Oracle Fusion Cloud Financials

Use virtual cards for supplier payments

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G56451-03

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1 Manage Virtual Card Supplier Payments

About this Playbook

This playbook describes how to use the integrated virtual card functionality in Oracle Cloud ERP.

Before using virtual cards for supplier payments, complete the setup and configuration tasks described in the *Set Up Virtual Cards for Supplier Payments* playbook.

Virtual card payments support a complete operational lifecycle that includes:

- Onboarding suppliers for virtual card payments
- Configuring supplier payment methods and digital payment accounts
- Processing virtual card payments
- Reconciling payment and settlement activity
- Managing and configuring accounting for virtual card transactions
- Processing virtual card statements

Required Roles and Privileges

Before performing the tasks in this playbook, ensure that the required roles and privileges are assigned in Oracle Cloud ERP.

These privileges are required to create and manage digital payment accounts:

Functional Privilege	Allowed Action	Assigned to Job Role
Manage Third Party Digital Payment Account IBY_MANAGE_THIRD_PARTY_VIRTUAL_CARD_ACCOUNT_PRIV	Create digital payment accounts	Custom role
View Third Party Digital Payment Account IBY_VIEW_THIRD_PARTY_DIGITAL_PAYMENT_ACCOUNT_PRIV	View digital payment accounts	Custom role

Note: These privileges aren't included in predefined job roles. Add them to a predefined or custom job role as required.

2 Onboard Suppliers for Virtual Cards

Overview of Supplier Onboarding

Supplier onboarding consists of two phases: supplier recruitment and supplier virtual card payment configuration within Oracle Cloud ERP. Suppliers can be onboarded for virtual card payments individually through the application UI or in bulk using a spreadsheet and the Oracle Visual Builder Add-in for Excel.

How Supplier Onboarding Works

Supplier onboarding involves coordination between your organization and the card issuer:

- To prepare for supplier recruitment, optionally share supplier spend data with the card issuer. Share this data only if you plan to collaborate with your card issuer on supplier recruitment. See *Overview of Supplier Spend Data* for more details.
- Based on the supplier spend data, the card issuer identifies and recruits eligible suppliers, and shares the list of suppliers who accept virtual card payments.
- Use the accepted supplier list to configure suppliers for virtual card payments in Oracle Cloud ERP. Suppliers can be configured individually through the application UI or in bulk using a spreadsheet and the Oracle Visual Builder Add-in for Excel.

> **Note:** After a supplier record is updated to use virtual card payments, new invoices for that supplier automatically default to the virtual card payment method and associated terms. Existing invoices will need to be manually updated.

Before You Begin

Ensure that:

- Supplier spend data is generated and shared with your card issuer if you plan to work with your card issuer for supplier recruitment.
- Your virtual card program is configured in Oracle Cloud ERP.
- You have at least one supplier to onboard for virtual card payments.

Required Access

Ensure that the required privileges are assigned to the appropriate job roles.

Functional Privilege	Allowed Action	Assigned to Job Role
Manage Third Party Digital Payment Account IBY_MANAGE_THIRD_PARTY_VIRTUAL_CARD_ACCOUNT_PRIV	Create digital payment accounts	Custom role

Functional Privilege	Allowed Action	Assigned to Job Role
View Third Party Digital Payment Account IBY_VIEW_THIRD_PARTY_DIGITAL_PAYMENT_ACCOUNT_PRIV	View digital payment accounts	Custom role

Note: These privileges aren't included in predefined job roles. Add them to a predefined or custom job role as required.

Supplier Recruitment

To recruit suppliers for virtual card payments, you can either work with your card issuer on a supplier recruitment strategy or you can recruit suppliers on your own.

If you choose to partner with your card issuer on a supplier recruitment strategy, you can share your supplier spend data for analysis. Upon receiving the file, the card issuer will:

- Analyze your supplier spend data to identify suppliers that already accept virtual card payment and those most likely to accept virtual card payments.
- Support supplier outreach and recruitment through a structured campaign.
- Provide detailed acceptance information for suppliers who have accepted through the campaign, including virtual card delivery details, payment terms, acceptance date, accepting party, and any acceptance conditions.

