



Total Cost of Ownership – Payment Solutions

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In partnership with:

AirPlus

INTERNATIONAL

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Overview

In 2016, companies spent \$284 billion on business travel in the U.S., the second highest total in the world.¹ While this represents all spending—managed and unmanaged—formal travel programs make a significant contribution. In 2016, 63% of North American travel programs had a travel spend of at least \$10 million, while 33% had a spend of at least \$30 million.²

This study examines the payment methods and processes that companies have in place to manage this spend. It focuses on several key questions:

1. Which payment methods do travel programs use, and how do they use them?
2. Do travel programs still rely on non-corporate payment methods such as direct invoicing and employees' personal cards?
3. What are the strengths and weaknesses of different payment methods?
4. How common are rebates and various fees?
5. Who is responsible for reconciling travel and payment data? Is the process different depending on company size?

Methodology

This study is based on an online survey of 137 Travel Managers who are based in the United States. The survey fielded between May 23, 2017 and June 9, 2017. The survey was sent via email to 1,122 travel professionals who are members of GBTA. One hundred and eighty-three completed at least one question in the survey, for a response rate of 16%. Of these respondents, 137 qualified because they were (1) a travel manager/buyer or procurement officer and (2) had at least some input “when it comes to making decisions about payment solutions providers and policies.”

Results were occasionally tested for significant differences by company revenue at the 95% confidence level. When found, the significantly higher result is marked with the letter that corresponds to the significantly lower result.

¹ GBTA Foundation, *GBTA BTI™ Outlook Annual Global Report & Forecast: Prospects for Global Business Travel 2017-2021* (Alexandria, VA: GBTA Foundation, 2017), 50.

² GBTA Foundation, *Balancing Traveler Satisfaction and Well-being with Program Compliance* (Alexandria, VA: GBTA Foundation, 2017), 23.

Key Findings

- **Corporate credit cards remain widespread.** Nine out of ten travel programs use corporate cards. This includes 94% of large companies (revenue of \$1 billion+), and 84% of small/mid-sized companies.
- **More than half of travel programs use virtual payment.** Of these, four out of five (81%) *only* use corporate travel accounts (CTAs), also known as lodge or ghost accounts, while 16% use CTAs *and* virtual card numbers (VCNs). Surprisingly, adoption of virtual payment does not vary depending on company size.
- **Non-corporate payment methods—such as cash and employee cards—are commonly used for hotels and ground transportation.** Of the travel programs that allow personal cards/cash, more than three-quarters *commonly* use these to pay for hotels or ground transportation.
- **Travel Managers are satisfied with corporate cards and CTAs.** More than three-quarters are satisfied with each method in meeting their company’s “business travel needs.”
- **Most Travel Managers say their payment provider charges their company *foreign exchange fees and late fees, delinquency fees, or interest charges.*** Subscription and processing fees—such as card issuance or replacement fees—are less common.
- **A good number of Travel Managers have limited knowledge about the value of their corporate payment products.** When Travel Managers say their company receives a rebate from their corporate card provider, 22% do not know if they receive the anticipated amount. Of those who use corporate cards or central travel accounts, at least one-fifth do not know if their payment provider charges various fees—such as foreign exchange fees, annual fees, and cash advance fees.
- **Small and mid-sized companies—which in this study are classified as those with revenue of less than \$1 billion—are more likely to use less transparent payment methods including personal cards/cash, direct supplier invoicing, and company cash advances.** These methods make it more difficult to have visibility of travel program spend.

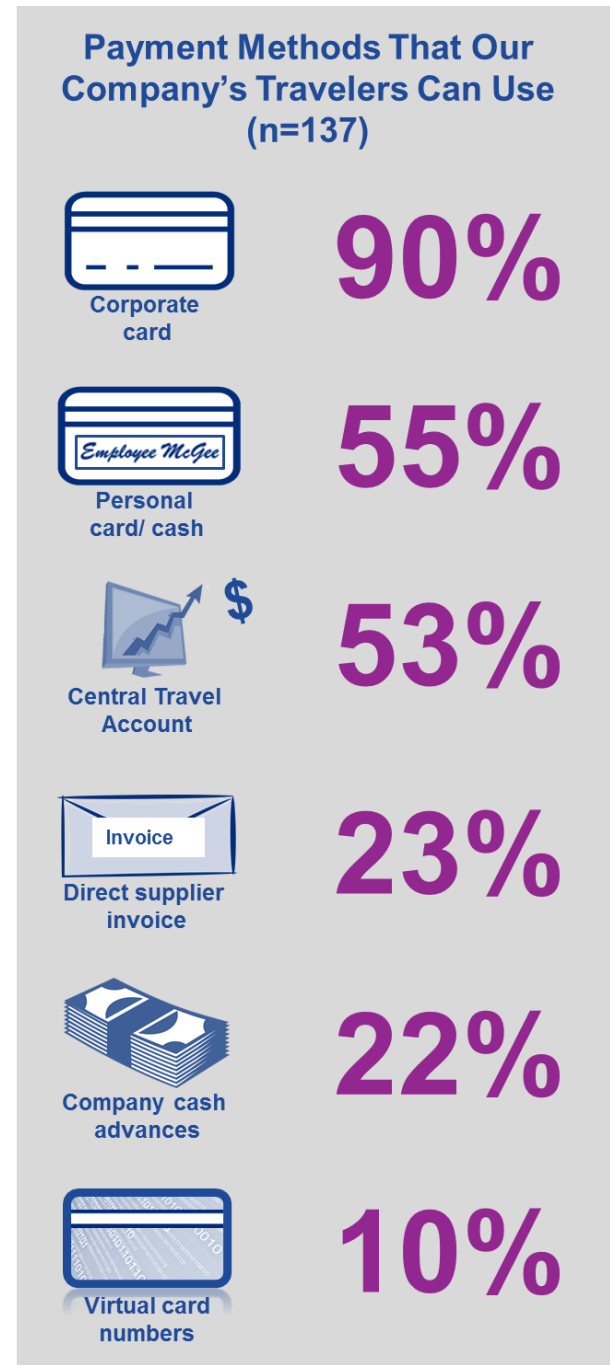


Usage of Payment Methods

Which payment methods do travel programs use?

Companies rely on a variety of methods to pay for travel.³ Three key points stand out when analyzing the payment methods that travel programs use:

- Corporate credit cards remain widespread.** Nine out of ten travel programs use corporate cards. This includes 94% of large companies (revenue of \$1 billion+), and 84% of small/mid-sized companies.
- While corporate cards are almost universal, non-corporate methods—such as cash—still play a role.** Of the companies that use corporate cards, 54% allow travelers to use personal cards/cash in at least some cases, while 23% accept direct supplier invoices, and 22% provide company cash advances (see next page). The persistence of these methods could reflect limited issuance of corporate cards (see next page). However, these methods pose problems. They can reduce spend visibility, making it difficult to track or enforce policy compliance, or perform back-office functions such as reconciliation and reimbursement.
- More than half of travel programs use virtual payment.** Of these, four out of five (81%) *only* use corporate travel accounts (CTAs), also known as lodge or ghost accounts, while 16% use CTAs *and* virtual card numbers (VCNs). Only 3% use VCNs exclusively. Surprisingly, adoption of virtual payment does not vary depending on company size (see p. 8).



Q. Which of the following are forms of payment your travelers can use when traveling for business?
Please select all that apply.

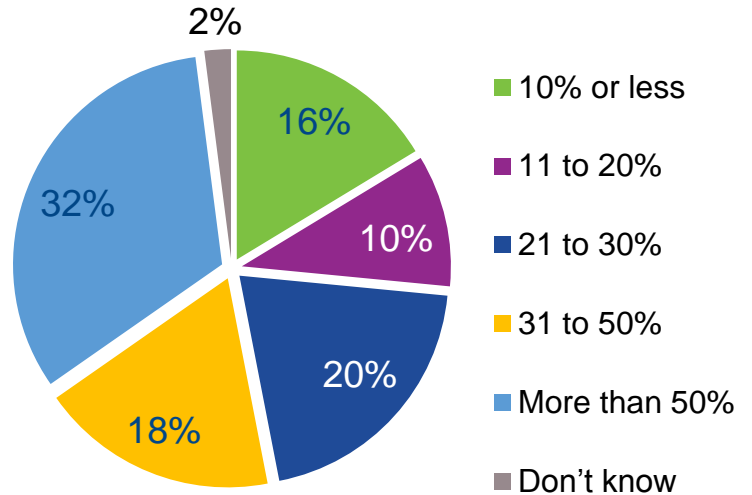
³ For more information about the features of specific payment methods, see the text boxes on pages 11, 17 and 19.

