

Mastercard® Business Card

The ideal credit card for SMEs



WISECA
card services



An Aduno Group company
www.aduno-gruppe.ch



Tailored to your needs

Switzerland's position as an efficient and innovative nation is largely attributable to small and medium-sized enterprises. Our payment method is equally innovative: the Business Card is a credit card tailored specifically to your company. The free online management of expenses facilitates administrative tasks and ensures greater cost control. We understand your needs.

Business Card – the credit card for SMEs.

"My Business Card allows me to be flexible."

Ivo Weiss, Interior Designer at the architecture firm INNENRAUM

Products. Customised.

Perfect for use in your everyday business.

More than just a card

The Business Card is more than just a simple credit card. It's suitable for even smaller expense items. And its add-on features save you time and work.

Using the Business Card within your company offers the following benefits for expense processing:

- Simpler handling of business expenses
- No cash advances or refunds to employees
- No need to convert cash into foreign currency
- Cash withdrawals with PIN code on request

And that's not all

We will also help you monitor and settle all your expenses. In addition to the collective monthly bill for all your company cards, you have the option of providing every cardholder with a monthly billing statement. This can be used as an expense receipt for accounting purposes, for example.

Flexibility. Worldwide.



Contactless payment

Business Cards are equipped with the practical contactless payment feature. It makes charging small purchases to the card faster and easier than ever before: just hold the card up to the contactless terminal and the purchase is automatically booked! No signature and no PIN is required – but you still have the security you have come to expect from Mastercard®. For more information, visit www.viseca.ch/contactless.

Important: the amount of the purchase can only be charged to you once per transaction.

"The Business Card has made things much simpler for me and my employees. It makes our lives easier on business trips – and on every other working day as well."

Réne Hauser, owner of INNENRAUM,
an architecture firm with 15 employees

Service. Paramount.

Expense overview is just a click away

We all know how time-consuming it can be to manage our expenses – checking receipts and invoices, coordinating cash advances and reimbursements, processing expense forms, and much more.

The free online eXpense service gives you a constant overview of all your expenses, thus saving valuable time.

The person you designate as administrator can view the transactions on all the cards at any time with just a simple click of the mouse. Plus, predefined reports are available that allow useful assessments to be made without a lot of effort.

In addition, if desired, cardholders can view and monitor their own current expenses online.

Benefits at a glance

- Secure administrator login which enables you to create further access rights
- Overview of expenses incurred by each individual cardholder
- Various reports with simple selection options
- Straightforward web solution, no software installation on your system
- Complete control, anytime, anywhere

Simple and secure login

To obtain your login, simply tick the "yes" box next to the "Login for eXpense" option in the basic application form. The person specified by you will be designated as the administrator in the system. We will contact you directly with regard to the registration process.



Security. Guaranteed.

A sign of trust

A personal Business Card not only motivates employees, but makes working life easier – for all concerned.

In addition to the aforementioned benefits for your employees and your company, this card also offers all the advantages of a regular credit card:

- Accepted worldwide
- Protection from misuse
- 24-hour assistance in emergencies
- Group travel and air accident insurance

Choose the Business Card that best suits your needs. More details are available in the overview on the last page of this brochure. Your bank will also be pleased to advise you.

Benefits. Endless.

Good value

Even the price is attractive. You pay the full annual fee for the first card, and just half the annual fee for additional cards for your employees.

Turnover bonus

Whenever you use your Business Card, you benefit from a turnover bonus that can lower the annual fee even further. The more often your employees use the card, the bigger your rewards will be.

Hertz car rental discounts

Pay for your hire car with your credit card and get a discount of up to 20% on the Non-PrePaid Standard rates. For more information, visit www.viseca.ch/hertz.

Enhanced advertising effect.

Design your own card

This option is available with the Business Card Silver. You can personalise your company credit card by adding your company logo and a picture of your choice. This makes a good impression and reinforces your team's corporate identity.



Design your own card in just a few steps

At www.upload-picture.ch you can design your own Business Card in just a few easy steps.

