



AirPlus A.I.D.A. Virtual Cards

Simple, secure and convenient travel payment

Why use the virtual solution from AirPlus?

AirPlus International offers virtual payment solutions that provide you:

- **Reduced fraud & improved policy compliance**
- **Ease of integration & implementation**
- **Complete visibility of spend**
- **Customized invoicing & reporting**

Product details.

Reduced fraud & improved policy compliance

- > Virtually no risk of fraud as the cards can be limited by: currency, dollar amount, number of uses, valid date range, etc.
- > The card number is only known to the actual merchant and the card generator (TMC or travel manager)
- > Create pre-authorization requirements to verify all purchases above a set dollar amount. You are also able to create a buffer on transaction amounts to cover for acceptable variations in pricing.
- > Increase travel policy compliance by having your TMC issue the single-use virtual card numbers, thus not allowing use of personal cards.
- > Refunds go back on the Single-Use Virtual Card which limits expense fraud.
- > Reduce the spending limits on your “walking cards” as you can remove another large expense reducing the risk of fraud and increasing cash flow.

Ease of integration & implementation

- > AirPlus has implementation professionals assigned to each new customer to ensure all processes and systems are integrated in a quick and efficient manner.
- > Fully integrated with your travel & expense and general ledger systems

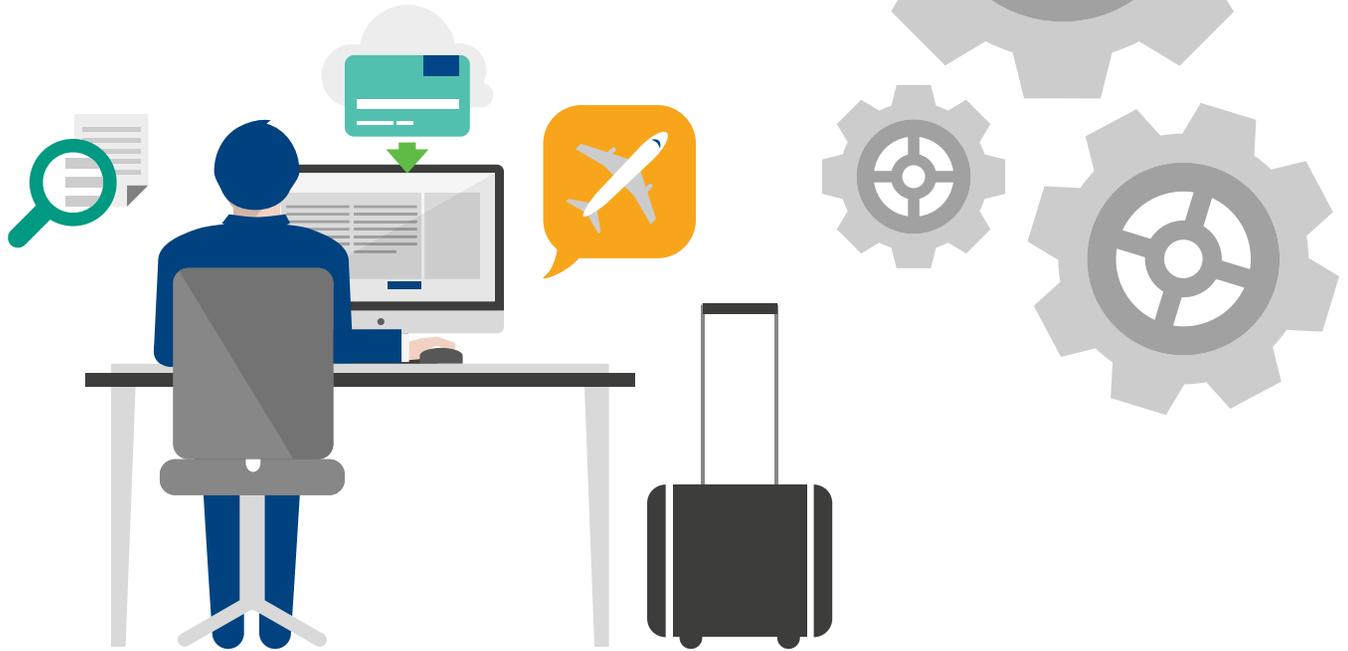
Complete visibility of spend

- > Comprehensive data online including status, payment dates, amounts, vendor information and more.
- > You can choose up to 9 additional customer-defined data fields (e.g. cost centre, employee ID, department) captured at the time of booking for ease of sorting and cost allocation.
- > Detailed invoice includes customized data pertinent to each transaction (e.g. traveler name, cost center, employee ID, etc).
- > Leverage your detailed data for improved vendor negotiations and policy compliance tracking.



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Acceptance & payment

- > Accepted at over 36 million locations worldwide with over 136,000 hotels included in that total.
- > Charges incurred in currencies other than US\$ will be converted to US\$ based on the preceding day's MasterCard International/EuroPay exchange rate
- > Transmit the card image directly to the hotel in advance of the traveler arrival for further verification.
- > Single-use virtual cards are available in multiple currencies.

Account Summary.

Billing	Flexible (e.g. weekly, bi-weekly, monthly)
Payment	Net 15 days
Additional Data	Up to 9 additional data fields (e.g. cost centre, project, employee ID)
ForEx Rate	1.1%
Insurance	Optional insurance coverage is available to cover your travelers from door-to-door providing your travelers further coverage on business trips.

How it works.

1. Your travel department or TMC creates a virtual card number with merchant name, customer name, reason for purchase, authorized spend amount, etc.
2. The MasterCard number is generated for the pre-authorized amount. You can set the expiration date on this virtual card as well.
3. A confirmation containing the authorization with images of the front and back of the card can be sent to the merchant and traveler as necessary. The virtual card will be used for payment within the limitations set.
4. When the transaction is completed, you can download the information from the web portal so you can upload to your software for easier reconciliation of your invoices and accounts.

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