Coutts ClearSpend

Desktop User Guide

Coutts

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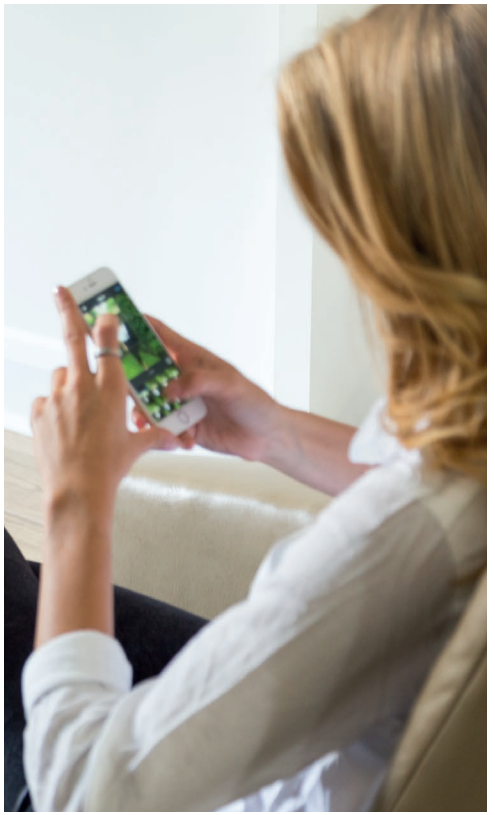

1 | *User Types*

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Administrator

The **Administrator** is the person/individual that sets up the company's ClearSpend account.

Once setup is complete, the Administrator will be referred to as the Authorised signatory.

The **Administrator/Authorised signatory** has full access to every aspect of the solution.

The Administrator/Authorised signatory can:

- View the organisation' s balance, transactions and declines.
- Set card controls and make card maintenance requests for other Users in the organisation.
- Set up the department and sub-department structure and add/manage other Users in the organisation.

In addition to this, the Administrator/ Authorised signatory can:

- Approve card control change request notifications.
- Manage card control change updates for other Users in the organisation.

User

The User is a standard user with the ability to:

- View their own cards balance, transactions and declines.
- View their own card controls, request changes to their card controls and receive card control update notifications.

In addition to this, a **User department head** can:

- View the department's balance, transactions and declines.
- Set card controls and make card maintenance requests for other Users in the department.
- Approve card control change request notifications and manage card control change updates for other Users in the department.
- Set up the sub-department structure and add/manage other Users in the organisation.

2 | *Registration, Activation and Log in*

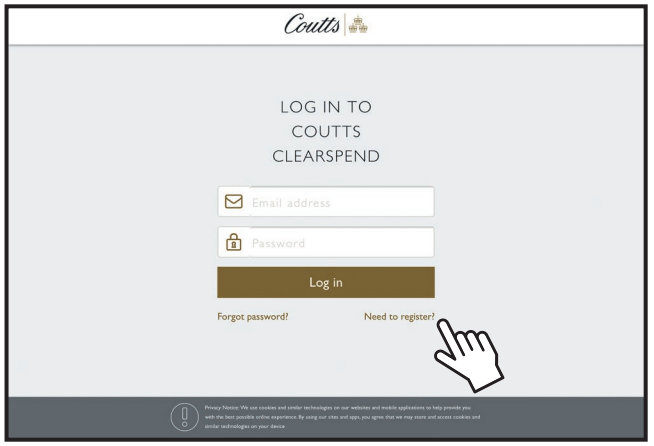
Coutts

The ClearSpend website is clearspend.coutts.com

The ClearSpend web application is compatible with the following web browsers:

- Apple Safari
- Google Chrome
- Microsoft Internet Explorer 10 and 11
- Microsoft Edge

Note: Please check with your Systems Administrator to ensure that HTTPS has been enabled on your web browser.

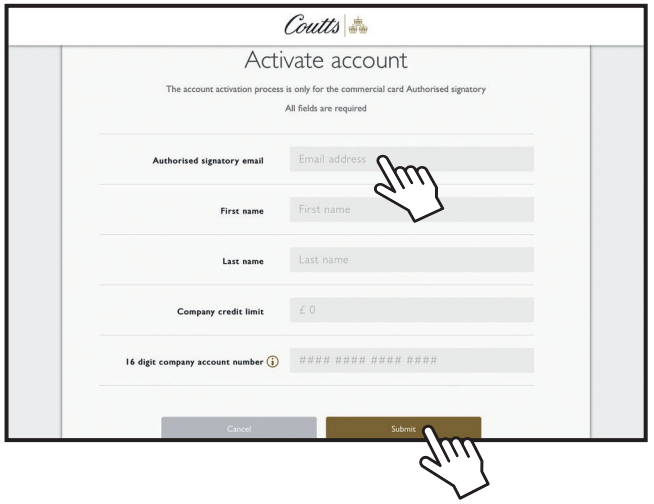


2.1 Company registration (Administrators only)

Select **Need to register?** on the Log In page.

Enter the Authorised signatory email address that was registered at the commercial card account opening, company credit limit and the 16 digit company account number. Then press **Submit**.

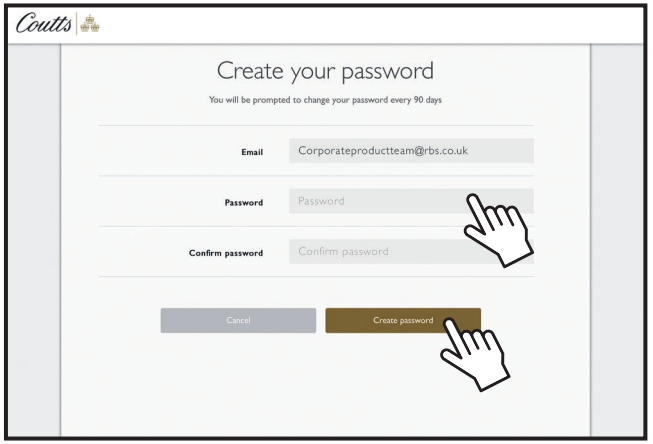
A success message will then appear, confirming that the activation email has been sent to the email address.



2.2 Company and user activation

Once registered or invited to use ClearSpend, an activation email will be sent with the subject 'Welcome to ClearSpend'. Open and press the **Activate** button.

Create a password for your User ID with more than eight characters and at least one upper case and lower case letter and number and a special character. Then select the **Create password** button. **If you are also using the ClearSpend web application, the same password applies to both web and mobile applications.**



Please read the Terms and Conditions before selecting the **Agree** button to continue and gain access to ClearSpend.

Authorised signatories when registering the company can select **Turn on** and **Confirm** to be able to use merchant category blocking and single transaction limits on cardholders. If **Not now** is selected, this can always be switched on later.

