

# Procurement & Treasury benefit from a card solution

**AirPlus**

Smarter payment. Better business.

**kresus** 



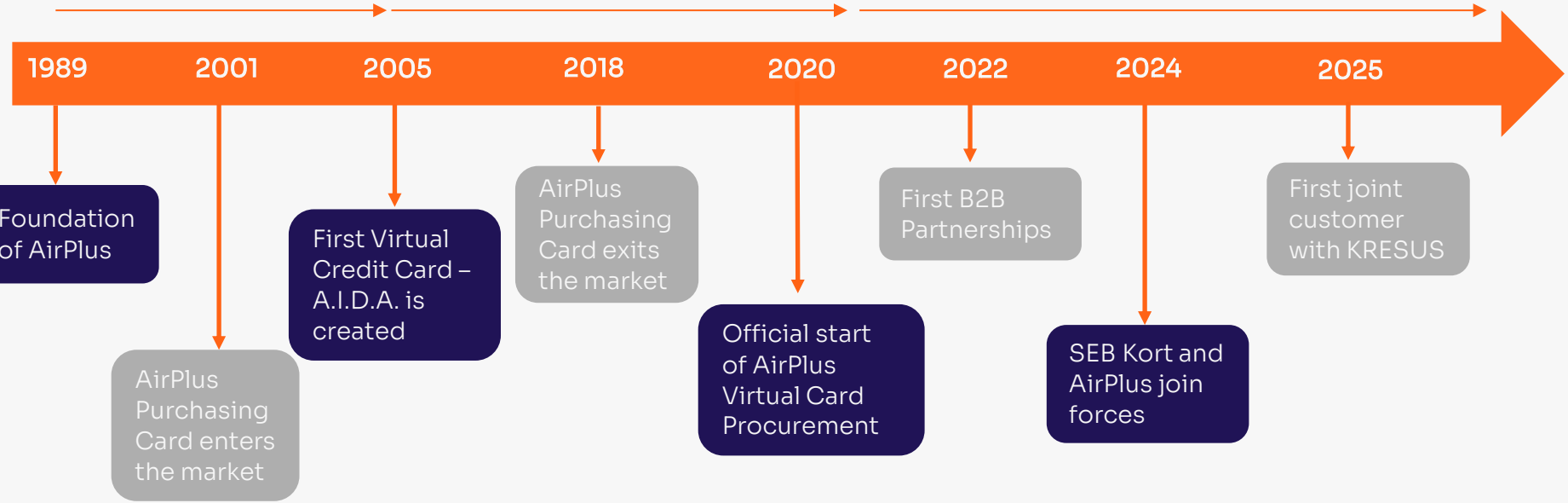
# Where we come from

## The history of Procurement at AirPlus

Growing and gaining  
experience in business travel  
management

Growing and gaining experience in  
procurement

Become the European Leader in Corporate  
Payment





The Corporate Card Hub

That unlocks your indirect purchasing

**2020**

Founded

**+500m€**

Payments each year



Regulated agent  
EU compliant



mastercard

Official partner



Compliant procedures





## A unique Card-to-account service for all card payments

Amount	
125 800,00 €	
Execution date	Debit date
01/04/2025	30/06/2025
Deferred debit period	Cycle
90 days	Monthly + 60d



**Payment direct  
to beneficiaries' IBAN**



**100% Confidential  
Transparent for beneficiaries**



**Maximal security  
& simplicity**

# Indirect Spend: A Headache for Procurement & Finance

**500€**

Average cost of new  
supplier onboarding in ERP

**80%**

Volume of long-tail  
transactions in AP

**5-10%**

Potential Savings by managing  
effectively Tail Spend



# Kresus Solution

**One platform to pay all your suppliers – online & offline**

- Centralizes 100% of card-based payments
- Robust **approval workflow engine for custom rules**
- Works for **strategic** and **tail spend, online** and **offline**
- **No supplier onboarding needed**
- Deferred debit up to **+90 days on all spendings**
- **Full confidentiality** – supplier only sees the client, never Kresus
- **Plug & Play** → no process change



# One central hub for online and offline tail spend

1 **Online indirect spend** : when merchants **accept** cards payments

👉 Virtual cards generated on demand with built-in approval workflows.

