



VISA® Commercial Card Program

National Exchange Bank & Trust’s credit cards make managing employees’ expenses simple via easy-to-read statements and online access.

Cards are billed through the corporate account number, and the corporate statement may be either a summary (total) of each cardholder’s purchases or a detailed listing of every purchase made on each card. Detailed monthly and annual reports may be generated that separate items such as food, air and lodging.

SCORECARD® REWARDS

Every \$1 spent on eligible purchases earns 1 point towards great rewards. Check points balance via nebat.com or visit ScoreCardRewards.com to set up a profile.

There is no need to apply for this program; cards are automatically earning points whenever a qualified purchase is made.

EASY ONLINE CARD MANAGEMENT & ACCESS

eZBusiness Account Management

View Only Access allows the Company Administrator to perform the following:

- View all company cardholder’s balances and credit limits
- View transactions on any company credit card
- Download transactions on any company credit card or for all cardholders
- View online statements on any company credit card
- Pay company bill online
- Dispute transactions

Enhanced Access provides the Company Administrator with *View Only Access* plus additional capabilities:

- Increase the credit limit for a cardholder (real time - within the company’s overall credit limit).
- Reduce the credit limit for a cardholder (real time)
- Close an existing credit card
- Request credit cards for new cardholders
- Send secure messages

eZCard Individual Card Access

Allows cardholders to track and maintain their individual transactions, dispute transactions and print their individual statement.

PARAMETERS OF CARDS

Annual Fee:	\$28.00 per Card
Annual Percentage Rate:	14.900%
Minimum Payment:	\$20.00 or 5% of the Balance
Late Payment Fee:	\$30.00
Replacement Card Fee:	\$10.00

For more information, visit nebat.com/business-card-services or call 920-921-7700.