

# Spend Net CommercialOne

**Tap into a program that delivers valuable benefits and bottom-line results.**

Card programs have become the payment tool of choice for companies of all sizes and for all types of expenditures, including business supplies, fuel, maintenance, repairs, operational expenses, and travel. As a business looking to stay ahead of the competition, you need a card that can drive maximum value, and Spend Net CommercialOne is designed to do just that—reducing payment costs, enhancing control, and streamlining your payment processing.

CommercialOne delivers rewards and savings, with all of the protections, assurances, and benefits of a comprehensive program, through our powerful and easy-to-use digital platforms. BBVA is dedicated to helping businesses succeed by offering leading products and services that empower the achievement of your working capital goals.

## How it benefits your business

- Corporate underwriting and personal guaranty options available
- Wide acceptance at over 55 million locations worldwide
- Earned corporate rewards points and savings on program spend
- Company and cardholder support
- Flexible program administration and reporting tools
- Discounts on popular financial and efficiency tools

## Corporate Rewards

**Earn 1 point for every dollar you spend on your card, and you can redeem those points for a variety of rewards through our rewards-dedicated website.**

Enrollment is automatic and points can be earned by each cardholder or consolidated at the company level. Redeem points at any time online, and choose from hundreds of options, including gift cards, merchandise, air travel, hotels, and more.



## Mastercard Easy Savings<sup>®</sup>

**Earn automatic savings from 1–25% on everything that keeps your business running smoothly, including travel, dining, maintenance, fuel, and business services.**

Manage and monitor your cash flow more simply. A strategic benefit of adopting this card program from BBVA, Mastercard Easy Savings offers robust savings at nearly 40,000 merchant locations.

Enrollment is automatic. Just use your CommercialOne card on qualified purchases at any participating merchant, and your savings will be automatically applied to your monthly statement.



### Hotels

With more than 5,000 midscale and economy hotels, you earn 4% savings for using your CommercialOne card.



### Restaurants

Enjoy meals at more than 18,000 participating locations, including your national favorites.



### Gas Stations

With more than 19,000 members, the Fuelman Network is nationally recognized for supporting the fuel and maintenance needs of small- and mid-sized businesses.



# Having a card that fits the way you spend is the first step to maximizing your electronic payments potential.

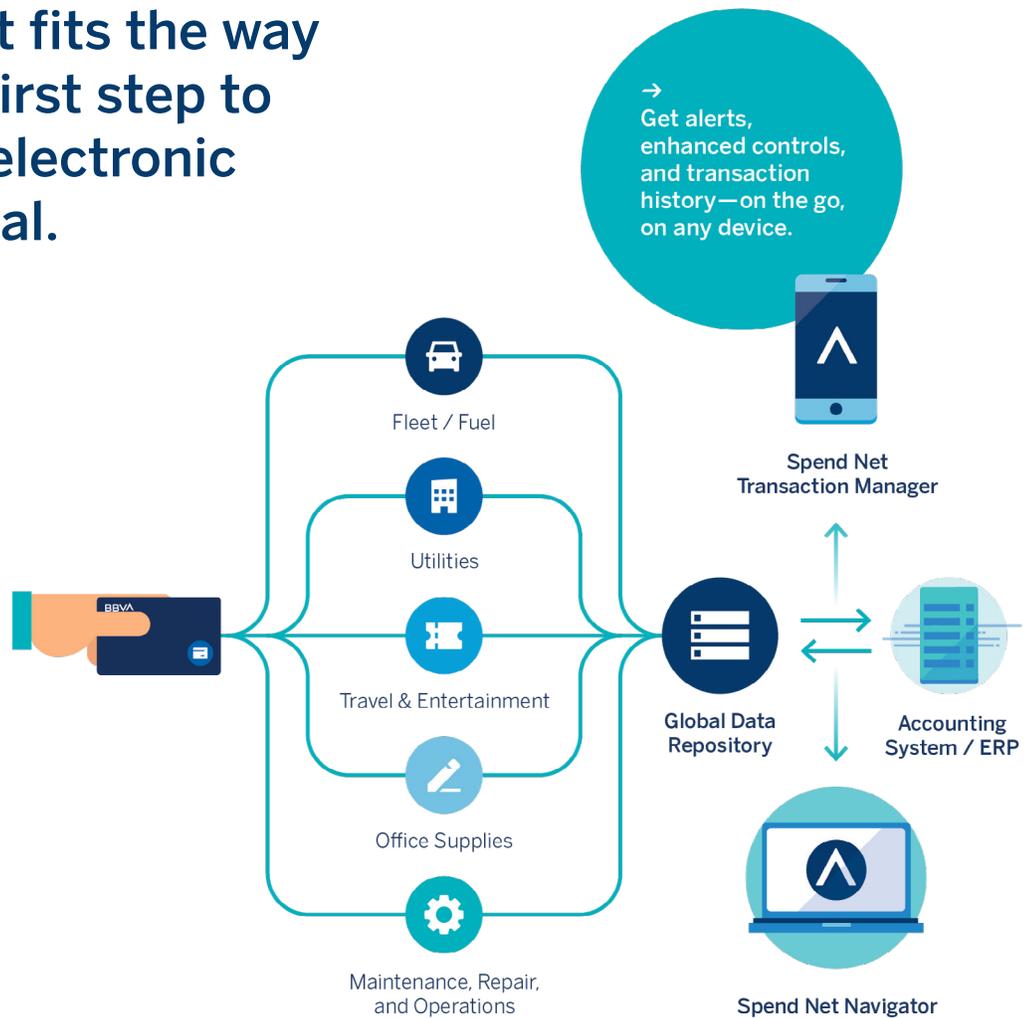
## Spend Net Navigator<sup>SM</sup>

Take care of business wherever you are with a powerful digital platform that offers real-time access, control, and convenience.

Spend Net Navigator is a powerful tool that supports your CommercialOne program, delivering a full range of payment capabilities.

With control at your fingertips, you can open and close accounts, set limits, and get a better view of all your spending

- Program administration and support
- Transaction management
- Access to customizable templates, advanced filtering options, and more than 40 standard reports
- Controls and alerts



## Ongoing Program Support

We bring expertise in payments, tools to streamline your workflows, and technology to enable automation.

As a solution-driven partner, we provide implementation, training, and long-term support to help you maximize your card program and simplify your processes. Cardholders have access to 24/7/365 customer service.



## Let's get started

For commercial payment solutions tailored to your business, reach out to a BBVA team member to learn how Spend Net fits the way you spend and elevates your Accounts Payable. Visit us at [bbvausa.com/spendnet](https://bbvausa.com/spendnet) or call ☎ 1-888-558-7568.