

ICS Payment Control Set Up provides the steps necessary for utilizing Mastercard In Control for Commercial Payments (ICCP). ICCP empowers your organization with precise control over outgoing payments, ensuring security, enhancing data integrity, and streamlining financial operations. Please note that this guide excludes payment control for mobile payments (ICMP).

Contents

1. Introducing ICS Payment Control	2
2. How ICS Payment Control Operates	3
3. Accessing the Smart Data user interface	4
4. Company Set up: quick guide for configuration.....	5
A. Real Card Maintenance	5
B. Adding and Managing Custom Data Fields	6
C. Purchase Types Configuration.....	7
D. Creating and Managing Purchase Templates.....	8
E. Setting Up Purchase Groups for User Management.....	9
F. Supplier Management and Setup	10
G. Submitting Purchase Requests.....	11
H. Payment Control Reports Overview.....	12
Appendix 1 : Useful Guides and E learnings	13
Appendix 2: Types of authorization Controls.....	15

1. Introducing ICS Payment Control

ICS Payment Control is a powerful tool that streamlines commercial payments using configurable spending controls and enhanced data. ICS Payment Control uses the Smart Data user interface, which is a single, integrated access point to the features of the Mastercard application **In Control for Commercial Payments (ICCP)**.

ICS Payment Control offers unparalleled precision in managing corporate expenditures. It shifts the paradigm from broad-limit physical cards to the generation of highly controlled, purpose-specific Virtual Card Numbers.

By leveraging ICS Payment Control, you will transition from traditional card management to a sophisticated system of **Virtual Card Numbers (VCNs)**. These are not merely payment instruments; they are strategic tools designed to optimize reconciliation processes and fortify financial oversight.

Strategic Advantage of Virtual Cards

- **Granular Control:** Implement exact spending limits and enforce specific parameters for each transaction, mitigating misuse and unauthorized expenditures.
- **Enhanced Security Posture:** VCNs significantly reduce fraud risk. Should a VCN be compromised, its limited scope ensures the underlying corporate card account remains secure. This eliminates the need for widespread physical card detail distribution.
- **Superior Data Intelligence:** Capture critical accounting information (e.g., cost centres, Purchase Order numbers, invoice numbers) at the **point of request**. This proactive data capture transforms your reconciliation and reporting capabilities.

Key Terminology

- **Virtual Card Number (VCN):** A unique, temporary 16-digit card number generated by ICCP for a specific payment, governed by pre-defined spending rules.
- **Real Card:** Real cards are the primary billing accounts used to process virtual payments. The real card number (RCN) is the actual account to which a virtual account charges.
- **Purchase Request:** The action within the ICCP platform where an authorized user defines payment parameters and initiates VCN generation.
- **Templates:** Pre-configured sets of rules and data fields for common Purchase Request types, designed to standardize and accelerate the VCN creation process.

2. How ICS Payment Control Operates

Employees can request VCNs for purchases. Then a preconfigured approval routing process grants or declines approval for each individual request. Since the VCN is only used within the parameters, which optionally includes the approval transaction amount, date, and vendor, these features are part of every purchase:

- Built-in transaction security
- Misuse and fraud controls
- Traceability

ICS Payment Control provides corporations the ability to configure and control purchases by coupling the approval workflow and purchasing parameter limits with each VCN and transaction.

1. **Define Parameters:** For each payment, you establish precise controls, including the exact transaction amount, validity period, and authorized merchant categories.
2. **VCN Generation:** Based on your defined parameters, a unique, temporary 16-digit Virtual Card Number is created.
3. **Payment Execution:** This VCN is then securely provided to the designated supplier for the intended transaction. Below the ICS Payment Control Payment transactions process:
 - a) In Control generates a virtual account with a VCN for an approved payment.
 - b) In Control sets the authorization controls specified by the requestor of the virtual card.
 - c) In Control sends remittance data and the virtual card number to the Supplier.
 - d) The merchant processes the payment, as they would any Mastercard card number.
 - e) The merchant's card service provider sends a request for authorization through the Mastercard Network.
 - f) In Control intercepts the VCN (or token) and performs checks against the set controls.
 - g) In Control applies the controls to the transaction (if applicable) and maps the VCN (or token) to the real card number (RCN).
 - h) In Control inserts the RCN into the Request for Authorization and sends it to the issuer.
 - i) The issuer approves or declines the request and if approved:
 - j) The issuer bills the client organization as normal.
 - k) The Supplier receives payment through their card service provider as normal.

