

AirPlus Virtual Cards User Manual

This document contains the most important information about your AirPlus Virtual Cards.

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1 What you should know about virtual cards

1.1 What are virtual cards?

A virtual card is the digital version of a conventional plastic card. In our case, this is a Mastercard credit card.

As is common with credit cards, each of our virtual cards is also equipped with an individual Mastercard number, an expiration date, and a card verification code (CVC).

From the time of the migration onward, the new AirPlus Portal will be the only means available to you for generating and administrating AirPlus Virtual Cards.

Important:

Please note that the virtual cards generated via the new AirPlus Portal will **no longer be settled via your AirPlus Company Account** (or your AirPlus Debit Account, AirPlus Meeting Card, AirPlus Travel Agency Account etc.).

After the migration, your new AirPlus Virtual Cards transactions will be settled exclusively via the relevant associated new AirPlus Virtual Account number in a separate statement.

1.2 What product versions does AirPlus offer?

AirPlus Virtual Cards Classic: The classic version is an optimized product version of the familiar AirPlus Virtual Cards for corporate customers.

AirPlus Virtual Cards Travel Agency: This version is specifically designed for travel agencies and tour operators that need a flexible virtual payment solution to handle their own travel-related services.

AirPlus Virtual Cards Procurement: When it comes to paying for purchased services (such as office supplies, licenses, or certificates), this option is the ideal way to pay.

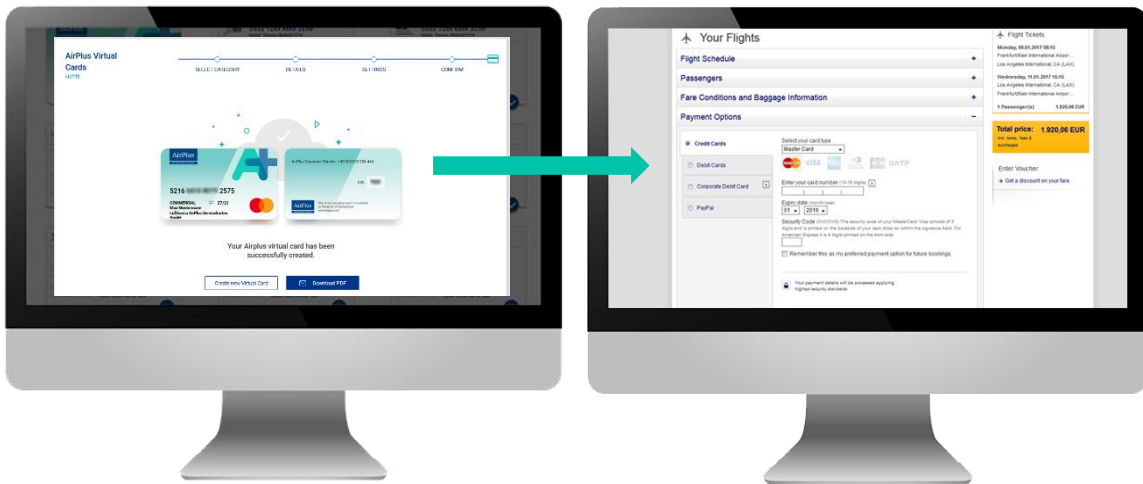
AirPlus Virtual Cards Classic and Procurement come in two versions: single-use and multi-use. In the single-use version, a virtual card number can be used for a one-time payment, while the multi-use type can be used for recurring payments with the same purpose.

1.3 How are virtual cards used in general?

AirPlus Virtual Cards can be used to pay for both **travel services** and **purchased services**:



In the case of **travel services** such as **flights or train tickets** that have to be **paid in advance**, please use the Mastercard number displayed during card generation to make the payment and then forward the confirmation or ticket to the traveler.



The transaction will appear on your next – separate – AirPlus Virtual Cards statement, including all additional information entered and the credit card number generated.



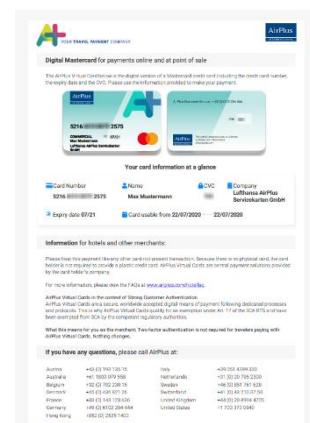
The process is different for **hotel and rental car bookings** if the virtual card is used only for guarantee purposes when the booking is made. In these cases, the **payment** itself is not made until the person is on site, **during check-out** at the hotel or **when the vehicle is returned**.

