

MasterCard® Corporate Card

Business expenses managed efficiently



WISECA
card services



An Aduno Group company
www.aduno-gruppe.ch



Save money and time managing your expenses

Processing 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 MasterCard® Corporate Card from Visa. This credit card is specially designed to meet the needs of companies and offers you a whole range of attractive benefits.

Security. Guaranteed.

With the 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 MasterCard® 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 statement 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 2 working days in Switzerland and within 3 to 6 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 or US dollars

If your employees travel frequently in euro or US dollar currency areas, then it pays to have a MasterCard® 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: a Swiss bank account, preferably in the same currency as the card.

Benefits. Endless.

Rewards programme with turnover bonus

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

Company bonus (for Gold cards)

The company bonus is determined by the average annual amount spent on all the cards. If the annual average turnover for all the cards 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 of CHF 20 000 or EUR/USD 15 000, the fee for all the cards will be waived the following year.

Turnover bonus (for Gold and Silver cards)

The turnover bonus is determined by the annual amount spent on each individual card. For every card with an annual turnover of at least CHF 10 000 or EUR/USD 7 500 (excluding fees), the annual card fee will be reduced by 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 the following year.

Turnover bonus at a glance

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



On request, cards with your company logo

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

Service. Paramount.

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



Travel card*

Designate a MasterCard® Corporate Card as a «travel card» and leave the credit card number with the travel office through which you book employee business trips. All the costs incurred for flight tickets, hotel arrangements, etc. will then be clearly summarised in a single credit card statement.



Shopping card*

You can assign the credit card number of a «shopping card» to your purchasing department (cost centre). When placing orders, e.g. office materials and subscriptions, the buyer simply quotes the 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 MasterCard® Corporate Card)

Purchases made using travel and shopping cards count in full towards the company bonus (see «Turnover bonus at a glance», page 3).



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.

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



Products. Customised.

Flexible billing and statement options to fit your internal processes.

Collective statement*

1. Your company receives a central 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 exclusively 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.

The monthly bill for purchases and withdrawals made with all the cards can be paid using a payment slip (**ESR**) or by direct debit (**DD**). Payments for cards denominated in euros can be made by **direct debit** or **IPI** (International Payment Instruction). For cards denominated in US dollars only **IPI** is available as a mode of payment.

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.

Purchases and withdrawals made with each individual card are billed monthly and can be paid using a payment slip (**ESR**) or by direct debit (**DD**). Payments for cards denominated in euros or US dollars can only be made by **IPI** (International Payment Instruction).

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

** On request, copies of the individual statements will be sent to the company.

Future. Assured.

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.

It's this quick and easy

- Log on to SmartData OnLine via the Internet (www.viseca.ch/sdol).
- There you'll find information about all the transactions made with your Corporate Cards*, whenever and wherever you need it. Total access – full control.
- You can produce customised reports that can be exported and processed further in all major computer systems.
- SmartData OnLine thus supports you in optimising your company's expense and purchasing policies.
- SmartData OnLine helps you to make the most out of the available savings potential.

* SmartData OnLine is suitable for companies utilising at least 10 credit cards.



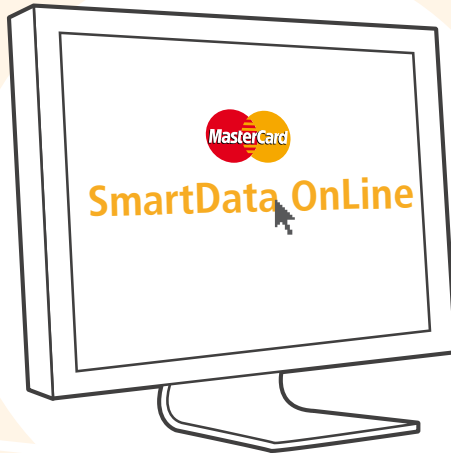
Advanced cost allocation function including cost splitting, manual document creation



