



BTN Academy: Selecting a travel payment provider



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Selecting a travel payment provider

1



Overview of how payments are orchestrated

2



CASE STUDY

Streamlining Travel Payments at BASF

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What matters when selecting a payment partner

4



The future of corporate travel payments and experiences

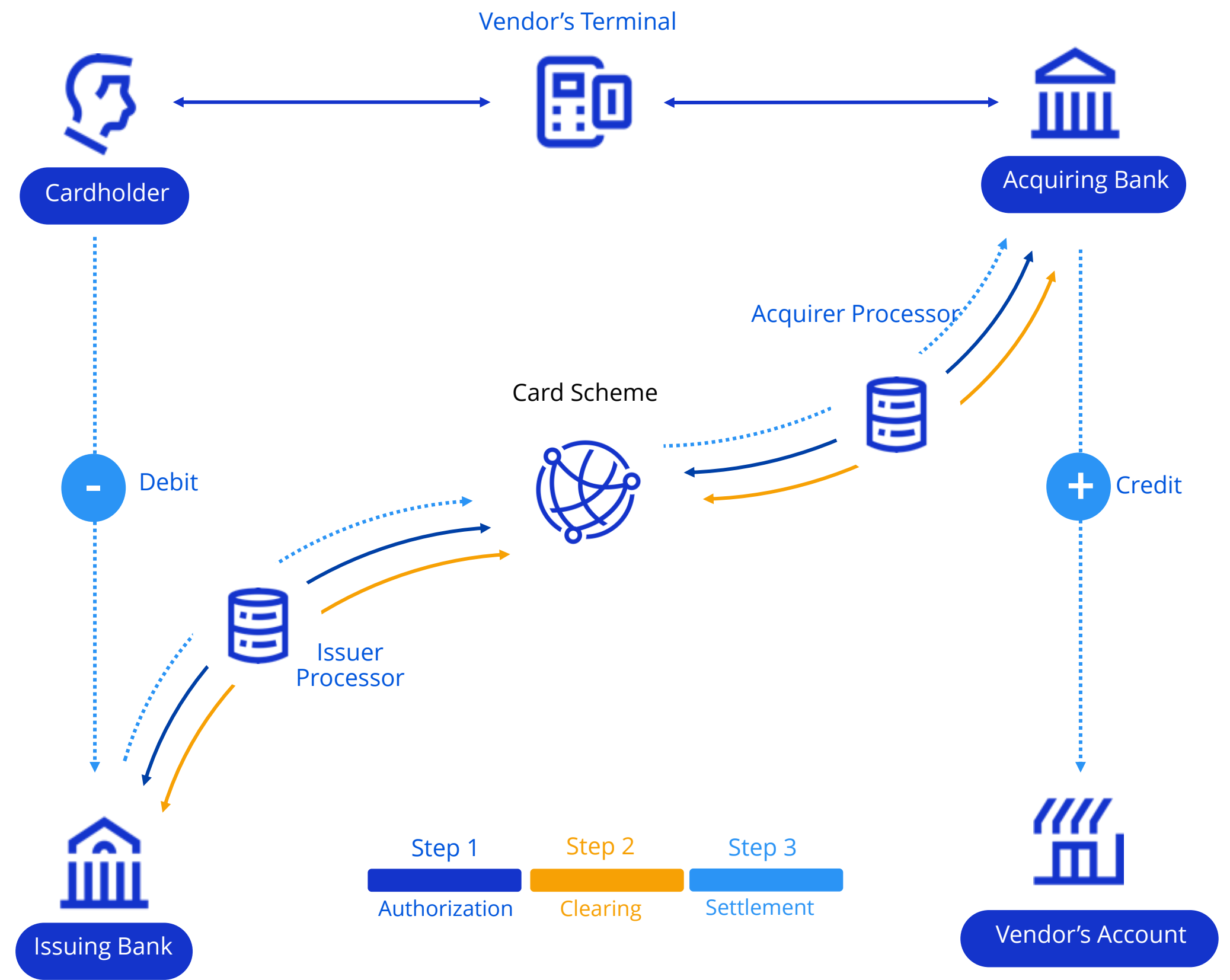
Overview of how payments *are orchestrated*



Powering card transactions

- Card payment flow overview

The Card Scheme facilitates secure, efficient payments by connecting cardholders, merchants, and banks, ensuring seamless transactions worldwide



Global Payment Infrastructure Provider



Core Network Functions

- Provides global, secure, reliable infrastructure.
- Sets and enforces industry standards.
- Ensures regulatory compliance.
- Detects and mitigates fraud risks.



