CARD MANAGEMENT

80% Corporate Purchases are Small\$ Purchases – P-card Use

- Management of mountains of transactions data.
- Paper or semi- automated system –inherently inefficient & error-prone
- Lack sufficient controls & policy compliance - Increased opportunity for risk and fraud!!
- Limited reporting & audit capabilities
- Too much paper to review, manage, process & store.
- P-Card charges stay un-reconciled month over month
- Expensive to process : \$37 per transaction (Aberdeen Group)

MANUAL PROCESSES - RISK AND FRAUD

Unfortunately, where there's money,
there's the potential for fraud!!

MARKET DRIVERS

- **Georgia System's Investigation of Purchasing-Card Fraud Finds \$350,000 Theft.**
- **Purchasing Card Fraud-** According to a Congressional report that revealed the fraud at the **Army Medical Center**, the **U.S. General Accounting Office** found that purchase cards leave **the U.S. Army** vulnerable to fraud, waste and abuse.
- **GOA Report 2008-** From October 2000 through September 2006, a cardholder at USDA fraudulently paid over **\$642,000** to a **live-in boyfriend** who shared the same bank account as the cardholder. **The \$642,000** was used for **personal expenditures**, such as **gambling**, **car loan** and **mortgage payments**, and other **retail purchases**.
- **State of Georgia Audit Department** found that the lack of focus and appropriate controls contributed to **22 cases** of fraud by the **University System's**
- **and more.....**

WHY EXPENSEANYWHERE?



Experience



Knowledge



Technology



Value

- ✓ Over 400 years of cumulative experience in corporate spend management – analysis, security, controls and solutions.
- ✓ Industry leader in providing highly secure, web-based solutions that help organizations control, manage and reconcile P-card & Travel card spend.
- ✓ Understand & conform to PCIDSS
- ✓ Work with clients to customize our solutions to meet their specific needs.
- ✓ Skills in delivering solutions which involve knowledge, process and technology change.
- ✓ Cost effective solutions that provide high ROI.

PCARDSYSTEM

- ✓ Intuitive, easy –to-use, web-based application that simplifies management of your P-card Program.
- ✓ Automates the entire Procure-to-Pay process from Order Log to Reconciliation of P-card charges . Helps enhance Strategic Sourcing & Contract Compliance.
- ✓ P-card Transactions are automatically loaded within 24-48 hrs of incurring expenses, and forwarded to cardholder for review and allocation to your account codes. The system supports Level-3 data details.

PCARDSYSTEM

- ✓ Cardholder reviewed transactions are automatically routed through your corporate approval hierarchy, reducing the costs associated with paper approval process.
- ✓ PcardSystem allows you to create as big an approval hierarchy as you need to match your organizational structure.
- ✓ Integrates with your ERP Systems , eliminates rekeying and data entry errors, providing a tightly integrated solution.
- ✓ Transactions exceeding a pre-set dollar limit can be automatically directed for additional approvals, if required.

