

CommerceHealthcare™ AP Card

Automate payments and earn revenue.

Easily customized for your healthcare organization, CommerceHealthcare™ AP Card works with your existing accounting system and provides an opportunity to earn monthly revenue share by simply replacing paper checks with electronic payments through the card networks.

As a flexible payment management program, CommerceHealthcare™ AP Card supports automated accounts payable and purchasing within a single application and provides your organization operational efficiencies, enhanced controls and detailed reporting.

Create a new revenue stream for your healthcare organization while reducing operating costs, minimizing risk and maximizing float time.

- No software to host
- Retain existing processes and procedures
- Reduce check expenses
- Keep existing banking relationships
- Revenue share paid monthly

Acceptance with flexibility.

The AP Card program provides multiple acceptance options to fit your vendors' unique payment needs. Whether you pay vendors on a regular basis or need to accommodate an ad-hoc, one-time or point-of-sale purchase, the flexibility of an AP Card program will improve vendor relationships while maximizing your card volume and overall revenue share potential.

Payment options include:

"Pull" Payments

Virtual cards are assigned to vendors and loaded with the exact invoice amount. An account number is provided with payment advice for one time use.

"Push" Payments

Payments are automatically deposited into the vendor's merchant account; payment advice is sent simultaneously, notifying the vendor of payment.

We enroll your vendors.

We do the heavy lifting – CommerceHealthcare™ enrollers will help you get your program up and running by contacting your vendors to set them up quickly and effortlessly with the payment option of their choice. Our team of enrollers will help you grow your program to achieve maximum revenue share potential.

- Dedicated Enrollment Team
- Ongoing enrollment throughout life of program
- Vendor Hotline

Your vendors benefit too.

Vendors can experience immediate and substantial benefits from accepting card payments, including:

- Increased cash flow
- Guaranteed funds
- Reduced A/R collection costs
- No credit check or credit limit required

Here's how it works.



Enrollment Campaign

Commerce Bank conducts a vendor enrollment campaign to call and enroll vendors.



ERP Updates

Enrolled vendors are flagged in Client's ERP system for card payments.



Payment File

Client generates and sends payment file to Commerce Bank.



Real-Time Credit Limit Increase

Commerce Bank loads funds to virtual card(s).



Email Remittance

Commerce Bank 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

Commerce Bank sends reconciliation report to Client.

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

We Uncomplicate the Complicated.

In today's complex payments world, it's critical to have strategists and consultants on your side to help you meet the opportunities and challenges you have.

The CommerceHealthcare™ team understands that your healthcare organization comes with its share of challenges. We help you to anticipate, plan for and address these challenges by giving customized advice and recommending the right products and services based on your unique situation.

We have high-touch, high-service strategists dedicated to empowering your payments. But healthcare demands more, and that's why our team of consultants makes the difference in helping you uncomplicate the complicated.