

ClearSpend

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# **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.

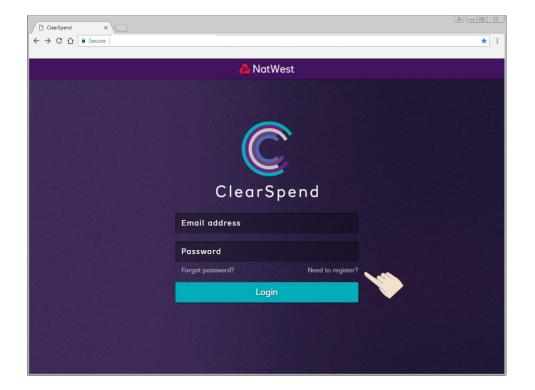
#### 3.4 User

**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.



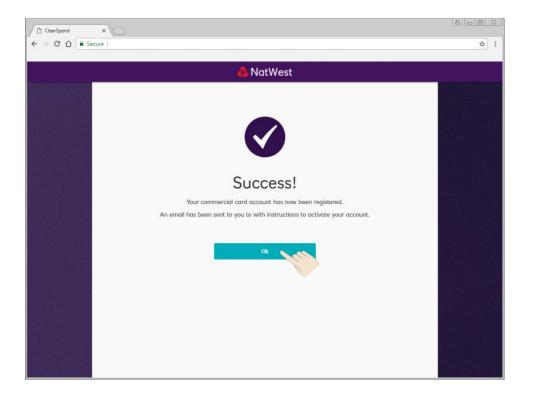
- 2. All fields are required to complete in the following screen:
  - Valid authorised signatory email address that was registered when you opened your commercial card account with NatWest (By registering this email, your user will have the role of authorised signatory for ClearSpend).
  - Credit card 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.

	🚵 NatWest	
/	Activate account	
	on process is only for the commercial card Authorised signatory	
	All fields are required	
Authorised signatory	Email address	
First name	First name	
Last name	Last name	
Last name	Last nume	
Company credit limit	£0	
16 digit company 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.

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:

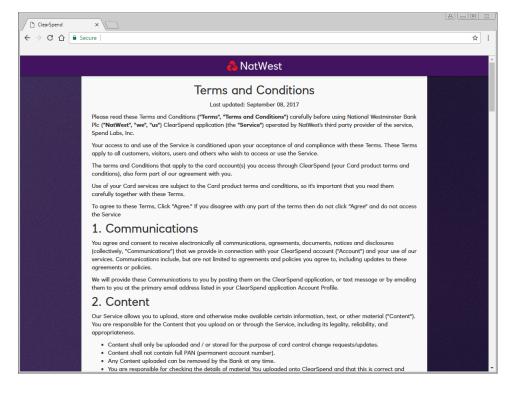
Minimum password length: 8 characters Must contain a minimum of one UPPER case and lower case letters Must contain a minimum of one number: 0, 1, 2, 3, 4, 5, 6, 7, 8, 9 Must contain a minimum of one special character: @ # \$ %

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.

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		Vate account Create your password	
	Email	corporateproductteam@rbs.co.uk	
	Password	Password	
	Confirm password	Confirm password	
	Cancel	Create password	

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.

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	Turn on merchant category blocking and transaction limit function         Image: Constraint of the second	
	For the potential to use our new merchant category blocking and single transaction limits against cardholders select Turn on. (any existing merchant category blocking and single transaction limits will be cleared) if you choose not now you can always switch on later once your account is activated.      Net Now	

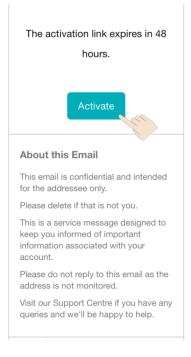
6. You will then be able to watch some short tutorial videos for the application or review the user guides if you wish.

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Notifications	Application t	our			
Departments and users	Select a tutorial, then press on the	video to pause or resume.			
Management	Add and invite	Balances	Card controls	Notifications	Transactions
Audit logs	users	0	0	0	0
Company settings	0/10				
Settings					
Help					
Terms of use					
App tour					
➡ Log out					

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.



- 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:

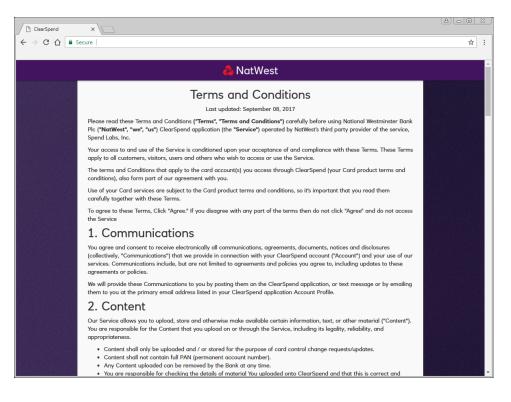
Minimum password length: 8 characters Must contain a minimum of one UPPER case and lower case letters Must contain a minimum of one number: 0, 1, 2, 3, 4, 5, 6, 7, 8, 9 Must contain a minimum of one special character: @ # \$ %

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.

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corporateproductteam@rbs.co.uk	Email
Password	Password
Confirm password	Confirm password
Create password	Concel
Password Confirm password	Password Confirm password

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**.

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	Activate account	
	Enter last four digits of your card to verify your account	
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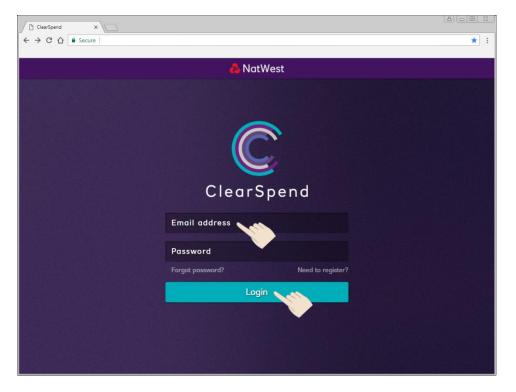
6. You will then be able to watch some short tutorial videos for the application or review the user guides if you wish.

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Management	Add and invite	Balances	Card controls	Notifications	Transactions
Audit logs	users	0	0	0	0
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Settings					
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Terms of use					
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Log out					
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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.

Home		< Current	period	
Notifications	Number of active users	Monthly card spending	Credit limit	£
Departments and users	5	£ 80.97	Current balance	£ 67
Management Audit logs	+5 users	L OU.77	Available credit	£ 432
Company settings	Spending breakdown	10%		
Settings	CLEARSPEND TEST ACCOUNT			
Help			£ 67.97 of £ 500	
Terms of use	Departments and cardhol	ders		
App tour	Sales			
Log out			£ 33.50 of £ 0	
	Finance			
			£ 0.00 of £ 0	

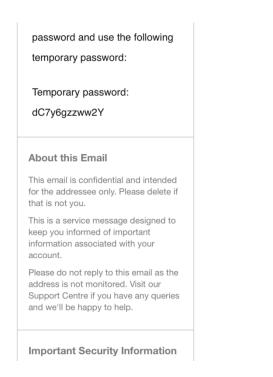
## 5.1 ClearSpend Mobile App Forget Password

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

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	ClearSpend	
	Email address	
	Password	
	Forgot password?	register?
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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.

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	No	Yes	
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			이번 방송 방송 집에 다 나는 것
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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.

