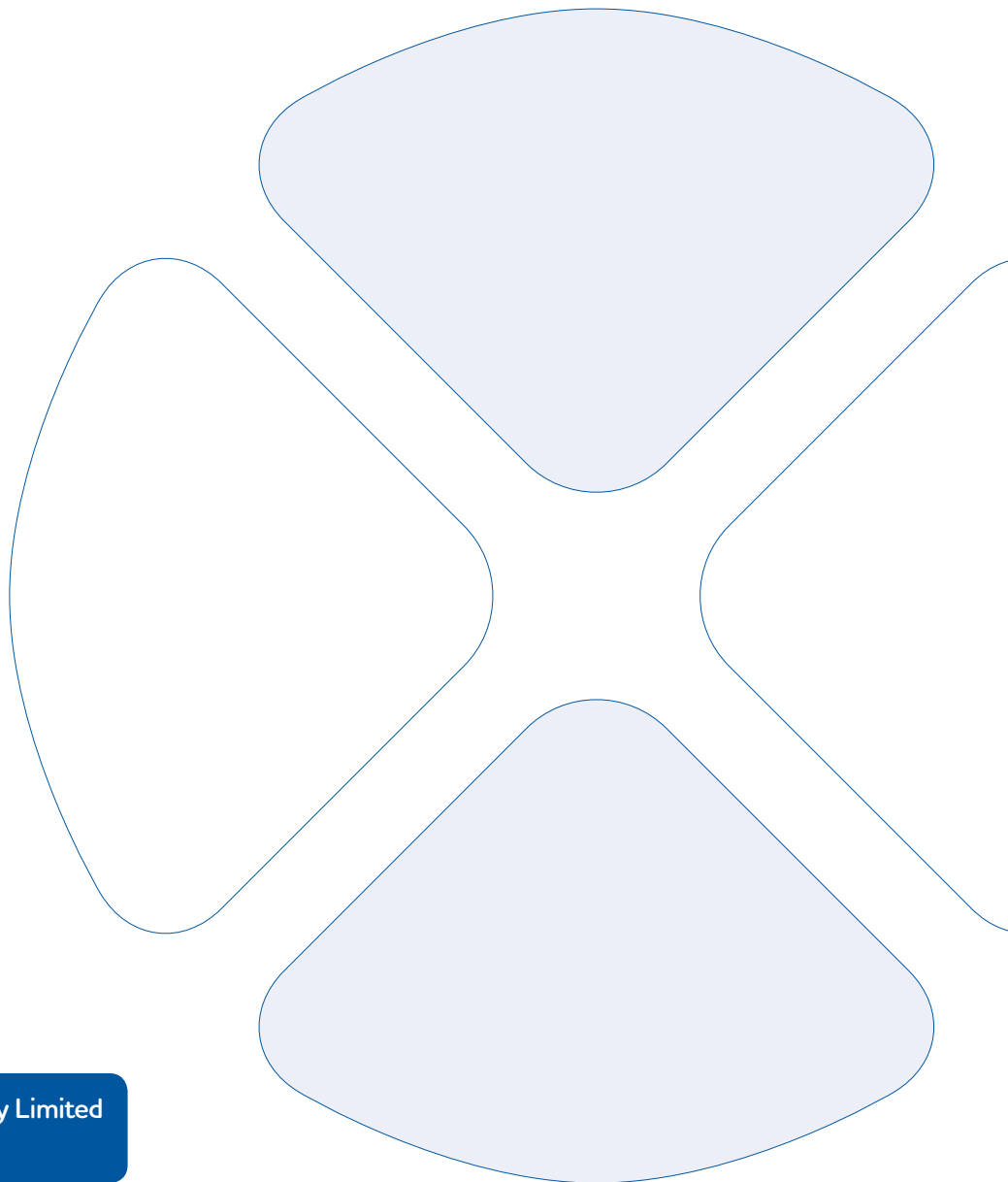




Optimise your Visa programme  
with **PCCL eSolutions** to  
save costs, increase control  
and improve compliance



PCCL – Purchasing Card Consultancy Limited  
Exclusive to Visa Europe

## A remarkable journey... ...and some way to go



Remarkable things have happened since I was involved in setting up the first Visa GPC programme at Stirling Council in 1997. Suddenly it was possible to achieve so much more just by paying with cards. All those high volume, low value invoices that took forever to get from purchase to payment could be handled with a minimum of fuss, putting the buyer in charge and keeping the supplier happy.

With card payment, goods could be ordered and paid for by telephone in the morning and received the same day. Clients started to make major savings in operational costs. They also saved in loss of face, inconvenience, frustration, reputation, administrative resources – and carbon. They strengthened their hands as buyers negotiating with suppliers. Some of my clients contract to pay all their card-accepting suppliers within 48 hours of receiving an approved invoice. This creates loyal suppliers who aim to please and work hard to keep the cash flowing. Everyone gains by putting Visa Purchasing and Corporate cards in the frame.

