

Town Hall: Introduction to the Virtual Card Program

JUNE 2025



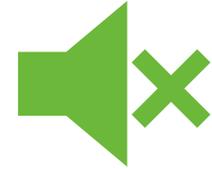
20-minute
presentation on
the Virtual Card
Program



40-minute Q&A
session



PowerPoint,
Q&A, and
recording will
be shared after
the meeting



Unrelated topics
will not be
addressed

Housekeeping

Topics

What are Virtual Cards?

Key Benefits

How Virtual Cards Work

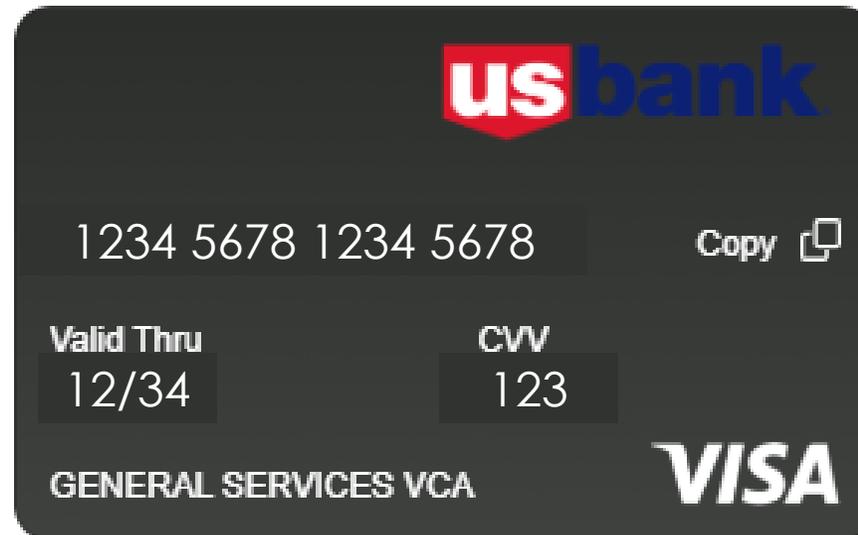
Next Steps

Q&A

What are Virtual Cards?

Virtual Card Numbers (VCN) are a direct bill form of payment available for employees to use when paying for lodging on official business travel.

Virtual Card Numbers are only available via Statewide Travel Program's Travel Payment Services contract and contracted Travel Management Services provider.



What are Virtual Cards?

