

August 2025

# Santander Commercial Card

Virtual Card for Account Payables Guide

## Contents

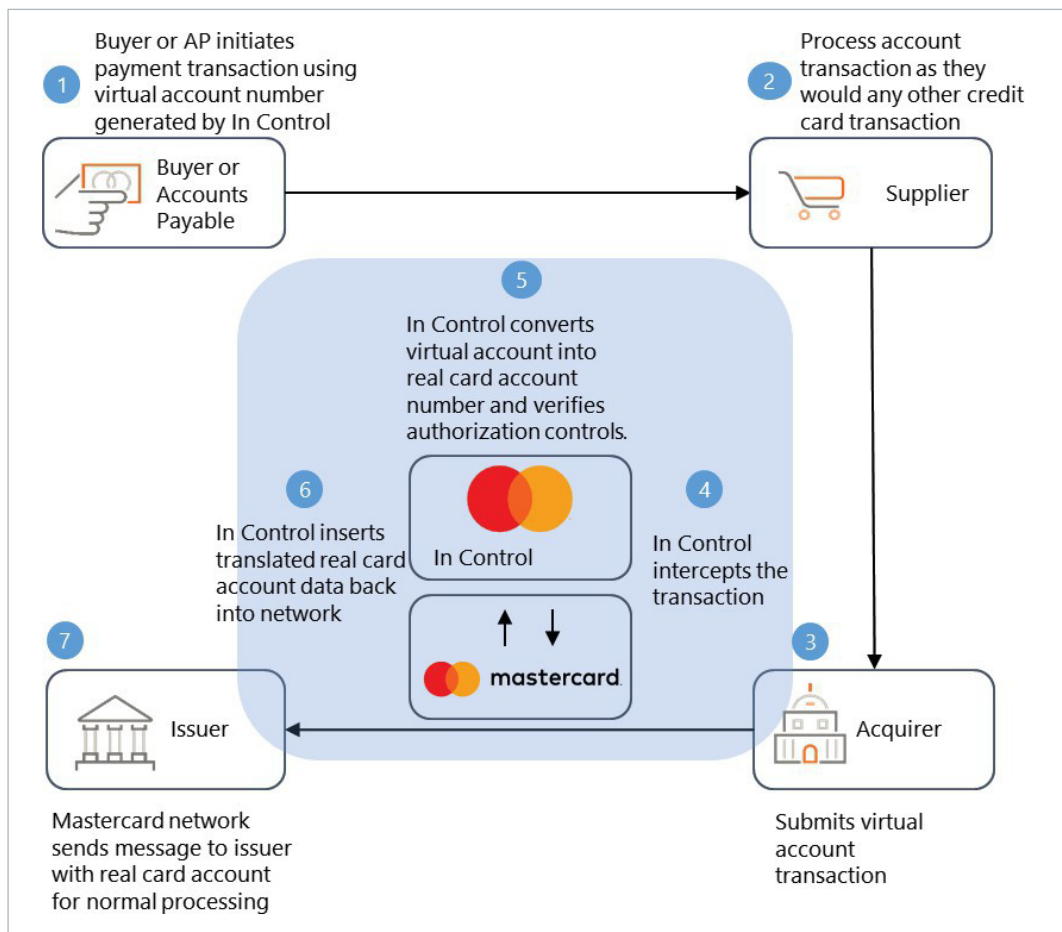
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1.	Santander Virtual Card .....	3
2.	Login .....	4
3.	Real Cards .....	5
4.	Custom Data Fields .....	5
4.1	Adding Custom Data Fields .....	5
5.	Purchase Types .....	6
5.1	Copying and Customizing Purchase Types.....	6
5.2	Creating New Purchase Types .....	8
5.3	Editing Purchase Types .....	9
6.	Purchase Templates .....	10
6.1	Create a Purchase Template.....	10
6.2	Copy a Purchase Template .....	12
6.3	Edit a Purchase Template .....	12
6.4	Delete a Purchase Template.....	13
7.	Purchase Groups .....	13
7.1	Create a Purchase Group.....	14
7.2	Delete a Purchase Group .....	16
7.3	Edit a Purchase Group .....	16
8.	Suppliers.....	17
8.1	Create Suppliers .....	18
9.	Single Purchase Request .....	19
9.1	Create a Single Purchase Request .....	19
9.2	Editing Purchase Requests .....	21
9.3	Cancel a Purchase Request .....	22
9.4	Approving or Declining a Purchase Request .....	23
10.	Payment Control Reports .....	23

# 1. Santander Virtual Card

A virtual card is a digital version of a payment card that exists only electronically- it has no physical form. It is primarily used for secure, online, and contactless transactions. The virtual card number processes like a normal credit card payment. The process works as follows:

- You initiate a payment transaction using a virtual account number generated by MasterCard InControl
- The virtual account number is emailed to the supplier.
- The supplier runs the virtual card payment through their terminal/ payment application, just like for any other card transaction. The merchant receives payment from their acquirer, usually the following day.
- MasterCard InControl intercepts the transaction and inserts your real card number for the virtual card details.
- Santander charges your real card for the transaction. Transactions will appear in your online portal and in your reports under your real card billing account.



Benefits of virtual card payments to the buyer:

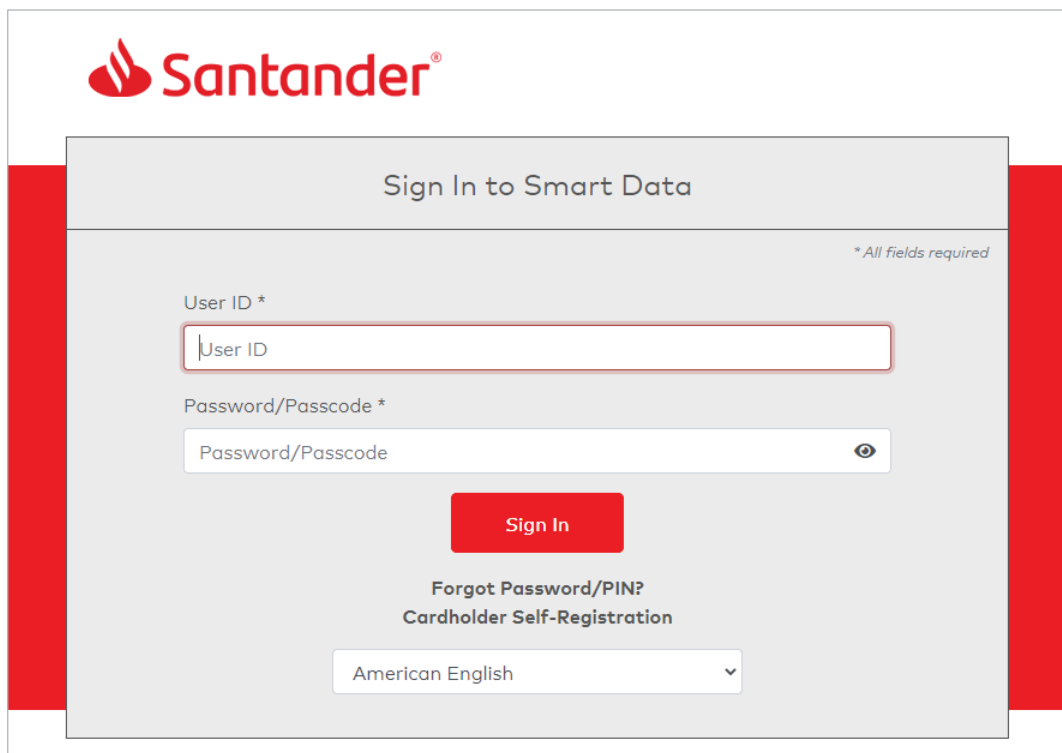
- Efficient payment process
- Days payable outstanding extension
- Payments can earn rebates for your company
- Very secure form of payment
- Up to 29 data fields for every payment for enhanced reporting and reconciliation

Benefits of virtual card payments for the supplier:

- Payment process efficiencies
- Helps lower receivables financing costs
- Days payable outstanding acceleration
- Lower cost of acceptance than check
- Additional data accompanying every payment for payment reconciliation

## 2. Login

Login to Mastercard Smart Data (InControl) using the credentials provided by your implementation manager (<https://smartdata.santanderbank.com>)



The screenshot shows the login interface for Santander Smart Data. At the top left is the Santander logo. The main heading is "Sign In to Smart Data". A note on the right states "\* All fields required". There are two input fields: "User ID \*" and "Password/Passcode \*". The "User ID" field contains the text "User ID". The "Password/Passcode" field contains the text "Password/Passcode" and has an eye icon for toggling visibility. Below the fields is a red "Sign In" button. Underneath the button are links for "Forgot Password/PIN?" and "Cardholder Self-Registration". At the bottom, there is a language selection dropdown menu currently set to "American English".

