

Visa Acceptance Platform



Implementation Guide

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Visa Acceptance Platform Implementation Guide

This section describes the audience and purpose of this guide as well as recent revisions.

Audience and Purpose

This guide is written for Visa Acceptance Platform partners who need to set up and administer their portfolios in the Visa Acceptance Platform system. For the purposes of this guide, a partner is an enterprise merchant, solutions provider, partner reseller, or acquirer.

Convention

This statement is used in this document:



Important: An *Important* statement contains information essential to successfully completing a task or learning a concept.

Recent Revisions to This Document

25.05.01

Changed the title of this guide to *Visa Acceptance Platform Implementation Guide*.

25.01.01

This revision contains only editorial changes and no technical updates.

24.10.01

Initial release.

VISA Platform Connect: Specifications and Conditions for Resellers/Partners

The following are specifications and conditions that apply to a Reseller/Partner enabling its merchants through Visa Acceptance platform. Failure to meet any of the specifications and conditions below is subject to the liability provisions and indemnification obligations under Reseller/Partner's contract with Visa/Cybersource.

1. Before boarding merchants for payment processing on a VPC acquirer's connection, Reseller/Partner and the VPC acquirer must have a contract or other legal agreement that permits Reseller/Partner to enable its merchants to process payments with the acquirer through the dedicated VPC connection and/or traditional connection with such VPC acquirer.
2. Reseller/Partner is responsible for boarding and enabling its merchants in accordance with the terms of the contract or other legal agreement with the relevant VPC acquirer.
3. Reseller/Partner acknowledges and agrees that all considerations and fees associated with chargebacks, interchange downgrades, settlement issues, funding delays, and other processing related activities are strictly between Reseller and the relevant VPC acquirer.
4. Reseller/Partner acknowledges and agrees that the relevant VPC acquirer is responsible for payment processing issues, including but not limited to, transaction declines by network/issuer, decline rates, and interchange qualification, as may be agreed to or outlined in the contract or other legal agreement between Reseller/Partner and such VPC acquirer.

DISCLAIMER: NEITHER VISA NOR CYBERSOURCE WILL BE RESPONSIBLE OR LIABLE FOR ANY ERRORS OR OMISSIONS BY THE Visa Platform Connect ACQUIRER IN PROCESSING TRANSACTIONS. NEITHER VISA NOR CYBERSOURCE WILL BE RESPONSIBLE OR LIABLE FOR RESELLER/PARTNER BOARDING MERCHANTS OR ENABLING MERCHANT PROCESSING IN VIOLATION OF THE TERMS AND CONDITIONS IMPOSED BY THE RELEVANT Visa Platform Connect ACQUIRER.

Getting Started with the Visa Acceptance Platform

This guide explains how to set up, configure, and validate your Visa Acceptance Platform partner portfolio. It is intended for newly enrolled partners who are properly contracted and enabled for Visa Acceptance Platform.

Initial Preparation

Review these introductory topics to prepare yourself and your organization *before* you log in to your partner portfolio:

1. **Environment types:** Understand the *production* and *test* environment types and the purpose of each.
2. **Portfolio administrator:** Assign a portfolio administrator who can begin setting up your portfolio account.
3. **Assemble an operations team:** Assign an operations team to support your portfolio as life-time administrators.
4. **Portfolio hierarchy:** Understand the three-level hierarchy and how to organize your merchants within the hierarchy.
5. **Set-up tasks:** Understand your chosen solutions and products and how to begin their set up.

Your Visa Acceptance Platform Environments

As a Visa Acceptance Platform partner, your organization is provided with a portfolio account in the *production* environment for merchant boarding, administration, support, and other operational capabilities. The Visa Acceptance Platform products enabled for your portfolio are based on those that were introduced during the scoping and planning process and confirmed through your Visa Acceptance agreements.

Depending on your organizational needs, you might be issued a test portfolio account in the *test* environment. This environment is also known as the *customer acceptance system (CAS)* environment. You can use your test account to test you and your merchants' integration, training, and test needs. Both environments are provided to you with the same product and service options. New and additional products and services can be added to the test portfolio account separately from the production portfolio account for evaluation and new commercialization purposes.

If you are a reseller, consider how both the production and test portfolio accounts can be used based on your needs and your merchants' needs. Some resellers might have multiple test and production portfolio accounts depending on how their organization operates.

It is recommended you test the process of enabling merchants in your test account first, and when you are ready, enable the merchants in your production environment portfolio.

Assign a Portfolio Administrator

Assign a *portfolio administrator* who can take ownership of the partner portfolio. It is the portfolio administrator who should be the first member of your organization to log in to the Visa Acceptance Solutions Business Center.

The portfolio administrator assumes these responsibilities:

- Serving as the primary contact with Visa Acceptance Platform account representatives.
- Managing portfolio deployment activities.
- Completing portfolio administrator training.
- Administering day-to-day operations after deployment.

The portfolio administrator is responsible for the complete solution and experience for the shared merchants. For the merchant experience within the solution, it is the portfolio administrator who helps define the solution architecture, operational management of the solution, as well as the implementation and support program.

First Time Logging In

The portfolio administrator should log in first in order to take these actions:

- Create roles and users for your operations team. See [Portfolio Account Set-Up Tasks \(on page 14\)](#).
- Ensure that the requested solutions are enabled for the portfolio. See [Merchant Management Set Up \(on page 22\)](#).
- Enable merchant templates and merchant accounts. See [Merchant Management Set Up \(on page 22\)](#).

If the person who receives the initial login credentials is not the portfolio administrator, then a *user* account must be created for the portfolio administrator with their role set to administrator. The administrator role is a default role that has all privileges and access to all features within a portfolio.

