Introduction to the Prepaid Expense Card

Illinois Community College CFO Conference

October 18, 2017
Administrator Features

• The school provides and owns funds on the card
  – Funds can be added and removed by you at any time
  – Card may be loaded in two ways
    1. ACH
    2. Instant funding available

• Card program is customizable
  – Limit merchant use categories (MCC codes)
  – Turn off ATM withdrawals
  – Set up customized settings for individual departments or teams

• Administrator web tool gives you control
  – Load and unload funds
  – View transactions, balances and run reports
  – Perform maintenance on cards and order cards
  – Issue cards, suspend and close cards as needed
Cardholder Features

- Personalized card that can be accepted anywhere Visa® debit is accepted worldwide
- Free withdrawals at any Commerce Bank or Allpoint ATM (55,000 locations worldwide)
- Visa’s Zero Liability* protection
- Fraud support by Commerce Bank’s in-house fraud team
- Mobile app (Android, iPhone)
- Online account access
  - Mobile optimized website
- Set up email and text alerts
- 24x7 phone customer service
  - Automated (IVR)
  - Live Support

*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.
Card Features

• EMV Chip for enhanced transaction security
• Cardholder or department name plus the option to add university name on line 2
• Instant issuance available – Keep inactive cards onsite to issue to new cardholders or to replace lost/stolen cards
• Add your single color logo
Card User Web Site

- [www.commercebank.com/expense](http://www.commercebank.com/expense)
- Optimized for mobile devices
- Activate card and choose PIN
- Review transactions and balance
- Review card monthly statement
- Find Commerce ATM locations
- Access Cardholder Agreement & FAQs
- Get phone number for live customer service
Mobile Cardholder App

• Available for Apple® and Android™ Phones
• Check available balance
• Review transactions
• Sign up for text or email alerts
• Option to log in using your fingerprint**

*Requires iOS 8.0 or later. Compatible with iPhone, iPad and iPod touch.
** Do not use Touch ID on shared devices.
Administrator Tool

- Browser-based, no special software needed
- Issue cards
- Review transactions & run reports
- Suspend and close cards as needed
- Unload funds
- Load funds for immediate use
  (requires Commerce credit line)
- Get customer service information
Administrator Tool

Easy to use
Administrator Support

• Dedicated support team in Kansas City, MO
  — Implementation and Support Manager — Kathy Bluhm
    • kathy.bluhm@commercebank.com
    • 816-234-7133
  — Support via email: prepaidexpense@commercebank.com
    • Monitored by multiple team members to ensure a timely response
  — Support via phone: 1-866-946-3017
    • Answered by multiple team members to ensure a timely response
    • Voice mailbox attached to receive all calls

• Comprehensive product training
  — Administrator Training (P.A.T. — Prepaid Admin Tool)
  — Train the Trainer

• Proactive ongoing support
  — The support team will check in with you at regular intervals
  — Your input and feedback are critical to improving our product
# Fee Schedule

<table>
<thead>
<tr>
<th>Fee Description</th>
<th>Standard Fee</th>
<th>NJCAA Pricing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Card Issuance</td>
<td>Free</td>
<td>Free</td>
</tr>
<tr>
<td>Monthly Maintenance Fee (Per active card)</td>
<td>$3.00</td>
<td>$2.00</td>
</tr>
<tr>
<td>Monthly Suspend Fee (Per Suspended Card)</td>
<td>$.50</td>
<td>$.50</td>
</tr>
<tr>
<td>Card Replacement</td>
<td>$10.00</td>
<td>$10.00</td>
</tr>
<tr>
<td>Expedited Card</td>
<td>$30.00</td>
<td>$30.00</td>
</tr>
<tr>
<td>Teller Cash Withdrawal (One free per week)</td>
<td>$5.00</td>
<td>$5.00</td>
</tr>
<tr>
<td>Commerce/ Allpoint ATM – Cash Withdrawal</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Commerce/ Allpoint ATM Balance Inquiry</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Out of Network – Cash Withdrawal</td>
<td>$3.00</td>
<td>$3.00</td>
</tr>
<tr>
<td>Out of Network – Balance Inquiry</td>
<td>$1.50</td>
<td>$1.50</td>
</tr>
<tr>
<td>Set Up Fee</td>
<td>$250</td>
<td>$100</td>
</tr>
<tr>
<td>Instant Issue Fee</td>
<td>$250</td>
<td>$100</td>
</tr>
<tr>
<td>Instant Funding Fee</td>
<td>$250</td>
<td>$100</td>
</tr>
<tr>
<td>International Service Assessment (This can be diverted to the University instead of the athlete)</td>
<td>3%</td>
<td>3%</td>
</tr>
<tr>
<td>Automated and Live Customer Service Call</td>
<td>Free</td>
<td>Free</td>
</tr>
</tbody>
</table>
A Few of Our Valued Clients
Clients are Satisfied

“…this card might be one of the BEST THINGS we’ve ever introduced.”
   - Sue Hamilton, Senior Business Support Specialist,
     University of Missouri

"We had been looking for a way to streamline our employee expense and
per diem payments in a way that benefits both our company and our
employees,” says Michael Giddens, General Manager for Pacific Coachways
Charter Services, Inc. “So we were extremely happy when we found
Commerce Bank and their Prepaid Expense Card program. Implementation
was simple and the program has been working flawlessly. We are very
pleased and highly recommend it!”
   - Michael Giddens, General Manager,
     Pacific Coachways
Questions

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