

Solution

SpendTrack®

Expand your cardholder portfolio to business clients by providing an innovative digital card management solution

Business clients and their associates rely on technology to help them navigate decisions that need to be made quickly. They need a financial institution that will enable them to have a similar experience with their personal and business credit or debit cards.

SpendTrack from Fiserv, our digital card management system, will provide your clients the ability to manage their digital card spending and transactions by offering virtual card issuance, with desktop and mobile access for business clients and their employees.

SpendTrack is a digital card management solution with expense management capabilities for small to medium-sized businesses and commercial clients that enables them to easily manage their credit card programs.

*Debit card available soon



Grow cardholders by expanding to business clients

SpendTrack is an innovative solution that is ideal for small and medium-size businesses and commercial clients. It enables:

- Employees of a business to use virtual cards to make payments, view transactions, request a card and pay invoices
- Business owners and managers to view employee accounts, open new accounts, manage credit lines, approve expense reports and create management reports

SpendTrack solidifies your competitive position as a digitally advanced payments provider. With SpendTrack, you can improve business client retention by delivering a value-added tool that provides a superior user experience.

Increase transactions with Virtual Cards

Virtual Cards is a premium feature within SpendTrack that provides a unique, randomly generated card number that doesn't require a physical card. This feature will issue a new digital card or token within minutes, enabling business owners to make purchases or pay invoices with a few clicks. Virtual Cards can capture spend that would usually be paid in cash or using a check. The card gives the business owner the control to set a spending limit. Transactions are tracked within the platform to save time on administrative tasks.

The functions of SpendTrack Virtual Cards include:

- Enable employees to request cards for vendor payment
- Set up controls on spend, merchant category codes, and create active card dates

- Track spending in real time and monitor reports
- Minimize fraud by providing single-use card numbers to cut down on unauthorized transactions
- Faster payments to vendors to enhance cash management
- Reduce paperwork and manual processes

Strengthen loyalty through innovation

SpendTrack can help businesses retain cardholders and keep them engaged by streamlining administrative tasks and providing an intuitive, self-service solution. The interface enables cardholders to conveniently run their business account through a digital banking solution with the same look and feel as their personal account.




Key benefits

- Enhances your relationships with small to medium-size businesses and commercial clients
- Strengthens your financial performance and return on assets through expansion of business cardholders
- Improves client retention by providing an innovative, easy-to-use, value-added servicing tool
- Enables seamless business transactions for various roles within a company

Connect with us

For more information
about SpendTrack:

 800-872-7882

 getsolutions@fiserv.com

 fiserv.com

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today.

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