TD Bank Commercial
Card Direct

Card Holder
Quick Reference Guide
Welcome to
TD Bank Commercial Card Direct

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Logging on and Self-Registering

The Home page appears when you first logon to the system. Unless otherwise noted all tasks described in this guide begin from the Home page. Access the logon page using TD Bank's URL address:

https://www.centresuite.com/Centre/Public/Logon.aspx?tdbankcard

supply your user ID and password, and the Home page opens. See your administrator for information about your user ID and password.

Because this is an Internet browser-based application, you must have Microsoft Internet Explorer installed on your computer. You use the browser to access the Home page and all card management functions.

To use the card management system you must have a user profile set up, or, if you are an account holder, you can self-register by clicking the Not Registered link on the Logon page. If you are a new user, see your administrator about setting up a user profile.

To log on to the card management system

From TD Bank's Logon page, you can log on to the card management system, self-register to use the system, or have your password hint emailed to you.

1. Open Internet Explorer.
2. Enter the TD Bank Commercial Card Direct URL in the Address field and press Enter. The Logon page opens in the browser window.
   **Tip:** Create a favorite or bookmark shortcut in your browser so that you can access the logon page without entering the URL.
3. Enter your user ID and password in the appropriate fields.
4. Click Log on. One of the following occurs:
   - The application Home page appears.
   - If this is the first time you are logging on to the application (or if your Administrator recently reset your password), you must provide additional security information used for further verification of security.
   - The additional security page appears and you must verify your identity.
**Providing Additional Security Information**

Before you can logon to the application for the first time, you must provide answers to four security questions. This multi-level security measure will help to ensure continued privacy of confidential information along with your user ID and password. To keep your account secure, one of these questions may be asked when you attempt to log on to the system.

Pick a question from four sets of questions to compile your set of security questions and answers. Choose questions which you can answer without difficulty.

**Important:** Do not make up a false answer to the question, as you might not be challenged to answer the question for a long period of time. This is why it is important that you choose questions to which you will always remember the answer.

**To specify your additional security questions and answers:**

1. From the first question list, select the question to which you can most readily remember the answer.
   
   **Note:** The questions in each list have been selected so that the answer is only known to you. If other people can easily answer a question for you, select a different question from the list to maximize your security

2. In the Enter your answer field, enter the correct answer to your selected question.
   
   **Note:** Valid answers can contain any combination of capital or lower case letters (a-z or A-Z), numbers (0-9), and single spaces. Answers cannot contain special characters (such as $, %, or &), punctuation, or consecutive spaces. Your answer cannot start with a space, end with a space, or cannot consist of only spaces. If your answer starts or ends with a space, the leading or ending space is automatically removed from your answer.

3. In the Re-enter your answer field, enter the answer to the selected question exactly as you entered it in the Enter your answer field.

4. Repeat steps 1 through 3 for the remaining three questions.

5. Click Save and Continue. The online card management system saves your additional security questions and answers for use when your logon attempt is seen as a risk.

**Verifying your identity:**

To logon on to the application, you must confirm your identity beyond your user name and password by answering an additional security question. You previously established a set of security questions for this purpose. You may be challenged to answer an additional security question for a number of reasons. For example, if you are using a different computer to access the system than usual, the system will challenge your logon attempt.
To answer the security challenge question:

1. Enter the answer to the question you are being asked in the field provided.

   Note: The question will change each time you are challenged to complete multifactor authentication.

   Important: The answer must match the answer you provided when you set up your multifactor authentication questions and answers.

2. Click Continue. If the answer you entered is correct, the Home page displays and you can begin working in the card management application.

If you cannot remember the correct answer to your challenge question:

Contact your online card management application's program administrator. After confirming your identity, the program administrator can reset your security questions and password. After the questions are reset, you will need to pick a new set of four questions and specify the correct answers the next time you log on to the application. You also must specify a new password.

   Note: If you answer the question incorrectly on three attempts, your account is disabled and you must contact your program administrator to re-activate your logon and reset your security questions.

Self-registering and managing accounts

As an account holder, you can self-register to use the online card account management system, including viewing account statements and making online payments, and you can add other accounts to manage. You can also view and update information about all of your accounts.

To self-register:

You may already have a card account, but not yet be registered to manage your account through the online card management system. In this case, you can self-register by supplying personal and card information and creating a user ID and password.

1. Open your browser and access your organization Logon page, as in the previous task. On the Logon page click the Not registered? link. The Registration window opens.

2. Hold your cursor over the Information icons to see the user ID and password rules.

3. Complete the following fields in the Registration window:

   Create a user ID and password
   
   • Your name – Enter your first name, without punctuation, in the First field, and your last name in the Last field.
   
