



# SPENDTRACK

## Business User Portal Guide

Streamline your DFCU Financial Business Credit Card experience for your business and your employees with SpendTrack, an all-in-one card management solution.

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# Business Account Structure and Billing

Companies can choose the way they want their employee transactions to be authorized and billed. All new cards issued on an DFCU Financial Business Mastercard® account will default and be setup as an Individual Pay Account (I-Pay).

If the Company/Organization desires a Consolidated Pay billing structure, they must contact DFCU Financial to make this change.

A business can also have a combination of both Individual Pay Billing and Consolidated Pay Billing under one Company Record.

Billing Level Options:

- Individual Pay Billing
- Consolidated Pay Billing
- Combination of Individual Pay and Consolidated Pay Billing

The following is basic information about the business credit card account structure.

## Company Record

This is the Primary record established for the business. The Company record contains the credit limit and other authorization parameters for processing. No sales, payments, or plastics are issued for the company record. There is a final authorization check against the company credit line.

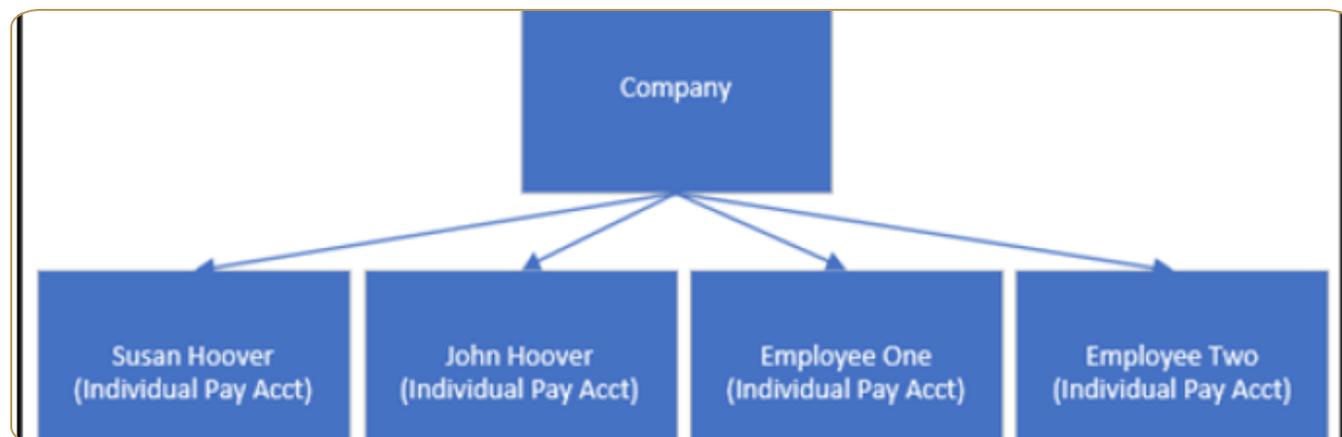
## Individual Pay Billing

Employee cards under an Individual Pay billing structure will result in each employee having an Individual Pay (I-Pay) Account/Card under the Company Record. I-Pay Accounts/Cards receive a separate statement/bill, and the individual is responsible for payment. All new accounts will default to this type of setup.

Payments, statements, and plastics are issued at the I-Pay Account/Card level. Authorizations are performed against the I-Pay Account/Card credit limit and the Company level credit limit. Transaction authorizations cannot exceed the Company credit limit.

# Business Account Structure and Billing

Example of a Company record with only Individual Pay billing structure:



## Consolidated Pay Billing

Employee cards under a Consolidated Pay Billing structure will result in each employee having a Subordinate Account/Card (Sub-Account) assigned to a Control or Billing Account under the Company Record. Consolidated Pay Billing allows employee balances from Sub-Accounts/Cards to consolidate into a designated company Control Account. The balances for the Sub-Accounts/Cards roll to the Control Account nightly during batch processing. One payment is made on behalf of all Sub-Accounts/Cards linked to the Control Account. A statement is produced at the Control Account level with an itemized listing of the Sub-Account/Card transactions. Courtesy statements (with no amount due) are issued at the Sub-Account/Card level.

## Control Account

The “billing account.” Control Accounts do not have a card issued and only become a Control Account once a Sub-Account/Card is assigned. Each company record can have more than one Control Account.

## Subordinate Account

Account/Card attached to a Control (billing) Account. Courtesy statement and plastics are issued at the Sub-Account/Card level. Sub-Account/Card spend limits can be set for any amount and spending first comes, first serve up to the Control Account credit limit. Authorizations are performed against the Sub-Account spend limit, Control Account credit limit and the Company level credit limit. Transaction authorizations cannot exceed any of these limits, including the Company credit limit. When the billing cycle drops, the spend limit on the Sub-Account will be reset and the balance due will be made to the Control Account.

# Business Account Structure and Billing

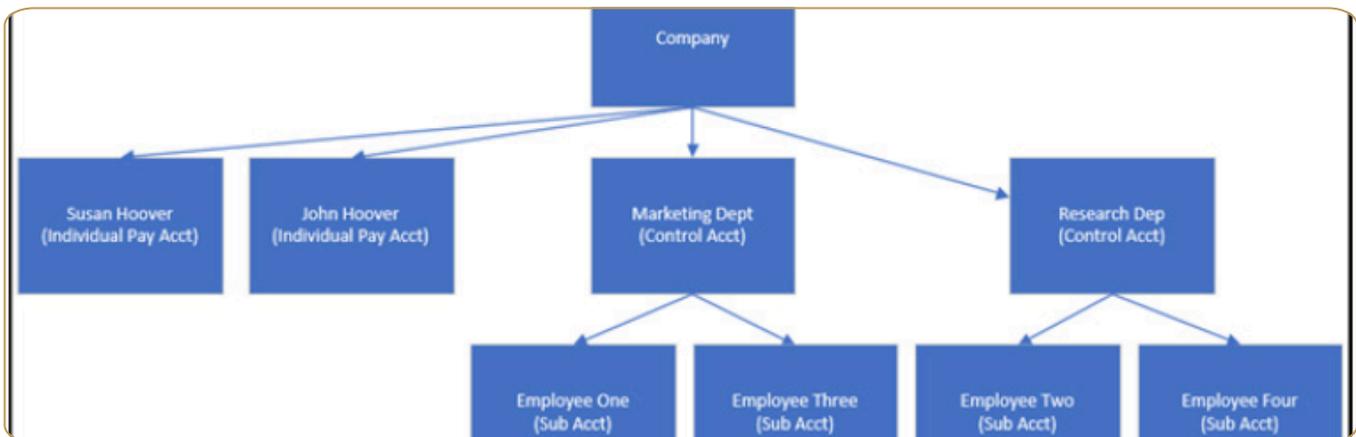
Example of a Company record with only Consolidated Pay billing structure:



## Combination of Individual Pay and Consolidated Pay Billing

Allows for a Company to have both Individual Pay Accounts/Cards and Consolidated Pay Accounts/Cards. Employee cards under an Individual Pay billing structure will result in each employee having an Individual Pay (I-Pay) Account/Card under the Company Record. I-Pay Accounts receive a separate statement/bill, and the individual is responsible for payment. Employee cards under the Consolidated Pay billing structure will result in one bill being generated and payment made on behalf of all Sub-accounts linked to the Control Account.

Example of a Company record with a combination billing structure:



# SpendTrack Set-Up

## What is SpendTrack?

SpendTrack is the online credit card management solution that empowers businesses to easily manage credit card accounts online and provides real-time card controls, transaction details, statement access, payment capabilities, and spend analytics for your DFCU Financial Business Mastercard®.

While we are committed to assisting you, DFCU Financial does not have access to your businesses' SpendTrack account. Therefore, we highly encourage and recommend that businesses take full advantage of SpendTrack's user-friendly features to effectively manage their credit card account(s).

## Roles in SpendTrack

- **Program Administrator:** Individual (Guarantor or Non-Guarantor) who will have capability to manage the business credit card system. This person can add and remove users, create departments, manage credit cards, and view transactions and statements for all cardholders. This person also manages Expense Management. There must be at least one Program Administrator, and the best practice is to have at least one back-up.
- **Reporting Administrator:** You can assign specific individuals with this reporting-only functionality. For example, consider individuals such as your dedicated accountant or bookkeeper.
- **User:** Users in SpendTrack are the employees who hold one of the business credit cards. Credit cards may be issued with or without access to SpendTrack.

**NOTE: Once you have assigned someone a role in SpendTrack, you are unable to change the role. Please contact DFCU for assistance.**

## Program Administrator Enrollment

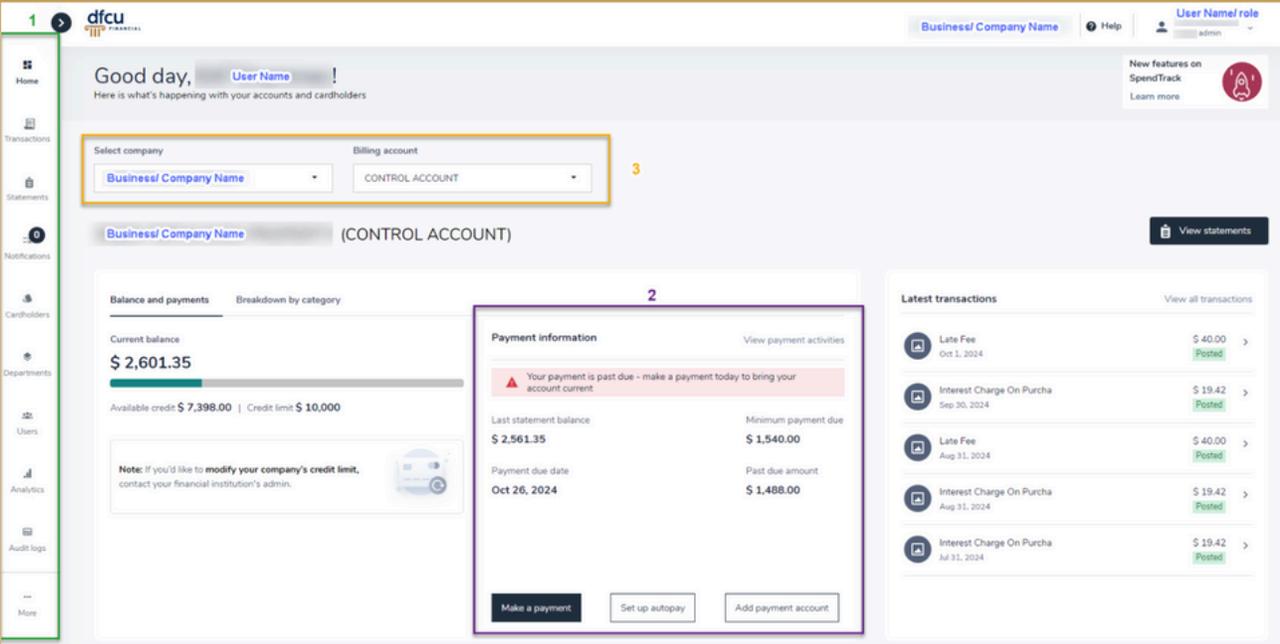
After a new business credit card is approved, DFCU Card Services in Michigan will contact the Guarantor to discuss initial account set up and to establish the Program Administrator (PA), who is also your DFCU Online Banking administrator. With Single Sign On (SSO) from DFCU Online Banking, the Program Administrator will be able to register and log into SpendTrack.

