WORLD-CLASS PAYMENT PROGRAMS

Premier MasterCard issuing partner and issuer of proprietary fuel cards.

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www.comdata.com
ABOUT COMDATA

Comdata is part of one of the largest payments companies in the world, with a total of 5,300 employees serving clients in more than 50 countries. Our specialized capabilities in fuel management, purchasing cards, AP automation and expense management have made us a trusted partner to construction firms all over the world.

Since our founding in 1969, we have continually made innovations in corporate payments. Our solutions combine new technology with smart insights to give you the control, flexibility and reliable data you need to make the best decisions for your business.

CONSTRUCTION QUICK FACTS

Comdata is part of one of the world’s most comprehensive payment companies.

1.9 BILLION transactions processed annually

1,000+ construction companies work with Comdata

#2 commercial MasterCard® issuer in North America

#1 fuel card issuer in North America

SIX STRAIGHT YEARS

Comdata delivers significant value for clients, demonstrated by year-over-year growth, dramatically outpacing the market for six straight years.

2014–2015 Commercial Card Issuer Growth

<table>
<thead>
<tr>
<th>Issuer</th>
<th>2014–2015 Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>COMDATA</td>
<td>42%</td>
</tr>
<tr>
<td>CITIBANK</td>
<td>1%</td>
</tr>
<tr>
<td>US BANK</td>
<td>1%</td>
</tr>
<tr>
<td>CHASE</td>
<td>1%</td>
</tr>
<tr>
<td>1ST NATIONAL</td>
<td>6%</td>
</tr>
<tr>
<td>CAPITAL ONE</td>
<td>4%</td>
</tr>
<tr>
<td>PNC</td>
<td>10%</td>
</tr>
<tr>
<td>BANK OF AMERICA</td>
<td>11%</td>
</tr>
<tr>
<td>WELLS FARGO</td>
<td>20%</td>
</tr>
</tbody>
</table>


40% of the Top 35 ENR Contractors are Comdata clients.

18,000+ unique construction vendors

Our vendor network includes more than 18,000 construction suppliers and service providers.

www.comdata.com
As the second largest commercial issuer of MasterCard in North America, Comdata offers the most comprehensive suite of corporate payment solutions available today.

Comdata is able to provide custom programs to meet your needs faster and more effectively than anyone else in the industry because we perform every aspect of solution delivery in-house. We are a card issuer, transaction processor and technology developer. When you have a special need, we can just walk down the hall to solve it. It also means that we can supply comprehensive data and offer more control over card usage.

THE MOST COMPREHENSIVE SUITE OF CONSTRUCTION SOLUTIONS IN THE MARKET.

AP Automation
- ConnectPay
- Single-Use Virtual Credit Card (ePayables)
- ComdataDirect
- PayForYou
- Virtual Payments Manager

Expense Management/Reporting Tools
- Travel & Entertainment Cards
- Per Diem & Reimbursement Cards
- Expense Management/Reporting Tools
- Mobile Travel Management Application

Corporate Card Programs
- Travel & Entertainment Card
- Purchasing Card
- MasterCard Fuel Card

Workforce Payment Solutions
- Payroll Card
- Safety Reward Programs
- Per Diem & Reimbursement Cards
- Termination Pay

Fuel Solutions
- Mobile Fuel
- Bulk Fuel
- Retail Fuel Cards
- Cardless Fuel Payments
AP AUTOMATION

Complete Control of Your Payables

Turn your AP department into a revenue generator with Comdata’s AP Automation system. Comdata partners with your ERP/accounting system to integrate a real-time, electronic invoice payment solution. This payment method generates rebates on spending while reducing the cost, hassle and fraud from paper checks.

ConnectPay
Learn more from your spending patterns and eliminate manual effort by paying every invoice from a centralized hub. Connect data from multiple systems, treasury accounts, divisions and locations into one platform. Then make payments via virtual card, check, ACH or wire with a single payment file straight from your accounting system or ERP.

