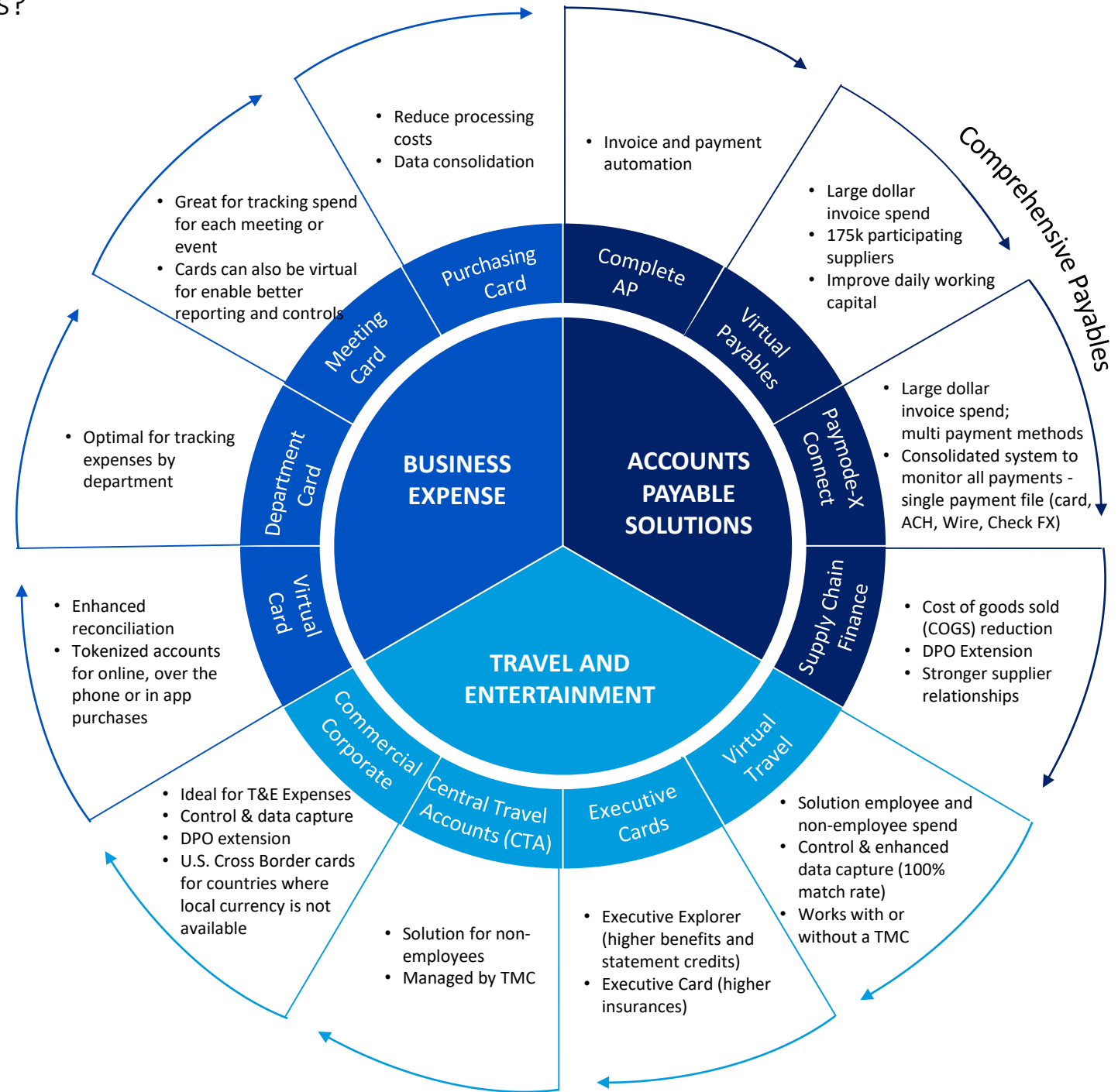


Corporate Card

Bank of America card products

Which programs meet your needs?



