



VIRTUAL PAYMENTS ADMINISTRATOR GUIDE

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Revision Table

Date	Version	Author	Notes
12/10/2014	Ver 1.0	Steven Harris	Initial document created
03/10/2015	Ver 1.1	Steven Harris	Updated Virtual Payments Manager FAQ and AP Buyer Setup sections
05/18/2015	Ver 1.2	Steven Harris	Updated AP Buyer Setup section
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07/16/2021	Ver 1.4	Steven Harris	Many updates made to bring document to current
05/04/2022	Ver 1.5	Steven Harris	Updated Setting Up a Virtual Card Order, Issuing a Virtual Card, Issuing a Virtual Card for Travel, and Editing a Virtual Card to reflect new functionality.

Virtual Payments Administrator Guide

Welcome to the Comdata Virtual Payments Administrator Guide!

Comdata Virtual Payments is an exciting and efficient program used to streamline payments, reduce costs and improve your AP (accounts payable) process by providing your vendors with a highly secure but flexible way to receive payments.

This guide is designed to cover the distinct areas of the Comdata Virtual Payments Program, including, but not limited to:

- Options for Issuing Virtual Cards
- Setting up your Systems to Issue Virtual Cards
- Enrolling Vendors
- Submitting Payments
- Reports on your Virtual Payments Program

What is Comdata's Virtual Payments Program?

The Virtual Payments program is the connection set up between you, Comdata and your vendor that simplifies and secures the process of invoice payments.

With Comdata Virtual Payments, you send electronic payments to vendors using a virtual card, a unique 16-digit MasterCard account number that replaces paper checks and other traditional payment options.

It's similar to a check because each account number is tied to a specific vendor dollar amount and expiration date. It's also better than check payments because it can be fully integrated into your financial systems, which provides a secure flow of your payment to your vendor. Once your vendor receives the virtual card number, they can process it like any other credit card payment.

How Does It Work?

The process begins with Comdata assessing your list of vendors that you want to send virtual payments, and then campaigning to enroll those vendors into the Virtual Payments program.

Once enrolled, you can begin submitting payments to your vendors through any of our available payment options ([one-off requests](#), [batch files](#), [web services](#), etc.). Comdata will take your payment information and generate a virtual card number and send it, along with the payment details, to your vendor in the form of a detailed remittance advice email. Then, the vendor processes the payment like any credit card payment and if you choose, Comdata can send your company an invoice file of all transactions for automated reconciliation, just like a positive pay file from a bank.

How is it Unique?

There are several reasons the Comdata Virtual Payments program is unique:

- The virtual card account number changes each time you make a payment to a vendor, regardless of the amount, which makes your payments secure
- Payments can be remitted to the vendor by either email or standard printed mail
- We have a dedicated Vendor Enrollment team solely focused on enrolling your vendors so you get the most out of your program
- Weekly campaign reporting to keep you informed
- PayForYou service, where Comdata makes payments to vendors on your behalf if the vendor only accepts payments via phone or online.
- ComdataDirect, a straight through payment into your vendor's account if they do not accept Mastercard.

What are the Benefits for Me and My Vendors?

With Comdata Virtual Payments, there are several valuable benefits to you and your vendors. For instance, as a customer, some of your benefits include:

- Reduced risks of check fraud
- Immediate revenue generation, with an average savings of \$5.14 per payment
- Reduced DSO (Daily Sales Outstanding)
- Reports to analyze the return on your program
- Access to Comdata's dedicated Vendor Enrollment Specialists team
- Ongoing campaigning, which means you can send us a list of new vendors and we will work to get them enrolled or we can re-campaign to vendors that decline.

Benefits to your vendors include:

- Guaranteed payment through MasterCard or ComdataDirect networks
- Improved financial controls
- Prompt settlement to help minimize payment delays, collection costs and disputes
- Maintained status as a preferred vendor
- Automated reminder emails to process outstanding payments
- Detailed remittance information.

Payment Options

Comdata Virtual Payments provides several platforms for sending electronic payments to your vendors as well as services for different types of vendors. See the list below to determine which method is best for your company.

Accounting Software Integration

If you prefer to send virtual cards through a batch file process, you must integrate Comdata's systems with your accounting software, allowing you to send payments via a secure FTP (File Transfer Protocol) server or web portal. Currently, Comdata offers three methods of integration:

- **Sterling File Integration.** Sterling is a file data mapping tool that can take your batch payment files and map them to Comdata's standard files for processing and generating a virtual card. Once the mapping procedure is completed the first time, Sterling is smart enough to remember the file format of each payment file you send, as long as no changes are made on your end. On Comdata's end, we will take our standard response and reconciliation files, and map them to a file format that meets your system requirements.

With Sterling, you can send payment files via an FTP server, or by uploading them to the myFileGateway web portal. Sterling integration provides an accelerated process for onboarding and requires few back-office development resources on your end.

- **ConnectPay by Comdata.** ConnectPay by Comdata offers the ability to consolidate your payment methods into one electronic payment, cloud-based platform. In addition to virtual payment processing, ConnectPay supports other payment types including ACH, wire, check, and international (SWIFT, IBAN, ACH international).

ConnectPay can remember the preferred method to pay all of your vendors, and automate those payments on your behalf. Similar to Sterling, you will just need to send a payment file through ConnectPay's platform, and it will do the rest. With ConnectPay, you have more control and efficiency in your payment processes.

- **Native ERP Integration.** Comdata can also work with your IT department to do a customized integration to your accounting software. You will need an FTP client with the ability to handle Secure Socket Layer (SSL), Secure Shell (SSH), or Pretty Good Protection (PGP) encryption for file processing. You can use any FTP client such as FileZilla and Comdata will provide the needed login information and encryption key. Comdata will also provide our standard payment file layout, and assist with submitting the first payment.

Web Services

Comdata's web services allow you to integrate our data systems with your in-house applications, providing you with cost-saving flexibility to configure and control how Comdata solutions are used.

API (Application Programming Interface, a set of instructions for developers to link software to another web-based application) options like web services are tools for customized data integration. With web services, Comdata places our unembellished data into your hands to develop as you see fit. You can use your own website or web-enabled application to manage your virtual payments program. Using web services, you can design your own interface to issue and monitor payments through a secure online channel.

Using an API tool like web services can bring your company considerable savings. For example, setting up a virtual card program through web services could eliminate the resources invested in learning a foreign software system or monitoring security across more than one platform.

Web services are programmed in a standard format designed to work with any application. You can undertake your own development using two basic building blocks provided by Comdata:

- WSDL (Web Services Definition Language), an XML-based language for making card program requests
- SOAP (Simple Object Access Protocol), language used to communicate these requests

iConnectData (ICD)

The ICD web portal offers the ability to issue virtual cards on a one-off basis, or one at a time. When you issue one-off virtual cards in ICD, your program administrator can control the information fields needed when your associates issue or edit a virtual card. This includes your company's own customized requirements such as discretionary data, limits by merchant groups and individual MCCs (Merchant Category Codes), and payment breakdowns by your GL coding.

Unlike batch files, issuing virtual cards through ICD requires no system integration.

In addition to issuing virtual cards, ICD offers several features for managing your Virtual Payments program, such as reporting options, dashboards, and real time transaction history.

Virtual Payments Manager

Virtual Payments Manager (VPM) is an ICD application separate from the one-off virtual card orders. VPM does not require system integration, but can store your vendor and payment details, so you can schedule future payments and review paid invoices.

PayForYou

Comdata offers the PayForYou service for vendors who only accept MasterCard payments through telephone or their own website. With PayForYou, Comdata makes the payment on your behalf, meaning that vendors who do not accept email remittances are no longer off limits to your Virtual Payments program. Once a vendor is enrolled to receive PayForYou payments, simply submit a payment in a batch file like you would for any other vendor and Comdata will handle the rest. Comdata leverages a 24/7 customer support team to ensure timeliness and responsiveness in processing these payments with a five-day SLA (Service Level Agreement) for payment submission.

ComdataDirect

ComdataDirect is a straight-through virtual card option that transfers settlements directly to the vendor's bank account, running on Comdata's own proprietary network. This is beneficial for vendors that want to receive an electronic payment, but cannot or will not accept a MasterCard payment.

ComdataDirect solves two of the most common issues that keep vendors from participating in Virtual Payments program:

- High transaction fees that come with typical MasterCard, Visa, or American Express transactions
- Overhead acceptance with merchant card acceptance

ComdataDirect is only available to vendors with an annual spend of \$100,000 or more. You will need to work with a Vendor Enrollment Specialist to identify these vendors and enroll them to ComdataDirect. Once a vendor is enrolled, you can simply issue a payment in a batch file to have it directly posted to the vendors account.

ComdataDirect Tiered Pricing

As part of ComdataDirect, we offer a tiered interchange pricing structure for vendors. This feature will support up to three tiers, which can be set at the vendor level (for example, vendors with spend between \$10,000 - \$100,000 as one tier). In addition, each tier will have its own rate, which can also be specified at the vendor level and eliminate the need to rebate the vendor 50 basis points (BPS) on transactions.

Comparing Options for Issuing Virtual Cards

Capability	iConnect Data	Virtual Payments Manager	Web Services 2.0	Virtual Card Web Services	Batch File (PS20)	PAYMENTS API
Restrict purchases to specific MCC	Yes	No	Yes	Yes	No	Yes
Aggregate multiple payment requests into a single virtual card	Yes	Yes	Not applicable	Yes	Yes	Yes
Allow "Must Be Exact Amount" feature on a payment-by-payment basis	Yes	No	Yes	Yes	Not applicable	Yes
Allow "Must Be Exact Amount" feature on a vendor basis	Yes	No	Yes	Yes	Yes	Yes
Allow "Number of Transactions" feature on a payment-by-payment basis	Yes	No	Yes	Yes	Not applicable	Yes
Allow "Number of Transactions" feature on a vendor basis	Yes	No	Yes	Yes	Yes	Yes
Capture and report Labor, Part, and Tax Cost amounts	Yes	No	Yes	Yes	Yes	Yes
Capture and report Miscellaneous amounts	Yes	No	Yes	Yes	Yes	Yes
Fax remittance advice	Yes	No	No	Yes	No	No
Email remittance advice	Yes	Yes	Yes	Yes	Yes	Yes

Capability	iConnect Data	Virtual Payments Manager	Web Services 2.0	Virtual Card Web Services	Batch File (PS20)	PAYMENTS API
Set Card Expiration dates on a payment-by-payment basis	Yes	No	Yes	Yes	No	Yes
Inquire on card settings	Yes	No	Yes	Yes	No	Yes
Update card settings	Yes	No	Yes (excluding expiration date)	No	No	Yes
Block/unblock a card	Yes	No	Yes	No	No	No
Use card tokenization	No	Yes	Card Add, Stop Payment, Card Listing	Yes	Yes	Yes
Pay via ComdataDirect	No	No	No	No	Yes	No
Pay via PayForYou	No	No	No	No	Yes	No
Enroll Vendors	No	Yes	No	No	Yes	No
Security Requirements	Yes	ICD User ID and Password, Codeword, Account level access	Web Services 2.0 and 2.1: ICD user ID and password, Codeword	Virtual Card Web Services: ICD user ID and password, Codeword	FTP logon, Codeword	Web Service user ID associated with BEARER token
Issue for travel purchases	Yes	No	No	Yes	Yes	Yes
Resend Remittance Advice	Yes	No	No	Yes	No	Yes

Account Setup

Before you can begin issuing payments, there are specific setup steps you must follow for each issuing platform. For example, in order to issue virtual cards through a batch file, your back-office accounting systems must be integrated with Comdata's systems. As a program administrator, this should be familiar to you, but if you plan to switch issuing platforms, use this section to learn what is needed or as a reminder of specific setup pieces.

There are three platforms for issuing virtual cards:

- [ERP Integration](#)
- [Web Services](#)
- [iConnectData](#)

Accounting Software Integration

If you plan to issue virtual cards through a batch file process, you will need to integrate your accounting software, or ERP (Enterprise Resource Planning) system with Comdata's systems. Comdata has three files associated with virtual card payments. You will submit a payment file (PS20) and in return, you'll receive a response file (PS21) on the secure FTP (File Transfer Protocol) server that will be a mirror image of the payment file but will also include the status of each record and the card information. Based on the details in the payment file, we will create an email remittance advice and send it to the vendor (and a copy to your AP department) for processing your payment. Once processed, a reconciliation file (AC28) will also be available on the secure FTP server.

Currently, there are three methods of integrating with Comdata:

- [Sterling File Integration](#)
- [ConnectPay by Comdata](#)
- [Customized Integration](#)

Once your integration with Comdata is complete, you will be provided login credentials to a Secure FTP site where you can submit payment files. Your Comdata Technical Relations Representative (TRR) will assist you through the integration process, no matter which integration you choose.

For more information on submitting batch file payments, see the section [Issuing Virtual Cards through Batch Files](#).

Account Setup Steps

Please note that, in order to begin submitting payments through batch file, you must go through the following steps to set your account up for Virtual Payments. Ensure that every step in this list is complete:

Complete the following items and provide them to your Comdata Project Manager:

- Virtual Card Accounts Payable (VCAP) Worksheet
- Determine chosen methods for enrollment: matched enrollments, strategic calls and/or letter series
- High resolution file of your company logo
- Letterhead, Signature, Title Block and Return Address
- Have your Information Technology (IT) department set up a program specific email address and redirect it to vendorenrollment@comdata.com.
- Have your IT department set up a generic mailbox where copies of the remittance advices will be sent (same email requested on VCAP worksheet).

If not already complete, scrub the Prospect Vendor Match Listing by removing any vendors that you do not want to contact (for example: employees, EFT Vendors, etc.)

Within the Prospect Vendor Match Listing file:

- Review the Strategic vendor tab and add any missing phone numbers
- Review the Letter Series vendor tab and add any missing addresses
- Review the Known Credit Card Acceptor tab and add any missing phone numbers (for vendors with annual spend above \$25,000) and any missing addresses (for vendors with annual spend below \$25,000)
- Sort the strategic listing in the order of your upcoming payables file

Review and approve:

- AP Buyer Setup page in ICD.
- Letter Mock-Ups (if applicable)
- Welcome Email

Complete Vendor Enrollment Training with your AP department by reviewing the following material:

- Comdata Vendor Enrollment Training Webinar
- Vendor Enrollment Best Practices
- Vendor Enrollment Quick Reference Guide

Complete the integration process with your TRR.

Complete the following items:

- Determine timing for sending out letter campaigns
- Review weekly update and send Vendor Enrolment welcome emails to all newly enrolled vendors. Then, flag all newly enrolled vendors within your ERP system.

Sterling File Integration

Sterling is a file data mapping tool that can take your payment files in .CSV or Fixed Width Text Format (.TXT) and map the data fields in the file to Comdata's standard PS20 (payment file). Once the mapping procedure is completed the first time, Sterling is smart enough to remember the file format of each payment file you send, as long as no changes are made on your end. On Comdata's end, we can take our standard PS21 (response file) and AC28 (reconciliation file), and map them to a file format that meets your system requirements, if you choose to receive response and reconciliation files.

There are two file transmission options with Sterling integration: FTP client and myFileGateway. See [File Transmission Options](#) for more information.

Requirements for Sterling Integration

In order to utilize the Comdata Sterling integration, your ERP system must have the ability to generate a payment file in .CSV or Fixed Width Text format.

If you are using an FTP client, you must also have the ability to upload and download files from an FTP server using the SFTP Protocol.

Integration Steps

During integration, ensure that the following steps have been completed:

- Create a sample payment file from your ERP system and email it to Comdata. The sample payment file must have the required fields from the PS20 file layout and in either CSV or Fixed Width Text format. It must include at least one credit record, one payment over \$1,000, invoice over \$1,000, and one payment that includes multiple invoices.

If you plan to use PS21 and/or AC28, you must also send these files in the format that is required by your systems.

A Comdata TRR will map your applicable files. Once development is done on the mapping, a Comdata TRR will set up a certification call to run a test.

Once certification is successful, a Comdata TRR will promote your map to production and provide the file transmission credentials. To see a sample of the required file layouts (PS20, 21, AC28), contact your Comdata TRR.

File Transmission Options

Currently, there are two file transmission options with Sterling integration:

- **FTP Client**

If you prefer using an FTP client to transfer files, Comdata can send the credentials for setting up an SFTP mailbox for sending payment files and picking up response and reconciliation files. You can use an existing client or download one, such as FileZilla. This process can be automated within your accounting software or done manually depending on your IT development resources.

- **myFileGateway**

MyFileGateway is a web-based interface that provides an easy, secure way to transfer and receive files from Comdata. MyFileGateway eliminates many of the challenges associated with conventional FTP exchanges.

Some key features include:

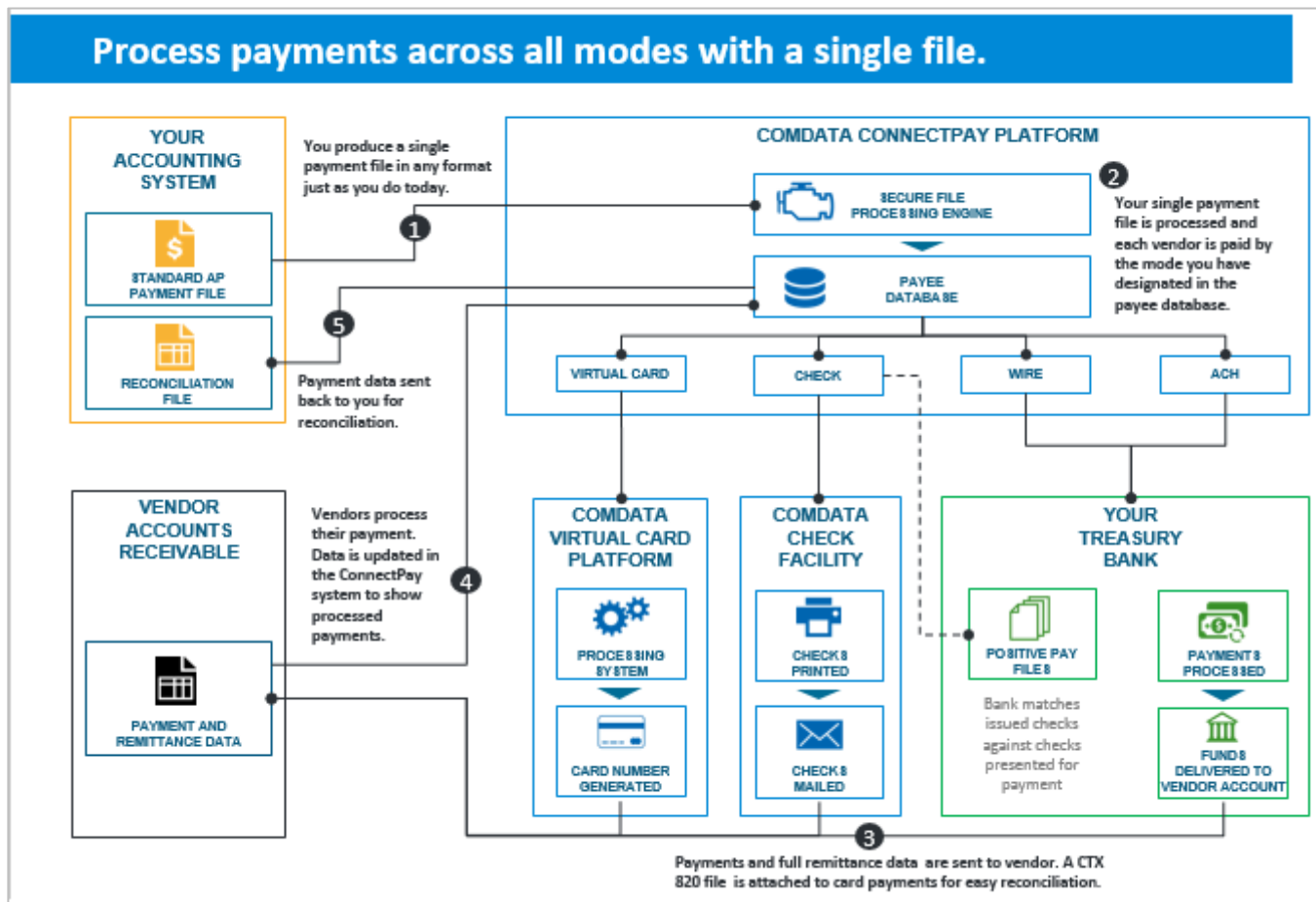
- Easy file uploads and downloads over a secure web platform
- Tracking for your file transfers through reports
- Password management and ease of use compared to conventional FTP file transfer

ConnectPay by Comdata

ConnectPay by Comdata is a cloud-based, centralized payment automation hub that simplifies and optimizes electronic payment disbursements. ConnectPay is treasury agnostic and offers you the ability to streamline your payments. With multiple centralized treasury relationships,

With ConnectPay, you can track and study spending patterns and minimize manual efforts needed to pay invoices, such as cutting paper checks. Instead, you can create a single payment file for any payee and for any electronic payment method, including virtual card, ACH, wire, and international (SWIFT, IBAN, ACH international).

ConnectPay by Comdata is your tool for centralizing all of your payments into one issuing platform. With the help of Comdata's staff, you can either integrate ConnectPay with your ERP system with a few clicks of a mouse, or fully automate the application so that it runs in the background, requiring no manual effort to submit payments on your part.



Integration Steps

Your Comdata TRR will provide the necessary FTP credentials (user ID and password). In order to set up ConnectPay, ensure the following steps have been completed:

1. Complete and provide the following items to your Comdata Project Manager:
 - ConnectPay Automation Worksheet
 - IP address for computer that will transfer files via secure FTP
 - Determine payment types your company will use (virtual, ACH, Wire and/or check)
 - Have your IT department set up a generic mailbox where copies of ACH or virtual payments remittances will be sent, depending on your chosen payment type
2. Test secure FTP connection to Comdata ConnectPay
3. Begin sending the following files through ConnectPay's integrated FTP client:
 - Signature/Logo Digitization Authorization
 - Company Logo
 - Voided Check
 - Bank Specifications
 - Checkbook Data Sheet (complete for checkbook from which you will be issuing checks)
4. Review and approve:
 - Check layouts
 - Virtual Payments Remittance Emails
 - ACH Remittance Emails
5. A Comdata TRR will provide your ConnectPay user ID and password and install ConnectPay on your machine through GoToMeeting.
6. Complete file transmission and sign off on live PS20 payment file, PS21 response file (optional), and AC28 reconciliation file (optional).

Customized Integration

If you are performing integration on your own, a Comdata TRR will assist you in doing a customized integration. You will need an FTP client with the ability to handle Secure Socket Layer (SSL), Secure Shell (SSH), or Pretty Good Protection (PGP) encryption for file processing. You can use any FTP client and Comdata will provide the needed login information and encryption key. You may use any existing FTP client or download one, such as FileZilla.

Integration Steps

- Comdata will provide you file layouts for the PS20, PS21 (optional) and AC28 (optional).
- Integrate all applicable files with your ERP system.
- Comdata will provide you with test and production FTP credentials, including:
 - URL
 - PORT
 - FTP Connection User name
 - FTP Connection Password

After integration, a Comdata TRR will assist you with testing and troubleshooting your payment file.

Note: Do not use any of the unrequired fields in the payment file for miscellaneous data. For example, if you do not have information to enter in the Location Code field, leave it blank. Entering miscellaneous data (example: 99999) will cause system issues on Comdata's end and delay integration.

Web Services

If you plan to go the customized integration route, you can also use Comdata's web services to fully manage your virtual payments program. With web services, Comdata provides you the necessary data to program your in-house applications to send web service requests. You can develop this data as you see fit, and use your own website or web-enabled application to issue and monitor virtual payments through a secure online channel.

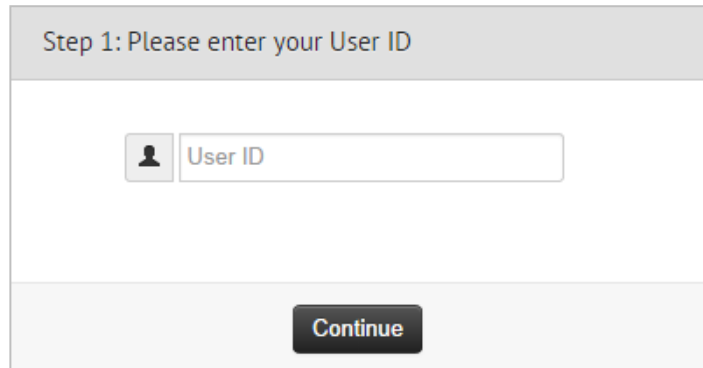
iConnectData (ICD) Setup

ICD is Comdata's account management portal. In addition to issuing virtual cards, ICD offers several features for managing your Virtual Payments program, such as reporting options, dashboards, real-time transaction history, and AP buyer setup. As an existing customer, you should already have an ICD user ID and password provided through an ICD Welcome Email at Implementation. If you do not have this information, contact your Customer Relations Representative (CRR).

Signing In

Once you receive the Welcome Email, you can sign in to ICD at <https://w6.icconnectdata.com/Login/init> and access all of your available features.

1. Enter your assigned user ID, then select **Continue**.

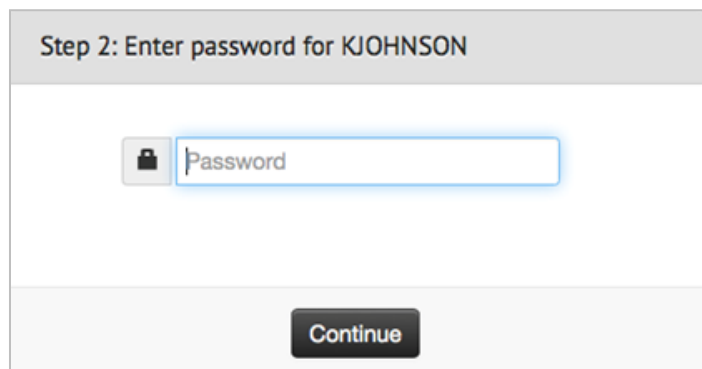


The screenshot shows a login interface with a grey header bar containing the text "Step 1: Please enter your User ID". Below the header is a white input field with a user icon on the left and the placeholder text "User ID". At the bottom of the form is a black button with the text "Continue" in white.

2. Enter your assigned password, then select **Continue**.

Note: It is required that you change your password as soon as you log in, following these guidelines:

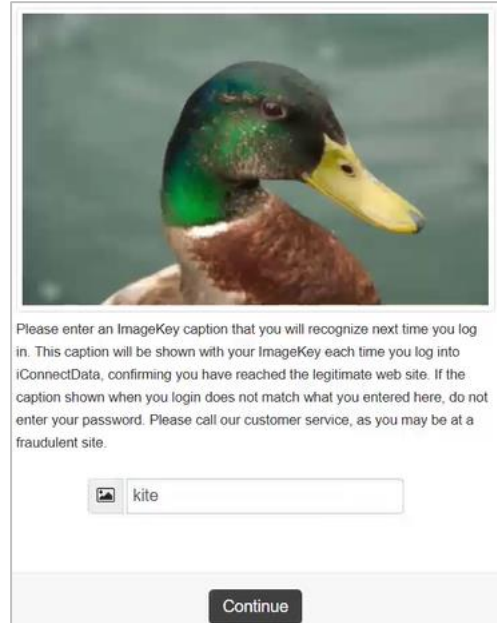
- Must be at least 8 characters
- Must include 1 number
- Must include 1 uppercase and 1 lowercase letter




The screenshot shows a login interface with a grey header bar containing the text "Step 2: Enter password for KJOHNSON". Below the header is a white input field with a lock icon on the left and the placeholder text "Password". At the bottom of the form is a black button with the text "Continue" in white.

3. You are provided an ImageKey and required to enter an associated ImageKey caption. The image and caption will display for verification each time you log in. Click **Continue** when finished.

Note: If the ImageKey and ImageKey caption displayed are incorrect on your next login, call Comdata Customer Service immediately.



Please enter an ImageKey caption that you will recognize next time you log in. This caption will be shown with your ImageKey each time you log into iConnectData, confirming you have reached the legitimate web site. If the caption shown when you login does not match what you entered here, do not enter your password. Please call our customer service, as you may be at a fraudulent site.

 kite


Continue

4. Select and answer three security questions. You will be presented with one of these questions any time you log in to ICD from a location not recognized by the system (i.e., logging in from a different computer or browser than your standard). Select **Continue** when finished.


You will be automatically logged in to the ICD homepage.

Note: You can reset your Security Questions and Image Key by selecting the user ID drop-down in the top-right corner of the ICD home page.


Step 4: Please select three security questions

Please select your first security question 

Answer

Please select your second security question 

Answer

Please select your third security question 

Answer

Continue

Retrieving your Login Information

If you forget your ICD user ID or password, you can easily retrieve them by selecting one of the following options on the ICD Login page: **Forgot User ID?** or **Forgot Password?**.

Retrieving your Password

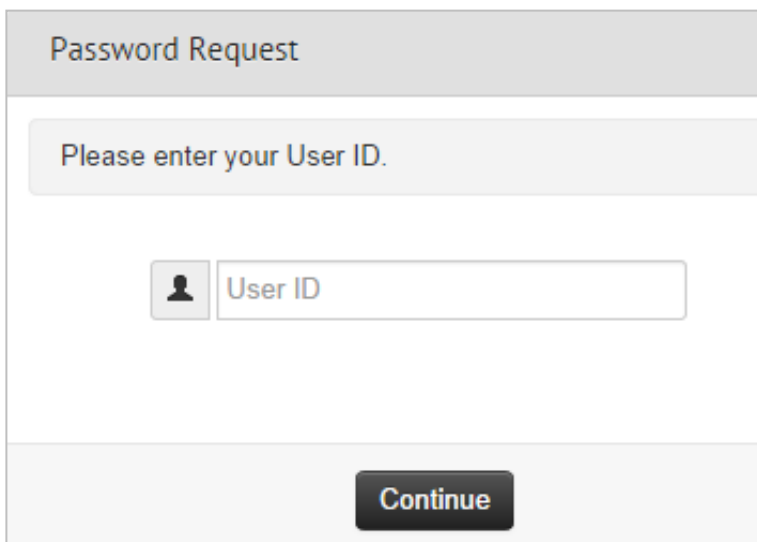
Follow these steps if you forget your ICD password:

1. Select **Forgot Password?** from the ICD Login page.



The screenshot shows a web form titled "Step 1: Please enter your User ID". It features a user icon and a text input field labeled "User ID". Below the input field is a dark "Continue" button. At the bottom, there are two blue links: "Forgot Password?" and "Forgot User ID?". A mouse cursor is pointing at the "Forgot Password?" link.

2. In the Password Reset dialogue box, enter your user ID and then select **Continue**.




The screenshot shows a "Password Request" dialogue box. It contains a grey header with the title "Password Request". Below the header is a light grey box with the text "Please enter your User ID.". Underneath is a user icon and a text input field labeled "User ID". At the bottom is a dark "Continue" button.

3. A message displays confirming that an email has been sent to the email address associated with your user ID. Check your email for a message titled Password Request.

Step 1: Please enter your User ID


An email message has been sent to the address associated with this User ID. Please follow the instructions in the email to reset your password.



Continue

4. In the Password Request email, select the link to return to the Password Reset dialog box.

Note: This link expires in 72 hours.



Payment Innovation

Password Request

Dear STEVEN HARRIS,

We recently received a request to reset your iConnectData password.

Click the link below to reset your password, or copy and paste the link below into your browser's address bar:

<https://w6.icconnectdata.com/Login/resetPassword?otphash=D1FD6470DE85F80603453EC8E503A3A9>

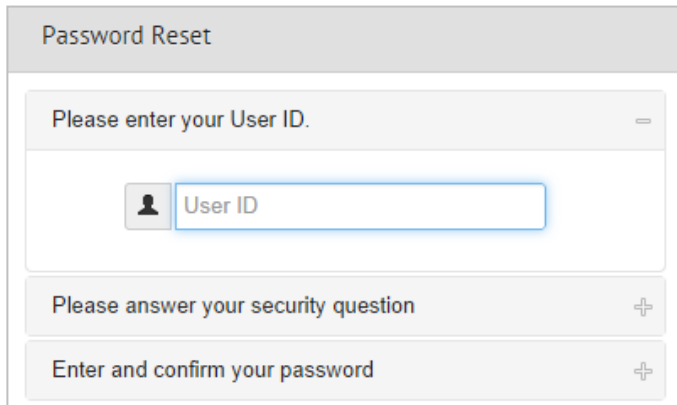
This link will expire in 72 hours.

If you did not initiate this request, please call 1-800-741-2777.

Sincerely,
iConnectData Support

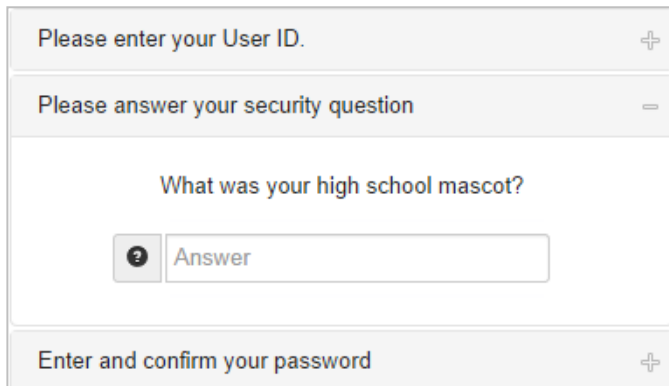
IMPORTANT:The sender intends that this electronic message is for exclusive use by the person to whom it is addressed. This message may contain information that is confidential. If the reader of this message is not an intended recipient, then be aware that any disclosure, dissemination, distribution or copying of this communication, or the use of its contents, is prohibited. If you have received this message in error, then please immediately notify the sender of your inadvertent receipt and delete this message from all data storage systems. Thank you.

5. Enter your user ID.



The screenshot shows a 'Password Reset' form with three sections. The first section, 'Please enter your User ID.', is expanded and contains a text input field with a user icon and the placeholder text 'User ID'. The second section, 'Please answer your security question', and the third section, 'Enter and confirm your password', are collapsed.

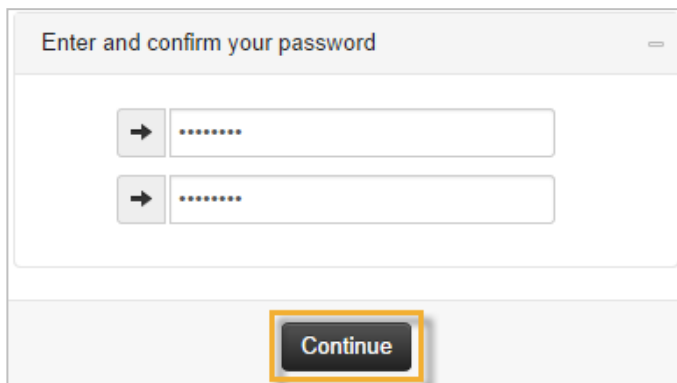
6. Answer one of the security questions you set up the first time you logged in.



The screenshot shows the 'Password Reset' form with the second section, 'Please answer your security question', expanded. It displays the question 'What was your high school mascot?' and a text input field with a question mark icon and the placeholder text 'Answer'. The first section, 'Please enter your User ID.', and the third section, 'Enter and confirm your password', are collapsed.

7. Enter your new password in the fields provided for confirmation. Then, select **Continue**.

Note: You cannot enter a previously used password.



The screenshot shows the 'Password Reset' form with the third section, 'Enter and confirm your password', expanded. It contains two text input fields, each with a right arrow icon and a masked password (dots). At the bottom of the form, there is a 'Continue' button highlighted with a yellow border.

The system displays a green success message and redirects you to the login page.

Password Reset

You have successfully reset your password. You will be redirected to the login page in 5 seconds.

Please enter your User ID.

Please answer your security question

Enter and confirm your password

→

.....

→

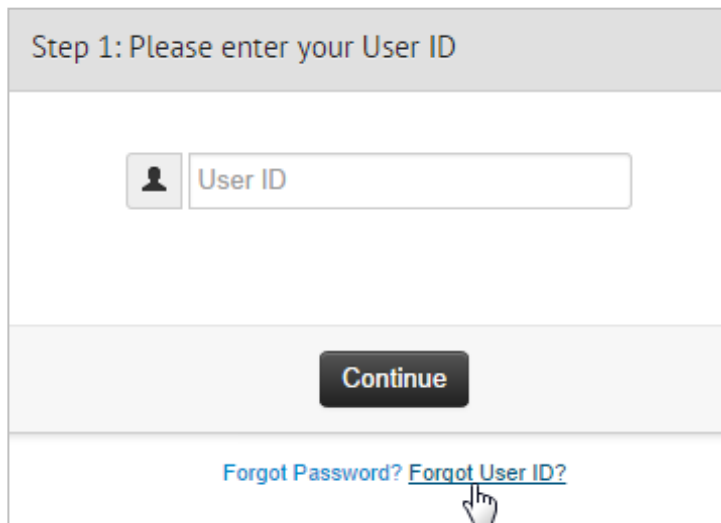
.....

Update

Retrieving your User ID

Follow these steps if you forget your ICD user ID:

1. Select **Forgot User ID?** from the Login page.



Step 1: Please enter your User ID

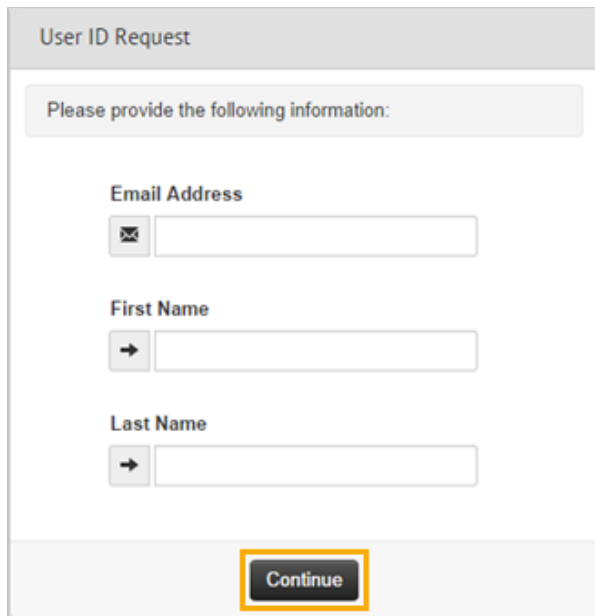
User ID

Continue

[Forgot Password?](#) [Forgot User ID?](#)

2. Enter your email address, first and last name in the fields provided. Then, select **Continue**.

You should immediately receive an email message titled **Forgot User ID?**, which contains your user ID.



User ID Request

Please provide the following information:

Email Address

First Name

Last Name

Continue

Managing ICD Users and Permissions

The ability to add new users to ICD or to change most user permissions is restricted to Comdata internal associates. Any requests to add users or grant a user a new permission must be submitted in writing via email, fax or standard mail. Requests to delete or block a user, or to remove a permission from a user, can be made via telephone to a Comdata Customer Relations Representative (CRR).

You will need to follow the steps below to add a new user or to request a new permission.

Adding a User

Any request to add a new user must come from an authorized individual at your company.

- Ensure that your request meets Comdata's validation requirements for each submission format (email, fax, standard mail):

Email	Fax	Standard Mail
Your email address must contain your company's name (for example, johnsmith@smithtrucks.com). Email your request to support@comdata.com with the subject line "User Setup".	Fax requests should be submitted with your company letterhead and your company address on file at Comdata. Send faxes to the Comdata Research Department at 615-370-7246.	Standard mail should be sent with your company letterhead and include your company address on file with Comdata. Requests should be mailed to Comdata Research Department, 5301 Maryland Way, Brentwood, TN 37027.

Include the following information in your request:

- The name of the person to add
- A basic description of the access they will need
- A verifiable callback number
- The application(s) they will be using
- The signature of the person with authority to request the update

Send the request as an email, fax, or standard mail (see table above for instructions).

Expect a confirmation from a Comdata associate in 24-48 hours (plus delivery with standard mail). If you do not hear anything in that time period, call your CRR.

