



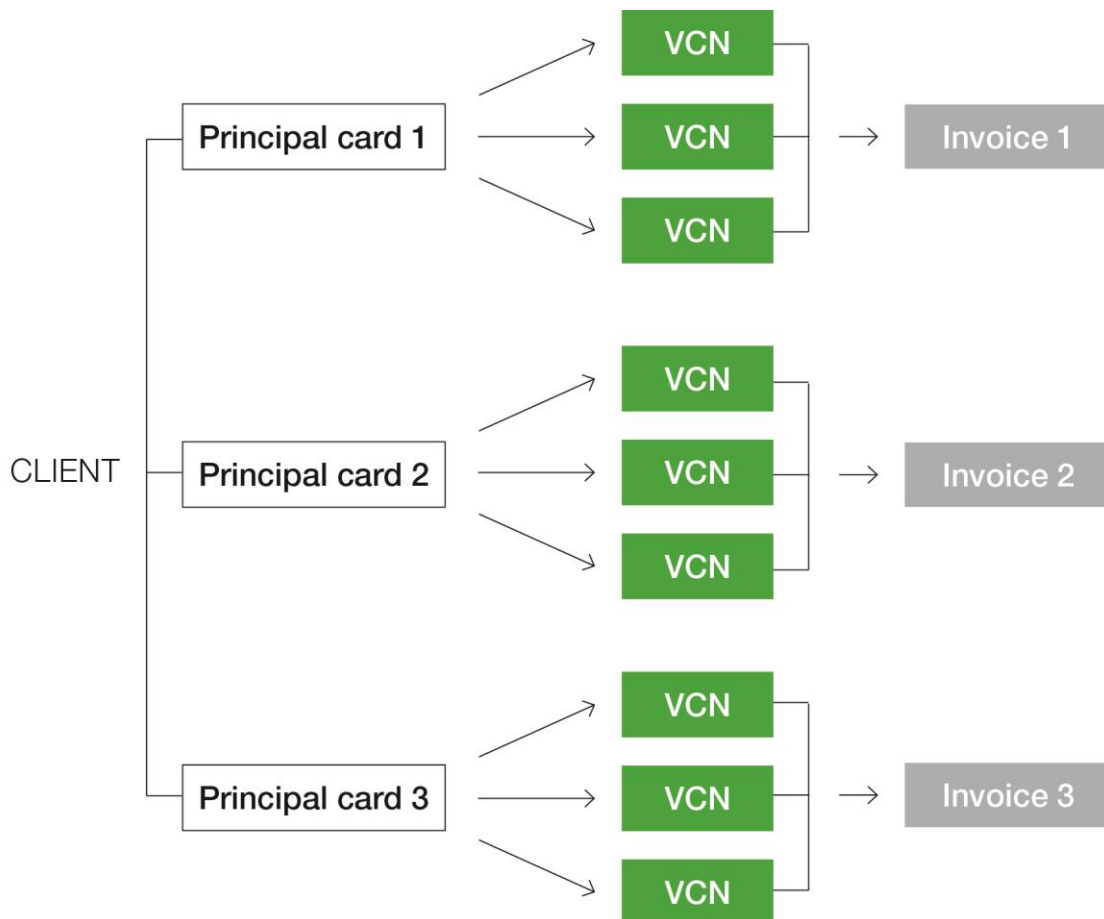
Virtual Corporate Solution

VCS Portal User Guide
31.12.2018 EN
Version 3.0

Welcome to the Virtual Corporate Solution Portal

The use of VCNs (Virtual Card Numbers) simplifies the payment process, provides increased payment security (by limiting the amount payable and the number of transactions for each respective VCN), and improves reporting (by linking user references to individual VCNs).

Behind each virtual card is a principal card. Each principal card is linked to a statement listing those transactions that were conducted with the respective VCN.



The Virtual Corporate Solution Portal provides an overview of all the virtual card details that have been created. At the end of each month, a list of all transactions and additional information (reference fields) can be viewed on the monthly statement and in the E-Account tool.