A flick through tour of the application completes the activation for ClearSpend.

2.3 ClearSpend Login

Enter the email address and password. After a successful login, the ClearSpend **Home** screen will appear.

3 | *Home*

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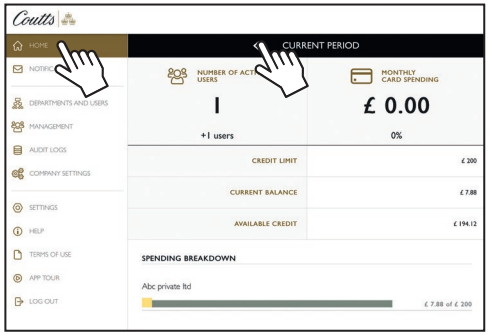
Current statement period information

- **Credit limit** shows the current credit limit for the company or card.
- **Current balance** shows the outstanding balance for the company, department or card.
- **Available balance** shows how much the company, department or card has left to spend.
- **Number of active users** shows how many ClearSpend Users have logged in at least once in the period.
- **Monthly card spending** shows the total of purchases made. (This is different to current balance. Monthly card spending is the sum of purchases cardholders have made including refunds. It does not include any payments, fees, charges or interest.)

Past statement period information

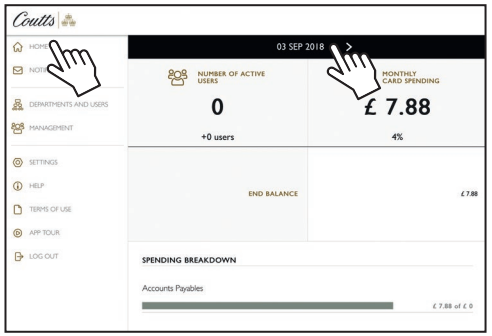
- **Credit limit** shows the current credit limit for the company or card.
- **Balance brought forward** shows the company's previous statement balance that was outstanding.
- **Payments to your account** shows the total of payments made to the company's account.
- **Spending plus adjustments** shows the total of purchases, refunds, interest, fees and charges made to the company's account.
- **End balance** shows the outstanding balance of the statement for the company, department or card.
- **Payment due amount** shows the outstanding payment due amount of the statement for the company.
- **Payment due date** shows the outstanding payment due date of the statement for the company.



Authorised signatories

Select **Home** from the bottom of the navigation menu.

For **authorised signatories** this shows high level balance and payment information about your company for the current and past statement periods.

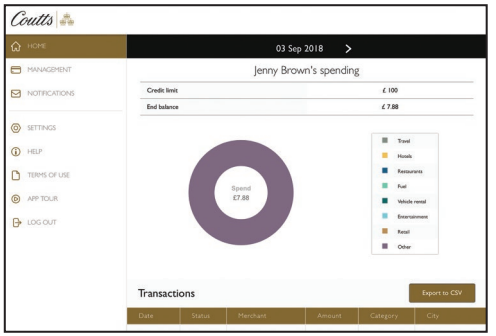


User department heads

For **User department heads** this shows the information for your departments.

For **Users** this shows the information for your card.

Select the arrow next to **Current period** to see past statement information.

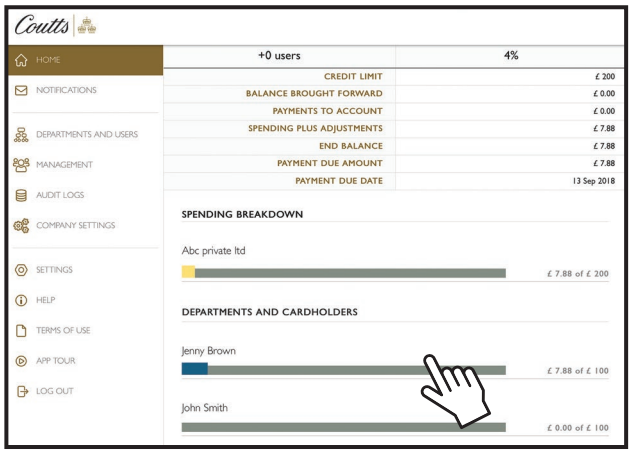


Users

3.1 Hierarchy (Authorised signatories and user department heads only)

This is where the current and past statement period **Balance** and **Transactions** are shown at the company level, department level or card level. Select the arrow next to **Current period** to view past statement periods.

Selecting any of the names will provide a more detailed view.



3.2 Transactions and balances

For **authorised signatories**, the company, departments or card transactions pending approval, declined and posted for the current and past statement period are shown.

For **User department heads** the information for the departments and cards is shown.

For **Users** the information for the card is shown.

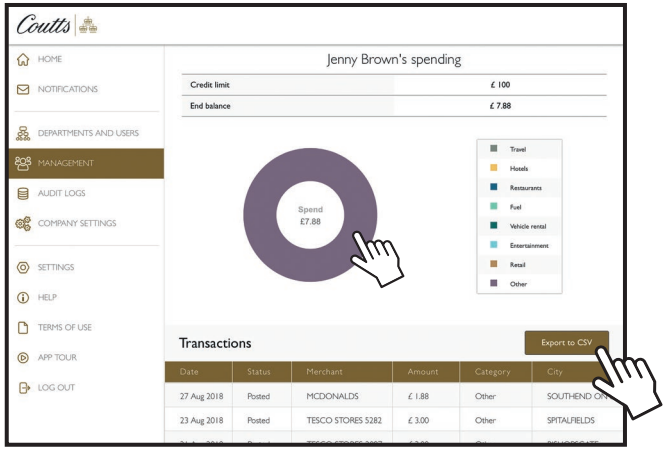
The pie chart summarises all purchases and refunds made by the card or cards and groups them into spending categories (this is different to current balance, which also includes any payments, fees, charges or interest). Select a segment to see the spent balance for just that category.

Under the **Transactions** tab scroll up to see the transactions amount, date, merchant name and whether the transaction is pending, has posted or has declined.

(Declined transactions can be selected to see the reason why the transaction has declined.)

Under the **Summary** tab scroll up to see balance and payment information for the card or cards.

If you need to, you can export all of your transactions to a CSV file by pressing **Export to CSV**. Under the **Summary** you can see balance and payment information for the card or cards.



4 | *Notifications*

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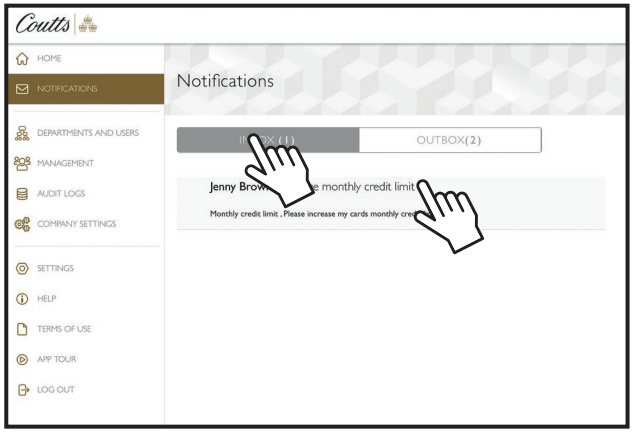
Select **Notifications** from the navigation menu.

