

# Etta Virtual Pay

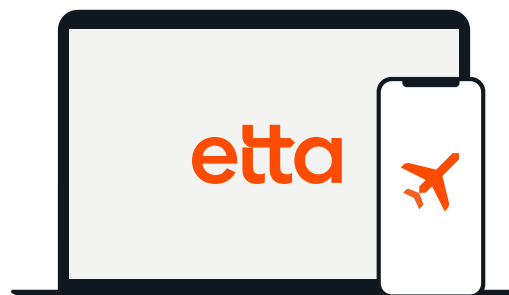
## A Virtual Payment Solution For Travel Spend

Credit card fraud is on the rise and companies are the main target. Help protect your travelers and business with Virtual Pay, a virtual Payment feature available on Etta.

Deem has worked closely with Conferma Pay to integrate Virtual Pay into the Etta platform. With Virtual Pay, we remove the need for a physical credit card when booking hotel reservations. Simply book your travel on Etta and Virtual Pay will be selected as your default payment method for hotel bookings.

Virtual Pay delivers robust fraud protection by generating a unique credit card number for each transaction and is linked to a specific dollar amount and service type. To further protect travelers, these codes expire once the dollar amount has been spent.

Virtual Pay offers detailed and centralized reporting on all Virtual Pay transactions. With centralized reporting, travel managers and AP save time and hassle with everything they need on one report. And with next-day reporting, there's no need to wait for the monthly statement.



## Features



### For the CFO

82% of companies were hit by payment fraud in 2018 with the most targeted methods being checks, credit/debit cards and wires. Protect your company's financials from fraud and gain control of all T&E transactions with Virtual Pay.



### For the Traveler

Travelers are always on-the-go and have so much more on their mind when traveling. Credit card fraud should be the last thing they worry about. Let Etta with Virtual Pay protect their personal and payment information. And with full integration with your expense tool, expense reporting will be much easier.



### For the Travel Manager

Our goal is to find ways to make your job easier. With Virtual Pay, not only are you protecting the company and traveler from credit card fraud, you're also saving time and money by reducing time spent on T&E reconciliation. Virtual Pay provides next-day reporting with full transaction details and everything you need all on one report.

## Additional Benefits

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- ✓ **Robust Fraud Protection:** Prevent fraudulent transactions with a safer way to process payment transactions

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- ✓ **Expense Report Feed:** Smooth integration with expense reporting systems with automated Virtual Pay transaction details fed directly to the expense reporting system at point of sale

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- ✓ **Simplified Payments:** Simplify the payment process by eliminating the need for physical checks and credit cards

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- ✓ **Centralized Reporting:** Improve T&E reconciliation with detailed and centralized next-day reporting

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- ✓ **PNR Editor Integration:** Complete agency servicing with GDS write back and full integration with Etta's PNR Editor