

Vitesse Release Notes for FCP Insufficient Funds for Payment Requests

This note covers the FCP enhancement delivered by Vitesse.

Release date: 19 February 2026

Summary of Change

This enhancement reduces the need for DCAs to manually contact MAs when a payment request cannot be processed due to insufficient funds.

New process:

- MAs can configure email notifications in MAS to be notified when there are insufficient funds for payment requests.
- This enables MAs to take action sooner (e.g., top up Funding Accounts), reducing delays in payment processing.

Benefit:

- Improve visibility and management of Funding Account balances.
- Supports timely top-ups to Funding Accounts, helping to improve claims settlement timelines.

Details of Change

- MAs must configure Insufficient Funds for Payment Requests notifications in MAS, including the recipient email address(es).
- Configured Lead and Follow MA recipients will receive an email notification when there are insufficient funds for a payment request.
- Lead MA receives a notification that includes details of all Funding Accounts on the blend that have insufficient funds.
- The Follow MA receives a notification only when their own Funding Account has insufficient funds. In this case, the notification includes details of their Funding Account only.
- Notifications include:
 - The Funding Account(s) with insufficient balance
 - The Payment Account details and the user who attempted the payment that triggered the notification

If you need more information on this change, please contact:

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