**IMPORTANT! Once a new business credit card account is established, any Online Banking user will have access to the credit cards. It is important that the Online Banking/ Program Administrator review all Online Banking user access to prevent improper access to credit card information.**

# SpendTrack Functions

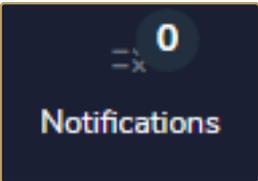
## Home Page and Navigation

- 1. Main Menu
- 2. Payment Information and management
- 3. Options to change the Company and Billing account(s) if applicable



## Notifications

The Notifications Inbox from the Main Menu displays requests from cardholders that are pending approval. DFCU Financial will set up the first Program Administrator, however, after that it is the responsibility of the business to manage SpendTrack additional Program Administrators, Users, and Cardholders.



Whether the request is Approved or Declined, an email notice will be sent to the requester.

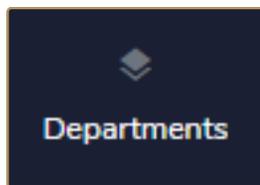
# SpendTrack Functions

## How to Create a Department

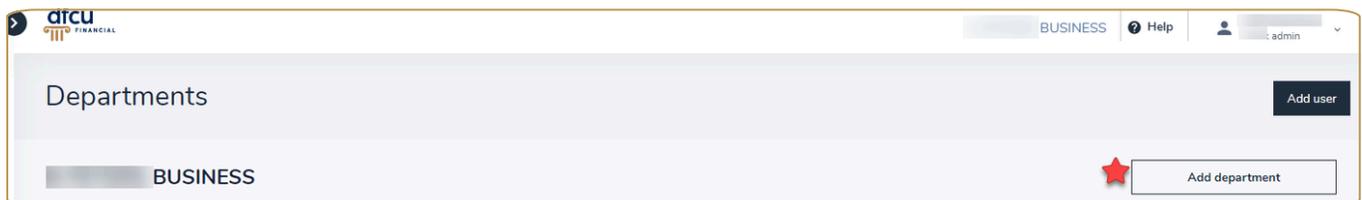
A department is a great way to keep users organized and allows department heads to be added to help manage cards within a department.

After logging into the system, this will be this landing page. Follow these steps to add departments to the system.

Step 1 - From the main menu, click on “Departments”.



Step 2 - Click “Add Department”.



Step 3 - Name the department and click “Save”.



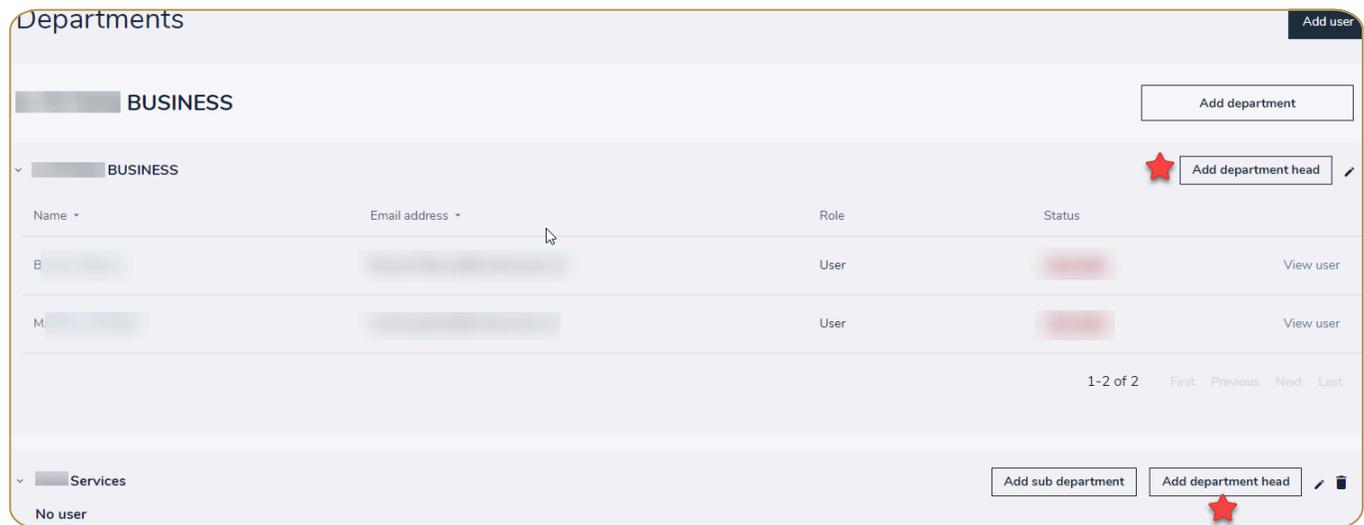
Once users have been created and added to a department (next step) you can add department heads. Department heads can be set up to manage a group of cardholders inside of a department to include seeing transactions, making payments, etc.

# SpendTrack Functions

## Adding Department Head

When on the Department page you will see the list of departments associated with the business.

Step 1 - Click “Add Department Head”.



Step 4 - Select the individual that you want as the department head.

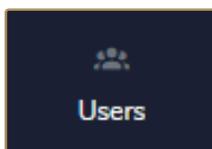
Step 5 - Click “Save”.

## How to Add Users

After logging into the system, you will be on the landing page below. You will need to follow these steps to add a user to the system. This user does not necessarily need to receive a card – they could potentially be a department head who handles a series of employees' credit cards on their behalf or a back-up or additional Program Administrator. [Click Here to See Roles in SpendTrack](#) for more information.

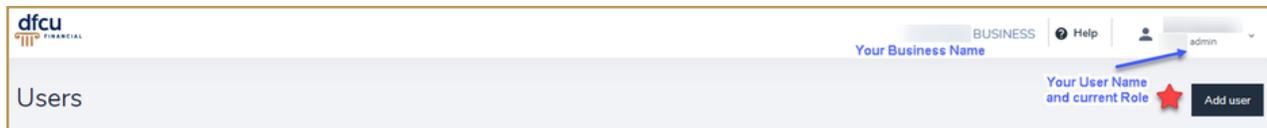
NOTE: If contact information for a card holder such as phone/address/email need to be updated, please contact DFCU Financial.

Step 1 - From the main menu, click on “Users”.



# SpendTrack Functions

Step 2 - Click "Add User".



Step 3 - Enter the user's email address – this is the email that will be used to send them the invitation to set up their user access to SpendTrack.

Enter their First and Last Name.

**Add user**

Email address \*

First name \* Last name \*

Cell phone number Home phone number

Work phone number and extension

Select role \*

Select department profile \*

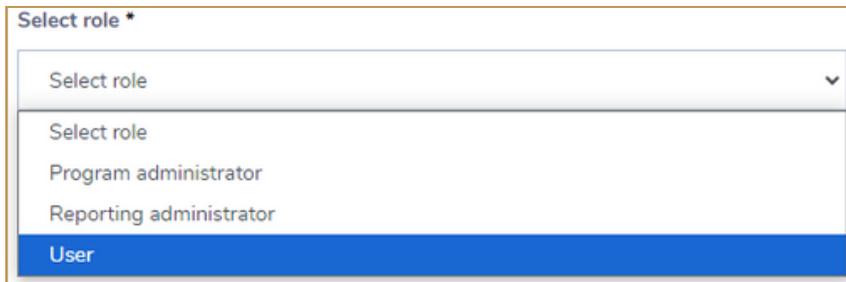
Add user Add and invite user

Step 4 – Enter the user's cell/mobile phone number.

**IMPORTANT** as fraud notifications will be sent to the number(s) listed in the event of a declined transaction. This will give the user the ability to identify a transaction as NOT fraudulent (if the charge is indeed valid), so they can proceed with their purchase. Or if the charge is fraudulent, you will be able to identify it as such.

# SpendTrack Functions

Step 5 - Select the appropriate role:



A screenshot of a web form titled "Select role \*". It features a dropdown menu with the text "Select role" and a downward arrow. The dropdown is open, showing a list of options: "Select role", "Program administrator", "Reporting administrator", and "User". The "User" option is highlighted with a blue background.

Step 6 - Select what department the user is part of. This must have already been created. [Click Here to See How to Create a Department.](#)

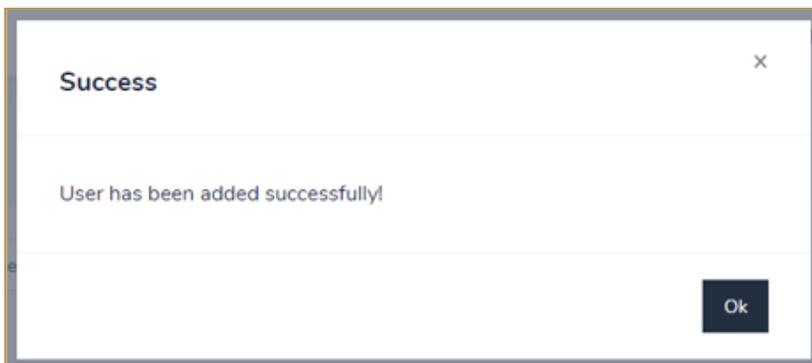


A screenshot of a web form titled "Select department profile \*". It features a dropdown menu with the text "Select department" and a downward arrow. The dropdown is open, showing a list of options: "Select department" and "BUSINESS". The "BUSINESS" option is highlighted with a blue background.

Step 7 - Click "Add User" if you are not setting them up as a SpendTrack user and only wish to issue a card.

Click "Add and Invite User" if they are ready to be added to SpendTrack and send them the email invite.

Once you complete this step, you will get this message:



A screenshot of a success message dialog box. The title bar says "Success" with a close button (X). The main text reads "User has been added successfully!". At the bottom right, there is an "Ok" button.

Once the invite has been sent to the user, there will be a code in there and a link for enrollment that is good for 48 hours.

# SpendTrack Functions

## How to Issue a Credit Card

Once a user is created, you are now ready to issue them a credit card. Users do not require a card, but they must be a User to issue a credit card.

Contact DFCU Financial to order cards for Users. The following information will be needed and a form must be signed by the Guarantor:

### Personal Information

- First/Last Name,
- Tax ID must use the Business tax ID#,
- Date of Birth.

