



Reviving International Tourism Grant Program (RITG)

How to use a Virtual Credit Card (VCC)

Virtual Credit Card (VCC)

A Virtual Credit Card (VCC) is a 16-digit card number which can be used only for e-commerce or virtual terminal transactions. VCCs cannot be used at a physical terminal in a store or at a point of sale.

VCCs can be used by entering the 16-digit card number on an online merchant website, such as a site for booking travel tickets or accommodation. Alternatively, the 16-digit card number can be provided to a merchant for manual charging.

Grant money for the Reviving International Tourism Grant Program (RITG) will be paid using VCCs. VCC spending is limited by a specific merchant category code (MCC), which ensures grant funding is only spent on approved activities. A list of eligible MCCs is at the end of this document.

RECEIVING YOUR VCC

If your RITG application is successful, you will receive a letter of agreement from Austrade. Once the agreement is fully executed – signed by you and Austrade – you will receive details of your unique VCC via a secure email, using the email address that you nominated in your grant application. This email will be encrypted via Proofpoint.

If you have not yet received your VCC, please first check your junk mail or spam as some email anti-spam filters may block encrypted attachments and you may need to amend the settings.

Security tips

- Always check the sender's email address before opening any emails. If you do not recognise the sender, do not open the email. Your VCC will come directly from sdg2@mastercard.com. You may also receive emails from incontrol@mastercard.com from time to time relating to your VCC.
- The subject line of your email will be: 'Payment Details from Austrade RITG Stream 1' or 'Payment Details from Austrade RITG Stream 2'.
- **IMPORTANT:** Austrade and our banking partners will never ask you to provide secure VCC details, whether over email or over the phone. Your VCC details should only be provided on secure merchant websites or over the phone to confirm an order when you are making a purchase under the grant program.

Please note: Separate VCCs will be issued by Austrade to grantees under RITG Stream 1 and Stream 2. If you are awarded a second payment under RITG Stream 1, you will receive an updated RITG Stream 1 Virtual Credit Card (VCC) from sdg2@mastercard.com or from incontrol@mastercard.com. This VCC will replace the previous Stream 1 VCC issued to you as there may be a change to the expiry date and/or the CVC2 on the back of the card.

If you have not received your VCC within 10 business days, contact RITGrant@austrade.gov.au.

REGISTERING YOUR VCC

The first time you receive an **email encrypted by Proofpoint**, you will need to set up an account and register your login credentials. If your email application does not have the required security, your VCC email will show as an encrypted email from Mastercard with a Proofpoint message.

There is no need to download any software or provide any bank details or any other financial information. You will be asked to enter your name and password, then answer a security question.

Once you have set up your account, you will be able to log in and view your encrypted emails at any time. It is important you keep your VCC details secure. Do not print them out or leave them where someone else may be able to access them.

READING ENCRYPTED EMAILS AS A NEW EMAIL RECIPIENT

To access your VCC details securely, you may be required to register with Proofpoint.

If your email application does not have the required security, your VCC will show as an encrypted email from Mastercard with a Proofpoint message.

To read an encrypted email as a new recipient, you will need to undertake the process below:

1. Click the attachment on the email. An *Opening Mail Attachment* dialog box will appear.
2. Click Open. The attachment opens on your default Web browser, through a secure link.
3. Click to read message. The Registration page will open and your email address will be defaulted, based on the information you have provided to receive your grant.
4. Fill in the registration form.

Note: You will need to take note of these details as you will need them to access any future virtual cards.

5. Click Continue to view the email. You will now see your VCC details to use.

For any future Proofpoint VCCs, you will need to login with the details registered with in Step 4 above.

Security tip

- Your password should be different to the ones you use for any other access. Please note that Austrade, or our banking partners, will never ask you to enter your virtual card number or details such as your date of birth in the Proofpoint process.

USING YOUR VCC

Your VCC can only be used to pay for services online, via a phone or mail order where a merchant accepts payment via e-commerce or a virtual terminal. VCC payments for merchants who do not use one of the listed MCCs below will be unable to have this expense covered by the grant and you, as the applicant, will have to cover any expense not allowed by the VCC. Austrade is unable to process payments on behalf of a grantee.

It is not possible to issue you with a physical credit card or to pay the grant to a bank account. Funds from the VCC cannot be withdrawn or transferred to a bank account. This includes charging any grant amount to your own eftpos facility or to any other merchants that are not providing goods or services relating to eligible activities as outlined under section 5 of the [Program Guidelines](#).

