

introducing the

stc pay corporate card

earn

cashbacks

on your business expenses



stc pay Corporate Prepaid Card

A better way to manage your business expenses with unmatched cashbacks

Corporate
Cards



stc pay Corporate Prepaid card

The ideal card for making and managing business payments quickly and securely worldwide and online. stc pay Corporate Prepaid card is a financial tool designed for companies to manage expenses efficiently. It functions like a debit card, but the spending is limited to the amount preloaded onto the card. Businesses can allocate funds for specific purposes, such as travel expenses or employee allowances, while controlling spending and tracking transactions easily. These cards offer convenience, security, and flexibility, making them an ideal solution for budgeting and managing company expenses. As well as buying goods and services, you can also use the cards for cash withdrawals from ATMs.

In summary, enable faster purchasing by giving your employees access to the funds they need in a safe and secure manner.

- ✓ Pay securely worldwide and online.
- ✓ Always keep your spending under control.
- ✓ Manage your card entirely digitally.
- ✓ Earn instant cashbacks on each payment
- ✓ Dedicated support

stc pay Corporate Prepaid Card

Manage your card the easy way digitally

With stc pay Business Dashboard you can:

- ☑ **Issue Digital, or Physical card.**
Issue digital card instantly and apply for the physical card.
- ☑ **Real-time payment notifications.**
Receive notification for every spend on the card.
- ☑ **Freeze & unfreeze whenever you need**
- ☑ **Instantly block your card**
- ☑ **View and change your card PIN**
- ☑ **Enable and disable your controls**
 - ☑ Online Payments
 - ☑ Contactless payments
 - ☑ International payments
 - ☑ ATM cash withdrawal in Bahrain
 - ☑ ATM cash withdraw Internationally
- ☑ **Real time reporting**
- ☑ **And much more...**



stc pay Corporate Prepaid Card

Easy digital onboarding

Corporate
Cards

How to start?

- Step 1:** Easy registration (share your company details)
- Step 2:** Issue digital or physical cards as per your needs
- Step 3:** Set separate budgets and card limits, control payment and security options
- Step 4:** Track usage in real time

Send us your interest by:

- email to business@stcpay.com.bh
- calling +973 77 123 123
- filling the form on stc pay website: <https://web.stcpay.com.bh/corporate-card>



Cashback

stc pay Corporate Prepaid Cards – Cashbacks

Get instant cashbacks on every transaction to save on payment costs

Cashbacks

Earn cashbacks with every spend

| Payments in | Category | Cashback (*) | Cashback Limit |
|------------------|-------------------------------|--------------|----------------|
| Bahraini Dinars | Government, tax and utilities | 0.30% | Unlimited |
| | Education | 0.30% | Unlimited |
| | Petrol stations | 0.10% | Unlimited |
| | Everywhere | 1.00% | Unlimited |
| Other currencies | Everywhere | 2.00% | Unlimited |

(*) Minimum payment to be eligible for cashback is BHD 10 and cashbacks are processed instantly

Earn extra cashbacks when you reach spend more

| Target | Total payments in quarter (*) | Bonus Cashback |
|------------------|----------------------------------|----------------|
| Other currencies | Equivalent of BHD 0 – BHD 25,000 | - |
| | Between BHD 25,000 – BHD 50,000 | 0.05% |
| | Between BHD 50,000 – BHD 100,000 | 0.10% |
| | Above BHD 100,000 | 0.15% |

(*) Extra cashbacks are calculated quarterly and paid at the end of the quarter



Charges

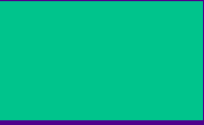
stc pay Corporate Prepaid Cards – Fees

No hidden fees

Fees

| Fees | Amount |
|--|------------------------|
| Registration | Free |
| Card Issuance | BHD 3 + VAT |
| Card replacement | BHD 3 + VAT |
| Annual Fees (*) | BHD 50 per year |
| ATM cash withdrawal fee (Inside Bahrain) | BHD 0.100 + VAT |
| ATM cash withdrawal fee (International) | BHD 1.000 + VAT |
| International usage fees | 3% + VAT of the amount |

