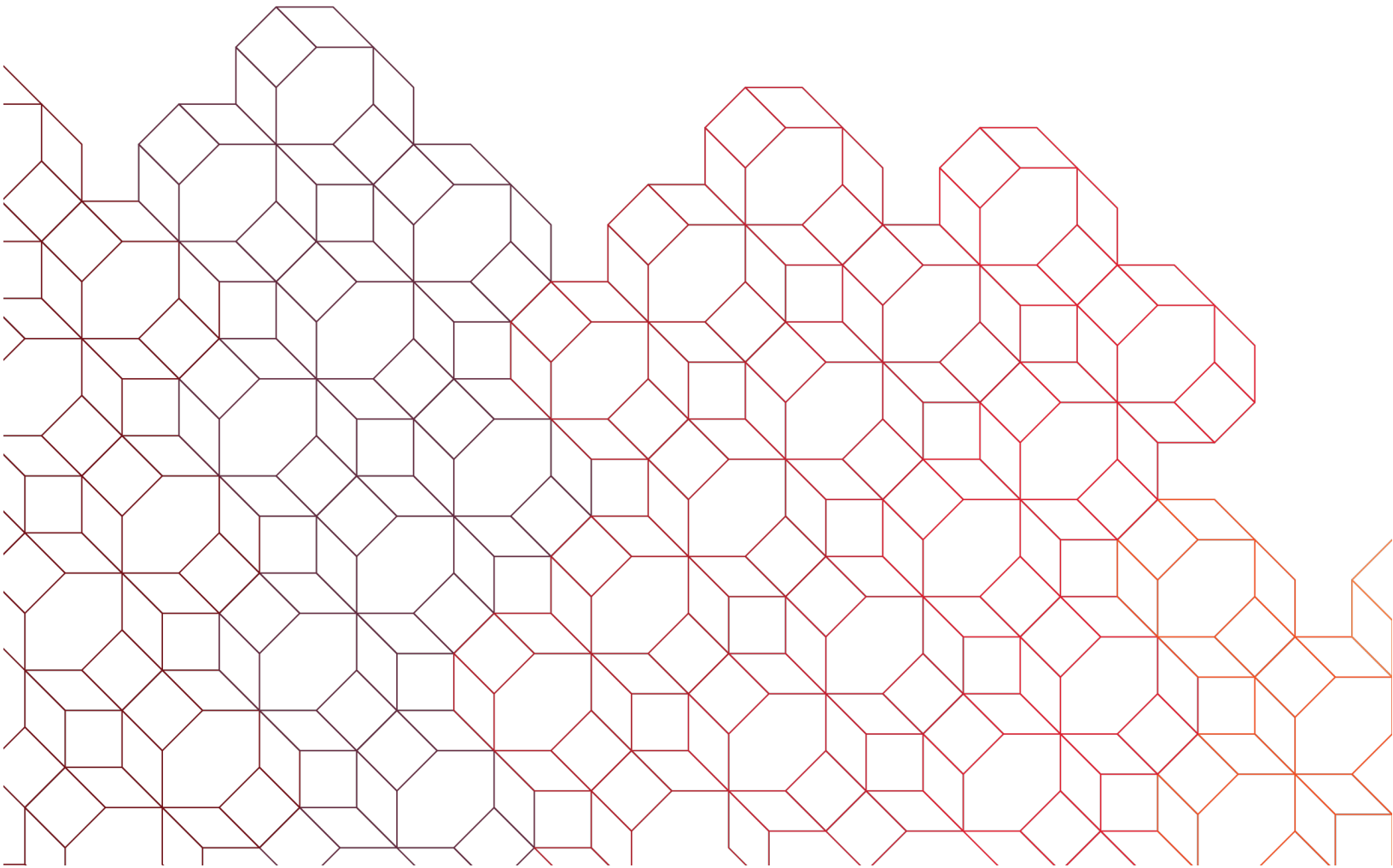




Spend Control

Virtual Card Guide



Virtual Card Reporting

Payment Control Reports allow you to view virtual card activity both in real-time and historic data.

Here you see various report options that include a brief description as to what is included in that report.

You can view the transaction/virtual card details on results page or download an Excel file as needed.

Report types	
Type	Description
Activity Report	Activity on authorizations, clearings, or purchase requests for a given date range.
Audit Report	Audit trail of actions performed by account number or Real Card Alias for a given date range. For example: <ul style="list-style-type: none"> • Real cards added. • Purchase requests created.
Management Report	Details on batch status and expiring accounts for a given date range.
Virtual Account Report	Details on virtual activity and virtual status.

Follow the step-by-step instructions below each unique report option to access data.