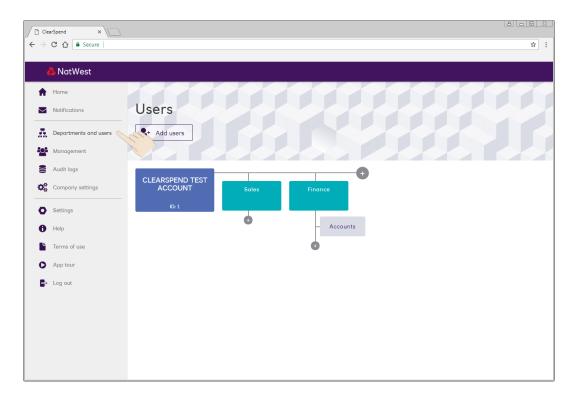
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	Forgot password? Need to register?	
	Login	

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		👶 NatWest	
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	Email	Email address	
	Temporary password	Password	
	New password	New password	
	Confirm password	Confirm password	
	C	hange password	

## 6. Departments and users

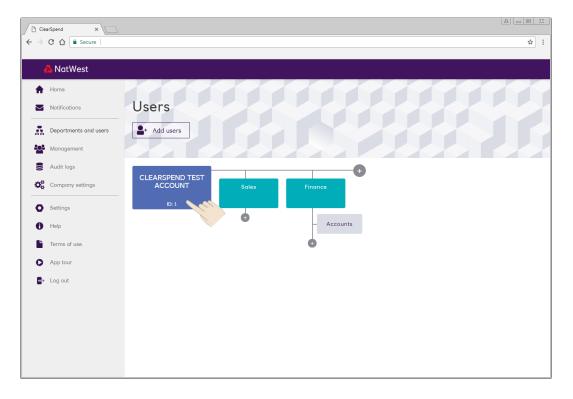
#### Authorised signatories and user department heads only

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.

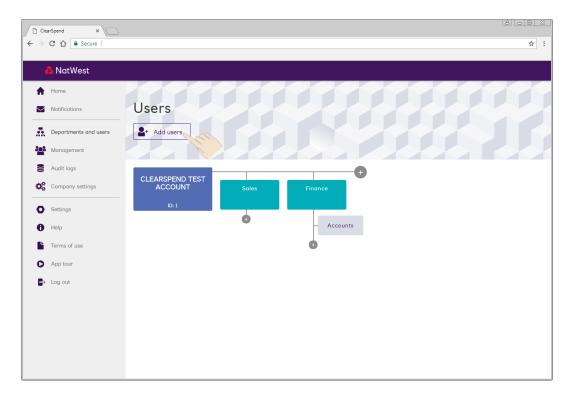


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-	Management	Phone number 02070000	00			
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	Log out	NatWest XXXX XXXX XXXX 3875	Spending limits	Single: £ 30 max, Daily: £ 60	>	
		ETHAN TEST 04/21 Lock card	Merchant type	Travel, Hotels and accommod	lation, Restau .2	
		Unblock PIN	Replace PIN or card	Report lost or stolen	Close card	

## 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.



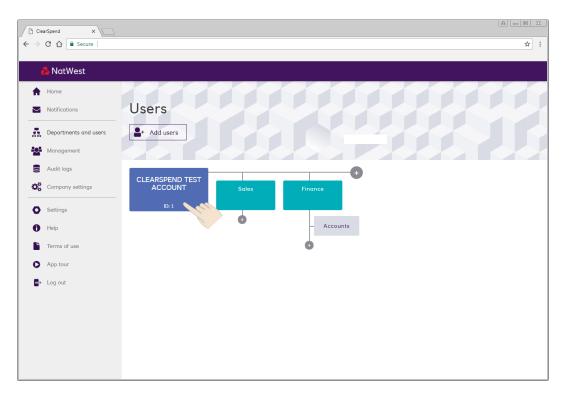
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Settings	Last name*	Last name			
Help     Terms of use	Select profile*	Select profile	Ŧ		
App tour	Select department*	Select department	Ŧ		
■ Log out		Concel Add user	Add & invite	en l	

## 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** 



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Terms of use		
App tour		
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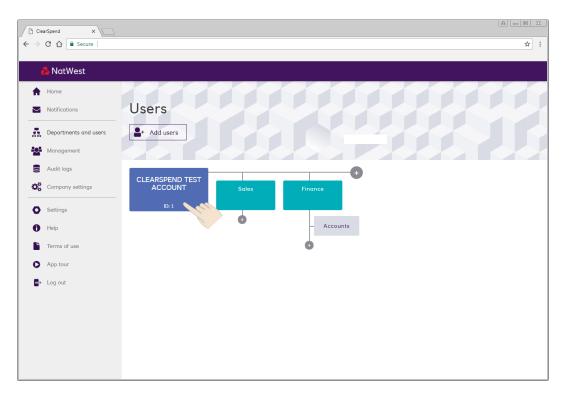
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Notifications	Name Ethan 7	Test	Ed	dit profile 💉	
Departments and users	Email address				
Management	Phone number 02070000	00			
Audit logs	Department Clearspen	d test account			
Company settings	User type User				
Settings	Enable user	Send invitation	Reset password		
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	04/21 Lock card 🖬	Merchant type	Travel, Hotels and accommoda	tion, Restau .2	
	Unblock PIN	Replace PIN or card	Report lost or stolen	Close card	

### 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** 

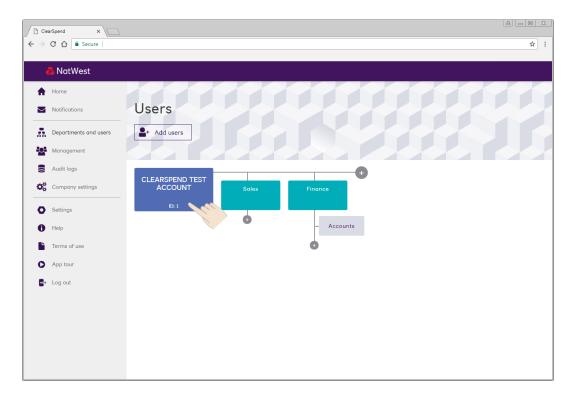


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	O4/21     Lock card II     Merchant type     Travel, Hotels and accommodation, Re       Unblock PIN     Replace PIN or card     Report lost or stolen     0	Close card

## 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.

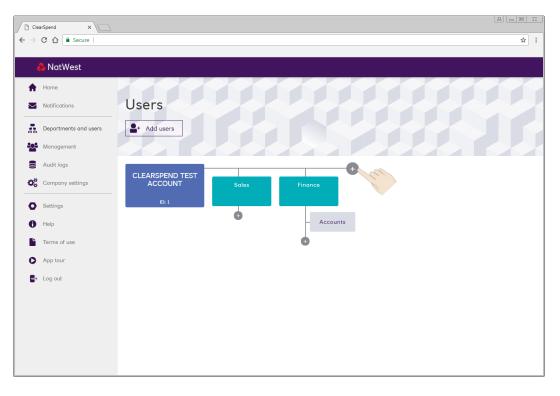


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	ETHAN TEST 04/21 Lock cord 🖬 Merch	ant type Travel, Hotels and accommodation, Restau .	>
	Unblock PIN Replace PIN or c	rd Report lost or stolen Close	card

## 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.

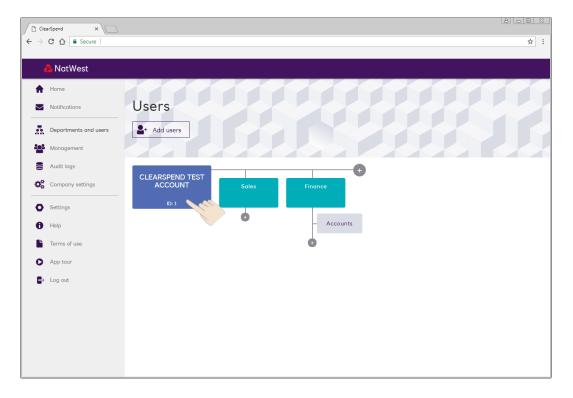


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NOTE: If you delete or change the name of a department/sub department recorded in the application then historical transaction information will be re-grouped in accordance with the new department structure.

### 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**.



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Management	Phone number 0	207000000			
Se Audit logs	Department C	learspend test account			
Company settings	User type U	ser			
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	Unblock PIN	Replace PIN or card	Report lost or stolen	Close card	

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.

