



Servis 1st Bank®

# Purchase Card Program



# Purchase Card Overview

The purchase card is a perfect solution for clients that need additional functionality and reporting beyond what a standard business card offers.

## **Card Management:**

- Monitor real time spending.
- Restrict transactions by pre-setting velocities/limits down to the individual cardholder.
- Customer has almost complete control over their card program: Add/delete cardholders, add/remove MCC restrictions, increase/decrease spend limits, change card status, view approvals/declines, print statements, create and maintain user logins and make payments, all in real time.

## **Reporting:**

- Enhanced reporting: access to pre-built reports and ability to create custom reports. If a merchant captures level 3 data (itemization) this can be viewed online. Data mapping option for creating upload files to account software.
- Reports Dashboard: visual overview of how the program is working for you.
- Automate expense management reporting / remote receipt capture.

## **Payables:**

- Streamline your payable process. Access to a virtual payables tool: Visa Payables Automation

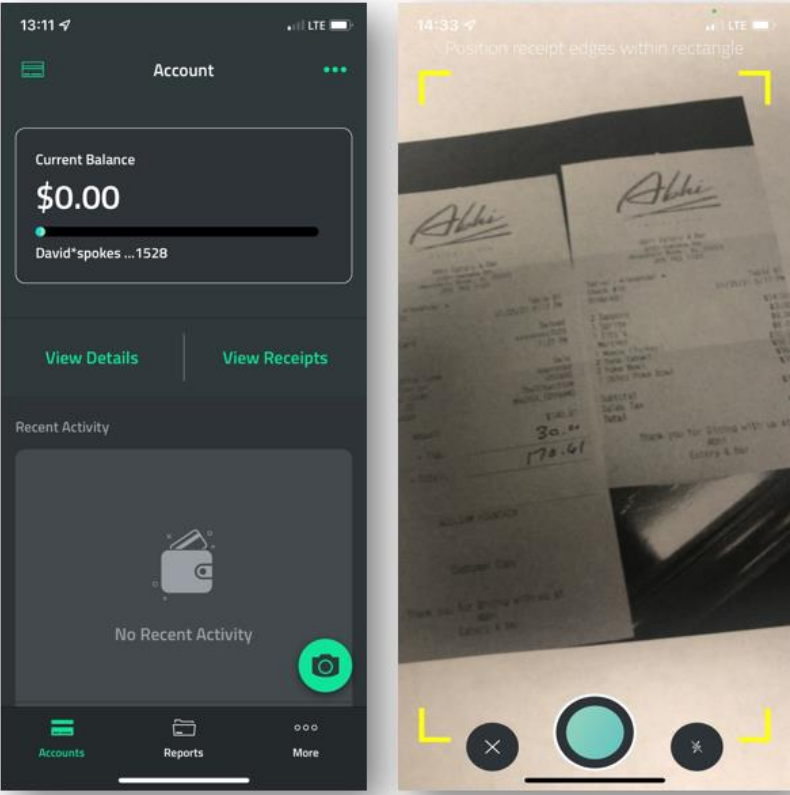
# Expense Management Automation

**Create back-office efficiencies while reducing administrative costs.**

- Accounting code allocations allow you to define rules to automatically assign accounting codes to transactions.
  - Define account code segments including cost centers, departments or other account ledger indicators.
  - Manually split transactions between multiple account codes.
  - Approver can review digital receipts online (no physical receipt retention required).
  - Allow for out-of-pocket mileage and expense reimbursement.

# Purchase Card Expense Management Software

- ▶ Cardholders can upload receipts via the full mobile app (CentreSuite Mobile), via email or online through the site. Receipt Auto Matching also available.



### Add Receipt

**Date Posted:** 1/16/2023  
**Date Occurred:** 1/16/2023  
**Billing Amount:** \$250.00  
**Merchant Name:** Enterprise Rent-A-Car

**Available Receipts**    **Upload Receipts**

- Supported file types: **.pdf, .jpeg, .tiff, .gif, and .png.**
- Each file must be **less than 5 megabytes.**

 Browse

**UPLOAD**

**OK**

# Purchase Card Expense Management Automation

Completely customizable online expense reporting, add up to 8 expense reporting fields, like GL Code, Cost Center or anything else you need. Cardholders can use a simple drop-down menu to select

Actions	Date Posted	Date Occurred	Billing Amount	Merchant Name	Description	GL Code	Job Number
	1/2/2023	1/2/2023	\$350.99	Delta Airlines	Travel to Bankers Conference	5555	A12345
	1/11/2023	1/11/2023	\$150.45	Staples			
	1/16/2023	1/16/2023	\$250.00	Enterprise Rent-A-Car			
	1/20/2023	1/20/2023	\$45.88	DunkinDonuts			
	1/31/2023	1/31/2023	\$99.50	Better Business Bureau			

Ability to split transactions by \$ amount or by percentage, and then code each line item separately if needed

Method:  
 Split by amount    Split by percent   [?]

