

CommerceHealthcare®

Supplemental Virtual Credit Card Programs

Identify and earn additional revenue

The pressure on healthcare organizations to cut costs, drive efficiency and find growth is relentless. Any and all opportunities for revenue should be considered and pursued. That includes examining your current accounts payable virtual card program. CommerceHealthcare® can help you find significant new revenue currently locked there.

The Opportunity

Even with one or more virtual credit cards in place, underperformance frequently develops from several directions:

- Earned revenue is stalled or decreasing.
- Program not contributing to cost savings targets.
- Incomplete supplier participation caused by:
 - Inefficient or ineffective enrollment process.
 - Spend minimums that exclude vendors.
 - Unconverted account churn caused by existing vendors leaving the program or new vendors not being enrolled.

It all adds up to a major untapped revenue and savings opportunity. A supplemental virtual credit card program by CommerceHealthcare® is easy to use and can bring immediate value to your organization.

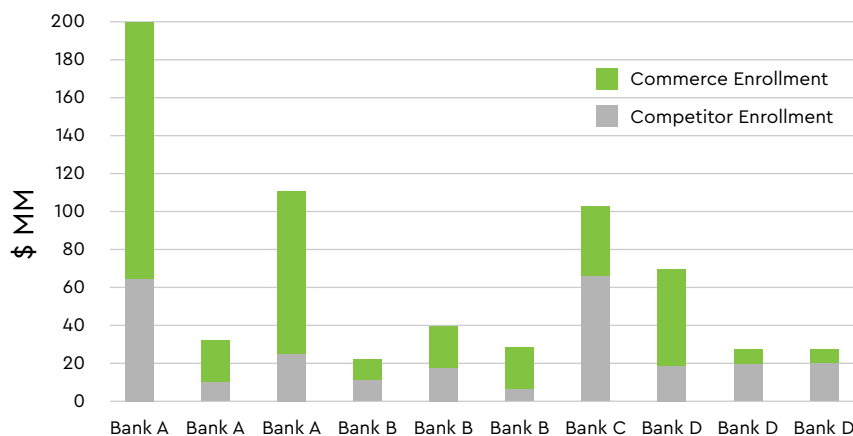
Key Features

- Detailed spend file analysis to uncover opportunities, formulate approaches, and estimate additional revenue.
- Dedicated account management whose goal is to maximize your revenue share year over year.
- Advanced and ongoing supplier enrollment strategy.

Powerful Benefits

- Generate new monthly fee revenue through expanded card participation.
- Eliminate paper checks which are costly and vulnerable to fraud.
- Improve working capital float.
- Enhance vendor relations.
- Access best practices and national benchmarking.

Our Differentiator is Execution



Green bars represent additional Commerce volume beyond competitor volume.

PROGRAM POTENTIAL:

- Over 300 dedicated resources within our Commercial Payments division solely focused on accounts payable solutions.
- Brand new volume that was previously unknown.
- Extra revenue from card volume that is currently untouched.
- New enrollment fully serviced by Commerce Bank on an ongoing basis.