Commercial Card

Gary W. Rice, VP Commercial Card Consultant

garyrice@umpquabank.com

Office 949.623.1621

Mobile 949.375.2752

Anastasia Efstathiu, VP Portfolio Manager

anastasiaefstathiu@umpquabank.com

Office 916.774.3923

Mobile 916.406-5356

CALIFORNIA TRAVEL ASSOCIATION
Tourism's United Voice

Commercial Card Overview

Card solutions to meet your Travel & Entertainment, Purchasing, Fleet, and Supplier Payments now and as you grow – tailored to fit your business.

- Card program for expenses and purchases
  - Custom card design at no cost
- Corporate Cards for Employees that travel and incur expenses
  - Can be tied to any expense management solution or use our in house solution
- Integrated Payments options
  - Umpqua Integrated payments Invoice-to-Pay for card, check, ACH
  - Card based payables directly from your AP system
- Revenue Share
  - Competitive Rebate Offering – *Earn at least 1% cash back rebate
  - No card program setup, annual, or per card fees

*Subject to Approval

Card Solutions for CalTravel Members

Umpqua Bank is excited to offer our Commercial Card program to CalTravel and it's members*

- Use the card for purchasing, travel, vendor payments, and/or fleet

- Earn **at least 1%** cash back rebate on all spend and benefit CalTravel through the use of the card

- Enjoy all the benefits and solutions related to the card program

*Subject to approval. Certain terms and conditions apply

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Solution Enhancements

Tools driving efficiency and integration:

➢ Invoice-to-Pay Integrated Payments

> ➢ **Optimize your working capital** and expand your cash cycle

➢ Spend Controls

> ➢ Limit activity by merchant type, transaction or daily maximums
>
> > ➢ **Prevent Fraud**

➢ Data Transmission and Integration

> ➢ Standard formats to **integrate directly** to Concur, Expensify, Certify, and others
>
> ➢ Custom data extract and transmission capabilities available

➢ Expense Management Platform

> ➢ Built to your GL and coding requirements – **automation benefits**
>
> ➢ Employees code, manager's approve, and admins review and extract
>
> > ➢ **Workflow approval**

Program Management

Program Administrators can make card changes in real-time:

➢ Administrative access with customizable controls (e.g. full access, reporting only, payments)

➢ Change cardholder limits in real time (temporary or permanent)

➢ Request new cards, both virtual and plastic

➢ Dispute transactions

➢ Close cards or block during times of non-use

➢ View statements and transaction details

➢ View authorizations and pending transactions

➢ View, sort, customize, and download transaction reports and detail

➢ Manage spend controls and restrictions at the company and/or card level

➢ Program Administrators (PA's) are supported by an expert Umpqua Bank support team with access via phone or email

Visa's Fraud & Liability Protection

- **Visa Travel and Emergency Assistance Services**
  - ➢ Emergency card replacement   - Lost luggage assistance
  - ➢ Auto rental collision waiver   - Travel accident insurance
  - ➢ Medical & legal referral   - Emergency messaging

- **Visa Fraud Protection**
  - ➢ Protection against unauthorized charges
  - ➢ Ability to review and dispute transactions that may be fraudulent or authorized

- **Visa Liability Waiver**
  - ➢ Protect your company against unauthorized use and charges by employees
  - ➢ Up to $100,000 per cardholder

Payables Automation

➢ A secure portal that automates payables to suppliers and vendors through a card based payments solution

➢ Integration or file upload capability from AP or ERP solution

➢ Suppliers receive electronic and downloadable invoice details with each payment

➢ Payment through single use or assigned (lodged) cards to each vendor
  ❖ Authorization controls required exact dollar matching for all transactions

➢ Customized reconciliation reports created and delivered based on client schedule or pulled ad-hoc

➢ Workflows provide additional security and separation of duty controls

How Visa Payables Automation works
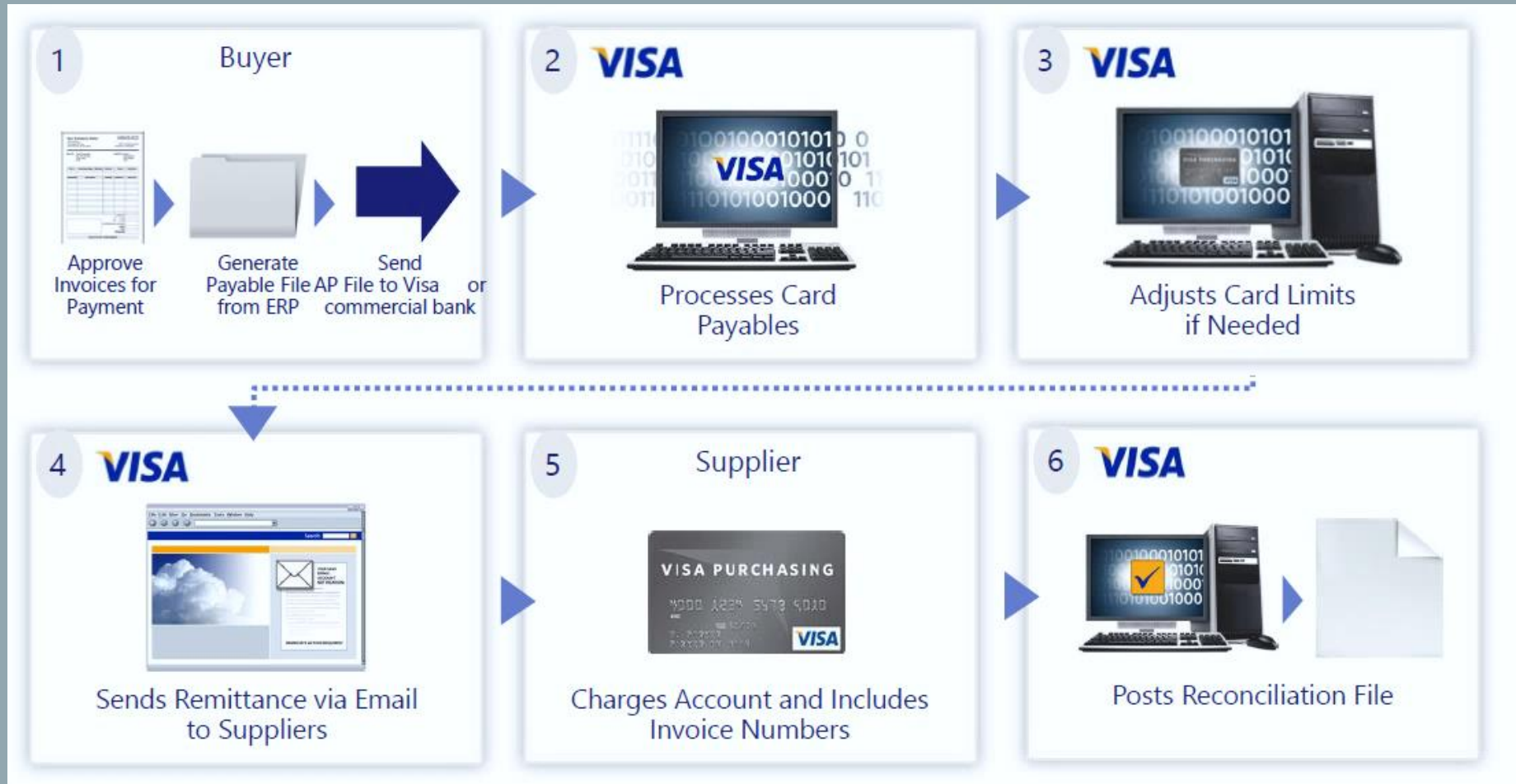
ePayables Recommendations