Assemble Your Operations Team

Setting up and maintaining a portfolio requires the coordinated efforts of business and technical staff. Your team might include network administrators, product owners, project managers, implementation managers, solution managers, and product developers. Members of your deployment team have the collective responsibility for these tasks:

- [Portfolio Hierarchy \(on page 11\)](#)
- [Platform Features Overview \(on page 13\)](#)
- [Portfolio Account Set-Up Tasks \(on page 14\)](#)
- [Merchant Management Set Up \(on page 22\)](#)
- [Bill Payment Set Up \(on page 31\)](#)
- [Reports Set Up \(on page 34\)](#)

Assigning Roles and Users

Each staff member should have their own user account with specific roles and permissions to access and perform tasks within the Business Center. The Portfolio Administrator can create their *user* accounts and assign their *roles* in the Visa Acceptance Platform.

Roles

Roles enable you to give a user access to specific services in the Business Center, such as Reports and Transaction Search. The Business Center offers default roles, but you can also create new roles that support your business model. Roles must also be given a set of *permissions* for each service. Permissions determine a role's duties and the level of access to a service.

Users

User accounts are for accessing and performing tasks in the Business Center. Each member in your organization should have their own unique user account. Users must be assigned to a *merchant ID (MID)* or *transacting MID*, which determines the data that the user can access. A user must also be assigned a role that determines which features and security the user can access.



Important: As a partner, you should consider that the individuals in your portfolio organization who are given permission to log in to the Business Center will have access to personal identifiable information (PII).

For more information about how to create roles and users, see [Create Roles \(on page 16\)](#) and [Create Users \(on page 18\)](#) in the Portfolio Setup section.

Portfolio Hierarchy

Visa Acceptance consists of a three-level hierarchy for organization management:

- Portfolio level
- Merchant level
- Transactional level

As a partner, you log in to the Business Center at the *portfolio level*. You should organize your merchants within the *merchant level* and *transactional level*. Each merchant and transactional account within a partner portfolio is given its own ID type to perform organizational tasks specific to its level.

Organization ID Types

Portfolio ID

A *portfolio ID* is provided to you, the partner. Portfolio IDs enable partners to onboard merchants into a test or production environment.

Merchant ID

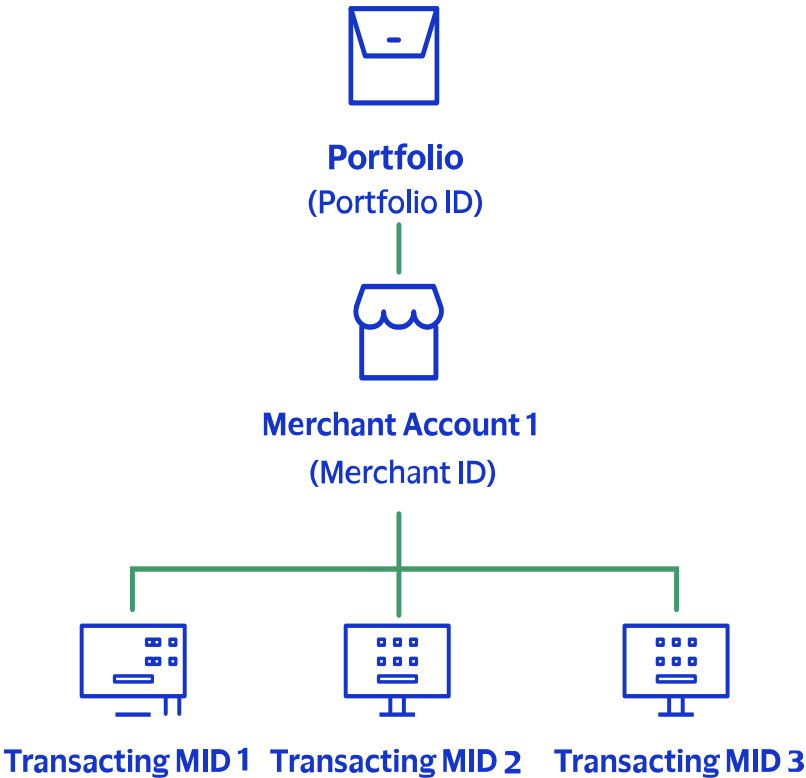
A *merchant ID* (MID) represents the merchant on an account level and can store multiple transacting MIDs. It is directly associated with the merchant agreement and is created by the partner at the portfolio level. MIDs are configured to specific services, such as the Token Vault configuration, and have their own user administration, reporting, and aggregated views.

Transacting MID

A *transacting MID* is the representative MID used for processing transactions. Each partner's merchant can have multiple transacting MIDs. The transacting MID is typically the account that sends API requests with controlled authentication. Transacting MIDs are created by MIDs.

This figure shows how portfolio accounts, merchant accounts, and transactional accounts can be organized within the three-level hierarchy.

Three-Level Hierarchy



Merchant Experience

Before you begin enabling merchants in your portfolio, consider how your merchants should be organized within the merchant-level and transaction-level hierarchy. Consider these aspects of the merchant experience:

- Which users are processing transactions.
- Which users are managing merchant onboarding and operations.
- Which users manage ongoing updates to products.

You can test creating and managing merchant accounts and transactional accounts in the CAS environment before you enable merchants in your production environment.

When are you ready to begin enabling merchants, see [Merchant Management Set Up \(on page 22\)](#).

Platform Features Overview

These features are available on the Visa Acceptance Platform. Become familiar with them so that you can begin planning to set up your portfolio.

Roles and Users

Create roles and user accounts for each member in your organization so that they can access the Business Center. For more information, see [Portfolio Account Set-Up Tasks \(on page 14\)](#).

Merchant Boarding and Management

Board and manage merchants to create merchant accounts, merchant IDs (MIDs), and transacting MIDs to enable your merchants to begin processing payments. For more information, see [Merchant Management Set Up \(on page 22\)](#).

Invoicing and Billing

Setup autopay payments for your Visa invoice to avoid late fees. For more information, see [Bill Payment Set Up \(on page 31\)](#).

Reports

Use preconfigured report subscriptions, or create new report subscriptions, to access and download your merchants' transaction data. For more information, see [Reports Set Up \(on page 34\)](#).

