

Visa Payables Automation

Seattle
2011

CREATE A STELLAR PROGRAM

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Visa Payables Automation (VPA)



Agenda

- Benefits of the VPA Program
- VPA Life Cycle
- Implementation Process
- Transaction Process
- Creating Suppliers
- Sending Payments
- Payment Remittance
- Reconciliation

Benefits of Visa Payables Automation

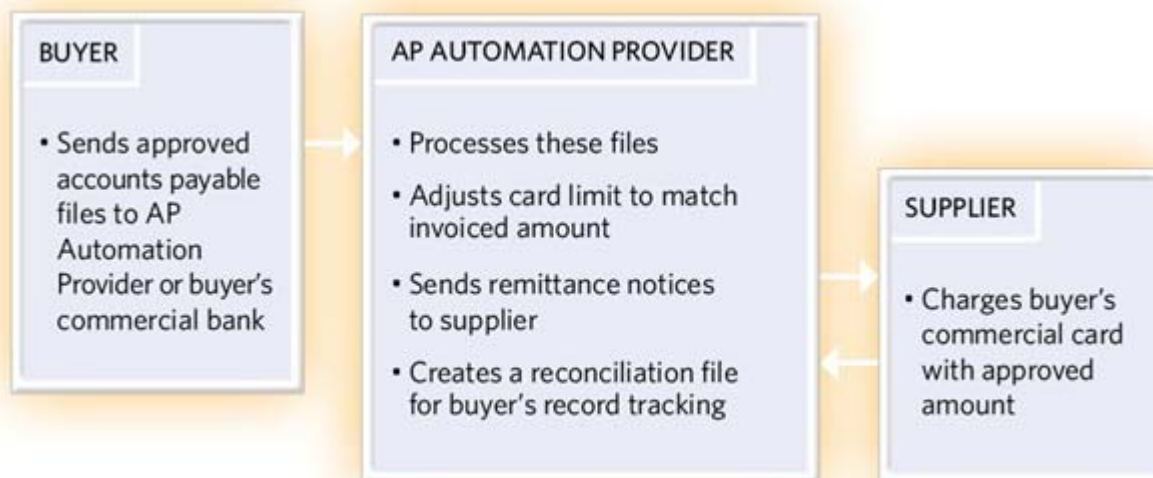
WHAT IT OFFERS

- Automates payable processes
- Sets controls on purchases
- Provides reconciliation reports
- Identifies card accepting suppliers

HOW YOU BENEFIT

- Reduces manual processing costs
- Improves transaction risk management and spend control
- Eases time-consuming reconciliation
- Expands card use

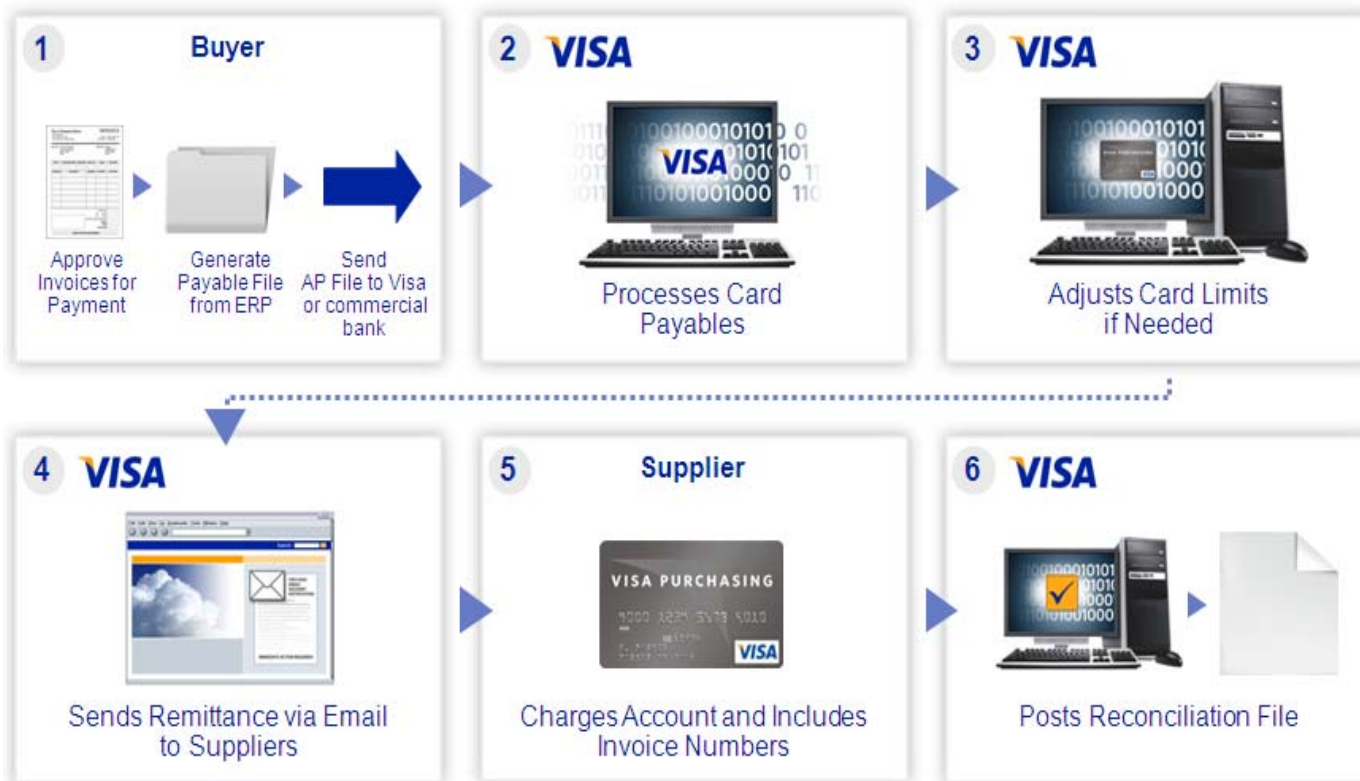
To bridge the payment gap and reduce the reliance on checks as a B2B payment method, solutions are emerging in the marketplace that foster greater use of commercial cards and enabling automation of the AP process

