ODECATO Meet your all-in-one payment solution

Where simplicity meets efficiency

Designed for UK commercial clients with multiple employees who make business purchases, onecard is the perfect companion for payment optimisation. Embrace ultimate flexibility, visibility and control, all while reducing costs and empowering employees wherever they are. onecard is the right product for you if you'd like to:



Use cards welcomed by 110+ million merchants around the world



Visualise and control staff spending in real-time



Spend less time and money processing invoices

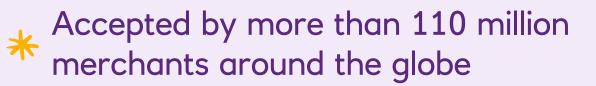
TOMORROW BEGINS TODAY



Protect your business against misuse



Leverage Mastercard's worldwide network, designed to simplify payments for your business, **no matter where your employees are in the world**





Option to pay by card and access cash at ATMs

***** Apple and G-Pay enabled









Reduce admin and time costs

onecard is there to streamline procurement, ending a lack of spending visibility and complex reconciliation for good. In its place, you can enjoy simple automation and **one optimised process to** pay all types of business costs

***** Enhance and automate workflows

- * Order goods and services easily with embedded cards

Provide your employees with a simple way to reclaim expenses

Consolidate and sync to accountancy systems, * so you can view data from different systems all in one place

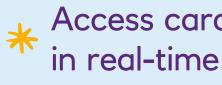
Replace traditional payment methods with per-transaction charges



One payment to clear the balance every month



Controlling spending and enforcing policies are made simple with onecard. You'll have ultimate visibility and be able to safeguard against misuse, all from one simple place



Keep cardholders safe and alert with authentication and push notifications



Turn cards on or off with a few simple clicks

Mandate and enforce expense policies with \star settings like credit limits and merchant blocking

Generate basic and advanced reports, automatically and on demand

* Interest-free funding before settlement

Product fees may apply. For more information on fees, rates and charges, speak to your Relationship Manager. For full onecard Terms and Conditions, please visit the Royal Bank of Scotland website.

Control spending with less effort

Access card transaction data 24/7, including



Meet Smart Data Online: the details at your fingertips

Our market-leading expense management software, Smart Data Online, is there to help you check and analyse business spending. With rich card spending data, digital workflows and the ability to schedule recurring events, insights and control are always a few clicks away.

| Royal Bank of Scotland | | | | | ROYALBANK C | F SCOTLAND 💄 Ethan Penn |
|---|---|---|---|---|----------------------------|--|
| Transactior | าร | | | | | Period Feb 3, 2024 |
| Ending balance £ 12,203.85 Cradit limit £ 2,000,000.00 | | | • 0-50% • 51-75% • 76-100% | Balance brought forward £ 15,578.45 Payments to account £ 15,578.45 Payment due date Feb 12, 2024 Payment due amount £ 12,203.85 | | |
| All transactions | | | | | | Statements and documer |
| | | | | | | |
| Q Search by cardholder | or merchant | | | | | Spending breakdown Export |
| | Transaction date 🖕 | Posted date $\ \phi$ | Cardholder 🖕 | Card | Status 🖕 | Spending breokdown |
| | | Posted date 👙 | Cardholder 😄 | Card | Status 🖕 Posted | |
| Merchant 😄 | Transaction date 🖕 | | | | | Amount 🗘 |
| Merchant AMAZON Retail OFFICE 365 Services QUICKBOOKS | Transaction date \Rightarrow Feb 1, 2024 | Feb 2, 2024 | Joan Lake | 8296 | Posted | Amount \Rightarrow £1.5 |
| Merchant AMAZON Retail OFFICE 365 | Transaction date φ Feb 1, 2024 Feb 1, 2024 | Feb 2, 2024 Feb 2, 2024 | Joan Lake Tim Smith | 8296 | Posted | Amount φ £ 1.5 £ 20.0 |
| Merchant AMAZON Retail OFFICE 365 Services GUICKBOOKS Evrices | Transaction date \$\overline\$ Feb 1, 2024 \$\vee\$ Feb 1, 2024 \$\vee\$ Feb 1, 2024 \$\vee\$ | Feb 2, 2024 Feb 2, 2024 Feb 2, 2024 | Joan Lake Tim Smith Melanie Smith | 8296 8296 0068 | Posted Posted Posted | Amount 0 £ 1.5 £ 20.0 £ 200.0 |

Simplify and streamline expense management with onecard

Looking to enhance your payment experience, gain visibility and simplify reconciliation? onecard could be for you.