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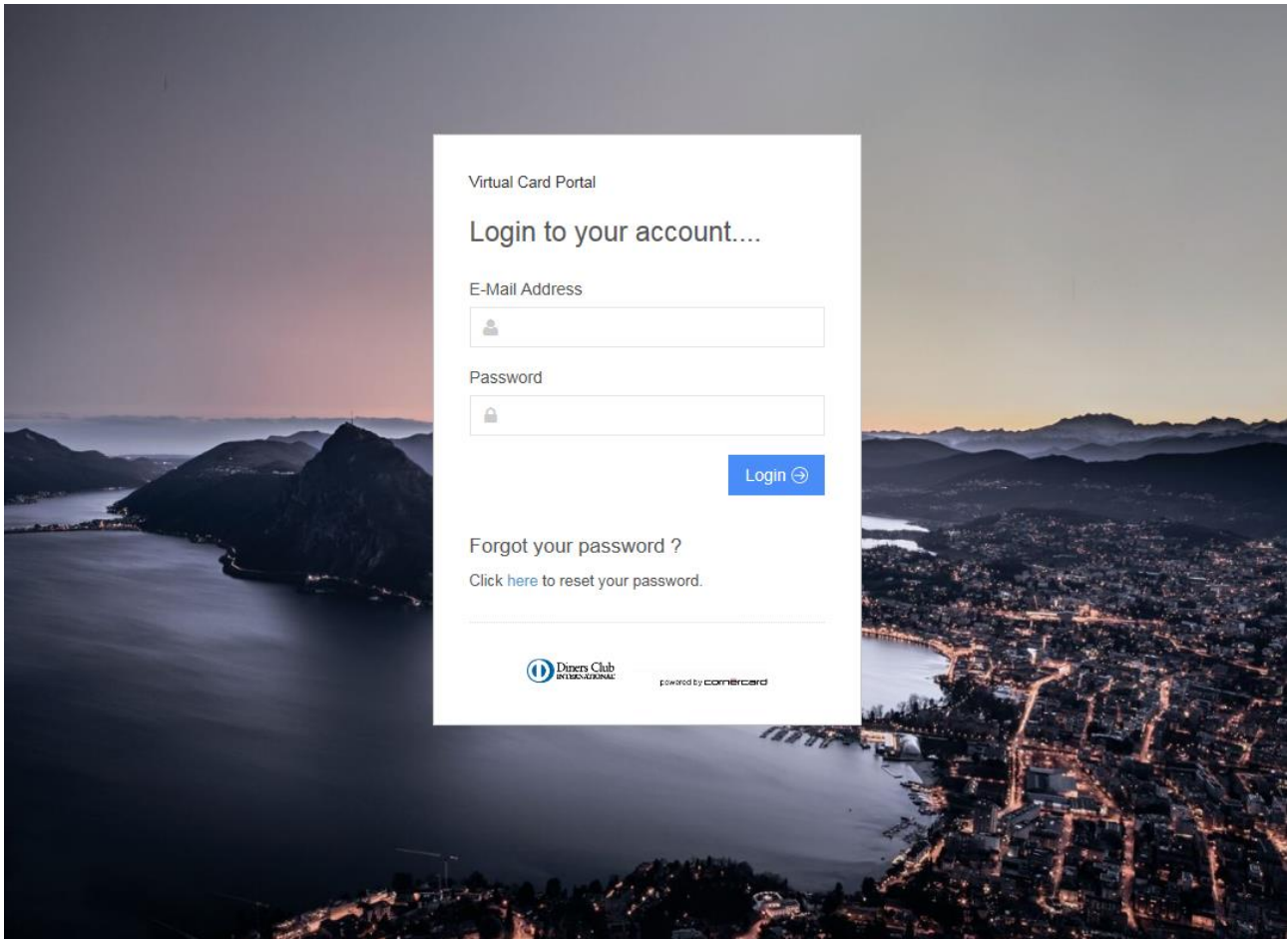
1. Access to the Portal

The portal can be accessed from any web browser connected to the Internet or via any mobile device, using the following URL:

<https://dcch.flexpaymentgateway.com>

Please remember that for security reasons the portal will disconnect automatically after 15 minutes.

1.1 Login to the Portal



E-mail Address:

Your username will be the e-mail address provided on the application form. Enter your e-mail into the upper text box of the log-in page.

Password:

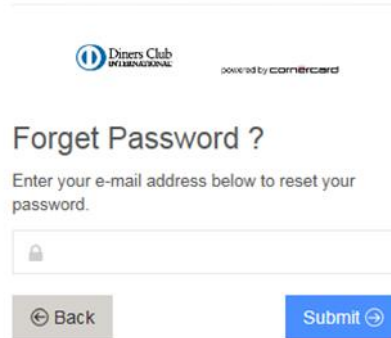
Enter your password in the lower text box and then click the "Login" button.

