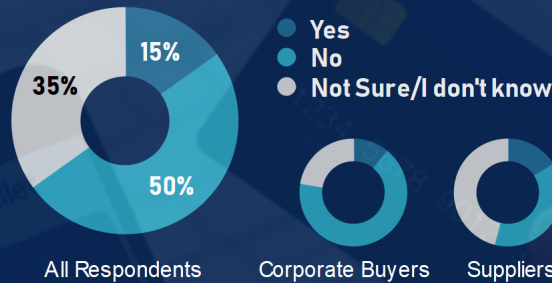


110 business travel professionals (e.i. Buyers / Managed Travel Professionals and Suppliers representatives of the business travel industry) attended the joint ACTE/BATM Educational Forum "Payment Solutions: Guidance through changes in regulations, best practices and pain points" held on January 31, 2019 at the Holiday Inn Brussels Airport in Diegem.

During the event a survey was conducted among the participants with the purpose to get an insight into their Companies travel payment programs.

This document provides a summary of the key findings from the survey.

Chart 1 - Did your Company's Credit Card program change as result of the implementation of the new regulations (e.g. PSD1, IFR, PSD2, etc.)?



"Limited Impact of new EU regulations on existing Corporate Credit Cards programs"

### SUMMARY OF THE KEY FINDINGS

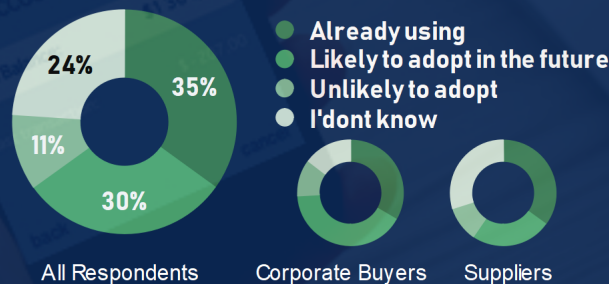
**15%** of the respondents say that changes of the Company's Credit Card program were required as result of the impact of the new legislations (chart 1).

**35%** of the respondents say that their Companies already use Virtual Cards and 30% say they are planning to use them. This shows that adoption of Virtual Cards is on the raise (chart 2).

**23%** of the respondents say that their Companies are considering the adoption of Mobile Wallets solutions (chart 3).

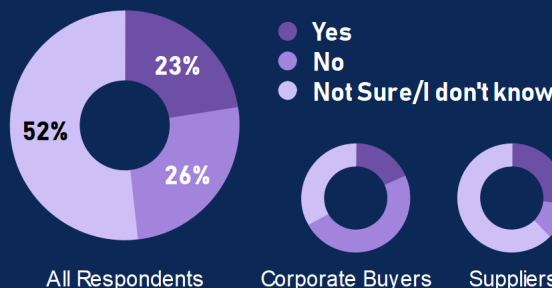
**38%** of the respondents have a T&E management system fully integrated with the Company's Credit Card program. 43% of the respondents do not yet have a T&E management system (chart 4).

Chart 2 - Which of the following statements best describe your organization's position with regards to the use/possibility to use virtual credit cards?



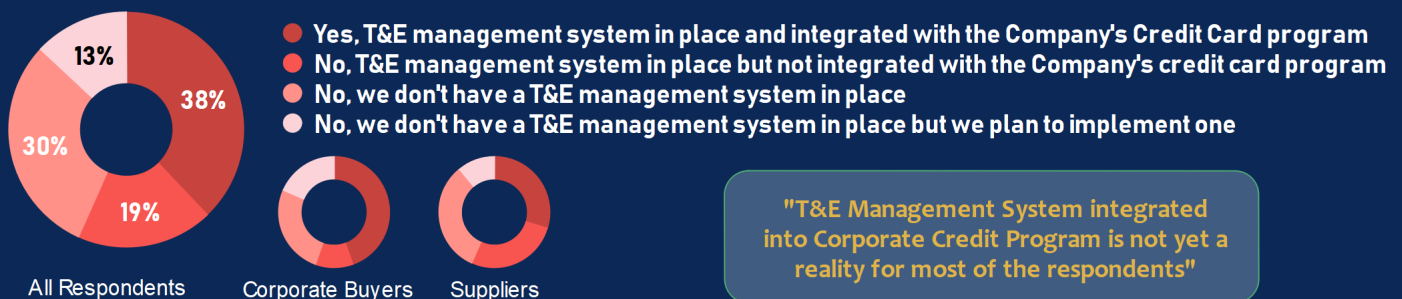
"Adoption of Virtual Cards on the rise"

Chart 3 - Is your organisation considering the option to implement mobile wallet solutions (e.g. allowing business travellers to make credit card transactions with their smartphone)?




"Mobile Wallet as travel payment solution under consideration but not so fast"

Chart 4 - Has your Company implemented a T&E management system fully integrated with the Company's Credit Card program?



"T&E Management System integrated into Corporate Credit Program is not yet a reality for most of the respondents"

### TRAVEL PAYMENTS SOLUTIONS. WHERE ARE WE NOW? - A BATM MARKET RESEARCH



BATM will continue to feature Travel Payment Solutions in the upcoming educational forums thus, if interested in this topic as well as the current and future challenges and trends of the business travel industry, stay tuned with us!

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For more information about this topic and/or BATM's goals, objectives and activities please visit [www.batm.be](http://www.batm.be) or contact us at [info@batm.be](mailto:info@batm.be).

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