Central Bank
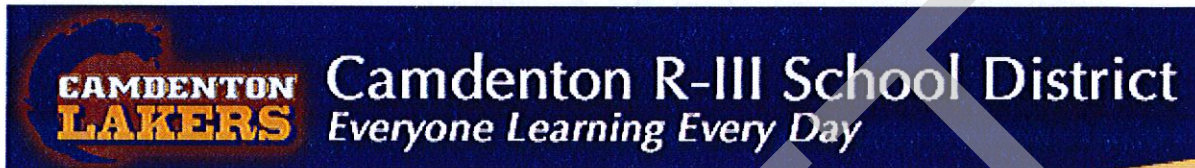## of Lake of the Ozarks
Member Central Bancompany
Strong roots. Endless possibilities.℠

AP Solutions Proposal for:

Camdenton R-III School District
Everyone Learning Every Day

CAMDENTON LAKERS

Actual Current AP Spend - $3,500,000

Annual Net Card Volume	Revenue Share bps Prefund (no cycle)	Proposed Average Revenue Share $
$0-$499,999	80	$2,000
$500,000 to $999,999	85	$6,375
$1,000,000 to $2,499,999	90	$15,750
$2,500,000 to $4,999,999	95	$33,250
=>$5,000,000	100	$50,000

- Revenue share will be payable on a monthly basis.
- Revenue share is based upon a monthly average transaction of $700 for Accounts Payable Spend. Should the average ticket fall below this point, we reserve the right to withhold Payment.
- Transactions qualifying for large ticket interchange levels will generate a flat revenue share of 40 bps.
- Transactions qualifying for purchase card level 3 interchange levels will generate a flat revenue share of 60 bps.
- These numbers are estimates and based upon industry average assumptions and your current vendor spend. Actual proposed revenue share may vary with spend fluctuations.

Automated Accounts Payable

Generate income and reduce your AP expenses – all at no cost to your organization!

In today's economic climate, organization leaders are looking for ways to reduce expenses, improve controls and maximize every dollar of funding from their internal working capital. As a result, accounts payable managers want more options that offer the latest in technology to lower costs associated with payments and improve cash flow visibility.

Automating your accounts payable (AP) can change and improve the way your AP department functions — transforming it from a labor-intensive process and expense to an efficient, analytical profit center. Your AP department will have time to focus on value-added tasks, such as capturing vendor discounts, or increasing spend oversight and control that can actually add to your bottom line *while generating revenue based on transaction volume!*

THE SOLUTION

Invest Zero Dollars and Streamline Payables

AOC Solutions Commercial Payments Division has a proven history for developing innovative, flexible, and sustainable solutions that offer a best-in-class electronic AP solution. Our commercial payments platform, EnCompass, provides a full service, end-to-end accounts payable solution in a secure automated process for corporate payments.

The platform is easy to implement and does not require changes to existing accounts payable processes. It can seamlessly interface with existing AP and enterprise resource planning (ERP) system account applications, enhancing the value of supply chain financials and providing flexibility and additional payment options. To support your global presence, AOC's web-based platform allows for multi-currency, multi-language and respective localization.

Your organization will gain from:
- Better control of cash flow and posting processes
- More efficient payment of invoices

- Seamless interface with existing payables process
- One-file process that will accommodate multiple payment types in a single file including card, check, and ACH
- Advanced reporting
- Business rules and privilege settings
- Higher level of payment security
- Guaranteed funding
- *And*, the ability to earn revenue share based on transaction volume

Organizations and vendors can choose their level of automation. We offer several electronic payment options including our unique **push pay method**. All payments are made through "single use ghost accounts" (SUGA), adding to the security and convenience of the process.

RECONCILIATION

Payment decision requirements can vary by organization. Whether a two- or three- way match is required for payments, AOC provides the capability of attaching each required document electronically within the application.

