

# U.S. Bank Instant Card™

An easier way to pay for business expenses — anytime, anywhere



When expenses for things like supplies, materials or travel arise, employees may have to pay for these items with a personal credit card and then seek reimbursement. The process is often cumbersome, time-consuming and slow, not to mention prone to errors and possible fraud.

The practice of paying for business expenses with a personal card isn't limited to a company's full-time employees. There are also contingent workers — interns, contractors/freelancers, consultants, guest speakers and recruits to consider.

You need a way for those individuals that don't have a corporate credit card to make purchases for your organization without giving up control.

The U.S. Bank Instant Card is a fast, efficient and easy way for your employees and contingent workers to make business purchases and keep your operations moving.

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U.S. Bank Instant Card combines the capabilities of a U.S. Bank virtual credit card with the power of a mobile wallet to create a completely digital payment experience.

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## From set up to payment, using Instant Card is easy.

Instant Card uses a mobile app to push a virtual credit card to an individual to use. With just a few simple steps, you can create and send an Instant Card to anyone in your organization who needs it.

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### Step one

Enter basic recipient details including name, email address, mobile phone number and optional employee ID. You set the credit limit and expiration date.

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### Step two

Push the Instant Card. You can send the Instant Card through the web portal or the Instant Card app. Recipients will receive an email with instructions to access the Instant Card.

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### Step three

The recipient can view the account details on their smart device or add to their mobile wallet.



## What is a virtual credit card?

A virtual credit card is a unique 16-digit account number similar to a traditional corporate credit card – except there's no physical plastic card. You can set spending limits, restrict MCC codes and set an expiration date for the virtual card so it deactivates automatically.

## Why choose Instant Card?

Simplicity. The U.S. Bank Instant Card is a powerful payment method that's streamlined and easy to use. All it takes is a single click for a recipient to download the Instant Card card details into their mobile wallet and begin using. Funds are available for immediate use and there's no wait or need for a physical card.

### Instant Card features and benefits



#### Allows for payment flexibility

Recipients can view full card details for online purchases or use their Instant Card in their mobile wallet for in-store transactions.



#### Provides security and control

Set card limits, restrict MCC codes and set expiration dates to protect against misuse.



#### Reports help manage transactions

Instant Card seamlessly integrates with U.S. Bank Access® Online so you can view transactions online. Access Online extract files contain Instant Card transactions and integrate into existing financial systems.



#### Eliminates the use of personal credit cards

No personal card use means greater spend visibility and easier reconciliation for your organization. Plus, employees and contingent workers won't have to worry about paying out-of-pocket for business expenses.



#### Reduces fraud

Instant Card uses a uniquely generated card number, expiration date and security code as a proxy making it highly secure. Setting card limits for only what needs to be purchased and short expiration periods limits fraud. Mobile wallet use provides an additional layer of payment security.

## Get started

Instant Card is available to current U.S. Bank One Card, U.S. Bank Corporate Travel Card and U.S. Bank Purchasing Card customers with Access Online. Instant Card requires U.S. Bank Payment Plus in order to use.

To get started, contact your Relationship Manager, Account Management team or call 866.274.5898.