Forgot Password:

If you have forgotten your password, click the link at the bottom of the log-in form. This will direct you to the log-in page, requesting you to re-enter your e-mail address.

Forgot your password ?

Click [here](#) to reset your password.



Click the Submit button in the bottom right-hand corner.

An e-mail with a link to a password reset process will be sent to the e-mail address provided in the application form. This link is only valid for 30 minutes.

Click the link provided in the e-mail and answer the security question you provided (either during first registration, or modified later).

Enter it into the text box and click "Validate & Proceed".



Once the security question has been validated, you can enter a new password, which must meet the following requirements:

- at least one lowercase letter
- at least one uppercase letter
- at least one number
- at least one non-alphanumeric character
- more than eight characters.

Furthermore you cannot reuse your previous five passwords.

Password Reset.

Password reset approved.

New Password

Confirm Password

Please reset your password.

[Change Password ↻](#)



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1.2 Main Menu

The main menu below is displayed on all pages of the portal once you have logged in, allowing you to select the functions you want. A number of functions can be managed by clicking on the dashboard. These functions are explained in this User Guide.

By clicking on your **name** on the right-hand side of the menu, you will be able to access the **preferences page**, where you can change your language, password and security question.

By clicking **“Cards”**, you will be able to access the pages where you can create and manage Virtual Card Numbers that can be used to generate transactions.

By clicking **“Accounts”**, you will be able to access pages where you can create and manage subaccounts of the main account, i.e. the main principal card already registered on the VCS Portal.

By clicking **“User”**, you will be able to access the pages where you can create additional users authorized to create Virtual Card Numbers needed to make transactions.

By clicking **“Reporting”**, you can select the virtual cards you created and summary thereof.

The screenshot displays the main menu and dashboard of the Diners Club International CornerCard portal. The top navigation bar includes the following items: Dashboard, Cards, Accounts, User, Reporting, FAQ, Contact, and Logout. The user's name, Daniel, and an information icon are visible on the right side of the navigation bar.

The dashboard, titled "Home Dashboard", features five main cards:

- Virtual Card(s)**: 6 cards. Includes a "CREATE NEW VIRTUAL CARD" button and a "VIEW MORE" link.
- Authorisations**: 0 authorisations. Includes a "VIEW MORE" link.
- Decline(s)**: 0 declines. Includes a "VIEW MORE" link.
- Secure Delivery Card(s)**: 0 cards. Includes a "VIEW MORE" link.
- Account(s)**: 5 accounts. Includes a "CREATE NEW ACCOUNT" button and a "VIEW MORE" link.

Below the dashboard cards is a section titled "TRANSACTION SUMMARY" with a dropdown arrow.

1.3 Dashboard

Once logged onto the portal, the user will be directed to the main dashboard, which features the following folders:

Virtual Card(s):	Create new Virtual Card Numbers (VCNs).
Authorizations:	List of approved transactions corresponding to the currently active VCNs.
Decline(s):	List of declined transactions corresponding to the currently active VCNs.
Secure Delivery Card(s):	Information about the retrieval of VCNs.
Account(s):	Information about existing accounts and recently created accounts.

2. Create and manage Virtual Card Numbers (VCNs)

Click the portal's **upper menu bar** and choose **"Cards"** or click directly **"Virtual Cards"** on the **dashboard**.

Create New Cards

Select the main cards menu, then **"Create New"**.

The screenshot shows the 'CREATE VIRTUAL CARD WIZARD - STEP 1 OF 4' interface. The top navigation bar includes 'Dashboard', 'Cards', 'Accounts', 'User', 'Reporting', 'FAQ', and 'Contact'. The user is logged in as 'Daniel'. The 'Cards' menu is open, showing 'Virtual Cards', 'Manage Virtual Cards', 'Card Retrieval', and 'Create New'. The wizard progress bar shows four steps: 1. Account Details (active), 2. Card Specifics, 3. Transaction Velocity, and 4. Confirm & Create.

Account & Card Details

Select Account * Demo_Sales
Select the account that the virtual card will belong to.

Select Principal Card * Demo_Sales_Card
Select the principal card that the virtual card will be generated from.

Virtual Card Description/Reference *
Enter a description or reference for the virtual card

Send Securely to a card recipient?
Would you like the virtual card to be sent to a specific user of the selected account?

