

UOB Integrated BUSINESS SOLUTIONS





Cost effective solutions and smooth operations benefit your bottom line.

Today's businesses demand integration, operational efficiency and flexibility to respond to market opportunities while staying ahead of the competition. To give your business an unparalleled edge, we have created UOB Integrated Business Solutions, a suite of Commercial Cards Payment Solutions that are customised to bring your company maximum convenience and savings. Whatever your business needs, UOB has the corporate payment solution that fits perfectly.

A reflection of your success.

UOB offers a complete suite of Commercial Cards under leading franchises to strengthen your corporate image, meet your business objectives, and enhance your business productivity.

- Corporate Card
- Business Card
- Purchasing Card
- Central Travel Account
- Distribution Card
- Meetings Card





A host of benefits to take your business further.

Streamlined Purchase-To-Pay Process

UOB Integrated Business Solutions make running your business easier through cost effective consolidation by aiming to streamline reimbursements and payments with only one monthly bill.

Customised Programme

All solutions are customised to ensure maximum efficiency and compliance with your company's business practices and policies.

Improved Cash Management

An interest-free repayment period of up to 60 days for purchases gives you greater flexibility in optimising your cashflow.

Management Information System

A sophisticated reporting system provides near real-time transactional information and generates reports that integrate with your existing expense management systems or ERP System.

Travel Insurance

All Cardmembers enjoy up to S\$1,000,000 in Travel Personal Accident coverage plus medical evacuation costs coverage of up to S\$50,000 when the full fare of the public conveyance is charged to any Commercial Card. Furthermore, Cardmembers are covered for the loss or delay of luggage and flight connection delays.

Emergency Services

When travelling, Cardmembers have peace of mind knowing that medical, legal and travel-referral services are easily accessible.

Liability Waiver Insurance

Our Corporate Liability Insurance Programme protects you against your employee's unauthorised usage up to stipulated amounts.

Global Acceptance

The UOB MasterCard/Visa Corporate Card is accepted at more than 29 million establishments and 1,000,000 ATMs around the world.

Help is just a call away.



24-Hour Service

UOB Call Centre services are available 24 hours a day on 1800 222 2121. This user-friendly system gives you access to services like:

Transactions

- Pay your Commercial Card bill
- Redemption of Commercial Card Rewards*

Request and Notification

- Request for current and/or previous month's statement(s)
- Report loss of UOB Commercial Card
- Change your Personal Identification Number (PIN) for phone banking service

Account Enquiries

- Check account balance
- Check available credit, last payment amount and UNI\$* balance

*If the company has opted for Rewards to individual Cardmembers.



Be rewarded.

You can choose for UNI\$ to be given to your Cardmembers on an individual basis or opt for a monthly or annual rebate on your company's spending. Earn UNI\$1 with every S\$5 charged to your UOB Corporate Card. You may use your UNI\$ to enjoy a wide range of dining, retail and lifestyle rewards.

With UOB Instant Rewards, you can make redemptions at our partners, at the major shopping malls, retail stores, restaurants, dining and entertainment, like 313@Somerset, Marina Square, Best Denki, EpiCentre, Toys 'R' Us, Cathay Cineplexes and many more.

More Frequent Flyer Miles

Your UNI\$ can be converted into frequent flyer miles of two popular programmes. The KrisFlyer programme allows you to redeem UNI\$ for free travel or upgrades on Singapore Airlines or any of its airline partners, while the Asia Miles programme allows you to enjoy free flights to destinations within Asia on Cathay Pacific.

The Smarter Way to Spend

Get up to 20% SMART\$ rebates on-the-spot at more than 700 participating outlets all year round including Shell, Best Denki, The Coffee Bean & Tea Leaf, BreadTalk and Sephora. SMART\$ works like regular dollars (1 SMART\$ = S\$1). Use your SMART\$ to offset your next purchase at any SMART\$ outlet to enjoy greater savings everyday!

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UOB

MasterCard/Visa
Corporate Card

A complete travel and entertainment solution for
cost efficiency and greater control.