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Terms of use	0	Shay Test	
<ul> <li>App tour</li> <li>Log out</li> </ul>		Cancel	

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**.

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-	🖥 NatWest			
<b>A</b>	Home			
	Notifications	Company settings		
<i>Ā</i> .	Departments and users		,	
- <u>10</u> 1	Management	Activate card controls	> Cer	
9	Audit logs	Spending categories	>	
O <sub>0</sub>	Company settings	20		
0	Settings			
0	Help			
	Terms of use			
0	App tour			
₽	Log out			

### 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**.

ClearSpend ×		8.00 8
← → C ☆ 🌢 Secure		☆ :
🔥 NatWest		Â
A Home		
Notifications	Spending categories	
Departments and users	Select up to seven categories to display on dashboard	
Management	Selected 7 out of 7 categories	
Audit logs	Travel	
Company settings	Hotels and accommodation	
Settings	Restaurants and bars	
f Help	Fuel	
Terms of use	ucle rental	
App tour	Entertainment	
■→ Log out	General retail and wholesale	
	Supplies	
	Services	
	Cash Cash	
	Miscellaneous	-

## 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.

ClearSpend × ← → C ☆			▲ _ ₪ ऱ ★ :
👌 NatWest			
Home	Card contro	ls	
Departments and users     Management     Audit logs     Company settings     Settings     Help	<	Image: Second	Image: Constraint of the second of the se
<ul> <li>Terms of use</li> <li>App tour</li> <li>Log out</li> </ul>		Card controls are active	

# 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.

Home						
Notifications	Log					
Departments and users	Filter by	• 07-03-2018	e 0.	7-03-2018 🛍 F	Filter	
Management						
Audit logs						Export to CSV
Company settings	Date	Modified by	Action	Changes for	Updated value	Previous value
Settings Help	08 Mar corp 2018	orateproductteam®rbs.co.uk	CLIENT_CREATED	CLEARSPEND TEST ACCOUNT	name: CLEARSPEND TEST	name: Clearspend test account
Terms of use App tour	08 Mor corp 2018	orateproductteam@rbs.co.uk	ACCOUNT_MODIFIED	Ethan Test	Credit Limit: 125	Credit Limit: 100
Log out						

# 9 Settings

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

ClearSpend X			
← → C ☆ Secure			☆ :
<mark>å</mark> NatWest			
Home	Settings		
Notifications	Settings		
Departments and users Management	Name	Cathy Test	
Audit logs	Email	corporateproductteam@rbs.co.uk	
Company settings	Change password	1 100	
Settings	Notifications		
Terms of use	Card control	8	
App tour			
►→ Log out			

#### 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.

ClearSpend ×		ها	
← → C ☆ 🔒 Secure			☆ :
<mark>ஃ</mark> NatWest			
Home Home Notifications	Change po	assword	
Departments and users	Current password*	Password	
Audit logs     Company settings	New password*	New password	
<ul> <li>Settings</li> <li>Help</li> <li>Terms of use</li> </ul>	Confirm password*	Confirm password	
<ul> <li>App tour</li> <li>Log out</li> </ul>			

### 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.

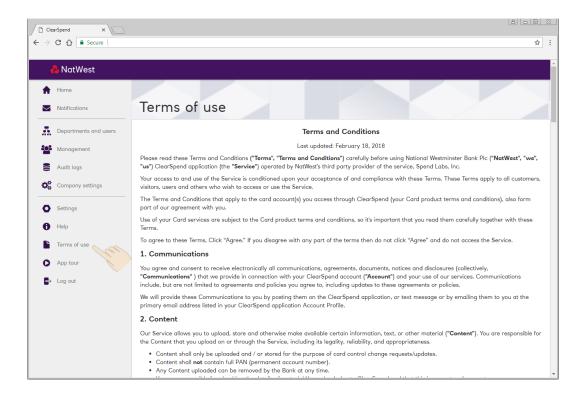
You can receive notifications via email or as a pop-up notification on mobile devices, and you can view **all** notifications directly in ClearSpend.

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

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é	NatWest		<b>^</b>
A	Home		
	Notifications	Notification settings	
ā.	Departments and users		_
- <u></u>	Management	Update card control (User)	
9)	Audit logs	Send email notification	
¢\$	Company settings	Phone push notification	
0	Settings	Change request (Dept Head, Programme Admin)	
0	Help Terms of use	Send email notification	
0	App tour	Phone push notification	
¢	Log out	Approved card control	
		Send email notification	
		Phone push notification	
		Declined card control	
		Poor di concelli conti di continue	*

## **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.

← → C ☆ 🔒 Secure					<u>م</u> :	
🖧 NatWest						
A Home						
Notifications	Application to	our				
Departments and users	Select a tutorial, then press on the	orial, then press on the video to pouse or resume.				
Management	Add and invite	Balances	Card controls	Notifications	Transactions	
Audit logs	users	0	0	0	0	
Company settings	0/10					
Settings						
1 Help						
Terms of use						
App tour						
E Log out						

# 12 Help

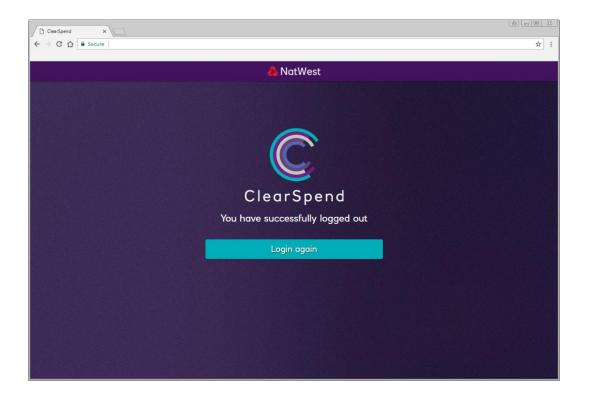
Select **Help.** This shows you answers to the questions that you have about the mobile application. Many of features described can be found here. Use the arrows to reveal the answers to questions about the application.

Cle	earSpend ×		
<b>~</b> ↔	C 🛆 🔒 Secure		☆ :
Apps		t 🚺 Suggested Sites 🗅 Free Hotmail 📙 Imported From IE 💥 Google Chrome 🌓 ClearSpend Live - Te:	
é	🖧 NatWest		
A	Home		
	Notifications	Help	
	Departments and users	General	>
:01	Management	Login and other users	>
9	Audit logs	Balances and transactions	>
O\$	Company settings	Card management	>
0	Settings	Notifications	>
0	Help Terms of use		
0	App tour		
<b>₽</b>	Log out		

# 13 Log out

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

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$\leftarrow$ $\rightarrow$	C 🗅 🔒 Secure		☆ :
4	🔓 NatWest		
<b>A</b>	Home		
	Notifications	Help	
<i>ā</i> r.	Departments and users	General	>
- 22	Management	Login and other users	>
8	Audit logs	Balances and transactions	>
o;	Company settings	Card management	>
0	Settings	Notifications	>
_	Help		
	Terms of use		
0	App tour		
¢	Log 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** at the company level.