[Return To Parent Account](#) [Continue](#)

2.1 Account and card details

Select Account:	Select the required account (if there are several).
Select Principal Card:	Select the principal card to be used for the creation of the VCN. All transactions made with the VCNs will be posted to this card. You will receive a monthly statement for each principal card.
Virtual Card Description/Reference:	Give the card a name or add a description. This name will serve as a reference on the portal.
Secure Delivery:	<p>If you do not wish to use the VCN directly to pay but prefer to send the number to a trusted supplier/merchant, you can do so securely by using this function. You can either choose a supplier already registered or create a new one by entering a new e-mail address.</p> <p>Existing suppliers will receive an automatic e-mail message with PIN code, which enables them to retrieve the card details from the portal.</p> <p>New suppliers will receive an automatic e-mail message containing the link to the portal needed for the first registration, and the PIN code that will enable them to retrieve the card details from the portal.</p>
Please note:	Full details of the VCN will be displayed to the supplier once only .

2.2 Full card details

CREATE VIRTUAL CARD WIZARD - STEP 2 OF 4

1 Account Details 2 **Card Specifics** 3 Transaction Velocity 4 Confirm & Create

Complete Card Details

Valid From * 23/03/2018 to
Select dates the card will be valid during.

Card Max Value * 5000 Fixed
Enter upper value limit for the card.

Currency * Swiss Franc
Select the card currency.

Currency Type * Billing
Select the currency type. Whether the value assigned to the card is in the account currency (Billing) or the merchant's currency (Merchant).

VCN Card Schemes * MasterCard
Please select the type of card scheme for the virtual card.

Valid From:

Validity of the Virtual Card Number.

VCN maximum validity:

- Diners Club: 3 years
- Mastercard: 1 year

Card Max Value:

Maximum amount that can be spent with the Virtual Card Number (VCN) being created.

Please note that you can also leave the field empty. The maximum spending amount with this VCN will thus correspond to the maximum credit available on your principal card.

All transactions are subject to the authorization of Cornèr Bank Ltd., which will verify available credit and other parameters relating to security.

Important:

If you have checked the “Fixed” box, located to the right of the “Card Max Value”, only one VCN transaction in the amount that corresponds exactly to the amount you have indicated will be accepted. In our example this would be CHF 5,000, not one cent over or under.

Currency and Validation:

Virtual cards may be created in one of **three different ways**:

1. Virtual cards with which transactions may be processed in any currency

Choices available:

Currency: **CHF**

Confirmation: **Billing**

The amount that you enter in “Card Max Value” corresponds to the amount in CHF. **This card enables you to carry out transactions in all currencies.**

The purchase amount will be confirmed in CHF, i.e. the system will verify whether the VCN in CHF successfully covers the purchase in CHF or in any other foreign currency already converted into CHF, taking into account the maximum amount you have defined as the “Card Max Value”.

If the transaction will be processed in a currency other than CHF, please indicate under “Card Max Value” the approximate amount that will be posted in CHF, allowing a margin.

On the day of the transaction, the foreign currency purchase amount will be converted into CHF at the day’s exchange rate plus 1.2%.

VCNs issued with a EUR/Billing, USD/Billing, or GBP/Billing configuration **will not work**.

2. Virtual cards with which transactions may be processed in CHF only

Choices available:

Currency: CHF

Confirmation: Merchant

The amount that you enter in “Card Max Value” corresponds to the amount in CHF.

This card enables you to carry out transactions in CHF only. An amount in EUR, for example, may not be paid for with this card.

The purchase amount will be confirmed in CHF, i.e. the system will verify whether the VCN in CHF successfully covers the purchase equivalent in CHF.

3. Virtual cards with which transactions may be processed in EUR only

Choices available:

Currency: **EUR**

Confirmation: **Merchant**

The amount that you enter in "Card Max Value" corresponds to the amount in EUR.

This card enables you to carry out **transactions in EUR only**. An amount in CHF, for example, may not be paid for with this card.

The purchase amount will be confirmed in EUR, i.e. the system will verify whether the VCN in EUR successfully covers the purchase equivalent in EUR by checking whether the corresponding amount in CHF is available via this means of payment at the time of purchase with this VCN.

All transactions are subject to the authorization of Cornèr Bank Ltd., which will verify available credit and other parameters relating to security.

May also be used with USD/Merchant and GBP/Merchant options. Same process as shown above.

Card Brands:

Please select your card scheme: Diners Club or Mastercard (if available).

