

**Autonomous Software**

powered by AI

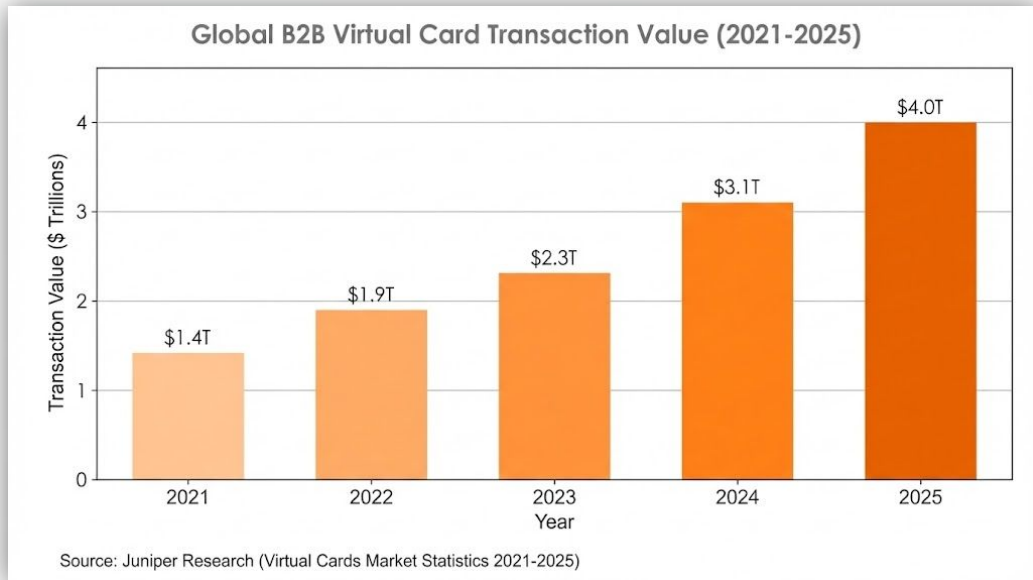
# Zero-Touch Processing: Turning High-Volume Virtual Cards into Cash

Presented by

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# The Rise of Virtual Cards

- Buyers love them: Rebates (cash back), increased float, and security.
- Volume is exploding: It is no longer just for travel; it is for regular B2B invoice payments.
- The Reality: Your customers want to pay this way. Managing it is the goal.



# The Supplier's Paradox

Buyer presses one button.



THE DISCONNECT

Supplier receives 50 separate emails.



One click initiates multiple payments.

Manual processing is required for each email.

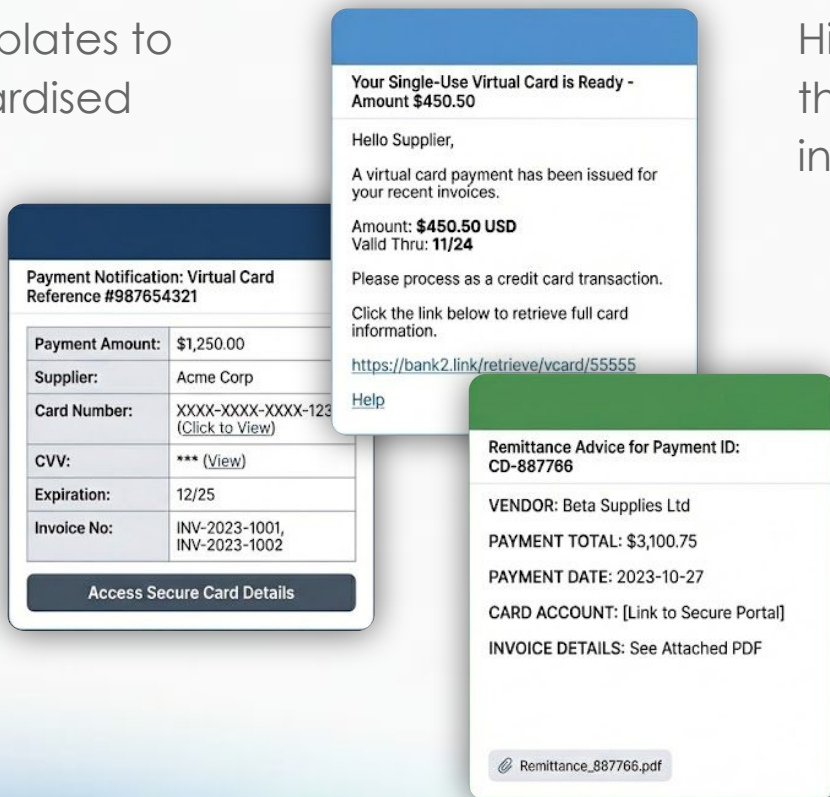


# The Hidden Costs of 'Free' Payments



# Challenges to Implement OOTB Solutions

Too many templates to employ standardised solutions



High volumes of "exceptions" that still require human intervention

Security risk: Staff writing down card numbers on sticky notes or spreadsheets (PCI DSS violation risks).

# The HighRadius Solution: Zero-Touch Email Automation

## Capture Email Information

**Capture emails** from suppliers in a PCI compliant format.

**Filter** the right emails to parse the data.

## Categorise & Extract Card Information

**Categorise** the information based on the type of email.

**Extract** card details and invoice details.

## Payment Completion & Invoice Reconciliation

**Process payments** for virtual cards.

**Close invoices** and **update ERP data**.



# ROI of Zero-Touch Email Automation



## Cost Savings & Productivity

Eliminate 100% of third-party lockbox key-in fees;  
Reallocate staff from data entry to high-value collections work



## Reduced time to receive payments

Faster DSO & 'Days to Resolve'  
(cash is usable sooner)



## Risk Mitigation & Compliance

Eliminate internal fraud risk;  
PCI-DSS & SOC 2 Compliance for handling payments

**+ Compounded effect of using Highradius product suite**



## Success Story: Highradius Client ABC

**5100 +** virtual card emails in 2024

**7000 +** virtual card emails in 2025

Implemented Highradius VCP No Touch Email Solution in Q3 2025

Achieved **83%** email automation presently

Targeting **95%** email automation by Q1 2016

**\$3,400 + \$45,000** saved in fees across 3 months

(2000 emails ->  $2000 * 5 \text{ min} = 167 \text{ person hours saved}$  ->  $167 * 20\$$  (per hour)

L2/L3 (30% Savings)->  $0.3 * 0.015 * 5000 * 2000$





# Questions?

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# Thank You!