Make sure the cardholder knows to use the last 4 digits of the Business tax ID when used as a verification method.

### Contact Information

- Cell phone
- Home phone
- Work phone
- This will allow DFCU to send fraud alerts and critical account communications.
- All cards and statements will be sent to the Business Primary address. Make sure the user knows to use this address whenever they are asked for the Billing Address when making a purchase.

### Card Settings

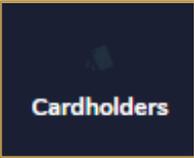
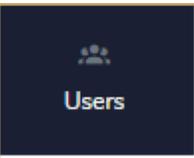
- Personalized Embossing – this is your business name that will be printed on the card with the User/Cardholder name.
- The credit limit you wish this user to have- minimum \$1,000.
- The Billing level for the cardholder. [Click Here to view Business Account Structure and Billing.](#)

# SpendTrack Functions

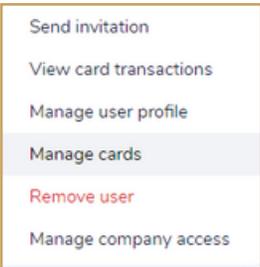
## How to Access Statements

Program Admins and Department Heads have access to the credit card statements of users.

Step 1 - From the homepage main menu, click “Users” or “Cardholders”.

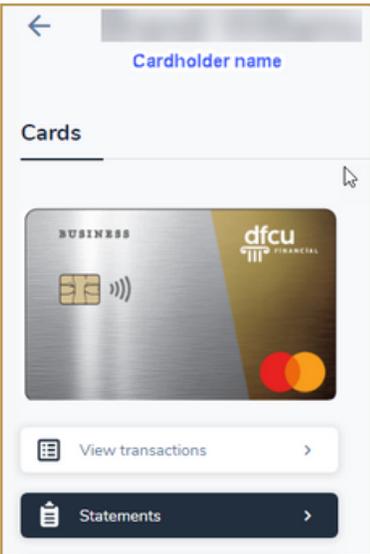


Step 2 - Locate the user you wish to view the statement for, click on their name and select “Manage Cards”.



Step 3 - Once the page refreshes to this screen, click on “Statements”.

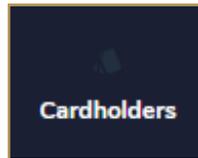
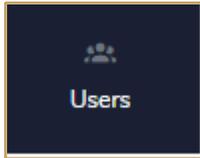
This is where statements and documents will live.



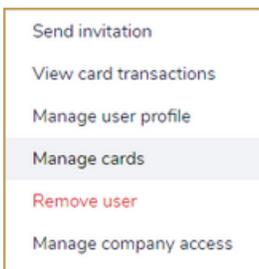
# SpendTrack Functions

## Managing Spend Categories for Cardholders

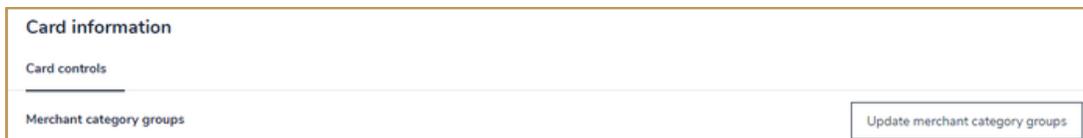
Step 1 - From the homepage main menu, click “Users” or “Cardholders”.



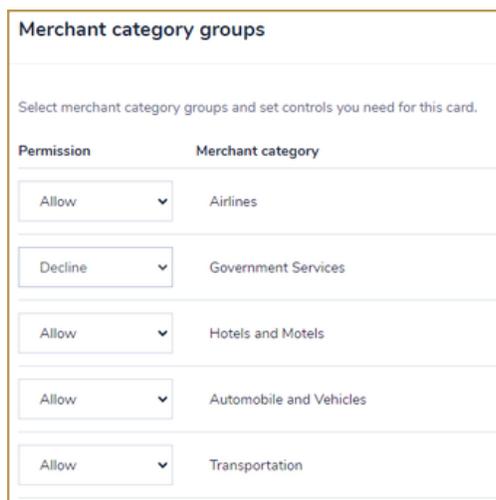
Step 2 - Locate the user you wish to view the statement for, click on their name and select “Manage Cards”.



Step 3 - Once the page refreshes to this screen, click on “Update merchant category groups” to select the types of merchants the cardholder will be able to make purchases.



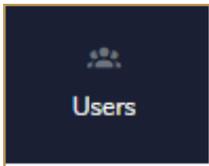
Step 4 - Here you can either “Allow” or “Decline” per category, then click “Save and Close”.



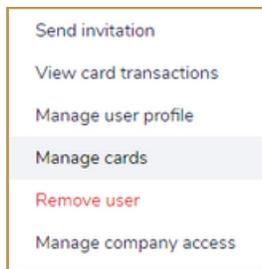
# SpendTrack Functions

## Managing Credit Limits

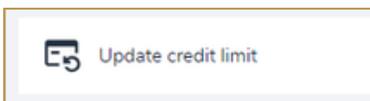
Step 1 - From the homepage main menu, click “Users” or “Cardholders”.



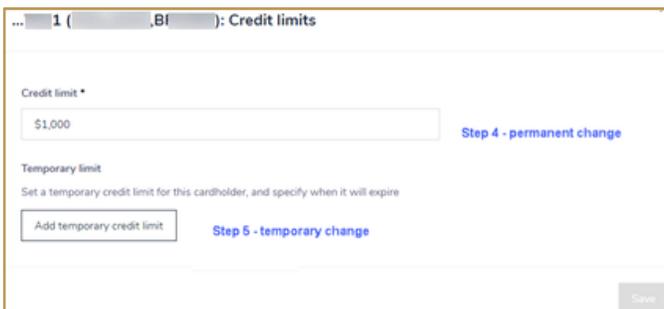
Step 2 - Locate the user you wish to view the statement for, click on their name and select “Manage Cards”.



Step 3 - Once the page refreshes to this screen, click on “Update Credit Limit”.



Step 4 - Changing the amount in the Credit limit field will be a permanent increase – not to exceed the credit limit for the business (including all other issued cards).



Step 5 - You can add a temporary credit increase by clicking Add temporary credit limit

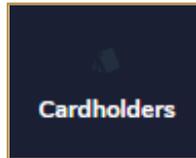
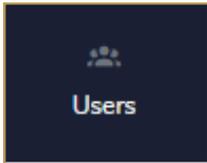
For a temporary credit increase, enter the limit and the date it should be active until.  
Click Save when done

**IMPORTANT: THIS DATE SHOULD REFLECT THE DATE OF THE NEXT DUE PAYMENT!**  
**Otherwise, the limit will revert back to original and show the card as being over limit and stop the card from working until it's paid.**

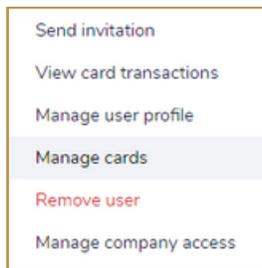
# SpendTrack Functions

## Locking a Credit Card

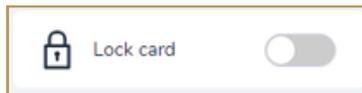
Step 1 - From the homepage main menu, click “Users” or “Cardholders”.



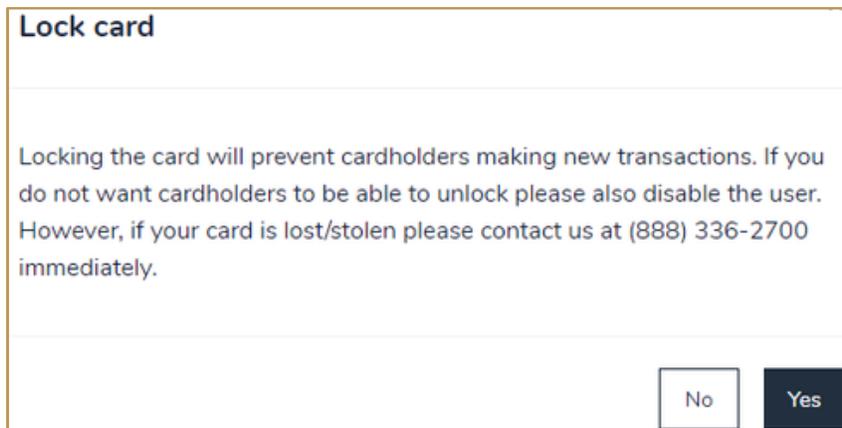
Step 2 - Locate the user you wish to view the statement for, click on their name and select “Manage Cards”.



Step 3 - Once the page refreshes to this screen, click on “Lock Card”.



This message will appear. After hitting “Yes” the card will be locked.



# SpendTrack Functions

## Closing or Replacing a Credit Card

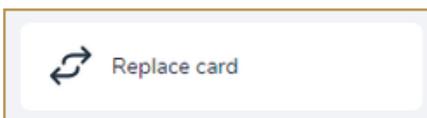
Closing a Credit Card - No Reissue: For the time being, all close requests (Closing the card with No reissue) are being handled by calling DFCU Financial at (888) 336-2700.

Replacing a Lost/Stolen Reissue or Damaged card: Card must be activated to replace.

Step 1 - From “Users” or “Cardholders”, click on the person whose card needs to be replaced.  
Select Manage Cards

Once your screen refreshes, you should see the card information for the employee.

Step 2 - Choose “Replace Card”.



Step 3 - Choose the reason for replacement: “Lost or Stolen” OR “Damage”.

**Replace card**

My card was:

**Lost or stolen**

If you can't find your card or it has been stolen, we'll block it and send you a new one. >

**Damage**

If your card is damaged or doesn't work we will send you a new one. >

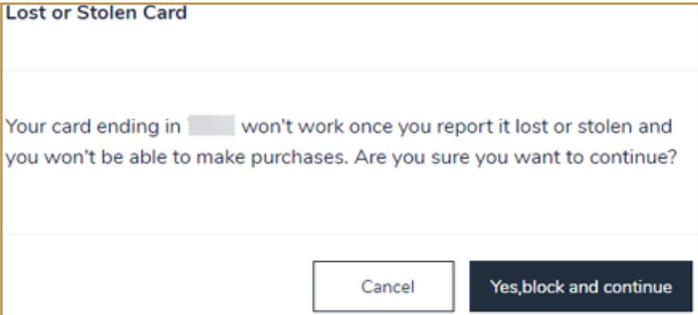
**Something else happened**

For all other card replacement reasons, please contact us at (888) 336-2700.