Corporate Card

Ideal for business travel spend

Conveniently manage all business expenses with a single solution



Value-added benefits

- Acceptance at millions of locations, globally
- Complimentary access to [Benefits on Us](#)
- Eligible for Premium Rewards¹



Insurances²

- All cardholders receive \$500K USD Travel Accident Insurance, \$3K USD Lost Luggage, collision (auto) insurance and more!
- Visit <https://go.bofa.com/insurancebenefitsmatrix> for more information



Mobile access anytime, anywhere

- Manage accounts from any device with [Global Card Access](#) online card management
- Download the Global Card Access Mobile App for access to critical tools when making a purchase
- Pay online or in-person using your smart device's mobile wallet



About your card...

- 24/7/365 cardholder support
- A variety of billing, settlement and payment options
- Flexible limits and card controls including spending limits, MCC controls and cash access
- Configurable reporting and data
 - Integration with expense reporting systems
 - Online reporting³
 - Real-time account maintenance³
- Company-branded card design available¹
- Contactless capability



¹ Availability of certain products, services and features vary by region and country, terms and conditions apply and may incur an additional fee.

² Limitations may apply by country, visit <https://go.bofa.com/insurancebenefitsmatrix> for more information. Cross border cards do not offer insurance

³ Available where Bank of America direct issues cards

Contactless card and mobile wallet

Tap to pay. It's that simple.



Speed

- Contactless authorization takes 0.5 seconds which is 7 times faster than traditional Chip & PIN card
- Fast and ideal at places where you are in a hurry, e.g., fast food restaurants, taxis, trains, petrol stations and more
- Pay the exact amount and avoid the need to handle cash and coins



Security

- Using the latest encryption technology for data transmission
- Card never leaves your hand, which reduces the chance of fraud
- Security and safety are the most important aspects of the contactless feature



2020 trends

- Contactless transactions have been steadily increasing over 100% YoY
- Merchant acceptance growing by 45% YoY
- Number of unique contactless accounts increased 100% YoY
- Tap spend increased 200% YoY






For more information, visit bofam1.com/contactlesscard or bofa.com/cardmobilewallet

Innovation is in our DNA



Consistently recognized as an industry leader

 <p>#1</p> <p>Issuer of Visa and Mastercard Commercial Card solutions, by market share Nilson Report, 2021</p>	 <p>#1</p> <p>Provider of Purchase Card and Virtual Payables, by volume Nilson Report, 2021</p>	 <p>#2</p> <p>Provider of Corporate Card, by volume Nilson Report, 2021</p>	 <p>Outstanding customer service experience 12 years in a row* J.D. Power, 2021</p>
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Leadership	Innovation	Excellence
<p>Brian Moynihan Banker of the Year <i>Euromoney Awards for Excellence, 2020</i></p> <p>Jennifer Petty named one of The Most Influential Women in Payments <i>PaymentSource, 2020</i></p> <p>Excellence in Leadership (North America) <i>Euromoney Awards for Excellence, 2020</i></p>	<p>Fastest growing issuer of Virtual Travel Cards by payment volume <i>Visa, 2019</i></p> <p>First commercial bank issuer to offer mobile wallet globally <i>Bank of America, 2020</i></p> <p>Most Innovative Bank in North America <i>Global Finance, 2020</i></p>	<p>World's Best Bank for Corporate Responsibility <i>Euromoney Awards for Excellence, 2020</i></p> <p>World's Best Bank for Diversity and Inclusion (2019-2yrs) <i>Euromoney Awards for Excellence, 2020</i></p> <p>Best Bank for Payments & Collections in North America/U.S. <i>Global Finance, 2020</i></p>



*J.D. Power 2021 Certified Customer Service ProgramSM recognition is based on successful completion of an evaluation and exceeding a customer satisfaction benchmark through a survey of recent servicing interactions. For more information, visit www.jdpower.com/ccs.