Portfolio Account Set-Up Tasks

As the portfolio administrator, you must complete these initial set-up tasks when logging into your portfolio account for the first time:

1. Obtain your login credentials to the production environment, and if applicable, test environment.
2. Create roles in the Business Center. See [Create Roles \(on page 16\)](#).
3. Create users in the Business Center. See [Create Users \(on page 18\)](#).
4. Verify that your partner portfolio contains all of the services you chose. See [Verify Your Partner Portfolio Services \(on page 20\)](#).



Important: If you have a test portfolio account, Visa Acceptance Solutions recommends testing these setup tasks in your test account before completing them in your production account.

Access Your Portfolio Account

After your portfolio account is created by Visa Acceptance Platform, your account representative sends you the production account information, and if requested, the test account information:

- Login credentials
- Production environment URL
- Test environment URL

The portfolio administrator should be the first member of your organization to login and begin creating users and roles, validating solutions, and enabling merchants. For more information about a portfolio administrator's responsibilities, see [Assign a Portfolio Administrator \(on page 9\)](#).

Logging into the Business Center

Log in to your Business Center test or production account.

- **Test:** <https://businesscentertest.visaacceptance.com>
- **Production:** <https://businesscenter.visaacceptance.com>

If you are contracted to have a branded URL, use the URL provided in your confirmation email.

Create Roles

Before you begin creating roles, verify that you have:


- Assigned a portfolio administrator. See [Assign a Portfolio Administrator \(on page 9\)](#).
- Assembled your operations team. See [Assemble Your Operations Team \(on page 10\)](#).


Roles enable you to give a user access to specific services in the Business Center, such as Reports and Transaction Search. The Business Center offers default roles, but you can also create new roles that support your business model. Roles must also be given a set of *permissions* for each service. Permissions determine a role's duties and the level of access to a service.

Follow these steps to create roles in your partner portfolio account:

1. Log in to your Business Center test or production account.
 - **Test:** <https://businesscentertest.visaacceptance.com>
 - **Production:** <https://businesscenter.visaacceptance.com>

If you are contracted to have a branded URL, use the URL provided in your confirmation email.

2. On the left navigation panel, choose  **Account Management > Roles**.
The Roles page appears.
3. Click **Create Role**.
The Role Editor page appears.
4. Enter the role name and description.

 **Important:** After a role is created, you cannot change its name.

5. To add a permission, take one or more of these actions:
 - To include all of the available permissions, click **Select All**.
 - To search for a particular permission, type the name in the search field, then choose permissions from the results.

To restore to the full list of permissions, clear the text in the search field.

- To choose all permissions within a specific group, check the box next to the group name. For example, Reporting Permissions.
 - To view available permissions within a specific group, click the down arrow to expand the group, and then choose one or more permissions.
 - The permissions you choose appear in the **Selected** column. Click the **Remove** icon next to any permission to remove it.
6. By default, roles are inherited across the hierarchy. Choosing the **Restrict Role Inheritance** limits access of the role to only that organization.
 7. When you are done, click **Save**.
 8. Assign resources as planned in your Business Center role strategy.

After successfully creating a role, you can begin creating user accounts. See [Create Users \(on page 18\)](#).

Create Users

Before you begin creating users, verify that you have created roles for your organization. When creating a user account, you must assign an existing role to the user account. For more information, see [Create Roles \(on page 16\)](#).

User accounts are for accessing and performing tasks in the Business Center. Each member in your organization should have their own unique user account. Users must be assigned to a *merchant ID* (MID) or *transacting MID*, which determines the data that the user can access. A user must also be assigned a role that determines which features and security the user can access.

Follow these steps to create user accounts in your partner portfolio:

1. Log in to your Business Center test or production account.

- **Test:** <https://businesscentertest.visaacceptance.com>
- **Production:** <https://businesscenter.visaacceptance.com>

If you are contracted to have a branded URL, use the URL provided in your confirmation email.

2. On the Business Center's left navigation panel, choose  **Account Management > Users**. The Users page appears.

3. Click **Create user**. The Create User page appears.

4. Enter the user's basic information in these fields:

- **First Name**
- **Last Name**
- **User Name**

You cannot change the user name after it is created.

- **Merchant ID**
- **Role**
- **Group**

You can assign a user to a group if your portfolio has a merchant group configured. For more information about creating a group, see [Create Merchant Groups \(on page 46\)](#).

A user cannot be removed from a group after the user is created. If you want to remove a user, delete the user and then recreate the user without assigning a group.

5. Enter recovery information in this field:

- **Email Address**

6. Click **Save**.

Verify Your Partner Portfolio Services

Before you begin verifying that all of the services you contracted for are enabled, ensure that you have created:

- Merchant templates
- Merchant accounts
- Roles
- Users

Some services are usable only at certain account levels. You can only verify your access to those services by logging in to the required account-level and role.

Before your operations team begins using the Business Center, follow these steps to verify that Visa Acceptance Platform set up your partner portfolio correctly.

1. Log in to your Business Center test or production account.

- **Test:** <https://businesscentertest.visaacceptance.com>
- **Production:** <https://businesscenter.visaacceptance.com>

If you are contracted to have a branded URL, use the URL provided in your confirmation email.

2. Verify that the business and contact information is set up correctly in your account information.

Choose  **Account Management > Account Information.**

3. If you have a branded portfolio, verify the branding of these components throughout your portfolio:

- Branded browser tabs (if configured)
- Co-branded URL (if configured)
- Contacts
- Customer support contact information
- Email notifications (if configured)
- Font
- Help pages
- Login screen

- Logo
 - Multiple-country branding (if configured)
 - Portal pages
4. Verify that roles and users are configured as intended during setup and can be applied to new users.

- To manage roles, choose  **Account Management > Roles.**

- To manage users, choose  **Account Management > Users.**

5. Verify that users can log in to the Business Center.

Users are not visible in User Administration until their user registration is complete. The generated registration link is valid only for 24 hours. Users cannot register for both the production and the test environment at the same time.

If any of the products in your partner portfolio are not enabled as agreed, contact your Visa Acceptance Solutions account representative.

