

Quick Reference Guide for Suppliers receiving Virtual Credit Card Payments

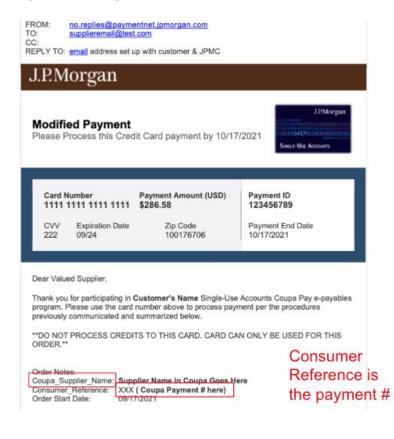
What are virtual cards?

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 "<u>no.replies@paymentnet.jpmorgan.com</u>" 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.





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 < <u>do_not_re</u> Date: Thu, May 28, 2020 Subject: Acme has sent To: < <u>AR@Supplier.ABC</u> .) at 11:15 AM you a 4,653.00 U					
Coupa A	cme Inc. ha	s sent you a 4,3	21.98 U	SD paym	ent	
				IA (it may be in		
Here are the invoices the Document Type	Document #	Amount				
Invoice To see the full details of	Invoice XYZ-1	4,321.98 USD ayment, including invoice	e pavment de	tails, adiustmer	nts 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 <u>here</u>. 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: <u>https://dashboard.stripe.com/register</u>.