



Virtual Card Use Case:

Contract Workers



Keep contract workers on task and on budget



Issue instantly

Avoid the long lead times associated with having a physical card mailed to contract workers by immediately issuing Visa's virtual card to their mobile wallet.



Keep workers focused

Widely accepted, quick, and secure, Visa's virtual cards lets contractors **easily make purchases and get back to the task at hand**—helping stay on schedule and on budget.



Control purchases

Strict controls **eliminate occurrences of unauthorized purchases** and the complications associated with them. Also greatly reducing the risk of fraud.



Reconcile easily

When a job is complete, the card expires, and the transactions are directly synced with the company's accounting software—**saving administrative time and costs.**

Challenges Before Visa's Virtual Card

- Extensive and expensive onboarding process
- Limited spend visibility, leading to a higher risk of fraud
- Increased possibilities of unsanctioned purchases
- Complex reconciliation and reimbursement processes

Advantages of Visa's Virtual Card

- Short and simple onboarding process
- Expansive spend visibility, leading to a lower risk of fraud
- Reduced possibilities of unsanctioned purchases
- Streamlined reconciliation and reimbursement processes

Potential Applications

- Grocery delivery services
- Food delivery services
- Contractor needing materials