

VIRTUAL CREDIT CARD FOR AP

Pay vendors electronically with Comdata's virtual Mastercard® payments system.

A virtual credit card is like a check, but better. Deliver payments electronically with a secure, single-use Mastercard number. You benefit from added security and money-back rebates on your AP spending.



Earn Monthly Money Back on Spending¹

Each payment you send out the door could be earning you monthly rebates. Because your payments are delivered through the Mastercard network, we are able to provide a money-back rebate, similar to the way a consumer gets cash back on a credit card.

\$22

Eliminate \$22 in Cost on Every Transaction

By paying electronically, you free up time and cash for more important uses thanks to automatic reconciliation and reduced printing and postage costs. The traditional invoice and paper check method costs \$31 per payment. With a virtual card, that cost drops to \$9, yielding a \$22 savings on each transaction.²



Keep Your Existing Software and AP Process

We provide a dedicated technical team to integrate our virtual card system directly into your existing accounting software. Make payments just like you do today using your system and keep your approval process.



More Control and Easy Reconciliation

By paying electronically, you can track payments, reconcile automatically and gain insight into your expenses. Eliminating paper checks also means less fraud risk and more control.



mastercard®

A Premier Mastercard
Issuing Partner

4,810
Checks Eliminated

The average Comdata client eliminates 4,810 checks annually.

The Value of Virtual Credit Cards for Your Business

	\$80,000,000	\$200,000,000	\$500,000,000	\$750,000,000
Company Annual Revenue	\$80,000,000	\$200,000,000	\$500,000,000	\$750,000,000
Estimated Annual Check Payments Converted to Virtual Cards	1,549	3,872	9,680	14,520
Estimated Annual Processing Time Reduction	129 Hours	323 Hours	807 Hours	1,210 Hours
Projected AP Spend Converted to Virtual Card	\$3,920,000	\$9,800,000	\$24,500,000	\$36,750,000
Estimated Cost Savings by Reducing Paper Check Payments	\$34,074	\$85,184	\$212,960	\$319,440
Projected Annual Rebate Revenue	\$49,000	\$147,000	\$392,000	\$624,750
Estimated Total Value of a Virtual Credit Card Program³	\$83,074	\$232,184	\$604,960	\$944,190

HOW VIRTUAL CREDIT CARDS WORK

Comdata provides comprehensive service and support to help you get the most out of your virtual credit card program.



Comdata is part of one of the largest payment companies in the world, managing 1.9 billion transactions each year. As the #2 commercial issuer of Mastercard in North America, Comdata offers the most comprehensive suite of corporate payment solutions available today, along with market-leading customer service and support. Because we are not a bank, you have the flexibility to keep or change your treasury relationships without impacting your virtual credit card program.

Complimentary Services with Your Comdata Program

Implementation and Setup

Your virtual credit card program can be **up and running in as little as 7-15 days** without eating up a bunch of your team's time and resources. Speed matters because every check payment that goes out the door is a lost opportunity for rebate revenue and cost savings. A **dedicated project manager** will lead our in-house team of implementation specialists to integrate our system to your accounting software.

Vendor Enrollment

Getting your vendors set up to receive card payments is part of Comdata's comprehensive service. **We make the phone calls and gather the information** on where card payments should be delivered so you don't have to. We even continuously enroll your new vendors for the life of your program.

PayForYou Service

Some vendors only accept credit card payments online or by phone. These commonly include utilities, telecom providers, advertising/media, office supply companies and many others. **Comdata specialists submit these payments for you** to free up more of your time, eliminate more checks and increase rebate revenue.

Ongoing Support and Service

At Comdata, we don't sell products, we partner with clients to **build payments programs**. And independent research confirms that our clients are much more satisfied with the service they get from us compared to our competitors.⁴ Unlike most virtual credit card providers, we build/maintain our technology and process transactions in-house. So we are able to offer **faster service and provide assistance** when you need it.

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¹Rebate rates are not guaranteed and may fluctuate depending on creditworthiness and credit terms.

²RPMG 2015 Electronic AP Benchmark Survey

³Results are estimates based on Comdata benchmarks and industry research for illustrations purposes only. Actual results will vary.

⁴Kaiser Associates: Market Perceptions of Card Use in B2B Transactions.



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