

Supplier Payments - Common Questions

Visa Payables Automation facilitates transactions for suppliers by providing them the following:

- Access to view the full card account details: 16 digit account number, expiration date, 3 digit CVV
- The proper amount of available credit on the account
- The details on the invoices for which they are authorized to process payments.
 - Invoice Numbers
 - Invoice Dates
 - Invoice Amounts

Once the supplier receives the **Payment Advice Notification** email from VPA, the supplier is authorized to process the payments as they would any other card-not-present transaction.

A **Payment Advice Notification** sample email is provided below.

The following payment has been authorized by 9999 Test Buyer to be paid using the Visa credit card account established with your company.

The last four digits of the card account number are shown below.

Card Account: XXXX-XXXX-XXXX-9294
Expiration Date: 10292014
Gross Amount: 5.0 USD
Number of Transactions: 4

The authorization for this card account number is for the gross amount shown and will expire in 30 day(s)

Email Notes :

Invoice No	Invoice Date	Purchase Order	Amount
201409Test	08192014		1.25
201409TestB	08272014		1.25
201409TestC	08252014		1.25
201409TestD	08152014		1.25

The attached CSV file includes the above invoice information to assist you with reconciling your payments.

← The email states that they are authorized by the buyer to process payment.

← The email states the authorized amount and provides limited card account information.

← The email provides how many days until the payment expires.

← The email provides a table to details on the invoices submitted for payment.

Suppliers can also receive the same details in a CSV formatted attachment to the email.

Supplier Question – How do we receive the funds?

Suppliers enrolled for receiving payments through VPA should currently have processing capabilities in place to accept Visa as a method of payment. During the enrollment process, the supplier would have confirmed their ability to accept payment without a card being present.

Once the supplier receives the **Payment Advice Notification** email from VPA, the supplier is authorized to process the payments. This means that there is a card account for the supplier to use, and this card account has enough available credit to approve the authorized amount of payment(s).

The **Payment Advice Notification** email will provide the total amount of the payment, and outline the details of the individual invoices to be included in the payment. The supplier will process payment as they would any other card-not-present transaction, meaning no different than if someone called them and provided the card account details over the phone.

Supplier Question – How do we get the full card number & expiration date?

VPA will send to a supplier the **Payment Advice Notification** email each time the supplier is authorized to process transactions on a card account. These emails will display the last 4 digits of the card account number.

The suppliers are required to click on the URL embedded in the email in order to access a secure portal for viewing the full card account details.


Sample URL:



URL: https://commercialservices.visaonline.com/CommercialLogin/SupplierNotificationWeb/notification.do?id=84150&value=D24B883A-288D-78FC-2B5A-61151148C0BA&locale=en_US

The secure portal will be accessible to the supplier upon entering two credential values:

- Last 4 digits of the card account number → this value is displayed in the body of the **Payment Advice Notification** email
- Supplier's payment remittance zip code → the supplier provided this value to Visa during enrollment.

The screenshot shows a web form titled "Account Notification - Credential Verification" under the "VISA Payables Automation" header. The form contains two input fields: "Account Number" with a placeholder "(Enter last 4 digits only)" and "Payment Remittance Zip Code". A "Continue" button is located at the bottom right of the form.

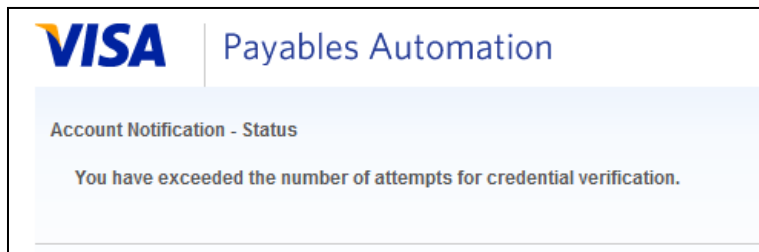
Upon correctly entering those two values, the supplier will be directed to a secure website. By clicking the  icon on the page, the supplier will be able to view a new “unlocked” version of the [Payment Advice Notification](#) email.

File Name	Size (in KB)	Created	Expiration Date	Options
CINTAS DOCUMENT MANAGEMENT_1413556745686.html	41350.0	Fri Oct 17 14:39:06 GMT 2014	10/24/2014	 

Once to view a new version of the [Payment Advice Notification](#), containing the full 16 digit card account number, the card expiration date, and the 3 digit CVV2 value.

Supplier Question – We have been “locked out” of the secure portal, how do we get reset?

If a supplier enters either (or both) credential text value incorrectly three times, the supplier will have exceeded the number of authorized attempts. The secure portal will display the following:



The supplier will need to have a new copy of the [Payment Advice Notification](#) email sent in order to gain access.

Please send an email to the email address on the Payment Advice Notification. A new Payment Advice Notification email will be sent to you.

Once the supplier receives the new Payment Advice Notification email, the old email needs to be considered inactive. The supplier will use the URL in the new email to then re-attempt to enter the credential values.

Supplier Question – How long do we have to process these payments?

Once a supplier receives a **Payment Advice Notification** email, they are authorized to process the transactions on the card account. This authorization lasts for **30 days**, after which the card account limit will be expired and any transaction attempts made after that date will decline.