Opportunities		
	Create more automation and process efficiency	Migrate to an electronic invoicing service – look to leverage accounting software and... Automate approval workflow Eliminate paper Manage by exception Simplify reconciliation
	Implement a diverse payables strategy	Continue to seek best payment channels Consider utilization of a single payment file Seek contractual discounts as appropriate Present a 'payment menu' to vendors when negotiating payment terms
	Optimize card program	Expand use of virtual cards in AP for non-term discount payments Roll out a supplier enablement campaign to convert suppliers to electronic payments and virtual cards
	Increase account security	Proactively inform bank of payments in system to ensure accuracy if cleared Establish limitations on accounts to eliminate fraudulent ACH Automate existing dual control process ACH Positive Pay

Expense Management and Reporting System

- Cardholder expense reporting
    - View and code transactions to company GLs and codes
    - Non-card reimbursement option for cash, mileage, etc.
    - Mobile receipt imaging available
- System can be used by cardholders and non-cardholders
- Expense report approval workflow to managers or approvers

- Administrative control of program and design
- Customized to your company's accounting structure and coding requirements
- General Ledger names and codes
    - Up to 8 custom financial segments
- Data analysis and extract reports
- Upload transaction detail to your accounting software or ERP solution

Spend Controls

Spend controls allow versatile controls and limits to insure your policies and procedures are followed while helping to prevent fraud and misuse.

- **Allow or restrict spend of cardholders**
    - By merchant Group   example: Entertainment
    - By merchant Category Code   example: Restaurants 5811
    - By individual merchants   example: Sam's Diner #4567897

- **Within the restrictions, transactions can be limited by:**
    - Individual transaction limit   example: $25 max @ restaurants
    - Daily transaction limit   example: $200 daily max on all trans
    - Cycle transaction limit   example: $250 monthly parking

- **Spend controls are managed by the company administrators :**
    - Can be adjusted in real time
    - Applied to the company, groups of cards, or individual cards

Transition to Umpqua Bank Solutions

1. Contact either Gary Rice at 949-375-2752 garyrice@umpquabank.com or Anastasia Efstathiu 916-916-774-3923 anastasiaefstathiu@umpquabank.com

2. Or contact our card team directly at 866-472-0368 or Creditcards@umpquabank.com to discuss your card needs

3. Umpqua Bank will work with district to determine card product solutions, approve appropriate limit, and execute documentation

4. From completed application to cards in hand is usually less than 3 weeks

5. Additional services like expense management or payables will have individual implementation timelines

6. Umpqua Bank will provide training to district administrators and users and provide ongoing support and service for all solutions

Frequently Asked Questions

Q: How do we enroll / where can I find forms or more information?

A: **Contact Umpqua Bank directly – Gary Rice at 949-375-2752** or our card group at Creditcards@umpquabank.com or 866-472-0368. Umpqua Bank will discuss and understand your district's needs, establish a solution and then provide you with the appropriate forms to be executed by the district.

Q: Is there a minimum size or maximum size of program?

A: **No.** We welcome the largest members and the smallest. Generally to get benefit the business should have at least $100,000 in annual spend on the card

Q: What are the fees associated with this program?

A: Generally there are **no set up, per card, or program fees**. Late fees and finance charges could apply if the card is not paid timely and there may be transaction fees for international, cash advance, and over limit activity. All fees are disclosed on the application and Agreement.

Frequently Asked Questions (2)

Q: How frequently is rebate paid? Do I earn it on all transactions? Can I get miles or points instead?

A: **Rebate is paid annually in January** for the prior calendar year. Rebate is earned on all transactions and can be paid via check or a direct deposit to an Umpqua Bank Account. There is no option currently for points or miles.

Q: What is the interest rate to carry a balance on the card?

A: Balances must be paid in full each month.   If not paid there is a 21.99% penalty rate

Thank you