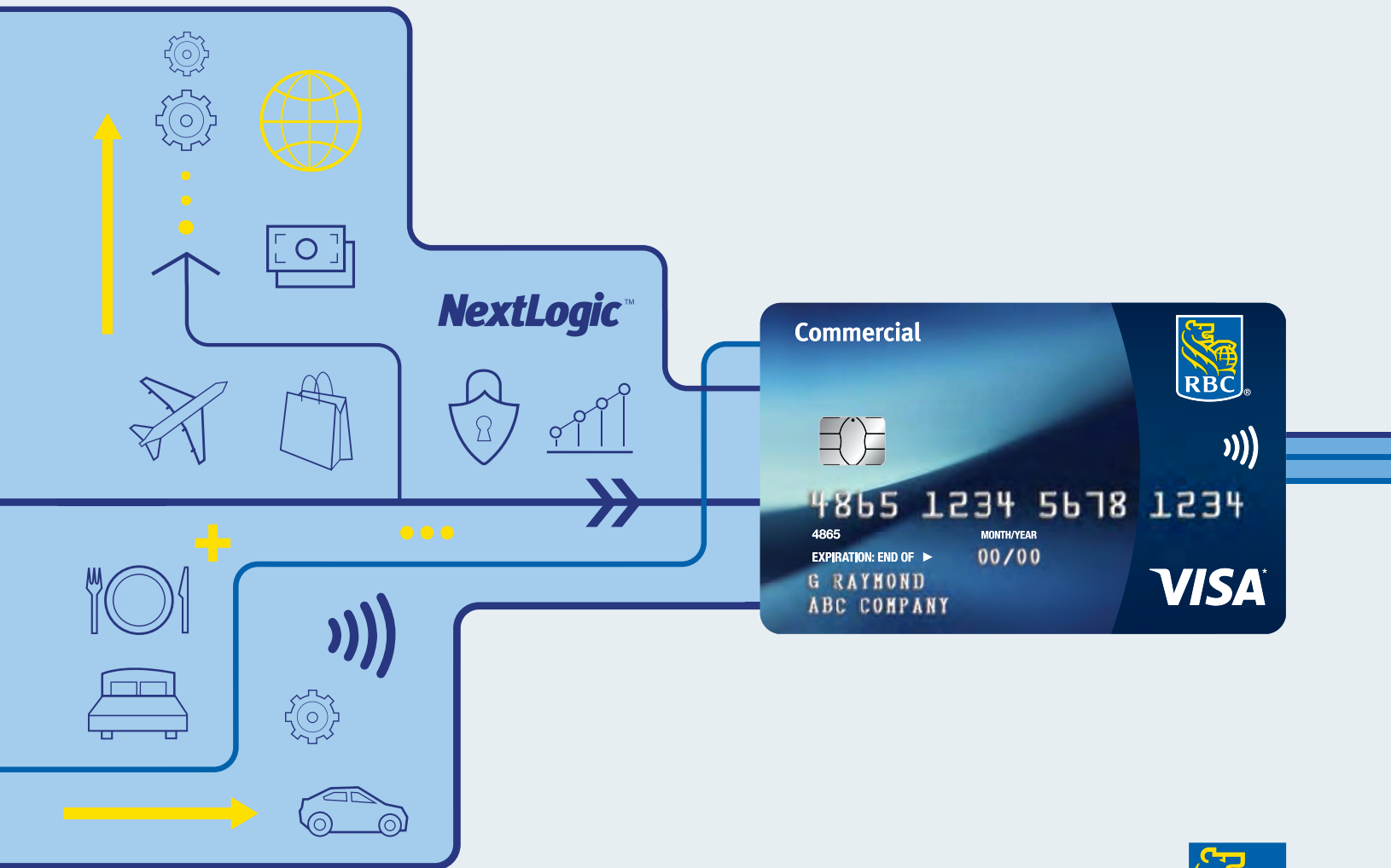


# RBC NextLogic Cardholder Guide



# Table of contents

<b>Guide overview</b>	<b>3</b>
<b>Getting started</b>	<b>4</b>
<ul style="list-style-type: none"><li>• How to log into RBC NextLogic</li><li>• Set up your password</li><li>• Forgotten password request</li><li>• Navigate from your home screen</li><li>• Change your personal settings</li><li>• Technical support</li></ul>	
<b>Two-factor authentication</b>	<b>9</b>
<ul style="list-style-type: none"><li>• Summary of two-factor authentication</li><li>• First-time registration for two-factor authentication</li><li>• Set up two-factor authentication – Visa Spend Clarity Enterprise mobile app</li><li>• Set up two-factor authentication – Email</li><li>• Change your two-factor authentication method</li><li>• Ongoing usage of two-factor authentication for login</li><li>• Troubleshooting two-factor authentication – Email method ONLY</li></ul>	
<b>Expenses</b>	<b>16</b>
<ul style="list-style-type: none"><li>• View and print account statements</li></ul>	
<b>Reporting</b>	<b>17</b>
<ul style="list-style-type: none"><li>• Reporting capabilities<ul style="list-style-type: none"><li>• Account Details</li><li>• Personal Details</li><li>• Transaction Search – Personal</li></ul></li><li>• Manager reporting capabilities<ul style="list-style-type: none"><li>• Spend – Employee</li><li>• Suppliers – Employee</li></ul></li><li>• Analysis – Employee</li></ul>	
<b>Visa Spend Clarity Enterprise mobile app</b>	<b>20</b>
<ul style="list-style-type: none"><li>• What is the Visa Spend Clarity Enterprise app?</li><li>• How to download the app</li></ul>	
<b>Contact us</b>	<b>22</b>

## Guide overview

RBC® has partnered with Visa† to deliver RBC NextLogic®, which leverages the Visa Spend Clarity for Enterprise platform, Visa Payments Automation platform and other support functions. As a cardholder you will use RBC NextLogic to view your account statements and reports, and retrieve a summary of your transactions.

This guide is intended to help you get the most out of managing your RBC Commercial Card. The [Cardholder Commercial Cards Service Centre](#) is your one-stop location for important information, tools and instructional videos to help you manage your RBC Commercial Card.



### HELPFUL TIP

#### Pop-ups and security

For the tool to operate effectively, pop-ups must be enabled in your web browser. For security purposes, if you have been working on the system and step away for 30 minutes or more, the session will time out and you will need to log in again.

# Getting started

## How to log into RBC NextLogic

1. When accessing RBC NextLogic for the first time, you'll need to click the **Log In** button under **Cardholders** in the Get Started section: [Commercial Cards Service Centre – RBC Royal Bank page](#).

