Visa Spend Clarity for Business

User Guide

Effective: 24 March 2025

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Chapter 1

Visa Spend Clarity for Business Overview

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 that transform transaction information into business intelligence. You can also categorize your transactions and add receipts to enable transparency into your business expenses.

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

Visa Payment Controls

With the integration of Visa Payment Controls (VPC), Business Administrators and Bank Administrators can define spending controls for their Visa company cards, as well as configure decline notifications. 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.

Virtual Cards

With the addition of the Virtual Cards module, powered by Visa Payables Automation (VPA), Business Administrators, Business Cardholders, and Virtual Business Users can request virtual cards for single or multiple use. The interface allows Business Administrators to approve these requests and apply payment controls/rules to the cards. Additionally, Business Administrators, Bank Administrators, and Business Auditors can access the two reports (Declined Virtual Transactions by Control and Virtual Card Request) available for virtual accounts.

Chapter 2

Before You Begin with Visa Spend Clarity for Business

Visa Spend Clarity for Business is a web-based, custom application.

To access the application, users need:

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

For optimal viewing, use Google Chrome, Mozilla Firefox, or Microsoft Edge.

- The language of the user interface is defaulted to the internet browser's configured language.
- If the browser language is not available in Visa Spend Clarity for Business, the default language is used.
- This functionality is currently only supported in Google Chrome, Mozilla Firefox, and Microsoft Edge.

Visa Spend Clarity for Business only supports TLS 1.2. If you cannot access the Login Page, please ensure your browser is configured to use TLS 1.2.

Visa Spend Clarity for Business Important Notes

Visa Spend Clarity for Business requires a few caveats for it to work properly for users.

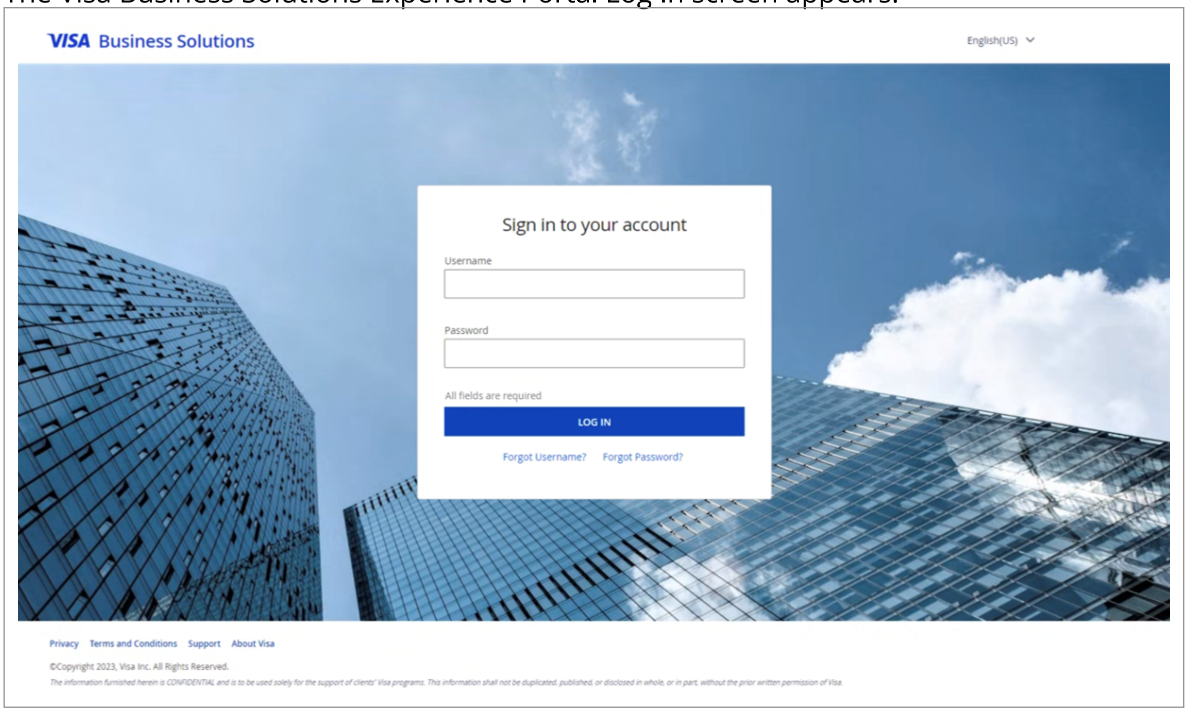
This information relates to all modules within Visa Spend Clarity for Business:

- Depending on the module being viewed, the available fields and steps 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, you will only see organizational nodes at your level and below. You cannot view organization levels above your assigned node level.

Access Visa Spend Clarity for Business for Existing Users

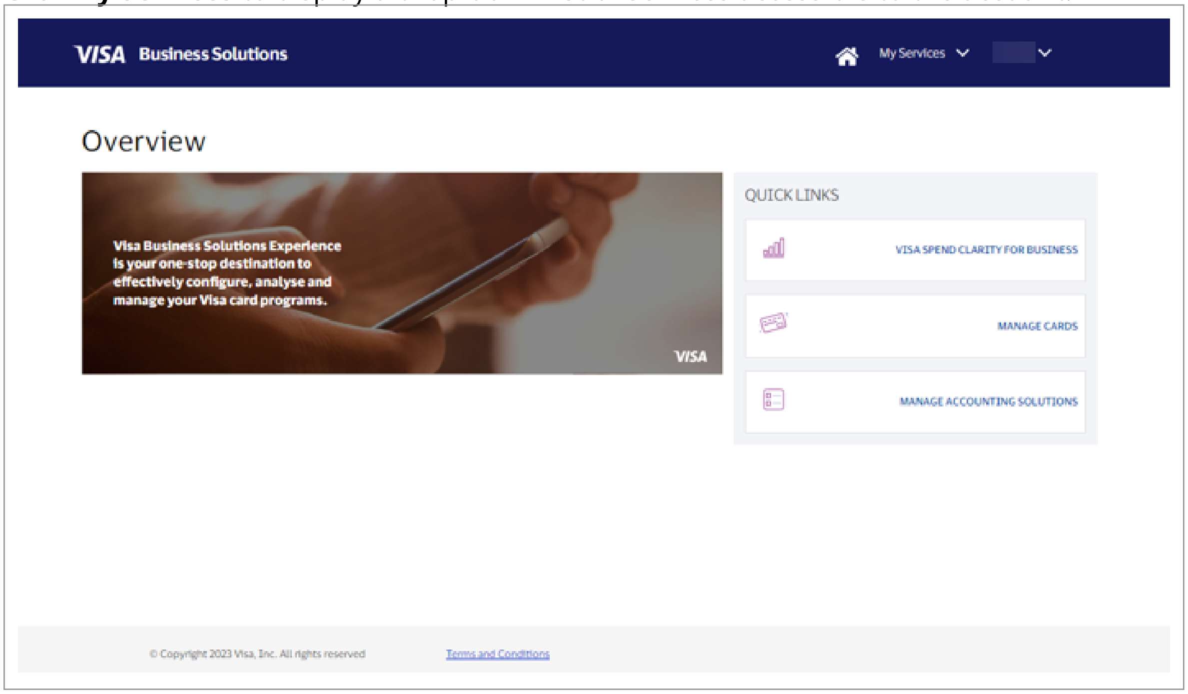
Existing Users access Visa Spend Clarity for Business with this procedure.

1. Access the Visa Business Solutions Experience Portal. Visa Administrators and Bank Administrators can also access the Visa Business Solutions Experience Portal through Visa Access.
   The Visa Business Solutions Experience Portal Log In screen appears.



2. Log in with your Visa Business Solutions Experience Portal username and password.
   The Visa Business Solutions page appears.

3. Click **My Services** to display a drop-down list of services accessible to the account.



4. Click **Visa Spend Clarity for Business**.

Register for Visa Spend Clarity for Business

Use this procedure to register for Visa Spend Clarity for Business.

Usage Notes:

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. Your financial institution will be notified of your new company enrollment and will update the Business Cardholder role to a Business Administrator role upon verification, You will receive an email confirming the role change

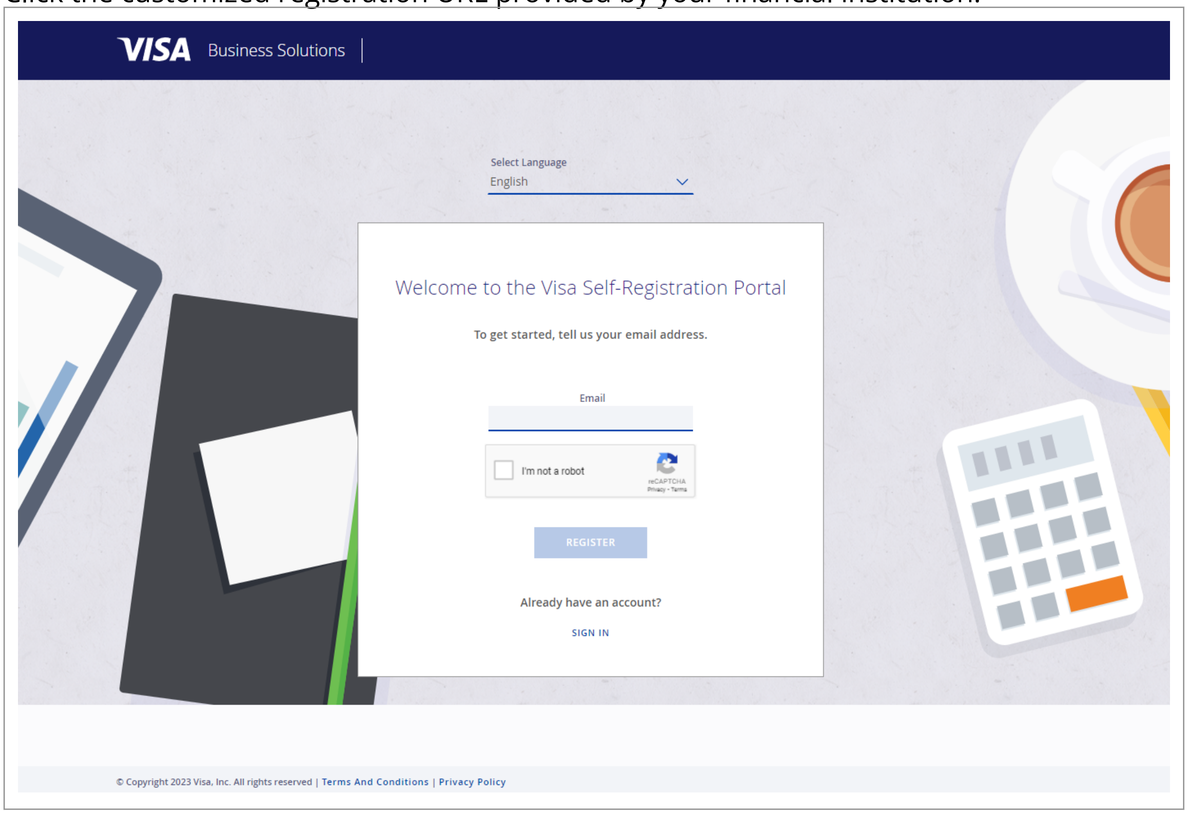
Note: For some implementations, Business Administrators can only register their card first. The rest of the company cards will be added automatically and be available to the Business Administrator the first time they log in to Visa Spend Clarity for Business.

Companies with the Virtual Cards module enabled can add one or more funding accounts. Virtual card accounts are generated from the funding accounts.

Business Administrators are the only ones who can enroll the funding accounts during self-registration portal enrollment. On the self-registration portal enrollment page, click the "Add card as a virtual funding card" toggle button. If adding a card as a funding card, you must also specify its credit limit. You can designate additional funding accounts when you add additional cards to the company by clicking **Manage Cards** in Quick Links.

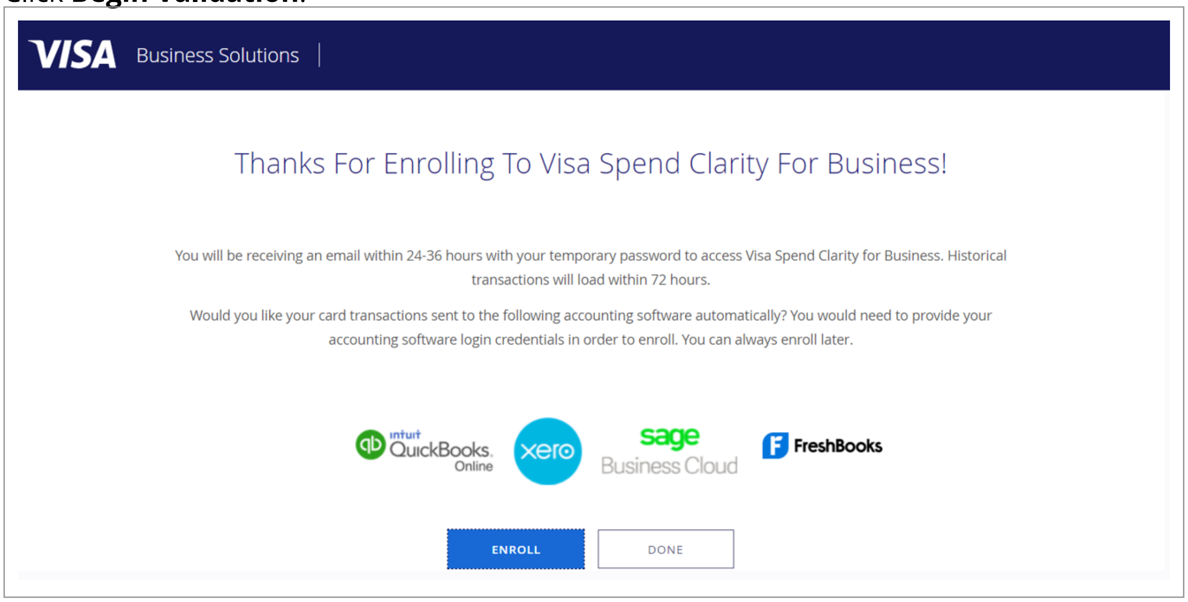
Note: For some bank implementations, you can only add funding accounts once you have sign-in access to Visa Spend Clarity for Business as a Business Administrator. In this instance, click **Manage Cards** in Quick Links to add funding cards.

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



2. Enter your corporate email on the Visa Self-Registration Portal. Click **Register** or **Sign In** if you already have an account.

3. Complete the required Account Information and read/accept the Electronic Communication Policy and Terms and Conditions/Privacy Policy by checking the boxes to acknowledge.
4. Click **Begin Validation**.



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

Business Administrators can add company cards to the accounting solutions so that transactions flow to QuickBooks Online, FreshBooks, Sage Business Cloud, or Xero.

Multifactor Authentication in VBSE

Multifactor authentication (MFA) protects data and provides a secure way to access Visa Business Solutions (VBS) services.

If your financial institution has enabled MFA, you must complete the MFA process to access all VBS products whether through the desktop or mobile applications.

When you log in to the Visa Business Solutions Experience (VBSE) portal, you are required to input a one-time password (OTP). That OTP is generated from one of these multifactor authentication methods:

- ForgeRock Mobile Authenticator App
- Email
- SMS

Choose your desired method when setting up the multifactor authentication service within VBSE.

Multifactor Authentication Email Option

Visa Business Solutions (VBS) users can register for multifactor authentication with the email address they used to enroll in the service through the self-registration portal.

When setting up multifactor authentication, you will receive a registration link through the email address attached to your profile in the Visa Business Solutions Experience (VBSE) portal. Click the link in the email to register the email address for multifactor authentication.

The next time you log in, you are redirected to the Multi-Factor Authentication - EMAIL screen to generate your one-time password (OTP). Click **Send OTP** to send the OTP to the registered email address.

Enter the OTP you receive in the One-Time Password field to authenticate and access the Visa Business Solutions Experience portal.

Registration and OTP emails are sent from one of these domains:

- @visaonline.com
- @businesssolutions.visa.com
- @businesssolutions.visaonline.com

If you do not see the email, check your spam folders or add the domains to your allowlist.

Multifactor authentication is only required if it has been enabled by your financial institution.

Multifactor Authentication SMS Option

Visa Business Solutions (VBS) users can register their mobile number for multifactor authentication.

When setting up multifactor authentication, you will receive a registration link at the email address attached to your VBS profile. Click the link in the email to register your mobile number for multifactor authentication.

The next time you log in, you are redirected to the Mobile Number Verification screen to generate your one-time password (OTP). Click **Send OTP** to send the OTP to the registered mobile number.

Enter the OTP you receive in the One-Time Password field to authenticate and access the Visa Business Solutions Experience portal.

If you must change your mobile number, click **Update Mobile Number** on the Mobile Number Verification screen.

Multifactor authentication is only required if it has been enabled by your financial institution.

Multifactor Authentication Mobile Authenticator App

Visa Business Solutions users can use a mobile authenticator app to generate their one-time password (OTP).

Multifactor authentication is only required if it has been enabled by your financial institution.

Register Your Device

The mobile authenticator app approved for use is the ForgeRock Authenticator App for iOS or Android. You must download this app from the Google Play Store or Apple App Store to use the mobile authenticator option.

When setting up multifactor authentication, you will receive a registration link at the email address attached to your profile in the Visa Business Solutions Experience (VBSE) portal.

1. Click the link and enter your credentials. The Device Registration screen will appear and show a QR code.
2. Open the ForgeRock Authenticator App.
3. Click the plus sign to add an account.
4. Click Scan QR code.
5. Scan the QR code from the VBSE Device Registration screen. The ForgeRock Authenticator App generates an OTP.
6. Enter the OTP on the Device Registration screen in VBSE.

A screen appears confirming successful device registration.

Generate OTP

The next time you log in, you are redirected to the Multi-Factor Authentication - FRA screen to enter an OTP.

Generate the OTP from the ForgeRock Authenticator app and enter the OTP in the provided field to authenticate and access the VBSE portal.

Multifactor Authentication Requirements for Visa Spend Clarity for Business Desktop

Users must complete multifactor authentication through the Visa Business Solutions (VBSE) portal before they can access the Visa Spend Clarity for Business desktop application.

The system will prompt for an OTP at random upon login to Visa Spend Clarity for Business.

Multifactor Authentication in Visa Spend Clarity for Business Mobile Application

Multifactor authentication in the mobile application is an optional feature that can be enabled by the financial institution.

Users must complete multifactor authentication registration through the Visa Business Solutions Experience (VBSE) portal before they can access the Visa Spend Clarity for Business mobile application.

Depending on the options selected by their financial institution, mobile users can use the email, SMS, or mobile authenticator app options to fulfill multifactor authentication requirements.

Visa Spend Clarity for Business Sessions

For security reasons, you may only be logged into one session (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, the system times out and automatically disconnects your session after 15 minutes for security reasons. 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 displays a warning message when you try to continue working.

Navigating Visa Spend Clarity for Business

Visa Spend Clarity for Business uses standard menu and tab navigation.

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 toolbar 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.

These are the navigation methods and various modes of displaying information within Visa Spend Clarity for Business:

- 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 (for example, 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.
- You can display columns of data in several modules. To sort the column data in ascending or descending order, click on the header of the column by which you want to sort.

Select a Visa Spend Clarity for Business Date Range

Several screens in Visa Spend Clarity for Business ask you to set a date range.

When these fields appear, you can:

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

This procedure shows you how 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.

Select a Visa Spend Clarity for Business 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.

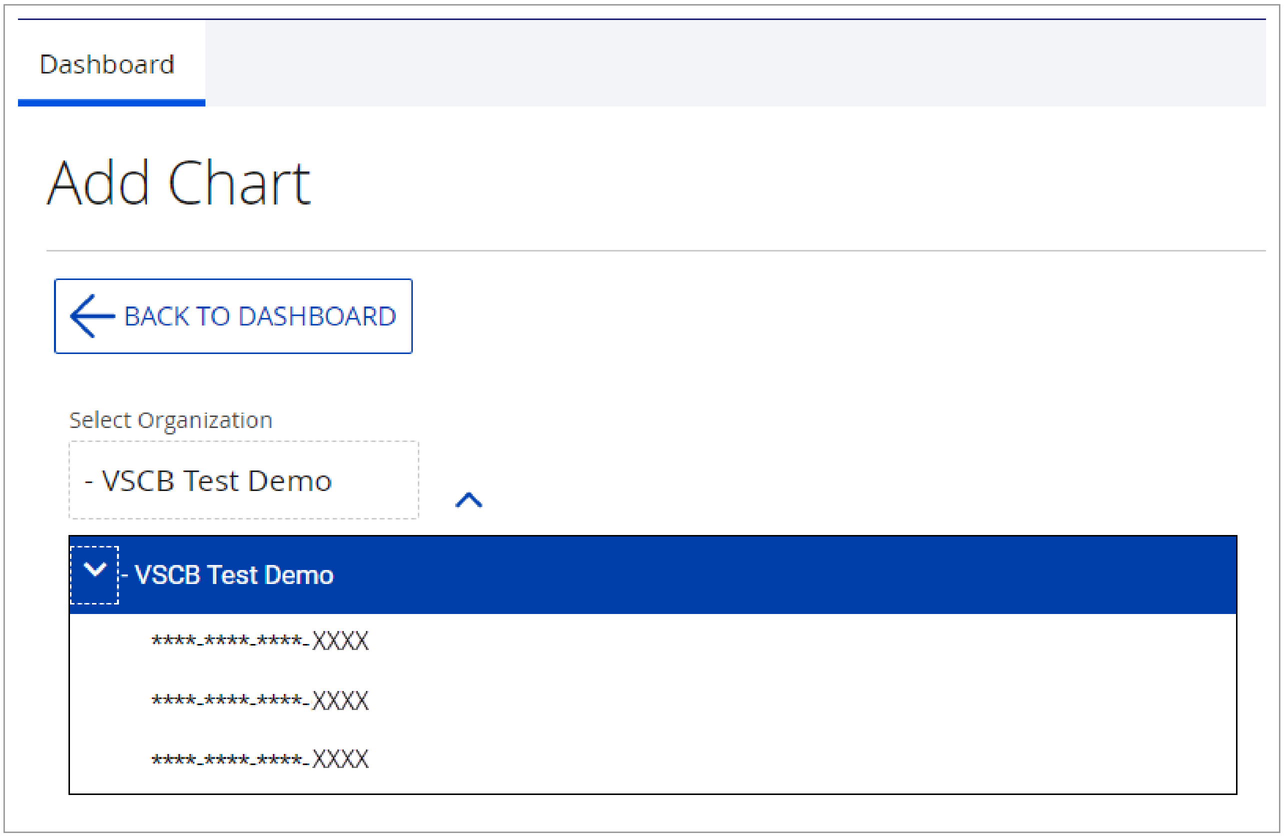
Keyboard-only users can use **Alt+Down-Arrow** to select items in drop-down lists.

Select a Visa Spend Clarity for Business 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 an 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 **+** symbol to expand the list and the **-** symbol to collapse a section of the list until you find the level you want, then click the level. The drop-down list will close, and the level you selected will appear in the field.

Visa Spend Clarity for Business Organizational Level



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.

Keyboard-only users can 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. If your search or selection requires visible card accounts, click the card account icon.

Sorting Lists and Tables in Visa Spend Clarity for Business

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 in Visa Spend Clarity for Business

To aid the user experience, modules contain shared workflow functionality and parameters.

Visa Spend Clarity for Business Date and Time

Visa Spend Clarity for Business follows specific conventions for representations of dates and time.

- 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.

Visa Spend Clarity for Business Operator Criteria

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

Visa Spend Clarity for Business Operator Criteria

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.
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.

Visa Spend Clarity for Business Operator Criteria

Criteria	Definition	Example
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	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	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	CONTAINS is used 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.
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.

Perform a Search in Visa Spend Clarity for Business

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

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

Procedure

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**.
   - 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 box 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 select the required billing cycle from the drop-down list.

   or

   Click **Date Range**, then enter the Start Date and End Date.

   In the Date Range:

   - Year refers to calendar year.
   - Up to 27 months of transaction data is available.
   - 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.

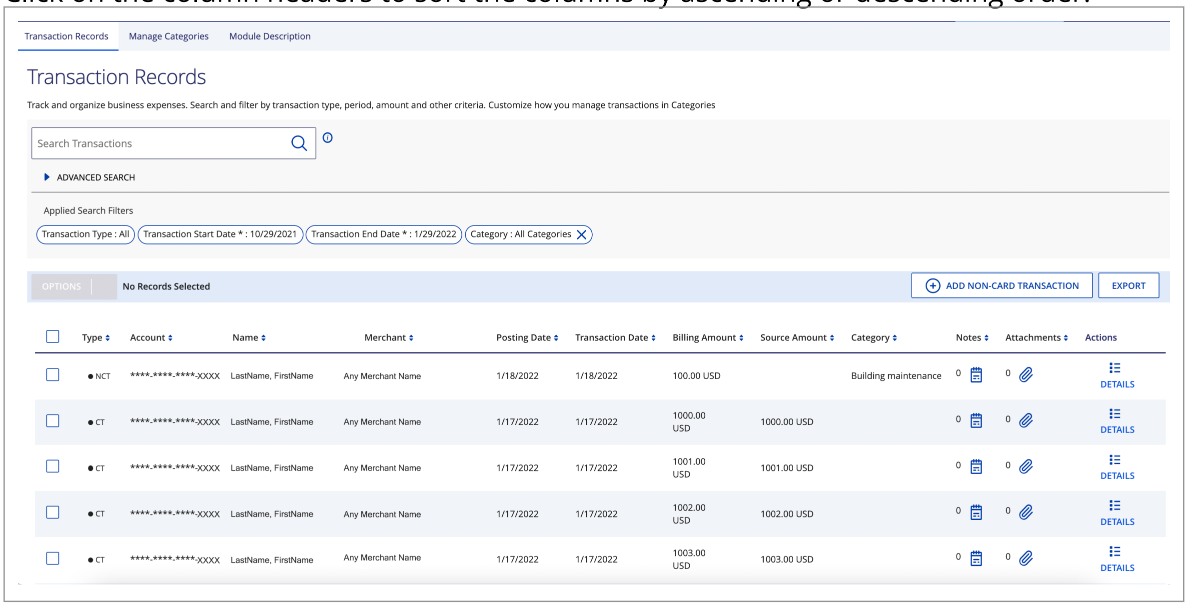
4. Optionally, select from the displayed advanced-search fields.

   Note: Users can search by Local and Source Currency transaction details. This means that any transactions expensed in a source country will appear in both source and local currency amounts.

   For example, if a corporate employee's hometown is in the United States, their local currency is US dollars. If they travel to Mexico and purchase an item, the source currency for that transaction is Mexican Pesos. The transaction will then appear in search results as US dollars and Mexican Pesos.

5. Click **Search** to display the transactions matching your search criteria.
   The search results screen appears based on your selection criteria. For a list of fields returned in a standard search, see *Visa Spend Clarity for Business Transaction Search Data*. For fields returned in an advanced search, see *Visa Spend Clarity for Business Advanced Transaction Search Data*.

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



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

Visa Spend Clarity for Business Transaction Search Data

When you search for transactions in Visa Spend Clarity for Business, the results are organized by columns.

This table lists the fields displayed in the search results.

Visa Spend Clarity for Business Transaction Search Data

Field/Column	Description/Action
Cardholder Account	Cardholder's account number.
Cardholder Name	Cardholder name.
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.
Transaction Type	The type of transaction.
Billing Amount	Amount to be billed or credited to the cardholder.
Category	User assigned category for the transaction.

Visa Spend Clarity for Business Advanced Transaction Search Data

You see more transaction search data when you choose optional advanced data in your transaction search.

This table shows advanced transaction search fields.

Visa Spend Clarity for Business Advanced Transaction Search Data

Field/Column	Description/Action
Organization	Company card's organization.
Transaction Type	You can search by these transaction types: • Card • Non-card • Card Transaction Fee • Card Payment • Virtual Transaction • All
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.

Visa Spend Clarity for Business Advanced Transaction Search Data

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

Visa Spend Clarity for Business Transaction Types

This table shows the transaction types available in Visa Spend Clarity for Business.

Visa Spend Clarity for Business Transaction Types

Transaction Type	Acronym
Card Transaction	CT
Non-card Transaction	NCT
Card Transaction Fee	CT Fee
Card Transaction Payment	CT Payment
Virtual Card Transaction	VT

Note: Virtual card transactions (VT) only appear if Virtual functionality is enabled.

Bank Fees and Bank Payments Support in Visa Spend Clarity for Business

Cardholders will see Bank Fees and Bank Payments in the Manage Transactions module of Visa Spend Clarity for Business only if their financial institution sends this information to Visa.

Fees and Payments

Number	Name	Fee or Payment
31	Payment	Payment
40	Finance Charge	Fee
50	Annual Fee	Fee
52	Miscellaneous Fees	Fee
54	NSF Check Fee	Fee
56	Report Fee	Fee
82	Convenience Checks Fees	Fee

Fees and Payments

Number	Name	Fee or Payment
84	Travelers Checks Fees	Fee
86	ATM Fees	Fee
88	Late Fees	Fee

View Transaction Details in Visa Spend Clarity for Business

Use this procedure to view the details of an individual 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:
    - **Export Transaction Details in Visa Spend Clarity for Business** – Click the Export button to export the transaction details.
    - **Add Notes in Visa Spend Clarity for Business –** You can add notes by entering the required note, then selecting the **Save Note** button.
    - **Work With Attachments in Visa Spend Clarity for Business –** Use the Upload Attachments button to add attachments to the transaction.
    - **Edit Noncard Transactions in Visa Spend Clarity for Business** – You can modify certain fields relating to non-card transactions via the Transaction Details page.

Export Transaction Details in Visa Spend Clarity for Business

Use this procedure to export the details of an individual 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 you are using, it may prompt you to save the file or the file may download automatically.

   Do not leave the page until the download has started; otherwise, the report will be lost.

Export the Results Grid in Visa Spend Clarity for Business

Use this procedure to export 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.

   - 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.

Chapter 3

Visa Spend Clarity for Business My Profile Menu

The Visa Spend Clarity for Business My Profile menu enables users and administrators to configure and personalize their user profiles. What you see on the screen depends on the role assigned to your account. Administrative users can access additional fields and features within their My Profile menus.

Commonly accessed functions include:

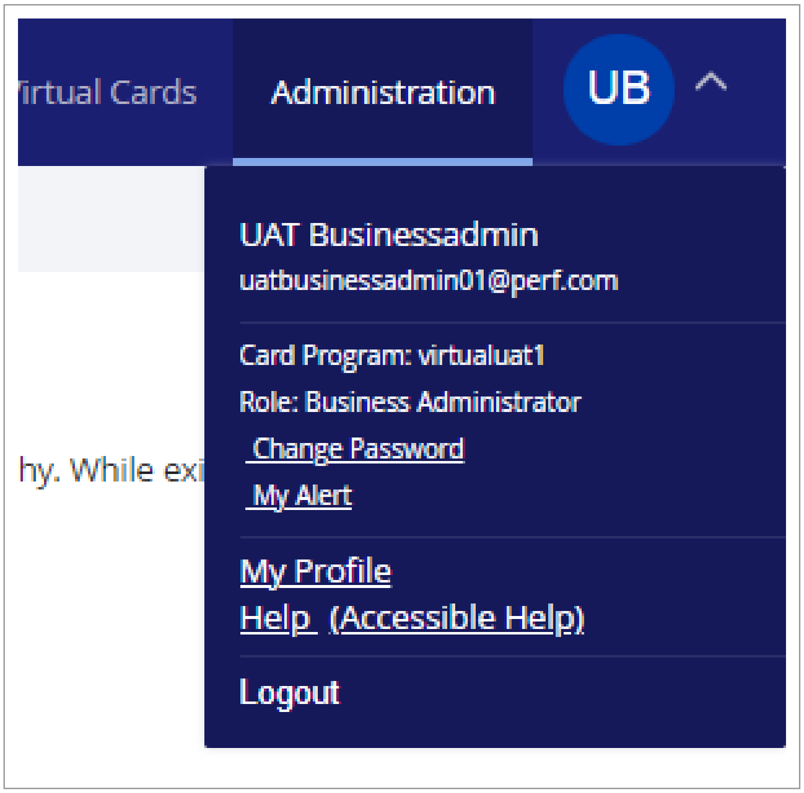
- **My Profile –** Update your profile, manage your alerts, and view message history.
- **Change Password**
- **Help –** WCAG and Section 508 compliant online help.
- **Switch Role**

The My Profile Menu also contains important information relating to the logged-in user's profile, which includes their current Card Program, Role, and Password Expiry Date.

Access the My Profile Menu in Visa Spend Clarity for Business

The **My Profile** menu is accessed by selecting the My Profile icon. The My Profile menu icon will display the initials of the user currently logged in. Alternatively, select the **My Profile** link from within the Administration module.

Visa Spend Clarity for Business My Profile Menu



Update Your Profile in Visa Spend Clarity for Business

Visa Spend Clarity for Business allows users to manage their user profiles from the My Profile menu.

1. Click the **My Profile** icon.
2. Select the **My Profile** menu option.
   The Edit Profile screen appears.

3. In the User Information section, place the cursor in the field you want to change.

   Type the information into the field or select the appropriate items from the drop-down lists provided. All users can change these User Information fields in their own profile:

   - Employee ID
   - Name information
   - Address information
   - Phone
   - Mobile Phone
   - Default language
   - Time zone

4. In the User Preferences section, select the required landing page from the drop-down list.

   This is the default module users see when logging in.

   Important: The Current Status and Account Activity sections have no fields editable by the user. This information is included for reference only.

   The Manage Identity Questions section within My Security displays the current identity questions and responses.

5. Enter a response to update an existing question.

   Users can skip the security question by checking the **Always recognize this computer** box.

   The system will confirm if the responses match. Responses are case-sensitive with a requirement of a minimum of three characters. You also cannot use special characters. Provide unique responses for each question.

6. To select a new question, uncheck one of the existing questions in order to clear the responses, then select the check box next to the new question.

   The user interface masks the answers for security purposes.

7. Click **Submit** to save changes or click **Cancel** to cancel changes.

Add New Privileges in Visa Spend Clarity for Business

Use this procedure to add new privileges in Visa Spend Clarity for Business. The Manage Privileges section enables users to manage their privileges.

1. Navigate to the Manage Privileges screen.
2. Click the **Add New Privilege** button.

3. Select the Issuer, Card Program, Program Role, and Company for the role that you want to add.
4. Select the **Organization** from the hierarchy drop-down list.

   Not all user roles can add or edit privileges.
5. Click **Apply** to save changes or click **Cancel** to cancel changes.

   Completing the required fields on the My Profile page will change your account status from Approved to Active. You will be directed to the My Profile page each time you log in until you complete this task.

Managing Identity Questions in Visa Spend Clarity for Business

Identity questions are used to provide a second layer of authentication when logging in. Each user will have to correctly respond to one identity question each time they log in. The question will appear after the username and password are entered successfully.

The user will have three attempts to successfully respond to a question. After the third unsuccessful attempt, the account will be disabled. The administrator can reset the identity questions so that all the responses are cleared.

Add Privileges in Visa Spend Clarity for Business as a Business Administrator

Some users may need additional privileges and roles assigned to their profile.

This procedure applies to Business Administrators only.

1. Click the **My Profile** icon.
2. Select the **My Profile** menu option. The Edit Profile screen appears.
3. Click **Add New Privilege**, if available for your role.
4. Select the **Organization** from the hierarchy drop-down list.
5. Select the program role and privilege that you want to add.
6. Repeat Steps 3 to 6 if you need add additional privileges.
7. Click **Apply** to add the privilege or click **Cancel** to cancel.
   The new privilege will be added.

Delete a Privilege in Visa Spend Clarity for Business

Use this procedure to delete a role or privilege in Visa Spend Clarity for Business.

1. Click the **My Profile** icon.
2. Select the **My Profile** menu option.
   The Edit Profile screen appears.
3. Select the **Delete** link next to the role or privilege you want to remove, if available for your role.
4. Click **Yes** to remove the privilege or click **Cancel** to cancel.
   - A user must have at least one role assigned.
   - If a user with Administrative privileges wants to Manage Privileges for other users, they must use the Manage Users function. Further information can be found in the Administration Module section.

   The selected role or privilege will be removed.

Switch Roles in Visa Spend Clarity for Business

Some users oversee more than one department or group within an organization, or they have roles in more than one card program. For example, you may be a Program Coordinator in the Purchase and Travel card programs for your organization. With the Switch Role link, you can switch to a different organization or role without having to re-enter your login credentials.

When you click the Switch Role link, the roles table is displayed so you can select a new role.

Any user with more than one role assignment can access this page. If a user has a single role, the application automatically shows the landing page for the single card program and role the user can access.

The Switch Role page shows this information for each available role:

- **Issuing Bank** – Contains a graphical image/logo of the issuing bank.
- **Company** – Contains the official name of the organization.
- **Card Program** – Contains the name of the card program indicating the type of card program (for example, Company ABC Purchase Card).
- **Card Type** – Displays the card type associated with the card program.
- **Organization** – Contains the user hierarchy node description.

- **Service** – Contains the name of the service associated with the role.
- **Role** – Contains the description for the user role assigned to that specific row in the table.

The company, organization name, card program name, and card type are derived from the issuing bank systems.

Procedure

1. Click the **My Profile** icon.
2. Click the **Switch Role** link. The system displays a list of card programs and roles that the user can access.
3. Click the **Role** link next to the desired card program and service. If multiple services are available, select the required service from the Service drop-down list, then select the **Role** link.

You will be directed to the default landing page for the selected role. You can click on any of the column titles to sort the roles.

Change Password in Visa Spend Clarity for Business

Use the Change Password screen to change your password if the password is expiring or you just want to change your password. When your password expires, this screen appears so you can set a new password.

Use the formatting guidelines to create a strong password for logging in. Remember that your password is your passkey to this application; choose a password that is easy for you to remember, but would be hard for someone else to guess.

Procedure

1. Click the **My Profile** icon in the top-right corner of any screen.
2. Click the **Password Expires** link.
   The Change Password screen appears.
3. Enter your **User Name**.
4. Enter your **Current Password**.
5. Enter a **New Password**.

   New password cannot contain your Visa Access username or be the same as a password used in the past 12 months.

6. Confirm the **New Password**.
7. Click **Submit**.
   After clicking **Submit**, you will be signed out of your session automatically. The Login screen appears so that you can log in using your new password. You will also receive an email confirming the password change.

Change an Expired Password in Visa Spend Clarity for Business

Use this procedure to change your password after it expires.

1. After attempting to log into Visa Spend Clarity for Business, enter your username.
2. Enter the current password.
3. Enter a new password.

   New password cannot contain your Visa Access username or be the same as a password used in the past 12 months.
4. Confirm the new password.
5. Click **Submit**.
   You will be signed out of your session. The Login screen appears so that you can log in using your new password. You will also receive an email confirming the password change.

Visa Spend Clarity for Business Password Format

The Visa Spend Clarity for Business Password Policy complies with current industry best practices.

The Password Policy requires passwords to comply with these criteria:

- Minimum password length of eight characters.
- Maximum password length of 64 characters.
- Contain at least one number.
- Contain at least one lowercase alphabetic character.
- Contain at least one uppercase alphabetic character.
- Contain at least one special character.

  Special characters include: ! @ # $ % ^ & * . _

- Cannot be the same as the user's ID (as well as the ID before the "@" symbol).
- New password cannot contain your Visa Access username or be the same as a password used in the past 12 months.

Note: Passwords are case-sensitive.

Visa Spend Clarity for Business Password Controls

Visa Spend Clarity for Business password controls comply with current industry best practices.

The controls include:

- Passwords expire after 35 days (for EU Region users), or 90 days (for all other Region users).
- The password expiration date is displayed on the **My Profile** menu of the logged-in user.
- Your Visa Business Solutions Experience (VBSE) account will appear "Blocked" after three (3) invalid tries. To reinstate your account, contact Visa Access Client Support or your local administrator. In many cases, you can reset your password on your own through the VBSE Login page by entering your username and selecting **Forgot Password**.

The account will remain disabled until an Administrator can verify the identity of the user and reset the password or reactivate the account.

Visa Account Takeover Protection in Visa Spend Clarity for Business

Visa offers Account Takeover (ATO) to defend businesses from fraudulent uses of online accounts. It helps identify high-risk users at account creation and login, and also monitors for suspicious account changes.

If ATO determines an account as high risk, the login attempt is rejected and you must contact the Visa or Bank Administrator to unblock the user access.

You will then be instructed to change the account’s password in order to regain authenticated access.

Change Password Identity Questions in Visa Spend Clarity for Business

The Visa Spend Clarity for Business tool requires users to set identity questions for security purposes. Use this procedure to change your identify verification questions.

1. Click the **My Profile** icon.
2. Select the **My Profile** menu option. The Edit Profile screen appears.
3. To update an existing question, enter an identical response in all spaces.

   For security purposes, the answers are masked.

   Responses are case-sensitive, special characters are not permitted, and a minimum of three characters is required. Unique responses are required for each question.
   The system will confirm if the responses match.
4. To select a new question:
   a. Uncheck one of the existing questions to clear the responses.
   b. Select the check box next to the new question.
   c. Enter the same response in all spaces.
5. Click **Submit** to save changes or click **Cancel** to cancel changes.

Access My Alerts in Visa Spend Clarity for Business

The My Alert screen displays a read-only list of any alerts you set for reports and rules. Use this procedure to access the My Alert screen.

If you need to change an alerts setting, go to the module where you created the alert, open the rule or report where you set the alert, and make and save the changes. Once saved, the new alert will be shown on the My Alert screen.

1. Click the **My Profile** icon.
2. Select the **My Profile** menu option.
   The Edit Profile screen appears.
3. Click the **My Alert** menu tab.

   The My Alert page appears.

   The My Alert grid has these fields:

   - **Alert ID** – System identifier for the alert that helps with troubleshooting.
   - **Alert Title** – Name of the schedule.
   - **Alert Name** – The name given the alert at the time it was created.
   - **Frequency** – This shows the recurrence of the schedule as provided by the user on the schedule page.
   - **Module** – Indicates the source module for the alert.

View Message History in Visa Spend Clarity for Business

The Message History screen gives you a read-only list of all messages that you have been sent. Use this procedure to access the Message History screen.

1. Click the **My Profile** icon.
2. Select the **My Profile** menu option.
   The Edit Profile screen appears.

3. Click the **Message History** menu tab.
   The Message History page appears.
4. Click the **Magnifying Glass** icon to expand a message. If messages have attachments, you can download these by selecting the individual file names.

   The Message History grid has these fields:

   - **Message –** Message title along with a short extract of the message. Click the **Magnifying Glass** icon to view the full message.
   - **Valid Period –** The date range for which the message is applicable.

Access Online Help in Visa Spend Clarity for Business

The primary source of user assistance for Visa Spend Clarity for Business is the online help. The online help is Section 508 and WCAG compliant. Use this procedure to access online help from My Profile.

Visa Spend Clarity for Business online help is a powerful tool that you can use to learn more about the product, troubleshoot issues, and review best practices. Visa Spend Clarity for Business online help enables you to browse through the available help topics, review step-by-step instructions, view tutorial videos, browse the FAQs by module, and search the online help database.

You can access the online help via the **My Profile** menu and from the **About Module** page within each module.

1. Click the **My Profile** icon on any screen.
2. For online help, click the **Help** menu item.
   The online help will open in a new window.
3. Once finished, close the window and return to Visa Spend Clarity for Business.

Access Online Help from About Module in Visa Spend Clarity for Business

Use this procedure to access the online help from the About Module page in Visa Spend Clarity for Business.

1. Browse to the relevant **Module**.
2. Click the **About** menu tab available from every module.

3. For online help, click the relevant **Online Help** link within the module description.

   Online help will open in a new window.
4. Once finished, close the window and return to Visa Spend Clarity for Business.

Visa Spend Clarity for Business Administrative Users

For Visa Administrators, Bank Administrators, and Business Administrators, the User Information screen offers additional capabilities when they view a profile other than their own.

Business Administrators in Visa Spend Clarity for Business can allocate a Business Administrator role to others in their company.

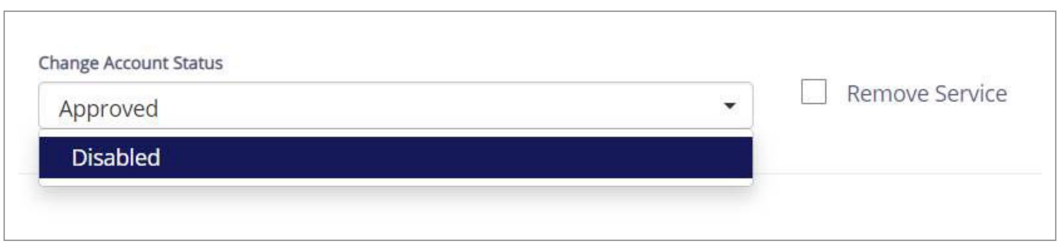
Visa Spend Clarity for Business Account Status

Visa Spend Clarity for Business users can change their account's status.

Change **Current Account Status** by selecting one of these options from the drop-down list:

- **Active** – Account is active and currently in use.
- **Approved** – Account is approved, and the user can log in and activate their profile.
- **Disabled** – Account has been disabled and is no longer available to be used to access the application.

Change Visa Spend Clarity for Business Account Status



Visa Spend Clarity for Business Account Activity

This account activity is shown for each user profile.

- **Created By** – User who created the user profile.
- **Created Date** – Date the user profile was created.

- **Modified By –** User who last modified the user profile.
- **Modified Date –** Date the user profile was last modified.
- **Last Login Date –** Date of last user login.
- **Last Logout Date –** Date of last user logout.
- **Last Password Change Date –** Date of last user password change.

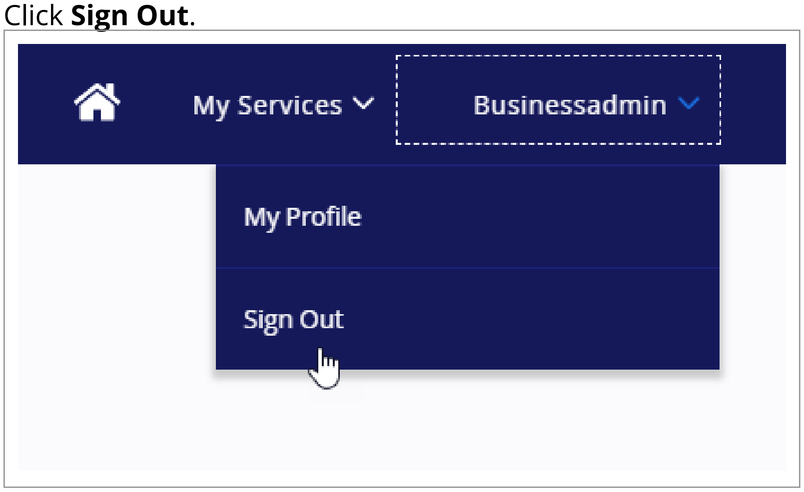
Visa Spend Clarity for Business Site Map

Visa Spend Clarity for Business offers a navigation menu for ease of access between modules. You can find your Site Map if you click **Site Map** located in the footer of every page within the Visa Spend Clarity for Business website. Your Site Map view contains hyperlinks for all of the modules you have access to.

Sign out of Visa Spend Clarity for Business

To maintain the security of the system, Visa recommends that you sign out from Visa Spend Clarity for Business when you are finished using the system. Use this procedure to sign out.

1. From the Visa Access portal page, click on your account drop-down arrow.
2. Click **Sign Out**.



Chapter 4

Visa Spend Clarity for Business Administration Module

In the Administration module, Visa Spend Clarity for Business program administrators can perform a variety of administrative functions.

These include:

- Manage the creation of user accounts and user-role assignments
- Search and edit user accounts
- Reset user passwords
- Close user accounts
- Add Cards
- Export card account List
- Enroll or unenroll companies from the Payment Controls functionality (available if the issuer is enrolled in Visa Payment Controls)

Managing Users in Visa Spend Clarity for Business

In the Administration module, Visa Spend Clarity for Business program administrators can manage user accounts.