Activity Reports

Authorizations Activity Report: View activity for Authorization (approved and declined) transactions for a given date range by real card alias.

- Go to Reports > Payment Control.
- Select Report: "Activity Report".
- Activity by: "Authorizations".
- Search by: "Real Card Alias" (umbrella for all virtual cards).
- Select date range and click "Search".

SEARCH CRITERIA

Select Report:	Activity Report		
Activity By:	Authorizations	Options:	All
Search By:	Real Card Alias		
Select Issuer:	BOK Financial	Select Company:	BOKF SPEND CONT
Requestor:	User ID	Select Alias:	Matt 1196
Supplier:	All	Value:	
Date Range:	01/01/2023	To:	01/31/2023
From:	MM/DD/YYYY	To:	MM/DD/YYYY
Time Range From:	00:00	To:	23:59
Time Zone:	(GMT+0:00) GMT		

- Now, click on the "Save" icon to produce an Excel file that will contain all Authorizations that occurred during the time frame you indicated above.
- To access the completed report, click on "Home", then click on the "Data Files" link on your homepage. Select the most recent report listed.



Clearing Activity Report: View activity on Clearing (Posted) transactions for a given date range by real card alias.

- Go to Reports > Payment Control.
- Select Report: "Activity Report".
- Activity by: "Clearings".
- Search by: "Real Card Alias" (umbrella for all virtual cards).
- Select date range and click "Search".
- Your posted transactions will be listed below, click on the "Save" icon to produce an Excel file that will contain all of the posted transactions that occurred during the time frame indicated above.
- To access the completed report, click on "Home", then click on the "Data Files" link on your homepage. Select the most recent report listed.

Purchase Request Activity Report: This report displays activity for all purchase requests for a given date range by Real Card Alias.

- Go to Reports > Payment Control.
- Select Report: "Activity Report".
- Activity by: "Purchase Requests".
- Search by: "Real Card Alias" (umbrella for all virtual cards).
- Select date range and click "Search".
- Your virtual card requests will be listed below, click on the "Save" icon to produce an Excel file that will contain information on all of the Purchase Requests that were issued during the time frame indicated above.
- To access the completed report, click on "Home", then click on the "Data Files" link on your homepage. Select the most recent report listed.

Management Reports

To view Expiring Accounts: View the virtual accounts scheduled to expire within defined time period.

- Go to Reports > Payment Control.
- Select Report: "Management Reports".
- Activity by: "Expiring Accounts".
- Account Type: "All".
- Select date range and click "Search".

Virtual Account Reports

Virtual Activity Virtual Account Report: View Authorization and Clearing (Posted) activity for the virtual accounts. This report will show you UNUSED virtual card requests:

- Go to Reports > Payment Control.
- Select Report: "Virtual Account Report".
- Activity by: "Virtual Activity".
 - Options: "Virtual Account Unused" (you can also select to pull report on just used cards, as well as cards with an available balance).
- Search by: "Real Card Alias".
- Select date range and click "Search".
- Your virtual card requests will be listed below, click on the "Save" icon to produce an Excel file that will contain information on all of the Purchase Requests that were issued during time frame indicated above.
- To access the completed report, click on "Home", then click on the "Data Files" link on your homepage. Select the most recent report listed.



To View Virtual Activity

View Authorization and Clearing (Posted) activity for the virtual accounts. This will include any Custom Data Field/addenda information of applicable.

- Go to Reports > Payment Control.
- Select Report: "Virtual Account Report".
- Activity by: "Virtual Activity".
- Options: "All".
- Search by: "Real Card Alias".
- Select date range and click "Search".
- Your virtual card requests will be listed below, click on the "Save" icon to produce an Excel file that will contain information on all of the Purchase Requests that were issued during time frame indicated above.
- To access the completed report, click on "Home", then click on the "Data Files" link on your homepage. Select the most recent report listed.

To view Virtual Status

View insight into the point of a life-cycle that virtual card is in.

- Go to Reports > Payment Control.
- Select Report: "Virtual Account Report".
- Activity by: "Virtual Status".
- Options: "All".
- Search by: "Real Card Alias".
- Select date range and click "Search".
- Your virtual card requests will be listed below, click on the "Save" icon to produce an Excel file that will contain information on all of the Purchase Requests that were issued during time frame indicated above.
- To access the completed report, click on "Home", then click on the "Data Files" link on your homepage. Select the most recent report listed.

To View a Specific Virtual Card Request


- Go to Payment Control > Purchase Requests > View Requests > in the search criteria section, choose to/from date and then check the box to view all requests > Search.
 - The virtual cards issued during that time frame will be listed below.
 - You can click on the request ID to view the virtual card request, see if it is approved or cancelled, see a remaining balance, and view Custom Data Field/Addenda information and supplier details.
 - You can click on the "Edit" icon to edit the Virtual Card (Depending on the Template used, you can update \$ amounts, valid for, date range).