2 **Offline indirect spend** : when merchants **does not accept** cards

👉 Card payment converted into a bank transfer when the supplier doesn't accept cards.

3 **Working capital optimization** : for all types of expenses

👉 Deferred card payments — up to 90 extra days.







# Payment request : Accessible & simple for your colleagues


**kresus**


INDIREKTE EINKÄUFE

 Kaufanfrage

 Einkäufe

Jean Dupont  
jean.dupont@email.com



 Abmelden

## Kaufanfrage

Mitarbeiternummer

 MAT123456

 Online

 Offline

### GRUNDLEGENDE INFORMATIONEN

Betrag

0.00

EUR

Einkaufsfamilie

Einkaufsfamilie auswählen

Kostenstelle

Kostenstelle auswählen

Referenz

0/35

REF-123456

### LIEFERANTENDTAILS

Lieferant

Lieferant

Website

https://example.com

### ZUSÄTZLICHE INFORMATIONEN

Gewünschtes Datum

TT.MM.JJJJ



Belege und Nachweise

 Datei ziehen oder [durchsuchen](#)

Beschreibung

Beschreibung

 Anfrage erstellen

# The approval workflow Engine: Flexible, secure & built for Scale

**kresus**

Dashboard

Meine Validierungen 6

STRATEGISCHE EINKÄUFE

Zahlung erstellen

Zahlungen

Begünstigte

INDIREKTE EINKÄUFE

Kaufanfrage

Einkäufe

Benutzer

Validierungs-Workflow

Jean Dupont  
jean.dupont@email.com

Abmelden

## Validierungs-Workflow

+ Workflow erstellen

### Validierung von Marketing-Zahlungen

Kostenstelle: Département Marketing

1

John Doe john.doe@example.com

2

Jane Smith jane.smith@example.com

### Validierung von Zahlungen > 5000€

Betrag: 5.000,00 € - 50.000,00 €

1

Alice Johnson alice.johnson@example.com


2

Bob Wilson bob.wilson@example.com

3

Charlie Brown charlie.brown@example.com

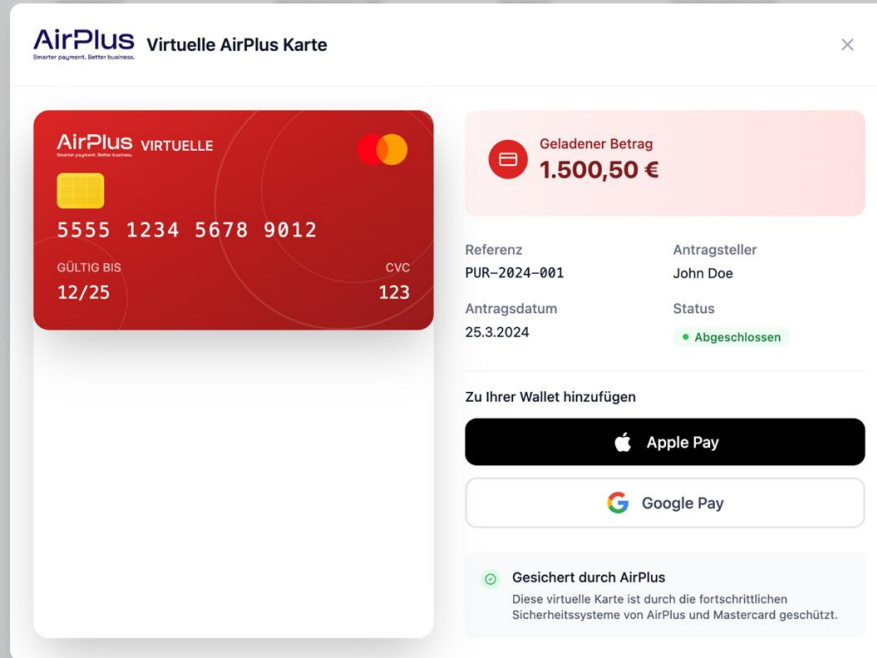
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mastercard