Merchant Management Set Up

This section describes how to create and manage merchant accounts in your portfolio. When you finish setting up, your merchants can process payments.

Merchant management consists of two tasks:

- Creating templates that determine how your merchants use your enabled services.
- Adding merchants within your organization that can use your enabled services.

Visa Acceptance Platform recommends you perform merchant management tasks in your test portfolio account first, and when you are ready, duplicate these tasks in your production portfolio account.

Merchant Creation Set-Up Tasks

Complete these tasks to create, configure, and test merchant accounts in your partner portfolio:

1. Create a set of templates for all of the services enabled for your portfolio. See [Create Templates for Services \(on page 23\)](#).
2. Create a merchant account. See [Create Merchant Accounts \(on page 26\)](#).
3. Perform a payment transaction for one or more of the services enabled for your portfolio.
4. Provide your merchants with their Business Center account credentials and the instructions they need to use their account.

Create Templates for Services

A *template* is a collection of predefined attributes and rules that you set to configure which services are enabled for your merchants during the merchant boarding process. Templates streamline the service configuration process of merchant boarding, which enables you to board merchants faster, and enables your merchants to begin processing payments faster. Each template is set to a single service, and each service can have a designated default template.

You can also use templates to quickly apply changes to one or more merchants in your portfolio.

Your partner portfolio comes with default templates for each enabled service. This section describes how to create and manage templates. Only the portfolio administrator can perform these tasks.

Templates are supported for these services:

- Card processing through the Visa Acceptance Platform
- Visa Card Present Connect
- Visa Payer Authentication
- Visa Token Management Service

Additional Information

Boarding Template Management User Guide

For information about creating and managing templates, see the *Boarding Template Management User Guide*. You can access this guide without logging in to the Business Center.

Business Center Online Help

For detailed information about Boarding Template Management while logged into the Business Center, see the Boarding Templates section in the *Business Center Online Help*:

- **Production:** <https://businesscenter.visaacceptance.com>
- **Test:** <https://businesscentertest.visaacceptance.com>

Creating Templates


Before you begin creating merchant templates, ensure that you have completed the portfolio set-up tasks. For more information, see [Create Roles \(on page 16\)](#) and [Create Users \(on page 18\)](#).

Follow these steps to create templates in your partner portfolio in the Business Center. To create templates, you must log in to the Business Center as an administrative user. Merchant templates are required before you can add a merchant to your portfolio.

1. Log in to your Business Center test or production account.

- **Test:** <https://businesscentertest.visaacceptance.com>
- **Production:** <https://businesscenter.visaacceptance.com>

If you are contracted to have a branded URL, use the URL provided in your confirmation email.

2. On the Business Center's left navigation panel, choose  **Portfolio Management > Portfolio Tools > Template Management**.
The Template Management page appears.

3. Click **Add new template**.

The Add New Template menu appears.

4. Choose the service type, enter a name and description for the new template, and indicate whether you want this template to be the default template for this service.

5. Click **Next**.

A service-specific configuration page appears.

6. Enter service-specific information needed to create the template and then click **Submit**.
The list of templates for the chosen services appears, such as:

- Payment Card Integration
- Integration Methods
- API Calls and Functions
- Request and Reply Fields
- Processing Flow Review
- Integration Considerations
- Dev Center Link / Documentation / Testing

Retrieving and Editing Templates

You can retrieve all templates to edit their configuration. When you retrieve templates, the default template appears at the top of the search results.

From the list of retrieved templates, you can initiate editing or deleting of a template. You can also designate a retrieved template as the default template.


Follow these steps to retrieve and edit your templates:

1. Log in to your Business Center test or production account.

◦ **Test:** <https://businesscentertest.visaacceptance.com>

◦ **Production:** <https://businesscenter.visaacceptance.com>

If you are contracted to have a branded URL, use the URL provided in your confirmation email.


2. On the Business Center's left navigation panel, choose  **Portfolio Management > Portfolio Tools > Template Management**.


The Template Management page appears.


3. To retrieve templates for a service, choose from the Products drop-down menu, and then click **Search**.

A list of the existing templates appears.

4. To examine and manage the template list, you can perform these actions:

◦ To change which template is designated as the default template, click the **Make Default** icon () in the Make Default column.

◦ To edit a template's details and configuration, click  (Edit). The Edit Template screen displays with options to choose from.

◦ To delete a template, click  (Delete). A warning pop-up window displays. Click **Confirm**.

◦ To sort a list, click  (Sortable) next to the column heading, if available.

◦ To filter a list, enter a text string into a text box below a column title, if available.

Press Enter to filter results

◦ To view the details about a specific template, click the name in the **Template Name** column.

◦ To retrieve the default template, enter **YES** into the field under the **Default** column.

Create Merchant Accounts

You can create accounts for your merchants in your portfolio as new merchant accounts or as a part of an existing merchant account. For example, a new chain store can be added to an existing merchant account that manages the other stores within that chain. However, if no merchant account exists a new merchant account must be created.

Creating a new merchant account establishes the MID and transacting MID. When you add a merchant to an existing merchant account, you create only a transacting MID.

Additional Information

The process of creating and adding merchants is also known as *merchant boarding*. See these additional guides for more information.

Boarding Using the Business Center

For more information about creating and managing merchants using the Business Center, see the [Merchant Boarding User Guide](#). You do not have to log in to the Business Center to access this guide.

Boarding Registration Service API

If you, as a partner, would like to automate your merchant ID creation, Visa Acceptance Platform provides the comprehensive Boarding Registration Service API. For more information about how to integrate to the Boarding Registration Service API, see the [Merchant Boarding Developer Guide for the REST API](#).

Business Center Online Help

For more information about creating and managing merchants while logged into the Business Center, see the Merchant Organization Boarding section in the *Business Center Online Help*:

- **Production:** <https://businesscenter.visaacceptance.com>
- **Test:** <https://businesscentertest.visaacceptance.com>

Creating New Merchant Accounts

Adding a merchant requires templates for your enabled services. The Business Center provides default templates, but you can also create unique templates for your organization's requirements. For more information about how to create templates, see [Create Templates for Services \(on page 23\)](#).


