

# YOUR WEX Journey

A stylized illustration of a suspension bridge, likely the Manhattan Bridge, in shades of blue and teal. The bridge spans across the frame, with its towers and cables clearly visible. In the background, a city skyline with various buildings is depicted in a muted, earthy tone. The sky is a warm, light brown color with a few white clouds. Several yellow leaves are scattered throughout the scene, suggesting an autumn setting. In the bottom right corner, a small figure of a person walking a dog is visible, adding a sense of scale and life to the scene.

The *world* of  
travel is changing

An all-inclusive travel guide  
to your migration from  
eNett to the WEX Payments  
Platform, *Encompass*

With WEX, travel is  
more *rewarding*



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# JOURNEY FURTHER

with **wex**<sup>TM</sup>

With a range of funding choices to help **simplify your business**, we help our clients innovate at scale to win in rapidly changing markets.

You already know that **WEX is a high-flyer** in the travel industry. But did you also know we have offerings to industries outside of just travel? We manage B2B payments for corporations across various other industries including insurance, health and marketplaces among others, and financial institutions are integrating our platform into their own to offer more efficient payments and reporting.



## Welcome to WEX

We are delighted to be your dedicated partner  
for more rewarding payments

Scan this QR code to learn more.





# The world of travel is changing...

Old certainties are being overturned and new, agile business models are emerging, ready to take their place.

How people book and pay for their travel hasn't been immune to this upheaval. As a result, old systems no longer provide the flexibility required by leading travel companies.

Fortunately, our B2B payments platform helps online travel agencies, travel agents and other travel companies save money on international payments, reduce accounting workloads, reduce risk within your business and improve supplier relationships.

With a range of funding choices to help simplify your business, we work with leading travel intermediaries to efficiently and securely pay travel suppliers anywhere in the world.

We help our clients innovate at scale to win in rapidly changing markets.

Welcome aboard WEX.

**Carlos Carriedo**

Chief Operating Officer, International  
WEX

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## One-to-one **support** for a **simplified changeover**

Change is rarely straightforward and all too often the benefits don't seem to justify the effort. But when everything delivers, it can release business-winning innovations. Ideally, change should deliver these benefits without upheaval and that's what is about to happen for WEX customers.

Just over two years ago we acquired eNett and started to move its customers on the eNett Payments Platform (ePP) onto the **WEX Payment Platform**, (Encompass). We're handling this migration with great care. We're taking our time and ensuring the process is seamless and stress-free. We're working with our new customers on a one-to-one basis to simplify the switchover.

The good news is that the upgrade from ePP to the WEX platform delivers real benefits. Our customers will receive first-class functionality at no extra cost.

"We know the travel industry is under increasing pressure to perform," said **Marcelo Velloso**, VP & General Manager EMEA, WEX. "We also know that delays in payment handling aren't acceptable. That's why this upgrade is designed to keep everything running as smoothly as possible, now and in the future."

**"At WEX we're  
with you for the  
long haul."**



# With WEX, travel is more **rewarding**

The WEX Payments Platform (Encompass) technologies give you everything you need to run an advanced payments programme, all in one place, including the expertise to make payments smarter, faster and more profitable.

We also take the stress out of your payment processes by helping you:

- › **Reduce cost and increase efficiency** no matter how busy the travel season gets
- › **Minimise supplier overcharges** and manual oversight of payments
- › **Avoid FX rate markups and fluctuations**, as well as hidden fees when paying suppliers in local currencies as we support 20 billing and settlement currencies, with the ability to pay suppliers in over 150 currencies

## A trusted partner

With more than four decades of payment innovation, our customer-centric ethos is embedded in every aspect of our platforms and our processes. It's no wonder that we are the trusted partner for over 800,000 businesses, large and small, the world over.

"A successful business needs the right tools – solutions you can trust to consistently deliver, time after time," said **Steve Hawkins**, Regional Commercial Director, WEX. "WEX understands this. For more than 40 years we've helped take the stress out of our customers' payment processing. We're ready to share the benefits of this experience with you."

WEX takes the pressure out of payment processing so you can focus on building your business.



# Business class transfers

WEX will assign you a dedicated Technical Delivery Manager who will accompany you during your migration from eNett to the WEX Payments Platform, Encompass.

They will closely work with you throughout the three stages of the process – ‘Discovery’, ‘Implementation’, and ‘Transition’ – and will be able to answer your questions during the upgrade.