The UOB MasterCard/Visa Corporate Card takes care of your employees on the move while looking after your company's financial needs.

As Travel and Entertainment (T&E) spending continues to grow rapidly, it has naturally caught the attention of senior management. At the same time, companies have recognised that there are considerable benefits to be gained by applying stronger management disciplines.

In fact, a growing number of companies are also realising that by streamlining the resources that are currently tied up in T&E administrative processes, they can enjoy direct cost savings, negotiate better terms with suppliers and improve policy compliance.



Benefits

The Flexibility and Controls

The UOB Corporate Card programme offers greater business flexibility, multiple security as well as control features that allow you to specify the types of establishment, the level of spending and other safeguards that ensure Card usage is in line with your company's travel policy.

Greater Financial Control

Issuing UOB Corporate Cards also helps your company detect areas of overspending. They also keep you informed on what your top operating (and non-operating) expenses are and give you a breakdown of your company and Cardmembers' expenses.

Management Information Systems

Your company has online access to information on spending, detailing spending patterns, types of establishments, frequency and many other areas. These reports allow your company to categorise spending by merchant, spend category or business units. The customisation and scheduling of reports is also possible.

Better Cash Management

UOB Corporate Cards give your staff access to cash and eliminates the less efficient corporate-managed cash advance programme. UOB Corporate Cards also simplify the reimbursement process for company-wide.

Convenience

The UOB MasterCard/Visa Corporate Card is accepted at more than 29 million establishments and 1,000,000 ATMs around the world.

Complimentary Corporate Liability Waiver Insurance

With Corporate Liability Waiver Insurance, your company will be protected against the unauthorised use of Cards by employees. The UOB MasterCard/Visa Corporate Card covers your company up to USD\$100,000 for 5 Cards or more, per Card per annum subject to a maximum of USD\$1,650,000 per company per year.

Complimentary Travel Insurance

All Cardmembers enjoy up to S\$1,000,000 in Travel Personal Accident coverage plus medical evacuation costs coverage of up to S\$50,000 when full the fare of the public conveyance is charged to any Commercial Cards. Furthermore, Cardmembers are covered for the loss or delay of luggage and flight connection delays.

Please contact our UOB Commercial Card Sales Manager to learn more about how you can harness our comprehensive data and experience to help your organisation build a balanced Commercial Card programme that will provide an attainable vision and sustainable solution for higher profitability and productivity.

UOB MasterCard/Visa Purchasing Card

A customised purchasing card programme that provides process streamlining with controls.



The UOB MasterCard/Visa Purchasing Card is an integrated purchase-to-pay solution that adds greater efficiency in your procurement process.

The innovative UOB Purchasing Card programme is an efficient, low-cost solution that will help your organisation streamline your purchasing process as well as better manage your procurement of indirect goods and services.



Benefits

More Convenience and Less Paperwork

Using the UOB MasterCard/Visa Purchasing Card saves your organisation time and paperwork. With the appropriate front-end controls in place, your employees are empowered to make purchases without going through multiple layers of approval.

Significant Savings

Research has shown that companies with a Purchasing Card programme were able to streamline processes and procurement costs by an average of 70 percent.

Efficiency

By decentralising purchasing and guaranteeing payment to your vendors, the UOB Corporate Purchasing programme allows your employees to purchase and receive goods and services more quickly. It also relieves your employees of time-consuming paperwork.

Management Information Systems

Your company will have online access to a wealth of accurate and timely information on Cardmembers, vendors, transaction amounts and purchase details. This information can also be organised and presented in formats that best fit the needs of your business.

Control

Making important cost-saving decisions is now easier thanks to the accessibility of up-to-date information online. Along with clarifying aspects of the procurement process, your company can also build in controls to limit spend to specified categories or vendors, establish purchasing limits and identify proper authorisation.

Enhanced Vendor Relationships

By ensuring that they are paid in a timely fashion, this Programme helps your company strengthen relationships with vendors.

