NatWest ClearSpend

Web User Guide

ClearSpend

1   INTRODUCTION

1.1 Scope and purpose

This document describes the different features and functionality of the NatWest ClearSpend (ClearSpend) web application. While many of the same features and functions are available on the ClearSpend mobile application, there is a separate User Guide for mobile application.

2   SYSTEM OVERVIEW

2.1 Web browser compatibility

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.

2.2 ClearSpend web application

The ClearSpend web application is available at www.natwest.com/clearspend

3 User types

3.1 Authorised signatory department head

The authorised signatory department head has full access to every aspect of the solution. Specifically, the authorised signatory department manager can view the organisations 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 an authorised signatory department head can also approve card control change request notifications and manage card control change updates for other users in the organisation.

3.2 Authorised signatory

The authorised signatory has full access to every aspect of the solution. Specifically, the authorised signatory can view the organisations 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.

3.3 User department head

The user department head 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 also view the departments 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, add/manage other users.

3.4 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.

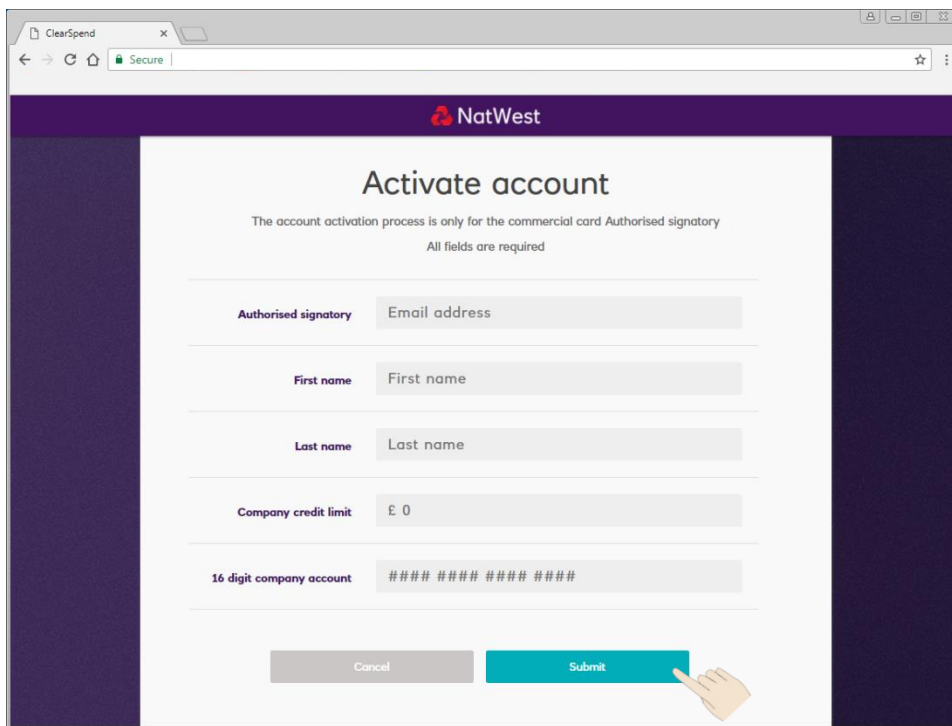# 4 Registration & Activation

4.1 Company registration

1. If you are new to the ClearSpend, you must first register the company and your User ID. To start the process, select **Need to register?** link in the bottom right.
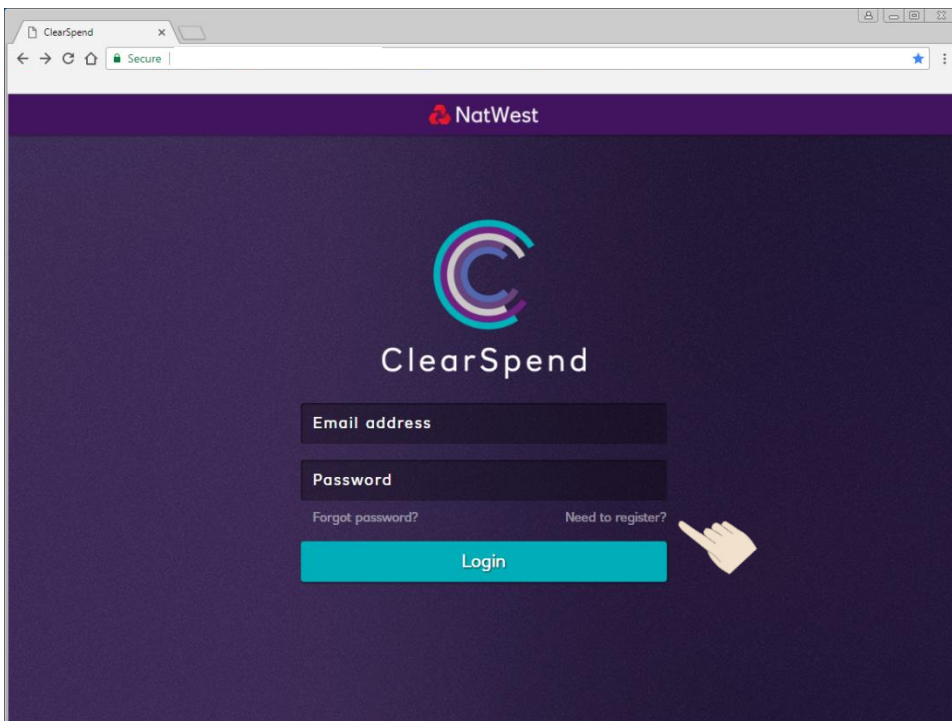
2. All fields are required to complete in the following screen:
   ○ Valid authorised signatory email address that was registered when you opened your commercial card account with NatWest (By registering this email, your user will have the role of authorised signatory for ClearSpend).
   ○ Credit card limit
   ○ Valid company account number (16 digits)

Once you completed the information, select the **Save** button.
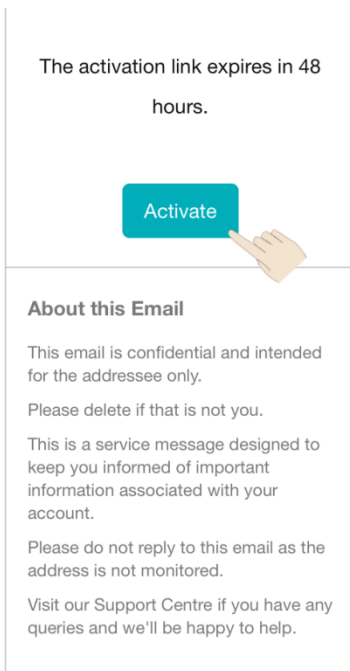
This may take a while whilst we validate your information and setup your account.

3. If the process is successful, you will see a success message confirming the activation email has been sent to your email address. You can proceed by selecting the **Ok** button to continue.
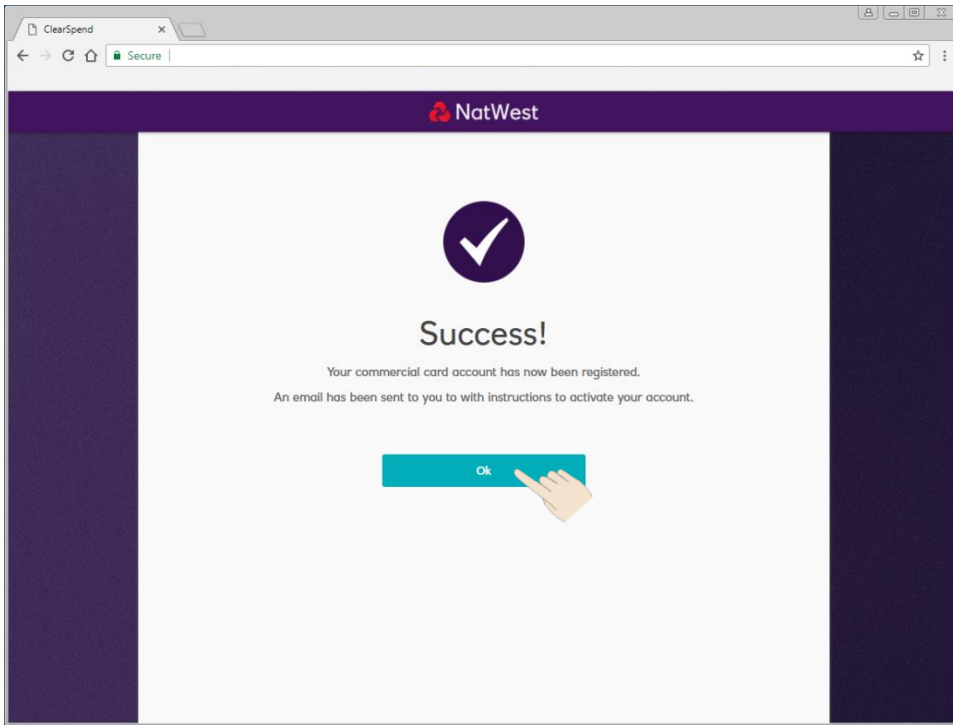
4.2 Company activation

1. After you select **Ok** from the Success message, check your email inbox for a Welcome to ClearSpend message. Scroll to the bottom and find the Activate link or button.

2. The next set of screens will allow you to complete the Activation process.

3. The next step is to create a password for your User ID account. The password has a defined set of parameters which are as follows:
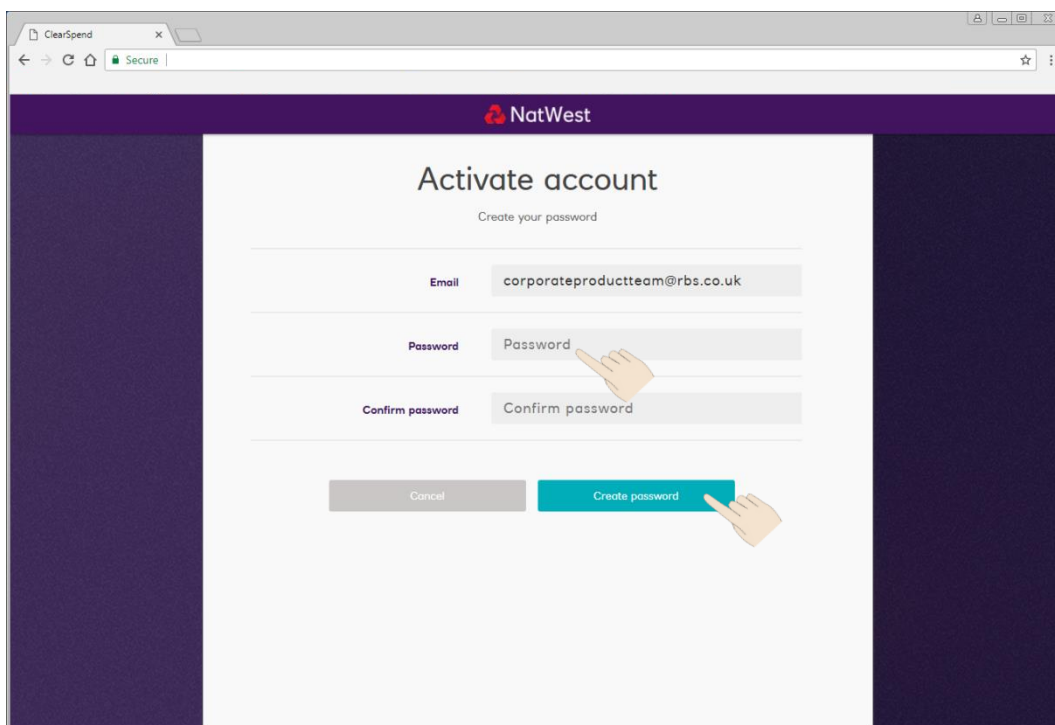
Minimum password length: 8 characters
Must contain a minimum of one UPPER case and lower case letters
Must contain a minimum of one number: 0, 1, 2, 3, 4, 5, 6, 7, 8, 9
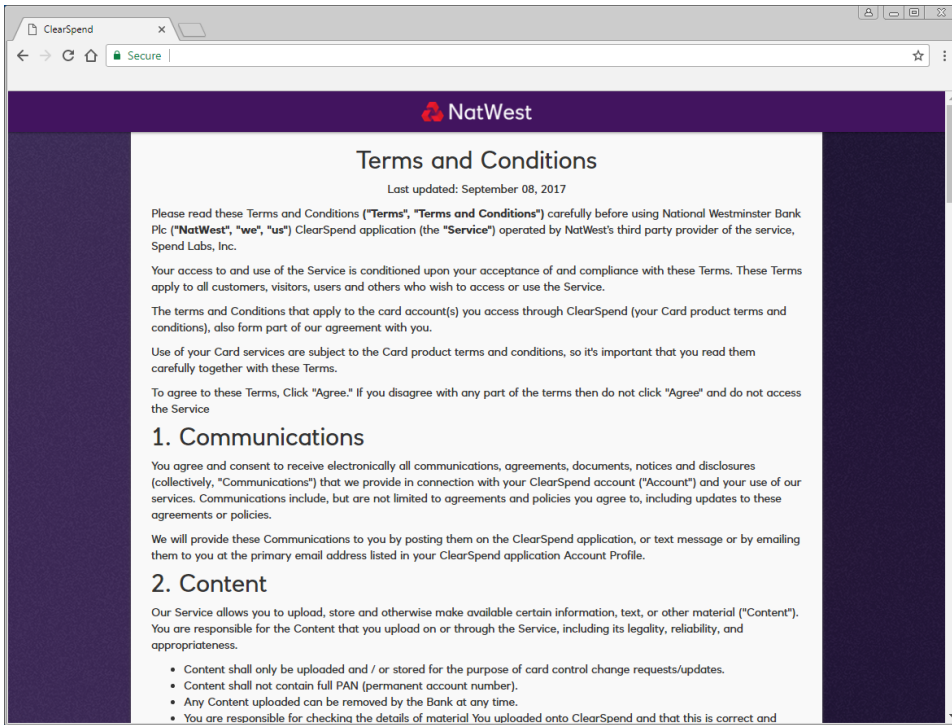Must contain a minimum of one special character: @ # $ %

If the minimum requirements are not met, the system will prompt you what component is missing. Select the **Create password** button.

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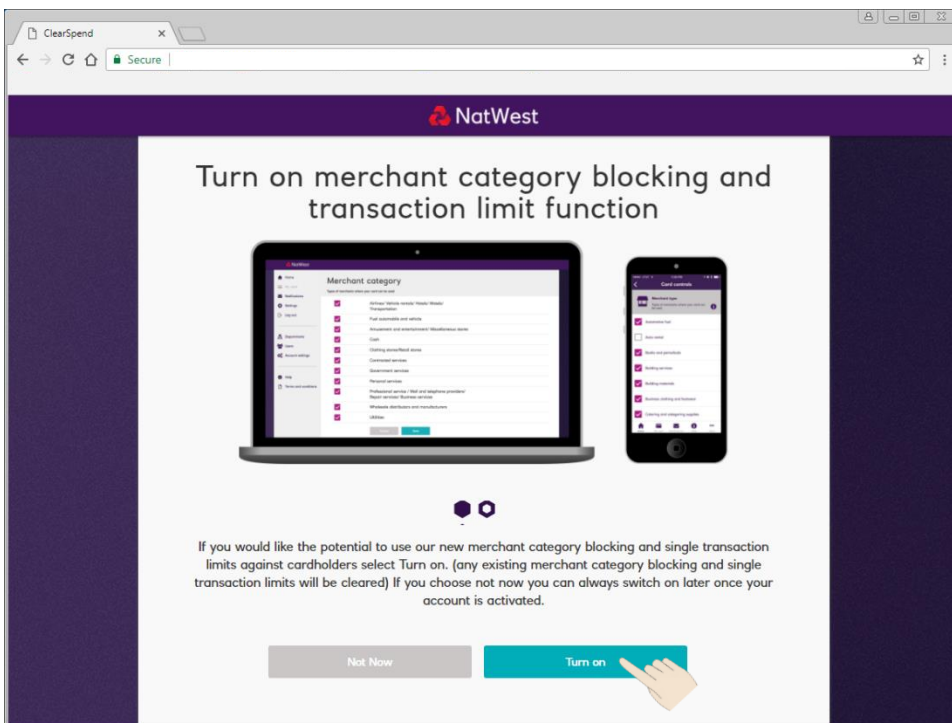

4. Please read the Terms and conditions. And select the **Agree** button to continue.

5. If you would like the potential to use our new merchant category blocking and single transaction limits against cardholders please select **Turn on** and **Confirm**.

    If you select the **Not now** button, you can always switch on later and will continue to the next step.
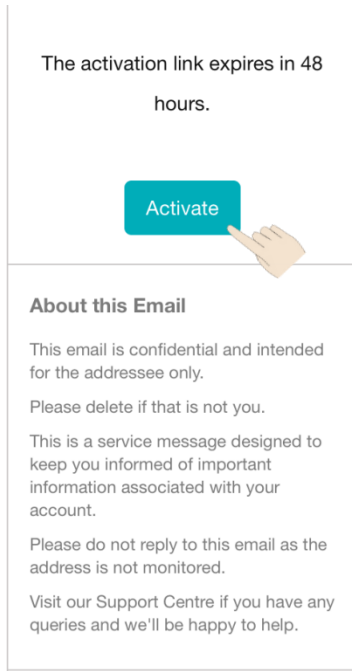
6. You will then be able to watch some short tutorial videos for the application or review the user guides if you wish.
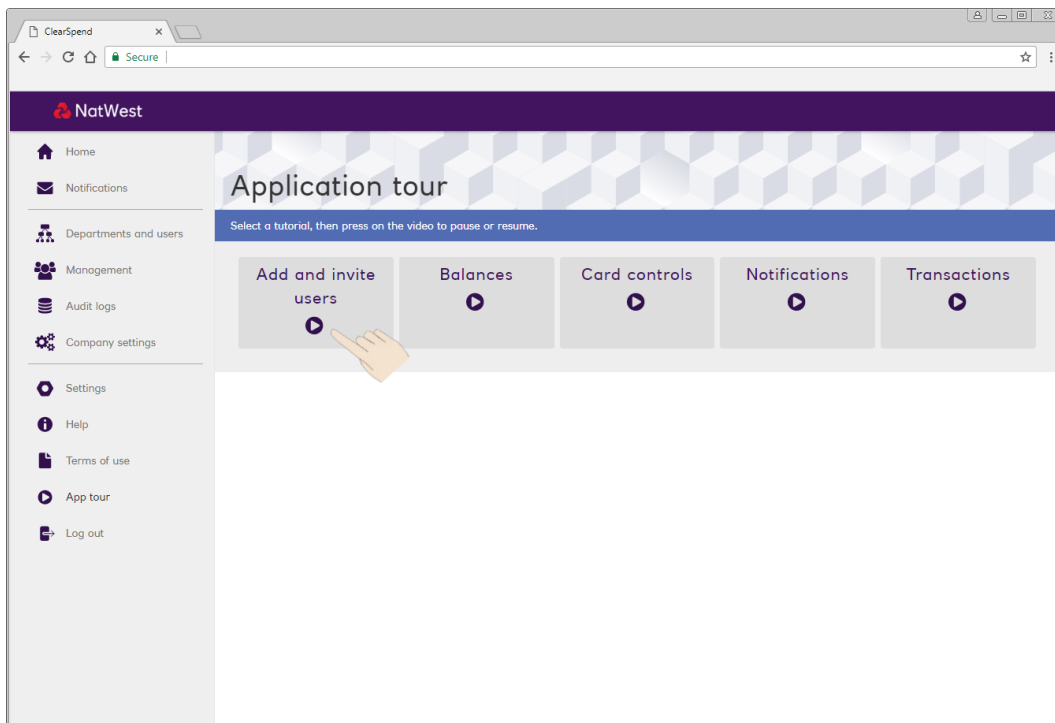
This completes the company registration and activation for ClearSpend. You will notice that all cards associated with the initial company account number that you entered will be populated under **More, Company settings, Departments and users** screen. See section **6.1** for instructions on how to invite cardholders to ClearSpends user version.

4.3. User activation

1. Once your commercial card authorised signatory or user department head has invited you to use ClearSpend you will receive an activation email. Check your email inbox for a Welcome to ClearSpend message. Scroll to the bottom and find the Activate link or button.

The activation link expires in 48 hours.

Activate

About this Email

This email is confidential and intended for the addressee only.

Please delete if that is not you.

This is a service message designed to keep you informed of important information associated with your account.

Please do not reply to this email as the address is not monitored.

Visit our Support Centre if you have any queries and we'll be happy to help.

2. The next set of screens will allow you to complete the Activation process.

3. The next step is to create a password for your User ID account. The password has a defined set of parameters which are as follows:

Minimum password length: 8 characters
Must contain a minimum of one UPPER case and lower case letters
Must contain a minimum of one number: 0, 1, 2, 3, 4, 5, 6, 7, 8, 9
Must contain a minimum of one special character: @ # $ %

If the minimum requirements are not met, the system will prompt you what component is missing. Select the **Create password** button.
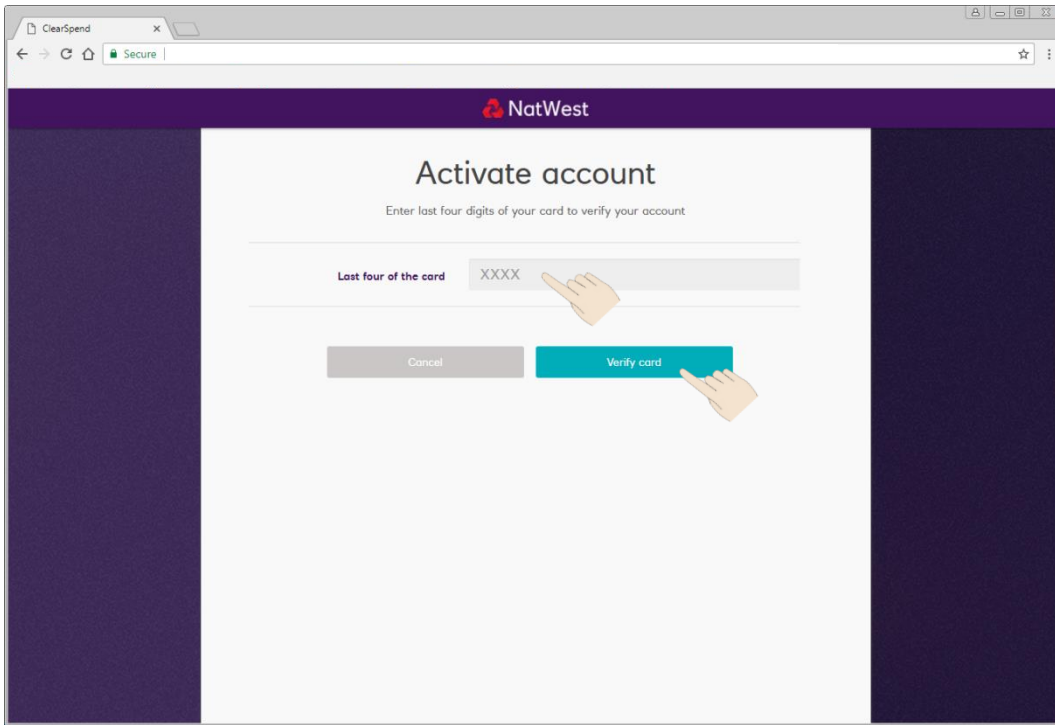
If you are also using the ClearSpend mobile application, the same password applies to both web and mobile applications.
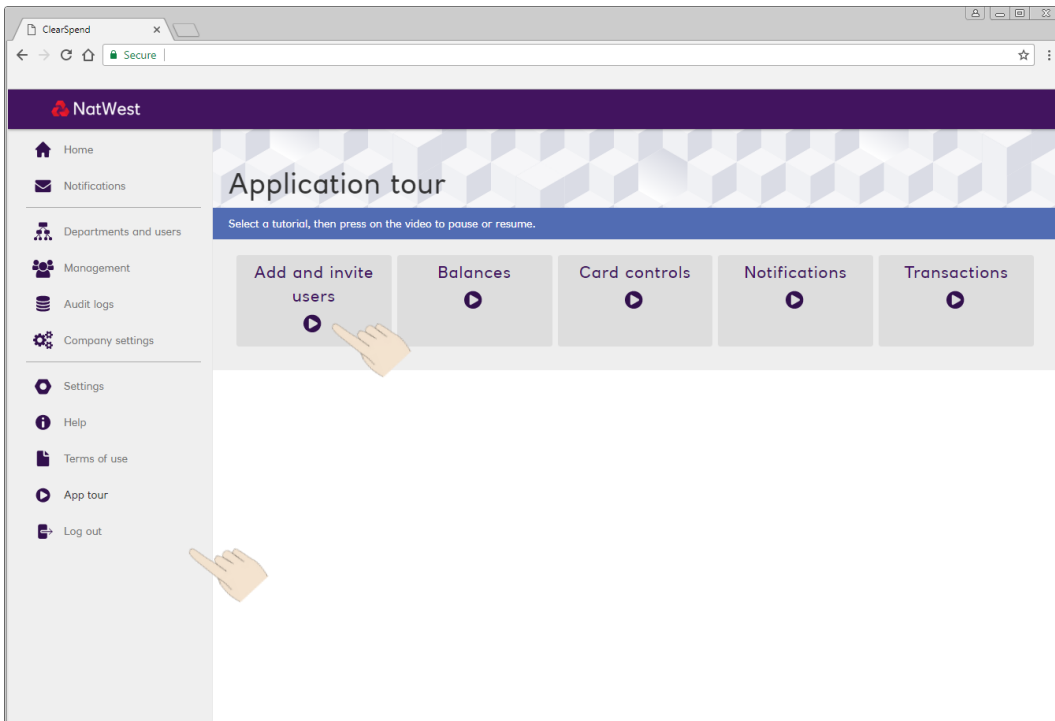
4. Please read the Terms and conditions. And select the **Agree** button to continue.

5. If you have a card yourself you will need to verify this by entering in the last four digits and select **Verify card**.
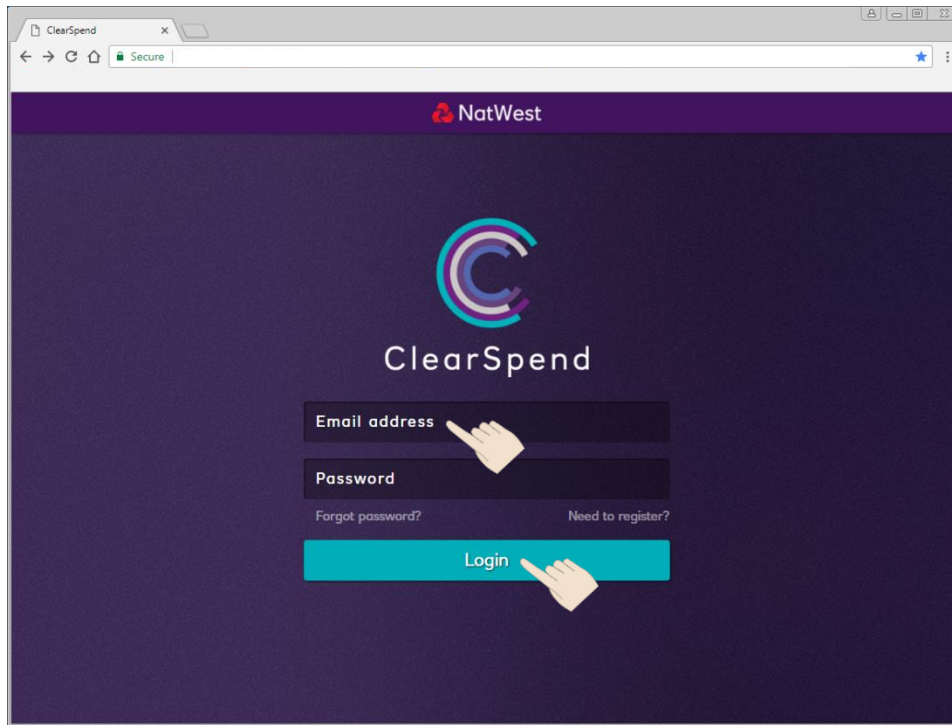
6. You will then be able to watch some short tutorial videos for the application or review the user guides if you wish.
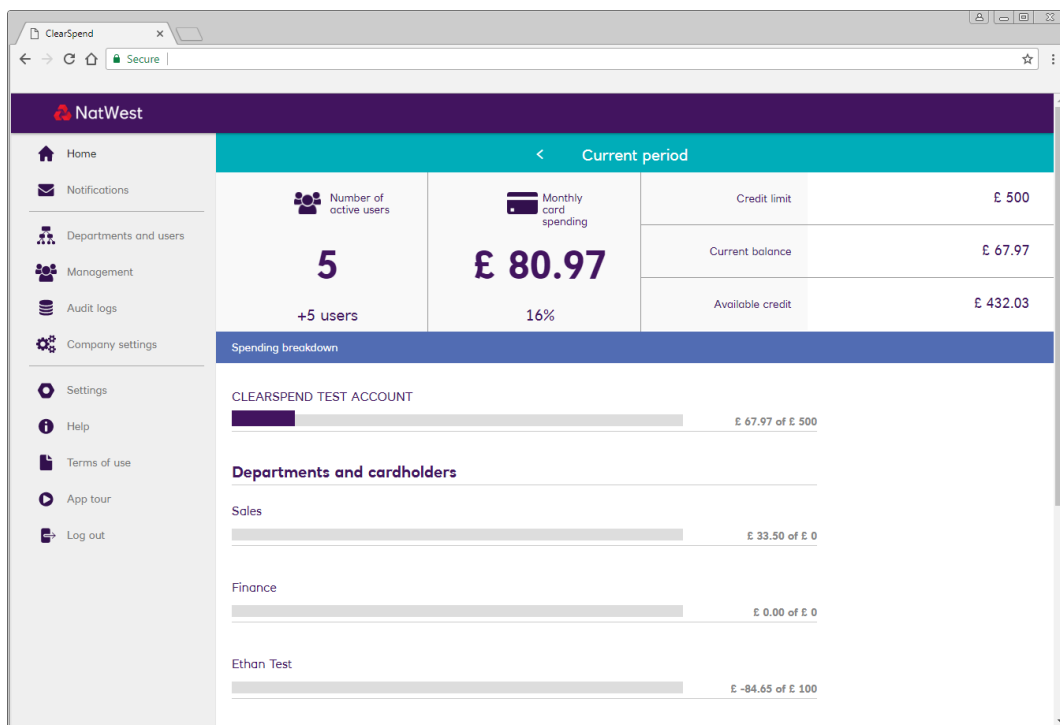

This completes the user activation for ClearSpend.

