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## Press Release

For business editors  
18 June 2024

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### Commerzbank expands its credit card offering for business customers

- **Fully digital credit card offers many advantages in card management and usage**
- **Cooperation between Commerzbank, neoser, and Berlin start-up Pliant**

Commerzbank AG is expanding its credit card range for business use. We expect business customers will be able to manage their card portfolio themselves using the fully digital solution and seamlessly integrate it into their own billing processes from the third quarter 2024 onwards. This makes it much easier for companies to issue new cards to their employees. The new offer gives our customers the option to restrict card usage, for example for certain periods of time or purposes. The offer was implemented thanks to the close cooperation between Commerzbank, neoser, the early-phase investor of Commerzbank, and Pliant, the Berlin start-up for credit card solutions.

“The expansion of our product portfolio in the card sector underlines our claim to be the first point of contact for business customers in Germany. With our new digital credit card solution, we enable our customers to make their billing processes more efficient and thus save costs and time,” explained Tobias Knoll, Head of Value Stream Accounts and Payment Methods in Commerzbank's Private and Small-Business Customers segment.

Malte Rau, CEO of Pliant, said: “Our hypothesis at Pliant has always been that long-term success is only possible in cooperation with banks. That is why we are pleased to support Commerzbank as a strong partner of small- and medium-sized business customers in Germany with an innovative credit card solution.”

The cooperation was initiated by Commerzbank's own early-phase investor neoser, which has already been cooperated with Pliant since 2021. “We have meanwhile invested in 36 start-ups to shape the digital and sustainable transformation of financial services. The cooperation between Pliant and Commerzbank underlines once again our approach to ultimately create added value for Commerzbank's customers,” Matthias Lais, Managing Director of neoser, commented.

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#### About Commerzbank

Commerzbank is the leading bank for the German Mittelstand. In addition, the Bank is a strong partner for around 25,500 corporate client groups and almost 11 million private and small-business customers in Germany. The Bank's two Business Segments – Private and Small-Business Customers and Corporate Clients – offer a comprehensive portfolio of financial services. Commerzbank transacts approximately 30% of Germany's foreign trade and is present internationally in more than 40 countries in the corporate clients' business. The Bank focusses on the German Mittelstand, large corporates, and institutional clients. As part of its international business, Commerzbank supports clients with a business relationship to Germany, Austria, or Switzerland and companies

operating in selected future-oriented industries. In the Private and Small-Business Customers segment, the Bank is at the side of its customers with its brands Commerzbank and comdirect: online and mobile, in the advisory centre, and personally in its branches. Its Polish subsidiary mBank S.A. is an innovative digital bank that serves approximately 5.7 million private and corporate customers, predominantly in Poland, as well as in the Czech Republic and Slovakia.

**About Pliant**

Since 2020, Pliant has been on a mission to rethink credit cards and empower companies to grow by providing a smart way to pay that scale with their business. With its app and API-based solutions, Pliant allows companies to issue physical and virtual credit cards, automate payment processes, track spending, and seamlessly integrate this data into their finance stack.

**About Neosfer**

neosfer is the early-stage investor and innovation unit of Commerzbank Group. It investigates future technologies that are relevant to business and society, promotes and develops sustainable, digital solutions, and brings them profitably to the Bank and its customers. All of this is done through the three areas of invest, build, connect. It creates access to innovation through strategic venture capital (invest), in-house development of technologies and business models (build), and building ecosystems around the sustainable and digital future of society (connect). With a portfolio of more than 30 digital and sustainable start-ups, neosfer has always kept its eyes on the future and is continuously developing. neosfer GmbH, or neosfer for short, is a wholly owned subsidiary of Commerzbank AG based in Frankfurt/Main.