

À LA CARTE

Global travel and payment
for the innovation-hungry





dataflexnet

Dear **Innovation-hungry**,

At Dataflexnet we aspire to capture **the entirety** of your PAN data in a **single place**.

Whether it's

- **All virtual**
- Virtual combined **with lodge**
- Or **any other PAN** combination

We deliver agnostic & data-obsessed solutions to the table - **À La Carte**.



Imagine you're at a restaurant, but instead of food, you're choosing from a menu of super solutions to **make payments and travel management a breeze**.

Welcome to **Dataflexnet**, your gourmet place in the tech world since 1996, offering a refined selection of innovation that caters specifically to your payment taste buds.

First up on the menu, we have **"Virtual Cards" (VCN)**. Imagine having the power to **create payment cards out of thin air, tailored exactly to your needs and those of your clients**. These aren't just any cards. They're like the most exquisite appetisers designed for secure, hassle-free transactions every time.

Pair them with **"SharePay"**. This is the perfect complement to your starter, making it super easy to get those freshly minted virtual cards out to the right people. The garnish ensures everyone gets a piece of the action, smoothly and efficiently.

Moving on to the main course - **"Enhanced Data"**. This is the entrée that helps you neatly gather and organise all your travel spending, with no more messy receipts or confusing reports. Everything is orderly and prepared to perfection.

And last but so sweet - **"Insight"**. Simplifying visibility of your real-time enhanced transaction data.

This menu from Dataflexnet isn't just a collection of solutions. It's a carefully curated experience designed to empower you, the banking and travel management maestro.

With Dataflexnet's gourmet tech menu, you're not just solving problems. You're elevating your game to a whole new level of sophistication and efficiency.

So, take a seat at Dataflexnet's table. Here, every solution is served with a touch of elegance and innovation, tailored to make your professional life not just easier but truly delightful.

Welcome to a world where technology meets travel, and you are the guest of honour.

dataflexnet



WE CAN'T COUNT OUR PARTNERS

We tried counting, but it simply did not work. We'd have to update this document daily.

Dataflexnet **works with the biggest TMC names, payment networks and banks.**

But the key to our success is that **our ecosystem keeps evolving with the pace of the travel industry.**

We never stop looking for new partners who are **committed to advancing** the way business travel payment is managed.

dataflexnet

CHERRY PICKING

We cherry picked here, just to
give you a taste of how
extensive our ecosystem is



Payment Network	Issuer	TMC	Platform / Integrator
Mastercard Visa Discover UATP	HSBC	Egencia	Elavon
	BOfA	AmexGBT	Voxel / Bavel Pay
	Santander	HRG	Grupo Iris
	AirPlus	CWT	Late Rooms
	NAB	BCD	Booking.com
	SEB	ATPI	Avoris
	Nordea	FCM	Conferma
	Affiniture Cards	CTM	Diurnus
	Eastern Bank	Dnata	Juniper

THE 4 PHASES OF VIRTUAL PAYMENT

Virtual card engine
Virtual card delivery
Level-3 Enhanced data
Enhanced insight

1. GENERATE

2. DELIVER

3. ENRICH

4. REPORT





1. GENERATE

Virtual Cards

Instant on demand real-time card generation for immediate use. with a rich suite of spend controls. With an intuitive UX and modern APIs for ease of integration.

Network agnostic



2. DELIVER

SharePay

Generates a recipient-specific URL which the client can distribute digitally via their preferred option, such as Email, IM, LiveChat, SMS, QR-Code etc.

PCI DSS compliant distribution



3. ENRICH

Enhanced Data

Dataflexnet transforms and distributes data from any PAN we access and delivers a comprehensive data report in any type of file or interface required.

Transform & distribute



4. REPORT

Insight

Data portal providing seamless access to exported files and real-time enhanced level 3 transaction data, empowering users to make informed decisions with precision and agility.

Data analytics

dataflexnet

VIRTUAL CARDS

Virtual payment that integrates
seamlessly into your system:
the fusion of flexibility and control



dataflexnet

THE CHALLENGE...

NO CARD IS AN ISLAND

The benefits of virtual cards are clear. There are now a multitude of “leading providers” on the market.