## Log in to RBC Next Logic

RBC NextLogic is a self-serve, easy to use online card management and reporting tool that helps you manage expenses and card transactions, 24 hours a day, 7 days a week.

### *Program Administrator*



### *Cardholders*



2. Enter your username and temporary password to log in.

*Your Program Administrator should have emailed them to you in two separate emails. If you have not received this information, please contact your company's Program Administrator. They are case sensitive, so it's important to type them in exactly as they appear.*

3. Click **Submit**.



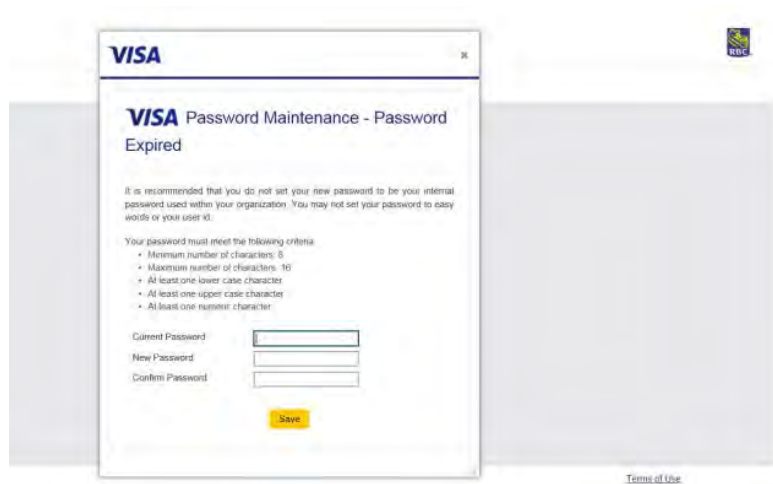
### **HELPFUL TIP**

If you have not yet received the emails with your username and password, you will need to contact your Program Administrator. You may also want to check your "Junk" folder in case it was filed there.

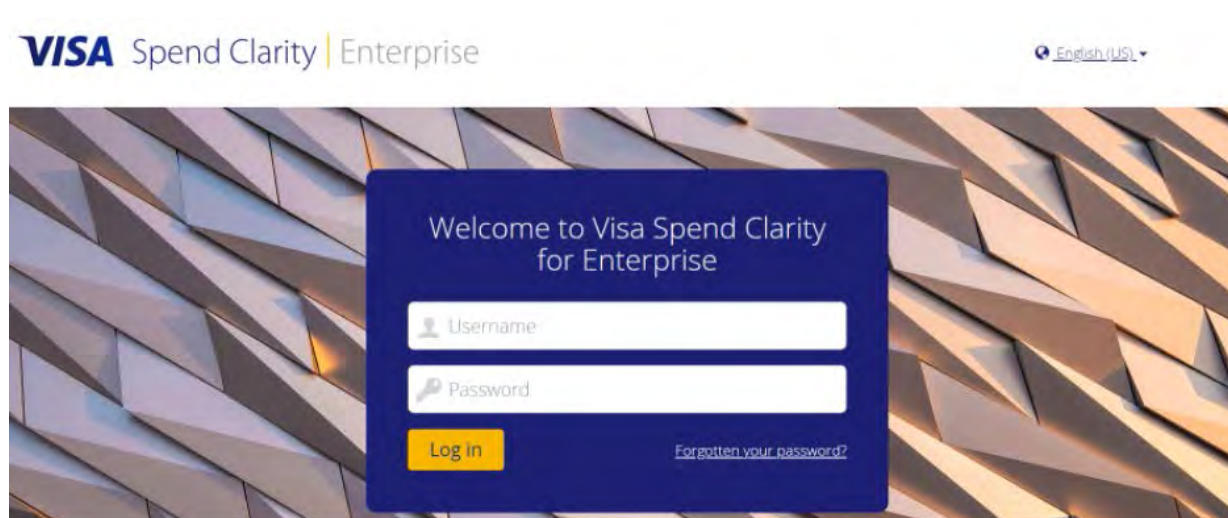
## Set up your password

You will now be prompted to change your temporary password. It must be between 8 and 16 characters and have at least one lowercase letter, one uppercase letter and one number.

1. After entering your username and initial password, the **Change Password** window will appear.



2. Create and confirm your new password.  
**Tip:** *The criteria for an acceptable password are listed in the window.*
3. Click **Save** and log out.
4. The main login screen of Visa Spend Clarity for Enterprise will appear again. **Log in with your new password** to continue.





### HELPFUL TIP

By default, RBC NextLogic prevents you from creating a password that is either your username or the actual word “password”. It must be between 6 and 18 characters, have at least one uppercase letter, one lowercase letter and one numeric character.

## Forgotten password request

1. If you forget your password, click the link beside **Forgotten your password?** on the login page.

Password Help

To reset your password, enter your details below.

Username

Email

Submit

[Return to login page](#)

If at any time you need more assistance, please contact your internal administrator.

- [I cannot remember my username.](#)
- [My account is locked. What do I do?](#)
- [I don't have a username.](#)
- [Help, totally lost! Who do I talk to?](#)

2. In the Password Help window, enter your **username** and **email address**.
3. Click **Submit**.

Your email address is validated against your username. If a match is made, an email is sent containing a time-sensitive link you can use to initiate the password reset process.

## Navigate from your home screen

Once you have logged into RBC NextLogic, you will be taken to your home screen. The drop-down menus on your home screen will allow you to navigate various areas of the system.

VISA

Home Expenses Reports

G. Raymond

Pinned

To show your favourites here, try pinning items in menus by clicking

MY EXPENSES

Royal Bank of Canada Purchasing Card | VISA

Current Balance (CAD) Available Credit (CAD)

3,155.05 -2,355.05

Recent Periods

15/01/2016 to 12/02/2016 PDF

Announcements

Issuer Message

To view training videos and other information regarding RBC Commercial Cards, visit the Resource Centre.

Important Note

Account Statements will be available on the 15th of every months.

Language

Personal Settings

Password

Help

Contact

Log Out

LIBRE VIRT: 04/05/2016

## 1 Home screen

- You will see your current balance and available credit limit. You can also easily access your most recent statements.

## 2 Expenses

- Expenses lets you choose the statement period you would like to view.
- You will be shown a list of your transactions, the dates they were made and the total amount of each transaction.
- Select a statement to view, save and print, if needed.

## 3 Reports

- The types of reports that will be available to you are determined by your role.

## 4 Announcements

- In this area, you will see important messages from your company, as well as from RBC.