Requesting a New Permission

The same steps apply when requesting a new permission for a user as when adding a new user. However, the type of information needed in your request is different. For permission changes, the following information is needed:

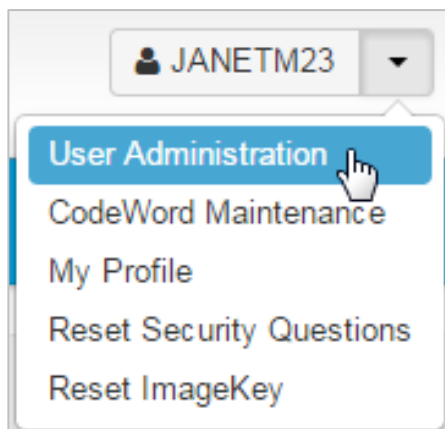
- Name and user ID of the user
- A description of the specific permission or the functionality to be added (for example, the name of a report)
- The application(s) you would like to grant the user access to
- The signature of the person with authority to request the change

When sending your request via email, the subject line should read “Add User Permission”. No matter the request method, allow for up to 24-48 hours after delivery for a Comdata associate to respond.

Copying and Deleting Users

As an ICD Administrator, you have the ability to copy and delete user profiles from your account structure. The copy function allows you to copy existing user profiles to other profiles, which is beneficial when adding new users.

1. Select User Administration (**User ID drop-down > User Administration**).



2. The Copy User page opens and is selected in the left-hand menu.

(continued on next page)

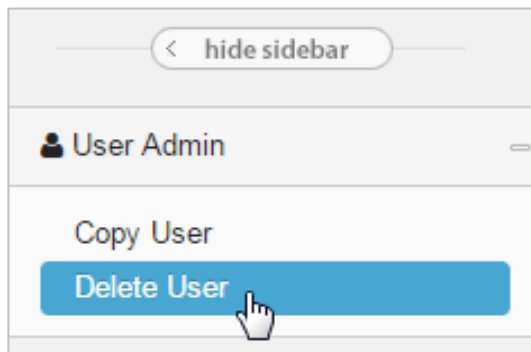
3. To copy a user, complete the following:

- Enter a user ID in the **From** (existing user) and **To** (new user) fields.
- Enter the new user's first and last name, and email address.
- Select the **Call In** check box to allow the new user to call Comdata to make account changes. The check box will prompt you to enter a codeword for the new user.
- Click **Create User** when finished. You should receive a success message upon completion.

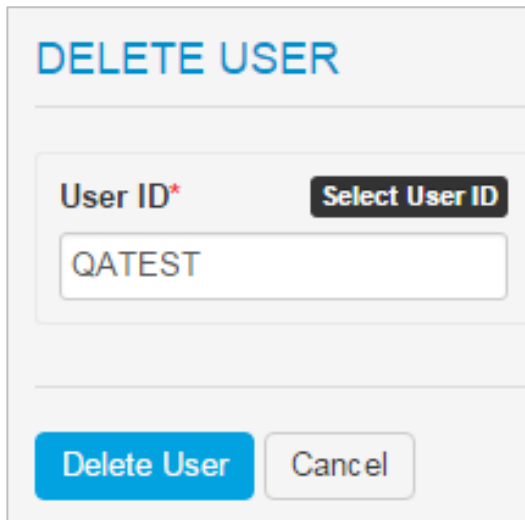
*Note the following when using the **Call-In** check box:*

- Always select the **Call-In** check box when copying a user to avoid codeword issues.
- If the **From** user does not have a codeword setup or all of their codewords are incorrect on their customer IDs, the following warning message will display if **Call-In** is selected: "User (copy to user) has been created, however (copy to user) will not get call-in access as (copy from user) does not have call-in access."
- If the **From** user only has codeword access on one or some of their customer IDs, and **Call-In** is selected, the **To** user will have codeword access to only the same customer IDs as the **From** user. A standard success message will display as this is not considered partial success.

4. To delete a user, select the **Delete User** option from the left-hand menu.



5. Enter the user ID and click **Delete User**. You should receive a success message upon completion.

A screenshot of a form titled "DELETE USER" in blue capital letters. Below the title is a section for "User ID*", which includes a text input field containing "QATEST" and a black button labeled "Select User ID". At the bottom of the form are two buttons: a blue "Delete User" button and a white "Cancel" button with a grey border.

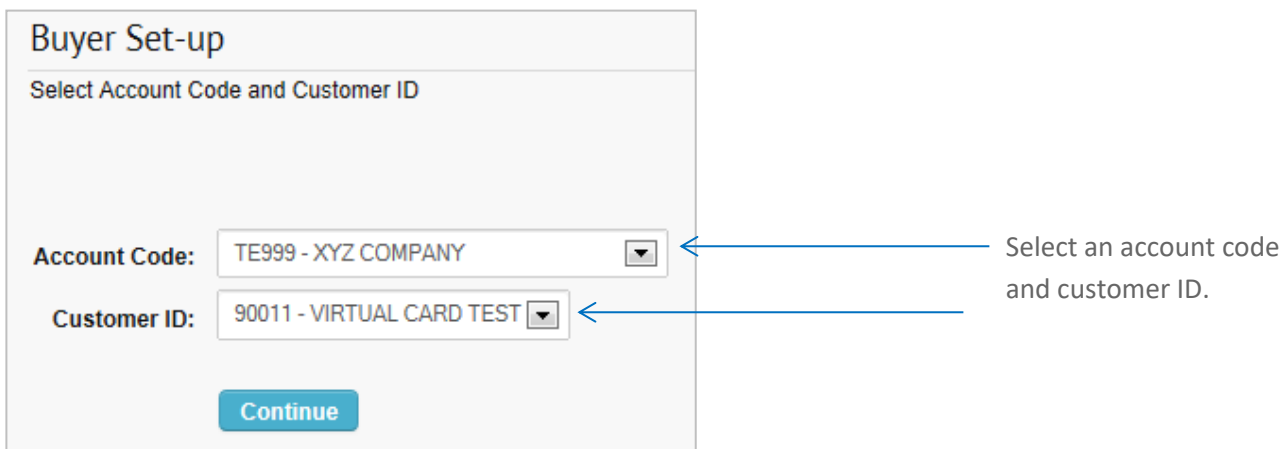
AP Buyer Setup

If you are issuing virtual cards through batch files or the Virtual Payments Manager, you must specify the payment details that vendors will receive on their remittance advice. The Buyer Set-up page is also used to set up certain card parameters including the number of transactions allowed on cards and the expiration date window. Customers using batch files to issue cards also set card parameters on this section of the Buyer-Set-up page from PCI Security down.

The AP Buyer Set-up page is an administrator-only function. It can be accessed from the ICD menu bar (**Manage > Cards > AP Buyer Set-up**).

Adding Vendor Information

Before accessing the main AP Buyer Set-up page, you must select the appropriate account code and customer ID under which you will be issuing virtual cards.



The screenshot shows the 'Buyer Set-up' form. At the top, it says 'Select Account Code and Customer ID'. Below this, there are two dropdown menus. The first is labeled 'Account Code:' and has 'TE999 - XYZ COMPANY' selected. The second is labeled 'Customer ID:' and has '90011 - VIRTUAL CARD TEST' selected. A blue 'Continue' button is at the bottom. Two blue arrows point from the text 'Select an account code and customer ID.' to the two dropdown menus.

Note: The settings on AP Buyer Setup can be customized on a vendor-by-vendor basis. For example, if you have applied your AP Buyer Setup setting across all vendors that you pay, you can override them for specific vendors that require different settings. Once you submit a payment to that specific vendor, the standard settings would be replaced by the customized settings for that vendor.

To enable custom AP Buyer Setup settings for specific vendors, contact your Comdata Customer Relations Representative.

The following fields can be overridden at the vendor-level:

- **Exact Amount**
- **No. of Transactions**
- **Create Virtual Card By**

Buyer Set-up

Enter Buyer Information
*indicates a required field

Account Code: TE999 - XYZ COMPANY
Customer ID: 90011 - VIRTUAL CARD TEST

*Company Name:

*Contact Name:

*Buyer Address:

*City:

*State/Province/Territory: ALABAMA

*Country: United States

*Zip/Postal Code:
Example: 111-222-3333

*Telephone Number:

*Email Address:
Example: username@some.company.com
Used for Reply To on Remittance Advice and Follow-Up Emails

Alternate Email Address:
Used to send copy of Remittance Advice and Follow-Up Emails

*Fax Number:
Example: 111-222-3333

Alternate Fax Number:

Please Enter Comments as you would like them displayed on Remittance Advice.

Additional Comments: ☐ Edit on Card Screen
 ☐ Edit on Card Screen
 ☐ Edit on Card Screen
 ☐ Edit on Card Screen

PCI Security: ☒ Standard PS17/21 ☐ Secure PS17/21

Send Remittance Email: ☒ Yes ☐ No

Duplicate Checking: ☐ Enabled ☒ Disabled

*No. of Transactions:

Card Expiration:

Exact Amount:

Create Virtual Card By: ☒ Supplier Code ☐ Virtual Card Invoice Number

Registration URL:

Card Usage Reminder Flag: ☐ Yes ☒ No
Used to send a Reminder Email if Full Value of Card Outstanding

Card Usage Reminder Flag For Partially Used Cards: ☐ Yes ☒ No
Used to send a Reminder Email if Partial Value of Card Remains

First Reminder Days:

Second Reminder Days:

Final Reminder Days:

Bill Pay Provider Flag (BPP): ☐ Yes ☒ No

Receive PS17/21 Notification: ☐ Yes ☒ No

PS17/21 Notification Recipient Email(s):

Receive Block Card Summary Report (PS22): ☐ Yes ☒ No

Card Auto Block Days Count:
Caution: PS22 X Blocks are permanent and cannot be reversed once applied

The fields preceded by an asterisk (*) are required information for buyer setup. Be certain to verify contact information you enter such as the email address or fax number, as this information is used to send the buyer's remittance advice. Changes made on this page will apply immediately.

Also ensure that the address(es) and zip code match what is on the customer ID, as this is checked by AVS (Address Verification System). If this information is incorrect, the card will be declined.

See the table on the following page for descriptions of each field. When you're finished, select **Submit** at the bottom of the page. Select **Cancel** to return to the account code/customer ID selection or select **Delete** to clear the information you entered.

Field Name	Required?	Description
The fields down to PCI Security apply to cards issued via iConnectData only.		
Account Code	Yes	Cannot be edited; select Cancel to return to the previous page and select another account
Customer ID	Yes	Cannot be edited; select Cancel to return to the previous page and select another customer ID
Company Name	Yes	Enter the company name as you want it to appear in the remittance advice.
Contact Name	Yes	Enter the contact name as you want it to appear in the remittance advice.
Buyer Address	Yes	Enter the vendor's building number and street name as you want them to appear in the remittance advice.
City	Yes	Enter the vendor's city
State/Province/Territory	Yes	Select from the drop-down menu
Country	Yes	Select from the drop-down menu
Zip/Postal Code	Yes	Enter the five- or nine- (zip + 4) digit zip code
Telephone Number	Yes	Enter the vendor's telephone number in the following format: (XXX-XXX-XXXX).
Email Address	Yes	Enter the email address for receiving vendor remittance advices
Alternate Email Address	No	Enter an alternate email address that will also receive remittance advices.
Fax Number	Yes	Enter a fax number for faxing vendor remittance advices.
Alternate Fax Number	No	<p>Enter an alternate fax number that will also receive remittance advices.</p> <p>Note: The Email Address, Alternate Email Address, Fax Number, and Alternate Fax Number fields are used for sending a copy of the remittance advice to your company.</p> <p>For best practice, designate an internal email address or fax number for receiving remittance advices, so you can track and resend them if necessary.</p>
Additional Comments	No	<p>Use these lines to enter the processing message for vendors to receive on their remittance advice. Maximum of 80 characters on each line. Does not apply to the "please contact" line at the bottom of remittances.</p> <p>Note: To give users the option to change the message when issuing a virtual card, select the Edit on Card Screen check box.</p>
The fields from PCI Security down apply to cards issued through iConnectData and batch files		

Field Name	Required?	Description
PCI Security	No	Select Standard PS17/21 if you do not want to include a card token on the remittance advice for added security. This is the default setting. Select Secure PS17/21 to include a card token, which may entail some additional coding for your company. Note: PS17 VMCs will not be masked.
Send Remittance Email	No	Select Yes to have Comdata email a remittance advice to the vendor upon card creation. This is the option that most customers would select. Select No to not send a remittance advice. This option is used mainly by third-party payment vendors that do not want the remittance advice sent from a Comdata.com email address.
Duplicate Checking	No	Select Enabled to prompt the system to check your PS20 payment file for duplicate transactions against previous payment files within a 14-day period. Default is Disabled . The following is a list of records the system will check: VCAP-ACCT-CODE VCAP-CUST-ID VCAP-SUPPLIER-CODE VCAP-INVOICE-NR VCAP-DUE-DATE VCAP-NET-AMT-SIGN VCAP-NET-AMT VCAP-VC-INVOICE-NR
No. of Transactions	No	This field indicates how many times a card can be used. The options are 1-999. If the Exact Amount field (see below) is set to Yes, then a value of "1" should be entered in the No. of Transactions field.
Card Expiration	No	Select a standard expiration date for virtual cards issued to this vendor, from 1-24 months. The standard card expiration window is two months.
Exact Amount	No	Select Yes to indicate that the card must be run for the full authorized amount, or it will decline. Select No if the card can be used for less than the full amount. This field should be set to Yes if a value of more than "1" is entered in the No. of Transactions field.
Create Virtual Card By	Yes	Select Supplier Code if you want multiple invoices for that supplier number to be aggregated into one virtual card payment. Select Virtual Card Invoice Number if you want a separate virtual card with its own remittance advice to be issued for each invoice number.

Field Name	Required?	Description
Registration URL	No	Enter your registration URL if you would like to receive future remittance advices via email. The URL is located on your payment letter. (Function no longer supported)
Card Usage Reminder Flag	No	Used to send an automated email to the vendor if they have not processed the card for the full amount prior to the card expiration. Note: Reminder emails of any kind are not sent for blocked virtual cards.
Card Usage Reminder Flag for Partially Used Cards	No	Used to send an automated email to the vendor if they have processed the card for a partial amount prior to the card expiration.
First Reminder	No	The next three fields are used to indicate the number of days before a reminder email is sent. The first reminder has a maximum of 60 days. Note: This is only required if you select Yes on either of the Card Usage Reminder fields.
Second Reminder	No	Use this field to indicate the second reminder. Maximum of 90 days.
Final Reminder	No	Use this field to indicate the third, and final reminder. Maximum of 120 days.
Bill Pay Provider Flag (BPP)	No	Used to identify a Bill Pay Provider account.
Receive PS17/21 Notification	No	Select Yes if you would like a notification email sent when a PS21 file is generated.
PS17/21 Notification Recipient Email(s)	No	Enter the email address(es) that will receive a notification email when a PS21 file is generated.
Receive Block Card Summary Report (PS22)	No	Select Yes if you would like to enable the auto-block functionality and receive the PS22 block card summary report.
Card Auto Block Days Count	No	Used to indicate the number of days before an auto block is applied. This field is only required if you select Yes on Receive Block Card Summary Report (PS22) . Maximum of 30 days. Note: PS22 X blocks are permanent and cannot be reversed once applied.

Vendor Enrollment

Vendor participation is vital to the success of your Virtual Payments program. Comdata's vendor enrollment services help customers to easily recruit vendors into their Virtual Payments programs. Your Comdata Vendor Enrollment Team (VET) will work with you to convey an effective message, to enhance the effectiveness of your Vendor Enrollment program, which will help you to recruit more vendors.

The Vendor Enrollment process entails several steps. Through each step, a program administrator from your company will work with specialists from Comdata's VET.

First, Comdata asks for a list of your vendors. Then, we check your list against Comdata's database of enrolled vendors to identify those that already accept Virtual Payments. Existing vendors that are enrolled through another customer can be auto-enrolled.

Next, a VET specialist places your vendors into specific categories to identify campaign strategies. Once you approve, our VET will work with you to reach out to your vendors and enroll them into Virtual Payments.

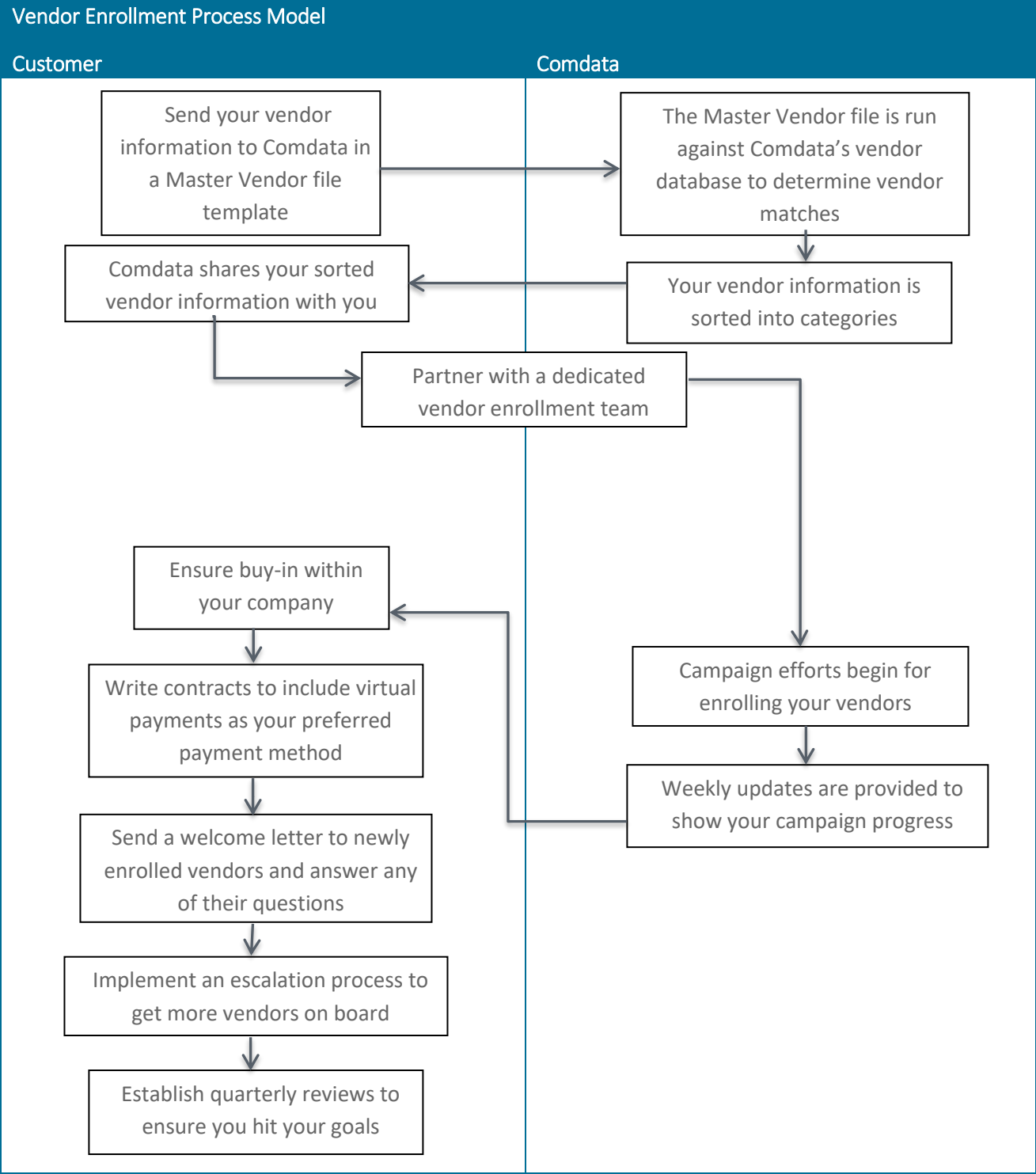
Finally, Comdata's VET will do continuous campaigning for every new vendor added to your business. It is important to send Comdata your new vendors on a timely basis (weekly, monthly or quarterly).

This section of the guide covers the following topics:

- [Process Flow Diagram](#)
- [Submitting a Comdata Master Vendor File](#)
- [Reviewing a Prospect Match Analysis](#)
- [Following Account Implementation](#)
- [Promoting Virtual Payments to your Company](#)
- [Communicating with your Vendors](#)
- [Following up with Enrolled Vendors](#)
- [Updating your Enrolled Vendors](#)
- [Understanding Vendor Records and CV Records](#)
- [Clearing Data](#)
- [Best Practices](#)
- [Frequently Asked Questions](#)

Process Flow Diagram

The diagram below details the full process for Vendor Enrollment.



Submitting a Comdata Master Vendor File

Vendor Enrollment begins before you become a Comdata customer. You will need to send your vendor information in a Master Vendor template to your Comdata Sales Representative. To enhance your results, only include the vendors you believe would be best suited for the Virtual Payments program and remove vendors you believe would not be receptive; employees, one-time use vendors, etc. This becomes your “scrubbed” list that is used to create your Virtual Payments analysis. Once Comdata receives your Master Vendor file as a formatted Microsoft Excel (.xls) spreadsheet, we can begin the analysis of your vendor list. Typical response time for a file analysis is 48 hours.

See the example of a Master Vendor File below. Note that the red cells are mandatory and blue cells are highly recommended.

Note: The fields below should be entered in Text (.txt) format.

Vendor Name	Vendor State	Vendor City	Vendor Postal Code	Country Code	Vendor Address	Vendor Phone	Tax ID	12 Month Payable Amount	Number of Transactions	Vendor Number	Location Code	User Defined 1
-------------	--------------	-------------	--------------------	--------------	----------------	--------------	--------	-------------------------	------------------------	---------------	---------------	----------------

Field Name	Description/comments	Requirement
Vendor Name	Full vendor name (no more than 140 characters).	Mandatory
Vendor State	Abbreviation of vendor state (no more than 2 characters), ex. KY	Mandatory
Vendor City	Full name of vendor's city (no more than 30 characters).	Mandatory
Vendor Postal Code	5- 9-digit zip code. Make sure leading zeros are present for MA vendors (no more than 10 characters).	Mandatory
Country Code	3-digit geographic code. Example: CAN (Canada)	Mandatory
Vendor Address	Full vendor mailing address (no more than 40 characters) One column only.	Mandatory
Vendor Phone	Vendor's 10-digit phone number. Please remove any 'x's for extensions and 1's for international code.	Highly Recommended
Tax ID	Identifying number used by the IRS	Mandatory
12 Month Payable Amount	Total amount paid to vendor in 12-month period. Please only include decimals. No commas or dollar signs.	Mandatory
Number of Transactions	Number of payments in 12-month period (no more than 9 characters).	Highly Recommended
Vendor Number	Number that identifies the vendor in your system (no more than 15 characters). Include leading zero's where applicable.	Mandatory
Location Code	Code used to decipher different locations for a single vendor (no more than 10 characters).	Highly Recommended
User Defined 1	This column is for another category that you might want to add to the matching (ex. Payment type, terms).	Highly Recommended

Reviewing a Prospect Match Analysis

When Comdata receives your Master Vendor file, it is run against our vendor database to see if there are any vendor matches. Comdata creates the Prospect Results spreadsheet that sorts the results of your vendor information into specific, identifiable categories. These categories are displayed as in the three different tabs of the spreadsheet.

Client Supplied Vendor List									
Category	Vendors	Spend							
Submitted File	510	\$	6,407,907						
Vendors Scrubbed	22	\$	103,487						
Net for Match Review	488		6,304,421						

Vendor Enrollment Value Projection									
Category	Vendors	Projected Enrollments	%	Spend	Projected Spend	%	Projected Annual Spend		
							70%	90%	
Customer Identified	-	-	0%	\$ -	\$ -	0%	\$ -	\$ -	
Matches	91	76	19%	\$ 1,020,284	\$ 853,878	14%	\$ 597,715	\$ 768,491	
PayForYou Matches	5	4	1%	\$ 50,204	\$ 38,687	1%	\$ 27,081	\$ 34,818	
Strategic Call Campaign	115	58	24%	\$ 4,215,458	\$ 1,610,163	26%	\$ 1,127,114	\$ 1,449,147	
Letter Campaign	277	28	57%	\$ 1,018,475	\$ 101,848	2%	\$ 71,293	\$ 91,663	
Estimated Value	488	165		\$ 6,304,421	\$ 2,604,576		\$ 1,823,203	\$ 2,344,118	

Program Value			Annual	Monthly
Eligible Spend			\$2,344,118	\$195,343
Assumed Rebate				
Est. Rebate			\$ -	\$ -
Check Elimination Savings			\$ 947.98	\$ 79.00
Program Value			\$ 948	\$ 79

Annual Check Savings Calculations	
Estimated # Of Checks Issued Annually	1,392
Estimated Checks Replaced	23%
Average Cost/Check	\$ 3.00
Check Elimination Savings	\$ 948

The Prospect Results file includes the following tabs related to vendor statuses:

- **Summary** - A breakdown of the Virtual Payments program's value to your company, the proposed campaigning strategies and the benefits of each.
- **Calculations** – Detailed breakdown of the categories and tiers your vendors are placed in along with the percentage of enrollments.
- **Data** – All vendor data provided that we use to process the analysis.

Following Account Implementation

At this point, you are a full-fledged customer of Comdata's Virtual Payments. For detailed information on implementing your account, see the section [Account Setup](#).

We will begin with building your team and integrating your vendors into our database.

First, as a new Comdata customer, a team is chosen to work with you and your company to start the onboarding process, including a Project Manager (PM), Customer Relations Representative (CRR), Technical Relations Representative (TRR), Implementation Training Specialist (ITS), a Relationship Manager (RM) and a Vendor Enrollment (VE) Specialist. You will work closely with your TRR to integrate your accounting system with Comdata.

After integration is complete, the PM sends a campaign kickoff to the VE Specialist to start campaigning on your behalf. They start with your Master Vendor file that contains a list of your vendors filtered by campaign categories. These categories are vital to the Vendor Enrollment Team as it defines which campaign will work best for enrolling your vendors.

Your PM will work with you to remove vendors that you feel should not be contacted. This is called 'scrubbing' the vendor list.

A Vendor Enrollment Specialist will use your vendor match results to help bring your vendors on-board. Your list also reveals which of your vendors accept MasterCard as a form of payment and which of these vendors accept those payments from Comdata.

For the vendors that do not accept Mastercard as payment, we offer ComdataDirect. This gives the vendor the option to manage payments via the ComdataDirect Network. ComdataDirect uses Comdata's own proprietary network to provide an alternative payment solution, enabling the settlement to go directly into the vendor's designated bank account without the need for the vendor to process the credit card.

Promoting Virtual Payments to your Company

Switching to an electronic payables approach will require the support of internal stakeholders, and in some cases realignment of job responsibilities. To ensure buy-in within your company, use the following methods of promoting Virtual Payments:

- Begin your campaign with your company's support
- Enroll your suppliers into the program
- Create a compelling program name and creative logo
- Be prepared to explain the program, answer questions, discuss the goals of the program and show the intranet site that holds the sample letters of vendors and new vendor set-up forms. Comdata is happy to help you, if needed.
- Set time-sensitive and specific goals
- Realign certain job responsibilities:
 - Designate an executive sponsor
 - Appoint a day-to-day owner, usually someone from AP to answer calls from Comdata and daily questions from vendors.
- Be clear that electronic pay is your preferred way to pay vendors:
 - All new vendors will be targeted in the program
 - Focus on electronic payment in your vendor on-boarding materials
- Write contracts to include the virtual payment program
- Implement an escalation process:
 - Establish escalation procedures at the beginning of the project
 - Vendors should not be allowed to un-enroll easily. It must have manager or supervisor approval.
 - Ensure the timely resolution of issues with a Service Level Agreement of less than 24 hours
 - Establish Quarterly Reviews
 - Review spend and vendor enrollment performance on a quarterly basis
 - Calibrate and make adjustment to hit and exceed spend goals

Communicating with your Vendors

As you work with your vendors on a day-to-day basis, take this opportunity to promote Virtual Payments. It is important that vendors know that Virtual Payments is the new preferred payment method for your company. Also, inform them that vendor contracts will now include information on the Virtual Payments program, so they can onboard before even receiving a payment. In addition, once they are enrolled, they become a Preferred Vendor.

You should also share the benefits that vendors are awarded, such as:

- Faster, more secure payment method (vendor doesn't have to wait on a check to be mailed)
- Improved (reduced) Daily Sales Outstanding (DSO) as the invoice is paid faster and moved off the books.
- Emailed Remittance Advice, a detailed receipt of the invoice that thoroughly summarizes the bill paid.
- Improved financial controls, since checks can be lost or stolen.
- Guaranteed payment through the Mastercard or ComdataDirect networks.
- Prompt settlement to help minimize payment delays, collection costs and disputes.
- Detailed remittance information, including a list of invoices paid.
- Web-based database for self-registration and information management.
- Automated reminders to process outstanding payments.

You may need to negotiate with some vendors, but you have several bargaining chips. For instance, you can extend check/ACH payment terms for vendors who will not accept Virtual Payments, and shorten payment terms for those that will accept Virtual Payments (for example, if payment terms are 30 days, agree to shorten the terms to 25 if the vendor will accept Mastercard).

If the vendor says the electronic pay fees are too high, you could lower interchange fees or you could take advantage of the ComdataDirect network.

Remember, if you are not able to convince the vendor or they are hesitant to enroll, your Vendor Enrollment Team can provide options and incentives to help speed up enrollment.

Following up with Enrolled Vendors

Once a vendor is enrolled, see the options below for following up:

- **Welcome Letter:** The letter confirms their enrollment and provides the six-digit account prefix (BIN only if applicable). The letter is sent to *only* newly enrolled vendors in Comdata's Network.



Important Notice Regarding Payments from COMDATA Holdings, LLC

Comdata, LLC will be delivering future payments electronically. In order to prevent delays in payment delivery, please read the following information carefully.

- Invoice payments will be delivered in the form of a single-use Mastercard for the exact amount due. These payments will be generated by Comdata, our payment technology partner.
- For each payment, you will receive an email containing the necessary Mastercard information and remittance detail needed to process your payment. A sample remittance email is shown below for your reference.
- Payment notifications will be sent from payment.advisory@comdata.com, iconnectdata@comdata.com or vendorenrollment@comdata.com. Please ensure your email system will accept messages from these email addresses.

To process your payments successfully, please follow the simple step-by-step instructions below:

1. When COMDATA Holdings, LLC initiates a payment, you will receive an email containing a unique Mastercard number along with detailed remittance advice. This number will change with each payment as a security measure.
2. If you receive the full Mastercard number, process the card as you would any other Mastercard credit card transaction through your existing merchant processing system.
3. If you receive a masked BIN with only the last 10-digits of the Master card number, follow the below instructions:
 - **Retain the below static 6-digit Mastercard prefix for all future payments.**
 - **Combine this 6-digit prefix with the last 10-digits from the payment notification email and process the full card number as you would any other Mastercard credit card transaction through your existing merchant processing system.**

IMPORTANT: KEEP THIS 6-DIGIT MASTERCARD PREFIX NUMBER

556766

Again, welcome to the COMDATA Holdings, LLC ePayables program administered via our payment provider, Comdata. If you have any questions about processing payments, please contact vendorenrollment@comdata.com or you can visit our payment technology partner's website at <https://www.comdata.com/vendors>.

Verification Email: For the vendors who are already enrolled with Comdata, we will send a 'Verification' email to confirm the e-mail address we have on file is still correct and allow them a chance to respond (Comdata will handle objections or pushbacks).

The letter states that the vendor has been auto-enrolled into your Virtual Payments program and will include the six-digit account prefix (BIN) needed to process virtual card payments.



Important information regarding future payments!

Verification of the E-Payables Payment Program!

Thank you for your continued partnership. Our mutual customer **GERMAN TRUCKING** has chosen to work with Comdata to reduce the need for paper and make the move to electronic payments.

You have already taken the first step in helping our mutual client reach the goal of electronic payments, and we appreciate your continued participation. **We simply ask you verify we are sending the payment information to your correct email address. You can respond to the questions by clicking the link below to update your information.**

Please tell us about your card acceptance:

[Start Survey](#)

Below is a reminder of how you receive and process these electronic payments. We have two type of remittances you could receive.

Full Card Remittance:

- When you receive a remittance advice, you will post the payment through your credit card processing system. You will use the new 16-digit card number that is printed on the remittance advice.
- The 16-digits will change with each payment for security purposes.
- Your remittance advice will be emailed from Comdata, the payment processor. Please make sure your email system will accept messages from the address payment.advisory@comdata.com, iconnectdata@comdata.com or vendorenrollment@comdata.com.

Partial Card Remittance:

- When you receive a remittance advice, you will post the payment through your credit card processing system. You will use the new 10-digit card number that is printed on the remittance advice.
- The 10-digits will change with each payment for security purposes. **Please keep this 6-digit Mastercard Prefix number as you will us this every time you process payments.**

IMPORTANT: KEEP THIS 6-DIGIT MASTERCARD PREFIX NUMBER
556766

• Your remittance advice will be emailed from Comdata, the payment processor. Please make sure your email system will accept messages from the address payment.advisory@comdata.com, iconnectdata@comdata.com or vendorenrollment@comdata.com.

Weekly Activity Report: Comdata will email you a weekly activity report outlining campaign efforts and showing enrolled vendors. For vendors pending enrollment, we will continue to work with you to get them enrolled. You have a great opportunity to talk with unenrolled vendors about signing up with Virtual Payments.

Remittance Advice: The Remittance Advice contains your invoice payment details and the last ten-digits of the virtual card number. The vendor should already have the first 6-digits on file (see steps above). When all numbers are added together, the vendor can process the virtual card like any credit card payment. The Remittance Advice also contains a link to a CTX 820 file, which the vendor can download and upload to their accounting system, immediately consuming and processing the payment. See the section [CTX 820](#) for more information.

Note: ComdataDirect remittance advices can include subscriber data.

(see image on next page)

Electronic Payment Advisory from COMDATA TEST - ACTION REQUIRED

From: COMDATA TEST
JACK SHARP
5301 MARYLAND WAY COMDATA
BRENTWOOD, TN 37027
(615) 370-7000
Fax: (111) 222-3333
JSHARP@COMDATA.COM

To: SUPPLIER:

The invoice(s) listed below have been authorized by COMDATA TEST on 06/29/2020 to be charged to the following MasterCard number for the Total Net Amount Paid of \$1.00.



Invoice Date:	Invoice Number:	Gross Amount Paid:	Discount Amount:	Net Amount Paid:
03/20	912CmN2nbbb	\$1.00	\$1.00	\$1.00
Comments:				
Total Net Amount Paid:				\$1.00

Please contact the Accounts Payable Department of COMDATA TEST at JSHARP@COMDATA.COM or (615) 370-7000 if you have any questions regarding this payment.

PROCESSING QUESTIONS: For more information about processing virtual card payments, [click here](#).

EASY RECONCILIATION: A CTX 820 file version of the payment detail above is attached for your convenience. If your AR system is capable of receiving CTX 820 files, simply import the attached data instead of manually entering remittance details. [Click here](#) for more information.

LOWER YOUR FEES: [Click here](#) for a free consultation on how you might be able to reduce the acquiring fees you pay to receive card payments.

EARN MONEY BACK ON AP SPENDING: Want to start a virtual card program so your company can begin earning money back on accounts payables? [Contact us](#).

Updating your Enrolled Vendors

As you enroll vendors into the Virtual Payments program, it is important that you change their payment method in your accounting system. For example, you may have vendors that are enrolled in Virtual Payments, but are set up in your accounting system as receiving check payments. Change the vendor's payment method to virtual (electronic), so that they can receive a virtual card the next time an invoice is due. Being aware of your vendor's payment methods can help reduce manual work on your end.

Understanding Vendor Records and CV Records

As many customers use the same vendor, we process your Master Vendor file against our vendor database to see if any vendors are already enrolled through other Comdata customers. If no records are found, a Master Vendor (MV) Record is created for the vendor. If a record is found, then a Customer Vendor (CV) Record is created as an extension of the existing MV. To create a match, the database looks at five items in the new vendor's information: Name, Phone Number, Email Address, Mailing Address, Tax ID.

The more accurate these fields, the easier the match process and less work needed on your end.

Continuous Vendor Enrollment

Campaigning to vendors is not a one-time process. Many of our customers add new vendors to their ERP system on a daily basis, and it is important that Comdata receive these vendors for campaigning. This promotes continuous growth of your program and avoids any attrition that may occur. Identifying this requirement early in the process allows for programming needs to be fulfilled upfront, if necessary. Please use the continuous enrollment template to send your new vendors to Comdata:

<https://resourcecenter.comdata.com/wp-content/uploads/sites/4/2021/07/New-Vendor-Enablement-Template.xlsx>

Virtual Card Support Services

Comdata offers Virtual Card Support Services (VCSS), a free service for ongoing account and vendor support. VCSS is a team dedicated to proactively resolving open payments from vendors and other support inquiries on your behalf. VCSS will also provide you regular feedback on recurring issues encountered when contacting vendors, so you are always up to date and aware of the status of any existing issues.

For example, if a payment remains unprocessed for 10-15 days, VCSS will reach out to the vendor to resolve any issue preventing them from processing the payment. All payments under \$500 are marked as under threshold and reported to the customer on a weekly report. Allow 10 days to disposition the card after the report. Contact your Comdata representative to learn more about how to work with VCSS.

Options to Enroll Vendors

There are several options to enroll vendors. Each option is designed to ease your vendor enrollment process and remove as many manual processes as possible. See below for all possible options:

- [Enroll Vendors Using Vendor Import](#)
- [Auto-Enroll Vendors on the PS20](#)
- [Auto-Enroll Vendors using Mastercard Clearing Data](#)
- [Enroll Vendors Using Cash Requirements Reports](#)
- [Enroll Vendors using VEWS](#)
- [Enroll Vendors using Comdata's Export Sync Tool](#)

Enroll Vendors Using Vendor Import

The most common method for enrolling your vendors is by providing your Vendor Enrollment Specialist a Vendor Master file in Excel spreadsheet format. As mentioned in [Submitting a Comdata Master Vendor File](#), the steps are as follows:

- Comdata will ask for a list of your current vendors in Excel spreadsheet format.
- We check your list against Comdata's vendor database to identify Mastercard-accepting vendors.
- Mastercard-accepting vendors and vendors who have accepted virtual payments through another customer are auto-enrolled.
- Comdata's Vendor Enrollment Team (VET) will place your vendors in prospect categories to identify campaign strategies
- If you approve, the VET will reach out to these vendors for enrollment.
- The VET will continuously campaign to every new vendor added to your business. Ensure you send an update vendor list to Comdata regularly (weekly, monthly, or quarterly).

Auto-Enroll Vendors on the PS20

When sending a PS20, you can use certain fields to auto-enroll the vendor you're paying into the Virtual Payments program. This is very beneficial if you're trying to do your own vendor enrollment, instead of using the Vendor Enrollment Team.

In order to use the PS20's auto-enroll function, the following fields must be completed:

- Supplier Address Line 1
- Supplier Zip Code
- Supplier State
- Supplier City
- Supplier Phone Number

(continued on next page)

The fields above are indicated as P (preferred) in the PS20 layout, as they are required for auto-enrollment. If you use these fields, it is required that the values entered be accurate.

Once the PS20 is submitted, a Comdata match process will occur to determine if the vendor exists in Comdata's master vendor database. If the vendor exists, they will be enrolled into your program if they're status is anything other than Enrolled. If not, a new vendor record will be created in the database and they will be enrolled into your program.

Note: Auto-enrollment does not apply to ComdataDirect and PayForYou payments.

Auto-Enroll Vendors using Mastercard Clearing Data

As part of vendor enrollment, Comdata offers you the ability to auto-enroll vendors without sending enrollment notification to Comdata. When a vendor accepts a Comdata Mastercard payment outside of a virtual card, clearing data is created (data exchanged between the processor and issuer containing the vendor's information). When a PS16, PS20, or web service file is submitted, Comdata collects the MCC (Merchant Category Code), address, and Federal tax ID from the vendor and uses this information in the normal match process. If a match is found, the vendor is auto-enrolled or identified as a Known Acceptor (K).