5 ClearSpend Login

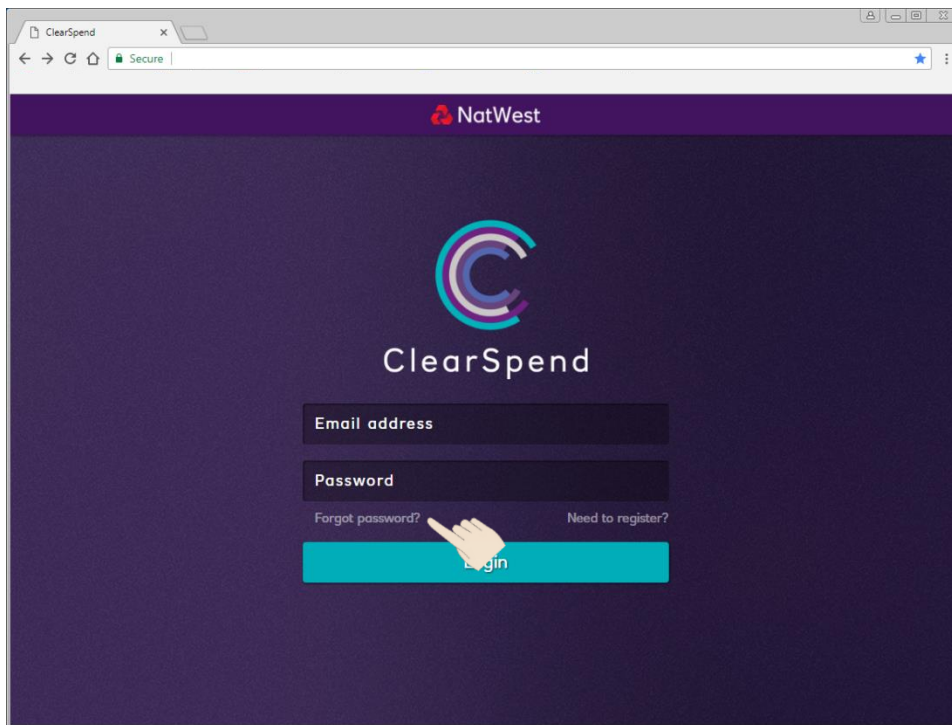1. Enter the username (email address) and password assigned to you.

2. After a successful login, the ClearSpend **Home** screen will appear.

5.1 ClearSpend Mobile App Forget Password

1. Should you forget your password. Go to login screen and enter your **email address** for ClearSpend. Next, select the **Forget Password** link.

2. A popup message will appear to confirm your password reset. An email will be sent to the corresponding email address. Select **Confirm** to continue or **Cancel** to stop.

password and use the following
temporary password:

Temporary password:
dC7y6gzzww2Y

About this Email

This email is confidential and intended for the addressee only. Please delete if that is not you.

This is a service message designed to keep you informed of important information associated with your account.

Please do not reply to this email as the address is not monitored. Visit our Support Centre if you have any queries and we'll be happy to help.

Important Security Information

3. Once you receive an email, open the app and enter you email and one time password. You will then need to change your password.
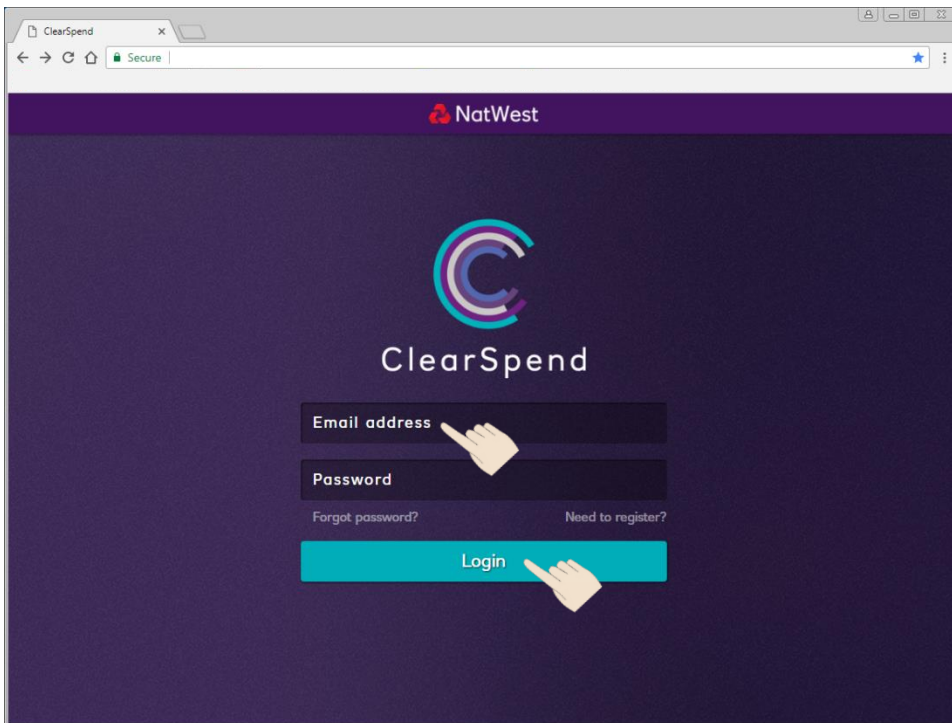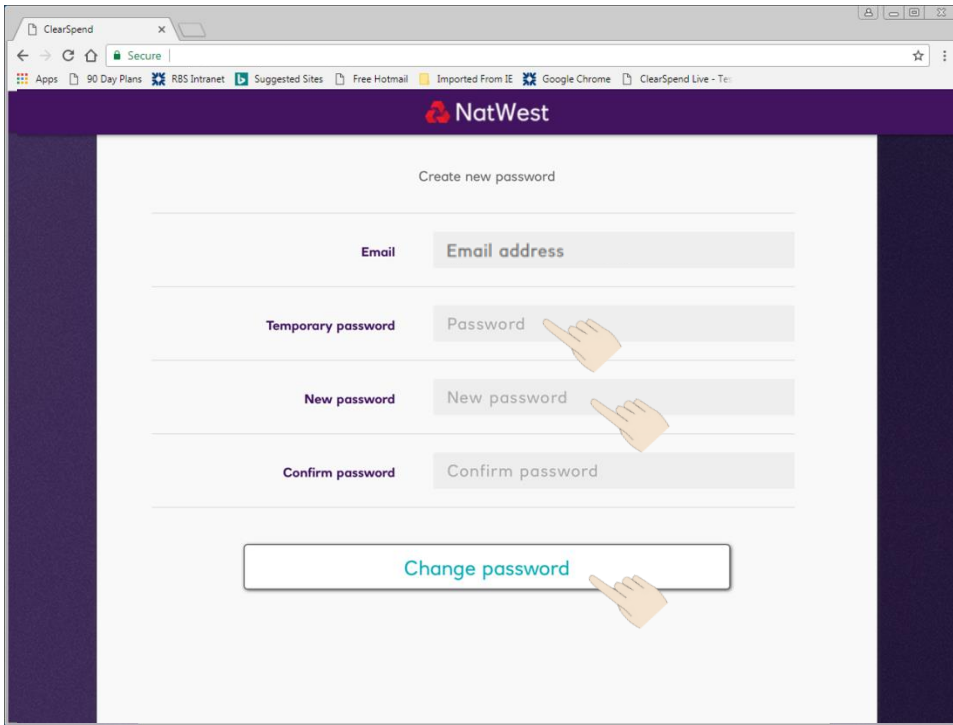
6. Departments and users

Authorised signatories and user department heads only

You can invite/add/modify and disable new users and change users role type and department. And you can create new Departments or Sub-departments, and organise users into departments. Select **Departments and Users.**
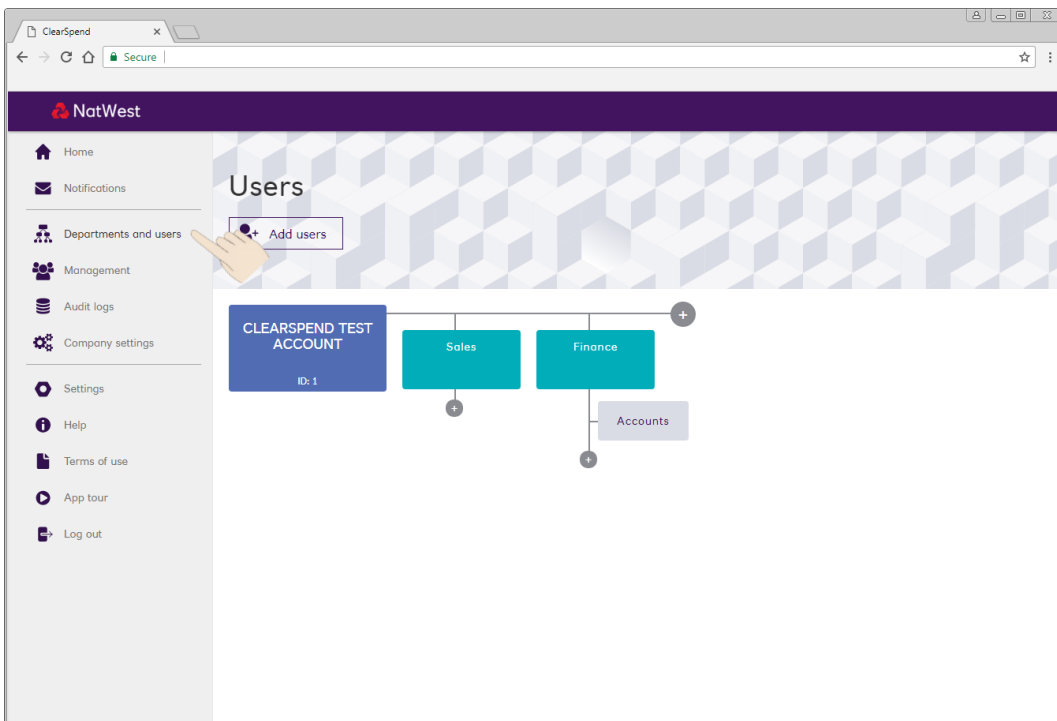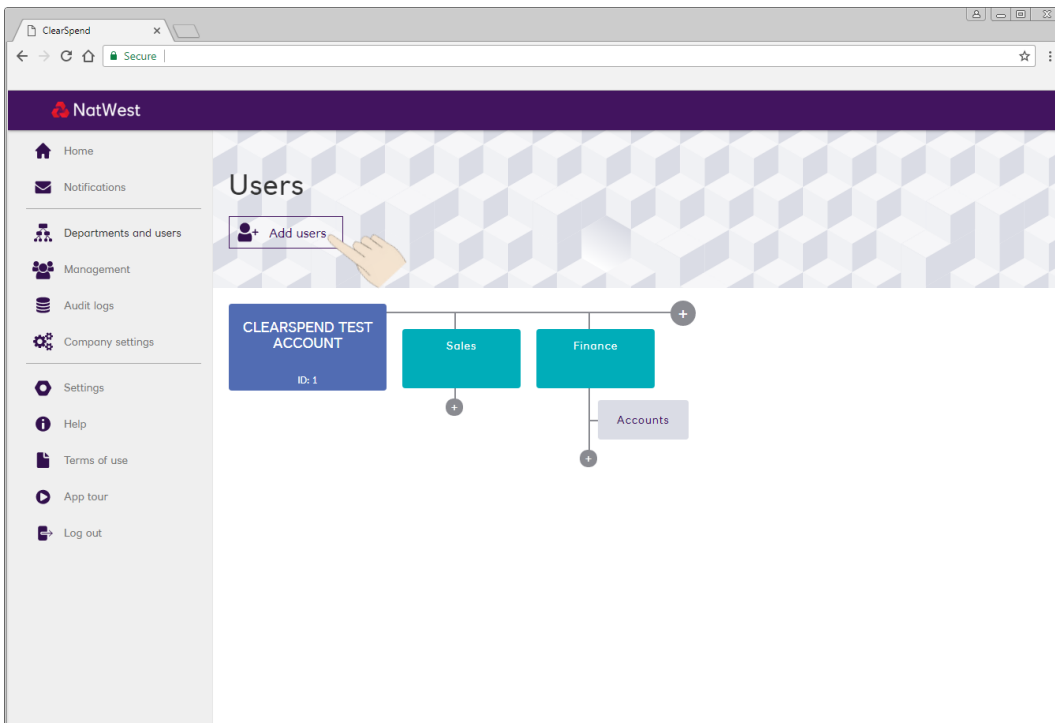
6.1 Invite users

To invite an existing cardholder select an existing department the cardholder is assigned to then select the existing cardholder. Select **Edit profile** enter their email address if required, select the user profile type and department, press **Save** and the press **Send invitation**. The email activation link lasts 48 hours. You can re send an invite should the link time out.
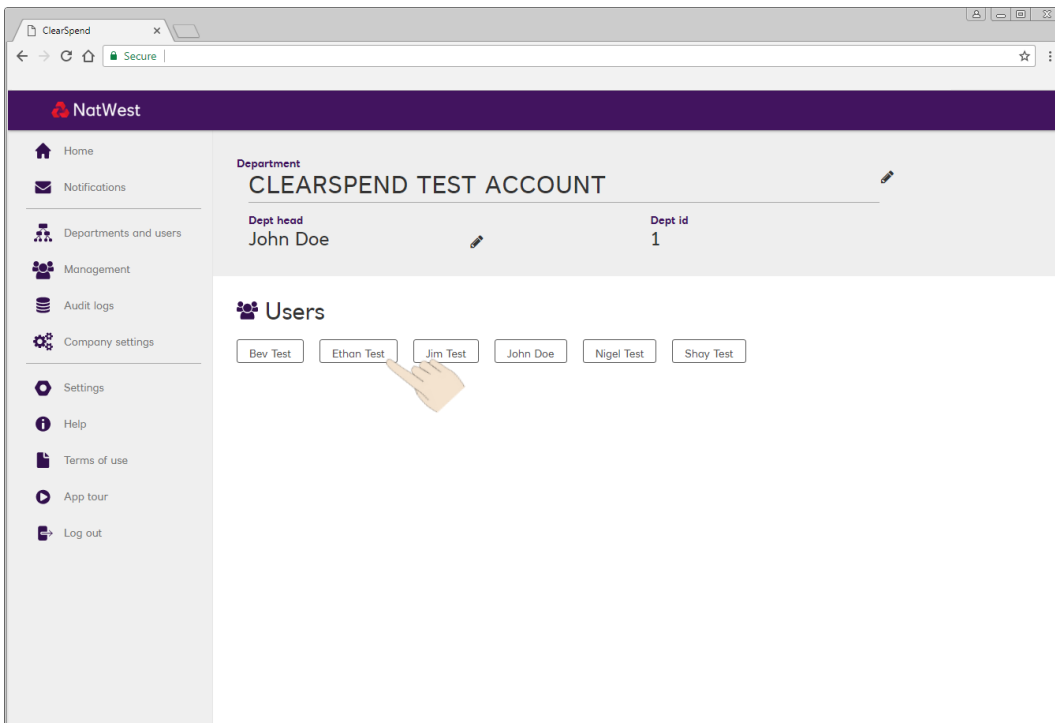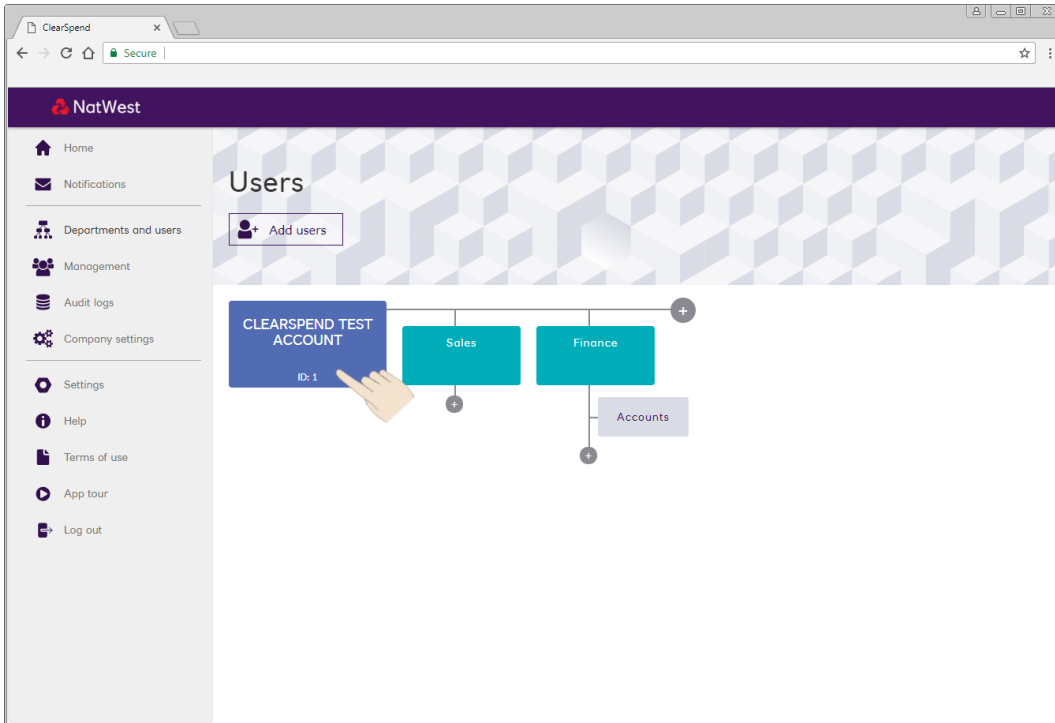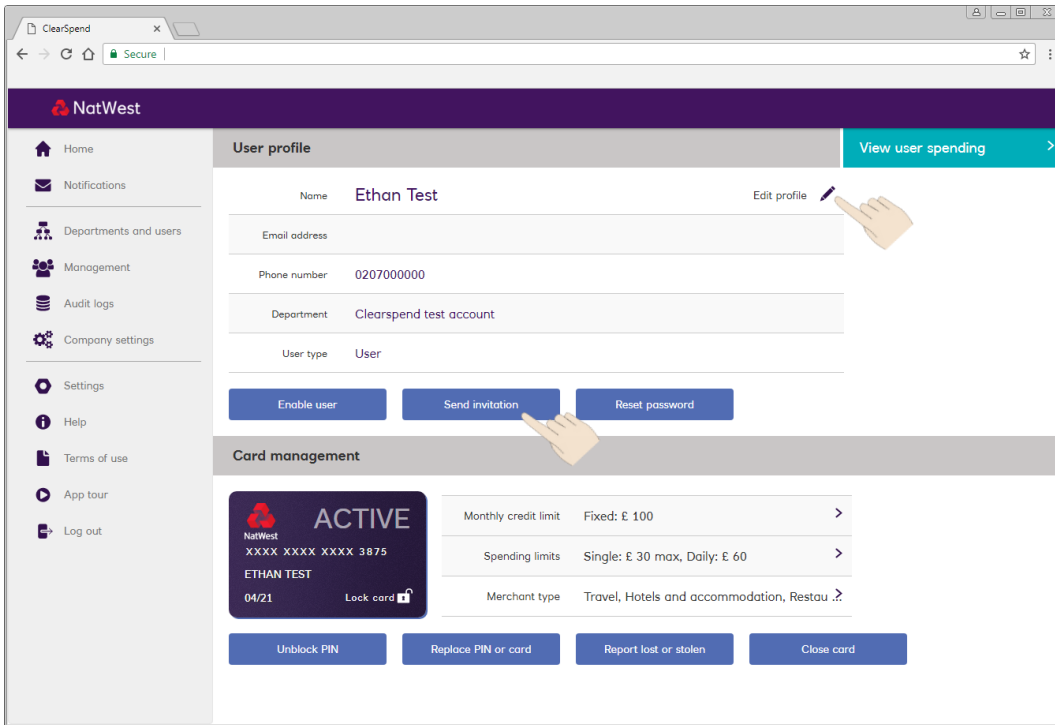
6.2 Add user without a card

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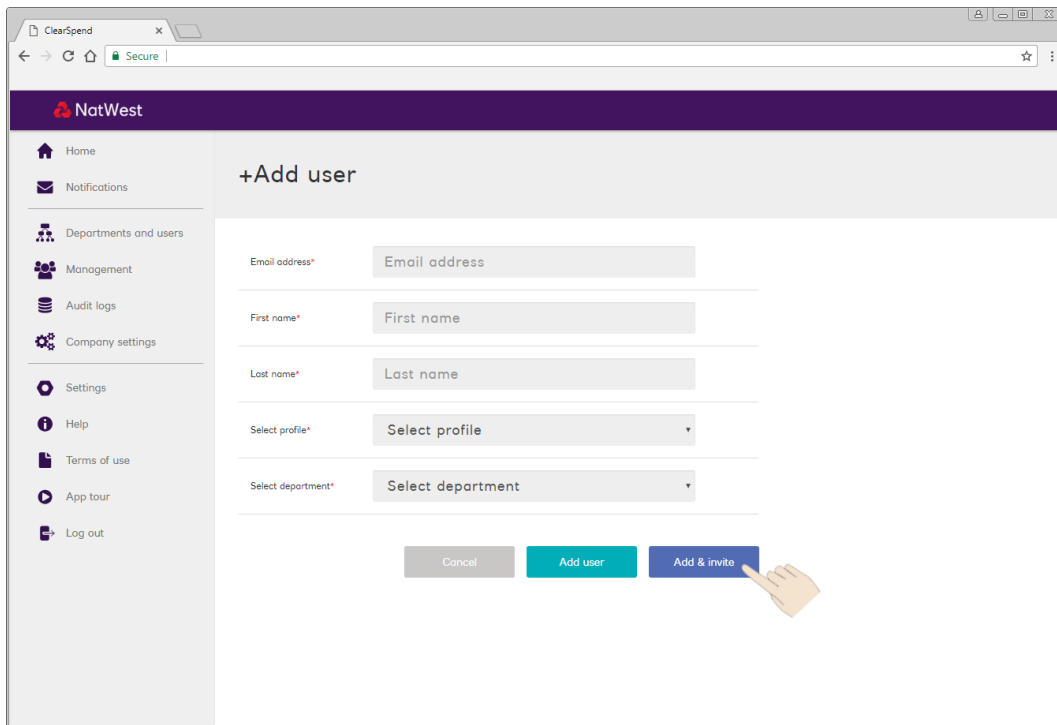
6.3 Reset a locked out user and their password

To re set an existing locked out user and their password select an existing user and then press **Reset password**.

A popup message will appear to confirm your password reset. An email will 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. Please see section **5.1**
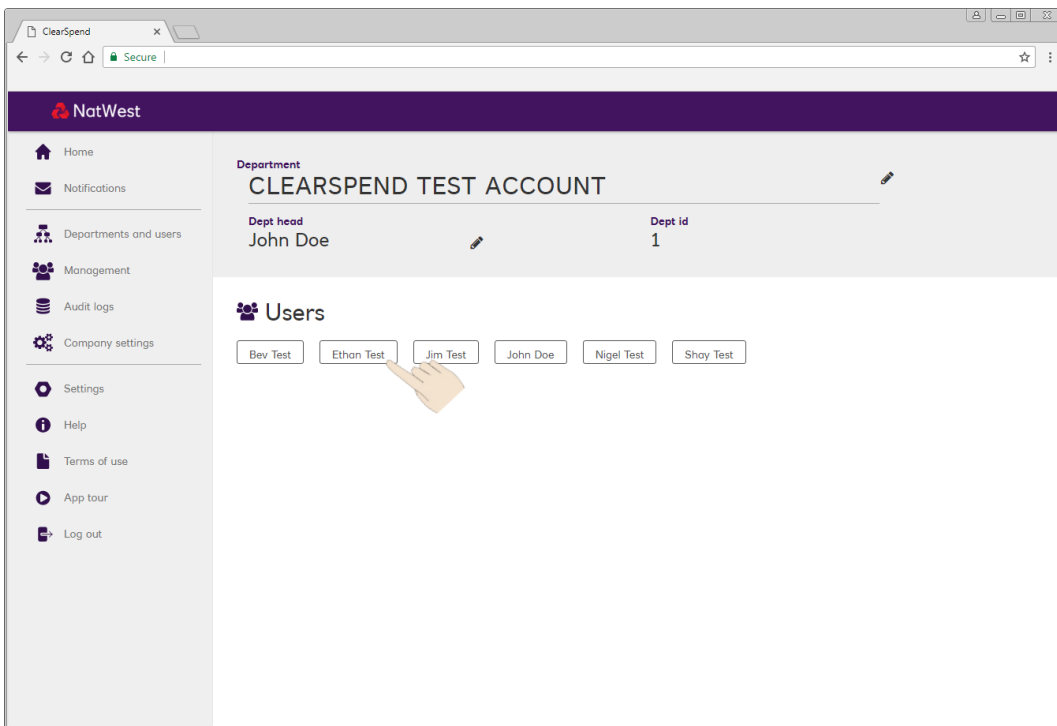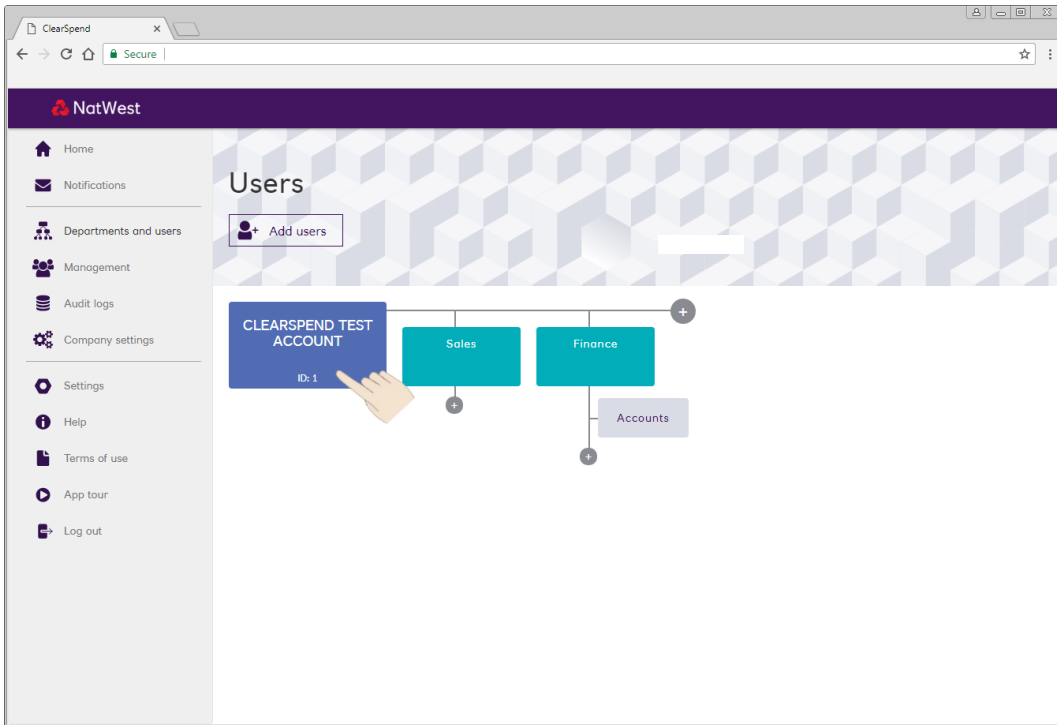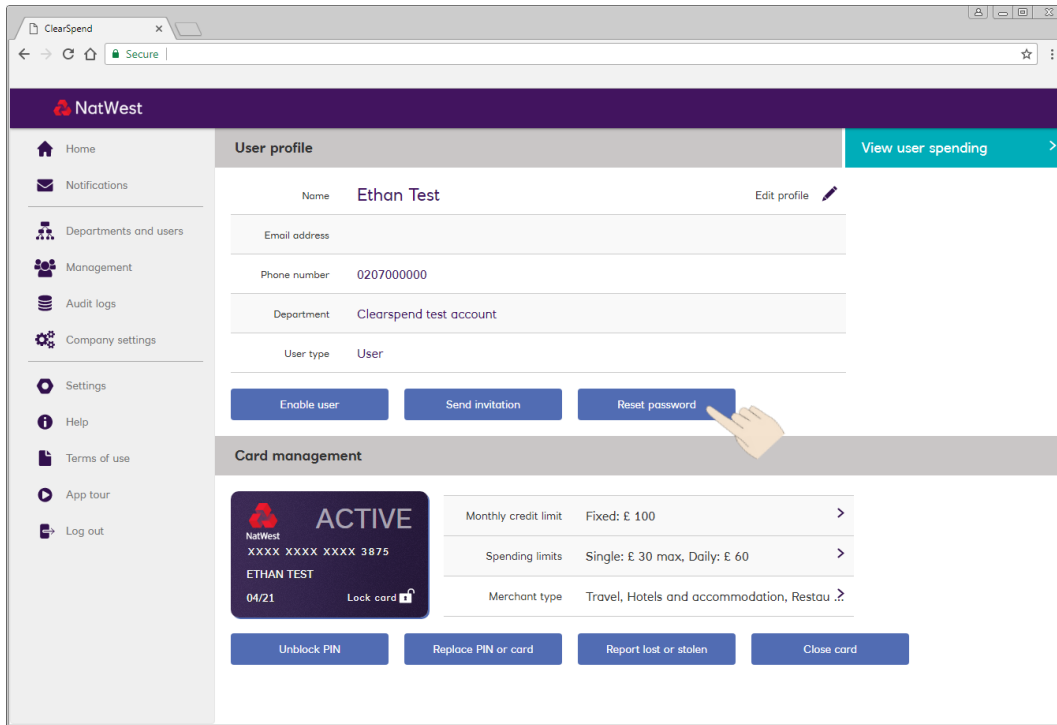
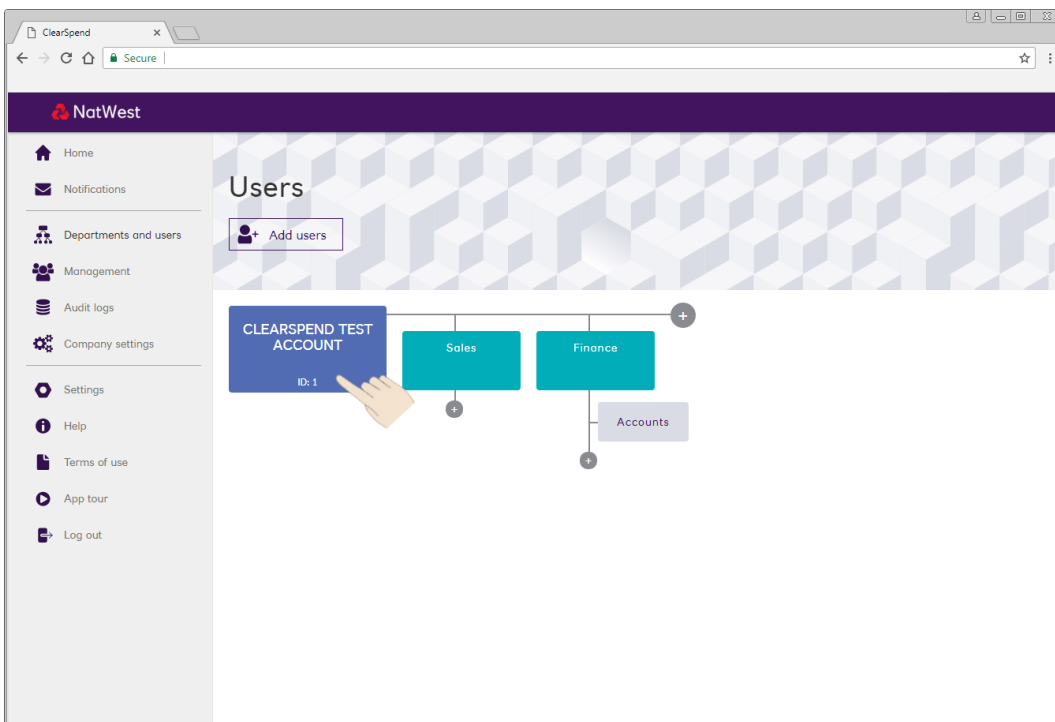## 6.4 Update users email address, department and role type

To update a users email address select an existing department the cardholder is assigned to then select the existing cardholder. Select **Edit profile**, enter the new email and then press **Save**.