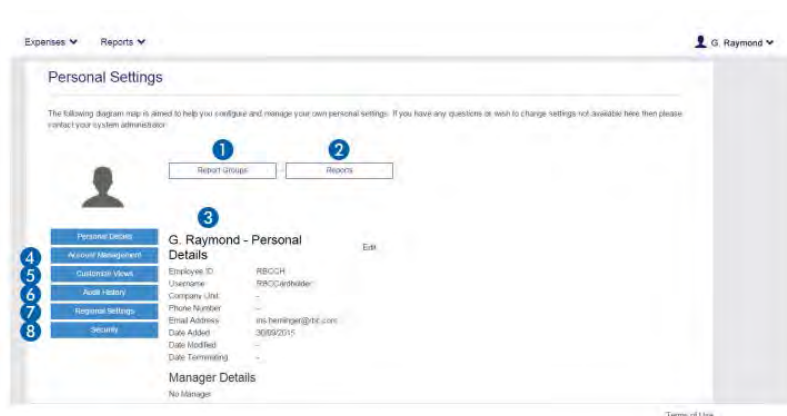
## 5 Name

- Click your name to change any of your personal settings or to get information:
  - **Language:** Select your language preference.
  - **Personal Settings:** You can perform several tasks related to how you are set up in RBC NextLogic, including customizing the fields you can see when viewing your transactions.
  - **Password:** You can change your password.
  - **Help:** You can view help topics and access a troubleshooting library.
  - **Contact:** Click here to get the contact information of your company's Program Administrator in case you need help or have questions.
  - **Log Out:** Click here to log out.

## Change your settings

### Personal settings

If you need to view or edit your personal settings, click your **name** and select **Personal Settings** from the drop-down menu.



<b>1 Report Groups</b>	See which report groups you are linked to.
<b>2 Reports</b>	See which individual report groups you are linked to.
<b>3 Personal Details</b>	View or update your personal details.
<b>4 Account Management</b>	Edit a custom account label.
<b>5 Customize Views</b>	Add or delete fields attached to statements.
<b>6 Audit History</b>	View the audit history.
<b>7 Regional Settings</b>	Change the time zone, language or date format.
<b>8 Security</b>	View logins.

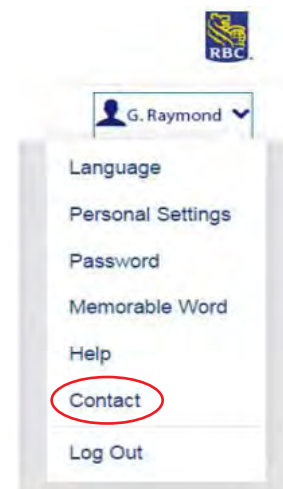
## Technical support

If you need technical support, please click on your name on the right-hand side to access the drop-down menu, and select **Contact** for the contact details of your company's Program Administrator.

### Help Contact Details

For assistance, contact your company's Program Administrator at ProgAdmin@ABCcompany.com or call 1 800 234-5678.

Close





# Two-factor authentication

## Summary of two-factor authentication

Two-factor authentication (2FA) is a method of verifying a user's identity by requiring them to authenticate using two components (i.e. factors), each of which must be from a different authentication category. The two factors must be independent of each other such that if one of the factors is compromised, the reliability of the other factor is not.

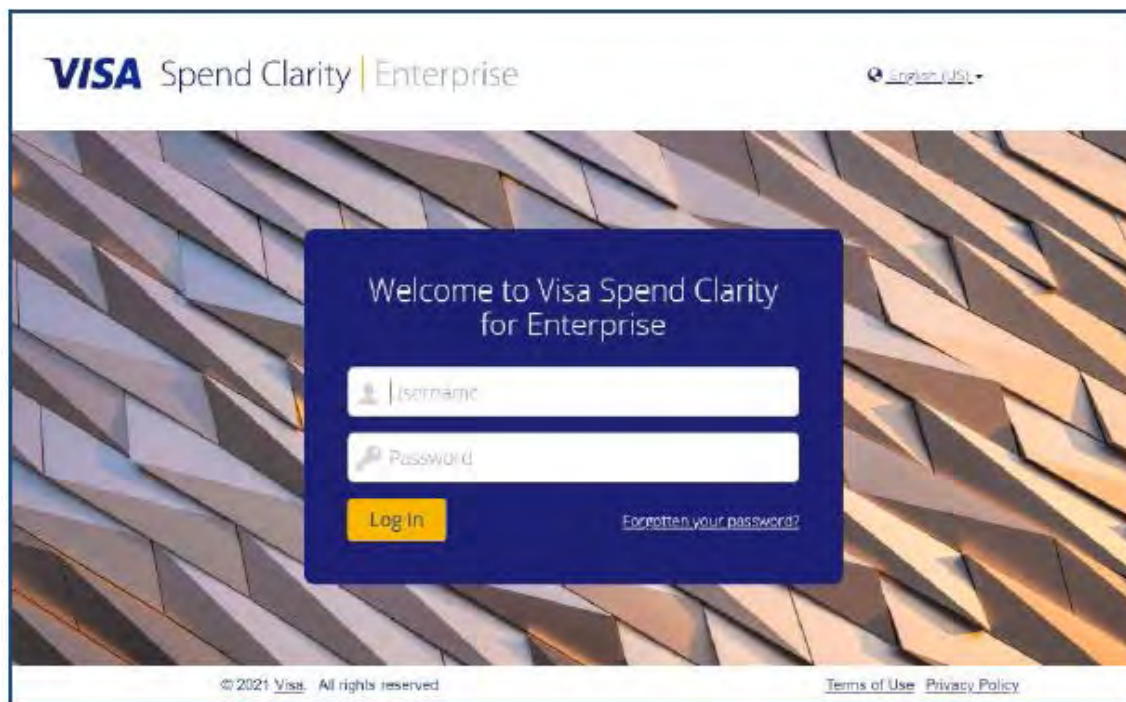
The authentication code is generated via any of the following channels:

- The Visa Spend Clarity Enterprise mobile app
- An email sent to the email address specified in the user's profile
- **A third-party authentication application of the user's choice that supports the Time-based One-Time Password (TOTP) algorithm, such as Google Authenticator, Authy, Duo Mobile, LastPass Authenticator and others**

## First-time registration for two-factor authentication

1. Enter your username and password.
2. Open a web browser and go to <https://enterprise.spendclarity.visa.com/>.
3. On the Welcome to Visa Spend Clarity for Enterprise page, enter your username and password. Then click **Log in**.
4. If this is your first login you may be prompted to enter your "memorable word" prior to proceeding to register for two-factor authentication.