% of Employees at Company Who Have Been Issued a Corporate Credit Card (n=123)

Of the Travel Managers whose company has corporate cards....

64%

Say cards have been issued to half or fewer employees company-wide



Q. What percentage of employees at your company have been issued a corporate credit card? *Note: Question only displayed to respondents who indicated that their company's travelers can use corporate cards.*

Non-Corporate Payment Methods Still Play a Role

Of the companies that have corporate cards... (n=123)



54%

allow travelers to use personal cards/cash at least in some cases



23%

rely on direct supplier invoicing at least in some cases



20%

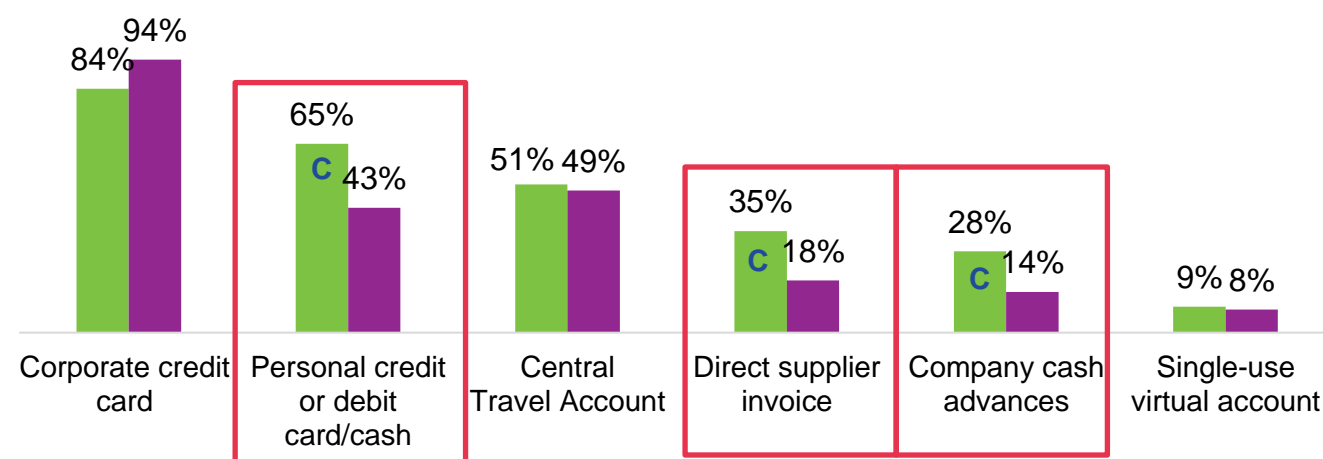
provide company cash advances at least in some cases

Q. Which of the following are forms of payment your travelers can use when traveling for business? *Please select all that apply.*



Small and mid-sized companies—which in this study are classified as those with revenue of less than \$1 billion—use corporate payment products at similar rates as their larger counterparts. However, they are more likely to use non-corporate methods including personal cards/cash, direct supplier invoicing, and company cash advances. These methods make it more difficult to have transparency of travel program spend and expense reconciliation.

Payment Methods That Business Travelers Can Use by company size



■ Small/mid-sized companies - revenue < \$1 billion (n=43) ■ Large companies - revenue >= \$1 billion (n=51) C

Q. Which of the following are forms of payment your travelers can use when traveling for business? Please select all that apply.

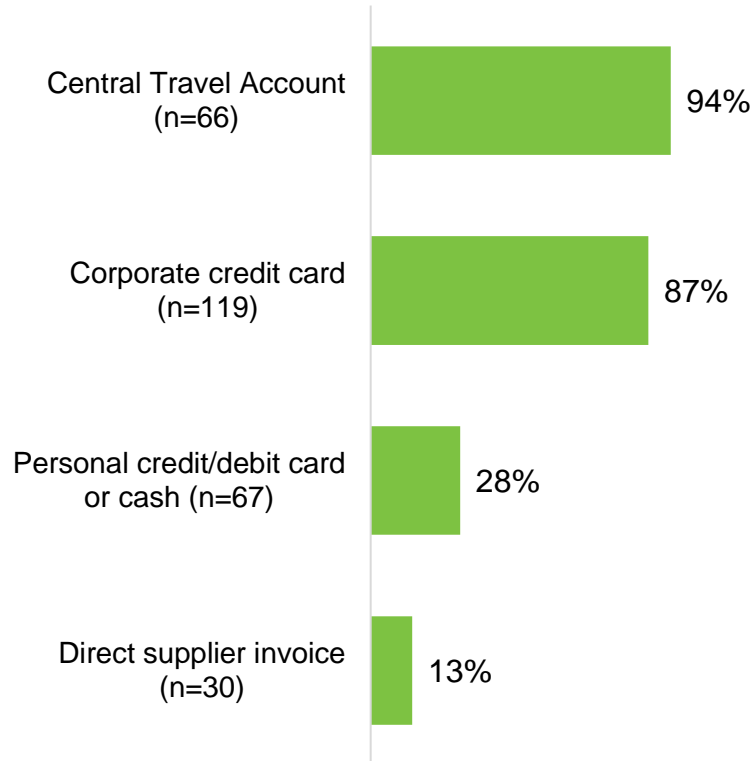
How do companies pay for different expenses?

Travel programs use different payment methods for different spend categories. Two takeaways emerge when analyzing how companies use different methods:

1. **Travel programs use CTAs and corporate cards to pay airfares** (see next page). Most travel programs *do not* commonly use other methods—such as employee cards or direct invoices—even when they use these for other spend categories.




Payment Methods Commonly Used to Pay Airfares*

*among companies that allow specified method

Q. For which of these expenses do your company or its travelers **commonly use** the following payment solutions? **Please select all that apply.** Note: Each payment method only displayed to respondents who previously indicated that their company's travelers could use the specified method. Due to small sample size, virtual card numbers and company cash advances are not displayed.

2. **Non-corporate payment methods are commonly used for hotels and ground transportation (see next page).** Travel programs do not only use these methods for meals and incidentals. For instance, of the companies that allow personal cards/cash, more than three-quarters commonly use these for hotels or ground transportation.

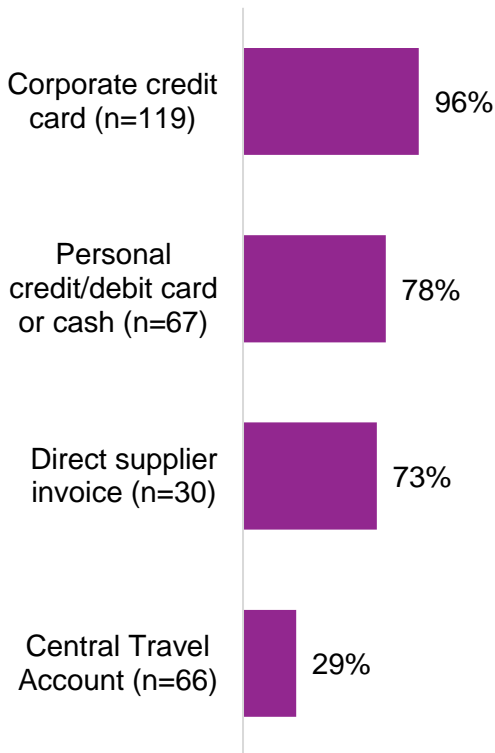
This could reflect unique challenges posed by these spend categories. First, travelers commonly book hotel stays outside of company channels, such as TMCs and online booking tools. When they book outside of these channels, they may not have access to



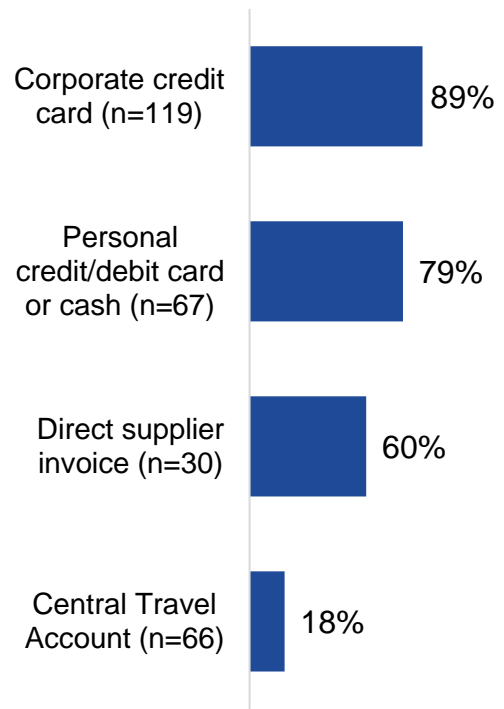
the corporate card or CTA that their TMC has on file. Second, as shown earlier, many travelers do not have corporate cards (see p. 5). While they can use CTAs or department cards to pay airfares, it is more difficult to use these for hotel and ground payments, which are not usually due at the time of booking. While virtual account numbers can help address this problem, adoption is limited.



