

U.S. Bank Instant Card® with Concur Expense



Instant Card and Concur Expense combine the benefits of a virtual card and a mobile wallet with a versatile expense management platform to create a completely digital payment experience.

Introducing an easier way to pay for and manage business expenses

When expenses for things like supplies, materials or travel arise, employees may have to pay for these items with a personal credit card and then seek reimbursement. The process is often cumbersome, time-consuming and slow, not to mention prone to errors and possible fraud.

The practice of paying for business expenses with a personal card isn't limited to a company's full-time employees. There are also contingent workers — interns, contractors/freelancers, consultants, guest speakers and recruits to consider.

You need a way for those individuals that don't have a corporate credit card to make purchases for your organization without giving up control.

The U.S. Bank Instant Card is a fast, efficient and easy way for your employees and contingent workers to make business purchases and keep your operations moving.

From set up to payment, to reconciliation, using Instant Card is easy.

Instant Card uses a mobile app to push a virtual credit card to an individual to use. With just a few simple steps, you can create and send an Instant Card to anyone in your organization who needs it. Instant Card transactions seamlessly integrate into Concur Expense, simplifying expense tracking, reporting and reconciliation for everyone.

1

Step one

Enter basic recipient details including name, email address, mobile phone number and optional employee ID. You set the credit limit and expiration date.

2

Step two

Push the Instant Card. You can send the Instant Card through the web portal or the Instant Card app. Recipients will receive an email with instructions to access the Instant Card.

3

Step three

The recipient can view the account details on their smart phone or tablet or add to their mobile wallet and immediately make purchases up to the predefined limit.

4

Step four

Instant Card recipients can easily capture expenses with e-receipts, populate expense reports and submit expenses for approval from anywhere using their mobile device.

What is a virtual credit card?

A virtual credit card is a unique 16-digit account number similar to a traditional corporate credit card – except there's no physical plastic card. You can set spending limits, restrict MCC codes and set an expiration date for the virtual card so it deactivates automatically.

Why choose Instant Card?

Simplicity. The U.S. Bank Instant Card is a powerful payment method that's streamlined and easy to use. All it takes is a single click for a recipient to download the Instant Card card details into their mobile wallet and begin using. Funds are available for immediate use and there's no wait or need for a physical card.

Instant Card with Concur Expense features and benefits



Allows for payment flexibility

Recipients can view full card details for online purchases or use their Instant Card in their mobile wallet for in-store transactions.



Reduces fraud

Instant Card uses a uniquely generated card number, expiration date and security code as a proxy making it highly secure. Mobile wallet use provides an additional layer of payment security. Setting card limits, restricting MCC codes and setting short expiration periods increases control while protecting against fraud and misuse.



Increase control and visibility

Instant Card easily integrates with Concur Expense so you can view transactions online and gain better visibility into your spend.



Eliminates the use of personal credit cards

No personal card use means greater spend visibility and easier reconciliation for your organization. Plus, employees and contingent workers won't have to worry about paying out-of-pocket for business expenses.

Get started

Instant Card is available to current U.S. Bank One Card, U.S. Bank Corporate Travel Card and U.S. Bank Purchasing Card customers with Access Online. Instant Card requires U.S. Bank Payment Plus in order to use.

To get started, contact your Relationship Manager, Account Management team or call 866-274-5898.