



## Visa Payables Automation (VPA) Activation & Payment Process

### Step 1: Security Question and Answer Notifications

Upon enrolling, you will be provided with two emails, one containing up to three security questions and one containing up to three security answers. The answers to these questions will be provided by your customer.

One of these sets of questions and answers will be needed each time you need to log into the VPA portal. When combined with the unique URL in the Payment Advice Email, you will have access to the full Visa credit card account number needed for payment.

#### Sample Security Question Email:

### Security Question Notification

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#### Buyer Information

**Phone:** 6509440004

**Buyer Name:** TestBuyer

**Email:** [testbuyer@visa.com](mailto:testbuyer@visa.com)

**Address:** 800 Metro Center Blvd Near to 801  
Metro Center Blvd 2  
Foster City, CA  
94404

Dear Valued Supplier:

You are receiving this notification because you have agreed to participate in TestBuyer payables automation programme and to be paid by Visa Commercial account or because you currently participate in the programme and your security question(s) have changed.

You will receive automated remittance emails for all payments from TestBuyer. The notification will contain the information that you will need to process the payment in addition to a secure link that you will use to access the full account number. To access the full account number, you will need to provide the last four digits of the account number (provided in the body of the remittance email) in addition to the answer to one of the security question(s) listed below. The answer(s) to the below question(s) will be provided in a separate email.

Security Question Number	Security Question(s)
1	What is your passcode?

If you have any questions, please email TestBuyer at [testbuyer@visa.com](mailto:testbuyer@visa.com). This is an automated email generated by Visa Inc. Please do not reply to this email.

REMINDER: Never provide your credit or cheque card number in an email. Neither Visa nor your card issuer will ever require you to send your personal information such as account numbers, passwords or PINs within an email message. If you receive suspicious emails claiming to be from Visa or your Visa card issuer, please forward to [phishing@visa.com](mailto:phishing@visa.com).

DISCLAIMER: This email message and any attachment are intended only for the use of the addressees named above and may contain information that is confidential. If you are not an intended recipient, any display, distribution, copying or retention is strictly prohibited. If you have received the email in error, we are sorry for any inconvenience. Please email TestBuyer at [testbuyer@visa.com](mailto:testbuyer@visa.com) immediately.

Sample Security Answer Email:

## Security Answer Notification

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### Buyer Information

**Phone:** 6509440004

**Buyer Name:** TestBuyer

**Email:** [testbuyer@visa.com](mailto:testbuyer@visa.com)

**Address:** 800 Metro Center Blvd  
Near to 801 Metro Center Blvd 2  
Foster City, CA  
94404

Dear Valued Supplier:

You are receiving this notification because you have agreed to participate in TestBuyer payables automation programme and to be paid by Visa Commercial account or because you currently participate in the programme and your security question(s) have changed.

You will receive automated remittance emails for all payments from TestBuyer. The notification will contain the information that you will need to process the payment in addition to a secure link that you will use to access the full account number. To access the full account number, you will need to provide the last four digits of the account number (provided in the body of the remittance email) in addition to the answer to a security question. The question(s) have been provided in a previous email and the answer(s) are noted below.

Security Answer Number	Security Answer(s)
1	Test

If you have any questions, please email TestBuyer at [testbuyer@visa.com](mailto:testbuyer@visa.com). This is an automated email generated by Visa Inc. Please do not reply to this email.

REMINDER: Never provide your credit or cheque card number in an email. Neither Visa nor your card issuer will ever require you to send your personal information such as account numbers, passwords or PINs within an email message. If you receive suspicious emails claiming to be from Visa or your Visa card issuer, please forward to [phishing@visa.com](mailto:phishing@visa.com).

DISCLAIMER: This email message and any attachment are intended only for the use of the addressees named above and may contain information that is confidential. If you are not an intended recipient, any display, distribution, copying or retention is strictly prohibited. If you have received the email in error, we are sorry for any inconvenience. Please email TestBuyer at [testbuyer@visa.com](mailto:testbuyer@visa.com) immediately.

## Step 2: Receiving Payment Notification

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:

## Payment Advice Notification On Behalf of VPA Buyer

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This is an automated email Payment Notification generated by Visa for CCARD CAD VPA TEST CLIENT.