Notifications is where a user can see their Inbox and Outbox messages relating to card control updates and card control requests. Please see section 6 Management for more information about card control updates and card control requests.

Inbox messages may need you to review and take action. Outbox messages are generated as a result of the user making card control updates, sending card control change requests or approving card control change requests.



Authorised signatories and user department heads

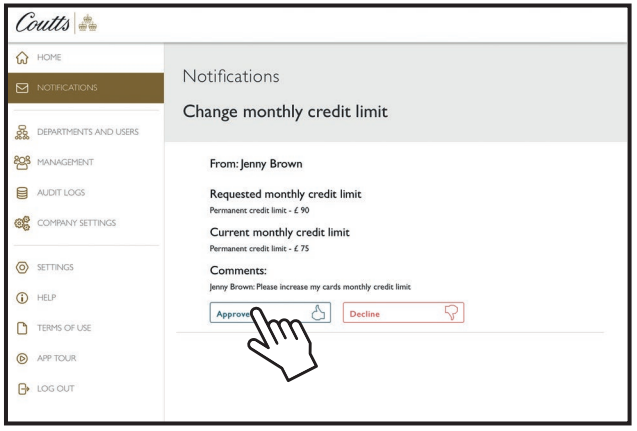
4.1 Inbox

Select the **Inbox**.

For **Authorised signatories and User department heads** the Inbox will show any pending card control requests from cardholders that need you to approve or decline.

To approve, decline or escalate requests, select the notification and select the approve, decline or escalate button.

Users will see notifications showing that the department head has made a card control update against the card or approved/declined card control requests.



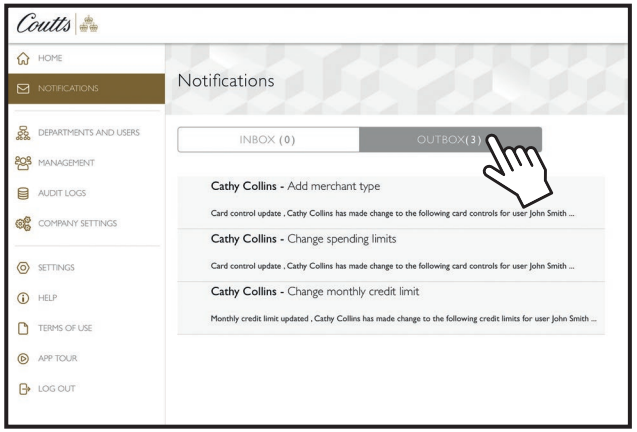
Authorised signatories and user department heads

4.2 Outbox

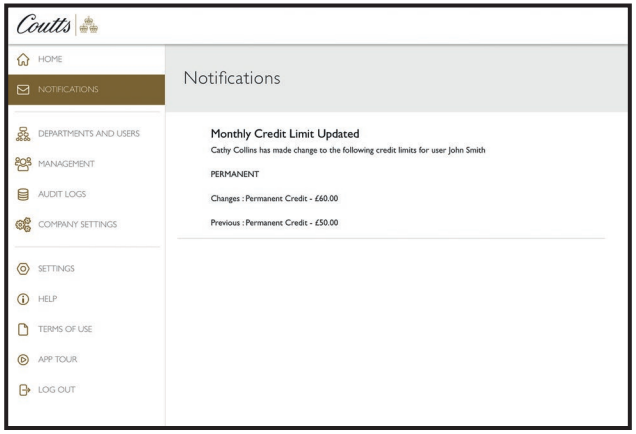
Select the **Outbox**.

This will show **Authorised signatories** and **User department heads** the card control updates made and approved/declined card control requests.

Users will see card control requests sent to the department head.



Authorised signatories and user department heads



Users

5 | *Departments and users*
(Authorised signatories and User department heads only)

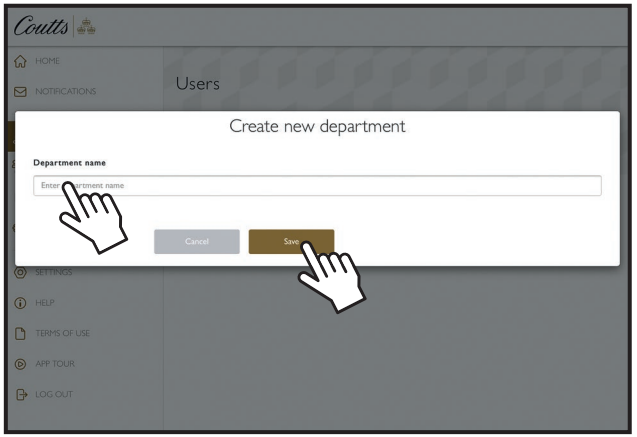
Coutts

Select **Departments and users**.

Here users can be added, invited, edited and disabled. Assigned role types and departments can also be changed. New Departments or Sub-departments can be created.

5.1 Add a department

To add a **Department** or **Sub-department** select the + icon. Enter the department name and press **Save**. Duplicate names are not allowed and department names must be unique.



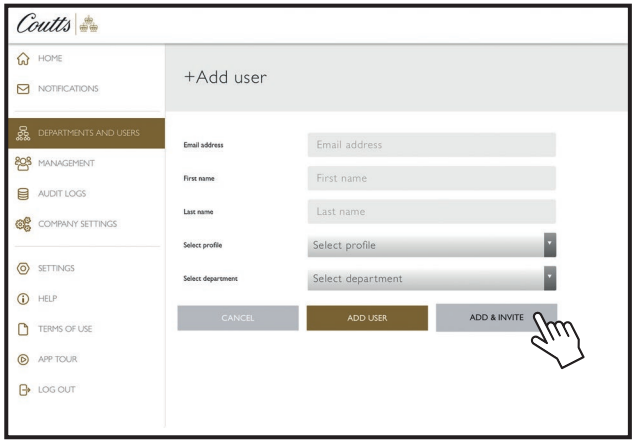
Note: If you delete or change the name of a department/ sub-department recorded in the application, historical transaction information will â re-grouped in accordance with the new department structure.