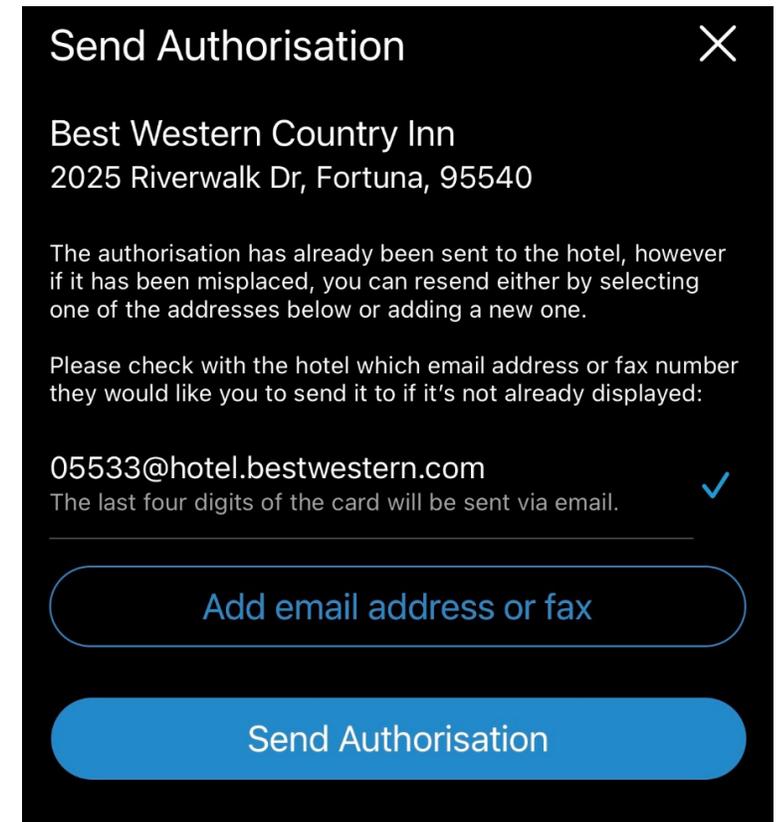
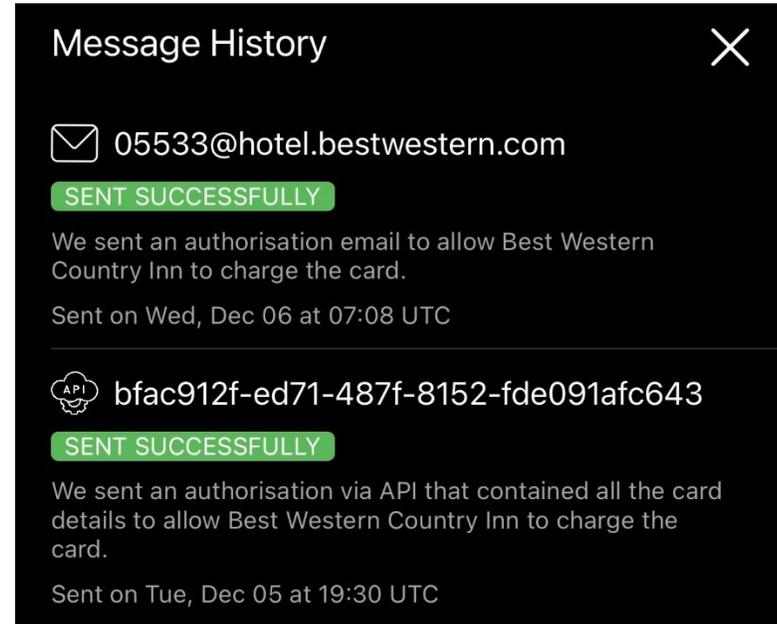
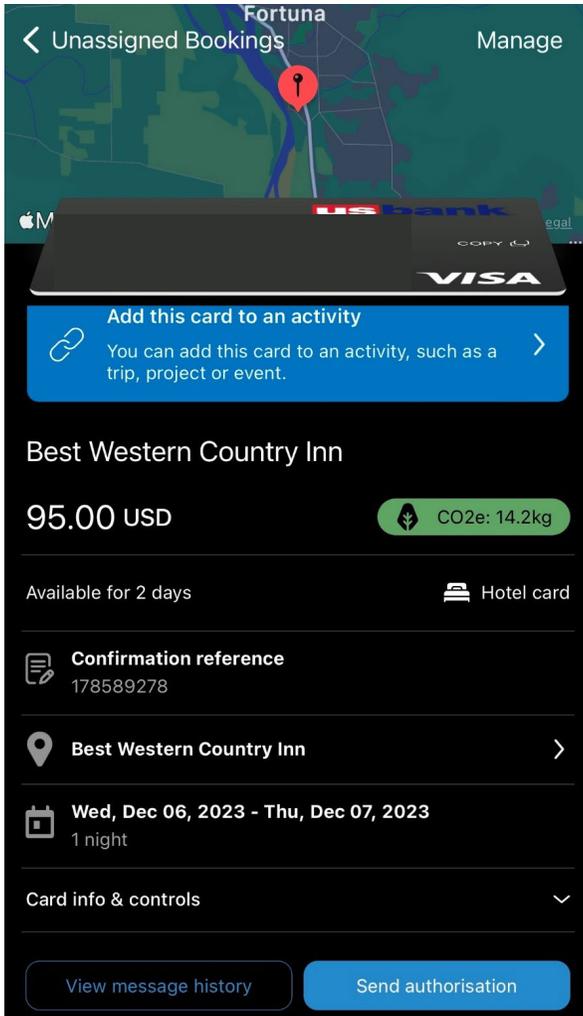
Virtual Card Highlights

- Issued under the Travel Management Services contract (CI Azumano), through Conferma, a third-party provider.
- Cardless account; single-use virtual cards deployed.
- Auto-generated hotel authorization form for each hotel booked in Concur or with CI Azumano.
- Merchant, date, and amount specific.
- Covers room, tax, resort fees, and parking.
- Conferma mobile app for travelers to help manage the virtual card reservation.

