Vitesse

FCP Payment Limits Guide

Introduction

Welcome to the Payment Limit User Guide. A payment limit defines the maximum amount that can be processed from a payment account in a single transaction. These limits are designed to safeguard the accounts, manage exposure and reduce risk.

This guide explains how to request, review, and manage payment limit changes-whether temporary or permanent. The new process replaces manual approvals, enabling faster, self-service management of payment limits within the Merchant Administration System (MAS).

Product Overview

The Payment Limit feature enables Delegated Claims Administrators (DCAs) to submit payment limit change requests directly in MAS. These requests are then reviewed and approved by the relevant Managing Agent (MA), removing the need for Vitesse involvement.

## Associated Payment Limit User Roles

1. Create Payment Limit Requests: Create, View, Revoke a payment limit request
2. Payment Limit Request Approver: Approve, Reject, View, Revoke a payment limit request

> **Note: Roles are managed by Vitesse. To avoid delays, email FCPSupport@vitessepsp.com to set up relevant users before any payment limit change is needed.**

Access Payment Limits

Log in to MAS
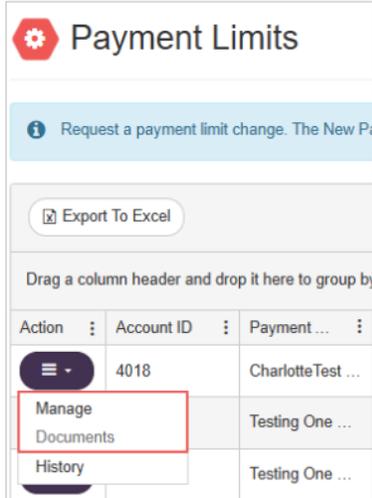
Go to **Administration → Payment Limits**
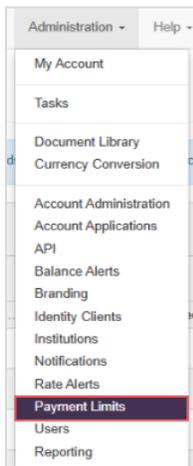
Request a Payment Limit Change

Locate the Payment Account you wish to update

Select **Action → Manage** to open the Payment Limit management page

1. Complete all Mandatory fields – only the document upload and associated document comment fields are optional.
2. Click **Request** to submit the form to the MA for review.
   a. The request status will change to **Submitted for Approval.**
   b. An email notification is sent to inform the MA of the new payment limit request.
3. Upload additional documents if needed.
   a. Select **Action → Documents**, or open the request via **Action → Manage**, then navigate to the Documents tab.
   b. Additional uploads can only be made while the request remains in the **Submitted for Approval** state.
4. To view the submitted request, go to the Payment Limits grid, select **Action → Manage**.

Review a Payment Limit Change

1. MAs will receive an email notification when a new request is submitted.
2. Click the link in the email or log in to MAS to access the Payment Limits grid, then locate the account, and select **Action → Manage**.
3. During review, the approver can adjust the **Duration** and switch the Request Type between Temporary (1–72 Hours) or Permanent.
    a. If the duration is modified, the Decision Reason is mandatory.
4. The MA must choose one of the following decisions.
    a. **Approve** – The request status updates to **Approved**. An email notification is sent confirming approval.
    b. **Approved via External Approver** – The request status updates to **Approved**. Additional fields for the external approver are mandatory. An email notification is sent confirming approval.
    c. **Reject** – The request status updates to **Rejected.** Decision Reason is mandatory. An email notification is sent confirming rejection.

What Happens Next

Once a payment limit request is approved, the updated limit will take effect after a **3-hour delay**. This delay acts as a security safeguard, allowing time to review and, if necessary, revoke the approval before the new limit becomes active.

Temporary Requests Only

1. After the **3-hour delay**, the new payment limit takes effect, and the request status updates to **Active**.
2. Once the specified duration has elapsed, the payment limit automatically reverts to its original value, and the request status updates to **Expired**.

Permanent Requests Only

1. After the **3-hour delay**, the new payment limit takes effect, and the request status updates to **Implemented**.
2. This is a permanent change, and the request will not expire.

Additional Features

Payment Limits Grid

This grid displays all Payment Accounts the user has access to, ordered by the most recent payment limit change request.

1. DCAs can view all Payment Accounts they have access to.
2. MAs can view all Payment Accounts they have access to that contain a payment limit request history.

