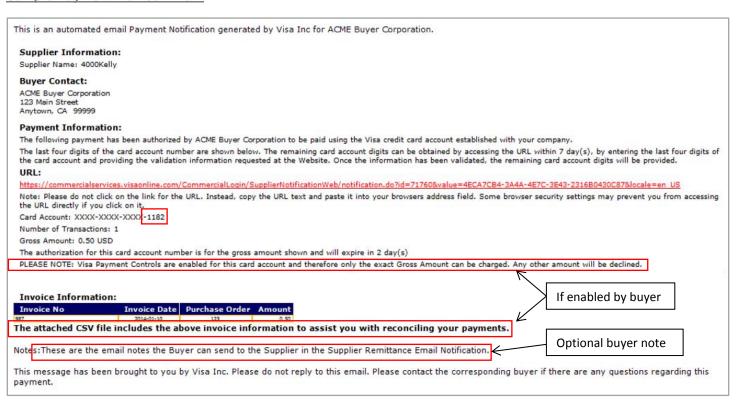**VISA**

Visa Payables Automation (VPA) Activation & Payment Process

Step 1: Receiving Payments

Your customer will initiate a payment for processing, which will generate a Payment Advice Email directly to you. The email will contain buyer contact information, the last four digits of the card account number, and the secure URL you will need to get the remaining card account information. The buyer can extend or shorten the payment expiration date while it is still active, but not after it has expired. If it has expired, the buyer will need to resubmit the payment.
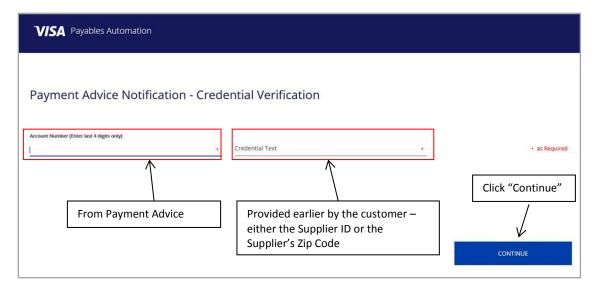
Sample Payment Advice Email:

This is an automated email Payment Notification generated by Visa Inc for ACME Buyer Corporation.

Supplier Information:
Supplier Name: 4000Kelly

Buyer Contact:
ACME Buyer Corporation
123 Main Street
Anytown, CA 99999

Payment Information:
The following payment has been authorized by ACME Buyer Corporation 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. The remaining card account digits can be obtained by accessing the URL within 7 day(s), by entering the last four digits of the card account and providing the validation information requested at the Website. Once the information has been validated, the remaining card account digits will be provided.

URL:

https://commercialservices.visaonline.com/CommercialLogin/SupplierNotificationWeb/notification.do?id=71760&value=4ECA7CB4-3A4A-4E7C-3E43-2316B0430C87&locale=en_US

Note: Please do not click on the link for the URL. Instead, copy the URL text and paste it into your browsers address field. Some browser security settings may prevent you from accessing the URL directly if you click on it.

Card Account: XXXX-XXXX-XXXX-1182
Number of Transactions: 1
Gross Amount: 0.50 USD
The authorization for this card account number is for the gross amount shown and will expire in 2 day(s)

PLEASE NOTE: Visa Payment Controls are enabled for this card account and therefore only the exact Gross Amount can be charged. Any other amount will be declined.   → *If enabled by buyer*

Invoice Information:

Invoice No	Invoice Date	Purchase Order	Amount
987	2014-01-10	123	0.50

The attached CSV file includes the above invoice information to assist you with reconciling your payments.   → *Optional buyer note*

Notes:These are the email notes the Buyer can send to the Supplier in the Supplier Remittance Email Notification.

This message has been brought to you by Visa Inc. Please do not reply to this email. Please contact the corresponding buyer if there are any questions regarding this payment.

Step 2: Accessing the Virtual Card Account Information

When you copy and paste the URL from the Payment Advice Email above into your browser's address field, you will be directed to the below page and prompted to enter the last 4 digits of the account number and the credential text provided earlier by the customer.

VISA Payables Automation

Payment Advice Notification - Credential Verification

Account Number (Enter last 4 digits only)

Credential Text

• as Required

Click "Continue"

From Payment Advice

Provided earlier by the customer – either the Supplier ID or the Supplier's Zip Code

CONTINUE

Step 3: Processing Your Payment

When you are ready to process your payment, use the virtual credit card account number in the Payment Advice Email to charge the account. You may receive a Payment Reminder Notification if this payment isn't settled within the buyer-defined payment expiration period (if configured by the buyer).

Sample Payment Advice File (View version with Security Code CVV2):

Payment Advice Notification

This is a Payment Notification generated by Visa for ACME INC.

Buyer Information
Contact Name: ACME INC.

Email: tester@acmeinc.com

Address:514 Market Street

Supplier Information
Contact Name: ABC Supplies

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

Card Account: 0000-0000-0000-8670

Card Expiration Date: 04/2015

Number of Transactions: 3

Gross Amount: 300.0 USD

Security Code: 716

The authorization for this card account number is for the gross amount shown and will expire in 10 day(s)

Full Visa card account

Expiration date

Security code (a.k.a. CVV)

Invoice No	Invoice Date	Amount
INV1	01/06/2015	100.00
INV2	01/06/2015	100.00
INV3	01/06/2015	100.00