conferma

Introducing the Virtual Card Performance Index

Virtual cards are now standard in corporate travel, but acceptance alone does not guarantee a smooth payment experience.

Conferma benchmark report 2026

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Introducing the Virtual Card Performance Index

Virtual cards are now a standard part of corporate travel payments.

But while adoption has grown, payment handling at hotel level can still be inconsistent. That friction often stays hidden until check-in, by which point it's already disrupting the traveller experience.

Until now, there's been no shared method for measuring hotel payment performance.

Hotel payment performance is now measurable

Built on real transaction activity across the global Conferma Connect ecosystem, the Virtual Card Performance Index (VPI) is the industry's first objective benchmark for how reliably hotel virtual card payments are handled.

For the first time, hotel payment performance can be seen and compared. Any hotel can accept virtual cards. What we've been missing is a clear view of who can do it seamlessly, every time. The VPI changes that.

This report examines the current state of hotel payment reliability, celebrates the strongest performers, and explores the common behaviours of the highest-scoring hotels.

How it works

The VPI uses aggregated virtual card transaction activity to measure how reliably hotel payments are handled across the Conferma Connect ecosystem.

Built on payment activity across Conferma Connect's global network of 97,000+ hotels, the VPI provides the industry's most complete view of hotel virtual card payment performance.

All eligible hotels* are given a score from 1 to 10. To calculate it, the VPI evaluates:

- **Payment delivery performance**
- **Payment completion consistency**

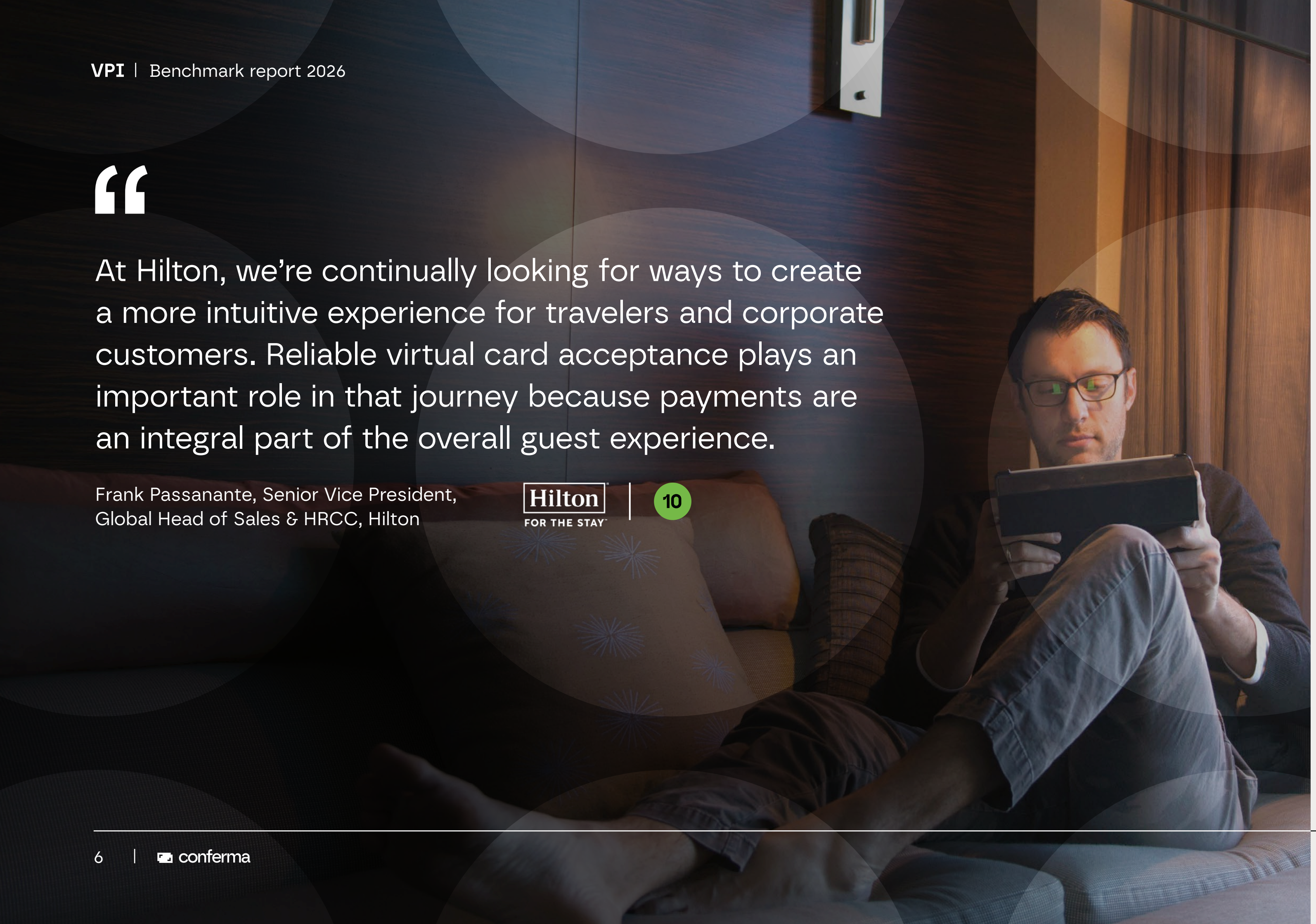
Scores are calculated at property level, with parent-group views layered on top, and recalculated monthly using a rolling three-month performance window.

