



Visa Commercial Pay Control User Guide

Publication date May 30, 2022

Table of Contents

About Visa Commercial Pay Control	3
Logging in with Multi Factor Authentication	4
Managing Teams In Visa Commercial Pay Control	6
Create a Card In Visa Commercial Pay Control	12
Create a Recurring Budget Card in Visa Commercial Pay Control	13
Card Management In Visa Commercial Pay Control	15
Custom Data Fields	21
Approval Bands in Visa Commercial Pay Control	22
Post Spend Review	27

About Visa Commercial Pay Control

What is Visa Commercial Pay Control ?

Visa Commercial Pay Control allows Finance or Travel Managers to extend Visa payment products to their employees, such as:

- Allowing employees to create virtual cards.
- Sending employees a virtual card.

Visa Commercial Pay Control allows administrators to configure policies that restrict card creation and mandate a minimum set of data. Extending the use of existing centralized virtual card accounts into a mobile environment allows for greater flexibility and control, not to mention removing time consuming expense processes.

Employees simply need to register and download the Visa Commercial Pay App to take advantage.

How do I get access to Visa Commercial Pay Control ?

You must have a Multi Type virtual card account operating via Visa .

If you are using Visa via a Travel Management Company (TMC), you can request access to Visa Commercial Pay Control via the TMC. Otherwise, you can contact your Card Issuer for more information.

Once your account is set up, simply access Visa Commercial Pay Control via <https://control.commercialpay.visa.com/> . If you don't have a virtual card account, contact Visa to discuss your options.

Can I access Visa Commercial Pay Control from my mobile device?

Yes, Visa Commercial Pay Control is available via your mobile device's web browser.

However, Visa Commercial Pay Control is not available as a downloadable app.

Logging in to Visa Commercial Pay Control

Corporate Administrators can log in to the Visa Commercial Pay Control web portal using a Visa Commercial Pay username, password, and two characters from their memorable word.

If you have an existing Visa Commercial Pay Reporting account, you can access Visa Commercial Pay Control using the same credentials.



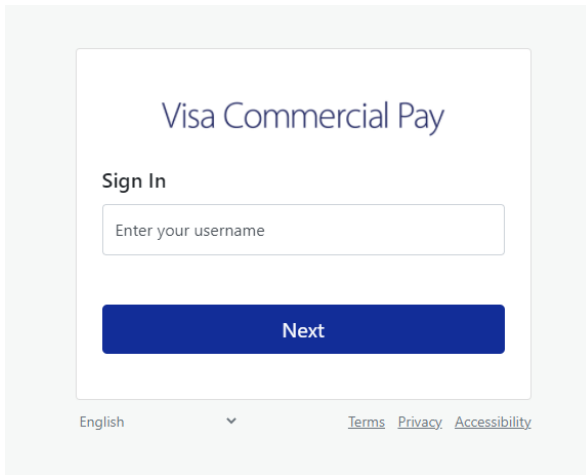
NOTE

If you change your password in either Visa Commercial Pay Reporting or Visa Commercial Pay Control, it will be updated for both applications.

Logging in with Multi Factor Authentication

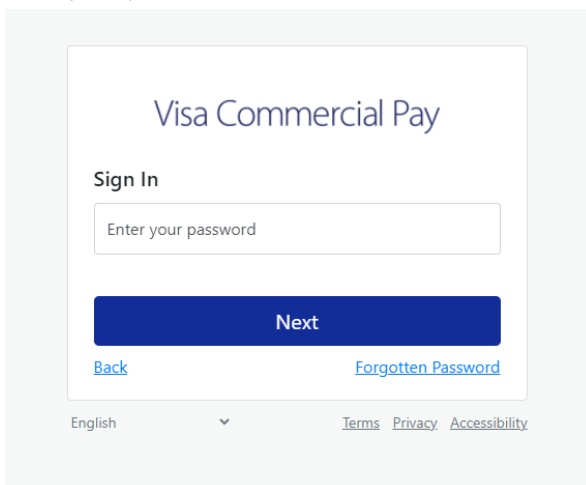
If [Multi Factor Authentication \(MFA\)](#) has been set up on your account, follow the log in process below.

1. Enter your username.



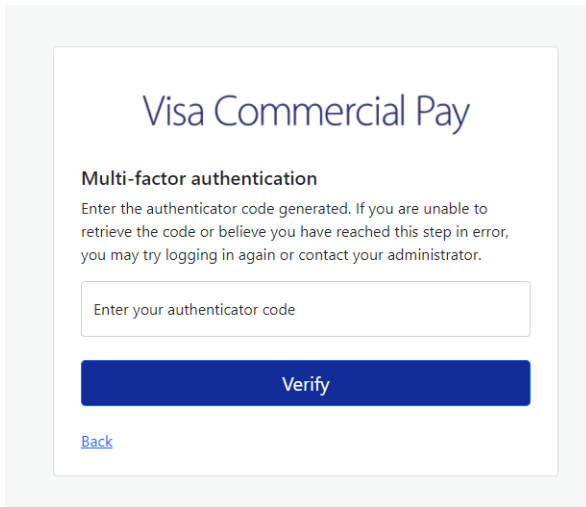
The screenshot shows the 'Visa Commercial Pay' login interface. At the top, it says 'Visa Commercial Pay'. Below that is a 'Sign In' section. Inside this section, there is a text input field with the placeholder text 'Enter your username'. Below the input field is a large blue button labeled 'Next'. At the bottom of the page, there is a footer with 'English' and a dropdown arrow, and links for 'Terms', 'Privacy', and 'Accessibility'.

