

PAYMENT SOLUTIONS

Diners Club® Declining Balance Corporate Card

Account Convenience and Control

Diners Club Declining Balance Corporate Card is a secure and convenient solution for managing business expenses with fixed budgets. This product allows organizations to assign a fixed credit line in the form of an operating budget to specific projects or units within the organization.



As purchases are made with the Diners Club Declining Balance Corporate Card, credit availability is depleted. Unlike a typical credit card, the available credit does not refresh when payments are applied; instead, transaction amounts accumulate up to the fixed budget amount (or credit limit). This program is ideal for organizations seeking to facilitate and control employee spending for a particular project, or to assist departments or employees with a fixed budget on a specific corporate spend initiative.

Features

- **Experience the added value of a credit line in the form of an operating budget**, while benefiting from the standard suite of Diners Club Purchasing Card offerings.
- **Central billing for convenience and security** – the organization makes one convenient payment for the entire outstanding balance each month. Credit availability is not refreshed with these payments, ensuring that the allocated budget is adhered to.
- **Integrated seamlessly** into your existing corporate ERP system.
- **Reporting and information available anywhere, anytime through *details Online*®** – a proprietary information management solution that combines timely access to account activity, expense reconciliation and allocation with approval.

Benefits

- **Reduced Costs** – simplified payment and reconciliation processes improves back-end efficiencies, ultimately reducing program administration costs.
- **Improved Control** – substantially decrease your organization's exposure to errors or misuse and enforce purchasing policies through powerful Corporate Card controls, including the fixed budget credit limits, Merchant Category Code (MCC) blocking and individual supplier blocking.
- **Enhanced Flexibility** – organizations have the ability to replenish, increase, decrease and allocate budget limits as required.
- **Simplified Reporting** – *details Online* offers fully integrated reporting for all Diners Club Declining Balance Corporate Card accounts.
- **Global Acceptance** – use the Card worldwide at more than 32 million merchant locations.



For more information about Diners Club Declining Balance Corporate Card, contact us at: bmo.sps@bmo.com or 1 888 838-4401 or visit our website at dinersclubus.com