



Diners Club® Corporate Travel & Entertainment Card Program – U.S.



With Diners Club, your organization will work faster, smarter and more efficiently than ever. Our innovative payables and expense management solutions, reporting tools

and 24/7 support, empower you and your employees to get the job done anywhere, anytime.

The Diners Club Corporate Travel & Entertainment Card Program offers expense management products which work independently or as part of a powerful program combination.

Corporate Card

A card-based solution that gives your organization the tools to help capture, track and analyze business expenses associated with travel and entertainment – allowing you to increase productivity and maximize savings across your organization.

Travel Account

Issued in the name of a department, Travel Accounts are cardless and are designed to help centralize spend on air, rail, hotel and common carrier expenses. The product allows flexibility of prepayments, controls spend and improves cash flow to vendors.

Event Card

Helps effectively manage costs for meetings and events by consolidating your organization's spending onto a single payment vehicle, simplifying your ability to report, reconcile and analyze these types of expenditures.

Carte Blanche®

The Carte Blanche Card is offered as part of the Corporate Card Program and is our most prestigious corporate card offering. The Carte Blanche product is available to select senior executive members of your organization and comes with enhanced benefits geared for senior executives.

MultiNational Corporate Card[†] (MNCC)

An advanced commercial payment solution specially designed to meet the needs of organizations with offices around the world. It allows your organization to implement and manage a consistent, fully integrated travel and entertainment program and extend your organization's ability to maximize savings and efficiencies.

Club Rewards®

Build travel policy compliance by rewarding your travelers through our Cardmembers Club Rewards Program.

- Your Cardmembers earn points on eligible purchases (\$1 charged = 1 Club Rewards point)
- Points can be redeemed for a wide range of options, including flights on virtually any airline in the world, frequent flyer miles, brand name merchandise and gift cards.
- Organizations can also pool Club Rewards points by enrolling in the Corporate Club Rewards program

Club Rewards are an optional feature of your Corporate Card Program and requires enrollment. Fees apply. Please speak to us for more details.

Information Reporting & Risk Management

For greater visibility and control of your business, you need timely, accurate information reporting for minimal risk exposure. BMO's® comprehensive reporting and risk management solutions can help you manage your business while saving you time and money.

With BMO's online card program management and reporting tool you can:

- Gain visibility and control into your organization's spend through reporting and data analysis
- Manage access to information, features and functionality for your employees
- Set up card limits such as transaction limits, cash advances, geography and Merchant Category Code blocking
- Provide audit trails for all program management activities



Let's connect



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Continued



We're here to help.™





Diners Club Corporate Travel & Entertainment Card Program – Benefits

Organization

Service and Support – Receive unparalleled consultative service to assist with implementation training and ongoing support

Statement and Billing Options

Manage company spending and reconciliation with flexible billing and payment options

- **Central Billing/Central Payment**

Organization receives a monthly invoice for all Cardmember activity from BMO Harris^{***} and is responsible for payment

- **Individual Billing/Individual Payment**

Cardmember receives a monthly statement from BMO Harris and is responsible for payment or Cardmember can submit an expense report and the company issues a payment to BMO Harris for all authorized charges

MIS Reports – We can help provide up-to-date information on your organization's spending volume and patterns

Club Rewards (optional)¹ – Build travel policy compliance by rewarding your corporate travelers with a best-in-class Rewards Program

- Enrolled Cardmembers earn 1 point for every 1 dollar spent on eligible purchases
- The Diners Corporate Collect Club Rewards program allows organizations to pool Club Rewards points earned by each Cardmember to a central account
- Club Rewards can then be used to subsidize travel costs or to purchase merchandise from our catalogue

Value-Added Tax reclaim (optional) – We can help Cardmembers reclaim the Value-Added Tax (VAT) paid on purchases in the European Union. We'll help determine which expenses are eligible and process the necessary paperwork.

Cardmember/Traveler

Airport lounges – Cardmembers have access to more than 600 airport lounges around the world

Up to 60 days to pay – Only Diners Club gives Corporate Cardmembers up to two full billing periods (approximately 60 days) to pay without incurring late charges. Payment in full is due each billing period, but Cardmembers pay no penalties if the entire account balance is paid within two billing periods. This extra time to pay becomes especially valuable during extended trips

Global Acceptance – Cards are accepted at over 38 million MasterCard^{****} merchant locations worldwide

Unmatched Customer Service – 24/7 customer support

Comprehensive Insurance Protection² – Extensive coverage for your Cardmembers and/or authorized travelers:

- Travel Accident Insurance
- Primary Collision Damage Waiver Insurance
- Includes 24 hour Business Travel Protection
- Excess Baggage Insurance

Cash Access (optional) – Cardmembers can access over 2 million ATMs worldwide

Online Statements – Cardmembers can securely access and view account details online

Not all benefits are available on all products. Please speak to one of our Sales staff for further details.



We're here to help.™



¹ Club Rewards is only available with the Corporate Card Program. Annual fee applies. See Club Rewards Terms and Conditions at dinersclubus.com/home/club-rewards for complete details. ² All insurance coverages are underwritten and administered by third parties. Refer to applicable Summary of Insurance Coverage for details at dinersclubus.com or call 1-800-964-9444. Certain terms, conditions, restrictions and exclusions apply. ³ Includes many of the same benefits as the Corporate Card Program, but specific coverages may vary on a country-by-country basis. Banking products and services are provided by BMO Harris Bank N.A. and are subject to credit approval. ^{***}BMO Harris® and BMO Harris Bank® are trade names used by BMO Harris Bank N.A. Member FDIC. ^{***}Diners Club, Diners Club International with the Split Circle Device, Carte Blanche, Club Rewards are registered trademarks of Diners Club International Ltd. Bank of Montreal is a licensed user. ^{****}Bank of Montreal is a licensed user of the registered trademark and design of MasterCard International Inc.