

# HSBC Virtual Cards

## A new, efficient and secure way to make corporate payments.

Looking to improve visibility into spending patterns and lower costs? Virtual Cards offer a convenient solution for making large value, high volume or repeat payments to your suppliers.

### Could HSBC Virtual Cards be for you?

- ◆ Benefit from an easy-to-use supplier payment solution
- ◆ Maximise your payment terms or negotiate better rates by paying suppliers earlier
- ◆ Custom data fields available to facilitate reconciliation and reporting
- ◆ Place controls on the virtual card such as merchant category, number of uses, validity period and more

### How it works



## Choose from three integration options:

1. Web-based portal  
Using a web based portal accessible anywhere, build approval workflows into each virtual card generation.
2. Batch payment  
Upload or automatically send us a batch file from ERP, e-procurement, accounts payable or financial system.
3. API payment  
Use your existing e-procurement platform to order goods and services directly integrated into our virtual card platform.

## HSBC Virtual Cards at a glance

- ◆ Secure, single-use, tokenized card numbers
- ◆ A convenient solution for large volume, high value or repeat purchases
- ◆ Web portal access available for virtual card generation, program management and reporting
- ◆ Functions as a stand-alone solution or an enhancement of your purchasing or corporate card programs

## Turn the HSBC advantage into your competitive edge

When you work with HSBC, you access a powerful mix of financial products and services with global reach and local knowledge. HSBC can provide a card solution in dozens of local currencies to meet the needs of your global business.

## Benefits that help your business thrive



Visibility -  
See total spend on a single monthly statement



Relationships -  
Pay suppliers faster and help strengthen relationships



Management -  
Improve your ability to monitor transactions



Security -  
Set card controls and approval workflows to help prevent unauthorised payments



Acceptance -  
Pay suppliers and vendors in countries around the world



Reconciliation -  
Use customisable transaction reference fields that make reconciliation easier for both you and your vendors



Cost savings -  
Helps to achieve time and cost savings through electronic payment processing



Full transaction banking -  
Providing end to end solutions from cards to cash management

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