

	Value Card	Everything Rewards Card	Premier Plus - World Card
Introductory APR	0.00% for the first 6 months	0.00% for the first 6 months	0.00% for the first 6 months
APR	Prime + 6.99%, Rate Cap 21.00%	Prime + 11.99%, Rate Cap 21.00%	Prime + 11.99%, Rate Cap 21.00%
Grace Period	25 days (+ 5-days additional grace)	25 days (+ 5-days additional grace)	25 days (+ 5-days additional grace)
Credit Limit Requirement	None	None	\$5,000 minimum
Rewards	None	1 point: \$1 spent, cap 10,000 points per month; redemption options: cash back, travel, retail gift cards and merchandise	1 point: \$1 spent, cap 10,000 points per month; redemption options: cash back, travel, retail gift cards and merchandise
Annual Fee	None	None	None
Cardholder Assistance	Call 888.450.1842 - 24/7/365	Call 888.450.1842 - 24/7/365	Call 888.450.1842 - 24/7/365
Online & Mobile Access	www.cardmanager.net or Mobile app	www.cardmanager.net or Mobile app	www.cardmanager.net or Mobile app
Mobile Payments	Apple, Samsung and Google Pay allow tap and pay with mobile device; contactless cards	Apple, Samsung and Google Pay allow tap and pay with mobile device; contactless cards	Apple, Samsung and Google Pay allow tap and pay with mobile device; contactless cards
Card Alerts / Block Transactions	Text/Email Alerts/Block transactions: cardholder defined items and unusual or suspicious activity	Text/Email Alerts/Block Transactions: cardholder defined items and unusual or suspicious activity	Text/Email Alerts/Block Transactions: cardholder defined items and unusual or suspicious activity
Mastercard® Benefits	Benefits include: car rental collision damage waiver protection, identity theft protection and more	Benefits include: car rental collision damage waiver protection, identity theft protection and more	Benefits include: airport concierge service, car rental collision damage waiver protection, identity theft and cell phone protection and more

BUSINESS CREDIT CARDS

	No Fee Card	Choice Rewards Card	Premier Card
APR	Prime +10.99%, Rate Cap 21.00%	Prime +10.99%, Rate Cap 21.00%	Prime +10.99%, Rate Cap 21.00%
Grace Period	25 days (+ 5-days additional grace)	25 days (+ 5-days additional grace)	25 days (+ 5-days additional grace)
Billing Method	Consolidated Summary/Sub-Account or Individual	Individual	Consolidated Summary/Sub-Account
Rewards	None	1 point: \$1 spent: cap 10,000 points per month/per account; redemption options: cash back, travel, retail gift cards and merchandise	1 point: \$1 spent: no cap, all points pool to summary account; redemption options: cash back, travel, retail gift cards and merchandise
Annual Fee	None	\$49 per employee account	\$49 per employee account; waived if annual spend exceeds \$500,000
Cardholder Assistance	Call 833.870.1842 - 24/7/365	Call 833.870.1842 - 24/7/365	Call 833.870.1842 - 24/7/365
Online & Mobile Access	www.cardmanager.net or Mobile app Individual employee or administrative access to all cards (ability to change employee limits, optional) <i>Admin Only:</i> www.businesscardmanagers.net	www.cardmanager.net or Mobile app Individual employee or administrative access to all cards <i>Admin Only:</i> www.businesscardmanagers.net	www.cardmanager.net or Mobile app Individual employee or administrative access to all cards (ability to change employee limits, optional) <i>Admin Only:</i> www.businesscardmanagers.net
Mobile Payments	Apple, Samsung and Google Pay allow tap and pay with mobile device; contactless cards	Apple, Samsung and Google Pay allow tap and pay with mobile device; contactless cards	Apple, Samsung and Google Pay allow tap and pay with mobile device; contactless cards
Card Alerts / Block Transactions	Text/Email Alerts/Block Transactions: cardholder defined items and unusual or suspicious activity	Text/Email Alerts/Block Transactions: cardholder defined items and unusual or suspicious activity	Text/Email Alerts/Block Transactions: cardholder defined items and unusual or suspicious activity
Account Controls	Controls include cash, velocity, and merchant category, and more	Controls include cash, velocity, and merchant category, and more	Controls include cash, velocity, and merchant category, and more
Expense Management Integration	Download data (CSV or QBO) or automated file feed	Download data (CSV or QBO) or automated file feed	Download data (CSV or QBO) or automated file feed