For the password/passcode you will need to enter the code from your RSA token. If you need help with your RSA token, please contact Signature Service.

### 3. Real Cards

Real Cards are the primary accounts from which all Virtual Cards are created. All transactions made using Virtual Cards will be billed to their associated Real Card.

Our Implementation Team will handle the setup and ongoing maintenance of your Real Cards in Smart Data.

### 4. Custom Data Fields

A key benefit of Virtual Cards is the ability to assign up to 29 Custom Data Fields to each transaction. These fields offer flexibility and control, allowing you to choose whether each field is shared with the supplier, or kept private for internal reporting and reconciliation purposes.

Common Custom Data Fields include:

- Cost center
- Purchase order number
- Project code
- Employee ID
- Reason for purchase

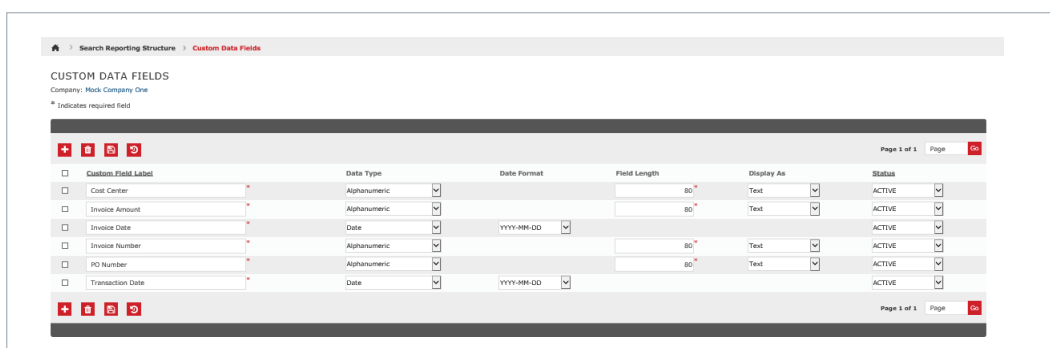
This functionality supports better tracking, transparency, and alignment with your organization’s financial and operational processes.

When you come to set up a purchase template (a saved set of payment controls) you can select which of the Custom Fields you want for each template. See Section 5 for more details on Purchase Templates.

#### 4.1 Adding Custom Data Fields

To add new custom data fields:

1. Click Payment Control > Custom Data Fields.
2. The Custom Data Fields page opens.



3. Click Add Custom Data Field (plus icon).
4. The new Custom Data Field row opens.
5. Enter fields. Avoid storing any personal information in Custom Data Fields.
6. Click Save Custom Data Field(s) (disk icon).

## 5. Purchase Types

Purchase Types allow a company to restrict usage of a virtual card number to a specific Merchant Category Codes (MCC) or group of MCCs. A Purchase Type is required for each virtual card payment request. There are 24 predefined Purchase Types in the system and new purchase types can be created if required.

You can customize a purchase type in two ways:

1. Copy a system-defined one and customize, or
2. Create a new one.

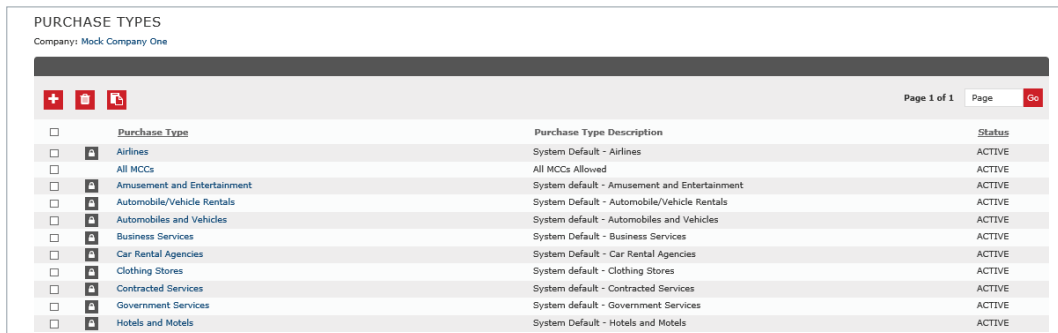
Purchase types can be customized at the company level for all purchases across the company, if required.

You have the option to **Allow** or **Deny** MCC(s) for a Purchase Type. If your procurement policy does not allow purchases from a specific MCC(s), select Deny.

### 5.1 Copying and Customizing Purchase Types

Copy an existing purchase type and edit it to suit your needs.

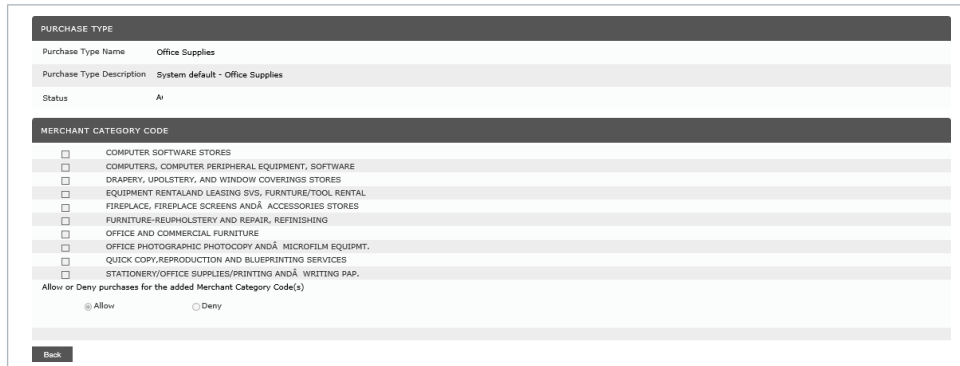
1. Click Payment Control > Purchase Types.
2. The Purchase Types page opens.



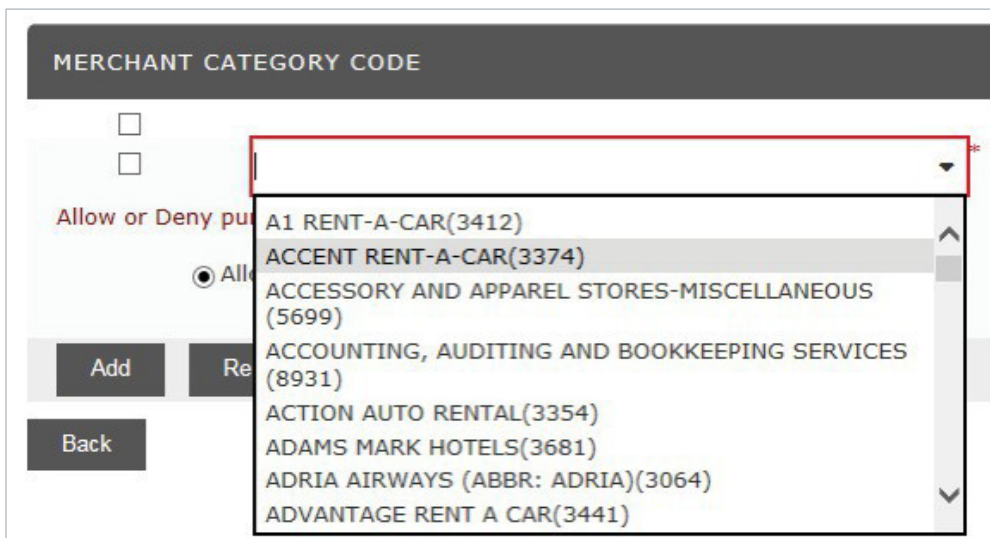
Purchase Type	Purchase Type Description	Status
<input type="checkbox"/> Airlines	System Default - Airlines	ACTIVE
<input type="checkbox"/> All MCCs	All MCCs Allowed	ACTIVE
<input type="checkbox"/> Amusement and Entertainment	System default - Amusement and Entertainment	ACTIVE
<input type="checkbox"/> Automobile/Vehicle Rentals	System Default - Automobile/Vehicle Rentals	ACTIVE
<input type="checkbox"/> Automobiles and Vehicles	System default - Automobiles and Vehicles	ACTIVE
<input type="checkbox"/> Business Services	System Default - Business Services	ACTIVE
<input type="checkbox"/> Car Rental Agencies	System Default - Car Rental Agencies	ACTIVE
<input type="checkbox"/> Clothing Stores	System default - Clothing Stores	ACTIVE
<input type="checkbox"/> Contracted Services	System default - Contracted Services	ACTIVE
<input type="checkbox"/> Government Services	System default - Government Services	ACTIVE
<input type="checkbox"/> Hotels and Motels	System Default - Hotels and Motels	ACTIVE

3. Select an existing Purchase Type.
4. Click Copy Purchase Type(s) (clipboard icon).
5. The Purchase Type Details page opens.

