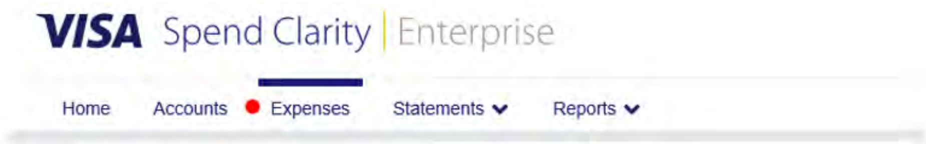
COMMERCIAL CARD SERVICES
Cardholder Guide

Visa Spend Clarity for Enterprise

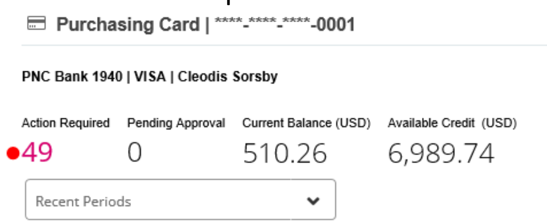
Coding Transactions

1. From the home screen, you can access your transactions via the following:
   - Expenses Tab on the top of the screen:

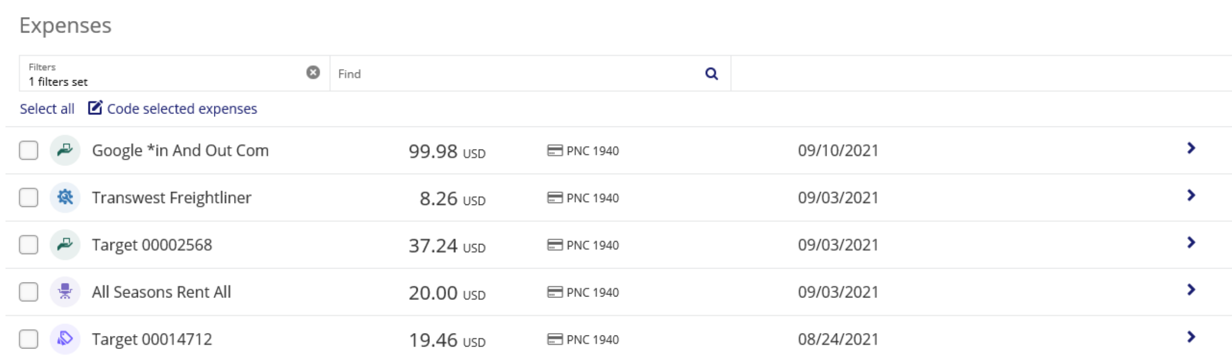


   - Card Expenses on the left-hand side:

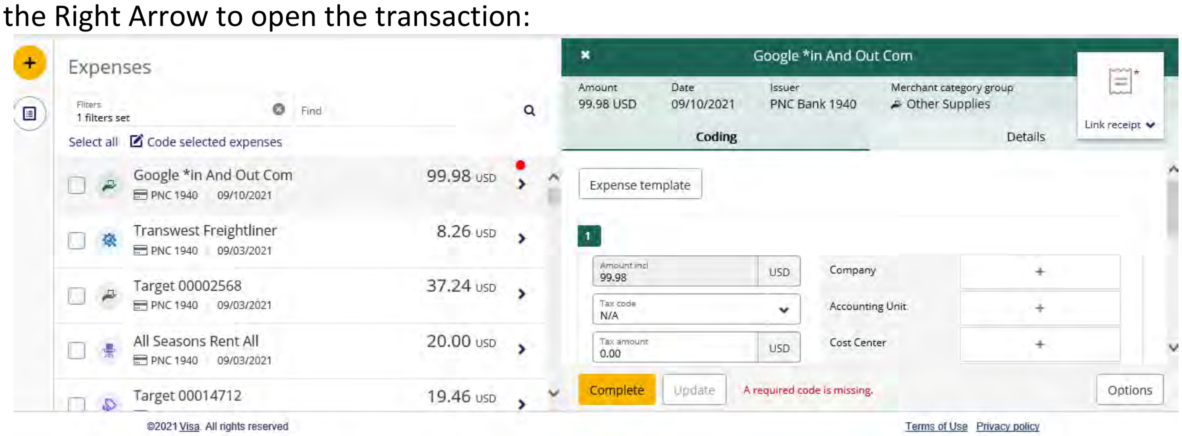
   - Select Action Required:



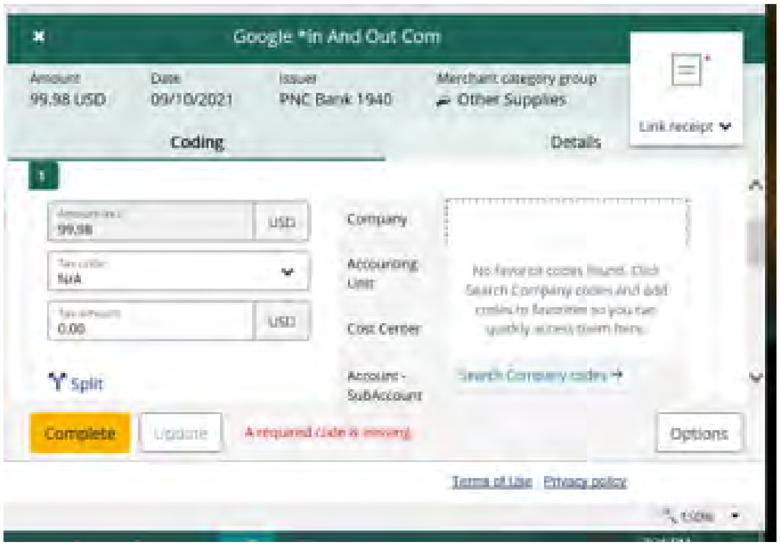
2. Each option will take you to a list of transactions that require attention:



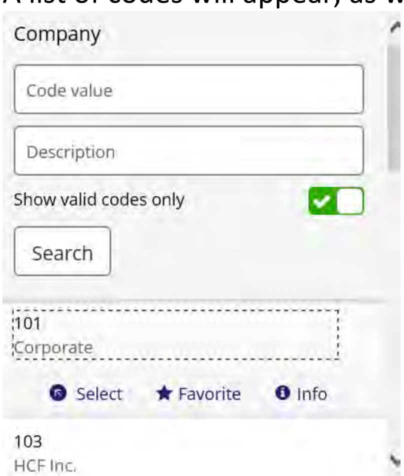
3. Select the Right Arrow to open the transaction:



4. To add a code to the required segment select the Plus icon to Search for codes:

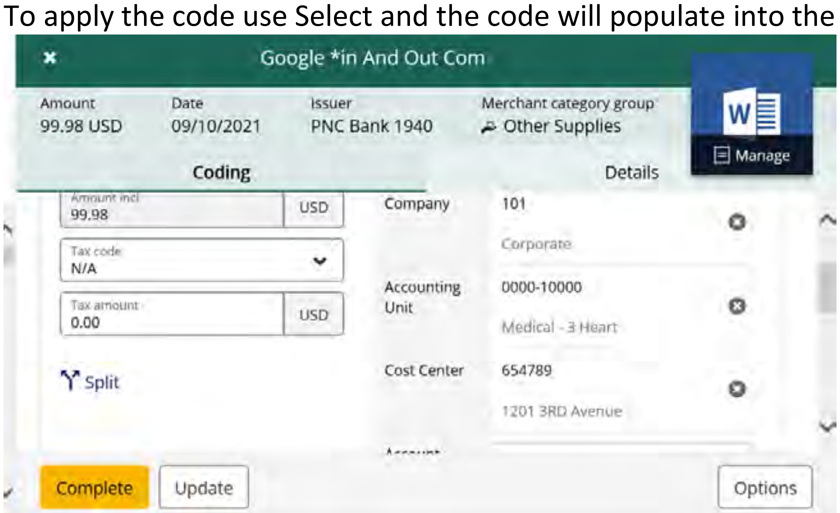


5. A list of codes will appear, as well as, an option to Search for a specific code:



*Please note, if you do not know the full code value or description, you may enter a portion and use the % sign as the wildcard. Ex. 10% to search for all codes starting with 10.

6. To apply the code use Select and the code will populate into the segment:

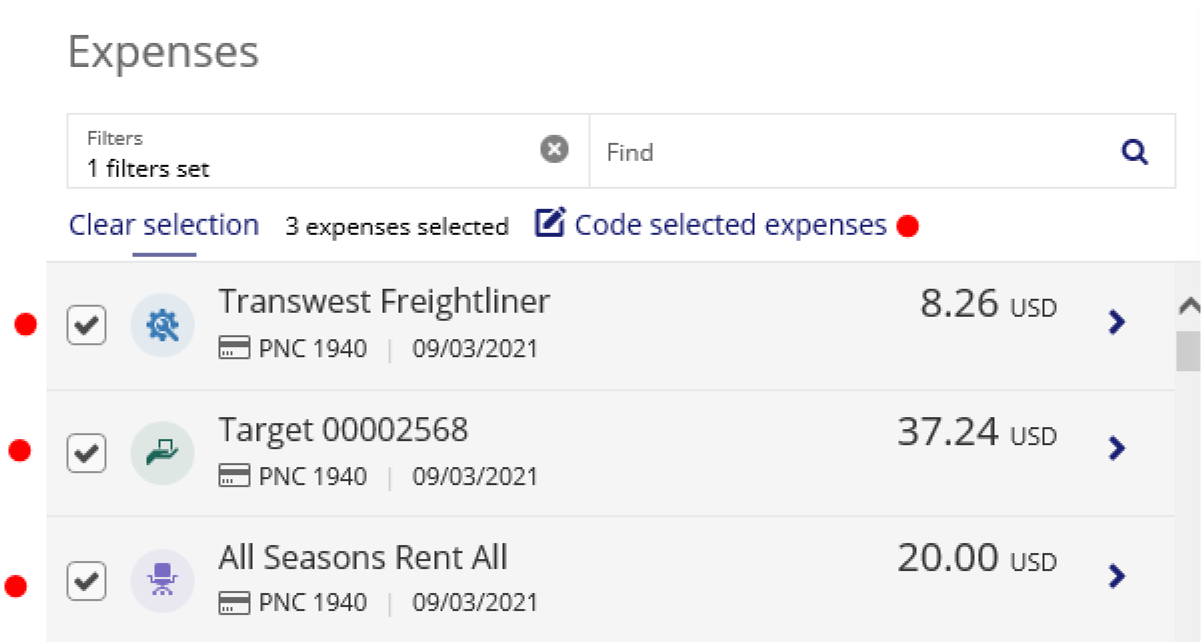


7. Continue until all required fields are entered and select Complete:

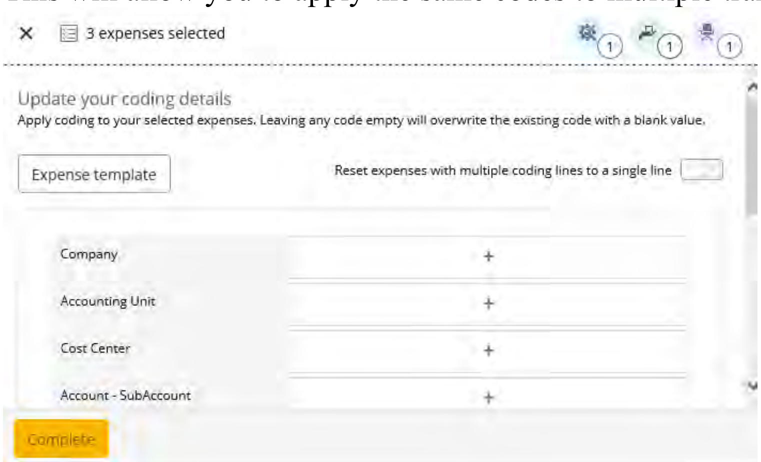
8. The transaction will then be removed from view and take you to the next transaction that requires attention.

Applying Coding to Multiple Transactions

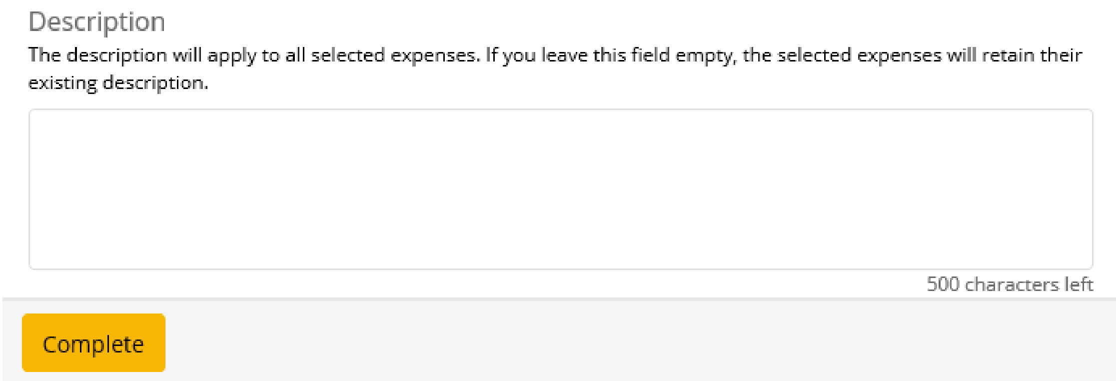
1. Within the list of transaction, place a check next to transactions you wish to code and select Code Selected Items:



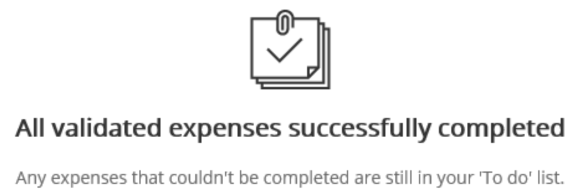
2. This will allow you to apply the same codes to multiple transactions at once:



3. You can add the same description for all transactions as well and select Complete:



4. You will receive a message letting you know that expense have been successfully completed:

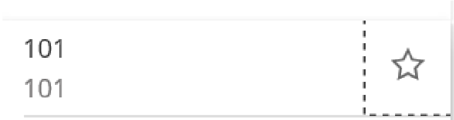


Adding Favorites

1. A cardholder can create Favorite List of their 15 most commonly used codes for each coding segment. Search for the code you wish to add and select Favorite:

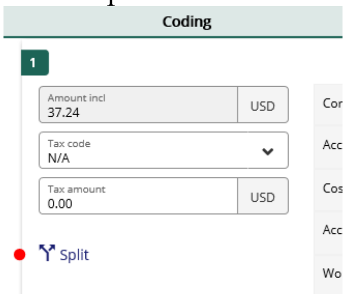
2. This will allow you to select from a list rather than having to search for a code in the future:

3. To remove a code from the Favorites List select the Star next to the code to unfavorite:

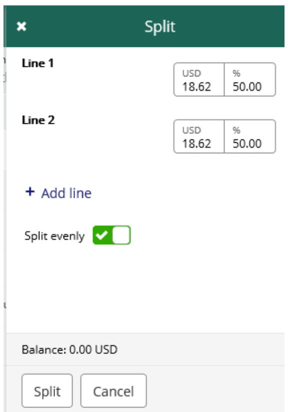


Split Coding for Transaction

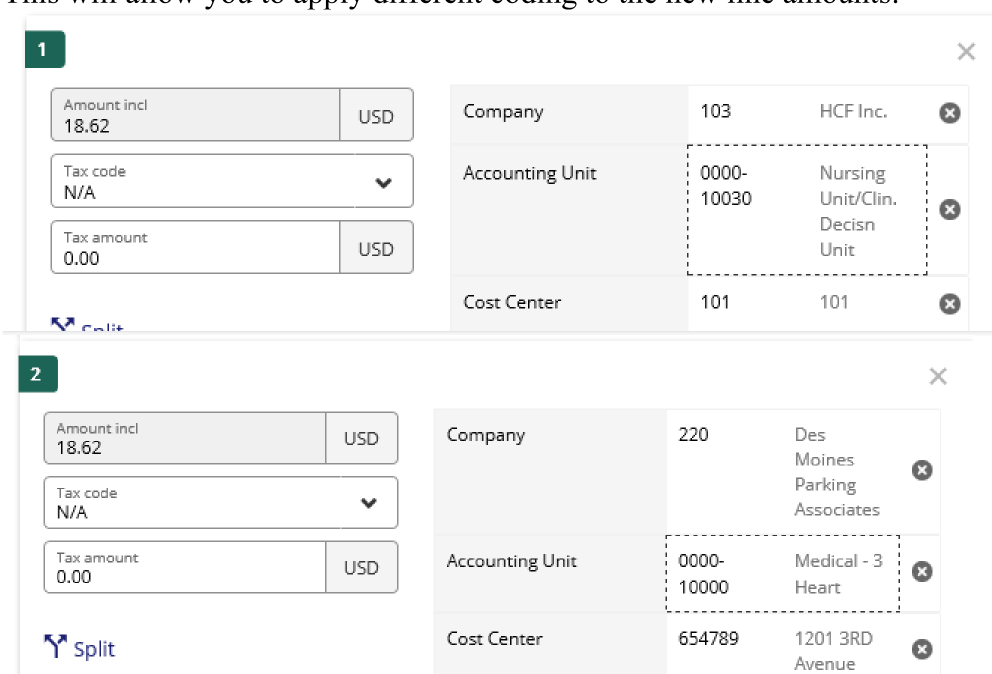
1. Select Split:



2. You can then select how many lines you wish apply and if you would like the transaction amount split evenly or use the toggle to turn off and add your own amount. *Please note, if you are adding the amounts the transaction must balance to zero prior to saving*

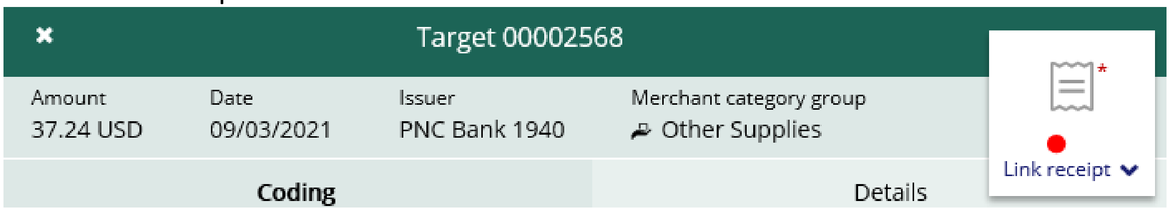


3. This will allow you to apply different coding to the new line amounts:

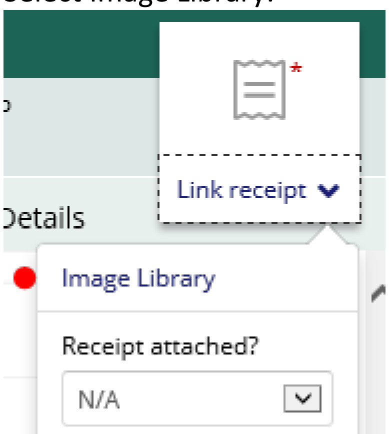


Attaching Receipts

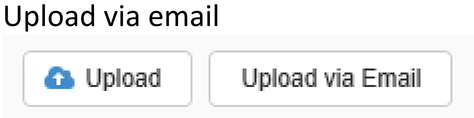
1. Select Link Receipt:



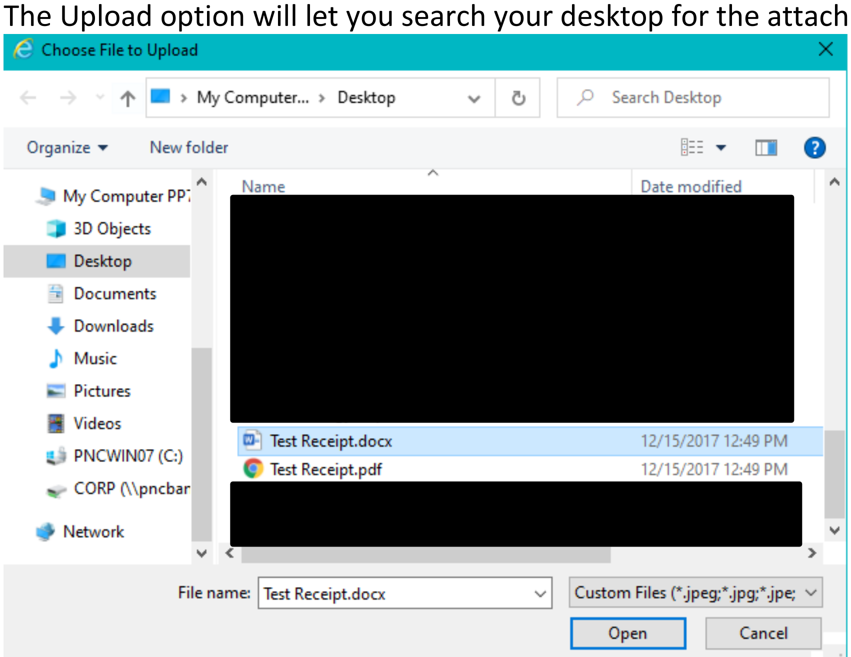
2. Select Image Library:



3. There are two options for attaching a receipt through desktop:
   - Upload
   - Upload via email

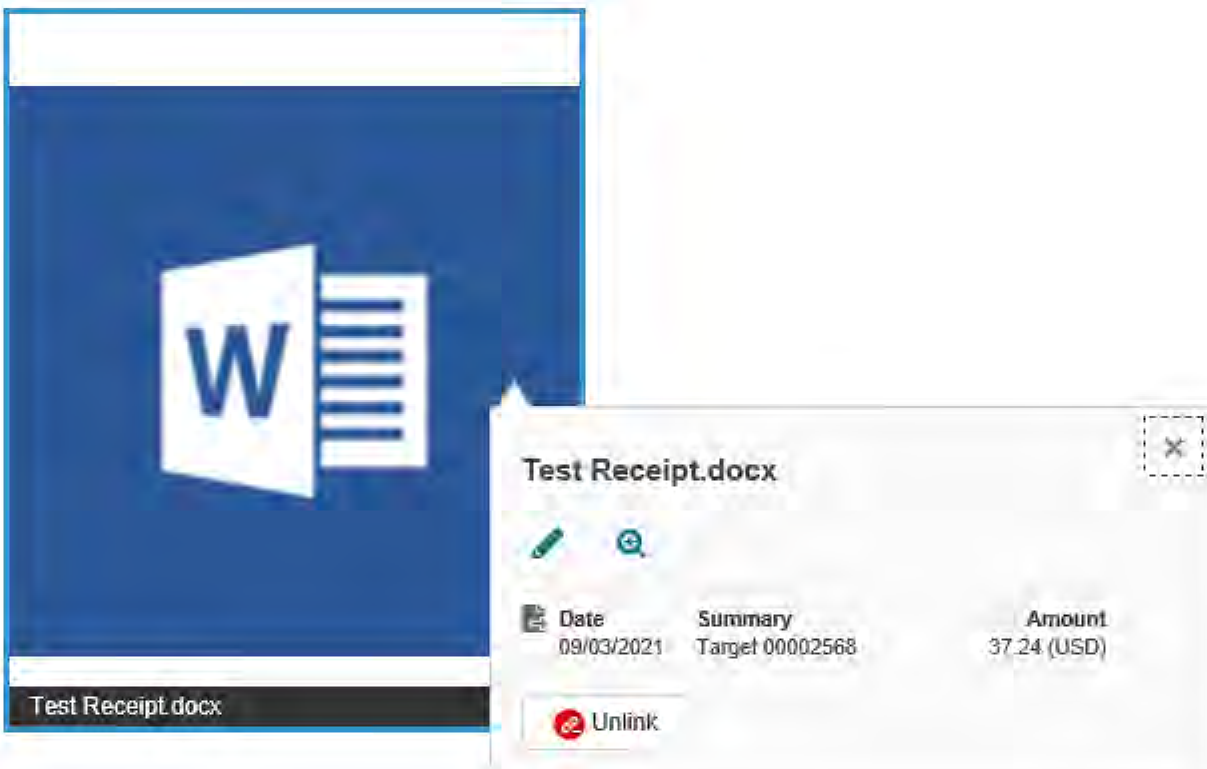


4. The Upload option will let you search your desktop for the attachment:



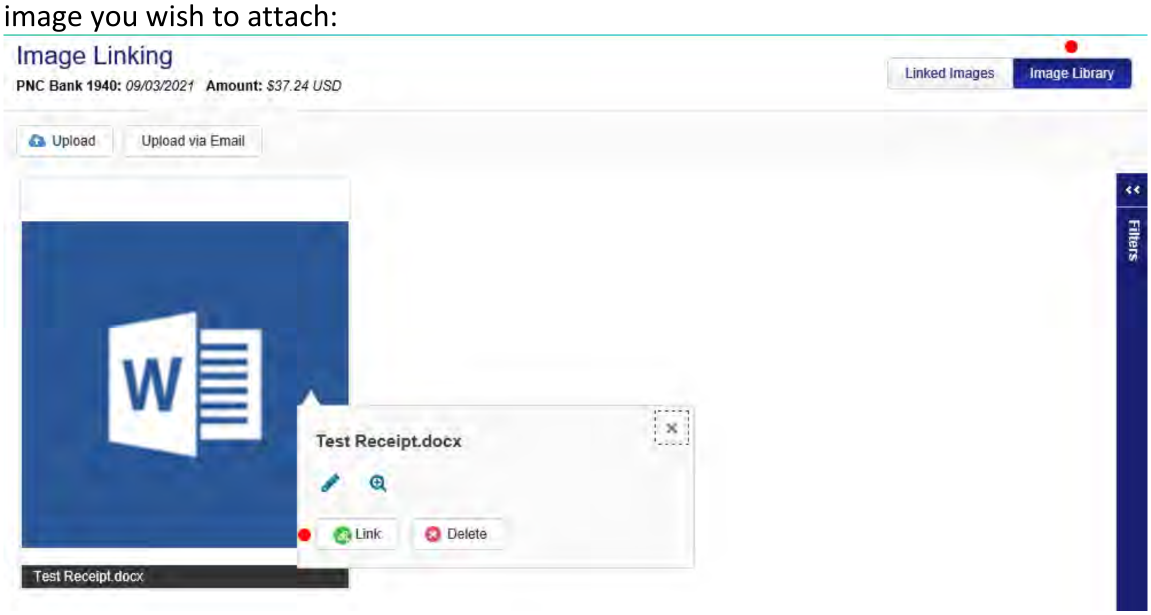
5. This option will automatically link the receipt to the transaction:

6. If you need to unlink the receipt for any reason, select the Green Paperclip Icon and Unlink:



7. The Upload Via Email option will display a unique Image Upload Email address that was assigned when your employee profile was created:

8. We would suggest copy/pasting the email address to your contacts in your Mail Server, via desktop or mobile device. The receipt must be an attachment in your email to be received into the Image Library. To attach a receipt from the Image Library select the Image Library tab and select the image you wish to attach:



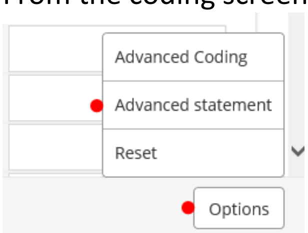
Notes:

- Your image library supports the following file formats: .jpg, .jpeg, .gif, .png, .tif, .tiff, .xls, .xlsx, .doc, .docx and .pdf. (Note: It does not support .bmp files.)
- The image library applies a maximum file size of 5MB for each image. If you email an image that exceeds 5MB, Visa IntelliLink Spend Management automatically compresses it without altering its dimensions or quality. If the size still exceeds 5MB after compression, the image will not be uploaded.
- Note that compression only applies to supported image files.