The VPI score is designed to provide an objective, behaviour-based view of hotel payment performance.

To do so, it's:

- **Grounded in real transaction activity, not self-reporting or stated policies**
- **Visible across the global ecosystem, with a clear rating for every eligible hotel* worldwide**
- **Updated monthly to respond to changes in hotel behaviour.**

*Eligible hotels are properties within the Conferma ecosystem that meet the minimum transaction threshold required for scoring.



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> At Hilton, we’re continually looking for ways to create a more intuitive experience for travelers and corporate customers. Reliable virtual card acceptance plays an important role in that journey because payments are an integral part of the overall guest experience.

Frank Passanante, Senior Vice President, Global Head of Sales & HRCC, Hilton

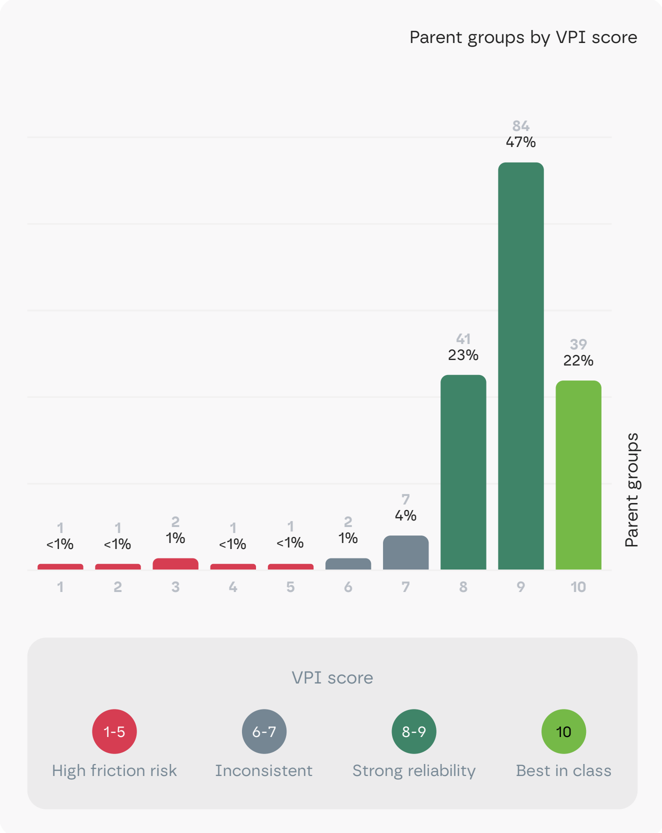
Hilton FOR THE STAY | 10

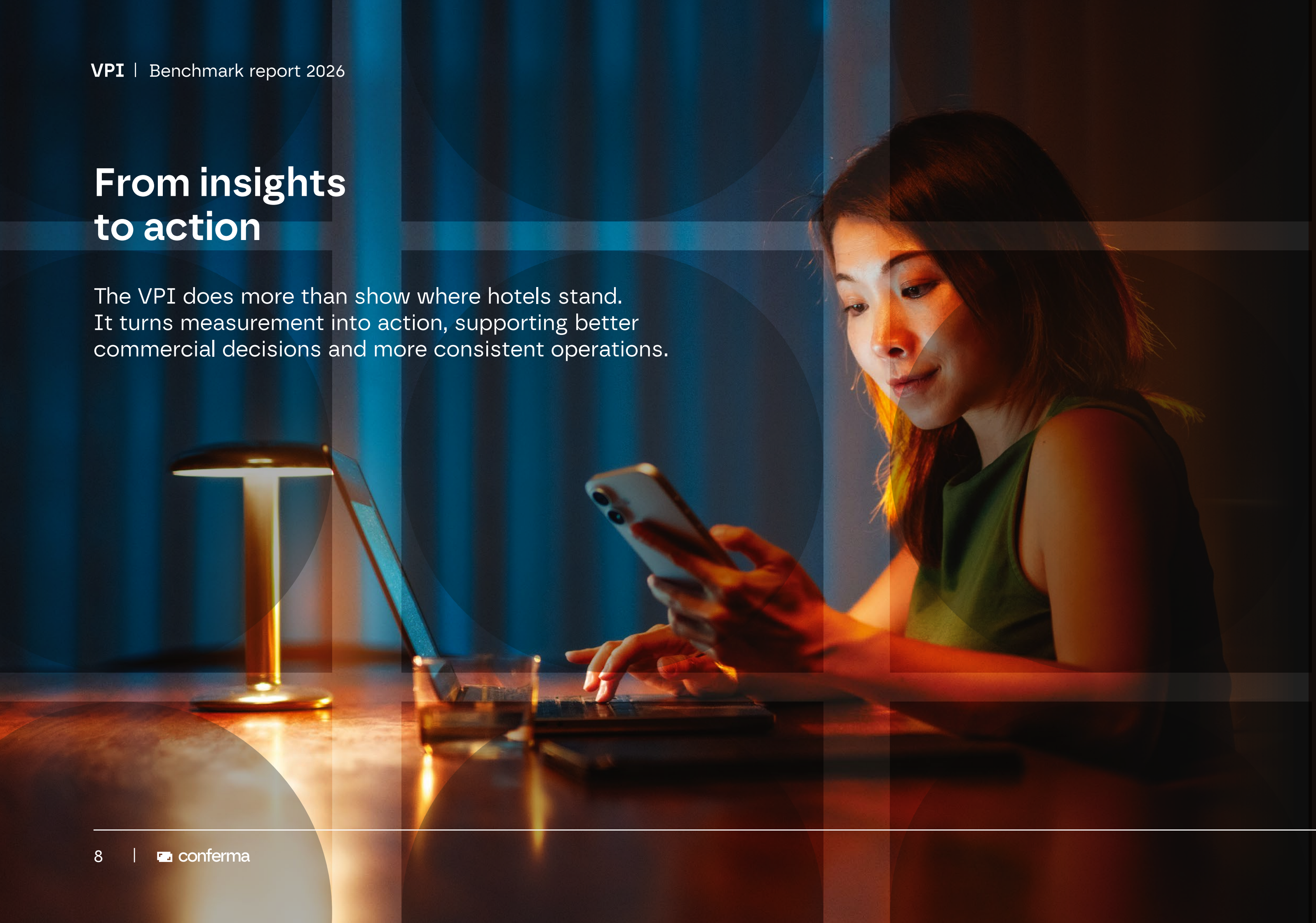
The market at a glance

The VPI shows that reliable hotel virtual card payment performance is achievable, but not yet universal.

Plenty of hotels handle virtual cards reliably. Some don’t. The pattern is uneven, and that highlights the real problem the industry faces: saying you accept virtual cards isn’t the same as reliable execution.

By grouping hotels into reliability bands and scoring them against a shared benchmark, the VPI shows where performance is strong and where it still falls short.





From insights to action

The VPI does more than show where hotels stand. It turns measurement into action, supporting better commercial decisions and more consistent operations.

For TMCs

With payment performance now measurable, you can steer demand towards reliable suppliers. That means:

- Less traveller friction
- Lower servicing costs
- Greater efficiency across corporate programmes

So you can focus on your targets: reducing escalations, protecting margins, and offering more value to your corporate customers.

For corporates

The VPI gives your team a view of which hotels reliably process virtual card payments, supporting:

- Smarter sourcing
- Stronger programme control
- Consistent travel experiences

So you can reduce disruption for your travellers, and feel confident in supplier payment performance.

For hotels

The VPI shows where payment performance is strong and which properties need improvement. So you can:

- Improve portfolio consistency
- Reduce friction
- Give corporate buyers more confidence in payment reliability

Grounded in real transaction activity, the VPI turns payment performance into something you can measure, act on, and improve over time.

The household names

How does transaction volume impact VPI scores? Bigger groups often score well, and for good reason. Looking at the top five brands by number of eligible hotel properties, VPI scores tend to indicate a strong understanding of corporate payment processes and the operational resources to run them at scale.