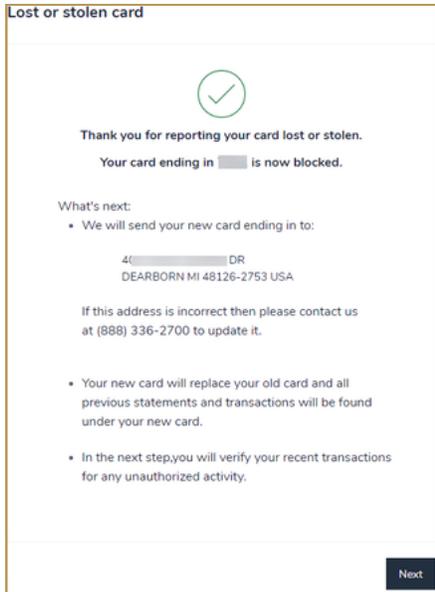
# SpendTrack Functions

## Lost or Stolen Card

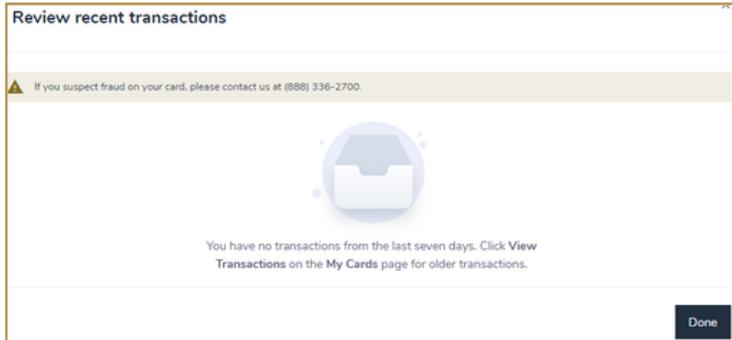
If lost/stolen is selected, you will get this message:



Upon hitting "Yes, block and continue" you will get the following message:



You will be prompted to review your recent transactions. Please review closely and contact DFCU Financial immediately for any unauthorized transactions.



# SpendTrack Functions

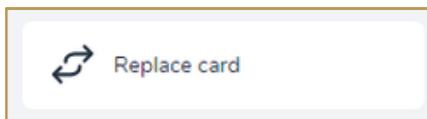
## Damaged Card

Replacing a Lost/Stolen Reissue or Damaged card: Card must be Activated to Replace.

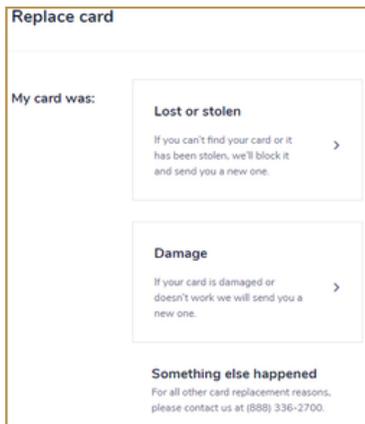
Step 1 - From “Users” or “Cardholders”, click on the person whose card needs to be replaced.  
Select Manage Cards

Once your screen refreshes, you should see the card information for the employee.

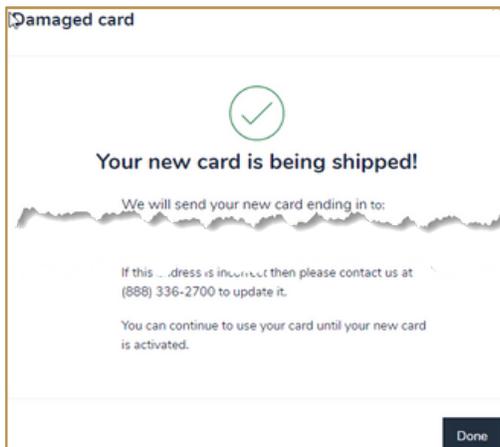
Step 2 - Choose “Replace Card”.



Step 3 - Choose the reason for replacement: “Damage”.



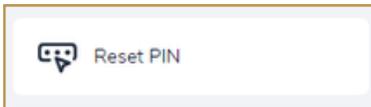
You will receive the following confirmation. Along with an email confirmation.



# SpendTrack Functions

## Reset PIN

After Selecting “Users” or “Cardholders” and Manage card, clicking on the Reset PIN option will open the window below. Once a new 4-digit PIN is entered and confirmed, the Submit box will be active. Click Submit to change the PIN for the card.

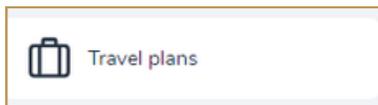
A dialog box titled "...0077 (F..., M...): Reset PIN" with a close button (X) in the top right corner. Below the title is the instruction "Enter a 4-digit personal identification number (PIN)". There are two input fields: "New PIN \*" and "Confirm PIN \*". Both fields contain four dots and have a green checkmark to their right. A green arrow points from the bottom right of the dialog box to a dark gray "Submit" button.

## Travel Plans

Travel Plans allows you to let DFCU know of upcoming travel so your card can be used without disruptions. After selecting Users or Cardholders from the main menu.

Step 1 - Click on the person whose card needs to be replaced. Select Manage Cards.

Step 2 - Select Travel Plans from the cardholder's menu.



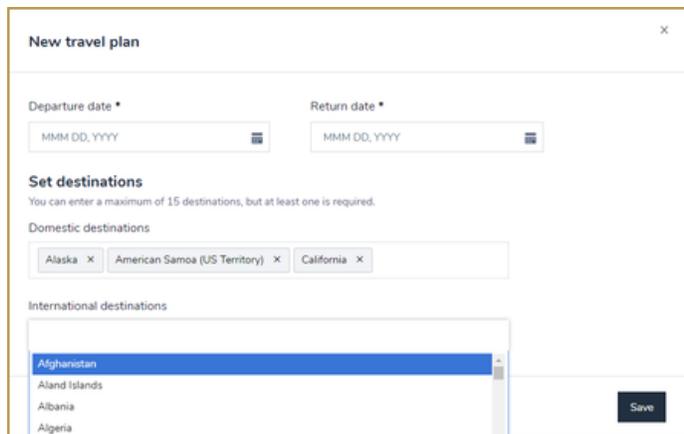
Step 3 - Select Add travel plans.

# SpendTrack Functions

## Travel Plans Continued

Step 4 - Using the calendar, choose your Departure and Return Dates. Set your Destination by clicking in either the Domestic destinations, for US states and territories, or international destinations, or both.

Click Save when done.



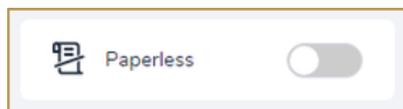
The screenshot shows a 'New travel plan' window with the following elements:

- Departure date \*** and **Return date \***: Each has a text input field with a calendar icon to its right.
- Set destinations**: A section with the instruction 'You can enter a maximum of 15 destinations, but at least one is required.'
- Domestic destinations**: A list of tags for 'Alaska', 'American Samoa (US Territory)', and 'California', each with an 'X' to remove it.
- International destinations**: A scrollable list with 'Afghanistan' selected and highlighted in blue. Other visible options include 'Aland Islands', 'Albania', and 'Algeria'.
- Save**: A dark button located at the bottom right of the form.

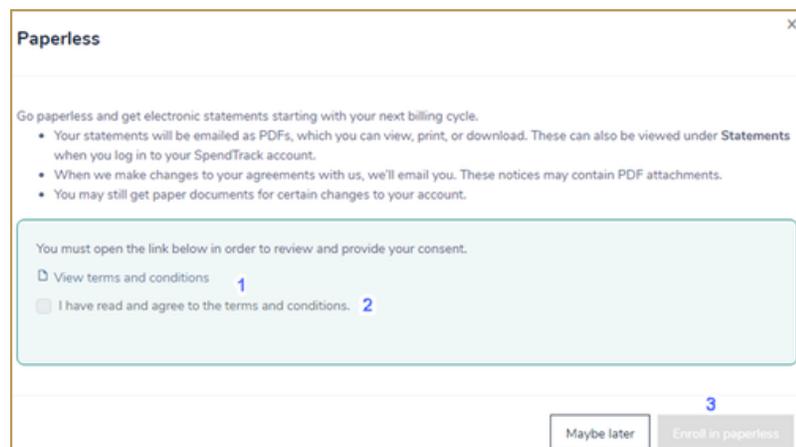
## Paperless

Step 1 - Click on the person whose card needs to be managed. Select Manage Cards.

Step 2 - Select Paperless from the cardholder's menu.



The following window displays. The option to Enroll in paperless (3) will not become active until the Terms and Conditions link (1) has been used and the box checked to agree to the Terms and Conditions (2):



The screenshot shows a 'Paperless' window with the following content:

- Header**: 'Paperless' with a close button 'X'.
- Text**: 'Go paperless and get electronic statements starting with your next billing cycle.'
- Bullets**:
  - Your statements will be emailed as PDFs, which you can view, print, or download. These can also be viewed under **Statements** when you log in to your SpendTrack account.
  - When we make changes to your agreements with us, we'll email you. These notices may contain PDF attachments.
  - You may still get paper documents for certain changes to your account.
- Consent Section**: A light blue box containing the text 'You must open the link below in order to review and provide your consent.'
- Options**:
  - View terms and conditions **1**
  - I have read and agree to the terms and conditions. **2**
- Buttons**: At the bottom right, there are two buttons: 'Maybe later' and 'Enroll in paperless' **3**. The 'Enroll in paperless' button is currently disabled.

# SpendTrack Functions

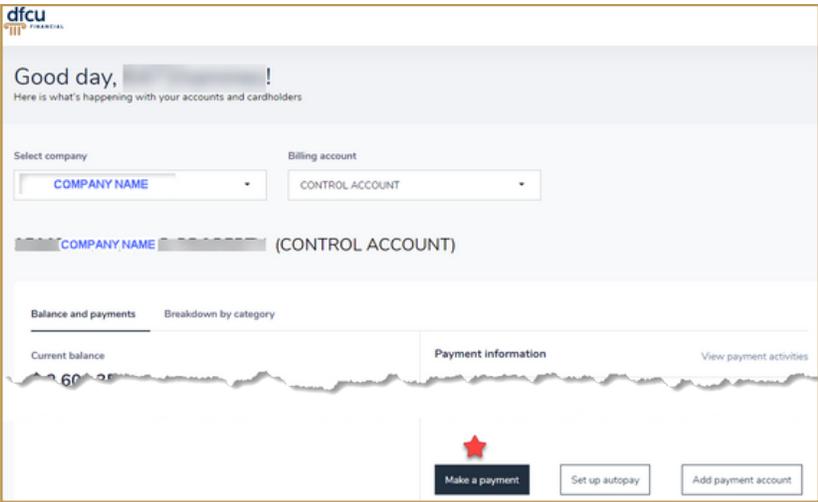
## Making Payments

Payments can only be made to either a Control (Billing) account or Individual Accounts. Program Administrators have the ability to make payments for all applicable accounts within the Company. Users can also make payments.

