



UMB Commercial Card

A Commercial Credit Card that does *more* for your business

Different by design.

We know not all needs are the same – that’s why we’re here to help you find the credit card that works for your business. Whether you’re looking for rewards and travel benefits, or day-to-day features to track spending and reporting, we can help you do more with your card program.

UMB Visa Business Card

A business card designed for mid-sized organizations, with flexible rewards, employee management and in-depth reporting.

UMB Visa Commercial Card

A powerful credit card with tools to manage the needs of businesses with more than \$2 million in revenue, with flexible billing, customized reports and effective controls.

UMB Visa Payables Automation

An electronic payment service that can be added to your Visa Commercial and Purchasing card program making it easier to process payments to suppliers.

Integrated Payables with Paymode-X

From middle market to large enterprise – achieve 100% day one payment automation.

With UMB Commercial Card, you get more than just a powerful solution. You get more options, more flexibility, more control and more protection.

More control – greater efficiency



EFFICIENCY GAINS

- Cost savings – electronic payments vs. check
- Increase spending control
- Reduce manual processing costs



ROBUST ONLINE PLATFORM

- Account Management – request new accounts, manage accounts, real-time authorizations
- Expense Management – default coding, expense submissions, cash expense processing, receipt images



REPORTING

- User-friendly dashboard and interface
- Program performance reports
- Administrator transaction reports
- Administrator supplier and employee reports



SAFETY & SECURITY

- Flexible spending limits
- Pre-set controls and restricted card usage
- Safety – cards are one of the safest ways to pay



TECHNOLOGY

- UMB Commercial Card Platform
- Expense reporting
- Audit reporting
- Mobile app



OPTIMIZATION & RELATIONSHIP

- We partner with you to build value by offering a Rebate or Rewards Program
- Assign a card relationship partner who will help you optimize your solution and ensure we meet your needs
- 24/7 Cardholder & Admin Support



REWARDS PROGRAM

- Earn 1 point for every dollar spent
- Redeem points for air, hotel, car rental, gift cards, merchandise or statement credit

OR



REBATE PROGRAM

- Establish a revenue sharing rebates structure paid out off tiered levels of spend

More than a credit card.

We work with you to uncover the specific needs of your business, so you can grow with confidence. Whether you know exactly what you need or prefer a business consultation, UMB will be with you every step of the way.