ICCP authorization process overview



3. Accessing the Smart Data user interface

You will receive an invitation email from ICS, containing a link to the Smart data portal. Mastercard will provide you with log in credentials.

Navigate to the Smart Data user interface URL. Input your **User ID** and **Password**. You will be required to establish a **new, secure password**. When you Select Sign In, the Create a New Password page displays. Please complete the Current Password, New Password, and Confirm Password fields, and then select Submit.

On the Sign In page, you can select your preferred language from the Language Selection drop-down list. After you select a language, the application, help, and email text displays in your preferred language each time you sign in. Your selection is retained as long as you use the same computer and web browser, or until you select another language.

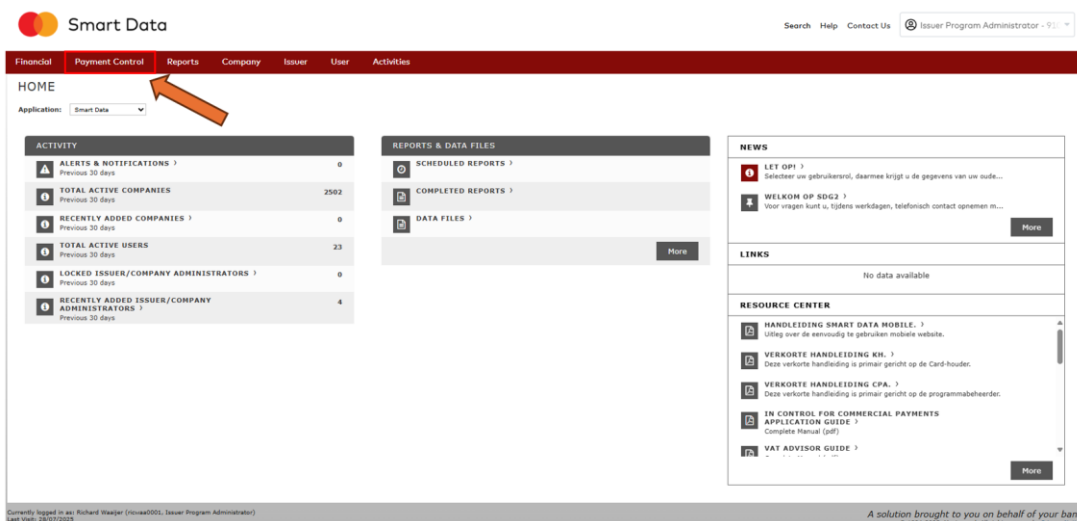
Sign out: The application displays a warning message for any session inactive for more than 220 seconds. Without user input, the application automatically signs you out and all your unsaved changes are lost.

Smart Data Home page: Upon successful login, you will arrive at the Smart Data Home page. This serves as your operational hub, providing quick access to key functionalities and a summary of recent activities.

The Smart Data Home page provides access to features that users can use to:

- Review user, account, and transaction activity
- Download and export reports
- Review job status
- Access links to issuer resources
- Read application documentation

On this home page you can select **Payment Control**.



IMPORTANT: Use the breadcrumbs or menu ribbon to navigate in the application. Using your browser's Back and Forward buttons can cause errors.

4. Company Set up: quick guide for configuration

This section is a quick guide for the main activities related to setting up Payment Control as described in the user and company guide of Mastercard's In Control for Commercial Payments.

A. Real Card Maintenance

This section outlines the processes for adding, editing, and deleting real cards in the Mastercard In Control system.

