

# Visa\* Payment Controls (VPC)<sup>1,2</sup>

Visa Payment Controls is an online tool that allows a business administrator to set spending controls on each card on an account based on business needs including:

- Time** - block transactions on certain days or at certain times
- Location** - limit transactions by country (for example, allow payments only in Canada)
- Category** - prevent purchases at specific merchant types
- Spending** - limit single-purchase amounts or e-commerce spending amounts.

The business appoints the company administrator, who must be registered as a **Card or Rewards Officer** for the account.

Visa Payment Controls alerts both the business administrator and the cardholder when a transaction is declined because of a spending control, provided the cardholder is set up to receive alerts. If the business administrator wants to allow a blocked transaction, they can remove the payment control online through their VPC profile.

To enroll please visit [https://vpc.visa.com/VPC/CIBC\\_Login](https://vpc.visa.com/VPC/CIBC_Login)

For more information: **Getting Started Guide** is available at [cibc.com/visa-payment-controls](https://cibc.com/visa-payment-controls)

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<sup>1</sup> Visa Business Reporting and Visa Payment Controls are services provided by Visa Canada. You must enroll in these services to use them. Terms and conditions apply.

<sup>2</sup> Visa Payment Controls only applies to transactions on enrolled cards that are processed through the VisaNet\* transaction-processing system and will not block transactions that are processed through non-Visa networks or transactions that occur off-line. Transactions that exceed the cardholder's specified authorization parameters also may not be blocked due to incorrect or incomplete transaction data received by Visa or for other reasons. Cardholder is responsible for any text message, data or other wireless carrier charges incurred by the cardholder as a result of email or SMS text block notifications. The business remains liable for the entire balance on the credit card account, even if a particular transaction is not blocked.