Follow these steps to create a new merchant account. A new merchant account is added to your portfolio, along with its MID and a transacting MID.

1. Log in to your Business Center test or production account.

◦ **Test:** <https://businesscentertest.visaacceptance.com>

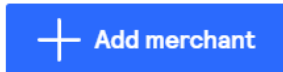
◦ **Production:** <https://businesscenter.visaacceptance.com>

If you are contracted to have a branded URL, use the URL provided in your confirmation email.

2. On the Business Center's left navigation panel, choose  **Portfolio Management > Manage Merchants**.

The Manage Merchants page appears.

3. On the Manage Merchants page, click **+ Add merchant**.



The Add Merchant page appears.

4. Click **Board a new merchant account**, then click **Next**.

5. In the Boarding Presets section, choose a boarding package from the drop-down menu and then click **Next**.

6. In the Merchant Account Information section, click **Start**.

The Merchant Account Information page appears. Enter the Basic Information and then click **Save**.

The Merchant Account Information section displays the newly created MID under **Organization ID**.

7. In the optional **Hierarchy Details** section, click **Skip**.

8. In the Transacting Organization and Products section, click **Start**.

a. In the Transacting Organizations and Products page, enable and configure all desired products, such as card processing.

b. When you configure all of your enabled products, click **Save** to create a Transacting Organization.

The **Transacting Organization and Products** section displays the newly created transactional ID under **Organization ID**.

9. Verify that the transacting merchant information is correct, and then click **Continue working with this merchant**.

The merchant information appears. You can verify the products you enable for this merchant here.

If you need to make updates, click **Merchant Details**.

Creating New Transacting Accounts in Merchant Accounts

Adding a merchant requires templates for your enabled services. The Business Center provides default templates, but you can also create unique templates for your organization's requirements. For more information about how to create templates, see [Create Templates for Services \(on page 23\)](#).


Follow these steps to create a new transacting merchant account within an existing merchant account. When you add a transacting account to an existing merchant account, a transactional ID is created and added to the existing merchant account.

1. Log in to your Business Center test or production account.

- **Test:** <https://businesscentertest.visaacceptance.com>

- **Production:** <https://businesscenter.visaacceptance.com>

If you are contracted to have a branded URL, use the URL provided in your confirmation email.

2. On the Business Center's left navigation panel, choose  **Portfolio Management > Manage Merchants**.

The Manage Merchants page appears.

3. On the Manage Merchants page, click **Add merchant**.

4. Choose **adding a merchant to an existing account**, then click **Next**.

The Add Merchant page appears.

5. In the **Boarding Presets** section, choose the merchant account you would like to create a new transacting merchant for from the drop-down menu, then click **Next**.

6. In the **Hierarchy Details** section, click **Skip**.

7. In the Transacting Organizations and Products section, click **Start** to create a new transactional merchant account and transactional ID.

- a. In the Transacting Organizations and Products page, enable and configure all desired products, such as card processing.

- b. When you have configured all enabled products, click **Save** to create a transacting merchant account.

8. Verify the information your provided, then click **Continue working with this merchant**.

The merchant information appears. You can verify the products you enabled for this merchant here.

If you need to make updates, click **Merchant Details**.

Merchant Hand-Off

When you notify your merchants about their Business Center merchant account and log-in credentials, you should use this time to begin a conversation about the tasks your merchants are responsible for. Similar to how you, as a partner, had to assemble an operations team, your merchant organization must consider who is in charge of the different responsibilities within their Business Center accounts, such as:

- API integration
- Merchant journey
- Reporting

Your merchant organizations are responsible for maintaining their business information. The individuals with access to a transacting merchant account can update their business information in the Business Center, such as:

- Business name
- Description of business
- Address
- Website URL
- Tax ID
- Business contact information
- Emergency contact information



Important: Notify merchants that the individuals in their operations team who are given permission to log in to the Business Center have access to personal identifiable information (PII).

Bill Payment Set Up

To ensure that you pay your portfolio account bill on time to Visa, set up your automatic bill payment before the end of the next Visa Acceptance Platform billing cycle. To do this, set up automatic payments in the Business Center and, if required, verify that your accounts payable team is set up to process Visa Acceptance Platform billing invoices for payment. Setting up your billing invoice for automatic payments helps you to avoid late fees. Contact your Visa Acceptance Platform sales representative for any questions.

If automatic payments are not supported in your region, use the Business Center one-time payment capability to pay your portfolio account's monthly bill.

Automatic payments and billing are not available in the test environments.

Set Up Automatic Payments

Ensure that automatic payments are supported in your currency before beginning this task.

Follow these steps to set up auto-payments.

1. Log in to your Business Center test or production account.

- **Test:** <https://businesscentertest.visaacceptance.com>

- **Production:** <https://businesscenter.visaacceptance.com>

If you are contracted to have a branded URL, use the URL provided in your confirmation email.

2. On the Business Center's left navigation panel, choose  **Account Management > Users**.
The Users page appears.

3. Click **Billing**.
The Billing page appears.

4. In the Billing page, click **Configure Billing**.

5. Choose your payment method:

- Bank Account

- Credit Card

6. Enter your payment details and billing information, and then click **Save**.

Make One-Time Payments

Use the one-time payment capability in the Business Center only when autopay is not available in your region.

Follow these steps to make a one-time payment:

1. Log in to your Business Center test or production account.

◦ **Test:** <https://businesscentertest.visaacceptance.com>

◦ **Production:** <https://businesscenter.visaacceptance.com>

If you are contracted to have a branded URL, use the URL provided in your confirmation email.

2. On the Business Center's left navigation panel, choose  **Account Management > Users**.
The Users page appears.

3. Click **Billing**.
The Billing page appears.

4. In the **Billing** page, click the **Open Invoices** tab.

5. Find the invoices you want to pay on the Open Invoices tab. Use one of these methods:

◦ Search open invoices by document number, document type, or created date.