Ecosystem Innovation

- Drives contactless & digital payment innovation.
- Expands global acceptance.
- Builds trust & cardholder protection.
- Fosters financial inclusion partnerships.
- Leads in security and tokenization.
- Drives industry advocacy and collaboration.

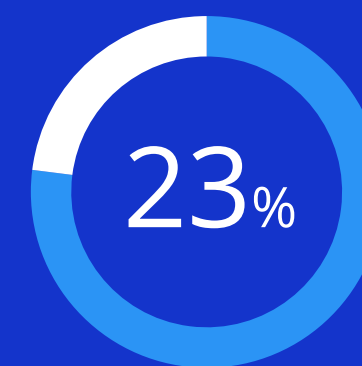


No single solution covers all business travel spending

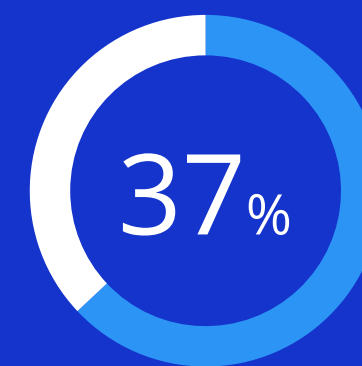
Business travel spending uses a mixture of payment methods: corporate cards, personal cards, supplier bill-back, bank transfers, etc.

This mix is due to corporate, management, and employee habits, which results in:

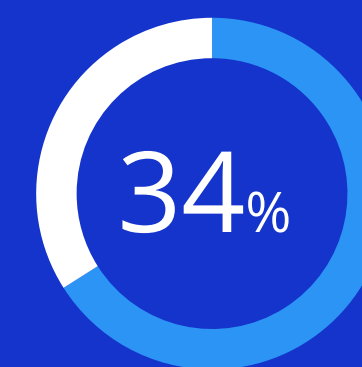
- ✘ Lack of clear visibility & control of spending
- ✘ Inefficient process of expense management
- ✘ Weakened compliance with travel policy
- ✘ Missed opportunities



still rely on manual expense and reconciliation processes like MS Excel



of frequent travellers have access to corporate cards



have reviewed their payment providers in the last 12 months

Sources: (1) Research commissioned by Visa and conducted by BTN Group Europe Research examined corporate travel payment practices across Europe. The study surveyed 173 professionals, including travel managers, procurement managers responsible for travel, and finance managers responsible for travel, during June and July 2024.

Streamlining Travel Payments *@BASF*



CASE STUDY

Streamlining Travel Payments: BASF's new approach

CASE STUDY



Payment subjects moved to BTM

- ✓ Travel payment responsibility moved to BTM
- ✓ BTM assessed current providers and systems
- ✓ Multiple stakeholders involved
- ✓ Goals: consolidate, simplify, improve experience
- ✓ Global travel payment environment evaluated

Card Programs

- One global Corporate Card provider, 8 local agreements
- Payment options/liability vary by region
- 2 global Lodge Card providers

Geographies

- EMEA: centralized payments for airfare; credit cards for hotel/car
- North America: All expenses on credit cards
- APAC & LAC: Mix of centralized payments and credit cards

Streamlining Travel Payments: BASF's new approach

CASE STUDY

| | Designing the strategy | Implementing the strategy |
|-----------------|--|---|
| Collaboration | BTM and corporate finance partner to review and strategise responsibilities and timelines | Regional BTM teams guide local adoption and secure commitment from internal & external stakeholders |
| Core activities | <ul style="list-style-type: none"> • Consolidate providers data • Standardise options & identify quick wins • Ensure integration with IT systems • Simplify processes for employee accessibility | <ul style="list-style-type: none"> • Launch global RFP and align implementation with the new travel (TMC) provider • Contracts, account setup & data integration are managed centrally (minimal participation from local teams) |
| Governance | <ul style="list-style-type: none"> • Set minimum standards and process guidelines for solutions | Markets not adopting global solutions handle contracts, accounts, and integrations locally |



