

# Spend Clarity Guide

For editing and approving CMU Business Credit Card Transactions

## CENTRAL MICHIGAN UNIVERSITY

Payroll/Travel Services

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Related Websites:

[enterprise.spendclarity.visa.com](https://enterprise.spendclarity.visa.com)

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# INTRODUCTION

Visa Spend Clarity is an online expense management system that allows you to access your CMU Business Credit Card transactions securely over the internet. Spend Clarity will allow you to code your credit card transactions, enter cash reimbursement requests, and create your monthly expense reports.

This manual will highlight some of the basic functions of Spend Clarity, provide first steps to take when initially logging into the system, explain how to view transactions, update account codes, create splits, and submit your expense reports for approval.

The information presented in this guide is an abbreviated version of the Spend Clarity User Guides provided by PNC.

# GETTING STARTED

## Logging In

Go to [enterprise.spendclarity.visa.com](https://enterprise.spendclarity.visa.com)

Enter your User ID and Password.

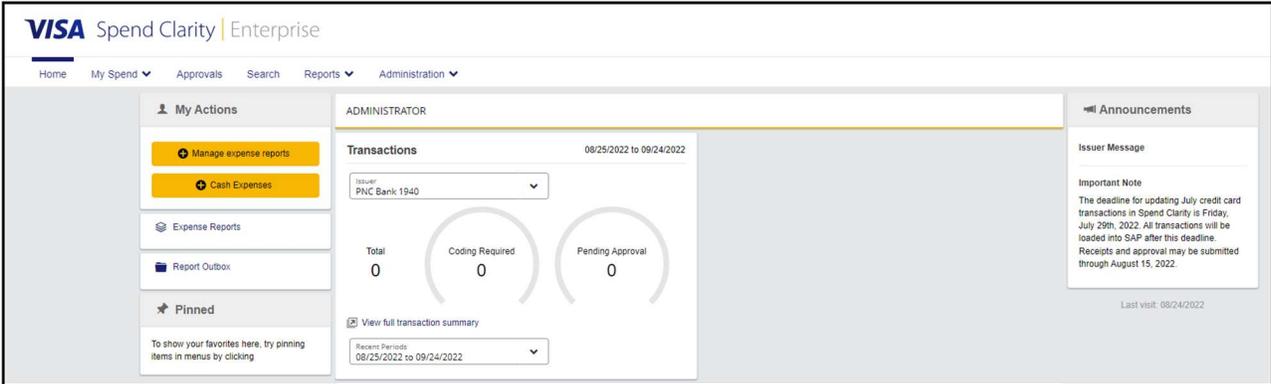
The system requires two-factor authentication and will send a code to your CMU email to verify your identity.

Your initial password will be emailed to you when Payroll and Travel Services creates your Spend Clarity account.

Click Log In.

## Home Screen

After logging in, the Home screen displays. The Home screen is a dashboard of information specific to your individual spending accounts and role within your company—cardholder, approver, and/or administrator.



## General Information

The ribbon at the top of the screen will display the following options: Home, Accounts, Expenses, Approvals, Reports



Home: Click to return to the Home Screen

Accounts: Click to view account information, credit limit, available balance and statements

Expenses: Click to manage your transactions, add cash expenses, and update your expense coding.

Approvals: Click to view and approve transactions. If you are not an approver of transactions, you will not see this menu.

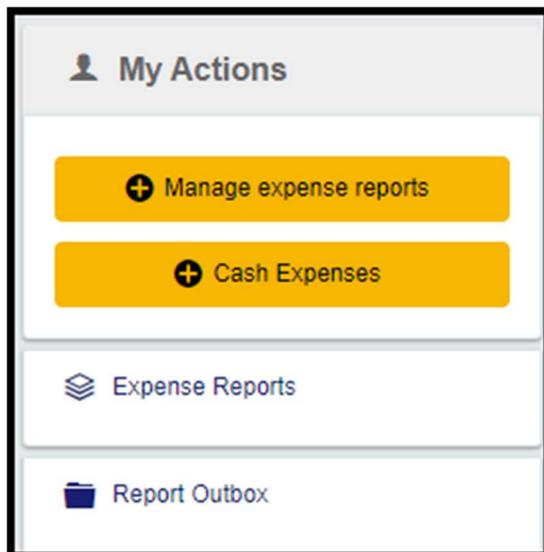
Reports: Click to view the reports you can run. This is determined by your role in the organization and which reports have been made available for your access.



Profile: Click to log out of Spend Clarity, view the help guide, and manage your personal settings (I.e. password and receipt gallery).

## My Actions

Spend Clarity allows you to create expense reports and enter cash expenses from the “My Actions” tab on the home screen. These are considered “Quick Actions”.

