BILL VIRTUAL CARDS

Fast, digital payments you can count on



BILL virtual card is a solution that lets you receive payments quickly and securely from your customers. With BILL virtual card, there's no need to wait around for a check or ACH payment. It's fast, secure, and works perfectly with your existing card processing workflow.

Faster payments
Get paid up to 3-7 days faster than checks or ACH.

More dependability
Secure Mastercard payment processing with 24/7 fraud monitoring.

Easier reconciliation
Easily access invoice and customer information for accurate reconciliation.

How it works

Your customer pays
Your customer schedules a payment in BILL exactly as they always have.

The payment is delivered in one of three ways:

1. **Email:** BILL sends you an email with a single use, 16-digit Mastercard or Visa number (which is different for each payment). The card is pre-funded for the exact amount and includes customer and invoice information for easy reconciliation. You enter the card information into your terminal or merchant processing system.

2. **Phone:** A BILL payment specialist calls you with the details of a single-use, 16-digit Mastercard or Visa number to process the payment via phone. You enter the card information into your terminal or merchant processing system.

3. **Payment portal:** A BILL payment specialist makes the payment via your company payment portal using a single-use, 16-digit Mastercard or Visa number.

Funds are deposited in your account
Receive your payment within 1-2 business days, and sometimes even the same day!

