



# EUROCARD

The Eurocard concept is that simplicity provides freedom. It should be easy for you and your colleagues to make corporate purchases. Large as well small. At home, while away on business, or on the Internet. The administration resulting from the purchase must also be as simple, quick and efficient as possible.

Eurocard is the most accepted charge card on the market. When you and your colleagues use Eurocard, your company need not use cash, foreign exchange, cheques and orders. Nor is there any need to use one's own money. The card is accepted at over 22 million points of sale and in ATMs throughout the world.

## EUROCARD IS A CHARGE CARD

Charge cards function as most other cards, but differ from credit cards and bank cards on several important points.

1. Eurocard has no fixed upper purchase limit. This is because our relationship to you and your company is based on trust. And we know how tiresome it can be ending up in a situation where one is without money.
2. No money is drawn directly from the bank account. This provides security for you since you can verify all purchases before they are paid.
3. The Eurocard invoice arrives once a month with all purchases clearly shown. The invoice is paid in its entirety, according to the number of days you have agreed with us.
4. No interest or invoicing fees are charged.
5. The invoicing date is adapted to your company's needs.

## MORE THAN ONE WAY TO PAY

With Eurocard, you and your colleagues obtain unique benefits, without paying anything extra.

**Eurocard Travel Insurance.** When a journey is paid for using Eurocard, a travel insurance – including cancellation protection – is automatically included.

**e-Balance.** Each cardholder can keep an eye on his purchases via our website by logging on to our e-Balance (Sw. e-Saldo) service. Here, both invoiced and non-invoiced transactions are shown.

Eurocard has established cooperations with a number of parties, which grant you and your colleagues discounts from the very first purchase. In other words, you don't need to wait for any bonus cheques or to accumulate points. We have special agreements with selected suppliers of, among other things, rental cars, fuel and hotels.

## SELECT THE CARD MODEL THAT SUITS YOUR COMPANY

We help you to choose the card model that suits your company. A correct card model is a must in order for routines and administration to work.

**Eurocard Corporate Card with invoicing to the company.** The invoice is sent to the company, which is also liable for payment. The card is used only for business purposes and the invoice is sent to the company. The invoice can be obtained as a summary invoice or broken down into one invoice per card. You can also obtain individual specifications which facilitate verification of the summary invoice.

**Eurocard Corporate Card with individual invoicing.** The invoice is sent to the cardholder, who personally pays the invoice after having received compensation from the company. If the invoice is not paid by the cardholder, the company is ultimately liable for payment. With this card model, you direct the administration to the cardholder, without the cardholder being personally liable for payment.

**Eurocard as a company-procured private card.** Apart from the annual fee, the invoice is sent to the cardholder at home and it is the cardholder who is responsible for payment of the invoice. He or she is reimbursed for travel expenses. Each cardholder handles the administration of his expenses and the company assumes no economic risk. Since liability lies with the cardholder, the card can be used both privately and for business purposes.

## **ELECTRONIC INVOICE**

Naturally, your company can obtain the invoice electronically if you wish to avoid dealing with paper. You decide for yourself how your company wishes to receive the information. Invoice files can be sent in several different standard formats, e.g. XML and EDIFACT. One of the greatest advantages with electronic invoicing is that the information can be read directly into your company's travel claims system or coding program.

If your company already receives electronic invoices from other suppliers, you already know how practical it is. Naturally, in other cases we help you to get started, so that you achieve as efficient an administration as possible.

For more information regarding our cards, please contact Eurocard on telephone +46 8 14 67 45 or e-mail [saljsupport@eurocard.se](mailto:saljsupport@eurocard.se).

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