Note: Not all card issuers offer the services listed above. Check with your card issuer to learn more about their supplier recruitment process.

Supplier Configuration for Virtual Card Payments

When you receive confirmation that a supplier accepts virtual card payments, navigate to the respective supplier site in Oracle Cloud ERP and update the supplier record, including the payment method, payment terms, and digital payment account.

Note: The virtual card solution isn't currently supported with the Redwood UI for Supplier Profile management.

Access Supplier Site

To access the supplier site, follow these steps:

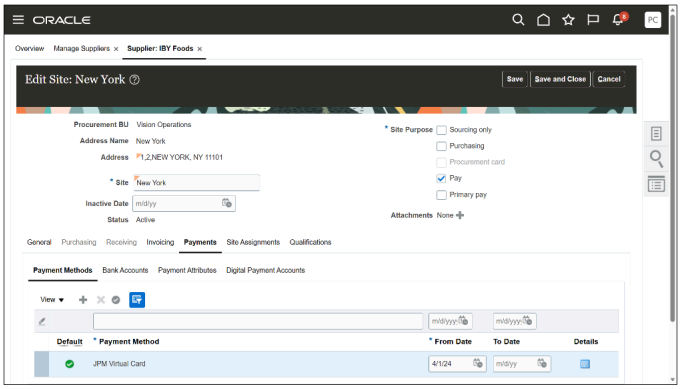
1. Go to **Navigator** > **Procurement** > **Suppliers**.
2. Select the **Manage Suppliers** task and search for the supplier.
3. Open the supplier record and go to the Sites tab.

4. Select the supplier site and click **Edit**.
5. Navigate to the Payments tab.

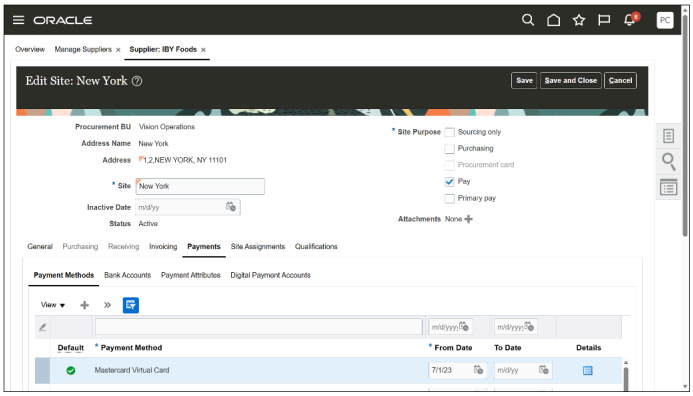
Update Supplier Payment Method

Follow these steps to set virtual card as the default payment method for the supplier site:

1. From the Payments tab, go to Payment Method.
2. Select the virtual card payment method for your card issuer:
    - J.P. Morgan: JPM Virtual Card



    - All Other Issuers: Mastercard Virtual Card



3. Select **Details**.
4. Select the agreed payment terms.
5. Select **Default**.

Create Digital Payment Account

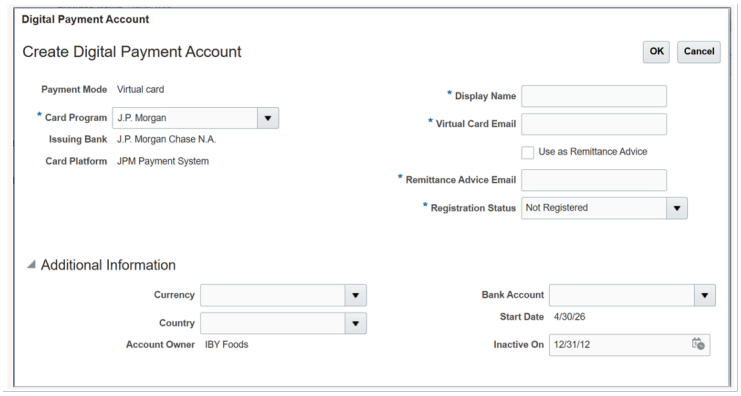
A Digital Payment Account is a payment instrument like a Bank Account but is purpose-built for modern payment methods such as virtual cards. It captures all necessary details for virtual cards, including email, currency, and other relevant virtual card information.