## A world of discovery

During the Discovery phase, your Technical Delivery Manager will use their knowledge of your eNett operations to optimise your use of the WEX platform. They will discuss how to best set up your WEX platform account so it is seamlessly integrated into your existing payment process, as eNett Payments Platform (ePP) currently is.

Once your bespoke configuration is agreed, your account will enter the Implementation phase. Here, your Technical Delivery Manager will ensure that your account is configured to your needs and then tested before the final phase. Throughout the Transition stage, your Technical Delivery Manager will provide you and your teams with thorough training on the use of the Encompass platform and devise a plan for the closure of your ePP accounts.

Before, during and after migration is concluded, both your Relationship Manager as well as your Account Manager within Customer Services will support you at every step.







# A bespoke travel experience

Your transition to the WEX Payments Platform, Encompass, will provide you with a wide range of benefits, which can be tailored to your specific business needs.

Since we acquired eNett, the experience and in-depth knowledge of the eNett and WEX teams has combined to create an unequalled array of travel insights that we use to support even the most complex and challenging payment flows.

With the WEX platform we will ensure you have access to the best funding mechanisms to your business, including the one you currently use on eNett Payments Platform, ePP.

## Deal the winning cards

Once you've made the switch, you'll benefit from all the latest enhancements we've added to our platform, including new card types and currencies. WEX already understands your business.

"Remaining competitive in an unpredictable market can be difficult," explains **Scott Duane**, Commercial Director APAC. "Our platform delivers the types of next gen functionality that can help you grow your business, even in the face of the strongest commercial headwinds."

—  
“Remaining competitive  
in an unpredictable  
market can be difficult.”  
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# Take a **guided tour**

1



First things first, the people you know and deal with in WEX's Relationship Management and Customer Service Account Management teams will kick-off the contact with you and take you by the hand through this journey. You should not expect any significant changes to your current commercial conditions and pricing.

2



Any regulatory Customer Due Diligence (CDD) or refreshers (Re-DD) already scheduled or in-progress will not be impacted while you're on this journey. Our dedicated Compliance team, as well as your Relationship Manager and Account Manager, will be in touch to ensure a smooth flight with no turbulence.

As part of the pre-flight safety check, your RM will explain to you that as long as there are open VANs in the eNett platform, you will need to continue funding your usual account. For the new payments once you are migrated, you will be instructed to fund your new WEX Encompass accounts. There may be dual funding for a while, depending on how long in the future your issued eNett VANs authorise and settle.

WEX is available to discuss how best we can engage with your Technology teams to do what is needed on your side. You'll hear more about this from your Relationship Manager and Account Manager along the way.

4



Once your new WEX contract is signed and your regulatory reviews, if applicable, are completed, you'll meet your Technical Delivery Manager – they will guide you through your migration to the WEX platform, which includes three stages: 'Discovery', 'Implementation' and 'Transition'.

## Discovery:

Your dedicated Technical Delivery Manager will use their knowledge of your eNett history to optimise your setup on the WEX platform, ensuring your migration is a seamless journey from the start. A Statement of Work (SOW) will be created that details how your WEX account will be configured, based on your needs.

Thorough API documentation and a testing environment are also provided to you. Scan this QR code for details of indicative APIs. Please note these are not finalised. Your TDM will be available to assist you through your integration to the relevant Encompass API(s).



3



Your WEX Relationship Manager will introduce you to the WEX Payments Platform, Encompass, and engage with you so we can sign a new contract.





5

## Implementation:

Your account will be configured to meet your program requirements. Access credentials will be provided once your Encompass account is ready and your Technical Delivery Manager will be on hand to support you with live testing.

6



## Transition:

Your Technical Delivery Manager will deliver bespoke training to you and your teams in advance of the final switchover, ensuring your migration is seamless from take-off to landing. At this stage, the WEX team will also work with you to devise a plan for the closure of your ePP accounts.

7



## A smooth landing:

Once everything is in place, we'll introduce you to the account services team. They'll be your day-to-day support, leaving you free to focus on the important things – building a better business. Your Relationship Manager will also be there for you. Once you've successfully completed your journey, your eNett agreement will be terminated.