2. Enter your password.



The screenshot shows the 'Visa Commercial Pay' login interface for password entry. It has the same header 'Visa Commercial Pay' and 'Sign In' section. The text input field now has the placeholder text 'Enter your password'. Below the input field is a large blue button labeled 'Next'. Below the button, there are two links: 'Back' and 'Forgotten Password'. At the bottom of the page, there is a footer with 'English' and a dropdown arrow, and links for 'Terms', 'Privacy', and 'Accessibility'.

3. You will be prompted to enter the one-time passcode. You can get the code from the Visa Commercial Pay App on your device or the 3rd-party authenticator you used when you set up MFA.



Visa Commercial Pay

Multi-factor authentication

Enter the authenticator code generated. If you are unable to retrieve the code or believe you have reached this step in error, you may try logging in again or contact your administrator.

Enter your authenticator code

Verify

[Back](#)

4. If you enter the code correctly, you will see a confirmation message. Click **Continue** to complete the log-in process. If you do not enter the code correctly, you will be able to try again.

Managing Teams

What is a Team?

A Team is a list of users, each identified by their email address. Teams are a way to group different types of users, link them to a Card Pool and apply restrictions to each Team.

For example, you may have different Teams for different projects or for different levels of employees. This way, you can set different approval bands and maximum monetary limits for different groups of users.

Create a Team

You can create a Team from the **Teams** page. Click **Create** to start creating a new Team.

Teams

[Create](#)

Name	Card Pool	No. of Team Members	Status
Visa 4.4 UAT Testing Group	Visa Dummy Card Pool	23	● Active View
Visa Team 1	Visa Dummy Card Pool	25	● Active View

☐ Include inactive Teams

You can enter a Team Name and a Friendly Name. The Friendly Name is the name that will be visible to Team Members in the Visa Commercial Pay App. The Team Name needs to be unique. If a Team already exists with the same name you will not be able to create it.

Create Team

Team

Team Name:

Friendly Name:

Account

Card Pool:

Card Issuer:

Card Scheme:

Billing Currency:

Visa (VI)

Cancel

Create

Choose the Card Pool to link to the team from the dropdown menu. When you select a Card Pool, the Card Issuer, Card Scheme and Billing Currency details for that Card Pool will be shown.



NOTE

The Card Pool must be configured as either Multi Type or Generic for it to be available for use within Visa Commercial Pay Control.

Click **Create**, and the Team is created. You will now need to add the Team to any relevant Approval Bands and add any Custom Data Fields for that Team.

Create a Team Member

You can add Team Members in Visa Commercial Pay Control at a Team level.

To add a Team Member, you must provide the following information:

- **Email Address** (mandatory)—the email address used during registration for the Team Member.
- **Activation Date** (optional)—a date (operating in UTC/GMT) when the Team Member can access the Team. This can be left blank, which will grant the end user immediate access once they are registered.
- **Deactivation Date** (optional)—a date (operating in UTC/GMT) when the Team Member will no longer be able to view any of the associated Team data within their app. For instance, if you had added a contractor, the contractor will no longer be able to view any past cards or create new cards. You can also use this field to deactivate users at any time by setting the date in the past.
- **Approval Band** (mandatory)—a selection of Approval Bands which can be assigned to the Team Member.
- **Send Invite Email** (optional)—if the Team Member is not yet registered, Visa Commercial Pay will send an email to the Team Member's email address that you provided, inviting them to register.
- **Team Administrator** (optional)—you can apply this to grant the Team Member additional privileges within the Visa Commercial Pay App.

Dependent on the Team configuration, Visa Commercial Pay Control may also prompt for additional Profile level Custom Data Fields that can be associated to the Team Member. For instance, if a cost centre or employee ID needs to be captured at this level, it can be configured here.

Visa Team 1 - Add Team Member

Teams / Visa Team 1 / **Add Team Member**

Email Address:	<input type="text"/>	*
Activation Date:	<input type="text" value="Optional"/>	
Deactivation Date:	<input type="text" value="Optional"/>	
Approval Band:	<input type="text" value="Please Select"/>	*
Send Invite Email:	<input type="radio" value="No"/>	
Team Administrator:	<input type="radio" value="No"/>	

*A Team Administrator can add or remove Team Members, and dependent on their associated Approval Band, send cards to other Team Members.

Add Team Member

When you have completed the form click **Add Team Member**.

If the Team Member details you entered were successfully matched to an existing Visa Commercial Pay App user, a notification is sent to the Team Member confirming their membership of a new Team.

Whenever a Team Member is added to a Team all Corporate Administrators are notified by email.

Search For A Team Member

You can search for a Team Member from **Teams > Team Members**. You can search by team and/or email address, including partial email addresses.

Team Members

Teams / Search

Name or Email

li

Team

Please Select

Search

☐ Include inactive Team Members

Bulk Load Users

If you have a large number of Team Members to add, Visa Commercial Pay Control allows you to bulk upload users rather than adding them all individually.

You can bulk upload users from the **Team** page.

Visa Team 1

Teams / Visa Team 1

Team - Visa Team 1

Edit Copy

Full Name:

Visa Team 1

Friendly Name:

Visa Team 1

Status:

Active

Card Pool - Visa Dummy Card Pool

Card Issuer:

Bank of America

Card Scheme:

Visa (VI)

Billing Currency:

USD

Services

You must enable one or both Services for the Team to allow cards to be created or requested within by the Team Member

eCommerce Cards

Enabled

Digital Wallet Cards

Not Enabled

Approval Bands

You must link one or more Approval Bands to the Team. The Team linked Approval Bands, can then associated to a Team Member.

