



Visa Payments Control Getting Started Guide

Effective: June 2017



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About This Guide

The Visa Payment Controls (VPC) Getting Started Guide describes the VPC web application including how to set up and manage it. This web application is used only by Visa Business Credit cardholders.

NOTE: *Screen shots used in this guide are based on a US cardholder profile for illustrative purposes. Settings and blocking rules will vary depending on financial institution and region.*

Audience

This guide is for Business Owners or Company Administrators responsible for setting up and managing Visa Payment Controls for their company.

Document Organization

Chapter 1, Introduction — provides an overview of the VPC web application, pre-requisites for using the application, and the details for navigating through the application.

Chapter 2, Enrollment and Alert Activation — describes the company administrator enrollment process and notification alerts settings.

Chapter 3, Using Visa Payment Controls — lists the various options of the VPC application and their functions.

Chapter 4, Account Management — describes the functionalities of the **My Account** option which the company administrator can use to change or update login information and reset forgotten password.

Document Conventions

The document conventions used in this guide are shown below.



Table 1: Document Conventions

Document Convention	Purpose In This Guide
bold	Used for: <ul style="list-style-type: none"> Codes and field values. Command keys, menu names, menu selections. Extra emphasis (stronger than italics).
<i>Italics</i>	Used for: <ul style="list-style-type: none"> Complete document titles. Explaining an unusual term the first time it appears.
Note:	Gives more information about the preceding topic.
EXAMPLE	Helps to support or explain a general statement.
<code>Courier typeface</code>	Used for email addresses and for URLs.
"text in quote marks"	Used to refer to section names in a chapter.

VPC Navigation

The document conventions used in this guide are shown in Table 2.

Table 2: VPC Navigation

Options	Purposes
Next, Save, Done, Submit, and Activate	Saves your work and moves to the next step.
Back	Returns you to the previous screen without saving current screen.
Cancel	Exits without saving your work. Can also be used when you click Submit and receive a confirmation message.
Help Link and 	On the top of the menu, there are links to the VPC FAQs. On screens, rolling over  provides context-sensitive information.
For More Information	At the bottom of all VPC screens, there are links to <i>Terms and Conditions</i> , <i>Privacy and Legal Policies</i> , and <i>Contact Us</i> .
Error Messages	You may receive error messages, which will appear as red text .

About This Guide

Alert Channels	Update/modify alert settings (Figure 2–6).
My Account	Update account settings and unenroll.
Log out	Logs you off the VPC application.

1 Introduction

Visa Payment Controls (VPC) is a simple-to-use web application that allows business owners to define spending controls for their employees' Visa business credit cards. Typically, the company administrator is the business owner, office manager, or administrative assistant. The term "company administrator" is used throughout most of this guide.

You can customize each employee's card to control where, when, and how it is 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.

Note: *VPC applies only to Visa business credit cards; it is not available for use with Visa business debit or other Visa consumer cards.*

1.1 Visa Payment Controls Steps

To get started using VPC, follow these steps:

1. Select the person, for example, a company administrator, responsible for setting up and managing the controls for your employee Visa business credit cards.
2. Review this guide to understand the controls available and decide on the rules that you would like to apply, which can vary by card. For more information about the types of rules, please refer to the *Setting Card Rules* section.
3. Ensure your company administrator enrolls as a user on the VPC site to add employee Visa business credit cards and to set controls.

1.2 Prerequisites

To enroll as a company administrator, you will need the following information:

- Company administrator email address, which you will use as your login ID.
- Visa business card number.

To add employee cards, you will need the following Visa business credit card information:

- Employee name
- Account number
- Expiration date
- CVV2

1.3 Further References

For more information, see the Frequently Asked Questions (FAQs) available by clicking the **Help** link on the **VPC Account Summary** page. The current version of this guide is available for viewing, downloading, and printing from the **VPC Welcome** page. When browsing the user interface, hovering over the Information icon (i) will display a short description of the adjacent item.

2 Enrollment and Alert Activation

This chapter describes the company administrator enrollment process and setting up notification alerts.

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.

Note: *To provide continuous coverage, the company administrator can allow someone else to administer the accounts. For more information, see “Updating the Company Administrator”.*

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

2.1 Enrolling

Company Administrators are responsible for adding, updating, and deleting Visa cards for themselves and company employees.

To enroll as a company administrator, follow these steps:

1. On the **Welcome to Visa Payment Controls** page shown in Figure 2–1, select your required language from the **Language** drop-down list.

Figure 2–1: Welcome to Visa Payment Controls Page

VISA Payment Controls

Language: English

Welcome to Visa Payment Controls

THE VISA PAYMENT CONTROLS SERVICE ALLOWS COMMERCIAL CUSTOMERS AND SMALL BUSINESS OWNERS TO ADMINISTER THE USAGE OF THEIR CARDS THROUGH A SIMPLE WEB APPLICATION. THE SERVICE ALSO ALLOWS INDIVIDUALS OR HEADS-OF-HOUSEHOLDS TO SELECT CONTROL PARAMETERS UNIQUE TO THEIR SPENDING HABITS. THROUGH THEIR ISSUER, CARDHOLDERS CAN CONFIGURE AND MANAGE SELECT AUTHORIZATION PARAMETERS AT THE ACCOUNT LEVEL. WHEN A TRANSACTION ARRIVES AT VISA, THE CHARGE IS CHECKED AGAINST THE CARDHOLDERS' SPECIFIED CONTROL PARAMETERS. TRANSACTIONS THAT MEET THE CONTROL CRITERIA ARE AUTOMATICALLY DECLINED. VISA MAY ALSO GENERATE ALERTS WHEN THE CARDHOLDER AUTHORIZATION REQUESTS MEET THE SELECTED USAGE PARAMETERS. THE ALERTS WILL OPTIONALLY BE DELIVERED TO CARDHOLDERS VIA MOBILE TEXT MESSAGES AND/OR EMAIL.

