



The Complete Guide to Conferma Pay

our platform & partners

April 2022
Biannual issue

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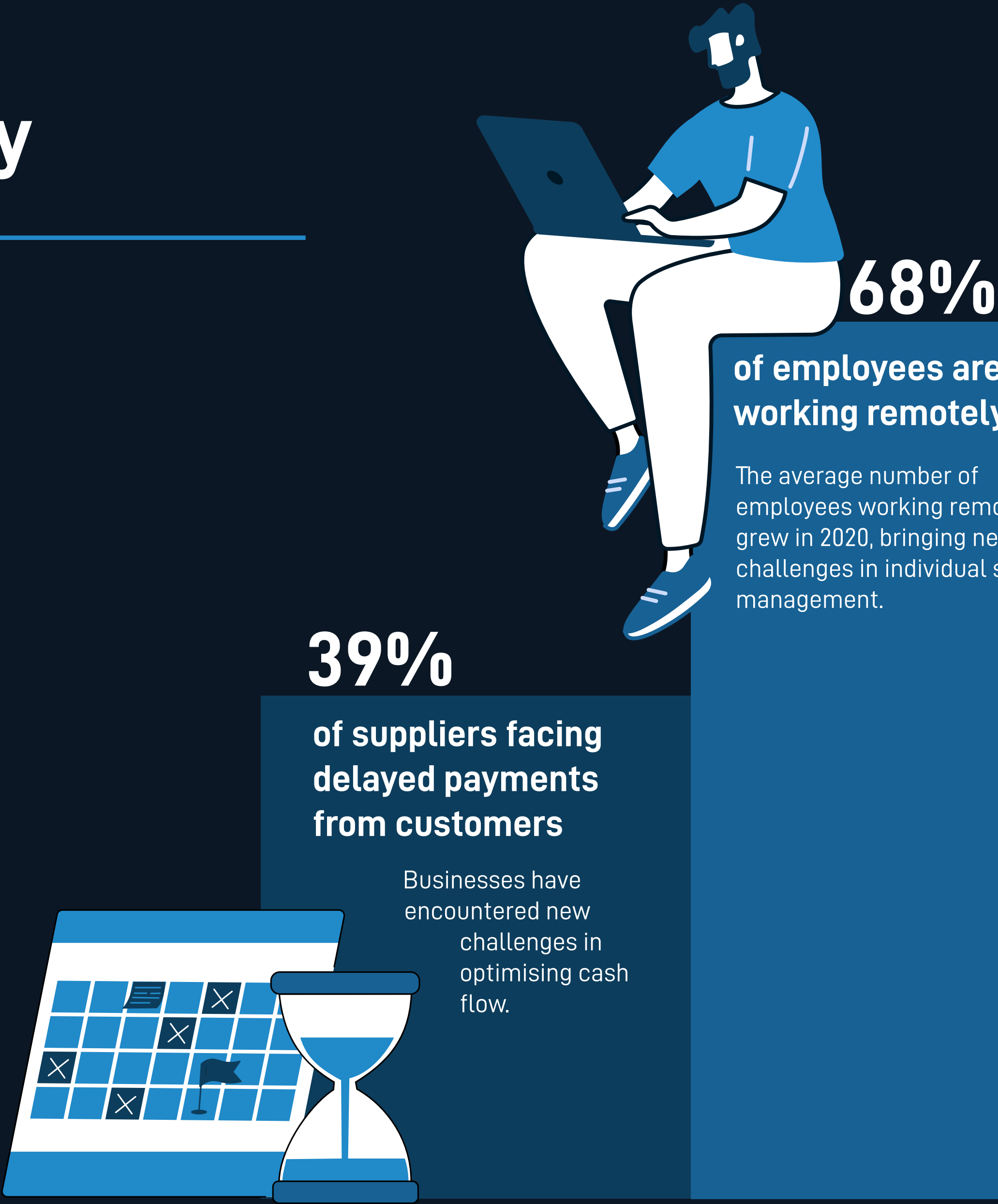
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Acceleration, the payment context today

The next-normal in business payments.

The COVID-19 crisis is having a significant and widespread effect on global payments across sectors. The most striking and potentially lasting impact is an accelerating pace of change in the industry. For the global payments sector, the events of 2020 have reset expectations and significantly accelerated several existing trends:

References:
The 2020 McKinsey Global Payments Report. NAPCP - Advancing Commercial Card & Payment Practices Worldwide, June 2021; Virtual Cards: Consumer & Business Adoption, Competitive Analysis & Market Size 2020-2025 (Juniper Research); FinExtra; Expanded Runway for B2B Virtual Cards (Windward Strategy); 2019 RPMG Travel Benchmark Survey and 2017 RPMG Purchasing Card Benchmark Survey.



The shift from physical toward digital payments

Half a decade's worth of change happened in less than one year—in areas that are typically slow to evolve. These accelerated behaviours in response to the COVID-19 crisis caused a fundamental shift in adoption of technologies, ongoing shifts toward e-commerce, digital payments, contactless, instant payments and cash displacement. The imperative to accelerate transformations to a digital-first and more agile organisation has never been greater, and it exists globally.

The overall trajectory for these trends has received a strong push forward:



Virtual card spend set to double in size

Virtual card spend is expected to double in size from 2020 to 2023. And in 2021 virtual card spending is expected to surpass that of traditional purchasing cards and cheques.

Cash usage down 45%

ATM usage fell by 47% in April 2020 in India. While the United Kingdom experienced a 46% decline per month on average from March to July 2020.



150% growth in contactless usage

This has been the trend in the U.S. since March 2019 - contactless offers a more convenient payment method and more security with virtual payments.

Bank branches and ATM closures at highest rate

Banks in multiple geographies are closing branches as well as ATMs. In Australia, the top four banks have removed 2,150 ATM terminals and closed 175 bank branches since June 2020.

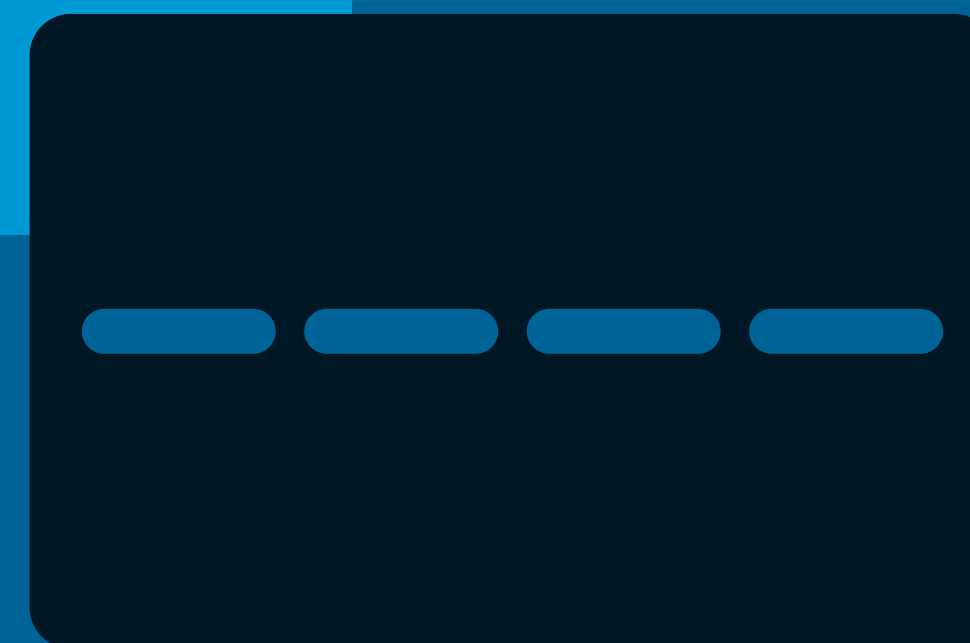


\$26 saving with each virtual payment

Businesses want more financial efficiency; admin costs associated with traditional cheques can be cut by \$26 per transaction when using virtual cards.

References:
The 2020 McKinsey Global Payments Report. NAPCP - Advancing Commercial Card & Payment Practices Worldwide, June 2021; Virtual Cards: Consumer & Business Adoption, Competitive Analysis & Market Size 2020-2025 (Juniper Research); FinExtra; Expanded Runway for B2B Virtual Cards (Windward Strategy); 2019 RPMG Travel Benchmark Survey and 2017 RPMG Purchasing Card Benchmark Survey.

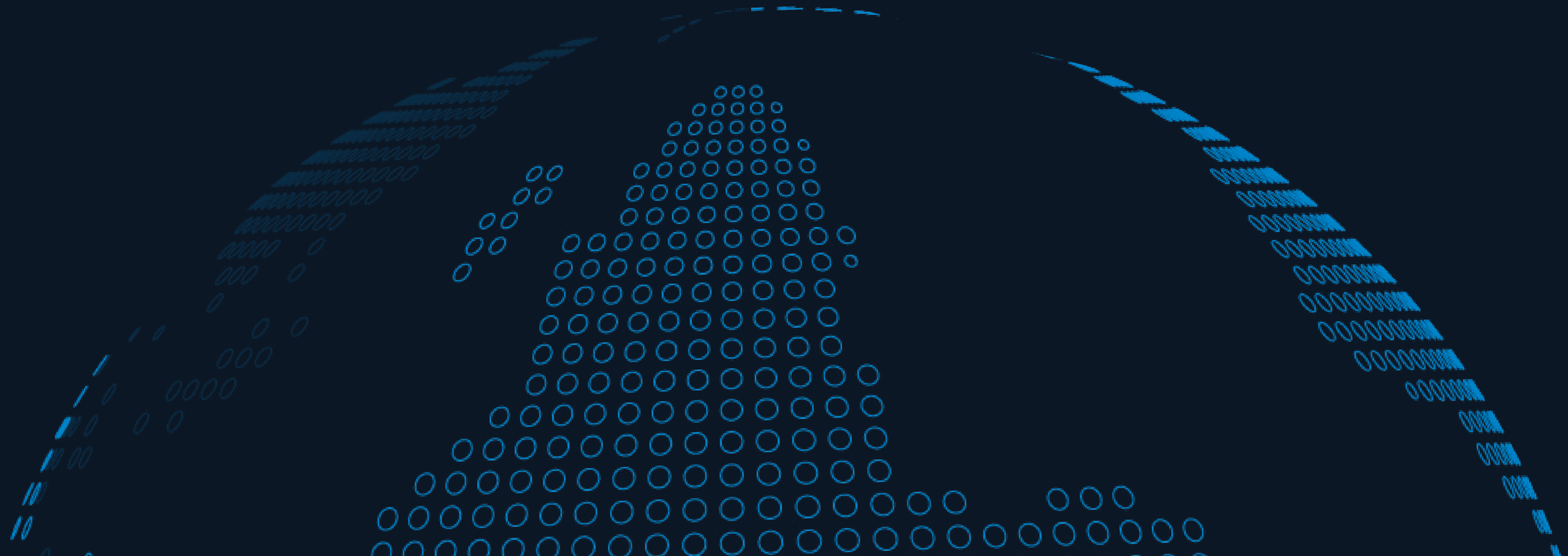
Conferma Pay overview



Our vision



**Our vision is to build the world's most partner-centric payment platform;
a place where success focused businesses come to discover payment
innovation that moves the needle.**



Who we are

We are the platform for virtual payment integrators

We partner with major global card issuers, purchasing platforms and travel management companies who trust us to power their solutions.