Still, please generate your virtual card for this via the same process as usual. Then use the card number that is displayed to confirm your reservation and transmit the PDF printout containing the card illustration to the traveler as well so that he or she can present it when checking in or out.

Hotel staff can **enter the card number manually in the terminal**; the transaction is settled via the relevant account number.

We recommend to store the full **card information**.

If you wish to transmit the card details to the hotel in advance, AirPlus will be happy to provide you with a cost assumption form.



Important:

Before booking a rental car, please check to see whether the chosen car rental agency accepts virtual cards.



If you wish you use AirPlus Virtual Cards for **purchased services**, please choose your relevant AirPlus Virtual Cards Procurement account number. The process of generating your virtual card and paying for the service takes place as usual.

AirPlus Virtual Cards Procurement come in two versions: single-use and multi-use. In the single-use version, a virtual card number can be used for a one-time payment, while the multi-use type can be used for recurring payments with the same purpose.

The recurring payments are secured via 3D Secure. The first time you make a payment like this with a merchant, you will need to enter a single-use password on the merchant's website and answer a security question. At the same time, you can change the settings so 3D Secure questions are no longer asked when making future payments to this merchant.

2 Initial registration and initial login to the new AirPlus Portal

2.1 Initial registration for existing portal users

We are also asking users of the previous AirPlus Business Travel Portal (which still gives you access to your AirPlus Company Account, AirPlus Corporate Cards, AirPlus Debit Account, AirPlus Travel Agency Account, AirPlus Meeting Card, AirPlus Information Manager, and your historical A.I.D.A. transactions) to complete the **one-time registration process** for the new AirPlus Portal.

To do this, please use the **“New AirPlus Virtual Cards” service** on the previous AirPlus Business Travel Portal or the **registration button** at <https://businesstravelportal.airplus.com>.

After your previous login data (company ID, username, password) are requested and you are associated with a company (via a selection or free text field), you will be asked to store a number of items of personal master data that are required for legal reasons and to confirm the standard business terms for the new AirPlus Portal. Then, please create a new password for the new AirPlus Portal. Your username is your e-mail address. For security reasons, this process ends with entry of the TAN that you receive by e-mail.

2.2 Initial registration for new portal users

Completely new users are created by the Program Manager or a Portal Administrator and then receive an e-mail. The link contained in this e-mail takes the new user to a registration page, where the user is asked to create a secure password. After that, the new user can log in directly. The e-mail address must be entered as the username.

The first time a new user logs in, he or she is asked to store a number of items of personal data that are required for legal reasons (such as a mobile phone number) and to confirm the standard business

terms for the new AirPlus Portal. In the process, the role assigned to the new user within the new AirPlus Portal will be explained as well.

2.3 Initial login to the new AirPlus Portal

The welcome page of the new AirPlus Portal contains an overview that offers you quick access to various services, among other options. This page provides an overview of your account numbers, your generated virtual cards and the current transactions. Special action icons offer direct access to a number of functions. Some functions have explanatory texts that appear when you hover the mouse over them. The functions are displayed according to the user role assigned to you (see [“Your role defines your rights”](#)).

For further information on registering and logging in, please click [here](#).

Important:

Please note that you cannot change your username/e-mail address on the AirPlus Portal yourself. To do this, please contact our AirPlus customer service team.

3 Your role defines your rights

User roles within the new AirPlus Portal are predefined. Each portal user is assigned at least one role with certain rights for the account numbers belonging to that user.

Insofar, the extent of your personal user rights depends on the role that has been assigned to you.

The following roles are possible:

- Program Manager
- Portal Administrator
- Card Administrator
- Card User (user of AirPlus Corporate Cards)
- Electronic Billing User
- Accountant
- Travel Agency Portal Administrator
- Travel Agency Card Administrator

Important:

Multiple roles can be assigned to a single user. Changes can only be made by Portal Administrators and the Program Manager.

The **Program Manager** is designated as such by his/her company. As the first user of the new AirPlus Portal, the **Program Manager** is responsible for defining the company structure within the portal. This means that this person has far-reaching rights.

This also includes assigning the role of one or more **Portal Administrators**, who can in turn assign roles to other users. These can also be external users outside of your own company (such as a travel agency, which can be assigned the role of a Travel Agency Administrator). However, the external service provider must be registered at AirPlus.

For new users of the AirPlus Portal, the Portal Administrator first creates a new user and then assigns that user one or more roles and a certain number of account numbers.

