



What is a Virtual Credit Card?

A virtual credit card is a unique credit card number generated to settle a specific transaction. There is no plastic involved; instead, the number is generated electronically and emailed directly to you to authorize. The virtual credit card number is typically issued for the exact amount of the transaction (similar to a check), significantly reducing the possibility of fraud.

What do I with the remittance email?

You will receive a remittance email that will include the necessary information to authorize the card transaction from huntington@virtualcard.huntington.com. Once you receive the email, use the information to initiate the card authorization.

How will I be notified that a Mastercard® payment has been assigned to the invoice?

The remittance email will contain the Mastercard® virtual card number along with the invoices being paid.

I received my email remittance, but no money was deposited into my account.

You must process the Mastercard® number provided in the email remittance to receive payment. Funds are typically deposited within 48 hours of the authorization.

What is the maximum number of allowable transactions that I can process on a card?

Each card is typically set to process only 1 transaction for the exact amount reflected as the “Net Total Amount”. If the email remittance lists multiple invoices and you have processing requirements that do not align with a single payment, please contact your customer to have the card options updated.

If I lose the card information (remittance email), what do I do?

Contact your customer to obtain the virtual Mastercard® information for that specific invoice.

If the card number I entered does not work, what do I do?

Please confirm you have entered the correct card number, expiration date, CVC value, and dollar amount and attempt to process the payment again. (If you continue to experience issues, please contact your customer for assistance.)



What charges will I incur if I enroll the program?

There is no charge to you for participation in the program. This payment is processed like any other credit card payment. The agreement you have with Mastercard© to accept and process payments apply to these transactions.

Why do I have to run the card for exact amount?

There is a security feature of the program and used to ensure that no other charges are attempted against the virtual card.

Can I have the remittance email sent to more than one account?

The remittance email is normally only sent to one primary email. However, if you need to have a second email address included, please contact your customer to have your vendor record updated.

If you are unable to receive the payment via email, we can fax the payments if you can provide a secure fax line.

If I have multiple invoices for a payment, will a Mastercard© account number be assigned to each invoice?

No. Each time payments are processed, the system will aggregate all the records by vendor code generating a single Mastercard account number for the "Total Net Paid" on your remittance advice.

Each invoice record being paid will be listed as a separate line item on the remittance email.

What if I do not want to keep the card account number on file?

You are not required to keep a card on file. Each remittance email will contain a new a virtual card number for payment.