

# VIRTUAL CORPORATE SOLUTION

Virtual business credit cards



## THE SECURE B2B PAYMENT SOLUTION

- for procurement
- for business travel
- for mobile payments

### Create virtual cards securely in just a minute.

More and more SMEs are using virtual credit cards to pay suppliers for their goods and travel bookings. The Cornèrcard B2B payment solution is a great option particularly for companies that consume a lot of non-strategic goods and have many creditors, with product groups such as IT, office and technical supplies, cloud services, online advertising (Google Ads, LinkedIn), and office-related services being particularly suitable for this secure and smart payment opportunity. Expenses related to human resources (such as training, conferences, membership fees, and recruiting) and many other areas are also a good match as well as occasional mobile payments.

With our centralized B2B payment solution, called the Virtual Corporate Solution, you can create any number of virtual credit cards (also known as Purchasing Cards) in real time. The person responsible for the Virtual Corporate Solution can designate additional portal users to create virtual credit cards for their own business area. You and your employees as well as external booking agents (e.g. an authorised travel agent) can use them directly for flexible payment of company expenses and travel bookings - both from the office, when working from home or on the road. The solution features transparency and a clear overview, as transactions are listed in detail in the monthly statements and in the portal.

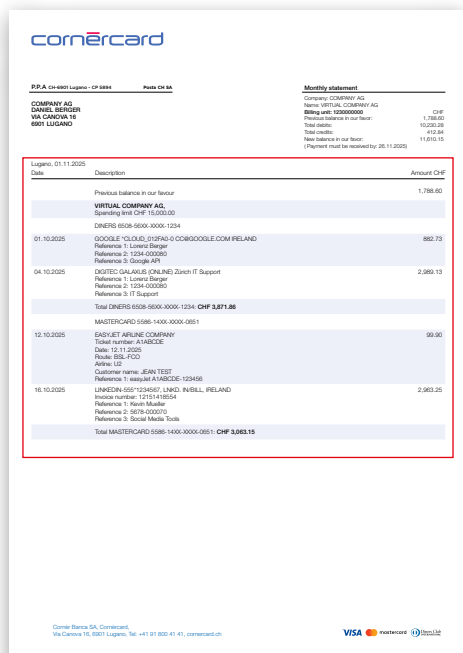
## YOUR BENEFITS:

- ✓ **Issuing:** the Cornèrcard B2B payment solution is issued in the name of the company, not the employee.
- ✓ **Security:** for each new card number, you can choose whether to generate a Mastercard® or a Diners Club credit card. You can also define the validity period, the spending limit, the currency, the permitted number of transactions, and other criteria for the card.
- ✓ **Simplified cost allocation:** for each virtual card, you can specify multiple references, such as name, personnel number, purchasing department, cost centre, company department, or project, making it easier to allocate costs.
- ✓ **Maximum control and transparency:** detailed monthly statements give you a complete overview of the transactions and card details. If desired, we can provide you with card transaction and invoice data in a variety of different formats.
- ✓ **Automated expense management:** seamless integration of cards into our partners' expense management tools for automatic transmission of transaction data into the expense management system (Abacus and AbaNinja in real time / Edi, MobileXpense, Rydoo, SAP Concur and Yokoy daily). Our partners offer various possibilities for integration with ERP systems.
- ✓ **Acceptance:** the Mastercard and Diners Club card numbers you generate are accepted worldwide for B2B payments of all kinds (online, e-mail, phone).



[CORNERCARD.CH/VCS](https://cornercard.ch/vcs)

# EXAMPLE OF MONTHLY STATEMENTS



Date	Description	Amount CHF
Lugano, 01.11.2025	Previous balance in our favour	1,788.60
	<b>VIRTUAL COMPANY AG,</b> Spending limit CHF 15,000.00	
	DINERS 6508-56XX-XXXX-1234	
01.10.2025	GOOGLE *CLOUD_012FA0-0 CC@GOOGLE.COM IRELAND Reference 1: Lorenz Berger Reference 2: 1234-000080 Reference 3: Google API	882.73
04.10.2025	DIGITEC GALAXUS (ONLINE) Zürich IT Support Reference 1: Lorenz Berger Reference 2: 1234-000080 Reference 3: IT Support	2,989.13
	<b>Total DINERS 6508-56XX-XXXX-1234: CHF 3,871.86</b>	
	MASTERCARD 5586-14XX-XXXX-0651	
12.10.2025	EASYJET AIRLINE COMPANY Ticket number: A1ABCDE Date: 12.11.2025 Route: BSL-FCO Airline: U2 Customer name: JEAN TEST Reference 1: easyJet A1ABCDE-123456	99.90
16.10.2025	LINKEDIN-555*1234567, LNKD. IN/BILL, IRELAND Invoice number: 12151418554 Reference 1: Kevin Mueller Reference 2: 5678-000070 Reference 3: Social Media Tools	2,963.25
	<b>Total MASTERCARD 5586-14XX-XXXX-0651: CHF 3,063.15</b>	

## Features and conditions<sup>1</sup>

	Virtual Corporate Solution	Virtual Corporate Solution Plus
<b>Annual subscription fee</b>	CHF 500	800
<b>No bank account required</b>	✓	✓
<b>Currency</b>	CHF	CHF
<b>Purchases in foreign currencies</b> – Exchange rate of Cornèr Bank Ltd. on the booking date plus foreign currency processing fees of no more than	1.2%	1.2%
<b>Payment term for monthly statement</b> From the date issued, within	25 days	25 days

## Additional services included

	Virtual Corporate Solution	Virtual Corporate Solution Plus
<b>Business travel insurance<sup>2</sup></b> Worldwide for an unlimited number of trips per year.		
– Cancellation costs, travel interruption and travel assistance	CHF –	30,000
– Travel delays	CHF –	3,000
– Travel baggage	CHF –	10,000
– Medical treatment and medical assistance expenses	CHF –	1,500,000
– Travel liability	CHF –	3,000,000
– Deductible waiver for rental cars (CDW)	CHF –	10,000
<b>Travel Accident Advantage<sup>2</sup></b> Coverage in the event of death or permanent disability as a result of an accident for the entire duration of the trip.		
– Maximum insured amount	CHF –	500,000

<sup>1</sup> The complete "Charges, Interest Rates, and Fees" table is available at [cornercard.ch/e/prices-business](http://cornercard.ch/e/prices-business)

<sup>2</sup> If paid for using your Virtual Corporate Solution.