

Issue No. 35 2006

PURCHASING CARD NEWS[®]

www.purchasingcardnews.co.uk

THE INFORMATION EXCHANGE FOR ELECTRONIC & CARD PAYMENT SOLUTIONS

PURCHASING CARD CAPABLE SUPPLIERS SPECIAL EDITION

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'Click' with your customers!

Looking to expand your customer base? **Then Search... is for you**

Log on to: www.purchasingcardnews.co.uk

If you're reading this then your company details are probably already listed on the Purchasing Card Capable Suppliers Search Engine & Directory by business classification and merchant category codes.

The only thing missing is your essential information that could attract, expand and maintain important customers to you. This is the enhanced data on your company's products and services supplied, displayed on your own Profile Page of the Search Engine & Directory, which forms an integral part of the purchasing decision of potential buyers and purchasing/procurement officers.

Have your own Profile Page on Search... Purchasing Card Capable Suppliers Search Engine & Directory and let customers find you.

Search is the ultimate site for both public and private sector buyers. With over 6000 individual Level 2 & 3 Purchasing Card Capable Supplier details listed, the site offers them a solution to supplier recruitment. It's often their first port of call within their tendering process to source Purchasing Card Capable suppliers, contractors and or buy products and services directly off the shelf.

Buyers can search quickly and easily at a glance all the information by: -

- Business Categories
- Products & Services
- Merchant Category Codes
- Purchasing Card Level 2 & 3 Capable Suppliers
- All Level 3 Capable Suppliers
- Suppliers Name
- Region

It is worth noting that the public sector alone spends over £360 billion a year, employs more than 10 million people and is the single biggest market for products and services in the UK.

Public Sector buying, purchasing and contracts departments are required to introduce an electronic data capture solution as part of best practice as more and more public sector organisations introduce Purchasing Card and e-Commerce solutions as electronic payment methods to suppliers.

Being Purchasing Card Capable at Level 2 & 3 will enable suppliers to fulfil these payment settlement requirements within the Public sector tendering process.

Should you wish to receive regular 'Tender Alerts' from public sector buying organisations please email your details to info@purchasingcardnews.co.uk



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Why Purchasing Cards?

What is a Purchasing Card?

A credit card that is used to purchase goods or services. When used, the gross, net and vat values are captured which negates the need for invoices and provides evidence for vat.

Why Purchasing Card?

Purchasing card is the most cost effective process for purchase to payment that currently exists. The supplier needs to understand why their customer wants to use it, and the benefits available to both parties.

We know that traditional procurement methods can be cumbersome, inefficient and expensive to manage. It has been estimated that to purchase an item valued at £5 can cost some organisations over £50 because of the time and people involved to raise an order, get it approved, get it signed off, be purchased and taken through the accounts process. The item bought with a purchasing card makes a huge saving in time, process and people involved.

The person making the purchase, the cardholder, has a direct relationship with the supplier. They can discuss the item, size, colour, quantity, delivery date etc. rather than just the impersonal purchase order which does not allow for variation in size, colour, quantity.

Large organisations could have numerous buyers, several of them buying stationery from several stationery suppliers. Through management information, they can select a single preferred supplier and put all their orders through just one. Probably earning bigger discounts, certainly reducing the administrative and accounting issues. The organisation, public or private, introduces a purchasing card scheme using either the **Mastercard 'onecard'**, **Visa** or **American Express** cards.

Cards are issued to the very people who need to buy or pay for things. The company can introduce strict budget control by card, cardholder, category of goods, by week or by month. It also gives very valuable management information on how their business is running.

To have a successful purchasing card scheme, it is essential that they recruit suppliers who are purchasing card capable.

What does it mean to the supplier?

There are now so many local authorities, health authorities, schools, hospitals and private corporates using purchasing card, that any supplier not capable is risking losing business opportunities to their competitors. Often one of the first questions asked on a tender is 'Are you Purchasing Card capable'?

It is true that the supplier will have to invest in a system to become capable. There are benefits, not just to the buyer, but to the supplier as well.

