Simplify compliance and
optimize purchasing card spend

MasterCard Enhanced Merchant Reporting

The MasterCard Enhanced Merchant Reporting system is one of the most user-friendly online reporting tools available, anywhere in the world, for tracking purchasing card spend data. Via the secure MasterCard portal, authorized users of the Enhanced Merchant Reporting system can:

- View detailed purchasing card transaction data with comprehensive merchant information
- Use turnkey reports to determine the 1099 status of suppliers and what percentage of card spend is going to minority-owned, woman-owned, and other small business segments
- Customize reports based on reporting needs

Reports that indicate how and where purchasing cards are being used

Program managers can schedule reports at a specified frequency or run them in real time. They also decide who should have access to data at up to nine hierarchy levels, and whether to view information relevant to a specific team, division, or individual.

Enhanced Merchant Reporting includes pre-formatted reports in easy-to-view PDF format:

- **Spend Summary Reports** provide a snapshot of spend by dollar volume for a specified time period. Users can look at: Total dollars spent; Average ticket size; Supplier diversity categories; 10 states with the most transactions; 25 Merchant Category

Codes (MCCs) with the most spend; in addition to, Breakdowns of expenses.

This high-level information is useful for assessing overall spend patterns, negotiating better discounts with top suppliers, and identifying joint marketing opportunities.

- **Spending Information Reports** summarize spending in four different payment categories: (1) $0–$2,500; (2) $2,501–$25,000; (3) $25,001–$100,000; (4) $100,001+

- **1099 and 1099 Multi-Source Merchant Information Reports** list all merchants in terms of total transactions, total dollars spent, and 1099 status. The comprehensive 1099 Multi-Source Merchant Information Report provides merchant data from MasterCard (supplied by merchant acquirers), Austin-Tetra, and Dun & Bradstreet, when available.

- **Minority- and Women-Owned Business (MWOB) and Socio-Economic Reports** enable program managers to see how much of their organization spend supports minority-owned businesses as well as disabled veteran business enterprises, small businesses, and other demographic segments. The socio-economic data utilized in the Enhanced Merchant Reporting system is verified and updated regularly by Austin-Tetra, which has access

MasterCard Enhanced Merchant Reporting provides a holistic view of all purchasing card transaction data enhanced with information from more than five million U.S. merchants and supplier data from both Austin-Tetra and Dun & Bradstreet, the industry leaders of supply chain vendor management.

This screen features a sample 1099 Merchant Report, the most frequently used report in the Enhanced Merchant Reporting system. For each merchant, program managers can view MCC, owner, tax ID, whether it is 1099-able (based on MCC), incorporation status, D&B and Austin-Tetra numbers, and transaction amount.

The Custom Query Export Tool enables program managers to customize reports for export. They can select export format, the desired data, and filters; sort and organize export columns, and access merchant data from MasterCard, Austin-Tetra and D&B.

to merchant data from 300 sources reporting on more than 19 million merchants.

Choose the format that meets organizational needs

If users need data files in ASCII format for export to other applications, they can retrieve ASCII tab-delimited files of 1099, 1099 Multi-Source, or MWOB data and an extensive file of all transaction details for a specific time period.

For maximum flexibility in information retrieval, a Custom-Query Export Tool enables users to build their own customized data files for export by selecting from more than 150 different data elements, putting them in the desired order, and applying filters to include or exclude certain transactions or merchants. With this kind of flexibility, program managers are well-positioned to optimally utilize transaction data to support a range of business decisions.

Enhancements on the horizon

In response to an IRS Revenue Procedure, MasterCard has applied for Qualified Payment Card Agents (QPCA) certification, which will enable us to obtain and validate merchant TINs and legal names on behalf of our purchasing card cardholders. All the necessary programming and system enhancements have been completed based on currently published IRS requirements. Upon certification,

we will begin the merchant TIN-matching process: retrieving the proper approvals from cardholders and merchants, validating TINs with the IRS database, and providing "qualified payees" data through EMR.

Start capitalizing on MasterCard Enhanced Merchant Reporting

MasterCard Enhanced Merchant Reporting helps simplify compliance and optimize purchasing card spend, while making it easier to meet 1099 reporting and back-up withholding regulations. With the most comprehensive transaction data from MasterCard, augmented with Austin-Tetra and D&B information, users will easily identify which merchants to report, which transactions may be subject to back-up withholding, how to deal with payment and timing issues, and where to obtain the supplier data necessary for 1099 reporting.

MasterCard Enhanced Merchant Reporting harnesses the power of data and enables program managers to pinpoint where and how monies are being spent, allowing them to negotiate better discounts from suppliers and ensure reporting compliance.

For questions, comments, or additional information, please contact the MasterCard Public Sector Development team at 800-MCPUBLIC (627-8254), or visit us on the Web at www.mastercard.com/gov.

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