But one challenge remains unsolved: **virtual card solutions are only as good as the ecosystem they are able to reach.**



THE
SOLUTION:

dataflexnet

AGNOSTIC & CONNECTED ECOSYSTEM

Our ecosystem is agnostic, meaning it connects various financial platforms and systems without bias.

Dataflexnet's virtual payment solutions are designed to integrate seamlessly, **especially with existing lodge card systems.**

This interconnectedness allows for a more holistic view of financial operations, ensuring that all components of your financial landscape communicate effectively.



dataflexnet

HOW IT WORKS:

THE 3 SCENARIOS

Payment network integration

Scenario 1

Issuer integration

Scenario 2

3rd Party virtual card provider

Scenario 3

Dataflexnet supports multiple integration options, offering flexibility based on existing infrastructure and speed to market.

Providing modern APIs (including ISO 8583) and a responsive feature rich UX.



dataflexnet

PAYMENT NETWORK INTEGRATION

dataflexnet



Card account



Virtual card engine



Issuer / Bank

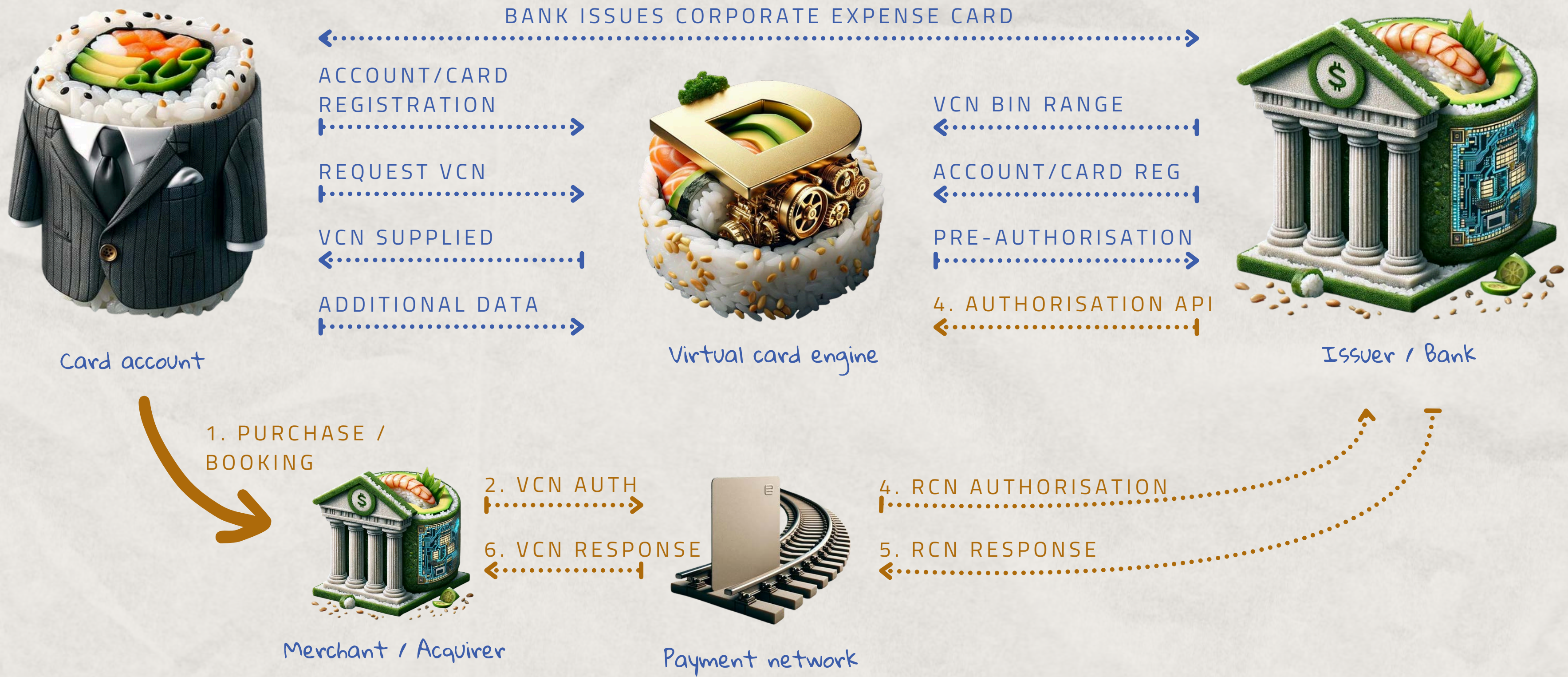


Merchant / Acquirer

Payment network

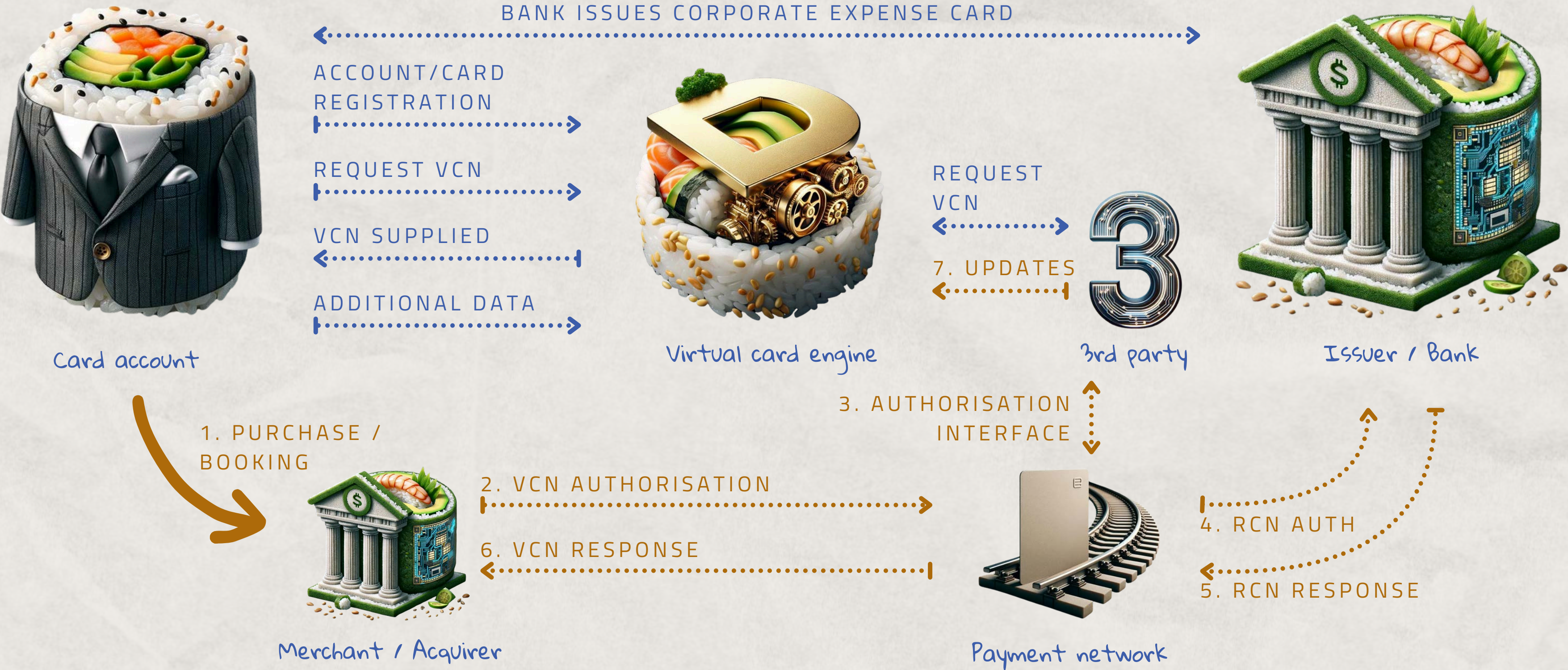
ISSUER INTEGRATION

dataflexnet



3RD PARTY INTEGRATION

dataflexnet



THE BENEFITS:

THE POWER TO CREATE

Imagine having the power to create payment cards out of thin air, tailored exactly to your needs and those of your clients. These aren't just any cards.

Consumers can leverage an extensive set of configurable spend controls per virtual card.

They're like the most exquisite entrée designed for secure, hassle-free transactions every time.



dataflexnet



AN ENTRÉE LIKE NO OTHER

Virtual cards are a strategic tool that enhances **security** whilst both **attracting and retaining** business **clients**.

The technology **diversifies revenue**, improves **customer experience** and provides valuable **data insight** delivering **maximum program spend**.

