Powered by Conferma Pay
our platform & products
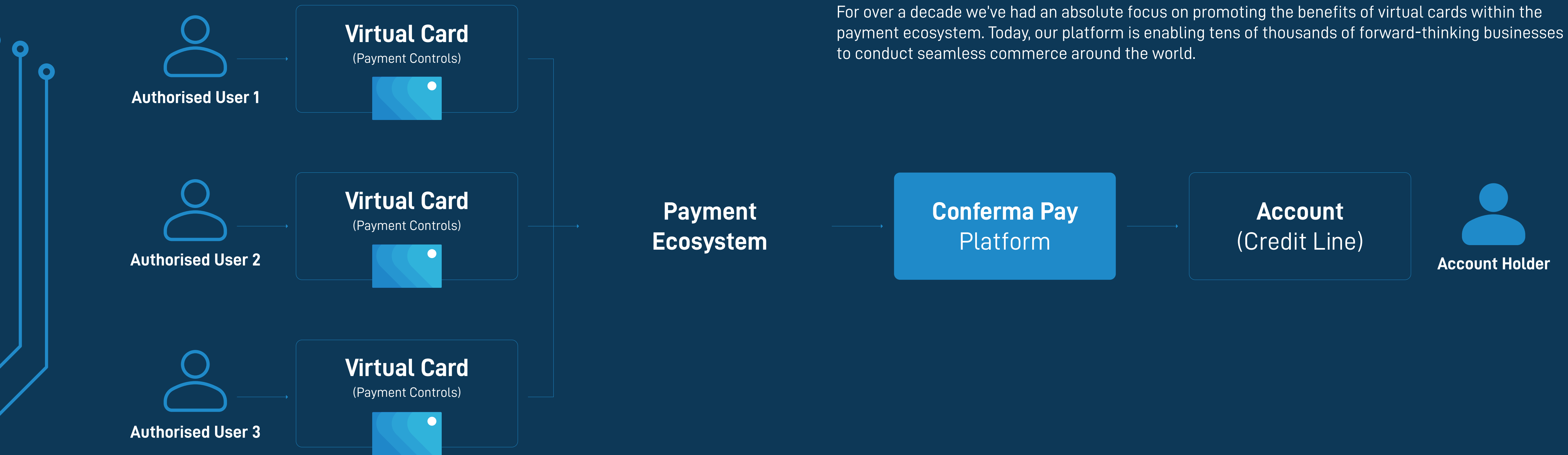
Platform overview

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.

Authorised User 1

Virtual Card
(Payment Controls)

Authorised User 2

Virtual Card
(Payment Controls)

Authorised User 3

Virtual Card
(Payment Controls)

Payment Ecosystem

Conferma Pay
Platform

Account
(Credit Line)

