

# U.S. Bank Instant Card™

## Frequently asked questions

### What mobile devices are compatible with Instant Card?

Instant Card works with Apple iPhone 7 or greater and smartphones running on Android version 6.0 (Marshmallow) or higher.

### What is a virtual credit card?

A virtual credit card uses electronic, cardless account numbers to make secure, automated payments. The virtual credit card can be sent to a recipient's mobile wallet to use for in-person purchases at merchants that accept mobile wallet. The recipient can also make online purchases with a virtual credit by entering the 16-digit card number and the CVV code.

U.S. Bank is the first and only provider to push a virtual card into a mobile wallet.

### Will I have real-time visibility into purchases made with Instant Card?

When used with a mobile wallet, all Instant Card transactions are visible in real-time. U.S. Bank Access® Online is the system of record for all transactions. Program administrators can access transaction reporting as settled transactions are available.

### What happens if a merchant does not accept mobile/contactless payments?

While Apple Pay, Google Pay and mobile wallet acceptance is growing rapidly, it is not yet universally accepted. Consider making an online purchase instead. Instant Card allows the recipient to view the full 16-digit account number as well as the CVV code.

### Does Instant Card integrate with expense management software?

Instant Card is integrated with Access Online, which has daily reporting capabilities and monthly statements that can be integrated into your corporate expense solutions.

### Do I need to be a U.S. Bank corporate credit card customer?

Yes. Instant Card is available to current U.S. Bank One Card, U.S. Bank Corporate Travel Card and U.S. Bank Purchasing Card clients with Access Online and requires U.S. Bank Payment Plus in order to use. If Payment Plus is not active on the account, it must be added. If you already have Payments Plus, we will create a new managing account and hierarchy for Instant Card.

### What types of expenses can I use Instant Card for?

Instant Card is intended for the purchase of products or services for business or commercial purposes. It is not to be used for personal, family or household expenses. The supplier or provider of the goods or services must accept corporate credit cards as a means of payment.

### How can Instant Card reduce payment fraud?

Moving corporate spend from personal cards to virtual corporate cards with pre-set spending and activation limits makes it very difficult to abuse company spend policy. Instant Card allows organizations to set spending limits, block merchant categories codes (MCCs), and customize expiration dates specific to a business purpose. Innovative fraud controls and monitoring systems allow U.S. Bank to help protect customers against fraud and misuse.