

Mastercard® Corporate Card

# Business expenses managed efficiently



**WISECA**  
card services



An Aduno Group company  
[www.aduno-gruppe.ch](http://www.aduno-gruppe.ch)



## Save money and time managing your expenses

Managing expense forms, checking individual bills, obtaining advances on expenses from the bank, administering foreign currencies – it all takes time and costs money. But now there's an easier way: with a Corporate Card from Viseca. This credit card is specially designed to meet the needs of companies and offers you a whole range of attractive benefits.

Mastercard® Corporate Card – the credit card for demanding clients.

## Security. Guaranteed.

**With the Mastercard® Corporate Card you benefit from the following services.**



### **Efficient expense management**

Central billing and statements allow you to precisely control expenses and make reliable analyses of your cost structure. You'll find that the Corporate Card is an indispensable tool for steering and controlling costs.



### **Lower costs for administration**

Your employees have the convenience of using the Corporate Card to pay for company purchases and expenses. When travelling abroad, there is no longer a need to buy foreign currency in advance and later change it back. You receive a comprehensive monthly bill clearly showing all the transactions made with the card.



### **More security**

If your Corporate Card is lost or stolen, it will usually be replaced within two working days in Switzerland and within three to six working days if you are abroad – a special advantage over cash, especially when you are out of the country. If necessary, Visa can also organise emergency cash until your replacement card is received.



### **Corporate Card Gold in euros and US dollars**

If your employees travel frequently in euro or US dollar currency areas, then it pays to have a Corporate Card Gold denominated in the corresponding currency. It saves you the cost of currency conversion fees and protects against the risk of exchange rate fluctuations.

The only requirement is that you have a Swiss bank account, preferably in the same currency as your card.

## Benefits. Endless.

### Corporate rewards programme and turnover bonus

With a Corporate Card from Viseca your company automatically benefits from a corporate rewards programme based on card turnover. The more often your employees use the card, the bigger your rewards will be.

**Company bonus for Corporate Card Gold**

The company bonus is determined by the average annual amount spent on all the cards. If the annual average turnover per card is at least CHF 10 000 or EUR/USD 7 500 (excluding fees), the annual fee for all the cards will be reduced by half in the subsequent year, and as of an annual average turnover per card of CHF 20 000 or EUR/USD 15 000, the fee for all the cards will be waived the following year.

**Turnover bonus for Corporate Card Silver and Gold**

The turnover bonus is determined by the annual amount spent on each individual card. For every card with which at least CHF 10 000 or EUR/USD 7 500 (not including fees) is spent in a given year, the annual card fee will be reduced by at least half in the subsequent year. And for every Gold card with an annual turnover of at least CHF 20 000 or EUR/USD 15 000, the annual card fee will be waived entirely the following year.

### Turnover bonus at a glance

Annual card turnover	Mastercard® Corporate Card		
	Silver CHF	Gold CHF	Gold EUR/USD
Up to CHF 10 000, EUR/USD 7 500	CHF 100	CHF 170	EUR/USD 150
From CHF 10 000, EUR/USD 7 500	CHF 50	CHF 85	EUR/USD 75
From CHF 20 000, EUR/USD 15 000	CHF 50	CHF 0	EUR/ USD 0

# Products. Customised.

**Travel and shopping: more transparency, less administration.**



## Travel card\*

Designate the card number of a Corporate Card for use by the travel office through which you regularly book employee business trips. All the costs incurred for flight tickets, hotel arrangements, etc. will then be clearly summarised in a single credit card bill.



## Shopping card\*

You can assign the credit card number of a “shopping card” to your purchasing department (cost centre). When placing orders, e.g. for office materials and subscriptions, the buyer simply quotes the card number to the supplier. This is a convenient way of ensuring an up-to-date, detailed overview of company purchases.



## Extra benefit (only applies to the Corporate Card Gold)

Purchases made using travel and shopping cards count in full towards the company bonus (see “Turnover bonus at a glance”).



## Please note

The travel and shopping cards described here are non-personal cards, i.e. they are not issued in the name of a given cardholder. Compliance with the obligation to take due care (Art. 3 of the General Terms and Conditions) is therefore particularly important.

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\* This is a single-purpose card and can only be used for transactions made via the Internet or by phone.





## Flexibility. Worldwide.

### Flexible billing and statement options to fit your internal processes.

#### Collective statement\*

1. Your company receives a centralised bill (collective statement) with a balance overview for all cards. In addition, for each card a separate information statement is provided showing the individual transactions for that card. This information statement can be used for internal expense accounting purposes.
2. Companies that only require a few credit cards can receive a collective statement showing details of the individual transactions and the balance for each card user, plus the overall total. This eliminates the need for separate information statements for the individual cards.

