conferma

The Complete Guide

Our platform & partners

Jan 2024
Biannual issue

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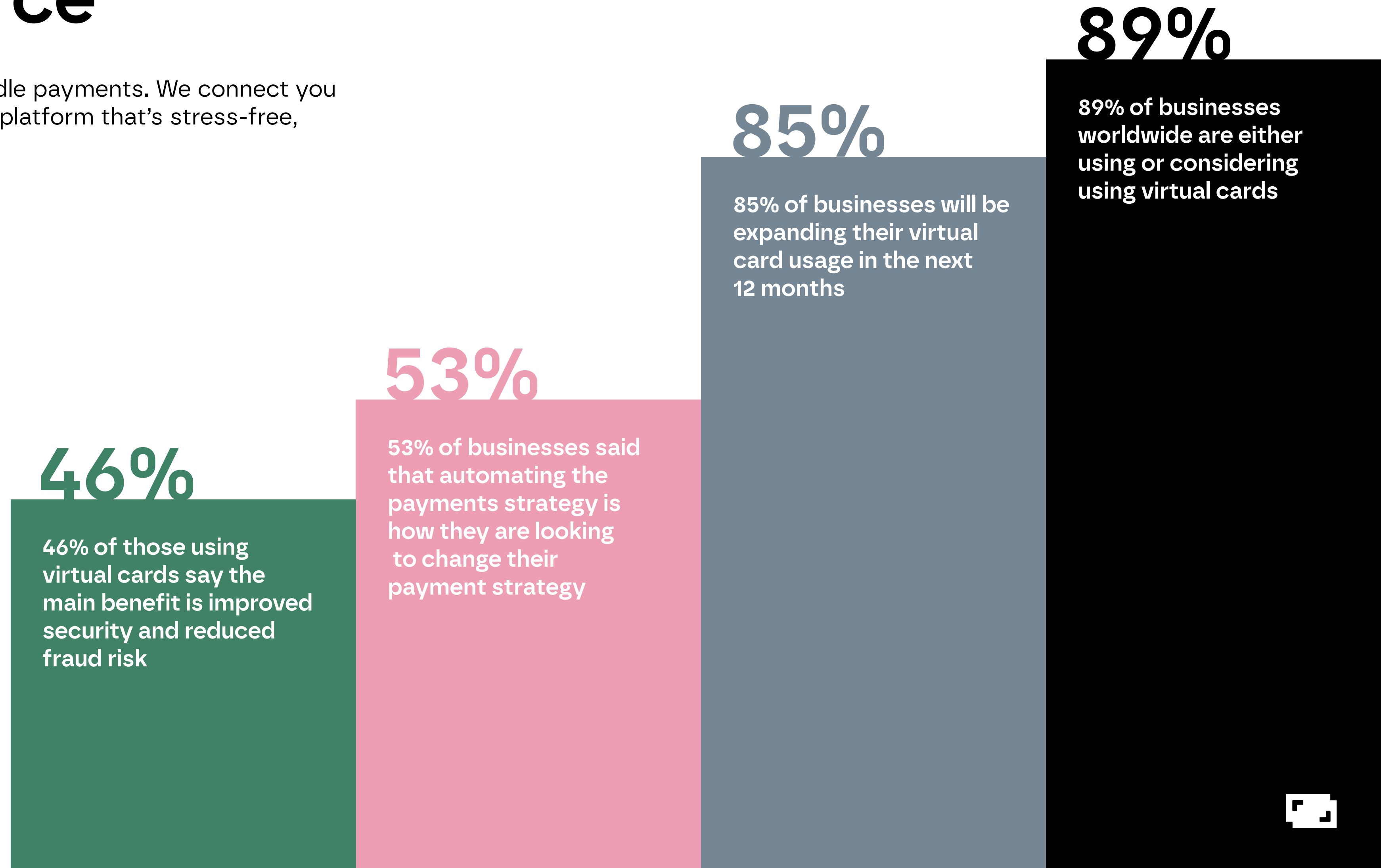
About Us

Our Platform

Our Partners

Virtual card payments
One connection to enable global commerce

We're revolutionising the way businesses handle payments. We connect you with trusted banks through a virtual payment platform that's stress-free, simple and secure.