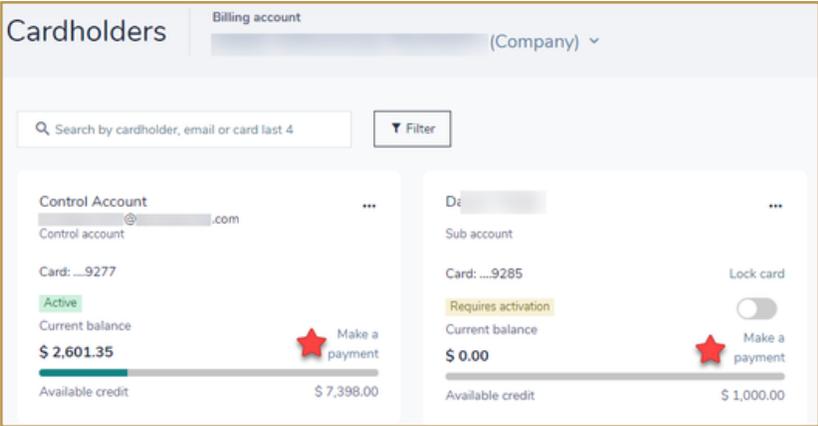
Within the Make a payment menu, you can add and manage payment accounts and set up autopay.

There are two paths to make payments:

- 1. Home page: For a Control or Billing account, find Make a Payment under Payment Information.



- 2. Use the Cardholders link to make individual account payments as well as to the Control Account.



# SpendTrack Functions

## **Making Payment (One-Time)**

Payments submitted before 04:00 PM CST (05:00 EST) are considered today's payment. Payments can be scheduled up to 30 days in advance.

Step 1 - Choose the payment date. Options are either the due date or choose a different date using the calendar.

Step 2 - Choose the payment amount:

- Minimum payment due
- Current balance
- Last statement balance
- Other amount

Step 3 - Select the Payment account. See the next section for steps to add a payment account if needed.

Step 4 - Complete the Terms and Conditions. You must click on the link to view terms and conditions. Then you can check the box agreeing to the terms and the Pay button will become available.

# SpendTrack Functions

## Add Payment Account

Step 1 - Choose the Account Type: Checking or Savings.

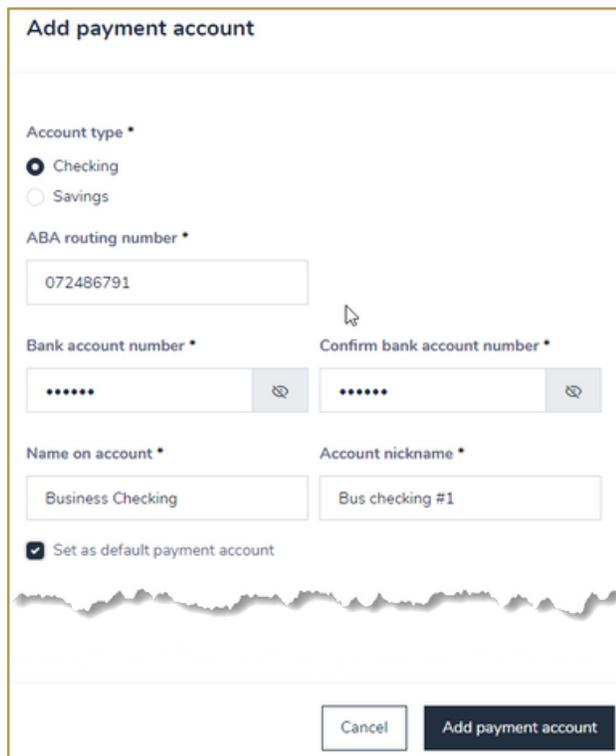
Step 2 - Add the ABA routing number. DFCU Financial's routing number is 072486791.

Step 3 - Type in the Bank account number and confirm by typing again in the next box.

Step 4 - Type in the name on the account. Add an Account nickname, which will be visible in SpendTrack .

Step 5 - Check the box if this account should be used as the default payment account.

Step 6 - Click Add payment account.



The screenshot shows a web form titled "Add payment account". The form contains the following fields and options:

- Account type \***: Radio buttons for "Checking" (selected) and "Savings".
- ABA routing number \***: Text input field containing "072486791".
- Bank account number \***: Text input field with masked characters "\*\*\*\*\*" and a copy icon.
- Confirm bank account number \***: Text input field with masked characters "\*\*\*\*\*" and a copy icon.
- Name on account \***: Text input field containing "Business Checking".
- Account nickname \***: Text input field containing "Bus checking #1".
- Set as default payment account**: A checked checkbox.

At the bottom of the form, there are two buttons: "Cancel" and "Add payment account".

Payment accounts can be edited by clicking - Payment Activities followed by Payment Accounts.

- Pencil icon to Edit.
- Trash can icon to Remove.
- Additional payment accounts can also be added from this screen.

# SpendTrack Functions

## Autopay

Payments submitted before 04:00 PM CST (05:00 EST) are considered today's payment. Autopay scheduled will be effective from the next statement cycle. Please review your statements to ensure autopay is in effect to avoid missed payments; make one-time payment(s) for the current cycle when setting up autopay.

Step 1 - Choose the payment date. Options are either the Due Date or choose a different date using the calendar

Step 2 - Choose the payment amount:

- Minimum payment due.
- Current Balance: this option is only available when you choose a date different from the due date.
- Last statement balance.
- Other amount- must type in.

Step 3 - Select the Account Type: checking or savings.

Step 4 - Enter the ABA Routing number.

Step 5 - Enter the Bank account number and confirm by re-typing in the next box.

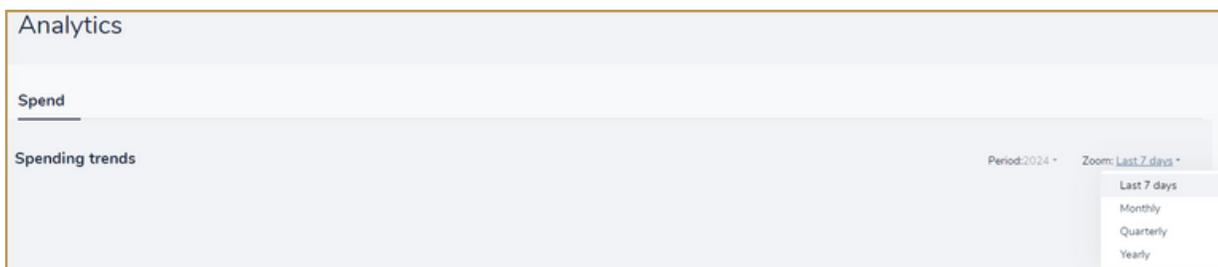
Step 6 - Complete the Terms and Conditions.

You must click on the link to [View terms and conditions](#). Then you can check the box agreeing to the terms and the Pay button will become available.

# Analytics and Tracking Spend

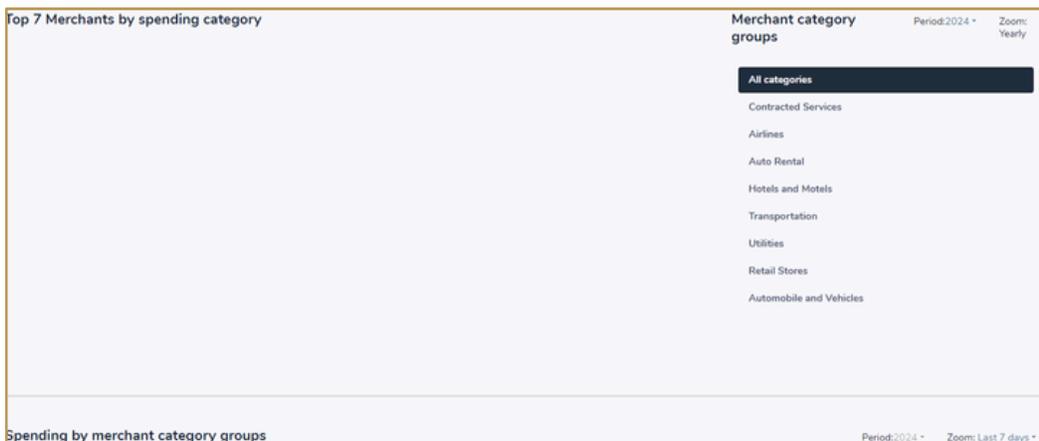
The Program Admin can track spending categories by selecting “Analytics” and previewing the spending categories to include how much has been spent per category. This does not break it down by cardholder, you would need to look at individual users to see that.

After clicking “Analytics” the page will refresh to show all spending trends. Filters can be applied to view spending for Last 7 days, Monthly, Quarterly, and Yearly.



## Other Views

- Top 7 merchants by spending category
- Spending by merchant category groups



# Company Settings

These can be found under More in the main menu.



## Merchant Category Groups

Select which seven out of 17 merchant category groups to display on your Analytics dashboard.

<b>Contracted Services</b>	<b>Retail Stores</b>	<b>Business Services</b>
<b>Airlines</b>	<b>Automobile and Vehicles</b>	<b>Repair Services</b>
<b>Auto Rental</b>	<b>Clothing and Stores</b>	<b>Amusement and Entertainment</b>
<b>Hotels and Motels</b>	<b>Miscellaneous Stores</b>	<b>Government Services</b>
<b>Transportation</b>	<b>Service Providers</b>	<b>Professional Membership and</b>
<b>Utilities</b>	<b>Personal Service Providers</b>	<b>Organizations</b>

## Program Administrators

Program Administrators are super users with full access to all the company’s SpendTrack features. You can add a Program Administrator using this menu option or by creating a new user and assigning the PA role to the user.

# Company Settings

## Expense Management

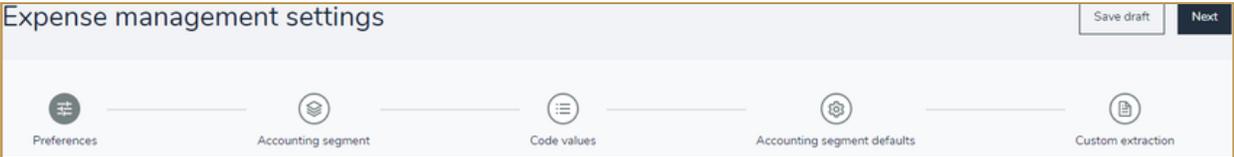
Expense Management is a tool for businesses to manage credit card expenses. Transactions are fed into SpendTrack daily. From here, cardholders can sign in to reconcile their expenses (which can include assigning general ledger codes or adding a description and receipts) and add cash expenses and review for business compliance. After this an approver reviews the transaction to approve or ask for more information.