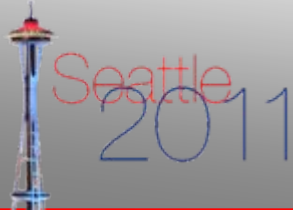


Payables Automation - Stakeholders

- **Buyer:** An issuer's participating commercial card end-client that is subscribed to the Visa Payable Automation service and submits accounts payable files to Visa for processing
- **Supplier:** A business partner of the buyer whose account payables are due.
The supplier receives payment notifications from the Payables Automation service.
- **Issuer:** A Visa client bank that subscribes its buyers to the Payables Automation service

Payables Automation Life Cycle





Implementation Project Plans

ABC Co
Commercial Card Project Plan



Item #	Task Name	Estimated Duration/ Time Required	Start Date	Finish Date	Responsibility	Status
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Implementation Objectives

- Determine program requirements and timelines for completion of implementation
- Define program design, features and functionality
- Set up CentreSuite Internet program management & reporting and develop integration file
- Plan and provide administrator program training and program rollout support
- Achieve minimum monthly spending target of \$500,000 following rollout within one year - goal to achieve rebate tier level of \$5MM annually

Next Meeting: Monday May 28, 2010

Conference Line: Local 416-365-4367 Toll Free 1 866-226-1796

Conference ID: 1218810

Upcoming / Ongoing Task	Completed Task	Late Item	Future Task
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A. Program Preparation

Item #	Task Name	Estimated Duration/ Time Required	Start Date	Finish Date	Responsibility	Status
1	Contractual agreements in place	1 day	Sept 7, 2011	Sept 7, 2011	Scotiabank/ABC CO	Complete
2	Credit coverage established	1 day	Sept 7, 2011	Sept 7, 2011	Scotiabank	Complete -\$250,000 Corporate Credit Limit
3	Banking resolution and incumbency documentation received	1 day	Sept 7, 2011	Sept 7, 2011	ABC CO	In Progress -Coordinator designation forms to be completed
4	Implementation overview meeting	1 day	Sept 7, 2011	Sept 7, 2011	Scotiabank/ABC CO	Complete
5	Establish roles & responsibilities and assign team members	1 day	Sept 7, 2011	Sept 7, 2011	Scotiabank/ ABC CO	In Progress
6	Review of program requirements/ business objectives - Program type (T&E/PCard/OneCard) - Billing type (Corporate/Individual)	1 day	Sept 7, 2011	Sept 7, 2011	Scotiabank/ABC CO	In Progress - Individual Bill Program - Cards delivered