To create a digital payment account for virtual card payments, follow these steps:

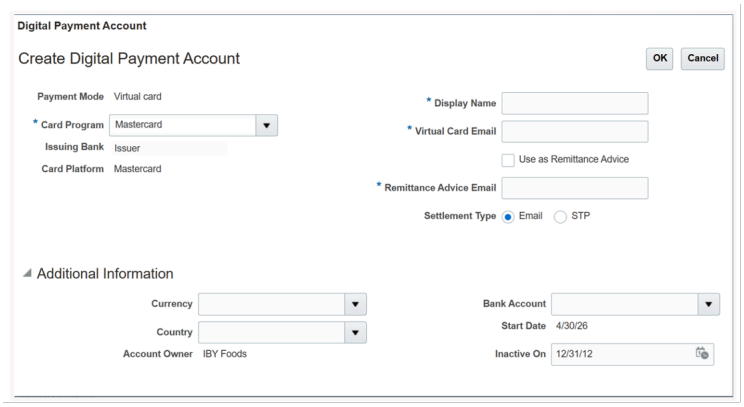
1. From the Payments tab, go to Digital Payment Accounts.
2. Under Virtual Cards, select the **Create** icon.
3. Select the card program from the Card Program drop-down list.

4. Enter the display name, such as supplier email address.
    - The display name must be unique across supplier sites.
5. Enter the virtual card email address to which the virtual cards will be sent.
    - J.P. Morgan: Email address where virtual cards will be sent for Not Registered suppliers.
    - All Other Issuers: Email address where virtual cards will be sent for STP and Non-STP suppliers.
6. Select Use as Remittance Advice if you want remittance advice sent to the email address listed above. If you want it sent to a different email address, deselect Use as Remittance Advice and enter the email address in the Remittance Advice Email field.
7. Select Registration Status: Registered or Not Registered
    - J.P. Morgan: Registration status is required. This field indicates whether a supplier is registered with the bank. If the supplier is listed in the supplier campaign acceptance file provided by J.P. Morgan, they are registered.

      > **Note:** Before you begin testing, ensure that you share the Registered supplier details with J.P. Morgan so the bank can register the test suppliers in their staging environment.



    - All Other Issuers: N/A
8. If the supplier is enabled for straight through processing (STP), select STP as the Settlement Type.
    - J.P. Morgan: N/A
    - All Other Issuers: Optionally, enter the STP ID provided by card issuer.



9. Optionally, enter values in the Additional Information section.
10. Select **OK**.

Related Topics

- Redwood: Manage Supplier Profile

Bulk Onboard Suppliers

Onboard multiple suppliers for virtual card payments using a spreadsheet and the Oracle Visual Builder Add-in for Excel.

See the *Oracle Visual Builder Add-in for Excel* section for details on downloading and installing the add-in.

Note: The Oracle Visual Builder Add-in for Excel is available only on Windows.

Considerations

- Use this spreadsheet for bulk onboarding at the supplier site level only.
- To onboard at the supplier or address level, use the Oracle Cloud ERP UI.
- Upload only one digital payment account per site for each virtual card program.
- To add multiple digital payment accounts for a single site and program, use the Oracle Cloud ERP UI.

Retrieve Virtual Card Supplier List

To download a list of suppliers already onboarded for virtual card payments, follow these steps:

1. Download and install the Oracle Visual Builder Add-in for Excel.
2. Go to **Navigator** > **Payables** > **Payments**.
3. From the Tasks side panel, select **Enroll Suppliers to Virtual Card Program**. The spreadsheet download begins.
4. Open the file and select **Oracle Visual Builder** from the ribbon menu.
5. Select the appropriate tab based on your card issuer and then select **Download Data**.
6. Sign in with your Oracle Cloud ERP credentials when prompted.

Upon successful sign in, the spreadsheet is populated with a list of suppliers already onboarded for the virtual card payment method.

Note: Don't edit the details of the suppliers already enrolled for virtual cards in the spreadsheet. Use the Supplier Site task page in the application to update any details.

Add New Suppliers

Go to the next empty row in the spreadsheet and enter the required values for a new supplier.

Here's a list of the required fields to add a new supplier for each card issuer.

