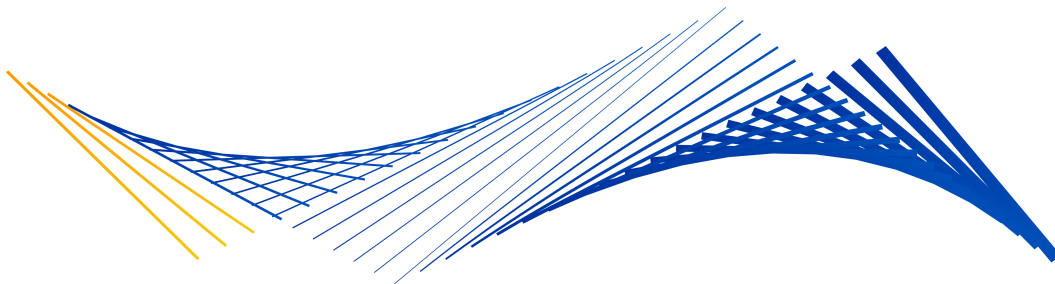


Visa Business Reporting

Getting Started Guide

Effective: 28 September 2020



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About This Guide

The *Visa Business Reporting Getting Started Guide* describes the Visa Business Reporting application, including how to enroll and frequently asked questions.

Audience

Business Owners, or Business Administrators (a.k.a. Company Administrators), responsible for setting up and managing.

Further References

For detailed instructions on Visa Business Reporting functionality, access the Online Help feature of the application. This section includes a list of general and procedural application information, including step-by-step processes and tutorial videos. Contact your financial institution for any additional information.

Introduction to Visa Business Reporting 1

Visa Business Reporting (VBR) is a secure, web-based, user-friendly reporting solution that helps businesses manage their expenses more efficiently. Visa Business Reporting has a comprehensive set of graphical dashboards, payment controls/rules, and standardized reports which transform transaction information into business intelligence. It provides access to past and current financial data via desktop browser or mobile application so you can track spending and stay on budget — whether you're at work or on the go. Capabilities such as transaction categorization and the ability to add receipts enable businesses to stay on top of their business expenditures.

Thanks to the integration of the Visa Payment Controls (VPC) functionality, Business Administrators can define spending controls for their Visa company cards as well as configure notifications for declines. The Payment Controls functionality allows Business Administrators to control employee-card usage, with the ability to restrict usage and expenditure based on spending parameters, merchant category, location, and business hours/rules.

VBR's industry-leading reporting, payment controls/rules, and expense-management features will help you manage your business more effectively and enhance the value of your company business card(s).

Cardholder Benefits

Visa Business Reporting (VBR) Benefits

- **Self-registration by Cardholder:** To access *Visa Business Reporting* and run online reports for any or all registered company cards.
- **Cardholder assigned and managed permissions:** Supporting 3 roles with distinct access privileges depending on business role or needs.
- **Ability to create custom or ad-hoc spending categories:** Can be assigned to transactions to track card spending aligned with specific operations.

- **Schedule alerts and reports:** Provides the ability to configure running at periodic intervals.
- **Access *Visa Business Reporting* on mobile devices:** Enables the management of reports and tracking of spending. Receive near real-time spend notifications.
- **Push transactions to accounting software:** Supported software includes Intuit QuickBooks Online® and Xero™.
- **Ability to add non-card transactions:** Enables the capturing of non-card transactions such as petty cash and checks; along with the ability to view these transactions in a chart or report.
- **Quick, easy access:** To summary and detail transaction reports enabling greater control over card business spending:
 - Dashboards for tracking card balance, spend, transaction count, and trends.
 - Standard reports by Cardholder, Expense Category, Merchant, My Category, and Trends.
 - Customize reporting categories.
 - Run reports on-line or schedule reports to run daily, weekly, or monthly.
 - Export card transaction information and manipulate report data.
 - Add notes and attachments (i.e. copies of receipts) to transactions.

Visa Payment Controls (VPC) Benefits

- **Access** to the Visa Payment Controls (VPC) functionality and Payment Controls module:
 - Tighter control over an employee's spend activity, allowing Company Administrators to set rules that limit how, when, and where payments can be authorized.
 - Offers users the ability to optionally configure multiple contacts to receive email and/or SMS-text notifications related to card activity.
 - Allows issuers to configure logos and customize notification messages as part of onboarding.
 - Configure multiple portfolios to customize program settings and display any rules needed. Cardholders can select which languages are applicable based on issuer language setup.

NOTE: *For the cardholder's protection, only the last two or four digits of the PAN are displayed in a notification. Four digits is most commonly used.*

Accessing Visa Business Reporting

Users have two primary methods for accessing Visa Business Reporting, these include:

- **Web Application:** Logging into either www.commercial.visaonline.com or your dedicated registration link for VBR.
- **Mobile Web Application:** Responsive UI via a mobile device using the financial institution supplied URL.
- **Mobile Application:** By downloading the Mobile Application onto an iOS or Android equipped mobile device.

The mobile application is a native application that can be downloaded and installed on a user's mobile device, while the mobile website (using the issuer supplied URL) is a web portal that runs directly in the mobile browser on a user's smart phone or other mobile device.

Both the native application and the mobile website allow users to view and categorize card transactions as well as add notes and attachments such as receipts. The mobile website does not have real time data with data only being available after 1-2 days.

Visa Payment Controls (VPC)

With the integration of the Visa Payment Controls (VPC) functionality, VBR enables VPC Company Administrators (a.k.a. VBR Business Administrators) to define spending controls, and other control-types, for their Visa company-cards, and configure notifications for declines. The Payment Controls functionality puts Business Administrators directly in control of employee card usage, with the ability to restrict usage and expenditure based on spending parameters, merchant category, location, and business hours/rules.

In the Payment Controls module, Visa Business Reporting (VBR) Business Administrators can:

- **Manage** card rules for their employees' card use based on business needs.
- **Associate** contacts to specific card accounts (email addresses and/or mobile devices); initiating/ending account alerts and notifications.

VPC Access

The Payment Controls module/functionality is **optional**; and VBR companies looking to utilize VPC **must** contact their financial institution to enable. It is made available based on a financial institution's enrollment. VPC Company Administrators are given a Business Administrator role in VBR upon enrollment.

