

Virtual Card Guide

Everything you need to know



What are Virtual Cards?

At their core, virtual cards are digital payment instruments that operate similarly to traditional credit or debit cards, but with a few key differences. Instead of a physical plastic card, virtual cards exist solely in digital form. They are typically generated and managed through a secure online platform, often provided by banks and fintech companies.

How can I process virtual card payments?

All Pax2pay virtual cards are debit cards. For the most part, you can use a virtual card in the same way as a physical card, however, virtual cards do not have a PIN number.

When receiving a virtual card from the card issuer, the virtual card will have a 16-digit card number, an expiry date and a CVV code - this information will enable you to complete the transaction.

Only use the card to pay for the goods and services as agreed with the customer. Cards are typically single-use, so they can only be used once.

If the card reader/website asks for the card holder's name, address and postcode these will be those of the card holder and *not* Pax2pay.

Using the card via a website or a payment link:

When processing the payment, choose the debit card option - use it as you would a physical card and input the virtual card credentials in the relevant fields. Typically, you will need the card number, CVV code and expiry date to do this.

Once you input the credentials, ensure the amount is correct and proceed to process the payment.

Using the card via a card reader:

Here are some hints and tips which may be useful for when processing payment via a card reader:

- You must process the transactions as a “mail order telephone order” also known as “card (holder) not present” to ensure that the card reader does not ask for a PIN
 - Please contact your merchant services provider if you are unsure how to do this or if the card reader is still asking for a PIN number.
- You will need to enter the 16-digit card number, VCC and expiry date manually using the buttons on the card terminal when requested.

As there are many different makes and models of card readers, we unfortunately can't provide specific guidance for each one. However, if you are unsure of how to select certain options on your machine, please contact your merchant services provider for support.

About Us

Pax2Pay was created with one simple ambition: to take the pain out of payments for businesses everywhere. We began with virtual cards, unlocking extra revenue, streamlining operations, boosting acceptance and enhancing security for businesses all around the world.

Since then we have grown in size, geographic reach, and offering. Today, we provide a complete digital payments solution that includes bank transfers, invoice payments, account creation and more. We're proud to support some of the world's leading businesses, and partner with some of the most innovative technology providers globally.



Any Questions?

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