J.P. Morgan	All Other Issuers
• Supplier Name • Supplier Number • Procurement Business Unit	• Supplier Name • Supplier Number • Procurement Business Unit

J.P. Morgan	All Other Issuers
• Supplier Address Name • Supplier Site • Card Program Code • Primary Payment Method • Virtual Card Payment Terms • Display Name • Virtual Card Emails • Registration Status	• Supplier Address Name • Supplier Site • Card Program Code • Primary Payment Method • Virtual Card Payment Terms • Display Name • Virtual Card Emails • Settlement Type

You can onboard multiple suppliers by adding multiple rows. Select **Upload Changes** when you're done.

3 Process Virtual Card Payments

Overview of Virtual Card Payment Processing

After onboarding suppliers, process payments using virtual cards in Oracle Cloud ERP.

How Virtual Card Payment Processing Works

Virtual card payments follow a different flow compared to traditional payment methods, which includes:

- Transmitting payment requests to the card issuer for card generation
- Processing payments through a card issuer or card network
- Receiving a response from the card issuer indicating the virtual card was generated successfully

Virtual card payments are processed in separate batches from other payment types such as checks or ACH.

Invoice Behavior for Virtual Card Payments

When suppliers are enabled for virtual card payments:

- New invoices are automatically defaulted to the virtual card payment method and associated payment terms.
- Existing invoices must be manually updated to use virtual card payments; otherwise, they will continue to be processed using the original payment method.
- Purchase order payment terms are overridden by the virtual card payment terms.

Virtual card payments aren't currently supported for:

- Nonsupplier payments
- One-time payments
- Prepayments
- Suppliers with third-party payee relationships

Process Virtual Card Payments

Process payments using one of these methods:

- Batch payments: Submit a payment process request.
- Single supplier payment: Use the Create Payment page.
- Single invoice payment: Use the Pay in Full option.

Considerations

- Ensure the correct payment terms are associated with the virtual card payment method to avoid unintended overrides.
- To pay a supplier enrolled for virtual cards using another payment method, change the payment method on the Manage Installments page and adjust the terms as required.
- For US reporting, the acquiring bank issues **Form 1099-K** for virtual card receipts. Virtual card payments aren't reported on **Form 1099-MISC** or **1099-NEC**.
- Use predefined configurations for payment processing where possible.
- If using Payment Approvals, review and update the approval rules as needed. See *How You Set Up Payment Approval* for more details.
- Ensure the payment currency matches the funding card account currency to avoid foreign exchange charges.
- Inform your suppliers that only single-use virtual cards are issued for invoice payments. Multi-use cards aren't currently supported.
- Expiration of virtual cards varies per card issuer:
  - J.P. Morgan: 30 days
  - All Other Issuers: 60 days
- Reminder emails can be configured with the card issuer to remind suppliers to process the virtual card.
- When voiding a virtual card, refer to *Void Payment or Payment File* for instructions within Oracle Cloud ERP. Follow the steps outlined in the card issuer's guide for voiding payments.
  - If the supplier needs to be paid with a different payment method, update the supplier invoice payment method from virtual card to another supported payment method for the supplier, for example ACH, Wire, or Check. If the payment method needs to be changed for all invoices going forward, update the supplier record in Oracle Fusion ERP.

Process Batch Payments

To process payments in batch, follow these steps:

1. Go to **Navigator** > **Payables** > **Payments**.
2. From the Tasks panel, select **Submit Payment Process Request**.
3. Select the payment mode of the virtual card.
4. Select the payment method:
   - J.P. Morgan: **JPM Virtual Card**
   - All Other Issuers: **Mastercard Virtual Card**
5. Select the Payment and Processing Options tab.
6. Select the funding card account.
7. Select the payment process profile:
   - J.P. Morgan: **JPM Virtual Card**
   - All Other Issuers: **Mastercard Virtual Card**
8. Submit the payment request.

Payment Status upon Card Issuance

This section describes the payment file, payment, and Payables statuses that can occur throughout the virtual card process, from payment submission and issuer validation through virtual card issuance and supplier processing. Status outcomes vary by card issuer and by whether payments are approved, partially approved, or rejected.

