



Streamline Your Business Transactions

The Visa® Business Purchasing Card offers additional functionality and reporting to effectively manage your business payables and earn a cash rebate. The online account management system allows visibility and control for administrators and provides cardholders the ability to reconcile their charges with the expense management system.

Purchasing Card (PCard) Features

Benefits

Improve efficiency, reduce costs, and have a greater visibility into expenses and procurement.

- Restrict cards at the individual level by merchant category, daily and monthly spend, and much more.
- 24/7 online access allows administrators to add cardholders, MCC codes, increase/decrease spend limits, view approvals/declines, print statements, update profiles, and make payments in real-time.
- Earn cash back rebate on all purchases through a tiered rebate structure.

Expense Management Software

The ServisFirst Expense Management module offers broad functionality by leveraging advanced capabilities for queries, workflow management, report generation, and data exports.

- Define account code segments including cost centers, departments, or other account ledger indicators to automatically assign to transactions.
- Account holders can review, edit, and submit expense reports for supervisors to review.
- Provides program administrators, finance personnel, and travel and purchasing managers extensive spend analysis tools.
- Track out of pocket and mileage expense reimbursements and record on separate reports for audit purposes.

Visa® Payables Automation

Streamline the way you pay your suppliers: Visa® processes your account payable files and adjusts limits as needed. A remittance notice is then sent to your supplier, and, after your supplier charges the card, you will receive all reconcile notifications.

Control spending: Visa® can automatically adjust your commercial card limit to match approved invoices, reducing the risk of unauthorized activities.

Optimize cash flow: Since your supplier charges a Visa® account, you do not have to pay until you receive a consolidated bill from your bank.

Cash Back Tiers

\$0 - \$499,999 annual purchases	0.25%
\$500,000 - \$4,999,999 annual purchases	0.75%
\$5,000,000+ annual purchases	1.00%

Please contact us with any questions about our PCard!
www.southernbankoftn.com

