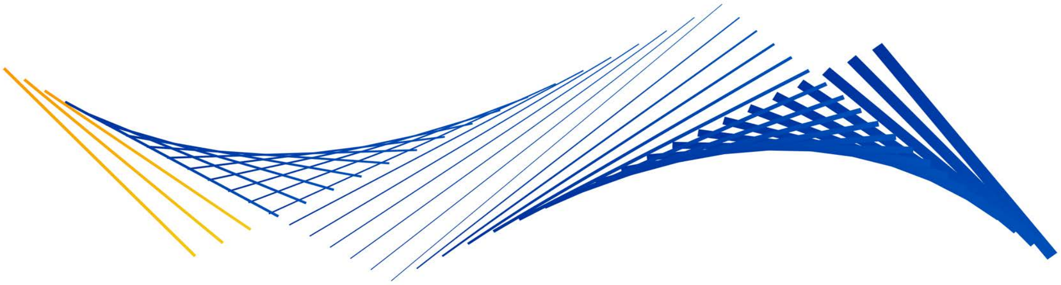
Visa Spend Clarity for Business

Getting Started Guide

Effective: 18 September 2021



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About This Guide

The *Visa Spend Clarity for Business Getting Started Guide* describes the Visa Spend Clarity for Business application, including how to enroll and frequently asked questions.

Audience

Business Owners, or Business Administrators (a.k.a. Company Administrators), responsible for setting up and managing.

Further References

For detailed instructions on Visa Spend Clarity for Business functionality, access the Online Help feature of the application. This section includes a list of general and procedural application information, including step-by-step processes and tutorial videos. Contact your financial institution for any additional information.

Introduction to Visa Spend Clarity for Business 1

Visa Spend Clarity For Business is a secure, web-based, user-friendly reporting solution that helps businesses manage their expenses more efficiently. Visa Spend Clarity For Business has a comprehensive set of graphical dashboards, payment controls/rules, and standardized reports which transform transaction information into business intelligence. It provides access to past and current financial data via desktop browser or mobile application so you can track spending and stay on budget — whether you're at work or on the go. Capabilities such as transaction categorization and the ability to add receipts enable businesses to stay on top of their business expenditures.

Thanks to the integration of the Visa Payment Controls (VPC) functionality, Business Administrators can define spending controls for their Visa company cards as well as configure notifications for declines. The Payment Controls functionality allows Business Administrators to control employee-card usage, with the ability to restrict usage and expenditure based on spending parameters, merchant category, location, and business hours/rules.

Visa Spend Clarity for Business's industry-leading reporting, payment controls/rules, and expense-management features will help you manage your business more effectively and enhance the value of your company business card(s).

Cardholder Benefits

Visa Spend Clarity For Business Benefits

- **Self-registration by Cardholder:** To access *Visa Spend Clarity For Business* and run online reports for any or all registered company cards.
- **Cardholder assigned and managed permissions:** Supporting 3 roles with distinct access privileges depending on business role or needs.

- **Ability to create custom or ad-hoc spending categories**: Can be assigned to transactions to track card spending aligned with specific operations.
- **Schedule alerts and reports:** Provides the ability to configure running at periodic intervals.
- **Access *Visa Spend Clarity For Business* on mobile devices:** Enables the management of reports and tracking of spending. Receive near real-time spend notifications.
- **Push transactions to accounting software**: Supported software includes Intuit QuickBooks Online®, Sage for Business™, and Xero™.
- **Ability to add non-card transactions**: Enables the capturing of non-card transactions such as petty cash and checks; along with the ability to view these transactions in a chart or report.
- **Quick, easy access:** To summary and detail transaction reports enabling greater control over card business spending:
  - Dashboards for tracking card balance, spend, transaction count, and trends.
  - Standard reports by Cardholder, Expense Category, Merchant, My Category, and Trends.
  - Customize reporting categories.
  - Run reports on-line or schedule reports to run daily, weekly, or monthly.
  - Export card transaction information and manipulate report data.
  - Add notes and attachments (i.e. copies of receipts) to transactions.

Visa Payment Controls (VPC) Benefits

Provides access to the Visa Payment Controls (VPC) functionality and Payment Controls module:

- Tighter control over an employee's spend activity, allowing Company Administrators to set rules that limit how, when, and where payments can be authorized.
- Offers users the ability to optionally configure multiple contacts to receive email and/or SMS-text notifications related to card activity.
- Allows issuers to configure logos and customize notification messages as part of onboarding.
- Configure multiple portfolios to customize program settings and display any rules needed. Cardholders can select which languages are applicable based on issuer language setup.

NOTE: *For the cardholder's protection, only the last two or four digits of the PAN are displayed in a notification. Four digits is most commonly used.*

Accessing Visa Spend Clarity For Business

Users have three primary methods for accessing Visa Spend Clarity For Business, these include:

- **Web Application:** Logging into either `www.commercial.visaonline.com` or your dedicated registration link for Visa Spend Clarity for Business.
- **Mobile Web Application:** Responsive UI via a mobile device using the financial institution supplied URL.
- **Mobile Application:** By downloading the Mobile Application onto an iOS or Android equipped mobile device.

The mobile application is a native application that can be downloaded and installed on a user's mobile device, while the mobile website (using the issuer supplied URL) is a web portal that runs directly in the mobile browser on a user's smart phone or other mobile device.

Both the native application and the mobile website allow users to view and categorize card transactions as well as add notes and attachments such as receipts. The mobile website does not have real time data with data only being available after 1-2 days.

Visa Payment Controls (VPC)

With the integration of the Visa Payment Controls (VPC) functionality, Visa Spend Clarity for Business enables VPC Company Administrators (a.k.a. Visa Spend Clarity for Business Business Administrators) to define spending controls, and other control-types, for their Visa company-cards, and configure notifications for declines. The Payment Controls functionality puts Business Administrators directly in control of employee card usage, with the ability to restrict usage and expenditure based on spending parameters, merchant category, location, and business hours/rules.

In the Payment Controls module, Visa Spend Clarity for Business
Business Administrators can:

- **Manage** card rules for their employees' card use based on business needs.
- **Associate** contacts to specific card accounts (email addresses and/or mobile devices); initiating/ending account alerts and notifications.

VPC Access

The Payment Controls module/functionality is **optional**; and Visa Spend Clarity for Business companies looking to utilize VPC **must** contact their financial institution to enable. It is made available based on a financial institution's enrollment. VPC Company Administrators are given a Business Administrator role in Visa Spend Clarity for Business upon enrollment.

IMPORTANT

- The Payment Controls functionality is **only** available to Visa Administrator, Business Administrator, and Bank Administrator roles. Consult your administrator/representative if you have concerns about user role access.
- In addition to having both Visa Spend Clarity for Business and VPC functionality available, users have the option to have Visa Spend Clarity for Business functionality, or VPC functionality, available by itself.
- The Payment Controls module is supported in English-US, Spanish (Latin America), International French, Canadian French, German, and Brazilian Portuguese.
- VPC functionality is **not** available through the mobile app platform.

