

# 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



1. Your employee makes a payment request to HSBC

2. HSBC emails a Virtual Card number to your supplier

3. Your supplier processes the Virtual Card number to receive payment

4. HSBC posts the transaction information on your Commercial Card monthly invoice

5. You pay the Commercial Card monthly invoice

## 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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