

EXPLORE A WORLD OF UNIQUE SOLUTIONS FOR YOUR BUSINESS





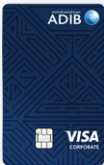
**LEVEL UP YOUR
BUSINESS TODAY**

ADIB CORPORATE COVERED CARDS

Designed to manage your corporate expenses, ADIB's Corporate Covered Cards offer an effortless payment solution for everything from paying for business related travel & hospitality to executing and tracking vendor, government and utility payments.

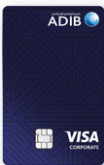
By simplifying daily corporate payment needs, ADIB Corporate Covered Cards provide greater financial control, savings, efficiency as well as employee benefits.

TYPES OF CORPORATE COVERED CARDS



Corporate Purchase Covered Card

- No Annual Fee
- Facilitates B2B (Business to Business) and B2G (Business to Government) Payments
- Usage can be restricted to specific merchant categories
- Consolidated monthly statement



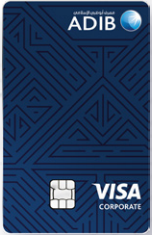
Corporate Travel & Hospitality (T&H) Covered Card

- No Annual Fee
- Facilitates Travel and Hospitality Payments
- Airport Lounge Access
- Travel Cover for cardholders
- Consolidated monthly statement



Corporate Virtual Covered Card

- No Annual Fee
- Usage Flexibility through Virtual Cards
- Choice of implementation with your ERP solution
- Customized payment control
- Widely accepted across the globe



CORPORATE PURCHASE COVERED CARD

ADIB Corporate Purchase Covered Cards can be issued to company employees for B2B and B2G procurement and requisition related payments. These cards can be issued under the name of an individual or department, followed by the company name. Purchase on these cards can be controlled by specifying different monthly usage limits for each card.

KEY BENEFITS



Payment Control

- SMS alert to the cardholder each time the corporate card is utilized
- Latest authorization systems for instant clearance of transactions done across the globe
- Ability to restrict card usage to specific merchant categories
- Embossing of your company name on the card



Card Set-up Convenience

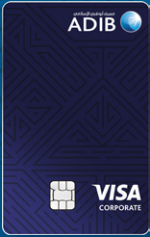
- No annual fee, no set-up cost
- Up to 55 days' grace period for payment of present balance, thereby supplementing your working capital requirements



Customized Reporting Tool

- State-of-the-art online reporting tool through the VSC (VISA Spend Clarity) platform with the flexibility to integrate with majority of the ERP systems
- ADIB Direct Banking access for real time transaction monitoring





CORPORATE TRAVEL & HOSPITALITY (T&H) COVERED CARD

Manage and consolidate end-to-end processing of your employees' travel expenses, while providing added convenience and value driven services that deliver a hassle-free experience for your employees and you.

KEY BENEFITS



Complimentary Global Airport Lounge Access

Unlimited complimentary access to over 500 premium airport lounges in more than 300 cities worldwide through the LoungeKey program. Also, enjoy unlimited Marhaba Airport lounge access in MEA region for free. Employees can walk in with the card; no pre-registration required.



Complimentary Travel Cover

Secure absolute peace of mind through complimentary Travel Cover from Visa, which covers the cost of medical emergencies, trip cancellations and lost baggage.



Customized Reporting Tools

- State-of-the-art online reporting tool through the VSC (VISA Spend Clarity) platform with the flexibility to integrate with majority of the ERP systems
- ADIB Direct Banking access for real time transaction monitoring





CORPORATE VIRTUAL COVERED CARD

ADIB Virtual Covered Card solution is a digital payment platform, empowering you with real-time transaction security and control. Through Visa Commercial Pay (VCP), corporates can issue single and multi-use virtual cards and specify transaction and reporting controls as per their requirement in a real-time, dynamic environment.

KEY BENEFITS



Transaction Control

Increased security against unauthorized & fraudulent transactions through virtual card numbers (VCN). Following controls may be set for cards depending on your business needs with approval hierarchy as set-up in your organization:

- Domestic/International restriction
- Specified period
- Specified Merchant Category
- Usage limits



Access to Visa Platforms

Visa Commercial Pay (VCP): User can create single and multi-use Virtual Card Numbers (VCN) with multiple control as per the business requirement.

Visa Spend Clarity (VSC): Spend management tool to access card transaction data that gives valuable insights to support business decision.



Choice of Implementation with your ERP Solution

You can choose the implementation option that suits your organization's needs:

- Web-based application
- Accounts payable batch file
- Full integration



Payment Facilitation

A versatile single payment solution for B2B (Business to Business), B2G (Business to Government) and travel related expenditure.



VISA SPEND CLARITY (ONLINE REPORTING SOLUTION)

ADIB Corporate Covered Cards offer electronic data reporting through Visa Spend Clarity (VSC). VSC is a comprehensive, data-driven, easy to use, global information management system that incorporates reporting and expense management into a single web-based platform.

Monitor Usage

- Monitor card usage by frequency and/or spending limits
- Set usage alerts based on specific merchant or merchant categories

Review and Classify Transactions

- Cardholders can review transaction, add expense descriptions, and allocate transactions to customer-defined accounting codes
- Transaction can be split into separate line items and allocated to multiple accounting codes
- Managers can review and classify transactions which can be exported to and integrated with an ERP system

Track Payments by Supplier

- Analyze payments made to supplier by parent company name, merchant category code, country, department, department, and other filters
- Summary and detailed reports providing supplier and department level information, along with tax ID, tax exemption, and preferred-vendor-status data

Integrate Exported Data

- Microsoft Excel files can also be generated for custom data analysis by finance, audit, or managerial personnel
- Data can be formatted to seamlessly integrate with any ERP or accounting system
- Access up to 36 months of data for standard and custom reports

Save Time with Self-service

- Faster, customizable reports: Step-by-step navigation. User-defined forms include Excel Word, PDF, HTML, CSV, and tab-delimited formats
- Reports can be scheduled to be delivered to your mailbox



Level up your business with
ADIB Corporate Covered Cards today.

CONTACT YOUR
RELATIONSHIP MANAGER TO APPLY



adib.ae/corporate-banking

To reach us or to log a complaint, please [click here](#).

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