IMPORTANT

- The Payment Controls functionality is **only** available to Visa Administrator, Business Administrator, and Bank Administrator roles. Consult your administrator/representative if you have concerns about user role access.
- In addition to having both VBR and VPC functionality available, users have the option to have VBR functionality, or VPC functionality, available by itself.
- The Payment Controls module is supported in English-US, English-UK, Spanish (Latin America), Italian, and Canadian-French.
- VPC functionality is **not** available through the mobile app platform.

Getting Started

2

Visa Business Reporting (VBR) is a web-based, custom application. To have access to the application and its functionality, users need:

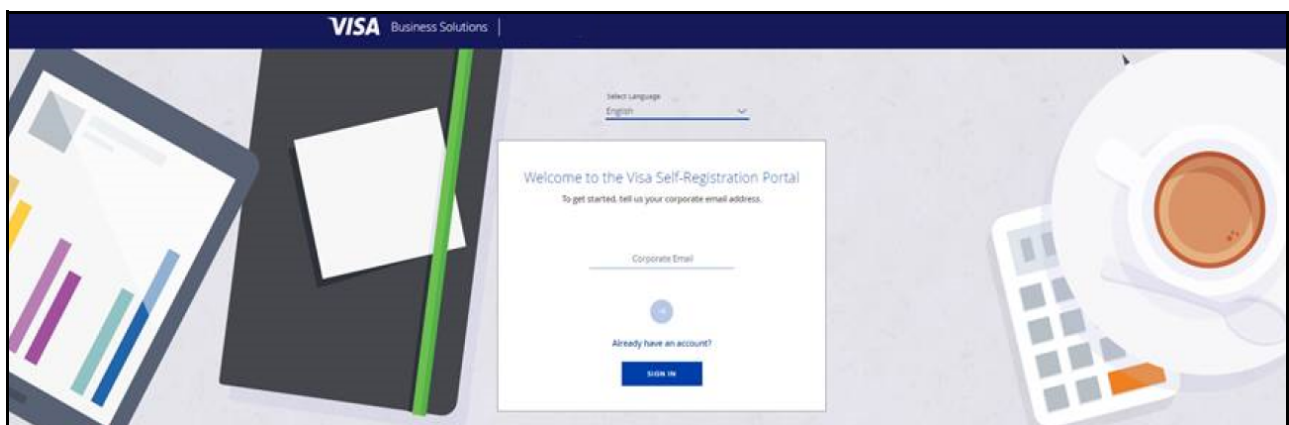
- Visa Business Solutions Portal.
- Visa Business Solutions Portal login details.
- Permission to access.

NOTE: For optimal viewing, please use Chrome, Firefox, Internet Explorer 9.0/11.0, or Safari.

Registering to Visa Business Reporting

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

Figure 2–1: VBR Self-Registration Portal Page



2. Enter your corporate email on the Visa Self-Registration Portal and click the **next arrow** icon.

Figure 2-2: Account Information Page

VISA Business Solutions |

Visa Business Reporting

Account Information

Please enter your Visa card information below. Once validated, you will receive an email containing next steps to access Visa Business Reporting.

Personal Information

First Name

Last Name

Corporate Email

Demo email ☒

Confirm Demo email

Phone #

Credit Card Number

Expiration

3. Complete the required Account Information and read/accept the *Electronic Communication Policy* and *Terms and Conditions/Privacy Policy*. Check the boxes to acknowledge.
4. Click **Begin Validation**. An email containing a temporary VBR password and access link is sent to the Business Administrator within 24-36 hours from registering. Users can then access VBR.

Figure 2–3: Account Information–Begin Validation

The screenshot shows a web form titled "Billing Address". It contains several input fields: "Country" with a dropdown arrow, "Address Line 1", "Address Line 2(Optional)", "City", "State/Province", and "Zip/Postal Code". Below these is a "Company" section with a "Company Name" field. At the bottom, there is a grey box containing two checkboxes for accepting policies. A blue "BEGIN VALIDATION" button is located in the bottom right corner of the form area.

Billing Address

Country

Address Line 1 Address Line 2(Optional)

City State/Province

Zip/Postal Code

Company

Company Name

You must read and accept the Electronic Communication policy and the Terms and Conditions & Privacy Policy.

☐ I accept the [Visa Business Reporting Electronic Communication Policy](#) and consent to receive documentation, notices and other communications regarding Visa Business Reporting electronically at my email address.

☐ I have read and agreed to the [Terms And Conditions and Privacy Policy](#)

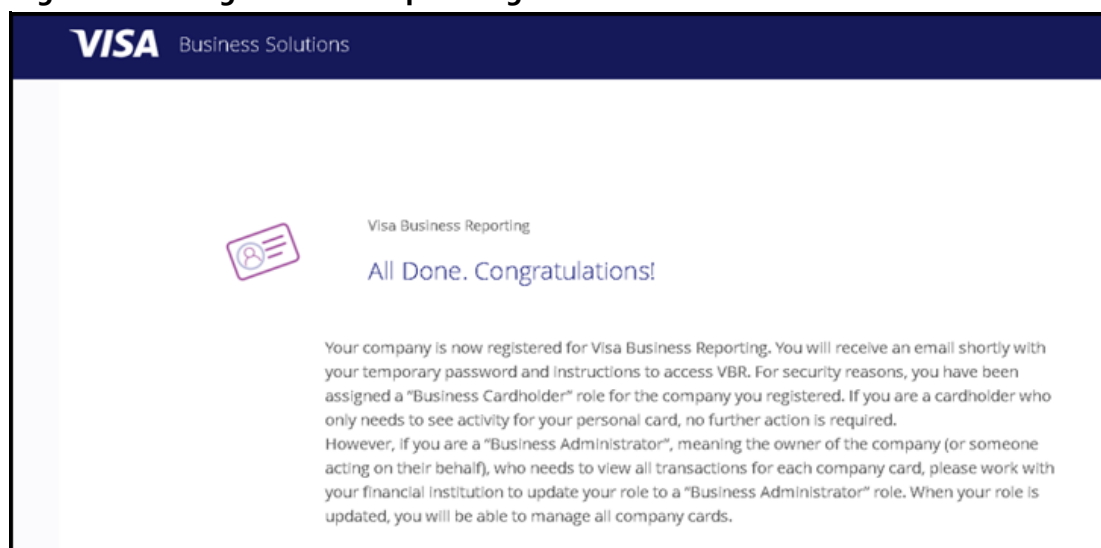
BEGIN VALIDATION

IMPORTANT

The business owner's primary card should be registered first. The Business Administrator role will be assigned, by default, at the time of first-card registration, based on their financial institution setup in VBR. The users **must** contact the financial institution to update their role if needed.