   • Your email address – Enter your email address. Email notification messages are sent to this address. You can specify more than one address. Separate multiple addresses with semicolons, for example:
     jdoe@bigcompany.com;john_doe@myhome.org
• **Create a user ID** – Create a user ID for yourself according to the user ID requirements for your organization. Hold your cursor over the Information icon to see the rules you need to follow when devising your user ID, or see your administrator.

• **Enter a password** – Create a password for yourself according to the password requirements for your organization. The password is case-sensitive. Hold your cursor over the Information icon to see the rules you need to follow when devising your password, or see your administrator.

• **Re-enter a password** – Retype the password. If there is a difference between this field and the **Enter a Password** field (including capitalization), an error message appears when you save, and you must specify the password again.

• **Your password hint** – Enter a hint that will help you remember your password. This hint can be emailed to you if you forget your password, if your organization is set up for email notification.

**Register an existing account**

• **Account number** – The 16-digit number of your existing account. This number is embossed on the card.

• **Name on account** – The name on your account, as it appears on the card.

• **Other fields** – Your organization may require you to supply other card account information, such as card expiration date, employee ID, or other identifying number.

4. Click **Register Account**. You are now registered to use the online card management system. A confirmation window opens, and lets you register another account or finish the registration process.

5. To register another account, complete all fields in the Register Another Account section, and click **Register Account**. The account is added, and the confirmation window re-opens. Continue registering accounts, or click **Finish Registration**. The End User License agreement appears.

6. Scroll to the bottom of the license agreement, and click **I Agree**, **I Disagree**, or **Print**. When you click **I Agree**, your organization Home page opens, and you can perform your online account management tasks. The End User License agreement does not appear again after you agree.

**To edit your personal information profile:**

You can change your personal information from the Home page, including your name and email address.

**Note:** All fields on this page are required.

1. Log on to the application. Your organization Home page opens.

2. In the Update User Information section, click the **Edit Personal Information** link. The Edit Personal Information window opens, showing your existing personal information. (Your user ID is displayed, but you cannot change it in this window.)
3. Enter the first name and last name you want to be displayed on the Home page when you log on.
4. Enter the email address or addresses to which you want notifications sent. Separate multiple addresses with semicolons, for example:
   jdoe@bigcompany.com;john_doe@myhome.org
5. Click Save to save your new profile information.
6. Choose HOME from the menu to return to the Home page.

**To add another account:**
You can add (register) another account anytime.

1. Log on to the application. Your organization Home page opens.
2. Click the *Add Account* link on the Home page to add another account.
3. On the Home page, in the Update User Information section, click the *Add Account* link. The Add Accounts window opens, showing your current account information.
4. Supply the required information in the Add Account fields.
5. Click Add. The account is added, and the new information appears in the My Accounts section.
6. When you finish adding accounts, choose HOME from the menu. The Home page re-opens.

**To change your password:**
You can change your user password from the Home page.

1. Log on to the application. Your organization Home page opens.
2. In the Update User Information section, click the *Edit Password* link. The Edit Password window opens.
3. In the *Old Password* field, enter your existing password.
4. In the *New Password* field, enter the new password you want to use according to the password requirements for your organization. The password is case-sensitive. Hold your cursor over the Information icon to see the rules you need to follow in devising your password, or see your administrator.
5. In the *Confirm New Password* field, enter the password exactly as in the *New Password* field. If you enter any different characters, including capitalization differences, the new password will not be accepted.
6. In the *Password Hint* field, enter a hint that will help you remember your password. This hint can be emailed to you if you forget your password.
7. Click Save to save your new password, or Clear to return to the Home page without changing the password.
To get information about a lost password:

1. If you have forgotten your password, on the Logon page, click the \textit{Forgot your password?} link. The \textit{Forgot your password?} window opens.
2. In the \textbf{User ID} field, enter your user ID.
3. Click \textbf{Submit}. The password hint you specified when you set up your account is emailed to you.

Reducing the frequency of challenges

The security software evaluates each logon attempt and challenges the attempts it believes constitute a risk. You cannot eliminate the possibility of being challenged as you log on to the card management application, but you can take steps to help reduce the probability of receiving a challenge.

\textbf{Take the following actions to reduce the frequency of a challenge:}

Set your browser so that it accepts cookies from this site—

The security software writes an encrypted cookie to your local hard drive. When the cookie is on the computer, the challenge question will not appear regularly. Make sure your Internet browser is set to allow cookies from this site. Refer to your browser's Online Help for more information on allowing cookies.

