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BTN ACADEMY:

SELECTING A TRAVEL PAYMENT PROVIDER

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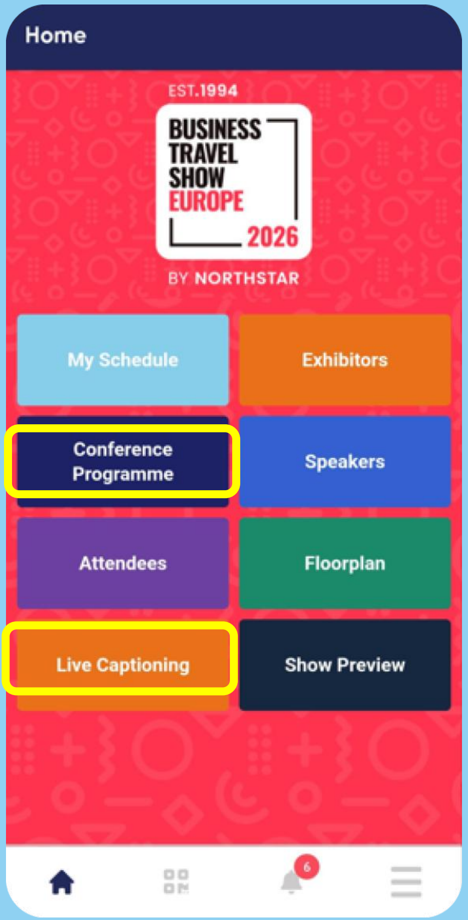
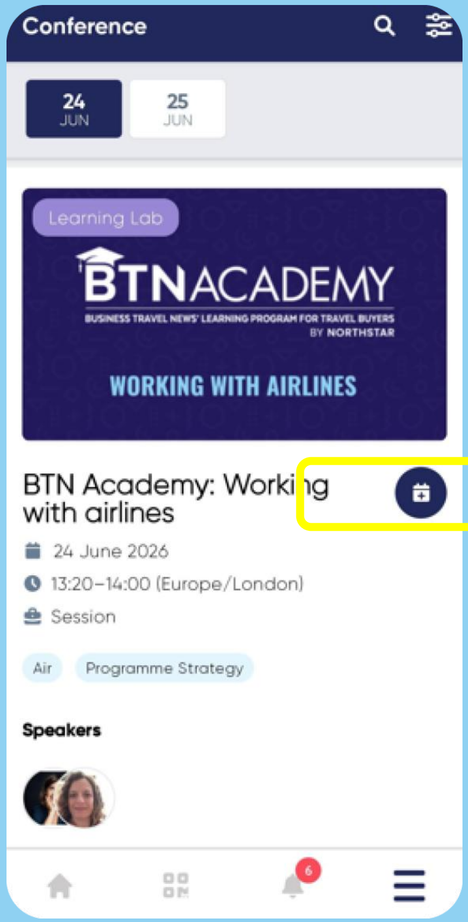
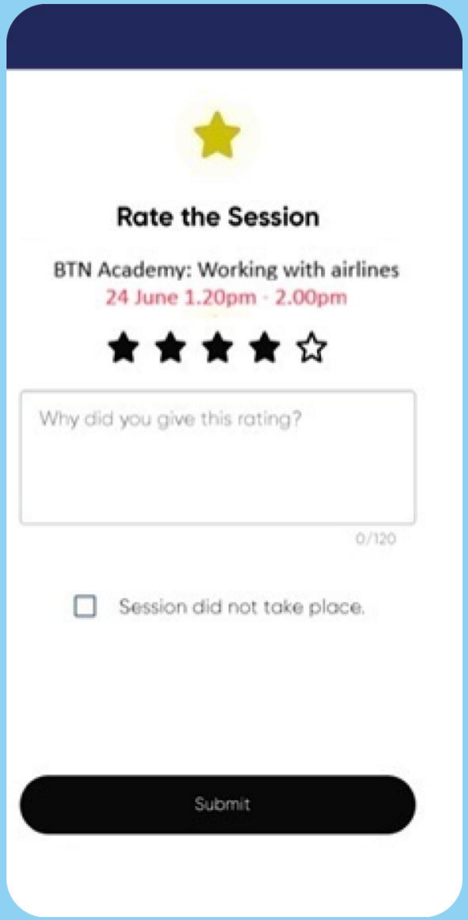
SESSION ESSENTIALS







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Agenda

Six sections, structured for fundamentals — with worked examples and decision tools.