But what has made the journey so exciting has been PCCL's position at the front of so many changes and improvements. By working closely with major banks and exclusively with Visa Europe, we have been able to continue as pioneers in a market where there is potential for improvement. We have developed many processes and procedures to improve the experience and capability of purchasing card programmes. In 2007, we launched the first eSolutions web-based service to provide unique management information on all aspects of card transactions. My team of software designers and I have worked closely with customers to develop a range of web-based eSolution services which provide dramatic cost savings, new efficiencies and other benefits for businesses and public sector organisations deploying Visa payment programmes.

I hope you find the information and testimonies in this brochure interesting. I know from hard-won and long experience as a buyer that each purchasing operation has its own priorities and complexities and that the idea, let alone the practice, of reforming long-established P2P processes can bring on a headache. PCCL has unrivalled experience of ensuring that the introduction of a new purchasing card programme is painless. Or we can help to optimise existing card programmes by introducing highly effective online services you will not find anywhere else.

**Russell Green,**  
**Managing Director, PCCL**



## Pioneering improvements for the payment card industry

Since 1998, Purchasing Card Consultancy Limited (PCCL) has provided pioneering and world-leading solutions for the payment card industry. The focus has been on introducing Visa Purchasing and Corporate cards to a wide range of public and private sector organisations, bringing greater payment efficiencies, improved visibility and substantial savings in operational costs.

PCCL was founded by Russell Green, Managing Director, who has considerable expertise as a buyer working in both private and public sector. In 1997 he successfully introduced the first Government Procurement Card (GPC) programme at Stirling Council in Scotland. Other organisations wanted to know about the efficiency improvements and cost savings resulting from card payments to suppliers who presented high volumes of relatively low value transactions. Russell Green duly developed a reputation for his knowledge and experience in this field. This led to the foundation of PCCL and to a close working relationship with Visa Europe.

PCCL has subsequently provided consultancy, benchmarking and assessment tools and special web-based services for a wide range of public sector and private sector organisations throughout the UK and the rest of Europe, the Far East and the USA. PCCL's clients include national government departments and agencies, police services, local councils, higher education bodies, major banks and a range of multinational companies.

On the basis of long-experience of purchase-to-pay (P2P) processes and purchasing card solutions, PCCL has pioneered many of the processes and procedures that maximise the value of card programmes used in the public sector, industry and commerce today.

### In the public sector alone...

Visa GPC – providing purchasing cards for public sector bodies since 1997 – now involves more than 142,000 cardholders in 1,720 public sector bodies, more than 500 of which have employed PCCL to assist in setting up or improving their programmes. All these organisations are now spending more than £1 billion on large numbers of small value transactions and have saved more than £860 million in processing costs. And that's just the public sector.



The adoption of Visa Purchasing and Corporate Cards has brought benefits to organisations of all sizes and across all sectors. At PCCL, we have introduced programmes across many segments, some of which have involved the co-ordination and management of thousands of cards.

Typically, purchasing card programmes will transform the efficiency of payments for repairs, maintenance programmes and frequently bought goods and services. In many companies and public sector organisations, expenditure in these categories may amount to no more than 20 per cent of annual procurement spend. Yet they represent a major and costly proportion of the invoices that require processing.

Our consultancy approach is firmly grounded in expertise in the variety of activities that occur in the P2P process such as purchase order receipting, invoice matching, transaction data management and cost allocation. This expertise enables us to deliver the highest levels of service and to provide complete solutions for our clients.


In each case we design and build a solution to meet specific business needs and do so by drawing on the diverse skills of our staff and their knowledge of working in both public and private sector organisations.

**With each project we take account of a range of factors such as the:**

- quantity of low value payments an organisation will make
- estimated costs of processing these transactions
- average payment times and compliance with standard and guideline payment terms
- dynamics of the supplier/buyer relationship
- status of delivery of goods and services
- use of administrative resources
- typical delays and obstacles impeding P2P efficiency

We have developed unique benchmarking and assessment tools to help evaluate the benefits that purchasing and corporate card programmes will bring to an organisation.

In recent years, with the development of our eSolutions series of web-based tools, we have been able to extend the capability of card purchasing programmes significantly, increasing the efficiencies and cost-savings they bring to procurement, purchase order management and accounts payable activities.



## Prompt card payment has transformed supplier relationships at one City Council

Five years ago Property Conservation at one City Council took between 30 and 45 days to pay its much needed suppliers who carried out vital repairs to council housing. Each of approximately 4,500 paper-based invoices was costing the council about £64 to administer. Not only was the system expensive and inefficient, but the council had developed a reputation as a poor payer. Busy contractors were not always eager for this work.

