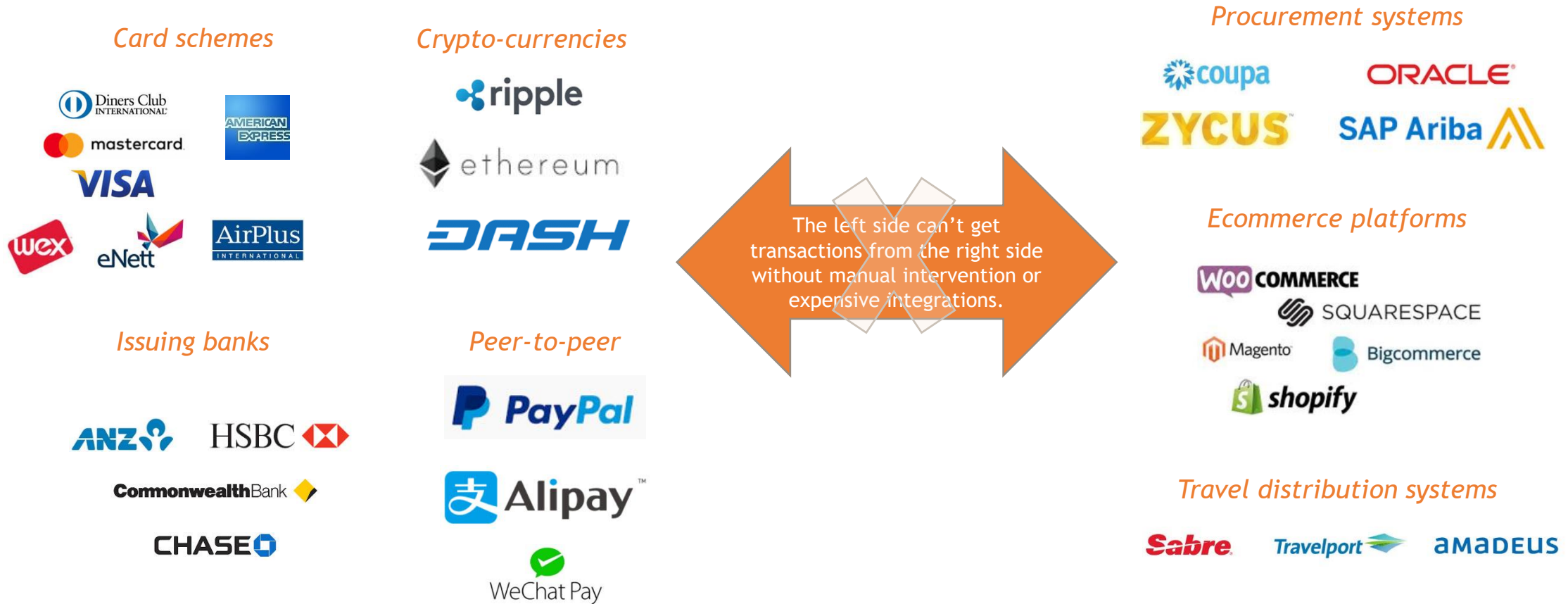# troovo.

Virtual payments. Virtually free.