VBR companies looking to enable VPC functionality must contact their financial institution. If VPC is already set up for a company, they will be automatically registered to the functionality upon first access to VBR.

Companies enrolling in VPC **must** follow the same self-registration process as VBR users. Company Administrators (a.k.a. Business Administrators) must enroll their company card first; then they can register additional company cards. Cards enrolled through the self-registration portal will be available in the Payment Controls module located within VBR.

Figure 2–4: Registration Complete Page

Business Administrators can then enroll additional company cards to the supported accounting softwares: Intuit QuickBooks Online and Xero. The accounting software integration process enables users to configure and then select for which card account(s), within Visa Business Reporting, they would like transactions pushed to.

NOTE: *Applicable for both VBR and previous-VPC users. Card are enrolled if eligible for VPC based on configuration.*

Accessing Visa Business Reporting for Existing Users

1. Access the Visa Business Solutions Portal URL:
<https://commercial.visaonline.com/>
The Visa Business Solutions Portal Log In screen appears. (See Figure 2–5.)

Figure 2–5: Visa Business Solutions Portal Log In Screen

VISA | Visa Business Solutions Experience English(US) ▼

User Name

Password

[Forgot User Name? | Forgot Password?](#)

Login

[Contact Us](#) | [Privacy](#) | [Legal / Terms and Conditions](#) | [Login Help](#) | [Visa.com](#) | [Visa Corporate](#) | [High Contrast](#)

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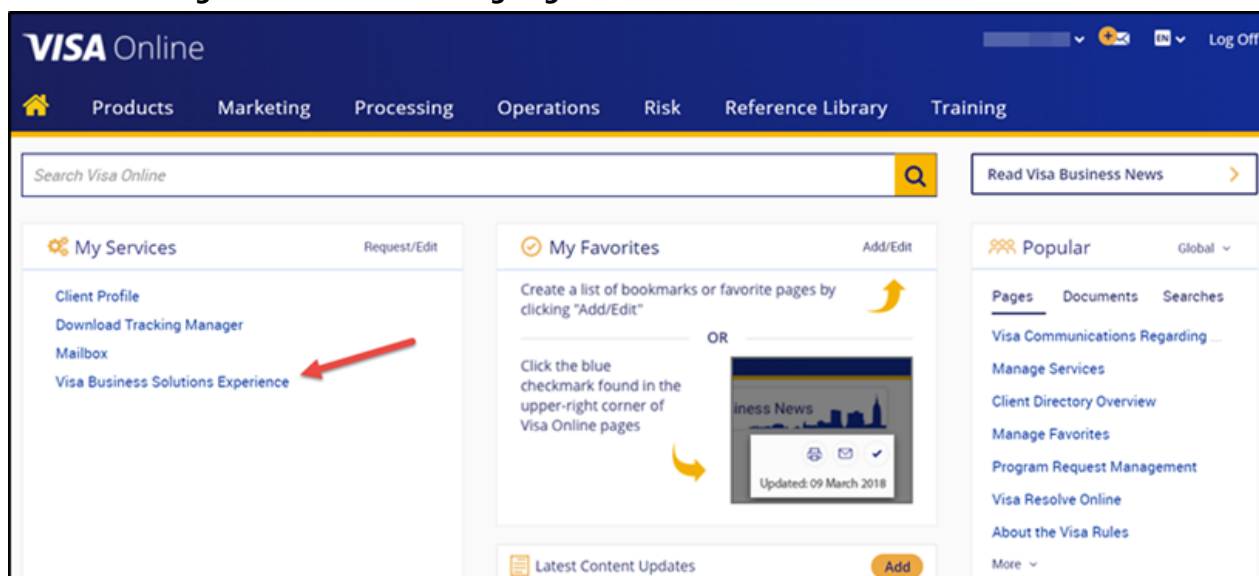
2. Log in with your Visa Business Solutions Portal user name and password.

IMPORTANT

Users logging into VBR for the first time will be prompted to reset password, update security questions, and accept the *Terms and Conditions*.

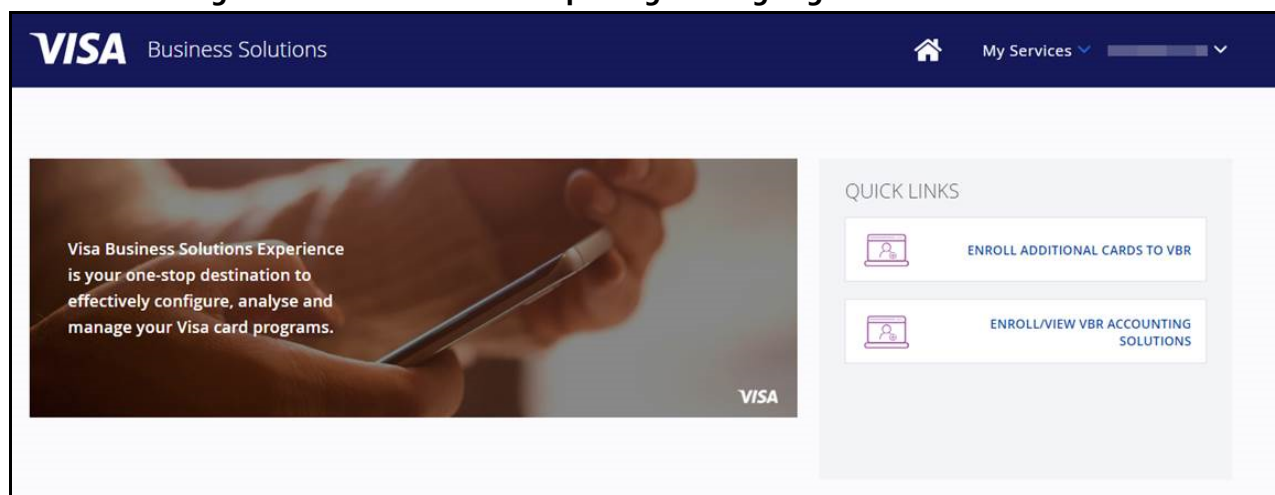
The user will then be able to view VPC functionality through the Payment Controls Module within VBR. If the user currently has VBR access, please log in using the existing password.