Payables Automation Input Files

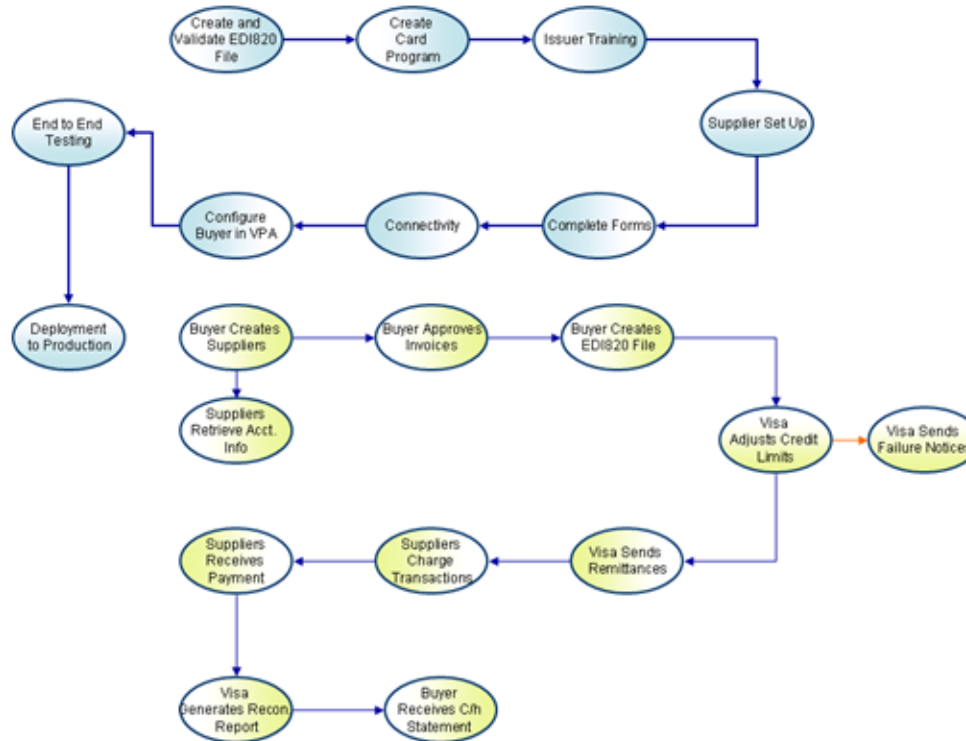
- EDI 820 file format
- Electronic Data Interchange is the computer-to computer interchange of strictly formatted messages that represent documents other than monetary instruments. EDI is still the data format used by the vast majority of electronic commerce transactions in the world.
- Scotiabank Integration Services available for file format mapping to EDI 820 file format (implementation fees apply)

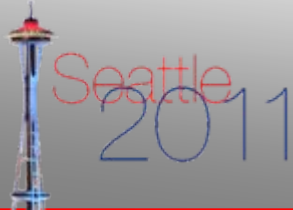


File Connectivity Options

- SFTP (Client Initiates Transmission)
- FTPS (Client Initiates Transmission)
- HTTPS
- AS2

Payables Automation Implementation Process





Creating Suppliers

Welcome John Smith

HELP

VISA | Payables Automation

BigBank

Home Suppliers Conversions Referrals Activity Search

Visa Payables Automation Home

Welcome APUsername, to Visa Payables Automation. You are logged in as BANK Admin

Visa Paid - More

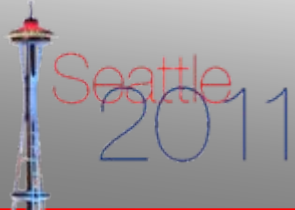
Name	ID	Address
Supplier A	1111111	123 Main St, Buffalo, NY 77665
Supplier B	2222222	123 Elm St, Buffalo, NY 77665
Supplier C	3333333	123 Maple St, Buffalo, NY 77665
Supplier D	4444444	123 Garland St, Buffalo, NY 77665
Supplier E	5555555	123 Curtis St, Buffalo, NY 77665

Recent Activity - More

Name	ID	Action Type
Test Name A	999999	Resend Payment Notification completed successfully
Test Name B	888888	New Account Approved for Conversion
Test Name C	777777	New Account Approved for Conversion

Conversions - More

Name	ID	Address
Supplier F	1234567	123 Main St, Buffalo, NY 77665
Supplier G	8912345	123 Elm St, Buffalo, NY 77665
Supplier H	6789123	123 Maple St, Buffalo, NY 77665
Supplier I	4567891	123 Garland St, Buffalo, NY 77665
Supplier J	2345678	123 Curtis St, Buffalo, NY 77665



VISA | Payables Automation



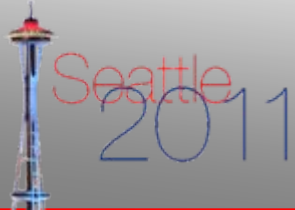
Home [Suppliers](#) [Conversions](#) [Referrals](#) [Activity](#) Search

Visa Paid Suppliers

[Download](#) | [Add New Supplier](#) | [Bulk Upload](#)

Options	Name	ID	Address	E-mail	GL Code	Card Account	Card Type
	Supplier A	123456789	300,West Elm St, Buffalo, NY 60601	supplierA@you.com	123456789	*****9999	Fixed 1000
	Supplier B	234567890	221,West Birch St, Buffalo, NY 60622	supplierB@you.com	987654321	*****1233	Reset to zero
	Supplier C	345678901	111,West Main St, Buffalo, NY 60603	supplierC@you.com	222222222	*****2211	Reset to zero
	Supplier D	456789012	222,West Western St, Buffalo, NY 60604	supplierD@you.com	333333333	*****5678	Reset to zero