Note that the Known Acceptor status is for vendors created from the clearing data without an email address. When a vendor is identified as a Known Acceptor and sent through Comdata's back-office systems, our Vendor Enrollment team will know the vendor accepts virtual cards, but an email address has yet to be obtained.

Enroll Vendors by Using the Cash Requirements Reports

Comdata allows you to send in your vendor invoice data using a Cash Requirement report (or any file that contains pending vendor payments). You can send these files using Comdata's File Transfer Protocol (FTP) website, known as IBM Sterling File Gateway. Our back-end systems will scan the report and identify vendors who have payments due within a week and are being paid by a method other than virtual cards.

The vendors with pending payments will be enrolled in Comdata's systems as Pending. Then, Comdata's Vendor Enrollment team will campaign to those vendors and offer virtual card as a preferred payment method. If the vendor accepts, they are automatically enrolled and can actively accept virtual card payments.

This feature allows you to manually submit vendor records, alleviating the need to constantly send in updated vendor master files.

Note: You can set up two filter rules to help our systems properly scan your report: Exclusion and Transformation.

- Exclusion rules allow you to exclude any vendors with specific values in the report. For example, if a report is submitted with the value 1234 for the Vendor Number, you can set the system to exclude the vendor record.

(continued on next page)

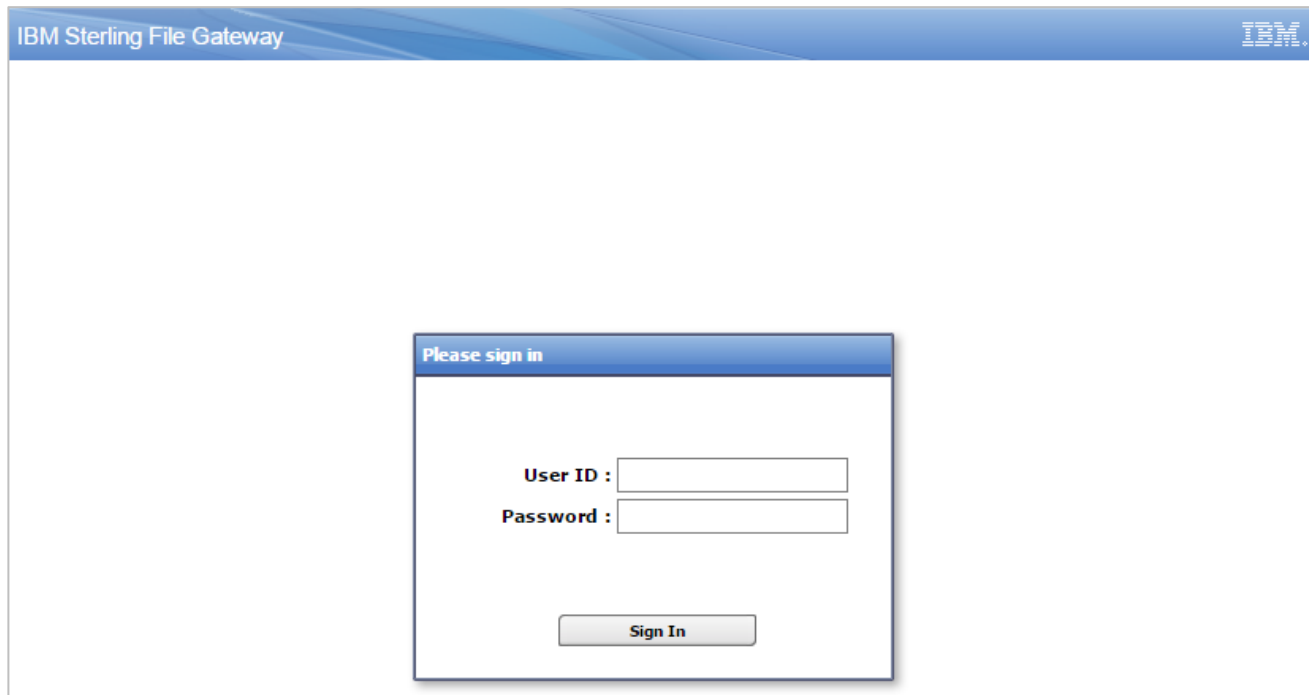
- Transformation rules allow you to replace a value in a vendor record with another value. For example, if Joe's Flowers is entered as the Vendor Name, you can set the system to replace that text with Joseph's Flowers. Contact your Comdata Technical Relations Representative (TRR) to set up filter rules.
- Using the data in your Cash Requirements report, create a CP00001 file. This file is similar to the Vendor Import File, but contains additional fields at the end for adding miscellaneous data.

However, if you are unable to submit a single file, you can submit your vendor data in two separate files: CP00002 (vendor data) and CP00003 (invoice data). Comdata's back-end systems will merge the CP0002 and CP0003 into a CP00001. For file layouts, contact your TRR.

Access the Sterling File Gateway website at: <http://transfer.comdata.com:50072/myfilegateway>

Enter the user ID and password provided to you by your TRR. Then, click **Sign In**.

Note: You may be prompted to change your password when first log in. If so, use the password change option under your Profile on the home page (**Profile > Password**).



The Sterling File Gateway home page provides options for you to upload, pick up, or track files.

IBM Sterling myFileGateway

Welcome VC777

IBM

Home

Profile

Help

Sign Out

File Activity

Upload Files

Download Files

Reports

Search for file activities


To search for all activities simply leave all fields blank and select Find

Search Criteria

Times shown in local time zone [Change to server time zone](#)

Find

Clear

 **Basic Search**

Enter search criteria below and select Find

To display all activity leave query fields blank

Producer :

Consumer :

Original File Name :

Protocol :

Status :

Started

Succeeded

Failed

Ignored

Date (From) : mm/dd/yyyy

Time (From) : (0-23 hours, 0-59 minutes)

Date (To) : mm/dd/yyyy

Time (To) : (0-23 hours, 0-59 minutes)

On the home page, click the **Upload Files** tab.

File Activity

Upload Files

Download Files

Reports

Search for file activities

To search for all activities simply leave all fields blank and select Find

Search Criteria

Complete each field and then click **Send**. The system will confirm your upload. Your file should process within 30 minutes or less depending on the file size. See field descriptions in the table below.

File Activity

Upload Files

Download Files

Reports

Upload a file

Specify mailbox file and renaming pattern

Mailbox Path :

File :

Choose File

 No file chosen

Rename File As :

Send

Field	Description
Mailbox Path	Select the following root path: /Inbox
File	Click Choose File and select your file from where it is saved on your computer.
Rename File As	Use the following name conventions for all files: ACCTCODE.CUSTID.CP00001.DDMMYYYY.HHMMSSSSS

Field	Description
	ACCTCODE.CUSTID.CP00002.DDMMYYYY.HHMMSSSSS ACCTCODE.CUSTID.CP00003.DDMMYYYY.HHMMSSSSS
	Note: <ul style="list-style-type: none"> • ACCTCODE refers to your five-digit Comdata account code • CUSTID refers to your five-digit Comdata customer ID • DDMMYYYY refers to the date, month, and year you are uploading the file • HHMM refers to the hour and minute you upload the file. This should be in 24-hour format (example: 1635, 1400, etc.) • SSSSS refers to a seconds the file was uploaded

To view the status of your submitted file and to download a response file, select the **Download Files** tab.

The **Download Files** tab displays each file you've uploaded as well as the response file (Vendor Import File). Once the Vendor Import file displays, click it to download it as an Excel Spreadsheet. The response file will have the following name convention: VENDIMP.USERID.YYYYMMDDHHMMSSSSS. The Vendor Import file contains each vendor you uploaded and their status. Each vendor will display in P (pending) status, identifying that they have been received and our teams are actively campaigning to them.

Note: If you do not see the Vendor Import file when expected, click the **Refresh** button in the bottom right corner.

Received	File Name	Mailbox	File Size
02/08/2017 10:18:45	VENDIMP.QASUPER.20170208144837427.csv	/Inbox	2 bytes
02/07/2017 15:47:35	VC777.PS20X.CP00001.01132017.1450002020.csv	/Inbox	1.19 KB

Enroll Vendors Using Vendor Enrollment Web Services (VEWS)

Comdata also offers the ability to enroll vendors using a web service platform. The benefit of VEWs is that you can use your own systems to send web service requests to Comdata and our systems will process the request and send you an immediate response. VEWS offers two request operations for enrolling vendors:

- **Add Vendors for Campaign.** This function is used to add vendors for Comdata to campaign virtual payments as a preferred payment method.
- **Add Vendor Invoices for Campaign.** This operation is used to add vendor invoices for Comdata to campaign virtual payments as a preferred payment method.

Contact your Comdata Representative for more information and how to set your account up for VEWS.

Enroll Vendors Using Comdata's Export Sync Tool

Comdata offers Spend Escalator™ which aims to help you simplify and automate your continuous vendor enrollment with Comdata. With Spend Escalator™, Comdata's systems can automatically pull your vendor data directly from your Enterprise Resource Planning (ERP) system and populate it within our systems. Comdata's Vendor Enrollment team will then campaign to any vendor who is actively receiving payments other than virtual cards, such as checks. The Vendor Enrollment team will use the pending payment as leverage and offer immediate payment via virtual card if the vendor agrees to enroll.

This feature removes the need for heavy IT intervention in ERP integration and to send us your vendor information. Furthermore, if you use a Windows operating system, you can set the export sync tool to perform exports on a schedule of your choosing through the windows task scheduler.

Additional benefits include:

- Sustained, constant flow of vendor data directly from your ERP system.
- Automated continuous vendor enrollment which will increase your spend and revenue.
- Added ability for Comdata to focus vendor enrollment on only vendors that are currently being paid, which prevents us from campaigning to vendors you no longer do business with.
- Removed need to constantly send in updated vendor master records.
- Added opportunity to enroll up 72% more vendors and convert an average of 76% more spend to virtual cards.

Your Comdata Technical Services Specialist (TSS) will help you set up your systems for Spend Escalator. Also, note that TSSs can set the Export Sync Tool to pull your vendor data by a start date of your choosing.

Note: You can set up two types of filter rules to help our systems properly scan your data: **Exclusion and Transformation.**

(continued on next page)

- Exclusion rules allow you to exclude any vendors with a specific value. For example, if you want to exclude vendors that have a vendor type of employee, you can set the tool to remove those vendors.
- Transformation rules allow you to replace a value in a vendor record with another value. For example, if Joe's Flowers is entered as the Vendor Name, you can set the system to replace that text with Joseph's Flowers.

Contact your Comdata TSS to set up filter rules.

Best Practices

Below are some best practices for conducting ongoing Vendor Enrollment once you have completed your initial vendor enrollment campaign. It is important to follow through after implementation.

- Attempt to enroll every vendor you work with. Some providers will target only the vendors with whom you have the most spend volume. But, enrolling all of your vendors maximizes your rebate revenue and eliminates more checks.
- Communicate frequently and through multiple channels (direct mail, email, and phone). Communication preferences may differ from company to company, but Comdata will work with you to determine the best method.
- Include ePayables (another name for Virtual Payments) option as the “preferred payment method” on all contracts
- Provide a list of vendors to Comdata on a frequent basis (weekly, bi-weekly, or monthly) for campaigning (unless you opt in for the Continuous Enrollment feature).
- If you receive an update to a vendor's email address or contact, forward this information to Comdata to keep our records current
- If a vendor calls or e-mails you directly to un-enroll from your ePayables program, ask Comdata to follow up with the vendor to see if there are any alternatives to keep them in your program. Please use the Vendor Enrollment Team as a resource.
- Remember to send Comdata payment files on a timely basis (monthly), including:
 - Master vendor files
 - Pending monthly payment files
 - New vendor files
- Implement an escalation process:
 - Establish escalation procedures at the beginning of the project
 - Ensure the timely resolution of issues with a Service Level Agreement of less than 24 hours
- Establish Quarterly Reviews:
 - Review spend and vendor enrollment performance on a quarterly basis
 - Calibrate and make adjustment to hit and exceed spend goals

Frequently Asked Questions

The enrollment process for your vendors is simple, but they will have questions. During your day-to-day activities, you may have an opportunity to discuss this payment program with vendors. The following section outlines commonly-asked questions you may hear from vendors and Comdata's recommended responses.

1. Vendor: What do I do with the remittance advice?

You: If you received the remittance advice via email, it will include the single-use virtual card number with full card exposure and the allowance of a single transaction. Simply process the account number provided through your credit card system as you would any other credit card payment.

2. Vendor: What is the maximum number of allowable transactions that I can process on a card?

You: Typically, it is set at 1 but it can be customized.

3. Vendor: If I lose the card information, what do I do?

You: You can contact our AP (Accounts Payable) department to obtain the Comdata Mastercard account information for that specific invoice.

4. Vendor: If the card number I entered does not work, what do I do?

You: Please confirm the card number you entered is correct.

Note: If the information the vendor provides to you is correct, contact your Program Administrator. All declines and error details can be seen on ICD by your Program Administrator or other designated personnel.

5. Vendor: What charges will I incur by participating in the program?

You: This payment is processed like any other credit payment, and the agreement you currently have with your MasterCard processor in order to accept payments through their system is also applicable to these transactions. Should you have questions or concerns about these fees, I can have someone contact you to discuss other options.

Note: Comdata may be able to assist the vendor in receiving a lower rate by referring them to additional acquiring service providers or in some cases by moving the vendor to the ComdataDirect network.

6. Vendor: Why do I have to run the card for the exact amount?

You: This is a security feature of the program.

7. Vendor: How will I be notified that a Comdata Mastercard payment has been assigned to the invoice?

You: You will receive the remittance advice via email or mail. The remittance advice contains the details of the invoices being paid by that Comdata Mastercard.

8. Vendor: If I have multiple invoices for payment, is a Mastercard account number assigned to each?

You: No. Each time we process payments, the system will aggregate all the records by vendor code, generating a single Mastercard account number valid for the total net paid amount on your remittance advice. Each invoice record is listed as a separate line item on the remittance advice.

9. Vendor: How can I begin receiving payment notifications via email instead of mail?

You: You can enroll online to begin receiving payments via email rather than by traditional mail. Each payment you receive will include the web address and registration code you will need to update your preferences.

10. Vendor: I am concerned about card acceptance fees. What can I do?

You: We understand how important it is to obtain the best interchange rates from credit card companies. Through our merchant services provider, Infintech, we can provide highly competitive rates as well as a trusted partner that specializes in B2B (business-to-business) payments. Infintech uses specialized technology to capture the lowest rates from card networks. Over the last two years, on average, Infintech has reduced Comdata customers' processing costs by as much as 30-40% or more.

Infintech will provide you a no obligation rate analysis comparing your current credit card service to our program. They will prepare a personalized cost savings report and contact you directly to review. If you would like more information, feel free to contact Infintech directly at 1-800-621-8931 and let them know you're with Comdata.

Submitting Payments

The process for submitting virtual payments to a vendor is dependent on your virtual card issuing platform (iConnectData (ICD), Batch, Web Services, etc.). This section covers issuing virtual cards through a batch file. If you've chosen to issue virtual cards through ICD or the Virtual Payments Manager, see the section, [Managing Virtual Cards in iConnectData](#).

Issuing Virtual Cards through a Batch File

Your back-office accounting systems (or ERP, Enterprise Resource Planning) should already be set up accordingly to issue batch file payments. Your payment details for the remittance advice should also be set up on the AP Buyer Setup page in ICD. If these steps have not been completed, see the section [Account Setup](#).

Note: Virtual card payments will decline if the vendor is not enrolled in Comdata Virtual Payments.

This section covers the following topics:

- [Payments Overview](#)
- [Auto-Enrolling Vendors on the PS20](#)
- [Process Flow Model](#)
- [Interaction with Vendor Database](#)
- [Remittance Advice Sample](#)
- [CTX 820](#)
- [Reconciliation \(AC02810\)](#)
- [Requesting a Black Card Summary File \(PS00022\)](#)

Overview

As you read through Issuing Virtual Cards through a Batch File, please note the following:

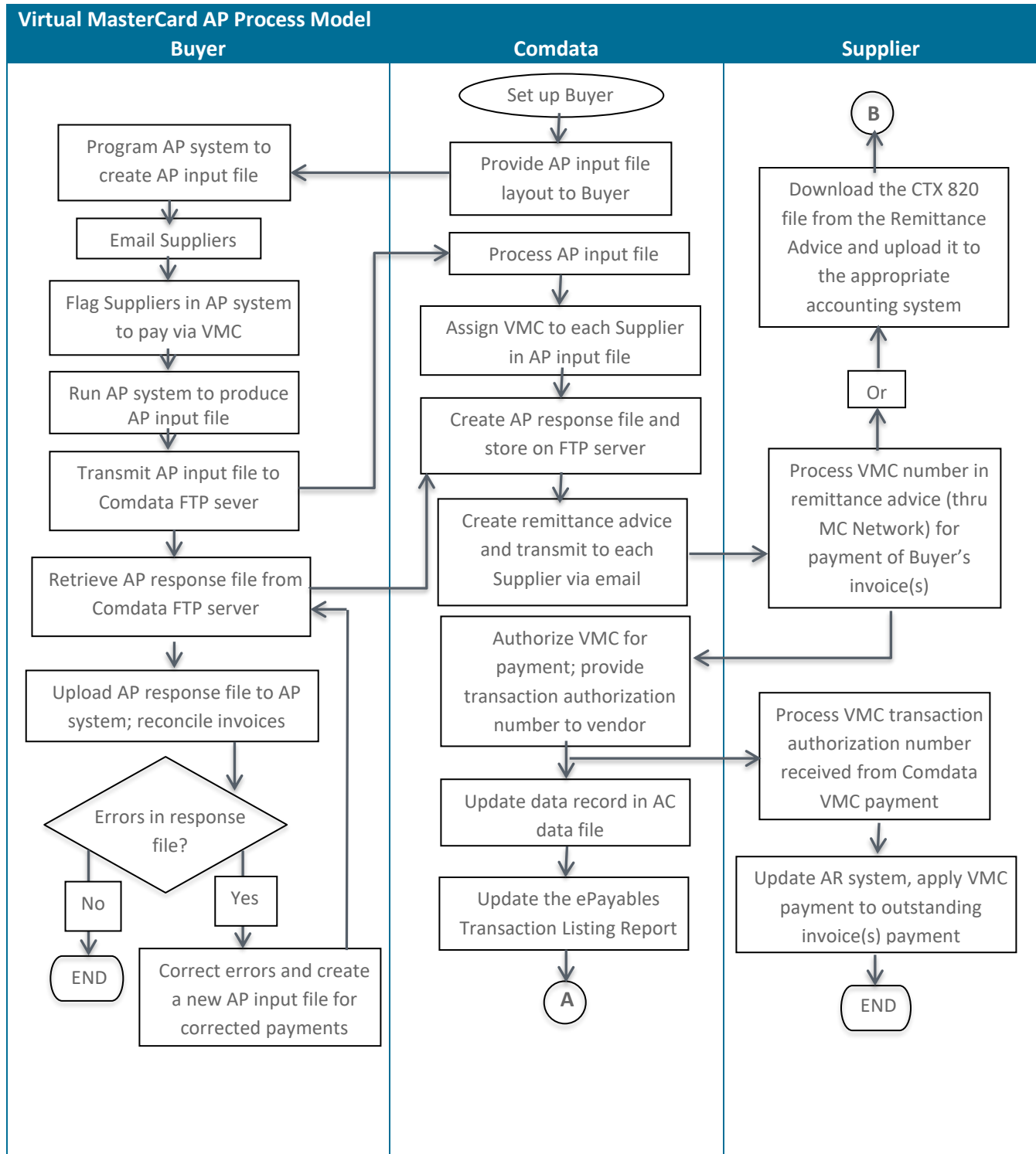
- The word “Supplier” refers to the vendor
- The word “Buyer” refers to you, the customer
- The word “Subscriber” refers to any third-party company that sends payments on your behalf
- Batch file payments are needed for ComdataDirect and PayForYou vendors. The process is the same whether the vendor is ComdataDirect or PayForYou.
- The file layouts in this section are used by customers that have done their own customized integration with Comdata’s systems to send batch files. If you have chosen Sterling or ConnectPay integration with Comdata, refer to the [Account Setup](#) section for more details on your layouts and process.

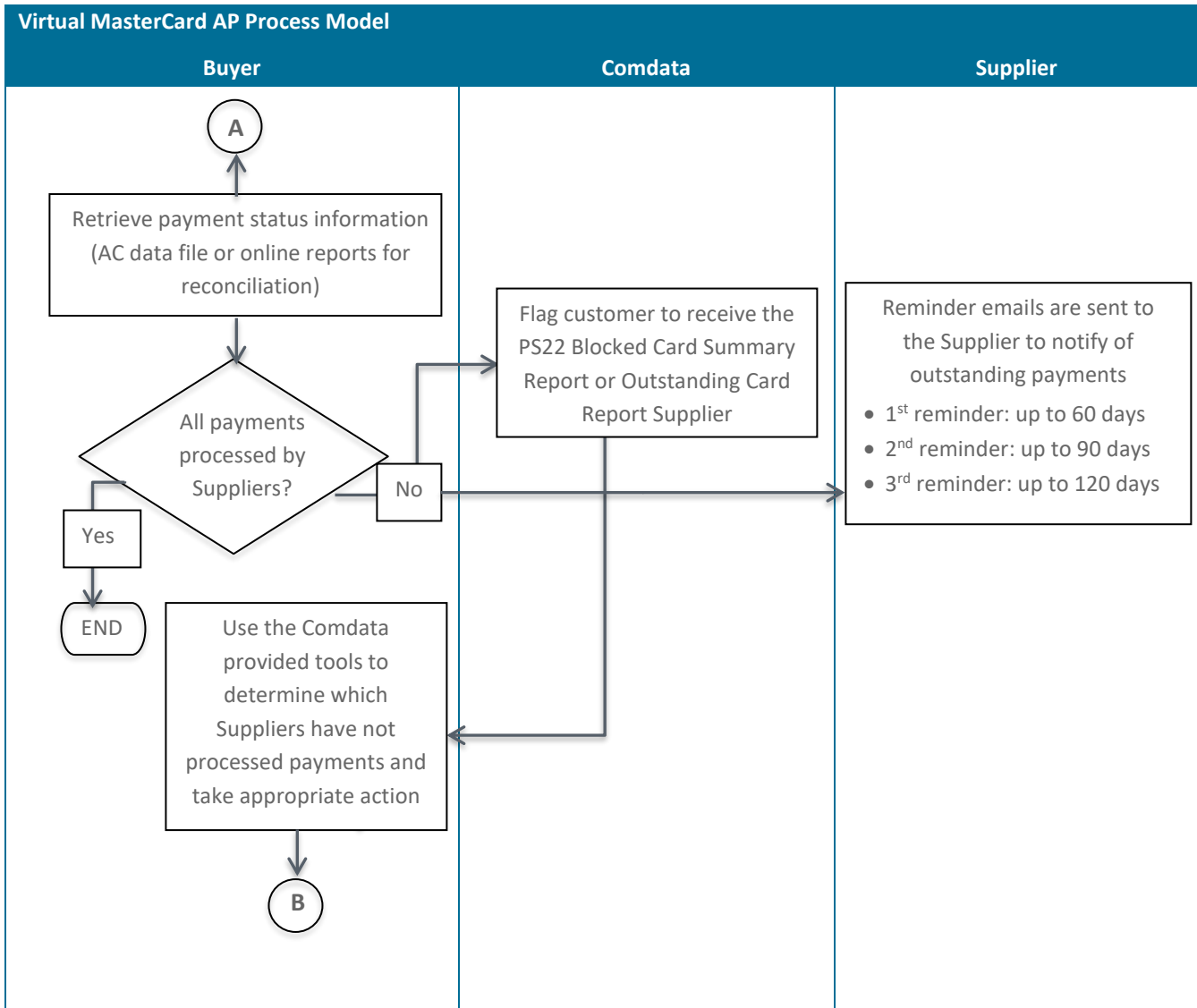
See the steps below for a detailed overview of the batch file payment process:

- You generate a payment request file from your ERP system that populates the standard PS00020 (PS20) format.
- Send the PS20 payment request file to Comdata through a secure FTP (File Transfer Protocol) server. Specific sign-on information and encryption keys should be provided at program implementation.
- Payment requests are typically processed within 30 minutes, but this is heavily dependent on the file’s size.
- Once processed, Comdata generates a virtual card number and emails the vendor a Remittance Advice containing the last ten digits of the card number. The first six digits should have been provided to the vendor in the Welcome Email they received upon enrollment. All 16 digits are needed for the vendor to process payments.
- A PS00021 (PS21) response file will be available on the secure FTP server after the request has been processed. This file lets you know that a virtual card was issued for your request. The PS21 contains the original PS20 fields plus the associated transaction fields appended to the end, such as card token information, card issue date and card expiration date. The end of the PS21 also contains any error messages created by bad input in the PS20.
- Once virtual card transactions are authorized and settled, an AC reconciliation file will be available on the same FTP server. These files are available on a daily basis if you elected to receive them.

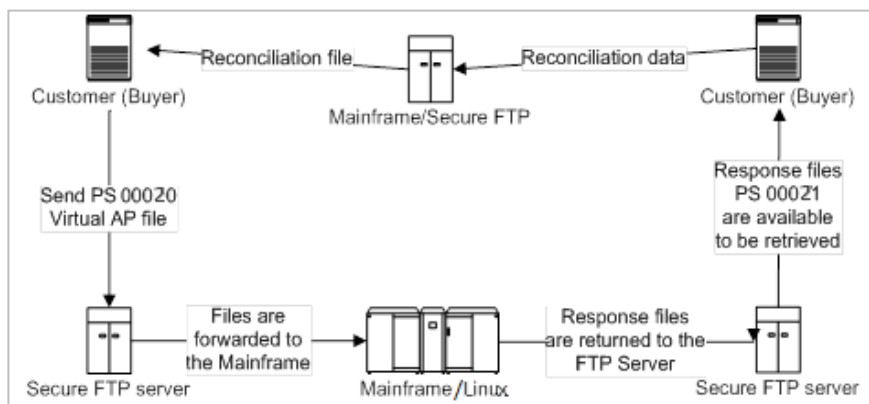
Process Flow Model

The diagram below details the process for submitting virtual card batch file payments.





Network Diagram



PS00020 and PS00021 File Layout

The PS00020 (PS20) allows Comdata to generate and send a virtual card to your vendors. The PS00021 (PS21) response file contains all of the original data from the PS20, as well as the associated transaction fields at the end, such as the card token, card issue date and card expiration date. Remember, these files are only for customers that have chosen a customized integration. To see a sample layout of the PS20 and PS21, contact your Comdata TRR.

When looking at the file layout, be aware of the following:

- The FMT column displays whether a value entered can include characters and numbers (C) or only numbers (N).
- **P** (Preferred) in the **Required** column refers to fields needed to auto-enroll vendors through payment submission. These values will be used to auto-enroll vendors, even if they do not exist in Comdata's vendor database. If you do not want to use auto-enroll, these fields can be left blank. The values entered in these fields should be accurate and complete.

Note: The PS21 is optional and you can elect to not receive it on the AP Buyer Setup page.

Reconciliation (AC28010)

The AC28010 (AC28) file is used as reconciliation for all processed payments. If you elect to receive an AC28, it will be available on a daily basis on the FTP server used to submit PS20s. To see a sample layout, contact your Comdata TRR.

PS21 Error Codes

The table below lists common error codes returned on a PS00021.

Error Code	Description
00075	No credit/cut off – Driver Call Company
00498	Customer number is required
00582	Codeword cannot be blank
00671	Account number is required
01067	Security code is invalid
01092	Supplier code cannot be blank
01099	Invoice number cannot be blank
01100	Invalid invoice date format
01101	Invalid due date format
01103	Supplier email address 1 has invalid format
01104	Supplier email address 2 has invalid format
01106	Invalid supplier mail address
01108	No email address found doe email enrolled vendor
01112	File name contains invalid customer ID
01113	File name contains invalid account code
01116	Vendor declined to participate. Payment cannot be processed.
01117	Invalid vendor information provided
01140	Total invoice amount for this supplier is not greater than 0
01154	Invalid vendor enrollment status
01155	No vendor banking information
01156	Incomplete vendor banking information
01163	No customer vendor information
01121	Record is set to be grouped by invoice number but no invoice number is present
01180	Subscriber name is required
01162	Duplicate payment request record
01181	Subscriber account number at the biller is required
01186	Payment was not processed successfully, please resubmit file
01188	Gross amount is invalid
01189	Net amount is invalid
01190	Discount amount is invalid
01191	Invalid invoice number
01192	Invalid virtual card invoice number
01114	Invoice limit exceeded
99999	System error - Contact Comdata
Default	Payment request cannot be processed. Contact Comdata.

Programming-FTP Notes

Notes

- All character fields are left justified.
- All numeric fields are zero filled if they are not used, the decimal is implied.
- Carriage return/line feed is required at the end of each record.
- All character values are in upper case.
- All fields are tab delimited (including the Header and Trailer fields).
- If field value exceeds the maximum length, value will be truncated for processing.
- Double quotes cannot be used in any field value.

Summary

- Only one Account Code and Comdata Virtual MasterCard enabled Customer ID per file.
- Each record can fail on its own, partial updates are possible.
- Any records with errors will be reported in the response file. Error codes appear at the bottom of the file/record layout.
- Date fields must be filled in, though the values can be whatever the customer wants to use, as Comdata's system will pass through the information in the response records.
- Fields with a 'P' in the required column on the PS20 are necessary for auto-enrolling vendors.

File Naming and End of File Marker

- To process: File Naming Convention for FTP:
AccountCode.CustomerID.PS00020.MMDDYYYY.HHMMNNNNNN
- Response File: Comdata will rename the file as:
AccountCode.AccountCode.PS00021.MMDDYYYY.HHMMNNNNNN

FTP Notes

- Processing on the Host occurs from 1:00 a.m. to 11:00 p.m., seven days a week.
- The customer must pull the response file from their encrypted FTP folder which will be assigned by Comdata during implementation.
- Once the customer retrieves the response file, it will be purged at midnight Central Standard Time.
- If the customer does not retrieve the response file, it will be purged after 30 calendar days.

FTP Protocol

This process will require an FTP client with the ability to handle Secure Socket Layer (SSL), Secure Shell (SSH) or Pretty Good Protection (PGP) encryption. The customer decides what protocol they want to use and Comdata will provide the needed sign-on and encryption key information during implementation. The reason for security is the response file will contain active Virtual MasterCard numbers and card security codes.

Error Handling in Imports

Error handling requires the reading of the error code beginning in position 650. For successful payments, this will be "00000". Any other code in this position will be considered an error. The next populated field is the Error Code field which appears in its correct position along with the Error Response Description to complete the file. The possible error codes from the table at the bottom of the file/record layouts will begin with position 650. The Card Issue Date and Card Expiration Date are irrelevant in an error situation as no card was issued and can be ignored. This is only useful in importing error message codes.

AP Response File Batch Number

When the AP Response File is created, a Batch Number and Batch Date are generated. The file Batch Number consists of the Buyer's Comdata Account Number followed by a dash and a sequential number, starting with 1 and incremented by 1 for each new AP Input File received from the Buyer. VC115-0000012 is an example of a Batch Number for a response file where VC115 is the Account Number and 12 represents this file as being the 12th file submitted by this Buyer.

PayForYou

The following fields are required to process a PayForYou (PFY) payment:

Note: Supplier may be referred to as vendor in other instances (Supplier = Vendor).

- Supplier Code
- Supplier Name
- Subscriber Name (if applicable)
- Subscriber Account Number (if applicable)
- Invoice Number
- Invoice Date
- Due Date
- Gross Amount
- Net Amount
- Discount Amount
- Location Code
- Vendor Number

The following additional data elements are critical and often required in facilitating PFY payments. Absence of these elements can lead to payment delay or nonpayment.

Field	Description
Supplier Address	Vendor's full mailing address.
Supplier City, State & Zip	Vendor's city, state, and zip code.

Field	Description
Supplier Phone Number	Vendor's full phone number.
Supplier Tax ID Number	Vendor's full tax ID number.
Vendor Account Number	Customer's account number on file at the vendor.
Customer Billing Address 1&2	Customer's billing address on file at the vendor.
Customer Billing City, State, & Zip	Customer's billing city, state, and zip code on file at the vendor.
Customer 'Service Location' Address 1&2	Location receiving services if different than customer or billing address.
Customer 'Service Location' City, State, & Zip	City, state and zip code location receiving services if different than customer or billing city, state, and zip code.
Customer PIN	Customer PIN on file at the vendor (required for authentication).
Customer Last 4 of Tax ID	Customer Tax ID on file at the vendor (required for authentication).
Invoice Comments	Can be utilized for discretionary information.
Payment Number	Date the payment file is sent to the vendor.

Auto-Enrollment

The fields below are required to utilize the PS20's auto-enrollment function. Each field is indicated as P (preferred) in the PS20 layout. If you use these fields, the values must be entered accurately.

Note: Auto-enrollment does not apply to ComdataDirect and PayForYou payments.

- Supplier Address Line 1
- Supplier Zip Code
- Supplier State
- Supplier City
- Supplier Phone Number

Interaction with Comdata's Vendor Database

Five fields on the PS20 are used to identify a vendor in Comdata's vendor database:

- Name
- Phone Number
- Address
- Tax ID
- Email Address

If the vendor is found, then the information on the PS20 is used along with the vendor's information in the database to process the payment. If the vendor is not found, then the auto-enrollment fields (Supplier City, State, or Zip, Supplier Email Address 1, Supplier Name) can be used to add them. The vendor's email address is also necessary for sending Remittance Advices. If an email address is not present on the PS20, then the database system will attempt to locate the vendor's record and use the email address tied to that record. The vendor database can also determine the vendor's payment method (PayForYou, ComdataDirect) and the method for sending Remittance Advices (postal or email). For example, if it is a PayForYou vendor, special instructions will be placed on the Remittance Advice explaining to Comdata's PayForYou team on how to pay the vendor (telephone or web portal).

CTX 820

Vendors can find a link to a CTX 820 (Corporate Trade Exchange) file at the bottom of Remittance Advice emails. The CTX 820 is an industry standard flat file layout that contains all of the remittance data from an invoice. The CTX 820 file allows vendors to import the data back to their financial system, eliminating the need for manual entry. A maximum of 9,999 records is allowed.

Note: This file layout applies only to vendors whom receive a remittance advice e-mail with a CTX file attached.

General Notes

- All character fields are left justified.
- All numeric fields are zero filled anytime they are used; numeric fields are decimal implied.
- A carriage return/line feed is used at the end of each record.
- Any values longer than the maximum row length will be truncated to fit.

Layout Summary

Record Types	Comment
DHDR	Header Record
A	Payment Record
RM	Remittance Record
DEOR	Trailer Record

File Naming Convention

The name used for each CTX 820 file: **Remit.Records.CTX820.TXT**

Delivery Method

This file will be delivered as an attachment to the Remittance Advice email.

Header

The header record (DHDR) summarizes the payee (vendor) information.

Header – CTX 820 Remittance Record File

Field No	Length	Type	Field Position	Description	Notes
1	4	A/N*	1-4	Record ID	'DHDR'
2	36	A/N	5-40	Blank	
3	20	A/N	41-60	Vendor Name	
4	12	A/N	61-72	Vendor Telephone Number	
5	17	A/N	73-89	Blank	
6	8	A/N	90-97	Remittance Create Date	YYYYMMDD
7	63	A/N	98-160	Blank	
*A/N = ALPHANUMERIC					

Payment

The Payment record (A) summarizes the remittance record, provides payee (vendor) name, card number, and total amount.

Payment - CTX 820 Remittance Record File

Field No	Length	Type	Field Position	Description	Notes
1	1	A/N*	1-1	Record ID	'A'
2	9	A/N	2-10	Blank	
3	10	N*	11-20	Must match NET_AMT from all Remittance Records	No decimal
4	1	A/N	21-21	Line Code	'V'
5	8	A/N	22-29	Location Code (Optional)	
6	23	A/N	30-52	Payee Name	
7	1	A/N	53-53	Account Type	Blank
8	8	A/N	54-61	Blank	
9	17	A/N	62-78	Card Number or Account Number	
10	82	A/N	79-160	Invoice Comments	
*A/N = ALPHANUMERIC *N = NUMERIC					

Remittance

The Remittance record (RM) summarizes the invoice detail.

Remittance - CTX 820 Remittance Record File

Field No	Length	Type	Field Position	Description	Notes
1	3	A/N*	1-3	Record ID	'RM'
2	2	A/N	4-5	Document Reference Type	'IV'
3	30	N*	6-35	INVOICE_NBR	
4	10	N	36-45	NET_AMT	No Decimal
5	10	N	46-55	GROSS_AMT (optional)	No Decimal
6	10	N	56-65	DISC_AMT (optional)	No Decimal
7	95	A/N	66-160	Blank	

*A/N = ALPHANUMERIC *N = NUMERIC

Trailer

The Trailer record (DEOR) summarizes the total records in the Remittance Record file.

Trailer - CTX 820 Remittance Record File

Field No	Length	Type	Field Position	Description	Notes
1	4	A/N*	1-4	Record ID	'DEOR'
2	6	A/N	5-10	Blank	
3	10	N*	11-20	Total number of 'A' Payment Records	No Decimal
4	10	A/N	21-30	Blank	
5	12	N	31-42	Total Dollar Amount in field 3 of 'A' Payment Records	No Decimal
6	118	A/N	43-160	Blank	

*A/N = ALPHANUMERIC *N = NUMERIC

Requesting a Blocked Summary File (PS00022)

The PS00022 (PS22) is a report on blocked virtual cards with outstanding balances (i.e., virtual cards that vendors have not processed). This is accomplished by two block statuses that are applied to virtual cards (X and B) and a specified number of days after card issuance that the block will automatically be applied.

To request a PS22, you must select the following options on the AP Buyer Setup page:

Receive Block Card Summary Report (PS22): ☒ Yes ☐ No

Card Auto Block Days Count:

[Caution: PS22 X Blocks are permanent and cannot be reversed once applied](#)

- **Receive Block Card Summary Report (PS22).** Select **Yes** to begin receiving the report.
- **Card Auto Block Days Count.** Select the number of days the card can be unused before an auto-block occurs (maximum of 120)

Note: The **Card Auto Block Days Count** field will not function unless **Yes** is selected for **Receive Block Card Summary Report (PS22)**. However, you can ignore the PS22 and only use the auto-block function as needed.

The process is simple. You determine the number of days a virtual card can go unused before an automatic block is applied. If the number of days passes, then the virtual card will be blocked and authorizations will be prevented.

Each night, our systems will perform a batch process to determine the type of block to apply to a card; **B** (block) or **X** (permanent block and cannot be changed).

An **X** block is applied only if the specified number of days passes and no pending authorizations are left on the virtual card. In this situation, the virtual card can no longer be used and another payment must be submitted.

A **B** block is applied if a pending authorization remains on the card after the specified number of days passes. In this situation, it is assumed a clearing record is forthcoming. If the full transaction posts, the system will convert the status to **A** (active). If a partial transaction posts or authorization drops without being matched to a clearing record, the system will apply an **X** block.

Blocked Summary File (PS00022) File Layout

The fields in the PS00022 layout are similar to the PS00020 and PS00021, except for the last five fields in the detail record. To see a sample file layout, contact your Comdata TRR.

Remittance Advice Samples

This section includes examples of all possible remittance advices vendors can receive.

Standard Remittance

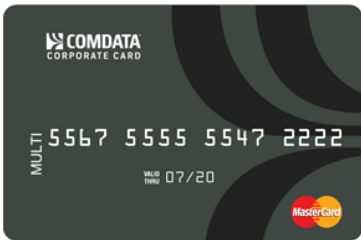
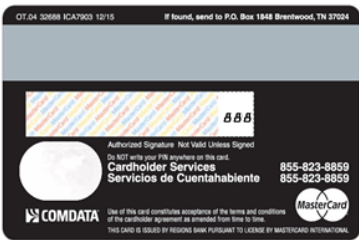
This is a standard remittance that most vendors will receive when a virtual card is generated.