- *Every transaction is authorised.*
- *No more waiting for 30 or more days to get paid for goods or services. Payment is made automatically in 3 to 4 working days.*
- *No more chasing payment, a real saving in admin and accounts*
- *HMRC approved providing evidence of VAT*
- *Direct relationship between end user (buyer) and supplier.*
- *Potential to attract new business through purchasing card capability.*

Supplier's considerations

Before embarking on becoming purchasing card capable, the supplier needs to consider 3 key factors.

- *Does the potential level of business merit investment in a system*
- *Which Purchasing card scheme is their customer going to use.*
- *What level of information does the customer require.*

It is critical to find these things out in advance of making any decisions. The answers will shape all future decisions.

There are 3 typical levels of card information.

Level 1 – *standard credit debit card. Captures minimal information.*

Level 2 – *Summary Vat. Captures, gross, net, vat, commodity codes.*

Level 3 – Full line item detail.

If the cardholder only requires level 2 purchasing card, then it is possible to conduct the transaction on a modified credit card terminal.

However, if the cardholder requires level 3, then a PC, Web based or integrated solution is required. The supplier should note that if they can do level 3, they can automatically do level 2 and 1, but not the reverse.

Those suppliers who carry out a high volume of transactions may want a system that is directly linked to their sales order processing system.

Purchasing cards are almost 95% cardholder not present with the transaction being carried out via telephone, fax or email. Yet in some cases, there will be a cardholder present, at a trade counter for example, so the supplier needs to consider chip and pin technology.

There are costs in systems and time associated with any choice. The supplier must work with the customer to determine what information is needed, and what it means to the suppliers business process by introducing new methods.

If the supplier already accepts credit/debit cards, then it should only be a case of discussing the new requirement with his bank. If the supplier is new to credit/debit cards, then they need one of the main UK acquiring banks to sign them up. The good news is that most banks are now working closely with major customers to assist with supplier recruitment.

There are excellent forums, workshops, and industry opportunities which can provide unbiased information in helping the supplier determine the right decision for their business.

Steve Wilkins

HEAD OF OPERATIONS, ITS
18th June 2006

TRY BEFORE YOU BUY!

Would you like to be Level 1, 2, and 3 capable?
Are you looking for flexibility and freedom accessing your own transaction data?

If the answer is "YES", then ITS offers you a product that will save you time and can make your business process more efficient.

What is it?

Procurer OnLine is a secure, internet-based card processing system for credit, debit and Purchasing Card transactions. It can be accessed from any PC and from any location that has a web connection. It is approved by all the major UK acquiring banks and HM Revenue & Customs for suppliers who want to use an internet-based solution for B2B transactions.

Result?

Flexibility, convenience and independence

That's not the whole story

Would you like to attract more business?

Increasingly, your customers want additional Level 3 detail and will only trade with suppliers that offer this enhanced data. Procurer OnLine captures that additional transaction information and sends it through to the banks electronically, cutting out the time consuming paperwork of purchase order and invoice preparation.

Less paperwork
+ less fuss + Level 3 =
Preferred Supplier Status



I look forward to hearing from you.

Steve Wilkins
HEAD OF OPERATIONS

Features

- **Secure** – site uses 128 bit SSL security encryption
- **On-line system** - no installation required
- **Faster payment** – within 4 working days
- **Real-time transaction manager**
- **No additional equipment needed**
- **Use your own PC and hardware**
- **Location independent**
- **Fully supported by experienced Client Services team**



To find out more details, please email your enquiry to: POL@interactivets.com
or visit our website: www.interactivets.com

Log on to: www.purchasingcardnews.co.uk and click on **P-Card Capable Suppliers Directory**

Search...

Purchasing Card Capable Suppliers Search Engine & Directory

Making connections between Suppliers and Buyers

Search... The Purchasing Card Capable Suppliers Search Engine and Directory presently contains 6000 individual Purchasing Card Capable Supplier contact details.

This represents the vast majority of the UK Level 2 & 3 Purchasing Card Capable Suppliers. Multiple supplier outlets are not listed unless otherwise detailed within the suppliers own Profile Pages of the Search Engine.

