



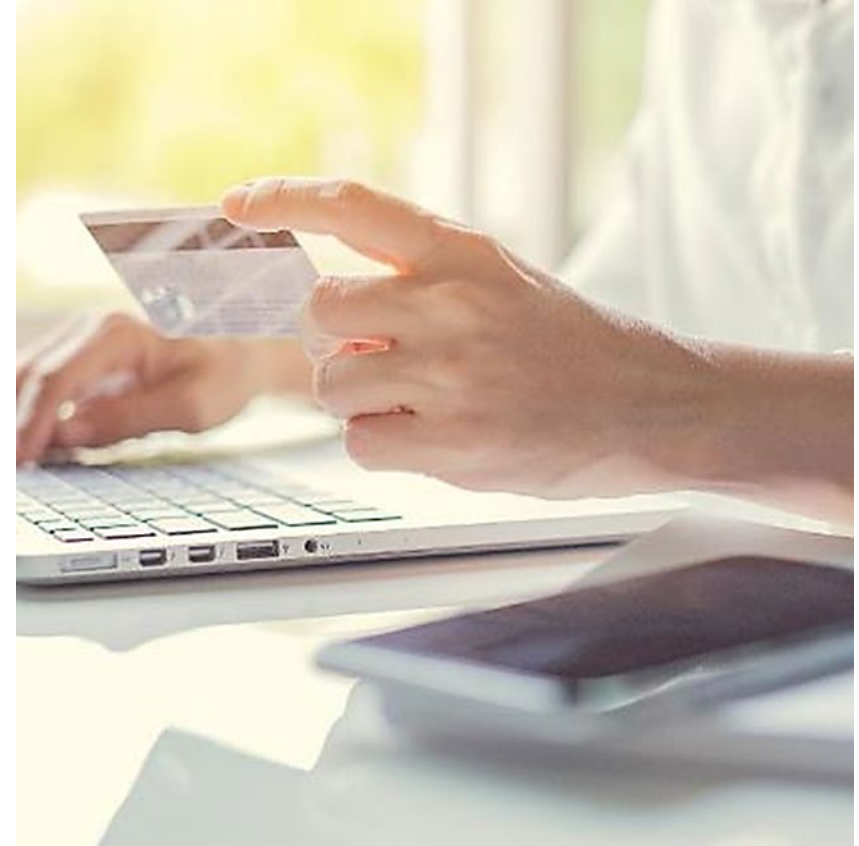
Payment Card Innovation Series

Factors in identifying the right payment card provider

Tony Grayson, U.S. Bank

Today's agenda

- Overview of Payment Card Innovation Series
- Current payment card trends
- Seven factors to consider
 - Comprehensive suite of products and solutions
 - System integration capabilities
 - Embedded payment analytics
 - Robust reporting
 - Management tools
 - Training and support
 - Access to consulting services
- Questions and answers



Objective of the Payment Card Innovation Series

Provide organizations with payment card insights that foster collaboration, communication and understanding within the industry

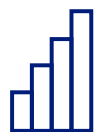
Understanding our audience (poll question)

Which scenario best describes your organization's adoption of payment card products and solutions?

- A. Limited adoption of corporate travel or purchasing cards
- B. Strong adoption and utilization of corporate travel or purchasing cards
- C. Utilization of virtual cards (e-payables) for Accounts Payable
- D. Some combination of the above