Payment Methods Commonly Used to Pay for Hotels*



Payment Methods Commonly Used to Pay for Ground Transportation*



*among companies that allow specified method

*among companies that allow specified method

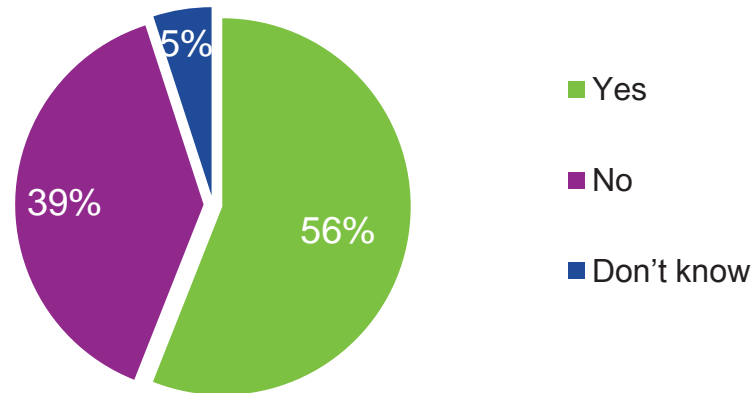
Q. For which of these expenses do your company or its travelers **commonly use** the following payment solutions? **Please select all that apply.** Note: Each payment method only displayed to respondents who previously indicated that their company's travelers could use the specified method. Due to small sample size, virtual card numbers and company cash advances are not displayed.



Do travel programs use multiple payment providers?

More than half (56%) of companies use the same provider for all of their corporate payment products, while two out of five (39%) use different providers.

Does Your Company Use the Same Provider for All of Its Corporate Payment Products? (n=137)



Q. Does your company use the same provider for all of its corporate payment products?

Corporate Credit Cards

Travel programs use corporate credit cards extensively. In 2013, they used their primary corporate card for 69% of their total travel spend, on average, according to a GBTA Foundation study.^{4 5} However, this share may have declined as virtual payment has expanded.

This section examines corporate cards in greater detail. It focuses on several questions:

1. Are Travel Managers satisfied with their corporate card program?
2. What are the strengths and weaknesses of corporate card programs?
3. How often do travel programs receive rebates through their card program? Do these help their companies save money?
4. When companies rely on employees to pay corporate card bills, how do they track the refund process?

⁴ GBTA Foundation, *Payment Solutions for Travel Managers (United States)* (Alexandria, VA: GBTA Foundation, 2014), 27.

⁵ Note: This study was based on a survey of more than 200 U.S.-based Travel Managers; question only displayed to respondents who indicated that their travel program used corporate cards.



Satisfaction with corporate credit card programs

More than three-quarters of Travel Managers are “satisfied” or “very satisfied” with their company’s primary corporate card program “in meeting [their] business travel needs.”

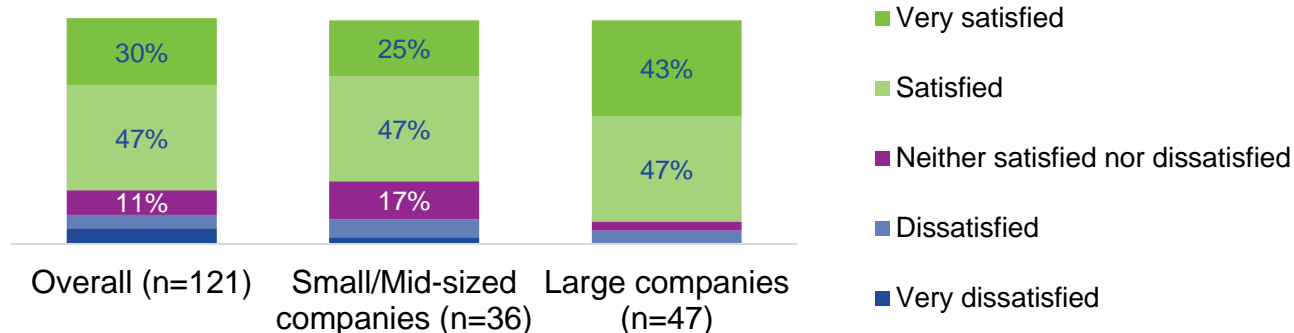
Satisfaction is higher at large companies (89%), compared to small/medium-sized companies (72%), yet it is unclear why. Several explanations appear possible. First, large companies sometimes receive more generous benefits, such as larger rebates. They may also devote more resources toward managing their program. For instance, they may deploy more sophisticated expense software, or have a full-time travel and expense manager.



Corporate Card Overview

- A physical plastic credit card that companies can assign to individual employees
- Companies can set spend limits per month and per transaction
- Bills can be paid by companies or employee cardholders
- Can provide various perks and benefits. These may include rebates for companies and insurance or concierge services for employee cardholders
- Can enable cash withdrawals by employees

Satisfaction With Company’s Primary Corporate Card Program in Meeting Business Travel Needs (n=93-109)



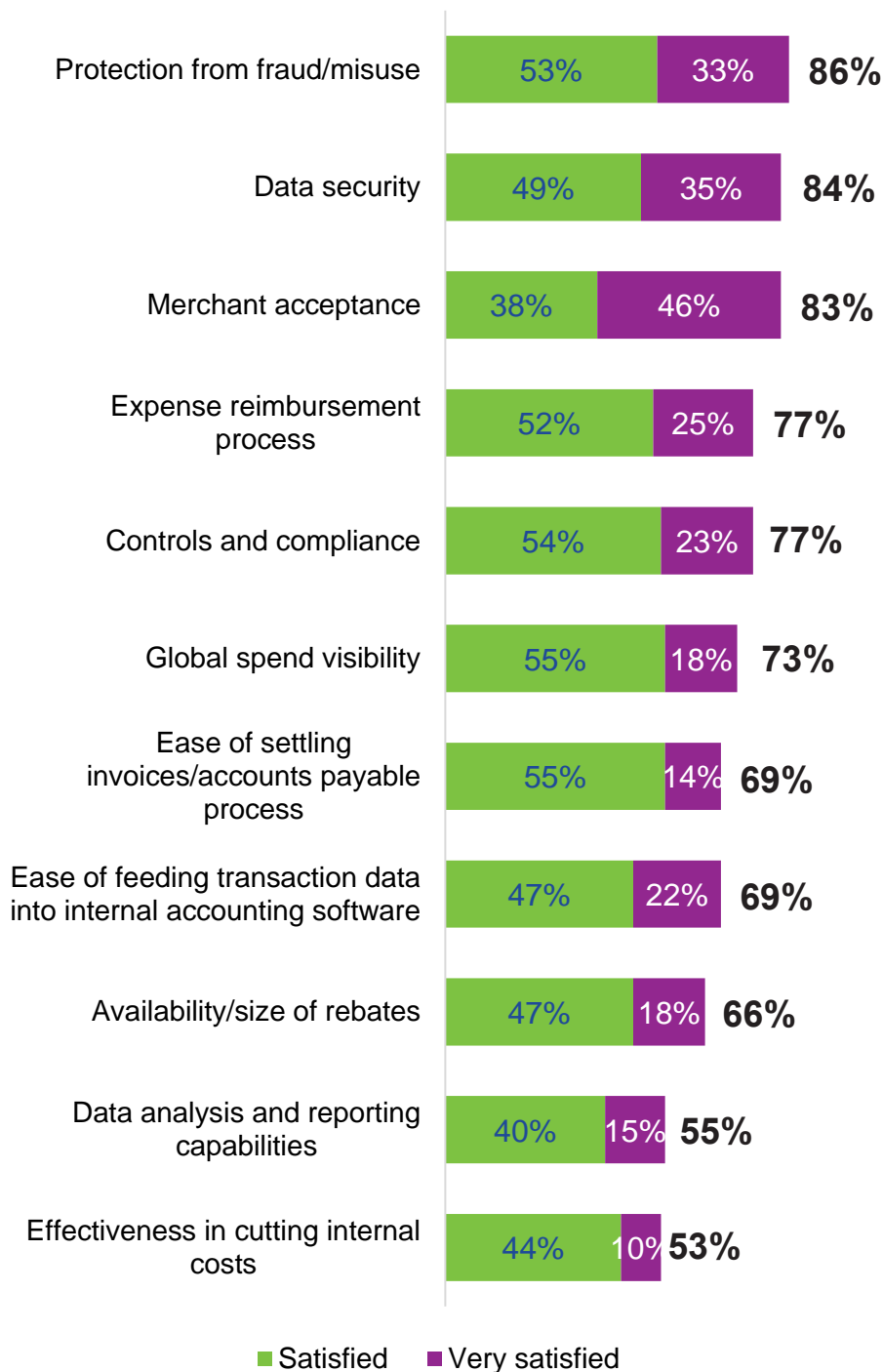
Q. Overall, how satisfied are you with your company’s primary corporate card program in meeting your company’s business travel needs? **Note: Question only displayed to respondents who indicated that travelers at their company can use corporate cards.**



Despite overall satisfaction, Travel Managers paint a mixed picture when rating their satisfaction with specific aspects of their card program. They are frequently satisfied with *protection from fraud/misuse* (86%), *data security* (84%), and *merchant acceptance* (83%).

