Simplify your working capital management.
When your working capital works harder, you can focus on bigger opportunities.

BBVA Spend Net™ Commercial Payment Solutions help reduce operating costs, control risk, and maximize program potential. All of these benefits plus improved cash flow transform your Accounts Payable from business as usual to a strategic asset.

Spend Net is an end-to-end suite of commercial payment solutions that helps streamline purchase-to-pay workflows and gives you greater real-time visibility into your working capital.

We Offer

- **Distributed Cards and Virtual Cards**: Physical card payments improve your view into spend. Virtual cards bring simplicity and digital payments visibility to purchasing.
- **Spend Net Invoicing**: Automated invoice capture and approvals speed up processing and improve access to data while using less resources and reducing errors.
- **Integrated Payables Management and Reporting**: Integrating card payments, ACH, and checks enables you to optimize payment types and make smarter decisions.
- **Supplier Enablement**: Strengthen relationships with workflows that drive long-term engagement and program optimization.
- **Strategic Account Management and 24/7/365 Support**: Experienced professionals will help you design, implement, manage, and support a program that meets your business needs.

Our payment solutions and platforms can work independently or combined to create the strategic value that is right for your business.
Strategic Approach
A strong card program tailored to the way you spend is the first step toward all of the benefits electronic payments can deliver.

### Solutions

<table>
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<tr>
<th>Mentor</th>
<th>PRODUCTS</th>
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<tr>
<td><strong>Purchasing</strong></td>
<td>Simplify purchasing processes, payments, reporting, and reconciliation.</td>
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<tr>
<td><strong>Travel &amp; Entertainment</strong></td>
<td>Control and monitor domestic and global business travel expenses.</td>
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<tr>
<td><strong>Fleet</strong></td>
<td>Get universal acceptance with the ability to control and track fuel, maintenance, and vehicle expenses.</td>
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<tr>
<td><strong>Virtual</strong></td>
<td>Enable fraud control and secure payment to suppliers in real time with a virtual card number.</td>
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From T&E to purchasing cards, the right combination yields better performance, greater access to real-time data, and smarter decisioning.

### SPEND NET NAVIGATOR™
You get total flexibility, visibility, and control.

With our digital platform, card program management is a simple, user-friendly experience.

- **Electronic Purchasing**
  By putting more transactions on cards, you gain greater visibility and create efficiency in electronic payments management. Spend Net Commercial Cards are now compatible and ready for use with mobile wallets including Apple Pay™, Google Pay™, and Samsung Pay™. Setup required—terms and conditions apply.

- **Card Controls**
  Spend Net Navigator is a powerful tool that provides real-time controls, offering convenience while reducing risk with a view into all transactions, no matter where they happen.

- **Seamless Integration**
  Simple integration to your accounting system minimizes disruption, streamlines business rule configuration, and enables real-time reporting for continual optimization.

Get alerts, enhanced controls, and transaction history—on the go, on any device.
Integrated Payables
The combination of virtual cards, dynamic decisioning, and process automation extends the power of electronic payments to all of your purchase-to-pay flows.

SPEND NET PAYABLES™
You can streamline cash flow and lift your bottom line.
Spend Net Payables elevates your Accounts Payable performance and enables a more holistic view of your working capital.

Moving more of your payables to virtual cards creates revenue-sharing opportunities for your business.

1. Improve supplier relationships while automating your payment strategy across supplier payment types (virtual card, ACH, or check).

2. Spend Net Invoicing can help you automate invoice workflow and approval processing, saving time and reducing errors.

3. Initiate payments through a single payment instruction file or an on-demand payment. Intelligent decisioning and thresholds help automate the payment type made to each supplier.

4. The payment remittance notification is sent directly to your suppliers. All payment status details are updated within the system, reducing phone calls, mitigating risk, and saving everyone’s time.

5. Suppliers will have access to the Supplier Payment Portal to review payment history and remittance detail as well as manage payment specifications.

Moving Organization

Spend Net Payables
One platform for every form of payment

Virtual Card
ACH
Check

Suppliers

Supplier Payment Portal

Suppliers

Spend Net Invoicing

Accounting System / ERP

Reconciliation File

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Accounts Payable Transformed
An optimized electronic payments program delivers value by integrating three elements.

Whether you’re creating or growing your card program or ready to optimize Accounts Payable performance, we can help.

**CARD PROGRAMS**
Purchasing, T&E, Fleet, Executive, and Virtual Cards
Control spending, reduce the risk of fraud, and enable electronic purchases through multiple channels.

**PAYABLES AUTOMATION**
Spend Net Invoicing, Integrated Payables, and Reporting
Create end-to-end control and visibility of your purchasing and payments by streamlining processes.

**HUMAN EXPERTISE**
Supplier Enablement, Account Management, and 24/7/365 Support
Optimize your program potential through payment file analysis, process refinement, and continual supplier enablement.

Your dedicated BBVA Spend Net team takes the weight off of you and keeps your business running smoothly.

**WEEK 1**
Discovery
- Full understanding of your program goals
- Outline team roles and responsibilities
- Collaborate with a cross-functional team

**WEEKS 2–4**
Planning and Design
- Design technical infrastructure
- Develop testing plans
- Collect specifications to meet automation, control, and spend goals

**WEEKS 5–7**
Configuration Setup
- Set up Program Administrator access
- Establish controls and hierarchy
- Prepare training plan
- Initiate test cycles and deliver test files
- Initiate supplier enablement campaign

**WEEKS 8–10**
Program Launch
- Complete systems configuration
- Finalize reconciliation reporting
- Deliver training on program tools
- Monitor program and escalate and resolve issues

*Actual timeline will be dependent on program requirements, size, and scope.
Why BBVA Spend Net

Our complete suite of commercial payment solutions offers the simple benefits of card programs or the strategic end-to-end transformation of Accounts Payable.

- Increased security and control
- Better working capital management
- More efficient flow of funds
- Improved resource allocation
- Expanded visibility into real-time payables activity
- Simplified workflow
- Reduced transaction costs
- Smarter decision-making
- Accelerated cash flow

*AVERAGE SAVINGS TO PROCESS ONE INVOICE FOR A FULLY AUTOMATED BUSINESS*

$35

*Source: “Stop Throwing Money Down the Drain: 5 Reasons to Embrace Full AP Automation”, Aberdeen Group, 2016*
About BBVA USA

BBVA USA is a leading U.S. banking franchise with operations throughout the Sunbelt region and ranks among the top 25 largest U.S. commercial banks based on deposit market share. BBVA operates over 600 branches in Alabama, Arizona, California, Colorado, Florida, New Mexico, and Texas.

About BBVA

BBVA is a customer-centric global financial services group founded in 1857. BBVA Group has a solid position in Spain, is the largest financial institution in Mexico, and has leading franchises in South America and the Sunbelt region of the United States, as well as operations in China, France, Germany, Hong Kong, Italy, Japan, Singapore, Switzerland, Turkey, and the United Kingdom. Its diversified business is geared toward high-growth markets and relies on technology as a key sustainable competitive advantage. Corporate responsibility is at the core of its business model. BBVA fosters financial education and inclusion, and supports scientific research and culture. It operates with the highest integrity, a long-term vision, and applies best practices.

Learn how BBVA can take your card program to the next level.

For Commercial Payment Solutions tailored to your organization contact a BBVA treasury management professional.

1-888-558-7568  bbvacompass.com/spendnet