



Quick Reference Guide for Barclays Suppliers receiving Virtual Card Payments

Virtual Cards

What are virtual cards?

Virtual cards are credit cards that are shared digitally through email rather than using a physical plastic 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 right to your inbox through a secure email. Cards will be sent to the specific email address you provide to Barclays as your “Payments Email Address.”

The email address sending virtual card payments is noreply@conferma.com. Please ensure this email address is whitelisted as an approved email so your virtual card emails will arrive successfully. *(If you are unsure how to do this, consult with your IT Team.)*

The payment email will reference 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.

A sample of the virtual card payment email is included below. Here is how to understand the information shown in the virtual card email example:

- “Reference: Document 87” refers to the Payment Number for the Invoice paid. This Reference Number will also appear in the associated Remittance Advice email for the payment and in the Payment Details in the Coupa Supplier Portal.
- Client Name "J Manning 2 - RCN" in the sample will show “Barclays” as the client name.
- The card number itself is an embedded image which becomes unavailable once the card is canceled or expired.



**Third Party Credit Card
Authorisation Form**



REFERENCE Document: 87

Missing XMITAGENTNAME,
Tel: Missing XMITAGENTACCOMTEL Fax:
E-Mail: Missing XMITAGENTACCOMEMAIL

This email was transmitted securely through a direct encrypted TLS connection. **Please do not print or forward this email.**

Supplier	FLOWER SHOP	Client	J Manning 2 - RCN
Payment Date	Thursday, 29 September 2022 - Saturday, 29 October 2022	Tel	0
Total Cost	1.62 GBP	Fax	0
Reference	Document: 87		

Other Information:

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



Are there any security requirements needed to receive the virtual card email?

The virtual card information is sent as a TLS (Transport Layer Security) encrypted email. The inbox receiving the virtual card emails must meet TLS 1.2 protocol. The majority of email services including Gmail already do meet this TLS encryption requirement. If you are unsure whether your email account meets the requirements, please consult with your IT Team.

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 using a “card not present” option. The card number, expiration date, and CVV will be provided to you within the email sent from “noreply@conferma.com”.



We receive many card payments. Can I automate my virtual card processing?

If you currently use Stripe to automatically process your credit card payments, you can connect your existing Stripe account to your Coupa Supplier Portal account to automate your virtual credit card. Learn how [here](#).

If you do not have a provider to automate your virtual card processing but would like more information on this service, please contact barclays_early_payment_support@coupa.com for assistance.

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

In addition to the email containing the virtual card itself, you will receive a separate email from Coupa with the Payment Remittance Advice. All Coupa Supplier Portal users that have the "Payments" permission will receive remittance emails as well as the individual email that is receiving the virtual card details.

A sample of this remittance email is below. These emails will be sent from "do_not_reply@barclays.coupa.com". Please ensure this email address is whitelisted as an approved email with any spam filters so payment remittance emails will arrive successfully. *(If you are unsure how to do this, consult with your IT Team.)*

The remittance email will include the specific invoice(s) being paid with the virtual card that was issued. All remittance advice and payment details can also be viewed directly in the Coupa Supplier Portal by any CSP user with the Payments permission.



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/>

How can we see payment details in the Coupa Supplier Portal?

Click on the **Payments Tab**, then click the **Invoice Payments** Sub-Menu. You will see all the details of each virtual card payment, including which Invoices were included in the payment.

Note: If you don't see the 'Payments' tab, try to go to the URL: <https://supplier.coupa.com/payments>. If the Payments tab is still not shown in your CSP view and you see the message "Sorry, you are not currently authorized to access this area", then navigate to Setup > Admin > Users and check that you have the "Payments" and "Pay Me Now" permissions checked. If you do not have these permissions and you are unable to view or add this permission, please contact the CSP Account Admin at your company to add the permission to your CSP user account.





In this Payments page, you'll be able to see the payment details by clicking on the Payment number in the table that shows up. You can also see what documents this payment relates to.

Invoice Payments

Instructions From Customer

Payments made by Coupa Pay Customers will be displayed below

Payment # ^	Invoice #	Payee	Status	Payment Method	Download Count	Expiration Date	Total	Actions
37718	DG01	Divya VC	Expired	Virtual Card	Not Applicable	03/11/21	200.00 USD	
37719	DG GBP	Divya VC	Expired	Virtual Card	Not Applicable	03/11/21	200.00 GBP	
47843	DG GBP 01	Divya VC	Expired	Virtual Card	Not Applicable	03/14/21	1,000.00 GBP	
47844	DG GBP 02	Divya VC	Expired	Virtual Card	Not Applicable	03/14/21	1,000.00 GBP	
47845	DG02	Divya VC	Expired	Virtual Card	Not Applicable	03/14/21	200.00 USD	
47846	DG GBP 03	Divya VC	Expired	Virtual Card	Not Applicable	03/14/21	200.00 GBP	
47847	DG GBP 04	Divya VC	Expired	Virtual Card	Not Applicable	03/14/21	200.00 GBP	