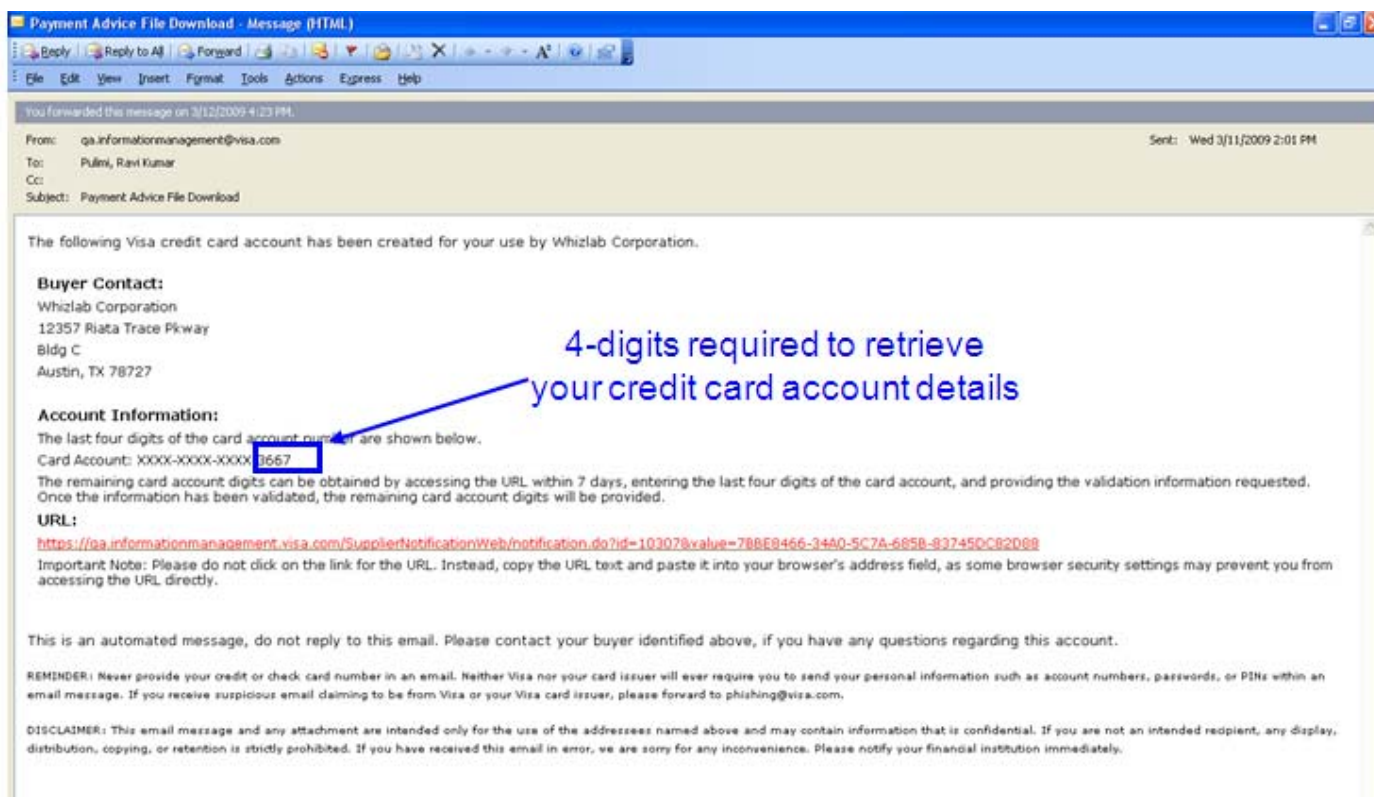
<< Previous 1 2 3 4 5 6 7 Next >> Results per page: 25 | 50 | 100 | - 156 Results



Add New Supplier

Supplier ID*	<input type="text" value="34567"/>
<small>Note: This is the ID of the supplier used by your accounting system. This ID must be unique.</small>	
Supplier Name*	<input type="text" value="Tony's Supplies"/>
Supplier Address1*	<input type="text" value="1514 S. Halsted St"/>
Supplier Address2	<input type="text"/>
City*	<input type="text" value="Elmhurst"/>
State/Province*	<input type="text" value="IL"/>
Country*	<input type="text" value="UNITED STATES OF AMERICA"/>
Postal Code*	<input type="text" value="60607"/>
Supplier E-mail Address*	<input type="text" value="contact@TonysSupplie"/>
Supplier CC E-mail Address1	<input type="text"/>
Supplier CC E-mail Address2	<input type="text"/>
Supplier CC E-mail Address3	<input type="text"/>
Supplier CC E-mail Address4	<input type="text"/>
Supplier CC E-mail Address5	<input type="text"/>
GL Code	<input type="text"/>

Email notice to Supplier providing credit card details



Payment Advice File Download - Message (HTML)

You forwarded this message on 3/12/2009 4:23 PM.

