

Modernise your business payments with Visa Commercial Cards

Improve operational efficiency, enhance supplier relationships and access flexible working capital by enabling your organisation to easily manage your corporate expenditure



Opportunity

Organisations today are focused on minimising costs and maximising performance. Visa Commercial Cards can support you by providing enhanced visibility, convenient access to working capital and cashless payments that improve efficiency and reduce transaction and operational costs.

Top Priorities for Corporates

1 | Operational Efficiency

Payment processes embedded into operational workflows with real-time visibility of expenses

2 | Real-Time Data Access

Reconciliation and expense reporting automation to minimise manual errors and operation

3 | Working Capital

Access credit via Visa Commercial Cards to improve cash conversion and working capital efficiency



Payments made Smarter with Virtual Cards

Simplify your corporate spend management with unmatched efficiency and control

An on-demand digital payment method that functions like a traditional corporate credit card but can be tailored for specific purpose and time frames

Benefits:

- Easily deploy virtual cards and instantly issue cards on-demand for pre-defined spend
- Automated reconciliation processes with Virtual Card Number (VCN) technology

181%

Growth in global B2B virtual card payments by 2029¹



Added Value for Suppliers with B2B Acceptance

Strengthen and expand your trade relationships

Implementing a card acceptance program supported a B2B workwear supplier to accelerate their Accounts Receivables efficiency from 45 days to 30 days

Benefits:

- Optimise working capital and improve payment reconciliation
- 50% of card-accepting merchants reported an increase in sales due to card acceptance²

475bps

Increase in value of card acceptance vs. 198 bps in costs for 1,000 large Asia Pacific merchants²



Manage T&E with Visa Spend Clarity for Enterprise

Confidently manage a major controllable cost for Corporates in Travel & Entertainment

Supplement your T&E expense monitoring with Interactive dashboards that provide insights to spend data, for quick and informed business decisions

Benefits:

- Seamless integration into centralised expense management systems
- Streamlined management of T&E payouts with spend controls and policy compliance

16x

Average ROI for the subscription cost of expense management platforms³

Sources:

1. Juniper Research, 2025
2. KoreFusion, 2024
3. KoreFusion, 2025

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