**Note:** If you forget your memorable word, click **View Memorable Word Reminder**. It will show you the question you've chosen to help you remember your answer. After three tries, you will be locked out and will need to contact your Program Administrator to reset your password and memorable word.



VISA Spend Clarity | Enterprise

English | US

Welcome to Visa Spend Clarity  
for Enterprise

Username

Password

Log In

[Forgot your password?](#)

© 2021 Visa. All rights reserved. [Terms of Use](#) [Privacy Policy](#)

## Set up two-factor authentication – Visa Spend Clarity Enterprise mobile app

After your username and password are accepted, the Enable Two-Factor Authentication window will appear. This is where you choose the authentication method to use when accessing the application. In this case, it suggests the Visa Spend Clarity Enterprise mobile app. If you have not done so already, **download and install** the mobile app.

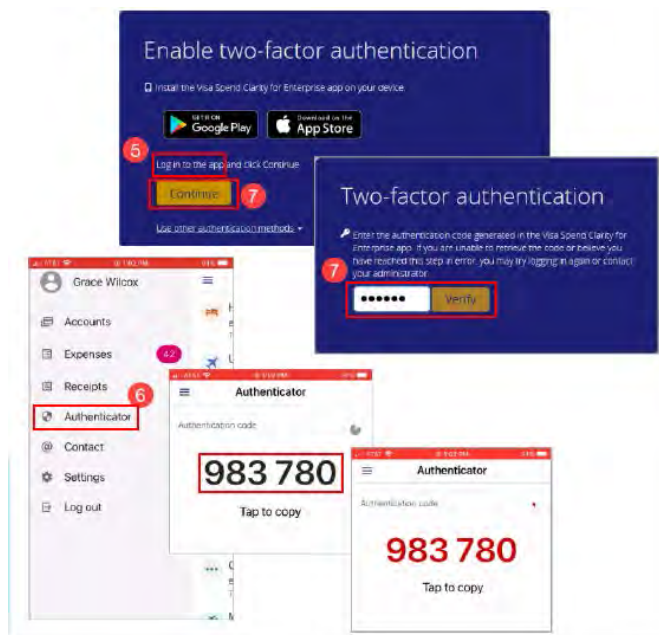
If you're using a mobile web browser to set up two-factor authentication:

1. **Open and log in** to the *Visa Spend Clarity Enterprise* app on your mobile device.
2. From within the *mobile app*:
  - Tap the **Options** menu.
  - Tap **Authenticator**. An *Authentication Code* displays in the mobile app for 30 seconds, then a new one is automatically generated. You may tap the code to copy it to the mobile device clipboard if logging in to the main website using a mobile web browser.



### HELPFUL TIP

A small stopwatch icon in the upper-right corner of the Authenticator screen shows how long the code is still valid for. The authentication code will turn red when it is nearing expiration.



If you're using a desktop web browser:

1. Click **Continue**.
2. Enter the **authentication code** currently displayed on your mobile device.
3. Click **Verify**.

Your registration for the Visa Spend Clarity Enterprise mobile app is now complete.

## Set up two-factor authentication – Email

Email delivery of authentication codes is also a supported option for 2FA in RBC NextLogic.

If your bank has configured Email as the default method for retrieving authentication codes, after your username and password are accepted, the Enable Two-Factor Authentication window will appear, informing you that an authentication code has been sent to the email address in your profile.

1. Open your email and copy-paste or type the authentication code into the text box on the login screen. Emailed codes are valid for 10 minutes unless a new code is requested or your login session times out.
2. Click **Verify**.

Your registration by email is now complete. For all future logins to RBC NextLogic, you will be asked to enter your username and password, and repeat the steps above.



### HELPFUL TIP

If you haven't verified a code after 1 minute, the Didn't receive an email? link will appear. Click the link to have the email resent.

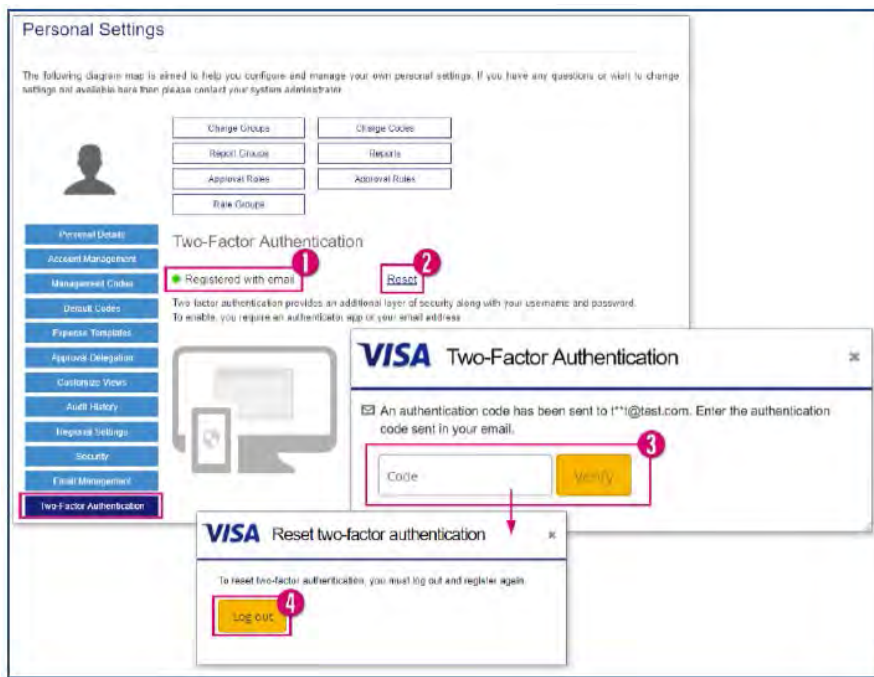
**Note:** Different logic is used to generate codes sent by email than for those generated in the mobile app. The authentication code delivered by email will always be an eight-digit numeric code rather than a six-digit numeric code.

If you prefer not to use email to authenticate, click **Use Other Authentication Methods** to select the Visa Spend Clarity Enterprise app or a third-party authenticator app (as supported by your bank), then follow the onscreen instructions. Whichever method you register with will be the method used for future logins to the desktop application.

## Change your two-factor authentication method

You can change the way you receive authentication codes by resetting two-factor authentication. This deletes your current registration method and allows you to choose a different method.

1. Click **Profile menu > Personal Settings > Two-Factor Authentication**. On the Two-Factor Authentication screen, you will see displayed your current two-factor authentication method.
2. Click **Reset**.



