Corporate Set Up

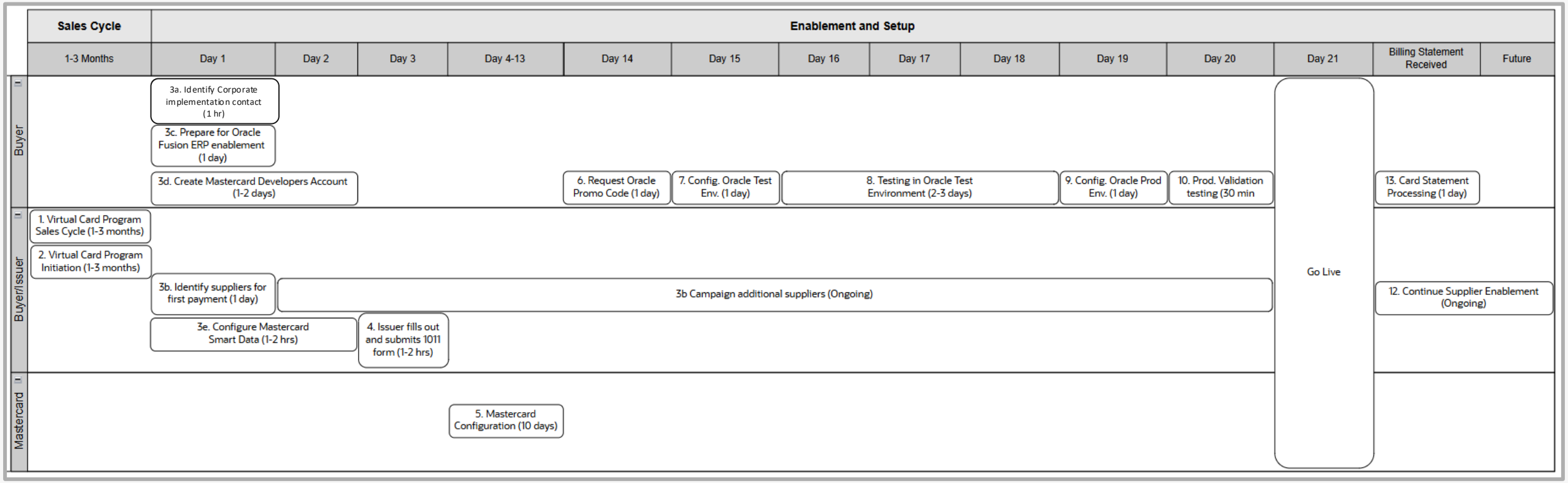
Embedded virtual cards within Fusion Cloud ERP

Mastercard | Oracle

This Corporate Setup Guide is designed to provide a clear, end-to-end view of the process for enabling embedded virtual cards within Fusion Cloud ERP. It outlines the sequence of steps, defines ownership across the Corporate (Buyer), Issuer, Mastercard, and Oracle, and maps the expected setup timeline to help keep all stakeholders aligned.

This guide is intended for Corporates (Buyers) live on Fusion Cloud ERP with Payables enabled, as well as Mastercard Issuers who have enrolled with Oracle to support embedded virtual card functionality.

Please refer to the following slides for a more detailed breakdown of the diagram below.



