Card holder tasks

User type: Instant Card holder

The card holder receives a virtual card from a provisioner to pay for business expenses.

A card holder may perform the following functions:

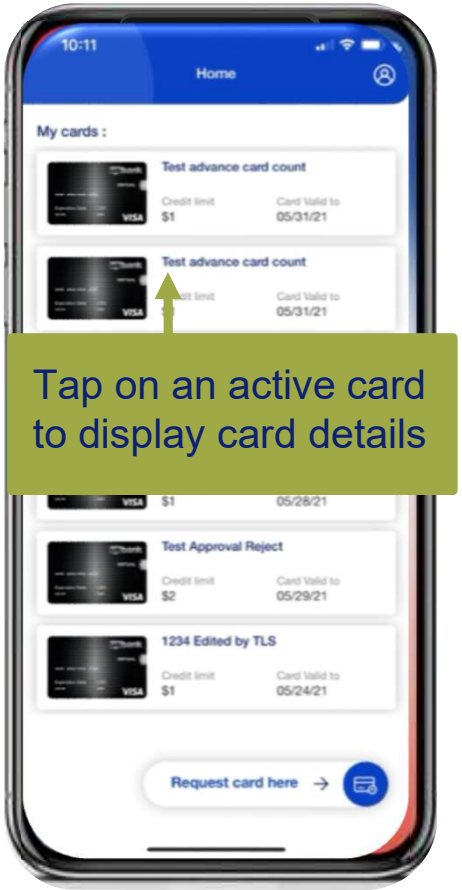
- Receive a new virtual card notification email from a provisioner
- Download the app (first time only)
- Register within the app
- Use the virtual card number for point-of-sale or online purchases
- Move the virtual card into their phone's mobile wallet
- Request a card

View card information

The card is ready for use. It does not need to be activated.

When a card holder logs into the app, they see the dashboard with their active cards.

Expired or deactivated card are no longer visible on the card holder dashboard.



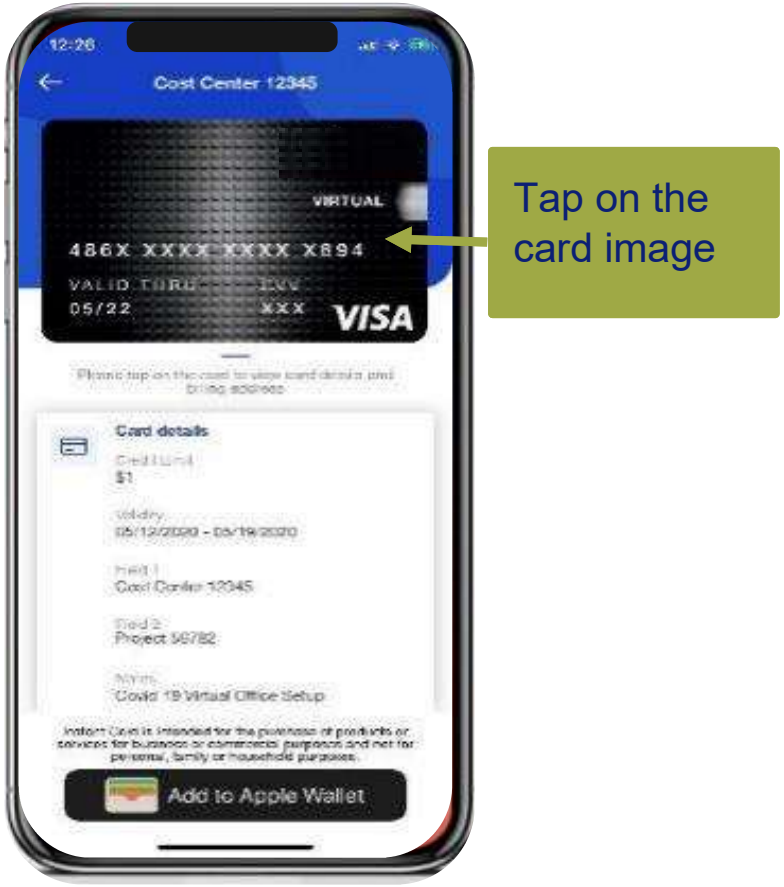
Tap on an active card to display card details

View last four digits of the card number and the expiration date

View the credit limit, dates the card is valid for use, and other information

Reveal account details

A card holder may need to view card details to make online or other types of purchases where mobile wallet payments are not supported.

