

CORPORATE CARD



Looking for a better way to manage employee spending on travel and other business expenditures? If so, you may also want to:

- lower the cost of tracking and processing employee expenses to improve your bottom line
- see more detailed transaction information, analyze spending and boost compliance with company policies
- maximize convenience for your employees while reducing potential misuse and fraud

Reduce the cost of managing travel and other business expenses

The HSBC MasterCard® Corporate Card – available in both US and Canadian dollars – can give you better control over T&E spending and other approved business expenses. With the Card, your employees will no longer have to use their personal credit cards for expenses – a situation that, in addition to creating the opportunity for misuse and fraud, can often result in more paperwork for you. Bottom line, the HSBC Corporate Card can make the entire process, from spending to reconciliation, simpler, more convenient and less time-consuming for you and your employees.

Travel and entertainment expenditures represent one of the largest controllable indirect spends for your company – and can be among the toughest to manage. The HSBC Corporate Card gives you the tools and detailed transaction information you need to:

- analyze spending
- make the process more efficient
- achieve better compliance with spending policies and Sarbanes-Oxley
- lower costs

Manage your travel spend with Web-based tools

With the HSBC Corporate Card program, you gain a wealth of detailed information about employee spending and powerful analytic tools to manage it. Smart Data OnLine, our Web-based reporting application, will help you organize, consolidate, analyze and manage data from all your Card transactions. Everything from basic transaction reports and summaries to enhanced airline data and hotel folio-level details are at your fingertips. You can review reports at any time, anywhere you access the internet.

HSBC's detailed online reporting can also help you streamline accounting and reduce paperwork. You can review transaction history for any cardholder and export transaction details directly to your general ledger. Your data can be integrated with all major travel-expense-management software, including Captura, Concur, EDS/EDI, Geac, Gelco, Outtask, Oracle, PeopleSoft and SAP – further enhancing your expense tracking and management.

The HSBC Corporate Card program also offers ExSpend, a Web-based application that allows you to manage your expense report process more effectively. ExSpend provides an avenue for Web-based approval workflow, the import of Card data, the input of manual transactions and the creation of file export to your accounting system.

What's more, our Card program includes a powerful online account management tool, HSBC Evolve. Your Program Administrator can log on to the Evolve Web site to open or close accounts, set credit limits, change purchase controls and much more. Additionally, your cardholders can use the site to download statements, review transactions and make payments.

Reduce the potential for fraud misuse

With the HSBC Corporate Card, you control how your employees use the card. Our program gives you the ability to either block or limit card use according to:

- merchant type
- transaction limit
- cash access limit
- number of transactions per day/month

In addition, we deliver sophisticated fraud-monitoring solutions designed to further protect your company from misuse. And HSBC insures each account for up to USD50,000 in fraudulent charges.



Give employees the convenience of the HSBC Corporate Card

The HSBC Corporate Card is accepted wherever MasterCard is accepted – at more than 24 million locations worldwide. Your authorized employees can also use the Card to get cash – up to limits you prescribe – at more than a million ATM and bank locations around the globe. So your employees can enjoy the ease, freedom and flexibility of the Corporate Card, while you benefit from better adherence to your company's travel and spending policies. The Corporate Card also provides your employees with:

- USD400,000 travel accident insurance
- USD50,000 car rental insurance
- Travel assistance
- Purchase assurance
- Medical assistance
- VAT Reclaim service

The Corporate Card can help you and your employees to get the most from travel and other approved business expenditures. It will help you lower the cost of T&E administration and reduce the time employees devote to expense reports.

Enjoy flexible billing options and excellent customer care

When you take advantage of the HSBC Corporate Card program, you have the option of either consolidated or individual billing. And you can choose the billing cycle that works best for you – beginning, middle or end-of-month.

You and your cardholders will also enjoy the benefits of HSBC's expert customer service. Our specially trained representatives are on call to help you and your cardholders, 24 hours a day, seven days a week.



Why not turn the HSBC advantage into your competitive edge?

In nearly a century-and-a-half in business, HSBC has put together a powerful mix of global reach and local knowledge. We bring together the expertise, security and fiscal strength of one of the world's leading financial institutions with the reliability, service, character and integrity of a local bank.

We invite you to contact your HSBC Global Transaction Banking sales representative, who will be happy to demonstrate how you can take advantage of the HSBC MasterCard Corporate Card and other expense-management solutions.

Let us show you how we can put 'The world's local bank' to work for you.