Together, we remove plastic from payment and deliver integrated virtual cards for business purchases.

Our technology, wrapped in your brand

Enveloped by our partners' brand, our platform offers a new class of digital payment technology with the perfect combination of ready-made solutions and customisation.

Our delivery speed is your success

We accelerate the journey. By leveraging a plug and play payment stack, our partners launch products quicker into new and existing markets to deliver a highly efficient, exceptional experience anywhere their corporate customers make payments.

Our ecosystem is your ecosystem

We invested early for powerful global connectivity and acceptance. Today our partners integrate just once to tap into a consistent payment journey, anywhere their corporate customers make payments.

What we do

Plastic-free business payments

Powered by Conferma Pay, virtual card solutions help to:

Digitise cards

Leverage instantly generated virtual cards to complement or remove physical payment.

Capture spend

Put digital to work, add dynamism that captures more card spend and drives higher returns.

Advance security

Enhance control and authorisation rules to prevent fraudulent transactions, mitigate misuse and losses.

Accelerate payment

Speed up payment with systems integration, reduce admin time with automated reconciliation.

Consumerise processes

Add an edge to the payment value proposition with digital wallets, mobile features and integrated intelligent data processing.

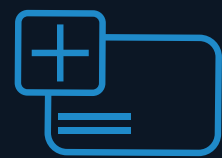
Transform data

Increase visibility of business operations, see enriched data in a single place and automate manual processes.



What we do

Embed virtual payment capability



Instantly issue
virtual cards



Real-time payment
controls



Digital wallet
solutions



Supplier
payments



Payment
communication



Straight-through
processing



Enriched data

Accelerating supplier payments

Recognising the power of the platform, whether an issuer or spend management platform, partners have repurposed our products to offer virtual card powered B2B payment solutions. White-labelling our products and exposing our APIs has allowed accounts payable teams to discover the benefits of paying suppliers with virtual cards.

Going mobile

Plastic, whether personal or corporate, continues to dominate incidental payments. Over the past two years, we've invested heavily in extending our platform beyond integrated payments to placing a virtual card into digital wallets. We're bringing the benefits of virtual cards to pockets with an instantly issued card that can be used in-store, in-app or in-transit.

Power to innovate

We're looking to the next 10 years and how Conferma Pay can continue to enable partnerships and technology to change the way businesses and people pay. Whilst we've created and white-labelled products for our banking partners, we alone cannot keep up with the ever evolving payment use cases. That's why we are expediting our roadmap to dramatically open up our technology platform, ensuring our core services are made available to empower integrators to innovate.

Why

Better payments make better businesses

Extend the reach of digital payment to meet business needs

Whether it's an insurance pay out via card provisioned into a customer's phone, a logistics company controlling and tracking fuel spend in real-time or a manufacturer choosing the most efficient way to pay cross border, we're bringing the strength of payment innovation to payment integrators.



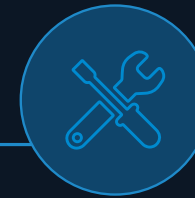
Insurance

Pay out for claims with limited use such as white goods or trade only merchants.



Disruptions

Push cards to travellers during travel disruptions, avoiding manual reconciliation of vouchers.



Non-employees

Allow non-employees to make point of sale purchases in restaurants, supermarkets or for fuel.



Card replacement

Send cards to customers with lost/stolen cards.



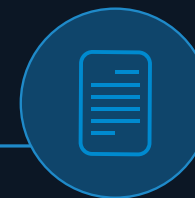
On-the-go expenses

Avoid employee reimbursements by issuing trip specific expense cards.



OTA

Choose the best card to pay net fares to suppliers.



B2B payments

Pay invoices faster with a virtual card that integrates into your P2P platform.



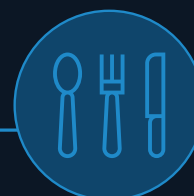
Entertainment

Issue cards to production team runners to pay for project incidentals.



Corporate T&E

Improve reconciliation by integrating cards into managed T&E processes.



Vouchers

Stop issuing paper meal vouchers for use in staff canteens or supermarkets.



Petty cash

Reduce liability by removing cash and sending temporary cards to employees.



Marketing

Pay marketing costs such as advertising or materials using virtual cards.

How we work

Powering payment behind the scenes

Conferma Pay acts as a 'network of networks' connecting the established worlds of banking, B2B payment and corporate travel booking. This brings consistency, transparency and security to some of the most complex purchasing ecosystems. It makes business payment safer, faster, more efficient.

The link to corporate travel payments - T&E

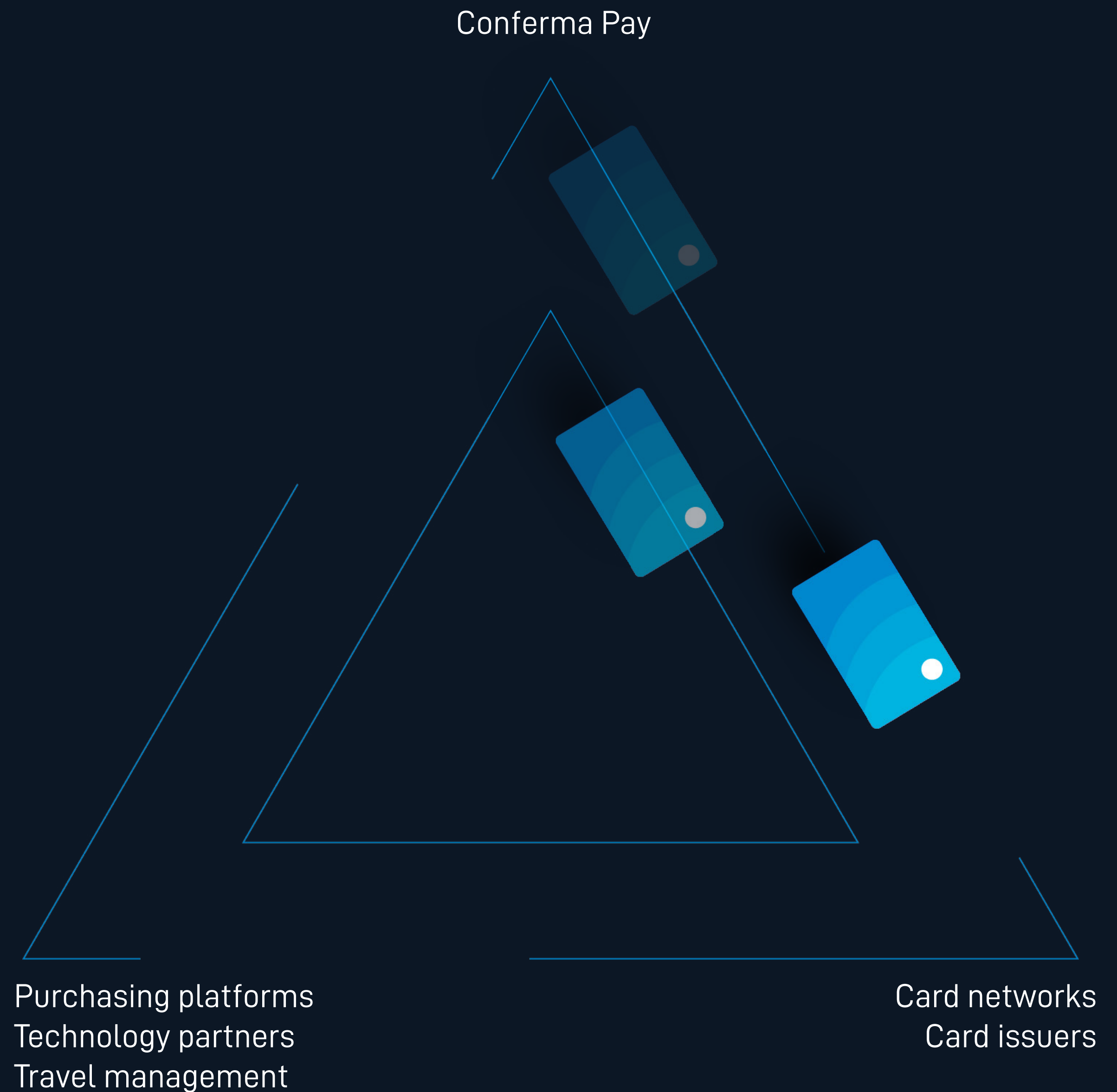
We connect card issuers, Travel Management Companies, travel technology platforms and suppliers in one consistent payment journey. This helps businesses to fully understand the cost of each trip, drastically reduces manual reconciliation and limits fraud exposure.

The link to supplier payments - B2B

We connect card issuers, purchasing platforms and merchants in one consistent virtual payment journey. This provides the businesses they serve with digital solutions that accelerate supplier payments, maximise card spend opportunities, lower the risk of fraud and remove costly manual effort from approval and reconciliation processes.