This ensures **competitive advantage**, facilitates global transactions and supports **environmental sustainability goals**.



Diversification of Revenue Streams: Virtual cards open new revenue channels for banks. They can earn from transaction fees, subscription or service fees for virtual card services, and potentially from interchange fees. This diversification is crucial for banks looking to expand their revenue base beyond traditional banking products.



Enhanced Security and Reduced Fraud Risk: Virtual cards offer improved security features compared to traditional physical cards. We can **generate unique numbers** for each transaction which can expire after use, and therefore the risk of fraud and data breaches is significantly reduced. This is particularly appealing to banks aiming to protect their clients and **reduce the costs associated with fraud**.



Improving Customer Experience and Satisfaction: By offering virtual cards, banks can enhance their customer experience, providing clients with a **convenient, efficient, and modern** way to handle transactions. This improvement in customer experience leads to **higher satisfaction rates** and **increased loyalty**, resulting in **maximising utilisation of credit limits**.

AGNOSTIC & CONNECTED ECOSYSTEM WITHOUT BIAS



dataflexnet

SHARE PAY

Securely distributing a virtual card
into the hands of the recipient



THE CHALLENGE...

FRAUD & FRICTION = NO FUN

Creating virtual cards is one part of the story.

Finding a secure as well as omnichannel solution to communicate them at scale is the **sweet spot**.



THE
SOLUTION:



SHAREPAY = SMOOTH & SECURE

SharePay makes it super easy to get those freshly minted virtual cards out to the right people.

It's the garnish that completes the main, ensuring everyone gets a piece of the action smoothly and efficiently.

HOW IT WORKS:



SharePay makes it incredibly easy to **securely distribute** virtual cards **to the right recipients** at the right time, ensuring a **frictionless experience**.

SharePay creates a link that can be sent through **any messaging platform** such as email, SMS, live chat, instant messaging, or **QR code**.

This link can be the same for everyone or customised for each person. It allows for the safe sending of payment information. Everything is tracked and recorded for instant review.

Key features include:

- Level 1 PCI DSS compliant
- Options to allow the information to be seen once or multiple times
- If set to view once, there's an option for the recipient to ask for permission to let them see it again
- Device responsive interfaces
- The sender can cancel the link at any time
- The link works from 1 to 7 days

ENHANCED DATA

Transform and distribute data from
complex travel ecosystems and deliver
it in a single place



dataflexnet

THE CHALLENGE...

A surreal and detailed image of a long, empty conference room. The room features high ceilings, large windows with grid patterns, and rows of white-clothed tables and beige chairs. Instead of people, the tables are covered with a vast array of miniature models. These models include various cityscapes with skyscrapers, several commercial airplanes, and numerous types of sushi and sashimi. The models are meticulously arranged along the length of the table, creating a sense of scale and complexity. The lighting is warm and dramatic, coming from the windows and creating long shadows.

A great bank, a payment product
and a clever expense management
system solve a significant number
of data challenges.

But the challenge has remained:
**consolidating the granular
payment data.**

THE SOLUTION:

dataflexnet

ONE PLACE FOR ALL BUSINESS TRAVEL DATA

If **hotel and all related expenses** can be grouped **into one place**, it aids the reporting process.

From a data enhancement perspective, **level 3 data** is crucial. Dataflexnet can **accumulate this data from numerous TMCs**, even if they use different file formats.

We additionally merge this data with transactional information from banks. This **empowers** us to provide a service to **our TMCs**, enabling them to **access transaction** locations and **refine detailed information** to improve consolidation.



dataflexnet

HOW IT WORKS:

THE 3 SCENARIOS

Consolidating TMC data from multiple formats, to any format for banks or payment networks.

Scenario 1

Matching both data from a TMC and charge data from a bank, to produce and deliver a corporate statement report to support reconciliation.

Scenario 2

Converting data from a Non-Travel provider (e.g. construction, insurance, consumables) into a format for the bank or payment network.

Scenario 3

Dataflexnet is a trusted ally for global clientele, tasked with the collection, transformation and distribution of millions of transactions to appropriate endpoints.



