

The **benefits** of receiving  
Electronic payments:



**REDUCES PAYMENT WAIT TIME** by receiving a single-use credit card information via email for prompt processing



Provides detailed remittance information – delivers **THE LIST OF ALL INVOICES** paid



Improves **FINANCIAL CONTROLS** – paper checks can be lost or stolen



Added benefit of **VIRTUAL CREDIT CARDS** – no banking information is required to receive credit card payments

**Enroll online** by  
completing the following steps:

1. Go to <https://www.fisintegrate.dpayables.com/payments/login.aspx>
2. Click “Subscribe”  
To Create Your Account
3. Enter Your Registration Code: {XXXXXXXX}Your unique code was sent via letter.
4. Verify Your Information
5. Create An Online User Account

If you have questions or concerns,  
please contact (866)-717-5008.

**Purpose:** The purpose of this fact sheet is to provide you with information about virtual card payments.

**1. What is a virtual card payment?**

*A virtual card (vCard) payment is a single-use credit card payment that is issued as a payment to an invoice or a group of invoices. A unique virtual credit card number is sent via email every time a payment is issued to you. You will then process the vCard payment just like a regular credit card transaction to collect the funds.*

**2. How would the vCard program benefit you?**

*Some of the most common benefits are:*

- a. *Eliminates waiting for checks - An email is sent securely with the vCard information.*
- b. *Improves controls - No Lost or stolen checks.*
- c. *Minimizes payment delays - Prompt vCard settlement.*
- d. *Provides detailed remittance - Lists all invoices paid together with the vCard payment.*

**3. How can you participate in the vCard program?**

*Suppliers that are willing to accept MASTERCARD credit card payments can simply enroll online via the FIS Integrated Payables vendor portal site. The "Vendor ID" assigned to the supplier must be loaded to the FIS Integrated Payables system before the supplier starts the enrollment process.*

**4. What are the steps involved for a supplier to enroll on the vCard program?**

*The online self-registration process for the supplier only takes about 5-10 minutes to complete. After you have been added to the Integrated Payables database, a unique registration code will be assigned to you.. You should be provided the registration code and the enrollment instructions below:*

- a. *Go to <https://www.fisintegratedpayables.com/payments>*
- b. *Click "Subscribe" to create an account.*
- c. *Enter the Registration Code: {XXXXXXX}.*
- d. *Verify the supplier information.*
- e. *Create an online user account.*

**5. How do you receive the vCard payment?**

*Once you are enrolled on the vCard program, you will receive an automated email notification from the FIS Integrated Payables system every time a vCard payment is issued to you. The email notification will provide the virtual credit card information and the remittance details.*

**6. What do you need to do to process the vCard payment?**

*You will need to retrieve the vCard information (i.e., credit card number, CVC security code, payment amount, and expiration date) in the payment notification email or from the FIS Integrated Payables vendor portal site and process the vCard payment just like a regular credit card transaction to collect the funds.*

**7. How much time do you have to process a vCard payment?**

*Enrolled suppliers will have 60 to 90 days to accept and process the vCard payment. In the event that you fail to process the Card, the expired Card can no longer be submitted for authorization and will require a new payment to be issued.*

**8. Will you incur a fee for processing a vCard payment?**

*The standard Interchange fee for processing credit card payment will apply. There are not any additional fees involved for you to participate in the vCard program. The vendor is solely responsible for paying the interchange fee to their card processor.*