Getting Started 2

Visa Spend Clarity for Business is a web-based, custom application.
To have access to the application, users need:

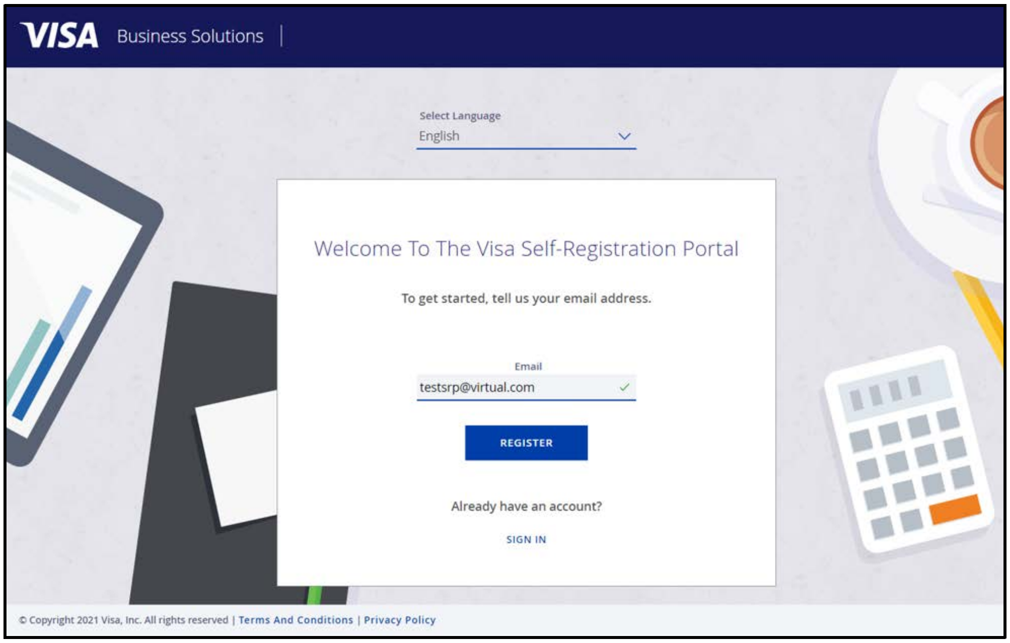
- Visa Business Solutions Portal.
- Visa Business Solutions Portal login details.
- Permission to access.

NOTE: *For optimal viewing, please use Chrome, Firefox, Internet Explorer 9.0/11.0, or Safari.*

Registering to Visa Spend Clarity For Business

1. Click the customized registration URL provided by your financial institution.

Figure 2–1: Visa Spend Clarity for Business Self-Registration Portal Page


Business Solutions
Select Language
English
REGISTER
SIGN IN

Welcome To The Visa Self-Registration Portal

To get started, tell us your email address.

Email: testsrp@virtual.com

Already have an account?

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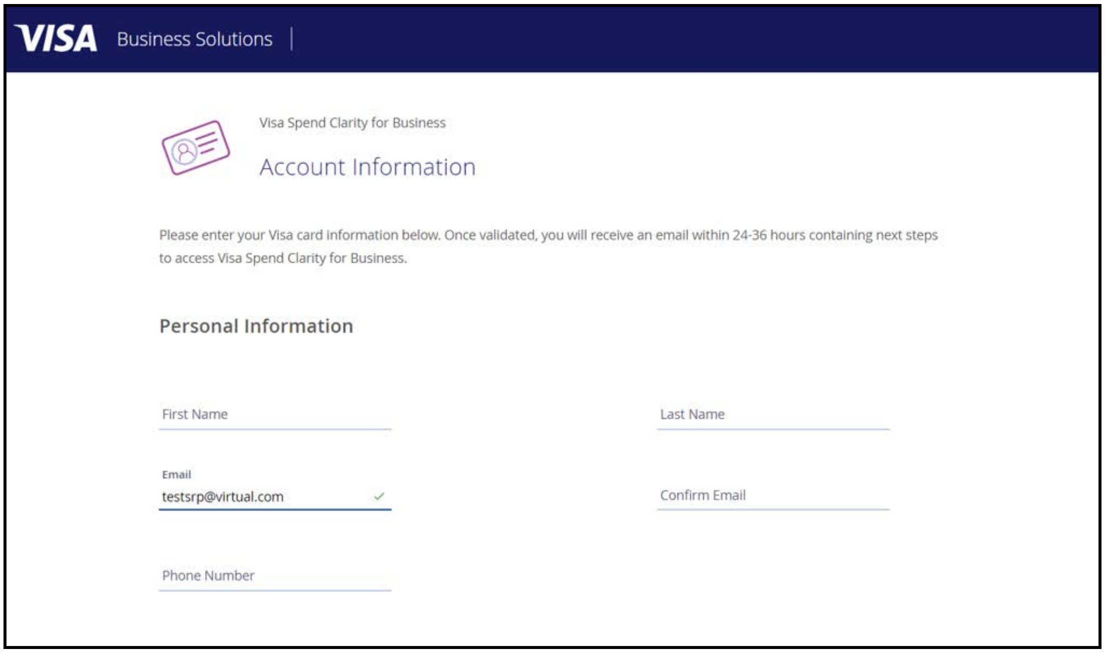
2. Enter your corporate email on the Visa Self-Registration Portal.
   Click **Register,** or **Sign In**.

Figure 2–2: Account Information Page


Business Solutions
First Name
Last Name
Confirm Email
Phone Number

Visa Spend Clarity for Business

Account Information

Please enter your Visa card information below. Once validated, you will receive an email within 24-36 hours containing next steps to access Visa Spend Clarity for Business.