Figure 2–6: VOL Landing Page



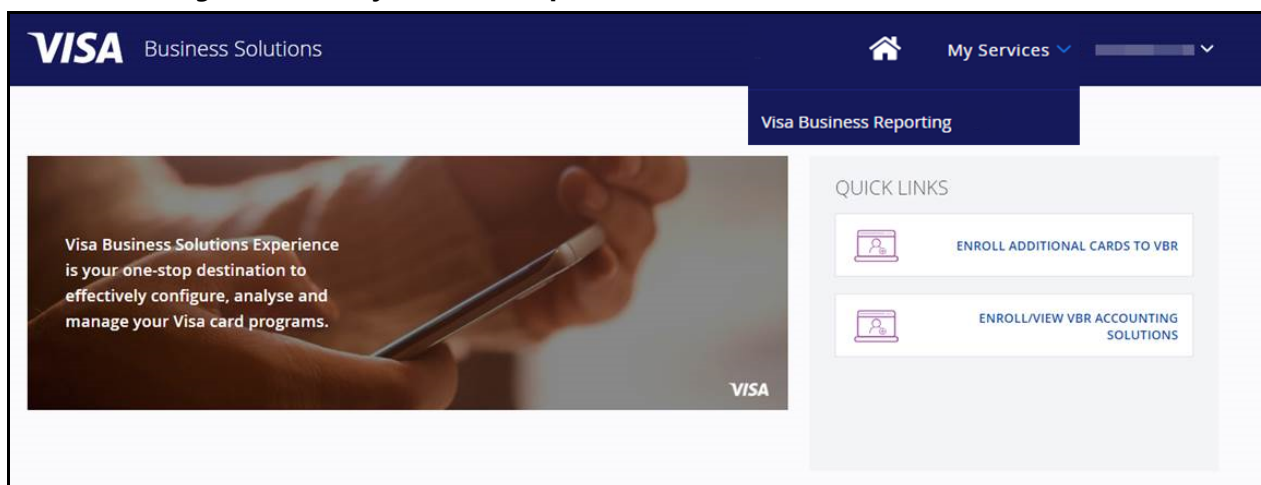
3. Click **Visa Business Solutions Experience**.

Figure 2–7: Visa Business Reporting Landing Page



4. Click **My Services** to display a drop-down list of services accessible to the account. (See Figure 2–7.)

Figure 2–8: My Services Drop-Down List



5. Click **Visa Business Reporting**. The VBR home page appears.

NOTE: Depending on what module you have set as your landing page within VBR, you will see that module upon accessing. In this example, the *Payment Controls* module is the landing page selected.

Sessions

For security reasons, you may only be logged into one session, (that is, one main browser window on one computer) of Visa Business Reporting even though you may have more than one role and/or access to more than one organization.

Visa Business Reporting provides you with access to sensitive data; therefore, after a certain set of inactivity, that is, 15 minutes, for security reasons, the system times out and automatically disconnects your session. Be sure to save any entered data before leaving a session for any extended time period. If your session is idle too long, Visa Business Reporting sends the following message when you try to continue working.

Sign-Out

To end a Visa Business Reporting session, click **Sign Out** under the **My Profile** drop-down menu.

Visa Business Reporting User Roles

The roles defined in Visa Business Reporting are listed in Table 2–1.

Table 2–1: User Access Roles and Access Authority

Role	Access Authority	User Role Examples
Business Administrator	<ul style="list-style-type: none"> A “super user” is able to see card activity for each registered company card. Authority, edit, and modify data throughout application. Authority to manage user roles associated with a user profile. 	Business Owner <i>Note: This is the only company role available to access VBR’s Payment Controls functionality.</i>
Business User	<ul style="list-style-type: none"> User with restricted privileges within a Card Program. Role assigned at the root hierarchy node (company level) of the card program. Cannot manage users. <i>Note: Not applicable to VPC functionality.</i>	Business Employee
Business Auditor	<ul style="list-style-type: none"> Entitled to a mostly read-only access rights within the application of all clients and issuers' card programs. Role is intended for Help Desk Support. Can help with adding notes and receipts. <i>Note: Not applicable to VPC functionality.</i>	Business Accountant

Selecting an Organizational Level

Each role assignment has access to its assigned organizational level and those below it. Users do not have access to the organizational levels above their assigned role level. Throughout Visa Business Reporting, you are given an option to select a organization level. To do this, use the down-arrow in the field to see the drop-down list of levels available to you. Use the + symbols to expand the list and the - symbol to collapse a section of the list until you find the level you want. Then click on the level. The drop-down list will close, and the level you selected will appear in the field.


Figure 2–9: Organizational level



Each level appears as a link that you can click to drill down further in that node. To select a node level, click the **Select** link to the right side of the node-level name.

NOTE: Keyboard-only users, use **<alt><down arrow>** to select items in drop-down lists.

You can also search for an organization by clicking on the magnifying glass next to the organization drop-down list. For more information, see [To use the organization hierarchy search to refine your search](#).

If your search or selection requires card accounts to be shown, click on the card account  icon.

Sorting Lists and Tables

Most lists and tables in Visa Business Reporting can be sorted in ascending or descending order by clicking on the column heading. For example, if you want to see the listed transactions with the most recent date first, click the date column header. To return to an ascending order, click the header again. A triangle is shown next to the heading to show the current sort order.

Common Functionality and Behavior

To aid the user experience, modules contain shared workflow functionality and parameters. These shared functionalities are discussed further in this section.