Electronic Payment Advisory from COMDATA TEST - ACTION REQUIRED

From: COMDATA TEST
JACK SHARP
5301 MARYLAND WAY COMDATA
BRENTWOOD, TN 37027
(615) 370-7000
Fax: (111) 222-3333
JSHARP@COMDATA.COM

To: SUPPLIER:

The invoice(s) listed below have been authorized by COMDATA TEST on 06/29/2020 to be charged to the following MasterCard number for the Total Net Amount Paid of \$1.00.

Invoice Date:	Invoice Number:	Gross Amount Paid:	Discount Amount:	Net Amount Paid:
03/20	912CmN2nbbb	\$1.00	\$1.00	\$1.00
Comments:				
Total Net Amount Paid:				\$1.00

Please contact the Accounts Payable Department of COMDATA TEST at JSHARP@COMDATA.COM or (615) 370-7000 if you have any questions regarding this payment.

PROCESSING QUESTIONS: For more information about processing virtual card payments, [click here](#).

EASY RECONCILIATION: A CTX 820 file version of the payment detail above is attached for your convenience. If your AR system is capable of receiving CTX 820 files, simply import the attached data instead of manually entering remittance details. [Click here](#) for more information.

LOWER YOUR FEES: [Click here](#) for a free consultation on how you might be able to reduce the acquiring fees you pay to receive card payments.

EARN MONEY BACK ON AP SPENDING: Want to start a virtual card program so your company can begin earning money back on accounts payables? [Contact us](#).

ComdataDirect Remittance


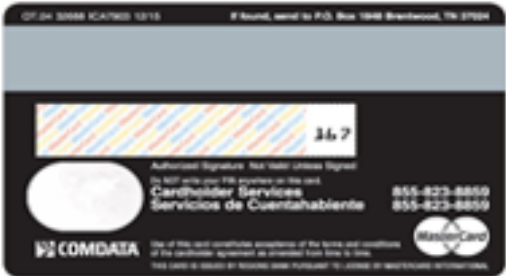
If you submit payments with ComdataDirect, the remittance advice will display slightly different. These remittance advices can include subscriber data if entered during issuance.

Electronic Payment Advisory from EPAYABLES ONLY !!! - ACTION REQUIRED

From: EPAYABLES ONLY !!!
THOMAS FIN
6968 LEATON CT
FRANKLIN, TN 37000
(615) 370-0000
Fax: (615) 370-0000
TFIN@COMDATA.COM

To: SUPPLIER: SAFER
SUPPLIER FAX #: (615) 370-0000
Payment #: PaymentNum
Vendor Number: WERWDEEGDE

The invoice(s) listed below have been authorized by EPAYX EPAYABLES ONLY !!! on 10/23/2019 to be charged to the following MasterCard number for the Total Net Amount Paid of \$10.00.

Invoice Date:	Invoice Number:	Gross Amount Paid:	Discount Amount:	Net Amount Paid:
10/19	VEdnolnv	\$20.00	\$10.00	\$10.00
Comments: awerewsdic				
Total Net Amount Paid:				\$10.00

Additional comments:

REMIT COMMENT 1 REMIT COMMENT 2 RC 3 RC 4

Please contact the Accounts Payable Department of EPAYX EPAYABLES ONLY !!! at TFIN@COMDATA.COM or (615) 370-0029 if you have any questions regarding this payment.

Custom Remittance

In addition, you can opt in to customize your remittance advice to your needs. This option allows you to send remittances with your company logo and branding and even custom card art, which can help vendors identify your remittance from other possible junk email. See an example below.



**Your Company
Logo Here**

Powered by:  **COMDATA**
Payment Innovation

12/04/2020

SAMPLE REMITTANCE: This card cannot be processed. This is a sample of what your custom remittance will look like.

YOUR COMPANY NAME sent you a payment of \$8.00 USD

TO:
Test Company Name
123 Main Street
Brentwood, TN 37027
Ph: 555-555-5555
Vendor No: VN9876
Payment No: Pay123ABC
Custom Message #1 can go HERE

FROM:
YOUR COMPANY NAME
JANE DOE
5301 MARYLAND WAY
BRENTWOOD, TN 37027
Ph: (615) 370-7000
YOUREMAIL@COMDATA.COM

This single-use card number can only be used once and must be authorized for exactly \$8.00

Custom Message #2 can go HERE

Custom Message #3 can go HERE

Custom Message #4 can go HERE

Note: If you require a zip code to process this MasterCard, please use zip code 37027.



1234 5678 9012 3456

01/21

YOUR COMPANY NAME



If found, send to P.O. Box 1848 Brentwood, TN 37024



Authorized Signature Not Valid Unless Signed



123X96Z2B8

Special Instructions go here

Invoice Date	Invoice Number	Gross Amount	Discount Amount	Net Amount
12/04/2020	Inv1234	\$10.00	\$2.00	\$8.00

Comments : Here is the Comments Field

Total Net Amount Paid: \$8.00

PayForYou Remittance

If you submit virtual cards using Comdata's PayForYou program, your vendors will receive the below remittance.

From: advisory, payment [<mailto:payment.advisory@comdata.com>]
Sent: Friday, June 06, 2014 3:13 PM
To: Carr, Jeff
Cc: Carr, Jeff; Bard, Seth
Subject: ePayment for 8888888888 from Vendor Testing - Ref (115)

Electronic Payment Advisory from VENDOR TESTING - ACTION REQUIRED

From: VENDOR TESTING
 JEFF CARR
 888 E LAKE
 HUNT, AL 88888
 (888) 888-8888
 Fax: (888) 888-8888
EMAIL@COMDATA.COM

To: SUPPLIER: 888888888
 SUPPLIER FAX #: (888) 888-8888
 Payment #: 888

The invoice(s) listed below have been authorized by VENDOR TESTING on 05/01/2013 to be charged to the following MasterCard number for the Total Net Amount Paid of \$100.10.

MASTERCARD#: XXXXXX8888888888 EXP: 07/2014 Security Code: 888
 XXXXXX represents the 6-digit MasterCard Number Prefix previously provided to you.

Invoice Date:	Invoice Number:	Gross Amount Paid:	Discount Amount:	Net Amount Paid:
04/28/2013	20	\$100.10	\$0.05	\$100.10
Comments: REGTEST16				
Total Net Amount Paid:				\$100.10

Additional comments:

THIS IS A TEST ACCOUNT FOR VP

A CTX 820 file version of the payment detail above is attached for your convenience. If your financial system is set up to receive CTX flat files, simply import the attached data instead of manually entering remittance information. Some field mapping may be required. For more details, [click here](#).


Please contact the Accounts Payable Department of VENDOR TESTING at EMAIL@COMDATA.COM or (625) 555-6565 if you have any questions regarding this payment.

Straight Through Processing (STP) Remittance

Mastercard Straight Thru Processing (MC STP) is a value-added feature to Virtual Payments. The process is similar to ComdataDirect, but Mastercard will directly send the transaction information to the vendor's acquirer. The acquirer will then generate an authorization request on behalf of the vendor automatically. With MC STP, vendors no longer need to enter each card number in their point-of-sale device to manually accept payments. However, a remit is still sent to the vendor with the information being paid, along with the last few digits of the card number (see example below). Contact your Comdata representative for more information.

Electronic Payment Advisory from AP BUYER COMPANY NAME PS20Q - NO ACTION REQUIRED

From: AP BUYER COMPANY NAME PS20Q
AP BUYER CONTACT Q
ADDRESS1, ADDRESS2 ADDRESS2
BRENTWOOD, TN 37709
(222) 222-2222
Fax: (615) 370-0000
BARAJ@COMDATA.COM



To: SUPPLIER: SUPER
SUPPLIER FAX #: (300) 000-0000
Vendor Number: SUPER

The invoice(s) listed below have been authorized by AP BUYER COMPANY NAME PS20Q on 12/14/2019 and have been charged to the following MasterCard number for the Total Net Amount Paid of \$16.00. This payment has been processed via Comdata STP.

MASTERCARD#: XXXXXXXXXXXX1116 REFERENCE#: PayNumBER_

Invoice Date:	Invoice Number:	Gross Amount Paid:	Discount Amount:	Net Amount Paid:
12/03/2019	HINVOICE_1430	\$16.00	\$0.00	\$16.00
Comments: INVOICECOMMENTS_1430				
Total Net Amount Paid:				\$16.00

Additional comments:

REGRESSION TEST GROUP 1

Please contact AP BUYER COMPANY NAME PS20Q at BARAJ@COMDATA.COM or (999) 449-9999 if you have any questions regarding this payment.

PROCESSING QUESTIONS: For more information about processing virtual card payments, [click here](#).

EASY RECONCILIATION: A CTX 820 file version of the payment detail above is attached for your convenience. If your AR system is capable of receiving CTX 820 files, simply import the attached data instead of manually entering remittance details. [Click here](#) for more information.

LOWER YOUR FEES: [Click here](#) for a free consultation on how you might be able to reduce the acquiring fees you pay to receive card payments.

EARN MONEY BACK ON AP SPENDING: Want to start a virtual card program so your company can begin earning money back on accounts payables? [Contact us](#).

Digital Wallet Frequently Asked Questions (FAQ)

1. What is Digital Wallet?

Digital Wallet offers the ability to initiate contactless, electronic transactions directly from your mobile device. By using Digital Wallet, you have the capability to integrate your card (physical, virtual, and ghost) into your device's mobile wallet, allowing for a quicker, seamless, and smooth transaction experience.

2. How do I participate in Digital Wallet?

Contact your Comdata Relationship Manager. You will need to sign an updated Agreement/Terms & Conditions before you can activate the Digital Wallet functionality. Currently, physical and virtual cards can participate in Digital Wallet. However, if using a physical or ghost Comdata Mastercard, you must be signed up for Alerts and Notifications in order to participate.

Note: At this time, only Apple Pay is supported.

3. How do I add my card to Digital Wallet?

Use your device's mobile wallet app (for example, Apple Pay) to add your card. Follow the steps on screen and accept the Terms and Conditions. You will need to enter the card number, expiration date and CVC2 number. Additional authentication by email or SMS text message may be required. Once added, you can use your Comdata card at Digital Wallet accepting merchants by tapping your phone at the Point of Sale.

4. Is there a charge to participate?

There is no charge to participate in Digital Wallet, but rebate adjustments may be necessary. Refer to your Terms & Conditions or reach out to your Comdata Relationship Manager for more information.

5. What if I want to stop using Digital Wallet?

We encourage you to use Digital Wallet, but if for any reason you want to stop, contact your Comdata Account Manager and they can disable this service for you. Please communicate these changes to your cardholder so they know to stop using Digital Wallet with their Comdata card.

6. Can I use Digital Wallet if I travel internationally?

Currently, Digital Wallet is only available for use with Comdata US Cards. If you travel out of the US, you will still be able to use your Comdata Mastercard through your Digital Wallet, subject to individual wallet restrictions.

7. My mobile device did not respond when presented at the point-of-sale for payment. What should I do?

Ensure that Near Field Communication (NFC) is enabled on your mobile device. This option can usually be found within your device's Settings feature.

8. How do I add a card to Apple Pay?

Open the **Settings** option on your Apple device. Then, select **Wallet & Apple Pay**. Tap **Add Card** and follow the onscreen steps. If asked to add a card associated to your Apple ID, other devices, or a recently removed card, select it. Then, enter the card's security code.

9. How do I remove a card from Apple Pay?

To remove a card from Digital Wallet, open your Wallet & Apple Pay app, tap the card, then scroll down and tap **Remove This Card**.

Note: Expired cards are not automatically removed from your Digital Wallet. Please remove expired cards manually.

10. My card was rejected upon attempting to add it to the Wallet. What should I do?

There are several possible reasons listed below:

- A prevalent reason for physical and ghost card declines is address verification failure. The address associated with the card must match the **Billing Address** within the Digital Wallet.
- You are not enrolled in Comdata's Alerts & Notifications program. Contact your company admin to sign up or check your status. If your company has enabled your phone number, text **IN** to **57911** to officially Enroll.

Note: Standard text rates from your carrier may apply.

- The card is being added to an unapproved Digital Wallet partner. Currently, Apple Pay is the only Wallet supported.
- The Customer ID the card is associated to is not enabled for Digital Wallet.
- The card number is not entered correctly.

11. Will I receive prompting information for fuel transactions?

No. If your card is setup to prompt for an employee # or vehicle # when you swipe or dip your card, then Digital Wallet transactions will be declined. If you require fuel transaction to prompt for a specific Customer ID, do not enable Digital Wallet for those Customer IDs.

12. Will Apple Pay work with my OnRoad transactions?

Cardholders can use Apple Pay for their personal (Mastercard) OnRoad transactions. Apple Pay cannot be used for OnRoad Corporate (Comdata Proprietary) transactions.

13. How do I dispute a transaction?

You can dispute transactions either through iConnectData or by contacting your Comdata Account Manager.

14. I disposed my phone, but forgot to delete my card from their Wallet Pay app. What should I do?

Contact your Comdata Account Manager. Also, always erase data from your phone before disposing the device.

15. I'm still seeing transactions on my cardholder's account from a merchant even though they deleted their card from Digital Wallet. What should they do?

Even though a card is deleted, merchants can still process any outstanding partial or recurring payments. However, new cardholder-initiated payments will not be allowed.

16. Who should I contact if I have more questions?

For other questions about using Digital Wallet, call the 1-800 number located on the back of your card or your Relationship Manager.

Managing Virtual Cards in iConnectData

If you've chosen iConnectData (ICD) or the Virtual Payments Manager as your issuing platform, you will have many options to set parameters for your virtual cards in ICD. Virtual cards can only be issued on a one-by-one basis in ICD, but you can schedule virtual card payments to process on specific days of the week with the Virtual Payments Manager.

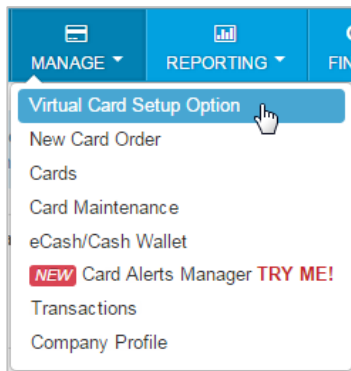
The contents of this section include:

- [Setting Up a Virtual Card](#)
- [Issuing a Virtual Card](#)
- [Issuing a Virtual Card for Travel](#)
- [Searching for a Virtual Card](#)
- [Editing a Virtual Card](#)
- [Tracking a Virtual Card with Real-Time Transaction History](#)
- [Checking a Virtual Card's CVC2 Code](#)
- [Setting Up your Company Profile](#)
- [Using the Virtual Payments Manager](#)

Setting up a Virtual Card Order

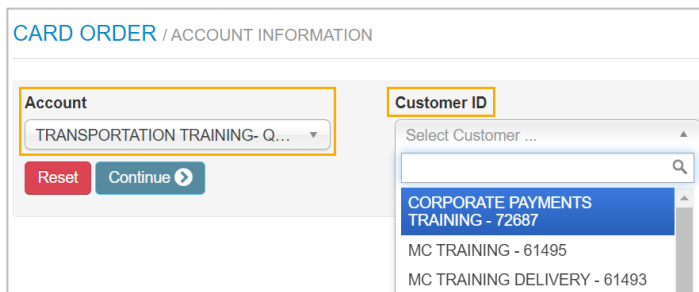
The Virtual Card Setup Option page allows you to modify the information fields needed to issue a virtual card. This enables you to customize all of the fields on the Virtual Card Order page to adhere to your company's requirements, such as limits by merchant groups and invoice details.

1. To access the Virtual Card Setup Option page from the ICD menu bar, select **Manage > Virtual Card Setup Option**.



2. Use the **Account** and **Customer ID** drop-down menus to select your account code and customer ID that will issue the virtual card.

Note: If you have a large amount of customer IDs, ICD will prompt you to type in your account code and customer ID. Typing functions as a keyword search, so you can enter as few as three characters to pull matching results.



3. The Virtual Card Setup Option page opens, displaying three sections of information fields that you can make optional or required when issuing virtual cards: **Invoice Detail Fields**, **Merchant Categories**, **Fleet/Maintenance Fields**. *See the following pages for descriptions of each section.*

Complete the fields as necessary and select **Save All Fields** at the bottom of the page.

Note: If you make changes after a virtual card has been issued, they will be applied to existing cards when they are retrieved for editing. For example, if you change the option **Invoice Due Date** to required, users will be required to add the invoice due date to any existing card opened for editing.

Invoice Detail Fields

These fields are specific to the vendor's invoice. Select a check box in the **Display** column to display the field on the Virtual Card Order page and make it optional. Select a check box in the **Required** check box to make a field mandatory. You can also edit the field name (label) in the **Change Label to** column as needed. Note that you will receive an error message if you duplicate field names.

INVOICE DETAIL FIELDS			
	Display	Required	Change Label to:
First Name			<input type="text" value="First Name"/>
Last Name			<input type="text" value="Last Name"/>
Vendor Address 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text" value="Vendor Address 1"/>
Vendor Invoice Number	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="text" value="Vendor Invoice Number"/>
Vendor Number	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="text" value="Vendor Number"/>
Vendor Address 2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text" value="Vendor Address 2"/>
Vendor Name	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="text" value="Vendor Name"/>
Vendor City	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text" value="Vendor City"/>
Virtual Card Invoice Number	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="text" value="Virtual Card Invoice Number"/>
Vendor State	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text" value="Vendor State"/>
Payment Number	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="text" value="Payment Number"/>
Vendor Zip	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text" value="Vendor Zip"/>
Invoice Due Date	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="text" value="Invoice Due Date"/>
Location Code	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="text" value="Location Code"/>
Invoice Date	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="text" value="Invoice Date"/>
Assign GL Codes	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="text" value="Assign GL Codes"/>
GL Validation		<input checked="" type="checkbox"/>	<input type="text" value="GL Validation"/>
Invoice Comments	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="text" value="Invoice Comments"/>
Payment Date	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="text" value="Payment Date"/>

- **First Name.** First name of payee. This field is required and cannot be hidden.
- **Last Name.** Last name of payee. This field is required and cannot be hidden.
- **Vendor Address 1.** The physical address of the vendor.
- **Vendor Invoice Number.** This field can be used for any discretionary data you want to make optional or required with a card.
- **Vendor Number.** The number assigned to the vendor in the accounting system for the selected customer ID. This field can also be used for any discretionary data you want to make optional or required with a card.
- **Vendor Address 2.** Additional physical address of the vendor, if applicable.
- **Vendor Name.** Used to enter the full name of the vendor being paid. Also can be used for discretionary data you want to make optional or required with a card.
- **Virtual Card Invoice Number.** Invoice number for which the virtual card is issued. Also can be used for discretionary data you want to make optional or required with a card.
- **Payment Number.** Vendor-assigned number for the invoice being paid.
- **Vendor Zip.** Vendor's zip code.

(continued on next page)

- **Invoice Due Date.** Date the payment is due to the vendor.
- **Location Code.** 5-digit alphanumeric code associated with the vendor's location
- **Invoice Date.** Similar to **Invoice Due Date**. This field can be used for any discretionary data you want to make optional or required with a card.
- **Assign GL Codes.** Includes a table for assigning up to four GL codes with each virtual card.
- **GL Validation.** This field can be used for your Accounting GL Coding information and can be passed through with your transactional information to reporting.
- **Invoice Comments.** Select this option if you want the user issuing the virtual card to add comments related to the invoice.
- **Payment Date.** Similar to **Invoice Due Date**. This field can be used for any discretionary data you want to make optional or required with a card.

Merchant Categories

This section allows you to determine which Mastercard Category Code (MCC) groups are available to the virtual card. Select a check box in the **Display** column next to an MCC (**Business Services Group**, **Financial Group**, **Fuel Group**, etc.) to display the MCC on Virtual Card Order page. When the issuer of the virtual card accesses the Virtual Card Order page, they can select or deselect your chosen MCCs depending on the needs of the order.

MERCHANT CATEGORIES	
	Display
Business Services Group	<input checked="" type="checkbox"/>
Financial Group	<input checked="" type="checkbox"/>
Fuel Group	<input checked="" type="checkbox"/>
Legal, Insurance Group	<input checked="" type="checkbox"/>
Maintenance Only Group	<input checked="" type="checkbox"/>
Medical Group	<input checked="" type="checkbox"/>
Miscellaneous Group	<input checked="" type="checkbox"/>
T & E Group, Airlines	<input checked="" type="checkbox"/>
T & E Group, Lodging	<input checked="" type="checkbox"/>
T & E Group, MiscLodging	<input checked="" type="checkbox"/>
T & E Group, Misc. Transportation	<input checked="" type="checkbox"/>
T & E Group, Rental Car	<input checked="" type="checkbox"/>
T & E Group, Restaurants	<input checked="" type="checkbox"/>

Fleet/Maintenance Fields

If you plan to issue virtual cards to pay vendors for fleet related expenses, select the appropriate fields below. Each field can be indicated as required or optional and the field name (label) can be edited in the **Change Label** to column as needed.

FLEET/MAINTENANCE FIELDS

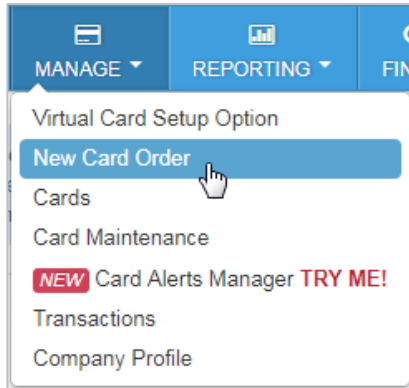
	Display	Required	Change Label to:
PO Number	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="text" value="PO Number"/>
Vehicle Number	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="text" value="Vehicle Number"/>
Repair Order Number	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="text" value="Repair Order Number"/>
Warranty Report	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="text" value="Warranty Report"/>
Warranty Period	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="text" value="Warranty Period"/>
Misc. Costs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="text" value="Misc. Costs"/>
Total Labor Costs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="text" value="Total Labor Costs"/>
Total Parts Cost	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="text" value="Total Parts Cost"/>
Total Tax Cost	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="text" value="Total Tax Cost"/>

Description	Comments
PO Number	Purchase order number for the virtual card transaction
Vehicle Number	Vehicle ID of the vehicle receiving service
Repair Order Number	Vendor-assigned number if the virtual card is being issued for repairs
Warranty Report	Used to indicate whether the product or service being purchased includes a warranty. If so, the user will need to enter the warranty type in this field.
Warranty Period	Used to enter the duration the warranty is valid.
Misc. Cost	Used to specify miscellaneous costs for the virtual card; this option is generally used along with the Total Labor Costs, Total Tax Cost, and Total Parts Cost fields.
Total Labor Costs	Used to specify labor costs for the virtual card; this option is generally used along with the Total Parts Cost, Total Tax Cost, and Misc. Costs fields.
Total Parts Cost	Used to specify total parts cost for the virtual card; this option is generally used along with the Total Labor Costs, Total Tax Cost, and Misc. Costs fields.
Total Tax Cost	Used to specify a total tax cost for the virtual card; this option is generally used along with the Total Labor Costs, Total Parts Cost, and Misc. Costs fields.
PO Number	Purchase order number for the virtual card transaction
Vehicle Number	Vehicle ID of the vehicle receiving service

Issuing a Virtual Card

Virtual cards can only be issued on a one-by-one basis through iConnectData (ICD). Note that some of the fields displayed and/or required are determined by a company administrator during setup. If you are not the company administrator and notice a field is missing, please contact your administrator.

1. To access the Card Order page from the ICD menu bar, select **Manage > New Card Order**.



2. Use the **Account** and **Customer ID** drop-down menus to select your account code and customer ID that will issue the virtual card.

Note: If you have a large amount of account codes and customer IDs, the **Account** and **Customer ID** fields will prompt you to enter your account code and customer ID rather than select them from a drop-down menu.

The screenshot shows the 'CARD ORDER / ACCOUNT INFORMATION' page. It features two main sections: 'Account' and 'Customer ID'. The 'Account' section has a dropdown menu with 'TRANSPORTATION TRAINING- Q...' selected, and buttons for 'Reset' and 'Continue'. The 'Customer ID' section has a search bar and a list of customer IDs. The list includes 'CORPORATE PAYMENTS TRAINING - 72687' (highlighted), 'MC TRAINING - 61495', 'MC TRAINING DELIVERY - 61493', 'MC TRAINING DELIVERY - 48632', 'MC TRAINING DELIVERY 2 - 48633', 'ONROAD - 61496', 'ONROAD CARD - 61494', 'ONROAD CARD - 61498', and 'ONROAD CARD - 61499'.

- The page refreshes to display fields related to your virtual card order. Complete each field to set up your virtual card. Required fields are denoted by a red asterisk.

The first set of fields apply to the basic details on the virtual card, such as the amount of the card for the invoice and the card's expiration date. See below the image for more information.

Note: The fields displayed here are dependent on the selections made during virtual card order setup. If you believe a field is missing, contact your program administrator.

The screenshot shows the 'CARD ORDER / VENDOR INFORMATION' form. At the top right, there are buttons for 'Add Invoice' (labeled A) and 'Remove Invoice' (labeled B). Below these is a search bar (labeled B) with the placeholder '*** Search Vendor ***'. The main form area contains several fields: 'Vendor Name' (labeled C), 'First Name *' (labeled D), 'Last Name *' (labeled E), 'Amount for this Card' (labeled F, value 0.00), 'Expiration Date' (labeled G), 'Number of Transactions' (labeled H), 'Amount must be exact?' (labeled I, checkbox), 'Send Email' (labeled J, checkbox), 'Send Fax' (labeled K, checkbox), 'Mobile #' (labeled L), 'Email Address' (labeled M), 'Mobile Alerts' (labeled N, checkbox), and 'Email Notification' (labeled O, checkbox). The form is designed with a clean, modern look and includes a red asterisk to denote required fields.

- Add Invoice/Remove Invoice:** If the virtual card will be used to pay for more than one invoice, click **Add Invoice**. The invoice related fields ([mentioned on page 5](#)) will duplicate for each additional invoice. The amount of the card will change according to each net amount entered on each invoice. Select **Remove Invoice** to remove an invoice you added.
- Search Vendor:** Use this search field to locate the vendor you are paying. Enter a minimum of three characters to display matching results. Once you select a vendor, the **Vendor Name** and **Remit Email** fields will auto-populate with the vendor's information.

Note: The search feature locates vendors within our vendor database. If your vendor is not within our database, you cannot select them using the search feature.

The screenshot shows the search bar with the text 'abc' entered. A dropdown list of vendor names and addresses is displayed. The vendors listed are: ABC INC | PO BOX 0000 | BOSTON , MA 00000-0000, ABC CO INC MBA 444 | | , ABC2 | 33 DOM ST | NEW YORK , NY 33333, ABC MAIN | 22 TAN ST | NEW YORK , NY 22222, ABC SUPPLY | PO BOX 888888 | DALLAS , TX 00000-0000, ABC FIRE | 00000 ROYALTON RD | N. RD , OH 33333, ABC CO | 123 MAIN ST | SAN JOSE , CA55555, and ABCD TECH | 44 MARGARET WAY | BRENTWOOD , TN 99999. The form also shows fields for 'Amount for this Card' and 'Amount must be exact?'.

- C. Vendor Name.** Enter the full name of the vendor's business. If you selected a vendor from the Search Vendor field, Vendor Name will auto-populate with that vendor's name.
- D. First and Last Name.** The first name and last name associated with the virtual card. These fields may not be editable if your administrator did not select that option during setup. When the fields are not open for editing, the virtual card is issued using the name associated with the current user login.

The first name can be up to 15 alphabetical characters; the last name can be between 3 and 20 alphabetical characters. Names cannot include spaces or special characters (/-%\$ etc.).
- E. Amount for this Card.** Displays the value from the **Net Amount** field, the total amount for the virtual card. The net amount must be greater than \$0.00.
- F. Expiration Date.** Select any date option from the **Expiration Date** calendar.
- G. Number of Transactions.** Specify at least one (1) number.
- H. Amount must be Exact.** Select the **Amount must be exact?** check box if the virtual card will be authorized for a single transaction and you know the exact amount. Deselect it if the virtual card will be authorized for more than one transaction and you do not know the exact amount, other than that it will not exceed the amount assigned.
- I. Send Email.** Selecting the **Send Email** check box populates a **Remit Email** field. Enter the vendor's email address to send them a remittance along with the virtual card and invoice information.
- J. Send Fax.** Selecting the **Send Fax** check box populates a **Fax Number** field. Enter the vendor's fax number to send them a remittance along with the virtual card and invoice information.

Send Email <input checked="" type="checkbox"/>	Send Fax <input checked="" type="checkbox"/>	Remit Email ⓘ JSMITH@COMPANY.COM	Fax Number ⓘ 8888888888
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- K.** If your selected customer ID is set up for Alerts and Notifications, these fields become functional. Alerts and Notifications, allows you to track and monitor usage of the virtual card to avoid theft and misuse.
 - **Mobile # and Mobile Alerts.** Enter your mobile phone number to enroll the virtual card in Alerts and Notifications. Once enrolled, you will receive text messages anytime suspicious activity occurs on the virtual car. Select Mobile Alerts to activate the mobile phone number.
 - **Email Address and Email Notification.** If you'd like to receive email notifications on suspicious activity in addition to text messages, enter an email in the **Email Address** field. Then, select **Email Notification**.

Mobile # <input type="text"/>	Email Address <input type="text"/>
<input type="checkbox"/> Mobile Alerts	<input type="checkbox"/> Email Notification

Note: If you're issuing a virtual card for a vehicle or driver, additional fields may display depending on selections made during the virtual card order setup.

L Vendor Number *	M Location Code *	N Vendor Name *
O Driver ID Number *	P PO Number *	Q Vehicle Number *
R Repair Order Number *	S Warranty Report *	T Warranty Period *
U Misc. Costs *	V Total Labor Costs *	Total Parts Cost *
Total Tax Cost *		

- L. Vendor Number.** The number assigned to the vendor in the accounting system for the selected customer ID. If you selected a vendor from the **Search Vendor** field, this field auto-populates with the selected vendor's name.
- M. Location Code.** 5-digit alphanumeric code associated to the vendor's physical location.
- N. Vendor Name.** Enter the full name of the vendor's business. If you selected a vendor from the Search Vendor field, Vendor Name will auto-populate with that vendor's name.
- O. Driver ID Number.** Virtual cards cannot be assigned to a driver. Use this field for any discretionary data if necessary.
- P. PO Number.** Purchase order number for the virtual card transaction.
- Q. Vehicle Number.** Vehicle ID of the vehicle receiving service.
- R. Repair Order Number.** Vendor-assigned number if the virtual card is issued for vehicle repairs.
- S. Warranty Report.** Used to indicate if the product or service charged to the virtual card includes a warranty. If so, enter the warranty type being purchased.
- T. Warranty Period.** Enter the duration the warranty is valid (for example, "2 years").
- U. Misc. Costs.** Total of any miscellaneous costs associated to the product or service transaction.
- V. Total Labor Costs, Total Parts Cost, Total Tax Costs.** The total amount quoted by the product or service provider for miscellaneous costs, labor costs, parts costs, and tax cost.

Note: If your company administrator allows you to assign GL codes to the virtual card, GL related fields will display in the middle of the page. Note that you can assign up to only four GL codes and you can change the codes on the Edit a Virtual Card page after issuing the virtual card.

GL Code1 (Default) *	Amt1 *	Percent1 % *
	0.00	0.00
GL Code2	Amt2	Percent2 %
	0.00	0.00
GL Code3	Amt3	Percent3 %
	0.00	0.00

- After completing the basic details on the virtual card, scroll down to find five user defined fields. Use these fields to add information that is relevant to your business and the virtual card order. For example, an auto insurance software company may use **Field 1** for the **Claim #**, **Field 2** for the **VIN**, and **Field 3** for the **Claim Date**. Each field is optional and accepts up to 255 alphanumeric or special characters.

These fields will display in the posted transaction data and can help you reconcile with your own data stored in these user defined fields.



USER DEFINED FIELDS

Field 1	Field 2	Field 3
<input type="text"/>	<input type="text"/>	<input type="text"/>
Field 4	Field 5	
<input type="text"/>	<input type="text"/>	

- Scroll down to find the **Effective From Date** and **Effective To Date** fields. Use these fields to set an active date range for the virtual card (for example, 4/15/2022 – 5/15/2022). The virtual card will be blocked and declined if a transaction is attempted before the **Effective From** date or after the **Effective To** date.




Note: If these fields are used, the **Effective To Date** should be the same as the date entered in the **Expiration Date** field.

EFFECTIVE PERIOD

Effective From Date (ie.MM/DD/YYYY)	Effective To Date (ie.MM/DD/YYYY)
<input type="text"/> 	<input type="text"/> 

- Scroll down to find invoice-related fields. Complete each field to set up the invoice payment details.

Note: If the virtual card will be used to pay for multiple invoices, click **Add Invoice**. This option displays another set of invoice related fields for entering the invoices details. Click **Remove Invoice** to remove a set of invoice related fields.

Vendor Invoice Number	Invoice Due Date	Invoice Date	Invoice Comments
<input type="text"/>	<input type="text"/> 	<input type="text"/> 	<input type="text"/>
Payment Date			
<input type="text"/> 			
Gross Amount *	Discount Amount	Net Amount	
<input type="text"/> 0.00	<input type="text"/> 0.00	<input type="text"/> 0.00	

Add Invoice

- Vendor Invoice Number.** The vendor invoice number can be entered if it is known at the time the card is being issued. This field can also be completed later when editing the virtual card.
- Invoice Due Date.** The date payment is due to the vendor.

- C. **Invoice Date.** The date the invoice was issued.
 - D. **Invoice Comments.** Enter any comments related to the invoice.
 - E. **Payment Date.** The date the invoice will be paid.
 - F. **Gross Amount.** Enter the amount of the virtual card before any discounts are deducted.
 - G. **Discount Amount.** If applicable, enter the amount of any discounts to be deducted.
 - H. **Net Amount.** Auto-populates with the amount of the virtual card after discounts are deducted.
7. The bottom of the page contains the Select Merchant Limits section. This section allows you to open the virtual card for any Mastercard location or lock it down to specific Mastercard Merchant Category Groups (MCCs), which denotes a type of business or service. Use the **Adjust Card Controls** slider to make your selection.

Select Merchant Limits

Adjust Card Controls

☐ NO

Card is open for all configured Merchant Category Code(MCC) Groups

If you'd like the virtual card to be processed regardless of the MCC group, leave the **Adjust Card Controls** slider as **No**.

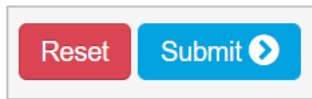
- If you'd like to limit the virtual card to specific MCC groups, such as Travel & Entertainment, Hotels/Motels, or Miscellaneous Lodging, click the **Adjust Controls Slider** to **Yes**.
- This action displays all MCC groups available to the virtual card. Select each MCC group you'd like to add or remove from the virtual card's access. For example, in the image below, **Legal, Insurance Group**, **Financial Group**, and **Fuel Group** have been removed.

Adjust Card Controls

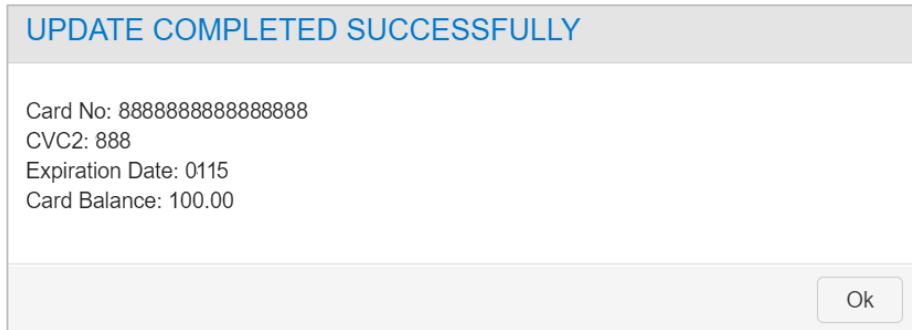
☒ YES

BUSINESS SERVICES GROUP	FINANCIAL GROUP	FUEL GROUP
LEGAL, INSURANCE GROUP	MAINTENANCE ONLY GROUP	MEDICAL GROUP
MISCELLANEOUS GROUP	T & E GROUP, AIRLINES	T & E GROUP, LODGING
T & E GROUP, MISC. TRANSPORTATION	T & E GROUP, RENTAL CAR	T & E GROUP, RESTAURANTS

8. Finally, click **Submit** at the bottom of the page.



9. Clicking **Submit** opens the Update Completed Successfully window.

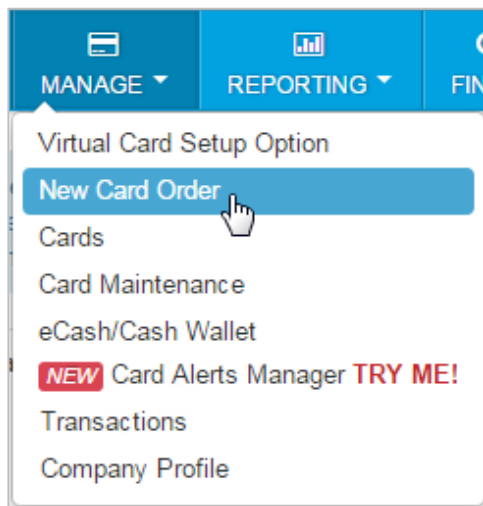


Issuing a Virtual Card for Travel (VCT)

The one-off virtual card feature in iConnectData (ICD) allows users to order virtual cards for purchases in the travel industry, such as hotel rooms, airline tickets, and car rentals. Use this feature to simplify and quicken your booking and travel process. Call a Comdata representative to request access to this feature.

Note: Virtual cards can be issued only on a one-by-one basis through ICD's Virtual Card Order.

1. On the ICD menu bar, select **Manage > New Card Order**.



2. Use the **Account** and **Customer ID** drop-down menus to select your account code and customer ID that will issue the virtual card.

Note: If you have a large amount of account codes and customer IDs, the **Account** and **Customer ID** fields will prompt you to enter your account code and customer ID rather than select them from a drop-down menu.

The screenshot shows the 'CARD ORDER / ACCOUNT INFORMATION' form. It has two main sections: 'Account' and 'Customer ID'. The 'Account' section has a drop-down menu with 'TRANSPORTATION TRAINING- Q...' selected, and buttons for 'Reset' and 'Continue'. The 'Customer ID' section has a search bar and a list of customer IDs. The list includes 'CORPORATE PAYMENTS TRAINING - 72687' (highlighted), 'MC TRAINING - 61495', 'MC TRAINING DELIVERY - 61493', 'MC TRAINING DELIVERY - 48632', 'MC TRAINING DELIVERY 2 - 48633', 'ONROAD - 61496', 'ONROAD CARD - 61494', 'ONROAD CARD - 61498', and 'ONROAD CARD - 61499'.

- The Virtual Card Order page opens. Complete each field. Required fields show a red asterisk.

Note: The fields displayed below are default for VCT orders. Your program administrator may change some field names depending on the order's purpose. For example, **Airline Name** might replace the **Hotel Name** field for an airline ticket purchase.

The screenshot shows the 'CARD ORDER / VENDOR INFORMATION' form. Callout letters A through J point to specific fields: A points to the 'Search Vendor' field; B points to the 'Hotel Name' field; C points to the 'Traveler First Name' field; D points to the 'Amount for this Card' field; E points to the 'Expiration Date' field; F points to the 'Number of Transactions' field; G points to the 'Amount must be exact?' checkbox; H points to the 'Send Email' checkbox; I points to the 'Send Fax' checkbox; J points to the 'Email Address' field. The 'Traveler Last Name' field contains the text 'VirtualCard'. The 'Amount for this Card' field contains the value '0.00'. The 'Expiration Date' field has a calendar icon. The 'Number of Transactions' field is empty. The 'Send Email' and 'Send Fax' checkboxes are unchecked. The 'Mobile Alerts' and 'Email Notification' checkboxes are also unchecked.

