

Meet Alex. Alex likes to organize all of his spending by amount.

toggle allows Alex to Pay Now or pay later for all of his transactions by amount all on one card. With toggle, Alex can select the all categories option to have his toggle preferences applied to all purchases.

Then Alex can set the minimum or maximum purchase amounts that he wants to pay now out of his checking account or which purchases he wants to appear on his monthly credit card statement to pay later as he normally would.

All of Alex's purchases will post to his credit card and pay now out of his checking account or remain on his credit card to pay later as he normally would. This allows Alex to manage all of his purchases using just his Commerce Bank credit card.

And if Alex changes his mind and decides he doesn't want to pay now for a particular purchase, he can always use the Unwind feature to move the purchase back to his credit card account to Pay Later.

toggle, where it's all on one card.