Key Benefits

Back-End Controls

- Limited Merchant Category Code (MCC) use to be charged by the hotel/property only.
- Restricted to pay for room, tax, resort fees, and parking.
- Only charged thirty (30) days prior to check-in to five (5) days post check-out.
- Travel Coordinators can manually deploy cards in the Conferma portal for emergencies.



Key Benefits

Conferma App

Key Benefits

Reconciliation

- U.S. Bank Statement
 - Transactions are identifiable
 - Dispute
 - 24/7 support from U.S. Bank

Please tear payment coupon at perforation.

CORPORATE ACCOUNT SUMMARY									
GENERAL SERVICES VCA	Previous Balance	Purchases And Other Charges	Cash Advances	Cash Advance Fees	Late Payment Charges	- Credits	- Payments	New Balance	
Company Total	\$0.00	\$1,264.88	\$0.00	\$0.00	\$0.00	\$191.74	\$0.00	\$1,073.14	

NEW ACTIVITY				
GENERAL SERVICE SU70	CREDITS	PURCHASES	CASH ADV	TOTAL ACTIVITY
	\$0.00	\$426.45	\$0.00	\$426.45

Post Date	Tran Date	Reference Number	Transaction Description	Amount
11-16	11-14	24943003319970341227696	HOLIDAY INN EXPRESS & SU 5106517373 CA 0124685106517373 ARRIVAL: 11-14-23	426.45

GENERAL SERVICE SU34	CREDITS	PURCHASES	CASH ADV	TOTAL ACTIVITY
	\$0.00	\$99.18	\$0.00	\$99.18

Post Date	Tran Date	Reference Number	Transaction Description	Amount
11-20	11-16	24943003321970557672797	HOLIDAY INN EXPRESS 2093843700 CA 0087662093843700 ARRIVAL: 11-15-23	99.18

Deployment Details		160.00 USD	
Deployment Name:	El Capitan Hotel	Reference:	11c8cf30-8ce3-4002-8173-a4d18aa1542b
Amount:	160.00 USD	Last 4 Digits:	**** * 9012
Deployment Date:	3/18/2025	Status:	● Deployed
Start Date:	4/7/2025	End Date:	4/15/2025
Card Pool:	[REDACTED]	Card Provider:	US Bank
Customer ID:	[REDACTED]	Last Updated By:	APIUserConID854
Created By:	APIUserConID854	Supplier Reference:	[REDACTED]
Supplier:	El Capitan Hotel	Card Provider ID:	107986647
Platform:	Concur Travel	PNR Locator:	[REDACTED]
Upload Invoice Email:	UHGJAFNR@cspinvoice.com		
Traveller:	[REDACTED]		

+ Accommodation Details

+ Custom Data Fields

2 Transactions: 183.85 USD | 1 Invoice: 183.85 USD | 2 Documents | 0 Notes | Find Transactions

Matched Transactions						
ID	Date	Narrative	Card	Amount	Matched	Unreconciled Amount
[REDACTED]	4/8/2025	EL CAPITAN HOTEL MERCED	9012	179.52 USD	✓	0.00 USD ✓
[REDACTED]	4/8/2025	EL CAPITAN HOTEL MERCED	9012	4.33 USD	✓	0.00 USD ✓

Key Benefits

Reconciliation

Report – Transaction Reports

Contains transactional data provided by U.S. Bank alongside the booking data captured in Concur. When the transactions are received by Conferma, it auto-matches the transactions to the booking, giving you a detailed breakdown of the transactional spend along with any custom data fields.

