



i2c VIRTUAL CARD CAPABILITIES

Instantly issue credit, debit and prepaid cards

PAYMENTS | BANKING



Deliver Cardholder Convenience

Today's competitive marketplace demands that issuers get new customers using their card products sooner. Virtual cards contain all the functionality of a plastic card, with the convenience of instant account delivery through a secure email or SMS – enabling cardholders to make online and in-store purchases immediately via a mobile wallet.

Instant card issuance can be a key differentiator in meeting account holders' needs – delivering cardholder convenience, higher activation rates, increased usage, and program cost savings. Issuers can provide single-use and multi-use cards to consumers for any payment type – credit, debit or prepaid. Cards can be issued and activated on-demand, with real-time KYC capabilities and reliable and secure EMV® card issuance and activation.

Feature Overview

- Instant Issuance and Redemption
- Single Use/Multiple Use
- Multiple Fulfillment Options (Online, In-Store and Mobile)
- Optional Personalized Plastic Cards
- Real-Time Alerts and Engagement
- Spending controls such as transaction limits, expiration timelines and merchant restrictions

Business Benefits

- Drives Instant Card Activation and Usage
- Creates a Better, Convenient Cardholder Experience
- Captures Immediate, Positive Brand Goodwill
- Uses Purchase Data to Customize Rewards and Drive Repeat Card Usage

Sample Use Cases

- Point-of-Sale Financing
- Commercial Payments
- Disbursements
- Gifting
- Rewards Payment
- Travel and Incentives
- Expense Management
- Auto and Insurance
- Healthcare and Medical
- Fintech and Cryptocurrency

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Request



The customer applies for a credit card.

1

Issuance



i2c's credit platform approves the application, assigns a credit limit and issues a card.

2

Delivery



The customer instantly receives an email and SMS with a link to access their virtual card.

3

Access



The customer opens a link to access their virtual credit card and enter their private code.

4

Validation



i2c validates the code and displays credit card details to the customer.

5

Use



The customer enters the credit card details at an online store to complete the purchase.

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