To change a users assigned department select an existing department the cardholder is assigned to then select the existing cardholder. Select **Edit profile**, select their new department and then press **Save**. A department must be created first see section **6.6**

To change a users role type select an existing department the cardholder is assigned to then select the existing cardholder. Select **Edit profile**, select their new department and then press **Save.** To change a user to a department head please see section **6.8**
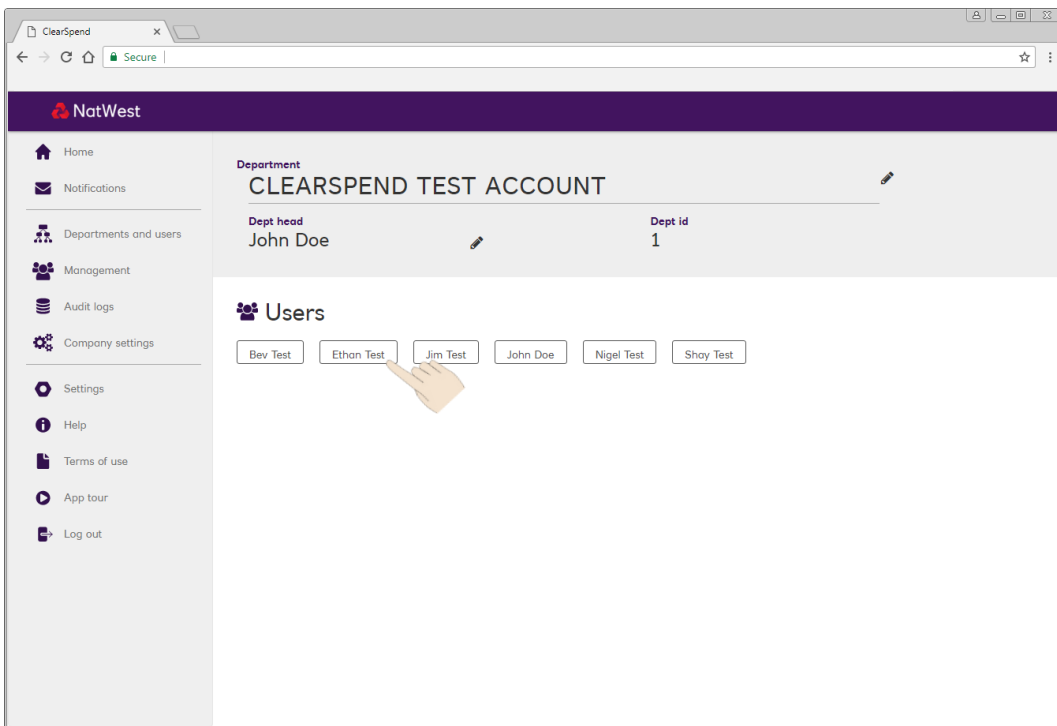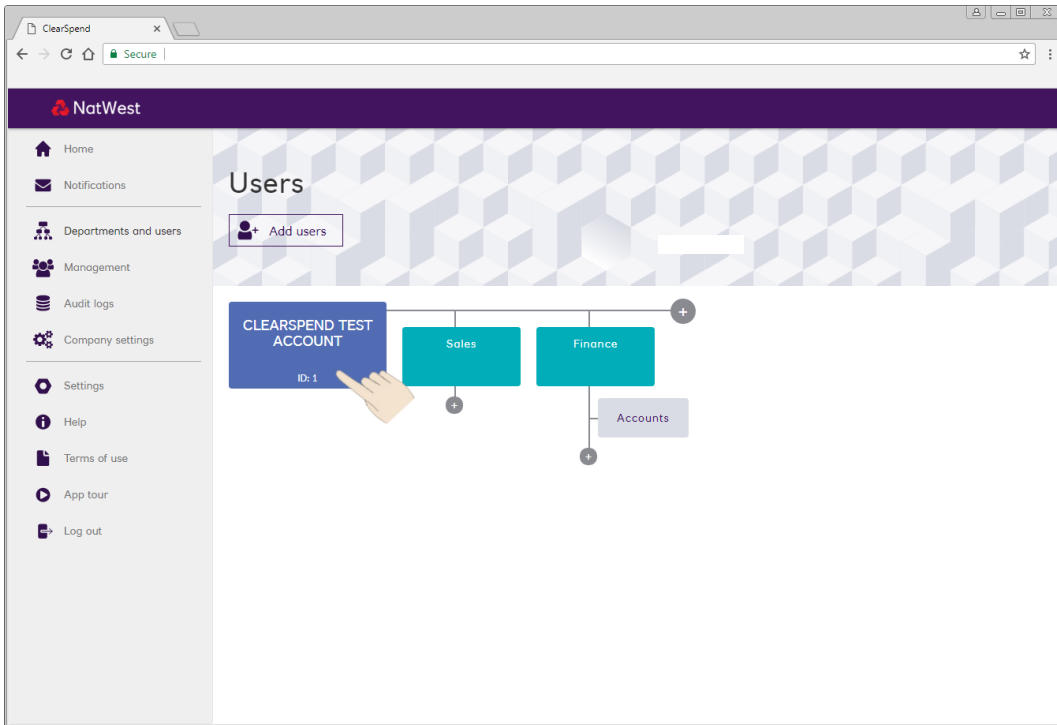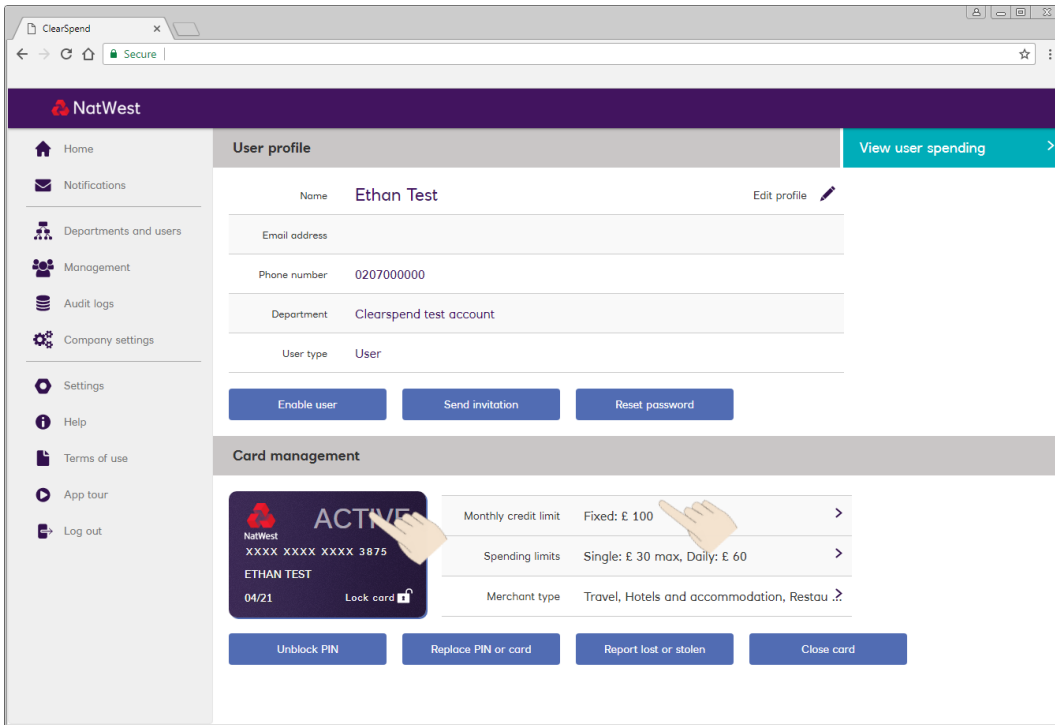
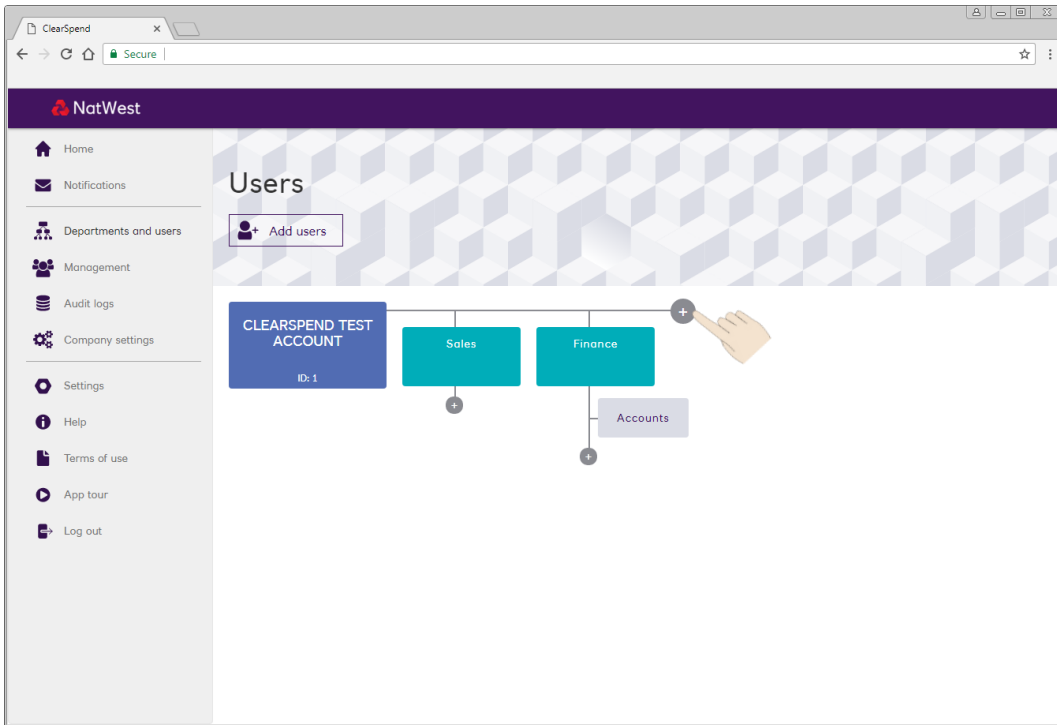## 6.5 Disable users ClearSpend access

To disable a users access select an existing department the cardholder is assigned to then select the existing cardholder and then press **Disable user**. If a user is disabled, they cannot access the web or mobile application. Their card is not closed to close the card and prevent further transactions please see section **15.9**. If your card is lost or stolen, please call commercial cards customer services on 0370 6000 459 immediately.
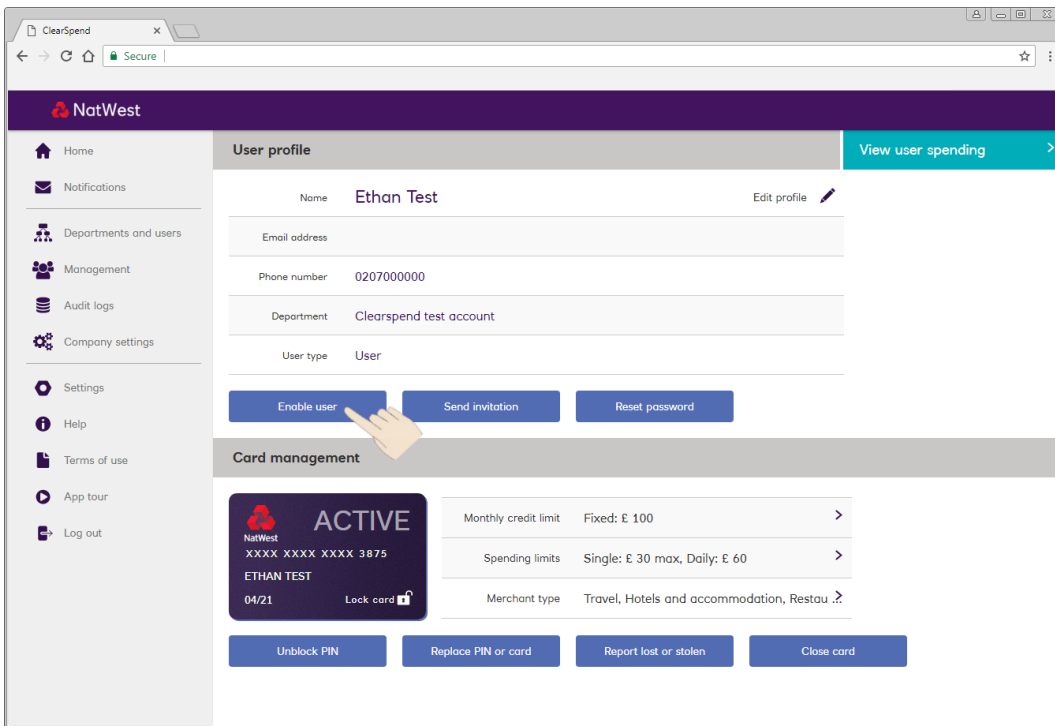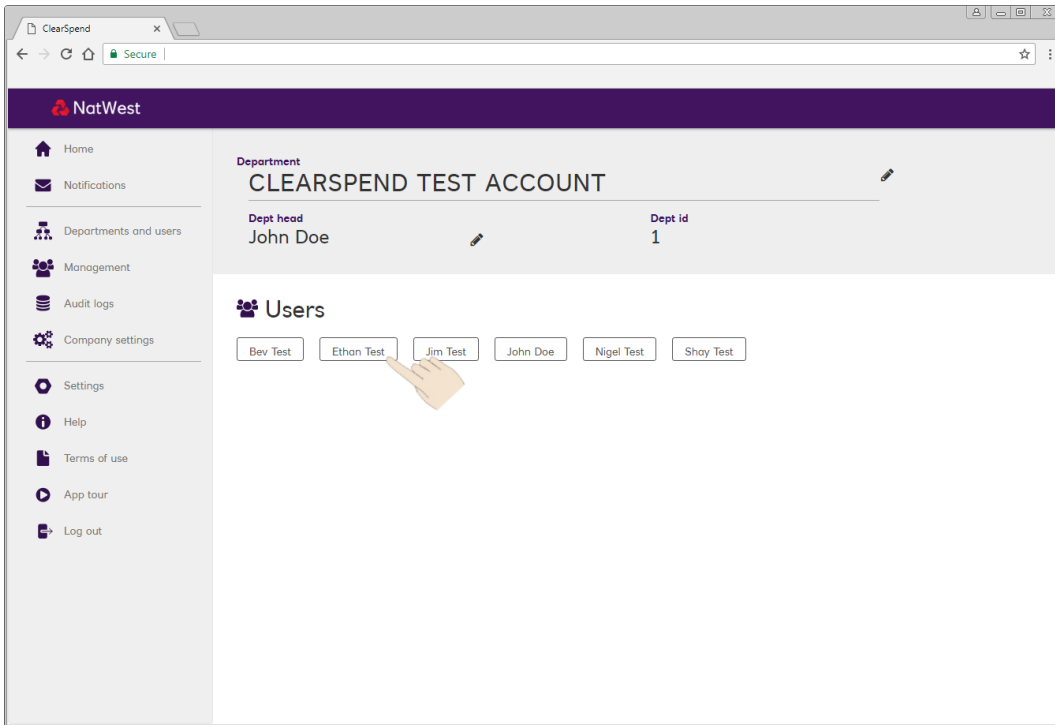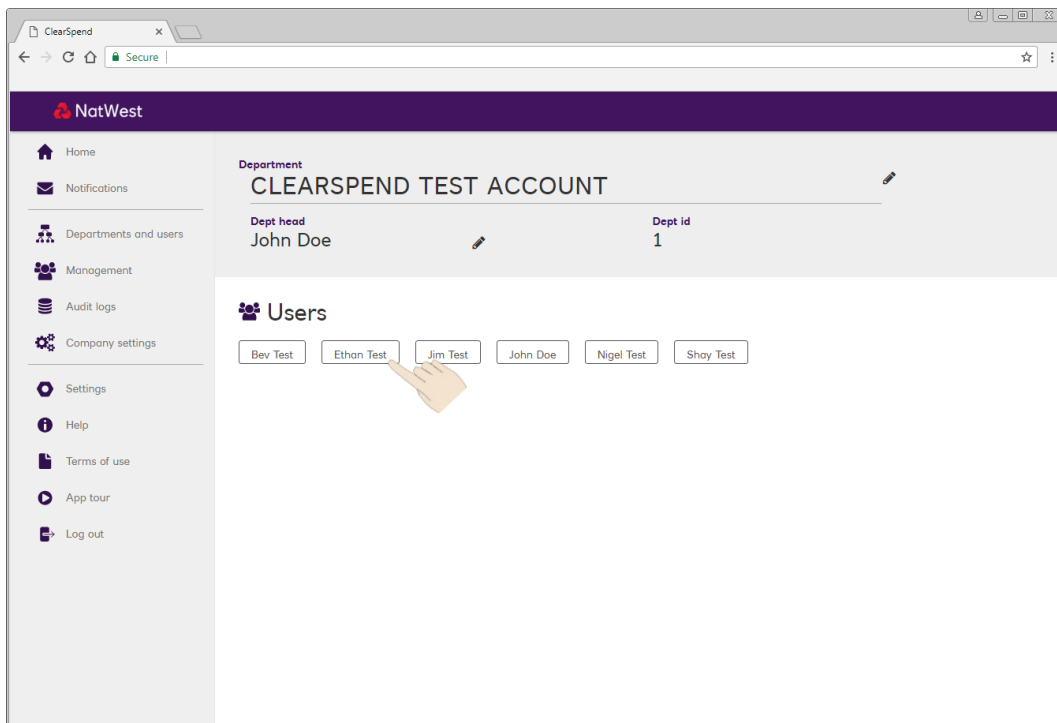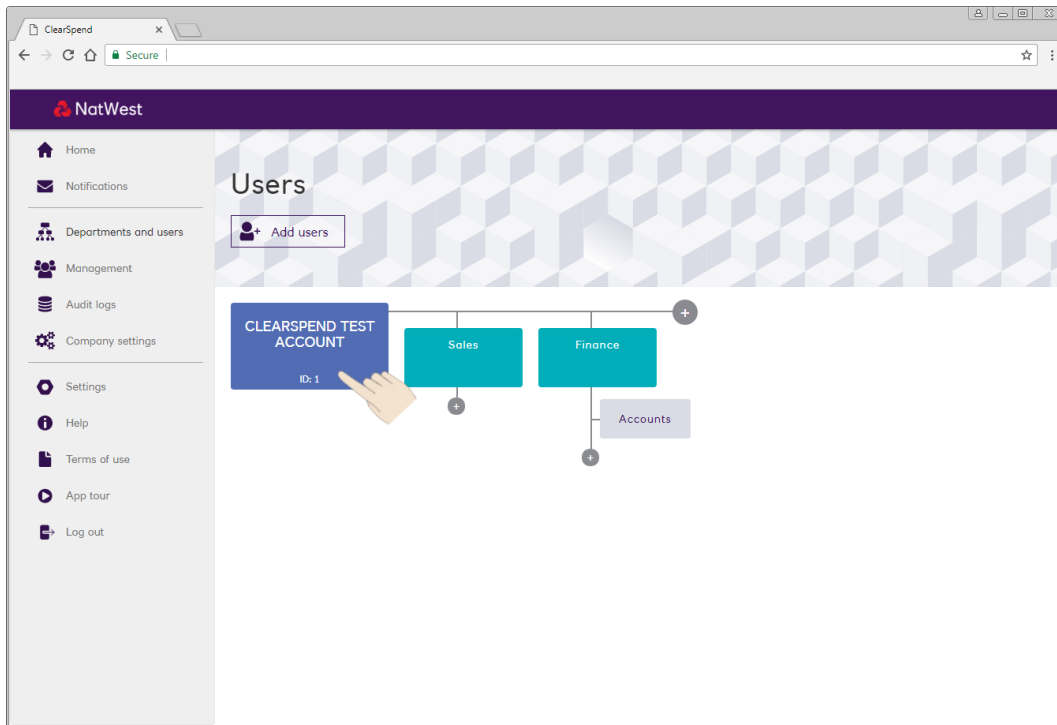
6.6 Add departments

To add a **Department** or sub-department select the **+** icon. Enter the department name and press **Save.** Duplicate names are not allowed, Department Names must be unique.
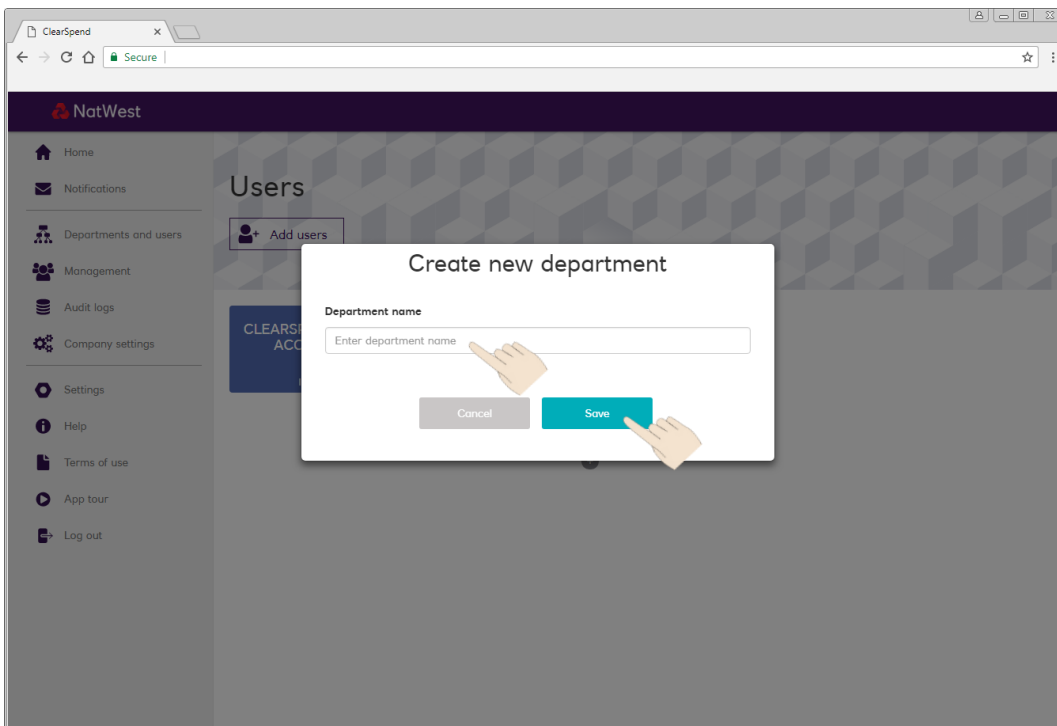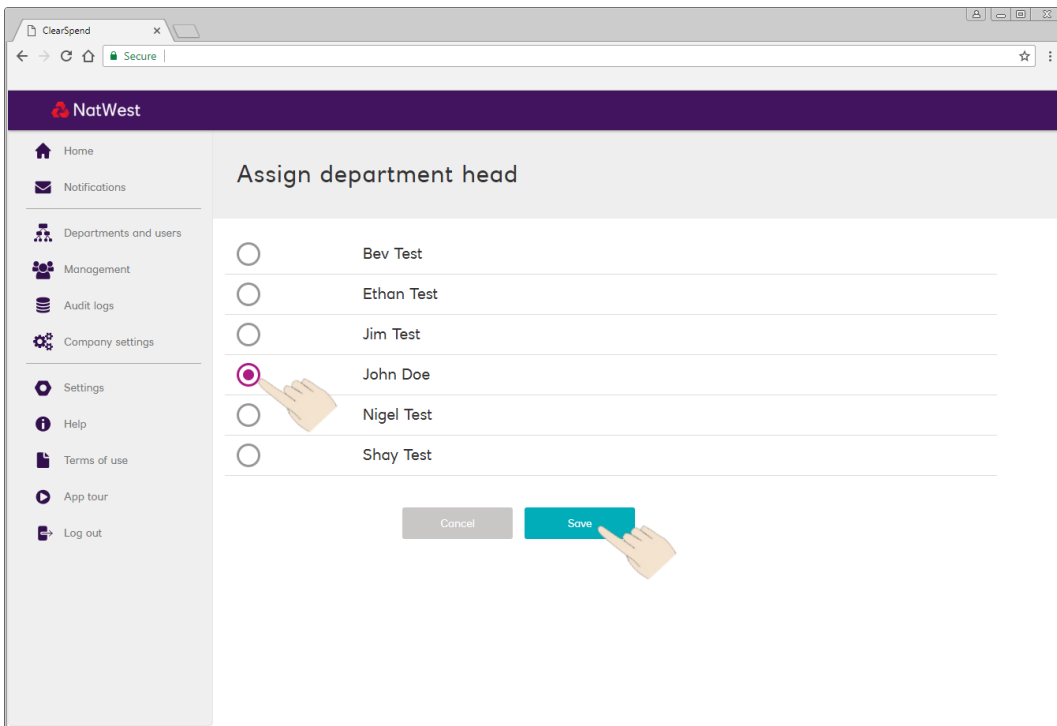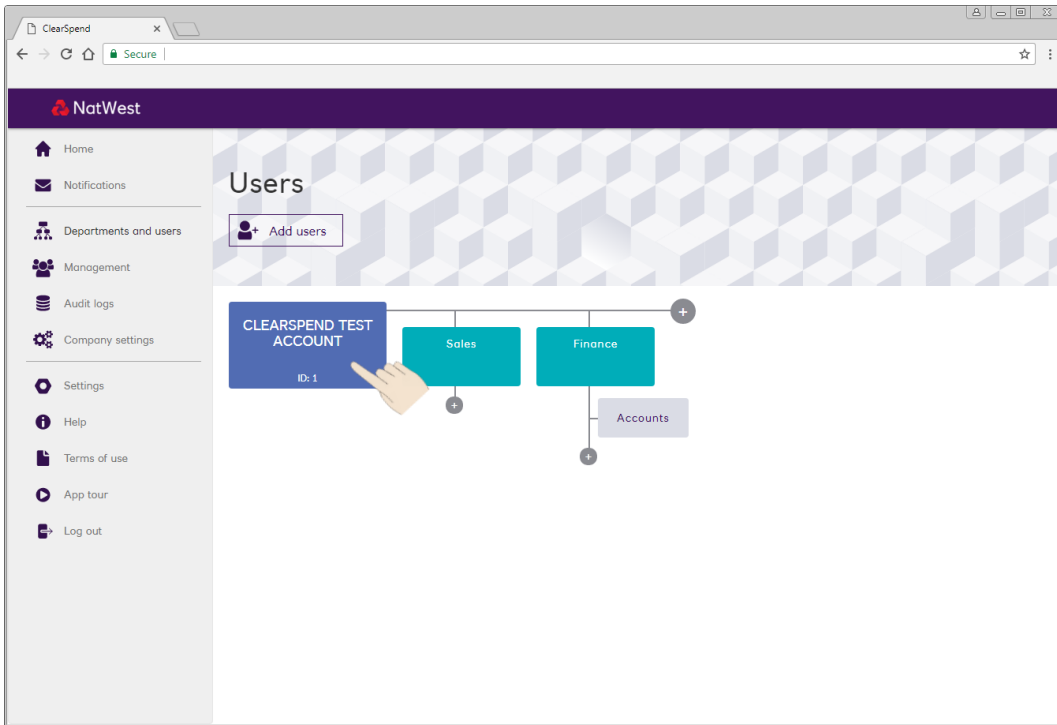
NOTE: If you delete or change the name of a department/sub department recorded in the application then historical transaction information will be re-grouped in accordance with the new department structure.