ClearSpend ×				
← → C ☆ 🌢 Secure				☆ :
🖧 NatWest				A
A Home		Current	period	
Notifications	Number of active users	cord	Credit limit	£ 500
	5		Current balance	£ 67.97
_	•		Available credit	£ 432.03
Company settings	Spending breakdown			
-	CLEARSPEND TEST ACCOUNT		5 67 07 af 5 500	
-			£ 07.97 01 £ 300	
-	Departments and cardhold	ers		
App tour	Sales			
➡ Log out			£ 33.50 of £ 0	
	Finance			
			£ 0.00 of £ 0	
	Ethan Test		£ -84.65 of £ 100	
			2-04.03 01 2 100	- -

ClearSpend X	2			
← → C ☆ Secure				☆ :
🖧 NatWest				A
Home		< 10 Jan	2018 >	
Notifications		1 cm	Credit limit	£ 500
- Notifications	- Number of active users	Monthi	Balance Brought Forward	£ 15.09
Departments and users		spending	Payments to Account	- £ 116.00
AN Departmente and above	0	C 224 05	Spending plus adjustments	£ 231.67
Management	0	£ 234.95	End balance	£ 130.76
Audit logs			Payment Due Amount	£ 130.76
Audit logs	+0 users	46%	Payment Due Date	24 Jan 2018
Company settings	Spending breakdown			
O Settings	CLEARSPEND TEST ACCOUNT			
🚹 Help			£ 130.76 of £ 500	
Terms of use	Departments and cardhold	ers		
App tour	Sales			
➡ Log out			£ 0.00 of £ 0	
	Finance			
			£ 0.00 of £ 0	
	Ethan Test			
			£ 109.03 of £ 500	
			5 207.05 Gt £ 300	
				*

#### 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.

ClearSpend ×				
← → C ☆ Secure				☆ :
👶 NatWest				
A Home		< Current	period	
Notifications	Number of active users	Monthly	Current balance	£ -51.15
Departments and users	•			
Management	2	£ 80.97	Available credit	£ 184.65
Settings	+2 users	16%		
1 Help	Spending breakdown			
Terms of use	Sales			
<ul> <li>← → C û secure</li> <li>NatWest</li> <li>← Hone</li> <li>← Notifications</li> <li>← Notifications</li> <li>← Number of octive users</li> <li>← Monthly spending</li> <li>Current period</li> <li>Current balance</li> <li>Current balance</li> <li>Current balance</li> <li>← Spending breakdown</li> <li>← Spending breakdown</li> </ul>	0			
➡ Log out	Departments and cardhold	ers		
	Ethan Test			
			£ -84.65 of £ 1	00
	Antonia Test			
			£ 33.50 of £	1

	ar\$pend ×				
$\leftrightarrow$ $\rightarrow$	C 🛆 🔒 Secure				☆ :
	🔁 NatWest				
A	Home		< 10 Feb	2018 >	
	Notifications	Number of active users	Monthly		
<i>ā</i> .	Departments and users	_	spending	End balance	£ 64.30
	Management	0	£ 101.53	Life building	2 04.00
0	Settings	+0 users	20%		
0	Help	Spending breakdown			
	Terms of use	Sales			
0	App tour			£ 64.30 of £ 0	
¢	Log out	Departments and cardhold	lers		
		Ethan Test			
				£ 30.74 of £ 450	
		Antonia Test			
				£ 33.56 of £ 250	

**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.

C 🛆 🔒 Secure									
👌 NatWest									
Home		< Current period							
Management			Etho	ın's spending					
Notifications						Travel			
Settings	Credit Limit		£ 100			Hotels			
						Restaurants			
Help	Current Balance		£ -84.65			Fuel			
Terms of use						Retail			
App tour	Available Credit		£ 184.65			Services			
Log out	Available Credit		E 104.05			Other			
	Transactio	ons				Export to CSV			
	Date	Status	Merchant	Amount	Category	City			
	06 Mar 2018	Posted	BOOTS 1103	£ 1.50	General retail and wholesale	LONDON			
	21 Feb 2018	Posted	FASTER PAYMENT RECEIVED	-£ 5.00	Other	- THANK YO			
	21 Feb 2018	Posted	RBS-CATERING	£ 2.50	Supplies	LONDON			
	20 Feb 2018	Posted	FASTER PAYMENT RECEIVED	-£ 8.00	Other	- THANK YO			

👶 NatWest						
Home			<	) Jan 2018		
Management			Etha	n's spending		
Notifications						Travel
Settings	Credit limit		£ 500			Hotels
Help	or date mille		2 000			Restaurants
Terms of use						Retoil
	End balance		£ 109.03			Supplies
App tour	2.10 00101100					Services Other
Log out						
	Transactio	ons				Export to CSV
	Date	Status	Merchant	Amount	Category	City
	08 Jan 2018	Posted	REFUND OF INTREST	-£ 1.62	Other	
	05 Jan 2018	Posted	FASTER PAYMENT RECEIVED	-£ 11.00	Other	- THANK YOU
	21 Dec 2017	Posted	TFL.GOV.UK/CP	£ 2.40	Travel	TFL TRAVEL CH

## 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.

ClearSpend ×				
→ C ☆ Secure				\$
🖧 NatWest				
A Home		< Current	period	
Notifications	Number of active users	Monthi spending	Credit limit	£ 500
Departments and users Management	5	£ 80.97	Current balance	£ 67.97
Management Audit logs	+5 users	16%	Available credit	£ 432.03
Company settings	Spending breakdown			
<ul><li>Settings</li><li>Help</li></ul>	CLEARSPEND TEST ACCOUNT		£ 67.97 of £ 500	
Terms of use	Departments and cardhold	ers		
<ul> <li>App tour</li> <li>Log out</li> </ul>	Sales		£ 33.50 of £ 0	
			2 33.30 01 2 0	
	Finance		£ 0.00 of £ 0	
	Ethan Test		£ -84.65 of £ 100	

Home	< 10 Jan 2018 >						
Notifications			Credit limit	£ 5			
	Number of active users	- Monthi	Balance Brought Forward	£ 15.			
Departments and users		spending	Payments to Account	- £ 116.			
	0	£ 234.95	Spending plus adjustments	£ 231.			
Management	U	t 234.73	End balance	£ 130.			
Audit logs		4/0/	Payment Due Amount	£ 130.			
Company settings	+0 users	46%	Payment Due Date	24 Jan 20			
Settings Help	CLEARSPEND TEST ACCOUNT		£ 130.76 of £ 500				
Terms of use App tour	Departments and cardholde	ers					
App tour	Sales						
			£ 0.00 of £ 0				
Log out							

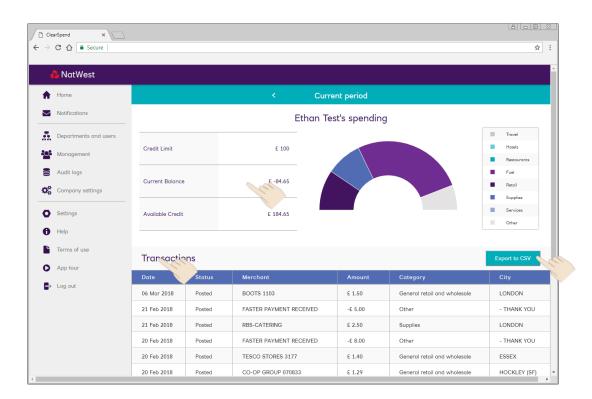
## 14.2 Transactions and balances

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.

C 🛆 🔒 Secure						
🖧 NatWest						
Home			< c	urrent period		
Notifications			Ethan	Test's spending	9	
Departments and users						Travel
Management	Credit Limit		£ 100			Hotels
-						Restaurants
Audit logs	Current Balance	9	£ -84.65	Retail: £8.98		Fuel
Company settings				Non and		Supplies
Settings	Available Credit		£ 184.65			Services
	Available Creak		2 104.05			Other
Help						
Terms of use	Transactio	ons				Export to CSV
App tour	Date	Status	Merchant	Amount	Category	City
→ Log out	06 Mar 2018	Posted	BOOTS 1103	£ 1.50	General retail and wholesale	LONDON
	21 Feb 2018	Posted	FASTER PAYMENT RECEIVED	-£ 5.00	Other	- THANK YOU
	21 Feb 2018	Posted	RBS-CATERING	£ 2.50	Supplies	LONDON
	20 Feb 2018	Posted	FASTER PAYMENT RECEIVED	-£ 8.00	Other	- THANK YOU
	20 Feb 2018	Posted	TESCO STORES 3177	£ 1.40	General retail and wholesale	ESSEX
	201002010			0 1110		LOOLA



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.