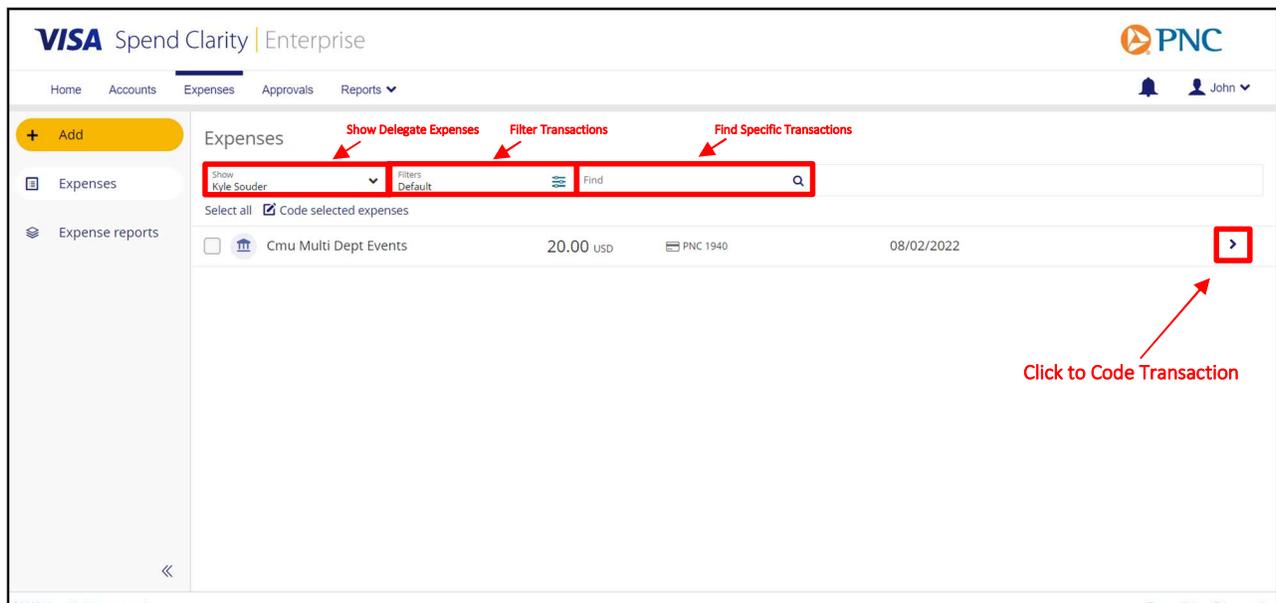


# Coding Transactions in Spend Clarity

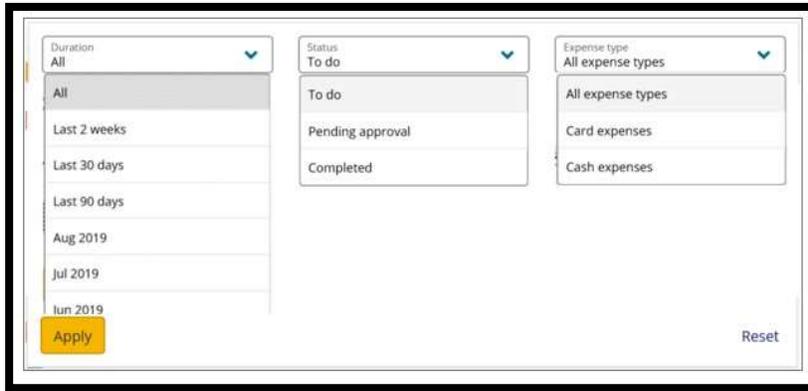
There are a variety of ways to code transactions in Spend Clarity. The default approach is to click “Expenses” in the ribbon. This will take you to the Expenses screen. The Expenses screen is intended to be a workspace where users view and code transactions; it is not intended to be a space from which users download account statements or perform detailed analysis.

From the Expenses screen, you can view your own transactions or those of colleagues’ accounts that may be delegated to you.

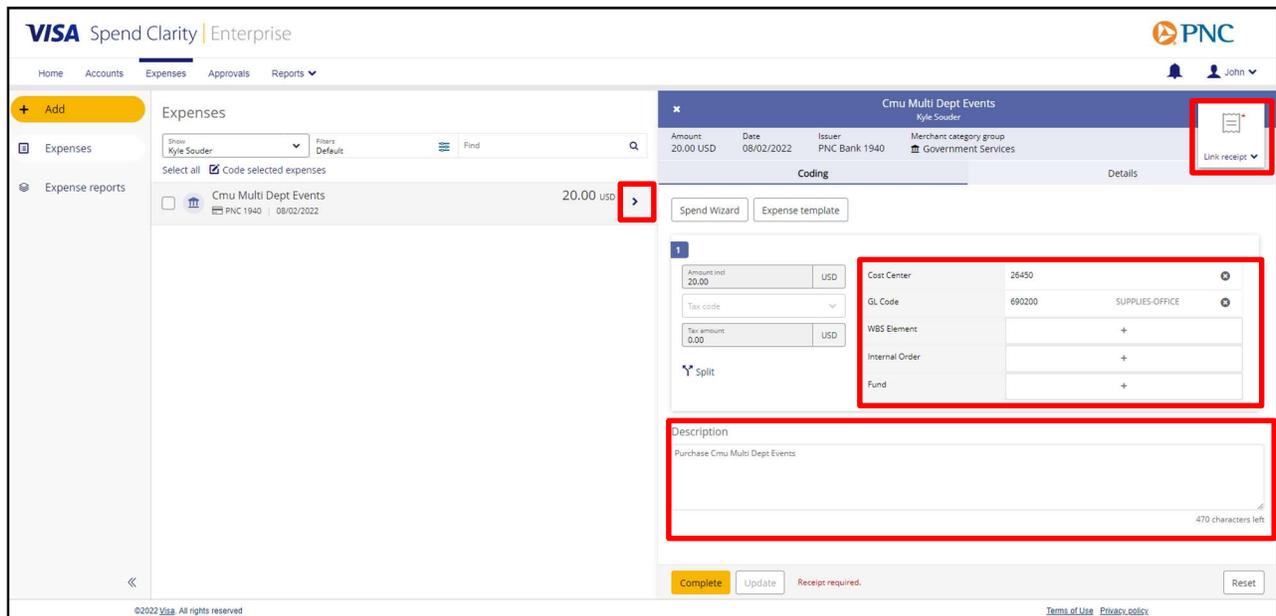
To view expenses that you are a delegate on, you need to click the drop down under “Show” and click a specific cardholder’s name.



You can filter the view by date range, transaction status, or type of expense by clicking on the *Filters* box



Simply click the chevron icon > to view the expense you would like to code.



This will open the coding screen where you can add the cost allocations, purchase description, and the receipt. Cost center, WBS, and IO are free text fields. GL and Fund have selected values that can be entered. Clicking the + icon will open a search form where you can search these values.