To use your VCC **online**, simply enter the card details including card number, expiry date and CVC2 number into the merchant's website when checking out.

To use your VCC **over the phone**, ensure that you have initiated contact with the merchant directly and have not received a call asking for VCC details. Austrade and our banking partners will never ask you for your full card details over the phone.

If you are unable to process a payment due to incorrect billing details, you may be required to enter Austrade's billing details to process this payment as detailed below:

Billing name: Austrade RITG Stream 1 **or** Austrade RITG Stream 2

Billing Address: Level 2, 2 Philip Law Street, Canberra ACT 2601

If you experience difficulties in processing a payment that you believe relates to an eligible grant activity, please contact RITGrant@austrade.gov.au with details of the issue, including screenshots of any error messages.

All grant funding for both RITG Stream 1 & 2 must be used by 30 June 2024. This includes funding which was issued for the 2022-23 financial year. The funding received separately in both the financial years can be pooled and used to attend one eligible event.

MONITORING EXPENDITURE ON YOUR VCC

While there is currently no online facility available for grantees to check VCC transactions and balances, Austrade will have visibility of all transactions made using your VCC and may use this information to monitor VCC expenditure. This information can be provided on request if you are unsure of your available balance.

We ask grantees to keep all receipts and invoices for purchases made under the grants scheme and to monitor expenses made using the VCCs. Austrade may ask for these to supplement our reporting.

If you have made a transaction in a foreign currency and are unsure of the \$AUD transaction amount, you may use the Mastercard Currency Converter at <https://www.mastercard.us/en-us/personal/get-support/convert-currency.html> to determine charges made to your VCC.

Please note: The Foreign exchange rates are specific to the date and time the transaction is authorised. Generally, this occurs at the time of purchase.

The Mastercard Currency Converter is based on Eastern Standard Time (EST) which is one day behind Australian Eastern Standard Time (AEST). For example, for a transaction made on 20 August 2023 (AEST) you must enter 19 August 2023 (EST) into the Mastercard Currency Converter.

There are no associated bank fees charged to your VCC with these transactions and you must enter 0% in the Bank Fee section for accurate transaction details.

If you choose to have your transaction converted by the merchant, these foreign exchange rates will not apply. This will usually occur when you select to pay in your card's currency as opposed to the currency of the merchant.

Where there is concern over fraudulent expenditure, Austrade may:

- impose limitations to the VCC
- exclude expenditure
- decline future grant funding.

VCCs may be cancelled at Austrade's discretion and grantees may be required to repay any misspent grant amounts if funding is spent on ineligible activities.

If you become aware of a breach of terms and conditions under the letter of agreement you must contact us immediately through RITGrant@austrade.gov.au.

If your grant (the value on the VCC) has not been fully used by the end date of your grant stream, any remaining funds will be considered forfeited and returned to Austrade. We cannot make a cash payment of these funds.

SECURITY

To ensure security, your VCC details will only be sent to you using the email address you provided in your application. VCC details will not be regenerated or forwarded to anyone else. You should not forward, screenshot, photograph or otherwise record the card details, and you should not save the card details anywhere that may become accessible to someone else, including suppliers.

The security of the VCC and VCC details are very important as their use by any person provides access to the account. Grant recipients must take care to ensure that their VCC and VCC details

are not misused, lost or stolen and that they do not become known to anyone else. Recipients must not permit any other person to use the card.

You need to ensure access to the VCC information is secured. Austrade is not liable for unauthorised transactions on your VCC.

USEFUL TIPS

- You must enter the correct Expiry Date when making online payments.
- You must ensure that there are sufficient funds on your VCC prior to processing payments as Merchants may charge fees for declined transactions.
- Prior to arranging overseas travel, you should visit Smartraveller to explore DFAT's travel advice for all destinations at <https://www.smartraveller.gov.au/destinations>.

FURTHER INFORMATION ON YOUR VCC

Please email the RITG Team at RITGrant@austrade.gov.au. The team will aim to respond within 3 business days from receipt of email enquiries.

Merchant Category Codes (MCCs)

Merchant Category Codes (MCCs) are a four-digit code determined by a merchant's payment processing provider (for example, a bank or merchant terminal provider). This determination is based on the type of business activities that a merchant informs their payment processing provider they conduct. We are unable to determine the MCCs relating to specific merchants; however, the merchant may be able to confirm their MCC when processing your payment.

