



## Flexible and secure with First Card Purchasing Card

Small purchases are often handled in many different ways, which contributes to a lot of invoices and expenses and also needless administration. With the Purchasing Card routines are simplified through order forms, petty cash, cash outlay and invoices are replaced by integrated administration of purchases. The Purchasing Card can be customised so that the purchases are limited to certain lines of business. The card is primarily intended for employees who neither travel nor represent the company.

### **The principal advantages of the purchasing card**

- Administration of expenses, petty cash etc. is minimised,
- the card's validity can be restricted to specified lines of business and purchase amounts,
- simple to grant authority based on needs,
- security is increased through reduced cash handling,
- e-solutions simplify administration, follow-up and bookkeeping,
- up to 60 days interest-free credit,
- the supplier is spared invoices and orders and also gets paid on the next banking day,
- purchases are easier to monitor
- supplier's statistics provide a sound basis for negotiation.

### **This is how the Purchasing Card functions**

One of the advantages of the Purchasing Card is that the company is able to decide which purchase limits shall apply for each individual card user. Limitations can be made concerning amount per purchase, amount per month and at sector level.

The Purchasing Card is a comprehensive solution that simplifies and adds efficiency to the purchase process. The Purchasing Card is valid at approx. 100, 000 places of purchase in Sweden. The card can also be used throughout the entire world where MasterCard is accepted.

### **Rapid follow-up and control**

Purchase information can be available to you a few days after the purchase. First Card offers online statistics, a service that enables you to see all statistics via First Card's website. Statistics reports can be downloaded at home in the desired format:

- files to Excel
- pillar diagram
- pie chart
- tables



**Be environmentally friendly – choose electronic solutions!**

An increasing number of companies choose electronic solutions. First Card offers both e-invoices and daily transaction files.

The biggest advantage with e-invoice is that the company is able to handle incoming invoices digitally, thus simplifying administration. The transaction file is used for faster information as to which purchases have been made and who the purchaser is.

**Adapted invoicing**

Instead of many small invoices from a number of suppliers, all purchases are gathered in a packaged invoice per invoice recipient. First Card stores all transactions and adapts the invoicing to the company's routines. The invoice can be broken down per cost centre, project and/or card level.

Periodicity and payment time is also flexible:

- one invoice per month, 15 days' payment time
- two invoices per month, 20 days' payment time
- one invoice per week, 25 days' payment time

Payment time up to 30 days can be agreed.

**Do you wish to know more?**

You are always welcome to contact us at First Card: telephone +46 771 40 71 70. We will tell you more about how we can simplify things for you and your company.