

How to Create a Plastic Card



Navigating to Card Management

Follow the navigation path from Visa Spend Clarity for Enterprise: **Administration > Accounts and Cards > Card Management > Click Create** in left-side menu. A panel will open on the right with options. **Create Employee** option allows you set up an employee profile and order a card, in a single process.

First Step: Create an employee profile

- Select **Create Employee**
- Fill in the following details:
 - Employee ID
 - Cardholder's legal first (maximum of 25 characters)
 - Cardholder's last names (maximum of 25 characters)
 - Email Address
 - Phone Number
- **(Optional Step to grant online access to the Cardholder)**
 - Within the **Username** field, enter the cardholder's email address
 - If you leave the Username field blank, then the cardholder will not have online access and you do not need to proceed to Group and Role Membership
 - Within the Group and Role Membership, select **Individual Reports**
- Click **Next** to proceed to create card account page

Second Step: Create a card account

- The Create Card Account page will automatically display with newly created employee profile details from first step
- Fill in the following fields:
 - Cardholder Details
 - Cardholder's name that will be printed on the card (maximum 21 characters **including spaces**)
 - Company Name on Card (optional with maximum of 21 characters **including spaces**)
 - Cardholder's preferred language, English or French
 - Cardholder Address
 - Begin typing the cardholder address in the Address Search field. The system provides a drop-down listing of matching addresses to choose from. Selecting an address from the list will populate address fields. Validate details are correct and make edits, if necessary.

Account Info

- Enter the credit limit for the card account
- **(Optional step to set up Spend Controls)**
 - If your company has a spend control policy, you have the option to enter a dollar amount in any desired field listed, such as Single Purchase Limit or Daily Limit. [\(See Appendix 1\)](#) and applied to all transactions, regardless of merchant type
 - Under MCC section, you have the option to block spend, based on the merchant category, for example Cash Advances may be blocked [\(See Appendix 2\)](#)
- Click **Submit** and message confirms your application has been submitted for processing
- Click **Summary tab** in the left-side menu. Note, the number of cards you are managing has increased by 1 card and the cardholder's name appears in the listing of cardholders, as your validation that you have successfully created the card

Important Information about Card Activation: Ensure to provide the cardholder with the Employee ID and work phone number. They will need to have this information handy in order to activate their card.

Appendix 1

- Single Purchase Limit: Maximum amount for a single purchase
- Cycle Amount: Maximum amount that can be purchased in one billing cycle
- Cycle Volume: Maximum number of transactions in one billing cycle
- Daily Amount: Maximum amount that can be purchased in a single day
- Daily Volume: Maximum number of transactions in a single day
- Monthly Amount: Maximum amount that can be purchased in a month
- Monthly Volume: Maximum number of transactions in a month
- Other Amount: Maximum amount that can be purchased in a custom-defined period
- Other Volume: Maximum number of transactions in a custom-defined period

Appendix 2

There are six MCC Groups that are automatically populated within RBC NextLogic:

MCC Group	MCC Group Display Name	Purchases
Liquor	LIQ-ALC	Beer, wine and other liquor store purchases
Casino	CASINO	Casino purchases
Miscellaneous	MISC-AUTRE	Questionable categories, including pawn shops, jewellery stores and dating services
Cash	CASH	Cash advances and ATM cash withdrawals
Fuel	GAS-GAZ	Gas station purchases
Travel	VOYAGE	All travel purchases, including hotels, airlines, travel agencies and rental cars

Reminder! The MCC can help prevent or exclude spending at merchants in these categories.

How to add an MCC Group:

- Click **select** next to MCC Groups
- Choose the desired MCC Group from the drop-down
- One by one, select an MCC Group Action for each MCC Group: Exclude or No Action
 - **Exclude:** No need to enter an amount as all purchases within this category are blocked. For example, if you choose to exclude casinos, the cardholder will not be able to use their credit card at casinos.
 - **No action:** This option allows you to define the point of no action. If you select this option, you will need to set a purchase limit. This means you need to define a set purchase limit. For example, if you select No action for travel-related purchases, you can set a single purchase limit, daily purchase amount or monthly purchase amount.