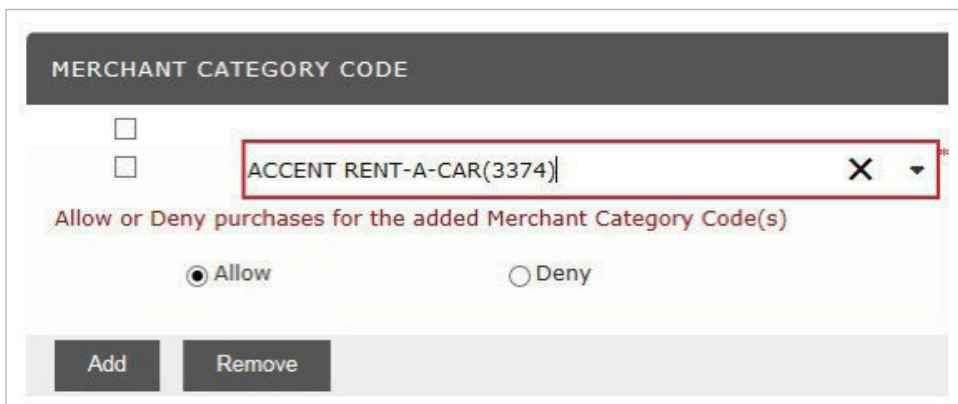
6. Enter a new Purchase Type Name.



- 7. Enter a new Description.
- 8. Select the Status: Active or Inactive.
- 9. Click Add to select Merchant Category Codes.
- 10. Select the MCCs (card acceptor business codes).



11. Click Allow to accept the MCC or Deny to decline it.



- 12. Click Add or Remove as needed for additional MCCs.
- 13. Click Save.











## 5.2 Creating New Purchase Types

You can create new purchase types to suit your needs. You can also create one purchase type for Allow and another for Deny MCC codes.

1. Click Payment Control > Purchase Types.
2. The Purchase Types page opens.

PURCHASE TYPES  
Company: Mock Company One

Page 1 of 1 Page

<input type="checkbox"/>	Purchase Type	Purchase Type Description	Status
<input type="checkbox"/>	 Airlines	System Default - Airlines	ACTIVE
<input type="checkbox"/>	All MCCs	All MCCs Allowed	ACTIVE
<input type="checkbox"/>	 Amusement and Entertainment	System default - Amusement and Entertainment	ACTIVE
<input type="checkbox"/>	 Automobile/Vehicle Rentals	System default - Automobile/Vehicle Rentals	ACTIVE
<input type="checkbox"/>	 Automobiles and Vehicles	System default - Automobiles and Vehicles	ACTIVE
<input type="checkbox"/>	 Business Services	System Default - Business Services	ACTIVE
<input type="checkbox"/>	 Car Rental Agencies	System Default - Car Rental Agencies	ACTIVE
<input type="checkbox"/>	 Clothing Stores	System default - Clothing Stores	ACTIVE
<input type="checkbox"/>	 Contracted Services	System default - Contracted Services	ACTIVE
<input type="checkbox"/>	 Government Services	System default - Government Services	ACTIVE
<input type="checkbox"/>	 Hotels and Motels	System Default - Hotels and Motels	ACTIVE

3. Click Add Purchase Type (plus icon).
4. The Purchase Type Details opens.

**PURCHASE TYPE DETAILS**  
Company: ANTO Company

\* Indicates required field

**PURCHASE TYPE**

Purchase Type Name

Purchase Type Description

Status

**MERCHANT CATEGORY CODE**

5. Enter the Purchase Type Name.
6. Enter the Purchase Type Description.
7. Select the Status: Active or Inactive.
8. Click Add to select Merchant Category Codes.
9. Select the MCCs (card acceptor business codes).
10. Click Allow to accept the MCC or Deny to decline it.
11. Click Add or Remove as needed for additional MCCs.
12. Click Save.

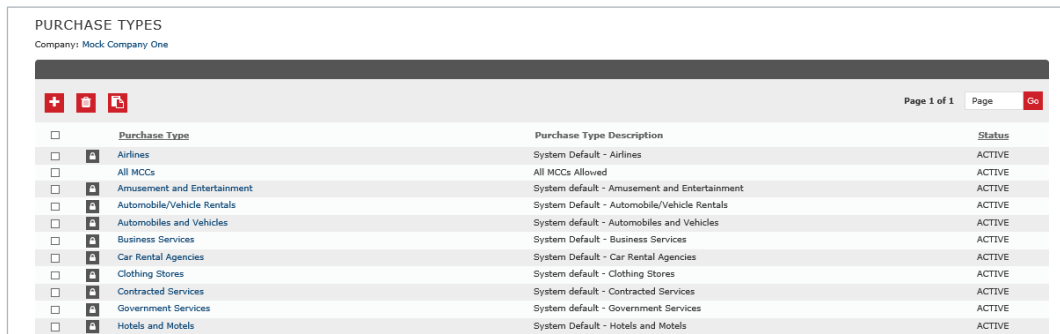
### 5.3 Editing Purchase Types

You can edit existing purchase types as your needs change. When you change purchasing types existing virtual card numbers do not automatically update with the new list of MCCs.

You will need to update the virtual card numbers and apply the new list of MCCs, as required.

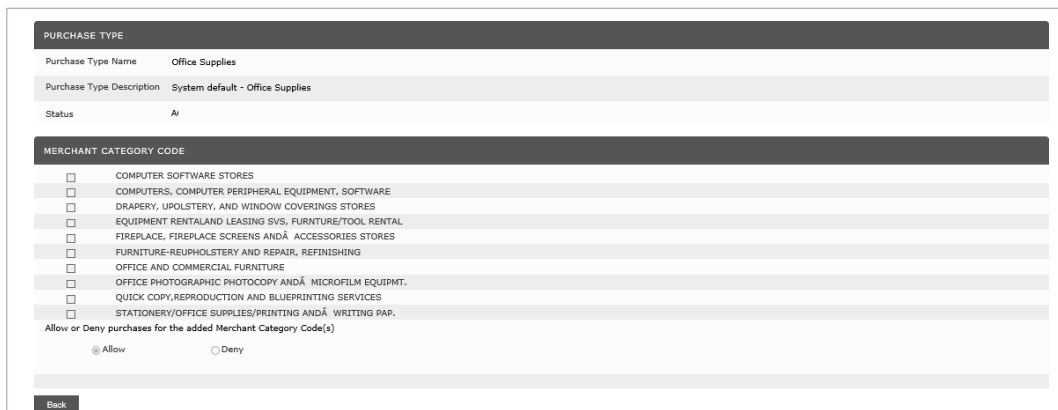
You cannot edit System-Defined Purchase Types.

1. Click Payment Control > Purchase Types.
2. The Purchase Types page opens.



Purchase Type	Purchase Type Description	Status
<input type="checkbox"/> Airlines	System Default - Airlines	ACTIVE
<input type="checkbox"/> All MCCs	All MCCs Allowed	ACTIVE
<input type="checkbox"/> Amusement and Entertainment	System default - Amusement and Entertainment	ACTIVE
<input type="checkbox"/> Automobile/Vehicle Rentals	System Default - Automobile/Vehicle Rentals	ACTIVE
<input type="checkbox"/> Automobiles and Vehicles	System default - Automobiles and Vehicles	ACTIVE
<input type="checkbox"/> Business Services	System Default - Business Services	ACTIVE
<input type="checkbox"/> Car Rental Agencies	System Default - Car Rental Agencies	ACTIVE
<input type="checkbox"/> Clothing Stores	System default - Clothing Stores	ACTIVE
<input type="checkbox"/> Contracted Services	System default - Contracted Services	ACTIVE
<input type="checkbox"/> Government Services	System default - Government Services	ACTIVE
<input type="checkbox"/> Hotels and Motels	System Default - Hotels and Motels	ACTIVE

3. Click the purchase type to edit.
4. The Purchase Type Details page opens
5. Make the changes.
6. Click Save.



**PURCHASE TYPE**

Purchase Type Name: Office Supplies

Purchase Type Description: System default - Office Supplies

Status: A

**MERCHANT CATEGORY CODE**

- COMPUTER SOFTWARE STORES
- COMPUTERS, COMPUTER PERIPHERAL EQUIPMENT, SOFTWARE
- DRAPERY, UPHOLSTERY, AND WINDOW COVERINGS STORES
- EQUIPMENT RENTAL/AND LEASING SVCS, FURNITURE/TOOL RENTAL
- FIREPLACE, FIREPLACE SCREENS AND ACCESSORIES STORES
- FURNITURE-REUPHOLSTERY AND REPAIR, REFINISHING
- OFFICE AND COMMERCIAL FURNITURE
- OFFICE PHOTOGRAPHIC PHOTOCOPY AND MICROFILM EQUIPMT.
- QUICK COPY,REPRODUCTION AND BLUEPRINTING SERVICES
- STATIONERY/OFFICE SUPPLIES/PRINTING AND WRITING PAP.

