



American Express vPayment Toolkit

Your single source of information for understanding, marketing and selling vPayment.

What To Do With It

What To Do With It

The purpose of this toolkit is to provide you with a single source of information about our proprietary vPayment product (known internally as vPayment Next Generation, or vNG).

You should use this toolkit to:

- Prepare for sales meetings.
- Gain a better understanding of the target vPayment use cases.
- Familiarize yourself with key messaging.
- Learn the basic, end-to-end process for getting a customer set-up on vPayment.

NOTE: This document is focused on the vNG platform only. Questions about TSYS (legacy) customers should be directed to the Global Product Management team.



What's In It?

What's In It?

This toolkit will provide the following information about vPayment on the Proprietary Platform (vNG):

vPayment 101:

An overview of customer benefits, where it fits in the marketplace, how it compares to other products, product availability, pricing and expanded uses to other capabilities.

Use Cases:

A showcase of several scenarios/types of customers who use and/or can benefit from vPayment.

Competition:

A review of the competitive landscape and how vPayment compares to other virtual payment providers.

My Customer Said Yes, Now What:

An overview of the customer/prospect lifecycle and key touch points along the way.

Documents and Additional Details:

Key documents and information that are a part of the vPayment process.



How Do I Find More Information?

Visit the vPayment site on AmericanExpress.com.

Visit the vPayment Confluence page.

Look for vPayment materials in DocBox by searching for:

- *vPayment*
- *Virtual Payments*
- *Virtual Account*
- *vPayment Pitch Deck*
- *vNG, vPayment Next Generation*
- *vPayment Fact Sheet*



Working With Global Product Management

Global Product Management (GPM) owns the vNG/vPayment product strategy. Our focus is bringing value to customers and supporting our sales/field team to:

- Increase vPayment knowledge.
- Identify whether vPayment is a viable solution for their customers.
- Provide education and prioritization of product functionality and availability.

Global Product Management works with:

- **Business Solutions Management (BSM)**—who engages directly with customers to understand their specific needs and existing systems and identify the best technical design for program setup.
- **Global Product Development and Operations (GPD&O)**—who own delivery, product assets and market expansion of these capabilities to meet client needs.
- **Technology (TEC)**—who are responsible for technical architecture and building the technology behind vNG functionality and enhancements.
- **Implementation (IM)**—who is a key partner that provides management and support for new account/program setup.
- **Global Servicing Network (GSN)**—who provide management for account setup and creation as well as ongoing service to our vNG customers once their programs are live.



What Is vPayment?

vPayment Overview

What Is vPayment?

vPayment is American Express’ virtual payment solution that enables customers to create specific-use virtual account numbers with transaction-level spend controls and enhanced data capture to easily pay and reconcile expenses.

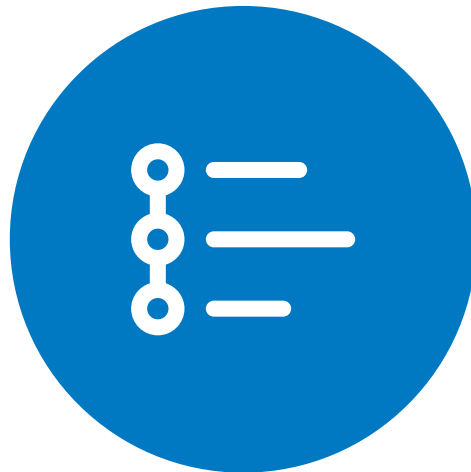


True, single- or multi-use virtual account numbers



Pre-defined controls

- Dollar amount
- Usage dates



User-defined, enhanced data fields

- Ex: PO, invoice or cost center number

- Plastic-less payment product that generates an individual payment number, referred to as a virtual account number, for each transaction.
- Transaction-level spend controls allow companies to set a specific payment amount and date range for each transaction—reducing errors and streamlining reconciliation processes.
- 21 user-defined data fields allow users to input information about each expense when the payment is being generated that will automatically be tied to the settled transaction—further simplifying reconciliation processes.
- The charges for each virtual account number all link back to a centrally billed account, which the customer pays each month.
- Used for a wide range of products and services—mostly indirect expenses including, travel, meeting and events, AP/procurement



What Is vPayment?

What Are Virtual Account Numbers?

What Are Virtual Account Numbers?

A virtual account number (VAN) is a 15-digit account number that looks and acts just like a normal account number you would see on a physical American Express Card. It includes an expiration date, card-holder name and a four-digit CSC or security code. The VAN is generated digitally and used for a single payment. VANs allow customers to accurately identify, match and reconcile transactions billed to their account.



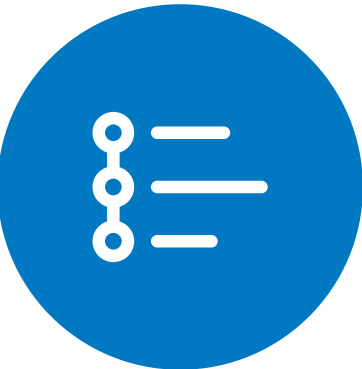
One Number Per Transaction

- Detailed information capture for each transaction
- Near-perfect reconciliation, fewer disputes



Transaction Level Controls

- Set spend limit, set usage dates
- Ability to set multiple restrictions & industry level blocks



User Defined Data Fields (UDFs)

- Customized data fields, tailored for each company
- Automated reconciliation through Global data files and @ Work Reporting

vPayment Acct #	
Limit:	\$875
Valid:	4/14/15 – 4/8/15
P.O.#:	226
Cost Center:	994334447
Item:	X44 PRINTER

Automated Reconciliation		
TOKEN	PO#	MATCH
████████	████████	✓
████████	████████	✓
████████	████████	✓

Who is it For?

Who Is It For?

vPayment brings unique benefits to different players from across the purchase process, including:

CFOs who are looking to get greater control of payments; increase security; and reduce the risk of fraud, overspending and costly errors. vPayment can help with:

- Transaction-level controls to set spending limits, usage dates and capture key expense details.
- 3-point payment verification process, matching account number, CSC number and account validation (postcode) for each transaction.
- Financial incentives that bring cash back to the bottom line.

Program Administrators who just want these payments to be simpler, so they can spend more time running the program. They’re looking for easier ways to make the payments and manage reconciliation, and vPayment can help because:

- Each individual charge gets its own virtual account number, it’s a one-to-one expense-to-transaction matching process that virtually automates reconciliation.
- Each card number carries and captures the critical data required to simplify reconciliation even further.
- Plus, you can integrate transaction data directly with your accounting system—using an online tool, batch or direct integration—so your data is always up to date.

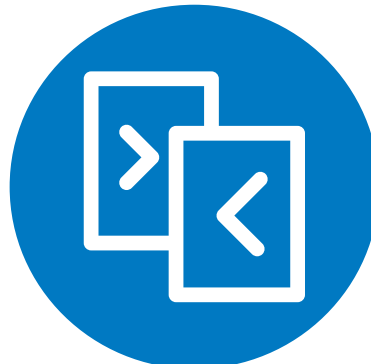


The Value vPayment Delivers to Customers



Payment Control

- The person generating the card number sets:
- The exact value of the “virtual card.”
 - Date range of card usage.
 - Supplier industries in which the card can be used.



Automated Reconciliation

- User-defined data fields on each virtual account number allow users to enter key expense details about each transaction (i.e., PO/ invoice number). Those details are directly linked with each transaction.
- Clients receive a transaction file that automatically links payments to expenses, so all transactions can be reconciled in one place.



Payment Efficiency

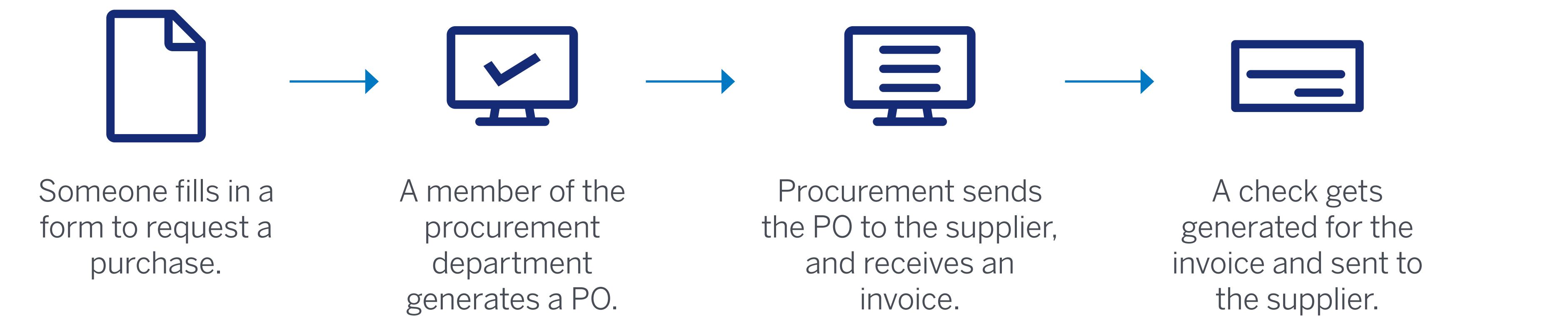
- Reduce the cost and time related to paper checks.
- Employees can process transactions with fewer steps, and spend less time tracking down information for transactions.
- Relieves back office staff of day-to-day administrative duties.

Capital Efficiency

- Supplier settlement occurs within three days of merchant processing; customer has 14 days from cycle cut to make payment.
- Payment timeline and monthly statement are centrally billed back to customers' main funding account.

What Business Needs Does It Solve?

vPayment can improve the typical PO-based payment process that includes:



While the traditional PO and invoice process may work for a mom and pop shop that processes a few transactions a month, it's highly inefficient and requires a costly reconciliation process for any company that has more transactions.

vPayment addresses customer needs and pain points by:

- Eliminating manual and time-consuming reconciliation activities.
- Addressing concerns about fraud.
- Tightening expense controls.
- Minimizing/eliminating paper checks.

What Does It Do For a Customer?

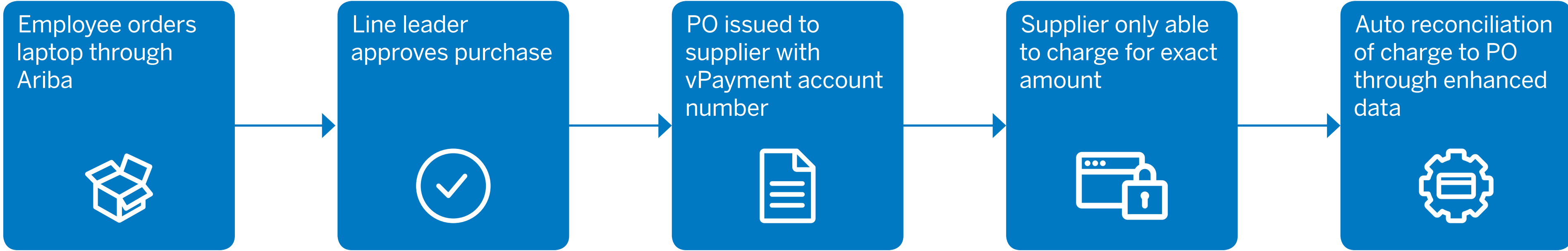
Before and After Scenarios

Before vPayment:



- Suppliers control what is actually charged and when the charge is processed
- Inefficient manual reconciliation required

After vPayment:



- Client controls what is actually charged and when the charge is processed
- Automated reconciliation enabled by vPayment

How Does It Work?

How Does It Work?

Virtual Account Number Creation

Program administrator or approved user creates a vPayment account number for a specific expense and sets various account parameters, including:

- Dollar amount (variance options offered).
- Usage dates for which account is active.
- Additional control parameters (restricted merchant locations, single- or multiple-use account numbers, etc.).
- Key expense details for reconciliation (PO/invoice number, cost center, etc.).

Supplier Processing

vPayment account number is sent to supplier (manual and automated options available).

Supplier processes payment similar to a “card not present” transaction (no additional setup for accepting suppliers required).

Reporting and Reconciliation

Clients can leverage various reports and global data files that automatically match transactions with key expense details captured to simplify reconciliation.

American Express settlement

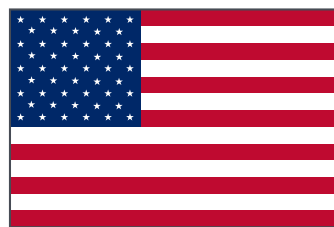
Client receives one centralized billing statement for all vPayment account numbers linked to each funding account to remit a consolidated single payment to American Express each month.



Where Is It Available?

Where Is It Available?

vNG is currently available in:



US
(USD)



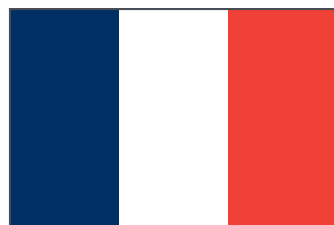
Australia
(AUD)



UK
(GBP)



Spain
(Euro)



France



Germany



Canada



Mexico

We will continue to roll-out new markets as funding allows. Reach out to the Product Team for a global map of where virtual accounts are available.

Multi-Currency

All customers must be set-up on vNG in the country in which their legal entity is located, and can only transact in that country's currency. vPayment can be processed by American Express-accepting Merchants with no additional setup for vendors. There is no multi-currency functionality available on vNG.

Cross-Border Payments

vNG virtual account numbers can be used at any American Express accepting Merchant anywhere in the world. However, a foreign exchange and applicable conversion fee will apply when making a payment to a supplier outside of the local market currency where the vPayment program is set up.

Product Terms and Details

Product Terms and Details

Payment Terms	Does CV count towards rebates?	Fees and Costs	Timing
<ul style="list-style-type: none">• Clients have 14 days after statement cycle date to make their payment.• At 30 days past cycle, the client will be assessed a late fee of 2.99%.	<ul style="list-style-type: none">• If a client's contract calls for incentives, then vPayment volume counts towards client incentives.	<ul style="list-style-type: none">• No annual fee or implementations cost.• Varying degrees of implementation support would be required on the client side based on set-up option.	<ul style="list-style-type: none">• On average, from the date of signed contract, it is about 4-6 weeks to implement vPayment Online.• Batch and Integrated (RESTful API or XML) can take 8-12 weeks to implement.

vPayment vs. BIP

vPayment vs. BIP

	vPayment	BIP
User/Design Target	<ul style="list-style-type: none">Mid to large companies looking to maintain transaction control while automating back end payment reconciliation.	<ul style="list-style-type: none">Finance/treasury professionals in companies that are looking to leverage high dollar purchases to drive cash flow management improvements
Client Pain Point(s)	<ul style="list-style-type: none">High volume of transactions manual, time consuming reconciliationFraud concerns	<ul style="list-style-type: none">Buyers are cash strappedBuyers looking to more strategically manage their cash
Product Type	<ul style="list-style-type: none">Single use virtual account numberAccount numbers generated via online portal or a fully integrated client system	<ul style="list-style-type: none">Electronic push payment solutionSystem integrated into company's ERP system or (in the case of BIP Express) via an online portal, can be utilized by both buyer and supplier
Key Benefits	<ul style="list-style-type: none">Process efficiencies: automated data matching and reporting to support reconciliation; streamlined payment processTransaction-level payment control (client sets dollar amount and usage date parameters)	<ul style="list-style-type: none">Extend DPO (Days Payable Outstanding) by up to 14 days, while managing DCOH (Days Cash on Hand)*Supplier enablementImprove Payment EfficienciesControl- Buyer determines value and timing of payment processing after approval
Competitive Differentiation	<ul style="list-style-type: none">Dedicated Account Management TeamStrong implementation supportStreamlined disputes process as AXP does not need to coordinate externally with other issuer/ network partners	<ul style="list-style-type: none">Dedicated support via a Supplier Enablement teamAccess to buyer and merchant networksImplementation and AD teamPayment deposited directly into supplier bank account
Example Spend Type	<ul style="list-style-type: none">More centralized spend, including:Travel booking (including intermediary model)Meetings & events spendAP departments	<ul style="list-style-type: none">Raw materials, large equipment,or machinery, medical supplies or jet fuel

vPayment vs. BIP and CPC

* The number of days by which your DPO is extended will depend on when during your American Express Card billing cycle you charge a transaction to a supplier. The date the transaction is posted to your account, and the date you pay the amounts due on your American Express billing statement will determine the number of days you extend which may be less than 14 days.

vPayment vs. CPC

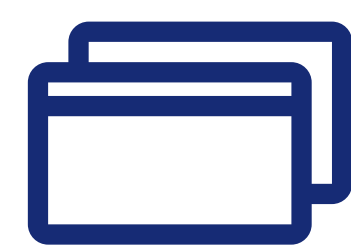
	vPayment	CPC
User/Design Target	<ul style="list-style-type: none">Mid to large companies looking to maintain transaction control while automating back end payment reconciliation.	<ul style="list-style-type: none">Procurement and AP clients within mid to large companies with high volume of low value/low risk (nonstrategic) purchases
Client Pain Point(s)	<ul style="list-style-type: none">High volume of transactions manual, time consuming reconciliationFraud concerns	<ul style="list-style-type: none">Paper-based, time consuming, inefficient and costly process (relevant to ticket price) from sourcing to check payment
Product Type	<ul style="list-style-type: none">Single use virtual account numberAccount numbers generated via online portal or a fully integrated client system	<ul style="list-style-type: none">Four types of Card strategies:<ul style="list-style-type: none">Card issued to individual employeesCard or account number (ghost card) issued to a department or buyerCard or ghost card account number assigned to a single supplierCard issued to AP
Key Benefits	<ul style="list-style-type: none">Process efficiencies: automated data matching and reporting to support reconciliation; streamlined payment processTransaction-level payment control (client sets dollar amount and usage date parameters)	<ul style="list-style-type: none">Employees can conveniently purchase necessary suppliesIncrease efficiencies and drive cost savingsPolicy compliance and supplier optimization
Competitive Differentiation	<ul style="list-style-type: none">Dedicated Account Management TeamStrong implementation supportStreamlined disputes process as AXP does not need to coordinate externally with other issuer/ network partners	<ul style="list-style-type: none">Network infrastructure which oversees all phases of the transactionSet spend limits*Additional Level 2 data fields to capture more transaction detail such as CM Reference Field and 40 characters of purchase informationExperienced program resources
Example Spend Type	<ul style="list-style-type: none">More centralized spend, including:<ul style="list-style-type: none">Travel booking (including intermediary model)Meetings & events spendAP departments	<ul style="list-style-type: none">Non-strategic indirect MRO (maintenance, repair, operations) spend that generates a high volume of invoices/check payments, including: Office Supplies, Industrial Supplies, Computer Hardware/Software

*Certain Corporate Purchasing Card ("CPC") charges may be incurred in excess of or outside the parameters of the limit set on an account, and company will still be liable to American Express for such charges.