VCC use is limited to specific MCCs to ensure grant funding is spent on approved activities. These codes are subject to change at Austrade's discretion.

VCC payments for merchants who do not use one of the listed MCCs will be unable to have this expense covered by the grant and you, as the grantee, will have to cover any expense not allowed under the VCC.

RESTRICTED MCCS

Austrade has identified MCC restrictions on some eligible activities and expenditure under **RITG Stream 1** including attendance to PURE (Morocco) 2023/24. If you are trying to process payments for attendance at PURE (Morocco) 2023/24, please contact RITGrant@austrade.gov.au for further assistance.

Austrade has also identified MCC restriction on eligible activities and expenditure under **RITG Stream 2** for TravelPay. If you are trying to process payments for eligible digital uplift activities using this Merchant, please contact RITGrant@austrade.gov.au for further assistance.

If you believe an eligible transaction is restricted, please email us at RITGrant@austrade.gov.au with the amount of the transaction, name of business and ABN you are trying to pay, the product you are trying to purchase and invoice (if applicable).

ELIGIBLE MERCHANT CATEGORY CODES (MCCS) FOR RITG STREAM 1*

MCC code	MCC category	Short description	Long description
2741	Wholesale Distributors and Manufacturers	Miscellaneous Publishing and Printing	Merchants engaged in wholesale printing, publishing, or bookbinding. Examples of materials produced by such merchants include books, periodicals, magazines, maps and atlases, business newsletters, directories, sheet music, paper patterns, technical manuals and papers, telephone directories, and yearbooks. This MCC cannot be used for wholesale distributors of books, pamphlets, and educational materials.
2791	Wholesale Distributors and Manufacturers	Typesetting, Plate Making, and Related Services	Merchants that perform wholesale typesetting for the printing trade and make plates for printing purposes. Examples of such services include advertisement typesetting, phototypesetting, computer-controlled typesetting and colour separations; the production of positives and negatives from which offset lithographic plates are made; and engraving or embossing for printing purposes, such as engraving on wood, rubber, copper, steel, or photoengraving. For merchants that primarily provide wholesale printing services, use MCC 2741.

MCC code	MCC category	Short description	Long description
3000 - 3350	Airlines	Airlines, Air carriers	For a complete listing of major airline merchants, refer to the Card Acceptor Business Code (MCC): Alphabetic section, or Card Acceptor Business Code (MCC): Transaction Category Codes section.
3351 - 3500	Automobile/ Vehicle Rentals	Car Rental Agencies	For a complete listing of major car rental agency merchants, refer to the Card Acceptor Business Code (MCC): Alphabetic section, or Card Acceptor Business Code (MCC): Transaction Category Codes section.
3501- 3999	Hotels and Motels	Lodgings: Hotels, Motels, Resorts	For a complete listing of major lodging merchants, refer to Card Acceptor Business Code (MCC): Alphabetic section, or Card Acceptor Business Code (MCC): Transaction Category Codes section.
4121	Transportation	Limousines and Taxicabs	Passenger automobile transportation services that do not operate on a regular schedule or an established route.
4511	Transportation	Air Carriers, Airlines: Not Elsewhere Classified	Only those airlines and air carriers for which a unique MCC has not been designated.
4582	Transportation	Airports, Airport Terminals, Flying Fields	Merchants that operate and maintain airports and flying fields. Such merchants may provide aircraft cleaning and janitorial services, aircraft servicing and repair, aircraft storage at airports, and airport hangar rental.
4722	Transportation	Travel Agencies and Tour Operators	Travel agencies that primarily provide travel information and booking services. Such merchants act as agents on behalf of travellers in booking and ticketing air, land, or sea transportation or lodging accommodations, including plane flights, bus tours, sea cruises, car rentals, rail transportation, and lodging. Also includes tour operators that arrange and assemble tours for sale through a travel agent or directly to the consumer. A traveller may also book such tour packages and excursions through a hotel concierge or ticket office. Examples include bus charters and tour bus operators.
4789	Transportation	Transportation Services: Not elsewhere classified	Merchants that provide passenger transportation services not elsewhere classified. Such services include transportation via horse-drawn cabs and carriages, bicycle taxis, aerial tramways, airport shuttle transportation services, or cable cars. For merchants providing taxi and limousine service, use MCC 4121.

