



Invoicing

FIRST
CARD®

Don't let administration be the biggest cost relating to travel and purchases

Calculations show that the real cost for the internal handling of each invoice is SEK 400–700 for checking, attestation, account-coding and payment. It is self-evident that savings are much greater when processing is simplified – or are largely automatic due to electronic invoicing.

Consequently, an increasing number of companies are reviewing their invoicing procedures – they either demand precisely specified summary invoices from their suppliers or they choose electronic invoices. Fewer invoices and more rational handling can save a lot of money or free up resources that can be used for the company's core business. First Card offers a variety of invoice models that can be adapted to the company's size and the organisation's routines.

A summary invoice from First Card

With First Card the company receives one invoice for travel, representation, hotels, car hire, petrol and all other expenses employees incur in connection with business travel.

The invoice can contain purchases and expenses made with the company's First Card charge card and travel expenses account jointly or card and travel expenses account separately. No other charge card has the same possibilities for coordinating purchases via card and travel expenses account.

It is the company's needs and routines that determine how the invoice is to be designed. The invoice from First Card can be sorted according to cost centre as per the company's wishes. The most common invoice models are:

- A summary invoice for the whole customer number
- A summary invoice for the whole customer number with separate specifications per cost centre
- A summary invoice per cost centre or card

Apart from these invoice models there are more variations, suited to companies big and small. With First Card the company always has full control over the travel agency's delivery of the invoice documentation as agreed.

Moreover, all invoices are subject to a guarantee of quality so that the design corresponds to the agreed structure. With an invoicing periodicity that supports the company's internal routines, First Card is an efficient tool that enables great savings in administration.

Invoicing conditions

To ensure that invoicing is adapted to the company's organisation and internal routines First Card offers several different invoicing conditions:

- One invoice per month, 15 days' payment time from invoice date
- 2 invoices per month, 20 days' payment time from invoice date
- 1 invoice per week, 25 days' payment time from invoice date

The average credit period in respect of all invoice models is 30 days. Companies that so wish may, at an agreed price, increase the credit period by up to 45 days.

Simpler routines with e-solutions

All companies that wish to use First Card's payment solutions can receive invoices and specifications of travelling expenses in electronic form. The advantages are of course that the administrative routines surrounding travel and representation are rendered more effective. There will be less manual input and accordingly less risk of error. First Card's e-solutions support most business systems, and can be connected directly to the interface of the company's business, finances and travelling expenses account system.



Electronic invoicing

A rational flow is created where the electronic files are used internally for reconciliation and account-coding. At the next stage the electronic files go for attestation and payment. With an automated flow of this kind time and resources are freed up for other things. The electronic invoicing makes it easier to pay on time and therefore be spared from unnecessary interest on overdue payment. Our e-invoice supplier has a general agreement with Ekonomistyrningsverket, the Swedish National Financial Management Authority.

Travel expense files

The company can also receive non-invoiced transactions that are integrated with a travelling expenses account system – and in this way the company's travellers can write a specification of travelling expenses and get compensation for their expenses before receipt of the invoice. First Card sends daily reconciliation files with the transactions conducted. A travelling expenses system helps to clarify the company's internal routines and most systems can provide assistance with for example automatic calculation of allowances for expenses, meal deductions, food benefits and representation calculations.

e-invoice

As holders of a First Card private card one can request e-invoice 3.0, which is a common standard for today's internet banks. With e-invoice the holder is spared from both postal and paper handling. Moreover, the invoice arrives at the Internet bank faster than by post.

First Card's invoice models

Here are the most common invoice models. Feel free to ask us about other alternatives so that we can in the best possible way support your routines. Travel expense account costs can also be shown with or without net amount.

FAKTURA

Datum
09 11 14

Kundnr
349503

Fakturanr
2706154057

OCR-nr
270615405726

Sida 1

FIRST CARD

First Card C402 105 71 Stockholm
firstcard@nordea.com
First Card ges ut av Nordea Bank AB (publ)
Org nr 516406-0120 (F-skattebevis)
VAT no SE 516406012001

Betala till:
PG 474 70 02-6 BG 237-4825
IBAN: SE54 9500 0099 6034 4747 0026
BIC: NDEASESS

FÖRETAGET AB

BOX 300

111 11 VACKRA STADEN

11

Vid frågor gällande resedebiteringar, kontakta din lokala resebyrå.
Övrigt, kontakta Kundenservice Tel 08-534 910 80 Fax 08-534 911 70.

Betalning oss tillhanda senast: 09 12 31
Ange alltid fakturanumret!