- Search Vendor:** Use this search field to locate the travel vendor you are paying. Enter a minimum of three characters to display matching results. Once you select a vendor, the **Hotel Name** and **Remit Email** fields will auto-populate with the vendor's information.

Note: The search feature locates vendors within our vendor database. If your vendor is not within our database, you cannot select them using the search feature.

The screenshot shows the search dropdown menu. The search field contains the text 'abc'. The dropdown menu lists the following vendors: ABC INC | PO BOX 0000 | BOSTON , MA 00000-0000; ABC CO INC MBA 444 | | ,; ABC2 | 33 DOM ST | NEW YORK , NY 33333; ABC MAIN | 22 TAN ST | NEW YORK , NY 22222; ABC SUPPLY | PO BOX 888888 | DALLAS , TX 00000-0000; ABC FIRE | 00000 ROYALTON RD | N. RD , OH 33333; ABC CO | 123 MAIN ST | SAN JOSE , CA 55555; ABCD TECH | 44 MARGARET WAY | BRENTWOOD , TN 99999. The 'Amount for this Card' field contains the value '0.00'. The 'Amount must be exact?' checkbox is unchecked.

- Hotel Name.** Enter the full name of the hotel the traveler is staying in. This field label may change depending on the purpose of the virtual card purchase. For example, it may read "Airline Name" for airline ticket purchases.

- C. Traveler First Name and Traveler Last Name.** The first name and last name associated with the virtual card. These fields may not be editable if your administrator did not select that option during setup. When the fields are not open for editing, the virtual card is issued using the name associated with the current user login. The first name can be up to 15 alphabetical characters; the last name can be between 3 and 20 alphabetical characters. Names cannot include spaces or special characters (/-%\$ etc.).
- D. Amount for this Card.** Displays the value from the **Net Amount** field, the total amount for the virtual card. The net amount must be greater than \$0.00.
- E. Expiration Date.** Select any date option from the **Expiration Date** calendar.
- F. Number of Transactions.** Specify at least one (1) number.
- G. Amount must be Exact.** Select the **Amount must be exact?** check box if the virtual card will be authorized for a single transaction and you know the exact amount. Deselect it if the virtual card will be authorized for more than one transaction and you do not know the exact amount, other than that it will not exceed the amount assigned.
- H. Send Email.** Selecting the **Send Email** check box populates a **Remit Email** field. Enter the vendor's email address to send them a remittance along with the virtual card and invoice information.
- I. Send Fax.** Selecting the **Send Fax** check box populates a **Fax Number** field. Enter the vendor's fax number to send them a remittance along with the virtual card and invoice information. ***Fax is required for hotel lodging transactions.***

Send Email <input checked="" type="checkbox"/>	Send Fax <input checked="" type="checkbox"/>	Remit Email JSMITH@COMPANY.COM	Fax Number 8888888888
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- J.** If your selected customer ID is set up for Alerts and Notifications, these fields become functional. Alerts and Notifications, allows you to track and monitor usage of the virtual card to avoid theft and misuse.
 - **Mobile # and Mobile Alerts.** Enter your mobile phone number to enroll the virtual card in Alerts and Notifications. Once enrolled, you will receive text messages anytime suspicious activity occurs on the virtual car. Select Mobile Alerts to activate the mobile phone number.
 - **Email Address and Email Notification.** If you'd like to receive email notifications on suspicious activity in addition to text messages, enter an email in the **Email Address** field. Then, select **Email Notification**.

Mobile # <input type="text"/>	Email Address <input type="text"/>
<input type="checkbox"/> Mobile Alerts	<input type="checkbox"/> Email Notification

Note: If your company administrator allows you to assign GL codes to the virtual card, GL related fields will display in the middle of the page. Note that you can assign up to only four GL codes and you can change the codes on the Edit a Virtual Card page after issuing the virtual card.

GL Code1 (Default) *	Amt1 *	Percent1 % *
<input type="text"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
GL Code2	Amt2	Percent2 %
<input type="text"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
GL Code3	Amt3	Percent3 %
<input type="text"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>

- After completing the basic details on the virtual card, scroll down to find five user defined fields. Use these fields to add information that is relevant to your business and the virtual card order. For example, an auto insurance software company may use **Field 1** for the **Claim #**, **Field 2** for the **VIN**, and **Field 3** for the **Claim Date**. Each field is optional and accepts up to 255 alphanumeric or special characters.

These fields will display in the posted transaction data and can help you reconcile with your own data stored in these user defined fields.



USER DEFINED FIELDS

Field 1	Field 2	Field 3
<input type="text"/>	<input type="text"/>	<input type="text"/>
Field 4	Field 5	
<input type="text"/>	<input type="text"/>	

- Scroll down to find the **Effective From Date** and **Effective To Date** fields. Use these fields to set an active date range for the virtual card (for example, 4/15/2022 – 5/15/2022). The virtual card will be blocked and declined if a transaction is attempted before the **Effective From** date or after the **Effective To** date.

Note: If these fields are used, the **Effective To Date** should be the same as the date entered in the **Expiration Date** field.

EFFECTIVE PERIOD

Effective From Date (ie.MM/DD/YYYY)	Effective To Date (ie.MM/DD/YYYY)
<input type="text"/> 	<input type="text"/> 

6. Scroll down and complete the remaining fields. See fields descriptions below this image.

Confirmation Number * <input type="text"/>	Check In* <input type="text"/>	Comments * <input type="text"/>	Check Out* <input type="text"/>
Gross Amount * <input type="text" value="0.00"/>	Discount Amount <input type="text" value="0.00"/>	Net Amount <input type="text"/>	

- **Confirmation Number.** Enter the full confirmation number from the travel booking. For example, if this virtual card is for a hotel room purchase, enter the confirmation number from booking the hotel room.
- **Check In.** The date the traveler will check in to their lodging. Field label may change depending on purpose of the order (for example, **Boarding Date** for airline ticket purchases).
- **Comments.** Enter any comments the receiving merchant needs to see. For example, “A room with a view of the harbor”.
- **Check Out.** The date the traveler will check out of their lodging. Field label may change depending on the purpose of the order (for example, **Arrival Date** for airline ticket purchases).
- **Gross, Discount, Net Amount.** Gross amount refers to the total amount on the card before any discounts are applied. Discount amount refers to any negotiated discounts with the receiving merchant. Net amount refers to the total amount on the card after any negotiated discounts.

7. The bottom of the page contains the Select Merchant Limits section. This section allows you to open the virtual card for any Mastercard location or lock it down to specific Mastercard Merchant Category Groups (MCCs), which denotes a type of business or service. Use the **Adjust Card Controls** slider to make your selection.

Select Merchant Limits

Adjust Card Controls

☐
NO

Card is open for all configured Merchant Category Code(MCC) Groups

If you’d like the virtual card to be processed regardless of the MCC group, leave the **Adjust Card Controls** slider as **No**.

- If you’d like the limit the virtual card to specific MCC groups, such as Travel & Entertainment, Hotels/Motels, or Miscellaneous Lodging, click the **Adjust Controls Slider** to **Yes**.
- This action displays all MCC groups available to the virtual card. Select each MCC group you’d like to add or remove from the virtual card’s access. For example, in the image below, **Legal, Insurance Group, Financial Group**, and **Fuel Group** have been removed.

(continued on next page)

Adjust Card Controls

YES

BUSINESS SERVICES GROUP	FINANCIAL GROUP	FUEL GROUP
LEGAL, INSURANCE GROUP	MAINTENANCE ONLY GROUP	MEDICAL GROUP
MISCELLANEOUS GROUP	T & E GROUP, AIRLINES	T & E GROUP, LODGING
T & E GROUP, MISC. TRANSPORTATION	T & E GROUP, RENTAL CAR	T & E GROUP, RESTAURANTS

8. Finally, click **Submit** at the bottom of the page.

Reset

Submit

9. Clicking **Submit** opens the Update Completed Successfully window.

UPDATE COMPLETED SUCCESSFULLY

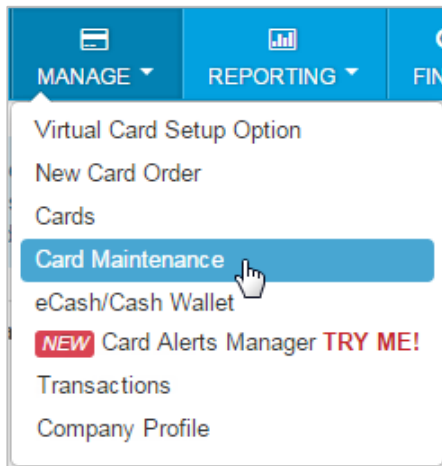
Card No: 8888888888888888
CVC2: 888
Expiration Date: 0115
Card Balance: 100.00

Ok

Resend Fax or Email Remittances

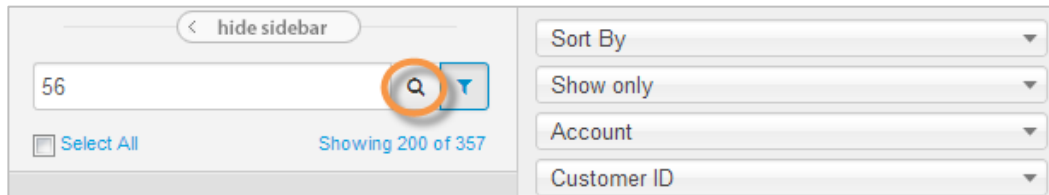
If you need to change or resend a fax or email, you can do so from ICD's New Card Maintenance. This feature is useful when faxes and/or emails become lost.

1. Log in to ICD and select **Manage > Card Maintenance**.

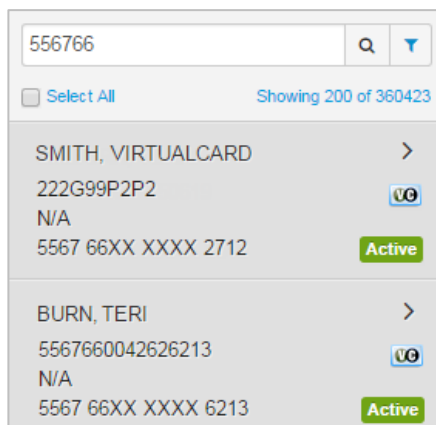


2. Use the search field to locate a virtual card set up for VCT. You can search by any of the virtual card's attributes (card number, customer ID, account code, etc.).

Note: Searching by the cardholder name can also result in a list of cards associated with their name.



3. Click on the card in the search results to open its details.



- The virtual card's details open. Click **Resend Remittance** to resend an email or **Resend Fax** to resend a fax remittance. The merchant that received the virtual card will receive the resent remittance advice.

Note: If available, click **Edit** to change either the email address or fax number. If you change one of these values, you must resend the remittance advice.

BASIC INFORMATION Edit

CARD NUMBER

556766XXXXX8888

CUSTOMER ID

88888

NAME

VIRTUAL CARD

STATUS

Active

Move Card

ACCOUNT ID

VC115

CUSTOMER ID DESCRIPTION

VIRTUAL CARD

LAST ACTIVITY DATE/TIME

Not Available

EXPIRATION DATE

09/2017

NUMBER OF TRANSACTIONS

5

NUMBER OF TRANSACTIONS USED

0

NUMBER OF TRANSACTIONS AUTHORISED

0

CVC2

333

VENDOR INVOICE NUMBER

VENDORINVNMBR_1

PO NUMBER

TESTNMBR1

CHECK IN

2017-03-23

View Invoice

VENDOR NUMBER

B000000000

MISC. COSTS

0.00

CHECK OUT

2017-03-28

REMITTANCE EMAIL

JMIAH@VALUE.COM

Resend Remittance

FAX NUMBER

615554444

Resend Fax

You can also click **View Invoice** to review details on the invoice(s) related to the virtual card.

PAYMENT DETAILS					
Invoice Date (MM/DD/YYYY)	Invoice Number	Gross Amount	Discount Amount	Net Amount Paid	Comments
2017-03-22	NU_5571	210.0	10.0	200.0	INV_CMT_12
Total Amount Paid				200.0	

Ok

Example Email Remittance Advice

CREDIT CARD AUTHORIZATION FORM

AP BUYER COMPANY NAME PS20Q
123 AP BUYER ADDR Q SUITE PS20Q
APBUYERCITY, TN 37999
(615) 370-7000
QACOMDATAAPBUYER1@COMDATA.COM

Hotel Information


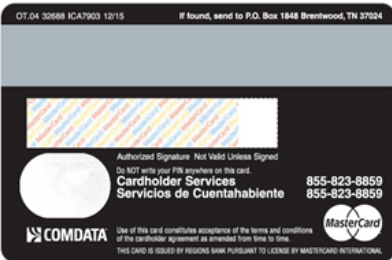
Hotel Info: Fairfield Inn New Bedford MA **Confirmation #:** 997766

P: **Check-Out:** 08/30/2016
F:

Guest Name(s):

Check-In: 08/25/2016

Comments: A room with the view of the harbor

You are required to debit the card above according to the following restrictions, including all applicable taxes;

Room Cost: 1200.00

Payment Restrictions:


REGRESSION TEST GROUP 1

Example Fax Remittance Advice (required for hotel transactions)

Page 1

Fax

To:		From: advisory, payment
Fax:	6153707211	Fax:
Company:		Voice:
Date:	August 07, 2016	
Subject:	Virtual Card Travel Booking from Ap Buyer Company Name Ps20q	
Comments:		




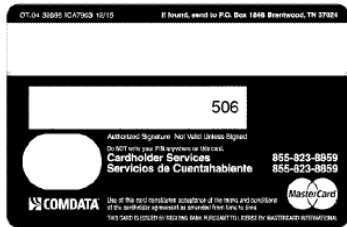
Payment Innovation

CREDIT CARD AUTHORIZATION FORM

AP BUYER COMPANY NAME PS20Q
 123 AP BUYER ADDR Q SUITE PS20Q
 APBUYERCITY, TN 37999
 (615) 370-7000
 QACOMDATAAPBUYER1@COMDATA.COM

Hotel Information

Hotel Info:	Fairfield Inn New Bedford	Confirmation #:	856777
Ph:		Check-Out:	08/23/2016
Fax: (615) 370-7211		Travel Agency	
Guest Name(s):	JIMI HENDRIX	Booking Agent:	
Check-In:	08/19/2016	Comments:	Get a room with the view of the harbor

You are required to debit the card above according to the following restrictions, including all applicable taxes;

Room Cost: 1200.00

Payment Restrictions:

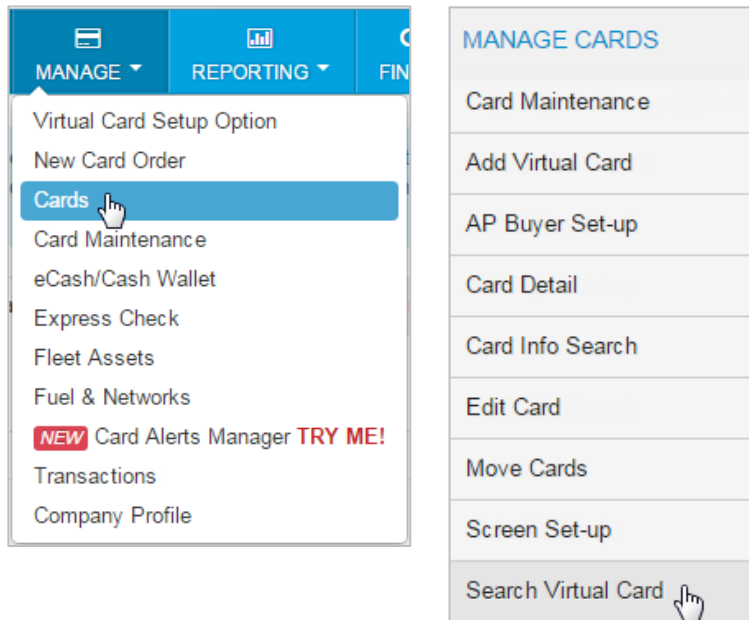
REGRESSION TEST GROUP 1

Searching for a Virtual Card

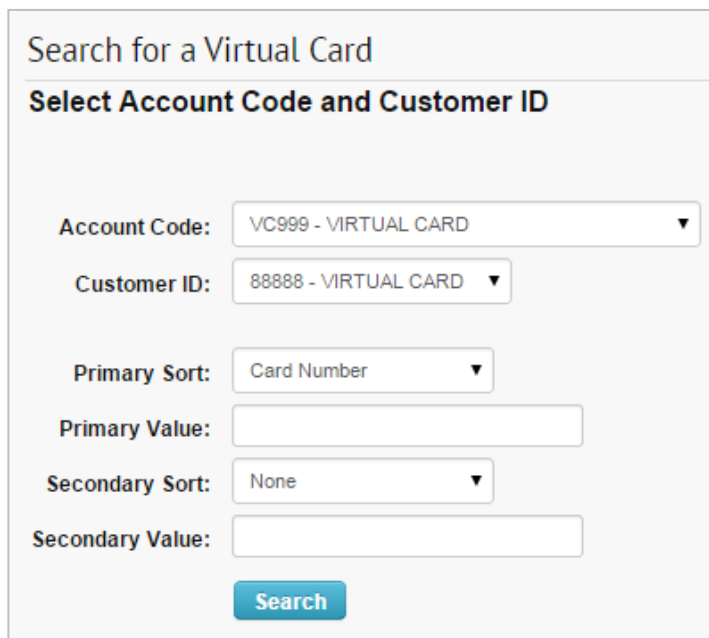
If you want to apply edits to an issued virtual card, you must search for it in ICD.

Note: You must know the account code and customer ID used specifically for virtual cards in order to initiate a search.

- On the ICD home page, select **Manage > Cards > Search Virtual Card**.



Select an account code and customer ID specifically for virtual cards. Then, select **Search**.

The image shows a screenshot of the 'Search for a Virtual Card' form. The form has a title 'Search for a Virtual Card' and a subtitle 'Select Account Code and Customer ID'. It contains several input fields: 'Account Code' with a dropdown menu showing 'VC999 - VIRTUAL CARD', 'Customer ID' with a dropdown menu showing '88888 - VIRTUAL CARD', 'Primary Sort' with a dropdown menu showing 'Card Number', 'Primary Value' with a text input field, 'Secondary Sort' with a dropdown menu showing 'None', and 'Secondary Value' with a text input field. A blue 'Search' button is located at the bottom of the form.

Note: After selecting an account code and customer ID, you can limit your search results by selecting a sort option, including: Card Number (primary sort only), Card Token (primary sort only), Cardholder Last Name, Add Date, Last Used Date, Status, and Amount.

If your search results are too large, you will receive the following error message: “Row limit exceeded. Please refine your search.” In this situation, use one of the sort options.

The Virtual Card List page opens, displaying all virtual cards matching your search criteria. To learn more about this page, see the following section, Editing a Virtual Card.

Virtual Card List								
<p>Account Code: VC000 - VIRTUAL CRD</p> <p>Customer ID: TEST0 - TEST</p> <p>Return to Query</p> <p> NEXT PREVIOUS BOTTOM OF PAGE </p>								
Account Code	Customer ID	Card Number	Card Token	Cardholder Name	Add Date	Last Used	Status	Amount
VC000	PS20Q	55555XXXXX3641	000D00K0E0	VIRTUAL CARD	2014-06-05	0001-01-01	Active	200.00
VC000	PS20Q	55555XXXXX3658	000D00K0E0	VIRTUAL CARD	2014-06-05	0001-01-01	Active	5.00
VC000	PS20Q	55555XXXXX4839	000D00K0M0	VIRTUAL CARD	2014-06-06	0001-01-01	Active	250.00
VC000	PS20Q	55555XXXXX4870	000D00K0Q0	VIRTUAL CARD	2014-06-06	0001-01-01	Active	5.00

Editing a Virtual Card

Editing a virtual card can only be done after card issuance. You can edit all of the card's current attributes or you can add additional details to the card, such as placing MCC (Merchant Category Code) group limits.

Some attributes that cannot be changed include:

- Card Number
- Account ID
- Customer ID
- Name
- Expiration Date

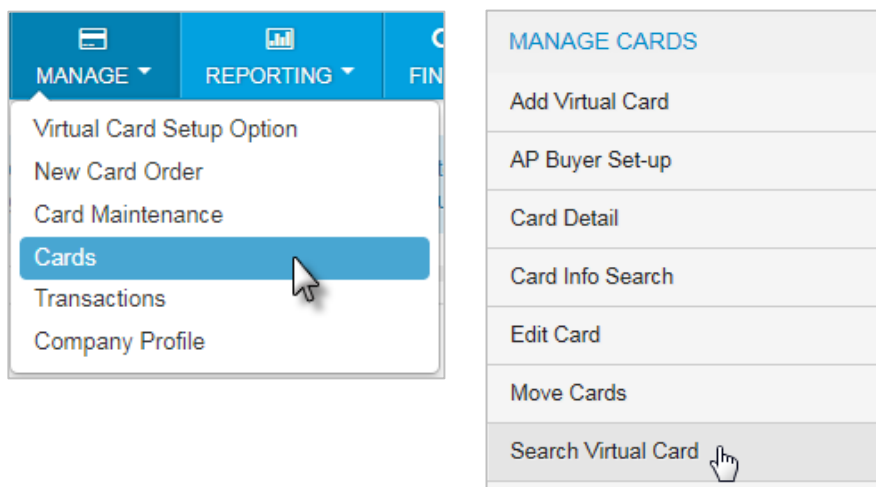
Some common reasons for editing a virtual card include:

- Changing the dollar amount authorized
- Changing the number of transactions authorized
- Blocking a Card
- Resending the card remittance advice to the vendor
- Checking the card security code

Editing a Virtual Card with Old Card Maintenance

On the Virtual Card List page, select a card number. To learn how to access the Virtual Card List page, see [Searching for a Virtual Card](#).

1. To access editing a virtual card, select **Manage > Cards > Search Virtual Card**.



2. Select an account code and customer ID, then click **Search**. In addition, you can narrow your search results by completing one of the sort fields: **Card Number** (primary sort only), **Card Token** (primary sort only), **Cardholder Last Name**, **Add Date**, **Last Used Date**, **Status**, and **Amount**.

Note: If your search results are too large, you will receive an error message stating “Row limit exceeded. Please refine your search.” Use the sort options in this situation.

Virtual Card	Search for a Virtual Card
Search for Virtual Card	Select Account Code and Customer ID
Add Virtual Card	Account Code: VC777 - VIRTUAL CRD BUYER APSETUP
Screen Set-up	Customer ID: PS20J - PS20 TEST SITE 6
AP Buyer Set-up	Primary Sort: Card Number
Internal Set-up	Primary Value:
	Secondary Sort: None
	Secondary Value:
	Search

Review or change any card information using the available options. Not all fields pictured may display depending on your administrator's settings. See all field descriptions in the table below.

Edit a Virtual Card

*Indicates a required field

Account / Customer Information

Account Code: VC000 - VIRTUAL CRD
Customer Id: TEST0 - TEST

Card Information

Name on Card: VIRTUAL CARD

Card Number: 555555XXXXXX2238 [REVEAL](#)

Expiration Date: 0000

Total Dollar Amount: 1410.00

Dollar Amount Used: 0.00

Dollar Amount Authorized: 0.00

Dollar Amount Must be Exact Amount: Yes ▼

Number of Transactions: 2
(Value allowed up to 999)

Number of Transactions Used: 0

Number of Transactions Authorized: 0

Opened MasterCard Locations: All

Status: Activate ▼

Block Reason Code: ▼

*Vehicle Number: DISC2_5

*Driver ID Number: DISC3_5

*Vendor Invoice Number: VCARD5

*Vendor Number: TEST5

*PO Number: PO23_5

*Warranty Report: No ▼

*Warranty Period:

*Repair Order Number: DISC1_5

*Total Parts Cost: 0.00

*Total Labor Costs: 0.00

*Total Tax Cost: 0.00

*Misc. Costs: 0.00

[Click here to update payment details](#)

Transmit Card

Email Address: [Email Card](#)

Fax Number: [Fax Card](#)

Select Merchant Limits

Open for any MasterCard Location
☒ Yes ☐ No

Open for a MasterCard Group(s)
☐ Yes ☒ No

Open for a specific MasterCard MCC:
☐ Yes ☒ No

Field Name	Description
Account Code/Customer ID	These fields cannot be edited. You cannot reassign a virtual card to another account code or customer ID.
Name on Card/Card Number/Expiration Date	These fields cannot be edited.

Field Name	Description
Total Dollar Amount	Change this field to update the amount for which the virtual card is authorized. You can reduce the authorized value of the card, but it must remain at or above the current Dollar Amount.
Dollar Amount Used	The total value settled that will be charged to the customer.
Dollar Amount Authorized	The total value correctly authorized to the card. The balance available on the card is based on this value and not the Dollar Amount Used.
Dollar Amount Must be Exact Amount	<p>Select Yes if the virtual card will be authorized for a single transaction and you know the exact amount of the transaction. The Number of Transactions field must 1 in this case.</p> <p>Select No if the virtual card will be authorized for more than one transaction or you do not know the exact amount of the transaction (other than that it will not exceed the amount assigned).</p>
Number of Transactions/Number of Transaction Used/Number of Transactions Authorized	<p>The Number of Transactions field allows you to update the total allowed transactions for the virtual card.</p> <p>The Number of Transactions Used and the Number of Transactions Authorized are read-only fields displaying the number of transactions used and the number of transactions submitted and authorized, respectively. The number of transactions remaining on the card is based on the Number of Transactions Authorized.</p>
Opened MasterCard Locations	This field displays your current settings for available merchants and/or merchant category codes (MCCs). To make changes to the open MasterCard locations, use the Select Merchant Limits section at the bottom of the page.
Status	<p>The settings for card status when you are editing a virtual card include four statuses:</p> <ul style="list-style-type: none"> • Activate. When editing a card, this can be used to reactivate a card that has been blocked. • Block. Used to stop a card before its expiration date. This status can be reversed using Activate. • Fraud. Used to close a card that has been used fraudulently. Once this status is applied, the card cannot be reactivated. • Stolen. Used to close a card that has been reported as stolen. Once this status is applied, the card cannot be reactivated.
Block Reason Code	If you select Block as a status, this drop-down field will populate with several applicable block reason codes.
Vehicle Number	The vehicle for which repairs or services were charged to the virtual card.
Driver ID Number	Virtual cards are not issued to drivers. This field is sometimes used for other customer-assigned values associated with the virtual card.
Vendor Invoice Number	This Vendor Invoice Number is often entered when editing a virtual card instead of when the card is issued.

Field Name	Description
Vendor Number	The number assigned to the vendor in the accounting system for the selected customer ID.
PO Number	The purchase order number for the virtual card transaction.
Warranty Report/Warranty Period	Warranty Report is a Yes or No (default is No) field used to indicate whether the product or service charged to the virtual card includes a warranty period. Warranty Period is used to enter the length of the warranty's duration, such as 30 days.
Repair Order Number	Customer or Vendor-assigned number if the virtual card is being issued for repairs. Maximum of 10 characters.
Total Parts Cost/Total Labor Cost/Total Tax Cost/Misc. Costs	The amount quoted by the product or service provider for the total parts cost, labor cost, tax cost, or miscellaneous cost. If these fields are unrequired, and nothing entered, the system defaults to 0.
Transmit Card Email Address Fax Number	These fields are used to resend the virtual card remittance advice to the vendor. You will need to enter an email address or a fax number as the method of transmission. When you enter an email address or fax number, and then select Email Card or Fax Card respectively, the vendor will receive an updated remittance advice including any changes you have entered on the Edit a Virtual Card page. For example, if you change the Total Dollar Amount field, the new amount will be reflected in the new remittance advice. This is true even if you have not confirmed your changes at the bottom of the Edit a Virtual Card page.
Select Merchant Limits	<ul style="list-style-type: none"> • Open for any MasterCard Location. The virtual card can be processed regardless of the merchant category group (business or service) or the specific MCC (exact merchant category code identified at the point of sale). • Open for a MasterCard Group(s). Limits the virtual card to a specific merchant group (Hotels/Motels, Fuel Group, etc.) • Open for a specific MasterCard MCC. Limits the virtual card to a specific merchant category code (35541 Gas Services, 35499 Miscellaneous Food Stores, etc.)

If the virtual card has multiple invoices, you can view them by selecting **Click here to add payment details**. You can also add additional invoices.

The Payment Details page allows you to add, edit, or remove up to 10 invoices. This information will display on the Remittance Advice sent to the payee. Select Submit to save your changes and see them reflected on the Edit a Virtual Card page. Select **Cancel** to return to the Edit a Virtual Card page without saving changes.

Comdata Confidential and Proprietary

Checking a Virtual Card's CVC2 Code

Comdata assigns each virtual card a three-digit CVC2 to help prevent card misuse or fraud. This CVC2 is supplied to the vendor on the remittance advice and can be found on the Edit a Virtual Card page. Note that this can only be done after card issuance.

To check the CVC2 for an existing virtual card, select the **Security Code** button at the bottom of the Edit a Virtual Card page.

Transmit Card

Email Address: Email Card

Fax Number: Fax Card

Select Merchant Limits

Open for any MasterCard Location
☒ Yes ☐ No

Open for a MasterCard Group(s)
☐ Yes ☒ No

Open for a specific MasterCard MCC:
☐ Yes ☒ No

Assign GL Codes

	Selected	GL Code Number	Percentage	Amount	Default
<input checked="" type="checkbox"/>		GL5	100.00	5.00	<input checked="" type="checkbox"/>
<input type="checkbox"/>		<input type="text"/>	0.00	0.00	<input type="checkbox"/>
<input type="checkbox"/>		<input type="text"/>	0.00	0.00	<input type="checkbox"/>
<input type="checkbox"/>		<input type="text"/>	0.00	0.00	<input type="checkbox"/>

Continue
Cancel
Security Code



This opens a read-only page displaying the CVC2. From this page, you must select **Back** to return to the Edit a Virtual Card page. Otherwise, select another option from the ICD menu bar.

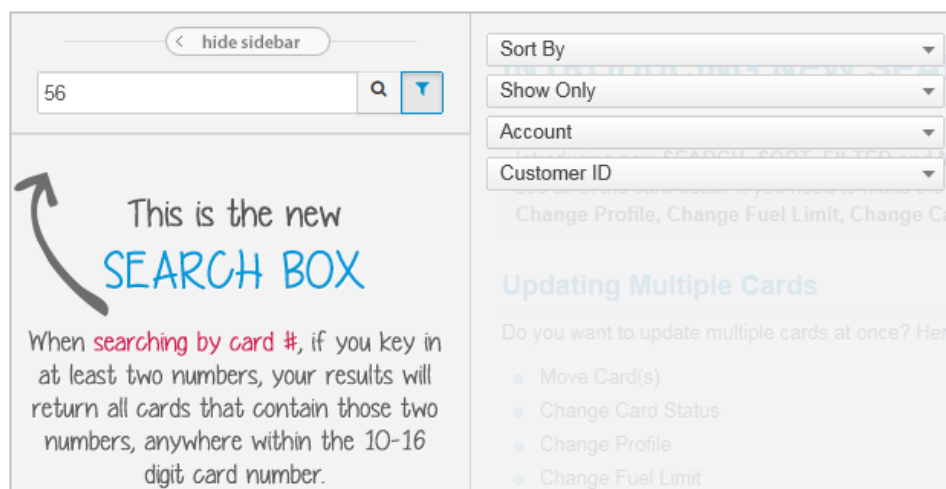
CVC2 Number: 684

Back

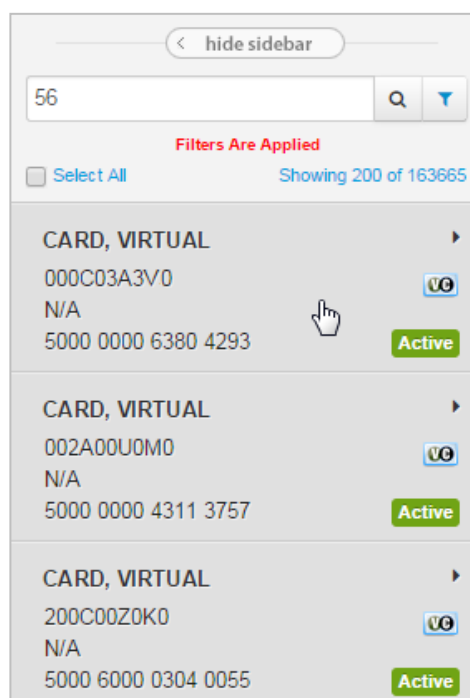
Checking a Virtual Card's CVC2 Code (Option 2)

You can also find the CVC2 number, as well as other details on the virtual card, through New Card Maintenance. Remember, this can only be done after card issuance.

1. On the ICD homepage, select **Manage > New Card Maintenance**.
2. Enter a search value (cardholder's first or last name, employee ID, card number, or unit/vehicle number) and select the search icon (). You can also use the filter icon () to narrow your search.



3. Select a card from the search results listing.



4. Basic details on the virtual card display, including the CVC2 number. On this screen, you can only edit the virtual card's status. All other fields are read-only.

BASIC INFORMATION Edit

CARD NUMBER 556766XXXXXX8888	ACCOUNT ID VC115
CUSTOMER ID 88888	CUSTOMER ID DESCRIPTION VIRTUAL CARD
NAME VIRTUAL CARD	LAST ACTIVITY DATE/TIME Not Available
STATUS Active Move Card	EXPIRATION DATE 09/2017

NUMBER OF TRANSACTIONS 5	NUMBER OF TRANSACTIONS USED 0
NUMBER OF TRANSACTIONS AUTHORISED 0	CVC2 333

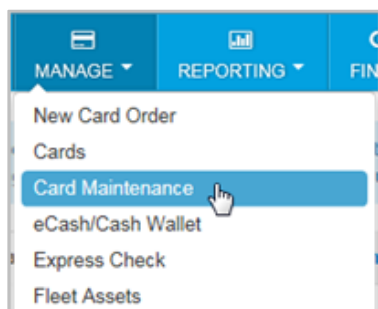
VENDOR INVOICE NUMBER VENDORINVNMBR_1	VENDOR NUMBER B000000000
PO NUMBER TESTNMBR1	MISC. COSTS 0.00
CHECK IN 2017-03-23 View Invoice	CHECK OUT 2017-03-28

REMITTANCE EMAIL JMIAH@VALUE.COM Resend Remittance	FAX NUMBER 615554444 Resend Fax
---	--

Editing a Virtual Card with New Card Maintenance

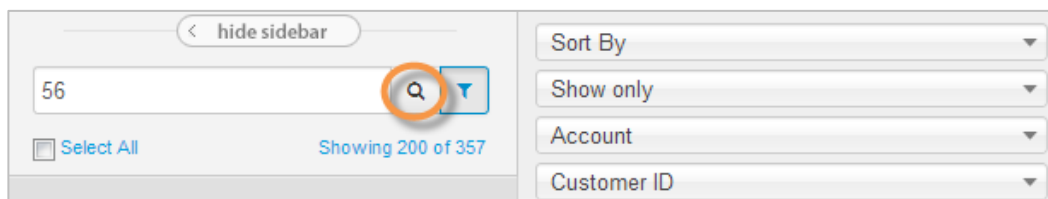
Editing a virtual card can only be done after card issuance. You can edit all of the card's current attributes or you can add additional details to the card, such as placing MCC (Merchant Category Code) group limits.

1. Access the Card Maintenance page from the ICD menu bar (**Manage > Card Maintenance**).

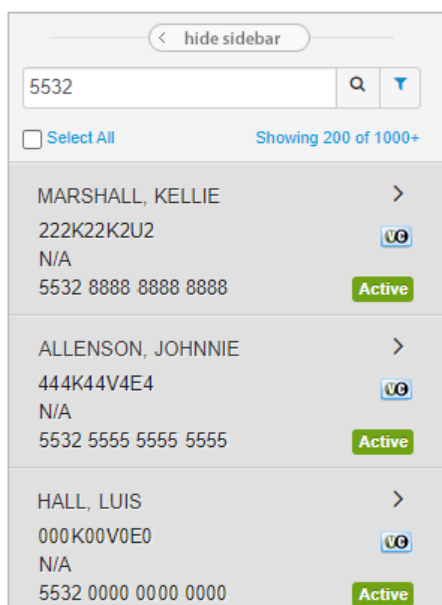


2. Enter the search criteria for a virtual card and then click the search button.

Note: Searching by the cardholder name can also result in a list of cards associated with their name.



3. Click on a virtual card to select it from the list.



The card's basic information opens on the right of the page. This screen is broken up into three sections:

- Card basic details
- Dollar and transaction limits
- Additional Optional Fields
- Vendor Details

Card Basic Details

The top of Basic Information contains general details on the card, such as the card number, account code, and customer ID.

BASIC INFORMATION	
CARD NUMBER 5567660088888888	ACCOUNT ID VC777
CUSTOMER ID PS20Q	CUSTOMER ID DESCRIPTION PS20 TEST SITE 1
NAME KT DEMO	LAST ACTIVITY DATE/TIME Not Available
STATUS Active Move Card	EXPIRATION DATE 12/2022
EMAIL ADDRESS	MOBILE NUMBER
EMAIL NOTIFICATIONS <input type="checkbox"/>	MOBILE ALERTS <input type="checkbox"/>

If you have access to edit a virtual card after issuance, an **Edit** button will display in the top-right corner of the page. Click **Edit** to make changes.

Note: If you are an Administrative user, you will have access to edit virtual card details on this page. If you one of your users' needs access to edit a virtual card, contact Customer Support.




BASIC INFORMATION		Edit
CARD NUMBER 5567668888888888	ACCOUNT ID VC777	
CUSTOMER ID PS20Q	CUSTOMER ID DESCRIPTION PS20 TEST SITE 1	
NAME VIRTUAL CARD PS20Q	LAST ACTIVITY DATE/TIME Not Available	
STATUS Active Move Card	EXPIRATION DATE 06/2022	
EMAIL ADDRESS J.SMITH@COMPANY.COM	MOBILE NUMBER 5555555555	
EMAIL NOTIFICATIONS <input checked="" type="checkbox"/>	MOBILE ALERTS <input checked="" type="checkbox"/>	

Once you click **Edit**, the following fields open for editing in the card's basic details:

- **Status:** Options include Active, Blocked, Fraud, Lost, Partial Block, Pending, Stolen, Transfer, Unknown
- **Email Address:** Enter an email address to receive notifications on the usage of the virtual card.
- **Mobile Number:** Enter a phone number that can receive notifications on the usage of the virtual card.
- **Email Notifications:** Select if you would like to receive emails on usage of the virtual card.
- **Mobile Alerts:** Select if you would like to receive text messages on the usage of the virtual card.

Click **Save** to confirm your changes or click **Cancel** to clear out your changes.

Note: Select **Email Notifications** and **Mobile Alerts** to enroll the virtual card in Alerts and Notifications, a program that allows you to identify misuse and fraud on the virtual card.

BASIC INFORMATION		Save 	Cancel 
CARD NUMBER	5567668888888888	ACCOUNT ID	VC777
CUSTOMER ID	PS20Q	CUSTOMER ID DESCRIPTION	PS20 TEST SITE 1
NAME	VIRTUAL CARD PS20Q	LAST ACTIVITY DATE/TIME	Not Available
STATUS	Active 	EXPIRATION DATE	06/2022
EMAIL ADDRESS	J.SMITH@COMPANY.COM	MOBILE NUMBER	5555555555
EMAIL NOTIFICATIONS	<input checked="" type="checkbox"/>	MOBILE ALERTS	<input checked="" type="checkbox"/>

Dollar and Transaction Limits

Scroll down to find the dollar and transaction limits on the virtual card.