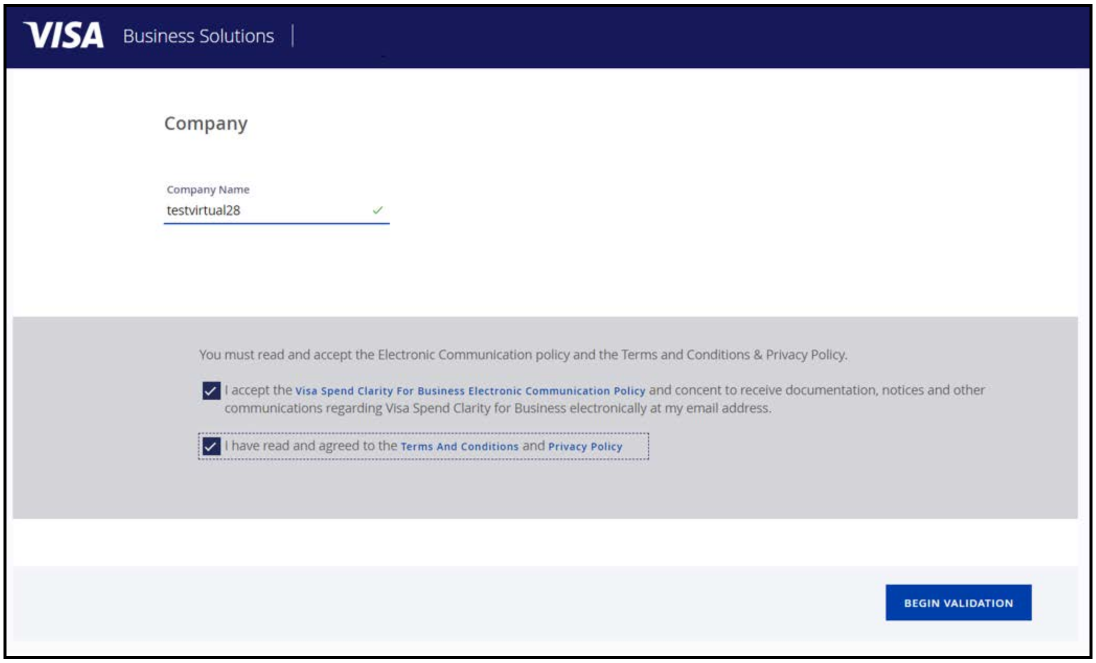
Personal Information

Email: testsrp@virtual.com

3. Complete the required Account Information and read/accept the *Electronic Communication Policy* and T*erms and Conditions/Privacy Policy*. Check the boxes to acknowledge.

4. Click **Begin Validation**.

Figure 2–3: Account Information–Begin Validation



Company

Company Name: testvirtual28 ✓

You must read and accept the Electronic Communication policy and the Terms and Conditions & Privacy Policy.

☑ I accept the Visa Spend Clarity For Business Electronic Communication Policy and concent to receive documentation, notices and other communications regarding Visa Spend Clarity for Business electronically at my email address.

☑ I have read and agreed to the Terms And Conditions and Privacy Policy

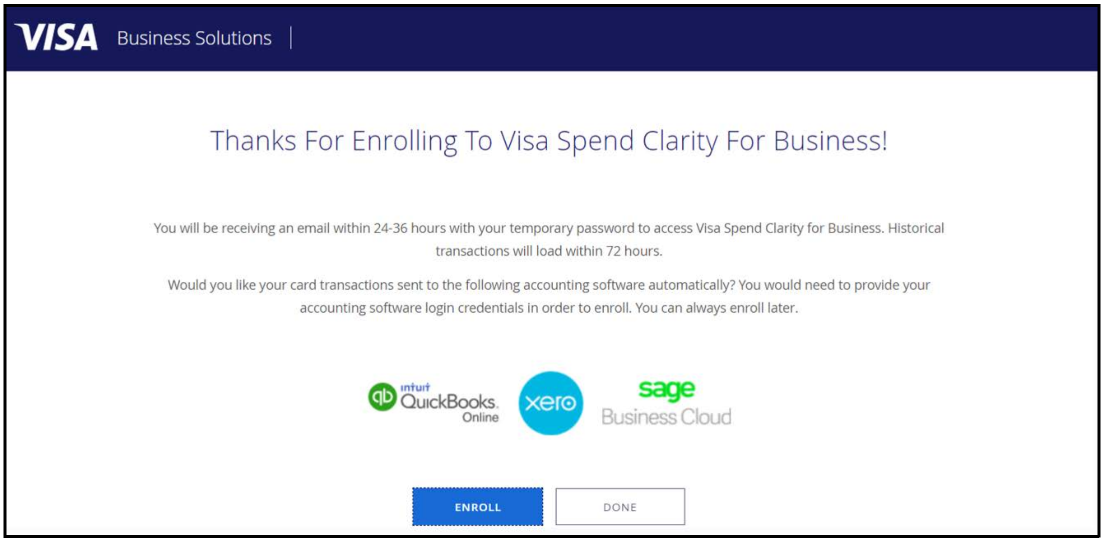
IMPORTANT

The business owner’s primary card should be registered first. The Business Cardholder role will be assigned, by default, to specific companies, at the time of first-card registration, based on the financial institution setup in Visa Spend Clarity for Business. The users **must** contact the financial institution to update their role if needed.

Visa Spend Clarity for Business companies looking to enable VPC functionality **must** contact their financial institution. If VPC is already set up for a company, they will be automatically registered to the functionality upon first access to Visa Spend Clarity for Business.

Companies enrolling in VPC **must** follow the same registration process as Visa Spend Clarity for Business users; through the self-registration portal. Company Administrators (a.k.a. Business Administrators) **must** enroll their company card first; then, they can register additional company cards. Cards enrolled through the self-registration portal will be available in the Payment Controls module located within Visa Spend Clarity for Business.

Figure 2–4: Registration Complete Page



Thanks For Enrolling To Visa Spend Clarity For Business!

You will be receiving an email within 24-36 hours with your temporary password to access Visa Spend Clarity for Business. Historical transactions will load within 72 hours.

Would you like your card transactions sent to the following accounting software automatically? You would need to provide your accounting software login credentials in order to enroll. You can always enroll later.

5. When registration is complete, an email is sent confirming registration to the registered user.

NOTE: *Business Administrators can enroll company cards to the accounting solutions so that transactions flow to QuickBooks Online, Sage for Business, or Xero.*

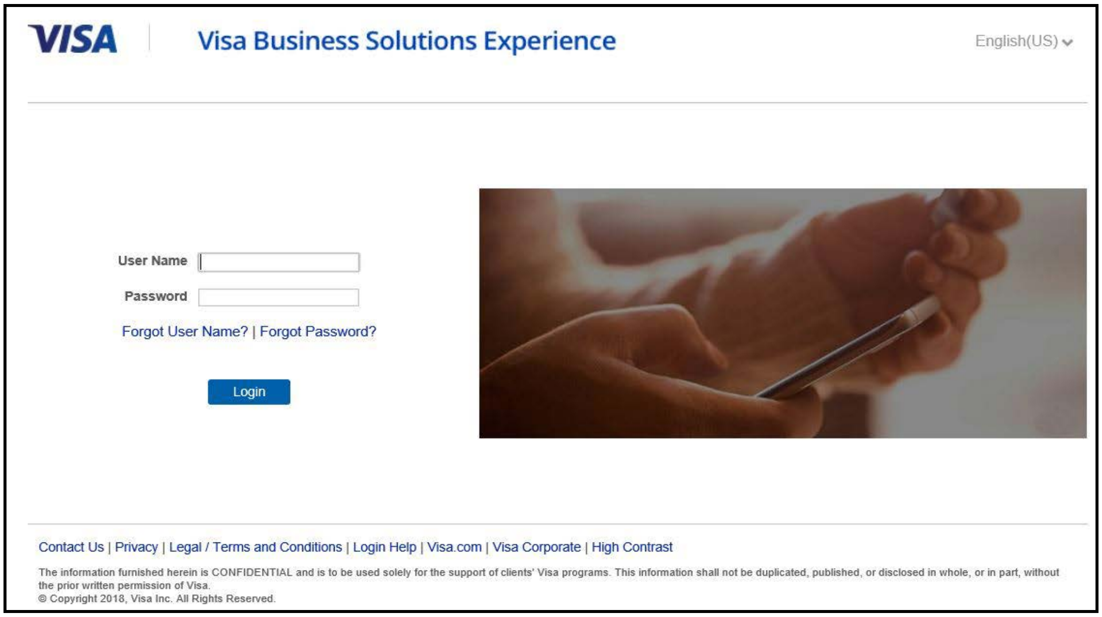
Accessing Visa Spend Clarity For Business for Existing Users

1. Access the Visa Business Solutions Portal URL:
   `https://commercial.visaonline.com/`
   The Visa Business Solutions Portal Log In screen appears. (See Figure 2–5.)