Add the cookie to your anti-Spyware program's safe list—

If you use an anti-Spyware or anti-Malware program, add the card management system's security cookie to your safe list so the cookie is not deleted.
Working with Your Statement

Viewing your account summary

This guide describes how to view your account information and download and print online statements. You access your account information and statements by selecting Statements > Review Account Activity from the menu. The My Account Activity page displays account summary information and allows you to view transactions on the Account Activity tab and view and download statements on the View Statements tab.

The Activity Since Last Statement - Transaction Activity section summarizes the purchases and cash advances that have posted since the last statement. The current balance is the sum of purchases and cash advances. The credit limit and available balance are also listed. The Summary of Last Statement - Transaction Activity section summarizes all purchases and cash advances made on the last statement cycle.

Viewing your account activity

Click the Account Activity tab to view individual transactions that have posted against your account since the last statement cycle. To view previous cycles, select the cycle from the Statement Cycle list. The following information is provided for each transaction.

- Post Date
- Transaction Date
- Merchant/Location
- MCC (Merchant Category Code)
- Original Amount
- Currency Code
- Conversion Rate
- Billed Amount
- Memo
Viewing and downloading your statements

Click the View Statements tab to view a list of statements. The number of statements in this list is selected at your organization level. See your administrator for details.

**Note:** To view a statement, you must have Adobe Acrobat Reader installed. This free download is available at [http://www.adobe.com/products/reader/](http://www.adobe.com/products/reader/)

**To view a statement:**

1. Click the Statement icon (확). The File Download dialog opens.
2. Click **Open** on the dialog to open the statement on-screen.
3. Click **Save** on the dialog to access the Windows File download dialog. You then specify the local folder you want the statement saved to.
Viewing Account Summary

The account holder can view online account summary, transaction, and statement information for corporate and individual bill accounts.

From the Statements menu, choose View Account Summary. The Statements>Account Summary page appears, with the Change Account Holders link.

Understanding the account summary

Account summary information is displayed on the Account Summary page.

**Corporate bill account:**
This is a corporate bill account, the account summary shows only limited account information, such as current purchase totals, balance, and account credit limit, as well as summary information for the previous statement.

<table>
<thead>
<tr>
<th>Current Statement</th>
<th>Last Statement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Beginning balance</td>
<td>Previous balance and payments received</td>
</tr>
<tr>
<td>Last payment received</td>
<td>Purchases</td>
</tr>
<tr>
<td>Purchases</td>
<td>Last statement balance</td>
</tr>
<tr>
<td>Credits</td>
<td></td>
</tr>
<tr>
<td>Current balance</td>
<td></td>
</tr>
<tr>
<td>Credit limit for this account</td>
<td></td>
</tr>
</tbody>
</table>
Viewing Account Activity

Select Statements>Review Account Activity from the menu. When the Account activity page appears, the Accounts I Manage tab displays by default.

You may have multiple accounts assigned to you, or you may have access rights to other users’ accounts. Before viewing the account summary or other statement tasks, you select an account to view. You then review the account summary, transaction, and statement information for the account. You can also export transaction data in various personal financial software formats to your local drive and then import the data into your personal financial software.

To search for an account

1. Select account search criteria from the Search by list.
2. Specify a value to search for in the Search for field. You can use the wildcard character (*) in your search.
3. Click Go. The search results display below.

 reviewing account information

You access your account summary, account activity (transactions), and statements by clicking the associated detail icon ( ).

• Select the Account Summary detail icon to review both the account's activity since the last statement and the summary of the previous statement. The credit limit and available balance are also displayed.

• Select the View Transactions detail icon. The transactions for the current cycle display. If you want to view other transactions, select the desired cycle end date from the Statement cycle list.

• Select the View Statements detail icon. All available statements are displayed. Click on the statement icon ( ) to open the Windows File Download dialog which gives you the option to save the statement file to your local computer or display it on-screen.

To export transaction data for an account

1. Click the account's View Transaction icon. The transactions for the current cycle display.
2. Select the cycle's transactions you want displayed from the Statement cycle list. The transaction list will populate automatically.
3. Select the download format from the Download Transactions list. The File Download dialog opens. The following file formats are supported:
   • .OFX (Microsoft ® Money)
   • .IIF (QuickBooks®)
   • .CSV (comma separated values - Microsoft Excel)
Note: If the Download Transactions list is disabled, the maximum of 500 transactions has been exceeded. Limit the scope of your search to reduce the number of transactions to less than 500.

4. Click **Save** and specify the folder on your local drive for the file to be downloaded to.

5. Click **Save**. The file is downloaded to your local drive.
Viewing Transaction List

The account holder can view online transactions for corporate bill accounts.

