

Bank Smart:

Getting The Most Out Of Your Corporate Credit Card Program

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Disclaimer

The views, content, best practices and examples shared in this presentation are for informational purposes and should not be considered legal advice.

Examples provided herein have been sourced from publicly documented research, news articles, and industry trends and are not necessarily based on specific Kennebec Savings Bank customers. Any resemblance or similarity is purely coincidental.

Why Use Credit Cards?

- A corporate credit card program can be an important tool for a business to streamline expense management, improve cash flow and provide detailed reporting.
- Accepted by more and more businesses for payment, credit cards provide an easy way to make payments.
 - ❖ No more “check is in the mail”
 - ❖ Guaranteed payment amount
 - ❖ Easy to reconcile payments

Business Credit Card vs. Corporate Credit Card

Business Credit Cards

- Small businesses where the liability is on the individual business owner.
- Revolving credit line balance which make it easy to use for short term purchases.
- These programs can have multiple card holders and the convenience of online access to review activity and statements.



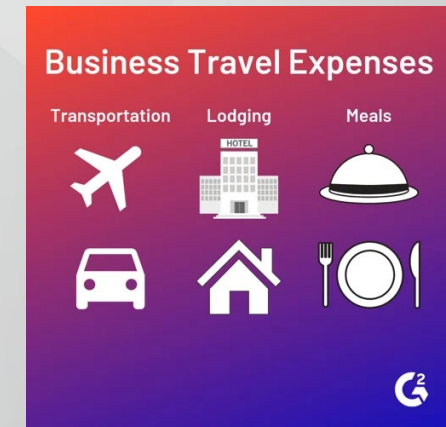
Corporate Credit Cards

- Larger businesses with primary liability on the business.
- Can have a pay-in-full expectation each month.
- Card programs come with an online platform that allows the company to customize spending limits per card or restrict purchase by merchant category code(MCC).
- An enhanced online banking experience with robust reporting which can include GL integration to streamline reconciliation.

Benefits of a Corporate Credit Card Program

Streamline Expense Management

- Corporate credit card programs allow employees to make work related purchases which can include the traditional travel and entertainment expenses.
- Additionally, these programs allow companies to purchase larger items such as business supplies, raw materials and other reoccurring expenses for the business.
- Individual card holder statements within a combined statement option makes reconciliation of expenses easier with one simple final payment.



Improved Cash Flow

- Statement cycles for corporate credit cards generally run 20-25 days with an additional 10-15 days to make the required payment after the statement cycle ends. The ability to pay vendors within their payment terms and then have another 30-45 days to paid the credit card bill can significantly improve a company's cash flow.

Spend Track Company Dashboard

- Home
- Transactions
- Statements
- Expenses
- Notifications 1
- Cardholders
- Departments
- Users
- More

Select company

Billing account

[View statements](#)


Balance Breakdown by category

Current balance

\$ 8,968.65

Available credit **\$ 40,872.00** | Credit limit **\$ 50,000**

Note: If you'd like to **modify your company's credit limit**, contact your financial institution's admin.



Payment information [View payment activities](#)

Payment is already scheduled. Click "**View payment activities**" for more details.

Last statement balance	Minimum payment due
\$ 3,327.00	\$ 67.00
Payment due date	Past due amount
May 21, 2026	\$ 0.00

Latest transactions [View all transactions](#)

Amazon.com	\$ 15.99	>
May 07, 2026	Pending	
Amazon Marketplace	\$ 12.99	>
May 06, 2026	Pending	
Fmcsa D&a Clearinghouse	\$ 12.50	>
May 06, 2026	Pending	
Amazon Marketplace	\$ 119.92	>
May 05, 2026	Pending	
Amazon Marketplace	\$ 28.89	>
May 05, 2026	Pending	

View All Transactions

- Home
- Transactions
- Statements
- Expenses
- 1
- Notifications
- Cardholders
- Departments
- Users
- More