## Coding Reminders:

	Cost Center (5,7 or 10 digits)	GL (6 digits)	WBS Element (6 digits)	Internal Order	Fund (8 digits)
Most Users	Yes	Yes	No	Optional	No
WBS Element Account Users	No	Yes	Yes	Optional	No
Bookstore Only	No	Yes	No	No	Yes
Global Campus	No	Yes	No	Yes	No

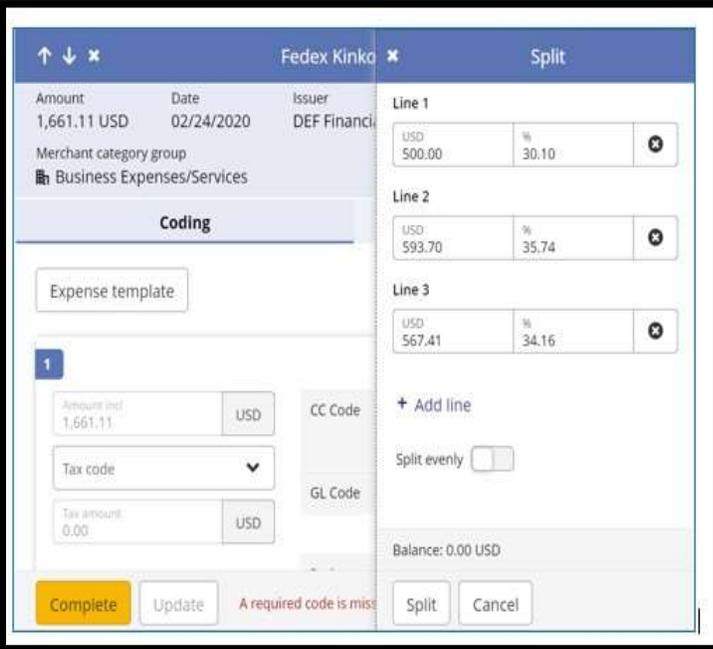
Account Code Overview

## Attaching Receipts

You do need to attach a receipt, or other applicable documentation, to every Spend Clarity transaction. This is done by selecting “Link Receipt”  on the transaction. This will open your receipt gallery.

Your receipt gallery is a storage space where you can keep your receipt images. If you previously emailed your receipt to your Spend Clarity account, it will be in this gallery. If not, you can upload the receipt when you click the paperclip icon.

## Split Transactions



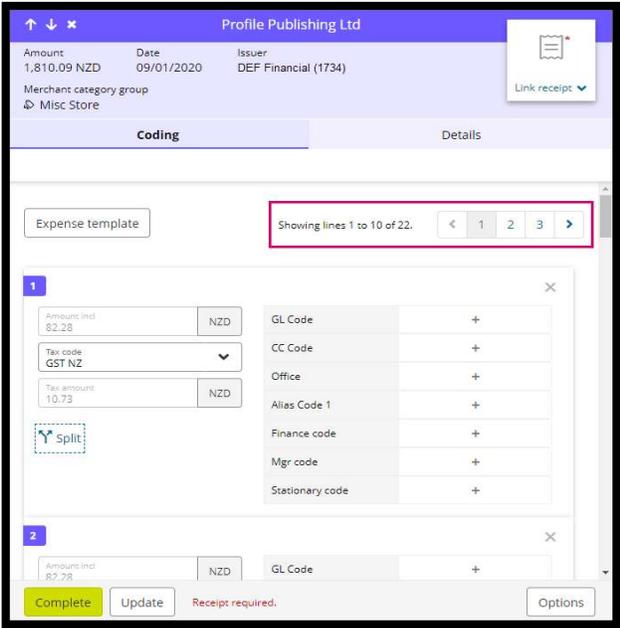
The screenshot shows a transaction split interface. At the top, it displays the transaction details: Amount 1,661.11 USD, Date 02/24/2020, Issuer DEF Financial, and Merchant category group Business Expenses/Services. The 'Coding' section is active, showing an expense template and fields for Amount incl (1,661.11 USD), Tax code, and Tax amount (0.00 USD). The transaction is split into three lines:

Line	Amount (USD)	Percentage (%)
Line 1	500.00	30.10
Line 2	593.70	35.74
Line 3	567.41	34.16

The interface also includes an 'Add line' button, a 'Split evenly' toggle, and a 'Balance: 0.00 USD' indicator. At the bottom, there are buttons for 'Complete', 'Update', 'Split', and 'Cancel'. A red error message 'A required code is miss' is visible near the 'Update' button.

You can split a single transaction between multiple code combinations. This is done by entering an amount on Line 2, Line 3, etc. and adjusting the amounts accordingly. Make sure that your split amounts add up to the transaction total amount (which is verified by the system and will show a balance of 0.00 when the total is correct).

If an expense is split into more than 10 coding lines, the lines are paginated with 10 lines per page.



### Travel and Meals

Per diem and mileage, that was not paid on a CMU Business Card, can be entered as cash expenses. Please see “Entering Out of Pocket Expenses” for more information.

### Entertainment and Hosting

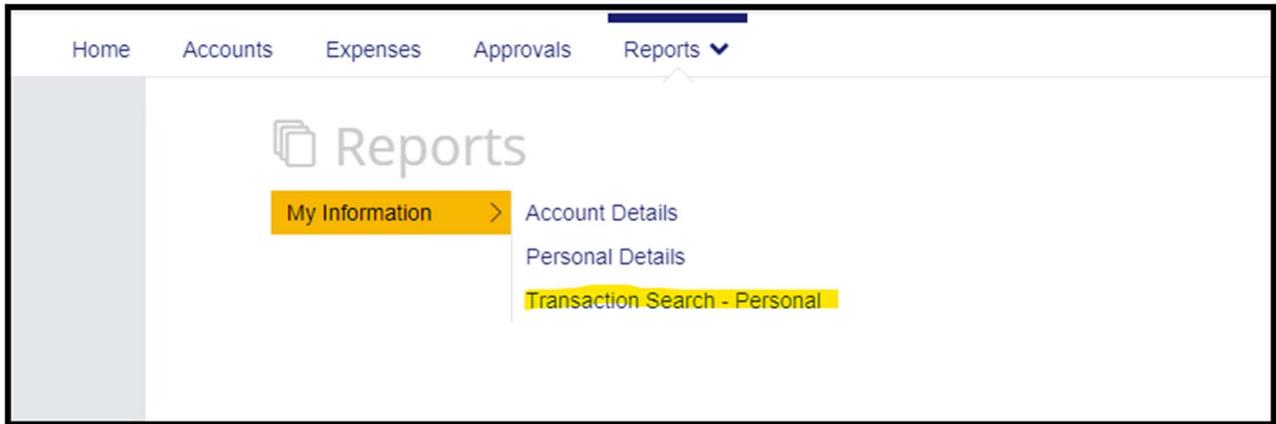
Entertainment and Hosting expenses require additional documents. For these expenses, CMU must document the business purpose for the event, location of the event, a detailed attendee list, and business affiliation of the attendees to CMU.