👶 NatWest							
Home							
<ul> <li>Notifications</li> </ul>	Users	S					
Departments and users	Search	users					
Management							
Audit logs	First name	Last name	User id	Department	User profile	Status	
Company settings	Nigel	Test		Clearspend test account	User	Not invited	4
Settings	Bev	Test		Clearspend test account	User	Not invited	
B Help	Shay	Test		Clearspend test account	User	Not invited	
Terms of use	Jim	Test		Clearspend test account	User	Not invited	
App tour	Antonia	Test		Clearspend test account	User	Not invited	
→ Log out	Ethan	Test		Clearspend test account	User	Not invited	
	Cathy	Jst	corporateproductteam@rbs.co.uk	Clearspend test account	Authorised signatory	Active	

### 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.

Clear							٨	- 0
→ (	C 🛆 🔒 Secure							☆
a	NatWest							
ħ.	Home	User profile					View user spending	
/	Notifications	Name	Ethan Te	st		Edit profile 💉		
X.	Departments and users	Email address						
2	Management	Phone number	0207000000	)				
-	Audit logs	Department	Clearspend	test account				
¢	Company settings	User type	User					
	Settings Help	Enable user		Send invitation	Reset password			
	Terms of use	Card manageme	nt					
	App tour			Monthly credit limit	Fixed: £ 100	>		
÷	Log out	NatWest XXXX XXXX XXXX ETHAN TEST	TIVE x 3875	Spending limits	Single: £ 30 max, Daily: £ 6			
			Lock card 🗗	Merchant type	Travel, Hotels and accomm	odation, Restau .2		
		Unblock PIN		Reploce PIN or card	Report lost or stolen	Close ca	rd	

ClearSpend ×		
← → C ☆ Secure		\$
🖧 NatWest		
A Home	User profile	View user spending >
Notifications	Nome Ethan Test	Edit profile 🖌
Departments and users	Emoil address SPENDI ABSTEST9992@GMAIL.COM	
Management	Phone n. Confirmation	
Audit logs	Depar Locking the card will prevent cardholders making new	
Company settings	transactions. If you do not want cardholders to be able to unlock please also disable the user. However, if your card is	
O Settings	lost/stolen, Please call commercial cards customer services o 0370 909 3701 immediately	n
f Help		
Terms of use	Card man No Yes	
O App tour		>
E→ Log out	Nativest XXXX XXXX XXXX 3875 Spending limits Single: £ 30 max, Daily: No li	mit >
	ETHAN TEST	
	04/18 Lock card C Merchant type Travel, Hotels and accommon	dation, Restau 🗎
	Unblock PIN Replace PIN or card Report lost or stalen	Close card

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.

A NatWest						
Home	User profile					View user spending
Notifications	Name	Ethan Test			Edit profile 💉	
Departments and users	Email address					
Management	Phone number (	0207000000				
Audit logs	Department (	Clearspend test account				
Company settings	User type l	User				
Settings	Enable user	Send invita	tion	Reset password		
Help	Liuble user	Jend Invito		Reset pussword		
Terms of use	Card management	:				
App tour			y credit limit	Fixed: £ 100	>	22
Log out	NatWest XXXX XXXX XXXX		anding limits	Single: £ 30 max, Daily: £ 6	•0 >	- Contraction of the second se
	ETHAN TEST 04/21 Lo	ck card 🖬 🛛 Me	erchant type	Travel, Hotels and accomm	odation, Restau .2	
	Unblock PIN	Replace PIN o		Report lost or stolen	Close ca	_

ClearSpend X		23
← → C ☆ ● Secure	¢	r :
🔥 NatWest		
A Home	Credit limits	
Notifications     Departments and users	Monthly spending limit on a card	
Management	Fixed amount E450	
Audit logs		
Company settings	Temporary limit	
O Settings	Set a temporary credit limit for this cardholder, and specify when it will expire Add temporary spending limit	
🚹 Help		
Terms of use	Cancel Sove	
App tour		
➡ Log out		

#### 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.

Spend ×					
C 🛆 🔒 Secure					☆ :
NatWest					
Home	User profile				View user spending >
Management	Name	Ethan Te	st		
Notifications	Email address	test@natwes	st.com		
Settings	Phone number	0207000000	)		
Help	Department	Clearspend	test account		
Terms of use	User type	User			
App tour					
Log out	Card manageme	ent			
	AC	CTIVE	Monthly credit limit	Fixed: £ 125	2 cen
		X 3875	Spending limits	Single: £ 30 max, Daily: £ 60	> \
		Lock card 1	Merchant type	Travel, Hotels and accommodation, Restau	>
	Unblock PIN		Replace PIN or card	Report lost or stolen	
	Contract of the secure of the	A     Secure       NatWest       Home     User profile       Wanogement     Name       Vatifications     Emoil address       Settings     Phone number       telp     Deportment       Iterms of use     User type       App tour     Card management       Log out     Card management	Image: Secure       NatWest       Home     User profile       Wanogement     Nome       Vatifications     Email address       Settings     Phone number       1elp     Department       Clearspend       User type     User       App tour     Card management       Log out     Card management       Name     Ethan Test       04/21     Lock cord ff	Image: Secure         NatWest         Home       User profile         Management       Name         Vatifications       Email address         Ethan Test         Settings       Phone number         Phone number       020700000         Itelp       Department         Clearspend test account         App tour         Log out       Card management         Manthly credit limit         Spending limits         0421       Lock cord Im	Image: Secure         NatWest         Home       User profile         Management       Nome         Ethan Test         Ethan Test         Email address       test@natwest.com         Settings       Phone number       020700000         Help       Deportment       Clearspend test account         Terms of use       User type       User         App tour       Card management       Monthly credit limit       Fixed: £ 125         Systeming limits       Single: £ 30 max, Daily: £ 60       Ethan Test         Marchant type       Travel, Hotels and accommodation, Restau

ClearSpend X		A _ O X
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<ul> <li>Home</li> <li>Management</li> <li>Notifications</li> </ul>	Credit limits Monthly spending limit on a card	
<ul> <li>Settings</li> <li>Help</li> <li>Terms of use</li> </ul>	Fixed amount	
<ul><li>App tour</li><li>Log out</li></ul>	Set a temporary credit limit for this cardholder, and specify when it will expire Add temporary spending limit	
	Cancel Change request	

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🔁 NatWest	
<ul> <li>Home</li> <li>Management</li> <li>Notifications</li> </ul>	Change monthly credit limit Change permanent credit limit - 125
<ul> <li>Settings</li> <li>Help</li> <li>Terms of use</li> <li>App tour</li> <li>Log out</li> </ul>	To Antonia Test Optional comment
	Cancel

#### 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.

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A Home	User profile				View user spending	>
Notifications	Name Ethan Te	est		Edit profile 🖌		
Departments and users	Email address					
Management	Phone number 020700000	0				
Audit logs	Department Clearspend	l test account				
Company settings	User type User					
Settings	Enable user	Send invitation	Reset password			
1 Help						
Terms of use	Card management					
App tour	<b>A</b> ACTIVE	Monthly credit limit	Fixed: £ 100	>		
➡ Log out	NatWest XXXX XXXX XXXX 3875	Spending limits	Single: £ 30 max, Daily: £ 60	>		
	ETHAN TEST 04/21 Lock card 🖬	Merchant type	Travel, Hotels and accommo	dation, Restau .2		
	Unblock PIN	Replace PIN or card	Report lost or stolen	Close ca	rd	

👶 NatWest			
Home Notifications Departments and users	Credit limit		
Management Audit logs	Fixed amount	£100	
Company settings	Temporary limit	£450	
Settings Help	End date	09-03-2018	
Terms of use App tour	Cancel	Sove	
Log out			

#### 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.

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Home	User profile				View user	spending
Management	Name	Ethan Te	st			
Notifications	Email address	test@natwe	st.com			
Settings	Phone number	0207000000	)			
Help	Department	Clearspend	test account			
Terms of use	User type	User				
App tour						
Log out	Card manageme	ent				
	A A(	CTIVE	Monthly credit limit	Fixed: £ 125	× ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~	
	NatWest XXXX XXXX XXX ETHAN TEST		Spending limits	Single: £ 30 max, Daily: £ 60	>	
		Lock card 🖬	Merchant type	Travel, Hotels and accommodation, Rest	au .2	
	Unblock PIN		Replace PIN or card	Report lost or stolen		

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Home Management Notifications	Credit limit	
Settings	Fixed amount	£100
Terms of use	Temporary limit	£125
<ul> <li>App tour</li> <li>Log out</li> </ul>	End date	09-03-2018
	Cancel	Change request

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👌 NatWest		
<ul> <li>Home</li> <li>Management</li> <li>Notifications</li> </ul>	Change monthly credit limit Change temporary credit limit - 125, End date - 09-03-2018	
Settings Help Terms of use App tour	To Antonia Test Optional comment	
Log out	Carcel	Ă.

