

Oracle Fusion Cloud Financials

**Set up virtual cards for supplier
payments**



Oracle Fusion Cloud Financials
Set up virtual cards for supplier payments

G50872-03

Copyright © 2026, Oracle and/or its affiliates.

Author: Mayur Joshi

Contents

Get Help	i
<hr/>	
1 Get Started with Virtual Card Payments	1
About this Playbook	1
Overview of Virtual Cards	1
Required Roles and Privileges	2
2 Prepare Supplier Spend Data	5
Overview of Supplier Spend Data	5
Generate Supplier Spend Data	5
3 Enable Connectivity with Virtual Card Issuers	7
Overview of Enabling Connectivity with Virtual Card Issuers	7
Enable Connectivity with Virtual Card Issuers	7
4 Configure Virtual Card Program	11
Overview of Virtual Card Program Configuration	11
Configure Card Issuer	12
Configure Payment Instruments	13
Configure the Virtual Card Program	17
Configure Supplier Remittance Advice for J.P. Morgan	19
Configure Virtual Card Statement Processing for J.P. Morgan	20

Get Help

There are a number of ways to learn more about your product and interact with Oracle and other users.

Get Help in the Applications

Some application pages have help icons  to give you access to contextual help. If you don't see any help icons on your page, click your user image or name in the global header and select Show Help Icons. If the page has contextual help, help icons will appear.

Get Training

Increase your knowledge of Oracle Cloud by taking courses at [Oracle University](#).

Join Our Community

Use [Cloud Customer Connect](#) to get information from industry experts at Oracle and in the partner community. You can join forums to connect with other customers, post questions, suggest [ideas](#) for product enhancements, and watch events.

Share Your Feedback

We welcome your feedback about Oracle Applications user assistance. If you need clarification, find an error, or just want to tell us what you found helpful, we'd like to hear from you.

You can email your feedback to oracle_fusion_applications_help_ww_grp@oracle.com.

Thanks for helping us improve our user assistance!

1 Get Started with Virtual Card Payments

About this Playbook

This playbook covers the end-to-end process for enabling virtual cards in Oracle Cloud ERP for supplier payments.

Implementing the virtual card solution in Oracle Cloud ERP includes the following key steps:

- Prepare supplier spend data for virtual card opportunity analysis
- Enable connectivity with virtual card issuers
- Configure the virtual card program

Each step builds on the previous one to enable secure and efficient supplier payments.

Participating virtual card issuers currently include:

- Banco Bradesco
- Barclays
- Brex
- Emirates NBD
- First Abu Dhabi
- HSBC
- J.P. Morgan
- National Westminster Bank
- Royal Bank of Scotland
- Wells Fargo
- Westpac

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

Related Topics

- [Redwood: Manage Supplier Profile](#)

Overview of Virtual Cards

Virtual cards are digital payment instruments used to make supplier payments. They function like physical cards but are generated electronically, with a 16-digit card number and a CVV code that can be used to complete business transactions.

Using virtual cards:

- Optimizes working capital

- Reduces exposure of bank account details
- Improves control and visibility of payments
- Simplifies reconciliation of transactions

Required Roles and Privileges

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

This privilege is required to generate supplier spend data:

Functional Privilege	Allowed Action	Assigned to Job Role
Generate Supplier Spend Analysis AP_GENERATE_SUPPLIER_SPEND_ANALYSIS_PRIV	Generate a supplier spend analysis file	Custom role

These privileges are required to enable connectivity and configure virtual card payments:

Functional Privilege	Allowed Action	Assigned to Job Role
Configure Oracle Fusion Applications Offering ASM_CONFIGURE_OFFERING_PRIV	Configure offerings and functional areas that will be implemented in the current environment	Application Implementation Consultant
Review Applications Offering ASM_REVIEW_APPLICATIONS_OFFERINGS_PRIV	Access the Getting Started page	Financial Application Administrator
Manage Partner Configurations FUN_MANAGE_PARTNER_CONFIGURATIONS_PRIV	Manage global partner onboarding activities and related configurations	Financial Application Administrator
Manage Bank Account CE_MANAGE_BANK_ACCOUNT_PRIV	Manage bank accounts	Financial Application Administrator
View Bank Account CE_VIEW_BANK_ACCOUNT_PRIV	Review bank accounts	Financial Application Administrator
Manage Payment Instrument CE_MANAGE_PAYMENT_INSTRUMENT_PRIV	Manage payment instruments	Financial Application Administrator
View Payment Instrument CE_VIEW_PAYMENT_INSTRUMENT_PRIV	Review payment instruments	Financial Application Administrator
Manage Virtual Card Programs	Manage virtual card programs	Financial Application Administrator

Functional Privilege	Allowed Action	Assigned to Job Role
IBY_MANAGE_VIRTUAL_CARD_PROGRAMS_PRIV		

2 Prepare Supplier Spend Data

Overview of Supplier Spend Data

To evaluate your virtual card opportunity for supplier payments, extract the supplier spend data from Oracle Cloud ERP and share it with your card issuer for analysis. Generate this data using the predefined Supplier Spend Analysis report.

How Supplier Spend Data Is Used

The supplier spend data you provide is used by the card issuer to:

- Identify suppliers that are suitable for virtual card payments
- Align supplier details for accurate onboarding
- Recruit and onboard suppliers for virtual card payments

Even if you've shared supplier data from another source, it's recommended to generate and share the predefined report from Oracle Cloud ERP to ensure consistency.

Required Access

Functional Privilege	Allowed Action	Assigned to Job Role
Generate Supplier Spend Analysis AP_GENERATE_SUPPLIER_SPEND_ANALYSIS_PRIV	Generate a supplier spend analysis file	Custom role

Generate Supplier Spend Data

Follow these steps:

1. Go to **Navigator > Payables > Payments**.
2. From the Tasks panel, go to the Payment Programs section and select **Run Spend Analysis for Suppliers**.
3. In the dialog box:
 - Select **Supplier Site** as the Supplier Level
 - Select the required period
 - Optionally apply filters

4. Select **Submit**.

Run Spend Analysis for Suppliers

* Supplier Level

Supplier Filters

Supplier's Country

Supplier Type

Transaction Filters

Business Units All Specific

Legal Entity Country

Legal Entities All Specific

Currency

Payment Method All Specific

Payment Terms All Specific

Period

* From

* To

Submit Close

Note: The report includes data only for the business units you have access to.

Download and Review the Report

You receive a notification after the Run Spend Analysis for Suppliers process completes. Select it to download the report.

If you don't receive a notification, follow these steps:

1. Go to **Navigator > Tools > Scheduled Processes**.
2. Search for Generate Supplier Spend Analysis Report.
3. Download the output.

Before sharing the file:

- Verify that the data is complete and accurate
- Ensure the data meets your requirements
- Restrict access to maintain consistency and control

Share Supplier Spend Data with Card Issuer

After reviewing the report, securely share the file with your card issuer. The card issuer uses this data to identify suitable suppliers, align supplier details, and plan supplier outreach and onboarding.

3 Enable Connectivity with Virtual Card Issuers

Overview of Enabling Connectivity with Virtual Card Issuers

To start using virtual cards for supplier payments, establish connectivity between Oracle Cloud ERP and your participating card issuer for payment processing, and activate the virtual card functionality.

Before You Begin

Ensure that:

- Required agreements with the card issuer are completed
- Required configurations are completed on the card issuer side

Required Access

Functional Privilege	Allowed Action	Assigned to Job Role
Configure Oracle Fusion Applications Offering ASM_CONFIGURE_OFFERING_PRIV	Configure offerings and functional areas that will be implemented in the current environment	Application Implementation Consultant

Enable Connectivity with Virtual Card Issuers

Promotion codes are required to enable the virtual card functionality in Oracle Cloud ERP.