Important:

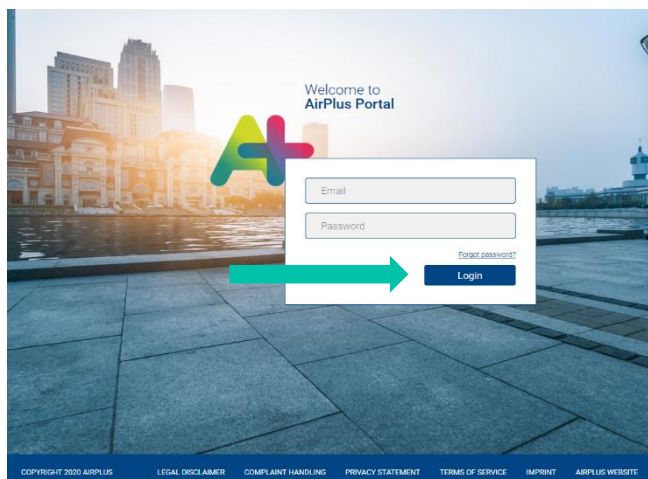
Users that are migrated will automatically be assigned roles in the new AirPlus Portal that correspond to the rights they had in the previous AirPlus Business Travel Portal.

4 How to generate a virtual card

4.1 Registering in the AirPlus Portal

The login button that is already familiar to you on our website at www.airplus.com will now take you to an intermediate page offering two options to select. Please choose the box for the new AirPlus Portal to reach all of the services having to do with your AirPlus Virtual Cards.

Unlike in the familiar process of logging in to the previous AirPlus Business Travel Portal (which you can still use to reach all other AirPlus products), there are **now only two entry fields** to be filled to log in to the new AirPlus Portal: Please enter your e-mail address and password.



Important:

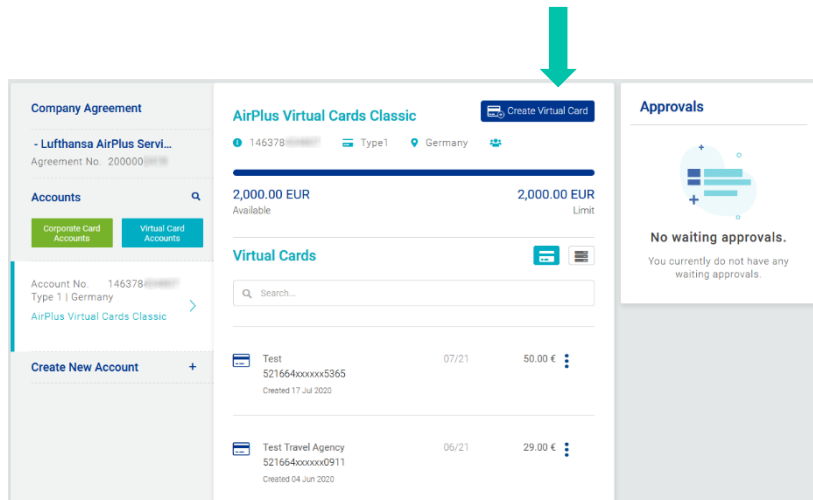
If you are visiting the new AirPlus Portal for the first time, please use the “Registration” button to register as a new user (see [“Initial registration and initial login to the new AirPlus Portal”](#)).

4.2 First steps

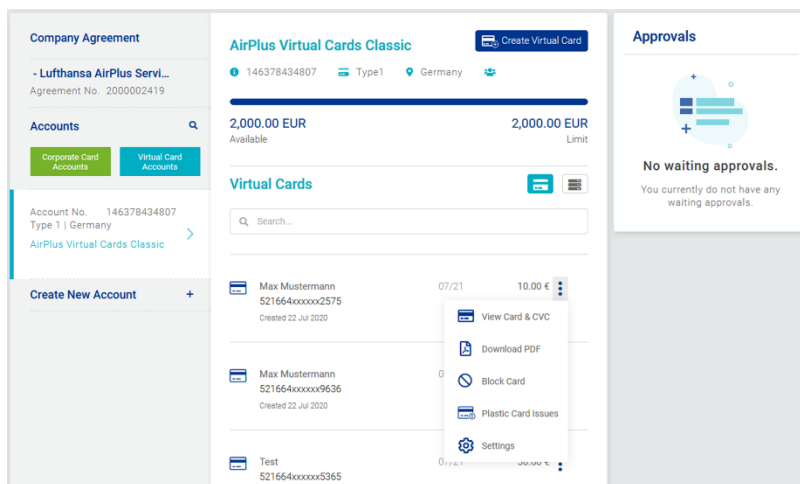
The entry page offers clearly laid out navigation that you can use to access all of the important information. This includes the following, for example:

- an account overview containing all account numbers assigned to you, and
- a transaction overview showing all associated virtual cards per account number.