IMPORTANT

Visa Administrators and Bank Administrators can access the Visa Business Solutions Portal through the above URL, or through Visa Online (VOL).

Figure 2–5: Visa Business Solutions Portal Log In Screen


VISA
Visa Business Solutions Experience
English(US)
User Name
Password
Forgot User Name? | Forgot Password?
Login
Contact Us | Privacy | Legal / Terms and Conditions | Login Help | Visa.com | Visa Corporate | High Contrast

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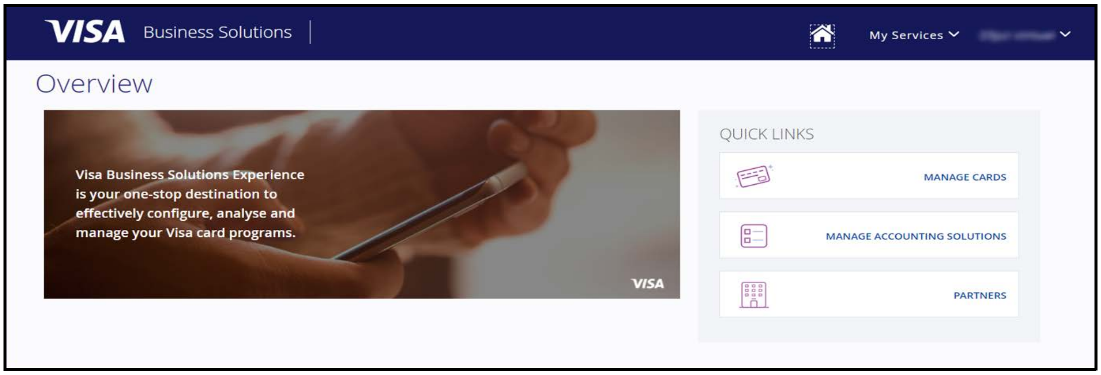
2. Log in with your Visa Business Solutions Portal user name and password. Users will be prompted to answer their security/challenge questions. The Visa Business Solutions Experience page appears.
3. Click **My Services** to display a drop-down list of services accessible to the account. (See Figure 2–6.)

Figure 2–6: Visa Business Solutions Experience Home Page


VISA
Business Solutions
My Services
[redacted]
Overview
VISA
QUICK LINKS
MANAGE CARDS
MANAGE ACCOUNTING SOLUTIONS
PARTNERS

Visa Business Solutions Experience is your one-stop destination to effectively configure, analyse and manage your Visa card programs.

4. Click **Visa Spend Clarity For Business**. The Visa Spend Clarity for Business home page appears.

NOTE: *For users looking to use VPC functionality, select the Payment Controls module tab within Visa Spend Clarity for Business.*

Sessions

For security reasons, you may only be logged into one session, (that is, one main browser window on one computer) of Visa Spend Clarity for Business even though you may have more than one role and/or access to more than one organization.

Visa Spend Clarity for Business provides you with access to sensitive data; therefore, after a certain set of inactivity, that is, 15 minutes, for security reasons, the system times out and automatically disconnects your session. Be sure to save any entered data before leaving a session for any extended time period. If your session is idle too long, Visa Spend Clarity for Business sends a time-out message when you try to continue working.

Sign-Out

To end a Visa Spend Clarity for Business session, click **Sign Out** under the **My Profile** drop-down menu.

Navigation

Visa Spend Clarity for Business uses standard menu and tab navigation. This section describes the common navigation features of Visa Spend Clarity for Business.

NOTE: *When working in Visa Spend Clarity for Business, use the links and menu options provided within the application. Using the Back and Forward buttons on the browser tool bar may not produce the expected result.*

Visa Spend Clarity for Business information and functionality is grouped under modules represented by tabs across the top of the screen. From any module, you can navigate immediately to another module by clicking on the appropriate tab.

Visa Spend Clarity for Business uses standard tabular navigation. Click on a tab to navigate directly to that module's landing screen.

The methods used to navigate and the various modes of displaying information within Visa Spend Clarity for Business are described below.

- To navigate from one module to another, click on the required module name in the main navigation bar.
- To navigate to a different function within a module, select the required link from the action menu bar.
- To progress from field to field when entering data, use the tab key.
- To go back to a previous screen, use the **Back** link.
- To perform actions, click the icons, buttons, links, or check boxes provided throughout the application (e.g., click **RUN** to run a Report).
- When you have a choice of **Submit**, **Apply**, **Save**, **Back** and **Reset** buttons:

  - **Submit:** Click **Submit** to save your changes and continue working on the screen.
  - **Save:** Click **Save** to save your changes. Users will then be redirected to the next screen in the flow.
  - **Reset:** Click **Reset** to erase the results and any configurations but remain on the current screen.
  - **Back:** To return to the previous screen, select the **Back** link. Any unsaved information on the page will be lost.
- To view information on an expanded screen, use the bottom horizontal scroll bar.
- To filter data and drill down to more detail in hierarchy fields, click the expand icon to expand the tree at each level, then select a specific node.
- In several modules you can display columns of data. To sort the column data in ascending or descending order, click on the header of the column by which you want to sort.

Selecting a Date Range

Several screens in Visa Spend Clarity for Business ask you to set a date range. When these fields appear, you can do one of two things:

- Type in the beginning and end dates for the time-frame you want.
- Use the pop-up calendar next to each of the fields to select the date.

To use the pop-up calendar

1. Click the calendar icon next to the field you want to populate.
2. Use the direction arrows at the top of the calendar to navigate to the year, month, and day you want.
3. Click on the day.
4. Click **OK** or **Close**.

Alternatively, you can click the calendar icon to the left of the field to select from a drop-down list of options such as current week, last year, or week before Christmas.