### **Buyer Information**

**Phone:** 6509440004

**Buyer Name:** TestBuyer

**Email:** [testbuyer@visa.com](mailto:testbuyer@visa.com)

**Address:** 800 Metro Center Blvd  
Near to 801 Metro Center Blvd 2  
Foster City, CA  
94404

### **Supplier Information**

**Contact Name:** Test VPA  
Supplier

The following payment has been authorized by TestBuyer 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 30 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://vpa.commercialservices.visaonline.com/CommercialLogin/SupplierNotificationWeb/access?snvalue=c13050680ce8d36b78bae3dfd5bfa9525aafcd48587369b425455e24971f16913d3ba7b606d9cb48ff0d285b3dc9e818d95a98f5052afdd1>

Note: If you have trouble using the link above, please 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-1444  
**Date of Expiration:** 08/30/2019  
**Gross Amount:** 1.56 CAD  
**Number of Transactions:** 1

The authorization for this card account number is for the gross amount shown and will expire in 3 day(s).

PLEASE NOTE: Auth Controls are enabled for this card account and therefore only the exact Gross Amount can be charged. Any other amount will be declined.

**PLEASE DO NOT PROCESS ANY CREDITS ON THIS CARD ACCOUNT NUMBER,**

Invoice No	Invoice Date	Amount
INV1	08/01/2019	1.56

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

Email Notes :

REMINDER: Never provide your credit or check card number in an email. Neither Visa nor your card issuer will ever require you to send your personal information such as account numbers, passwords or PINs within an email message. If you receive suspicious email claiming to be from Visa or your Visa card issuer, please forward to [phishing@visa.com](mailto:phishing@visa.com).

DISCLAIMER: This email message and any attachment are intended only for the use of the addressees named above and may contain information that is confidential. If you are not an intended recipient, any display, distribution, copying or retention is strictly prohibited. If you have received the email in error, we are sorry for any inconvenience. Please email TestBuyer at [testbuyer@visa.com](mailto:testbuyer@visa.com) immediately.

Optional Items:

- An additional note may be passed on from the buyer in payment instruction file to the supplier. If the buyer selects to include a note, it will be included in the payment advice email.
- In addition to including the invoice information in the email, if configured by the Buyer, the invoice details can also be included as a CSV attachment.

### Step 3: 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 provide an answer to one of the security questions provided earlier.



Payment Advice Notification

The screenshot shows a form titled "Payment Advice Notification" with two input fields. The first field is labeled "Account Number (Enter last 4 digits only)" and has a red box around it with an arrow pointing to a box labeled "From Remittance Advice Email". The second field is labeled "What is your passcode?" and has a red box around it with an arrow pointing to a box labeled "From Security Answer". To the right of the second field is a red asterisk and the text "as Required". At the bottom right of the form is a blue button labeled "CONTINUE".

#### Step 4: Retrieving Your Payment Details

When you are ready to process your payment, use the virtual credit card account number and invoice information 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).

### Payment Advice Notification On Behalf of TestBuyer

#### Buyer Information

**Phone:** 6509440004

**Buyer Name:** TestBuyer

**Email:** [testbuyer@visa.com](mailto:testbuyer@visa.com)

**Address:** 800 Metro Center Blvd  
Near to 801 Metro Center Blvd 2  
Foster City, CA  
94404

#### Supplier Information

**Contact Name:** Test VPA Supplier

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

**Card Account:** 4484210054171444  
**Card Expiration Date:** 12/2025  
**Number of Transactions:** 1  
**Gross Amount:** 1.56 CAD  
**Security Code:** 348

Card number  
Expiration Date  
Security Code (a.k.a. CVV)



The authorization for this card account number is for the gross amount shown and will expire in 3 day(s)

PLEASE NOTE: Auth Controls are enabled for this card account and therefore only the exact Gross Amount can be charged. Any other amount will be declined.

**PLEASE DO NOT PROCESS ANY CREDITS ON THIS CARD ACCOUNT NUMBER,**

Invoice No	Invoice Date	Amount
INV1	08/01/2019	1.56

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

Email Notes :

**REMINDER:**Never provide your credit or check card number in an email. Neither Visa nor your card issuer will ever require you to send your personal information such as account numbers, passwords or PINs within an email message. If you receive suspicious email claiming to be from Visa or your Visa card issuer, please forward to [phishing@visa.com](mailto:phishing@visa.com).

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## Step 5: Processing Your Payment

Suppliers will then use their virtual terminal, Point-of-Sale (POS) device, mobile device, or whichever system they use to normally process a Visa Credit Card payment.

