

## Same payments. New revenue.

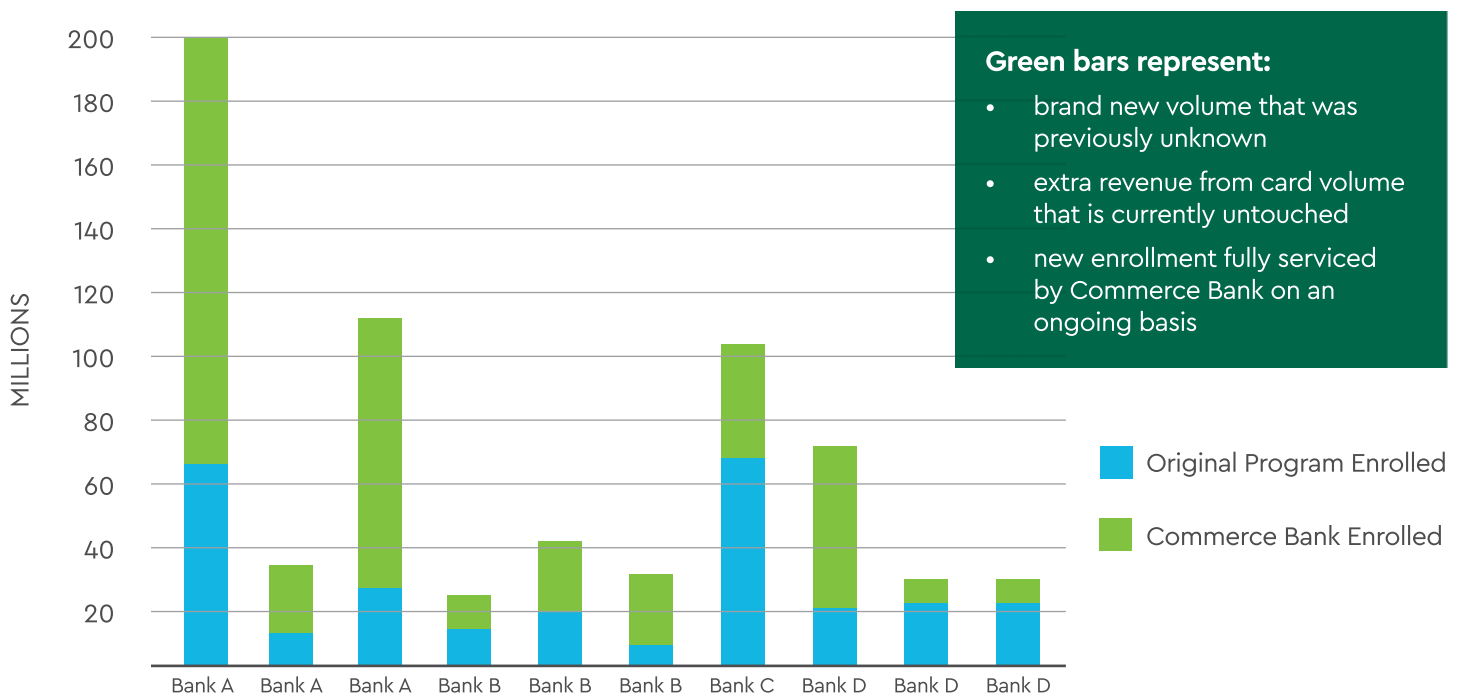


Getting an AP (or "virtual card") program is a great first step towards a better bottom line, but sometimes the program underperforms or gets stale after a few years. How does your business combat this natural decline? Even if you're lucky and your AP is working fine, that doesn't mean there's not room for improvement.

### If any of the following situations sound familiar, you may want to consider a complementary AP card program:

- You implemented a similar program, but still need to cut more costs.
- Your current program has stalled or you haven't seen any growth in revenue.
- Revenue has decreased over time.
- A big supplier backed out and now won't accept your payments electronically.
- You have a bunch of suppliers that wouldn't accept in the first place.
- The spend floor or minimum for enrollment excludes the majority of your suppliers.
- Supplier enrollment stopped after the first attempt.
- You've added or changed suppliers since you implemented your program.
- You'd like to deliver more profit to your company or department.

CommercePayments™ focuses on enrollment as a core driver for AP success and we can deliver without disrupting existing programs. The graph below shows how we consistently outperform other banks at enrollment and create new revenue streams for clients.





**What you stand to gain from using a complementary CommercePayments™ program:**

- More time dedicated to enrollment (our time, not yours)
- Dedicated attention to your suppliers & their needs
- An expanded supplier network
- More revenue from more qualifying payments
- Savings from eliminating more checks
- Alternative payment options for suppliers that said "no" to enrollment
- Shared best practices from other clients within your industry

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Find out what we can do for your business. Reach out to your CommercePayments™ representative at **833.342.1658** or visit **commercebank.com/payments**.

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