Internal Purchasing Procedure

Traditional Purchasing	UOB Purchasing
Step 1 End-user identifies need and places requisition Step 2 Purchasing prepares request for quotation Step 3 Analysis of quotations Step 4 Vendor selected	
Step 5 Purchase Order placed with vendor	Step 1
Step 6 Copies of Purchase Order given to end-user and Accounting Step 7 Vendor receives and acknowledges Purchase Order Step 8 Purchasing receives acknowledgment	
Step 9 Vendor checks stocks and delivers goods	Step 2
Step 10 End-user receives goods and acknowledges on Delivery Order	Step 3
Step 11 Copies of Delivery Order given to Purchasing and Accounting Step 12 Purchasing receives copy of Delivery Order and closes order Step 13 Accounting receives Purchase Orders and Delivery Order and awaits invoices Step 14 Vendor sends invoice to Accounting Step 15 Accounting reconciles Purchase Order / Delivery Order with invoice	
Step 16 Payment is made to vendor	Step 4
Step 17 Allocation of cost centre to invoice / General Ledger to transaction Step 18 Posting to General Ledger	

End-to-End Purchasing Process

The UOB MasterCard/Visa Purchasing Card customises a solution to your business needs at every step of the purchasing process:

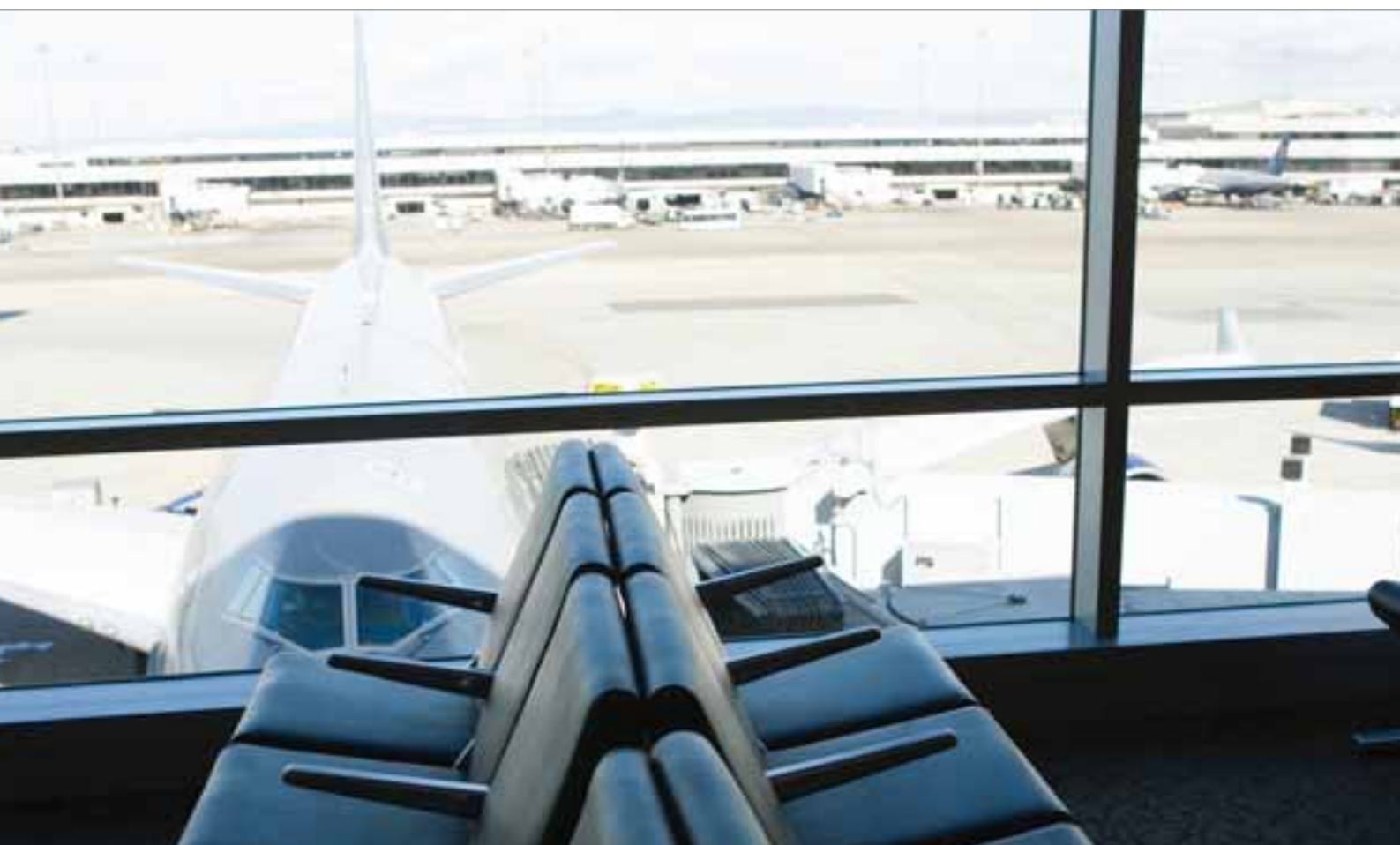
- Integration of solution with your existing systems
- Setting of limits, authorisation rules and restrictions
- Initiating purchases
- Streamlining authorisation
- Completion of purchase
- Real-time transaction information
- Single statement customised to reporting needs
- Efficient single payment for goods and services