Mandatory Fields

Every VCN may have up to six references.

The completed reference fields will be displayed on the statement with every transaction made using the VCN. The maximum length of the reference field is 25 characters.

If you wish to customize the fields, please contact the Business Client Management Team at business@cornercard.ch. You can customize the number of available fields, their designation (visible only on the portal, not on the statement) and the type of reference (mandatory or optional).

Reference fields marked with an * are mandatory fields as defined by the card issuer. These **MUST** be completed when creating a new VCN.

Additional References

Mandatory VCN Reference Fields

Reference Fields below with an * are required fields as defined by the card issuer. These **MUST** be populated when creating a new VCN.

Reference 1 *	<input type="text" value="Trip for project 123"/>
Reference 2	<input type="text" value="Cost Center 456"/>
Reference 3	<input type="text" value=""/>
Reference 4	<input type="text" value=""/>
Reference 5	<input type="text" value=""/>
Reference 6	<input type="text" value=""/>

[← Back](#) [Return To Parent Account](#) [Continue →](#)

2.3 Transaction Velocity - transaction volume & frequency (optional)

Define additional restrictions for the use of the virtual card.

Along with the restrictions entered initially (Card Max Value, Validity), you can create a subset of restrictions (Transaction Count and Amount) that apply for a certain period of time.

This option is recommended for recurrent expenditures such as subscriptions and passes, IT licenses, etc. Example: You wish to create a VCN with a CHF 1,000 spend limit valid 1 year. No more than CHF 200 a month with a maximum of 2 transactions may be posted.

Please note that this step is optional and may be skipped.

The screenshot shows the 'CREATE VIRTUAL CARD WIZARD - STEP 3 OF 4' interface. The progress bar indicates four steps: 1. Account Details (checked), 2. Card Specifics (checked), 3. Transaction Velocity (active), and 4. Confirm & Create. The 'Transaction Velocity' section is titled 'Provide details of transaction allowances' and includes the following fields:

- Time Period:** A dropdown menu set to '1' with a 'None' option. Below it, a note states: 'Time period to which the transaction limit applies.'
- Transaction Count:** A text input field set to '0' with a clear button (X).
- Transaction Amount:** A text input field set to '0' with a clear button (X).

Below the input fields, a note reads: 'You can set both transaction count and amount limit values, either limit values, or no limits.' At the bottom of the form, there are three buttons: 'Back', 'Return To Parent Account', and 'Continue'.

Time Period:	Period in which the restrictions on “Transaction Count” and “Transaction Amount” apply.
Transaction Count:	The number of times the Virtual Card Number can be charged in the above “Time Period”.
Transaction Amount:	Total purchase amount in the above-mentioned “Time Period” and number of transactions (entered under “Transaction Count”).

2.4 Confirm Virtual Card

Check the information on the new VCN you want to create, and confirm with **“Create Card”**.

Dashboard Cards Accounts User Reporting FAQ Contact Daniel Logout

Confirm virtual card

Corporate Details	Reference Fields
Account: Demo_Sales	Reference 1: Trip for project 123
Principal Card: Demo_Sales_Card	Reference 2: Cost Center 456
	Reference 3:
	Reference 4:
	Reference 5:
	Reference 6:

Card Details	Transaction Velocity
Card Description/Reference: Travel	Transaction Count: 0 transaction(s)
Valid From: 01/03/2018	Transaction Amount: 0 Swiss Franc
Valid To: 08/03/2018	Time Period: 1 None
Card Value Max: 1000	
Currency: Swiss Franc	
VCN Card Schemes: MasterCard	

[← Back](#) [Return To Parent Account](#) [Create Card →](#)



2.5 Virtual Card Detail

Important: This is the only time you will be able to view the full details of the VCN (card number and CVV). If you need to store or share the VCN details, we suggest you take all the necessary security measures.

Dashboard Cards Accounts User Reporting FAQ Contact Mattia Gubler Logout

Success! Virtual card created successfully.

VIRTUAL CARD DETAIL - P.O. 1234



Account Name	CORNER BANCA SA
Card Name	P.O. 1234
Spending Limits	No velocity limits imposed
Amount on Card	100.00 (CHF)
Card Number	5528 7071 0689 1569
CVV	358
Expiry Date	01/21
Validity Period	23/03/2018 - 24/03/2018 (1 Day(s) Remaining)
Amount Remaining on Card	100.00 (CHF)

3. Create and manage Accounts (administrator only)

By default you have a main account where your principal card is stored. Your principal card allows you to directly create virtual cards.