Streamlining Travel Payments: BASF's new approach

CASE STUDY

Achievements

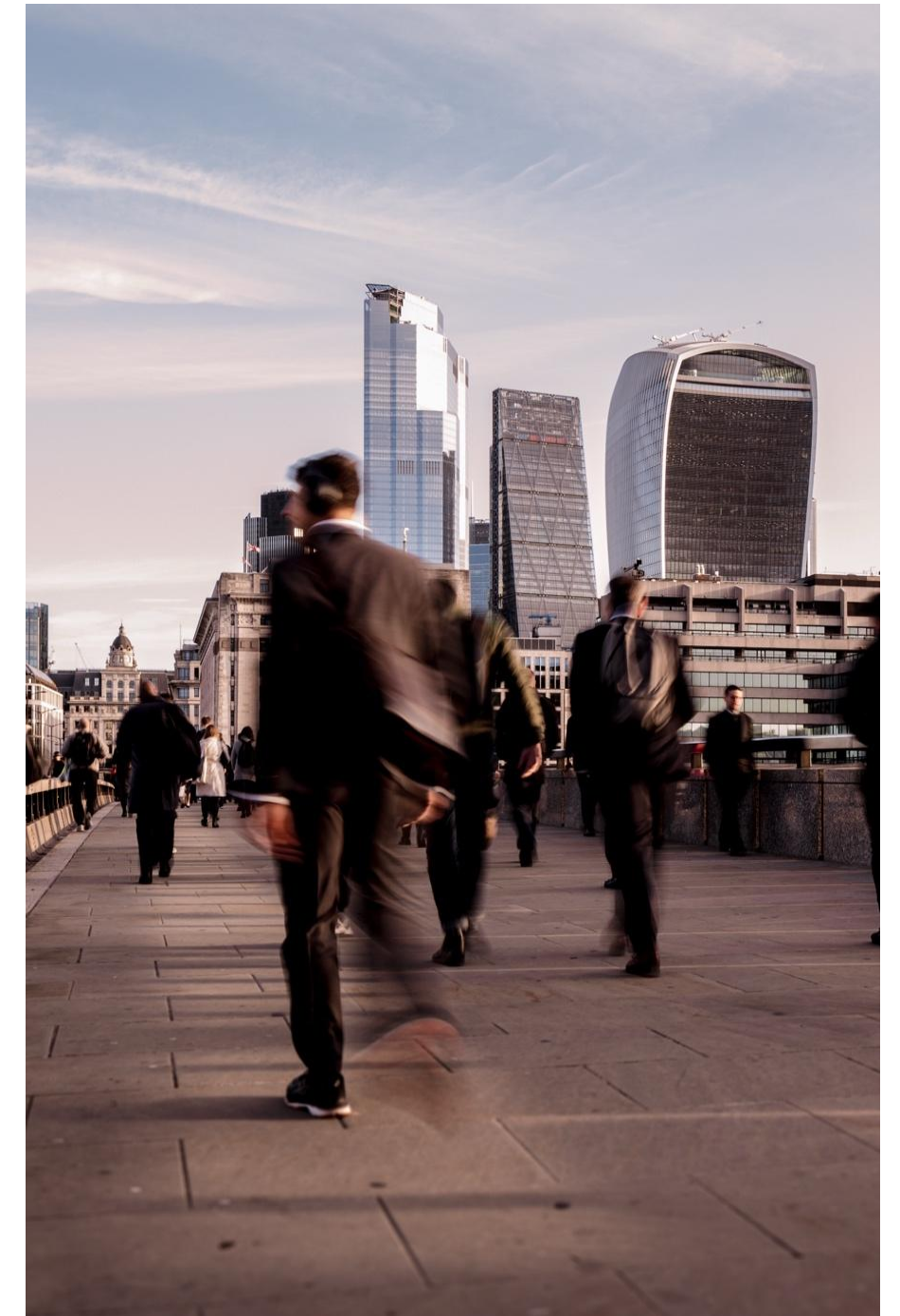
- Reduced corporate card providers: 9 → 2
- Consolidated lodge card providers: 6 → 3
- Centralised travel payments in all markets
- Improved travel spend visibility
- Lowered hotel/car rental leakage

Challenges

- Global card provider withdrew from some markets
- One Lodge Card provider exited markets

Next steps

- Expand unified payment system to more markets
- Streamline card application/approval (Service4You)
- Integrate payment data into BASF data lab
- Evaluate need for a new RFP



What matters when selecting *a travel payment provider*



And we asked...

% of corporates ranking these features in their top 3 for payment providers.



Sources: (1) Research commissioned by Visa and conducted by BTN Group Europe Research examined corporate travel payment practices across Europe. The study surveyed 173 professionals, including travel managers, procurement managers responsible for travel, and finance managers responsible for travel, during June and July 2024.



Drives the adoption

- Consistent program coverage for international operations
- Broad card acceptance worldwide for all types of spend
- Fit for all categories of travellers and categories of spend (pre-booked, on-the-road, ad-hoc)



Additional benefits

- Quality of Insurance & emergency assistance
- Incentives for the business
- Merchant & Partner offers for employees (lounge, conciergerie, etc.)