**Viewing the transaction list:**

You can view a list of individual transactions for this account for the current month or previous months.

1. From the Statements menu, choose View Transactions List. The Transaction List appears. (If you have not yet selected an account to view, the Change Account Holders page appears. Select an account.)

2. In the Statement Cycle field, use the drop-down arrow to select the current cycle, or a previous cycle. Transactions for that cycle are displayed.

The transaction list displays the following information:

- Transaction post date and transaction
- Merchant and location
- Merchant category code (MCC)
- Transaction amount, in local currency
- Currency code and conversion rate
- Billed amount, in statement billing currency
- Memo (indicates the amount of the transaction that will be posted to another account)
Creating an Expense Report

Create expense reports to group expenses that relate to the same business purpose. You can attach card transactions and out of pocket expenses to an expense report. Use the following tasks to create an expense report and attach transactions to an expense report.

**To enter an expense report**

1. Click the *Create Expense Report* link from the Welcome page. The Create Expense Report page appears.

   **Tip:** You can also access this page by clicking *Create Expense Report* from the Manage Expense Report page.

2. Verify that the account information for this expense report displayed on this page is correct. If you have access to more than one account, complete one of the following to change accounts:
   - Select a different account from the *Account* list.
   - Click *Select Account* and select the account for which you want to enter this expense report using the Select Single Account page.

   **Note:** The 10 accounts you have used most recently appear in the list.

3. In the *Expense Report name* field, specify a name for this expense report. This is a required field.

4. In the *Description* field, specify a general explanation of the expense report.

5. If this expense report is for a business trip, specify the primary destination of the trip in the *Destination* field. **Note:** You can only enter one destination for the expense report.

6. Enter beginning and end dates for the expense report in the *Start Date* and *End Date* fields. These are required fields. You are ready to attach transactions to the expense report.

7. Attach transactions to the expense report (on page 3).

   **Tip:** Click *Printer-Friendly Page* to open a page that displays your expense report in a printable format. Make sure your popup blocker allows popups for this site to view the print-friendly version of your expense report.
To attach transactions to an expense report

**Note:** This task assumes that you have accessed the Create an Expense report page.

**Attaching all transactions to an expense report:**
To automatically attach all unassigned transactions within the specified date range, click the icon from the Create Expense Report page.

**Selecting transactions to attach to an expense report:**

1. Select *Attach transactions to expense report* from the Expense Report action list.
2. Click *Go*. The Add Transactions to Expense Report page appears.
3. From the *Search by* list, select a date range search option: Date Posted or Date Occurred.
4. From the *Search for* list, select a date range option and specify dates in the *From* and *To* fields, if applicable to the selected *Search by* value.
5. Click *Search*. The matching transactions display in the Search Results section.
6. Select the transactions you want to include in the expense report by clicking the corresponding check box. If a transaction is split, you can select individual splits, or the entire transaction to attach to the expense report. When a transaction split is already attached to an expense report you can select individual splits. However, the check box for the whole transaction is unavailable.
7. Click *Add to Expense Report*. The selected transactions are added to the Expense Report Transaction list.
8. Review the selected transactions. Click the icon to view details about the transaction. Click the icon to remove the transaction from the expense report.
9. Click *Save & Close* to save the expense report.
Creating Out of Pocket Transactions

An account holder sometimes incurs a valid business expense that he or she must pay for without using the card account. Such expenses are tracked in the card management system as *Out of Pocket* transactions. Out of Pocket expenses can be added to an expense report and submitted for approval for reimbursement. Use the Expense menu to work with Out of Pocket transactions.

**Entering an out of pocket transaction**

Use the Create an Out of Pocket page to enter an out of pocket transaction. Out of pocket expenses must be associated with a specific account. Out of Pocket expenses cannot be shared by multiple accounts. Out of pocket transactions are divided into expense types. When you are entering an out of pocket transaction, it is important that you choose the correct expense type to accurately report your expense. Read the following descriptions of the available expense types:

- **Lodging** Use this expense type to report reimbursable lodging expenses such as a hotel stay on a business trip. Use this expense type for lodging if no meals were charged to the same transaction.

- **Lodging with meals** Use this expense type to report reimbursable business expenses such as a hotel stay on a business trip with room service charged to the room.

- **Meals** Use this expense type to report reimbursable business-related meal expenses, such as a lunch taken during a business trip.

- **Personal Mileage** Use this expense type to report reimbursable business-related use of a personal vehicle.

- **Transportation** Use this expense type to report reimbursable business-related use of transportation such as an airport shuttle, taxi rides, or bus fare.