Trends and outlooks



13.6%

projected CAGR in digital payment transaction value from 2025 to 2030¹



\$1.4 trillion

estimated global business spending for 2024²



\$70

projected cost savings associated with purchasing card transactions³



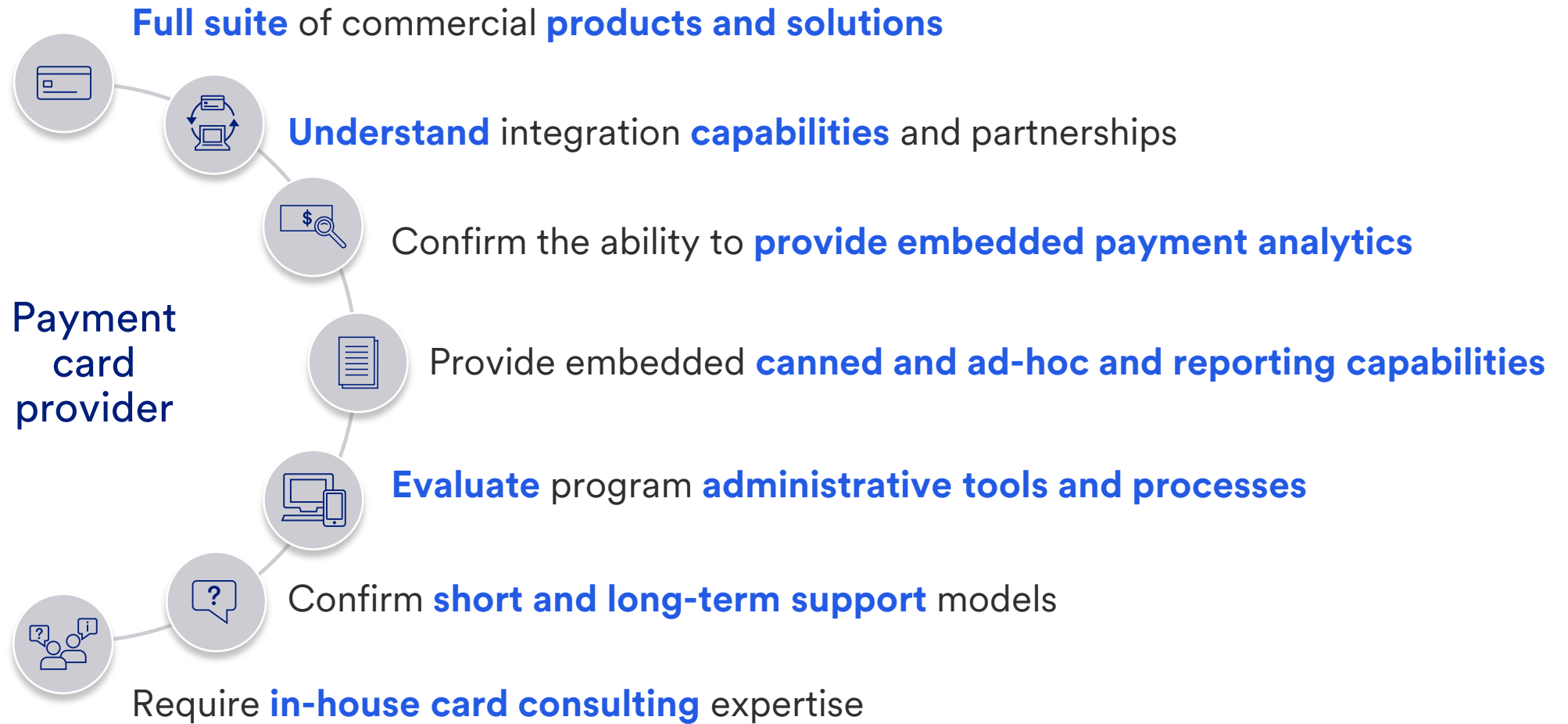
¹ ["Digital payments."](#) Statista, as of April 2025.

² ["Expenditure of business tourists worldwide from 2001 to 2024."](#) Statista, 28 August 2024

³ ["NAPCP P-Card Value Proposition Report."](#) Institute of Commercial Payments, April 2022.



Factors in identifying the right payment card provider



Full suite of card products and solutions



Corporate card	Purchasing card	Virtual card (e-payables)	Specialty card solutions
<ul style="list-style-type: none">• Global convenience (EMV® chip, contactless, mobile wallet)• Includes travel insurances• Travel and emergency assistance• Corporate and individual liability/payment flexibility	<ul style="list-style-type: none">• Protections against fraud and misuse• Corporate and individual liability/payment flexibility• Ability and limitations producing customized plastic	<ul style="list-style-type: none">• Program optimization services• Experienced enterprise resource planning (ERP) or travel management system (TMS) integration• Dedicated supplier enablement resources• Supplier support services	<ul style="list-style-type: none">• Instant issue cards• Emergency cards• Event planner cards• Executive status cards• One card solution• Declining balance

Identify providers that offer a full suite of commercial card products and solutions

System integration capabilities

Understand integration capabilities and partnerships with expense management providers and ERP solutions



Industry financial extracts and reporting

- Visa® Commercial Format 4.0 (VCF4.0) and Mastercard® SmartData 3.0 (CDF3.0)
- Integration with the top 60+ ERP and expense management solutions
- Offers a wide variety of standard reports and ad-hoc reporting tools