Important Notes

The following information relates to all modules within Visa Business Reporting:

- *Depending on the module being viewed, the available fields and steps described in this chapter may vary slightly.*
- *Visa Business Reporting does not return more than the maximum number of rows that can be displayed. The online threshold for transactions is 25,000. For scheduled rules and reports, the threshold is 250,000. Therefore, if you expect to run large datasets, break down your data into smaller date ranges.*

- *The Hierarchy drop-down list will appear if your organization has activated the Display Organization Hierarchy Tree option.*
- *When viewing the organizational hierarchy, only organizational nodes at your level and below are displayed; you cannot view organization levels above your assigned node level.*

Date and Time

The representation of dates and time within Visa Business Reporting are described below.

- Date format is based on the user's locale, configured via the **My Profile** menu.
- References to time in Visa Business Reporting are calculated in Greenwich mean time (GMT). Enter references to time in your local time (based on the Time Zone setting in your profile); the application automatically calculates the corresponding GMT.
- Sunday is considered the first day of the week when selecting time periods.

Search Functionality

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

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

To perform a search within Visa Business Reporting

1. Access the required module and search screen.
2. From the **Organization** drop-down list, browse through the levels in the organization, then select the required **organization**.

NOTES:

- *The system displays the default organization. The default organization is your level within the organization.*
 - *Alternatively, click the **magnifying glass** icon to open a search dialog that enables users to search for organizations by Organization Node or Description.*
 - *The Hierarchy drop-down list will appear if your organization has activated the Display Organization Hierarchy Tree.*
3. Click **Billing Cycle**, then from the drop-down list, select the required billing cycle.
or
Click **Date Range**, then enter the Start Date and End Date to include:

- Year refers to calendar year.
 - Up to 27 months of transaction data is available.
 - In the Date Range option, you can click on the single calendar icon for an actual calendar view; you also can click the double calendar icon for a specified time period, then select the time period you want.
4. Optionally, to specify advanced search options, expand the **Advanced Options** section. The advanced options panel enables you to specify:
- Transaction Type
 - Transaction Start and End Date
 - Category
 - Billing Amount and operator
 - Merchant Name
 - Minimum and Maximum Billing Amount
 - Posting Start and End Date
 - Card Account
- NOTE:** Search by Card account can be done at the company level or the individual card account level. Multiple cards can be selected as well.
5. Click **Search** to display the transactions matching your search criteria. The search results screen appears based on your selection criteria.

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

Figure 2–10: Search Results Grid

<div> <div>OPTIONS</div> <div>1 Record Selected</div> <div> <div>ADD NON-CARD TRANSACTION</div> <div>EXPORT</div> </div> </div>										
	ne	Merchant	Posting Date	Transaction Date	Billing Amount	Source Amount	Category *	Notes	Attachments	Actions
		Test Merchant	2020-08-25	2020-08-25	6767 USD		Food & Beverages	0	0	Details
<input type="checkbox"/>	****.****. ****.XXXX	Intest,fntest	2020-08-25	2020-08-25	1000000 USD		Business expenses, Donations	0	0	Details
<input type="checkbox"/>	****.****. ****.XXXX		2020-08-21	2020-08-21	5 USD		* New Category	1	1	Details

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

Table 2–2 lists the fields that will be displayed.

Table 2–2: Transaction Management Data (1 of 2)

Field/Column	Description/Action
Cardholder Account	Cardholder's account number.
Cardholder Name	Cardholder name.
Merchant name	Vendor's business name.
Posting Date	Date the transaction was posted. The date format used is per the user's locale, as configured in their profile.
Transaction Date	Date the transaction took place. The date format used is per the user's locale, as configured in their profile.
Source Amount	Source amount to be billed or credited to the cardholder.
Billing Amount	Amount to be billed or credited to the cardholder.
Category	User assigned category for the transaction.
Action	DETAILS—link to display further details.

Additional Advanced Transaction Data

Field/Column	Description/Action
Organization	Company card's organization.
Transaction Start Date	Start Date of the transaction that took place. The date format used is per the user's locale, as configured in their profile.
Transaction End Date	End Date of the transaction that took place. The date format used is per the user's locale, as configured in their profile.
Posting Start Date	Start Date that the transaction was posted. The date format used is per the user's locale, as configured in their profile.
Posting End Date	End Date that the transaction was posted. The date format used is per the user's locale, as configured in their profile.

Table 2–2: Transaction Management Data (2 of 2)

Field/Column	Description/Action
Minimum Billing Amount	Minimum amount to be billed or credited to the cardholder.
Maximum Billing Amount	Maximum amount to be billed or credited to the cardholder.
Minimum Source Amount	Minimum amount of source currency credited to the cardholder.
Maximum Source	Amount Maximum amount of source currency credited to the cardholder.
Source Currency	Amount of any transactions expensed in its Source country will appear in its Source Amount.
Local Currency	Amount of any transactions expensed in its Source country will appear in its local amount.

Viewing Transaction Details

You can view the details of an individual transaction.

To view the details of a transaction

1. Locate the required transaction by browsing or searching for it.
2. Click the **DETAILS** link next to the transaction you want to export. The transaction details page appears.
3. After reviewing the transaction details, users have the option to:
 - **Exporting Transaction Details:** Click the Export button to export the transaction's details.
 - **Adding Notes:** Notes can be added by entering the required note then selecting the **Save Note** button.
 - **Working With Attachments:** Use the **Upload Attachments** button to add attachments to the transaction.
 - **Edit Non-Card Transactions:** Certain fields relating to non-card transactions can be modified via the Transaction Details page.

Exporting Transaction Details

You can export the details of an individual transaction.

To export a transaction

1. Locate the required transaction.
2. Click the **DETAILS** link next to the transaction you want to export. The transaction details page appears.
3. Click the **EXPORT** button at the bottom of the screen.
4. Select the required file type from the **File Format** drop-down list; available options are CSV or Excel.

Depending on the version of browser being used, users may be prompted to save the file or the file may be downloaded automatically.

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

Exporting the Results Grid

1. Select the **EXPORT** button.
2. Select the required file type from the **File Format** drop-down list; available options are CSV or Excel.

