



CI AZUMANO
BUSINESS TRAVEL

**VIRTUAL PAYMENT
CARDS EXPLAINED**

Learn how your organization can use Virtual Payment Cards to drive productivity, reduce risk, and track reimbursements for business travel.



SAP® Concur® Partner
TMC Elite

01

Virtual Payment Cards Explained:

What are Virtual Payment Cards?

Virtual payment cards are similar to a credit card: They consist of the normal 14, 15, or 16-digit numbers issued by your bank.



An expiration date, cardholder name, and a security code are assigned to each card. The card number is generated at the time of purchase and used for a specific purchase only.

Where Can Virtual Payment Cards Be Used?

Virtual Payment Cards serve as a valid form of payment for any supplier that accepts credit cards. That includes flights, hotels, rail, cars, and, ancillaries.

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Virtual Payment Cards Explained:

Why should your organization use Virtual Payment Cards?

Just like the real thing: Since they are virtually identical to a physical credit card, virtual payment cards work seamlessly across air/car/hotel transactions.

Reconciliation is a snap: One-time use of a virtual payment card gives each transaction its own unique identifier. The direct connection between transaction and payment, allows organizations to track spend through the lifecycle of the trip. This makes reconciliation faster and easier to complete.

Improving control, reducing risk: Organizations can place controls on spend, dates of use, and vendor type. This gives the company greater control and protection from errors or fraud.

03

Virtual Payment Cards Explained:

Why should your travelers use Virtual Payment Cards?

No need for a corporate card: Virtual payment cards eliminate the need for individual cards as a form of payment, greatly reducing complexity and stress for those business travelers who are unable to use their own credit cards.

Reduce expense reporting time: Virtual payment cards eliminate the need for manual reconciliation of receipts for an expense report, significantly reducing the time it takes for travelers to submit their expense reimbursement requests.

Peace of mind for compliance and security: Virtual payment cards are also nearly impossible to misuse, misplace, or steal. Travelers know that their business purchases are protected and in compliance.

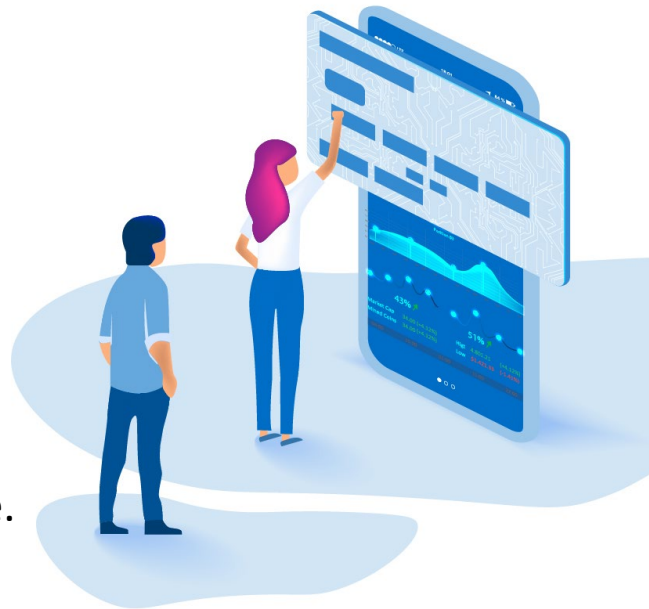
04

Virtual Payment Cards Explained:

Putting it all together

Virtual Payment Cards can vastly improve traveler satisfaction and efficiency while allowing your organization financial control and visibility over spend.

Combining virtual payment cards with integrated online booking and expense management, backed by support from account managers and a 24/7 team of expert travel agents, will give your organization a twenty-first century travel program that will drive measurable savings at scale.



To learn more about how Virtual Payment Cards may help your organization, contact us today!



CI Azumano Business Travel has a forty-eight year track record servicing global business. As an SAP Concur TMC Elite Partner, CI Azumano is part of a select group of TMCs utilizing the world's most popular and powerful online and mobile travel booking management platform. In addition, CI Azumano Business Travel also works directly with leading international travel security firms.

Reach out to us to learn more about how CI Azumano Business Travel can help you protect your travelers with the top-level service and support they deserve.

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