- If optical character recognition (OCR) is enabled for your organization, your uploaded receipt images (.jpeg, .jpg, .png, or PDF file) are scanned for amount and date information, which is compared with the amount and date of the transaction you are coding. The maximum image file size for OCR is 4.8 MB.
- Scanned images display a rating indicator if the image is a potential match to the transaction. The highest rating of 4 solid bars displays when the amount and date match, 3 solid bars when only the amount matches, and 2 solid bars when only the date matches.
- The icon displays for images that don't not match your transaction.
- The icon displays for images that are still having their potential match calculated.
- If the image auto-linking is configured for your company and the expense type is card or cash, an image that matches the transaction date and amount is automatically linked to the transaction. If the image can't be automatically linked for some reason, it appears at the top of the image library for manual linking. Receipts with 4 bars display first, receipts with 3 bars next, and receipts with 2 bars last.
- Note: Automatic linking won't take place if the receipt has been auto-linked before, or the receipt date or expense date is more than 5 weeks old.

Adding Receipt to Multiple Transactions

1. From the coding screen select Options and Advanced Statement:



2. A list of transaction will appear, select Manage Receipt Images:

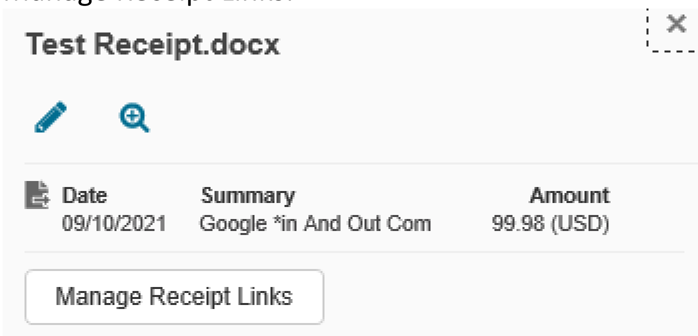
Account Statement
08/15/2021 to 09/14/2021
Cleodis Sorsby - PNC 1940 - Purchasing (0001)

Tran Date	Supplier	Image(s)	Amount Incl	Allocation	
08/14/2021	Character Development Pu	No	34.45	View	
08/14/2021	Pccsales*#55533039	No	133.65	View	
08/18/2021	Ups*0000555723	No	46.22	View	
08/19/2021	Component Specialties Inc	No	104.00	View	
08/24/2021	Target 00014712	No	19.46	View	
08/24/2021	United Air *inflt.	No	7.00	View	
09/03/2021	All Seasons Rent All	No	20.00	View	
09/03/2021	Target 00002568	No	37.24	View	
09/03/2021	Transwest Freightliner	No	8.26	View	
09/10/2021	Google *in And Out Com	Yes	99.98	View	

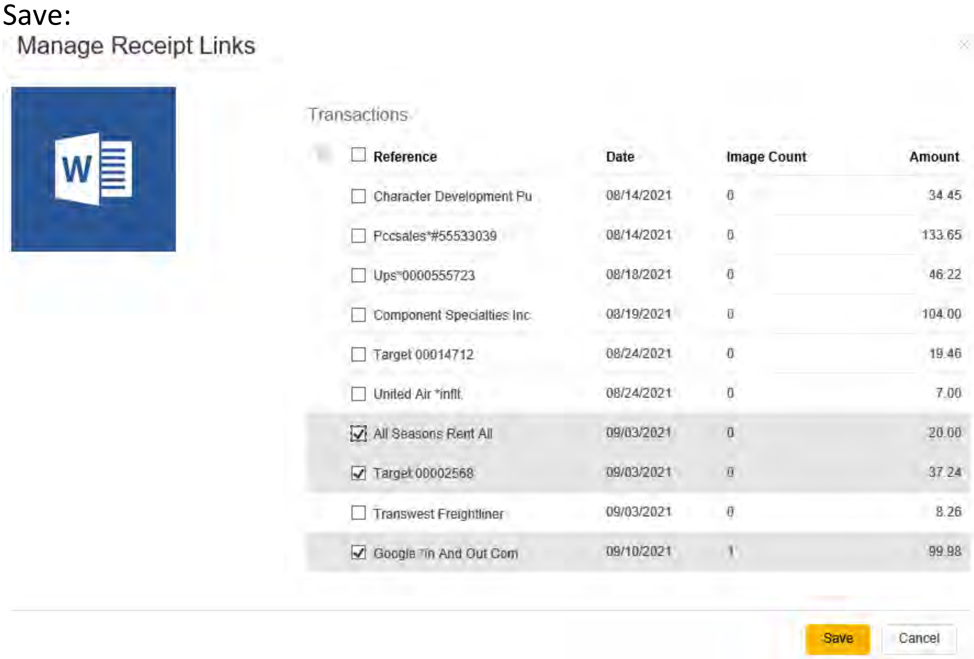
Manage Receipt Images
Download Statement Report

3. Select the Green Paperclip icon:

4. Manage Receipt Links:

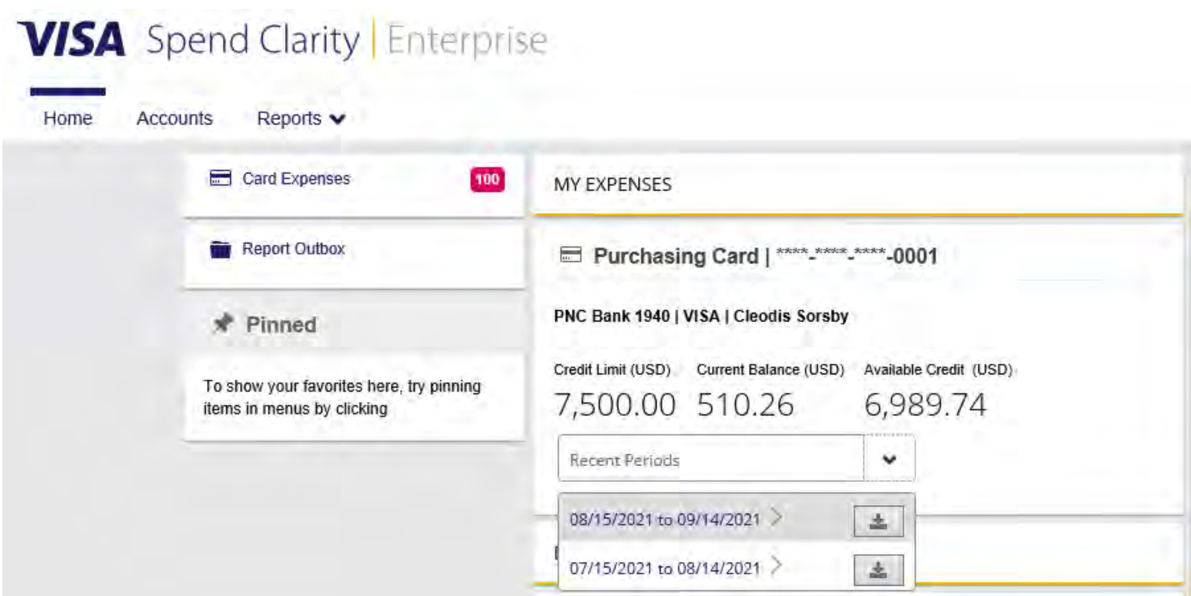


5. This will open the list of transactions and allow you to select the transactions for the receipt and Save:



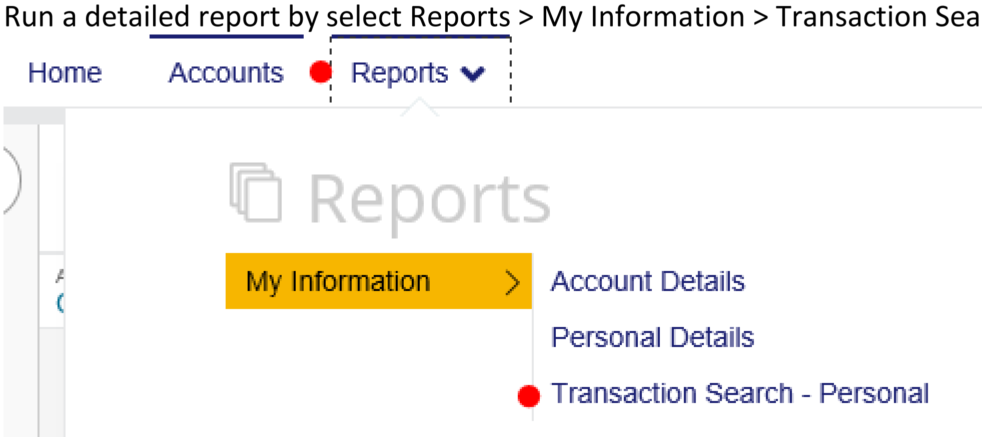
Basic Reporting

1. When you log into Visa Spend Clarity for Enterprise the home screen will display the following:
   - Credit Limit
   - Current Balance (posted transactions)
   - Available Credit
   - Last 2 completed statement periods

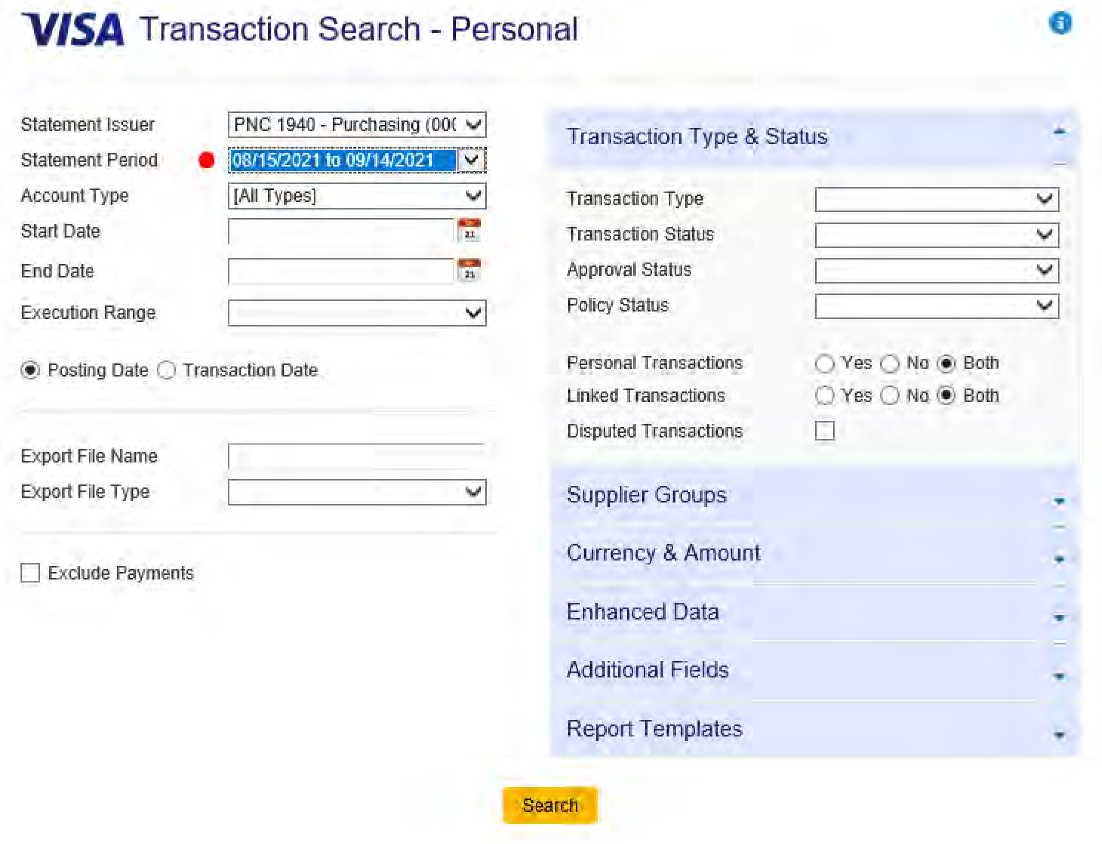


2. Select a recent statement period to download a statement:

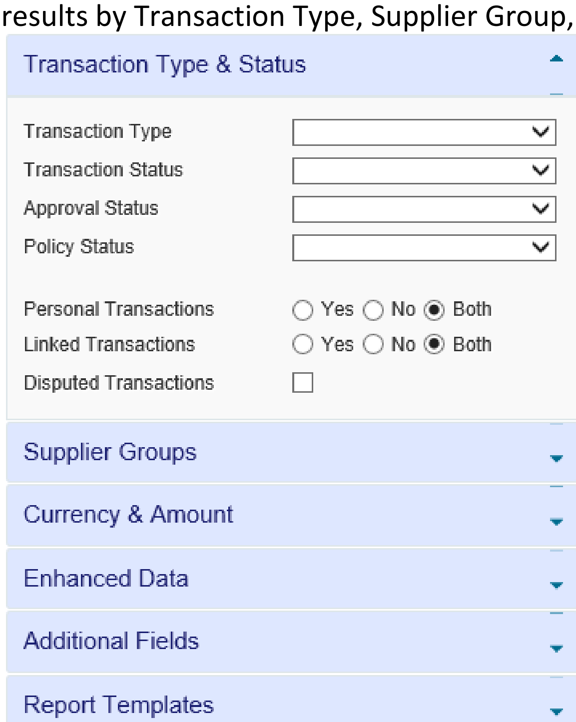
3. Run a detailed report by select Reports > My Information > Transaction Search – Personal:

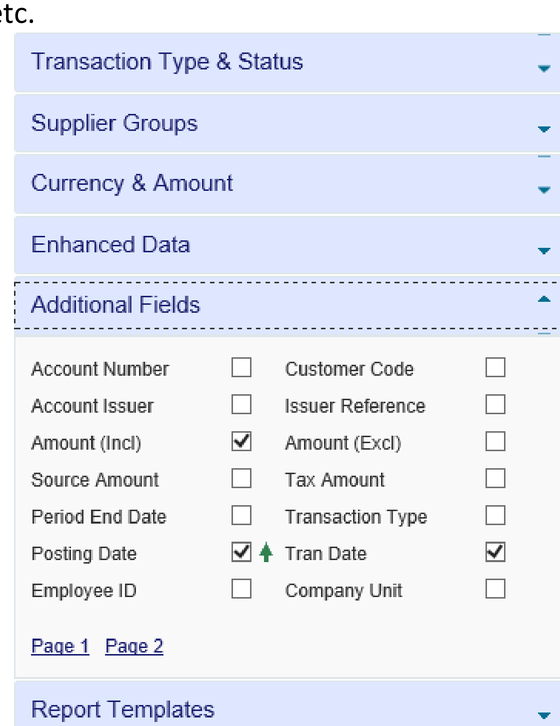


4. A Search Criteria window will display, allowing you to select from the past 6 months:

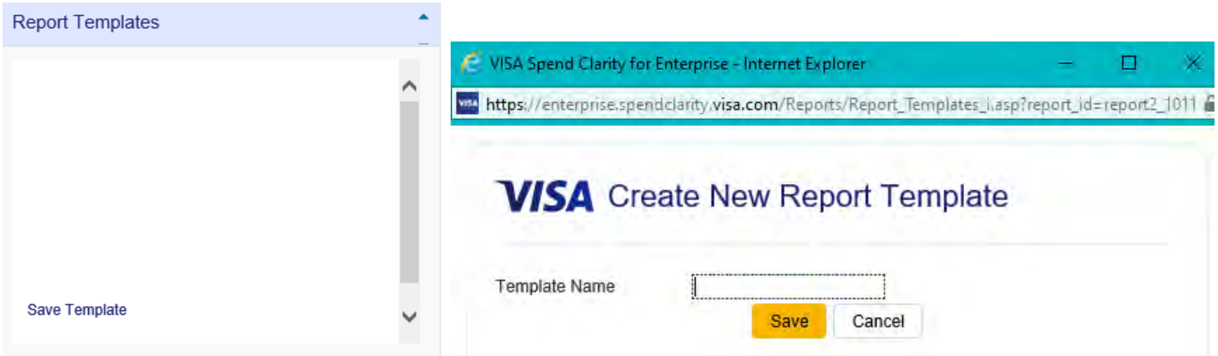


5. Once you have selected the statement period, you can use the filters on the right to add/remove fields (using the checkboxes under Additional Fields to add details to the report), or to filter the results by Transaction Type, Supplier Group, etc.





6. You can save your customized report format using the Report Templates section, as well as, schedule the template for up to one year.



7. A list of transactions will display and you have the option to filter your results:

Transaction Search - Personal

All amounts are tax inclusive and displayed in their billing currency

As the cardholder or delegate you are able to make adjustments to transactions shown if editable

Filter

All Results: Clear Filter

8. You can also export the data to Excel or PDF at the bottom of the page:

PNC Bank 1940, Statement Period 07/15/2021 to 08/14/2021

Mapped Cards

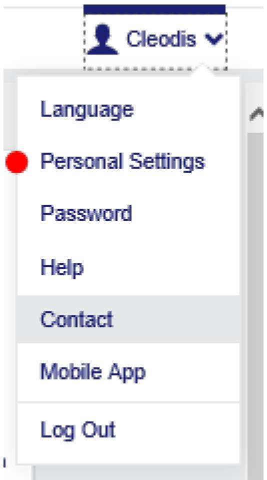
Cleodis Sorsby

Posting Date	Tran Date	Supplier	Amount
07/17/2021	07/14/2021	United Air 0165551671135	274.40
07/17/2021	07/14/2021	Dollar Rac Las000	388.68
07/19/2021	07/16/2021	Lakeshore Lodge Llc	90.00
07/21/2021	07/18/2021	Hays 24 7 Trav73010084	47.55
07/23/2021	07/20/2021	The Home Depot #1528	22.50
07/27/2021	07/24/2021	Dollar Rac San	82.91
07/27/2021	07/24/2021	United Air 0165550913330	512.20
08/03/2021	07/31/2021	Maxemail 847-795-9216	57.54
08/06/2021	08/03/2021	Continental 0055552327487	319.40
08/08/2021	08/05/2021	Holiday Inn Express & Sui	100.00
		Debit Total USD	1,895.18
		Credit Total USD	0.00
		Total USD	1,895.18

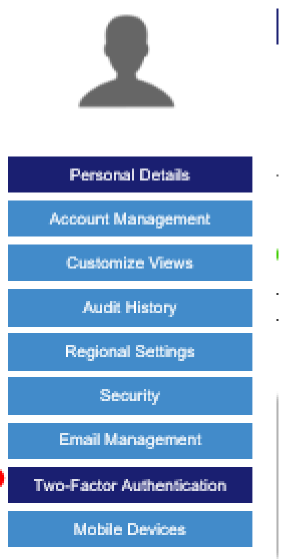
Export to Excel Export to PDF

Resetting Two Factor Authentication

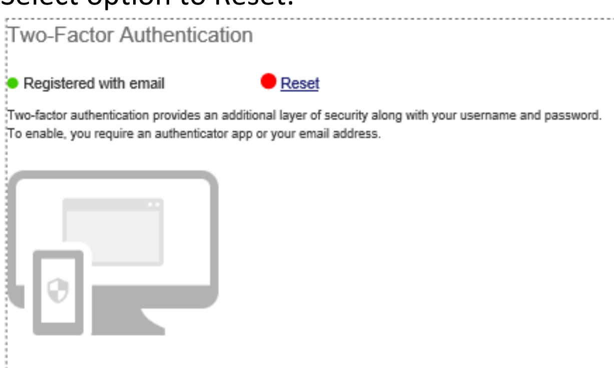
1. Within Visa Spend Clarity for Enterprise, select your name and Personal Settings:



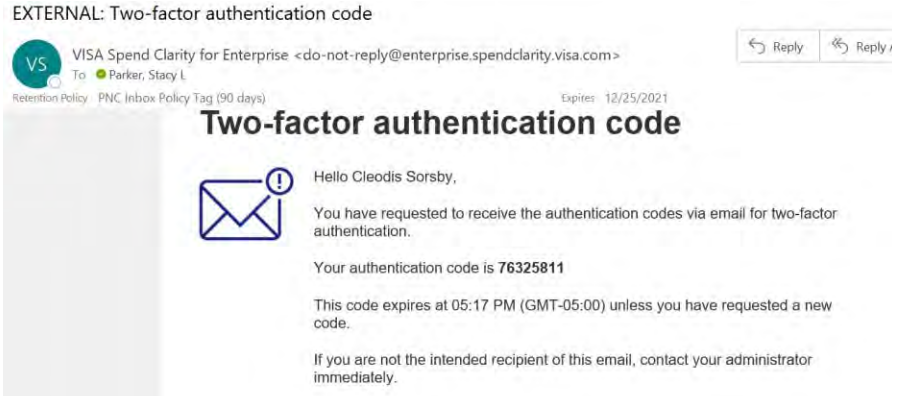
2. Select Two-Factor Authentication:



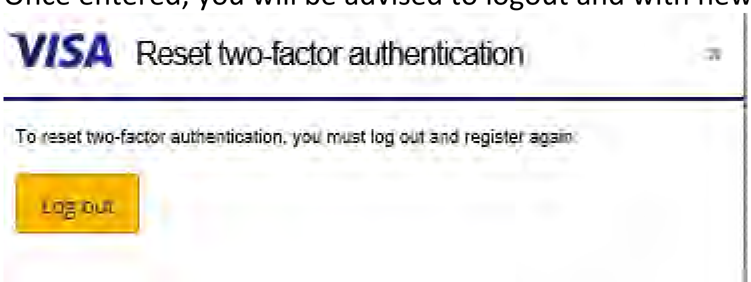
3. Select option to Reset:



4. You will receive a new code via email and be prompted to enter the code:



5. Once entered, you will be advised to logout and with new login you can register again:

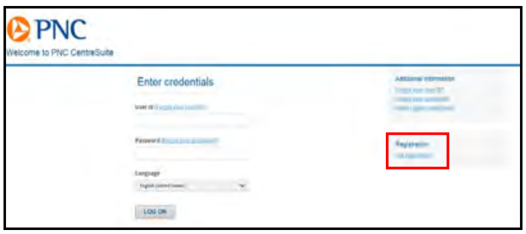


PNC COMMERCIAL CARD
QUICK GUIDE FOR CARDHOLDER ALERTS ENROLLMENT

CARDHOLDER SELF-REGISTRATION

Go to https://www.centresuite.com/centre/?pnc to register your card.