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Why payment matters

Payment quietly decides what's possible in three areas at once.

Easier trip management

- Fewer out-of-pocket costs for travellers
- Less manual expense capture and chasing
- Smoother end-to-end booking journey
- Faster reimbursement cycles when needed

Stronger compliance

- Spend channelled through approved routes by default
- Policy enforced at the point of booking, not in audit
- Better visibility of off-policy spend, in near real-time
- Easier alignment with duty-of-care obligations

Better data

- Richer fields: cost centre, project, traveller ID
- Folio-level detail for hotel and ancillary spend
- Cleaner feed into expense and BI tooling
- Foundation for supplier negotiation and benchmarking

These three outcomes are the lens for every instrument we examine next.

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SECTION 02

The payment landscape

Six instruments — what they are and where each one earns its place.

Individual corporate cards

Issued to the traveller, who pays at point of sale and reclaims through expense.

TRIP EASE	DATA
MED	MED

COMPLIANCE
MED

Strengths

- Familiar to travellers; minimal change management
- Broad acceptance — works wherever cards are taken
- Personal-liability variants reduce company credit exposure
- Flexibility for ad-hoc or in-the-moment spend

Watch-outs

- Compliance depends on traveller discipline
- Out-of-pocket spend remains a friction point
- Data quality only as good as the expense submission
- Reconciliation is per-traveller, not per-trip

BEST FIT *Frequent travellers with reliable expense discipline; ad-hoc and ground spend categories.*

Company-paid corporate cards (central billing)

Cards issued to travellers but settled directly by the company with the issuer.

TRIP EASE	DATA
HIGH	MED

COMPLIANCE
MED

Strengths

- Eliminates traveller out-of-pocket exposure
- Faster, cleaner reconciliation at the programme level
- Easier to enforce limits and merchant category controls
- Single point of cancellation if a card is lost or compromised

Watch-outs

- Needs clear policy on personal use and recovery
- Treasury impact — company carries the float
- Controls must be designed in (not bolted on)
- Tax and benefit-in-kind treatment varies by country

BEST FIT *Programmes wanting traveller experience uplift and tighter spend control; mid-to-large populations.*

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Lodge / central travel accounts (BTA, AirPlus, UATP)

A single account billed centrally for travel booked through your TMC — typically air and rail, sometimes hotel.

TRIP EASE	DATA
HIGH	HIGH

COMPLIANCE
HIGH

Strengths

- Strong, structured data with rich travel-specific fields
- No traveller card needed for those categories
- Simple one-invoice reconciliation
- Excellent fit for guests, contractors and non-cardholders

Watch-outs

- Tied to the TMC channel — out-of-channel bookings bypass it
- Supplier and route coverage varies (esp. low-cost carriers)
- Less suited to on-trip and ancillary spend
- Currency and FX handling worth scrutinising

BEST FIT *High-volume programmes with strong TMC channel adoption; air and rail as core categories.*

Virtual cards

Single-use or controlled-use card numbers generated per booking, traveller or supplier — increasingly the direction of travel.

TRIP EASE	DATA
HIGH	HIGH

COMPLIANCE
HIGH

Strengths

- High control: amount, dates, merchant locked at issuance
- Rich data — booking reference, cost centre, traveller embedded
- Closes the gap on hotel folio reconciliation
- Excellent for guest travel, contractors, recruitment

Watch-outs

- Hotel acceptance still patchy in some chains and regions
- Front-desk education needed — staff sometimes refuse VCNs
- Integration with booking tool and expense is a project
- On-property incidentals still need a back-up method

BEST FIT *Hotel and guest travel; programmes prioritising data quality and folio-level reconciliation.*

Mobile wallets & embedded payment

A traveller-experience layer that sits on top of underlying instruments — Apple Pay, Google Pay, in-app pay in booking tools.