◦ Filter and sort invoices by created date, document type, document number, amount, or remaining balance.

6. Select the invoices that you want to pay, and then click **Pay Selected Invoices**.

Fields in a CSV Billing Invoice File

This table describes the fields in a CSV billing invoice file.

In the **Invoice Date** field, the time of day is specified in Pacific Time.

Fields in a CSV Billing Invoice File

Field	Description
Invoice Number	All-numeric invoice number
Invoice Date	Invoice generation date in US Pacific Time
Merchant	Partner name
Customer ID	Partner ID
Child	Merchant name
MID	Merchant ID
PO Number	Purchase order number
Product Code	SKU or product code
Product Description	Brief product description
Quantity	Quantity or aggregate value
Price	Unit price
Payment Volume	Total payment volume
Rate - %	Basis Point Value (BPV)
Rate Currency	Rate currency
Invoice Currency	Invoice currency
FX Rate	Foreign exchange rate
Pre-Tax Total	Total for tax
Tax	Tax rate
Tax Amount	Total amount of taxes
Total Amount Due	Total due from invoice

Reports Set Up

This section describes how to create, view, and manage reports in the Business Center.

Reporting is crucial to the success of you and your merchants. The Business Center offers several options for accessing and downloading your transaction data:

Payment Batch Summary Report

A report that tracks the processed payment data of your managed merchants, such as total sales and refunds by currency and payment method.

Reports

Reports can be generated using preconfigured settings or by configuring your own custom settings. These reporting options are known as:

- *Custom reports* that you create for your organization's reporting needs.
- *Standard reports* that track and reconcile payment activity using preconfigured settings and require no setup.

The type of transaction information generated by these reports is determined by the report type. Some report types can only be produced by a portfolio-level user while other report types may only be accessible at the merchant account level. The report types available depend on the services enabled in your portfolio. An individual user's access to available reports depends on the account permission levels in the Business Center.

Permissions



Important: Reports contain personal identifiable information (PII). Any individual who is given permission to view reports has access to this information.

Additional Information

Reporting Using the Business Center

For detailed information about reporting using the Business Center, see the [Reporting User Guide](#).

Reporting API

If you, as a partner, would like to automate your generated reports, see the [Reporting Developer Guide](#).


View Payment Batch Summary Report

The Payment Batch Summary report shows total sales and refunds by currency and payment method. By default, the report includes data for one day, but you can choose to view data by the week or the month. The data can be exported to either a .csv or .pdf file.

Follow these steps to view and download your available reports:

1. Log in to your Business Center test or production account.
 - **Test:** <https://businesscentertest.visaacceptance.com>
 - **Production:** <https://businesscenter.visaacceptance.com>

If you are contracted to have a branded URL, use the URL provided in your confirmation email.

2. On the Business Center's left navigation panel, choose  **Reports > Transaction Reports > Payment Batch Summary**.
The Payment Batch Summary Report page appears.
3. In the search toolbar, choose the **Frequency** filter that you want to include in the report.
4. Choose the merchant account whose data you want to view.
5. Depending on the frequency you chose, select the specific day, week, or month you want to review.
Only months that have already occurred in the current year display in the month list. To view all months of a previous year, choose the year first, then choose the desired month. To view results from the period prior to or following the chosen period, click **Previous** or **Next** below the search toolbar.
6. Choose the currency code of the transactions you want to include.
7. Click **Export** and choose your desired aggregation options and file format. Export options are determined by the frequency you chose.
8. Follow your web browser's instructions to open and save the file.

View and Download Available Reports

You can view your available reports on the Available Reports page. The Business Center generates and saves reports that you subscribed to on the Available Reports page. These reports include standard preconfigured reports that you enabled and any custom reports that you created.

You can also download any viewable report after the Business Center completes the request and makes your file available. Daily reoccurring reports are available for download within 6 hours of the report start time. Weekly, monthly, and one-time reports might take longer than six hours to generate.


Follow these steps to view and download your available reports:

1. Log in to your Business Center test or production account.

- **Test:** <https://businesscentertest.visaacceptance.com>

- **Production:** <https://businesscenter.visaacceptance.com>

If you are contracted to have a branded URL, use the URL provided in your confirmation email.

2. On the Business Center's left navigation panel, click  **Reports > Available Reports**. The Available Reports page appears.

3. Click the tab that contains the report type you want to view:

- **Classic Reports**


- **Custom Reports**

- **Legacy Reports**

- **Standard Reports**

- **Third-Party Reports**

The Available Reports page displays the report type you chose.

4. To download the report you are viewing, click  (Download). A Comma-separated values (CSV) file begins to download.

To manage a report's subscription, see [Manage Report Subscriptions \(on page 37\)](#).

To create a custom report subscription, see [Create Custom Report Subscriptions \(on page 38\)](#).

Manage Report Subscriptions

To manage report subscriptions, use the Report Subscription Management page. The Report Subscription Management page enables you to edit your pre-existing report subscription settings, such as the frequency of when reports are generated and the type of transaction data included in the report. The Business Center automatically generates reports for enabled subscriptions and makes them available on the Available Reports page. When necessary, you can also enable or disable a specific subscription for any standard report.

You can maintain up to 20 report subscriptions.

Follow these steps to enable or disable preconfigured reports:

1. Log in to your Business Center test or production account.

- **Test:** <https://businesscentertest.visaacceptance.com>
- **Production:** <https://businesscenter.visaacceptance.com>


If you are contracted to have a branded URL, use the URL provided in your confirmation email.

2. On the left navigation panel, choose  **Reports > Downloadable Reports > Report Subscription Management**.

The Report Subscription Management page appears.

3. Click the **Standard Report Subscriptions** tab if it is not already chosen.

4. Configure one or more of these settings for any report:

- In the Enable column, check the box to activate the subscription or clear the checked box to cancel the subscription.
- In the Frequency column, click  (Down) to modify how often the report is generated.


