



**CONFERMA**

POWERING BUSINESS  
PAYMENT FORWARD

# ARE HOTELS READY FOR THE FUTURE OF PAYMENT?

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# NEW BUSINESS MODELS

THE WORLDS LARGEST  
TAXI COMPANY, OWNS  
NO VEHICLES.

UBER

ALIBABA

THE BIGGEST E-TAILER  
ON THE PLANET  
DOES NOT OWN ANY  
INVENTORY.

THE LARGEST  
ACCOMMODATION  
PROVIDER, OWN'S NO  
REAL ESTATE.

AIRBNB

CONFERMA

THE WORLD'S LEADING  
VIRTUAL CARD PROVIDER  
DOES NOT OWN ANY  
CARD ACCOUNTS.

**BUSINESS TRIP  
OF THE FUTURE  
ENABLED BY  
VIRTUAL CARD  
PAYMENT**

# CASHLESS SOCIETY



— WITH 125 TAPS EVERY SECOND IN THE UK — ONE IN FOUR OF ALL CARD TRANSACTIONS ARE NOW MADE VIA CONTACTLESS

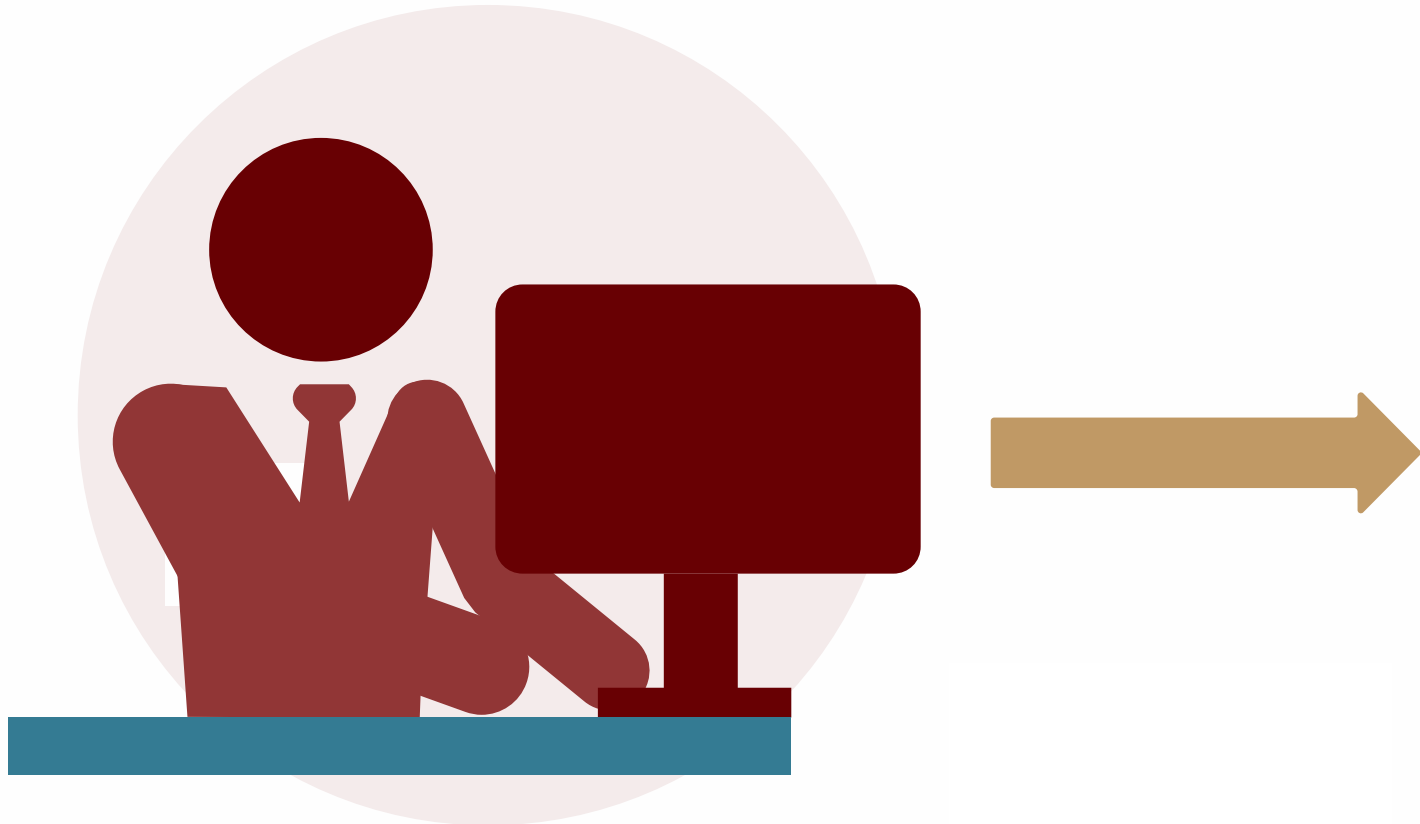
— MORE THAN 625,000 CONTACTLESS JOURNEYS ARE MADE ON THE LONDON'S TRANSPORT NETWORK EVERY DAY

