



Virtual Card Use Case:

# Business Travel



# Manage business travel spending with ease



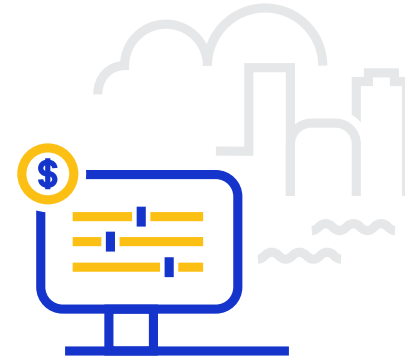
## Reduce the risk of fraud

Visa's virtual cards provide the **ability to control where, when, for how long, and exact value** for which a card can be used, preventing improper use.



## On-demand issuance

Provide temporary cards with robust controls to employees for **ad-hoc travel expenses or infrequent travelers. Instant issuance to digital wallets** also allows employees to hit the road and start tapping immediately.



## Easily set and adjust limits

**Set firm controls on spending**, but also have the flexibility to **adjust as needed in near real-time**, no matter where your employees are traveling.



## Simplified expense reporting

**Reduce time spent by employees in managing expenses** by assigning virtual cards to specific trips, making it easier to group expenses and complete expense reports.

### Challenges Before Visa's Virtual Card

- Increased fraud risk concerns
- Lengthy corporate card issuance for one-off travel
- Fewer control and management tools
- Complex expense report processes and reconciliation
- Travelers using own personal cards or cash for business travel

### Advantages of Visa's Virtual Card

- Lower instance of fraud
- Instant issuance of virtual cards to digital wallet
- Greater controls and flexible management tools
- Easy expense report processes and reconciliation
- All travelers have a company-provided payment method for business travel

### Potential Applications

- Sales trips
- Site or vendor visits
- Conferences and trade shows
- Emergency management
- Business meetings/trainings