Selecting a Billing Cycle

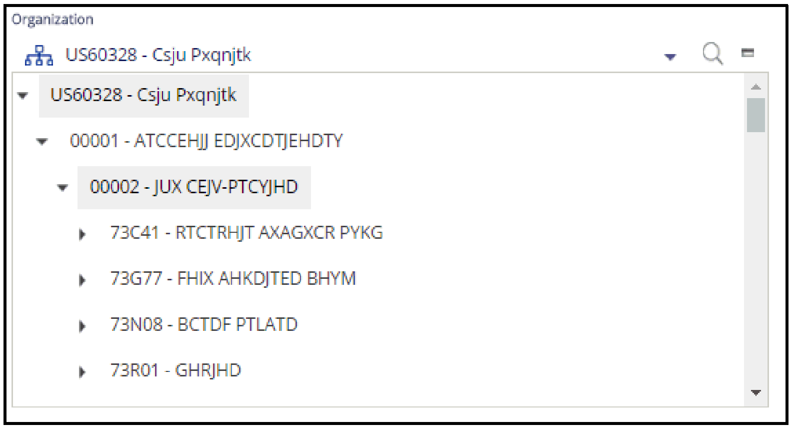
The box that shows the Date Range also contains a tab called **Billing Cycle**. When you need to run a report or search on just one billing cycle, click the **Billing Cycle** tab, then click the drop-down arrows to select from the list of billing cycles.

NOTE: *Keyboard-only users, use **<alt><down arrow>** to select items in drop-down lists.*

Selecting an Organizational Level

Each role assignment has access to its assigned organizational level and those below it. Users do not have access to the organizational levels above their assigned role level. Throughout Visa Spend Clarity for Business, you are given an option to select a organization level. To do this, use the down-arrow in the field to see the drop-down list of levels available to you. Use the **+** symbols to expand the list and the **-** symbol to collapse a section of the list until you find the level you want. Then click on the level. The drop-down list will close, and the level you selected will appear in the field.

Figure 2–7: Organizational level



Organization
US60328 - Csju Pxqnjtk

- US60328 - Csju Pxqnjtk
  - 00001 - ATCCEHJJ EDJXCDTJEHDTY
    - 00002 - JUX CEJV-PTCYJHD
      - 73C41 - RTCTRHJT AXAGXCR PYKG
      - 73G77 - FHIX AHKDJTED BHYM
      - 73N08 - BCTDF PTLATD
      - 73R01 - GHRJHD

Each level appears as a link that you can click to drill down further in that node. To select a node level, click the **Select** link to the right side of the node-level name.

NOTE: *Keyboard-only users, use* ***<alt><down arrow>*** *to select items in drop-down lists.*

You can also search for an organization by clicking on the magnifying glass next to the organization drop-down list. For more information.

If your search or selection requires card accounts to be shown, click on the card account ▬ icon.

Sorting Lists and Tables

Most lists and tables in Visa Spend Clarity for Business can be sorted in ascending or descending order by clicking on the column heading. For example, if you want to see the listed transactions with the most recent date first, click the date column header. To return to an ascending order, click the header again. A triangle is shown next to the heading to show the current sort order.

Common Functionality and Behavior

To aid the user experience, modules contain shared workflow functionality and parameters. These shared functionalities are discussed further in this section.

Important Notes

The following information relates to all modules within Visa Spend Clarity for Business:

- *Depending on the module being viewed, the available fields and steps described in this chapter may vary slightly.*
- *Visa Spend Clarity for Business does not return more than the maximum number of rows that can be displayed. The online threshold for transactions is 25,000. For scheduled rules and reports, the threshold is 250,000. Therefore, if you expect to run large datasets, break down your data into smaller date ranges.*
- *The Hierarchy drop-down list will appear if your organization has activated the Display Organization Hierarchy Tree option.*
- *When viewing the organizational hierarchy, only organizational nodes at your level and below are displayed; you cannot view organization levels above your assigned node level.*

Date and Time

The representation of dates and time within Visa Spend Clarity for Business are described below.

- Date format is based on the user's locale, configured via the **My Profile** menu.
- References to time in Visa Spend Clarity for Business are calculated in Greenwich mean time (GMT). Enter references to time in your local time (based on the Time Zone setting in your profile); the application automatically calculates the corresponding GMT.
- Sunday is considered the first day of the week when selecting time periods.

Operator Criteria

A number of modules rely on operators to formulate search criteria and logic.

Table 2–1: Operator Criteria (1 of 3)

Criteria	Definition	Example
EQUAL TO	(=) The system will search for values that exactly match the selected value.	Selecting EQUAL TO and the value “1234” will return only items containing “1234”.
GREATER THAN OR LESS THAN	(<>) The system will search for values greater than or less than the selected value.	Selecting GREATER THAN OR LESS THAN and the value “10.20”, will return all items containing values less or greater than 10.20. It will not return any items containing the value 10.20.

Table 2–1: Operator Criteria (2 of 3)

Criteria	Definition	Example
LESS THAN	(<) The system will search for values that are less than the selected value.	Selecting LESS THAN and the value "10" will return all items containing values less than 10. It will not return any items containing values of 10 or higher.
GREATER THAN	(>). The system will search for values greater than the selected value.	Selecting GREATER THAN and the value "10" will return all items containing values greater than 10. It will not return any items containing values of 10 or lower.
LESS THAN OR EQUAL TO	(<=). The system will search for values that are less than or equal to the selected value.	Selecting LESS THAN OR EQUAL TO and the value "10" will return all items containing 10 or less. It will not return any items containing values of 11 or higher.
GREATER THAN OR EQUAL TO	(>=) The system will search for values that are greater than or equal to the selected value.	Selecting GREATER THAN OR EQUAL TO and the value "10" will return all items containing 10 or higher. It will not return any items containing values of 9 or lower.
IN LIST	Allows searches within a user-supplied list of values.	Selecting IN and the values "1234, 2222, 3344" will return all items that contain any of these values only.
NOT IN LIST	Allows searches for items that do not contain the user-supplied values.	Selecting NOT IN and the values "1234, 2222, 3344" will return all items that do not contain these values.
LIKE	Like is used to search for values that are similar to the selection.	Selecting LIKE and the string "will" returns items such as Will, William and Willis. It will not return "Goodwill".
NOT LIKE	Not like is used to search for values that are not similar to the selection.	Selecting NOT LIKE and the string "will" returns items that do not contain the selected string. It will not return William, Will or Willis.
CONTAINS	Use to search for substrings.	Selecting CONTAINS and the string "will" returns items such as Goodwill, William, Will, and Willis.
AND	And is used to link criteria together. The system will search for values matching both selected criteria.	Selecting LIKE "Will" and > "10" plus AND will return items that contain matches to both criteria only such as Will or William and are greater than 10.

Table 2–1: Operator Criteria (3 of 3)

Criteria	Definition	Example
OR	Or is used to indicate that either one of the two selected criteria can be considered as a match.	Selecting LIKE “Will” and > “10” plus OR will return items that match either criteria such as Will or William or are greater than 10.

Search Functionality

A number of the modules rely on common search fields and functionality.