ESG solutions across our card organization

Supporting your organization's sustainability goals

Build a sustainable future with our Global Card Solutions



What you can do

- **Reduce paper check volumes**
 - B2B: Leverage Virtual Payables, Paymode-X, or Complete AP to convert paper payments to electronic methods.
- **Paper to electronic conversion of invoices** through Complete AP's digitization and data capture functionality, automating the invoice management process.
- Implement Virtual Travel Cards
 - Send an instant-issue card to a mobile app on an employee, contractor or recruit's mobile phone. This **eliminates the need to issue a plastic card, paper mailers and inserts.**
 - Capture the receipt image at time of sale via the mobile app to eliminate **the need to hold onto, copy and often fax paper receipts for expense reporting.**



What we continue to do

- All our envelopes and mailers utilize **recycled paper**. Most inserts do as well.
- We've **reduced plastic** by extending card expiration dates from 3 years to 5 years.
- Migrated to nearly all electronic statements to **eliminate paper** billing statements.
- We've **reduced paper** by digitizing Contracts using eSignature (where allowed by law).
- Offer cardholders the ability to donate Premium Rewards points to support non-for profit organizations, such as **clean water, providing vegetables, American Red Cross, offsetting carbon, creating bee habitats** and much more.
- Through our contactless card capabilities, payment regulation in some regions like EMEA, now allows merchants **not to print a paper receipt**. And supports other paperless experiences like mass transit.



Supporting our communities

- Bank of America's **Art Conservation Project** allows us to extend cardholder benefits through our [Benefits on Us](#) program.
- Four members of the card team were awarded the Bank of America's **President's Volunteer Service Award**.
- Card organization **volunteered time** at Ronald McDonald House Charities in Charlotte, NC.
- With our Ronald McDonald House Charities Commercial Card, last year we made **donations to 41 unique Ronald McDonald House Chapters**.
- Bank of America can help provide reporting to clients on spending at **minority-owned businesses**.

Holding ourselves accountable and ensuring transparency, our public global framework for environmental and social risk management; Visit Bank of America's [ESG website](#) for more information.



Service designed to support your business



Client-level Support

- Key points of contact for client program administrators (Account Specialist)
- Dedicated resources based in region
- Supports all aspects of card program management



Card Digital Services (Help Desk)

- Technical help desk assistance for program administrators
- In-region and local language support
- Available for all card programs



Cardholder Servicing

- Cardholder support based in region
- Support available 24x7
- Automated card activation
- Multi language phone support for simple queries
- White Glove Servicing team for Executive Explorer cardholders



Outstanding customer service experience

12 years in a row, J.D. Power, 2020

Bank of America Global Corporate and Commercial Banking has been recognized by J.D. Power for providing "An Outstanding Customer Service Experience" for phone support 12 years in a row.*

100% in-house
service representatives

Dedicated service team
specific to corporate clients



*J.D. Power 2021 Certified Customer Service ProgramSM recognition is based on successful completion of an evaluation and exceeding a customer satisfaction benchmark through a survey of recent servicing interactions. For more information, visit www.jdpower.com/cc.

Card management and expense reporting

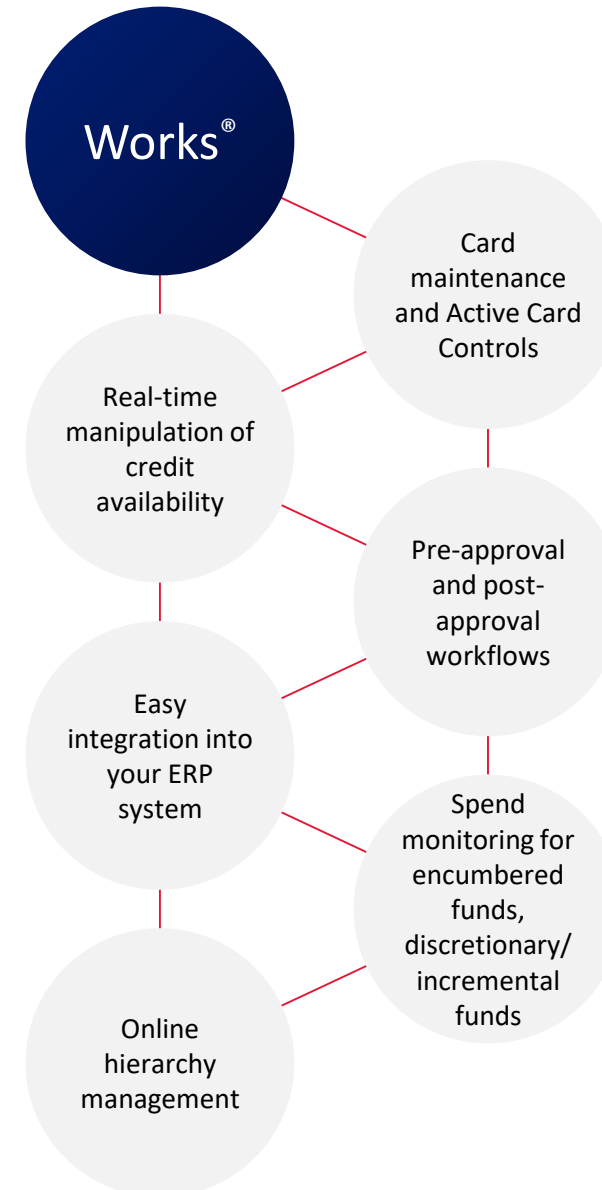
An innovative application to support your domestic card solutions