— ONLY 2% OF ALL PAYMENTS MADE IN SWEDEN WERE IN CASH LAST YEAR

— 8 MILLION JOURNEYS ON LONDON UNDERGROUND HAVE BEEN PAID FOR BY IPHONE (JUL 2015–JUN 2016)

— 65% OF ALL CARD TRANSACTIONS AT PRET A MANGER ARE MADE USING CONTACTLESS TECHNOLOGY

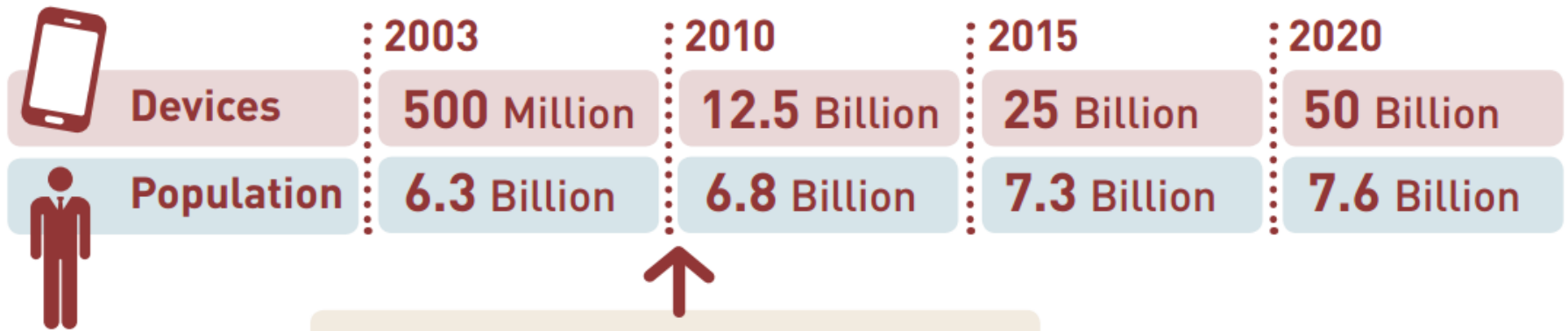
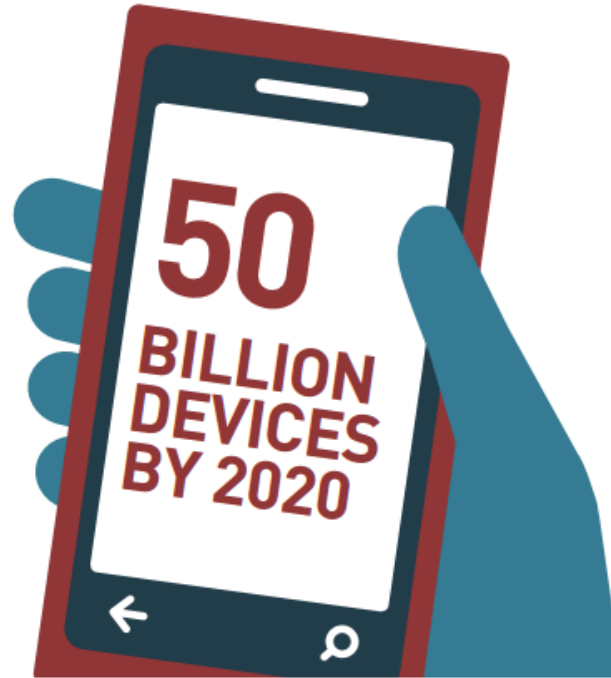
**MIKE** BOOKS HIS BUSINESS TRIP,  
IT'S APPROVED BY HIS COMPANY'S  
ACCOUNTS DEPARTMENT



