



Straight-Through Processing: The key to safer virtual Card payments

THE PROBLEM

As payment fraud continues to rise, traditional B2B payment methods, such as paper checks, emailed card numbers and unsecured portals, have become prime targets for bad actors. These manual and fragmented processes expose sensitive data at multiple points in the transaction flow, creating vulnerabilities that cybercriminals are quick to exploit. The lack of encryption and authentication protocols make them frequent entry points for fraud and data breaches, as shown in the [2025 AFP Payments Fraud and Control Survey](#). In fact, paper checks remain the top source of fraud vulnerability, with 63% of organizations confronting check fraud in 2024 according to that [AFP Report](#). Without end-to-end security measures, organizations face heightened risk of data exposure, operational disruption and financial liability.

Manually processed commercial card payments further compromise security by introducing sensitive cardholder data into internal environments. This not only increases the attack surface but also imposes a heavier Payment Card Industry Data Security Standard (PCI DSS) compliance burden on suppliers. Each point of manual intervention, whether storing, transmitting, or keying card data, introduces potential gaps in security controls.


79%

of organizations were victims of payments fraud activity in 2024


#1

Business email compromise was the top source of payment fraud in 2024




2025 AFP Payments Fraud and Control Survey Report



You can significantly mitigate fraud risk by using straight-through processing to eliminate exposure to PCI data in payment emails

THE SOLUTION

Boost Intercept leverages straight-through processing (STP) technology to automate payments and eliminate manual handling of sensitive card data, reducing exposure across the entire process.

-  **REDUCE DATA EXPOSURE**
All card data is fully encrypted and tokenized, so it never enters the supplier's environment. This removes the burden of handling sensitive information and reduces PCI compliance requirements.
-  **DECREASE RISK OF FRAUD**
STP enables a secure, automated payment flow eliminating exposure points like email threads, manual entry, and unsecured portals. Fewer hands mean fewer chances for fraud.
-  **ADVANCED SECURITY PROTOCOLS**
Virtual cards are a safe payment method, offering advanced security features like single-use numbers, expiration dates, spending limits, and full audit trails for every transaction.

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SUPPLIER TESTIMONIAL: Optimizing Working Capital & Preventing Fraud

Manufacturing Industry

“We use Boost Intercept primarily to minimize the working capital impact of payment terms for our large key customers and, in certain cases, to **mitigate risk associated with high-risk customers**. Since implementing the Boost Intercept program in 2020, **we have not experienced any fraud-related issues with our customers who utilize Boost.**”

[READ THE FULL STORY HERE](#)



INTERVIEW: The Risk Rollercoaster in B2B Payments

“Boost’s record of **zero fraud losses over its 15-year history** exemplifies the kind of long-term commitment needed to **build and maintain trust.**”

[READ THE FULL STORY HERE](#)

Now, an eligible American Express-referred merchant can use Boost Intercept for American Express virtual Card transactions **at no additional cost.** Terms Apply.*

Learn more and get started at www.BoostB2B.com/AmericanExpress or speak to your Client Manager

*This offer is made by Boost Intercept and is for eligible American Express-referred merchants to use Boost Intercept for American Express virtual card transactions at no additional cost. To be eligible for this offer you must (i) be an American Express accepting merchant referred by your American Express representative and (ii) sign an agreement with Boost Intercept after being referred by your American Express representative. Fulfillment of the offer is the sole responsibility of Boost Intercept. Merchants offers are subject to change at any time without notice to you. Limit one offer per American Express merchant.