



# Direct Business Rewards Card

## Convenience with Rewards

The **Commerce Bank Direct Business Rewards** credit card combines the power of a Purchasing Card with the streamlined processes of a Business Card. Encompassing up to \$1 million in annual purchases, the Direct Business Rewards program stretches beyond the traditional parameters of a Business Card but utilizes a simple application for approval. You'll get cards in hand quickly and have the ability to manage and monitor employee spending through a user-friendly web-based experience that's more typical of a Purchasing Card program.

## 1% Monthly Rebate

Every purchase made with your Commerce Bank Direct Business Rewards credit cards contributes to your monthly rebate. At the end of each statement period, a 1% rebate will be automatically calculated and applied based on net purchase totals.\*

## Spending Controls

Pre-set controls and spending limits let you define card use by employee, department or division.

- Dollar limits: Enforce single-transaction and monthly spending costs
- Transaction limits: Regulate the number of purchases allowed per day/per month/per cycle
- Purchasing restrictions: Control what and where cardholders purchase

## Reporting & Management Tools

Reporting options and spending analysis allow you to manage your budget, cash flow and employee spending.

- Standard, customized and ad-hoc reporting provide targeted, on-demand analysis
- Real-time account maintenance
  - Close, re-open and eliminate cards
  - Raise and lower credit limits
  - View authorizations and declines

## Customer Support

Our in-house team provides specialized support in routine program assistance and cardholder inquiries.

- Dedicated Program Administrator support
- Cardholder call center

## Fraud Prevention

Accounts are monitored using multiple fraud prevention tools. These tools are able to look for specific types of transactions, including international transactions, cash advances, Internet gaming, card-not-present activity and other activities that match current fraud trends. The Visa Liability Waiver also covers you for unauthorized spending by terminated employees.\*\*

**To take advantage of the Direct Business Rewards program, simply contact your Commerce business banking partner.**

We ask, listen and solve.



**Commerce Bank**  
Member FDIC

\*Your rebate is a statement credit to your billing account. The statement credit will reduce your balance, but you are still required to make the payment due on the account for each statement cycle. A minimum of \$5000 in purchases is required during the monthly cycle in order to earn your rebate.

\*\*Customers must notify issuer promptly of any unauthorized use. Certain restrictions apply.

[commercebank.com](http://commercebank.com) / 800-892-7104