- Transaction Data:
 - Transaction Date
 - Transaction Post Date
 - Transaction Account Amount
 - Transaction Merchant Narrative
 - Transaction Card Last Four Digits
- Booking Data:
 - Deployment Name
 - Supplier Reference
 - Traveler Name
 - Hotel Arrival Date
 - Hotel Departure Date

Key Benefits

Reconciliation

- Receipt Collection
- Automatic receipt chase (90% success rate)
- Traveler can submit receipt via Conferma app (highly recommended)

 Holiday Inn			
		68	
	Folio No. : [REDACTED]	Room No. : [REDACTED]	
	A/R Number : [REDACTED]	Arrival : [REDACTED]	
	Group Code : [REDACTED]	Departure : [REDACTED]	
	Company : [REDACTED]	Conf. No. : [REDACTED]	
	Membership No. : [REDACTED]	Rate Code : [REDACTED]	
	Invoice No. : [REDACTED]	Page No. : [REDACTED]	
Date	Description	Charges	Credits
06-09-25	*Accommodation	150.00	
06-09-25	Room Tax	18.00	
06-09-25	City Assessment	5.18	
06-09-25	Sacramento Tourism Infrastruc:	1.50	
06-09-25	CA Tourism Assessment	0.29	
06-09-25	Self Parking	25.00	
06-10-25	[REDACTED] 4001		199.97
Total		199.97	199.97
Balance		0.00	

Key Benefits

- Removes the need for a travel card issued directly to the traveler.
- Solves a payment challenge for infrequent travelers / non-profiled travelers.
- Relieves travelers from bearing the cost of business-related lodging on their personal credit cards.
- Reduces the need for travel advances and reimbursement.
- Reduces exposure to payment fraud.
- Automatically sends authorization form to hotel after the reservation is booked.
- Online reporting/accounting tool, SNAP, to assist with reconciliation process.
 - Reports
 - Receipts
 - Transaction details
 - Full virtual card numbers
 - Ability to generate new virtual cards

Key Benefits

Additional Uses

- Conferences
- Lodging for Emergency Response
- Group Bookings
- Guest Bookings
- Manual Deployments

How Virtual Cards Work

Step-by-Step Process for Using Virtual Cards

1. Hotel is booked through Concur or with a travel agent.
2. Conferma automatically generates a virtual card for the hotel reservation.
3. Conferma emails or faxes a credit card authorization form to the hotel when the reservation is booked, and again on the day of check-in.
4. Traveler checks in and provides a personal credit card for incidental hold/charges.
5. Virtual card is processed for payment at check-out.
6. U.S. Bank receives the transaction.
7. Agency receives a monthly U.S. Bank statement for all virtual card transactions.



Third Party Credit Card Authorisation Form



REFERENCE 19185SE002325

CI Azumano Travel, 192 Ballard Ct., Suite 200, Virginia Beach, VA,
23462, US

Tel: 916-376-3989 Fax:

E-Mail: caltravel@ciazumano.com IATA No: 36517316

PLEASE NOTE: This is a confirmation of details of an existing booking. PLEASE REFER TO YOUR CONFIRMATION 19185S document for payment details as the guest will not hold the below card.

Hotel	Tropicana Hotel & Casino	Client	[REDACTED]
Arrival Date	Monday, 20 May 2024 (20/05/2024)	Tel	[REDACTED]
Total Nights	4	Fax	[REDACTED]
Room Type	C1QRA1	Client Contact	[REDACTED]
Estimated Total Cost	268.00 USD		
Hotel Ref	19185SE002325		
Guest Name(s)	[REDACTED]		
Agency Reference	128327913 - 7L1HRR		

Other Information: Room, tax, resort fees and self-parking.

Cancellation Policy: All amendments and cancellations must be confirmed by CI Azumano Travel prior to their effect taking

Payment Restrictions: Card cannot be charged until check-in. Please provide folio to guest at check out. Room, tax, resort fees and self-parking.

Invoice Required: It is a legal requirement to provide an invoice. Please send the invoice and all related receipts by; - email to MHHKYRBH@cspinvoice.com

Payment: You are required to debit the card below according to the following restrictions, adjusting the total amount with applicable taxes.

24-Hour Cardmember Service 800-344-5696. Outside the U.S. 701-461-2010 (toll-free).

AUTHORIZED SIGNATURE - NOT VALID UNLESS SIGNED

[REDACTED SIGNATURE]

usbank

This card is issued by U.S. Bank National Association, pursuant to a license from Visa U.S.A. Inc.