Features and capabilities to improve efficiency

- Simple management reporting
 - Online, on-demand, configurable reporting
 - Spend by vendor reports
- Unique cardholder, manager, auditor, accountant and administrator permissions are accommodated
- HR data feeds for account, addition, deletion, and maintenance
- Level II and III purchasing and travel data
- Online card request functionality
- Ability to upload electronic receipt images
- Integration with all expense reporting tools

Tools to make card the payment method of choice

- Real-time card controls
- Funds pre-approval process
- Declining balance card issuance
- Merchant Category Code (MCC) restrictions and transaction limits to purchasing authority
- Card issuance or suspension



More control, when and where you need it

Global Card Access for Program Administrators and Cardholders

Flexible card management – accessible on your desktop or mobile device (bankofamerica.com/globalcardaccess)

Program Administrator experience



Global dashboard

View spend details, credit limit, current balances, and available credit



Access Global Reporting and Account Management with a single sign on

Connect securely into the Global Reporting and Account Management (GRAM) tool



Manage user accounts, on-the-go

Approve new account requests¹, reset passwords, and deactivate users



Corporate Alerts³

View and manage spending and alerts



View statements

Easily access your current statement and 12 months of historical statements

Cardholder experience



Cardholder Account Dashboard

View account details such as your credit limit, current balance, available credit, and recent card activity



Apply for or activate a new card

Request a new card from your program administrator¹ and activate it online when it arrives



View or change PIN

View² or change³ your PIN



Lock/Unlock your card

Temporarily lock or unlock your card to prevent any unauthorized activity



Custom Alerts³

Receive alerts through SMS text message, email or phone call to help protect your card from fraudulent activity



View statements and make payments⁴

Easily access your current statement and 12 months of historical statements and pay your bill

1. Available in North America, EMEA and Australia.

2. Available in North America, EMEA, India and Australia.

3. Available in North America with planned expansion to EMEA and APAC.

4. Available in North America.



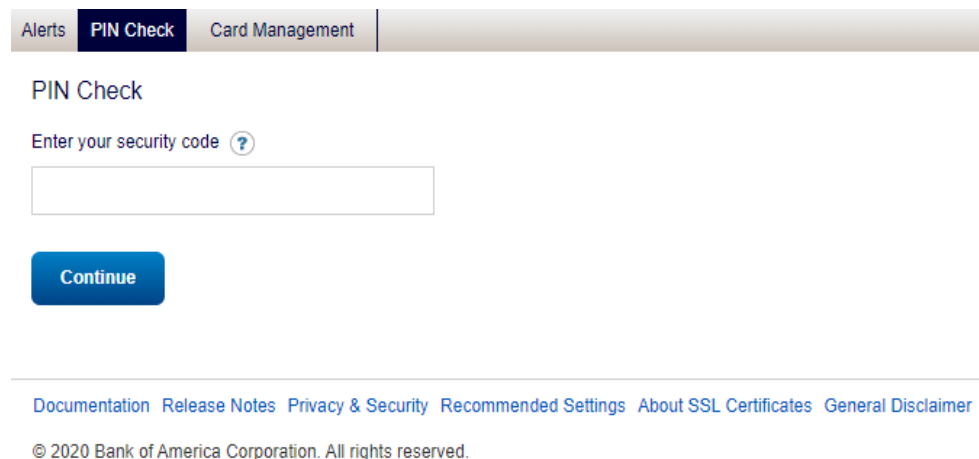
View your PIN online quickly and conveniently