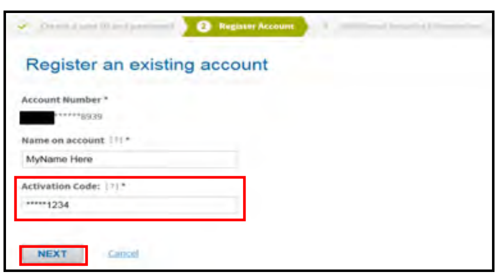
1. Select, 'Not registered?' from the menu.



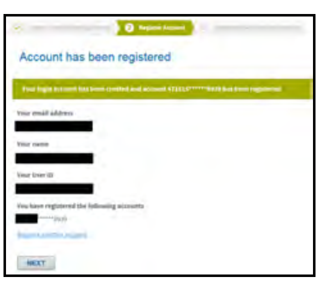
2. Enter the 16-digit card number, click 'Next.'

3. Enter your information, click 'Next.'

4. Name on account must match exactly as it appears on the card. Enter the 9-digit Activation Code that was assigned to your account when it was created. The last 4 digits of this code were used to activate your card. If you don't remember your code, please contact your administrator for assistance. Select 'Next' to continue.



5. Once the 'Account has been registered' screen appears, click 'Next' again.



6. You will be directed to create five security questions and answers for your account. Once finished, click 'Submit.'

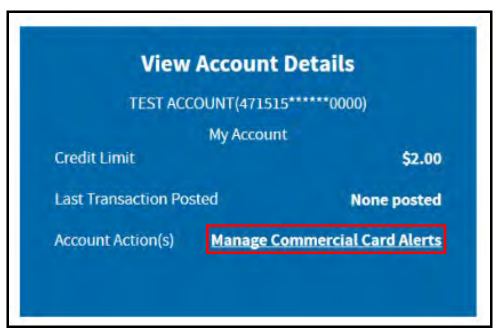
7. Read the End User License Agreement and then click 'Agree' to enter the website.

ESTABLISHING ALERTS FOR CARDHOLDER

To manage your card activity, you can establish any of the following alert options.

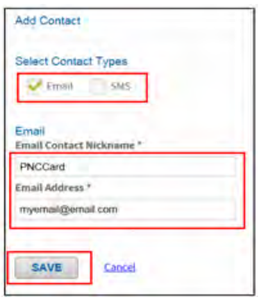
> ***Fraud Alert*** – Notification about suspicious account activity.
> ***Payment Alert*** - Notification when a card payment is applied. *Alert only applies to cardholders of individual bill programs.*
> ***Declined Authorization Alert*** - Notification of declined card transactions.
> ***Payment Due in XX Days Alert*** - Notification when payment due. *Alert only visible to cardholders of individual bill programs.*
> ***Balance on a Daily Basis*** – Daily notification of current card balance.

1. From the home page, select 'Manage Commercial Card Alerts,' to activate SMS text message or email alerts.



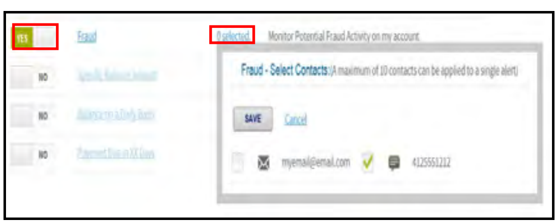
2. Click the 'Enable Alerts' toggle button to 'ON.' Add contacts by clicking the 'Add Contact' button.

3. Select 'Contact Type.' Enter the required information for the contact type. For SMS, a text message will be sent to verify the number provided. For email, alerts are sent from alert.notices@pnc.com.



4. Select the Alerts tab to add new alerts. Activate the specific alerts by clicking the toggle switch to 'Active.'

5. Select the contact(s) who should receive this alert by clicking on the '0 selected' link.



REMOVING ALL ALERTS FROM AN ACCOUNT

From the home page, select 'Manage Commercial Card Alerts,' to remove all card alerts and contacts from your account. Then select 'Disenroll' on the Alerts main page.

QUESTIONS?

Contact your program administrator.

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Lending, leasing and equity products and services, as well as certain other banking products and services, require credit approval.

PNC Bank will not charge you a fee for receiving an alert through the Commercial Card Alerts service. A supported mobile device is needed to use SMS text Commercial Card Alerts. Also, your wireless carrier may charge you for data usage or text messaging. Check with your wireless carrier for details regarding your specific wireless plan and any data usage or text messaging charges that may apply.

Visa Spend Clarity for Enterprise

Mobile App Guide

September 2021

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Contents

About this Guide

The purpose of this guide is to help Visa Commercial Card users (cardholders and approvers) understand how they can use the **Visa Spend Clarity for Enterprise** mobile app to view summary information about their card account(s), code transactions, and approve transactions on iOS and Android devices.

If you need more information or assistance with any of the concepts or procedures described, please get in touch with your company's Program Administrator.

Note: The content in this guide may differ from what is seen within the **Visa Spend Clarity for Enterprise** mobile app due to your company's settings.

Related Documents

Visa Spend Clarity for Enterprise (Desktop): Cardholder User's Guide

Visa Spend Clarity for Enterprise (Desktop): Approver User's Guide

Visa Spend Clarity for Enterprise Mobile App – Quick Reference Android & iOS

Visa Spend Clarity for Enterprise – Mobile App FAQs

Mobile App Overview

Available for both Android and iOS, the *Visa Spend Clarity for Enterprise* mobile app provides convenient anywhere access to your card transactions.

As a cardholder:

- View summary information about your card account(s)
- View and code your expenses (if your company uses expense management functionality)
- Use your phone to take photos of your receipts
- Link the receipt images on your phone to your expenses
- Create cash expenses
- Receive and manage mobile app notifications

As an approver:

- View and approve expenses
- Request more information about an expense

Note: Delegate use cases are not currently supported in the mobile app. We are working hard to develop this feature, and anticipate it being included in a future release. Thank you for your patience.

Download and Install the Mobile App

1. From the search area on the Apple App Store or the Google Play Store, search for **Visa Spend Management**, or **Visa Spend Clarity for Enterprise** (if necessary).
2. Select the *Visa Spend Management* app.
3. If prompted, tap **Accept** (from the App Permissions page).
4. Then do one of the following:

   Google Play: Tap **Install > Open**.

   App Store: Tap **Get** (or the iCloud icon) **> Open**.
5. An icon similar to the following will be placed on your device.

6. Tap the **icon** to start the app.
7. Review and accept the *Terms of Use and Privacy Policy*.

Supported OS Versions

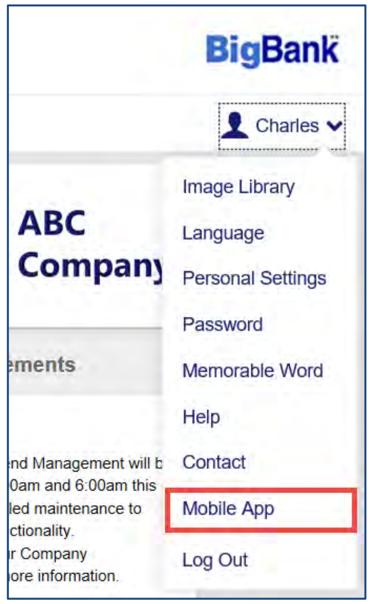
- **Apple iOS:** the App is optimized for the most recent release of the operating system minus one version.
- **Android:** the App is optimized for the most recent release of the operating system minus two versions, or otherwise where an older version is still used by more than 10% of the global Android user base, as determined by reference to: https://developer.android.com/about/dashboards/index.html

Link and Sign In to the Mobile App

If supported by your company, you can link the mobile app to your *Visa Spend Clarity for Enterprise* desktop data. There are two ways to do this: You can sign in to the mobile app using the same username and password you use for the desktop application; or, you can sign in to the mobile app using a QR Code. As a best practice, we recommend using the QR Code option. Here's how:

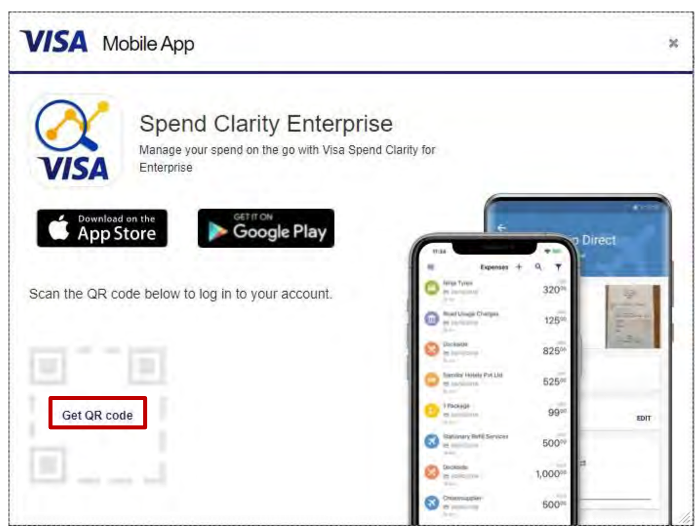
First, in the Visa Spend Clarity for Enterprise desktop application:

1. Click **Profile menu > Mobile App**.



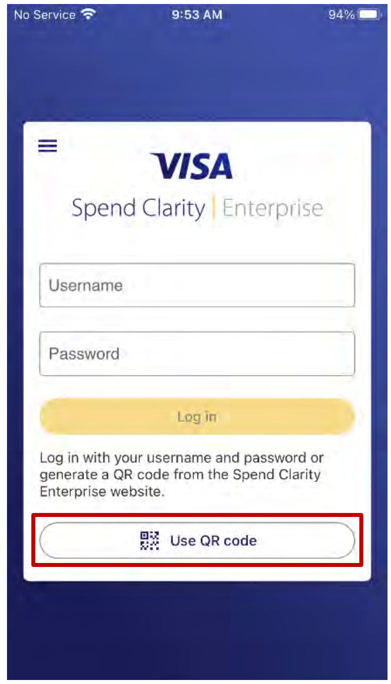
2. Click **Get QR code**. A QR Code will display in the dotted frame within the window.
3. Launch the *Visa Spend Clarity for Enterprise* mobile app on your phone or tablet. The icon looks like this:

Spend Clarity

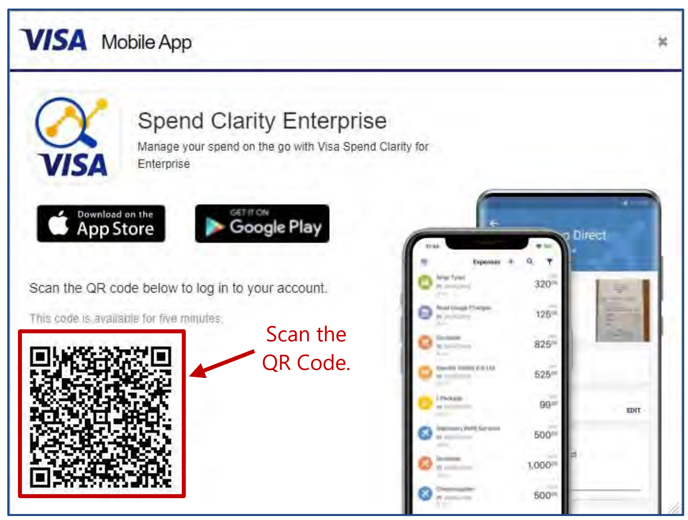


Then, in the Visa Spend Clarity for Enterprise mobile app:

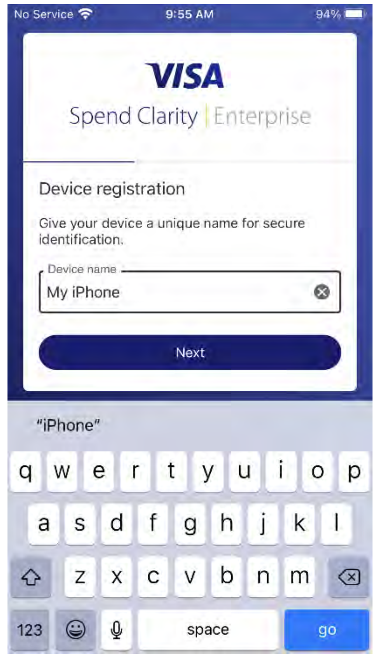
1. On the Log In screen, click **Use QR code**.



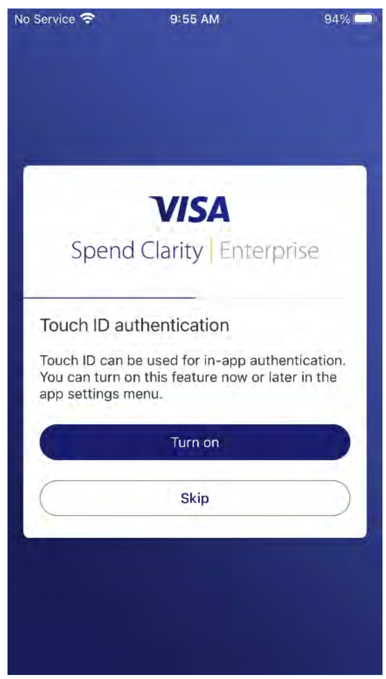
2. Using your mobile device, **scan the QR code** displayed *within the desktop application*.



3. **Enter a name** for the device. Should you need to, this allows you to identify and manage the device from the desktop application.
4. Tap **Next.**

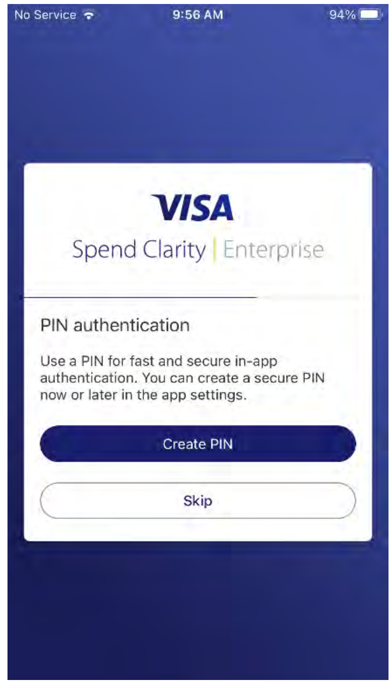


5. Tap **Turn on** to use Touch ID, or tap **Skip** to decide later. For more information, see *Enable Biometric Login* in this document.



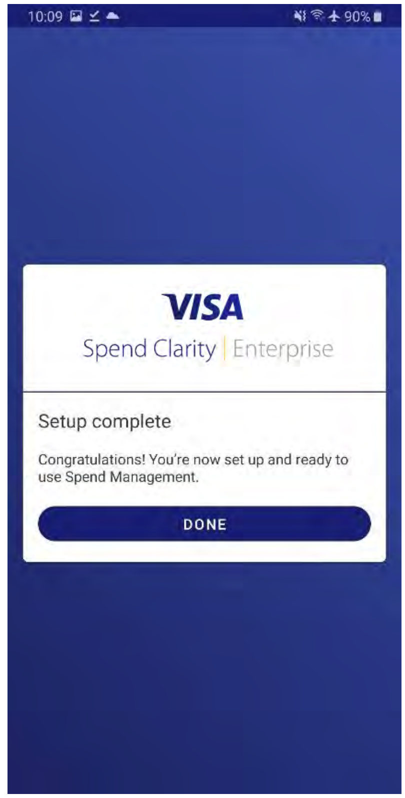
Note: On iOS, Touch ID (fingerprint login) and Face ID are both supported. On Android, fingerprint login is supported, and facial recognition is supported on Pixel 4 devices only.

6. To make things easier, you can also set a 5-digit PIN to use instead of your username and password to log in to the mobile app. To do so, tap **Create PIN**.

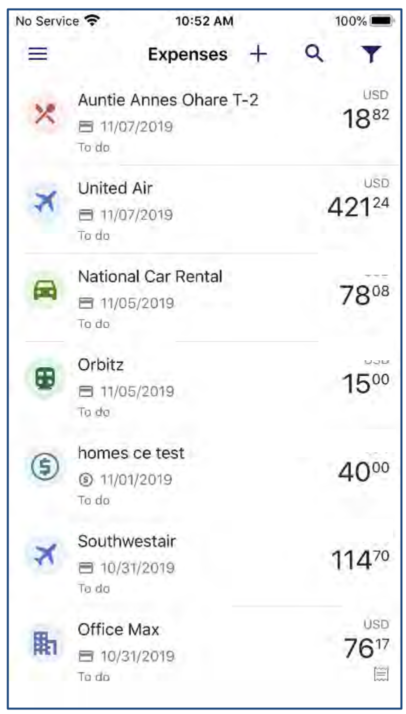


7. Then, **enter and confirm a 5-digit PIN**.

8. **Congratulations!** You are now set up to use Spend Management mobile. Click **Done**.



9. After finishing Setup, the first thing you'll see is the **Expenses** screen. At this point you are logged in and ready to use the mobile app.



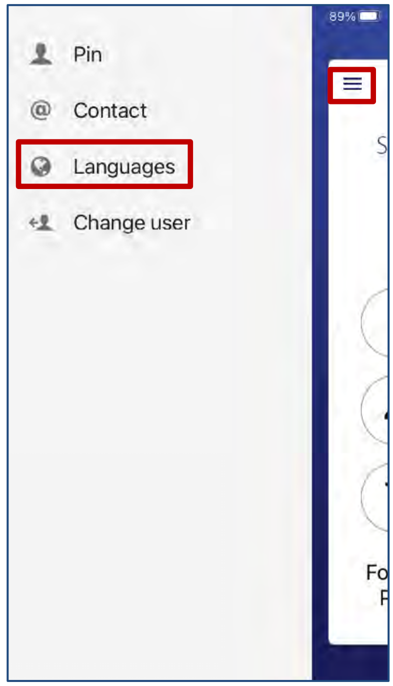
Note: If you are using the *Reporting Only* version of *Visa Spend Clarity for Enterprise*, the **Accounts** screen displays instead. Skip to the *Accounts* section to learn more.

If you are an Approver, the **Approvals** screen displays instead. Skip to the *Approvals* section to learn more.

Select a language

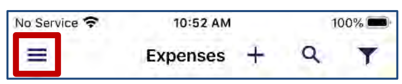
To change the language settings in the mobile app:

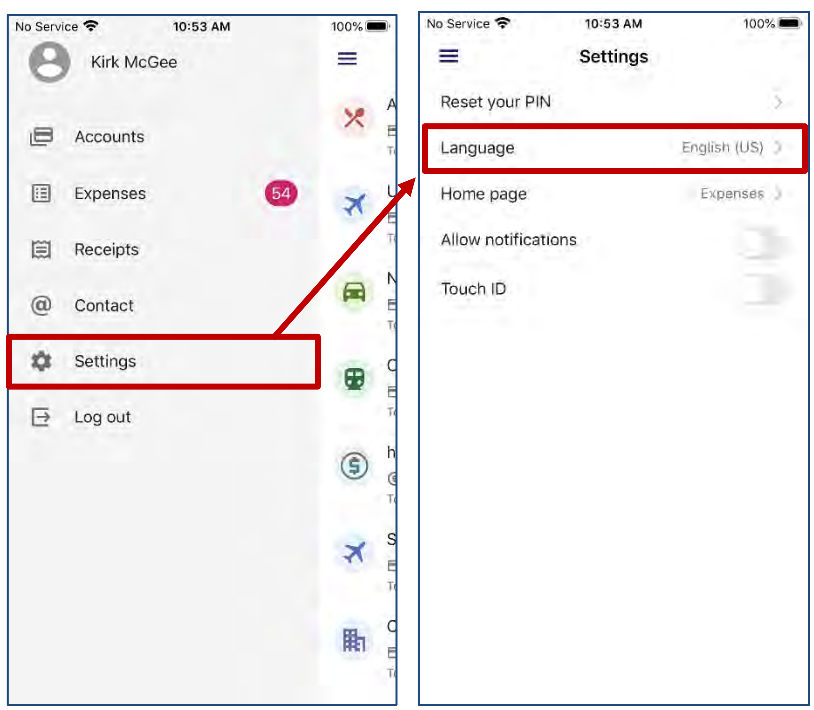
1. Tap the three-line **Options** menu icon on the main login screen.
2. Next, tap **Languages** from the menu.
3. Select your desired language from the list.



The language settings can also be changed from within the app's settings.

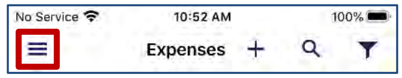
1. From any screen in the app, tap the three-line **Options** menu.
2. Tap **Settings**.
3. Tap **Language**.
4. Select your desired language from the list.



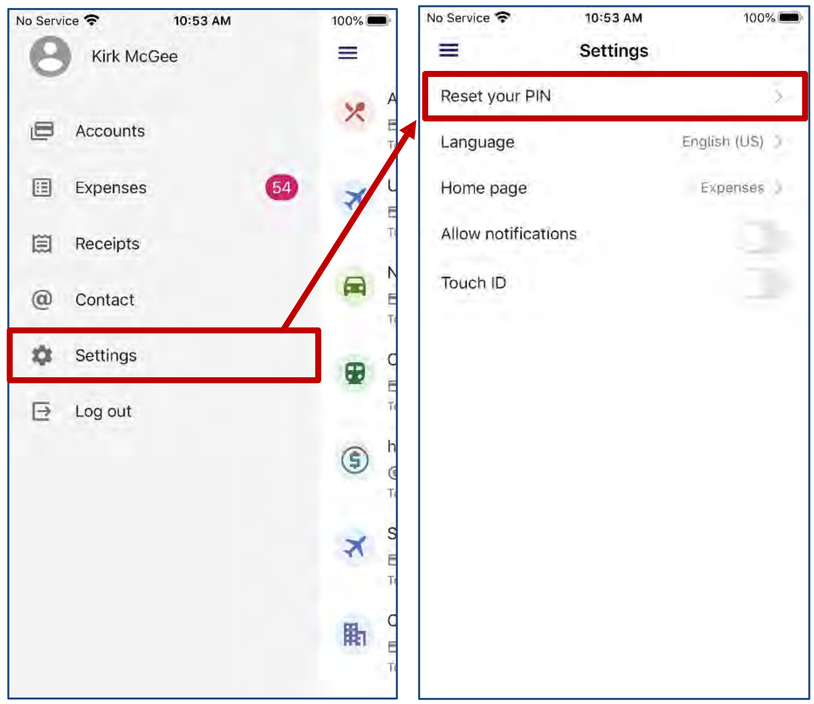


Reset your PIN

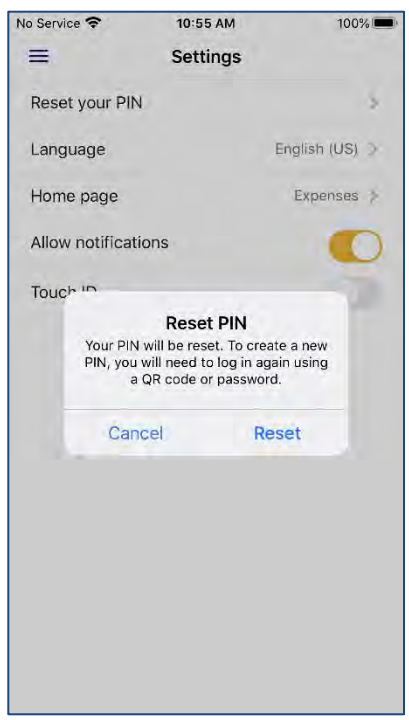
1. From any screen in the app, tap the three-line **Options** menu.