File delivery

Provides data transmission via Secure FTP, HTTPS, AS2 and VPN via Connect:Direct

Virtual payment and reconciliation files

Virtual payment file

Understands required versus optional data elements based on payment instruction and invoice details

Custom virtual pay file mapper

Offers to code to your existing payment layout file and integrate to provider's solution

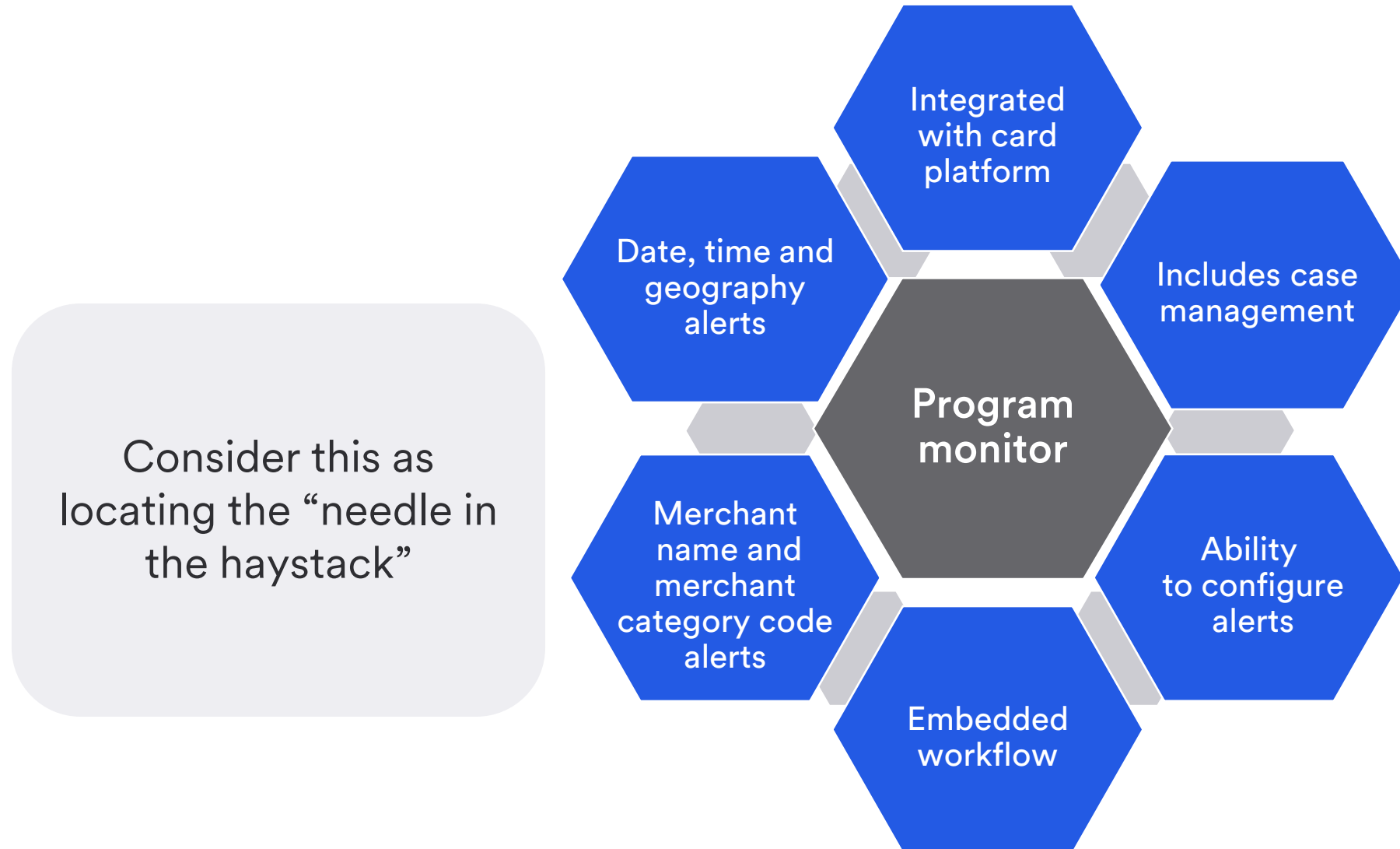
Virtual pay reconciliation file

Provides detailed data with the matching payment instruction and expired payments

Custom reconciliation financial extract and reports

Works with you to define and design a custom output to support your needs

Automated payment analytics can drive compliance



Robust reporting is key to program success

Ensure card provider offers multiple extracts and file options to streamline data reporting