Datum	Följesedel	Reseinformation/inköpställe	Valuta	Utl. belopp/Moms	Belopp
KOSTNADSSTÄLLE: EKONOMI					
091025	40412763	NILSSON ANDERS HANDLINGFEE			
		TRANSAKTIONSavgift	18,00		89,00
091027		TÅG INRIKES GÖTEBORG	8,00		137,00
		TRANSAKTIONSavgift GÖTEBORG	11,00		56,00
		HOTELL CONF INR NET GÖTEBORG			
091028		TRANSAKTIONSavgift GÖTEBORG	11,00		56,00
		TÅG INRIKES HUSKVARNA	8,00		137,00
		TRANSAKTIONSavgift HUSKVARNA	11,00		56,00
		Följesedel 464,00	67,00		531,00
KORTTOTAL:					531,00
Total: EKONOMI					67,00 531,00
KOSTNADSSTÄLLE: MARKNAD					
091101	430764978	ERIKSSON BO FLYG INRIKES STOCKHOLM	224,00		3.949,00
		MARKTRANSPORT STOCKHOLM	18,00		320,00
		ARVODE STOCKHOLM	55,00		275,00
		ARVODE STOCKHOLM	13,00		63,00
		Följesedel 4.297,00	310,00		4.607,00
KORTTOTAL:					4.607,00
Total: MARKNAD					310,00 4.607,00
SUMMA					5.138,00
FRÅN INKÖPSSTÄLLET TILL FIRST CARD RAPPORTERAD MOMS				377,00	
ATT BETALA SEK					5.138,00

1. A summary invoice for the whole customer number

The invoice goes to the company. The customer number can be a company, business area or department. Purchases are reported continuously and sorted according to cost centre, if any. This model is often used by smaller/mid-sized companies.

FAKTURA

Sida 1

Datum 09 11 14 Kundnr 349503 Fakturanr 2706154074
OCR-nr 270615407425



First Card C402 105 71 Stockholm
firstcard@nordea.com
First Card ges ut av Nordea Bank AB (publ)
Org nr 516406-0120 (F-skattebevis)
VAT no SE 516406012001

Betala till:
PG 474 70 02-6 BG 237-4825
IBAN: SE54 9500 0099 6034 4747 0026
BIC: NDEASESS

FÖRETAGET AB

BOX 300

111 11 VACKRA STADEN

21

Vid frågor gällande resedeckeringar, kontakta din lokala resebyrå.
Övrigt, kontakta Kundservice Tel 08-534 910 80 Fax 08-534 911 70.

Betalning oss tillhanda senast: 09 12 31
Ange alltid fakturanumret!

Datum	Följesedel	Reseinformation/inköpställe	Valuta	Utl. belopp/Moms	Belopp
KOSTNADSSTÄLLE: EKONOMI				67,00	531,00
KOSTNADSSTÄLLE: MARKNAD				310,00	4.607,00

FRÅN INKÖPSSTÄLLET TILL FÖRETAGET AB

SPECIFIKATION

Sida 1

Datum 09 11 14 Kundnr 349503 Fakturanr 2706154074



First Card C402 105 71 Stockholm
firstcard@nordea.com
First Card ges ut av Nordea Bank AB (publ)
Org nr 516406-0120 (F-skattebevis)
VAT no SE 516406012001

Betala till:
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IBAN: SE54 9500 0099 6034 4747 0026
BIC: NDEASESS

FÖRETAGET AB

BOX 300

111 11 VACKRA STADEN

21-2

Vid frågor gällande resedeckeringar, kontakta din lokala resebyrå.
Övrigt, kontakta Kundservice Tel 08-534 910 80 Fax 08-534 911 70.

Betalning oss tillhanda senast: 09 12 31
Ange alltid fakturanumret!

Datum	Följesedel	Reseinformation/inköpställe	Valuta	Utl. belopp/Moms	Belopp
KOSTNADSSTÄLLE: MARKNAD					
091101	430764978	ERIKSSON BO			
		FLYG INRIKES	STOCKHOLM	224,00	3.949,00
		MARKTRANSPORT	STOCKHOLM	18,00	320,00
		ARVODE	STOCKHOLM	55,00	275,00
		ARVODE	STOCKHOLM	13,00	63,00
		Följesedel		4.297,00	310,00
KORTTOTAL:					4.607,00

2. An invoice for the whole customer number with separate specifications per cost centre

The invoice goes to the company and is reported as total amounts per cost centre. At the same time the company receives separate specifications per cost centre. Specifications can also be addressed to different recipients. The specification shows each separate purchase. This model is most often used by smaller/mid-sized companies/organisations.