- Real cards are the primary billing accounts for virtual payments.
- Users can add real cards by entering details such as Real Card Number, Name on Card, Alias, and Expiration Date.
- Editing real cards allows for updates to existing card information, with all associated virtual accounts reassigning to the new card.
- Deleting real cards is only possible if they are not linked to any virtual cards or included in a Purchase Group.
- Batch registration and file uploads are not available.

Relevant chapters in the User and Company Guide:

• Maintaining cards.....	17
• Add real cards.....	17
• Edit real cards.....	19
• Enroll or unenroll real cards from VCN Stand-In.....	20
• Delete real cards.....	21
• Standardized requirements for maintaining real cards.....	21

B. Adding and Managing Custom Data Fields

This section outlines the procedures for adding, editing, and deleting Custom Data Fields.

- Users can add up to 29 Custom Data Fields for accounting and reconciliation purposes.
- Custom Data Fields can be marked as required or optional and can be included in supplier emails.
- Personal data should not be stored in Custom Data Fields due to compliance regulations.
- Users can add new Custom Data Fields and specify their data types and lengths.
- Bulk uploads of Custom Data Fields can be done via CSV files.
- Existing Custom Data Fields can be edited, but those associated with Purchase Templates cannot be deleted.
- Reserved Data Fields: Mastercard uses the following listed data fields for data processing and matching, these cannot be used as custom data field labels. If one of the reserved fields is used, an error message is returned.
 - Rental Company Zip/Postal Code
 - Rental Company Country
 - Rental Company State/Province
 - Rental Company City
 - Rental Company Address 2
 - Rental Company Address 1
 - Rental Company Name
 - Hotel Fax Number
 - Hotel Zip/Postal Code
 - Hotel Country
 - Hotel State/Province
 - Hotel City
 - Hotel Address 2
 - Hotel Address 1
 - Hotel Name
 - Purchase Type

Relevant chapters in the User and Company Guide:

• Adding Custom Data Fields.....	24
• Add predefined lists.....	28
• Editing Custom Data Fields.....	31
• Deleting Custom Data Fields.....	31

C. Purchase Types Configuration

This section explains how to set up and customize purchase types to control user purchases.

- Companies can customize purchase types to restrict usage based on Merchant Category Codes (MCCs).
- New purchase types can be created or existing ones copied and modified.
- Users can allow or deny specific MCCs and set purchase types to automatically update with new MCCs.
- Existing VCNs do not update with the new list of MCCs automatically. Update the VCNs and apply the new list of MCCs, if needed.

Relevant chapters in the User and Company Guide:

• Setting up Purchase Types.....	32
• Customizing Purchase Types.....	32
• Create new purchase types.....	33
• Copy and customize purchase types.....	36
• Editing Purchase Types.....	38
• Deleting Purchase Types.....	39
• Add multiple purchase types and MCCs.....	40
• Upload multiple purchase types and MCCs.....	40
• Upload multiple MCCs to a purchase type	41
• Using Purchase Requests Without MCC Validation.....	44

D. Creating and Managing Purchase Templates

This section details the creation and management of purchase templates that define purchase request parameters.

- Purchase templates associate with purchase types, custom data fields, and authorization controls.
- Users can create new templates or copy existing ones.
- Users can set various controls, including Velocity Control and Validity Period Control.
- Batch submission is not available.

Relevant chapters in the User and Company Guide:

- Create a purchase template..... 44
- Copying and Customizing Purchase Templates.....49
- Editing Purchase Templates.....49
- Deleting Purchase Templates.....50

E. Setting Up Purchase Groups for User Management

This section outlines how to create purchase groups that manage user permissions and approval workflows.

- Purchase groups can be created to divide users with similar needs and permissions, reflecting organizational structure and procurement policies.
- Each group can have defined purchase limits and approval limits.
- Users can belong to multiple groups, but an approver cannot approve their own requests.
- Batch approval purchase groups are not available.