AOC's Commercial Payments platform is configured to complement existing business rules and preferences

INVOICE

SOURCING → RECEIVING → VOUCHER → PAYMENT DECISION
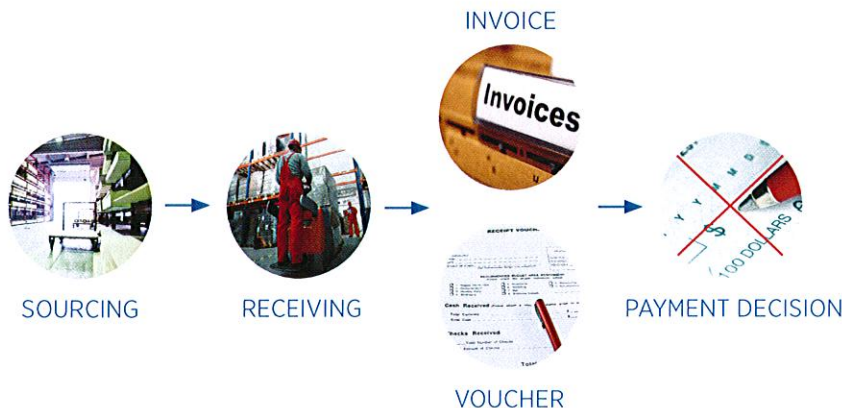
Learn about vendor setup and benefits

THE VALUE AND BENEFITS
Generate Revenue, Reduce Fraud and Increase Visibility

By transitioning from costly legacy payment methods, our clients are deriving hard dollar savings and significant revenue share while improving efficiency and control **– all without changing accounts payable processes and procedures.**

- New source of revenue
- Mitigate risk
- Centralize and streamline AP processes
- Shorten cycle times
- Lower AP operation and processing costs
- Increase cash flow predictability
- Increase working capital
- Reduce costs associated with check payments
- Gain oversight into spend
- Increase compliance
- Improve overall operational efficiency

CUSTOMER SERVICE AND IMPLEMENTATION

AOC Commercial Payment Division's customer service philosophy goes beyond industry standard to include consultation on best practices to provide innovative solutions that address current and future commercial payment challenges. AOC will be with you every step of the way during implementation to make this a smooth and simple process for your organization.

Our solutions are **Payment Card Industry Data Security Standard (PCI-DSS) compliant.** Stored data is encrypted based on U.S. government (NIST) standard 128-bit AES algorithm, and web access is controlled through Secure Socket Layer (SSL) encryption. The safeguard of information is the foundation on which our company is built.

VALUE-ADDED SERVICES

AOC offers separate value-added services designed to enhance our core suite of solutions.

Vendor Enrollment

Vendor acceptance is the key to a successful AP automation venture for any organization; the more payments made using the AOC platform, the more you can save and the more revenue you can earn. Our experience in facilitating vendor enrollment has allowed us to develop and employ a variety of approaches to best suit the needs of you and your vendors. To ensure success with this critical component, we use every available resource to identify, contact, educate, and enroll your vendors. AOC will also review your lists with you periodically to determine if vendors need to be added or eliminated to optimize your success.

EnCompass Mobile

This service gives users access to the EnCompass platform from any mobile device. It provides virtually all the same functionality available on the commercial payments platform from your mobile device's web browser including:

- Organizational Home Page (Dashboard)
- Security Manager
- Payables
- Card Management
- Transaction Management

Invoice Processing

From imaging and storage of invoice documents to pre-purchase authorization and reconciled vendor payment, AOC Solutions' Invoice Processing service can execute your purchasing policy in accordance with your business preferences. Not only are your actual hard costs reduced, your staff has more time to focus on other things that make your enterprise successful.

Additional Value-Added Services

- Receipt Retention
- Management Reporting
- Online Payments
- Custom File Development

ABOUT AOC SOLUTIONS

AOC Solutions Inc., established in 1996, is one of the leaders in creating commercial payments technology for corporate end users including healthcare, higher education, non-profit, public sector and corporations, consisting of many Fortune 500 companies. Our services are transforming traditional business processes by creating and implementing financial management products, e-commerce solutions and contact center operations that help organizations significantly reduce costs while increasing revenues.

Our headquarters are located in Chantilly, Virginia, with offices throughout the United States. Our solutions and services are available to organizations all over the world.

Learn more about why you should choose AOC Solutions for Accounts Payable Automation from Vice President and National Sales Manager, Tammy Haug.