How to access Virtual Account Numbers

How to access Virtual Account Numbers



For Companies

- Clients can issue virtual account numbers from vPayment, CPC (Corporate Purchasing Card) with virtual payments, and AP (Accounts Payable) Automation partnerships, etc.
- For business travel and meetings, use vPayment, BTA (Business Travel Account), CMC (Corporate Meeting Card) and CVENT with virtual payments, etc.



For Employees

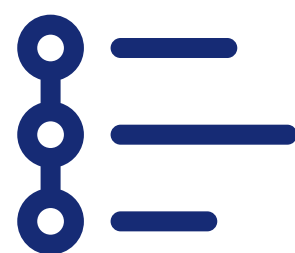
- Employees and contingent workers without a Corporate Card can use AMEX Go.

Payment Control



Payment Control

Limit opportunities for risk and errors with multiple control and verification features.



Transaction-level controls:

- Set spend limit
- Set usage dates
- Input key expense details



Three-point payment verification process:

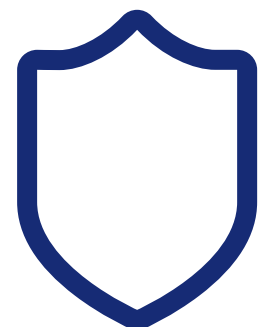
- Account number
- CSC number
- Address validation (postcode)



Reduce errors from manual payments



Increase security



Reduce risk of fraud exposure

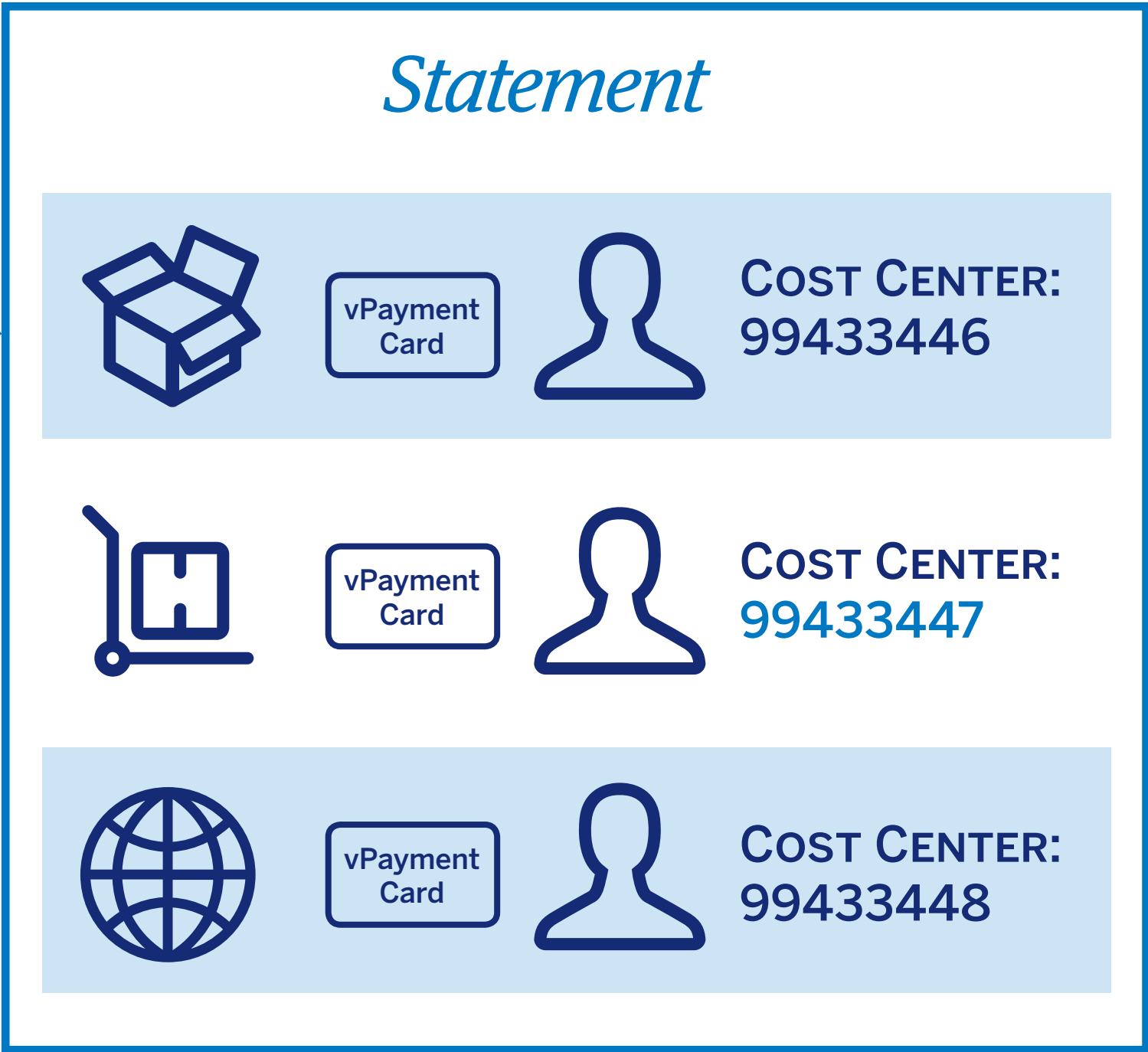
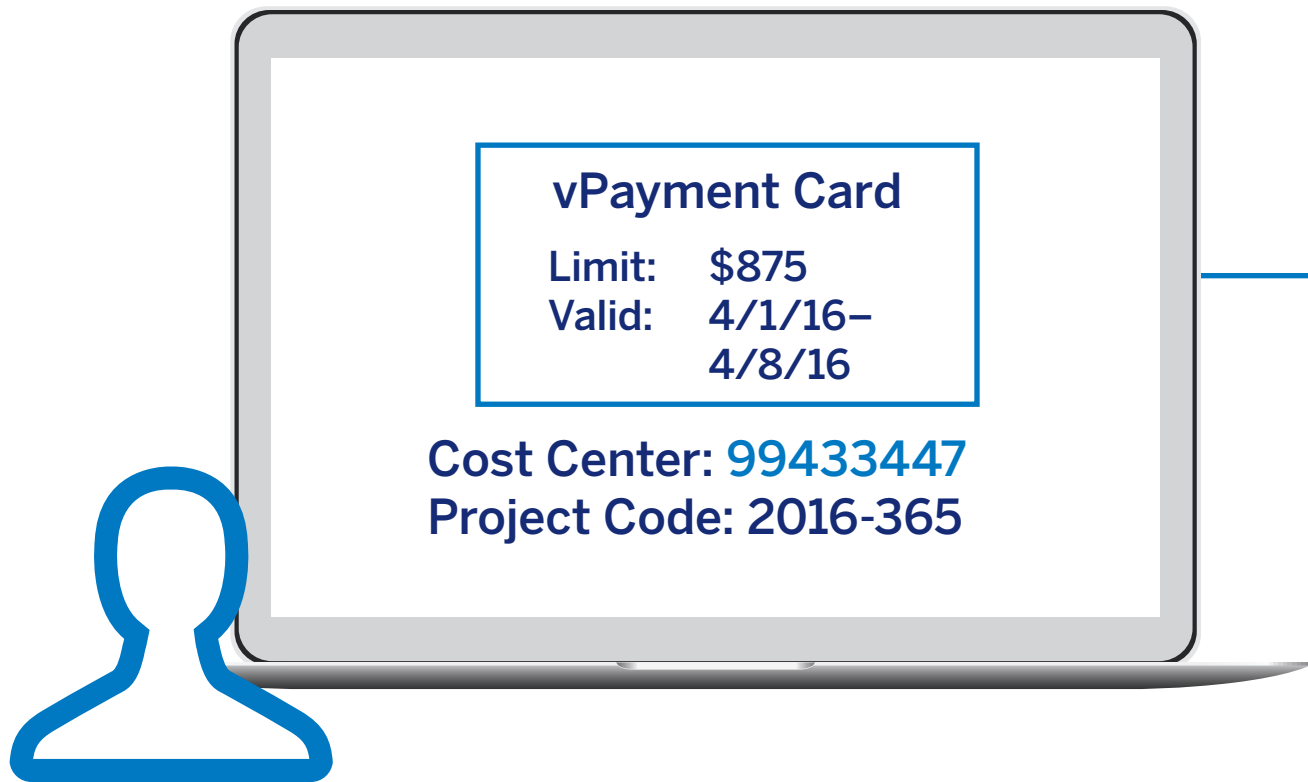
Additional Benefits



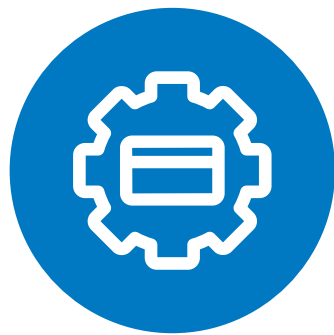


Automated Reconciliation

True, single-use account numbers with embedded expense data enable a complete payment settlement file for automated reconciliation.

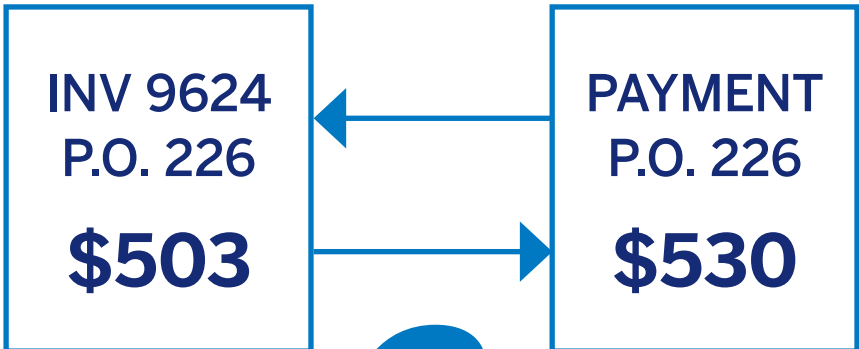


- Single file with complete reconciliation data
- 1:1 expense-to-transaction matching

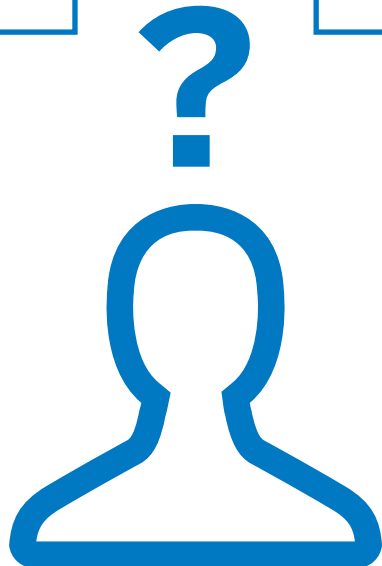


Payment & Capital Efficiency

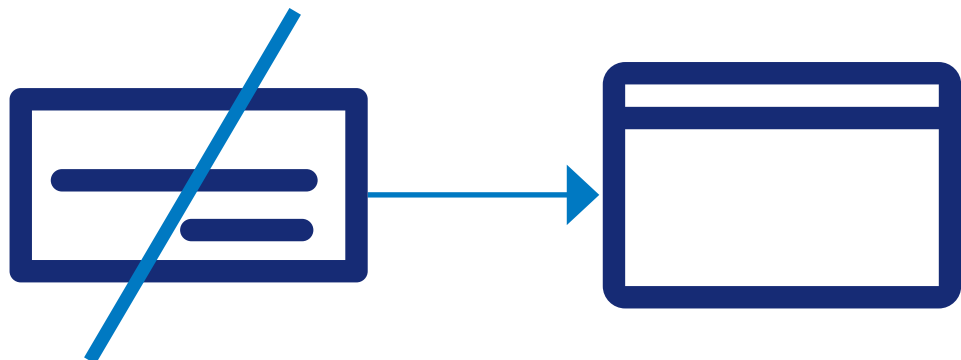
Electronic account numbers with user defined controls help improve the overall efficiency of the payment process.



Virtually eliminate manual reconciliation



Reduce time spent resolving date and amount inaccuracies



Reduce cost of invoices

Additional Benefits

Target Scenarios

Online Travel Agencies & Travel Providers

Who Are They?

Online Travel Agencies (OTAs) and Travel Providers

Who are they?

- Any organization that books travel on behalf of another person or business.
- Can include large, corporate, online travel agencies (like Expedia); cruise lines; tour operators; etc.

What do they do?

- Book travel reservations between an end-consumer and a travel supplier, like a hotel.
- Process an extremely high number of transactions a day, making day-to-day operations complex and cumbersome.

NOTE: OTAs have a wide range of sophistication in their business processes.

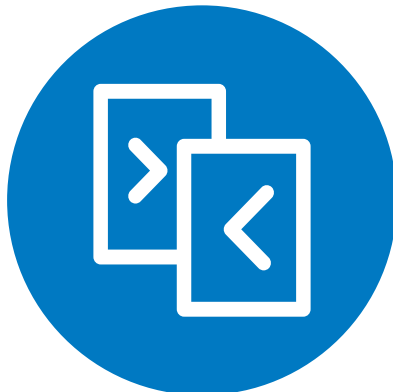
- Process transactions in countries all over the world, so they are dependent on good relationships with suppliers.

What are their needs?

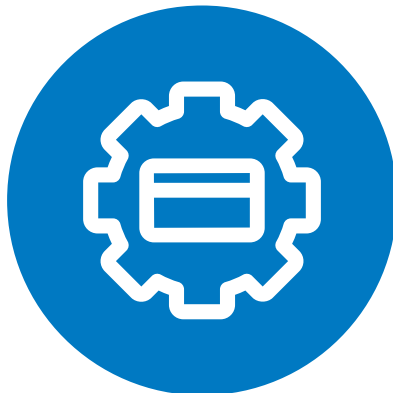
- A more efficient and inexpensive way to tie end-consumer booking information with travel supplier payment transactions.
- Settle transactions in the local currency of the end-travel supplier.
- Solution ensuring 100% “hands free,” automated reconciliation—requiring no manual data matching or resolving inaccurate charges.
- Accurate payments (supplier is paid for the agreed upon rate).



Control



Reconciliation



Efficiency

Target Scenarios

Online Travel Agencies
& Travel Providers

Use Case

Use Case: Online Travel Agencies (OTAs)

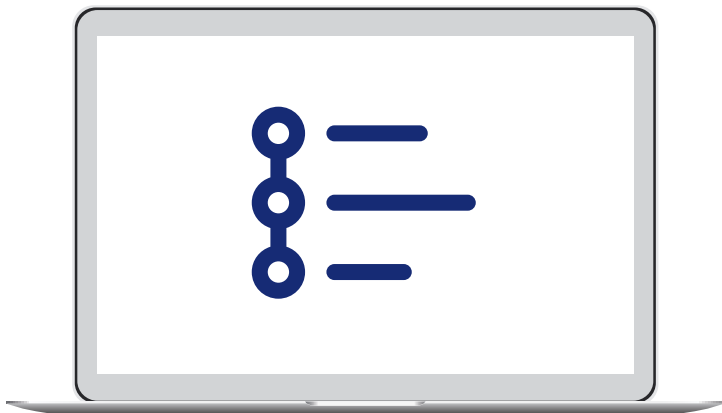
OTAs can use vPayment to secure consumer travel reservations and easily tie travel bookings with settled hotel transactions.

1



Jane books Orlando hotel with her personal credit card and is charged.

2



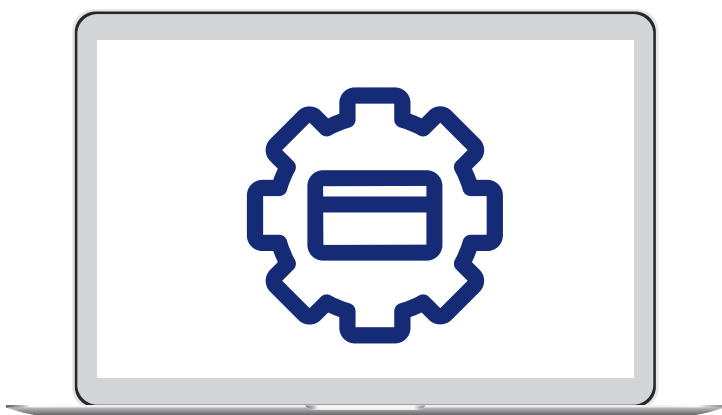
Expedia generates a vPayment account number to secure Jane’s reservation at the hotel property, then sends that number to the hotel for the exact amount of the expense, with pre-defined dates, etc.

3



When Jane checks out, the hotel charges single-use account number.

4



Jane’s reservation is automatically reconciled with the associated hotel charge on the vPayment statement utilizing Jane’s reservation details.



Target Scenarios

Who Are They?

Procurement Departments

Procurement Departments

Who are they?

- Procurement leaders (VP, Directors, CPOs, etc.) in mid-size to large companies.
- Organizations may have a range of company/process sophistication.

What do they do?

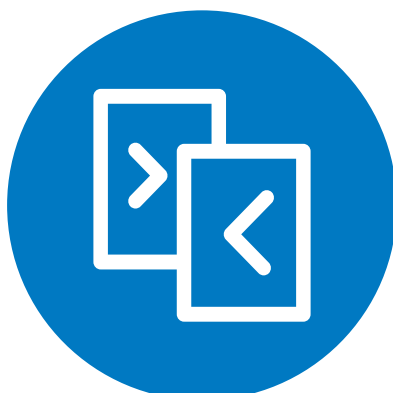
- Source and pay for a wide range of products and services to support indirect business spend.
- Use a range of procurement and AP tools to manage procurement process.
- Have a range of purchasing policies/processes.