## 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.

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	🐍 NatWest						
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	Notifications	Nome Ethan T	est		Edit profile 🖌		
<i>i</i> i	Departments and users	Email address					
	Management	Phone number 02070000	00				
8	Audit logs	Department Clearspen	d test account				
¢°	Company settings	User type User					
0	Settings	Enable user	Send invitation	Reset password			
0	Help						
	Terms of use	Card management					
0	App tour Log out	📥 ACTIVE	Monthly credit limit	Fixed: £ 100	>		
•	203 041	NatWest XXXX XXXX XXXX 3875 ETHAN TEST	Spending limits	Single: £ 30 max, Daily: £ 60	) ×	1 ce	
		04/21 Lock card	Merchant type	Travel, Hotels and accommo	odation, Restau .		
		Unblock PIN	Replace PIN or card	Report lost or stolen	Close car	ď	
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Home     Notifications     Departments and users	Spending limits Limit the size of a transaction or spending per day	
Management Audit logs	Single transaction limit	
Company settings	Fixed amount     E40     No limit	
Settings Help	Daily transaction limit	
Terms of use     App tour	Fixed amount     E80     No limit	
Log out	Cancel	

#### 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.

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					<u>ਮ</u> :
<mark>ஃ</mark> NatWest					
ff Home	User profile			View user spend	ding >
Management	Name	Ethan Test			
Notifications	Email address	test@natwest.com			
Settings	Phone number	0207000000			
Help	Department	Clearspend test account			
Terms of use	User type	User			
App tour	Card managemen				
➡ Log out	Cara managemen				
	AC		tit limit Fixed: £ 125	>	
	ETHAN TEST	3875 Spending	g limits Single: £ 30 max, Daily: £ 6	0 × (1)	
		ock card 🖬 Mercha	nt type Travel, Hotels and accomm	odation, Restau .	
	Unblock PIN	Replace PIN or care	d Report lost or stolen		

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🔥 NatWest			
<ul> <li>Home</li> <li>Management</li> <li>Notifications</li> </ul>	Spending Limit the size of a	g limits transaction or spending per day	
O Settings	Single tro	insaction limit	
1 Help	۲	Fixed amount	£40
Terms of use	0	No limit	
<ul> <li>App tour</li> <li>Log out</li> </ul>	Daily trar	nsaction limit	
	۲	Fixed amount	£80
	$\bigcirc$	No limit	
		Cancel	ange request

ClearSpend X		
← → C ☆ Secure		☆ :
👶 NatWest		
<ul> <li>Home</li> <li>Management</li> <li>Notifications</li> </ul>	Change spending limits: Maximum transaction amount limit - £40Daily spending limit - £80	
Settings	To Antonia Test	
<ul> <li>Help</li> <li>Terms of use</li> <li>App tour</li> <li>Log out</li> </ul>	Optional comment	
	Cancel	A

#### 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.

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4	🔒 NatWest							
A	Home	User profile					View user spendin	g >
	Notifications	Name	Ethan Te	st		Edit profile 💉		
Ā	Departments and users	Email address						
<u>-</u>	Management	Phone number	0207000000					
	Audit logs	Department	Clearspend t	est account				
00	Company settings	User type	User					
0	Settings	Enable user		Send invitation	Reset password			
Ð	Help Terms of use	Card managemer	nt					
0	App tour	ouru munugemen	in a second s				_	
-	Log out	AC	TIVE	Monthly credit limit	Fixed: £ 100	>		
		XXXX XXXX XXXX ETHAN TEST	X 3875	Spending limits	Single: £ 30 max, Daily: £ 6	0 >	la	
		04/21 L	Lock card 🖬	Merchant type	Travel, Hotels and accomm	odation, Restau .?		
		Unblock PIN		Replace PIN or card	Report lost or stolen	Close ca	rd	
							م	

ClearSpend X		
← → C ☆ Secure	☆	:
🖧 NatWest		
Home     Notifications     Departments and users	Spending limits Limit the size of a transaction or spending per day	
Management	Single transaction limit	
Audit logs	Fixed amount     E40	
Settings	O No limit	
<ul><li>Help</li></ul>	Daily transaction limit	
Terms of use	Fixed amount <sup>ε80</sup>	
App tour	O No limit	
► Log out	Cancel	

#### 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.

ClearSpend X		
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<mark>ஃ</mark> NatWest		
A Home	User profile	View user spending >
Management	Nome Ethan Test	
Notifications	Emoil oddress test@natwest.com	
Settings	Phone number 0207000000	
1 Help	Department Clearspend test account	
Terms of use	User type User	
App tour	Card management	
➡ Log out	our management	
	ACTIVE Monthly credit limit Fixed: £ 125	>
	XXXX XXXX XXXX 3875 Spending limits Single: £ 30 max, Daily: £ 60	>
	04/21 Lock cord  Merchant type Travel, Hotels and accommodation, Re:	stau .?
	Unblock PIN Replace PIN or card Report last or stalen	

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💑 NatWest			
<ul> <li>Home</li> <li>Management</li> <li>Notifications</li> </ul>	Spending Limit the size of a t	g limits ransaction or spending per day	
Settings	Single tro		
Help     Terms of use	۲	Fixed amount	£40
App tour	$\bigcirc$	No limit	
➡ Log out	Daily trar	nsaction limit	
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	$\bigcirc$	No limit	
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<mark>ஃ</mark> NatWest		
<ul> <li>Home</li> <li>Management</li> <li>Notifications</li> </ul>	Change spending limits: Maximum transaction amount limit - £40Daily spending limit - £80	
O Settings	To Antonia Test	
<ul> <li>Help</li> <li>Terms of use</li> <li>App tour</li> <li>Log out</li> </ul>	Optional comment	¢.
	Cancel	

## 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.

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	🔥 NatWest							
A	Home	User profile	View user spending >					
	Notifications	Nome Ethan Test Edit profile 🖌						
Ā	Departments and users	Email address						
<u>-</u>	Management	Phone number 0207000000	-					
9	Audit logs	Department Clearspend test account						
00	Company settings	User type User						
0	Settings	Enable user Send invitation Reset password	-					
0	Help							
	Terms of use	Card management						
0	App tour	ACTIVE Monthly credit limit Fixed: £ 100	>					
Ð	Log out	NatWest XXXX XXXX XXXX 3875 Spending limits Single: £ 30 max, Daily: £ 60	>					
		eTHAN TEST 04/21 Lock cord 🖬 Merchant type Travel, Hotels and accommodation, Restau.						
		Unblock PIN Replace PIN or card Report lost or stolen Close or	ard					

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👶 NatWest		
A Home		
Notifications	Merchant category	
Departments and users	Types of merchants where your card can be used	
Management	Travel	
Audit logs	Hotels and accommodation	
Company settings	Restaurants and bars	
Settings	Fuel	
Help	uhicle rental	
Terms of use	Entertainment	
App tour	General retail and wholesale	
➡ Log out	Supplies	
	Services	
	✓ Cash	
	Miscellaneous	

