Vitesse

FCP Insufficient Funds for Payment Requests Guide

Purpose

This guide provides an overview of the **Insufficient Funds for Payment Requests** alert. It explains when the alert is triggered, who receives the notification, what information is included, and how the alert can be configured and managed in the system.

System

Vitesse Merchant Administration System (MAS)

Overview

When a DCA creates or submits a payment from a Payment Account, the system checks whether sufficient funds are available across the associated Funding Account(s). If funds are insufficient, then the payment cannot be completed.

In addition to the on-screen message shown to the user who initiated the payment, MAS can automatically send a notification to the relevant **Lead** and **Follow** Managing Agents (MAs). This alert provides immediate visibility of the payments that cannot be processed and the impacted Funding Account(s), enabling funding issues to be identified and addressed more quickly.

Key Benefits

- Reduces reliance on manual follow-up when there are insufficient funds for payment requests
- Provides timely visibility of funding shortfalls to relevant MAs
- Enables faster Funding Account top-ups and improved settlement timelines
- Supports quicker payment processing and claims settlement

Functionality of Insufficient Funds Alerts

A user initiates a payment from a Payment Account via MAS (single payment or batch payment), or via the API. The system validates whether sufficient funds are available across the associated Funding Account(s).

If one or more Funding Accounts have insufficient funds, the payment cannot be completed. An on-screen message is displayed to the user who initiated the payment. In addition, email notifications are sent to the configured recipients for the relevant Funding Account(s).

Notification Content

All Insufficient Funds for Payment Request notifications include:

- Confirmation that there are insufficient funds for a payment request
- Details of the payment request
- Where applicable, details of the next expected settlement

Insufficient Funds for Payment Request

Hello,

A payment request for **10,000.00 GBP** from **Testing One Merchant 46260 PMT** was made by **goret.mas1@vittest.com** on **Wednesday, February 11, 2026 12:07 PM (UTC)**.

There are insufficient funds in the following account(s) to make this payment.

Funding Account Details:

Funding Account: Accordance GBP FND 2
Amount Required: 2,500.49 GBP
Current Balance: 414.10 GBP
Next Expected Settlement Amount: None Expected
Next Expected Settlement Date: None Expected

If you have any questions or need further assistance, please contact **goret.mas1@vittest.com** directly or email FCPSupport@vitessepsp.com.

Thanks,
Vitesse PSP Ltd Support.

Email: support@vittest.com
Telephone: +44 (0) 20 3051 5612

The secure, intelligent global money transfer platform

Notification Recipients

Notifications are tailored by recipient:

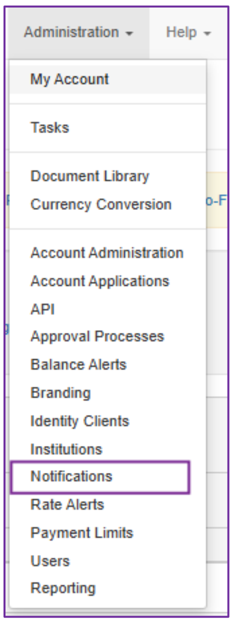
- **Lead Funding Account:** The configured recipients for the Lead Funding Account always receive a notification when there are insufficient funds for a payment request, even if the Lead Funding Account itself has sufficient funds. The notification includes details of **all Funding Accounts** that require a top-up for the payment to be successful.
- **Follow Funding Account:** The configured recipients for Follow Funding Accounts receive a notification only when their own Funding Account requires a top-up. In these cases, the notification includes details of **their** Funding Account.

Configure the Notification

Insufficient Funds Alerts must be configured by a MA who has access to Notifications in MAS.

Access Notifications

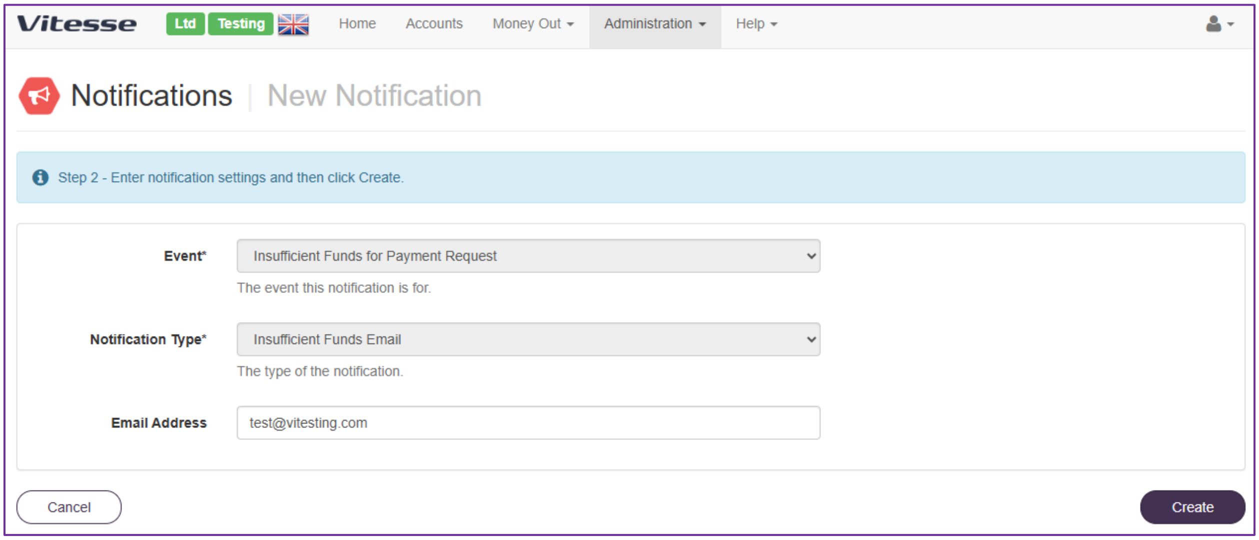
1. Log in to MAS
2. Navigate to **Administration -> Notifications**