The report will download as a ZIP file. Depending on the version of browser being used, users may be prompted to save the file, or the file may be downloaded automatically. Your browser should display the progress of the download and notify you once the download is complete.

NOTES:

- *Please do not leave the page until the download has started; otherwise, the report will be lost.*
- The threshold for reports is 250,000 entries. If you expect to run large datasets, it is advised to either break down your query into shorter time segments or smaller sections of an organizational hierarchy.

Mobile Application and Mobile Website 3

Other than the web-application, user have the option to use the mobile website and the mobile application:

- **Mobile Web Application:** Responsive UI via a mobile device using the issuer supplied URL.
- **Mobile Application:** By downloading the Mobile Application onto an iOS or Android equipped mobile device.

The Mobile Application is a native application that can be downloaded and installed on a user's mobile device, while the Mobile Website (using the issuer supplied URL) is a web portal that runs directly in the mobile browser on a user's smart phone or other mobile device. Both the native application and the Mobile Website allow users to view and categorize card transactions as well as add notes and attachments such as receipts. A summary of the available functionality for each platform can be found.

Responsive UI - Mobile Website

Visa Business Reporting on Mobile Devices

The Responsive UI version of *Visa Business Reporting* gives cardholders easy access to most *Visa Business Reporting* tools and features – right from their mobile devices. Users can track spending, categorize transactions and more.

The *Visa Business Reporting* interface has been designed to automatically adapt for users who access it from mobile devices such as smart phones and tablets. It presents an optimal viewing experience for these users – easy reading and navigation with a minimum of resizing, panning, and scrolling – and restrict functionality that is difficult to expose on small screens such as report generation. Accessible via a mobile device are the Login screen, Transaction Categorization, Administration, and Dashboard modules.

Accessing the Mobile Website

The Mobile Website supports the following browsers:

- Google Chrome on Android OS 4.3 and above
- Safari on iOS 9 and above
- Internet Explorer on Windows Phone 7

Data

The Mobile Website does not have real-time data. Data on the Mobile Website becomes available after 1 to 2 days.

If users keep the Mobile Website open for an extended period of time, they should refresh the page by selecting a new option in order to ensure the information is still current.

If users have multiple registered card accounts, all card accounts with the same issuing bank will be visible when logging in. Once the user logs in, they will be asked to select the card account they wish to view. If they only have one account, the details for that account will show up as soon as they log in.

Functionality

The Mobile Web Application gives users the ability to view and categorize card transactions, add notes and attachments such as receipts.

Mobile Application

NOTES:

- *The Mobile Application is only available within the United States of America, the UK, Canada, and other, selected countries. Please check with your financial institution to confirm availability.*
- *The Mobile Application user interface is available in English, English-UK, Italian, and Canadian French. It is also supported in Arabic and Russian (display only).*

The Visa Business Mobile Application, supported by both the Android and iOS operating systems, puts the power of Visa Business Reporting into the palm of the user's hand. The Mobile Application gives users the ability to view and categorize their card transactions, add notes and attachments such as receipts. Users can also receive near real-time transaction notifications on the Mobile Application. The application can be used while outside of the United States. No in-application purchases are currently required or available.

NOTE: *Check with your financial institution for more details.*

Accessing the Visa Biz Receipts Mobile Application

The Mobile Application is supported on these platforms:

- iOS 9 and higher
- Android 4.3 and higher

For **iOS** devices, find the “Visa Biz Receipts” in the Apple Store at <https://apps.apple.com/us/app/biz-receipts>

For **Android** devices, find “Visa Biz Receipts” in Google Play Store at <https://play.google.com/store/apps/details?id=com.visa.businessreceipts>

Users have to register and log in to Visa Business Reporting from the desktop application first. Once they’ve established a log in and password, they will then be able to access the Mobile Application.

Existing VBR users must reset their password and create new security questions on the desktop before they can log into the mobile application.

Once their passwords are reset on the desktop, they can use the same password to log in to the mobile application.

For optimized viewing, it is highly recommended that users leave their mobile device at the default font setting. If they need to view items larger, users can pinch the screen in and out to zoom.

Visa Business Reporting Mobile Application Features

The core features of the Visa Business Reporting Mobile Application include:

- **Near Real-time Transaction Notifications:** Users receive notifications of Visa Business card transactions in near real-time so they can track and manage expenses on the go.
- **NOTE:** *Users can contact their financial institution for further clarification if they are not receiving these notifications.*
- **Transaction Notes and Mobile Receipt Capture:** Users can quickly add notes, snap photos of receipts and upload attachments to a transaction.
- **Assign transactions to multiple categories (up to 5 categories):** Split transactions by percent or amount and easily assign to multiple categories for streamlined organization and quick reference.
- **Sync with Other Accounting Solutions:** The Mobile Application can push transactions along with their notes, receipts and attachments to accounting solutions like QuickBooks Online or Xero.

NOTE: *Available in US, UK, and Canada only.*

- **Multiple Views of Card Transactions:** Users can view card transactions rolled up at the company level or by a specific card account.

Language Availability

The mobile application supports:

- English.
- English-UK.
- Canadian French.
- Arabic (display only).
- Italian.
- Russian (display only).

Data and Security

The last 6 months of transaction data is available via the Mobile Application. The card transactions notifications via the Mobile Application are in near real-time.

If users have multiple registered card accounts, all card accounts with the same issuing bank will be visible when logging in. Once the user logs in, they will be asked to select the card account they wish to view. If they only have one account, the details for that account will show up as soon as they log in.

If users keep the Mobile Application open for an extended period of time, they should refresh the page by selecting a new option in order to ensure the information is still current.

All critical information is encrypted and no personal information is stored on the mobile device. However, mobile devices do offer the ability for users to store login information for applications installed on the device. If users choose to store their login information, any person who has access to the mobile device can access their account.

The user is responsible for any liability or damages that the user or any third party may incur as a result of any unauthorized use of users login credentials or unauthorized access to users accounts, either with or without user's knowledge.

To help ensure data remains secure, users are encouraged to sign out when not using the application by tapping on the menu at the top left of the Visa Online (VOL) portal screen, then tap **Sign Out**.

