



VISA PAYMENT CONTROLS
GETTING STARTED GUIDE



Provide ongoing payment control to support your business card program

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Note: The examples used in this document are based on a US cardholder profile. Settings and authorization rules will vary depending on financial institution and region.

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Visa Payment Controls

Visa Payment Controls (VPC) is a simple to use web-based application that allows business owners of participating issuers to define spending controls for their employee's Visa business credit cards. This service allows business owners to add their company credit cards and assign limits to those cards regarding when, where, and how they may be used. For example, employees who travel are allowed to submit travel-related transactions. By setting specific controls, you can decline transactions that are submitted by employees who do not travel.

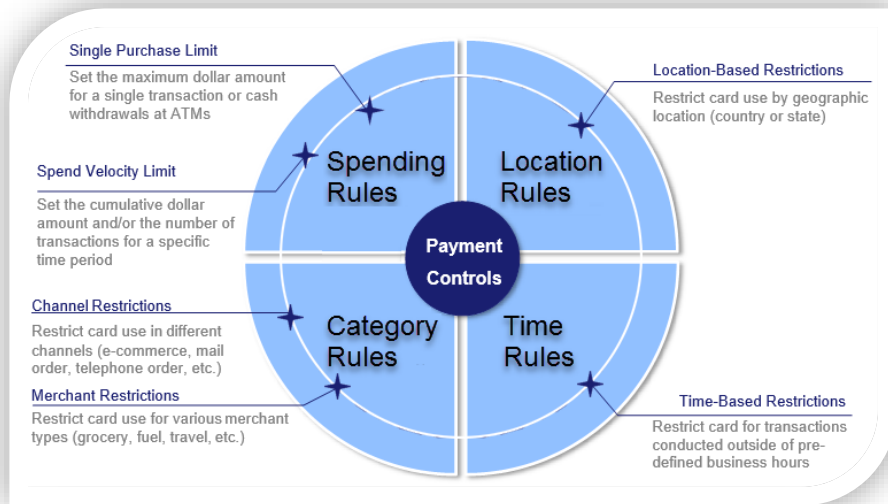
CONVENIENT ONLINE PORTAL

Enrollment and configuration are accomplished via the *Visa Payment Controls* secure web portal. All functions are self-service, so there's never any waiting. Business owners (or their administrators) simply sign-up, add cards, and quickly configure usage rules and notifications. The multi-language user interface will default to the language of the internet browser. It's that easy!

COMPREHENSIVE CONTROLS

Visa Payment Controls provides four broad categories of authorization rules to control card usage:

- **Category Rules:** Restrict card usage by purchase channel and merchant type.
- **Time Rules:** Restrict card usage by days of the week and hours of the day.
- **Location Rules:** Restrict card usage by country.
- **Spending Rules:** Set maximum amounts per transaction and per time period.



NEAR REAL-TIME NOTIFICATIONS

When a card transaction triggers an authorization rule, the application can be configured to automatically decline the transaction and send an email or text message to the business owner. Such notifications can also be sent to the employee, their manager, and/or any number of company staff. Authorization rules and notifications may be set independently for each card, or copied and applied in bulk to any number of other cards quickly and easily.

Authorization Rules



CATEGORY RULES

Category Rules allow you to block card purchases related to any of the following merchant types:

- Adult Themed Merchants
- Airline
- Hotel
- Auto Rental
- Restaurant
- Quick Service Restaurant
- Jewelry
- Electronics
- Alcohol and Tobacco
- Fuel
- Ground Transportation
- Office Supply
- Grocery Stores and Pharmacies
- Entertainment-related Merchants
- Utilities
- Clothing and General Retail
- Medical

TIME RULES

- Block transactions outside of business hours
- Block transactions by days of the week or hours of the day

LOCATION RULES

- Block purchases from a specified set of countries: 10 country limit
- Allow purchases from a specified set of countries: 10 country limit
- Block International purchases that exceed a specific currency amount. US only
- Block purchases from International merchants: US only
- Block transactions outside a specified state: US only



SPENDING RULES

- Block ATM cash withdrawals
- Block ATM cash withdrawals above a defined limit
- Block cash access transactions
- Block purchases above a specific \$ amount and currency
- Block e-commerce purchases
- Block e-commerce purchases above a defined limit
- Block purchases made over the phone, internet, or mail order
- Block transactions exceeding defined spending limits:
 - maximum number of authorizations per transaction
 - occurrence: specific day, weekly, monthly

Note: Authorization rules will vary depending on financial institution and region.