FAKTURA

Sida 1

Datum 09 11 14 Kundnr 349503 Fakturanr 2706154060
OCR-nr 270615406021

FÖRETAGET AB

BOX 300

111 11 VACKRA STADEN

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First Card C402 105 71 Stockholm
firstcard@nordea.com
First Card ges ut av Nordea Bank AB (publ)
Org nr 516406-0120 (F-skattebevis)
VAT no SE 516406012001

Betala till:
PG 474 70 02-6 BG 237-4825
IBAN: SE54 9500 0099 6034 4747 0026
BIC: NDEASESS

Vid frågor gällande resedebiteringar, kontakta din lokala resebyrå.
Övrigt, kontakta Kundenservice Tel 08-534 910 80 Fax 08-534 911 70.

Betalning oss tillhanda senast: 09 12 31
Ange alltid fakturanumret!

Datum	Följesedel	Reseinformation/inköpsställe	Valuta	Utl. belopp/Moms	Belopp
KOSTNADSSTÄLLE: MARKNAD					
091025	40412763	BO. ERIKSSON			
		FLYG INRIKES	STOCKHOLM	224,00	3.949,00
		MARKTRANSPORT	STOCKHOLM	18,00	320,00
		ARVODE	STOCKHOLM	55,00	275,00
		ARVODE	STOCKHOLM	13,00	63,00
		Följesedel	4.297,00	310,00	4.607,00
KORTTOTAL:					4.607,00
SUMMA					4.607,00
FRÅN INKÖPSSTÄLLET TILL FIRST CARD RAPPORTERAD MOMS				310,00	
ATT BETALA SEK					4.607,00
Vill du sortera dina transaktioner, skriva ut fakturakopior och se växlingskursen på utländska köp? Använd då FirstCard OnLine på vår hemsida, www.firstcard.se . Där beställer du även din kod. Nästa fakturering sker den 7/12-07.					

FC Faktura OFCSFAC 0512

3. One invoice per cost centre

The company has chosen an invoice per cost centre without specifications. The invoice can have a different address at cost centre level.

The company can also receive an invoice per cost centre with separate specifications per card. The invoice goes to the company and is reported as total amounts per card at the same time the company receives separate specifications in respect of each card holder. Specifications can also be addressed to different recipients. The specification shows each separate purchase. This model is very suitable when the card holders are located in different places.

FAKTURA

Sida 1

Datum 09 11 14 Kundnr 349503 Fakturanr 2706154067
OCR-nr 270615406724

FÖRETAGET AB
BOX 300
111 11 VACKRA STADEN



First Card C402 105 71 Stockholm
firstcard@nordea.com
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Org nr 516406-0120 (F-skattebevis)
VAT no SE 516406012001

Betala till:
PG 474 70 02-6 BG 237-4825
IBAN: SE54 9500 0099 6034 4747 0026
BIC: NDEASESS

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Vid frågor gällande resedebiteringar, kontakta din lokala resebyrå.
Övrigt, kontakta Kundservice Tel 08-534 910 80 Fax 08-534 911 70.

Betalning oss tillhanda senast: 09 12 31
Ange alltid fakturanumret!

Datum	Följesedel	Reseinformation/inköpsställe	Valuta	Utl. belopp/Moms	Belopp
KOSTNADSSTÄLLE: MARKNAD					
KORTNR: 5412539100120391 ERIKSSON BO					
091106		STATOIL KUNGENS KURV		117,48	587,42
		Drivmedel 48,83 Liter			
091107		HOTEL OKURA TOKYO	JPY 10.500,00		735,63
091101	430764978	ERIKSSON BO			
		FLYG INRIKES STOCKHOLM		224,00	3.949,00
		MARKTRANSPORT STOCKHOLM		18,00	320,00
		ARVODE STOCKHOLM		55,00	275,00
		ARVODE STOCKHOLM		13,00	63,00
		Följesedel 4.297,00		310,00	4.607,00
SUMMA					5.930,05
ÖRESAVRUNDNING					-0,05
FRÅN INKÖPSSTÄLLET TILL FIRST CARD RAPPORTERAD MOMS				427,48	
ATT BETALA SEK					5.930,00


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FC Faktura OIF:SF:AV/0512

4. One invoice per card holder

The invoice goes directly to employees who in their turn via specification of travelling expenses debit the company for expenses. Many companies choose this model for faster processing of travelling expenses. In the picture example both travel agency purchases and card purchases are shown in the same invoice.



First Card can lower your company's travel expenses. This is possible thanks to our clear statistics, our integrated travel account and charge cards and also the bespoke invoicing models we develop together with our customers. With First Card the company receives ONE overall invoice for travel, entertainment, hotels, car hire, petrol and all other expenses you incur in connection with business travel. First Card is a Mastercard  and is accepted worldwide. Welcome to read more at firstcard.se

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Tel +46 771 40 71 70

firstcard.se