

## Optimize Your Payments with Virtual Cards

Corpay Virtual Card keeps you in control of your payment process. Our single-use virtual Mastercard® enables you to send secure payments to your suppliers. Gain visibility, reduce risk, and earn a rebate on your payments with Corpay Virtual Card.

### CREATE VALUE WITH CORPAY VIRTUAL CARDS



30% of total Mastercard virtual credit card volume<sup>1</sup>



\$36B in virtual card spend annually<sup>2</sup>



#1 B2B commercial Mastercard issuer in North America

### Monetize Your Payments

Earn cash rebates on your vendor payments. Our card solutions pay out \$800M in rebates annually,<sup>3</sup> and we enroll vendors at a rate that's 2 to 3 times the payments industry average.<sup>1</sup>

### Expand Working Capital

Boost your working capital with our flexible payment terms and funding options – including our \$1B in credit lines. Leverage our proprietary Corpay Direct payment network to maximize vendor payment acceptance.

### Gain Control

Maximize visibility with a single-workflow AP process. Maintain control over your business transactions and payments. Assign exact amounts and vendors

to secure single-use card numbers, and let us do your 1099 reporting on vendor card payments.

### Mitigate Fraud

Corpay prioritizes payment security. Strengthen your fraud protection and reduce errors by offloading vendor data management tasks, and having your payments secured with our fully resourced security and compliance infrastructure.

### Vendor Enrollment

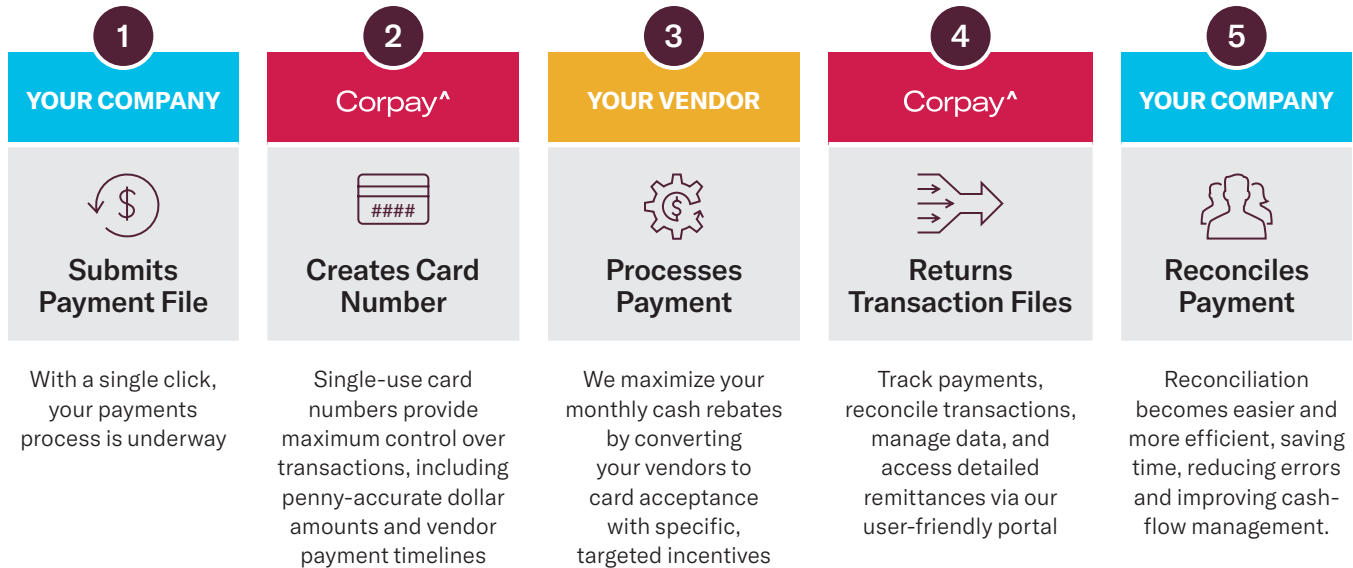
We manage your vendors so you can manage your business. In addition to matching your vendors to our existing network of 3.8M vendors, our dedicated teams help maximize your virtual payments volume by enabling vendors for payments at a significant rate.

1. Source: McKinsey & Co and RPMG Benchmark Report, 2020

2. Source: Internal data analytics as of FY21

3. Source: Internal data analytics as of FY22

# How Virtual Credit Cards Work



## Complimentary Services with Your Virtual Card Program

### Implementation and Setup

We can set up your virtual credit card program in weeks instead of quarters, without eating up your team's time and resources. 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 Corpay's comprehensive service. We make the phone calls, gather vendor data, and 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, office supply companies and many others. Corpay 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 Corpay, we partner with clients to build payment programs. We build and maintain our technology and process card transactions in-house, so we can offer faster service and provide assistance when you need it.

#### About Corpay

As a global leader in business payments, Corpay helps companies of all sizes better track, manage and pay their expenses through a comprehensive and trusted suite of online payment solutions. Corpay is also North America's largest commercial Mastercard® issuer, handling more than a billion transactions each year. Corpay is part of the FLEETCOR (NYSE: FLT) portfolio of brands. Learn more at [www.corpay.com](http://www.corpay.com).

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