Number of splits   Add splits  
 2      GO   [?]

**SPLIT EQUALLY**   [?] [?]

Running total:   Balance remaining:  
 \$350.99   \$0.00

Description	Personal	Disputed	Mapped	Split Amount	Split Percent	GL Code
Travel to Bankers Conference	<input type="checkbox"/>	<input type="checkbox"/>	No	175.49	50.00%	5555
Travel to Bankers Conference	<input type="checkbox"/>	<input type="checkbox"/>	No	175.50	50.00%	2222

**SAVE AND RETURN**   [Update Split Amount](#)   [Start Over \[?\]](#)   [Unsplit and Return \[?\]](#)   [Cancel](#)

# Purchase Card Expense Management Automation

Option to report Out Of Pocket transactions, these can be added to existing monthly reports or submitted via a separate report.

## Step 3: Create Additional Out-of-Pocket Transactions

To add an out-of-pocket transaction to your expense report, click the Add button for the appropriate out-of-pocket transaction type. You can add as many out-of-pocket transactions as you need.

Type:  Number of Transactions:

[?]

Personal Mileage

Remove	Transaction Date	Distance	Rate	GL Code	Job Number
<input type="button" value="⊖"/>	02/15/2023 <input type="text"/>	<input type="text" value="250"/>	<input type="text" value="2023 IRS Rate (0.6550 per Mile)"/> <input type="button" value="⌵"/>	5555 <input type="button" value="⌵"/>	A12345 <input type="button" value="⌵"/>

# Real-Time Card Management

Close/suspend cards, add remove fraud watches or travel watches, order replacement cards, add cards, report lost/stolen, change limits, add additional spend controls and Merchant Category Code restrictions to cards then manage those, all in real-time!

### Account Status

REPORT CARD LOST/STOLEN

Expiration date: [?]  
202409

Number of cards outstanding: [?]  
1 [Order replacement card](#)

Current status:  
Open

Account status: [?]  
Select action

### Authorization

ADD TEMPORARY SPEND CONTROL

Card Limits:  
Card: [?]\*  
1

Single purchases: [?]  
0

Cash advance %: [?]  
100

Cycle Limits:

	Amount:	# of Transactions:
Cycle: [?]	0	0
Daily: [?]	0	0
Monthly: [?]	0	0
Custom: [?]	0	0

Number of days: [?]  
0

Start date: [?]

### MCC Group Authorizations

ADD MCC GROUP

MCC Group 1 [Remove](#)

Group: [?]\*  
FUEL&TRAV

Action: [?]  
Include

Single purchase: [?]  
0

# Real-Time Card Management: Cardholder

Cardholder Tools: lock/unlock card, report lost/stolen, manage PINs, upload receipts

### View Account Details

Select An Account:


1000 CARD 1(448462\*\*\*\*\*3565)(O) ▼


My Account


Credit Limit **\$1.00**


Transactions to Report **None**

Account Action(s)

[Suspend Account](#) 

[Manage PIN](#) 

[Upload Receipts](#) 

[Report Card Lost/Stolen](#) 

Recently Matched Receipts **0**



[VIEW LAST STATEMENT](#)



### Report Card Lost/Stolen for 1000 CARD 1 448462\*\*\*\*\*3565

**\* Required field**

**Reported by name**  
Purchasing Card

**Reason for request \***  
Select Reason ▼

**When was the card lost or stolen? \***  
02/15/2023  05:13 PM 

**When was the card last used?**  
02/15/2023  05:13 PM 

**Do you think your PIN was compromised?**  
 NO

**Circumstances regarding the loss of the card \***

**Card will be delivered to**  
2500 WOODCREST PL  
BIRMINGHAM AL 352091374 USA

**Is this the correct address?**  
 YES

[Cancel](#)



