

# 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 and control spending by individual.

### BENEFIT: Expense and reimbursement tracking

- » 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
- » 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