Set Up a New Notification

1. Select **+ New Notification**
2. Select the event **Insufficient Funds for Payment Request**
3. Select the notification type **Insufficient Funds Email**
4. Click **Next**
5. Enter the recipient email address
6. Click **Create**

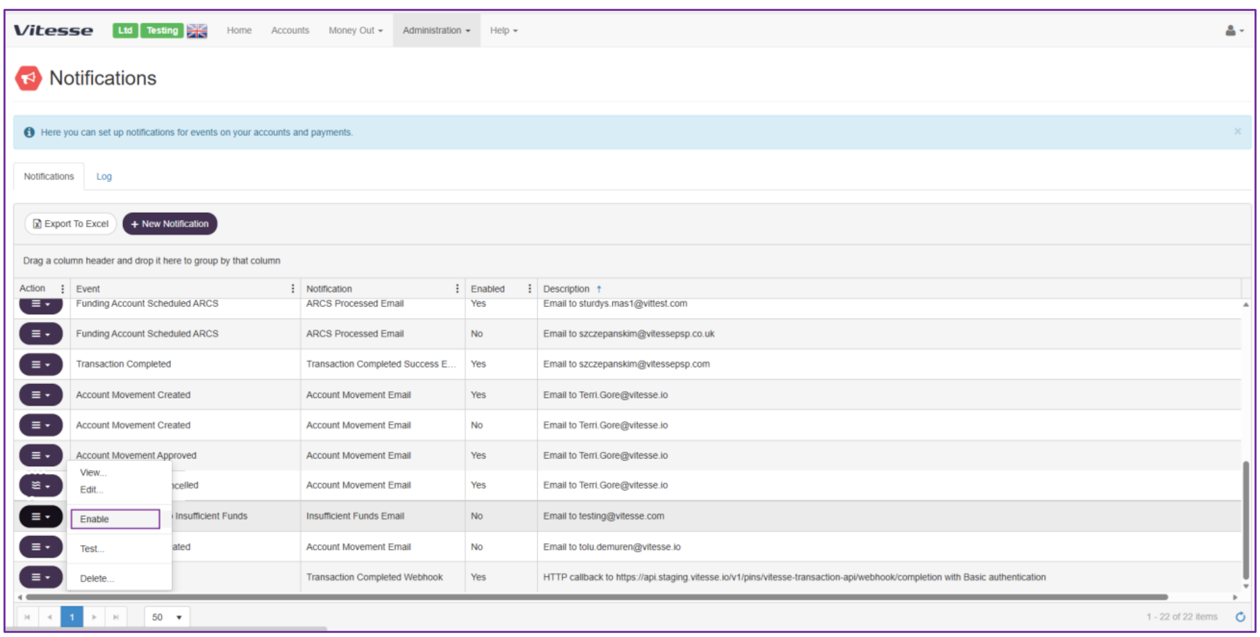
Note: After creating the notification, ensure it is **Enabled** to start receiving emails.



Manage the Notification

To change the subscription status of an Insufficient Funds notification:

1. Locate the subscription for the required recipient within the Notification List
2. Select **Action**, then choose **Enable** or **Disable**, as required



Frequently Asked Questions

Q. Can multiple email addresses be added to the Insufficient Funds email alert?

A. Yes. Each notification subscription supports only one email address. To send alerts to multiple recipients, the MA must create a separate notification for each email address.

Q. What happens if the same email address is configured more than once for the same MA?

A. The recipient will receive duplicate emails. To avoid this, delete or disable the additional subscription(s) so only one remains active.

Q. Which accounts will I receive emails for?

A. Notifications are configured at the merchant level. When enabled, you will receive notifications for all accounts within your merchant that experience Insufficient Funds for Payment Requests at any stage of the payment workflow. This is regardless of whether the account associated with the payment is the lead or follow.

Q. How are Insufficient Funds email alerts for batch payments handled?

A. If payments cannot be processed as part of a batch, alerts are triggered the same way as for single payments. If multiple payments reference the same Payment Account as the source, the alerts are consolidated into a single notification.

Support

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