Name	Team Member Instant Create Card	Approval Limit	Escalation Band Name	
Default approval band	Not Allowed	Not Applicable	Not Applicable	Delete

Add Approval Band

Post Spend Review

Manage Post Spend Review

You can prompt users to enrich their payments with a receipt, sales tax, note and category and have them reviewed by a Post Spend Reviewer Group

Enabled with Example Group

Custom Data Field Templates

Manage Templates

Configure the Custom Data Fields, such as Employee ID, Cost Centre or Project Codes that you would like to capture for this Team.

Team Members (25)

Bulk Upload Add Team Member

To do this, you need to provide a CSV file with a maximum of 1000 rows (maximum of 1000 Team Members per file). The file itself can have its data columns in any order, and can contain additional non-relevant columns.

The standard fields the file can contain are:

- Email Address (mandatory)
- Activation Date (optional)
- Deactivation Date (optional)
- Approval Band name (optional)

The file may also contain additional columns reflecting the custom data fields that need to be captured for the user, such as Employee ID.

The top row of the file should contain column headers.

Visa Commercial Pay Cards Teams Approvals Help

A Team - Add Team Member

Teams / A Team / Bulk Load Team Members

Step 1

You can upload up to 1000 team members using a CSV file. Please select the file below and continue:

[Choose file](#) No file chosen

[Continue](#)

Once you have identified the file from step 1 of the bulk upload process, continue to step 2 to identify the column mapping.

Visa Commercial Pay Cards Teams Approvals Help

DD System Call FOR AUTOMATED TESTING ONLY

A Team - Add Team Member

Teams / A Team / Bulk Load Team Members

Step 2

Map the columns of your CSV to the fields that they correspond to:

Email Address:

Activation Date:

Deactivation Date:

Approval Band:

Send Invite Email:

[Continue](#)

Terms Privacy Accessibility

Confirma 2021 © Copyright. All rights reserved. | 1.10.0

powered by confirma pay

You can also toggle the option to automatically send invite emails to the email addresses which have not yet registered for the Visa Commercial Pay App.

When you have completed the form for Step 2, click **Continue**. At this point, the file will be processed and Team Members will be matched with end users where possible.

All Corporate Administrators will receive an email notifying them of the additional Team Members.

You can access an example file for Bulk Uploading Team Members that will allow you to download a file and view examples of the fields and information that should be included.

The file will include the headings of any related Custom Data Field values associated to the Team, ordered alphabetically.

Test A1 - Add Team Member

Teams / Test A1 / Bulk Load Team Members

Step 1

You can upload up to 1000 team members using a CSV file. Please select the file below and continue:

No file chosen

[Download example file](#) ▼

Account Linking

Anyone can register for a Visa Commercial Pay App user account independent of any specific corporate customer, however, features are only made available when their account is linked to a Team by a corporate customer.

It is the Corporate Administrator who uses Visa Commercial Pay Control to extend access of their account to a registered end user. The link is created using the Team Member's email address. The email address associated with a user's account must be verified as part of the [registration](#) process before the account can be linked.

If you add a Team Member (using their email address) to a Team before the user is registered, the account will be linked when their email address is verified via the registration process.

Deactivating a Team

Corporate Administrators can deactivate a Team in Visa Commercial Pay Control. When a Team is deactivated all Team Members will no longer be able to access historical data related to the deactivated Team in the Visa Commercial Pay App.

A Team can be reactivated using the same toggle option within a Team.

Full Name:	<input type="text" value="Testing Team"/>	*
Friendly Name:	<input type="text" value="Testing Team"/>	
Status:	<input checked="" type="checkbox"/> Active	

Duplicate User Prompt

When a Team Member is created, an automatic link is attempted between existing user records on all Visa Commercial Pay platforms and the Team Member's email address.

If there is more than one user with that email address across all platforms, an automatic link cannot be created. The Corporate Administrator will be prompted to manually select which user record to link to the Team Member.

Edit Teams

Click **Edit** when viewing a Team to edit the Team Name, Friendly Name or Active status. Team Names must be unique. If you edit the Team Name and a Team with the same name already exists, you will not be able to save the update.

Testing Team

Teams / **Testing Team**

The Team Name entered already exists. Enter a different Team Name to create the Team.

Copy Teams

Click **Copy** button when viewing a Team to create a new Team with the following configuration elements duplicated to the new Team:

- Service Configuration
- Associated Approval Bands
- Custom Data Field Template
- Team Members

You can associate the new Team with either the existing Card Pool or an alternative.

Visa Commercial Pay
Cards
Teams
Approvals
Help

Create Team

Copy Team: Testing Team

When you copy the Testing Team Team with associated CardPool Automated Generic, the below configuration will be duplicated:

- Service Configuration
- Associated Approval Bands
- Custom Data Field Templates
- Team Members

You can associate the new Team with the existing or alternative Card Pool.

Team Name:

Friendly Name:

Account

Card Pool: Please Select

Cancel Copy



NOTE

You will need to provide a unique name for the new Team. You cannot save a Team with a duplicate name.

Create a Card

Send Card

As a Corporate Administrator, you can send cards to any active Team Member via Visa Commercial Pay Control.

You can only send cards from the Visa Commercial Pay App if you are also configured as a Team Admin for the Team you are issuing the card to.

To send a card, you can use the **Send Card** link at the top of each page or click the **Send Card** button when viewing an active Team Member.