Fingerprint and Touch ID Login

To enable

- On Android, ensure that you have set up fingerprint authentication on your device and set a lock screen. If prompted, grant the application permission to access your fingerprint sensor. When logging into the Biz Receipts application, toggle on "Set up Fingerprint Login" and enter your credentials. Upon successful login, you will be prompted that fingerprint authentication set up was successful.
- On iOS, ensure that you have set up Touch ID on your device (Settings -> Touch ID & Passcode). If prompted, grant the application permission to use Touch ID. When logging into the Biz Receipts application, toggle on "Set up Touch ID" and enter your credentials. Upon successful login, you will be prompted that Touch ID set up was successful.

To disable

- On Android, login to the Biz Receipts application. Tap on the menu at the top left of the screen, then tap "Disable Fingerprint Authentication".
- On iOS, login to the Biz Receipts application. Tap on the menu at the top left of the screen, then click "Disable Touch ID".

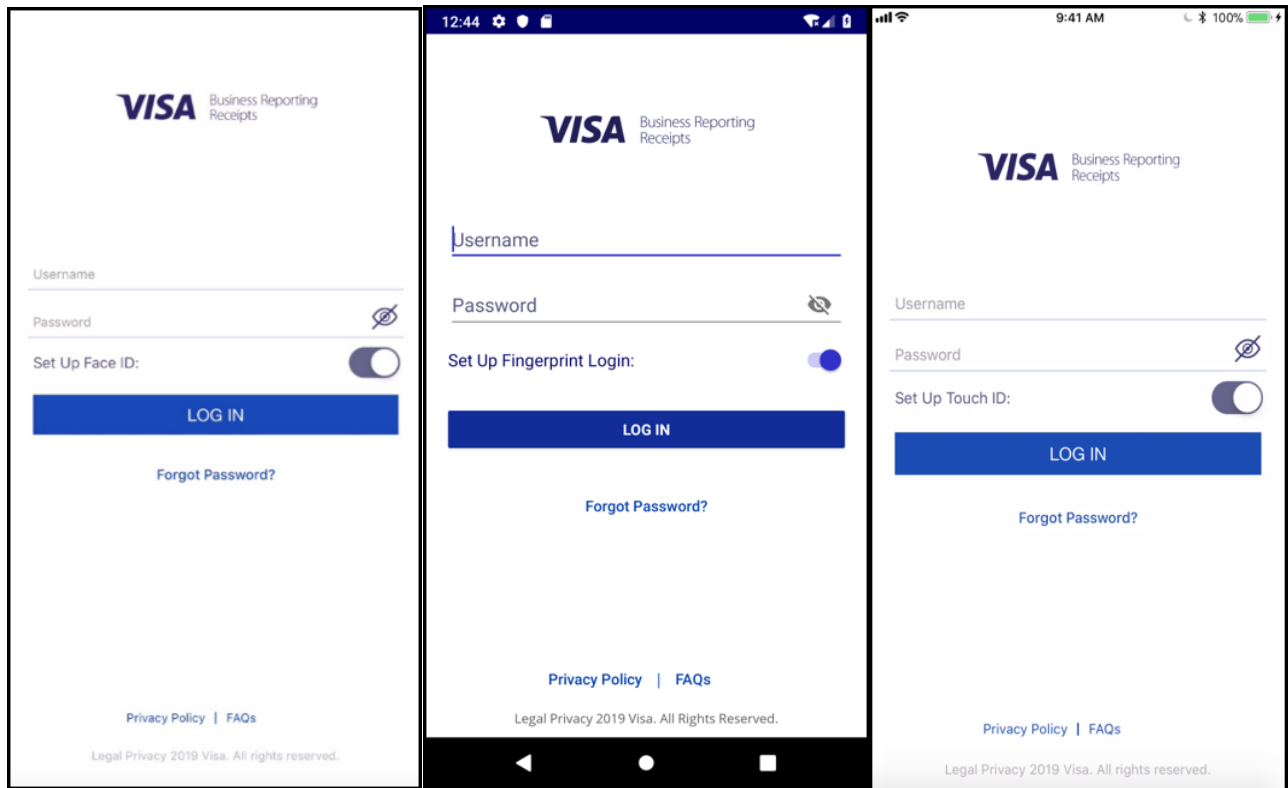
Face ID Login

To enable

- On iOS, ensure that you have setup Face ID on your device (Settings -> Face ID & Passcode). If prompted, grant the application permission to use Face ID. When logging into the Biz Receipts application, toggle on "Set up Face ID" and enter your credentials. Upon successful login, you will be prompted that Face ID setup was successful.
- Face ID is not supported on Android.

To disable

- On iOS, login to the Biz Receipts applications. Tap on the menu at the top left of the screen, then click "Disable Face ID".
- Face ID is not supported on Android.

Figure 3–1: FaceID, Fingerprint, and TouchID Capabilities

Additional Information and Frequently Asked Questions

4

Once you are enrolled and can access Visa Business Reporting (VBR), you will find an additional robust online-help section within the application.

The VBR online help contains procedural information intended to help users efficiently use and navigate the application.

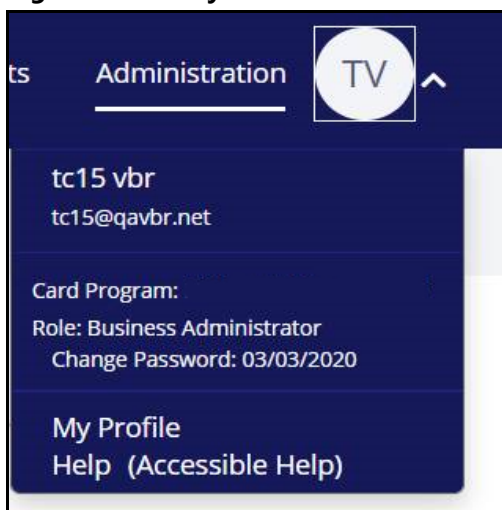
The Online Help contains:

- Application links to explain particular features using context-sensitive instruction.
- A search function to locate all the help topics about VBR features.
- Embedded tutorial videos that guide users through the usage of the VBR application.

Accessing the Online Help

To access Online Help

1. Click the user drop-down menu located in the top-right corner of the window.

Figure 4–1: My Profile Menu

2. Click **Help** or **Accessible Help** to access information and tutorials intended to help business owners with expense insights.

