



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 "no.replies@paymentnet.jpmorgan.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.

FROM: no.replies@paymentnet.jpmorgan.com
TO: supplieremail@test.com
CC:
REPLY TO: [email](#) address set up with customer & JPMC

J.P.Morgan

Modified Payment
Please Process this Credit Card payment by 10/17/2021

Card Number 1111 1111 1111 1111	Payment Amount (USD) \$286.58	Payment ID 123456789
CVV 222	Expiration Date 09/24	Zip Code 100176706
		Payment End Date 10/17/2021

Dear Valued Supplier,

Thank you for participating in **Customer's Name** Single-Use Accounts Coupa Pay e-payables program. Please use the card number above to process payment per the procedures previously communicated and summarized below.

****DO NOT PROCESS CREDITS TO THIS CARD. CARD CAN ONLY BE USED FOR THIS ORDER.****

Order Notes:
Coupa_Supplier_Name: **Supplier Name in Coupa Goes Here**
Consumer_Reference: **XXX (Coupa Payment # here)**
Order Start Date: 09/17/2021

Consumer Reference is the payment #



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>.