6.7 Change a users department

To change a users assigned department select an existing department the cardholder is assigned to then select the existing cardholder. Select **Edit profile**, select their new department and then press **Save**. A department must be created first see section **6.6.**
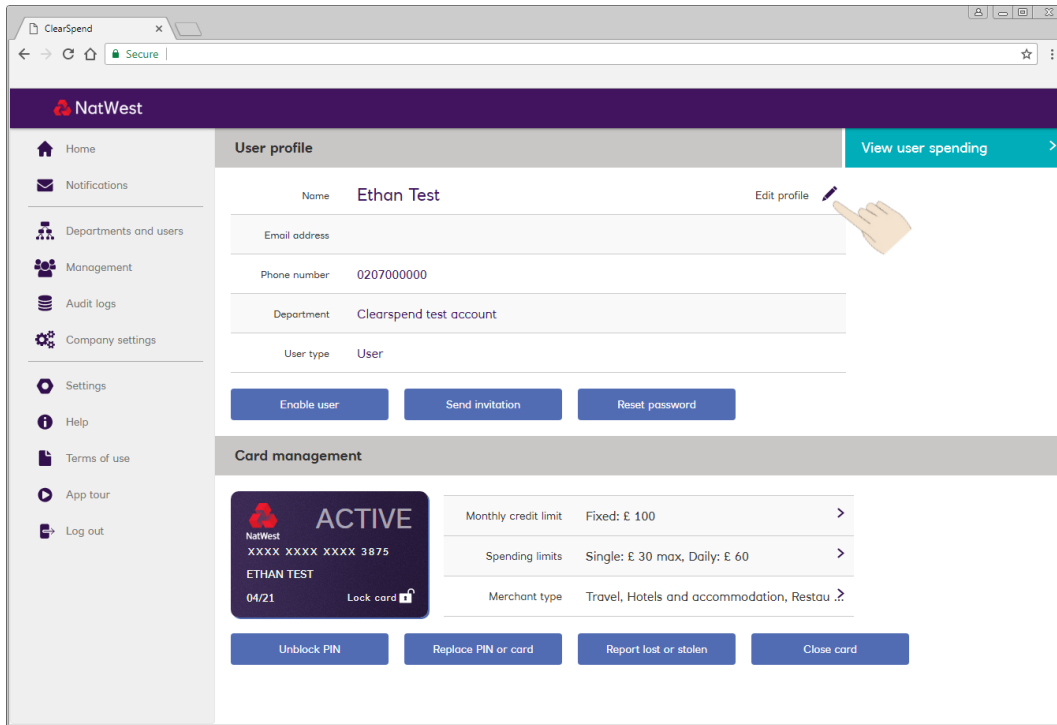
NOTE: If you delete or change the name of a department/sub department recorded in the application then historical transaction information will be re-grouped in accordance with the new department structure.

6.8 Change a departments, department head.

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

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

7 Company settings

Authorised signatories and user department heads only

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**.
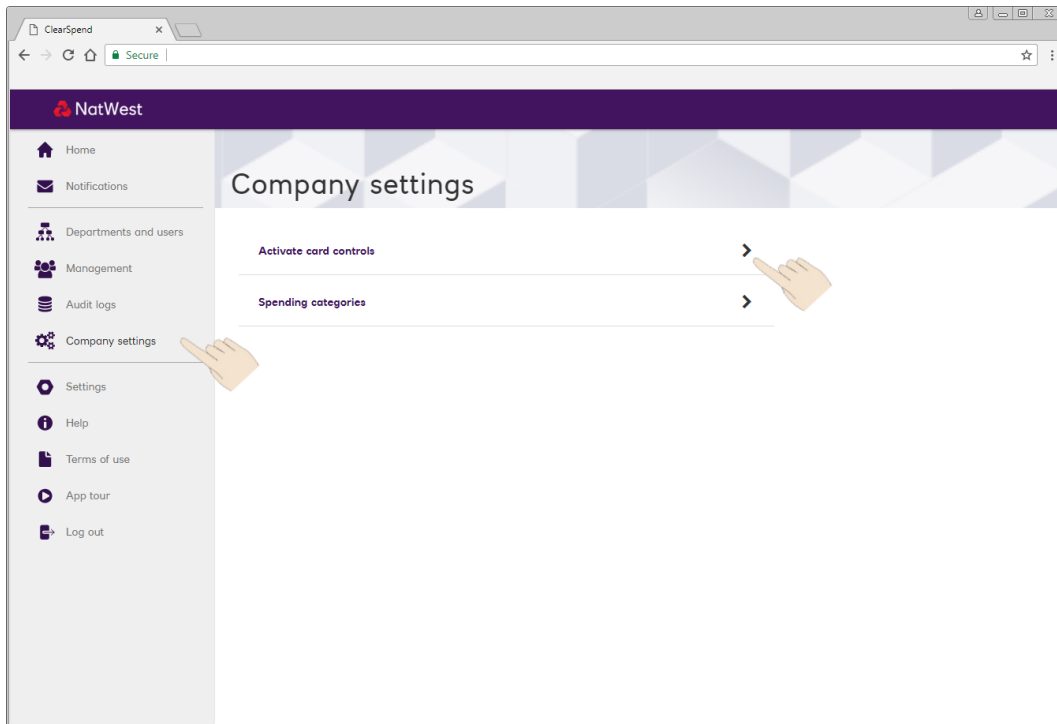
7.1 Spending categories

Authorised signatories only

You can set up 7 categories to 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**.
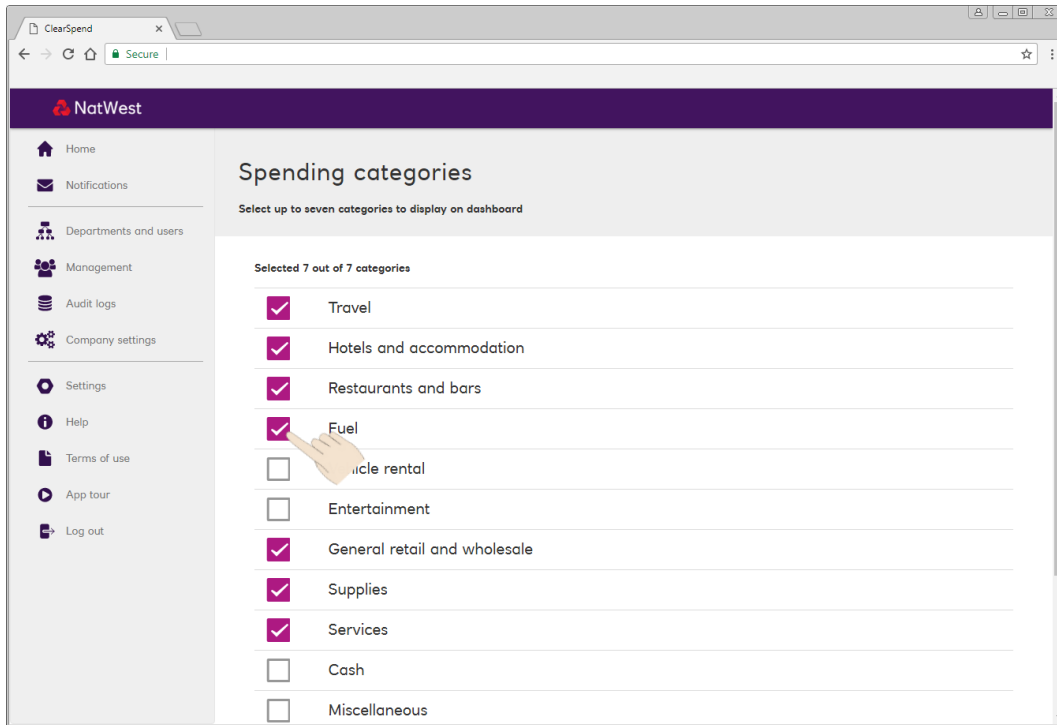
7.2 Card controls

Authorised signatories and user department heads only
If you would like the potential to use our new merchant category blocking and single transaction limits against cardholders and haven't already switched this on at company registration select **Card controls** and select **Turn on** and **Confirm**.

If you select the **Not now** button, you can always switch on later.
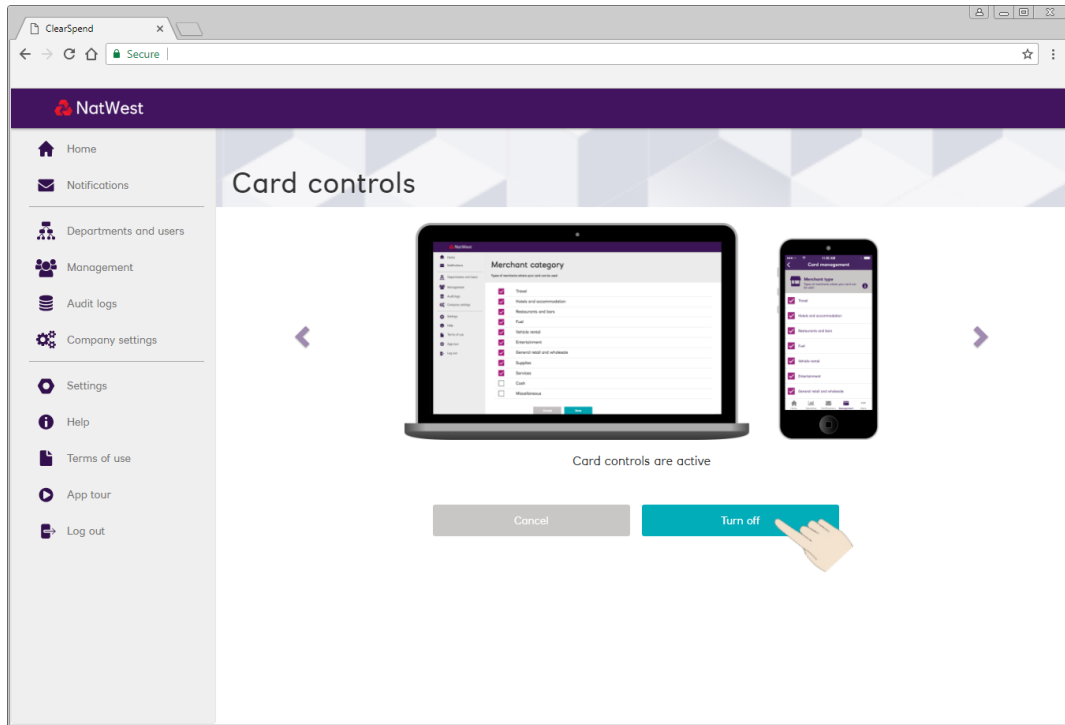
8 Audit logs

In the **Audit logs** screen you can run reports over a defined period to see what user has made changes to your commercial card account through ClearSpend.

Choose your date range and press **Filter** to return the results. You can even export if necessary.
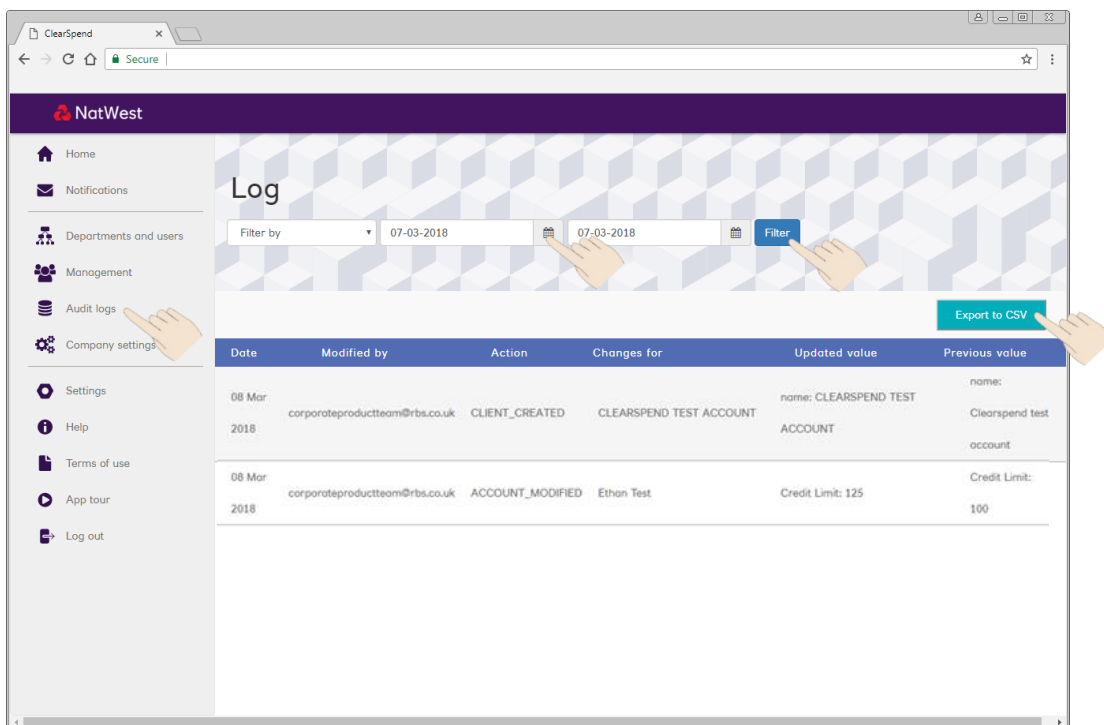
9 Settings

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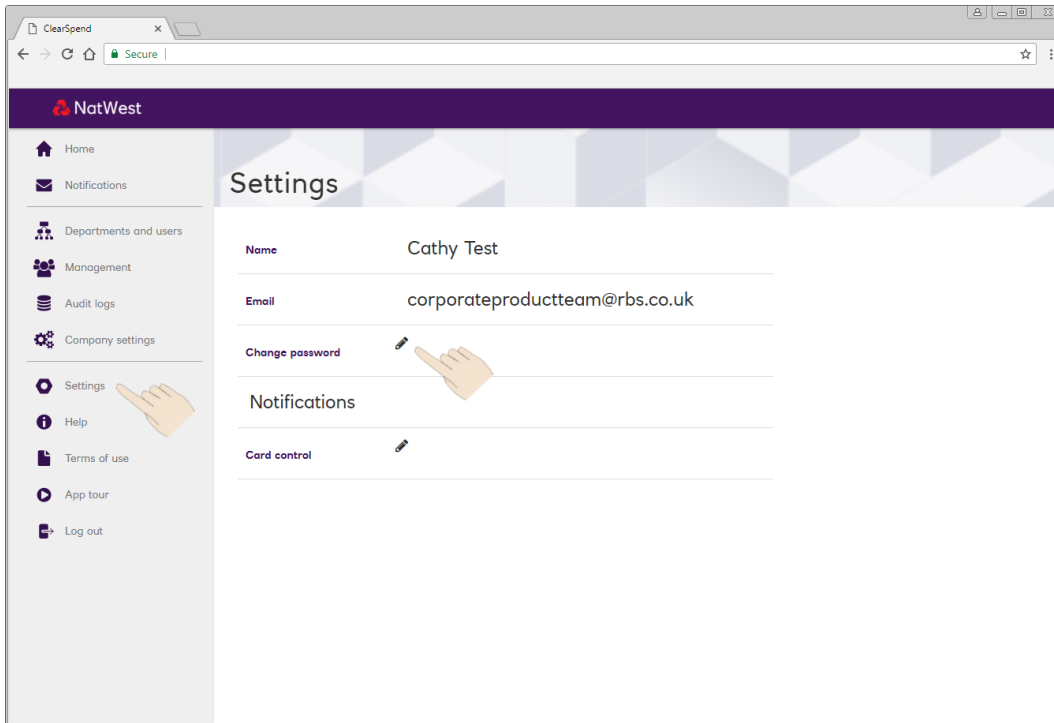
9.1 Change password

Select **Change password**. The password has a defined set of parameters which are as follows:

Minimum password length: 8 characters
Must contain a minimum of one UPPER case and lower case letters
Must contain a minimum of one number: 0, 1, 2, 3, 4, 5, 6, 7, 8, 9
Must contain a minimum of one special character: @ # $ %

If the minimum requirements are not met, the system will prompt you what component is missing. select the **Create password** button.

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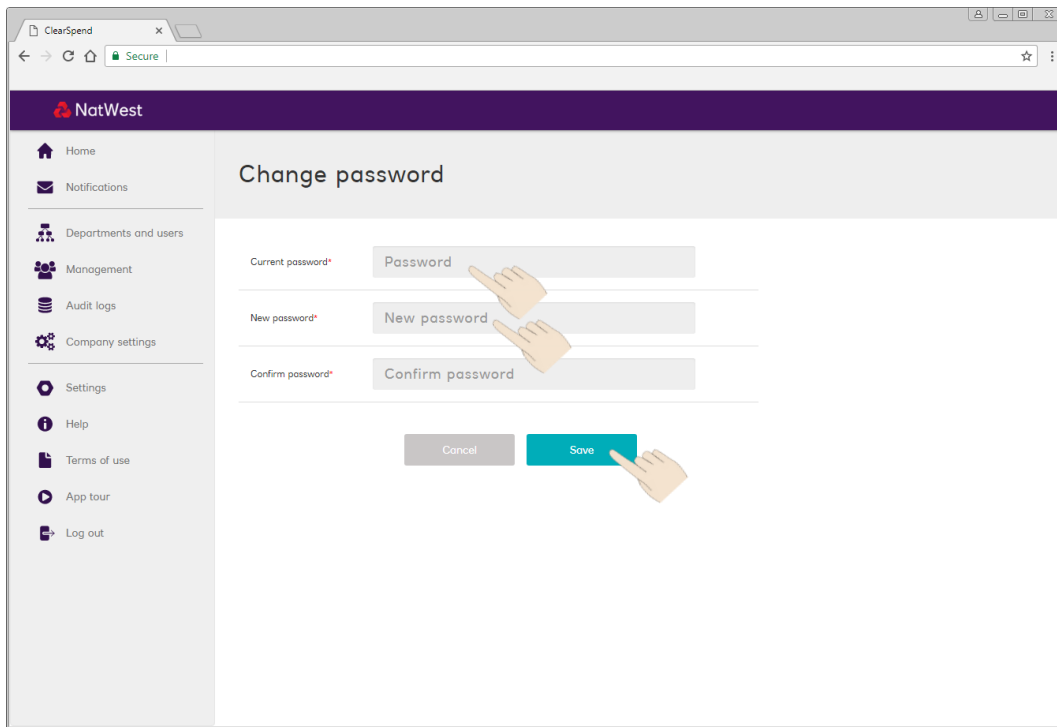
9.2 Change notifications

There 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 the request.

You can receive notifications via email or as a pop-up notification on mobile devices, and 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 notifications.
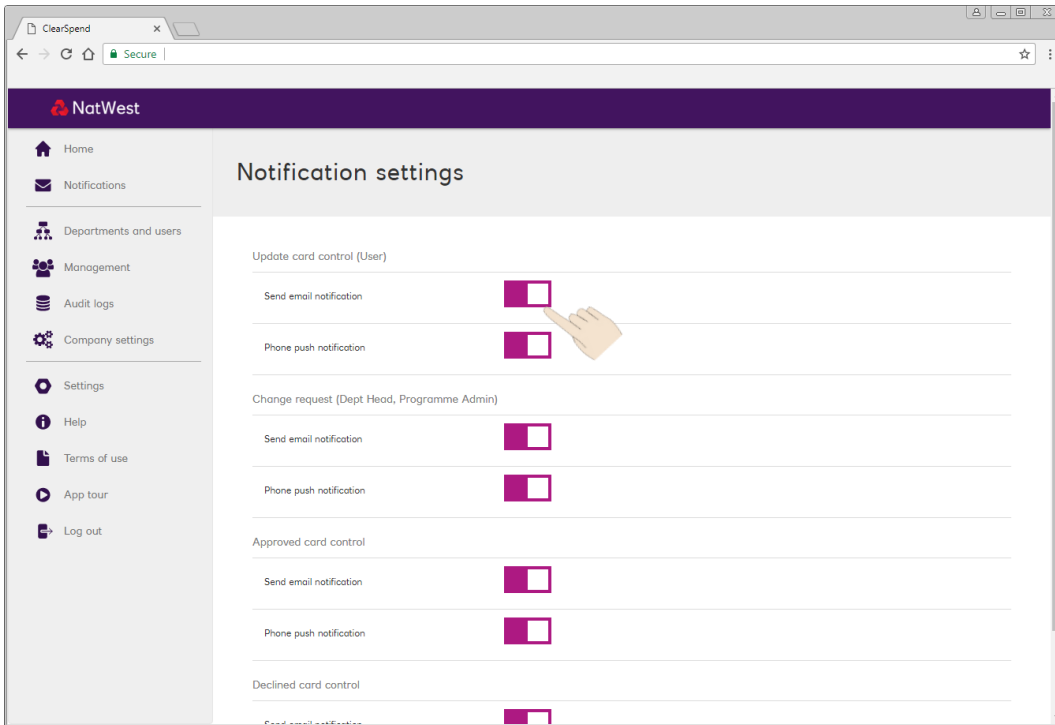
10 Terms and conditions

Select **Terms and conditions.** You can then scroll through the terms and conditions.
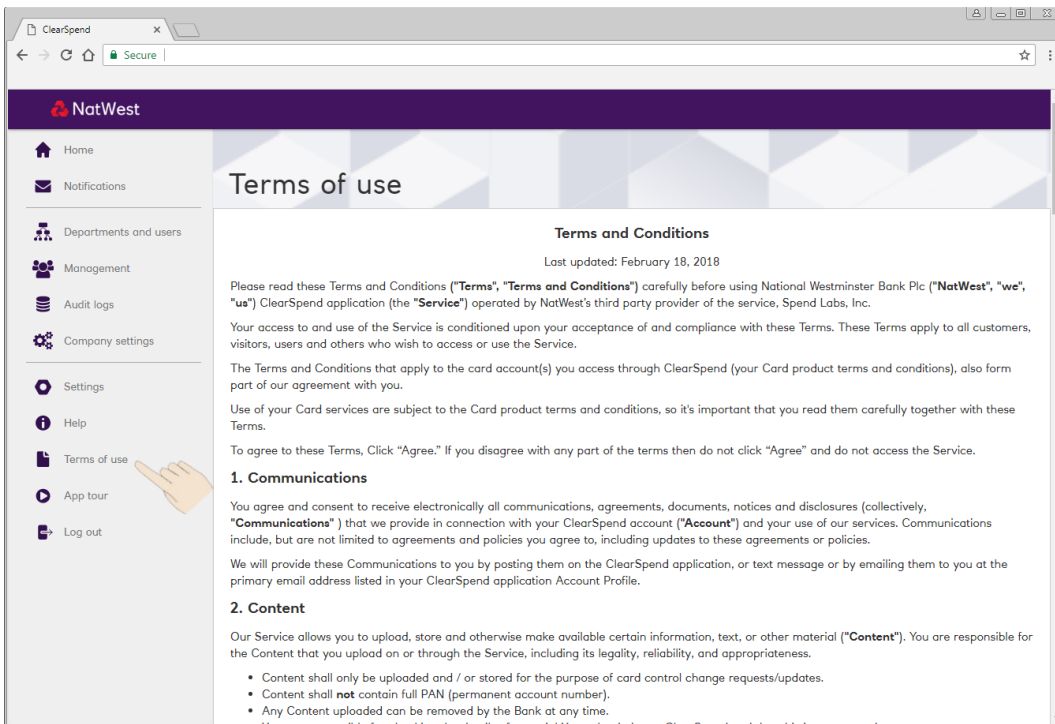
11 Application tour

Select **Application tour.** Here you're able to watch some short tutorial videos for the application or review the user guides if you wish.
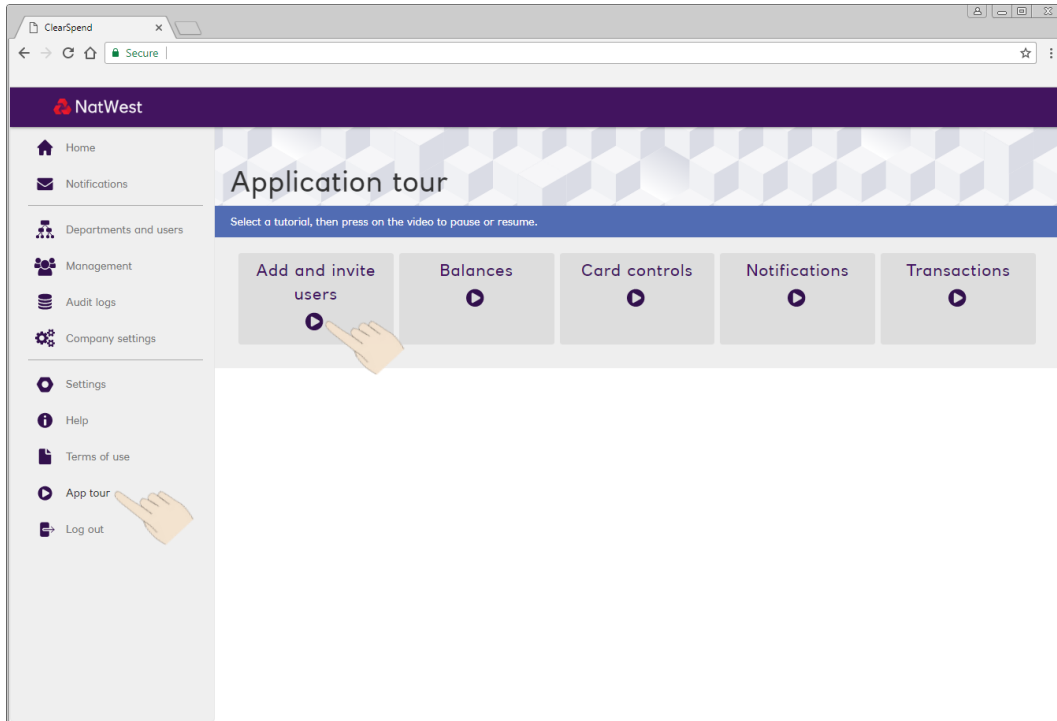
12 Help

Select **Help.** This shows you answers to the questions that you have about the mobile application. Many of features described can be found here. Use the arrows to reveal the answers to questions about the application.
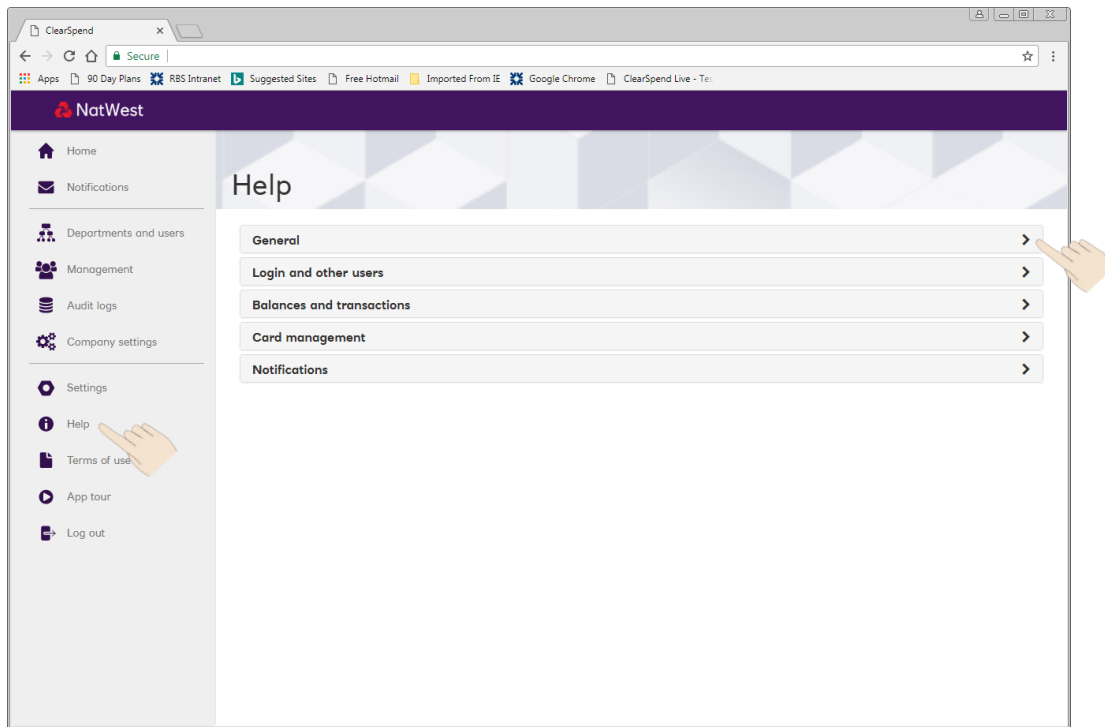
13 Log out

