



Faster, more secure vendor payments with built-in financial return

Virtual Card by MineralTree

You shouldn't have to explain why a payment is slow, risky, or hard to track.

But checks still go missing. Bank details still get exposed. And payment status emails still land in your inbox.

Virtual Card changes that dynamic. Payments are issued as single-use, tokenized card numbers tied to a specific vendor and invoice. Vendors process them like any other card payment. Your team gets speed without shortcuts, security without extra work, and reconciliation without the chase.

Virtual Card works best when used with the right vendors. MineralTree helps finance teams determine when to use it where it creates clear operational, security, and financial upside.



Each payment is:

- ✓ Generated for a specific vendor and specific invoice amount
- ✓ Valid for a limited timeframe
- ✓ Delivered digitally with remittance details
- ✓ Processed through the vendor's existing card workflow

Why finance teams use Virtual Card



Faster vendor payments

Same day delivery reducing delays and payment status inquiries.



Stronger payment security

Single-use, tokenized card numbers eliminate check fraud and reduce exposure compared to bank-based payments.



Simpler reconciliation

Invoice-level remittance details travel with each payment, making it easier to match without chasing confirmations.



Incremental financial return

Eligible Virtual Card payments earn rebates, helping offset AP costs without adding transaction fees.

How Virtual Card works



Invoices are approved as usual

Your approval workflow does not change.



A Virtual Card is generated automatically

A unique, single-use card number is created for that payment.



The vendor receives payment digitally

The vendor receives secure card details and remittance information and processes the payment like any other card transaction.



Funds debit and reconcile cleanly

Once processed, funds are debited and the payment maps back to your records without manual matching.



Rebates are earned on eligible spend

Rebate value is returned to your organization based on Virtual Card usage.

Payment Method Comparison

	Virtual Card	Manual ACH	Manual Checks
Payment speed*	Same day	1-4 business days	5-10 business days
Fraud protection	Strong tokenized	Account-level exposure	Lowest
Manual effort	Minimal	Moderate	High
Cash back rebates	Yes	No	No
Payment processing cost	Free	Low	High
Remittance details	Full	Varies	Manual

*Same day delivery based on payments processed prior to 7pm est; check delivery varies based on USPS timelines

Is Virtual Card the right fit?

Virtual Card is often a strong fit for companies and teams:

- ✔ With high vendor payment volume
- ✔ That value expedited vendor payments
- ✔ Still running check batches
- ✔ Focused on reducing fraud exposure
- ✔ Looking to offset AP costs through rebates

Vendor acceptance and enrollment are handled by MineralTree

Many vendors already accept card payments. For others, we can manage all logistics on your behalf. With your approval, MineralTree supports vendor outreach to:

- ✔ Explain how Virtual Card payments work
- ✔ Remove uncertainty around vendor acceptance
- ✔ Enable smooth adoption without forcing change

Not every vendor accepts card payments the same way.

For vendors that require phone or portal payments rather than email, MineralTree can execute Virtual Card transactions on your behalf. Our ProxyPay team extends where Virtual Card works without changing how vendors operate or how your team stays in control.



Payment Optimization Services

Some teams already know where Virtual Card fits. Others want a clearer, data-driven view of their payment mix before expanding usage.

Mineral Payment Optimization Services are available to help teams:

- ✔ **Identify which vendors and payments are a strong fit**
- ✔ **Understand operational and security tradeoffs**
- ✔ **Model potential rebate and cost-to-pay impact**

Virtual Card can be used on its own. Payment Optimization Services are value-added support for teams that want additional insight and confidence while protecting vendor relationships.