BUSINESS VISA®
CREDIT CARD SETUP OPTIONS

Need to make purchases on your business’ behalf? BECU Business Visa® Credit Cards offer the flexibility you want. Decide which card setup is best for your business:

SINGLE INDIVIDUAL CARD ACCOUNT

**Best if:** You want one shared account with a shared spending limit and multiple physical cards.

**BENEFIT:** Simplicity
- Physical cards can be issued to multiple individuals
- All cards carry the same account number
- All cards have access to the total amount of the account spending limit
- All transactions appear on one statement
- One payment is due to the shared account
- Cash Rewards are applied to the shared account

**CONSIDERATION:** Activity tracking and control
- No ability to set different spending limits or track expenses by individual

MULTIPLE INDIVIDUAL CARD ACCOUNTS

**Best if:** You want to track expenses by individual and make one payment for all cards to one Control Account.

**BENEFIT:** Tracking and single-payment ease
- Physical cards can be issued to multiple individuals
- Each card is tied to a separate account and has a different account number
- Each card has a unique spending limit, affected only by purchases made with and payments made to that specific card
- All card accounts and their statements can be viewed in online banking

**CONSIDERATION:** Multiple accounts, multiple payments
- Payments must be made for each card account
- Individual statements are issued for each card account
- Cash Rewards are applied to each card account

CONSOLIDATED PAY MULTIPLE CARD ACCOUNTS

**Best if:** You want to track expenses by individual and make one payment for all cards to one Control Account.

**BENEFIT:** Tracking and single-payment ease
- Physical cards can be issued to multiple individuals
- Each card is tied to a separate account and has a different account number
- Each card has a unique spending limit, affected only by purchases made with and payments made to that specific card
- All cards are treated as sub-accounts and roll up to the Control Account
- Payments are made to the Control Account
- A combined statement is issued for the Control Account, which details activity by card
- Individual statements are also produced for each card
- Cash Rewards are applied to the Control Account
- The Control Account with all statements can be viewed in online banking

**CONSIDERATION:** Card spending limits
- Payments are made to the Control Account and any payment will reset the card spending limit on all sub-accounts, regardless of payment amount made to the Control Account and/or outstanding balance on the sub-account

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