Account Holder

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.
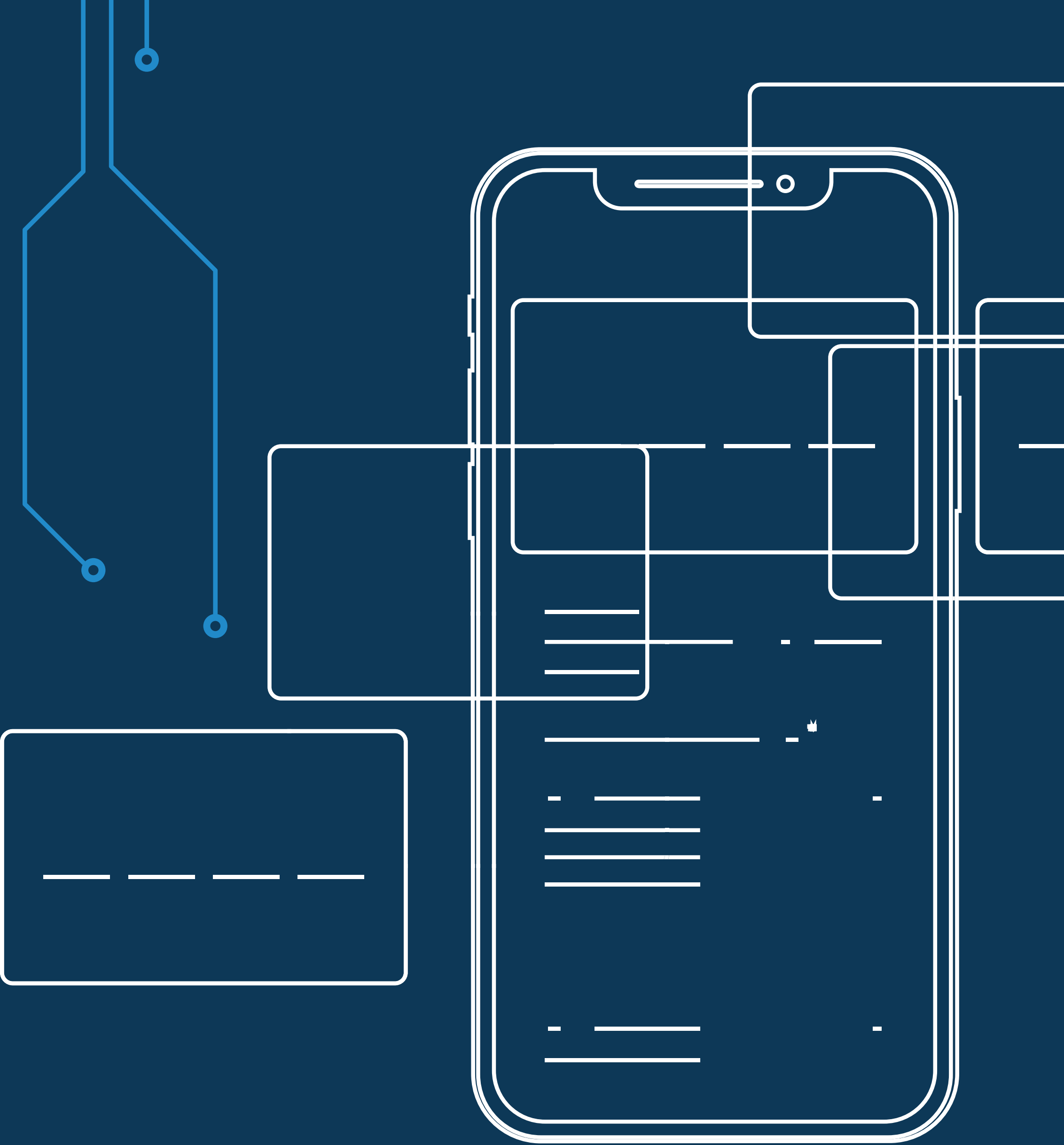
Controlled, secure
For specific use only with precise controls per each payment.

Convenient, anywhere
Exceptional experience anywhere with a digital wallet - online, on the go, integrated.
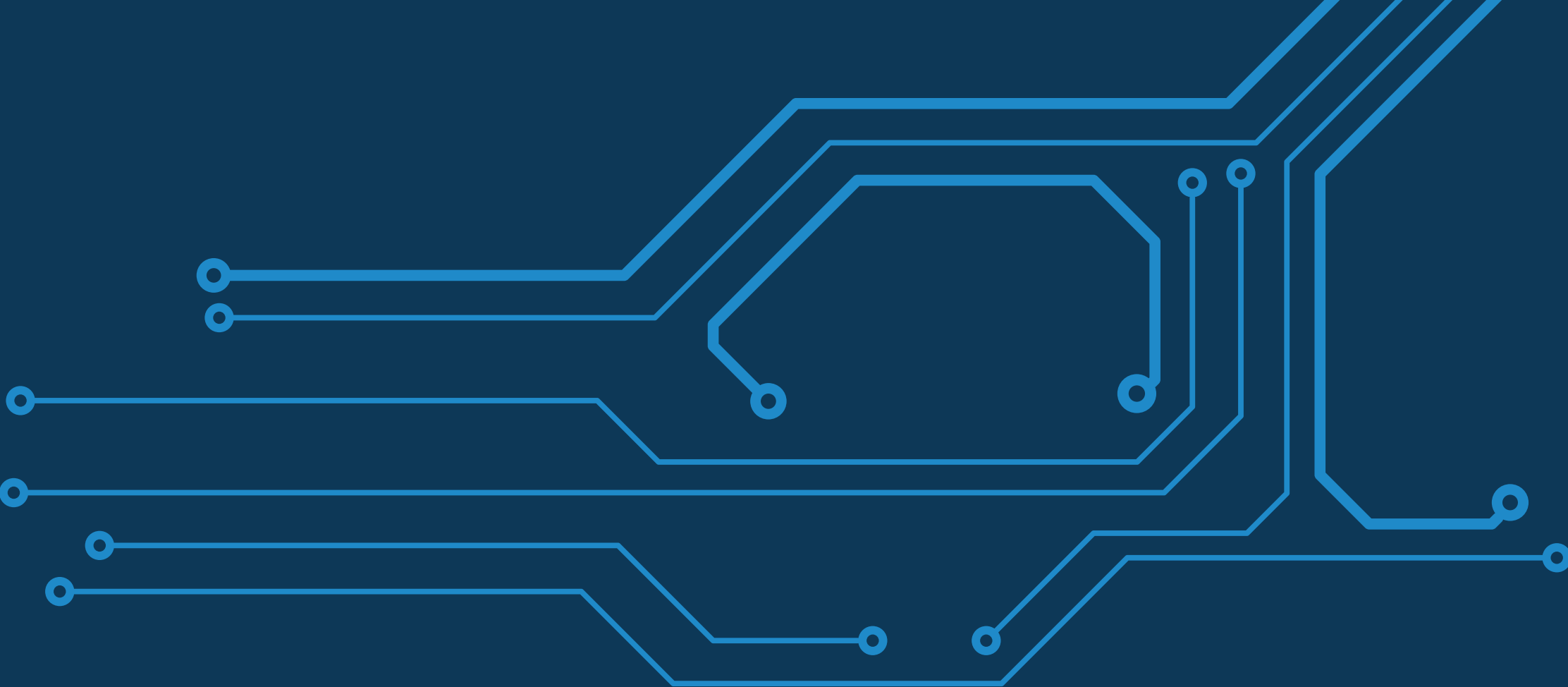
Transparent, automated
Full visibility of spend for analysis and insight, automated reconciliation and reports.

