

## U.S. Bank Fleet Virtual Pay Overview and FAQs

### Get more for your fleet

Fleet managers want to maintain strong oversight of all transportation expenses, including fuel and maintenance purchases without compromising control, convenience, cost savings or customer service. That is why thousands of organizations have placed their trust in the U.S. Bank Fleet Card powered by the Voyager® network.

Building on our long history of fleet payment expertise, we are pleased to announce the next generation of fleet payment solutions U.S. Bank Fleet Virtual Pay.

### Control and convenience coast-to-coast

The perfect complement to the U.S. Bank Fleet Card, U.S. Bank Fleet Virtual Pay provides drivers with a cardless single-use account that can be used when a standard fleet card purchase is not an option. Building on existing fleet program controls, U.S. Bank Fleet Virtual Pay uses a unique MasterCard account number for each transaction that can be set on specific parameters like:

- Merchant
- Date range
- Payment amount

You remain in control over your expenses while gaining access to MasterCard acceptance at more than 450,000 maintenance locations and 160,000 fuel locations across the United States.\* Your drivers are never far from what they need to stay on the road.

**Expand the reach  
and control  
of your fleet  
program with  
U.S. Bank Fleet  
Virtual Pay**



### Cost savings and service made easy

U.S. Bank Fleet Virtual Pay eliminates the need for multiple cards because this innovative solution is cardless. No more reimbursements. No more calls to the office for assistance. No more lost rebate opportunities and it is available 24/7. In addition, you gain visibility to all your U.S. Bank Fleet Card and U.S. Bank Fleet Virtual Pay transactions in one place, U.S. Bank Fleet Commander® *Online*, which puts you on the carefree road to more robust data and easy reconciliation.

### How it works

Every fleet purchase from routine refueling stop or an unexpected repair is covered with U.S. Bank Fleet Virtual Pay. The process is easy for drivers and merchants:

1. Request	2. Estimate	3. Validate	4. Process	5. Monitor
Driver presents U.S. Bank Fleet Card and asks merchant to call for a virtual account number and instructions	Merchant calls U.S. Bank and provides the driver's account number along with Driver/Vehicle ID and actual or estimated cost of the fuel or service	U.S. Bank checks the driver's account settings and provides the merchant with the virtual account number upon verification	The merchant completes the transaction using their established MasterCard point-of-sale processes.	The transaction flows through all standard fleet processing and posting steps, and is viewable in Fleet Commander® <i>Online</i>

\* MasterCard's Acceptance Reporting Tool (ART) for 4Q2013 and represents merchants with activity in the reported quarter. The data set forth is derived from transaction data information and is subject to certain limited verification by MasterCard. All data is subject to revision and amendment by MasterCard subsequent to the date of its release. MasterCard is a registered trademark of MasterCard International Incorporated.

## Frequently Asked Questions (FAQs) for Fleet Managers and Drivers

**Q: *What is a single-use account?***

A: A single-use account is a virtual, or cardless account that is specifically assigned to one transaction. U.S. Bank Fleet Virtual Pay is a 16-digit single-use account that runs on the MasterCard network. Once the transaction is processed, the account number cannot be used again.

**Q: *When should I use U.S. Bank Fleet Virtual Pay?***

A: The U.S. Bank Fleet Card is always the first choice for payment; however, if you find yourself at a merchant located in a remote area at a merchant that does not accept the card, that is when U.S. Bank Fleet Virtual Pay should be used. Your purchase must match the type of U.S. Bank Fleet Card account you have. For example if you have a fuel-only account, you will be limited to fuel purchases when using U.S. Bank Fleet Virtual Pay. Your U.S. Bank Fleet Card must be set up for fuel and maintenance to purchase both with U.S. Bank Fleet Virtual Pay.

**Q: *What happens if the merchant has never heard of U.S. Bank Fleet Virtual Pay or single-use accounts, and seems skeptical when asked to contact U.S. Bank?***

A: Not to worry. U.S. Bank Merchant Services will work with the merchant to provide reassurance and guidance through the entire process. Most merchants quickly overcome any fear once they realize they are processing a MasterCard transaction and will be paid quickly, much faster than a check payment.

**Q: *What if a driver has a mechanical issue while on the road but after office hours?***

A: U.S. Bank Fleet Virtual Pay is available 24/7 for drivers and fleet managers. As long as the driver's U.S. Bank Fleet Card account is set up for maintenance spend and has the purchase limits to accommodate the repair, the driver will be able to use U.S. Bank Fleet Virtual Pay.

**Q: *I have previously used a personal card or a purchasing card for repairs. Do I need to use U.S. Bank Fleet Virtual Pay?***

A: Yes. U.S. Bank Fleet Virtual Pay is the preferred option because drivers do not have to request a reimbursement or call the office to get a purchasing card account. When those processes are used, they create a lot of extra work and fleet managers are unable to view the purchases in Fleet Commander® Online.

**Q: *What will U.S. Bank Fleet Virtual Pay transactions look like in Fleet Commander® Online?***

A: The transactions will appear alongside other U.S. Bank Fleet Card transactions so fleet managers do not have to work between different systems to view program data. As long as the merchant passes the information, level III fleet data will be visible. This means every fleet purchase whether it originated on the Voyager or MasterCard networks is fully available for review and reporting.

**Q: *Why would a driver or fleet manager want to use U.S. Bank Fleet Virtual Pay?***

A: U.S. Bank Fleet Virtual Pay provides additional peace of mind for your entire fleet. Drivers and fleet managers know that they have 24/7 access to a payment tool that is easy to use and provides the security and visibility needed. Plus, U.S. Bank Fleet Virtual Pay purchases are rebate-eligible which directly supports individual co-ops and agencies.

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### For more information

To learn more about U.S. Bank U.S. Bank Fleet Virtual Pay, please contact us at 866-274-5898 or [intouchwithus@usb.com](mailto:intouchwithus@usb.com).

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All of  serving you®



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