UOB

MasterCard/Visa
Central Travel
Account (CTA)

Integrated travel and purchase-to-pay services
for a smooth journey wherever you go.

A close alliance with leading travel management companies seamlessly integrates a travel and entertainment solution with the purchase-to-pay process for your company.



The UOB Central Travel Account (CTA) is a cardless centralised billing and reconciliation solution for your company's air travel and lodging expenses that includes a detailed consolidated statement. It comes with enriched data that further eases your reconciliation and payment process.

Benefits

Greater Financial Control

The enhanced travel information captured on your UOB CTA enables easy monitoring, simpler analysing and better control of your company's air travel and lodging expenses. It will also assist with effective supplier negotiations.

Customised To Your Needs

Depending on your company's needs, you could opt for single CTA account numbers or multiple CTA accounts. Whichever option you decide on, the CTA ensures that the booking process is convenient and accurately tracks purchases made by authorised personnel. With the CTA, your company will be able to identify charges according to divisions, cost centres, departments and individual travellers.

Management Information Systems

The UOB CTA programme grants your company online access to information on all travel and lodging spending, detailing spending patterns, types of establishments, frequency and many other areas. These reports allow your company to categorise spending by merchant, spend category or business units. The customisation and scheduling of reports is also possible.

Complimentary Corporate Liability Waiver Insurance

With the Corporate Liability Waiver Insurance, your company will be protected against the unauthorised use of Cards by employees. The UOB MasterCard/Visa CTA covers your company up to USD\$100,000 for 5 Cards or more, per Card per annum subject to a maximum of USD\$1,650,000 per company per year.

Complimentary Travel Insurance

All Cardmembers enjoy up to S\$1,000,000 in Travel Personal Accident coverage plus emergency and medical costs coverage of up to S\$50,000 when full fare is charged to any Commercial Card. Furthermore, Cardmembers are covered for the loss or delay of luggage and flight connection delays.

UOB issues multi-currency CTA (US\$ and HKD) to support your specific business requirements.

Please contact our UOB Commercial Card Sales Manager to learn more about how you can harness our comprehensive data and experience to help your organisation build a balanced Commercial Card programme that will provide an attainable vision and sustainable solution for higher profitability and productivity.

Terms and conditions apply for privileges.

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UOB

MasterCard/Visa
Meetings Card

A customised programme that increases savings and financial control.



The UOB Meetings Card helps ensure that you get the most out of your company's Meetings and Events by increasing savings, controlling costs and raising productivity.

Now that the area of Travel and Entertainment expenses has been looked into, many companies are turning their attention to the next major area of unmanaged spending – Meetings and Events. When companies manage such activities effectively, they have the potential to better control costs and enjoy greater savings.

From Shareholder Meetings to Training Events, UOB is able to offer flexible solutions to support whatever event you are organising.