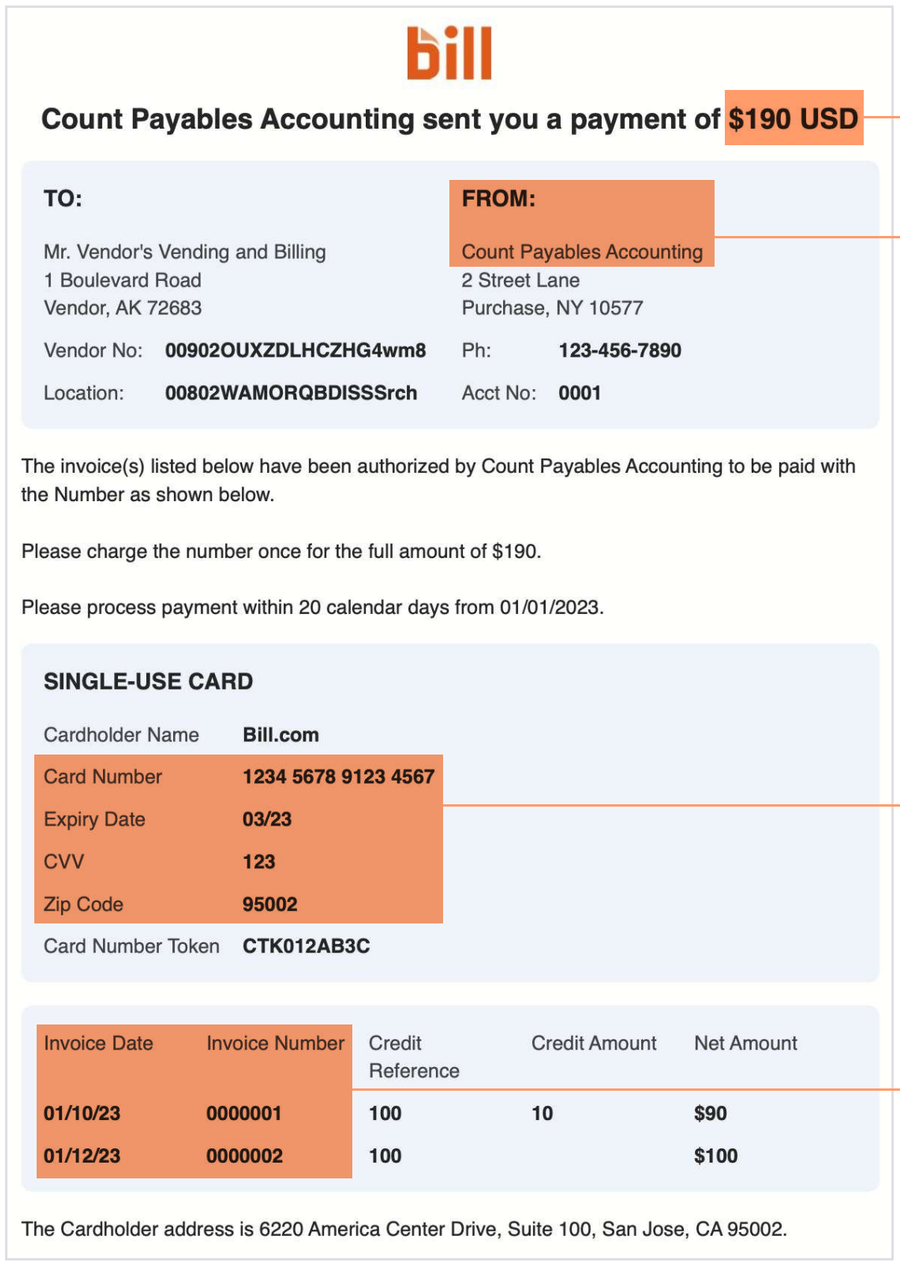
For payments delivered by email

How to process a virtual card

All the information you need to process your payment will be in the email you receive from BILL.

Important! Add **account-services@inform.bill.com** to your safe sender list to ensure emails are delivered to your inbox.

Be sure to process your payment within 20 days of receipt. After 20 days, the virtual card payment will be voided and reissued as a check or ACH payment, delaying the payment arrival date.



bill

Count Payables Accounting sent you a payment of $190 USD

Payment amount. You must process the full amount. If it's incorrect, reach out to us.

TO:

Mr. Vendor's Vending and Billing
1 Boulevard Road
Vendor, AK 72683

Vendor No: **00902OUXZDLHCZHG4wm8**
Location: **00802WAMORQBDISSSrch**

FROM:

Count Payables Accounting
2 Street Lane
Purchase, NY 10577

Ph: **123-456-7890**
Acct No: **0001**

Company name for reconciliation.

The invoice(s) listed below have been authorized by Count Payables Accounting to be paid with the Number as shown below.

Please charge the number once for the full amount of $190.

Please process payment within 20 calendar days from 01/01/2023.

SINGLE-USE CARD

Cardholder Name	**Bill.com**
Card Number	**1234 5678 9123 4567**
Expiry Date	**03/23**
CVV	**123**
Zip Code	**95002**
Card Number Token	**CTK012AB3C**

Card number, expiration date, and zip code for processing.

Invoice Date	Invoice Number	Credit Reference	Credit Amount	Net Amount
01/10/23	**0000001**	**100**	**10**	**$90**
01/12/23	**0000002**	**100**		**$100**

Invoice details for reconciliation.

The Cardholder address is 6220 America Center Drive, Suite 100, San Jose, CA 95002.

FAQ

How did my company get enrolled to accept virtual cards?

We reach out to vendors to confirm card acceptance, while also identifying qualified vendors among our existing network of over 5.8 million. We only enroll those who can accept virtual card payments. Check our Help Center article on virtual cards for vendors for more information.

Can I process the card multiple times for different amounts?

Yes. We can open the card to enable you to make multiple authorizations adding up to the total card amount. For virtual card payments sent by email, do not use your original card. Instead, please go back to the specific payment email that contains a unique link for that payment.

Use that link to go to our payments portal where you will be able to exchange your original card for a multi-swipe card. If you have already used your original card or cannot find the link to the payments portal, please contact customer support at our Help Center.

Where is my virtual card payment?

If you are expecting a payment but have not received it yet, check your email inbox and spam folder for virtual card payment emails from account-services@inform.bill.com. Also, your business might be set up to receive the card number via a phone call or your portal. We suggest waiting 2-3 business days before reaching out to us for assistance. Check our our Help Center article for more troubleshooting tips.

For additional information on virtual cards, visit our **Support Center**.

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