Linking data - Reporting & reconciliation

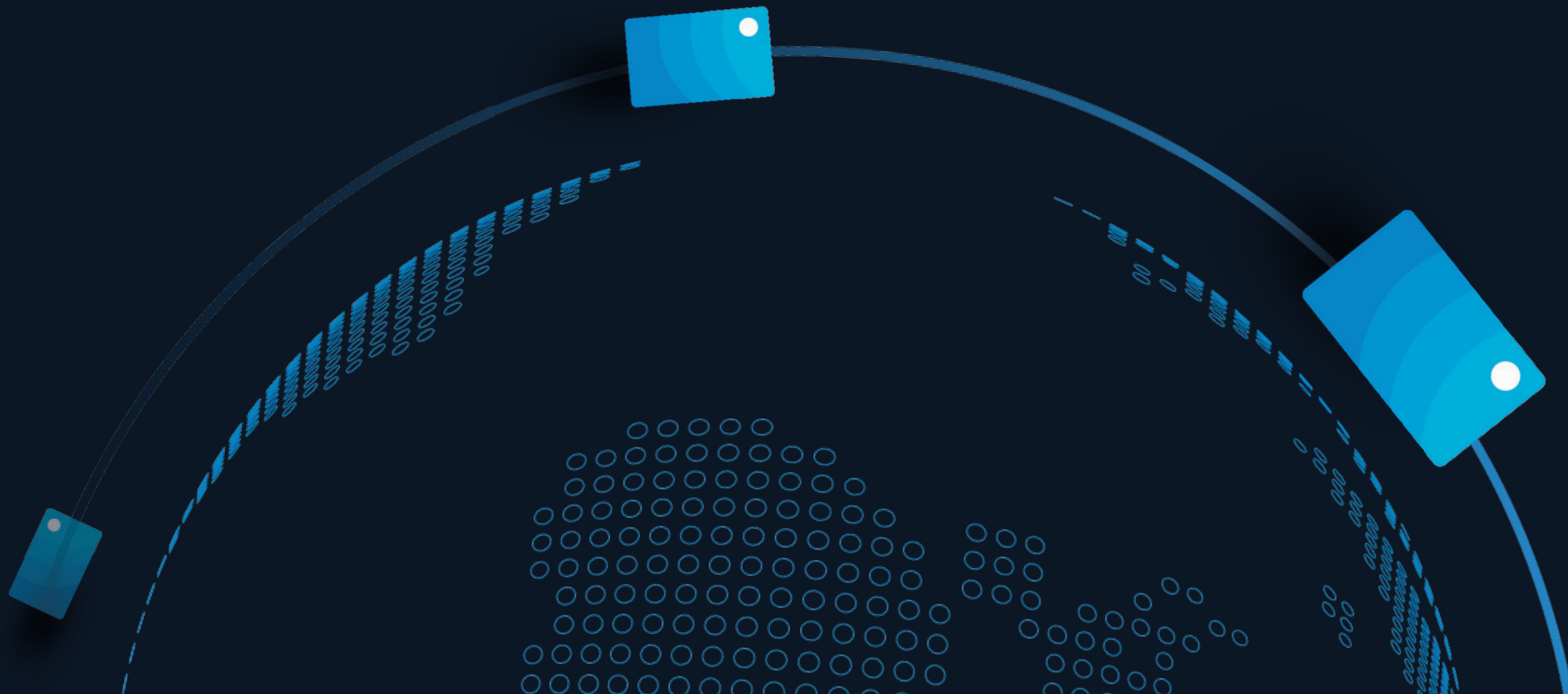
Starting early in the payment journey we link all payment information from the creation of a virtual card to its transactional data. This offers unrivalled spend visibility and transparency to finance teams in a single place.



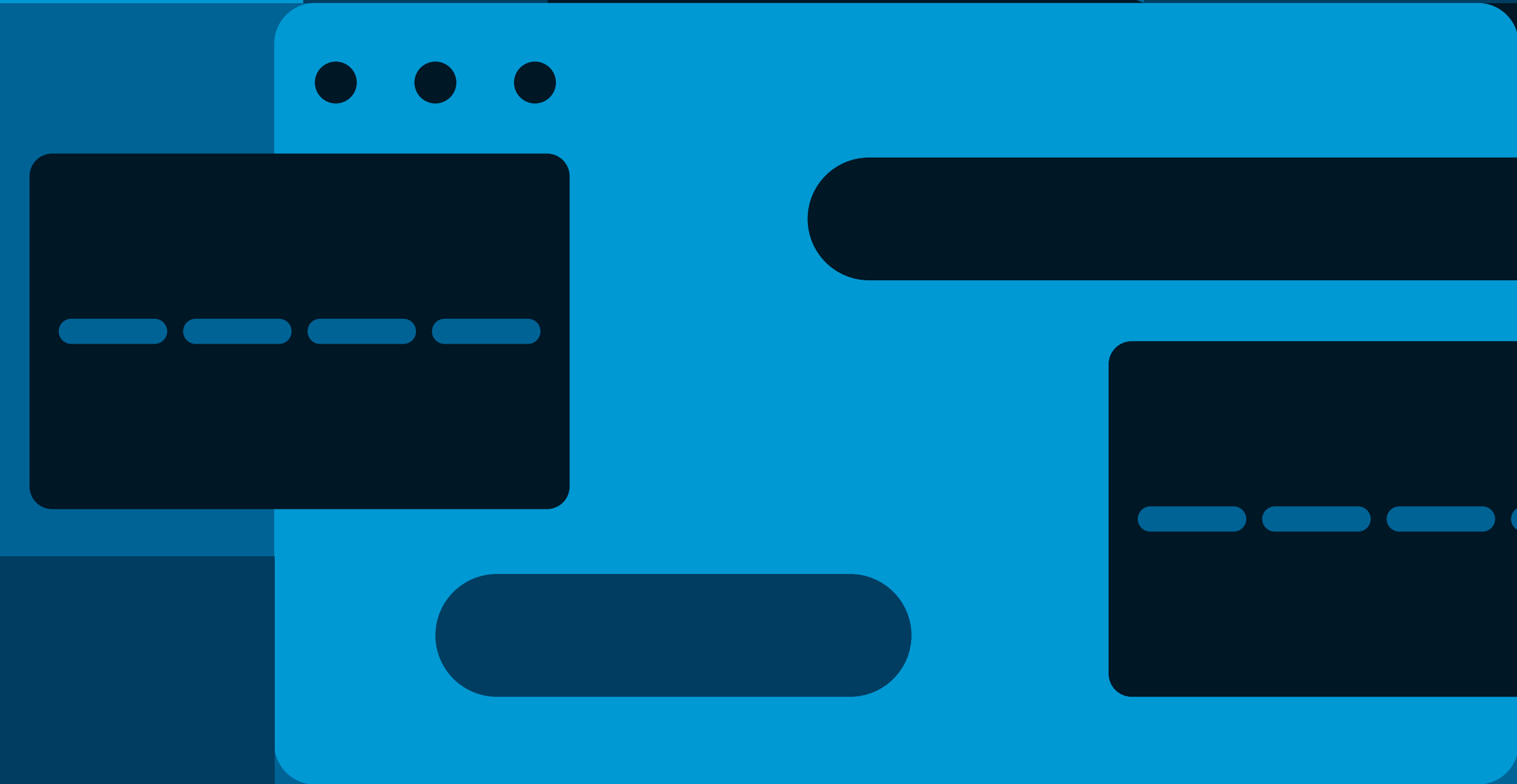
Who we work with

Our ecosystem is your ecosystem

We invested early to connect to all parties of the global payment ecosystem. Today our partners integrate just once to tap into a consistent payment journey. Linking all global purchasing systems through 50 commercial card issuers, all global distributions systems (GDSs) and travel management companies (TMCs) in over 190 countries and 100 currencies.



Powered by Conferma Pay



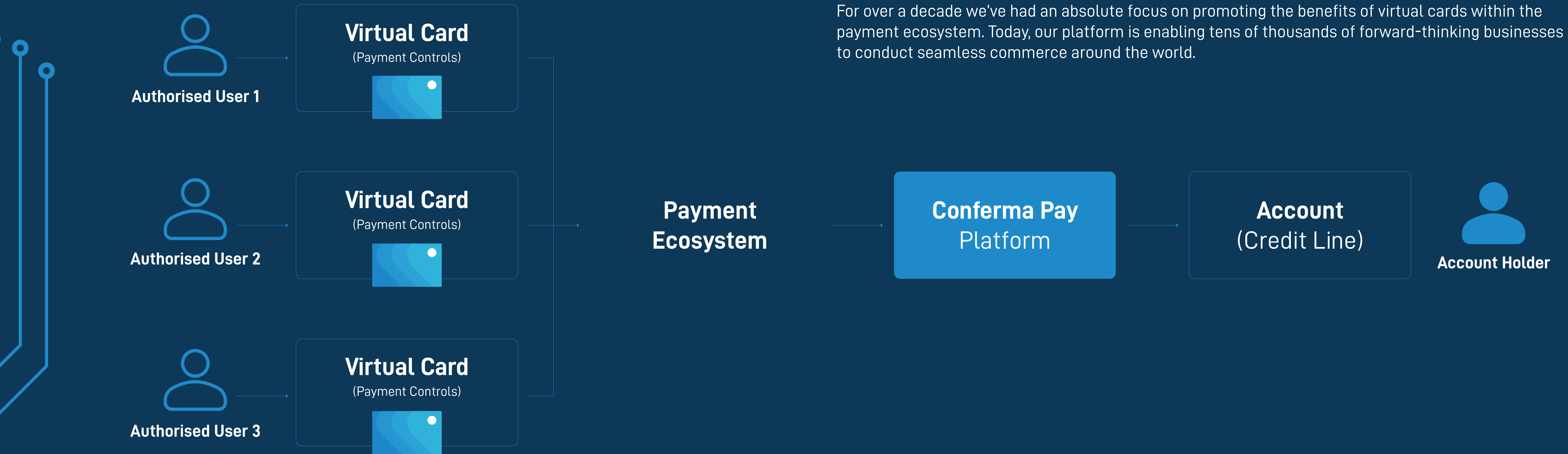
Powered by Conferma Pay

Platform overview

Our combined strength in partnerships and world-class system integration has created a new standard in business payment.

A virtual card isn't just account details that are "not printed on plastic", it's a major disruption to the historic model of a fixed account and card. The virtual card sits in between the central account and the payment which disintermediates the legacy technology from the payment use case. Each virtual card securely extends the reach of an account, with precise payment controls and rich data.

For over a decade we've had an absolute focus on promoting the benefits of virtual cards within the payment ecosystem. Today, our platform is enabling tens of thousands of forward-thinking businesses to conduct seamless commerce around the world.



Powered by Conferma Pay

Your next corporate card won't be a card

Enabling the application of virtual cards with controls for business purchases on spend amounts, validity period and merchants brings powerful functionality:

Digital, mobile

Business purchases without physical plastic.