They are less commonly satisfied with the *availability/size of rebates* (66%), *data analysis and reporting capabilities* (55%), and *effectiveness in cutting internal costs* (53%) (See graph on next page).

Satisfaction With Various Elements of Company’s Primary Corporate Card Program (n=108)



Q. In your opinion, how satisfied are you with the following elements of your company’s primary corporate card program? **Note: Question only asked of respondents who indicated that travelers at their company can use corporate cards.**

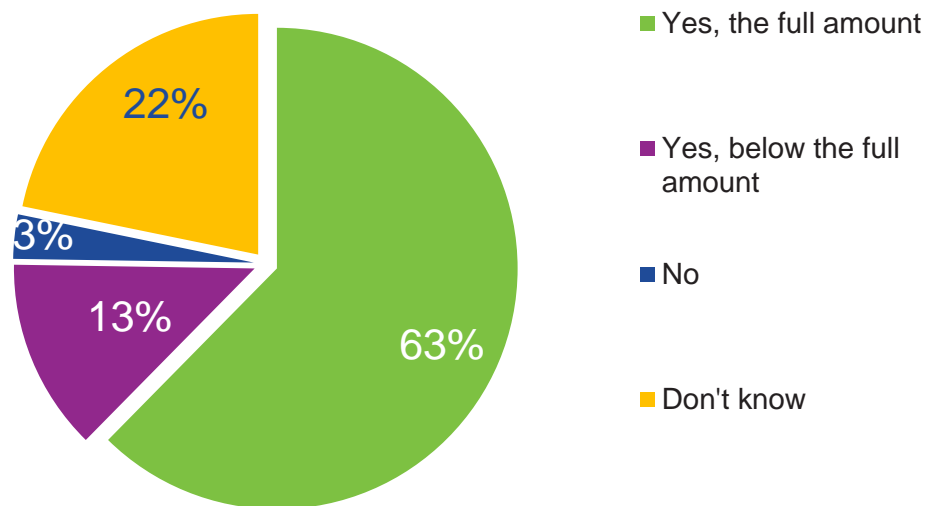


Corporate card rebates

Some payment providers offer an annual rebate to corporate card customers. To receive the full amount, companies generally need to reach a specific spend target. Yet card agreements can specify exclusions or restrictions that make it more difficult to reach these targets. For instance, they may exclude foreign transactions, or transaction amounts that fall below a minimum size.

More than nine out of ten Travel Managers (92%) say their company has a rebate agreement with their primary corporate card provider. Of these, 63% say their company currently receives the full anticipated rebate; 11% say it receives “below the full amount”; and 22% do not know if it receives the full amount. The large share who do not know suggests that many companies do not carefully track the return on investment of their card program.

Do You Currently Receive the Anticipated Rebate From Your Primary Corporate Card Provider? (n=79)

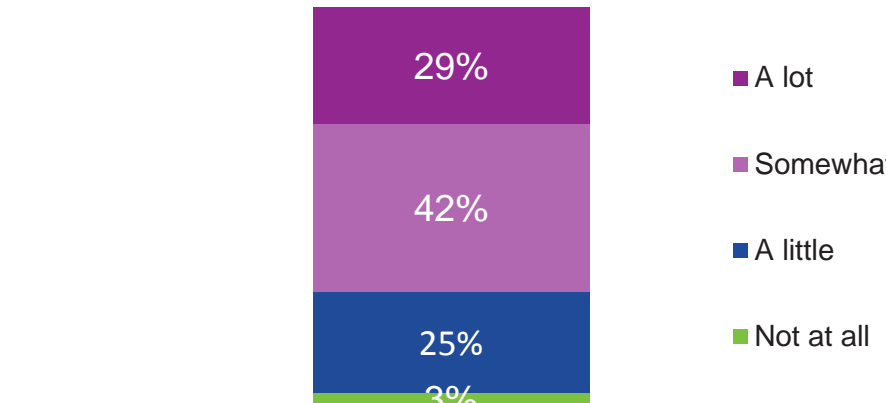


Q. Do you currently receive the anticipated rebate from your primary corporate card provider? *Note: Question only asked of respondents who indicated that travelers at their company can use corporate cards.*

When their travel program receives rebates, 42% of Travel Managers say these help their company save money *somewhat*, while 29% say these help their company save money *a lot*. More than one-quarter say these help their company save money *a little* (25%) or *not at all* (3%).



To What Extent Do Rebates and Discounts Help Your Company Save Money? (n=59)

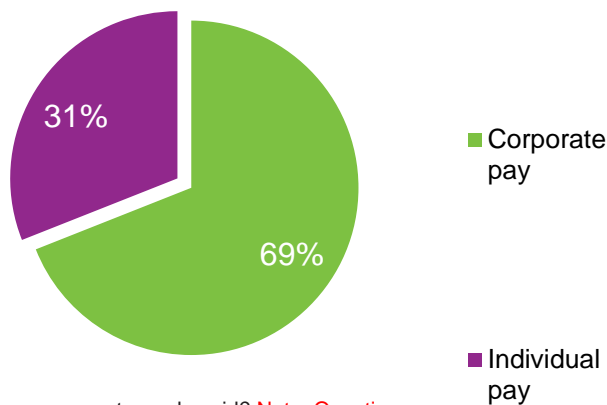


Q. You mentioned receiving travel rebates from your primary corporate card provider. To what extent do rebates and discounts help your company save money? **Note: Question displayed to respondents who indicated that their company has a rebate agreement with their primary card provider and receives a rebate in “the full amount” or “below the full amount.”**

How do companies track the refund process for corporate cards?

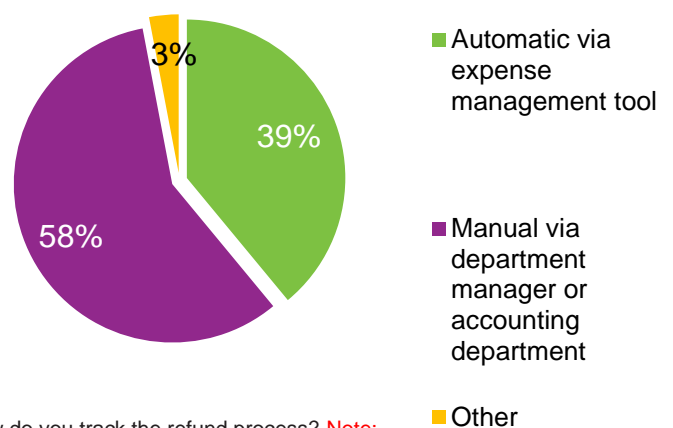
When companies use corporate cards, 69% pay their bills at the company level, while 31% rely on employees to pay bills. When companies rely on employees to pay, more than half (58%) track employee refunds manually, via a department manager or accounting department.

How Are Your Corporate Cards Paid? (n=121)



Q. How are your corporate cards paid? **Note: Question only displayed to respondents who indicated that travelers at their company can use corporate credit cards**

How Do You Track the Refund Process? (n=36)



Q. How do you track the refund process? **Note: Question only displayed to respondents who indicated that travelers at their company can use corporate credit cards and that they use individual**



Central Travel Accounts

Satisfaction with central travel accounts

More than half (54%) of travel programs use central travel accounts, as shown earlier. For many programs, CTAs are the primary method of paying airfares.

When Travel Managers use CTAs at their company, they are generally satisfied with them. More than eight out of 10 (86%) Travel Managers are satisfied with their primary CTA “in meeting their company’s business travel needs.” This is slightly higher than the rate for corporate cards (77%).

