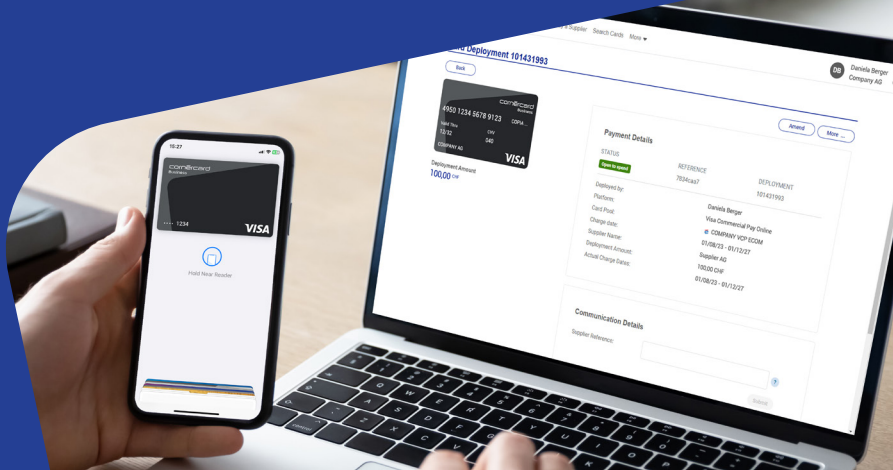# cornercard

VISA COMMERCIAL PAY

READY FOR A DIGITAL FUTURE WITH VISA COMMERCIAL PAY

Visa Commercial Pay (VCP) is an innovative business payment solution based solely on virtual credit cards. The VCP portal makes it possible to create purchasing cards for approved business expenses. The cards can be set up either as a single-use card for one-off transactions, or for repeated transactions, offering you more flexibility compared to solutions currently on the market. The use of virtual purchasing cards makes it easier to categorise and report expenses and saves you the time and effort required to follow up individual invoices.

VCP optimises your cash flow management, and also assists you in reconciling data and creating reports. Depending on your needs, VCP can be operated as an independent solution or seamlessly integrated into existing ERP platforms.

DISCOVER THE VERSATILITY OF VISA COMMERCIAL PAY

Procurement: Create virtual cards to pay your suppliers. Ideal for online purchases of office supplies, online advertising, software licenses and more.

Mobile payment: Virtual cards created via the VCP portal can be fully integrated into Apple Pay and Google Pay, enabling you to make contactless payments with your smartphone anywhere, from shops to apps. This makes VCP ideal for temporary employees, contactless purchases at events, business trips and emergencies.

Business trips: Create special virtual travel cards that you can share with travel agencies to allow them to make bookings in your name. You can limit the use of the cards to specific categories such as hotels and airlines. Benefit from easy integration with travel agencies and more detailed information on your monthly statement.

YOUR BENEFITS

Complete digital experience: Visa Commercial Pay is digital from A to Z – from the platform and app to the virtual cards.

Instant availability: The cards are available in real time and can be used for online purchases and via mobile wallets immediately.

Security: You can define security parameters for each card, including period of validity, number of transactions, maximum amount and retailer category. The use of Visa token technology provides an additional layer of security for your payments. The 16-digit card number is replaced by a digital token which only Visa can activate, thereby protecting your account information.

Centralised payments: Recording all business expenses via a single solution makes central payment management simpler.

Simple cost allocation: When creating your card, you can include additional information which will then be displayed on your monthly statement.

Integration: The VCP platform can be integrated into the major ERP systems (e.g. Abacus, SAP, Dynamics 365, Oracle NetSuite, SAGE) with ease. The virtual cards can be linked up with the major expenses management systems (SAP Concur, Abacus, Rydoo, Edi, Yokoy, Swiss21, Mobilexpense).

Transparency: Online reports provide a comprehensive overview of current staff expenses and budgets.

Flexible reports: You can create and configure your own reports on the platform. Choose which information they should contain and how often you want to receive them.

Independent user management: Issue individual authorisation for various roles, e.g. read-only virtual card details, manage or approve.

Services and conditions	
No bank account required	✓
Currencies	CHF, EUR, USD
Purchases in foreign currencies – The bank's exchange rate on the booking date plus foreign currency processing fees of no more than	2.5%
Payment deadline of monthly statement From the date issued, within	25 days