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Action Item	Owner	Triggers	Dependencies	Duration
1. Virtual card program sales cycle • **Sales conversation** • **AP spend file analysis:** Corporate pulls AP spend file from Oracle Fusion ERP and shares with Issuer or Mastercard. *Pulling the file takes 5 min*	Corporate/Issuer	Corporate interest to set up embedded virtual card program		**1-3 months** *Timing varies depending on Corporate's momentum*
2. Virtual card program initiation 1. Corporate credit line: If new credit line is needed, Issuer performs credit underwriting of Corporate. 2. Corporate works with the Issuer to sign the virtual card program agreement and complete any required documentation. 3. Corporate set up in Issuer systems: Issuer sets up Corporate record in its own credit and billing systems.	Corporate/Issuer	Corporate commitment to set up embedded virtual card program	Issuer is available in Oracle Fusion ERP	**1-3 months** *Timing varies depending on Corporate momentum and Issuer chosen*
3a. Identify Corporate implementation contact: Corporate ensures appropriate stakeholders are supporting the implementation process. Stakeholders typically include the Corporate's AP, Procurement, Treasury, and IT teams.	Corporate	Corporate/Issuer complete virtual card program contract, and credit line is established Issuer connects with Corporate on bringing the appropriate contacts to implementation conversations	Corporate stakeholders should be well versed in making payments, managing Supplier records, and managing configuration in Oracle Fusion ERP	**1 hour** *Recommended kick off call between Issuer and Corporate*
3b. Supplier enablement: Corporate/Issuer collaborate on Supplier enablement / selection. 1. Identify and begin outreach with 1-5 suppliers for first payment. 2. Campaign additional suppliers.	Corporate/Issuer	Corporate/Issuer complete virtual card program contract, and credit line is established	AP spend file analysis from Issuer	**Ongoing**
3c. Prepare for Oracle Fusion ERP enablement 1. **Security Profile:** Corporater's IT team assigns appropriate security roles/privileges to ERP user so the functionality can be enabled in ERP test and production environments. Implementing & Using Guides: • Set up virtual cards for supplier payments • Use virtual cards for supplier payments	Corporate	Corporate/Issuer complete virtual card program contract, and credit line is established		**1 day**
3d. Create Mastercard Developers account: Corporate registers on Mastercard Developers portal and requests test environment (immediate approval) and production (1-2 day approval) project for In Control for Commercial Payments (ICCP) and Commercial Event Notifications (CEN). Corporate needs to retain the following information to complete Oracle Fusion ERP configuration: • Consumer Key • Key alias and password • .P12 file	Corporate	Corporate/Issuer complete virtual card program contract, and credit line is established	Corporate has active virtual card program with Issuer	**1 hour** *to submit* **1-2 days** *to obtain approval for production*

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Action Item	Owner	Triggers	Dependencies	Duration
3e. Configure Mastercard Smart Data: Corporate/Issuer configures the following In Control menu items in Mastercard test (MTF) and production environments: Real Cards, Custom Fields, Purchase Types, Templates, Groups, Suppliers. If the Issuer/Corporate needs Mastercard assistance, Michelle.Mennemeyer@Mastercard.com can provide guidance.	Corporate/Issuer	Corporate/Issuer complete virtual card program contract, and credit line is established	Corporate has active virtual card program with Issuer	**1-2 hours**
4. Fill out and submit Mastercard 1011 form for set up of connectivity to test (MTF) & production environment 1. Issuer completes 1011 for test environment (MTF) and production. 2. Issuer sends completed form to Michelle.Mennemeyer@Mastercard.com.	Corporate/Issuer	Mastercard Developers registration and Smart Data setup completion	Corporate shares Mastercard Developers Client ID and verification that ICCP Smart Data screens are set up to complete the 1011 form	**1-2 hours**
5. Mastercard configuration • Event notification setup • Corporate's company setup connected to API credentials	Mastercard	Issuer submits 1011		**10 days**
6. Request Oracle Fusion ERP promo code: Corporate submits Oracle Service Request (SR) to receive promo code from Oracle.	Corporate	Mastercard to notify the Issuer and Oracle that the Corporate can submit the SR and move forward with ERP configuration	Mastercard completion of configuration	**1 day**

7. Configuration in Oracle Fusion ERP test environment
 	
1. Corporate's IT team establishes connectivity via ERP "Managed Embedded Banking" FSM screen. *Takes 1hr*
2. Corporate's IT team configures the virtual card program in ERP. *Takes 10 min*
  • Configure issuer as a bank
  • Configure funding card account
  • Configure virtual card program
3. Corporate's Procurement team updates one Supplier record. *Takes 5 min*
  • Update Payment Method to Mastercard Virtual Card
  • Configure Digital Payment Account, including adding a Corporate email address for testing purposes
	Corporate	Corporate receives promo code via the Oracle SR	Mastercard completion of configuration	**2 hours**

