



## University of Massachusetts (UMass) Virtual Card FAQ

### What is Virtual Card?

Virtual Card Program is UMass's preferred method of payment and is part of an effort to eliminate inefficiencies and costs associated with paper payments. It is a virtual payables commercial card account through Paymode-X. It works much like accepting a credit card.

### What are the benefits of accepting credit card payments?

- Accelerated and guaranteed payment which improves cash flow
- Reduced paperwork and streamlined accounts receivables processes
- Real-time notifications for each card payment
- Complete remittance detail to support efficient receivables posting
- No changes or modifications to your existing card acceptance procedures

### Is there a fee for Paymode-X Virtual Card?

Neither Paymode-X nor UMass assess fees in this program, and each invoice is paid in full. However, because a Virtual Card payment is a credit card transaction, any fees assessed by the supplier's credit card processor will apply.

### How will I receive my card information?

Paymode-X Virtual Card is a single-use Virtual Card. You will receive an email notification from Paymode-X each time UMass makes a new Virtual Card payment to you. Each Paymode-X email notification will have an expiration date and will also include a link to easily obtain details on your secure Virtual Card payment from UMass. You will use those payment details to process the Virtual Card payment using your normal Card-processing procedures.

### Will I receive a physical card in the mail?

NO! This is a virtual card, meaning there is no physical card to have in your wallet.

### What are the Virtual Card net terms with UMass?

Receive UMass payments via Virtual Card NET15 compared to check NET45

### How do I enroll in Paymode-X Virtual Card with UMass?

An authorized user in your organization can enroll through the following website:  
<https://go.paymode.com/umass/G-PR5YE6PB6>

### What information is needed during the enroll process with Paymode-X Virtual Card?

- A valid email address
- Your company's US tax ID number (EIN)
- Your company's bank account and transit routing number

**Can I have multiple users setup to receive the payment notifications?**

Paymode-X allows you to have multiple users receive payment notifications in the event the primary contact is out of the office. It is suggested you have at least one additional contact who can receive these notifications.

**Who do I contact for Paymode-X Virtual Card enrollment questions?**

Contact Paymode-X Enrollment Team – This team can assist with any questions about the enrollment process and setting up vendor membership. They can be reached at: 800-331-0974 or [enrollment@paymode-x.com](mailto:enrollment@paymode-x.com)

**Who do I contact for Paymode-X Virtual Card post enrollment questions?**

Contact Paymode-X Member Services – This team can answer any questions post-enrollment about a vendor's membership details, how to process payments, and pull reports. They can be reached at: 877-443-6944 available Monday – Friday 8:00 AM – 8:00 PM EST or [memberservices@paymode-x.com](mailto:memberservices@paymode-x.com)

**How do I take payment once the remittance advice is received?**

Payment should be processed on the supplier side via the normal credit card processing once receiving the remittance advice.

If you do not currently have a process, it is recommended that you enroll in the second preferred payment method, Paymode-X ACH.

**What to do if you are not receiving the payment notification emails?**

All Paymode-X payment notifications and reminders are sent from [memberservices@paymode-x.com](mailto:memberservices@paymode-x.com). First check your spam/junk folders and filters to ensure you are allowing [memberservices@paymode-x.com](mailto:memberservices@paymode-x.com) as a trusted email.

If you are still having issues, contact Paymode-X Member Services. They can be reached at: 877-443-6944 or [memberservices@paymode-x.com](mailto:memberservices@paymode-x.com)

**Can I charge a credit card processing fee on my invoices?**

If your organization charges a fee in addition to the invoice amount, you cannot enroll in Virtual Card.

It is recommended that you enroll in the second preferred payment method, Paymode-X ACH.

**Who do I contact if I am having trouble with receiving my Paymode-X Virtual Card payments or need to make changes to payment option?**

UMass Treasury Office at [treasurer\\_epay@umassp.edu](mailto:treasurer_epay@umassp.edu)