

Autonomous Software

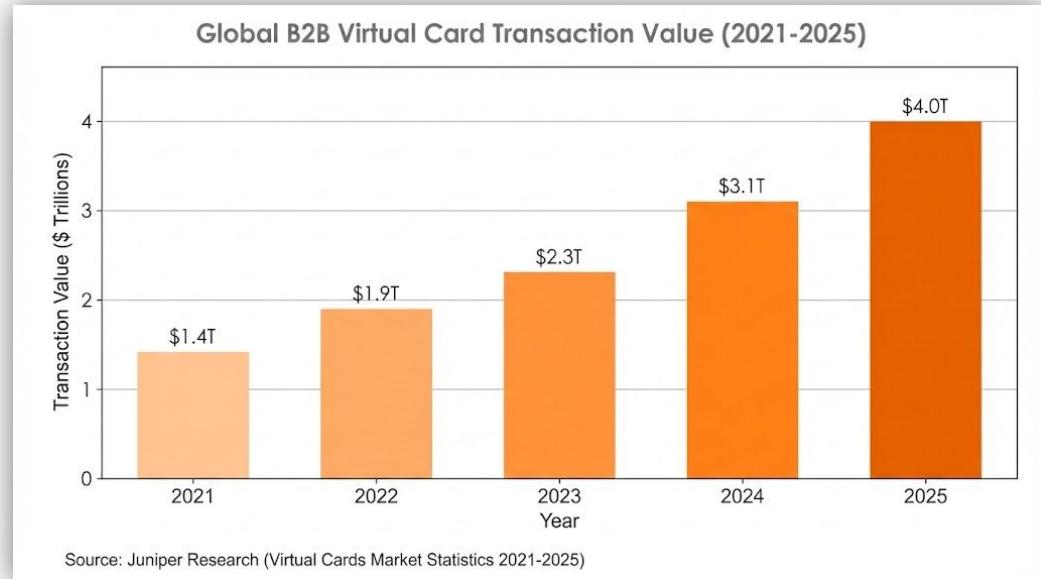
powered by AI

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.



Supplier receives 50 separate emails.

THE DISCONNECT



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

The image displays three separate digital interface snippets:

- Payment Notification: Virtual Card**

Reference #987654321

Payment Amount:	\$1,250.00
Supplier:	Acme Corp
Card Number:	XXXX-XXXX-XXXX-1234 (Click to View)
CVV:	*** (View)
Expiration:	12/25
Invoice No:	INV-2023-1001, INV-2023-1002

Access Secure Card Details
- Your Single-Use Virtual Card is Ready - Amount \$450.50**

Hello Supplier,

A virtual card payment has been issued for your recent invoices.

Amount: **\$450.50 USD**
Valid Thru: **11/24**

Please process as a credit card transaction.

Click the link below to retrieve full card information.

<https://bank2.link/retrieve/vcard/S5555>
- Remittance Advice for Payment ID: CD-887766**

VENDOR: Beta Supplies Ltd

PAYMENT TOTAL: \$3,100.75

PAYMENT DATE: 2023-10-27

CARD ACCOUNT: [Link to Secure Portal]

INVOICE DETAILS: See Attached PDF

[Remittance_887766.pdf](#)

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 -> $2000 \times 5 \text{ min} = 167 \text{ person hours saved} \rightarrow 167 \times 20\text{\$ (per hour)}$
L2/L3 (30% Savings) -> $0.3 \times 0.015 \times 5000 \times 2000$



Questions?

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Thank You!

