



Quick Reference Guide for Suppliers receiving Virtual Credit Card Payments

What are virtual cards?

Virtual cards are credit cards that are shared digitally rather than via a physical card. From a payments perspective, there is no difference between a virtual credit card and a physical one.

How do we receive virtual cards?


Virtual cards are delivered to your inbox through a secure email. A sample of this payment email is shown below. The email address sending these emails is "noreply@conferma.com" and should be added to any spam filters as an approved address to ensure you receive the emails.

The payment email will reference the PO number or the Payment number for the invoice being paid and will contain all the virtual credit card details necessary for you to process payment using your existing merchant account: card number, expiration date, and CVV.


Fwd: FW: Supplier Payment - Document: 2852

Recipients

From: Conferma Connect <noreply@conferma.com>
Sent: Friday, February 4, 2022 11:27 AM
To: XXX@coupa.com
Subject: Supplier Payment - Document: 2852



Third Party Credit Card
Authorisation Form
REFERENCE Document: 2852



Issuing Bank Logo

This email was transmitted securely through a direct encrypted TLS connection. Please

Supplier	ACME CO.	Client	Coupa Software
Payment Date	Friday, 4 February 2022 - Tuesday, 5 April 2022		
Total Cost	1167.33 USD		
Reference	Document: 2852		

Document ID is the link to the remittance

Other Information: When charging this card you may include any applicable taxes and shipping charges

Payment: You are required to debit the card below according to the amount shown above

Card Number:	CA
CVV:	187
Expiry Date:	8/27
Card Holder:	Coupa software



How can we charge the virtual card?

You can charge the virtual card the same way you charge any credit card using your existing merchant account. The card number, expiration date, and CVV will be provided to you within the email.

How will I receive my remittance advice for virtual card payments?

In addition to the email containing the virtual card, you will receive a separate email with the Payment Remittance Advice. A sample of this remittance email is below. The remittance email will include the specific invoices being paid with the virtual card. All remittance advice and full details can be reviewed in the Coupa Supplier Portal.

From: Acme <do_not_reply@acme.coupa.com>
Date: Thu, May 28, 2020 at 11:15 AM
Subject: Acme has sent you a 4,653.00 USD payment
To: <AR@Supplier.ABC.com>

 Acme Inc. has sent you a 4,321.98 USD payment

Hi Supplier ABC,

Acme Inc. has sent you a payment of 4,321.98 USD using a Coupa Pay Virtual Card ending in *****3291 with payment reference #78. Please look for a virtual card in your email inbox from CONFERMA (it may be in your spam folder).

Reference # is the document ID

[Login to Coupa Supplier Portal](#)

Here are the invoices that were paid as part of this payment:

Document Type	Document #	Amount
Invoice	Invoice XYZ-1	4,321.98 USD

To see the full details of your virtual card payment, including invoice payment details, adjustments and discounts, please login to the Coupa Supplier Portal.

Learn more about Coupa Pay here: <https://supplier.coupa.com/coupa-pay-help-page/>

Can I automate my virtual card processing?

Coupa works with Stripe to help you automate processing your virtual card payments.

If you currently use Stripe to process your credit card payments, you can connect your existing Stripe account to your Coupa Supplier Portal account to automate your virtual credit card



payments. Learn how [here](#). If you do not have a Coupa Supplier Portal account, ask your customer to send you an invitation.

To get started with creating a new Stripe account, start here:

<https://dashboard.stripe.com/register>.