What are their needs?

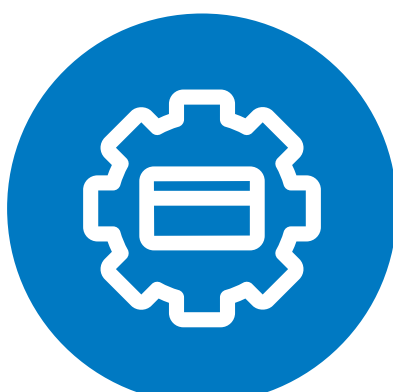
- Maintaining transaction control while automating back-end payment reconciliation (ex: managing facility expenses).
- Efficient payment processes.
- Reducing manual processes and tying cost centers to transactions.
- Improving the existing, inefficient, costly and manual reconciliation process for linking internal expense approval and purchase orders with the associated settled payment transaction.
- Integrating system tools and approval process.
- Giving autonomy in purchases while controlling transaction types and dollar amounts.
- Identifying differences between pre-approved purchases and statement charges that create concerns over controls.
- Meet cost savings targets.



Control



Reconciliation



Efficiency

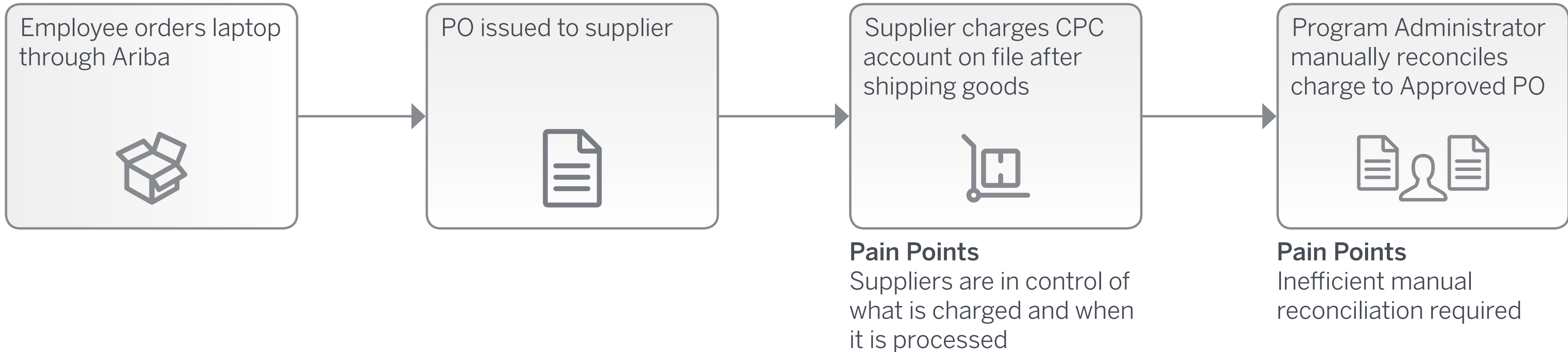


Procurement Departments

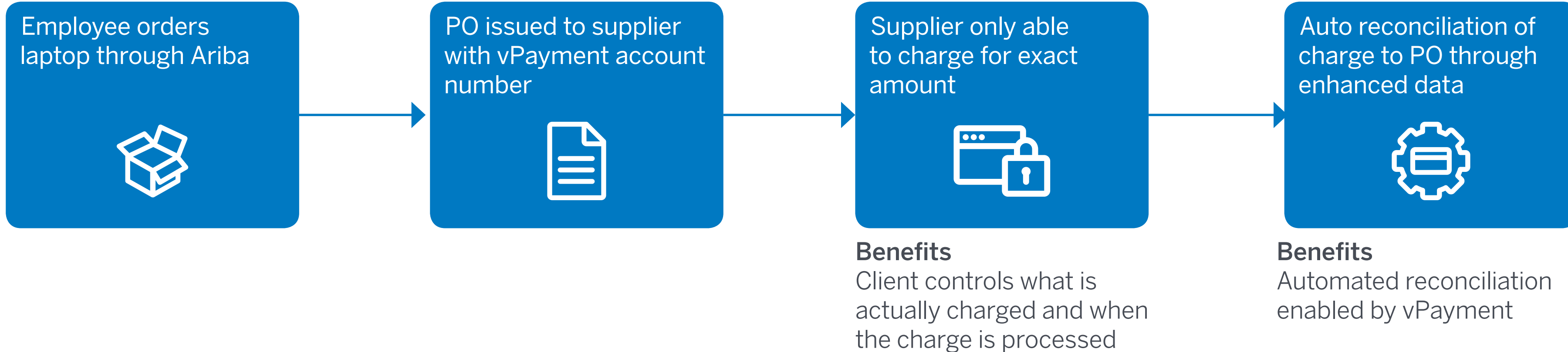
Use Case: Procurement Process

The addition of vPayment as a procurement payment solution offers clients the ability to develop efficiencies and tighten controls for the purchases of office necessities, easing critical pain points in the existing payment process.

Traditional



vPayment:



Who is Conferma?

Conferma is a corporate hotel booking technology provider founded in 2005 that developed the Conferma Settlement Platform (CSP) to enable the use of automatically generated virtual account numbers (VANs) to make travel supplier payments.

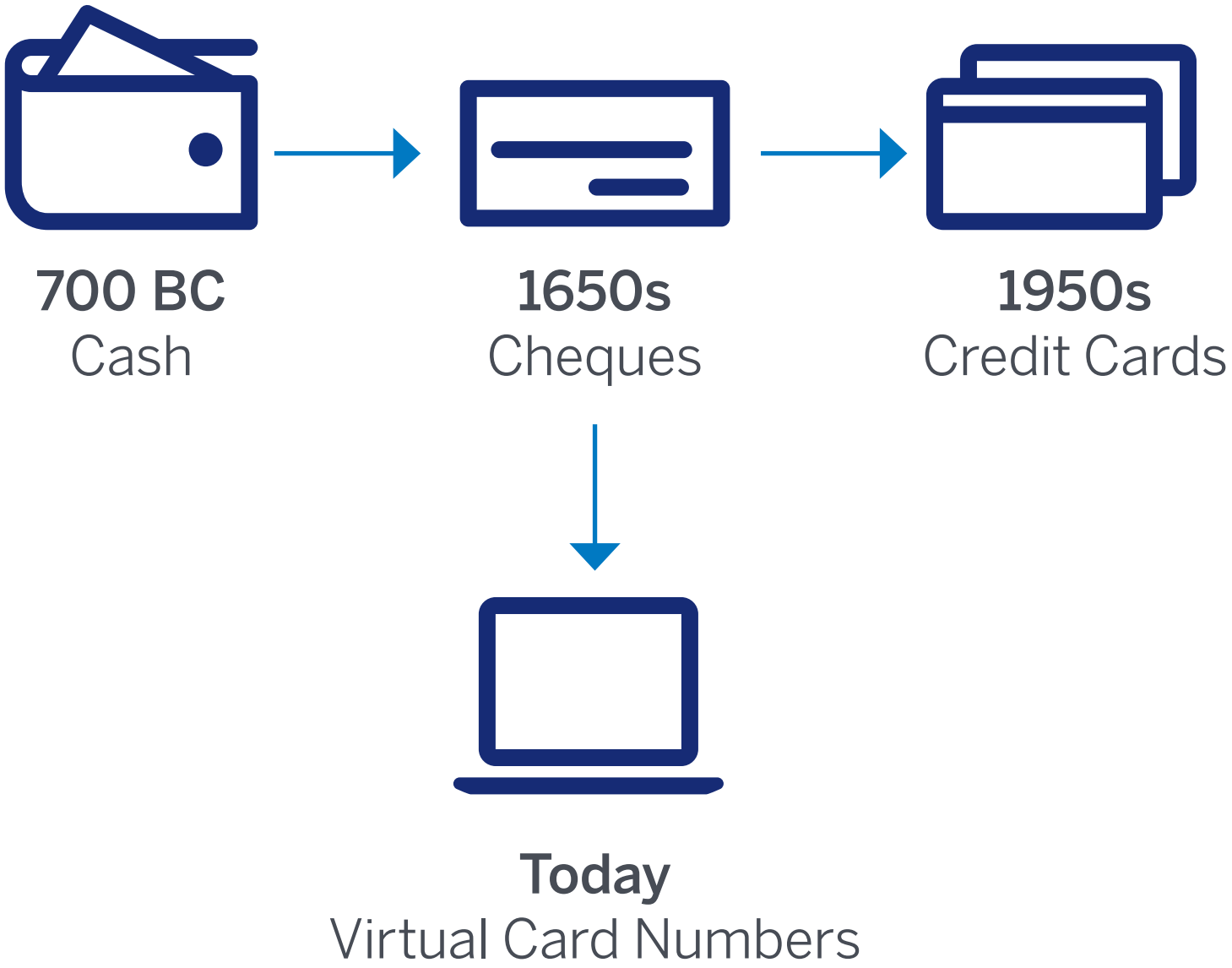
Why CSP?

Conferma’s CSP automatically generates a unique virtual account number for every travel booking, which acts as a unique identifier for both the booking reservation request and the payment. This allows a client to more easily merge and match critical booking information gathered through the procure-to-pay process to the final payment than traditional payment methods. This integrated solution helps to streamline the booking process and provides back-office reconciliation operational efficiencies.

CSP Service Enhancements

Using Conferma and their SNAP reconciliation tool allows for unlimited management information fields to be captured from booking solutions—delivering enriched data to support increasingly complex business configurations in a single reporting product.

Standard Charge Confirmations issued to hotels reduces the impact on travelers and provides improved/clear information to hotels on processes and charge authority.



Target Scenarios

Corporate Travel
Program Administrators
– Conferma

vPayment/Conferma Solution

vPayment/Conferma Solution

How does vPayment work with Conferma?

Launched in 2009, the vPayment Conferma solution enables the creation of a vPayment single-use virtual account number generated using the travel reservation parameters from the travel booking process to pay travel suppliers.

The vPayment virtual account number is tied to one travel reservation and is used to match travel reservation management information to the supplier payment to support reconciliation to cost centers, departments and projects.

Typical customer profile:

- Travel spend in excess of \$1M
- Engages contractors, new recruits, consultants who require infrequent company travel
- No mandated corporate card program
- Central purchasing process
- Manual reconciliation processes
- Tiresome of current booking process

Key benefits:

- Enhance control while reducing errors
- Reduce fraud risk*
- Improve payment efficiency
- Reduce time spent on invoicing and payments
- Reduce time spent on the invoicing process
- Reduce paper-based payment

* vPayment can help reduce the risk of fraud with transaction-level controls which allow your company to set a specific date range and amount for payments.

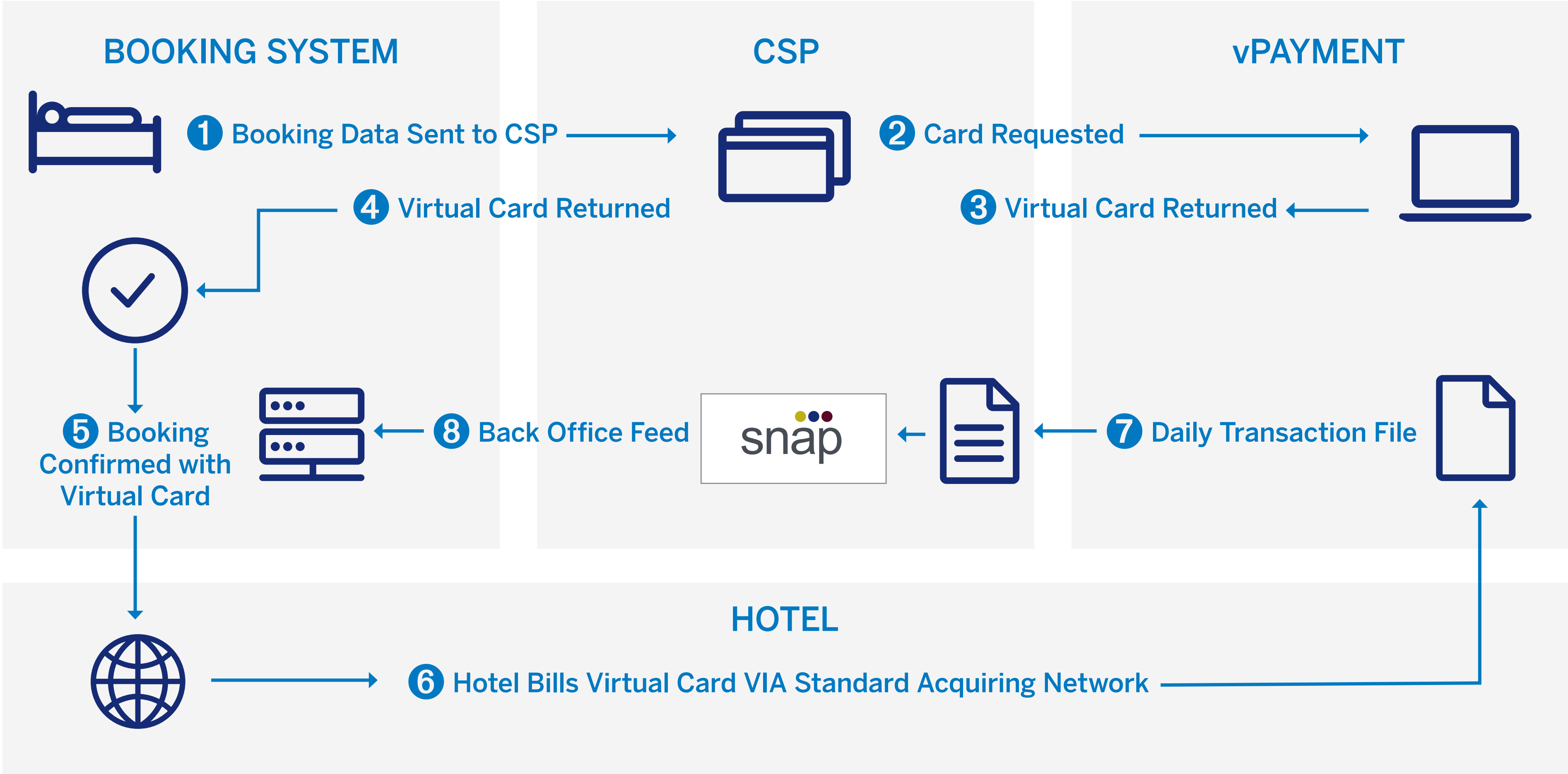


Target Scenarios

Conferma Process

Corporate Travel
Program Administrators
– Conferma

Conferma Process



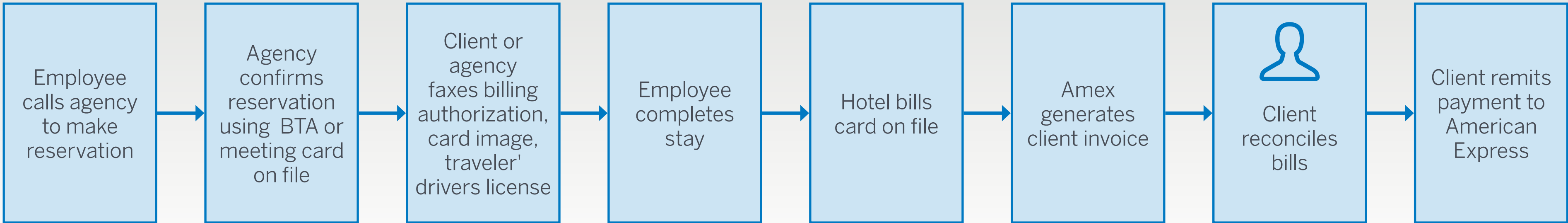
Target Scenarios

Traditional vs. Conferma Process

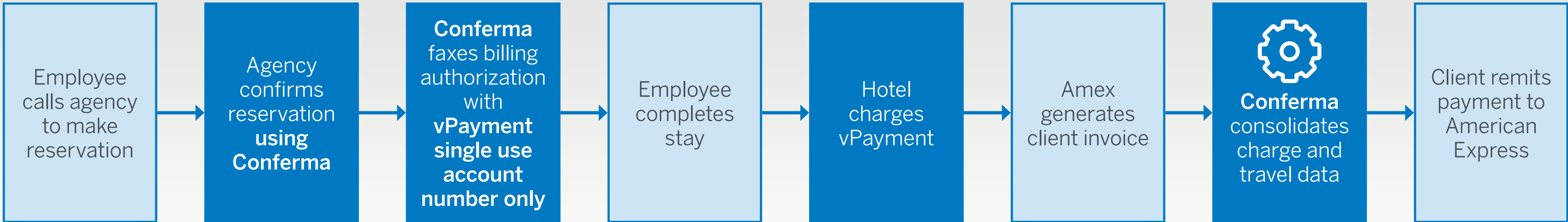
Corporate Travel
Program Administrators
– Conferma

Traditional Process vs. Conferma/vPayment
Integrated Solutions

Traditional Process



Conferma/vPayment Integrated Process



Target Scenarios

Conferma Use Case

Corporate Travel Program Administrators – Conferma

Use Case: Corporate Travel Administrators (Conferma)

Corporate Travel Administrators integrate with Conferma to use vPayment to secure consumer travel reservations and easily tie travel bookings with settled hotel transactions.

1



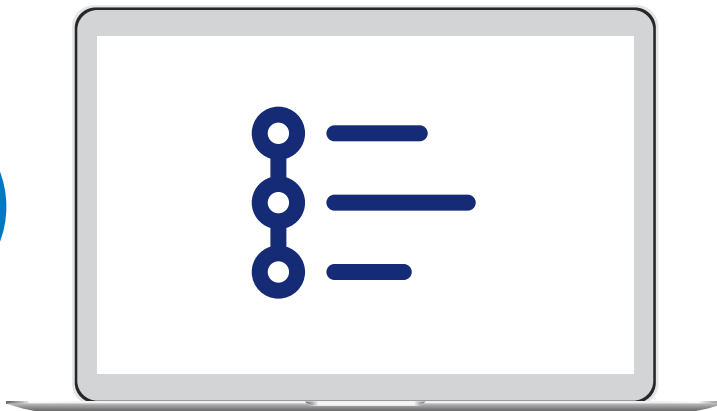
Employee calls Corporate Travel Agency (CTA) to book travel.