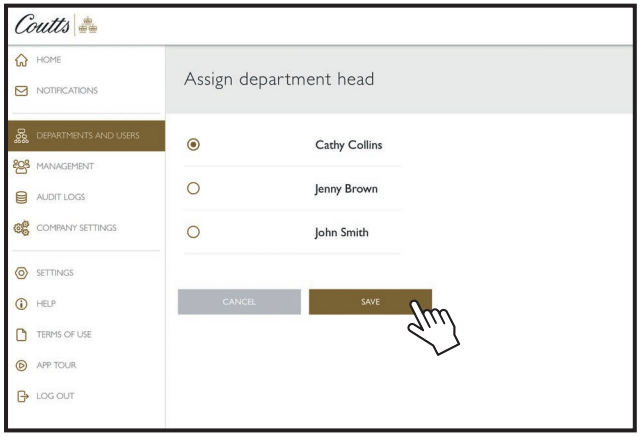
5.2 Add a user without a card

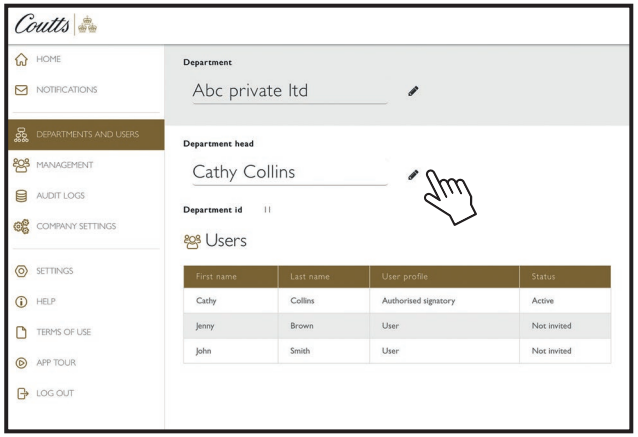
To add a user who does not hold a card select **Add user** and enter their email address if required. Select the user profile type and department and then press **Add & invite**. The email activation link lasts for 48 hours. You can re-send an invite should the link time out.

5.3 Assign departments

To change departments assigned to a department head select an existing department. Select the department head heading, then select its new department head and press **Save**. A user must be assigned to the department before they can be made a department head.



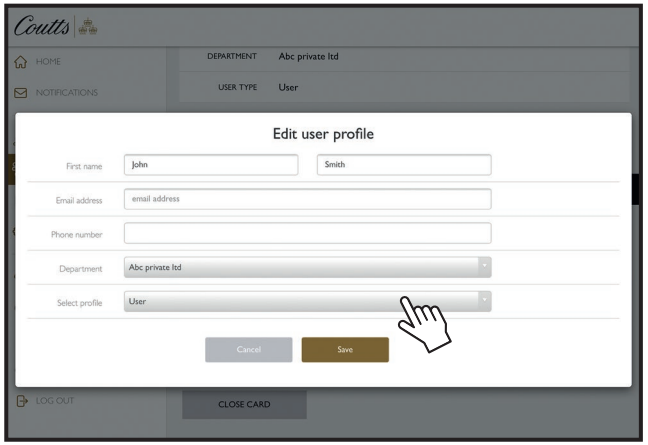




5.4 Assign users to a department

To assign users to a department select the existing department the cardholder is assigned to, then select the existing cardholder. Select **Edit profile**, then select their new department and press **Save**.

A department must be created first.

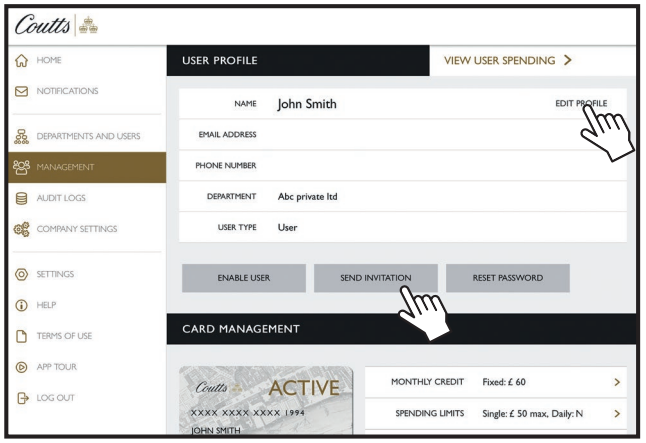


5.5 Invite users

To invite an existing cardholder, select the existing department the cardholder is assigned to and then select the existing cardholder.

Select **Edit profile**, enter their email address if required and then select the user profile type and department. Press **Save** and then press **Send invitation**.

The email activation link lasts for 48 hours. You can re-send an invite should the link time out.

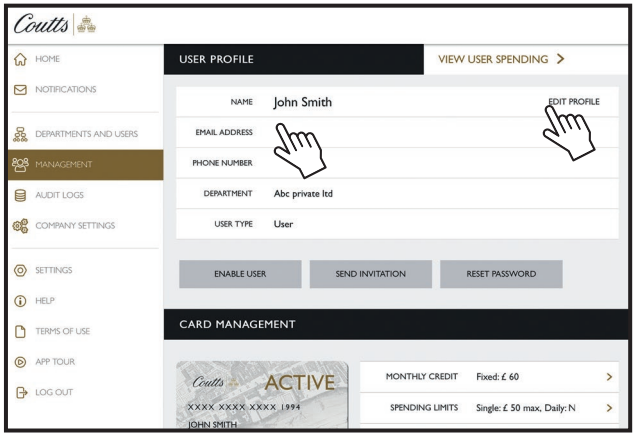


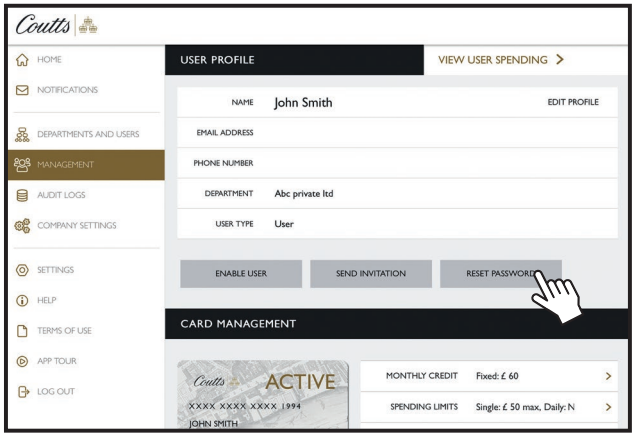
5.6 Update user email address, department and role type

To update a user's email address, select the existing department the cardholder is assigned to and then select the existing cardholder. Select **Edit profile**, enter the new email and then press **Send invitation**.

To change a user's assigned department, select the existing department the cardholder is assigned to and then select the existing cardholder. Select **Edit profile**, select their new department and then press **Send invitation**. A department must be created first.

