



# Virtual Payment Automation for Hotels

## Simple. Secure. Automated.

Are you looking for an easy way for travelers to pay for hotel bills while they're on the go? Do you have concerns about fraud or data loss with your current payment solutions? Are you looking to improve the reconciliation processes?

Virtual Payment Automation makes it easier than ever to centrally pay for hotel arrangements for contractors, job candidates, or even an employee without a corporate credit card. By automatically generating a new virtual card number for each transaction, your risk of fraud is greatly reduced. When it's time to reconcile, all charges on your virtual card account are automatically matched to your bookings, saving you and your travelers' time and resources.



### Did you know hotels experience security challenges?

Hotels are an ideal target for fraudsters for 3 reasons.

1. Hotels deal with high volume of card transactions
2. Hotels store card information during the trip length
3. Hotels' staff may lack training because of high staff turnover

Hackers find weaknesses in point of sales and they steal guest identities including card details.

# Reasons to go virtual



## Traveler

### No credit liability

“As a traveler, I don’t have to worry anymore about crediting enough money on my personal account so I can secure and pay for my room.”

### Increased productivity

“And, now, when I get home, most of my expense report is already done for me!”

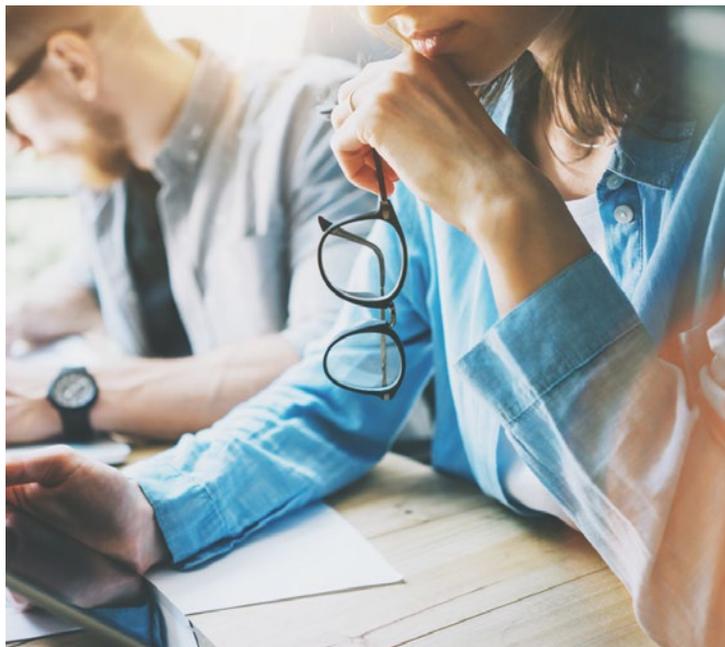
## Finance professional

### Reduced risk of fraud

“Virtual credit cards are only valid for a short period of time. I can limit the spend allowance and types of merchants that can use the card. Fraudulent charges are unlikely as the virtual card number is used only once and limited to the amount initially set.”

### Faster reconciliations

“Charges made with the virtual card are matched directly to the bookings. It takes one hour a week\* to reconcile using virtual cards, two hours a week using corporate card programs, and up to two and a half with centralized travel accounts. The choice was easy.”



## Travel manager

### Strengthened compliance

“Policy compliance is triggered from the beginning of the virtual credit card experience. Since each card is a one-off, I can set strict controls, configure travel spend, merchant type (for example: hotel only) and a time frame. Travelers can only get the benefits of the virtual credit card by booking in the managed program, a strong argument to keep them in.”

### Enriched data

“These virtual credit cards link a unique ID from purchase to the final payment. Now, I can review the amount paid at check-out, and tie it back to the original booking. It also makes it easy to flag charges that might need further investigation.”