



## The Key2Business commercial card solution improves control and transparency with your employees and vendor expenses.

Understanding your expenses is crucial to running a successful business. By leveraging KeyBank’s commercial card program, Key2Business, you improve visibility into your business’s expenses with the potential to drive incremental revenue to your business.

### Key2Business is a vital part of your payables strategy

Commercial cards can either be standard plastic cards (distributed) or non-plastic account numbers (non-distributed). Our commercial card program provides unparalleled spending control and information reporting—all designed to improve the purchasing process and protect against fraud.

### The benefits of Key2Business

#### Economic Impact

<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 prevention tools, such as account level transaction/MCC blocking, detailed reporting, advanced fraud algorithms, and embedded Chip and PIN technology.

### Key Takeaways



Improve employee convenience while customizing employee spending controls.



Improve reimbursement and vendor processes to generate additional efficiencies.



Drive incremental revenue to your business.

## The benefits of Key2Business

### 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>	Clients can set billing frequency to a monthly, semi-monthly, weekly, or daily basis, depending on program and credit needs.



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 Commercial Card Products, KeyBank Enterprise Commercial Payments**

## Product capabilities

	Card Category	Description	Benefits
<b>Distributed Cards</b>	<ul style="list-style-type: none"> <li>Travel &amp; Entertainment Cards</li> <li>Corporate Purchase Cards</li> </ul>	<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>Vendor Ghost Accounts</li> <li>Department Purchasing Cards</li> </ul>	<ul style="list-style-type: none"> <li>Ghost accounts are cardless accounts that are used to pay for goods and services when a physical plastic card is not needed, such as paying bills, airline tickets or online purchases.</li> <li>Available credit on the card is fixed and not adjusted for each transaction</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 your KeyBank Treasury Payment Advisor.