Do you have more than one principal card?

When you have several principal cards, you can also create subordinate accounts (subaccounts). A specific principal card or specific user may be assigned to such subaccount.

Subaccounts allow to assign users to one or more specific principal cards. For example, you can create two subaccounts and assign different users to such subaccounts. When a principal card is linked to a subaccount, users are able to create VCNs that are linked to the principal card of their subaccount.

In order to link the subaccount to the principal card, please send an e-mail to business@cornecard.ch

Once logged onto the portal, select “Accounts” on the main menu, then “Create Accounts”. The same functions are also available on the dashboard.

All you need to create a new account is the account name, the currency, and the card brand. The account will be created as a subgroup of the main account.

The screenshot displays the Diners Club International Cornecard portal's account creation wizard. The top navigation bar includes 'Dashboard', 'Cards', 'Accounts', 'User', 'Reporting', 'FAQ', and 'Contact'. The 'Accounts' menu is open, showing 'Manage Accounts' and 'Create New'. The main content area is titled 'ADD ACCOUNT WIZARD - STEP 1 OF 2' and features a progress bar with two steps: '1 User Account Type' (active) and '2 Confirm & Create'. Below the progress bar, the 'Account Details' section contains three fields: 'Name of Account' with the value 'Travel Marketing', 'Select Default Currency' with 'Swiss Franc', and 'VCN Card Schemes' with 'Diners MasterCard'. Each field has a small red asterisk indicating a required field. The 'Name of Account' field has a clear button (x) and a placeholder text 'Enter the name of the new account.' The 'Select Default Currency' field has a dropdown arrow and a placeholder text 'Select the currency that will, by default, be assigned to cards added to this account.' The 'VCN Card Schemes' field has a dropdown arrow and a placeholder text 'Select the card scheme that will, by default, be assigned to cards added to this account.'

Account Details

- Name of Account: Brief description of the account.
- Select Default Currency: Select the currency to be assigned to the account. The only available currency for this product is the Swiss franc (CHF).
- Card Brand: Choose between Mastercard and Diners Club (if available).

Confirm Account

Account Type

Account Name : Travel Marketing

Default Currency : Swiss Franc

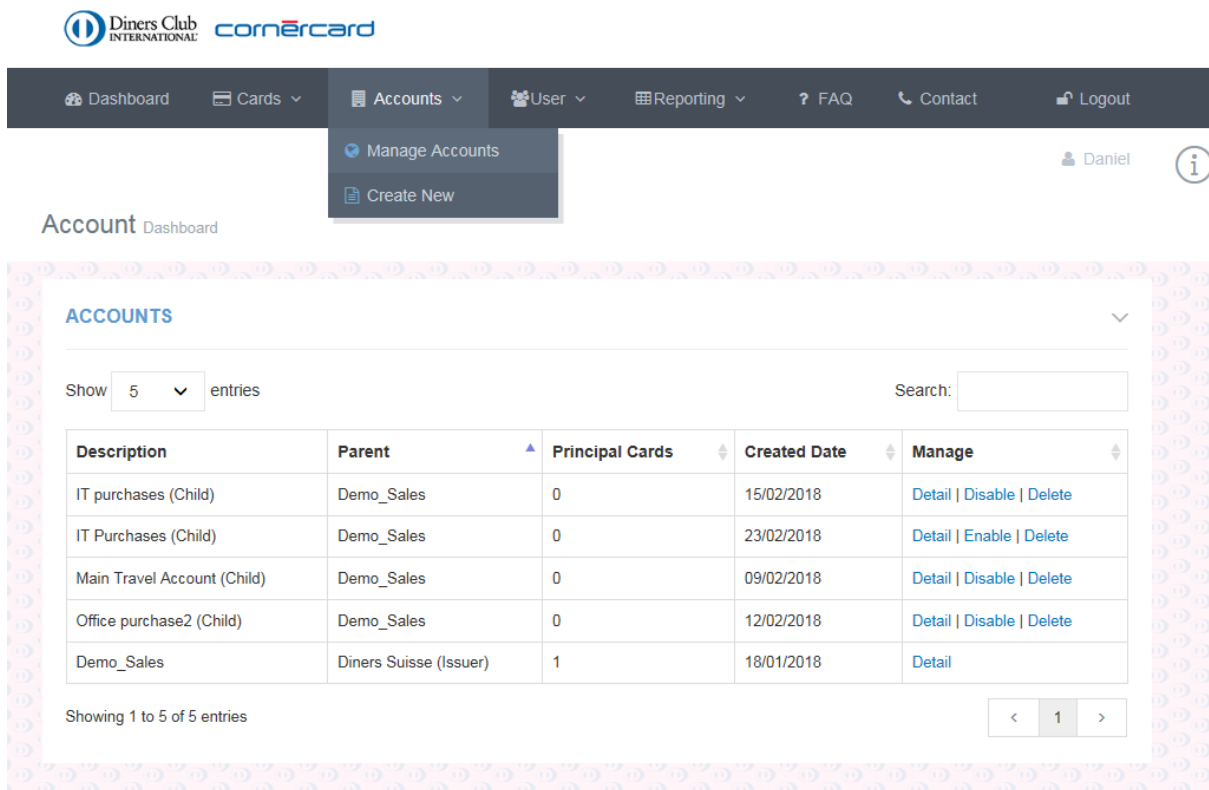
VCN Card Schemes : Diners.