- **Other (Miscellaneous)** Use this expense type to report reimbursable business-related expenses that do not belong to any of the expense types described above.
To create a Lodging out of pocket transaction:

Complete the following to enter a lodging (without meals) expense type out of pocket transaction:

1. Choose Expenses> Create Out of Pocket from the menu. The Create Out of Pocket: Lodging page opens.

2. If you have access to more than one account, select the account for which you are entering the Out of Pocket transaction as described in “To select an account for an out of pocket transaction”. If you can only view information for your own account, the application associates the transaction with your account.

3. From the Select expense type list, select "Lodging" and click Go. The lodging expense fields appear.

4. In the Date field, enter the lodging date according to your organization’s rules for reporting lodging transactions. This is a required field. Click the calendar icon to select a date from the calendar control.

5. In the Merchant Name field, enter the transaction merchant. This is a required field.

6. In the Merchant City, State, and Country fields, enter the location of the merchant for this transaction.

7. In the Amount field, enter the total cost of the lodging. Do not enter a currency symbol or negative value in this field. This is a required field.

8. In the Notes field, enter a brief explanation for the transaction. This field may be required depending on your organization’s system settings.

9. If your site is configured to track allocation, enter the allocation values in the appropriate fields.

10. Click Save to save the transaction record, or click Add Another Lodging Transaction to save the transaction and enter an additional out of pocket lodging transaction.
To create a Lodging with Meals out of pocket transaction:

Complete the following to enter a lodging with meals expense type out of pocket transaction:

1. Choose Expenses>Create Out of Pocket from the menu. The Create Out of Pocket: Lodging with Meals page opens.
2. If you have access to more than one account, select the account for which you are entering the Out of Pocket transaction as described in “To select an account for an out of pocket transaction”. If you can only view information for your own account, the application associates the transaction with your account.
3. From the Select expense type list, select Lodging with Meals and click Go. The lodging with meals expense fields appear according to your system configuration settings.
4. In the Merchant Name field, enter the transaction merchant. This is a required field.
5. In the Merchant City, State, and Country fields, enter the location of the merchant for this transaction.
6. In the Date field, enter the lodging date according to your organization’s rules for reporting lodging transactions. This is a required field. Click the calendar icon to select a date from the calendar control.
7. In the Amount field, enter the cost of the lodging portion of the transaction (excluding meals). Do not enter a currency symbol or negative value in this field. This is a required field.
8. In the Notes field, enter a brief explanation for the lodging. This field may be required depending on your organization’s system settings.
9. If your site is configured to track allocation, enter the allocation values in the appropriate fields.
10. Complete the following steps for the meal associated with this expense.

   Note: If there is more than one meal associated with this out of pocket transaction, enter the first meal with the lodging expense and then create Meal out of pocket transactions for the remaining meals.

   a. Select a Business meal option. If you select Yes and depending on your site settings, the Description, Attendees, and/or Purpose fields may appear.
   b. Enter the date of the meal associated with this out of pocket transaction in the Date field. This is a required field. Click the calendar icon to select a date from the calendar control.
   c. In the Amount field, enter the cost of the meal. Do not enter a currency symbol or negative value in this field. This is a required field.
   d. In the Notes field, enter a brief explanation for the transaction. This field may be required depending on your organization’s system settings.
   e. If the Description field displays, enter a brief description of the meeting.
   f. If the Attendees field displays, enter the names of the persons who participated in the business meal.
g. If the **Purpose** field displays, enter the business reason for the meal and a brief summary of the topics discussed during the meal.

h. If your site is configured to track allocation, enter the allocation values in the appropriate fields.

11. After you have entered all meal expenses for this transaction, click **Save** to save the transaction record, or click **Add Another Lodging with Meals Transaction** to save the transaction and enter a separate out of pocket lodging with meals transaction.
To create a Meal out of pocket transaction:

Complete the following to enter a meal expense type out of pocket transaction:

1. Choose Expenses>Create Out of Pocket from the menu. The Create Out of Pocket: Meals page opens.

2. If you have access to more than one account, select the account for which you are entering the Out of Pocket transaction as described in “To select an account for an out of pocket transaction”. If you can only view information for your own account, the application associates the transaction with your account.

3. From the Select expense type list, select Meal and click Go. The meals expense fields appear.

4. Select a Business meal option. If you select Yes and depending on your site settings, the Description, Attendees, and/or Purpose fields may appear.

5. From the Meal type list, select a value. This is a required field.

6. In the Date field, enter the date of the meal. This is a required field. Click the calendar icon to select a date from the calendar control.