Global web-based reporting and cost management applications



Maximum data security



No software installation



Individually programmable data access rights



Real-time data access, reporting and data export



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

Summary of fees and services

Plus points à la carte



	MasterCard® Corporate Card Gold CHF	MasterCard® Corporate Card Silver CHF	MasterCard® Corporate Card Gold EUR/USD
Products. Customised. Annual fee for company master account	Free of charge	Free of charge	Free of charge
Annual card fee	Max. CHF 170	Max. CHF 100	Max. EUR/USD 150
Travel card (for company master account)	CHF 50/year	CHF 50/year	EUR/USD 40/year
Shopping card (for company master account)	CHF 50/year	CHF 50/year	EUR/USD 40/year
Service. Paramount. SmartData OnLine	CHF 500/year	CHF 500/year	CHF 500/year
Cards with your company logo	CHF 400, one-time fee	CHF 400, one-time fee	CHF 400, one-time fee
Security. Guaranteed. Travel and flight insurance	Included	Included	Included
Search, rescue and repatriation insurance	Max. CHF 60 000	Max. CHF 60 000	Max. CHF 60 000
Disability or death	Max. CHF 500 000	Max. CHF 300 000	Max. CHF 500 000
24-hour assistance	Tel. +41 (0)58 958 82 85	Tel. +41 (0)58 958 82 85	Tel. +41 (0)58 958 82 85
Benefits. Endless. Turnover bonus on card purchases and cash withdrawals (per card /year, excl. fees)	From CHF 10 000 = ½ annual fee in subsequent year From CHF 20 000 = no annual fee in subsequent year	From CHF 10 000 = ½ annual fee in subsequent year	From EUR/USD 7 500 = ½ annual fee in subsequent year From EUR/USD 15 000 = no annual fee in subsequent year
Company bonus on card purchases and cash withdrawals (per company master account)	Ø annual spending for all cards from CHF 10 000 = ½ annual fee applies to all cards in subsequent year Ø annual spending for all cards from CHF 20 000 = no annual fee in subsequent year for all cards	Not available	Ø annual spending for all cards from EUR/USD 7 500 = ½ annual fee applies to all cards in subsequent year Ø annual spending for all cards from EUR/USD 15 000 = no annual fee in subsequent year for all cards
Car rental discounts	Up to 20% off Hertz car rentals	Up to 20% off Hertz car rentals	Up to 20% off Hertz car rentals
Hotel reservation guarantee	State your card number when making reservation	State your card number when making reservation	State your card number when making reservation
Flexibility. Worldwide. Card limit	From CHF 10 000 /month or at customer's discretion	CHF 3 000 to 10 000 /month	From EUR/USD 5 000 /month or at customer's discretion
Acceptance in Switzerland	Over 100 000 locations	Over 100 000 locations	Over 100 000 locations
Acceptance worldwide	Over 24 million locations	Over 24 million locations	Over 24 million locations
Cash withdrawals worldwide	At 1 million ATMs using personal PIN	At 1 million ATMs using personal PIN	At 1 million ATMs using personal PIN
Billing	Monthly in CHF	Monthly in CHF	Monthly in EUR/USD (requirement: Swiss bank account, preferably in EUR/USD)
Detailed transaction overview	Monthly, delivered to employee or company	Monthly, delivered to employee or company	Monthly, delivered to employee or company
Payment options	Direct debit (DD) Payment slip (ESR)	Direct debit (DD) Payment slip (ESR)	IPI payment slip (International Payment Instruction)





5 good reasons to use MasterCard® Corporate Cards

- **Rewards programme based on your card turnover**
Company bonus (Gold only) and turnover bonus (Gold and Silver).
- **Cards in Swiss francs, euros or dollars – it's your choice**
Optimal for concentrating use of the card 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 from Hertz, the world's largest car rental company.
- **SmartData OnLine**
Control over all your expenses worldwide.

My credit card. For cashless payment – and more.

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

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With the Corporate Card, you have control over your expense management at all times – it's easy and efficient.