

Best Credit Card for Business

My capital one business card is giving me a lot of trouble, too many false "fraud alerts" where they stop my cc from working. Anyhow any recommendations on the best credit card for business. I think I would prefer the highest cash back available, since we do not travel much. Also, I would like my Secretary to have her own sub-account card with a small limit, like \$500/mo. Thanks.

My Capital One Venture card did that until I raised hell about it with a supervisor in the fraud dept. It has nearly stopped completely. I'll be surprised if you can find one with sub-accounts that work the way you want.

Shell Bleiweiss, Illinois

I've have a Chase cash-back card for about a year. So far, I've been very happy with it, and Chase's customer service has been terrific!

Scott I. Barer, California

I use a Costco AmEx card. The rebates with an Executive Costco membership and the AmEx card are quite nice. Plus with an AmEx, one gets the AmEx customer service folks. I love them! Was flying home and had the flights from hell. United couldn't get me out, so I was switched to another airline and asked to have my United baggage check fee returned. When I got my statement and the charge wasn't refunded, AmEx credited me and AmEx worked with United. Same great service when a pizza delivery guy changed my generous tip to a VERY generous tip.

Deb Matthews, Virginia

Deb, I agree, but is this really Amex, not Costco?

Ed Poll, California

A good relationship with your bank will pave the way for a good relationship with your credit card company. I've gotten my card via the bank ... it's better in my opinion to use a community bank. They tend to take a greater interest and help you more than a larger bank will.

I've used Amex/Costco as well in order to buy gas from Costco at a much lower price ... interesting that in California, Costco has more than 5% of CA gas consumption, a surprising and an incredible amount ... No one comes close to that percentage.

I haven't tied this yet to my store, www.lawbizstore.com ... but, with this discussion, I'm going to check into that ...

Ed Poll

I use an AmEx card that I got from Costco. Here's the link - *
<http://tinyurl.com/7vdguq7>

Deb Matthews

It's Amex. I had a dispute with a hotel that I could not get resolved any other way. Each involved entity I contacted sort of blew me off. Amex took it seriously and resolved it perfectly.

Fern Summer, New York

American express has a lot of useful benefits, (ie insurance for car rentals) and I like the rewards program because i can directly spend my points on amazon. I also have a chase card that lets me do that.

Lesley Hoenig, Michigan

I second (or third or fourth or fifth) the Amex vote. I have an Amex plum card. It's great. If you pay it within 10 days of the invoice date, you get a 1.5% discount on your entire bill. I don't think we would really use miles or points at our practice, so this is the best deal for us. You can get additional cards (you get one additional card free), but I'm not sure if you can limit the credit on the additional card or not. I LOVE Amex customer support. They are fantastic.

Carole (Butcher & Callaghan)

Do any of y'all have a problem with Amex not be accepted in certain places? I haven't had a cc in years, but am thinking about getting one for my practice. I love that you are mentioning such great service, but if it is the only card I use, I don't want to get stuck.

Cheers,
Beth Roach, Florida

We have Ink from Citibank and, so far, have really liked it. We got the points option but I know there is a cash back option as well.

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Justin Meyer, New York

It is not accepted everywhere the way Visa and MC almost are. I would say Visa at 99%; Amex at 85%. Numbers are wild ass guesses.

Shell Bleiweiss

Plus AMEX allows you to pay with points for stuff like gas and groceries. In addition they will do a separate card with a limit for employees

K. Glenda Cameron

So far the only place I have had an issue with is the parking meters in front of our courthouse. I know that several places don't take Amex (like me, for example), but it hasn't been an issue. Also, as my CPA points out, for places that don't accept Amex, I can just use my personal card and reimburse myself. I actually have two company cards, and Amex and a Commerce Bank Visa. I hate Commerce Bank's website with a passion, and their customer service is just so-so, but I keep the card because it's easier for me to track expenses than if I used my personal card. However, the only reason I have it is that I got it before the Amex. If I had gotten the Amex first, I never would have gotten another company card. I would have just sucked it up and used my personal card for parking.

Hope that helps!
Carole
