1. **INTRODUCTION**

Visa Payment Controls (VPC) is a simple to use web application that allows business owners to define spending controls for their employees' Visa Business Credit cards. You can customize each employee's card to control where, when and how it is used. For example, employees who travel can be allowed travel-related transactions, while you can set controls to decline transactions for employees who don’t travel.

*Note: VPC is only applicable to Visa Business Credit cards; it is not available for use with Visa Business Debit or any Visa consumer cards.*

This guide describes how VPC works and walks you through setting up and managing VPC. It covers the following topics:

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1.1. **Visa Payment Controls Steps**

To get started using VPC, your first steps are to:

- Select the person(s) responsible for setting up and managing the controls for your employee Visa Business Credit cards (Company Administrator). This is typically the small business owner, office manager or administrative assistant

- Review this guide to gain an understanding of the controls available and decide what “rules” you want to apply, which can vary by card

- Your Company Administrator enrolls as a user on the VPC site to add employee Visa Business Credit cards and set controls
1.2. Before You Start: What You Will Need

To enroll as a Company Administrator (CA), you will need a:

- Company Administrator email address, which will be used as your logon ID
- Visa Business card number

To add employee cards, you will need the following Visa Business Credit card information:

- Employee name
- Account number
- Expiration date
- CVV2

For more information, please see the Frequently Asked Questions (FAQs) available under the Help Link on the VPC Home/Account Summary page. The current version of this guide is available for viewing/downloading/printing from the VPC Welcome page.

1.3. How to Move Around

<table>
<thead>
<tr>
<th>Table 1: VPC Navigation</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Next, Save, Done, Submit and Activate</strong></td>
</tr>
<tr>
<td><strong>Back</strong></td>
</tr>
<tr>
<td><strong>Cancel</strong></td>
</tr>
<tr>
<td><strong>Help Link and 📚</strong></td>
</tr>
<tr>
<td><strong>For More Information</strong></td>
</tr>
<tr>
<td><strong>Error Messages</strong></td>
</tr>
</tbody>
</table>

2. Company Administrators Enrollment and Alerts Activation

This section describes the Company Administrator enrollment process and setting of notification alerts.

- Only one administrator ID (email address) can be set up to manage a specific set of cards. Your company may set up more than one administrator; however, administrators can only manage the cards set up under their ID
  
  **Suggestion:** To provide continuous/vacation coverage, the card administrator can be changed to allow someone else to administer these accounts. More details can be found in section 4.1.

- Visa recommends that you set alerts for declined transactions so you know how your cards are being used

  **Note:** Please see Section 4.1 for information on changing Company Administrators.
2.1. Enrolling

As a Company Administrator, you will be responsible for adding, updating and deleting Visa cards for yourself and company employees. Here are the steps to enroll:

1. From the VPC Welcome page, click on SIGN UP button to add a New User (Figure 1).
2. Complete the Account Information tab (Figure 2), which sets up the Company Administrator.
3. Complete the User Information tab (Figure 3), by entering the Company Administrator’s corporate card information.
5. Once you are enrolled, you can set Alerts, add additional cards and set rules for use of employee cards.
6. After successful enrollment, you will sign in as a Returning User.

Note: Your home page may vary from the sample screen show below.

Step 1: Click the SIGN UP button to add a New User and begin the enrollment process.

Figure 1: VPC Sign Up/Sign On
Step 2: Complete the **Account Information** tab to set up the Company Administrator email address, password and security questions.

*Note:* If there is a need to change card administrators, this information can be found in section 4.1.

- You will be sent an email from mobile@visammg.com with your email activation code for verification,

**Figure 2: Account Information Tab**

### Account Information

**User Credentials**

- **Sign In Email Address**
- **Retype Email Address**

- **Create Password**
- **Retype Password**

Password must be 7-14 characters long with at least 1 upper/lower letter and 1 number.

