

Dear Valued Supplier:

Thank you for your business with Graphic Packaging International (GPI). GPI also appreciates your interest in our VISA ghost card program. This card has unique security features, with \$0 of available funds until an invoice is approved for payment. Below is a brief outline of how the program works.

Your invoices will age according to terms. On the day a payment is due, an electronic remittance advice will be sent to you via e-mail along with the approval to charge the card for that amount. Your company can then process the amount listed on the email as you would any other VISA payment. Your company must be able to accept credit card payments as a valid payment option.

All we need is a valid contact name, telephone number, and an email address from someone within your company who can process credit card payments. We will contact our bank and they will issue you a virtual card number, which is a VISA number. No physical card will be issued. There's a credit card fee, charged by your merchant bank to process your payment; however, you will need to negotiate the rate with them. **GPI does not pay any credit card fees for choosing to enroll in our ghost card program.**

Funds are typically deposited within 48 hours and you don't have to worry about lost or misplaced checks. Many of our suppliers are already enjoying this program. If you would like to enroll in this program, please review/complete the attached form and email it to your buyer. If you have any questions, please email epay@graphicpkg.com.

Best regards,

Jeana Dear

Jeana Dear
Director of Shared Services
Graphic Packaging International, LLC

**Graphic Packaging International, LLC
VISA Ghost Card Enrollment Form**

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

Vendor Name: _____

Contact Name(s): _____

Contact Telephone Number(s): _____

Contact Email Address(es): _____

Previous Term (If applicable): _____

New/Non-Standard Term Requesting: _____

Comment(s)/Question(s):

Attention Vendors: Please send the completed form to your Buyer.

Buyers: Please attach the completed form to your VMR 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 Graphic Packaging International's standard payment terms listed below.**

CHECKS: 2%45Net90 or Net 90 days

ACH: 2%50Net95 or Net 95 days