Travel Managers are commonly satisfied with their primary CTA when it comes to *merchant acceptance* (87%), *protection from fraud/misuse* (86%), and *data security* (86%)—three areas that are also strengths of corporate cards (see p. 13).

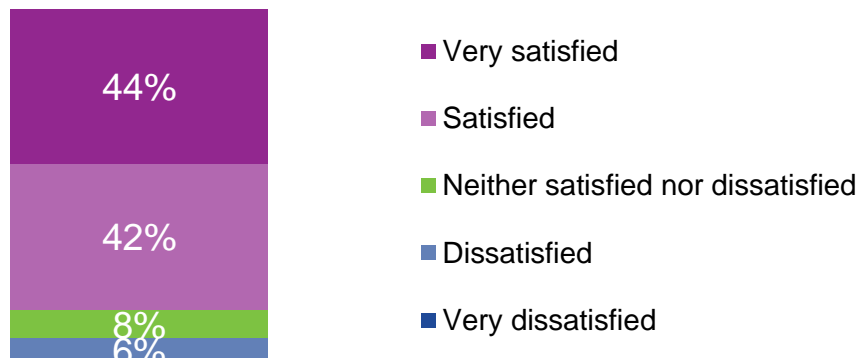
Travel Managers are less satisfied with their CTA when it comes to *availability/size of rebates* (59%), *ease of feeding transaction data into accounting software* (47%), and *effectiveness in cutting internal costs* (36%).



Central Travel Account

- Also known as a central bill, ghost account, or lodge account
- A virtual account on which multiple transactions can be charged
- Generally stored with your travel management company (TMC) or Corporate Travel Department (CTD)
- Most frequently used for air transactions, but can be used for other spend categories (e.g. car rentals, trains, etc.)
- Some CTAs can automatically integrate ancillary data--such as traveler profiles and project codes—without manual reconciliation

Satisfaction with Company’s Primary Central Travel Account in Meeting Company’s Business Travel Needs (n=66)



Q. Overall, how satisfied are you with your company’s primary Central Travel Account in meeting your company’s business travel needs? *Note: Question only asked of respondents who indicated that travelers at their company can use CTAs.*



When comparing CTAs with corporate cards, one difference stands out in particular. Travel Managers are more satisfied with corporate cards when it comes to the *ease of feeding transaction data into internal accounting software* (69% vs. 47%).

Over the past decade, both CTAs and corporate cards have evolved to include automated reconciliation and data reporting functions. It is possible, however, that some travel programs continue to use CTAs that do not have these features, which could explain why importing data remains a manual process at some companies.

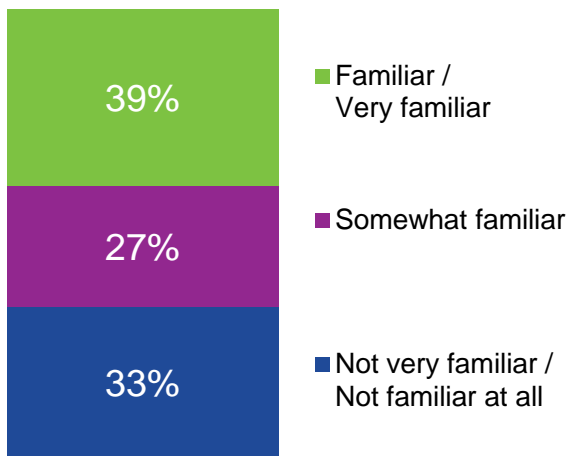
Satisfaction With Various Elements of Company's Primary Central Travel Account (n=108)



Virtual Cards

One out of ten travel programs currently use virtual card numbers, as shown earlier. Low adoption of VCNs could reflect limited familiarity. In 2015, only 39% of Travel Managers who *did not* use VCNs at their company were “familiar” or “very familiar” with the product (see below), according to a GBTA Foundation study.⁶ As familiarity with VCNs grows, it is likely that adoption will grow, too.

Familiarity with Virtual Card Numbers
(n=99)



Source: GBTA Foundation, *Buyer and Supplier Outlook on Payment Solutions*, 2015.



Virtual Card Number (VCN) Overview

- Virtual card numbers generated for a single transaction
- Most commonly used to pay for hotels
- Each number can have a different spend limit or expiration date
- The card number is transmitted to a supplier such as a hotel
- All transactions are billed in the same statement

Q. In your opinion, how satisfied are you with the following elements of your company's primary central travel account?
 Note: Question only asked of respondents who indicated that travelers at their company can use a CTA.

⁶ GBTA Foundation, *Buyer and Supplier Outlook on Payment Solutions* (Alexandria, VA: GBTA Foundation, 2015), 13.

Yet other obstacles may also hinder adoption. These include limited acceptance by hotels and TMC fees for using VCNs.⁷ In addition, unlike CTAs, VCNs require TMCs to exchange information with the payment provider, which could make implementation or payment processing more time-consuming.⁸

At the same time, VCNs have advantages that CTAs do not. First, they allow employees who do not have corporate cards to pay for hotels without using their own cards or cash. Second, they can make it easier to pay for travel by non-employees such as job candidates and contractors. Third, they give companies flexibility to set spend limits and restrictions for specific transactions. Finally, they can simplify the reconciliation process and improve accuracy – by allowing companies to match data using the unique account number.⁹

⁷ “Virtual Payments for Business Travel” webinar. Narr. Mary Miklethun and Joe Bates. GBTA Foundation. 15 Sept. 2015. 25 Aug. 2017.

⁸ Ibid.

⁹ Ibid.

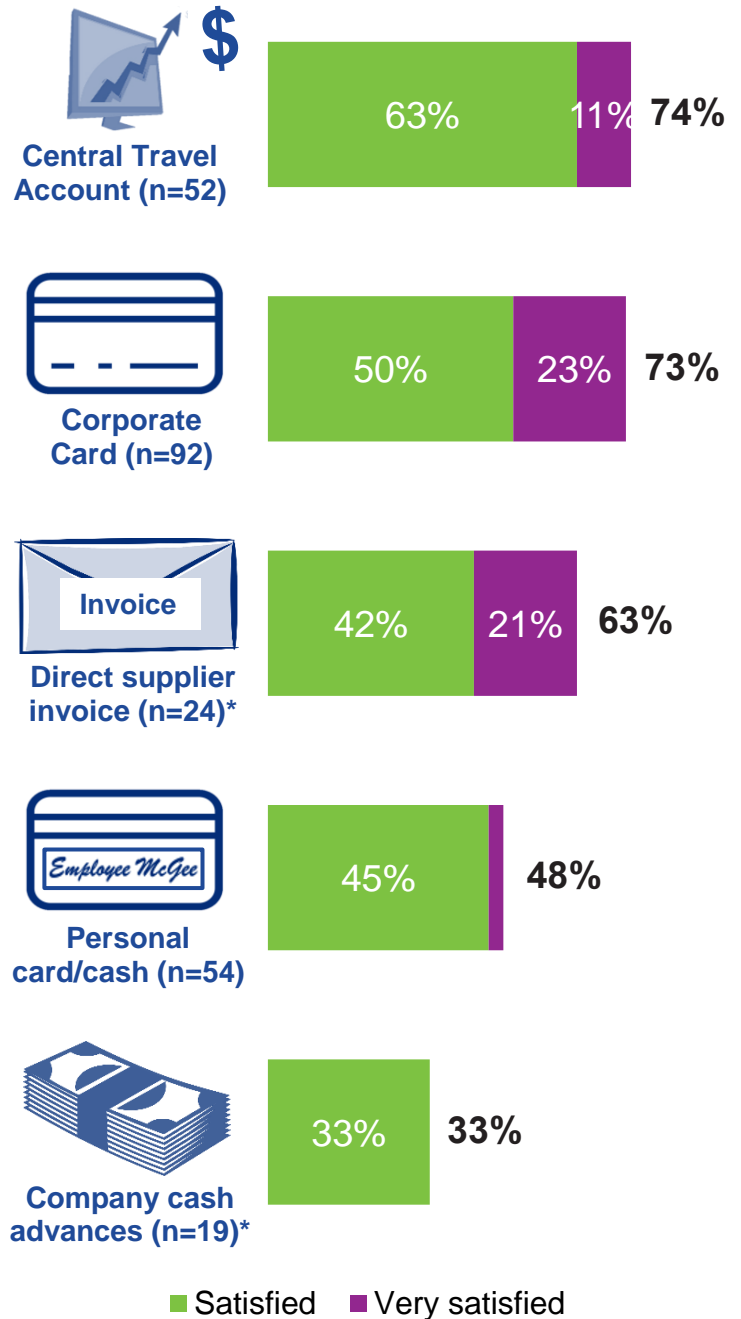
Depth of Data

One of the advantages of corporate payment products is that they improve spend visibility. Yet how much do they improve visibility? And do new technologies—such as mobile apps that parse data from receipts and invoices—make corporate payment products less necessary?