New User
New users please click on the button below to sign up.
Sign Up

Returning User
Returning users please enter your email address and password, and click the Sign In button.
Email Address

☐ Remember my email address
Password

Sign In
[Forgot Password?](#)

2. Click the **Sign Up** button to add a new user and begin the enrollment process.

- On the **Account Information** tab shown in Figure 2–2, enter your email address and password, then select the desired security questions and enter the relevant answers.

Figure 2–2: Account Information Tab

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

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- Click **Next** to continue or **Cancel** to cancel the enrollment process. The User Information tab opens and you will receive an email from mobile@visammg.com with your email activation code.

Note: To update the company administrator, refer to the Updating the Company Administrator section in this document.

5. On the **User Information** tab shown in Figure 2–3, enter your personal information and Visa business credit card information.

Note: A valid Visa business credit card number is required to verify the company's account with the issuing bank.

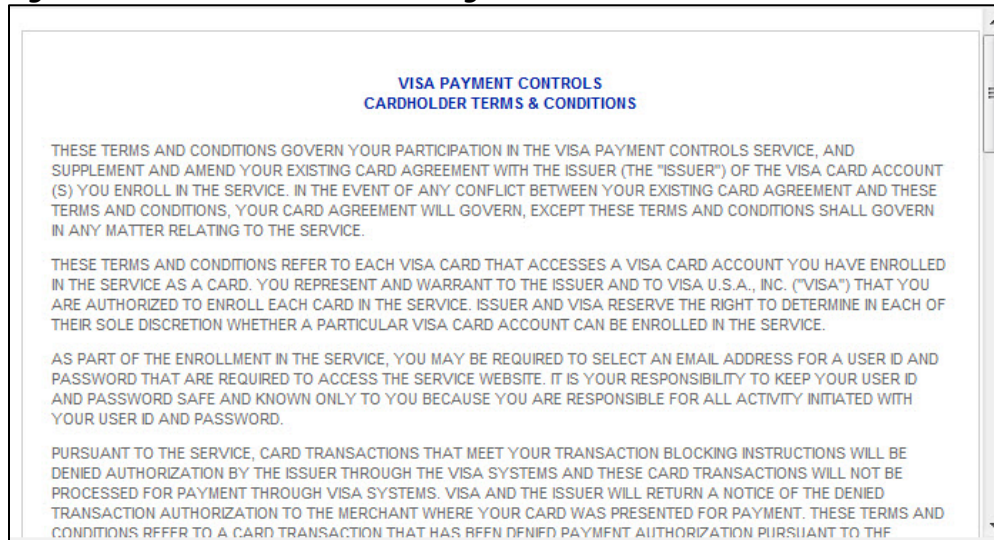
Figure 2–3: User Information Tab

The screenshot shows the 'VISA Payment Controls' interface. At the top, there are three tabs: '1 ACCOUNT INFORMATION', '2 USER INFORMATION' (which is highlighted with an orange border), and '3 TERMS AND CONDITIONS'. Below the tabs, the 'User Information' section is displayed. It contains a 'Personal Information' subsection with the following fields: 'First Name' and 'Last Name' (text input fields), 'Visa Account Number' (text input field), 'Card Verification Value 2 (CVV2)' (text input field), and 'Expiration Date' (two dropdown menus for month and year, with '01' and '2016' selected). At the bottom of the form, there are three buttons: 'Back', 'Cancel', and 'Next' (which is highlighted in blue). The footer of the page features the 'VISA everywhere you want to be' logo on the left and the copyright notice '© 2016 Visa. All Rights Reserved.' on the right.

Note: To provide company administrator access to more than one employee, you may want to use the business owner's name and card number for continuity.

6. Click **Next**.

Figure 2–4: Terms and Conditions Page



7. On the **Terms and Conditions** page, check the box to indicate agreement with the terms and conditions.
8. Click **Accept** to complete the 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.

2.2 Alert Channel Registration and Activation

After successfully enrolling, administrators can set up alert channels to activate their email address and/or your mobile device to receive alerts. Alerts are used to notify users when a transaction has been declined.

Note: *By default, your email address will be listed automatically as one of the email addresses for alerts notification.*

To activate alerts, follow these steps:

1. Navigate to the **VPC Account Summary Page**.

Figure 2–5: VPC Account Summary Page

VISA Payment Controls

HOME ALERT CHANNELS MY ACCOUNT HELP LOGOUT

Account Summary

Accounts you have enrolled in the service are listed below. Additional accounts can be enrolled by clicking the Add Card button. For each enrolled card you can add/edit the blocking rules and/or activate notification channels by clicking the corresponding link for that card.

Add Card

	ACCT NO. (LAST 4) ⓘ	FIRST NAME	LAST NAME	STATUS ⓘ	RULES ⓘ	NOTIFICATIONS ⓘ	ACTIONS ⓘ
1. <input type="checkbox"/>	0049	Bob	Smith	Enabled	Edit	Edit	Copy Settings / Block
2. <input type="checkbox"/>	0056	John	Smith	Enabled	Edit	Edit	Copy Settings / Block
3. <input type="checkbox"/>	0100	Bob	Smith	Enabled	Edit	Edit	Copy Settings / Block

Remove Cards from Selected Rows ⓘ


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2. On the **VPC Account Summary** page, click the **ALERT CHANNELS** menu item along the top of the page.

Figure 2–6: Alert Channel Registration Screen



[HOME](#)
[ALERT CHANNELS](#)
[MY ACCOUNT](#)
[HELP](#)
[LOGOUT](#)

Alert Channel Registration

To receive alert notifications on blocked transaction activity, please register a mobile device number and/or an email address. These notification channels can be associated with the account on the Account Summary screen. Please click the Done button when you have finished channel registration for your account.