Allow or Deny purchases for the added Merchant Category Code(s)

Allow  Deny

Back

## 6. Purchase Templates

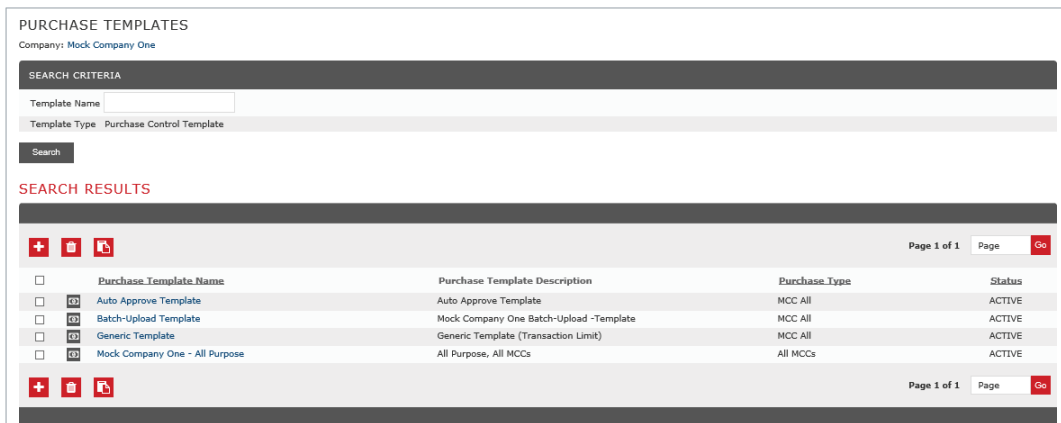
Purchase templates are a combination of Custom Data Fields, Purchase Types (MCCs) and Controls. They can be used to restrict a user’s virtual card number requests.

You can create new purchase templates or copy and edit an existing one.

### 6.1 Create a Purchase Template

To navigate to the screen to create Purchase Templates:

1. Select Payment Control > Purchase Templates.
2. The Purchase Templates page opens.



**PURCHASE TEMPLATES**  
Company: Mock Company One

**SEARCH CRITERIA**

Template Name

Template Type: Purchase Control Template

Search

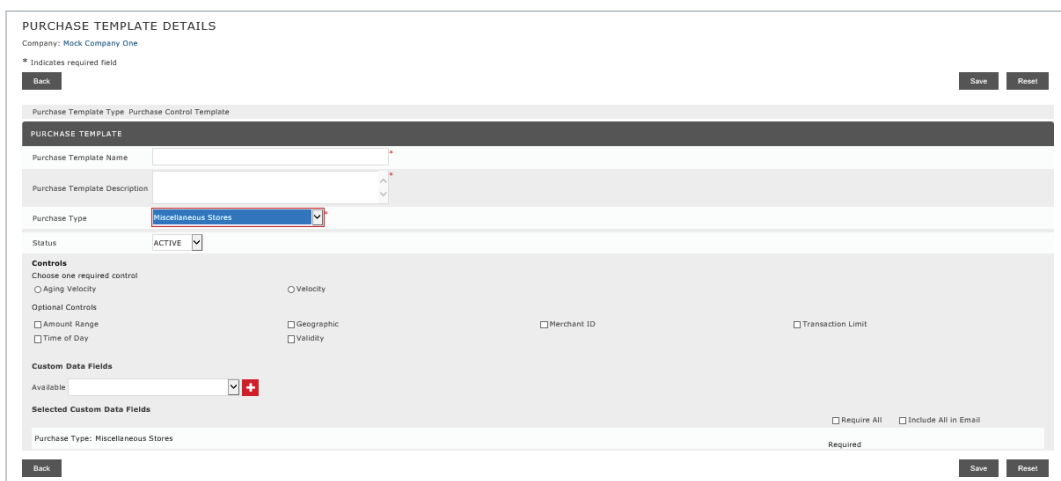
**SEARCH RESULTS**

Page 1 of 1 Page

<input type="checkbox"/>	Purchase Template Name	Purchase Template Description	Purchase Type	Status
<input type="checkbox"/>	Auto Approve Template	Auto Approve Template	MCC All	ACTIVE
<input type="checkbox"/>	Batch-Upload Template	Mock Company One Batch-Upload -Template	MCC All	ACTIVE
<input type="checkbox"/>	Generic Template	Generic Template (Transaction Limit)	MCC All	ACTIVE
<input type="checkbox"/>	Mock Company One - All Purpose	All Purpose, All MCCs	All MCCs	ACTIVE

Page 1 of 1 Page

3. On the Purchase Templates page, you can either search for a template by Template Name, or create a new template by clicking the + button.
4. Type a Purchase Template name and description.



**PURCHASE TEMPLATE DETAILS**  
Company: Mock Company One

\* Indicates required field

Back  Save  Reset

Purchase Template Type: Purchase Control Template

**PURCHASE TEMPLATE**

Purchase Template Name

Purchase Template Description

Purchase Type: Miscellaneous Stores

Status: ACTIVE

**Controls**

Choose one required control

Aging Velocity  Velocity

Optional Controls

Amount Range  Geographic  Merchant ID  Transaction Limit

Time of Day  Validity

**Custom Data Fields**

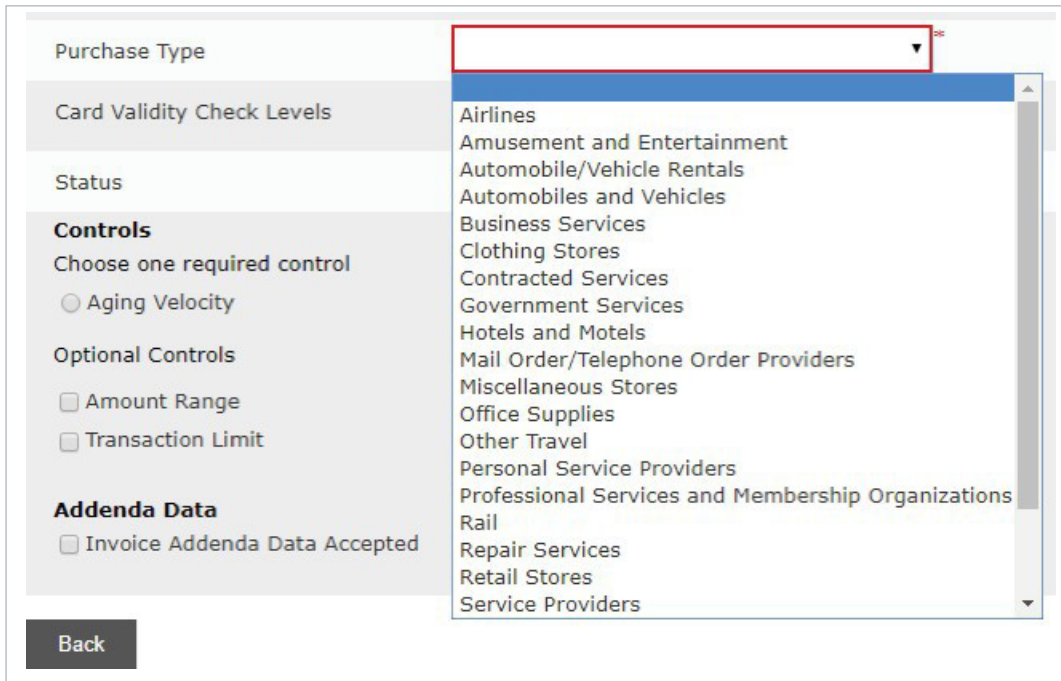
Available

**Selected Custom Data Fields**


Purchase Type: Miscellaneous Stores  Required  Include All in Email

Back  Save  Reset

- Select a Purchase Type. You can select one of the System Default Purchase Types, or one configured for the company. See Section 4 for more details on Purchase Types