It appears that corporate products still have an advantage when it comes to spend visibility. A large majority of Travel Managers are satisfied with the detail of data obtained from CTAs and corporate cards, compared to only 48% who are satisfied with the detail of data obtained from personal cards/cash. When comparing corporate cards and CTAs, satisfaction is largely similar.

For many travel programs, detailed expense data is critical to track policy compliance. Almost half (47%) of Travel Managers indicate that the primary method that their company uses to track compliance with its travel policy is *via line manager/accounting* (34%) or *via cards* (13%). Companies of different sizes commonly rely on these methods to track policy compliance (see next page).

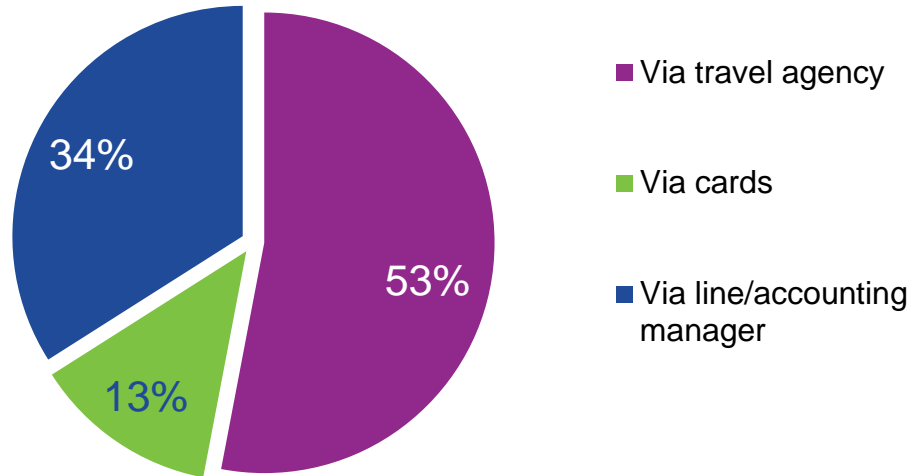
Satisfaction with the Depth of Data Obtained from Various Payment Solutions



Q. How satisfied are you with the detail of the data you obtain from each of the following payment solutions? **Note: Each payment solution only displayed to respondents who indicated that travelers at their company can use the specified solution.**
 *indicates small sample size (n<30). Readers should exercise caution when generalizing these results to the population of companies that use specified payment method.

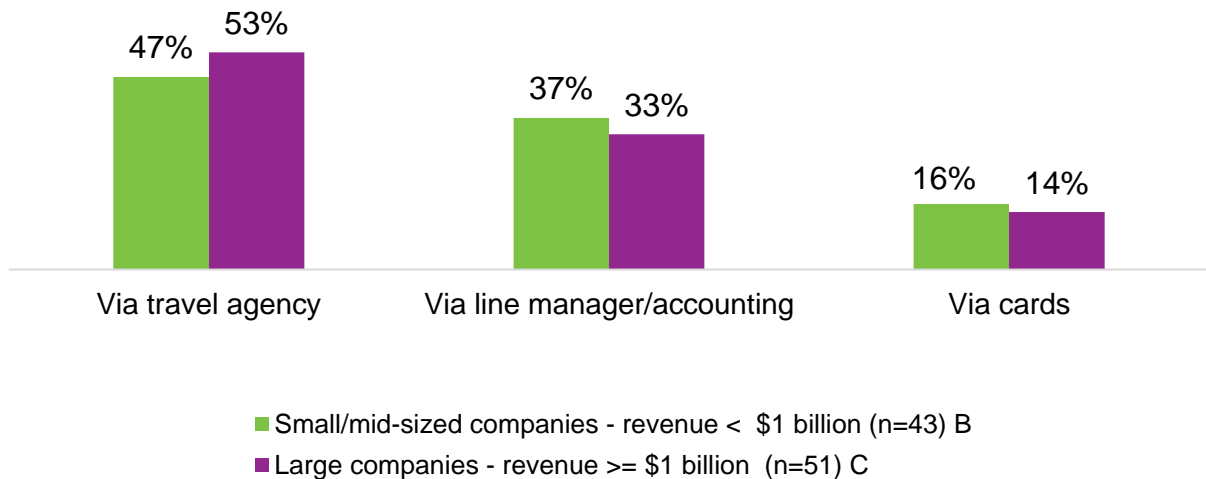


Primary Payment Method Used to Track Compliance with Travel Policy (n=137)



Q. Which of the following is the primary method that your company uses to track compliance with its travel policy?

Primary Method of Tracking Travel Policy Compliance by company size



Q. Which of the following is the primary method that your company uses to track compliance with its travel policy?



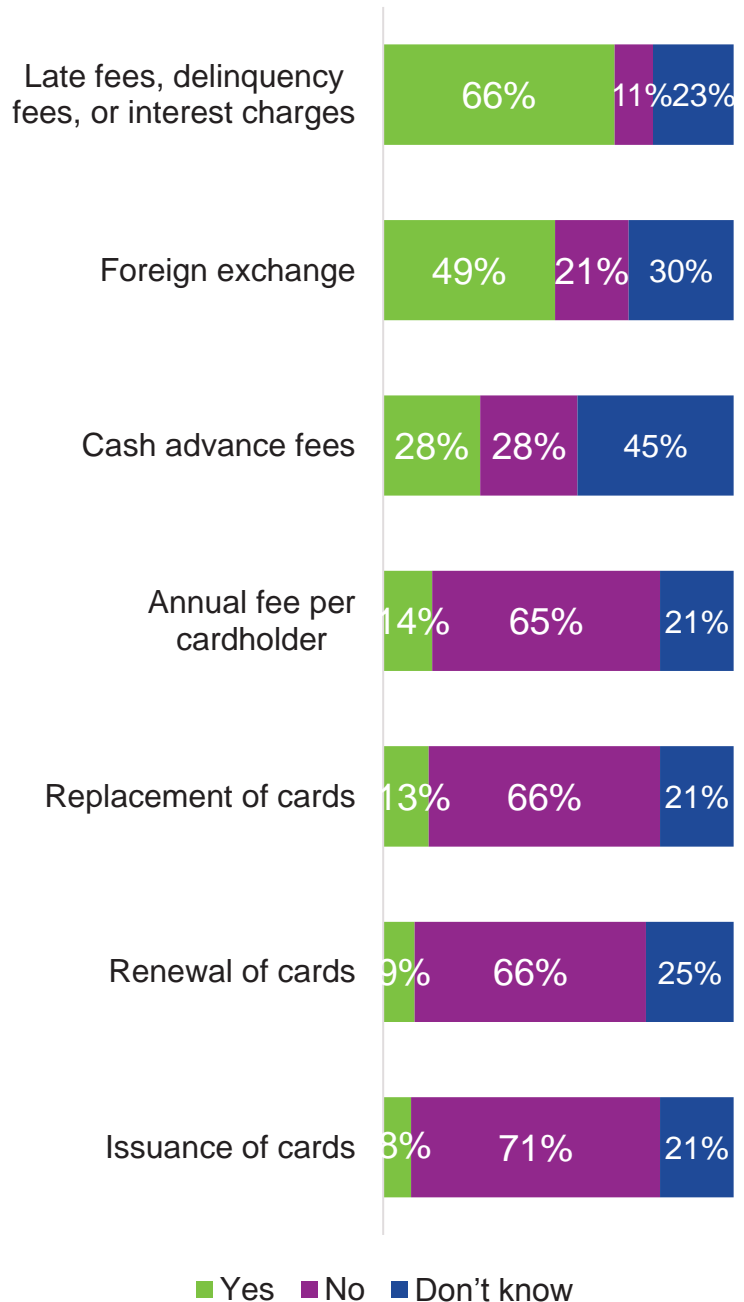
Fees

When using corporate payment products, travel programs can incur fees. Yet a decent share of Travel Managers do not even know if their corporate card or CTA provider charges them various fees (see graph at right and the next page). Of those who do know, a large majority (70%) say their corporate card provider charges them foreign exchange fees. The rate is lower (42%), however, when it comes to CTA providers (see next page). In all likelihood, these fees are commonly incurred: More than eight out of ten (82%) Travel Managers say their company has a multinational or global reach.