Further Purchasing Card Capable Suppliers will be added to the Search Engine & Directory with the business categories updated enabling detailed searches by products and services.

Search is a password protected online directory and search engine, designed to assist both Private & Public Sector buying, purchasing and contracting personnel recruit from the Purchasing Card Capable Suppliers listed.

Search has been developed to offer a solution to supplier recruitment, by providing an on-line directory and search engine that profiles your business activities, products and services to thousands of industry buying, purchasing and contracting personnel on a regular basis.

Search provides you with the facility to have your own password-protected Profile Page within the on-line directory and search engine that provides enhanced details of your companies products and services that is crucial to buyers who are searching for suppliers, products and services to fulfil a specific tender.

Search... Purchasing Card Capable Suppliers Search Engine & Directory will be promoted continually in:

- **Purchasing Card NewsLink**
Twice monthly email broadcast to 22,000 industry contacts from both the Public & Private Sectors.
- **Purchasing Card News**
Future Quarterly Issues. Circulated to over 8,000 Purchasing Card industry professionals.
- **Purchasing Card News Electronic version**
View online the latest edition of Purchasing Card News www.purchasingcardnews.co.uk/newslink/online
- **Web Site prominence on:**
Purchasing Card News
www.purchasingcardnews.co.uk
Card Payment Solutions
www.cardpaymentsolutions.co.uk

It's easy to sign up!

1. Log on to: www.purchasingcardnews.co.uk and then select *P-Card Capable Suppliers Directory* from the menu.
2. Enter your valid email address and click *Next*
3. Select the clearly marked Option 2 and click *Next*
4. Enter your company name and click *Next*
This will take you to your company information listed with the option to:- 'Add Profile Information'.

To add your Profile Page simply Click where indicated to take you to the sign up form. Add, as much information as you like to your personal profile, especially to the sales statement of products & services supplied as the search engine will scan key words, products and services, from within your sales statement.

Your information is password protected to allow you only to amend or update any information you've already supplied.

A once-only subscription charge of £55.00 zero VAT is made to participating suppliers to include their company Profile Page onto the online directory and search-engine. Your information is added onto the Profile Pages on a self-administered basis that enables you to view all other listings and amend your own pages at any time and as such conforms to current UK/European Data Protection legislation.

Once you submit your completed password protected Profile Page/Payment form, you're unique access password will be sent to your valid email address that enables you to log onto and amend your own Profile Page at any time and view all other listings.

At times details displayed within the Supplier Directory listing could need amending, please email the details to:-
technicalsupport@purchasingcardnews.co.uk

For further information please contact:-
Purchasing Card News
Castle Hill Farm
Castle Mill Lane
Ashley Altrincham
Cheshire WA15 0RB

Tel: +44(0) 161 928 0485
Fax: +44(0) 161 928 1713

Email: info@purchasingcardnews.co.uk
www.cardpaymentsolutions.co.uk
www.purchasingcardnews.co.uk



Enter your valid e-mail address for access and then choose Option 2 as highlighted below.



Enter your company name as indicated below and then follow the simple navigation procedure to complete your Profile Page.



The MasterCard Multi Card streamlines processes

What's most important to your business finance?

- Gaining more control over spending?
- Eliminating redundant or inefficient processes?
- Standardising payment policies?
- Lowering costs?
- Reducing the number of cards in circulation?

For any or all of these goals, there is one simple solution: The MasterCard Multi Card.

Take efficiency to the next level by combining two or more credit cards in a MasterCard® Corporate Multi Card program. By consolidating enhanced spending data you'll be able to streamline and better manage the entire 'procure-to-pay' process.

A Multi Card Program integrates card activity across categories, giving you a clear overview of expenses so you can easily analyse spending patterns. With more detailed transaction reporting you'll be able to negotiate better deals with vendors. And with Smart Data OnLine™ from MasterCard Worldwide providing superior access to information and better integration of data into your system, you'll gain unsurpassed control and flexibility.