Email Address

Add Email

	<input type="checkbox"/>	EMAIL NICKNAME	EMAIL ADDRESS	STATUS ⓘ	ACTIONS ⓘ
1.	<input type="checkbox"/>	John Smith	Test1@visa.com	Active	Edit
2.	<input type="checkbox"/>	John Smith	Test3@visa.com	Active	Edit
3.	<input type="checkbox"/>	John Smith	Test2@visa.com	Active	Edit
4.	<input type="checkbox"/>	John Smith	Test4@visa.com	Pending	Activate Edit

☐ Delete Selected ⓘ

Mobile Devices


Add Device

	<input type="checkbox"/>	MOBILE DEVICE NICKNAME	COUNTRY CODE	MOBILE DEVICE NUMBER	STATUS ⓘ	ACTIONS ⓘ
1.	<input type="checkbox"/>	Device2	1	303-123-4567	Pending	Activate Edit
2.	<input type="checkbox"/>	Device6	1	303-123-4568	Active	Edit
3.	<input type="checkbox"/>	Device3	1	303-123-4568	Active	Edit
4.	<input type="checkbox"/>	Device4	1	303-123-4570	Active	Edit
5.	<input type="checkbox"/>	Device5	1	303-123-4569	Active	Edit

☐ Delete Selected ⓘ

Cancel

Done



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 [Privacy Policy](#) |
 [Legal Policy](#) |
 [Contact Us](#)

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- On the Alert Channel Registration page, the following options are available:
 - Add Email:** To add other employees' email addresses for email alerts.
 - Add Device:** To add your and other employees' mobile devices for text alerts.

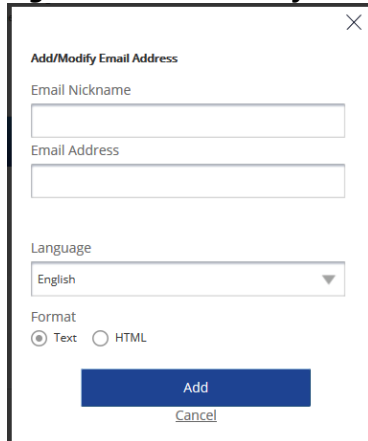
2.2.1 Add Email Alerts

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

To add an email alert

1. On the Alert Channel Registration Screen, select the **Add Email** button.
2. On the **Add/Modify Email** page shown in Figure 2–7, enter your email address nickname, your email address and your required language from the drop-down list, then click **Add**. Click **Cancel** to return to the previous screen.

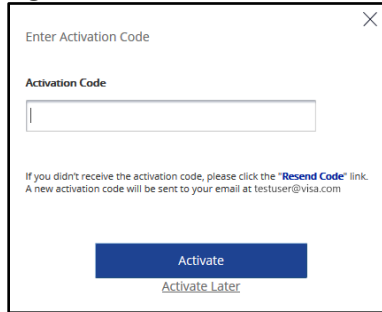
Figure 2–7: Add/Modify Email Address

The image shows a dialog box titled "Add/Modify Email Address" with a close button (X) in the top right corner. Inside the dialog, there are three input fields: "Email Nickname", "Email Address", and "Language". The "Language" field is a dropdown menu currently showing "English". Below these fields is a "Format" section with two radio buttons: "Text" (which is selected) and "HTML". At the bottom of the dialog are two buttons: a blue "Add" button and a "Cancel" link.

Notes:

- After adding an email address, the system will send an activation code to the specified email address (this may take a few minutes). This is to verify that messages are going to the intended email address.
 - As part of the configuration process, the email format can be specified as either HTML or Text. While the HTML option allows for an improved email presentation, the Text option should be selected for devices that are unable to display HTML emails.
3. When prompted, enter the activation code received via email, then select the **Activate** button.
OR
Click the **Resend Code** link if you have not received the code.
A new email will be sent with the activation code.
OR
To activate the notification later, select the **Activate Later** link when prompted for the activation code. Once you are ready to activate, browse to the **Alert Channel Registration** Screen then select the **Activate** link adjacent to the required Alert.

Figure 2–8: Email Address Activation



2.2.2 Add Mobile Device Alerts

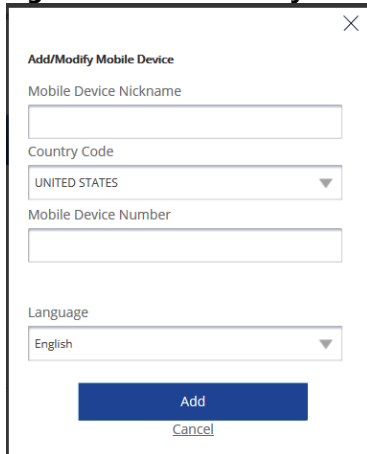
Notes:

- You are responsible for any SMS text or data fees your mobile carrier may charge in connection with such messaging.
- If additional employees are added to receive text alerts, the activation codes are sent to the applicable devices. You must obtain the code from your employees in order to activate alerts for their devices.

To add a mobile device alert

1. On the Alert Channel Registration Screen, select the **Add Device** button.
2. On the **Add/Modify Mobile Device** page, enter a nickname for the device, phone numbers without dashes then select your language from the drop-down list, then click **Add**. Click **Cancel** to return to the previous screen.

Figure 2–9: Add/Modify Mobile Device

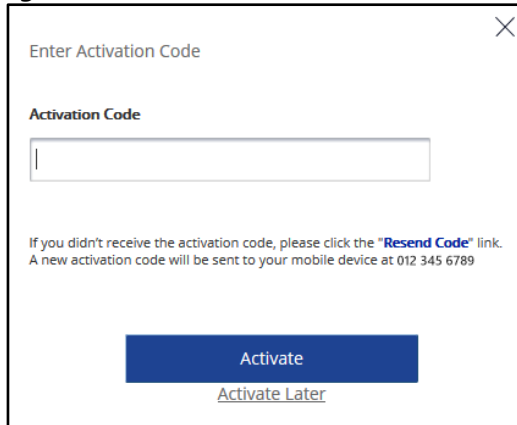


Notes:

- The Mobile Device Nickname cannot be the same as the Email Nickname.
- After adding a mobile device number for text alerts, an “activation code” is sent to the device (this may take a few minutes). This is to verify that messages are going to the intended email or device.

3. When prompted, enter the activation code, then select the **Activate** button.
OR
Click the **Resend Code** link if you did not receive the code.
A new message will be sent with the activation code.
OR
To activate the notification later, select the **Activate Later** link when prompted for the activation code. Once you are ready to activate, browse to the **Alert Channel Registration** Screen then select the **Activate** link adjacent to the required Alert.