Create Custom Report Subscriptions

Creating a custom report subscription enables you to specify the attributes of reports, such as the frequency that a report is generated, the type of transaction data included in the report, and the length of time in which a subscription is enabled. After your customer report subscription is generated, it is available to download in the Available Reports page. You can maintain up to 20 report subscriptions.

Follow these steps to create a custom report subscription:

1. Log in to your Business Center test or production account.
 - **Test:** <https://businesscentertest.visaacceptance.com>
 - **Production:** <https://businesscenter.visaacceptance.com>

If you are contracted to have a branded URL, use the URL provided in your confirmation email.

2. On the left navigation panel, choose  **Reports > Downloadable Reports > Report Subscription Management**.
The Report Subscription Management page appears.
3. Click **Create custom subscription** in the upper right corner.
The Create Report Subscription page appears.
4. Under Account Setup, choose whether your custom report generates transaction data from a specific merchant or a group of merchants. To do this, select **Merchants** or **Groups**. Then choose the specific merchant or group from the drop-down menu.
If you choose **Merchants**, the default selection in the drop-down menu is *All Merchants*, which if not changed, will generate a report of all the merchant transaction data in your portfolio. For more information, see [Create Portfolio-Level Reports \(on page 42\)](#).
5. Under Basic Report Setup, enter this field information:

In this field	Do this
Report Name	Enter the name for your report that best reflects the data you want to capture. Each report must have a unique name containing up to 250 characters.
Report Type	Choose the type of report that most closely represents the data or process you want to include. The Business Center automatically includes the most commonly used fields in your report based on this selection. See the next step for more information on how to customize these values.

In this field	Do this
File Format	Choose whether the Business Center creates the report in XLS or XML format.
Frequency	Choose Recurring subscription to automatically generate daily, weekly, or monthly reports.

6. To change any of the default fields included in your report, click the **Arrow** icon to expand the Advanced Report Features section, and then perform one or more of the these actions. The available actions are dependent on the report type and format you select:

In this field or tab	Do this
Credit Amounts	Check the box if you want credits to appear as negative amounts (for example: -1390.00).
Naming Convention	Select how you want the field names to appear in the report: <ul style="list-style-type: none"> ◦ Simple Order API displays most field names in camel case (for example: FirstName) ◦ SCMP API displays most field names with underscores (for example: first_name)
Application	Select one or more types of transactions you want to include in the report. Leave blank to include all types.
Connection Method	Select one or more connection methods used to perform the transaction that you want to include in the report. Leave blank to include all types. Available only for reports that include the Source field.
Payment Channel	Select one or more payment channels used to perform the transaction that you want to include in the report. Leave blank to include all types.

In this field or tab	Do this
Field Selection	<p>One or more of the following:</p> <ul style="list-style-type: none"> ◦ Enter text matching a field name you want to find in the Search field. ◦ Check the box for one or more fields or field types to include or remove from the report; check the Select All box to add or remove all fields. Click the Arrow icon in a section to expand or collapse it. <p>In the Selected column, click the Delete icon to remove a field or field type from the report.</p>
Field Ordering	<p>Click and hold the Handle icon to rearrange fields (in the Selected column on the Field Selection tab) into the order in which you want them to appear in the report.</p> <p>This option is only available for CSV output. XML field ordering cannot be guaranteed.</p>

7. To change any of the default fields included in your report, use the Advanced Report Features section to perform one of these actions. The available actions are dependent on the report type and format you select:

Advanced Report Features

Advanced Report Features	Description
Credit Amounts	Check the box if you want credits to appear as negative amounts (for example: -1390.00).
Naming Convention	<p>Select how you want the field names to appear in the report:</p> <ul style="list-style-type: none"> ◦ Simple Order API displays most field names in camel case (for example: FirstName) ◦ SCMP API displays most field names with underscores (for example: first_name)

Advanced Report Features	Description
Application	<p>Select one or more types of transactions you want to include in the report.</p> <p>Leave blank to include all types.</p>
Connection Method	<p>Select one or more connection methods used to perform the transaction that you want to include in the report.</p> <p>Leave blank to include all types.</p> <p>Available only for reports that include the Source field.</p>
Payment Channel	<p>Select one or more payment channels used to perform the transaction that you want to include in the report.</p> <p>Leave blank to include all types.</p>
Field Selection	<p>One or more of the following:</p> <ul style="list-style-type: none"> ◦ Enter text matching a field name you want to find in the Search field. ◦ Check the box for one or more fields or field types to include or remove from the report; check the Select All box to add or remove all fields. Click the Arrow icon in a section to expand or collapse it. <p>In the Selected column, click the Delete icon to remove a field or field type from the report.</p>
Field Ordering	<p>Click and hold the Handle icon to rearrange fields (in the Selected column on the Field Selection tab) into the order in which you want them to appear in the report.</p> <p>This option is only available for CSV output. XML field ordering cannot be guaranteed.</p>

8. When you are done configuring the report attributes, click **Create**. After the report is created, the generated report is downloadable. It appears in the **Available Reports** page, in the **Custom Reports** tab. It can take up to 6 hours to generate a report.

Create Portfolio-Level Reports

As a portfolio user, you can create a portfolio-level report that generates all the transaction data from all of the merchants in your portfolio. This is also known as an *All Merchants* report.



Important:

Creating a portfolio-level report can cause latency issues depending on these factors:

- Amount of merchants in your portfolio.
- Amount of merchant transaction data.
- Frequency of report generation.

Follow these steps to create a portfolio-level report:

1. Log in to your Business Center test or production account.

◦ **Test:** <https://businesscentertest.visaacceptance.com>

◦ **Production:** <https://businesscenter.visaacceptance.com>

If you are contracted to have a branded URL, use the URL provided in your confirmation email.

2. On the left navigation panel, choose  **Reports > Downloadable Reports > Report Subscription Management**.

The Report Subscription Management page appears.

3. Click **Custom Report Subscription**.

4. Click **Create custom subscription** in the upper right corner.

The Create Report Subscription page appears.