Standard reporting

- Program management
- Financial management
- Supplier management
- Tax and compliance management
- Administration reports
- **Confirm number of years of historical data**



Ad Hoc reporting

- Primary and secondary table elements to further define field elements
- Export functionality
- **Confirm number of years of historical data**

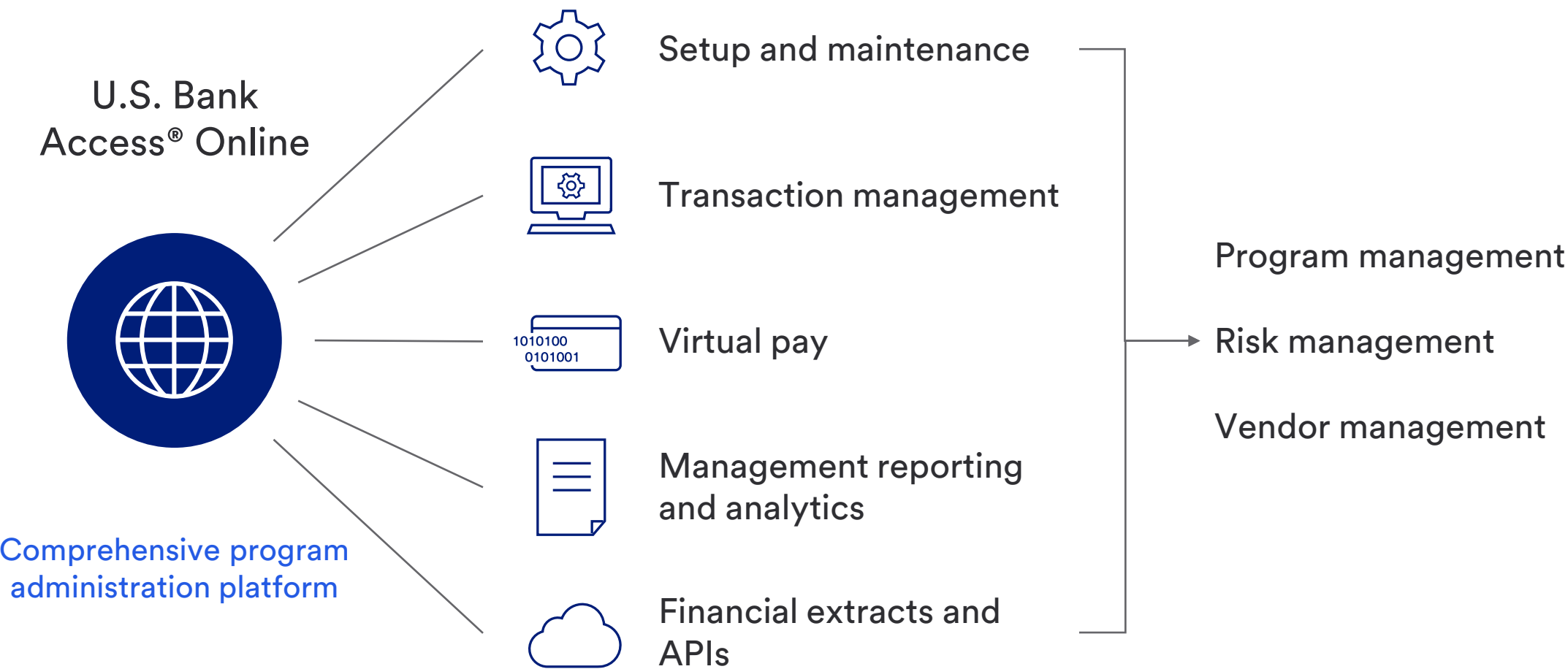


Data analytics

- Data visualization techniques with dynamic charts and data analytics
- **Confirm years of historical data featuring:**
 - Spending trends by merchant or month
 - Account data and delinquency

Understanding program administration capabilities

Seek comprehensive proprietary technology to effectively manage all aspects of the program



Training and support structure

Relationship management

Structure, timing and location of support structure

Ask: Where do I go for assistance with my card program?

Initial program training

Delivery model for cardholders, program administrators and suppliers¹

Pre- and post-sales support

Ability to provide business and technical integration consultation before, during and after the sale.

Mobile functionality

What program administration functions can you perform via mobile applications?

