



Visa Commercial Format (VCF) File

When your Commercial Card Program converts to UMB, you will continue to receive services such as the delivery of your program's daily data file. The purpose of these files is to provide card transaction data, but these files can also support the transmission of card account, billing period, merchant data and enhanced transaction details.

The format of these files is called the Visa Commercial Format (VCF) and is an industry standard defined by Visa. UMB generally provides the 4.4 version of the VCF file, while we also provide some customers with a modified version. You may currently receive this data through one or more of the following:

- Subscription service sent directly from Visa to a third-party platform such as Concur, ExpenseWire, or Certity.
- File transmission direct to your company from Visa.

When your Commercial Card Program converts to UMB, you will still receive files at the same frequency you receive them today, and the delivery methods will not change.

Upcoming Changes

When your Commercial Card Program converts to UMB, so will your VCF file delivery subscription. The VCF file format you receive today (VCF 4.0, 4.4) will not change. However, the values for several commonly used fields will change, including:

Field & Field Location	New Value and/or Specific Changes
Card Account Number	New Card Account Number
Hierarchy IDs	New Hierarchy IDs
Cardholder IDs	New Cardholder IDs
Processor ID (in header and trailer records)	"1"
Issuer/Bank ID (in header and trailer records)	"9465"
Company ID (in company header, trailer, T4, T6, T10, T11 records)	The new value will be available and communicated on or shortly after June 16.
Billing cycle start and end dates may change (refer to Point #5)	New Billing period IDs (in T11, T1 records)
Company sequence number (in header and trailer record)	Files will begin with a new sequence. Starts as new value of '1'.

Action Items

Review any procedures, automated or manual, by which your Commercial Card Program receives a data file from UMB or Visa today:

- Does the file have a naming convention that reflects your program's Company ID value?
- Is the file naming relevant to your program's ability to detect, download, load or process the file?

If your Commercial Card Program runs any automated processes to load files, and these jobs are dependent on the values in the file naming, please note that you will need to update the above values on July 14.

If your Commercial Card Program relies on UMB or Visa to subscribe data directly to a third-party provider that your Commercial Card Program uses to reconcile or report on transaction data, please contact your third-party provider. UMB has already initiated some contact with third-party providers, but they may require you to contact them directly to complete the required updates. They will need updated information on your Commercial Card Program's new Company ID value and other identifiers they use to support your program.

Important Note: The existing VCF file setup should remain active until further notice; there may be trailing activities for a few months after migration.