Groups should be created in order of approval limits from highest to lowest. Purchase groups combine individual users to:

1. Create a logical group of individuals with authorization to make purchase requests for specific purchase templates.
2. Define the RCNs that a user can access to make a purchase request. For example, a payment request or virtual account request.
3. Define the approval workflow for a purchase request that generates on the UI.

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

TIP: When setting up purchase groups, start with the purchase group with the highest approval limit to create your approval workflow hierarchy.

Relevant chapters in the User and Company Guide:

- About Purchase Group Attributes.....50
- Add purchase groups.....51
- About purchase request workflows..... 56
- About the expedited approval workflow..... 57
- Adding an Auto Approve Purchase Group.....58
- About the exception approval purchase group..... 59
- Editing Purchase Groups......62
- Deleting Purchase Groups..... 63

F. Supplier Management and Setup

This section describes how to manage suppliers, including adding and uploading supplier details.

- Add preferred suppliers to restrict payments to predefined options.
- Users can add suppliers individually or upload multiple suppliers via CSV.
- Supplier details include name, email language, and notification preferences.
- The maximum file size for supplier uploads is 4MB, and it must be in UTF-8 without BOM.
- Users can customize email notifications sent to suppliers regarding virtual account details
- Users can add logos and dynamic data to email templates.
- Email settings can be configured to enable Proofpoint encryption for secure communications.
- Various email templates can be customized for different scenarios, such as purchase request approvals and reminders.

Relevant chapters in the User and Company Guide:

• Add single Suppliers.....	64
• Uploading Suppliers.....	68
• Editing Suppliers.....	73
• Deleting Suppliers.....	73
• Communicate virtual card details.....	74
• Customizing Supplier Emails.....	75
• Configuring Settings.....	75
• Create card customizations.....	76
• Configure email settings.....	77
• Configuring Proofpoint Email Settings.....	82

G. Submitting Purchase Requests

- Users can create single purchase requests through the application. Purchase requests require supplier information and can include supplementary files. Users can attach up to three supplementary files of up to 4MB each.
- Purchase requests go through various status stages from submission to approval or decline. Statuses include Pending, Approved, Declined, Cancelled, and Blocked. Users can view the history and details of each purchase request.
- Users can edit existing purchase requests or create new ones by copying. Edits send the request back into the approval workflow. Copied requests retain the original content but have a new Request ID.
- Users can block or cancel purchase requests as needed. Blocking suspends activity on a request, while cancellation removes it entirely. Users can unblock requests to revert to their previous status.
- Approvers can approve or decline purchase requests based on their review. Approvers receive notifications for requests pending their approval. Comments can be added to provide reasons for approval or decline.
- Payment Authorization Controls are described in Appendix 2.

Batch Requests and File Uploads are not available.

Relevant chapters in the User and Company Guide:

• Overview.....	106
• Attach supplementary files to purchase requests.....	106
• Invoice Addenda Data.....	108
• Card Validity Check Levels.....	108
• Purchase Request Status.....	109
• Creating Single Requests.....	110
• Create Single Purchase Requests.....	110
• Stand-In Virtual Cards.....	116
• Setting Payment Controls.....	116
• Set the Amount Range Control.....	116
• Setting the Curfew Control.....	117
• Setting the Geography Control.....	118
• Set the Validity Period Control.....	118
• Set the Velocity Control.....	119
• Setting the Merchant ID Control.....	120
• Set the Aging Velocity Control.....	121
• Setting the Transaction Limit Control.....	121
• Setting the Time of Day Control.....	122
• View purchase requests.....	122
• Edit purchase requests.....	128
• Copy purchase requests.....	133
• Block purchase requests.....	135
• Cancel Purchase Requests.....	137
• Approve Purchase Requests.....	138
• Decline Purchase Requests.....	140