J.P. Morgan

Event	Payment File Status	Payment Status (Payments)	Payment Status (Payables)
Virtual card payment is submitted	Completed and Pending Acknowledgment	Completed and Pending Acknowledgment	Negotiable
Card issuer encounters an issue validating the payment file format	Terminated (upon L0 rejection from J.P. Morgan)	Rejected or Void	Negotiable
Card issuer creates virtual cards and sends them to suppliers (all payments are successful)	Acknowledged	Acknowledged	Negotiable
Card issuer creates virtual cards and sends them to suppliers (some payments are successful)	Acknowledged	Acknowledged for payments approved in the response file Rejected or Void for payments rejected in the response file	Negotiable for payments approved in the response file Negotiable or Voided for payments rejected in the response file
Card issuer receives a payment file in correct format, but no virtual cards are created (all payments are rejected)	Terminated (upon receipt of the response file from J.P. Morgan)	Rejected or Void	Negotiable or Voided
Supplier processes payment	No change	No change	Cleared

By default, the J.P. Morgan Payment System for Disbursement Acknowledgment Voiding Invoice Action is set to No. To automatically void rejected payments, change the Payment System setting to Yes.

All Other Issuers

Event	Payment File Status	Payment Status (Payments)	Payment Status (Payables)
Virtual card payment is submitted	Completed and Pending Acknowledgment	Completed and Pending Acknowledgment	Negotiable
Card issuer encounters an issue validating the payment file format	Terminated (upon L0 rejection from Mastercard)	Rejected or Void	Negotiable
Card issuer creates virtual cards and sends them to suppliers (all payments are successful)	Acknowledged	Acknowledged	Negotiable

Card issuer creates virtual cards and sends them to suppliers (some payments are successful)	Partially Acknowledged	Acknowledged / Rejected	Negotiable for payments for which the API call is successful and virtual cards are issued Not Applicable for payments rejected by API call, no payment is created in Payables
Card issuer creates virtual cards and sends them to suppliers (all payments are rejected)	Terminated	Rejected	Not Applicable (no payment is created in Payables)
Supplier processes payment	No change	No change	Cleared

By default, the Mastercard Payment System for Disbursement Acknowledgment Voiding Invoice Action is set to No. To automatically void rejected payments, change the Payment System setting to Yes.

Handle Refunded Virtual Card Payments

Use the procedures in this section when a replacement virtual card payment must be issued, for example, when the original virtual card payment was issued to an incorrect email address or when the supplier inadvertently refunded the payment.

When a supplier processes a virtual card payment but later refunds the payment, you can't void this payment. You must record a new payment and correct the accounting entries so that the supplier is paid and the cash and funding card account balances are accurate.

You can handle this scenario in one of two ways, depending on your business process and audit requirements.

Approach 1: Record a debit memo and refund, and correct the accounting with a manual journal entry

1. Record a new invoice for the same amount as the original invoice.
2. Issue a new virtual card payment for the new invoice.
3. Confirm that the supplier received the new payment.
4. Create a debit memo against the original invoice for the same amount to offset the original invoice.
5. Record a refund against the debit memo for the amount returned by the supplier.
6. Because Oracle Payables doesn't support virtual card refunds, record the refund as cash received in the bank account.
7. Create a manual journal entry to debit the funding card account and credit the cash account.

Result

The supplier receives a new payment, the original invoice is offset, and the manual journal entry restores the correct balances in the funding card and cash accounts.

Pros

- Provides the clearest business-process trail.

- Preserves the original invoice reversal and refund sequence.
- Supports stronger audit traceability.

Cons

1. Requires a manual journal entry.
2. Includes more steps and increases operational complexity.
3. The standard refund flow doesn't correctly represent the virtual card refund.

Approach 2: Reclassify the refund line distribution

1. Record a new invoice for the same amount as the original invoice.
2. Issue a new virtual card payment for the new invoice and confirm that the supplier received the new payment.
3. When the virtual card statement is received and recorded as a payment request, identify the refund line.
4. Change the distribution account for the refund line from the funding card account to the original item expense account.
5. Validate and account for the statement payment request.

Result

The refund line offsets the expense account charged on the original invoice, and a separate debit memo, refund, and manual journal entry aren't required.

