



MY BUSINESS IS...

SMALL TO MEDIUM SIZE

(Less than \$5 million Annual Net Sales)

MEDIUM TO LARGE SIZE

(\$5 million or more Annual Net Sales)

NON-PROFIT OR MUNICIPALITY

I'm interested in:

PAYING DOWN BALANCES

VISA® BUSINESS PLATINUM CARD

EXTENDED INTRO RATE

Non-rewards

TRANSFER BALANCES FROM OTHER HIGHER RATE CREDIT CARDS

EARNING CASH BACK

VISA® BUSINESS CASH CARD

UP TO 3% CASH BACK

- 3% cash back on eligible purchases from office supply stores and cell phone, landline, internet & cable TV services
- 2% cash back on eligible purchases at gas stations and restaurants
- 1% cash back on all other eligible net purchases

REDEEM FOR CASH BACK¹

EARNING VALUABLE REWARDS

VISA® BUSINESS REAL REWARDS CARD

1.5X UNLIMITED REWARDS

- 1.5 Points per \$1 spent on eligible net purchases

EARNING EVEN MORE REWARDS IN POPULAR SPEND CATEGORIES

VISA® BUSINESS REWARDS PLUS CARD

UP TO 3X UNLIMITED REWARDS

- 3 Points per \$1 in the category you spend the most on: cell phone services, hotel or airline
- 1.5 Points per \$1 spent on all other eligible net purchases

REDEEM FOR CASH BACK¹, TRAVEL REWARDS, MERCHANDISE AND GIFT CARDS

CORPORATE LIABILITY

PAY IN FULL

VISA SIGNATURE® BUSINESS COMPANY CARD

OPTIONAL REWARDS PROGRAM

- 1 Point per \$1 spent on eligible net purchases
- Consolidated Company Statements
- Dedicated Account Manager
- Free Online Reporting

VISA® COMMUNITY CARD

OPTIONAL REWARDS PROGRAM

- 1 Point per \$1 spent on eligible net purchases
- Consolidated Statements
- Dedicated Cardmember Service
- Free Online Reporting

Business Credit Cards: Reward Products

Earn up to 3% cash back, every month.

VISA®
BUSINESS CASH
CARD

Sample
Monthly
Expenses

Office Supply Stores (3%)	\$350
Cell Phone Services (3%)	\$225
Landline, Cable TV & Internet (3%)	\$500
Restaurants (2%)	\$250
Gas Stations (2%)	\$500
Entertainment	\$125
Utilities	\$275
Other	\$275

Total Monthly Expenses: \$2,500

3% Cash Back at office supply stores and on cell phone, landline, internet & cable TV services \$32.25

2% Cash Back at gas stations and restaurants \$15.00

1% Cash Back on all other eligible net purchases \$6.75

Total Example Monthly Cash Back = \$54.00

Earn up to 3X points for every \$1 spent, every month.

VISA® BUSINESS
REWARDS PLUS
CARD

Sample
Monthly
Expenses

Hotel/Cell Phone Services/Airline (3X) <small>(whichever category you spend the most on each billing cycle)</small>	\$500
Entertainment	\$125
Restaurants	\$250
Gas Stations	\$500
Office Supply Stores	\$350
Phone & Internet	\$500
Other	\$275

Total Monthly Expenses: \$2,500

3X Points on cell phone services, hotel or airline purchases (whichever category you spend the most on each billing cycle) 1,500

1.5X Points on all other purchases 3,000

Total Example Monthly Points = 4,500

See chart below for rewards redemption options

Earn 1.5X points for every \$1 spent, every month.

VISA® BUSINESS
REAL REWARDS
CARD

Total Monthly Average Expenses \$2,500

Total Monthly Expenses: \$2,500

1.5X Points 3,750

Total Example Monthly Points = 3,750

See chart below for rewards redemption options

Earn 1 point for every \$1 spent, every month.

VISA SIGNATURE®
BUSINESS
COMPANY CARD

VISA®
COMMUNITY
CARD

Total Monthly Average Expenses \$2,500

Total Monthly Expenses: \$2,500

1X Points 2,500

Total Example Monthly Points = 2,500

See chart below for rewards redemption options

4 Different Ways to Redeem Points.

Cash Back¹

Redeem 2,500 points for \$25 cash back

Travel

Book air travel, hotel stays, rental cars and more.

Merchandise and Gift Cards

Redeem points for gift cards or brand-name merchandise from select retailers.

FOR MORE INFORMATION, PLEASE CONTACT:

Representative Name: _____

Phone Number: _____

Email Address: _____

¹ Reward points can be redeemed as a cash deposit to a checking or savings account with this Financial Institution only, within seven business days, or as a statement credit to your credit card account within one to two billing cycles.

The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc. ©2018 Elan Financial Services

FREQUENTLY ASKED QUESTIONS:

Q: What type of liability do the business credit cards offer?

A: Small Business Credit cards offer Joint and Several Liability, which means the Company and Authorized Officer(s) have full liability for all balances on the account. There is no liability on Employees. Company and Community cards offer Corporate Liability, which means the Corporation has full liability for all balances on the account.

Q: What is required to request a \$25,000 credit limit or higher?

A: The following is required for credit limit requests of \$25,001 and up:

1. **Two years complete financial statements (audited preferred) and if older than 4 months, current-year interim financials needed:**
 - a. **Balance Sheet and Income Statement - REQUIRED**
 - b. **Cash Flow Statements, Tax Returns - PREFERRED**

Q: What is required to apply for the Company and Community Cards?

A: Additional paperwork is required for these two products. Please refer to the "Application Checklist" on the applications for details.

Q: Can I set credit limits on employee credit cards?

A: Yes, Visa Payment Controls allows you to customize each of your employees' business credit card use by time of day, day of week, geographical location, merchant type, dollar amount or transaction type!