If a vendor's payment notification was expired by VPA, and the vendor now wishes to process the payments – a new file of payment instructions will need to be submitted to VPA.

The exact number of days that a supplier has to process payment can be variable, and set on a supplier-by-supplier basis.

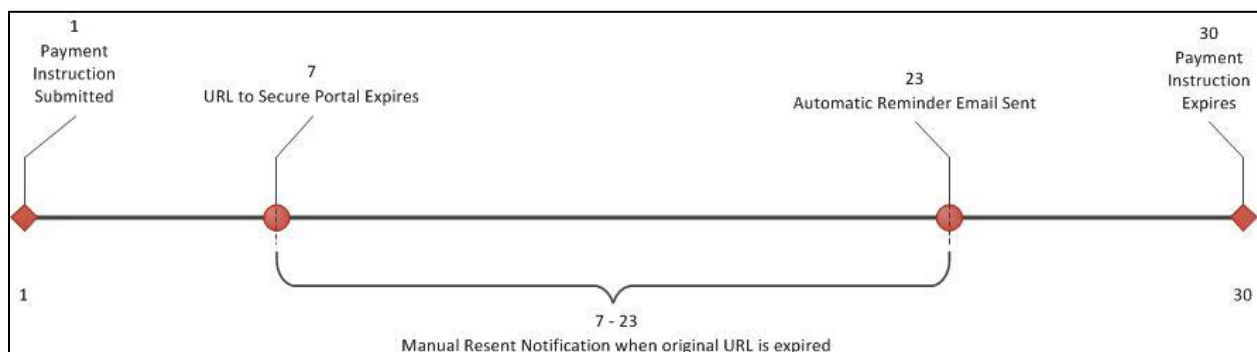
Suppliers can also be set to receive automatic Payment Reminders within a certain number of days prior to expiration. If VPA recognizes that a settled transaction has not been matched back to a payment instruction – then VPA will automatically deliver a new **Payment Advice Notification** email at the preset automatic reminder day.

Supplier Question – When does the URL for the secure portal expire?

The URL to the secure portal that is in the **Payment Advice Notification** email is only valid for the first 7 days after receiving the email.

If the **Payment Advice Notification** email is older than 7 days, but the overall payment has not yet expired (less than 30 days) then the supplier will need a new copy of the email sent.

VPA will also automatically send a new copy of the **Payment Advice Notification** on the automatic reminder date. This copy of the email will contain a new, unexpired URL.



Supplier Question – What transaction amounts do we process?

VPA will provide to the suppliers a listing of the individual invoices for which they are authorized to process payment. VPA will also provide to the Gross Amount – which is the total of all invoices contained in the **Payment Advice Notification** email.

Invoice No	Invoice Date	Account Number	Amount
3377863472.625	2014-05-07	Client Acct #1	167.26
3377863624.5	2014-05-08	Client Acct #2	155.55
3377864016	2014-05-09	Client Acct #3	84.23
3377864117.25	2014-05-10	Client Acct #4	60.55

It is strongly recommended that suppliers process one transaction per invoice amount. VPA will be able to automatically match back and reconcile the settled transactions if they match the individual invoice amounts.

Suppliers can also process the full Gross Amount of all in the invoices listed in the **Payment Advice Notification** email. VPA will be able to automatically match back and reconcile the single transaction to all of the individual invoice amounts.


Suppliers *should not* split or aggregate transactions into amounts that do not match the invoice amounts or the gross amount.

Supplier Question – Why do we get reminders for payments that were already processed?


VPA will send to suppliers automatic payment reminder copies of the **Payment Advice Notification** email for any payment that is not reflected as “Matched” in the system.

If a supplier has processed a transaction for the gross amount, or all transactions for all individual invoice amounts and all transactions have settle, then VPA will update the payment status to “Matched”.

In the below scenario, the supplier ran individual transactions that could match be to the submitted payment instructions. Once the transactions settle, VPA will update all invoices to “Matched” and the supplier will no longer receive **Payment Advice Notification** email reminders.

Original Payment Instructions			Settled Transactions	
Invoice A	\$ 50.00		Tran Ref #123456	\$ 50.00
Invoice B	\$ 50.00		Tran Ref #234567	\$ 50.00
Invoice C	\$ 50.00		Tran Ref #345678	\$ 50.00
Invoice D	\$ 50.00		Tran Ref #456789	\$ 50.00
Invoice E	\$ 50.00		Tran Ref #567890	\$ 50.00

In the below scenario, the supplier ran individual transactions that could not be matched back to the submitted payment instructions. Although these transactions will settle, VPA will be unable to match these transactions back to the original payment instructions. Therefore, the payments will remain in an “Unmatched” status and the supplier will receive **Payment Advice Notification** email reminders.

Original Payment Instructions			Settled Transactions	
Invoice A	\$ 50.00		Tran Ref #123456	\$ 125.00
Invoice B	\$ 50.00		Tran Ref #234567	\$ 125.00
Invoice C	\$ 50.00			
Invoice D	\$ 50.00			
Invoice E	\$ 50.00			