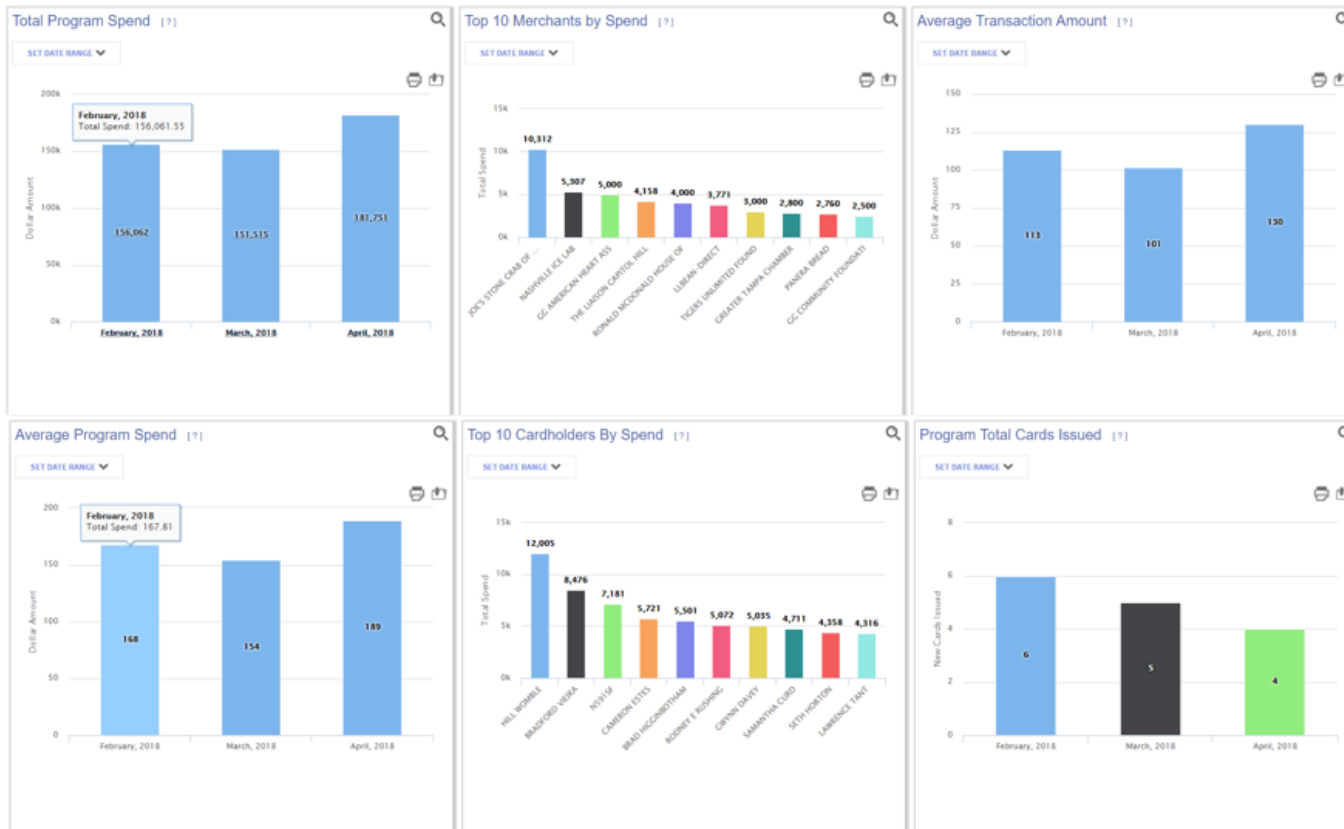
# Dashboard for Admins: Track how the program is working for you

Report Dashboard - SERVISFIRST BANK (00000001)

Monthly Glance - May, 2018

Total Program Spend	Average Transaction Amount	Average Program Spend	Program Total Cards Issued	Total Active Users	Total Logins	New Users	Statement Downloads
\$124,118.10	\$122.04	\$174.08	11	217	365	8	71

SHOW / HIDE GRAPHS



# Purchase Card: Mobile App

Full mobile app, CentreSuite Mobile: track activity and balances, lock/unlock card, take pictures of and upload receipts, complete and submit expense reports and more



**CentreSuite Mobile** 4+

Card, Expense, Program Mgmt  
Total System Services, Inc.

★★★★☆ 4.1 • 27 Ratings

Free

## iPhone Screenshots



# Purchase Card: Visa Payables Automation (virtual card payments)

## Visa Payable Automation

### How it works

Streamline the way you pay suppliers.

#### Send files

Step 1: Send files to Visa or your commercial banker.



#### Process files

Step 2: Visa processes these accounts payable files.



#### Adjust limits

Step 3: Visa adjusts card limits to approved invoice amounts



#### Send notice

Step 4: Visa sends remittance notices to your suppliers.



#### Card charged

Step 5: Your supplier charges the commercial card.



#### Track records

#### Control spending

Visa can automatically adjust your commercial card limit to match approved invoices, reducing the risk of unauthorized activities.