Figure 2–10: Mobile Device Activation Screen

A screenshot of a mobile device activation screen. The screen has a white background and a black border. At the top left, it says "Enter Activation Code" with a close button (X) at the top right. Below this, there is a label "Activation Code" followed by a text input field. Under the input field, there is a paragraph of text: "If you didn't receive the activation code, please click the 'Resend Code' link. A new activation code will be sent to your mobile device at 012 345 6789". At the bottom, there is a blue button labeled "Activate" and a link labeled "Activate Later" below it.

Enter Activation Code

Activation Code

If you didn't receive the activation code, please click the "Resend Code" link.
A new activation code will be sent to your mobile device at 012 345 6789

Activate

[Activate Later](#)

3 Using Visa Payment Controls

The **VPC Account Summary** page is the home page of the application. This screen allows the company administrator to view all enrolled cards along with their status, manage card settings, add cardholders and delete cardholders.

Figure 3–1: VPC Account Summary Page

VISA Payment Controls HOME ALERT CHANNELS MY ACCOUNT HELP LOGOUT

Account Summary

Accounts you have enrolled in the service are listed below. Additional accounts can be enrolled by clicking the Add Card button. For each enrolled card you can add/edit the blocking rules and/or activate notification channels by clicking the corresponding link for that card.

[Add Card](#)

	<input type="checkbox"/>	ACCT NO. (LAST 4) ⓘ	FIRST NAME	LAST NAME	STATUS ⓘ	RULES ⓘ	NOTIFICATIONS ⓘ	ACTIONS ⓘ
1.	<input checked="" type="checkbox"/>	0049	Bob	Smith	Enabled	Edit	Edit	Copy Settings / Block
2.	<input type="checkbox"/>	0056	John	Smith	Enabled	Edit	Edit	Copy Settings / Block
3.	<input type="checkbox"/>	0100	Bob	Smith	Enabled	Edit	Edit	Copy Settings / Block

☐ Remove Cards from Selected Rows [GO](#) ⓘ

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The page shown in Figure 3–1 is used for the company administrator to configure employee card settings, such as:

- Adding cards.
- Setting rules and alerts, and editing them. Or using the copy setting to copy rules, alerts, or both to another card.
- Using the drop-down menu at the bottom of the screen to remove cards and disable or enable settings. Confirm your actions when prompted.

3.1 Card Management

3.1.1 Adding Employee Cards

The company administrator can add employee Visa business credit cards and set rules for their use. Visa Payment Controls (VPC) allows only one company administrator ID for each set of cards.

You will need the information listed in “Prerequisites” before adding employee cards.

1. Navigate to the **VPC Account Summary Page**.
2. Click **Add Card** on the **VPC Account Summary** page to display the Add Card screen.

Figure 3–2: Add Card Screen

3. Enter the employee information and click **Done**.
OR
To add multiple cards, click **Add Another Card** until you have completed adding the required cards and click **Done**.
OR
To return to the previous screen without adding a card, select the **Cancel** link.

The new card will be added to the system.

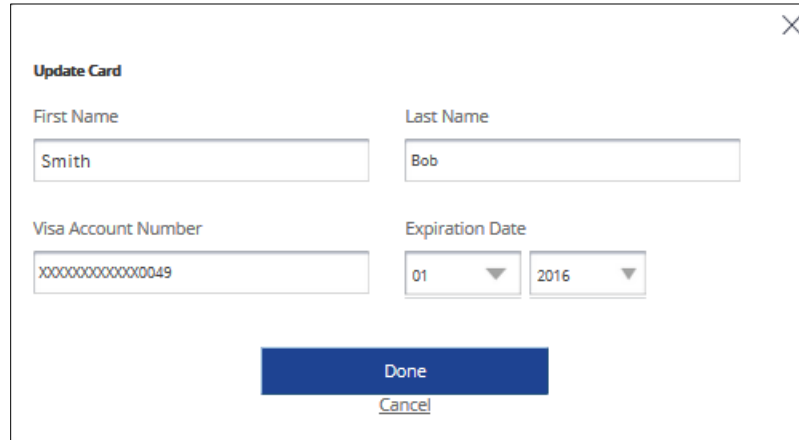
Note: Only Visa business credit cards for your company can be set up in VPC. Business debit and consumer cards are not supported and cannot be enrolled.

3.1.2 Updating Card Details

To update details for an existing card

1. Navigate to the **VPC Account Summary Page**.
2. Within the Acct No. (Last 4) column, select the card number that you would like to edit.

Figure 3–3: Card Details Update Screen



Update Card

First Name: Smith

Last Name: Bob

Visa Account Number: XXXXXXXXXXXXXXX0049

Expiration Date: 01 / 2016

Done

[Cancel](#)

3. Make the required changes to the card details.
4. Click **Done** to save your changes. To return to the previous page without saving changes, select the **Cancel** link.

The details for the selected card will be updated.

3.1.3 Deleting a Card

To delete a card(s)

1. Navigate to the **VPC Account Summary Page**.
2. Select the check-box(s) adjacent to the cards you would like to delete.
3. Select the **Remove Cards from Selected Rows** option from the action drop-down list.

Figure 3–4: Action Drop-Down Menu

The screenshot shows the 'VISA Payment Controls' interface. At the top, there are navigation links: HOME, ALERT CHANNELS, MY ACCOUNT, HELP, and LOGOUT. Below this is the 'Account Summary' section, which includes a brief explanation of the service and an 'Add Card' button. A table lists three enrolled cards with columns for selection, ACCT NO. (LAST 4), FIRST NAME, LAST NAME, STATUS, RULES, NOTIFICATIONS, and ACTIONS. The first card (0049) is selected. Below the table, a 'Go' button is visible. An open drop-down menu shows options: 'Remove Cards from Selected Rows', 'Remove controls for the selected rows', 'Enable controls for the selected rows', 'Disable controls for the selected rows', and 'Remove Alerts for the selected rows'. The footer includes the Visa logo and copyright information.