Card Details

Card Type:

eCommerce Card

Digital Wallet Cards

Name:

*

Total Amount:

Per Diem

Exact Amount

50

USD

*

Budget type:

Fixed Period

Monthly

Active From:

Today

Repeats:

1

months

The card can be charged from today until end of April 2022

Request Reason:


*

When you click **Send Card**, you will need to select the Team from the dropdown menu and enter the Team Member's email address.

Select the Card Type, enter a Supplier, the date range for the card to be active, any recurring budget details if applicable and the total amount and currency for the card. You can also add notes for context.

Click **Create**, and you will be able to see the status of the card. You can cancel or edit the card using the buttons at the bottom of the page.

Visa Commercial Pay [Cards](#) [Teams](#) [Approvals](#) [Help](#)


Amazon 

[Cards](#) / [Amazon](#)

Overview

Created By: [Example User](#) 2021/12/01
 Deployment ID: 11265522
 Status: Active
 Approval Status: Approved

Recipient

Email: 10022@fakemail.com 
 Team: Testing Team

Card Details

Name: Amazon
 Total Amount: 200.00 USD
 Validity: Available From 2021/12/01 Until 2021/12/04
 Last 4 Digits: *5377
 Request Reason: [Example](#)

Custom Data Fields

Client name: Not Set
 Program code: Not Set
 With swimming Pool: Not Set
 Yes Or No: Not Set

Actions [Edit](#) [Cancel Card](#)

Create a Recurring Budget Card in Visa Commercial Pay Control

Corporate Administrators can send a card with a recurring budget, if the Team supports this. To enable recurring budgeting, as the Corporate Administrator, click **Teams** and select **Teams**, scroll to **Services** click **eCommerce Cards** and toggle **Enable Recurring Budget Cards** to Yes.

Services

You must enable one or both Services for the Team to allow cards to be created or requested within by the Team Member

eCommerce Cards ● Enabled
 Digital Wallet Cards (Not Supported) ● Not Enabled

eCommerce Cards - Service Configuration

[Teams](#) / [Test A1](#) / [eCommerce Cards](#)

Enabled: Yes
 Receipt Image Reminder: No [?](#)
 Enable Recurring Budget Cards: Yes

[Update](#)

When sending a card, the Card Details section displays the Active From, Budget type, and Repeats options.

1. Enter the card details as per the standard [create a card \[12\]](#) procedure.
2. Enter the date you want the recurring budget to start in the Active From field.
3. Choose a Budget type of daily, weekly, or monthly. This is the frequency for the budget to recur. For example, if you select monthly, the budget that you entered in the Total Amount field will be available each month.
4. Choose how often you want the budget to recur by entering it into the Repeat field. For example, entering 4 in the field will create a card where the budget recurs 4 times. If you set the Budget type to monthly in the previous step, this will recur for 4 months. If you set the Budget type to weekly it would recur for 4 weeks, etc.

Card Details

Card Type: ☐ eCommerce Card ☒ Digital Wallet Cards

Name: *

Total Amount: ☐ Per Diem ☐ Exact Amount

*

Budget type: ☐ Fixed Period ☒ Monthly

Active From: Today

Repeats: months

The card can be charged from today until end of April 2022

Request Reason: *

Card Management

Visa Commercial Pay Control is a card access management tool that includes basic functionality to support a Corporate Administrator to send cards to active users and perform basic updates. The card management functionality is not intended to replicate Visa Commercial Pay Online.

How to view a card

View Card

A Corporate Administrator can navigate to Team Members and view cards created by them or for them.

Importantly, in Visa Commercial Pay Control, no Card Holder Data (CHD) data is visible to support payment. Only the last four digits of the card are displayed to the Corporate Administrator. This reduces exposure of the card details to those who do not need it.

If the Corporate Administrator would like to know the details and has access to Visa Commercial Pay Online, they can use the Deployment ID displayed on screen to view in Visa Commercial Pay Online.

When viewing a card, the Corporate Administrator can see the following details:

- **Created By**—the name of the user that created the virtual card and the date it was created.
- **Deployment ID**—the unique ID generated by Visa Commercial Pay when a virtual card is created.
- **Status**—the status of the Deployment:
 - Active—card can be charged;
 - Canceled—deployment has been canceled;
 - Pending Approval—the card is awaiting approval;
 - Expired—the card is not active for billing. It may be expired, or not yet active.
- **Email**—the Team Member email address the card was sent to.
- **Team**—the Team name that the Team Member belongs to.
- **Name**—the supplier name or trip name the card was generated to pay.
- **Total Amount**—the amount and currency the card was created for. This amount does not include any pre-configured tolerances applied to the request amount.
- **Validity**—the activation period start and end date for the card.
- **Last Four Digits**—the last four digits of the card.
- **Request Reason**—any free text notes entered by the user to add further context to the card's issuance.
- **Budget**—the recurring budget amount. Only visible on recurring budget cards.
- **Resets**—how often the budget recurs. Only visible on recurring budget cards.

- List of the CDF labels and values captured during card creation.

The screenshot displays the 'Test' card details page in the Visa Commercial Pay Control interface. The page is divided into several sections:

- Overview:** Shows card status as 'Pre-Deployment' and 'Pending Approval'. It includes fields for Created By, Deployment ID, Status, and Approval Status.
- Recipient:** Displays the email 'isa@Test.com' and the team 'Test Team'.
- Card Details:** Shows the card name 'Test', total amount '20.00 GBP', validity period 'Available From 2022/02/25 Until 2022/09/01', last 4 digits, request reason 'Test', budget 'Up to 20.00 GBP Monthly', and resets '1st day of each month'.
- Custom Data Fields:** Shows a text field with the value 'input'.
- Actions:** Includes a 'Cancel Card' button.