Efficient, faster

Streamlined processes, better working capital and accelerated supplier payments.

Instant, inclusive

Instant issuance of dynamic corporate cards to any authorised individual.

Controlled, secure

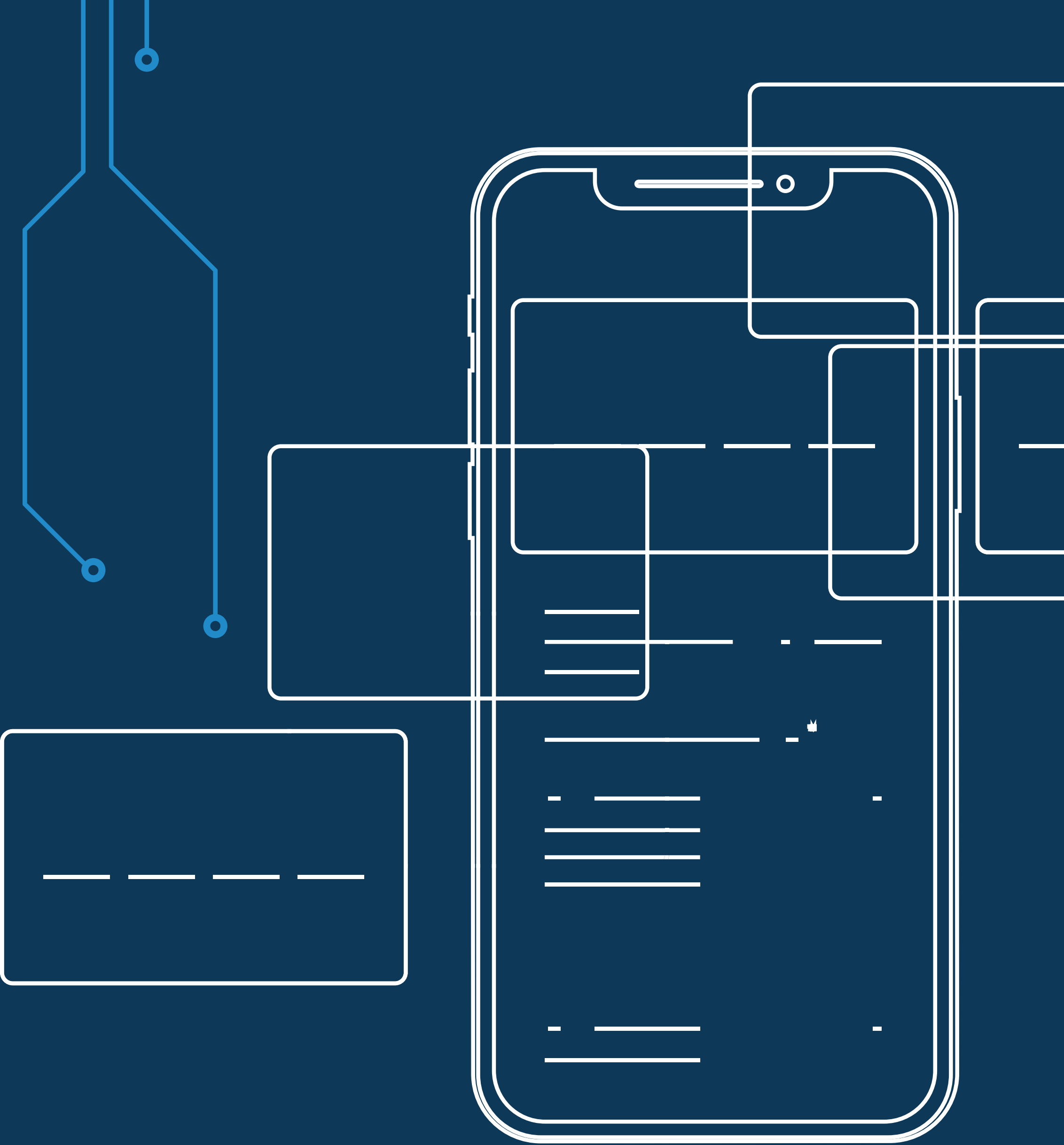
For specific use only with precise controls per each payment.

Convenient, anywhere

Exceptional experience anywhere with a digital wallet - online, on the go, integrated.

Transparent, automated

Full visibility of spend for analysis and insight, automated reconciliation and reports.



Powered by Conferma Pay

Solution suites

The Conferma Pay platform offers a combination of ready-made solutions and custom options for integrators to hit the ground running.



Powered by Conferma Pay

B2B

Introduce digital payment solutions that maximise cashflow with virtual cards integrated into the procurement workflow.

Powered by Conferma Pay

Corporate travel

Enhance controls and provide total visibility of corporate travel spend, allowing efficient data-rich payments integrated at the point of sale.

Our partners leverage the powered by Conferma B2B product suite to help business clients optimise the Accounts Payable and Accounts Receivable payment process and offer flexible solutions for individual spend.

The powered by Conferma Travel suite is travel management companies' (TMCs) virtual payments toolkit for around-the-clock corporate travel management.

Powered by Conferma Pay

B2B suite

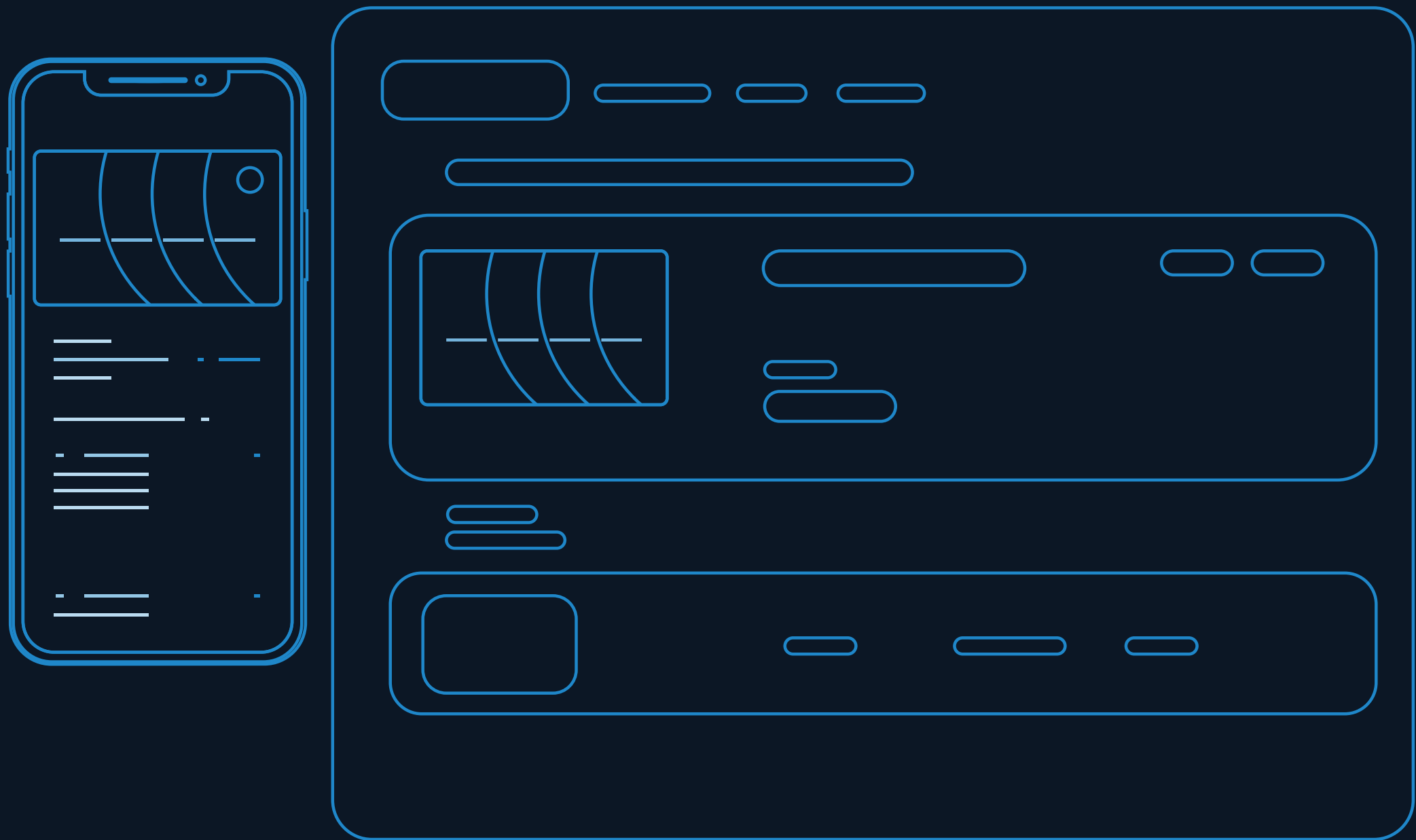
Digital payment solutions that maximise cashflow with virtual cards integrated into the procurement workflow.

Products

- online
- app
- snap

Featured modules

- Straight-through processing
- Dispute
- Batch



Payment

Online payment

- Approval workflows
- Credit
- Debit
- Prefunded
- Real-time auth notifications
- Decision engine
- Deployment level controls
- Auto tolerances

Supplier payments

- Straight-through processing
- Supplier central hub
- Discounts management
- Preferred bank per supplier
- Bulk invoice
- Dispute management

Mobile payment

- Mobile wallet
- Ecommerce
- Integrated travel
- Approval workflows
- Spend analytics

Enhanced online capability

- Electronic transfers
- Batch payment
- Bulk deployment
- Quicker supplier payments
- Failsafe

Data & reconciliation

- Reporting portal
- Automated reconciliation
- Additional custom data capture
- Custom analytics
- Data enhancement
- Export data to ERPs and EMS
- Data hand off

Communication

- Secure email
- Straight-through processing

Payment integration

- Coupa Pay
- Stripe
- Global payments
- Boost
- CardUp
- Concur Invoice
- Concur Expense
- Chrome River

Services

White label

- Mobile app
- Desktop application
- Reporting suite

Support

- 24/7 phone and email support
- Training
- Online knowledge base

Marketing & sales

- Sales toolkit
- Product launch kit
- Product videos

Powered by Conferma Pay

Corporate travel suite

Digital payment solutions that maximise cashflow with virtual cards integrated into the procurement workflow.