Global Card Access

Program administrators and cardholders can view their PIN in two simple steps

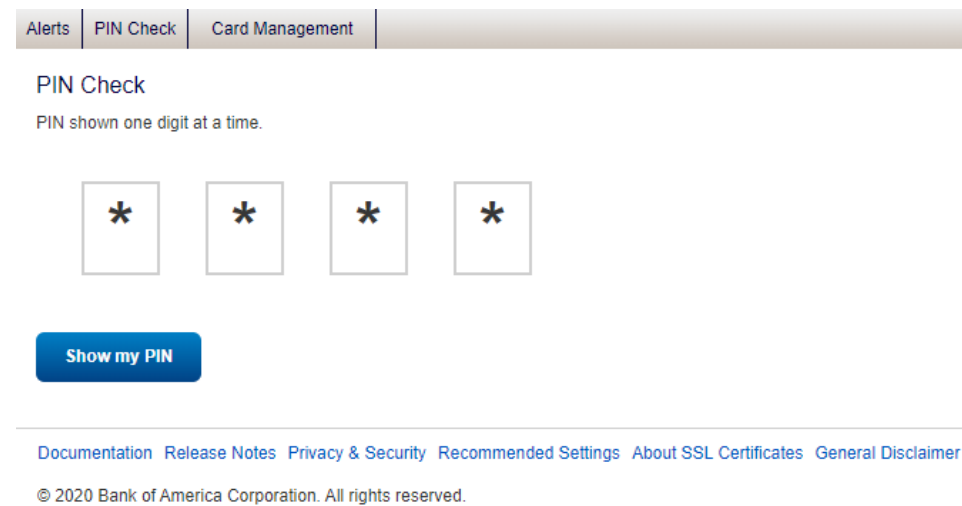
Step by step instructions for initial, one-time registration can be found in our online [Chip and PIN guide](#).

1. Once registration is confirmed, click the 'PIN Check' tab to get started. Enter your card's security code and click 'Continue'.



The screenshot shows a navigation bar with 'Alerts', 'PIN Check', and 'Card Management' tabs. Below the navigation bar, the text 'PIN Check' is displayed. Underneath, there is a prompt 'Enter your security code' with a help icon. A text input field is provided for the security code. A blue 'Continue' button is located below the input field. At the bottom of the page, there are links for 'Documentation', 'Release Notes', 'Privacy & Security', 'Recommended Settings', 'About SSL Certificates', and 'General Disclaimer'. The footer text reads '© 2020 Bank of America Corporation. All rights reserved.'

2. You will be transferred to the PIN Check site. Click 'Show my PIN' where your PIN will be displayed one digit at a time.



The screenshot shows the same navigation bar as in step 1. Below the navigation bar, the text 'PIN Check' is displayed. Underneath, there is a prompt 'PIN shown one digit at a time.' Below this prompt, there are four square boxes, each containing an asterisk (*). A blue 'Show my PIN' button is located below the boxes. At the bottom of the page, there are links for 'Documentation', 'Release Notes', 'Privacy & Security', 'Recommended Settings', 'About SSL Certificates', and 'General Disclaimer'. The footer text reads '© 2020 Bank of America Corporation. All rights reserved.'



Available for card programs in U.S., Canada, EMEA, and certain APAC countries



Global Card Access is the first step in a plan to deliver your corporate card program tools in a single, online location with robust security features.