#### 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.

ClearSpend ×		
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<mark>ஃ</mark> NatWest		
A Home	User profile	View user spending
Management	Name Ethan Test	
Notifications	Email address test@natwest.com	
O Settings	Phone number 0207000000	
1 Help	Department Clearspend test account	
Terms of use	User type User	
App tour ➡ Log out	Card management	
	ACTIVE       Monthly credit limit       Fixed: £ 125         Nativest       Spending limits       Single: £ 30 max, Daily: £ 60         ETHAN TEST       Od/21       Lock cerd 1         Od/21       Lock cerd 1       Merchant type       Travel, Hotels and accommodation, Restaution         Unblock PIN       Replace PIN or card       Report lost or stolen	> >

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← → C ☆ Secure		☆ :
🖧 NatWest		
Home Management Notifications	Merchant category Types of merchants where your card can be used	
Settings	Travel     Hotels and accommodation	
<ul> <li>Terms of use</li> <li>App tour</li> </ul>	Restaurants and bars	
► Log out	Fuel	-
	Entertainment     General retail and wholesale	
	Supplies	
	Services     Cash	
	Miscellaneous	
		-

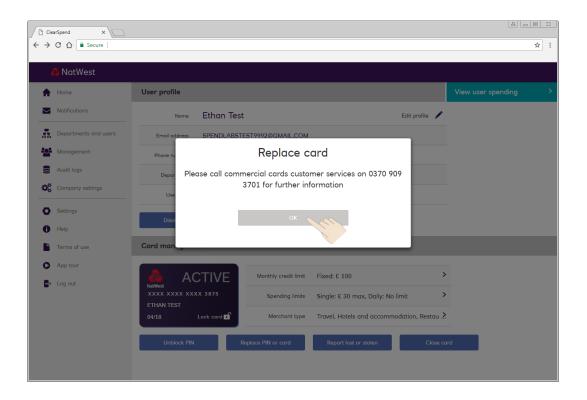
ClearSpend X		
← → C ☆ Secure		☆ :
NatWest		
<ul> <li>Home</li> <li>Management</li> <li>Notifications</li> </ul>	Add merchant categories: <sub>Fuel</sub>	
<ul> <li>Settings</li> <li>Help</li> <li>Terms of use</li> <li>App tour</li> <li>Log out</li> </ul>	To Antonia Test Optional comment	
	Cancel	A

## 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.

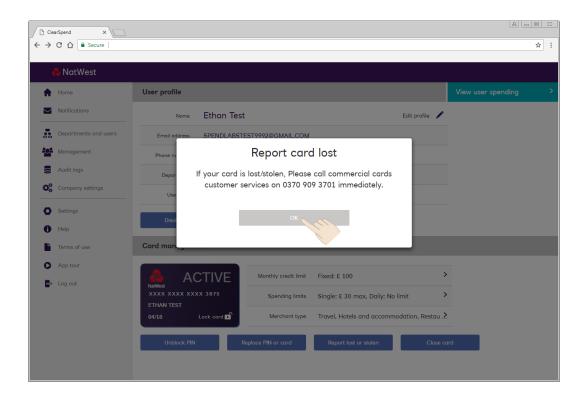
C 🟠 🔒 Secure			☆
🖧 NatWest			
Home	User profile	View user spending	
Notifications	Name Ethan Test Edit profile	le 🖍	
Departments and users	Email address		
Management	Phone number 0207000000		
Audit logs	Department Clearspend test account		
Company settings	User type User		
Settings	Enable user Send invitation Reset password		
Help			
Terms of use	Card management		
App tour		>	
Log out	NatWex ACTIVE Monthly credit limit Fixed: £ 100		
	XXXX XXXX XXXX 3875 Spending limits Single: £ 30 max, Daily: £ 60 ETHAN TEST	>	
	04/21 Lock card D Merchant type Travel, Hotels and accommodation, Re	estau .2	
	Unblock PIN Replace PIN or card Report lost or stolen	Close card	



## 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.

ClearSpend X				
← → C ☆ Secure				☆ :
🖧 NatWest				
A Home	User profile			View user spending
Notifications	Name	Ethan Test	Edit profile 🖌	
🚠 Departments and users	Email address			
Management	Phone number	0207000000		
Audit logs	Department	Clearspend test account		
Company settings	User type	User		
Settings	Enable user	Send invitation	Reset password	
Terms of use	Card managemer	nt		
App tour				
➡ Log out	AC	TIVE Monthly credit limit	Fixed: £ 100	>
	XXXX XXXX XXXX ETHAN TEST	Spending limits	Single: £ 30 max, Daily: £ 60	>
		ock card 🖬 Merchant type	Travel, Hotels and accommodation, Restau .	2
	Unblock PIN	Replace PIN or card	Report lost or stolen Close	card

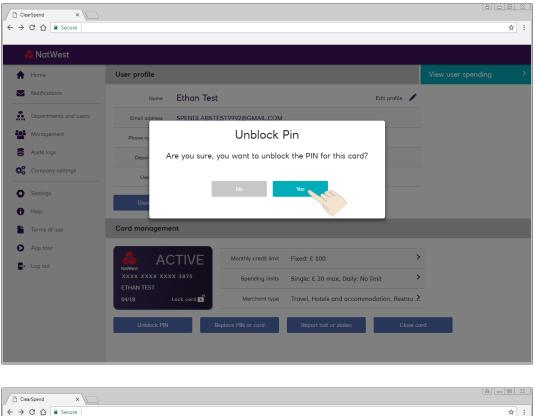


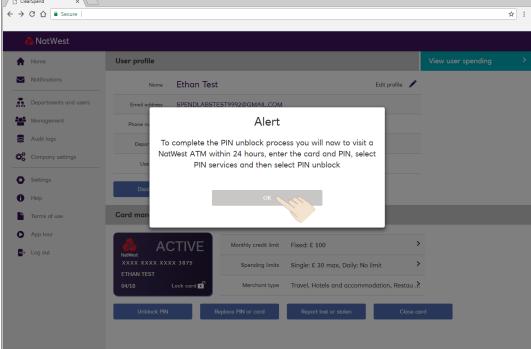
### 15.8 Unblock PIN

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.

ClearSpend X		
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🖧 NatWest		
Home	User profile	View user spending >
Notifications	Nome Ethan Test Edit profile 🖍	
Departments and users	Emoil oddress	
Management	Phone number 0207000000	
Audit logs	Department Clearspend test account	
Company settings	User type User	
Settings	Enable user Send invitation Reset password	
Terms of use	Card management	
App tour		
➡ Log out	ACTIVE Monthly credit limit Fixed: £ 100	
	XXXX XXXX XXXX 3875     Spending limits     Single: £ 30 max, Daily: £ 60       ETHAN TEST	
	04/21 Lock card 🖍 Merchant type Travel, Hotels and accommodation, Restau .?	_
	Unblock PIN Replace PIN or card Report last or stalen Close car	rd





## 15.9 Close card

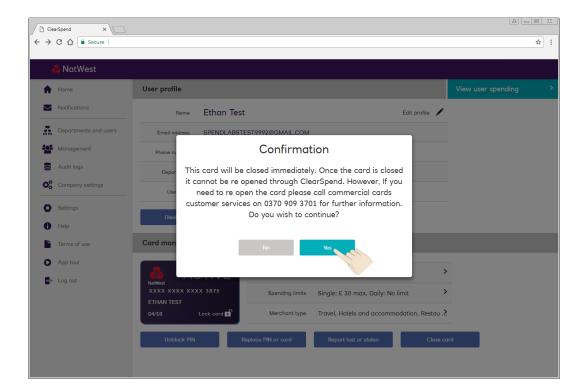
#### Authorised signatories and user department heads only

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.

