



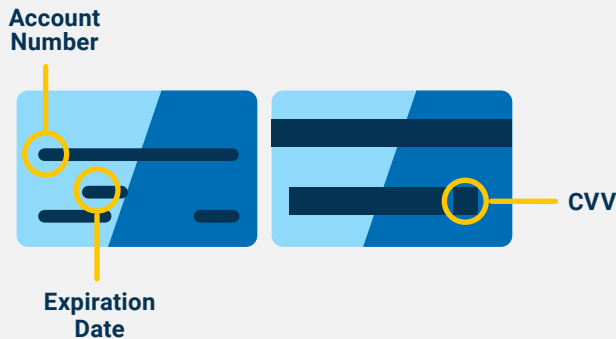
Virtual Card Payments for Vendors: A Quick Benefits Guide

Your payers are likely asking you to accept virtual card payments. You're likely wondering why, and what benefits you'll realize if you say yes.

Let's make it simple to understand the what, how, and why.

What is a Virtual Card?

A virtual card is a secure, fast way to receive payment. Virtual Cards are just like physical credit cards, just without the physical piece of plastic, which makes them more convenient and secure. **Virtual cards have everything you need to process a card payment:**



If you can process a physical card, you can process a virtual card.

How Do I Use a Virtual Card?

1 We send you a secure, encrypted, email with your virtual card and payment information. This email will include important information like:

- **Card Account Information**
Account Number, Expiration Date, and CVV
- **Payment information**
Payer Name, Payment Amount, Payment Date
- **Remittance information**
Invoice Number, Invoice Date, etc

2 Use the Card Account information and Payment information to key enter the payment into your credit card processing software. If you use a physical terminal for this, you'll use it just like you would for a physical card.

3 You will receive funds from your virtual card payments from your credit card processor.

There are no additional fees from Bottomline to process card payments; you will be charged your processor's typical fees.

Why Should I Use a Virtual Card?

Virtual cards are a secure and fast way to receive payment, with three core benefits over other payment types.



Rich remittance data improves processing speed and ease



Payments are much faster than checks, getting you funds faster



Single-use, exact-match cards with secure codes prevent fraud attempts

Why is My Payer Asking to Use Virtual Card?

Just like you, they benefit from the speed, security and efficiency of virtual cards. This is the fastest-growing B2B payment type because of the benefits for payers and vendors alike.

Have questions about virtual card, or want help getting started?

Contact Us



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