You can reach the **card generation** function itself via a button provided for this purpose:



But there's also more to the entry page. You can view virtual cards that have already been generated, download a PDF of card information or **block cards**.



The navigation bar also includes a service you can use to **submit a complaint about a transaction directly online**.

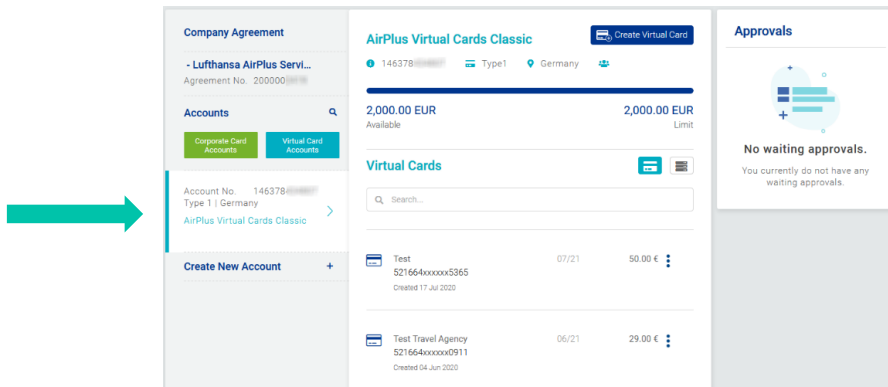
Important:

To enhance security, we have added an important authentication step to the generation process that is familiar to you. When a new virtual card is generated, every user is sent a code or single-use password via text message. If there is no cell phone number on file, we send you an e-mail.

Confirming the code or one-time password is carried out **only once per login session and process**. After that, as many virtual cards as desired can be generated.

4.3 Account overview

The account overview presents all account numbers that are assigned to you, including the relevant status and available limit. Now please select the account number you wish to associate with the virtual card you are currently generating for settlement purposes.



4.4 Side note: account number

All transactions using your virtual cards generated via the new AirPlus Portal will no longer be settled using your AirPlus Company Account.

Settlement will take place exclusively via the relevant associated AirPlus Virtual Cards account number. This is a **12-digit** number.

Customers can look up references to the previous associated AirPlus Company Account number(s) via a service provided for this purpose on the previous AirPlus Business Travel Portal.

You can also click the export button to download a list of all of your AirPlus Virtual Cards account numbers including the associated AirPlus Company Account numbers in the form of an Excel file.

You will receive one statement per AirPlus Virtual Cards account number.

If you wish to settle your transactions via a different account number for accounting reasons, you can request the additional number online in the new AirPlus Portal. The process takes just a few clicks, and the new account number is ready to use right away after that. However, please note that it **is not possible to combine multiple account numbers into one statement**.

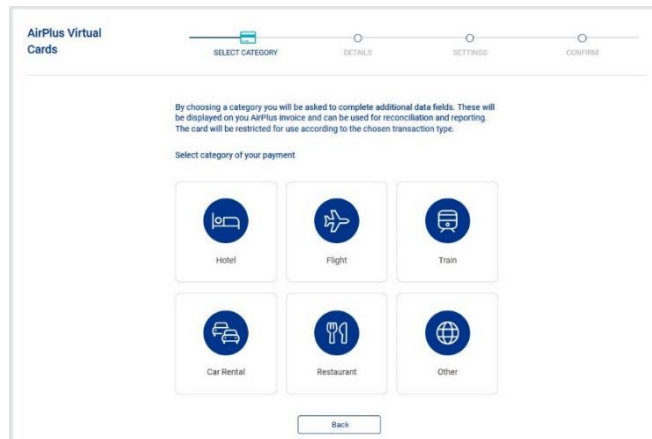
Important:

If you cooperate with a travel agency and/or other travel (settlement) service providers, please make sure they have your new account number(s) if you want them to generate virtual cards on your behalf.