Virtual Card Program
A virtual card is like a check, but better. Comdata makes payment management easier for contractors by using a Single-Use Virtual MasterCard, eliminating the risks associated with checks and standard cards. And with a network of more than 20,000 unique construction suppliers who accept virtual credit cards, finding suppliers for your new jobs is easier.

ComdataDirect
Comdata’s push payment system (also known as a buyer-initiated payment) lets you control how and when your invoices are paid. Because ComdataDirect is built on Comdata’s proprietary credit card network, Comdata is able to enroll vendors in your virtual card program by offering quick, automatic settlement and reduced fees.

PayForYou
Some vendors only accept credit card payments online or by phone. Comdata specialists submit these payments for you so vendors who do not accept traditional virtual cards are no longer off-limits. Convert more AP spending to card to eliminate more checks and increase rebate revenue.

Virtual Payments Manager
Comdata’s exclusive web-based tool lets you pay vendors with the security and convenience of a virtual credit card at any time from anywhere in the world. Think of it like online bill pay for your business. Select a vendor or add your own, then schedule future or recurring payments, set up two-party approvals, and receive payment confirmation.

Comdata natively integrates with most leading construction ERP/accounting systems such as:

- ADP
- BlackLine
- Computer Guidance
- CMiC
- Deltek
- i2 (SAP)
- JD Edwards
- Sage
- Viewpoint
One Card for Multiple Programs

With Comdata’s Corporate MasterCard you get a purchasing card, T&E card and fuel card—all on one piece of plastic. With multiple spending capabilities on one card, there’s less to keep track of for your employees—for those in the field and back at the office. That means fewer invoices and one location for all reporting and data for easier oversight. Plus we have market-leading expense management tools that make submitting and approving invoices a breeze, even when your employees are in the field. What’s even better? Your company can generate revenue for every dollar spent with fast monthly rebates.

Corporate Credit Card Programs Include:

- Consolidated data, real-time reporting, and reliable analytics improve management and decision-making
- Customizable controls with over 180 business rules to adhere to your corporate policies
- Notable discounts at 16,000+ hotels and restaurants with the MasterCard Easy Savings Program*, plus automatic fuel discounts at a huge network of gas stations
- Accepted at 36+ million MasterCard merchants all over the world, along with expansive travel insurance and liability coverage—plus MasterCard travel assistance services

Clients reported an average cost savings of $69.82 per transaction when using a card over the traditional PO method. (RPMG 2014 Purchasing Card Benchmark Survey)

*Only companies that generate less than $1 billion in annual revenue are eligible to participate in the MasterCard Easy Savings Program.

$69.82 SAVINGS PER TRANSACTION
WORKFORCE PAYMENT SOLUTIONS

Fewer Checks to Write, Greater Convenience for Employees

Whether it’s for payroll, per diems, rewards or termination pay, you probably print a lot of checks for your employees. And disbursing those checks to employees at work sites can be difficult. Comdata offers paycard programs that allow you to reduce the number of checks you are writing and deliver those funds on a reloadable card that can be used anywhere MasterCard is accepted. That means less administrative work and more spend flexibility.

Workforce Payment Solutions Include:

- Prompt payment delivery to your employees
- No check means there are no escheatment requirements
- No bank account required for paycards, making 100% electronic payroll possible
- A way to save up to $4.40 per check in processing fees*

80% SAVINGS PER EMPLOYEE

Moving to electronic payroll saves up to 80% in payroll costs per employee. (Source: NACHA)

5x Paybefore Award Recipient

The Paybefore Awards honor companies who provide the top industry programs and people in the world of prepaid, retail & loyalty and payments technology.

*Source: American Payroll Association
EXPENSE MANAGEMENT/REPORTING TOOLS

Greater Control, Savings and Convenience

Your employees in the field need to pay for travel expenses, supplies and fuel for your projects. That’s why Comdata developed an expense management/reporting tool specifically for the construction industry to alleviate the burden of back office staff manually keying in reported expenses. It also integrates directly into your ERP/accounting system, allowing for in-depth reporting and spend control.