To request promotion codes from Oracle Support, see [Service request process to enable B2B embedded virtual card feature](#). Raise a service request and include your production and test environment names, with these details:

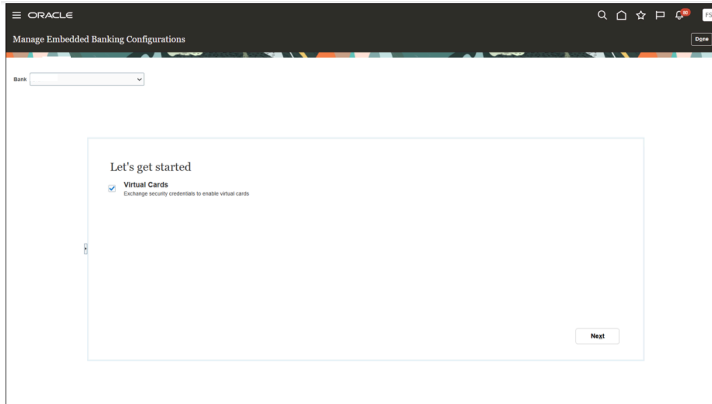
- Product: Oracle Fusion Payments Cloud Service
- Problem type: Setup and Configuration- Payables

Enable Virtual Cards

Use the Manage Embedded Banking Configurations task to establish connectivity for virtual cards. Follow these steps:

1. Sign in to Oracle Cloud ERP as Application Implementation Consultant.

2. Go to **Navigator > My Enterprise > Enterprise > Manage Promotion Code** and enter the promotion codes. See *Manage Promotion Code* for more details.
3. Go to **Navigator > My Enterprise > Setup and Maintenance > Financials > Banking Configurations > Manage Embedded Banking Configurations**.
4. Select the card issuer.
5. Select **Virtual Cards** and proceed.



The status changes to In Progress while the application establishes connectivity.

Card issuers other than J.P. Morgan require additional connection details to complete connectivity. Obtain these details from the Mastercard Developers Portal before you proceed:

- Consumer Key
- Signing Key Alias
- Signing Key Password
- Security Key File

Verify Connectivity

After enabling virtual cards, verify that connectivity is successfully established:

- The process may take 24 to 48 hours to complete, after which the status changes to Completed
- Verify the connectivity status in the Manage Embedded Banking Configurations task
- If the status doesn't update within the expected time, contact Oracle Support

Test in Multiple Environments

Due to how card issuers identify your Oracle account instance on their side, it's recommended to conduct testing in only one environment at a time.

After completing testing in an environment, follow these steps to begin testing in another environment:

- Contact the card issuer to establish connectivity
- Use the same promotion code in each instance
- Confirm with the card issuer that all configurations are complete before proceeding

Related Topics

- [Service Request Process To Enable B2B Embedded Virtual Card Feature](#)

4 Configure Virtual Card Program

Overview of Virtual Card Program Configuration

After connectivity is established with your card issuer, configure the virtual card program in Oracle Cloud ERP.

Virtual card program configuration involves these steps:

- Setting up the card issuer
- Creating funding card payment instruments
- Defining the virtual card program and associating it with the card issuer and payment instruments
- Two additional steps are required for J.P. Morgan virtual card programs:
 - Configuring supplier remittance advice
 - Configuring virtual card statement processing

These configurations enable Oracle Cloud ERP to process payments using virtual cards.

Preconfigured and User-Configured Tasks

The virtual card integration in Oracle Cloud ERP automatically configures most tasks, with only a few tasks requiring manual setup.