TRIP EASE	DATA	COMPLIANCE
HIGH	MED	MED

Strengths

- Lifts traveller adoption of approved channels
- Reduces card-not-present friction in many markets
- Adds an extra authentication factor at point of pay
- Surfaces card credentials inside booking/expense apps

Watch-outs

- Not a payment instrument in itself — sits over a card or account
- Acceptance still inconsistent at hotels and ground operators
- Reporting flows back through the underlying instrument
- Device dependency — lost phone is a continuity issue

BEST FIT *Programmes investing in traveller experience and booking-tool adoption.*

Cash & personal cards with reimbursement

The fallback path — traveller pays from personal funds and claims back through expense.

TRIP EASE	DATA	COMPLIANCE
LOW	LOW	LOW

Strengths

- Universal — works when nothing else does
- Necessary for some markets and supplier types
- Useful for very small or one-off spend
- No card issuance overhead

Watch-outs

- Maximum traveller friction — they front the money
- Weakest data: relies on receipt capture and traveller memory
- Compliance only enforced after the fact, in audit
- Tends to grow if other channels have gaps

BEST FIT *Edge cases and emergencies only — actively minimise its footprint over time.*

Mapping to your three goals

Use this matrix as a decision aid — and to spot where your current mix under-performs.

Instrument	Trip ease	Compliance	Data quality	Sweet spot
Individual corporate card	**Medium**	**Medium**	**Medium**	Ad-hoc / ground / ancillaries
Company-paid corporate card	**High**	**Medium**	**Medium**	Mid-large populations, controlled spend
Lodge / central account	**High**	**High**	**High**	Air & rail booked via TMC
Virtual card	**High**	**High**	**High**	Hotel, guests, contractors
Mobile wallet / embedded	**High**	**Medium**	**Medium**	Traveller experience uplift
Cash / reimbursement	**Low**	**Low**	**Low**	Edge cases only

KEY INSIGHT

Lodge accounts and virtual cards score top across all three goals — but only within their sweet spots. Outside those categories, you still need other instruments. The right answer is almost always a blend, not a single winner.

A worked example: typical programme mix

Mid-sized programme — frequent travellers, occasional travellers and visiting contractors.

Air & rail Lodge / central account	*Volume channel, strong data, no traveller card needed for guests/contractors*
Hotel & guest stays Virtual cards	*Folio reconciliation, control for non-cardholders, traveller-free billing*
Ground & ancillaries Individual corporate cards	*Flexibility in the moment — taxis, parking, working meals, last-minute extras*
Edge cases Cash / reimbursement	*Fallback for unusual markets or supplier types — actively minimise the footprint*

WEAK POINTS TO READ

Even a deliberate mix has gaps. Look for these:

- Ground transport data is rarely capture-ready
- Contractor compliance often slips outside the lodge account
- Hotel incidentals may bypass the virtual card
- Out-of-channel bookings leak to personal cards
- Low-cost carriers may not be in the lodge programme

Choosing your mix — the seven factors

Weight each factor against your own programme — the heaviest one should drive the next decision.

Traveller population
Frequent vs occasional, employee vs contractor

Geographic footprint
Local card acceptance, regional supplier norms

TMC & supplier fit
Integration depth, channel coverage

Expense tool match
Auto-reconciliation, feed quality, codings

Treasury & credit
Float, billing cycle, credit appetite

Reconciliation effort
Cost of matching folio → booking → expense

Fraud & duty of care
Visibility into traveller spend and location

Discussion prompt: Which factor weighs heaviest in your programme today — and is your current mix aligned to it?

Implementation watch-outs

Predictable, not deal-breakers — but they sink projects when ignored.

Supplier acceptance gaps

Especially virtual cards in some hotel chains and regions. Test with your top-volume properties first.

