

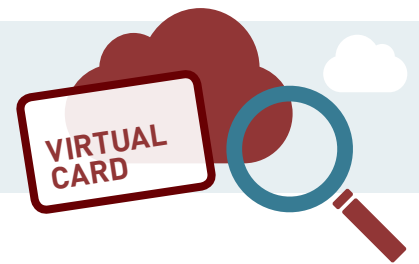


VIRTUAL CARDS WITH CONFERMA

WHO IS CONFERMA? Founded in 2005, by CEO Simon Barker we are the leading Financial Technology company specializing in Virtual Cards. A global company, managing transactions in 96 currencies in 193 countries, Conferma is headquartered in Manchester, England.

Conferma works with many established travel partners including all three Global Distribution Systems (GDS), leading Corporate Travel Management Companies (TMCs); and other online booking technology providers. Part of Conferma’s ecosystem is Global relationships with all the major card companies as well as over 20 commercial financial institutions.

At Conferma we have made it priority to solve the main issues of wholesale and tour operators. Working with our partners we solved the top 6 problems facing the travel industry.



AUTOMATING PAYMENT

Using our Virtual Cards is a simple process and involves very little work from you. Approved accounts will be able to make hotel reservations using a Virtual Card and hotels will process the card just like a traditional credit card. Simply add your Conferma Virtual Card credentials as a payment method within the IHG Global Benefits portal and virtual cards will be automatically generated for your reservations.



DRIVING ONLINE GROWTH

Remove countless calls and emails to hotels by booking online – Virtual Cards are the perfect payment solution.



GLOBAL PAYMENT ACCEPTANCE

Some countries do not allow plastic cards for religious or economic reasons causing challenges when making a booking. Our Virtual Cards are a perfect solution to work around this situation.



INNOVATIVE WAY TO GENERATE SAVINGS

By eliminating the manual reconciliation process, your company will save on admin costs.



MINIMISING FRAUD

A conventional plastic card can be stolen or lost, and even if employee maintains control of their card, the number can still be recorded and misused. With Virtual Cards, fraud is almost impossible because the number is used just once, and only when, where and for the amount you specified.



MAINTAIN PCI COMPLIANCE

All Virtual Card transactions are level 1 PCI Compliant.



WHAT IS A VIRTUAL CARD?

Virtual cards work exactly the same way as a traditional credit or debit card, the difference is, they only exist digitally. A new Virtual Card is created for every new transaction that a company makes. This Virtual Card is then linked back to a single, central account for banking purposes.

WHEN ARE VIRTUAL CARDS USED?

Virtual Cards can be used to pay ANY supplier that accepts credit cards as payment. They are especially helpful in the travel industry sector due to the frequent, recurring electronic transactions.

HOW EASY ARE VIRTUAL CARDS TO USE?

When you make a booking on the IHG BeneFITs portal and reach the payment page, simply select "Payment by VCC" to create a new card specifically for that booking. The hotel will receive the payment information once the booking has been completed and charge the card accordingly.

WHAT SHOULD I DO TO GET STARTED?

1 REGISTER



All accounts must register via the Global BeneFITs Portal and complete all pre-qualifying questions;

- User Management
- Payment Method.

2 EVALUATION



Once registered, a Conferma representative will contact you within 2 business days. Conferma will evaluate your account and manage all accounts through the approval process.

3 APPROVAL



Approved accounts MUST then enter their unique Conferma credentials into their account within the Global BeneFITs Portal;

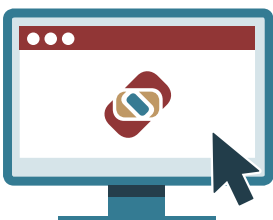
- User Management
- Payment Method
- Enter Conferma account Credentials.

4 BOOKING

VCC



Simply Select the Virtual Card (VCC) payment option when completing your client bookings. Your reservation will be secured and charged to this VCC number.



WHERE CAN I FIND MORE INFORMATION?

For more details on Conferma services, please access see www.conferma.com

Frequently Asked Questions on the Conferma's online help site — [Virtual Card FAQ's](#)