Scenario 1:

DATA PROCESSING & CONSOLIDATION

Dataflexnet working on behalf of the bank, reaching out to the TMCs as required, or Dataflexnet working on behalf of the TMC, reaching out to multiple banks as required.

dataflexnet

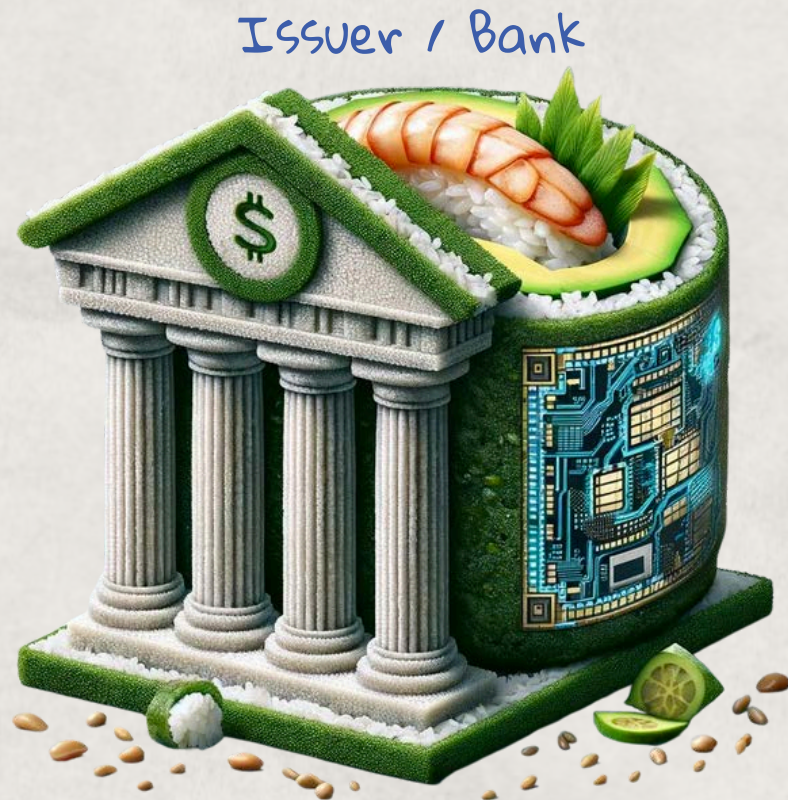


Corporate

- 1. **BANK** ISSUES EXPENSE CARD
←.....|
- 7. ENRICHED STATEMENT REPORT
←.....|
- 2. EXPENSE CARD SUBMITTED
|.....→
- 3. **CORPORATE** BOOKS TRAVEL
|.....→



TMC



Issuer / Bank

4. **TMC** PAYMENT
|.....→

5. **HANDOFF** FILE
|.....→

6. **Level 3** DATA
←.....|



Data engine

Scenario 2:

DATA PROCESSING & CONSOLIDATION

Dataflexnet works on behalf of the bank, engaging with TMCs as required, processing and consolidating to produce an Enriched Statement Report.

dataflexnet



Corporate

1. BANK ISSUES EXPENSE CARD
←.....→

2. EXPENSE CARD
SUBMITTED
|.....→

3. CORPORATE
BOOKS TRAVEL
|.....→



TMC

4. TMC
PAYMENT
|.....→

5. HANDOFF
FILE
|.....→

7. ENRICHED
STATEMENT REPORT
|.....→



Issuer / Bank

6. CHARGE
DATA
|.....→



Data engine



Scenario 3:

DATA PROCESSING & CONSOLIDATION

Dataflexnet work on behalf of the bank, reaching out to the Goods and Services / Non-Travel provider as required.



Corporate

- 1. **BANK** ISSUES EXPENSE CARD
←.....→
- 7. ENRICHED STATEMENT REPORT
←.....→
- 2. EXPENSE CARD SUBMITTED
|.....→
- 3. **CORPORATE** PURCHASES
|.....→



Supplier



Issuer / Bank

4. PAYMENT
|.....→

5. HANDOFF FILE
|.....→

6. Level 3 DATA
←.....→



Data engine

THE 5 FLAVOURS OF DATA PROCESSING

1. Onboarding



saltiness

2. Collection



bitterness

3. Quality Control



sourness

4. Transformation



sweetness

5. Distribution



umami

1.



2.



3.



4.



5.