TOTAL DOLLAR AMOUNT	450.00	DOLLAR AMOUNT MUST BE EXACT AMOUNT	No
DOLLAR AMOUNT AUTHORISED	0.00	DOLLAR AMOUNT USED	0.00
NUMBER OF TRANSACTIONS	5	NUMBER OF TRANSACTIONS USED	0
NUMBER OF TRANSACTIONS AUTHORISED	0	CVC2	841

If you have edit capabilities, the following fields open for editing:

- **Total Dollar Amount:** Total amount for which the virtual card is authorized. You can reduce the authorized value of the card, but it must remain at or above the current **Dollar Amount**.
- **Dollar Amount Must Be Exact Amount:** Select **Yes** if the virtual card will be authorized for a single transaction and you know the exact amount of the transaction. The **Number of Transactions** field must 1 in this case.
- Select **No** if the virtual card will be authorized for more than one transaction or you do not know the exact amount of the transaction (other than that it will not exceed the amount assigned).
- **Number of Transactions:** Total number of transactions allowed on the virtual card.

TOTAL DOLLAR AMOUNT <input type="text" value="450.00"/>	DOLLAR AMOUNT MUST BE EXACT AMOUNT <input type="text" value="No"/>
DOLLAR AMOUNT AUTHORISED 0.00	DOLLAR AMOUNT USED 0.00
NUMBER OF TRANSACTIONS <input type="text" value="5"/>	NUMBER OF TRANSACTIONS USED 0
NUMBER OF TRANSACTIONS AUTHORISED 0	CVC2 841

Additional Optional Fields

Scroll down from the dollar and transaction limits to find additional user defined fields.

USER DEFINED FIELDS	
FIELD 1 12345	FIELD 2
FIELD 3	FIELD 4
FIELD 5	
EFFECTIVE PERIOD	
EFFECTIVE FROM 2022-02-23	EFFECTIVE TO 2022-02-10

If you have edit capabilities, the following fields open for editing:

- **Field 1-5:** Use these fields to add information that is relevant to your business and the virtual card order. For example, an auto insurance software company may use **Field 1** for the claim number, **Field 2** for the VIN, and **Field 3** for the claim date. Each field is optional and accepts up to 255 alphanumeric or special characters.

These fields will display in the posted transaction data and can help you reconcile with your own data stored in these fields.

- **Effective From and Effect To:** Use these fields to set an active date range for the virtual card (for example, 4/15/2022 – 5/15/2022). The virtual card will be blocked and declined if a transaction is attempted before the **Effective From** date or after the **Effective To** date.

USER DEFINED FIELDS

FIELD 1 12345	FIELD 2
FIELD 3 	FIELD 4
FIELD 5 	

EFFECTIVE PERIOD

EFFECTIVE FROM 2022-02-23	EFFECTIVE TO 2022-02-10
-------------------------------------	-----------------------------------

The last section contains fields related to the vendor and the invoice.

VENDOR INVOICE NUMBER VIRT CARD 16	VENDOR NUMBER PS20Q
PO NUMBER 	MISC. COSTS 0.00
DUE DATE 2021-02-05	PAYMENT DATE 2021-02-06
View Invoice	

REMITTANCE EMAIL
j.doe@vendor.com [Resend Remittance](#)

FAX NUMBER
8888888888 [Resend Fax](#)

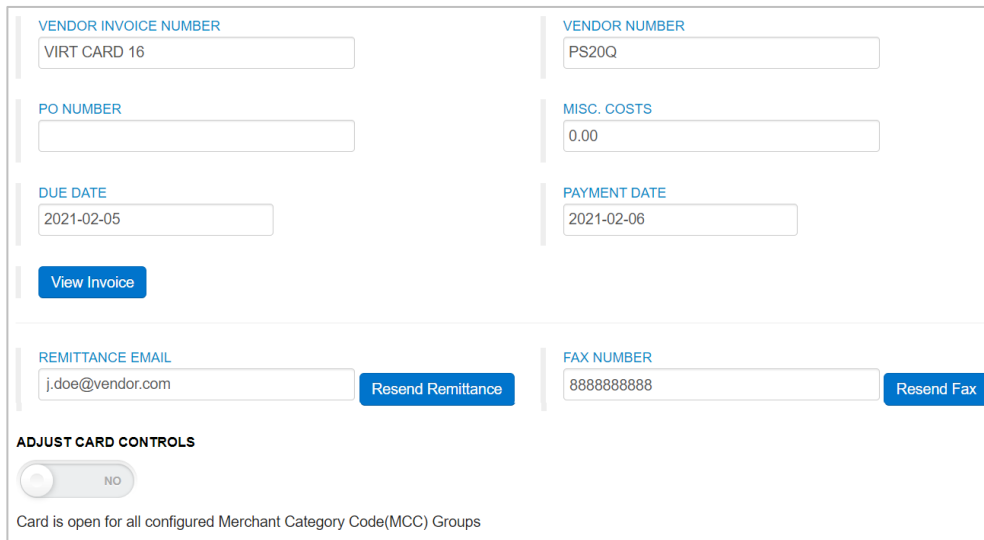
ADJUST CARD CONTROLS
☐ NO
Card is open for all configured Merchant Category Code(MCC) Groups

Edit capabilities allows you to change the following fields:

- **Vendor Invoice Number:** A numeric code assigned to the vendor's invoice.
- **Vendor Number:** The number assigned to the vendor in the accounting system for the selected customer ID.
- **PO Number:** The purchase order number for the virtual card transaction.
- **Misc. Costs:** The amount quoted by the product or service provider for any miscellaneous costs.
- **Due Date:** Date payment is due to the vendor.
- **Payment Date:** Date the payment is due.
- **Remittance Email:** The vendor email address that receives the virtual card payment details.
- **Fax Number:** The vendor fax number that receives the virtual card payment details.

Note: Click **Resend Remittance** to resend an email or **Resend Fax** to resend a fax remittance. The merchant that received the virtual card will receive the resent remittance advice.

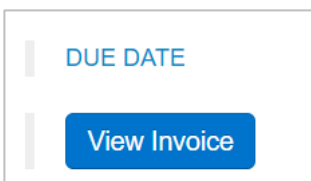
- **Adjust Card Controls:** Open the virtual card for any Mastercard location or lock it down to specific Mastercard Merchant Category Groups (MCCs), which denotes a type of business or service. Use the **Adjust Card Controls** slider to make your selection.



The form is divided into several sections. The top section contains fields for VENDOR INVOICE NUMBER (VIRT CARD 16), VENDOR NUMBER (PS20Q), PO NUMBER, MISC. COSTS (0.00), DUE DATE (2021-02-05), and PAYMENT DATE (2021-02-06). Below these is a View Invoice button. The middle section contains REMITTANCE EMAIL (j.doe@vendor.com) with a Resend Remittance button, and FAX NUMBER (8888888888) with a Resend Fax button. The bottom section is titled ADJUST CARD CONTROLS and features a slider set to NO, with a note stating 'Card is open for all configured Merchant Category Code(MCC) Groups'.

Note: Please note the following:

- Click **View Invoice** to see the details related to the invoice.



A close-up of the View Invoice button, which is a blue rectangular button with white text, located below the DUE DATE label.

The following invoice-related details display: date, invoice number, gross amount, discount amount, net amount, and any comments.

PAYMENT DETAILS					
Invoice Date (MM/DD/YYYY)	Invoice Number	Gross Amount	Discount Amount	Net Amount Paid	Comments
2022-09-10	Inv Prodod17	10.0	0.0	10.0	Payment details
Total Amount Paid				10.0	

Ok

- If you'd like the virtual card to be processed regardless of the MCC group, leave the **Adjust Card Controls** slider as **No**.
- If you'd like to limit the virtual card to specific MCC groups, such as Travel & Entertainment, Business Services Group, or Miscellaneous Lodging, click the **Adjust Controls Slider** to **Yes**.
- This action displays all MCC groups available to the virtual card. Select each MCC group you'd like to add or remove from the virtual card's access. For example, in the image below, **Legal, Insurance Group**, **Financial Group**, and **Fuel Group** have been removed.

Adjust Card Controls

YES

BUSINESS SERVICES GROUP

LEGAL, INSURANCE GROUP

MISCELLANEOUS GROUP

T & E GROUP, MISC. TRANSPORTATION

FINANCIAL GROUP

MAINTENANCE ONLY GROUP

T & E GROUP, AIRLINES

T & E GROUP, RENTAL CAR

FUEL GROUP

MEDICAL GROUP

T & E GROUP, LODGING

T & E GROUP, RESTAURANTS

Changing a Virtual Card's Status

In addition to changing a card's status on the Edit a Virtual Card page, you can also change the cards status from the Virtual Card List page.

1. Select the Status link of a card.

Virtual Card List								
Account Code: VC000 - VIRTUAL CRD Customer ID: TEST0 - TEST								
Return to Query								
NEXT PREVIOUS BOTTOM OF PAGE								
Account Code	Customer ID	Card Number	Card Token	Cardholder Name	Add Date	Last Used	Status	Amount
VC000	PS20Q	55555XXXXXX3641	000D00K0E0	VIRTUAL CARD	2014-06-05	0001-01-01	Active	200.00
VC000	PS20Q	55555XXXXXX3658	000D00K0E0	VIRTUAL CARD	2014-06-05	0001-01-01	Active	5.00
VC000	PS20Q	55555XXXXXX4839	000D00K0M0	VIRTUAL CARD	2014-06-06	0001-01-01	Active	250.00
VC000	PS20Q	55555XXXXXX4870	000D00K0Q0	VIRTUAL CARD	2014-06-06	0001-01-01	Active	5.00

2. Change the card's status to any of the available options (Activate, Blocked, Stolen/Suspected Fraud). Be aware that a blocked card can be reactivated, but a card set as Stolen/Suspected Fraud cannot be reactivated and will require a new card to be issued. Select **Submit** when finished to confirm your changes.

Update Status Virtual Card

*indicates a required field

Account / Customer Information

Account Code: VC000 - VIRTUAL CRD
Customer Id: TEST0 - TEST

Card Information

Name on Card: VIRTUAL CRD 200.00
Card Number: 55555XXXXXX3641
Card Status: Activate ▼

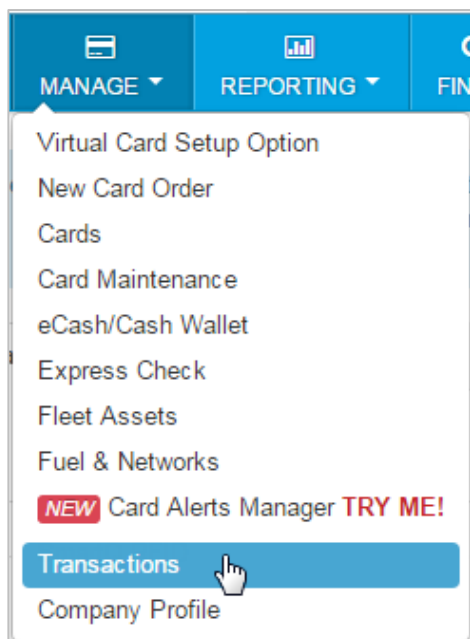
[Submit](#) [Cancel](#)

Tracking a Virtual Card with Real-Time Transaction History

The Real Time Transaction History (RTTH) report displays all virtual card transactions associated to one or more given account code and customer ID. You can also limit the report to display only the virtual cards associated to one customer ID.

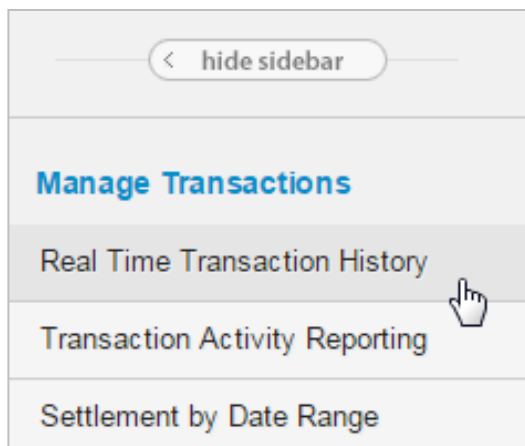
Generating an (RTTH) Report

1. On the ICD menu bar, select **Manage > Transactions**.



2. Select **Real Time Transaction History** from the left-hand menu.

Note: You can skip these steps by adding Real Time Transaction History to your QuickLinks panel.



- Enter an account code for issuing virtual cards and select one, multiple, or all customer IDs under the account code. See the table under the screen shot for field definitions. Select **Submit** when finished, or select **Download** to save a copy of the report in Excel format.

Transaction History

Account Code: - VIRTUAL CARD

Customer ID: Hold the Ctrl Key for multiple selections.

Search By:
☒ Employee/Vehicle Number
 ☐ Card Number
 ☐ Card Token
 ☐ Last Name
 ☐ First Name

Search Value:

Transaction Status:

Hold the Ctrl Key for multiple selections.

Sort By:
☒ Transaction Date
 ☐ Posted Date
 * Choose sort order.

Date Type:
☒ Transaction Date
 ☐ Posted Date

Start Date:

End Date:

* Date ranges are limited to 45 days.
* Earliest start date is 09/13/2013.

Field Name	Description
Search By	Select one of the following radio buttons to search transactions by a specific value: Employee/Vehicle Number, Card Number, Card Token, Last Name, First Name.
Search Value	Enter value corresponding to the Search By value you selected.
Transaction Status	Select status of transactions that you want to see.
Sort By	Sort the report either by Transaction Date or Posted Date.
Date Type	Narrow your list by Transaction Date or Posted Date .

Start/End Date Select your date range for viewing transactions.

4. The Real Time Transaction History report displays onscreen. If you downloaded the report, The Excel spreadsheet contains some additional fields. The table below the screen shot describes each field in the report, both on screen and downloaded.

Transaction History												
Account Code: MC180 Start Date: 01/01/2020 End Date: 06/17/2020 Found 46 records matching query.												
Return to Query Print Initiate Dispute <ul style="list-style-type: none"> Select "Transaction Status" to View Transaction Detail. Transaction Dispute Process. Select the transactions that you want to dispute. Click "Initiate Dispute" button to select Dispute Reason. Click on "Dispute" button. Note: MasterCard Transactions that have already been disputed will have a hyperlink to access the dispute in the left column.												
	FIRST	PREV	NEXT	LAST	BOTTOM							
Customer ID	Transaction Date/Time	Authorized Amount	Posted Date/Time	Posted Amount	Merchant Name	Transaction Status	Cardholder Name	Card Number	Card Token	MCC	Original Transaction Amount	Currency Code
72015	01/08/2020 07:56:51	52.98	01/08/2020 07:56:51	52.98	GAS PUMPS	Posted	JOHN SMITH	556735XXXXXX4948	222T222T2	CDNP		USD
72015	01/08/2020 09:22:07	0.00	01/08/2020 09:22:07	0.00	GAS PUMPS	Authorized	JOHN SMITH	556735XXXXXX4948	222T222T2	CDNP		USD
72015	01/08/2020 09:24:43	30.77	01/08/2020 09:24:43	30.77	MISCELLANEOUS FOOD STO	Posted	JANE DOE	556735XXXXXX4948	888T8828T8	CDNP		USD
72015	01/08/2020 09:28:59	0.00	01/08/2020 09:28:59	0.00	MISCELLANEOUS FOOD STO	Authorized	JANE DOE	556735XXXXXX4948	888T8828T8	CDNP		USD
69871729H	MCREG 03/09/2020 01:40:28	15.43	03/11/2020 08:43:41	9.74	MISCELLANEOUS FOOD STO	Disputed	MARY JONES	556735XXXXXX4948	444T4424T4	CDNP		USD
56742522X	MCREG 03/09/2020 01:40:28	15.43	03/11/2020 08:43:41	9.74	MISCELLANEOUS FOOD STO	Disputed	MARY JONES	556735XXXXXX4948	444T4424T4	CDNP		USD
MRM41	03/18/2020 06:37:13	0.00		0.00	GAS PUMPS	Declined	MARY JONES	556735XXXXXX4948	444T4424T4	CDNP		USD

Description	Description	Comments
Dispute ID	If the transaction was disputed, the Dispute ID displays in the far-left column.	Click the Dispute ID link to open the Dispute Resolution Form for the transaction.
Customer ID	5-digit customer ID(s) you selected to display	The customer ID used for your virtual cards should be unique
Transaction Date/Time	The date and exact time (24-hour or military format; no AM or PM) of the last transaction for this virtual card	If the transaction has posted, this information matches the Posted Date/Time field
Authorized Amount	The amount in U.S. dollars and cents (\$0.00) authorized for the transaction	If the authorized amount is a credit, the value will appear in red and preceded by a minus sign (for example, -\$26.31)
Posted Date/Time	The date and exact time (24-hour or military format; no AM or PM) the transaction posted	If the transaction has not posted (in other words, it is still Authorized or has been Declined), this field will be blank
Posted Amount	The amount in U.S. dollars and cents (\$0.00) posted in the transaction.	If the authorized amount has not yet posted, this field will be \$0.00.
Merchant Name	The merchant receiving the virtual card	
Transaction Status	One of these four transaction statuses: Authorized, Posted, Declined, or Credit	Select the link under Transaction Status to view additional Transaction Details
Cardholder Name	The name associated with the card or another identifier such as "Virtual Card".	

Description	Description	Comments
Card Number	16-digit card number assigned during creation of the virtual card.	Select the card number link to view card balance information. Note that card numbers are masked for security.
Card Token	Full 16-digit number used in place of the actual card number for security purposes.	
MCC	The receiving merchant's 5-digit merchant category code	
Additional Fields in Spreadsheet		
Account Code	5-digit account code	
Corporate Code	5-digit corporate account code	This field displays "N/A" (not applicable) unless the account falls under a corporate account code
Card Expiration Date	4-digit card expiration date	The expiration date format is MMY (for example, August 2015 would display as "0815")
Decline Code	Reason the transaction is declined.	
Decline Message	Message describing the reason for the decline code.	
Decline Corrective Action	Action to take in response to the decline code.	
Prompted ID	Up to six digits identification that can authorize a transaction or show what is entered at the POS (similar to a PIN)	
MCC Group	A grouping of merchants by types such as fuel group, maintenance group, T & E, business services, financial group, legal, medical group, etc.	
MCC Number	The 4-digit Merchant Category Code (MCC) denoting the specific business type (for example, Customers, Peripherals & Software, or Electrical Contractors).	
MCC Description	Description of MCC	
Merchant Name	Full name of the accepting merchant	
Merchant Address	Full address of the accepting merchant	
Merchant City	City of accepting merchant	
Merchant State	State of accepting merchant	Two letter abbreviation
Merchant Zip	Full zip code of accepting merchant	
Accept Location	Merchant information that is in the vendor's POS device	

Description	Description	Comments
Pre-Authorization Amount	The amount in US dollars and cents (\$0.00) authorized before the transaction.	If the authorized amount is a credit, the value will appear in red and preceded by a minus sign (for example, -\$26.31).
Approval Code	Authorization number given for the transaction.	
Reversal Flag	Y (Yes) or N (No)	This shows release of an authorization transaction
Transaction Fee Amount	Amount of any fees associated to the transaction.	

- On the Transaction History report page, select the link under the **Transaction Status** tab to open the Transaction Detail page.

Merchant Name	Transaction Status	Cardholder Name
Air Services	Declined	VIRTUAL CARD AB0000
AIR SERVICES	Posted	VIRTUAL CARD AB0000
AIR SERVICES	Posted	VIRTUAL CARD AB0000
AIR SERVICES	Posted	VIRTUAL CARD AB0000

The **Transaction Detail** page (see below) displays additional information on an individual transaction. This is a read-only page, and you can only return to the Transaction history report by selecting the Back button.
*See the table below the image for field descriptions.

Note: If the transaction is in declined status, the decline details display. The Decline Detail has most of the same fields as the **Authorized Detail**, including the **Decline Code** and **Decline Message Description**.

(see images and tables on the following pages)

- **Posted** detail includes authorized and posted information on the transaction. Use this information for reconciliation purposes and to view behind-the-scenes data related to the authorized and posted amount. The same page displays if **Disputed** is clicked.

Transaction Detail

Back

Authorized Detail

Account Code:	MC180	Accept ID:	8888888888
Customer ID:	MCREG	Accept Location:	American Airlines Detroit MI
Corporate Account Code:	N/A	Merchant Category Code Group:	30000
Cardholder Name:	SPARE DRIVER II	Merchant Category Code Number:	3000
Cardholder Card Number:	556735XXXXXX0000	Merchant Category Code Description:	AMERICAN AIRLINES
Card Expiration Date:	0318	Authorization Method:	E
Authorized Amount:	25.00	POS Entry Mode:	001
Local Date (CST):	01/05/2017	POS Entry Mode Description:	ECOMMERCE
Local Time (CST):	08:56:53	Transaction Country Code:	UNITED STATES
Prompted ID:		Approval Code:	333333
Employee Name:		Reversal Flag:	N
		Authorization Transaction Fee:	0.00

Posted Detail

Account Code:	MC180	Merchant Address:	1234 MAIN STREET
Customer ID:	MCREG	Merchant City:	DETROIT
Corporate Account Code:	N/A	Merchant State/Zip:	MI 88888-8888
Cardholder Name:	SPARE DRIVER II	Merchant Category Code Group:	30000
Cardholder Card Number:	556735XXXXXX6032	Merchant Category Code Number:	3000
Card Expiration Date:	0318	Merchant Category Code Description:	AMERICAN AIRLINES
Original Currency Amount:	25.00	Posted Amount:	25.00
US Currency Amount:	25.00	Posted Date:	01/05/2017
Transaction Date:	01/05/2017	Posted Time:	09:42:55
Merchant Name:	AMERICAN AIRLINES	Posted Control Number:	222222
		Posted Message Number:	0

Back

- **Authorized** detail includes information around the authorization of a transaction. Use this information to view authorization data such as the method used and total authorized amount.

Authorized Detail

Account Code:	MC180	Accept ID:	6800000000000000
Customer ID:	MCREG	Accept Location:	Staples 94528 Chicago IL
Corporate Account Code:	N/A	Merchant Category Code Group:	30000
Cardholder Name:	TESTFILE	Merchant Category Code Number:	5000
Cardholder Card Number:	556735XXXXXX8888	Merchant Category Code Description:	FOOD STORES
Card Expiration Date:	8888	Authorization Method:	E
Authorized Amount:	9.25	POS Entry Mode:	001
Local Date (CST):	01/19/2017	POS Entry Mode Description:	KEYED TRANSACTION
Local Time (CST):	10:31:03	Transaction Country Code:	UNITED STATES
Prompted ID:		Approval Code:	444444
Employee Name:		Reversal Flag:	X
		Authorization Transaction Fee:	0.00

- **Declined** detail includes information around a rejected transaction. Use this information to understand why a transaction was declined and the corrective action needed to authorize it.

Decline Detail			
Account Code:	MC180	Accept Location:	88888 Chicago IL
Customer ID:	MCREG	Merchant Category Code Group:	30001
Corporate Account Code:	N/A	Merchant Category Code Number:	5499
Cardholder Name:	TESTFILE	Merchant Category Code Description:	FOOD STORES
Cardholder Card Number:	556735XXXXXX8888	Authorization Method:	E
Card Expiration Date:	8888	POS Entry Mode:	001
Authorized Amount:	99999.00	POS Entry Mode Description:	KEYED TRANSACTION
Local Date (CST):	01/23/2017	Decline Code:	1100
Local Time (CST):	14:34:09	Decline Message Description:	ENHANCED RISK MONITORING DECLINE
Prompted ID:		Corrective Action:	
Employee Name:		Accept ID:	683103202800000
Reversal Flag:	N	Authorization Transaction Fee:	0.00

- **Credit** detail includes information on a posted amount credited back to the card, such as in the event of a returned item. Use this information for reconciliation and reporting purposes.

Posted Detail

Account Code:

MC180

Customer ID:

MCREG

Corporate Account Code:

N/A

Cardholder Name:

SPARE DRIVER II

Cardholder Card Number:

556735XXXXXX6032

Card Expiration Date:

0000

Original Currency Amount:

15.00

US Currency Amount:

11.54

Transaction Date:

04/27/2017

Merchant Name:

UNITED AIRLINES UNITED

Reversal Flag:

R

Merchant Address:

1234 MAIN STREET

Merchant City:

VANCOUVER

Merchant State/Zip:

BC L5P 1B2

Merchant Category Code Group:

30005

Merchant Category Code Number:

3000

Merchant Category Code Description:

UNITED AIRLINES

Posted Amount:

-11.54

Posted Date:

04/27/2017

Posted Time:

14:14:10

Posted Control Number:

248622

Posted Message Number:

0

Back

See below for a list of all possible fields on the Transaction Status screens.


Field Name	Description/Comments	Comments
Account Code	5-digit account code.	This is the primary account code assigned when the account is opened. It displays as a number and a name.
Accept ID	Terminal ID for vendor's POS device.	
Accept Location	Location code for the merchants as it appears in the vendor's POS device.	
Approval Code	Authorization number given for this transaction.	

Field Name	Description/Comments	Comments
Authorization Method	E - Electronic, O - Manual	Method by which the transaction was authorized.
Authorization Transaction Fee	Amount of any fees associated with the transaction.	
Authorized Amount	The amount in U.S. dollars and cents authorized for the transaction.	If the authorized amount is a credit, the value will appear preceded by a minus sign (for example, - \$26.31).
Customer ID	5-digit customer ID or IDs you selected to display.	The customer ID used for virtual cards should be unique; i.e., it should be for virtual cards only.
Cardholder Name	The name associated with the card or another identifier such as "Virtual Card".	
Cardholder Card Number	16-digit card number used in the transaction. Note that some card numbers are masked for security, depending on your account's setup.	
Card Expiration Date	4-digit card expiration date (MMYY format, for example: 0817 - August 2017).	
Corporate Account Code	5-digit Comdata-assigned Corporate Account Code.	This field displays "N/A" (not applicable) unless the account falls under a Corporate Account Code.
Corrective Action	Message describing action to take in response to a decline.	Decline Detail only
Decline Code	Reason transaction is declined.	Decline Detail only
Decline Message Description	Message describing the reason for decline code.	Decline Detail only
Employee Name	Employee first name followed by middle initial (optional) and last name.	
Local Date (CST)	Date of transaction	
Local Time (CST)	Time of transaction	Central standard time, 24-hour military format; no AM or PM (00:00:00).
Merchant Address	Full accepting merchant's address.	
Merchant Category Code Description	A description of the business entity related to the MCC.	

Field Name	Description/Comments	Comments
Merchant Category Code Group	A grouping of merchants by types such as fuel group, maintenance group, T & E, business services, financial group, legal, medical group, etc.	
Merchant Category Code Number	The 4-digit Merchant Category Code (MCC) denoting the specific business type.	
Merchant City	Full accepting merchant's city's name.	
Merchant Name	Full accepting merchant's name.	
Merchant State/Zip	Merchant's state and zip code.	Two-letter abbreviation for state and full zip code.
Original Currency Amount	The transaction amount as shown in the original currency that it was processed in.	Example: \$5.00 CAD
POS Entry Mode	A code identifying how the transaction was processed.	See codes and descriptions below.
POS Entry Mode Description	Description of method used to enter transaction at POS.	<ul style="list-style-type: none"> • 00 = Entry mode unknown • 01 = Manual entry • 02 = Auto-entry via magnetic stripe-track data is not required • 03 = Auto-entry via bar code reader • 81 = Entry via electronic commerce, including chip • 90 = Auto-entry via magnetic stripe-the full track data has been read from the data encoded on the card and transmitted within the authorization • 999 = Comdata Manual Authorization
Posted Amount	The amount in US dollars and cents posted in the transaction.	If the authorized amount has not yet posted, this field displays \$0.00
Posted Control Number	The control number Comdata applies to the posted transaction used for tracking purposes.	
Posted Date	Date transaction posted	

Field Name	Description/Comments	Comments
Posted Message Number	A numeric code that represents the posted amount.	Internal message code from posted transaction: 00000 = success Any other value is an error.
Posted Time	Time the transaction posted	Central standard time, 24-hour military format; no AM or PM (00:00:00).
Prompted ID	Up to six digits identification that can authorize a transaction or show what is entered at the POS (similar to a PIN).	
Reversal Flag	Y (Yes) or N (No)	This shows whether the authorization for the transaction was released or not.
Transaction Country Code	Name of the country where the transaction occurred. Example: UNITED STATES, CANADA, MEXICO, etc.	
US Currency Amount	US equivalent of the Original Currency Amount.	

Note: If a transaction has posted, you can also use this page for disputes. Click on the check box beside the transaction in question, then click **Initiate Dispute** at the top of the page. Select your dispute reason and click the **Dispute** button. A form specific to your dispute reason will display.

Dispute Reasons


Please select Dispute reason:

Please note that your account is not automatically credited for this dispute.
Please pay the full amount of all invoices.

☐ Duplicate
☐ Paid by another means (must provide proof)
☐ Did not receive services or merchandise
☐ I did not authorize or participate in this/these transaction(s)
(By selecting the above reason, your card will be blocked, as this would indicate fraudulent activity.)
☐ Amount of transaction differs from amount billed
☐ Goods or Services not as described (Quality)
☐ Credit not processed and I have credit receipt, voucher (proof)
☐ Other

Dispute
Cancel

Also, click a link in the **Card Number** column on the Transaction History page to view additional details on the card used in the transaction.

Cardholder Name	Card Number	Card Token
SPARE DRIVER II	556735XXXXXX3961	222A49M6Z4
TEST CARD	556735XXXXXX0127	222D46Y2N4
SPARE DRIVER II	556735XXXXXX6008	222A49G2F6
TEST CARD	556735XXXXXX6008	222A49G2F6

The information on the Card Balance Information page is in real-time.

Card Balance Information

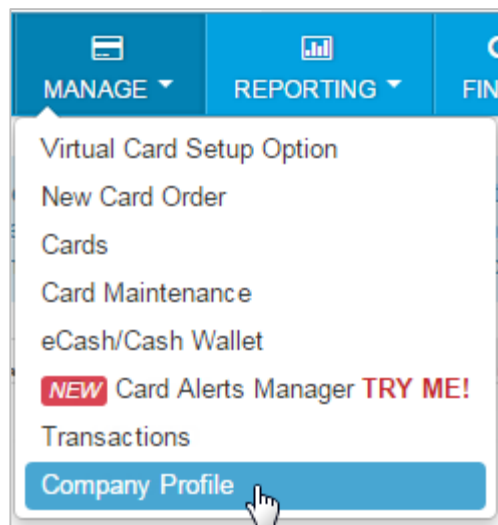
Card Number:	556735XXXXXX3961	Cycle:	N
Standard ID Number:	006	Cycle Reset Value:	
XTN Limit Allowed:	60000.00	Cycle Limit Allowed:	0.00
Daily Limit Allowed:	120000.00	Cycle Limit Used:	0.00
Daily Xtns Allowed:	100	Cycle Xtns Allowed:	0
Daily Limit Used:	0.00	Cycle Xtns Used:	0
Daily Pre-Auth Hold:	0.00	Cycle Pre-Auth Hold:	0.00
Daily XTN Used:	0		

Back

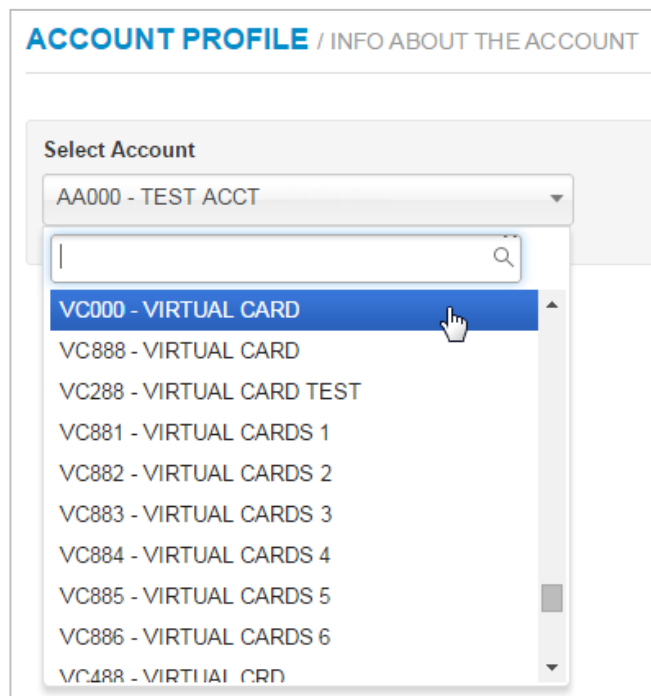
Setting Up Your Company Profile

The Company Profile page allows you to enter and update your company's annual revenue, accounts payable spend, number of vendors, and effective year. This data is kept on file with Comdata, and is imperative to generating an ePayables Peer Benchmarking report (see [Using Reports](#) for more information).

1. On the ICD menu bar, select **Manage > Company Profile**.



2. Use the drop-down field to select your account code.



- Complete the Account Profile page with your company's information. See the table below the screen shot for field definitions. Select **Save** when finished.

ACCOUNT PROFILE / INFO ABOUT THE ACCOUNT

Select Account
 VC000 - VIRTUAL CARD

The following information is used for peer benchmarking data.

Annual Company Revenue
 600000.00

Total AP Spend
 (Please include ALL AP spend)
 2000000.00

Total Number of Vendors
 (Please include ALL vendors, not just card accepting vendors)
 200

Effective Year
 2014

Last Updated
 2014-04-04 12:30:18.330

Save

Field Name	Description
Annual Company Revenue	Enter the average amount of revenue your company makes each year.
Total AP Spend	Enter the current total amount paid out to vendors
Total Number of Vendors	Enter your current total number of vendors. This number should include all vendors, even card accepting ones.
Effective Year	Enter the year that corresponds with your current AP spend.
Last Updated	Displays the last date a change was made to the Account Profile page. This is a read-only field and automatically updates each time the Save button is selected.

Disputing Transactions

Dispute Process Overview

In an effort to streamline Mastercard disputes, Comdata has developed a new Online Dispute Smart Form within iConnectData (ICD).

The Online Dispute Smart Form is dynamic in the sense that it generates a unique form with required information based on your selected reason for dispute. These specific forms can help you and Comdata understand the necessary information needed to file your dispute. You can also download a PDF of the dispute after it is submitted for your records.

This document is intended to walk you through filing a dispute through ICD using each of the unique forms.

Note: If you are the company administrator, you may submit dispute forms through the secure ICD website on the cardholder's behalf without obtaining a signature. Doing so confirms that you have a relationship with the cardholder and that the transaction is being disputed by the authorized user. Submitting the dispute via a secure site satisfies the Mastercard signature requirements.

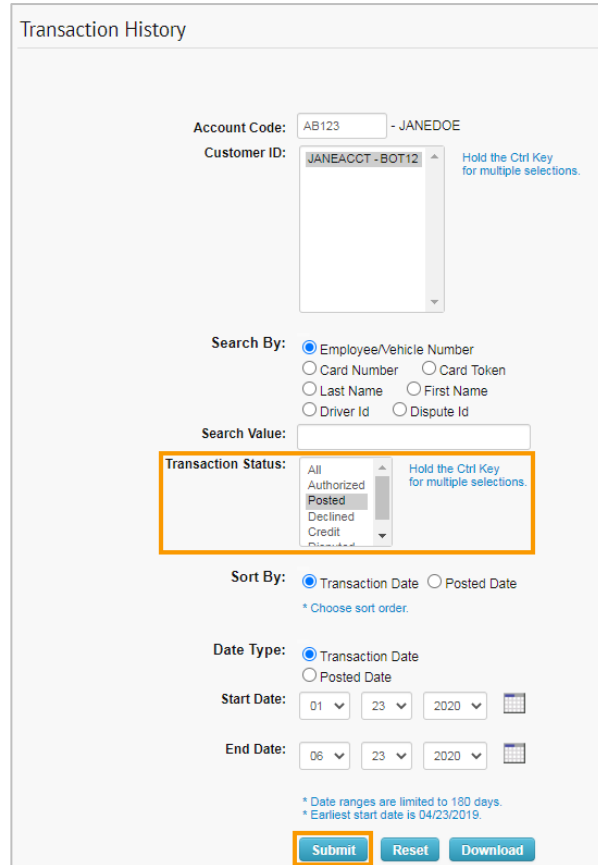
Please note it is important that you notify us about any transaction disputes within **60 days** of the suspicious charge. The following verbiage regarding this rule is located on each form: "We certify that this information was obtained via a secure website, and is being disputed by the authorized user."

Dispute Process

Before you can process a dispute, you must run a Real Time Transaction History report in ICD to locate the appropriate transaction(s). To access this page: **Manage > Transactions > Real Time Transaction History**.

1. On the Transaction History page, enter the required information to run a report. Click **Submit** when ready.

Note: Only **Posted** transactions can be disputed. Select **Posted** from the **Transaction Status** field to narrow your search results.



2. Select the checkbox next to the transaction(s) you want to dispute. Then, click **Initiate Dispute**.

Note: You cannot dispute the same transaction more than once. If your dispute reason is "I did not authorize or participate in this/these transaction(s)" you can dispute multiple transactions for only one card.

Transaction History

Account Code: AB123
Start Date: 01/23/2020 End Date: 06/23/2020
Found 85 records matching query.

Return to Query Print **Initiate Dispute**

FIRST PREV NEXT LAST BOTTOM

	Customer ID	Transaction Date/Time	Authorized Amount	Posted Date/Time	Posted Amount	Merchant Name	Transaction Status	Cardholder Name	Card Number
<input type="checkbox"/>	BOT12	03/16/2020 11:06:40	2.20	03/16/2020 11:06:40	2.20	Service Station	Posted	JANE DOE	556735XXXXXX4948
<input type="checkbox"/>	BOT12	03/16/2020 11:08:29	2.20	03/16/2020 11:08:29	2.20	FUEL DISPENSER	Posted	JOHN SMITH	556735XXXXXX4948
<input type="checkbox"/>	BOT12	03/16/2020 12:26:34	3.30	03/16/2020 12:26:34	3.30	Service Station	Posted	JOHN SMITH	556735XXXXXX4948

* Select "Transaction Status" to View Transaction Detail.
* Transaction Dispute Process.
1. Select the transactions that you want to dispute.
2. Click "Initiate Dispute" button to select Dispute Reason.
3. Click on "Dispute" button.
Note: MasterCard Transactions that have already been disputed will have a hyperlink to access the dispute in the left column.

3. Select one of the eight dispute reasons, then click **Dispute**.

Dispute Reasons

Please select Dispute reason:

Please note that your account is not automatically credited for this dispute.
Please pay the full amount of all invoices.

- ☐ Duplicate
- ☐ Paid by another means (must provide proof)
- ☐ Did not receive services or merchandise
- ☐ I did not authorize or participate in this/these transaction(s)
(By selecting the above reason, your card will be blocked, as this would indicate fraudulent activity.)
- ☐ Amount of transaction differs from amount billed
- ☐ Goods or Services not as described (Quality)
- ☐ Credit not processed and I have credit receipt, voucher (proof)
- ☐ Other

Dispute **Cancel**

4. Your contact information auto-populates at the top of each form. The remainder of the form is entirely customized to your selected dispute reason. Each required field (denoted by a red asterisk) must be completed.

Online Dispute

*Indicates a required field

Account Code: AB123

Contact Name: JANE DOE
Company: BUSINESS INC

***Address:** 5301 MARYLAND WAY ***Phone Number:** 555-555-5555

***City:** BRENTWOOD **Fax:**

***State/Province:** TN **Email Address:** JANE.DOE@COMPANY.COM

***Zip/Postal Code:** 37027

Card Number **Customer ID**
5567358888888888 BOT12


For a list of each dispute reason and their descriptions, see the following pages. For image examples of each form, see the [Appendix](#).

Note: If documentation is needed to support your claim, it must be received by Comdata within ten days of the initiated dispute. Please print the form and mail or fax (615-376-8742) it along with any supporting documentation to the address at the bottom of the form or e-mail to support@comdata.com.