AOCSolutions
Commercial Payments Division

AOC*Solutions*

Commercial Payments Division

Not all Automated Accounts Payable Platforms are Created Equal

Medical Center of Central Georgia (MCCG) replaced their AP Automation Provider with AOC Solutions' Encompass platform

MCCG is a 637-bed; full-service, acute care hospital that now serves an estimated population of 750,000 residents in Central and South Georgia and is the second largest hospital in the state. Accredited by the Joint Commission of Accreditation of Healthcare Organizations, the medical facility serves a primary service area of 30 counties and treats patients from nearly 80 percent of Georgia's 159 counties. MCCG is a designated Level I Trauma Center and one of 42 twice-designated Magnet® hospitals for nursing excellence nationwide. It provides a broad range of community-based services to include: outpatient diagnostic, primary care, extensive home health, hospice care, comprehensive cancer and rehabilitation.

THE SITUATION

MCCG's accounts payable department pays millions in invoices each week to their vendors. With the volume of payments coming through their accounts payable (AP) department, they needed a more efficient payment process. They were also interested in generating income for the hospital, which led them to adopt their first automated accounts payable platform in 2006. Through the new program, they hoped to gain a more streamlined process to improve productivity and efficiency. Unfortunately the first solution did not deliver. *"We were spending several hours per week with reconciliation issues and notifying vendors to process their payments in a timely manner,"* said Karen Farr, Assistant Vice President, Accounts Payable.

After several years of dealing with their provider and trying to correct the issues, MCCG was ready to give up on AP automation and go back to issuing checks. *"Card-based payments are less expensive and the revenue share is nice, but the process with this provider was complicated and didn't reduce the administrative effort needed to run our AP department,"* said Gail Mendez, Assistant Controller.

THE SOLUTION

While attending an HFMA conference, Karen Farr learned about AOC's Encompass platform from a representative of one of AOC's financial institution partners, CB&T, a division of Synovus Bank. On October 30, 2010, MCCG entered into an agreement with Synovus Bank to convert MCCG to APSolutions®, CB&T' branded application of AOC's Encompass platform.

Working together, AOC and CB&T provided a smooth transition to the new platform for MCCG. The first payment file was processed on November 12, two weeks after the contract was signed. *"I remember the exact date because I thought two weeks was a very aggressive time line; however, CB&T's involvement with the staff made the transition very smooth and easy,"* said Gail Mendez.

THE RESULTS

User-Friendly Platform

MCCG finds the platform very easy to use. On the previous system, reconciliation was extremely time-consuming. They were spending a lot of time contacting vendors – at least an hour a day. On the new platform, MCCG has been able to significantly reduce the amount of time they deal with the payment system. *"It runs on automatic pilot,"* said Karen, *"We don't have to log on the system – it works like a charm."*

Running reports is a lot easier too; the process is not complicated at all. *"There was a huge decrease in my involvement, which has given me more time to deal with other projects!"* said Gail.

Increased Vendor Enrollment and Higher Revenue Share

AOC and CB&T managed the initial vendor enrollment and work with MCCG periodically on additional enrollment projects as they are needed. Vendor lists are analyzed, and the primary focus is placed on high-volume, frequently-used vendors; taking the time to educate the vendor and help them understand the system and how it can benefit them.

These efforts have increased the payment volume on the platform by more than 35 percent. Increased credit card payment spend has also added to MCCG's bottom line with substantial increases in their quarterly revenue share check.

Happier Staff

The old system was *"laborious,"* and the accounts payable staff was so unhappy with the system. They were ready to go back to issuing checks and forego the rebates. *"With APSolutions, my staff is happier – I'm happy!"* said Karen.

Karen and Gail have also been pleased with the support they received at conversion, and on an ongoing basis. *"I know when I call the relationship managers that they will take care of what I need and make sure all of my questions have been answered before I get off the phone,"* said Karen. *"I haven't seen any change in customer service from day one."*

"We feel our technology is what sets us apart from the rest. AOC Solutions EnCompass platform is wonderful! It allows our bank to provide our customers with a great system and great customer service. It affords us the ability to grow and expand our offering," said William McCune, Commercial Card Manager at CB&T, a division of Synovus Bank.

About AOC Solutions

AOC Solutions is transforming traditional business processes by creating and implementing financial management products, e-commerce solutions and contact center operations that help financial institutions and organizations significantly reduce costs while increasing revenues. AOC's Commercial Payments division offers innovative business-to-business electronic payment solutions that focus on providing secure, robust and flexible options that bring benefit to all stakeholders.