Virtual payment growth by numbers.

Reference: Sapio Research 2024 - From a survey among 400+ Senior Financial Decision-Makers across global markets, including the UK, USA, Canada, Singapore, Australia, Brazil, and the UAE.

46%
46% of those using virtual cards say the main benefit is improved security and reduced fraud risk

53%
53% of businesses said that automating the payments strategy is how they are looking to change their payment strategy

85%
85% of businesses will be expanding their virtual card usage in the next 12 months

89%
89% of businesses worldwide are either using or considering using virtual cards

Our purpose

To enable a more connected world

We will make it simple for any company, anywhere, in any ecosystem to connect and do business.

One connection is all it takes

We deliver a trusted virtual payments solution by connecting over 150 procurement platforms, 75+ card issuers and hundreds of corporate travel agencies to service thousands of customers. Our payment solutions enable businesses to easily manage payments, expenses, and travel bookings, without navigating complicated and fragmented systems. We'll continue to revolutionise the global payments market with the simplest payment solutions. In travel and beyond.

Any business

We make it easy for any business to improve payment processes by accessing an efficient global commerce platform.

Any industry

We make your industry our business, whether you need to buy corporate travel or make B2B supplier payments.

Any location

Over the past two decades, we've revolutionised business payments for companies around the globe.

We provide businesses with smarter virtual payment technology.

Virtual cards

Secure and simple virtual cards for more efficient payment processes. Control how you or your employees make payments online, in-store, in-app or in transit.

API integration

Seamlessly integrate your payments systems with Conferma's streamlined software to avoid integrating with multiple financial partners. Connect to our virtual card gateway and access over 75 banking partners at once with digital wallet capability.

Expenses data & reporting

Comprehensive data & insights for more informed decision making. Instantly access expense data from all your banking partners and streamline business spending with Conferma's centralised platform.

Virtual payment technology, made easy

Instantly issue virtual cards	**Real-time payment controls**	**Digital wallet solutions**	**Supplier payments**	**Payment communication**	**Straight-through processing**	**Enriched data**
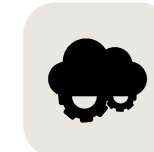
Corporate travel management - Manage travel payments more efficiently with Conferma. Our centralised software streamlines business spending into a simple platform, so you can easily control your travel finances in one place.

- Seamless spending control
- Keep track of hotel VAT travel reclaims
- Pay using your bank
- Book using your travel management partner

Banking partners - Access one centralised platform for all your banking partners. Use it to issue virtual cards, capture business spending and reduce misuse.

- Solutions for card issuers
- Your brand, our technology
- Seamless payment journey
- Automated data reconciliation

B2B payments - Embed our payment solutions into your procurement processes to efficiently manage your business payments.

- Control your cashflow
- Improve spending controls
- Simple integration
- Automatic reconciliation

Developer solutions - Integrate your applications into our centralised platform, giving you one place to access our efficient B2B payment solutions.

- Digital wallet integration
- Simplified reconciliation
- One platform for all financial systems
- Apply payment controls and security

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	**Disruptions**	**Non-employees**	**Card replacement**
Pay out for claims with limited use such as white goods or trade only merchants.	Push cards to travellers during travel disruptions, avoiding manual reconciliation of vouchers.	Allow non-employees to make point of sale purchases in restaurants, supermarkets or for fuel.	Send cards to customers with lost/stolen cards.

On-the-go expenses	**OTA**	**B2B payments**	**Entertainment**
Avoid employee reimbursements by issuing trip specific expense cards.	Choose the best card to pay net fares to suppliers.	Pay invoices faster with a virtual card that integrates into your P2P platform.	Issue cards to production team runners to pay for project incidentals.

Corporate T&E	**Vouchers**	**Petty cash**	**Marketing**
Improve reconciliation by integrating cards into managed T&E processes.	Stop issuing paper meal vouchers for use in staff canteens or supermarkets.	Reduce liability by removing cash and sending temporary cards to employees.	Pay marketing costs such as advertising or materials using virtual cards.

