MARQETA

Recommended Virtual Card Product

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Sample Code for Virtual Cards

Use the sample code that follows as a template when designing your virtual card product.

```
{
    "active": true,
    "config":
    {
        "card_life_cycle":
        {
            "activate_upon_issue": true,
            "expiration_offset":
            {
                "min_offset":
                {
                    "unit": "YEARS",
                    "value": 2
                },
                "unit": "YEARS",
                "value": 3
            },
            "update_expiration_upon_activation": false
        },
        "fulfillment":
        {
            "all_zero_card_security_code": false,
            "allow_card_creation": true,
            "bin_prefix": "{BIN_PREFIX}",
            "payment_instrument": "VIRTUAL_PAN"
        },
        "jit_funding":
        {
            "programgateway_funding_source":
            {
                "always_fund": true,
                "enabled": true,
                "funding_source_token": "{FUNDING_SOURCE_TOKEN}",
                "refunds_destination": "GATEWAY"
            }
```

```
},
"poi":
{
    "atm": true,
    "ecommerce": true,
    "other":
    {
        "allow": true,
        "card_presence_required": false,
        "cardholder_presence_required": false
    }
},
"transaction_controls":
{
    "accepted_countries_token": "decline_ofac_countries",
    "address_verification":
    {
        "auth_messages":
        {
            "decline_on_address_number_mismatch": false,
            "decline_on_postal_code_mismatch": false,
            "validate": true
        },
        "av_messages":
        {
            "decline_on_address_number_mismatch": false,
            "decline_on_postal_code_mismatch": false,
            "validate": true
        }
    },
    "allow_chip_fallback": false,
    "allow_first_pin_set_via_financial_transaction": false,
    "allow_mcc_group_authorization_controls": true,
    "allow_network_load": true,
    "allow_network_load_card_activation": false,
    "allow_quasi_cash": true,
    "always_require_icc": false,
    "always_require_pin": false,
    "enable_partial_auth_approval": true,
    "ignore_card_suspended_state": false,
```

```
            "notification_language": "eng",
            "require_card_not_present_card_security_code": false,
            "strong_customer_authentication_limits":
            {
                "sca_contactless_cumulative_amount_limit": 150,
                "sca_contactless_transaction_limit": 50,
                "sca_contactless_transactions_count_limit": 5,
                "sca_contactless_transactions_currency": "EUR",
                "sca_lvp_cumulative_amount_limit": 100,
                "sca_lvp_transaction_limit": 30,
                "sca_lvp_transactions_count_limit": 5,
                "sca_lvp_transactions_currency": "EUR"
            }
        }
    },
    "name": "VIRTUAL_1",
    "start_date": "2020-04-09",
    "token": "VIRTUAL_1"
}
```