In addition to submitting a receipt for these expenses, please also submit a CMU Entertainment/Hosting Form. This can be attached directly to the expense in Spend Clarity.

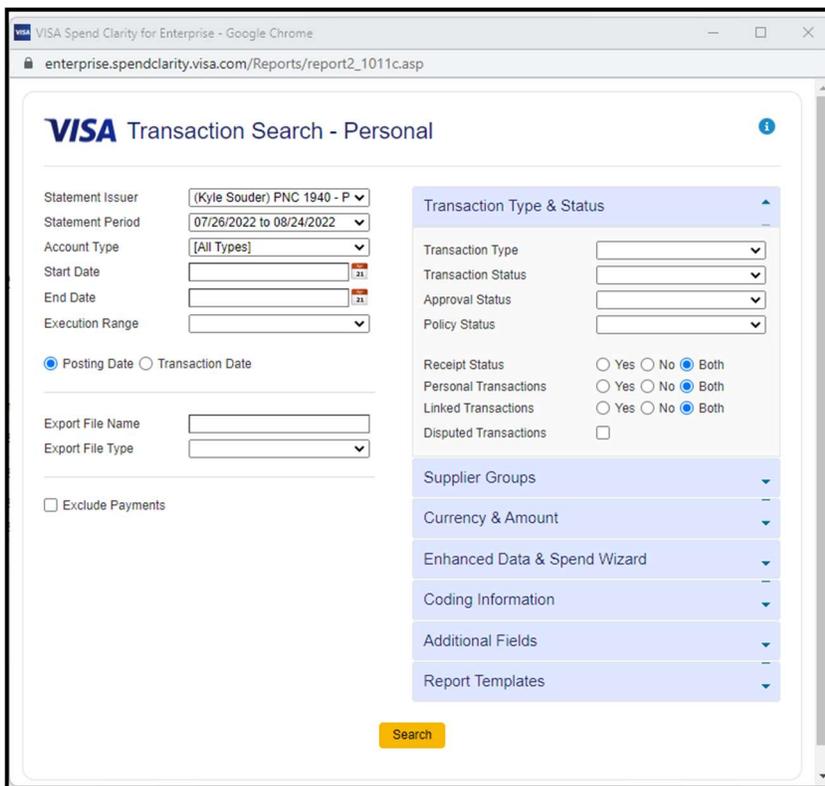
### Coding from the Transaction Personal Report

You can also view and code expenses through a Transaction Search report. The Transaction Search – Personal report can be used to view all a cardholder’s transactions (personal transactions or a delegate users) for a given statement period. To use this method, you would follow these steps:

Open the report under Reports > My Information > Transaction Search – Personal



The cardholder's delegates show in the Statement Issuer dropdown (Please be aware credit card and out of pocket expenses show separately):



The cardholder/delegate can click on the radio buttons to edit the transaction:

**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 shown if editable

Filter

PNC Bank 1940, Statement Period 07/26/2022 to 08/24/2022

Mapped Cards

**Kyle Souder**

Posting Date	Tran Date	Supplier	Amount	
08/04/2022	08/02/2022	Cmu Multi Dept Events	-20.00	<input checked="" type="checkbox"/>
08/04/2022	08/02/2022	Cmu Multi Dept Events	20.00	<input checked="" type="checkbox"/>
Debit Total USD			20.00	
Credit Total USD			-20.00	
Total USD			0.00	

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

This will take you to the legacy coding screen where you can code the transaction and attach receipts:

VISA Spend Clarity for Enterprise - Google Chrome

enterprise.spendclarity.visa.com/main/Transaction\_Lasp?transaction\_ref=H609220220805wofczwzob&page=&twf=w

**Transaction: Details**

Purchase: 08/02/2022  
Amount: \$20.00 USD  
Cmu Multi Dept Events, Www.Quikpayas

Summary **Coding** Approval Advanced

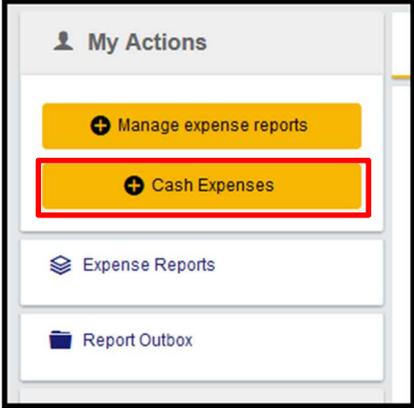
Line	Cost Center	GL Code	WBS Element	Internal Order	Fund	Amount Incl	Tax Code
Line 1	26450	690200				20.00	
Line 2							
Line 3							
Line 4							
More..						Balance	0.00

Description:

Receipt:

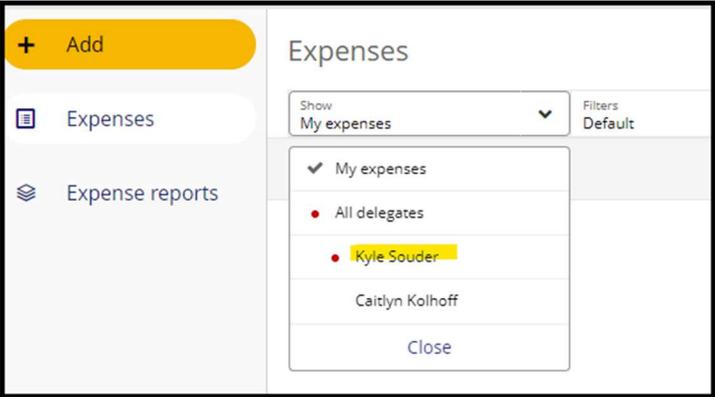
# Entering Out of Pocket Expenses

To enter an out of pocket expense, you will first click the “Cash Expenses” link on the left-hand side of the home page. You can also click on “Expenses” in the ribbon.