Summary of services and fees

The right type of card for every business



| | Mastercard® Business Card Silver in CHF | Mastercard® Business Card Gold in CHF | Mastercard® Business Card Gold in EUR/USD |
|--|---|--|--|
| Products. Customised. Annual fee | First card: CHF 100 Each additional card: CHF 50 | First card: CHF 170 Each additional card: CHF 85 | First card: EUR/USD 150 Each additional card: EUR/USD 75 |
| Card limit | CHF 3 000 Max. CHF 10 000 per month | From CHF 10 000 per month as required | From EUR/USD 5 000 per month as required |
| Service. Paramount. eXpense online service management | Free online access to eXpense. For optimal, secure control over expenses worldwide at all times. | | |
| Own card design | CHF 40 per year and card Upload own card design at www.upload-picture.ch | Not possible | Not possible |
| Customer service | Call our business customer service team on +41 (0)58 958 84 01 for friendly, professional and reliable assistance, Monday to Friday from 8 a.m. to 5.30 p.m. | | |
| Security. Guaranteed. Group travel and air accident insurance* | | | |
| Search, recovery and repatriation costs | Max. CHF 60 000 | Max. CHF 60 000 | Max. CHF 60 000 |
| Invalidity and death | Max. CHF 300 000 | Max. CHF 500 000 | Max. CHF 500 000 |
| 24-hour assistance | In an emergency, the specialists who provide our 24-hour assistance on +41 (0)58 958 82 85 will organise the help you need. They can provide you with the addresses of doctors, hospitals and lawyers around the world and advise you in emergency situations abroad. | | |
| Liability in case of loss or theft | No liability for you as the cardholder provided that due care was taken. Report the loss or theft of your card immediately to our customer service. | | |
| Benefits. Endless. Turnover bonus (per card, excl. fees) | From CHF 10 000 annual turnover: annual card fee reduced by half in the following year. | From CHF 10 000 annual turnover: annual card fee reduced by half in the following year. From CHF 20 000 annual turnover: annual fee waived in following year. | From EUR/USD 7 500 annual turnover: annual card fee reduced by half in the following year. From EUR/USD 15 000 annual turnover: annual fee waived in following year. |
| Car rental discounts | You save up to 20% at Hertz on their Non-PrePaid Standard rates. | | |
| Flexibility. Worldwide. Contactless payment | Wherever you see the contactless symbol you can pay simply by holding your credit card up to the payment terminal. For small purchases you don't even have to enter your PIN – it's quick, convenient and secure. | | |
| Replacement card worldwide | CHF 20, in Switzerland generally within two working days, abroad three to six working days. | Free of charge, in Switzerland generally within two working days, abroad three to six working days. | Free of charge, in Switzerland generally within two working days, abroad three to six working days. |
| Billing | Collective monthly bill showing individual transactions, separate billing statements for cardholders on request. | | |
| Payment methods | Card billing in CHF: choice of payment slip (ESR) or direct debit (LSV). | Card billing in CHF: choice of payment slip (ESR) or direct debit (LSV). | Card billing in EUR: choice of bank payment or direct debit (LSV). Card billing in USD: bank payment only. |
| Cash withdrawals | Withdraw cash at ATMs worldwide using your PIN code – it's easy and convenient. | | |
| Acceptance worldwide | You can pay without cash at over 43 million points of sale, in Switzerland and throughout the world. | | |

* Details are provided in the General Insurance Conditions (GIC), which will be sent by separate post.



Three good reasons to use the Business Card

■ Facilitate your working life

Online access to lists of all your transactions and expenses

■ Motivate your employees

Show you trust them and simplify the way you manage your expenses

■ Enhance advertising effect

Feature your corporate design on your Business Card

My credit card.

For cashless payment – and more.

Service. Paramount.
Products. Customised.
Security. Guaranteed.
Benefits. Endless.
Flexibility. Worldwide.
Future. Assured.

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An overview of the Business Card fees and services
can be found on the last page of this brochure.