2



Agency confirms reservation using Conferma

3



Conferma faxes billing authorization with vPayment Account number to hotel, etc.

4



When Employee checks out, Hotel charges vPayment account number.

5



Amex generates a client invoice; Conferma consolidates charge and travel data in their SNAP tool.

6



Client remits payment to American Express.



Target Scenarios

Who Are They?

Meeting Planner

Who are they?

- Anyone who is responsible for managing large-scale events within their companies.

What do they do?

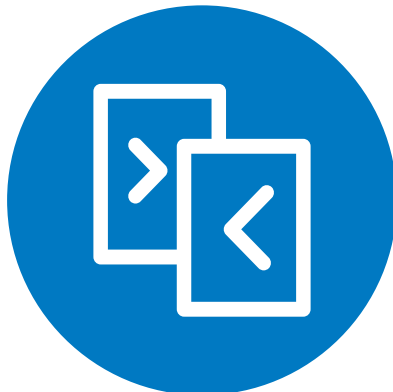
- Manage end-to-end management of corporate meetings and/or events (annual conferences, tradeshows, sales trips, etc.)—activities including planning, payment and reconciliation.
- Their goal is to create an enjoyable, educational experience for attendees by focusing their efforts on the meeting content.
- May use meetings and events planning company or software to help manage their meetings.

What are their needs?

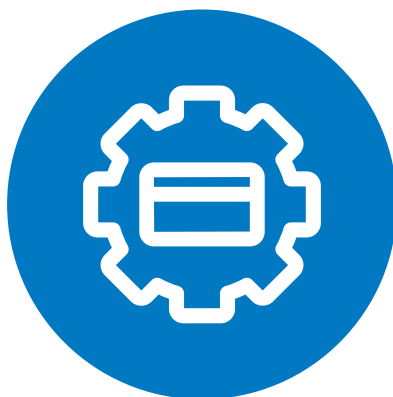
- Manage to a specific budget for meeting related expenses (hotels, conference spaces, catering, A/V, etc.) which could include hundreds of transactions.
- Easy way to reconcile expenses across multiple organizations and groups.
- Ability to quickly pay invoices to suppliers and vendors who provide services to the meetings.
- Manage multiple meetings at the same time.



Control



Reconciliation



Efficiency

Meeting Planner

Target Scenarios

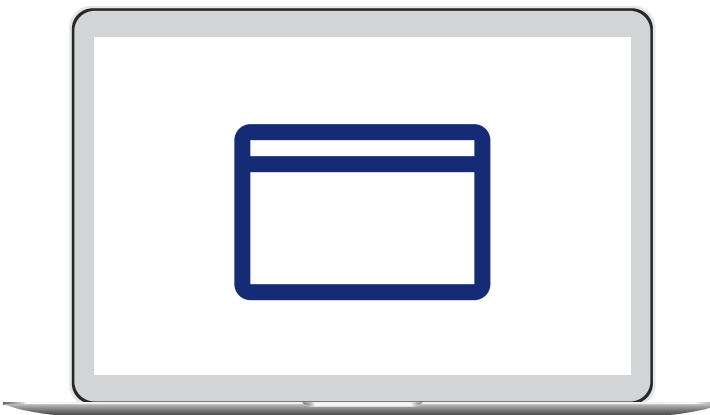
Use Case

Use Case: Meeting Planner

Meeting planners can use vPayment to manage their budgets for meeting-related expenses and easily reconcile their expenses back to the their accounting systems/GLs.

Meeting Planner

1



Requests single use vPayment account numbers for hotels, catering, etc.

2



Manages specific budget using the preauthorized amount that's set when the account numbers are created.

3

125368

52842

Uses the customizable, user-defined fields to input the specific meeting ID number associated with this meeting and preauthorized date range—plus, add department codes, etc. to each account.

4



Use transaction file with expense data fields, including customizable pre-defined data, to map payments back to accounting system, so they can easily identify transactions related to this meeting and quickly map them back to their general ledger—saving time and resources.



Target Scenarios

Who Are They?

Property Insurance

Who are they?

- Insurance companies.

What do they do?

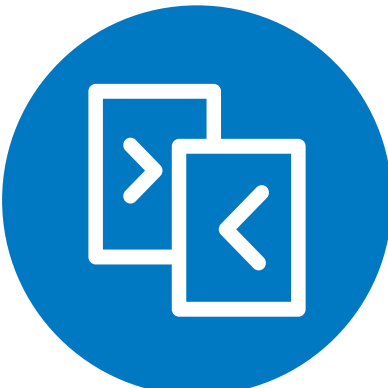
- Pay claims to a variety of businesses and individuals to cover a multitude of property losses.

What are their needs

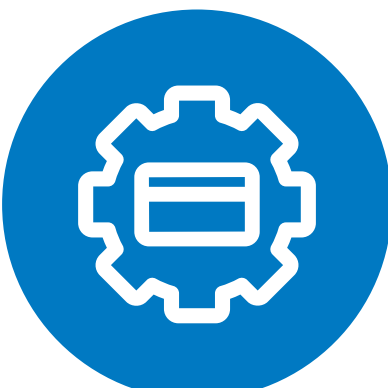
- Insurance companies need to maintain tight expense controls to avoid fraud and overpayment of services.
- A more efficient payment process. Paying claims via paper checks is a manually intensive process for both the insurance company and the provider. Checks must be printed and mailed by the construction company, then collected and deposited in the bank by the suppliers. This process can add up to 10 days before the supplier receives their payment.
- Some emergency situations require immediate payment at any time of the day or night, to book hotel rooms, towing services or rental cars. The merchant businesses need to be paid quickly to have the cash to run their businesses effectively.
- An automated reconciliation process. With so many payments being made to a variety of businesses, reconciliation can be costly and time consuming. Paying claims via ACH has improved the speed of receiving payments, but results in other gaps in the process.
- The reconciliation process requires the matching of the claim payment against the claim data for both insurance companies and vendors. With ACH, the claim information and the claim payment are sent separately, often days apart, and then need to be matched before being reconciled against the vendor's accounts receivable system. Also, many small suppliers are likely not enrolled in ACH and not willing to due to the time and ongoing monthly fees associated with the process.



Control



Reconciliation



Efficiency

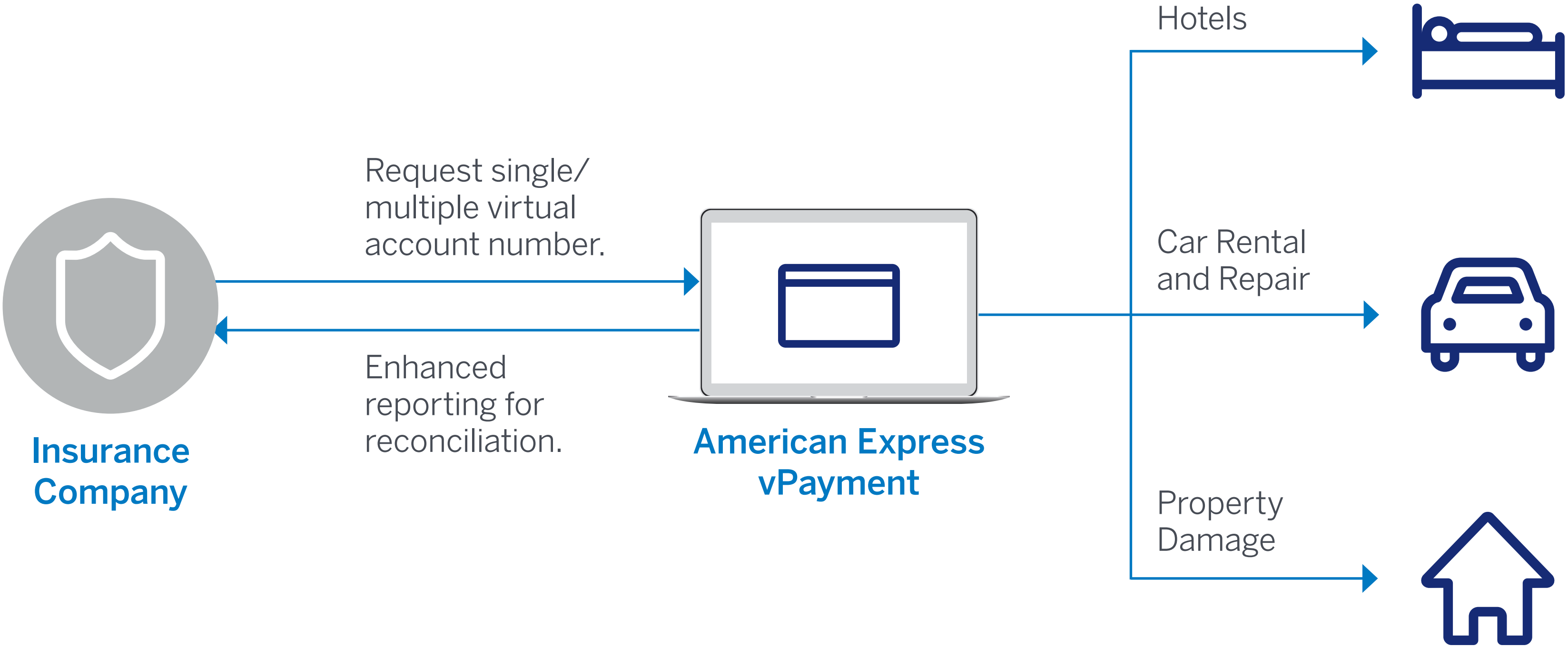
Property Insurance



Use Case: Property Insurance

With vPayment from American Express, insurance companies can support policyholders faster while increasing expense control, speeding up the payment process and streamlining reconciliation across multiple vendors and claims.

Property Insurance



Target Scenarios

Who Are They?

Fleet Management

Who are they?

- Companies that employ fleets of cars, trucks and general equipment to serve their customers across the country.
- These vehicles usually have higher mileage, get heavier use and require ongoing maintenance and repairs.

What do they do?

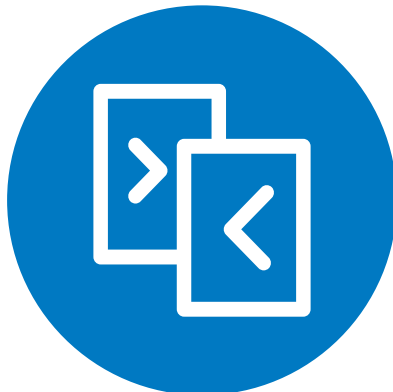
- When a vehicle requires maintenance or an unexpected repair on the road, they approve the repairs in order to get the vehicle back into operations quickly.

What are their needs?

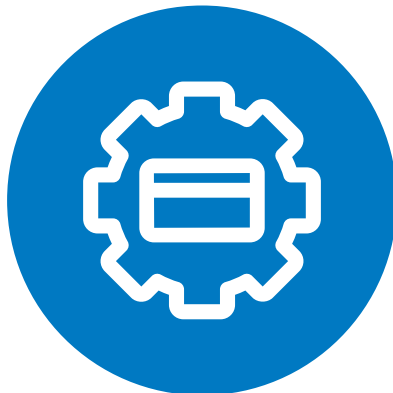
- It is critical that any maintenance and repair work is conducted efficiently to ensure operations continue without significant interruption.
- Companies need to keep tight control on these expenses to ensure they aren't paying more than acceptable costs or that no additional items are added to the expense.
- To maintain control and ease reconciliation of all expenses, companies may prefer that vehicle maintenance and repair costs are kept separate from the employee/contractor purchasing card.



Control



Reconciliation



Efficiency

Fleet Management



Target Scenarios

Use Case

Use Case: Fleet Management

vPayment provides the means to pay for vehicle maintenance and repairs quickly and efficiently with a one-time-use card number.

Traditional



Fleet vehicle requires emergency repair.



Driver uses purchasing card to pay for repairs or uses own card and is reimbursed.

Problems for the fleet owners:

- Lose control of expenses.
- Manual invoice reconciliation.

Fleet Management

vPayment



Fleet vehicle requires emergency repair.



Fleet owner issues vPayment for exact amount of the repair—email of VAN sent to the repair shop.

Benefits for the buyer:

- Expense will be tied directly to the approved vPayment number— control and reconciliation.
- Reduction of processing costs.



Repair shop processes the virtual card as though it was processing a card not present transaction, so it receives immediate payment.



Target Scenarios

Who Are They?

Construction

Who are they?

- Any type of commercial or residential construction company.

What do they do?

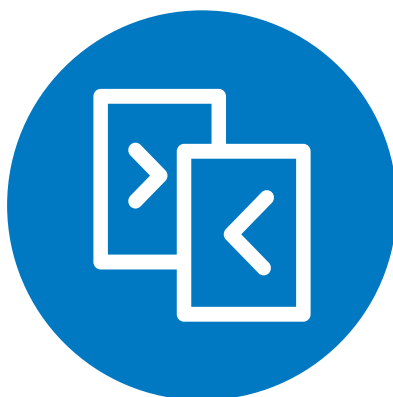
- Pay a variety of businesses for a multitude of equipment and subcontracting work. Vendors are typically small to medium-size and need to be paid quickly to have the cash to run their businesses efficiently.

What are their needs

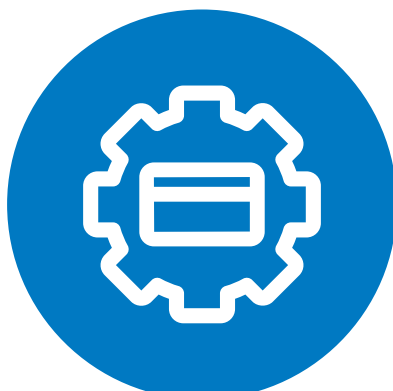
- More control—the construction industry is exposed to potentially fraudulent practices and companies need to maintain tight expense controls to avoid overpayment of services.
- With so many payments being made to a variety of businesses across multiple projects, reconciliation can be a time consuming process.
- An automated way to pay their vendors. Paying invoices via paper checks is a manually intensive process for both the construction company and the supplier. Invoices must be approved, and checks must be printed and mailed by the construction company, then collected and deposited in the bank by the suppliers. This process can add up to 10 days before the supplier receives their payment.



Control



Reconciliation



Efficiency

Construction

Target Scenarios

Use Case

Use Case: Construction

Construction companies use vPayment to pay vendors and subcontractors. The one-time use account number, with selected payment parameters, ensures timely payment with limited errors and reduced fraud exposure.

Traditional



Construction company needs to pay vendor/subcontractor for work.



Construction company makes payments that are typically invoiced and paid by paper check.

Problems for the Vendor:

- Lose control of expenses.
- Manual invoice reconciliation.

vPayment



Construction company needs to pay vendor/subcontractor for work.



Construction company issues vPayment for exact amount of the work—email of VAN sent to the vendor.

Benefits for the Buyer:

- Expense will be tied directly to the approved vPayment number – control and reconciliation.
- Reduction of processing costs.



Vendor processes the virtual card as though it was processing a card not present transaction, so it receives immediate payment.

Construction

Key Areas of Differentiation

Key Areas of Differentiation

Virtual payment products have largely the same product features across the board, with only a few areas where providers are really differentiating themselves.



Global Availability

Leading products in this area are available in all major regions.



Currencies and Cross-Border Payments

Offering multi-currency payment and settlement options from a single market allows some providers to expand a limited footprint.



Product Interface and Reporting

Intuitive interfaces and robust reporting options are important differentiators.



Reconciliation and Data Options

Flexibility in customizing data collected aids in seamless reconciliation and strengthens product offering.

Understanding the Competition

Competitive Overview

Competitive Comparison 1

Solution name	vNG	AirPlus Single-use Virtual Card	Citi Virtual Card Accounts	Comdata Virtual Payments
Target audience	OTAs, TMCs, MM, LM, GCG	U.S.-based companies who spend US\$350K	LM, Multinationals, Public Sector, TMCs	LM (US\$500M+), MM (US\$25M+); TMCs
Spend focus	B2B and T&E spend	T&E focus but also captures B2B	T&E and B2B	Primarily B2B, also T&E
Country coverage	8 countries	U.S.	41 countries	U.S. and Canada
Currencies	6 currencies	USD	29 currencies	USD and CAD. EUR by the end of 2017
Network / issuer partnership	Internal closed-loop network	Mastercard network. Tech provider: Mastercard	Mastercard network. Tech provider: Mastercard	Mastercard and proprietary closed-loop (ComdataDirect) networks. Tech provider: Mastercard
Controls	Can set restrictions by payment amount, date range, supplier	Spend controls such as transaction date and card limit	Spend limits, date, merchant, number of transactions	Customizable controls. Consolidates invoices for each supplier
Data capture	21 customizable data fields	15 customer defined reference fields – i.e. program codes, member ID and cost centre	Up to 29 customizable data fields	Data captured includes VCN, employee details, the supplier paid, the time & date of the transaction
Reconciliation	True, single use account numbers with embedded expense data enable a complete payment settlement file for automated reconciliation	Automated reconciliation process	96–98% data match to enhance reconciliation	Fully automated processes and compatible with most ERP software
Usability/Integration	vPayment Online web portal, AP Batch upload, integration into existing systems using APIs	Online administration tool: AirPlus Portal. Integrated with TMCs, GDSs and OTAs; various GL/ERP systems	CitiManger available via Online Portal. GDS, ERP, AP and back-end systems	ConnectPay, a single platform to pay suppliers from any location. Integrates with ERP systems, i.e. JD Edwards, Oracle, Sage, SAP
Implementation speed	25–50 days	Approx. 30 days. New accounts take 10 additional working days	Over 60 days	5–90 days

Understanding the Competition

Competitive Overview

Competitive Comparison 2					
Solution name	vNG	eNett Virtual Account Numbers	CSI globalVCard	US Bank Virtual Pay	WEX Virtual Payments
Target audience	OTAs, TMCs, MM, LM, GCG	OTAs, TMCs, leisure travel agencies, travel consolidators	MM and LM	MM (US\$10M-US\$500M annual revenue), LM (US\$500M+ annual revenue)	OTAs, wholesalers, tour operators, TMCs. SMEs and large companies
Spend focus	B2B and T&E spend	B2B travel spend	Primarily B2B, also T&E spend	Primarily B2B	B2B spend
Country coverage	8 countries	71 countries	U.S. and Canada. Plans to expand globally; opened new office in the U.K. in March 2017	U.S., Canada and Europe (must be an existing client in North America)	190+ countries
Currencies	6 currencies	32 currencies	USD, CAD, EUR & GBP. 14 new currencies added in March 2017	USD and CAD. Plans to introduce EUR in the near future	24 currencies for billing, 45 currencies for processing
Network / issuer partnership	Internal closed-loop network	Mastercard network. Tech provider: Conferma	Mastercard network. Tech provider: Conferma	Primarily runs on Visa network but also offered on Mastercard. Proprietary solution	Mastercard (Credit), Visa (Debit). Tech provider: Conferma
Controls	Can set restrictions by payment amount, date range, supplier	Customizable: date, value, currency and/or merchant	Allows usage restriction by merchant type, dates, and suppliers	Can set a specific supplier, date range and payment amount	Allows to control usage by MCC, spend amount, dates
Data capture	21 customizable data fields	“Unlimited” number of reference fields capture information to track booking patterns using level 3 data	Ability to capture any level of data	Some data fields can be predefined. Level 3 captured across fields such as contract number and expiration date	Up to 15 customizable data fields. Level 2 and 3 data captured
Reconciliation	True, single use account numbers with embedded expense data enable a complete payment settlement file for automated reconciliation	Single use cards attaching booking data to the relevant transaction	Streamlines reconciliation with 100% data matching	Automated reconciliation occurs within Access Online	Automatic reconciliation when the amount settled equals the card limit
Usability/Integration	vPayment Online web portal, AP Batch upload, integration into existing systems using APIs	Online portal for reporting and VAN generation. Travelport, Amadeus, Sabre, Abacus, APIs and third party systems	Customizable mobile and web-based capabilities. Integrates with ERP. API integration with TMCs booking systems (90% made via API)	US Bank Access Online Portal. Integration with ERP systems – developed the AP Connector to ease integration	Secure link for suppliers to access Virtual Card details. Integrates with all existing ERP / AP systems & travel technology platforms
Implementation speed	25–50 days	On average, 15–30 days. Some companies within only 3 days	15–20 days	Up to 60 days	Up to 50 working days

Next Steps

Next Steps

So you have a client that has confirmed they would like to implement a new vPayment program. Congratulations!