#### Optimize cash flow

Since your supplier charges a Visa account, you don't have to pay until you receive a consolidated bill from your bank.

# Purchase Card: Visa Payables Automation (virtual card payments)



Dashboard page provides graphs/charts with the following information:

- Settlement and Payment Volume
- Supplier Activity
- Number of Invoices/Payments
- Top 3 Suppliers-Payment Volume (Last 12 months)

# Purchase Card: Visa Payables Automation (virtual card payments)

The Manage Suppliers page will show you all your existing suppliers. From here you can add, delete, upload in bulk or download the full list.

Manage Suppliers

[Add Supplier](#) [Upload Suppliers](#) [Send Security Q&A](#) [Download Suppliers](#) Filter

Supplier Name	Supplier ID	Supplier Status	Address	Email	Default Account	Account Type
<a href="#">Test Supplier 6</a>	1716	Active	850 Shades Creek Parkway Ste 200,Birmingham,AL,35209,US	sgrice@servisfirstbank.com		
<a href="#">Test Supplier 5</a>	6767	Active	850 Shades Creek Plowly Ste 200,Mountain Brook,AL,35209,US	sgrice@servisfirstbank.com	*****0504	Lodged Adjustable Limit
<a href="#">Tester Test</a>	66189584H	Active	850 Shades Creek Parkway,Suite 200,Birmingham,AL,35209,US	sgrice@servisfirstbank.com	*****0496	Lodged Adjustable Limit
<a href="#">Shane Otto</a>	989898	Active	850 Shades Creek Plowly Ste 200,Birmingham,AL,35209,US	sgrice@servisfirstbank.com		
<a href="#">Test Supplier 3</a>	333	Active	950 Metro Centre Blvd,Foster City,CA,94404,US	sgrice@servisfirstbank.com	*****0413	Lodged Adjustable Limit
<a href="#">Test Supplier 4</a>	444	Active	950 Metro Centre Blvd,Foster City,CA,94404,US	sgrice@servisfirstbank.com	*****0470	Lodged Adjustable Limit
<a href="#">Test Supplier 7</a>	555Sup	Active	950 Metro Center,Foster City,CA,94404,US	sgrice@servisfirstbank.com		
<a href="#">Test Supplier 1</a>	1234	Active	950 Metro Centre Blvd,Foster City,CA,94404,US	sgrice@servisfirstbank.com	*****0405	Lodged Adjustable Limit
<a href="#">Test Supplier 8</a>	999	Active	850 Shades Creek Plowly Ste 200,Birmingham,AL,35209,US	sgrice@servisfirstbank.com		
<a href="#">Test Supplier 2</a>	222	Active	951 Metro Centre Blvd,Foster City,CA,94404,US	sgrice@servisfirstbank.com	*****0397	Lodged Adjustable Limit
<a href="#">Test Supplier 11</a>	0619	Active	900 Metro Center,Foster City,CA,94404,US	sgrice@servisfirstbank.com	*****8788	Lodged Adjustable Limit
<a href="#">Seth Grice</a>	5678	Active	900 Metro Center,Foster City,CA,94404,US	sgrice@servisfirstbank.com	*****8796	Lodged Adjustable Limit

# Purchase Card: Visa Payables Automation (virtual card payments)

Payment Status   Upload Payment Instructions   Pay Now   Reconcile Payments

Upload Payment Instructions

Download Template

File Type   Choose File to Upload   Browse

Upload

Tracking Number	File Name	File Type	Uploaded Date	Status
1572556342709	(Inst. ID 809.811) 10.31.19.csv	CSV	10/31/2019 21:12:24	Completed with no Errors

INSTRUCTION ID	GROSS AMOUNT	INVOICE NUMBER	INVOICE AMOUNT	INVOICE DATE	SUPPLIER ID	ACCOUNT NUMBER
1077	127.61	5074830	127.61	11/20/2020	22939	SUAPPOOLVPC
1078	147.15	01-099369-04	147.15	8/29/2020	61051	SUAPPOOLVPC
1079	75.39	204243529	75.39	11/17/2020	81570	SUAPPOOLVPC
1080	3768	271469	3768	11/30/2020	106518	SUAPPOOLVPC
1081	529.4	9000775333	529.4	12/1/2020	12930	SUAPPOOLVPC

# Purchase Card: Visa Payables Automation (virtual card payments)

## Payment Advice Notification from Visa

ServisFirst Bank

This is an automated email payment reminder notification generated by ServisFirst Bank for SERVISFIRST BANK PAYABLES. The authorization for this payment will expire in 5 day(s). If you have not already collected payment, please refer to the instructions below.

