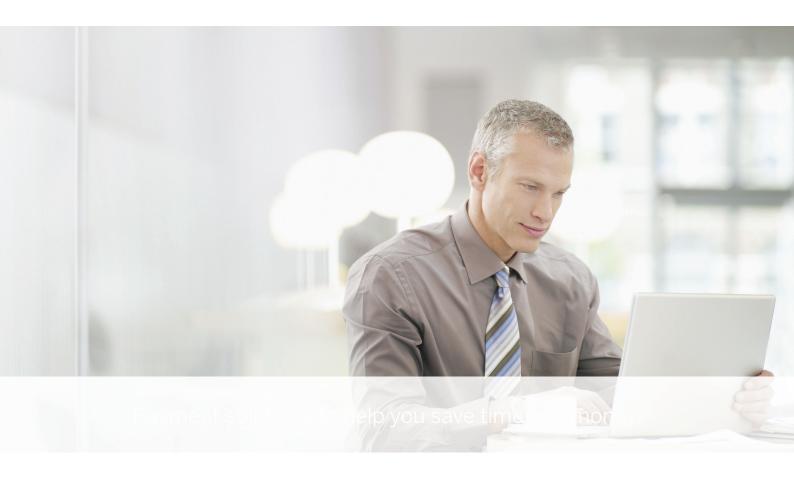




The American Express® vPayment Account

The virtual payment solution to pay for goods and services efficiently and securely.



The American Express vPayment Account increases the efficiency and security of payment processes and allows for transparent cost control. Simplified data reconciliation reduces the amount of paper documents and sources of errors resulting from manual processes.



The American Express® vPayment Account

Are you looking for a payment solution that is specifically geared towards efficiency and security?

The American Express vPayment Account reduces the administrative workload, fraud risks and accounting errors and offers improved expenditure control and a simplified data reconciliation process at the same time.



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The American Express vPayment Account

This payment solution is particularly suitable for business customers, travel organizers and online travel agencies to pay for bookings and services for individual people and amounts.

Increased efficiency

Thanks to vPayment you increase efficiency by:

- dispensing with complex, manual accounting processes,
- · benefiting from simplified reconciliation,
- · reducing sources of errors and correction runs.

Transparent cost control

In addition to the standard security controls, vPayment offers increased control by inputting individually defined parameters, for example:

- a predefined spending limit,
- · a specific validity period,
- individual expenditure details (e.g. cost center, cost type), which are assigned to the transaction.

Simplified data reconciliation

vPayment allows for a number of references to be recorded and transferred using the following methods:

- Data files, which contain all the references for the respective transactions and are available in different formats
- By integrating vPayment into existing company and standard ERP systems (e.g. SAP)



For crucial advantages in your company – thanks to increased efficiency and enhanced security.

Efficiency

By reducing the administrative workload and avoiding unnecessary paper documents and sources of error.

Cost control

Using customer-specific parameters to increase cost transparency and minimize fraud risk.

Data reconciliation

Based on individual customer references, which are recorded using parameters and provided in different forms for simplified data reconciliation.