MCC code	MCC category	Short description	Long description
5111	Wholesale Distributors and Manufacturers	Stationery, Office Supplies, Printing and Writing Paper	Wholesale distributors of stationery, office supplies, and printing and writing paper. Products for sale may include business forms, photocopying supplies, file cards and folders, pens, pencils, envelopes, typewriter and printer ribbons, loose-leaf binders, sales and receipt books, and photo albums and scrapbooks.
5815	Miscellaneous Stores	Digital Goods: Audiovisual Media Including Books, Movies, and Music	Merchants that sell audiovisual works to a cardholder in a digitised format. Such works are delivered by means of electronic transfer (such as uploading, downloading, or streaming) and include, but are not limited to, audiobooks, music files, ringtones, movies, videos, live or recorded events, digital periodicals or magazines, digital pictures, digital presentations, and news and entertainment programs.
5943	Miscellaneous Stores	Office, School Supply, and Stationery Stores	Merchants that sell a variety of office and school supplies and paper goods. Products for sale may include pens, pencils, calendars, desk organisers, staplers, file folders, bond paper, portfolios, message pads, markers, computer diskettes, ink cartridges for computer printers, a limited selection of computer software, and small office equipment such as file drawers, chairs, wastebaskets, and desk lamps. Such merchants do not primarily sell large or high-priced office equipment such as computers or desk units. This merchant category code cannot be used for merchants that primarily sell computer hardware or software.
7011	Hotels and Motels	Lodgings: Hotels, Motels, Resorts	Only those lodging establishments for which a unique MCC has not been designated, including bed and breakfast and other local inns, resorts, cabins, cottages, and hostels.
7033	Service Providers	Campgrounds and Trailer Parks	Merchants that provide overnight or short-term campsites for recreational vehicles, trailers, campers, or tents. Such campsites may be located within state parks, or privately owned and operated, and may or may not include water and electrical hookups for recreational vehicles.
7221	Personal Service Providers	Photographic Studios	Merchants that perform still or video portrait photography for the general public, including those that photograph children on location at schools or specialise in wedding photography and videos.
7311	Business Services	Advertising Services	Merchants that prepare advertising (copywriting, artwork, graphics, and other creative work) and place advertising in periodicals, newspapers, radio, television, or other advertising media for clients on a contract or fee basis.

MCC code	MCC category	Short description	Long description
			Other types of advertising such as aerial advertising, coupon distribution, distribution of samples, and skywriting are also included.
7333	Business Services	Commercial Art, Graphics, Photography	Merchants that provide commercial art or graphic design services for advertising agencies, publishers, and other businesses. Such services may include silk screen design, still and slide film production, chart and graph design, and commercial art and illustration. For merchants that provide still, video, and portrait photography for the general public, use MCC 7221.
7338	Business Services	Quick Copy, Reproduction, and Blueprinting Services	Merchants that reproduce text, drawings, plans, maps, and similar materials by blueprinting, photocopying, or using other reproduction methods. Such merchants also may provide collating and binding services.
7392	Business Services	Consulting, Management, and Public Relations Services	Merchants that provide counsel and assistance to the management of private, non-profit, and public organisations on a contract or fee basis. Services provided may include strategic and organisational planning financial planning and budgeting, the development of marketing objectives, information systems planning, the development of human resource policies, procedures planning, and public relations services.
7399	Business Services	Business Services	Merchants that provide business and trade services that typically are not considered professions. This MCC must be used only if another more specific MCC does not describe the merchant's business. Examples of such business services include publishing companies, conference management companies, meeting planners, seminar companies, locksmiths, mail and packing services (including the sale of stamps), message and paging services, and waste management services.
7512	Automobile/ Vehicle Rentals	Automobile Rental Agency	Only those car rental agencies for which a unique MCC has not been designated.
8641	Professional Services and Membership Organisations	Associations: Civic, Social, and Fraternal (in case the association is hosting an expo/ conference)	Associations engaged in civic, social, or fraternal activities. Such associations include alumni associations and clubs, booster clubs, business-persons clubs, community membership clubs, fraternal lodges, fraternities and sororities, social clubs, veterans' organisations, and youth associations.
8999	Professional Services and Membership Organisations	Professional Services: Not elsewhere classified (in	Merchants engaged in traditional professions that offer highly specialized services, and often require employees to obtain advanced or specialised education or training to

MCC code	MCC category	Short description	Long description
		case the association is hosting an expo/conference)	provide the services. This MCC should be used only if the merchant's business is not described by another, more specific MCC. Examples of such merchants include mortgage brokers, research firms, financial planners, graphic designers, guest speakers and lecturers, court stenographers, real estate appraisers, research firms, and auction houses.
9399	Government services	Government services: Not elsewhere classified	Merchants that provide general support services to the government such as personnel, auditing, procurement, and building management services, and are not described by another, more specific MCC. Examples include civil rights and civil service commissions, general government accounting offices, general services offices, government supply agencies, police, fire, and motor vehicle departments, and national, state, and city parks.

