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## The Ins & Outs of Virtual Credit Cards for Travel

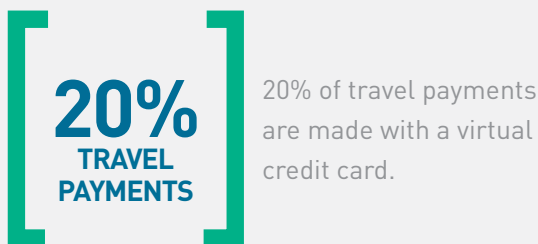


**WHITE PAPER: VIRTUAL CREDIT CARDS FOR TRAVEL**

If you are involved in travel management for your company, you have likely heard the excitement surrounding virtual credit cards for travel. And, it is important to understand how they can benefit your business and vendors.

## What is a Virtual Credit Card?

A virtual credit card number is a unique, 16-digit number tied to a single travel transaction and issued for a specific dollar amount. It can be used to pay travel vendors, such as hotels, car rentals and airlines. Virtual payments are designed to be an alternative to T&E cards, ghost cards or central travel accounts, and can be used anywhere credit cards are accepted.



Source: GBTA

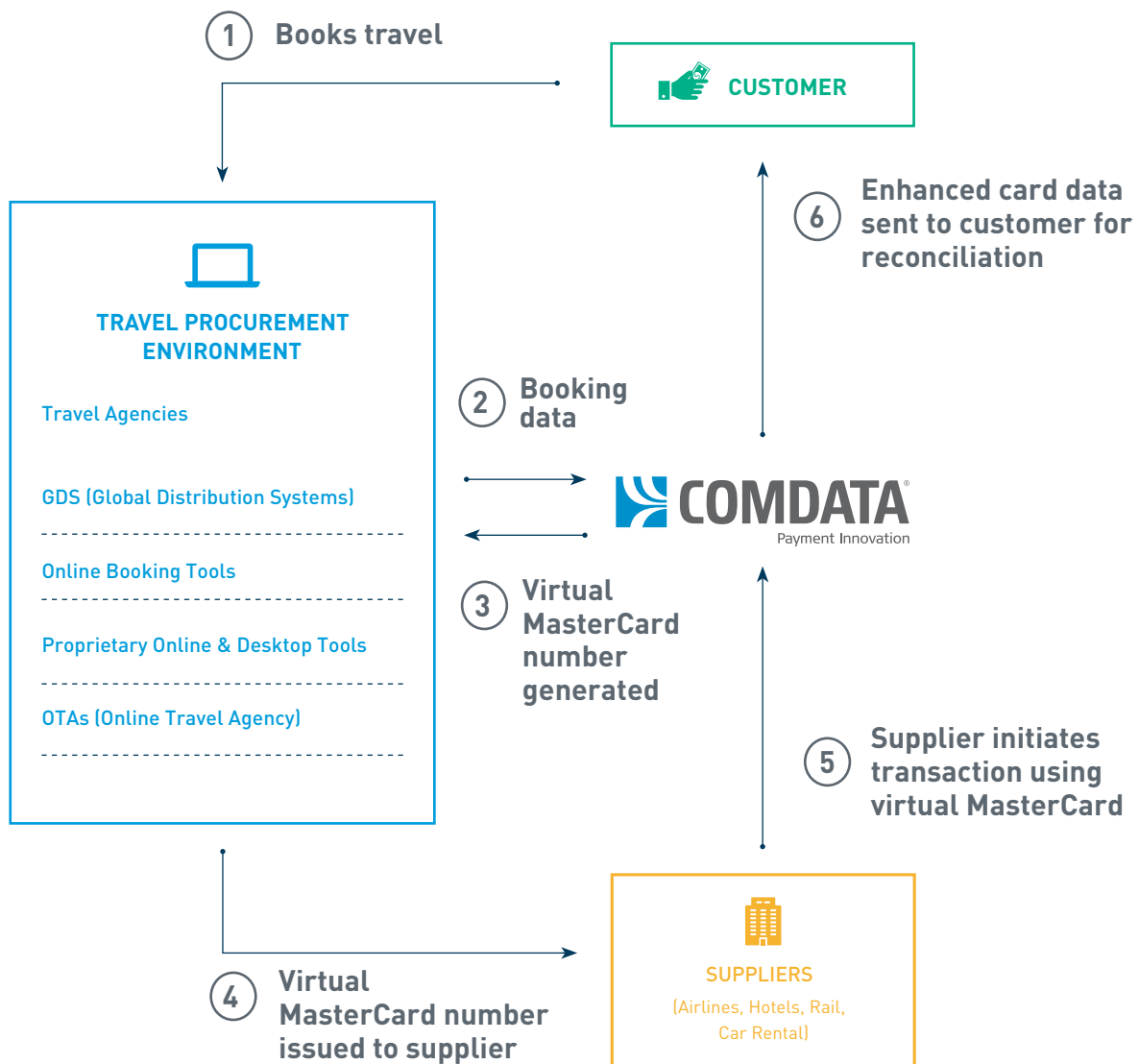


53% of travel vendors are accepting virtual credit cards.

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# How Does a Virtual Credit Card for Travel Work?

The chart below shows the steps involved in processing a travel transaction with a virtual credit card.



# What Are The Benefits of Using Virtual Credit Cards For Your Travel Program?

Paying your travel vendors with virtual credit cards can provide multiple benefits for both your business and the vendors you work with. It's a win for everyone!

## TRAVEL MANAGERS

**INCREASED INSIGHT:** Gain insight into travel spend with more accurate, detailed data, allowing you to better negotiate with your vendors.

**IMPROVED TRAVEL POLICY COMPLIANCE:** Virtual credit cards improve compliance by giving organizations the opportunity to apply additional controls based on your company's travel policy.

**STREAMLINE PROCESSES:** Virtual credit cards integrate into your business travel resources and networks, and can sit along your current T&E card program. This means you'll need to change little about your current processes.

**IMPROVE VENDOR RELATIONSHIPS:** There are numerous benefits for travel vendors who accept virtual credit cards, including less paperwork, no hardware and fewer invoices being sent to travel agencies.

**MANAGE NON-CARDHOLDERS:** Virtual credit cards reduce the need to reimburse employees who haven't been issued a corporate T&E card.

## TRAVELERS

**IMPROVED PROCESS FOR CARDHOLDERS:** Since there are fewer expenses to be claimed after the trip, this saves time for travelers.

**REDUCES PERSONAL LIABILITY:** This one is pretty self-explanatory and will be a benefit to your cardholders.

