



# Business Banking

## Business Credit Cards

### Flexibility and Control for Your Payment Needs

If you are a small business looking for a flexible way to pay, a Business Credit Card from Planters Bank can be a great fit. With a Credit Card, you can improve the efficiency of your payment process, maximize supplier discounts and take advantage of repayment float.

#### AT A GLANCE

- Choose from a Purchase or Commercial Card from either Visa® or Mastercard®
- Setup customized spending controls and card limits.
- Gain insight into your spending with easy-to-use online management and reporting tools.
- Access supplier discounts and card program revenue sharing.



### Advantages

- **Improve Cash Flow** – Convert check payments to card to enjoy automated payments, reduced paperwork and increased productivity.
- **Maximize Payment Float** – With Monthly billing cycles and 25-day grace period.
- **Gain Spending Insights** – With easy-to-use online management tools and access to over 20 spending and forecast reports.

#### GET STARTED

Contact your local Planters Bank Business Banker or Treasury Management Officer or call 888.806.7036

- **Access Discounts and Revenue Sharing** – Commercial cards can frequently access discount programs for a variety of service providers, including commercial travel and lodging. Plus, for card program with \$1 million in annual spend, you'll have access to annual revenue sharing.

### Purchase Cards

- **Visa® and Mastercard® Available** – With flexible rates, payment terms and spending controls.
- **Reduce Costs** – Compared to purchasing order and requisition processes.
- **Receive Goods Faster** – Faster processing for completed orders compared to paper checks.
- **Access Spending Data** – Valuable to negotiate better discounts from suppliers and vendors.

### Commercial Cards

- **Visa® and Mastercard® Available** – For business travel, lodging and everyday expenses with customizable spending controls.
- **Access to More Travel Discount Programs** – Compared to check payments or personal credit cards.
- **Simplify Administration** – Faster account reconciliation.
- **Travel Insurance** – Protect employees with card program access to travel insurance.



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