2. Tap **Settings**.
3. Tap **Reset your PIN**.



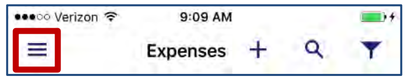
4. In the *Reset PIN* popup, tap **Reset**.
5. You will be prompted to repeat the steps described in the [*Link and Sign In to the Mobile App*]() section, above.



Enable Biometric Login

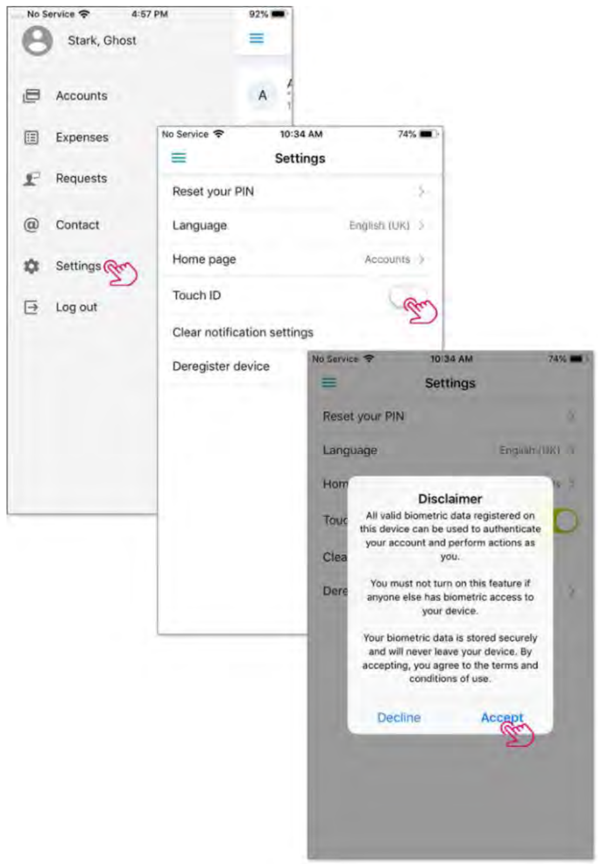
The *Visa Spend Clarity for Enterprise* mobile app supports biometric login. On iOS, Touch ID (fingerprint login) and Face ID are both supported. On Android, fingerprint login is supported, and facial recognition is supported on Pixel 4 devices only.

1. From any screen in the app, tap the three-line **Options** menu.



2. Tap **Settings,** then turn on **Touch ID** or **Face ID** (depending on the model of your Apple device)

   Or, tap **Biometric authentication** (Android device).



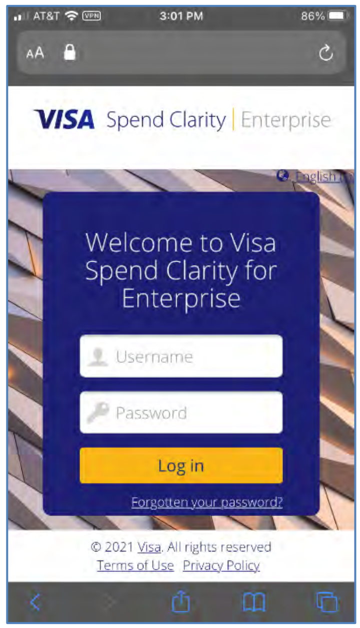
Note:

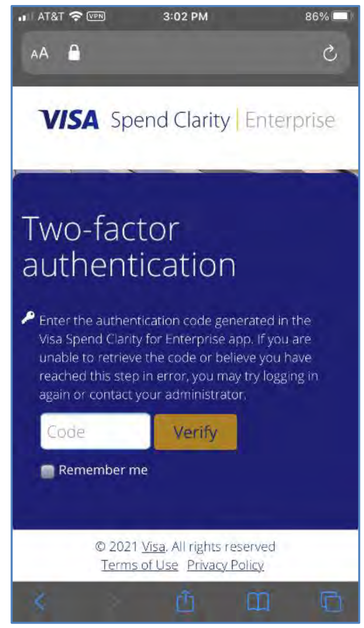
- For security reasons, you are allowed a maximum of two incorrect fingerprint or four incorrect facial login attempts. If you exceed these limits, biometric recognition locks temporarily and you can only access the mobile app via PIN, password, or QR code.
- If you change any biometric security setting on your device (e.g adding or removing a fingerprint), the app's biometric authentication automatically turns off for security reasons. You will be prompted to log in using your PIN or password. Then you can go to **Settings** and turn on biometric authentication again. Note: Biometric settings changes cannot be detected on *Samsung Galaxy S7* and *S7 Edge* devices due to hardware limitations.

Retrieve two-factor authentication code for log in to the desktop app

The *Visa Spend Clarity for Enterprise* mobile app can be registered as the method for retrieving the two-factor authentication code required to log in to the website, which some users may wish to access from their mobile device using the device's web-browser. For this scenario, we allow the authentication code to be copied to the device clipboard for easy pasting into the verification step during log in to the website.

1. **Open and log in** to the *Visa Spend Clarity for Enterprise* website using your mobile device's web-browser. After entering your username & password, the *Two-factor authentication* window displays.



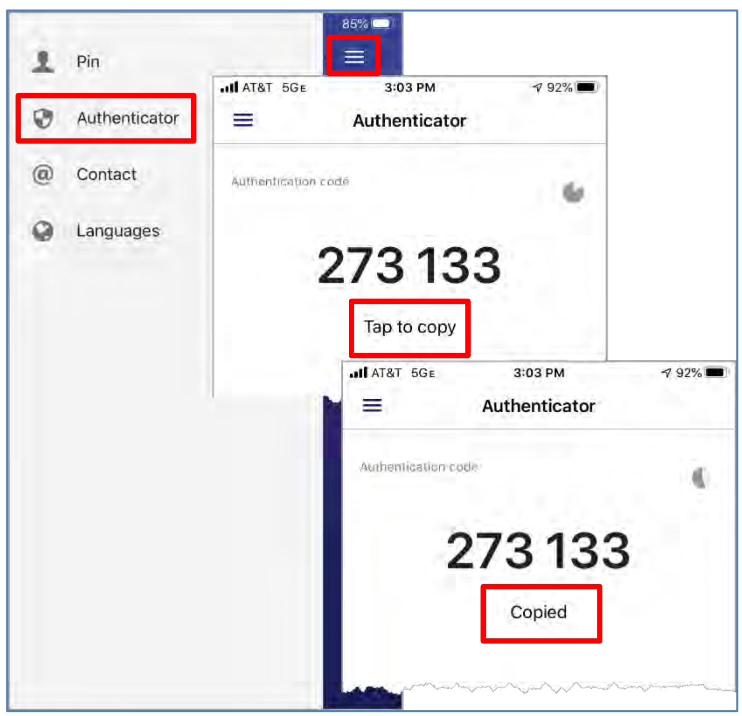


2. Open the *mobile app*:

   - Tap the **Options** menu.
   - Tap **Authenticator**.
     An *Authentication Code* displays in the mobile app for thirty seconds, then a new one is automatically generated. You can tap the code to copy it to the mobile device clipboard, if necessary.

     Note: it is not necessary to be logged in to the mobile app to access the **Authenticator** menu option.

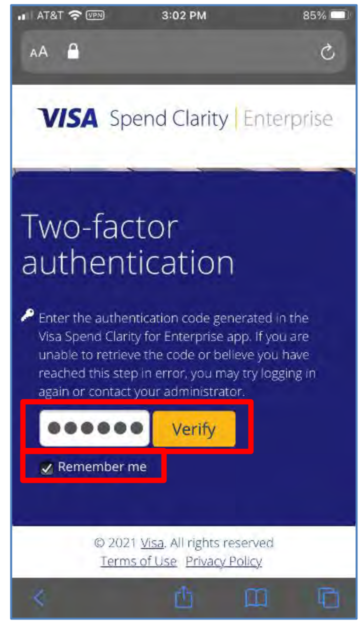
     Tip: A small stopwatch icon in the upper-right corner of the Authenticator screen shows how long the code is still valid. The authentication code will turn **red** when it is nearing expiration.



3. Return to the *desktop* application in your mobile browser:

- Enter the **Authentication Code** you copied from the *mobile app*.
- Click **Verify**.

Tip: You will have the option to select **Remember me** to register the browser+device combination allowing you to log in using only username & password for subsequent logins in a 45-day 'grace period'.



4. A confirmation message is presented on screen informing you that you have successfully registered the browser+device combination. Click **Continue** to complete the login process.

Note:

- For more information about logging in using two-factor authentication, or about the **Remember me** feature, ask your Administrator for the *Visa Spend Clarity for Enterprise Two-Factor Authentication Guide*.
- The availability of the **Remember me** option is configured by your Bank. For more information please contact your administrator.

Expenses

The *Expenses* screen is where you view and code your expense transactions. Tapping a transaction lets you attach a receipt, apply an expense template, select a Spend Wizard, or manually code an expense. If you are using the *Reporting Only* version of *Visa Spend Clarity for Enterprise*, you will not see this screen in the mobile app. To continue, skip to the [*Accounts*]() section of this document.

If it is not already displayed, tap **Options** menu (☰), > **Expenses** to view the *Expenses* screen. Here is a quick tour:

Transaction Type icons

Next to each transaction on the *Expenses* screen is a circular *Transaction Type* icon.

An image within each icon (at the right) represents the *Merchant Category Group* of the payee (e.g. *Eating and Drinking Places*).

Here are examples of the images you will see within the *Transaction Type* icons:

Merchant Category Group	Icon
Airlines	
Auto Rental	
Business Expenses/Services	
Cash Advances	
Clothing/Shoes/Uniforms	
Eating And Drinking Places	
Education Services	
Entertainment	
Equipment And Furniture	
Facilities Maintenance	
Freight/Courier/Warehouse Services	
Government	
Health Services And Supplies	
Hotels And Motels	

Merchant Category Group	Icon
Medical	
Miscellaneous	
Other Supplies	
Professional Services	
Retail	
Transportation	
Utilities	
Wholesale	
Financial service	
Fuel	
Mail order	
Office supplies	
Construction	
Telecommunications	

Note: The color assigned to each Merchant Category Group and Transaction Type icon has no inherent meaning. Its only purpose is to help you more easily identify similar transactions on the *Expenses* screen.

Code transactions using expense templates

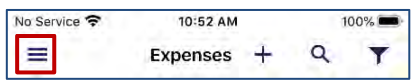
Expense templates are a best-practice method of coding **high volume, repeatable spend**—such as travel card transactions that are always coded the same way, project-based work for which transactions should be coded the same way, or group-share purchasing cards that are split the same way, including cost allocation and percentage of spend.

Expense Templates assign pre-determined codes and percentage split allocations (optional) to transactions. This can save a significant amount of time by eliminating the repetitive process of manually coding and splitting expense transactions individually. It can also eliminate human error by removing the manual calculation of complex split allocations. Expense Templates are the recommended method to code transactions using the mobile app.

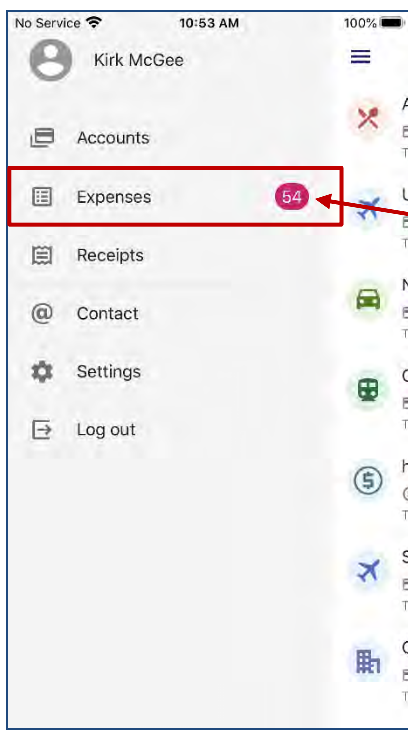
Expense Templates must first be created in the desktop application (*Profile menu > Personal Settings > Expense Templates*) before they can be selected in the mobile app. Users may create their own Expense Templates or Administrators may assign Expense Templates to employees using an Expense Template interface file upload.

For more information, see the document *Visa Spend Clarity for Enterprise: Expense Templates*, available from your Company Program Administrator or your Card Issuing Bank.

1. If necessary, from any app screen tap the **Options** menu.



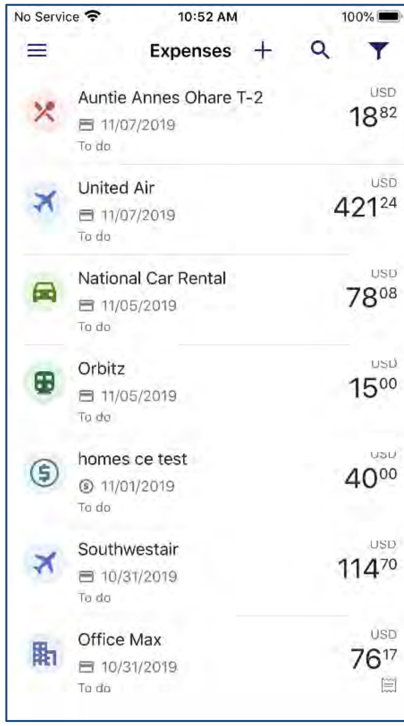
2. The *Options* menu slides in from the left. Tap **Expenses**.



The **To do** icon (54) shows how many transactions require your attention.

3. On the *Expenses* screen, tap the **transaction** you want to view or code…

…for example, **National Car Rental.**

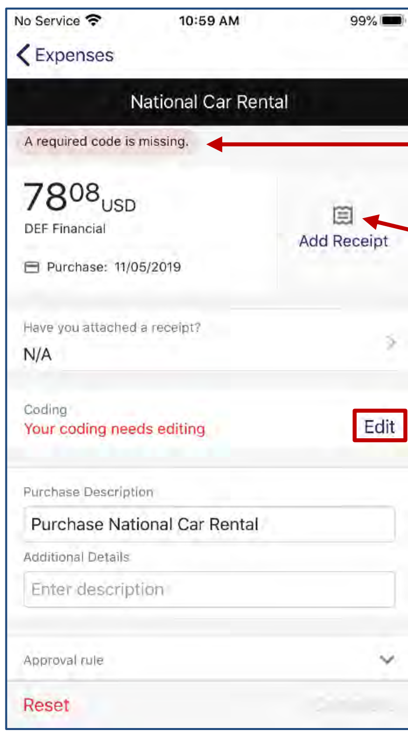


Transactions are sorted by **Date**, the most recent at the top.

Tip: To find a specific transaction, tap 🔍 or ▼ to **Search** or **Filter** the list.

4. Tapping an expense displays the *Transaction Details* screen.

Tap **Edit** to begin coding, or tap **Receipt** to attach a receipt image to the transaction.



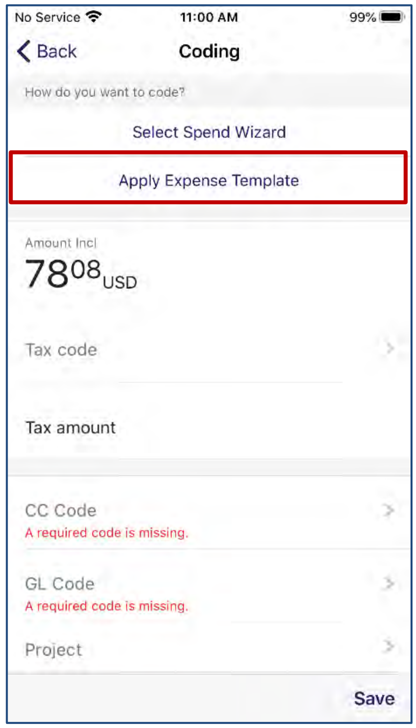
System messages.

Tap to attach a receipt image.

Tap to begin coding a transaction.

5. In response to the question, *How do you want to code?* click **Apply Expense Template**.

   If you would rather code transactions using a [Spend Wizard](#), or [manually](#), see the sections below to learn how.



6. Select an Expense Template from your list of Expense Templates to apply to the transaction. For this demo, tap **Travel Expenses**.

Note:
Travel Expenses was created for this demo and may not appear in your app.

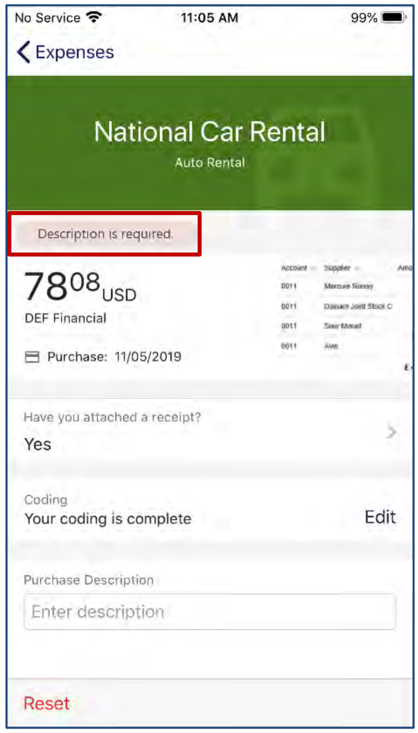
To learn more about Expense Templates, see the document *Visa Spend Clarity for Enterprise: Expense Templates*, available from your Company Program Administrator or your Card Issuing Bank.

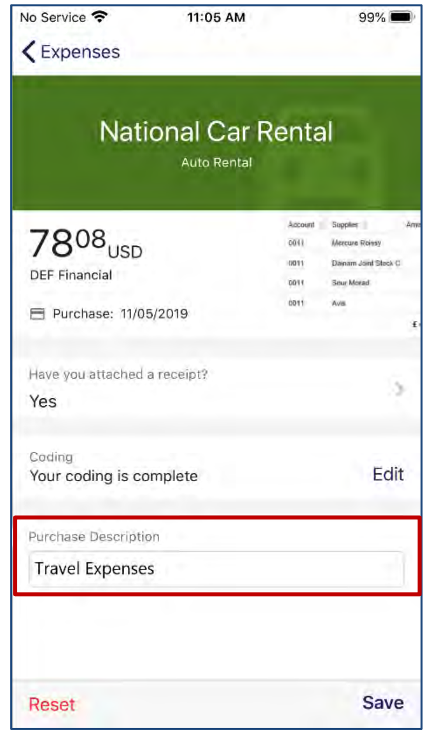
The Star ★ icon marks your **Preferred Expense Template**. It will always appear at the top of the list.

To select or change your Preferred Expense Template, click *Profile menu > Personal Settings > Expense Templates* from within the desktop application.

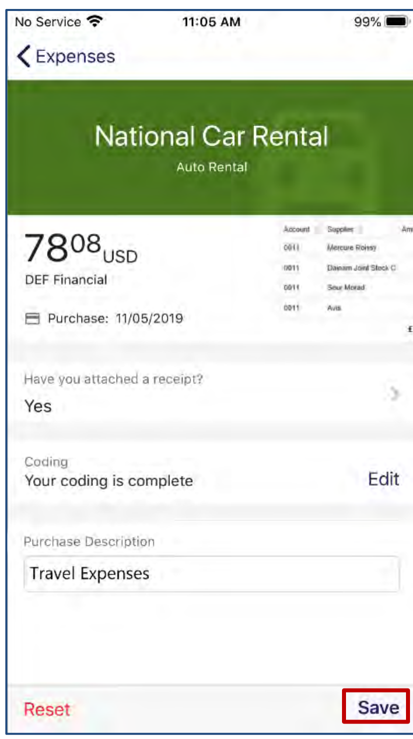
7. Next, be sure to complete any required fields. In this case, a **Purchase Description** is required by the company.

Tip: If necessary, scroll to see the entire transaction.





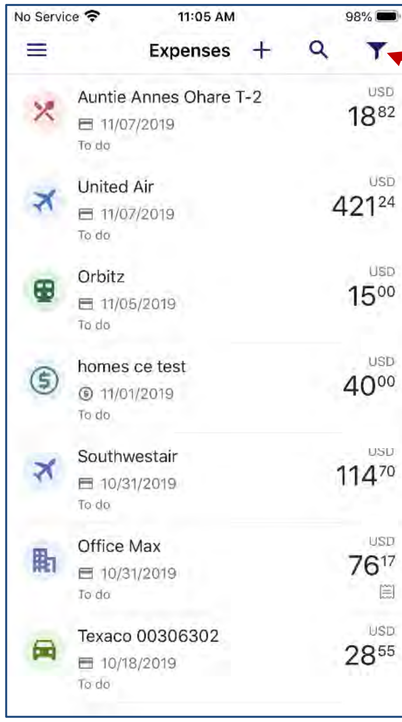
8. Tap **Save** after selecting an Expense Template and completing any required fields.



Submits the transaction for manager approval.

9. Depending on the workflow rules configured by your company, the transaction may be **submitted** to your manager for approval.

The transaction is also removed from the *Expenses* screen, which is filtered (by default) to show only transactions with a status of
To do.



Tip: To view previously completed transactions, tap the **Filter** icon, then tap *Pending approval*, or *Completed*, as needed.

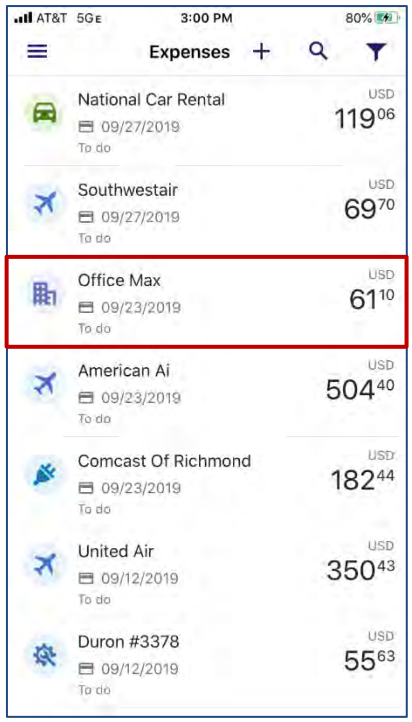
Note: At this time, users can code individual transactions using the app. Expense reports can only be created via the main website. We are working hard to develop this feature, and anticipate it being included in a future release. Thank you for your patience!

Code transactions using Spend Wizards

Your organization may require you to complete a *Spend Wizard* for some or all of your card or cash transactions.

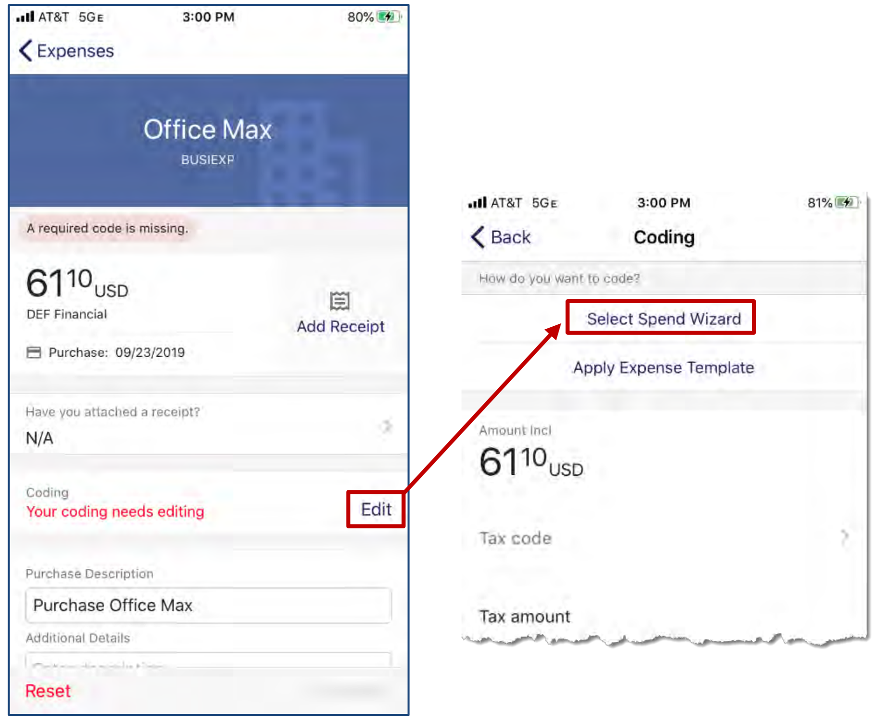
Spend Wizards are a best-practice method of coding **low-volume, complex spend**—such as detailed hotel expenses, business meals with multiple attendees who need to be documented on the transaction, miscellaneous office costs, training and conference expenses, and mileage or rate-based claims.

