How do mobile virtual cards work?

Enable Tap & Go virtual card purchases in three simple steps and benefit from a seamless card usage and expense management experience.

Generate Company admin Generate a mobile virtual card in seconds using Smart Data Online (SDOL). Assign flexible spend controls such as MCC blocking.

- controls such as MCC blocking, velocity and geographical controls, and more
- Add custom data elements such as cost centre and GL code



Deliver

Company admin

Deliver the virtual card to the end user in your company's preferred way.

Via:

• The Mastercard In Control Pay^(R) mobile app

Setup

Or

Secure email

Virtual card is ready for eCommerce payments!



Add to wallet

$\stackrel{\bigcirc}{\sim}$ End user

Add the virtual card to your preferred digital wallet.

By:

• Logging¹ into the In Control Pay app to automatically push the virtual card to your wallet

Or

 Manually entering the virtual card details into your wallet

K):

Virtual card is ready for Tap & Go payments!



Tap & Go

$\stackrel{\bigcirc}{\sim}$ End user

Make business purchases at any merchant that accepts contactless card payments.

- Use contactless-enabled payment terminals for a fast, consumer-like checkout experience
- Make purchase online
 (app or web) through supported
 merchants



Review





Usage

Review near real-time transaction details and much more.

- End user reviews virtual card controls, remaining balance and transaction details in the mobile app
- Company admin reviews comprehensive virtual card usage reporting in SDOL



Achieve more with less

Click <u>here</u> for a demo of the App



Reduce employee fraud with robust virtual card controls.



Save \$58 (£45) per expense report² thanks to upfront custom data and approval capture.



Shorten billing cycles with automatic reconciliation.



Save 20 minutes by eliminating expense reporting activities and 18 minutes on corrections².



Boost company policy compliance and prevent overspending with well-defined virtual card controls.



No need for pre-payment.

Avoid relying on personal funds to pre-pay for business purchases.