Products

- online
- app
- snap

Featured modules

- Snap+
- Connect
- Dispute

Payment

Mobile payment

- Mobile wallet
- Ecommerce
- Integrated
- Approval workflows
- Spend analytics

Online payment

- Approval workflows
- Credit
- Debit
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- Real-time auth notifications
- Decision engine
- Deployment level controls
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Data & reconciliation

- Reporting portal
- Automated reconciliation
- Additional custom data capture
- Custom analytics
- Data enhancement
- Export data to ERPs and EMS
- Data hand off

Communication

- Secure email
- API integration
- Straight-through processing
- FAX

Services

White label

- Mobile app
- Desktop application
- Reporting suite

Support

- 24/7
- Online knowledge base
- Training

Marketing & sales


- Sales toolkit
- Product launch kit
- Product videos

Powered by Conferma Pay

All products and modules


Digital payment solutions ready to bring innovation to any part of the corporate payment process. Plug and go, straight out of the box.

Payment products

 app.

Mobile payment to provision cards for ewallets and ecommerce


- ✓ Pay on-the-go, in-app or online
- ✓ Ecommerce and business expenses
- ✓ Easy access to pre-approved payment
- ✓ No reimbursements or cash advances

 online.

Online virtual card creation for any business purchase

- ✓ Desktop user interface
- ✓ On-demand virtual cards
- ✓ Ideal for ecommerce payments
- ✓ Approval workflows
- ✓ White-labelled

Reporting

 snap.

Central spend reporting and reconciliation

- ✓ Expense reporting with automated reconciliation
- ✓ Bringing total payment and purchase data in one place
- ✓ Reporting on additional customised data
- ✓ Near real-time access to transactions
- ✓ Export data to ERPs and EMS

Modules

Straight-through processing

Direct funds transfer

- Automation of Accounts Receivable
- Elimination of all manual processes
- Easy supplier onboarding
- Simple user interface
- ERP Integration

Batch

Automated bulk virtual card payments

- Automated bulk virtual card creation
- Upload on FTP
- Secure email remittance for suppliers
- Optimise working capital

Dispute

Hassle-free chargeback claims

- Rich data sent directly
- Quicker and easier processing
- Everything in one place
- Status updates

Snap+

Data enrichment and invoice management

- Data validation
- Full line item breakdown
- Enrichment to tax level
- Automated reconciliation
- Enhanced expense reporting

Connect

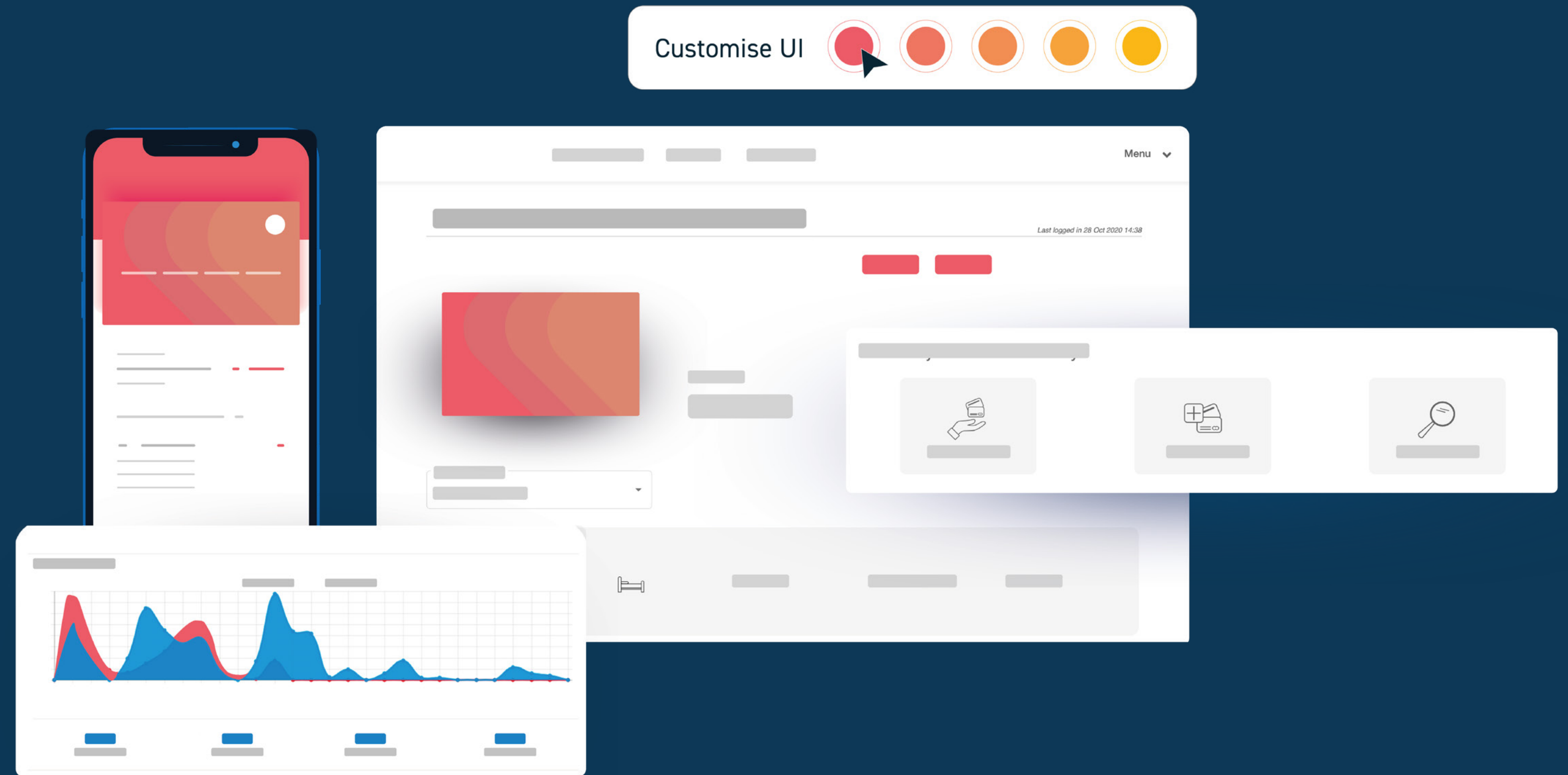
Digital payment communication

- Simplified payment process
- Superior check-in experience
- No complex encryption, downloads or links
- Reduced card processing time at check-in

Powered by Conferma Pay

Our technology, wrapped in your brand

Enveloped by our partners' brand, the Conferma Pay platform offers a new class of digital payment technology with the perfect combination of ready-made solutions and customisation.



Powered by Conferma Pay

Featured solutions



Full suite for issuers

Visa Commercial Pay

In a strategic partnership with Visa we launched Visa Commercial Pay, a suite of B2B payment solutions to help improve cashflow for businesses and eliminate outdated manual processes.

[Watch](#)

[Learn more](#)

Integration for invoice payments

Concur Invoice

The integration of Conferma Pay with Concur Invoice enables businesses to pay suppliers using virtual cards rather than legacy cheques or bank transfers, helping businesses using SAP Concur solutions to transform how they make and manage payments across more spend categories.

[Learn more](#)

Full suite for all payments

Barclaycard Precisionpay

Barclaycard, the UK's leading commercial card issuer, has pioneered virtual card product development. It launched Precisionpay, a B2B version of Conferma Pay's online virtual card portal, in 2011.

[Watch](#)

[Learn more](#)

Straight-through processing

Boost Intercept

This initiative provides Conferma Pay's network of issuers and card holders with payment flexibility via Boost Intercept®, a proprietary straight-through processing (STP) solution. Cash flow benefits and operational efficiencies are realized to maximise working capital for both buyers and suppliers.

Full suite for all payments

HSBC Virtual Card

Conferma Pay powers a virtual card portal for HSBC; the solution provides secure payment for goods and services, giving businesses the ability to use virtual card numbers to settle suppliers without the need to deploy physical cards.

[Watch](#)

[Learn more](#)

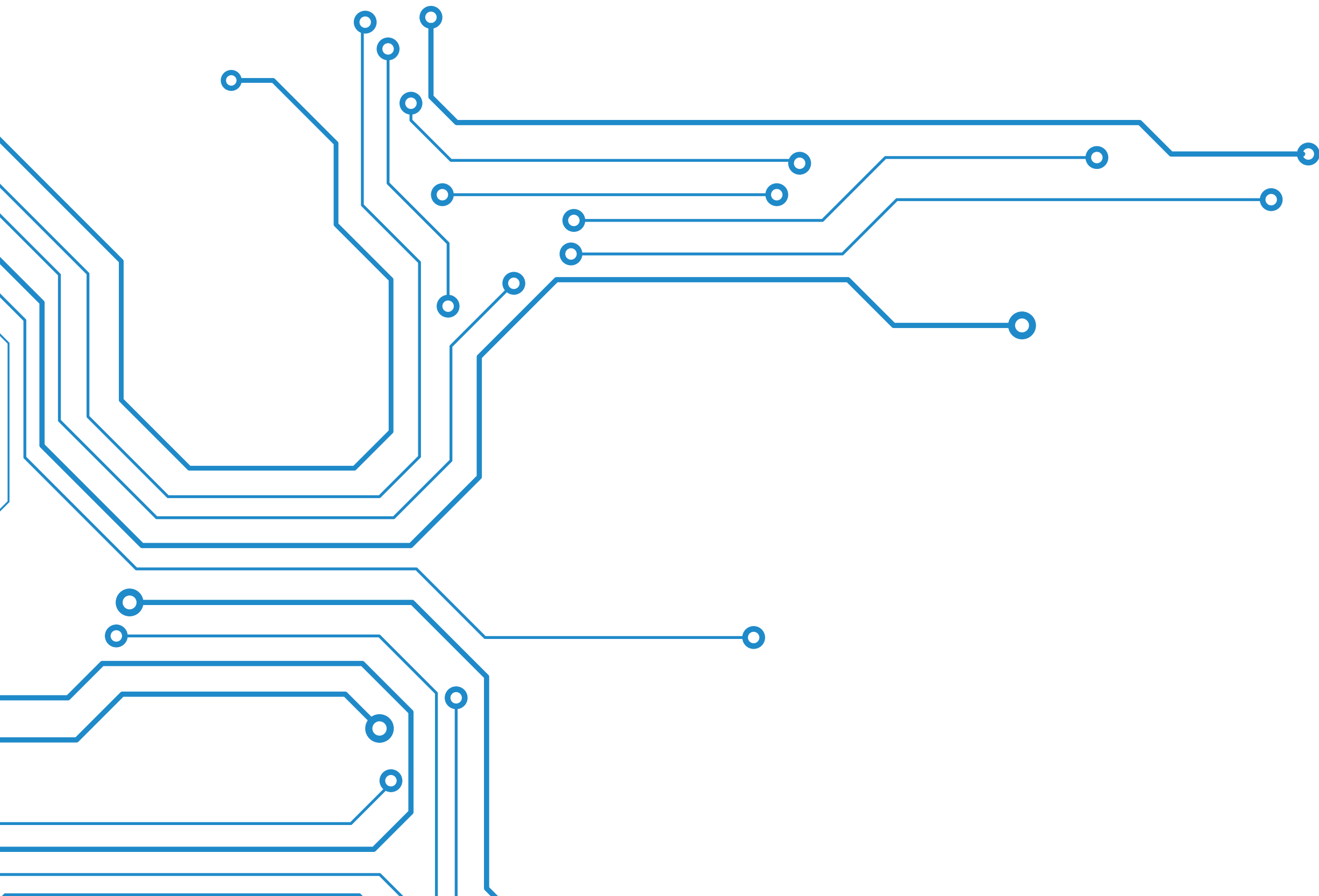
Payment communication

Sertifi (now including Marriott)

The integration enabled a fully PCI compliant process for the communication of virtual cards that streamlines the process, prevents manual errors and provides significant productivity gains in the administrative processes at the hotel.