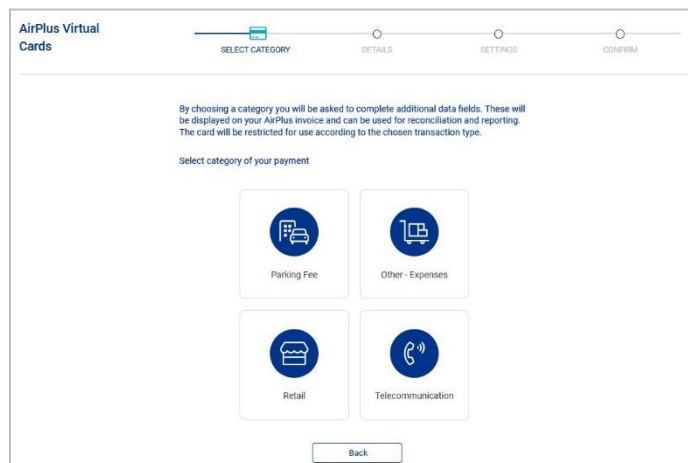
4.5 Merchant categories

For which transaction type do you wish to generate a virtual card?

Users of AirPlus **Virtual Cards Classic** and **AirPlus Virtual Cards Travel Agency** can choose from the following options:



AirPlus Virtual Cards **Procurement**, by contrast, offers the following options:



Important:

The merchant category you select determines the purpose for which the virtual card is used. This is because AirPlus checks every transaction to see whether the relevant service provider matches the merchant category chosen when the card was generated. If there is no match, the transaction will be declined.

Example: “Flight” is chosen when the card is generated, but the incoming transaction is from a hotel. AirPlus will decline this transaction to prevent possible abuse of the card.

4.6 Settings – your control options

To keep the use of your virtual cards under control at all times, you can restrict use by adjusting certain settings accordingly.

4.6.1 Card details – booking example: hotel

Please note that some of the information requested will later appear both on your AirPlus Virtual Cards statement and when data are requested within the AirPlus Portal.

Some of this information is optional, so it can be skipped, if desired. However, we recommend to fill in as many card details as possible, because this information can make it much easier for you to allocate costs later on.

Name on card

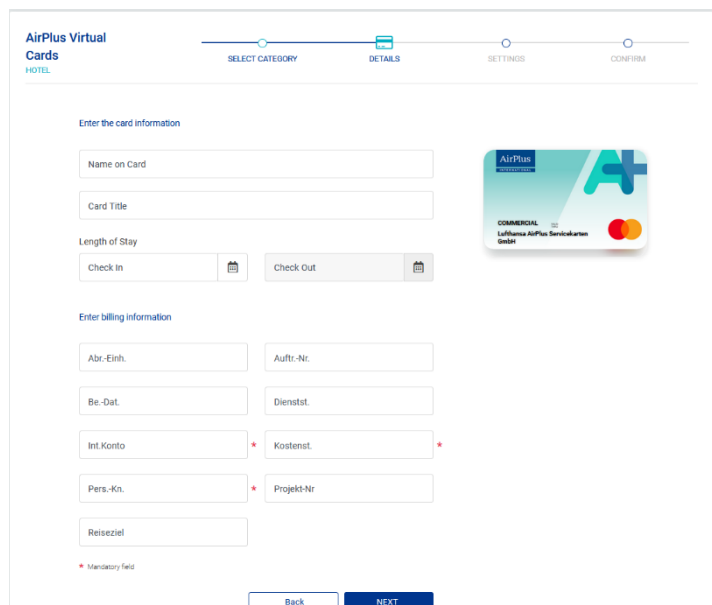
The name stated here is displayed on the card illustration later on.

That means that it is ideal to enter the name of the traveler or later card user here.

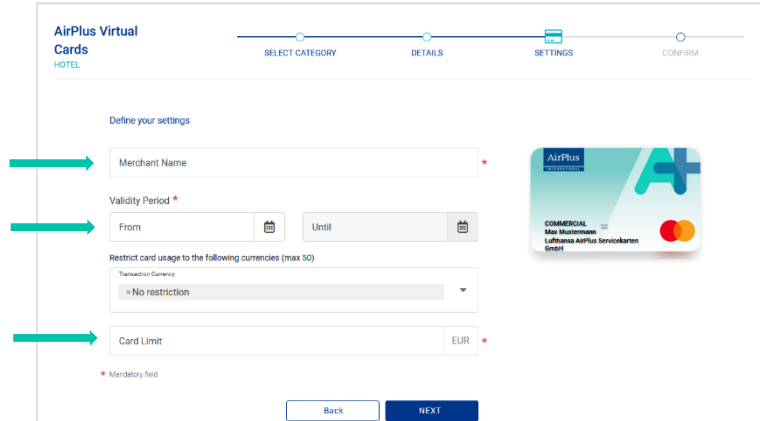
In the multi-use version of the AirPlus Virtual Cards Classic and Procurement products, this is automatically the name of the person generating the card.

Length of stay

Please enter the check-in and check-out dates here; the number of days is calculated automatically.