Comprehensive administration platform

Single source for program setup, maintenance, transaction management, virtual pay, reporting and file extracts

Day-to-day support

How do they address card declines, lost or stolen cards, or report fraud?

Consulting services

Require in-house payment card consulting expertise

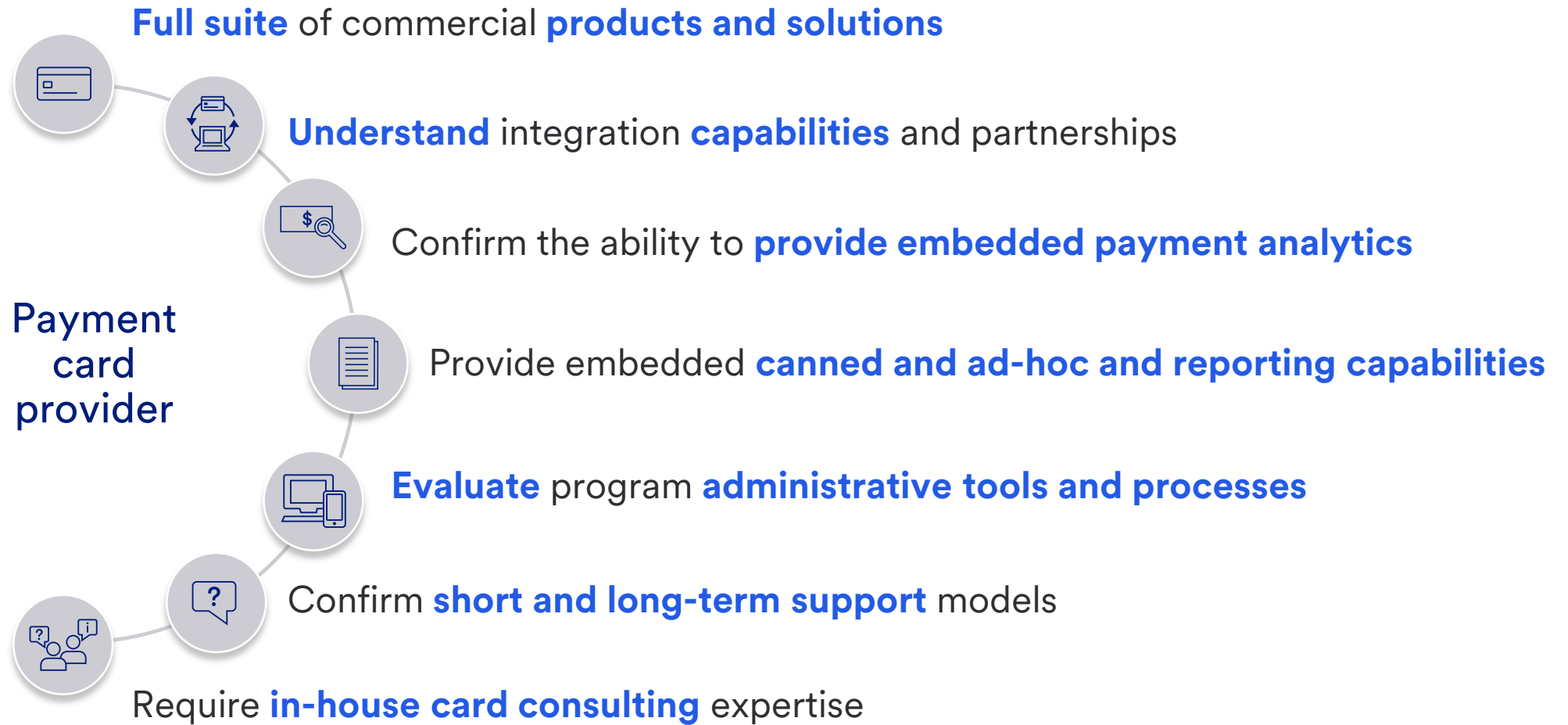
- Available for life of banking relationship
- Expertise across full spectrum of procure-to-pay processes
- Provided at no cost
- Leverages external industry data sources
- Industry certified expertise

Services provided

- Payment strategy development
- Industry benchmarking analysis
- Best practices consultation
- Program optimization
- Payment process mapping
- Program utilization review
- White paper program evaluation
- Supplier retention strategy recommendations



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Questions and answers



Payment Card Innovation Series



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Strategies for the adoption of payment card best practices

Techniques to maximize the value of your payment card programs

The importance of developing key reporting metrics

Preparing your card program for an audit

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