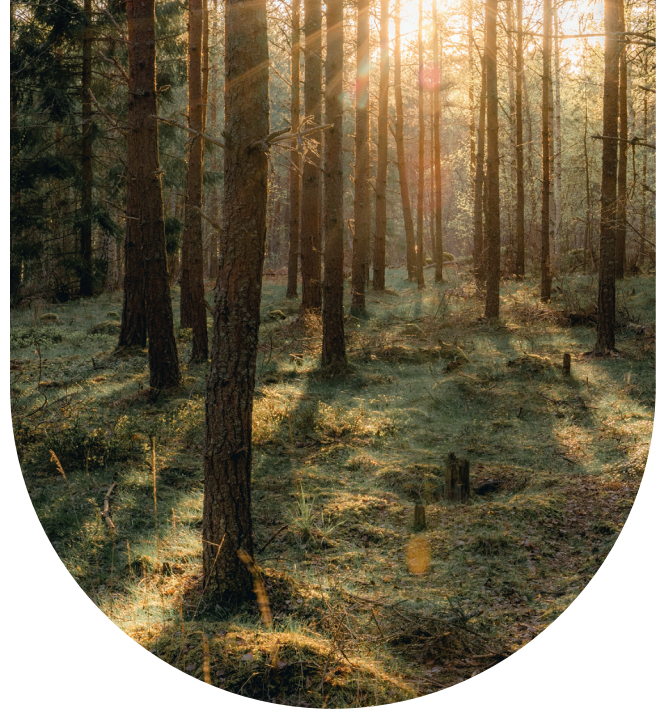


# Stay **confident** and in control with **WEX**

WEX offers a range of different travel payment options and flexible funding choices to help simplify your business.

We work with leading travel intermediaries to efficiently and securely pay travel suppliers anywhere in the world.

Our technology is scalable and resilient. We own the entire technology stack, which means we can keep everything running smoothly. The result: bespoke solutions for the travel industry.



From fraud prevention and transaction monitoring to chargeback management, WEX delivers the product development, innovation and security you need. We add confidence to your payment processing.

“In a dynamic industry like travel, only the fastest, easiest, most secure B2B payments solution will do,” explains **Francois Du Toit**, SVP Product Technology. “Our technology helps deliver better payment outcomes across the value chain. At the same time, our flexible funding choices let you pay suppliers the way they prefer to be paid – without any extra work. It’s all possible when you partner with WEX.”

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“Our technology  
helps deliver better  
payment outcomes...”

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## On time arrival

Arrival times can make all the difference, especially when there's a transfer involved. No one wants to feel rushed, but equally, no one wants to be left sitting around – timing is everything.

Get it right and your journey can be a stress-free success..... get it wrong and the whole thing turns into a nerve-wracking nightmare.

The same goes for technical migrations. Having access to the best software tools can boost productivity; relying on yesterday's tech can put a brake on innovation and tarnish the customer experience. Timing the switchover is key. Reliable support during the transfer is also essential.

That's why WEX is staggering its transfers to ensure not all customers are in-transit at the same time. This will help us learn and adapt the process as needed for an optimised experience. Our ground staff and handlers will be available throughout your transfer to answer your questions and avert any delays.

## Choose a landing slot

"We know that you all want to provide the best possible service," explains **Clint Vormawah**, Regional Commercial Director, WEX. "Equally, we understand that no business can afford operational turbulence. The thought of delays and disruptions is enough to make any operator anxious. We share those concerns."

"That's why WEX has invested heavily over the last 2 years to ensure a smooth and seamless transition to Encompass for its customers."

## Making your connection

You can check-in now. To find out more about your transfer, please contact your WEX representative.



“

WEX is a key long term partner and our relationship continues to go from strength to strength. The product range and customer offering is excellent and as expected the technology platform provides the functionality and integration we need to drive productivity and efficiency. The differentiating factor though is the knowledge of our business and willingness to work together to drive value.

**Flight Centre Travel Group**

“

They feel more like partners than just providers where it would just be an off the shelf package. You get that close relationship and bespoke service.”

**On The Beach**



# Your WEX Safety Card

**Welcome aboard!** At WEX, safety is our top priority. We are committed to making your journey with us as smooth and stress-free as possible. We've dedicated this section to answering some of the most common travel safety questions customers have while flying. It's designed to provide you with easy access to helpful information about your experience, whether that's about the check-in process, new policies, flight changes or arrival times. WEX has you covered.

We want you to feel confident and informed, so if you can't find what you're looking for, don't worry. Our online travel pack provides even more information to guide you. Your Relationship Manager has been and will remain your first point of contact. Your Account Manager and Customer Service team with whom you also currently deal with are also there for you. Your **Technical Delivery Manager** will be there to take you by the hand during the 'Discovery', 'Implementation' and 'Migration' phases.