7. In the Merchant Name field, enter the transaction merchant. This is a required field.

8. In the Merchant City, State, and Country fields, enter the location of the merchant for this transaction.

9. In the Amount field, enter the total cost of the meal. Do not enter a currency symbol or negative value in this field. This is a required field.

10. In the Notes field, enter a brief explanation for the transaction. This field may be required depending on your organization’s system settings.

11. If the Description field displays, enter a brief description of the meeting.

12. If the Attendees field displays, enter the names of the persons who participated in the business meal.

13. If the Purpose field displays, enter the business reason for the meal and a brief summary of the topics discussed during the meal.

14. If your site is configured to track allocation, enter the allocation values in the appropriate fields.

15. Click Save to save the transaction record, or click Add Another Meal Transaction to save the transaction and enter a separate out of pocket meal transaction.
To create a Personal Mileage out of pocket transaction:

Complete the following to enter a personal mileage expense type out of pocket transaction:


2. If you have access to more than one account, select the account for which you are entering the Out of Pocket transaction as described in “To select an account for an out of pocket transaction”. If you can only view information for your own account, the application associates the transaction with your account.

3. From the Select expense type list, select Personal Mileage and click Go. The personal mileage expense fields appear.

4. In the Date field, enter the date that the mileage occurred. This is a required field. Click the calendar icon to select a date from the calendar control.

5. From the Type list, select a value for the mileage rate that should be used to calculate this mileage expense. This is a required field.

6. In the Distance field, enter the total number of miles or kilometers, depending on how your organization calculates distance, for this expense. This is a required field.

7. Click the Calculate button to multiple the rate (type) by the distance and determine the transaction amount.

8. In the Notes field, enter a brief explanation of the mileage expense. This field may be required depending on your organization’s system settings.

9. If your site is configured to track allocation, enter the allocation values in the appropriate fields.

10. Click Save to save the transaction record, or click Add Another Mileage Transaction to save the transaction and enter a separate out of pocket personal mileage transaction.
To create a Transportation out of pocket transaction:

Complete the following to enter a transportation expense type out of pocket transaction:

1. Choose Expenses>Create Out of Pocket from the menu. The Create Out of Pocket: Transportation page opens.

2. If you have access to more than one account, select the account for which you are entering the Out of Pocket transaction as described in “To select an account for an out of pocket transaction”. If you can only view information for your own account, the application associates the transaction with your account.

3. From the Select expense type list, select Transportation and click Go. The transportation expense fields appear.

4. In the Date field, enter the date that the transportation expense occurred. This is a required field. Click the calendar icon to select a date from the calendar control.

5. In the Merchant Name field, enter the transportation merchant.

6. In the Merchant City, State, and Country fields, enter the location of the merchant for this transaction.

7. In the Amount field, enter the total cost of the transportation. Do not enter a currency symbol or negative value in this field. This is a required field.

8. In the Notes field, enter a brief explanation for the transportation. This field may be required depending on your organization’s system settings.

9. If your site is configured to track allocation, enter the allocation values in the appropriate fields.

10. Click Save to save the transaction record, or click Add Another Transportation Transaction to save the transaction and enter a separate transportation out of pocket transportation transaction.
To create an Other out of pocket transaction:

Complete the following to enter an other or miscellaneous expense type out of pocket transaction:

1. Choose Expenses>Create Out of Pocket from the menu. The Create Out of Pocket page opens.
2. If you have access to more than one account, select the account for which you are entering the Out of Pocket transaction as described in “To select an account for an out of pocket transaction”. If you can only view information for your own account, the application associates the transaction with your account.
3. From the Select expense type list, select Other and click Go. The other expense fields appear.
4. In the Date field, enter the date that the expense occurred. This is a required field. Click the calendar icon to select a date from the calendar control.
5. In the Merchant Name field, enter the transaction merchant.
6. Enter the location of the merchant for this transaction in the Merchant City, State, and Country fields.
7. In the Amount field, enter the total cost of the expense. Do not enter a currency symbol or negative value in this field. This is a required field.
8. In the Notes field, enter a brief explanation for the expense. This field may be required depending on your organization’s system settings.
9. If your site is configured to track allocation, enter the allocation values in the appropriate fields.
10. Click Save to save the transaction record, or click Add Another Other Transaction to save the transaction and enter another out of pocket expense transaction.
Viewing and Editing Transactions

Transactions are the basic piece of data that most card holders need to work with in the online card management application. This Quick Reference guide is intended to teach account holders how to find transactions and edit them in the Online Card Management application. Editing a transaction includes tasks such as locking a transaction, changing allocation, working with transaction status, marking a transaction as personal, and splitting the transaction. The information in this guide is also available in the online help and can be found in the 'Managing Expense Transactions' section.