3. You will be required to confirm the reset by entering an authentication code from your currently registered method. Click **Verify**.
4. When the authentication code is confirmed, you will be required to log out to complete the reset. Note: If you do not click **Log out** the reset will be incomplete, and you will not be prompted to re-register.
5. After you log out to complete the reset, you may then **re-register** for an alternate method by following the instructions above.

## Ongoing usage of two-factor authentication for login

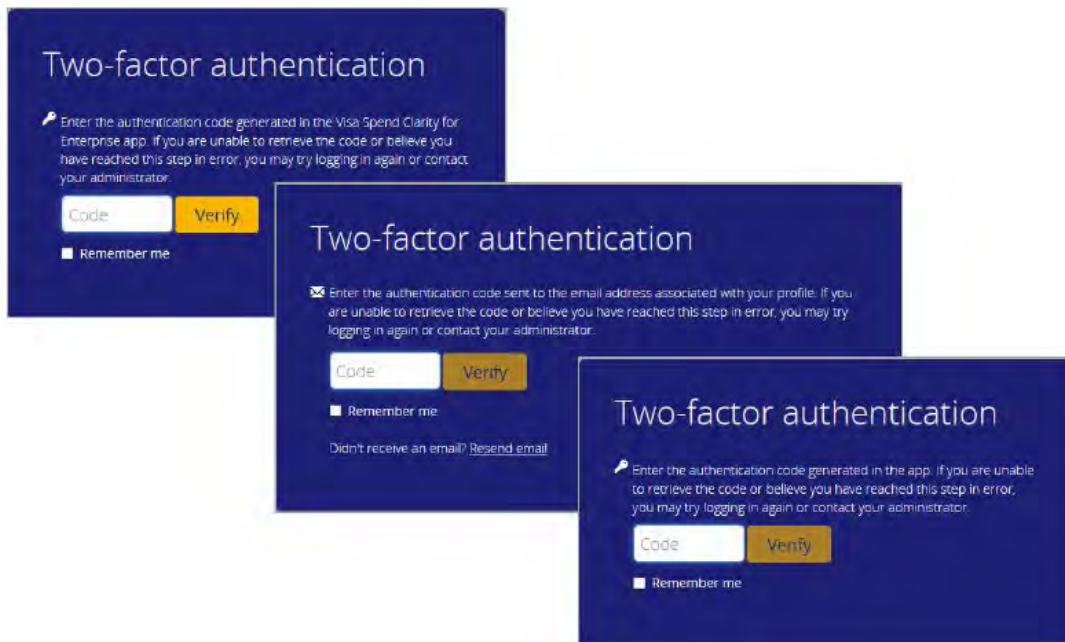
### Step 1: Enter your username and password

1. Open a web browser and go to <https://enterprise.spendclarity.visa.com/>.
2. On the Welcome to Visa Spend Clarity for Enterprise page, enter your username and password, then click **Log in**.



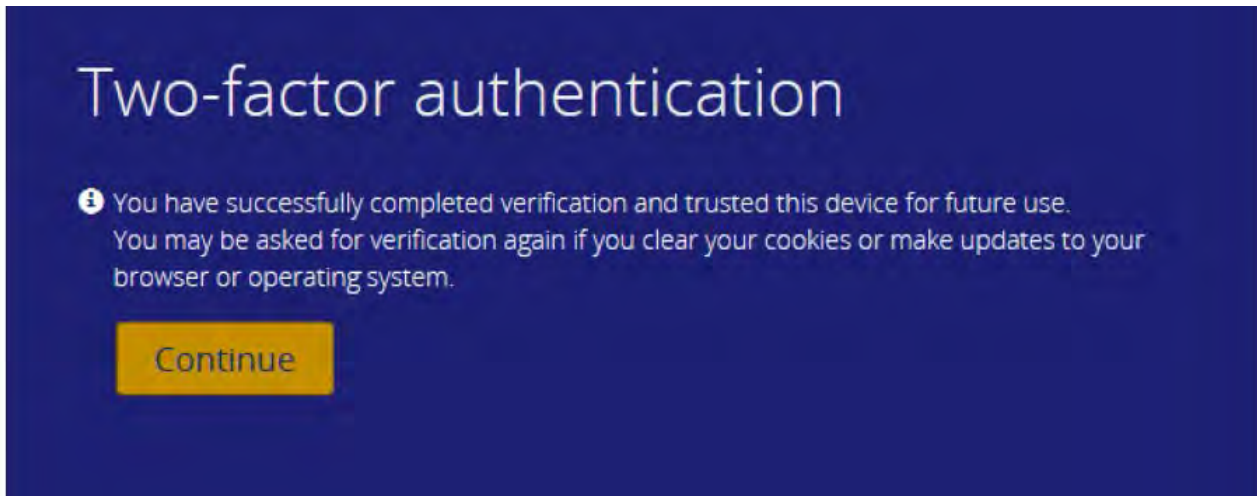
## Step 2: Enter your two-factor authentication code

1. After entering your username and password, you will be presented with the code verification screen for your chosen authentication method.



2. Open the chosen method to retrieve the authentication code and enter it in the Code text box on the desktop application login screen.

3. Click **Remember me** to have the application remember your browser+device combination. This will allow you to authenticate using only your username and password for subsequent logins within a 45-day grace period.
4. Click **Verify**.
5. If you selected **Remember me**, a confirmation message will appear on screen informing you that you have successfully registered the browser+device combination. Click **Continue** to complete the login process.



#### HELPFUL TIP

You will also be notified by email about your device being registered. The email includes the operating system and the browser you selected the Remember me option in.

Future logins within the 45-day grace period will only require your username and password. After the grace period expires, you will be prompted for a 2FA code on your next login and will have the option to remember your browser+device combination again.

## Troubleshooting two-factor authentication – Email method ONLY

### Employee did not receive the email with the authentication code

- Check your junk/spam mailbox.
- To prevent emails from ending up in your junk/spam folder, add RBC NextLogic ([do-not-reply@enterprise.spendclarity.visa.com](mailto:do-not-reply@enterprise.spendclarity.visa.com)) or [do-not-reply@enterprise.spendclarity.visa.com](mailto:do-not-reply@enterprise.spendclarity.visa.com) to your contact list.
- Contact your company’s IT department to ensure emails from [do-not-reply@enterprise.spendclarity.visa.com](mailto:do-not-reply@enterprise.spendclarity.visa.com) are being allowed.