To change a user's role type, select the existing department the cardholder is assigned to and then select the existing cardholder. Select **Edit profile**, select their new department and then press **Send inviation.**





5.7 Reset a locked out user and their password

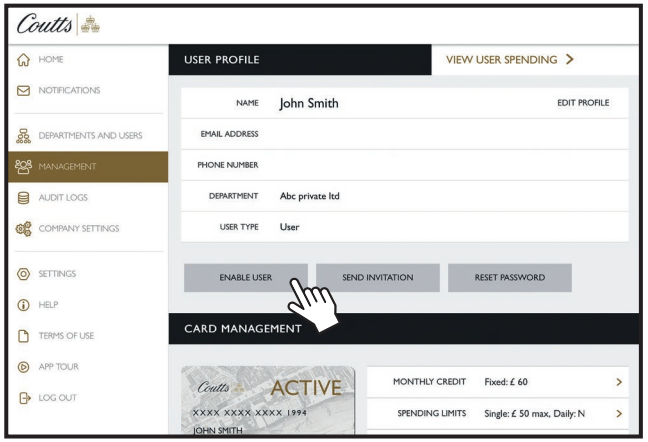
To reset an existing user who is locked out and their password, select an existing user and then press **Reset password**.

A pop-up message will appear to confirm your password reset. An email will then be sent to the corresponding email address. Select **Confirm** to continue.

Once the user receives the email, they need to open the app and enter their email and one time password. They will then need to change their password.

5.8 Disable a user's ClearSpend access

To disable a user's access, select the existing department the cardholder is assigned to, then select the existing cardholder and press **Disable user**. If a user is disabled, they cannot access the web or mobile application but their card is not closed. If your card is lost or stolen, please call commercial cards customer services on 0800 092 5202 immediately.



6 | *Management*

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Select **Management** from the navigation menu.

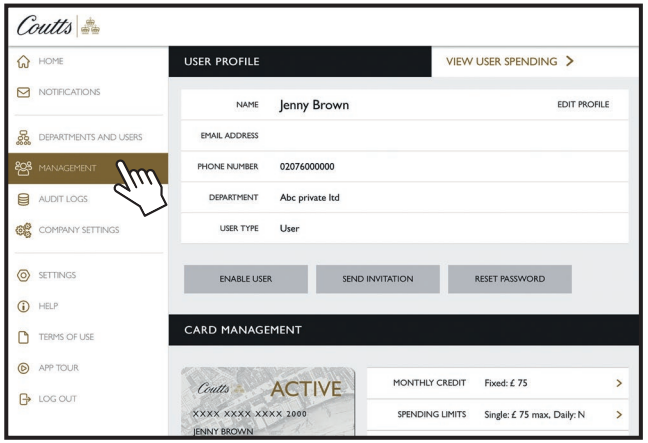
For **authorised signatories** you will be able to view and amend the company's or department's card controls and request card management actions.

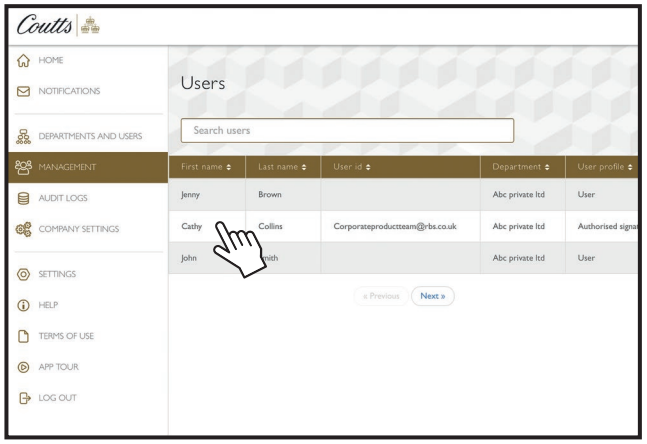
For **user department heads** you will be able to view and amend your department's card controls and request card management actions.

For **users** you will be able to view card controls, request card control updates and request card management actions. Users do not have the option to close their own card.

6.1 Hierarchy (Authorised signatories and user department heads only)

Select the cardholder level to show the cardholder's card controls and management actions.





6.2 Lock card

To lock a card select **Lock card**. A message will appear to confirm this action. Select **Confirm** and then **Yes** to lock the card. While the card is locked, all new transactions made by the cardholder will be declined.

To unlock a card select **Unlock card**. A message will appear to confirm this action. Select **Confirm** and then **Yes** to unlock the card. Once unlocked, the card can be used again as normal.

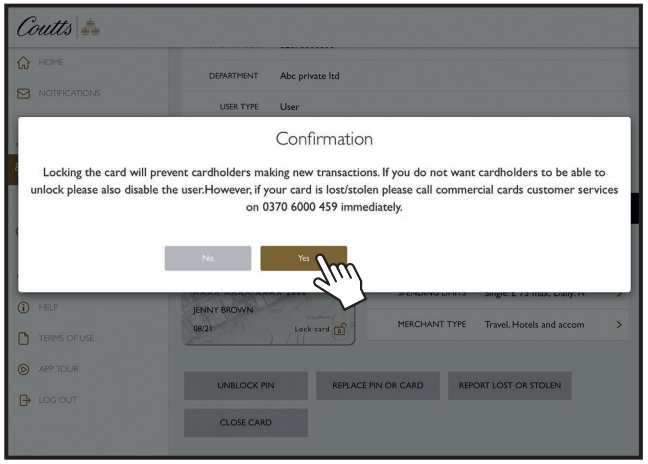
Please do not use the **Lock card** feature if your card is lost or stolen. Please call commercial cards customer services on 0800 092 5202 immediately. To prevent a cardholder unlocking the card you will also need to disable the cardholder's ClearSpend user ID. If a user is disabled, they cannot access the web or mobile application.

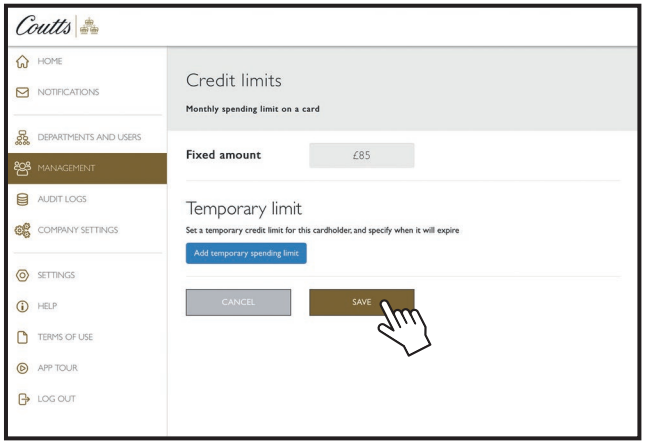
6.3 Monthly credit limit

This specifies the maximum amount of credit allowed for a cardholder's statement period. To view this, select **Monthly credit limit**.

Enter the requested permanent or temporary monthly credit limit. Press **Save** or **Change request** at the bottom of the screen to amend or request the change via the department head.