4.6.2 Required fields



Merchant name

This is a free text field to be filled in by you. Please enter the service provider's name here.

Important:

Entering a merchant name does not currently restrict the use of the card.

Until further notice, incoming transactions will be checked to see if they match the merchant category selected when the card was generated, but not with regard to the merchant name stated. However, entering a merchant name does make it easier to track your transaction. This makes it simpler for you to check later on whether the transaction in question was in fact carried out by the originally specified merchant.

In this context, please also note that for incoming transactions, the merchant name is transmitted by the bank responsible, so it may vary from the merchant name you have entered.

Validity period

The specific virtual card can only be used during the period you have defined. Within 12 months – starting with the date of card generation – you can set a period of six months maximum for single-use cards and 12 months maximum for multi-use cards during which the virtual card can be used.

Do you want to use the virtual card to pay for a service that will not be used until the future (such as a hotel stay or recurring payments made using a multi-use card), but the service provider needs the card promptly after generation to confirm the booking in advance? For a short time window after the card is generated, AirPlus will accept merchant queries after a validity check.

You can use the calendar function to restrict the validity period to certain dates.

Subsequent changes to the validity period are possible as follows:

- Before the specified validity period starts, you can adjust the maximum six-month time span for single-use cards or 12-month time span for multi-use cards as desired at any time.
- If the validity period is already in progress, but has not yet elapsed, you can also make changes in the maximum period of six months (for single-use cards) or 12 months (for multi-use cards). The first day of a validity period that has already started cannot be changed, however.
- No changes are possible after the original validity period that was set has elapsed.

Available limit

An available limit must be set for each of the virtual cards you generate. Each incoming transaction will be checked to see if it falls within the limit that is still available for the card and the associated AirPlus Virtual Cards account.

4.6.3 Optional settings

Card designation

To make it easier for you to allocate cards later on, you can give each virtual card you generate a freely chosen name. This name is not shown on the card.

Sales currency

There is also an option to restrict the use of the card to transactions in specific currencies. Multiple currencies can be selected.

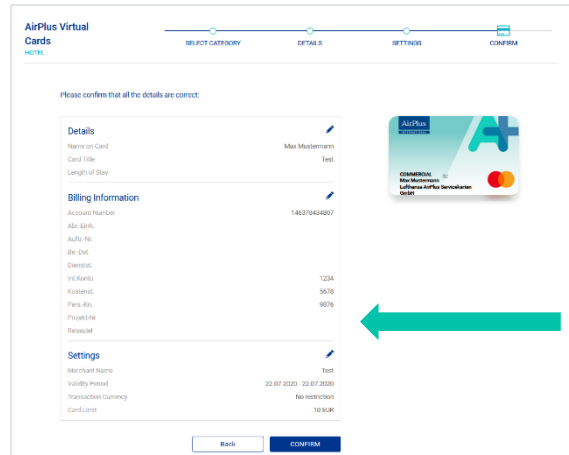
Important:

This determination of the sales currency does not determine the currency in which settlement takes place or the limit is set. It does, however, restrict the currencies that AirPlus is instructed to authorize or decline for incoming transactions.

4.7 Confirmation/summary

This page presents a summary of all card-specific information for you. You can click the pencil symbol to make further changes at this point.

As soon as you have updated all of the information, please click “Confirm” to conclude the card generation process.



AirPlus Virtual Cards
HOTEL

SELECT CATEGORY DETAILS SETTINGS CONFIRM

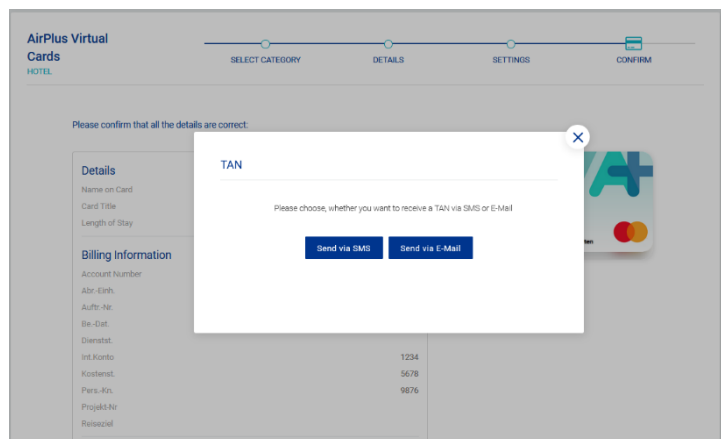
Please confirm that all the details are correct:

Section	Field	Value
Details	Name on Card	Max Mustermann
	Card Title	Test
	Length of Stay	
Billing Information	Account Number	140379434907
	Abz. Ktrh.	
	Auftr. Nr.	
	Be-Dat.	
	Dienstst.	
	Int.Konto	1234
	Kostenst.	5678
Settings	Pers.-Krt.	9876
	Projekt-Nr.	
	Reisezeit	
	Merchant Name	Test
Validity Period	22.07.2020 - 22.07.2020	
Transaction Currency	No restriction	
Card Limit	10 EUR	

Buttons: Back, CONFIRM

4.8 Completing your virtual card

- During the process of generating each **initial virtual card per portal session**, AirPlus will send a single-use password via text message to the mobile phone number that is on file for you (or, alternatively, by e-mail) for security reasons.
- Once this one-time password has been entered successfully, the virtual card will be generated. (It will no longer be necessary to confirm by password in order to generate further virtual cards during your current login. Card generation will take place in these cases without a password being requested.)



AirPlus Virtual Cards
HOTEL

SELECT CATEGORY DETAILS SETTINGS CONFIRM

Please confirm that all the details are correct:

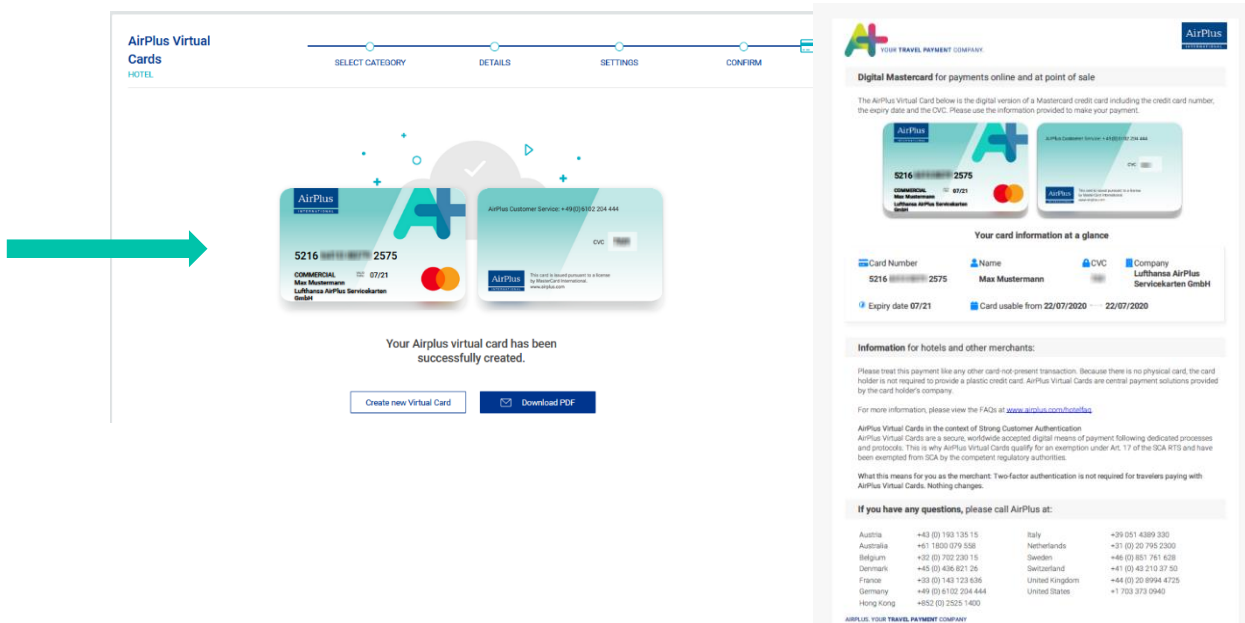
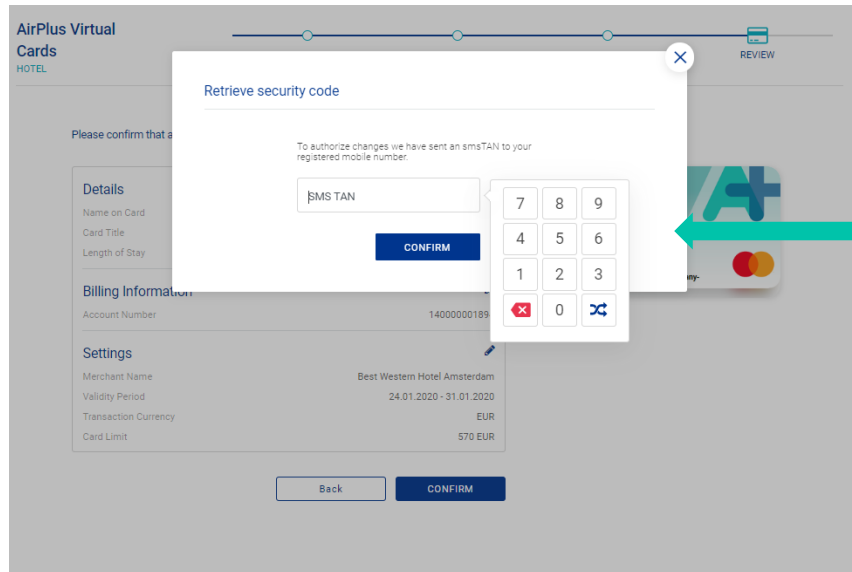
TAN