Enroll a Company Administrator

You have been notified by your bank about *Visa Payment Controls*. Now that you have accessed the application, complete the simple step-by-step process to enroll your company administrator.

Only one administrator ID (email address) can be set up to manage a specific set of cards. Your company can set up more than one administrator; however, administrators can manage only the cards set up under their ID.

Company administrators are responsible for adding, updating, deleting, and setting controls for Visa cards—for both themselves and company employees.

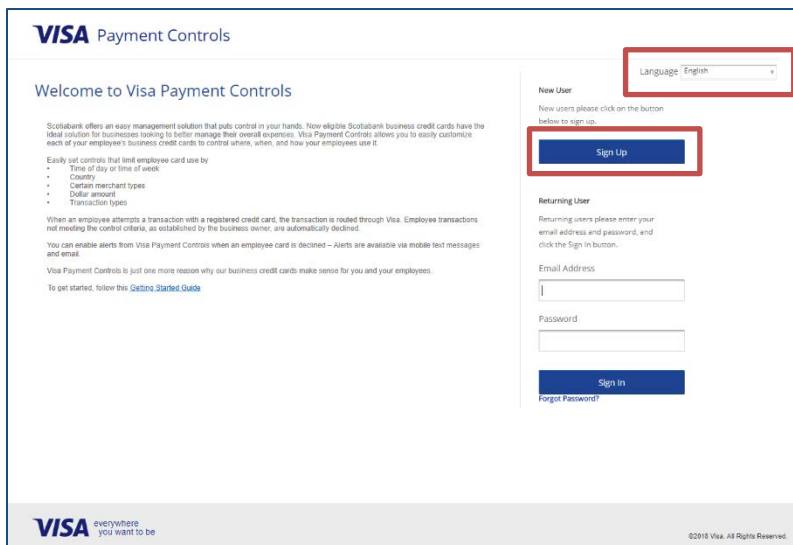
To enroll a company administrator, you need:

- The company administrator’s email address
- The company administrator’s Visa business card account number, expiration date, and CVV2

Note: To provide the company administrator access to more than one employee card account you might want to use the business owner’s name and card number for more complete control.

STEPS TO ENROLL A COMPANY ADMINISTRATOR

1. On the *Welcome Visa Payment Controls* window, first **select your preferred language** from the *Language* dropdown.



2. Click **Sign Up** to begin the enrollment process.

3. On the *Account Information* tab, **enter your email address and password**, then **select security questions and enter their answers**.

VISA Payment Controls

1 ACCOUNT INFORMATION 2 USER INFORMATION 3 TERMS AND CONDITIONS

Account Information

User Credentials

Sign In Email Address Retype Email Address

Create Password Retype Password

weak ● ● ● ● ● strong

Password must be 7-14 characters long with at least 1 capital letter and 1 number

Security Questions

Security Question 1
In what town was your first job? ▼

Security Answer 1

Security Question 2
In what town was your first job? ▼

Security Answer 2

Security Question 3
In what town was your first job? ▼

Security Answer 3

Cancel Next

VISA everywhere you want to be

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4. Click **Next** when you are finished.
5. You will receive an email from **mobile@visammg.com** with your email activation code.

- On the *User Information* tab, enter your personal information and Visa business credit card information.

The screenshot shows the 'VISA Payment Controls' interface. At the top, there are three tabs: 'ACCOUNT INFORMATION', 'USER INFORMATION' (which is highlighted in yellow), and 'TERMS AND CONDITIONS'. Below the tabs, the 'User Information' section is titled. Underneath, there is a 'Personal Information' section with several input fields: 'First Name', 'Last Name', 'Visa Account Number', 'Card Verification Value 2 (CVV2)', and 'Expiration Date'. The 'Expiration Date' field consists of two dropdown menus, one for the month (showing '01') and one for the year (showing '2016'). At the bottom of the form, there are three buttons: 'Back', 'Cancel', and 'Next'. The 'Next' button is highlighted in blue. At the very bottom of the page, there is the VISA logo with the tagline 'everywhere you want to be' and a copyright notice: '© 2016 Visa. All Rights Reserved.'

- Click **Next** when you are finished.
- On the *Terms and Conditions* window, click the **checkbox** to indicate your agreement with the terms and conditions.