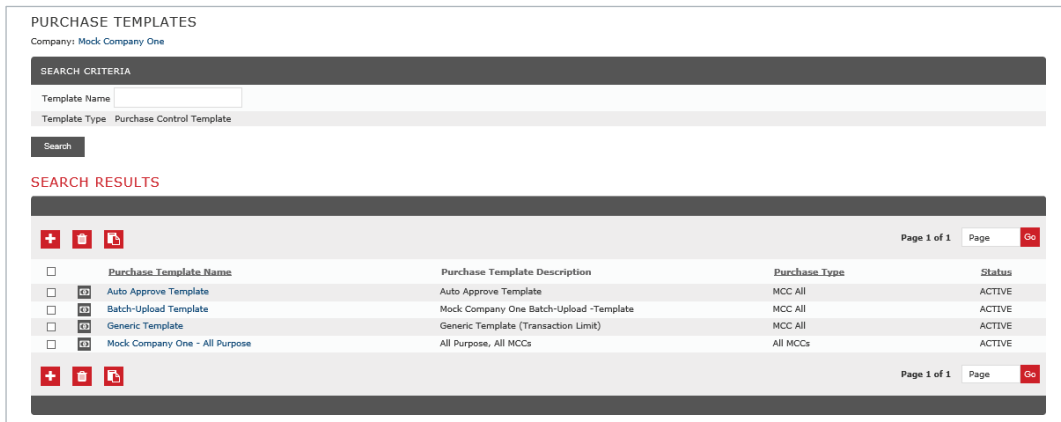
- Select the required Controls for the Purchase Template. When creating a purchase request using a template, you will be prompted to enter values for any controls you selected during template setup. For example, if you select Transaction Limit as a control, you will be required to enter a specific transaction limit when making your purchase request. However, if you do not include a control (such as Transaction Limit) in the template setup, you will not have the option to set that parameter during the purchase request process.
- Select the required Custom Data fields. See Section 3 for how to create these fields.



- Click Save to save the Purchase Template.

## 6.2 Copy a Purchase Template

1. Click Payment Control > Purchase Templates.
2. The Purchase Templates page opens
3. Check the box next to the Purchase Template you would like to copy.
4. Click the Copy (clipboard icon) button to create a copy of the template that you can edit without changing the original.



**PURCHASE TEMPLATES**  
Company: Mock Company One

**SEARCH CRITERIA**

Template Name

Template Type Purchase Control Template

Search

**SEARCH RESULTS**

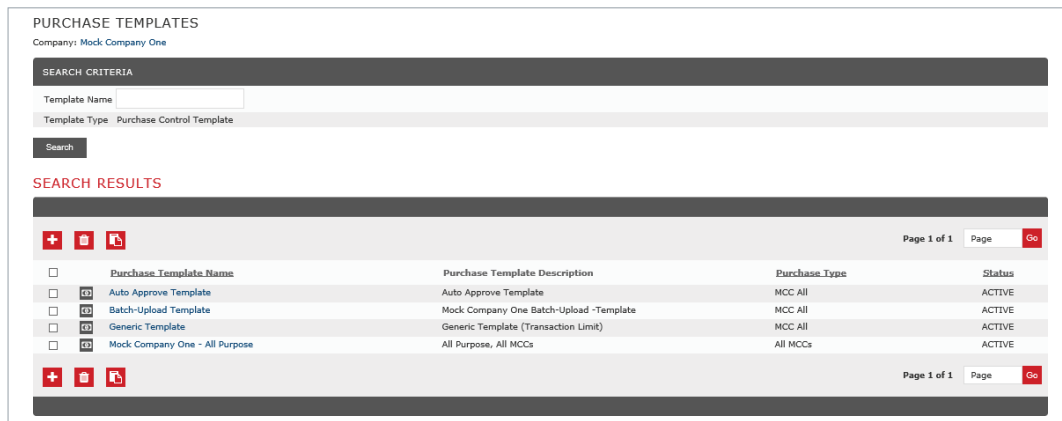
Page 1 of 1 Page Go

<input type="checkbox"/>	Purchase_Template_Name	Purchase_Template_Description	Purchase_Type	Status
<input type="checkbox"/>	Auto Approve Template	Auto Approve Template	MCC All	ACTIVE
<input type="checkbox"/>	Batch-Upload Template	Mock Company One Batch-Upload -Template	MCC All	ACTIVE
<input type="checkbox"/>	Generic Template	Generic Template (Transaction Limit)	MCC All	ACTIVE
<input type="checkbox"/>	Mock Company One - All Purpose	All Purpose, All MCCs	All MCCs	ACTIVE

Page 1 of 1 Page Go

## 6.3 Edit a Purchase Template

1. Click Payment Control > Purchase Templates.
2. The Purchase Templates page opens.



**PURCHASE TEMPLATES**  
Company: Mock Company One

**SEARCH CRITERIA**

Template Name

Template Type Purchase Control Template

Search

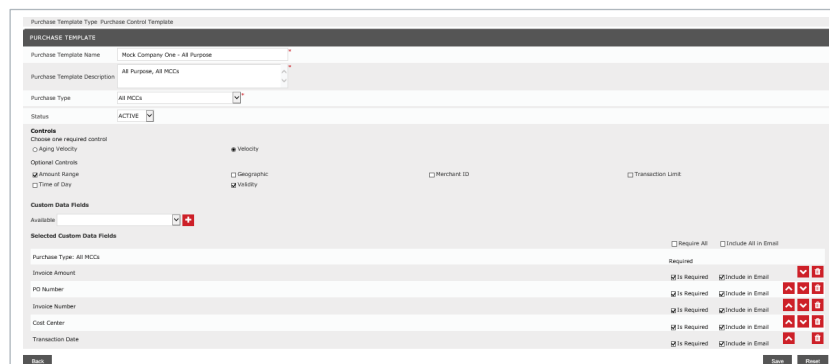
**SEARCH RESULTS**

Page 1 of 1 Page Go

<input type="checkbox"/>	Purchase_Template_Name	Purchase_Template_Description	Purchase_Type	Status
<input type="checkbox"/>	Auto Approve Template	Auto Approve Template	MCC All	ACTIVE
<input type="checkbox"/>	Batch-Upload Template	Mock Company One Batch-Upload -Template	MCC All	ACTIVE
<input type="checkbox"/>	Generic Template	Generic Template (Transaction Limit)	MCC All	ACTIVE
<input type="checkbox"/>	Mock Company One - All Purpose	All Purpose, All MCCs	All MCCs	ACTIVE

Page 1 of 1 Page Go

3. To edit a Purchase Template, click on the name of the template to edit the original.
4. Make the changes required.
5. Click Save.



Purchase Template Type: Purchase Control Template

**PURCHASE TEMPLATES**

Purchase Template Name Mock Company One - All Purpose

Purchase Template Description All Purpose, All MCCs

Purchase Type All MCCs

Status ACTIVE

**Controls**

Choose one required control

Aging Velocity  Velocity

Optional Controls

Minimum Range  Geographic  Merchant ID  Transaction Limit

Time of Day  Validity

**Custom Data Fields**

Available:

Selected Custom Data Fields

Purchase Type: All MCCs  Require All  Include All in Email

Invoice Amount  Is Required  Include in Email

PO Number  Is Required  Include in Email

Invoice Number  Is Required  Include in Email

Cost Center  Is Required  Include in Email

Transaction Date  Is Required  Include in Email

Back Save Print

## 6.4 Delete a Purchase Template

Purchase templates that are not associated with any purchase requests for a virtual card can be deleted from Payment Control. Purchase templates that are associated with a purchase request cannot be deleted, but can be changed from the status of "Active" to "Inactive."

1. Click Payment Control > Purchase Templates.
2. The Purchase Templates page opens.
3. Check the box next to the Purchase Template you would like to delete.
4. Click the Delete (trash icon) button to delete the template.
5. Click OK to confirm.

# 7. Purchase Groups

---

Purchase Groups combine individual users into groups with similar needs and permissions. Groups usually mirror an organization's structure and procurement policies. All the individuals in a group will have:

- Authorization to make purchase requests based on the same set of purchase templates.
- The same purchase limits for each purchase template.
- The same approval limit for each purchase template.
- The same rules for who needs to approve their set of purchase templates.
- Transactions based on the same real card numbers.

You can view the users in a purchase group by clicking **View Users in the Group** (people icon).