Please choose, whether you want to receive a TAN via SMS or E-Mail

Buttons: Send via SMS, Send via E-Mail

Section	Field	Value
Details	Name on Card	Max Mustermann
	Card Title	Test
	Length of Stay	
Billing Information	Account Number	140379434907
	Abz. Ktrh.	
	Auftr. Nr.	
	Be-Dat.	
	Dienstst.	
	Int.Konto	1234
	Kostenst.	5678
Settings	Pers.-Krt.	9876
	Projekt-Nr.	
	Reisezeit	
	Merchant Name	Test
Validity Period	22.07.2020 - 22.07.2020	
Transaction Currency	No restriction	
Card Limit	10 EUR	

- Now all of the necessary information, such as credit card number, validity dates, and CVC (card verification code), is available to you.
- For security reasons, this window will close after three minutes.

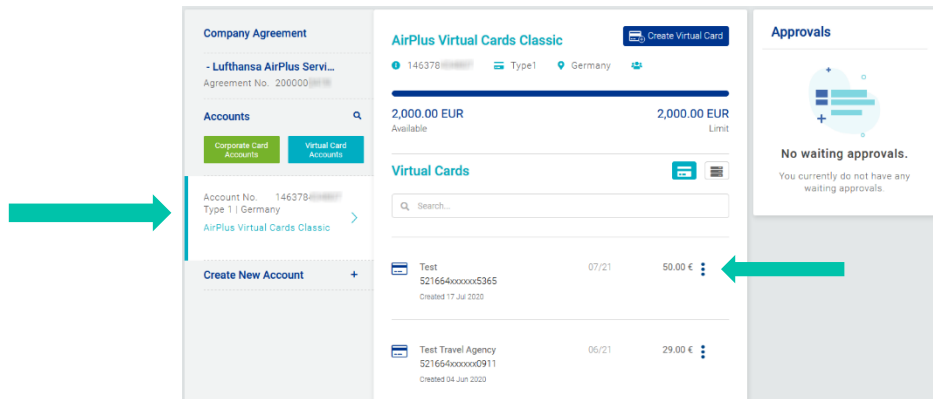


Important:

The card information is stored for you in the AirPlus Portal and can be downloaded as a PDF as needed. We recommend that card information be stored exclusively securely and in a way that external parties cannot access.

5 The full big picture: your overviews

To give you as much transparency as possible regarding your AirPlus Virtual Cards transactions, the AirPlus Portal offers you various overviews.



5.1 Account overview

The account overview lists all account numbers that are assigned to you, including the associated virtual cards.

5.2 Transaction overview

If you wish to see all transactions that have been generated per virtual card, please use the transaction overview.

6 Settlement for your AirPlus Virtual Cards

The transactions of your virtual cards generated via the new AirPlus Portal are now settled exclusively via the relevant associated AirPlus Virtual Cards account number.

You will receive one statement per account number.

Important:

You will continue to receive your statements and electronic billing files for your AirPlus Company Account, AirPlus Debit Account, AirPlus Meeting Card, AirPlus Travel Agency Account, and AirPlus Corporate Cards via the previous AirPlus Business Travel Portal.

Transactions involving your AirPlus Virtual Cards will no longer be settled via your AirPlus Company Account, AirPlus Debit Account, AirPlus Travel Agency Account, or AirPlus Meeting Card. You will now find these exclusively in the new AirPlus Portal. This is also where the electronic billing files for your AirPlus Virtual Cards are available to you.

Please note that the travel agency transaction fees (TAFs) that may apply in the course of a transaction will continue to appear on your AirPlus Company statement.

If you cooperate with a travel agency or other travel (settlement) service providers, please make sure they have your account number(s) if you want them to generate virtual cards on your behalf.