The screenshot shows a window titled 'VISA PAYMENT CONTROLS CARDHOLDER TERMS & CONDITIONS'. The window contains several paragraphs of text. The first paragraph states: 'THESE TERMS AND CONDITIONS GOVERN YOUR PARTICIPATION IN THE VISA PAYMENT CONTROLS SERVICE, AND SUPPLEMENT AND AMEND YOUR EXISTING CARD AGREEMENT WITH THE ISSUER (THE "ISSUER") OF THE VISA CARD ACCOUNT (S) YOU ENROLL IN THE SERVICE. IN THE EVENT OF ANY CONFLICT BETWEEN YOUR EXISTING CARD AGREEMENT AND THESE TERMS AND CONDITIONS, YOUR CARD AGREEMENT WILL GOVERN, EXCEPT THESE TERMS AND CONDITIONS SHALL GOVERN IN ANY MATTER RELATING TO THE SERVICE.' The second paragraph states: 'THESE TERMS AND CONDITIONS REFER TO EACH VISA CARD THAT ACCESSES A VISA CARD ACCOUNT YOU HAVE ENROLLED IN THE SERVICE AS A CARD. YOU REPRESENT AND WARRANT TO THE ISSUER AND TO VISA U.S.A., INC. ("VISA") THAT YOU ARE AUTHORIZED TO ENROLL EACH CARD IN THE SERVICE. ISSUER AND VISA RESERVE THE RIGHT TO DETERMINE IN EACH OF THEIR SOLE DISCRETION WHETHER A PARTICULAR VISA CARD ACCOUNT CAN BE ENROLLED IN THE SERVICE.' The third paragraph states: 'AS PART OF THE ENROLLMENT IN THE SERVICE, YOU MAY BE REQUIRED TO SELECT AN EMAIL ADDRESS FOR A USER ID AND PASSWORD THAT ARE REQUIRED TO ACCESS THE SERVICE WEBSITE. IT IS YOUR RESPONSIBILITY TO KEEP YOUR USER ID AND PASSWORD SAFE AND KNOWN ONLY TO YOU BECAUSE YOU ARE RESPONSIBLE FOR ALL ACTIVITY INITIATED WITH YOUR USER ID AND PASSWORD.' The fourth paragraph states: 'PURSUANT TO THE SERVICE, CARD TRANSACTIONS THAT MEET YOUR TRANSACTION BLOCKING INSTRUCTIONS WILL BE DENIED AUTHORIZATION BY THE ISSUER THROUGH THE VISA SYSTEMS AND THESE CARD TRANSACTIONS WILL NOT BE PROCESSED FOR PAYMENT THROUGH VISA SYSTEMS. VISA AND THE ISSUER WILL RETURN A NOTICE OF THE DENIED TRANSACTION AUTHORIZATION TO THE MERCHANT WHERE YOUR CARD WAS PRESENTED FOR PAYMENT. THESE TERMS AND CONDITIONS REFER TO A CARD TRANSACTION THAT HAS BEEN DENIED PAYMENT AUTHORIZATION PURSUANT TO THE'. At the bottom of the window, there is a checkbox and the text: 'Click the box to the left, then "Agree" below. By participating in the Visa Payment Controls service, you agree to be bound by the service terms and conditions.'

- Click **Accept** to complete enrollment.

After successfully completing the enrollment process, administrators will be prompted to configure alert channels. Administrators can either complete the Alert Channel configuration as part of the enrollment process or later via the VPC user interface.

PASSWORD REQUIREMENTS

To ensure the integrity of user accounts, the system implements the following restrictions on passwords:

- Passwords are case-sensitive
- Must be a minimum of 8 characters
- Must contain at least one upper-case letter
- Must contain at least one lower-case letter
- Must contain at least one numeric character
- Must not contain the associated User ID (or PAN)
- The previous 4 passwords cannot be reused
- Passwords must be changed at least every 90 days

MORE INFORMATION

After enrolling, company administrators may access the full functionality of *Visa Payment Controls*. Should they have questions while doing so, the following sources of information are available directly from within the application:

- *Visa Payment Controls User Guide*. View, download, and print the guide from the *VPC Home page*.
- *Frequently Asked Questions (FAQs)*. Available by clicking **Help** on the *VPC Account Summary* window.
- *Information icons*. Hover over an Information icon (i or ?) to view a brief description of the adjacent term.

It is recommended the company administrator review the *Visa Payment Controls User Guide* to understand the controls available and decide on the rules you would like to apply (which can vary by card). For more information about the types of rules available, please refer to the *Setting Card Rules* section of the *Visa Payment Controls User Guide*.