Searching for Transactions

Before you can work with transactions, you have to find them in the online card management application. When you search for a transaction, you must specify a date range for the transaction and you have the option to specify additional search criteria. Specifying additional criteria is useful when you specify a date range that contains a large number of transactions.

**To search for transactions using a date range:**

You are required to specify a date range when searching for transactions. You can enter a custom date range or select from a list of pre-set dates. Complete the following to search for a transaction using a date range as your only criteria.

1. From the menu, click Expenses> View Transactions. The Search for Transactions page appears.
2. From the **Date Range** list, select one of the following date search options:
   - Select a pre-set date range from the list.
   - Select Custom from the list and enter a beginning and end dates in the To and From fields.
3. From the **Action** list, select Run search and click Go.
4. The Search Results page appears displaying your transactions for the specified date range.
To search for transactions using additional criteria:

When a date range contains a large number of transactions, specifying additional criteria can narrow the search results and help you find the transactions you want. Complete the following steps to specify search criteria in addition to a date range.

1. From the menu, select Expenses>View Transactions. The Search for Transaction page appears.
2. Select a date range for your search.
3. Click the + sign next to the criteria you want to specify to expand the section. You can choose from the following:
   - **MCC/Expense Type**- search for transactions with specified MCC codes or descriptions.
   - **Merchant Information**- search for transactions with a specified merchant name or location
   - **Amount**- search for transactions of a certain amount or in a specified range (For example, transactions that were more than $100).
   - **Addendum Information**- search for transactions with specific addendum types such as Car Rental or Lodging transactions
   - **Allocation Information**- search for transactions with certain allocation codes.
   - **Expense Report Information**- search for transactions based on whether or not they are in an expense report, or whether they are out-of-pocket or card transactions.
   - **Mapped status**- search for transactions based on whether or not they have been mapped by your administrator.

   **Note:** The more criteria you specify, the fewer transactions appear in the search results.

4. From the **Action** list at the top of the page, select Run search.
5. Click Go. The Search Results page appears displaying the transactions matching all of the specified criteria.
Splitting transactions

When you have a transaction that does not fit neatly into a single allocation code, you can divide the total transaction and allocate the partial transactions over different allocation codes. This process is called splitting the transactions and the partial transaction amounts are known as splits. The online card management application is versatile and lets you split a transaction by amount or by percent. If you have multiple transactions that you want to split using the same parameters, you can complete a batch split where the transactions are split by percent.

The following procedures explain how to split a single transaction by percent, how to split a single transaction by amount, and how to multiple transactions by amount.

**Splitting a transaction by percent:**

Complete the following steps to split a transaction using percentage splits.

1. Find the transaction you want to split.
   
   **Note:** You can not split a transaction if it already is attached to an Expense Report or is mapped.

2. Click the split icon. The Split Transaction page appears. The **Split by percentage** option is selected and creates two 50% splits by default.

3. If you need more than two splits, enter the number of splits you are adding in the **Add Splits** field.
   
   **Note:** The value you enter in this field is the number of split you are adding to the default number of two splits, not the total number of splits. For example, if you need to split the transaction five ways, enter **3** in the field to add three additional transactions.

4. Specify a percentage for each split. The total of all splits must equal 100.
   
   **Tip:** Click **Split Evenly** to have the online card management application automatically divide the splits into even percentages.

5. Enter the allocation data for each split according to the allocation fields.
   
   **Note:** The allocation fields that appear here depend on how your organization has set up their allocation rules.

6. If a split is personal or disputed, select the corresponding check boxes for the split.

7. Click **Save and Return**. The online card management application saves the transaction splits and displays the transaction Search Results page.
Splitting a transaction by amount:

Complete the following steps to split a transaction using dollar amount splits.

**Note:** All transactions receive the same split, allocation, dispute, and personal information created through this process.

1. Find the transaction you want to split.
   **Note:** You can not split transactions if they are already attached to an Expense Report or mapped.

2. From the list of transactions, select the check box that corresponds to the transaction you want to divide into splits.

3. From the Action list, select Split and click Go. The Split Transaction page appears. The Split by percentage option is selected and creates two 50% splits by default.

4. Select the Split by amount option. The Split Amount fields activate and the Split Percentage fields become read-only.

5. If you need more than two splits, enter the number of splits you are adding in the Add Splits field.
   **Note:** The value you enter in this field is the number of split you are adding to the default number of two splits, not the total number of splits. For example, if you need to split the transaction five ways, enter 3 in the field to add three additional transactions.

