# PNC Commercial Rewards Card®

## Earn Rewards For Everyday Business Purchases

**PNC's Commercial Rewards Card helps you streamline purchases while managing cash flow and earning valuable rewards. You can manage procurement and employee travel expenses with one efficient solution that offers control over individual spending levels with consolidated reporting.**

### PNC Delivers

The PNC Commercial Rewards Card® can help you consolidate all your organization's spend in one place with a revolving credit option and a suite of benefits that can optimize your cash flow.

### How It Works

**No annual fee and introductory 0% APR**.* You get an introductory 0% APR for your first six billing cycles and an APR based on the prime rate thereafter.

No cost for employee cards and no foreign transaction fee for international activity.

**Option to pay in full**. Your program can be set up as a revolving credit program or as a pay-in-full program depending on your company's payment needs.

**Flexible and generous rewards**. Qualifying purchases earn 1.5% in rewards.[1]

**Employee Misuse Coverage**.** Protection against potential employee card misuse provides $100,000 coverage, per card, against loss. Coverage includes up to 75 days of protection for terminated employees.

**Quick and easy access to full program management**.[2] Using PINACLE®, PNC's top-rated corporate online and mobile banking platform you will:

- View online detailed transaction information for all employees.
- Access standard reports for timely information about your program.
- Receive email notification when scheduled reports are ready to download.
- Download transaction data (via flat file) into other popular software packages for ad hoc reporting, or export data into your QuickBooks® online or desktop accounting system.
- Establish card spending limits at the company level for customized spending privileges.
- Restrict where cards can be used through predefined spending categories.
- Set monthly credit limits for each card issued and manage in real time.
- Enable or disable cash access.
- View a consolidated monthly billing statement.
- Select your monthly bill day from a range of options.

## Benefits

- Gain greater control over spending and cash flow
- Security and controls to prevent misuse
- Protection against fraud
- Management oversight with consolidated view into all spending
- Flexibility to manage card program through website or mobile app
- Turnkey program materials can make it easy to order cards and manage your program


### Cardholder Benefits

- Exceptional travel benefits, including innovative ride-share protection
- Emergency services and support
- Superior acceptance
- Cardholder memo statements
- Mobile wallet accessibility

**Brilliant begins here**

## Ask us how you can maximize the value of your card program!

We can help confirm your organization is receiving the maximum benefit using our 4 Strategies for Card Program Success.

**1** Rewards expire 36 months after being earned.

**2** Commercial Rewards Card clients use PINACLE® to manage their card program.

* APR will apply to revolving credit program only.

** See Visa Liability Waiver Program for additional information regarding employee misuse coverage.



PNC does not charge a fee for the mobile banking service. However, a supported mobile device is needed to use mobile banking. Also, your wireless carrier may charge you for data usage. Check with your wireless carrier for details regarding your specific wireless plan and any data usage or text messaging charges that may apply.



Bank deposit, treasury management and lending products and services, foreign exchange, and derivatives products, bond accounting and safekeeping services, escrow services, and investment and wealth management and fiduciary services, are provided by PNC Bank, National Association (“PNC Bank”), a wholly owned subsidiary of PNC and **Member FDIC**.

Lending, leasing and equity products and services, as well as certain other banking products and services, require credit approval.



CIB TM RAPP 0824-089