Here is an outline of the next steps to properly set up and implement this program.

1. Verbal win: Receive client’s verbal win to move forward.
2. Initiate Spend IQ analysis to evaluate spend volume and confirm solution structure.
3. Request client contracts for client execution:
 - MBD requests vPayment client contract from OneForce/Apptus agreement and works through signing with client or contracts team as necessary.
 - @Work agreement (if client does not already use @Work, request an @Work agreement for all vPayment program management access).
4. Risk review and underwriting: MBD submits a CRO request, along with two years of financials, to begin risk review and underwriting process.
5. Request business solutions management support (if needed, generally for AP batch or integrated solutions, PCV is ≥ to \$7 million).
6. Request Implementations Manager (IM): MBD goes into client opportunity and requests Implementation support (PCV > \$5 million); IM will reach out to MBD once they are assigned.
7. Initiate supplier enablement to identify and prioritize the suppliers that will deliver the best return, advise you on engagement plan support supplier outreach. (Note: Clients must have \$100M in spending to qualify for supplier enablement support.

Additional information will be updated with more detail on this process.

Contracts

Contracting

Contracting/Underwriting

- Prospects/clients need to complete several “deal-closing” activities prior to even starting program implementation.
- Sales/AD teams work closely with contracts team to ensure there is appropriate language and terms for each of our vNG clients.

Process:

- Contract Signing: Field requests contract through Apptus program in OneForce.com, terms like late fees/ FX fees established, multiple versions of contract exist (timing: as fast as client can move).
- Underwriting: Field requests review through CRO or MySetups System (timing: ~3 business days).
- Risk Review: World Service completes this review. (timing: ~6–8 business days).



BSM/IM/Tec

BSM/IM/Tec

BSM

- Engages directly with customers to understand their specific needs and existing systems and identify the best technical design for program setup.
- Creates vPayment Configuration Workbook, which serves as the program “blueprint” for how a customer program will be technically set up, identifying the foundational program parameters through direct client engagement.
- Is engaged by request through Salesforce.com once a client has shown commitment to pursuing a vPayment program (support may not be available for basic program setup).

Implementation Team

- Is engaged in order to manage the overall process of setting up a client with a vPayment program.
- Field team requests an Implementation Manager (IM) through Salesforce.com to project manage the process.
- Implementation working session is held with the client (generally the Program Administrator) to gather final, detailed program parameters that finalize the vPayment Configuration Workbook.

Tec/IM

- During a several week process, the Implementation, Tec and World Service teams collaborate to actually set up the new program.
- Hierarchy build: vPayment Configuration Workbook is given to the World Service team to begin hierarchy and program build (this requires a fully executed vNG contract, fully approved underwriting, and Know-Your-Customer checks).
- Engage Tec resources (if necessary): If technical resources are also needed (AP batch and web services programs), an American Express TEC team member will join to work through setup and testing as needed.
- Launch Kick-Off Session: Once final setup is completed, the client will receive an email that welcomes them into their vPayment program and the Implementation Manager will conduct a kickoff session with key client program team members.



My Client Said
“Yes”, Now What?

World Services

World Service Customer Support

- Provides ongoing program support for Program Administrators and approved users.
- There is a dedicated customer service contact phone number for vPayment Program Administrators and email support services.



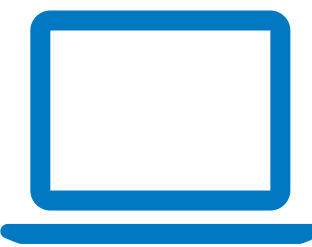
Additional Details

vNG Set-Up Options

Summary

vNG Set-up Options

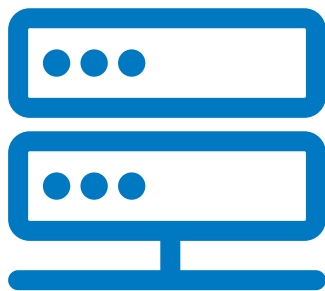
We'll work with clients to identify the setup option that fits their payment process based on how their business works.



Online

Use web-based tool to request and manage single-use account numbers.

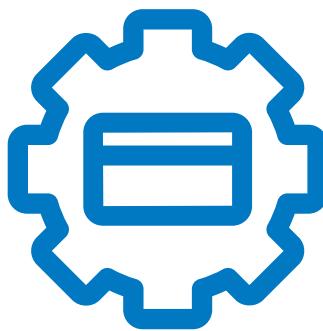
- Less than 100 transactions/day
- Rapid deployment, simple tool requires little training
- Excel upload option



Batch

Bulk single-use account number request using simple request process.

- 100s of transactions/day
- Request multiple single use account numbers through data file exchange process



Integrated

Seamlessly integrated with your existing AP system.

- 1000s of transactions per day
- Request single-use account numbers from within existing AP systems
- Partnership option available with [Conferma](#)



vPayment Online

Follow these five steps for online configurations.

- 1. Client logs into @Work with their User Name and Password.
- 2. Client enters the vPayment Home page.
- 3. Client creates a request to generate a vPayment account number.
- 4. vPayment account number is created.
- 5. Payment information is communicated to supplier.

Create New Request

Payment Information*

BILLING ACCOUNT*

Multi Auth Test

UNIQUE ID*

AMOUNT*

\$ 0.00 USD

START DATE*

MM/DD/YYYY

END DATE*

MM/DD/YYYY

Custom Fields

COST CENTER

Alpha,Numeric,Special allowed

REFERENCE ID

Alpha,Numeric,Special allowed

Supplier Notification

Please select your method of sending a notification to the supplier. (Optional)

☐ Send Email ☐ Send Fax ☒ Send None

Clear

Submit



vNG Set-Up Options

AP Batch

vPayment AP Batch

vPayment AP Batch allows customers to transmit requests using secure file transfer and in the following formats: Standard, BIP, Lawson and NACHA. Follow the steps below for configuration.

One-Time Set-Up Activities

- 1. Client codes data file for AXP file specifications.
- 2. Client codes to set up Secure File Transfer(SFT) Mailbox to send and receive data files with AXP.

Ongoing Client Activities

- 1. Client processes payment run, sending a payment request file to AXP through SFT.
- 2. AXP receives payment request file and processes vPayment account number for each line via SFT.
- 3. AXP sends payment return file to customer with completed vPayment #s and any errors via SFT.
- 4. Client can track the transmission of files through the files dashboard feature of vPayment Online.
- 5. Client corrects any items as needed and reprocessing of data file occurs as needed (only fixed items).
- 6. Payment information is communicated to supplier.

File KEY		AP Batch With & Without Supplier Notification 4.7.0						
Required - Client Defined Fields		The SUPPLIER NOTIFICATION INDICATOR will indicate a client's use of required fields						
Required for Supplier Notification		With Supplier Notification: When sending the 0201 transaction record please be aware of required fields The 0301 record is used if you want to send an invoice record						
AMEX will provide in the Return File for Success		Without Supplier Notification: SUPPLIER NOTIFICATION INDICATOR must be set to N Please do not send 301 record type.						
AMEX will provide in the Return file as an Error (Issue in Return File)		The AP Batch process doesn't allow &, ", <, >, !, / characters in any of the fields, unless specified in the Formatting field. Not allowed will fail the file.						
Type	Attribute	LAYOUT	Length/Size	Start	End	Description	Formatting	Comments
0101 Header Record (Required Record)								
101	TRANS-CD	CHAR	4	1	4	"0101"	Hard Coded	REQUIRED
101	HEAD-DATE	DATE	8	5	12	File Header Date	CCYYMMDD	REQUIRED
101	SN Grouping Indicator	CHAR	1	13	13	Y Or S	Hard Coded	Supplier Notification grouping indicator. If Value is Y OR S, then the file will be considered for 'GROUP' and records will be grouped on the basis of supplier ID and Email ID together. Note: any other value apart from Y Or S is treated as 'NOGROUP'
101	FILLER	CHAR	887	14	900	Space Fill	Space Fill	



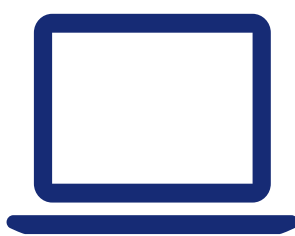
Additional Details

vNG Set-Up Options

Integrated

vPayment Integrated

Follow these steps for integrated configuration.



Step 1

Sign American Express non-disclosure agreement.

Step 2

Receive invitation link to American Express® Developer Portal.

Step 3

Register and create an account.

Step 4

Join kickoff call with American Express.

Step 5

Access sandbox environment and perform QA testing.

Step 6

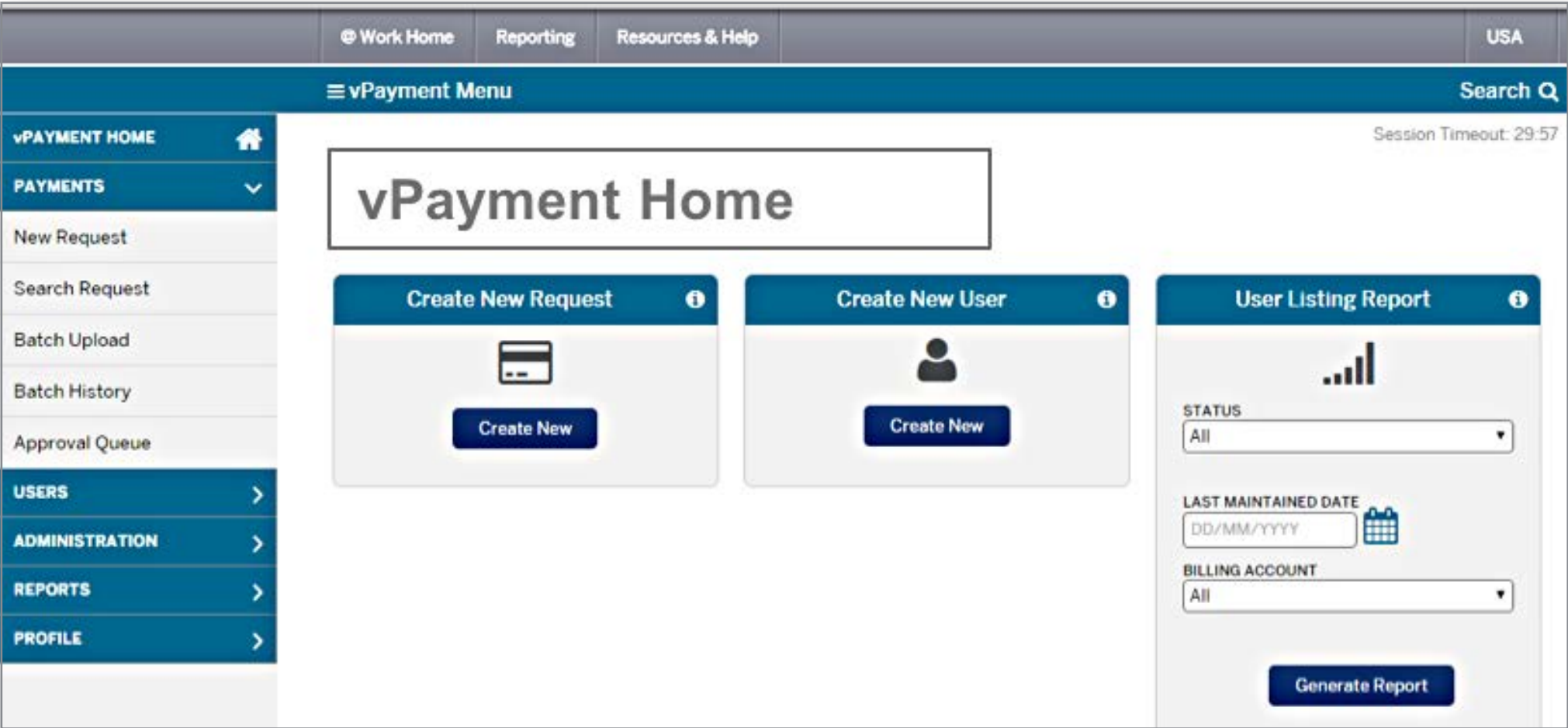
Access production environment.



Program Management

vPayment offers online tools to help clients more easily manage various program parameters, monitor program status, and even pay their bill.

vNG clients can access all program management activities from a single portal in @Work, simplifying the user experience for managing their vPayment program and reporting.



- Request new vPayment accounts
- Modify and delete existing vPayment accounts
- Check the status of existing vPayment accounts
- Create users and manage user permissions
- Pay their bill online (vNG only)
- Run vPayment program reports

Additional Details

@Work Reporting

vNG Program Management
& Reporting

vPayment Reporting Available within American Express @Work

All vPayment reports are easily accessible from American Express @Work, your online program management portal.

Pre-transaction



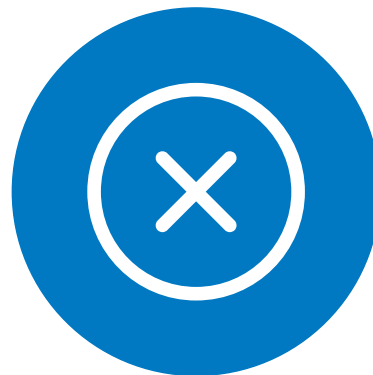


Exposure

Post-transaction



Details & Exceptions Details & Exceptions
(Non-Aggregated)

Transaction Management



Overages Disputes Declines



Customizing Reports

- Selecting Dates
- Filtering Reports
- Adding/Removing Data Elements
- Viewing & Formatting Reports

vPayment Reconciliation Data Options

The vPayment application provides various methods for clients to get reconciliation data based on the payment method and integration used. More than one option can be used.

