

Mastercard® Business 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
- "one" – the free digital service
- Good value and turnover bonus
- Attractive card options

Service. Paramount.

Save time and money managing your expenses

The Business Card from Viseca is the bespoke credit card that supports your company. The free online expense management tool 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. Mastercard® Business Card – the ideal credit card for SMEs.

Security. Guaranteed.

More insurance protection at no extra cost

With the Business Card, you benefit from many useful insurance services. Use your Business 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

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

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.

- Manage one or several cards
- If you lose your card, you can block and unblock it quickly and safely yourself in the "one" app
- Confirm online transactions via the "one" app or by SMS code
- Receive a push notification or SMS after every transaction
- Secure login via fingerprint or Face ID

Detailed information can be found at viseca.ch/one

Benefits. Endless.

Good value

Even the price is attractive. You pay the full annual fee for the first card and just half the annual fee for any additional cards for your employees.

Turnover bonus

Whenever your Business Card is used, it helps lower the card's annual fee even further. The more often your employees use the card, the bigger your rewards will be.

Flexibility. Worldwide.

Attractive card options



Expense overview is just a click away

Checking receipts and invoices, coordinating cash advances and reimbursements, processing expense forms, and much more.

The free online eXpense service gives you a constant overview of all your expenses, thus saving you valuable time.

- Secure administrator login which enables you to create further access rights
- Overview of expenses incurred by each individual cardholder
- Various reports with simple selection options
- Straightforward web solution, no software installation on your system
- Complete control at all times no matter where you are



Simple statements

We will also help you monitor and settle all your expenses. In addition to the collective monthly statement for all your company cards, 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.



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

Business Card Gold in EUR and USD

For employees who travel frequently in euro or US dollar currency areas, it pays to have a Business 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.

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® Business Card Gold in CHF/EUR/USD
Annual fees	First card: CHF 170 / EUR/USD 150 Each additional card: CHF 85 / EUR/USD 75
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	Free of charge
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 + 1.5% processing fee
Interest on arrears	14.93%
Processing fee in the event of late payment	CHF 20 / EUR/USD 15 per bill
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.

Additional services

Turnover bonus (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).
"one" digital service	Free of charge
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