1. Onboarding

- Communication, reaching out to the desired TMC or Bank
- Discovering capabilities and data formats
- Establishing secure channels for exchange of data, SFTP or API
- Configuring systems for the consuming / distribution of data

Saltiness

2. Collection

- Collecting data by either handoff file or real-time API submission

Bitterness

3. Quality Control

- Validating the data is up to expectations:
 - Are the client references provided?
 - Do the client references meet defined format?
 - Notify the TMC to resubmit / edit the submission

Sourness

4. Transformation

- Converting between data formats
- TMCs have standard handoff file formats
 - ATD, ACE, Tamara etc
 - including numerous variations modified for a TMCs particular need
- Banks / Card Issuers also have multiple formats
 - CDF3, Interchange etc
- Matching / Reconciliation / Reporting

Sweetness

5. Distribution

- Process of distributing the data to the recipient in their chosen format
 - Batch files over SFTP or API

Umami

THE BENEFITS:

ALL PARTIES INVOLVED BENEFIT

For TMCs, we can consolidate all their data in one place, regardless of **payment network or bank**.



We are able to **enhance the state of transactional data** that banks usually provide, offering a more comprehensive view of a company's expenses.

For banks, our solution is unique as it allows them to **combine data from lodge, virtual and physical in the same place**, providing a comprehensive view of an organisation's spending.





Being connected to **numerous payment networks**, TMCs only need to connect to us, and provide us with the data.

For payment networks, we distribute the data and handle the various file formats and processes, providing a much more streamlined experience.



Banks find value in our solution because it enables them to consolidate both lodge and virtual data in one place, organising it in a harmonious way. **We consolidate the lodge data with the virtual data**, providing a comprehensive overview of an organisation's spending.

For TMCs, we offer a **standardised API for submitting enhanced data**, which simplifies their process as they no longer have to deal with different file formats. Our solution allows TMCs to submit this data in **real-time**, integrating it into their booking flows and being able to review the latest status of their data, rather than batching it for later submission.

When batch file processing is preferred, we do that too.



dataflexnet

ONE PLACE FOR ALL BUSINESS TRAVEL DATA



dataflexnet

INSIGHT

Simplifying visibility of your real-time
enhanced transaction data



dataflexnet

THE CHALLENGE...

REAL-TIME DATA HUNGRY

Ah, behold the **struggle** of the old guard!

Picture this: your **clients' hunger** for the immediacy of their data, yet they're stuck in a time warp where information takes a leisurely stroll through batch files, only to arrive at their doorstep fashionably late, like yesterday's news.

Now, my dear forward-thinkers, let's talk real-time razzle-dazzle! How do you serve up that piping hot data to your clients?



THE SOLUTION:

HOW IT WORKS:



Step into the realm of **data empowerment** with our advanced reporting portal, designed to seamlessly integrate **accessibility and insight**. By offering effortless file exports and real-time access to enhanced **level 3** transaction data, users experience a revolutionary approach to information management.

No longer bound by the constraints of **static reports**, our platform allows you to **customise exports** with precision, **track transactions** as they unfold, and **uncover trends through interactive visualisation**.

With every click, you delve deeper into the pulse of market dynamics, equipped to make **informed decisions** at the speed of thought. Welcome to a world where data **fuels innovation** and possibilities abound. Welcome to our data portal, your gateway to the **future of data exploration**.

À LA CARTE



Virtual Cards

Instant on demand real-time card generation for immediate use. with a rich suite of spend controls. With an intuitive UX and modern APIs for ease of integration.

Network agnostic

SharePay

Generates a recipient-specific URL which the client can distribute digitally via their preferred option, such as Email, IM, LiveChat, SMS, QR-Code etc.

PCI DSS compliant distribution

Enhanced Data

Dataflexnet transforms and distributes data from any PAN we access and deliver a comprehensive data report in any type of file or interface required.

Transform & distribute

Insight

Data portal providing seamless access to exported files and real-time enhanced level 3 transaction data, empowering users to make informed decisions with precision and agility.

Data analytics

dataflexnet

IF YOU'VE READ THIS FAR, YOU ARE READY FOR A PALATE CLEANSER

Let's have a taster session

A taster session lasts 45 minutes.
It's a chance to discuss your business travel
data requirements, see how we connect virtual
and lodge first-hand and explore data
enhancement practices.

Contact us:

greg.thompson@dataflexnet.com

andrew.unwin@dataflexnet.com



dataflexnet