NOTE: *Depending on the module, the available fields and steps described may vary slightly.*

To perform a search within Visa Spend Clarity for Business

1. Access the required module and search screen.
2. From the **Organization** drop-down list, browse through the levels in the organization, then select the required **organization.**

NOTES:

- *The system displays the default organization. The default organization is your level within the organization.*
- *Alternatively, click the* **magnifying glass** *icon to open a search dialog that enables users to search for organizations by Organization Node or Description.*
- *The Hierarchy drop-down list will appear if your organization has activated the Display Organization Hierarchy Tree.*

3. Click **Billing Cycle**, then from the drop-down list, select the required billing cycle.

   or

   Click **Date Range**, then enter the Start Date and End Date to include:

- Year *refers to calendar year.*
- *Up to 27 months of transaction data is available.*
- *In the Date Range option, you can click on the single calendar icon for an actual calendar view; you also can click the double calendar icon for a specified time period, then select the time period you want.*

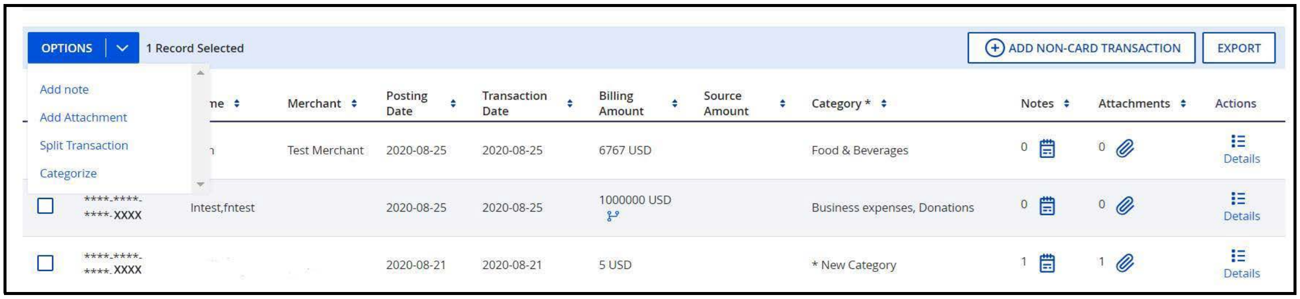
4. Optionally, select from the displayed advanced-search fields: **Organization**, **Transaction Start Date**, **Transaction End Date**, **Posting Start Date**, **Posting End Date**, **Minimum Billing Amount**, **Maximum Billing Amount**, **Minimum Source Amount**, **Maximum Source Amount**, **Category**, and **Merchant Name**.

   NOTE: *Users can search by Local and Source Currency transaction details. Meaning, any transactions expensed in a Source country will appear in both Source and local currency amounts. When Minimum and Maximum Source Amounts are searched, the Source Amount field becomes available in the search results.*

5. Click **Search** to display the transactions matching your search criteria. The search results screen appears based on your selection criteria.

NOTE: *Click on the column headers to sort the columns by ascending or descending order.*

Figure 2–8: Search Results Grid



		ne	Merchant	Posting Date	Transaction Date	Billing Amount	Source Amount	Category *	Notes	Attachments	Actions
		n	Test Merchant	2020-08-25	2020-08-25	6767 USD		Food & Beverages	0	0	Details
☐	****-****-****-XXXX	Intest,fntest		2020-08-25	2020-08-25	1000000 USD		Business expenses, Donations	0	0	Details
☐	****-****-****-XXXX			2020-08-21	2020-08-21	5 USD		* New Category	1	1	Details

Based on your selection criteria, the count of existing transaction results is listed. Transactions with notes will be indicated with a notes icon and transactions with attachments will be indicated with a paper clip icon. Cash transactions will be indicated with a cash icon, and transactions that have been split will display a split icon next to the billing amount.

This table lists the fields that will be displayed.

Table 2–2: Transaction Search Data

Field/Column	Description/Action
Cardholder Account	Cardholder's account number.
Cardholder Name	Cardholder name.

Table 2–2: Transaction Search Data

Field/Column	Description/Action
Merchant Name	Vendor's business name.
Posting Date	Date the transaction was posted. The date format used is per the user's locale, as configured in their profile.
Transaction Date	Date the transaction took place. The date format used is per the user's locale, as configured in their profile.
Billing Amount	Amount to be billed or credited to the cardholder.
Category	User assigned category for the transaction.
Additional Advanced Transaction Data	
Field/Column	**Description/Action**
Organization	Company card’s organization.
Transaction Start Date	Start Date of the transaction that took place. The date format used is per the user's locale, as configured in their profile.
Transaction End Date	End Date of the transaction that took place. The date format used is per the user's locale, as configured in their profile.
Posting Start Date	Start Date that the transaction was posted. The date format used is per the user's locale, as configured in their profile.
Posting End Date	End Date that the transaction was posted. The date format used is per the user's locale, as configured in their profile.
Minimum Billing Amount	Minimum amount to be billed or credited to the cardholder.
Maximum Billing Amount	Maximum amount to be billed or credited to the cardholder.
Minimum Source Amount	Minimum amount of source currency credited to the cardholder.
Maximum Source Amount	Maximum amount of source currency credited to the cardholder.
Source Currency	Amount of any transactions expensed in its Source country will appear in its Source Amount.

Table 2–2: Transaction Search Data

Field/Column	Description/Action
Local Currency	Amount of any transactions expensed in its Source country will appear in its local amount.

Viewing Transaction Details

You can view the details of an individual transaction.

To view the details of a transaction

1. Locate the required transaction by browsing or searching for it.
2. Click the **DETAILS** link next to the transaction you want to export. The transaction details page appears.
3. After reviewing the transaction details, users have the option to:
    - Exporting Transaction Details: Click the Export button to export the transaction's details.
    - **Adding Notes:** Notes can be added by entering the required note then selecting the **Save Note** button.
    - **Working With Attachments:** Use the **Upload Attachments** button to add attachments to the transaction.
    - **Edit Non-Card Transactions:** Certain fields relating to non-card transactions can be modified via the Transaction Details page.

Exporting Transaction Details

You can export the details of an individual transaction.

To export a transaction

1. Locate the required transaction.
2. Click the **DETAILS** link next to the transaction you want to export. The transaction details page appears.
3. Click the **EXPORT** button at the bottom of the screen.
4. Select the required file type from the **File Format** drop-down list; available options are CSV or Excel.

Depending on the version of browser being used, users may be prompted to save the file or the file may be downloaded automatically.

NOTE: *Please do not leave the page until the download has started; otherwise, the report will be lost.*

Exporting the Results Grid

1. Select the **EXPORT** button.
2. Select the required file type from the **File Format** drop-down list; available options are CSV or Excel.

The report will download as a ZIP file. Depending on the version of browser being used, users may be prompted to save the file, or the file may be downloaded automatically. Your browser should display the progress of the download and notify you once the download is complete.