Current balance

\$ 9,101.00

Available credit **\$ 40,871.00** | Credit limit **\$ 50,000.00**

● 0-50%
● 51-75%
● 76-100%

Statements

All transactions

▼ Filter

[Connect to quickbooks](#)

[Spending breakdown](#)

[Export](#)

Merchant	Transaction date	Posted date	Cardholder	Card	Status	File a dispute	Amount
Amazon.com Miscellaneous Stores	May 07, 2026				Pending	●	\$ 15.99 View
AMAZON MARKETPLACE Miscellaneous Stores	May 06, 2026				Pending	●	\$ 12.99 View
FMCSA D&A CLEARINGHOUSE Government Services	May 06, 2026				Pending	●	\$ 12.50 View
AMAZON MARK* BF6517AD2 Miscellaneous Stores	May 06, 2026	May 06, 2026			Posted	●	\$ 119.92 View
FMCSA D&A CLEARINGHOUSE Government Services	May 06, 2026	May 06, 2026			Posted	●	\$ 12.50 View

Statements

Statements

Billing account

You can get copies of your statements as PDFs.

2026



04-24-2026

Date Created: 04-24-2026



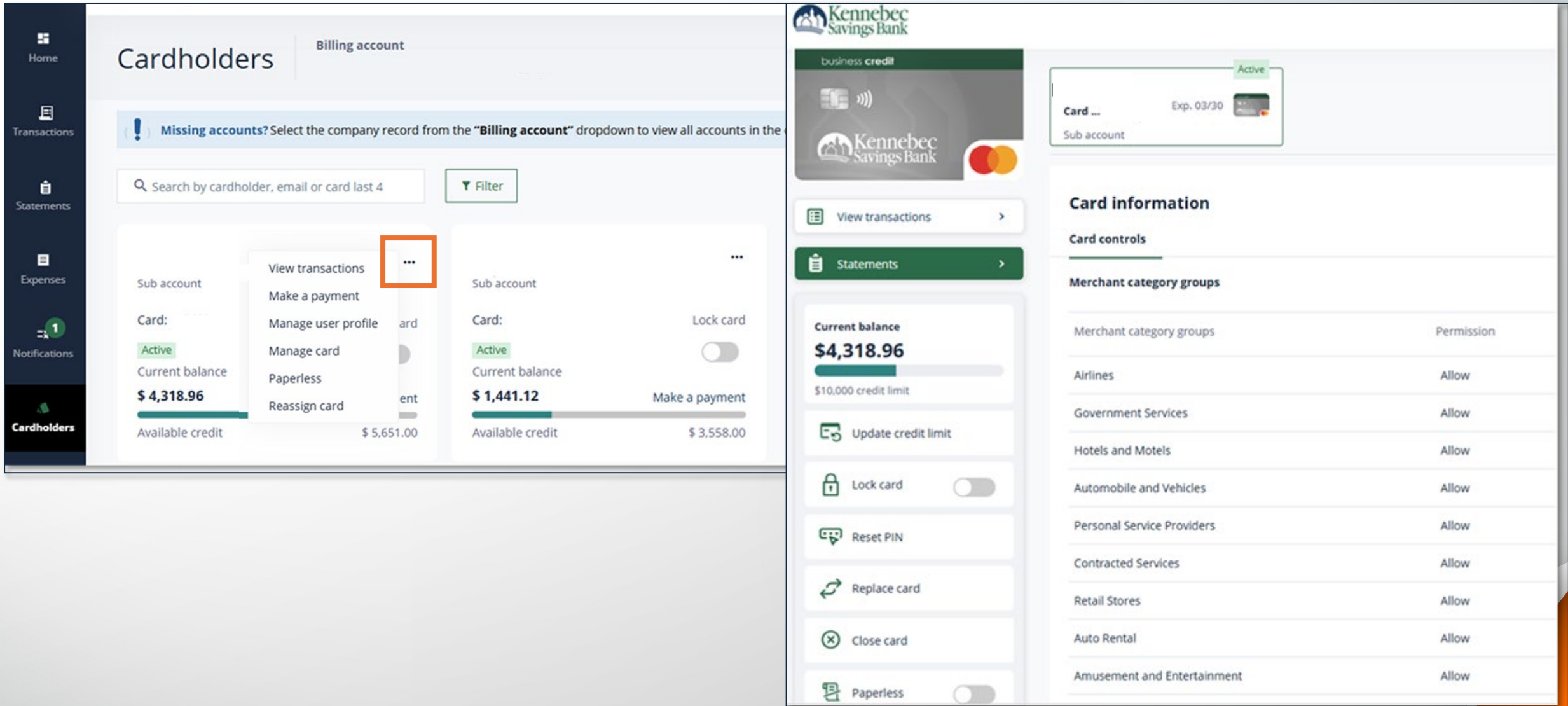
Home

Transactions

Statements

Expenses

Card Holders Management



Cardholders | Billing account

Missing accounts? Select the company record from the "Billing account" dropdown to view all accounts in the

Search by cardholder, email or card last 4 | Filter

Sub account

Card: **Active**

Current balance: **\$ 4,318.96**

Available credit: \$ 5,651.00

View transactions | Make a payment | Manage user profile | Manage card | Paperless | Reassign card