How our virtual robot makes T&E and B2B payments simple, hassle-free and ultra low-cost
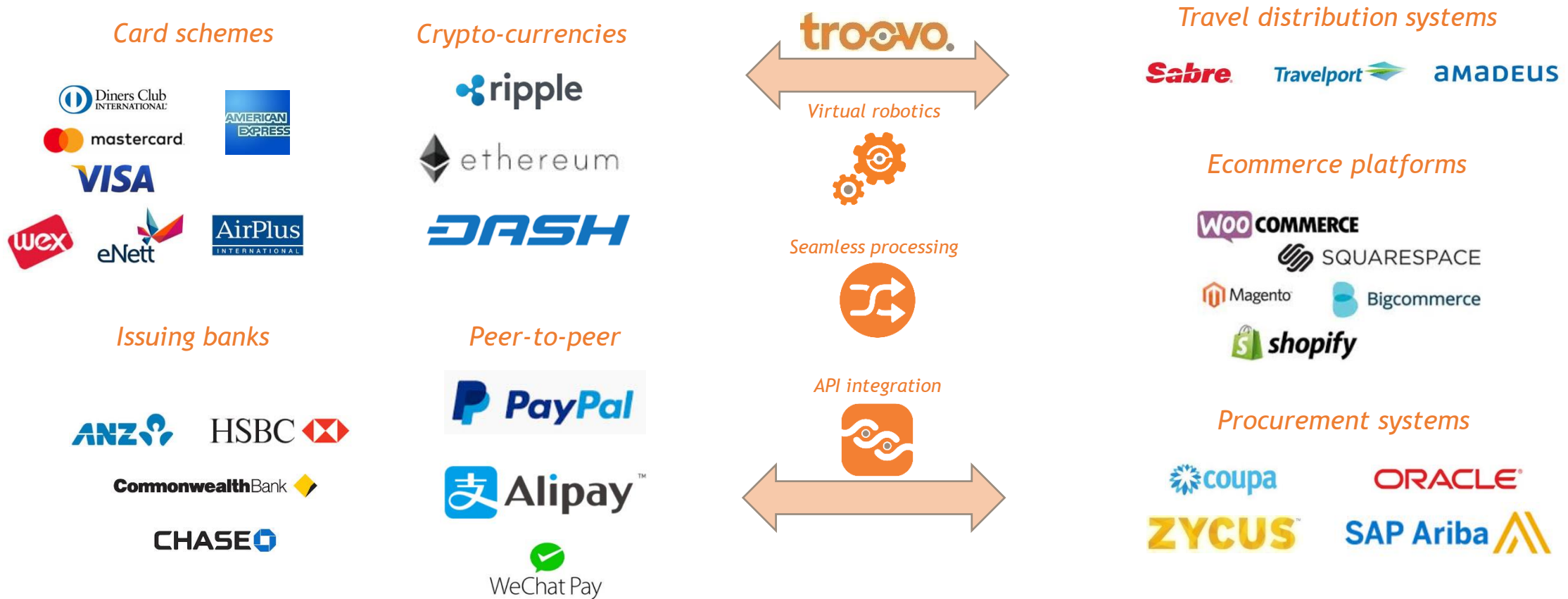
The situation and complication

What universal challenge do B2B payment products face?

Card schemes

Crypto-currencies

Procurement systems

The left side can't get transactions from the right side without manual intervention or expensive integrations.

Ecommerce platforms

Issuing banks

Peer-to-peer

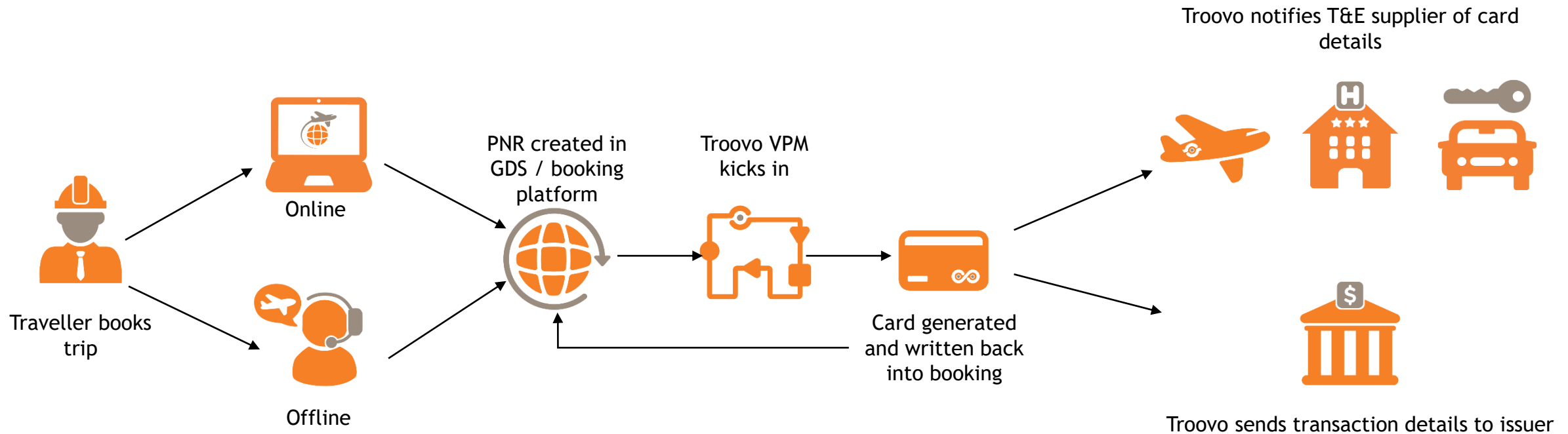**Travel distribution systems**

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Troovo is the solution

We provide the bridge between the old world and new world of purchasing and payments