**Security Questions**

1. **Security Question 1**
   - In what city or town was your first job?
   - **Security Answer 1**

2. **Security Question 2**
   - What is the first school you attended?
   - **Security Answer 2**

3. **Security Question 3**
   - What is your favorite Pet Name(s)?
   - **Security Answer 3**
Step 3: Select the **User Information** tab to enter the Company Administrator’s information and Visa Business Credit card information.

- If you are providing Company Administrator access to more than one employee, you may want to use the small business owner’s name and card number for continuity.
- A valid Visa Business Credit card number is required to verify your company’s account with your issuing bank.

**Figure 3: User Information Tab**

![User Information Tab](image)

Step 4: Accept **User Terms and Conditions**.

- At the bottom of the text, click the box indicating that you agree.
- Click **Accept** to complete enrollment.

2.2. **Alert Channels Registration and Activation**

After accepting the **Terms and Conditions**, you can set up **Alert Channels** to activate your email address and/or your mobile device to receive alerts. Alerts are used to notify you when a transaction has been declined.

- Your email address will be listed automatically as one of the addresses for alerts notification.
- Clicking **Add Email** allows you to add other employees’ email addresses for email alerts.
- Clicking **Add Device** allows you to add your and other employees’ mobile devices for text alerts. See Section 2.2.1 for details on how to add a Mobile Device.
After you add an email or mobile device number, an “activation code” will be sent to the address/device. This is to verify that messages are going to the intended email or device. Once you receive the activation code (it may take a few minutes), click Activate and enter your activation code. Please note that you are responsible for any SMS text or data fees your mobile carrier may charge in connection with such messaging.

If additional employees are added to receive email or text alerts, the activation codes are sent to the applicable addresses/devices. You must obtain the code from your employees in order to activate alerts for their email addresses or devices.

Note: This option is also available from VPC Home → Alert Channels

Figure 4: Alert Channel Registration and Activation
When you click Add, the **Activation** screen is presented. Enter the **Activation Code** received via email or mobile device.

Click “Resend Code” if you have not received the code. A new message will be sent with the Activation Code.

**Figure 5: Activation Code**

![Activation Code](image)

If you didn't receive the activation code, please click the "Resend Code" link. A new activation code will be sent to your mobile device at 4155551212

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### 2.2.1. **Adding a Mobile Device**

You may add mobile phones for text alerts by clicking **Add Device**. Phone numbers should be entered without dashes as shown below.

- **Mobile Device Nickname** cannot be the same as the **Email Nickname**.

**Figure 6: Add Mobile Device**

![Add Mobile Device](image)
3. **Using Visa Payment Controls**

The Visa Payment Controls **Home/Account Summary** page (*Figure 7*), allows you to view all enrolled cards, their status and manage card settings and add and delete new cardholders. It provides access to all other VPC functions as defined in the following table.

<table>
<thead>
<tr>
<th>Alert Channels</th>
<th>Update/modify alert settings (<em>Figure 4</em>).</th>
</tr>
</thead>
<tbody>
<tr>
<td>My Account</td>
<td>Update account settings and unenroll. (<em>Figure 14</em>).</td>
</tr>
<tr>
<td>Help</td>
<td>Links to VPC FAQs.</td>
</tr>
<tr>
<td>Log out</td>
<td>Logs you off the Visa Payment Controls application.</td>
</tr>
</tbody>
</table>

From this screen, you can select:

- *Add Card* to add additional cards.
- *Set Rules, Set Alerts, Edit and Copy Settings* to manage your employees’ card settings.
- Drop down menu at the bottom of the screen to easily remove cards and disable/enable settings. You will be asked to confirm these actions.

*Figure 7: Home/Account Summary*
3.1. Adding Employee Cards

The Company Administrator can add employee Visa Business Credit cards and set rules for their use. You’ll need the information listed in Section 1.2 and Figure 8 before beginning the process of adding employee cards. Clicking Add Card brings up the following screen. You may add multiple cards by selecting Add Another Card.