H. Payment Control Reports Overview

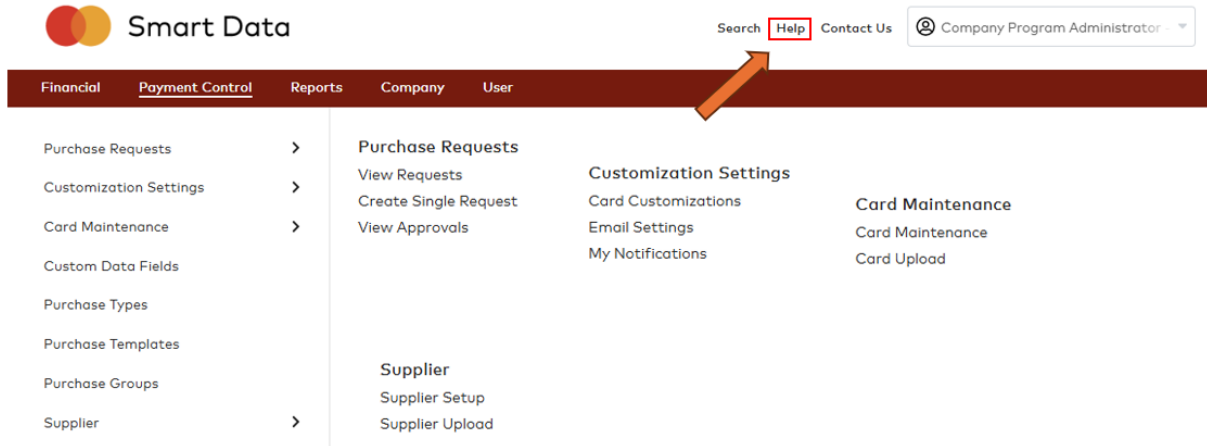
- Users can access a range of reports related to authorizations, clearings, and purchase requests.
- Reports can be generated based on specific criteria such as date range and account number.
- Users can filter reports by various options, including account number and transaction type.
- Reports can be limited to a date range of up to 12 months.
- Detailed transaction information is available, including billing amounts and merchant details.
- Batch status management reports are not available.

Relevant chapters in the User and Company Guide:

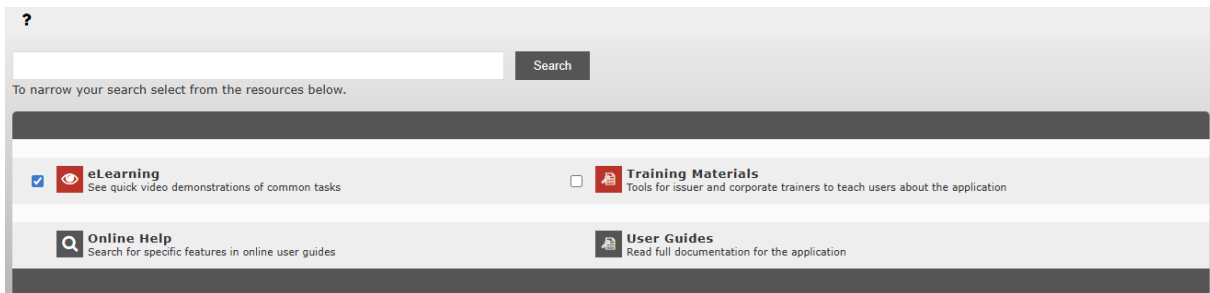
• Open Payment Control reports.....	153
• Generate Authorizations Activity Reports.....	153
• Generate Clearings Activity Reports.....	164
• Generate Clearing Decisions Activity Reports.....	173
• Generate Purchase Requests Activity Reports.....	179
• Generate Account Number Audit Reports.....	190
• Generate Real Card Alias Audit Reports.....	193
• Generating Expiring Accounts Management Reports.....	200
• Generating Purging Accounts Management Report.....	202
• Generate Virtual Activity Virtual Account Reports.....	203
• Generate Virtual Status Virtual Account Reports.....	207

Appendix 1 : Useful Guides and E learnings

Within Payment Control, you can access the following Items. To familiarize yourself with the payment control items, e-learnings are available in the help section.



When you have selected the help section, please tick the box e-learnings, and list the payment control item of interest in the search bar. You can then select the e learning as listed below.