Business customers who will benefit from using Expense Management are:

- Small Business – up to 100 cards and \$120k annual spend
- Commercial Card - >100 cards and > \$120k annual spend

Businesses with less than 3 cards and/or less than \$60k annual spend or those whose PA or Accountant is solely responsible for reconciling credit card activity will not see the same benefits and may create duplicate work.

During the initial configuration, you must configure the settings in order. Progress can be saved at any time and finished later.



# Company Settings

## Expense Management Step 1 - Preferences

Step 1 - Determine the report type: Individual or Expense Reports.

\*Once this has been selected, it cannot be changed.

- Choose Individual if you would answer YES to the following questions:
  - Does your company mainly use cards to pay for a variety of purchases as an easy payment tool? i.e. more than just travel?
  - Is it possible that transactions should be routed to different approvers depending on the nature of the purchase or amount of the transaction?
  - Do you want users to reconcile transactions and submit for approval as they come in rather than waiting to group into a report for the month?
- Choose Expense Reports if you would answer YES to the following questions:
  - Does your company mainly use cards for travel and entertainment?
  - Is your company interested in grouping transactions (both card and out of pocket) into a single report that goes to the approver regardless of the type of expense, amount, or where it is coded?
  - Does your company prefer for users to reconcile monthly when all card transactions have been processed?

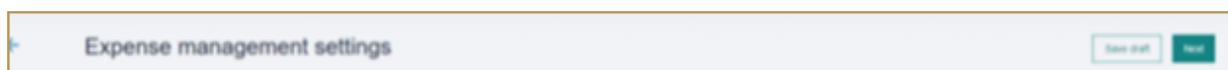
Step 2 - Enter the reimbursement rate for mileage. If this is not used, enter 0.01.

Step 3 - Expense Description – select whether it is mandatory for the cardholder to add a description to each expense. This is normally used for business justification or more details for the approver.

Step 4 - Select the day of the week to send a weekly reminder to the employee if they have expenses to reconcile and submit for approval. Approvers get a daily email reminding them of the transactions they need to approve. Select the number of Days before the program escalates the expense to the next level of approver when the main approver does not complete the action. Valid values are 1 – 45.

Step 5 - Select the Expense Available Date – this is the date of activation for your users. You can use the current day or a future date. IMPORTANT! If the date is in the future, you must complete all configuration prior to that date. The system will not allow activation once the date selected has expired.

Step 6 - Select Save Draft to save your progress. This will return you to the Company Settings page. The Preferences page will update with a green check mark to indicate set up has been completed for this page.



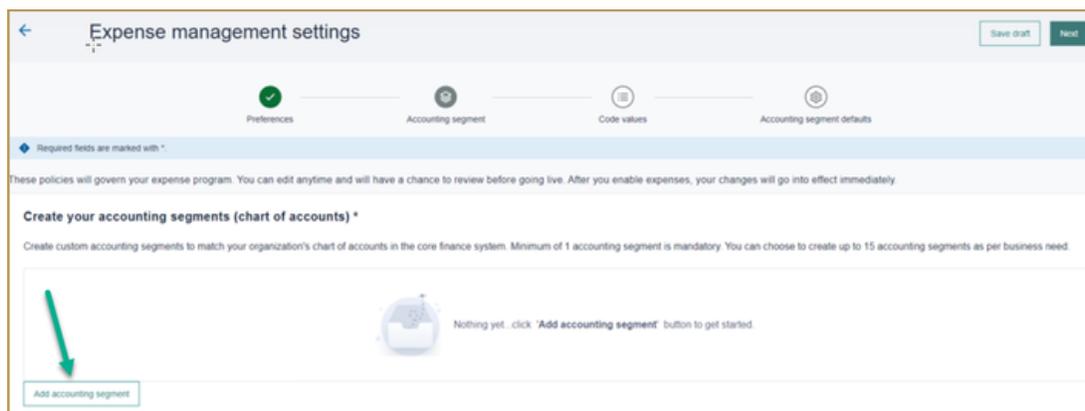
# Company Settings

## Expense Management Step 2 - Accounting Segment

Configure your accounting segments in accordance with your financial system's chart of accounts. You must create at least 1 segment; up to 15 can be created.

Examples of accounting segments include:

- Cost Center
- General Ledger account number
- Company ID



Step 1 - Select Add Accounting Segment.

Step 2 - Enter the name of the segment: This field is alphanumeric and requires 3 - 35 characters. Special characters “-“and “\_” are allowed.

Step 3 - Enter the Display name – this is custom and should be meaningful to the cardholder. This field is also alphanumeric requiring 1-35 characters. No special characters are allowed.

Step 4 - Select the Field Type

- Select means the cardholders will pick from a list of valid codes defined in Step 3 below.
- Text means the cardholder will enter text when coding transactions. This field is alphanumeric and requires 3 – 55 characters, including special characters.

Step 5 - In Is this visible to the cardholder select:

- On – the segment is NOT visible to the cardholder.
- Off – the segment IS visible to the cardholder.

For example: if the accounting segment is the same for every transaction, you may not want it visible to the cardholder.

Step 6 - Determine if the field is mandatory

- If the toggle is on, then the transaction will require a value in this field before submitting the expense.
- If the toggle is off, then it is not required.

# Company Settings

## Expense Management - Example of Three Completed Accounting Segments

**Create your accounting segments (chart of accounts) \***

Create custom accounting segments to match your organization's chart of accounts in the core finance system. Minimum of 1 accounting segment is mandatory. You can choose to create up to 15 accounting segments as per business need. more info

Seq #	Accounting segment	Display name	Visible to the cardholder?	Field required?	Field type	
1	Company	Company ID	Yes	Yes	Select	 
2	GL Account	GL Account	Yes	Yes	Select	 
3	Cost Center	Department	Yes	Yes	Select	 

### Modifying Accounting Segments

-  The system automatically assigns the sequence number. However, you can reorder the segments by using this icon to click/drag to the desired new position.
-  Use this icon to edit fields for the segment; select Save when completed.
-  Use this icon to delete an accounting segment. **IMPORTANT:** you can only delete segments before you publish. Once you have published and activated Expense Management, you cannot delete segments as they may have history attached.

# Company Settings

## Expense Management Step 3 - Code Values

For each field configured as “select”, you must map individual code values to ensure your cardholders select from a valid list of codes for each accounting segment.

- Each segment requires at least one value, but you can add up to 10,000 values for each segment.
- Code values can be added individually through the interface or uploaded in bulk using a .csv file.

### Individual Code Setup

Progress bar: Preferences (checked), Accounting segment (checked), Code values (active), Accounting segment defaults, Custom extraction.

Required fields are marked with \*.

These policies will govern your expense program. You can edit anytime and will have a chance to review before going live. After you enable expenses, your changes will go into effect immediately.

### Create your code values \*

**Add individual code values for the segments**

Select your accounting segment below dropdown and click on the 'Add new code value' button to define the code values. You will be able to create a description and assign to one, multiple or all departments for use as required.

**Note:** Minimum of 1 code value is mandatory for each accounting segment.

Accounting segment: Company

Code value	Department	Description	Action
------------	------------	-------------	--------

Step 1 - Select the Accounting Segment from the list and click on Add New Code Value.

Step 2 - Type in the unique Code Value that corresponds to your general ledger for this segment. You cannot duplicate this code. The field is alphanumeric and requires 3 – 35 characters; special characters are NOT allowed.

Step 3 - Assigning to a Department- used to restrict cardholders to a certain group of codes. Example, if the segment is a cost center, you may not want a user in Marketing to assign costs to the Finance department.

- ALL- check this box if all users should have access. Examples might be travel, office supplies, or mileage.
- NONE – check this box if this segment is only for the Program Administrator to use. Examples might be bank fees, assets, or any code that requires special attention.
- One or Many Departments – check the box next to each Department that needs access.

Step 4 - Description: this usually corresponds to the code value in the core finance system. In the example below, GL111 is the Code Value and Office Supplies is the description. Users can search on either the Code or the Description. This field is alphanumeric allowing between 1 – 50 characters, including special characters.

# Company Settings

## Expense Management - Code Values Continued

Step 4 - Description: this usually corresponds to the code value in the core finance system. In the example below, GL111 is the Code Value and Office Supplies is the description. Users can search on either the Code or the Description. This field is alphanumeric allowing between 1 – 50 characters, including special characters.

The screenshot shows a form with two main sections: 'Code value \*' and 'Department \*'.  
- The 'Code value \*' section has a text input field containing 'GL111'.  
- The 'Department \*' section has a dropdown menu currently set to 'All'. Below the dropdown is a search bar with the placeholder text 'Search by department name'.  
- Below the search bar is a list of department options with checkboxes:  
 -  All  
 -  None  
 -  Marketing  
 -  Legal  
 -  Production  
- The 'Description \*' section has a text input field with the placeholder text 'Description'.

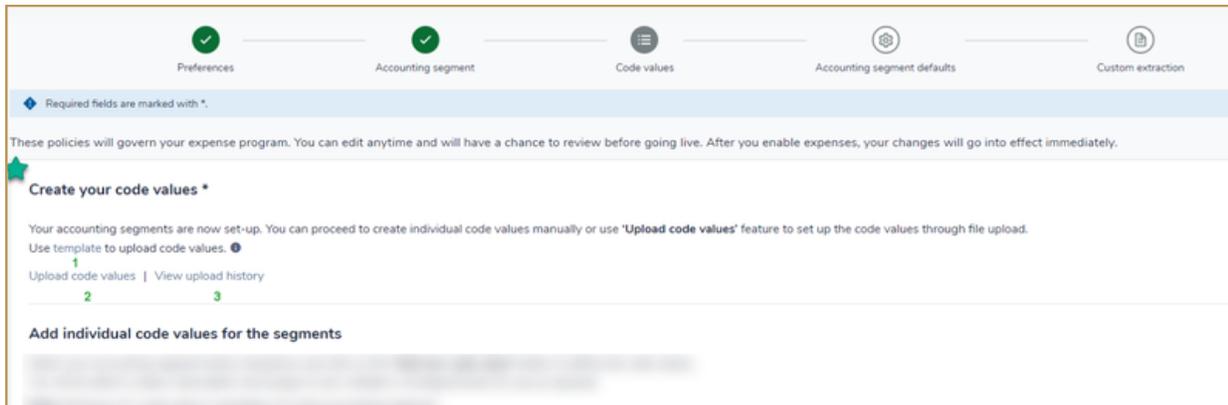
Step 5 - Repeat steps 1 – 4 to assign code values to each accounting segment.

Step 6 - Select Next to continue set up or Save draft to save your progress and return to the Company Settings page.

# Company Settings

## Expense Management - Code Values Continued

### *Bulk Upload Template*



Accounting segments must be completed before using the bulk upload. This process maps individual Code values, descriptions, departments, etc. to the accounting segment(s).

Step 1 - Download the Template and complete.