Virtual Card Declines

Follow step-by-step instructions to access the ‘Authorization Activity Report’ available on page 2. Once you have located the declines, click on the “Details” icon to the left of transaction in mind to view Decline Reason.

The “In Control Response” will tell you the decline reason.

AUTHORIZATION TRANSACTION DETAIL	
Purchase Request ID:	[REDACTED]
Real Card Alias:	[REDACTED]
Real Card Number:	XXXX-XXXX-XXXX-XXXX
Virtual Card Number:	XXXX-XXXX-XXXX-XXXX
VCN Expiry:	2305
Requestor Name:	system
Billing Amount:	19255.48
Billing Currency Code:	USD
Billing Currency Code Description:	U.S. DOLLAR
Merchant Amount:	19255.48
Merchant Currency Code:	USD
Merchant Currency Code Description:	U.S. DOLLAR
Transaction Exchange Rate:	
In Control Transaction Date:	03/03/2023 18:23:48
Transaction Date:	03/03 18:23:48
Transaction Type:	Authorization
Transaction Sub Type:	Regular
Transaction Environment:	MOTO
Issuer Response:	Do not honor
In Control Response:	Amount Range Control Fail 
MCC:	4814
MCC Description:	TELECOM INCL PREPAID/RECURRING PHONE SVCS
Merchant ID:	000498327466880
Merchant Name:	TPX COMMUNICATIONS LAS VEGAS NV
Merchant City:	
Merchant State:	
Merchant Country Code:	840
Merchant Country:	UNITED STATES

Common Decline Reasons:

In most cases, decline reasons are due to the virtual card’s specific settings placed when the card was initially issued. If you receive one of the following declines, you will need to maintain the existing virtual card or cancel then reissue a new one. Please note, that maintaining an existing virtual card may change the original expiration date.

- **Amount Range Control Fail:** The minimum/maximum transaction amount range and/or the Cumulative Limits set for the virtual card has been reached and/or out of available funds.
- **Num Usages Fail:** The Maximum number of transactions allowed on the virtual card exceeded.
- **ISS/Network Decline:** Excessive Decline block. Please have Program Administrator contact the 24/7/365 Call Center to remove block.
- **Valid Period Fail:** Virtual Card expired. The Valid for in Months field causing declines
- **CVV/CVC/AVV Match Fail:** Verify the CVV input at point of sale and try again.
- **Expiry Match Fail:** Verify the expiration date input at point of sale and try again.

To Maintain an existing Virtual Card: Follow instructions at the bottom of Page 3 on how to access an existing virtual card. Once located, click on the “Edit” icon to the left of the Virtual Card in mind > maintain areas as needed > Submit Request.

To Cancel an Existing Virtual Card: Follow instructions at the bottom of Page 3 on how to access an existing virtual card. Once located, check the box to the left of the Virtual Card in mind > Click “Delete” icon (trash can). Once canceled, the virtual card cannot be reopened. Updates made in real-time.



Frequently Asked Questions

Q: How do I search for a specific supplier/request?

Depending on the report you are attempting to pull, you may have the ability to search on Request IDs, Suppliers and Custom Data Fields.

A: When pulling information from an Activity Report (Authorizations, Clearings and Requests), you can search by the unique Request ID each virtual card was assigned when created.

When pulling information from a Virtual Account Report (Virtual Activity and Virtual Status), you can search by Supplier name or by Custom Data Field.

Q: How can I see if the Virtual Card has been used by the supplier name?

A: You can pull posted transaction information on the Virtual Account Report- Virtual Activity by searching by specific Purchase Request ID. You can pull the Clearing Reports to capture the Purchase Request ID in mind.

Q: How can I check the available money on a virtual card?

A: Select the Virtual Account Report - Virtual Activity, and under Options select "Virtual Accounts with Available Balance" to narrow down your search for all of the Virtual Cards with available funds.

Q: How do I review declines, view recent activity or pull reporting for a (plastic) cardholder?

A: Access instructions located on our User Guide page [here](#).

Notes

- **Payment Control:** The Virtual Card module.
- **Authorizations:** Any attempted transaction both approved and declined.
- **Clearings:** Posted transactions.
- **Purchase Requests:** Virtual Card.
- **Real Card Alias:** Name of the Real Card that all of your Virtual cards are issued from..
- **Real Card Number:** The account number of the umbrella that all virtual cards are issued from
- **Inbox Files:** The virtual card reports dashboard that completed reports will be housed in.

If you have any questions, please feel free to contact us at corporatecardsupport@bokf.com.

