

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:

1 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 & control

- >> No ability to set different spending limits or track expenses by individual

2 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

3 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

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