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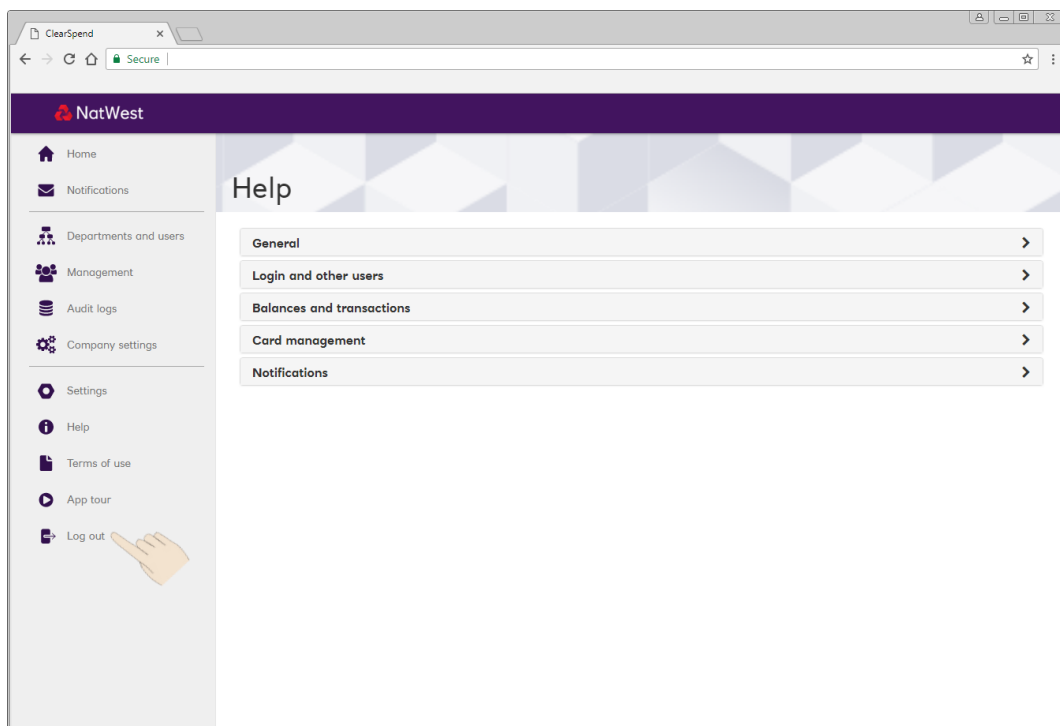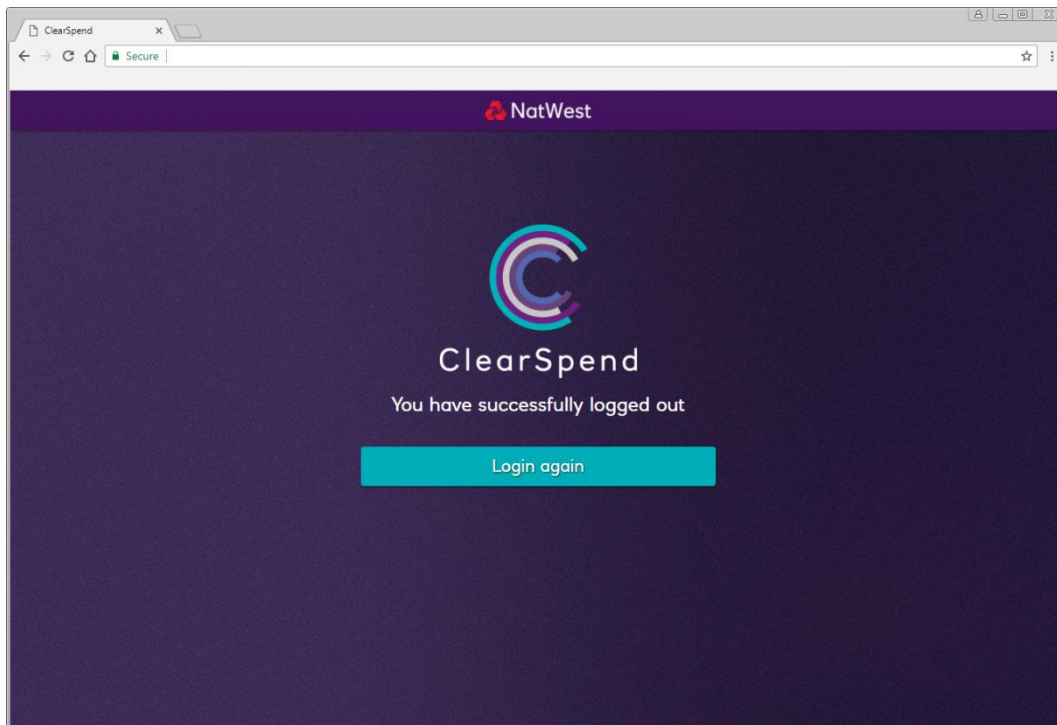
14 Home

For **authorised signatories** this shows high level balance and payment information about your company for the current and past statement periods. For **user department heads** this shows the information for your departments and for **users** the information for your card.

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

Past statement period information
- **Credit limit** shows your company's or cards past credit limit.
- **Balance brought forward** shows you the company's previous statement balance that was outstanding.
- **Payments to your account** shows you the total of payments made to the company's account. **Spending plus adjustments** shows you the total of purchases, refunds, interest, fees and charges made to the company's account.
- **End balance** shows you the outstanding balance of the statement for the company, department or card.

- **Payment due amount** shows you the outstanding payment due amount of the statement for the company.
- **Payment due date** shows you the outstanding payment due date of the statement for the company.

Select **Home** from the navigation menu.

Authorised signatories

On the **Home** screen here you will be able see current statement information; **credit limit**, **current balance, available balance, number of active users** and **monthly card spending** at the company level. Select the arrow next to **Current period** to see past statement information; **credit limit, balance brought forward**, **payments to your account**, **spending plus adjustments**, **end balance, payment due amount** and **payment due amount** at the company level.
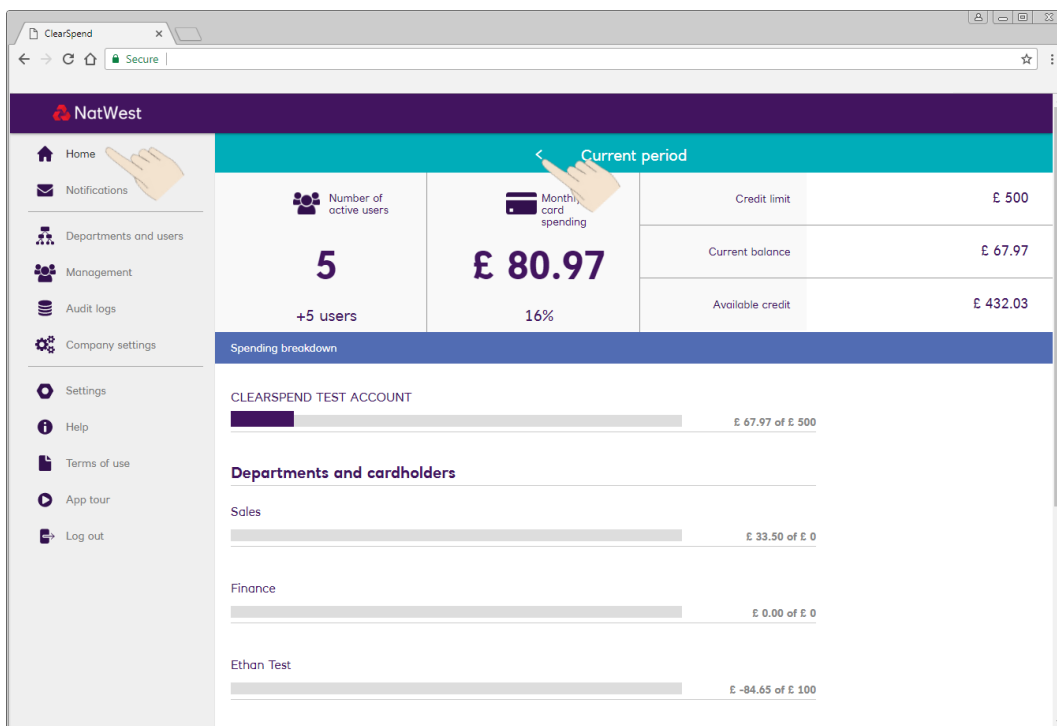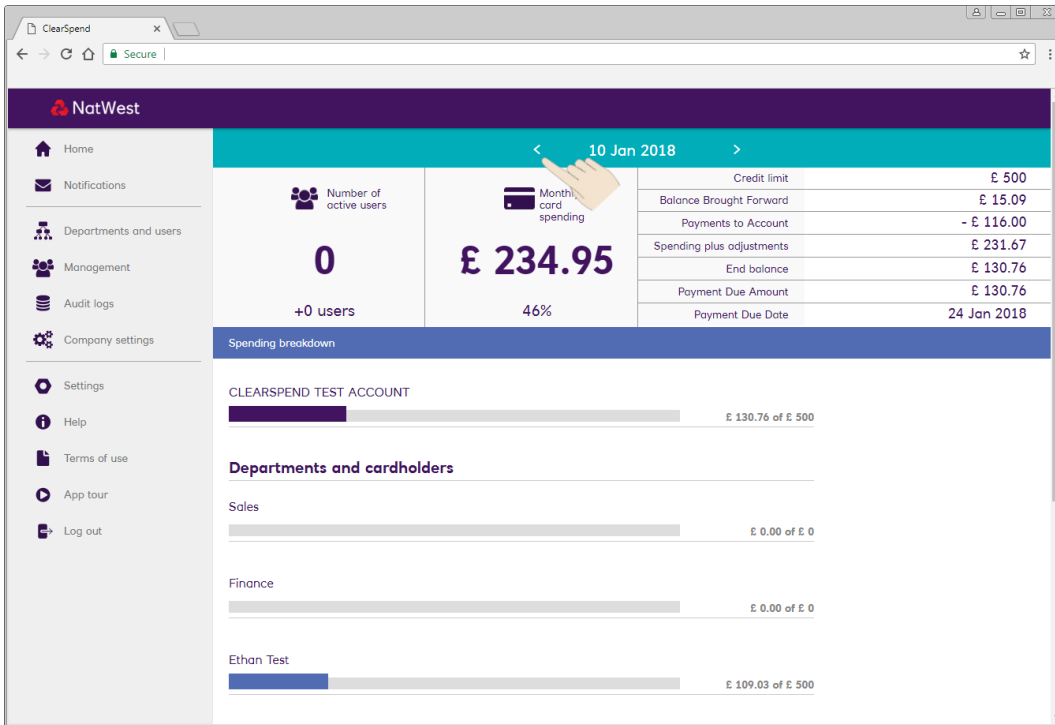
User department heads

On the **Home** screen here you will be able see current statement information; **current balance, available balance, number of active users** and **monthly card spending** at the department level. Select the arrow next to **Current period** to see past statement information; **end balance** at the department level.
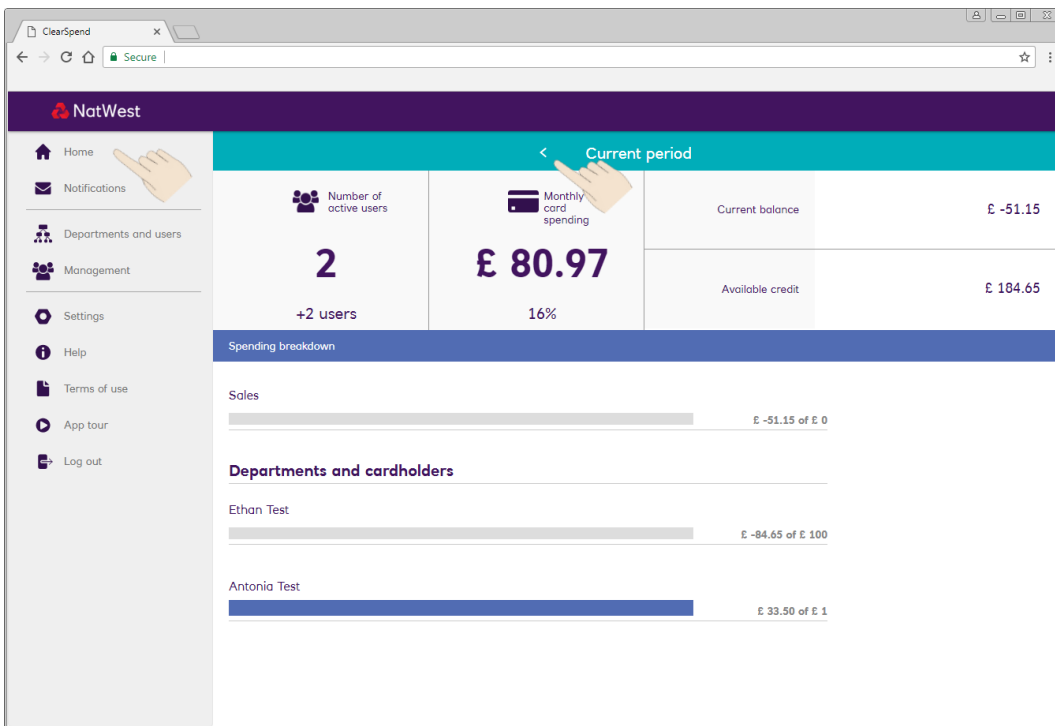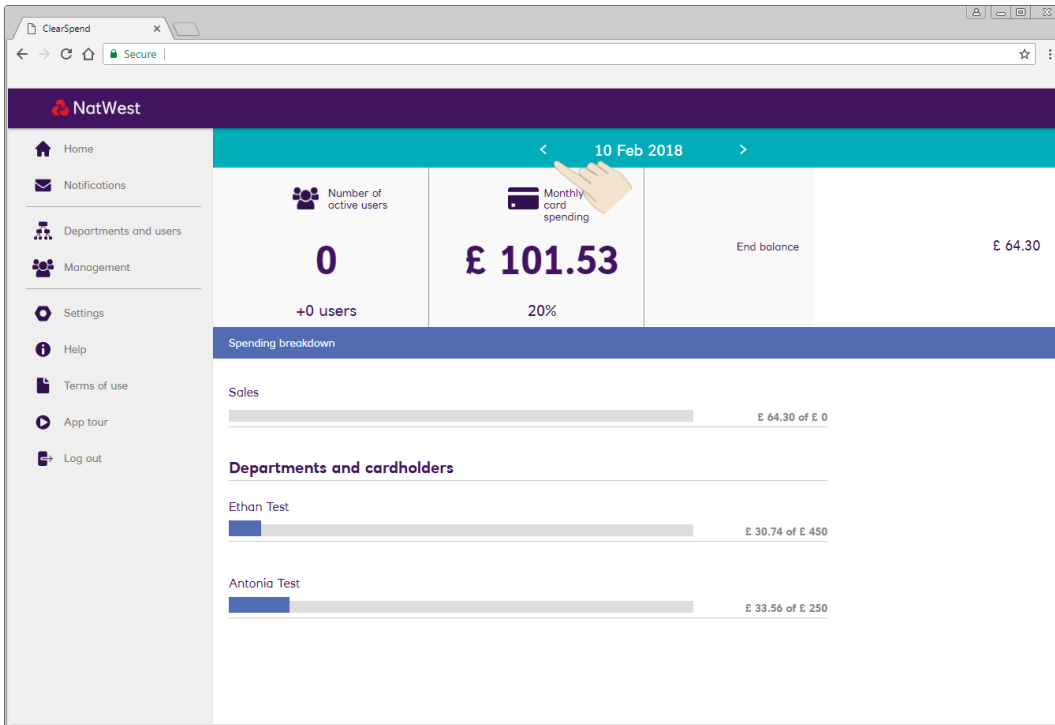
Users On the **Home** screen here you will be able see current statement information; **credit limit**, **current balance, available balance** for your card. Select the arrow next to **Current period** to see past statement information; **credit limit** and **end balance** for your card.
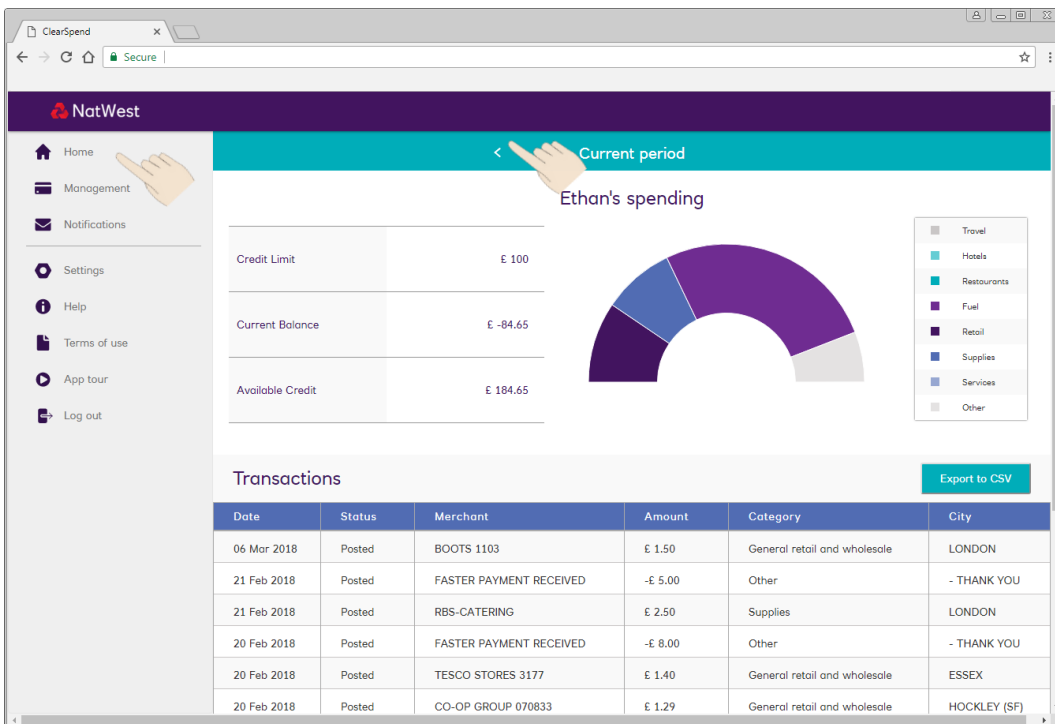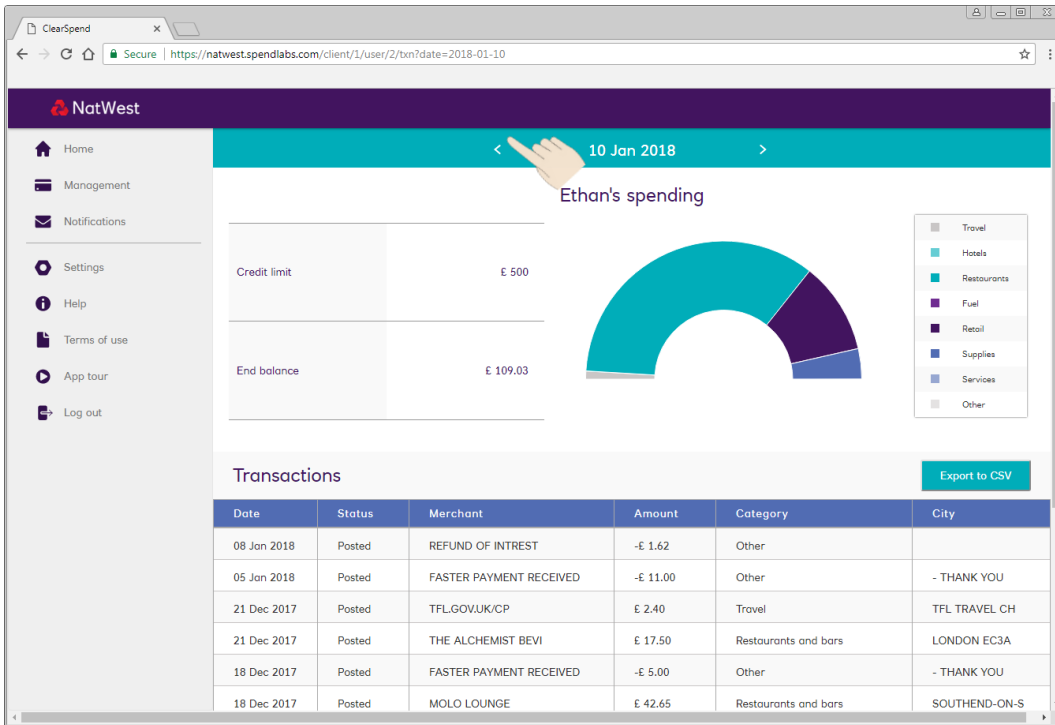
14.1 Hierarchy

Authorised signatories and user department heads only

Here you will be able to select to see **current balance** information and **transactions** at the company level, department level or card level. Select the arrow next to **Current period** to see **end balance** information and **transactions** at the company level, department level or card level.

By selecting any of the names or right arrows will provide a more detailed view.
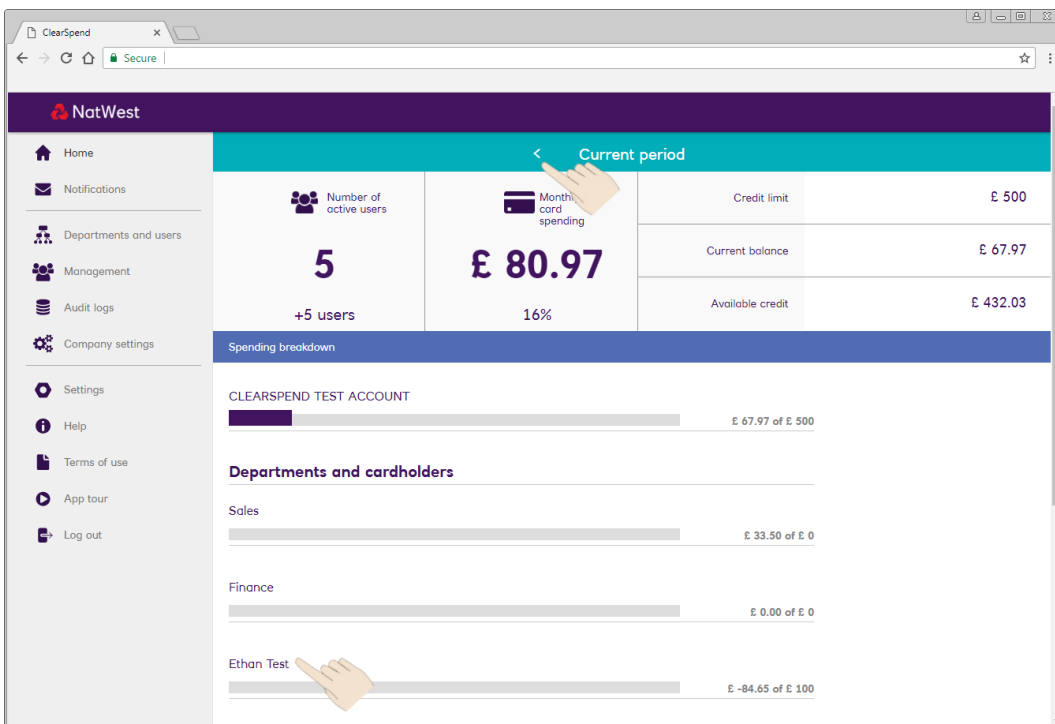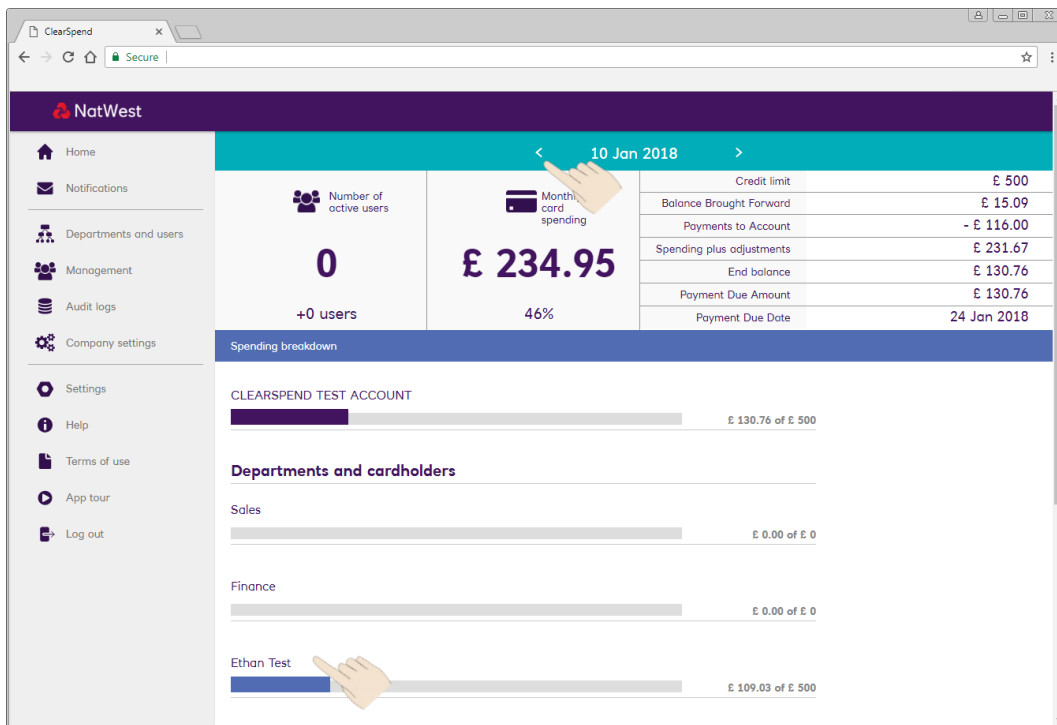
14.2 Transactions and balances

For **authorised signatories** here you will see company, departments or cardholders transactions pending approval, declined and posted to your account for the current and past statement period. For **user department heads** this shows the information for your departments and cards and for **users** the information for your card.

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

Under the **Transactions** heading you can scroll down to see the transactions amount, date and merchant name. You will also see if the transaction is pending, has posted or has declined (You can select a decline to see the reason why the transaction has declined). And 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.
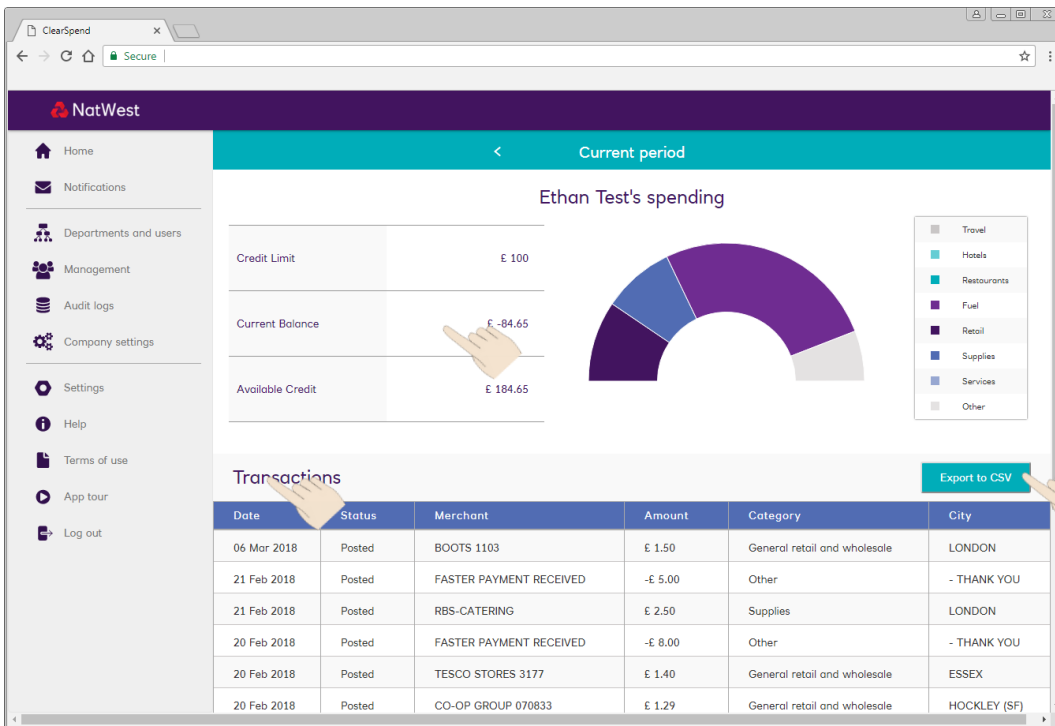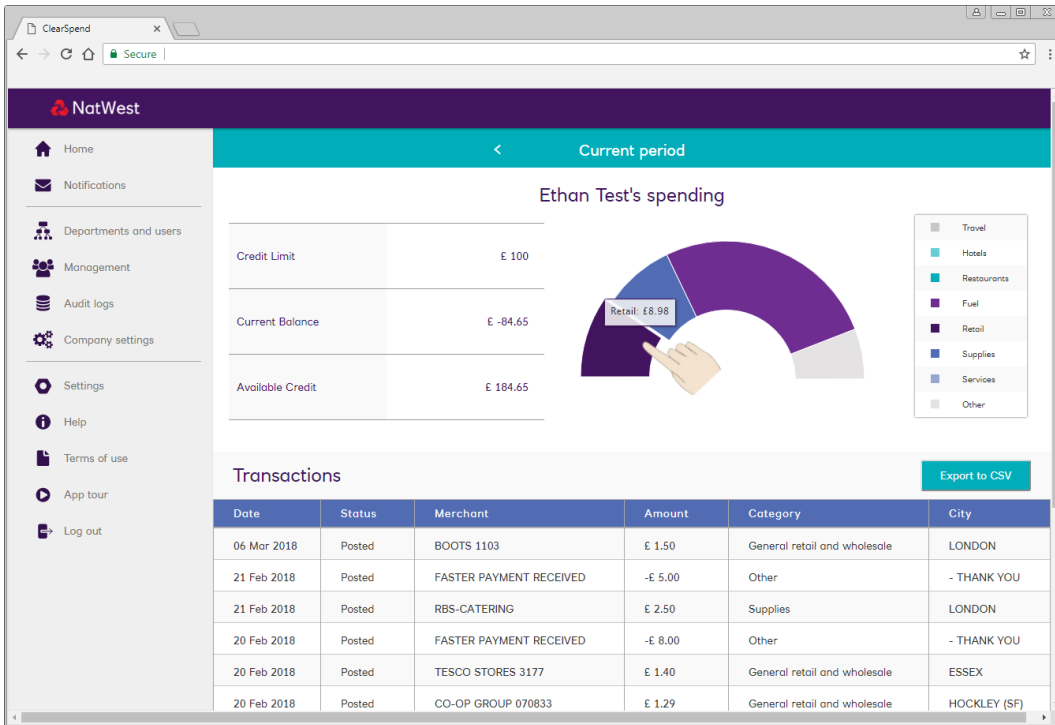
To change your spending categories please see section **7.1**

15 Management

For **authorised signatories** here you will be able to view and amend your 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.