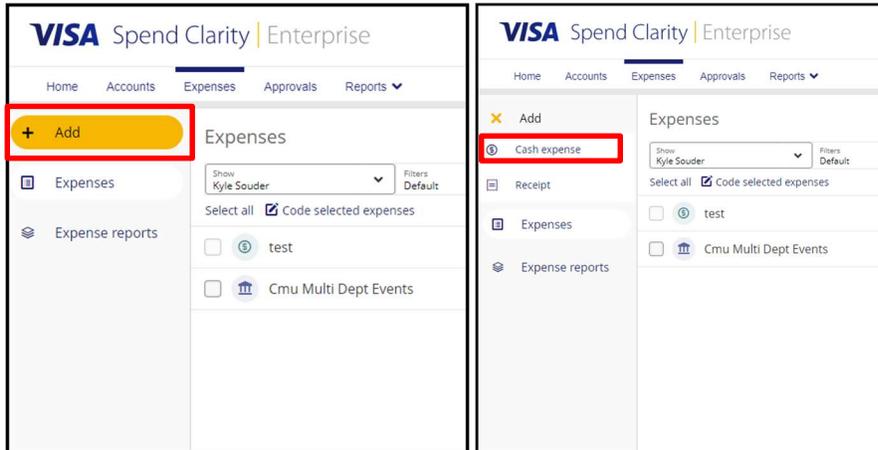


This will display the “Expenses” page.

If you are entering cash expenses on behalf of another employee, you need to make sure you have their account selected. To do this select “Show”, under Expenses, and select the employee you wish to enter a cash expense for.



Once the employee is selected click the *Add* button. Click *Cash Expense*.



Enter an expense description, date of the expense, and receipt/documentation. Then select “Next”. If you need to use the mileage or per diem calculator, then leave the amount blank.

The image shows a 'Create Cash expense' form with a teal header. It includes a 'Link receipt' button with a receipt icon. The form fields are: 'Description (maximum of 50 characters)\*' with the value 'Office Supplies'; 'Date of expense (mm/dd/yyyy)\*' with the value '08/15/2022' and a calendar icon; 'Amount (including tax)' with the value '50.00' and a 'USD' currency selector; 'Expense made in\*' with a dropdown menu showing 'US Dollar'; and 'Reimburse me in\*' with a dropdown menu showing 'US Dollar'. At the bottom, there are 'Next' and 'Save draft' buttons, and a link for 'Terms of Use Privacy policy'.

The next screen prompts you to select the expense type: Basic Cash, Meal Allowances Per Diem or Mileage.

- If you select Meal Allowances, you will enter the number of meals for each applicable category and the meal cash expense total will calculate.

Breakfast Standard	USD 18.00	2	The standard allowance for breakfast is \$9.00 (including tips) from 7:00
Breakfast High-Cost City	USD	0	The allowance for breakfast in high-cost cities is \$11.00 (including tips)
Lunch Standard	USD	0	The standard allowance for lunch is \$14.00 (including tips) from 11:30
Lunch High-Cost Cities	USD	0	The lunch allowance in high-cost cities is \$17.00 (including tips) from 11:30
Dinner Standard	USD	0	The standard dinner amount is \$23.00 (including tips) from 5:30PM - 7:00
Dinner High-Cost City	USD	0	The allowance for dinner in high-cost cities is \$28.00 (including tips) from 5:30PM - 7:00
Max Day High Cost	USD	0	Max Allowance Full Day (High Cost)
Max Day Standard	USD	0	Max Allowance Full Day (Standard)
Allocated	<b>18.00 USD</b>		

- If you select mileage, you will enter the total miles and the cash expense total will automatically populate.

Mileage		
You can enter the number of miles in the Mileage Entry		
Mileage Entry	USD 84.00	Miles 150
Mileage Calculator	USD	Miles 0 
Allocated	<b>84.00 USD</b>	

All other out of pocket expenses are basic cash. After selecting Basic Cash, enter the total amount in the USD box and then click Next to complete the coding and attach a receipt.

The screenshot displays the 'Basic Cash' expense entry interface. At the top, a teal header shows 'test' and 'Kyle Souder'. Below this, a summary row lists 'Amount: 5.00 USD', 'Date: 08/26/2022', and 'Type: Cash Expense'. A 'Link receipt' button is visible in the top right. The main section is titled 'Basic Cash' and includes a back arrow and a star icon. A subtitle reads 'Use this form to code your Basic Cash Expenses'. The 'Cash Amount \*' field is highlighted with a red box and contains 'USD 0.00'. Below it, a smaller field says 'Enter a cash amount'. To the right is an 'Add a comment' field. Below the input fields, a table shows 'Allocated' and 'Remaining balance' both as '0.00 USD'. At the bottom center, a 'NEXT' button is highlighted with a red box. At the bottom right, there are links for 'Terms of Use' and 'Privacy policy'.

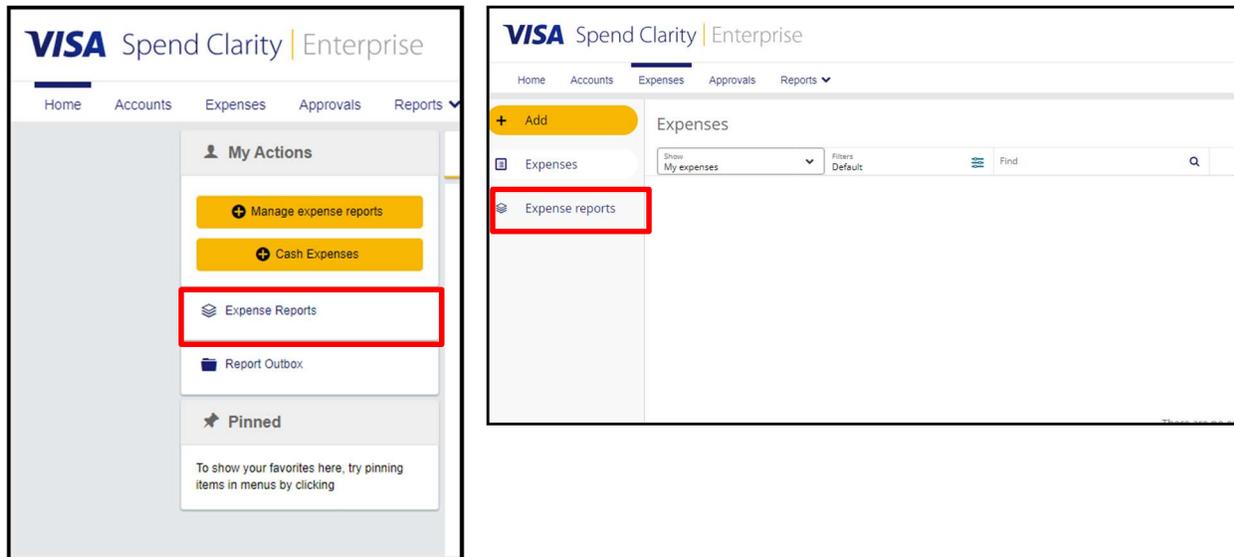
Once the expense is fully coded and a receipt is attached, the item can be added to an expense report.

