

## BUSINESS CREDIT CARDS

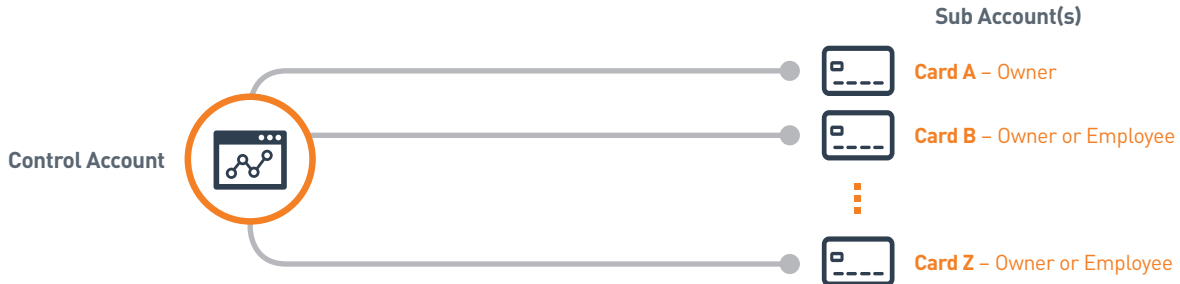
# Consolidated Billing

## What You Need to Know

We have structured your business credit card account to provide you with a complete, streamlined view of your company's transaction activity, no matter which employee initiates it.

Under this Consolidated Billing structure, all transaction activity on any of the cards issued under your business roll up to a single master account known as the Control Account. At the end of each billing cycle, you will receive one billing statement that shows all transactions on your business credit card account, by cardholder.

### Understanding the Control Account and Sub Account(s)



#### CONTROL ACCOUNT

The Control Account is a master account number that allows you to view all of your company's credit card activity.

- ✓ **It has a unique account number** that doesn't match any of the account numbers imprinted on the credit cards issued under your company's account.
- ✓ The Control Account number **will appear at the top of your billing statement.**
- ✓ **No plastic will be issued** for the Control Account.
- ✓ Always refer to the Control Account number when making any balance or payment inquiries.

#### How Payments Are Applied

Payments are always applied to the Control Account, not to a Sub Account. Remember to include the Control Account number with your payment.




#### SUB ACCOUNT

A **Sub Account** is established for each cardholder so that the company can track each cardholder's transaction activity.

- ✓ Each Sub Account number **corresponds to each respective cardholder's credit card account number.**
- ✓ The Sub Account **transactions are subtotaled for each cardholder** and included on the billing statement. (See example on reverse side.)
- ✓ **The balance for each Sub Account will be zero at the beginning of each billing cycle** because all transactions have rolled up to the Control Account.

Example Statement (Page 1)



### Business Card

Account #	XXXX XXXX XXXX 1234
Statement closing date	12/30/19
<b>New balance</b>	<b>\$492.88</b>
<b>Minimum payment</b>	<b>\$12.00</b>
<b>Due date</b>	<b>01/25/20</b>

**Your account summary**

Previous balance	\$174.13	Total credit limit	\$22,000.00
Payment received on 12/15/19 - thank you	\$174.13	Total available credit	\$21,507.00
Purchases	\$492.88	Cash advance available credit	\$5,500.00
Credits	\$0.00		
Cash advances	\$0.00		
Late and overlimit fees	\$0.00		
Finance charges	\$0.00		
<b>New balance</b>	<b>\$492.88</b>		
<b>Minimum payment</b>	<b>\$12.00</b>		
<b>Due date</b>	<b>01/25/20</b>		

**Your transactions**

TRANS DATE	POST DATE	REFERENCE NUMBER	DESCRIPTION	AMOUNT
12/15	12/15	7654321AYSBN0B1Y	PAYMENT*THANK YOU LOUISVILLE KY	\$174.13-
<b>Total</b>				<b>\$174.13-</b>
M MILLER				
		Card number: XXXX XXXX XXXX 5678		
12/07	12/07	1234567AN8B9XV1AE	ABC RESTAURANT IN MCC: 5812 MERCHANT ZIP:	\$20.93
12/08	12/08	9876543AN2DL1MTWB	ONLINE SUBSCRIPTION 888-4545-6767 IN MCC: 5994 MERCHANT ZIP: 46001	\$143.00
<b>Total</b>				<b>\$163.93</b>


(continued on next page)

5170    HXH    002 7 20 151230 0    PAGE 1 of 3    1 0 5625 8400 TC08 OA5170CC

Control Account Number

Sub Account Number  
Card A

Control Account Number



PO BOX 3429  
PITTSBURGH PA 15230-3429

Check here if address, phone or e-mail changes are indicated on reverse side

0123456789012345678901234567890123456789012345678901234

Make check payable to:  
PNC BANK  
PO BOX 856177  
LOUISVILLE KY 40285-6177  
.....1

404 5000 0080 98765400002851234 001

Account #	XXXX XXXX XXXX 1234
<b>New balance</b>	<b>\$492.88</b>
<b>Minimum payment</b>	<b>\$12.00</b>
<b>Due date</b>	<b>01/25/20</b>


PAYMENT ENCLOSED

\$ \_\_\_\_\_

MILLER CONSTRUCTION  
1234 WOOD ST  
ALEXANDRIA IN 46001

.....1

Example Statement (Page 2)



Account #	XXXX XXXX XXXX 1234
Statement closing date	12/30/19

**Your transactions (continued)**

TRANS DATE	POST DATE	REFERENCE NUMBER	DESCRIPTION	AMOUNT
D MILLER				
		Card number: XXXX XXXX XXXX 3456		
12/05	12/05	6543210ALDFZPVRAH	DRESSUITCOMPANY.COM 888-1234567 CA MCC: 5681 MERCHANT ZIP: 90001	\$299.95
12/21	12/21	9988774B5RBGJLQT4	CAR WASH-TIMES AKRON OH MCC: 7542 MERCHANT ZIP: 44322	\$29.00
<b>Total</b>				<b>\$328.95</b>

Control Account Number

Sub Account Number  
Card B