Reconciliation workload

Expect a temporary spike during transition. Plan the staffing — automate where data quality allows.

Traveller communication

Change lands or fails on adoption. Train, signpost, and make the easy path the compliant one.

Integration testing

Booking tool + payment + expense + GL — test the full data flow end-to-end before go-live.

Policy alignment

Update your travel and expense policy at the same time. Don't let policy lag behind capability.

Post-launch review

Plan a 90-day review of compliance and data quality. Calibrate before scaling further.

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SECTION 07

Sourcing & running the programme

From understanding instruments to selecting, contracting and rolling out a provider.

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Building a strong foundation

Align internally first — then settle who pays, who is liable, and how you're billed.

Cross-functional stakeholders

Travel payment rarely sits with travel managers alone — align early with:

- Finance, Treasury & Accounting
- Procurement & Internal Audit
- HR, IT and Risk / Security

Four core programme objectives

1. **Process efficiency & compliance**
   Cleaner expense workflows, channel compliance, less fraud
2. **Improve financial terms**
   Consolidated spend, rebates, cash flow, easy reconciliation
3. **Enhance data visibility**
   Actual spend, supplier usage, negotiation & audit support
4. **Improve traveller productivity**
   Fewer out-of-pocket costs, digital receipts, less FX friction

LIABILITY & BILLING — THREE INDEPENDENT CHOICES

Who is liable

Corporate — company pays, carries risk
Individual — employee pays, lower exposure
Joint & several — hybrid, switches after a period

How you're billed

Company bill / company pay — best rebates
Individual bill / company pay — lower admin
Individual bill / individual pay — late-pay & rebate risk
Hybrid / strip billing — mix by category

B

Evaluating your needs

Define requirements before sourcing — scope, geography and data.

Programme scope

- Number of travellers
- Travel frequency
- Spend by category
- Geographic distribution

Multinational factors

- Local regulations & privacy laws
- Currency & card acceptance
- Data consolidation across regions
- May need multiple providers

Data & reporting

- Spend by category & supplier
- Department / traveller segments
- Multi-currency reporting
- ERP & expense integration

Remember: payment data reveals actual spend, which often differs from booking data.

C

Running the RFP

A structured path to selecting the right payment partner.

1

Define requirements

Card volume, geographic coverage, integration needs, liability structures, reporting.

2

Set selection criteria

Merchant acceptance, reporting, technology integration, service model, financial incentives.

3

Evaluate vendors

Global support, data tools, security standards, account management, training & implementation.

Tip: write requirements from the evaluation criteria backwards, so scoring is objective.

D

Negotiating the programme

Three levers to settle before you sign.

Fees

- Annual card fees
- Foreign transaction fees
- Reporting-tool fees
- Late-payment & ATM fees

Rebates & incentives

- Tied to annual spend
- Reward faster payment
- Scale with transaction size
- Sensitive to delinquency

Contract terms

- Length (often 3-5 years)
- Implementation timelines
- Service-level agreements
- Fraud protection

Commercial card programmes commonly bundle rebates against spend, speed and size — model the trade-offs.

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Recap: what we covered

Three lenses, six instruments, one deliberate mix.

Three lenses

- **Easier trip management**
- **Stronger compliance**
- **Better data**

Six instruments

- Individual corporate cards
- Company-paid corporate cards
- Lodge / central accounts
- Virtual cards
- Mobile wallets / embedded pay
- Cash / reimbursement (fallback)

One mix

Your job isn't to pick a winner — it's to design the blend.

1. Audit current footprint by category
2. Diagnose the single biggest gap
3. Decide the next move — one at a time

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Your next action

One concrete thing to do in the next 30 days.

1

Audit

Map your current payment footprint by spend category and traveller type.

2

Diagnose

Identify the single biggest gap — where compliance or data is weakest.

3

Decide

Make that gap the focus of your next payment decision. One move at a time.

Payment is a programme lever — not a back-office task.

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Questions & Discussion

Open floor — and a chance to compare notes across programmes.

Thank you.