← Back

Create Account →

3.1 Manage Account (Administrators only)

Displays the current status and details of existing accounts on the portal.



Accounts

- Details:** Click to view more account details.
- Deactivate/Activate:** Click to activate or deactivate the account.
- Delete:** Click to delete the account. Certain information will be stored for auditing purposes.

Account Details

- It shows information about the selected account.
- Details:** Displays the current status and various account information, such as the number of associated principal cards and virtual cards already generated.
- Edit:** This button allows users to access a page where they can make changes to the account.
- View All Accounts:** Return to the account dashboard to view a list of all accounts.

Edit Account

By selecting this option, the user can make changes to the selected account.

Name of Account:	Enables the user to view the current account name and make the necessary changes.
Default Account Currency:	The default currency of the account will be selected automatically, but this function (if available) allows the user to change it.
Available Card Brands:	Enables the user to select the card brands to be associated with the account (if available).
View All Accounts:	Enables the user to go back to the account dashboard to view the list of all accounts created already.
Deactivate/Activate Account:	This function allows the user to activate or deactivate the currently selected account.
Delete Account:	Deletes the selected account. Certain information will be stored for monitoring purposes.
Save Account:	Save any changes made to the account or the currency assigned to the selected account.

4. Create and manage users (administrator only)

Create new user

Users who are administrators, can create new users and allow others to create Virtual Card Numbers and manage the portal.

In this section, you can create one or more users. Each user can be assigned a subaccount that is linked to the principal card, with which the user can issue virtual cards. See details on chapter 3.

The screenshot shows the 'ADD USER WIZARD - STEP 1 OF 4' interface. The progress bar indicates the current step is '1 User Account Type'. The form includes three dropdown menus: 'Select Account Type' (set to 'Account'), 'Select User Subtype' (set to 'AccountAdmin'), and 'Select Account' (set to '- Select an Account -'). A 'Continue' button is visible at the bottom.

User Account Type

Select Account Type:	Select the account type from the drop-down menu. Select from the list the account you would like to associate with the user. -Account User: person authorized to create cards -Supplier User: person not authorized to create cards but entitled to receive VCNs to conduct transactions
Select User Subtype:	Select "Account Admin" if you wish to be an administrator.
Select Account:	Select "Account" from the drop-down menu.

User Details

Enter Username as Required:	First name, last name, e-mail address and name of your choice
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Users settings

Approved:	Select whether the user must be approved at the time of creation.
Change Language:	Select the user's "default language".
Create User:	After verifying that all information has been entered correctly, select "Confirm & Create" to create the new profile.

Manage Users

This section shows you the complete listing of the users you manage. Several actions can be undertaken using the "Management" box on the right-side of the table, as described below:

Details:	Shows all user details.
Edit:	Enables you to edit the data of the selected user.
Deactivate:	Enables you to change the status of the user.
Delete:	Enables you to delete the user. However, certain information will be stored for monitoring purposes.