1. Tap the **transaction** you want to code.

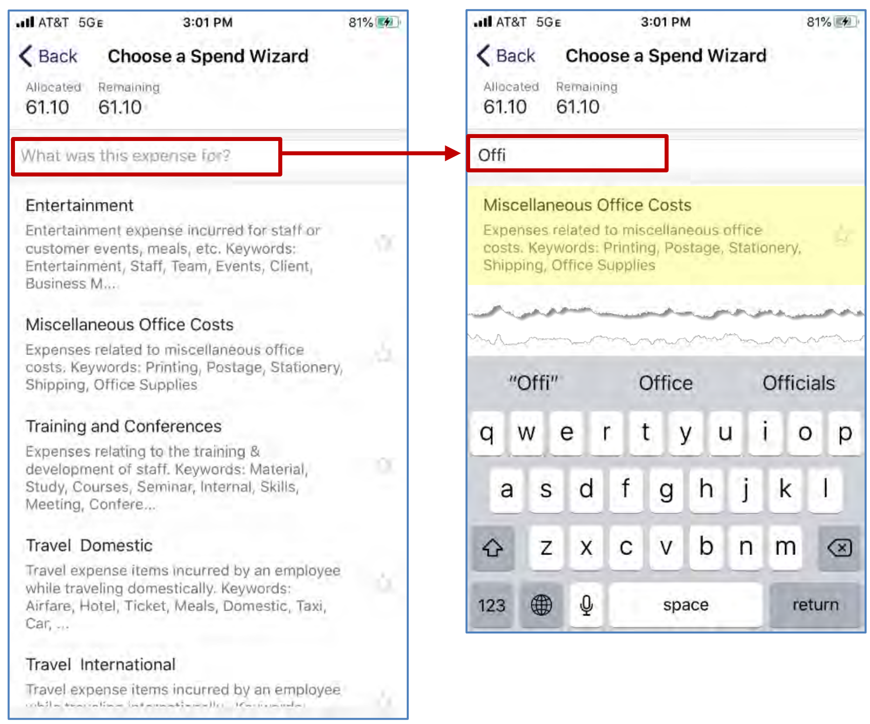


2. The *Transaction Details* screen displays. Tap **Edit** to access your coding options.

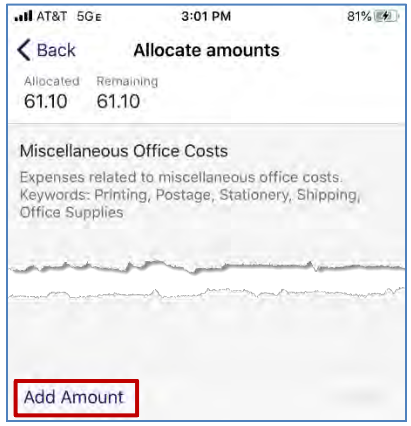
3. Tap **Select Spend Wizard** to view the Spend Wizard form(s) that are available to you.



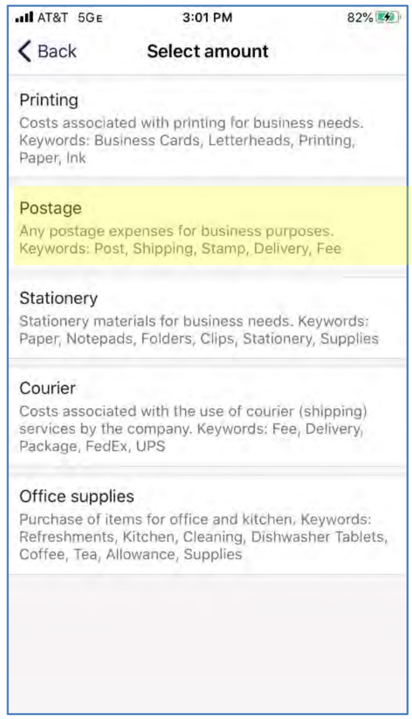
4. If necessary, you can use keywords to find the correct form for your expense. For this demo we'll use **Miscellaneous Office Costs**.



5. After selecting the desired form, tap **Add Amount** on the *Allocate amounts* screen.

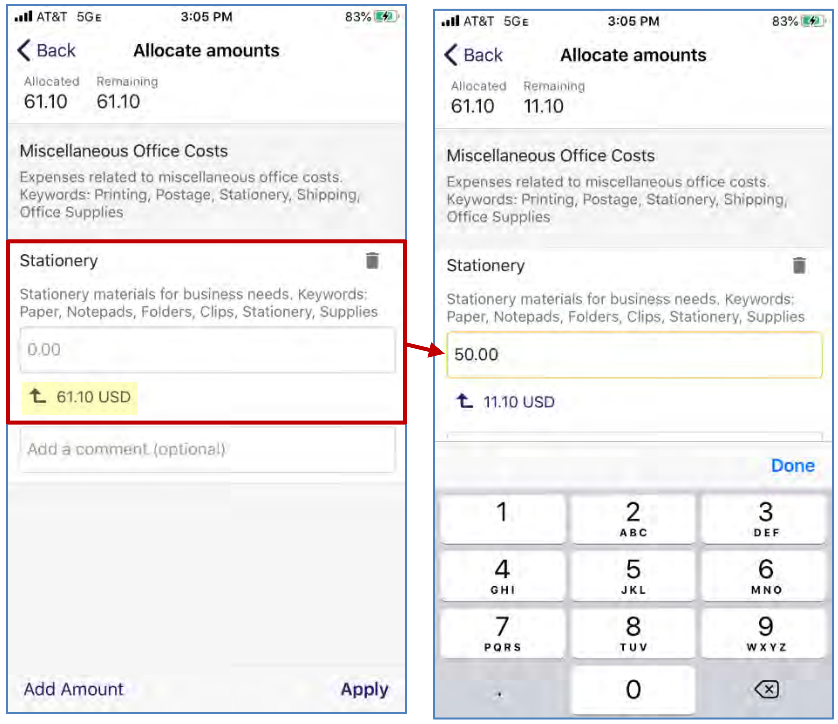


6. On the **Select amount** screen, tap the category that you wish to allocate some or the entire amount to. Transactions can be split by allocating partial amounts to different categories one by one.

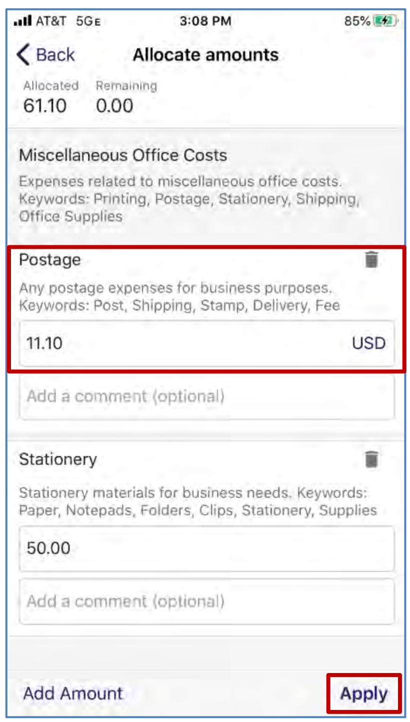


7. You can allocate the *full amount* to the chosen category by tapping the **Up Arrow** ↰.

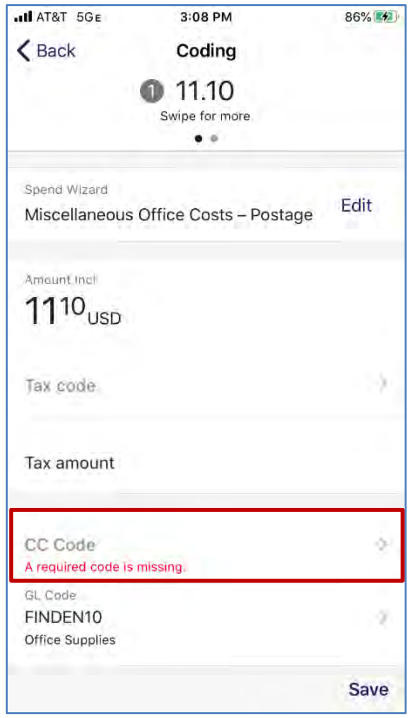
   If you wish to allocate a *portion of the amount*, you can tap the text box to open the keypad and enter the amount.



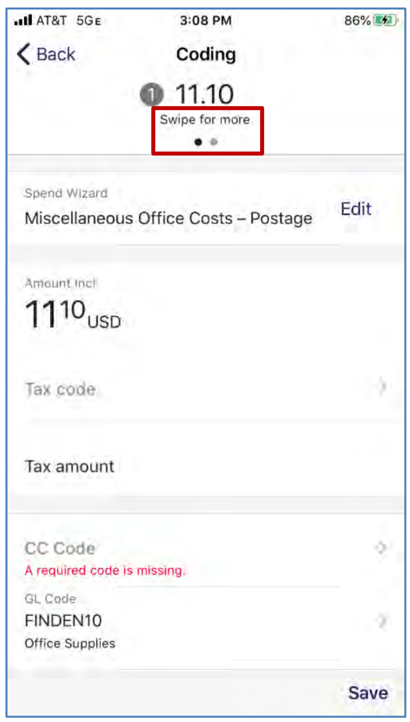
8. The remaining amount can then be allocated to another category. When you have completely allocated the full amount of the expense, tap **Apply**.

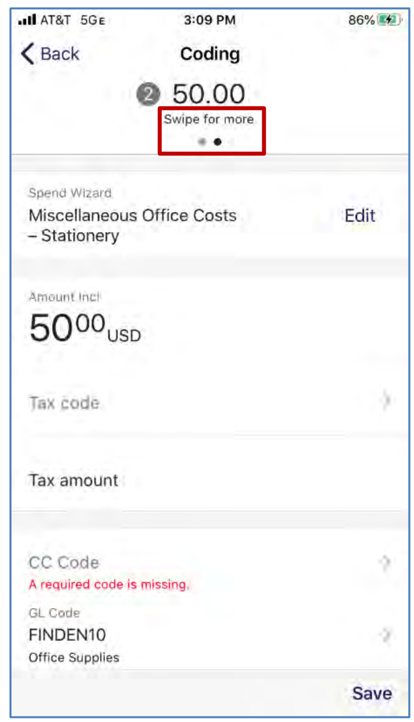


9. Finalize any required coding elements, including attaching a receipt, if necessary and tap **Save**.



If necessary, you can swipe to access each split allocation.





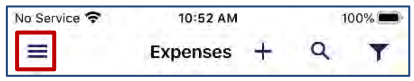
Note:

- Spend Wizards are a Premium feature, and may not be enabled for your company. If you have questions, please contact your Administrator.
- The content and interface of Spend Wizard forms are customized to suit the requirements of your organization.
- Google Maps integration for mileage expenses is not supported in the mobile app at this time.

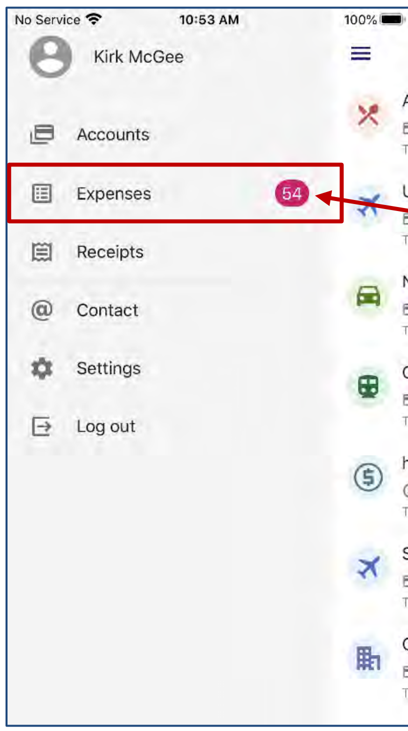
Code transactions manually

Coding transactions *manually* is a best-practice method of coding **low-volume, non-complex spend**—examples being ad-hoc expenses such as small-ticket purchasing card transactions, business services, and individual retail purchases. Manual coding can also a good solution for project-based spend when all coding is the same except the project number. All coding fields and options are customized to suit the requirements of your organization.

1. From any app screen, tap the **Options** menu.



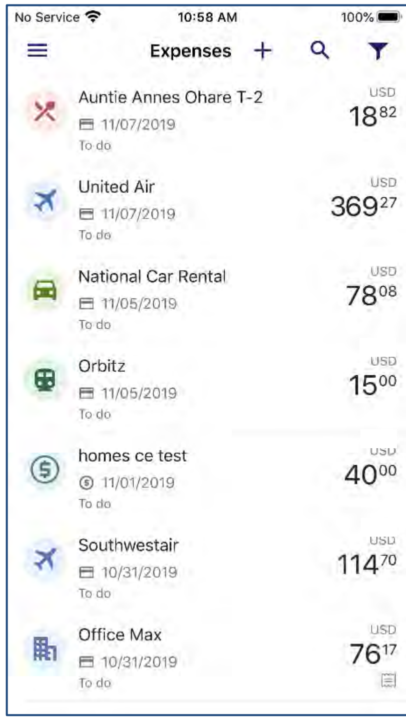
2. The *Options* menu slides in from the left. Tap **Expenses**.



The **To do** icon (54) shows how many transactions require your attention.

3. On the *Expenses* screen, tap the **transaction** you want to view or code…

…for example, **United Air.**

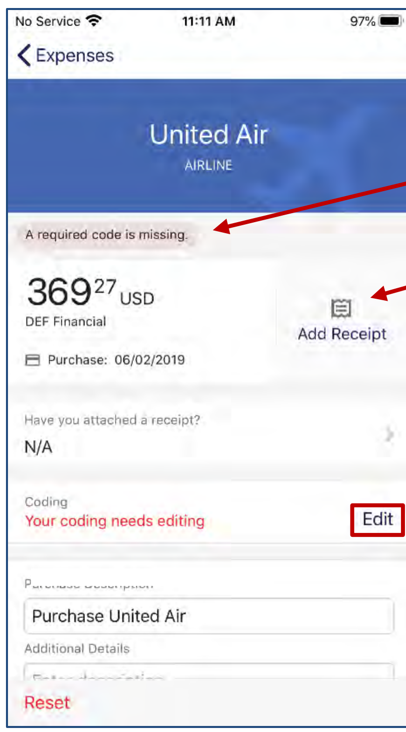


Transactions are sorted by **Date**, the most recent at the top.

Tip: To find a specific transaction, tap or to **Search** or **Filter** the list.

4. Tapping an expense displays the *Transaction Details* screen.

Tap **Edit** to begin coding, or tap **Receipt** to attach a receipt image to the transaction.



System messages.

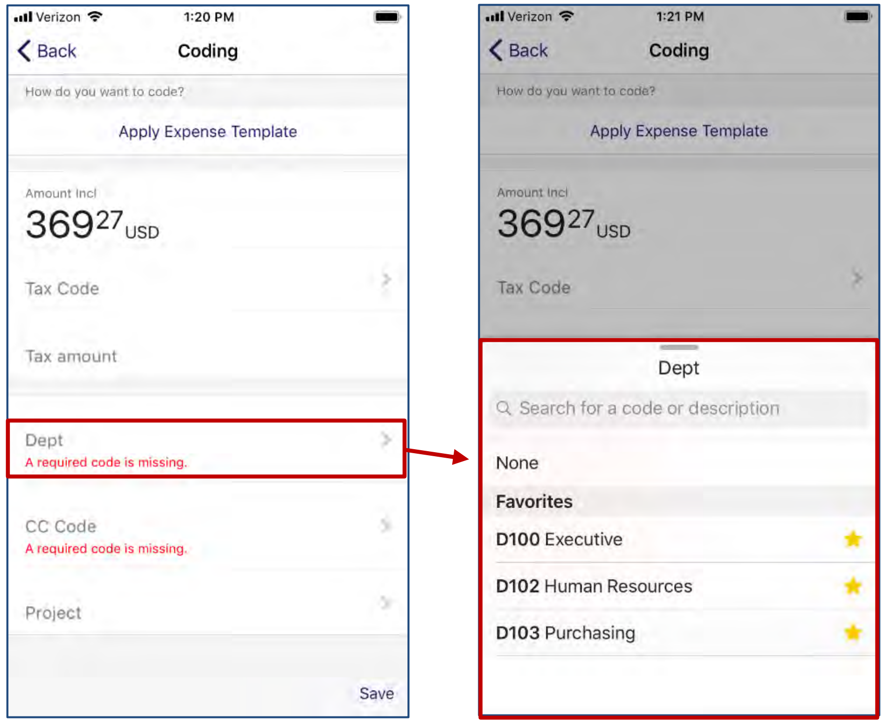
Tap to attach a receipt image.

Tap to begin coding a transaction.

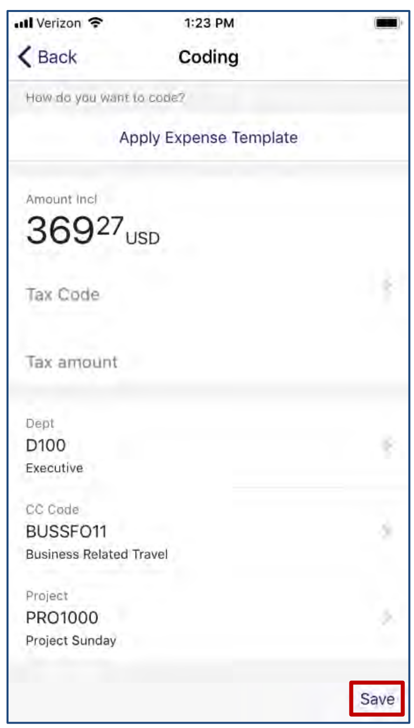
5. If required, enter **tax information**. Then tap each **code type** and select an appropriate **charge code** from the list that displays. If the list is empty, you can search for a code by name or description.

   To learn how to speed this process, see the *Find and Save Your Favorite Codes* section below.

   Note:
   The code types shown here (*Dept*, *CC Code*, and *Project*) were created for this demo and may not appear in your app.

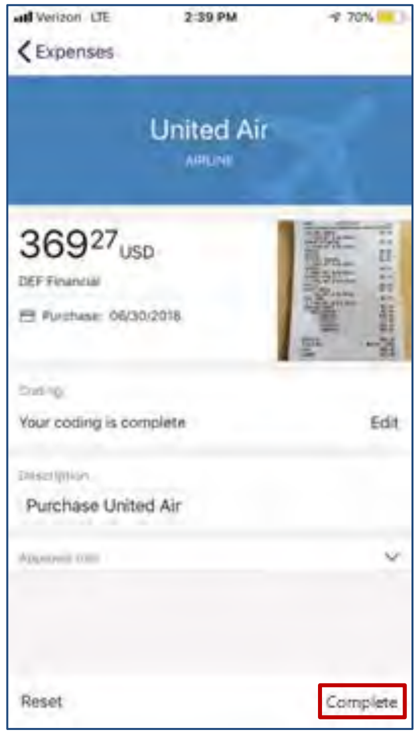


6. When coding is complete, tap **Save**.



7. After tapping *Save*, you are returned to the *Expense Details* screen to **review the coding information**.

8. If the expense details are correct, tap **Complete**.

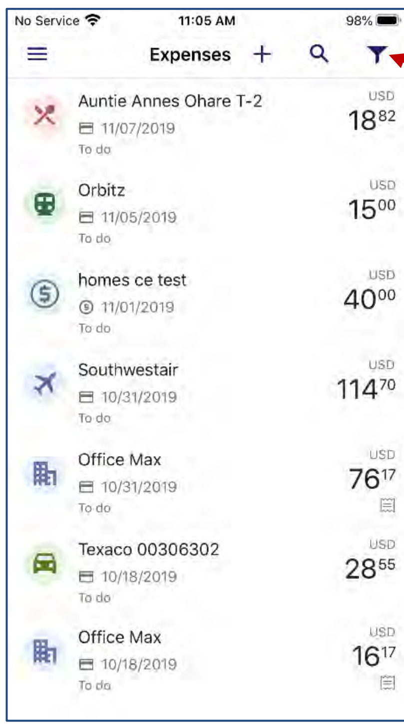


Submits the transaction for manager approval.

Note: Steps 7 and 8 may not be required by your organization. If not, your transaction is immediately sent for approval after tapping **Save** in Step 6.

9. The transaction is **submitted** to your manager for approval.

The transaction is also removed from the *Expenses* screen, which is filtered (by default) to show only transactions with a status of *To do*.



Tip: To view previously completed transactions, tap the **Filter** icon, then tap *Pending approval*, or *Completed*, as needed.

Note: At this time, users can code individual transactions using the app. Expense reports can only be created via the main website. We are working hard to develop this feature, and anticipate it being included in a future release. Thank you for your patience!

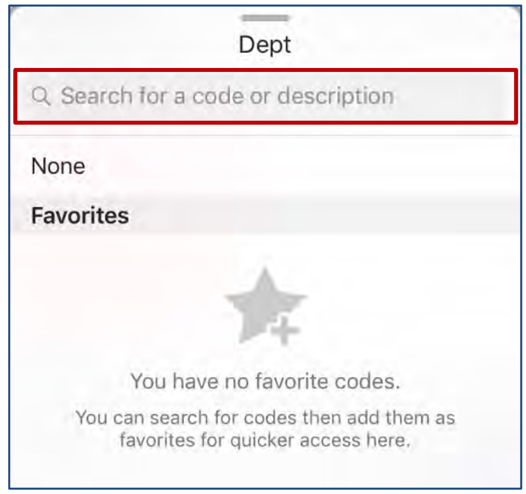
Find and save your favorite codes

It is possible to save your most frequently used codes as *Favorite* codes. This saves you time by making them immediately accessible from any code type dropdown. Here's how:

1. Tap a **code type** to begin coding. For example, *Dept* at the right.

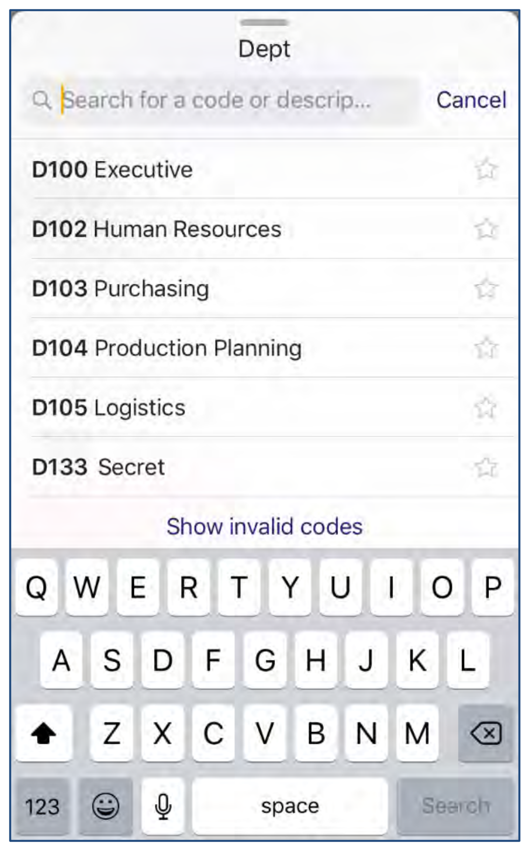
2. If you have not yet selected your favorite codes for a code type, you will see a **message** informing you that *You have no favorite codes*.

3. Tap anywhere in the **Search** field at the top of the window.



4. A list of **all** valid *Dept* codes displays. (You may need to scroll.) Start typing to refine the list, if necessary.

5. If you cannot find the code you want to add as a favorite in the list, enter all or part of its **code name** or **description** in the Search field.



Note: To help, you can search using the wildcard character "%" anywhere in your search text. For example "ABC%1" finds any code starting with "ABC" and with the number "1" located anywhere within it, for example "ABC00100".