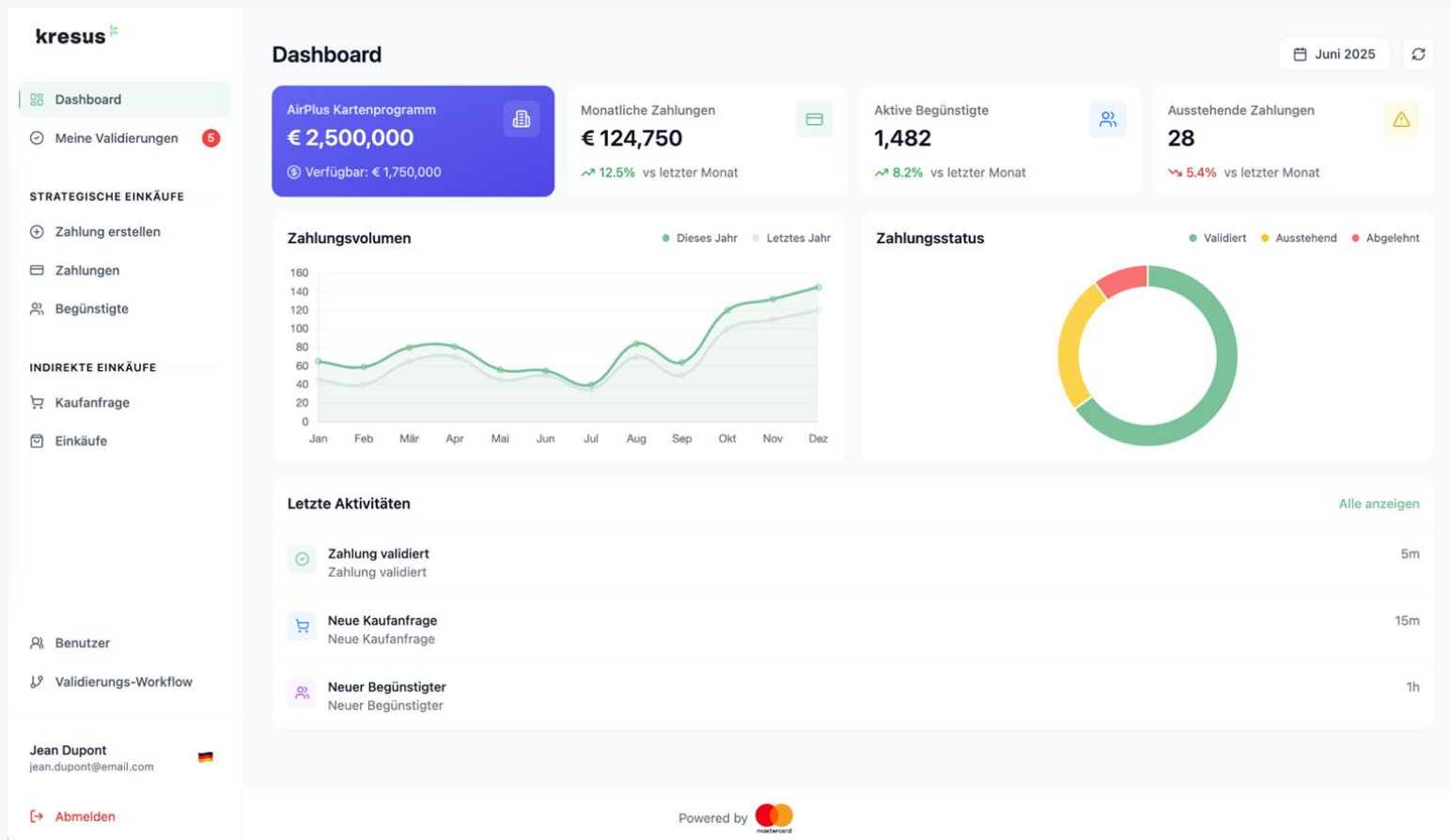
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# Designed for your teams' worklife



# Your dashboard : Real-Time visibility on all Spend



# Seamlessly integrated to your Procurement & Finance stack



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