When viewing a card in Visa Commercial Pay Control, a Corporate Administrator can update any card that has been created, whether created by them, a Team Member, Team Admin, or another Corporate Administrator.

Cards can only be edited in Visa Commercial Pay Control if their deactivation date is in the future.

The following action options are presented at the bottom of the **View Card** screen:

1. **Edit**—update the payment controls and associated card data. The card type drives what type of data can be edited, whether it is an eCommerce card or Digital Wallet card.
2. **Cancel Card / Revoke Card**—changes the card status to *Canceled*, hiding the card details to the end user and blocking the card from further authorizations (card issuer dependent).
3. **Digital Wallet Tokens**—only visible on Digital Wallet cards. Card Issuer Administrators can view the Secure Element Identifier (SEID) of the device.

eCommerce Card Actions	Digital Wallet Card Actions
<p>Actions Edit Cancel Card</p>	<p>Actions Edit Revoke Card</p> <p>Actions Edit Digital Wallet Tokens Revoke Card</p>

How to cancel a card

Cancel a Card

You can cancel a card in Visa Commercial Pay Control by using **Cancel Card** or **Revoke Pass** on the **View Card** page. When you cancel a card, the status of the Deployment will change from *Active* to *Canceled*.

If a Digital Wallet card is being canceled, any associated Digital Wallet tokens will also be terminated.

Amazon

amazon

Cards / Amazon

Card cancelled successfully.

Overview

Created By: - 2021/12/01

Deployment ID: 11265522

Status: Cancelled

Approval Status: Approved

How to search for a card

Card Search

As a Corporate Administrator, you can search for cards using the search function on the Visa Commercial Pay Control **Home** screen or from the navigation bar under the Card option.

Visa Commercial Pay

Cards Teams Approvals Help

Search

Cards / Search

Search cards using at least one of the following options:

Team: Please Select

Deployment ID:

Team Member Email:

Date Range:

Supplier:

Search

Results




	Supplier	Validity Period	Recipient	Amount	
amazon	Amazon	From 01/12/2021 Until 04/12/2021	Testing Team 10022@fakemail.com	200.00 USD	View

You can search based on:

- **Team**—a dropdown of Teams.
- **Deployment ID**—an explicit Deployment ID.
- **User Email**—the email address of a Team Member.
- **Date Range**—the creation date of the card.
- **Supplier**—supplier name.

The results will only display cards that have been created via Visa Commercial Pay Control or the Visa Commercial Pay App. For broader access to Deployments, you will need access to Visa Commercial Pay Online.

Your search results will appear below the search form. Recurring budget cards are clearly indicated, as highlighted below.

	Supplier	Validity Period	Recipient	Amount	
	Demo	From 2/24/2022 Until 2/26/2022	Test Team	500.00 GBP	View
	Test	From 2/15/2022 Until 3/13/2022	Test Team	 100.00 GBP	View

How to edit card parameters

Edit eCommerce Card Parameters

You can edit the following parameters for eCommerce cards in Visa Commercial Pay Control:

- **Date Range**—when the card can be used for authorization. Cards can only be edited if their deactivation date is in the future.
- **Total Amount + Currency Code**—the fixed amount the card can be billed for




NOTE

If the currency code is set to a differing value from the virtual card account billing currency, Visa Commercial Pay will perform an exchange based on today's foreign exchange rate before requesting a card from the Card Issuer. The foreign exchange rates are retrieved daily from XE.com.

- **Notes**—the contextual notes provided to the end user for the purchase.
- **Custom Data Fields**—any Custom Data Fields associated to the Team and card.

Once an eCommerce card is created, it is not possible to change the Supplier Name. This is fixed as eCommerce cards are intended to be used at a single merchant.



Amazon

[Cards](#) / [Amazon](#)

Update Amazon

Name:

Date Range:

Total Amount:

Notes:

Custom Data Fields

Cost Centre

Employee ID

Edit Digital Wallet card parameters

You can edit the following Digital Wallet card parameters in Visa Commercial Pay Control:

- **Name**—the trip name.
- **Date Range**—when the card can be used for authorization.
- **Total Amount**—toggles between an exact amount or per diem value:
 - **Exact Amount**—the free typed credit limit that should be applied to the card, irrelevant of the activation period.
 - **Per Diem**—a calculated credit limit based on the number of days the card is active, multiplied by the Team per diem configuration value.

- **Notes**—the contextual notes provided to the end user for the purchase.
- **Custom Data Fields**—any Custom Data Fields associated to the Team and card.

Singapore

Cards / Singapore

Update Singapore

Name:

Date Range:

Total Amount:

Notes:

Custom Data Fields

Cost Centre

Save Changes

Suspending and canceling Digital Wallet tokens

From the **View Card [15]** page, click **Digital Wallet Tokens**.

Example

Cards / Example / Digital Wallet Tokens

Below are the tokens  has added into their devices. Use the actions below to manage the token status.


Token Requestor Name	Add Method	Status	Device Details	Device PAN	Last Modified Date (UTC)	Actions
Apple Pay	In-App	Active	Josh MOBILE_PHONE	*1977	2021/12/13 16:46	Suspend Terminate

Under the Actions column, click Suspend or Terminate to suspend or cancel the Digital Wallet Token.