5. Under Account Setup, choose these configurations:

◦ Set the Selection Type to **Merchants**.

◦ Set the Merchants drop-down menu to **All Merchants**.

Continue configuring the other sections of the custom report subscription. For more information, see step 5 in [Create Custom Report Subscriptions \(on page 38\)](#).

6. When you are done configuring the report attributes, click **Create**.

After the report is created, the generated report is downloadable. It appears in the **Available Reports** page, in the **Custom Reports** tab. It can take up to 6 hours to generate a report.

Create One-Time Reports

The Business Center enables you to create your one-time reports, which are useful when:

- You need information about transactions that occurred before you set up your recurring subscription.
- You want to test a report before setting up a recurring subscription.
- You need a particular type of information only one time, making a recurring subscription unnecessary.
- When you need information from before the previous 31 days, you can create multiple one-time reports. In order to protect system performance, each user is able to generate up to three one-time reports concurrently. Additional one-time reports can be scheduled after the first three reports are generated.


After your one-time report is generated, it is available to download on the Available Reports page. Depending on the size of the report, it can take longer than six hours to generate.

Follow these steps to create a one-time report:

1. Log in to your Business Center test or production account.

- **Test:** <https://businesscentertest.visaacceptance.com>
- **Production:** <https://businesscenter.visaacceptance.com>

If you are contracted to have a branded URL, use the URL provided in your confirmation email.

2. On the Business Center's left navigation panel, choose  **Reports > Downloadable Reports > Available Reports**.
The Available Reports page appears.

3. Click **Create custom report**.

4. Under Account Setup, choose whether the report data consists of a specific merchant's data or a group of merchants' data. Then choose an available value in the Merchants or Groups list or use the default value to include all merchants or groups.

5. Under Basic Report Setup, enter this field information:

In this field	Do this
Report Name	Enter the name for your report that best reflects the data you want to capture. Each report must have a unique name containing up to 250 characters.
Report Type	Select the type of report that most closely represents the data or process you want to include.

In this field	Do this
	The Business Center automatically includes the most commonly used fields in your report based on this selection. See the next step for more information on how to customize these values.
File Format	Choose whether the Business Center creates the report in XLS or XML format.
Frequency	Choose One-time . To create a recurring report subscription, see Subscribing to Standard Reports (on page).

6. To change any of the default fields included in your report, click the **Arrow** icon to expand the Advanced Report Features section. Then perform one or more of these actions. The available actions depend on the report type and format you choose:

In this field or tab	Do this
Credit Amounts	Check the box if you want credits to appear as negative amounts. For example: -1390.00.
Naming Convention	Select how you want the field names to appear in the report: <ul style="list-style-type: none"> ◦ Simple Order API displays most of the field names in your report in camel case. For example: FirstName ◦ SCMP displays most of the field names in your report with underscores. For example: first_name
Application	Select one or more types of transactions you want to include in the report. Leave blank to include all types.
Connection Method	Select one or more connection methods used to perform the transaction that you want to include in the report. Leave blank to include all types. Available only for reports that include the Source field.
Payment Channel	Select one or more payment channels used to perform the transaction that you want to include in the report. Leave blank to include all types.
Field Selection	One or more of the following:

In this field or tab	Do this
	<ul style="list-style-type: none"> ◦ Enter text matching a field name you want to find in the Search field. ◦ Check the box for one or more fields or field types to include or remove from the report; check the Select All box to add or remove all fields. <p>Click the Arrow icon in a section to expand or collapse it.</p> <p>In the Selected column, click the Delete icon to remove a field or field type from the report.</p>
Field Ordering	<p>Click and hold the Handle icon to rearrange fields in the Selected column on the Field Selection tab into the order in which you want them to appear in the report.</p> <p>This option is only available for CSV output. XML field ordering cannot be guaranteed.</p>

7. When you are done, click **Create**.

The Available Reports page displays and the new report appears in the Custom Reports List.

Create Merchant Groups

Creating a merchant *group* enables you to pair two or more merchants together in order to view consolidated transactions and other reporting data in the Transaction Search and Reporting sections in the Business Center. For example, when creating a custom report subscription, you can choose the merchant group you created.



Important: Groups are usable only for Transaction Search and Reporting.

Follow these steps to create a group:

1. Log in to your Business Center test or production account.

◦ **Test:** <https://businesscentertest.visaacceptance.com>

◦ **Production:** <https://businesscenter.visaacceptance.com>

If you are contracted to have a branded URL, use the URL provided in your confirmation email.

2. On the Business Center's left navigation panel, choose  **Account Management > Group Management**.

The Group Management page appears.

3. Click **Add group**.

The Create Group window appears.

4. Enter this information:

◦ **Group Name:** Enter a unique name that is easily readable and recognizable.

◦ **Description:** Enter a description of what the merchant group is.

◦ **Merchant Name:** Search for the merchants you want in the group and click the check box next to the merchant names.

5. When you are done, click **Create**.

The Group Management page displays and you will now see the group you created in the Group List table.

If you do not immediately see the group you created in the table, you should enter the group's name in the Group Name search box to find and confirm the group was created.

Checklist for Portfolio Set Up

Use this checklist to verify that you have completed the initial setup tasks for all of your enabled services. Visa Acceptance Solutions recommends that you test how to setup your enabled services using your test account before you set up your enabled services using your portfolio account.

Portfolio Setup Checklist

<input type="checkbox"/>	Assign a portfolio administrator and a deployment team.
<input type="checkbox"/>	Log in to the Visa Acceptance Solutions Business Center and create roles and users as required
<input type="checkbox"/>	Create and configure templates for all enabled solutions.
<input type="checkbox"/>	Onboard and activate your merchants.
<input type="checkbox"/>	Set up autopay for your Visa invoice in the Visa Acceptance Platform production environment to avoid late fees.
<input type="checkbox"/>	Ensure that your accounts payables team can process PDF or CSV monthly invoice for payment.
<input type="checkbox"/>	Enable or disable pre-configured reports as needed, or create custom report subscriptions.