



Quick Reference Guide for Suppliers receiving Virtual Credit Card Payments

Virtual credit cards help get you paid quickly and securely with complete visibility through remittance advice sent by email and available 24/7 in your free Coupa Supplier Portal account. Please review this guide for important information about using virtual cards.

What are virtual cards?

Virtual credit cards are a digital version of a physical credit card. From a payments perspective, there is no difference between a virtual credit card and a physical one. Virtual cards provide a unique credit card number for each payment so you don't need to store credit card information for your customer, which keeps financial data more secure.

How do we receive virtual cards? Are there any security requirements?

Virtual cards are sent directly to the Payments Email Address you provided to your customer.

Card information is sent in a secure email and will come from noreply@conferma.com. Add the email address **noreply@conferma.com** to any spam filters as an approved sender so payment emails are not blocked. For security, virtual cards are sent as TLS encrypted emails. To receive virtual card emails, your email inbox must meet TLS 1.2 requirements, which the majority of email accounts meet. Please contact your IT Team if you need help with these items.

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



EXAMPLE



Third Party Credit Card
Authorisation Form



Issuing Bank Logo

REFERENCE Document: 123
1234 Main Street, Anytown, CA, USA
Tel: 8001234567 Fax: 0
E-Mail: card.admin@yourcompany.com

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

Supplier	Joe Smith Suppliers	Client	Your Company Name, Inc.
Payment Date	Monday, 23 May 2022 – Friday, 22 July 2022		123 Main Street, Anytown, CA, USA 98765
Total Cost	500.00 USD	Tel	8001234567
Reference	Document: 123	Fax	0
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			
			
<small>There is <u>no requirement</u> for an actual card to be present to allow billing Unauthorised charges will be disputed with support from Issuing Bank</small>			

How do we charge the virtual card?

You can charge the virtual card the same way you charge any credit card using your existing merchant account and manually keying in the card details. The card number, expiration date, and CVV are provided within the virtual card email.

How do we handle credits with virtual card payments?

You should always charge the virtual card for the full invoice amount. If you need to make an adjustment on an invoice that was paid by virtual card, charge the card for the full invoice amount and then submit a separate credit invoice which will be processed with your subsequent invoices and payments.



Can I charge a virtual card multiple times or do I need to charge the full amount at one time?

Virtual cards can be charged multiple times until the full card amount is used. Or, you may charge the full amount at one time. In either case, **be sure to fully charge the card before the expiration date** shown in the virtual card details.

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 included below. The remittance email will include invoice numbers for the invoices being paid with the virtual card. Remittance advice and full payment details can also be viewed in the Coupa Supplier Portal by any users 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/>



Can I automate my virtual card processing?

If you receive a high volume of card payments (for example, more than 10 virtual card payments per week) click [here](#) to learn how our partner Boost can help automate your card processing.

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.