Example

Cards / Example / Digital Wallet Tokens

Token status updated successfully.

Below are the tokens  has added into their devices. Use the actions below to manage the token status.

Token Requestor Name	Add Method	Status	Device Details	Device PAN	Last Modified Date (UTC)	Actions
Apple Pay	In-App	Suspended	Josh MOBILE_PHONE	*1977	2021/12/13 16:46	Resume Terminate

Configuring Team Card Services Settings

You can enable eCommerce and Digital Wallet cards, and configure the settings from the **Team** page. These settings will then apply to all cards created for that Team.

Services

You must enable one or both Services for the Team to allow cards to be created or requested within by the Team Member

eCommerce Cards	<input checked="" type="checkbox"/> Enabled
Digital Wallet Cards	<input checked="" type="checkbox"/> Enabled

For eCommerce cards, toggle Enabled to Yes to allow eCommerce cards to be created for that Team. Toggle Receipt Image Reminder to Yes to send notifications requesting receipts when transactions are received.

eCommerce Cards - Service Configuration

Teams / test / eCommerce Cards

Enabled: ☒ Yes

Receipt Image Reminder: ☒ Yes

[?](#)

[Update](#)

For Digital Wallet cards:

- Toggle enabled to Yes to allow Digital Wallet cards to be created for that Team.
- Toggle Display Card Details to Yes to allow the full card number to be displayed in the Digital Wallet. Toggle to No to restrict visibility to the last four numbers of the card.
- Set the Per Diem Amount by typing the daily limit in the field. The currency is set by the card pool and is not configurable.
- Set the Maximum Number of Days by typing the number of days you want the cards to be created up to in the field.
- Set the Call Centre Number by typing the telephone number into the field. This will be displayed as a contact number if the user needs to be verified outside the usual SMS process when provisioning a card in the Digital Wallet.

Visa Commercial Pay [Cards](#) [Teams](#) [Approvals](#) [Help](#) [JW](#) Visa Card Pool Group [?](#)

Digital Wallet Cards - Service Configuration

Teams / Visa 4.4 UAT / Digital Wallet Cards

Enabled: ☒ Yes

Display Card Details: ☐ No

Per Diem Amount: [US](#) [?](#)

Max Number of Days: [?](#)

Call Centre Number: [?](#)

[Update](#)

Terms Privacy Accessibility Conforma 2021 © Copyright. All rights reserved. | 1.10.0 [conforma pay](#)

Custom Data Fields

What is a Custom Data Field?

Custom Data Fields allow you to associate spend to internal codes, such as a department name, employee number or cost centre. These Custom Data Fields can be captured each time a card is generated.

Can I make a Custom Data Field mandatory to complete?

Yes, when configuring Custom Data Fields, simply toggle the Mandatory option to Yes.

What is a hidden Custom Data Field?

A Custom Data Field can be hidden. This means that it is set against the profile in Visa Commercial Pay Control but is not visible to the user in the Visa Commercial Pay App.

What is a profile level Custom Data Field?

A Profile level Custom Data Field is typically associated to a user and never changes, such as a department or employee number. These are pre-filled in the Visa Commercial Pay App. You can set a default value for Profile level Custom Data Fields when you create or update a user.

What is a purchase level Custom Data Field?

A Purchase level Custom Data Field is a value that is typically only available when a purchase is being made, such as a job number or approval code. These cannot be pre-filled because they change each time, and they will need to be typed into the Visa Commercial Pay App.

Approval Bands

Approval Bands allow you to limit the ability of Team Members to create their own card Approval Limits.

You can create as many or as few Approval Bands as you need, and apply them to Teams.

On the Approval Bands page, you will see a summary of the Approval Bands, listed alphabetically.

Visa Commercial Pay Cards ▾ Teams ▾ Approvals ▾ Help

Approval Bands

Q Approvers Create

Name	Team Member Instant Create Card	Approval Limit	Escalation Band Name	
.	● Not Allowed	Up to 800.00 GBP	● Not Applicable	Edit
301 TO 600	Up to 300.00 GBP	Up to 600.00 GBP	● Not Applicable	Edit
601 TO 1000	Up to 600.00 GBP	Up to 1000.00 GBP	● Not Applicable	Edit
Approval Notification L1	Up to 10.00 GBP	Up to 200.00 GBP	● Not Applicable	Edit
Approval Notification L2	Up to 100.00 GBP	Up to 2000.00 GBP	● Not Applicable	Edit

The following details are listed on the Approval Bands page:


- Approval Band Name.
- If Team Members can instantly create cards, and the maximum monetary amount they can create.
- Max Approval Limit for Approvers.
- Escalation Approval Band name, if set.


Click **Edit** to edit an existing Approval Band, or **Create** to create a new one.


Approval Band Configuration


There are four approval modes with different approval levels to reflect the approval settings you wish to apply to the Approval Band:

Approval Mode

**Receive Cards Only**
Team Members can only receive cards.

**Create & Pay**
Team Members can create a card up to a maximum limit.

**Request, Approve & Pay**
Approvers must approve a card request before payments can be made.

**Advanced Approval & Pay**
Support multi level approval workflows.

These modes are displayed whenever you are creating or editing an Approval Band. Selecting a mode will present you with the relevant configuration options for that mode.

Receive Cards Only—choose this mode if you want to configure the Approval Band so that Team Members can only receive cards.

Approval Mode

Receive Cards Only
Team Members can only receive cards.

Create & Pay
Team Members can create a card up to a maximum limit.

Request, Approve & Pay
Approvers must approve a card request before payments can be made.