AOC's headquarters are located in Chantilly, Virginia, with offices in Columbus, Georgia, Morgantown, West Virginia, and Pensacola, Florida. Visit our website, www.aocsolutions.com or YouTube for more information.

About MCCG

As a part of Central Georgia Health System (CGHS), MCCG is a 501(c) (3) private, not for-profit corporation. The hospital is owned by the Macon-Bibb Hospital Authority and maintains an active affiliation with Secure Health Plans of Georgia, a network of central Georgia hospitals and physician providers.

Distinguished nationally for its excellence, MCCG is also one of the premier teaching hospitals in the United States and serves as the primary teaching hospital for the Mercer University School of Medicine. MCCG supports residency-training programs in family practice, general surgery, internal medicine, obstetrics and gynecology and pediatrics. The hospital has more than 100 medical residents and fellows in training. As a teaching hospital, MCCG is able to attract the best and the brightest to the area.

About CB&T, a division of Synovus Bank

CB&T is a division of Synovus Bank, one of the largest regional banks in the Southeast. CB&T offers a diverse line of business and personal financial services including Business Banking, Investment Services, and Mortgage Lending. Through its Card Services business unit, CB&T provides a state-of-the-art accounts payable solution, APSolutions®, along with a full line of commercial and consumer credit card products and services for all 31 Synovus Bank divisions. Credit Cards are issued by Synovus Bank, 1125 First Avenue, 2nd Floor, Columbus, GA 31902. Synovus Bank is the creditor for all credit cards issued in conjunction with APSolutions®. For more information about CB&T, visit our website at www.columbusbankandtrust.com.

AOC Solutions, Inc.,
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Chantilly, Virginia 20151
703.234.6300 info@aocsolutions.com

AOCSolutions

Vendor Enrollment Program

Vendor acceptance is the key to a successful automated accounts payable (AP) program. Let AOC help make your organization's program successful at every level.

Benefit your organization, *and* reward your vendors with:

- More streamlined and secure payments
- Electronic remittance advice
- Payments can be made directly into their bank account (within 24 hours of remittance notification)

- Lower check processing costs
- Improved relations with their customers
- Competitive advantage over vendors who will not accept electronic payments

AOC Solutions has been working with organizations to facilitate vendor enrollment since 1996. Our experience has allowed us to develop and employ a variety of approaches to best suit the needs of you and your vendors. To ensure success with this critical component, we use every available resource to identify, contact, educate, and enroll your vendors.

THE SOLUTION

AOC will be there every step of the way to make sure that your automated AP program is successful for both you and your suppliers. There are several phases in the vendor enrollment process.

Staging

During this phase, AOC will provide assistance to determine which party will be responsible for each task – based on your organization's needs.

AOC will review your vendor list to identify those that should be asked to participate in the program. We will also cross-check against our current list of activated vendors on EnCompass; many of your vendors may already be enrolled to receive payments through the platform. In addition, card network intelligence is used to identify others on your vendor list that currently accept cards for payment.

Communication Plan

AOC will work with you to ensure that all communications reflect your culture and tone. All communications are approved by your organization and branded according to your company's specifications.

Traditionally a script and letter are drafted for your approval using vendor enrollment best practices. The letter explains that your organization has adopted a new preferred payment process and the two card payment methods, Push and Pull Pay, are briefly explained. The vendor is directed to a web portal that contains information about the payment options along with the enrollment forms to accept one of the two options. The AOC Contact Center phone number is provided if the supplier would like to speak with someone directly.

A training class for your AP department staff will also be provided to help them with occasional questions they may have from your vendors about enrollment. Your staff will also have access to support from AOC to help.

AOCSolutions
Commercial Payments Division

| Home | How It Works | Requirements | About Us | FAQ |

DOWNLOAD ENROLLMENT FORM

Thank you for your interest in participating in AOC Solutions ePayable program, the fast, easy, and accurate way for Buyers and Sellers to conduct business. You have been directed to this site by one of your customers who would like to pay the invoices you have submitted using this process. As a participating vendor of AOC Solutions ePayable program, you will enjoy:

- Receiving payment faster
- Knowing payments are assured
- Improved A/R efficiencies

It's very simple. You simply submit your invoices in the usual manner. When your customer approves the invoice for payment, the funds will be deposited directly into your business checking account in 24 to 48 hours using the established and secure network--instead of waiting for a check in the mail. At the same time, you will receive a detailed remittance advice via email that clearly lets you know which invoices have been paid and the total amount that was deposited to your account.