Balance Check During Payment Limit Request and Review

DCA

If the account balance is insufficient to support a payment at the **new payment limit value**, a warning banner will be displayed (as shown below).

- The warning remains visible after the request is **submitted, approved, and becomes active**.
- The warning will only clear once there are **sufficient funds** available to make a payment at that value.
- The DCA can still **submit** the payment limit request.

MA

If the account balance is insufficient to support a payment at the **new payment limit value**, a warning banner will be displayed (as shown below). The banner includes the relevant **account(s) details and balance**.

- The warning remains visible after the limit is **approved and becomes active**.
- The warning will only clear once there are **sufficient funds** available to make a payment at that value.
- The MA can still **approve** the payment limit request.

Revoke a Payment Limit Request

A payment limit request will be **automatically revoked** if it remains unapproved **120 hours after submission**. DCAs, MAs and the Vitesse Solutions team members with the appropriate roles can also revoke a request. Once revoked, the request status updates to **Revoked**, the payment limit reverts to its previous value, and all relevant parties are notified.

To revoke a payment limit request:

1. Select **Action → Manage**
2. Enter a **Revoke Reason** in the provided field
3. Click **Revoke Request**

- DCAs can **Revoke Request** when the request is in the **Submitted for Approval, Approved** or **Active** state
- MAs and the Vitesse Solutions team can **Revoke Request** when the request is in the **Approved** or **Active** state

Single Payment Flow

The Single Payment Flow is used to initiate an individual payment within the MAS. If a user attempts to make a payment that **exceeds the current payment limit**, an **error message** will appear. Depending on the user's role and the status of any existing payment limit requests, one of the following scenarios will apply:

1. User has the Create role and there is no in-progress payment limit request
   - The user can select **Manage Payment Limit** to submit a new payment limit change request.
2. User has the Create role and there is an in-progress payment limit request
   - The user can select **Manage Payment Limit** to view the details of the existing request.
3. User does not have the Create role
   - The user will be prompted to contact Vitesse Support or another user with the appropriate role to request a payment limit change.

Other Buttons (on the Payment Limits Grid)

Document

Users can view the Documents tab by selecting **Action → Documents**.

History

Users can view the history of payment limit requests by selecting **Action → History.**

Events

Users can view events related to a specific payment limit request by selecting **Action → History → Events**. They can also view any document(s) uploaded as part of the payment limit change request by selecting **Action → History → Documents**.

Export to Excel

Users can export the Payment Limits grid data to Excel by clicking **Export to Excel** at the top of the page.

Email Alerts/Notifications

Email notifications are configured to guide users through each key stage of the payment limit request process. The table below summarises the types of emails sent by the system and their respective recipients.

Email Type	DCA (Create Role)	Lead MA (Approve Role)
New Request Submitted	No	Yes
Reminder - Approval Pending 72 Hours	Yes	Yes
Request Automatically Revoked	Yes	Yes
Request Accepted or Rejected	Yes	Yes, and External Approver if applicable
Request Revoked when State is Submitted for Approval or Approved	Yes	Yes
Request Revoked when State is Active	Yes	Yes
Request Transitions from Approved to Active or Implemented	Yes	Yes
Request Expired	Yes	Yes