The Manage Users function allows administrators to:

- Add new users
- Search for existing user profiles
- Edit user profiles
- Export a list of users

Add Users in Visa Spend Clarity for Business

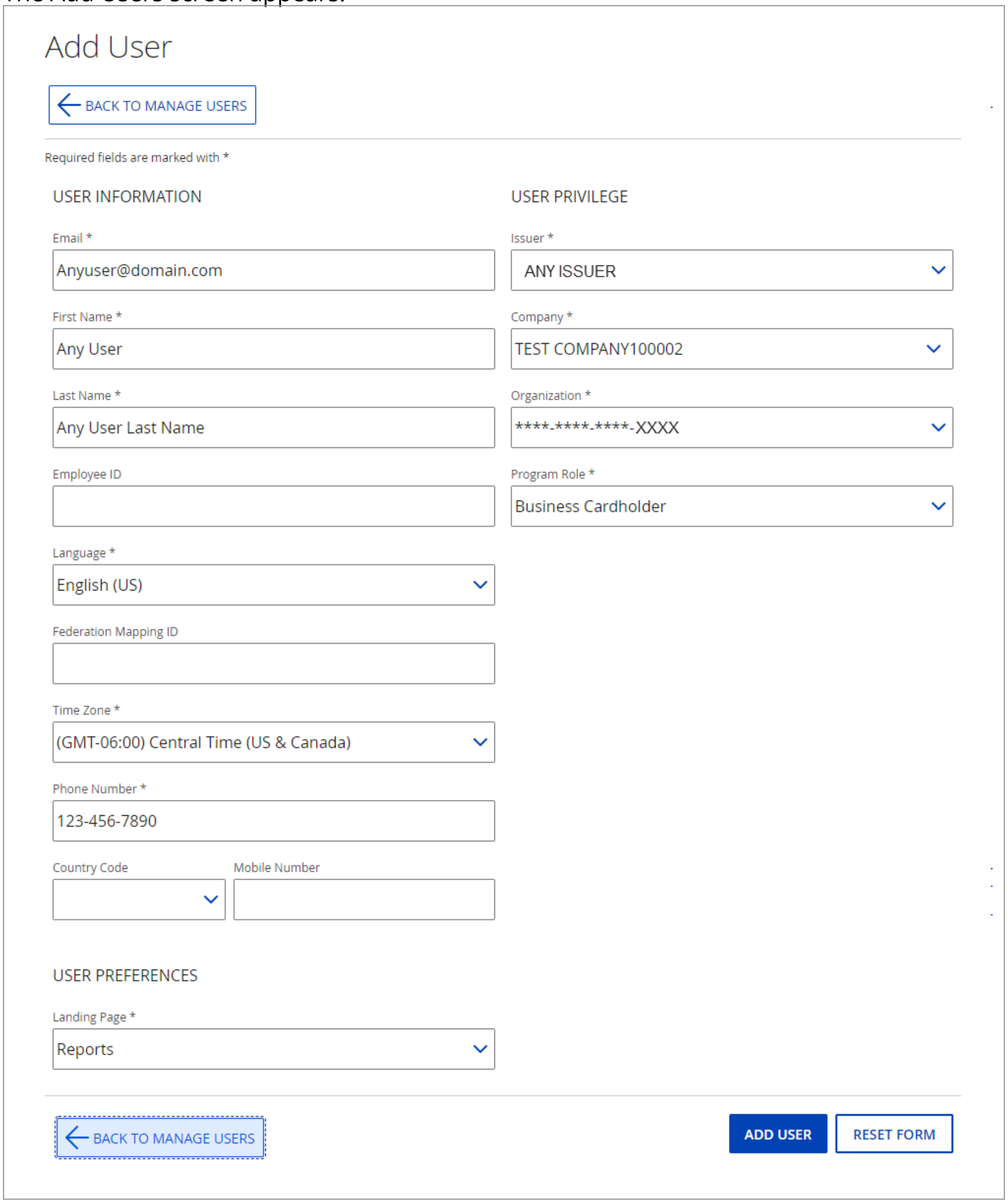
The Add Users function allows entitled roles (for example, administrators) to add other users to Visa Spend Clarity for Business. Use this procedure to add new users to Visa Spend Clarity for Business.

This function is used primarily in the initial setup of Visa Spend Clarity for Business.

1. Access the **Administration** module.
2. From the menu bar, click **Manage Users**.

3. Click the **Add User** button.
   Add Users is for adding users below your organization node.

   The Add Users screen appears.



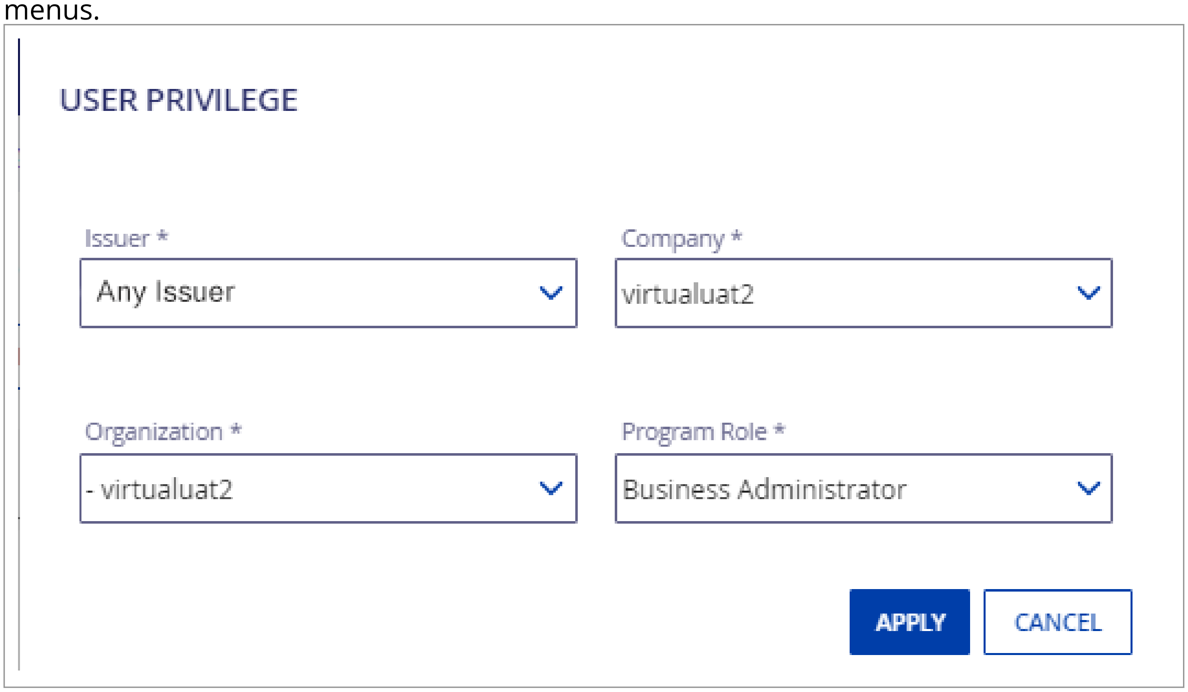
4. Type or select the appropriate information for the new user in the User Information section.

   Available fields include Username/Email, First Name, Last Name, Employee ID, Language, Federation Mapping ID, Time Zone, Phone Number, Country Code, and Mobile Number. Asterisks (*) mark required fields.

   The Federation Mapping ID must be unique for each user. If you try to use the same value as another user, you will receive an error.
5. In the User Preferences section, select the required landing page from the Landing Page drop-down list.

   This is the page that the user sees when logging in.

   Do not set the landing page to the Administrator module for single sign-on users.
6. In the User Privileges section, select the appropriate information for the Issuer, Company, Organization, and Program Role of the user from the respective drop-down menus.



7. Click **Add User** or click **Reset Form** to clear all of the form fields.

   If the form passes data quality checks, a message appears indicating that the action was successful, and the user's account status changes to **Approved**.

   Once approved, the system sends an automated email to the new user letting them know that they are invited and approved to use the system. The email includes a password and a link to access the system.

The fields outlined in this table are available when adding a new user.

Add Users Fields

Field/Column	Description/Action
User Information	Section Heading
Username/Email	Username or email address
First Name	First Name of the user being added
Last Name	Last Name of the user being added
Employee ID	The ID of the employee being added
Language	Language of the user being added
Federation Mapping ID	The federation-mapping ID of the user. This must be a unique value for each user
Time Zone	Time zone of the user being added
Phone Number	Phone number of the user being added
Country Code	Country code of the user being added
Mobile Number	Mobile number of the user being added
User Preferences	Section Heading
Landing Page	The default screen shown when the user logs in
User Privilege	Section Heading
Issuer	Issuer for the role
Company	Company for the role
Organization	Organization for the role
Program Role	Program Role for the role

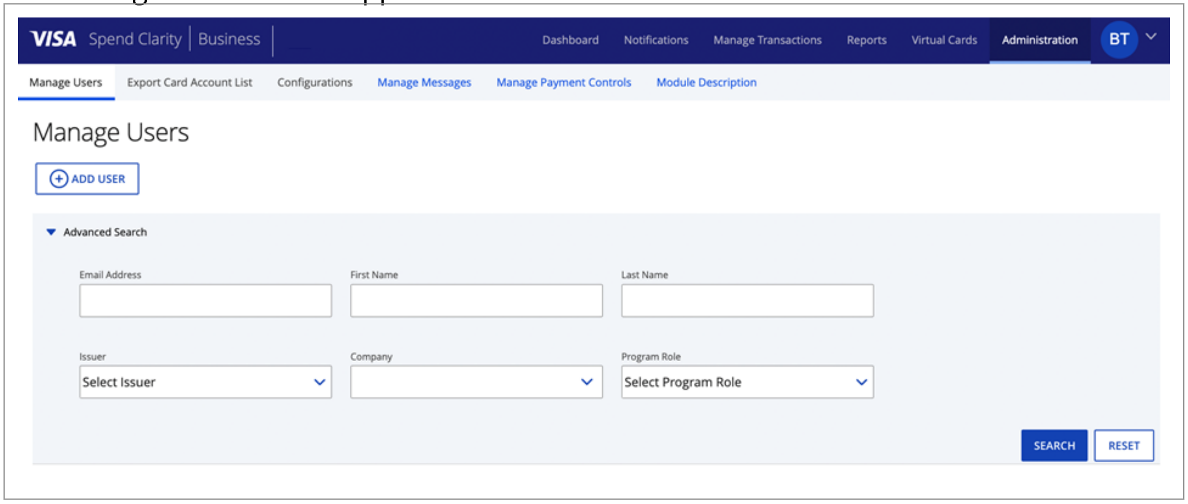
Searching and Modifying Users in Visa Spend Clarity for Business

The Manage Users function allows you to locate a user within the application and access or edit the user's profile.

Search for Visa Spend Clarity for Business Users

Use this procedure to search for a user's profile in Visa Spend Clarity for Business.

1. Access the **Administration** module.
2. Click the **Manage Users** menu item.
   The Manage Users screen appears.



3. Enter the required username in the **Advanced Search** text box. You can perform searches based on partial usernames, partial company names, and other search fields.
4. Click **Search**.
   Visa Spend Clarity for Business shows the Search User results screen with data based on your search criteria.

Visa Spend Clarity for Business User Search Results

The Visa Spend Clarity for Business search returns a list of users that match the supplied search criteria.

If no matching records are found, the message "No Matching Account Records Exist" appears. The default sort-order for search results is by Last Name and First Name, ascending. To sort the results grid using an alternate column, select the relevant column header. The results grid sorts accordingly.

You can also filter the results grid based on Account Status. To filter based on Account Status, select the filter icon next to the Account Status column header and select the required statuses.

The results grid will show this information for each user that matched your search parameters:

- Username (Email address)
- Name
- Last Login Date
- Last Password Changed Date
- Account Status
  - Approved – Not yet accepted terms of service nor logged into the application.
  - Active – Already logged in successfully into the system, updated password hint questions, and set identity questions.
- Created By

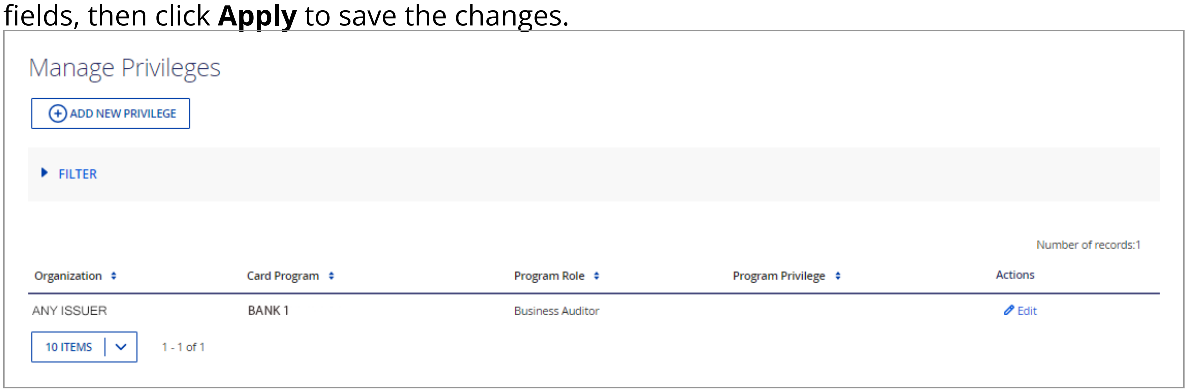
Visa Spend Clarity for Business allows each role to view search results equal to or lower than their respective roles based on the organization.

Modify a User Profile in Visa Spend Clarity for Business

Visa Spend Clarity for Business's Administration module allows you to modify user profiles. Use this procedure to modify a user profile.

1. Using the search functionality on the Manage Users screen, locate the user whose data you want to edit and click on the username.
   The Edit User screen appears.
2. Edit the user profile fields as appropriate.

   To edit an existing privilege, click the privilege's **Edit** button. Complete the required fields, then click **Apply** to save the changes.



3. Remove a privilege by clicking the **Delete** link next to the required privilege.

   All users must have at least one role assigned to them.

   After confirming the action, the privilege will be deleted.

4. To add a new privilege, click the **ADD NEW PRIVILEGE** button, complete the required fields, then click **Apply** to save the new privilege.
5. After you make all required changes to the user profile, click **Submit** to save the changes.
   The User Profile updates within Visa Spend Clarity for Business.

Export Visa Spend Clarity for Business Users

Use this procedure to export a list of users in Visa Spend Clarity for Business.

1. Optionally, perform a search to locate the required users. If you do not perform a search, the system will export all users.
2. Click the **Export Users** button.
3. To include roles and privileges within the report, select the **Include roles and privileges** check box.
4. Select the required download format, the options include Excel or CSV.
5. The report will download as a ZIP file. Depending on the version of browser you use, you might receive a prompt to save the file, or the file might download automatically.

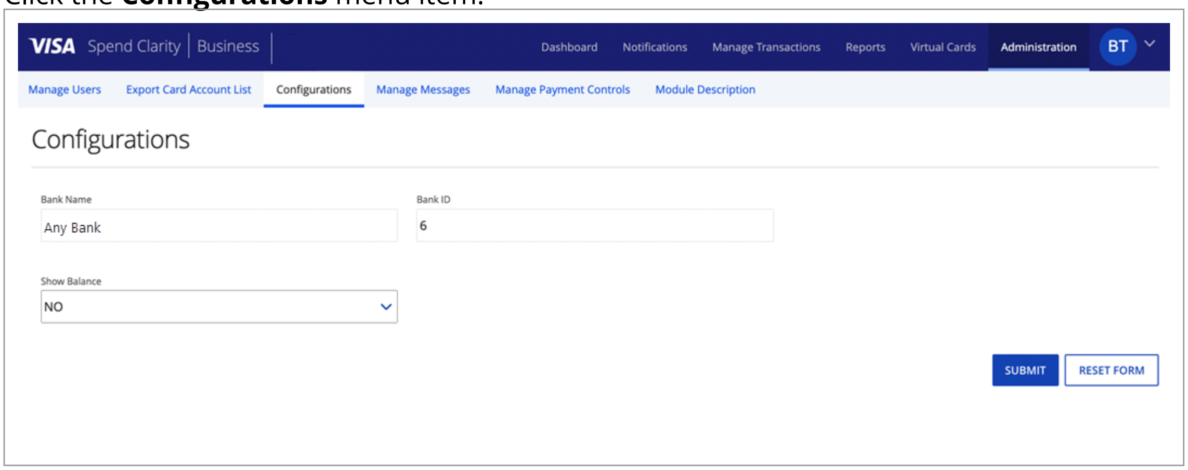
   Do not browse off the page until the download starts, or you will lose the report.

Enable Visa Spend Clarity for Business Balance Information

Visa, Business, and Bank Administrators can configure balance information at the company level in the Configurations tab. Use this procedure to configure balance information for a company account.

Important: This procedure only applies to specific bank-implementation types. For more information, contact your financial institution.

1. Click the **Administration** tab.
2. Click the **Configurations** menu item.



3. Select **Yes** or **No** in the **Show Balance** drop-down list.

   If you select **Yes**, the user will be able to create a **Balance by Card** chart, and run/ schedule a **Balance over an amount** notification.

   If you select **No**, you cannot create a **Balance by Card** chart, or run/schedule a **Balance over an amount** notification.
4. Click **Submit** when finished. Alternatively, click **Reset Form** to revert your changes.

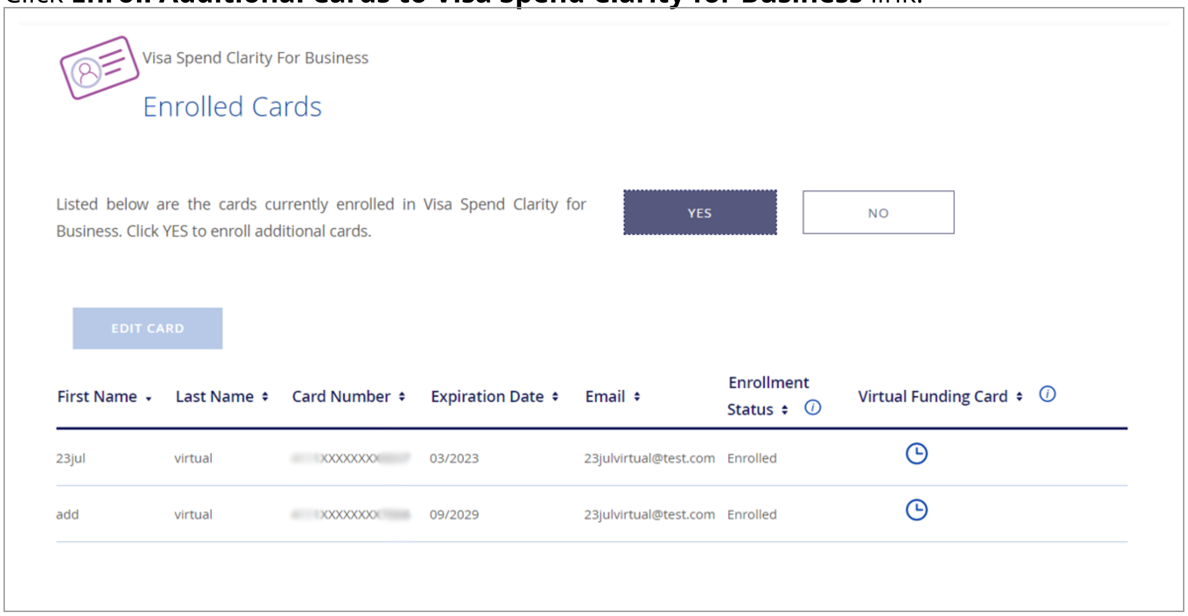
Add Cards in Visa Spend Clarity for Business

Use this procedure to enroll an additional card or cards.

Only Business Administrators can add cards from within the Visa Spend Clarity for Business self-registration portal when company cards are first registered, or later. After cards are added, they are visible in Visa Spend Clarity for Business. They are also visible in the Payment Controls module if Visa Payment Controls (VPC) is enabled.

Note: This procedure only applies to specific bank implementations.

1. Navigate to the Visa Business Solutions Experience portal page.
   You are automatically directed to this page when you log in.
2. Click **Manage Cards** in the Quick Links section.
3. Click **Enroll Additional Cards to Visa Spend Clarity for Business** link.



   The Self-Registration Portal opens.
4. Enter the first and last name on the card, 16-digit account number, security code, and the expiration date.
5. Select the **Assign User** check box.
6. Enter the email address and confirm.
7. Click **Add Cards**.
   Visa Spend Clarity for Business responds with a message indicating that the card was registered successfully.
8. When you have finished adding cards, click **Submit**.

In some bank implementations, cards are added automatically. Contact your issuer if you have questions about your implementation.

Export Card Account List in Visa Spend Clarity for Business

Administrative users can export the card accounts associated with this company. Use this procedure to export the card account list.

1. Click the **Administration** tab at the top of any screen.
2. Click the **Export Card Account List** menu item.
3. Select the required **Organization** from the organization drop-down list. The default is your node within the organization.
4. Click the **Export** button.
5. From the file format drop-down list, select the required download format, the options include **Excel** or **CSV**.

   The report will download as a ZIP file. Depending on the version of browser you are using, you will see a prompt to save the file or the file may download automatically.

   Do not browse off the page until the download has started, or the report will be lost.

Visa Spend Clarity for Business Messages

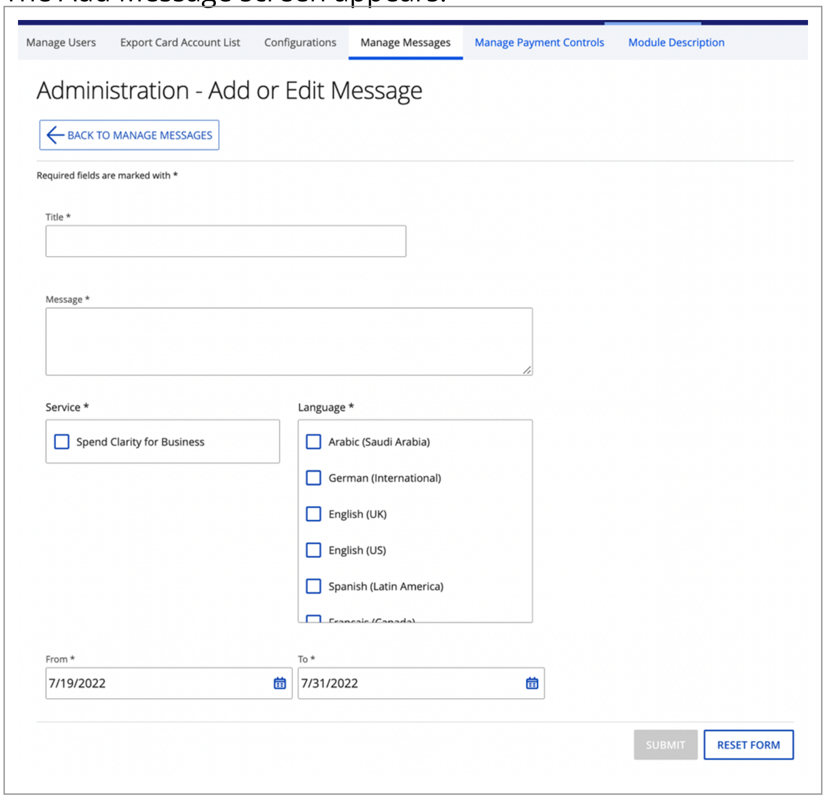
Visa and Bank Administrators can create informational messages that all users see after they log into Visa Spend Clarity for Business. These messages can be about upcoming events, releases, or system downtime.

Add a Message in Visa Spend Clarity for Business

Use this procedure to add a new message in Visa Spend Clarity for Business.

1. Click on the **Administration** tab.
2. Click the **Manage Messages** menu item.
   The Manage Messages screen appears, and the current messages appear in a list.

3. Click the **Add New Message** button.
   The Add Message screen appears.



4. Complete the required fields:
   - **For All Banks** – Select this check box if the message should appear to users of all banks.
   - **Title** – Type the title of the message you are adding.
   - **Message** – Enter text only with a maximum of 2,000 characters.
   - **Service** – Select which services are to include the message.
   - **Language** – Select the language of the message.
   - **Dates** – Specify the From and To dates for which the message will be valid.
5. After creating your message, click **Submit** to save the message or **Cancel** to clear your changes and return to the previous page.

Edit Messages in Visa Spend Clarity for Business

Use this procedure to edit messages in Visa Spend Clarity for Business.

1. Click on the **Administration** tab.
2. Click the **Manage Messages** menu item. The Manage Messages screen appears and lists the current messages.
3. Click the **Message Name** of the message that you would like to modify. The Edit Message screen appears.
4. Make the required changes to the message.
5. After editing the message, click **Submit**. The updated message submits, and the screen returns to the Manage Messages screen. Click **Cancel** to clear your changes and return to the previous page.

Delete Messages in Visa Spend Clarity for Business

Use this procedure to delete messages in Visa Spend Clarity for Business.

1. Click on the **Administration** tab.
2. Click the **Manage Messages** menu item.
   The Manage Messages screen appears and lists the current messages.
3. Click the **Delete** link next to the message that you would like to delete.
   A confirmation message appears asking you to confirm deletion of the message.
4. Click **Yes**.
   The message deletes, and you return to the Manage Messages screen.
5. Click **Cancel** to clear your changes and return to the previous page.

Managing Payment Controls in Visa Spend Clarity for Business

Visa Spend Clarity for Business allows Visa and Bank Administrators, within the Administration module, to unenroll, or re-enroll, company accounts from the Visa Payment Controls (VPC) functionality.

The Payment Controls module/functionality is **optional**. It is made available based on a bank's enrollment.

Payment authorizations **must** go through Visa.

Users are able to have Visa Spend Clarity for Business and VPC functionality together or as standalone features.

If a Bank or Visa Administrator unenrolls a company from the Payment Controls functionality, the Payment Controls module will be **disabled**. The Visa or Bank Administrator can **re-enable** the Payments Controls module if needed.

The Business Administrator can opt to unenroll themselves as well. To access Payment Controls again, they must contact their financial institution to re-enable the module.

Once a company re-enabled Payment Controls, the functionality becomes available again in the Payment Controls module within Visa Spend Clarity for Business. This module allows companies to control employee credit card usage, manage select authorization-parameters at the account level, and assign contacts for either SMS or email notifications.

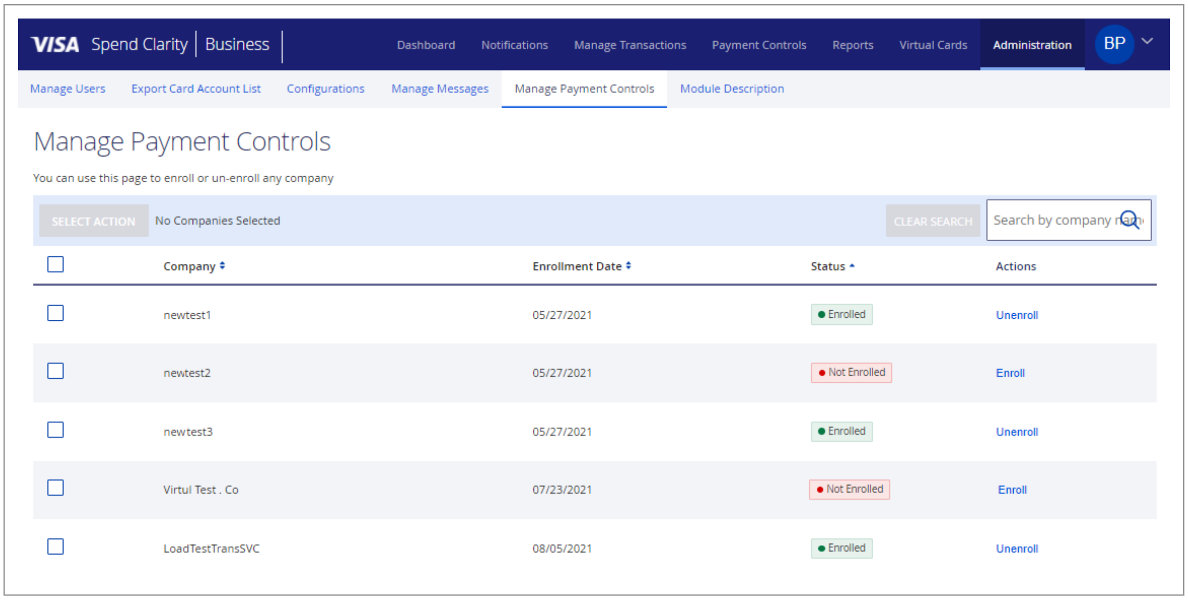
Unenroll Companies in Visa Spend Clarity for Business

Visa and Bank Administrators can unenroll any company from the Payment Controls module and functionality. Business Administrators can only unenroll their own company in the VPC functionality.

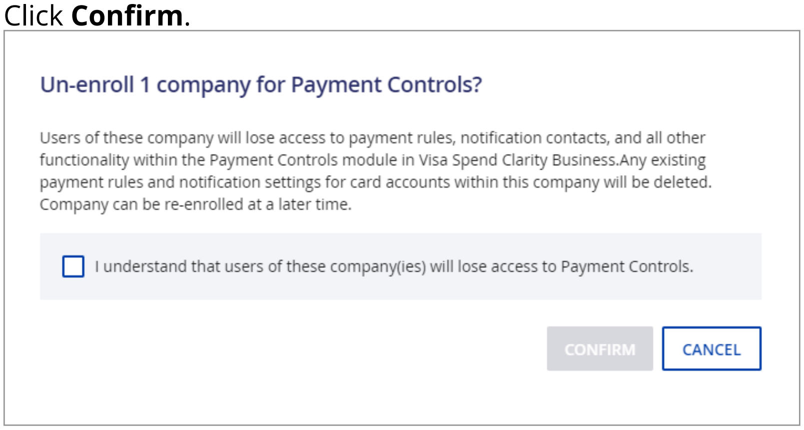
When unenrolled, users can no longer see the Payment Controls module. They must contact their financial institution to enable the Payment Controls module again.

If a company wants to unenroll themselves, they must unenroll using the functionality located in the Payment Controls module due to access limitations.

1. From the **Manage Payment Controls** tab, locate your company and click the **Unenroll** link under the Actions column.



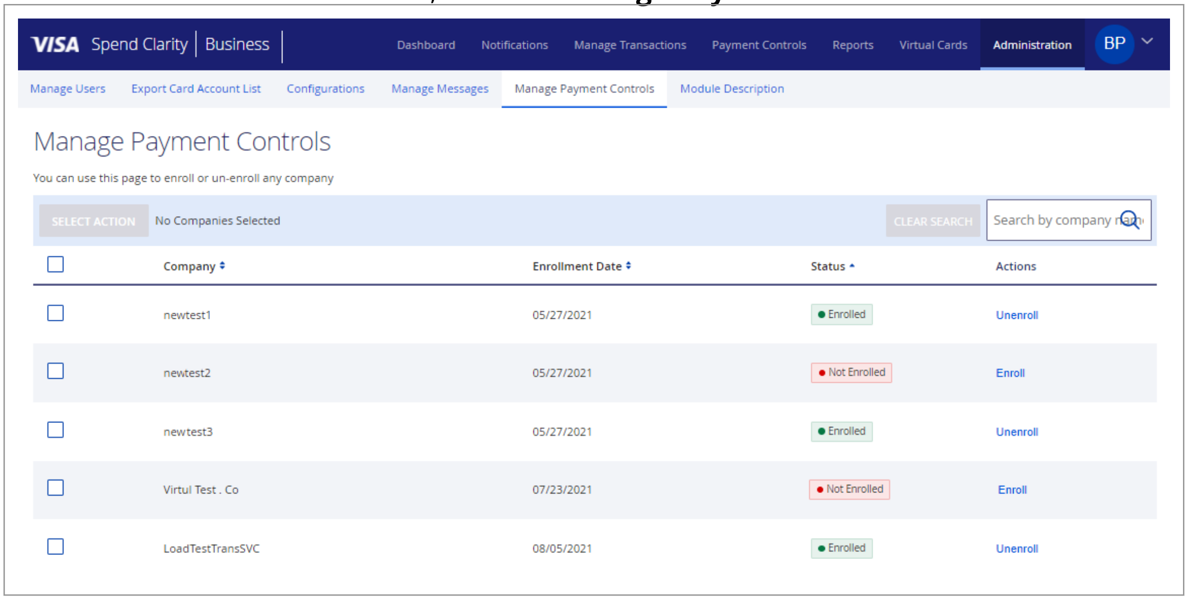
2. Check box to acknowledge unenrollment.
3. Click **Confirm**.



Re-Enroll an Unenrolled Company in Visa Spend Clarity for Business

Visa Administrators can re-enroll any company from the Payment Controls functionality if previously unenrolled. Business Administrators must contact their financial institution to re-enable VPC functionality within Visa Spend Clarity for Business. Use this procedure to re-enroll a company.

1. From the Administration module, click the **Manage Payment Controls** tab.



2. Locate the disabled account to re-enable and click the **Enroll** link located under the Actions column. A confirmation window appears. Once available, the Payment Controls module will display for that company.

   If a company is not eligible for VPC based on configuration settings, or if they do not process transactions through VisaNet, the Admin module will advise accordingly. If not eligible, Company Administrators will not see the VPC module when they log into Visa Spend Clarity for Business.

3. Check the terms acknowledgment box.
4. Click **Confirm**.

Chapter 5

Visa Spend Clarity for Business Payment Controls Module

The integration of Visa Payment Controls (VPC) enables VPC Company Administrators (a.k.a. Business Administrators) to define spending controls, and other control-types, for their Visa company cards, as well as configure notifications for declines.

In the Payment Controls module, 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.
- **Manage** company access from the Payment Controls functionality.

  To further assist their companies with troubleshooting, Bank Administrators can:
- **Analyze** notification-history reports for the past 90 days.
- **Run** Payment Controls reports.

  Reports formerly located in the VPC Reporting Application on Visa Access.

  Important: The Payment Controls module/functionality is **optional**. It is made available based on a bank's enrollment. Some configurations are only available for specific bank implementation types.

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.

VPC Company Administrators are given a Business Administrator role in Visa Spend Clarity for Business upon enrollment. Therefore, the terms are used interchangeably.

- Issuers **must inform** Visa to enable Visa Payment Controls functionality within Visa Spend Clarity for Business.
- The Payment Controls functionality is **only available** to Visa Administrator, Business Administrator, and Bank Administrator roles.
- 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, English-UK, Portuguese, Spanish (Latin America), Italian, International French, German, Polish, Japanese, Vietnamese, Slovak, Netherlands Dutch, and Canadian-French.

VPC Rule Management in Visa Spend Clarity for Business

Visa Payment Controls (VPC) allows Business Administrators to set up card rules for their employees' card use based on business needs. These rules allow the business to control where, when, and how cards are used. You can choose to use only one type of card rule, such as merchant types (category rules), or you can combine rules from multiple categories.

You can configure up to 200 rules per card. VPC keeps track of how many rules you set. When an employee attempts to pay for a transaction with a VPC-enrolled company credit card, Visa checks against the VPC set rules during the authorization process. If the transaction does not meet the rule criteria, it will be declined. Notifications can be configured for declined transactions.

Four groups of rules are available to manage:

- **Category Rules** – allow you to block specific merchant types; such as alcohol and tobacco, entertainment, or travel-related merchants.
- **Location Rules** – allow you to define the location where a Visa business card can be used and set amount limits for international purchases, such as country-specific expenses.

- **Spending Rules** – allow you to block certain transactions, set maximum amounts, prohibit cash advances or limit the amount; such as cash withdrawal amounts can be limited or e-commerce (internet) transactions can be blocked.
- **Time Rules** – allow you to set specific times by day of week. The Business Administrator can configure allowed business hours per day and set hour-specific boundaries on allowed/declined transactions.

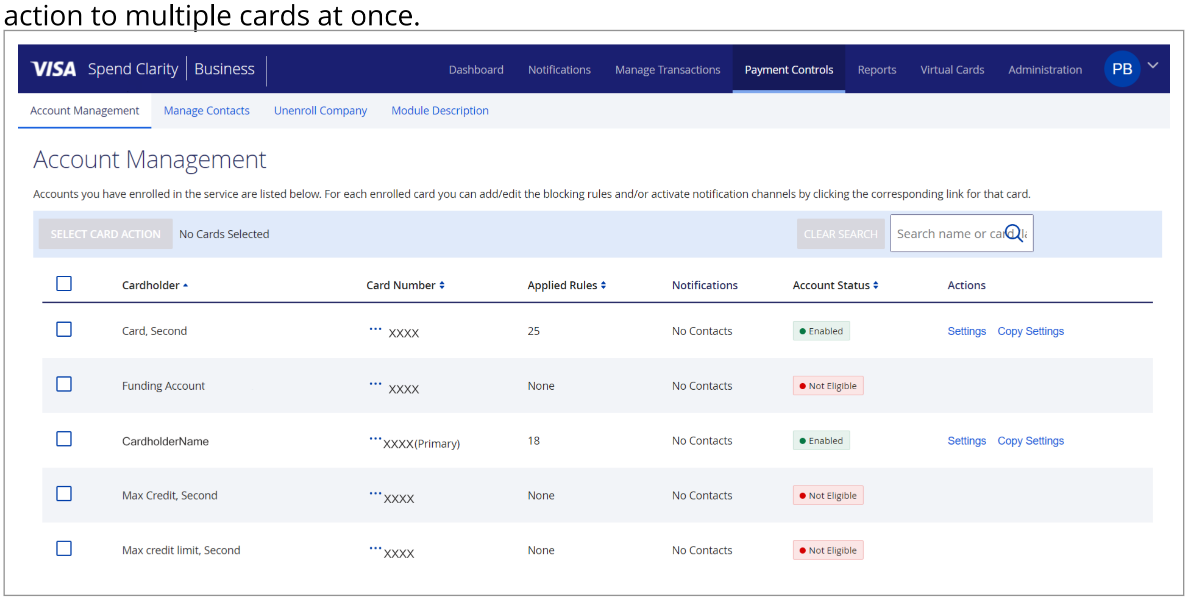
  Card rules can be different for each employee and are easily modified.

Manage Card Rules in Visa Spend Clarity for Business

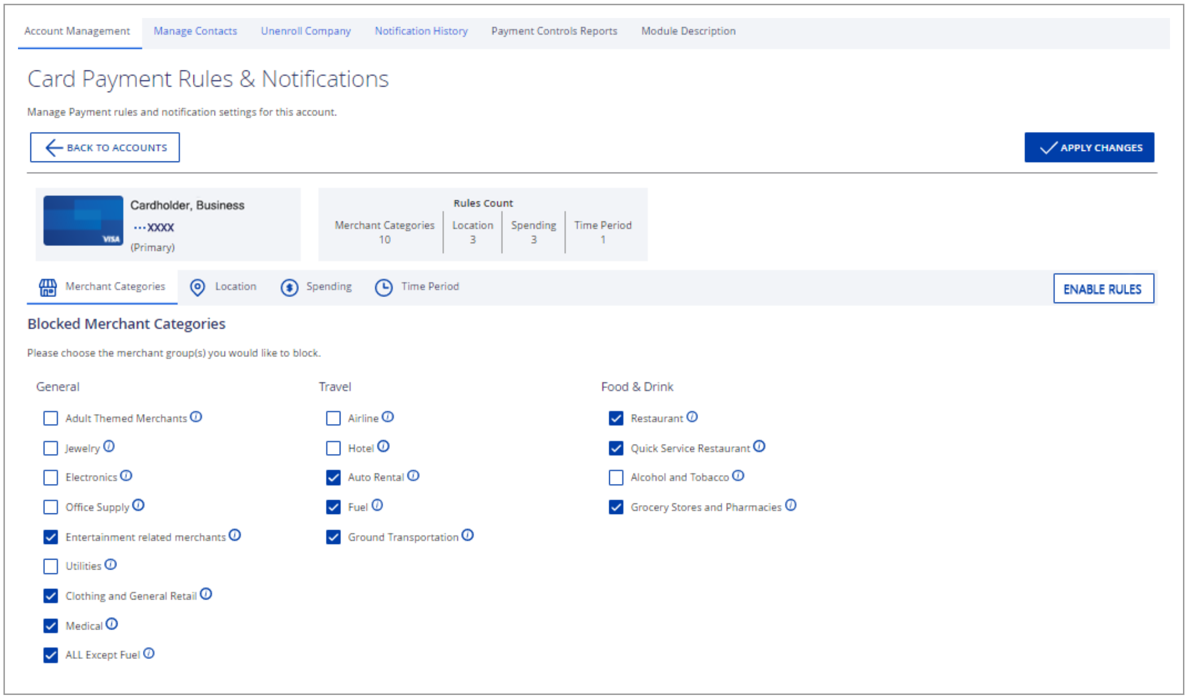
Use this procedure to manage card rules for their desired accounts in Visa Spend Clarity for Business.

1. Navigate to the **Payment Controls** module.
2. Click the **Account Management** tab.

   For the actions mentioned below, users can select the multiselect tool to apply that action to multiple cards at once.



3. If selecting one account, identify that account and click **Settings**. Alternatively, select the check-box next to your accounts, and click **Select Card Action** to select your preferred action(s).



From the **Card Payment Rules & Notifications** page, you can:

- Select from different categories of payment controls.
- Choose merchant groups to block.
- Set spending rules to limit spending rules, time rules, or both, and select location rules as applicable.
- Disable and enable rules.
- Copy rules, notifications, or both from one card to another.
- Configure activate contacts to receive notifications by email, mobile text message, or both when payments rules are triggered.

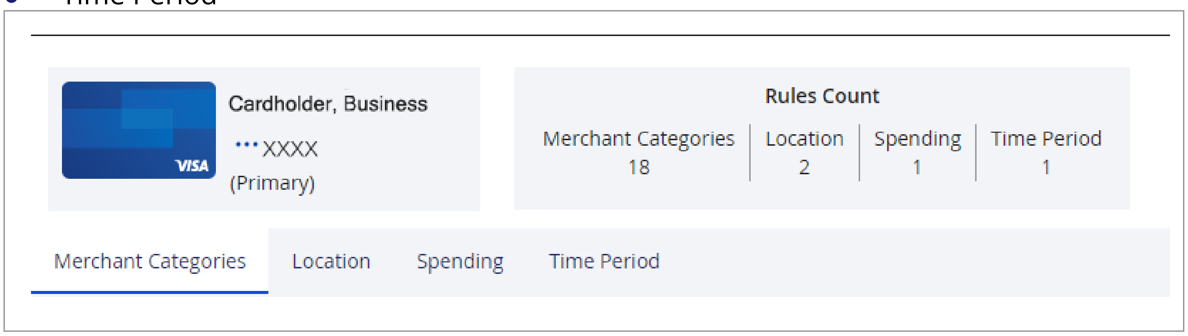
Configure Card Rules in Visa Spend Clarity for Business

Visa Spend Clarity for Business allows users to configure card rules for their desired accounts.

1. Click **Settings** next to your cardholder on the Account Management page.
2. Click the rule-type tab you want to modify for your cardholder.

   Options are:

   - Merchant Categories
   - Location
   - Spending
   - Time Period



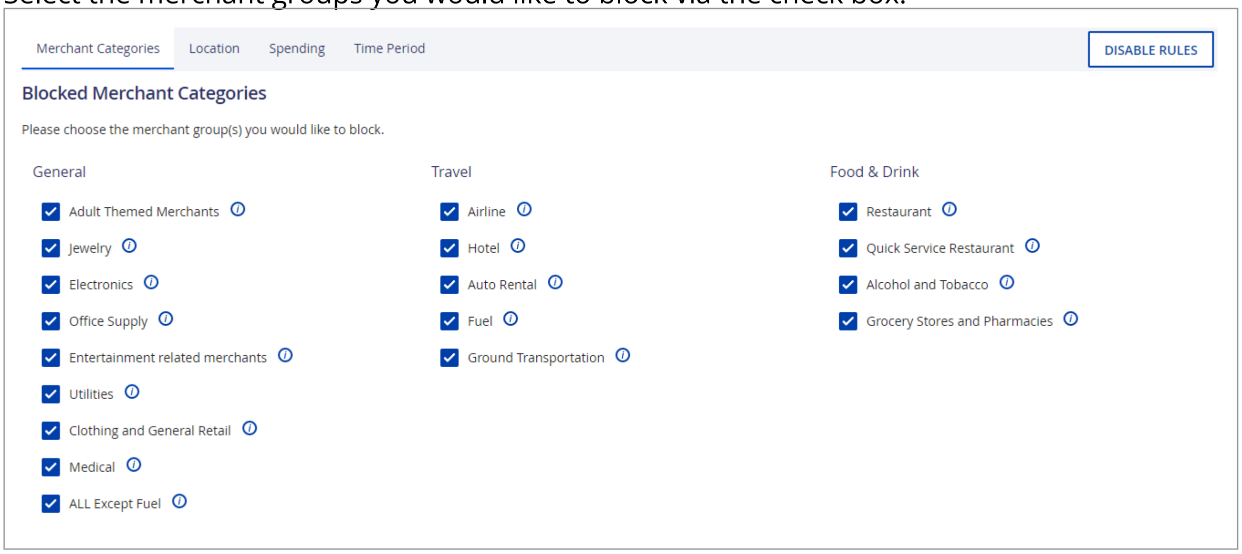
3. From the selected rule-type tab, select the applicable rules to be modified.

   Important: To see a full list of the Payment Controls rules available through Visa Spend Clarity for Business, see *Visa Spend Clarity for Business Payment Controls Rule List.*
4. Click **Apply Changes**.

Block Merchant Category Groups in Visa Spend Clarity for Business

Visa Spend Clarity for Business allows users to block category groups for their desired accounts.

1. From your selected account's Card Payment Rules and Notifications page, click the **Merchant Categories** tab.
2. Select the merchant groups you would like to block via the check box.



3. Click **Apply Changes** to save the changes made.
4. Follow this same process to apply rules from other categories (such as location, spending, and time).

   When you select rules, you will see a counter at the top that calculates the number of rules set based on rule type. The Account Management Summary screen will also display the number of rules set on the card across all rule categories.

Temporarily Disable/Enable Rules in Visa Spend Clarity for Business

Users can temporarily remove or add original rules in the tool without having to repeatedly re-enter the rules manually. Rule information is stored in the system and can be easily reapplied.

1. From your Account Management page, click **Settings** for the account you want to temporarily disable/enable rules for.
2. Use the check box to select/deselect your desired rules across any category.
3. Click **Disable Rules** to disable any temporary rules associated. Alternatively, Click **Enable Rules** to reapply existing rules.
   Any existing rules that are disabled will be grayed out.
4. Click **Save**.

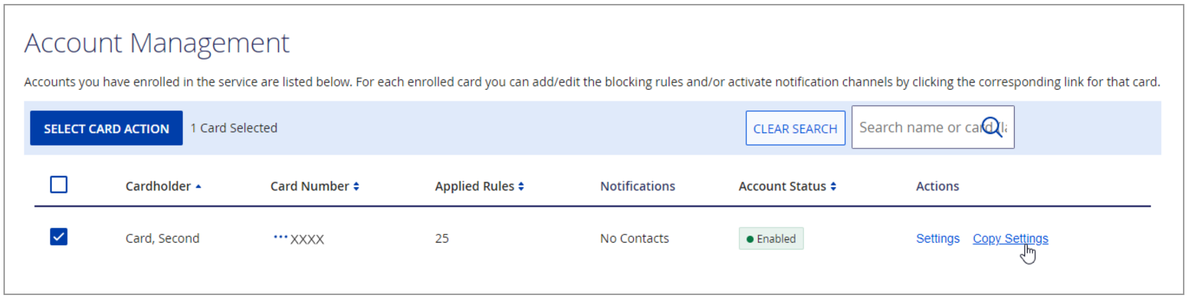
   When a user chooses to disable rules, the rule count is not removed from the Account Admin page.

Copy Settings in Visa Spend Clarity for Business

After the business administrator has configured a card, that card's settings can be copied and applied to other cards in the system.

The Copy Function applies to **both** rules and notifications that are assigned to a card.

1. From your Account Management page, select the account for which you'd like to copy rules to.

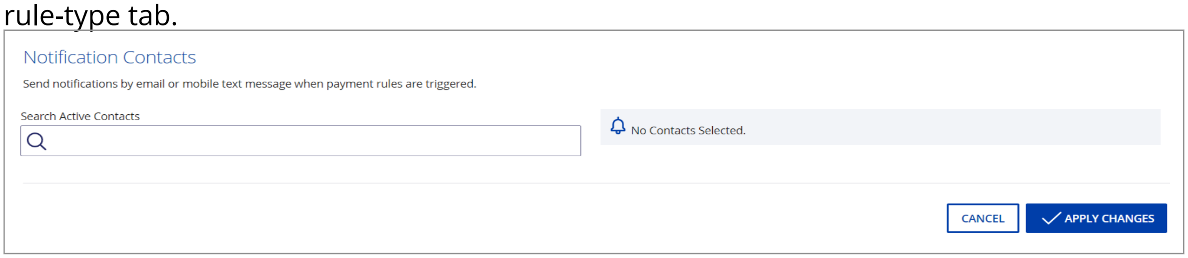


2. Click **Copy Settings** to copy rules/notifications from one card to another.
   The Copy Card Rules and Notifications screen appears. You can also select copy rule, copy notification, or copy both, rules and notifications, as part of this process flow.

Searching Notification Contacts in Visa Spend Clarity for Business

Visa Spend Clarity for Business allows users to search notification contacts for their desired accounts.

1. From your selected account's Card Payment Rules and Notifications page, click your rule-type tab.



2. In the Notification Contacts section, select your Notification Contact's name from the drop-down list to associate any contacts associated with the account.