So sit back, relax and enjoy your journey with us.



## Key Resources

### Online travel pack

We know travel planning can be overwhelming. That's why we've created our online travel pack, which contains all the necessary information you need in one convenient location. With just a quick scan of the QR code, you'll have access to a wealth of information on everything from the latest travel advisories and health and safety protocols to our rigorous procedures and check-in options.

### APIs

Current versions of the API specifications and other guidance documentation can be found in the travel pack. New versions will be made available following any updates via the help centre on the WEX platform. Your APIs will be provided at the point of migration with full support from our team at WEX. Scan this QR code for details of indicative APIs.

### File upload

File uploads are available on the online travel pack through the QR code but can also be retrieved via the WEX platform. Please discuss your requirements for file uploads with your Technical Delivery Manager at time of implementation.

### Reconciliation and file transfers

Security and reliability are of the utmost importance, which is why Secure File Transfer Protocol (SFTP) is the standard option beyond emailing. The file is PGP encrypted if full card numbers are used.

Scan the QR code for more details on reconciliation and file transfers.

### Contract

Contracts and agreements are a critical part of travelling, so as part of this journey, a new agreement will need to be signed. If you're already an Encompass customer, all you need to do is sign an amendment to your existing agreement. Your eNett agreement will be terminated after all outstanding transactions have been settled and the time allowance for chargebacks has been completed. This will mean there will be a transitional in-flight period where you will have activity on both the eNett Payments Platform and the WEX Platform and such activity will be governed by the relevant agreement, systems and processes.

To see a sample WEX Platform contract, please scan the QR code.



## Product and Technology



### **Are there any changes to my technical integration in relation to my current API Requests, and will the WEX Payments Platform, Encompass, have the same API request types?**

When migrating to WEX, you will need to integrate your system to the WEX Encompass API suite, which delivers equivalent capabilities to the eNett API suite. Full support will be provided during the migration.

### **I currently use a third party product to obtain my cards, will I still be able to use them when I move to WEX?**

WEX works with a number of the leading third-party technology providers. Please contact your technology provider to discuss further in the first instance. If you experience any issues, please contact your WEX Relationship Manager.

### **Will my SFTP folders and access remain the same?**

No, a new SFTP folder will be provided during migration.

### **Will all currency and card products still be available?**

We are working to have equivalent products where possible but where we can't offer exactly the same product we will work with you to find an alternative that meets your needs.

### **Will I be losing any functionality with the move to the WEX platform, Encompass?**

Functionality between the platforms is equivalent but differs in its implementation. Full support will be provided in regards to this during the migration.

### **Do you have any documentation of what the WEX platform looks like/does so I can prepare?**

Our Customer Operations team will be on hand to provide system demonstrations. Also, the Encompass website offers a Help section with supporting documentation. For more details, please ask your dedicated WEX team.

### **Will cards still be issued from the same locations?**

Cards will be issued by an issuer located in your contracting entity's region (or regions for corporate groups with contracting entities in more than one region). This may be different to where cards were issued on the ePP.

### **Will the cost of acceptance change when I move to WEX?**

If your issuing location has changed (per previous question) there may be some differences. Your Relationship Manager will assist you in identifying and understanding these differences to maximise acceptance.

### **Will I still have the Multi-Factor Authentication (MFA) requirement when logging into the WEX platform?**

Yes, MFA will apply to the WEX platform.

### **Will I still have a demo platform replicating the live WEX platform where I can do tests?**

Yes, we will provide you with demo environment access during the migration.

### **Will my account and reporting hierarchy remain the same? How will that change?**

We will work with you during the migration to ensure that your account set up on the WEX platform seamlessly meets your programme requirements.

### **Will I have access to other payment products on the WEX Platform?**

WEX offers a range of additional payment products. These can be discussed during the migration, along with the ability to access data.



## Are the performance characteristics of the WEX Platform similar to those seen on the eNett Platform?

The WEX platform is a modern in-house developed platform which currently processes significant virtual card volumes inline with that of the eNett platform. You can expect to see similar performance and response characteristics across its API and web interfaces.

## Rebate and Fees



### Will rebates continue to be paid at the same frequency and will they remain the same?

Rebates will continue to be paid at the same frequency and will most likely remain the same for ePP pre-funding customers. For customers who were on a fund-on-authorisation or collateral model, your relationship manager will take this opportunity to review your current situation and make sure you're on the most suitable rebate model.