Learn more about our ePayables process ...

To enroll in our ePayables program ...

Vendor Outreach Campaign

After the letters are mailed, our support team will make follow-up calls to your vendors to ensure the letter was received and to answer any questions they may have about the new payment program. Our experience will help your vendors understand the benefits of evolving from check to card payments, or reinforce the value for those who already accept them.

The online portal, similar to the illustration above, will also be available for vendors to begin the enrollment process. The portal provides information, instructions, and access to enrollment paperwork. Every accommodation is made to make the process of accepting cards secure, easy, understandable, and fast.

Ongoing Support

We don't stop with the initial enrollment process. AOC will review your list periodically to follow up with vendors who may be a little more resistant to change, make adjustments and/or additions as needed. We will be here for you now and in the future to help make this a successful program for your organization.

Learn More about AOC Solutions' Vendor Enrollment

THE VALUE AND BENEFITS

There are thousands of organizations on the AOC platform with a substantial network of vendors enrolled in the program ensuring a high level of vendor/supplier acceptance. Our approach to vendor enrollment allows your organization to direct us in how *you* want us to manage the process on your behalf.

- Dedicated teams and a consultative approach
- A clear strategy; your organization approves all vendors to be contacted
- *You* manage the pace and tone of the enrollment process
- All correspondence is approved by *you* and matched to your organizational culture
- All vendor contact and feedback is recorded in a detailed tracking database for your review
- Enrollment results are provided through periodic reporting

AOC SOLUTIONS
COMMERCIAL PAYMENTS DIVISION

AOC Solutions is a technology company that specializes in accounts payable solutions that can be customized to meet your specific needs. Our customer service philosophy goes beyond industry standard to include consultation on best practices to provide innovative solutions for your processes.

AOC
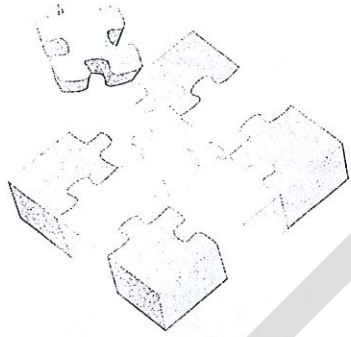
Automated Accounts Payable and
Commercial Card Management from AOC Solutions

Payments are the core of our business; we monitor and understand the ever-changing landscape of the industry. AOC's development team is unmatched for responding to our client's needs, incorporating new technology, and speed to market.

CFOs IN MOST INDUSTRIES ARE UNDER PRESSURE TO DO MORE WITH LESS.

They are being charged with:

- Reducing payment expenses
- Reducing the number of checks issued and increasing electronic payments
- Streamlining the accounts payable process from purchase order to payment
- Finding ways to increase the security of their payment process
- And, finding new sources of revenue to off-set increases in expense

All without increasing staff and/or resources – *sound familiar?* A large part of these expectations includes identifying new ways to overcome the rising costs associated with traditional payment methods.

THE AOC COMMERCIAL PAYMENT SOLUTION SUITE: THE CHOICE IS YOURS

AOC Solutions Commercial Payments Division has a proven history for developing innovative, flexible, and sustainable solutions that offer best-in-class accounts payable (AP), commercial card management and reporting.

Payments are the core of our business; we monitor and understand the ever-changing landscape of the industry. AOC's development team is unmatched for responding to our client's needs, incorporating new technology, and speed to market.

With our commercial payment solutions, you will be able to proactively manage your commercial card portfolio, pay invoices more efficiently, have better control of cash flow, increase the security of your payment systems, *and* earn revenue share based on your card based payment transaction volume. To support your global presence, AOC's web-based platform allows for multi-currency, multi-language and respective localization.