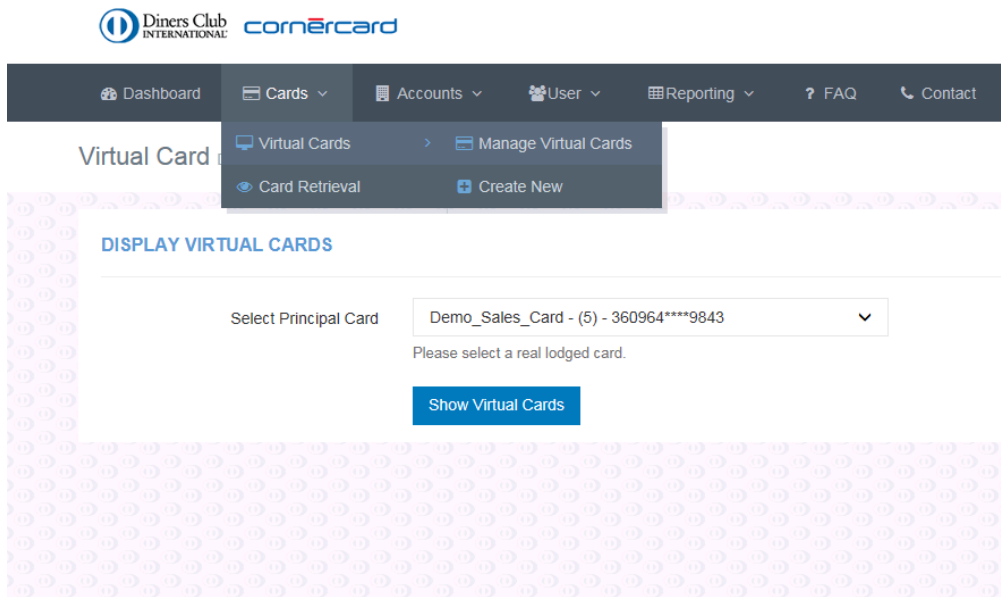
User Detail

This section displays information about the selected users and allows you to perform the following actions:

View All Users:	Displays all users.
Deactivate User:	Deactivates a user.
Delete User:	Deletes a user. Certain information will be stored for monitoring purposes.

5. Manage Cards (administrator only)




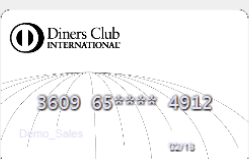


This section allows you to view all the details of the virtual cards previously created, and deactivate or delete them.



Select Principal Card: Select the principal card used for creating the VCNs.

VIRTUAL CARDS CREATED FROM DEMO_SALES_CARD - (5 VIRTUAL CARDS)

Show entries Search:

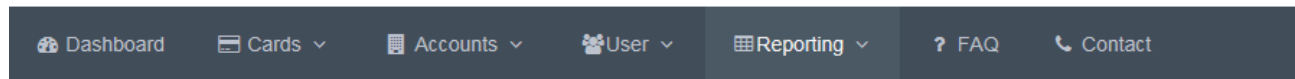
Card Name	Virtual PAN	Account	Amount	Created Date	Created By	Manage
 Hotelbuchung Marketing	5528 70** **** 3442	Demo_Sales	1000.00 (CHF)	21/02/2018 3:18 PM (Central European Standard Time)	lionel.patthey@cornercard.ch	Detail Disable Delete
Card Details 		Recent Authorisations No authorisations exist for this card				
 Test1	3609 65**** 4912	Demo_Sales	1.00 (CHF)	15/02/2018 9:48 AM (Central European Standard Time)	lionel.patthey@cornercard.ch	Detail Disable Delete
Card Details 		Recent Authorisations No authorisations exist for this card				
 abcde	5528 70** **** 6270	Demo_Sales	1.00 (CHF)	15/02/2018 7:11 AM (Central European Standard Time)	lionel.patthey@cornercard.ch	Detail Disable Delete
 Test1	5528 70** **** 8723	Demo_Sales	5000.00 (CHF)	15/02/2018 10:17 AM (Central European Standard Time)	lionel.patthey@cornercard.ch	Detail Disable Delete

Click the “+” sign to view details of the VCNs and their authorization.

6. Reporting

6.1 Authorizations

This section creates a list of all authorizations, which can be filtered by using the drop-down menu and selecting the dates of interest.



Reporting Authorisations



FILTER AUTHORISATIONS

Select an Account

Select an account to limit the results show below.

Select a Card

Select a card to limit the results show below.

Select a Virtual Card

Select a virtual card to limit the results show below.
(created Date) (Authorisations) Card Description

Auth Result
From

Filter ↗

6.2 User Activity

This is a detailed list of all activities performed by the user on the portal.