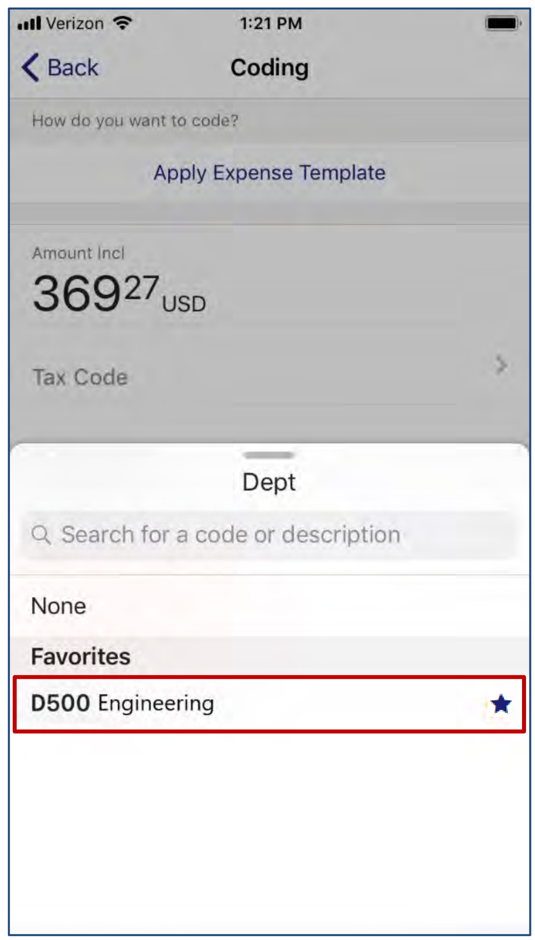
6. The code(s) that meet your search criteria are listed (up to the first 60 codes). If the particular code you are looking for is not in the list, refine your search.

7. Click the **White Star** ☆ **icon** to save the code as a favorite.

Note: If you are unable to find a code you should have access to, contact your administrator.

8. The icon will turn to a star ★ to indicate the code is now a favorite.

9. The next time you code, the favorite displays in the code type dropdown. Simply **click the code** to apply it to the transaction.



Note:

- A maximum of 15 codes may be added to the Favorites list for *each* code type.
- Favorite codes you have designated within the desktop application are available in the mobile app, and vice-versa.

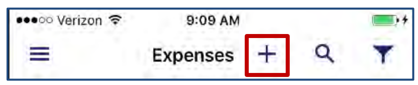
Take photos and upload receipt images

A great feature of the mobile app is the ability to take a photo of a receipt immediately after receiving it, and before its matching transaction appears on your account statement. This helps you keep track of your receipts while traveling, and makes it easy to link them to your transactions once they are ready to be coded.

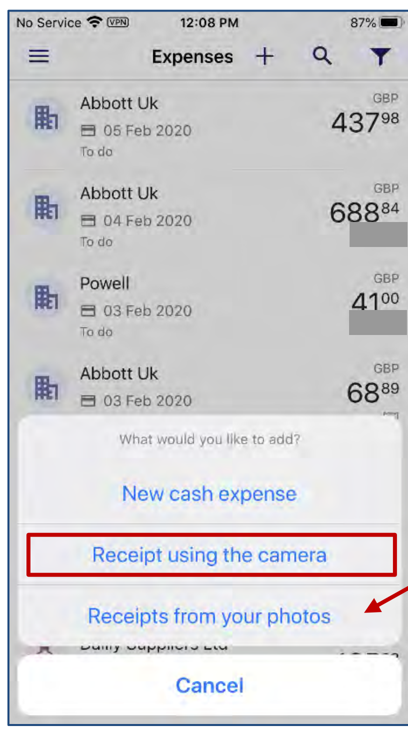
If you use the Spend Management mobile app to take photos of your receipts, the images are *immediately uploaded* to your Image Library, where you can easily find them when [linking receipt images to your transactions](#).

Use the mobile app to take a photo and upload the receipt image (for iOS Users):

1. On the Expenses screen, tap the **Add button** (+) at the top.



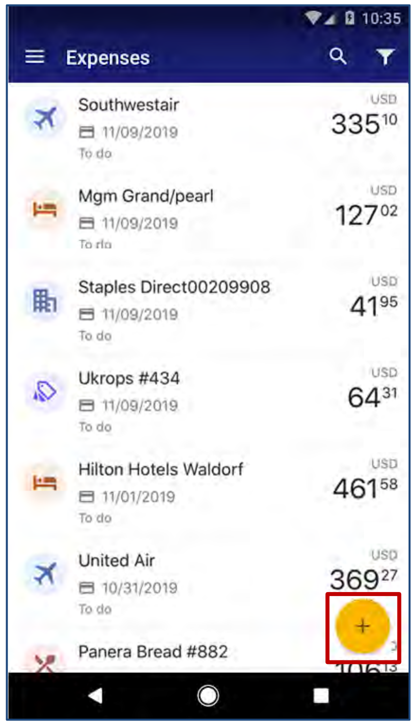
2. In response to *What would you like to add?*, tap **Receipt using the camera**.
3. **Take a photo** of the receipt.
4. The image is *immediately uploaded* to your Image Library, where you can easily [link it to its matching transaction](#) after it appears on your account statement.



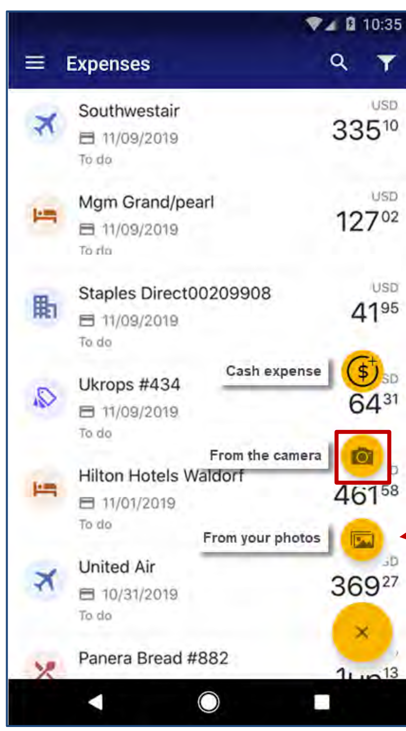
Tip: If you've already taken photos using your phone, tap **Receipts from your photos** to upload one or more to the Image Library.

Use the mobile app to take a photo and upload the receipt image (for Android Users):

1. Tap the **Add button** ( ) at the bottom of the screen.



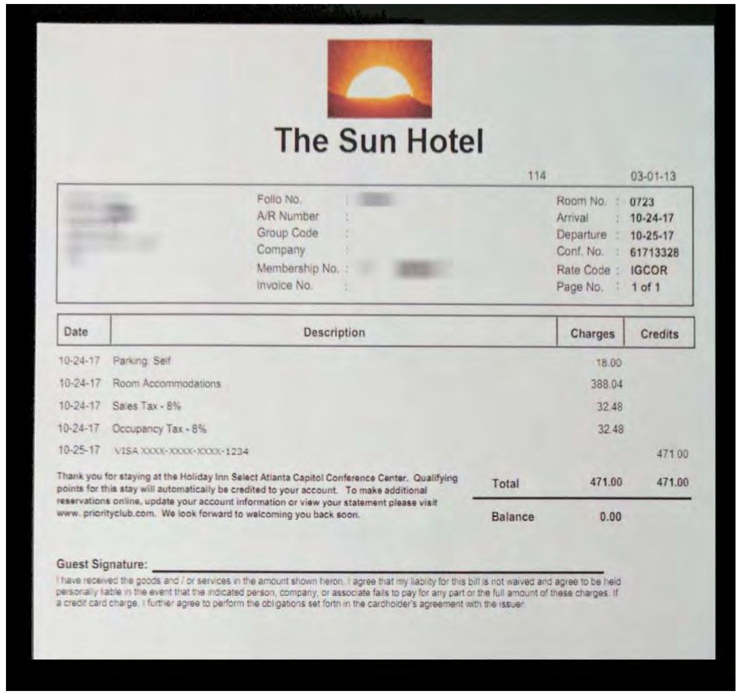
2. Tap ( ), which means **From the camera**.
3. **Take a photo** of the receipt.
4. The image is *immediately uploaded* to your Image Library, where you can easily [link it to its matching transaction]() after it appears on your account statement.



Tip: If you've already taken photos using your phone, tap ( ) **From your photos** to upload one or more to the Image Library.

Tips for taking a good receipt photo

- Take the picture in a well-lit area or turn on your flash.
- Lay the receipt on a flat, non-reflective, contrasting surface.
- Make the receipt as flat and wrinkle free as possible.
- Hold the camera directly above the receipt (not angled).
- Keep still so the picture is not blurry.
- Some receipts are very long, with the bottom part of the receipt taken up by vendor marketing. If this is the case, just photograph the part of the receipt that contains the important data (the merchant, transaction date, items purchased, subtotal, total, and taxes).


The Sun Hotel

114 03-01-13

Folio No. :
A/R Number :
Group Code :
Company :
Membership No. :
Invoice No. :

Room No. : 0723
Arrival : 10-24-17
Departure : 10-25-17
Conf. No. : 61713328
Rate Code : IGCOR
Page No. : 1 of 1

Date	Description	Charges	Credits
10-24-17	Parking: Self	18.00	
10-24-17	Room Accommodations	388.04	
10-24-17	Sales Tax - 8%	32.48	
10-24-17	Occupancy Tax - 8%	32.48	
10-25-17	VISA XXXX-XXXX-XXXX-1234		471.00
	Total	471.00	471.00
	Balance	0.00	

Thank you for staying at the Holiday Inn Select Atlanta Capitol Conference Center. Qualifying points for this stay will automatically be credited to your account. To make additional reservations online, update your account information or view your statement please visit www. priorityclub.com. We look forward to welcoming you back soon.

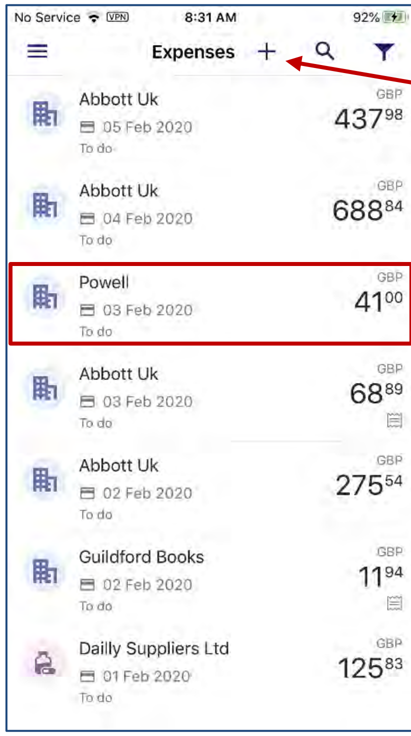
Guest Signature: ____________________

I have received the goods and / or services in the amount shown heron. I agree that my liablity for this bill is not waived and agree to be held personally liable in the event that the indicated person, company, or associate fails to pay for any part or the full amount of these charges. If a credit card charge, I further agree to perform the obligations set forth in the cardholder's agreement with the issuer.

Link receipt images to transactions

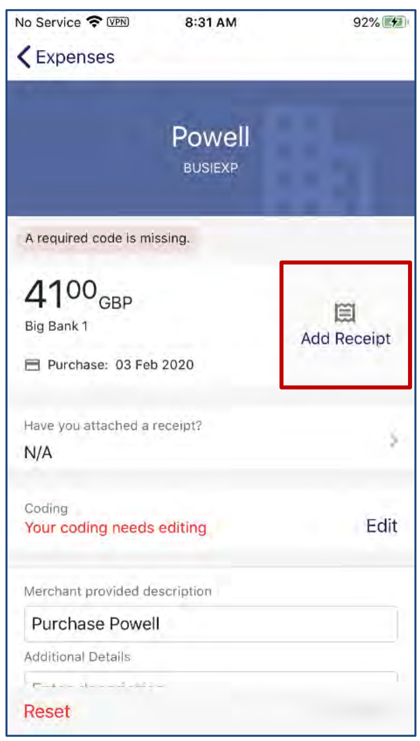
1. On the *Expenses* screen, tap the **transaction** you want to attach a receipt to…

   …for example, **Powell**.



Tip: Tap to take a photo and upload receipt images to your Image Library *immediately after receiving a receipt*, and before the transaction appears in the app.

2. On the *Transaction* screen, tap **Add Receipt**.

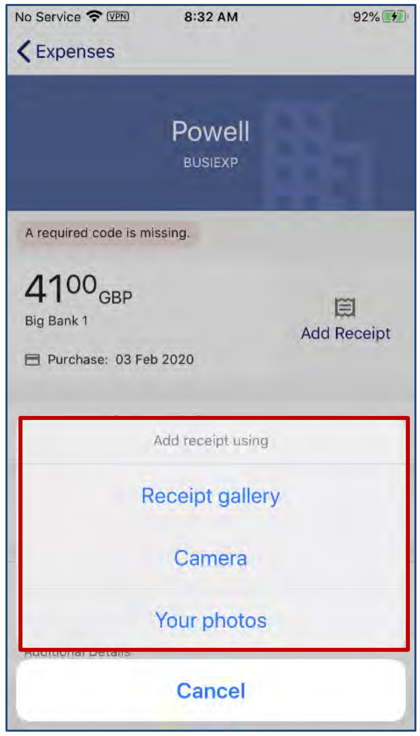


3. In response to *Add receipt using…*

   …Tap **Receipt gallery** to select a previously uploaded receipt from the Image Library

   …Tap **Camera** to immediately take a photo of the receipt

   …Tap **Your photos** to select a receipt stored on your camera that you previously took a photo of



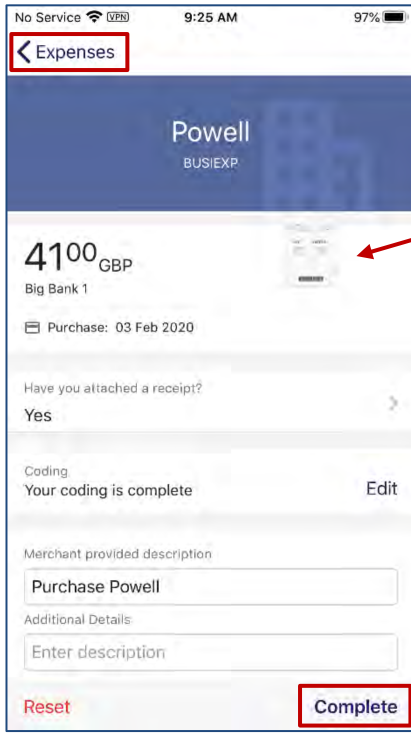
When tapped, **Add Receipt** displays three options for attaching a new receipt image.

Note: Use the Image Library in desktop version of *Visa Spend Clarity for Enterprise* to edit the images displayed on the mobile *Receipts* screen.

4. Adding a receipt using the **Camera** or from **Your photos** will first load the receipt to your **Receipt gallery**.

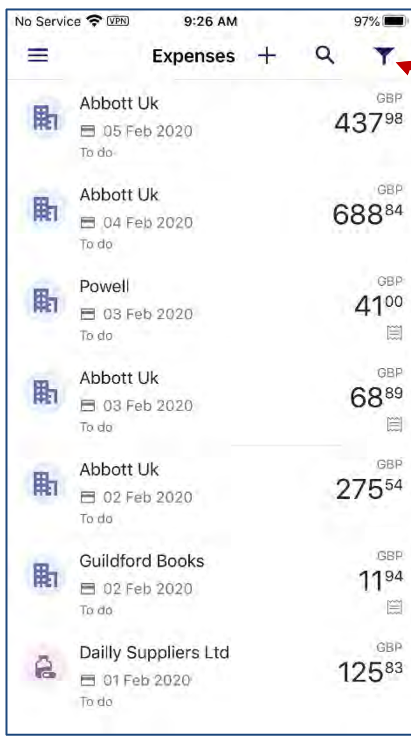
   From there, you can select the image (or, multiple images, if you wish to link more than one) and touch **Link** at the bottom right of the screen.

5. After linking a receipt, the *Transaction* screen redisplays.
   – To finish coding, complete any **required fields**, then tap **Complete**. See the *Expenses* section above for more details.
   – **Or**, tap **< Expenses** to return to the *Expenses* screen. The transaction still appears in the list because it remains in *To do* status.



A **thumbnail image** of the linked receipt.

6. On the Expenses screen, tap another **transaction** to continue linking receipt images.

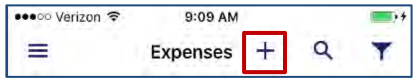


Tip: To view previously completed transactions, tap the **Filter** icon, then tap *Pending approval*, or *Completed*, as needed.

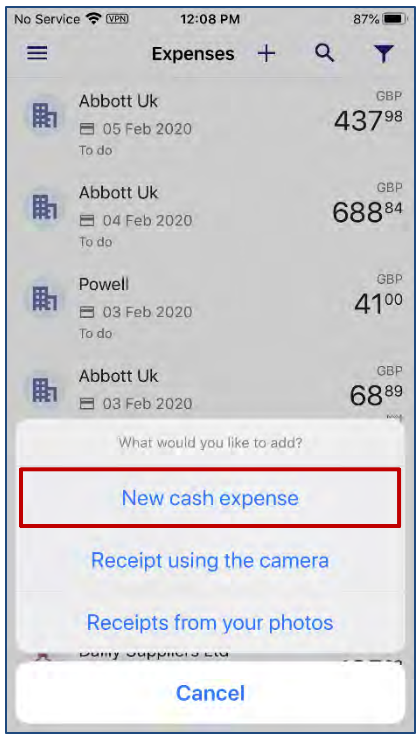
Create a cash expense

You can easily create cash/out-of-pocket expenses from within the mobile app. The specific workflow and screens you see may differ based on how your company is configured: using either the *Basic Cash* or *Advanced Cash* option.

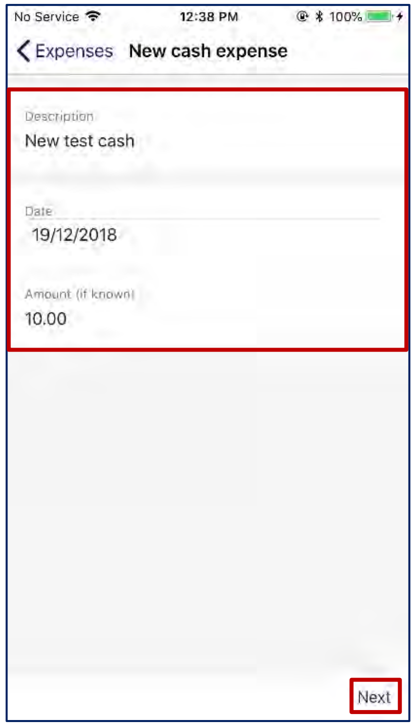
1. Tap the **Add icon** (+) at the top of the screen.



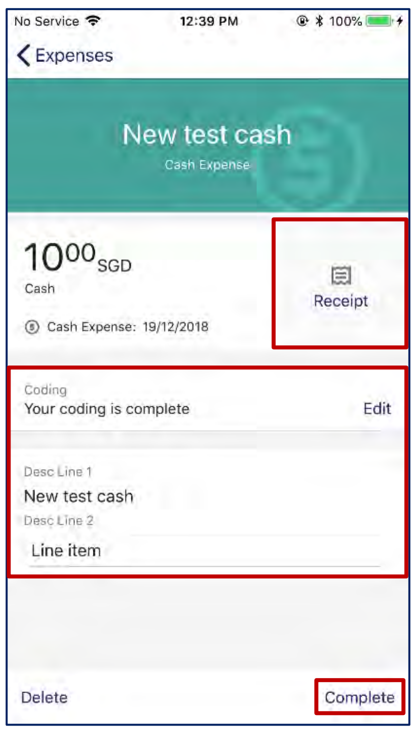
2. In response to *What would you like to add?*, tap **New cash expense**.



3. **Enter** a *Description*, the *Date* the expense was incurred, and the *Amount* of the expense.
4. Tap **Next.**



5. If required, tap **Receipt** to add a receipt image. See [Link images to transactions]() for more information.
6. Tap **Edit** to begin coding. See *[Code transactions manually]()* for more information.
7. If required, enter a *Description* of the cash expense.
8. Tap **Complete** to submit the cash expense to your manager for approval.

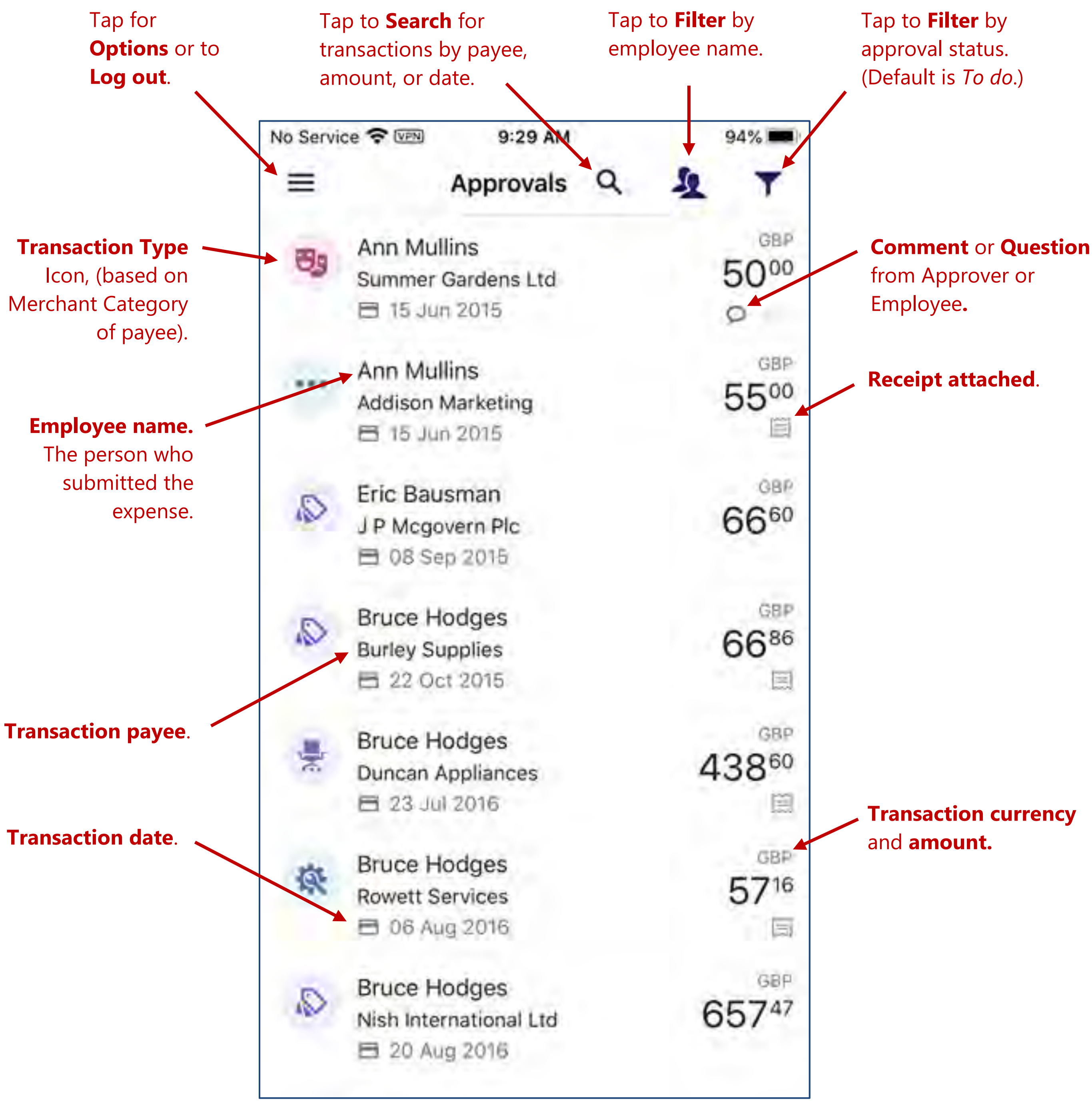


Note: Some companies require cash expenses to be entered using a Spend Wizard. If this is the case, the app will guide you through the process outlined above in the *[Code Transactions Using Spend Wizards]()* section.

Approvals

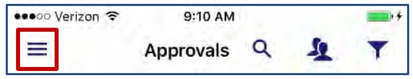
When a cardholder completes and submits a transaction, **Visa Spend Clarity for Enterprise** routes it to the managers who need to approve it. Who those managers are and the number needed to approve an expense is determined by your company, using customizable workflow rules.