Preconfigured Tasks	User-Configured Tasks
<p>These tasks are automatically configured with default values:</p> <ul style="list-style-type: none"> • Manage Payment Methods: Preconfigured virtual card payment method, named either Mastercard Virtual Card or JPM Virtual Card • Manage Formats: Preconfigured payment template used during payment • Manage Payment Systems: Preconfigured payment system, named either Mastercard Payment System or JPM Payment System • Manage Payment Process Profiles: Preconfigured payment process profile, named either Mastercard Virtual Card or JPM Virtual Card 	<p>Complete these tasks to enable virtual card supplier payments:</p> <ul style="list-style-type: none"> • Manage Banks: Configure the card issuer to associate credit limits and funding card accounts • Manage Payment Instruments: Create and configure funding card accounts which are either Real Card Number (RCN) or Payment Group, assign GL accounts, and define business unit access • Manage Virtual Card Programs: Create the virtual card program and associate it with the card issuer, card platform, organization, and payment instruments

Before You Begin

Ensure that:

- Connectivity with the card issuer is established

- Required ERP roles and access are assigned
- You have received the necessary funding card and issuer configuration details from the card issuer

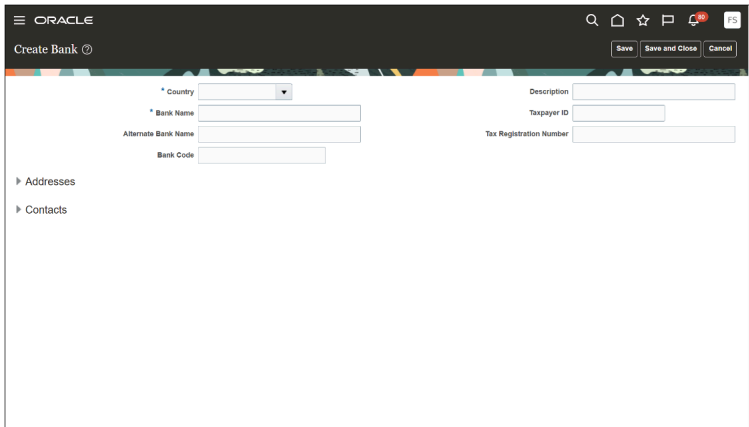
Required Access

Functional Privilege	Allowed Action	Assigned to Job Role
Manage Bank Account CE_MANAGE_BANK_ACCOUNT_PRIV	Manage bank accounts	Financial Application Administrator
View Bank Account CE_VIEW_BANK_ACCOUNT_PRIV	Review bank accounts	Financial Application Administrator
Manage Payment Instrument CE_MANAGE_PAYMENT_INSTRUMENT_PRIV	Manage payment instruments	Financial Application Administrator
View Payment Instrument CE_VIEW_PAYMENT_INSTRUMENT_PRIV	Review payment instruments	Financial Application Administrator
Manage Virtual Card Programs IBY_MANAGE_VIRTUAL_CARD_PROGRAMS_PRIV	Manage virtual card programs	Financial Application Administrator

Configure Card Issuer

Use the Manage Banks task to configure the card issuer. Follow these steps:

1. Go to **Navigator > My Enterprise > Setup and Maintenance > Financials > Cash Management > Manage Banks**.
2. Select **Create**.
3. Enter these values for the card issuer:
 - Country
 - Bank Name: <Enter a user-defined value to represent the card issuer as a party>
4. Select **Save and Close**.



For J.P. Morgan virtual cards, additional configuration is required. Follow these steps:

1. In the Addresses section, select **Create**.
2. Enter the Address Line 1, City, State, and Postal Code provided by J.P. Morgan in the IRS W-9 form.
3. Select **Save and Close**.

Configure Bank Branch for J.P. Morgan

Use the Manage Bank Branches task to configure the J.P. Morgan bank branch where virtual card statement payments will be sent. Follow these steps:

1. Go to **Navigator > My Enterprise > Setup and Maintenance > Financials > Cash Management > Manage Bank Branches**.
2. Select **Create**.
3. Select the bank name from the drop-down list.
4. Enter the following fields:
 - o Branch Name: <Enter a unique name for the branch used to make payments for the statement>
 - o Routing Number: <Provided by J.P. Morgan for branches in the US>
5. Select **Save and Close**.

