

Quick Decision Guide



PRODUCT	PRIMARY USE CASE	KEY BUSINESS BENEFIT	BEST FOR	WHAT SETS IT APART
Purchasing Card	High-volume, low-dollar purchases	Eliminates invoices & reduces costs	Operational efficiency	<i>Scales cost reduction across the enterprise</i>
Travel & Entertainment Card	Employee travel & meal expenses	Policy compliance & real-time visibility	Expense control & fraud prevention	<i>Enforces rules in real time, not retroactively</i>
ePayables	Vendor & supplier payments	Replaces checks, improves working capital	Cash flow optimization	<i>Increases float AND reduces fraud simultaneously</i>
Prepaid Card	Employee payouts & incentive distribution	Paperless, instant payouts	Payroll & rewards programs	<i>One-time or reloadable—choose your model</i>
Virtual Card	Flexible, dynamic spend distribution	Real-time control with instant creation	Precision spending & agility	<i>Create, modify, or cancel on the fly with dynamic rules</i>
One Card	Consolidated purchasing, travel and entertainment	Simplifies expense management across all categories	Unified card programs	<i>Single program consolidates three expense types without resource burden</i>
Fleet Card	Fuel and maintenance expense management	Real-time visibility and spending controls by vehicle	Multi-vehicle operations & fuel cost management	<i>Extensive data capture (fuel type, driver ID, odometer) with pin-level controls</i>
TCAP	Accounts payable automation with multiple payment rails	Strategic working capital extension through card funding	High-volume supplier payments with flexibility	<i>Originates all payments as cards for rebates, delivers via card/ACH/check per vendor preference</i>

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CRITICAL REQUIREMENT	SOLUTION	BENEFIT
Eliminate invoice	Purchasing Card	Cost Reduction
Policy enforcement	Travel & Entertainment Card	Fraud Prevention
Cash flow	ePayables	Float Management
Paperless payouts	Prepaid Card	Admin Efficiency
Maximum control	Virtual Card	Control Precision
One unified card program	One Card	Resource Efficiency
Streamline fleet operations	Fleet Card	Spend Visibility
Flexible AP with vendor choice	TCAP	Working Capital Optimization