Reconciliation Data Options	Definition	Delivery Method
GL 1076	Standard File contains all transactional data and settlement fields. Pay Daily—Generated 8-12 hrs after posting.	SFTP
@Work Reports	Customized Reports that can be emailed. Requires client coding to integrate into system(s)	Login Manual or email
Billing Support File (BSF)	A fixed-width file that contains transactional information. Information such as transaction date, transaction amount, merchant name, etc. will accompany each transaction in the BSF. The BSF contains the same type of data that is displayed on the paper or electronic billing statement a company would receive.	SFTP
VP1000.Standard	Standard file containing all transactional data and settlement fields. Has some basic customization and format intended to be already consumable by OTA's.	SFTP
Monthly Transactions – GL 1022 and GL 1025	Provides detailed charge transaction information on a monthly (billing cycle) basis. This file must be implemented as a single-market, single-cycle file.	SFTP



Billing Statement

Supporting Documentation

vPayment Billing Statement

AMERICAN EXPRESS

Remittance Account Number: 3785-936411-91000

AMERICAN EXPRESS vPAYMENT - BILLING STATEMENT

VNG BETA TEST BCA 5
VNG BETA TEST BCA 5
4315 S 2700 W
SALT LAKE CITY,, UT, 84148

Statement Date: 04/29/2015

Load Number: 000000
Remittance Account Number: 3785-936411-91000
Corporate ID: 309137

Account Summary

TERMS - PAYABLE IN FULL AS PER YOUR CORPORATE CONTRACT

Previous Balance	Charges (+)	Credits (-)	Other Charges (+)	Debit Adjustment (+)	Other Credits (-)	Current Due	Payments (-)	Debit Remittances for Credit Balances (+)
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

TERMS - PAYABLE IN FULL UPON RECEIPT PER CORPORATE CONTRACT

Payment Due Date: 04/29/2015

Past due	Total Due Payable in US Dollars By 04/29/2015
\$0.00	\$0.00

Account Aging Summary

Current Due	\$0.00
30 Days Past Due	\$0.00
60 Days Past Due	\$0.00
90 + Days Past Due	\$0.00

Historical Balance Summary

Month	Balance
March	\$0.00
February	\$0.00
January	\$0.00

vPayment Statement Contains

Important Account Information 4

FOR ASSISTANCE CONTACT OUR PROGRAM ADMINISTRATOR CUSTOMER SERVICE UNIT – TOLL FREE – 1-800-464-3603
SEND REMITTANCES TO AMERICAN EXPRESS AT: American Express CPS Remittance Processing 1801 NW 66th Ave, Suite 103C, Plantation, FL 33313-4571

RRID: 143070961
Page: 1 of 4



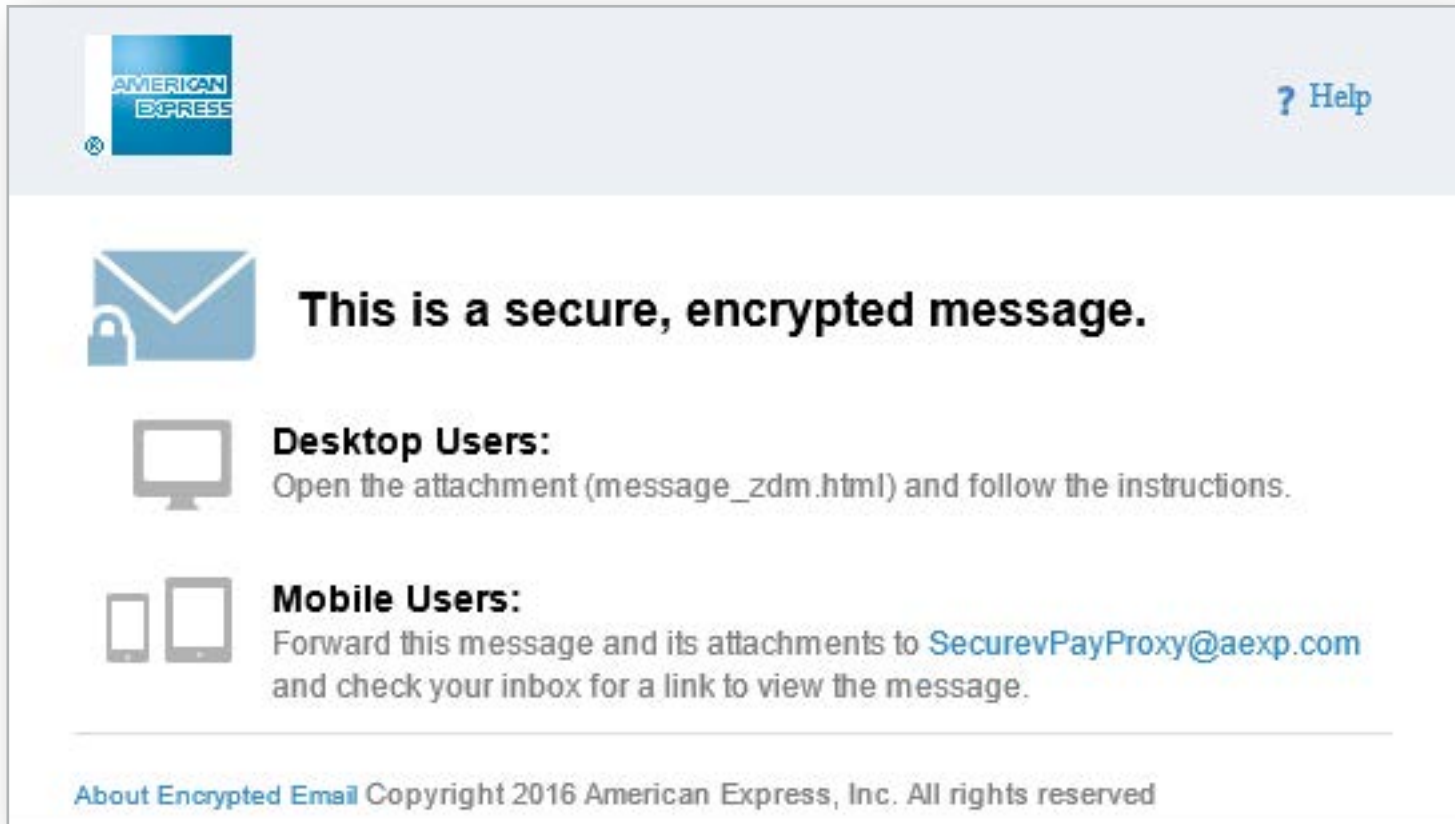
Additional Details

Supplier Notification: Email

Supporting Documentation

Email Notification

The supplier receives a secure email notification when an account number is ready for use.



E-mail Remittance Details

REMITTANCE ADVICE

You have been authorized for payment by:
JONES RONALDO
The following invoice(s) should be processed with the account number below in the amount of: \$ 45.00 USD

Supplier Supplier No.	TestSuppName TestSuppId	Supplier Contact Email Date Issued	jasmeet.singh3@aexp.com 05/13/2015 (MM/DD/YYYY)
--------------------------	----------------------------	---------------------------------------	--

Billing Account Name
Payment Amount \$ 45.00 USD
Account Number 370021062282916
Security Code 7204
Expiration Date 05/2020 (MM/YYYY)
Invoice ID TestInvoice
Type American Express
Billing Address B
CHD,CHD 116010



This is a one time account number. Please do not store the account number. All credits should still be processed with a Credit Memo.

Payment Description: Testing Batch Upload

Please note: This account number is only valid for this payment amount and the following date range: 10/09/2015 through 12/12/2015 (MM/DD/YYYY)

For additional information on using the account number for payment please log on to www.vpaymentaccess.com/supplierinfo.

Please Note: The information contained in this message may be privileged and confidential, protected from disclosure, and/or intended only for the use of the individual or entity named above.

Payment No.	PAYMENT_A123	Date Issued	09/22/2010
Contact/Phone	CHARLES FROST		3335559765
Email	CHARLES.FROST@REXPORT		

Supplier No.	SUPPLIER ID 551122
Supplier	SKY INC

Supplier Main Phone	2225554000
Supplier Contact	MARY CLOUD
Supplier Contact Phone	2225554444
Supplier Fax/Email	MARY.CLOUD@SKY

Payment Terms	Purchasing Card
Card Name	REXPORT VPAYMENT
Number	
Security Code	
Card Expiry Date	
Type	American Express
Card Billing Address	123 REXPORT AVENUE ANYWHERE 00000 0000

This is a one time card number please do not store the card number. All credits should still be processed with a Credit Memo

invoice #	Description	Payment #	Amount
ORDER 2		PAYMENT_A123	\$33.49
ORDER 3	MESSAGE TO SUPPLIER OR ORDER DETAIL LINE 1 MESSAGE TO SUPPLIER OR ORDER DETAIL LINE 2	PAYMENT_A123	\$33.40
ORDER 1	MESSAGE TO SUPPLIER OR ORDER DETAIL LINE 1 MESSAGE TO SUPPLIER OR ORDER DETAIL LINE 2 MESSAGE TO SUPPLIER OR ORDER DETAIL LINE 3 MESSAGE TO SUPPLIER OR ORDER DETAIL LINE 4 MESSAGE TO SUPPLIER OR ORDER DETAIL LINE 5 MESSAGE TO SUPPLIER OR ORDER DETAIL LINE 6	PAYMENT_A123	\$34.50

MGR
FOR SETTLEMENT
only valid for this payment amount and the credit card
card for payment please logon to
the credit card for the amount: \$101.39



Monitor your Progress.
Track Your Success.

Monitor your Progress. Track Your Success

Robust and dedicated reporting options for your vPayment program provide the visibility you need into all of your virtual transactions.

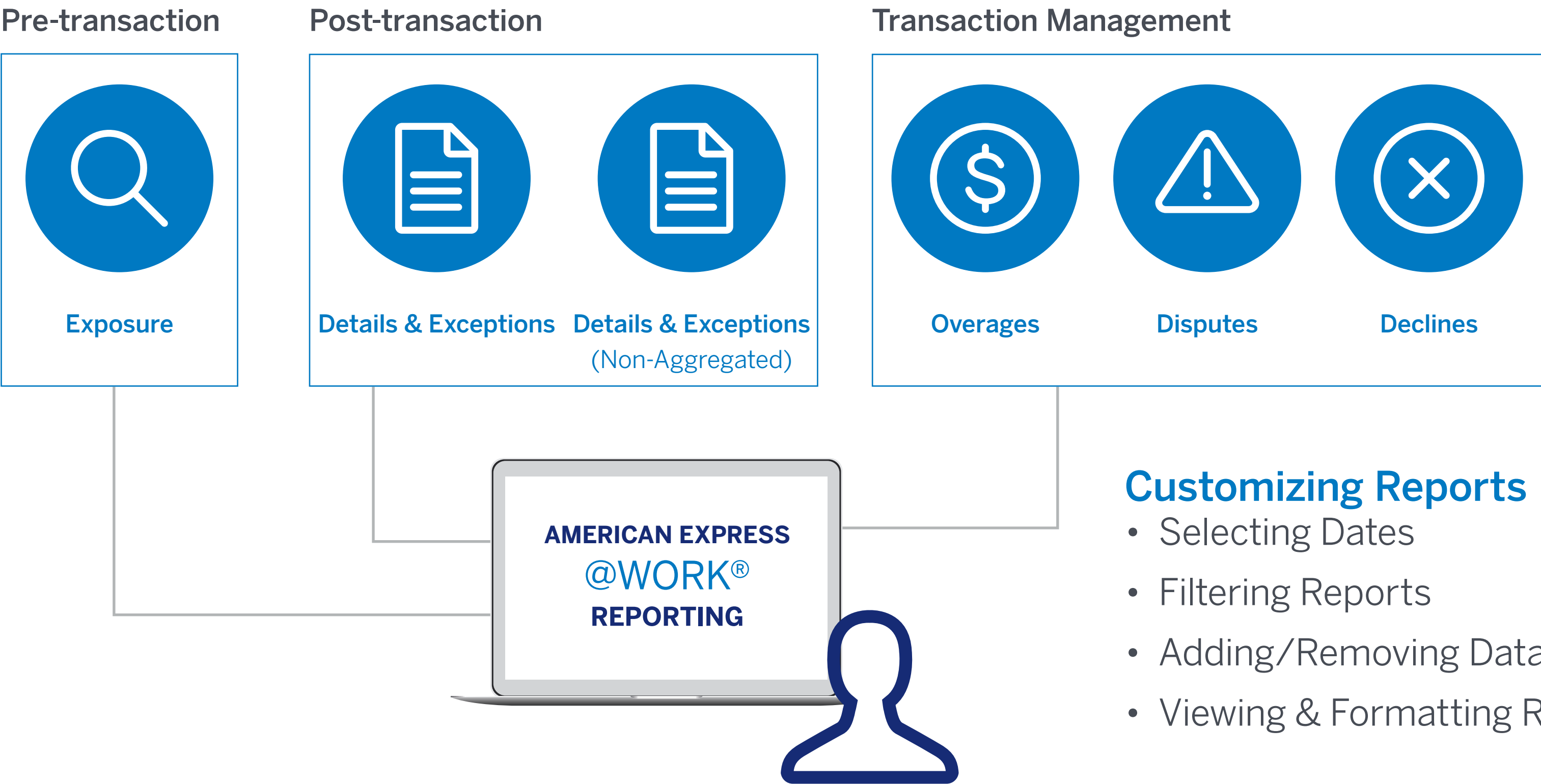
Your Objective:	vPayment Reporting Solution:
Audit and report on the remaining open balances for all active pre-authorizations for auditing and financial accounting	vPayment Exposure Report
Proactively monitor your vPayment transactions for compliance and audit tracking	vPayment Details and Exceptions Reports (Aggregated and non-Aggregated)
Monitor occurrences and cost of overages for auditing and compliance, and identify opportunities to improve your vPayment program	vPayment Overage Report
Review and investigate the status and details of existing disputed transactions (e.g. duplicate billing)	Disputed Transactions Report
Review and investigate the status and details of declined vPayment transactions (e.g. reason for decline)	Declined Transactions Report



Addressing All of Your Reporting Needs

Addressing All of Your Reporting Needs

All vPayment reports are easily accessible from American Express @ Work, your online program management portal.



Customizing Reports

- Selecting Dates
- Filtering Reports
- Adding/Removing Data Elements
- Viewing & Formatting Reports

Selecting Dates

Selecting Dates

Find the right set of transactions, quickly, with intuitive customization capabilities.

The Options:

Date Type: Quickly find records for your desired period by:

- Pre-Authorization Start or End Date
- Bill Date
- Charge Date
- Business Process Date

Date

Pre-Auth Start Date

Pre-Auth End Date

Bill Date

Charge Date

Business Process Date

Bill Date is the date your statement cycle closes. The selections below pertain to when the bill cycle(s) closed and not the dates of the transactions within that bill cycle, i.e. choosing Previous Month will return all transactions from your billing cycle(s) that closed last month. Select from the options below to run your report based on Bill Date.

Selection:

Predefined:

Previous Month

Custom Range:

21 April, 2015 - 5 May, 2015

Date Range:

- Select records using a predefined date range
- Enter a custom range (e.g. your billing cycle).

Frequently used pre-defined ranges include:

- Previous month
- Previous quarter
- Year-to-date

Tip:

To create a report that includes all of the transactions on your monthly statement, use the business process date and the first and last dates of your statement period.



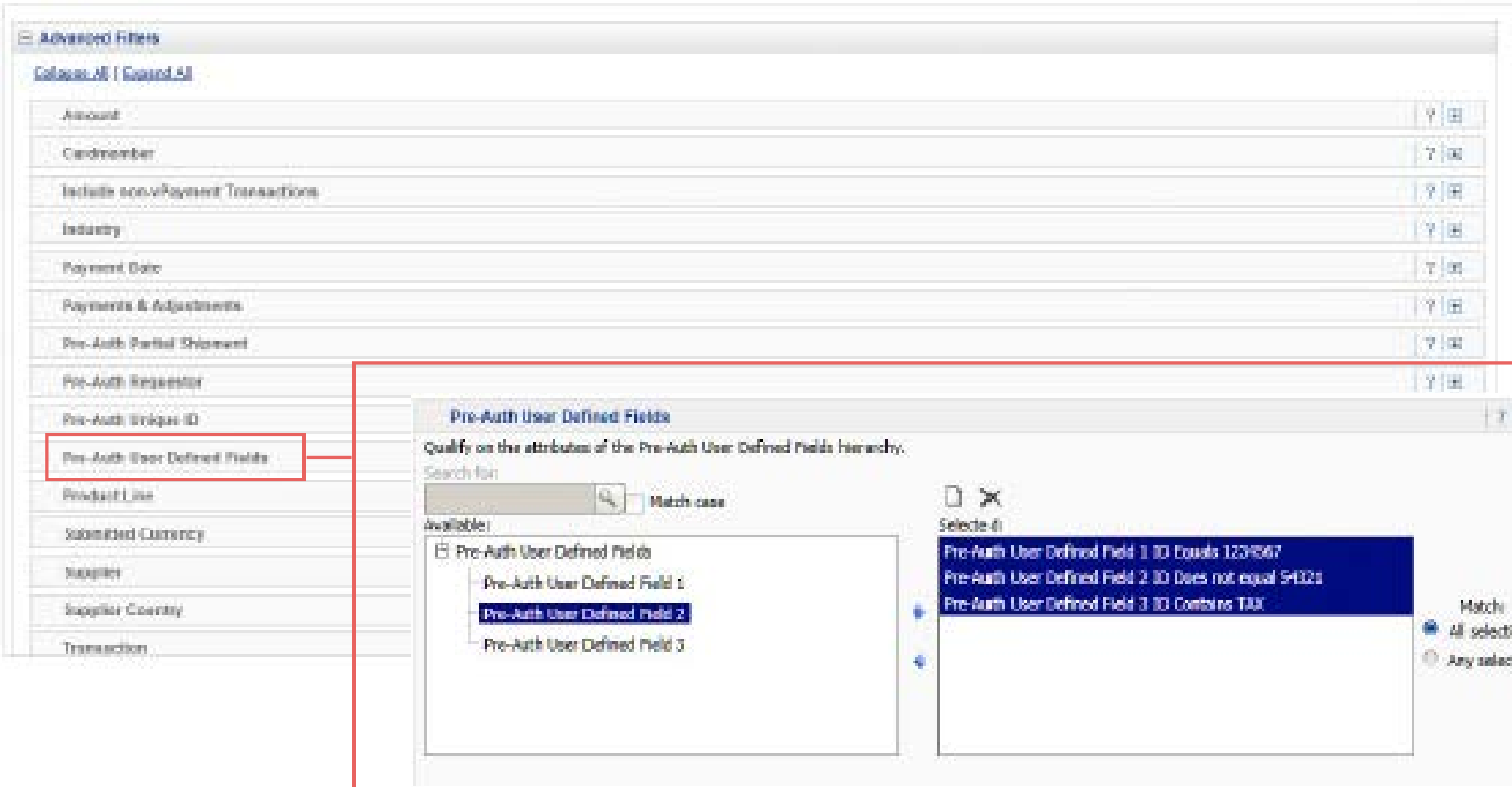
Filtering Reports

Filtering Reports

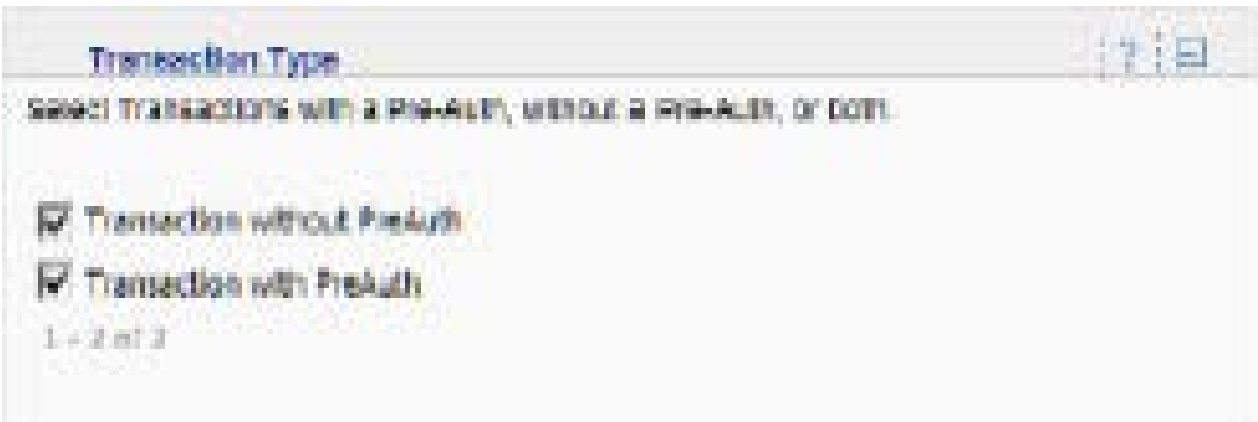
Set filtering limits to display only the transactions you want to see in your report.