Robust integration & flexible operations

- Embedded with existing company systems
- Flexible billing options to suit organisational needs
- Maintains and leverages existing banking relationships
- Powerful data analytics and reporting tools



Innovates to drive your efficiency

- An intuitive solution, with a simple interface & automated processes (ie: onboarding)
- Business & end-user experience
- Ability to manage and consolidate all spend categories, beyond T&E

Your ideal travel payment partner should...



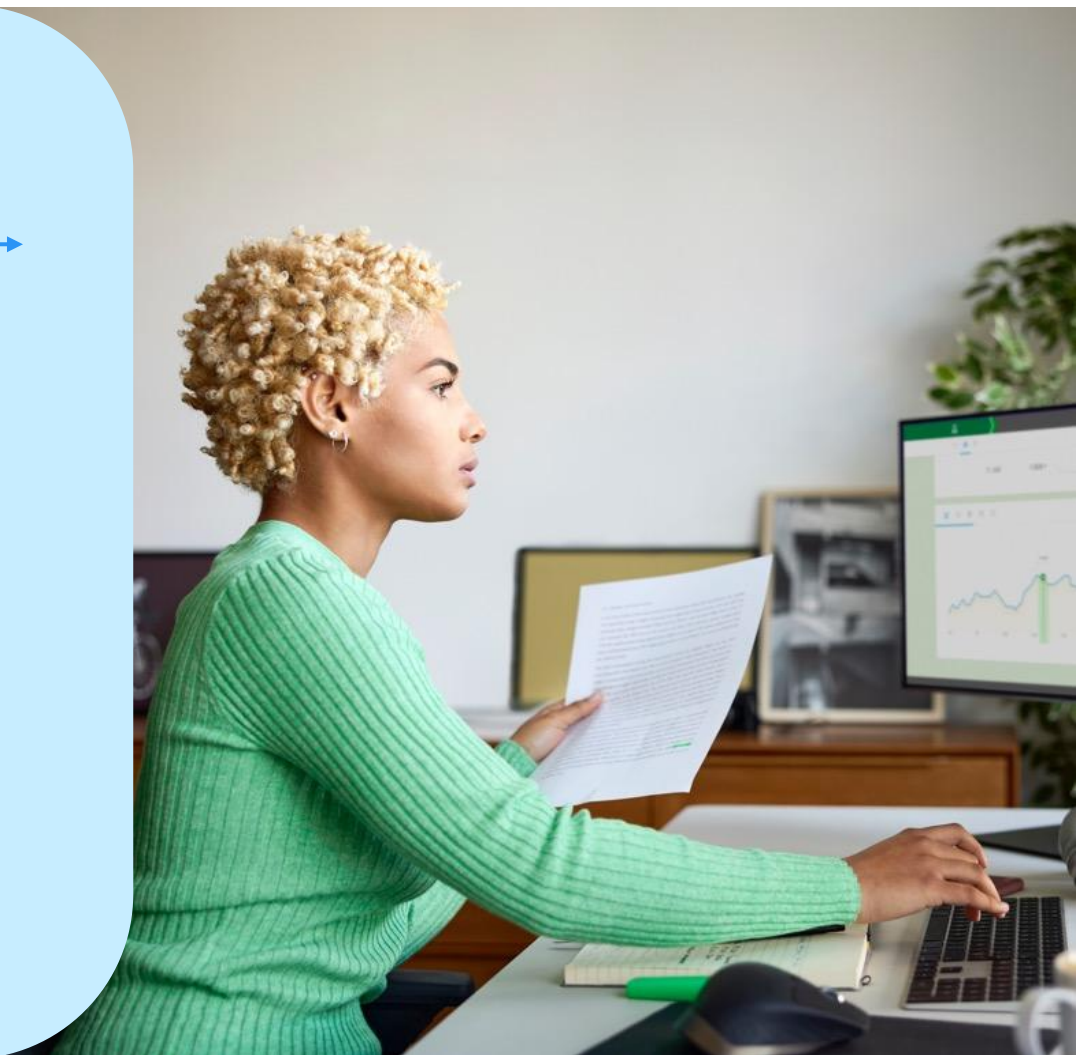
- ✓ Put you first
- ✓ Adapt to your needs



