# First Card First choice of corporate cards



First Card is a complete system for handling the travel and entertainment expenditures and small purchases with travel account and corporate card. With First Card both companies and in public sector customers get a single sender of invoices for all travel related purchases, such as business trips, representation, petrol, car rentals hotels etc., instead of receiving separate invoices from each provider. The number of invoices is reduced which means much faster handling of account-coding and falling administrative expenses.

## **Different cards for different needs**

Organisation has a possibility to choose out of different corporate card options. One company can have corporate liability cards, private liability cards or cards with joint liability together with cardholder and the company. Liability can be determined per card. Regardless of liability First Card is always a MasterCard which is accepted globally in over 230 countries in more than 30 million points of sales. You can also withdraw cash in MasterCard labelled ATM's, money exchange offices and banks. There are also additional and spouse cards for private usage available.

## **First Card Travel Account**

First Card Travel account is an invoicing system specially developed to offer travel agencies and their corporate cus-

tomers support in respect of efficient travel administration. First Card Travel Account is an account to which corporate customers debit all their travel agency expenses. Invoicing over the Travel Account offers several alternative invoicing models to reduce the number of invoices in administration. First Card has partnership with all the major business travel agencies in Nordic countries.

#### **First Card Reporting**

Using First Card Travel Account and cards the company has a possibility to get statistics via First Card management information system called Statistic Online. These statistics provides full picture of T&E and small purchases on one place regardless of the service provides.



# **Flexible invoicing**

To adjust the invoicing into organisation and its routines First Card offers several different invoice models and periods. The invoice can be on company level, cost centre level or on card level. There is also possibility to use electronic invoicing, which reduces the administrational costs even more by more effective working methods.

## **First Card Travel Expense connection**

First Card transactions can be transferred to the company's travel expense system, which makes it easier and quicker for the traveller to do the travel expense reclaim. First Card has partnership with all the major travel expense system providers in Nordic countries.

# First Card support in setting up the service

First Card experts are ready to help also in start phase. Together made project plan and different experienced options smoothens the way in the beginning.

## **First Card Travel insurance**

First Card Complementary travel insurance is valid during the trips that are paid with First Card. This insurance provides extra safety on trips, not only for the cardholder but also for the whole family, if their trip is also paid with First Card. First Card complementary insurance includes e.g. indemnity for accidental death or permanent handicap, cancellation of trip, indemnity for delay of luggage arriving or late departure, liability insurance to body injury or material damage to a third party.

#### **Benefits and discounts**

As a First Card cardholder you get car rental benefits, discounts on hotel prices, gas, etc. See the current benefits at the address www.firstcard.fi.

## **Cardholder's online services**

As a cardholder you have access to the First Card online services with which you can monitor your card transactions and invoices. Log in to the cardholder's web service with your own personal Nordea access codes at www.firstcard.fi.

## **First Card Emergency services**

If the card is lost, stolen or damaged abroad, you can ask for emergency cash to be delivered. We can also deliver a replacement card via courier to a specific address abroad. Blocking service, tel. +358 20 333, is open every day 24 h. Our First Card Customer Services helps you with emergency cash or replacement card when needed.

## **First Card Nordic**

Nordea First Card services are available in Denmark, Finland, Norway and Sweden. Organisation that has functions on the Nordic region can launch identical travel policy in each country by choosing similar First Card services in all the countries.

## First Card Multinational Program

For multinational corporate First Card offers MasterCard Worldwide Multinational Program. First Card and our partner banks corporate card programs transfers the data to MasterCard's Smart Data Online service, which can produce reports and statistics from all over the world.

## More information and contact details

First Card Customer Service serves in Finnish, Swedish and English on weekdays 8.00 -17.00. Outside the Customer Service hours we serve in Swedish and English, tel +358 200 52100. E-mail: firstcard.fi@nordea.com www.firstcard.fi