The *Approvals* screen is where you review and approve expenses. If it is not already displayed, tap **Options** menu (☰), > **Approvals** to view the *Approvals* screen. Here is a quick tour:



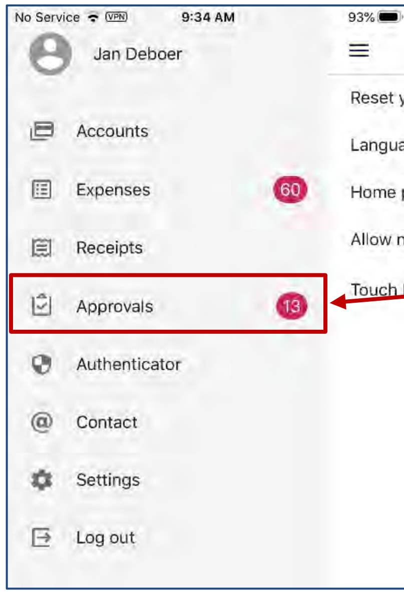
Approve transactions

1. From any app screen, tap the **Options** menu.



2. The *Options* menu slides in from the left. Tap **Approvals**.

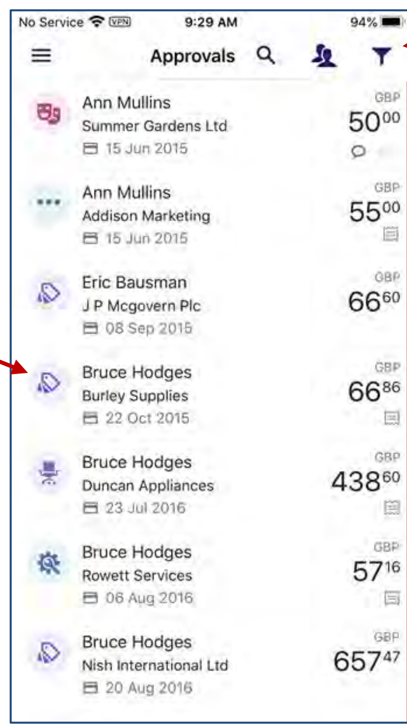
Note: These first two steps are necessary only if you have set the *Expenses* screen as your *Home page*. Otherwise, the *Approvals* screen displays automatically whenever you start the app.



The **To do** icon (13) shows how many transactions await your review and approval.

3. On the *Approvals* screen, tap a **transaction** to review and approve…

…for example, Bruce Hodges' **Burley Supplies** expense.



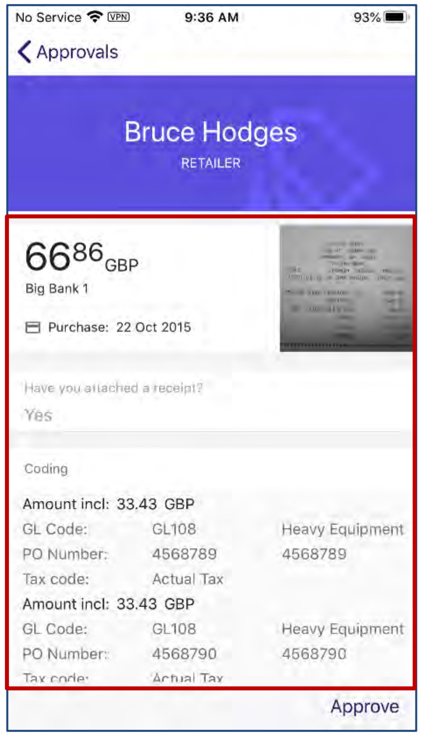
Tap 🔍 to search for a specific transaction.
Tap 👤 to filter by employee.
Tap ▼ to filter by status.

Transactions are sorted by **Date**, oldest at the top.

Note: This release of the mobile app supports *transaction-based* approval only. The approval of *expense reports* from the mobile app is currently unsupported. We are working hard to develop this feature, and anticipate it being included in a future release. Thank you for your patience!

4. On the *Transaction Details* screen, review the expense—including the amount, receipt image (if present), coding, and any descriptions.

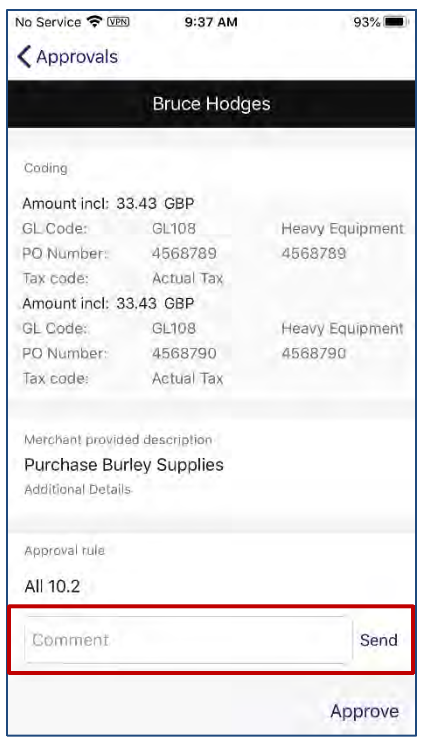
Tip: Scroll down to see the entire transaction.



Review the expense details.

Scroll ↓

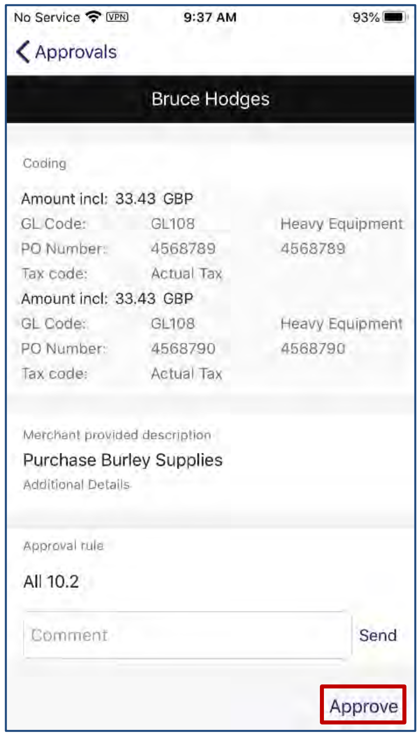
5. To return the expense to the employee for more information, type your comment or question and tap **Send**. (Optional)



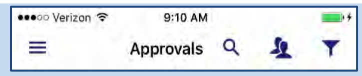
Type a comment or question, then click **Send**. (Optional)

6. Tap **Approve**, as appropriate.

   The expense is removed from the *To do* list and transferred to the *Recent approvals* list.



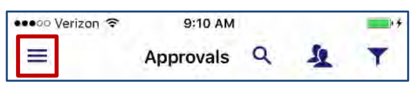
Tip: To switch between the *To do* and *Recent approvals* lists, tap the Filter (▼) icon at the top of the *Approvals* screen:



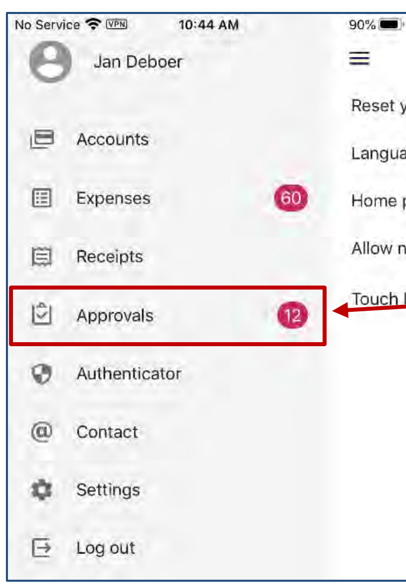
Undo an approval

Sometimes you need to change your approval of a transaction. For example, you inadvertently approved an expense initially, but meant to request more information. Here's how:

1. From any app screen, tap the **Options** menu.



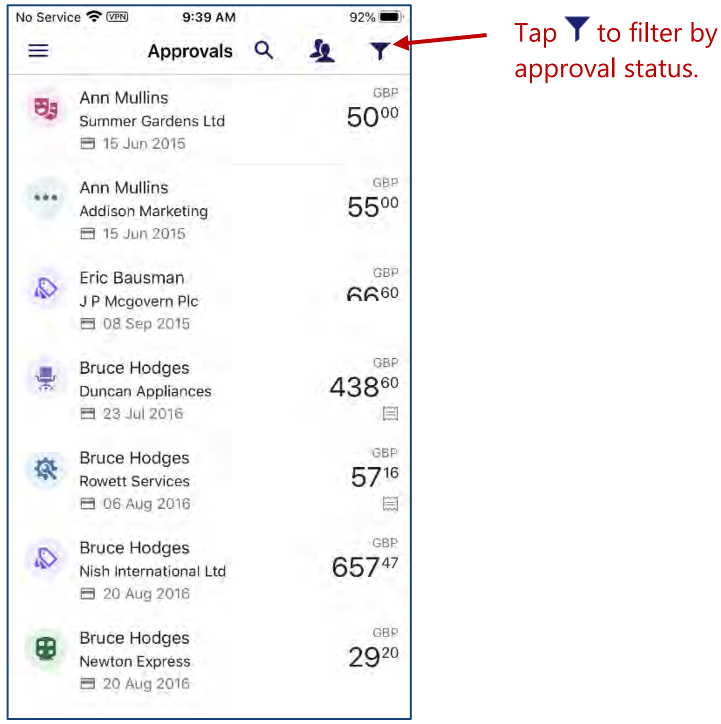
2. The *Options* menu slides in from the left. Tap **Approvals**.



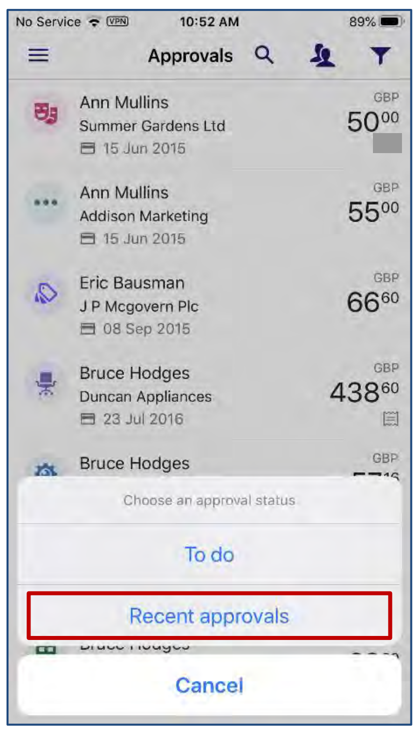
The **To do** icon (12) shows how many transactions await your review and approval.

Note: These first two steps are necessary only if you have set the *Expenses* screen as your *Home page*. Otherwise, the *Approvals* screen displays automatically whenever you start the app.

3. On the *Approvals* screen, tap ▼ to **filter the list** by approval status.

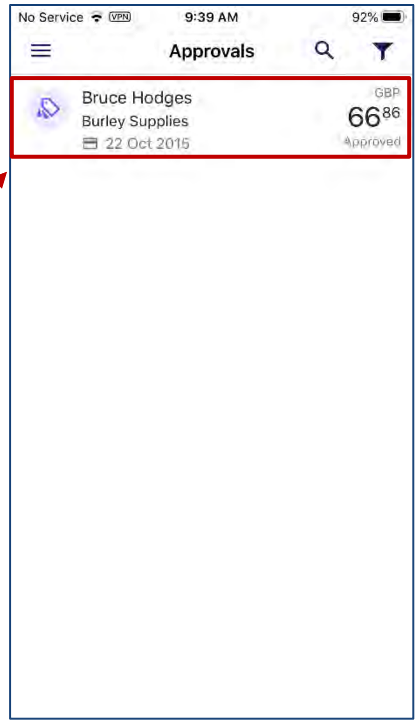


4. In the *Approval Status* popup, tap **Recent approvals**.

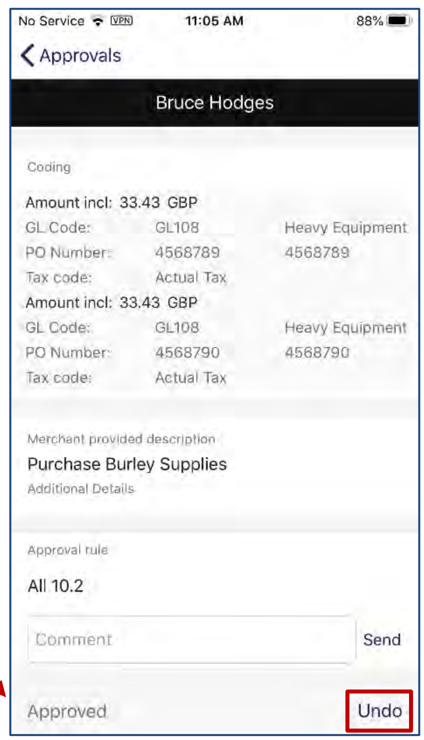


5. In the *Approvals* list—filtered to show only recent approvals—tap a previous **expense** that you have approved.

In this case, there is just one previous approval, Bruce Hodges' **Burley Supplies** expense.



6. On the *Transaction Details* screen, tap **Undo** at the bottom right.

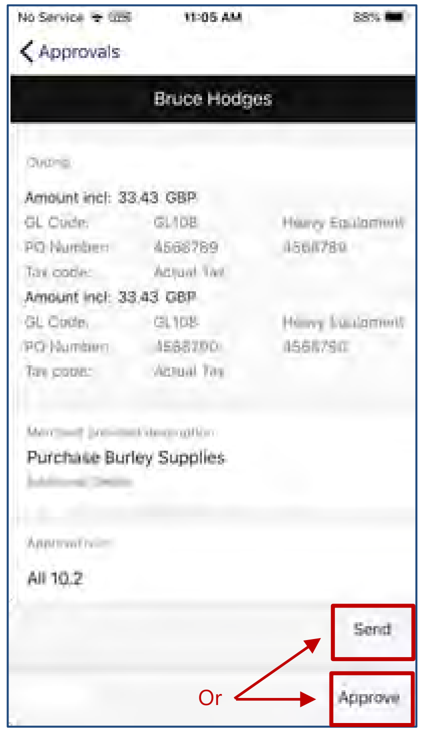


The current disposition of the expense (e.g. *Approved*) is displayed here.

7. After tapping *Undo*, the expense remains on screen. At this point you may:

   Send a comment or question to the employee, or **Approve** again, if necessary.

   Note: An expense remains in *To do* status until you Approve it.



Approval status

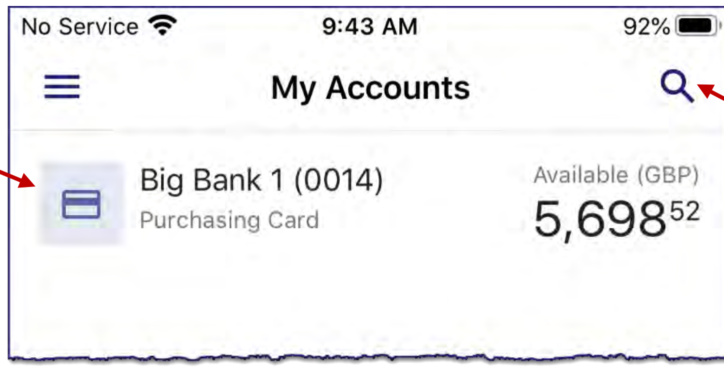
Approvals are governed by your company's approval rules. At each change of approval status, the cardholder and/or approver may be notified of the change and requested to take necessary action to complete the process. For example, when you request more information from an employee regarding a transaction, it is automatically sent to them for comment. Most companies are configured so that a transaction is locked after it has been approved and extracted.

Accounts

The *Accounts* screen provides a quick way to view the details of a card account, including the account nickname (which you can set in the *Profile menu* > *Personal Settings* area of the main website), credit limit, current and available balance, payment amount due, and due date. You can also view and search for posted transactions within your accounts.

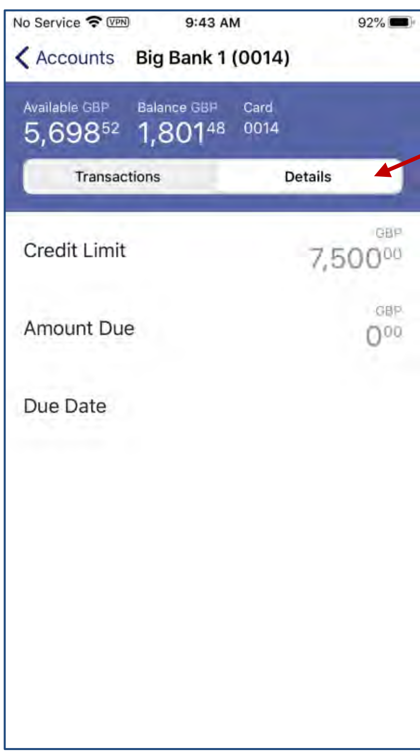
If it is not already displayed, tap **Options** menu (☰), > **Accounts** to view the *Accounts* screen. Here is a quick tour:

Tap an **Account** name to view its details.



Tap 🔍 to search for accounts by name.

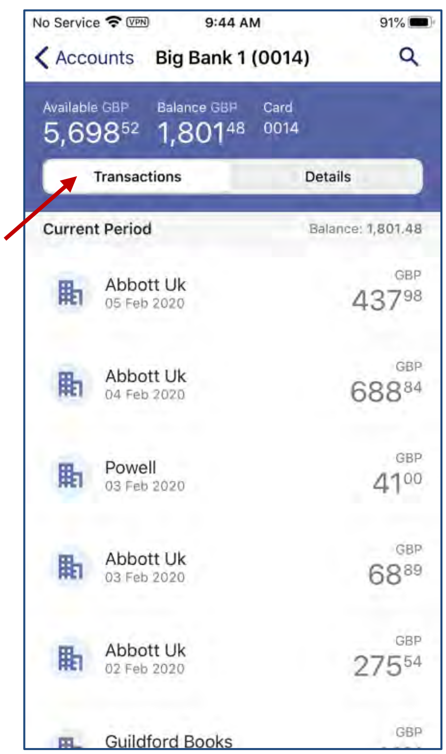
View the **Available Balance** and **Current Balance**



Tap **Details** to view the card account details.

Tap **Transactions** to *view* posted transactions.

Switch to the *Expenses* screen to *code* the transactions.



Note: The *Accounts* screen is a view-only feature. To code your expenses, use the *Expenses* screen instead. See the *Expenses* section of this document to learn how.

Mobile app notifications

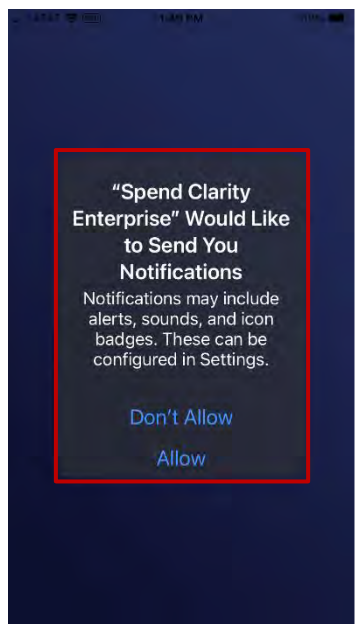
Your company has the option to send notifications to your mobile device to remind you to complete specific tasks—such as *Approval Required*—or to inform you of transaction status changes—such as *Expense Approved*.

The notifications sent to your mobile device are selected and configured by your company administrator. The display of notifications on your mobile device is totally up to you. You can choose to receive all, some, or no notifications at all.

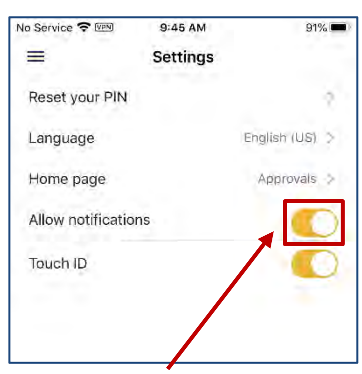
Enable or disable mobile notifications

From within the mobile app

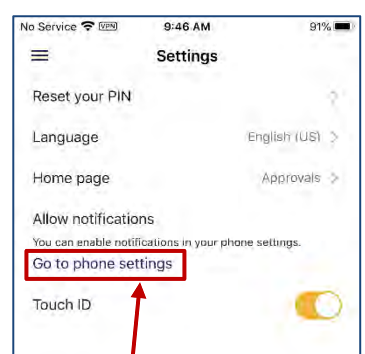
1. The first time you log-in to the mobile app, the message at the right displays.
2. Tap **Allow** or **Don't Allow** *Spend Clarity* notifications to match your preference.



3. After your initial log in, tap the three-line **Options** ≡ menu at the top of the screen, then tap **Settings** to access the controls to enable or disable mobile app notifications on your device.



Toggle to **disable** mobile app notifications



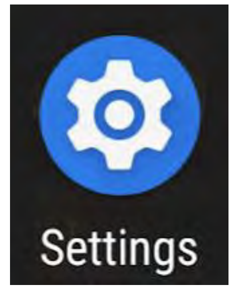
Tap to **enable** mobile app notifications in your device system settings.

From your device settings

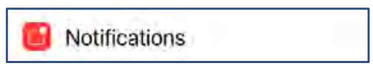
Due to differences in operating systems and carrier customizations, what is described below may differ from what you see on your mobile device. The basic steps, however, should be similar.

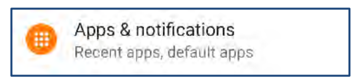
iOS | **Android**

1. Tap the **Settings** icon on your mobile device.

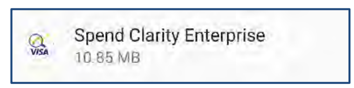


2. Tap the **Notifications** app.



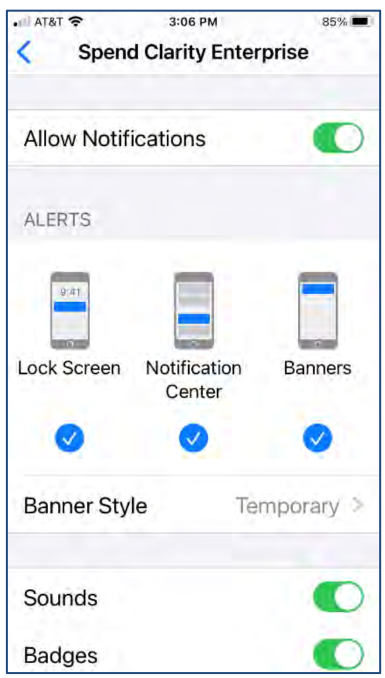


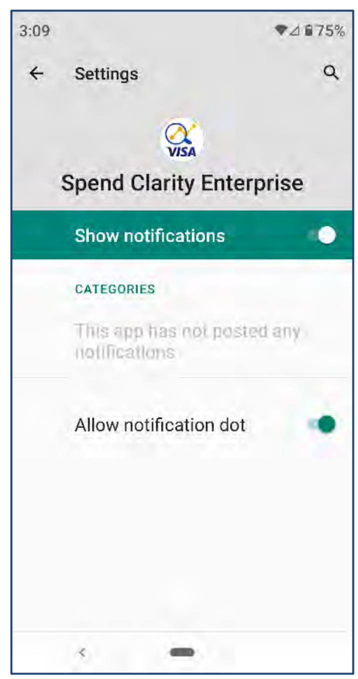
3. Tap **Spend Clarity**.



4. Toggle **Allow Notifications** or **Show notifications** to turn notifications on or off.

   You may also configure other notifications options, as provided by your device operating system.