- ✓ Innovate to drive your efficiency
- ✓ Align their strategic goals to yours



- ✓ Support your sustainability efforts
- ✓ Enable you to reach global ambitions



The right payment solutions will create opportunities for –

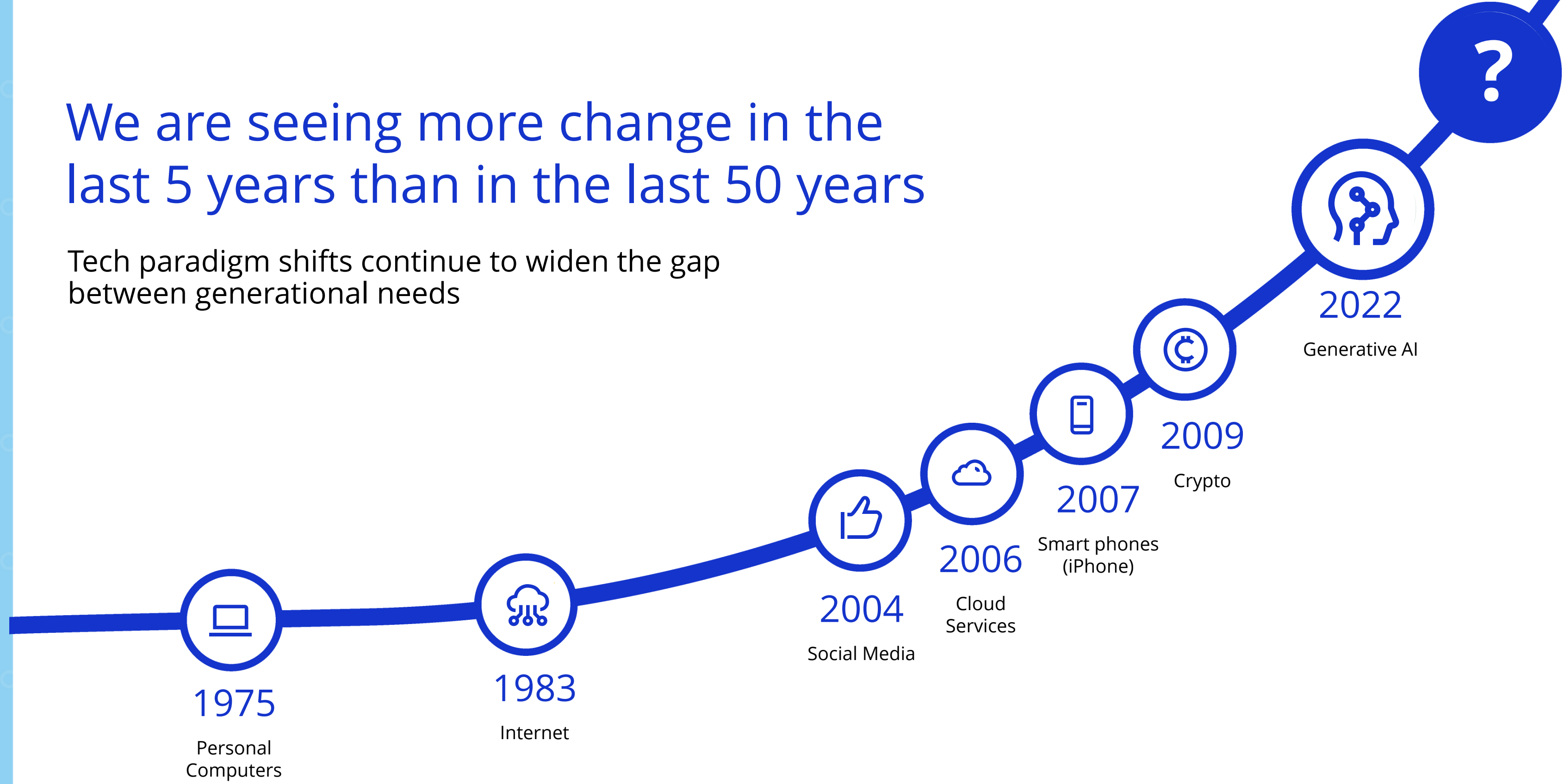
GROWTH | AGILITY | SUCCESS

The future of travel *payments & experiences*

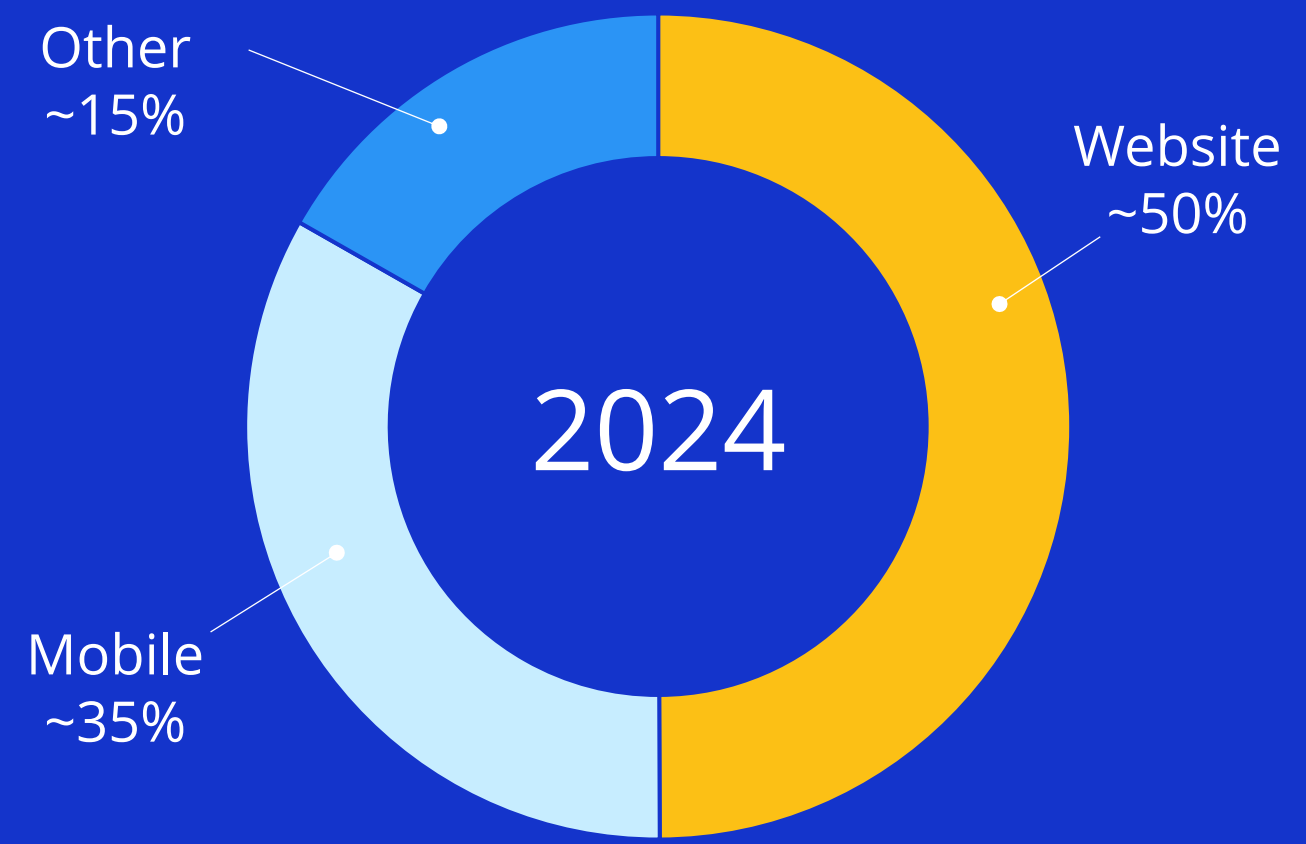


We are seeing more change in the last 5 years than in the last 50 years