Connecting all the players

**Connecting 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.

Connecting 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.

Conferma

Purchasing platforms
Technology partners
**Travel management**

Card networks
Card issuers
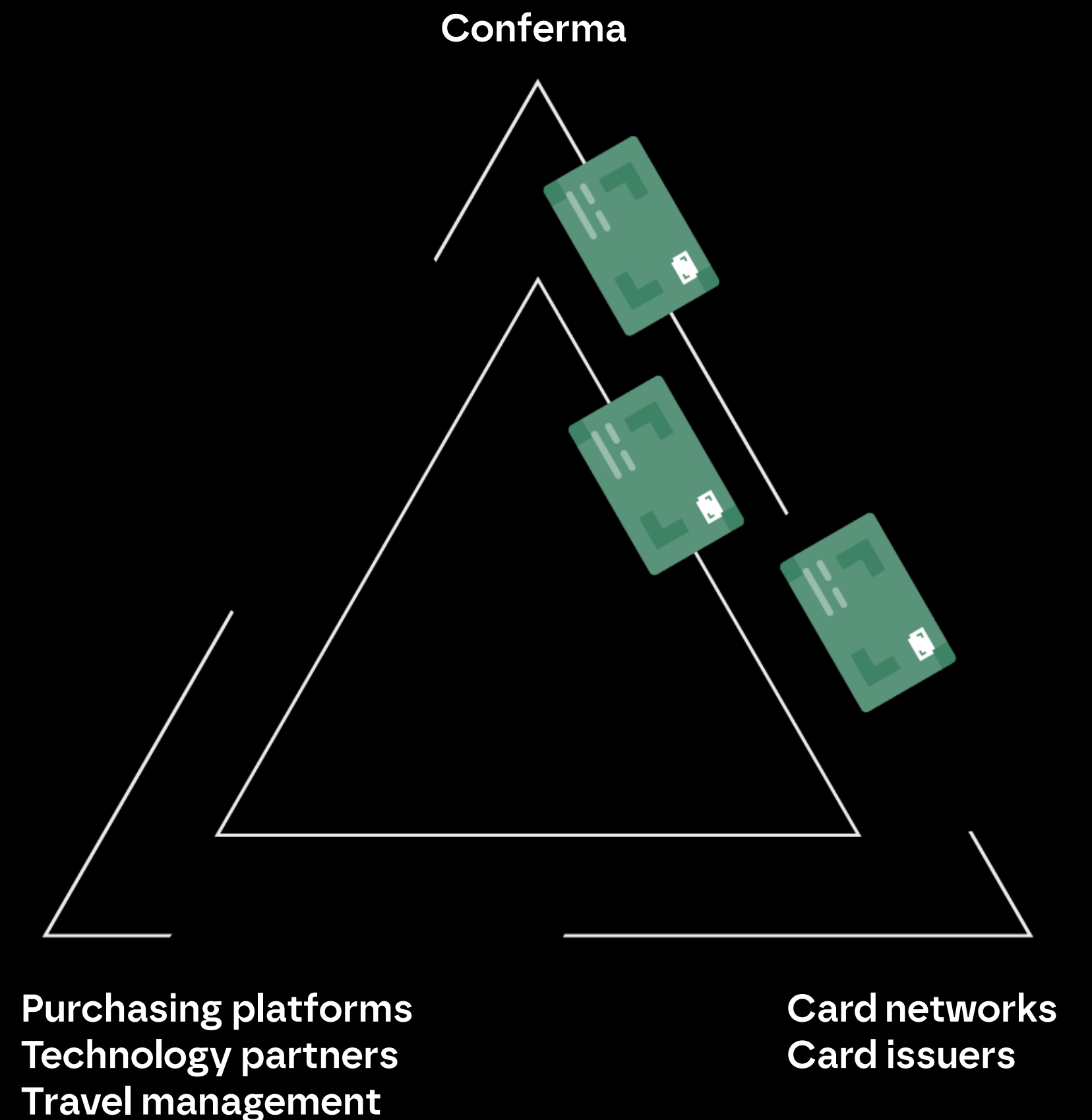
Powered by Conferma