[Learn more](#)

Featured partners





Ecosystem

our banking
partners

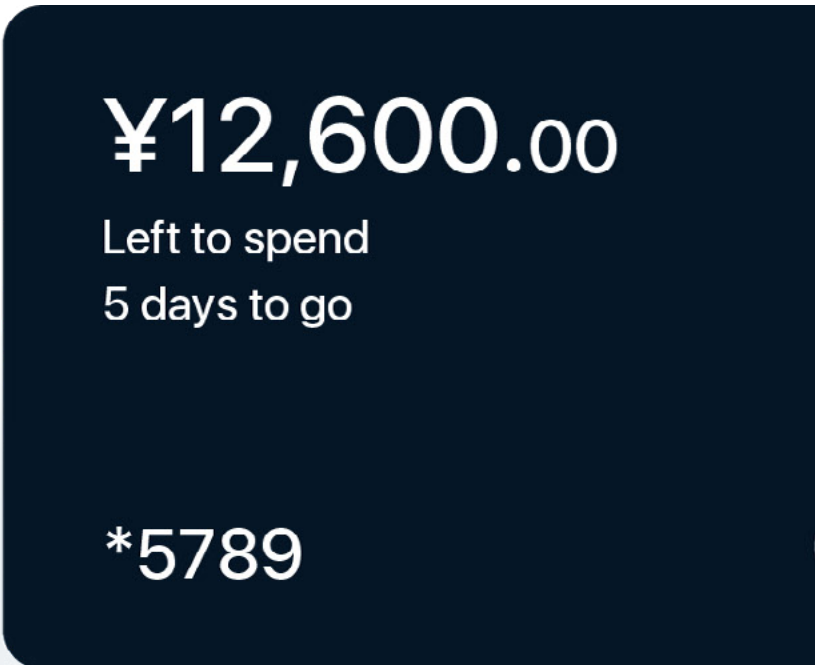
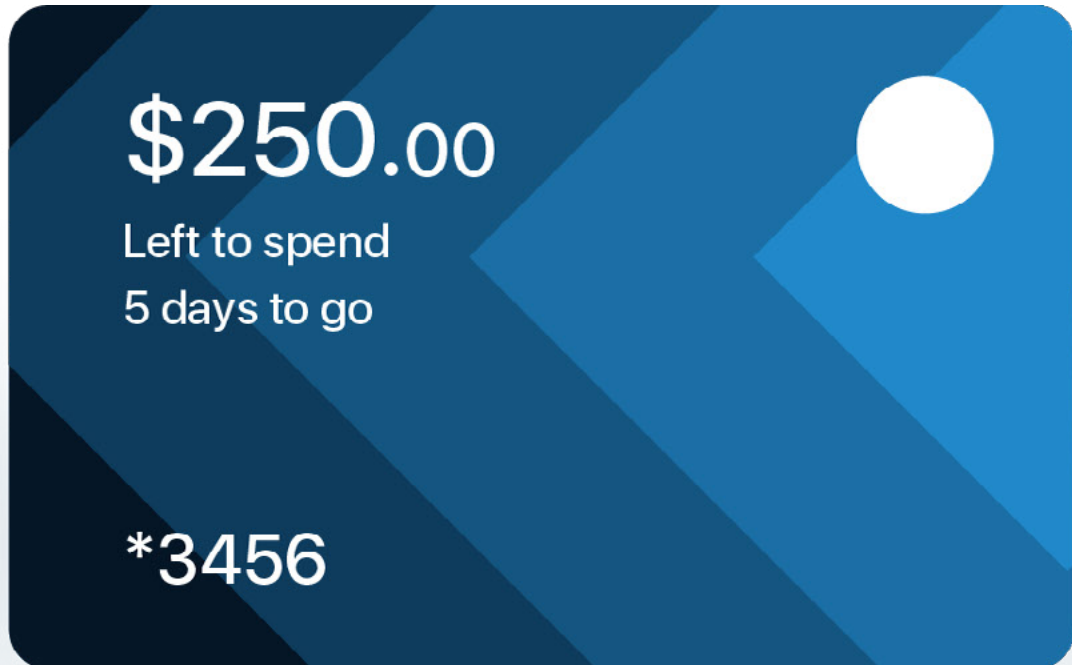
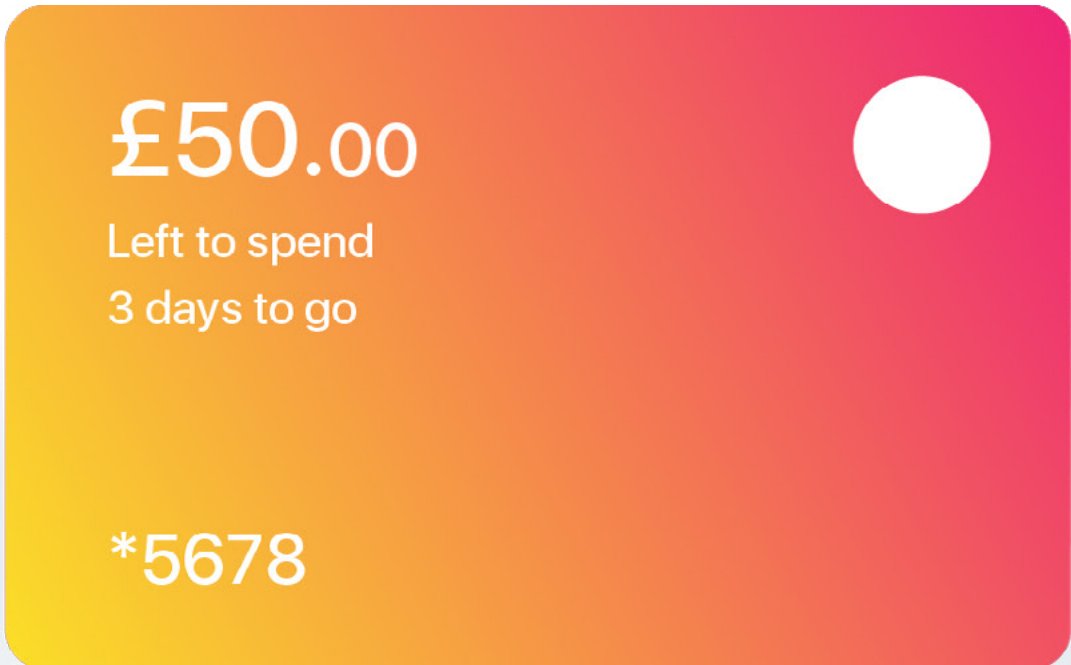
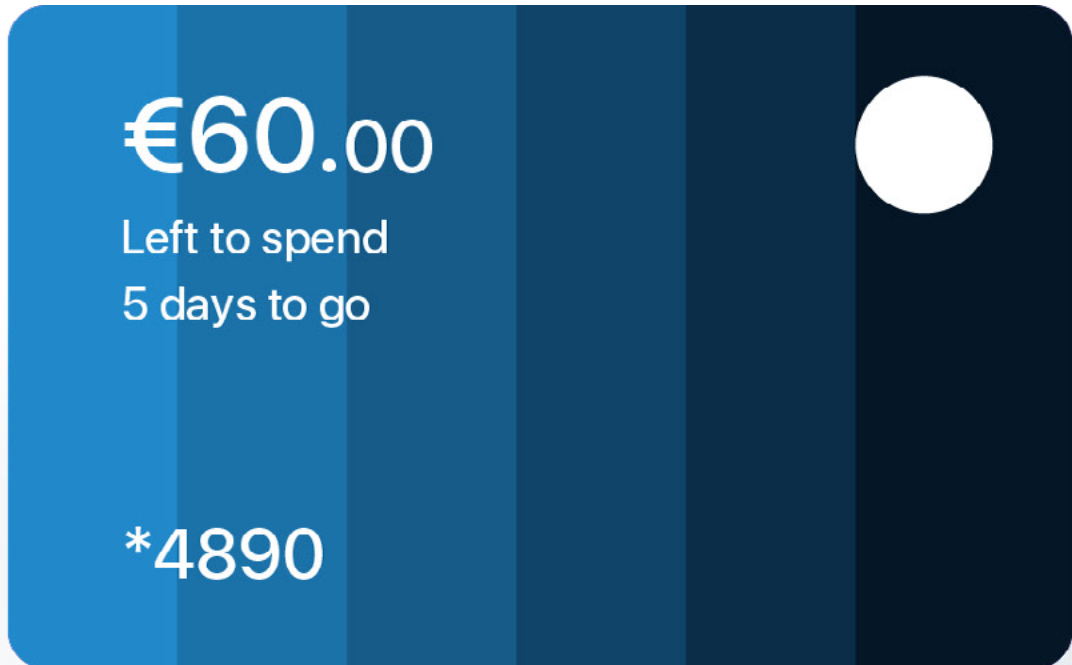
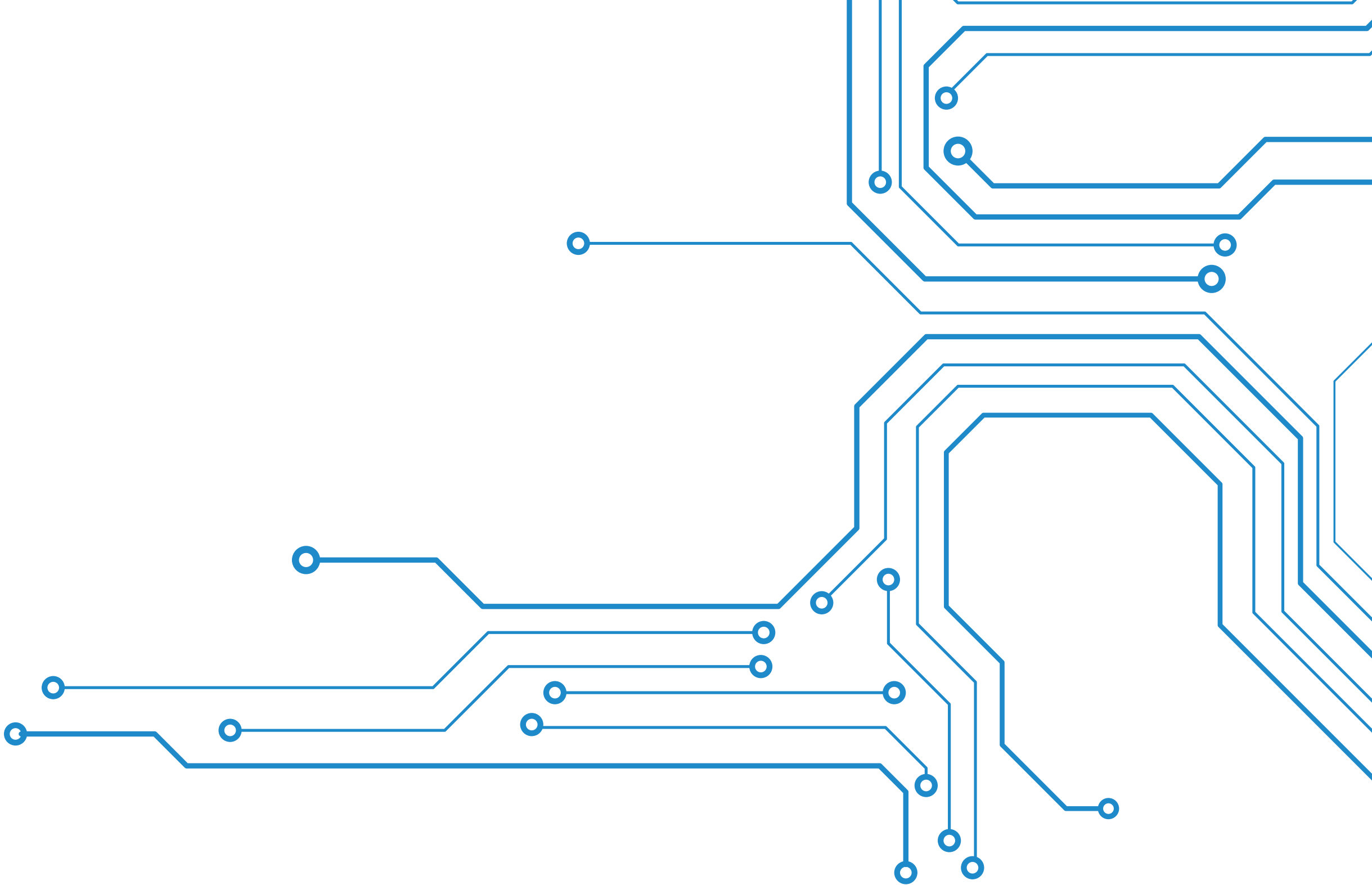
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Featured partners