Configure Payment Instruments

Configure payment instruments to enable virtual card payments.

Payment instruments used for the virtual card depend on the card issuer.

- J.P. Morgan: Funding Card Group Account
- All other issuers: Funding Card Account

While creating the payment instrument, assign it to a legal entity. To do this, ensure you have access to the legal entity.

Provide Legal Entity Access

Use the Manage Data Access for Users task to provide access to the legal entity. Follow these steps:

1. Sign in to Oracle Cloud ERP as an administrator.
2. Go to **Navigator > My Enterprise > Setup and Maintenance > Financials > Users and Security > Manage Data Access for Users**.
3. Select **Create**.
4. Enter the user name.
5. Set these fields:
 - o Role: **Cash Manager**
 - o Security Context: **Legal entity**
 - o Security Context Value: <Select legal entity name>
6. Select **Save and Close**.

Select this legal entity while creating the payment instrument.

* User Name	* Role	* Security Context	* Security Context Value
fusion	Cash Man	Legal entity	Vision Operations

Columns Hidden 2

Save and Close Cancel

Set Up a Funding Card Group Account for J.P. Morgan

Follow these steps to configure a funding card group account for J.P. Morgan virtual cards.

1. Go to **Navigator > My Enterprise > Setup and Maintenance > Financials > Cash Management > Manage Payment Instruments**.
2. Select the **Create** icon.
3. Enter these values:
 - o Instrument Type: **Funding card group account**
 - o Payment Network: **Mastercard** or **Visa**
 - o Bank Name: <Select the card issuer created earlier using the Manage Banks task>
 - o Payment Instrument Alias: <Payment group description shared by J.P. Morgan>
 - If you require multiple payment instruments, enter a unique value for each payment instrument alias
 - o Payment Group ID: <Payment group ID shared by J.P. Morgan>
 - If you require multiple payment instruments, enter a unique value for each payment group ID

Note: Enter the Payment Group ID exactly as provided.

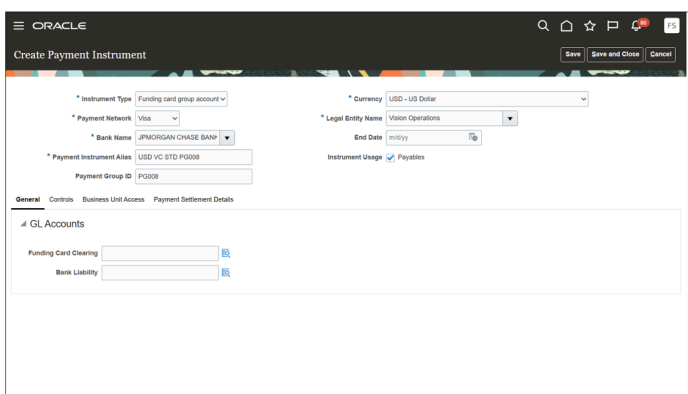
- o Currency: <Currency of the payment group>
- o Legal Entity Name: <Enter the legal entity created earlier>

Note: You can view only the legal entities you have access to.

- o Instrument Usage: **Payables**
- 4. From the General tab, go to the GL Accounts section and enter:
 - o Funding Card Clearing: <GL clearing account>

This is an interim account where the amount is held prior to the card being used by the supplier.
 - o Bank Liability: <GL account for bank liability>
- 5. On the Business Unit Access tab, assign business units.