Benefits

Flexibility and Controls

The UOB MasterCard/Visa Meetings Card offers greater business flexibility, multiple security as well as control features that allow you to specify the types of establishment, the level of spending and other safeguards that ensure Card usage is in line with your company's corporate policy on Meeting and Events.

Management Information Systems

The UOB MasterCard/Visa Meetings Card grants your company online access to information on spending, detailing spending patterns, types of establishments, frequency and many other areas. These reports allow your company to categorise spending by merchant, spend category or business units. The customisation and scheduling of reports is also possible.

Complimentary Corporate Liability Waiver Insurance

With Corporate Liability Waiver Insurance, your company will be protected against the unauthorised use of Cards by employees. The UOB MasterCard/Visa Meetings Card covers your company up to USD\$100,000 for 5 Cards or more, per Card per annum subject to a maximum of USD\$1,650,000 per company per year.

Complimentary Travel Insurance

All Cardmembers enjoy up to S\$1,000,000 in Travel Personal Accident coverage plus medical evacuation costs coverage of up to S\$50,000 when the full fare of the public conveyance is charged to any Commercial Cards. Furthermore, Cardmembers are covered for the loss or delay of luggage and flight connection delays.

Please contact our UOB Commercial Card Sales Manager to learn more about how you can harness our comprehensive data and experience to help your organisation build a balanced Commercial Card programme that will provide an attainable vision and sustainable solution for higher profitability and productivity.

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smartdata.gen2

An intelligent information management and reporting tool to keep your company's expenditure in control.

smartdata.gen2 is a global reporting application that gives you great flexibility and robust reporting options to better organise, consolidate, analyse and manage financial data.



The availability of real-time information will help boost your company's productivity and efficiency while reducing costs. With smartdata.gen2, you can manage your suppliers, monitor expenditures at Cardmember and management levels, generate reports and integrate transaction data into existing accounting systems.

With such a cutting-edge solution at your fingertips, you can spend more time making informed business decisions and less time managing information.

Features

Easy-To-Use Web-Based System

Smart Data is delivered to you via the internet. All you need is an internet browser to access the data round the clock, anywhere in the world. Because data is delivered from transactional sources, you can track expenditures almost as soon as they come in.

Easy Implementation

It is able to work along all computer systems, so you can start viewing transaction information almost immediately without substantial time or resource investment. It is compatible with your ERP system whether you are using Windows, Oracle, SAP or other integrated software.

Data Integration

All data can be exported to standard formats like Intuit, Quicken and QuickBooks, Microsoft Money or other in-house accounting systems. It can also be integrated into virtually all customised accounting systems.

Functional reports

You can view information from more than 40 standard reports or customise reports that you can download into your accounting system. Furthermore, use the enhanced financial data to analyse patterns and make more informed decisions.

Complete Control

You can allocate transactions to specific accounting codes as well as update sales tax data and enter expense descriptions. Transactions can also be split into multiple records for accounting or tracking purposes.

Enhanced Security

Smart Data employs all the standard internet security protocols. Every user has a unique ID and password to ensure that only authorised employees can access information. Masking of account numbers on reports and on screen further protects sensitive information.

User Friendliness

Smart Data supports all major currencies and is available in 14 languages. When logging in, the user is able to specify the desired language, namely, Chinese, English, German, Japanese, Korean, Portuguese, Spanish and etc.

Online Assistance

At any time, users can access a comprehensive online help directory. For more information and a demo on Smart Data, please visit:

www.mastercard.com/smartdata

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Visa IntelliLink Spend Management

An information and expense management tool that has been designed for the needs of every type of company.

Visa IntelliLink Spend Management gives you a better understanding of your company's spending patterns, greater control over spending, more savings, and quicker approval of expenses.



Every company needs a reporting system that is flexible yet robust. With Visa IntelliLink Spend Management, you can look forward to secure online statements that are integrated and easy to use, comprehensive expense management, interactive reports, multi-level transaction data, import of non-card information, receipt imaging, sourcing analytics and more.

