

Mastercard® Corporate Card Gold



In a nutshell

- Credit cards to suit you, available in CHF, EUR or USD
- Save time and money managing your expenses
- More insurance protection at no extra cost
- Mastercard® SmartData OnLine
- Corporate rewards programme and turnover bonus
- Attractive card options

Service. Paramount.

Save time and money managing your expenses

The Corporate Card from Viseca 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 big business.

Security. Guaranteed.

More insurance protection at no extra cost

With the Corporate Card, you benefit from many useful insurance services. Use your Corporate Card and feel safe and secure wherever you go, knowing you are optimally insured.

- Travel accident insurance
- Trip interruption insurance
- Medical travel assistance
- Luggage insurance
- Trip cancellation insurance
- Hire car insurance
- Corporate liability waiver

Detailed information can be found at viseca.ch/insurance-companies

Benefits. Endless.

Company and card turnover bonus

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

Future. Assured.

Mastercard® SmartData OnLine

SmartData OnLine is a service of Mastercard® International. There's no software to buy and no implementation costs of any kind. The secure administrator 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 common ERP systems. SmartData OnLine lets you specifically automate your company's expense processing and accounting.

SmartData OnLine is suitable for companies using at least ten credit cards.

- Maximum data security
- Global web-based reporting and cost management applications
- Individually programmable data access rights
- Real-time access to data, reporting and data exports to all common ERP systems
- Easy to operate (supports 16 different languages)
- Sophisticated cost allocation feature including cost splitting, manual document production, etc.

Detailed information can be found at viseca.ch/sdol

Flexibility. Worldwide.

Attractive card options



Efficient expense management – reduced administration

Central billing and statements allow you to precisely control expenses and make reliable analyses of your cost structure. 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.



Flexible billing and statement options

Collective statement*: centralised statement with a balance overview for all cards plus an information statement showing the individual transactions for internal expense accounting purposes.
Individual statement*: separate monthly statement sent directly to the cardholder and/or copied to the company.



Company travel card*

Designate the card number of a Corporate Card for use by the travel office through which you regularly book employee business trips. The costs incurred for flight tickets and hotel arrangements, etc. will then be shown on the statement for this credit card.



Company shopping card*

When placing orders for office materials, etc., your purchasing department can simply quote the card number to the supplier – that way you always have an up-to-date and detailed overview of all company purchases.

* Travel and shopping cards are non-personal cards, i.e. they are not issued in the name of a given cardholder. These are single-purpose cards and can only be used for transactions made via the Internet or by phone. Compliance with the obligation to take due care is therefore particularly important.

Products. Customised.

Credit cards to suit you

Corporate Card Gold in EUR and USD

For employees who travel frequently in euro or US dollar currency areas, 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 exchange rate fluctuations.

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

Enhanced advertising impact

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

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

Full details of our card products can be found at viseca.ch/companies or on your bank's website.

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

Summary of fees and services

	Mastercard® Corporate Card Gold in CHF/EUR/USD
Annual fees - Employee card - Travel card - Shopping card	Company master account free of charge Max. CHF 170 / EUR/USD 150 CHF 50 / EUR/USD 40 CHF 50 / EUR/USD 40
Card limit	From CHF 10 000 / EUR/USD 5 000 per month as required
Customer service	Our staff are available to offer you friendly, competent, reliable assistance: 24/7 every day of the year.
eXpense for online expense management	CHF 500 (one-time activation fee) CHF 500 (licence fee per year/card currency)
Cards with your company logo	CHF 400, one-time fee to have your company logo printed in black
Replacement card worldwide	Free of charge
Commission for cash withdrawals	3.5% at ATMs worldwide Min. CHF 5 / EUR/USD 3.50 (Switzerland) Min. CHF 10 / EUR/USD 7 (abroad) 4% at bank counters worldwide Min. CHF 10 / EUR/USD 7 (Switzerland and abroad)
Transactions in foreign currency	Amount at exchange rate CHF + 1% / EUR/USD + 1.5% processing fee
Interest on arrears	14.93%
PIN code/PIN replacement	Free of charge
Loss or theft	No charge (CHF/EUR/USD 0) for the cardholder if loss/theft is reported immediately and provided that due care was taken
24-hour assistance	We are here for you day and night on +41 (0)58 958 82 85 to organise the emergency help you need. We can provide you with the addresses of doctors, hospitals and lawyers around the world and support you in emergency situations abroad.
Cash withdrawals	Withdraw cash at ATMs worldwide using your PIN code – it's easy and convenient.

Insurance cover*

Travel accident insurance	Compensation in the event of death and disability as well as assumption of transport and rescue costs, up to CHF 600 000 per event and per person.
Trip interruption insurance	Assumption of costs in the event that the business trip is interrupted, cancelled or extended, up to CHF 10 000 per event and per person.
Medical travel assistance	Unlimited assumption of costs for return trip, return transport and repatriation as well as assumption of costs for search and rescue and for medical treatment, up to CHF 500 000 per event and per person.
Luggage insurance	Assumption of costs in the event of theft, loss or damage as well as for the purchase of essential clothing and toiletries in case of delay, up to CHF 5 000 per event and per person.
Trip cancellation insurance	Assumption of costs for cancellation and any rebooking, up to CHF 10 000 per event and per person.
Hire car insurance	Damage and theft are covered for up to CHF 100 000, and the excess payable for fully comprehensive hire car insurance is covered for up to CHF 10 000 per event.
Corporate liability waiver	If the corporate credit card happens to be used for illegal purposes, your company is also insured for card misuse for up to CHF 50 000 per event and per card.

Additional services

Company bonus on card purchases and cash withdrawals (per company master account)	From CHF 10 000 / EUR/USD 7 500 annual turnover: annual fee for all cards reduced by half. From CHF 20 000 / EUR/USD 15 000 annual turnover: annual fee for all cards waived (in the following year).
Turnover bonus on card purchases and cash withdrawals (per card, excl. fees)	From CHF 10 000 / EUR/USD 7 500 annual turnover: annual card fee reduced by half. From CHF 20 000 / EUR/USD 15 000 annual turnover: annual card fee waived (in the following year).
Hertz car hire discounts	Pay with your credit card and take advantage of a discount and other benefits.

* The General Insurance Conditions of the respective insurer apply under all circumstances. Details are available at viseca.ch/insurance-companies