PCARDSYSTEM

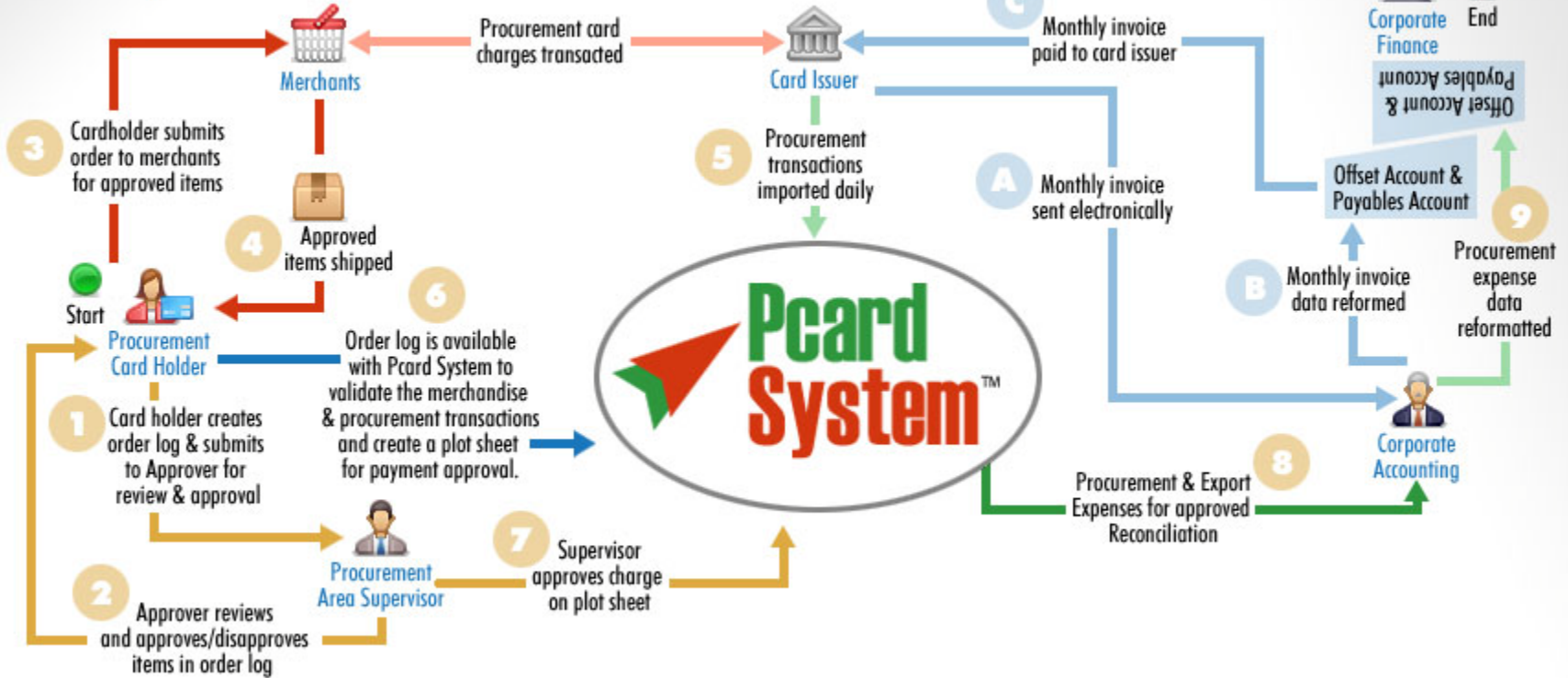
- ✓ Prior-approval on high dollar value items, if needed.
- ✓ Template Driven System provides Controlled Access .
- ✓ Receipt management (Fax/Scan).
- ✓ Administrators & Cardholders can easily monitor disputed charges.
- ✓ Extensive reporting capabilities – Standard or customized reporting to help manage budgets and monitor spending.

