

Secure payment from  
buyers and improve cash flow,  
reporting and administration  
with **eSolutions Bureau Services**



## A typical headache for distributors and wholesalers

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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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Distributors and wholesalers who sell to many buyers spend substantial time and resources sending out invoices, checking on them and pursuing payments. The costs and potential for slow-down and seizure of the system increase as accounts receivable attempts to collect on large volumes of low value invoices, many to repeat buyers.

This will be a familiar story to distributors and wholesalers for example involved in selling:

- General household or grocery goods to local retailers
- Medical or pharmaceutical supplies to local chemists or pharmacies
- Food and/or drink supplies to cafes, bars or restaurants
- Motor parts and components to mechanics or garages

PCCL, in association with Visa Europe, has designed a unique electronic solution to ensure rapid payment, full reporting, easy administration and a means of reducing both costs and resources. It will also help to forge close working relationships between sellers and buyers which will benefit all the businesses involved.

PCCL has pioneered the development of many improved services and processes used in the card payments industry today.



# How eSolutions Bureau Services works

The eSolutions Bureau Services works at the interface between sellers' invoicing and accounts receivables and the sellers' payment process by automating the conversion of invoices into Visa Purchasing Card transactions which are then charged against the buyers' card accounts.

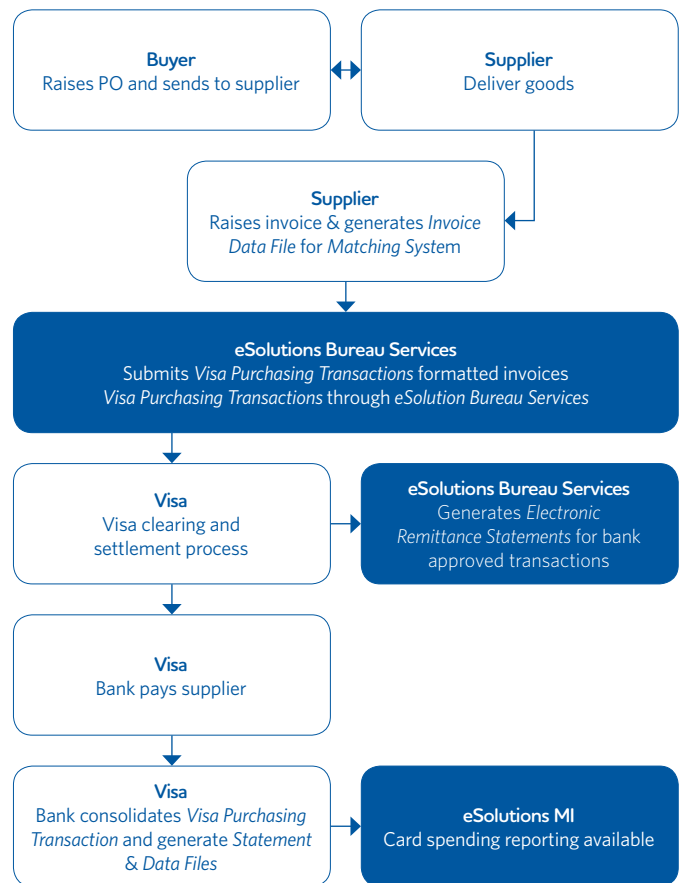
After despatching goods to the buyer, the seller sends sales invoice data to the bureau which is then matched against the buyers' virtual Visa Purchasing Card which is embedded in the bureau. The sellers' invoices are then converted into Visa Purchasing Card VAT accredited transactions with LID (Line Item Detail) invoice detail and charged against buyers' Visa Purchasing cards. In this way the seller receives funds into their account via the Visa network within two to four days of authorisation of payment through the card.

Finally, the bank collects payment from the buyers following the issue of a statement. By converting invoices to card data in the bureau, the payment and collection responsibility is transferred from the buyer and seller to the bank.

Both the buyer and the seller have access to up-to-date information about payments and sales for accounting purposes. And buyers can use the LID data as VAT evidence.

Sellers can also opt to offer eSolutions MI services to their buyers. eSolutions is a comprehensive online management information tool and expense management solution for Visa Purchasing and Corporate card programmes. Buyers will be able to access up-to-the-minute management information reports on their card usage with the seller.

## How eSolutions Bureau Services works





## eSolutions Bureau Services... ...bringing buyers and sellers together

PCCL's eSolutions Bureau Services is a web-based service which co-ordinates and streamlines the purchasing and payment process between sellers and buyers. The net result is 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 while buyers can secure beneficial bank repayment terms.

High volumes or low value invoices that are traditionally subject to long and often delayed payment processes are matched to purchase orders rapidly and accurately by eSolutions Bureau Services. Sellers' invoices are converted into Visa Purchasing VAT-accredited transactions which are charged to buyers' virtual Visa Purchasing Cards embedded in eSolutions Bureau Services. Payment can be made directly into the seller's account within two to four days of matching.

The service depends on buyers agreeing to adopt Visa Purchasing as the agreed payment method. PCCL has Level One PSI DCC compliance which ensures the highest possible security of all transaction data.

eSolutions Bureau Services is a great compliment to the Visa Distribution programme. Developed specifically for companies that operate in the wholesale and distribution sectors, Visa Distribution is an innovative way to streamline the accounts receivable process, reduce paperwork and save money. In collaboration with a financial institution, sellers are able to issue Visa Purchasing cards to their buyers for payment of goods and services.

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



# How eSolutions Bureau Services works

## Summary benefits of eSolutions Bureau Services

### The seller benefits by:

- eliminating most of the cost and time which is normally spent on administrating 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 which will help to boost sales output
- gaining access to line item details for reporting purposes and also to provide a clear insight into customers' spending behaviours
- being able to push additional sales to customers with the strongest credit
- implementing a reward and incentives programme for the core, quality segment of their customer portfolio with the bank's support

### The buyer benefits by:

- 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

## Highest level data security

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.

## Constant development

eSolutions is trusted by organisations of all sizes to provide valuable insight into their Visa Purchasing and Corporate card programmes. Representatives from many of these organisations meet in User Groups. They are shown the latest functions and features developed for eSolutions MI. They also provide direct feedback about additional functions and developments.



For further information on  
**eSolution Bureau Services**

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Call **01383 734175**

Visit [www.pccl.co.uk](http://www.pccl.co.uk)

For further information about the  
Visa Distribution programme and  
Visa Purchasing, 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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