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.
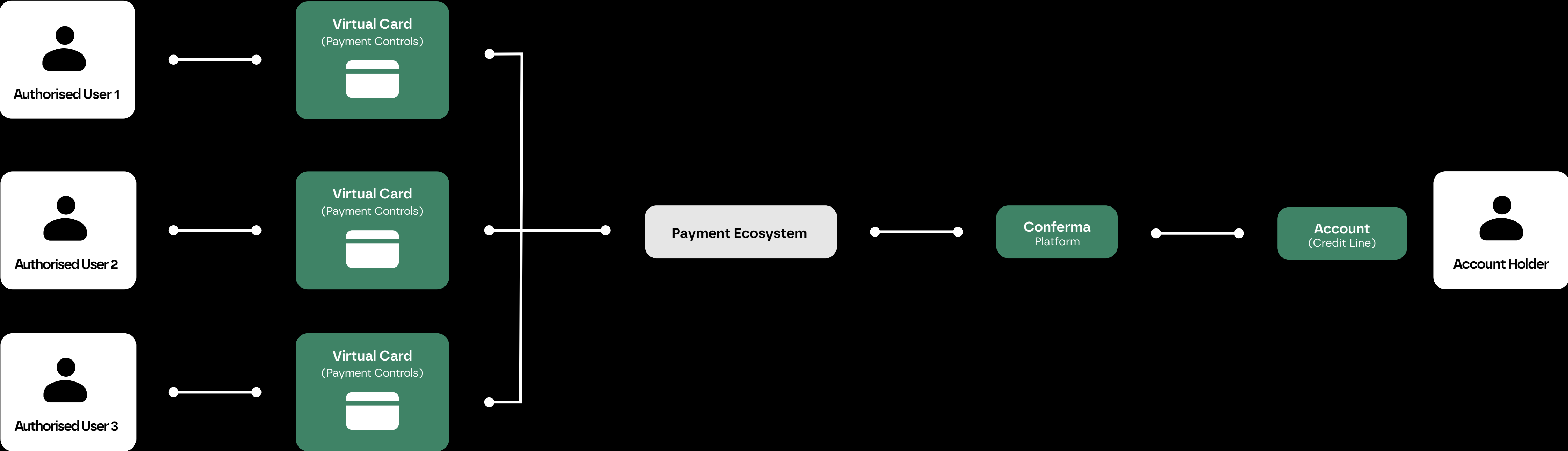
Your next corporate card won't be a card