For further information on MasterCard Corporate Multi Card programs please email Laurent Vreven at MasterCard. E-mail: laurent_vreven@mastercard.com



The e-Commerce and Electronic Payment Solutions Conference 2006

Supported by MasterCard



Lancashire County Cricket Club, Old Trafford Thursday 26th October 2006 (09:30am - 17:30pm)
Talbot Road/Brian Statham Way, Old Trafford Manchester M16 0PX
(Opposite Manchester United FC Football Ground)

FREE all day Car Parking on site available for attending Conference Delegates



'The Information Exchange'

The fifth annual e-Commerce & Electronic Payment Solutions Conference 2006 will cover all aspects of Electronic & Commercial Card Payment Solutions & Services, a major interest of both private sector companies and public sector organisations alike.

With increasing awareness of all electronic payment solutions the annual Information Exchange Conference has become an essential venue and a primary source of information for companies and key company personnel wishing to gain further knowledge of best practice procurement initiatives, Commercial & Purchasing Card Payment Solutions and the associated leading edge e-Commerce Transaction Technology.

The Conference Agenda will include presentations and Case Studies on:

- Purchasing Card & Commercial Card Payment Solutions
- Back Office Integration with SAP
- Acquiring and Bureau Services

- Software Solution Providers Products & Services
- Supply of Level 2 / 3 Management Data
- Smart Data On Line (SDOL)
- Making P-Cards Work within a Buying Consortium
- eInvoicing Solutions
- Software Solution Providers Products & Services
- Corporate Card, Fuel Card & Lodge Card Programmes

Presented by: -

MasterCard 'onecard' & Smart Data OnLine
Presentation/Workshop/Exhibition Stand

Arval Fuel Cards *Presentation*

Manchester City Council
Purchasing Card Case Study *Presentation/Workshop*

MasterCard Pre-Paid Cards *Presentation/Workshop/Exhibition Stand*

Card Marketing Services e-Invoicing & Bureau Service
Presentation/Workshop/Exhibition Stand

Value Wales
Case Study - Benefits of Purchasing Card use
Presentation/Workshop/Exhibition Stand

Kent County Council Case Study, Update *Presentation*

OB10 e-Invoicing network *Presentation*

Interactive Transaction Solutions *Presentation/Workshop*

Deecal International Limited Web-based Application Service
Presentation/Workshop/Exhibition Stand

Lloyds/TSB Corporate - Cardnet 'Procure to Pay Solution'
Presentation/Workshop/Exhibition Stand

Servebase Global Card Solutions *Workshop/Exhibition Stand*

Adflex 'Developing a PCI compliant VGIS/LID payment processing system' *Presentation/Workshop/Exhibition Stand*

HSBC Bank plc HSBC is a leading Global provider of Banking products & services *Exhibition Stand*

Paymentric Paymetric combines industry-recognised payment processing expertise, software accredited with SAP Certified Integration
Presentation/Workshop/Exhibition Stand

Booking details

- To secure your place, please complete the Fax Back booking form you can download from:
www.purchasingcardnews.co.uk/conference_form.pdf
- NEW!! Book on line via our secure server:
vault2.secured-url.com/pcn/ConferenceBooking

Or download from the Conference 2006 link on our Web sites:-
www.purchasingcardnews.co.uk
www.cardpaymentsolutions.co.uk

Single delegate costs @ £285.00 + VAT, includes Refreshments, Carvery Style Lunch and early Evening Reception.

The attendance cost for organisations wishing to send two or more delegates to the conference is as follows.

- Delegate 1 @ £285.00 + VAT
- Delegate 2 @ £190.00 + VAT
- Delegate 3 @ £95.00 + VAT

20% DISCOUNT
for P-Card Capable Suppliers, e-mail:
info@purchasingcardnews.co.uk
for a booking form

For further Conference 2006 information, please contact: The Conference Office -
E-mail: info@purchasingcardnews.com tel: +44 (0) 161 928 0485 fax: +44 (0) 161 928 1713
www.purchasingcardnews.com www.cardpaymentsolutions.co.uk