Banking partners

We enable our payment providers to flow virtual cards into the preferred purchasing process. Crucial to this is our network of banking partners, who have issued virtual cards in 190+ countries and 100+ currencies via all major card networks.

Our ecosystem continues to expand to meet the growing requirements of our global customer base.



Featured partners

Banking partners

| | REGION |
|--------------------------------|-------------------|
| ABSA | South Africa |
| AirPlus | Global |
| Alior | Poland |
| Amadeus B2B Wallet | Global |
| American Express" | Global |
| ANZ | Australia |
| Bank of America | Global |
| Bank of Montreal | Canada |
| Bank of the West | US |
| Barclaycard | Europe |
| BBVA | US |
| BNP Paribas | France |
| Bradesco | Brazil |
| Brex Inc | US |
| Citi | Global |
| Comdata | US |
| Commonwealth Bank of Australia | Australia |
| CSI | US |
| Degussa | Germany |
| Diners Club International | Australia & Spain |
| Emirates | UAE |
| eNett International | Global |
| Fifth Third Bank | US |
| First National Bank of Omaha | US |
| FIS | Global |
| Gulf International Bank | Middle East |
| Harris Bank | US |
| HSBC | Global |
| ING Poland | Poland |
| Itau | Brazil |
| Ixaris | Global |
| JP Morgan Chase | US |
| Lloyds Bank | UK |

Banking partners

| | REGION |
|---------------------|--------------|
| Mashreq | UAE |
| MaxCard (Leumi) | Israel |
| mBank | Poland |
| NatWest | UK |
| NEC Apiso (SPB) | Middle East |
| Nedbank | South Africa |
| Nexi | Italy |
| OCBC | Singapore |
| Pax2Pay | UK |
| PNC | US |
| Santander | US & Brazil |
| SEB | Nordics |
| Silicon Valley Bank | US & UK |
| Swisscard | Switzerland |
| Synovus | US |
| Truist | US |
| Umpqua | US |
| UOB | APAC |
| U.S. Bank | US & Canada |
| Wells Fargo | US |
| WEX | Global |

If you would like to discuss a specific banking partner, please contact banking.partners@conferma.com



Ecosystem

our travel
management
companies

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Featured partners

Travel management companies (TMCs)

We enable our payment providers to flow virtual cards into the preferred purchasing process. Crucial to this is our rich network of TMCs, accessible by over 50 card issuers and all global card networks.

Our ecosystem continues to expand to meet the growing requirements of our global customer base.



Featured partners

TMC partners:

| | REGION |
|---|--------|
| American Express Global Business Travel | Global |
| ATPI | Global |
| BCD Travel | Global |
| CTM | Global |
| CWT | Global |
| Direct Travel | Global |
| Egencia | Global |
| FCM Travel Solutions | Global |
| Frosch | Global |
| GMT | Global |
| New Concept Travel | Global |
| Reed & Mackay | Global |
| Travel Incorporated | Global |
| Travel Leaders | Global |
| AAA Club Alliance | NORAM |
| Acendas Travel | NORAM |
| Adelman Travel | NORAM |
| Altour | NORAM |
| AmTrav | NORAM |
| ATG Business Travel Management | NORAM |
| Balboa Travel | NORAM |
| Brickell Travel Management | NORAM |
| Cadence Travel | NORAM |
| Cain Travel Group | NORAM |
| Christopherson Business Travel | NORAM |
| Constellis | NORAM |
| Corporate Travel Planners | NORAM |
| DLB Travel LLC | NORAM |
| Etc Group | NORAM |
| Executive Travel Nebraska | NORAM |
| Fox World Travel | NORAM |
| Gant Travel Management | NORAM |
| Hess Travel | NORAM |
| IACE Travel | NORAM |
| Norad | NORAM |

TMC partners:

| | REGION |
|---------------------------------------|--------|
| Maupin Travel | NORAM |
| Ovation Corporate Travel | NORAM |
| ReloQuest | NORAM |
| Safe Harbors Business Travel | NORAM |
| TravelStore | NORAM |
| TripActions | NORAM |
| TSI | NORAM |
| A and I Travel | EMEA |
| ADTRAV Travel Management | EMEA |
| Atlas Travel | EMEA |
| Axon Travel | EMEA |
| Beyond Business Travel | EMEA |
| Blue Cube Corporate Travel Management | EMEA |
| Bluebird Travel | EMEA |
| BTA First | EMEA |
| Capita Travel and Events | EMEA |
| Clarity Travel Management | EMEA |
| Clyde Travel Management | EMEA |
| Colpitts World Travel | EMEA |
| Concierge Travel Group | EMEA |
| Continent Express | EMEA |
| Eton Travel | EMEA |
| eTravel | EMEA |
| Executive Travel Group | EMEA |
| Express Travel | EMEA |
| Greenland Travel | EMEA |
| Hotelshop | EMEA |
| Intertours | EMEA |
| ISARIA | EMEA |
| Luxe Travel | EMEA |
| Mobilleo | EMEA |
| National Travel | EMEA |
| NTC Travel Clearing | EMEA |
| Omega World Travel | EMEA |
| Options Travel | EMEA |

Featured partners

TMC partners:

| | REGION |
|------------------------------|--------|
| Orient Travels | EMEA |
| Polaris Travel Management | EMEA |
| Professional Travel | EMEA |
| Review Travel | EMEA |
| Robins Travel | EMEA |
| S and N Pickford | EMEA |
| Stewart Travel Management | EMEA |
| Travel and Transport | EMEA |
| Triton Travel | EMEA |
| Uniglobe | EMEA |
| VCK Travel | EMEA |
| Omega World Travel | EMEA |
| Wexas Travel Management | EMEA |
| Wings Travel Management | EMEA |
| Acland Travel | APAC |
| CT Connections | APAC |
| Gilpin Travel | APAC |
| Globetrotter Travel | APAC |
| Goldman Travel Corporation | APAC |
| House of Travel | APAC |
| MP Travel | APAC |
| Orbit | APAC |
| Platinum Travel Corporation | APAC |
| QBT | APAC |
| Reho Travel | APAC |
| Sanford International Travel | APAC |
| Stage and Screen Travel | APAC |
| Spencer Travel | APAC |
| The Travel Beyond Group | APAC |
| Verve Travel Management | APAC |