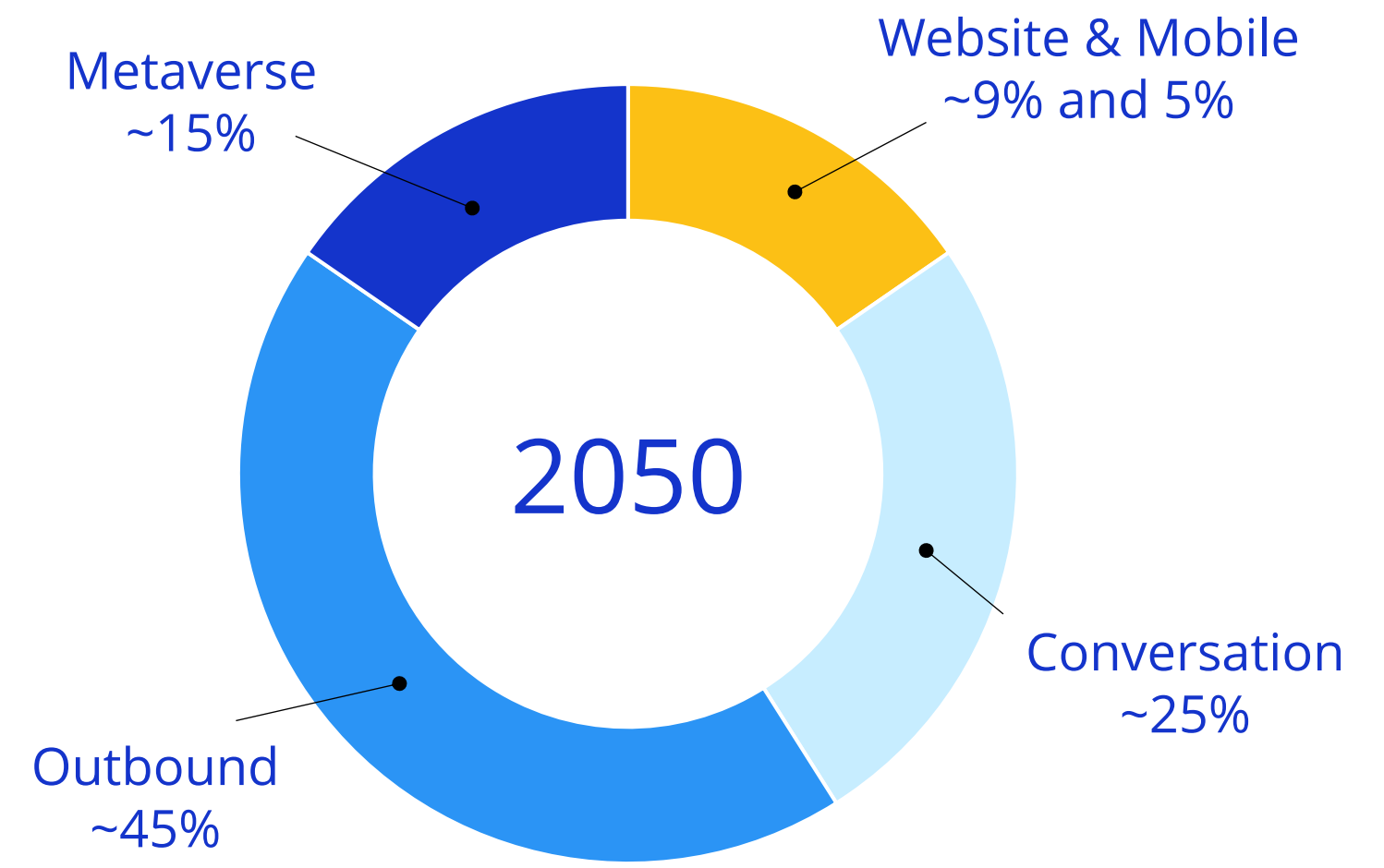
Tech paradigm shifts continue to widen the gap between generational needs



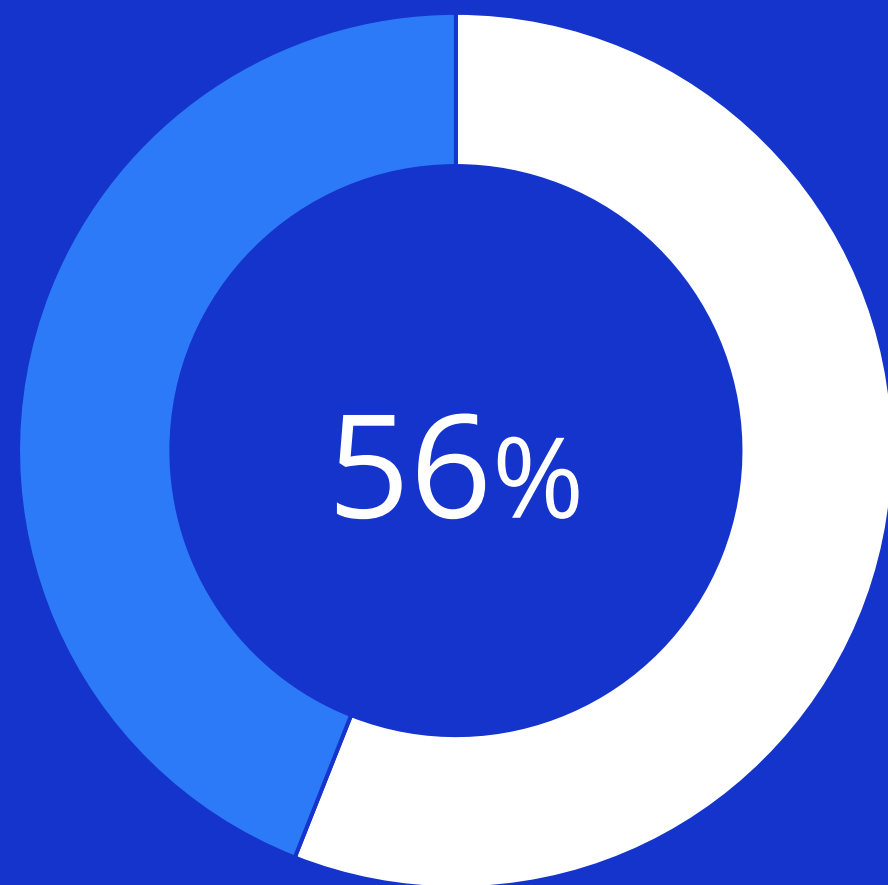
Web & mobile touchpoints dominate digital engagement



Until they won't anymore...



