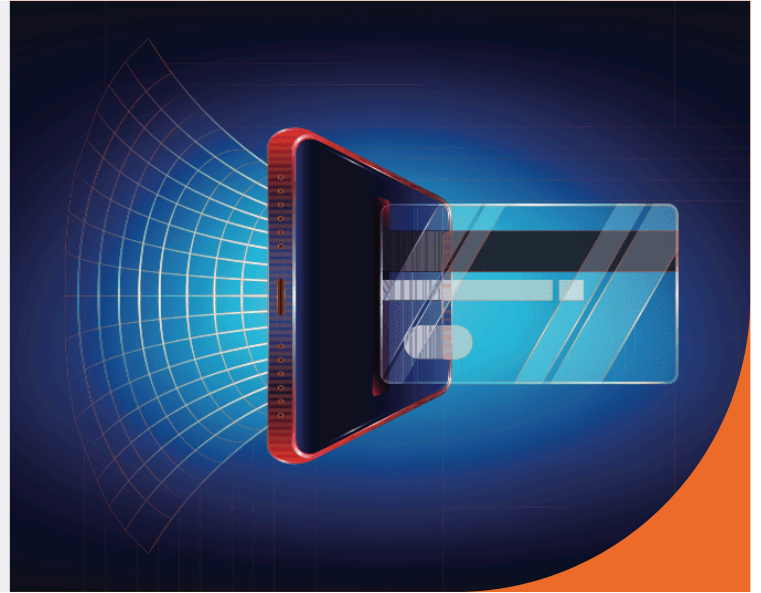


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What is a Virtual Credit Card?

Published September 13, 2023

3 min read



[Getting a credit card](#)

Key points about: virtual credit card numbers

1. A virtual credit card number lets you make purchases online without sharing the number that's on your physical card.
2. Using a virtual credit card number may reduce your risk of credit card fraud.
3. Virtual credit card numbers generally don't work for in-person transactions, but you may be able to hide your credit card number in person by using a digital wallet.

When you hear reports of website security breaches and credit card fraud, you may wonder whether sharing your credit card number for an online transaction is safe. While you're typically not liable for unauthorized charges, having your card details exposed to unauthorized users may come with inconveniences, such as needing to request a new card number or dispute charges with your credit card issuer.

A virtual credit card gives you a number that's tied to your credit card account but isn't the same as the number on your [credit card](#). Virtual cards also include [CVVs](#) and expiration dates that differ from the ones on your physical credit card.

How does a virtual credit card number work?

You can use virtual credit card numbers as payment for purchases online or in a digital wallet. Virtual cards won't work for transactions that require a physical card.

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Pros and Cons of Virtual Credit Cards

What is a virtual credit card good for?

A virtual credit card keeps your account number private, so you don't need to change your physical [card number](#) if your virtual card number is compromised.

What are the drawbacks of using a virtual credit card?

You can't use a virtual credit card for something you buy in person. Because virtual credit card numbers are different than the number on your physical card, the seller won't be able to verify that you're carrying the card that was used to make the purchase.

Virtual card numbers aren't a good choice for recurring payments. A virtual card number is usually temporary and may expire before the next payment is due.

Is a virtual credit card the same as an instant-use credit card?

Virtual cards aren't the same as instant-use cards. A virtual card offers a number that's different from the one on your physical card, and you can get a virtual card number at any time. An instant-use card is one you can use for spending as soon as you're approved, and the number you get may be the same as the one on your physical card.

Instant-use cards don't necessarily provide a virtual credit card number. And some credit cards that offer virtual cards may not have instant-use cards.

How can I create a virtual credit card number if my credit card issuer doesn't offer them?

If your credit card provider doesn't offer a virtual number, there are still ways you can avoid using your actual card number for online shopping. To keep your card number private without using a virtual credit card number, you can add your card to a digital wallet on your computer or mobile device, or you can use a service like [Click to Pay](#).

What's the difference between a virtual credit card and a digital wallet?

A virtual card and a digital wallet both keep your physical card number private, but a virtual credit card only works for an online transaction. A digital wallet can work with

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[Learn More](#)

If you're worried about credit card fraud, a virtual credit card number may help you feel safer when you shop online. A digital wallet can also help keep your account secure by hiding your credit card information from unauthorized users.

Important information



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