



# THE PAIUTE INDIAN TRIBE OF UTAH

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## ***E-Payables Payment Initiative Supplier FAQ***

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### ***Program Strategy***

#### **1. Why has The Paiute Indian Tribe of Utah decided to pay our company by Visa card payments?**

- Our goal is to optimize our commercial card program in order to improve process efficiency and working capital management, as well as reduce the cost of processing paper checks.
- This initiative also supports our green initiative by reducing our use of paper.
- Our suppliers benefit from this strategy as well, since Visa payments provide consistent, predictable payments and allow for streamlined processes.

#### **2. What are the benefits to our company of receiving payment by Visa payment solutions instead of check?**

- More and more, suppliers are coming to realize that they can enjoy significant, tangible savings from accepting Visa payment solutions from their customers, including:
  - *Working Capital Management.* The Paiute Indian Tribe of Utah will be standardizing payment terms to Net 45/60 for all suppliers (where applicable). As an incentive, we are agreeing to pay card accepting suppliers on approval of invoices. This may result in a significant acceleration of payment.
  - *Process Efficiency.* Suppliers can reduce internal processing and transaction costs by eliminating paper-based processes, including check processing and associated reconciliation efforts.

- Supports Internal “Green Initiatives”: This automated electronic payment process reduces the use of paper from both you and your customer’s organization.
- *Customer Acquisition and Retention*: By allowing the Paiute Indian Tribe of Utah to pay by Visa Commercial Card, suppliers provide a valued service which may be a determining factor in becoming or remaining a preferred supplier. Additionally, as other customers seek to concentrate more spend with fewer preferred suppliers, those who offer flexible and beneficial payment solutions may receive increased revenue and strengthen their competitive advantage.

**3. Are there fees associated with receiving payment by Visa card payments?**

- The standard processing fees administered by a supplier’s merchant acquiring bank will apply. We encourage suppliers to review their merchant account agreement and discuss ways to achieve the most favorable rates with their bank. Additional programs may be available to help reduce these fees based on the transaction size, level of data provided, and frequency of transactions processed.

***New Payment Process***

**4. How will card payment change The Paiute Indian Tribe of Utah’s current purchasing and payment process with our company?**

- The current processes for orders and invoices will remain the same. The only change will be to the payment process.
- With the new payment process our suppliers will receive a card account to retain on file and an email notification will be sent for each payment instructing them of the amount to process using their POS Device.
- The new process will allow both our suppliers and the Paiute Indian Tribe of Utah to streamline operations.

**5. What is the process for being paid by the Paiute Indian Tribe of Utah’s payables automation program?**

- The Paiute Indian Tribe of Utah will provide the supplier with a Visa Commercial Card account number which they will retain on file. When the supplier receives a payment remittance notification, they may charge the account number for the amount indicated.
- We ask that suppliers include the appropriate invoice numbers and/or purchase order numbers when processing the transaction.

**6. Is it safe to keep the card account number on file?**

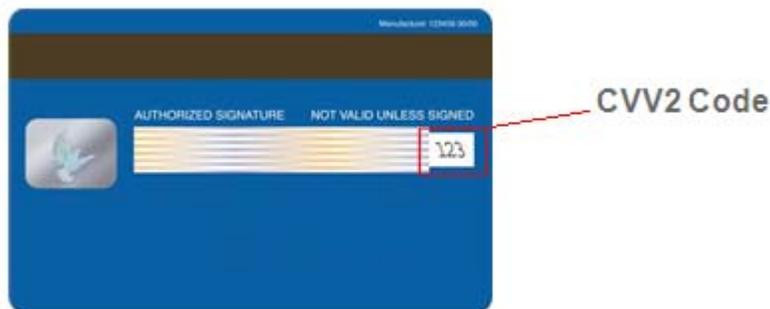
- It is safe to maintain a card account number on file as there are zero dollars on the card until an invoice is approved for payment. Once an invoice is approved for payment, the card will be funded for the exact amount of the invoice(s) and you will receive a remittance email notification informing you that the card is ready to be charged. This technology minimizes risk associated with maintaining the card account number on file.

**7. Can our company receive payment by ACH instead of card?**

- Our goal is to expand our commercial card program as much as possible in order to optimize the benefits we can achieve from process efficiency, working capital management, and spend visibility.

**8. What is the CVV2 value?**

- **Proof that the credit card is in the right hands** – The 3-digit security code shown on the back of your Visa card lets merchants know that the card is in the right hands when the customer is not present during the transaction. Your Point of Sale device may require you to enter this value.



## **Additional Help**

### **9. How do we get set up or what do we need to do to accept credit card payments?**

- For those **suppliers who currently accept credit card payments**, they can begin this new payment arrangement by completing the below information (include multiple remittance addresses as appropriate) and send it to [Group Email/fax]:

Company Name:	
Remittance Address:	
City:	
State:	
Zip:	
Contact Name:	
Contact Title:	
Contact Phone:	
Remittance Email*:	
CVV2 Required:	[Yes] [No]

\*This is either a Receivable Dept email or designated person to process card transaction payments.

- Suppliers will then be provided with a Visa Commercial Card account number to use for payment. In the future, the supplier will receive an email notification indicating the charge amount and the remittance details for each payment. We also ask that suppliers include the appropriate invoice number(s) and/or purchase order number(s) when processing the transaction for our reference.
- For those **suppliers who are not currently set up with a merchant account**, to arrange for basic Visa Card acceptance, they should contact their corporate banking service provider or contact our preferred credit card service provider.

### **10. Where can I find more information about accepting Visa card payments?**

- Comprehensive information is available on Visa.com at <http://usa.visa.com/merchants/operations/index.html>. Merchants will find materials related to card acceptance guidelines, Visa operating regulations, and Visa interchange fees.

### **11. Who do I contact if I have additional questions?**

- For enrollment support or questions please contact us at [bcuch@utahpaiutes.org](mailto:bcuch@utahpaiutes.org)
- For questions about payment status, please contact the Paiute Indian Tribe of Utah Accounts Payable Department at [bcuch@utahpaiutes.org](mailto:bcuch@utahpaiutes.org).