Select **Management** from the navigation menu.

15.1 Hierarchy

Authorised signatories and user department heads only
Select the arrow next to department level and/or cardholder level to show the cardholders card controls and management actions.
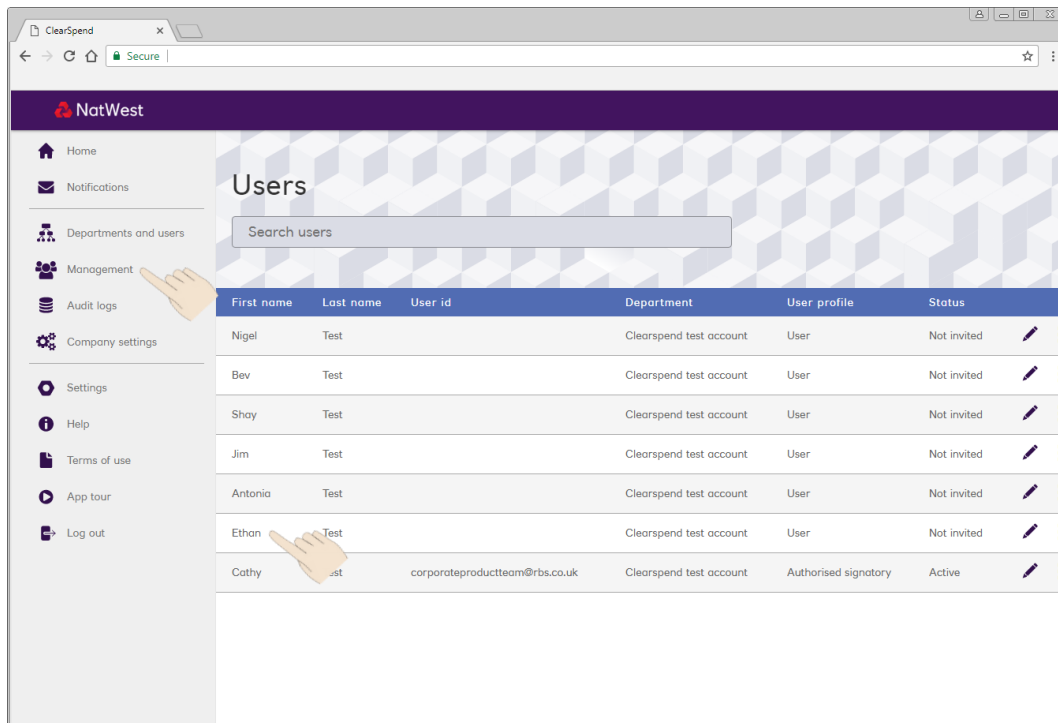
15.2 Lock card

To lock a card select **Lock card**. A message will appear to confirm this action. Select **Confirm** to lock the card. While the card is locked, all new transactions made by the cardholder will be declined.
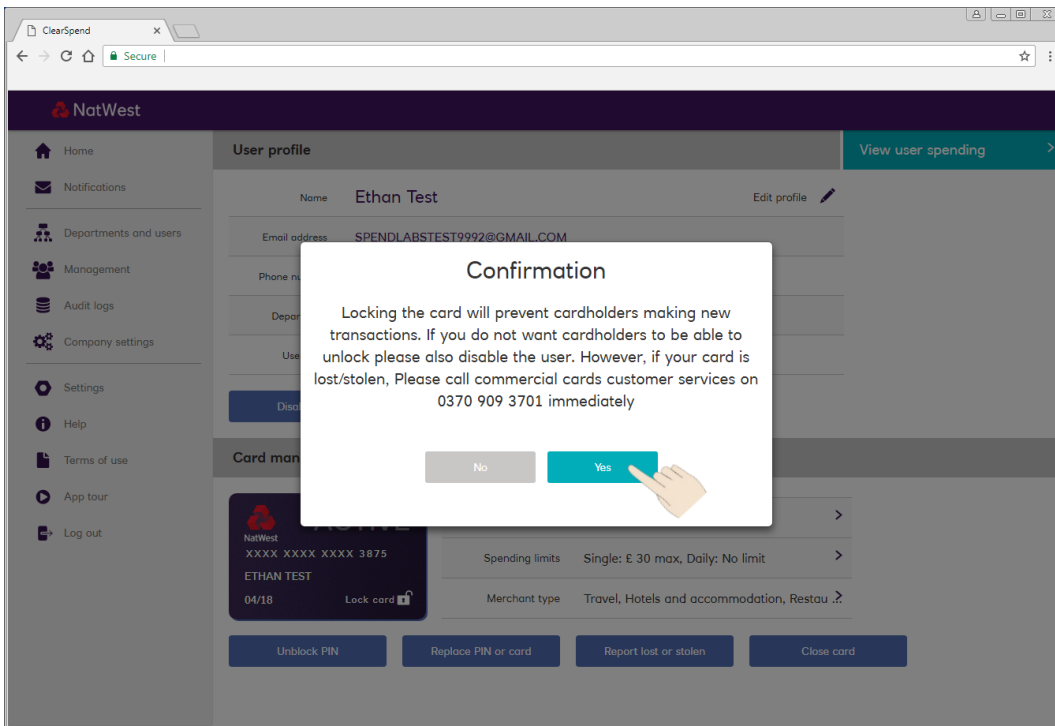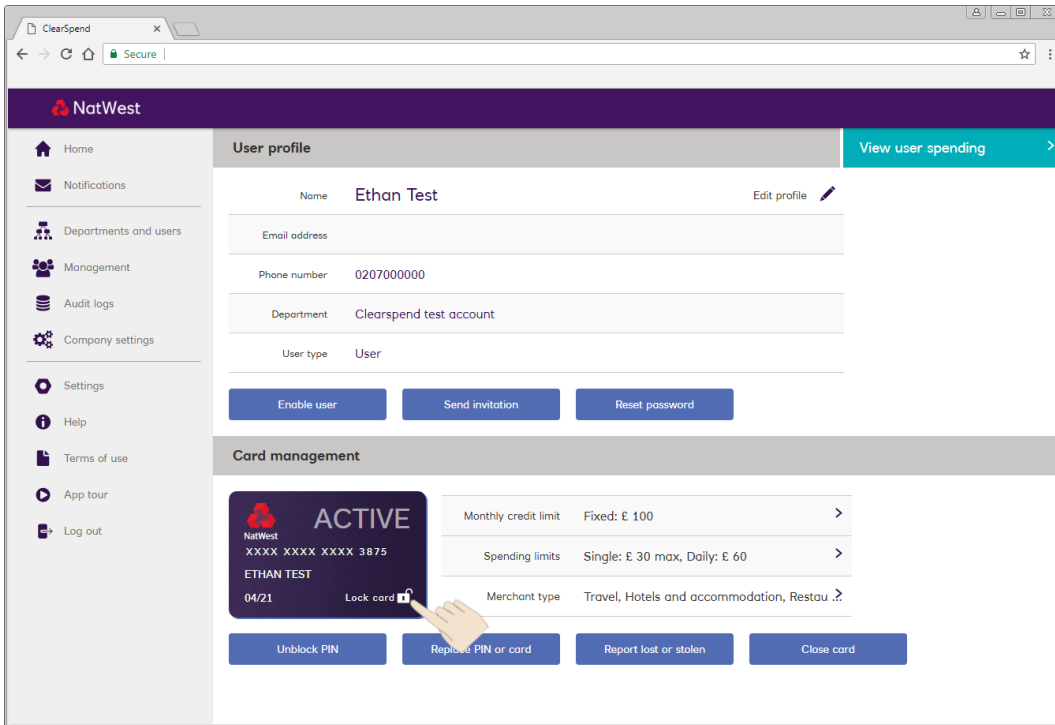
To prevent a cardholder unlocking the card you will also need to disable the cardholders ClearSpend user ID please see section **6.5** If a user is disabled, they cannot access the web or mobile application.

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

Please do not use the **Lock card** feature if you have lost or stolen your card. Please call commercial cards customer services on 0370 6000 459 immediately.

15.3 Monthly credit limit

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

Authorised signatories and user department heads

To amend, enter your requested monthly credit limit. Once you have made your changes, press **Save** at the bottom of the screen.
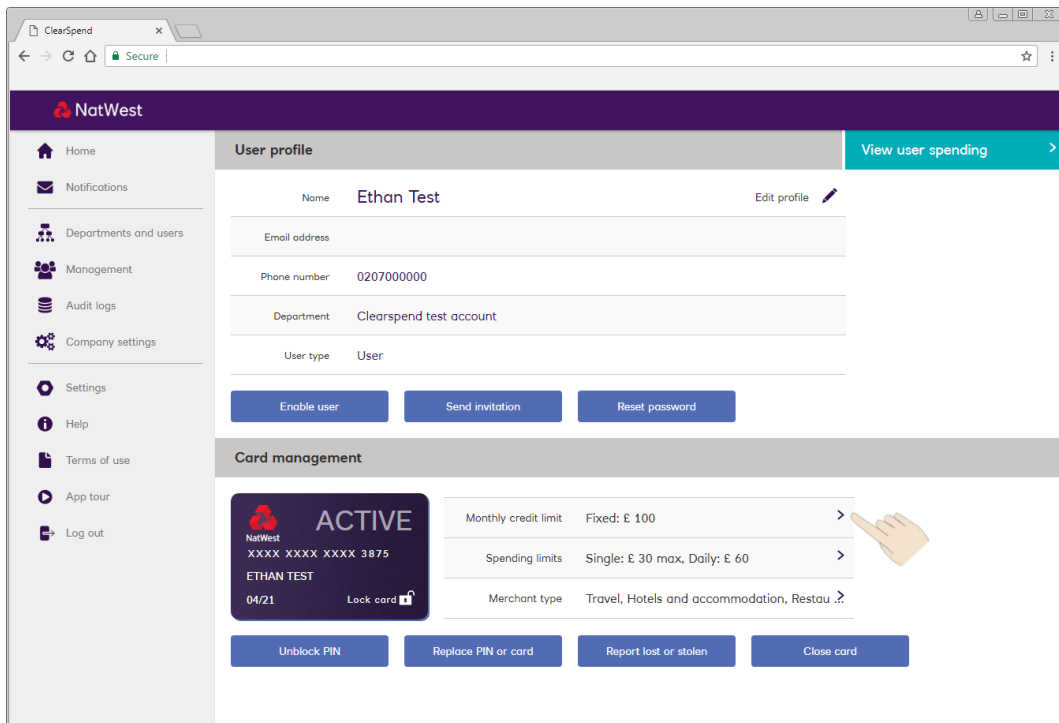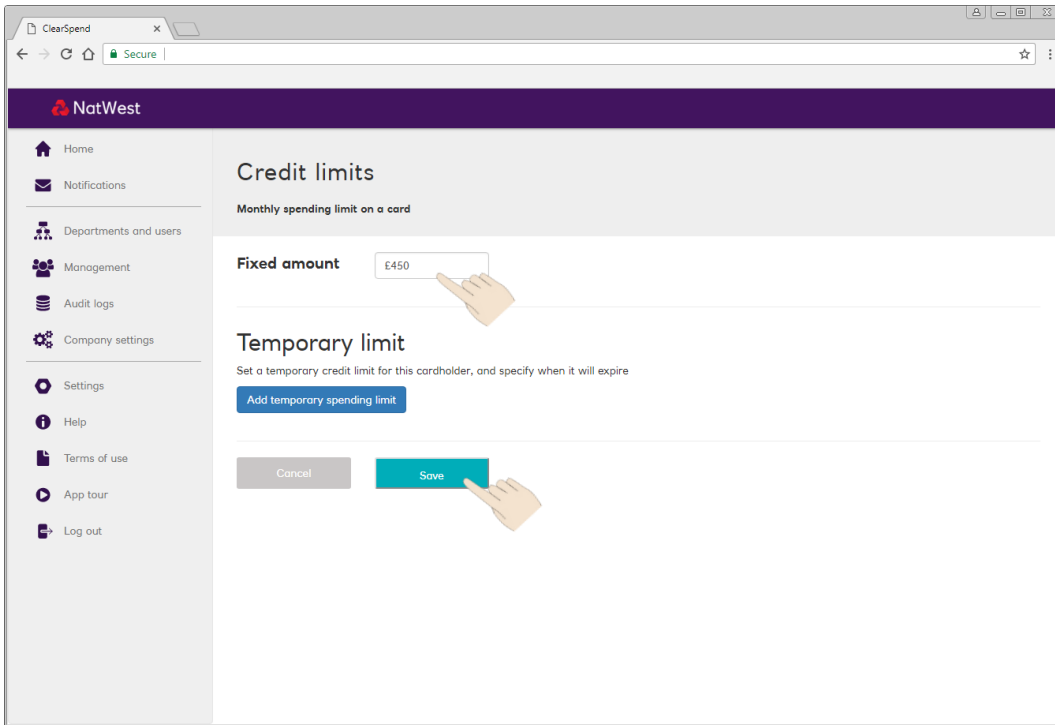
Users

To request an increase to monthly credit limit enter the amount. Once you have made your changes, press **Change request** at the bottom of the screen.
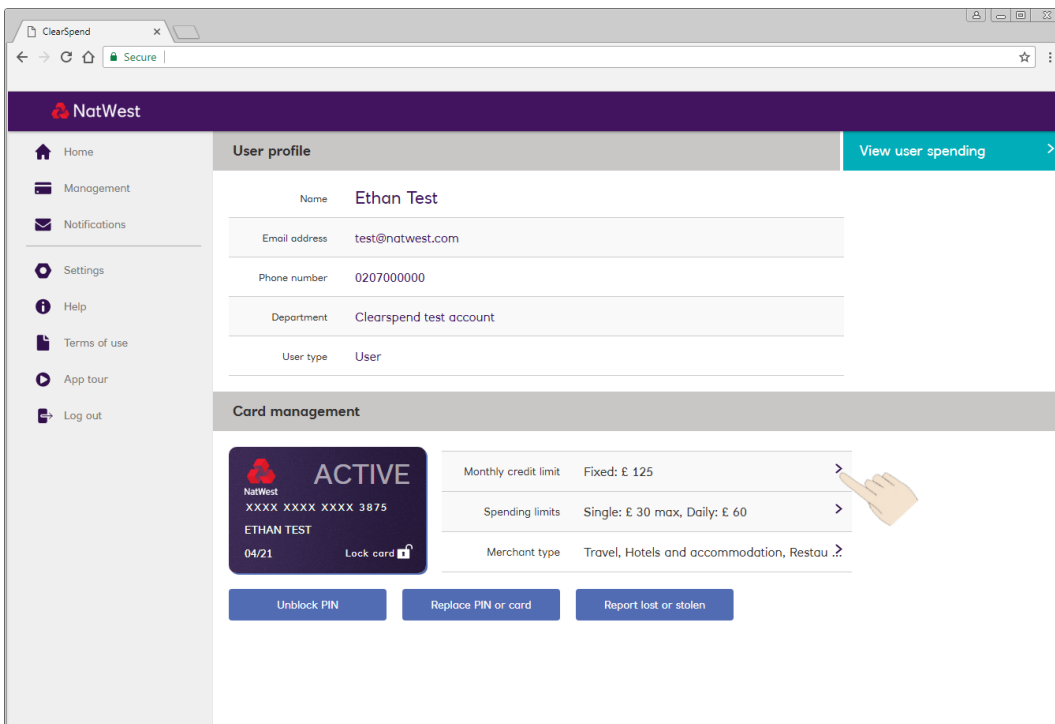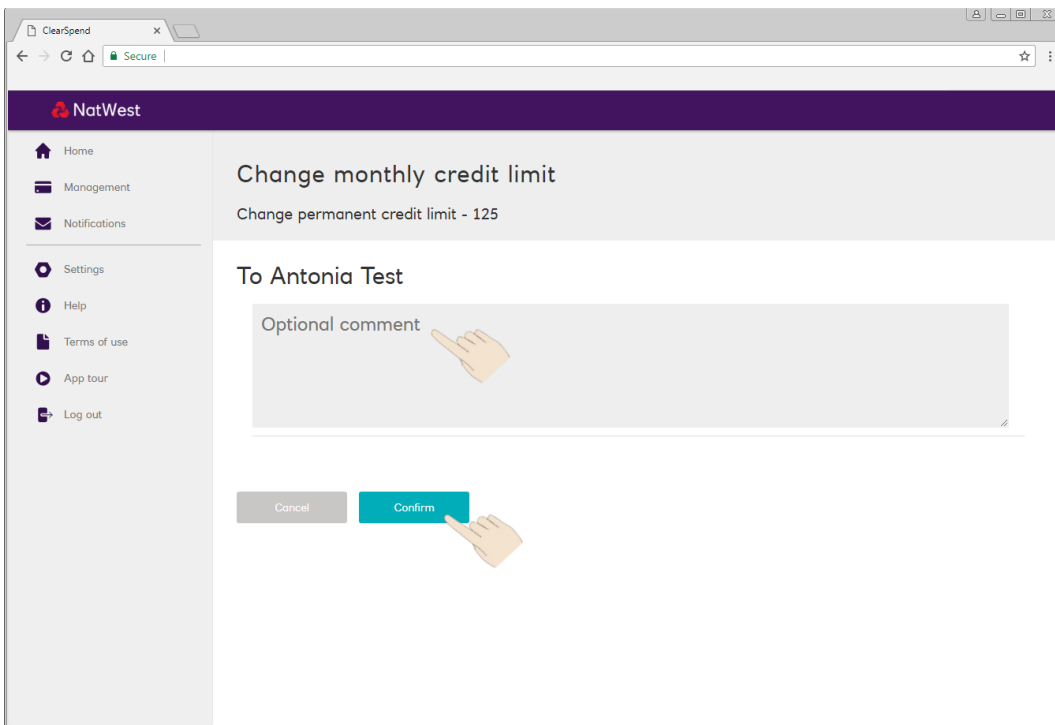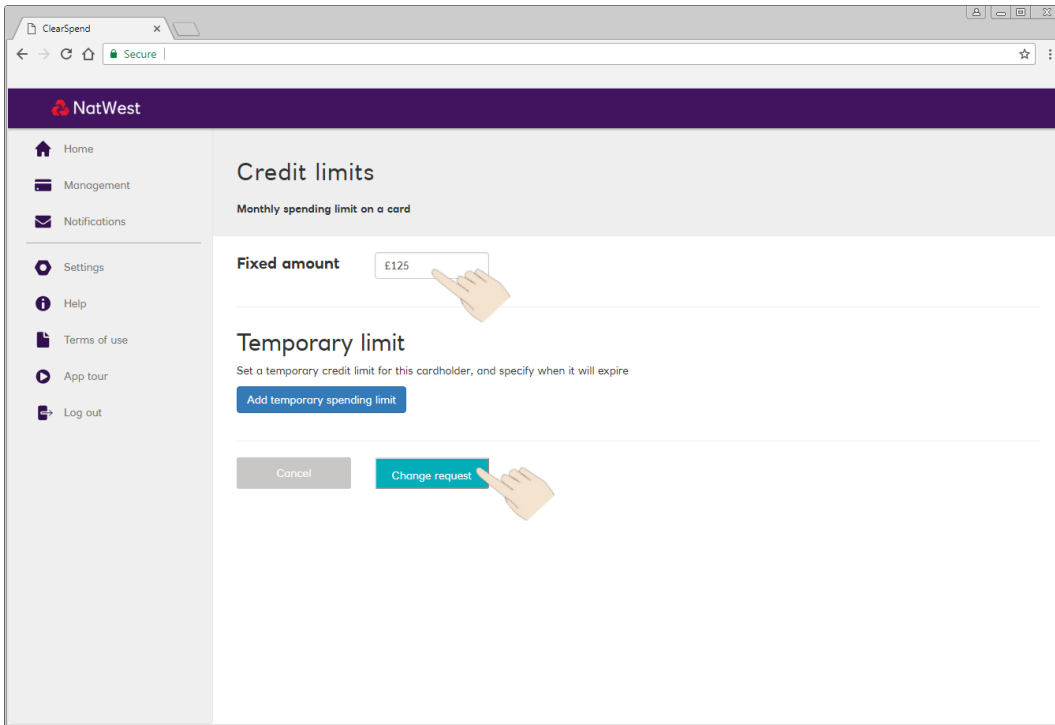
15.3.1 Temporary monthly credit limit

This specifies the maximum temporary amount of credit allowed a cardholders statement period. To view select **Monthly credit limit.**

Authorised signatories and user department heads
To amend, enter your requested temporary monthly credit limit and end date. Once you have made your changes, press **Save** at the bottom of the screen.

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.
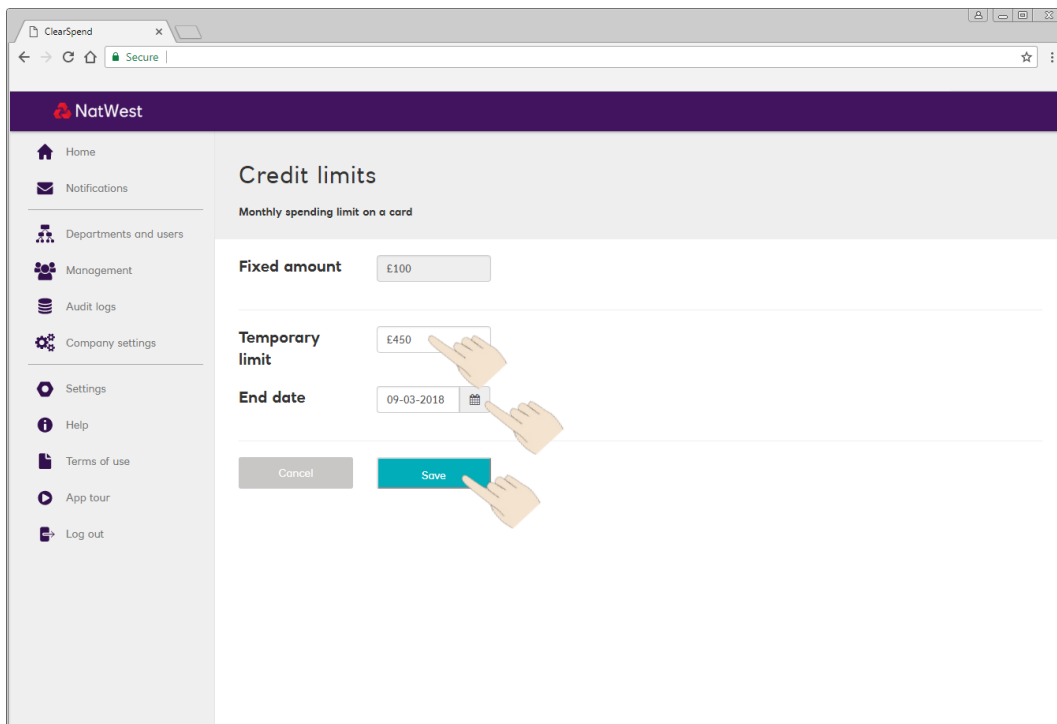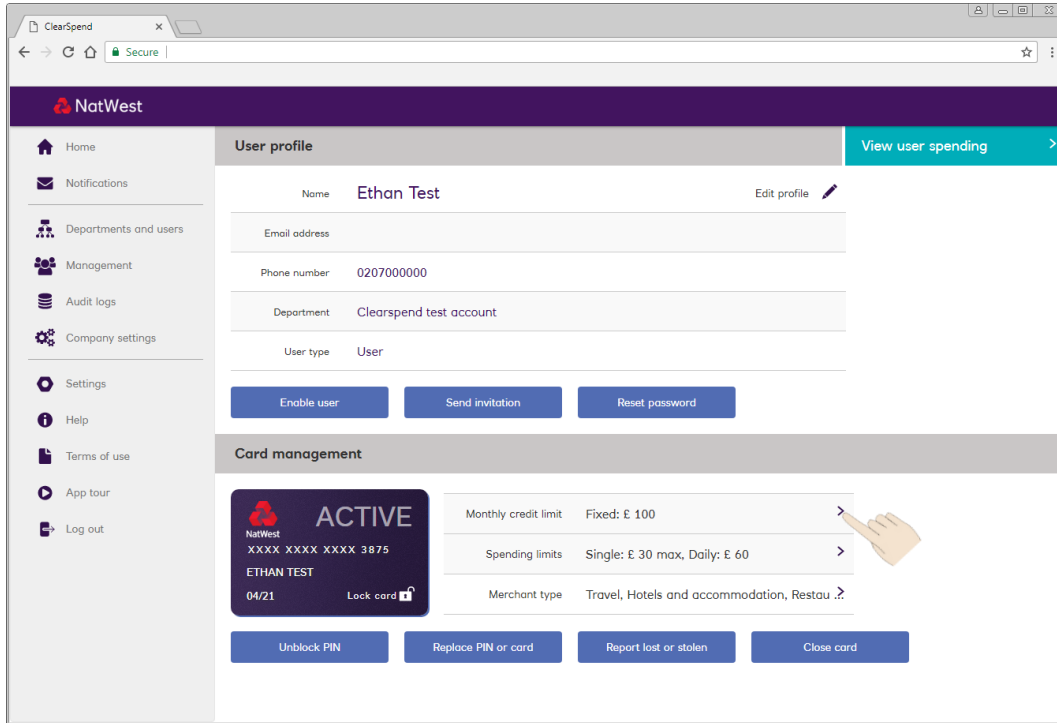
Users

To request an increase to temporary monthly credit limit enter the amount and end date. Once you have made your changes, press **Change request** at the bottom of the screen.