Pros

1. Produces the same accounting impact as Approach 1.
2. Is simpler to complete.
3. Avoids a separate manual journal entry.

Cons

1. The transaction status won't fully reflect the business event.
2. The business-process history is less complete.
3. This approach may be less suitable when audit-trail requirements are strict.

Select Approach 1 when audit traceability and a complete business-process history are more important than operational simplicity. Select Approach 2 when you need a simpler process and the accounting impact is the primary requirement.

4 Reconcile Virtual Card Payments

Overview of Virtual Card Payment Reconciliation

After processing virtual card payments, transactions are automatically reconciled using the settlement information received from the card issuer.

The reconciliation process updates the payment status in Oracle Cloud ERP and ensures that transactions are accurately reflected in the application.

How Virtual Card Payment Reconciliation Works

The card issuer sends daily reconciliation data to automatically update the payment status to Cleared. Reconciliation is driven by data received from the card issuer, which includes:

- Receiving daily reconciliation or settlement messages from the card issuer
- Processing reconciliation data in Oracle Cloud ERP
- Updating the payment status to Cleared

J.P. Morgan reconciliation data may also include:

- Authorization number
- Acquirer transaction reference

  If the supplier separate remittance advice (SRA) is configured to send after reconciliation, these two additional attributes will be included in the remittance advice to support supplier reconciliation. See *Configure Supplier Remittance Advice for J.P. Morgan* for more details.

5 Manage Accounting for Virtual Card Payments

Overview of Virtual Card Payment Accounting

Virtual card payments use a different accounting approach compared to traditional payment methods because funds aren't disbursed from the bank account when the virtual card is issued. Below is a matrix that illustrates the accounting process from invoice to payment:

Event	Debit	Credit
Supplier invoice is validated and accounted	Expense account	Supplier liability
Virtual card payment instruction is generated	Supplier liability	Funding card clearing account
Invoice created for card issuer	Funding card clearing account	Card issuer liability
Payment to card issuer is generated	Card issuer liability	Cash clearing account
Bank payment is processed	Cash clearing account	Cash

Configure Accounting for Virtual Card Payments

Set up automatic offsets or subledger accounting rules for virtual card payments.

If automatic offsets are enabled:

- Create a single clearing distribution for virtual card payments.
- Perform intercompany balancing if transactions span multiple balancing segments.

Configure Subledger Accounting (SLA) rules as required:

- Use the virtual card payment mode and funding card clearing account as sources.
- Create custom SLA rules or update existing SLA rules to enable encumbrance accounting at the time of payment.

Considerations

- When configuring custom SLA rules, credit the funding card clearing account instead of the cash clearing account.
- Payment-time encumbrance is supported only through custom SLA rules.
- Budgetary control at payment time isn't supported for virtual card payments.
- Don't use virtual cards with cash budgeting processes.

Accounting for Foreign Currency Virtual Card Payments

When a virtual card payment is issued, funds aren't immediately disbursed from the buyer. As a result, foreign currency gains or losses caused by exchange rate fluctuations aren't realized when the virtual card payment is issued.

Foreign currency gains or losses are realized only when the card statement is settled with the card issuer during card statement payment processing. Because of this timing difference, additional manual accounting steps are required.

Identify Transactions Impacted by Currency Conversion Rate Changes

Identify transactions affected by currency conversion rate fluctuations.

1. Sign in as a **BI Publisher Administrator** user and navigate to the **BI Publisher (BIP) Catalog**.
2. Upload the provided XDM file to the appropriate catalog folder.
3. Run the report and specify:
    - Funding card account
    - Billing cycle date range
4. Review the report output, which displays:
    - Transaction amounts
    - Accounted amounts for each transaction
5. When recording the card statement as an invoice:
    - Select the user conversion rate type.
    - Enter the appropriate conversion rate so the accounted amount matches the amount recorded in the Funding Card Clearing account.