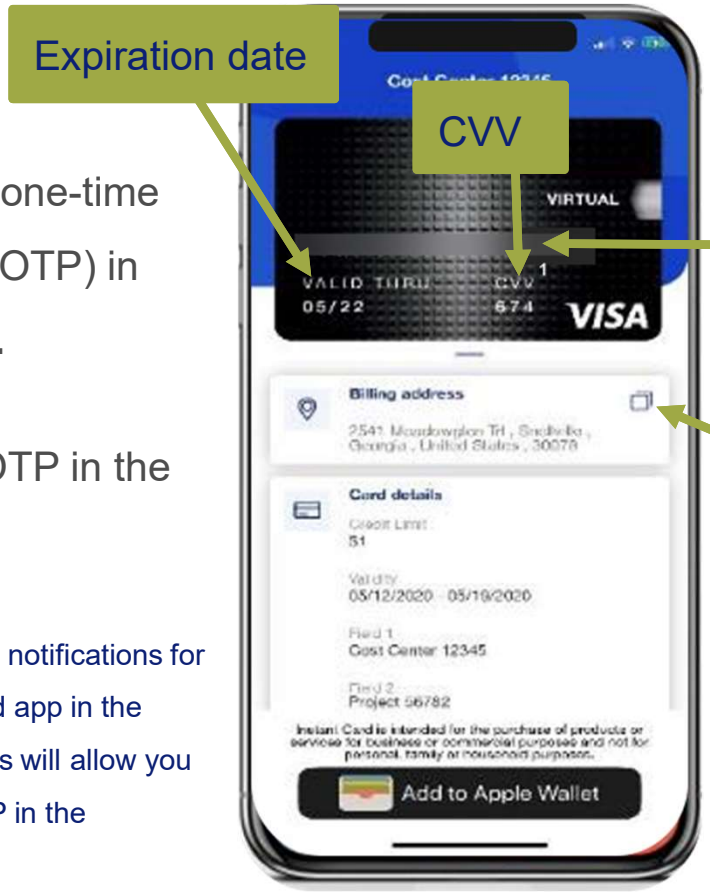


Reveal account details continued

Locate the one-time passcode (OTP) in your **email.**

Enter the OTP in the app.

Tip: Turning on notifications for the Instant Card app in the device's settings will allow you to view the OTP in the notification.



After entering the one-time passcode, the full account number* will be displayed. When a user moves away from this screen, the full account number is no longer visible. The account number is always the same.

View the billing address. Tap the icon to copy the billing address so it can be pasted into an online checkout screen

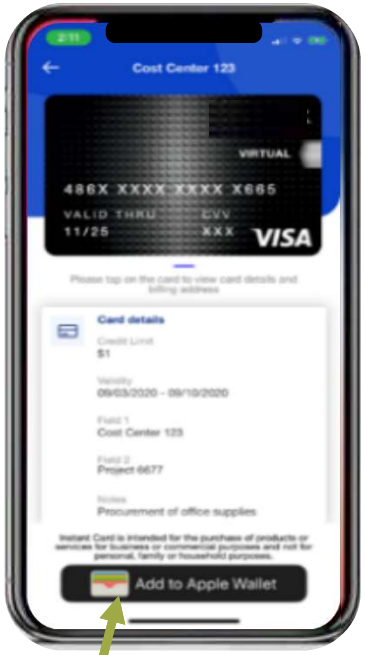
Use the account number, expiration date, CVV and billing address to make purchases.