   Contacts must first be added to the system and activated before they will display in this screen to be associated to a card account.
3. Select the user email, or SMS ID, from the drop-down list to associate your contact with the account.
4. Once the new contact(s) have been associated to the card, the Account Management page will show the number of contacts for that card (for both email and SMS).
   If you have already set up contacts and associated them to a card account, their information will display on this screen. You can choose to add an additional contact or remove an existing one.

Notification Contact Management in Visa Spend Clarity for Business

To receive alert notifications on blocked transaction activity due to payment controls, users can register a mobile device number, an email address, or both. This contact can then be associated to a card account, once activated.

When a mobile device or email is added, an activation code is sent to the mobile device or email to confirm participation in the receipt of transaction-decline notifications.

- Issuers must select to enable SMS for their card program.
- Message and data rates may apply.
- This option may not be available in all markets, but SMS messages can be removed through the platform at any time.
- Message frequency varies based on usage.
- Carriers are not liable for delayed or undelivered messages.

Add Email Contacts in Visa Spend Clarity for Business

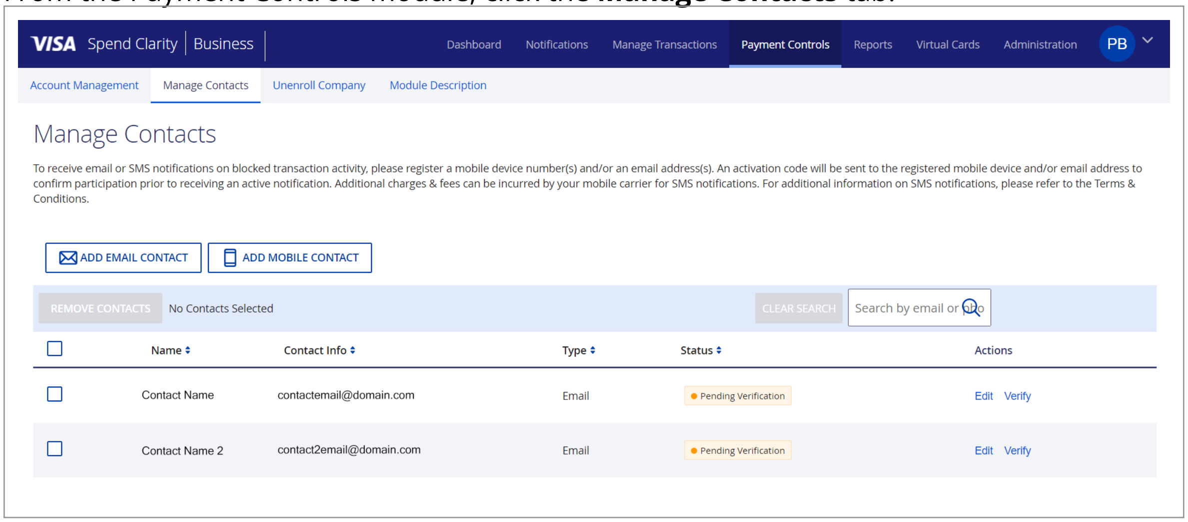
Payment Controls email notifications are sent to an email address provided and activated by the cardholder. The email contact will also be associated to the card account(s).

Email message features include:

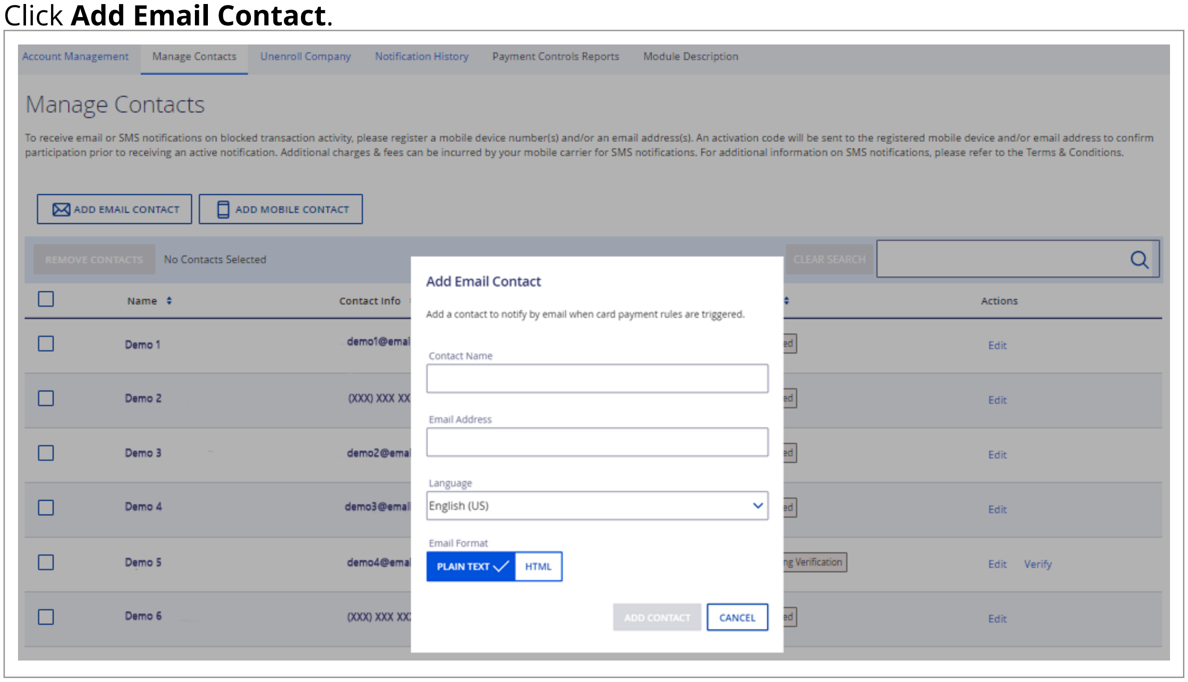
- Availability in text and HTML formats.
- Customizable email templates.
- Accessibility via the internet.
- The VPC email-sender name for notifications, when sent, reads Visa Payment Controls Notifications; and the sender-email address is vpcnotifications@visammg.com.

Use this procedure to add an email contact.

1. From the Payment Controls module, click the **Manage Contacts** tab.



2. Click **Add Email Contact**.



3. Fill out required fields.
4. Click **Add Contact**. Once added, the email assigned to the contact will receive a verification code. The administrator must follow the verification instructions and enter the code into the user interface to activate that contact for notifications. The contact's status will show as **Pending** until verified.

   There is a resend option if that contact did not receive their verification code. After you activate the verification code, the contact will appear in the card settings page for card account association.

Add and Verify Mobile Contacts in Visa Spend Clarity for Business

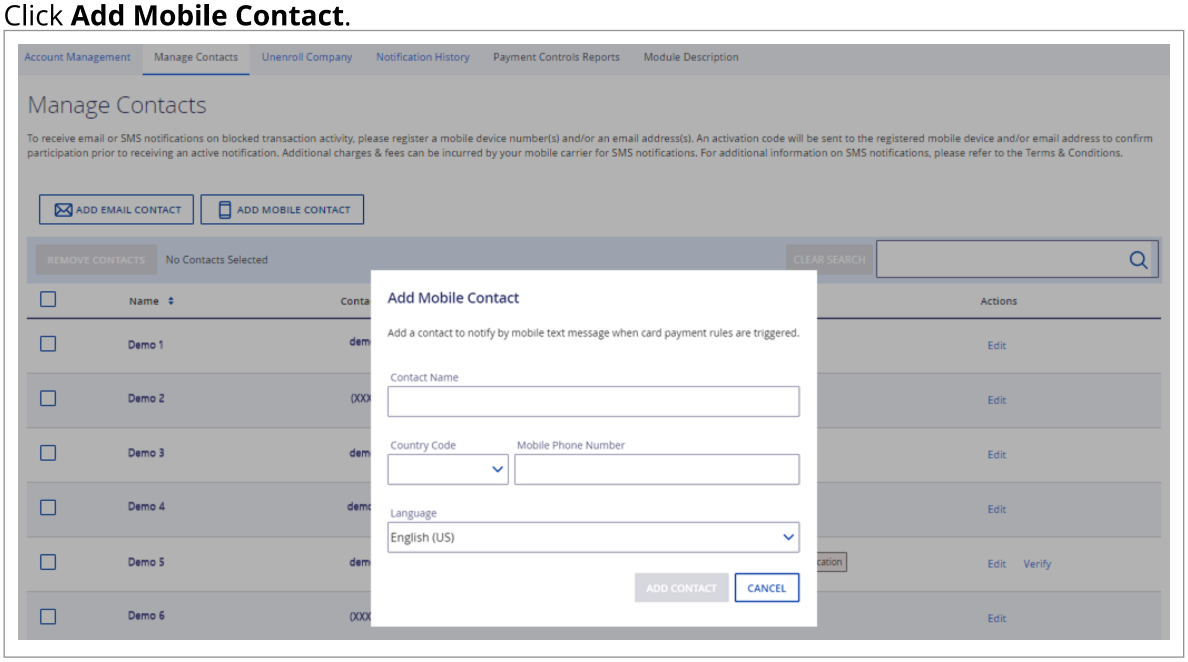
Payment Controls SMS-text messages are sent to the mobile phone number provided and activated by the Company Admin through the user interface.

SMS-text message features include:

- Brief text messages (up to 160 characters in the U.S., per mobile operator specifications) sent to a mobile device.
- Cardholders may be charged standard text messaging fees by their mobile operators depending on their mobile service plan.
- Cardholders may opt out of receiving the Visa Payment Controls SMS text messages at any time by replying with the word **STOP**.
- This option may not be available in all regions across all carriers. You can be unenrolled from notifications through the user-interface by a Business, Bank, or Visa Administrator.

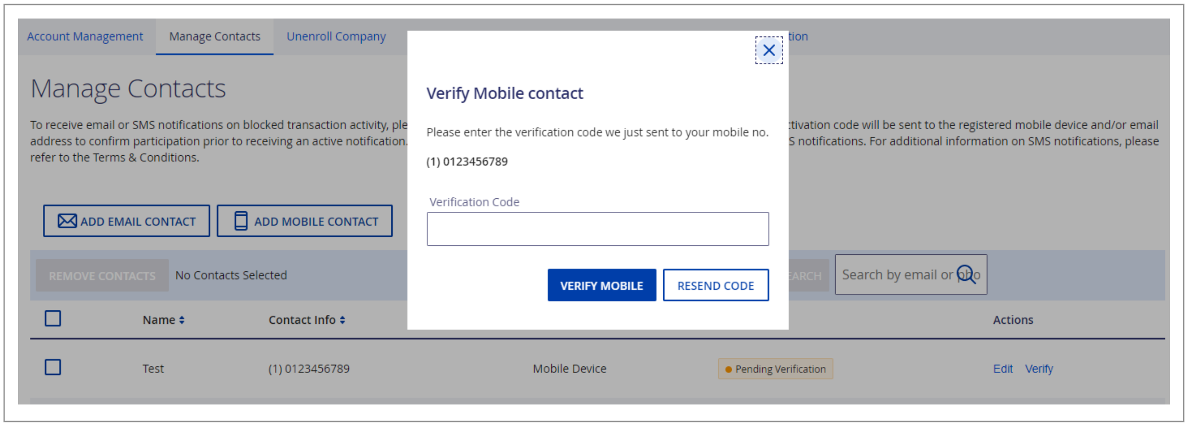
SMS messaging is supported in the US and Canada and select countries.

1. From the Payment Controls module, click the **Manage Contacts** tab.
2. Click **Add Mobile Contact**.



3. Fill out required fields.
4. Click **Add Contact**. The device owner will then receive a SMS message with the activation code.

5. To verify contact, enter the activation code and click **Verify** located under the Actions header.

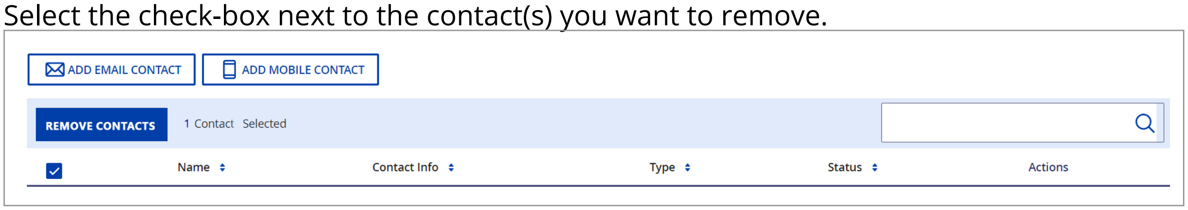


6. Fill out required fields.
7. Click **Verify Mobile**.

Remove an Email/SMS Contact in Visa Spend Clarity for Business

Use this procedure to remove an email/SMS contact in Visa Spend Clarity for Business.

1. Select the check-box next to the contact(s) you want to remove.



2. Click **Remove Contacts**.
3. Verify your contact removal. That contact will no longer display in the Manage Contacts list.

   Important: If you need to make a change to an existing contact, remove the existing contact and create a new one with the new information. This will ensure the email and SMS will activate correctly. Then, associate that contact to the card account.

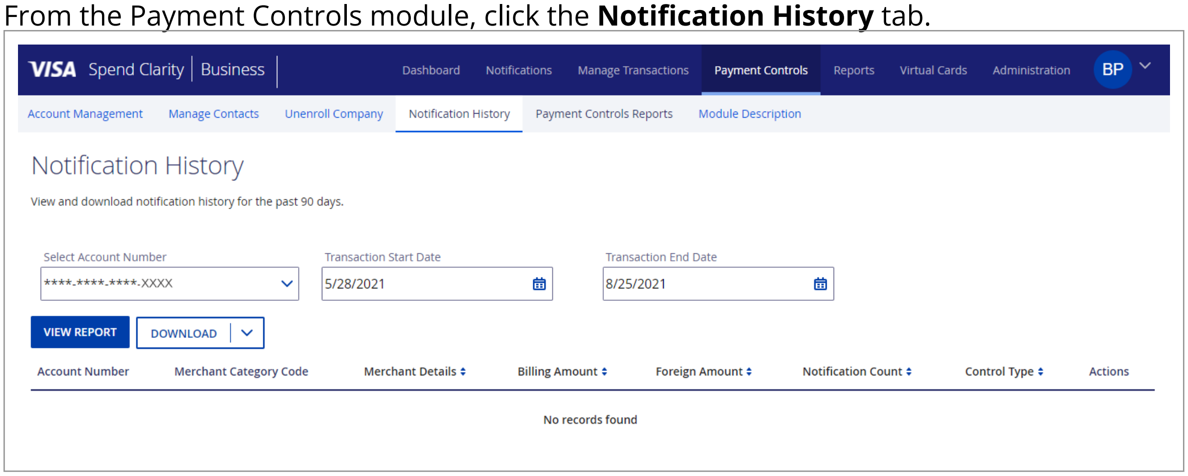
View/Download Notification History in Visa Spend Clarity for Business

From this tab, Bank Administrators and Visa Administrators can download notification history for the past 90 days on behalf of a company. This downloaded data can be used to troubleshoot issues and analyze spending behavior.

This tab allows users to pull details for all accounts that have been set up for alerts. When a transaction is declined, the user can view the specific details of the merchant to determine the cause of decline, along with a detailed message sent by email or SMS.

Use this procedure to view or download notification history from the past 90 days.

1. From the Payment Controls module, click the **Notification History** tab.



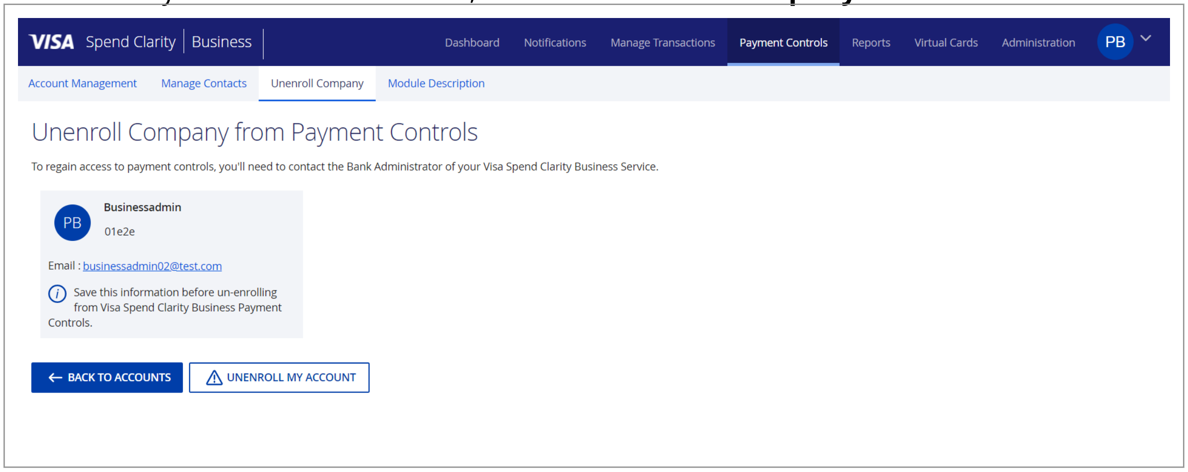
2. To view or download notification history, select your **Account Number** from the drop-down list.
3. Enter your **Transaction Start Date** and **Transaction End Date**.
4. Click **View Report** to view history or **Download** to download a formatted (.pdf or .csv) report.
   The fields that populate include:
   - Account Number
   - Merchant Category Code
   - Merchant Details
   - Billing Amount
   - Foreign Amount
   - Notification Count
   - Control Type
   - Actions

   Use the pagination feature at the bottom of the page to browse additional results.

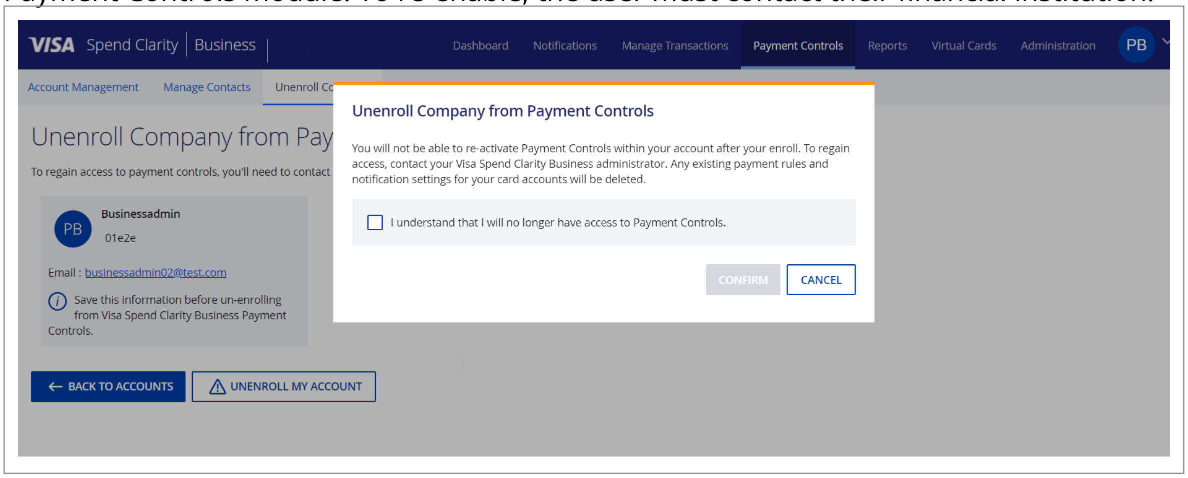
Unenroll Visa Spend Clarity for Business Companies from Payment Controls

Business Administrators can remove their company from Payment Controls. This action unenrolls all cards, and deletes all settings/rules for that company. The Payment Controls module will no longer be available. Business Administrators must contact their financial institution to re-enable Payment Controls for their company if they want to use the functionality in the future. If that occurs, all previous information saved will be removed and they will need to add new rules and notifications.

1. From the Payment Controls module, click the **Unenroll Company** tab.



2. Click **Unenroll My Account**.
   If a Business Administrator unenrolls their company, they will no longer see the Payment Controls module. To re-enable, the user must contact their financial institution.



3. Check box to acknowledge unenrollment.
4. Click **Confirm**.

Payment Controls Reports in Visa Spend Clarity for Business

Visa Spend Clarity for Business's new Payment Controls functionality contains a reporting function that enables users to run reports on Payment Controls data, such as declined transactions and sent notifications. The available reports include high-level summary reports and low-level detail reports. These reports can be viewed and ran within the Payment Controls Reports tab.

This reporting capability was formerly located in the VPC Reporting application for Bank and Visa Administrators with user permissions.

Important: The Reporting functionality is **available** to Bank Administrators and Visa Administrators.

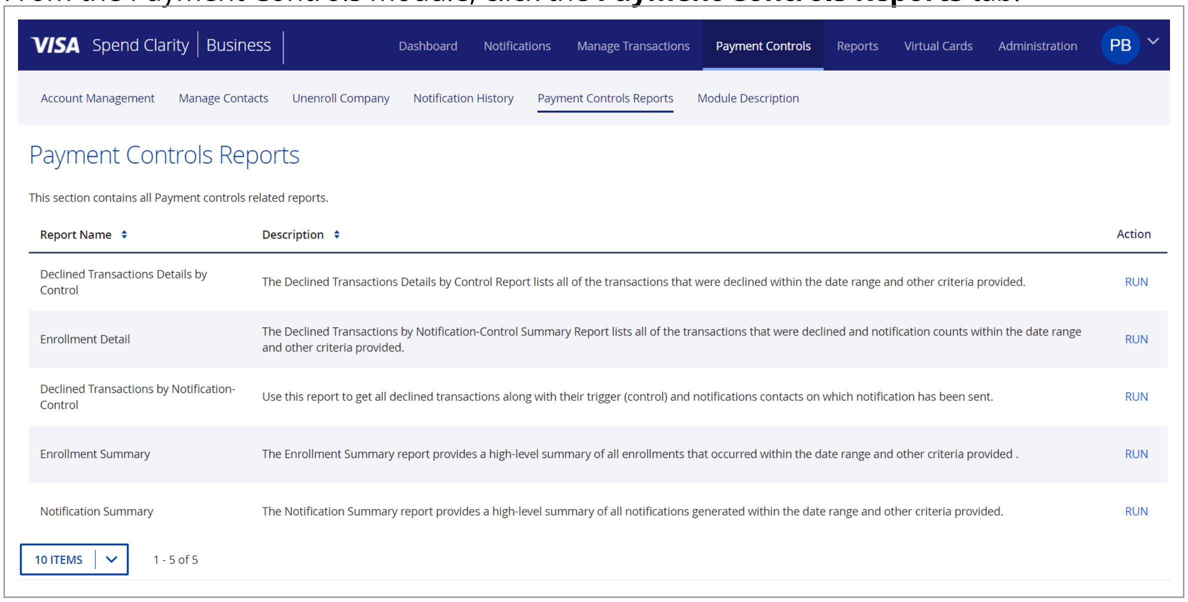
All account numbers will have the first 12 characters replaced with asterisks (*); only the last four characters will be readable. The Cardholder First and Last Name columns can be used to assist with identifying customers.

To view specific report details/descriptions, see *Visa Spend Clarity for Business Report Descriptions*.

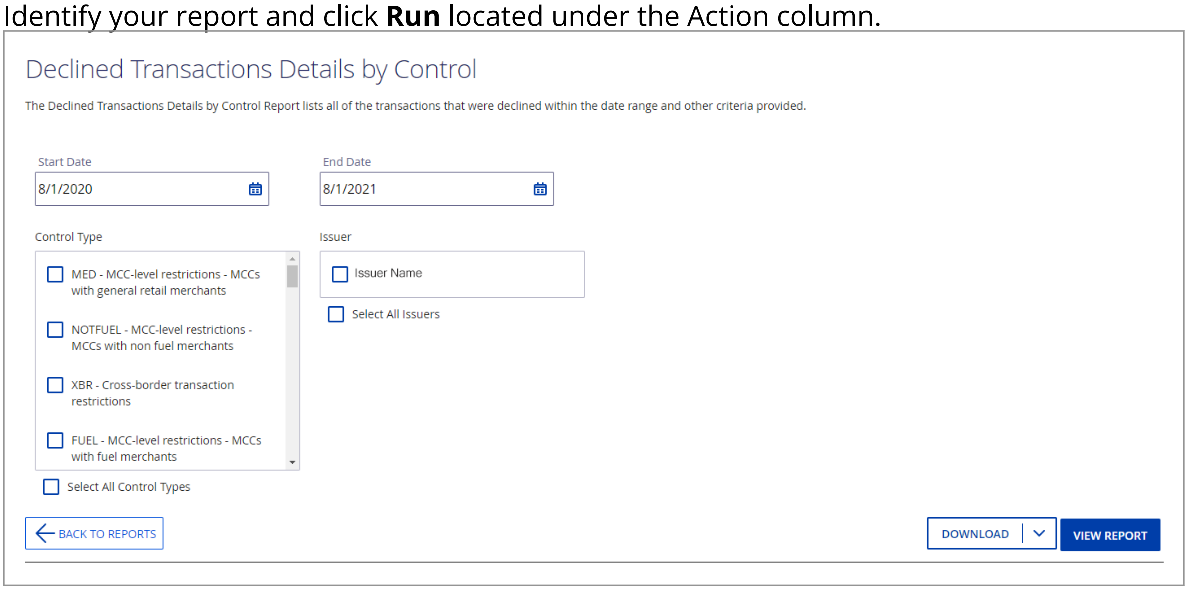
Run Payment Controls Reports in Visa Spend Clarity for Business

Use this procedure to run reports from the Payment Controls Reports tab.

1. From the Payment Controls module, click the **Payment Controls Reports** tab.



2. Identify your report and click **Run** located under the Action column.



3. Enter a Start Date.

   You can select a specific date using the calendar functionality. Alternatively, you can select the default date, and the system uses the date seven days before the current date.

4. Enter an End Date.

   You can select a specific date using the calendar functionality. Alternatively, you can select the default date, and the system uses the date seven days before the current date.

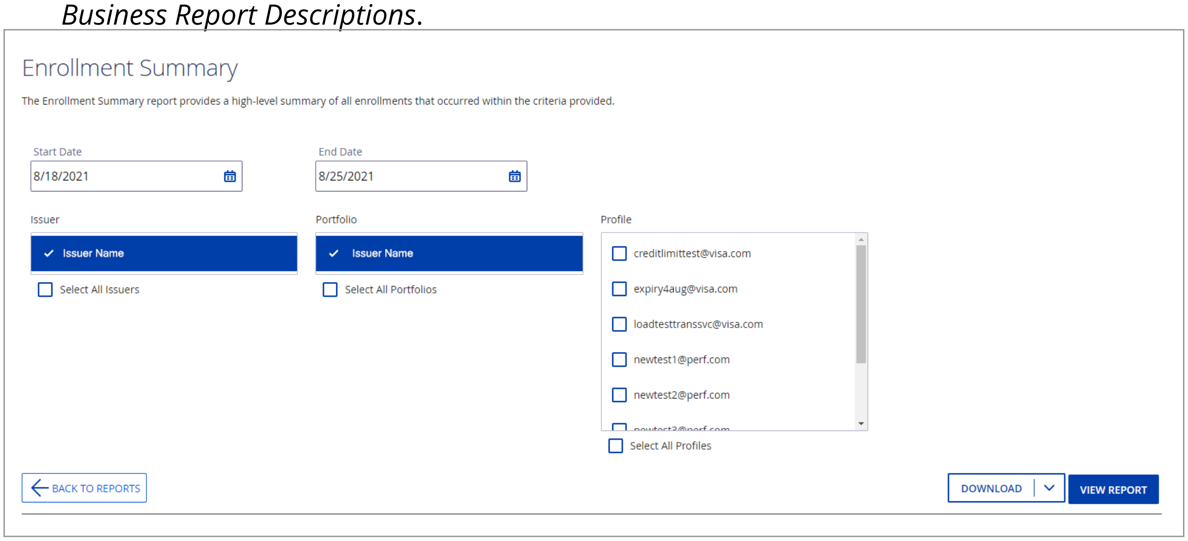
   Some reports do not have this function based on the selected report's characteristics.

5. Select your Control Types, Issuer BIDs, Portfolios, or Profiles.

   - **Control Type –** The type of control that caused the notification.
   - **Profile –** Details the card profile.
   - **Portfolio –** Describes the portfolio of the card.
   - **Issuer BID –** Visa-provided Client ID for an issuer. The system uses this ID to identify the issuer in Payment Controls.

     Some reports might not have all, or some, of these options based on the selected report's characteristics.

     Important: To view specific report details/descriptions, see *Visa Spend Clarity for Business Report Descriptions*.



6. Users can perform these actions on the displayed report:

   - Click **Download** to download report to a PDF or CSV format.
   - Click **View Report** once you select your details.

Chapter 6

Visa Spend Clarity for Business Dashboard Module

The Visa Spend Clarity for Business Dashboard module provides a quick view of several pertinent operational metrics. You select the components you want to see, and you set the parameters. You can also set the Dashboard as your Start page when you log in to Visa Spend Clarity for Business so you see at a glance all of the key metrics that are important to you.

Visa Spend Clarity for Business Chart Data

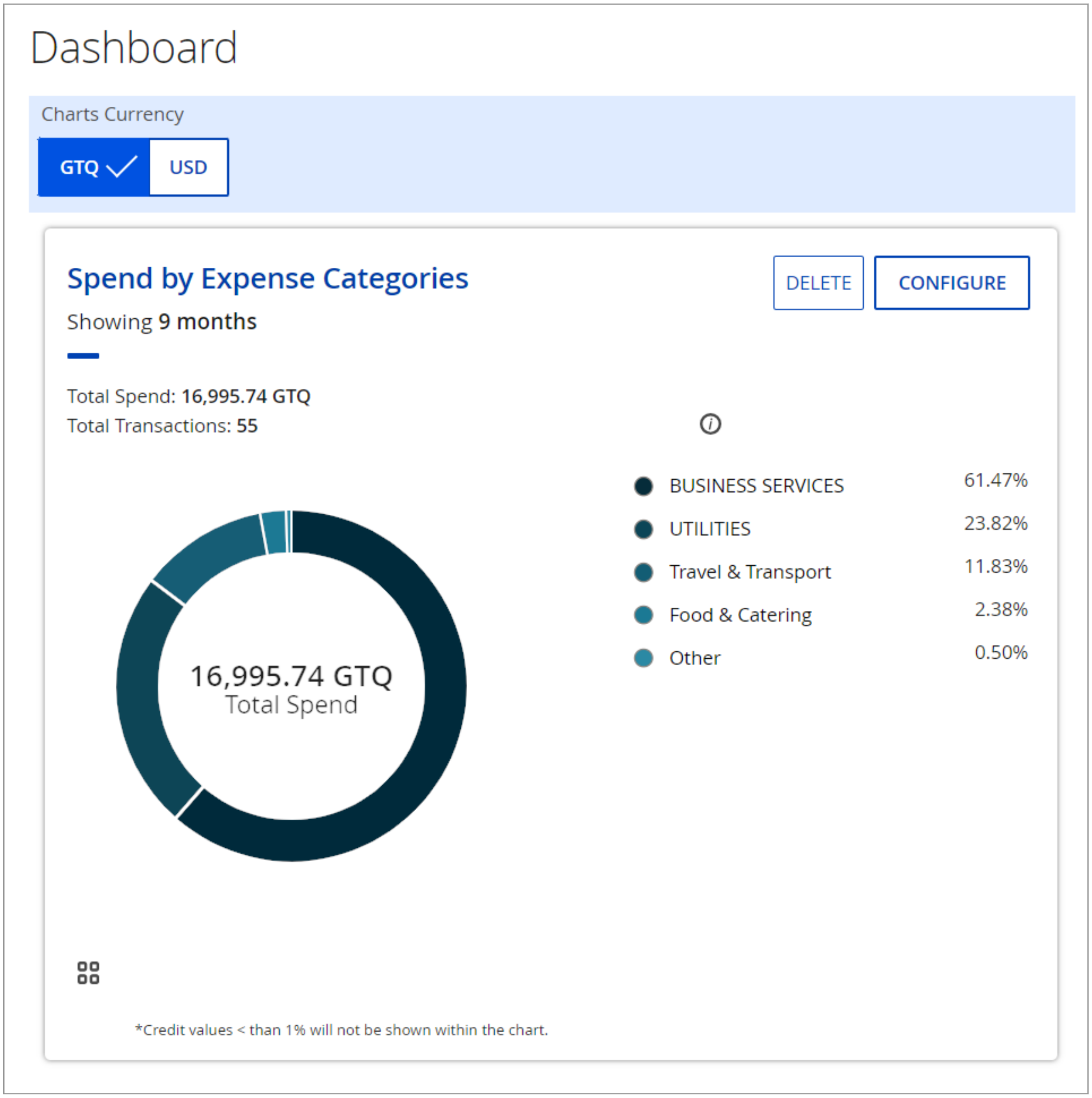
Visa Spend Clarity for Business allows you to view your transactional data in various charts.

Follow these tips to efficiently use the charts:

- Place the cursor over any bar or line in the charts to see the total for that segment of the chart.
- You can also drill down to view the transactions that make up any data point of any chart. Click on the point in the chart where you want to drill down, and the result set will be made available for download.

- You can view your transactional data in one or more currencies. This functionality is available only if it is enabled by your financial institution.
- There is a separate set of data for each data point in the chart. For example, if the chart displays three months of data (January, February, March), clicking on the bar for January will only display the data for January.

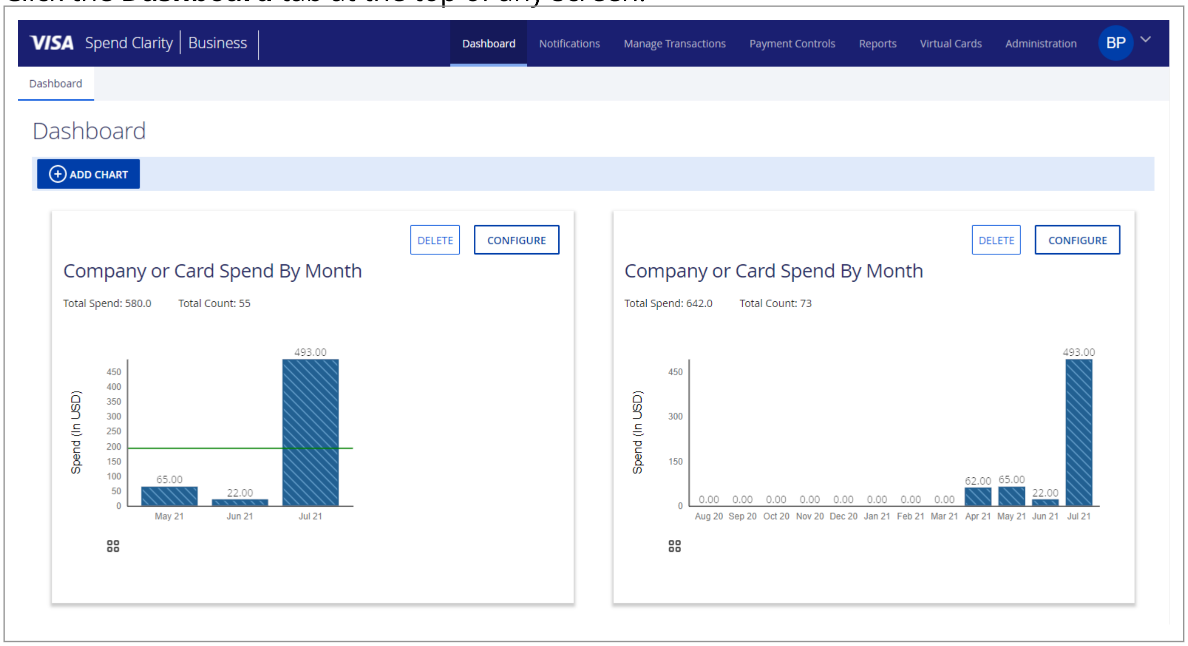
Visa Spend Clarity for Business Dashboard



Add a Chart in Visa Spend Clarity for Business

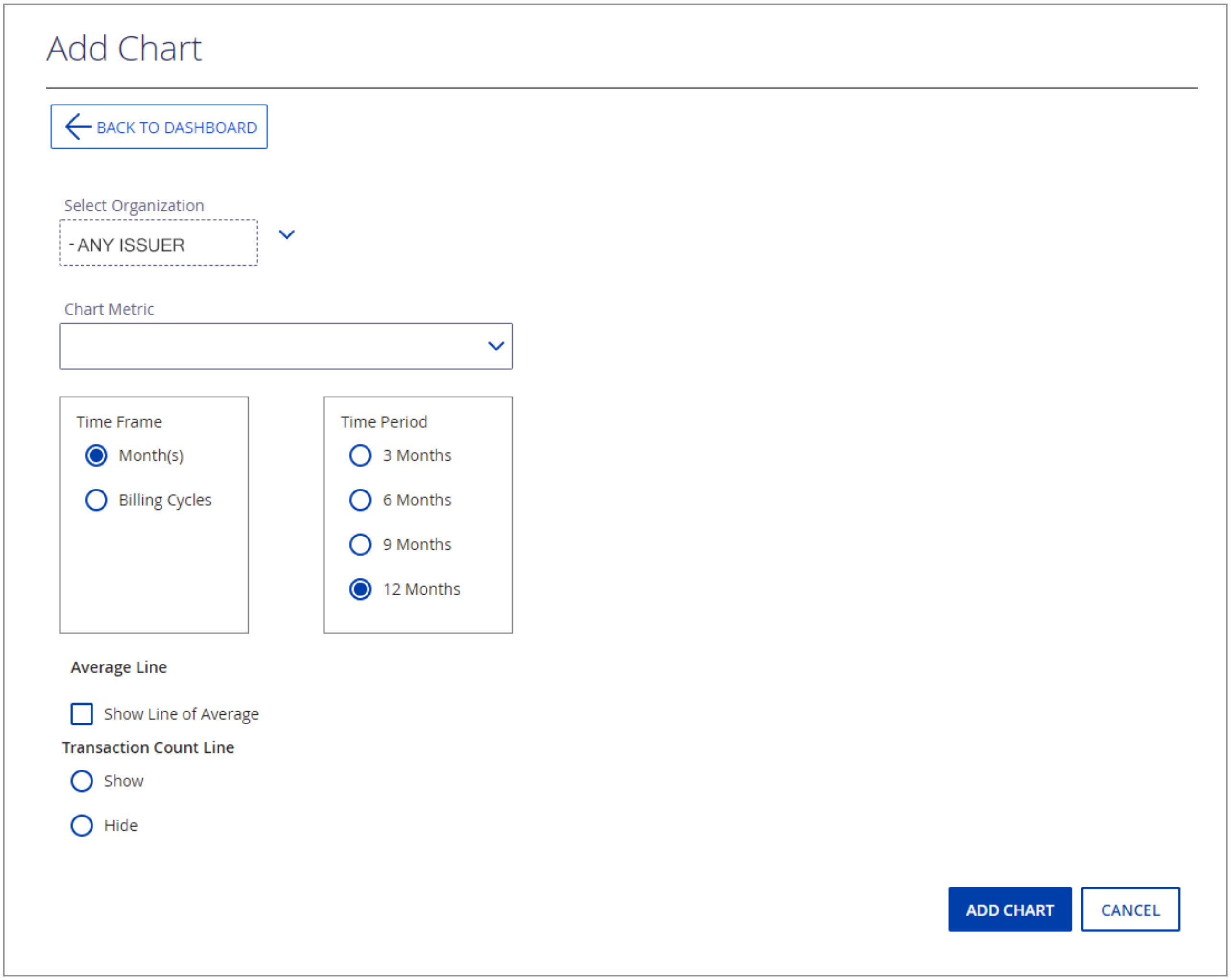
Visa Spend Clarity for Business allows users to add a chart to track information for specified accounts.

1. Click the **Dashboard** tab at the top of any screen.



2. Click the **Add Chart** button at the top of the page.

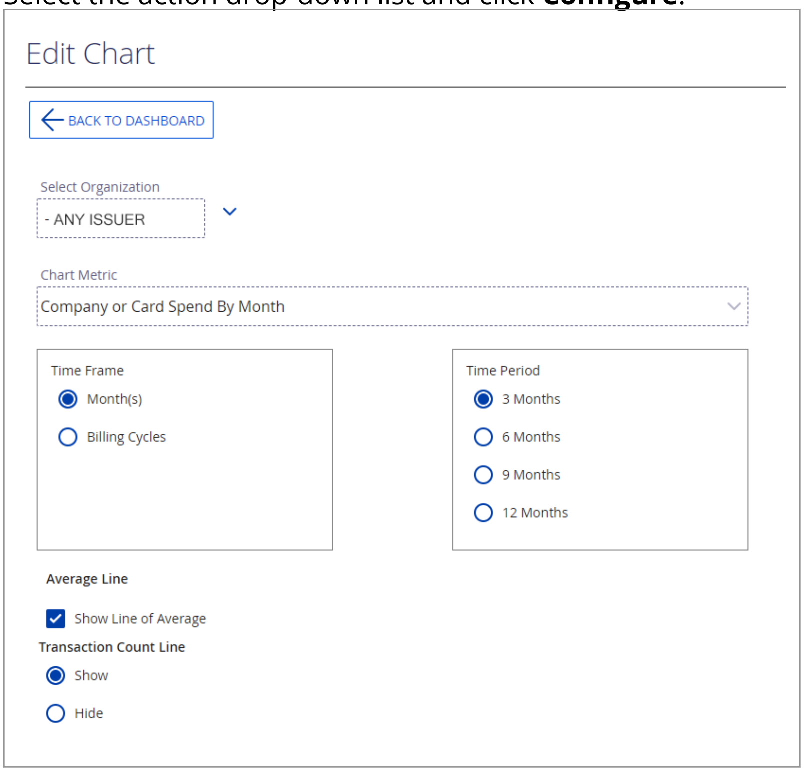
   The **Add Chart** screen appears.
3. Select the organization node.
4. Select the **Chart Metric**.
5. Select the **Time Frame** and **Time Period**.
6. Enable the display of the Average Line, if needed. Average Line takes the data points and maps an average across the whole data set.
7. Show or hide the Transaction Count Line.
8. Click **Add Chart** to add it to the dashboard.


Add Chart
BACK TO DASHBOARD
Select Organization
- ANY ISSUER
Chart Metric
Time Frame
Month(s)
Billing Cycles
Time Period
3 Months
6 Months
9 Months
12 Months
Average Line
Show Line of Average
Transaction Count Line
Show
Hide
ADD CHART
CANCEL

Edit a Chart in Visa Spend Clarity for Business

Visa Spend Clarity for Business allows users to edit a chart to track information for specified accounts. Use this procedure to edit an existing chart.

1. Click the **Dashboard** tab at the top of any screen.
2. Select the action drop-down list and click **Configure**.



3. Adjust the Time Frame, Time Period, or Chart Type as needed on the Edit Chart screen.
4. Click **Confirm Changes**.

Delete a Chart in Visa Spend Clarity for Business

Visa Spend Clarity for Business allows you to delete a chart to remove information for specified accounts.

Use this procedure to delete an existing chart.

1. Click the **Dashboard** tab located at the top of all the screens.
2. Click **Delete** for the desired chart.
3. Click **YES**.
   Visa Spend Clarity for Business removes the chart.

Tabular Data View in Visa Spend Clarity for Business

There is a tabular grid button below charts on the Dashboard module that allows users to view that chart's specific data in a preview table.

Visa Spend Clarity for Business Tabular Data View

month	value
May 21	65.00
Jun 21	22.00
Jul 21	493.00

If needed, this transaction level data can then be exported.

Export Chart Data in Visa Spend Clarity for Business

Use this procedure to export chart data to analyze information for specified accounts in Visa Spend Clarity for Business.

1. Click on the **Dashboard** tab located on all screens.
2. Hover over the chart data (a section of the bar chart) you want to export, then double-click the chart element.
3. When prompted, specify the required file type; available options are CSV or Excel.
4. Select **DOWNLOAD** to download the report or **CANCEL** to return to the previous page.

   The report will download as a ZIP file. Depending on the version of browser you use, you may receive a prompt to save the file, or the file may download automatically. Your browser should display the progress of the download and notify you once the download is complete.

Set the Dashboard as a Landing Page in Visa Spend Clarity for Business

Use this procedure to select the Dashboard as your landing page in the Visa Spend Clarity for Business user interface.

1. Click the **My Profile** icon to open your profile.
2. Click the **My Profile** menu item.
3. Select **Dashboard Module** as the landing page under User Preferences.
4. Click **Next**.
5. Click **Next**.
6. Click **Submit**.

Visa Spend Clarity for Business Chart Descriptions

Visa Spend Clarity for Business allows users to analyze information in chart format for specified accounts. This table describes the charts available for use on the Dashboard. Charts provide information from multiple billing periods for comparison.

Billing periods will only provide accurate information if all of the accounts have the same cycle date. If you manage a program that has components with different cycle dates, you must look at the data from a date-range view rather than from a billing-cycle view.

Visa Spend Clarity for Business Chart Descriptions

Field Name	Description
Spend by Card	Lists spend for each card over time (3, 6, 9, or 12 months or billing cycles).
Balance by Card	Shows card balance for each card over time (3, 6, 9, or 12 months or billing cycles). Users can choose to view or not view the "Balance" field included in this chart. Only applies to specific bank-implementation types. For more information, contact your Visa representative.
Company or Card Spend by Month	Shows the total spend for the company over time (3, 6, 9, or 12 months or billing cycles).
Company or Card Balance by Month	Shows the card balance across all of a company's cards.
Spend by Expense Categories	Shows spend across all expense categories.
Spend by Merchants	Lists the top merchants for the selected time period.
Spend by My Categories	Lists the top user-created categories for the selected time period.
Trend by Expense Categories	Shows the trend by expense categories.
Trend by My Categories	Shows the trend by my categories.
Trend by Merchants	Shows the trend by merchants.
Trend by Card	Shows the trend by card.
Non-Card Transactions	Shows the non-card transactions.
Card Transaction Fee	Shows the card transaction fees.
Card Transaction Payment	Shows the card transaction payments.

Chapter 7

Visa Spend Clarity for Business Notifications Module

You can review transactions over a specified amount in the Visa Spend Clarity for Business Notifications module. Upon selecting this notification, the system will prompt you to specify a threshold amount. All transactions within the billing cycle/date range that exceed the amount specified will be displayed.

Transactions are not identified in real-time by these notifications.

Visa Spend Clarity for Business Notification Descriptions

Visa Spend Clarity for Business supports three standard notifications.

These notifications include:

- **Balance Over an Amount** – Visa Spend Clarity for Business allows you to set up a notification to notify cardholders about balances that are greater than the specified amount. Upon selecting the notification, you will be prompted to specify the threshold billing amount. All transaction for card accounts greater than the specified balance for the billing cycle/date range will be displayed. Users can enable/disable this field for business purposes.
    - This notification is only available if the financial institution provides it.
    - Only applies to specific types of bank implementation. For more information, contact your Visa representative.
- **Spend by Expense Category** – Visa Spend Clarity for Business allows you to review transactions over a specified aggregated amount by Expense Category. Upon selecting the notification, the system will prompt the user to specify a threshold amount for each Expense Category. If the total for transactions in that Expense Category exceeds the specified amount during the selected billing cycle/date range, all transactions in that Expense Category will be displayed.
- **Transactions Over a Specified Amount** – Visa Spend Clarity for Business allows you to set a notification if any transaction exceeds a specified amount. You will be prompted to specify the threshold amount. All transactions within the billing cycle/date range that exceed the amount specified will be displayed.

Visa Spend Clarity for Business Notifications Library

The Visa Spend Clarity for Business Notifications Library shows a list and description of the notifications that have been set up.

By default, the Notifications Library displays all available notifications in alphanumeric order. You can sort the notifications in ascending or descending order. Click the column heading by which you want to sort. Click the heading again to reverse the order.

Visa Spend Clarity for Business Notification Details

The Notifications Library page displays information about each notification.