FAQ

This section covers frequently asked questions about Visa Business Reporting. For more detailed information about a given topic, see the relevant online Help topic or contact your system administrator. This section covers general questions, not module-specific ones.

How do I, a Small Business cardholder, sign up for the solution?

A dedicated web address for self-registration is assigned for each bank. Depending on the bank's enrollment process, a link to take the Small Business cardholder to the Self-Registration tool may be available on the bank's website, or the cardholder may access it directly at the bank's dedicated URL for Visa Business Reporting. For the exact URL, please contact your Visa card banking institution.

What is the Payment Controls functionality of VBR?

The Payments Control module, within VBR, allows small business owners to control company card expenditure by managing card accounts, applying rules, and setting notifications. Users can manage spend controls, merchant category grouping-level controls, and location controls.

How does a VPC Company Administrator access VPC functionality on VBR (starting Sept. 28, 2020)?

After September 2020, VPC Company Administrators will access their existing VPC functionality within the VBR tool through <https://commercial.visaonline.com/>. Access instructions will be provided in advance. Company Administrators can then select the Payment Controls tab and access Visa Payment Controls functionality within the VBR platform.

As a VPC Company Administrator, will my existing company portfolio with cards and rules remain the same once migrated into Visa Business Reporting post Sept 28, 2020?

There will be no changes made to the cards, rules, and notification settings they manage today from the company prospective; everything will be migrated seamlessly.

When first logging into the VPC Module within VBR, the Company Administrator will be prompted to accept the required *Terms and Conditions* and read/accept the *Electronic Communication Policy*. An email containing a temporary VBR password and access link is sent to the Business Administrator within 24-36 hours from registering.

Users can then access VBR. They will select the Payment Controls tab within VBR to access VPC functionality and view their existing cards.

How will new Company Administrators register for the service?

New VPC Company Administrators will register through the VBR self-registration portal.

Each bank enrolled in VPC will receive a new dedicated VBR self-registration link. Banks can send this link out, or post on their banking site to help the market and invite cardholders to enroll/use the services.

After they have registered, they will be able to log into VBR and then access VPC functionality under the Payment Controls Module.

What are the available user roles within VBR as it applies to VPC?

A VBR Business Administrator role will be assigned where users can view company card transactions. They will also be able to set controls across the company cards to manage employee spending based on job function.

Existing VPC Company Administrator will be able to access VPC functionality through the Payment Controls module within the VBR platform under the Business Administrator role.

I've registered, but am unable to access the system or see my data.

Below are the high level steps for a cardholder to register a card account on VBR.

1. Click the registration link provided by your Financial Institution to register your company card accounts.
2. You will be asked to provide information about yourself.

NOTE: Completion of the registration process is dependent on a valid email address to receive your temporary password.

3. Enter information about your company business cards.
4. Acknowledge your agreement to the Electronic Communications Policy and the *Terms and Conditions & Privacy Policy*.
5. Click **Submit**.

You can access Visa Business Reporting once you have received an email with your application login information (temporary password and application URL).

Where can I find more information about Visa Business Reporting?

The "Module Description" link (in the menu of each module) provides a general overview of that module. More detail about the functionality of the individual modules and information about Visa Business Reporting in general can be found in online help; this can be accessed via the **My Profile** menu.

What browsers are supported by Visa Business Reporting?

Visa Business Reporting is applicable for the latest browsers.

How long can the application be idle before my session times out?

For security purposes, a user's session will time out from Visa Business Reporting after being idle for 20 minutes. You will be prompted to log in again.

If my session times out, can I get back to where I originally was in the application?

If your session times out, you will not be re-routed to where you were. After logging back in, you will be directed to your default home page and will have to navigate to where you left off. However, any changes you saved before the time out will be available.

Can I log into multiple sessions at the same time?

No. For security purposes, a single user ID can only be logged in to one session at a time.

Where does the data in Visa Business Reporting come from? How current is the data?

The data in Visa Business Reporting is transaction data that comes either from the processor for the bank or from the bank itself. The data is "settled" data, meaning that it comes in after the merchant's bank has been paid by the issuer. Typically, this will be two or three days after the transaction occurred.

My email address changed. How can I update it?

Your email address is your Visa Business Reporting user ID. If you have a new email address, your administrator can use your new email address to set up your new account with the same access rights in the same hierarchy. History from a previous email address can be transferred, but you will need to contact your Financial Institution for assistance.

I provided the wrong email address; what do I do?

Contact your financial institution for assistance in correcting any errors with an email address.

I cannot find my organization in the organization drop-down menu. How can I find it?

Upon entering each screen, the default organization will be at your organization level. You will need to scroll through the list to find the appropriate organization.

Users are able to see all organizations on their level and lower; users are not able to see organizations above their own.

How much data will be available to me initially?

Once you have registered, Visa will extract up to six months of data for the registered card account. Initially, data may not be available for 24 to 48 hours.

How long is the data within Visa Business Reporting kept?

Data is held for 27 months. When performing a search using the date range option, select a start date that is within 27 months of the current date; otherwise, an error message may be displayed.

Why is the multi-select check box feature not working for me?

If you are not using IE 9.0 and are instead using IE 11.0 or an alternate version, the multi-select check box feature may not appear as expected in the application. You may need to turn on Compatibility Mode in order to fix this and proceed. Contact your administrator or financial administrator for assistance.

How does Visa Business Reporting collect and use my data?

Information collected in connection with Visa Business Reporting is subject to your Small Business card issuer's privacy policy, which you can obtain from your issuer.

What languages does Visa Business Reporting support?

English-US, English-UK, Canadian French, Japanese, Chinese, Russian, Spanish, Arabic, and Portuguese.

The Payment Controls module is supported in English-US, English-UK, Italian, Spanish (Latin America), and Canadian-French.

How do I change the timezone?

From within the application, click the **My Profile** icon then select the **My Profile** menu item. Select the required timezone from the **Time Zone** drop down list to select which time zone you would like to view the application in. Reports will now generate with a time stamp of the time zone you have selected. Notifications and Alerts will also be sent using the time zone selected.

