Requesting a Virtual Credit Card

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If you or your volunteer team needs to pay HBA-related expenses (i.e. vendors (e.g., swag, décor, printing, photographer), event expenses, etc), the HBA can issue a **virtual/digital credit card through Ramp,** our virtual credit card platform, instead of asking volunteers to pay out of pocket.

Please note: for 2027 and beyond, a virtual card will be issued to all HBA locations by their Regional Treasurer at the start of the fiscal year based on approved budget expenses. Additional cards and/or increased limits can be requested ad hoc following the process outlined below.

When to Use a Ramp Virtual Card

Request a virtual card when:

- You have **event or program expenses** that can be paid by credit/debit card
- Vendors require **online payment, tap-to-pay, or card details**
- Your team needs payment flexibility

> Expenses MUST be approved by your regional treasurer, budgeted for in your approved regional or event budget, and comply with appropriate use of funds.

Step 1: Request Approval

Before a card can be issued, approval is required.

1. **Send a request to your Regional Treasurer**
    - Include:
        - Event name
        - Estimated total spend
        - Categories of expenses (e.g., swag, décor, gifts)
        - Requested cardholder **name and email**
        - Suggested **card limit** (we suggest including a ~20% buffer for taxes/shipping)
2. **If your region does not have a Treasurer**
    - Send the request to **HBA Central Finance**: finance@hbanet.org

Step 2: Card Is Issued

Once approved:

- Regional Treasurer or HBA Finance will:
    - Create a **virtual Ramp card**
    - Assign it to the named **cardholder**
- The cardholder will receive a Ramp email invitation. Please check spam/junk folders for this invite

Step 3: Set Up & Use the Virtual Card

After accepting the Ramp invite, the cardholder can:

- Use the card for o**nline purchases**
- Add the card to your virtual Apple/Google Wallet and use via tap-to-pay if the vendor supports mobile wallets

Step 4: Billing & Shipping Information for Vendors

Use the following details when placing orders:

Billing Address (Required)

Healthcare Businesswomen's Association

165 Passaic Ave, Suite 204

Fairfield, NJ 07004

USA

Shipping Address

- May be a local volunteer, venue, or event location – wherever is easiest for your team
- Confirm delivery location and timing carefully

Step 5: Upload Receipts & Code Expenses (REQUIRED)

For **every transaction**, the cardholder must:

1. Upload **itemized receipts** in Ramp
2. Complete all **required coding fields** (marked with *)
3. Contact your Regional Treasurer or HBA Finance if unsure how to code: finance@hbanet.org

Missing receipts or incomplete coding may delay reconciliation.

Step 6: If a Vendor Cannot Accept a Card

If a vendor requires invoice payment (wire/transfer):

1. Email the invoice from an **official HBA regional email** (i.e. one ending in @hbanet.org) to: hba@ap.ramp.com
    - *Emails from non-HBA or non-approved addresses will not be processed*
    - *If you do not have access to an official regional email address and your Regional Treasurer is unable to support, please contact finance@hbanet.org with the vendor details so they can be added which will allow the invoice submission to be processed.*
2. Ensure the invoice:
    - Is **in English**
    - Includes:
        - Bank Country
        - Bank Name & Address

        - BIC/SWIFT
        - IBAN or Account Number
3. In your email, include:
    - Event name
    - Description of what is being purchased

Ramp, in collaboration with HBA Central Finance will process payment.

Important Reminders

- When issued a virtual card, please make your **first purchase promptly** so any issues can be resolved quickly should they arise
- Do **not** share virtual card details outside the approved cardholder
- Always keep receipts and upload them immediately

Questions or Issues?

Contact: finance@hbanet.org

This process helps HBA manage funds responsibly while making it easy for volunteers to execute events smoothly. Thank you for your partnership!