



Virtual Card Use Case:

Invoice Payments



Pair invoices with innovation



Optimize Working Capital

Utilizing Visa's virtual cards, a company can **extend its Days Payables Outstanding (DPO), reduce supplier Days Sales Outstanding (DSO), improve cash flow**, offering strategic investment opportunities, and **mitigating short-term liquidity risks**.



Prevent fraud

Visa's virtual cards greatly **reduce the risk of fraud** by incorporating payment controls such as time, amount, and MCC to mitigate potential compromise.



Pursue investment opportunities

Reduce the need for high interest loans by leveraging the working capital benefits of Visa's virtual cards to invest in strategic endeavors like buying inventory, facility renovations, or business expansion initiatives.



Reduce workload

By **seamlessly integrating into a company's accounting system**, Visa's virtual cards can help reduce Accounts Payable processing efforts.



Improve reconciliation

Adopting Visa's virtual cards **improves efficiency of paying invoices and reduces associated costs** by having single-use payments that match with individual purchases.

Challenges Before Visa's Virtual Card

- Quickly exhaust working capital
- Higher risk of fraud
- Labor intensive process for invoice payment
- Limited payment information & lengthy reconciliation
- Slower payments to suppliers

Advantages of Visa's Virtual Card

- Extend working capital
- Lower risk of fraud
- Securely pay invoices virtually
- Extensive payment information & improved reconciliation
- Quick supplier payments and one-off payments

Potential Applications

- Process invoices
- Reconcile expenses from multiple vendors
- Capitalize on early pay deals while maintaining working capital