PCARDSYSTEM- BEST PRACTICE SOLUTION

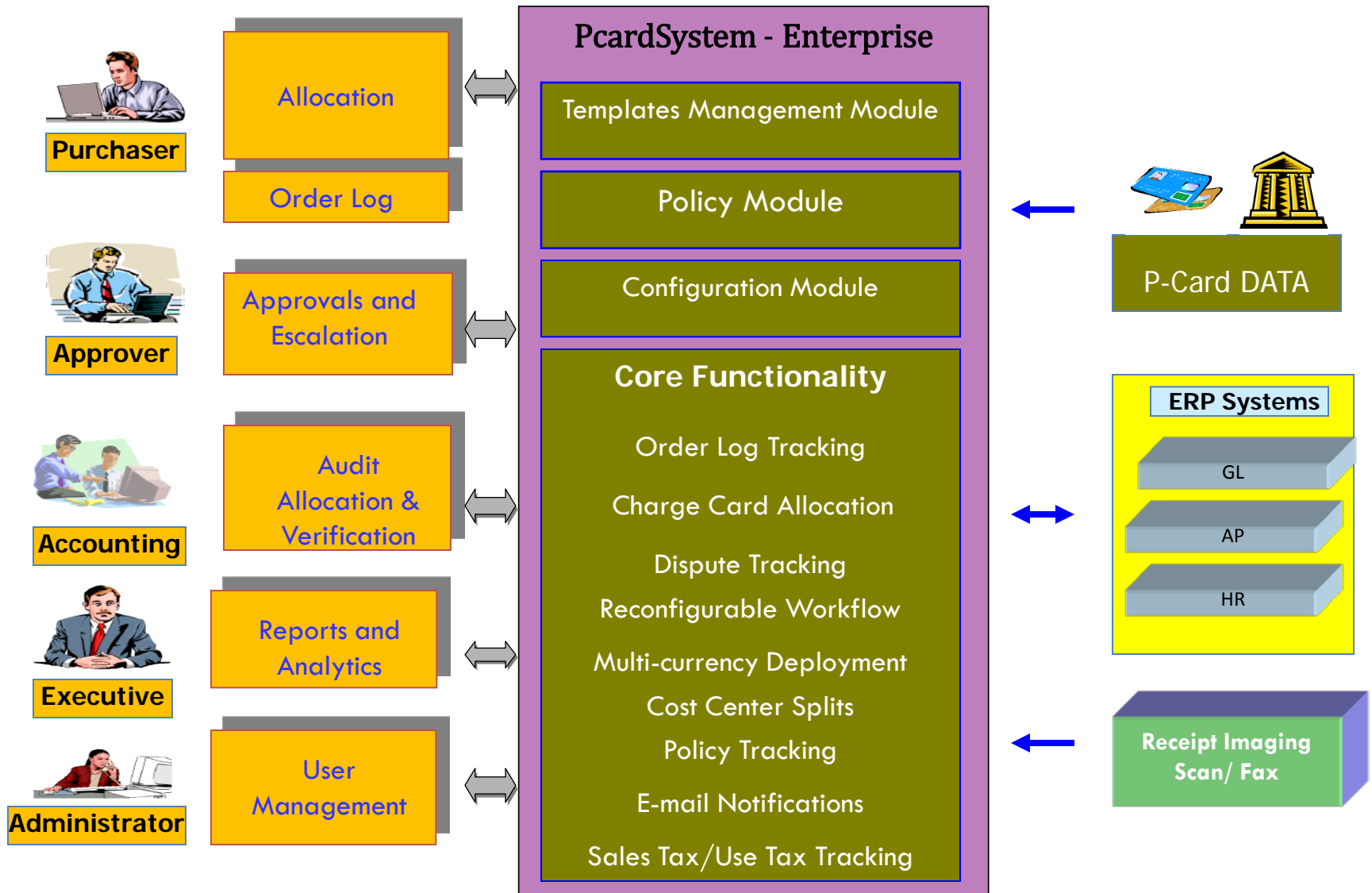
Policies & Controls	Risk & Fraud Mitigation	Regulatory Compliance	Process Compliance	Security
<ul style="list-style-type: none">• Review & Suggest best practice policies & controls to monitor compliance.• Blocked MCC codes.	<ul style="list-style-type: none">• Provide means and tools for monitoring, reducing and/or eliminating fraudulent use of corporate cards.• Personal Charges.	<ul style="list-style-type: none">• Compliance with SAS70 and PCI DSS	<ul style="list-style-type: none">• Provide Solutions that conform to your Approval Process• Pre-purchase logs and approvals for large dollar spending.• Receipt Validation.• Flags charges not in compliance	<ul style="list-style-type: none">• Control Access to CC data.• Encryption/Decryption.• PCIDSS compliance• Database segregation.• Network Scans.• Updates for viruses and other SW releases.• Backups & Redundancy

