

# Commercial Credit Cards

Help your business customers optimize cash flow and expense management while boosting your bottom line with a highly profitable product



Our commercial credit card program helps organizations to streamline travel and purchasing transactions while enabling secure virtual card payments to vendors. By reducing costs and fraud associated with check payments, commercial cards enhance financial efficiency while earning rewards and rebates.

## Offer Excellent Commercial Card Products to Your Customers



### Fleet

- Driver and vehicle issued card options
- Expense management module included
- No annual fee
- Business Admin sets Spend alerts & controls
- Special merchant supplied fields for mileage, vehicle, pump, price/gal, fuel quantity, product description
- Cash rebates based on spend volumes



### Corporate

- Powerful expense management
- No rewards with no annual fee
- Rewards with annual fee
- Redeem rewards for cash back as statement credit
- Choose consolidated or individual billing and rewards
- Business admin controls employee cards
- Designed for 5+ cardholders or limit requirements greater than \$50K



### Purchasing

- Most comprehensive expense management
- No annual fee
- Custom rebates by company based on spend volumes
- Business admin sets Spend alerts & controls
- Improve purchase and payment process
- Designed for annual spends greater than \$500K
- Virtual and ghost cards for ePayables with supplier match

## Get in touch



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## Modern, Convenient Standard Features for Your Customers

Business admin portal to manage cards, view transactions, set spend limits and controls	Set transaction limits and merchant category restrictions, such as "office supplies"	Secured cards available to take a deposit against potential charge-offs
Modern online application and digital decision process	Monitor card data with real-time reporting including L2/L3 data	Manage expenses with bundled expense reporting from CorServ
Feeds popular expense reporting tools (Concur, Certify, Mastercard)	Integrate with financial management & GL	Unlimited virtual cards with optional data fields for easy reconciliation
Each cardholder can access modern cardholder portal and IVR	Consolidated- or Individual- Pay options. Holding company setup available	Redeem online rewards or receive rebates customized by company
Flexible, speed-of-payment benefit billing cycles	Mobile App with key features	No cost Vendor Enablement Service included

## Additional Benefits



Set customizable spend controls



Generate single-use or recurring virtual cards



Integrate with mobile wallets



Automated, tiered rebate fulfillment



Vendor match process for card acceptance



Provides RFP support for large businesses



24/7 Customer service



Transaction level interchange insights



Two-way text verification for suspicious activity



CorServ



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