

Meet Sally. Sally likes to keep things simple, even her spending. Sally likes to pay for everyday purchases like Gas and Groceries with her checking account...

...then...When unexpected expenses arise, Sally likes to use her Commerce Bank credit card, in case she needs to pay for those purchases over a period of time.

toggle allows Sally a flexible new way to spend, by using her Commerce Bank credit card for the purchases that she wants to Pay Now, and for the purchases she wants to Pay Later as she normally would.

With toggle, Sally can link her checking account to her Commerce Bank credit card to Pay Now for her everyday purchases, all with one card.

...and...if Sally changes her mind, and decides she doesn't want to Pay Now for a particular purchase...

...Sally can use the Unwind feature, to move a purchase back to her credit card account to Pay Later, as she normally would.

toggle...keeping things simple.