PCARDSYSTEM WORKFLOW

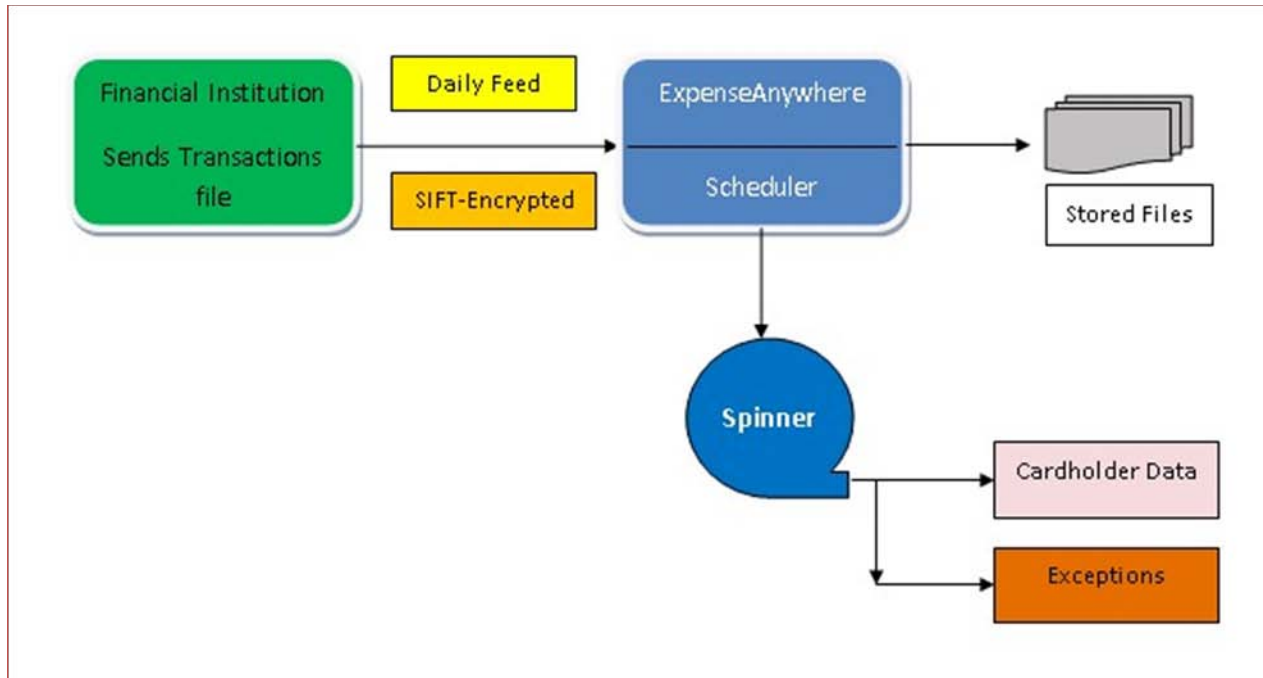
Pcard System Workflow



PCARDSYSTEM- ENTERPRISE SOLUTION



PCARDSYSTEM - SPINNER



DEPLOYMENT

On-Demand ASP Hosted Solution

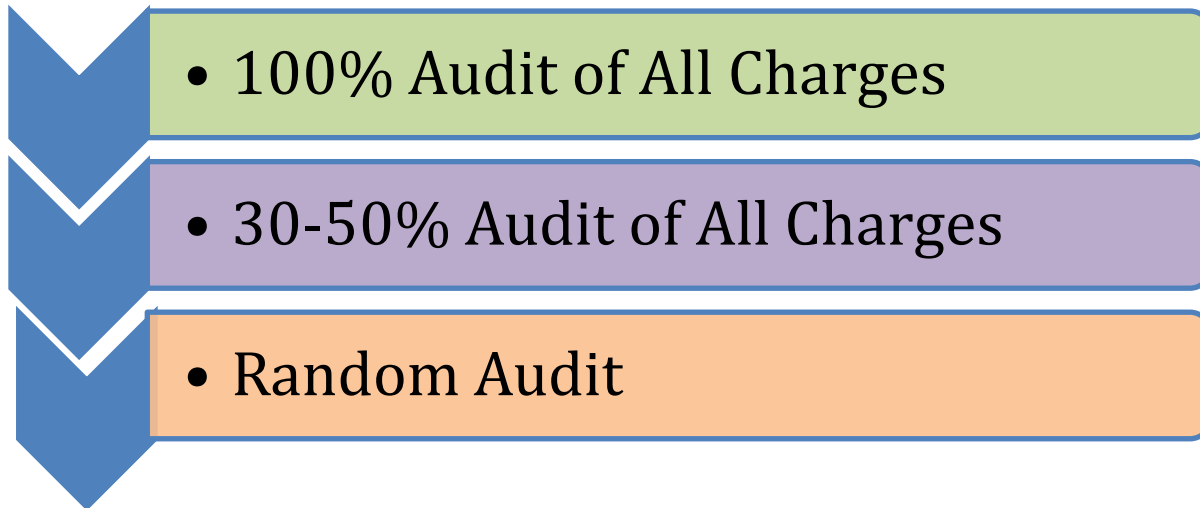
**24x7 Access
99.99% uptime**

Highly secure– PCI compliant data center

Licensed Software for in-house Installation

AUDIT SERVICES

Audit Services that includes review and validation and verification of Credit Card charges against company policies and procedures

- 
- 100% Audit of All Charges
 - 30-50% Audit of All Charges
 - Random Audit

VISA, MASTERCARD, AMEX

FINALLY

To learn more about the PcardSystem
Or, to schedule a demo

Please call
412 858 1111

Or visit us at
www.pcardsystem.com