

Use a reward program that works.

Use Bank of America Merrill Lynch Commercial Visa[®] Reward Cards to reward your employees for outstanding performance or to thank customers for their business. These pre-paid cards are ideal for one-time rewards or incentive payments instead of issuing paper checks. The Commercial Visa Reward Card will be appreciated more because unlike store-issued gift cards, the recipient can use the Visa Reward Card anywhere Visa is accepted. With a simple online ordering process and flexible program options, reward cards can help you meet your company's reward giving needs.

Commercial Visa Reward Card can enable you to:

- Improve efficiency — Streamlines your reward program and improves cash flow management
- Reduce costs — Replaces paper-based rewards and incentives
- Help reduce check fraud

Key features

- Flexible options to meet your needs – Customize your card by:
 - Choosing from 22 cards designed specifically for reward and incentive programs
 - Creating your own card design (minimum 10,000 cards)
 - Adding your company's logo
 - Including a personalized message
 - Choosing the dollar amount (\$10 to \$2,500)
- Rapid processing and express delivery – Receive your cards within three to five business days following receipt of card order and funding.¹
- Online activation and balance availability – Purchasers can activate their entire order in bulk or cardholders can activate their cards immediately and have 24/7 access to their available balance.
- No standard cardholder fees – Cardholders do not pay monthly maintenance fees.
- Safer than cash – If lost or stolen, the unspent amount can be replaced.
- More choices – Unlike store gift certificates, a Bank of America Merrill Lynch Commercial Visa Reward Card gives your employees and customers purchasing power anywhere Visa debit cards are accepted.¹
- No warehousing or inventory costs – Order cards as you need them.

¹Reward cards are valid for nine months.

²Reward cards may not be resold.

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How the service works

1. You can order your reward cards online by visiting www.baml.com/rewardcard and choosing Order Business Reward Cards Online.²
2. You register and select a User ID and password.
3. You select the type of cards and quantity needed. The website provides you with the total cost of your order, including service and express delivery fees.
4. You can pay by ACH, wire or a direct debit to a Bank of America Merrill Lynch account.
5. The bank performs a risk verification process. If approved and payment received, your order is processed.
6. After your order has processed, you will receive your cards in approximately three to five business days by express delivery.
7. For custom cards or collateral, contact our Reward Card Client Support at 1.866.709.8014.

Work with a global leader in working capital

As a long-time leader in treasury management services with a powerful global platform, we welcome the opportunity to put our Commercial Visa Reward Card to work for you. To learn more, including terms and conditions that may apply, contact your Bank of America Merrill Lynch representative today. Visit bankofamerica.com.