(*) First year is waived off



Good to know

stc pay Corporate Prepaid Cards

Good to know

Controls

Why stc pay Corporate Prepaid Card?

stc pay Corporate Prepaid card is a financial tool designed for companies to manage expenses efficiently. It functions like a debit card, but the spending is limited to the amount preloaded onto the card. Businesses can allocate funds for specific purposes, such as travel expenses or employee allowances, while controlling spending and tracking transactions easily. These cards offer convenience, security, and flexibility, making them an ideal solution for budgeting and managing company expenses. As well as buying goods and services, you can also use the cards for cash withdrawals from ATMs.

What's the difference between a prepaid card and a credit card?

The stc pay Corporate Prepaid Card is a card you load in advance. You can only use the amount loaded onto the card. In other words, you are not paying 'on credit'.

Apart from that, you use the card in exactly the same way as you would a credit card.

Why stc pay Corporate Card for your business?

Greater flexibility and control

Our cards allow you to issue a larger group of employees with the means to make business purchases, while limiting the sum of money they have access to. To help you do this, you'll have access to online spending reports and be able to arrange credit "top-ups" when needed. You'll also be able to decide how employees can use the cards – for example by disabling ATM cash withdrawals.

Easier expenses

Traditionally, employees who incur expenses such as those related to travel often have to use their own cash or cards to make the payment, before claiming the money back from the company. With the prepaid card, however, the need to keep a wallet or purse full of receipts and make expense claims can become a thing of the past.

No credit checks

In contrast to business credit cards, prepaid cards do not require a credit check. You can't get into debt with a prepaid card, so instant acceptance is guaranteed. This keeps the application process simple and also means that businesses with short-term or seasonal employees who do not have bank accounts can pay them by loading their wages on to a prepaid card.

Lower charges

The cost of issuing employees with business prepaid cards will generally be lower than giving them business credit cards. But do look out for monthly fees, as well as charges for making purchases, withdrawing money and issuing a new card.

Full control on your cards

Get instant payment notifications and stay in control of your card's security.

- Issue digital card instantly.
Apply for the physical card.
- Customize your card balance
Issue the card linked to the main account balance or with a separate balance.
- Real-time payment notifications.
- Freeze & unfreeze whenever you need
- Instantly block your card
- View and change your card PIN
- Enable and disable:
 - Online Payments
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How do I add money on the stc pay Corporate Prepaid Card?

Do a bank transfer into stc pay Bahrain account, once the amount reaches our account, your business account will be loaded.

Once the account is loaded, you will be able to access the money instantly.

You can manage your business account and all issued cards easily online via the [stc pay Business Dashboard](#).

Make payments and withdraw cash worldwide

Use stc pay Corporate Prepaid Card to make payments and withdraw cash **anywhere in the world** accepting Mastercard. All you have to do is enter your card PIN, **including online** whenever the website features the 'MasterCard Secure Code' logo.

If you need cash, you can use your card at any ATM displaying the Mastercard logo, anywhere in the world.

Pay quickly, easily and safely with contactless

Contactless makes paying effortless. Just hold your card close to the payment terminal reader (POS), wait for confirmation and you're done. Sometimes you'll be asked to enter your PIN first

If you prefer not to use your card's contactless feature, it's easy to disable in from your business dashboard, under card controls.

stc pay Corporate Prepaid Cards

Good to know

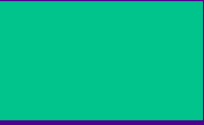
Controls

How do I apply for the stc pay Corporate Prepaid Card?

1. Apply for your card online (by filling your Interest Form)
2. Sign your application digitally
3. Receive your digital card details instantly, and receive your physical card by post if your application is approved

More details?

Visit our website: <https://web.stcpay.com.bh/corporate-card>



Contact us

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We are reachable on:

- By email: business@stcpay.com.bh
- stc pay call center: 77 123 123
- stc pay website: <https://stcpay.com.bh>