To clear your requested temporary monthly credit limit amount and end date, press **Clear temporary credit limit** and press **Save** at the bottom of the screen.



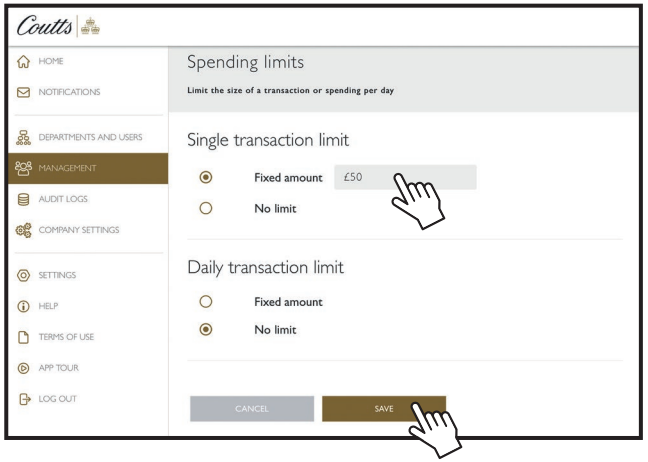


Authorised signatories and user department heads

6.4 Spend Limits

This specifies the maximum amount allowed for any transaction and the maximum amount for any transaction in a single day.

Enter the requested single transaction limit or daily transaction limit. Press **Save** or **Change request** at the bottom of the screen to amend or request the change via the department head.

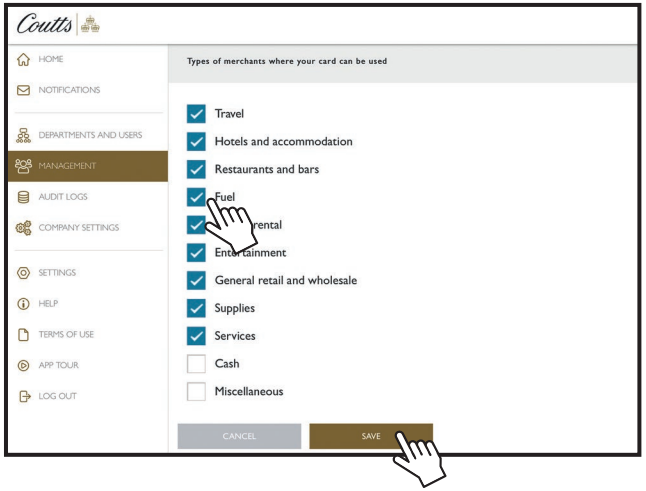


Authorised signatories and user department heads

6.5 Merchant types

These are used to classify a business by the type of goods or services it provides (eg. travel, hotels and accommodation, bars and restaurants, fuel). To view, select **Merchant types**, any categories with a tick icon are allowed for use.

Tick the merchant types where you would like the card to be used. Press **Save** or **Change request** at the bottom of the screen to amend or request the change via the department head.



Authorised signatories and user department heads

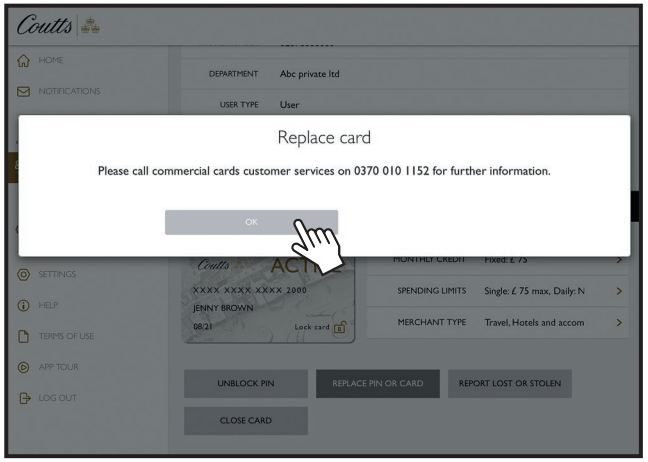
6.6 Replace PIN or Card

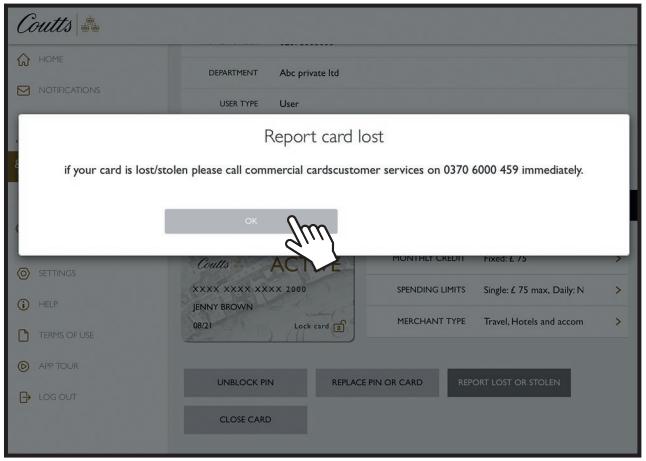
This feature is not currently available via ClearSpend, please call commercial cards customer services on 0370 909 3700.

If your card is lost or stolen, please call commercial cards customer services on 0800 092 5202 immediately.

6.7 Report card lost or stolen

This feature is not currently available via ClearSpend. If your card is lost or stolen, please call commercial cards customer services on 0800 092 5202 immediately.

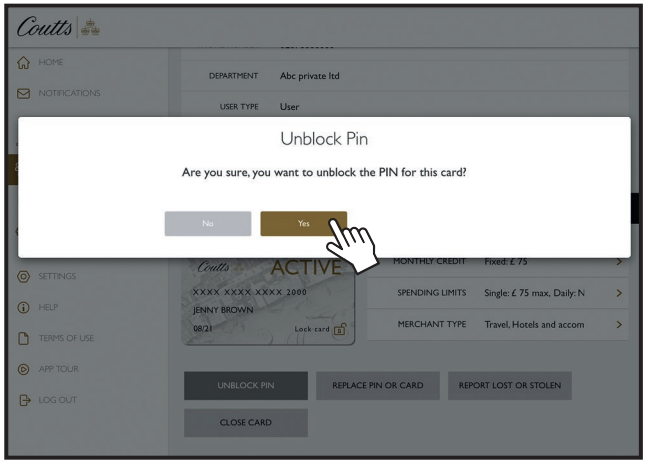




6.8 Unblock PIN

If a cardholder has entered their PIN for their commercial card incorrectly three times it will become blocked. This option allows you to carry out the first step of unblocking the PIN, after which the cardholder will need to visit either an RBS, NatWest or Ulster Bank ATM within 24 hours, enter the card and PIN, select PIN services and then select unblock PIN.

To unblock a PIN, select **Unblock PIN** and **Confirm**.