### Will the same Mastercard applied fees and exchange rates continue to apply?

Yes.

### Will there be any changes to chargeback processing fees or any additional fees with using WEX that I wasn't charged before?

There may be some small changes to fees. This will be detailed in the fee schedule that can be found in the sample contract on the online travel pack. Please ask your relationship manager if you need any help with this.

## Funding



### Will my funding model and funding accounts change?

It is likely that there will be little significant change to your funding model and it will be equivalent to your ePP funding model. Your funding accounts will change and further details regarding the new accounts you will need to fund into will be provided by your Relationship Manager/Technical Delivery Manager.

### Will I continue to be able to fund cards on issuance/activation of the VAN?

The new WEX funding model means funds will only be reserved/used when spending occurs – there is no need to fund ahead of card issuance/activation, but transactions will decline at the authorisation stage if there is an insufficient balance on your account.

### Will the pay-in, location and cut-off times in funding accounts change?

The Account's destination will change, as well as the cut-off times for those with cross-border funding. The location of the bank accounts will depend on which of our issuer(s) you are using.

### I can currently move funds between my currencies when I need to. Can I still do that when I move to WEX?

Moving funds between different currencies will no longer be possible. Mastercard exchange rates will apply to transactions in currencies other than the currency of the issued card being used.

### Will it take longer for my funds to arrive once I move to WEX?

Depending on where your funds are currently held and the location of the WEX collection accounts, it is possible that funding times may vary. This will be driven by the cut-off times of the funding currency being moved and the location of your bank account.

### If I need a refund of unspent funds, how does this process work on the WEX platform?

There will be some changes to the current process and more guidance will be provided in the travel pack and via your Technical Delivery Manager and Relationship Manager. There will be a transition period where some refund requests will go through eNett and some will go through WEX.

## Chargebacks

### Are chargebacks supported on the WEX platform?

Yes. The WEX platform supports chargeback submission in line with scheme rules. Please visit the Online Travel Pack for more information.



## Reporting and Reconciliation

### Will I continue to receive the same reports at the same intervals and delivery time, and will I still reconcile the same way?

Reports will vary in content due to the different system specifications.

The WEX platform offers the ability to create and customise reports through its Report Studio. The platform also offers a wider range of fields and file formats and allows the scheduling of reports to be delivered in varied frequencies and delivery methods.

The on-boarding team will work with you on your reporting requirements and the setup of alternative reporting instruments during the migration.

For more details, please see the online travel pack or ask your Technical Delivery Manager and/or Relationship Manager.

### Will the same level of data be available to me (i.e. will all the same data fields still be provided)?

The WEX platform has its own specifications. Generally, it contains the same level of data as ePP but offers more self-service and customisation capabilities through its Report Studio. Please note you can continue to access the eNett platform, which will produce reports for a period of time after your migration.

### Will reports continue to be in UTC time?

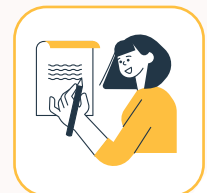
No. Standard reporting runs on US Eastern Time. Generally, files will run once per day and this applies to extracts and Report Studio.



## Legal

### Will I need to sign a new contract?

If you already are a WEX customer, an amendment to your current agreement may suffice. If you do not already have an agreement in place with WEX, a new agreement will need to be signed.



## Regulatory

### Will my funds be safe? How are these protected?

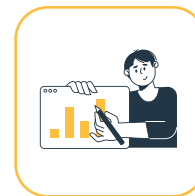
Yes. The funding method used will determine how your funds are allocated:

- *Prefunded* – Depending on where you are located, funds are held in segregated safeguarding or trust-style accounts.
- *Credit* – Customers repay the money lent by depositing funds into a “collections” account. Funds in the collections account are not safeguarded as they are the repayment of credit owed to WEX by customers.





## Commercial



### Does the migration affect our commercial agreement?

If the funding method and products are unchanged then there should be no material change in our commercials. Please speak to your Relationship Manager for further details.

### Any other change in my current commercial conditions with WEX?

No significant change in commercial conditions or pricing is expected as a consequence of this migration. You will be able to discuss these conditions with your Relationship Manager.

### When will the eNett platform (ePP) be shut down?

The eNett platform will remain active for a period from when we migrate you to the WEX platform. This allows open cards to be settled and for refunds and chargebacks to be managed. The eNett platform will not allow you to issue new cards from an agreed date following migration to the WEX platform.