Create Manual Journal Entries

After identifying the impacted transactions and processing the card statement:

1. Calculate the realized foreign currency gain or loss based on the final settlement amount.
2. Create the required manual journal entries to recognize:
    - Foreign currency gain, or
    - Foreign currency loss
3. Post the journal entries to reconcile the funding card clearing account with the card issuer settlement amount.
4. Verify that:
    - Funding card clearing account balance is accurate

- All realized gains or losses are correctly reflected in the general ledger

6 Process Virtual Card Statements

Overview of Virtual Card Statement Processing

At the end of the virtual card billing cycle, the card issuer generates a virtual card statement. You are responsible for paying the balance in accordance with your payment terms with the card issuer.

How Virtual Card Statement Processing Works

Virtual card statement processing differs based on the card issuer.

J.P. Morgan Statement Processing

For J.P. Morgan virtual card programs:

- Statements are automatically uploaded into Oracle Cloud ERP the day after your billing cycle closes.
- Transaction lines are automatically reconciled, and the reconciliation field on the payment is updated to Yes.
- Statements are recorded as payment request invoices. Any transaction lines that aren't reconciled to virtual card payments are recorded as a separate invoice. A separate invoice will also be created for charges (for example, forex charges and late fees).
- Business units are assigned to the payment request invoices based on the following defaulting rules:
  - Reconciled transactions use the original payment business unit (BU).

    > **Note:** The payment BU must have an invoicing function associated with it. If it doesn't, then the payment request is created in the default BU configured for that payment instrument.

  - If the same payment instrument was used to issue virtual cards across multiple BUs, the card statement will be created as an invoice per BU according to the original payment.
  - Any transaction lines that aren't reconciled to virtual card payments are recorded separately under the default BU configured for that payment instrument.
- The Unique Remittance Identifier is automatically populated on the invoice from the data passed by J.P. Morgan in the virtual card statement.

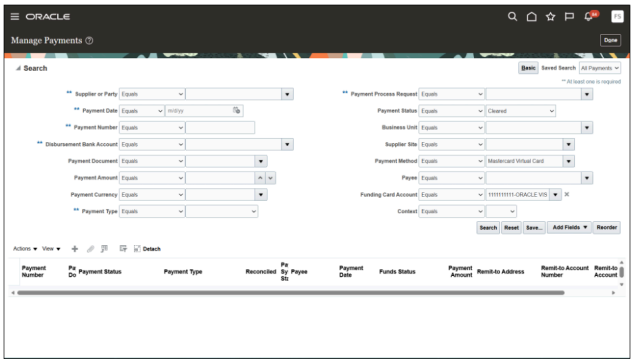
  > **Note:** Don't modify the Unique Remittance Identifier. Oracle Cloud ERP includes this value in the separate remittance advice (SRA) sent to J.P. Morgan during statement payment processing. J.P. Morgan uses this value to correctly apply the payment.

  - To review the Unique Remittance Identifier on the statement invoice for troubleshooting purposes, follow these steps:
    i. Go to the Manage Invoices page.
    ii. Open the payment request created for the J.P. Morgan card statement.
    iii. Go to the Installments tab to view the Unique Remittance Identifier field.
- When making the card statement payment to J.P. Morgan, the payment must use the payment process profile (PPP) with the JPM_SRA template and include the Unique Remittance Identifier in the grouping rules.
  - Navigate to the Payments tab for the PPP and ensure the Unique Remittance Identifier option is selected under Document Grouping Rules.

Statement Processing for All Other Card Issuers

For supported card issuers that don't provide automatic statement integration, reconcile statement activity manually.

1. Go to **Navigator** > **Payables** > **Payments**.
2. From the Tasks panel, select **Manage Payments**.
3. Search for payments by Funding Card Account that are in **Cleared** status in the specified date range.



4. Export the search results to an Excel sheet to reconcile against the card statement.
5. After reconciliation is complete, create an invoice manually to pay your card issuer for the reconciled transactions.
    a. If the card issuer is set up as a supplier, create a standard invoice:
        i. Enter one line for the total amount of the virtual card transactions.
        ii. On the distribution account combination, enter the account configured as the funding card clearing account on the payment instrument.
    b. If the card issuer is set up as a party, create a payment request:
        i. Download the Payables Payment Request Import template.
        ii. Enter the party details, including the source system, source reference number configured on the party, and all other required fields.
        iii. Load the Payables Payment Request template.
6. Pay your card issuer with the agreed upon payment method.