PLUS

[REDACTED] EXP: [REDACTED] CVV: [REDACTED]

There is no requirement for an actual card to be present to allow billing

Visa, MasterCard and American Express mandate that there is no requirement for a CVV number to be present when billing this card number for hotel spend. If your point of sale terminal requires a CVV please contact us to request the CVV for this card number.

Unauthorized charges will be disputed with support from US Bank

How Virtual Cards Work

Credit Card Authorization Form Example



Required Approvals 0 View Trips 0



Booking for myself | Book for a guest

Icons for Airplane, Car, Hotel, and Bus.

For travel questions, please email statewidetravelprogram@dgs.ca.gov

Is your driver's license REAL ID compliant? A new form of identification will be required for air travel within the U.S. starting May 7, 2025.

[Click here for more information on REAL ID.](#)

Flight Search

Round Trip One Way Multi City

From Departure city, airport or train station
Find an airport | Select multiple airports

To Arrival city, airport or train station
Find an airport | Select multiple airports

Company Notes

CI AZUMANO
BUSINESS TRAVEL

Welcome to Concur, Managed by CI Azumano Travel

[Read More](#)

Approvals

No Approvals

When you have approvals, you'll see them here

How Virtual Cards Work

How to choose the virtual card to pay for lodging within Concur.

How Virtual Cards Work

Changes and Cancellations

- Pre-trip – online through Concur.
- Mid-travel – by calling CI Azumano at **(877) 454-8785**, available 24/7.

Please note: use of a virtual card does not change the hotel's cancellation policy.

Rules and cancellation policy ×

Ramada by Wyndham Mountain View 

Important information:
TOTAL RATE: 141.9 USD

**CXL: CXL 1800 HTL TIME ON 07AUG25-FEE 1 NIGHT-EXCL TAX-FEES 6PM
DAY OF ARRIVAL 1 NIGHT CHARGE PLUS APPLICABLE TAX**

CC ACCEPTED VI AX MC XS DC JC UP DS
N1KCAGO: STATE OF CA INC BFST PRKG SHTL
STATE OF CALIFORNIA NEGOTIATED

[Close](#)

How Virtual Cards Work

Hotel Check-In

Upon check-in, hotel front desk should indicate room/tax has been authorized.

- Use term “pre-authorized,” “pre-paid,” or “company paid.”
- Personal credit card still required for incidentals.

If the hotel cannot find the credit card authorization form, open the Conferma app to resend.

Those without the app must call their agency Travel Coordinator(s) for assistance.

Send Authorisation ✕

Best Western Country Inn
2025 Riverwalk Dr, Fortuna, 95540

The authorisation has already been sent to the hotel, however if it has been misplaced, you can resend either by selecting one of the addresses below or adding a new one.

Please check with the hotel which email address or fax number they would like you to send it to if it's not already displayed:

05533@hotel.bestwestern.com ✓
The last four digits of the card will be sent via email.