Size isn't everything, though. Many large portfolios face their own challenge: maintaining reliable execution across a large number of different properties, systems, and teams. The VPI helps separate brand recognition from proven payment performance.

Hilton FOR THE STAY	10
IHG HOTELS & RESORTS	9
ALL ACCOR	9
Marriott INTERNATIONAL	8
BW Best Western Hotels & Resorts	9

Top brands by country

Looking beyond the global VPI score to individual countries reveals a more nuanced picture.

The following highlights the hotel brands scoring a perfect 10 in each country.

Americas

Canada
1. 1 Hotels
2. d3h Hotels
3. Heritage Inn Hotels
4. Hilton
5. Travelodge
6. Wyndham

Mexico
1. Accor
2. Best Western
3. Wyndham

USA
1. Boyd Gaming
2. Dorchester Collection
3. Eversping Inns & Suites
4. Hilton
5. Pacifica Hotels
6. Travelodge
7. Wyndham

Europe

Germany
1. Grupo Hotusa
2. Hackmann Hotels
3. harry's home
4. The Hoxton
5. JUFA Hotels
6. Max Brown Hotels
7. Ming Hotel Group
8. Premier Inn
9. Soho House & Co

France
1. Enzo Hotels
2. Fasthôtel
3. Logis Hotels
4. K+K Hotels
5. River Hotels

United Kingdom
1. Amaze Hotels
2. Atlantic Hotel
3. Bannatyne Hotels
4. Choice Hotels
5. Danubius Hotels
6. English Lakes Hotels & Resorts
7. Future Inns
8. Hilton
9. JD Wetherspoon
10. Ming Hotel Group
11. Premier Inn
12. Sandman Hotel Group
13. TFE Hotels
14. The Spires
15. Travelodge
16. Urban Rest
17. Wyndham

APAC

Australia
1. Furama Hotels
2. H World Group
3. Hilton
4. Southern Cross

China
1. Hilton

New Zealand
1. Hilton
2. Wyndham

Movers and improvers

Based on a rolling, three-month performance window, the VPI is designed to show improvement over time.

These brands demonstrate that payment performance isn't fixed. Targeted operational improvements can quickly deliver measurable results.

When a brand's score rises, it usually means something has changed in how payments are handled. Teams may be better trained, responsibilities may be clearer, or payment delivery may be working more reliably. The VPI shows that movement over time, not just a fixed performance score.

Pacifica Hotels
▲+3
10

Dorchester Collection
▲+3
9

Enzo Hotels
▲+2
10

Rove Hotels
▲+2
9

Astra Apartments
▲+2
8

"At Premier Inn, we've focused on reducing payment friction by embedding virtual card processes directly into our operational workflows. Through greater automation and system connectivity, payment information flows efficiently and consistently across our network, removing manual steps for hotel teams.

Premier Inn | 10

What top-performing hotels do right

Top-performing hotels tend to share a set of operational strengths: clear accountability at brand level, modern payment delivery methods, and training that keeps execution consistent on the ground.

Together, these behaviours drive more consistent payment performance, reduce check-in friction, and help create a smoother guest experience. The VPI brings these strengths to the surface, showing where strong operational practices translate into reliable outcomes.

Standardise relentlessly:

A consistent process for receiving, processing, and managing virtual card payments across all properties, teams, and shifts.

Embed the payment flow:

Modern digital workflows, such as Conferma Connect Direct, embed payment logic upstream. That reduces manual handling and removes individual interpretation of payment instructions.

> Across Wyndham's portfolio, we've focused on building consistent payment processes and standards that can be applied at scale, helping hotels handle virtual card payments in the same reliable way across properties and markets.

Brian Krail, GVP, Commercial Operations & Sales Strategy

WYNDHAM HOTELS & RESORTS | 10

> By integrating payment handling into the day-to-day operation of our hotels, we've improved reliability, supported operational efficiency, and enabled our teams to focus on what matters most - delivering a great experience for guests.

Premier Inn | 10

"

By simplifying payment workflows, reducing manual effort and minimizing friction behind the scenes, we've helped create a more consistent experience across our portfolio.

Frank Passanante, Senior Vice President,
Global Head of Sales & HRCC, Hilton

Hilton FOR THE STAY | 10

"

Payment reliability is no longer just an operational consideration - it's an important part of the overall traveller and hotel experience.

Brian Krail, GVP,
Commercial Operations & Sales Strategy

WYNDHAM HOTELS & RESORTS | 10

The highest-performing hotel brands don't view payment handling as a standalone operational task. Instead, they see it as part of the end-to-end guest experience.

