

# PREPAID Expense Card

*More control over purchasing,  
More freedom for your team*



## Give Employees Easy Access to Necessary Expense Funds

The Commerce Prepaid Expense Card is a reloadable, prepaid Visa® card that allows employees to access funds as needed. Easily load and unload funds for complete spending control. You can even control where cardholders make purchases. It's perfect for per diem, petty cash, emergency expenditures and a wide range of other purchasing needs.

## Empower Your Team to Work More Efficiently

The Prepaid Expense Card simplifies the purchasing process for your employees.

- Eliminate out-of-pocket expenses
- No waiting for company reimbursement
- Use anywhere Visa debit cards are accepted
- Online account access and text alerts<sup>1</sup> to track spending
- 24/7 customer support

## Customize for Your Company's Needs

With the Prepaid Expense Card, you control each employee's spending.

- Limit cash access
- Limit where card can be used
- Set spending limits
- Monitor accounts online and review transactions
- Set up automatic and timed reloads

## Streamline Your Purchasing Processes

Eliminate paperwork and processing for your organization by incorporating the Prepaid Expense Card.

- Eliminate the expense and risk of cash handling
- Control expenses
- Eliminate expense reports
- Simplify reconciliation and receipt handling
- Rest easy with Visa Zero Liability protection<sup>2</sup>
- Reduce hassle with no credit line

## Put the Card to Work for Your Organization

### Implementation:

We'll gather information regarding your employees' expense management.

### Training:

We'll train your program administrator on how to use the online tool to order and load Cards and set up Card reporting.

### Issue:

Cards can be shipped to your business for distribution to employees or we can mail Cards to their homes anywhere in the U.S.<sup>3</sup> Temporary Cards can be instantly-issued by your program administrator for urgent needs.

### Fund:

Load and unload funds easily as needed through ACH from any bank.

### Review:

Review transaction history and get usage reporting for each Card in your program.

## Learn More

For questions or additional information please call 866.946.3017 or email [prepaidexpense@commercebank.com](mailto:prepaidexpense@commercebank.com).

We ask, listen and solve.



[commercebank.com/expensecard](http://commercebank.com/expensecard)

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<sup>1</sup> Standard text rates from your cell provider may apply. See your cell phone carrier for details.

<sup>2</sup> Customer must notify Commerce Bank within 60 days of receiving the first statement with unauthorized activity. For specific restrictions, limitations and other details, please consult Commerce Bank.

<sup>3</sup> Prepaid Expense Cards can only be issued to organizations and cardholders with U.S. addresses © 2016 Commerce Bancshares, Inc.