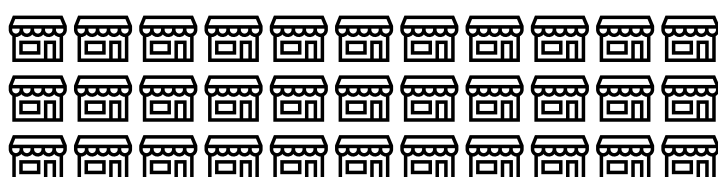


The small business guide to commercial credit cards

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Small business is big business: There are more than 33.2 million small businesses in the United States, representing 99.9% of all American companies.¹ Business owners need to use the financial tools at their disposal to operate and grow. That's where commercial credit cards come in.

A commercial credit card can help you manage cash flow. Here are answers to some common questions about commercial credit cards.



“What is a commercial credit card?”

A commercial credit card is a card tailored to business owners for business purchases. Unlike your personal credit card – where you are personally liable for charges – your business credit card can be used by you and your employees. This makes it easier for your business to spend as needed.

“What are the benefits of a business credit card?”



Flexibility

When you apply for a business credit card, your personal or business credit history may allow for a higher credit limit.²



Access to business tools

Commercial credit cards may come with special discounts on business-specific tools and services like finance, payroll, marketing, shipping, and more.



Business rewards

A business credit card may allow you to earn rewards that you can redeem for things like office supplies and travel.



Built-in fraud protection

Some business credit cards feature fraud and ID theft protection that can help keep your company safe.

“What can I use a business credit card for?”

Use a business credit card for any business-related expenses, such as office supplies, gas, equipment, and travel.



“Can a commercial credit card help me build credit?”

A business credit card can help build credit worthiness when used responsibly. Building good credit could help your business access financing like a line of credit or business loan. It might also help you get better terms, like a lower interest rate. It may help build credit worthiness faster than other methods.

“What should I watch for when choosing a commercial credit card?”



Align your card with your business

Find a card that offers rewards for the types of spending you do most.



Review your costs

Pay attention to APR and what that percentage is if you need to roll over expenses from one month to another, and whether there is an annual fee or transaction fees.



Understand credit reporting

Do your homework on the bank or card issuer, including confirming that your activity is reported to the commercial credit bureaus.



Understand card benefits

Different credit cards offer different benefits and protections. Review the summary of credit terms thoroughly.