Technology is **disrupting** how issuers operate



of banks intend to buy solutions to explore generative AI capabilities¹

(1) Capgemini World Report Series: World Retail Banking Report 2024



Payment choices are **expanding**



As-a-Service models are **growing**



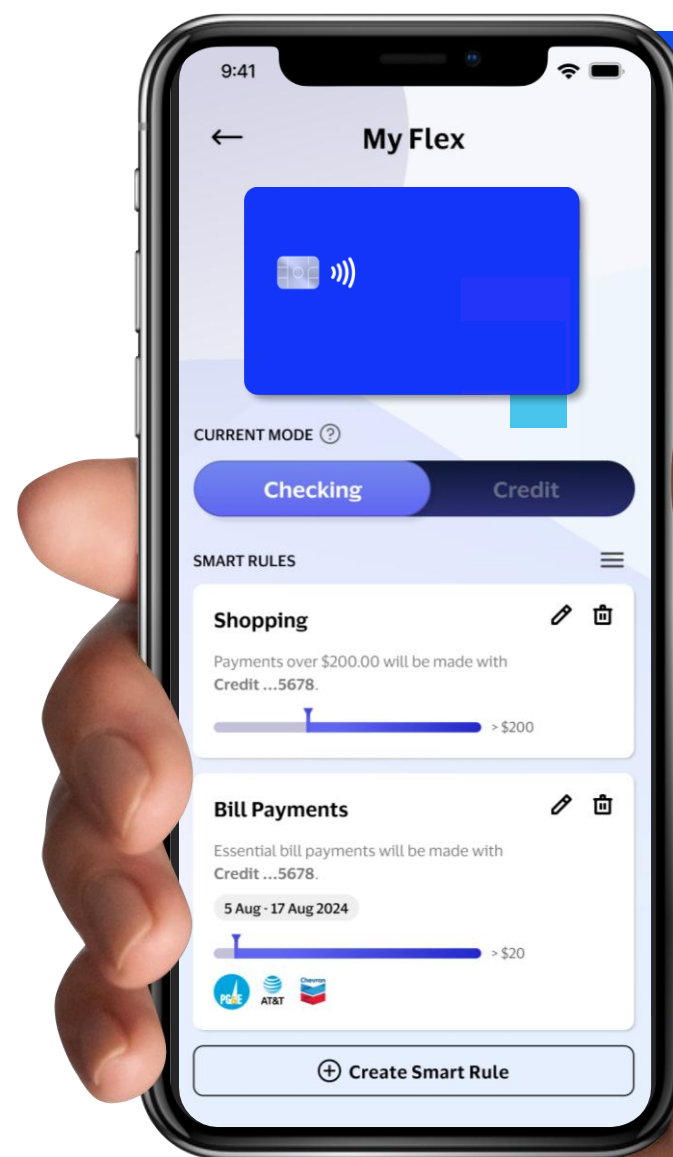
Cardholder expectations are **skyrocketing**



Competition is **intensifying**



Will card-issuing FinTech's be successful in corporate travel?



Value proposition

- ✓ Digitalisation
- ✓ Control
- ✓ Security
- ✓ Issuance speed
- ✓ Efficiency
- ✓ Personalisation
- ✓ Extra benefits
- ✓ Consumer branding

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Mobile innovation is important for unlocking business spend

Behavioural changes continue to accelerate digital payments and contactless adoption



In some European markets, mobile wallet usage is already outpacing contactless by card...
...meaning mobile wallet adoption continues to show strong signs of growth globally.¹

(1) VisaNet Data, Europe_contactless penetration, March 2024 (2) Visa Mobile Wallet Status , Feb 22,
(2) Visa Mobile Wallet Status , Feb 22,

EST.1994
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- Establishing a T&E Policy
- Selecting a Travel Management Company
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- Selecting an Online Booking Tool
- Setting Up a Corporate Lodging Program
- Working with Airlines
- Working with Car Rental Firms
- Working with Chauffeured Transportation
- Taking on Travel Risk Management
- Selecting an Expense Reporting Tool

COMING SOON!

- Getting Started With Meetings Management



Tell us what you think