Note: Ensure all required business units are granted access to the funding card payment instrument.
- 6. On the Payment Settlement Details tab, enter these details:
 - o Payment Terms: <Select payment terms for settling the virtual card statement, as agreed upon with J.P. Morgan>
 - o Default Business Unit: <Select the default business unit used for recording charges and any unreconciled transactions>
 - o In the Payment Methods tab:
 - Select the payment method for making payments to J.P. Morgan
 - Select the check mark icon to set it as default
 - o In the Bank Accounts tab:
 - Select the Create icon
 - Select the Country from the drop-down list
 - Enter the Account Number provided by J.P. Morgan
 - Select the Bank Name that you created earlier
 - Select the Branch that you created earlier
 - Select **Save and Close**
 - o In the Payment Attributes tab:
 - Go to the Payment Delivery tab and select the Delivery Channel from the drop-down list
 - Select **Nonurgent payment** as the Service Level Code
 - Go to the Separate Remittance Advice Delivery tab and select **Email with .pdf as attachment** as the Remittance Advice Delivery Method
 - Enter the Remittance Advice Delivery Email ID provided by J.P. Morgan
- 7. Select **Save and Close**.



Set Up a Funding Card Account for All Other Issuers

Follow these steps to configure a funding card account, or Real Card Number (RCN):

1. Go to **Navigator > My Enterprise > Setup and Maintenance > Financials > Cash Management > Manage Payment Instruments**.
2. Select the **Create** icon.
3. Enter these values:
 - o Instrument Type: **Funding card account**
 - o Payment Network: **Mastercard**
 - o Bank Name: <Select the card issuer created earlier using the Manage Banks task>
 - o Payment Instrument Alias: <Enter the real card alias set up in Mastercard Smart Data. It must be an exact match>
 - If you require multiple payment instruments, enter a unique value for each payment instrument alias
 - o Currency: <Select the payment group currency from the drop-down list>
 - o Legal Entity Name: <Enter the legal entity created earlier>

Note: Use the legal entity that owns the card and is liable in case of disputes

4. From the General tab, go to the GL Accounts section and enter:
 - o Funding Card Clearing: <GL clearing account>

This is an interim account where the amount is held prior to the card being used by the supplier.

- o Bank Liability: <GL account for bank liability>

5. On the Business Unit Access tab, assign business units.

Note: Ensure all required business units are granted access to the funding card payment instrument.

6. Select **Save and Close**.

Configure the Virtual Card Program

Use the Manage Virtual Card Programs task to configure your virtual card program.

Prerequisites

Complete all prerequisite setups before creating the virtual card program:

- Configure card issuer
- Configure address and bank branch (only for J.P. Morgan)
- Configure data access to legal entity
- Configure payment instrument

Considerations

- Include a description that indicates purpose and currencies. For example, "This virtual card program is used to pay high volume suppliers in USD and CAD".
- It's recommended to use the predefined card platforms. If you use a custom payment system account, ensure Virtual Card Payments is selected in the Disbursement section of the payment system setup.
- Align the program start date with the supplier payment timeline.
- Use an end date to deactivate the program.
- After creating the program:
 - You can't update the issuing bank, card platform, or company.
 - You can't delete a virtual card program. Enter an end date to deactivate it.

Set Up Virtual Card Program for J.P. Morgan

Follow these steps:

1. Go to **Navigator > My Enterprise > Setup and Maintenance > Financials > Payments > Manage Virtual Card Programs**.
2. Select the **Create** icon.
3. Enter the Name of the virtual card program: <user-defined value such as Card Issuer VC Program>
4. Enter the Code of the virtual card program: <user-defined value such as Card Issuer_VC_Program>
5. From the Issuing Bank drop-down list, select the card issuer configured earlier.
6. Select the Card Platform used by your card issuer from the drop-down list.
7. Enter the Organization ID: <value provided by J.P. Morgan>
Note: Ensure that the Organization ID is associated with the payment group ID used to configure the payment instrument.
8. Enter the Organization Name: <value provided by J.P. Morgan> This is an optional field.
9. Enter a program description. This is an optional field.
10. Select the start date from which the virtual card program is active.

11. In the Payment Instruments section, select the **Create** icon.
12. From the Payment Instrument drop-down list, select the payment instrument you created earlier for your card issuer.

Note: Ensure that you associate a funding card payment instrument with only one active virtual card program.