Appendix

Transition Diagram
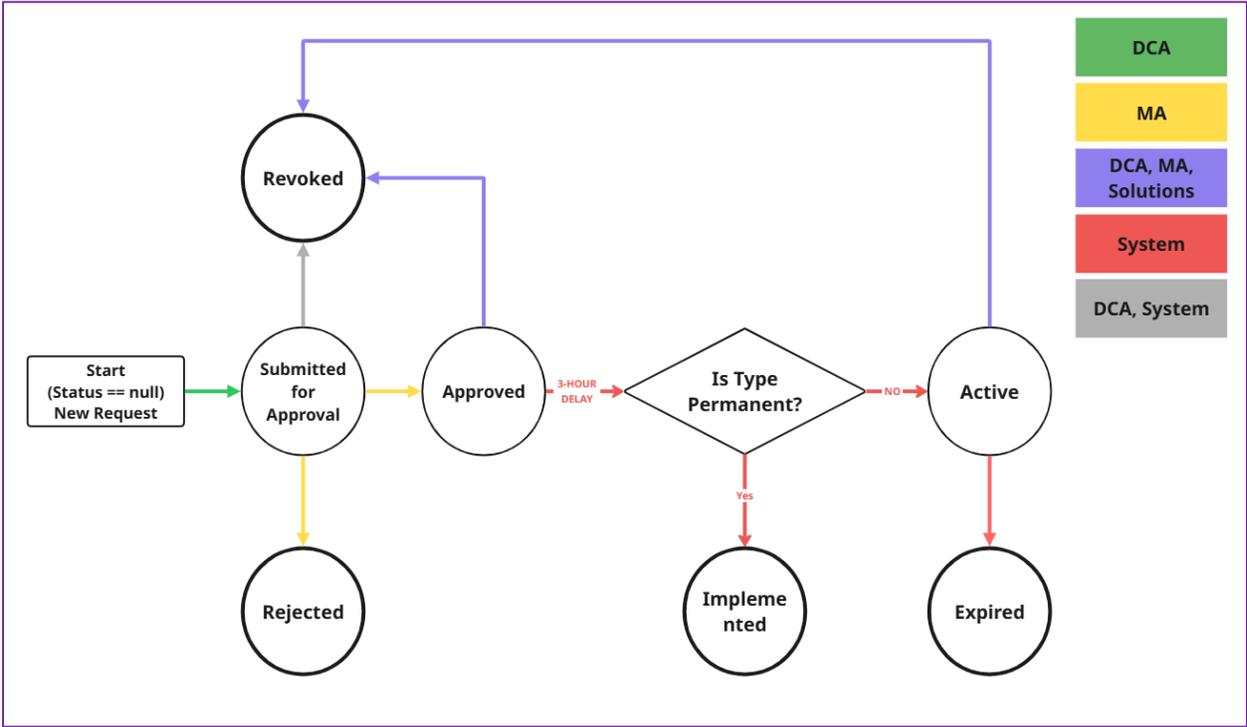
Frequently Asked Questions

Q. What happens if a user is assigned both the Create Payment Limit Requests and Payment Limit Request Approver roles?

A. They will default to the **Create Payment Limit Request role** and will not be able to use the approve functionality.

Q. Can I approve a request that I submitted for approval?

A. No. You cannot approve a request you submitted yourself. If your role changes from **Create** to **Approve**, you will lose visibility of your own submission and will not be able to action it, but you can action other users' submissions.

Q. Can I override the 3-hour delay before a payment limit becomes Active/implemented after approval?

A. Yes. Vitesse can override the 3-hour delay. The **MA Admin** or an **MA with the Approver role** must email FCPSupport@vitessepsp.com with the following details:
- Account name and Reporting name
- Requested limit and Duration
- Reason for the override

1. *If the request is sent by the **same** MA who approved it, Vitesse will visually verify the sender's email address matches the one stored in the system.*
2. *If the request is sent by a **different** MA than the original approver, Vitesse will confirm the request verbally with the original approver before proceeding.*

Q. What restrictions apply when setting payment limits in the request form?

A.

- **Temporary** payment limits must be greater than the current limit and less than 500,000,000.
- **Permanent** payment limits must be between 0.01 and 500,000,000.

Q. Why can't I access payment limit requests for my Merchant?

A. You do not have the required role to create or approve payment limit requests. Please contact your MA Admin, who can reach out to Vitesse to request the appropriate role assignment.

Q. Can I access the new payment limit request feature via the API?

A. No. The ability to manage payment limit requests is not currently available via the API.

Q. Can a DCA from another Merchant with access to the same Payment Account revoke a payment limit request?

A. No. Only the DCAs from the submitting Merchant with the Create role can revoke the payment limit request.

Q. Will DCAs with the Create role from the Merchant that approved the request receive progress notifications?

A. No. Only the DCAs from the submitting Merchant with the Create role receive email notifications about the request status.

Q. What does the Currency field on the Payment Limit request form refer to?

A. The Currency refers to the Payment Limit currency. The Account currency is shown separately within the Payment Limits grid.

Q. Why can't I manage the payment limit for a Payment Account shown in the Payment Limits grid?

A. First, check that the Payment Account has an associated blend, as blends must be set up on an account before its payment limit can be managed. If the account already has an associated blend and you still can't manage the payment limit, please contact Vitesse for support.

Support

If you need additional help or have suggestions for future enhancements to the payment limit feature, please contact your Relationship Manager or the FCP support team at FCPSupport@vitessepsp.com

Tip: For fastest support, please include a detailed description of your issue