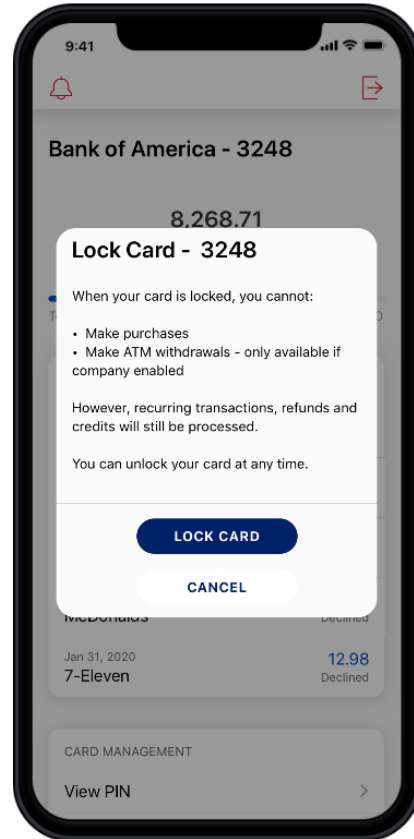
New feature - Lock/Unlock card

The Lock/Unlock Card feature is available to all cardholders globally

1 Select Lock Card

2 Confirm you want to lock your card by selecting Lock Card

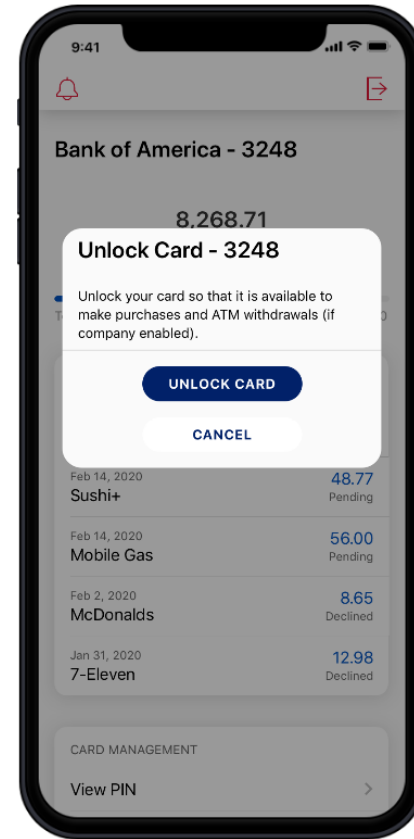
3 You will receive confirmation that the card is locked



1 Select Unlock Card

2 Confirm you want to lock your card by selecting Unlock Card

3 You will receive confirmation that the card is unlock



Lock/Unlock is a cardholder-controlled feature.

- Cardholder servicing can proxy in and lock/unlock card as needed.
- PAs can “opt out” of this tool for their program, if desired.

* Subject to EMEA and APAC Strong Customer Authentication Requirements

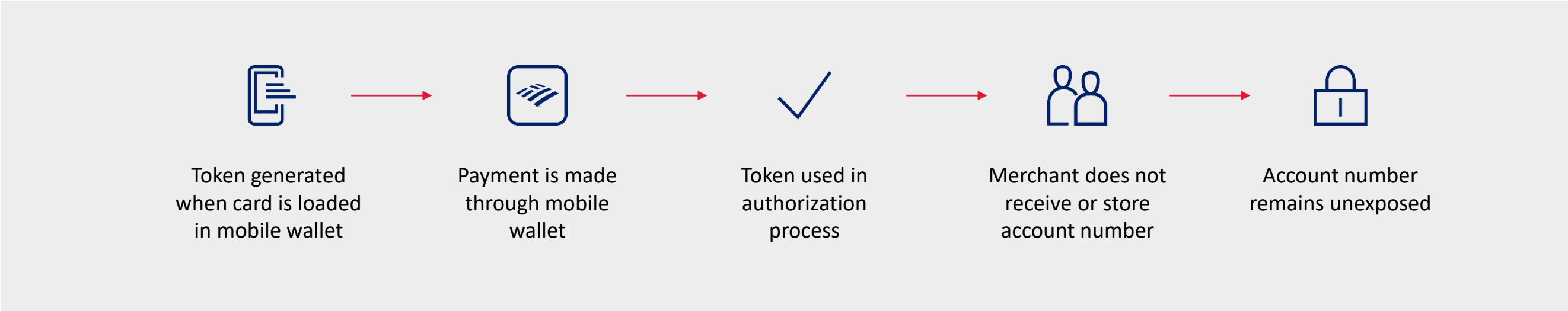


Appendix



Tokenization reduces the risk of fraud

Your account number is never stored on your phone or presented to a merchant.