A large share of Travel Managers—almost half—do not know if their corporate card provider charges them cash advance fees. Of those who know, one half say it charges these. These fees can be a fixed amount or percentage of the cash advance, depending on which is higher.

A large majority of Travel Managers say their corporate card provider charges them *late fees, delinquency fees, and interest charges*. These can pose a problem for roughly one-third (31%) of travel programs, which rely on employees to pay their own corporate card bills (see p. 14). Missed payments can cost companies money, or make it more difficult to receive their full rebate.

Does Your Primary Corporate Card Provider Charge Fees for...? (n=62-80)

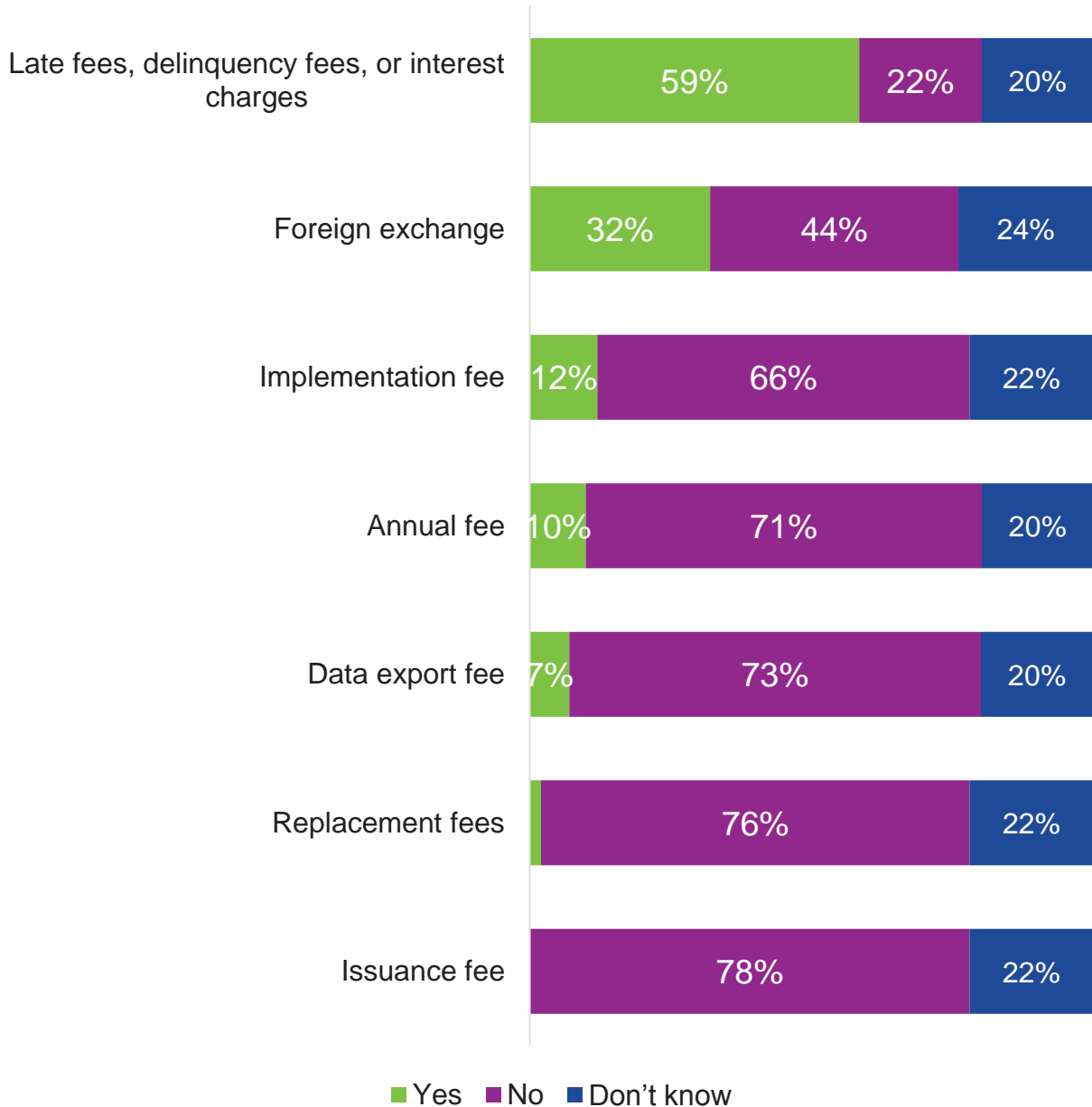


Q. Thinking about your primary corporate card program, does the payment provider charge fees for the following? **Note: Question only displayed to respondents who indicated that travelers at their company can use corporate credit cards.**



Travel Managers less commonly say their corporate card or CTA provider charges them other types of service or processing fees—such as annual fees, renewal fees, and data export fees.

Does Your CTA Provider Charge Fees for...? (n=41)



Q. Thinking about your Centralized Travel Account, does the payment provider charge fees for the following? *Note: Question only displayed to respondents who indicated that travelers at their company can use CTAs.*

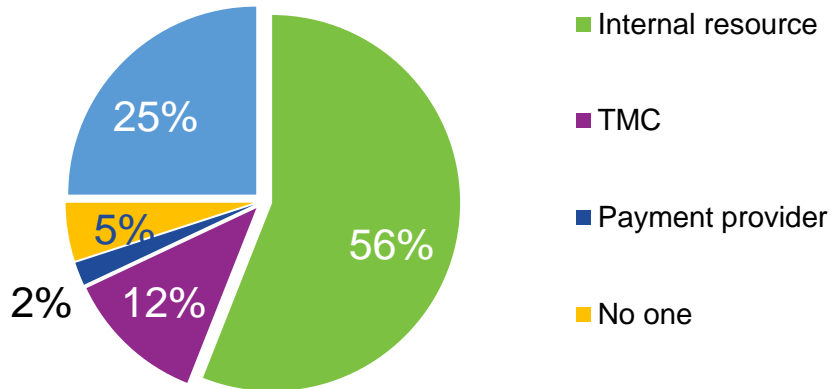


Reconciliation and Reimbursement

How do companies reconcile travel and payment data?

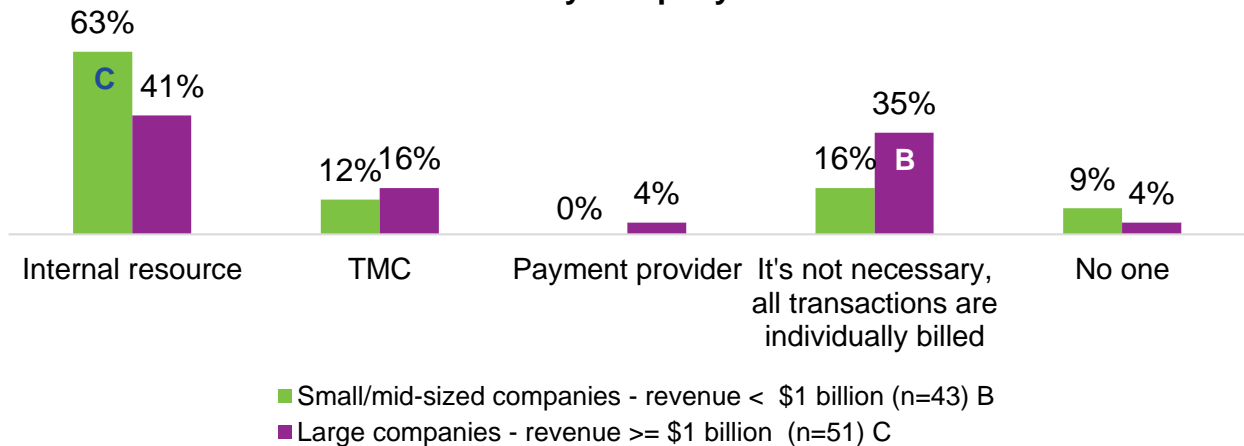
A majority of companies rely *primarily* on an internal resource to “facilitate reconciliation of travel and payment data.” This includes 63% of small/mid-sized companies. As a result, when companies have a time-consuming reconciliation process, it can divert staff hours from other activities that are growth-focused.

Who Primarily Facilitates Reconciliation of Travel and Payment Data? (n=113)



Q. Who primarily facilitates the reconciliation of your travel and payment data (for example, matching booking data to billed transactions)?