There is an Exception Approval Group which is system defined, for when:

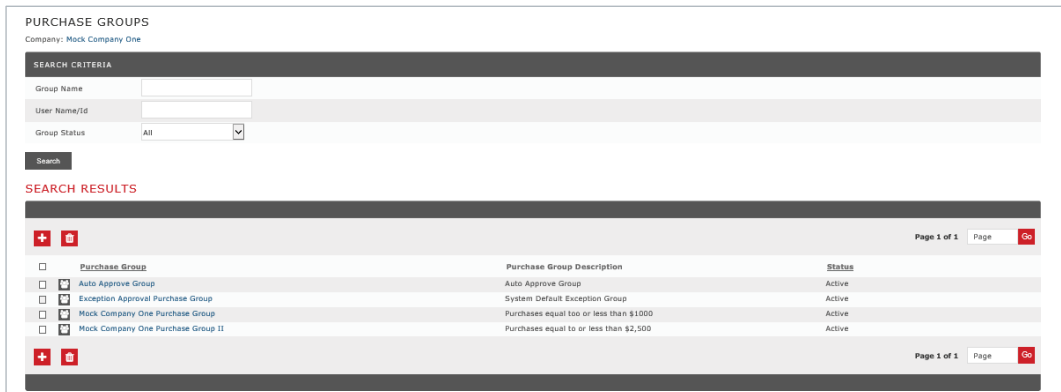
- The next level in the approval workflow is unknown.
- The approval status is pending.

An Auto-Approve Purchase Group can be selected for any purchase template if there is no approval required to create the purchase request. The Auto-Approve Purchase Group is also the default group used for batch virtual card number requests.

## 7.1 Create a Purchase Group

Create the groups in order by approval limit from highest to lowest. Create the group with the highest approval limit first, then the group with the next highest limit, and so on until the group with the lowest limit.

1. Click Payment Control > Purchase Groups.
2. The Purchase Groups page opens.



**PURCHASE GROUPS**  
Company: Mock Company One

**SEARCH CRITERIA**

Group Name

User Name/Id

Group Status All

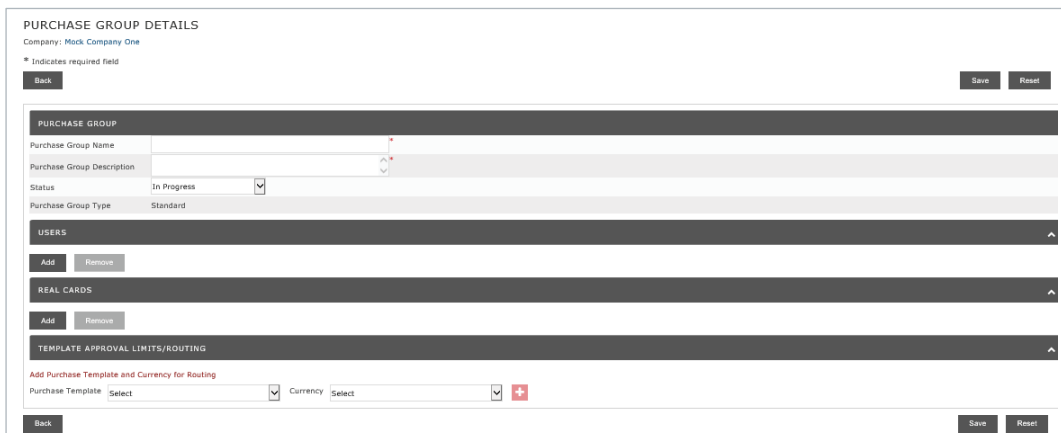
**SEARCH RESULTS**

Page 1 of 1 Page

<input type="checkbox"/>	Purchase Group	Purchase Group Description	Status
<input type="checkbox"/>	Auto Approve Group	Auto Approve Group	Active
<input type="checkbox"/>	Exception Approval Purchase Group	System Default Exception Group	Active
<input type="checkbox"/>	Mock Company One Purchase Group	Purchases equal to or less than \$1000	Active
<input type="checkbox"/>	Mock Company One Purchase Group II	Purchases equal to or less than \$2,500	Active

Page 1 of 1 Page

3. On the Purchase Groups page, click the + button to add a Purchase Group.
4. The Purchase Group Details page opens.



**PURCHASE GROUP DETAILS**  
Company: Mock Company One

\* Indicates required field

**PURCHASE GROUP**

Purchase Group Name

Purchase Group Description

Status In Progress

Purchase Group Type Standard

**USERS**

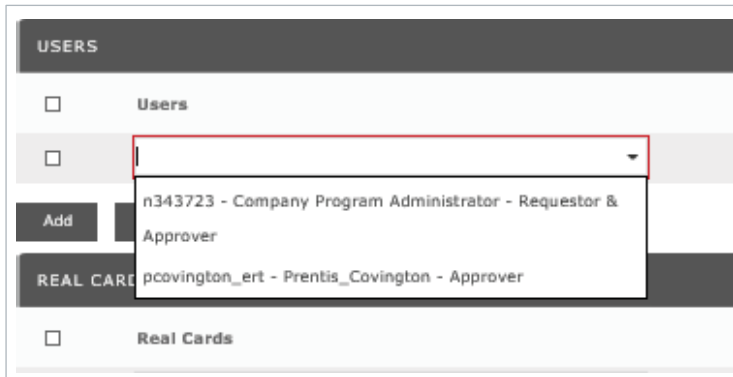
**REAL CARDS**

**TEMPLATE APPROVAL LIMITS/ROUTING**

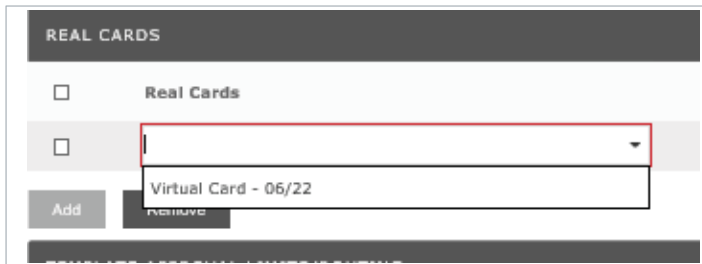
Add Purchase Template and Currency for Routing

Purchase Template   Currency

5. Type the name and a description of the purchase group. The group Status will default to In Progress. Select Standard from the Purchase Group Type drop-down.
6. In the Users section, click Add to add a user. Click the field to see a list of users that can be added to the Purchase Group. Only users not already assigned to a Purchase Group will display.



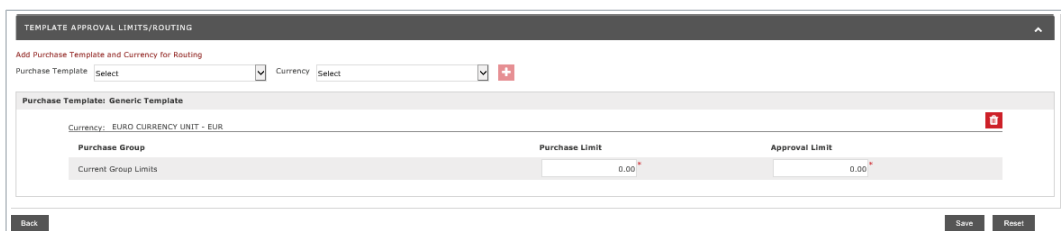
7. Select the Real Card that should be associated with the Purchase Group.



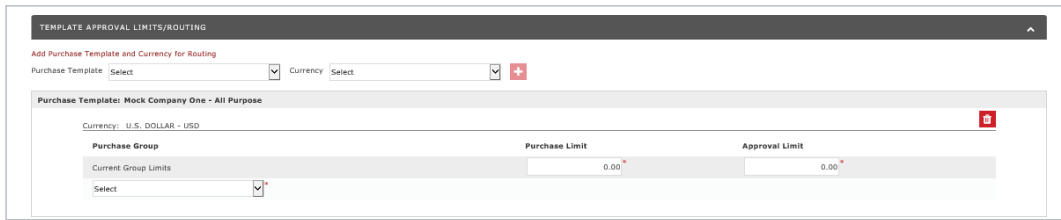
8. Select the Purchase Template(s) and currency that should be associated with this group.



9. Click the + button to add Purchase and Approval Limits for the Purchase Group. Type the Purchase Limit and the Approval Limit.