The information includes:

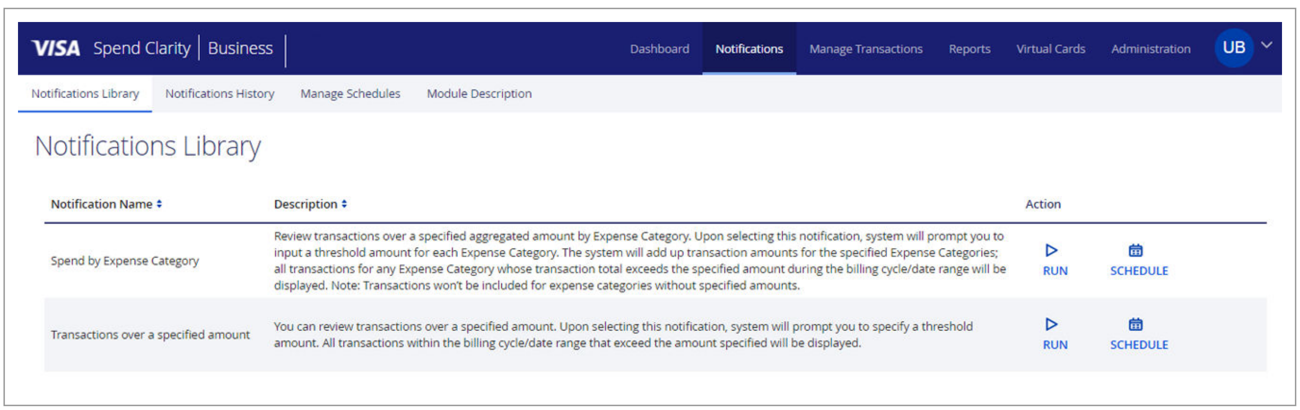
- Notification Name
- Description
- Update Date
- Action

Transactions Over a Specified Amount Notification

Visa and Bank Administrators can now enable or disable the "Transactions over a specified amount" notification at the financial institution level.

If **enabled**, the "Transactions over a specified amount" Notification Name will display, populate, and appear in the notifications library.

Visa Spend Clarity for Business Notifications Library



If **disabled**, the "Transactions over a specified amount" Notification Name will not appear, and the user cannot run/schedule a "Transactions over a specified amount" notification.

To enable or disable the "Transactions over a specified amount" field, see *Enable Visa Spend Clarity for Business Balance Information*.

This feature only applies to specific implementation types.

Run a Notification in Visa Spend Clarity for Business

Data for a given billing cycle will only be displayed if your financial institution has sent the data to Visa Spend Clarity for Business.

1. Click the **Notifications** tab.
2. Select the notification to run by clicking the **RUN** link next to it.
3. In the Organization drop-down list, select the organizational level for the data you want to include.
4. In the Select Date Range section, click the tab for either Date Range or Billing Cycle and make your selection.
5. Click **Run Selected Notification**.

   After running a notification, you can choose to export the transactions.

Notification Results in Visa Spend Clarity for Business

If Visa Spend Clarity for Business runs the notification successfully, the results appear below the list of notifications.

Use the **Next** and **Previous** icons to move through the results set.

This information will appear based on the rule selected, the organization level, billing cycle selected, and start/end date entered.

- Card Number
- Cardholder Name
- Merchant Name
- MCC
- Expense Category
- Transaction Date
- Posting Date
- Billing Amount
- Billing Currency Code
- Action

Export Results in Visa Spend Clarity for Business

For further information on exporting the results grid, see *Export the Results Grid in Visa Spend Clarity for Business*.

Schedule a Notification in Visa Spend Clarity for Business

Use this procedure to schedule a notification to run anytime.

1. Click the **Notification** tab at the top of any screen.
2. Click the **Schedule Notification** link.
3. Click the **Select** link next to the notification that you want to schedule.
4. On the Schedule Notification screen, give the schedule a name in the Title field.
5. Specify the appropriate parameters, including organizational level and the date range/ billing cycle.
6. Click the frequency for running this notification – Once, Daily, Weekly, Monthly.

   The other recurrence parameters change depending on your choice of frequency. Make the selection appropriate for this notification.

   Select the New Transactions check box to report on transactions that have not been reported for this schedule.
7. Select from the options for frequency and recurrence.
8. Set the number of days and the time of day for this notification to run.
9. Set a start date. You can set an end date if available.
10. Click **Submit**.

If you do not want to receive a Notification, click the **Disable Alert** check box.

Visa Spend Clarity for Business will never include transaction details in the alert message. The recipient of the alert must log in and go to the Notifications History to view the results.

Set an Email Alert in Visa Spend Clarity for Business

Use this procedure to set an email alert in Visa Spend Clarity for Business.

1. Click **Enable Alert**.
2. Check the auto-populated information:
   - Ensure that the notification will be sent to the correct email address or addresses.
   - Make sure the Subject line contains the correct text.
3. Type a brief message to ensure that the person receiving the notification will understand what it is about and what to do with the information.
4. Select a Priority level from the drop-down list.
5. Click **Submit**.

The Alert will show on the My Alerts screen in My Profile.

If you do not want to receive a Notification, click the **Disable Alert** check box.

Visa Spend Clarity for Business will never include transaction details in the alert message. The recipient of the alert must log in and go to the Notifications History to view the results.

View Visa Spend Clarity for Business Notifications History

The **Notifications History** screen shows a list of notifications that have already run, with a **View** link to show the associated results. Use this procedure to display notification history.

The notification history is available for 30 days. After that time, you must return to the Notifications Library and execute the same notification with the same hierarchy and date range selections to retrieve the same dataset.

1. Access the **Notifications** module.
2. Click **Notifications History**.
   The Notifications History screen appears. For fields and descriptions of the notification history column, see *Notifications History Column Data in Visa Spend Clarity for Business*.

3. Click **View** in the **Action** column associated with the notification you want to access to see results of the run history.

   Existing transactions, based on your selection criteria, appear at the bottom of the screen with the transaction number count provided. If no transactions are available for the parameters you entered, the application responds with "No Records Available."

   Descriptions for the column data in the Notifications History Schedule are shown in the table below. Visa Spend Clarity for Business displays up to 50 rows of data. To view all columns, use the horizontal scroll bar below the list; to advance to subsequent screens, use the pagination navigation at the bottom of the page.
4. Review the results. To sort the list in ascending or descending order, click the selected column header (default sort is by Cardholder Account Number).
   a. To view more information about a specific transaction, click **Details** at the right end of a transaction row. This displays the transaction details, cardholder details, and line item details. Depending on the notification selected, it may also display Passenger Itinerary and card product-specific details.
   b. Click **Back** to return to Notifications History.
5. Click **Reset** to erase the results but remain on the screen to view other notification history.

   Alternatively, click **Export** to generate a Notification Execution Data report. For further information on exporting the results grid, see *Export Results in Visa Spend Clarity for Business*.

Notifications History Reference Information in Visa Spend Clarity for Business

There is specific reference information related to notifications history in Visa Spend Clarity for Business.

This table shows the fields and descriptions of the notification history column data in Visa Spend Clarity for Business.

Notifications History Column Data in Visa Spend Clarity for Business

Field/Column	Description/Action
Schedule Title	Title of the schedule.
Notifications Name	Name of the notification that was run.
Run Date	Date the notification was last run.
Organization	Organization.
Start Date	Date the notification was started.
End Date	Date the notification last ran.

Notifications History Column Data in Visa Spend Clarity for Business

Field/Column	Description/Action
Parameter(s)	Parameter(s).
Action	Option to view the results of the notification.

This table shows the notifications history schedule column data in Visa Spend Clarity for Business.

Notifications History Schedule Column Data in Visa Spend Clarity for Business

Field/Column	Description/Action
Cardholder Account	Last four digits of card number.
Cardholder Name	Last Name, First Name.
Merchant Name	Vendor's legal business name.
MCC	Merchant Category Code.
Expense Category	Expense Category
Transaction Date	Date the transaction occurred. MM/DD/YYYY format.
Posting Date	Date the transaction was posted. MM/DD/YYYY format.
Source Amount	Source amount to be billed or credited to the cardholder.
Billing Amount	Amount to be billed or credited to the cardholder.
Billing Currency Code	Currency in which transaction amount is billed. Example: USD (U.S. Dollars).

Manage Notification Schedules in Visa Spend Clarity for Business

Use this procedure to manage the schedule for the notifications you have set in Visa Spend Clarity for Business.

1. Click the **Notification** tab at the top of any screen.
2. Click the **Manage Schedules** link.
3. Click the **Name** of the schedule you would like to modify.
4. Make the required changes, then click **Submit**.

Visa Spend Clarity for Business Data Details

The Manage Schedules screen shows this information about each scheduled rule listed:

- **Job Name –** The schedule title you entered on the Schedule Notification screen.
- **Notification –** The name of the notification.
- **Organization –** The organization level covered by the notification.
- **Run Date –** Date when this notification last ran. (If it has not yet run, this column will be blank.)

Chapter 8

Visa Spend Clarity for Business Reports Module

One of the design features of the Visa Spend Clarity for Business application is to help organization Card Program Management offices fulfill their reporting requirements. The application contains standard report capabilities to help you manage card programs effectively.

The Reporting module manages all standard reporting. Report generation can be ad hoc or on a scheduled basis. Once scheduled, the application generates email alerts also to notify you (or someone you designate) when a report has finished running.

Visa Spend Clarity for Business Standard Reports

Visa Spend Clarity for Business's standard reports are non-editable standard reports available to you to run at any time. Certain Standard Reports are only available to specific card programs; for example, certain reports are only available for the Fleet and Travel card programs.

- Some reports show only current information; therefore, these reports do not have a date range or billing cycle selection. These include the Multiple Delinquencies and Cardholder to Approving Official Ratio reports.
- Standard reports cannot be edited or deleted.

Visa Spend Clarity for Business Report Library

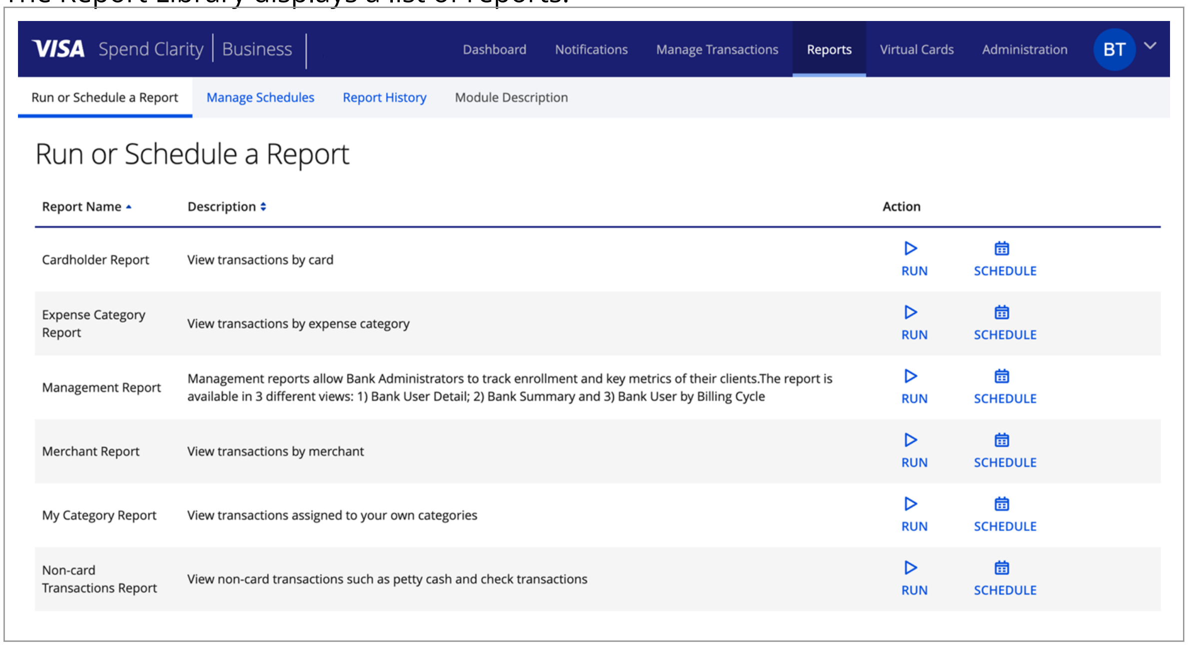
The Visa Spend Clarity for Business Report Library contains a list of all reports available to the logged in user. The list of available reports will include all available standard reports. You can access the Report Library and select a report to run at any time from the available list.

Management Reports are only available to run or schedule for Visa Administrators and Bank Administrators.

View a Report in Visa Spend Clarity for Business

Use this procedure to view reports that contain specific transaction data in Visa Spend Clarity for Business.

1. Access the **Reports** module.
2. Click **Report Library**.
   The Report Library displays a list of reports.



3. Sort the Results grid by selecting the relevant row heading.
4. Select the filter icon next to the report type row heading to filter the grid by report type.
5. Click the **Report Title** of the report you want to view.
   The Create/Edit Report screen will display details of the selected report.

Visa Spend Clarity for Business Report Library Fields

This table shows the fields or columns that organize reports on the Visa Spend Clarity for Business Report Library screen.

Visa Spend Clarity for Business Report Library Fields

Field/Column	Description/Action
Report Name	Name assigned to the report.
Description	Description of report contents.
Report Type	Standard.

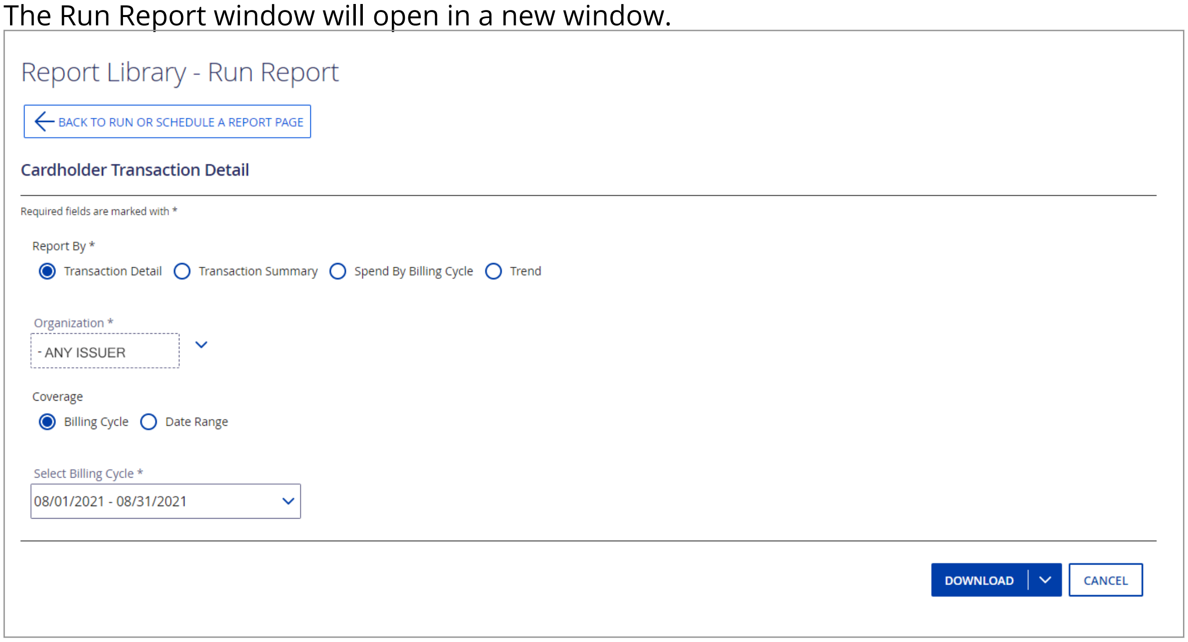
Visa Spend Clarity for Business Report Library Fields

Field/Column	Description/Action
Update Date	Date the report was last modified.
Actions	Run command.

Run a Report in Visa Spend Clarity for Business

Use this procedure to run reports that contain specific transaction data in Visa Spend Clarity for Business.

1. Access the **Reports** module.
2. Click **Report Library**.
   The Report Library displays a list of reports.
3. Sort the Results grid by selecting the relevant row heading.
4. Click the filter icon next to the report type row heading to filter the grid by report type.
5. Click **RUN** beside the report that you would like to run.
   The Run Report window will open in a new window.



6. Complete all of the required fields. Depending on the type of report being run, the available fields may vary.
   For further information on completing the Visa Spend Clarity for Business Run Report fields, see *Common Functionality and Behavior in Visa Spend Clarity for Business*.

7. Click the **DOWNLOAD** button to execute the report.
8. From the File Format menu, select either **PDF** or **Excel**.

   Depending on the version of browser you use, it may prompt you to save the file or the file may download automatically. Your browser should display the progress of the download and notify you once the download is complete. You can close the Run Report window once the download completes.

   Note: Large reports (more than 65,000 records) may display a warning. If you see this warning, break your query into shorter time segments to accelerate the run time for the report and eliminate the error message (for example, quarterly instead of annually) or smaller segments of an organization (for instance, by region instead of the entire organization).

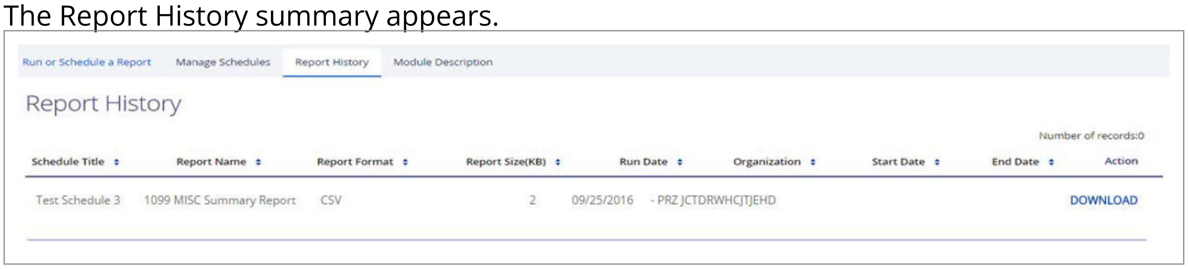
   The report will download as a ZIP file.

Display Report History in Visa Spend Clarity for Business

The Visa Spend Clarity for Business Report History page enables users to view summarized results of previously scheduled and executed reports.

- Unscheduled reports are not included in the history summary.
- Reports are available for 30 days from the date they are run.

1. Access the **Reports** module.
2. From the menu bar, click **Report History**.
   The Report History summary appears.



3. Click the **Download** link beside the report you want to view.

   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.

   The report will download in the specified format.

Visa Spend Clarity for Business Report History Fields

Field/Column	Description/Action
Schedule Title	Title of the scheduled report.
Report Name	Name of the report that was executed.
Report Format	Format of the export program, e.g., Excel or PDF.
Report Size (KB)	Size of the generated report.
Run Date	The date the report was last run.
Organization	Level of organization that the report was run.
Start Date	Date the schedule is set to start.
End Date	Date the schedule is set to end.
Parameter(s)	Parameters specific to the scheduled report.
Action	Download command.

Scheduling in Visa Spend Clarity for Business

Any reports within your purview can be scheduled to run at a specific time once, or repeatedly, on a preset schedule. The Scheduling function allows you to set schedules and to manage them.

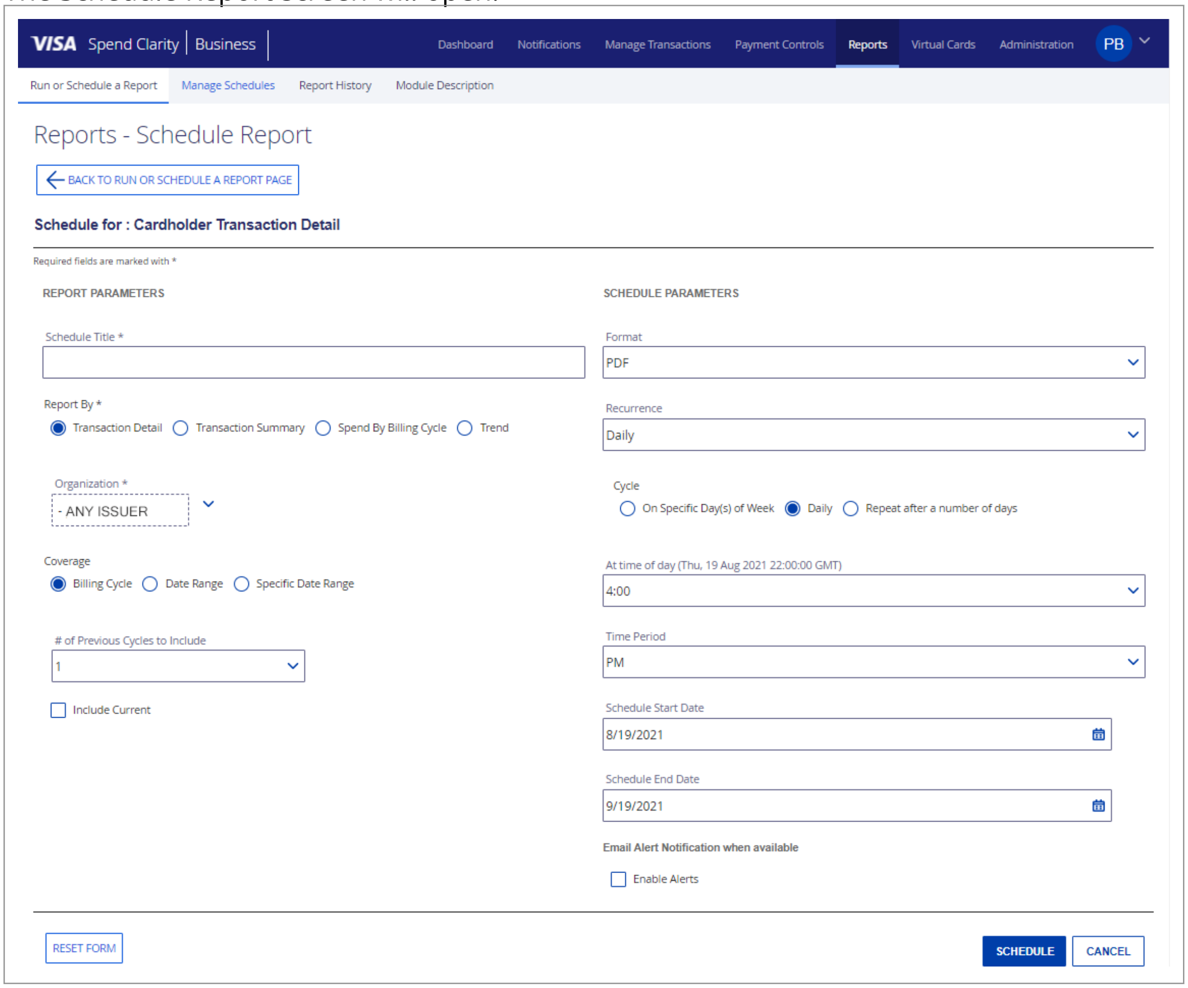
Visa Spend Clarity for Business can automatically generate an email alert to notify you (and anyone you designate) when a scheduled report has run. When you schedule a report, you also will want to manage the alert for that schedule through the Manage Schedule function.

Schedule a Report in Visa Spend Clarity for Business

The Visa Spend Clarity for Business Report Library screen enables you to schedule standard reports on either a preset, or one-time, basis. Use this procedure to schedule a report in Visa Spend Clarity for Business.

1. Access the **Reports** module.
2. Click **Run or Schedule a Report**.
   The Report Library displays a list of reports.

3. From the report list, click the **Schedule** link next to the required report.
   The Schedule Report screen will open.



4. Below the Report Title, in the **Schedule Title** field, enter a name for your schedule.
5. In the Organization Level drop-down list, click through the nodes, then select the appropriate **organization** (default is your organization).
6. Complete the Date Range, Specific Date Range, or Billing Cycle fields.

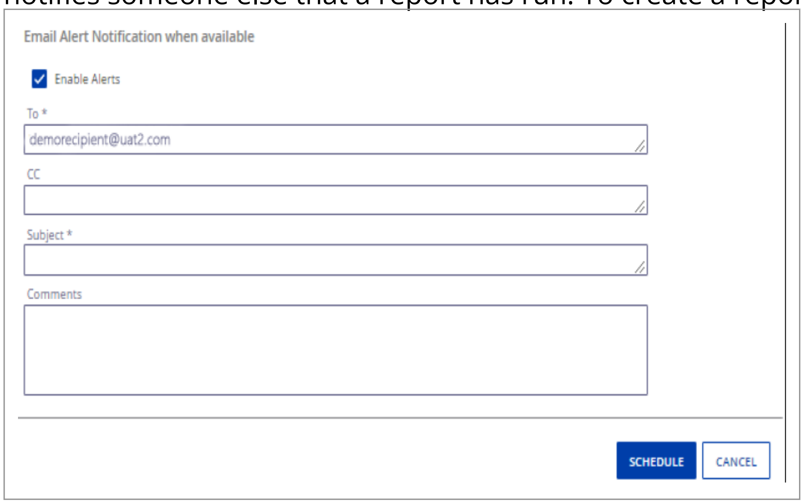
   For further information on configuring report parameters, see *Run a Report in Visa Spend Clarity for Business.*
7. Indicate the number of **Previous Cycles to Include** and select **Include Current cycle**, if applicable.

   Alternatively, indicate the required date range.
8. Select the required **Format** from the drop-down menu. Options include PDF or Excel.
9. Select the required **Recurrence**. Options include Daily, Weekly, Monthly, or Once.

10. Select all the applicable schedule run parameters (for instance, monthly, the first day of the month, 7:00 a.m.)

    Time references are in GMT. Reports are run based on the time zone selected in your profile.

    Based on your selected frequency, the required field parameters will vary.
11. Specify the **Start Date** and **End Date** for the report generation.
12. Optionally, you can specify that Visa Spend Clarity for Business sends you an alert or notifies someone else that a report has run. To create a report alert, click **Enable Alert**.



13. Complete the fields for the email alert.

Visa Spend Clarity for Business Email Alert Fields

Field	Description/Action
To:	Default is the user profile email.
CC:	Copy to any email address for backup.
Subject:	Enter an identifiable subject for the email.
Comment:	Include brief, identifying text that clearly defines what the alert is about.

14. Review and confirm your entries. Click **RESET** to negate your entries. Click **Back** to negate your entries and return to the previous page.
15. Click **SUBMIT** to schedule the report based on your selected parameters.
    Visa Spend Clarity for Business confirms a successfully set report schedule with a message “Schedule Saved Successfully.” If configured, the newly scheduled report will appear in the list under My Alerts.

Scheduling Report Alerts in Visa Spend Clarity for Business

If Alerts are enabled for a scheduled report, when the report runs based on the schedule you set, the system will send an email alert per your specifications.

This alert will be in the format of this example:

EXAMPLE

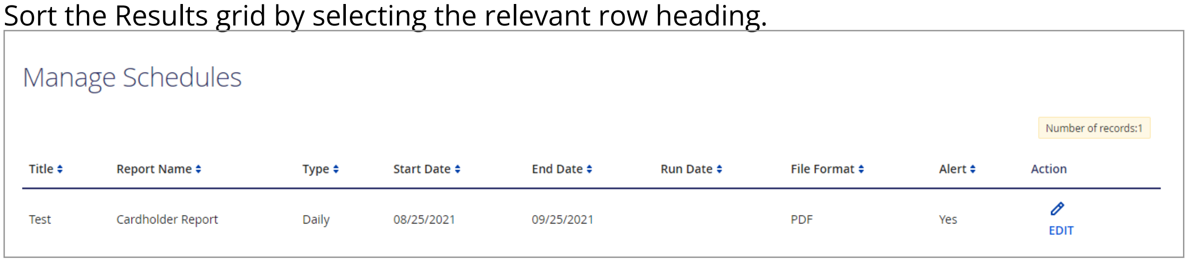
```
From: do.not.reply@business.visaspendclarity.visaonline.com
[mailto:do.not.reply@business.visaspendclarity.visaonline.com]
Sent: Friday, November 28, 2008 10:01 AM
To: Schedule Originator
Cc: Interested Person
Subject: >Monthly Large Purchases
-Review report for any suspicious purchases and report to your
manager.
```

Manage a Report Schedule in Visa Spend Clarity for Business

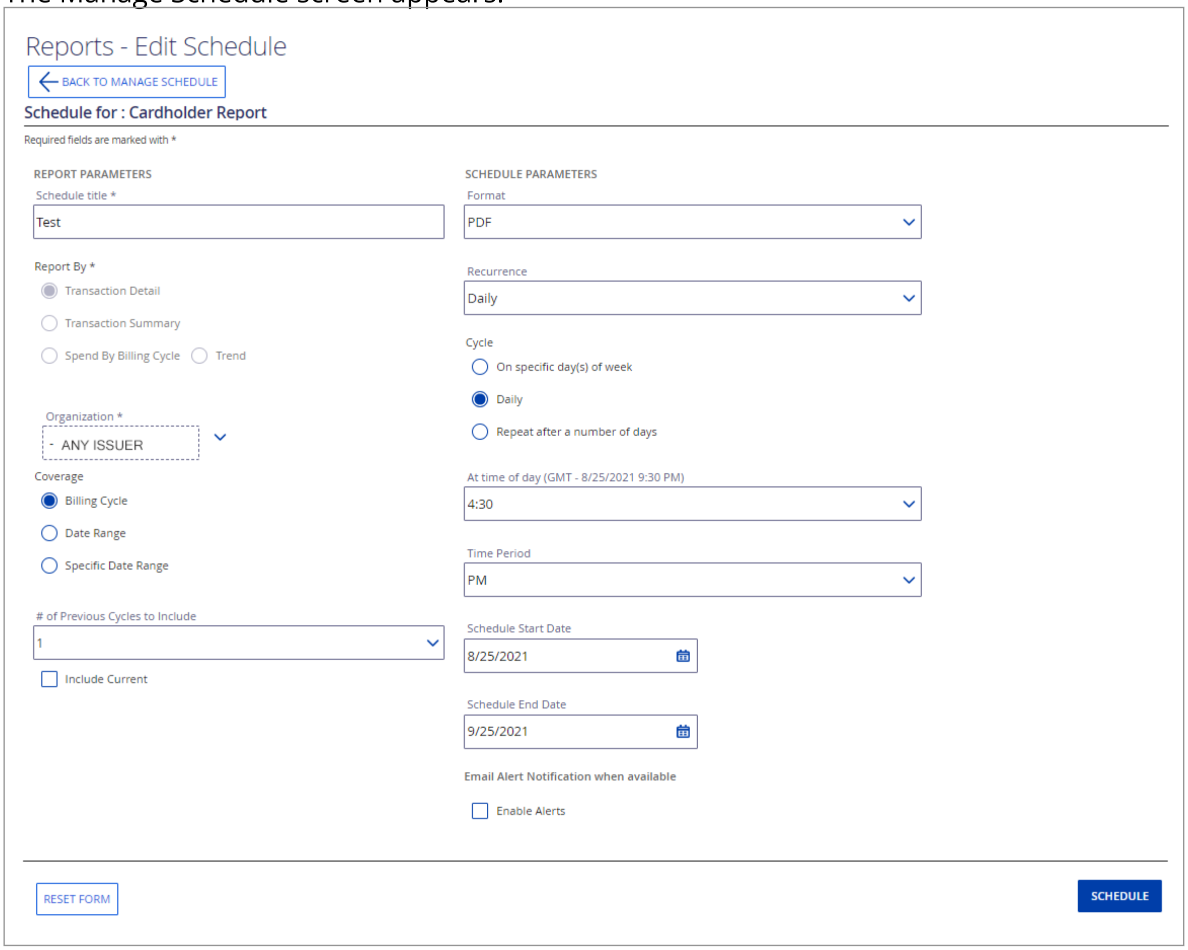
The Visa Spend Clarity for Business Manage Schedule program allows you to modify previously created report schedules within your responsibility and access. You can also edit the alerts for schedule runs.

Use this procedure to make changes to an existing report schedule.

1. Access the **Reports** module.
2. From the menu bar, click **Manage Schedules**.
   Visa Spend Clarity for Business shows the Manage Schedule screen that lists the report schedules within your purview.
3. Sort the Results grid by selecting the relevant row heading.



4. Select the **Title** of the report schedule that you want to edit.
   The Manage Schedule screen appears.



5. Modify any of the fields, as appropriate.
6. Modify any alert settings, as appropriate.
   You can disable the alert for any schedule by deselecting the **Enable Alerts** check box.
7. Review to confirm your entries. Click **RESET** to negate your entries. Click **Back** to negate your entries and return to the previous page.
8. Click **SUBMIT** to save the report schedule.
   Visa Spend Clarity for Business will update the Report Schedule, then return to the Manage Schedule screen.

Report Schedule Fields in Visa Spend Clarity for Business

This table shows the data on the Reports – Edit Schedule page in Visa Spend Clarity for Business.

Visa Spend Clarity for Business Report Schedule Fields

Field/Column	Description/Action
Schedule Title	The name given to the schedule.
Billing Cycle	Number of cycles to include.
Date Range	Type of period and number of periods to include.
Organization Level	Organization node.
Format	External program that will export the report.
Recurrence	Daily, monthly, weekly, once, and days, dates, and times.
Start Date	Beginning date of scheduled report run.
End Date	Ending date of scheduled report run.
Alert	Indicator whether or not an email notification flag has been set.

Delete a Report Schedule in Visa Spend Clarity for Business

Use this procedure to delete a report schedule in Visa Spend Clarity for Business.

1. Access the **Reports** module.
2. From the menu bar, click **Manage Schedules**.
   Visa Spend Clarity for Business shows the Manage Schedule screen that lists the report schedules within your purview.
3. Select the **Title** of the report schedule that you want to delete.
4. Click the **DELETE** button.
5. Review to confirm your action.

   Visa Spend Clarity for Business will delete the scheduled report and will return to the Manage Schedule screen.

Chapter 9

Visa Spend Clarity for Business Virtual Cards Module

The integration of Visa Payables Automation (VPA) functionality into Visa Spend Clarity for Business enables Business Administrators (a.k.a. business owners) to request, view, and manage virtual card accounts.

A virtual card is a digital card number connected to an underlying payment funding account (a physical card account). Virtual cards make it easy for business administrators and their employees (either Business Cardholders or Virtual Business Users) to make purchases or pay bills as business payments without exposing company card accounts.

A virtual card can be single-use or multi-use. Single-use cards can only be authorized once. Multi-use cards can be used multiple times up to a designated limit.

In the Virtual Cards Module, Business Administrators can:

- Request virtual cards for themselves or employees.
- Approve or decline cards requested by their employees.
- Manage the funding payment account.
- Set payment controls/rules on the virtual cards.
- View virtual card transactions for all virtual cards associated with their company.
- View the Declined Virtual Transactions by Control and Virtual Card Request reports.

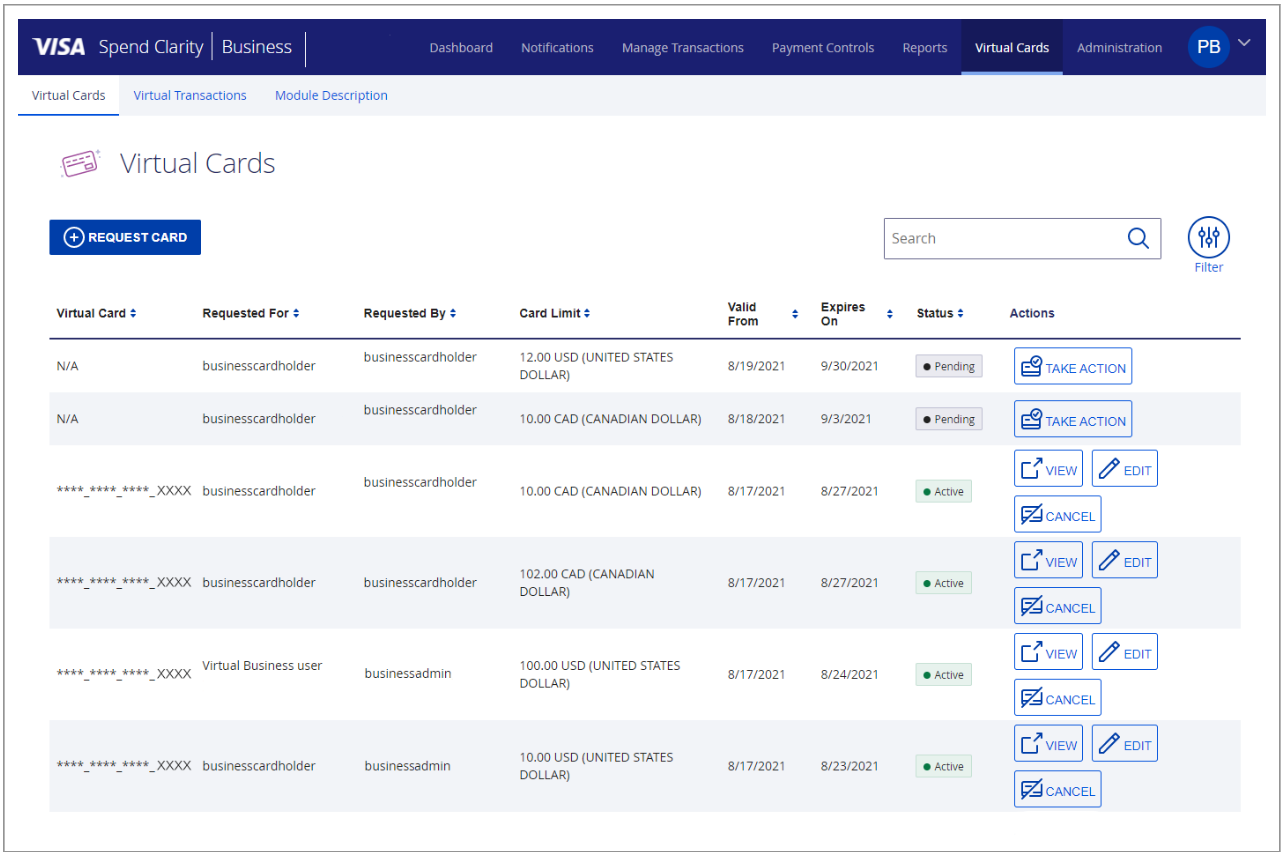
Business Cardholders and Virtual Business Users can:

- Request virtual cards for themselves only.
- View the status of their virtual card requests.
- View virtual card transactions for their virtual cards.

Virtual Business Users can only access the Virtual Cards module and the Administration module of Visa Spend Clarity for Business.

The Virtual Cards module/functionality is **optional**. It is made available based on a bank's enrollment. A financial institution **must** inform Visa to enable Virtual Cards functionality within Visa Spend Clarity for Business.

Virtual Cards Module



Virtual Module Language Support

In Visa Spend Clarity for Business, the Virtual Card module supports these languages: Brazilian Portuguese, Canadian French, Danish, Latin American Spanish, Polish, UK English, and US English.

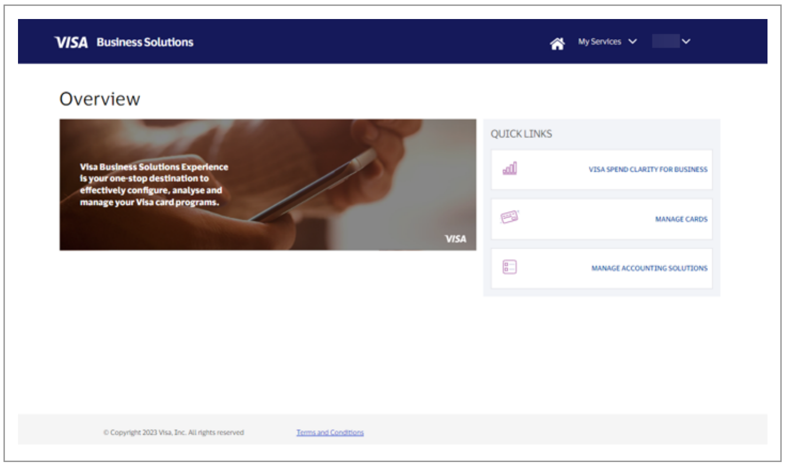
Virtual Module Enrollment Through VCF

Business Administrators of Visa Commercial File (VCF) clients can enroll for Virtual functionality through the Self-Registration Portal of Visa Spend Clarity for Business.

For VCF enrollments, cards are added automatically. Business Administrators can edit the cards that have been preloaded into the system to set them as virtual funding cards. These will be used for virtual cards after the company has been enabled in Visa Spend Clarity for Business.

To do this, login to the Visa Business Solutions portal and click **Manage Cards**.

Visa Business Solutions Home Page



Business Administrators of VCF clients cannot add cards through the Manage Cards screen, but they can edit existing cards. In the Edit Card dialog box, check the **Add this as a Virtual Funding card** checkbox to set the card as a funding account. You can add multiple funding accounts.

Business Administrators of VCF clients cannot edit any other details of the card.

After the virtual funding card has been set, Business Administrators and Business Cardholders of VCF clients can request virtual card accounts through the desktop and mobile applications.

Virtual Module Enrollment Through VisaNet

If Visa Spend Clarity for Business is implemented through VisaNet, a Business Administrator can denote a card as a funding card for virtual accounts during self-registration.

If the Virtual Card module is enabled, you will see the **Add this card as a Virtual Funding card** checkbox on the add card screen within the self-registration portal.

Request a Virtual Card in Visa Spend Clarity for Business

Use this procedure to request a new virtual card as a Business Cardholder or Virtual Business User. Business Cardholders and Virtual Business Users can request virtual cards for themselves only. Bank Administrators cannot request virtual cards.

Business Administrators have more options when requesting virtual cards. Business Cardholders and Virtual Business Users cannot select a funding account or interact with payment controls.

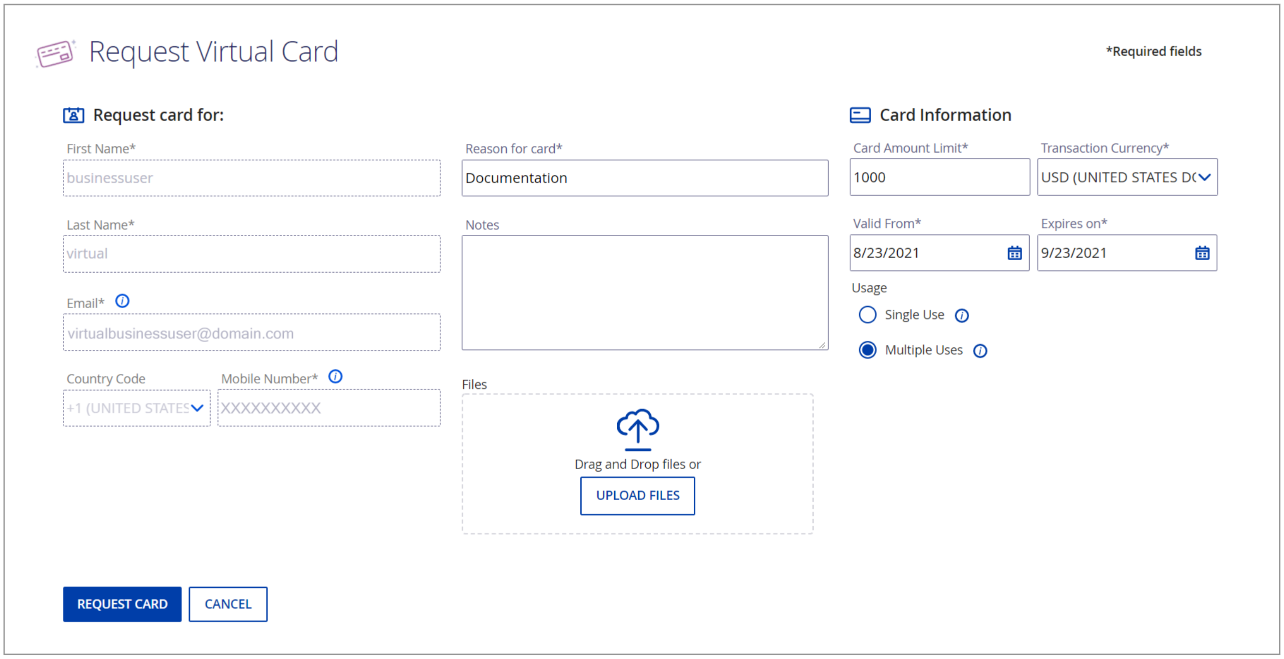
1. Navigate to Visa Spend Clarity for Business.
2. Click Virtual Cards on the menu.
   The Virtual Cards module opens.
3. Click **Request Card**.

   The Virtual Card Details screen appears with the user's details filled in.
4. Enter a **Mobile Number** to be associated with the card.
5. Type the **Reason for Card**.
6. Optionally enter notes or attach files.
7. In the Card Information section, enter a **Card Amount Limit**.
8. Select the **Transaction Currency** from the drop-down menu.
9. Select dates from the Valid From and Expires On fields.
10. Choose either Single Use or Multiple Uses by clicking the corresponding radial button.

    Single-use cards can be used once. Multiple-use cards can be used multiple times until the Card Amount Limit is reached.
11. Click **Request Card** to save your settings and request the virtual card.

Business Administrators have more options when requesting cards. Only the Business Administrator can manage the funding card account.

Fields marked with an asterisk (*) are required.



Request a Virtual Card as a Business Administrator in Visa Spend Clarity for Business

Use this procedure to request a virtual card as a Business Administrator. Business Administrators can request virtual cards for themselves or employees.

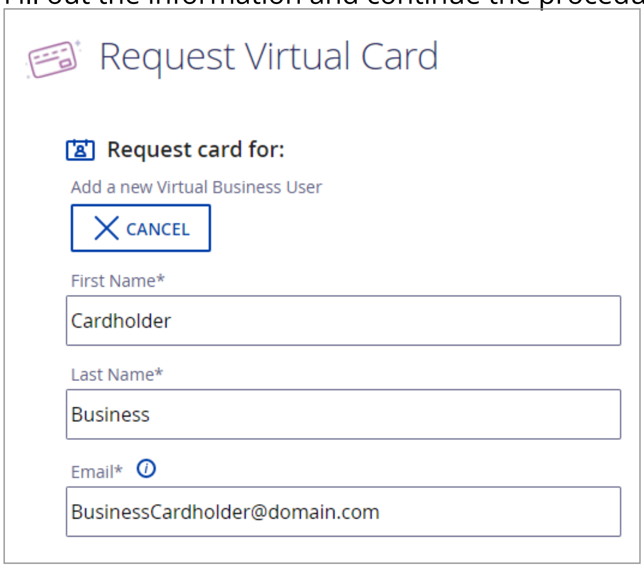
1. Navigate to Visa Spend Clarity for Business.
2. Click Virtual Cards on the menu.
   The Virtual Cards module opens.
3. Click **Request Card**.

4. Select a card user from the **Select a User** drop-down menu.

   Alternatively, click **Add New** to add a new user to the card request. In this scenario, three additional fields appear:

   - First Name
   - Last Name
   - Email

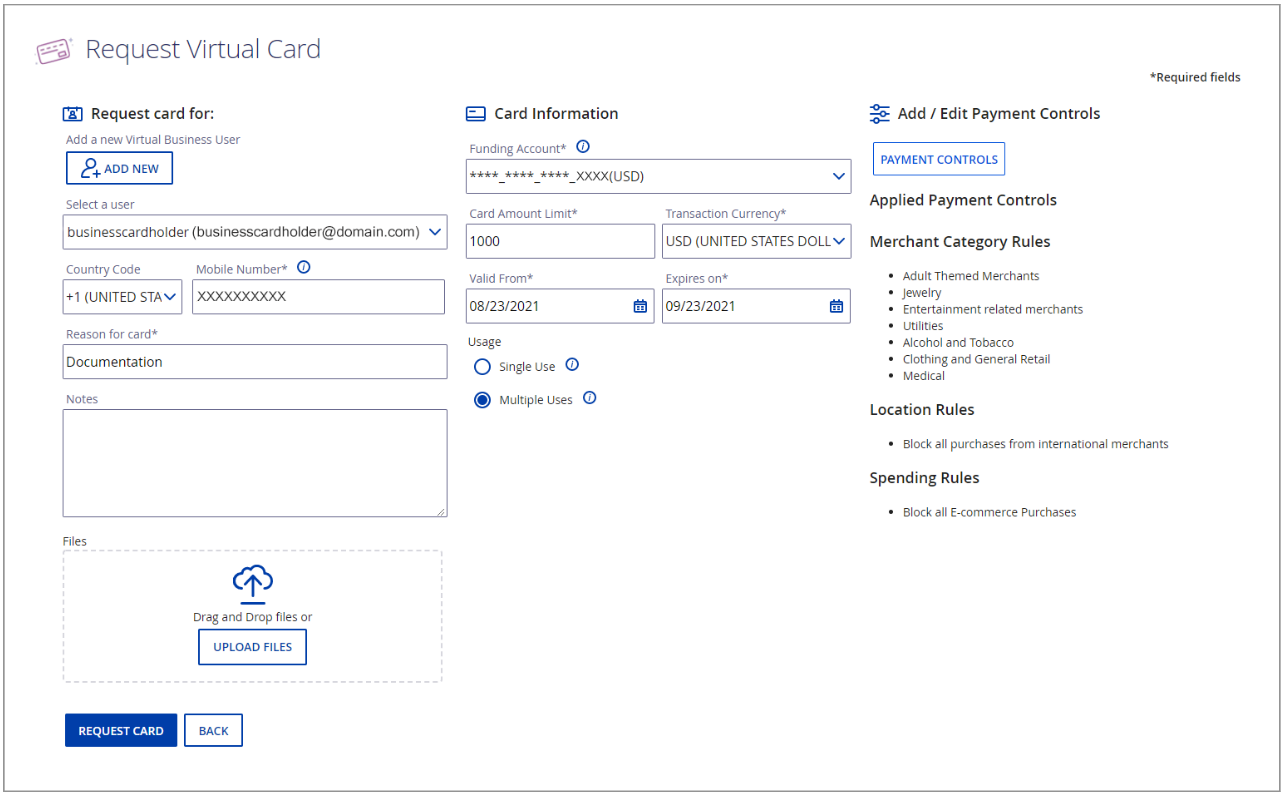
   Fill out the information and continue the procedure.