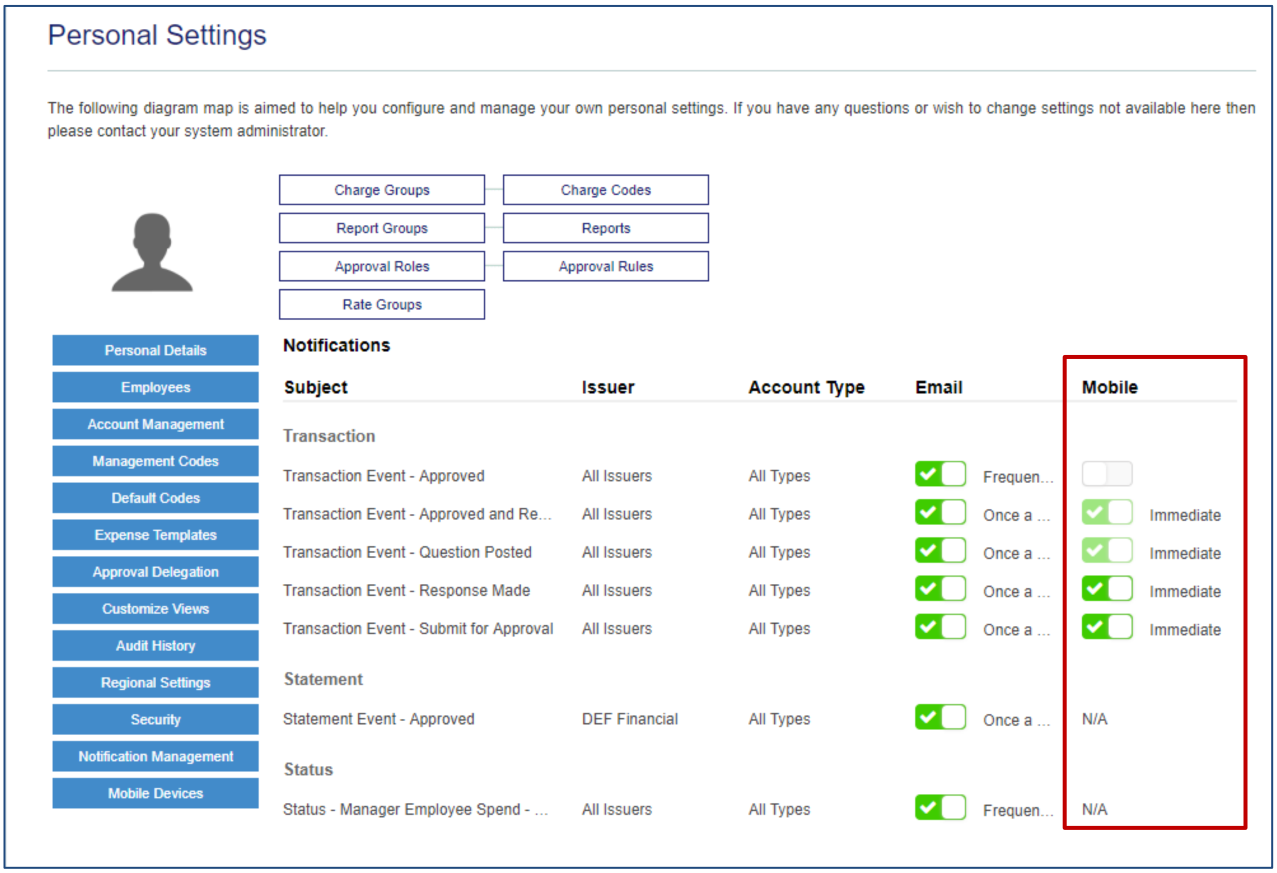
Note: System notification settings override mobile app notification settings. For example, if notifications are enabled in your mobile app, but your device is not configured to accept notifications from the mobile app in its system settings, mobile app notifications will not be received.

Enable or disable specific notifications

If your company has enabled mobile app notifications, you may opt-out of receiving some or all of the notifications sent to your mobile device depending on your company settings.

1. Login to the **Visa Spend Clarity for Enterprise** desktop application.
2. Click **Profile menu > Personal Settings > Notification Management**.

3. In the *Mobile* column, switch the toggles to **On** (green) or **Off** (grey), to indicate your opt-out preferences.

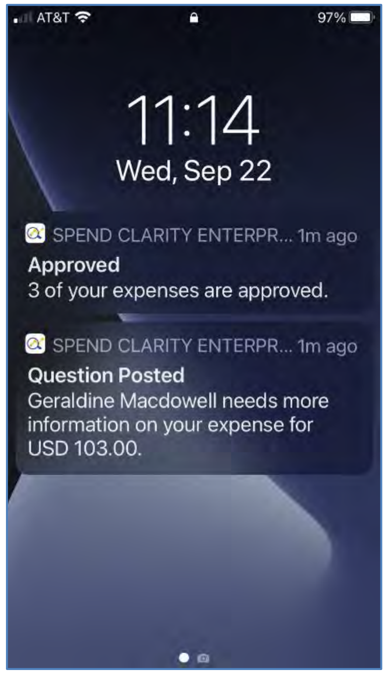


Note:

- A disabled toggle means you cannot opt-out of a notification.
- *N/A* means a notification is not available on your mobile device.

Manage mobile app notifications

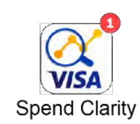
Notifications are displayed in the form your mobile operating system defines. By default, notifications generate a sound and vibrate. You can configure these notification options in your *device* Settings area—not in the mobile app itself.



Selecting a notification (using a method provided by your operating system) opens the mobile app. First, you will be asked to log-in by entering a password or PIN or using your selected biometric authentication. Next, you will be taken to the area in the mobile app appropriate for the type of notification received. For example, if you are notified that you need to provide more information about a specific expense, you will be taken directly to that expense.

When a notification is received, a badge is placed next to the mobile app icon.

The badge remains in place until the mobile app is opened again.



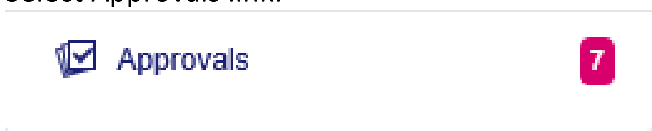
COMMERCIAL CARD SERVICES
Approver Guide

Visa Spend Clarity for Enterprise

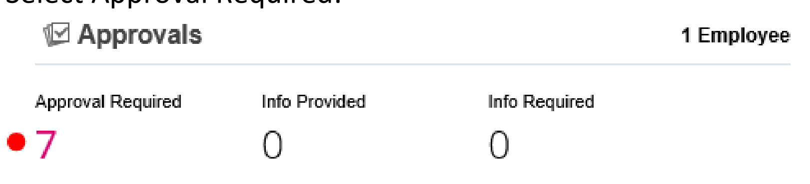
Approving Transactions

1. Within Visa Spend Clarity for Enterprise, you can access Approvals multiple ways:
   - Select Approvals Tab:

   - Select Approvals link:



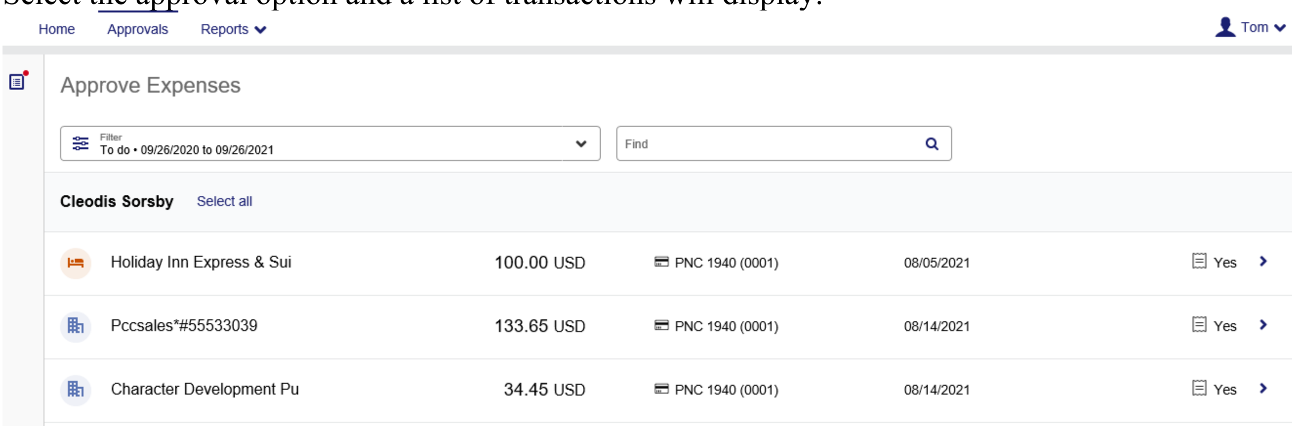
   - Select Approval Required:



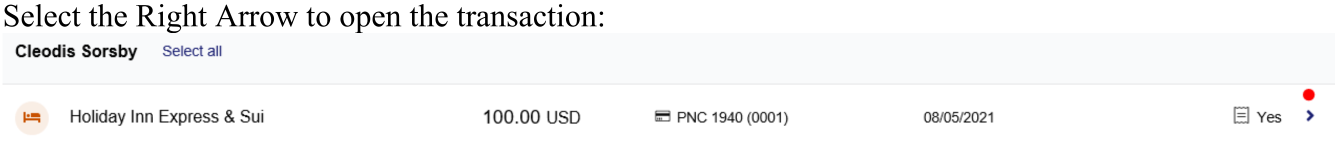
The home screen will also display the status of additional items that may require approval:

- Information Provided: These are items that were rejected but have since been corrected and "re-submitted" and therefore require action by the approver.
- Approval Required: These are items that have been submitted and are requiring approval.
- Information Required: These items were previously returned to the submitter for changes or additional information (they are currently rejected, and in the submitter's queue).

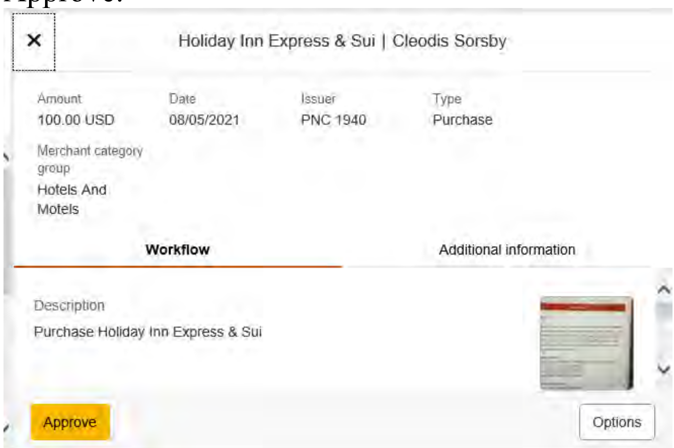
2. Select the approval option and a list of transactions will display:



3. Select the Right Arrow to open the transaction:



4. You can then review the coding, receipt (if applicable) and any additional details and select Approve:



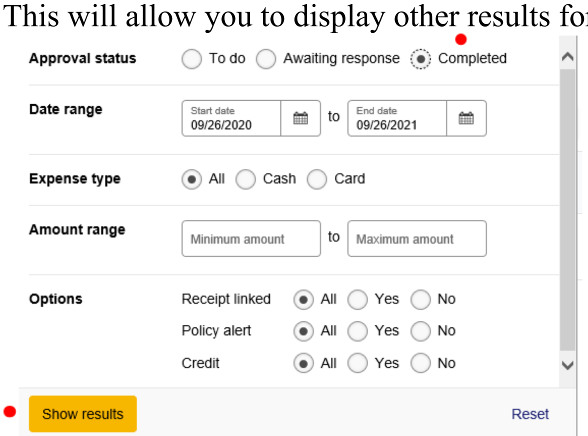
5. Once approved, transaction will be removed and take you to the next item to approve.

6. If you would like to send a note back to the cardholder, scroll to Ask a question, enter details and Send:

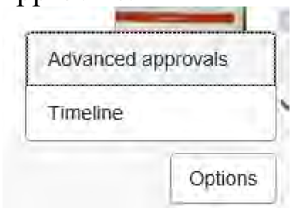
This will route the transaction back to the cardholder and let them know additional details are required.

7. If you would like to Filter to view past approvals, select Filter from To Do:

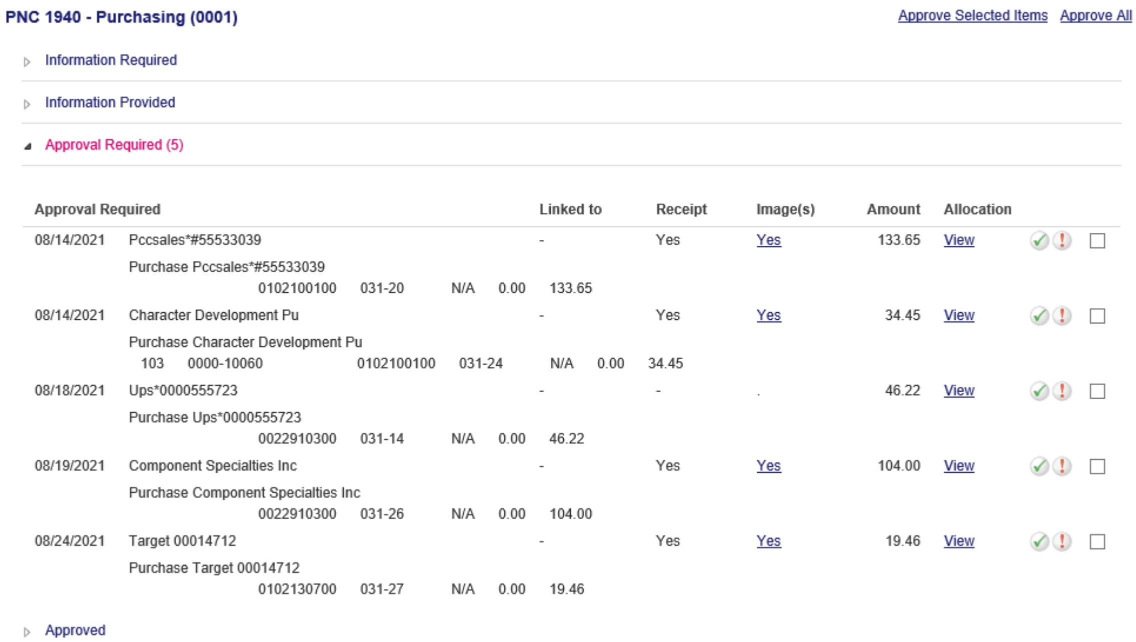
8. This will allow you to display other results for Awaiting Response or Completed:



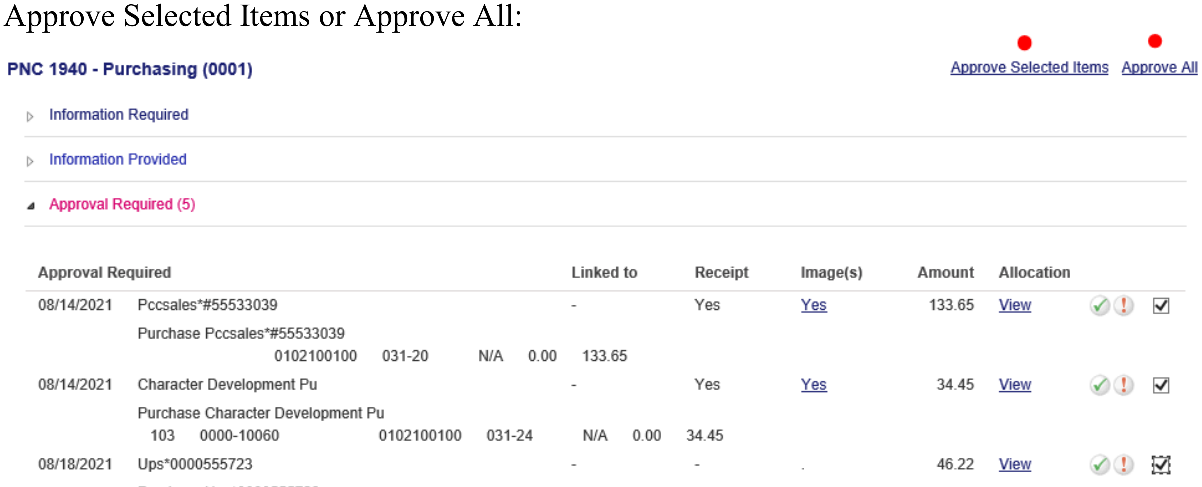
9. If you would like to view all transactions at once for a cardholder, select Options > Advanced approvals:



10. This will display a condensed view of transactions that require attention:



11. You can view the coding applied, view a receipt and select multiple transactions at once and either Approve Selected Items or Approve All:



12. Once approved, the transactions will move to an approved status and display a Green Check:

Approved (3)

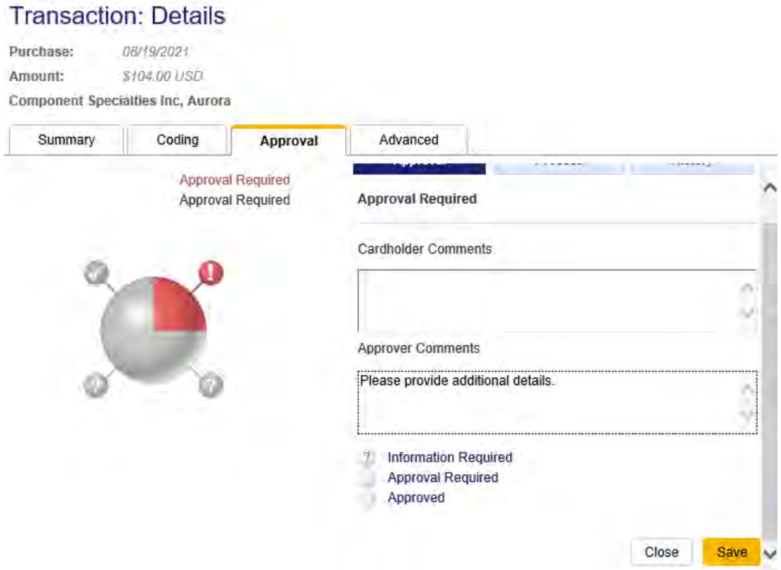
Approval Required		Linked to	Receipt	Image(s)	Amount	Allocation
08/14/2021	Pccsales*#55533039	-	Yes	Yes	133.65	View
08/14/2021	Character Development Pu	-	Yes	Yes	34.45	View
08/18/2021	Ups*0000555723	-	-	.	46.22	View

13. If you require additional details for a specific transaction, select the Red Exclamation icon next to the transaction:

Approval Required		Linked to	Receipt	Image(s)	Amount	Allocation
08/19/2021	Component Specialties Inc	-	Yes	Yes	104.00	View

Purchase Component Specialties Inc
0022910300 031-26 N/A 0.00 104.00

14. Change the status to Information Required and enter comments and Save:



15. This will move the transaction to Information Required and route back to the cardholder to make the necessary changes and re-submit:

PNC 1940 - Purchasing (0001) Approve Selected Items Approve All

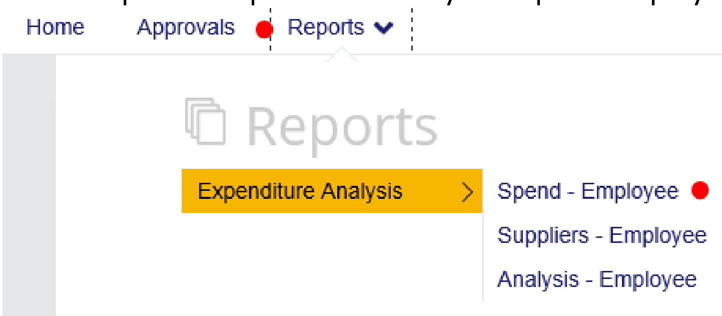
Information Required (1)

Approval Required		Linked to	Receipt	Image(s)	Amount	Allocation
08/19/2021	Component Specialties Inc	-	Yes	Yes	104.00	View

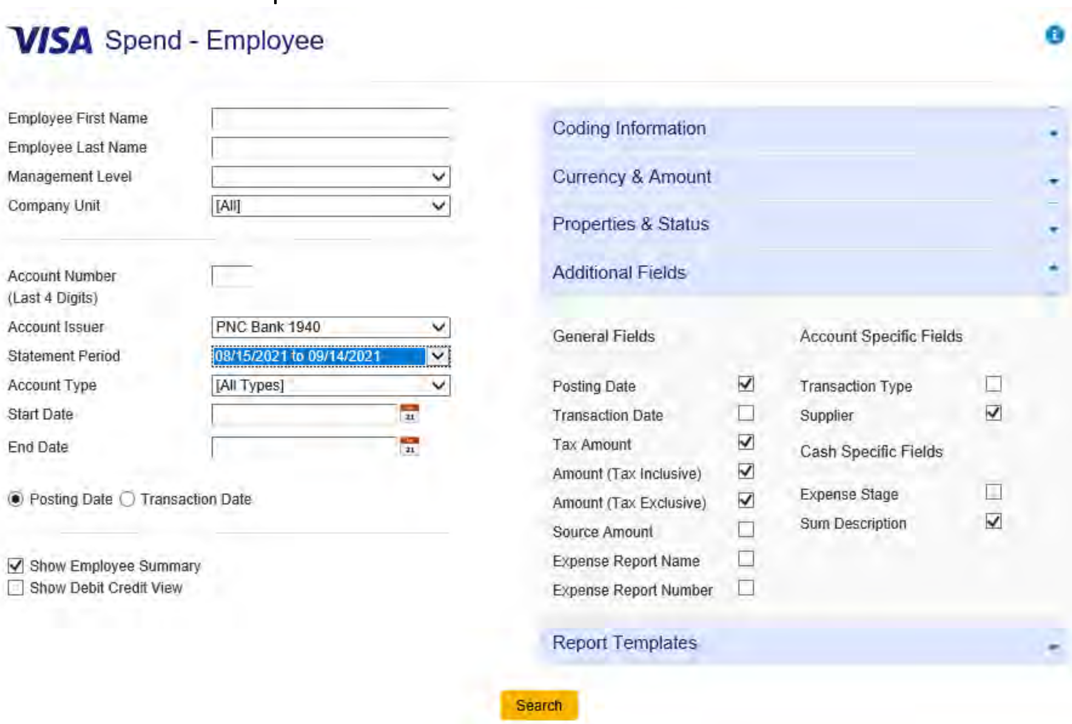
Purchase Component Specialties Inc
0022910300 031-26 N/A 0.00 104.00

Running Manager Report

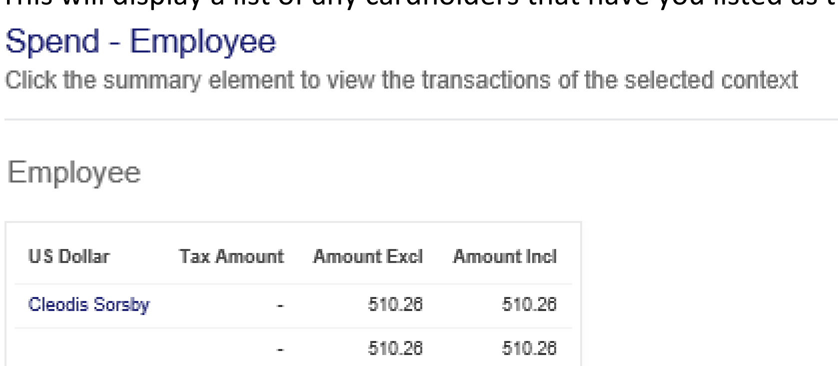
1. Select Reports > Expenditure Analysis > Spend Employee:



2. This will bring up a Search Criteria box, choose the Statement Period and any additional details you wish to view on the report:



3. This will display a list of any cardholders that have you listed as their manager:



US Dollar	Tax Amount	Amount Excl	Amount Incl
Cleodis Sorsby	-	510.26	510.26
	-	510.26	510.26

4. Select the Employee Name to view a full list of transactions:

Spend - Employee

Click the summary element to view the transactions of the selected context

Cleodis Sorsby

Posting Date	Supplier	Tax Amount	Amount Excl	Amount Incl		
08/17/2021	Character Development Pu	-	34.45	34.45		
08/17/2021	Pcosales*#55533039	-	133.65	133.65		
08/21/2021	Ups*0000555723	-	46.22	46.22		
08/22/2021	Component Specialties Inc	-	104.00	104.00		
08/27/2021	United Air *infit	-	7.00	7.00		
08/27/2021	Target 00014712	-	19.46	19.46		
09/08/2021	Transwest Freightliner	-	8.28	8.28		
09/08/2021	All Seasons Rent All	-	20.00	20.00		
09/06/2021	Target 00002568	-	37.24	37.24		
09/13/2021	Google *in And Out Com	-	99.98	99.98		
		-	510.28	510.28	USD	

Export to Excel Export to PDF

This will also display the status of the transactions:
First Column:
Green Check indicates transaction has been reviewed and coded
Red X indicates transaction has not been reviewed or coded
Second Column:
Green Check indicates transaction has been approved
Red Exclamation indicates approval is required
Question Mark indicates it has been sent back to cardholder to make changes

5. This report can be exported to Excel or PDF at the bottom:

Export to Excel Export to PDF