Expense Management/Reporting Tools Include:

- Import coded data along with images into your ERP/accounting system to improve job costing and avoid cost overruns.
- Capture receipt images at the time of purchase using the mobile app. Employees in the field no longer have to keep track of paper receipts.
- Automatically match a photo of your receipt to the card transaction to make it easier for those in the field to create and file expense reports.
- Reimburse employees for out-of-pocket expenses faster, detect fraud and abuse, and capture all spending in one place.

Industry data shows the average cost of an employee expense report is $70. This includes staff time, costs of paper, postage, etc.

51% of travel managers and buyers say virtual credit cards offer the best solution to travel payment challenges.

(Source: AirPlus International)
Lower Fuel Costs and Improve Driver Behavior

Comdata provides solutions to maximize control, acceptance and flexibility to manage all of your fleet expenses—including fuel, repairs and more. Comdata provides customizable card controls, detailed reporting and fuel discount opportunities to drive maximum efficiency and cost savings for your fleet.

Fuel Solutions Include:

- **Fuel at 30,000+ locations nationwide** with the universal acceptance of MasterCard and Comdata’s own proprietary network.
- **Retail Discount Network.** Comdata has one of the largest fuel and repair discount networks in the United States. Get automatic discounts on every gallon at more than 19,000 Fuelman Network gas stations, plus many more, just by paying with your Comdata Corporate Card.
- **Consolidate all fuel purchases,** including retail, mobile and bulk, into a single program and single invoice to more effectively manage expenses.
- **Receive detailed transaction data and visibility into spend** with the powerful real-time data of FleetAdvance as well as Level 3 transaction reporting.

**FleetAdvance**

FleetAdvance uses real-time data to help manage driver behavior and is an easy, innovative way to help controls costs.

**SmartQ**

SmartQ provides drivers with the convenience and security of fueling without a card. Using radio frequency identification technology (RFID), drivers are preauthorized automatically as they pull up to the pump.

**On-Site Fueling**

On-Site Fueling connects you with vendors who deliver fuel when and where your equipment needs it. Whether it’s terminal, on-site or even wet hosing, On-Site Fueling provides convenience for you—and keeps tanks full for your drivers.

Average savings of $0.03 per gallon with Fuelman Network.

Subject to change.
WHY COMDATA

Focus and Flexibility

There are several factors that help us better serve our customers. First, we are a technology company that specializes in payments—not the other way around. We use our unique capabilities in technology to deliver payment solutions that are innovative, effective and efficient. Plus, we have our own proprietary payment network and don’t have to rely on third-party vendors to meet unique needs. And we are not a bank. This gives you the flexibility to keep or change your existing treasury relationships without disrupting your current payments program.

Best-In-Class Implementation Service

DEDICATED TEAM
Comdata provides an in-house project manager and a team of technical resources and training specialists who understand the needs and trends in the construction industry.

SUPPORT RESOURCES
We provide a detailed project plan, implementation toolkit, training materials, and reference guides to make your program as easy to manage as possible.

Market-Leading System Integration

KEEP YOUR EXISTING PROCESS
We partner with your ERP/accounting system to integrate a real-time, electronic invoice payment solution. So there is no need to change your current process.

AUTOMATED RECONCILIATION
Because we are integrated with your system reconciliation data is passed back to you automatically, making it easy for your accounting team.

Comdata natively integrates with most leading construction ERP/accounting systems such as:

World-Class Service

RELATIONSHIP MANAGEMENT TEAM
Comdata provides world-class service and support by taking the time to understand your business and the key metrics that drive your success. We evaluate what’s working and what’s not, and proactively make recommendations and provide support for you.

REPORTING
Comdata offers a comprehensive suite of reports to help you gain insight into all of your programs. Custom reports are also available to help you meet your unique needs.

Comdata Has The Total Solution
From streamlining payment processes and generating new revenue to gaining control over your expenses, Comdata can help you build the foundation for revenue generation.
The Comdata MasterCard is issued by Regions Bank, pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated. Comdata is a registered trademark of Comdata Inc.

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