*Note:* Only Visa Business Credit cards for your company can be set up in VPC. Business Debit and consumer cards are not supported and cannot be enrolled.

**Figure 8: Add Card**

![Add Card Screen](image)

3.2. Setting Card Rules

Visa Payment Controls allows you to set up “card rules” for your employees’ card use, based on your business needs. These rules allow the business to control where, when and how cards are used. You can chose to use only one type of card rule, for example, Merchant types (category rules). Or, you can combine rules from multiple categories. The way you set up the card rules can differ for each employee and may be easily modified.

Once you have set up one card, you can select Copy Settings from the Home/Account Summary page (Figure 7) to use the settings for another card (Figure 13).

When an employee attempts a transaction with a VPC-enrolled company credit card, the transaction is checked by VPC. Transactions limited by the control criteria you have set are automatically declined.

You may set up to 25 rules per card. As shown in Figure 9, VPC keeps track of how many rules you have set.
The following types of rules are available for your use in VPC:

- **Category Rules**: you can block specific merchant types – examples include alcohol and tobacco, entertainment or travel-related merchants. *(Figure 9)*
- **Location Rules**: set geographic rules, that is, block international use or set amount limits for international purchases. *(Figure 10)*
- **Spending Rules**: block certain transactions or set maximum amount, for example, prohibit cash advances or limit the amount. *(Figure 11)*
- **Time Rules**: set specific times by day of week. *(Figure 12)*

Note: All the “rules” screens contain the information at the top as shown in the figure below. They all also have the Save and Cancel options. More detail and examples are included in the FAQs, available under HELP.

**Category Rules**: allow you to restrict your employee card use by merchant type.

*Figure 9: Category Rules*
**Location Rules**: allow you to define WHERE a Visa business card can be used by location and set amount limits for international purchases.

**Figure 10: Location Rules**

You have activated 0 out of a total of 10 rules.

![Location Rules](image)

**Spending Rules**: can be applied to block or limit the amount for various types of transactions. For example, cash withdrawal amount can be limited or E-commerce/Internet transactions can be blocked.

**Figure 11: Spending Rules**

You have activated 4 out of a total of 10 rules.

![Spending Rules](image)
**Time Rules:** To add a *Time Rule*, click the box “*Block purchases conducted outside standard business hours.*” You may set a block on time of day transactions cannot be conducted. You may want to only set controls on days when your business is closed to allow flexibility on your business days. You may set one block of time per day.

*Note: All time restrictions set under the Time Rules tab count as one rule. For example, the four time restrictions shown in Figure 12 are counted as one rule.*

The examples below show how you could set rules to block card use:

- All day – 00:00 to 23:59 (Saturday and Sunday)
- From midnight (00:00) to your opening time, in this case 08:00 (Monday)
- From your closing time, in this case 6:00 (18:00) until midnight (23:59) (Wednesday)

Select *Add new* to add additional days.

**Figure 12: Time Rules**
Copy Settings: Once you have set up one card, you can copy the settings to another card. From the Home/Account Summary page, select Copy Settings from an existing card. You can copy Rules, Alerts or Both. Select the card you wish to copy to from the screen below. You will be asked to confirm this choice.

Figure 13: Copy Settings

<table>
<thead>
<tr>
<th>Acct No.</th>
<th>First Name</th>
<th>Last Name</th>
<th>Alerts Status</th>
<th>Rules Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>0793</td>
<td>Joan</td>
<td>Smith</td>
<td>Not Set</td>
<td>Enabled</td>
</tr>
<tr>
<td>0785</td>
<td>Kathy</td>
<td>Solomon</td>
<td>Not Set</td>
<td>Not Set</td>
</tr>
<tr>
<td>0171</td>
<td>JoAna</td>
<td>Gray</td>
<td>Not Set</td>
<td>Not Set</td>
</tr>
</tbody>
</table>

3.3. Changing Controls/Rules

There may be situations where you will want to change rules temporarily or permanently. For example,

- You may have limited all employee access to hotels and restaurants and now want two employees to attend a conference. To avoid having their travel transactions declined, you can remove those controls from their cards for the duration of the conference and reset upon their return.
- An employee’s job description may change requiring permanent updates to the controls for card usage.