6. Specify a dollar amount for each split. The total of all splits must exactly equal the total transaction amount.
   **Tip:** Click Split Evenly to have the online card management application automatically divide the splits into even amounts.

7. Enter the allocation data for each split according to the allocation fields.
   **Note:** The allocation fields that appear here depend on how your organization has set up their allocation rules.

8. If a split is personal or disputed, select the corresponding check boxes for the split.

9. Click Save and Return. The online card management application saves the splits and displays the transaction Search Results page.
**Editing Transactions**

If Edit Transactions is enabled at your site and you have permissions set up to edit transactions, you can modify the allocation codes. (Note that program administrators can lock or unlock a transaction).

From the Search for Transactions window, with transactions displayed, you can perform the following tasks:

- Mark a transaction a personal
- Lock or unlock transactions
- Change the status of transactions
- Dispute a transaction
- Attach a note to transactions

**To mark a transaction as personal:**

You can only mark an editable (unlocked) transaction as personal.

1. If the Personal column is *not* included in the display format in the Search for Transactions window, edit the display format.

2. For an *unspli t* transaction, you can mark a transaction as personal one of two ways:
   a. Click the icon in the Personal column. The icon changes when it is selected, indicating that the transaction is marked as personal.
   b. Click the Detail Icon for a single transaction, expand the Transaction Status section, select **Yes** for the Personal option, and click **Save**.

3. To mark a *split* transaction as personal, complete the following:
   a. Click the Personal icon. The Split Detail window opens.
   b. Select the check box in the Personal column for the transaction split you want to mark as personal.
   c. Click **Save and Return**. The Search for Transactions window re-opens. Note that the icon in the Personal column changes, indicating that either *some* of the transaction splits are marked personal, or *all* transaction splits—the entire transaction—is marked as personal.
To lock or unlock a transaction:
If Edit Transactions is enabled for a site and if you have permissions to lock/unlock transactions, you can lock individual transactions (make them read-only) or unlock them (make them editable.)

In the Search for Transactions window, the check box in the Select column is disabled (grayed out) for locked transactions. To lock one or more transactions:
1. Select one or more transactions to lock.
2. Select “Lock” from the Action list below the Transactions header and click Go. The check box in the Select column for the locked transaction is now disabled (grayed out).

To unlock one or more transactions:
1. Select “Unlock” from the Action list below the Transactions header and click Go. The check box in the Select column for the locked transaction is now enabled.
2. Select one or more transactions to unlock.
3. Click Unlock next to the Action list to allow editing of those transactions.

To lock or unlock a single transaction, you can also click the Detail icon for a single transaction. The Transaction Detail window opens.

To change a transaction status:
Administrators and anyone with approval permissions set up can change the status of a transaction to indicate whether it has been reviewed, approved, or rejected. You can only change the status for an editable transaction. If the transaction you want to change the status for is locked, an administrator can unlock it, and then follow the steps below.

From the Search for Transactions window:
1. If the status column is not included in the display format, edit the display.
2. Select the new status from the list in the transaction’s Status column. Repeat for all transactions you want to change the status for.
3. Click Save.

You can change the status by clicking the Detail icon for a single transaction. The Transaction Detail window opens.
To dispute a transaction:

1. If the Dispute column is not included in the display format in the Search for Transactions window, edit the display format.

2. For an unsplit transaction, click the icon in the Dispute column. The icon changes when it is selected, indicating that the transaction is marked as disputed.

3. For a split transaction:
   a. Click the Dispute icon. The Split Detail window opens.
   b. Select the check box in the Disputed column for the transaction split you want to dispute.
   c. Click Save and Return. The Search for Transactions window re-opens. Note that the icon in the Dispute column changes, indicating that either some of the transaction splits are marked disputed, or all transaction splits—the entire transaction—is marked as disputed. For unsplit transactions only, you can mark a transaction as disputed by clicking the Detail icon for a single transaction. The Transaction Detail window opens. If you select a split transaction, you will need to select Edit Split in the Transaction Status and Allocation section to update the dispute flag.

To attach a note to a transaction:

To add a note to one or more transactions from the Search for Transactions window:

1. If your display format has the Notes field selected, click the corresponding Note icon to add a note to the transaction. You can also select one or more transactions from the Transactions list, select “Notes” from the Action list located below the Transactions header bar, and click Go.

2. The Transaction Note Log dialog opens. If there are previous notes, they are displayed in the top field, and are not editable. Notes are displayed starting with the most recent.

3. Type your note in the empty field.

4. To mark the note as important, select the check box and click OK. The dialog closes.