

Secure, Single-Use Payments

Corpay Virtual Card keeps you in control of your AP processes. Seamlessly pay vendors at the touch of a button using our one-time-use digital Mastercard® payments. Eliminate paper, reduce costs, and mitigate fraud risk, all while enjoying cash rebates for your business.

SPEND SMARTER WITH VIRTUAL CARDS



We process 30% of total Mastercard virtual credit card volume¹



\$36B in virtual card spend annually²



#1 B2B commercial Mastercard issuer in North America

Monetize Your Payments

Boost your bottom line by earning rebates on your vendor payments. We pay out over \$800M in annual cash rebates across our clients,³ and we enroll vendors at a rate that's 2 to 3 times the payments industry average.¹

Expand Working Capital

Increase your working capital with our flexible payment terms and funding options — including our \$1B in credit lines. Leverage our proprietary CorpayDirect payment network to maximize vendor payment acceptance.

Gain Control

Enhance visibility through a paperless AP process. With customizable card settings, you easily maintain control over your business payments. Bolster security by assigning

precise dollar amounts, vendors, and merchants to each card transaction.

Mitigate Fraud

Bolster your financial security with Corpay's security and compliance infrastructure. Experience reduced errors, strengthened protection, and enhanced data security. Our streamlined processes and dedicated support provide a robust defense against fraud, ensuring a secure and seamless experience for your organization.

Vendor Enrollment

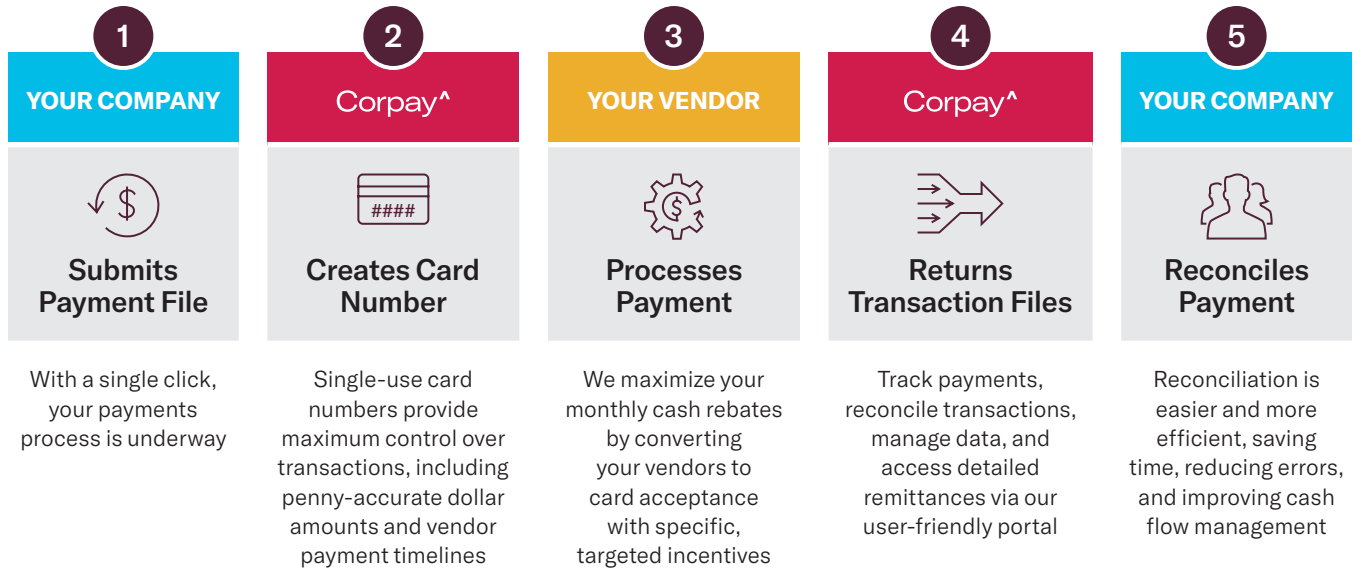
We manage your vendors so you can manage your business. Beyond connecting your vendors with our extensive network of 3.8 million partners, our dedicated teams work tirelessly to optimize your virtual payments volume, ensuring that vendors are enabled for payments at a substantial rate.

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 Corpay Virtual Card Works



Complimentary Services With Your Virtual Card Program

Implementation and Setup

We can fast-track the setup of your virtual credit card program, completing it within weeks instead of quarters. This ensures minimal disruption to your team's time and resources. A dedicated project manager will oversee our in-house implementation specialists, ensuring a seamless integration with your accounting software.

Vendor Enrollment

Corpay's all-inclusive service covers the entire process of setting up your vendors to receive card payments. We take care of making calls, collecting vendor data, and consistently enrolling new vendors for the duration of your program.

PayForYou Service

Certain vendors, such as utilities, telecom providers, advertising agencies, and office supply companies, exclusively accept credit card payments online or by phone. Our specialists take care of submitting these payments on your behalf, streamlining the process to save you time, reduce check usage, and increase rebate revenue.

Ongoing Support and Service

At Corpay, we collaborate with clients to develop customized payment programs. We manage the entire lifecycle of our technology in-house, enabling us to process card transactions efficiently and offer prompt assistance whenever you need it.

About Corpay

Corpay is a global leader in business payments, helping companies of all sizes better track, manage, and pay their expenses. Corpay provides customers with a comprehensive suite of online payment solutions including Bill Payment, AP Automation, Cross-Border Payments, Currency Risk Management, and Commercial Card Programs. As the #1 B2B commercial Mastercard® issuer in North America, Corpay handles over a billion transactions each year. Corpay is part of the FLEETCOR (NYSE: FLT) portfolio of brands. To learn more visit www.corpay.com.

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