5. Enter a **Mobile Number** to be associated with the card.
6. Type the **Reason for Card**.
7. Optionally, enter notes or attach files.
8. In the Card Information section, select a **Funding Card** from the drop-down menu.
9. Enter a **Card Amount Limit**.
10. Select the **Transaction Currency** from the drop-down menu.
11. Enter **Valid From** date and **Expires On** date.
12. Select the **Transaction Currency** from the drop-down menu.
13. Select dates from the Valid From and Expires On fields.
14. Choose either Single Use or Multiple Uses by clicking the corresponding radial button.

    Single-use cards can be used once. Multiple-use cards can be used multiple times until the Card Amount Limit is reached.
15. Optionally, click **Payment Controls** to navigate to the Payment Controls screen where you can add controls to the virtual card. Any payment controls you set will be listed in the Applied Payment Controls section of the screen.
16. In the Payment Controls Notifications section, select a user from the drop-down menu to send that user notification messages anytime a payment control is triggered.
17. Click the **Request Card** button to save your settings and request the virtual card.

Fields marked with an asterisk (*) are required.



Add or Edit Payment Controls on a Virtual Card in Visa Spend Clarity for Business

Business Administrators use this procedure to add payment controls to cards they request. They can also add payment controls to cards requested by their employees. Whether requesting a new card or editing an existing card, the process to add or edit payment controls to a card is the same.

1. Navigate to the Request a Virtual Card or Edit Virtual Cards page.
2. Click **Payment Controls**.
   The Payment Controls screen appears.
3. Set your desired payment controls.
   - For Merchant Category rules, select the checkbox next to any categories you want to block.
   - For Location rules, click the slider button to block purchases corresponding to any desired location groups. After you click a slider button, you may need to enter additional criteria.
   - For Spending rules, click the slider button to block purchases corresponding to any spending rules.
4. Click **Save**.

Merchant Categories for Virtual Cards in Visa Spend Clarity for Business

These are the merchant categories for which you can set payment controls on your Virtual Cards.

Select a checkbox to block a category. Deselect the checkbox to allow the category. These are merchant categories by which you can restrict your virtual cards:

- General
  - Adult-Themed Merchants
  - Jewelry
  - Electronics
  - Office Supply
  - Entertainment-Related Merchants
  - Utilities
  - Clothing and General Retail
  - Medical
- Travel
  - Airline
  - Hotel
  - Auto Rental
  - Fuel
  - Ground Transportation
- Food & Drink
  - Restaurant
  - Alcohol and Tobacco
  - Grocery Stores and Pharmacies

Location Rules for Virtual Cards in Visa Spend Clarity for Business

These are the location rules you can apply to your Virtual Cards.

Click the slider bar next to any of the location groups to block or allow the location rule. For some of these rules, there are additional criteria to choose.

- International Transactions – This rule blocks all international transactions. There is no additional criteria.
- International Transactions exceeding set limits – This rule blocks international transactions above your set parameters. These parameters are:
  - Amount – Type the desired amount.
  - Currency – Select a currency from the drop-down menu.
- Transactions outside of a selected U.S. state(s) – This rule blocks transactions outside of one or more states. Expand the drop-down menu and click the checkbox(es) next to the state(s) you want to allow. This field allows multiple selections.

Spending Rules for Virtual Cards in Visa Spend Clarity for Business

These are the spending rules you can apply to your Virtual Cards.

Click the slider bar next to any of the spending rules to block or allow it. For some of these rules, there are additional criteria to choose.

- Purchases over set limit – This rule blocks transactions above your set parameters. These parameters are:
  - Amount – Type the desired amount.
  - Currency – Select a currency from the drop-down menu.
- E-commerce purchases – This rule blocks all e-commerce (online) purchases.
- E-commerce purchases over set limit – This rule blocks all e-commerce purchases above your set parameters. These parameters are:
  - Amount – Type the desired amount.
  - Currency – Select a currency from the drop-down menu.

Managing Your Virtual Cards in Visa Spend Clarity for Business

After you request a virtual card, that card and all of your other cards are listed on the Virtual Cards screen.

While Virtual Business Users and Business Cardholders can only see their own virtual cards on this screen, Business Administrators can see all virtual cards in their company. All users can apply filters.

Cards on the Virtual Cards screen are listed and may be sorted by these columns:

- Virtual Card – Shows the card number with all digits masked, except for the last four.
- Requested for – Shows who the card was requested for.
- Requested by – Shows who requested the card.
- Card Limit – Shows the card limit amount and currency code.
- Valid from – Shows the date from which the card is valid.
- Expires on – Shows the card's expiration date.
- Status
  - Active – Card is currently active.
  - Expired – Card has expired.
  - Denied – Card request was denied.
  - Canceled – Card request was canceled.
  - Pending – Card request is pending approval.
- Actions – The actions available will differ based on your role.
  - View – Click this button to view the card details.
  - Edit – Click this button to edit an active card.
  - Cancel – Click this button to cancel an active card.
  - Take Action – Click this button to approve or deny a virtual card request.

Filter Virtual Cards in Visa Spend Clarity for Business

Use this procedure to filter virtual cards in Visa Spend Clarity for Business.

1. Navigate to the Virtual Card module.
2. Click **Filter**.
   The filter pop-up appears.
3. Filter by these details:
   - Virtual Card Number
   - Request By
   - Request For
   - Valid From
   - Expires On
   - Status – Select a status from the drop-down menu.
4. Click **Apply**.

The cards visible on your screen will appear filtered by your criteria.

View Virtual Cards in Visa Spend Clarity for Business

Use this procedure to view virtual card details in Visa Spend Clarity for Business. Business Administrators can see all virtual cards in their company, while Business Cardholders and Virtual Business Users can only view their own.

1. Navigate to the Virtual Cards module.
2. Click **View** in the Actions column.
   The Virtual Card Details screen appears showing the request details, card information, applied payment controls, and a log of all updates.
3. Click **Show Card Info** to view the full card number and CVV.
4. Click Edit to edit some of the card details. Alternatively, click Back to return to the previous screen.

Edit Virtual Card Details in Visa Spend Clarity for Business

Use this procedure to edit the details of a virtual card in Visa Spend Clarity for Business. You can only edit some parameters of your virtual card. Some of these options are only available to the Business Administrator.

1. Navigate to the Virtual Cards Screen.
2. Click **Edit** in the Actions column.

   You can edit any of these details:

   - Reason For Card
   - Notes
   - Card Amount Limit
   - Transaction Currency
   - Valid From
   - Expires On
   - Usage
   - Payment Controls (Business Administrators only)
   - Payment Control Notifications (Business Administrators only)
3. Click **Save**. Alternatively, click **Back** to go back to the previous screen without saving changes.

Cancel a Virtual Card in Visa Spend Clarity for Business

Use this procedure to cancel a virtual card in Visa Spend Clarity for Business. You can only cancel a card with Active status.

1. Navigate to the Virtual Cards module.
2. Click **Cancel** in the Actions column.

   A Cancel Virtual Card dialog box appears asking for confirmation.
3. Click **Yes**

Manage Virtual Card Requests in Visa Spend Clarity for Business

Business Administrators use this procedure to approve or deny virtual card requests from their employees (Virtual Business Users and Business Cardholders).

1. Navigate to the Virtual Card module.
2. Click **Take Action** in the Actions column.
3. Edit any visible fields if needed.
4. Make relevant edits to the card details if needed.
5. Assign a **Funding Account**.
6. Add **Payment Controls** and select a user to receive notifications.
   This step is optional.
7. Click **Approve** or **Deny**. Alternatively, click **Back** to return to the previous screen without saving your changes.

View Virtual Card Transactions in Visa Spend Clarity for Business

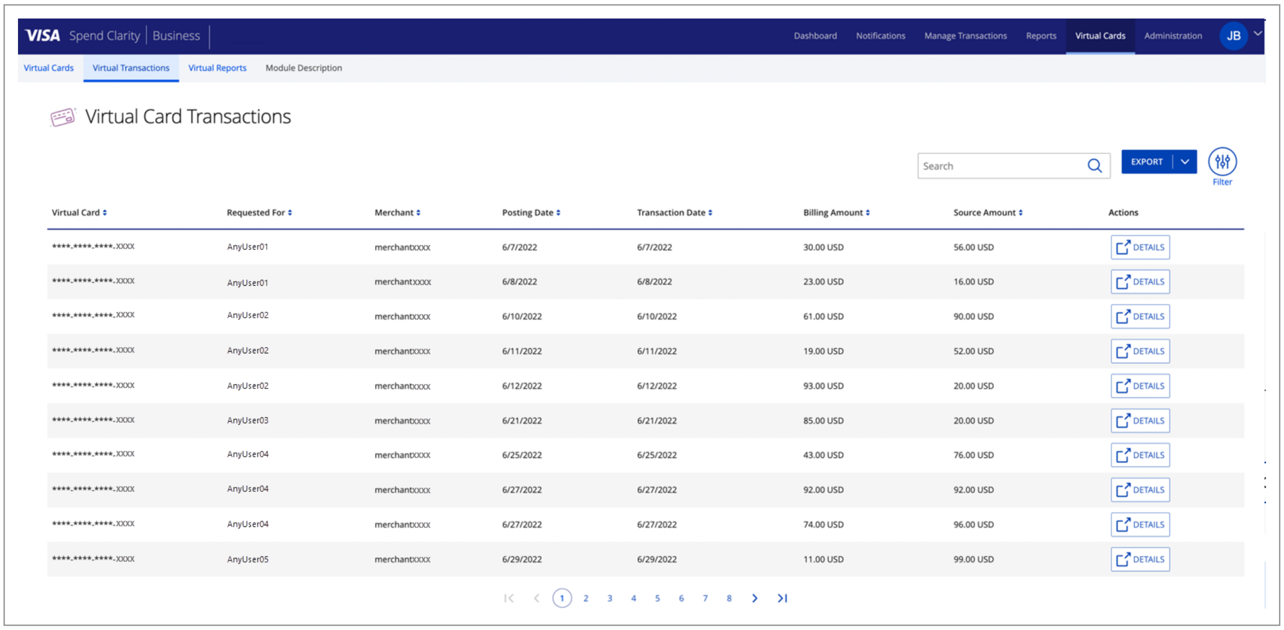
Use this procedure to view the transaction history for virtual cards in Visa Spend Clarity for Business. Business Administrators can view virtual card transactions for all virtual cards associated with their company. Business Cardholders and Virtual Business Users can view virtual card transactions for their own virtual cards.

1. Navigate to the Virtual Cards module.
2. Click the **Virtual Card Transactions** tab.
3. Click the **Details** button within a transaction row to view the details of a transaction.
4. **Close** the details pane to return to your Transaction History.

Transactions you have access to are listed on the screen and can be sorted by these columns:

- Virtual Card – Shows the virtual card number with all digits masked except for the last four.
- Requested for – Shows the user for whom the card was requested.
- Merchant – Shows the merchant associated with the transaction.
- Posting Date – Shows the date the transaction posted.
- Transaction Date – Shows the date the transaction was made.
- Billing Amount – Shows the transaction amount.

- Source Amount – Shows the virtual card limit amount.
- Actions – Click the Details button in this column to show the full transaction details.



The transactions listed in the Virtual Cards module are read-only. You cannot add notes or attachments, and you cannot categorize these transactions from the Virtual Cards module. Use the procedures for the Manage Transactions module to add notes or attachments, as well as categorize virtual transactions.

Virtual Business Users can only view transactions from this screen and are unable to add notes/receipts/categories to virtual card transactions. A Business Administrator can perform these tasks on their behalf.

Filter Virtual Card Transactions in Visa Spend Clarity for Business

Use this procedure to filter your past Virtual Card Transactions from the Virtual Card Transactions page.

1. Click **Filter**.
2. Filter the card transactions by these details:
   - Virtual Card Number
   - Requested for
   - Merchant
   - Posting Date
   - Transaction Date
   - Billing Amount
   - Source Amount
3. Click **Apply**.

Filtered transactions will appear in the Transaction History pane. You can export the filtered virtual card transactions to Excel or CSV. Remove filters to export the entire list.

Export Virtual Card Transactions in Visa Spend Clarity for Business

Use this procedure to export Virtual Card Transactions in Visa Spend Clarity for Business.

1. Navigate to the **Virtual Card Transactions** screen.
2. Optionally, filter the virtual card transactions.
3. Click **Export**.
4. Select Excel or CSV (comma-separated values) from the drop-down menu.

An exported copy will be available to save locally.

View Virtual Card Transaction Details in Visa Spend Clarity for Business

Use this procedure as to view the details of a single virtual card transaction in Visa Spend Clarity for Business.

1. Navigate to the Virtual Card Transactions screen.
2. Click the **Details** button in the Action column of the desired transaction.
   The Virtual Card Transaction dialog box appears with these details:
   - Transaction Date
   - Posting Date
   - Billing Currency Code
   - Billing Amount
   - Merchant Name
   - Merchant ZIP Code
   - Source Currency Code
   - Merchant City
   - Merchant Category Code
   - Source Amount
   - Transaction ID
   - Merchant State
   - Merchant Category Code Description
3. Click **Export** to export the details to Excel, CSV, or PDF.
4. **Close** the details pane to return to your Transaction History.

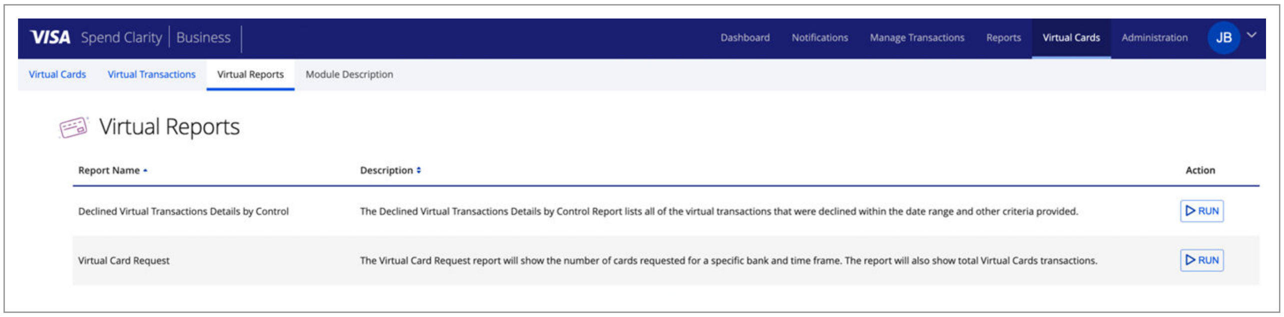
Visa Spend Clarity for Business Virtual Reports

There are two reports included in the Virtual Cards Module of Visa Spend Clarity for Business. These reports are the **Virtual Card Request** report and the **Declined Virtual Transaction Details by Control** report.

The reports are only available to Visa and Bank Administrators. The Virtual Card Request report details the total virtual cards requested by an issuer for a specific timeframe with the associated total transactions and transaction amounts.

The Declined Virtual Transaction Details by Control report lists all virtual transactions that were declined based on payment controls that were set.

Virtual Reports



Generate Virtual Card Request Report in Visa Spend Clarity for Business

The Virtual Card Request report is only available to Bank Administrators.

1. Navigate to the Virtual Cards module.
2. Click the **Virtual Reports** tab.
3. Click the **Run** button beside the Virtual Card Request report.
   The Virtual Card Request Report screen appears.
4. Select a Start Date.
5. Select an End Date.
6. Click **View Report**.
   The report populates on the screen with these columns:
   - Issuer name
   - Active – Number of active virtual cards
   - Expired – Number of expired virtual cards
   - Pending – Number of pending virtual cards
   - Canceled – Number of canceled virtual cards
   - Denied – Number of denied virtual card requests
   - Total Requests – Number of virtual card requests
   - Total Spend – Sum of all virtual card transactions with currency code
   - Total Transactions – Number of all virtual card transactions
   - Average Spend – Average transaction amount and currency code
   - Details – Full details of the issuer's virtual card activity

7. Click the **Download** button to download the report as Excel, CSV, or PDF.
8. Click **Back** to return to the previous screen.

Generate Declined Virtual Transaction Details by Control Report in Visa Spend Clarity for Business

Use this procedure to generate the Declined Virtual Transaction Details by Control report.

1. Navigate to the Virtual Cards module.
2. Click the Virtual Reports tab.
3. Click **Run** next to the Declined Virtual Transaction Details by Control report.
   The Declined Virtual Transaction Details by Control screen appears.
4. Bank Administrators select one or more companies from the Portfolio list box.
5. Select the Transaction Start Date.
6. Select the Transaction End Date.
7. Select one or more controls from the Control Type list box. Click the **All** slider button to select all controls.
8. Select one or more card accounts from the Card Account list box. Select the **Select All** checkbox to select all card accounts for your company or financial institution.
9. Click **View Report**.
   The report populates on the screen. The report shows 10 rows of results by default. If there are multiple pages of results, use the numbers and arrows to navigate to the other pages. The report has these columns:
   - Transaction Date
   - Virtual Card Account
   - Issuer
   - Requested for
   - Portfolio
   - Merchant Details
   - Control Type
   - Amount
10. Click **Download** to download the report as Excel, CSV, or PDF.
11. Click **Back** to return to the previous screen.

Chapter 10

Visa Spend Clarity for Business Manage Transactions

The Visa Spend Clarity for Business Transactions module is used to manage transaction categorization, as well as other transaction-related functionality.

This module enables users to flexibly organize and track their business expenses:

- Create customized expense categories (My Categories) to fit how you manage your business, such as by project or by client, and allocate transactions to them. You can then generate reports and view dashboards showing expenses allocated by My Categories.

  All updates to transaction categories and their assignments will be reflected in Dashboard charts and summarized reports immediately.
- View local (billed) and source currency transaction details for desired cardholder accounts.
- Add notes and attachments, such as receipts to transactions, including virtual card transactions (if applicable). If you are enrolled in optional Accounting Software Integration service these notes and attachments will also be forwarded to your accounting solution.
- Add non-card transactions and assign them to categories. Dashboards and reports can also be created for these non-card transactions.

- Search for specific expenses based upon: Merchant Name, Transaction Amount, Date, and so on.
- Split transactions across multiple categories.
- Export the transaction results grid to Excel or CSV.
- Export individual transaction details to PDF.

  All updates to transaction categories and their assignments will be reflected in Dashboard charts and summarized reports instantaneously.

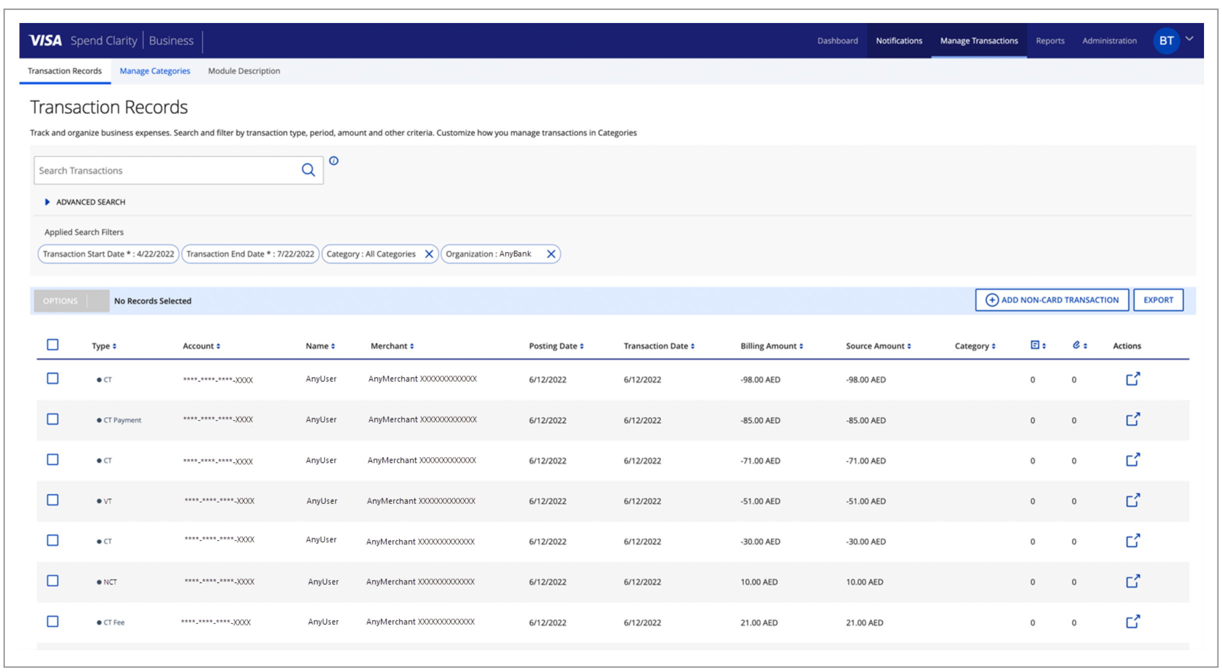
Visa Spend Clarity for Business Transaction Records

The Visa Spend Clarity for Business Transaction Records page gives you a way to search for specific transaction records and assign them to categories. You can search for transactions by card account, posting date, category, billing amount, or merchant name. You can also search within the hierarchy.

Card Transaction (CT) Fees and CT Payments are two transaction types in the Manage Transactions module. These allow users to search and view card payments and fees transactions and their details. These transaction types are currently only available in the desktop version.

Card transaction fees and payments only appear if your financial institution provides that data.

Visa Spend Clarity for Business Transaction Records Page



Transaction Search in Visa Spend Clarity for Business

Visa Spend Clarity for Business allows users to search transactions in a basic and advanced manner.

Perform Basic Search in Visa Spend Clarity for Business

Use this procedure to use the basic search function for transactions in Visa Spend Clarity for Business.

1. Click the **Manage Transactions** tab.
2. Enter relevant search criteria in the Search box.
   It can be a wildcard search. Search for transactions by card account, posting date, category, billing amount, or merchant name.

   Basic search limits the results to fields in a grid that are of type "string." It does not search dates, numbers, or fields not visible in the grid, such as Merchant City, Merchant State, or Merchant Zip.
3. Press **Enter** or click the magnifying glass icon.
   The table will show the search results.
4. Click **Export** to export the search results to an external program. Transaction search export shows icons for Cash/Check.

Visa Spend Clarity for Business Transaction Search Data

When you search for transactions in Visa Spend Clarity for Business, the results are organized by columns.

This table lists the fields displayed in the search results.

Visa Spend Clarity for Business Transaction Search Data

Field/Column	Description/Action
Cardholder Account	Cardholder's account number.
Cardholder Name	Cardholder name.
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.
Transaction Type	The type of transaction.

Visa Spend Clarity for Business Transaction Search Data

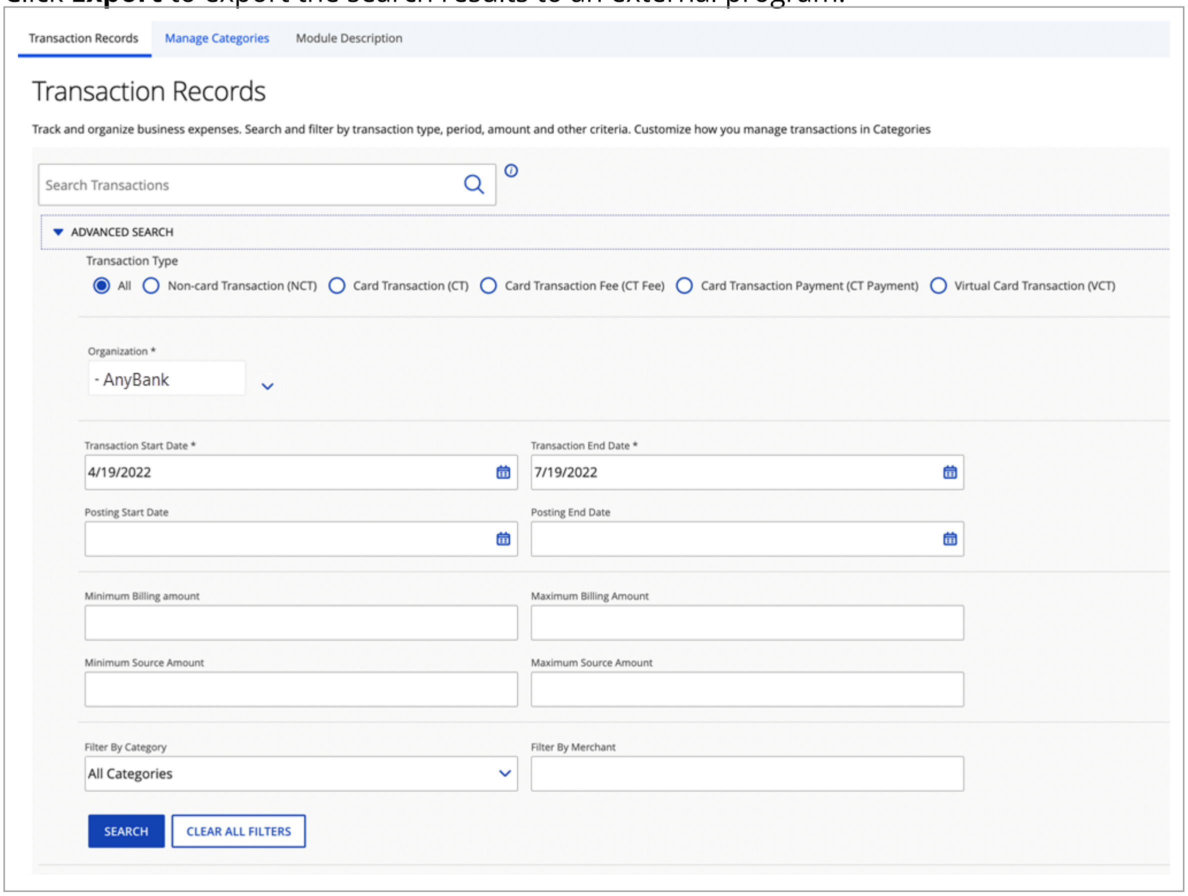
Field/Column	Description/Action
Billing Amount	Amount to be billed or credited to the cardholder.
Category	User assigned category for the transaction.

Perform an Advanced Search in Visa Spend Clarity for Business

Use this procedure to perform an advanced transaction search in Visa Spend Clarity for Business.

1. Click **Manage Transactions**.
2. Click the down-arrow icon to display the **Advanced Search** menu.
3. Enter relevant search criteria.
4. Select a transaction type from the Transaction Type section.
5. Optionally, select from the displayed search fields: Organization, Transaction Start Date, Transaction End Date, Posting Start Date, Posting End Date, Minimum Source Amount, Maximum Source Amount, Minimum Source Amount, Maximum Source Amount, Category, and Merchant Name.

6. Click **Search** to see the results in the lower portion of the screen.
7. Click **Export** to export the search results to an external program.



Visa Spend Clarity for Business Advanced Transaction Search Data

You see more transaction search data when you choose optional advanced data in your transaction search.

This table shows advanced transaction search fields.

Visa Spend Clarity for Business Advanced Transaction Search Data

Field/Column	Description/Action
Organization	Company card's organization.
Transaction Type	You can search by these transaction types: • Card • Non-card • Card Transaction Fee • Card Payment • Virtual Transaction • All
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.
Local Currency	Amount of any transactions expensed in its Source country will appear in its local amount.

Visa Spend Clarity for Business Transaction Types

This table shows the transaction types available in Visa Spend Clarity for Business.

Visa Spend Clarity for Business Transaction Types

Transaction Type	Acronym
Card Transaction	CT
Non-card Transaction	NCT
Card Transaction Fee	CT Fee

Visa Spend Clarity for Business Transaction Types

Transaction Type	Acronym
Card Transaction Payment	CT Payment
Virtual Card Transaction	VT

Note: Virtual card transactions (VT) only appear if Virtual functionality is enabled.

Bank Fees and Bank Payments Support in Visa Spend Clarity for Business

Cardholders will see Bank Fees and Bank Payments in the Manage Transactions module of Visa Spend Clarity for Business only if their financial institution sends this information to Visa.

Fees and Payments

Number	Name	Fee or Payment
31	Payment	Payment
40	Finance Charge	Fee
50	Annual Fee	Fee
52	Miscellaneous Fees	Fee
54	NSF Check Fee	Fee
56	Report Fee	Fee
82	Convenience Checks Fees	Fee
84	Travelers Checks Fees	Fee
86	ATM Fees	Fee
88	Late Fees	Fee

Visa Spend Clarity for Business Enhanced Transaction Data

All transactions in Visa Spend Clarity for Business have a details page showing additional data.

On this same screen, that data shows airline, lodging, and car rental information, if applicable, to the given transaction. This data is also included in the MS Excel, PDF, and CSV exports of transaction data. This applies to the desktop version only.

Categorize Transactions in Visa Spend Clarity for Business

The Visa Spend Clarity for Business Transaction Records screen gives you a way to search for specific transaction records and assign them to categories. You can review the details of a transaction and assign a transaction (or transactions) to a category.

Use this procedure to categorize a transaction from the Manage Transactions screen.

1. Click the **Manage Transactions** tab.
2. Perform a transactions search to locate the relevant transaction.
3. Select the check boxes next to the desired transactions, then click **Options**.

   You can categorize multiple transactions by selecting their corresponding check boxes.
4. A drop-down appears, select **Categorize**.
5. Select the desired category from the list.
6. Click **Apply** to categorize the transactions or **Cancel** to exit with saving your changes.
   A confirmation message appears letting you know that your transactions were successfully categorized.

Transactions can also be categorized from the Transaction Details screen.

Categorize Transactions from Transaction Details in Visa Spend Clarity for Business

Use this procedure to categorize a transaction from the Transaction Details screen in Visa Spend Clarity for Business.

1. Click **Manage Transactions**.
2. Perform a transaction search to locate the relevant transactions.
3. Click **Details** to view the relevant transaction's details.
   The Transaction Details page appears.
4. Select the required Category from the Expense Category drop-down list.
5. Click **Submit** to categorize the transaction or **Cancel** to exit without saving your changes.
   A confirmation message appears letting you know that your transaction(s) was/were successfully categorized.

Add Non-Card Transactions in Visa Spend Clarity for Business

You can add non-card transactions using the **Add Non-Card Transactions** button on the Manage Transaction page in Visa Spend Clarity for Business. The Visa Administrator, Bank Administrator, Business Auditor, Business Cardholder, and Business Administrator can view non-card transactions.

Business Administrators and Business Users can add non-card transactions. You cannot delete non-card transactions.

Use this procedure to add non-card transactions.

Procedure

1. Click the **Manage Transactions** tab.
2. Click the **Transaction Records** menu item.
3. Click the **Add Non-Card Transactions** button.
   The Add Non-Card Transactions screen appears.
4. Select a transaction type from the Transaction Type drop-down list.

   If the Transaction Type is Check, the Check Number and Bank Name are mandatory. These fields do not appear for the transaction type Cash.
5. Complete any remaining fields.

   The field lists all the ISO country names in a drop-down list for user to select. You can only select one country. This is an optional field, with default set to "Please Select."
6. Click the **Upload Attachment** button in the Attachments box. The File Explorer window appears allowing you to select the file you want to attach.
7. Navigate to the attachment.

   Valid file attachments are: DOC, DOCX, XLS, XLSX, PDF, TXT, OFT, HTM, HTML, MHT, MHTML, RTF, ZIP, GIF, PNG, JPG, JPEG, MSG, EML, TIF, TIFF, and BMP.
8. Click **Open**.

   The total size of all attachments for a given transaction cannot exceed 2 MB.

   The file loads into Visa Spend Clarity for Business. The file name, your name, and the date and time you loaded the file into Visa Spend Clarity for Business appear in the Attachments table.
9. Click **Submit**.

   A non-card transaction cannot be deleted. You can only edit non-card transactions.

Edit Non-Card Transactions in Visa Spend Clarity for Business

The Visa Administrator, Bank Administrator, Business Auditor, Business Cardholder, and Business Administrator can view non-card transactions in Visa Spend Clarity for Business. Use this procedure to edit a non-card transaction.

The Business Administrator can edit any transactions within their company. But they can edit only a certain fields. Date, Amount fields cannot be edited and must be grayed out. All other fields are editable.

- Users cannot delete non-card transaction. A user could enter a credit non-card transaction to zero it out. For example, if you have entered a $5 non-card transaction by mistake, you cannot delete it, but you could enter a -$5 non-card transaction to void it out.
- Business card holders can only edit the transactions they entered.

1. Click **Manage Transactions**.
2. Locate the transaction within the transaction table by browsing for it or using the transaction search functionality.
3. Select the **Details** link next to the relevant transaction.
4. Make the required changes to the transaction.

   Users cannot modify Transaction Date, Amount, and Currency Code fields.
5. Click **Submit** to save the changes, or click **Cancel** to exit without saving the changes.

Local and Source Currency Transaction Detail in Visa Spend Clarity for Business

Users can search, view, and generate reports that include local and source currency transaction details in Visa Spend Clarity for Business.

Local currency refers to the currency of the user's home country. Source currency refers to the currency of the country in which the transaction occurred.

Any transactions expensed in a source country will appear in both source and local currencies in these fields:

- Minimum Source Amount
- Maximum Source Amount
- Source and Local Currency

To perform an advanced search for accounts using these fields, see *Perform an Advanced Search in Visa Spend Clarity for Business*.

These fields are also viewable when you run these reports:

- Cardholder Report
- Expense Category Report
- Transaction Detail Report
- Merchant Category Report

To search, generate, and view these reports, see *Visa Spend Clarity for Business Reports Module*.

Attachment Management in Visa Spend Clarity for Business

Visa Spend Clarity for Business allows users to manage attachments in Visa Spend Clarity for Business.

View Attachment in Visa Spend Clarity for Business

Use this procedure to view any attachments related to a transaction in Visa Spend Clarity for Business.

1. Click the **Manage Transactions** tab.
2. Perform a basic search using a single search criteria or use the advanced search option to locate the relevant transaction.
3. Click the **Details** link next to the relevant transaction.
   The transaction details page appears.
4. Double-click on the attachment name.
   The attachment will open in a new window.
5. When you finish viewing the attachment, close the window.

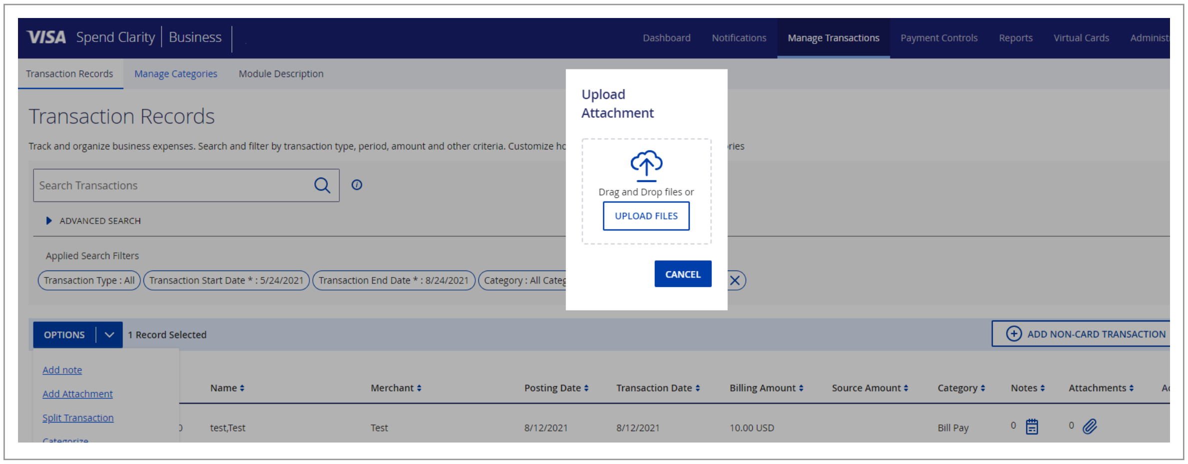
Add an Attachment in Visa Spend Clarity for Business

Use this procedure to add attachments to a transaction from the Transaction Details page in Visa Spend Clarity for Business.

Attachments that you might want to add to a transaction include receipts, invoices, printouts of email communications, and authorization letters.

1. Click the **Manage Transactions** tab.
2. Perform a basic search using a single search criteria or use the advanced search option to locate the relevant transaction.
3. Click the **Options** link next to the relevant transaction.

4. Click **Add Attachment**.



5. Click **Upload Files**.
   The File Explorer window appears allowing you to select the file you want to attach. Alternatively, drag-and-drop the relevant files into the attachment area of the screen.
6. Navigate to the required attachment.

   Valid file attachments are: DOC, DOCX, XLS, XLSX, PDF, TXT, OFT, HTM, HTML, MHT, MHTML, RTF, ZIP, GIF, PNG, JPG, JPEG, MSG, EML, TIF, TIFF, and BMP.
7. Click **Upload**.

   The total size of all attachments for a given transaction cannot exceed 5 MB.

   The file loads into Visa Spend Clarity for Business. The filename, your email ID, the date you loaded the file into Visa Spend Clarity for Business, and the size appears in the Attachments table.

Delete an Attachment in Visa Spend Clarity for Business

Use this procedure to delete a transaction you uploaded in Visa Spend Clarity for Business.

1. Perform a basic search using a single search criteria or use the advanced search option to locate the relevant transaction.
2. Click the **Details** link next to the relevant transaction.
   The transaction details page appears.
3. Click the **Trash** icon next to the attachment you want to delete.

   Only the user who uploaded the attachment can delete the attachment. The Delete link will be grayed-out for all other users.

   A warning message appears to confirm the deletion.
4. Click **Yes** to delete the attachment or click **Cancel** to close the warning message. If you selected **Yes**, the attachment deletes.

Add Notes in Visa Spend Clarity for Business

Use this procedure to add notes to a transaction in Visa Spend Clarity for Business. You should add notes that help you identify the project or client details.

1. Click the **Manage Transactions** tab.
2. Perform a basic search using a single search criteria or use the advanced search option to locate the relevant transaction.
3. Click the **Details** link next to the relevant transaction. The transaction details page appears.
4. Type your note in the **Add New Notes** box.

   Notes can be up to 2,000 characters.
5. Click the **Save Note** button to save the new note.

The transaction will be updated with the new notes.

Add Notes Through Transaction Records in Visa Spend Clarity for Business

Use this procedure to add a note to a transaction from the Transaction Records page in Visa Spend Clarity for Business.

1. Click the **Manage Transactions** tab.
2. Perform a basic search using a single search criteria or use the advanced search option to locate the relevant transaction.
3. Click the **Options** link next to the relevant transaction.
4. Click **Add Note**.
5. Add your additional information to the transaction record.
6. Click **Save** to save the changes or **Cancel** to exit without saving.

The transaction updates with the new notes.

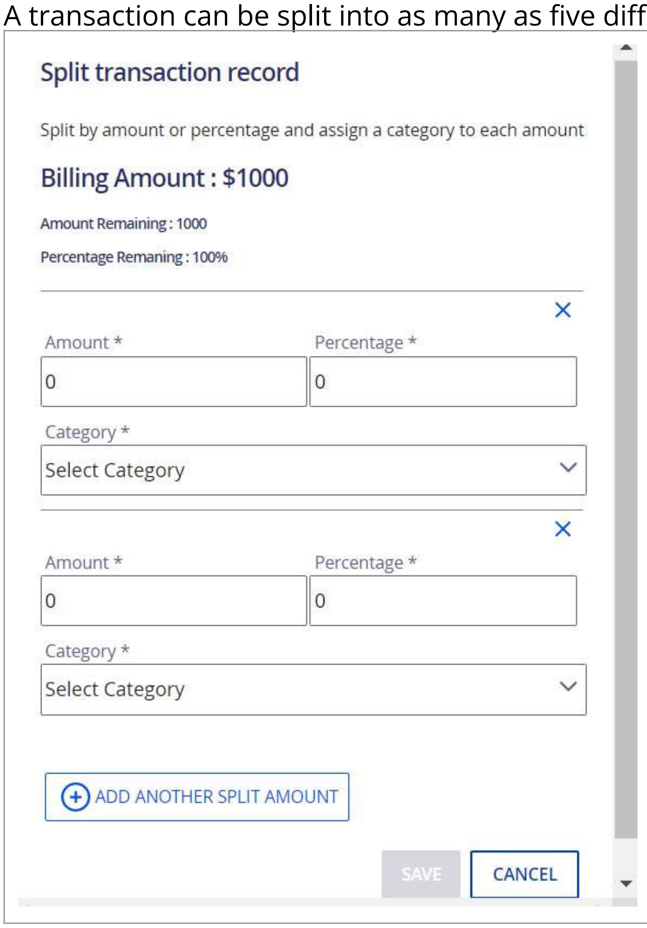
Split and Unsplit Transactions in Visa Spend Clarity for Business

The Visa Administrator, Bank Administrator, Business Auditor, Business Cardholder, and Business Administrator can split a single transaction across multiple categories in Visa Spend Clarity for Business.

Use this procedure to split a transaction.

1. Click on the **Manage Transactions** tab.
2. Click the **Transaction Records** menu item.
3. Select the **check box** next to the transaction that you would to split.
4. Select **Options**.
   A drop-down arrow appears.
5. Click **Split Transaction**.

   A transaction can be split into as many as five different transactions.

6. Fill out the required split fields.
7. Click **Save** to save the splits or **Cancel** to exit without saving your changes.

   After confirming the split, the transaction will be distributed across the specified categories.

   Once a transaction has been split, the transaction will have a split icon next to the billing amount in the transaction grid. To view the child transactions, click on the split icon. The child split transactions will be listed below the parent transaction.

Category Management in Visa Spend Clarity for Business

You can manage the available categories using the Manage Categories page in Visa Spend Clarity for Business.

All users can create categories. Administrators can rename any user-created categories.

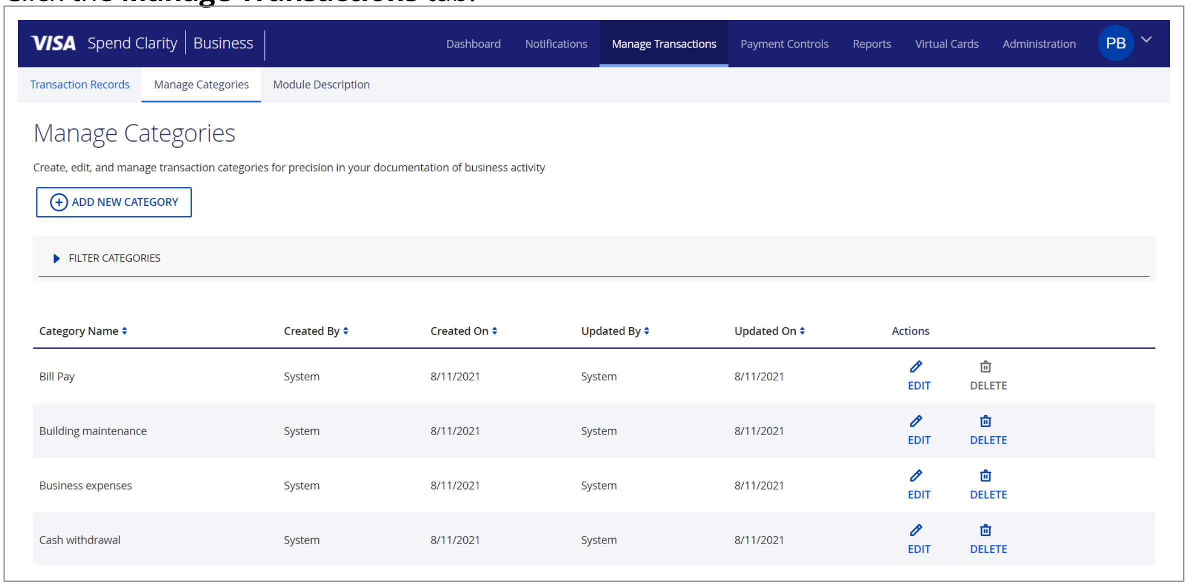
Show Products by Category in Visa Spend Clarity for Business

Visa Spend Clarity for Business users can see the products list by category.

You can also manage the categories assigned to transactions using the Manage Categories screen.

Use this procedure to show products by category.

1. Click the **Manage Transactions** tab.

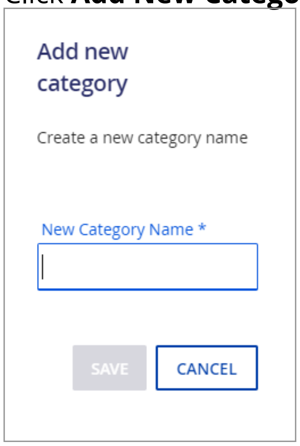


2. Click the **Advanced Search** drop-down menu.
3. Select a relevant category from the list of categories located in the **Filter by Category** filter.
4. Click **Search**.
   All transactions related to the category are displayed.
5. Click **Export** to export the search results to an external program.

Add Transaction Categories in Visa Spend Clarity for Business

Use this procedure to add transaction categories in Visa Spend Clarity for Business.

1. From the **Manage Transactions** page, click the **Manage Categories** menu item.
2. Click **Add New Category**. The Add New Category screen is shown.



3. Enter a name for the category in the **New Category Name** field.
4. After adding each new category name, click **Save** to save the new category, or **Cancel** to exit without saving.

Modify Visa Spend Clarity for Business Category Names

Visa Spend Clarity for Business allows users to modify existing transaction categories.

Categories can be modified even if transactions are still assigned to that category.

1. Navigate to the **Manage Categories** page.
2. Click **Edit** to select the category you want to modify. The Modify Category screen appears.
3. Enter the new name.
4. Click **Save** to update the category, or **Cancel** to exit without saving the changes.

   All updates to transaction categories and their assignments will be reflected in Dashboard charts and summarized reports instantaneously.

Remove Categories in Visa Spend Clarity for Business

Use this procedure to remove transaction categories in Visa Spend Clarity for Business. Categories cannot be removed if any transactions are still assigned to the category.

1. Navigate to the **Manage Categories** page.
2. Click **Delete** next to the category you want to remove.
3. Click **Yes** to confirm the deletion, or click **Cancel** to cancel the operation.

   All updates to transaction categories and their assignments will be reflected in Dashboard charts and summarized reports instantaneously.

Chapter 11

Visa Spend Clarity for Business Mobile Application and Mobile Website

Other than the Visa Spend Clarity for Business web application, users have the option to use the mobile website and the mobile application:

To use the mobile options, you must set up credentials in the desktop application before accessing Visa Spend Clarity for Business on mobile. The credentials you use on the desktop application will allow you to access the mobile options as well.

- **Mobile Website –** Responsive user interface via a mobile device using the issuer-supplied URL.
- **Mobile Application –** Download the mobile application to an iOS or Android equipped mobile device.

  The mobile application 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 smartphone 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.

By using these mobile offerings, users can receive near-real time spend authorizations. Additionally, Business Administrators can set payment controls and request virtual card accounts.

Note: Visa Payment Controls (VPC) and virtual cards are optional features that must be enabled by your financial institution.

Visa Spend Clarity for Business on Mobile Devices

The Visa Spend Clarity for Business interface automatically adapts for users who access it from mobile devices, such as smartphones and tablets.

It presents an optimal viewing experience for these users—easy reading and navigation, with minimum resizing, panning, and scrolling—and restricts functionality difficult to display on small screens such as report generation.

Accessing the Visa Spend Clarity for Business Mobile Website

Visa Spend Clarity for Business users can access the mobile website from a browser.

The mobile website supports these browsers:

- Google Chrome on Android OS 4.3 and above
- Safari on iOS 9 and above

Mobile Website Data in Visa Spend Clarity for Business

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.

Mobile Website Functionality in Visa Spend Clarity for Business

The mobile website gives users the ability to view and categorize card transactions, add notes, and attachments, such as receipts.

Visa Spend Clarity for Business Mobile Application

The Visa Spend Clarity for 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 is only available within the US, the UK, Canada, and other select countries. Check with your financial institution to confirm availability.

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 US. No in-application purchases are currently required or available. Check with your financial institution for more details.

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

Visa Spend Clarity for Business Mobile Application Features

Visa Spend Clarity for Business Mobile Application offers some core features.

The core features of 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.

  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 five categories)** – Split transactions by percent or amount and easily assign to multiple categories for streamlined organization and quick reference.
- **Set and manage payment controls** – Users can add and manage over 200 different payment controls to their card accounts within the mobile app. Users can also set to receive declined transaction notifications.
- **Sync with Other Accounting Solutions** – The mobile application can push transactions (along with their notes, receipts, and attachments) to accounting solutions like QuickBooks Online, FreshBooks, Sage Business Cloud, or Xero.

