



Company Level Commercial Credit Card Online Management



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This document provides an overview of the capabilities available through Banner Bank's Online Company Level Commercial Card Management as well as an Access Request Form. Banner's commercial credit card offers your company administrator extensive online access to credit card management reporting and account management tools.

Companies are offered two types of online management:

View Only Access – This level of access allows the company administrator to:

- View cardholder details including balances and credit limits
- View statements online or download an actual copy
- View transactions on any or all company credit cards
- Download transaction report on any or all company credit cards
- Make payments online to the central billing or individual cardholder account

Enhanced Access – This access level adds the following capabilities in real time:

- Change (increase or reduce) credit limits
- Close an existing credit card

The following contains further explanations of the features and capabilities available through Banner Bank's Online Company Level Commercial Card Management.

View Cardholder Details

The company cardholder view lists all company cardholders, showing current balances and credit limits for each cardholder. This information allows a company administrator to track cardholder spending, and be aware if cardholder balances are near their assigned credit limits.

Card Number	Name	Status	Balance	Credit Limit	Expiration	Acct Type	Hierarchy Name	User
XXXXXXXXXXXX3002	Jennifer Banker	Open	\$149.16	\$15,000.00	12/1/2012	Individual	BANNER BANK - PURCHASING	
XXXXXXXXXXXX3010	Jane Banker	Open	\$18,162.75	\$50,000.00	12/1/2012	Individual	BANNER BANK - PURCHASING	
XXXXXXXXXXXX3029	John Banker	Open	\$6.07	\$15,000.00	12/1/2012	Individual	BANNER BANK - PURCHASING	



View Statements

View up to 24 months of cardholder statements online. Statements can be viewed in an online summary format, or actual copies of statements can be downloaded.

JANE BARKER
BANNER BANK - PURCHASING
Account Number: XXXX XXXX XXXX 3010
Billing Cycle: 03/29/09
Credit Limit: \$50,000.00
Available Credit: \$47,125.99

Page 1 of 2
VISA

Account Inquiries
Customer Service: (800) 839-3429
List of Known Cards: (800) 839-3429

Please Direct Written Inquiries to:
BANNER BANK
PO BOX 2181
WALLA WALLA, WA 99362-0181

To pay on-line:
www.bannerbank.com

Account Summary
Previous Balance \$ 2,874.05
Purchases + 2,874.05
Cash + 0.00
Special + 0.00
Credits + 0.00
Payments - 2,874.05
Other Debits + 0.00
Finance Charges + 0.00
NEW BALANCE \$ 2,874.05

Payment Information
Total Minimum Payment Due: \$2,874.05
Payment Due Date: 05/19/09
Minimum Payment: \$ 2,874.05
Mail Payments to: BANNER BANK, PO BOX 2181, WALLA WALLA WA 99362-0181

Account Activity Since Your Last Statement

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
5/19	05/07	FFL1207	24780000000000000000	TOTALTY CHOCOLATE 300-3229000 PIA	4.80
5/19	05/02	FFL1201	24780000000000000000	BLUEBERRIES PRODM 3470-204-528099 HC	275.40
5/19	05/02	FFL1201	24780000000000000000	BLUEBERRIES PRODM 3470-204-528099 HC	2,578.20
5/19	05/02	FFL1201	24780000000000000000	TOTALTY CHOCOLATE 300-3229000 PIA	6.70
5/19	05/02	FFL1201	24780000000000000000	TOTALTY CHOCOLATE 300-3229000 PIA	6.70
5/19	05/02			Payments, Adjustments and Others	
5/19	05/02			70000000000000000000 PAYMENT - TRINER YOU WALLA WALLA WA	\$ 2,058.90
5/19	05/02			70000000000000000000 PAYMENT - TRINER YOU WALLA WALLA WA	13.84

Plan Level Information

Plan Name	Description	Previous Balance	Average Daily Balance	Periodic Rate	Corresponding APR	Finance Charge	Fee/Interest Charge	Effective APR	Ending Balance
PURCHASE	PURCHASE PLAN	\$2,874.05	\$0.00	0.0000%	0.0000%	\$0.00	\$0.00	0.0000%	\$2,874.05
CASH	CASH PLAN	\$0.00	\$0.00	0.0000%	0.0000%	\$0.00	\$0.00	0.0000%	\$0.00
		\$2,874.05	\$0.00			\$0.00	\$0.00		\$2,874.05

Plan Level Information Summary:
Date in Billing Cycle: 30
Days in Billing Cycle: 30
Periodic Rate: 36% (APR) (Daily)
Finance Charge Method (FCM):

PLEASE DETACH COUPON AND RETURN PAYMENT USING THE ENCLOSED ENVELOPE. ALLOW 3 DAYS FOR MAIL DELIVERY.