Spend Clarity requires a receipt for all expenses. This includes mileages and per diem meals. Since CMU does not require receipts for mileage or per diem meals please upload the "CMU Mileage and Meals" form. This will serve as back-up for these expenses.

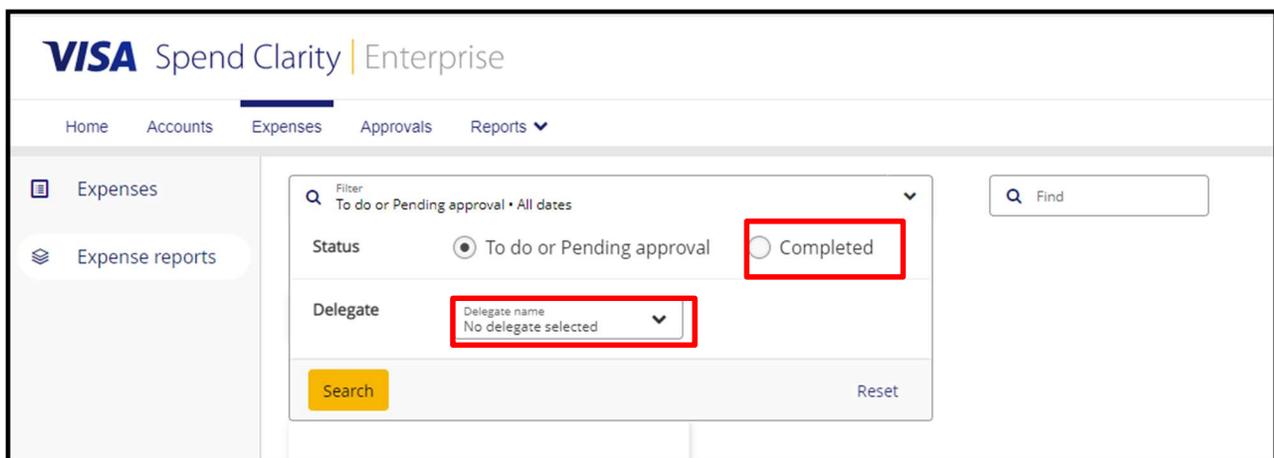
# Creating an Expense Report

All monthly expenses, both cash and credit card, must be submitted for approval on an expense report.

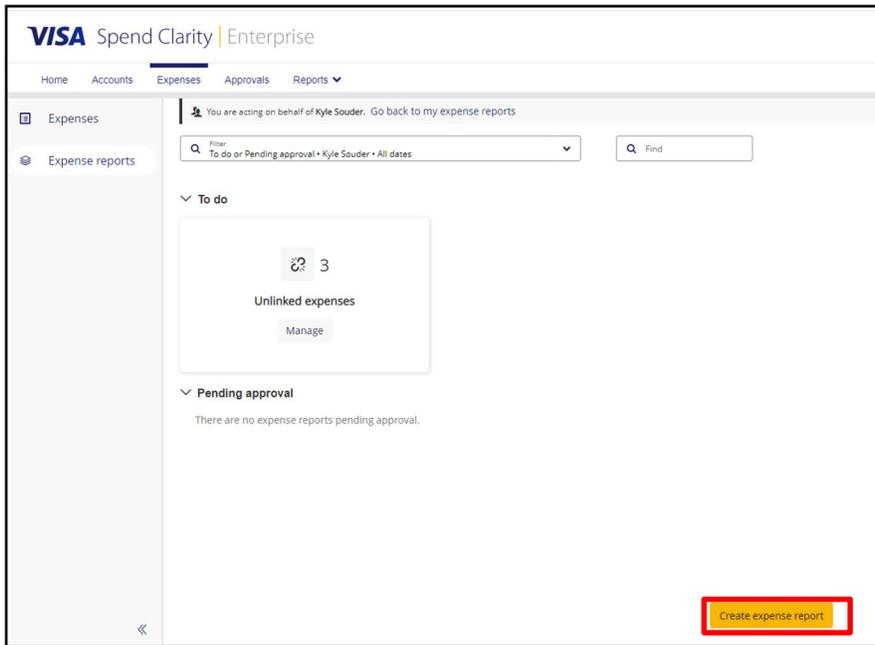
You can get to the Expense Report page by clicking Expense Reports on the Home page or on the Expenses page.



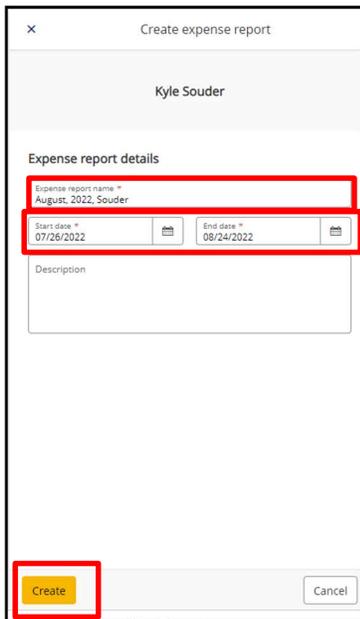
This will take you to your own expense reports. To view or create an expense report for a delegate, click the Filter box and select the cardholder. You can also view prior expense reports by selecting Completed as the Status.



To create an expense report, click Create Expense Report at the bottom of the page.