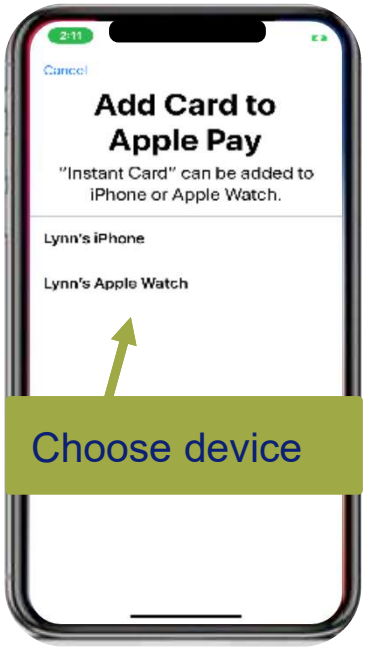
*Card Number not displayed here, but will show in mobile app

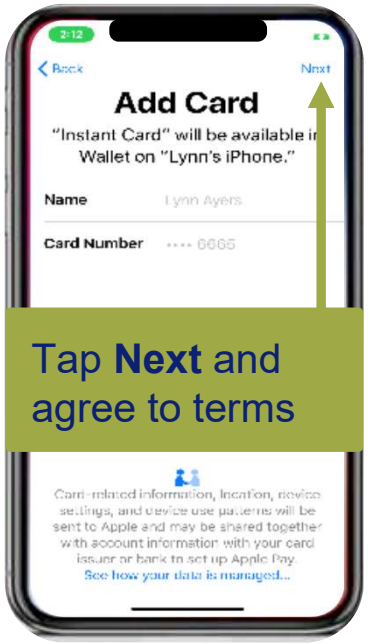
Cards added to the wallet must be manually removed from the wallet if you no longer want to use it or if it's deactivated.

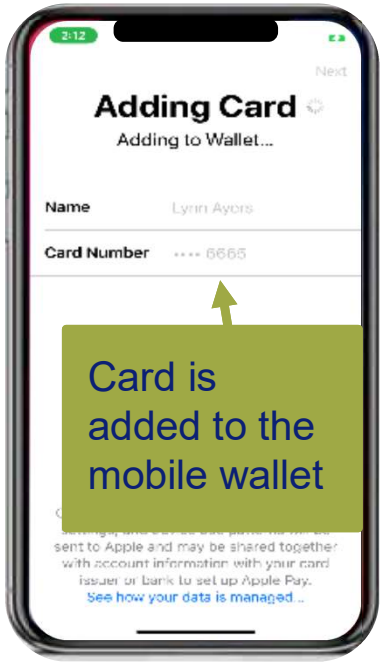
Add a card to the mobile wallet

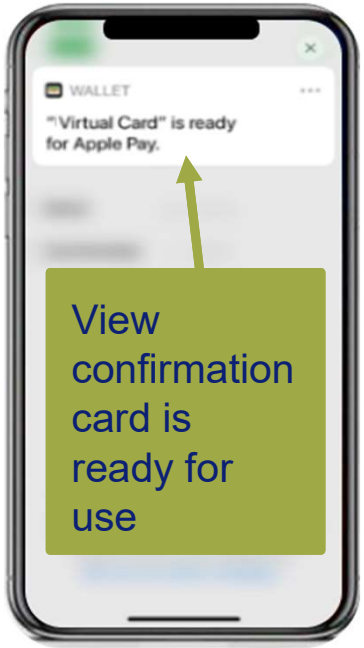
Adding a virtual card to the mobile wallet is simple and intuitive for the user and takes just seconds. The images in this presentation are from an Apple phone; Android phone screens are similar.