Train the whole team:

Regular training gives staff the confidence to process virtual card bookings correctly, resulting in a smoother check-in.

Treat payment as part of the guest experience:

The best performers monitor virtual card activity and resolve issues early, before they become escalations.

The top 100

The top 100 list celebrates the top-performing hotel brands globally. VPI scores are calculated at the property level, then averaged to give each brand an overall score.

The top 100 is ordered by VPI score and number of eligible properties to give a top-level view of the most reliable brands for virtual card payments.

1.	Hilton	10
2.	Wyndham	10
3.	Premier Inn	10
4.	Travelodge	10
5.	Strawberry	10
6.	Logis Hotels	10
7.	Amaze Hotels	10
8.	The Spires	10
9.	Bannatyne Hotels	10
10.	Future Inns	10
11.	Urban Rest	10
12.	Grupo Abades	10
13.	Enzo Hotels	10
14.	Fasthôtel	10
15.	Furama Hotels	10
16.	Hackmann Hotels	10
17.	Ming Hotel Group	10
18.	d3h Hotels	10
19.	AN Hotels	10
20.	Atlantic Hotel	10
21.	Boyd Gaming	10
22.	Capsis Hotels	10
23.	EA Hotels	10
24.	Everspring Inns & Suites	10
25.	FH55 Hotels	10
26.	Framon Hotels	10
27.	Heritage Inn Hotels	10
28.	Intelier Hotels	10
29.	JD Wetherspoon	10
30.	JUFA Hotels	10
31.	LHP Hotels	10
32.	Max Brown Hotels	10
33.	Move Hotels	10
34.	Pacifica Hotels	10
35.	Ridan Hotels	10
36.	River Hotels	10
37.	Two Brothers Hotels	10
38.	English Lakes Hotels & Resorts	10
39.	Southern Cross Motel Group	10
40.	InterContinental (IHG)	9
41.	Best Western	9
42.	Louvre Hotels Group	9
43.	Radisson Hotel Group	9
44.	Leonardo Hotels	9

45.	Grupo Hotusa	9
46.	Dalata Hotel Group	9
47.	Millennium Hotels and Resorts	9
48.	City Lodge Hotel Group	9
49.	Sandman Hotel Group	9
50.	Malmaison	9
51.	Village Hotels	9
52.	Ligula Hospitality Group	9
53.	Macdonald Hotels	9
54.	QHotels	9
55.	Edyn Group	9
56.	Pestana Hotel Group	9
57.	YOTEL	9
58.	Southern Sun	9
59.	Starhotels	9
60.	Zenit Hoteles	9
61.	Great National Hotels & Resorts	9
62.	CLLIX	9
63.	GLH Hotels	9
64.	Club Quarters	9
65.	IH Hotel Group	9
66.	The Capital Hotels, Apartments & Resorts	9
67.	Soho Boutique Hotels	9
68.	Nemea Appart Hotel	9
69.	SB Hotels	9
70.	Butcombe Pubs & Inns	9
71.	Nesuto Hotels and Apartment-Hotels	9
72.	McGettigan Hotels	9
73.	Red Roof	9
74.	Veriu Hotels	9
75.	Austria Trend Hotels	9
76.	Stamford Hotels and Resorts	9
77.	Palisociety	9
78.	Cobblestone Hotels	9
79.	Champneys Group	9
80.	K+K Hotels	9
81.	Lore Group	9
82.	Lotus Hotel Group (Sweden)	9
83.	Rove Hotels	9
84.	Brady Hotels & Apartments	9
85.	PENN Entertainment	9
86.	Belstay Hotels	9
87.	Fullerton Hotels	9
88.	Danubius Hotels	9
89.	Salles Collection	9
90.	Najeti Hotels & Golf Collection	9
91.	Newmark Hotels, Reserves & Lodges	9
92.	Neville Hotels	9
93.	harry's home	9
94.	Manotel	9
95.	Hotéis Deville	9
96.	B.Zar Hotel & Co.	9
97.	AG Hotels (Italy)	9
98.	TD Hotels	9
99.	AA Hoteles	9
100.	HO Collection	9

About Conferma

Headquartered in Manchester, UK, Conferma is the global leader in virtual payments, connecting businesses, issuers, and suppliers to streamline and secure transactions. Its technology underpins virtual card issuance for banks, travel management companies, and enterprises worldwide.

For more information, visit conferma.com

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