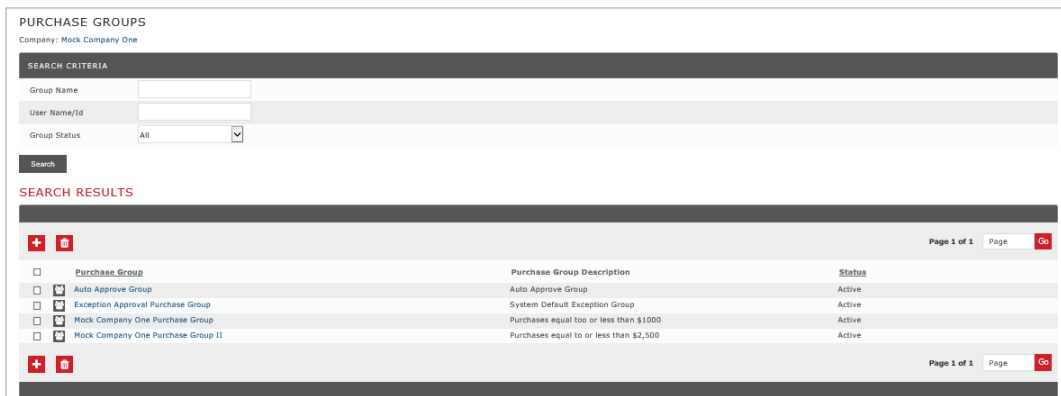
- Select the Purchase Group that the group's purchase requests will route to and click Save.



- Once the group is saved, change the Status to Active, and Save it again with the Active status so you can start to use the group.

## 7.2 Delete a Purchase Group

To delete a Purchase Group, on the Purchase Group page, click the checkbox next to the group name and then click the **Delete** (trash icon) button.



## 7.3 Edit a Purchase Group

- To edit a group, click the Purchase Group name.
- The Purchase Group Details page opens.

3. Edit the fields required.

**PURCHASE GROUP DETAILS**  
 Company: Mock Company One  
 \* Indicates required field

[Back](#) [Save](#) [Reset](#)

**PURCHASE GROUP**

Purchase Group Name: Mock Company One Purchase Group \*

Purchase Group Description: Purchases equal too or less than \$1000 \*

Status: Active

Purchase Group Type: Standard

**USERS**

Users

JSmith2\_Mock - Jim Smith - Requestor

JSmith\_Mock - John Smith - Approver

[Add](#) [Remove](#)

**REAL CARDS**

Real Cards

Virtual Card - 06/22

[Add](#) [Remove](#)

**TEMPLATE APPROVAL LIMITS/ROUTING**

Add Purchase Template and Currency for Routing

Purchase Template: Select Currency: Select +

**Purchase Template: Mock Company One - All Purpose**

Currency: U.S. DOLLAR - USD

Purchase Group	Purchase Limit	Approval Limit
Current Group Limits	1,000.00 *	1,000.00 *
Mock Company One Purchase Group II		2,500.00

**Purchase Template: Batch-Upload Template**

Currency: U.S. DOLLAR - USD

Purchase Group	Purchase Limit	Approval Limit
Current Group Limits	1,000.00 *	1,000.00 *

[Back](#) [Save](#) [Reset](#)

4. Click Save.

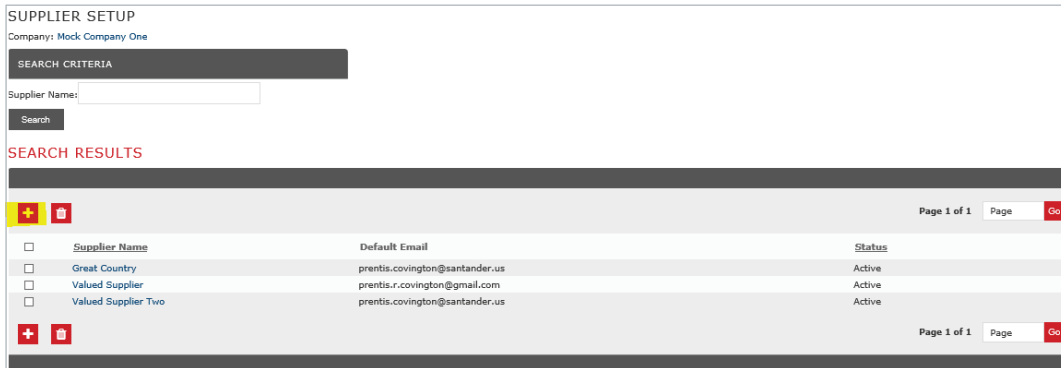
## 8. Suppliers

Companies can create preferred suppliers to restrict purchases to a specific set of suppliers.

Companies can create a default supplier called "Valued Supplier" to allow for purchase requests to non-preferred suppliers, if needed. If you go down this route you will need to enter the supplier's email address with every purchase request.

## 8.1 Create Suppliers

1. Select Payment Control > Supplier Setup.
2. Click the + button to add a new Supplier.



**SUPPLIER SETUP**  
Company: Mock Company One

SEARCH CRITERIA

Supplier Name:


Search

**SEARCH RESULTS**

<input type="checkbox"/>	Supplier Name	Default Email	Status
<input type="checkbox"/>	Great Country	prentis.covington@santander.us	Active
<input type="checkbox"/>	Valued Supplier	prentis.r.covington@gmail.com	Active
<input type="checkbox"/>	Valued Supplier Two	prentis.covington@santander.us	Active

Page 1 of 1 Page Go

3. Enter the Supplier Name.
4. Select the Email Language in which the email notifications should be sent to this supplier.
5. In Supplier Email Notification, select how you want the virtual card number information to be communicated to this supplier.
  - **Allow VCN details to be emailed to this supplier** – InControl will send an email to this supplier for each approved virtual accounts.
  - **Allow VCN requester to manually enter a new email address when requesting a virtual card number** – InControl will send the email to the address provided in the purchase request and not to the default email address in the supplier record.
  - **Submit reminder email** – InControl will send a reminder email if the supplier has not used the virtual card number.
  - **Allow card image to be emailed to this supplier** – An image of the virtual card with the payment details will be included in the email sent to the Supplier.



**SUPPLIER SETUP DETAILS**  
Company: Mock Company One

\* Indicates required field

Back Save Reset

Supplier Name:

Email Language: Select

Status: ACTIVE

**STRAIGHT THROUGH PROCESSING**

Straight Through Processing Participant: No

**SUPPLIER EMAIL NOTIFICATION**

Allow VCN details to be emailed to this supplier

Allow VCN requester to manually enter a new email address when requesting a VCN

Submit reminder email

Allow card image to be emailed to this supplier

**SUPPLIER EMAILS**

Email:  Add

<input type="checkbox"/>	Email	Default Email
<input type="checkbox"/>		

Delete

**MERCHANT ID CONTROL**

<input type="checkbox"/>	Merchant ID	Acquirer ID
<input type="checkbox"/>		

Add Delete

Back Save Reset

- Under Supplier Emails, add at least one email address for this supplier. This is the address to which virtual card number information will be sent. You can enter your own email address if you intend to distribute the VCN to multiple suppliers.



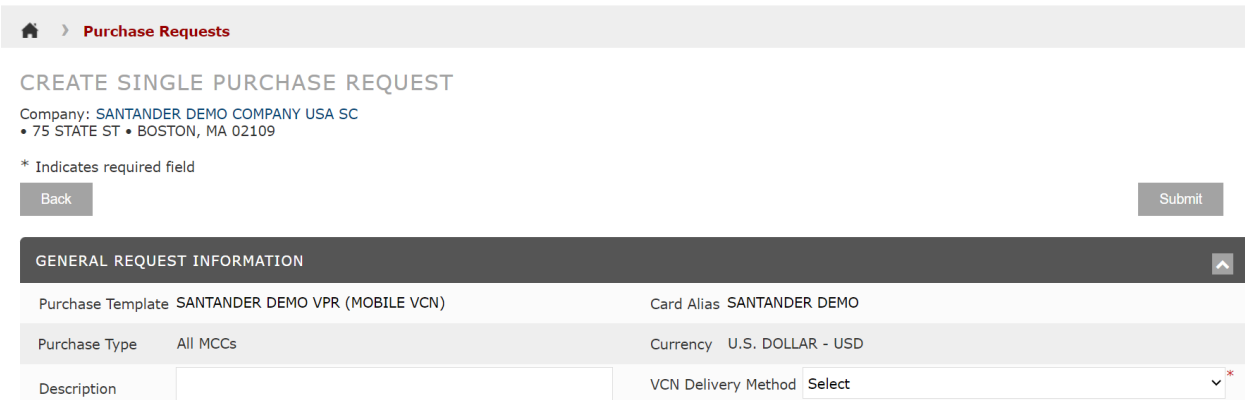
You can add multiple email addresses to a supplier record and set one as the default address. The purchase request can include only 5 email addresses.