	ACCT NO. (LAST 4)	FIRST NAME	LAST NAME	STATUS	RULES	NOTIFICATIONS	ACTIONS
1. <input checked="" type="checkbox"/>	0049	Bob	Smith	Enabled	Edit	Edit	Copy Settings / Block
2. <input type="checkbox"/>	0056	John	Smith	Enabled	Edit	Edit	Copy Settings / Block
3. <input type="checkbox"/>	0100	Bob	Smith	Enabled	Edit	Edit	Copy Settings / Block

4. Click **Go**.
5. Click **Submit** to confirm. To return to the previous page without saving changes, select the **Cancel** link.

The selected cards will be deleted from VPC.

3.1.4 Blocking a Card

To block a card

1. Navigate to the **VPC Account Summary Page**.
2. Select the **Block** link adjacent to the card that you would like to block.
3. Click **Confirm** to block the card. To return to the previous page without saving changes, select the **Cancel** link.

The selected card will be blocked.

3.2 Managing Declined Transactions

Company administrators can choose to have alerts sent to them and designated employees when a transaction is declined. These alerts can be sent through a mobile text message or by email. By knowing that a restricted transaction was attempted, you can:

- Discuss the reason for the declined transaction with the employee.
- Evaluate and determine that an exception should be made or that future transactions of the same type should be allowed.

Temporarily override the controls by logging into the VPC application. You may remove a specific control or temporarily remove all controls.

3.3 Notification Management

After successfully configuring notifications, administrators are able to view, delete and configure existing alerts via the Modify Alert Channel screen. Alerts are used to notify users when a transaction has been declined.

Note: *The Spend Velocity Rule is able to generate notifications for declined transactions as well as alerts for a cards progress towards reaching the configure limit.*

3.3.1 Updating Alerts for Individual Cards

To view or modify existing alerts

1. Navigate to the **VPC Account Summary Page**.
2. Under the Notifications column, click the **Edit** link adjacent to the Card that you would like to view or update alerts for.
3. Select, or deselect, the email address(es) or mobile number(s) where you would like notifications for rejected transaction be delivered.

Figure 3–5: Modify Alert Channel Dialog Box

Modify Alert Channel

Listed below are activated channels. To activate additional preferred channels, please [click here](#).

Email Address

test123@visa.com
test1234@visa.com
test12345@visa.com

Mobile Device Number

13031234567
13031234568
13031234569
13031234570

Submit or Cancel

4. Select, or deselect, the email address(es) or mobile number(s) where you would like notifications for rejected transaction be delivered.
5. Click **Submit**. To return to the previous page without saving changes, select the **Cancel** link.

The Alert Channels for the selected card will be updated.

3.3.2 Multi-Card Alert Updates

To remove alerts from multiple cards

1. Navigate to the **VPC Account Summary Page**.
2. Select the check-box(s) adjacent to the cards you would like to delete alerts from.
3. Select the **Remove Alerts for selected rows** option from the action drop-down list.

Figure 3–6: Action Drop-Down Menu

The screenshot shows the 'VISA Payment Controls' interface. At the top, there's a navigation bar with links: HOME, ALERT CHANNELS, MY ACCOUNT, HELP, and LOGOUT. Below this is the 'Account Summary' section, which includes a brief description and an 'Add Card' button. A table lists three enrolled cards with columns for selection, ACCT NO. (LAST 4), FIRST NAME, LAST NAME, STATUS, RULES, NOTIFICATIONS, and ACTIONS. The first card (0049) is selected. The ACTIONS column for the first card shows a drop-down menu with options: 'Remove Cards from Selected Rows', 'Remove controls for the selected rows', 'Enable controls for the selected rows', 'Disable controls for the selected rows', and 'Remove Alerts for the selected rows'. A 'Go' button is also visible.

	ACCT NO. (LAST 4)	FIRST NAME	LAST NAME	STATUS	RULES	NOTIFICATIONS	ACTIONS
1. <input checked="" type="checkbox"/>	0049	Bob	Smith	Enabled	Edit	Edit	Copy Settings / Block
2. <input type="checkbox"/>	0056	John	Smith	Enabled	Edit	Edit	Copy Settings / Block
3. <input type="checkbox"/>	0100	Bob	Smith	Enabled	Edit	Edit	Copy Settings / Block

Remove Cards from Selected Rows
Go

- Remove Cards from Selected Rows
- Remove controls for the selected rows
- Enable controls for the selected rows
- Disable controls for the selected rows
- Remove Alerts for the selected rows

4. Click **Go**.
5. Click **Submit** to confirm. To return to the previous page without saving changes, select the **Cancel** link.

The selected cards will have all of their alerts deleted.

3.4 Card Rule Management

VPC allows company administrators to set up card rules for their employees' card use, based on business needs. These rules allow the business to control where, when, and how cards are used. You can choose to use only one type of card rule, for example, Merchant types (category rules). Or, you can combine rules from multiple categories. Card rules can be different for each employee and are easily modified.

You can configure up to 25 rules per card. VPC keeps track of how many rules you set. When an employee attempts to pay for a transaction with a VPC-enrolled company credit card, the transaction is checked by VPC. Transactions limited by the specified control criteria are automatically declined.

3.4.1 Card Rules

To access the Rules page

1. Navigate to the **VPC Account Summary Page**.
2. Within the Rules Column, select the **Edit** link adjacent to the relevant card.

The rules page will be displayed. The Rules page has tabs representing the four groups of rules available in VPC:

- Category Rules
- Location Rules
- Spending Rules
- Time Rules

More detail and examples of the rules are included in the FAQs, which are available online by clicking **HELP** on the **VPC Account Summary** page. When browsing the Rules, hovering over the Information icon (i) will display a short description of the adjacent Rule.

3. Browse to the relevant tab within the Rules page.
4. Select the required rules and complete any required fields.
5. Click **Save** to save your changes. To return to the previous page without saving changes, select the **Cancel** link.

The rules for the selected card will be updated.

