



# Key2Business Commercial Card

Understanding your employee and vendor expenses is critical to successfully running your business. With the Key2Business card program, you gain greater insight and control over your expense management while potentially driving incremental revenue back to your business. For over two years, KeyBank has been helping IMARK® Plumbing Members prosper through participation in an exclusive program. This unique opportunity is just one more advantage of your IMARK Plumbing membership.

## Key2Business is a vital part of your payables strategy

Our commercial card program provides unparalleled spending control and information reporting — all designed to improve the purchasing process and help reduce fraud. Cards can be in the form of a standard plastic card (distributed) or non-plastic account numbers (non-distributed).

## The benefits of Key2Business

### Economic Impact

<b>Rebate Incentives</b>	Receive 200 bps or 2.0% cash rebate on all net general charge volume (\$50,000 minimum annual spend) during your company's annual measurement period.
<b>Working Capital Improvement</b>	KeyBank's billing cycle and rebate structure allow you to maximize your working capital float between 14 – 45 calendar days.
<b>No Annual Fees</b>	Key2Business has fully transparent pricing with no annual card or account fees.
<b>Reduced Fraud Liability</b>	Leverage the power of our advanced fraud mitigation tools, such as account level transaction/MCC blocking, detailed reporting, advanced fraud algorithms, and embedded chip and PIN technology.

### Enhanced Control

<b>Customizable Program Control</b>	Complete control over the number of cards and how each card can be used through Key2BusinessCard.com.
<b>Reporting</b>	Key2BusinessCard.com provides standard and customized reporting capabilities that can be used for vendor spend analysis, internal audit, and dashboard reporting.

## Additional Product Benefits

<b>Streamlined Implementation</b>	With a simplified card program, you can achieve a fully implemented program in 2 – 3 weeks.
<b>Flexible Billing</b>	You can set billing frequency to a monthly, semi-monthly, weekly, or daily basis, depending on program and credit needs.
<b>Integration with QuickBooks® Online</b>	Easily download your commercial card transactions to QuickBooks® Online and Desktop.
<b>Common Data Format File</b>	Easily import card transactions and account information into your ERP or accounting system with this Mastercard®, industry standard commercial card file.

## Product capabilities

	Card Category	Description	Benefits
<b>Distributed Cards</b>	<b>Travel &amp; Entertainment Cards</b>	<ul style="list-style-type: none"> <li>• A plastic card used for travel, entertainment or corporate purchases</li> <li>• Purchase for transactions at the point of sale, over the phone or via the Internet</li> </ul>	<ul style="list-style-type: none"> <li>• Improves visibility and control over company expenses</li> <li>• Ability to set customized controls on approved expenses at the employee level</li> <li>• Improves convenience for employees with business-related expenses</li> <li>• Ability to transfer cardholder behavior into T&amp;E management systems</li> </ul>
	<ul style="list-style-type: none"> <li>• <b>Vendor Ghost Accounts</b></li> <li>• <b>Department Purchasing Cards</b></li> </ul>	<ul style="list-style-type: none"> <li>• Ghost accounts are plastic-less cards that are used to pay for goods and services when a physical card is not needed. Ghost accounts are often used with a preferred vendor</li> </ul>	<ul style="list-style-type: none"> <li>• Ability to use for specific vendors or projects in order to improve tracking and reporting of expenses</li> <li>• Improves payment cycle time for vendors while also improving your days payable outstanding (DPO)</li> </ul>

## Let's start the conversation

To learn more about how KeyBank's commercial cards can help you manage payments more efficiently, contact:

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KeyBank is focused on helping you manage your business better every day. Through a streamlined implementation process, Key2Business® gives business owners and leaders the ability to more effectively manage their expenses as well as potentially drive incremental revenue.

**Matt Miller, Head of ECP Product & Integration**