To request to clear your temporary monthly credit limit amount and end date press **Clear temporary credit limit** and press **Change request** at the bottom of the screen.
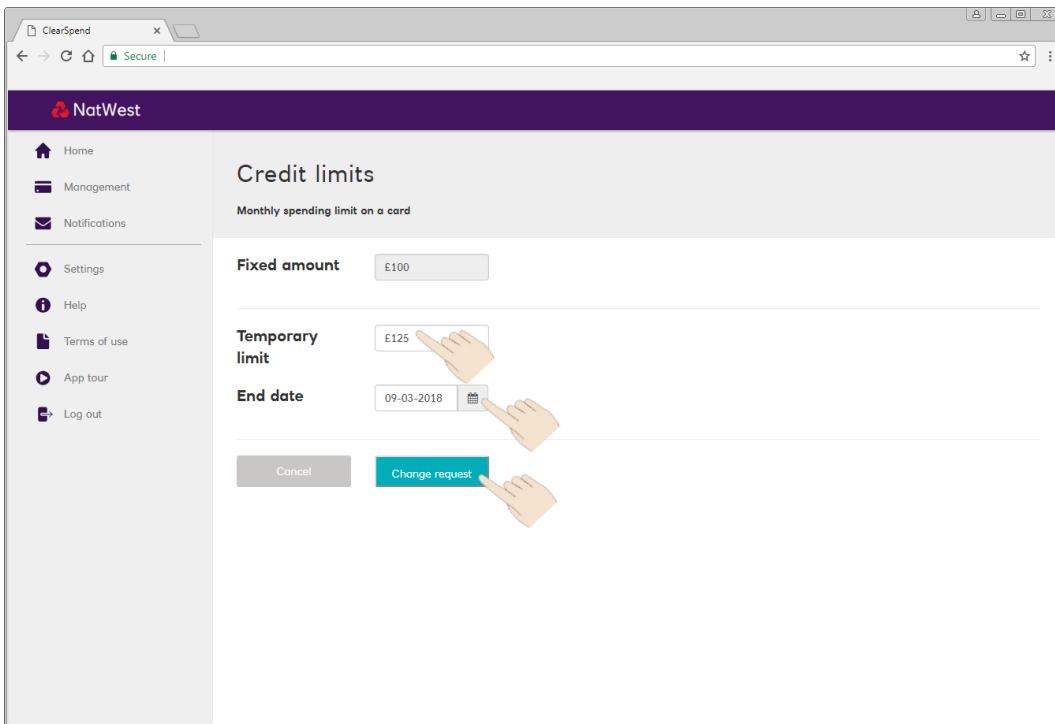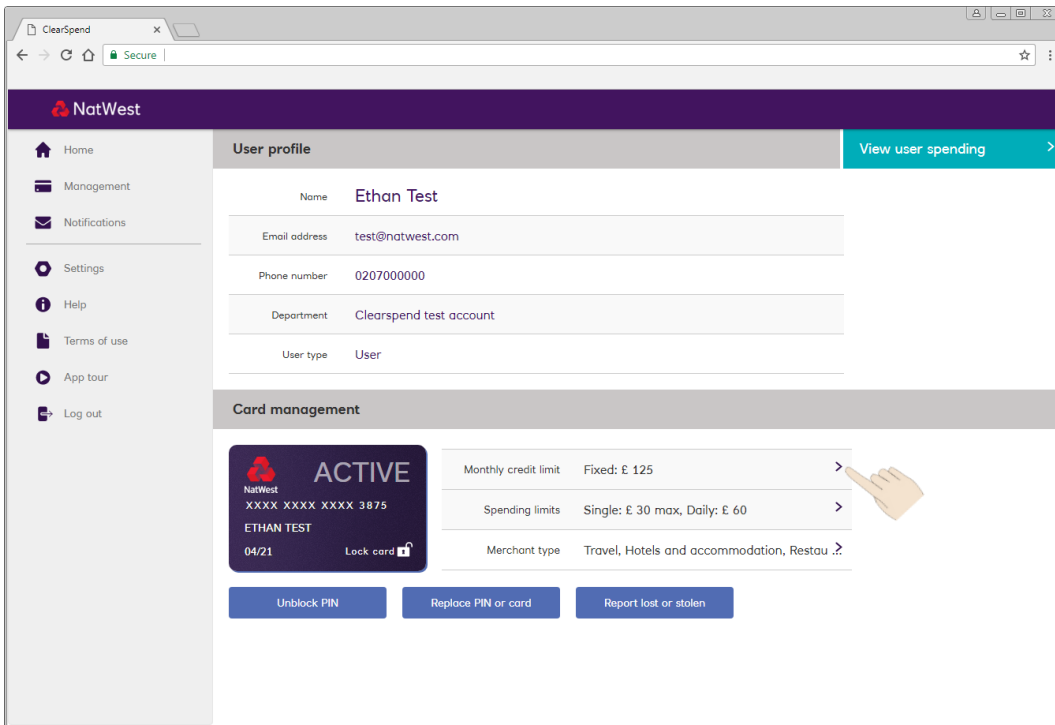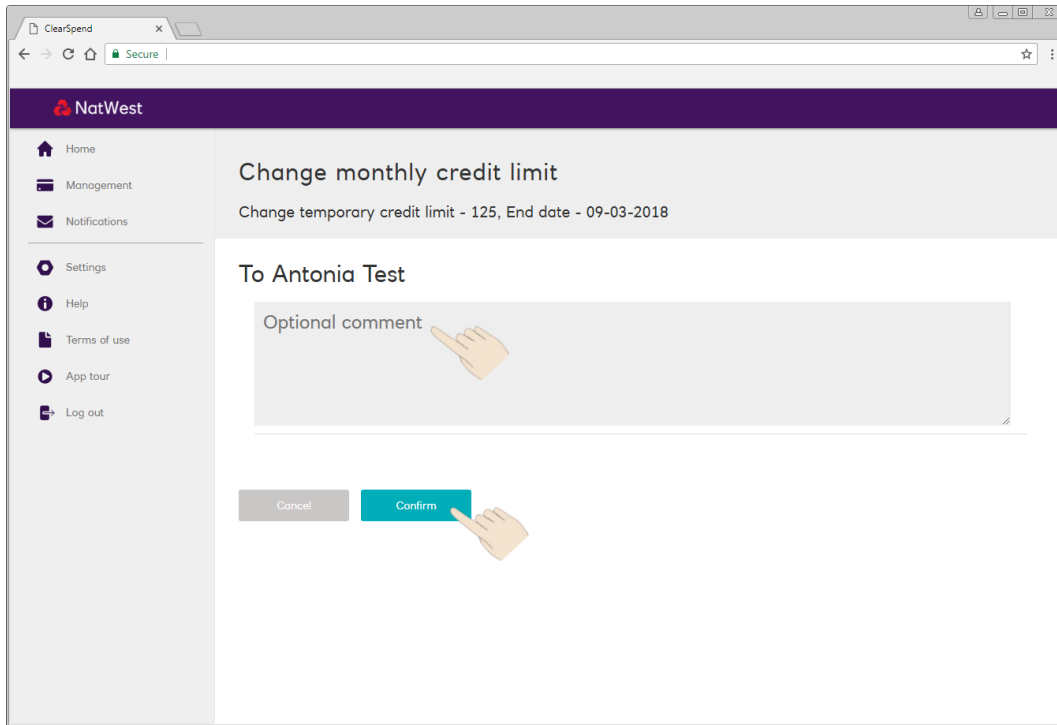
15.4 Spend Limits

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

15.4.1 Single transaction limit

This specifies the maximum amount allowed for any transaction including cash transactions. To view select **Spend limits**.

Authorised signatories and user department heads
To amend, enter your requested single transaction limit. Once you have made your changes, press **Save** at the bottom of the screen.

Users

To request an increase to single transaction limit enter the amount. Once you have made your changes, press **Change request** at the bottom of the screen.

15.4.2 Daily transaction limit

This limits the total amount allowed for any transaction in a single day including cash transactions. To view select **Spend limits**.

Authorised signatories and user department heads
To amend, enter your requested daily transaction limit. Once you have made your changes, press **Save** at the bottom of the screen.

Users

To request an increase to single transaction limit enter the amount. Once you have made your changes, press **Change request** at the bottom of the screen.

15.5 Merchant types

These are used to classify a business by the type of goods or services it provides. (e.g. Travel, Hotels & accommodation, Bars & restaurants, Fuel). To view select **Merchant types** any categories with a tick icon are allowed for use.

Authorised signatories and user department heads
To amend, enter your requested merchant types. Once you have made your changes, press **Save** at the bottom of the screen.
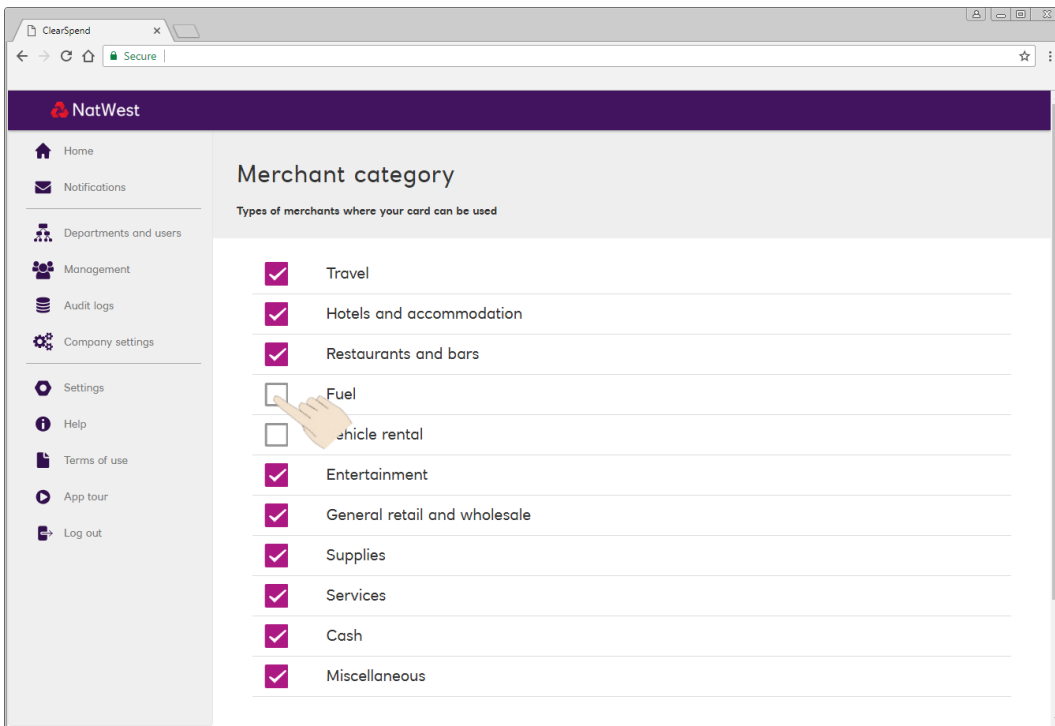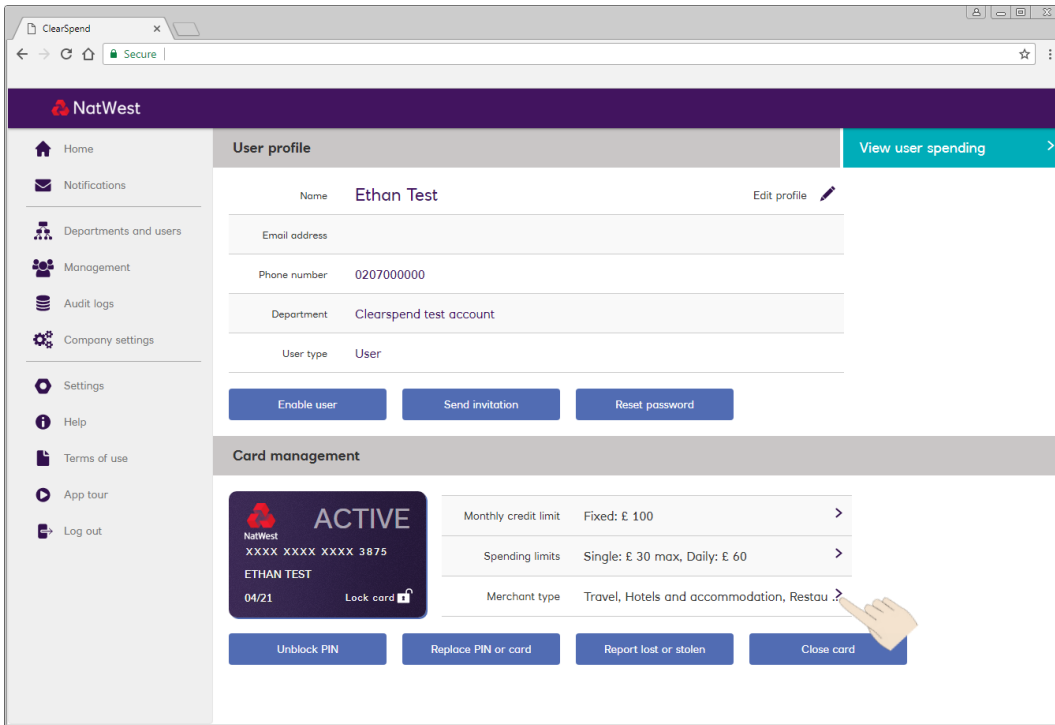
Users

To increase your allowances tick your requested Merchant types. Once you have made your changes, press **Change request** at the bottom of the screen.
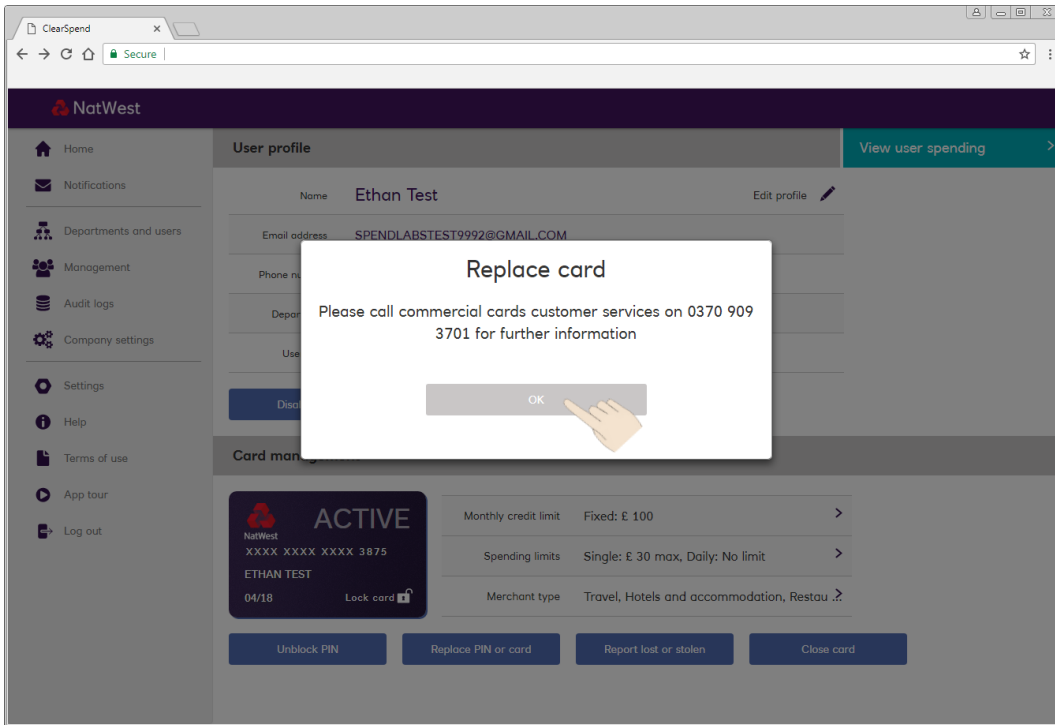
15.6 Replace PIN or Card

This feature is not currently available via ClearSpend please call commercial cards customer services on 0370 010 1152.
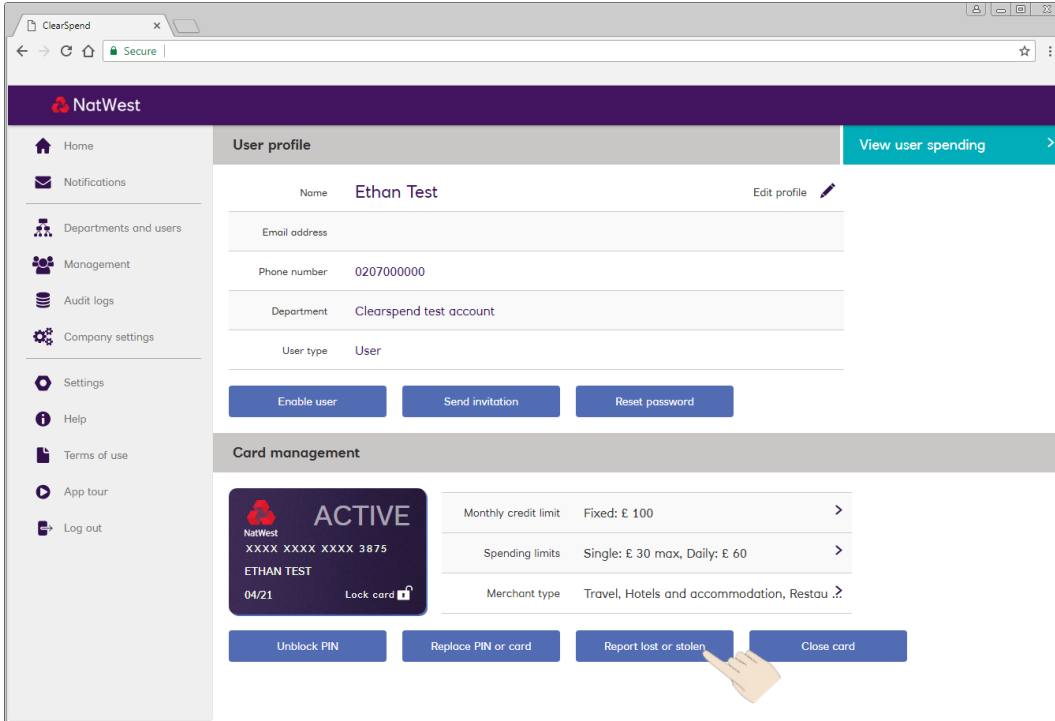
If you have lost or stolen your card. Please call commercial cards customer services on 0370 6000 459 immediately.
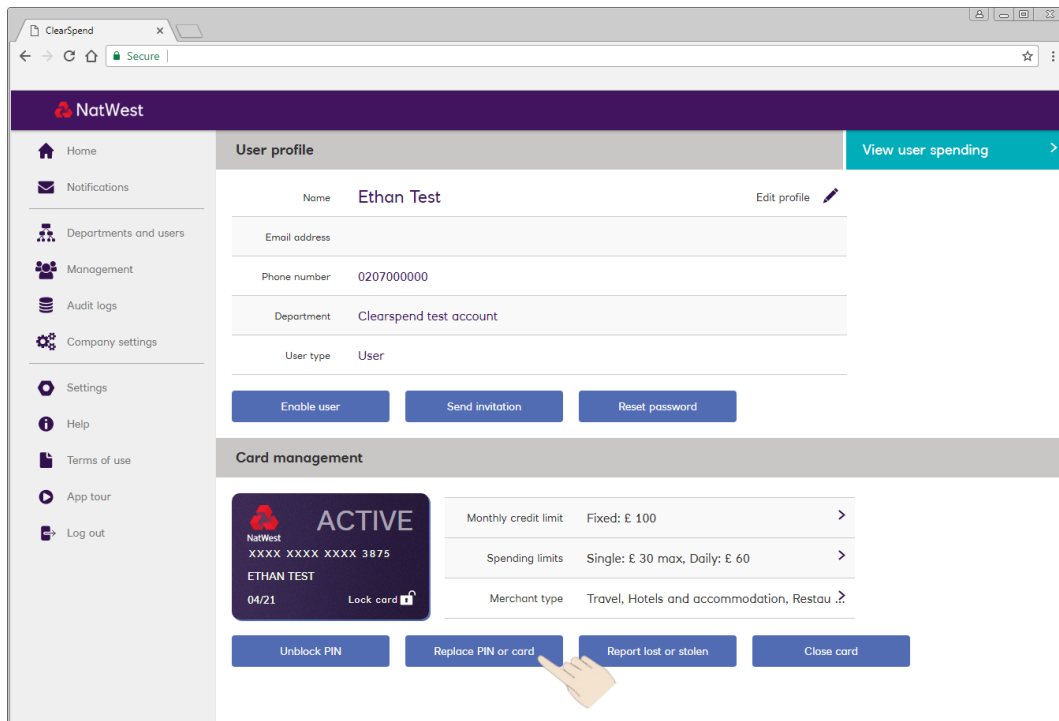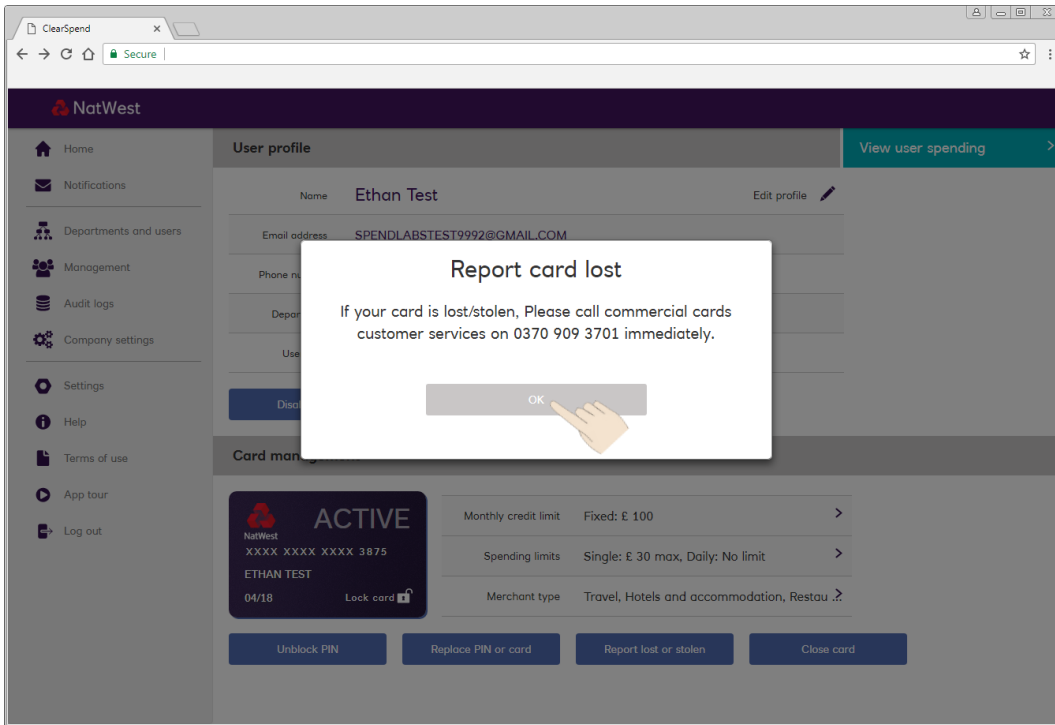
15.7 Report card lost or stolen

This feature is not currently available via ClearSpend if you have lost or stolen your card. Please call commercial cards customer services on 0370 6000 459 immediately.

15.8 Unblock PIN

If a cardholder has entered their PIN for their commercial card incorrectly 3 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 a NatWest ATM within 24 hours, enter the card and PIN, select PIN services and then select PIN unblock.

To unblock a PIN select **Unblock PIN** and **Confirm.**
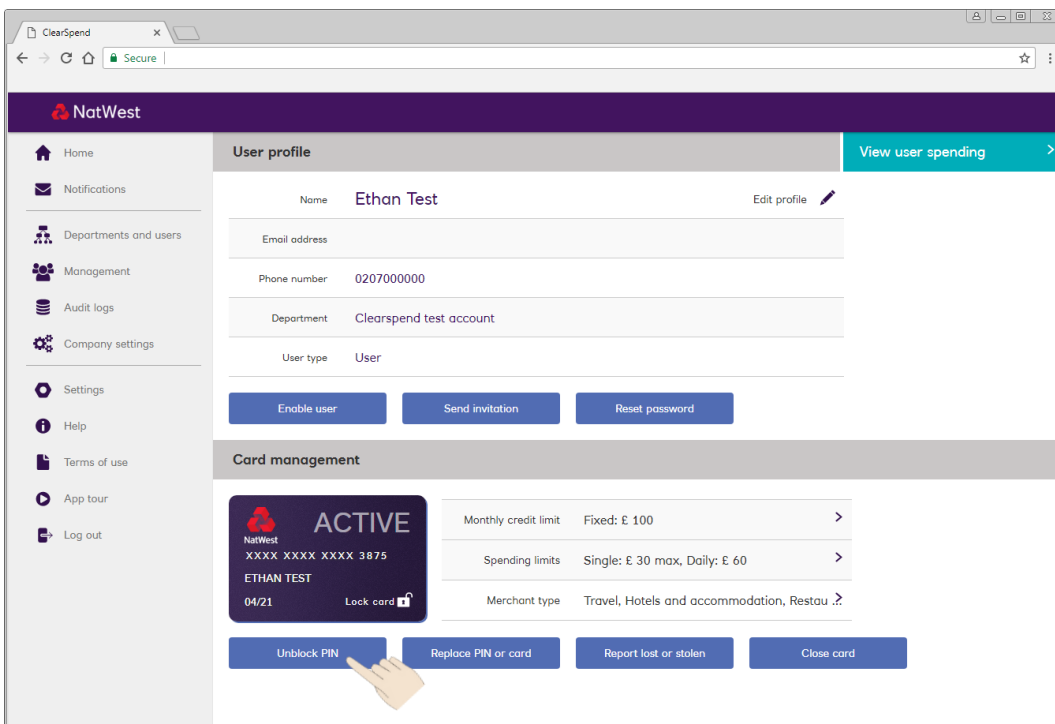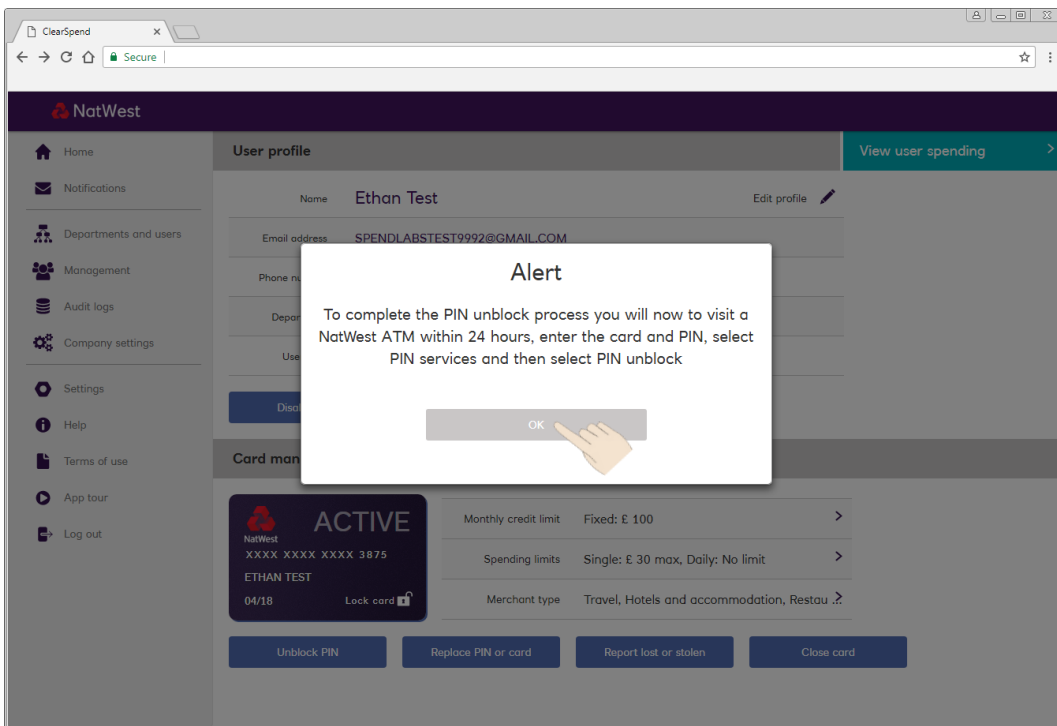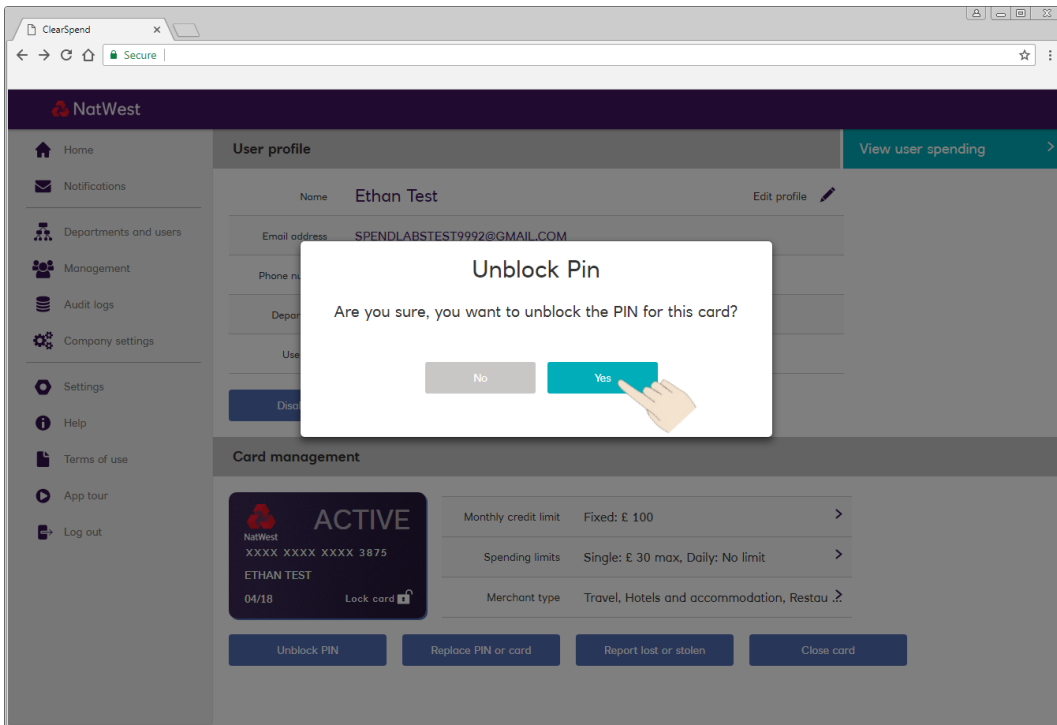
15.9 Close card

Authorised signatories and user department heads only
This will close a cardholders card. Once closed it cannot be re opened via ClearSpend please call commercial cards customer services on 0370 010 1152.

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 section **6.5** If a user is disabled, they cannot access the web or mobile application.

