



CentreSuite

A dynamic platform to
simplify your commercial
card and expense
management lifecycle

Streamline the path from card issuance
to purchase to posting to approval

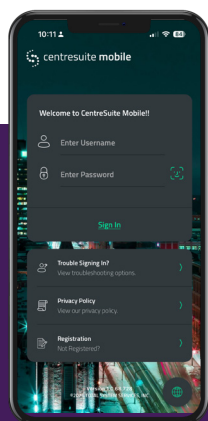


How it Works

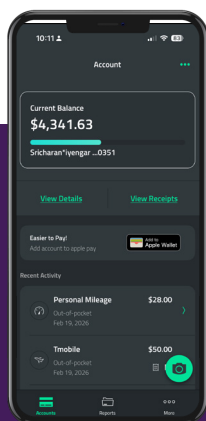
CentreSuite is a spend and expense management platform built for financial institutions seeking to deliver a powerful, white-label commercial card solution to corporate clients. Designed to serve organizations from SMBs through enterprises, it offers real-time visibility, configurable spend controls and actionable reporting that empower administrators, cardholders and finance leaders. The platform combines robust virtual card management, instant issuance capabilities and

comprehensive card program administration in a flexible, scalable architecture. Brand-agnostic and highly configurable, CentreSuite enables FIs to seamlessly expand functionality, support travel and purchasing programs, and introduce new capabilities as corporate needs evolve — all in a robust digital experience. With CentreSuite, experience greater control, insight and efficiency throughout the entire commercial card lifecycle.

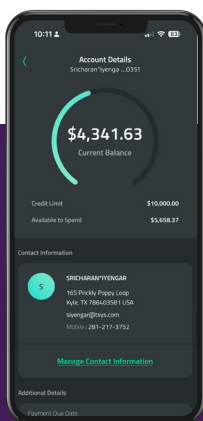
Key Capabilities



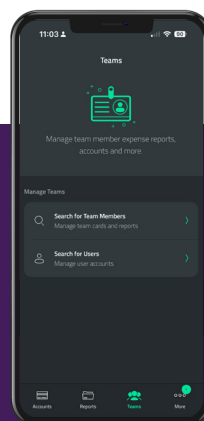
Secure
Authentication



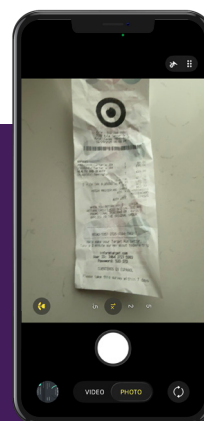
Account &
Card Management



View
Account Details



Team & Program
Management



Receipt
Capture



Use Cases

Receipt capture

After a business dinner, Alex uses his bank's CentreSuite mobile app to take a photo of the paper receipt. He opens the app, snaps a photo and uploads it. The image is saved to his Available Receipts library.

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New card issuance

Casey lost his physical corporate credit card while traveling for a client meeting. He needs payment info for a hotel check-in. In the CentreSuite mobile app, he reports the card as lost/stolen, preventing further unauthorized transactions. To get a new card instantly, he can also request a virtual card.

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Dynamic spend control

Joan, a small business owner, has an employee that wants to increase the limit on her company credit card to buy software. Instead of reimbursement forms, she uses the CentreSuite mobile app to increase the single purchase limit.

Key Features

CentreSuite's functions are accessed through four modules and an administrative dashboard. Real-time data is synced from every transaction to specific accounts.

Admin console

- Configure CentreSuite at bank/corporate level
- Set up alerts for certain transactions, potential fraud
- Create audit tracking events
- Temporary suspend cards for added security
- Submit instant credit limit increases or adjust spending frequency limits through bank-branded portals (real-time limit adjustments)

Report management module

- Access library of predefined reports or build queries to monitor spend and vendor volume
- Automate report generation to be delivered to specific users or admins
- Review/export report dashboards that display program details (such as spend to merchants)

Account management module

- Update account details (e.g. addresses)
- Order new cards/rush card delivery
- Authorize temporary credit limit increase

Statement module

- Access/download electronic statements
- Create one-time or define recurring payments
- Review account details (balances, credit limits, authorization approvals, declines)
- Reduce billing confusion and disputes with Transaction Enrichment (recognize merchant names/logs/receipts in transaction history)

Expense management module

- Review, edit and submit expenses
- Mobile receipt capture, upload to account
- Approve/reject expense reports
- Assign business expenses to general ledger codes, departments or projects to ensure accurate financial reporting (allocate transactions)