  Available in US, UK, Canada, and select countries. Check with your financial institution to see if this is supported in your country.

The Bank Administrator role allows users to:

- **Search/locate** cardholder accounts by entering their email into the search functionality.
- **View** virtual transactions.
- **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.
- **Request** virtual cards for Business Admins, Business Cardholders, and Virtual Business Users.
- **Apply** usage limits and payment controls, and request to receive notifications when controls are violated.
- **View** active virtual cards and edit details or payment controls.
- **View** and manage virtual card requests.

Accessing the Mobile Application in Visa Spend Clarity for Business

Visa Spend Clarity for Business users can access the mobile application from a supported platform.

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 have 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, Visa highly recommends 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.

Multifactor Authentication in the Visa Spend Clarity for Business Mobile App

Visa Spend Clarity for Business uses multifactor authentication for the mobile app as an additional layer of protection to the username and password.

Multifactor authentication is available for Android and iOS.

Visa Spend Clarity for Business Mobile App MFA Options

Upon login to the Visa Spend Clarity for Business mobile app, users may be prompted to authenticate themselves with a one-time password (OTP).

Based on your financial institution's configuration, you can choose one of these authentication options during registration:

- SMS – The system sends the OTP to the mobile number on file.
- Email – The system sends the OTP to the email address on file.
- ForgeRock Mobile Authenticator – Users generate the OTP from a mobile authenticator app. Users are required to download the ForgeRock Mobile Authenticator app to use this option.

Email Option

These steps are relevant to users who have registered their email for multifactor authentication.

1. Log in to the Visa Spend Clarity for Business mobile app. The Additional Verification screen appears.
2. Answer your security question. The authentication screen appears and you will receive an OTP to your registered email address.
3. Enter the OTP in the provided field. The code is valid for 5 minutes after receipt. Click **Resend Code** to generate a new OTP.

SMS Option

These steps are relevant to users who have registered their mobile number for multifactor authentication.

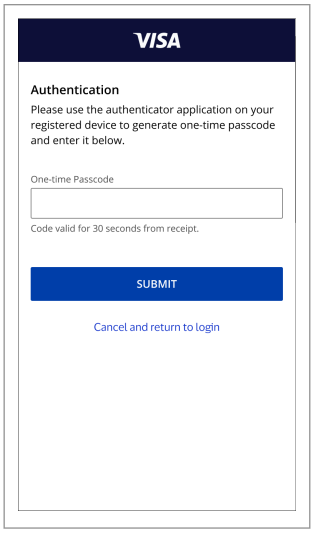
1. Log in to the Visa Spend Clarity for Business mobile app. The Additional Verification screen appears.
2. Answer your security question. The authentication screen appears and you will receive an OTP to your registered mobile number.
3. Enter the OTP in the provided field. The code is valid for 5 minutes after receipt. Click **Resend Code** to generate a new OTP.

Mobile Authenticator App Option

These steps are relevant to users who use the ForgeRock Authenticator App for multifactor authentication.

1. Log in to the Visa Spend Clarity for Business mobile app. The Additional Verification screen appears.
2. Answer your security question. The authentication screen appears and you are prompted for an OTP.

3. Open your ForgeRock Authenticator app and generate an OTP.
4. Enter the OTP in the provided field. The code is valid for 30 seconds after generation.



Visa Spend Clarity for Business Mobile Application Language Availability

Visa Spend Clarity for Business users can access the mobile application in several languages.

The mobile application supports:

- Arabic
- Brazilian Portuguese
- Canadian French
- Danish
- German
- International French
- Italian
- Japanese
- Latin American Spanish
- Netherlands Dutch
- Polish
- Russian
- Slovak

- UK English
- US English
- Vietnamese

Visa Spend Clarity for Business Mobile Application Data and Security

The last six months of transaction data is available via the Visa Spend Clarity for Business 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 a user's login credentials or unauthorized access to a user's accounts, either with or without the user's knowledge.

To help ensure data remains secure, users are encouraged to sign out when not using the application by tapping on the menu on the Visa Access portal screen, then tap **Sign Out**.

View and Search for Transactions in the Visa Spend Clarity for Business Mobile Application

As soon as you log in to Visa Spend Clarity for Business, you see the All Card Transactions screen where you can view your transactions.

Select the hamburger menu to expand it. All Card Transactions is a choice on that menu. At the top of the screen, select the card you want to view transactions for.

There is also a search box where you can search transactions by merchant name or transaction amount. Transactions can be sorted by date, by merchant name, or by transaction amount.

Virtual card transactions are listed by card on this screen.

Cardholders can view their settled transactions on the mobile app. This includes all notes, attachments, and categories.

Edit Transactions in Visa Spend Clarity for Business

To add notes or receipts to a Visa Spend Clarity for Business 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.

Create and Edit Categories in Visa Spend Clarity for Business

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.

VPC in Visa Spend Clarity for Business Mobile Application

Users can manage card accounts, set to receive declined transaction notifications, and set rules using Visa Payment Controls (VPC) in the Visa Spend Clarity for Business mobile application.

Select **Payment Controls** in the hamburger menu to view VPC in the mobile application. From here, you can set the same rules from the desktop application.

Virtual Cards in the Visa Spend Clarity for Business Mobile Application

To use Virtual Cards functionality in the Visa Spend Clarity for Business mobile application, a business administrator must have enrolled a physical card account as a funding account.

Language Support

Virtual Card functionality in the mobile application supports these languages: Brazilian Portuguese, Canadian French, Danish, Latin American Spanish, Polish, UK English, and US English.

Funding Accounts

The funding account (a physical credit card) is used to generate virtual cards. Funding account registration typically occurs during company enrollment through the self-registration portal. Business administrators can also add funding accounts later. For information on how to add funding accounts after enrollment, see the *Add Cards in Visa Spend Clarity for Business* procedure.

Only the Business Administrator user role can add funding accounts. You cannot add funding accounts on the mobile application. To add funding accounts from the desktop, select **Add this card as a Virtual Funding card** checkbox on the add or edit card screen within the self-registration portal. You can have multiple funding accounts.

For Visa Commercial File (VCF) clients, see *Virtual Module Enrollment Through VCF*.

Requesting Virtual Cards

To request a new virtual card, users can tap the hamburger menu, then tap **Request Virtual Card** and add or select information, as required. Virtual Business and Business Cardholders can only request cards for themselves. Business Administrators can request cards for any users at their company.

When a VCF client has virtual functionality enabled, their cardholders can also request virtual card accounts through the mobile application.

View Active Virtual Cards

To view active virtual cards, users can tap the hamburger menu and tap **Active Cards**. Any active virtual cards for the user will display with the option to Show Card Info to reveal the full card number and CVV. From here, users can access the data needed to use their virtual card.

Two-factor authentication is required to view the full card number.

Approve Virtual Card Requests

To approve virtual cards, Business Administrators can tap the hamburger menu, then tap **Pending Requests**. All pending virtual card requests are listed on the screen. Tap any card to view request details, select the funding account, then scroll to the end of the screen and tap either **Approve** or **Deny**.

Business Administrators must approve all virtual card requests from business cardholders and virtual business users.

View Virtual Card Requests

Users can tap **All My Virtual Requests** from the hamburger menu to view a list showing the status of all virtual cards they have requested. Tap any card from the list to navigate to the details screen for that request. From here, users can view more card details, user details, or cancel the card request.

Business Administrators can see all virtual card requests from business cardholders and virtual business users.

View Virtual Card Transactions

Tap **Transactions** on the hamburger menu to view all transactions. Select a virtual card to view transactions for that virtual card only. This information is read-only.

In the Virtual Card Transactions view, users can see the virtual transactions for each virtual card account.

If the Business Administrator approved virtual card accounts attached to the same funding account, those business cardholders and virtual business users will be able to see all transactions attached to the same funding account.

In the All Card Transactions view, business administrators can see all virtual transactions for the company listed with the funding account. This is where business administrators can add notes or attachments, split transactions, and categorize transactions.

User Roles for Virtual Functionality in the Visa Spend Clarity for Business Mobile Application

A user's access to the Visa Spend Clarity for Business mobile application virtual functionality depends on their assigned user role.

Business Administrator

The Business Administrator can:

- View all virtual cards and transactions for their company.
- Register one or more funding accounts.

- Approves all virtual card requests because they must choose a funding account from which virtual cards are generated.
- Add a new Virtual Business user.
- Request cards for users in their company.

Business Cardholder

This business cardholder has a company card and can see all of their own cards and transactions. They can also request virtual cards for themselves.

Virtual Business User

This user does not have their own company card. This user could be someone outside of the company. Business Administrators can request a card for this user.

New user login credentials are sent to this user so they can set login credentials to Visa Spend Clarity for Business. After this user logs in, they will only see the Virtual and Administration modules on the desktop and mobile applications.

These users can request additional virtual cards after the first on has been requested for them.

Bank Administrators

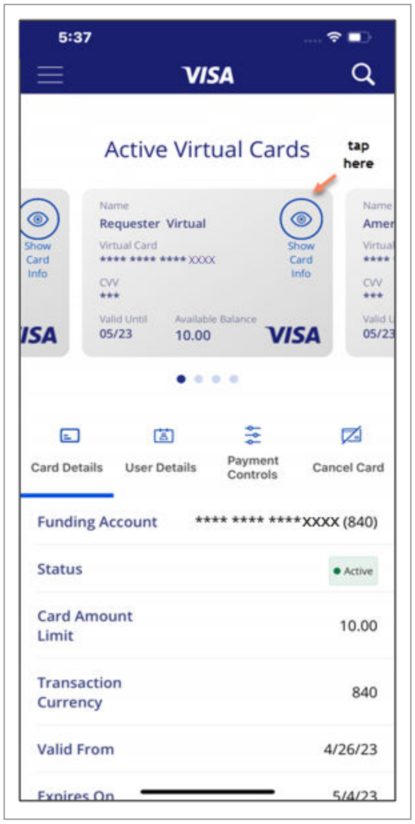
The Bank Administrator role cannot access virtual card functionality, view full virtual card numbers, request virtual cards, approve requests, or set payment controls on virtual cards on the mobile application.

Multifactor Authentication for Virtual Cards in the Visa Spend Clarity for Business Mobile App

Multifactor authentication is required to view the full virtual account number in the Visa Spend Clarity for Business mobile application.

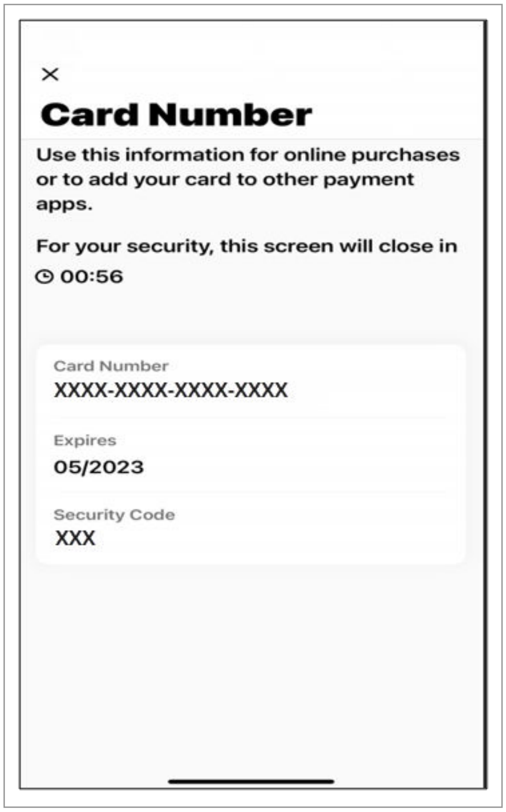
To view the full account number for your virtual cards, click **Show Card Info** on the appropriate card.

Note: You may want to securely record the information because the card information will only display on the screen for 1 minute.



Then, you will receive a one-time password/code to your email.

After you enter the code in the provided field, you are directed to a screen with the full card number, expiration date, and security code.



This screen expires after 1 minute.

Visa Spend Clarity for Business 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 My Profile section on the desktop site.

Chapter 12

Visa Spend Clarity for Business Accounting Software Integration

Visa Spend Clarity for Business currently supports integration with Intuit QuickBooks Online, FreshBooks, Sage Business Cloud, and Xero. Connecting your accounting software to Visa Spend Clarity for Business enables the automatic transfer of data to your accounting software.

- The Accounting Software Integration functionality is only available within the United States of America, UK, Canada, and select countries.
- The Accounting Software Integration functionality is an optional feature of Visa Spend Clarity for Business. Please check with your banking institution for availability.

Supported Third-Party Accounting Software in Visa Spend Clarity for Business

Visa Spend Clarity for Business currently supports Intuit QuickBooks Online, FreshBooks, Sage Business Cloud, and Xero. After you have completed the card registration process on Visa Spend Clarity for Business, Visa Spend Clarity for Business can automatically move Visa card transactions to Intuit QuickBooks Online at set intervals without any further intervention from yourself.

Visa continues to review the needs of users and will integrate additional accounting software as future needs are identified.

Accounting Software Functionality Supported in Visa Spend Clarity for Business

Once configured, Visa Spend Clarity for Business will automatically push card transactions, expense categories, and notes to Intuit QuickBooks Online versions without any further intervention required. In addition, Intuit QuickBooks Online allows Visa Spend Clarity for Business to push attachments, such as receipts.

Prerequisites for Accounting Software Integration in Visa Spend Clarity for Business

Before proceeding to configure Visa Spend Clarity for Business third-party accounting integration, please ensure that certain prerequisites are met.

These prerequisites include:

- You have login access to, and are authorized to use, the relevant third-party accounting software (Intuit QuickBooks Online, FreshBooks, Sage Business Cloud, or Xero).
- You currently have at least one card account registered with Visa Spend Clarity for Business.
- You have confirmed with your banking institution that Visa Spend Clarity for Business has this functionality enabled.

Card Account Registration and Accounting Software Enrollment in Visa Spend Clarity for Business

The Accounting Software Integration process enables the configuration and selection of a Visa Spend Clarity for Business card account whose transactions are pushed to specified accounting software.

Users are able to enroll their accounting software as part of the initial card account registration process, or users can enroll later. To enroll later, click **Manage Accounting Solutions** in the Quick Links section.

Visa Spend Clarity for Business Card Account Registration to Accounting Solutions

Business Admins can enroll their company cards to the accounting solutions so that transactions and any associated notes, attachments, or categories flow to your chosen accounting solution.

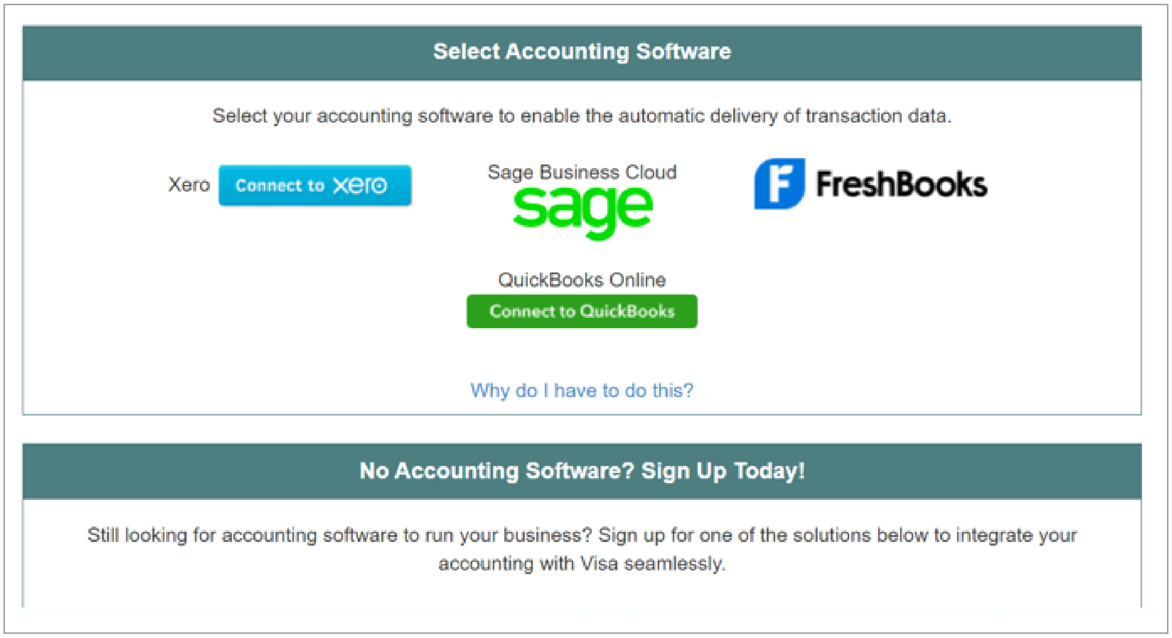
This information flows automatically from the desktop and mobile applications to QuickBooks Online, FreshBooks, Sage Business Cloud, or Xero.

If you currently do not have a card account registered with Visa Spend Clarity for Business, follow the steps in Add Cards in Visa Spend Clarity for Business.

Enroll in Intuit QuickBooks Online, FreshBooks, Sage Business Cloud, or Xero

Visa Spend Clarity for Business users are able to enroll their cards to either Intuit QuickBooks Online, FreshBooks, Sage Business Cloud, or Xero.

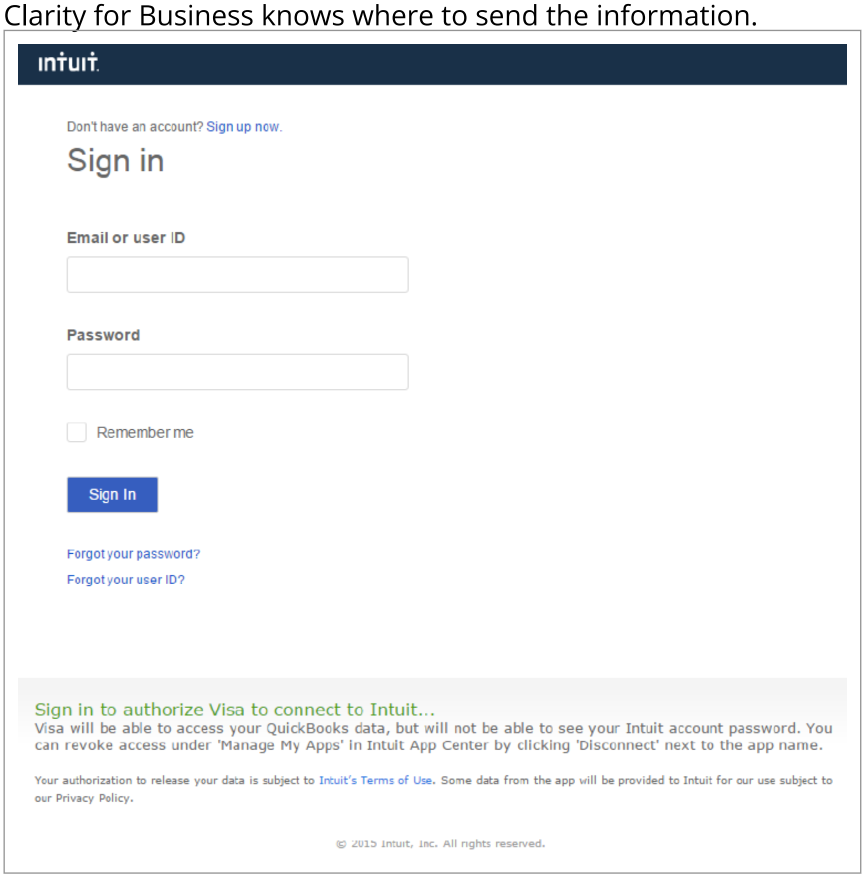
1. Sign into Visa Spend Clarity for Business as a Business Administrator.
2. Click **Manage Accounting Solutions**.



3. Based on your preference, select an accounting solution from the available options.

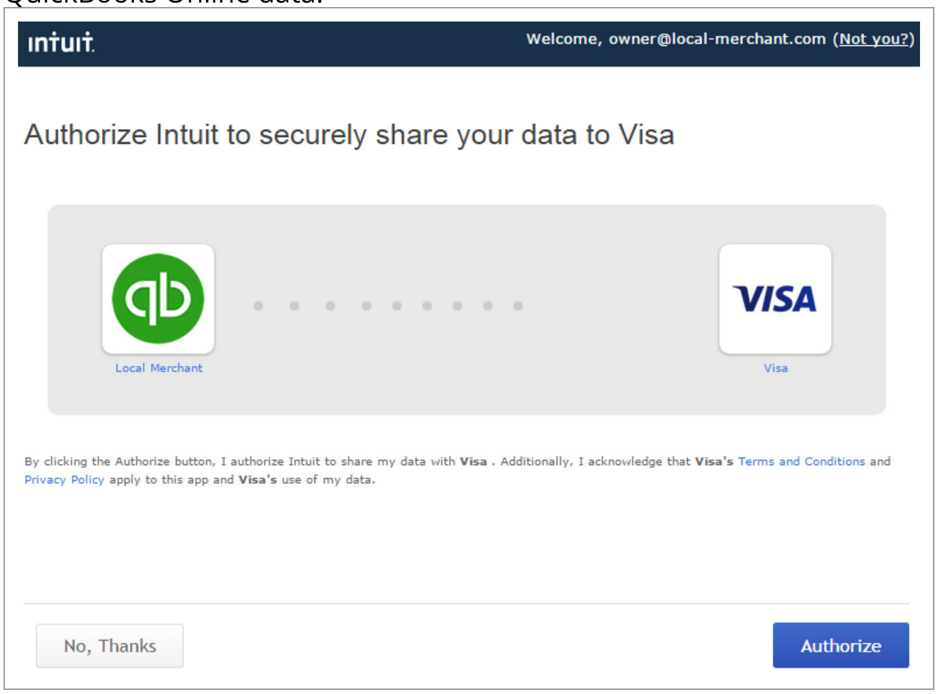
   Note: Your financial institution has set the solutions available to you.

   After you select an accounting solution, you are asked to sign in so that Visa Spend Clarity for Business knows where to send the information.



4. Enter your credentials and click **Sign In**.

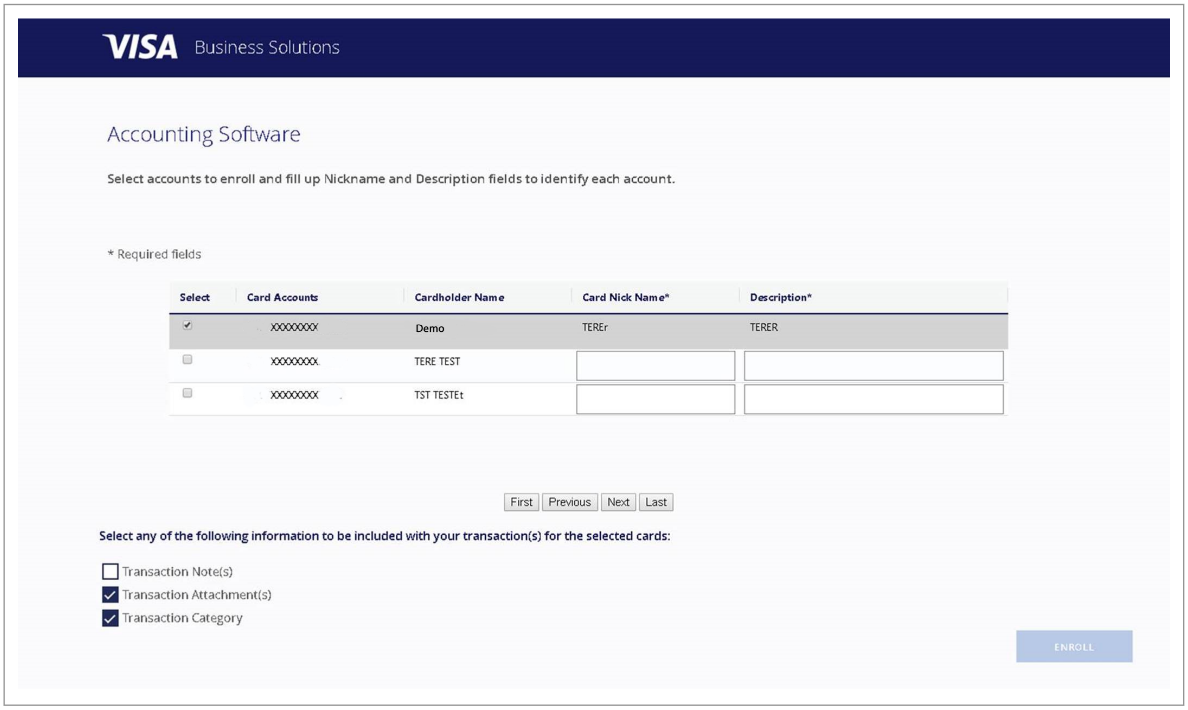
   By signing into Intuit QuickBooks Online, you authorize Visa to access your Intuit QuickBooks Online data.



5. Click **Authorize**.
6. Review the integration settings, then select **Continue**.

   These settings are available:

   - Expense Date – Use Transaction Date or Use Posting Date.
   - Expense Accounts – Use Visa Categories or Use Custom Categories.
   - Expense Description – Use Visa Descriptions or Use Custom Supplier Names.
7. Select the card accounts you would like to enroll using the **Select** check boxes.
8. Enter the Card Nick Name and Description for the accounts you want to enroll.



9. Select the Additional Information fields you would like to have sent to your accounting software, then click **Enroll**.

   These Additional Information options are available:

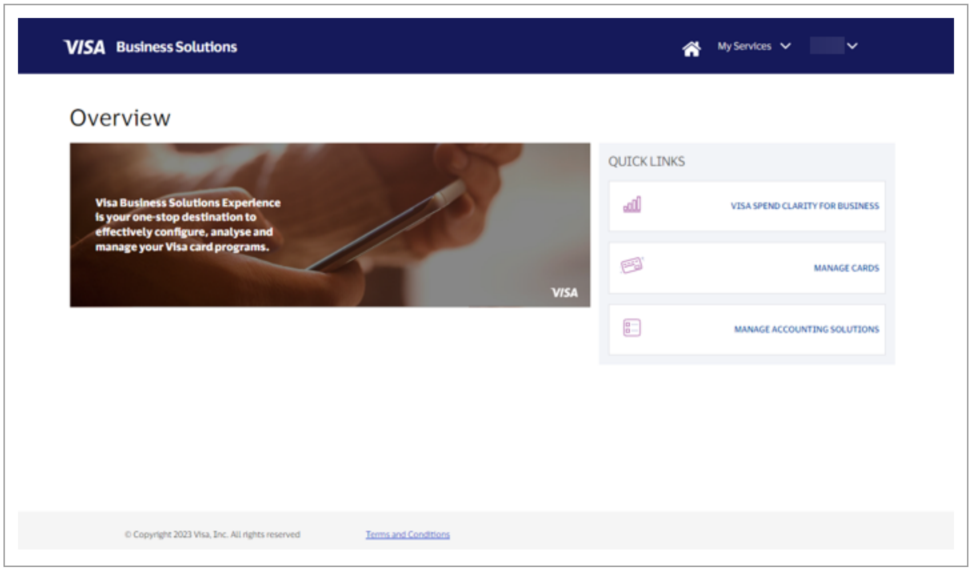
   - Transaction Category – Sends the transaction category.
   - Transaction Notes – Sends relevant transaction notes.
   - Transaction Attachments – Sends transaction attachments.

After successfully following the steps in this procedure, Visa will be able to push transaction data to your chosen accounting solutions account. Visa will not be able to view your password or other account details.

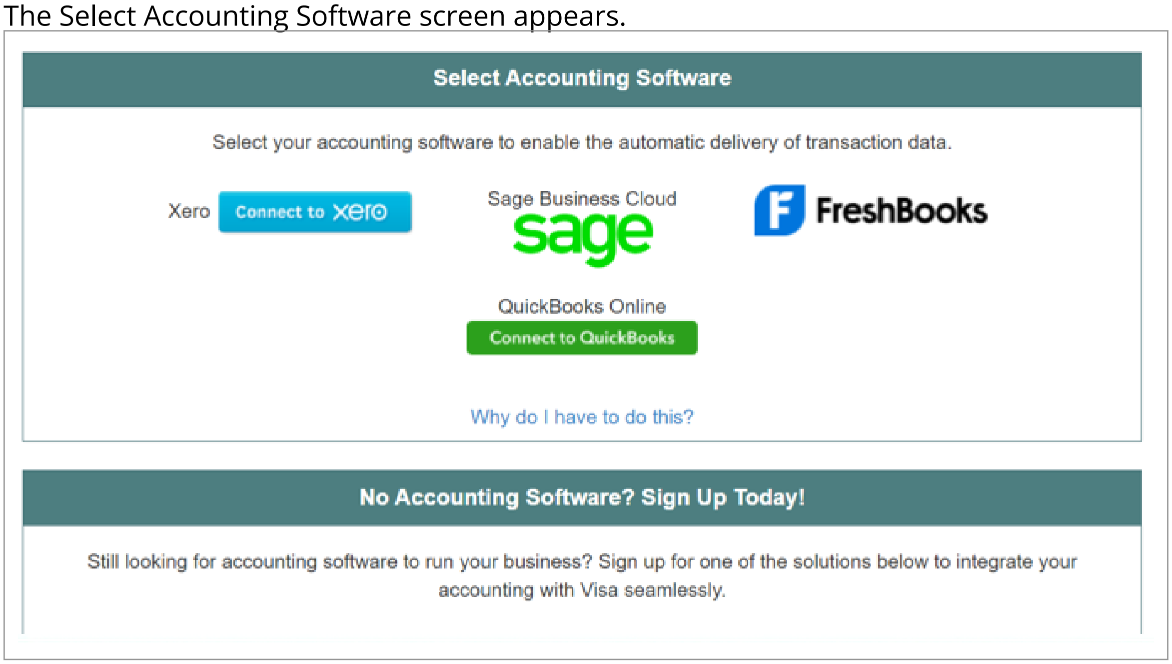
Enroll in Intuit QuickBooks Online, FreshBooks, Sage Business Cloud, or Xero after Card Registration

Visa Spend Clarity for Business users are able to enroll in Intuit QuickBooks Online, FreshBooks, Sage Business Cloud, or Xero after they have already completed the card registration process.

1. Sign into Visa Spend Clarity for Business as a Business Administrator.



2. Click **Manage Accounting Solutions**.
   The Select Accounting Software screen appears.



3. Based on your preference, click **Connect to QuickBooks**, **Sage**, **FreshBooks**, or **Connect to Xero**.

After successfully completing the process, you will be enrolled in QuickBooks Online, FreshBooks, Sage Business Cloud, or Xero.

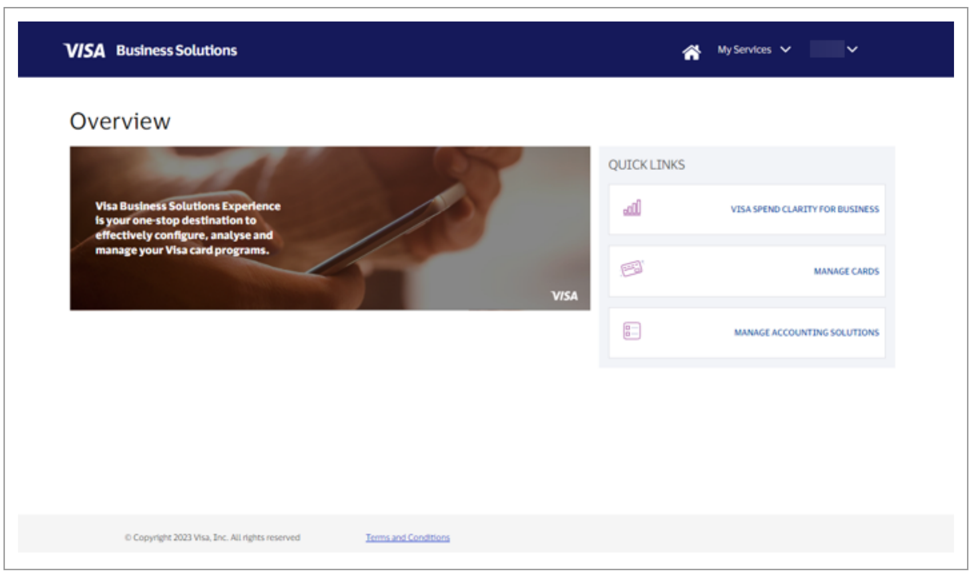
Accounting Solutions Enrollment through VCF

The cardholders of Visa Commercial File (VCF) clients can enroll for accounting solutions (QuickBooks, FreshBooks, Xero, and Sage) in the Quick Links section of the Visa Business Solutions Experience portal. You can only enroll after the company has been set up in Visa Spend Clarity for Business.

The Business Administrator must click **Manage Accounting Solutions** in the Quick Links section to select the desired accounting solution.

When a financial institution is onboarded through the VCF and chooses to enroll in accounting solutions, all cards for the associated company are automatically enrolled to the solution chosen by the Business Administrator. All notes, attachments, and categories are sent with each transaction.

Manage Accounting Solutions



Appendix A

Visa Spend Clarity for Business Report Descriptions

Visa Spend Clarity for Business offers various reports to enhance data analysis for specific types of users.

Standard Visa Spend Clarity for Business Reports

Visa Spend Clarity for Business offers standard reports to users detailing card account information.

Visa Spend Clarity for Business Cardholder Reports

This Visa Spend Clarity for Business report provides transaction details or summaries of cardholder transaction activity. This report is available in four different views: Cardholder

Transaction Detail, Cardholder Summary, Cardholder Spend by Billing Cycle, and Cardholder Trend.

Visa Spend Clarity for Business – Cardholder Transaction Detail Report

This Visa Spend Clarity for Business report has transaction details for the time period selected.

This table contains the details for the data fields included in this report.

Cardholder Transaction Detail Report

Field Name	Description
Company/Cardholder Name	Name of the company or cardholder covered by this report.
Date Range	Date range selected for this report.
Cardholder Name	Name of the person who has been issued the card.
Card Account Number	Cardholder account number appearing on the front of the card.
Merchant Name	Supplier name included in a transaction.
Transaction Date	Date on which transaction was made at the merchant site, merchant website, or point of sale.
Posting Date	Date the amount of this transaction was applied to the account.
Billing Currency	Currency in which transaction amount is billed.
Billing Amount	Amount to be billed or credited to the cardholder.
Total Card Accounts	Total number of card accounts covered by this report.
Total Transactions	Total number of transactions covered by this report.
Total Spend	Total billing amount of all transactions in this report.

Visa Spend Clarity for Business – Cardholder Summary Report

This Visa Spend Clarity for Business report summarizes spend by cardholder for the time period selected.

This table contains the details for the data fields included in this report.

Cardholder Summary Report

Field Name	Description
Company/Cardholder Name	Name of the company or cardholder covered by this report.
Date Range	Date range selected for this report.
Cardholder Name	Name of the person who has been issued the card.

Cardholder Summary Report

Field Name	Description
Card Account Number	Cardholder account number appearing on the front of the card.
Selected Period	This section lists totals and averages of the transactions occurring in the time period selected for this report.
Transaction Count	Number of transactions that occurred during this time period.
Total Spend	Total amount spent by the cardholder during this time period.
Average Ticket	Average billing amount per transaction that was spent during this time period.
Year To Date	This section lists year to date totals and averages.
Transaction Count	Total number of transactions for the year to date.
Total Spend	Total amount spent for the year to date.
Average Ticket	Average billing amount per transaction for the year to date.
Total	Total line for each of the columns in this report.

Visa Spend Clarity for Business – Cardholder Spend by Billing Cycle Report

This Visa Spend Clarity for Business report summarizes cardholder spend by month for the time period selected.

This table contains the details for the data fields included in this report.

Cardholder Spend by Month Report or by Billing Cycle

Field Name	Description
Company/Cardholder Name	Name of the company or cardholder covered by this report.
Date Range	Date range selected for this report.
Transaction Count	Total number of transactions for the month or billing cycle.
Total Spend	Total amount spent for the billing period.
Average Ticket	Average billing amount per transaction during the billing period.
Total Count	Total count of transactions.
Total Spend	Total amount spent.
Average Ticket	Average billing amount per transaction for the billing period and for all billing periods covered by this report.

Visa Spend Clarity for Business – Cardholder Trend Report

This Visa Spend Clarity for Business report summarizes the cardholder trend for the time period selected.

This table contains the details for the data fields included in this report.

Cardholder Trend Report

Field Name	Description
Company/Cardholder Name	Name of the company or cardholder covered by this report.
Date Range	Date range selected for this report.
Cardholder Name	Name of the person who has been issued the card.
Card Account Number	Cardholder account number appearing on the front of the card.
Total	The total Spend, Transaction Count, and Average Ticket.
Prior Period	The Spend, Transaction Count, and Average Ticket for prior period.
% Change	The percentage change in Spend, Transaction Count, and Average Ticket.
Spend Change	The change in spend for Spend, Transaction Count, and Average Ticket.

Visa Spend Clarity for Business Expense Category Reports

This Visa Spend Clarity for Business report has transaction details or summaries of category transaction activity. This report is available in four different views: Expense Category Transaction Detail, Expense Category Summary, Expense Category Spend by Billing Cycle, and Expense Category Trend.

Visa Spend Clarity for Business – Expense Category Transaction Detail Report

This Visa Spend Clarity for Business report has category transaction details for the time period selected.

This table contains the details for the data fields included in this report.

Expense Category Transaction Detail Report

Field Name	Description
Company/Cardholder Name	Name of the company or cardholder covered by this report.
Date Range	Date range selected for this report.
Expense Category	The expense category name.
MCC Desc	A description of the expense category based on the card type and card program.
Merchant Name	Supplier name included in a transaction.
Cardholder Name	Name of the person who has been issued the card.
Card Account Number	Cardholder account number appearing on the front of the card.
Transaction Date	Date on which transaction was made at the merchant site, merchant website, or point of sale.
Posting Date	Date the amount of this transaction is applied to the account.
Billing Currency	Currency in which transaction amount is billed.
Billing Amount	Amount to be billed or credited to the cardholder.
Total for Category x	This line lists the total number of transactions and total billing amount spent in each category.
Total Spend	Total billing amount of all transactions in this report.

Visa Spend Clarity for Business – Expense Category Summary Report

This Visa Spend Clarity for Business report summarizes spend by category for the time period selected.

This table contains the details for the data fields included in this report.

Expense Category Summary Report

Field Name	Description
Company/Cardholder Name	Name of the company or cardholder covered by this report.
Date Range	Date range selected for this report.
Category Name	Name of the category.
Selected Period	This section lists totals and averages of the transactions occurring in the time period selected for this report.
Transaction Count	Number of transactions that occurred during this time period for this category.

Expense Category Summary Report

Field Name	Description
Total Spend	Total amount spent in this category during this time period.
Average Ticket	Average billing amount per transaction that was spent during this time period.
Year To Date	This section lists year to date totals and averages.
Transaction Count	Total number of transactions in this category for the year to date.
Total Spend	Total amount spent in this category for the year to date.
Average Ticket	Average billing amount per transaction for the year to date.
Total	Total line for each of the columns in this report.

Visa Spend Clarity for Business – Expense Category Spend by Billing Cycle Report

This Visa Spend Clarity for Business report summarizes spend by category and by billing cycle for the time period selected.

This table contains the details for the data fields included in this report.

Expense Category Spend by Billing Cycle Report

Field Name	Description
Company/Cardholder Name	Name of the company or cardholder covered by this report.
Date Range	Date range selected for this report.
Transaction Count	Total number of transactions in this category.
Total Spend	Total amount spent in this category.
Average Ticket	Average billing amount per transaction in this category.
Total	This section lists totals for transaction count, spend, and average ticket for all categories.
Count	Total number of transactions.
Spend	Total amount spent.
Average Ticket	Average billing amount per transaction in this category for all billing periods covered by this report.

Visa Spend Clarity for Business – Expense Category Trend Report

This Visa Spend Clarity for Business report summarizes expense category trend for the time period selected.

This table contains the details for the data fields included in this report.

Expense Category Trend Report

Field Name	Description
Company/Cardholder Name	Name of the company or cardholder covered by this report.
Date Range	Date range selected for this report.
Expense Category	The expense category name.
Total	The total Spend, Transaction Count, and Average Ticket.
Prior Period	The Spend, Transaction Count, and Average Ticket for prior period.
% Change	The percentage change in Spend, Transaction Count, and Average Ticket.
Spend Change	The change in spend for Spend, Transaction Count, and Average Ticket.

Visa Spend Clarity for Business Merchant Reports

The Visa Spend Clarity for Business Merchant Report displays your transaction data by merchant at which the card was used. This report is available in four different views: Merchant Transaction Detail, Merchant Summary, Merchant Spend by Billing Cycle, and Merchant Trend.

Visa Spend Clarity for Business – Merchant Transaction Detail Report

This Visa Spend Clarity for Business report summarizes Expense Category transaction details for the time period selected.

This table contains the details for the data fields included in this report.

Merchant Transaction Detail Report

Field Name	Description
Company/Cardholder Name	Name of the company or cardholder covered by this report.
Date Range	Date range selected for this report.

Merchant Transaction Detail Report

Field Name	Description
Merchant Name	Supplier name included in a transaction.
Expense Category	Name of the Expense Category.
MCC	Merchant Category Code. Four (4)-digit numeric classification identifier, modeled after the Standard Industrial Classification (SIC) code, designed to group suppliers in similar lines of business.
Cardholder Name	Name of the person who has been issued the card.
Card Account Number	Cardholder account number appearing on the front of the card.
Trans Date	Date on which transaction was made at the merchant site, merchant website, or point of sale.
Posting Date	Date the amount of this transaction is applied to the account.
Billing Currency	Currency in which transaction amount is billed.
Billing Amount	Amount to be billed or credited to the cardholder.
Total for Merchant x	This line lists the total number of transactions and total billing amount spent with this merchant.
Total Card Accounts	Lists the total number of card accounts covered by this report.
Total Spend	Total billing amount of all transactions in this report.

Visa Spend Clarity for Business – Merchant Summary Report

This Visa Spend Clarity for Business report summarizes spend by merchant for the time period selected.

This table contains the details for the data fields included in this report.

Merchant Summary Report

Field Name	Description
Company/Cardholder Name	Name of the organization or cardholder covered by this report.
Date Range	Date range selected for this report.
Merchant Name	Supplier name included in a transaction.
Selected Period	This section lists totals and averages of the transactions occurring in the time period selected for this report.
Trans Count	Number of transactions that occurred during this time period for this merchant.
Total Spend	Total amount spent with this merchant during this time period.

Merchant Summary Report

Field Name	Description
Average Ticket	Average billing amount per transaction that was spent during this time period.
Year To Date	This section lists year to date totals and averages.
Transaction Count	Total number of transactions for this merchant for the year to date.
Total Spend	Total amount spent with this merchant for the year to date.
Average Ticket	Average billing amount per transaction for the year to date.
Total	Total line for each of the columns in this report.

Visa Spend Clarity for Business – Merchant Spend by Billing Cycle Report

This Visa Spend Clarity for Business report summarizes spend by merchant and by billing cycle for the time period selected.

This table contains the details for the data fields included in this report.

Merchant Spend by Billing Cycle Report

Field Name	Description
Company/Cardholder Name	Name of the company or cardholder covered by this report.
Date Range	Date range selected for this report.
Merchant Name	Supplier name included in a transaction. Each merchant's summary is listed separately.
Transaction Count	Total number of transactions with this merchant.
Total Spend	Total amount spent with this merchant.
Average Ticket	Average billing amount per transaction for this merchant.
Total	This column lists totals for transaction count, spend and average ticket for each merchant.
Transaction Count	Total number of transactions by billing period.
Total Spend	Total amount spent by billing period.
Average Ticket	Average billing amount per transaction by billing period covered by this report.

Visa Spend Clarity for Business – Merchant Trend Report

This Visa Spend Clarity for Business report summarizes merchant trend for the time period selected.

This table contains the details for the data fields included in this report.

Merchant Trend Report

Field Name	Description
Company/Cardholder Name	Name of the company or cardholder covered by this report.
Date Range	Date range selected for this report.
Merchant Name	Supplier name included in a transaction.
Total	The total Spend, Transaction Count, and Average Ticket.
Prior Period	The Spend, Transaction Count, and Average Ticket for prior period.
% Change	The percentage change in Spend, Transaction Count, and Average Ticket.
Spend Change	The change in spend for Spend, Transaction Count, and Average Ticket.

Visa Spend Clarity for Business My Category Reports

This Visa Spend Clarity for Business report provides enables you to view transactions you have assigned to My Categories. This report is available in four different views: Category Transaction Detail, Category Summary, Category Spend by Billing Cycle, and Category Trend.

Visa Spend Clarity for Business – Category Transaction Detail Report

This Visa Spend Clarity for Business report summarizes Expense Category transaction details for the time period selected.

This table contains the details for the data fields included in this report.

My Category Transaction Detail Report

Field Name	Description
Company/Cardholder Name	Name of the company or cardholder covered by this report.
Date Range	Date range selected for this report.

My Category Transaction Detail Report

Field Name	Description
Category Name	Name of the category. Each category is broken out separately.
Category	Category that this transaction has been assigned.
MCC Desc	A description of the MCC based on the card type and card program.
Merchant Name	Supplier name included in a transaction.
Cardholder Name	Name of the person who has been issued the card.
Card Account Number	Cardholder account number appearing on the front of the card.
Transaction Date	Date on which transaction was made at the merchant site, merchant website, or point of sale.
Posting Date	Date the amount of this transaction is applied to the account.
Billing Currency	Currency in which transaction amount is billed.
Billing Amount	Amount to be billed or credited to the cardholder.
Total for Category x	This line lists the total number of transactions and total billing amount spent in this category.
Total Card Accounts	Lists the total number of card accounts covered by this report.
Total Transactions	Total number of transactions covered by this report.
Total Spend	Total billing amount of all transactions in this report.

Visa Spend Clarity for Business – My Category Summary Report

This Visa Spend Clarity for Business report summarizes spend by Expense Category for the time period selected.

This table contains the details for the data fields included in this report.

My Category Summary Report

Field Name	Description
Organization Name/Cardholder Name	Name of the organization or cardholder covered by this report.
Date Range	Date range selected for this report.
Category Name	Name of the Category.
Selected Period	This section lists totals and averages of the transactions occurring in the time period selected for this report.

My Category Summary Report

Field Name	Description
Transaction Count	Number of transactions that occurred during this time period for this category.
Total Spend	Total amount spent in this category during this time period.
Average Ticket	Average billing amount per transaction that was spent during this time period.
Year To Date	This section lists year to date totals and averages.
Transaction Count	Total number of transactions in this Expense Category for the year to date.
Total Spend	Total amount spent in this Expense Category for the year to date.
Average Ticket	Average billing amount per transaction for the year to date.
Total	Total line for each of the columns in this report.

Visa Spend Clarity for Business – Category Spend by Billing Cycle Report

This Visa Spend Clarity for Business report summarizes spend by category and by billing cycle or month for the time period selected.

This table contains the details for the data fields included in this report.

Category Spend by Billing Cycle Report

Field Name	Description
Company/Cardholder Name	Name of the company or cardholder covered by this report.
Date Range	Date range selected for this report.
Category	Name of the category. Each category is listed separately.
Transaction Count	Total number of transactions in this Expense Category.
Total Spend	Total amount spent in this Expense Category.
Average Ticket	Average billing amount per transaction in this Expense Category.
Total	This column lists totals for transaction count, spend and average ticket for each Expense Category.
Count	Total number of transactions by billing period.

Category Spend by Billing Cycle Report

Field Name	Description
Spend	Total amount spent by billing period.
Average Ticket	Average billing amount per transaction by billing period covered by this report.

Visa Spend Clarity for Business – Category Trend Report

This Visa Spend Clarity for Business report summarizes category trend for the time period selected.

This table contains the details for the data fields included in this report.

Category Trend Report

Field Name	Description
Company/Cardholder Name	Name of the company or cardholder covered by this report.
Date Range	Date range selected for this report.
Merchant Name	Supplier name included in a transaction.
Total	The total Spend, Transaction Count, and Average Ticket.
Prior Period	The Spend, Transaction Count, and Average Ticket for prior period.
% Change	The percentage change in Spend, Transaction Count, and Average Ticket.
Spend Change	The change in spend for Spend, Transaction Count, and Average Ticket.

Visa Spend Clarity for Business Management Reports

These Visa Spend Clarity for Business reports allow financial institution administrators to track enrollment and key card metrics of their card programs. This report is available in three different views: Bank User Detail, Bank Summary, and Bank User by Billing Cycle.

Note: This report is only available to financial institution administrators.

Visa Spend Clarity for Business – Bank User Detail Report

This Visa Spend Clarity for Business report provides a summary of user information. It details those who have accessed Visa Spend Clarity for Business, sorted by company/card, for the time period selected.

This table contains the details for the data fields included in this report.

