

DUAL ISSUING CAPABILITIES FAQ



Q.

What does it mean to have Dual Issuance capabilities?

A.

CSI is a certified MasterCard processor and has obtained Visa Ready for Business Solutions approval. This means CSI can issue Virtual Cards through both the MasterCard and Visa payments networks.

Q.

Is CSI a Direct Issuer or does a third party issue the Virtual Cards?

A.

CSI is a Direct Issuer, which means the cost of issuance is significantly lower than most competitors. CSI owns all of the technology, so everything is supported in-house at CSI to include issuance of our Virtual Cards on both the MasterCard and Visa payment networks.

Q.

How does Dual Issuance differentiate CSI from the competition?

A.

One of the advantages of being a direct, dual issuer is access to more payments data. Not only does CSI have greater visibility to issue a larger number of Virtual Cards to pay vendors, it can be done at a significantly reduced cost compared to the competition. In turn, this gives CSI the ability to optimize Virtual Cards as a preferred method of payment to vendors.

Q.

Why is this important?

A.

When you combine the power of CSI's very low cost of Virtual Card issuance with access to greater vendor payments data from both the MasterCard and Visa payments networks, it results in the potential to drive more revenue back to customers and partners alike.

Q.

How is CSI able to drive revenue back to customers/partners through Virtual Card issuance?

A.

The revenue is generated from the interchange fees derived from the Virtual Cards CSI issues to vendors for payment. Since CSI has access to more vendor payment information at a lower cost, we're able to share a larger percentage of the net interchange fees that are generated from each card issued. This results in more revenue directly to the bottom line for customers and partners alike should they choose to leverage the power of CSI's Virtual Card solution.