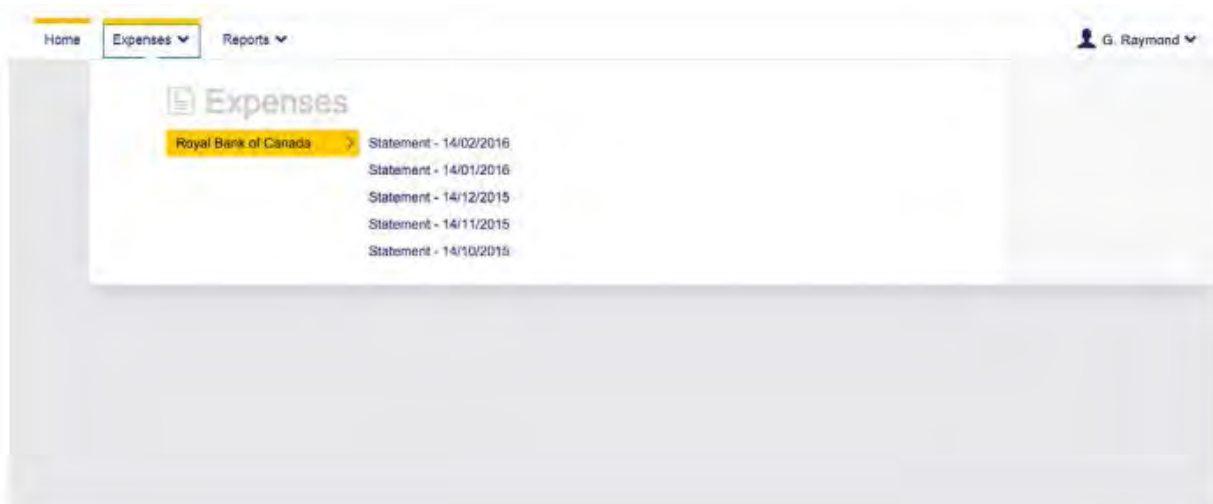
Each email provider or security service has its own instructions for adding email addresses to a contact list:

<p><b>Gmail</b></p>	<ol style="list-style-type: none"> <li>1. Select <b>Contacts</b> from the options on the left side of the Gmail Inbox.</li> <li>2. Select <b>Create Contact</b> from the top menu.</li> <li>3. Enter <a href="mailto:do-not-reply@enterprise.spendclarity.visa.com">do-not-reply@enterprise.spendclarity.visa.com</a> in the primary email box.</li> <li>4. Select <b>Save</b>.</li> </ol>
<p><b>Outlook 2003/2007/ Express</b></p>	<ol style="list-style-type: none"> <li>1. Open the email from <a href="mailto:do-not-reply@enterprise.spendclarity.visa.com">do-not-reply@enterprise.spendclarity.visa.com</a>.</li> <li>2. In the toolbar options at the top, click the <b>Safe Lists</b> drop-down menu. Note: This is located in the <b>Junk Email</b> section.</li> <li>3. Add the sender’s domain (<a href="mailto:do-not-reply@enterprise.spendclarity.visa.com">do-not-reply@enterprise.spendclarity.visa.com</a>) to the Safe Senders List.</li> <li>4. Click <b>OK</b>.</li> </ol>
<p><b>Outlook.com</b></p>	<ol style="list-style-type: none"> <li>1. Open the email from <a href="mailto:do-not-reply@enterprise.spendclarity.visa.com">do-not-reply@enterprise.spendclarity.visa.com</a>.</li> <li>2. Click the three dots, and then click <b>Add to Safe Senders</b>.</li> <li>3. Click <b>OK</b>.</li> </ol>
<p><b>Apple Mail</b></p>	<ol style="list-style-type: none"> <li>1. Click <a href="mailto:do-not-reply@enterprise.spendclarity.visa.com">do-not-reply@enterprise.spendclarity.visa.com</a> in the header of the message you’re viewing.</li> <li>2. Click <b>Add</b> to finish.</li> </ol>
<p><b>Yahoo! Mail</b></p>	<ol style="list-style-type: none"> <li>1. Open the email message from <a href="mailto:do-not-reply@enterprise.spendclarity.visa.com">do-not-reply@enterprise.spendclarity.visa.com</a>.</li> <li>2. Click <b>Add to Contacts</b> next to <a href="mailto:do-not-reply@enterprise.spendclarity.visa.com">do-not-reply@enterprise.spendclarity.visa.com</a>.</li> <li>3. In the <b>Add Contact</b> pop-up, add additional information if needed.</li> <li>4. Click <b>Save</b> to finish.</li> </ol>

# Expenses

## View and print account statements

1. Click **Expenses**.
2. Scroll down and choose the **statement period** you wish to view.



3. You will see a list of your transactions for this statement period. Click on the **question mark** to view more details about a particular transaction.

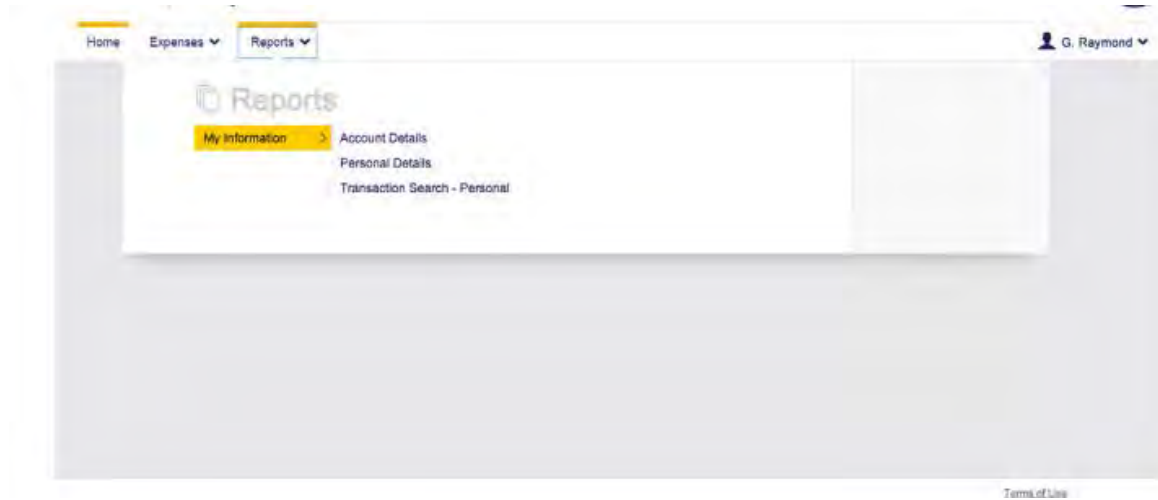


4. Click **View Statement Report** to save or print it.



# Reporting

These reports allow you to analyze, review and monitor spend.