Who Primarily Facilitates Reconciliation of Travel and Payment Data -by company size

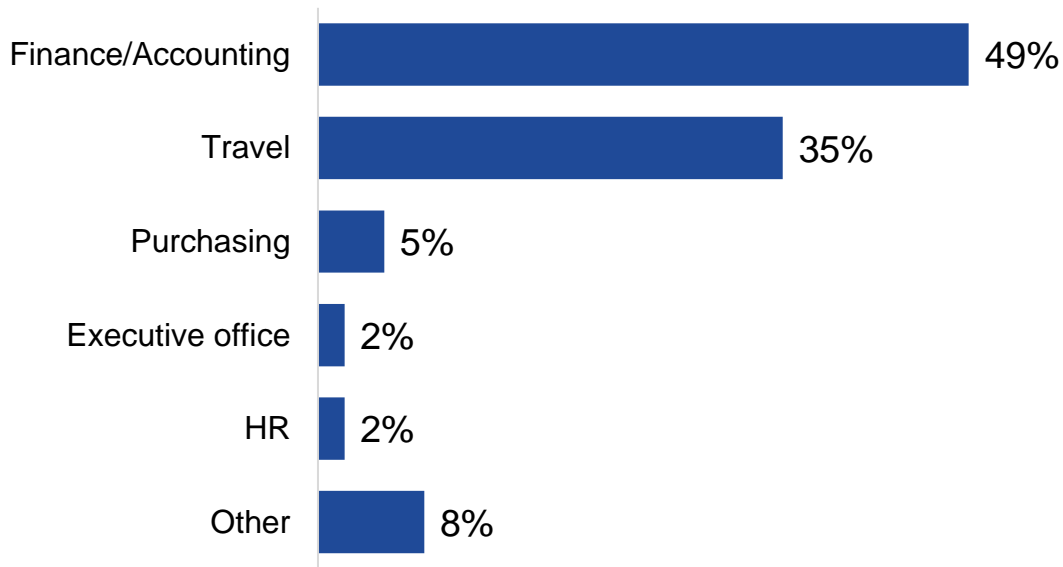


Q. Who primarily facilitates the reconciliation of your travel and payment data (for example, matching booking data to billed transactions)?



When companies rely on an internal resource to facilitate reconciliation, it is usually their *finance* or *accounting* department (49%), but also frequently their *travel* department (35%).

Which Department Is Responsible for Travel Invoice Reconciliation? (n=63)

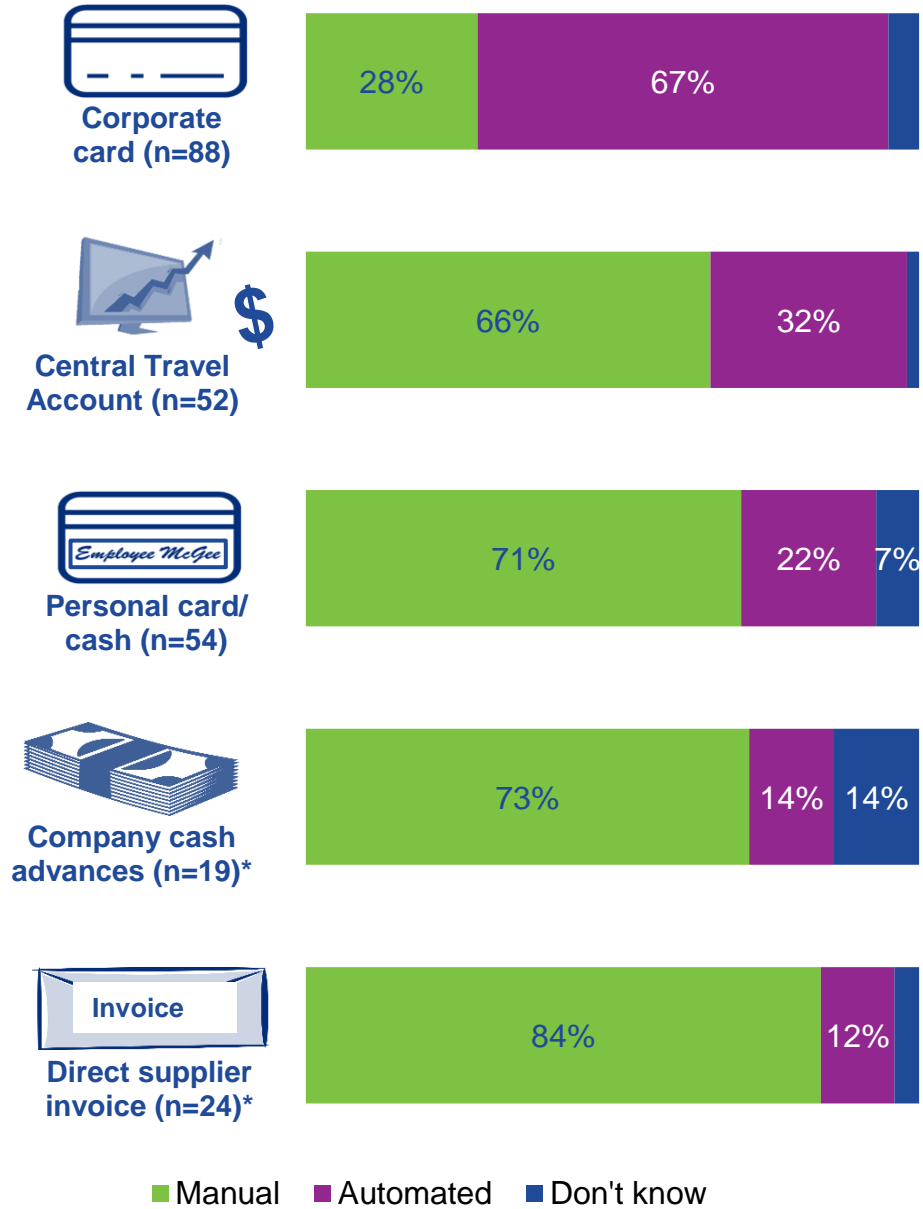


Q. What department within your organization is responsible for travel invoice reconciliation? **Note:** Question only displayed to respondents who indicated that their company uses an internal resource to reconcile travel data.

The resources that companies devote to reconciliation may vary depending on the payment method used. A large majority (67%) of Travel Managers indicate that the reconciliation process is “automated” for corporate cards. Surprisingly, two-thirds (66%) indicate that the process is “manual” for CTAs, similar to the rate for non-corporate payment methods such as personal cards/cash. This could reflect that different CTAs may have different capabilities (see p. 16).



Is the Reconciliation Method for Various Payment Methods Manual or Automated?



Q. Is the travel invoice reconciliation process for each of the following payment solutions, manual or automated? **Note:** Each payment method only displayed to respondents who indicated that travelers at their company can use the specified method.

*indicates small sample size (n<30). Readers should exercise caution when generalizing these results to the population of travel programs.



Respondent Profile

Company Travel Spend (n=97)

Less than \$10 million



38%

\$10 million to less than \$30 million



30%

\$30 million or more



30%

Organization Size (n=94)

Small enterprise
(revenue < \$50 million)



24%

Mid-enterprise
(revenue \$50 million to < \$1 billion)



21%

Large enterprise
(revenue >=\$1 billion)

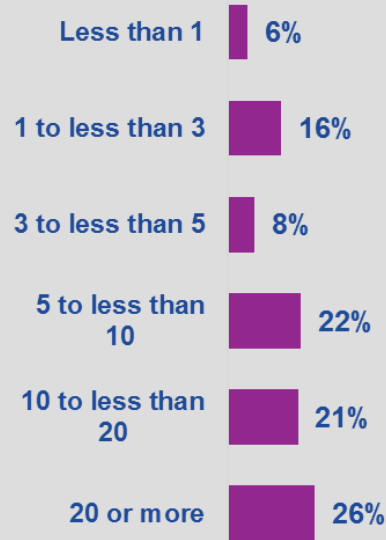


54%

Department in Which You Work (n=97)



Years in Travel Buying Role (n=97)



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About the GBTA Foundation



The GBTA Foundation is the education and research arm of the Global Business Travel Association (GBTA), the world's premier business travel and corporate meetings organization. Collectively, GBTA's 9,000-plus members manage over \$345 billion of global business travel and meetings expenditures annually. GBTA provides its network of 21,000 business and government travel and meetings managers, as well as travel service providers, with networking events, news, education & professional development, research, and advocacy. The foundation was established in 1997 to support GBTA's members and the industry as a whole. As the leading education and research foundation in the business travel industry, the GBTA Foundation seeks to fund initiatives to advance the business travel profession. The GBTA Foundation is a 501(c)(3) nonprofit organization. For more information, see gbta.org and gbta.org/foundation.

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