



## HSBC World Corporate MasterCard® Card

### A comprehensive expense management solution for all payment needs

The HSBC World Corporate MasterCard® is designed for payment across the full spectrum of payables which includes travel and entertainment spending, procurement spending and general business expenses.

The HSBC World Corporate MasterCard® when used as a Travel and Entertainment Card can help manage travel and entertainment expenses more efficiently. Our corporate card enables you to reduce the administrative costs while increasing your ability to manage your employees' spending on dining, travelling, and other business-related expenses. Your employees will no longer need to use their personal credit cards - a situation which creates more paperwork, presents opportunities for fraud and can breed resentment (if reimbursements are delayed). The corporate card allows greater security and flexibility while enabling you to adhere to your business travel and entertainment policies. While you can avail of added savings, efficiency and better control over expenses; at the same time your employees can enjoy the added benefits and privileges.

The HSBC World Corporate MasterCard® when used as a Central Travel Solution (Lodge Card) can help you pay you Travel Management Companies (TMCs) through a central card platform for air ticket purchases, thus driving a significant visibility, streamline processes and provide a host of benefits for both yourself and your TMC.

The HSBC World Corporate MasterCard® can also be used as a Purchase Card and can be provided to employees in your organisation (buyers) that have the authority to do vendor payments. Such cards can be used to make central payments to the list of enlisted vendors that accept payments through cards.

### Benefits to your Company

<b>Greater flexibility</b>	
Improved cash flows	Your Company and the Cardholders receive upto 52 days of interest-free credit to settle card dues. This helps avoid lengthy administration and funding costs for petty cash advances to employees to meet their routine business expenses.
Improved control	<ul style="list-style-type: none"> <li>Set individual spending limits for each Cardholder</li> <li>Alter limits based on anticipated usage</li> <li>Apply MCC level controls</li> <li>Monitor employee spend compliance with transaction exception reports</li> </ul>
Billing and currency	All charges incurred by the employees will be consolidated in a single currency (INR) in one statement, giving your Company control over planning and budgeting. The total sum can be paid by a standing instruction to an HSBC account or through a cheque payment.
<b>Security</b>	
Card security features	<ul style="list-style-type: none"> <li>Enhanced protection against fraud risk from a Chip and PIN enabled card</li> <li>Enhanced security for online transactions through a One Time Password (OTP)</li> </ul>
Corporate Card Lost Card Liability Insurance	Protection against an misuse/fraud and against liability arising out of a lost card.
<b>Streamlined administration and reimbursement processes</b>	
Statement	A summary statement is sent to your Company with details of the monthly dues for all corporate cards.
Management Information (MI)	MI is key to analyse and control your business expenditure and can be labour-intensive and time-consuming to produce. We offer online reporting through the Smart Data Gen 2 (SDG2) package which makes this simple to manage. (For more information on SDG2, click here.)
<b>Smart Data Gen 2 (SDG2) web-based reporting application</b>	
Electronic security and access restrictions	<ul style="list-style-type: none"> <li>Smart Data Gen 2 utilises state-of-the-art security measures to ensure the safety of your business and the integrity of your data</li> <li>Access is restricted to the associates you designate, with each individual or group authorised to receive specific levels of information. Each authorised user receives a unique User ID and Password. Sensitive data such as card numbers are automatically blocked from view</li> <li>Firewalls and 128-bit encryption technology are monitored and updated to protect your records from unauthorised access</li> </ul>
Create hierarchy	Your business can create its own hierarchy or structures for access and display purposes.
Enhanced data capabilities	<ul style="list-style-type: none"> <li>Real-time Internet-based management information solution that allows you to view your Card's spending information on the web to boost productivity and efficiency while cutting costs</li> <li>Facilitates the management information strategy of over 10,000 Companies worldwide</li> <li>Flexible and robust cutting-edge solution employed by businesses to better organise, consolidate, analyse and manage financial data from their corporate cards</li> <li>Helps you better manage and control your businesses spending by delivering the richest transaction data available from basic transaction details such as merchant name, Cardholder name, amount and date of purchase, to line-item details</li> </ul>
Significant cost savings	<ul style="list-style-type: none"> <li>Facilitates downloading of over 25 reports which can be viewed online or be integrated with your own accounting systems, making reconciliation easy. These reports can be used to:                             <ul style="list-style-type: none"> <li>Ensure adherence to policy on expenses</li> <li>Review individual Cardholder limits</li> <li>Monitor total expenditure</li> </ul> </li> <li>Reduces administrative costs, while enabling you to more efficiently track your business expenditures</li> <li>Allows analysing expenses with key suppliers easily, so you can use this information to negotiate better pricing or consolidate spending</li> </ul>
Monitor non-card expenses	Non-card expenses such as taxi fares or restaurant tips can also be added to SDG2.
<b>Superior service to drive an efficient programme management:</b>	
Superior service infrastructure	<ul style="list-style-type: none"> <li>24x7 call centre dedicated to take care to of queries from Cardholders and Programme Administrators</li> <li>Superior programme support for programme administrators through a dedicated Client Services Manager</li> </ul>

### Benefits to your employees

#### Travel and entertainment privileges

- Complimentary access to select premium airport lounges across India
- A host of discounts and privileges on leading hotels and restaurants
- Complimentary green fee access, discounted green fee or golf lessons at select golf courses
- Fuel surcharge waiver on fuel purchase at any petrol pump across India

#### Security and services

- Protection against an misuse/fraud and against liability arising out of a lost card
- Insurance cover towards air accident and travel inconvenience
- Access to MasterCard® emergency services to support on lost or stolen cards, emergency replacement cards, or emergency cash advances at ATM locations to Cardholders worldwide
- Enhanced security for online transactions through a One Time Password (OTP)
- Enhanced protection against fraud risk from a Chip and PIN enabled card

For more information, please call our 24-hours Corporate Card Hotline at 1800 419 2266 or 1800 102 6922.