# **Commerce**Payments

# **Prepaid Expense Card**

More control over purchasing. More freedom for your team.



The Prepaid Expense Card is a reloadable, prepaid Visa® card that allows employees to access funds as needed. Easily load and unload funds for complete spending control. You can even control where cardholders make purchases. It's perfect for per diem, travel expenses and a wide range of other purchasing needs.

#### Empower your team to work more efficiently.

The Prepaid Expense Card simplifies the purchasing process for your employees.

- Eliminate out-of-pocket expenses
- No waiting for company reimbursement
- Use anywhere Visa debit cards are accepted
- Online account access, mobile app and text alerts<sup>1</sup> to track spending
- 24/7 customer support

## Customize for your company's needs.

With the Prepaid Expense Card, you control each employee's spending.

- Control cash access
- Limit where card can be used
- Set spending limits
- View transactions and balances in real time
- Load and unload instantly, or schedule loads

## Streamline your purchasing processes.

Eliminate paperwork and reduce manual processes for your organization by incorporating the Prepaid Expense Card.

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- Eliminate the expense and risk of cash handling
- Control expenses
- Simplify recovery of unspent funds
- Rest easy with Zero Liability protection<sup>2</sup>
- Reduce financial risk with no credit line

### **Effortless Prepaid Card Management.**

- We'll train your program administrator on how to use the browser-based Administrative Prepaid Portal to oversee your card program, including ordering and funding cards, and more.
- Cards can be shipped to your business for distribution to employees or we can mail cards to their homes anywhere in the U.S.<sup>3</sup> Temporary cards can be instantly-issued by your program administrator for urgent needs.



The Prepaid Expense Card program has been the best change we have made... I am so happy and relieved we made the switch.

#### Renee Greunke

Office Manager,
Capital Tower & Communications, Inc.



Customer must notify Commerce Bank within 60 days of receiving the first statement with unauthorized activity. For specific restrictions, limitations and other details, please consult Commerce Bank.



call: 866.946.3017

visit: commercebank.com/expensecard email: prepaidexpense@commercebank.com



<sup>3.</sup> Prepaid Expense Cards can only be issued to organizations and cardholders with U.S. addresses.