# What Are The Benefits of Using Virtual Credit Cards For Your Travel Program?

## FINANCE DEPARTMENT

**SYSTEM INTEGRATION:** Virtual credit cards automate the payment and reconciliation process by integrating into your accounting system/ERP.

**MITIGATE RISK:** A virtual credit card program allows you to process travel payments via a safe and secure platform. This reduces the possibility of lost or stolen cards getting into the hands of unauthorized users and out-of-policy spending by employees.

**IMPROVE CASH FLOW:** Virtual credit cards give your business the opportunity to earn rebates based on your travel spend. Rebates on virtual cards can often be higher than traditional cards.

**INCREASE TRANSPARENCY:** Virtual credit cards give your company a clear audit trail, through the unique ID of the card number, to tie every transaction to a single traveler.

**REDUCE CREDIT LIMITS:** You'll be able to reduce credit limits on T&E cards because employees no longer have to book air and hotels on their cards.

Implementing a virtual credit card for your travel program has many benefits for both your business and your vendors. It can reduce costs, streamline processes and mitigate risk. What's more, the convenience and improved cash flow it offers your vendors can serve to strengthen your relationships. Virtual credit cards are widely accepted, and the payment process is simple and straightforward. When looking for a virtual credit card provider, look for a trusted industry leader.

To learn more, contact Comdata at  
**1.800.COMDATA or [payments@comdata.com](mailto:payments@comdata.com).**

## About Comdata

For more than 45 years, Comdata has been a leading provider of innovative B2B payment and operating technology. By combining our unique capabilities in technology development, credit card issuing, transaction processing and network ownership, we help our clients build electronic payment programs that positively impact their bottom line and operate their businesses more efficiently. We continuously evolve our products by focusing on our customer's needs to provide security, accessibility, and profitability.

Comdata is part of one of the largest payment companies in the world and is the second largest commercial issuer of MasterCard in North America. Our 5,300 employees partner with companies in 53 countries to manage more than 1.9 billion fleet, corporate purchasing, payroll and healthcare transactions annually.



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