Dispute Reason	Description
Duplicate	Select this option if a duplicate transaction displays on the RTTH report. The transactions must be the same date, same amount, and from the same merchant. If the date, amount, and merchant name are different, the form automatically directs you to Paid By Another Means . The logic is, the disputed transaction was previously paid on the same card. The form requires you to identify the valid transaction and the duplicate transaction.
Paid by Another Means	Select this option if you paid by another means/alternate payment. The form requires you to enter the date, amount of alternate payment, and any number associated with the alternate payment (check number, card number, etc.). Documentation (copy of a cleared check, cash receipt, Bank Card Statement, etc.) is required to support your claim. Although not required, you may contact the merchant to determine why they would not issue a credit. If so, enter the contact date and reason.
Did Not Receive Services or Merchandise	Select this option if the item purchased was not received on the expected date. The form requires you to select if you participated in the transaction, describe the item purchased, and enter the date of expected delivery. Although not required, it's best practice to contact the merchant for resolution, and describe the results of that conversation on the form.
I Did Not Authorize or Participate in this/these Transaction(s)	Select this option if you noticed some fraudulent transactions in the RTTH report. Note: This is the only option that allows you to dispute multiple transactions for the same reason at the same time. If this is not applicable, please dispute each transaction individually. The form provides three options: <ul style="list-style-type: none"> • My card was lost/stolen at the time of the disputed transaction: Select this option to fill out additional information as to the circumstances surrounding the fraudulent card use, (date card went missing, start date of unauthorized transactions, if police were notified, etc.). This information will help Comdata better understand the situation, so appropriate action can be taken. • My card was in my possession at the time of the disputed transactions: Select this option if the card was in your possession at that time of the unauthorized transaction. This option can also be used if the card number was used fraudulently while the card was in your possession. • The card was misused by the employee assigned to the card: Select this option if an employee or authorized user caused the fraudulent transaction(s). Then, specify if the employee or authorized user was terminated and the date of termination.

Dispute Reason	Description
Amount of Transaction Differs from Amount Billed	Select this option if you noticed the amount of a transaction is not what you authorized. The form requires you to enter the correct amount. You must provide proof of the amount difference. Print the form and mail/fax it along with any supporting documentation to the Comdata address at the bottom of the form or e-mail to support@comdata.com .
Goods or Services not as Described (Quality)	Select this option if the quality of the purchased item is not as described on the invoice or at the time of the transaction, or if the merchandise was received damaged. Disputes regarding Terms and Conditions fall under this reason as well. The form requires you to specify if the cardholder participated in the transaction (Yes/No), if it was a face-to-face transaction, provide details on why the merchandise was not received as expected, any attempt made to resolve with the merchant, and any attempt made to return the items. An Expert Opinion (third-party opinion from an expert in the related field) supporting your claim may be required. For best practice, print the form and mail/fax it along with any supporting documentation to the Comdata address at the bottom of the form or e-mail to support@comdata.com .
Credit not Processed and I have Credit Receipt, Voucher (proof)	Select this option if you were supposed to receive a credit for the transaction and have proof that credit is due. The form requires you to enter the date the credit was issued, and the cancellation number (if applicable). Documentation (credit slip, voucher, cancellation number, etc.) is also required to support your claim. If you do not have supporting documentation, then select the dispute reason that best describes why you are due credit.
Other	Select this option if your dispute reason is not provided. The following message displays: <i>"If your dispute does not fall under any of these dispute reasons listed, please contact Customer Service, 800-741-4040 or email: support@comdata.com."</i>

- When finished, click **Submit** at the bottom of the page to generate a confirmation PDF. Save this document for your records. A confirmation email will also be sent to your ICD email address.



Transaction Online Dispute Processing Form

Dispute ID: 88888888X
Date: 05/16/2020

Account Code: AB123
Contact Name: JANE DOE
Company: BUSINESS INC 549
Address: Any Street
City/ST/Zip: Quincy / MA / 0000

Customer ID: BOT12
E-mail: JANE.DOE@COMPANY.COM
Phone Number: 617-000-0000
Fax Number: 617-000-0000

Card Number
XXXXXXXXXXXX8888

Customer ID
BOT12

Disputed Transaction Listing

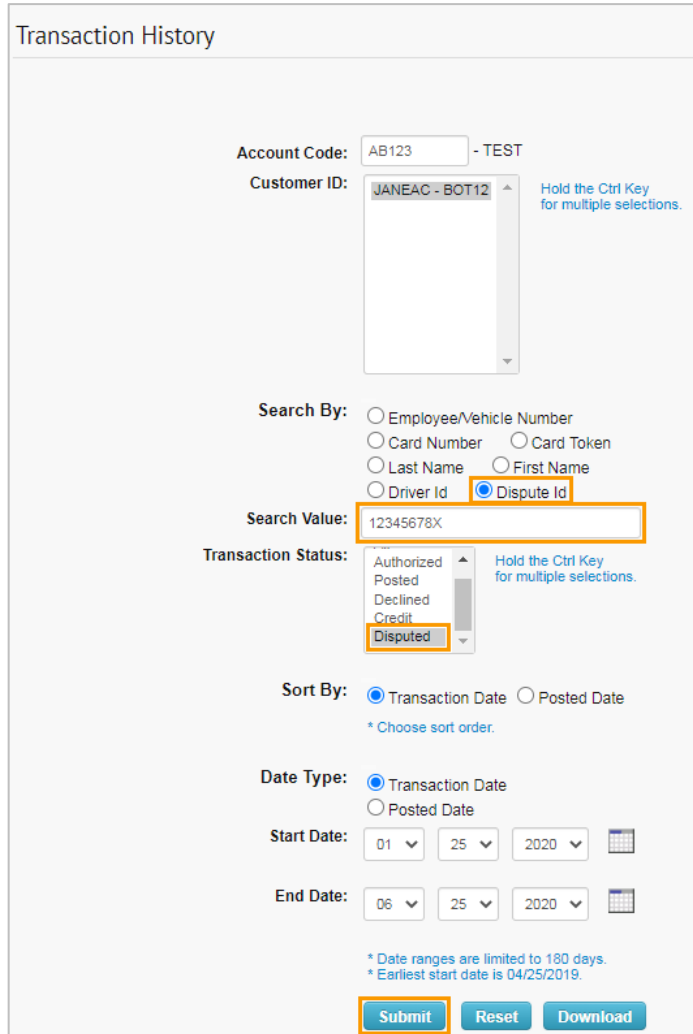
Transaction Date	Posted Date	Transaction Number CB#	Posted Amount	Recon Amount	Approval Code	MCC	POS	ARD Merchant Name
05/07/2020 12:13:25	05/08/2020 06:38:57	327859 CB0508327859	800.00	800.00	918343	8841	81	55429508127894198299532 MISCELLANEOUS FOOD

Search for a Filed Dispute

ICD's Real-time Transaction History allows you to locate and review submitted transaction disputes.

- On the Transaction History page, enter the required information to run a report. To search for disputed transactions, follow these tips:
 - To search for a specific dispute, select **Dispute ID** from the **Search By** radio buttons, then enter the corresponding dispute ID in the **Search Value** field.
 - To search for multiple dispute transactions across a date range, select **Disputed** from **Transaction Status**. Then, select your date range.

Note: Disputed transactions will also display on the transaction history report if **All** or **Posted** is selected from **Transaction Status**.



Transaction History

Account Code: AB123 - TEST

Customer ID: JANEAC - BOT12 Hold the Ctrl Key for multiple selections.

Search By:
 ☐ Employee/Vehicle Number
 ☐ Card Number
 ☐ Card Token
 ☐ Last Name
 ☐ First Name
 ☐ Driver Id
 ☒ Dispute ID

Search Value: 12345678X

Transaction Status:
 ☐ Authorized
 ☐ Posted
 ☐ Declined
 ☐ Credit
 ☒ Disputed
 Hold the Ctrl Key for multiple selections.

Sort By:
 ☒ Transaction Date
 ☐ Posted Date
 * Choose sort order.

Date Type:
 ☒ Transaction Date
 ☐ Posted Date

Start Date: 01/25/2020

End Date: 06/25/2020

* Date ranges are limited to 180 days.
* Earliest start date is 04/25/2019.

Submit Reset Download

- Click **Submit** to display the transaction history report in your browser. Click **Download** to save the transaction history report in Excel format.

Download View

	E	F	G	H	I	J	K	Y	AA	AI
1	Transaction Date	Transaction Time	Posted Date	Posted Time	Transaction Status	Card Number	Cardholder Name	Accept Location	Posted Amount	Dispute ID
2	02/20/2020	04:58:46	02/20/2020	05:25:19	Disputed	556735XXXXXX2548	AC342 AIRCRAFT JET	Shell Oil 57445630007 Bismarck ND	350.00	38486069I
3	03/09/2020	01:40:28	03/11/2020	08:43:41	Disputed	556735XXXXXX6016	225LP VEHICLE	Miscellaneous Food Sto Los Amigos MEX	9.74	69871729I
4	03/09/2020	01:40:28	03/11/2020	08:43:41	Disputed	556735XXXXXX6016	225LP VEHICLE	Miscellaneous Food Sto Los Amigos MEX	9.74	17881634I
5	03/09/2020	01:40:28	03/11/2020	08:43:41	Disputed	556735XXXXXX6016	225LP VEHICLE	Miscellaneous Food Sto Los Amigos MEX	9.74	56742522X
6	03/09/2020	01:52:00	03/11/2020	08:43:41	Disputed	556735XXXXXX6016	225LP VEHICLE	Miscellaneous Food Sto Los Amigos MEX	9.74	8125609I
7	03/09/2020	02:00:00	03/11/2020	08:43:41	Disputed	556766XXXXXX9359	TEST SUPER	Stationery Office Supp Chicago IL	198.75	67295354I
8	03/09/2020	02:33:53	03/11/2020	08:43:41	Disputed	556735XXXXXX3013	3013 VEHICLE	Pauls Amoco St Charles IL	100.00	311039PE
9	03/09/2020	05:47:38	03/11/2020	08:43:41	Disputed	556735XXXXXX6024	BENJI OLSON	TELLs Through Use MFM New York NY	8.64	2654289X
10	03/09/2020	05:49:24	03/11/2020	08:43:41	Disputed	556735XXXXXX6016	225LP VEHICLE	Miscellaneous Food Sto Los Amigos MEX	9.74	69871729I
11	03/09/2020	05:49:24	03/11/2020	08:43:41	Disputed	556735XXXXXX6016	225LP VEHICLE	Miscellaneous Food Sto Los Amigos MEX	9.74	17881634I

3. A dispute ID link displays in the left column for transactions disputed electronically. Also, the **Transaction Status** column will display **Disputed**. Click the disputed ID link to open a copy of the confirmation PDF.

Transaction History

Account Code: AB123
Start Date: 01/23/2020 End Date: 06/23/2020
Found 85 records matching query.

Return to Query Print Initiate Dispute

- Select "Transaction Status" to View Transaction Detail.
- Transaction Dispute Process.
 - Select the transactions that you want to dispute.
 - Click "Initiate Dispute" button to select Dispute Reason.
 - Click on "Dispute" button.

Note: MasterCard Transactions that have already been disputed will have a hyperlink to access the dispute in the left column.

	Customer ID	Transaction Date/Time	Authorized Amount	Posted Date/Time	Posted Amount	Merchant Name	Transaction Status	Cardholder Name	Card Number
99999999I	BOT12	03/09/2020 01:40:28	15.43	03/11/2020 08:43:41	9.74	MISCELLANEOUS FOOD STO	Disputed	MARY JONES	556735XXXXX8888
55555555X	BOT12	03/09/2020 01:40:28	15.43	03/11/2020 08:43:41	9.74	MISCELLANEOUS FOOD STO	Disputed	MARY JONES	556735XXXXX8888
88888888I	BOT12	03/16/2020 12:26:34	3.30	03/16/2020 12:26:34	3.30	Service Station	Disputed	JOHN SMITH	556735XXXXX9999

4. If you have not already, save this document for your records.

Transaction Online Dispute Processing Form

COMDATA
Payment Innovation

Dispute ID: 88888888X
Date: 05/16/2020

Account Code: AB123
Contact Name: JANE DOE
Company: BUSINESS INC 549
Address: Any Street
City/ST/Zip: Quincy / MA / 0000

Customer ID: BOT12
E-mail: JANE.DOE@COMPANY.COM
Phone Number: 617-000-0000
Fax Number: 617-000-0000

Card Number: XXXXXXXXXXXX8888
Customer ID: BOT12

Disputed Transaction Listing

Transaction Date	Posted Date	Transaction Number CB#	Posted Amount	Recon Amount	Approval Code	MCC	POS	ARD Merchant Name
05/07/2020 12:13:25	05/08/2020 06:38:57	327859 CB0508327859	800.00	800.00	918343	8641	81	55429508127894198299532 MISCELLANEOUS FOOD

Reason Code: I did not authorize or participate in this/these transaction(s)
(By selecting this reason, your card will be blocked, as this would indicate fraudulent activity.)

My card was in my possession at the time of the dispute transaction(s):
☒ Neither I, nor anyone authorized by me, used this card for the disputed transactions listed on this form.

We certify that this information was obtained via a secure website, and is being disputed by the authorized user.

Dispute Confirmation Email

You will receive a confirmation email for each dispute you submit. See below for an example. Confirmation emails contain a link to the PDF form and details on your dispute, such as the number of days to process and reconciliation information.

A MC Online Dispute has been entered for:

Card Token: 222T22A2G2

Card Number: XXXXXXXXXXXX8888

Please use the link provided to view the dispute detail.

<https://qaws.icconnectdata.com/forms/PDFServlet?type=disputeMC&seqId=89913355FE&userType=2>

- If all required information is received timely, you should expect a provisional credit on your account, within 30 days.

- There is a CB reference number assigned to each transaction in your dispute. (see dispute form in link above) You may use that CB ref# number, and/or "CB" plus the last 10 digits of the card number, for "dispute credit" reconciliation.

- If additional documentation is required to support your dispute, please write the MC Dispute Id number listed on the form, (also listed in the subject line of this email), on your documentation for proper matching.

Important: Incomplete information may cause a delay in processing your dispute.

Please note: This message does not have a valid reply address. Please do not attempt to reply.

To check the status of your dispute, please contact: support@comdata.com

Dispute Forms

Duplicate

Transaction Listing: (Please select one Valid transaction and Duplicate transaction(s) within the same Authorization date.)

Valid	Duplicate	Transaction Date	Posted Date	Transaction Number CB#	Posted Amount	Recon Amount	Approval Code	MCC	POS	ARD Merchant Name
<input checked="" type="radio"/>	<input type="checkbox"/>	06/18/2020 03:32:16	06/18/2020 04:01:12	556066 CB0618556066	415.00	415.00	144293	5542	90	05536060169061800000023 MISCELLANEOUS FOOD STO
<input type="radio"/>	<input checked="" type="checkbox"/>	06/18/2020 03:32:16	06/18/2020 04:01:12	0 CB0102000000	0.00	415.00	0	5542	10	05536060169061800000023 MISCELLANEOUS FOOD STO
<input type="radio"/>	<input type="checkbox"/>	06/19/2020 00:17:19	06/19/2020 00:17:32	556183 CB0619556183	415.00	415.00	0	5542	10	05536060169061800000023 MISCELLANEOUS FOOD STO
<input type="radio"/>	<input type="checkbox"/>	06/19/2020 00:25:47	06/19/2020 00:25:47	556184 CB0619556184	415.00	415.00	0	5542	10	05536060169061800000023 GREEN HILLS SERVIC

Reason for Dispute: Paid by another means

The selected valid transaction will be considered proof of the "Paid by other means" reason. This alternate payment (valid transaction) is on the same card.

We certify that this information was obtained via a secure website, and is being disputed by the authorized user.

Any documentation required to support your claim must be received within 10 days:

Comdata, Inc.
5301 Maryland Way
Brentwood, TN 37027
Attn: Research Dept.

or

Email Legible Copy to:
support@comdata.com

Paid by Another Means

Reason for Dispute: Paid By Another Means

* Please list the date and amount of alternate payment, as well as any number/cardnumber/check number that would help identify that payment.

Note: Proof of alternate payment (cleared check, cash receipt, Bank Card statement, etc.) is REQUIRED by MasterCard for this dispute, so please email a copy now and include a copy of this dispute form for matching purposes, and retain a copy for your records.

Before processing a dispute for payment by another means, you may wish to contact the merchant in an attempt to resolve. If you have already done so, please document your attempt and specify what the merchant stated as to why they would not issue a credit.

I contacted the merchant on: (mm/dd/yyyy)

Please explain in detail why the merchant would not issue a credit.

We certify that this information was obtained via a secure website, and is being disputed by the authorized user.

Any documentation required to support your claim must be received within 10 days:

Comdata, Inc.
5301 Maryland Way
Brentwood, TN 37027
Attn: Research Dept.

or

Email Legible Copy to:
support@comdata.com

Submit

Cancel

Did not Receive Services or Merchandise

Reason for Dispute: Did not receive services or merchandise

* I/the cardholder participated in this transaction, but did not receive the Goods or Services.

☒ Yes ☐ No

* Describe the item not received:

* The last expected date of delivery was: (mm/dd/yyyy)

You may wish to contact the Merchant for a resolution prior to filing this dispute. If you have already done so, please describe the result of your attempt to resolve this issue with the merchant.

I Did Not Authorize or Participate in this/these Transaction(s)

Option 1

Option #1 ☒ My card was lost/stolen at the time of the disputed transaction(s)

On what date was the card lost/stolen? (mm/dd/yyyy)

I did not participate in any transaction on or after: (mm/dd/yyyy)

* Were police notified? ☐ Yes ☒ No If yes, date notified: (mm/dd/yyyy)

* Briefly explain the circumstances surrounding the fraudulent use of the card.

Do you have any knowledge of the person(s) who may have used your card? If yes, who?

You must check this box if it applies:

* ☐ Neither I, nor anyone authorized by me, used this card for the disputed transactions listed on this form.

Option 2

Option #2 ☒ My card was in my possession at the time of the dispute transaction(s)

* ☐ Neither I, nor anyone authorized by me, used this card for the disputed transactions listed on this form.

Option 3

Option #3 ☒ The card was misused by the employee assigned to this card.

* Was the employee terminated? ☐ Yes ☒ No

* If yes, date of termination:

(mm/dd/yyyy)

Amount of Transaction Differs from Amount Billed

Reason for Dispute: Amount of transaction differs from amount billed

* The transaction amount billed shows \$ 310.00, however, the transaction amount should be

Note: Proof of the amount difference is REQUIRED by MasterCard for this dispute. Best practice is to print a copy of this dispute form and email these documents to the email address below, and retain a copy for your records.

Goods or Services not as Described

Reason for Dispute: Goods or Services not as described (Quality)

* Did the cardholder participate in the transaction? ☒ Yes ☐ No

* This transaction was: ☐ Face-to-face ☒ Non-face-to-face

NOTE: Please make sure you have provided all of the information requested below.
*****Any missing details may delay your dispute.*****

* Provide details about what was purchased and how the merchandise was damaged upon delivery or not suitable for the purpose for which it was intended or why the merchandise (or service) is not as described, defective, or incompatible.

* An attempt must be made to resolve with the merchant. Please include the specific details of this attempt including when the merchant was contacted, and why the merchant refused to correct the problem or issue credit. Note: The merchant must be given the opportunity to correct the problem prior to initiating a dispute.

* An attempt to return all "tangible" merchandise must be made. Please provide the details about the return of (or attempt to return) the merchandise. If there were NO tangible items to return, please state that.

Although not required at this time, if you have an Expert Opinion to corroborate and explain how the item or service performed by the first merchant was negligent, or not as described, or any other supporting documentation to substantiate your claim, please print this dispute form, and fax or mail along with supporting documentation to the address below within 10 days of the dispute, and retain a copy for your records. (Expert opinion must be written on expert's professional letterhead, or validated by other information that would demonstrate that the opinion is that of a recognized Expert or Professional.)

Credit Not Processed and I have Credit Receipt, Voucher (Proof)

Reason for Dispute: Credit not processed and I have credit receipt, voucher (proof)

* When was credit to be issued? (mm/dd/yyyy)

Cancellation number (if applicable):

Note: Supporting documentation (Ex. Credit slip, voucher, cancellation number, etc.) is required for this dispute reason. Please print this dispute form and send it along with documentation to support your claim that credit is due, to the address below within 10 days. If you do not have this documentation, please select another dispute reason based on "why" you are due a credit.


Dispute Resolution Forms

If you're a Channel Partner filing the dispute, you will need to fill out a Dispute Resolution Form on behalf of your cardholder. If a Comdata representative filed the dispute for you, the completed Dispute Resolution Form will be available through the Dispute ID link on the Transaction History page. See the following pages for examples of each form:

- **Form:** Point of Interaction (POI) Errors
- **Dispute Reasons that Trigger the Form:** Duplicate, Paid by Another Means, Amount of Transaction Differs from Amount Billed

POI Errors Form Page One

Dispute Resolution Form - Point of Interaction (POI) Errors



Dispute ID: 888888PE
 Date: 06/23/2020

Account Code: AB123

Contact Name: JANE DOE

Company: BUSINESS ICD

Address: 5301 MARYLAND WAY

City/ST/Zip: BRENTWOOD / TN / 37027

Customer ID: BOT12

E-mail: JANE.DOE@COMPANY.COM

Phone Number: 555-555-5555

Fax Number:

Card Number
XXXXXXXXXXXX8888

Customer ID
BOT12

Disputed Transaction Listing

Transaction Date	Posted Date	Transaction Number CB#	Posted Amount	Recon Amount	Approval Code	MCC	POS	ARD Merchant Name
06/17/2020 11:55:06	06/17/2020 12:02:15	888888 CB0000000000	310.00	310.00	144291	5812	90	05536060168061700000033 MISCELLANEOUS FOOD

Transaction Information:
 Acquirer's Reference Data or Switch Serial Number: **05536060168061700000033**
 Merchant Name: **MISCELLANEOUS FOOD STOP** Transaction or Settlement Date: **06/17/2020**
 Transaction Amount: **310.00** Disputed Amount: **100.00**

Type of Point of Interaction (POI) Error (Check One):
☐ The cardholder was debited more than once for the same goods or services.
 Alternate means of payment details: _____
☒ The cardholder was debited an incorrect amount.
☐ The cardholder was billed for loss, theft, or damage in the same transaction as the underlying initial transaction service.
☐ The cardholder states that he or she not given the opportunity to choose desired currency in which the transaction was completed or did not agree to the currency of the transaction.
☐ The merchant processed a credit (instead of a reversal) to correct an error which resulted in the cardholder experiencing a currency exchange loss.
☐ The cardholder claims the transaction amount is unreasonable.
 (Intra-European Economic Area (EEA) Transactions Only)
☐ Improper Merchant Surcharge (Intra-European and Inter-European Transactions Only)
☐ Duplicate Transaction (MCQR/MPQR Transactions Only)

POI Errors Form Page Two

Dispute Details:

Describe the cardholder's complaint in sufficient detail to meet the requirements for the chargeback as describe in the Chargeback Guide and to enable all parties to understand the dispute

The transaction amount billed shows \$ 310.00, however, the transaction amount should be \$ 210.00

Mastercard will determine whether this information contains sufficient detail.

POI Errors Form Page Three

"The issuer certifies that it complies with Mastercard Bylaws, Rules, policies and operating regulations and procedures of Mastercard (the "Standards"), written agreements and privacy laws and regulations applying to the protection of personal data. The issuer agrees that the personal data collected may be used according to Mastercard Standards and Mastercard's Global Privacy Notice on <http://www.mastercard.us/privacy/>. I certify that the facts were obtained from my discussion with the cardholder or the company/government agency representative on behalf of the corporate/government card cardholder and that the facts are accurate to the best of my knowledge."


MARY JONES
Customer Service/Chargeback Representative

06/23/2020
Date

- **Form:** Cardholder Dispute Chargeback
- **Dispute Reasons that Trigger the Form:** Did Not Receive Services or Merchandise, Goods or Services not as Described (Quality), Credit Not Processed and I have a Credit Receipt, Voucher.

Cardholder Dispute Chargeback Form Page One

Dispute Resolution Form - Cardholder Dispute Chargeback



mastercard.

Dispute ID: 9999999CE
Date: 05/07/2020

Account Code: AB123
Contact Name: JANE DOE
Company: BUSINESS INC
Address: 5301 maryland way
City/ST/Zip: brentwood / tn / 78987

Customer ID: BOT12
E-mail: JANE.DOE@COMPANY.COM
Phone Number: 555-555-5555
Fax Number:

Card Number XXXXXXXXXXXX6024 **Customer ID** BOT12

Disputed Transaction Listing

Transaction Date	Posted Date	Transaction Number CB#	Posted Amount	Recon Amount	Approval Code	MCC	POS	ARD Merchant Name
03/09/2020 05:47:38	03/11/2020 08:43:41	888888 CB0311542038	8.64	8.64	125716	4814	2	05410190069031000000344 TELEPHONE

Transaction Information:
 Acquirer's Reference Data or Switch Serial Number: 05410190069031000000344
 Merchant Name: TELEPHONE Transaction or Settlement Date: 03/09/2020
 Transaction Amount: 8.64 Disputed Amount: 8.64

Type of Cardholder Dispute (Check One):

☐ Goods or services were not as described or defective, includes shipped merchandise received damaged or not suitable for its intended purpose or merchant didn't honor the terms and conditions of a contract
 Delivery date of the goods or services: _____

☒ Goods or services were not provided.
 Expected delivery date of the goods or services: See Below

☐ Digital goods were purchased totaling USD 25.00 or less and did not have adequate purchase controls.

☐ Credit not processed.

☐ Counterfeit goods alleged to be authentic were purchased

☐ Recurring transaction cancelled prior to billing
 Cancellation date: _____

☐ Recurring agreement was not properly disclosed

☐ Addendum dispute

☐ "No-Show" hotel charge was billed

☐ Purchase transaction did not complete

☐ Timeshare agreement or similar service provision was cancelled within Mastercard time frame

☐ Credit posted as a purchase

☐ Failed Travel Merchant - Intra-EEA and Domestic European Transactions Only

Cardholder Participation:

Did the cardholder participate in the transaction? ☒ Yes ☐ No

Cardholder Dispute Chargeback Form Page Two

Dispute Details:

Describe the cardholder's complaint in sufficient detail to meet the requirements for the chargeback as describe in the Chargeback Guide and to enable all parties to understand the dispute

I/the cardholder participated in this transaction, but did not receive the Goods or Services. ☒ Yes ☐ No

Describe the item not received:

Equipment

The last expected date of delivery was: 05/21/2020

You may wish to contact the Merchant for a resolution prior to filing this dispute. If you have already done so, please describe the result of your attempt to resolve this issue with the merchant.

Mastercard will determine whether this information contains sufficient detail.

Cardholder Dispute Chargeback Form Page Three

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MARY JONES
Customer Service/Chargeback Representative

05/07/2020
Date

- Form: Fraud
- Dispute Reasons that Trigger the Form: I Did Not Authorize or Participate in this/these Transaction(s)

Fraud Form Page One

Dispute Resolution Form - Fraud



Dispute ID: 0000000PE
 Date: 06/03/2020

Account Code: AB123
Contact Name: JANE DOE
Company: BUSINESS INC
Address: 5301 MARYLAND WAY
City/ST/Zip: BRENTWOOD / TN / 37027

Customer ID: BOT12
E-mail: JANE.DOE@COMPANY.COM
Phone Number: 500-000-0000
Fax Number:

Card Number
 XXXXXXXXXXXX5555

Customer ID
 BOT12

Disputed Transaction Listing

Transaction Date	Posted Date	Transaction Number CB#	Posted Amount	Recon Amount	Approval Code	MCC	POS	ARD Merchant Name
05/27/2020 07:01:39	05/27/2020 07:34:21	555555 CB0527552771	30.00	30.00	126623	5541	90	022230000000000000000000 SERVICE STATION

Transaction Information:
 Acquirer's Reference Data or Switch Serial Number: 022230001470527000000021
 Merchant Name: SERVICE STATION Transaction or Settlement Date: 05/27/2020
 Number of Items: 1 Disputed Amount: 30.00

By Completing this form, the issuer certifies its knowledge of the cardholder's claim that neither he, she, nor anyone authorized by him or her engaged in the transaction(s) provided with this form.

Card Status Information: Check all applicable boxes as required by the *Chargeback Guide* for this dispute.

The card was closed and the issuer blocked the account on its host before the chargeback was processed: [X] Yes [] No

The transaction was reported to the Fraud and Loss Database (prior SAFE) before processing chargeback: [X] Yes [] No

The account was listed on the Account Management Service Stand-In Account File with a "capture card" response until card expiration: [X] Yes [] No

The cardholder was not in possession nor in control of the card issued to the account at the time of the transaction. The card used was lost, stolen or never received issue (NRI): [X] Yes [] No

The cardholder was in possession and control of the card issued to the account at the time of the transaction or the card used was counterfeit: [] Yes [] No

Reason code 4837 when charging back CAT 2 transactions: Was the card lost, stolen, or NRI at the time of transaction? [] Yes [] No

Reason code 4840: Was one legitimate transaction made at the same merchant location and at the time of the transaction the cardholder was in possession and control of all cards? [] Yes [] No

Additional Information: if needed

Fraud Form Page Two

My card was lost/stolen at the time of the disputed transaction(s):

On what date was the card lost/stolen?

I did not participate in any transaction on or after:

Were police notified?

No

Briefly explain the circumstances surrounding the fraudulent use of the card.

I did not authorize this charge on my card. Not sure how it got there.

Do you have any knowledge of the person(s) who may have used your card? If yes, who? No

"The issuer certifies that it complies with Mastercard Bylaws, Rules, policies and operating regulations and procedures of Mastercard (the "Standards"), written agreements and privacy laws and regulations applying to the protection of personal data. The issuer agrees that the personal data collected may be used according to Mastercard Standards and Mastercard's Global Privacy Notice on <http://www.mastercard.us/privacy/>. I certify that the facts were obtained from my discussion with the cardholder or the company/government agency representative on behalf of the corporate/government card cardholder and that the facts are accurate to the best of my knowledge."

Customer Service/Chargeback Representative: MARY JONES Date: 06/03/2020

Issuer complete section below for Reason Code 4871- Chip Liability Shift- Lost/Stolen/Never Received Issue (NRI) Fraud Chargeback only:

Card Issuer Region: Select One:

Cardholder Verification Method (CVM) Hierarchy List Certification

Number the priority sequence of CVM supported by the card from highest to lowest priority as 1, 2, 3, 4. Number 1 being the highest priority CVM on the card. If a CVM is not supported, leave that CVM option blank. See examples below:

_____ Online PIN Preferring
_____ Offline PIN
_____ Signature
_____ None (NO CVM)

Fraud Form Page Three

Examples: Card's CVM Priority or Hierarchy

Example #1 - Card's CVM Priority or Hierarchy is Online PIN, Offline PIN, Signature and then No CVM.

CVM hierarchy: 1 Online PIN Preferring 2 Offline PIN 3 Signature 4 None (No CVM)

Example #2 - Card's CVM Priority or Hierarchy is Online PIN, Signature and then No CVM. The card does not support Offline PIN.

CVM hierarchy: 1 Online PIN Preferring Offline PIN 2 Signature 3 None (No CVM)

Example #3 - Card's CVM Priority or Hierarchy is Online PIN, Signature and then No CVM. The card does not support Offline PIN.

CVM hierarchy: Online PIN Preferring 1 Offline PIN 2 Signature 3 None (No CVM)

Using Reports

Overview

Earning the highest returns on your virtual payments or “ePayables” program requires an understanding of key trends such as vendor acceptance, average transaction amounts, and rebates. That’s why Comdata offers a suite of reporting options to help you manage your virtual payments program. See the table below for all currently available reports:

Report Name	Description
Virtual Card Listing Report	Review general card-level details.
Transaction Listing Report	Research transaction details, including international processing.
Outstanding Card Report	Analyze unprocessed or not fully processed cards.
Invoice Detail Report	Trace payments back to the invoice level.
Corporate Payments Account Spend Report	Review your monthly performance.
Reconciliation Report	Reconcile your account and month end processes.
Peer Benchmarking	Compare your program to industry peers.
Blocked and Expired Card Report	Review blocked and expired card on your account.

This section will help you use your virtual payments reports so that you receive the greatest benefits from your ePayables program.

Viewing and Printing Reports

Your virtual payments reports can be found under the Quick Reports section of iConnectData (**iConnectData > Reporting > ReportQ > Quick Reports**). If your account has not been updated to receive the latest virtual payments reports, contact a Comdata Customer Service Representative.

To view an ePayables report in Quick Reports:

- In the reportQ menu, scroll to the ePayables section and select a report.

Note: Access to individual Quick Reports is determined by your user setup. If you know the report that you would like to have available, contact a Comdata Customer Service Representative.

<div>Cardholder Summary</div> <div>Cardholder Summary by Period</div> <div>Cardholder Top Ten Summary</div> <div>Cardholder Usage Report General</div> <div>Product Summary</div> <div>Transaction Listing</div> <div>Transaction Summary Report</div> <div>Purchase Detail Report</div> <div>Metric Transaction Listing</div> <div>Canadian Transaction Listing</div> <div>WorkPlace Solution Card Balance</div> <div>Transaction Listing Enhanced</div> <div>Discount Summary Report</div> <div>Paycard Transaction History Report</div> <div>Dormant Cards Report</div>	<div>Merchant Volume Report</div> <div>CFC Invoice Detail Report</div> <div> Vendor Enrollment <div>Mailed Remittance Activity</div> <div>Lost Opportunity</div> <div>PayForYou Unused Card</div> </div> <div> ePayables <div>ePayables Virtual Card Listing</div> <div>ePayables Transaction Listing</div> <div>ePayables Outstanding Card Report</div> <div>ePayables Invoice Detail Report</div> <div>ePayables Reconciliation Report</div> <div>ePayables Peer Benchmarking</div> <div>Blocked and Expired Card Report</div> </div> <div> Debit <div>eCash Transaction Activity - All Activity</div> <div>eCash Transaction Activity - Company Only</div> </div> <div> Proprietary <div>Alternative Fuel Report</div> <div>TMR Individual Transaction Price Detail</div> </div>	<div> Virtual Card <div>Virtual Card Listing</div> <div>Virtual Card AP Encashment</div> <div>Outstanding Active Cards</div> <div>VMC Reconciliation Report by Period</div> <div>Unused Virtual Card Report</div> </div>
--	---	---

Enter the criteria required to generate the report.

Note: There are two options to view reports: **Excel Download** (.xls) and **View Report** (PDF). Some reports can be viewed only as a PDF while others can only be viewed as Excel Spreadsheets.

✕ Close ReportQ

← Back to Reports

ePayables Virtual Card Listing

Corporate Code:

Account Code:

Customer Id:

Vendor Code:

Vendor Name:


Minimum Card Amount:


Maximum Card Amount:


Card Issue Date:


☒ All Cards

☐ Cards Created Between:

Start Date:


End Date:


 Information about your report

 **EXCEL DOWNLOAD**

If your report includes a downloadable Excel (.xls) option, use the view and print options in your spreadsheet software.

Note: When downloading your report as an .xls file, allow several minutes for your spreadsheet file to generate. If your report includes the **View Report** button, select it to download a printable PDF.

Account Code	Account Name	Cust ID	Cust ID Name	Card Count	Card Create Date	Card Status	Card Expiration Status	Card Amount	Posted Amount	Amount Outstanding
TEST	MATERIAL COMPANY	AA000	MATERIAL COMPANY	907	09 - SEPTEMBER	ACTIVE	Expired	8,888,888.88	8,888,888.88	88,888.88
TEST	MATERIAL COMPANY	AA000	MATERIAL COMPANY	22		BLOCKED	Expired	88,888,888.88	8,888.88	8,888,888.88
			Sum:	929				97,777,777.76	8,897,777.67	8,977,777.76
Account Code	Account Name	Cust ID	Cust ID Name	Card Count	Card Create Date	Card Status	Card Expiration Status	Card Amount	Posted Amount	Amount Outstanding
TEST	MATERIAL COMPANY	AA000	MATERIAL COMPANY	742	10 - OCTOBER	ACTIVE	Expired	88,888,888.88	888,888,888.88	8,888.88
TEST	MATERIAL COMPANY	AA000	MATERIAL COMPANY	24		BLOCKED	Expired	888,888.88	88,888.88	888,888.88
			Sum:	766				8,977,777.76	888,977,777.80	897,777.76
			Grand Total:	1695				#####	897,875,555.47	9,875,555.52

How current is the reported data?

This depends on the type of data reported. Card request data derived from a PS20, iConnectData (ICD), or web services processing is current up to the day prior to the report. Transactional data is current up to two days before the reporting date. The monthly Account Spend Report rolls up to the end of the previous month. However, due to the two-day window for transactional data, an Account Spend Report must be pulled on the third of the month or after to include full data for the previous month.

Many reports have a combination of card creation and transactional information. For more information on the data windows for specific reports, see the appropriate sections of this guide.

Virtual Payments Report Samples and Descriptions

ePayables Virtual Card Listing

The ePayables Virtual Card Listing report provides a general card-level listing of all your virtual cards under one or more customer IDs. It includes a summary tab showing your card totals by status. A Comdata Cards tab is also included which displays all ComdataDirect transaction information. Use the Virtual Card Listing to inquire into card-level details such as:

- The statuses of your virtual cards
- Overall trends in your virtual card disbursement
- Card details for a specific customer ID or card number
- All cards for a specific vendor

Data in this report are current up to the previous day. This report is available only as an Excel (.xls) download.

Selection Criteria	Report Fields		
	Tab 1: Card Summary Report	Tab 2: Virtual Card Listing	
Account Code	Account Code	Account Code	Remittance Email 2
Customer ID	Account Name	Account Name	Card Expiration Date
Vendor Code	Customer ID	Customer ID	Last Used Date
Vendor Name	Customer Name	Customer Name	Card Status
Minimum Card Amount	Card Number	Card Number	Card Creation Date
Maximum Card Amount	Card Status	Card Last Name	Virtual Card GL Code 1, 2, 3, 4
Card Issue Start Date	Card Expiration Status	Card First Name	Driver Prompted ID
Card Issue End Date	Card Creation Date	Vendor Name	PO Number
	Card Amount	Vendor Number	Repair Order Number
	Card Amount Used	Payment Number	Card Amount
	Amount Outstanding	Virtual Card Invoice Number	Card Amount Used
		Remittance Email 1	Amount Outstanding

Transaction Listing Report

The ePayables Transaction Listing report provides transactional information for your virtual cards. Use this report to research transactions shown as posted in the Virtual Card Listing report. Transaction data includes merchant addresses and other information as well as international processing details including currency conversion rates and cross-border fees, if applicable.

This report includes three tabs: **Transaction Listing with Virtual Card Invoice Number**, **Transaction Listing without Virtual Card Invoice Number**, and **Over - Under Posted**. The first tab contains the Virtual Card Invoice Number and MultiValue columns (duplicate card numbers, which appear due to split transactions). Each transaction may have a different invoice number. The second tab displays the correct posted amount for each transaction used on one virtual card. The third tab contains virtual cards with posted transactions that are less than or more than the card create amount. This tab does not include blocked or expired cards.

Data in this report are current up to two days prior. This report is available only as an Excel (.xls) download.

