



CSDA Commercial Card Services:



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Card Solutions for CSDA Members



Umpqua Bank is excited to offer our commercial card program to CSDA and it's member districts*

- Use the card for purchasing, travel, vendor payments, and/or fleet
- Earn **at least 1%** cash back rebate on all spend and benefit CSDA through the use of the card
- Enjoy all the benefits and solutions related to the card program

*Subject to approval. Certain terms and conditions apply



Card Configuration Options

- Cards can be configured to meet any and all needs
 - Travel & Expense Cards (merchant categories can be customized)
 - Purchasing Cards (including Virtual Cards if needed)
 - Fleet Cards (restricted to only fuel purchases)
 - Declining Balance or Project Cards
 - Billing sublevels can be created to group cards

- Choose from month end billing or 4 additional monthly billing cycles. Weekly or Bi-weekly billing is also available

- Visa Fraud protection, traveler benefits, and purchase protection all at no extra cost

Program Administration Functions

Program Administrators can make changes in real-time:

- Assign access to as many admins as needed (full access, reporting only, payments)
- Manage individual cardholder limits (temporary or permanent)
- Dispute transactions (if needed)
- Establish card blocks or close cards
- View and download statements and transaction details
- View authorizations and pending transactions
- View, sort, customize, and download transaction reports and detail
- Spend Controls limit card holder activity through:
 - Merchant Category Code (MCC) restrictions at the company or card level
 - Allow or deny spend at specific business types
 - Per transaction controls by \$ and/or by MCC
 - Daily, weekly, or cycle caps on #, \$, or types of transactions

Optional Expense Management

Optional Expense Management and Reporting System that provides:

- Cardholder expense reporting
 - View and categorize all transactions
 - Cash reimbursement option
 - Mobile receipt imaging available
- Expense report approval workflows
- Administration access to all card accounts
- Initiate cardholder communications
- Customized to your company's accounting structure and coding requirements
 - General Ledger names and codes
 - Up to 8 custom financial segments
- Data analysis and extract reports
- Upload transaction detail to your accounting software or ERP solution
- Receipt imaging capabilities

Optional Visa Payables Automation

The Umpqua Bank Visa Payables automation provides a secure portal automates payables to suppliers and vendors through a card based payments solution

- Integration or file upload capability from AP or ERP solution
 - Suppliers receive electronic and downloadable invoice details with each payment
- Payment through single use or assigned (lodged) cards to each vendor
 - Authorization controls required exact dollar matching for all transactions
- Reconciliation reports created and delivered based on client schedule or pulled ad-hoc
- Workflows provide additional security and controls

Key Differentiators

- Each District relationship is independent, unique, and direct between the district and Umpqua Bank
- Rebate is competitive to state competitors while benefiting CSDA through a revenue sharing partnership
- Show your CSDA pride with a custom CSDA plastic and your district's name and cardholder name embossed on the plastic



Implementation Process

1. Contact Vanessa Ryan at 916-724-1214 or email vanessaryan@umpquabank.com or contact our card team directly at 866-472-0368 or Creditcards@umpquabank.com to discuss your card needs
2. Umpqua Bank will work with district to determine card product solutions, approve appropriate limit, and execute documentation
3. From completed application to cards in hand is usually less than 3 weeks
4. Additional services like expense management or payables will have individual implementation timelines
5. Umpqua Bank will provide training to district administrators and users and provide ongoing support and service for all solutions

Frequently Asked Questions

Q: How does my district enroll / where can I find forms or more information

A: Contact Umpqua Bank directly – Vanessa Ryan at 916-724-1214 or our card group at Creditcards@umpquabank.com or 866-472-0368. Umpqua Bank will discuss and understand your district's needs, establish a solution and then provide you with the appropriate forms to be executed by the district.

Q: Is there a minimum size or maximum size of program?

A: No. We welcome the largest districts and the smallest. Generally to get benefit the district should have at least \$200,000 in annual spend on the card

Q: What are the fees associated with this program?

A: Generally there are no set up, per card, or program fees. Late fees and finance charges could apply if the card is not paid timely and there may be transaction fees for international, cash advance, and over limit activity. All fees are disclosed on the application and Agreement.

Q: What is the interest rate to carry a balance on the card?

A: Balances must be paid in full each month. If not paid there is a 21.99% penalty rate



Frequently Asked Questions

Q: How frequently is rebate paid? Do I earn it on all transactions? Can I get miles or points instead?

A: Rebate is paid annually in January for the prior calendar year. Rebate is earned on all transactions and can be paid via check or a direct deposit to an Umpqua Bank Account. There is no option currently for points or miles.

Q: How does CSDA benefit from a district's use of the card

A: Umpqua Bank pays CSDA 10 basis points (0.10%) of all spend as a partnership

Thank you for the opportunity to present our Umpqua Bank Commercial Card program.

We look forward to working with you to customize the services that will meet your needs and exceed your expectations.

Thanks again for your time today!