From the Home/Account Summary page, you can disable and re-enable rules, using any one of the following options:

- Select Edit for a specific card and reset any of the card rules individually.
- Use the drop down menu from the Home/Account Summary page.
- Check the “Temporarily Disable All Controls” option as shown at the top of each of the Card Rules screens for a specific card
3.4. Declined Transactions

You can elect to have an alert sent to you and designated employees when a transaction is declined. These notifications can be sent via mobile text message or email. By knowing that a restricted transaction was attempted, you can:

- Discuss the reason for the declined transaction with the employee.
- Evaluate and determine that an exception should be made or future transactions of the same type allowed. You can temporarily override the controls by logging into the VPC application. You may remove a specific control or temporarily remove all controls as described above.

3.5. Communicating with Employees about Visa Payment Controls

Many companies have found it is a good practice to communicate with employees about the use of Visa business cards and the controls that have been set on their use via VPC. We suggest you discuss the following with your employees:

- Appropriate use for Visa Business Credit cards and the responsibility of employees to use cards only for legitimate business expenses.
- Limits that have been placed on specific employee cards and the rationale for these limits. For example, if an employee does not travel for your company, then it makes sense that international and travel transactions would not be allowed.
- What to do if a legitimate business transaction is declined because of Visa Payment Controls. Typically this would involve discussion of the transaction with the Company Administrator or business owner. Keep in mind that rules can be changed via the VPC web site, if the reason for the transaction is okayed by the Company Administrator or business owner.

4. Account Management

This section discusses the Company Administrator My Account management functions. See Figure 14, which shows the tabs available under My Account:

<table>
<thead>
<tr>
<th>Table 3: My Account Options Defined</th>
</tr>
</thead>
<tbody>
<tr>
<td>Change Log-in</td>
</tr>
<tr>
<td>Change Password</td>
</tr>
<tr>
<td>Change Security Questions</td>
</tr>
<tr>
<td>Unenroll</td>
</tr>
</tbody>
</table>

**Note:** This is NOT “unenrolling” the administrator. It is **removing** the company from VPC and deleting all the employee cards and rules set up under the logged on Company Administrator ID.
4.1. **Changing Company Administrator**

VPC allows only one Company Administrator (CA) ID, per set of cards. The following process allows you to change Company Administrators.

**IMPORTANT**: All steps have to occur while the current CA is logged on.

To change the Company Administrator, the current CA accesses **My Account** from the menu bar → *Change Log-in* and updates the email to the new CA’s email address.

While the current CA is still logged on, the current and new CA access the following **My Account** functions and update each:
- Change Log-in: Enter new CA’s email address
- Change Password: Old CA enters current password. New CA enters new password.
- New CA logs onto site and clicks Alert Channels to activate email address to receive email notifications
- New CA is sent an email activation code after clicking Activate
- If the previous CA is leaving the company, delete from the Home/Account Summary page.

### 4.2. Forgotten Password

If you forget your password, click *Forgot Password* on the **VPC Sign Up/Sign On** page. Complete the screen below and one of your security questions will be randomly presented for identity verification.

**Figure 15: Forgot Password**

**Forgot your Password?**

In order to reset your password, please enter your primary email address, answer a security question and type the code you see in the image below.

![Security Verification Image]

Enter your answer and **Submit**. You will be returned to the **Password Forgotten** screen. Click **Back** in your browser to return to the **VPC Sign Up/Sign On** page.

**Figure 16: Password Forgotten – Security Question**

**Security Question**

You will be sent an email to your primary email address, which will provide further instructions on resetting your password.

What is the first school you attended?

Creekside

Reset password is initiated and you will receive confirmation mail on the registered email address.