## Reporting capabilities

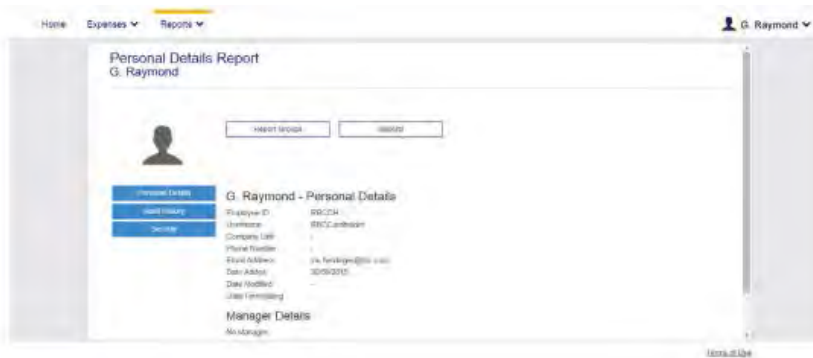
### Account Details

You can view your name, address, credit limit, transaction limit, spend limit and more.



### Personal Details

You can view your audit history, security checks and report groups.



## Transaction Search – Personal

You can search your transactions.

**Transaction Search - Personal**  
All amounts are tax inclusive and displayed in their billing currency  
As the cardholder or delegate you are able to make adjustments to transactions of

Result

Royal Bank of Canada, Statement Period 15/12/2015 to 14/01/2016

Mapped Cards

G. Raymond

Posting Date	Term Rate	Supplier	Amount
19/12/2015	46/12/2015	R Taylor Personal	45,827.25
20/12/2015	18/12/2015	King Supermarket	10.58
20/12/2015	18/12/2015	Exch. Inc. 088100168	26.26
22/12/2015	19/12/2015	Target 0024988	91.21
01/01/2016	31/12/2015	Alexco	5.09
01/01/2016	31/12/2015	Target 0014134	116.43
05/01/2016	05/01/2016	Upi -rcf5752c296006800	12.10

VISA Transaction Search - Personal

Statement Account: RBC Purchasing (000)

Statement Period: [ ]

Account Type: [ ]

(All Types)

Start Date: [ ]

End Date: [ ]

Posting Date: [ ] Transaction Date: [ ]

Export File Type: [ ]

Transaction Type & Status

Supplier Group

Currency & Amount

Enhanced Data

Additional Fields

Report Templates

## Manager reporting capabilities

### Spend – Employee

You can see your spend for specific periods.

VISA Spend Management

Home Expenses Reports

G. Raymond

**Spend - Employee**  
Click the summary element to view the transactions of the selected context.

Employee

Canadian Dollar	Tax Amount	Amount Excl	Amount Incl
Cardholder1 RBC		1,085.43	1,585.43
		1,085.43	1,585.43

Export to Excel | Export to PDF

VISA Spend - Employee

Statement Period: [ ]

Employee Last Name: [ ]

Management Group: [ ]

Account Number: [ ]

Reporting Period: [ ]

Account Type: [ ]

Supplier: [ ]

Product: [ ]

Posting Date: [ ] Transaction Date: [ ]

Currency & Amount

Properties & Status

Additional Fields

Report Templates

### Suppliers – Employee

You can get a breakdown of your spend by supplier.

## Analysis – Employee

You will see spending patterns, including the total spend per month, average spend and transaction count.

### Analysis - Employee

Click the summary element to view the details for the selected context

All amounts are tax inclusive and shown in their billing currency.

#### Royal Bank of Canada

Executive	15/03/2016
Total Number Transactions	22
Average Number Per Individual	22.00
% Incomplete	
% Auto Coded	100.00
% Coded	
% Approved	
% Question Asked	
% Waiting Approval	
% Not Requiring Approval	100.00

[Export to Excel](#) [Export to PDF](#)

### Analysis - Employee

15/03/2016 to 14/04/2016

All amounts are tax inclusive and shown in their billing currency.

#### Canadian Dollar

Name	Tran Date	Summary	Amount Tax	Amount Incl
Cardholder1 RBC	13/03/2016	Transwest Freightliner		32.10
	14/03/2016	Character Development Pu		34.45
	14/03/2016	Pccsales*#65533039		133.65
	16/03/2016	Educational Research Svc		34.50
	16/03/2016	Govt nclin*#55585788		74.75
	18/03/2016	Ups*0000555723		46.22
	19/03/2016	Component Specialties Inc		104.00
	20/03/2016	Cherry Diy		50.86
	24/03/2016	Target 00014712		19.46
	24/03/2016	United Air *intl		7.00
	24/03/2016	Ups*5553a011qj		5.25
	26/03/2016	South Side Total Power		334.90
	26/03/2016	Target 00014712		136.44
	03/04/2016	All Seasons Rent All		20.00
	03/04/2016	Burger Joint		11.89

# Visa Spend Clarity Enterprise mobile app

## What is the Visa Spend Clarity Enterprise app?

The Visa Spend Clarity Enterprise app offers cardholders the ability to access their RBC NextLogic accounts on their mobile device. The app provides the functionality to access the following details at your fingertips:

- Credit limit
- Available credit
- Transactions and authorizations
- Card account details

**Note:** The Visa Spend Clarity Enterprise app is for **cardholder use only**. Program Administrators are unable to action any administrative functions in the mobile app. All account management activities must be processed through the desktop application.

## How to download the app

1. Access RBC NextLogic via the **Commercial Cards Service Centre**: [rbc.com/corporatecardservices](https://rbc.com/corporatecardservices).

### Log in to RBC Next Logic

RBC NextLogic is a self-serve, easy to use online card management and reporting tool that helps you manage expenses and card transactions, 24 hours a day, 7 days a week.