To alleviate concerns over long integrations with existing or legacy platforms, our solution can seamlessly interface with your current enterprise resource planning (ERP) and/or accounts payable (AP) systems via file-based or web services data exchange, providing multiple payment solutions in a single application. Choose from Accounts Payable Automation, Commercial Card Management and Reporting and/or Web Services functionality – all available through the AOC platform, EnCompass.

ACCOUNTS PAYABLE AUTOMATION

Invest Zero Dollars and Streamline Payables

AOC's EnCompass platform provides a full service, end-to-end accounts payable solution in a secure, streamlined and automated process for corporate payments. Our solution improves efficiency and control by interfacing with existing accounts payable and ERP accounting applications. This enhances the value of supply chain financials and provides flexibility and additional payment options – *all at no cost to your organization.*

Our solution can offer your organization:

- Guaranteed funding
- More efficient payment of invoices
- Advanced reporting
- Seamless interface with existing payables process
- Business rule and privilege settings
- Better control of cash flow and posting processes
- Higher level of payment security
- *And,* the ability to earn revenue share based on transaction volume

Because accounts payable means something different to every organization, the Accounts Payable feature is configured to complement existing business rules and preferences. It provides several different electronic payment options.

Our platform is easy to incorporate and does not require changes to existing accounts payable processes.

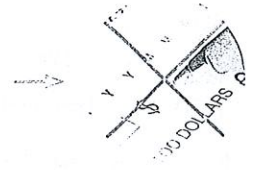AOC's Commercial Payments platform is configured to complement existing business rules and preferences
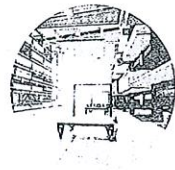
SOURCING → RECEIVING → INVOICE → PAYMENT DECISION

VOUCHER

Customers and vendors can choose their level of automation. All payments are made through "single use ghost accounts" (SUGA), adding to the security and convenience of the process. Two of the payment options, push pay and pull pay, are designed for vendors used on a regular basis. The method is chosen during the vendor enrollment process.

- Our unique **push pay** option is a completely automated payment process that delivers payments directly to the vendor's designated account by card without vendor intervention. Push pay is an excellent choice for those vendors with high volumes of transactions from their client base.
- **Pull pay** is similar to push pay, but this method requires the vendor to run the payment using a designated single-use account number.
- A third payment option is available for purchases from vendors that are not paid on a regular basis or point-of-transactions. These payments are processed using pre-set limits or the automated approval process.

RECONCILIATION

Payment decision requirements can vary by organization. Whether a two- or three- way match is required for payments, AOC provides the capability of attaching each required document electronically within the application.

THE VALUE AND BENEFITS

Gain Revenue, Efficiencies and Control
By transitioning from costly legacy payment methods, our clients are deriving hard dollar savings and significant revenue share while improving efficiency and control – all without changing accounts payable processes and procedures.

- New source of revenue
- Mitigate risk
- Centralized and streamlined accounts payable processes
- Shorter cycle times
- Lower accounts payable operational and processing costs
- Increased cash flow predictability
- Increased working capital
- Reduced costs associated with ACH and check payments
- Gain oversight into spend
- Increased compliance
- Improved overall operational efficiency

AP AUTOMATION:

A Win-Win for All Parties
For the Finance Office:
- Increase visibility and control
- Reduce paper / imaging
- Enhance working capital

For Accounts Payable:
- Streamline payment file processing
- Leverage existing systems and processes
- "Works with my ERP system"
- Support for multiple payment methods
- One-file process option to accommodate multiple payment types in a single file including card, ACH, and check
- Incremental data to facilitate automated reconciliation
- Eliminates all back-end accounts payables processing

For the Vendor / Supplier:
- Visibility into status of invoice and payment
- Standard electronic remittance information across various payment methods and systems
- All data necessary to facilitate reconciliation, including invoice adjustment data
- System to communicate with appropriate contact in AP

AOC SOLUTIONS

COMMERCIAL CARD MANAGEMENT AND REPORTING

The Card Management functionality allows organizations to manage their traditional commercial credit card portfolio (Fleet, Purchasing and Travel and Entertainment cards) more efficiently and provides easy tracking and reporting. This feature eliminates the need for paper expense reports, allows card use monitoring, and the ability to set limits and category restrictions.