The Options:

Find the specific data you need using multiple filtering options. Setup reports with complex searches just once, then save them for future use.



Advanced searching is available within some filters. In this example, multiple search operators find records matching values on three User Defined Fields.



Select only transactions without a pre-authorization to easily find exceptions.

Add and Remove Data Elements

Adding and Removing Data Elements

Add optional data elements to create reports with the ideal set of information for each of vPayment transaction.

The Options:

Categories:
Data elements are grouped by categories.

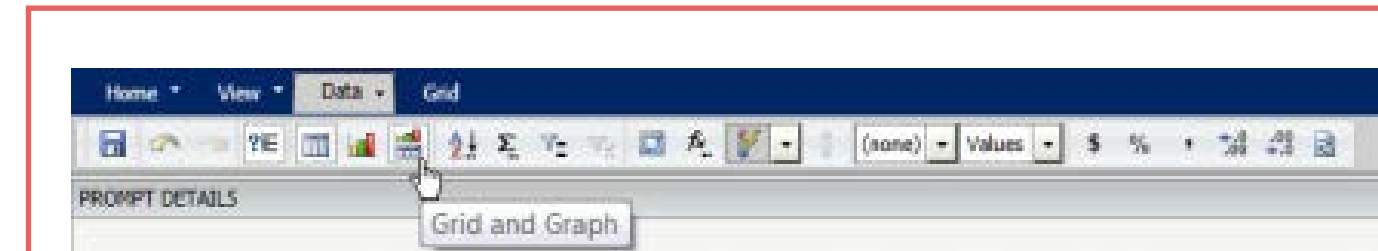
Simply click on a specific data element to add or remove it from a report. Pre-checked data elements are the default fields in the report.

Data Display Order:
Move data elements up or down in the window to have the display in the order you prefer.

Viewing and Formatting Reports

Customize the report easily from within the results screen.

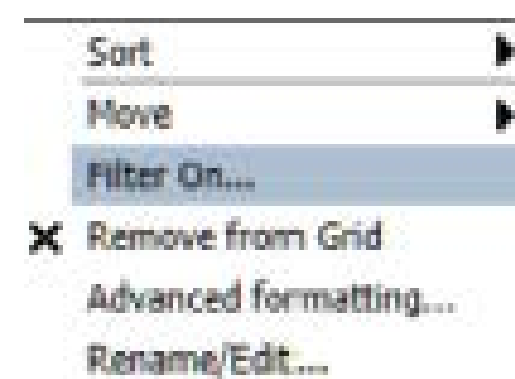
The Options:



■ Powerful formatting options:

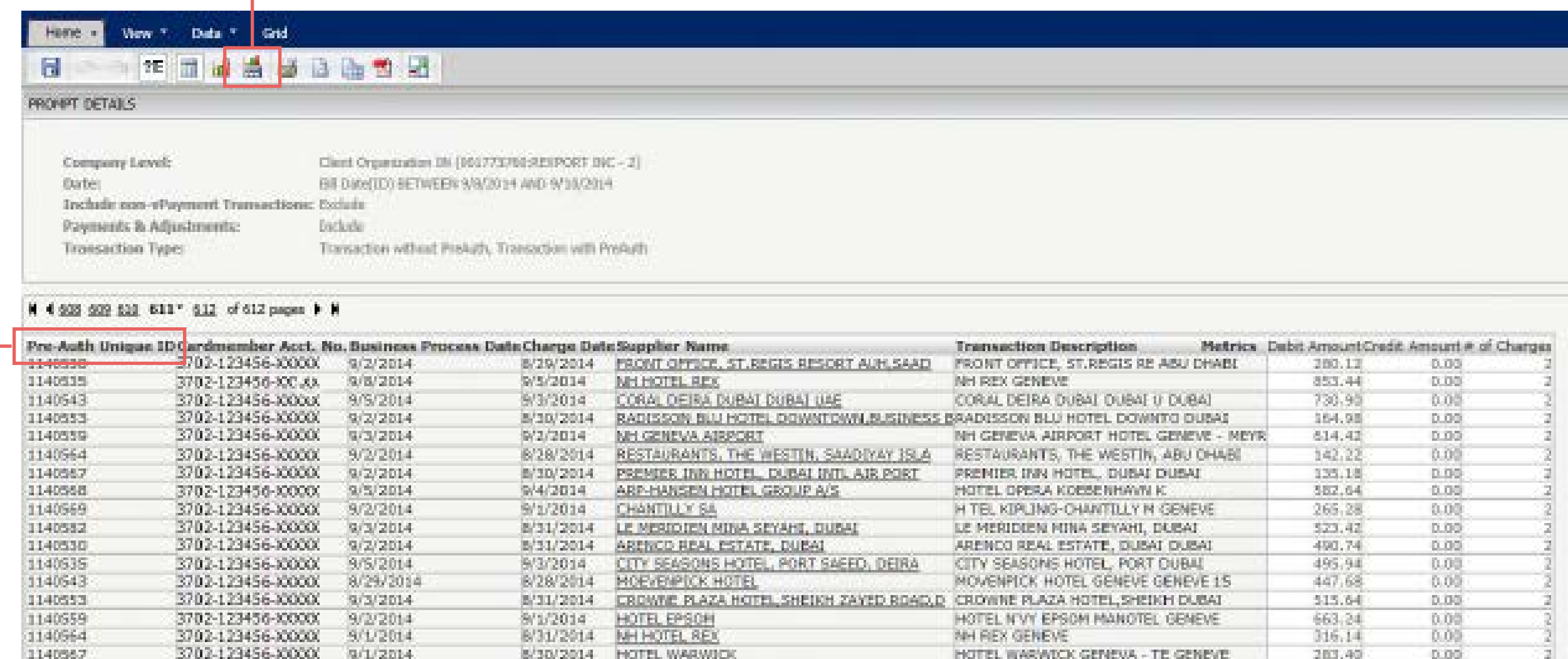
Sort, filter, calculate, and create charts using the top line menu bar.

Viewing and Formatting Reports



Column options:

Apply ad-hoc filtering, sorting, and column formatting by right-clicking column headers.



Tip:

All reports can be easily exported to an Excel workbook to further manipulate as needed, or exported as a CSV file for upload into another application.

Report: vPayment Exposure

Value: Identify suppliers with expiring authorizations and track significant remaining balances.

Pre-Authorization Information

Exposure Amount	Exposure %
125.68	100.00%
230.40	100.00%

Merchant Info

Exposure Amount and Exposure %: See remaining balances in terms of dollar amount and relative to the entire pre-authorized amount.

Financial Metrics

Pre-Auth End Date:

Pre-Auth End Date	11/26/2014
-------------------	------------

The screenshot shows the 'Amount' window. The left pane lists items, with 'Pre-Sale Amount' selected. The right pane, titled 'Subtotal', shows the value '\$0.00' for the 'Expense Amount transfer there is equal to'.

Exposure Amount Greater than or equal to *Value*

Filters allow you to focus on all exposures or just the ones that matter to your organization.

Tip:

Run this report weekly and sort by Pre-Auth End Date to proactively identify vPayments where action is required before they expire. Then either contact the requestor or the supplier to investigate, revise the expiry date, or close the transaction, as required.

	Optional Columns		
	<div><div></div><div><div>Calculations</div><ul style="list-style-type: none"># of Matched ChargesExposure %Exposure AmountMatched AmountPre-Auth Amount</div></div>	<div><div></div><div><div>Industry</div><ul style="list-style-type: none">Genesis IndustryGenesis Sub-IndustryMerchant Category Code (MCC)MCC No.MCC GroupStandard Industry Classif. (SIC)SIC No.SIC Division</div></div>	<div><div></div><div><div>Program Details</div><ul style="list-style-type: none">Cancel DateCard MarketClient OrganizationControl Acct. No.Control Acct (Levels 1–11)Control Acct NameControl Acct OwnerCompany NameProduct Line</div></div>
	<div><div></div><div><div>Card Member Details</div><ul style="list-style-type: none">Account StatusAccount TypeCard Member Acct. No.Card Member StatusFull NameProduct SubcategoryProxy Account #</div></div>	<div><div></div><div><div>Pre-Auth Details</div><ul style="list-style-type: none">Accounting (Fields 1–8)Custom (Fields 1–11)Merchant #Merchant CityMerchant NameMerchant State/CountryPre-Auth End DatePre-Auth Start DatePre-Auth Unique IDRequestor Name</div></div>	<div><div></div><div><div>Supplier Details</div><ul style="list-style-type: none">BrandChainChain NumberPre-Auth Supplier NameSupplier No.Supplier Address (1–4)Supplier CitySupplier CountrySupplier Federal Tax IDSupplier Legal NameSupplier State</div></div>
	<div><div></div><div><div>Client-Defined Hierarchy Details</div><ul style="list-style-type: none">Client-Defined DescriptionClient-Defined HierarchyClient-Defined Hierarchy Level</div></div>		
Report: vPayment Exposure			

Denotes default field column

Denotes recommended field column

AMERICAN EXPRESS

 Global Commercial Services

Report Overview

Report: vPayment Details & Exceptions

Description: View transactions with outstanding purchase order records and monitor pre-authorizations that have expired or not been used.

Value: Identify suppliers with expiring authorizations and track significant remaining balances.

The View:

Pre-Auth Information				Merchant Info			Financial Metrics			
Business Process Date	Charge Date	Pre-Auth Unique ID	Cardmember Acct. No.	Supplier Name	Transaction Description	Metrics	Debit Amount	Credit Amount	# of Charges	
Total							43,204.04	(72,142.94)	134	
7/16/2014	7/14/2014	1022188580000X	3702-680023-XXXX	HARRIOTT 31701 KEY BRIDGE	KEY BRIDGE ARLINGTON VA		564.98	0.00	2	
		1021587750000X	3702-680029-XXXX	HOLIDAY INN EXPRESS	HOLIDAY INN EXPRESS NEW ORLEANS LA		365.16	0.00	2	
		1022289360000X	3702-680031-XXXX	LA QUINTA INN	LA QUINTA INN RADFORD VA		133.02	0.00	2	
	7/15/2014	1021459480000X	3702-680009-XXXX	HAMPTON INN & SUITES	HAMPTON INN AND SUITES MU MURFREESBORO TN		133.20	0.00	2	
		1018091460000X	3702-680010-XXXX	HAMPTON INN & SUITES	HAMPTON INN AND SUITES MU MURFREESBORO TN		158.36	0.00	2	
7/17/2014	7/15/2014	1018201320000X	3702-680024-XXXX	HAMPTON INN & SUITES	HAMPTON INN AND SUITES MU MURFREESBORO TN		292.56	0.00	2	
		1020820250000X	3702-680023-XXXX	MONTELEONE HOTEL	HOTEL MONTELEONE N ORL 41 NEW ORLEANS LA		1,921.00	0.00	2	
		1022289740000X	3702-680029-XXXX	RESIDENCE INN CEDAR RAPID	RESIDENCE INN 956 CEDAR RAPIDS IA		461.20	0.00	2	
	7/16/2014									

Report: vPayment Details & Exceptions

Cardmember Acct. No.
3702-123456-XXXXX

Card Member Account Number:
Use this number to match transactions against your monthly billing statement.

Debit Amount
365.16

Debit Amount:
Confirm that the vPayment transaction amount matches the authorized amount.

Customization Options:

Pre-Auth Start Date: Pre-Auth End Date: Bill Date: Charge Date: Business Process Date

Business Process Date is the date that issuer received the transaction data from the supplier/vendor. This date may be different from the 'Charge Date' if the supplier submits the transaction on a date after the charge occurs (e.g. batch processing). Select from the options below to run your report based on Business Process Date.

Selection:

☐ Invoiced: Current Month

☒ Custom Range: 23 April, 2014 - 21 May, 2014

Business Process Date:
Filter by your statement dates to see which transactions will appear on your upcoming bill.

Tip:
Run this report on a monthly basis, at the end of each billing cycle, in order to verify individual transactions and check for exceptions.

Optional Columns

Calculations

- # of Charges
- # of Matched Charges
- Credit Amount
- Debit Amount
- Matched Amount
- Net Billed Amount
- Pre-Auth Amount
- Pre-Auth Partial Shipment Amount
- Submitted Currency Amount
- Submitted Tax Amount
- Tax Amount



- Address Fields 1–6
- City
- Postal Code
- State/Province



- Genesis Industry
- Genesis Sub-Industry
- Merchant Category Code (MCC)
- MCC Group
- MCC No.
- Standard Industry Classif. (SIC)
- SIC Division
- SIC No.
- Trans MCC No.



- Card Market
- Client Organization
- Company Name
- Control Acct. (Levels 1–11)
- Control Acct. Name
- Control Acct. No.
- Control Acct. Owner
- Product Line



- Client-Defined Description
- Client-Defined Hierarchy
- Client-Defined Hierarchy Level



- Account Status
- Account Type
- Cancel Date
- **Card Member Acct. No.**
- Card Member Cost Center
- Card Member Reference 1–2
- Card Member Status
- Full Name
- Product Subcategory
- User Defined Fields 1–6



- Bill Date
- Bill Month
- Bill Quarter
- Bill Year
- Billed Currency
- Business Process Date
- Charge Date
- Charge Month
- Charge Year
- Reference Number
- ROC ID
- Ship to Postal Code
- Submitted Currency
- Transaction Description 1–4
- Transaction Reference ID
- Transaction Type
- vPayment/Pre-Auth Details
- Maintained By
- Merchant #
- Merchant City
- Merchant Name
- Merchant State/Country
- Partial Shipment Flag
- Pre-Auth Authorization Code
- Pre-Auth End Date
- Pre-Auth Start Date
- Pre-Auth Unique ID
- Pre-Auth User Defined Fields 1–3
- Requestor Name



- Brand
- Chain
- Chain Number
- Supplier Address (Fields 1–4)
- Supplier City
- Supplier Country
- Supplier Federal Tax ID
- Supplier Legal Name
- **Supplier Name**
- Supplier No.
- Supplier Postal Code
- Supplier Reference
- Supplier State/Province

Include Pre-authorization fields to help identify who requested a charge and its authorization timeframe.

- Denotes default field column
- Denotes recommended field column

Report Overview

Report: vPayment Details & Exceptions (Non-Aggregated)

Description: View all vPayment transaction details and exceptions, with one row for each transaction. This report allows for the selection of recent activity, as well as historical data for the last 13 months.

Value: Provides details on all posted charges including a description and the supplier name. This report provides greater sorting flexibility than the aggregated version.

The View:

Pre-Auth	Account #	Pre-Auth Info	Merchant Info	Financial Metrics					
Pre-Auth Unique ID	Cardmember Acct. No.	Business Process Date	Charge Date	Supplier Name	Transaction Description	Metrics	Debit Amount	Credit Amount	# of Charges
1140530	3702-123456-XXXXX	9/2/2014	8/29/2014	FRONT OFFICE, ST.REGIS RESORT ALH SAAD	FRONT OFFICE, ST.REGIS RE ABU DHABI		280.12	0.00	2
1140535	3702-123456-XXXXX	9/8/2014	9/5/2014	NH HOTEL REX	NH REX GENEVE		853.44	0.00	2
1140543	3702-123456-XXXXX	9/5/2014	9/3/2014	CORAL DEIRA DUBAI DUBAI UAE	CORAL DEIRA DUBAI DUBAI U DUBAI		730.90	0.00	2
1140551	3702-123456-XXXXX	9/2/2014	9/30/2014	RADISSON BLU HOTEL DOWNTOWN BUSINESS C	RADISSON BLU HOTEL DOWNTOW DUBAI		164.96	0.00	2
1140559	3702-123456-XXXXX	9/3/2014	9/2/2014	NH GENEVA AIRPORT	NH GENEVA AIRPORT HOTEL GENEVE - MEY		614.42	0.00	2
1140564	3702-123456-XXXXX	9/3/2014	8/28/2014	RESTAURANTS, THE WESTIN, SAADIYAH ISLA	RESTAURANTS, THE WESTIN, ABU DHABI		142.32	0.00	2
1140567	3702-123456-XXXXX	9/2/2014	9/30/2014	PREMIER INN HOTEL, DUBAI INTL AIR PORT	PREMIER INN HOTEL, DUBAI DUBAI		135.18	0.00	2
1140568	3702-123456-XXXXX	9/5/2014	9/4/2014	ARP-HANSEN HOTEL GROUP A/S	HOTEL OPERA KOEBENHAVN K		582.64	0.00	2
1140569	3702-123456-XXXXX	9/2/2014	9/1/2014	CHANTILLY SA	H TEL KIPLING-CHANTILLY M GENEVE		205.20	0.00	2
1140582	3702-123456-XXXXX	9/3/2014	8/31/2014	LE MERIDIEN MIRA SEYAH, DUBAI	LE MERIDIEN MIRA SEYAH, DUBAI		323.42	0.00	2
1140530	3702-123456-XXXXX	9/2/2014	8/31/2014	ARENCO REAL ESTATE, DUBAI	ARENCO REAL ESTATE, DUBAI DUBAI		490.74	0.00	2
1140535	3702-123456-XXXXX	9/5/2014	9/3/2014	CITY SEASONS HOTEL, PORT SAIED, DEIRA	CITY SEASONS HOTEL, PORT DUBAI		495.94	0.00	2
1140543	3702-123456-XXXXX	9/29/2014	8/28/2014	MOVENPICK HOTEL	MOVENPICK HOTEL GENEVE GENEVE 15		447.68	0.00	2
1140553	3702-123456-XXXXX	9/3/2014	8/31/2014	CROWNE PLAZA HOTEL, SHEIKH ZAYED ROAD, D	CROWNE PLAZA HOTEL, SHEIKH DUBAI		515.64	0.00	2
1140559	3702-123456-XXXXX	9/2/2014	9/1/2014	HOTEL EPSOM	HOTEL N'YV EPSOM MANOTEL GENEVE		663.24	0.00	2
1140564	3702-123456-XXXXX	9/1/2014	8/31/2014	NH HOTEL REX	NH REX GENEVE		316.14	0.00	2

Report: vPayment Details & Exceptions (Non-Aggregated)

Cardmember Acct. No.
3702-123456-XXXXX

Card Member Account Number:
Use this number to match transactions against your monthly billing statement.