### Buyer Information

**Phone:** 2055784603

**Contact Name:** SERVISFIRST BANK  
PAYABLES

**Email:** [dspokes@servisfirstbank.com](mailto:dspokes@servisfirstbank.com)

**Address:** 2500 Woodcrest Place  
Birmingham, AL  
35209

### Supplier Information

**Contact Name:** AlphaGraphics

### Supplier Education Demo

The following URL will demonstrate how the Visa Payables Automation application (or VPA) functions from your perspective as a supplier or recipient payee.

<http://visa.adobeconnect.com/p7fohmqiepg/>

The following payment has been authorized by SERVISFIRST BANK PAYABLES to be paid using the Visa credit card account established with your company.

The last four digits of the card account number are shown below. The remaining card account digits can be obtained by accessing the URL within 30 day(s), by entering the last four digits of the card account and providing the validation information requested at the Website. Once the information has been validated, the remaining card account digits will be provided.

**URL:** <https://vpa.commercialservices.visaonline.com/CommercialLogin/SupplierNotificationWeb/access?snvalue=ec63d37c8099b1574eadd1a082662449106e33080cbcd47d998650bbcf97bdf8e578d6234861214124feae7769ce0ae4a2e6a2865f4a72c1>

Note: Please do not click on the link for the URL. Instead, copy the URL text and paste it into your browsers address field. Some browser security settings may prevent you from accessing the URL directly if you click on it.

**Card Account:** XXXX-XXXX-XXXX-5205

**Expiration Date:** 04/04/2019

**Gross Amount:** 230.24 USD

**Number of Transactions:** 1

The authorization for this card account number is for the gross amount shown and will expire in 5 day(s)

PLEASE NOTE: Auth Controls are enabled for this card account and therefore only the exact Gross Amount can be charged. Any other amount will be declined.

Invoice No	Invoice Date	Purchase Order	Amount
88594	02/26/2019		230.24

The attached CSV file includes the above invoice information to assist you with reconciling your payments.

Email Notes:

REMINDER: Never provide your credit or check card number in an email. Neither Visa nor your card issuer will ever require you to send your personal information such as account numbers, passwords or PINs within an email message. If you receive suspicious email claiming to be from Visa or your Visa card issuer, please forward to [phishing@visa.com](mailto:phishing@visa.com).



# Purchase Card Application/Implementation

1. **Application Submission:** Submit complete Purchase Card Application to ServisFirst. We will then review the documents and communicate back to you if there is anything missing or anything extra we need.
2. **Underwriting:** Once we have a complete application, we take it to our Credit Officer for review, we can usually have a decision back to you within 48–72 hours. If our Credit Officer has any questions or additional items they want to see we will relay that back to you.
3. **Decision:** When an application is approved, we will communicate this to you so that you can inform your customer, if they are ready to proceed, we can then start the account opening process. If we are unable to approve an application, we will let you know why and then discuss next steps including the possibility to bank guarantee.
4. **Account Opening:** After we open an account, we can typically have cards in your customer's hands within 7 days, if a quicker timeframe is needed, we will work with you and your customers to accommodate.
5. **Onboarding/Implementation:** Once the cards have been ordered we will send an onboarding email to your customer and CC the appropriate RM. We will work with you customer on how they want the account and software set-up. After set-up is complete, we will provide customized/branded training packets for both Admins and Cardholders and schedule times to train them via Webex. Typically, we can everything completely set-up for them within a month but often sooner.
6. **Post-Implementation:** We are still here!!! After implementation has been completed, we will continue to be here for your customer to help service their account and provide any kind of support they need.



# Product Support Contact Information

## General Support

1-866-312-0405

[PurchasingCards@ServisFirstBank.com](mailto:PurchasingCards@ServisFirstBank.com)

P.O. Box 1508

Birmingham, AL 35282

## Purchase Card (P-Card) Operations Manager

David Spokes

(205) 578-4603

[Dspokes@ServisFirstBank.com](mailto:Dspokes@ServisFirstBank.com)

## Implementation Specialists

Spencer Williams

(205) 578-4612

[swilliams@servisfirstbank.com](mailto:swilliams@servisfirstbank.com)

William Malone

(205)-536-7474

[wmalone@servisfirstbank.com](mailto:wmalone@servisfirstbank.com)

Austin Roach

(205)-578-4563

[aroach@servisfirstbank.com](mailto:aroach@servisfirstbank.com)

## Servis1st Hours: 8am - 6pm EST

After Hours Customer Support  
w/TSYS:

**1-866-598-1769**

\*Customer will need to identify themselves  
and typically know some business  
information, i.e., tax ID number.