

Meet Barry. Barry likes flexibility with his finances. Depending on the price of a purchase, Barry knows when to use his checking account to pay for something now, and when to use his credit card so he can pay for the purchase later.

With toggle, Barry can link his checking account to his Commerce Bank credit card and choose whether to Pay Now or Pay Later, based upon his purchase category preferences.

...that way, when Barry uses his Commerce Bank credit card, toggle will Pay Now for any purchase below his specified purchase amount...and...any purchase above his specified purchase amount, will remain on his credit card for Barry to Pay Later as he normally would.

...and...if Barry 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.

Complete flexibility with one card.