

Visa Commercial Pay

# Digital Acceleration for Supplier Payments

Visa Commercial Pay B2B

Leverage virtual payables  
in a Straight-Through  
Process



**Making and receiving commercial card payments using Straight-Through Processing (STP) means that payment flows are fully aligned with the digital workspace.**

### **Fast and efficient**

Speed, efficiency and cost-savings are integral to virtual card payments, and Straight-Through Processing removes risks associated with other commercial card products.

### **Virtual and secure**

Virtualizing existing card technology whilst removing the friction of manual processes, when combined with STP, also does away with the need for suppliers to store and extract sensitive card data from payment instructions.

### **Fully digital and cost effective**

There is no expensive point of sale (POS) infrastructure required - after a simple, online supplier onboarding process, suppliers are ready to receive commercial card payments using Straight-Through Processing.

## The Features

# Transform the way buyers make payments and how suppliers receive them



Quick onboarding and improved experience for buyers and suppliers



Intuitive user interface (UI)



Direct funds transfer



Automatic payment processing and reconciliation



No plastic, instant issuance, one-time use



Set for specific invoice and purchase, amount, merchant category code (MCC) and date

## The Benefits

# Buyer supplier win-win

	Buyers	Suppliers
<b>Onboarding</b>	Time saving and fully digital onboarding	Quicker and easier digital onboarding
<b>Automation</b>	Complete digitisation and transparency of receivables	Configurable payment controls and authorisation rules
<b>Acceleration</b>	Direct funds transfer	Instant payment issuance
<b>Security</b>	No need to store primary account numbers (PAN), reducing exposure to data breaches	No PAN exposure to protect against misuse and fraud
<b>Data</b>	Remittance data for improved back end reconciliation and reporting	Enhances data for better reconciliation and cashflow forecasting
<b>Experience</b>	Accommodates buyer payment preferences and accelerates inbound payments	Improves internal communication and better supplier relationship
<b>Working capital</b>	Increases Days Payable Outstanding (DPO)	Reduces Days Sales Outstanding (DSO)
<b>Cost efficiency</b>	Elimination of all manual handling, optimizing resource utilization and costs	Significant admin cost savings over traditional payables processes