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.
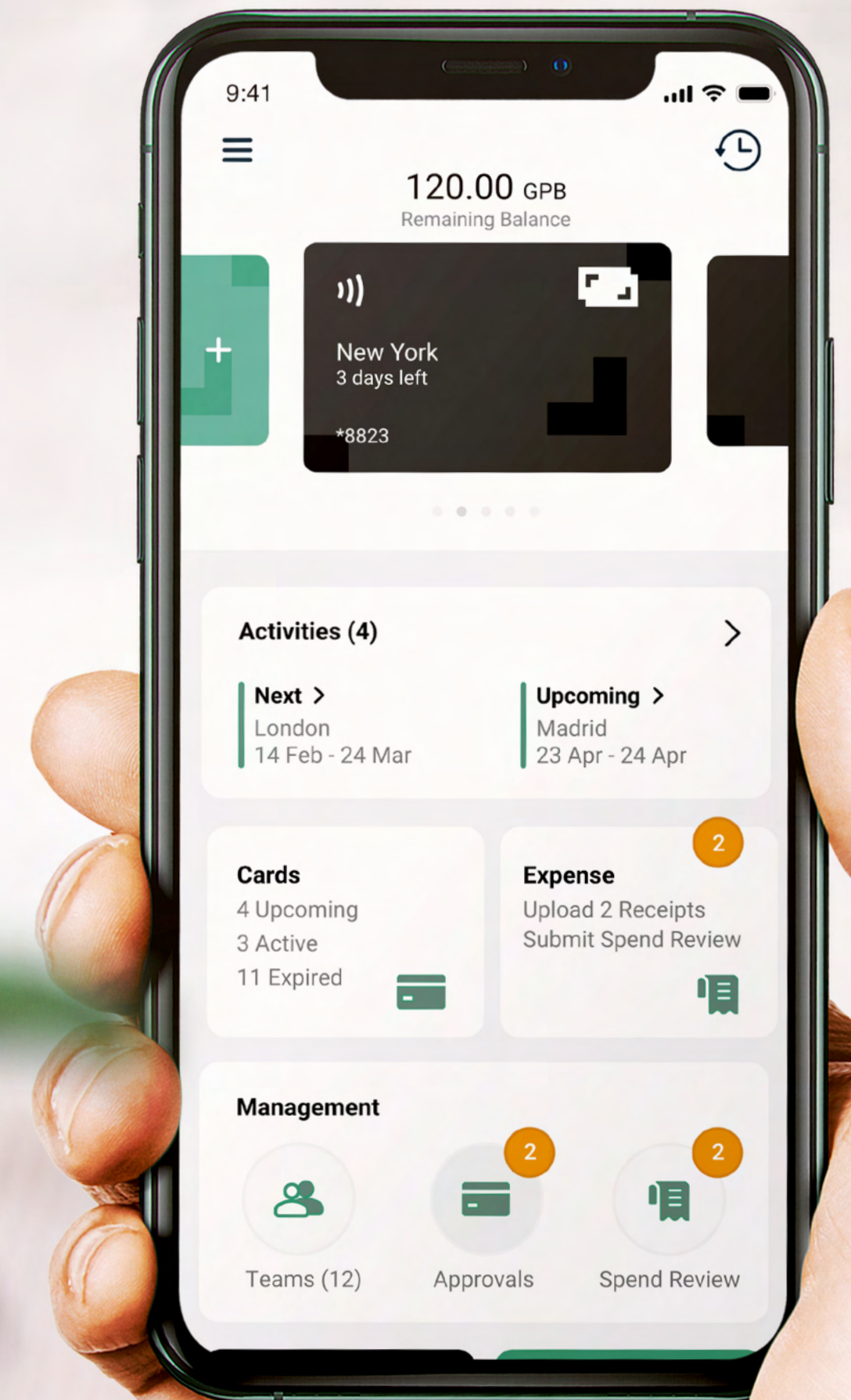
Solution suites

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

Powered by Conferma

B2B

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

Powered by Conferma

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

B2B suite

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

Producs

- online
- app
- snap

Featured modules

Straight-through processing
Dispute
Batch

Services

White label

Mobile app
Desktop application
Reporting suite

Marketing & sales

Sales toolkit
Product launch kit
Product videos

Support

24/7 phone and email support
Training
Online knowledge base

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

Communication

Secure email
Straight-through processing

Payment integration

Coupa Pay
Stripe
Global payment
Boost
CardUp
Concur Invoice
Concur Expense
Chrome River

Data & reconciliation

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

Corporate travel suite

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

Producs	**Featured modules**
online	Snap+
app	Connect
snap	Dispute

9:41

120.00 GPB
Remaining Balance

New York
3 days left

*8823

Activities (4) >

Next >
London
14 Feb - 24 Mar

Upcoming >
Madrid
23 Apr - 24 Apr

Cards
4 Upcoming
3 Active
11 Expired

Expense
Upload 2 Receipts
Submit Spend Review

Services

Support

24/7 phone and email support Training
Online knowledge base

White label

Mobile app
Desktop application
Reporting suite

Marketing & sales

Sales toolkit
Product launch kit
Product videos

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Online payment

Approval workflows
Credit
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Real-time auth notifications
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Auto tolerances