Please do not use the **Close card** functionality if you have lost or stolen your card. Please call commercial cards customer services on 0370 6000 459 immediately.
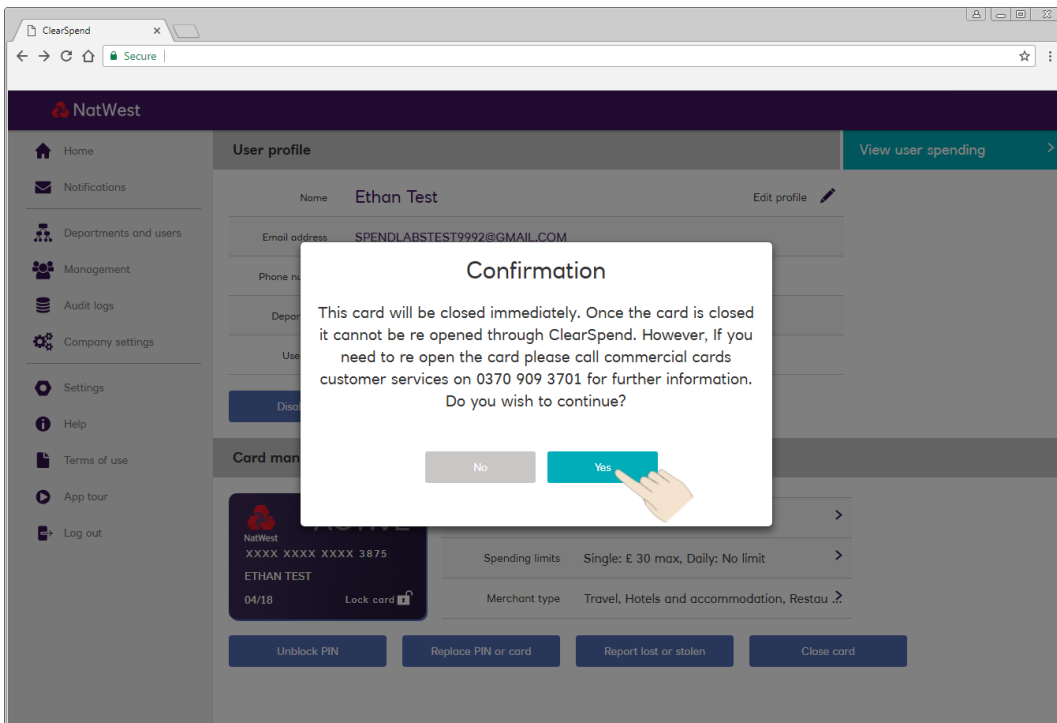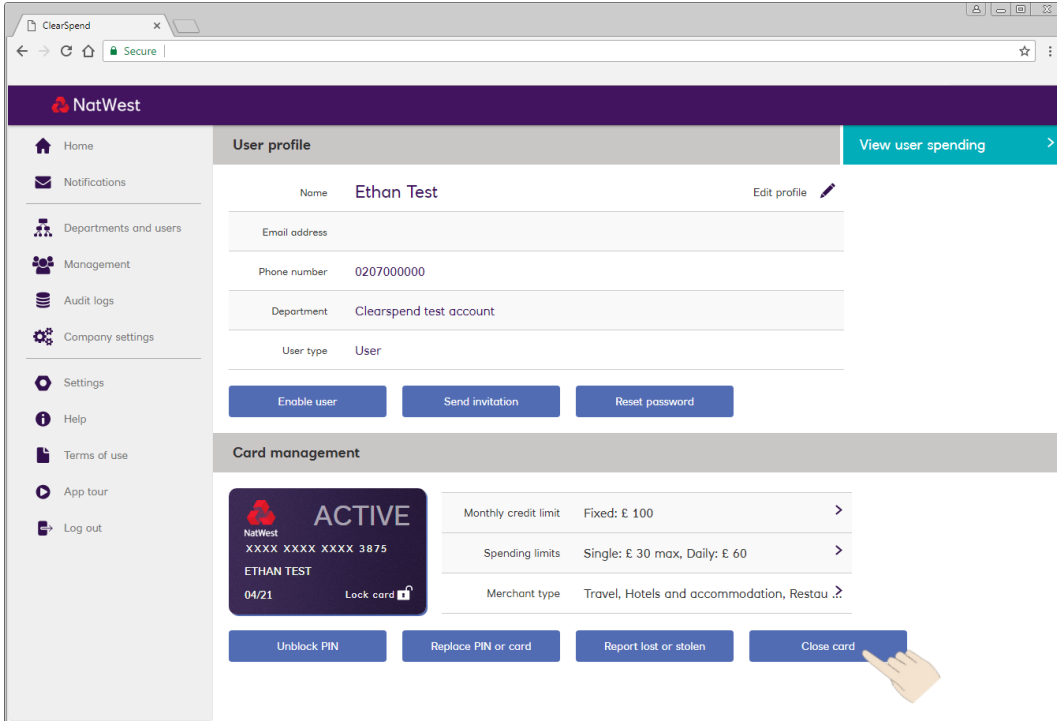
16 Notifications

Notifications is where a user can see their Inbox and Outbox messages relating to 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.
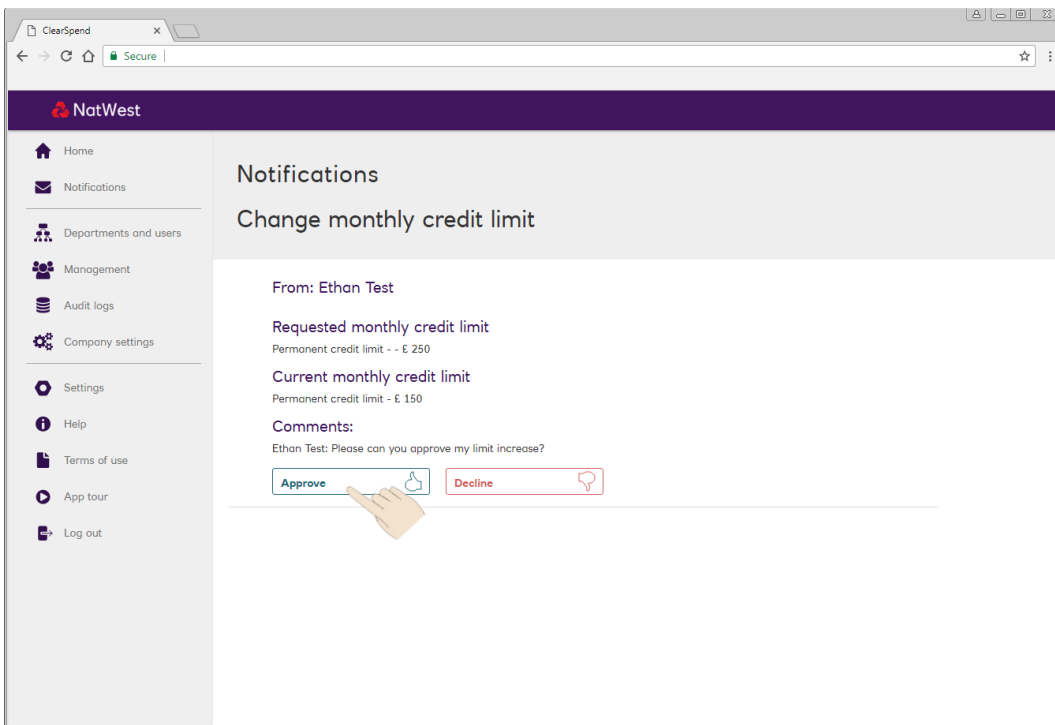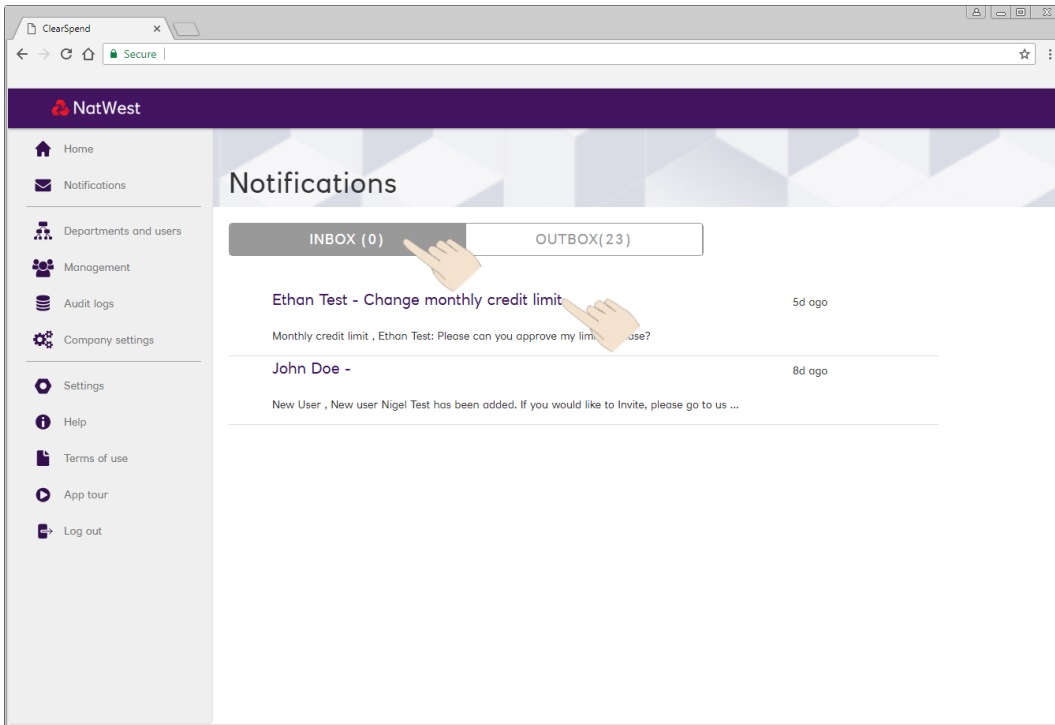
Select the **Notifications** menu from the navigation screen.
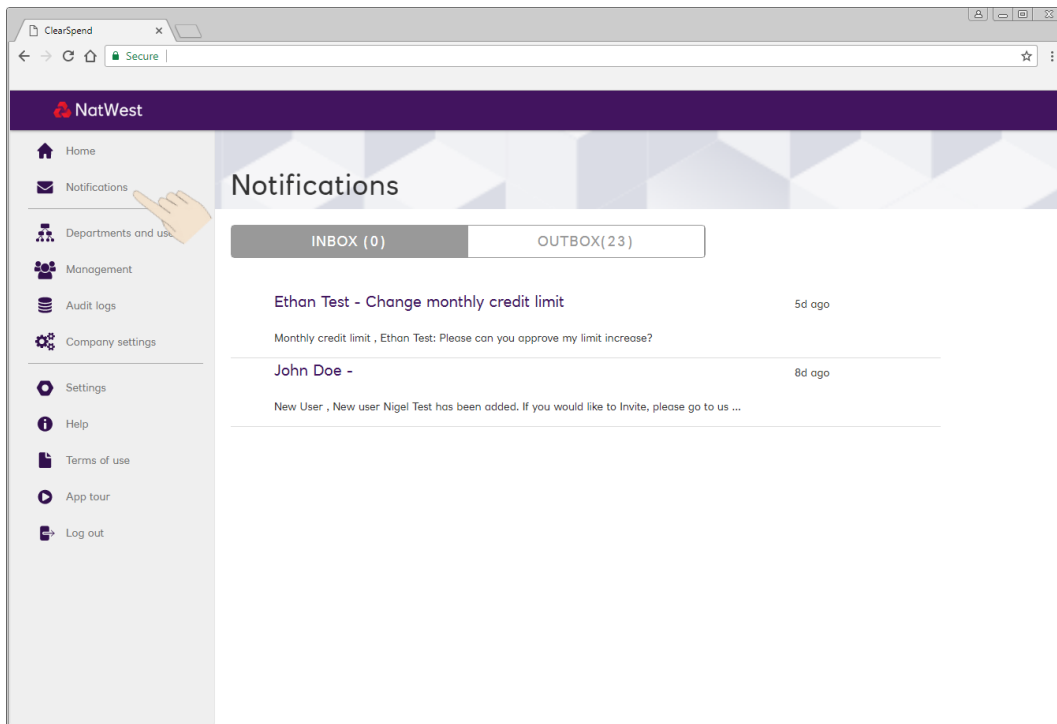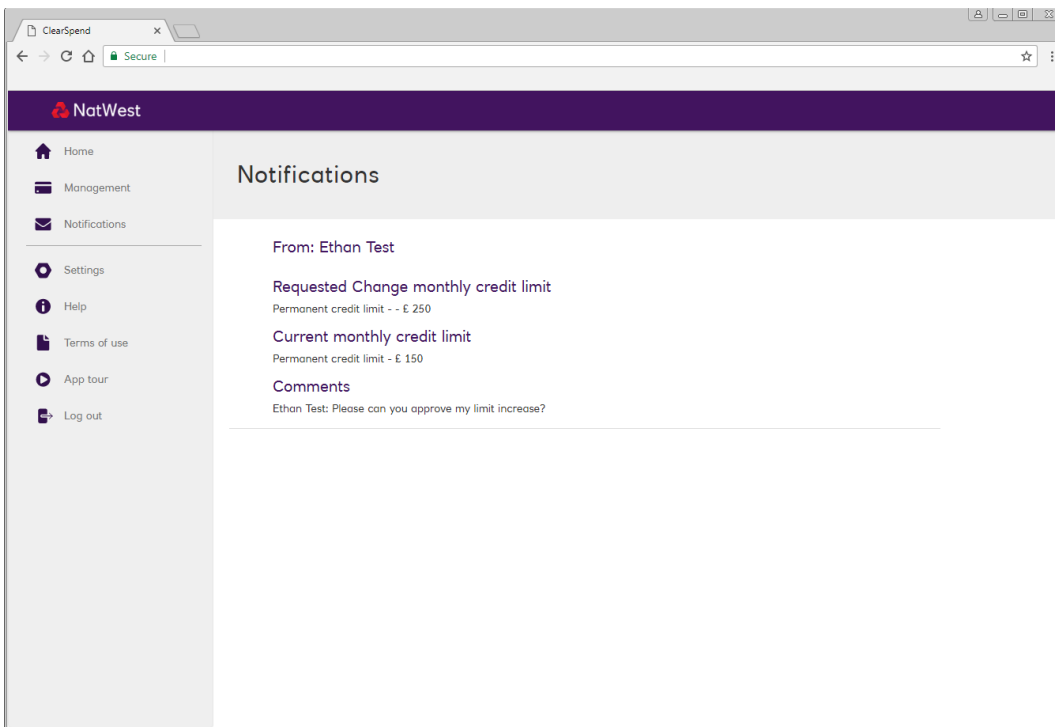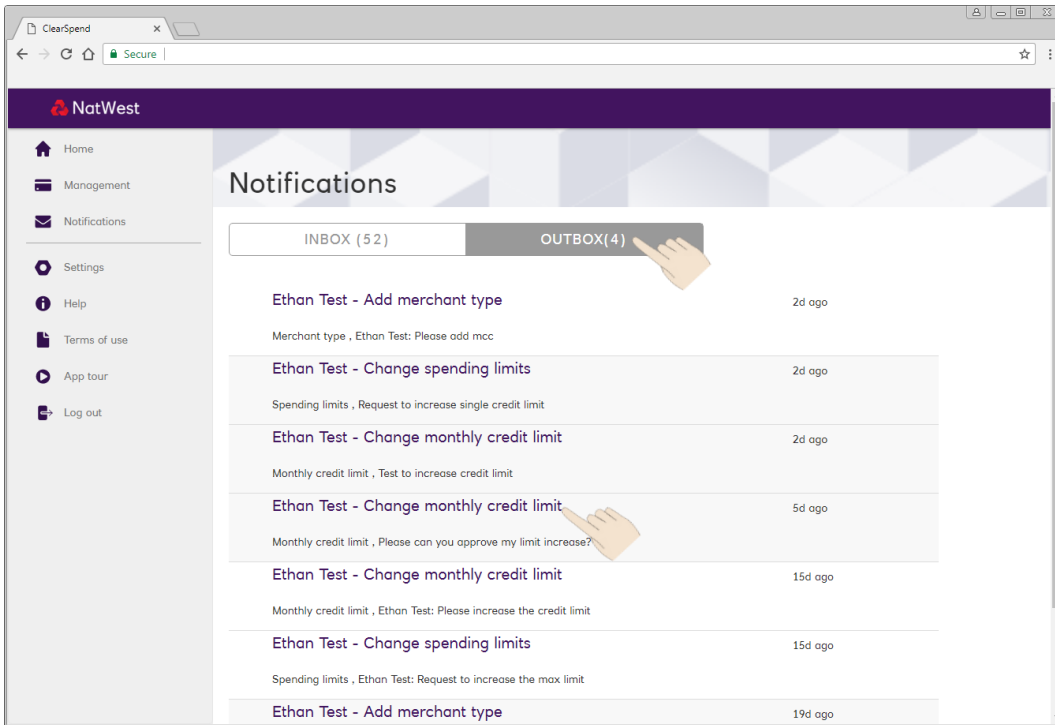

16.1 Card control requests

Authorised signatories and user department heads

Select the **Inbox**. This will show you any card control updates made against you by your department head. It will also show you any pending card control requests from cardholders that need you to approve or decline. To Approve, Decline or Escalate select the notification and select the Approve, Decline or Escalate button.

Users

Select the **Outbox**. This will show you the card control requests you have sent to your department head.
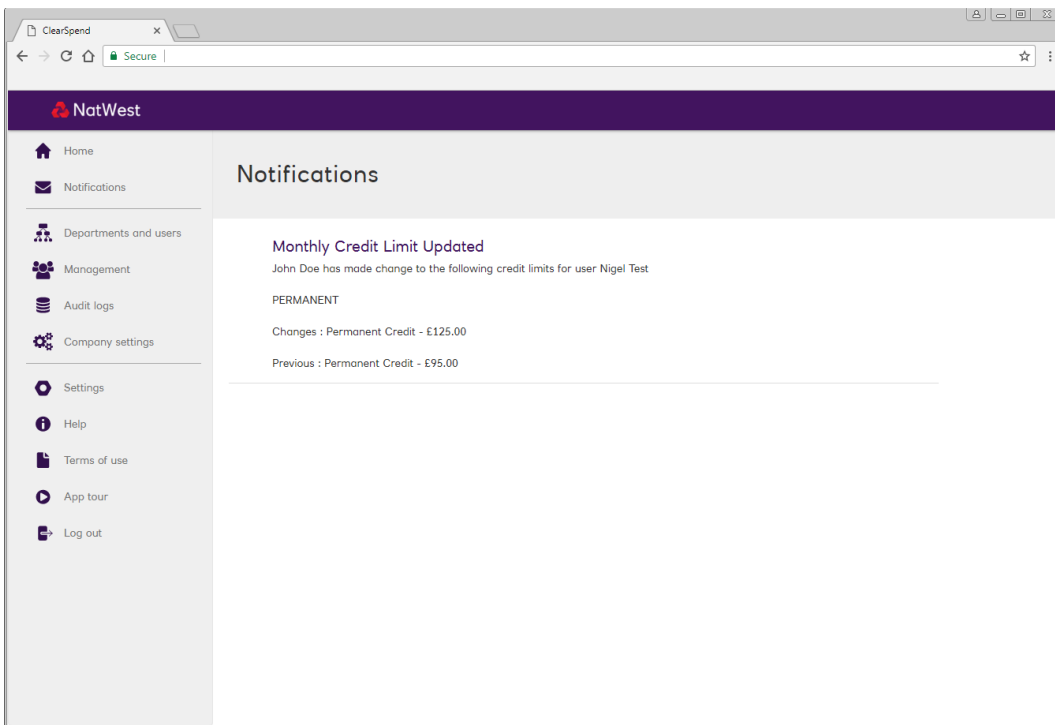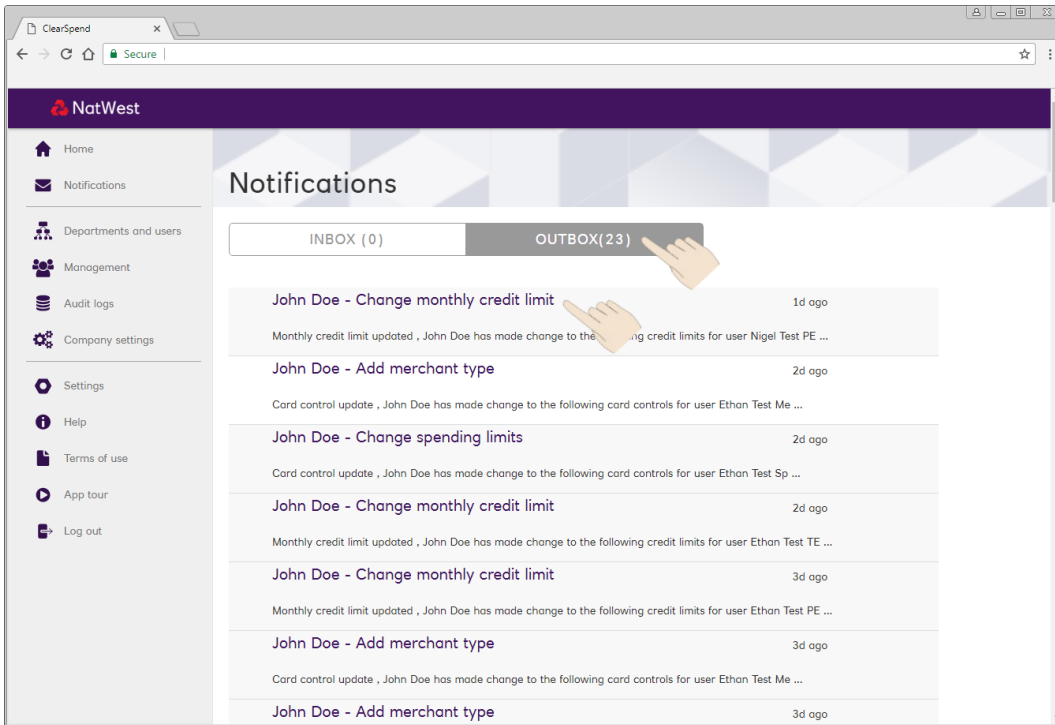
16.2 Card control updates

Authorised signatories and user department heads

Select the **Outbox**. This will show you the card control updates you have made against cardholders.
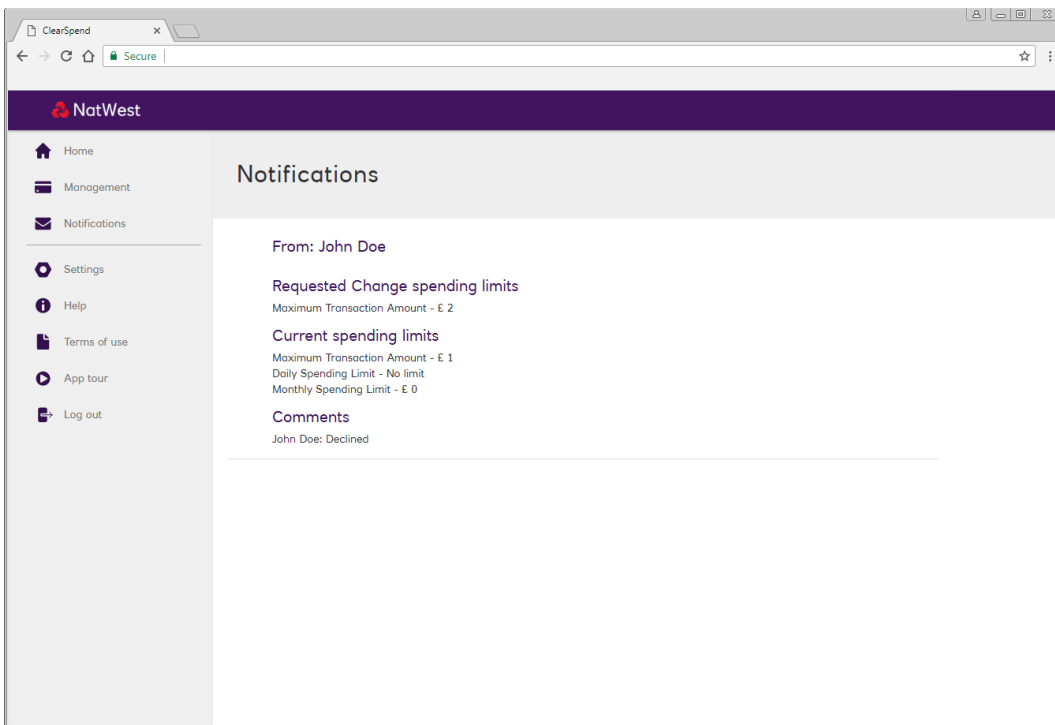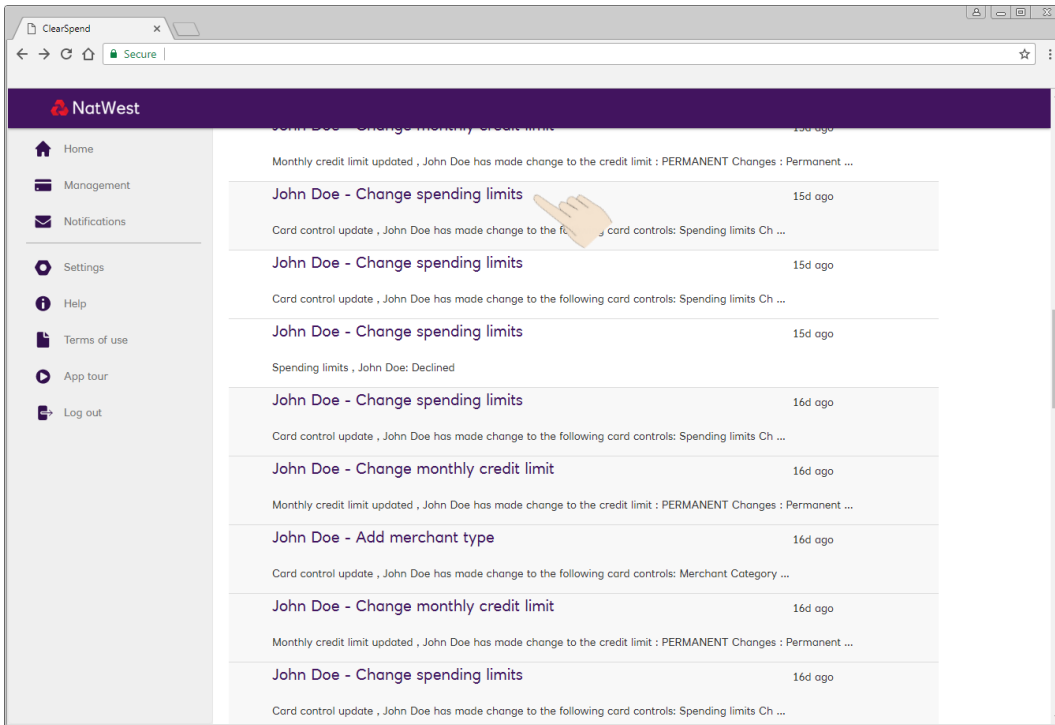
It will also show you any approved or declined card control requests from card holders.
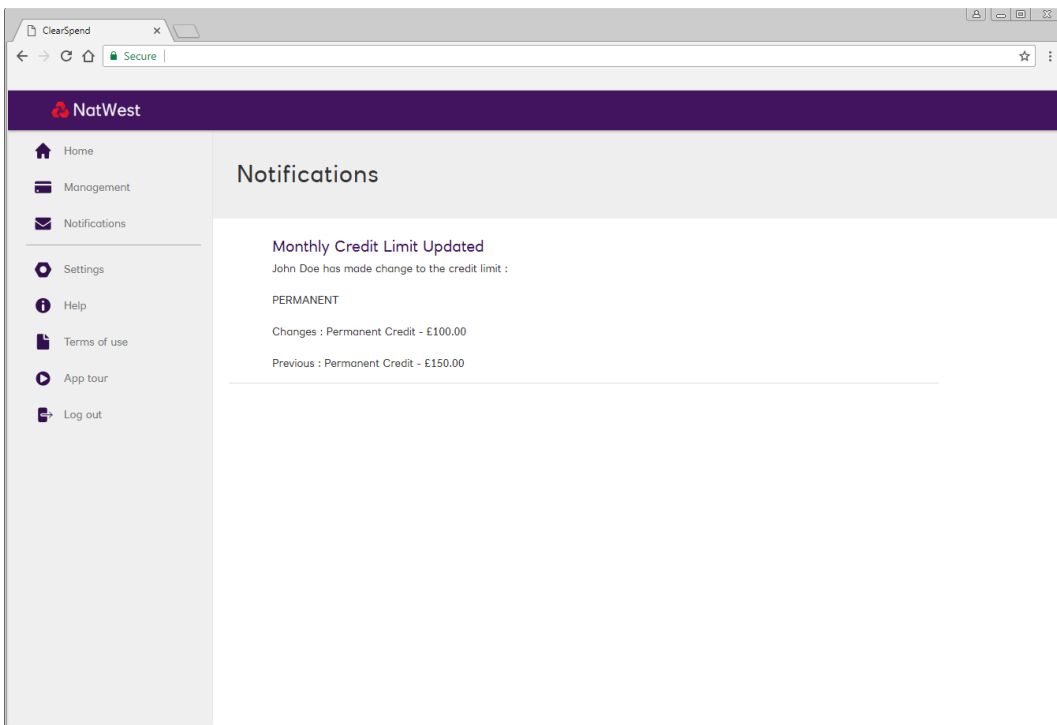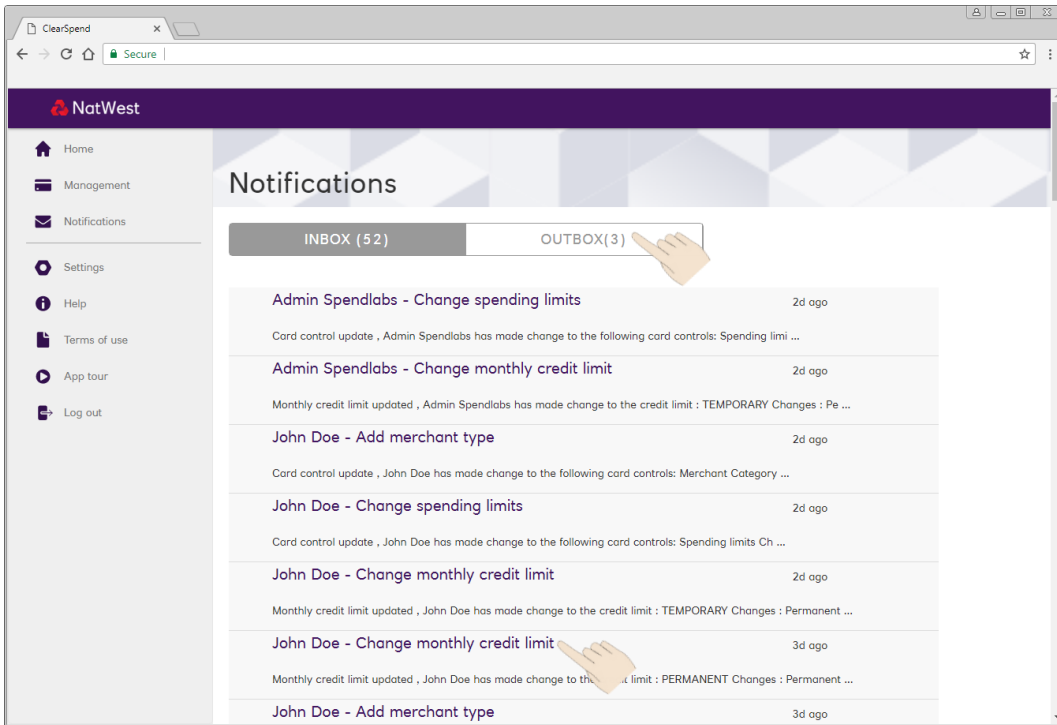
Users

Select the **Inbox**. This will show you any card control requests you've sent that have been approved by your department head.

It will also show you any card control updates made against you by your department head.