Useful Guides and E learnings

Payment Control Item	Guides and E-learnings specific to the Payment control Item	Link	Description
Purchase Requests	Payment Control: Single Purchase Request (CPA/CGAs)	Link	Purchase Requests generate a virtual card for payment. Payments can be generated as single purchase requests. The purchase request will capture the end-user details.
Customization Settings	Payment Control: Email Customization for CPA and CGAs	Link	How to create customized email templates for internal and supplier communications.
	Payment Control: Card Customization (CPA and CGA)	Link	How to create customized virtual card images for internal and supplier communications.
Card Maintenance	ICCP Company Setup: Card Maintenance	Link	How to add a Real Card Number, or RCN, via the Card Maintenance screen in ICCP
Custom Data Fields	ICCP Company Setup: Custom Data Fields	Link	Data elements are important to a company's cost accounting, project management, financial systems, planning or reporting functions. Users can create up to 29 Custom Data Fields to append to the virtual account record for accounting and reconciliation
Purchase Types	ICCP Company Setup: Purchase Types	Link	This allows companies to restrict virtual account use to a specific Supplier MCC or group of MCCs. Ensures that users adhere to corporate procurement policies.
Purchase Templates	Quick reference guide on the next page. > How to create, edit and delete a Purchase Template for CPA/CGAs	Next page	A Purchase Template is a combination of a purchase Type, authorization controls and custom data fields. The template ensures that purchase requests contain all the necessary information .
Purchase Groups	Payment Control: Purchase Group Company Setup (CPAs/CGAs)	Link	This provides a routing workflow for the purchase template.
Supplier	ICCP Company Setup: Suppliers	Link	How to create preferred suppliers to restrict purchases to a specific set of suppliers within ICCP
Additional	Payment Control: Reports for CPA and CGAs	Link	How to run four different types of payment control reports

Appendix 2: Types of authorization Controls

Search **Help** for *ICCP Company Setup: Authorization Controls* to learn more about Controls. [Link](#)

Authorization Controls	Description
Choose one required control:	
Aging Velocity	Sets a credit line through the cumulative control. Additionally, allows the requestor to <u>Age off</u> approved authorization requests. <u>Age off</u> means removing requests that the merchant has not cleared after a defined number of days. It keeps track of available credit and approves a transaction only if the requested amount is less than/equal to the remaining available credit. Purchase requests using this control are always multi-use VCNs. No single use available.
Velocity	Limits the frequency and total cumulative amount of authorizations on the virtual account within a specified period. Checks that the number of authorizations or cumulative totals are within the limits: <ul style="list-style-type: none"> • <u>Cumulative limit</u>: Total amount that authorizations can accumulate to during the time period. Any refund transactions increase virtual card's available balance to ensure accurate tracking of limit. Force post transactions are excluded from these calculations. • <u>Frequency</u>: Number of times the card can be authorized during the time period.
Optional Controls:	
Amount Range	Approves transactions only if the requested amount is equal or greater than Min. Amount and less than or equal to Max. Amount. Checks for exact amount exactly and uses no tolerance settings. Required on the purchase template if the Maximum Transaction Amount Allowed is set in the Company Site Configuration . For details, see <i>Company Site Configuration</i> for more information.
Transaction Limit	Limits the individual authorizations to a maximum amount
Curfew	Limits authorization activity to a single time period for each day selected.
Time of Day	Limits the authorization request to defined time periods each day.
Geographic	Limits where a virtual account is used as determined by verifying the settings against information provided in the authorization request.
Validity Period Control	Limits authorization activity to a specific time period. Start date: Date from which authorizations are valid. End date: Date to which authorizations are valid (usually earlier than the expiry date). Often used with Velocity control.
Merchant ID	Allows you to limit virtual account acceptance to specific merchants. This control leverages the Merchant ID/Acquirer ID (ICA) pairing in Supplier set up. When this control is enabled, the Merchant ID/Acquirer ICA combination for each supplier is compared to the values in the authorization request submitted by the merchant acquirer. If the data does not match, the transaction will be declined.