*Program Administrator*

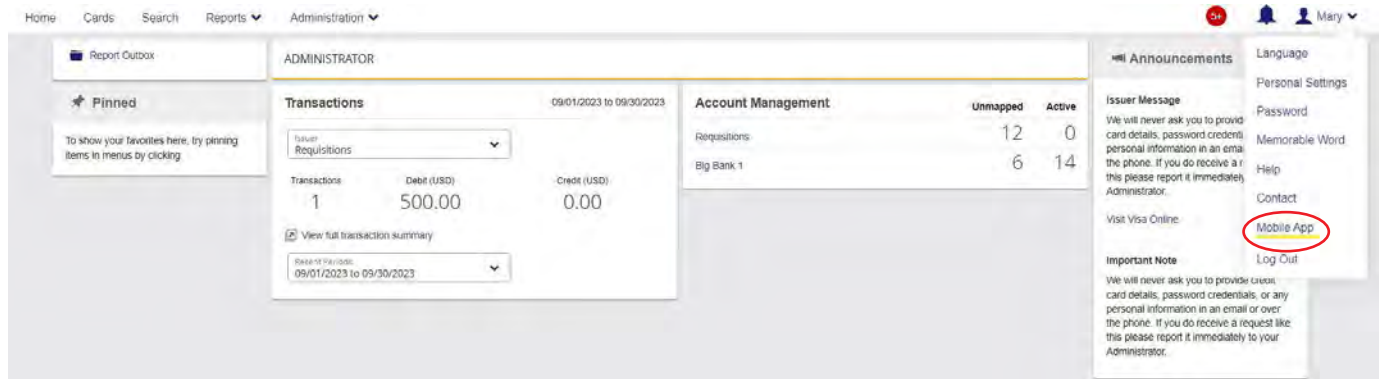


*Cardholders*

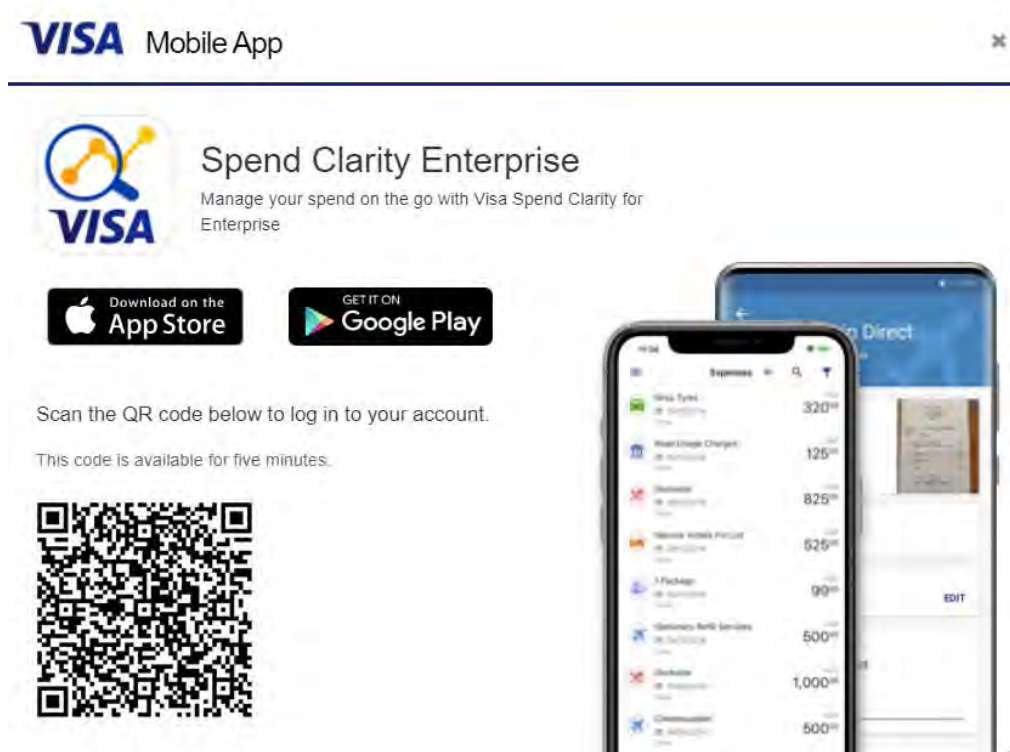


2. Click **Log In** under **Cardholders** in the pop-up window.  
**Reminder:** Ensure you have enabled pop-up windows in your browser.
3. Enter your username and password and click **Log in**.

4. On the right-hand side, the username will appear beside the following icon: . Click **your name** and a drop-down menu will appear.



5. Select **Mobile App**.



6. Select **your mobile device's app store** and continue the downloading process according to your mobile device requirements. Additionally, you can use the QR code provided to download the app or search for the Visa Spend Clarity Enterprise app in your app store.
7. Once the app is downloaded, you can use your **RBC NextLogic credentials** to log in.

## Contact us

For questions about your account, insurance coverage, reporting a lost or stolen card, or general commercial cards client support, just give us a call.

### RBC Commercial Cards Key Contacts

Please carefully read the list of our *service support* options below



Type of Inquiries	Contact Details	Hours of Operation
<b>Program Administrator Support</b> <i>(Administrators only)</i>	Phone number: <b>1-877-334-9938</b> Website: <a href="#">Commercial Cards Service Centre - RBC Royal Bank</a>  <b>Day to Day Servicing:</b> Select Option 1 Email: <a href="mailto:rbccommercialcards@rbc.com">rbccommercialcards@rbc.com</a>  <b>NextLogic Navigational Support:</b> Select Option 2 Email: <a href="mailto:rbccommercialcards@rbc.com">rbccommercialcards@rbc.com</a>  <b>Virtual Card Navigational Support:</b> Select Option 3 Email: <a href="mailto:rbcvpa@rbc.com">rbcvpa@rbc.com</a>	Mon-Fri 8:30 a.m. to 7:30 p.m. EST
<b>Cardholder Support</b> <i>(Account &amp; Payable inquiries)</i>	Phone number: <b>1-888-ROYAL-34 (1-888-769-2534)</b> Website: <a href="#">Commercial Cards Service Centre - RBC Royal Bank</a>	24-hr support, 7 days a week
<b>Card Activation and Replacement</b>	Phone number: <b>1-888-ROYAL-75 (1-888-769-2575)</b>	24-hr support, 7 days a week
<b>Report lost / Stolen Cards</b>	Phone number: <b>1-888-ROYAL-34 (1-888-769-2534):</b> Select Option 3	24-hr support, 7 days a week
<b>Avion Rewards Travel</b> <i>(Company Points Owners/Designates for RBC Rewards)</i>	Phone number: <b>1-888-773-7057</b> Website: <a href="http://avionrewards.com">avionrewards.com</a>	Mon-Fri 7 a.m. to Midnight Weekends 7 a.m. to 9 p.m.
<b>Insurance Inquiries</b>	Phone number: <b>1-888-ROYAL-34 (1-888-769-2534):</b> Select Option 6 Website: <a href="#">Credit Card Documentation - RBC Royal Bank</a>	Mon-Fri 8 a.m. to 10 p.m. EST Weekends & Stat Holidays 9 a.m. to 5 p.m.
<b>International Calling</b> <i>(Outside of Canada and U.S.)</i>	Phone number: <b>1-705-522-7437</b>	24-hr support, 7 days a week
<b>Travel Emergency Insurance Coverage Support</b>	Phone number: <b>1-800-533-2778</b>	24-hr support, 7 days a week