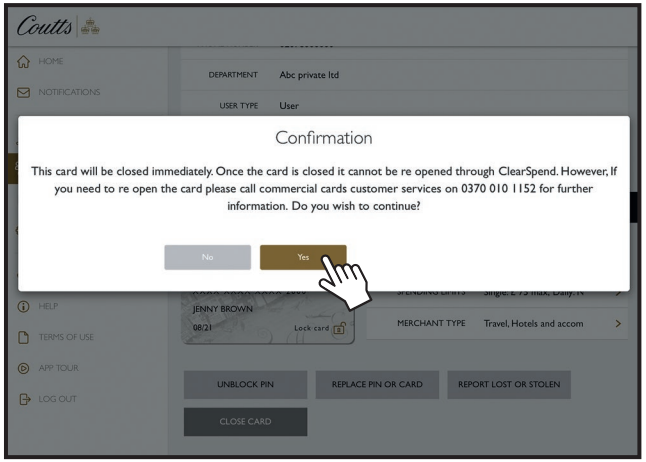


6.9 Close a card (Authorised signatories and user department heads)

To close a card select **Close card**. Once closed the user should also be disabled from ClearSpend. To disable the cardholders ClearSpend user ID please see the web user guide. If a user is disabled, they cannot access the web or mobile application.

Please do not use the **Close card** functionality if your card is lost or stolen. Please call commercial cards customer services on 0800 092 5202 immediately.

This will close a cardholder's card. Once closed it cannot be re-opened via ClearSpend, please call commercial cards customer services on 0370 909 3700.



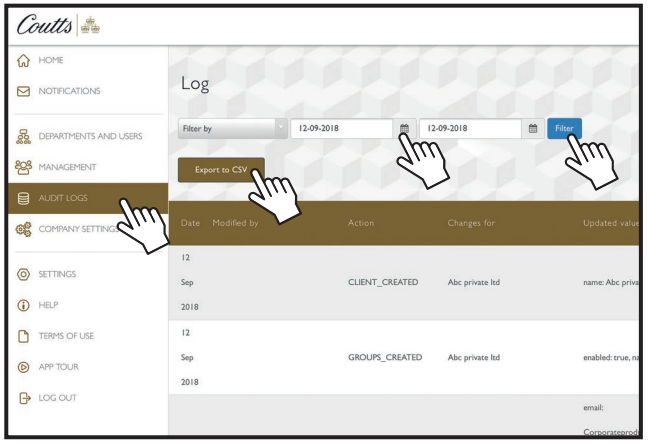
7 | *Audit logs*

Coutts

7 | *Audit logs*

In the **Audit logs** screen, reports can be run over a defined period of time to see what users have made changes to the commercial card account through ClearSpend.

Choose a date range and press **Filter** to view the results. Results can also be exported.



8 | *Company settings*

Coutts

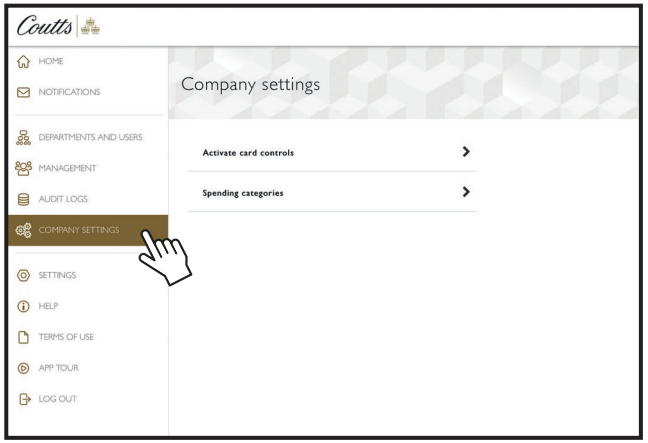
The Company settings menu allows changes to departments and users as well as spend categories and card controls. Select **Company settings**. Company settings will only be visible to **authorised signatories** and **user department heads**.

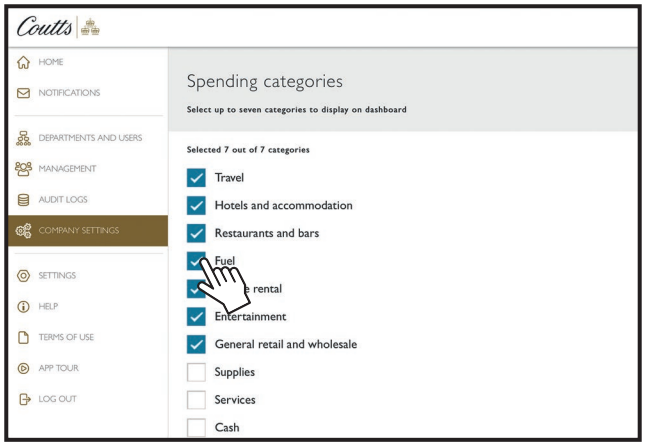
8.1 Spending categories

Select **Spending categories** from the **Company settings** menu.

You can set up seven categories for group purchases undertaken by your cardholders. This is shown on the **Spending** screen in the form of a pie chart. Transactions that don't fall under any of these categories are included under 'other'.

To change the categories select **Spending categories** and tick/ untick your requested spending categories and press **Save**.



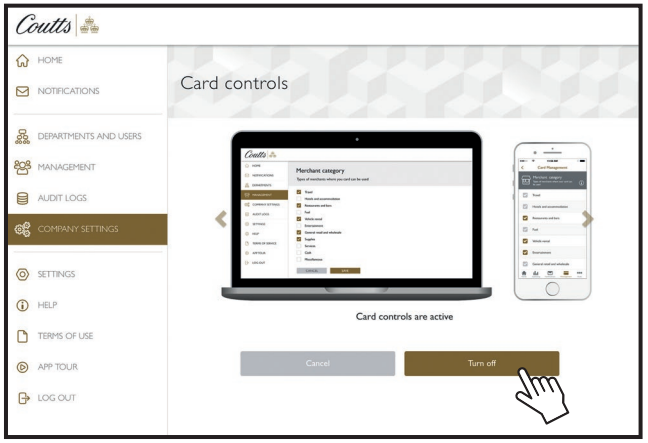


8.2 Card controls

Select **Card controls** from the **Company settings** menu.

If you would like the potential to use merchant category blocking and single transaction limits against cardholders, select **Card controls** and select **Turn on** and **Confirm**.

If you select **Not now**, you can always switch it on later.