Requires additional confirmation, such as thumbprint or passcode, for transaction completion



In the event of a data breach, the tokens are exposed and account numbers remain hidden



Chip and PIN cards

Chip & PIN cards provide enhanced fraud protection and increased global acceptance



Added convenience

- Utilize more automatic dispensing machines (unmanned terminals)
- Decrease declines often experienced when using magnetic stripe cards

Enhanced security features

- Transaction information is encoded uniquely every time
- Cardholders verify the transaction by entering their PIN instead of signing to verify the transaction

Dual factor authentication:



something you have (CARD)

+



something you know (PIN)

=



A more secure payment solution



Our online Chip/PIN guide is a helpful reference.



Events are well organized, payments can be too

Global meeting and event planner cards

Gain collective visibility, impose greater control and effectively manage budgets

Our card solutions can help your organization with small meetings to Trade Shows and everything in between



+ Purchasing Cards

- Use one card per event or one card for multiple events
- Ability to create profiles based on user for enhanced controls
- Mobile wallet functionality

+ Virtual Travel Cards

- Tokenized accounts to help reduce fraud
- Instantly issue cards, great for online, over the phone or in-app purchases
- Great declining balance feature
- Custom data elements captured at time of deployment which allows for automated reconciliation and opportunity to eliminate expense reports
- Receipt capture through the mobile app

+ Benefits and features

- Streamline expense process and automated reconciliation
- Capture program spend and drive value of reporting and rebate
- Reduce transaction costs and improve working capital
- Minimize check and cash payments
- Acceptance at millions of locations
- Impose spend and MCC controls to help keep events on budget
- Insurance benefits¹
<https://go.bofa.com/insurancebenefitsmatrix> for more information
- Complimentary access to [Benefits on Us](#)



¹ Limitations may apply by country, visit <https://go.bofa.com/insurancebenefitsmatrix> for more information. Cross border cards do not offer insurance

Card and Comprehensive Payables delivered in 2020!

Optimize

Executive Explorer

- A premium card option
- Lounge Access and Airport Fast Track statement credits
- Enhanced insurance coverage
- White glove servicing
- Unique, metal card design

Expanded Supplier Network

- Supplier focused solutions to drive acceptance and retention

Benefits on Us

- Benefits for cardholders
- Free access to select museums
- Restaurant loyalty rewards
- Additional rebate opportunity when spending at in-network restaurants

Integration with Coupa

- Preconfigured integration with procure-to-pay, enterprise and expense reporting platform

Simplify

Global Card Access

- Straight-forward card account management
- Simplified access to statements and payments card management tools
- PIN Change capabilities (N.A.)
- Online card activation

Streamlined transaction processes

- Global Mobile Wallet
- Global Contactless Cards

Works enhancements

- User ID linking
- Overnight delivery option
- Free text comments

GRAM enhancements

- Redesigned user interface for more interactive experience
- Enhanced expense reporting tool



#1 Issuer
of Visa & Mastercard commercial card and prepaid solutions (2021 Nilson Report)



1st Commercial Bank
with global contactless and mobile wallet capabilities



Global Commercial Card and Comprehensive Payables

2021: Advancing electronic payment automation and digital-first solutions



EXPAND REACH

New opportunities to help card programs grow

Programs that increase supplier acceptance of card payment

- Additional virtual card payment options
- Enhanced virtual payables support portal
 - Self-enrollment site for suppliers
 - AP file submission site for buyers

Global capabilities

- Expanded local currency markets
- International cross border card expands to EURO and HKD



IMPROVE EFFICIENCY

Simplify AP operations and optimize working capital

Integrated invoice and payment automation

- Complete AP automates the AP cycle from invoice receipt and approval to payment execution

Streamlined paper to electronic payment transformation

- Supplier Payment tools
 - Automate payment processing
 - Proprietary rates for strategic suppliers



ENHANCE EXPERIENCES

Expand cardholder mobility tools and touch-free features

Card options adapted to environmental demands

- Modern card design that supports security
 - Contactless, tap-to-pay feature
 - Extended expiration dates

Digital-first cardholder tools through Global Card Access

- Cardholders can access account information through the mobile app
 - Biometric login enhances security
 - Streamlined authentication for e-commerce purchases (EMEA)
- Global expansion of online, self-service tools including PIN change and alerts

