

**VENDOR ACTIVEPAY CREDIT CARD PAYMENTS**  
*FREQUENTLY ASKED QUESTIONS*

- Q. What are the benefits from participating in this program?
- A. Making payments to vendors via this VISA Purchasing Card program is the preferred method for CMU. There are several benefits to your company as the payment recipient to participate in this program. These benefits include the acceleration in the receipt of payments, the elimination of having to deposit checks received, the elimination of mail problems and the associated fraud with checks, and the security of using a “zero credit limit” card.
- Q. What security measures are in place to reduce our risk in participating in this program?
- A. The new technology used by PNC bank keeps the card account with a credit limit of \$0 until CMU processes your payment. Then, the card is funded with the exact amount of the payment. Once the payment is made, the card amount drops back to \$0. In addition, the card will only allow charges to be made by your company, based on your unique SIC code. This technology makes keeping a card on file completely safe.
- A. As stated above, this card limit is set to zero and also has an exact match feature. All invoicing and credit memo should still be submitted to accounts payable to be processed through the financial system. Those will then appear on future payment advices.
- Q. Will we be receiving an actual plastic credit card?
- A. No, we will simply be providing you with a 16-digit VISA account number that you will use to process the payment. If you are on the virtual card/single use card program, you will receive an email containing a unique 16-digit number each time a payment is to be drawn.
- Q. How will we be notified that a payment is available and a card transaction needs to be made?
- A. Upon enrollment, vendors provide email contact information that is set up in the PNC system. Once an invoice is processed and payment terms are met, an automated email is sent to those addresses. The email contains the invoice numbers and dollar amounts along with a total amount to be drawn. The vendor is then able to draw the available funds.
- Q. We have more than one individual who processes payment requests. How do vendors address this issue?
- A. We are able to set the account up with more than one email address. Most vendors have a primary individual email and then another for back-up or a general company email address that notices are sent to.
- Q. We are unable to keep a card account on file. Is there another way to process payments?
- A. Under this program, vendors can be set up with a virtual card where an email and payment advice are sent along with a virtual card number when payment is due. We are also able to call vendors with a credit card number each time a payment needs to be made. Simply provide us with payment instructions (i.e. website, toll-free number, etc.) and we will be happy to initiate the payment request.