9 | *Settings*

Coutts

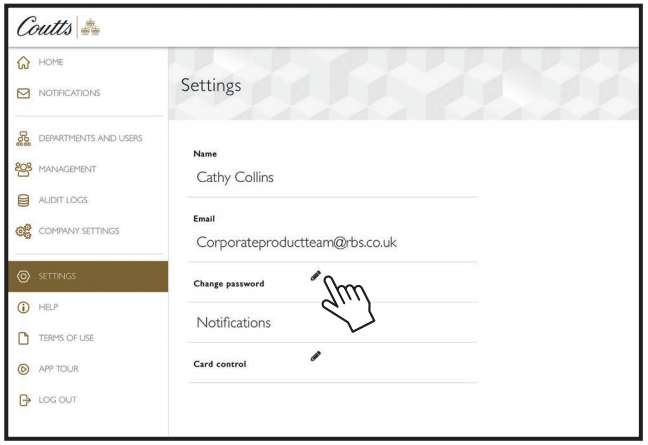
In the **Settings** screen you can change your password and notifications.

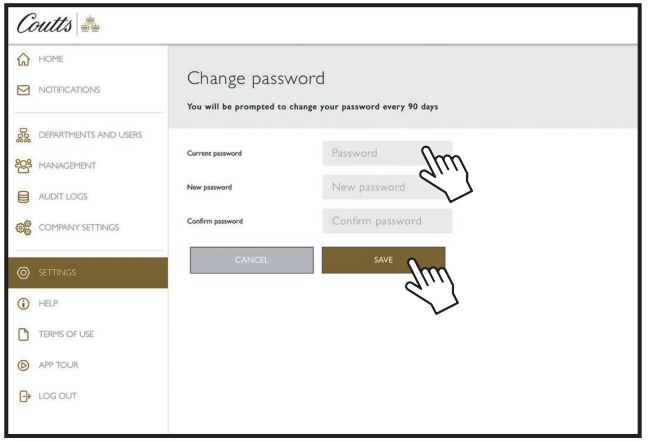
9.1 Change password

Select **Change password** from the **Settings** menu.

Create a password for your User ID with more than eight characters and at least one upper case and lower case letter and number and a special character. Then select the **Create password** button.

If you are also using the ClearSpend mobile application, the same password applies to both web and mobile applications.





9.2 Change notifications

Select **Change notifications** from the **Settings** menu.

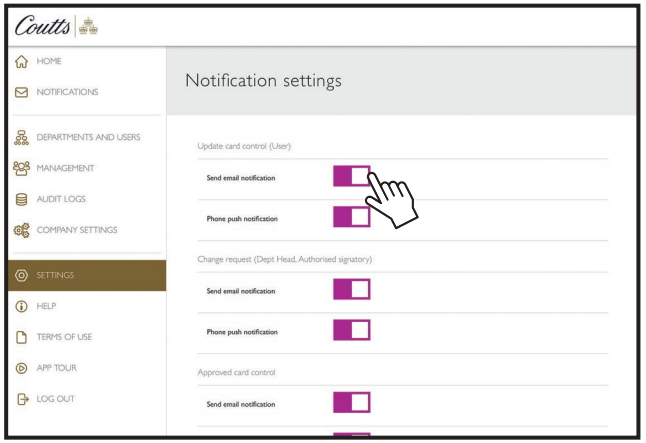
There are two types of notifications that can be used in ClearSpend.

Change control updates notify you when a department head has made a change to your card control.

Change control requests notify department heads when a cardholder would like a change, and cardholders when department heads have approved or declined a request.

You can receive notifications via email or as a pop-up notification on mobile devices. You can view all notifications directly in ClearSpend.

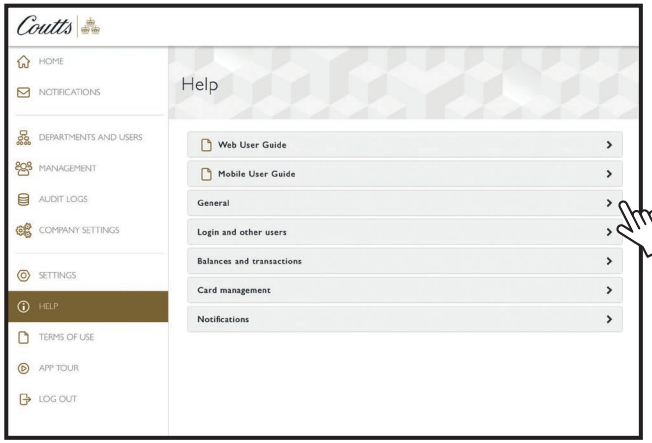
Select **Card controls**. Each notification type has a slider control to enable or disable each type of notification.



10 | *Help*

Coutts

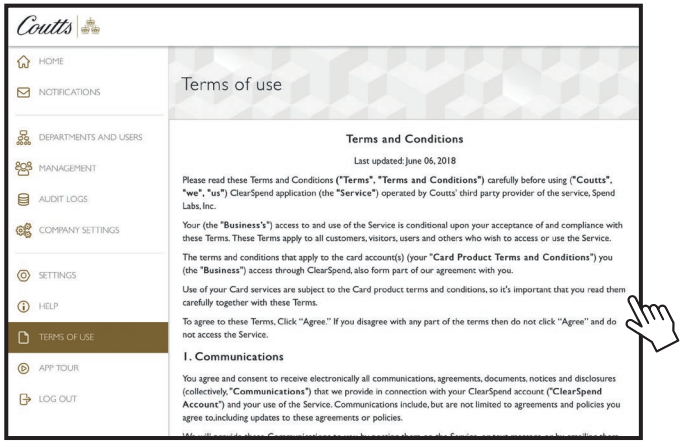
Select **Help** to view user guides and obtain further information.



11 | *Terms and Conditions*

Coutts

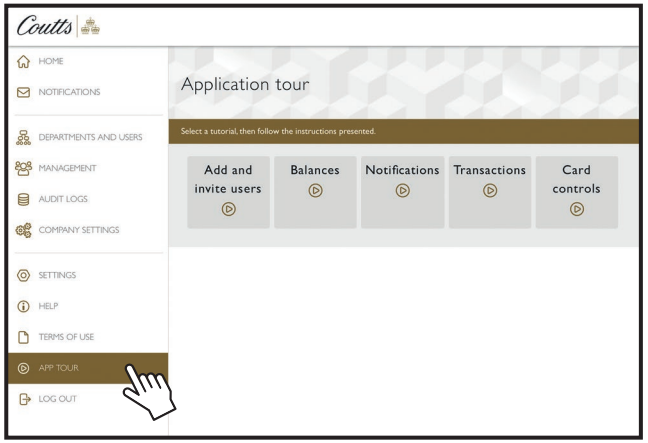
Select **Terms and Conditions** to review the ClearSpend Terms.



12 | *Application tour*

Coutts

Select **Application tour** to see the high level features of the application in a quick and easy set of screens.



13 | *Log out*

Coutts

13 | *Log out*

To log out of the application, select **Log out**.
The log in screen will appear when logged out.

Important Information

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