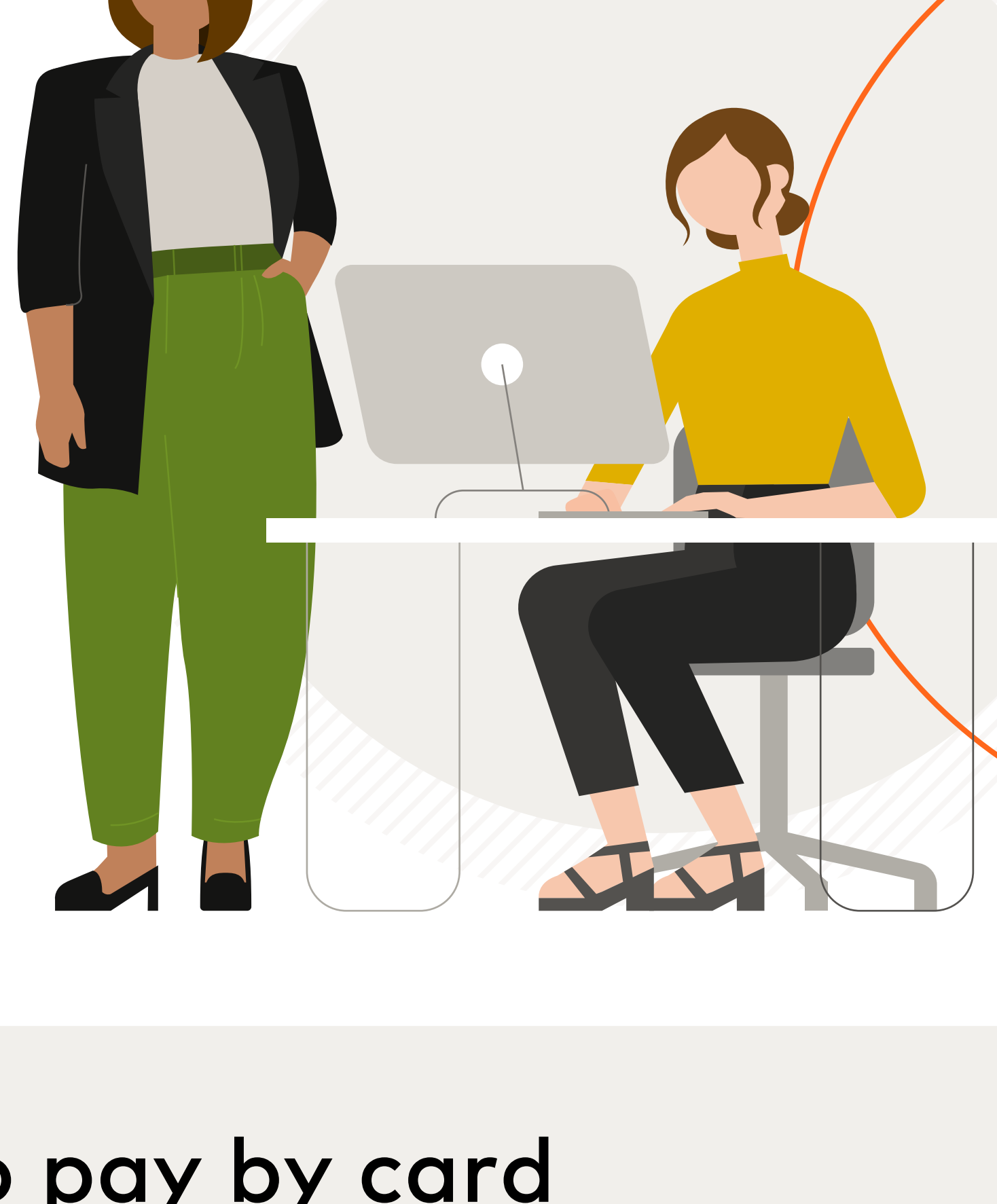




Accepting virtual cards for B2B payments:

A practical guide for businesses

As customer expectations shift toward faster, more secure payments, virtual cards are becoming a preferred method. This guide helps businesses understand the opportunity and prepare for a smooth rollout.



Buyers are asking to pay by card

The state of commercial card acceptance 2025 white paper reports,

48%

of B2B suppliers expect more buyer requests for card payments over the next five years.

How businesses benefit from virtual card payments

Faster payments:

Funds arrive quickly – no clearance time.

Reduced risk:

Unique card numbers secure bank details and deter fraud.

Improved processes:

Payments include remittance data for automated reconciliation.

Increased sales:

Virtual card acceptance grows customer base and strengthens relationships.

Straight through processing

Automation tools that simplify virtual card acceptance by reducing manual keying, streamline reconciliation, and free teams for exceptions.

Mastercard Commercial Direct Payments (CDP)

A card network agnostic solution that automates payment processing and reconciliation through a single integration that connects multiple acquiring payment service providers (PSPs).

Mastercard Receivables Manager (MRM):

Aggregates Mastercard virtual card payments and delivers standardized remittance data to your ERP.

60%

of suppliers match payments to invoices automatically

57%

automate transaction processing

How virtual card payments flow through your AR team

With Mastercard straight through processing

Manual

Receiving

Customer sends virtual card number

Mastercard automatically authorizes and captures multiple payments, delivering standardized remittance to your ERP.

Customer manually sends card details via email or portal, including remittance (invoice numbers, PO, tax, freight).

Processing

Business processes virtual card number

Transactions post to your merchant account; payments are automatically consolidated and remittance is formatted for auto-application.

AR team manually enters card number, expiration, CVV and amount into the gateway.

Reconciling

Business matches remittance data

ERP applies payment to the correct invoices.

AR team manually matches payment to open invoices using remittance data.

Business handles settlement

Funds settle in your merchant account, typically in 1-3 business days.

Business handles exception handling

AR team resolves exceptions by requesting reissued cards or coordinating with customers.

Decisions to make up front

89%

of suppliers struggle with customer expectations

66%

fall short on payment experience

Make upfront decisions to avoid bottlenecks and align your payment strategy with buyer needs:

Acceptance scope

Decide which customers and invoice sizes can use virtual cards. Consider ACH for very large payments.

Shipping timing

Ship on authorization or after settlement? For custom orders, consider pre-authorization and capture at shipment.

Handling mismatches

If card amount $\neq$ invoice, will you require a reissued card or process partial capture and credit/rebill?

Returns and credits

Standardize refund timelines and procedures for closed or expired cards.

Explore the impact of B2B card acceptance for your business

• Download: The state of commercial card acceptance 2025

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• Contact: your Mastercard representative or reach us at Mastercard Global to learn more