Advanced Approval & Pay
Support multi-level approval workflows.

Team Member Controls

Max Per Card: *

Max Daily Amount: *

Team Administrator Controls

Allow Card Sending:

Allow a Team Administrator to send a card to a Team Member.

[Update](#)

Create and Pay—choose this mode if you want to configure the Approval Band so that Team Members can create a card up to a maximum limit for immediate use.

Approval Mode

Receive Cards Only
Team Members can only receive cards.

Create & Pay
Team Members can create a card up to a maximum limit.

Request, Approve & Pay
Approvers must approve a card request before payments can be made.

Advanced Approval & Pay
Support multi-level approval workflows.

Team Member Controls

Max Per Card: *

Max Daily Amount: *

Team Administrator Controls

Allow Card Sending:

Allow a Team Administrator to send a card to a Team Member.

[Update](#)

Request, Approve and Pay—choose this mode if you want to configure the Approval Band so that Approvers must approve a card request before payments can be made.

Approval Mode

Receive Cards Only
Team Members can only receive cards.

Create & Pay
Team Members can create a card up to a maximum limit.

Request, Approve & Pay
Approvers must approve a card request before payments can be made.

Advanced Approval & Pay
Support multi-level approval workflows.

Team Member Controls

Max Per Card: *

Max Daily Amount: *

Team Administrator Controls

Allow Card Sending:

Allow a Team Administrator to send a card to a Team Member.

Approver Controls

Max Approval Amount: *

Two Approvers Required:

If the card request is lower or equal to the Max Approval Amount, two approvers from this Approval Band must approve the card request; otherwise only one Approver will need to approve the request from this Approval Band.

Approvers Self Approval:

If a card request is made by a Team Member who is also an Approver, select whether or not the card request is automatically approved.

[Update](#)

Advanced Approval and Pay—choose this mode if you want to configure the Approval Band to have multi-level approval workflows.

Approval Mode

Receive Cards Only
Team Members can only receive cards.

Create & Pay
Team Members can create a card up to a maximum limit.

Request, Approve & Pay
Approvers must approve a card request before payments can be made.

Advanced Approval & Pay
Support multi-level approval workflows.

Team Member Controls

Max Per Card: GBP

Max Daily Amount: GBP

Team Administrator Controls

Allow Card Sending: ☐ No

Allow a Team Administrator to send a card to a Team Member

Approver Controls

Max Approval Amount: GBP

Two Approvers Required: ☐ No

If the card request is lower or equal to the Max Approval Amount, two approvers from this Approval Band must approve the card request, otherwise only one Approver will need to approve the request from this Approval Band.

Approvers Self Approval: ☐ No

If a card request is made by a Team Member who is also an Approver, select whether or not the card request is automatically approved.

Approval Band Escalation Controls

Escalate requests to:

Auto-Escalate Requests: ☐ No

[Update](#)

Adding Approvers to Approval Bands

You can associate Approvers to an Approval Band via the Approvers section on the Approval Band page.

Only an email address is required when creating an Approver. Like Team Members, Approvers do not need to be registered for the app before you add them as an Approver in Visa Commercial Pay Control.

When you add the Approver's email address, you will be able to see if there is a registered user with that email address. If an Approver is not yet registered, the system will automatically link their account with the Approval Band record when they complete the registration process.

Approvers do not need to be a member of any Team. If Approvers are a member of a Team, they can be assigned to an Approval Band in that Team where they are an Approver.

Approving Approvers

If enabled at an issuer level you will need to approve any Approvers added to an Approval Band. Only other Corporate Administrators can approve Approvers.

Corporate Administrators will be notified by email when a new approver has been added.

The new Approver will not be active on the Approval Band until they have been approved.

Linking Approval Bands to Teams

You need to link Approval Bands to Teams via the Approval Bands section on the Team page. The complete list of Approval Bands will be listed in a dropdown in alphabetical order.

Visa Commercial Pay [Cards](#) [Teams](#) [Approvals](#) [Help](#)

Visa Example

[Teams](#) / [Visa Example](#)

Team - Visa Example

[Edit](#) [Copy](#)

Full Name: Visa Example
 Friendly Name: Visa Test
 Status: Active

Card Pool - Test CP LB

Card Issuer: XXXXXXXXXX
 Card Scheme: Visa (VI)
 Billing Currency: GBP

Services

You must enable one or both Services for the Team to allow cards to be created or requested within by the Team Member

eCommerce Cards ● Enabled
 Digital Wallet Cards (Not Supported) ● Not Enabled

Approval Bands

You must link one or more Approval Bands to the Team. The Team linked Approval Bands, can then associated to a Team Member.

[Add Approval Band](#)

You will be able to select any Approval Band that is linked to a Team when managing a Team Member. A summary of the Approval Bands currently associated to a specific Team is listed on the **Team** page in Visa Commercial Pay Control .

The Approval Band summary on the **Team** page will detail:

- Approval Band Name.
- If Team Members can instantly create cards, and the maximum monetary amount they can create.
- Max Approval Limit for Approvers.
- Escalation Approval Band name, if set.

You can delete Approval Bands from a Team by clicking **Delete** in the Approval Band summary on the Team page.



NOTE

If any Team Members are associated to an Approval Band, you will not be able to delete the Approval Band. You must switch all Team Members to an alternate Approval Band first.

Approver Search

Approver Search is available via the Approvers link button on the Approval Band page. You can search for Approvers across multiple Approval Bands using their email address.