3.4.1.1 Category Rules

These rules allow you to block specific merchant types. For example, alcohol and tobacco, entertainment or travel-related merchants, as shown in Figure 3–7: Category Rules.

Figure 3–7: Category Rules

VISA Payment Controls

HOMEALERT CHANNELSMY ACCOUNTHELPLOGOUT

Card Rules for John Smith (Last four digits = 0049)

Please select the card rules you would like to activate for this card. The available rules have been organized into four tabs below. Please click the Save button once you have finished selecting the rules for this card.

You have activated 28 out of a total of 32 rules. Temporarily Disable All Controls: ☐

CATEGORY RULES

LOCATION RULES

SPENDING RULES

TIME RULES

Please choose the merchant groups you would like to block.

☒ Adult Themed Merchants ⓘ

☒ Airline ⓘ

☒ Hotel ⓘ

☒ Auto Rental ⓘ

☒ Restaurant ⓘ

☒ Quick Service Restaurant ⓘ

☒ Jewellery ⓘ

☒ Electronics ⓘ

☒ Alcohol and Tobacco ⓘ

☒ Fuel ⓘ

☒ Ground Transportation ⓘ

☒ Office Supply ⓘ

☒ Grocery Stores and Pharmacies ⓘ

☒ Entertainment related merchants ⓘ

☒ Utilities ⓘ

☒ Clothing and General Retail ⓘ

☒ Medical ⓘ

☐ ALL Except Fuel ⓘ

If you select this category, do not select any other categories. This will block all categories EXCEPT fuel.

Save

Cancel

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Note: When Selecting the **ALL Except Fuel** option, all other categories will be blocked for the card.
Please exercise caution when selecting this option.

3.4.1.2 Location Rules

These rules allow you to define the location where a Visa business card can be used and set amount limits for international purchases, as shown in Figure 3–8.

Figure 3–8: Location Rules

The screenshot shows the 'Visa Payment Controls' interface for 'Card Rules for John Smith (Last four digits = 0049)'. The page has a navigation bar with links: HOME, ALERT CHANNELS, MY ACCOUNT, HELP, and LOGOUT. Below the header, a message states: 'Please select the card rules you would like to activate for this card. The available rules have been organized into four tabs below. Please click the Save button once you have finished selecting the rules for this card.' It also indicates 'You have activated 28 out of a total of 32 rules.' and a checkbox for 'Temporarily Disable All Controls:'. There are four tabs: CATEGORY RULES, LOCATION RULES (highlighted), SPENDING RULES, and TIME RULES. Under the 'LOCATION RULES' tab, the instruction is 'Please choose the location rules you wish to activate.' There are five rules listed, each with a checkbox and a help icon: 1. 'Block all purchases from international merchants' (checked). 2. 'Block all purchases from the following countries' (unchecked). Below this is a 'Country' dropdown menu with 'AFGHANISTAN' selected and a 'Remove' button. 3. 'Allow purchases only from the following countries' (unchecked). Below this is a 'Country' dropdown menu with 'AFGHANISTAN' selected and a 'Remove' button. 4. 'Block international purchases which exceed the following limit' (checked). Below this is an 'Amount' section with a text input '101' and a dropdown menu 'UNITED STATES DOLLAR'. 5. 'Block transactions conducted outside of the selected state' (checked). Below this is a 'State' dropdown menu with 'Arkansas' selected. At the bottom right are 'Save' and 'Cancel' buttons. The footer includes the Visa logo with the tagline 'everywhere you want to be', links for 'Terms and Condition', 'Privacy Policy', 'Legal Policy', and 'Contact Us', and a copyright notice '©2016 Visa. All Rights Reserved.'

3.4.1.3 Spending Rules

These rules allow you to block certain transactions or set maximum amounts, prohibit cash advances, or limit the amount. For example, cash withdrawal amounts can be limited or E-commerce (Internet) transactions can be blocked, as shown in Figure 3–9.

Figure 3–9: Spending Rules

The screenshot displays the 'VISA Payment Controls' web interface. At the top, there's a navigation bar with links: HOME, ALERT CHANNELS, MY ACCOUNT, HELP, and LOGOUT. Below this, the page title is 'Card Rules for John Smith (Last four digits = 0049)'. A message states: 'Please select the card rules you would like to activate for this card. The available rules have been organized into four tabs below. Please click the Save button once you have finished selecting the rules for this card.' Below this, it says 'You have activated 28 out of a total of 32 rules.' and a link 'Temporarily Disable All Controls: [checkbox]'. There are four tabs: CATEGORY RULES, LOCATION RULES, SPENDING RULES (which is highlighted), and TIME RULES. Under the SPENDING RULES tab, the instruction is 'Please choose the spending rules you wish to activate.' There are several rules listed, each with a checkbox and a help icon: 'Block all ATM cash withdrawals', 'Block ATM cash withdrawals above defined limit' (with Amount: 10 and UNITED STATES DOLLAR), 'Block cash access transactions', 'Block purchases amount above defined limit' (with Amount: 10 and UNITED STATES DOLLAR), 'Block all E-commerce Purchases', 'Block E-commerce purchase amount above defined limit' (with Amount: 100 and UNITED STATES DOLLAR), 'Block all purchases made over the Internet, over the phone or through mail order', and 'Block transactions exceeding the defined spending limits' (with Amount, Max Authorizations, Range Type: Specific Day - recurring, Specific Day - recurring: 1, and Notify: None). At the bottom right, there are 'Save' and 'Cancel' buttons. The footer includes the VISA logo with the tagline 'everywhere you want to be', and links for Terms and Condition, Privacy Policy, Legal Policy, and Contact Us, along with the copyright notice '©2016 Visa. All Rights Reserved.'

Note: The Spend Limits Rule is the only rule that is able to generate notifications based on declined transactions and the cards progress towards reaching the limit.

3.4.1.4 Time Rules

These rules allow you to set specific times by day of week. The following examples show time rules set up to block card use:

- All day—00:00 to 23:59 (Saturday and Sunday).
- From midnight (00:00) to your opening time Monday (08:00).
- From your closing time (18:00) until midnight (23:59) (Wednesday).