Step 2 - Template Headers

- Classification Code = this is the name of the Accounting Segment, exactly as it occurs in the Segment definition (not the Display name)
- Code Value = each unique value. Example might be the general ledger number.
- Description = this is a description of the Code Value. Example might be Mileage, which corresponds to the general ledger number
- Department = assigns which Department(s) can use this Code Value
  - ALL – means all departments will have access
  - Blank/ None – means this is only visible to Program Administrators.
  - List individual Departments, separated by ^.
  - Active – leave blank

Step 3 - Once you have completed the template, save the CSV file to your local drive. It is recommended that you name the file according to the date of the upload. This helps date stamp the file on your local drive as well as in SpendTrack.

- Other reminders:
  - Ensure there are no column insertions or deletions to the template
  - Ensure all mandatory fields are completed
  - Ensure there are no prohibited special characters, according to the file specifications
  - Ensure there are no more than 10,000 individual code values per accounting segment (Classification Code)

Step 4 - Click the link to Upload code values; either drag and drop the file or browse to the file location and select Upload.

# Company Settings

## Expense Management - Code Values Continued

### Bulk Upload Template Continued

Step 5 - You can review the results of your bulk upload by clicking on View upload history. The resulting table shows the values created, updated, or failed. To review the failed records or invalid codes, click the download icon under Action.

Upload date	File name	Status	Uploaded by	Code values created	Updated code values	Duplicate code values	Invalid code values	Records failed	Action
Jan 14, 2025	ENTERPRISES Chart of Accounts 2025.01.14.csv	Completed	ca@enterprise.com	81	0	0	7	0	

The resulting spreadsheet will provide details, which can be corrected by using the Add code value or another bulk upload template:

Classification Code	Code Value	Description	Department	Active	Error Code	Error Detail	Action
IL Account		MISC_OPERATING LOSS	ALL	y	1323	Segment classification code's description must be of alphanumeric type and can only contain following special chars: \, !, @, \$, %, ^, *, &, ~, /	INVALID_SKIPPED
IL Account		OFFICE VEHICLES	ALL	y	none	none	VALID_ADDED

Once Code values have been assigned to each accounting segment, either individually or using Bulk Upload, select Next to continue set up or Save draft to save your progress and return to the Company Settings Page.

After you select Next, the preferences page updates with a green check mark to indicate you have completed set up for this page.

Important! You will not be able to progress unless there is at least one code per accounting segment with field type "select". You will receive an error message until this is corrected.



Use this icon to delete Code values. **IMPORTANT:** you can only delete code values before you publish. Once you have published and activated Expense Management, you cannot delete code values as they may have history attached.

# Company Settings

## Expense Management Step 4 - Accounting Segment Defaults

Accounting Segments default is optional and does not require completion before Expense Management is activated.

If you do not want to set up defaults, select Complete setup. Expense Management will be active as of the date you selected in Preferences. If this date is in the past, you can update the Preference to a new date in the future.

Code values can be set up to default for each cardholder's transaction. When a code is defaulted, it will pre-populate on the coding screen, making it quicker, easier, and more efficient for the cardholder to code their transactions.

SpendTrack supports the following default types:

- Department/ Subdepartment level
- Merchant Group Level
- Merchant Category Code (MCC level)
- User level

In the list above, the hierarchy of default codes works from bottom to top. For example, if you had the same accounting segment with different defaults for a cost center at the User and Department levels, the User level default would prevail.

To add a default, select the segment you want to default, select edit, and search for the code you want for that segment. Only one code can be applied as a default per accounting segment. Select Save when complete.

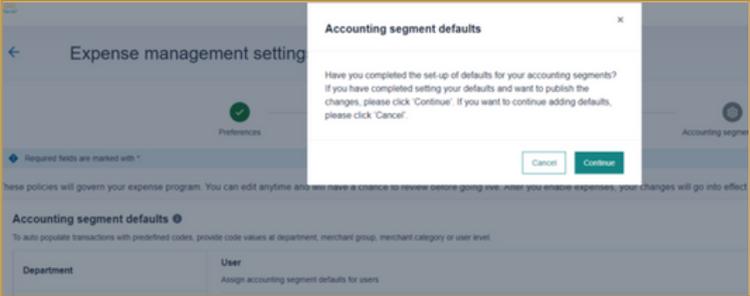
### Examples of Default values

- Department/ Subdepartment level- will apply to any user that belongs to that department. Departments must be set up and the user(s) assigned. Cost centers often default at the Department level.
- Merchant Group defaults – There are 17 Merchant Groups available (see Merchant category groups). These are general categories, so care should be taken when assigning a default. Merchant Groups such as Airlines or Hotels are good examples to default at this level; Retail Stores may need more detail, and the user should select a specific expense category such as Office Supplies or Promotional Materials.
- Merchant Category Codes are similar to Merchant Groups but allow a more granular default. There are 916 MCC Codes in SpendTrack. You can search for the MCC either by the industry standard code or the description/ name of the Merchant Category. These will only default on card transactions, NOT out-of-pocket transactions.
- User defaults are useful if you have users belong to the same department but have a different cost center that the rest of the department. These defaults will be applied for both card and out-of-pocket transactions.

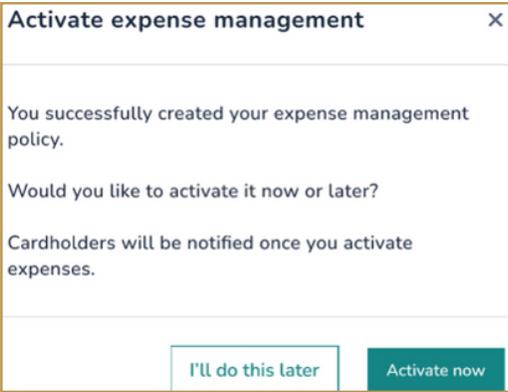
# Company Settings

## Expense Management - Complete Setup and Activate Expense Management

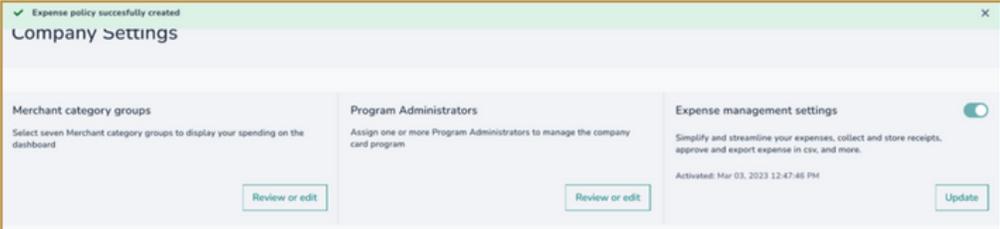
Once you finish defaults, select Complete set up. You will get a message prompting you to confirm you have completed default setups, regardless of whether you are using defaults or not.



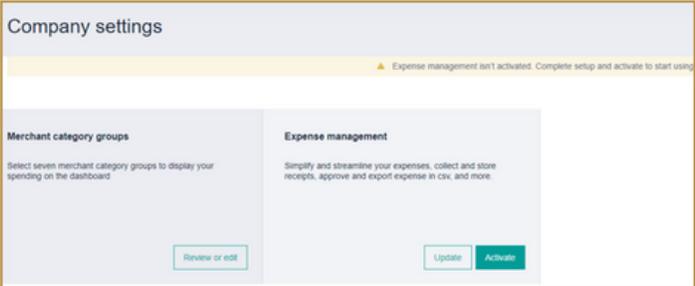
SpendTrack will ask if you want to activate Expense Management now or later:



If you activate now, the main page will be updated with the activation date and a successful message:



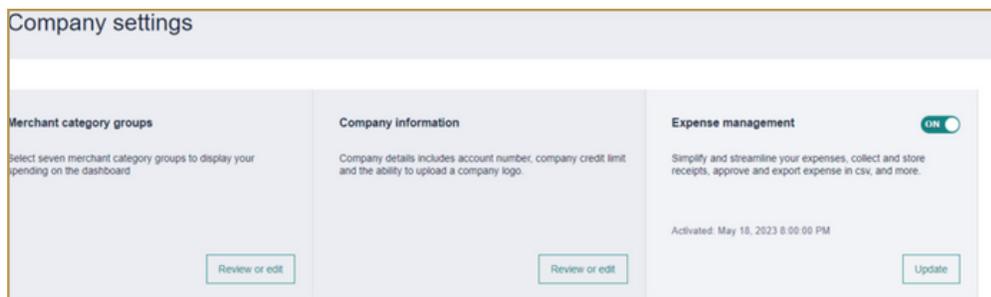
If you choose to activate later, settings will be saved, and can be activated from main page:



# Company Settings

## Editing Expense Management Settings

From the Company Settings menu, select Update under Expense Management:



Once Expense Management is in use, there are limited edits that can be made, many of which are explained in the set-up activities starting on Page 26.

- Reordering Accounting Segments - This is a drag and drop feature. Expenses will be impacted as follows:
  - New and open expenses will display in the new order.
  - Submitted but unapproved expenses will display in the new order.
  - Approved but unextracted expenses will not display the new order.
- Seq # - This cannot be edited.
- Accounting Segment Name - This cannot be edited.
- Display Name - This can be edited and expenses will be impacted as follows:
  - All transactions, regardless of status, will carry the new display name.
- Field Type - This can be edited and expenses will be impacted as follows:

If the field is changed from “text” to “select” and the segment is mandatory:

- New and open expenses will require user to select a code to complete the field.
- Submitted but unapproved expenses will require user to select a code to complete the field. The manager would also need to reject the expense and the cardholder would need to provide a code. If the PA is the approver, the PA can add a code and approve.
- Approved but unextracted expenses will not require user to select a code.

If the field is changed from “select” to “text” and the segment is mandatory:

- New and open expenses will require user to type a value to complete the field.
- Submitted but unapproved expenses will require user to type a value to complete the field. The manager would also need to reject the expense, and the cardholder would need to provide a value. If the PA is the approver, the PA can add a value and approve.
- Approved but unextracted expenses will not require user to type a value.

# Company Settings

## Editing Expense Management Settings Continued

If the field is changed from “text” to “select” and the segment is optional:

- New and open expenses will not require user to select a code to complete the field.
- Submitted but unapproved expenses will not require user to select a code to complete the field.
- Approved but unextracted expenses will not require user to select a code to complete the field.

If the field is changed from “select” to “text” and the segment is optional:

- New and open expenses will not require user to type a value to complete the field.
- Submitted but unapproved expenses will not require user to type a value to complete the field.
- Approved but unextracted expenses will not require user to type a value.

Visible to the Cardholder - This field can be changed and expenses will be impacted as follows:

If previously hidden and now visible:

- New and open expenses will display the segment.
- Submitted but unapproved expenses will display the segment.
- Approved but unextracted expenses will not display the segment.