## 9. Single Purchase Request

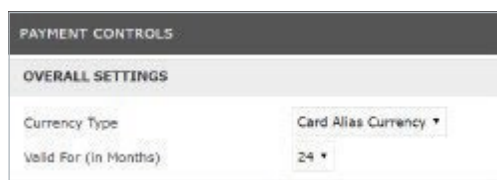
Purchase requests are used to generate virtual card numbers for companies and their suppliers. For batch purchase requests see our guide [Virtual Card Batch Upload Guide](#).

### 9.1 Create a Single Purchase Request

- Select Payment Control > Purchase Requests > Create Single Request.
- In the General Request Information section, select the Purchase Template name. If your program has been enabled for Virtual Card for Mobile Wallets, you will have the option to choose the delivery method - either via email or the mobile app.



- The Payment Controls, Custom Data Fields, and Purchase Type display.
- Payment Controls are parameters such as the amount of payment, who payment can be sent to, where payment can be made, or when payment can be made.
- Select the Currency Type of the payment to be either the card or merchant currency. Card Alias Currency should be the default. This is typically USD.




- Set the maximum and minimum transaction amount.

EXACT AMOUNT RANGE CONTROL			
Minimum Transaction Amount	<input type="text" value="1.00"/>	Strict PreAuth Check	No ▾
Maximum Transaction Amount	<input type="text" value="10.00"/>	Negate	No ▾

- Select the dates the virtual card number will be valid.










EXACT AMOUNT RANGE CONTROL			
Minimum Transaction Amount	<input type="text" value="1.00"/>	Strict PreAuth Check	No ▾
Maximum Transaction Amount	<input type="text" value="10.00"/>	Negate	No ▾

- Select the number of transactions. Maximum number of transactions = Enter "0" for multiple transactions. Enter "1" for single use virtual card numbers.

	Time Period	Cumulative Limit	Maximum Number of Transactions
	Continuous ▾	<input type="text"/>	0

- Select the Supplier from the list. Select Yes/No for virtual card details to be emailed immediately to the supplier upon approval.

If you want a VCN emailed directly to you, select blank in the Supplier email drop-down. Click the + button. Add your email in User Defined Emails. This action will allow you to distribute multi-use VCNs to multiple suppliers provided the merchant ID control isn't being used and the right MCC codes have been selected in the purchase template. The ALL PURCHASES template can be used if this is the way you intend to pay multiple suppliers.

SUPPLIER DETAILS	
Supplier	ANTO Supplier ▾
Supplier Emails	person.one@supplier.com ▾ 
User Defined Emails	other.address1@supplier.com 
	other.address2@supplier.com  
	other.address3@supplier.com  
	other.address4@supplier.com   
Immediately email VCN details to supplier upon approval?	Yes ▾

- Enter any information needed in the Custom Data Fields.



- Click Submit.
- Click Yes if you want to add addenda data.
- The Invoice Addenda Data page opens.
- Click Add new addenda data (plus icon). An empty row loads. Enter the details in each field. Your details validate as you add them.



Invoice Number *	Purchase Order Number *	Amount *	Currency *	Date *	Actions
Invoice 1	PO number 1	150	840	04/01/2019	[Add] [Delete] [Save]
Invoice 2	PO number 2	200.00	840		[Add] [Delete] [Save]










- Click Save addenda row changes (check mark icon).
- Click Finish to confirm the changes and return to the Purchase Request Details. The supplier email goes to the supplier (if configured), including the Payment Advice Details as a CSV attachment.

For batch purchase requests see our separate guide: Virtual Card for Account Payable Batch Upload Guide.

## 9.2 Editing Purchase Requests

You can make changes to an existing purchase request as needed. Any edits will be sent into the approval workflow, if they meet the Purchase Group criteria.

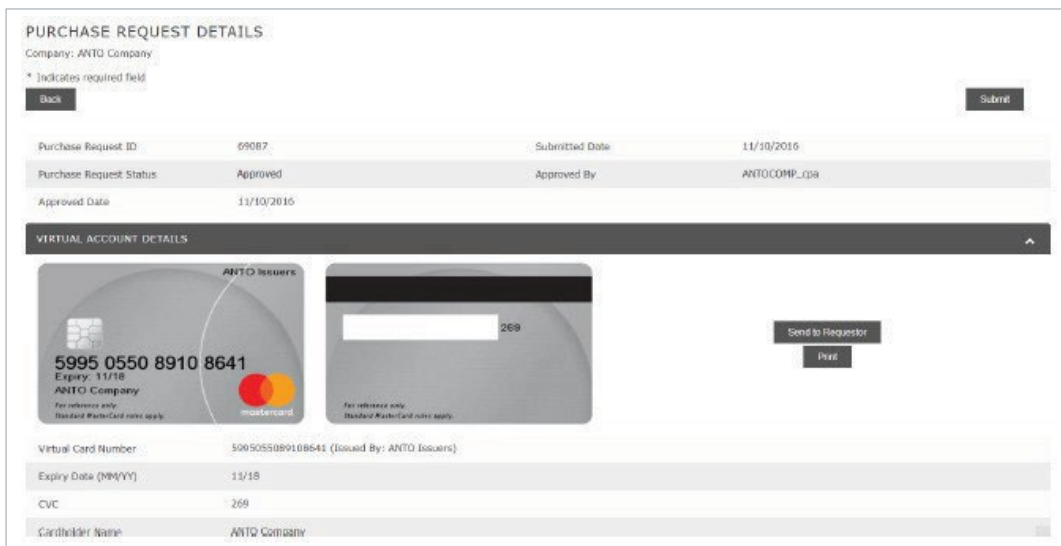
- Click Payment Control > Purchase Requests > View Requests.
- The View Purchase Request page opens, showing submitted requests.
- Find a specific request by entering Search Criteria and clicking Search. The request displays in the Search Results.
- Click the pencil icon to edit a specific request.

<input type="checkbox"/>	Detail	Request ID	Requestor	Requested Amount	Purchase Type
<input type="checkbox"/>	  	109011	Mamadou CPA3	10.00	Transportation
<input type="checkbox"/>	  	107162	Mamadou CPA3	0.00	Transportation
<input type="checkbox"/>	  	104038	Mamadou CPA3	0.00	Transportation

5. The Purchase Request Detail Screen will appear. Make necessary edits and click Submit.
6. If you have added Invoice Addenda Data you can add, edit, or delete it.

### 9.3 Cancel a Purchase Request

A purchase request can be deleted, provided the merchant has not received an approved authorization for a purchase request. It is best practice to let the merchant know that you have cancelled the transaction.



**PURCHASE REQUEST DETAILS**



Company: ANTO Company

\* Indicates required field

[Back](#) [Submit](#)

Purchase Request ID	69087	Submitted Date	11/10/2016
Purchase Request Status	Approved	Approved By	ANTOCOMP_CPA
Approved Date	11/10/2016		

**VIRTUAL ACCOUNT DETAILS**

[Send to Requestor](#)  
[Print](#)

Virtual Card Number	5095055089108641 (Issued By: ANTO Issuers)
Expiry Date (MM/YY)	11/18
CVC	269
Cardholder Name	ANTO Company

1. Click Payment Control > Purchase Requests > View Requests.
2. The View Purchase Request page opens, showing submitted requests.
3. Find a specific request by entering Search Criteria and clicking Search. The request displays in the Search Results.
4. Select the box to the left of the specific request and click the trash icon to delete. The system will ask if you are sure you wish to delete. Select Yes.



**SEARCH RESULTS**

[Expand All](#) | [Collapse All](#)

[+](#) [-](#) [x](#)

[Cancel](#)

<input type="checkbox"/>	<a href="#">Detail</a>	<a href="#">Request ID</a>	<a href="#">Requestor</a>	<a href="#">Requested Amount</a>	<a href="#">Purchase Type</a>	<a href="#">Purchase Template</a>
<input type="checkbox"/>		370	Requestor ABC	15,000.0000	System Default - Business Services	Business Services

### 9.4 Approving or Declining a Purchase Request

Approvers in the Approval Group receive a Pending Purchase Control Request email for requests requiring approval. Approvers open the purchase request and either approve or decline. The requester then receives a corresponding email notification.

1. Select Payment Control > Purchase Requests > View Approvals. Scroll down and select a specific Purchase Request to approve.
2. Select the request and click the checkmark icon. **Tip:** You can also open the Purchase Request Details and click Approve or Decline (tick or cross).



3. Click OK to confirm.

## 10. Payment Control Reports

Please see our Virtual Card Reporting Guide for information on all the available payment control reports.