The company administrator can set a block on the time of day when transactions cannot be conducted. You might want to set controls only on days when your business is closed to allow flexibility on your business days, or you can set one block of time per day.

All time restrictions set under the **Time Rules** tab count as one rule. For example, the five time restrictions shown in Figure 3–10 count as one rule.

Figure 3–10: Time Rules

VISA Payment Controls

HOME ALERT CHANNELS MY ACCOUNT HELP LOGOUT

Card Rules for John Smith (Last four digits = 0049)

Please select the card rules you would like to activate for this card. The available rules have been organized into four tabs below. Please click the Save button once you have finished selecting the rules for this card.

You have activated 28 out of a total of 32 rules. Temporarily Disable All Controls: ☐

CATEGORY RULES	LOCATION RULES	SPENDING RULES	TIME RULES								
<p>Please choose the time rules you wish to activate.</p> <p><input checked="" type="checkbox"/> Check this box to block transactions conducted outside of business hours. Specify the hours in local time for each business day. Transactions outside of these hours will be blocked. ⓘ</p> <p>Select your Time Zone</p> <p>North America - Pacific Time (US and Canada): Tijuana ▼</p> <table border="1"> <thead> <tr> <th>Day</th> <th>Start Time</th> <th>End Time</th> <th></th> </tr> </thead> <tbody> <tr> <td>SUN ▼</td> <td>00:00 ▼</td> <td>01:00 ▼</td> <td>Remove</td> </tr> </tbody> </table> <p>Add new</p>				Day	Start Time	End Time		SUN ▼	00:00 ▼	01:00 ▼	Remove
Day	Start Time	End Time									
SUN ▼	00:00 ▼	01:00 ▼	Remove								

[Save](#) [Cancel](#)

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3.4.2 Modifying Rules and Controls

There may be situations in which the company administrator needs to change rules temporarily or permanently.

EXAMPLES

You may have limited all employee access to hotels and restaurants and now want two employees to attend a conference. To avoid having their travel transactions declined, you can remove those controls from their cards for the duration of the conference and reset them upon their return.

An employee's job description may change requiring permanent updates to the controls for card usage.

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

- Select **Edit** for a specific card and reset any of the card rules individually.
- Use the drop-down menu from the **VPC Account Summary** page.

3.4.2.1 Edit existing rules for a card

To edit existing rules for a card

6. Navigate to the **VPC Account Summary Page**.
7. Within the Rules Column, select the **Edit** link adjacent to the card whose rules you would like to configure.
8. Browse to the relevant tab within the Rules page.
9. Configure the required rules and any required fields.
10. Click **Submit** to save your changes. To return to the previous page without saving changes, select the **Cancel** link.

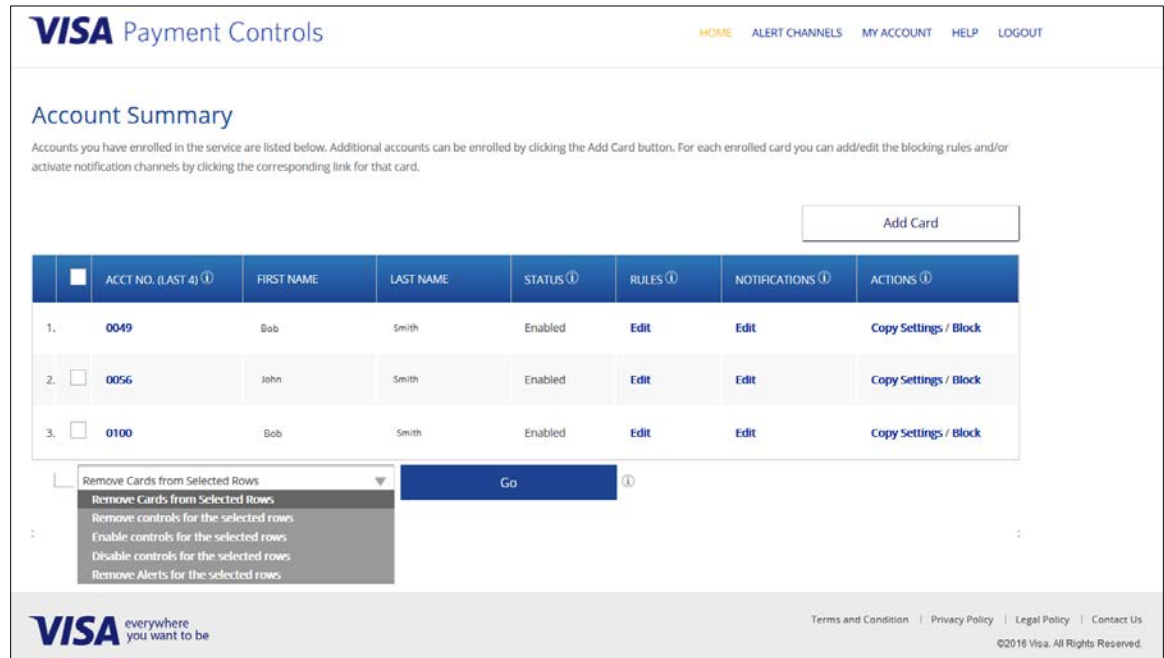
The rules for the selected card will be updated.

3.4.2.2 Multi-Card Rule Configuration

To configure the rules for multiple-cards

11. Navigate to the **VPC Account Summary Page**.
12. Select the required action from the action drop-down list, available Rule actions include:
 - **Remove controls for the selected rows:** Removes all rules and controls from the selected cards.
 - **Enable controls for the selected rows:** Enables the rules and controls for the selected cards.
 - **Disable controls for the selected rows:** Disables the rules and controls for the selected cards.

Figure 3–11: Action Drop-Down Menu



13. Click **Go**.
14. Click **Submit** to confirm. To return to the previous page without saving changes, select the **Cancel** link.

The rules for the selected card will be updated.

3.4.3 Rule Copy Function

After the company administrator has configured a card, that card's settings can be copied and applied to other cards in the system:

1. On the **VPC Account Summary** page, select the **Copy Settings** link adjacent to the card that you would like to copy settings from (Source Card).