13. Select **Save and Close**.

The screenshot shows the 'Create Virtual Card Program' interface. It features several input fields: Name, Code, Issuing Bank (set to J.P. Morgan Chase N.A.), Card Platform (set to JPM_VC_Payment), Organization ID, Organization Name, Description, Start Date (4/30/26), and End Date (1/31/27). Below these fields is a 'Payment Instruments' section with a table header: Payment Instrument Alias, Currency, Legal Entity, Instrument Type, Active Status. The table currently shows 'No data to display'.

Set Up Virtual Card Program for All Other Issuers

Follow these steps:

1. Go to **Navigator > My Enterprise > Setup and Maintenance > Financials > Payments > Manage Virtual Card Programs**.
2. Select the **Create** icon.
3. Enter the Name of the virtual card program: <user-defined value such as Card Issuer VC Program>
4. Enter the Code of the virtual card program: <user-defined value such as Card Issuer_VC_Program>
5. From the Issuing Bank drop-down list, select the card issuer configured earlier.
6. Select the Card Platform used by your card issuer from the drop-down list.
7. Select the Company from drop-down list.
8. In the Generic STP Supplier Name field, enter **Generic STP Supplier**.
9. In the Generic Non-STP Supplier Name field, enter **Generic Non-STP Supplier**.
10. Enter a program description. This is an optional field.
11. Select the start date from which the virtual card program is active.
12. In the Payment Instruments section, select the **Create** icon.
13. From the Payment Instrument drop-down list, select the payment instrument you created earlier for your card issuer.

Note: Ensure that you associate a funding card payment instrument with only one active virtual card program.

14. Select **Save and Close**.

Note: The values for Company, Generic STP Supplier Name, and Generic Non-STP Supplier Name are set up in Mastercard Smart Data. For these fields, you must enter a value that's an exact match. See [Mastercard Smart Data](#) for details.

The screenshot shows the 'Create Virtual Card Program' interface in Oracle Fusion Cloud Financials. The form contains several input fields: Name, Code, Issuing Bank (with an Issuer dropdown), Card Platform (set to Mastercard), Company, Generic STP Supplier Name, and Generic Non-STP Supplier Name. There are also fields for Description, Start Date (4/30/20), and End Date (m/d/yyyy). A 'Card Platform Sync Status' section is present. Below the form is a 'Payment Instruments' table with columns for Payment Instrument Alias, Currency, Legal Entity, Instrument Type, and Active Status. The table currently shows 'No data to display'.

After you select Save and Close, ensure that:

- You get the message that your virtual card program has been synced up.
- The Card Platform Sync Status is changed to Complete before using the virtual card. You can check the status by opening the Virtual Card Program window again.

If you get an error message or the sync status is Incomplete, log an Oracle Service Request.

Configure Supplier Remittance Advice for J.P. Morgan

For J.P. Morgan virtual card payments, you can decide when the supplier separate remittance advice (SRA) is generated. Modify the SRA in the preconfigured JPM Virtual Card Payment Process Profile (PPP) to enhance the SRA for ease of supplier reconciliation.

Use the Manage Payment Process Profiles task to configure supplier remittance advice for J.P. Morgan. Follow these steps:

1. Go to **Navigator > My Enterprise > Setup and Maintenance > Financials > Payments > Manage Payment Process Profiles**.
2. Search and select **JPM Virtual Card**.
3. Go to the Reporting tab.
4. In the Separate Remittance Advice section, from the Format drop-down list, select **Mastercard Remittance Advice Format**.
5. Select **When payments are reconciled** from the Automatically Generate Remittance Advice drop-down list.
Note: Optionally, the value can be set to When payments are confirmed or No, if not required.
6. Select **Email with .csv as attachment** from the Delivery Method drop-down list.
7. Select **Save and Close**.

Configure Virtual Card Statement Processing for J.P. Morgan

At the end of each billing cycle, J.P. Morgan sends the statement of transactions incurred on the card account to Oracle Cloud ERP. The card statement is automatically imported, reconciled, and recorded as a payment request invoice.