Bank User Detail Report

Field Name	Description
Bank Name	Name of the financial institution covered by this report.
Date Range	Date range selected for this report.
Company Name	Name of the company or cardholder covered by this report.
Address	Postal address of the user.
Company Registration Date	Date the company was registered/created in Visa Spend Clarity for Business.
Cardholder Name	Name of the person who has been issued the card.
User ID/Email Address	User ID or email address associated with this user account.
Card Account Number	Cardholder account number appearing on the front of the card.
User Creation Date	Date the user account was created.
User Status	Status of this account. Can be Approved, Active, or Closed,
Last Login Date	The date the user last logged into Visa Spend Clarity for Business.

Visa Spend Clarity for Business – Bank Summary Report

This Visa Spend Clarity for Business report summarizes the types of users, number of logins, number of transactions, and spend for the time period selected.

This table contains the details for the data fields included in this report.

Bank Summary Report

Field Name	Description
Date Range	Date range selected for this report.
Bank Name	Name of the financial institution covered by this report.
Total Companies	Total number of companies enrolled for this financial institution.
Total Users	Total number of users enrolled for this financial institution.

Bank Summary Report

Field Name	Description
Active Users	Total number of user accounts in the Active status.
Closed Users	Total number of user accounts in the Closed status.
Total Logins	Total number of times all users logged into Visa Spend Clarity for Business.
Unique User Logins	Total number of unique logins.
Total Company Transactions	Total number of transactions for all companies.
Spend Across All Companies	Total amount spent across all companies.
Total	Grand total of each column.

Visa Spend Clarity for Business – Bank User by Billing Cycle Report

This Visa Spend Clarity for Business report summarizes the type of users, number of logins, accounts, number of transactions, and spend for a specified period of time.

This table contains the details for the data fields included in this report.

Bank User by Billing Cycle Report

Field Name	Description
Date Range	Date range selected for this report.
Bank	Name of the financial institution covered by this report.
Total Companies	Total number of companies enrolled for this financial institution.
Total User IDs	Total number of users IDs enrolled for this financial institution.
Total Approved Users	Total number of user accounts in the Approved status. These users have accounts in Visa Spend Clarity for Business but have not logged in.
Total Active Users	Total number of user accounts in the Active status
Total Closed Accounts	Total number of user accounts in the Closed status.
Total Logins	Total number of times all users logged into Visa Spend Clarity for Business.
Unique User Logins	Total number of unique logins.
Total Company Transactions	Total number of transactions for all companies.
Spend Across all Companies	Total amount spent across all companies.
Total Companies	Grand total number of companies enrolled for this financial institution.

Bank User by Billing Cycle Report

Field Name	Description
Total Users	Grand total number of users.
Total Active Users	Grand total of accounts in the Active status.
Total Closed Accounts	Grand total of accounts in the Closed status.
Total Logins	Grand total number of logins.
Unique User Logins	Grand total number of unique logins.
Total Company Transactions	Grand total number of transactions for all companies.
Spend Across All Companies	Grand total amount spent across all companies.

Visa Spend Clarity for Business Non-Card Transactions Reports

This Visa Spend Clarity for Business report summarizes non-card transactions, such as check or petty cash transactions, that were manually added in the application by either the Business Administrator(s) or Business Cardholder(s). This report is available in two different views: Non-Card Transaction Detail and Non-Card Transaction Summary.

Visa Spend Clarity for Business – Non-Card Transaction Detail Report

This Visa Spend Clarity for Business report summarizes non-card transaction details for the time period selected.

This table contains the details for the data fields included in this report.

Non-Card Transaction Detail Report

Field Name	Description
Company/Cardholder Name	Name of the company or cardholder covered by this report
Date Range	Date range selected for this report.
First Name	First name.
Last Name	Last name.
Transaction Type	Transaction type, cash or check.
Merchant Name	Supplier name included in a transaction.
Merchant Location	Location of the merchant.

Non-Card Transaction Detail Report

Field Name	Description
Transaction Date	Date on which transaction was made at the merchant site, merchant website, or point of sale.
Currency	Currency in which the transaction amount is made.
Amount	The transaction amount.

Visa Spend Clarity for Business – Non-Card Transaction Summary Report

This Visa Spend Clarity for Business report summarizes non-card transactions for the time period selected.

This table contains the details for the data fields included in this report.

Non-Card Transaction Summary Report

Field Name	Description
Company/Cardholder Name	Name of the company or cardholder covered by this report.
Date Range	Date range selected for this report.
Name	Name of the category.
Selected Period	This section lists totals and averages of the transactions occurring in the time period selected for this report.
Non-card Transaction Count	Number of non-card transactions that occurred during this time period for this merchant.
Total Spend	Total amount spent during this time period.
Average Ticket	Average billing amount per non-card transaction that was spent during this time period.
Year To Date	This section lists year to date totals and averages.
Non-card Transaction Count	Total number of non-card transactions for the year to date.
Total Spend	Total amount spent for the year to date.
Average Ticket	Average billing amount per transaction for the year to date.
Total	Total line for each of the columns in this report.

Visa Spend Clarity for Business Payment Controls Reports

Visa Spend Clarity for Business contains the VPC reporting functionality that enables users to run reports on Payment Controls data, such as declined transactions and sent notifications. The available reports include both high-level summary reports, as well as low-level detail reports.

Important: The VPC reporting functionality is **only** available to Bank Administrators and Visa Administrators who have been specifically granted access to the reporting functionality.

The VPC reporting functionality is located in the Payment Controls module within Visa Spend Clarity for Business.

All account numbers will be masked with asterisks (*) for the first twelve characters, leaving only the last four characters visible. The Cardholder First and Last Name columns can be used to assist with identifying customers.

These reports are available in Visa Payment Controls Reporting:

- Declined Transactions Details by Control Report
- Declined Transactions by Notification-Control Summary Report
- Enrollment Detail
- Enrollment Summary
- Notification Summary

Visa Spend Clarity for Business – Declined Transactions Details by Control Report

The Declined Transactions Details by Control Report lists all Visa Spend Clarity for Business transactions that were declined within the date range and other selected criteria provided when running the report. The report provides extensive details relating to each transaction.

If notification counts are required for the declined transactions, the Declined Transactions by Notification-Control Summary Report is recommended.

This table contains the details for the data fields included in this report.

Declined Transactions Details by Control Report

Field Name	Description
Transaction Date	Date when the transaction occurred.
Issuer BID	Visa-provided Client ID for an issuer. This ID is used to identify the issuer in Visa Payment Controls.

Declined Transactions Details by Control Report

Field Name	Description
Account Number	Number of the account. All account numbers will be masked with asterisks (*) for the first twelve characters, leaving only the last four characters visible. The Cardholder First and Last Name columns can be used to assist with identifying customers.
Cardholder First Name	First name of the cardholder.
Cardholder Last Name	Last name of the cardholder.
Transaction ID	ID of the transaction.
Merchant Location	Location where the transaction was initiated.
MCC	Merchant category code of the transaction. A Merchant Category Code (MCC) is a four-digit number used to classify merchants based on the goods or services they provide.
Control Type	The type of control that declined the transaction.
Merchant Name	Merchant’s name where the transaction was initiated.

Visa Spend Clarity for Business – Declined Transactions by Notification-Control Summary Report

The Declined Transactions by Notification-Control Summary Report lists all of the Visa Spend Clarity for Business transactions that were declined within the date range and other criteria provided when running the report. The report provides the relevant notification counts for the declined transaction. If transaction details are required for the declined transactions, the Declined Transactions Details by Control Report is recommended.

The Email and SMS Notification counts may not add up to the Transaction count as it is dependent on the number of contacts and notification channels configured for the card. The Email and SMS Notification counts should add up to the Notification Count column.

This table contains the details for the data fields included in this report.

Declined Transactions by Notification-Control Summary Report

Field Name	Description
Transaction Date	Date when the transaction occurred.
Issuer BID	Visa-provided Client ID for an issuer. This ID is used to identify the issuer in Visa Payment Controls.
Control Type	The type of control that declined the transaction.
Notification Count	The total notifications sent count.
Email Notification Count	The email notifications sent count.
SMS Notification Count	The SMS notifications sent count.
Declined Transaction Count	The total number of declined transactions.
Metrics	Metrics related to the decline.

Visa Spend Clarity for Business – Enrollment Detail Report

The Enrollment Detail Report provides a detailed list of all Visa Spend Clarity for Business enrollments that occurred within the date range and other criteria provided when running the report. For a summary of enrollments, the Enrollment Summary Report is recommended.

This table contains the details for the data fields included in this report.

Enrollment Detail Report

Field	Description
Issuer BID	Visa-provided Client ID for an issuer. This ID is used to identify the issuer in Visa Payment Controls.
Account Create Date	Date when the account was created.
Account Number	Number of the account. All account numbers will be masked with asterisks (*) for the first twelve characters, leaving only the last four characters visible. The Cardholder First and Last Name columns can be used to assist with identifying customers.
Cardholder First Name	First name of the cardholder.
Cardholder Last Name	Last name of the cardholder.

Enrollment Detail Report

Field	Description
Account Active Indicator	A True or False value used to indicate if an account is active or not. Inactive accounts will be "0" and active accounts will be "1."
Primary Account Indicator	A True or False value used to indicate if an account is a primary account. Primary accounts will be "1" and non-primary accounts will be "0."
Portfolio	The portfolio of the card.
Last Account Updated Timestamp	A time stamp indicating the last time that the account was updated.
User ID	The User ID of the enrolled user.

Visa Spend Clarity for Business – Enrollment Summary Report

The Enrollment Summary Report provides a high-level summary of all Visa Spend Clarity for Business enrollments that occurred within the date range and other criteria provided when running the report. For a more detailed report of enrollments, the Enrollment Detail Report is recommended.

If a card account is unenrolled from VPC, it will not be included as part of the enrollment count.

If a card account is closed or inactive in the processor's system, the enrollment count will not be affected as enrollment pertains only to the actual VPC service. The "Account Active Indicator" field, in the "Enrollment Detail Report," can be used to ascertain an accounts activity status.

This table contains the details for the data fields included in this report.

Enrollment Summary Report

Field Name	Description
Issuer BID	Visa-provided Client ID for an issuer. This ID is used to identify the issuer in Visa Payment Controls.
Account Created Date	The date on which the account was created.
Enrollee Count	The number of enrollees that were enrolled. Enrollees are the unique cardholders irrespective of the number of primary or secondary PANs they have enrolled.
Enrollment Count	The total number of enrollments that occurred. Enrollments represents all enrollments within the system, including multiple enrollments by the same cardholder.

Enrollment Summary Report

Field Name	Description
Number of Primary PANs	The number of primary PANs that were enrolled. Primary PAN is the PAN that is used when the user initially configures their instance. This PAN is typically the owner or card administrator's card.
Number of Secondary PANs	The number of secondary PANs that were enrolled.

Visa Spend Clarity for Business – Notification Summary Report

The Notification Summary Report provides a high-level summary of all Visa Spend Clarity for Business notifications generated within the date range and other criteria provided when running the report.

This table contains the details for the data fields included in this report.

Notification Summary Report

Field Name	Description
Control Created Date	The date the control was created.
Issuer BID	Visa-provided Client ID for an issuer. This ID is used to identify the issuer in Visa Payment Controls.
Control Type	The type of control that caused the notification.
Notification Count	The number of notifications sent.

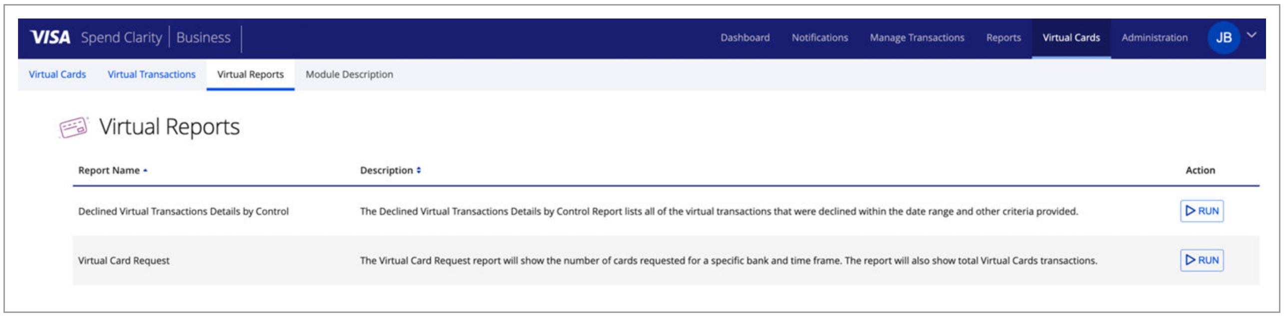
Visa Spend Clarity for Business Virtual Reports

There are two reports included in the Virtual Cards Module of Visa Spend Clarity for Business. These reports are the **Virtual Card Request** report and the **Declined Virtual Transaction Details by Control** report.

The reports are only available to Visa and Bank Administrators. The Virtual Card Request report details the total virtual cards requested by an issuer for a specific timeframe with the associated total transactions and transaction amounts.

The Declined Virtual Transaction Details by Control report lists all virtual transactions that were declined based on payment controls that were set.

Virtual Reports



Generate Virtual Card Request Report in Visa Spend Clarity for Business

The Virtual Card Request report is only available to Bank Administrators.

1. Navigate to the Virtual Cards module.
2. Click the **Virtual Reports** tab.
3. Click the **Run** button beside the Virtual Card Request report.
   The Virtual Card Request Report screen appears.
4. Select a Start Date.
5. Select an End Date.
6. Click **View Report**.
   The report populates on the screen with these columns:
   - Issuer name
   - Active – Number of active virtual cards
   - Expired – Number of expired virtual cards
   - Pending – Number of pending virtual cards
   - Canceled – Number of canceled virtual cards
   - Denied – Number of denied virtual card requests
   - Total Requests – Number of virtual card requests
   - Total Spend – Sum of all virtual card transactions with currency code
   - Total Transactions – Number of all virtual card transactions
   - Average Spend – Average transaction amount and currency code
   - Details – Full details of the issuer's virtual card activity
7. Click the **Download** button to download the report as Excel, CSV, or PDF.
8. Click **Back** to return to the previous screen.

Generate Declined Virtual Transaction Details by Control Report in Visa Spend Clarity for Business

Use this procedure to generate the Declined Virtual Transaction Details by Control report.

1. Navigate to the Virtual Cards module.
2. Click the Virtual Reports tab.
3. Click **Run** next to the Declined Virtual Transaction Details by Control report.
   The Declined Virtual Transaction Details by Control screen appears.
4. Bank Administrators select one or more companies from the Portfolio list box.
5. Select the Transaction Start Date.
6. Select the Transaction End Date.
7. Select one or more controls from the Control Type list box. Click the **All** slider button to select all controls.
8. Select one or more card accounts from the Card Account list box. Select the **Select All** checkbox to select all card accounts for your company or financial institution.
9. Click **View Report**.
   The report populates on the screen. The report shows 10 rows of results by default. If there are multiple pages of results, use the numbers and arrows to navigate to the other pages. The report has these columns:
   - Transaction Date
   - Virtual Card Account
   - Issuer
   - Requested for
   - Portfolio
   - Merchant Details
   - Control Type
   - Amount
10. Click **Download** to download the report as Excel, CSV, or PDF.
11. Click **Back** to return to the previous screen.

Appendix B

Visa Spend Clarity for Business Access Matrix

This appendix lists the access rights, by module, for each role within Visa Spend Clarity for Business.

This table contains the various functions Visa Spend Clarity for Business roles can perform within the tool. A "Yes" indicates that the function is available for that role. A "No" indicates that the function is **not** available for that role.

Visa Spend Clarity for Business Access Rights Matrix

Function	Bank Admin.	Business Admin.	Business Cardholder	Business Auditor	Virtual Business User
Card account registration (self-registration) – Login	No	Yes	Yes	No	No
Card account registration (self-registration) – Register Cards	No	Yes	Yes	No	No
Home module – My Profile	Yes	Yes	Yes	Yes	No
Home module – My Alert	Yes	Yes	Yes	Yes	No

Visa Spend Clarity for Business Access Rights Matrix

Function	Bank Admin.	Business Admin.	Business Cardholder	Business Auditor	Virtual Business User
Home module – Change Password	Yes	Yes	Yes	Yes	No
Home module – Switch Organization	Yes	Yes	Yes	Yes	No
Administration module – Add Users	Yes	Yes	No	No	No
Administration module – Search/Edit Users	Yes	Yes	No	No	No
Administration module – Override Password	Yes	Yes	No	No	No
Administration module – Export Card account list (Export Organization)	Yes	Yes	Yes	Yes	No
Administration Module – Disable Balance Field (VCF Implementations, web only)	Yes	No	No	No	No
Administration module – View Administration Module Description	Yes	Yes	Yes	Yes	No
Administration module – Manage Messages	Yes	No	No	No	No
Administration Module – Manage Payment Controls – Enroll/Unenroll Companies	Yes	No	No	No	No
Dashboard module – Add Dashboard	Yes	Yes	Yes	Yes	No
Dashboard module – Edit Dashboard	Yes	Yes	Yes	Yes	No
Dashboard module – View Dashboard	Yes	Yes	Yes	Yes	No
Dashboard module – Delete Dashboard	Yes	Yes	Yes	Yes	No
Dashboard module – Preview Dashboard	Yes	Yes	Yes	Yes	No
Dashboard module – Export Dashboard	Yes	Yes	Yes	Yes	No

Visa Spend Clarity for Business Access Rights Matrix

Function	Bank Admin.	Business Admin.	Business Cardholder	Business Auditor	Virtual Business User
Dashboard module – View Dashboard Module Description	Yes	Yes	Yes	Yes	No
Reports module – Report Library	Yes	Yes	Yes	Yes	No
Reports module – Report History	Yes	Yes	Yes	Yes	No
Reports module – Standard Reports	Yes	Yes	Yes	Yes	No
Reports module Scheduling – Schedule Report	Yes	Yes	Yes	Yes	No
Reports module Scheduling – Manage Schedules	Yes	Yes	Yes	Yes	No
Reports module – Export Reports	Yes	Yes	Yes	Yes	No
Reports module – View Reports Module Description	Yes	Yes	Yes	Yes	No
Notifications module – Notifications Library	Yes	Yes	Yes	Yes	No
Notifications module – Notifications History	Yes	Yes	Yes	Yes	No
Notifications module – Schedule Notifications	Yes	Yes	Yes	Yes	No
Notifications module – Export Notifications	Yes	Yes	Yes	Yes	No
Notifications module – Manage Schedules	Yes	Yes	Yes	Yes	No
Notifications module – View Notifications Module Description	Yes	Yes	Yes	Yes	No
Manage Transactions – Transaction Categorization - Search	Yes	Yes	Yes	Yes	No
Manage Transactions – Assign Categories	Yes	Yes	Yes	Yes	No
Manage Transactions – Create New Category	Yes	Yes	Yes	Yes	No

Visa Spend Clarity for Business Access Rights Matrix

Function	Bank Admin.	Business Admin.	Business Cardholder	Business Auditor	Virtual Business User
Manage Transactions – Delete Category	Yes	Yes	Yes	No	No
Manage Transactions – Modify Category	Yes	Yes	Yes	No	No
Manage Transactions – View Categories	Yes	Yes	Yes	Yes	No
Manage Transactions – View/ Manage Transactions Module Description	Yes	Yes	Yes	Yes	No
Manage Transactions – Basic Transaction Search	Yes	Yes	Yes	Yes	No
Manage Transactions – Advanced Transaction Search	Yes	Yes	Yes	Yes	No
Manage Transactions – View Transaction Details	Yes	Yes	Yes	Yes	No
Manage Transactions – Export Transaction Details	Yes	Yes	Yes	Yes	No
Manage Transactions – Split Transactions	Yes	Yes	Yes	Yes	No
Manage Transactions – View and Manage Auth Trans Notifications	Yes	Yes	Yes	Yes	Yes
Manage Transactions – Add Note to Transaction	Yes	Yes	Yes	Yes	No
Manage Transactions – Add Attachments	Yes	Yes	Yes	Yes	No
Manage Transactions – Delete Attachments	Yes	Yes	Yes	No	No
Manage Transactions – Create Noncard Transactions	Yes	Yes	Yes	Yes	No
Manage Transactions – Add Attachments to a Noncard Transaction	Yes	Yes	Yes	Yes	No
Manage Transactions – Add Notes to a Noncard Transaction	Yes	Yes	Yes	Yes	No

Visa Spend Clarity for Business Access Rights Matrix

Function	Bank Admin.	Business Admin.	Business Cardholder	Business Auditor	Virtual Business User
Manage Transactions – View Local and Original Currency Transaction Details	Yes	Yes	Yes	Yes	No
Payment Controls module – Unenroll Company	Yes	Yes	No	No	No
Payment Controls module – Set Card Controls	Yes	Yes	No	No	No
Payment Controls module – Set Alerts	Yes	Yes	No	No	No
Payment Controls module – View Alerts/Notifications History	Yes	No	No	No	No
Payment Controls module – Run Payment Controls Reports	Yes	No	No	No	No
Virtual Cards module – Request Virtual Card	No	Yes	Yes	No	Yes
Virtual Cards module – Approve Virtual Card Requests	No	Yes	No	No	No
Virtual Cards module – Cancel Active Card	No	Yes	Yes	No	Yes
Virtual Cards module – Deny Pending Request	No	Yes	No	No	No
Virtual Cards module – Edit Active Card	No	Yes	Yes	No	Yes
Virtual Cards module – Manage Funding Account	No	Yes	No	No	No
Virtual Cards module – Set Virtual Card Controls	No	Yes	No	No	No
Virtual Cards module – View Virtual Card Requests	No	Yes	Yes	No	Yes
Virtual Cards module – View Virtual Card Transactions	No	Yes	Yes	No	No
Virtual Cards module – Run Virtual Card Request Report	Yes	No	No	No	No
Virtual Cards module – Run Declined Transaction Details by Control Report	Yes	Yes	No	No	No

Visa Spend Clarity for Business Access Rights Matrix

Function	Bank Admin.	Business Admin.	Business Cardholder	Business Auditor	Virtual Business User
Manage Transactions on Mobile – Manage Auth Trans notifications for card transactions	Yes	Yes	Yes	No	
Virtual Cards on Mobile – Request Virtual Account	No	Yes	Yes	Not Applicable	Yes
Virtual Cards on Mobile – Receive push notification to approve virtual card request	No	Yes	No	No	No
Virtual Cards on Mobile – Receive push notification when virtual card request is approved, denied, or canceled.	No	No	Yes	No	Yes
Virtual Cards on Mobile – View Virtual Card Transaction History	Yes	Yes	Yes	Not Applicable	Yes
Virtual Cards on Mobile – Cancel Active Card	No	Yes	Yes	No	Yes
Virtual Cards on Mobile – Deny Pending Request	No	Yes	No	No	No
Virtual Cards on Mobile – Edit Active Card	No	Yes	Yes	No	Yes
Virtual Cards on Mobile – Set Payment Controls on Virtual Account	No	Yes	No	Not Applicable	No
Virtual Cards on Mobile – Set or receive payment control decline notifications for virtual transactions	No	Yes	No	Not applicable	No
Virtual Cards on Mobile – View Status of Requested Virtual Cards	Yes	Yes	Yes	Not Applicable	Yes
Virtual Cards on Mobile – Approve Virtual Card Request	No	Yes	No	Not Applicable	No
Virtual Cards on Mobile – Set Up New Virtual Business User on Virtual Request Page	No	Yes	No	Not Applicable	No

Visa Spend Clarity for Business Access Rights Matrix

Function	Bank Admin.	Business Admin.	Business Cardholder	Business Auditor	Virtual Business User
Virtual Cards on Mobile – View and manage auth trans notifications for virtual card transactions	Yes	Yes	Yes	No	Yes
Payment Controls on Mobile – Set Card Controls	Yes	Yes	No	Not Applicable	No

Appendix C

Visa Spend Clarity for Business Payment Controls Rule List

Visa Payment Controls (VPC) allows Business Administrators to set up card rules for their employees' card use based on business needs. These rules allow the business to control where, when, and how cards are used.

You can choose to use only one type of card rule; i.e., merchant types (category rules), or you can combine rules from multiple categories.

VPC Rules

This table lists the VPC rules available in Visa Spend Clarity for Business.

Visa Payment Control Categories and Rules

Category Name	Rule Name	Definition
Spend Rules	Exact Amount Match Rule	Block all transactions that do not match the exact dollar amount defined.
Spend Rules	Spend Velocity Rule	Ability to define an upper dollar limit, validity period, and number of authorizations. This rule also has these additional options: • Daily – Recurring – This option resets the spend velocity rule at the start of each day. • Weekly – Recurring – This option resets the spend velocity rule on a specified day each week. • Specific Day – Recurring – This option allows you to specify the day of the month when the recurring rule is reset on the account. If the spend limit amount is $15, the maximum number of transactions is 3, and the day of the month is 19; the spend velocity rule will be reset on the 19th of each month. The account is then eligible to spend $15 with a maximum of 3 authorizations until the 18th of the next month. • Date Range - Nonrecurring – This option allows you to specify the exact date range when the spend velocity rule is applied. This rule is nonrecurring. For recurring options, the balance does not carry over month-to-month. On the recurring day, the history is cleared and new funds are added.
Spend Rules	Tolerance Amount Rule	Ability to specify a minimum and maximum dollar amount. Any authorization outside the specified range will decline.
Spend Rules	Purchase Amount Rule	Block purchases above a certain upper dollar limit. There is no limit as to the number of transactions.
Spend Rules	Currency Rule	Allow purchases when the transaction currency matches the selected rule currency.
Merchant Rules	Merchant Category Name	Block or allow purchases for any combination of selected merchant category names.
Merchant Rules	Merchant Category Code Range	Block or allow purchases from merchant category code groups within a selected range of codes. You can select up to 15 ranges. You can select name and code range criteria for blocking. You must select only name or code range when allowing.
Merchant Rules	Fuel Include Merchant Rule	Block purchases from all merchant categories except fuel. Only transactions for gas stations, car washes, parking lots, and tolls are allowed.

Visa Payment Control Categories and Rules

Category Name	Rule Name	Definition
Merchant Rules	Merchant Card Acceptor ID Rule	Allow payments for a specific merchant's acquiring ID and card acceptor ID (CAID). This rule accepts up to 200 values including acquiring IDs and CAIDs.
Merchant Rules	Merchant Card Acceptor ID Block Rule	Block payments for a specific merchant's acquiring ID and card acceptor ID (CAID). This rule accepts up to 200 values including acquiring IDs and CAIDs.
Location Rules	Cross-Border Transactions	Block all cross-border transaction or block cross-border transactions above a set limit. You cannot select both options simultaneously.
Location Rules	Country Restrictions	Block or allow all transactions in specified countries. You can select a maximum of 10 countries.
Location Rules	U.S. State-Specific Restrictions	Block or allow all transactions in the specified states. This functionality only supports U.S. states.
Time Rules	Business hours Rule	Restrict transactions based on time of day and day of week. Blocks all transactions outside of business hours.
Other Rules	ATM Rule	Block ATM cash withdrawals.
Other Rules	ATM Amount Rule	Block ATM cash withdrawals above a specified amount.
Other Rules	Cash Advance Rule	Block all other cash access transactions. This includes non-ATM transactions, such as cash advances and purchases with cashback.
Other Rules	E-commerce-Based Transaction Rule	Blocks all e-commerce transactions.
Other Rules	E-commerce-Based Transaction Amount Rule	Blocks all e-commerce transactions above a specified amount.

VPC Rule Codes

This table lists the available VPC rule codes.

VPC Rule Codes and Descriptions

VPC Rule Code	Description	Additional Details
ADR	Adult-themed merchants	5921: Packaged Stores – Beer, Wine, and Liquor 5813: Drinking places (Alcoholic Beverages) – Bars, Taverns, Night Clubs, Cocktail Lounges, and Discotheques 5993: Cigar Stores and Stands 7297: Massage Parlors 7273: Dating and Escort Services 5933: Pawn Shops 7995: Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting and Wagers at Race Tracks
AIR	Airline merchants	Range: 3000-3302 4511: Air Carriers, Airlines–not elsewhere classified
ALC	Alcohol merchants (MCG Rule)	5813: Drinking Places (Alcoholic Beverages) – Bars, Taverns, Night Clubs, Cocktail Lounges, and Discotheques 5921: Packaged Stores – Beer, Wine, and Liquor
ATM	ATM cash disbursement	
ATML	ATM cash disbursement amount limit	
AUTO	Auto merchants	Various auto-rental merchants and agencies.
BUS	Business hours	
BUSS	Business services merchants	Range: 7300-7999 4812: Telecommunication Equipment Including Telephone Sales 4814: Telecommunication Services including, but not limited to, prepaid phone services and recurring phone services
CAID	Card Acceptor ID code	Use this code to restrict transactions to only merchants with specified Acquiring IDs and Card Acceptor ID codes.
CAIDB	Card Acceptor ID code block	Use this code to block merchants associated with specific Acquiring IDs and Card Acceptor ID codes.

VPC Rule Codes and Descriptions

VPC Rule Code	Description	Additional Details
CLOTH	General retail merchants	5200: Home Supply Warehouse Stores 5999: Miscellaneous and Specialty Retail Shops 5311: Department Stores 5942: Book Stores 5310: Discount Stores 5712: Furniture, Home Furnishings, and Equipment Stores, Except Appliances 5651: Family Clothing Stores 5719: Miscellaneous Home Furnishing Specialty Stores 5399: Miscellaneous General Merchandise 5691: Men's and Women's Clothing Stores 5661: Shoe Stores 5947: Gift, Card, Novelty, and Souvenir Shops 5621: Women's Ready-To-Wear Stores 5631: Women's Accessory and Specialty Shops 5699: Miscellaneous Apparel and Accessory Shops 5300: Wholesale Clubs 5977: Cosmetic Stores 5713: Floor covering Stores 5945: Hobby, Toy, and Game Shops 5331: Variety Stores 5722: Household Appliance Stores 5655: Sports and Riding Apparel Stores 5611: Men's and Boys' Clothing and Accessories Stores 5641: Children's and Infants' Wear Stores 5992: Florists 5192: Books, Periodicals, and Newspapers 5949: Sewing, Needlework, Fabric, and Piece Goods Stores 5994: News Dealers and Newsstands 5971: Art Dealers and Galleries 5931: Used Merchandise and Second hand Stores 4225: Public Warehousing and Storage – Farm Products, Refrigerated Goods, Household Goods, and Storage
CNTR	General contractor services merchant	Range: 1500-2999

VPC Rule Codes and Descriptions

VPC Rule Code	Description	Additional Details
TCUX	Currency inclusion rule	This rule code allows transactions when the transaction currency matches the specified rule currency.
DOM	U.S. State-level transaction inclusion restrictions	This rule code allows transactions within the specified U.S. states only.
DOMB	U.S. state-level transaction exclusion restrictions	This rule code blocks transactions within the specified U.S. states.
EAM	E-commerce with transaction amount limit	
ECOM	E-commerce transaction	
ELEC	Electronics merchants	5732: Electronics Stores 5734: Computer Software Stores 4812: Telephone Equipment and Telephone Sales 5045: Computers and Computer Peripheral Equipment and Software 4816: Computer Network/Information Services 7372: Computer Programming, Data Processing, and Integrated Systems Design Services 5044: Office, Photographic, Photocopy, and Microfilm Equipment

VPC Rule Codes and Descriptions

VPC Rule Code	Description	Additional Details
ENT	Entertainment-related merchants	5735: Record Stores 7841: DVD/Video Tape Rental Stores 5941: Sporting Goods Stores 7997: Membership Clubs (Sports, Recreation, Athletic), Country Clubs, and Private Golf Courses 7832: Billiard and Pool Establishments 7922: Theatrical Producers (Except Motion Pictures) and Ticket Agencies 7996: Amusement Parks, Circuses, Carnivals, and Fortune Tellers 7999: Recreation Services (Not Elsewhere Classified) 7992: Public Golf Courses 7991: Tourist Attractions and Exhibits 4789: Transportation Services (Not Elsewhere Classified) 7032: Sporting and Recreational Camps 7994: Video Game Arcades/Establishments 7933: Bowling Alleys 7230: Beauty and Barber Shops 7941: Commercial Sports, Professional Sports Clubs, Athletic Fields, and Sports Promoters 5733: Music Stores–Musical Instruments, Pianos, and Sheet Music 7911: Dance Halls, Schools, and Studios 7929: Bands, Orchestras, and Miscellaneous Entertainers–Not Elsewhere Classified 7932: Pool and Billiard Establishments 7993: Video Amusement Game Supplies 7998: Aquariums, Dolphinariums, Zoos, and Seaquariums
FUEL	Fuel merchants	5541: Service Stations (With or without Ancillary Services) 5542: Automated Fuel Dispensers 7542: Car Washes 7523: Parking lots and garages 4784: Tolls and Bridge Fees 5552: Electric Charging
GOV	Government services merchants	Range: 9000-9999

VPC Rule Codes and Descriptions

VPC Rule Code	Description	Additional Details
GROC	Grocery stores and pharmacies merchants	5411: Grocery Stores and Supermarkets 5441: Candy, Nut, and Confectionery Stores 5499: Miscellaneous Food Stores – Convenience Stores and Specialty Markets 5462: Bakeries 5422: Freezer and Locker Meet Provisioners 5451: Dairy Products Stores 5912: Drug Stores and Pharmacies 5122: Drugs, Drug Proprietaries, and Druggist Sundries
GTM	Ground transportation merchants	4121: Taxicabs and Limousines 4784: Tolls and Bridge Fees 4112: Passenger Railways 4131: Bus Lines 4011: Railroads 4111: Transportation – Suburban and Local Commuter Passenger, including Ferries
HOT	Hotel merchants	Range: 3501-3615 Range: 3734-3755 Range: 3617-3732 Range: 3757-3838 4411: Steamship and cruise lines 7011: Lodging
JEWL	Jewelry merchants	5944: Jewelry

VPC Rule Codes and Descriptions

VPC Rule Code	Description	Additional Details
MED	Medical retail merchants	4119: Ambulance Services 5975: Hearing Aids – Sales, Service, Supply Stores 5976: Orthopedic Goods – Artificial Limb Stores 8044: Optical Goods and Eyeglasses 5912: Drug Stores and Pharmacies 5122: Drugs, Drug Proprietors, and Druggists Sundries 8011: Doctors and Physicians 8021: Dentists and Orthodontists 8031: Osteopathic Physicians Range: 8041-8043 Range: 8049-8050 8062: Hospitals 8071: Medical and Dental Laboratories 8099: Services and Health Practitioners
MCCB	Merchant Category Code exclusion restriction	This rule code blocks transactions to merchants that fall within the defined MCC or MCC range.
MCCX	Merchant Category Code inclusion restriction	This rule code allows only transactions to merchants that fall within the defined MCC or MCC range.
MISC	Miscellaneous retailer	Range: 5700-7299
NOC	Block all other cash access transaction	
NOTFUEL	Non-fuel merchants exclusion	This rule code blocks all nonfuel merchants. 5541: Service Stations (With or without Ancillary Services) 5542: Automated Fuel Dispensers 7542: Car Washes 7523: Parking lots and garages 4784: Tolls and Bridge Fees
OSS	Office supply merchants	5111: Stationery, Office Supplies, Printing, and Writing Paper 9402: Postal Services – Government Only 5943: Stationery Stores, Office, and School Supply Stores 7338: Quick Copy, Reproduction, and Blueprinting Services
PROF	Professional services and membership organizations	Range: 8000-8999

VPC Rule Codes and Descriptions

VPC Rule Code	Description	Additional Details
PUR	Purchase amount limit	
QSR	Fast food merchants	5814: Quick Service/Fast Food Restaurant
REST	Restaurant merchants	Range: 5811-5812
RETL	Retail outlet services	Range: 5000-5599
SPV	Spend velocity	
TOLRNC	Tolerance range	
UTIL	Utilities merchants	4900: Utilities – Electric, Gas, Water, and Sanitary 4899: Cable, Satellite, and Other Pay Television and Radio Services 4814: Telecommunications Services, including Local and Long-Distance Calls, Credit Card Calls, Calls Through Use of Magnetic-Stripe-Reading Telephones, and Fax Services
VPAS	Exact Match Rule	
XBR	Cross-border transaction	
XBRA	Cross-border transaction with amount limits	
XBRB	Country exclusion restriction	Blocks all transactions in the selected countries.
XBRX	Country inclusion restriction	Allows transactions in the selected countries only.

Appendix D

Visa Spend Clarity for Business FAQ

The Visa Spend Clarity for Business FAQ contains answers to general questions as well as module-specific questions.

Visa Spend Clarity for Business General FAQ

This section covers general questions, not module-specific ones.

Where do I sign up for the Visa Spend Clarity for Business solution?

Depending on your bank's enrollment process, a link to take the business cardholder to the Self-Registration tool may be available on the bank's website. You also might have received an invitation email from your bank, or you 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 Visa Spend Clarity for Business solution?

These are the high-level steps for a Business Administrator cardholder to register a card account on Visa Spend Clarity for Business.

Use this procedure to sign up.

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

   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**.
7. You can access Visa Spend Clarity for Business once you have received your application login information (temporary password and application URL) from the system.
   - The registrant will be set up as a Business Administrator for the company, entitling them 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 Business Administrator is assigned the Business Cardholder role when granted a temporary password and must change it, they must contact their financial institution.
   - Temporary passwords expire after six 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.

You can also view the Introduction to Visa Spend Clarity for Business video in the tutorial videos section of the online help.

What browsers are supported by Visa Spend Clarity for Business?

For optimal viewing, please use Google Chrome, Mozilla Firefox, or Microsoft Edge.

How long can the Visa Spend Clarity for Business 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 15 minutes. You will be prompted to log in again.

If my Visa Spend Clarity for Business session times out, can I get back to where I originally was in the application?

If your session times out, you will not be rerouted 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 Visa Spend Clarity for Business 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?

On the mobile application, users see the authorization data. This means that as soon as a transaction occurs, you will see it. The authorization data will become settled in two or three days after the transaction occurs.

On the web application, users see the settled transactions. The transaction is considered settled data after the merchant’s financial institution 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 in Visa Spend Clarity for Business?

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 Visa Spend Clarity for Business 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 in Visa Spend Clarity for Business 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?

Arabic, Brazilian Portuguese, Canadian French, Chinese (available only on the desktop), Danish, German, International French, Italian, Japanese, Latin American Spanish, Netherlands Dutch, Polish, Russian, Slovak, UK English, US English, and Vietnamese.

For companies enrolled in the Visa Payment Controls functionality, the Payment Controls module is available in Brazilian Portuguese, Canadian French, Danish, German, International French, Italian, Japanese, Latin American Spanish, Netherlands Dutch, Polish, Slovak, UK English, US English, and Vietnamese.

For companies enrolled in the virtual cards functionality, the Virtual Cards module is available in Brazilian Portuguese, Canadian French, Danish, Latin American Spanish, Polish, UK English, and US English.

How do I change the time zone in Visa Spend Clarity for Business?

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 the 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.

Frequently Asked Visa Business Solutions Experience Portal Questions

This section covers frequently asked questions about Visa Spend Clarity for Business's Visa Business Solutions Experience Portal.

Why can I not log in to the Visa Spend Clarity for Business website directly?

The Visa Business Solutions Experience Portal is used to control access to Visa Spend Clarity for Business.

The Visa Business Solutions Experience Portal is the primary portal that provides secure and reliable access to information, services, and resources needed to do business with Visa. The use of the Visa Business Solutions portal to secure Visa Spend Clarity for Business ensures users a secure and uniform Visa application experience.

What is the Visa Business Solutions Experience Portal?

The Visa Business Solutions Experience Portal is the primary business-to-business portal that hosts and provides secure access to information, services, and resources needed to do business with Visa Spend Clarity for Business.

Who can use the Visa Business Solutions Experience Portal?

The Visa Business Solutions Experience Portal is for financial institutions, payment product processors, and others who do business with Visa.

How do I change my password?

Users are able to change their passwords at any time via the Visa Business Solutions Experience Portal, or from within Visa Spend Clarity for Business using the My Profile menu.

Why did I get an email saying my account has been blocked?

After three unsuccessful login attempts, your account will be blocked and you will receive an email confirming the lockout.

I forgot my Visa Business Solutions Experience Portal password, what do I do?

Users can retrieve their password if forgotten.

Procedure

1. From the Visa Business Solutions Experience Portal page, enter your username in the log in box and click **Forgot Password?**
2. Enter the required text and click **Continue**. An email will be sent to you.
3. Click the link in the email to proceed.
4. Answer your security question.
5. Reset your password.

I forgot my Visa Business Solutions Experience Portal username, what do I do?

Users can retrieve their credentials if forgotten.

Procedure

1. From the Visa Business Solutions Experience Portal page, click **Forgot Username**.
2. Enter your email address and click **Submit**.
3. Check your email to retrieve your username.
4. Reset your password.

I am sure my password is correct, but the system does not recognize it.

If you encounter issues when logging into the Visa Business Solutions Experience Portal, please clear your cache and close all instances of your browser. Relaunch your browser and attempt to log in to the Visa Business Solutions Experience Portal again.

Is my Visa Business Solutions Experience Portal password case-sensitive?

Yes, passwords are case-sensitive. However, email addresses and answers to your security questions are not case-sensitive.

How often may I change my username and password?

You may change these items as often as you would like by moving the cursor over your name at the top of any the Visa Business Solutions Experience Portal page and selecting **My Security**. Alternatively, passwords can be changed within Visa Spend Clarity for Business, from the **My Profile** menu.

How often do I have to change my password?

Your password will expire every 35 days (for EU-Region users), or 90 days (for all other Region users), and will need to be changed to continue accessing the Visa Business Solutions Experience Portal.

Where do I change my password?

Users can change their passwords at any time via the Visa Business Solutions Experience Portal or from within Visa Spend Clarity for Business.

Are there rules I must follow when creating a password?

Yes. Passwords must contain 8 to 64 characters, include at least one lowercase letter, one uppercase letter, one numeral, and at least one special character.

Special characters include: ! @ # $ % ^ & * . _

Your password cannot contain your Visa Business Solutions username, be one that you have used in the last 12 months, be too generic, or otherwise at higher risk of compromise.

When I change information in my Profile (username, password, security questions, etc.), do these updates take effect immediately?

Some changes are effective immediately, while others are subject to approval. You will receive a confirmation email when changes are approved.

What do I do if the link to Visa Spend Clarity for Business is not available?

Please contact your financial institution administrator.

What do I do if I am unable to log in?

Please contact your financial institution administrator.

Does the Visa Business Solutions Portal have different password requirements to Visa Access?

No, the password requirements are the same.

Passwords must meet this criteria:

- Minimum length of 8 characters.
- Maximum length of 64 characters.
- At least one number.
- At least one special character.
- Special characters include: ! @ # $ % ^ & * . _
- At least one lower case alphabetic character.
- At least one upper case alphabetic character.
- Cannot contain the username of the user.

Passwords are case-sensitive.

How many failed password attempts do I have in the Visa Business Solutions Experience Portal before I am blocked?

You will be logged out after three failed login attempts.

Why do I receive emails from the Visa Business Solutions Experience Portal every time I update my profile in Visa Spend Clarity for Business?

To ensure the security and integrity of your account, the Visa Business Solutions Experience Portal will send a confirmation email after every update to your user account.

When my Visa Spend Clarity for Business session times out, do I need to log in to the Visa Business Solutions Experience Portal again?

Yes, when Visa Spend Clarity for Business times out after 15 minutes of inactivity, the Visa Business Solutions Experience Portal will time out as well. Please log in to the Visa Business Solutions Experience Portal again to continue.

Can I navigate directly to the Visa Business Solutions Experience page when logging in to Visa Access?

Yes, you can configure your landing page upon log in. If you are not already directed to the Visa Business Solutions Experience page when you log in, select **Manage Landing Page** under your Visa Access profile and specify the required landing page.

Can I log in using the Visa Access Home Page, or do I need to access the Visa Business Solutions Experience Portal Page?

Your login page depends on your user role.

What happens if my Visa Spend Clarity for Business session times out?

You will be logged out of the portal and Visa Spend Clarity for Business application.

Why did my introduction email for Visa Spend Clarity for Business come from the Visa Business Solutions Experience Portal?

A new user confirmation email will be sent to you from the portal that contains your username, password, and app URL.

Why do I receive confirmation emails from the portal after updating my profile?

You will receive emails from the portal after updating your profile to ensure security and integrity of your account.

Is my Visa Business Solutions Experience Portal password case-sensitive?

Yes, passwords are case-sensitive. However, email addresses and answers to your security questions are not case-sensitive.

When I change information in my Profile (user name, password, security questions, etc.), do these updates take effect immediately?

Some changes are effective immediately, while others are subject to approval. You will receive a confirmation email when changes are approved.

What browser do I need to access the Visa Business Solutions Experience Portal?

The Visa Business Solutions Experience Portal currently supports the latest versions of Firefox, Chrome, and Edge. We will reassess and communicate any changes to the supported browser list on an annual basis to provide a better user experience and ensure data security. In compliance with PCI DSS requirements, browsers that do not support TLS 1.2 security protocol will be blocked from accessing the Visa Business Solutions Experience Portal.

Frequently Asked Visa Spend Clarity for Business Reports Questions

This section of the FAQs addresses questions specific to the Reports module.

The Reports module manages all standard reporting for the application. It provides standard reports, ad-hoc report generation capabilities, and custom scheduling functionality. Email alerts can be created through the scheduling process that informs the owner that a previously scheduled report has run.

How many months of Visa Spend Clarity for Business transaction data does the system store?

Transaction 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 will be displayed.

What is the difference between billing cycle and months? Why can't I see billing cycles or balances in Visa Spend Clarity for Business?

Depending on how your issuer submits information to Visa Spend Clarity for Business, you will see either billing cycle or monthly data.

What are Visa Spend Clarity for Business trend reports?

Trend reports show data for two periods of time. As an example, one could look at data for summer months of one year and compare to summer months of prior year.

There are four trend reports:

- Cardholder Trend
- Expense Category Trend
- Merchant trend
- My Category Trend

What types of Visa Spend Clarity for Business reports can I run?

Visa Spend Clarity for Business allows users to run specific reports.

Reports can be run on a one-time basis or scheduled for regular report outputs.

The user can run these types of reports:

- Cardholder Report
- Expense Category Report
- Management Report (Only available for bank administrators)
- Merchant Report
- My Category Report
- Non-card Transactions Report

How do I run a one-time Visa Spend Clarity for Business report?

Visa Spend Clarity for Business allows users to run one-time reports.

Procedure

1. Click the **Reports** tab located at the top of the screen.
2. Click the **Run** link next to the report you want to run.
3. If required, in the Organization drop-down list, select the organizational level for the data you want the report to include.
4. In the **Report By** radio list, select which report you would like to run.
5. Select a **Date Range** or **Billing Cycle** in the Select Start and End Dates section.
6. Click the **Download** button. From the File Format menu, select CSV, PDF, or Excel. The report will download to your computer 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. The Run Report window can be closed once the downloads completes.

How do I schedule a Visa Spend Clarity for Business report to run regularly?

Visa Spend Clarity for Business allows users to schedule reports.

Procedure

1. Click the **Reports** tab located at the top of the screen.
2. Select the **Schedule** link next to the report you want to schedule. The Schedule Details screen appears.
3. Type a title for this schedule.
4. Select the organization.
5. Select the date range or billing cycle.
6. Select the format for this report.
7. Click the frequency for running this report – Once, Daily, Weekly, or Monthly. The other recurrence parameters change depending on your choice of frequency. Make the selection appropriate for this report.
8. Set the time of day for this report to run.
9. Set a start and end date for running this report.
10. Click **Submit**. The system will respond by displaying the Manage Schedules screen with the new scheduled report included.

How can I get an Excel, PDF, or CSV extract of all of my Visa Spend Clarity for Business transactional data?

To get an export of all your transaction data, you will need to run one of the transaction detail reports. Only transaction detail reports contain detailed transaction information.

Frequently Asked Visa Spend Clarity for Business Notification Questions

The Notifications module in Visa Spend Clarity for Business enables users to view transactions and to set notifications when certain conditions are met. Users can select which transaction to review by selecting the type of alert, specifying the criteria and running the alert. This module also allows users to schedule alerts (the results of which can be verified at a later time).

How do I establish and schedule a notification in Visa Spend Clarity for Business?

Notifications enable users to view transactions or set notifications when certain conditions are met. Users can select which transaction to review by selecting the type of notification, specifying the criteria, and running the notification.

A notification can be scheduled to run anytime. Visa Spend Clarity for Business will not include transaction details in the notification message. The recipient of the notification will need to log in to the application and navigate to the Notifications History page to view the results.

To schedule a notification:

1. Click the **Notifications** tab located at the top of the screen.
2. Click the **Schedule** link next to the notification that you want to schedule. Please note that **Balance over an amount** is only available when your financial institution provides it.
3. Fill out the required fields.
4. Click **Submit**.