*This is not an exhaustive list and expenditure must be related to eligible activities as per section 5 of the Program Guidelines.

ELIGIBLE MERCHANT CATEGORY CODES (MCC'S) FOR RITG STREAM 2**

MCC code	MCC category	Short description	Long description
4816	Utilities	Computer Network/ Information Services	Providers of computer network, information services, and other online services such as cyberlocker, electronic bulletin board, e-mail, Web site hosting services, or internet access. For merchants that offer products or services via the internet, use the MCC that best describes the product or service being offered. For providers of computer programming and data processing services, use MCC 7372.
5111	Wholesale Distributors and Manufacturers	Stationery, Office Supplies, Printing and Writing Paper	Wholesale distributors of stationery, office supplies, and printing and writing paper. Products for sale may include business forms, photocopying supplies, file cards and folders, pens, pencils, envelopes, typewriter and printer ribbons, loose-leaf binders, sales and receipt books, and photo albums and scrapbooks.
5815	Miscellaneous Stores	Digital Goods: Audiovisual Media Including Books, Movies, and Music	Merchants that sell audiovisual works to a cardholder in a digitised format. Such works are delivered by means of electronic transfer (such as uploading, downloading, or streaming) and include, but are not limited to, audiobooks, music

MCC code	MCC category	Short description	Long description
			files, ringtones, movies, videos, live or recorded events, digital periodicals or magazines, digital pictures, digital presentations, and news and entertainment programs.
5815	Miscellaneous Stores	Digital Goods: Audiovisual Media Including Books, Movies, and Music	Merchants that sell audiovisual works to a cardholder in a digitised format. Such works are delivered by means of electronic transfer (such as uploading, downloading, or streaming) and include, but are not limited to, audiobooks, music files, ringtones, movies, videos, live or recorded events, digital periodicals or magazines, digital pictures, digital presentations, and news and entertainment programs.
5817	Miscellaneous Stores	Digital Goods: Software Applications (Excluding Games)	Merchants that sell prewritten software applications made available to a cardholder via remote access (for example, a hosted server) or download. Such applications include, but are not limited to, accounting or financial programs, office suites, data management resources, image organisers, media players, and animation development tools.
5818	Miscellaneous Stores	Digital Goods: Multi-Category	Merchants that sell at least two of the following specified digital products: <ul style="list-style-type: none"> • MCC 5815 (Digital Goods: Audio-visual Media Including Books, Movies, and Music) • MCC 5817 (Digital Goods: Software Applications [Excluding Games]) A digital good is electronically transferred to the purchaser and obtained by means other than tangible storage media.
7372	Business Services	Computer Programming, Data Processing and Integrated Systems Design Services	Merchants that provide computer programming services, systems design, and data processing services on a contract or fee basis. Such services may include computer software design and analysis, software or systems modifications, data entry or data processing, and training in the use of custom software.
7375	Wholesale Distributors and Manufacturers	Information Retrieval Services	Wholesale providers of online and database information retrieval and search services on a contract or fee basis.
7379	Wholesale Distributors and Manufacturers	Computer Maintenance, Repair, and Services: not elsewhere classified	Wholesalers that provide computer-related services. Such services may include consulting on a contract or fee basis, database development, computer maintenance and repair, tape and diskette conversion services, and computer requirements analysis.

MCC code	MCC category	Short description	Long description
7333	Business Services	Commercial Art, Graphics, Photography	Merchants that provide commercial art or graphic design services for advertising agencies, publishers, and other businesses. Such services may include silk screen design, still and slide film production, chart and graph design, and commercial art and illustration. This MCC cannot be used for merchants that provide still, video, and portrait photography for the general public.

**This is not an exhaustive list and expenditure must be related to eligible activities as per section 5 of the Program Guidelines.