



## **Business Credit Cards**

Did you know that not only does CU\*BASE have great consumer credit card options, but those same great products can be for business members too!

CU\*BASE has a variety of tools and configuration options for consumer credit cards that can also be used to create a business credit card program. The best part is that these credit cards work just like their consumer counter-parts and can be maintained in the same manner. All of the same features are available to business credit card members as well.

- Skip-a-Pays
- Real-time Transaction Posting
- Promotional rates/Custom promotions
- Credit Card Cash Back and Scorecard Rewards integration
- Statements and custom statement messages
- Instant Issuance
- Card controls and transaction notification
- Credit Card Dashboard (Tool 593)
- Online Banking and mobile app access
- Last 4 of the card number displayed on the statement
- And much more!

We have recently added some new features that you can take advantage of right away!

## Account to Assess Individual Limits Compared to Overall Account Limit

Credit unions can utilize a user-defined field that can be used in query to compare individual limits to the overall business limits and take action for example, block the card as they see fit. This is a free feature that can be enabled anytime, just let us know!

## **MCC Codes**

In early 2021 we began storing ISO data, including MCC Codes, for credit unions to use as they see fit. The ISOCUDTA file holds all the information we get for transactions and is great for researching and analytics.

In addition, you can now find summary of transactions by MCC code on the members statement.

## Combined or Individual Statements

We launched the ability for members to elect if they want combined statements or individual statements. The combined option would take all the suffixes on the account and send one statement for all suffixes and show a summary of the total credit line, total available and payment amount and more!

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