Add email address or fax

Send Authorisation

How Virtual Cards Work

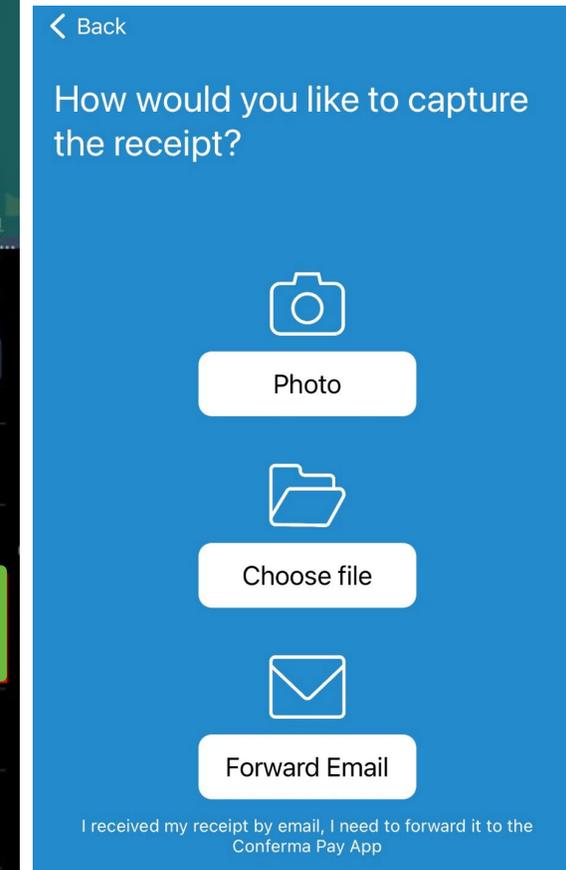
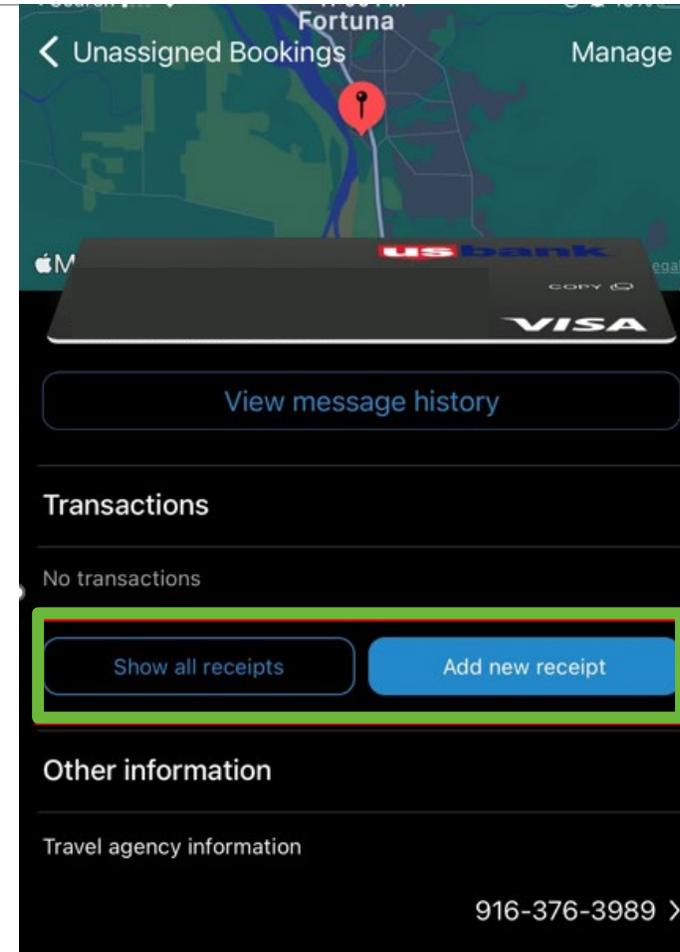
Hotel Check-Out

- Check out at the front desk.
- Request both folios
 - One for the virtually paid room, tax, parking, and fees.
 - One with the personal/incidental expenses charged to the traveler's personal credit card.
 - Ensure each card has been charged for the correct items.
- Upload folio with Conferma app. Those without the app can scan the folio and send a copy to the accounting department.

How Virtual Cards Work

Upload the folio using the Conferma app

1. Find the hotel stay and click "Receipts."
2. On the receipts page, you will see any documents uploaded for that stay.
3. If you need to upload a folio, click "Add new receipt."
4. There are three (3) different methods to add a folio:
 - a) Take a picture or upload an existing picture from your phone's library.
 - b) Upload a document.
 - c) Send an email with the folio to be uploaded to ConfermaPay.



How Virtual Cards Work

Conferma Payment Voucher

From: notifications@conferma.com <notifications@conferma.com>

Subject: CI Azumano Travel - Important payment information about your booking to Hotel Indigo Downtown

Information about your hotel booking

Booking Confirmed, it's waiting for you in the Conferma App!

Great news, your booking to **Hotel Indigo Downtown** on **13 April 2025** for **1 night(s)** has been confirmed and is ready for you in the Conferma App!

CI Azumano Travel has arranged payment for your hotel booking using a virtual credit card ending ***1234** with an expiry date of **01/30**. The hotel has been authorised to charge for the services below.

