

Visa Business Card Basic



In a nutshell

- Credit card to suit you
- Maximum financial flexibility thanks to option to pay by instalments
- "one" – the free digital service
- Good value
- Attractive card options

Service. Paramount.

Save time and money – with ease and flexibility

This business card from Viseca is the bespoke credit card that supports your company. The free "one" digital service makes administration easier and ensures greater cost control. This credit card is specially designed to meet the needs of companies and offers you a whole range of attractive benefits. Visa Business Card Basic – the ideal payment method for small businesses and start-ups.

Liquidity. Anytime.

Maximum financial security

The convenient option to pay by instalments guarantees your company financial flexibility at all times: You decide whether your company will settle the monthly credit card bill in one go or in instalments.

Benefits. Endless.

Good value

This payment card also boasts an attractive annual fee. A Visa Business Card Basic costs just CHF 49 a year and gives you all the important advantages you expect from a credit card. It makes cashless payment the easiest thing in the world for any company.

Future. Assured.

"one" – the free digital service

No matter whether you use your smartphone, your Apple Watch or the website – the "one" digital service lets you manage your credit card safely and securely. Registration is easy and only has to be done once.

Your benefits:

- Complete overview of all payments and bills for your credit card
- Numerous self-services, e.g. ordering a PIN code, blocking and unblocking a lost card in the "one" app and ordering a replacement card
- Simple confirmation of online payments via the "one" app or by SMS code
- Display of the available amount
- Analysis and comparison of spending by category and time period
- Push notification or SMS after transaction
- Secure login via fingerprint or Face ID

Further information on the one-time registration can be found at one-digitalservice.ch/one

Flexibility. Worldwide.

Attractive card options



Simple statements

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



Contactless payment

Wherever you see the contactless symbol, you can make contactless payments with your credit card, easily and securely. For small purchases you don't even have to enter your PIN.



Mobile payment

It's quick, convenient and secure to pay with Apple Pay, Google Pay™, Samsung Pay, Fitbit Pay, Garmin Pay™ and SwatchPAY!.

For more information, visit
viseca.ch/mobile-payment

Products. Customised.

Credit cards to suit you

Benefits at a glance

Enjoy the advantages of our credit cards and benefit from secure and easy payments. In addition to the abovementioned comforts for your employees and your company, this card also offers all the services of a regular credit card:

- Accepted worldwide
- Protection from misuse
- 24-hour customer service

Discount on Hertz car hires

Pay for your hire car with your credit card and you'll qualify for a discount and other benefits. For more information, visit viseca.ch/hertz

Start benefiting today by filling out an online application for a Visa Business Card Basic credit card right now:



viseca.ch/business-basic-en

Full details of our card products can be found at
viseca.ch/companies

A summary of fees and services can be found on the next page.

Summary of fees and services

	Visa Business Card Basic
Annual fee	CHF 49
Card limit	CHF 1 000 up to CHF 10 000 per month
Customer service	Our staff are available to offer you friendly, competent, reliable assistance: 24/7 every day of the year.
Replacement card worldwide	CHF 20
Commission for cash withdrawals	4%, min. CHF 10 at ATMs and bank counters worldwide
Transactions in foreign currency	Amount at exchange rate + 1.75% processing fee
Transactions in CHF abroad	Amount + 1.75% processing fee
Instalment interest rate/interest rate on arrears (annual interest rate)	12%
Processing fee in the event of late payment	CHF 30 per bill
PIN code/PIN replacement	CHF 10 (free of charge via "one" digital service)
Cash payments made at post office	CHF 2.90 per payment
Mailing of paper bills	CHF 2 per bill (free until the launch of digital billing in the „one“ digital service, in the 2nd half of 2022)
Fee for reprinting bills, transaction summaries, statements of interest paid, etc.	CHF 5 per reprint
Loss or theft	No charge (CHF 0) for the cardholder if loss/theft is reported immediately and provided that due care was taken (Art. 3 and 4, General Terms and Conditions).
Cash withdrawals	Withdraw cash at ATMs worldwide using your PIN code – it's easy and convenient.

Additional services

"one" digital service	Free
Mobile payment	Apple Pay, Google Pay™, Samsung Pay and other payment solutions free of charge
Discount on Hertz car hires	Pay with your credit card and take advantage of a discount and other benefits.