Debit Amount
365.16

Debit Amount:
Confirm that the vPayment transaction amount matches the authorized amount.

Tip:

Sort by Supplier Name to identify suppliers with the most or the fewest transactions. Use this information to identify opportunities to increase the use of vPayment with specific suppliers.



	Optional Columns		
	<div><div></div><div><div>Calculations</div><ul style="list-style-type: none"># of Charges# of Matched ChargesCredit AmountDebit AmountMatched AmountNet Billed AmountPre-Auth AmountPre-Auth Partial Shipment AmountSubmitted Currency AmountSubmitted Tax AmountTax Amount</div><div><div></div><div><div>Card Member Address</div><ul style="list-style-type: none">Address Fields 1–6CityPostal CodeState/Province</div></div><div><div></div><div><div>Industry</div><ul style="list-style-type: none">Genesis IndustryGenesis Sub-IndustryMerchant Category Code (MCC)MCC GroupMCC No.Standard Industry Classif. (SIC)SIC DivisionSIC No.Trans MCC No.</div></div></div>	<div><div></div><div><div>Program Details</div><ul style="list-style-type: none">Card MarketClient OrganizationCompany NameControl Acct. (Levels 1–11)Control Acct. NameControl Acct. No.Control Acct. OwnerProduct Line</div><div><div></div><div><div>Client-Defined Hierarchy Details</div><ul style="list-style-type: none">Client-Defined DescriptionClient-Defined HierarchyClient-Defined Hierarchy Level</div></div><div><div></div><div><div>Card Member Details</div><ul style="list-style-type: none">Account StatusAccount TypeCancel DateCard Member Acct. No.Card Member Cost CenterCard Member Reference 1–2Card Member StatusFull NameProduct SubcategoryUser Defined Fields 1–6</div></div></div>	<div><div></div><div><div>Transaction Details</div><ul style="list-style-type: none">Bill DateBill MonthBill QuarterBill YearBilled CurrencyBusiness Process DateCharge DateCharge MonthCharge YearReference NumberROC IDShip to Postal CodeSubmitted CurrencyTransaction Description 1–4Transaction Reference IDTransaction TypevPayment/Pre-Auth DetailsMaintained ByMerchant #Merchant CityMerchant NameMerchant State/CountryPartial Shipment FlagPre-Auth Authorization CodePre-Auth End DatePre-Auth Start DatePre-Auth Unique IDPre-Auth User Defined Fields 1–3Requestor Name</div><div><div></div><div><div>Supplier Details</div><ul style="list-style-type: none">BrandChainChain NumberSupplier Address (Fields 1–4)Supplier CitySupplier CountrySupplier Federal Tax IDSupplier Legal NameSupplier NameSupplier No.Supplier Postal CodeSupplier ReferenceSupplier State/Province</div></div></div>

Report: vPayment Details & Exceptions (Non-Aggregated)

- Denotes default field column
- Denotes recommended field column

Tip:
Include Pre-authorization fields to help identify who requested a charge and its authorization timeframe.

Report Overview

Report: vPayment Overage Report

Description: View transactions that exceed the issued purchase order amount, monitor spend compliance and check the frequency of overages.

Value: Identify and monitor suppliers with overages, including amounts and frequency.

The View:

Pre-Auth Information				Merchant Info		Financial Metrics				
Pre-Auth Unique ID	Requestor Name	Pre-Auth Start Date	Pre-Auth End Date	Merchant Name	Metrics	Pre-Auth Amount	Matched Amount	Overage Amount	Overage %	# of Matched Charges
102218858XXXXX	CF Frost	10/22/2014	12/22/2014	PREMIER INN HOTELS LLC		3,917.46	9,965.28	6,047.82	154.38 %	24
102218858XXXXX	CF Frost	10/15/2014	12/21/2014	POINT ORLANDO RESORT		1,513.86	1,691.84	177.98	11.76 %	5
102218858XXXXX	CF Frost	10/22/2014	12/22/2014	PHOENIX HOTEL		278.88	18,396.52	18,107.64	492.99 %	43
102218858XXXXX	CF Frost	10/7/2014								
102218858XXXXX	CF Frost	10/17/2014								
102218858XXXXX	CF Frost	10/9/2014								

Merchant Name

Use these fields to ID the

Overage Amount

Overage %

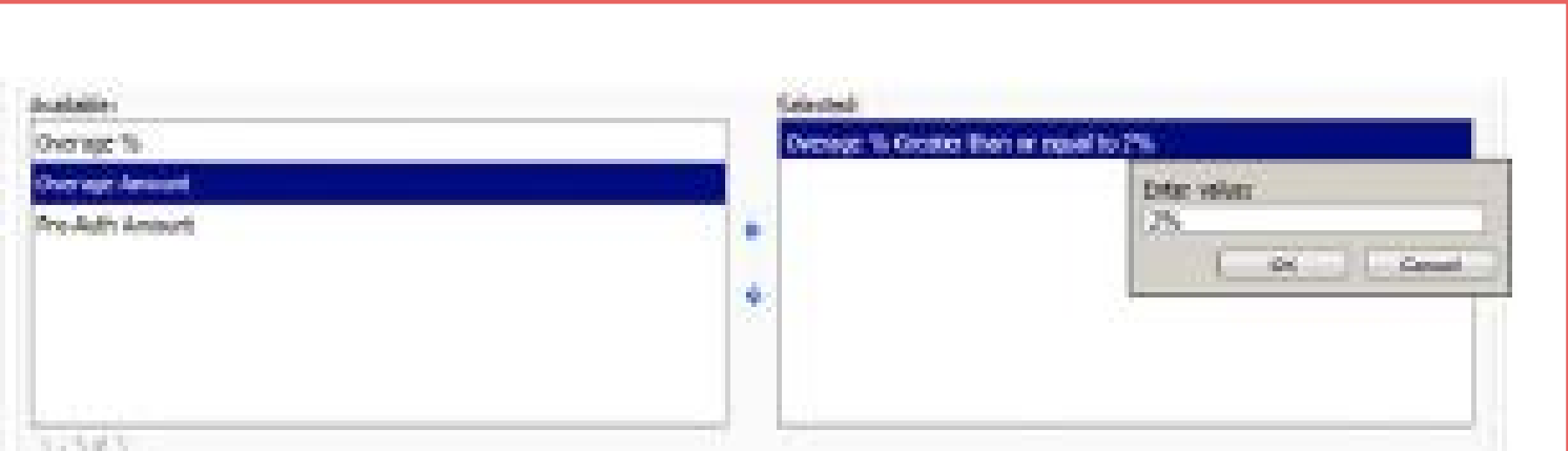
Merchant Name
PREMIER INN HOTELS LLC

Merchant Name:
Use these fields to ID the supplier who charged the overage and recognize frequent offenders.

Overage Amount	Overage %
6,047.82	154.38 %
177.98	11.76 %

Overage Amount & Overage %:
Utilize these fields to identify transactions where the dollar amount or percentage of the overage charge exceeds allowable parameters.

Customization Options:



Overage % Greater than or Equal to 2%:
Filter based on your program settings. If you allow for small overages, you can filter using those limits. Otherwise, filter based on zero percent to view any overage amounts.

Tip:
Run this report on a monthly basis, at the end of each billing cycle, in order to confirm that no transactions exceed the authorized limits. The report should usually come out with no data or with very small numbers.

Report: vPayment Overage

	Optional Columns		
	<div><div></div><div><div>Calculations</div><ul style="list-style-type: none"># of Matched ChargesMatched AmountOverage %Overage AmountPre-Auth Amount</div></div>	<div><div></div><div><div>Industry</div><ul style="list-style-type: none">Genesis IndustryGenesis Sub-IndustryMerchant Category Code (MCC)MCC No.MCC GroupStandard Industry Classif. (SIC)SIC No.SIC Division</div></div>	<div><div></div><div><div>Program Details</div><ul style="list-style-type: none">Cancel DateCard MarketClient OrganizationControl Acct. No.Control Acct (Levels 1–11)Control Acct NameControl Acct OwnerCompany NameProduct Line</div></div>
	<div><div></div><div><div>Card Member Details</div><ul style="list-style-type: none">Account StatusAccount TypeCard Member Acct. No.Card Member StatusFull NameProduct SubcategoryProxy Account #</div></div>	<div><div></div><div><div>Pre-Auth Details</div><ul style="list-style-type: none">Accounting (Fields 1–8)Custom (Fields 1–11)Merchant #Merchant CityMerchant NameMerchant State/CountryPre-Auth End DatePre-Auth Start DatePre-Auth Unique IDRequestor Name</div></div>	<div><div></div><div><div>Supplier Details</div><ul style="list-style-type: none">BrandChainChain NumberPre-Auth Supplier NameSupplier No.Supplier Address (1–4)Supplier CitySupplier CountrySupplier Federal Tax IDSupplier Legal NameSupplier State</div></div>
	<div><div></div><div><div>Client-Defined Hierarchy Details</div><ul style="list-style-type: none">Client-Defined DescriptionClient-Defined HierarchyClient-Defined Hierarchy Level</div></div>		
Report: vPayment Overage			

Denotes default field column

Denotes recommended field column

Tip:

Include pre-authorization fields to help view who requested a charge and identify anything that exceeds pre-authorized amounts.

AMERICAN EXPRESS

Global Commercial Services

Report Overview

Report: Disputed Transactions Report

Description: View transactions that exceed the issued purchase order amount, monitor spend compliance and check the frequency of overages.

Value: Identify and monitor suppliers with overages, including amounts and frequency.

The View:

Account #			Dispute Info							Financial Metrics		
Billing Acct. No. (Cardmember Acct. No.)	Proxy Acct. No.	AMEX Dispute ID	Dispute Current Status	Dispute Days Aged	Dispute Opened Date	Dispute Reason	Dispute Resolved Date	Charge Date	Metrics	Disputed Amount	Transaction Amount	Number of Disputed Charges
Total										815	17,808	19
374395534374782	3760211112808322	201541LSH	Closed	0	3/5/2015		3/5/2015	12/31/9999		40	11	1
		201541LSV	Open	43	3/5/2015	DUPLICATE BILLING, MORE THAN ONE CHARGE APPEARS	12/31/9999	12/31/9999		181	3,500	4
374395534374782	376021074808294	201541LSJ	Closed	0	3/5/2015		3/5/2015	12/31/9999		23	3	1
		201541LSK	Open	43	3/5/2015	DUPLICATE BILLING, MORE THAN ONE CHARGE APPEARS	12/31/9999	12/31/9999		92	4,000	4
374395534374782	376021090808775	201541LSL	Open	43	3/5/2015	CARDMEMBER WAS BILLED DIRECTLY BY SE	12/31/9999	12/31/9999		53	2,712	4
374395534374782	3760211112808322				3/5/2015		9999	12/31/9999				5

Dispute Current Status:
Verify whether the dispute is open or closed.

Dispute Reason:
Identify the rational for initiating the dispute

Disputed vs. Transaction Amount:
Review and compare the disputed amount against the full amount of the transaction.

Customization Options:

Dispute Case Status:

All statuses selected by default. Uncheck boxes to customize your report results.

All Dispute Cases...

☒ Open

☒ Closed

Dispute Case Status:
Use this filter to view only open or closed disputes.

Dispute Opened Date

Select from the options below to run your report based on the date the transaction dispute was opened.

selection:

☒ Predefined: Previous 12 Calendar Months

☐ Custom Range: 21 April, 2015 - 5 May, 2015

Tip: Run this report on a monthly basis, at the end of each billing cycle, in order to confirm that no transactions exceed the authorized limits. The report should usually come out with no data or with very small numbers.

	Optional Columns		
	<div><div><div>\$</div><div>Calculations</div><ul style="list-style-type: none">Disputed AmountNumber of Disputed ChargesTransaction Amount</div><div><div>!</div><div>Dispute Details</div><ul style="list-style-type: none">AMEX Dispute IDDispute Current StatusDispute Days AgedDispute Opened DateDispute ReasonDispute Resolved Date</div><div><div>🏢</div><div>Supplier Details</div><ul style="list-style-type: none">BrandChainChain NumberSupplier Address (1–4)Supplier CitySupplier CountrySupplier Federal Tax IDSupplier Legal NameSupplier StateSupplier No.Supplier Postal CodeSupplier ReferenceSupplier State/Province</div></div>	<div><div><div>☰</div><div>Program Details</div><ul style="list-style-type: none">Card MarketCard RegionClient OrganizationControl Acct (Levels 1–11)Control Acct NameControl Acct. No.Control Acct Owner</div><div><div>🏢</div><div>Industry</div><ul style="list-style-type: none">Genesis IndustryGenesis Sub-IndustryMCCMCC GroupMCC No.SICSIC DivisionSIC No.Trans MCC No.</div><div><div>> \$</div><div>Transaction Details</div><ul style="list-style-type: none">Charge DateCharge MonthCharge Year</div></div>	<div><div><div>✓</div><div>Pre-Auth Details</div><ul style="list-style-type: none">Accounting (Fields 1–8)Custom (Fields 1–12)Maintained ByMerchant #Merchant CityMerchant NameMerchant State/CountryPartial Shipment FlagPre-Auth Authorization CodePre-Auth End DatePre-Auth Start DatePre-Auth Unique IDRequestor Name</div><div><div>📄</div><div>Card Member Details</div><ul style="list-style-type: none">Account StatusAccount TypeCard Member Acct. No.Card Member StatusFull NameProduct SubcategoryProxy Account #</div></div>
Report: Disputed Transactions	<div><div>■ Denotes default field column</div><div>■ Denotes recommended field column</div><div><div>Tip:</div><div>Include the Pre-Auth Unique ID field in your report to help with locating each disputed transaction in your other financial systems.</div></div></div>		
	<div><div><div>AMERICAN EXPRESS</div><div>Global Commercial Services</div></div></div>		

Report Overview

Report: Declined Transactions Report

Description: Details all transactions that were declined at the time of processing.

Value: Helps the company to monitor how well the current configuration of vPayment control parameters are performing for the program.

The View:

Account Info			Decline Details				Amount
Account Status	Cardmember Acct. No.	Full Name	Reason for Decline	PSL List ID	PSL List Type-New	PSL Restriction Type	Metrics Declined Amount
Total							1,035
ACTIVE ACCOUNT	1234-567890-12345	CF FROST	ALL OTHER DECLINES	000001	MCC LIST	INCLUSION	137
					PSR LIST	INCLUSION	137
	1234-567890-12345	CF FROST	TRANSACTION LIMIT	000001	MCC LIST	EXCLUSION	100
			CAR RENTAL INDUSTRY BLOCK	000001		EXCLUSION	0
			MERCHANT CATEGORY CODE INCLUSION	000001		EXCLUSION	0
	1234-567890-12345	CF FROST	PROXY ACCOUNT EXPIRED	000001	PSR LIST	INCLUSION	0
			AUTH AMT EXCEEDS CURRENT PREAUTH	000001	PSR LIST	INCLUSION	0
	1234-567890-1234		INPUT CSC DOES NOT MATCH PROXY CSC	000001	PSR LIST	INCLUSION	0

Reason for Decline:
Identify the spend control parameter that triggered the decline.

Declined Amount:
View the amount that was attempted to be charged to the vPayment account number.

Customization Options:

Decline Date

Select from the options below to run your report based on the date the transaction was declined.

Selection

☐ Predefined:

Previous Month

☒ Custom Range:

1 October, 2009 - 30 April, 2015

Custom Date Range:
Use this filter to view recently declined transactions or a larger, historical transaction set

Tip:
Check this report monthly to track the quantity of declines and the investigate underlying reasons for any increases.

	Optional Columns		
	<div><div><div><div></div><div>Calculations</div><ul style="list-style-type: none">Declined Amount</div><div><div></div><div>Card Member Restriction Details</div><ul style="list-style-type: none">PSL ThresholdPSL List TypePSL Restriction TypePSL List ID</div><div><div></div><div>Supplier Details</div><ul style="list-style-type: none">BrandChainSupplier Address (1–4)Supplier CitySupplier Corporate Legal StatusSupplier CountrySupplier Federal Tax IDSupplier Legal NameSupplier NameSupplier No.Supplier State/Province</div></div></div>	<div><div><div><div></div><div>Industry</div><ul style="list-style-type: none">Genesis IndustryGenesis Sub-IndustryMCCMCC GroupMCC No.SICSIC No.</div><div><div></div><div>Program Details</div><ul style="list-style-type: none">Card MarketCard RegionClient OrganizationControl Acct (Levels 1–11)Control Acct NameControl Acct. No.Control Acct Owner</div><div><div></div><div>Client-Defined Hierarchy Details</div><ul style="list-style-type: none">Client-Defined DescriptionClient-Defined Hierarchy LevelClient-Defined Hierarchy</div></div></div>	<div><div><div><div></div><div>Transaction Details</div><ul style="list-style-type: none">Charge DateCharge MonthCharge Year</div><div><div></div><div>Pre-Auth Details</div><ul style="list-style-type: none">Accounting (Fields 1–8)Custom (Fields 1–12)Pre-Auth Unique IDProxy Account #</div><div><div></div><div>Card Member Details</div><ul style="list-style-type: none">Account StatusCardmember Acct. No.Cardmember StatusFull NameReason for Decline</div></div><div><div>Tip:</div><div>Include the customer pre-authorization details fields and the supplier name to help identify the nature of each declined transaction and which supplier was declined.</div></div></div>
Report: Declined Transactions			

■ Denotes default field column
■ Denotes recommended field column