How do I set an Email Alert for a Notification in Visa Spend Clarity for Business?

Visa Spend Clarity for Business allows users to set up email alerts for a notification.

Procedure

1. While creating or configuring a Notification schedule, check the **Enable Alerts** check box.
2. Verify the auto-populated information.
3. Ensure that the alert will be sent to the correct email address or addresses.

4. If required, confirm the CC email address.
5. Make sure the Subject line contains the correct text.
6. Type a brief comment to ensure that the person receiving the alert will understand what it is about and what to do with the information.
7. Click **Submit**. The Alert will show on the My Alerts screen in My Profile and in Alerts History.

How do I run a notification in Visa Spend Clarity for Business?

Visa Spend Clarity for Business allows users to run a notification.

Procedure

1. Click the **Notifications** tab located at the top of the screen.
2. Select **Run** next to your notification.
3. Depending on the type of Notification selected, complete any other required fields.
4. Click the **Run Selected Notification** button.

Are Visa Spend Clarity for Business notifications real-time?

No. Notifications are generated from data submitted to VisaNet after being processed and these Visa Spend Clarity for Business-specific transactions are not real-time.

Frequently Asked Visa Spend Clarity for Business Mobile Application Questions

This section addresses questions specific to the Visa Spend Clarity for Business mobile application.

Important: The Mobile Application is only available within the United States of America, UK, Canada, and other select countries. Check with your financial institution to confirm availability.

Who can log into the Visa Spend Clarity for Business mobile application?

Users with Business Administrator, Bank Administrator, Virtual Business User, and/or Business Cardholder roles have access to the Visa Spend Clarity for Business mobile application.

Are my Visa Spend Clarity for Business log-in credentials for the mobile application the same as the website version?

Yes. Users who have access to the mobile application must use the same login credentials as the online, website version.

How do I view and search for transactions in Visa Spend Clarity for Business?

As soon as you have logged in, you are at the **Transactions** screen where you are able to view your transactions (selecting the hamburger menu will also provide **Transactions** as a choice). Select the card you would like to view transactions for. There is a search box where you are able to search transactions by merchant name or transaction amount. Transactions can be sorted by date, by merchant name, or by transaction amount.

How long are Visa Spend Clarity for Business transactions available for in the mobile application?

The last six months of transaction data are available.

What languages are supported in the Visa Spend Clarity for Business mobile application?

The mobile application fully supports English (US and UK), Brazilian Portuguese, Spanish (LAC), German, Italian, Polish, Japanese, Slovak, Vietnamese, Netherlands Dutch, Danish, International French, and French Canadian.

Arabic and Russian are supported for display only.

How do I add notes or transactions (receipts) in Visa Spend Clarity for Business?

Tap on the selected transaction, tap on Notes or Attachments, and add accordingly. By selecting Attachments, this is where you are able to add receipts by taking a photo or choosing an existing photo from your mobile device's photo library. You also have the ability to delete attachments.

Can I delete notes in Visa Spend Clarity for Business?

Not at this time. You can add additional notes.

How do I delete attachments in Visa Spend Clarity for Business?

Swipe left on the attachment, then tap the **X** to delete.

How do I categorize transactions in Visa Spend Clarity for Business?

Double-tap on the selected transaction, tap on Categorize. A list of categories will appear. Select the appropriate category for the transaction.

How do I change the category I assigned the transaction to in Visa Spend Clarity for Business?

Go to categories and tap the category icon, then pick a new category and tap save.

How do I create/edit categories in Visa Spend Clarity for Business?

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

Can I set payment controls in the mobile application?

Yes. Business Administrators can set payment controls in the Visa Spend Clarity for Business mobile application. SMS and email notifications must be set in the desktop application.

Is my phone supported in Visa Spend Clarity for Business?

The mobile application is supported on various platforms.

These platforms include:

- iOS 13 and higher
- Android 10 and higher

Is the Visa Spend Clarity for Business mobile application secure?

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

What features does the Visa Spend Clarity for Business mobile application have?

Both the mobile application and the mobile website give you the ability to view and categorize your card transactions, set payment controls, and add notes and attachments (like receipts).

You can receive near real-time transaction notifications on the mobile application.

All transactions with their notes and attachments can flow automatically through to accounting solutions such as QuickBooks®, Sage™ Business Cloud, FreshBooks, and Xero™. This is an option selected at time of registration. Please check with your financial institution for availability.

The mobile application also supports the Virtual Card module that allows Business Administrators, Business Cardholders, and Virtual Business Users to request Virtual Cards for single or multiuse.

Users can create virtual cards instantly. Users can also view the virtual transactions sorted and filtered by different criteria. Through the Manage Transactions module, they can also add notes, add attachments, and categorize their virtual transactions.

Can I use the Visa Spend Clarity for Business mobile application outside of the US?

Yes.

Are there in-app Visa Spend Clarity for Business purchases?

Not at this time.

I have registered multiple Visa Spend Clarity for Business card accounts, can I see them all in the mobile application?

Yes, for all card accounts with same issuing bank. Once you have logged in, you will be asked to select the card account you wish to view. If you only have one account, the details for that account will show up as soon as you log in.

How current are the Visa Spend Clarity for Business card transaction notifications?

The card transactions notifications are in near real-time.

How current is the Visa Spend Clarity for Business account information I see in the mobile application?

The information you see in the mobile application is shown in near real-time. However, if you keep the mobile application open for an extended period of time, you should refresh the page by selecting a new option to ensure the information is still current.

How do I reset my Visa Spend Clarity for Business password?

Tap **Forgot Password** on the login page of the mobile application. It will take you to the mobile website where you are able to reset your password.

Where can I find the Terms of Use or Privacy Policy for Visa Spend Clarity for Business?

You can find these by clicking on the hamburger menu.

How do I sign out of the Visa Spend Clarity for Business mobile application?

Tap on the hamburger menu, then tap **Sign Out**.

How do I get the best viewing optimization on the Visa Spend Clarity for Business mobile application?

It is highly recommended to leave your mobile device at the default font setting.

If you need to view items larger, pinch the screen in and out to zoom.

How do I enable Visa Spend Clarity for Business fingerprint log-in?

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 notified that fingerprint authentication setup 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 **Set Up Touch ID** and enter your credentials. Upon successful login, you will be prompted that Touch ID setup was successful.

How do I enable Visa Spend Clarity for Business Face ID log-in?

On iOS, ensure that you have set up 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 **Set Up Face ID** and enter your credentials. Upon successful login, you will be prompted that Face ID setup was successful.

Currently, Face ID is not supported on Android.

How do I disable Visa Spend Clarity for Business fingerprint log-in?

On Android, log into the Visa Spend Clarity for Business application. Tap on the hamburger menu, then tap **Disable Fingerprint Authentication**.

On iOS, login to the Visa Spend Clarity for Business application. Tap on the hamburger menu, then select **Disable Touch ID**.

How do I disable Visa Spend Clarity for Business Face ID log-in?

On iOS, log into the Visa Spend Clarity for Business applications. Tap on the hamburger menu, then select **Disable Face ID**.

Didn't find your question about Visa Spend Clarity for Business?

Please contact your financial institution for any mobile application assistance.

Frequently Asked Visa Spend Clarity for Business Administration Questions

This section addresses questions specific to the Visa Spend Clarity for Business Administration module.

How can I change my language view in Visa Spend Clarity for Business?

From within the application, select the **My Profile** icon, then select the **My Profile** menu item. You will then be able to specify your required profile language. You can also select the required language during login by specifying the required language using the Language drop-down list on the main login page.

Can I set a landing page different from the Visa Spend Clarity for Business Administration page when I log in?

When you are first granted access, you will be directed to the default landing page, which includes a link to each module. The Administration module will be your landing page, and you can use the menu tabs to navigate between modules. If you have access to the Dashboard module, you can set it as your landing page. Your landing page is configured via the **My Profile** menu.

In Visa Spend Clarity for Business, can I update another user's profile as a Business Administrator?

A Business Administrator can update some items in another user's profile—the company, approver, name, status, and organization. You cannot change the email address.

What is the Business Administrator role as it applies to the VPC functionality?

The Business Administrator (formerly known as the Company Administrator) is usually the owner of the business, or the office manager of a small business. The Business Administrator is the individual who enrolls in Visa Payment Controls and enrolls the Visa cards of the company employees.

The Business Administrator sets up the blocking rules in VPC that cover the use of Visa business cards. Employees cannot change these blocking rules, the Business Administrator does this. If an employee's card rules need to be revised for whatever reason, it is the Business Administrator who makes this rule change by logging in and making the change.

What are some tips on setting up the Business Administrator in Visa Spend Clarity for Business?

The email address for the Business Administrator is used as an account identifier to log in to Visa Spend Clarity for Business. Some small businesses have found it useful to use a generic email address for this purpose, one that is known to the Business Administrator and the business owner. This can be very helpful if the Business Administrator is out of town, or not available, and an employee-blocking rule must be changed for whatever reason.

Coverage can be provided by the business owner or the Business Administrator’s assistant. This approach is also helpful if the Business Administrator leaves the company and another person in the business takes over this function. The password for the account should be changed in this situation, so that only authorized personnel can access the Payment Controls functionality and change rules.

How do we keep employees informed about these controls on Visa business cards in Visa Spend Clarity for Business?

Please communicate with employees about the use of Visa business cards, and when their use is appropriate for a legitimate business expense. Visa Payment Controls is a tool that can be used to help control use of the card, but, ultimately, the employee is responsible for card use.

Also, explain that, if a legitimate expense is being blocked by VPC, best practice is for the employee to contact the business owner or Business Administrator to discuss the business expense. Rules can be altered quickly through the Payment Controls module, if the owner/administrator chooses to remove the block.

The Access for one of my Visa Spend Clarity for Business users was disabled, how do I reset their access?

If the account was previously disabled, the status can be changed to "Approved" via the **My Profile** menu. This will regenerate a new password for the user.

Can I help another Business Administrator reset passwords on behalf of others in his business?

If there is more than one user with administrator rights, those other administrators can also reset passwords for other users.

How can I help reset a Business Administrator's password after they are disabled?

Any Business Administrator can activate another Business Administrator or user. However, if there is only one Business Administrator in the company and their account is disabled, the issuer must activate the account.

In Visa Spend Clarity for Business, how can I make someone else a Business Administrator for the company if the original administrator leaves?

An existing Business Administrator can either create a new user with administrator privileges or change an existing user to Business Administrator by selecting **Add New Privilege**.

How do I assign a role to a Visa Spend Clarity for Business user?

Users can add roles to existing Visa Spend Clarity for Business users.

Procedure

1. In the Administration module, search for the user with the **Manage Users** menu option. Select their name and select **Manage Roles**. All roles associated with this user will appear.
2. Select **Add New Privilege**.
3. Use the drop-down list to select the department or program from the hierarchy displayed. When you find the level you want, select it. The expanded list closes, and the level you selected appears in the field.
4. Select the program role privilege that you want to add.
5. Select **Apply** to add the privileges, **Cancel** to cancel the new role, or **Clear** to clear all current selections and reset the screen to its default state.
6. The application returns to the previous screen. Select **Submit**. The system will display a header message (Save Successful) to indicate the new Program Role was successfully assigned.

How do I remove a role from a Visa Spend Clarity for Business user?

Users can remove roles to existing Visa Spend Clarity for Business users.

Note: A user must be assigned at least one role.

Procedure

1. Select the **Administration** tab.
2. Select the **Manage Users** menu item.
3. Enter any portion of the desired search criteria based on the available filters, including Email Address, First Name, Last Name, Organization, Account Status, and Program Role.
4. Select **Search**.
5. On the list of results, the name of the user is a hyperlink. Select the name to open the User Profile.
6. Select **Delete** next to the role you want to remove.
7. A dialogue box with a confirming question (Are you sure you want to remove this privilege?) will open. Answer **Yes** or **Cancel** in the dialogue box
8. Select **Submit**.

How do I delete or remove access for a Visa Spend Clarity for Business user ID?

Accounts in Visa Spend Clarity for Business are closed, not deleted. The account is closed and access to the system is denied to that user ID, but all of the information about the user account remains.

Procedure

1. Click the **Administration** tab located at the top of the screen.
2. Click the **Manage Users** menu item.
3. Enter any portion of the desired search criteria based on the available filters, including Email Address, First Name, Last Name, Organization, Account Status, and Program Role.
4. Click **Search**.
5. On the list of results, the name of the user is a hyperlink. Click the name to open the User Profile.
6. Select **Disabled** in the Account Status drop-down list.
7. Click **Submit**.

How do I enroll an additional card or cards in Visa Spend Clarity for Business?

Only Business Administrators can add cards from within Visa Spend Clarity for Business. They can view all of the currently registered cards or register additional cards.

To enroll an additional card or cards:

1. Navigate to the Visa Business Solutions Experience portal page.
2. Click **Manage Cards** in the Quick Links.

The Add Cards screen appears.

How do I add more Visa Spend Clarity for Business users to my account?

The Add User screen allows Business Administrators to add and approve a new user at the same time.

Procedure

1. Select the **Administration** tab.
2. Select the **Manage Users** menu item.
3. Select the **Add User** button.
4. Type or select the appropriate information for the new user in the form provided. Red asterisks (*) mark required fields. If all of the required fields are not entered correctly, an error message appears, and an exclamation point is shown next to the field. These fields are required:
   - Business Entity
   - Username/Email (required)
   - First Name (required)
   - Last Name (required)
   - Language
   - Time Zone
   - User Preference for Visa Spend Clarity for Business landing page (drop-down menu). This can be changed by Users in the Edit profile function at any time.
   - Organization (prefilled)
   - Program Role
5. Select either **Reset Password** to have the system reset a password for this user, or select **Leave Password as is** to leave the current password.
6. In the User Privileges section, type or select the appropriate information for the **organization** and **role** of the user.

7. Select **Apply** to add the role. Click **Cancel** to cancel the new role.
8. If the data entered on the form passes the form's quality check, a message is displayed indicating that the action was successful, and the user's account status changes to "Approved." Once approved, Visa Spend Clarity for Business sends an automated email to the new user letting them know that they are invited and approved to use Visa Spend Clarity for Business.

   The email includes a temporary password and a link to access Visa Spend Clarity for Business. Temporary passwords expire after six days.

How can a business administrator in Visa Spend Clarity for Business reset passwords on behalf of others in their business?

In the My Profile module, check the radio button to send a new random, system-generated password to the user when they indicate they have forgotten their password. When you select **Submit**, an email with a temporary password, a URL, and instructions on how to change the password is sent to the email address associated with the user. If there is an error on the page, the system shows an error message describing what must be corrected before you can resubmit.

What are the roles for a business in Visa Spend Clarity for Business?

Visa Spend Clarity for Business Users can be assigned roles to separate duties and to support business needs.

These roles include:

- **Business Administrator** – Provides access to the transaction information of all card accounts that are registered for the Company along with administrative privileges to add additional cards, add users, and assign roles and provide password support. This role is assigned by default to the cardholder who registers the Small Business card for the Visa Spend Clarity for Business solution. An existing Business Administrator for a company may also assign additional users to the Business Administrator role.
- **Business Auditor** – Provides read-only access to all card transactions for card accounts that are registered by Business Administrators. Business Auditor does not have administrative privileges, such as adding a new user. Business Administrator may choose to assign this role to an accountant.
- **Business Cardholder** – Provides read-only access to users that manage a single card account. The Business Administrator assigns this role to users who only must track expenses for their own card. If this is a Visa Commercial File (VCF) implementation, the Business Cardholder role is assigned by default.
- **Virtual Business User** – Provides access to only the Virtual Card Module on the desktop and mobile app. Business Administrators can request a virtual card for this user. This user is not connected to a company card account. This role is applicable for Virtual functionality only.

Frequently Asked Visa Spend Clarity for Business Payment Controls Questions

This section of the FAQs addresses questions specific to the integration and client migration of Visa Payment Controls (VPC) in the desktop version of Visa Spend Clarity for Business.

What is Visa Payment Controls (VPC) within Visa Spend Clarity for Business?

The Visa Payments Control (VPC) platform allows small business owners to control company card expenditure by managing card accounts, applying rules, and setting notifications in Visa Spend Clarity for Business.

Users can manage spend controls, merchant category grouping-level controls, and location controls.

How do Visa Spend Clarity for Business Company Administrators register for the VPC service?

New Visa Payment Controls (VPC) Company Administrators register through the Visa Spend Clarity for Business self-registration portal.

Each bank enrolled in VPC receives a new dedicated Visa Spend Clarity for Business self-registration link. Banks can send this link out, or post on their banking site to help the market and invite cardholders to enroll/use the services.

After they have registered, they can log into Visa Spend Clarity for Business and then access VPC functionality under the Payment Controls Module.

All new cards will be added through the Visa Spend Clarity for Business Self-Registration Portal by accessing the **Enroll Additional Cards to Visa Spend Clarity for Business** link.

How can Visa Spend Clarity for Business Visa and Bank Administrators access this new VPC functionality to support their clients?

Visa and Bank Administrators can support Visa Payment Controls (VPC) clients by accessing the Payment Controls module within Visa Spend Clarity for Business. Banks can provide first-tier support to their VPC small business companies, while Visa continues to support tier 2 and 3.

What are the available user roles within Visa Spend Clarity for Business as it applies to VPC?

A Business Administrator role is assigned where users can view company card transactions. They can set controls across the company cards to manage employee spending based on job function.

Existing VPC Company Administrators can access VPC functionality through the Payment Controls module within the Visa Spend Clarity for Business platform under the Business Administrator role.

VPC Bank Administrators keep their Bank Administrator role within Visa Spend Clarity for Business.

As a Visa Spend Clarity for Business Bank Administrator, how can I access VPC reporting?

Both Visa and Bank Administrators can access the VPC reports within Visa Spend Clarity for Business. They can navigate to the Payment Controls module within the Visa Spend Clarity for Business platform and select the Payment Control Reports tab. This functionality is applicable to the desktop version only.

As a Visa Spend Clarity for Business Bank Administrator, can I troubleshoot and perform first-level support on behalf of my VPC clients?

Yes, Bank Administrators and Visa Administrators can access the Payment Controls module within Visa Spend Clarity for Business for support needs. The same functionality currently available in the Visa Payment Controls (VPC) Administrator tool is available in Visa Spend Clarity for Business.

Bank Administrators can select the company associated with the Business Administrator to help support the user. They can edit rules, notifications, and search under the Notification History tab to perform company research.

Will I also need to use Visa Spend Clarity for Business features and functionality with VPC?

Though many clients will want to use both VPC and Visa Spend Clarity for Business functionality, new or existing clients can elect to use VPC functionality without the Visa Spend Clarity for Business functionality enabled. If Visa Spend Clarity for Business is enabled, you do not need to use Visa Spend Clarity for Business features and functionalities. If you have questions about functionality, consult your financial institution.

What VPC card controls are available to me in Visa Spend Clarity for Business?

You will be able to choose from VPC spending controls, category controls, time controls and location controls located in Visa Spend Clarity for Business. From those options, you can select up to 200 controls for each card you enroll.

What are VPC spending controls in Visa Spend Clarity for Business?

Spending controls, located in Visa Spend Clarity for Business, limit the purchase amount that can be approved for each transaction. For example, you may choose to block all transactions over $100. You can also set up controls on cash transactions from ATMs. There are multiple spending rules that can be selected based on use case.

What are VPC category controls Visa Spend Clarity for Business?

VPC category controls, located in Visa Spend Clarity for Business, limit the merchant category code group where purchases can be made. The blocks are set at the merchant category code group (MCCG) level. MCCGs are set from grouping related individual merchant category codes. Merchant categorization is not always perfect, so a transaction may go through at a merchant you believe is in your blocking criteria as they may be classified differently than anticipated with their acquirer.

What are VPC location controls in Visa Spend Clarity for Business?

VPC location controls, in Visa Spend Clarity for Business, limit the geographical location where purchases can be made. For example, the business owner can set a block on transactions from outside the country. You can also set a block on transactions outside your-home state (within the US market).

There may be some limitations when using these rules due to merchant structure.

What happens if a Visa Spend Clarity for Business transaction is declined because of a block and an employee with a Visa business card needs to complete the transaction?

If an employee purchase is declined in Visa Spend Clarity for Business because of a control, the employee will need to use another form of payment to complete the transaction. The business owner or designated Business Administrator who set the control can also go into the Visa Spend Clarity for Business Payment Controls module to lift the control, either permanently or temporarily. Be aware that it will take several minutes for this block to be lifted. After the block is removed, the transaction will be processed normally.

Can I go back and change the VPC controls that I have previously set up in Visa Spend Clarity for Business?

Yes. Log back in to Visa Spend Clarity for Business and access the Payment Controls module to make changes to the existing rules and/or notification settings for cards within your company portfolio. The new rules for that card will then take effect.

How long does it take for my VPC card controls and notifications to take effect in Visa Spend Clarity for Business?

It will take a few minutes in Visa Spend Clarity for Business for any changes made to the controls, or notification options, in the Payment Controls module application to take effect.

What are VPC notifications in Visa Spend Clarity for Business?

You can choose to receive email and/or text message notifications from the Visa Payment Controls service each time a registered card is declined for a transaction in Visa Spend Clarity for Business. These notifications will help you keep track of how frequently registered cards are being declined.

This functionality is only available in the desktop version.

What type of notifications will I receive from the Visa Payment Controls service in Visa Spend Clarity for Business?

When a transaction is declined in Visa Spend Clarity for Business at the point of sale, the Business Administrator can configure email or SMS notifications.

These include the last four digits of the card number, the amount of the declined transaction, the name of the merchant, and the merchant location. The small business owner can have these notifications sent to themselves, an employee, or another Business Administrator as well.

How can I receive VPC notifications in Visa Spend Clarity for Business?

VPC notifications can be sent via email, text message, or both in Visa Spend Clarity for Business. Business Administrators can set up email addresses and mobile phone numbers to each card you enroll in the service. The notifications will be sent to these designated addresses. The contacts will need to be activated prior to associating them to a card.

Do I have to use the same Visa Spend Clarity for Business email address and mobile phone number for notifications on each enrolled card?

No, you can register multiple email addresses and mobile phone numbers in Visa Spend Clarity for Business. You will need to have access to the email addresses and mobile phones you register in order to verify their enrollment. You can specify by card which email addresses and/or mobile devices you would like notifications sent to for that particular card.

Can I turn off my VPC notifications in Visa Spend Clarity for Business?

Yes, log in to your Visa Spend Clarity for Business account. From the Settings function, located on the Payment Controls module's Account Management page, you can select **Remove Contacts** to remove contacts from future notifications.

Will Visa Payment Controls ever send me unwanted Visa Spend Clarity for Business notifications?

No. Visa Payment Controls will never send you any notifications you didn't request in Visa Spend Clarity for Business. We are dedicated to protecting your personal information. We take your privacy seriously and strictly enforce this policy.

Will mobile VPC notifications cost me anything in Visa Spend Clarity for Business?

If text message is available, standard text messaging rates from your wireless provider may apply in Visa Spend Clarity for Business. Not all wireless plans allow you to send and receive text messages; please check with your carrier for availability.

I have set up a VPC blocking control in Visa Spend Clarity for Business, but my purchases that should meet the control criteria are still being approved. Why?

A lot happens behind the scenes in Visa Spend Clarity for Business from the time you use your card to the time the charge hits your account. When you swipe your payment card, information about the payment is pieced together, sent to Visa, and, eventually, to your bank. At Visa, this information is compared against your selections in the Payment Controls module to automatically block the payments you do not want. Sometimes the information about the payment maybe inaccurate or sent through a non-Visa network, which may lead some payments to be approved when they shouldn't be.

What should I do if my transactions are being declined when they shouldn't in Visa Spend Clarity for Business?

Log into the Visa Spend Clarity for Business application and access the Payment Controls module. You can set your controls and try again. The removal of the transaction block will take a few minutes. Controls can be removed permanently or temporarily

What should I do if I'm away from my computer and I want to remove my VPC controls in Visa Spend Clarity for Business?

VPC Controls in Visa Spend Clarity for Business can only be removed from any computer with Internet access. You can also contact your bank's customer service for assistance. You will be asked to answer your security questions to verify your identity in order to make changes to controls

I have registered for VPC notifications, but I am still not receiving the alert notifications for declined transactions in Visa Spend Clarity for Business. Why?

Visa Spend Clarity for Business's VPC Registration of a notification option is a two step-process. The first step is registering your mobile number or email address with the Visa Payment Controls functionality, which can be done from the Manage Notifications page. You will need to verify your email address and mobile number during the registration process using the Activation code.

The second step requires you to assign your newly registered email address or phone number to a particular account, which is done from the Settings section located on the Account Summary page. Both steps must be completed in order to begin to receive notifications for declined transactions.

Frequently Asked Visa Spend Clarity for Business Virtual Cards Questions

This section of the FAQs addresses questions specific to the Virtual Cards module in Visa Spend Clarity for Business.

What is the Virtual Cards Module?

The Virtual Cards module, powered by Visa Payables Automation (VPA), allows Business Administrators, Business Cardholders, and Virtual Business Users to request Virtual Cards for single or multi-use.

How does the Virtual Card functionality benefit my clients?

There are many benefits to incorporating Virtual Card functionality within the existing Visa Spend Clarity for Business platform.

These include, but are not limited to:

- Offering clients a solution to safely provide single or multiple use cards without exposing the main funding card.
- Safeguard your funding card account with card limits and payment controls functionality.
- Give your Business Cardholders and Virtual Business Users flexibility to spend.

How do I request a Virtual Card?

Users with the Business Administrator role can request virtual cards for anyone in their company. Business Cardholders and Virtual Business Users can only request virtual cards for themselves. See Request Virtual Card in Visa Spend Clarity for Business to request a card.

How do I view Virtual Card transactions?

The Virtual Cards module has a Virtual Card Transactions tab where you can view relevant virtual card transactions. This view is sortable and can be filtered by various criteria. From this view, Business Administrators can view virtual card transactions for all cards in their company. Business Cardholders and Virtual Business Users can view all virtual card transactions for any cards requested by or for them.

What Virtual Card Reports are available?

The Virtual Card Request report is available to Bank Administrators only. This report provides an issuer-level view of all virtual card requests made for a specific time period. The Declined Transaction Details by Control report is available to Bank Administrators as well as Business Administrators. This report provides a list of all transactions declined by a specific payment control within a specified date range.

Can cardholders of VCF-enrolled clients use virtual functionality?

Yes. When a Visa Commercial File (VCF) client has virtual functionality enabled, their cardholders can request virtual card accounts through both the desktop and mobile applications.

What is a funding account?

The funding account is the physical card account used to generate virtual cards. Business Administrators enroll the cards and can designate them as funding accounts.

Where do I enroll the funding account?

Enroll cards and designate them as funding accounts in the self-registration portal when the company is created. As a return user, click **Manage Cards** in the Quick Links.

Can I set payment controls on a virtual card account?

Yes. Business Administrators can set payment controls on virtual card accounts.

If I have payment controls set on the funding account and the virtual card, which set of payment controls take precedence?

Payment controls set on the virtual card will always take precedence over payment controls set on the funding account.

Frequently Asked Visa Spend Clarity for Business Manage Transactions Questions

This section addresses questions specific to Visa Spend Clarity for Business's Manage Transactions module.

How do I search for a particular transaction in Visa Spend Clarity for Business?

Visa Spend Clarity for Business users can search for a specific transaction in the Manage Transactions module.

Procedure

1. Click the **Manage Transactions** tab.
2. Enter any basic criteria into the Search fields. Optionally, click the Advanced Search, click the **Expand** icon to open the Advanced Search Criteria menu. The Advanced Options Search panel appears.
3. Click **Search**. The search results are returned.

What types of transactions does Visa Spend Clarity for Business support?

Visa Spend Clarity for Business supports Card Transactions, Non-card Transactions, Virtual Transactions, Card Transaction Fees, and Card Transaction Payments. The Card Transaction Fees and Card Transaction Payment types can include bank fees and payments.

Non-card transactions include cash and check transactions entered into the Non-card Transactions template in the desktop application.

How do I export the transaction results grid in Visa Spend Clarity for Business?

Visa Spend Clarity for Business users can export transactions in the Manage Transactions module.

Procedure

1. Click the **Manage Transactions** tab.
2. Perform the required search.

3. Click the **Export** button.
4. From the **File Format** drop-down menu, select the required format, either 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. Please do not leave the page until the download has started; otherwise, the report will be lost.

   Exporting results for large result sets (over 65,000 records) may result in an error message being displayed due to the large size of the report being generated. Breaking your query down into shorter time segments (for example, quarterly instead of annually) or smaller sections of an organizational hierarchy (for example, by region instead of by the entire organization) to accelerate the run time for the report and eliminate the error message.

Can I add non-card transactions in Visa Spend Clarity for Business?

Yes, Visa Spend Clarity for Business provides business owners with the option to add non-card transactions, such as cash and check transactions. This is ideal for business owners who do not transact solely on their credit cards as they now can see all of their transactions in one application.

How do I add a non-card transaction in Visa Spend Clarity for Business?

Visa Spend Clarity for Business users can add non-card transactions in the Manage Transactions module of the desktop version.

Procedure

1. Click the **Manage Transactions** tab.
2. Click the **Transaction Records** menu item.
3. Click the **Add Non-Card Transactions** button. The Add Non-Card Transactions screen appears.
4. Select a transaction type from the Transaction Type drop-down list.

   If the Transaction Type is Check, the Check Number and Bank Name are mandatory. These fields do not appear for the transaction type Cash.

5. Optionally, add notes/attachments in the Notes or Attachments field.

   Notes can be up to 2,000 characters.

6. Click the **Upload Attachment**, or **Add Note** button, from the **Options** link. The File Explorer window appears allowing you to select the file you want to attach.
7. Navigate to the attachment.

   Valid file attachments are: DOC, DOCX, XLS, XLSX, PDF, TXT, OFT, HTM, HTML, MHT, MHTML, RTF, ZIP, GIF, PNG, JPG, JPEG, MSG, EML, TIF, TIFF, and BMP.

8. Click **Open**. The file is loaded into Visa Spend Clarity for Business. The filename, your name, and the date and time the file was loaded into Visa Spend Clarity for Business are shown in the Attachments table.

   The total size of all attachments for a given transaction cannot exceed 2 MB.

9. Click **Submit**.

   A non-card transaction cannot be deleted. It can only be edited.

How do I edit a non-card transaction in Visa Spend Clarity for Business?

Visa Spend Clarity for Business users can edit a non-card transaction in the Manage Transactions module of the desktop version.

Procedure

1. Click the **Manage Transactions** tab located at the top of the screen.
2. Locate the transaction within the transaction table by browsing for it or using the transaction search functionality.
3. Open the relevant transaction by selecting the **Details** link next to it.
4. Make the required changes to the transaction, then select the **Submit** button.
5. Only manually added transactions can be edited. Automatically added transactions cannot be edited.

How do I create "My Categories" in Visa Spend Clarity for Business?

Visa Spend Clarity for Business's Transaction Categorization allows users to create their own unique reporting categories (called My Categories) that can be assigned to their transactions. Each transaction can only be assigned to one My Category. This functionality is only available in the desktop version.

This module also allows Business Administrators to modify transaction assignments made by other users. All users can run reports and view dashboard charts based on these categories, but transactions must be assigned to one of these categories before they will show up in reports or dashboard charts.

All updates to transaction categories and their assignments will be reflected in Dashboard charts and summarized reports instantaneously. Users can manage the categories that are assigned to transactions using the Manage Categories screen. All users can create categories. Only a Business Administrator can rename a user-created category.

How do I add a category in Visa Spend Clarity for Business?

Visa Spend Clarity for Business users can add a category in the Manage Transactions module of the desktop version.

Procedure

1. From the Manage Transactions page, click the **Manage Categories** menu item.
2. Click **Add New Category**. The Add New Category screen is shown.
3. Enter a name for the category in the **New Category Name** field.
4. After adding each new category name, click **Save** to save the new category, or **Cancel** to exit without saving.
5. Click the **Add (+)** icon. The new category is displayed on the screen.
6. Add any other required categories.
7. After adding all required fields, click **Apply** to save the new categories.

How do I remove a category in Visa Spend Clarity for Business?

Visa Spend Clarity for Business users can remove a category in the Manage Transactions module of the desktop version.

A category cannot be removed if transactions are still assigned to that category.

Procedure

1. Click the **Manage Transactions** tab.
2. Click the **Manage Categories** link.
3. Click the **Delete** link next to the relevant category.
4. Click **YES** to confirm the deletion, or click **Cancel** to cancel the operation.

How do I modify the name of a category in Visa Spend Clarity for Business?

Business Administrators can change the titles of Categories in Visa Spend Clarity for Business.

Categories can be modified even if transactions are still assigned to that category.

Procedure

1. From the **Manage Categories** page, select the category you want to modify by clicking the **Edit**. The Modify Category screen is shown.
2. Enter the new name.
3. Click **Save** to update the category, or **Cancel** to exit without saving the changes.

   All updates to transaction categories and their assignments will be reflected in Dashboard charts and summarized reports instantaneously.

How long does it take before new assignments to My Categories appear in the dashboards and reports in Visa Spend Clarity for Business?

Transactions assigned to new categories will not be reflected in dashboards or summary reports immediately in Visa Spend Clarity for Business. All updates to transaction categories and their assignments will be reflected in Dashboard charts and summarized reports instantaneously.

Can I assign a category to multiple transactions at the same time in Visa Spend Clarity for Business?

Yes. When following the steps to assign a category to a transaction in Visa Spend Clarity for Business, select all of the transactions to be categorized by clicking their relevant select boxes, then click the **Categorize** button.

How do I categorize a transaction in Visa Spend Clarity for Business?

Visa Spend Clarity for Business users can categorize a transaction in the Manage Transactions module.

Procedure

1. Click the **Manage Transactions** tab.
2. Perform a transactions search to locate the relevant transaction.
3. Select the check box next to the desired transactions, then click **Options**. A drop-down appears, select **Categorize**.

   You can categorize multiple transactions by selecting their corresponding check boxes.
4. Select the desired category from the list.
5. Click **Apply** to categorize the transactions or **Cancel** to exit with saving your changes.

   A confirmation message appears letting you know that your transactions were successfully categorized.

   Transactions can also be categorized from the Transaction Details screen.

What is the difference between transaction date and posting date in Visa Spend Clarity for Business?

In Visa Spend Clarity for Business, the transaction date is when the expense item was purchased on the credit card. The posting date is the date the transaction has cleared the bank.

How long does it take before new assignments to My Categories appear in the dashboards and reports in Visa Spend Clarity for Business?

Visa Spend Clarity for Business transactions assigned to new categories will not be immediately reflected in dashboards or summary reports. All updates to transaction categories and their assignments will be reflected in Dashboard charts and summarized reports instantaneously.

How do I add a note in Visa Spend Clarity for Business?

Visa Spend Clarity for Business users can add a note to a transaction in the Manage Transactions module.

Procedure

1. Click the **Manage Transactions** tab.
2. Locate the required transaction, then click the **Details** link next to it. The transaction details will be shown.
3. To add a note, type in the note field and, when finished, click **Save Note**.

   Only the latest note is sent over to the accounting software (for card transactions and non-card transactions).

How do I add an attachment to a transaction in Visa Spend Clarity for Business?

Visa Spend Clarity for Business users can add an attachment to a transaction in the Manage Transactions module.

Procedure

1. Click the **Manage Transactions** tab.
2. Perform a basic search using a single search criteria or use the advanced search option to locate the relevant transaction.
3. Click the **Options** link next to the relevant transaction.
4. Click **Add Attachment**.
5. Click **Upload Files**. The File Explorer window appears allowing you to select the file you want to attach. Alternatively, drag-and-drop the relevant files into the attachment area of the screen.

6. Navigate to the required attachment.

   Valid file attachments are: DOC, DOCX, XLS, XLSX, PDF, TXT, OFT, HTM, HTML, MHT, MHTML, RTF, ZIP, GIF, PNG, JPG, JPEG, MSG, EML, TIF, TIFF, and BMP.

7. Click **Upload**. The file is loaded into Visa Spend Clarity for Business. The filename, your email ID, the date the file was loaded into Visa Spend Clarity for Business, and the size are shown in the Attachments table.

   The total size of all attachments for a given transaction cannot exceed 5 MB.

How do I delete an attachment from a transaction in Visa Spend Clarity for Business?

Visa Spend Clarity for Business users can delete an attachment in the Manage Transactions module.

Procedure

1. Do a basic search using a single search criteria or use the advanced search option to locate the relevant transaction.
2. Click the **Details** link next to the relevant transaction. The transaction details page appears.
3. Click the **Trash** icon next to the attachment you want to delete. A warning message appears to confirm the deletion.
4. Only the user who uploaded the attachment is permitted to delete the attachment. The Delete link will be grayed-out for all other users.
5. Click **Yes** to delete the attachment or click **Cancel** to close the warning message. If you selected **Yes**, the attachment will be deleted.

Can I delete a non-card transaction in Visa Spend Clarity for Business?

No, non-card transactions cannot be deleted in Visa Spend Clarity for Business. However, they can be edited.

How do I search for existing categories in Visa Spend Clarity for Business?

Categories can be browsed via the Manage Categories screen in Visa Spend Clarity for Business.

Procedure

1. Click the **Manage Transactions** tab.
2. Click the **Manage Categories** link.
3. Review the list of available categories.

How do I view all transactions for a particular category in Visa Spend Clarity for Business?

Visa Spend Clarity for Business users can view specific categories in the Manage Transactions module.

Procedure

1. Click the **Manage Transactions** tab.
2. Click the **Advanced Search** drop-down menu. The Advanced Options Search panel appears.
3. Select the relevant category from the **Filter by Category** filter.
4. Click **Search**. All transaction assigned to the specified category are returned.

Can I split transactions across multiple categories in Visa Spend Clarity for Business?

The Administrator, Auditor, Business Auditor, Business Cardholder, and Business Administrator can split a single transaction across multiple categories in Visa Spend Clarity for Business.

Once a transaction has been split, the transaction will have a split icon next to the billing amount in the transaction grid. To view the child transactions, click on the split icon. The child split transactions will be listed below the parent transaction.

How do I split a transaction in Visa Spend Clarity for Business?

Visa Spend Clarity for Business users can split a transaction in the Manage Transactions module.

Procedure

1. Click on the **Manage Transactions** tab.
2. Click the **Transaction Records** menu item.
3. Select the check-box next to the transaction that you would to split.
4. Select **Options**, and a drop-down arrow appears.
5. Click **Split Transaction**.
6. A transaction can be split into as many five different transactions.
7. Fill out the required split fields.
8. Click **Save** to save the splits or **Cancel** to exit without saving your changes. After confirming the split, the transaction will be distributed across the specified categories.

Frequently Asked Visa Spend Clarity for Business Accounting Software Integration Questions

This section addresses questions specific to Visa Spend Clarity for Business's Accounting Software Integration.

- The Accounting Software Integration functionality is only available within the United States of America, the UK, Canada, and select countries.
- The Accounting Software Integration functionality is an optional feature of Visa Spend Clarity for Business. Please check with your banking institution for availability.

What accounting software does Visa Spend Clarity for Business currently support?

Visa Spend Clarity for Business currently supports integration with QuickBooks Online, Sage Business Cloud, FreshBooks, and Xero. After you have completed the card registration process on Visa Spend Clarity for Business, Visa Spend Clarity for Business can automatically move Visa card transactions to the respective accounting solutions at set intervals without any further intervention from yourself.

Is Intuit QuickBooks Online®, Sage Business Cloud™,FreshBooks™, and Xero™ the only accounting software one can push the card transactions to in Visa Spend Clarity for Business?

Yes. Visa will continue to review the needs of integrating additional accounting software to Visa Spend Clarity for Business.

I do not see any option to push transactions to accounting software in Visa Spend Clarity for Business. Where should I check?

Please check with your banking institution to ensure you are set up for this Visa Spend Clarity for Business functionality. It is an optional feature of Visa Spend Clarity for Business.

What are the prerequisites for integrating with accounting software in Visa Spend Clarity for Business?

To send data from Visa Spend Clarity for Business to your accounting software, you must complete the setup in Visa Spend Clarity for Business where you will select the card accounts for which transactions must be sent. You also must be a subscriber to Intuit QuickBooks Online®, Sage Business Cloud™, FreshBooks, or Xero™.

How can I set up integration between Visa Spend Clarity for Business and the Accounting Software?

The integration to accounting software is done through the self-registration portal in Visa Spend Clarity for Business. Your financial institution should provide the URL to access the Visa Access self-registration portal.

If the accounting software integration service is enabled by your financial institution, you will see a button in the **Add Cards** page that reads **Subscribe to Accounting Software**. Select the **Subscribe to Accounting Software** button and follow the process to log in and complete the setup. You must be a subscriber to it. If you are not a current subscriber to the accounting software, you have the option to subscribe during the setup process. For further information on how to configure integration between Visa Spend Clarity for Business and your Accounting Software, please refer to the Accounting Software Integration chapter in the User Guide.

How can I set up integration between Visa Spend Clarity for Business and the Accounting Software after I have already completed the card registration process?

Users are able to enroll in Intuit QuickBooks Online®, Sage Business Cloud™, or Xero™ after they have already completed the card registration process in Visa Spend Clarity for Business.

After logging in as a Business Administrator, click **Enroll to Accounting Solutions** in the Quick Links. You will be redirected to the Self-Registration portal to register cards for the accounting software integration.

Will transactions be sent to accounting software if the setup in Visa Spend Clarity for Business is not complete?

If the setup is not completed, no Visa Spend Clarity for Business card transactions will be sent to your accounting software.

Transactions will begin to appear in the accounting solution the day you register for account software integration.

How do I send card transactions to my accounting software in Visa Spend Clarity for Business?

Sending Visa Spend Clarity for Business transactions to the accounting software is an automatic process. If you have completed the setup in Visa Spend Clarity for Business, transactions for all the selected cards will be sent to the accounting software on a daily basis and will be displayed in the accounting software automatically.

Does Visa Spend Clarity for Business send transactions for all card accounts, and do I have the option to send transactions only for specific card accounts?

At the time of setup, you can choose to send transactions for all card accounts or specific card accounts in Visa Spend Clarity for Business. For some bank implementations, all card accounts are registered automatically.

What is a nickname or card account description in Visa Spend Clarity for Business?

A nickname is a required field and used to identify each Visa card in Visa Spend Clarity for Business. Card account numbers will not be referenced when passing the transaction over to your accounting software.

Nicknames cannot be changed once created. A card account description is available for you to enter specific details of the card (i.e., “for sales travel purposes”). The card description can be modified at any time.

What other information is sent to the accounting software in Visa Spend Clarity for Business?

In addition to card transactions, Visa Spend Clarity for Business will send the Transaction Category, Notes, and Attachments associated with the transactions.

Can I choose to send/not send Transaction Category, Notes, or Attachments to the accounting software in Visa Spend Clarity for Business?

Yes, you can choose to send or not send any of these by selecting or unselecting Transaction Category, Notes, or Attachments in the Visa Spend Clarity for Business setup page.

Why do I not see the card transactions in my accounting software in Visa Spend Clarity for Business?

Check to see if you selected the appropriate card account in the Visa Spend Clarity for Business setup. You should also check to ensure you are still a current subscriber to your accounting software. Transactions appear in your accounting software the day you enroll for the accounting solution integration. If you still do not see transactions after 24 hours, please contact your financial institution for assistance.

Can cardholders of VCF-enrolled clients use accounting solutions?

Yes. When a financial institution is enrolled through a Visa Commercial File (VCF), all cards for the associated company are automatically enrolled to the accounting solution chosen by the Business Admin.

Frequently Asked Visa Spend Clarity for Business Dashboard Questions

This section addresses questions specific to the Visa Spend Clarity for Business Dashboard (Charts) module.

How do I add a chart in Visa Spend Clarity for Business?

Visa Spend Clarity for Business users can add a chart in the Dashboard module.

Procedure

1. Click the **Dashboard** menu tab.
2. Click the **Add Chart** button.
3. Select the Organization default value to choose access to all registered cards for the company or select an individual card from the drop-down menu.
4. Select the **Chart Metric**.
5. Click **Add Chart**.
6. Select the Time Frame and Time Period.
7. Enable the display of the **Average Line**, if needed.

   Your chart will be added to the Dashboard module behind other existing charts.

How do I edit an existing chart on a dashboard in Visa Spend Clarity for Business?

Visa Spend Clarity for Business users can edit an existing chart in the Dashboard module.

Procedure

1. Click the **Configure** link. The edit chart window opens.
2. Change/select the Time Frame and Time Period.
3. Enable the display of the Average Line, if needed.
4. Click **Confirm Changes** to modify the chart.

How do I delete an existing chart from a dashboard in Visa Spend Clarity for Business?

Visa Spend Clarity for Business users can delete an existing chart from the Dashboard module.

Procedure

1. Click **Configure**. The edit chart window opens.
2. Click **Delete** to remove the chart.
3. Click **Yes** to confirm deletion of the chart from the dashboard.

What are trend charts in Visa Spend Clarity for Business?

Visa Spend Clarity for Business trend charts compares current data to prior period data.

The four types of trend charts one can run are:

- Expense category trend
- My category trend
- Merchant trend
- Card trend

How do I export data from a chart in Visa Spend Clarity for Business?

Double-click on the chart data (a section of a bar chart) that you would like to export Visa Spend Clarity for Business transaction-level data for, then select the **Download** button.

How do I hide data points on a chart in Visa Spend Clarity for Business?

For charts with radial buttons, you can select or deselect the radial buttons to hide or unhide an element of chart data in Visa Spend Clarity for Business.

How do I see transaction data represented by bars on graph reports in Visa Spend Clarity for Business?

There is a tabular grid button that you can click to show a listing of chart metrics in Visa Spend Clarity for Business.

If needed, this transaction level data can then be exported.

Frequently Asked Visa Spend Clarity for Business My Profile Questions

This section contains Frequently Asked Questions about the Visa Spend Clarity for Business My Profile menu.

It enables users and administrators to configure and personalize their user profiles. What you see on the screen depends on the role assigned to your account. Administrative users have access to additional fields and features within their My Profile menus.

How do I access the My Profile menu in Visa Spend Clarity for Business?

The **My Profile** menu is accessed by selecting the **My Profile** icon in the top right corner of the screen, then selecting the **My Profile** menu item in Visa Spend Clarity for Business. The My Profile menu icon will display the initials of the user that is currently logged in.

From within the Administration module, the **My Profile** menu is accessed by selecting the **My Profile** link.

How do I change my Visa Spend Clarity for Business landing page?

Click the **My Profile** icon then select the **My Profile** menu item in Visa Spend Clarity for Business. From the Landing Page drop-down list, select the module you would like to land in when you log on to Visa Spend Clarity for Business.

How do I change the language of the Visa Spend Clarity for Business interface?

From within the application, click the **My Profile** icon, then select the **My Profile** menu item in Visa Spend Clarity for Business. You will then be able to specify your required profile language. You can also select the required language during login by specifying the required language using the Language drop-down list on the main login page.

Users can change language preference from main Visa Access portal page as well.

How many attempts do I have to change my password/reenter it after failed attempts in Visa Spend Clarity for Business?

You have three attempts to enter your Visa Spend Clarity for Business password. After the third incorrect attempt, your account will be disabled. Contact your administrator or financial institution to activate your account.

I accidentally selected the "Change Password" link, but I do not want to change my password in Visa Spend Clarity for Business. How do I cancel?

To cancel this action, just navigate to another Visa Spend Clarity for Business page by one of the menu options or by one of the module tabs. Your password will not be changed.

How often do I have to change my password in Visa Spend Clarity for Business?

Visa Spend Clarity for Business passwords expire after every 35 days, (for EU-region users) or 90 days (for all other region users). You cannot reuse any of your previous 4 passwords.

What are the Visa Spend Clarity for Business requirements for setting my password?

The Visa Spend Clarity for Business Password Policy complies with the current industry-best practices.

The Password Policy requires passwords to comply with these criteria:

- Minimum password length of 8 characters.
- Maximum password length of 64 characters.
- Contain at least one number.
- Contain at least one lowercase alphabetic character.
- Contain at least one uppercase alphabetic character.
- Contain at least one special character.

  Special characters include: ! @ # $ % ^ & * . _
- Cannot be the same as the user's ID (as well as the ID before the "@" symbol).
- The password is case-sensitive.

What is Visa Account Takeover in relation to Visa Spend Clarity for Business?

Account Takeover (ATO) is a form of identity theft where fraudulent parties illegally use bots, or compromised passwords, to gain access to a victim's business accounts, e-commerce site, or both. A successful takeover attack leads to fraudulent transactions and unauthorized expenses.

Visa Account Takeover Protection defends businesses from fraudulent uses of online accounts. It helps identify high-risk users at account creation and login; it also monitors for suspicious account changes.