Configure Approval Rules for Unreconciled Statement Lines

Oracle Cloud ERP records any transaction lines that aren't reconciled to a virtual card payment, as a separate payment request and sends it for approval separately. Configure the approval rules to route the request to the correct user who will review the transactions.

Use the Manage Payables Workflow Rules task to configure approval rules for unreconciled lines. Follow these steps:

1. Go to **Navigator > My Enterprise > Setup and Maintenance > Financials > Payables > Manage Payables Workflow Rules**.
2. In the Rule Templates section, select **Invoice Approval** and download the relevant invoice approval rules template.
3. Open the template and go to the Invoice Approval Rules tab.
4. In the Invoice Header column, add the **Invoice Source** attribute.
5. Enter **ORA_FC_STATEMENT** as the Invoice Source for the approval rule.
6. Select **Reference1** as the next column after Invoice Source.
7. Add the required approval rules for the following Reference1 values:
 - o Reconciled transaction lines have a value of **RECONCILED**.
 - o Unreconciled transaction lines have a value of **NON-RECONCILED**.
 - o Lines with charges (late fees) have a value of **CHARGES**.
8. Save the template.
9. Return to the Manage Payables Workflow Rules page and upload the modified Invoice Approval Rules Template.
10. Select **Done**.

Configure Remittance Advice Sent to J.P. Morgan for Statement Payment

J.P. Morgan requires a separate remittance advice file after submitting the payment for the card statement. This specific SRA format allows J.P. Morgan to credit the amount to the correct billing account.

Use the Manage Formats task to create the remittance advice format and then use the Manage Payment Process Profiles task to configure remittance advice for J.P. Morgan. Follow these steps:

1. Go to **Navigator > Tools > Reports and Analytics**.
2. Select **Browse Catalog**.
3. Go to **Shared Folders > Financials > Payments**.
4. Select **Edit** on the Disbursement Separate Remittance Advice Formats report.
5. Select **Edit** on the Separate Remittance Advice layout to download the separate remittance template.
6. Rename the file as **JPM_SRA.rtf**.
7. Add a new line after the Payment Amount attribute row.
8. Enter **Billing Account Identifier** as the label.

9. Copy and paste the **Payment Amt** field in the cell next to the Billing Account Identifier label.
10. Double-click the newly created Payment Amt field.
11. In the Text Form Field Options dialog box, enter the value of the Default text field as **Billing Account Identifier**.
12. Select **Add Help Text**.
13. Replace the existing text in the Type your own field with **<?UniqueRemittanceIdentifier/Number?>**.
14. Select **OK** to close the dialog boxes and save the file.
15. Go back to the Disbursement Separate Remittance Advice Formats report and select **Add New Layout**.
16. Select **Upload** and enter the following fields:
 - o Layout Name: **JPM_SRA.rtf**
 - o Template File: <Select the template file that you saved earlier>
 - o Type: **RTF Template**
 - o Locale: **English**
17. Select **Upload**.
18. Go to **Navigator > My Enterprise > Setup and Maintenance > Financials > Payments > Manage Formats**.
19. From the Select Type drop-down list, select **Disbursement Separate Remittance Advice Formats** and then select **Create**.
20. Enter the following fields:
 - o Name: **JPM_SRA**
 - o Code: **JPM_SRA**
 - o Template: **JPM_SRA**
21. Select **Save and Close**.
22. Go to **Navigator > My Enterprise > Setup and Maintenance > Financials > Payments > Manage Payment Process Profiles**.
23. Search and select the Payment Process Profile that will be used to make payments to J.P. Morgan for the virtual card statement.
24. From the Reporting tab, go to the Separate Remittance Advice section, and select the following:
 - o Format: **JPM_SRA**
 - o Automatically Generate Remittance Advice: **When payments are confirmed**
 - o Delivery Method: **Email with .pdf as attachment**
25. Select **Save and Close**.