Visa IntelliLink Spend Management is a tool that comprises three core solution sets: Reporting, Data Services, and Programme Support. Together these fulfill the key information management needs of successful organisations:

Reporting	Data Services	Programme Support
Statements	Integration	Customised Programme Management
Expense Management	Item Level Detail	Personalised Attention
Sourcing	Data Tracking	Solution Design

Visa IntelliLink delivers unique advantages

Visa IntelliLink offers distinct advantages to companies seeking a better way to manage and leverage their spending. This complete reporting and full-featured expense management solution is integrated into one single platform. It provides local to global functionality with full language, currency support at the local level, rolling it all up to a global view for visibility across boundaries. Proven in the marketplace and rolled out globally, Visa IntelliLink Spend Management reporting offers all the advantages of a next generation spend management.

- Easy access to information through dashboards and alerts
- More languages
- Card and non-card transactions
- Company self-sufficiency – self-registration, self-installation, self-training
- Alerts sent directly to your PDA for key reporting criteria
- Single solution reporting and expense management

Unlike many solutions that are primarily card programme administrator tools, Visa IntelliLink Spend Management brings utility to the entire organisation. With features to support finance, audit, travel, procurement, and card programme managers, the solution provides value across the company. It's backed by Visa, the leader in global transaction processing—handling more transaction data than anyone else—more than 1 million transactions a day—in 50 countries.

Designed to fulfill four key needs

Visa IntelliLink fulfills the four most important spend management needs of companies:

Access to information

Visa IntelliLink Spend Management comes with dashboards that provide quick snapshots of key information. At the same time, email alerts prompt you on the arrival of reports or the need to grant urgent approval to documents. Visa IntelliLink Spend Management is also a sourcing tool that provides a holistic view by allowing companies to analyse its entire AP spend.

Speed and ease of use

Comprising self-paced learning tools, Visa IntelliLink Management is an intuitive user interface that is easy to learn. It comes with key features that are available with minimal steps such as one-click statements.

Local-to-global scope

Supporting up to 15 languages, Visa IntelliLink Spend Management offers dual or multi-currency statements for a consolidated view of local and cross-border spend.

Customised integration

You can tailor Visa IntelliLink Spend Management to suit your company's travel and entertainment policies. But there is more to its user-friendliness. For example, you can select your choice of languages and alert notifications along with other key preferences.

Comprehensive breadth and depth; full features and functionality

Visa IntelliLink integrates with the comprehensive suite of Visa business-to-business payment products across all market segments. It can meet the needs of small businesses, middle market companies, large corporate multinationals, and government organisations. Its core products, features, functionality and support services are designed to meet each sector's specific requirements as well as select niche market needs.

Because the right partner is key to your business success

You have great plans to build and expand your business. Now it's time to choose a payment partner who understands and supports your goals and has the tools and experience to help you succeed.

As your company looks to new horizons, UOB's complete suite of MasterCard/Visa corporate payment solutions and travel-related services tailored to your requirements, is the partner for your business. Our highly-customisable integrated service offerings are catered towards looking after your company's best interest and future needs.

We also have a Network of Savings programme with more than 500 business-to-business suppliers. They will help you kick off your programme immediately to realise immediate savings that go beyond travel, entertainment and M.I.C.E.

You will be able to consolidate your spending with your preferred suppliers and streamline your payment process. Then when you charge these expenses to your UOB Commercial Cards, you will enjoy even greater savings.

Our business suppliers and partners include:

Courier services – DHL, FedEx and UPS

Telecommunications – M1, Pacific Internet, SingTel and StarHub.

Utilities – PowerSeraya, Senoko and Tuas.

Business services – Boon Lay Services, Canon Singapore, Fabulous Printers, Kumpulan Development, Premier Conferencing and many more.

To find out more about UOB MasterCard/Visa corporate payment solutions in Singapore and Southeast Asia:

- Contact us on 6302 1623, 6302 1630 or 6302 1673
- Email us at commercialcardsenquiry@uobgroup.com
- Visit us at www.uob.com.sg, select corporate and institutional banking

For more information on our Network of Savings, please visit www.uob.com.sg/networkofsavings

