

CommerceHealthcare® AP Card Program

A Better Approach to Healthcare Payments

The CommerceHealthcare® AP Card is a virtual card program designed with healthcare providers in mind. It puts your electronic supplier payments on a single automated platform, streamlining the AP process and turning a traditional cost center into an additional revenue stream.

Versatility, Volume and Value

From regularly scheduled to one-time electronic payments to point-of-sale purchases, AP Card's versatility meets your suppliers' needs and maximizes card volume and value.

Hundreds of health systems, hospitals and physician practices leverage the virtual card to generate monthly revenue share by replacing paper checks with electronic payments.

- No software to host
- No cost for implementation
- No disruption to current banking relationships

Automate Invoices and Generate Revenue

Your AP Card program begins with a thorough spend file analysis to uncover all opportunities and includes an estimate on potential revenue growth and vendor enrollments.

CommerceHealthcare® will then conduct an enrollment campaign, working directly with your vendors throughout the life of the program.

This comprehensive approach helps grow your program and maximize revenue share potential.

- Extensive supplier network, including thousands of healthcare vendors
- Typically enrolls more suppliers than other vendor programs
- Ongoing enrollment efforts for your program help identify additional spend
- Analytics and strong payments expertise enable CommerceHealthcare® to recommend program enhancements

[Ongoing supplier enrollment] continues to augment our revenue share payments, which we use to improve our facilities and add technology that **enhances the patient experience.**

ROBBIE DALTON, CFO

American HealthCare | Roanoke, VA

Bringing More Value to Accounts Payable

Key Features

- Works with existing accounting systems and all ERP systems (Oracle® E-Business, Infor®, Peoplesoft®, SAP®, etc.)
- Flexible payment options for your suppliers
- Dedicated vendor hotline to manage inquiries and issues
- Reporting and management tools

Key Benefits

- Reduces operating costs by eliminating paper checks and escheatment
- Improves cash flow and maximize float
- Minimize human errors and fraud risks
- Enhances vendor relations through guaranteed payments and faster bill-to-cash

Optimize Your Payment Strategy

AP Card blends technology and support to optimize your payments. The process is simple and customized to your existing processes and procedures, leveraging automation to maximize efficiency and accuracy.



Spend File Analysis

The process begins with a thorough spend file analysis to uncover all opportunities.



Enrollment Campaign

CommerceHealthcare® conducts a vendor enrollment campaign.



ERP Updates

Enrolled vendors are flagged in your ERP system for card payments.



Payment File

Your team sends payment file to CommerceHealthcare®.



Real-Time Credit Limit Increase

CommerceHealthcare® loads funds to virtual card(s).



Email Remittance

CommerceHealthcare® sends email remittance with payment details to vendor(s).



"Pull" Payment

Vendor runs virtual card number for invoice amount.



"Push" Payment

Funds are automatically deposited into vendor's merchant account.



Reconciliation

CommerceHealthcare® sends reconciliation report back to your team.

“Commerce continues to show a strong interest in helping us grow the program and increase our revenue share. They ask us regularly for updated spend files they can use to **enroll additional vendors.**”

BRENDA TATE, accounting manager,
Mary Washington Healthcare, Fredericksburg, VA

PAYMENT FILE

Invoice Number	Supplier Name	Invoice Amount	Purchase Order #	Support #	Special #
23456	ABC Industries	\$ 2,357.93	789546	65255	3545
34567	ACME Supply	\$ 3,456.78	PO1234	52556656	7744
98765	Friendly Companies	\$ 123.88	WST1291	87756554	3555535
87654	Friendly Companies	\$ 987.65	WST1239	65663486	3555535
76543	Friendly Companies	\$ 45.76	WST9953	35634545	3555535

"PULL" PAYMENT EMAIL REMITTANCE

From: Commerce Bank
Sent: Monday, February 25
To: Smith, Joe
Subject: Process your transactions in order to receive payment

To receive payment for the below referenced invoice(s), please click on the Account Information link below and charge the total amount of \$1,157.29 on your assigned Visa account. If you have questions, please contact a Commerce Bank Representative by calling 866-927-5419.

[Account Information \(Click Here\)](#)

Invoice Number	Amount
98765	\$123.88
87654	\$987.65
76543	\$ 45.76
Friendly Companies record identifier: REQ00000611	
Total to process:	\$1,157.29

Simplify Supplier Payments

Remove the complexity and simplify supplier payments. Speak with a payment specialist to schedule a spend file analysis and learn how an AP Card Program can help your organization grow additional revenue and improve supplier satisfaction.