



Transforming Travel Payments

The pioneer in single-use virtual payment technology

wexTM

We are WEX

› Established in 1983, WEX is a global leader in supplier payment solutions. We help our customers to gain a competitive edge with simplified accounts payable processing.

We reduce the complexities of payment systems for our global customers including travel, health and fleet companies. This gives our customers and partners deeper insight into and greater control over their businesses. We're the trusted payments partner worldwide for businesses of all sizes, including most of the leading travel companies.

› WEX offices across the globe

North America

Simsbury, CT
Gulf Breeze, FL
Schaumburg, IL
Portland, ME
Edina, MN
St. Louis, MO
Omaha, NE
West Fargo, ND
Nashville, TN
Houston, TX
Ogden, UT

South America

Salvador, Bahia, Brazil

Europe

Ronse, Belgium
Lille, France
Berlin, Germany
Dublin, Ireland
Rome, Italy
Breda, Netherlands
London, UK
Kolbotn, Norway

Asia

Singapore
Madurai, India
Chennai District, India

Australia

Melbourne, AU

NYSE:WEX

publicly traded

200M+

annual transactions
to suppliers, globally

20-year

virtual card pioneer



The easy way to pay

Why choose virtual card numbers (VCNs)?



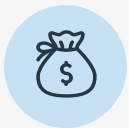
Global acceptance

Secure global payment method accepted by suppliers via Mastercard and Visa networks



Reduced fees

Minimize FX costs, with billing in up to 20 currencies



Revenue generated

Potential to earn money on payments you are already making to suppliers



Enhanced data

Access to enhanced data that you won't find on your bank statement and cannot access with check payments, like user defined fields



Improved cash flow

Extended payment terms are available



Automated reconciliation

A unique, single-use virtual card number is provided for each transaction, which allows for automatic reconciliation



Precise controls

Every authorization request is checked against a range of transaction specific controls at user level

How will WEX VCNs benefit your business?

➤ Optimize supplier payment processes for your business



Achieve efficiencies

- Straightforward integration with your other systems
- Auto-reconcile 99.9% of supplier payments and manage by exception
- Enjoy fast, real-time payments
- Improve reporting and accounting with enhanced data
- Streamline accounts payable activities
- No need to maintain supplier bank account details



Increase revenue

- Earn money on payments you are already making
- Avoid hidden FX mark ups and cross-currency fees when paying overseas suppliers
- Reduce time and money in accounts payable administration
- Access dynamic pricing from your suppliers in return for real-time payments
- No cost for auxiliary services such as implementation, training, software licensing, chargeback processing support and account management



Improve security

- Reduce fraud risk and corporate card misuse via our comprehensive controls
- Protections against disputed charges and supplier default



Take control

- Set controls for when, where and how payments are authorized
- Control timing to optimize cash flow
- Configure business rules to aid compliance

Make secure payments across the globe

How it works

- › Our supplier payment solution is simple to use



Product solutions based on your needs

Option 1 Stand alone portal



- › A turn-key solution for fast implementation with access to a range of options and reports

Option 2 Batch file upload



- › A simple option that requires little or no resources and allows for batch payments

Option 3 Full API integration



- › A customized solution to suit your requirements—works with your existing systems and can be integrated via a partner platform

Supplier accepted benefits

Your suppliers can benefit from our VCNs



Ease of use

Processed in the same manner as traditional cards, minimizing the need to implement new processes or train staff



Low cost

Reduce overhead costs involved with invoicing, reconciliation and managing accounts receivable



Low risk

Fraud or misuse is very uncommon due to the configurable security parameters virtual cards support



Acceptance

Payment can be received in over 100 currencies, avoiding fees



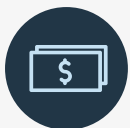
Improve working capital

Facilitates timely payments and can be used to make earlier payments



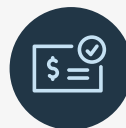
No development necessary

No hardware or software installation necessary



Immediate payment

VCNs allow suppliers to receive payment in real-time allows for automatic reconciliation



Precise payment

A VCN is generated for each transaction with a specific value and custom data fields to report on

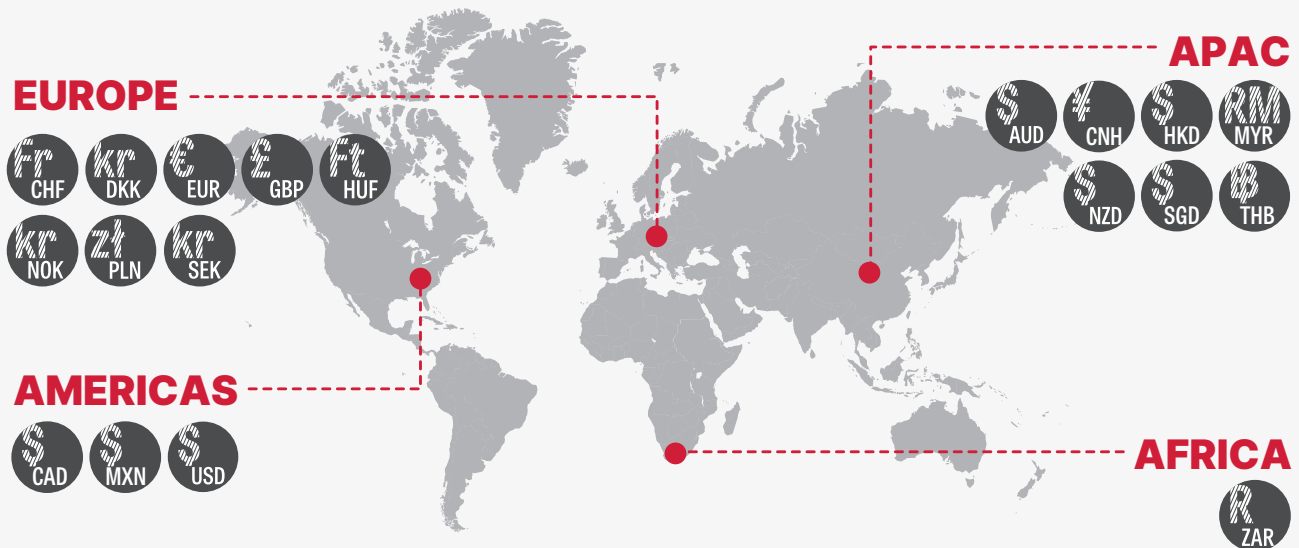
Pay in over 100 currencies

FX conversion without mark up

WEX offers FX conversion without mark up, allowing you to pay international suppliers in over 100 currencies while settling with WEX in your preferred currency.

Eliminate currency fluctuation risk

As well as allowing you to pay suppliers in over 100 currencies, WEX offers billing in up to 20 of those currencies.



How the billing currencies work



Travel company saves up to 3% by avoiding FX rate mark ups and eliminates FX fluctuation risk



Travel company wants to pay a Canadian airline in Canadian Dollars (CAD) and settles with WEX in CAD



VCN raised in CAD and sent to Canadian airline supplier



Supplier receives payment via VCN in CAD



Contact us

For more information about how WEX can work for you, contact:

wexinc.com

wexcorporatepayments@wexinc.com

wexTM