Then the council introduced the Visa Government Procurement Card (GPC) and PCCL were responsible for introducing an online management system which provides up-to-the-minute details about every transaction. All Property Conservation contractors became merchants as a condition of their contract and everyone is now paid through Visa within 48 hours of submitting an agreed invoice.

As a result, Property Conservation has identified several reliable contractors and has excellent relationships with its suppliers. Visa payments are used to pay for small jobs and for interim monthly bills to contractors working on larger projects. Some contractors have been able to build their businesses on the back of regular, rapidly paid work. As an additional benefit to suppliers, the City Council has waived the 2.5% discount it would normally receive from suppliers for paying the bill within 14 days and this percentage effectively covers suppliers' merchant charges.

Comments from the Senior Conservation Officer:

**"We have a fully auditable, trackable, live system which gives us up-to-the-minute information. The previous paper-based system was horrendously slow by comparison and did not help our relationship with suppliers."**



## Web-based services for greater procurement efficiency

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PCCL has designed three distinctive online eSolutions services to enhance the capabilities of Visa Purchasing and Visa Corporate programmes:



### eSolutions MI

A comprehensive online management information tool



### eSolutions MAP

An automated invoice and purchase order matching and paying service



### eSolutions Bureau Services

Providing distribution and wholesale organisations with greatly enhanced cash flow by managing buyer payments

PCCL is PCI DSS Level One compliant, ensuring the highest possible security of all data.

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## eSolutions MI

### A comprehensive online Management Information tool

eSolutions MI is a unique web-based management information tool developed for organisations using Visa Purchasing or Visa Corporate. It enhances the organisation's experience of these programmes by ensuring that procurement and travel management business units are able to manage all card transactions more efficiently and cost-effectively.

Using eSolutions MI, Visa card programme managers have immediate online access to a rich set of functions including:

- Accounts integration file, eliminating the need to key data manually
- Automatic default cost allocation
- Ability to override with alternative cost allocation
- Ability to split purchases between different cost centres
- Cardholder transaction review and reconciliation
- Work flow transaction approval
- Creation of standardised reports either online or in accordance to a schedule plus the ability to email the reports to end users
- Building of customised reports, specifying the details to be included
- Scheduling of report generation and automatic email distribution

eSolutions MI is a service provided and supported by PCCL in association with Visa Europe. Since its launch in 2007, PCCL has worked closely with its many public and private sector customers to ensure that the service provides the key functions they require to maximise their use and control over their Visa Purchasing and Corporate Card programmes.



Provides finance managers with immediate access to a range of transaction reports online

## A summary of eSolutions MI benefits

### eSolutions MI:

- Eliminates the need for manual keying of data into legacy systems
- Increases visibility over all Visa card transactions
- Improves control over the organisation's purchasing policies
- Is a tool for consolidating the spend made on each supplier assisting the analysis of supplier performance and leveraging supplier negotiation
- Offers an extensive suite of standard reports and the ability to customise transaction spend reports
- Is an expense management solution for card transactions
- Provides a custom-made workflow to ensure proper approvals and to fit with the organisation's policies and procedures
- Is easy to implement requiring minimal input from IT

### Visa Purchasing is embedded in the culture at **Coventry City Council**

Early in 2009, Coventry City Council introduced PCCL's eSolutions MI – a unique management information tool to give increased visibility over all card transactions that provides finance managers at the council with immediate access to a range of transaction reports. It also enables cardholders to review and to code their purchases regularly online and makes it easier to reclaim VAT.

Angela Kirby, Procurement Services, Projects and Systems Manager, Coventry City Council, comments, **"Using the procurement card for so many purchases is the norm in the council. It is part of the culture here. It has been widely accepted by employees while giving us significant efficiencies in invoice processing."**<sup>2</sup>



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## eSolutions MAP

### A fully automated invoice and purchase order 'Match And Pay' service

PCCL designed eSolutions MAP as a unique web-based service which enables commercial and public sector organisations to match high volumes of invoices to purchase orders and to pay suppliers promptly through a single, integrated Visa Purchasing.

The service transforms the speed and efficiency of the payment process, eliminating the need to handle large volumes of paper invoices manually.

Not only does this reduce operational costs and liberate resources, but it also eliminates human error and provides greater control for managers who have instant knowledge of the status of invoice payments at their fingertips.

By adopting eSolutions MAP, companies and organisations can be assured of complying with standard payment obligations and can readily meet the government commitment to pay suppliers within 10 days of receiving their invoices.

Setting up eSolutions MAP requires minimal involvement with in-house IT departments. The service links seamlessly into all eProcurement and ERP systems and is designed to enhance their capabilities.

eSolutions MAP can be configured to include eSolutions MI offering a full range of standard reports and the ability to customise reports, providing managers with immediate visibility over all transaction data.

