



Dear Valued Supplier,

Graphic Packaging International (GPI) has launched a Virtual Payables Card ("ghost card") solution to facilitate invoice payments to our suppliers. This solution increases process efficiencies, facilitates better working capital management, and reduces overall cost associated with processing other payment transactions.

The Virtual Payables solution is a convenient and faster payment option that can be processed immediately. However, be aware that a processing fee will be charged by your merchant bank for each payment. These fees can be negotiated between you and your bank but are not paid by GPI.

As a key GPI supplier, we would like to start paying you with our Virtual Payables Card instead of by check or ACH.

GPI will set payment terms for Virtual Card payments to Net 60. If you choose to remain on check or ACH, your payment terms may be updated to GPI's standard Net 90 as part of our next contract review, ensuring consistency across our supplier base.

Benefits you may experience when you accept payment via the Virtual Payables Card program include:

- Accelerated and guaranteed payment which improves cash flow
- Reduced paperwork and streamlined accounts receivables processes
- Real-time notifications for each card payment
- Complete remittance detail to support efficient receivables posting
- No changes to your existing card acceptance process

How it Works: There are two options available to you for accepting Virtual Card Payments

1. **Dedicated Card Account:** Your company is issued a 16-digit virtual card account number and keeps this information on file.
2. **Secure Email Delivery:** Your company does not wish to house the 16-digit virtual card account number. Instead, you will leverage a secure email process to access the account number with each payment received.

To Enroll: click the link below, complete the form and return as instructed.

<https://www.graphicpkg.com/custom-content/uploads/2026/09/ghost-card-enrollment-english.pdf>

Once Enrolled: You will receive an automated remittance notification email alerting you of the amount to charge and other pertinent details of the transaction for all future payments.

The Virtual Payables program is an important initiative for Graphic Packaging, and we thank you in advance for your support.

Graphic Packaging International Global Business Services Team

VISA Ghost Card Enrollment Form

Do you accept credit cards as a form of payment? _____

Supplier Name: _____

Contact Name(s): _____

Contact Telephone Number(s): _____

Contact Email Address(es): _____

Previous Term (If applicable): _____

Standard Ghost Card Term: Net 60 days

New/Non-Standard Term Requesting: _____

Select one: Dedicated Card Account or Secured Email Delivery

Comment(s)/Question(s): _____

SUPPLIERS: Please send the completed form to your Buyer.

BUYERS: Attach the completed form to your HICX request for Payment Terms to Non-Standard.

****NOTE:** Graphic Packaging offers preferential payment terms for payments using the VISA Ghost Card. If you withdraw from participating in the Visa ghost card program in the future, your payment terms will revert to GPI's standard payment terms listed below.

ACH: Net 90 days