

A virtual (payment) reality

Enhance your corporate card program with virtual credit cards and payment automation

Traditional payment methods carry **fraud risk** and reconciliation **process costs**

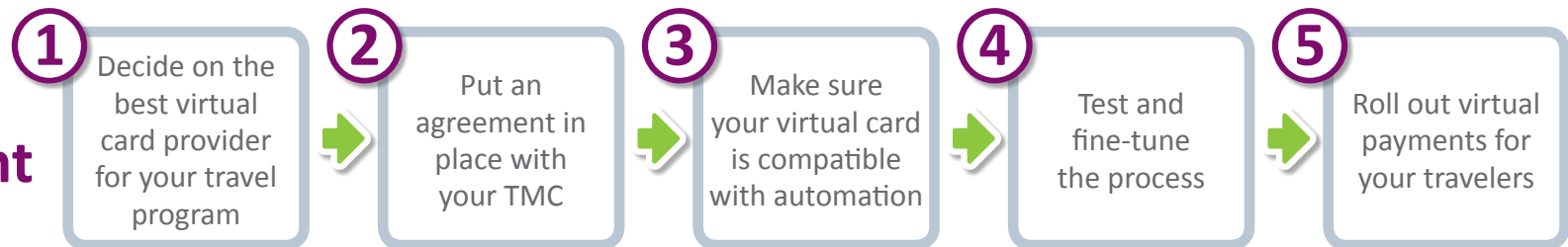


Benefits of going virtual

While the following benefits aren't exclusive to virtual payments, they are new for infrequent traveler bookings

- Personal identity information protection
- Specific credit limits
- Date range restrictions
- Merchant category controls
- Payment security
- Rich transaction data

Five steps to implement



^{1,2} Association for Financial Professionals, "2015 AFP Payments Fraud and Control Survey," Underwritten by J.P. Morgan, March 2015

³ Matthew Sparkes, "Worldwide cost of identity theft reaches £3 billion," *The Telegraph*, Telegraph Media Group, 11 February 2014 (1:28 p.m. GMT)

⁴ GBTA Foundation Study, "The State of Expense Data Management and Consolidation in the Business Travel Industry," 17 July 2012