

Investing in the future of commercial cards



Introducing HSBC's redesigned commercial card solution

HSBC's commercial card solution gives your organization the power to achieve its strategic goals and the flexibility to resolve its unique business challenges. Leveraging innovative technologies and a superior new platform, HSBC has redesigned its card solution to deliver rich new features, enhanced controls, and a transformed user experience for program administrators and cardholders in the U.S. and across the world.

A powerful new platform

We've partnered with Total System Services, Inc. (TSYS) to provide a new, best-of-breed platform. This scalable, flexible payment processing platform gives us the ability to customize the features you need to support your program goals and growth.

Seamlessly integrated with the TSYS platform, Smartdata.gen2 is an expense management solution that streamlines and accelerates account management tasks and reporting, and delivers real-time capabilities. Additional platform benefits include robust enhancements to reporting, cost allocation and data retention, and a simplified onboarding experience that can get your program launched and your cards issued quickly and efficiently.

Enhanced customization and automation

HSBC card programs can be customized to meet critical business or operational needs, from selecting features that support global growth to choosing a billing cycle that optimizes your cash flow. Enhanced fraud controls increase security and actionable analytics deliver insights for strategic decision making by your treasury department, while automation improves efficiencies from requisition to reconciliation for both program administrators and cardholders.



Together we thrive

Improve your cash flow. Optimize your working capital.



Choose from multiple repayment terms to meet your needs



Maximize DPO while helping your vendors reduce their DSO



Maximize your cash conversion cycle at no cost



Reduce payment terms with vendors while extending your own payment terms via HSBC

Delivering innovation in commercial cards

HSBC is leveraging digital technologies to deliver new business value, increase visibility, security and control, and enhance the user experience.



Innovation

- Enhance your payments strategy with innovative electronic payments and virtual card solutions.
- Simplified processes allow aggregated credit limits at the parent level, spend velocity controls and shortened settlement terms.
- Reduced friction optimizes the cardholder's purchasing experience whether they're travelling across the world or making a local purchase.
- Fraud controls are designed to minimize card declines and reissuance.
- TSYS's agile platform enables faster development for future enhancements.



Information and reporting

- Advanced reporting tools provide graphic views and ad hoc reporting capabilities with over 4000 data elements.
- Widgets deliver on-screen information at your fingertips. HSBC can also customize the platform to make it work for your industry's information needs.
- Expense management tools streamline processes with integrated spend rules and receipt capture and upload. For organizations that have not made an investment in a third-party or ERP solution, these tools improve efficiencies in daily tasks.
- Increased automation including flexible billing cycles, diversion accounts and 29 languages.

Future innovations on the way



Virtual card issuance to smartphones



VIP Cards for C-Level executives and senior directors



Predictive analytics in reporting and dynamic infographics



Dynamic CVV cards

Learn more. Find out how your organization can benefit from HSBC commercial card solutions. Contact your HSBC relationship manager or email gofurther@us.hsbc.com.

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