Selection Criteria	Report Fields		
	Tab 1: TrxLstg with VCIInvNbr	Tab 2: TrxLstg without VCIInvNbr	Tab 3: Over – Under Posted
Corporate Code	Corporate Code	Corporate Code	Corporate Code
Account Code	Account Code	Account Code	Account Code
Customer ID	Account Name	Account Name	Account Name
Vendor Code	Customer ID	Customer ID	Customer ID
Vendor Name	Customer Name	Customer Name	Customer Name
Card Token	Card First Name	Card First Name	Card First Name
Posted Start Date	Card Last Name	Card Last Name	Card Last Name
Posted End Date	Transaction ID	Card Token	Card Token
	Card Number	Card Number	Vendor Name
	Multi Value	Posted Date	Vendor Number
	Posted Date	Transaction ID	Payment Number
	Vendor Name	Vendor Name	Remit Email 1
	Vendor Number	Vendor Number	Remit Email 2
	Payment Number	Payment Number	Merchant Address Line 1
	Remit Email 1	Remit Email 1	Merchant Address Line 2
	Remit Email 2	Remit Email 2	Merchant City
	Card Expiration Date	Card Expiration Date	Merchant Country Name
	Last Used Date	Last Used Date	Merchant Postal Code
	Merchant Address Line 1	Merchant Address Line 1	Merchant State
	Merchant Address Line 2	Merchant Address Line 2	Card Status
	Merchant City	Merchant City	Xbrdr Fee Amt
		Merchant Country Name	Last Used Date
		Merchant Postal Code	Card Expiration Date

	Merchant Country Name	Merchant State	Card Create Date
	Tab 1: TrxLstg with VCIInvNbr (cont.)	Tab 2: TrxLstg without VCIInvNbr (cont.)	Tab 3: Over – Under Posted (cont.)
	Merchant Postal Code	Card Status	Posted Date
	Merchant State	Card Create Date	Card Number
	Transaction Date	Transaction Date	Card Amount
	Card Status	Xbrdr Fee Amt	Total Due Amount
	Card Create Date	Card Amount	Amount Outstanding
	Xbrdr Fee Amt	Posted Amount	
	Card Amount	Amount Outstanding	
	Posted Amount		
	Amount Outstanding		

Outstanding Card Report

The ePayables Outstanding Card Report provides details of all virtual cards that are unprocessed or not fully processed by your vendors. This report includes multiple tabs for viewing outstanding cards by status details including their activation status (e.g., active, blocked) and expiration status. For example, you can view only those outstanding cards with a force post or other authorization above the issued amount on the Card Amount Greater than Card Issued tab.

Each tab in the Outstanding Card Report provides the variance between the card amount issued and the amount used.

This report contains current up to the previous day (card creation data) or two days prior (transactional data). This report is only available as an Excel (.xls) download.

Selection Criteria	Report Fields	
Corporate Code	Tabs included:	Fields Included:
Account Code	Card Summary Report	Tie Code
Customer ID	Active Not Expired	Corporate Code
Card Creation Start	Blocked Not Expired	Account Number
Card Creation End	Cards Expired Outstanding	Account Name
	Cards Expired Used	Customer ID
	Vendor Active Nonexpired	Customer Name
	Vendor Active Expired	Card Count
	Vendor Blocked All	Card Status
	Card Amount Greater than Card Issued	Card Creation Date
		Card Expiration Date
		Card Expiration Status
		Cycle Amount
		Cycle Amount Used
		Blocked Date
		Blocked Reason Code
		Amount Outstanding
		Card First Name
		Card Last Name
		Vendor Name
		Vendor Number
		Payment Number
		Remit Email 1
		Remit Email 2
		Last Used Date
		VC Vendor Invoice Number
		Cycle Amount
		Cycle Amount Used

Invoice Detail Report

The ePayables Invoice Detail Report provides payment details at the invoice level dating to the time you request cards via PS16/20, iConnectData (ICD), or web services. This report is useful for researching payments back to the invoice level, particularly when a single virtual card has been issued to cover multiple invoices. The Invoice Detail Report provides data on your invoices and vendors paid including:

- Invoice and payment number
- Invoice issued date, due date, and payment date
- Gross, net, and discount amounts

Data in this report are current up to the previous day. This report is only available as an Excel (.xls) download.

Note: This is not an invoice. Do not attempt to remit payment from this report.

Selection Criteria	Report Fields	
Account Code	Fields included:	
Customer ID	Account Code	Creation Date
Vendor Code	Account Name	Payment Number
Vendor Name	Customer ID	Gross Amount
Invoice Number	Customer Name	Invoice Amount
Virtual Card Invoice Number	Vendor Name	Invoice Discount
Card Issue Start Date	Vendor Number	Invoice Date
Card Issue End Date	Remit Email 1	Invoice Number
	Remit Email 2	Payment Date
	Virtual Card Invoice Number	Due Date
	Card Number	Comment
	Card Expiration Date	

Corporate Payments Account Spend Report

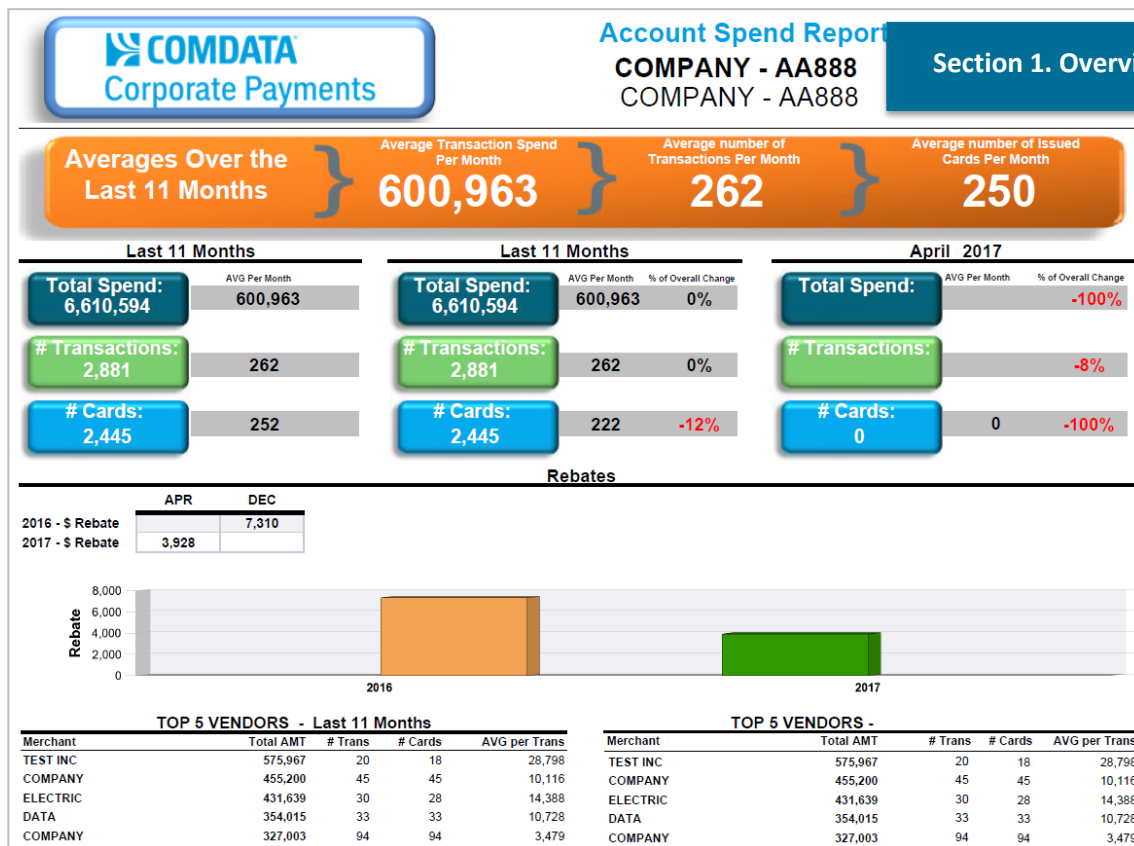
The Corporate Payments Account Spend Report is different from the other ePayables reports as it applies to your entire Comdata Corporate Payments program and is only accessible in the Administration section of reportQ. This report provides a high-level overview of your program performance month-by-month. This report is available only as a PDF.

You can use the Corporate Payments Account Spend Report as a convenient monthly snapshot of your key program metrics. Each section provides a visual summary of your account-level activity for criteria such as:

- Month-to-month changes in program spend
- Transactions by spending levels
- Spending by vendor for prior and current months
- Spending by your overall top 100 vendors

The Corporate Payments Account Spend Report also shows rebates earned from your payments program.

Due to the two-day window for reporting transactional data, you must pull this report on the third day of the month or later to receive full data for the previous month. This report contains the following sections:



Section 2. Month to Month Comparison

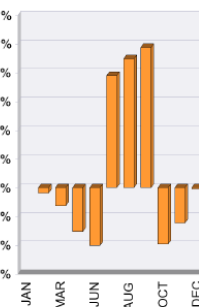
COMPANY - AA888

Month to Month Comparison

	JAN	FEB	MAR	APR	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2016 - \$ SPEND					202,713	360,803	683,510	1,350,288	819,699	617,848	611,674
2016 - # Trans					151	261	284	278	326	267	322
2016 - # Cards					151	242	264	258	306	245	308
2016 - # Vendors					82	95	108	102	105	101	114
2017 - \$ SPEND	580,387	557,696	487,328	338,647							
2017 - # Trans	255	235	261	241							
2017 - # Cards	248	227	259	239							
2017 - # Vendors	104	110	103	101							

Month to Month % of Change

Last 12 Months	Total Spend	% YTD Spend	% of Change	AVG Spend Per Trans	% of Change	Number of Trans	% of Change	Number of Cards	% of Change	% of Change to Prior Month Spend
2016 06-June	202,713	3%		1,342		151		151		120%
2016 07-July	360,803	5%	78%	1,382	3%	261	73%	242	60%	100%
2016 08-August	683,510	10%	89%	2,407	74%	284	9%	264	9%	80%
2016 09-September	1,350,288	20%	98%	4,857	102%	278	-2%	258	-2%	60%
2016 10-October	819,699	12%	-39%	2,514	-48%	326	17%	306	19%	40%
2016 11-November	617,848	9%	-25%	2,314	-8%	267	-18%	245	-20%	20%
2016 12-December	611,674	9%	-1%	1,900	-18%	322	21%	308	26%	0%
2017 01-January	580,387	9%	-5%	2,276	20%	255	-21%	248	-19%	-20%
2017 02-February	557,696	8%	-4%	2,373	4%	235	-8%	227	-8%	-40%
2017 03-March	487,328	7%	-13%	1,867	-21%	261	11%	259	14%	-60%
2017 04-April	338,647	5%	-31%	1,405	-25%	241	-8%	239	-8%	



Corporate Payments Account Spend Report_CD

5/25/17 10:56 AM

COMPANY - AA888

Date: 5/25/17

Last 11 Months - Transaction Summary by Spend Range

Amount Spend Indicator	0 - 999	1,000 - 2,499	2,500 - 4,999	5,000 - 7,499	7,500 - 9,999	10,000 - 24,999	25,000 - 49,999	50,000 - 99,999	100,000 - 999,999
Spend Amount	532,621	665,321	709,692	477,684	327,519	913,823	982,345	667,249	1,334,339
# Trans	2,009	417	206	88	39	61	33	9	19

Section 3. Transaction Summary by Spend Range

COMPANY - AA888

Date: 5/25/17

Vendor Spend

Vendor Spend over 200K - Last 11 Months

Merchant	Total AMT	VorCD	# Trans
TEST INC	575,967	V	20
COMPANY	455,200	V	45
ELECTRIC	431,639	CD	30
DATA	354,015	V	33
COMPANY1	327,003	V	94
INDUSTRY INC	311,849	V	22
SYSTEMS	252,014	V	23
SERVICES INC	250,067	V	12
SUPPLY CORP	237,909	V	31
TEST LLC	234,608	CD	10
TECH INC	209,488	V	44

Vendor Spend Over 20k - April 2017

Merchant	Total AMT	VorCD	# Trans
TEST INC	575,967	V	20
COMPANY	455,200	V	45
ELECTRIC	431,639	CD	30
DATA	354,015	V	33
COMPANY1	327,003	V	94

Section 4. Vendor Spend

COMPANY - AA888

Date: 5/25/17

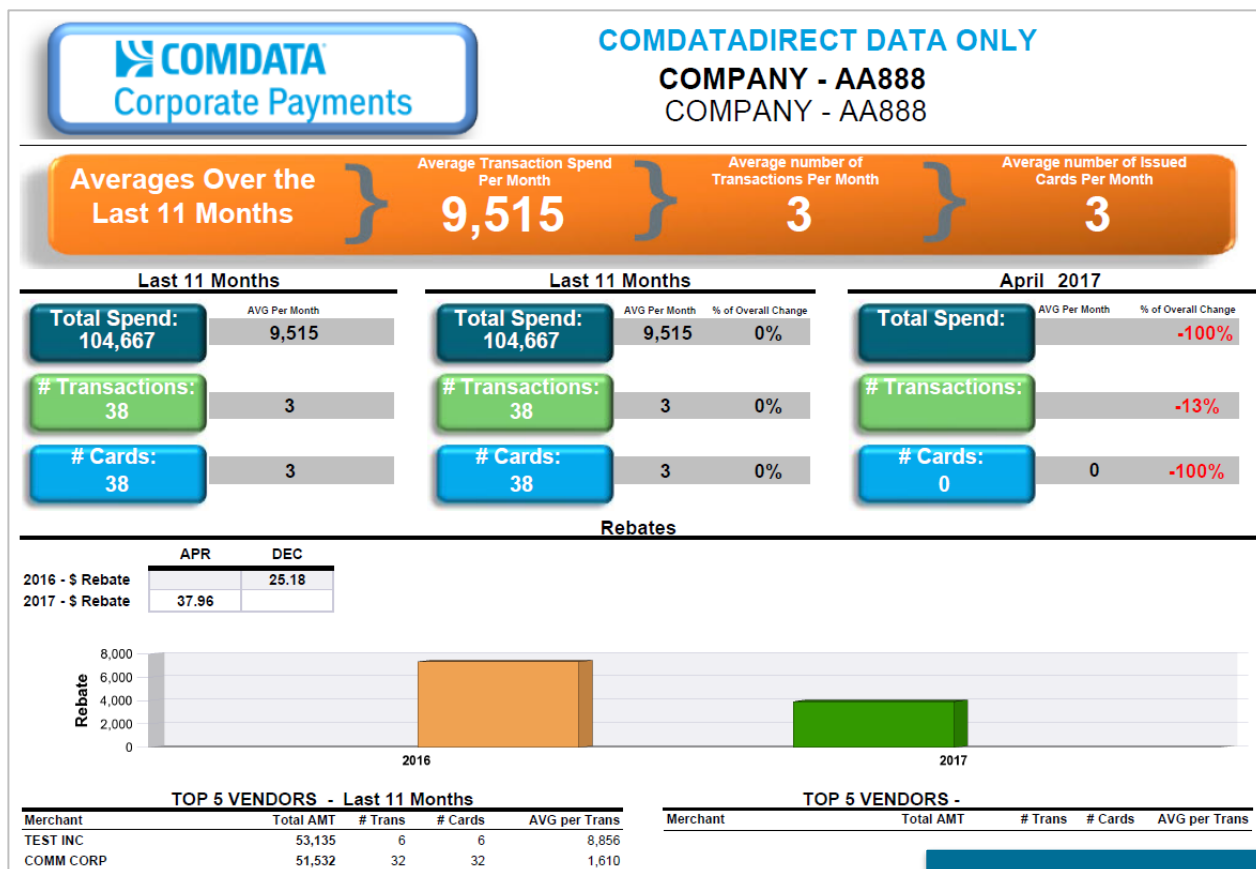
Overall Top 100 Vendors

	Merchant Name	Total Due Amount	%	# Trans	%	# Cards	%
TOP 10	TEST INC	575,967	9%	20	1%	18	1%
	COMPANY	455,200	7%	45	2%	45	2%
	ELECTRIC	431,639	7%	30	1%	28	1%
	DATA	354,015	6%	33	1%	33	2%
	COMPANY1	327,003	5%	94	4%	93	4%
	INDUSTRY INC	311,849	5%	22	1%	20	1%
	SYSTEMS	252,014	4%	23	1%	20	1%
	SERVICES INC	250,067	4%	12	1%	10	0%
	SUPPLY CORP	237,909	4%	31	1%	30	1%
	TEST LLC	234,608	4%	10	0%	9	0%
TOP 11 - 25	TECH COR	209,488	3%	44	2%	44	2%
	NETWORK	175,477	3%	2	0%	1	0%
	UNITED	172,012	3%	99	4%	96	5%
	COPY AND PASTE	164,341	3%	123	5%	106	5%
	WEST ORG	138,226	2%	4	0%	3	0%
	EQUIPMENT	125,042	2%	30	1%	30	1%
	CENTRAL ORG	99,344	2%	15	1%	15	1%
	GENERAL	99,309	2%	27	1%	27	1%
	RENTAL #888	98,853	2%	58	3%	58	3%
	MIDWEST	94,668	1%	6	0%	6	0%
	CITY	74,646	1%	15	1%	15	1%
	ELECTRIC	70,689	1%	29	1%	28	1%
	RENTAL #8	66,720	1%	22	1%	22	1%
	COMPANY2	63,305	1%	193	9%	120	6%
	INSTAL	60,819	1%	3	0%	3	0%
TOP 26 - 100	IT INC	53,135	1%	6	0%	6	0%
	AERIAL	52,803	1%	33	1%	33	2%
	COMM INC	51,532	1%	32	1%	32	2%
	MANAGE	47,455	1%	7	0%	7	0%
	POWER#000	44,440	1%	2	0%	2	0%
	ELECTRICAL	39,899	1%	24	1%	24	1%
	MOUNTAIN ALARM	38,414	1%	7	0%	7	0%
	USING	34,995	1%	37	2%	37	2%
		32,770	1%	4	0%	4	0%
		30,147	0%	2	0%	2	0%

Section 5. Overall Top 100 Vendors

**Section 6. Top 100
Vendors (Prior Month)**
COMPANY - AA888
Top 100 Vendors - April 2017

	Merchant Name	Total Due Amount	%	# Trans	%	# Cards	%
TOP 10	TEST INC	575,967	9%	20	1%	18	1%
	COMPANY	455,200	7%	45	2%	45	2%
	ELECTRIC	431,639	7%	30	1%	28	1%
	DATA	354,015	6%	33	1%	33	2%
	COMPANY1	327,003	5%	94	4%	93	4%
	INDUSTRY INC	311,849	5%	22	1%	20	1%
	SYSTEMS	252,014	4%	23	1%	20	1%
	SERVICES INC	250,067	4%	12	1%	10	0%
	SUPPLY CORP	237,909	4%	31	1%	30	1%
	TEST LLC	234,608	4%	10	0%	9	0%
TOP 11 - 25	TECH COR	209,488	3%	44	2%	44	2%
	NETWORK	175,477	3%	2	0%	1	0%
	UNITED	172,012	3%	99	4%	96	5%
	COPY AND PASTE	164,341	3%	123	5%	106	5%
	WEST ORG	138,226	2%	4	0%	3	0%
	EQUIPMENT	125,042	2%	30	1%	30	1%
	CENTRAL ORG	99,344	2%	15	1%	15	1%
	GENERAL	99,309	2%	27	1%	27	1%
	RENTAL #888	98,853	2%	58	3%	58	3%
	MIDWEST	94,668	1%	6	0%	6	0%
	CITY	74,646	1%	15	1%	15	1%
	ELECTRIC	70,689	1%	29	1%	28	1%
	RENTAL #8	66,720	1%	22	1%	22	1%
	COMPANY2	63,305	1%	193	9%	120	6%
	INSTAL	60,819	1%	3	0%	3	0%
TOP 26 - 100	IT INC	53,135	1%	6	0%	6	0%
	AERIAL	52,803	1%	33	1%	33	2%
	COMM INC	51,532	1%	32	1%	32	2%
	MANAGE	47,455	1%	7	0%	7	0%
	POWER#000	44,440	1%	2	0%	2	0%
	ELECTRICAL	39,899	1%	24	1%	24	1%
	MOUNTAIN ALARM	38,414	1%	7	0%	7	0%



**Section 7. Metrics
(ComdataDirect Only)**

Reconciliation Report

The ePayables Reconciliation Report provides a high-level overview of your virtual card activity within a specified date range. This report can be used to reconcile accounting and month end processes.

The report contains five tabs:

- **Posted Date Activity.** Transactional information for cards by date range selected.
- **Cards Created by Period.** General card listing of all cards created in the date range selected.
- **Transactions Outside of Period.** A list of transactions where the transaction posting date is later than the card creation date.
- **Outstanding Cards with Balance.** A list of all created but unused cards in the date range selected.
- **Cards Greater than Card Amount.** A list of transactions posted in the selected date range where the transaction amount is greater than the card issued amount.

The date range needed to generate the report encompasses both the Posted Date and Card Creation Date.

This report is only available as an Excel (.xls) download.

Selection Criteria	Report Fields		
Corporate Code	Posted Date Activity:	Cards Created by Period:	Merchant State
Account Code	Posted Transactions	Created Transactions	Posted Date
Customer ID	Corporate Code	Corporate Code	Card Status
Date Type (Posted Date or Card Creation Date)	Account Code	Account Code	Transaction Date
Start Date	Account Name	Account Name	Card Create Date
End Date	Customer Name	Customer ID	Virtual Card Invoice Number
	Card Number	Customer Name	Cross Border Fee
	Card First Name	Card Number	Card Amount
	Card Last Name	Card First Name	Posted Amount
	Vendor Name	Card Last Name	Variance
	Vendor Number	Vendor Name	
	Remit Email 1	Payment Number	
	Remit Email 2	Vendor Number	
	Payment Number	Remit Email 1	
	Card Expiration Date	Remit Email 2	
	Last Used Date	Card Expiration Date	
	Merchant Address Line 1	Last Used Date	
	Merchant Address Line 2	Merchant Address 1	
	Merchant City	Merchant Address 2	
	Merchant Country Name	Merchant City	
	Merchant Postal Code	Merchant Country Name	
	Merchant State	Merchant Postal Code	
	Posted Date	Merchant State	

	Transaction Outside of Period	Outstanding Cards with Balance	Cards Greater than Card Amount
	Posted Transactions	Created Transactions	Created Transactions
	Corporate Code	Corporate Code	Corporate Code
	Account Code	Account Code	Account Code
	Account Name	Account Name	Account Name
	Customer ID	Customer ID	Customer ID
	Customer Name	Customer Name	Customer Name
	Card Number	Card Number	Card Number
	Card Last Name	Card First Name	Card First Name
	Vendor Name	Card Last Name	Card Last Name
	Payment Number	Vendor Name	Vendor Name
	Vendor Number	Payment Number	Payment Number
	Remit Email 1	Vendor Number	Vendor Number
	Remit Email 2	Remit Email 1	Remit Email 1
	Card Expiration Date	Remit Email 2	Remit Email 2
	Last Used Date	Card Expiration Date	Card Expiration Date
	Merchant Address 1	Last Used Date	Last Used Date
	Merchant Address 2	Merchant Address 1	Merchant Address 1
	Merchant City	Merchant Address 2	Merchant Address 2
	Merchant Country Name	Merchant City	Merchant City
	Merchant Postal Code	Merchant Country Name	Merchant Country Name
	Merchant State	Merchant Postal Code	Merchant Postal Code
	Posted Date	Merchant State	Merchant State
	Card Status	Posted Date	Posted Date
	Transaction Date	Card Status	Card Status
	Card Create Date	Transaction Date	Transaction Date
	Virtual Card Invoice Number	Card Create Date	Card Create Date
	Cross Border Fee	Virtual Card Invoice Number	Virtual Card Invoice Number
	Card Amount	Cross Border Fee	Cross Border Fee
	Posted Amount	Card Amount	Card Amount
	Variance	Posted Amount	Posted Amount
		Variance	Variance

Peer Benchmarking Report

The ePayables Peer Benchmarking report allows you to compare your ePayables program's performance to your industry peers, both within Comdata and across the United States (US) based on RPMG (Richard Palmer and Mahendra Gupta) survey results.

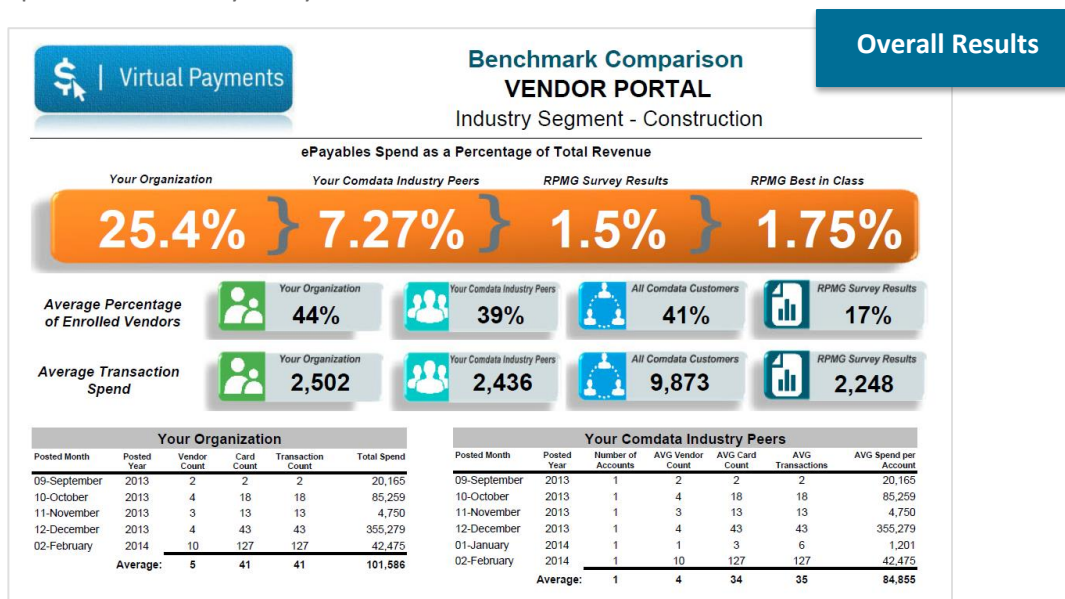
The RPMG survey results reflect the performance of companies within your industry across the US that use a virtual payments program to pay vendors.

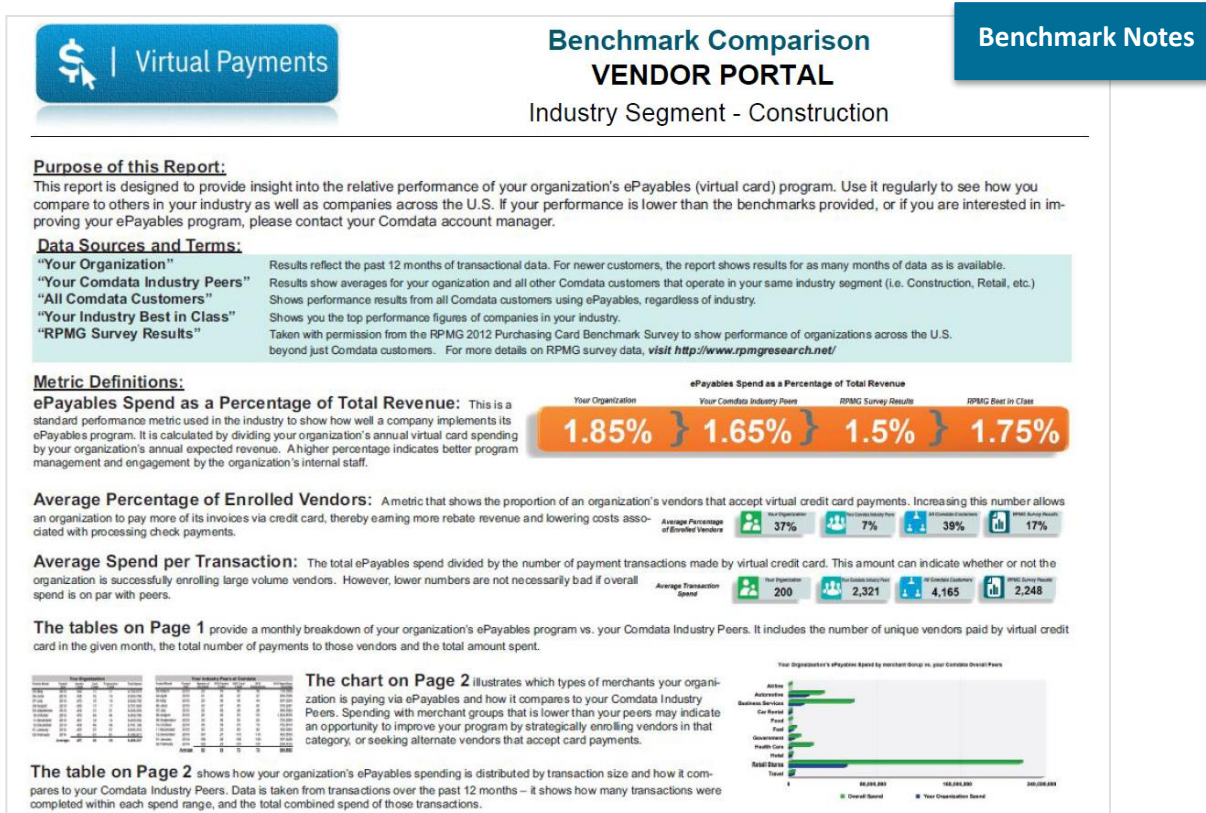
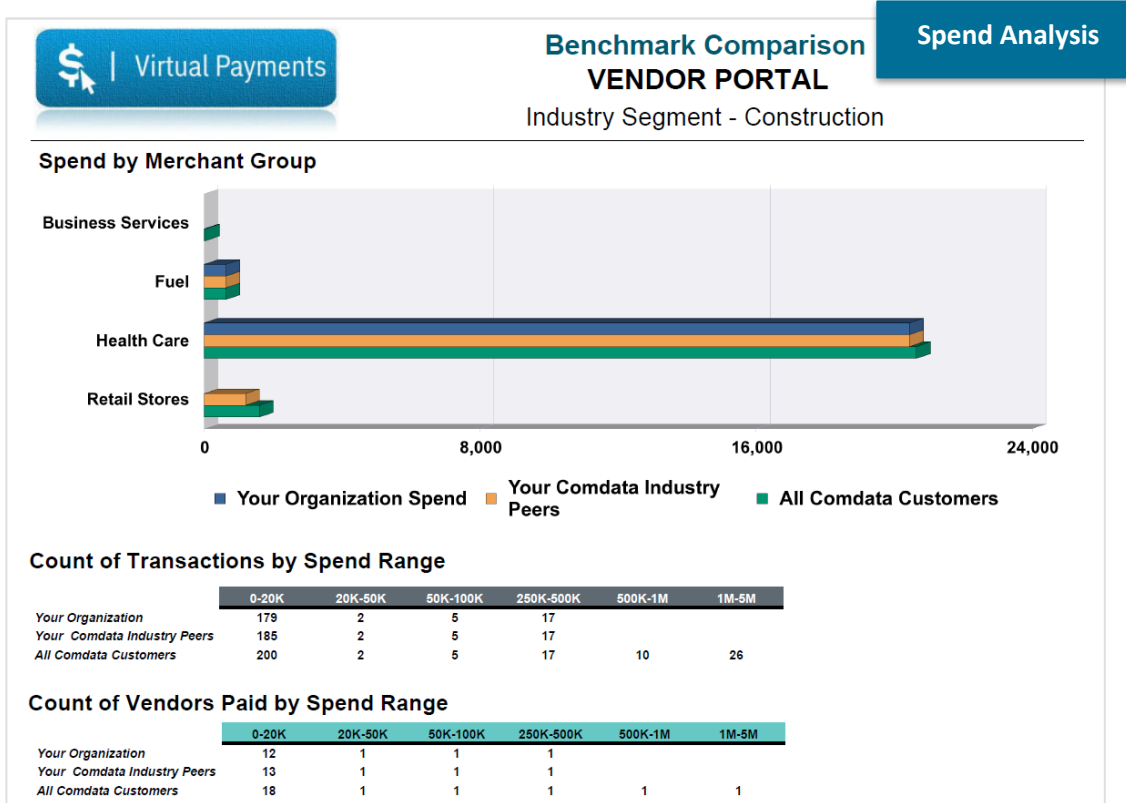
Your organization's data is based on your ePayables program's estimated total revenue and number of vendors. This information can be entered on the Customer Profile page in ICD (**ICD > Manage > Customer Profile**). This data should be updated regularly so you can stay up to date on your performance with industry peers.

The report is broken up into three pages:

- **Overall Results.** Overall comparison of your program to your Comdata industry peers and all industries that use Comdata's ePayables program, based on RPMG survey results. Also displays a best in class percentage that represents the top performing company within your industry.
- **Spend Analysis.** Compares your vendor and transaction spend by spend range to your Comdata industry peers and all industry peers at Comdata. Also compares your average merchant spend by merchant's industry.
- **Benchmark Notes.** Detailed descriptions of the report's purpose, sections, and terminology. Please use this as a reference for additional information.

The data in this report reflects up to the previous 12 months. The RPMG survey results and best-in-class are updated once every two years.





Glossary

Please note that some glossary terms can refer to various fields in virtual card applications (Reports, Virtual Payments Manager, AP Buyer Setup, PS20, etc.).

Account Code. 5-digit alphanumeric code assigned to your account.

Account Name. Name associated with the Account Code.

Amount Outstanding. Similar to the Variance, except it identifies how much of the card amount has not been used. This shows that the vendor has not processed the card or has not processed the full amount. This amount can be used to verify that the vendor has processed the payment correctly so the invoice is paid in full.

Approval Amount. Threshold amount that all payments cannot exceed for the selected account. Any payment exceeding this amount must be approved by the Approval User.

Approval User. Designated user responsible for approving payments above the specified Approval Amount.

Batch Seq Nbr. A unique processing number created when cards are issued via the PS16/PS17 method. This number is used to identify cards created within different batches submitted on the same day. No value will display if cards were created via iConnectData or web services.

Card Amount. The actual amount of money on a card and the maximum amount that can be authorized in a transaction. This amount can be altered via iConnectData or web services. The card amount should be the full payment due to a vendor.

Card Count. The total number of cards created. Depending on the report, the card count could be grouped by customer ID, status, or other criteria.

Card Creation Date. The date the card was generated; dates appear as MM/DD/YYYY (month/date/year).

Card Expiration Date. The date the card expires; dates appear as MM/DD/YYYY (month/date/year). Cards are usually valid until the last day of the designated month even if the expiration date specifies an earlier day in the month. Expiration happens at midnight the day of expiration; for example, if a card is created on February 15th and expires in one month, it will be valid until midnight on March 31st.

Card Expiration Status. Identifies if the card is expired compared to the date the report runs.

Card First Name. First name associated with the card. The default first name, Virtual, is used whenever cards are created via a PS16 batch file. This name can be updated via iConnectData or web services if needed.

Card Issue Date. Date the card was issued in MM/DD/YYYY (month/date/year) format.

Card Last Name. Last name associated with the card. The default last name, Card, is used whenever cards are created via a PS16 batch file. This name can be updated via iConnectData or web services if needed.

Card Number. The 16-digit virtual card number.

Card Status. The virtual card's current status: **Active**, **Blocked**, **Expired**, **Fraud**, or **Lost/Stolen**.

Card Token. A full 16-digit number used in place of the actual card number for security purposes.

Cross Border Fee. The amount MasterCard charges (in total, 90 basis points for a cross border fees plus 20 basis points for currency conversion) for international transactions. This fee is added to the transaction's posted amount, making it more than the card amount issued.

Currency Conversion Rate. Displays fees that MasterCard assesses on each international transaction. These fees are paid to MasterCard (e.g., 20 basis points of a transaction, or 20%). The currency conversion fee is added to the transaction's posted amount, making the final posted amount more than the actual card amount. The currency conversion rate can be used to identify the origin of an international transaction. For example, any transaction processed with US dollars would be 1.000000.

Customer ID. The 5-digit customer ID associated with the virtual card.

Discount Amount. The amount of any discount applied to the gross cost.

Due Date. The due date to pay an invoice.

GL Account. The GL (general ledger) account associated with the invoice payment or other data.

Gross Amount. The amount of the invoice before any discounts or adjustments. This will be the same as the net amount if no discounts are applied.

Invoice Comments. Optional field for comments specific to the invoice. These comments will display on the remittance advice email.

Invoice Date. Date of the invoice in the MM/DD/YYYY (month/date/year) format.

Invoice Number. Full invoice number provided by the vendor for a specific payment. The invoice number displays in the remittance advice email.

Last Used Date. The most recent posted card transaction in MM/DD/YYYY (month/date/year) format.

Location Code. An optional field used for entering a unique sub-identifier you can use to distinguish multiple locations within the same vendor.

Net Amount. The final amount of an invoice and the amount aggregated in the virtual card. The total net amount should match the payment amount.

Notification Amount. Threshold amount that all payments should not exceed for the selected account. An email will be sent to the Notification User for any payment that exceeds this amount. However, the payment will still process on the day it is scheduled.

Notification User. Designated user responsible for receiving notification emails on payments above the specified Notification Amount.

Payment Date. The date the invoice was paid. This field does not match the creation date or when the remittance advice email is sent.

Payment Number. Any number you assign to a payment for identification purposes.

Payment Status. A column on the Payment History page. The values in this column represent the final status of a payment (Cancelled, Completed, or Rejected).

Purchase Order Number. This optional field may be used for a purchase order number or another value that may assist with identifying the invoice payment.

Remittance Advice. A Comdata email sent to a vendor that includes the invoices being paid, the amount of the payments, and the card information to process the payments.

Requester. A column on the Payment History and Future Payments page of the Virtual Payments Manager. The values in this column represents the user ID that initiated a payment.

Intl Transaction. Identifies if a transaction occurred outside the card-issuing country (i.e., is an international transaction). This field is Yes/No.

Invoice Date. Date of the invoice in the MM/DD/YYYY (month/date/year) format.

Merchant Address. Street or mailing address of the receiving merchant. Originates from the merchant processing the transaction and includes the address information they provided to their MasterCard acquirer/processor.

Merchant Address 2. Additional merchant address information, if needed.

Merchant City. The city where the merchant is located. Originates from the merchant processing the transaction and includes the address information they provided to their MasterCard acquirer/processor.

Merchant Country. Full name of the country where the merchant is located. Originates from the merchant processing the transaction and includes the address information they provided to their MasterCard acquirer/processor.

Merchant Postal Code. Merchant's ZIP code in nine-digit (ZIP+4) format; placeholder zeroes are added when the full nine-digit code is unavailable. Originates from the merchant processing the transaction and includes the address information they provided to their MasterCard acquirer/processor.

Merchant State. 2-digit abbreviation for the merchant's US state or Canadian province. Originates from the merchant processing the transaction and includes the address information they provided to their MasterCard acquirer/processor.

Misc 1/2/3. Lines for discretionary data.

Payment Date. The date the invoice was paid. This field should but does not always match the card creation date or when the remittance e-mail is sent.

Payment Number. Optional 10-character field sometimes used for the Virtual Card Invoice Number. If multiple values are used for Virtual Card Invoice Number, it only displays on the Invoice Detail Report.

Posted Amount. The amount in U.S. dollars (\$0.00) posted in the transaction.

Posted Date. Date the transaction posted.

Purchase Order Number. This optional 15-character field may be used for a purchase order number or another value that may assist with identifying the invoice payment.

Tax ID. Tax identification number of the vendor being paid.

Transaction Date. Date of transaction in MM/DD/YYYY (month/date/year) format.

Transaction Time. Transaction time passed from the merchant or a filler value if the correct transaction time is not transmitted (for example, 11:59:59 PM).

Variance. Dollar amount remaining on the card after subtracting the Total Card Amount Used. This value helps identify differences between the card issue amount and the amount processed. Normally, there should not be a variance, because the card should be used for the amount issued.

Variances can be caused by:

- Cross border/currency conversion fees
- Credits posted to a card
- Force posted transactions
- Vendors not using the full amount of the card (when this option is permitted)
- The Card Issued Amount is changed after the card has processed.

Vendor Code. Vendor number for which the card was issued.

Vendor Email 1. E-mail address associated with the vendor's account. If an e-mail remittance advice is sent, this address receives the remittance. Note: The PS20 will fail if a properly formatted e-mail address is not included in the PS20 file. For example, the address cannot exceed 50 characters.

Vendor Email 2. Additional e-mail information, if necessary. Must be in the proper address format and cannot exceed 50 characters.

Vendor Loc Sub Code. An extension of the vendor number used to segregate vendors by location.

Vendor Name. Vendor for which the card was issued.

Virtual Card Invoice Number. Discretionary data field that may be used for reporting purposes. Most commonly, this field is used for the check number associated with a virtual card payment. When using AP Buyer Set-up, selecting Virtual Card Invoice Number under the option Create Virtual Card By groups all payments by vendor code followed by the unique value contained in Virtual Card Invoice Number.

If Virtual Card Invoice Number is selected on the AP Buyer Set-up page and the value of the field is the same, then payments can be consolidated into a PS16 file.