About Us What We Bring Corpay (NYSE: CPAY) is a global leader in payments, helping businesses of all sizes better track and manage spend. Through our unified spend management Efficiency platform, Corpay Complete, we offer a range of Cut costs, streamline workflows, and simplify AP solutions including Procurement and POs, Invoice with customizable solutions Automation, Payments Automation, Virtual Card, Multi-Card, and Expense Management programs. Our bank- and ERP-agnostic solutions minimize Technology fraud risk, increase efficiency, and reduce costs. Gain greater visibility of Support expenses with industry-Let's simplify your business spending together. leading software Leverage our 24/7/365 in-house, Corpay[^] expert support teams Integrations Security Implement quickly Mitigate fraud risk with our and maintain your comprehensive security and existing ERP without compliance infrastructure program disruption **Easiest** FINTECH Leader To Use 2024 \$800M+ 100+ **PROPRIETARY** PROCESSED ANNUALLY **CLIENTS ANNUALLY** INTEGRATIONS **NETWORKS** 1.8B Fortune 1000/ ~4M 50+ years

Corpay[^]

The Smarter Corporate Payments Company



2. All stats accurate as of FY23 internal data analytics

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S&P 500

company

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of innovation

and stability

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vendor network

across all clients





transactions

processed annually



Smarter Corporate Payments

AP Automation Solutions

Procurement and POs

Seamless, end-to-end spend management

- + Create and submit
 POs through approval
 channels or designated
 system rules
- + Centralize workflows on one robust platform
- + Maximize process control with automated transaction matching
- + Ensure spend transparency from purchase to pay

Invoice Automation

Streamlined automation for efficient processing

- + Extract and match data to invoices automatically with Al and ML technology
- Automate data entry with intelligent text recognition
- + Expedite workflows with 2- and 3-way match capabilities
- + Simplify onboarding and increase visibility with vendor portal



Payments Automation

Single electronic workflow for all payment types

- + Generate extra revenue with monthly cash rebates
- Make secure digital payments and access credit with Corpay Virtual Card
- + Mitigate fraud risk and eliminate human error
- + Leverage our in-house vendor team for supplier enrollment and data management



Virtual Card

Secure, single-use Mastercard ® payments

- + Earn rebates on vendor payments
- Increase vendor acceptance with robust ~4M vendor network¹
- + Enroll vendors at a rate 2–3x the industry average ²
- + Eliminate paper, reduce costs, and mitigate payment fraud risk



Commercial Card Solutions

Multi-Card

All-in-one purchasing and T&E card program

- + Manage employee spend with clear, dynamic controls
- + Earn monthly cash rebates, not points
- + Maximize security with fraud monitoring and SMS notifications
- Boost capital with automatic nationwide discounts on hotels, lodging, and more



Expense Management

Paperless expense reporting and reconciliation

- + Review and approve expenses remotely with on-the-go mobile app
- + Save time with realtime reports and no waiting periods
- + Leverage per diem and reimbursement cards
- + Automate sync processes and code to current GL

2. Internal data analytics as of FY22

1. as of FY23

BENEFITS

Easy reconciliation
Enhanced controls

Monthly rebates on spending
Reliable 24/7/365 support

Increased working capital
Spending data insights

Higher margins

Cost reduction

Increased security

Paper elimination

Maximized efficiency
Centralized software