# VIRTUAL CARDS ARE AUTOMATICALLY ADDED TO HIS PHONE



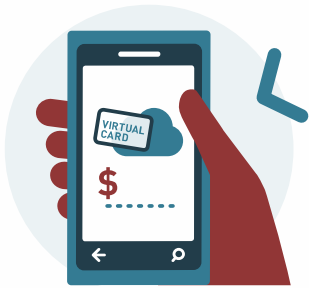
# CONNECTED DEVICES



**AT THIS POINT THERE ARE MORE  
CONNECTED DEVICES THAN PEOPLE**







ACCOUNTS DATA  
SENT BACK TO  
MIKE'S PHONE

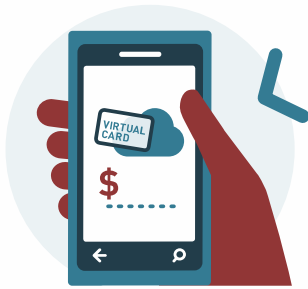


**BUSINESS POLICY:**  
UNDER 6 HRS, ECONOMY CLASS ONLY



SENT TO  
COMPANY'S  
ACCOUNTS  
DEPARTMENT





ACCOUNTS DATA  
SENT BACK TO  
MIKE'S PHONE

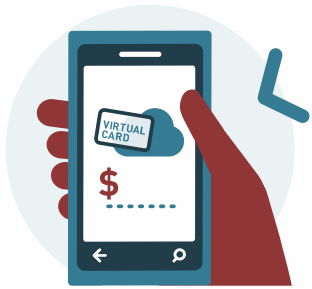


**BUSINESS POLICY:**  
TAXI ONLY IF TRAIN NOT AVAILABLE



SENT TO  
COMPANY'S  
ACCOUNTS  
DEPARTMENT



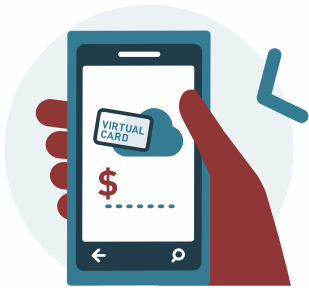


ACCOUNTS DATA  
SENT BACK TO  
MIKE'S PHONE



SENT TO  
COMPANY'S  
ACCOUNTS  
DEPARTMENT





ACCOUNTS DATA  
SENT BACK TO  
MIKE'S PHONE

## DRONE DELIVERS LUNCH

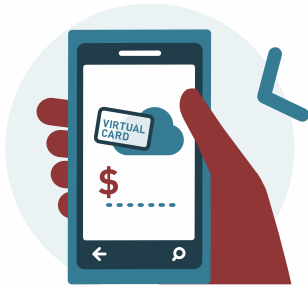


**BUSINESS POLICY:**  
WORKING LUNCH MAXIMUM \$10 PER HEAD



SENT TO  
COMPANY'S  
ACCOUNTS  
DEPARTMENT





ACCOUNTS DATA  
SENT BACK TO  
MIKE'S PHONE



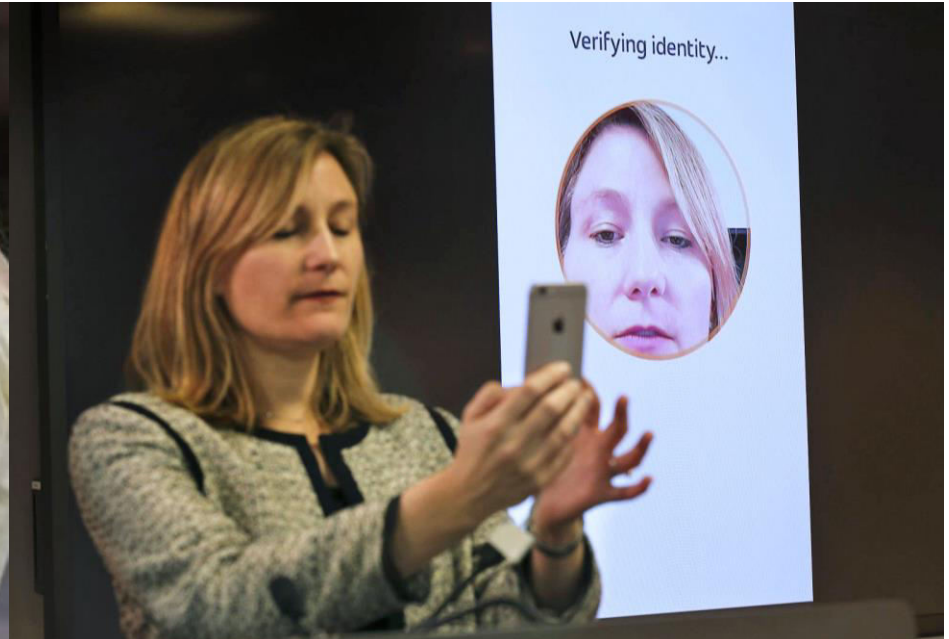
**BUSINESS POLICY:**  
IHG GROUP HOTELS ONLY



SENT TO  
COMPANY'S  
ACCOUNTS  
DEPARTMENT



# BIOMETRICS FOR PAYMENT





ACCOUNTS DATA  
SENT BACK TO  
MIKE'S PHONE

**BUSINESS POLICY: EVENING MEAL  
ALLOWANCE \$30 PER HEAD NO ALCOHOL**







**SUMMARY OF BUSINESS  
TRIP COSTS ARE REPORTED  
AUTOMATICALLY WITHOUT ANY  
EMPLOYEE INVOLVEMENT**



# WHERE ARE WE NOW?



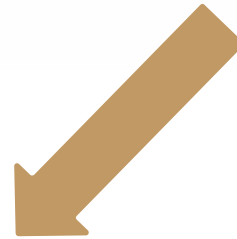
AIR TRAVEL  
E-CHECK IN



UBER TAXI



HOTEL CHECK-IN



HOTEL CHECK-OUT