Figure 3–12: Copy Settings

Copy Settings

Select the cards you would like to copy card Rule settings to. All Rule settings (Spending, Category, Location, Time & Date) will be copied. And any existing settings will be replaced and not recoverable.

☐ Copy Rules ☐ Copy Alerts ☒ Copy Both

	<input type="checkbox"/>	ACCT NO.LAST4	FIRST NAME	LAST NAME	ALERTS STATUS	RULES STATUS
1.	<input checked="" type="checkbox"/>	0049	Bob	Smith	Set	Enabled
2.	<input type="checkbox"/>	0056	John	Smith	Set	Enabled
3.	<input type="checkbox"/>	0100	Bob	Smith	Set	Enabled

Submit

[Cancel](#)

2. Select either the **Copy Rules**, **Copy Alerts**, or **Copy Both** radio-button on the Copy Settings screen.
3. Select the **card(s)** you want to copy settings to (Destination Cards).
4. Click **Submit** and then confirm your choice when prompted. To return to the previous page without saving changes, select the **Cancel** link.

The settings from the source card will be copied to the selected destination cards.

3.4.4 Temporarily Disable All Controls

To temporarily disable all controls for a card

1. Navigate to the **VPC Account Summary Page**.
2. Within the Rules Column, select the **Edit** link adjacent to the relevant card.
3. Select the **Temporarily Disable All Controls** check-box.
4. Click **Submit** to save your changes. To return to the previous page without saving changes, select the **Cancel** link.

All controls will be temporarily disabled for the selected card. To re-enable controls for the card, follow the steps below but deselect the **Temporarily Disable All Controls** check-box.

3.5 Communicating With Employees about VPC

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

- Appropriate use of Visa business credit cards and the responsibility of employees to use cards for legitimate business expenses only.
- Limits that have been placed on specific employee cards and the rationale for these limits. For example, if an employee does not travel for your company, it makes sense that international and travel transactions would not be allowed.
- What the employee should do if a legitimate business transaction is declined because of VPC. Typically, this involves a discussion about the transaction with the company administrator or business owner. Rules can be changed through the VPC website if the reason for the transaction is approved by the company administrator or business owner.

4 Account Management

This chapter describes the company administrator's **My Account** management functions.

Table 4–1: My Account Options and Functions

Options	Function
Change Log-in	Update the company administrator email address. Note: <i>You can change the company administrator by changing this address.</i>
Change Password	You can change your password, as needed. If you are changing your company administrator, you must update the password.
Change Security Questions	Modify your security questions and answers. If you forget your password, one of your security questions will be randomly presented for identity verification. You must update the security questions and answers if you are changing the company administrator.
Unenroll	Removes company from Visa Payment Controls (VPC), unenrolls all cards and deletes all settings/rules. You will be asked to confirm this action, which should be given careful consideration as it cannot be reversed. Note: <i>This option does not unenroll the administrator. It removes the company from VPC and deletes all the employee cards and rules set up under the logged on company administrator ID.</i>

Figure 4–1 shows the tabs available under **My Account**:

Figure 4–1: My Account Options

The screenshot displays the 'My Account' page of the Visa Payment Controls interface. At the top, the 'VISA Payment Controls' logo is on the left, and navigation links for 'HOME', 'ALERT CHANNELS', 'MY ACCOUNT' (highlighted), 'HELP', and 'LOGOUT' are on the right. Below the header, the 'My Account' title is followed by a row of four tabs: 'CHANGE LOG-IN' (active), 'CHANGE PASSWORD', 'CHANGE SECURITY QUESTIONS', and 'UNENROLL'. The 'Change Log-In Email' section shows the 'Current Email Address' as 'test1@visa.com'. It includes two input fields: 'Please Enter Your New Email Address' and 'Please Confirm Your New email address'. A yellow tip box states: 'TIP: After the Sign in email address is changed, please Sign in to Visa Payment Controls again using your new Sign in and Password.' At the bottom right of the form are 'Cancel' and 'Save Updates' buttons. The footer contains the 'VISA everywhere you want to be' logo, links for 'Terms and Condition', 'Privacy Policy', 'Legal Policy', and 'Contact Us', and a copyright notice '©2016 Visa. All Rights Reserved.'

4.1 Updating the Company Administrator

VPC allows only one company administrator ID for each set of cards. All steps must occur while the current company administrator is logged on.

While the current company administrator is logged on, the current and new company administrator access the following **My Account** functions in sequential order and update each:

1. **Change Log-in.** Enter new company administrator's email address.
2. **Change Password.** Old company administrator enters current password. New company administrator enters new password.
3. **Change Security Questions.** New company administrator updates security questions and answers.
4. **Activate email address to receive email notifications.** New company administrator logs on to the **VPC Account Summary** page and clicks **Alert Channels**.

5. New company administrator clicks **Activate** and receives an email activation code.
6. If the previous company administrator is leaving the company, delete their ID from the **VPC Account Summary** page.

4.2 Resetting a Forgotten Password

To reset a forgotten password, follow these steps:

1. Click **Forgot Password** on the **VPC Sign Up/Sign On** page.

Figure 4–2: Forgot Password – Email Address

2. Enter the required details and click **Submit**. One of your security questions will be randomly presented for identity verification, as shown in Figure 4–3.

Figure 4–3: Forgot Password – Security Question

3. Enter your security answer and click **Submit**.

The **Password Forgotten** screen displays.

4. Click **Back** in your browser to return to the **VPC Sign Up/Sign On** page.

You will receive a confirmation email which will contain instructions on how to reset your password.

4.3 Logging Out

To ensure the integrity of your account, always logout of VPC once you are finished:

1. Click the **LOGOUT** link in the top right of all screens.
2. **Confirm** that you would like to logout or click **Cancel** to return to the previous screen.

You will be logged out of your account.

Note: Users will be automatically logged out after a period of inactivity. A message will be displayed confirming the automatic logout.

Figure 4–4: Logout Screen