Payment Details

Hotel:	Hotel Indigo Downtown, 999 Francisco St, , Los Angeles, 12345,
Check-in Date:	13 April 2025 for 1 night(s)
Guest Name(s):	XXXXXX
Authorised Charges:	Room, tax, resort fees, and self-parking
Hotel Reservation Number:	XXXXXX
Booked Amount:	230.08 USD

What if the hotel tells me they haven't received the payment details? Don't panic, open the Conferma app and resend payment details to the hotel.

For any queries, Hotel Indigo Downtown can contact CI Azumano Travel directly on 877-454-8785.

Your booking is now available in Conferma

As a registered user of Conferma, your booking is now available in the Conferma App.

At check-out, remember to take a picture of your hotel invoice for your company to review.



This email was generated for Conferma Deployment ID 163366880.

Tuesday, 15 April 2025



Hyatt Place San Jose Downtown

TUE, APR 15, 2025



CHECK IN DATE

TUE, APR 15, 2025

282 S Almaden Blvd

San Jose, CA 95113

United States

+1 (408) 998-0400

CHECK OUT DATE

THU, APR 17, 2025

Status: Confirmed

Confirmation: HY0037917086

Persons: 1 Number of Nights: 2

Room Type: HLKG Frequent Guest ID: 509213120F

Rate: USD 688.00 per night may be subject to local taxes and service charges Est. Total Rate: USD 1572.90

Guarantee: Vxxxxxxxxxxxx1786 Cancellation Policy: 24 HOURS PRIOR OR 1NIGHT FEE CREDIT CARD REQ

Additional Information: NONSMOKING

Note: HY2316ARR15APR CXI :24 HOURS PRIOR OR 1NIGHT FEE CREDIT CARD REQ

A VIRTUAL PAYMENT FOR THE HOTEL WAS DEPLOYED

How Virtual Cards Work

Sample Itinerary with VCN Deployment

Next Steps

Enrollment

- Contact Statewide Travel Program at StatewideTravelProgram@dgs.ca.gov,
Attention: Virtual Card Program Enrollment

Training

- Training for travelers
- Training for agency Travel Coordinators and Accountants on Conferma SNAP tool

Next Steps

Implementation Timeline

- Virtual Card Program implementation is roughly 30 to 45 calendar days:
 - 25 days for U.S. Bank to build the Virtual Card Account (VCA).
 - 5 days for CI Azumano and Conferma to load and test the virtual card.
 - Training for travelers, travel coordinators, and accountants expected to be completed 10 days prior to going live with virtual cards.

Next Steps

CI Azumano

- [CI Azumano Website](#)
- [Concur Website](#)
- Call: **1 (877) 454-8785**
- Email: CalTravel@ciazumano.com

Conferma Mobile App

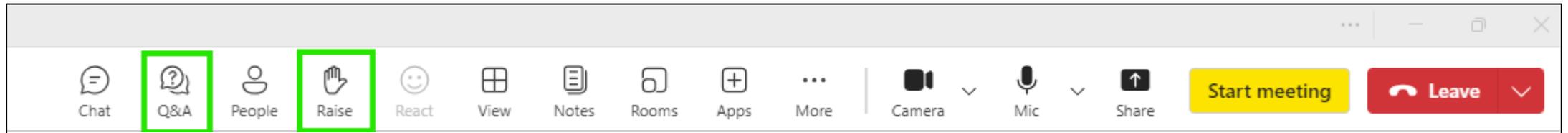
- Conferma support team at:
AppUsers@conferma.com

Statewide Travel Program

- Email: StatewideTravelProgram@dgs.ca.gov
- [Virtual Payment and Virtual Card Number Resources](#)

Q&A

If you have a question, please type it in the Q&A or raise your hand and we will unmute you.



We will **not** be addressing questions that are unrelated to the topic of Virtual Card Program.

As a reminder: the recording of this meeting, this PowerPoint, and the completed Q&A will be emailed by the end of next week.



5 Minutes Left

We will do our best to answer all questions within the time we have left. If we are unable to get to your question, we will send a response via the Q&A document.

Please complete this [feedback form](#) to help us plan future trainings.

[Subscribe to our Travel Updates](#)

THANK YOU!

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