Sub account

Card: **Active**

Current balance: **\$ 1,441.12**

Available credit: \$ 3,558.00

View transactions | Statements

Current balance
\$4,318.96
\$10,000 credit limit

Update credit limit

Lock card

Reset PIN

Replace card

Close card

Paperless

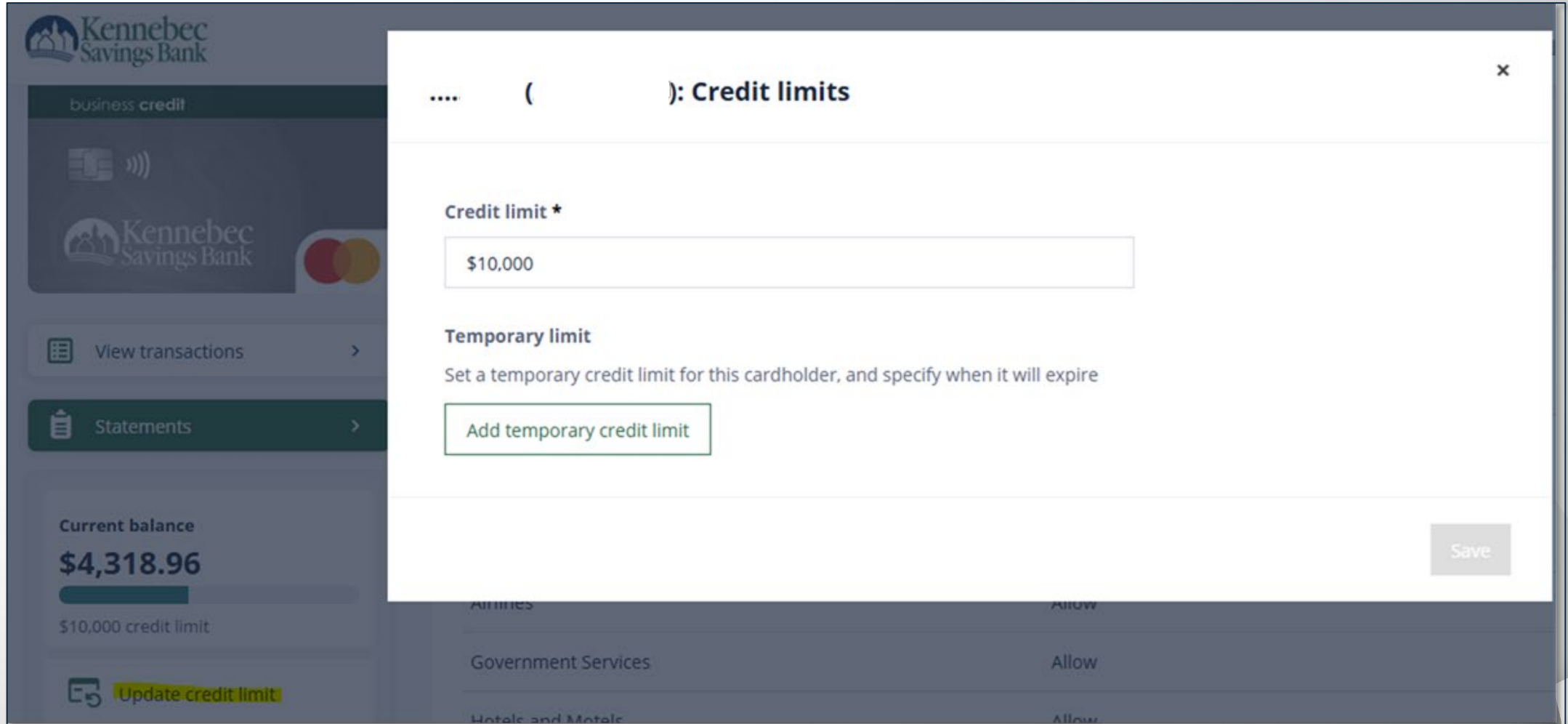
Card information

Card controls

Merchant category groups

Merchant category groups	Permission
Airlines	Allow
Government Services	Allow
Hotels and Motels	Allow
Automobile and Vehicles	Allow
Personal Service Providers	Allow
Contracted Services	Allow
Retail Stores	Allow
Auto Rental	Allow
Amusement and Entertainment	Allow

Card Holders Management



The screenshot displays the Kennebec Savings Bank mobile app interface. On the left, a sidebar menu includes 'business credit', 'View transactions', and 'Statements'. The main content area shows a 'Current balance' of \$4,318.96 and a '\$10,000 credit limit'. A yellow 'Update credit limit' button is visible at the bottom left. A modal window titled '(): Credit limits' is open, featuring a 'Credit limit *' field with '\$10,000' entered, a 'Temporary limit' section with an 'Add temporary credit limit' button, and a 'Save' button at the bottom right. The background shows a list of merchant categories with 'Allow' status.

Merchant Category	Status
Airlines	Allow
Government Services	Allow
Hotels and Motels	Allow

Benefits of a Corporate Credit Card Program

Oversight Of Company Spending

One of the most powerful tools of a corporate credit card program is improved transparency and accountability of purchases.



- Online detailed transaction information allows a company finance team the ability to monitor transactions for compliance to company policies and detect fraudulent items.
- Expense management programs which are typically part of these card programs allows company administrators to limit employee cards by dollar amount or type of transaction using MCC management.