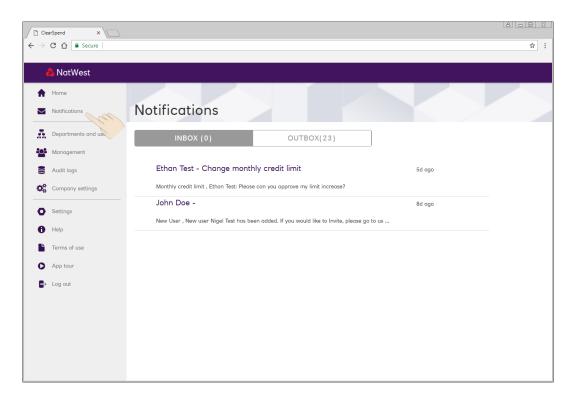
Please do not use the **Close card** functionality if you have lost or stolen your card. Please call commercial cards customer services on 0370 6000 459 immediately.

ClearSpend ×				☆ :
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★ Home	User profile		View user spending	>
Notifications	Name Ethan Test Edit pr	rofile 💉		
Departments and users	Emoil address			
Management	Phone number 0207000000			
Audit logs	Department Clearspend test account			
Company settings	User type User			
Settings Help	Enable user Send invitation Reset password			
Terms of use	Card management			
App tour	ACTIVE Monthly credit limit Fixed: £ 100	>		
	XXXX XXXX XXXX 3875 Spending limits Single: £ 30 max, Daily: £ 60	>		
	04/21 Lock cord  Merchant type Travel, Hotels and accommodation,	Restau .?		
	Unblock PIN Replace PIN or card Report lost or stolen	Close car	rd	



# **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.

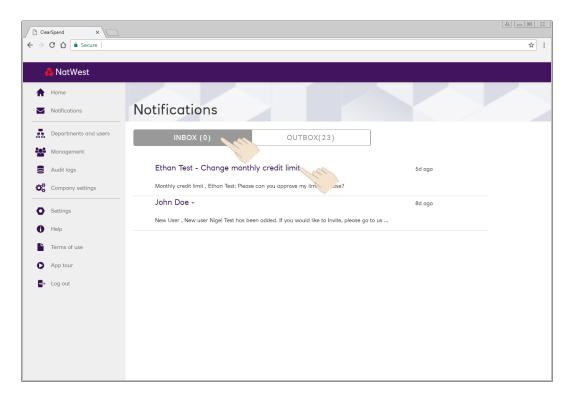


Select the Notifications menu from the navigation screen.

### 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.



ClearSpend ×	
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A Home	Notifications
Notifications	
Departments and users	Change monthly credit limit
Management	From: Ethan Test
Audit logs	Requested monthly credit limit
Company settings	Permanent credit limit E 250
O Settings	Current monthly credit limit Permanent credit limit - £ 150
1 Help	Comments:
Terms of use	Ethan Test: Please can you approve my limit increase?
App tour	Approve Decline
► Log out	

#### Users

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

ClearSpend X			
← → C ☆ Secure			☆ :
👶 NatWest			
A Home			
Management	Notifications		
Notifications	INBOX (52) OUTBOX(4)		
Settings			
Help	Ethan Test - Add merchant type	2d ago	
Terms of use	Merchant type , Ethan Test: Please add mcc		
App tour	Ethan Test - Change spending limits	2d ago	
➡ Log out	Spending limits , Request to increase single credit limit		
	Ethan Test - Change monthly credit limit	2d ago	
	Monthly credit limit , Test to increase credit limit		
	Ethan Test - Change monthly credit limit	5d ago	
	Monthly credit limit , Please can you approve my limit increase?		
	Ethan Test - Change monthly credit limit	15d ago	
	Monthly credit limit , Ethan Test: Please increase the credit limit		
	Ethan Test - Change spending limits	15d ago	
	Spending limits , Ethan Test: Request to increase the max limit		
	Ethan Test - Add merchant type	19d ago	-

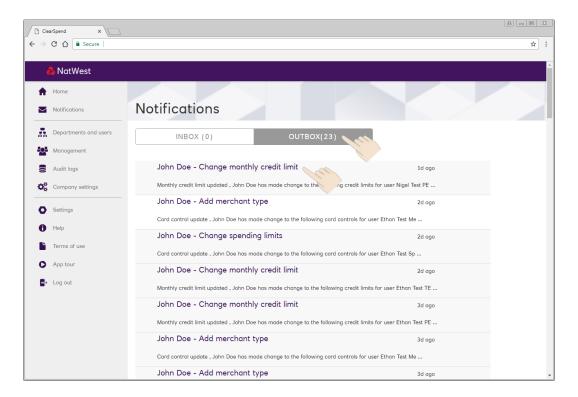
ClearSpend X	
← → C ☆ 🔒 Secure	x :
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A Home	
Management	Notifications
Notifications	From: Ethan Test
Settings	Requested Change monthly credit limit
1 Help	Permanent credit limit £ 250
Terms of use	Current monthly credit limit Permanent credit limit - £ 150
App tour	Comments
►→ Log out	Ethan Test: Please can you approve my limit increase?

## 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.

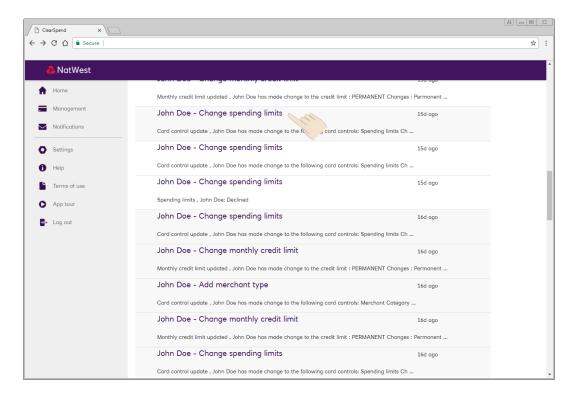


ClearSpend ×	
← → C ☆ A Secure	± ±
<mark>8</mark> NatWest	
Home Home Notifications	Notifications
Departments and users       Management       Audit logs       Company settings	Monthly Credit Limit Updated John Doe has made change to the following credit limits for user Nigel Test PERMANENT Changes : Permanent Credit - £125.00
Settings Help Terms of use App tour	Previous : Permanent Credit - £95.00
<ul> <li>App total</li> <li>Log out</li> </ul>	

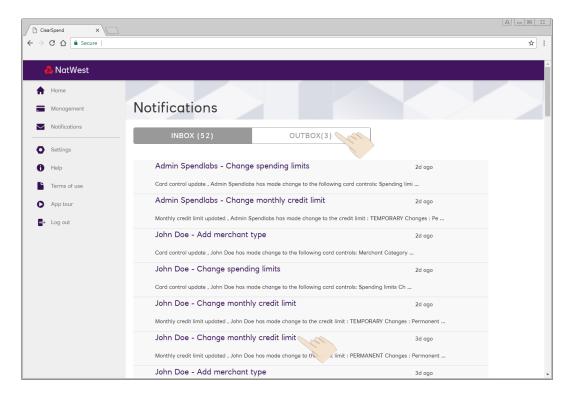
#### Users

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

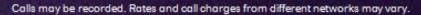
It will also show you any card control updates made against you by your department head.



ClearSpend ×		
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👶 NatWest		
A Home		
Management	Notifications	
Notifications	From: John Doe	
Settings	Requested Change spending limits	
Help	Maximum Transaction Amount - £ 2	
Terms of use	Current spending limits Maximum Transaction Amount - £ 1	
App tour	Daily Spending Limit - No limit Monthly Spending Limit - E 0	
➡ Log out	Comments John Dee: Declined	
	Julii Eve, Decimeu	



ClearSpend ×	(8) (8)	
← → C ☆ 🔒 Secure	±	:
👶 NatWest		
A Home		
Management	Notifications	
Notifications	Monthly Credit Limit Updated	
Settings	John Doe has made change to the credit limit :	
1 Help	PERMANENT	
Terms of use	Changes : Permanent Credit - £100.00	
App tour	Previous : Permanent Credit - £150.00	
➡ Log out		



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