From: qa.informationmanagement@visa.com
To: Pulemi, Ravi Kumar
Cc:
Subject: Payment Advice File Download

Sent: Wed 3/11/2009 2:01 PM

The following Visa credit card account has been created for your use by Whizlab Corporation.

Buyer Contact:
Whizlab Corporation
12357 Riata Trace Pkway
Bldg C
Austin, TX 78727

Account Information:
The last four digits of the card account number are shown below.
Card Account: XXXX-XXXX-XXXX-3667

The remaining card account digits can be obtained by accessing the URL within 7 days, entering the last four digits of the card account, and providing the validation information requested. Once the information has been validated, the remaining card account digits will be provided.

URL:
<https://qa.informationmanagement.visa.com/SupplierNotificationWeb/notification.do?id=10307&value=78BE8466-34A0-5C7A-685B-937450C62D68>

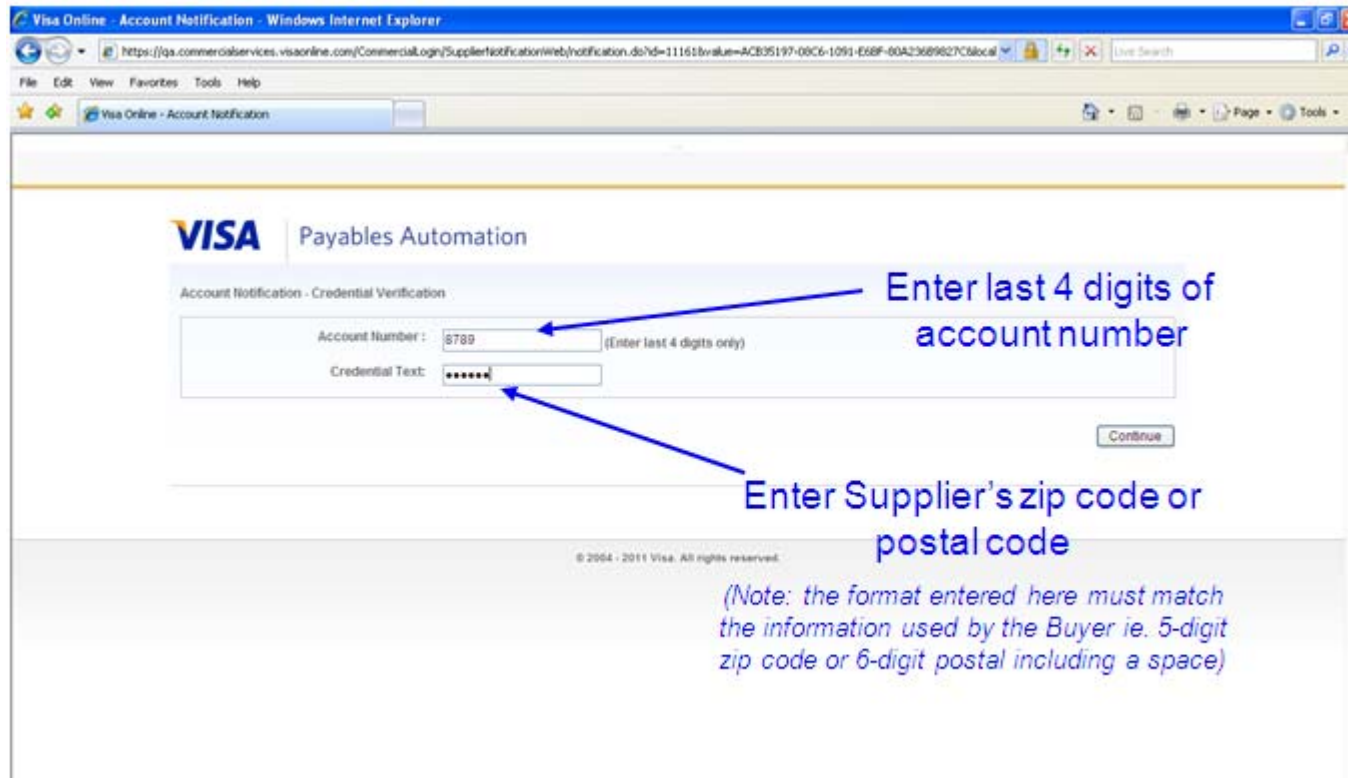
Important Note: Please do not click on the link for the URL. Instead, copy the URL text and paste it into your browser's address field, as some browser security settings may prevent you from accessing the URL directly.

