



GlobalFinex B2B

CASE STUDY / VISY

Using card-funded supplier payments without supplier friction

Visy is a global leader in packaging, paper, recycling and resource recovery, with more than 120 sites across Australia and New Zealand and trading offices in Asia, Europe and the USA.



Visy had an established virtual card payments approach, but the **traditional execution model required suppliers to handle one-time card numbers manually**. That created:



This case study looks at how Visy changed payment execution — without touching invoice submission or approval.



The Challenge

Supplier execution friction

Under a traditional virtual card model, card numbers were issued to suppliers for manual processing — creating overhead on both sides. Visy's finance team managed issuance; suppliers handled the numbers manually, introducing administrative burden and avoidable exposure to fraud and data leakage.

Constraints on payment strategy

Visy wasn't trying to move every supplier onto card terms — some didn't need it, some didn't want it. But card rails could only be applied where supplier capability allowed, making it hard to use card funding selectively as working capital needs changed, without imposing a single approach across the board.

The Approach

Visy implemented Flow: ePayment as a secure, automated execution layer for approved invoices.

Invoice submission and approval stayed unchanged. Once approved, the virtual card number went to GlobalFinex B2B instead of the supplier. GlobalFinex B2B processed it in a secure environment, and suppliers were settled directly via EFT, supported by remittance advice for reconciliation.



Issuing VCNs created overhead on both sides. Our team was managing the issuance process, suppliers were handling card numbers manually, and that manual handling introduced both administrative burden and fraud exposure that didn't need to be there.

*When VCNs expired, it caused additional workload for the team and delays to the supplier. **Moving to Flow: ePayment was a deliberate decision - we wanted a secure processing environment where sensitive card data didn't need to change hands and the execution was automated.** It removed a layer of risk and administration that neither we nor our suppliers needed to carry.*

Richard Xuereb, General Manager Finance

What changed in practice

Existing VCN suppliers moved to secure ePayment execution

Suppliers already on card-funded payments were transitioned to Flow, so execution no longer depended on suppliers handling card numbers. This removed a layer of operational handling and risk from both parties, while preserving the funding approach Visy wanted.

Flow used selectively as needs changed

With supplier execution no longer the limiting factor, Visy could apply card-funded payments selectively

- with specific supplier groups, at specific times
- without requiring permanent structural change or forcing suppliers into new processes.

This meant card rails could be used when it suited Visy's working capital position, while leaving the rest of the supplier base unchanged.



We were never trying to move every supplier onto card terms - that's not the point. Some suppliers don't need it and some don't want it.

What we needed was the ability to use card rails when it suited our working capital position, without having to impose a single approach across the board.

***GlobalFinex B2B gave us that.** We can apply it where it makes sense and leave the rest of our supplier base exactly as it was.*

Richard Xuereb, General Manager Finance

Why this matters

Many organisations treat payment as a fixed outcome once invoices are approved. Visy's experience shows the leverage is often in execution.

By changing how payments are made after approval, Visy retained the benefits of card funding while removing the supplier-side and operational constraints that had previously limited its use.

The result was a cleaner, more adaptable payment model - suppliers receive straightforward EFT settlement, Visy retains the funding model it wants, and payment decisions can be adjusted as conditions change.



There's now a genuine decision point between invoice approval and payment that we actually use. Previously, approval essentially meant the payment was fixed - method, timing, everything. That's less true now, and that flexibility has been more useful than I expected, particularly when conditions change quickly and you want options that don't require renegotiating terms.

Richard Xuereb, General Manager Finance



About GlobalFinex B2B

GlobalFinex B2B is a post-approval payment control capability from B2BE, built for finance teams that want more deliberate control over when and how cash leaves the business after invoices are approved.

It reflects a simple belief: approved invoices should be a point of financial discretion, not just a compliance milestone. GlobalFinex B2B enables controlled flexibility over **when invoices are paid and how payments are executed**, without forcing change, supplier participation, or long term structural commitments.

GlobalFinex B2B is used by organisations that want to preserve optionality as conditions change – and who prefer selective, reversible decisions over one size fits all programmes.