NOTES:

- *Please do not leave the page until the download has started; otherwise, the report will be lost.*
- *The threshold for reports is 250,000 entries. If you expect to run large datasets, it is advised to either break down your query into shorter time segments or smaller sections of an organizational hierarchy*

Mobile Application and Mobile Website 3

Other than the web-application, user have the option to use the mobile website and the mobile application:

- **Mobile Web Application:** Responsive UI via a mobile device using the issuer supplied URL.
- **Mobile Application:** By downloading the Mobile Application onto an iOS or Android equipped mobile device.

The Mobile Application is a native application that can be downloaded and installed on a user's mobile device, while the Mobile Website (using the issuer supplied URL) is a web portal that runs directly in the mobile browser on a user's smart phone or other mobile device. Both the native application and the Mobile Website allow users to view and categorize card transactions as well as add notes and attachments such as receipts.

Responsive UI - Mobile Website

Visa Spend Clarity For Business on Mobile Devices

The Responsive UI version of *Visa Spend Clarity For Business* gives cardholders easy access to most *Visa Spend Clarity For Business* tools and features – right from their mobile devices. Users can track spending, categorize transactions and more.

The *Visa Spend Clarity For Business* interface has been designed to automatically adapt for users who access it from mobile devices such as smart phones and tablets. It presents an optimal viewing experience for these users – easy reading and navigation with a minimum of resizing, panning, and scrolling – and restrict functionality that is difficult to expose on small screens such as report generation. Accessible via a mobile device are the Login screen, Transaction Categorization, Administration, and Dashboard modules.

Accessing the Mobile Website

The Mobile Website supports the following browsers:

- Google Chrome on Android OS 4.3 and above
- Safari on iOS 9 and above
- Internet Explorer on Windows Phone 7

Data

The Mobile Website does not have real-time data. Data on the Mobile Website becomes available after 1 to 2 days.

If users keep the Mobile Website open for an extended period of time, they should refresh the page by selecting a new option in order to ensure the information is still current.

If users have multiple registered card accounts, all card accounts with the same issuing bank will be visible when logging in. Once the user logs in, they will be asked to select the card account they wish to view. If they only have one account, the details for that account will show up as soon as they log in.

Functionality

The Mobile Web Application gives users the ability to view and categorize card transactions, add notes and attachments such as receipts.

Mobile Application

NOTES:

- *The Mobile Application is only available within the United States of America, the UK, Canada, and other, selected countries. Please check with your financial institution to confirm availability.*
- *The Mobile Application user interface is available in English, English-UK, Spanish (LAC), Brazilian Portuguese, Canadian French, International French, German, Italian, Arabic, and Russian.*

The Visa Business Mobile Application, supported by both the Android and iOS operating systems, puts the power of Visa Spend Clarity For Business into the palm of the user's hand. The Mobile Application gives users the ability to view and categorize their card transactions, add notes and attachments such as receipts. Users can also receive near real-time transaction notifications on the Mobile Application. The application can be used while outside of the United States. No in-application purchases are currently required or available.

NOTE: *Check with your financial institution for more details.*

IMPORTANT

> The *Bank Administrator* role is available in the Visa Spend Clarity for Business mobile application.

Visa Spend Clarity For Business Mobile Application Features

The core features of the Visa Spend Clarity For Business Mobile Application include:

- **Near Real-time Transaction Notifications:** Users receive notifications of Visa Business card transactions in near real-time so they can track and manage expenses on the go.

NOTE: *Users can contact their financial institution for further clarification if they are not receiving these notifications.*

- **Transaction Notes and Mobile Receipt Capture:** Users can quickly add notes, snap photos of receipts and upload attachments to a transaction.
- **Assign transactions to multiple categories (up to 5 categories)**: Split transactions by percent or amount and easily assign to multiple categories for streamlined organization and quick reference.
- **Sync with Other Accounting Solutions:** The Mobile Application can push transactions along with their notes, receipts and attachments to accounting solutions like QuickBooks Online, Sage for Business, or Xero.

NOTE: *Available in US, UK, and Canada only.*

- **Multiple Views of Card Transactions:** Users can view card transactions rolled up at the company level or by a specific card account.

The Bank Administrator role allows users to:

- **Search/locate** cardholder accounts by entering their email into the search functionality.
- **View transactions** for selected customers.
- **Split transactions** by percent or amount and easily assign to multiple categories for streamlined organization and quick reference.
- **Assist cardholders** with categorizing transactions and adding notes/attachments.

Accessing the Mobile Application

The Mobile Application is supported on these platforms:

- iOS 9 and higher
- Android 4.3 and higher

Users are able to download the Visa Spend Clarity for Business Mobile Application from Google Play (for Android devices) or the Apple Store (for iOS devices).

Users have to register and log in to Visa Spend Clarity For Business from the desktop application first. Once they've established a log in and password, they will then be able to access the Mobile Application.

Existing Visa Spend Clarity for Business users must reset their password and create new security questions on the desktop before they can log into the mobile application.

Once their passwords are reset on the desktop, they can use the same password to log in to the mobile application.

For optimized viewing, it is highly recommended that users leave their mobile device at the default font setting. If they need to view items larger, users can pinch the screen in and out to zoom.

Language Availability

The mobile application supports:

- English.
- English-UK.
- International French.
- Canadian French.
- Italian.
- German.
- Arabic (display only).
- Russian (display only).
- Spanish (LAC).
- Portuguese.

Data and Security

The last 6 months of transaction data is available via the Mobile Application. The card transactions notifications via the Mobile Application are in near real-time.

If users have multiple registered card accounts, all card accounts with the same issuing bank will be visible when logging in. Once the user logs in, they will be asked to select the card account they wish to view. If they only have one account, the details for that account will show up as soon as they log in.

If users keep the Mobile Application open for an extended period of time, they should refresh the page by selecting a new option in order to ensure the information is still current.

All critical information is encrypted and no personal information is stored on the mobile device. However, mobile devices do offer the ability for users to store login information for applications installed on the device. If users choose to store their login information, any person who has access to the mobile device can access their account.

The user is responsible for any liability or damages that the user or any third party may incur as a result of any unauthorized use of users login credentials or unauthorized access to users accounts, either with or without user's knowledge.

To help ensure data remains secure, users are encouraged to sign putt when not using the application by tapping on the menu at the top left of the Visa Online (VOL) portal screen, then tap **Sign Out**.

Viewing and Searching for Transactions

As soon as users log in, they are presented with the Transactions screen where they are able to view their transactions. Selecting the hamburger menu at the top left of the screen will also offer Transactions as a choice. At the top of the screen, users can select the appropriate card that they would like to view transactions for. There is a search box where users are able to search transactions by merchant name or my transaction amount. Transactions can be sorted by date, by merchant name or by transaction amount.

Editing Transactions

To add notes or receipts to a transaction, users can tap on the selected transaction, then tap on Notes or Attachments and add them accordingly. By selecting Attachments, users are able to add receipts by taking a photo or choosing an existing photo from their mobile device's photo library. Users also have the ability to delete attachments.

To categorize a transaction, users can double tap on the selected transaction, then tap on **Categorize**. A list of categories will appear. Users can then select the appropriate category for the transaction.