This is an automated message, do not reply to this email. Please contact your buyer identified above, if you have any questions regarding this account.

REMEMINDER: Never provide your credit or check card number in an email. Neither Visa nor your card issuer will ever require you to send your personal information such as account numbers, passwords, or PINs within an email message. If you receive suspicious email claiming to be from Visa or your Visa card issuer, please forward to phishing@visa.com.

DISCLAIMER: This email message and any attachment are intended only for the use of the addresses named above and may contain information that is confidential. If you are not an intended recipient, any display, distribution, copying, or retention is strictly prohibited. If you have received this email in error, we are sorry for any inconvenience. Please notify your financial institution immediately.

Retrieving Account Details – Step 1 of 3



Account Number: (Enter last 4 digits only)

Credential Text:

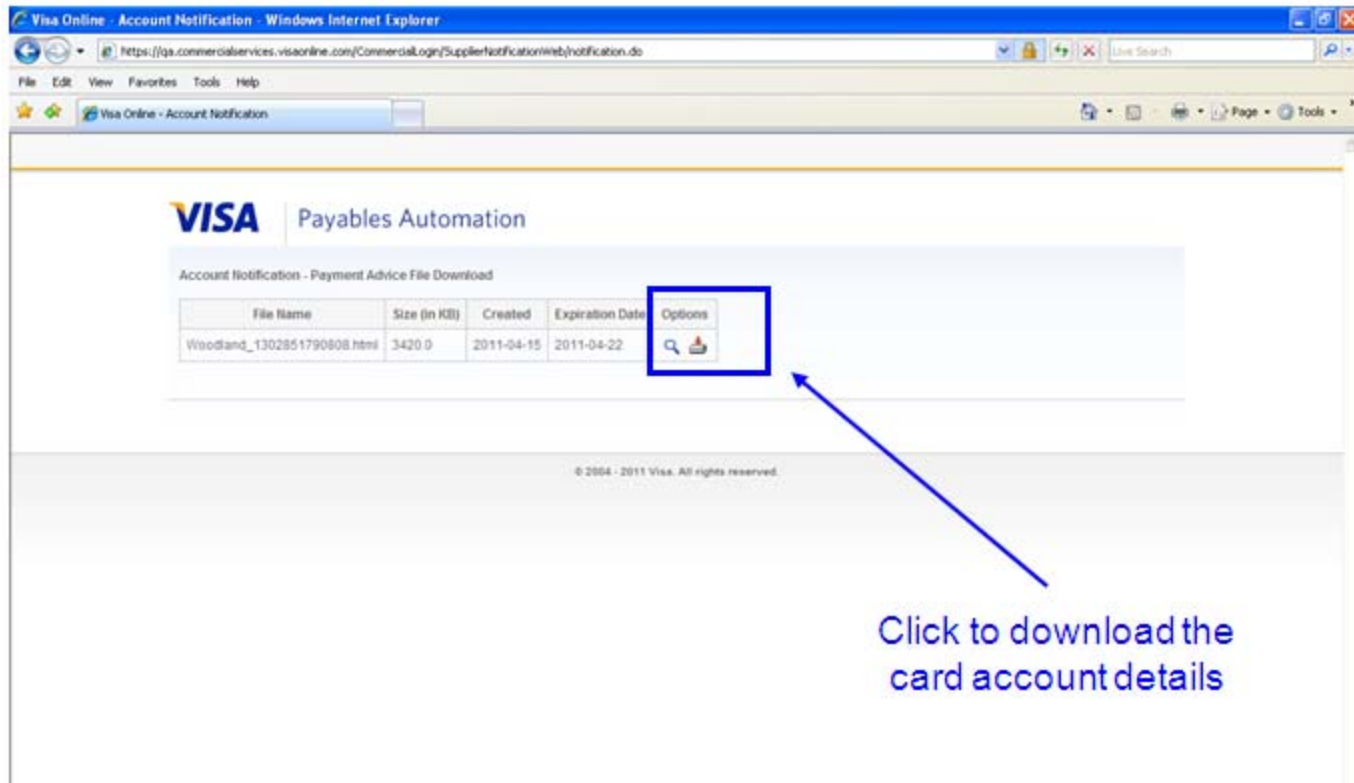
Enter last 4 digits of account number

Enter Supplier's zip code or postal code


(Note: the format entered here must match the information used by the Buyer ie. 5-digit zip code or 6-digit postal including a space)

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Retrieving Account Detail – Step 2 of 3