Communication
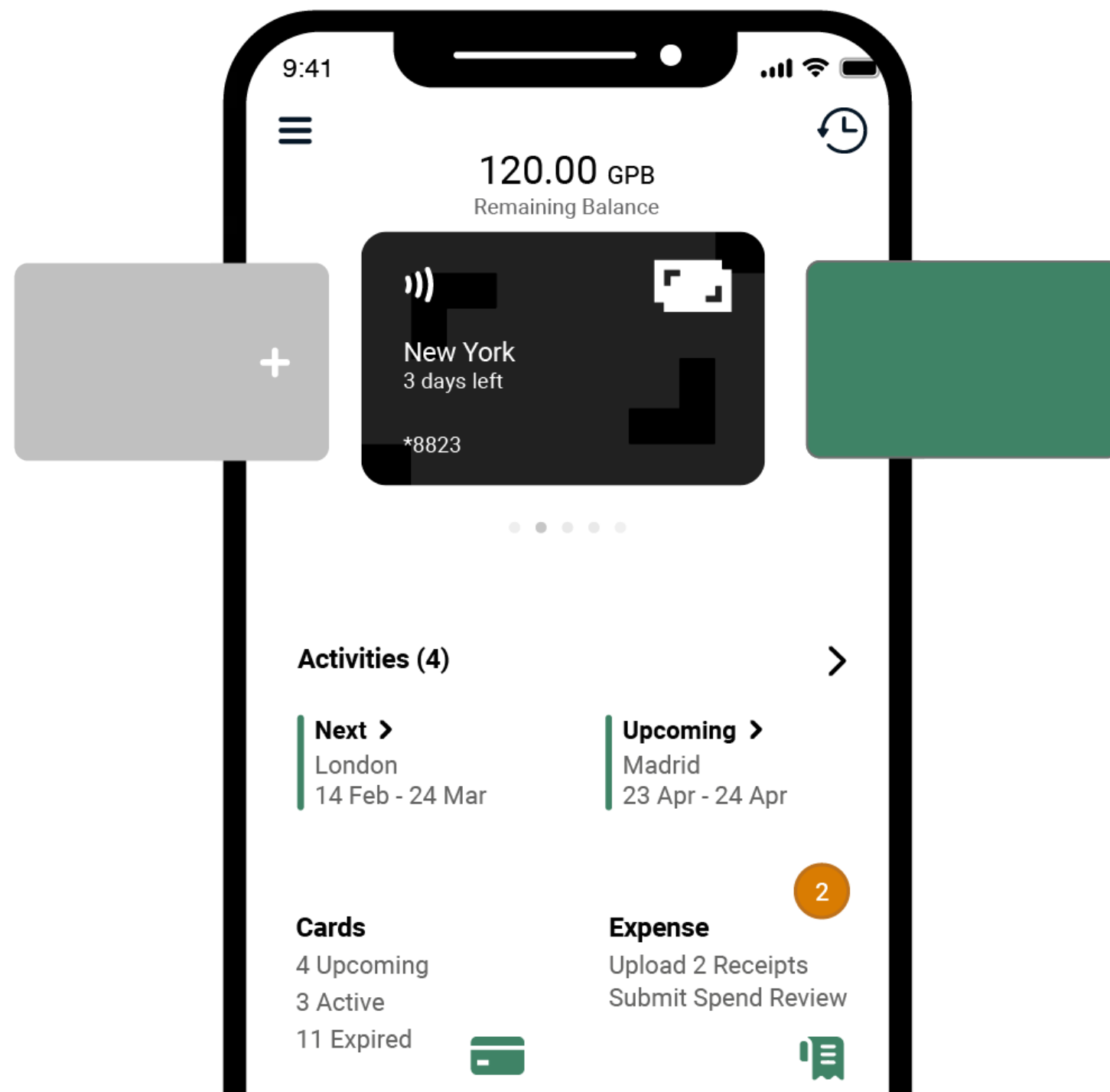
Secure email
Straight-through processing

Data & reconciliation

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

Mobile payment

Mobile wallet
Ecommerce
Integrated travel
Approval workflows
Spend analytics

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

Snap+

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

Dispute

Hassle-free chargeback claims
- Rich data sent directly
- Quicker and easier processing
- Everything in one place
- Status updates