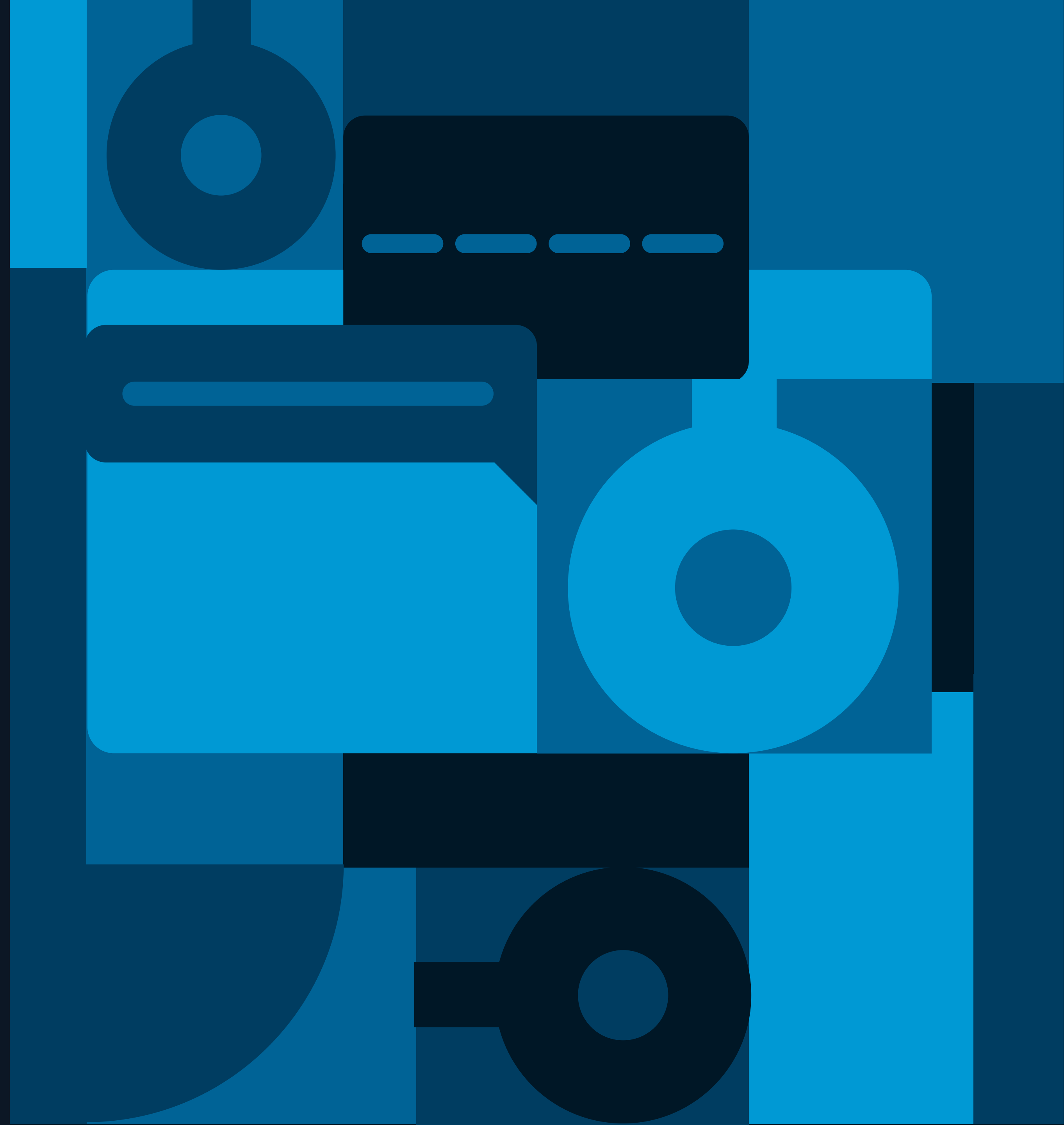
Find out more about our travel partners by contacting travel@conferma.com



Ecosystem

our technology
integrations

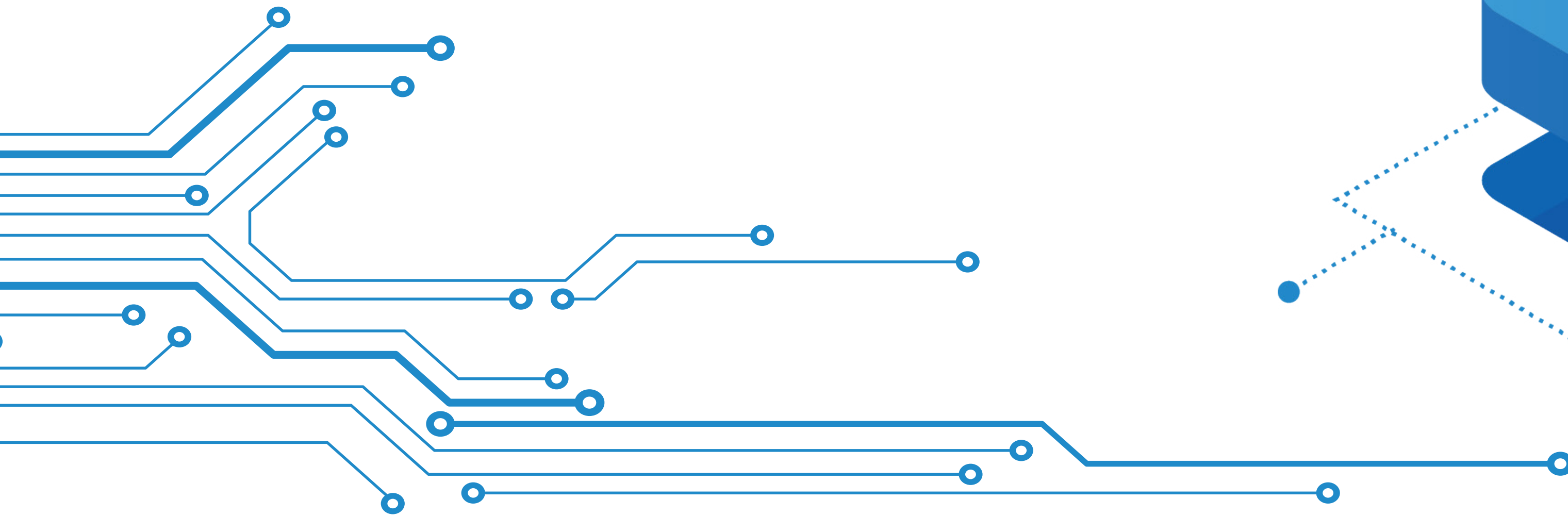
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Featured partners

Technology integrations

The technology integrations featured partners list provides details of the most innovative and popular platforms that have integrated our virtual payment solutions. This is not an exhaustive list of the Conferma Pay ecosystem.



Featured partners

Technology partner

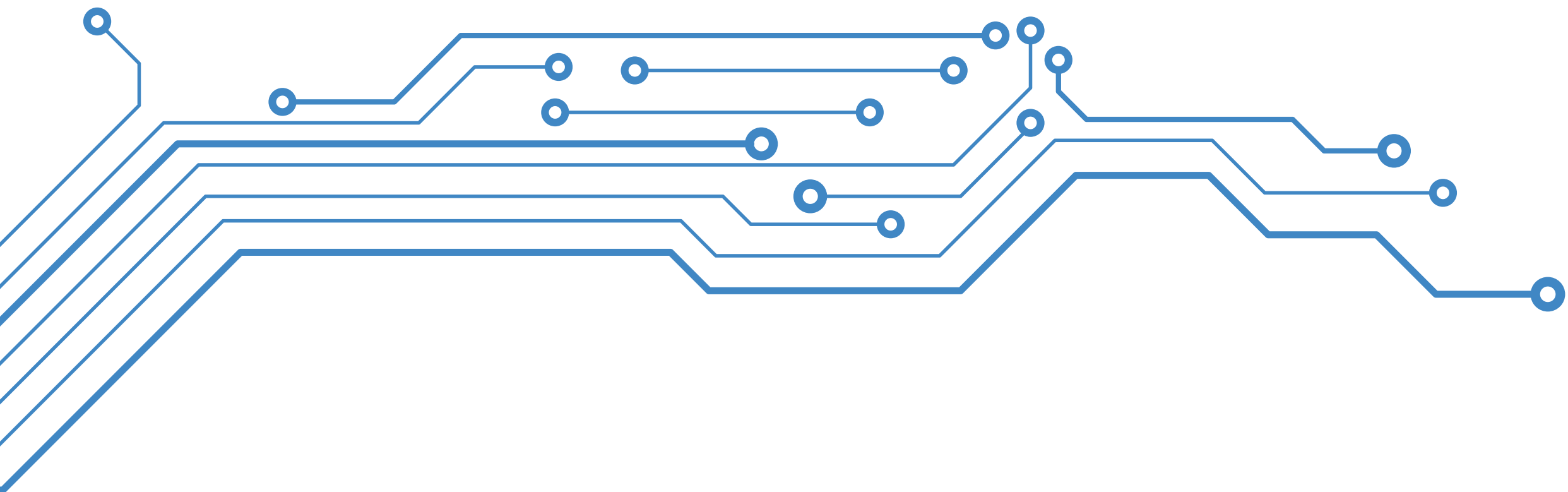
| |
|------------------------------|
| Agency Technology Mid-office |
| Amadeus |
| Argo IT |
| Atriis GTP |
| Autocab iGo |
| Booking Builder |
| Boost |
| Canary technologies |
| CardUp |
| Certify |
| Coupa |
| Chrome River Expense Feed |
| CIBT |
| Concur Compleat Robotic |
| Concur Expense |
| Concur Invoice |
| Concur Travel |
| DEEM |
| Derbysoft |
| Global Payments |
| GroundSpan |

Technology partner

| |
|--------------------|
| GetThere |
| Hotel Booker |
| HotelHub |
| Hotelzon Online |
| Innfinity |
| KDS |
| Lemontech |
| Locomote |
| MEB |
| mTrip |
| Oracle |
| Roomex |
| Sabre LCC Red App |
| Sabre QCT |
| Sabre Rail |
| Sabre Red |
| Sabre VCN FOP |
| SABS Air |
| Serko |
| Sertifi |
| Silverdoor |
| Stripe |
| SVP Ticketer |
| TI Pay |
| Travel Clearing |
| Traveldoo |
| Travelport Galileo |
| TripCase |

This is not an exhaustive list of the Conferma Pay ecosystem as we have a number of integrations into other proprietary platforms that may only be accessible to a specific customer base.

If you would like to discuss a specific integration please contact integrations@conferma.com



The future is already here

How payments are made and received is central
to business success

**Let's build
something
great together**