- Programs can be designed for multi-tier management approval and retention of receipt information.
- Programs can incorporate GL and other company specific codes which can be provided through specialized reports in paper or electronic formats.

Expense Management

Expense management

<h3>Expense approvals</h3> <p>Manage your company expenses and extract in CSV, TXT and XLSX file format.</p> <p>Pending approvals 1</p> <p>Approve expenses</p>	<h3>Expense settings</h3> <p><input checked="" type="checkbox"/></p> <p>Simplify and streamline your expenses, collect and store receipts, approve and export expense in csv, and more.</p> <p>Activated: Apr 2, 2026 12:00:00 AM (UTC)</p> <p>Update</p>
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Expense Management: Administrator

← Expense management settings Save and exit

Progress bar: Preferences ✓ — Accounting segment ✓ — Code values ✓ — Accounting segment defaults ✓ — Custom extraction ✓

⚡ Required fields are marked with *.

These policies will govern your expense program. You can edit anytime and will have a chance to review before going live. After you enable expenses, your changes will go into effect immediately.

Financial extract overview ⓘ

There are two formats available for extract.

1. The SpendTrack **Standard Extract** is a CSV of predefined fields in a fixed order. This format cannot be amended and is recommended for companies with simple extract requirements.
2. The SpendTrack **Custom Extract** is offered in CSV, TXT and XLSX. The user can define specific layout and field mapping criteria according to their company requirements. Up to 5 custom file formats can be created and the user can choose which file to run at time of extract. These files can be amended if needed. A sample test file can be generated prior to running the actual extract when you click on the eye icon below.

