THE FUTURE OF B2B PAYMENTS? VIRTUAL CARDS.

Virtual cards are becoming an increasingly popular way for B2B businesses to handle payments. Here’s how virtual cards can help your business stay protected and efficient.

THE BENEFITS OF VIRTUAL CARDS

Virtual cards are less impacted by fraud than other payment methods.1

Payment Methods Impacted by Fraud in 20212

<table>
<thead>
<tr>
<th>Payment Method</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Checks</td>
<td>3%</td>
</tr>
<tr>
<td>Virtual Cards</td>
<td>66%</td>
</tr>
<tr>
<td>Checks</td>
<td>37%</td>
</tr>
<tr>
<td>ACH Debits</td>
<td>3%</td>
</tr>
</tbody>
</table>

Virtual cards can help businesses optimize working capital3

Virtual cards allow for payments to be made fast.
Finance and accounts payable teams hold on to funds for a short period.
B2B businesses enjoy steady cash flow.

That’s why a growing number of B2B businesses are adopting virtual cards3

By 2026, the global value of virtual cards is anticipated to reach $6.8 trillion4

It has been predicted that B2B payments will amount to 71% of the total virtual card transaction value in 20265

B2B companies should consider incorporating virtual cards into their operations to help:6

- Decrease fraud
- Improve vendor relationships
- Provide insight into spending
- Automatically process virtual card payments

THE SOLUTION: BILLTRUST

Automatically process virtual card payments with Billtrust’s Business Payments Network (BPN) card solution.

- Daily remittance file in CSV, XML, EDI or BAI format sent to your team for uploading to your AR system.7
- BPN portal for convenient viewing of all remittances and payments in real time.10
- Fewer paper invoices lead to more cost-effective electronic billing and payments.9
- Make it easy for customers to pay you, while minimizing your AR team’s workload. Let Billtrust handle the heavy lifting through virtual card processing.

Contact your American Express® Client Manager today to schedule a training call to get started.