

# Mastercard® Corporate Card Silver



## In a nutshell

- 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
- Corporate liability waiver

Detailed information can be found at [viseca.ch/insurance-companies](http://viseca.ch/insurance-companies)

## Benefits. Endless.

### Turnover bonus

With a Corporate Card from Viseca your company automatically benefits from a card turnover bonus. For every card with an annual turnover of at least CHF 10 000 (not including fees), the annual card fee will be reduced by at least half in the subsequent year. 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](http://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

#### **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](https://www.viseca.ch/hertz)

Full details of our card products can be found at [viseca.ch/companies](https://www.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

	<b>Mastercard® Corporate Card Silver in CHF</b>
Annual fees	Company master account free of charge
- Employee card	Max. CHF 100
- Travel card	CHF 50
- Shopping card	CHF 50
Card limit	CHF 3 000 per month to max. 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.
SmartData OnLine licence fees	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	CHF 20
Commission for cash withdrawals	3.5% at ATMs worldwide Min. CHF 5 (Switzerland) Min. CHF 10 (abroad)  4% at bank counters worldwide Min. CHF 10 (Switzerland and abroad)
Transactions in foreign currency	Amount at exchange rate + 1% processing fee
Interest on arrears	14.93%
PIN code/PIN replacement	Free of charge
Loss or theft	No charge (CHF 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 300 000 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 5 000 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 250 000 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 2 500 per event and per person.
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 25 000 per event and per card.

## Additional services

Turnover bonus on card purchases and cash withdrawals (per card, excl. fees)	From CHF 10 000 annual turnover: annual card fee reduced by half in the following year.
Hertz car hire discounts	Pay with your credit card and take advantage of a discount and other benefits.