### I'm not in a position to update my technology to move to WEX, can you please provide me with an extension?

Please speak to your Technical Delivery Manager and/or Relationship Manager if you have serious concerns about being able to migrate to WEX within the timeframe provided.

### Do I still contact the same people when I move to WEX? Will my Relationship Manager change?

Your Relationship Manager will remain the same. Our team already manage customers on both platforms and are well placed to guide you through the transition.

For all operational and technical queries, please contact the account services team at [travelops@wexinc.com](mailto:travelops@wexinc.com) once you have migrated.

### Am I going to be offered credit or will there be a pre-funded solution?

The availability of funding solutions will vary based on your location and that of your issuer. Any credit extended will be subject to an application process and normal lending requirements.

### Will I have access to Visa products? Is Visa supported on the Encompass platform?

Yes, subject to your entity's location. One of the many benefits of migrating to the WEX platform is that we operate dual schemes (MC and Visa). Please speak to your Technical Delivery Manager and/or Relationship Manager for further details.

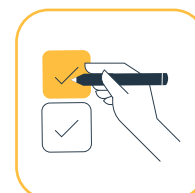
### As the cardholder, are there any differences to where I can receive cards from?

Yes. The WEX model allows you to access virtual card products issued by a WEX issuer located in the same country/region that your legal entity(s) are registered in. Please speak to your relationship manager for further details.

### Can you just novate my existing agreement to WEX?

eNett and WEX operate on different funding models and platforms, which means novating your agreement is not possible.

## Due Diligence



### My Refresh review is coming due, what impact will this have if we migrate at the same time?

There will be no impact or delays to your CDD refresh review, as the WEX compliance team will ensure that the due diligence review is carried out prior to migration.

### Will you need additional due diligence related information from me? And will the frequency change?

CDD reviews are completed separately from the migration process. All CDD refresh review dates will remain the same, whereby analysts will seek additional information during reviews only.

## Migration process



### **Would WEX hold-hands with me during this migration? What does the migration process look like?**

The WEX Commercial and Operations teams will work with you to allocate a specific migration window. During that time you will have access to a dedicated Technical Delivery Manager who will help you to manage your transition to the WEX platform.

### **I would not want to be the first to migrate, do you have Quality Assurance Tests (QATs) and Pilots that you can share success with me?**

Customers migrated onto the WEX platform (Encompass) in the Americas about two years ago and are currently running on the platform and growing their business. This is not the first time WEX has managed a platform migration and no customers should feel they are too early in the process. It will only kick off once all tests are done and WEX believes it is ready to invite customers on the journey.

### **When can I migrate and how long will the Technical Delivery Manager (TDM) stay engaged in the Transition Phase?**

The Commercial team will work with you to assign you a migration window during which you will be fully supported by a TDM to assist you with changing platforms. For more details, please see the online travel pack.

### **When will I need to stop issuing new cards on the ePP and will cards issued on the ePP prior to my handover to Encompass remain open?**

Cards raised on the ePP will remain open for some time post-migration. Your Technical Delivery Manager will work with you on a plan for this date after which the cards will close and will no longer be able to be authorised.

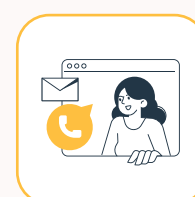
### **Will I still be able to access the ePP post migration to access reporting?**

Yes, access to the ePP for reporting purposes will be available for some time post migration. Your Technical Delivery Manager will work with you on a plan for this and we will notify customers in advance when the ePP will sunset and will support in extracting relevant data as required.

### **Will I still be able to receive merchant refunds on eNett cards?**

Yes. Merchants will still be able to refund ePP cards post migration. This will be subject to a longstop date i.e. until the ePP BINs are closed down.

## Customer Service



### **What does support look like and how do I get account support from WEX?**

The Account Services teams will work hand in hand with the Technical Delivery Managers tasked with the migration to ensure a smooth transition.

The WEX Account Services team can be contacted by emailing [travelops@wexinc.com](mailto:travelops@wexinc.com) or [service@enett.com](mailto:service@enett.com). If you would like to contact us by phone, then please visit our website for local numbers.

### **Will my customer support team/contacts change after moving to WEX?**

Our Account Services team currently supports both platforms. During and after migration, customers will enjoy the same 24/7 support contacts on the WEX platform as they currently do on the ePP platform.