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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.
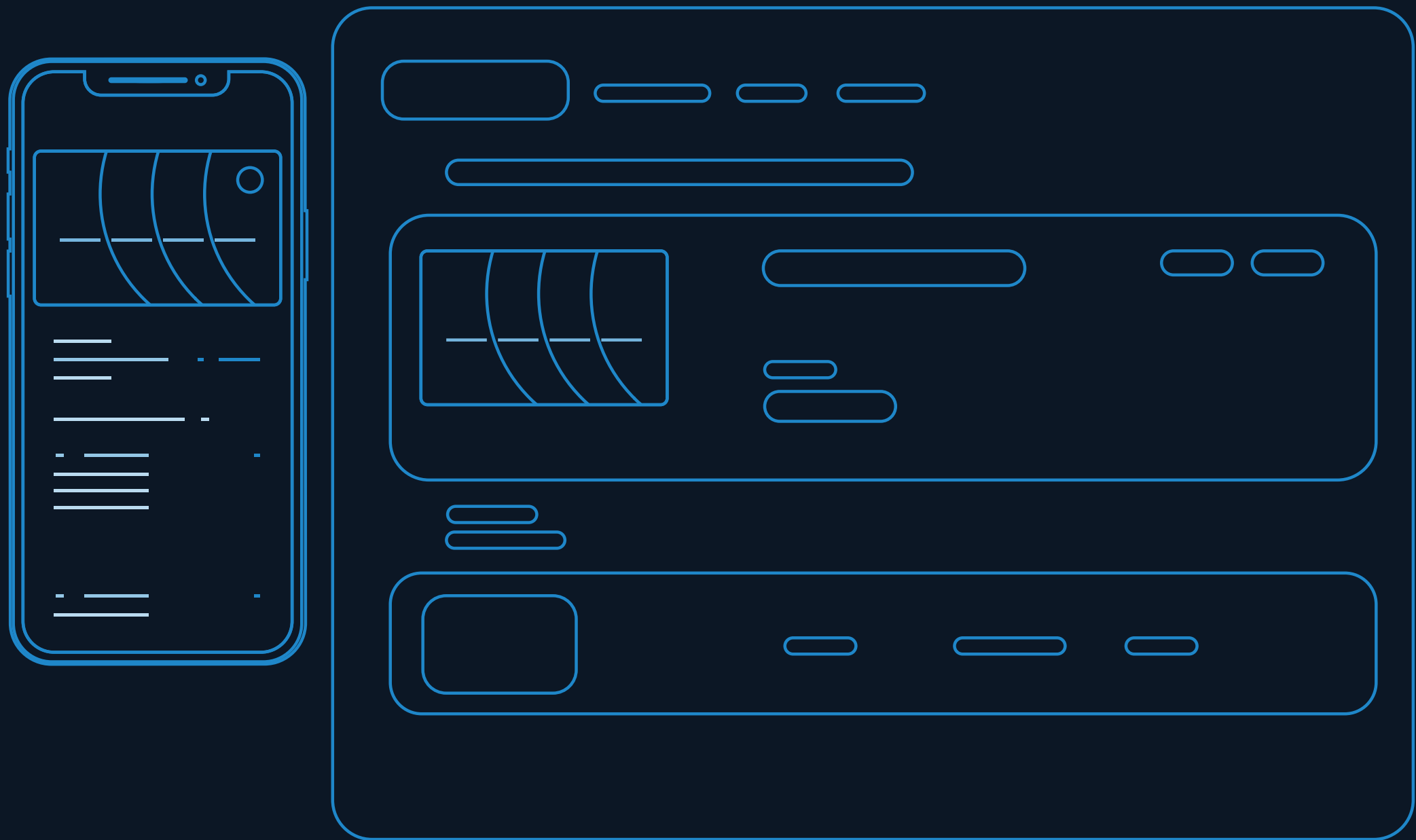
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B2B suite