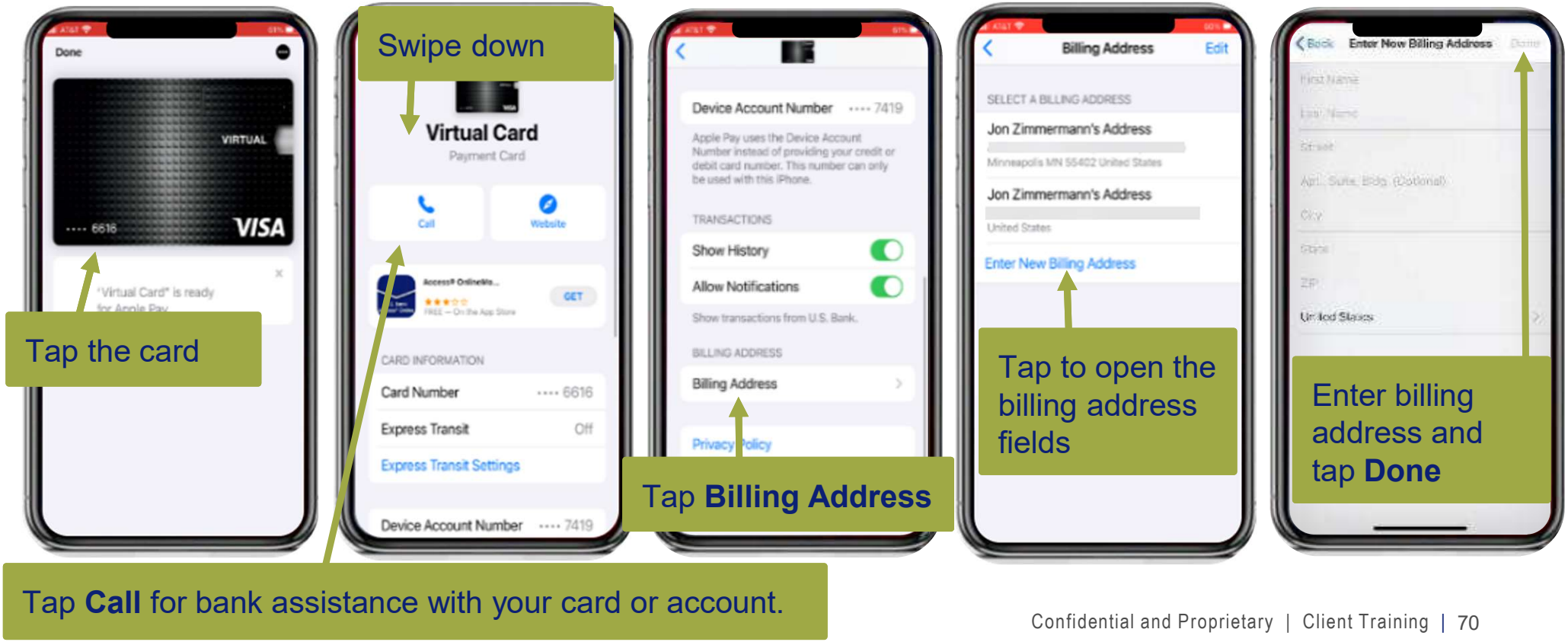






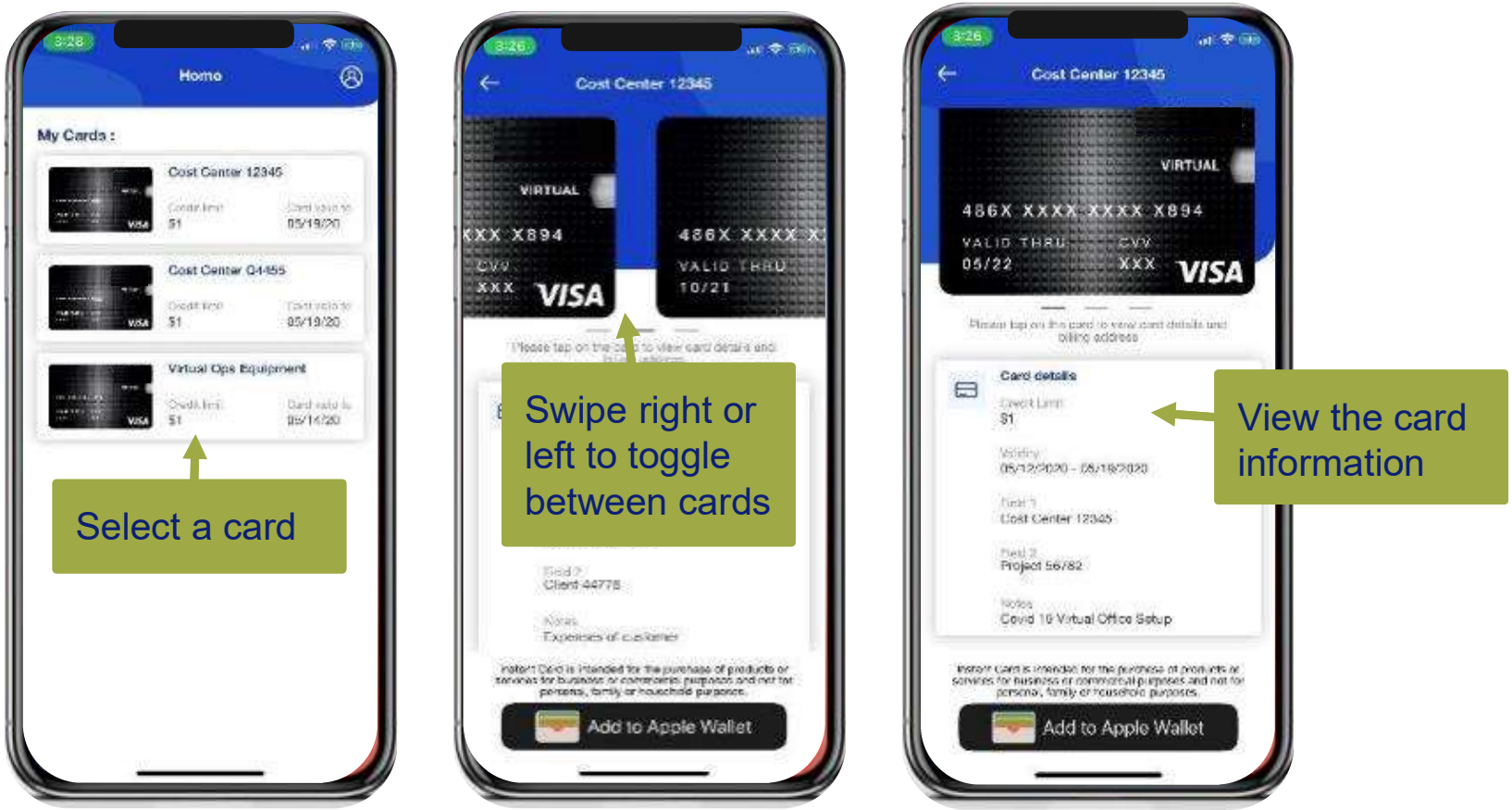
Add billing address to card in mobile wallet

Some merchants may require a billing address as validation. Adding the billing address to the card in the mobile wallet will prevent declines.



Toggle between multiple cards

A user with multiple cards can select one of the cards and then toggle between all cards by swiping left or right on the card image.



View my transactions

- Instant Card transactions do NOT display in the Instant Card app.
- When used with a mobile wallet, all Instant Card transactions ARE visible in real-time in the mobile wallet.
- Your company will receive a report of all transactions each statement cycle.

Card holder

Never used a mobile wallet before?

- It’s faster and simpler than fetching a card from your wallet
- It is very secure using multiple layers of encryption
- A history of purchases is kept right on your phone
- Videos are available through YouTube
- 70% of merchants are enabled for contactless payments
- Look for signage indicating contactless payment acceptance
- It’s easy to pay
  - open your phone’s mobile wallet
  - hold near the terminal screen
  - authenticate with biometrics

Pay

G Pay