PCCL is accredited with PCI DSS Level One compliance. This is the Payment Card Industry highest standard of security compliance accreditation and ensures the security of all data handled by PCCL.



## A summary of eSolutions MAP benefits

- Fully integrates Visa Purchasing transactions with existing P2P processes delivering increased process efficiencies
- Dramatically reduces the time and resource required to carry out invoice reconciliation by automating the invoice/PO matching process
- Provides quality control, improved workflows and a readily accessible audit trail
- As more card payments are made to suppliers presenting high volumes of low value invoices, the process efficiencies and cost savings increase
- Purchase managers have maximum control of their Visa Purchasing programmes and benefit from additional workflow controls
- Purchase managers can readily monitor suppliers' ability to invoice correctly
- Ensures that suppliers are notified and paid promptly for all correctly matched invoices
- Rapid notification of discrepancies in the matching process reduces hold-ups in payment
- Promotes excellent supplier relationships by ensuring prompt payment
- Carries the option of additional management information through eSolutions MI, providing a full suite of standard or customisable reports
- Allows beneficial bank payment terms – while suppliers receive payment within two to four days of card authorisation, accounts payable typically pay the bank following receipt of each monthly statement



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## eSolutions Bureau Services

### Managing and automating buyer payments to distribution and wholesale organisations

PCCL's eSolutions Bureau Services is a web-based service to support sellers to process Visa Purchasing transactions which streamlines and improves the purchasing and payment process with buyers.

It is aimed at distributors and wholesalers that have repeat buyers and therefore have substantial work administering payment collection. It is also used to complement eSolutions MAP to enable preferred suppliers to process Visa Purchasing VAT-accredited transactions.

High volumes of low value invoices that are traditionally subject to long and often delayed payment processes are quickly processed and charge against the buyer's Visa Purchasing lodged in eSolutions Bureau Services. The seller's invoice data file is rapidly converted into a Visa Purchasing transaction that is VAT-accredited. Visa Purchasing accounts are securely lodged by eSolutions Bureau Services ensuring speed of processing which will result in payments being made directly into the seller's account within two to four days of processing the transaction.

The result is greatly reduced account administration costs for both buyer and seller, increased controls through immediate reporting and line item detail (LID) data, and improved cash flow. Sellers are paid promptly via Visa Purchasing while buyers can secure beneficial bank payment terms.

The service depends on buyers adopting payment cards as the agreed payment method. However, distributors and wholesalers can now opt for developing their own Visa Distribution programme where Visa Purchasing are issued to retailers/ buyers in collaboration with a bank to be used as a payment mechanism for purchases made.

PCCL is accredited with PCI DSS Level One compliance. This is the Payment Card Industry highest standard of security compliance accreditation and ensures the security of all data handled by PCCL.

While eSolution Bureau Services offers a number of benefits to both parties, the main ones are reduced costs, improved controls and ensured compliance.



It is aimed at distributors and wholesalers that have repeat buyers and therefore have substantial work administering payment collection

## Summary benefits of eSolutions Bureau Services

### The seller benefits from:

- reductions of costs associated with developing the capability to accept and process payment card transactions
- eliminating most of the cost and time which is normally spent on administering the collection of payments from repeat buyers
- receiving payment for goods within two to four days and reducing the daily sales outstanding amount and delinquency numbers dramatically
- gaining access to line item details for reporting purposes and also to provide a clear insight into customers' spending behaviours
- being able to develop targeted sales efforts based on better understanding and knowledge of customers' spending
- option to implement a reward and incentives programme for the core, quality segment of their customer portfolio with the bank's support
- option to provide paperless invoices and additional MI facilities to customers through eSolutions MI

### The buyer benefits from:

- reducing the amount of administration time and resource spent on paying invoices
- ensuring payment compliance and developing good business relationships with the supplier which can help in negotiating price discounts
- having access to data for reporting and potentially for importing to account systems to improve controls
- having the potential of extended credit terms, with the bank allowing payment beyond the statement date as against payment made upon presentation of the invoice
- having the potential to gain additional credit over time based upon strong credit behaviour
- gaining rewards from participating in the Visa Distribution programme



## Optimising the performance of your purchasing card programme

For further information contact us on  
Email [enquiries@pccl.co.uk](mailto:enquiries@pccl.co.uk)  
Call **01383 734175**  
Visit [www.pccl.co.uk](http://www.pccl.co.uk)

For further information about the  
Visa Purchasing, Visa Corporate and  
Visa Distribution programmes refer to:  
[www.visaeurope.com](http://www.visaeurope.com) or  
[www.purchasingcard.info](http://www.purchasingcard.info) or  
[www.paymentflowcentral.com](http://www.paymentflowcentral.com)

You can also contact your local issuer  
or email Visa Europe at:  
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