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

Corporate travel suite

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

Products
- online
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Featured modules
Snap+
Connect
Dispute

Payment

Mobile payment
Mobile wallet
Ecommerce
Integrated
Approval workflows
Spend analytics

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

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

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
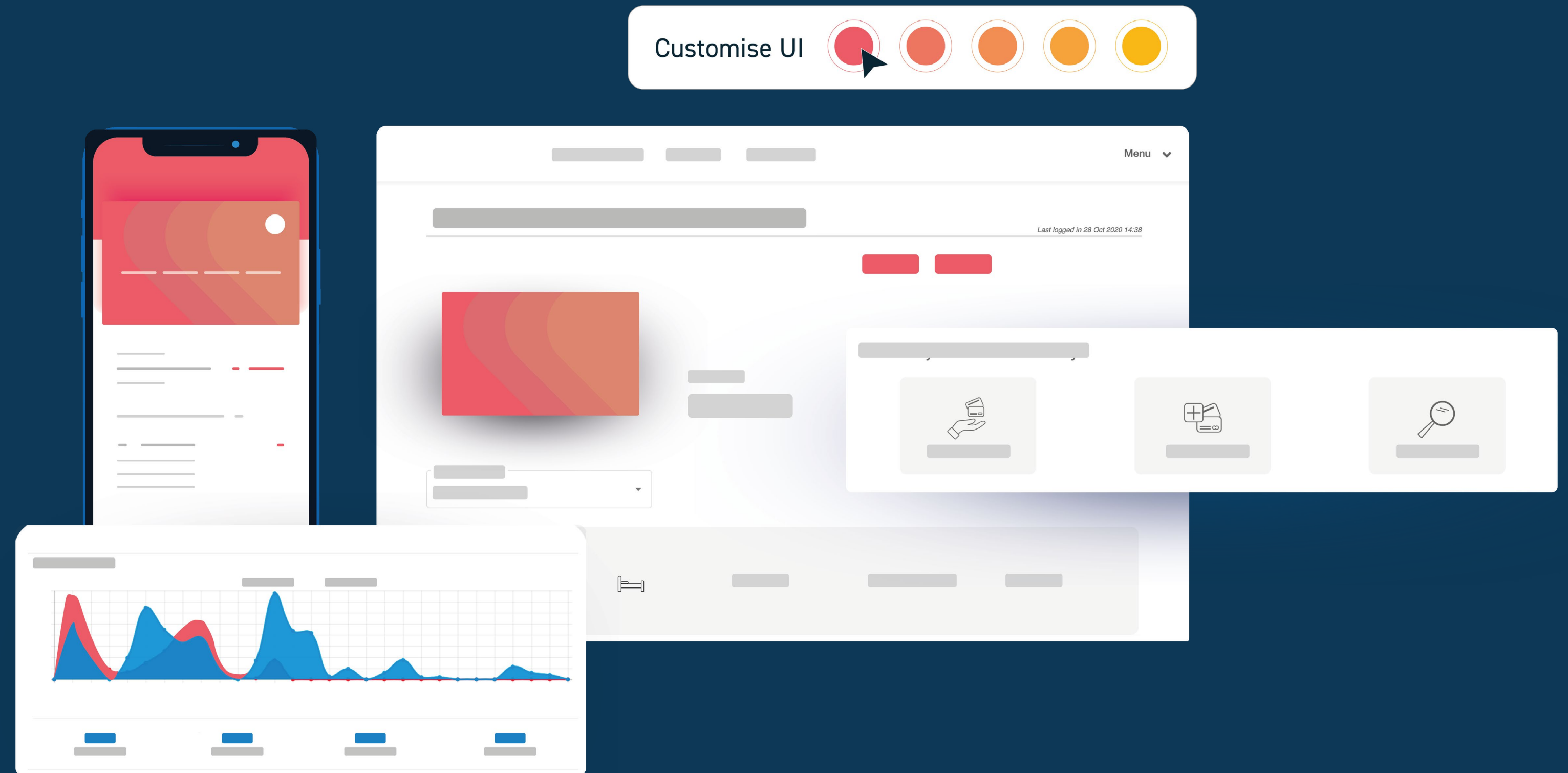- Enhanced expense reporting

Connect

Digital payment communication

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

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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

conferma pay

The future is already here

How payments are made and received is central to business success

Let's build something great together

confermapay