#### Individual statement

3. A separate monthly statement is provided for each card (individual statements) and sent to the cardholder. The individual statement shows in detail all transactions made with the card. On request, copies of all individual statements can also be sent to the company for information purposes.

#### Payment options for collective and individual statements

Card use is billed monthly and can be paid as follows

- in CHF:  
choice of payment slip (ESR) or direct debit (LSV)
- in EUR:  
choice of bank payment or direct debit (LSV)
- in USD:  
bank payment only

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\* On request, the cost centre or employee number to which each card is assigned will be printed on the collective and individual statements.

## Service. Paramount.

**So you have full control over your credit card account at all times, wherever you are.**

### **Mastercard® SmartData OnLine\***

There's no software to buy and no implementation costs of any kind. Mastercard SmartData OnLine is a service of Mastercard International.

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\* SmartData OnLine is suitable for companies utilising at least ten credit cards.



### **Contactless payment**

Corporate 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](http://www.viseca.ch/contactless)

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

### **It's this quick and easy**

- Log on to SmartData OnLine via the Internet ([www.viseca.ch/sdol](http://www.viseca.ch/sdol)).
- A secure administration login lets you manage access rights of cardholders and enables controlling.
- You can produce customised reports that can be exported and processed further in all major computer systems.
- SmartData OnLine lets you specifically automate your company's expense processing and accounting.
- SmartData OnLine helps you to make the most out of the available savings potential.

### **Enhanced advertising effect.**



### **Cards with your company logo, on request**

(one-time fee)

Turn your Corporate Card into a company business card – have it printed with your company logo (in black).





Advanced cost allocation  
function including  
cost splitting, manual  
document creation



Global web-based  
reporting and  
cost management  
applications



No software  
installation



Easy to use according to  
individual requirements  
(supports 13 languages and  
most common currencies:  
CHF/EUR/USD)



Real-time data  
access, reporting  
and data export



Individually  
programmable  
data access rights



Maximum  
data security



# Summary of services and fees

Benefits at a glance



	Mastercard® Corporate Card Silver in CHF	Mastercard® Corporate Card Gold in CHF	Mastercard® Corporate Card Gold in in EUR/USD
<b>Products. Customised.</b> Annual fees	Company master account free of charge Max. CHF 100 CHF 50 CHF 50	Company master account free of charge Max. CHF 170 CHF 50 CHF 50	Company master account free of charge Max. EUR/USD 150 EUR/USD 40 EUR/USD 40
- Employee card - Travel card - Shopping card			
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
<b>Service. Grossgeschrieben.</b> SmartData OnLine	CHF 500 per year. With SmartData OnLine you have full control over your credit card account at all times, wherever you are.		
Cards with your company logo	CHF 400 (one-time fee) On request, your company logo will be printed on all your Mastercard Corporate Cards (black).		
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.		
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.		
<b>Security. Guaranteed.</b> Group travel and air accident insurance*	Included	Included	Included
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.		
<b>Benefits. Endless.</b> Company bonus on card purchases and cash withdrawals (per company master account)	Not available	From CHF 10 000 annual turnover (average turnover per card): annual fee for all cards reduced by half in the following year. From CHF 20 000 annual turnover (average turnover per card): annual fee for all cards waived in following year.	From EUR/USD 7 500 annual turnover: (average turnover per card): annual fee for all cards reduced by half in the following year. From EUR/USD 15 000 annual turnover (average turnover per card): annual fee for all cards waived in following year.
Turnover bonus on card purchases and cash withdrawals (per card, excluding 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 <b>Non-PrePaid Standard</b> rates.		
<b>Flexibility. Worldwide.</b> Payment methods	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.





## Five good reasons to use Mastercard® Corporate Cards

### ■ Rewards programme based on your card turnover

Company bonus (Gold only) and turnover bonus  
(Silver and Gold)

### ■ Cards in Swiss francs, euros or dollars – it's your choice

Optimal when the use of the card is concentrated  
in the corresponding currency area

### ■ Cards displaying your company logo

On request, we can print your company logo on the  
Corporate Card

### ■ Discounts on Hertz car rentals

Up to 20% discount on the Non-PrePaid Standard  
rates at Hertz, the world's largest car rental company

### ■ SmartData OnLine

Full, secure control over all your expenses worldwide,  
all the time

## My credit card.

## For cashless payment – and more.

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

## Viseca Card Services SA

Hagenholzstrasse 56  
P.O. Box 7007  
8050 Zurich  
Phone +41 (0)58 958 84 01  
Fax +41 (0)58 958 84 06  
[www.viseca.ch](http://www.viseca.ch)

An Aduno Group company  
[www.aduno-gruppe.ch](http://www.aduno-gruppe.ch)

With the Corporate Card you have your expense management  
under control at all times – simply and efficiently.