

Commercial Rewards Card

Streamline payments and gain greater control over expenses and travel with one simple solution.

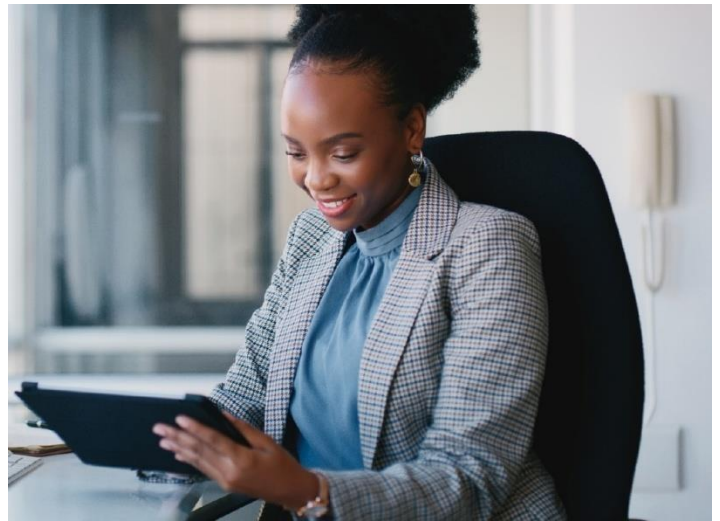
More than a way to pay, the Commercial Rewards Card offers a versatile all-in-one card, expense and travel management solution. It's ideal for organizations that need more than a small business card to improve efficiency and manage growth but want a customizable solution that delivers simplicity and savings.

A modern spend management solution

By integrating card payments, expense management and travel using the powerful and intuitive Elan NextView™ platform, the Commercial Rewards Card makes your payments process more productive:

- Improve working capital management by paying invoices with a card to extend payment terms and maintain greater liquidity.
- Enable seamless integration of Commercial Rewards Card transaction data with QuickBooks® Online and NetSuite through APIs or use file exports to upload data into other finance systems.
- Automate travel and purchasing expense submission, tailor the approval process and rules to your organization, and simplify reconciliation.
- Enhance control with customized expense and travel policies and specific spend limits, cash access and category controls at the individual card level.
- Increase spend visibility with real-time insights, detailed reports and dashboard analytics.

With a straightforward application, no personal guarantee and streamlined digital onboarding, the Commercial Rewards Card is one of the easiest ways to upgrade your commercial card.



Key benefits



Simplicity: Streamline card administration, expense management, travel booking and approvals through a single, straightforward interface.



Easy spend management: Card transactions flow directly into the NextView platform, simplifying expense submissions and approvals for employees and reconciliation for finance.



Savings: Choose rebates with a lower spend threshold than many commercial cards or earn points, plus reduced travel costs with negotiated rates when booking in the platform – without an annual fee.



Strengthen expense management with the Commercial Rewards Card

A comprehensive and scalable commercial card program that delivers significant efficiency benefits:

- **Improve visibility:** View all spend data in an intuitive dashboard and build configurable reports to answer specific questions that help identify spend optimization opportunities.
- **Automate alerts:** Schedule and deliver Insight reports to your inbox at your convenience or set up and send trigger reports based on exceptions or thresholds.
- **Enhance control:** Customize expense and travel policies to stop spend exceptions before they happen; set card limits and restrict merchant category codes to protect against fraud and misuse.
- **Save time:** Replace time-consuming manual matching and accounting with integrated end-to-end expense submission and reconciliation, customizing the process to your approval workflow.
- **Increase accuracy:** Eliminate error-prone rekeying of data by integrating Commercial Rewards Card data directly into your finance systems.

Improve efficiency and drive savings with the Commercial Rewards Card

When employees book travel through the NextView travel booking platform powered by TravelBank, your organization saves both time and money:

- Centralize your travel spend through the travel platform and benefit from negotiated rates, saving an average of 10%, as shown by independent third-party research using TravelBank booking data.
- Enforce travel spending rules with policies built into NextView and tailor by department if needed.
- Motivate employees to save on travel by comparing booking options against policy guidelines, with the option to share cost savings through point redemption for gift cards or air travel.
- Earn multipliers for eligible travel spending if you choose to receive Commercial Rewards Card points – 4x for car rentals, 3x for lodging and 2x for air travel.
- Save time for employees and finance staff. Receipts are automatically added to expenses with mobile upload to reduce paper and manual matching. Expenses are submitted, tracked and routed for approvals electronically. You can even route travel policy exceptions automatically for manager approval.

Expense Management features

Customize spend management policies, expense categories and departments.

Match mobile receipts with card transaction data automatically.

Submit expense reports digitally within the platform.

Route expense reports for approval digitally with custom approval hierarchy and rules.

Build reports and set daily, weekly, monthly or event-based alerts to meet your needs.

Travel Solution features

Sync travel bookings with Commercial Rewards Card automatically.

Integrate your travel policies directly into the NextView platform.

Access negotiated rates and savings with major air carriers, hotels and car rental agencies.

Incentivize employees with rewards for booking less expensive travel than policy allows.

Receive 24/7 travel agent support via email, chat or phone.

Improve visibility and cost control with travel bookings reports.



To find out how the Elan Commercial Rewards Card can make your payments process more productive, contact your S&T Bank Relationship Manager.

Elan Financial Services reserves the right to alter, change, or terminate the Points Program upon 90 days advance notice provided through the online portal. Please see the program terms and conditions for full details.

S&T Bank. Member FDIC. S&T Bank is not affiliated with Elan Financial Services. The creditor and issuer of this card is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc. ©2026 Elan Financial Services. All trademarks are the property of their respective owners. 07-0194-04 (2/26) CAT-49849531