Creating and Editing Categories

Users need to log on to the Visa Spend Clarity For Business application from their desktop (using the issuer supplied URL) and browse to the Manage Transactions module to create/ edit categories. Any new/updated categories will then be updated on the Mobile Application.

Password Management

Users can tap "Forgot Password" on the login page of the Mobile Application. It will take them to the Mobile Website where they are able to reset their password. Users are also able to reset their passwords from the desktop site.

Fingerprint Login

The Visa Spend Clarity for Business application supports fingerprint login on Android devices and Touch ID on iOS devices.

To enable

- On Android, ensure that you have set up fingerprint authentication on your device and set a lock screen. If prompted, grant the application permission to access your fingerprint sensor. When logging into the Visa Spend Clarity for Business application, toggle on “Set up Fingerprint Login” and enter your credentials. Upon successful login, you will be prompted that fingerprint authentication set up was successful.
- On iOS, ensure that you have set up Touch ID on your device (Settings -> Touch ID & Passcode). If prompted, grant the application permission to use Touch ID. When logging into the Visa Spend Clarity for Business application, toggle on “Set up Touch ID” and enter your credentials. Upon successful login, you will be prompted that Touch ID set up was successful.

To disable

- On Android, login to the Visa Spend Clarity for Business application. Tap on the menu at the top left of the screen, then tap “Disable Fingerprint Authentication”.
- On iOS, login to the Visa Spend Clarity for Business application. Tap on the menu at the top left of the screen, then click “Disable Touch ID”.

Face ID Login

The Visa Spend Clarity for Business application supports Face ID login for iOS devices. Face ID is not supported on Android.

To enable

- On iOS, ensure that you have setup Face ID on your device (Settings -> Face ID & Passcode). If prompted, grant the application permission to use Face ID. When logging into the Visa Spend Clarity for Business application, toggle on “Set up Face ID” and enter your credentials. Upon successful login, you will be prompted that Face ID setup was successful.
- Face ID is not supported on Android.

To disable

- On iOS, login to the Visa Spend Clarity for Business applications. Tap on the menu at the top left of the screen, then click “Disable Face ID”.
- Face ID is not supported on Android.

Additional Information and Frequently Asked Questions

4

General

This section, organized by module, covers frequently asked questions about Visa Spend Clarity for Business. For more detailed information about a given topic, see the relevant online Help topic or contact your system administrator. This section covers general questions, not module-specific ones.

Where do I sign up for the solution?

Depending on the bank's enrollment process, a link to take the Small Business cardholder to the Self-Registration tool may be available on the bank's website, or the cardholder may access it directly at the bank's dedicated URL for Visa Spend Clarity For Business. For the exact URL, please contact your Visa card banking institution.

How do I sign up for the solution?

Below are the high level steps for a Business Administrator cardholder to register a card account on Visa Spend Clarity for Business:

1. Go to the Self Registration tool to register card accounts and company name.
2. Provide information about yourself.
3. Confirm your email address.

NOTE: *Completion of the registration Process is dependent on a valid email address to receive your temporary password.*

4. Enter information about your Visa Business Card.
5. Acknowledge your agreement to the *Electronic Communications Policy* and the *Terms and Conditions* & *Privacy Policy.*

6. Click **Submit**.

   You can access Visa Spend Clarity For Business once you have received your application login information (temporary password and application URL) from the system.

NOTE:

- *The registrant will be set up as a Business Administrator for the company entitling him/her to view all card accounts that belong to the company. At the time of registering the card, the small business user can add additional cards and assign them to users during the self-registration process. Each user is assigned a Business Cardholder role and granted access to the card account assigned to them. The Business Administrator will also be able to add cards and users from Visa Spend Clarity For Business after the account has become active.*
- *If a cardholder is assigned the Business Cardholder role and needs to change, they must contact their financial institution.*
- *Temporary passwords expire after 6 days.*

Where can I find more information about Visa Spend Clarity for Business?

The "Module Description" link (in the menu of each module) provides a general overview of that module. More detail about the functionality of the individual modules and information about Visa Spend Clarity for Business in general can be found in online help; this can be accessed via the **My Profile** menu.

What browsers are supported by Visa Spend Clarity for Business?

For optimal viewing, please use Chrome, Firefox, Internet Explorer 9.0/11.0, or Safari.

How long can the application be idle before my session times out?

For security purposes, a user's session will time out from Visa Spend Clarity for Business after being idle for 20 minutes. You will be prompted to log in again.

If my session times out, can I get back to where I originally was in the application?

If your session times out, you will not be re-routed to where you were. After logging back in, you will be directed to your default home page and will have to navigate to where you left off. However, any changes you saved before the time out will be available.

Can I log into multiple sessions at the same time?

No. For security purposes, a single user ID can only be logged in to one session at a time.

Where does the data in Visa Spend Clarity for Business come from? How current is the data?

The data in Visa Spend Clarity for Business is transaction data that comes either from the processor for the bank or from the bank itself. The data is "settled" data, meaning that it comes in after the merchant's bank has been paid by the issuer. Typically, this will be two or three days after the transaction occurred.

My email address changed. How can I update it?

Your email address is your Visa Spend Clarity for Business user ID. If you have a new email address, your administrator can use your new email address to set up your new account with the same access rights in the same hierarchy. History from a previous email address can be transferred, but you will need to contact your Financial Institution for assistance.

How much data will be available to me initially?

Once you have registered, Visa will extract up to six months of data for the registered card account. Initially, data may not be available for 24 to 36 hours.

How long is the data within Visa Spend Clarity for Business kept?

Data is held for 27 months. When performing a search using the date range option, select a start date that is within 27 months of the current date; otherwise, an error message may be displayed.

Why is the multi-select check box feature not working for me?

If you are not using IE 9.0 and are instead using IE 11.0 or an alternate version, the multi-select check box feature may not appear as expected in the application. You may need to turn on Compatibility Mode in order to fix this and proceed. Contact your administrator or financial administrator for assistance.

How does Visa Spend Clarity for Business collect and use my data?

Information collected in connection with Visa Spend Clarity for Business is subject to your Small Business card issuer's privacy policy which you can obtain from your issuer. Pursuant to that privacy policy, Visa Spend Clarity for Business collects and uses data as described in Visa and Your Data.

What languages does Visa Spend Clarity for Business support?

English US, English UK, International French, Canadian French, Italian, Japanese, Chinese, Russian, Spanish, Arabic, German, and Portuguese.

For companies enrolled in the Visa Payment Controls functionality, the Payment Controls module is only available in English-US, Spanish (LAC), Canadian-French, International French, Brazilian Portuguese, and German.

How do I change the timezone?

From within the application, click the **My Profile** icon then select the **My Profile** menu item. Select the required timezone from the **Time Zone** drop down list to select which time zone you would like to view the application in. Reports will now generate with a time stamp of the time zone you have selected. Notifications and Alerts will also be sent using the time zone selected.