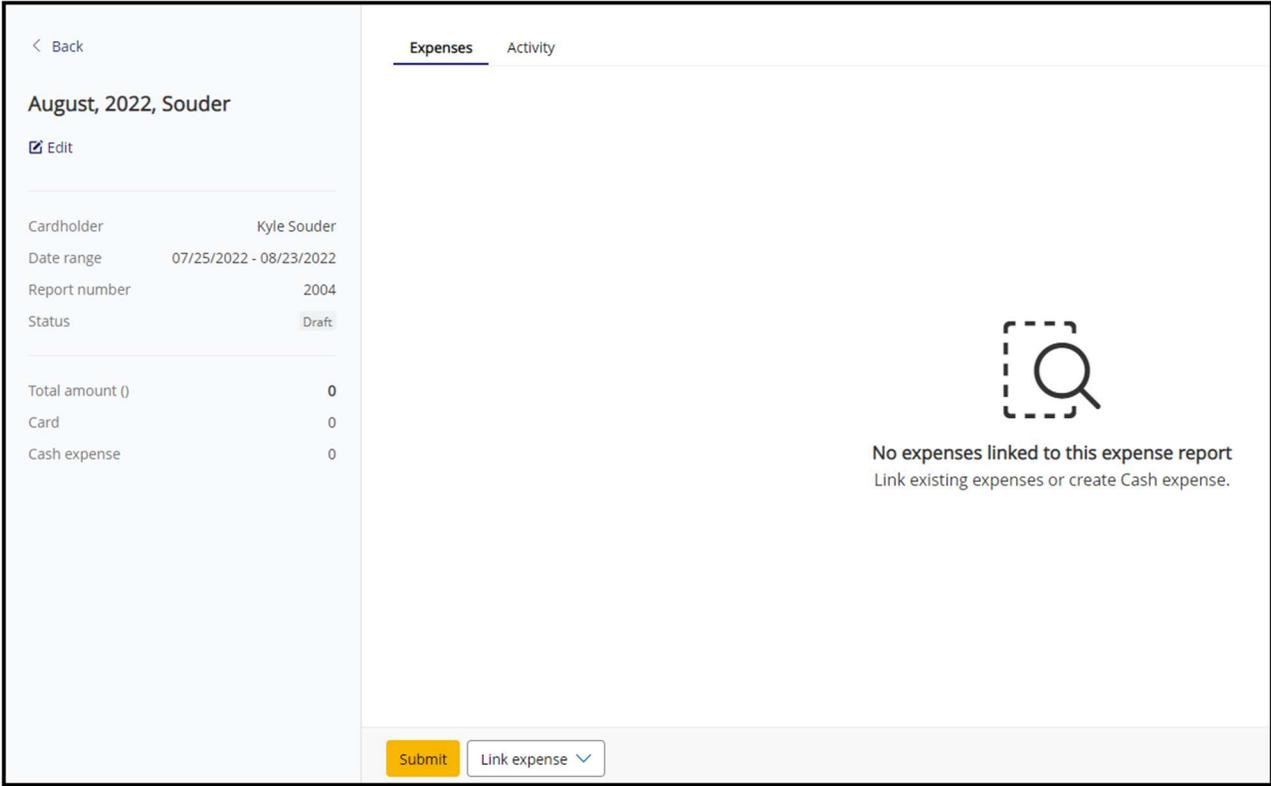
Expense report name should follow the format of Month, Year, Cardholder Last Name. Enter the Start Date and End Date of the expense report.



**Note:** The start date and end date will pull in all coded transactions for that timeframe based on transaction date, not posting date. The start of the date range needs to be a couple days before start of statement period to include transactions made prior to the start of the statement period but post during the statement period. Likewise, some transactions with a transaction date at the end of the statement period but that don't post until the next statement period will show up if you have already coded them. Make sure these are excluded from the expense report. **Before submitting the expense report for approval, always verify that the expense report card total matches the total on your monthly statement.**

Click Create to create the expense report.

To link expenses to the expense report, click on the draft of the expense report to open it. Click Link Expense and Link Existing Expenses.



You can link expenses to the expense report by clicking the check box next to the expense and clicking Link Selected.

Link existing expenses

Filter: All • 07/26/2022 to 08/24/2022

Find

Clear selection 3 expenses selected

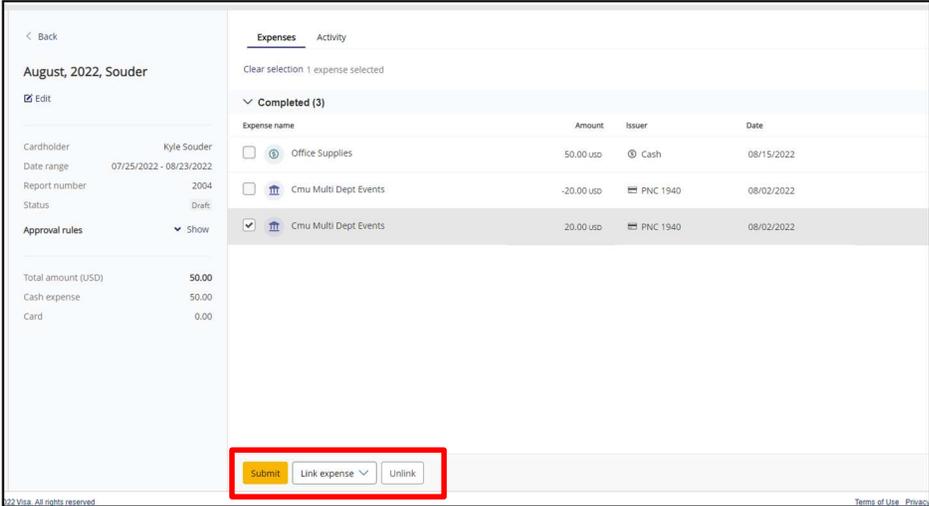
Expense name	Amount	Issuer	Date
<input checked="" type="checkbox"/> Office Supplies	50.00 USD	Cash	08/15/2022
<input checked="" type="checkbox"/> Cmu Multi Dept Events	-20.00 USD	PNC 1940	08/02/2022
<input checked="" type="checkbox"/> Cmu Multi Dept Events	20.00 USD	PNC 1940	08/02/2022

Link selected

Cancel

# Submitting an Expense Report for Approval

After all credit card and cash expenses for the month have been linked, the expense report can be submitted by clicking the Submit button. You can remove expenses from the expense report by checking the box next to the expense and clicking Unlink.