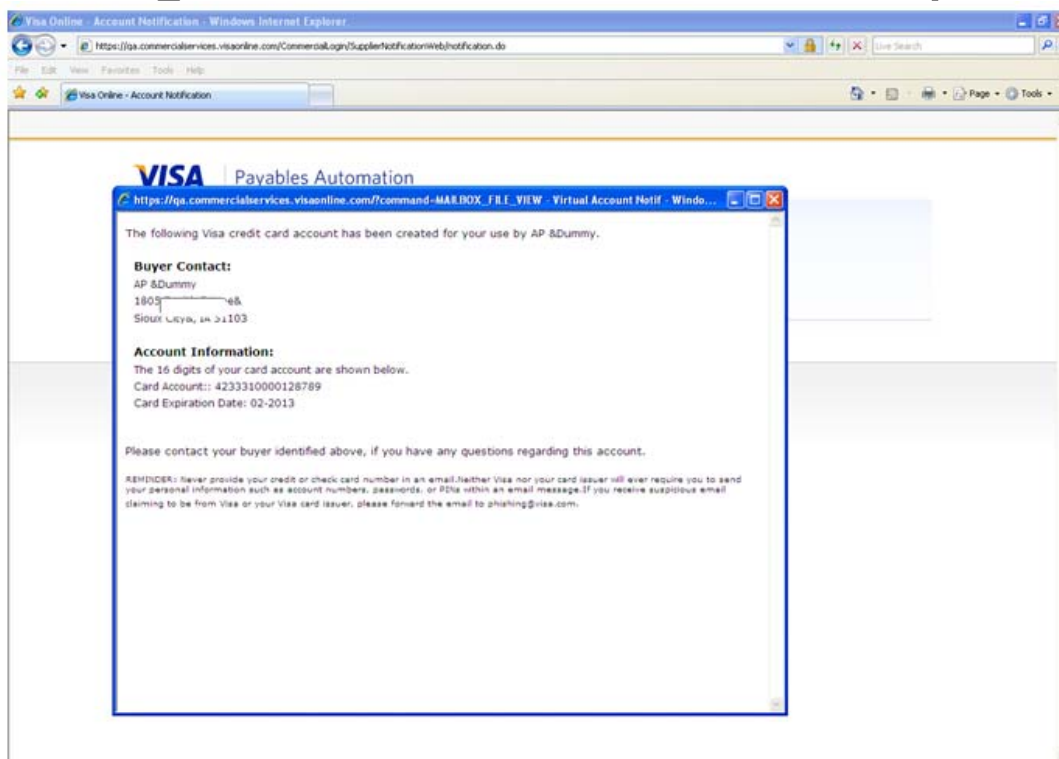
The screenshot shows a web browser window titled "Visa Online - Account Notification - Windows Internet Explorer". The address bar displays the URL: <https://qa.commercialservices.visaonline.com/Commercial.ogn/SupplierNotificationWeb/notification.do>. The page content includes the Visa logo and the heading "Payables Automation". Below this, there is a section titled "Account Notification - Payment Advice File Download". A table lists a file named "Woodland_1302851790808.html" with a size of 3420 B, created on 2011-04-15, and an expiration date of 2011-04-22. To the right of the table is an "Options" button with a magnifying glass icon. A blue arrow points from the text "Click to download the card account details" to the "Options" button.

File Name	Size (in KB)	Created	Expiration Date	Options
Woodland_1302851790808.html	3420 B	2011-04-15	2011-04-22	

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Click to download the
card account details

