

# Connecting T&E insight and control

As a way of providing simple and effective management of the everyday travel and entertainment (T&E) costs incurred by your employees, corporate cards can be the tool of choice.



### Corporate Cards can offer a level of control and insight that goes far beyond mere convenience, unlocking potential benefits for your organisation.

From the outset, we keep the relationship simple and direct because we do not work with partner banks to deliver our card programs. We make the connections between your card users, your suppliers, and your internal process systems seamless. Your employees receive their cards a few working days after request, your suppliers can be assured of secure payments, and each expense is fed into your preferred Enterprise Resource Planning (ERP) system or Expense Management System (EMS). This means you achieve greater visibility into spending patterns of cardholders and can make improvements in your cash flow and working capital position.

### Essential insight

As a package, you have access to our MiVision online reporting system to manage your card program. We also have the capability to integrate card spend data directly into your third party applications. Our standard delivery channels will ensure compatibility with your ERP/EMS systems.

#### The advantages include:

- ◆ Summary level transaction reporting to consolidate information across all business locations
- ◆ Deeper enterprise-wide visibility and spend insight so you can closely monitor policy compliance
- ◆ Detailed account and transaction data via online expense management and reporting platform (MiVision)
- ◆ Timely, accurate views of spending and outgoing payments by country and supplier
- ◆ The ability to run instant, standard or custom transaction reports using more than 200 data elements
- ◆ Reports to see which cardholders have not paid on time or those close to spending limits.

We also offer you a wide range of billing dates to better match your processes, and with up to seven years' worth of transactional data for historical supplier and card account analyses, your understanding of T&E is empowered.

## Control and security

There has to be a degree of employee trust with any card program. While our program facilitates individual employee control over their own expenses, we also provide you with industry standard fraud detection software across the board. We also offer liability waiver covering you against deliberate misuse by cardholders.

And in addition to facilitating access to statements and bespoke management reports, our MiVision online portal also offers access to deeper controls for administrators to:



Monitor spend and travel policy compliance.



Review card limits at cardholder level.



Build custom reporting widgets on their homepage to show updated reports on each login.



Manage card programs in real time, including temporary and permanent limit changes, card and PIN replacements, temporary cancellations and more.



Apply for cards online – individual or bulk.

## Additional Flexibility

The flexibility with our Corporate Card program enables your business to:

- ◆ Choose when to receive monthly statements and nominate a payment day
- ◆ Choose how to contact us with 24/7 customer service available, our MiVision online reporting portal, or through your dedicated Account Manager.



## Costs

- ◆ An annual fee is charged as standard, however in some circumstances may be negotiable
- ◆ Foreign transactions are subject to a 3% foreign transaction fee

## Next Steps

For more information on the Corporate Card please contact your HSBC Relationship Manager.

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