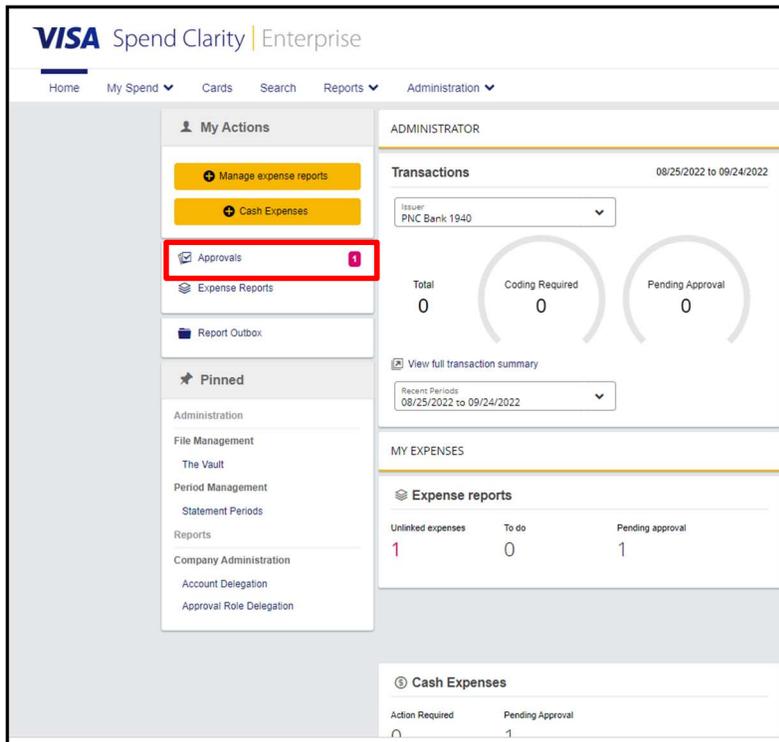


After submitting the expense report, it will appear under Pending Approval on the Expense Reports page. If changes need to be made after the expense report was submitted, you can recall it by clicking on it and then clicking the Recall button.

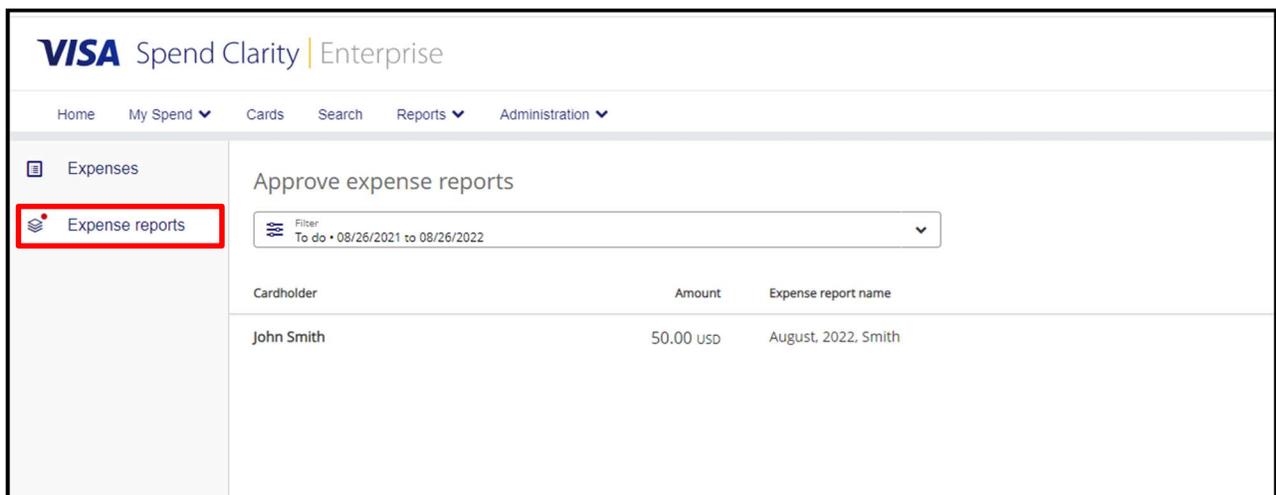
# Approvals

When a cardholder or their delegate submits an expense report, Spend Clarity routes the report to their supervisor for approval.

Approvers will receive notifications in their Spend Clarity Home Screen and by email, letting them know they have expense reports that require approval.



An approver can click the Approvals link to view and approve the expense reports. This will open the Approve Expenses screen. The approver can then click Expense Reports to see a list of the expense reports pending approval.



The approver can open the expense report by clicking on it. The approver can view the coding, description and receipt attached to an expense by clicking on the expense.

To approve the expense report, click the Approve button at the bottom of the screen. If the approver needs more information or documentation for an expense, the expense report can be sent back to the cardholder with questions or comments by clicking Send Back.

# DEADLINES

All transactions must be coded in Spend Clarity by the Credit Card Month-End deadline, this is typically 4-5 days after the statement period closes. Transactions will be uploaded into SAP at that point and any coding changes in Spend Clarity will not be moved into SAP. Departments that make changes after the credit card month-end close, will need to make journal entries in SAP.

Transactions will remain open in Spend Clarity through the 15<sup>th</sup> of the next month to allow departments to approve them.

# HELP

Clicking on your name in the upper-right corner will allow you to view your Receipt Gallery, personal settings, password, help menu, and information on the Spend Clarity Mobile App.

If you forget your Spend Clarity Receipt Gallery email address, the address that allows you to email receipts directly into Spend Clarity, you can retrieve it by going to Receipt Gallery > Upload Via Email.

If you have any questions about an Spend Clarity feature the Help menu can provide additional information.

Personal Settings allows you to view your approval workflow, default cost accounts, and other information coded in Spend Clarity. Please contact Payroll and Travel Services if any of this information needs to be updated.

