



Commercial Card Types

“Commercial cards” is the umbrella term for credit and debit cards used in B2B payments. Advanced ePayments solutions support many commercial card types.



Traditional Purchasing Cards

Provided to individual employees for purchasing business goods and services at the point of sale (POS). Ideal for low-dollar purchases. “One Card” programs also allow for travel and entertainment (T&E) expenses.



Corporate Cards

Issued to employees for T&E expenses. Also used by department heads for purchases.



Fleet/Vehicle Cards

Used by employees to pay for fuel and vehicle maintenance. Allow for reporting and tracking by vehicle, providing specific controls for fleet expenses.



Ghost Cards/Accounts

Function like purchase cards and can be used at POS or for invoice payments, with reusable account numbers and spend limits that reset monthly. Suppliers can retain the number and process charges as employees make purchases.



Single-Use Cards

Also known as virtual card accounts, virtual account numbers, or ePayables. Sends a one-time-use virtual account number to the supplier. The spend limit matches the approved invoice(s) and does not refresh.



Declining Balance Cards

Have a set limit and expiration date that does not refresh. Used for special projects with a set budget, for relocation expenses, for infrequent travelers who don't have a corporate card, etc.