Retrieving Account Detail – Step 3 of 3

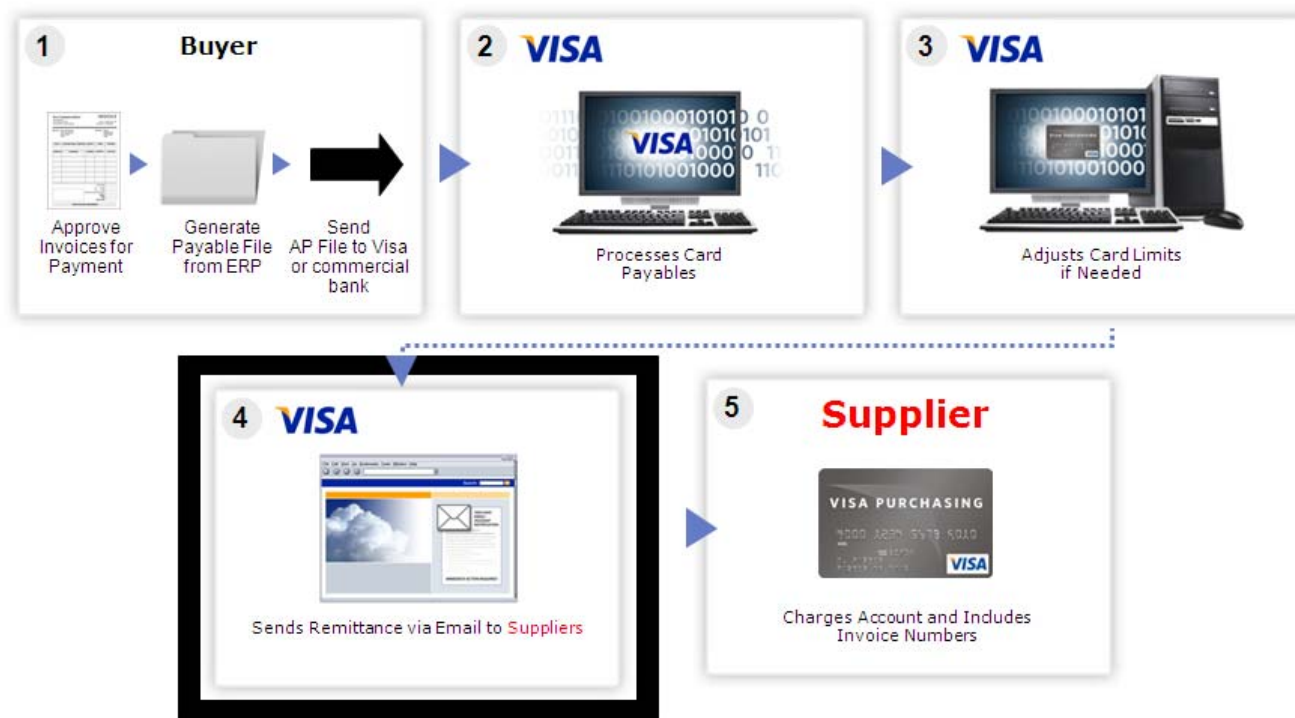


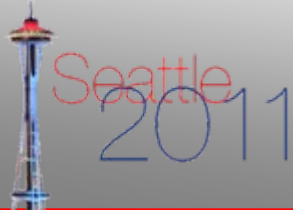


Payables Automation Reconciliation File

- Microsoft Excel or CSV (Comma Separated Value) file formats makes it easy for you to import and manipulate.
- Reconciliation files are automatically delivered once you set the frequency
 - Daily
 - Weekly
 - Bi-weekly etc.
- Reconciliation files provide rich information
 - Reconciled
 - Cleared by not reconciled
 - Submitted to supplier but not cleared
- Reconciliation files are delivered via a mailbox

Receiving Remittance





Supplier Email with Remittance Details

Payment Advice - Microsoft Internet Explorer provided by Inovant

File Edit View Favorites Tools Help

Address [W:\share01\ehdata\atrat1 - VISA PAYABLES AUTOMATION IMPLEMENTATION REPOSITORY\IPA Documentation\user Documentation\Payment Advice Notification from Visa Inc including Note.htm](#) Go Links

From: notifications@visa.com
Sent: Monday, November 02, 2009 4:46 AM
To: Patha, Samed
Cc: Ekambaram, Anand
Subject: Payment Advice Notification from Visa Inc

This is an automated email Payment Notification generated by Visa Inc. for AP Test Co..

Supplier Information:
Supplier ID: AU71_TS2_45802
Supplier Name: Yetera

Buyer Contact:
Torrey Wingert
(712)226-5000
AP Test Co.
1805 Zenith Drive,
Sioux City, CAN S1103

Payment Information
The following payments have been authorized by AP Test Co. to be paid using the Visa credit card account established with your company. In order to receive payment, one credit card transaction must be processed for each invoice below. Include the Invoice Number in the PURCHASE ID field and/or the Purchase Order Number in the CUSTOMER REFERENCE INDICATOR (CRI) field.
The last four digits of the card account number are shown below. The authorization for this card account number is for the gross amount shown and will expire in 99 day(s).
Card Account: XXXX-XXXX-XXXX-8815
Number of Transactions: 4
Gross Amount: 4.00 USD

Invoice Information:

Invoice No	Invoice Date	Purchase Order	Amount
testinv	9999-01-15	Purchase	1.00
testinv	9999-01-15	Purchase	1.00
testinv	9999-01-15	Purchase	1.00
testinv	9999-01-15	Purchase	1.00

Notes: This is the test message and it can contain up to 250 characters.
This message has been brought to you by Visa Inc. Please do not reply to this email. Please contact the corresponding buyer if there are any questions regarding this payment.
REMINDER: Never provide your credit or check card number in an email. Neither Visa nor your card issuer will ever require you to send your personal information such as account numbers, passwords, or PINs within an email message. If you receive suspicious email claiming to be from Visa or your Visa card issuer, please forward to phishing@visa.com.
DISCLAIMER: This email message and any attachments are intended only for the use of the addressee named above and may contain information that is confidential. If you are not an

start Microsoft PowerPoint... Index - Microsoft Out... Windows Messenger User Documentation Payment Advice - Mc... 4:12 PM



Questions ?