Troovo Virtual Payments Module workflow – T&E

Troovo notifies T&E supplier of card details

Online

PNR created in GDS / booking platform

Troovo VPM kicks in

Traveller books trip

Offline

Card generated and written back into booking

Troovo sends transaction details to issuer
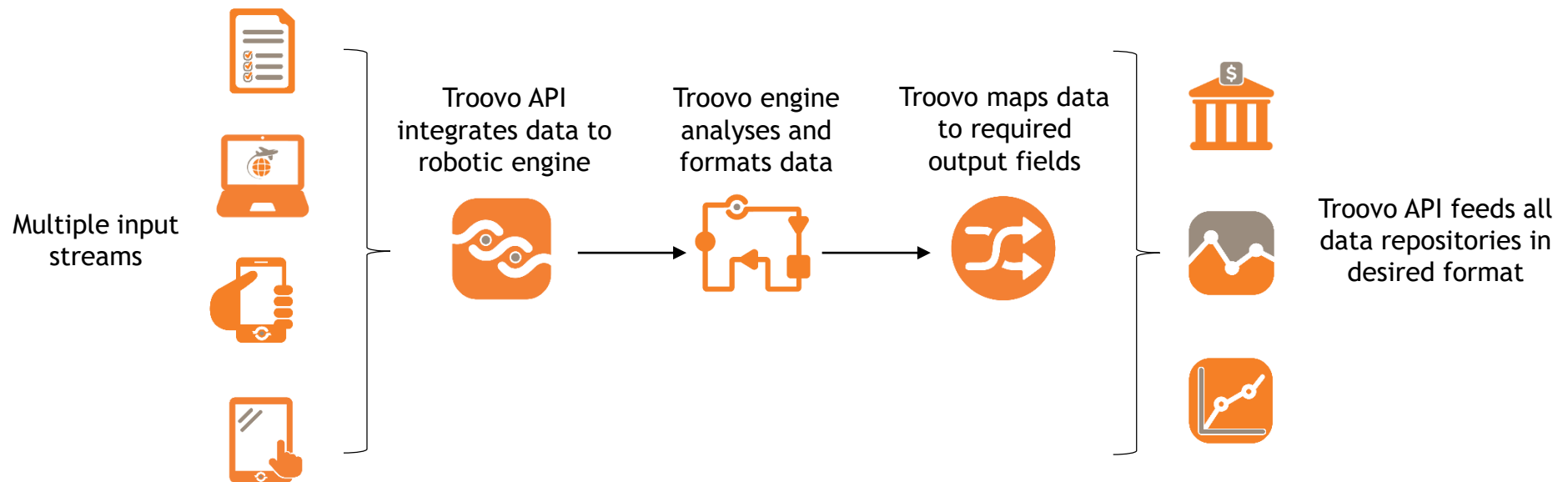
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Troovo and NDC – enabling new booking platforms

Troovo's robotics provide seamless integration of NDC-formatted bookings to existing agency workflows

Agency reporting integration

Traveller books travel via direct channel

Booking created in airline NDC platform

Troovo robotics kick in

Troovo auto formats booking to agency requirements

Agency workflow integration

Agency back-office integration

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Troovo Data Integration and Optimisation

Multiple input streams

Troovo API integrates data to robotic engine

Troovo engine analyses and formats data

Troovo maps data to required output fields

Troovo API feeds all data repositories in desired format

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What makes our approach unique?

Fully automated	Totally accurate	Completely secure	Utterly faster	Virtually free
• Zero manual handling of the entire process • No user training required	• No manual handling means no mistakes	• All processing takes place robotically via secure networks	• Our virtual robot processes in milliseconds and does it all 24/7/365	• Troovo's cloud-based and patent-pending approach enables ultra-low cost processing

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And what do we mean by "virtually free"?

All inclusive

- Cost is per booking, not per card / payment
- Changes, re-issues, added cards or cancellations all included in transaction fee

No hidden costs

- Ongoing maintenance covered in transaction fee
- Mobile app, reporting and control panel offered at no extra charge

No change management

- No re-configuration of online channel
- No training for consultants / AP teams
- No desktop / point-of-sale integration needed

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What's in it for…

TMCs / Corporations

- Eliminate reconciliation
- Reduce fraud risk
- Use virtual payments to reduce BPO costs
- Utilise existing systems
- Quick ROI
- Single solution across all procurement categories

Issuers / schemes

- No cost – Troovo only charges the owner of the transaction
- Ability to implement and drive charge volume quickly
- No impact to processor's operations (TMCs, procurement teams or travel agencies)
- Provides both B2B and T&E volume growth potential

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Virtual payments.
Virtually free.

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