Batch

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

### Connect

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

Our technology, wrapped in your brand

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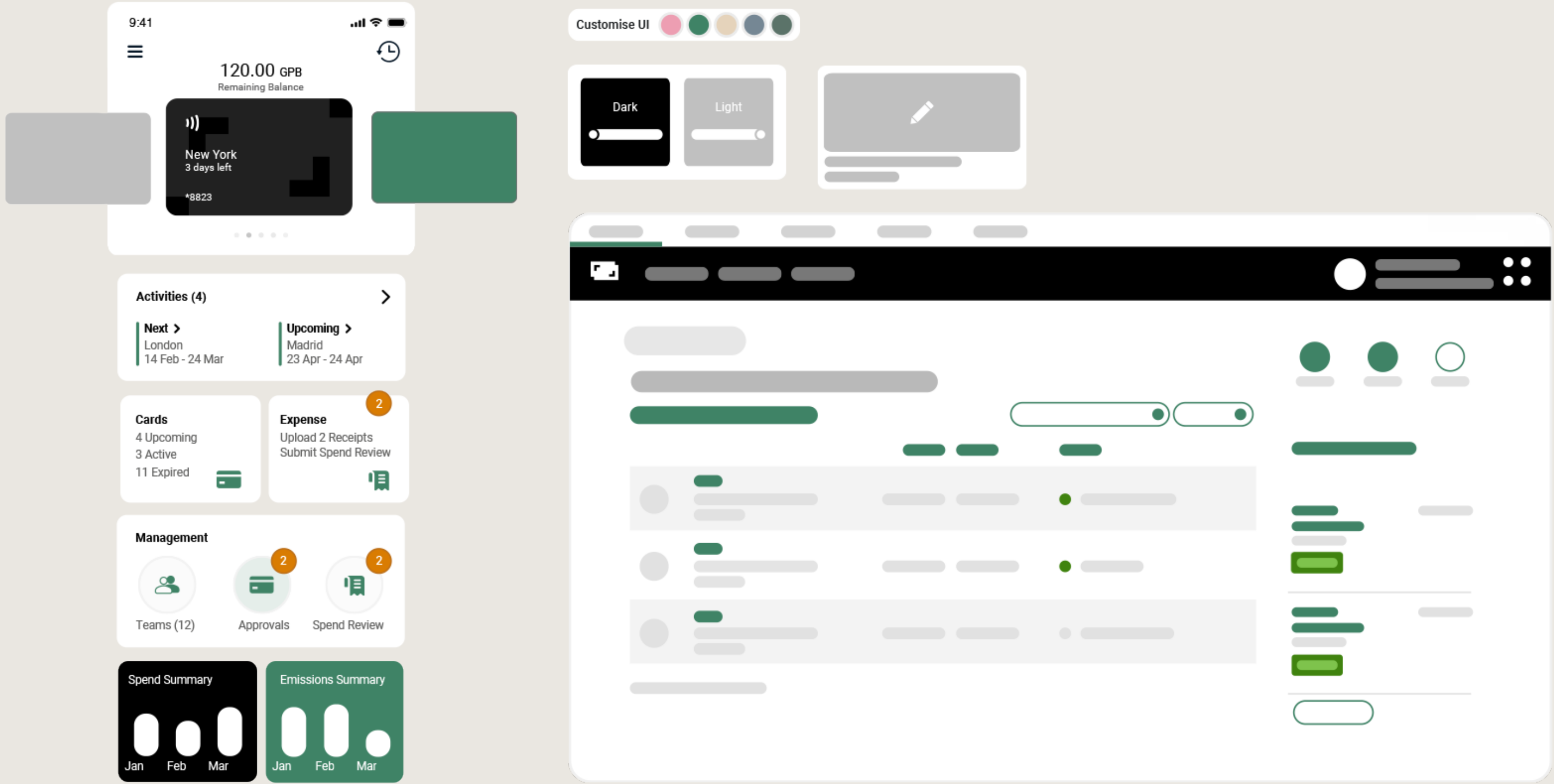
Featured solutions

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's online virtual card portal, in 2011.

Watch   **Learn more**

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**

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

Straight-through processing
Boost Intercept

This initiative provides Conferma'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 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.

Learn more

Integration for invoice payments
Concur Invoice

The integration of Conferma 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

Our Partners

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We partner with businesses worldwide

Banking

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.

Travel management companies

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 75 card issuers and all global card networks.

Technology integrations

The technology integrations featured partners list provides details of the most innovative and popular platforms that have integrated our virtual payment solutions.

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

See featured partners

conferma

How payments are made and received is
central to business success

Let's build something great together.