SEND BY AIR
PO BOX 2181
WALLA WALLA WA 99362-0181

Account Number: XXXX XXXX XXXX 3010
Check for automatic payments charge
Do not mail this coupon

Closing Date: 05/28/09
New Balance: \$2,874.05
Total Minimum Payment Due: \$2,874.05
Payment Due Date: 05/19/09

AMOUNT OF PAYMENT ENCLOSED: \$

JANE BARKER
BANNER BANK - PURCHASING
PO BOX 987
WALLA WALLA WA 99362

MAKE CHECK PAYABLE TO:
BANNER BANK
PO BOX 2181
WALLA WALLA WA 99362-0181

View Transactions

The transactions page displays a commercial cardholder's transactions for a selected time period. An option also exists to view only transactions over a certain dollar amount.

Download Transaction Report

The cardholder (or company) transaction report allows transactions for a selected time period to be downloaded. You can extract the list of cardholder transactions to the following formats and financial software programs:

- Text file in comma-delimited (.csv) format
- Text file in tab-delimited (.dat) format
- Quicken 98/MSMoney (QIF)
- Quicken (QFX)
- QuickBooks (QBO)

Make Payments Online

Administrators may make payments to individual commercial card accounts or to the rollup account if the commercial card account is centrally billed. The one-time payment feature allows you to schedule one or more online payments for a current or future payment date (by selecting a future "Payment Lead Date").

Enhanced Access Capabilities

Change Credit Limits

Company administrators can make real time changes to their cardholder's credit limits (within the company's assigned credit limit). Both permanent and temporary changes are possible.

Close An Account

Company administrators can close selected cardholder accounts. Account closures are permanent and non-reversible, so these actions should be taken with care.



Request to Establish Company Level Online Access for Commercial Credit Cards

SUMMARY OF ACCESS OPTIONS

Two types of company access are available:

- View Only Access will fill most company's needs. It can be setup by phone (1-800-790-2755), or by submitting this form.
- Enhanced Access requires completion of this form, including a signature, and faxing or scanning the completed form.

View Only Access allows a company administrator to perform the following:

- View cardholder details including balances and credit limits
- View statements online or download an actual copy
- View transactions on any or all company credit cards
- Download transaction report on any or all company credit cards
- Make payments online to the central billing or individual cardholder account

Enhanced Access will provide the company administrator with the following additional capabilities in real time:

- Change (increase or reduce) credit limits
- Close an existing credit card

The company administrator must be either a signer or designated contact person on the original Commercial Credit Card application. Establishing another individual as an administrator requires signed written request from an original signer on the Commercial Credit application.

Establishing online access for a company requires two business days to update system settings, and also involves an authentication process to protect the company from fraudulent access to their accounts. A user ID and initial password will be communicated to the designated administrator by phone.

If you have questions, please contact Banner Bank's Credit Card group: 1-800-790-2755.

COMPANY ONLINE ACCESS REQUEST FORM

Business Name* _____

Administrator First Name* _____ Administrator Last Name* _____

Mailing Address* _____ City _____ State _____ ZIP Code _____

Business Phone* _____ Administrator E-mail Address* _____

I request that Banner Bank establish online access for my company's commercial credit card relationship. By requesting Enhanced Access, I agree to accept full liability for any credit limit changes made using this service.

Signature* _____ Date* ____/____/____

(Must be a signer on the original Commercial Credit Card Application.)

Fax, or scan and E-mail, the completed form to Banner Bank Credit Card Department: 509-524-5997 or creditcards@bannerbank.com

*Required Fields

Company ID: _____ (Bank Use Only)