Approval Bands				
			Q Approvers	Create
Name	Team Member Instant Create Card	Approval Limit	Escalation Band Name	
-	● Not Allowed	Up to 800.00 GBP	● Not Applicable	Edit
301 TO 600	Up to 300.00 GBP	Up to 600.00 GBP	● Not Applicable	Edit

You can search by entering a partial string from the Approvers email address. The search results will list the email address and name of the Approval Band where the email address partially matches. Click a result to view the specific Approval Band that the Approver is linked to.

Approvers

Approval Bands / [Search](#)

con

Search

Email Address	Approval Band	Status	
	Default approval band for user group #94	Registered	View
	Default approval band for user group 95	Registered	View
	Default approval band for user group #97	Registered	View
	Default approval band for user group 98	Registered	View
	Default approval band for user group 104	Registered	View
	Default approval band for user group 95	Not Registered	View

Post Spend Review

Post Spend Review In Control

Post Spend Review allows you to prompt users to enrich their payments with a receipt, sales tax, note and category and have them reviewed by a Post Spend Reviewer Group. This option is configurable at a Team level.

You can access this from **Approvals > Post Spend Review**.

When a Team is copied using the **Copy Team** button, the Reviewer Group Link is also copied to the new Team.

Any Reviewer Groups already created will show on the **Post Spend Review** page.

Post Spend Review

Post Spend Review prompts Team Members to enrich and submit their payments for review. You can enable Post Spend Review within a Team configuration

Reviewer Group

[Create Reviewer Group](#)

Reviewer Group Name	Reviewers	
Reviewer Group 1	4	Edit
Reviewer Group 2	1	Edit
test reviewer	1	Edit
Reviewer Group 3	0	Edit
test1	1	Edit

Click **Create Reviewer Group** to create a Reviewer Group, which can then be linked to different Teams. Enter the Reviewer Group Name, set the toggle to either Active or Inactive and click **Save**.

Post Spend Review prompts Team Members to enrich and submit their payments for review. You can enable Post Spend Review within a Team configuration

Reviewer Group

[Create Reviewer Group](#)

Create Reviewer Group

Post Spend Review / **Add Reviewer Group**

Post Spend Review prompts Team Members to enrich and submit their payments for review. You can enable Post Spend Review within a Team configuration

Name:

Active: ☒

Cancel

Save

Reviewers

The below users are able to review submitted payments where the Team has been linked to the Post Spend Reviewer Group.

Add Reviewer

Managing Post Spend Review

You can manage Post Spend Review from the **Team** page. The **Manage Post Spend Review** button will be greyed out and inactive if there are no Post Spend Reviewer Groups configured for the current Card Pool Group.

To enable a Reviewer Group, select the appropriate group from the dropdown and click **Enable**.

Post Spend Review

Post Spend Review allows payments to be enriched by Team Members and reviewed by Post Spend Reviewers

Reviewer Group

Enable

Once Post Spend Review is enabled, you can change the Reviewer Group by selecting the Reviewer Group you want to link from the dropdown and clicking **Update**. To unlink Post Spend Reviewer Groups from the Team, click **Disable**.

Post Spend Review

Post Spend Review allows payments to be enriched by Team Members and reviewed by Post Spend Reviewers

Reviewer Group

Disable

Update

Adding and removing Post Spend Reviewers

As a Corporate Administrator, you can add and remove Post Spend Reviewers. Click **Edit** next to the Reviewer Group where you want to add or remove Reviewers.

Post Spend Review

Post Spend Review prompts Team Members to enrich and submit their payments for review. You can enable Post Spend Review within a Team configuration

Reviewer Group

Create Reviewer Group

Reviewer Group Name	Reviewers	
Reviewer Group 1	4	Edit
Reviewer Group 2	1	Edit
test reviewer	1	Edit
Reviewer Group 3	0	Edit
test1	1	Edit

Once you have created a Post Spend Reviewer Group, click **Add Reviewer** to add one or more email addresses to assign to the group. Enter the email address and click **Add**.

Reviewers

The below users are able to review submitted payments where the Team has been linked to the Post Spend Reviewer Group.

Add Reviewer

When an email address is added, it will link to a User ID. If there is more than one User ID for that email address, you will be presented with a list of potential users for you to manually connect.

Adding and Editing Sales Tax

Click **Create Sales Tax** to configure your sales tax rules on the **Post Spend Review** page.

Sales Taxes

Create Sales Tax

When a Team Member uploads a receipt, they can enter the tax amount associated to the receipt. You can pre-configure your tax rates here.

This will open the **Sales Tax** page, where you can add the name, percentage, and tax code. App users can choose from these in a dropdown menu when adding sales tax to a transaction. You can also toggle to set a sales tax as the default option. Click **Save** to save the settings.

Sales Taxes

Post Spend Review / Add Sales Tax

You can add / edit sales tax below.

Name: *

Percentage: % *

Tax Code: *

Default: ☐ No

Cancel

Save

Once created, all sales taxes will show on the **Post Spend Review** page.

Sales Taxes

Create Sales Tax

When a Team Member uploads a receipt, they can enter the tax amount associated to the receipt. You can pre-configure your tax rates here.

Name	Percentage (%)	Tax Code	
test tax	5.00	123	Edit

Click the Edit link next to the sales tax to change the details or delete the sales tax.

To edit, amend the details and click Save. To delete the sales tax, click **Delete**.

Sales Taxes

Post Spend Review / [Edit Sales Tax](#)

You can add / edit sales tax below.

Name:

test tax

*

Percentage

5.00

%

*

Tax Code

123

*

Default

No

Delete

Save