To create a custom extract, click on "**Create custom extraction format**" below. If you do not require a custom extract, click on "**Complete setup**" to finish company configuration.

Expense Management: Cardholder

Awaiting approval 1 <u>Unsubmitted</u> Approved Extracted All							
<input type="text" value="Search"/>		<input type="button" value="Filter"/>		<input type="button" value="Select date range"/>			
Transaction date	Status	Merchant name	Employee	Type	Amount	Actions	
May 6, 2026	Incomplete	AMAZON MARK* BF6517AD2 Miscellaneous Stores		Card	\$ 119.92	View	
May 6, 2026	Incomplete	FMCSA D&A CLEARINGHOUS Government Services		Card	\$ 12.50	View	
May 5, 2026	Incomplete	MINDEDGE, INC Professional Membership and Organizations		Card	\$ 129.00	View	
May 5, 2026	Incomplete	AMAZON.COM*BF2A50FO2 Miscellaneous Stores		Card	\$ 8.80	View	

Expense Management: Cardholder


Transaction details **Expense details**

AMAZON MARK* BF6517AD2 Incomplete

Split expense

Tax amount ●	Merchant group *
<input type="text" value="\$ 0.00"/>	<input type="text" value="Miscellaneous Stores"/>
Fund Code *	Department *
<input type="text" value="- Select code value"/>	<input type="text" value="- Select code value"/>
GL Account *	View and edit more accounting segments
<input type="text" value="- Select code value"/>	
Description *	
<input type="text" value="Description"/>	

Personal Expense (I understand this expense will not be reimbursed.)



Drag and drop, browse local files or browse receipt library
Files must be smaller than 5MB. Valid formats (PNG, JPEG, PDF)

Expense Management: Approver

← Expense management approvals

Awaiting approval 1 Unsubmitted Approved Extracted All

Expenses summary	Card expenses	Personal	Out-of-pocket	Mileage	Total amount
	\$169.82	\$0.00	\$0.00	\$0.00	\$169.82

<input type="checkbox"/>	Transaction date	Status	Merchant name	Employee	Type	Amount	Actions
<input type="checkbox"/>	May 2, 2026	Awaiting approval	INDEED US126-03508361 Business Services		Card	\$ 169.82	View

Items per page: 1 – 1 of 1 items of 1

Expense Management: Approver

←

INDEED USI26-03508361
Business Services

\$ 169.82
May 2, 2026 Posted

Exp. date: 03/2026

Transaction details
Expense details

Reject
Approve

Approval flow

<div style="border: 1px solid #ccc; padding: 5px; background-color: #f0f0f0;"> <div style="display: flex; justify-content: space-between; align-items: center;"> Requested May 4, 2026 ✓ </div> </div>	<div style="border: 1px solid #ccc; padding: 5px; background-color: #f0f0f0;"> <div style="display: flex; justify-content: space-between; align-items: center;"> Awaiting Approval ⋮ </div> </div>
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Total amount
\$ 169.82

INDEED USI26-03508361 Awaiting approval

Tax amount \$0.00	Merchant group * Business Services	Description * Recruiting - WIC Nut ... more
Financial information		
Fund Code * 172	Department * 050	GL Account * 5500

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Previous
Next

Serialized Receipt

Invoice # 10261602641

Invoice Date: Apr 16, 2026

Invoice Terms: Due Upon Receipt

Phone: 800-833-3343

Expense Management: Approver

← Expense management approvals

Awaiting approval **1** Unsubmitted **Approved** Extracted All

Search Filter Select date range

Transaction date	Status	Merchant name	Employee	Type	Amount	Actions
May 5, 2026	Approved	CHECKR, INC CHECKR.COM Miscellaneous Stores		Card	\$ 81.74	View
May 4, 2026	Approved	THE HOME DEPOT #2404 Retail Stores		Card	\$ 13.99	View
Apr 28, 2026	Approved	BAMBOOHR HRIS Business Services		Card	\$ 1,189.56	View