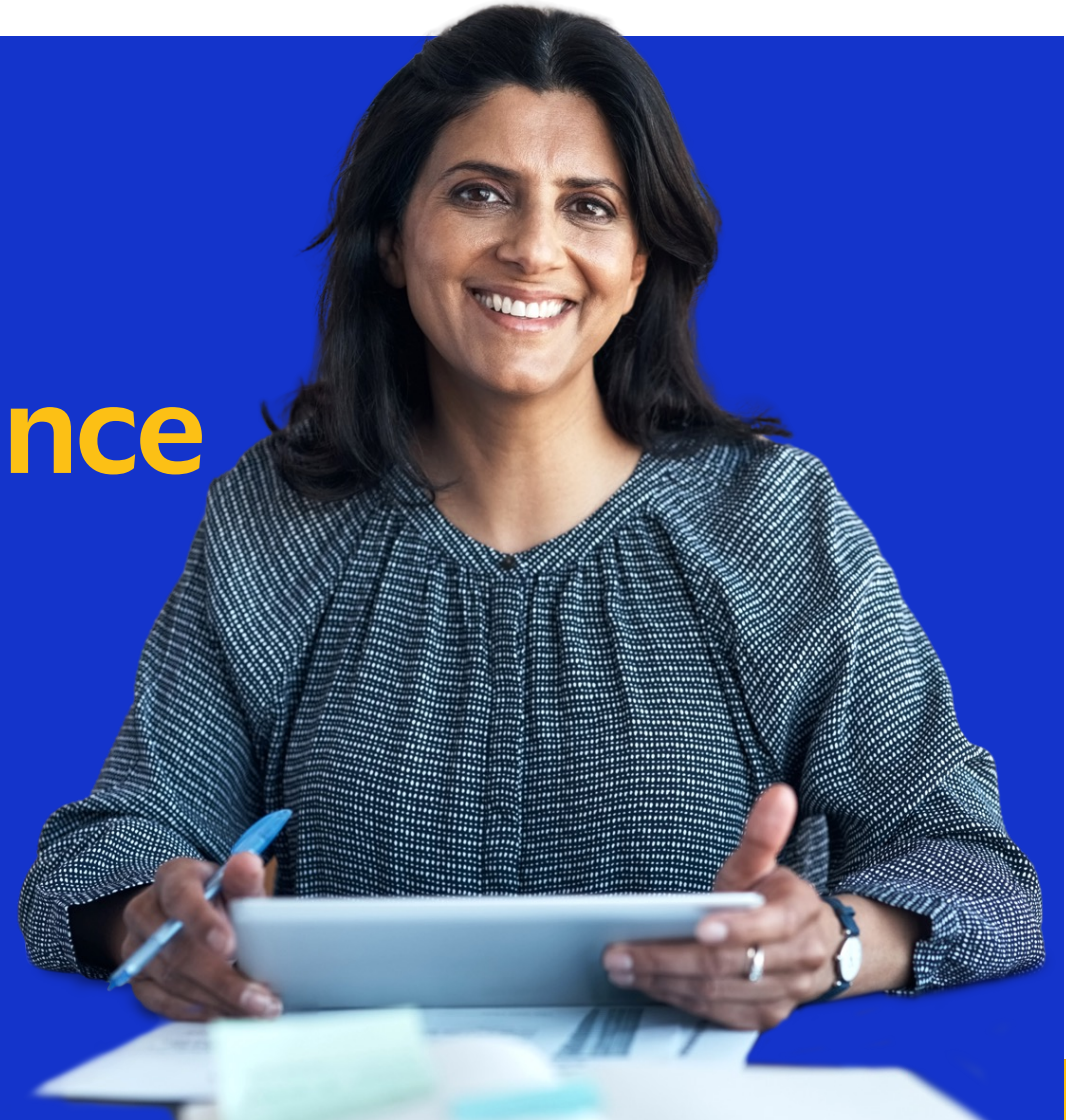


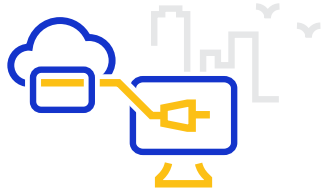


Virtual Card Use Case:

Embedded Finance



Make payments seamless, simple, and safe



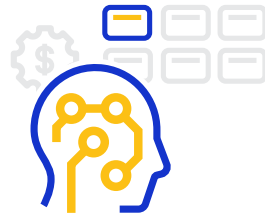
Software integration

With Visa's embedded finance approach, Visa Virtual Card is **built into ERP/AP systems**. Clients can transact **without stepping out of their existing workflow**.



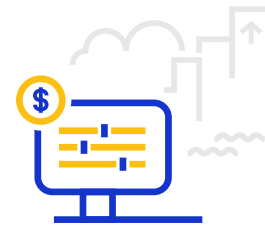
Protect against fraud

Visa Virtual Card is **issued instantly** and **protects the underlying card**. An array of controls, like MCC and amount, is also available. As a result, fraud risk is greatly reduced.



Simplified reconciliation and a big picture view

With embedded finance, invoices and payments are all in one place, making it easy to **track purchases** and **view spend in accounting systems**.



Extend working capital

Visa Virtual card payments deliver extended Days Payables Outstanding (DPO) for buyers and can reduce Days Sales Outstanding (DPO) for suppliers, enabling **better working capital and cash management**.



Improved processing speed

Suppliers receive payments faster via straight-through processing (STP)*. Data-rich transactions reduce reconciliation time. Embedded finance **transforms payments for businesses and suppliers alike**.

*STP not available in all regions

Challenges Before Visa Virtual Card

- Multiple portal logins to review invoices and make payments
- Tedious and labor-intensive manual reconciliation process
- Lack of insight into everyday spending
- Suboptimal working capital access and management

Advantages of Visa Virtual Card

- One login and payments within the AP/ERP system for seamless operations
- Consolidated reconciliation process
- Clear insights into spending in accounting systems
- Improved working capital access and management

Illustrative Applications

- AP and AR expense reduction
- Procurement of goods
- Tracking ongoing expenses
- Offering acceptance and enablement solutions for suppliers