If previously visible and now hidden:

- New and open expenses will not display the segment.
- Submitted but unapproved expenses will not display the segment. The PA will still see the hidden segment.
- Approved but unextracted expenses will display the segment.

**Important! If you are changing a segment to hidden and it is a mandatory value, be sure to set a default for that segment. Otherwise, the cardholder will get an error when trying to submit an expense.**

# Company Settings

## Editing Expense Management Settings Continued

Mandatory - This field can be changed, and expenses will be impacted as follows:

If previously optional and now mandatory:

- New and open expenses will require user code to complete the field.
- Submitted but unapproved expenses will require user code to complete the field. The manager will need to reject the expense, and the cardholder would need to provide a code. If the PA is the approver, the PA can add a code and approve.
- Approved but unextracted expenses will not require user to complete the field.

If previously mandatory and now optional:

- New and open expenses will not require user to complete the field.
- Submitted but unapproved expenses will not require user to complete the field.
- Approved but unextracted expenses will not require user to complete the field.

## Deactivating Segments

Accounting segments cannot be deleted once the Expense Management Settings are activated. This is because they may contain history on coded, approved and extracted transactions.

They can be deactivated, which removes the segment from the view of the cardholder and approver.

The deactivated segments will be moved to the bottom of the page and cannot be reactivated.

All open transactions, regardless of status, will be affected.

### Deactivate accounting segment

If you deactivate this accounting segment, you will lose data on all uncoded, unapproved and unextracted expenses. After the accounting segment has been disabled, it cannot be reactivated.

For all coded, approved, and extracted transactions, we will keep accounting segment history for 7 years after deactivation.

# Company Settings

## Editing Code Values Page

Code Value - This field cannot be edited.

Department - Changes to departments will take place immediately, which means that if a department is unselected, the code value will be immediately removed from or added to access for that department.

If previously not available to the department and now added:

- New and open expenses will display the value for cardholders that belong to that department.
- Submitted but unapproved expenses will display the value for cardholders that belong to that department.
- Approved but unextracted expenses are N/A.

If previously available to the department and now removed:

- New and open expenses will not display the value for cardholders that belong to that department.
- Submitted but unapproved expenses will not display the value for cardholders if expenses are rejected and coding is amended. Any previous coding will be retained on the transaction.
- Approved but unextracted expenses are N/A.

Active/Inactive Flag - Changes to active flag will take place immediately.

Expenses will be impacted as follows:

If previously inactive and now active:

- New and open expenses will display the value for cardholders that have access to the code.
- Submitted but unapproved expenses will display the value for cardholders that have access to the code.
- Approved but unextracted expenses are N/A.

If previously active and now inactive:

- New and open expenses will not display the value for cardholders.
- Submitted but unapproved expenses will not allow the expense to be approved.
- Approved but unextracted expenses are N/A.

Editing Accounting Segment Defaults Page - changes to defaults will take place immediately.

Expenses will be impacted as follows:

If previously blank and now contains a value:

- New and open expenses will update the default value for cardholders.
- Submitted but unapproved expenses will not update the default value for cardholders.
- Approved but unextracted expenses are N/A.

If previously contained a value blank and is blank:

- New and open expenses will remove the default value for cardholders.
- Submitted but unapproved expenses will not remove the default value for cardholders.
- Approved but unextracted expenses are N/A.

# Company Settings

## Custom Extraction

From the Company Settings menu, select Update under Expense Management. Then select Custom Extraction:

- Standard Extract is a CSV file of predefined fields in a fixed order. It cannot be amended and is recommended for companies with simple extract requirements. It contains the following fields:

Username	Type of Expense	Sales Tax
Mileage	Expense Date	Split Amount
Start Location	Description	Merchant
Segments	End Location	

**Generate sample extract file**

Please click on the "Generate sample" button to generate and download a file which will contain a preview of the layout and format of fields in your custom extract. This is sample data only and may not represent the data for your specific instance. From here you can continue to make changes to your custom file and layout, or run an actual extract. To run an extract, go to "Expenses" in the main menu, then navigate to the "Expense approvals/Approve expenses" tab to run the extract.

# Company Settings

## Custom Extraction Continued

From the Company Settings menu, select Update under Expense Management. Then select Custom Extraction:

- Custom Extract is available in CSV, TXT and XLSX. The user can define specific layout and field mapping criteria according to their requirements. Up to 5 custom file formats can be created and the user can choose which file to run at the time of extract. These files can be amended and a sample test file can be generated prior to running the actual export.

**Create custom extraction format**

**File layout**    **Field mapping**

These options will allow the user to create a unique file name, select the file extension, file format and provide delimiter options according to the file extension type. Date formats and debit and credit formats will apply to all date and amount fields in the output file. The output file can include all or a subset of transaction types.

Custom name \*      File extension \*

Custom name      -Select file extension

Include header row in extracted file

File format \*      Default field length \* ⓘ

-Select file format      Enter default field length

Delimiter options \* ⓘ      Text qualifier \* ⓘ

-Select delimiter options      -Select text qualifier

Date format \*      Debit/Credit sign \*

-Select date format      -Select debit/credit sign

Debit/Credit sign - position \*      Transaction types \*

-Select debit/credit sign - position      -Select transaction types

Cancel      Create custom extraction format

## Approval Flow Configuration

There are two options for approval in Expense Management:

- Program Administrator: approves all expenses except their own. When using this option, no configuration is required, all expenses go to the PA for approval.
- Department (or sub department) Head: approves expenses for employees belonging to that department. When using this option, you must create all relevant departments, assign managers, and users added to their correct departments. See How to Create a Department.



# Company Settings

## Expense Creation, Approval, and Extract Continued

Unsubmitted - this screen will display all purchases that have not been submitted for approval.

The screenshot shows the 'Expense management approvals' interface with the 'Unsubmitted' tab selected. The table below shows the data for unsubmitted transactions.

Transaction date	Status	Merchant name	Employee	Type	Amount	Actions
Mar 3, 2025	Incomplete	LATE FEE Other	CONTROL	Card	\$ 29.00	View
Jan 29, 2025	Incomplete	HOME DEPOT #5 DETROIT, Service Providers		Card	\$ 198.45	View
Jan 29, 2025	Incomplete	DTW PARKING DETROIT, MI Service Providers		Card	\$ 12.85	View

Approved - this screen will display all Approved expenses. You will be able to View the details if needed and choose to Extract the expenses, allowing you to upload to your accounting system. See Custom Extraction to create up to 5 custom formats.

The screenshot shows the 'Expense management approvals' interface with the 'Approved' tab selected. The table below shows the data for approved transactions. A green star icon and an 'Extract' button are visible in the top right corner.

Transaction date	Status	Merchant name	Employee	Type	Amount	Action
Jan 29, 2025	Approved	SUNOCO DEARBORN, MI Service Providers		Card Personal	\$ 57.32	View
Jan 29, 2025	Approved	THE HENRY DEARBORN, MI Service Providers		Card	\$ 30.00	View
Jan 29, 2025	Approved	OFFICE MAX LIVONIA, MI Service Providers		Card	\$ 185.00	View
Jan 17, 2025	Approved	Mastercard Business Services		Out-of-pocket	\$ 500.00	View
Jan 5, 2025	Approved	Office Depot Retail Stores		Out-of-pocket	\$ 25.00	View

# Company Settings

## Expense Creation, Approval, and Extract Continued

Extracted - this screen will display previously extracted expenses as well as those ready to be extracted

The screenshot shows the 'Expense management approvals' page. At the top, there are tabs for 'Awaiting approval' (0), 'Unsubmitted', 'Approved', 'Extracted', and 'All'. The 'Extracted' tab is selected. Below the tabs is a 'Summary' section with two cards. The first card, 'Extracted', shows a total of \$0.00, broken down into Out-of-pocket (\$0.00), Mileage (\$0.00), Card (\$0.00), and Personal (\$0.00). The second card, 'Ready to extract', shows a total of \$797.32, broken down into Out-of-pocket (\$525.00), Mileage (\$0.00), Card (\$272.32), and Personal (\$57.32). A green arrow points to the 'Extract expenses' link in the top right corner of the 'Ready to extract' card. Below the summary is an 'Extract history' section with a dropdown menu set to 'All' and a grid icon in the bottom right corner.

All - filters are available to Search and View expenses.

The screenshot shows the 'Expense management approvals' page with the 'All' tab selected. At the top, there is a search bar, a 'Filter' button, and a 'Select date range' dropdown. Below this is a table of transactions with the following columns: Transaction date, Status, Merchant name, Employee, Type, Amount, and Action. The table contains five rows of data:

Transaction date	Status	Merchant name	Employee	Type	Amount	Action
Dec 30, 2024	Rejected	P.F. Chang Amusement and Entertainment	B[redacted]	Out-of-pocket	\$ 846.32	View
Jan 5, 2025	Approved	Office Depot Retail Stores	E[redacted]	Out-of-pocket	\$ 25.00	View
Jan 17, 2025	Approved	Mastercard Business Services	Q[redacted]	Out-of-pocket	\$ 500.00	View
Jan 29, 2025	Incomplete	HOME DEPOT #5 DETROIT, Service Providers	JC[redacted]	Card	\$ 198.45	View
Jan 29, 2025	Incomplete	DTW PARKING DETROIT, MI Service Providers	BF[redacted]	Card	\$ 12.85	View

# Connecting to QuickBooks

When connecting to QuickBooks, you want to ensure that the “Company” that you have created in QuickBooks is the same as the “Company” in SpendTrack.

Step 1 - Program Administrator will log into SpendTrack under the “Company” Billing Account.

Step 2 - Click on “Transactions”.

Step 3 - Once you have clicked “Transactions” click on “View All Transactions”.

Step 4 - Once the page refreshes, click “Connect to QuickBooks” This will bring you to the QuickBooks Login.

After logging into QuickBooks, you will be prompted to one of the following screens:

**DIRECTIONS IF NO COMPANY HAS BEEN CREATED IN QUICKBOOKS YET:**

- Enter a company name (should match the company name in SpendTrack).
- Click “Create Company”.
- Select “Connect”.

**DIRECTIONS IF COMPANY ALREADY EXISTS IN QUICKBOOKS:**

- Search for your company name.
- Select “Next”.
- Check the box, and click “Connect”.

This will navigate the user back to SpendTrack. SpendTrack will now show the user the following after selecting “Past Period”:

- A link to “Export to QuickBooks”.
- The status as “Connected”.
- The company ID.
- Option to disconnect from QuickBooks.

## **Exporting to QuickBooks**

Select “Export to QuickBooks” to export Payments and Expenses. When the export starts, the following will happen:

- The export to QuickBooks link is disabled.
- Status changes to “Export in Progress”.
- After a few minutes, the application displays the status as “Export Successful” and all links are enabled again.