8. Testing in Oracle Fusion ERP test environment: Corporate tests in ERP test environment ahead of conducting a low dollar payment test transaction in ERP production environment. Oracle's recommendation for minimum testing: 1. Corporate's AP Team creates invoice with Mastercard Virtual Card payment method. *Takes 5 min* 2. Corporate's AP Team submits payment process request for the invoice. *Takes 5 min* 3. Corporate's AP Team verifies they received an email from Mastercard with the virtual card payment details. *Takes 5 min* 4. Optional: Corporate's AP Team verifies payment status is updated within ERP. • Mastercard can "simulate" an authorization and clearing event if the Issuer's BIN will allow it in Mastercard's testing environment. Testing amounts must be lower than $1,000 USD. *Takes 2-3 days*	Corporate	Corporate completes configuration in Oracle test environment		**15 min** *or 2-3 days if card processing is tested*

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Action Item	Owner	Triggers	Dependencies	Duration
9. Configuration in Oracle Fusion ERP production environment 1. Corporate's IT team establishes connectivity via ERP "Managed Embedded Banking" FSM screen. *Takes 1hr* 2. Corporate's IT team configures the virtual card program in ERP. *Takes 10 min* • Configure issuer as a bank • Configure funding card account • Configure virtual card program 3. Corporate's Procurement team updates one Supplier record who will participate in the low dollar payment test transacation. *Takes 5 min* • Update Payment Method to Mastercard Virtual Card • Configure Digital Payment Account, including adding a Supplier email address to receive the low dollar payment test transaction	Corporate/Supplier	Corporate completes testing in Oracle Fusion ERP test environment	Supplier identified for low dollar payment test transaction	**1 day**
10. Production validation testing in Oracle Fusion ERP production environment: Corporate conducts a low dollar payment test transaction in ERP production environment. 1. Corporate's AP Team creates or updates low dollar invoice with Mastercard Virtual Card payment method. *Takes 5 min* 2. Corporate's AP Team submits payment process request for the invoice. *Takes 5 min* 3. Supplier verifies they received an email from Mastercard with the virtual card payment for the low dollar payment test transaction. *Takes 5 min, assuming Supplier is participating in testing* 4. Corporate's AP Team verifies payment status is updated to 'Negotiable' in ERP. *Takes 5 min* 5. Supplier processes the virtual card with their acquirer. *Takes 5 min* 6. Corporate's AP Team verifies payment status is updated to 'Cleared' in ERP. *Takes 5 min*	Corporate	Corporate completes configuration in Oracle production environment		**30 min**
11. Go Live: Corporate is now ready to pay Suppliers via virtual card.	Corporate	Corporate completes successful low dollar payment test transaction in Oracle production environment		
12. Continue Supplier Enablement 1. Corporate works with Issuer and Mastercard to continue Supplier campaign. 2. Optional: Corporate pulls updated Supplier AP spend file to align on phased strategy and shares with Issuer and/or Mastercard. 3. As Suppliers agree to accept virtual card, Corporate updates Supplier payment method to virtual card in Oracle Fusion ERP.	Corporate/Issuer	Go Live		**Ongoing**
13. Card Statement Processing and Payment in Oracle Fusion ERP production environment 1. Corporate's Procurement team creates Issuer as Supplier or a party. *Takes 5 min* 2. Corporate's AP Team retrieves and reconciles the card statement against virtual card payments in ERP. *Takes up to 1 day, depending on volume* 3. Corporate's AP Team creates invoice to pay the card statement to the Issuer. *Takes 5 min*	Corporate	End of Corporate's billing cycle	Issuer makes card statement available to Corporate	**Up to 1 day**

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