Report Studio provides the ability to create any standard report. The Report Wizard component also provides you with the ability to create ad hoc reporting using a variety of programs including Excel, PDF, CSV, and more.

This function provides the ability to create unique hierarchy management and program set-up. Client-level controls as it relates to security settings, creation of roles and permissions, and workflow for expense reporting are included with this functionality.

DATA EXCHANGE FOR ACCOUNTS PAYABLE AND COMMERCIAL CARD MANAGEMENT

Organizations house a tremendous amount of data within their ERP systems. The challenge is finding a solution set that allows them to house and maintain the data while offering processes for receipt and submission of data updates in an efficient, secure and time-sensitive manner. While numerous solutions exist in the marketplace, many are unreliable, require extensive coding, long time lines for implementation, and finally are simply too costly to manage.

File Exchange

Traditional, secure data transfer
AOC provides the means for bi-directional feeds that allow payment, account and general ledger data to be sent to the AOC platform from an organization's ERP using one of the following methods:

1. Files sent by an organization to AOC using a File Transfer Protocol (FTP) or Secure File Transfer Protocol (SFTP) site
2. Scheduled file pick-ups by AOC from an FTP or SFTP
3. Files uploaded via the EnCompass platform by a privileged user

This solution can be used alone or in addition to web services based on the organization's individual needs.

The Value

Data Exchange can improve efficiency and security by automating the processes and allowing your organization to maintain the master file – thus eliminating the duplication of effort in maintaining multiple lists or repositories.

The Benefits

There are many advantages to utilizing data transmission through the AOC platform, EnCompass.

- Streamlined processes
- Timely file processing
- Fewer duplicate file transmissions and errors
- Optional automated reconciliation files that can be customized and delivered through your FTP/STFP
- Security of knowing the file data is protected throughout the entire process

WEB SERVICES

Real-time, cloud-based access customized for specific needs
With the ability to communicate data and perform business functions server-to-server from any disparate system, AOC Web Services can deliver the information and services your organization needs - however you need it - to run your business with higher visibility and agility.

AOC supports a wide variety of web services, receiving more than 500,000 requests per day with an average response time of 0.8 seconds, and that number is growing. Web services can support any type of industry including, but not limited to, healthcare, higher education, insurance/claims payments and the public sector.

The Value

Web Services is a true enterprise solution, enabling organizations to pursue strategic opportunities as well as improve business processes. It allows real-time interaction between any number of customers, suppliers and/or dealers. These activities include purchasing, customer service or customer support. Compared to more traditional technology, web-based system connections are faster, more flexible, and less expensive to establish and maintain.

The Benefits

There are wide-ranging benefits that your organization can realize by using web services including:

- True system-to-system automation
- Real-time response to client requests
- More efficient business processes
- Better communication between customers and business partners – deeper business relationships
- Ability to blend existing systems with new applications
- Fewer duplicate file transmissions and errors

CUSTOMER SERVICE AND IMPLEMENTATION

AOC's customer service philosophy goes beyond industry standards to include consultation on best practices to provide innovative solutions that address current and future commercial payment challenges. AOC will be with you every step of the way during implementation to make this a smooth and simple process for your organization.

Our solutions are **Payment Card Industry Data Security Standard (PCI-DSS) compliant.** Stored data is encrypted based on leading industry standards. Web access is controlled through Secure Socket Layer (SSL) encryption. The safeguard of information is the foundation on which AOC's Commercial Payments platform is built.

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EnCompass Mobile

This service gives users access to EnCompass from any mobile device. It provides virtually all the same functionality available on the commercial payments platform from your mobile device's web browser including:

- **Organizational Home Page (Dashboard)**
  - View organization announcements and workflow items requiring your attention
  - Customize your home page with your organization's brand
- **Security Manager**
  - Manage online user accounts, view, create and approve workflow items
- **Payables**
  - View, create, manage invoices (Purchase and Merchant Logs)
- **Card Management**
  - View and manage card account information
  - Approve and activate card accounts
- **Transaction Management**
  - View, approve and assign financial codes
  - View, download, and pay PDF statements on the go
  - Upload and view receipts
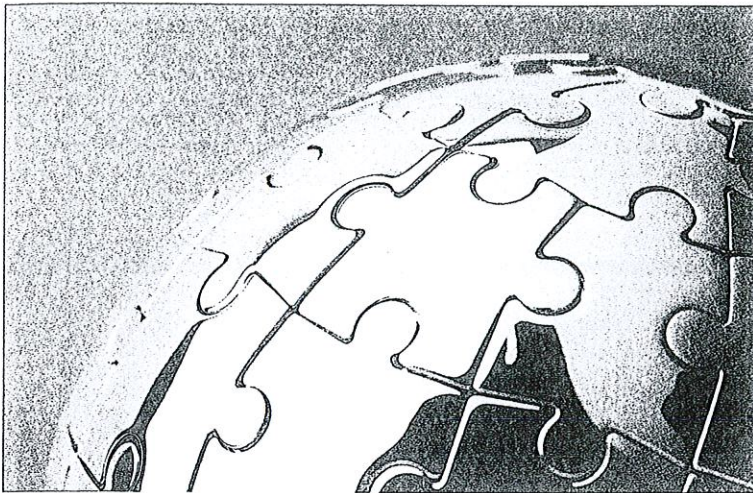
Invoice Processing

From imaging and storage of invoice documents to pre-purchase authorization and reconciled vendor payments, AOC Solutions' Invoice Processing service can execute your purchasing policy in accordance with your business preferences. Not only are your actual hard costs reduced, your staff has more time to focus on other things that make your enterprise successful.

You can choose the services that best suit your organization's needs. Features include:

- Sophisticated Contact Center options that allow your organization to configure programs based on your requirements
- Invoice acceptance from vendors in any format, including fax, web, email, and postal mail
- Vendor payment options that include EFT, credit card, and paper check
- 1099 business record retention
- Electronic storage of purchase records and invoice images that can be accessed via the web and electronic uploads to your enterprise systems eliminating the need for warehousing, accessing and indexing paper records

Additional Value-Added Services

- Receipt Retention
- Management Reporting
- Online Payments
- Custom File Development

AOC SOLUTIONS

ABOUT AOC SOLUTIONS, INC.

AOC Solutions Inc., established in 1996, is one of the leaders in creating commercial payments technology for corporate end users including healthcare, higher education, non-profit, public sector and corporations consisting of many Fortune 500 companies.

Our services are transforming traditional business processes by creating and implementing financial management products, e-commerce solutions and contact center operations that help organizations significantly reduce costs while increasing revenues.

Allen O. Cage, Jr., President and CEO, is a pioneer in the industry. In addition to AOC, Mr. Cage co-founded 3Delta Systems, Inc., in 1998 and continues to serve as its CEO. He was an Army aviator and served for 24 years in top level management and acquisition positions, including the Army Space Program. As part of his experience in program management, contracting, acquisitions, logistics and systems development, and he has worked with the Federal Purchase Card program since its inception in 1988.

AOC's headquarters are located in Chantilly, Virginia, with offices throughout the United States. Our solutions and services are available to organizations all over the world.

CONTACT US

Join the thousands of satisfied organizations that use AOC Solutions commercial payments solutions. For more information, contact us at 703.234.6300, info@aocsolutions.com or www.aocsolutions.com.

AOC SOLUTIONS EXCELS IN THE INDUSTRY

Deloitte & Touche
- FAST 500 – Fastest Growing Companies in US
- FAST 50 – Fastest Growing Companies in Northern VA

Ernst & Young
- Entrepreneur of the Year Finalist – 2002 & 2008

INC 5000
- Fastest Growing Companies in US – 2007, 2008, 2009, 2012
- Top 100 Companies by Industry – 2008, 2009, 2010
- Top 100 Companies by Business Products & Services – 2009
- Top Private Growth Companies in US - 2009

SmartCEO
- Top 100 Smart CEO Award – Allen O. Cage Jr., 2008, 2010, 2012

GOVstar Star Warfighter Award
- 2012

Dulles Regional Chamber of Commerce
- Top Mid-Sized Business Award - 2009

Washington Business Journal
- Fastest Growing Businesses in DC Metropolitan Area - 2009

US Commerce Association
- Best of Morgantown, WV – 2009, 2010, 2011
- Best of Chantilly, VA – 2009, 2010, 2011

8th Annual Greater Washington Government Contractor Awards
- 2010 Finalist for Contractor of the Year