

VIRTUAL CREDIT CARD FOR AP

Pay vendors electronically with a virtual MasterCard® payments system.

A virtual credit card is like a check, but better. Deliver payments electronically with a secure, single-use MasterCard number. You benefit from added security and money-back rebates on your AP spending.

\$

Earn Monthly Money Back on Spending¹

Each payment you send out the door could be earning you **monthly rebates**. Because your payments are delivered through the MasterCard network, we are able to provide a money-back rebate, similar to the way a consumer gets cash back on a credit card.

\$22

Eliminate \$22 in Cost on Every Transaction

By paying electronically, you **free up time and cash for more important uses** thanks to automatic reconciliation and reduced printing and postage costs. The traditional invoice and paper check method costs \$31 per payment. With a virtual card, that cost drops to \$9, yielding a \$22 savings on each transaction.²



Keep Your Existing Software and AP Process

We provide a dedicated technical team to integrate our virtual card system directly into your existing accounting software. **Make payments just like you do today** using your system and keep your approval process.



More Control and Easy Reconciliation

By paying electronically, you can **track payments, reconcile automatically and gain insight** into your expenses. Eliminating paper checks also means less fraud risk and more control.



MasterCard

[4,810]

The average client eliminates 4,810 checks annually.

The Value of Virtual Credit Cards for Your Business

Example: Pay vendors electronically with a one-time use virtual MasterCard® payment.

	Company A	Company B	Company C
Annual Payments:	\$1.5 billion	\$500 Million	\$150 Million
Average Card Acceptance Rate:	40% / 50%	40% / 50%	40% / 50%
Blended Rebate:	1.5%	1.5%	1.5%
Virtual Card Annual Revenue:	\$11,250,000	\$604,960	\$944,190

