

Business Credit Cards

	Eclipse Visa® Business Card	Eclipse Visa® Platinum Business Rewards Card	Eclipse Visa® Business Travel Card	Eclipse Visa® Business Company Card
Market	Business that needs general purpose credit card to separate business and personal expenses.	Business looking for rewards with no annual fee.	Rewards-savvy business owners looking for a credit card with premium benefits.	Company with minimum net income of \$350,000. Designed for businesses that will charge a minimum of \$50,000 per year.
Minimum Requirements	Authorized officer must be 18 years of age, have a valid U.S. address, Social Security number and Business TIN. No minimum time in business required.	Authorized officer must be 18 years of age, have a valid U.S. address, Social Security number and Business TIN. No minimum time in business required.	Authorized officer must be 18 years of age, have a valid U.S. address, Social Security number and Business TIN. No minimum time in business required.	Company must be incorporated with established credit history in company's name. Minimum net income \$350,000.
Annual Fee	\$0	\$0	\$55	\$0 with \$50,000 annual spend, otherwise \$275
Annual Percentage Rate (APR) for Purchases	0% for the first 6 billing cycles, variable thereafter: Prime + 3.99% - 9.99%			Prime + 9.99% Unlike other Corporate Cards, you are not required to pay the entire balance each month. Access to a revolving line of credit beginning at \$25,000
Rewards	N/A	<ul style="list-style-type: none"> \$1,000 Bonus Points upon enrollment. Earn 1 reward point for every net purchase dollar charged. No cap on earning points. Rewards Points can be used on a variety of brand name rewards starting at 5,000 points for merchandise and 2,500 points for certificates. Air travel options are also available starting at 25,000 points, fly free without the restrictions of frequent flyer programs, subject to a \$30 redemption fee. Points good for 3 years. 	<ul style="list-style-type: none"> \$2,500 Bonus Points upon enrollment. All benefits of the Visa® Platinum Business Rewards plus earn two points for every net purchase dollar charged, double points for travel and lodging purchases. Starting at 25,000 points you can redeem for round-trip tickets in the US, merchandise, gift certificates and cash. Points can be redeemed for travel on any domestic or international airline with no blackout dates, seating restrictions or zone restrictions. Choice of ticket class (First, Business or Coach), and do not fly standby. Points good for 5 years. 	N/A
Benefits	<ul style="list-style-type: none"> Travel and Accident Insurance – \$250,000 when the fare is charged to the Business account. Travel and Emergency Assistance – lost ticket and luggage replacement assistance, emergency roadside dispatch and medical and legal assistance. Collision/Damage Insurance – Save up to \$20 per day on the cost of car rental collision/damage insurance. 24 Hour Cardmember Service – every hour of every day. When your card is lost or stolen we will send a replacement card within 2 business days. 			
Protection	<ul style="list-style-type: none"> Extended Warranty – manufacturer's warranties are doubled for up to one year. Theft Protection – cardmembers are not responsible for unauthorized charges as soon as the card is reported lost or stolen. Liability Protection – protects you up to \$10,000 against eligible losses that might be incurred through misuse by a terminated employee. 			
Liability Structure	The authorizing officer and your company are liable for all balances. Cardmembers are liable for their own card balances.	The authorizing officer and your company are liable for all balances. Cardmembers are liable for their own card balances.	The authorizing officer and your company are liable for all balances. Cardmembers are liable for their own card balances.	Your company alone is liable for all balances. Cardmembers are liable for their own card balances.
Underwriting	Based upon both the Authorizing Officer and the company's credit worthiness.	Based upon both the Authorizing Officer and the company's credit worthiness.	Based upon both the Authorizing Officer and the company's credit worthiness.	Based solely on the company's credit worthiness.
Online Reporting	Visa Information Source Select (VIS Select) <ul style="list-style-type: none"> Comprehensive online reporting tool for managing your credit card spending. Various report options. Can be automatically received via email in several formats. 			