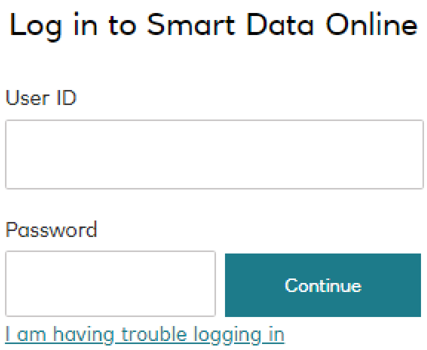
Smart Data Online (SDOL) Approvers Guide



https://businesscard.natwest.com

Introduction

This guide provides a summary for nominated approvers on how to use the Smart Data Online (SDOL) system to approve transactions undertaken by cardholders using their NatWest onecard.

Contents

Smart Data Online

NatWest onecards and SDOL

Transactions on NatWest onecards are uploaded to an online system called Smart Data Online (SDOL) daily, usually 2-3 days after the cardholder has undertaken the transaction. The date a transaction first appears on an account is known as the "posting date".

Monthly statements are produced on the 21st every month and will include all your transactions with posting dates from the 04th of the previous month to the 03rd of the current month inclusive.

Transactions should be "reviewed" by cardholder in SDOL on a regular basis throughout the month without the need to wait for a statement to arrive.

The Role of an Approver

An Approver's role is to authorise transactions and ensure compliance with the guidelines set out in the company policy documents for cardholders assigned to your approval group.

Approval Deadline

The statement date is the 20th of each month, all approvals for transactions ranging from eg. 04/03/2024 to 03/04/2024 must be completed by 20th of each month.

Cardholders are expected to review their transaction by the 10th of every month.

All reviewed transactions must be approved by the 20th of every month.

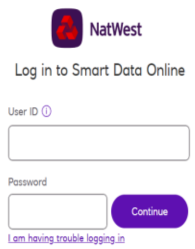
User Activation & One-time Passcodes.

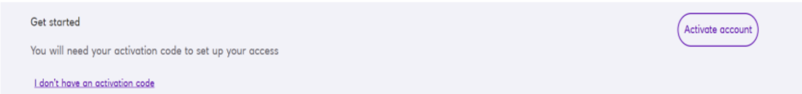
Smart Data has a 2 Factor Authentication log-in process. This requires you to first activate your user profile and set up a password. When activated, to login you will receive one-time passcodes by email to complete the log on.

You will initially receive system generated emails from noreply.sdol@natwest.com with your SDOL User ID and an Activation Code.

To Activate the service, you'll need to:

- Go to https://businesscard.natwest.com/
- Select the ***Activate Account*** button – Bottom right.
- Enter your User ID and Activation Code
- Set a password
- Set up personal question and answers





Once activated, you can now log in

NB - User ID & activation codes are both case sensitive. Please take care if using copy and paste function that you don't pick up extra spaces

To Log on, go to the Portal.

https://businesscard.natwest.com/

For further information and help logging in, here is a link to the separate log in guide:

SmartData Log In/activation Guide

Forgotten Password?

1. Go to the Smart data Login Portal.
2. Click on ‘I am having trouble logging in’
3. Enter User ID (case sensitive) and click ‘Continue’
4. Answer all three security questions – answers are case sensitive.
5. Once entered correctly, you’ll be able to change your password and return to log on.

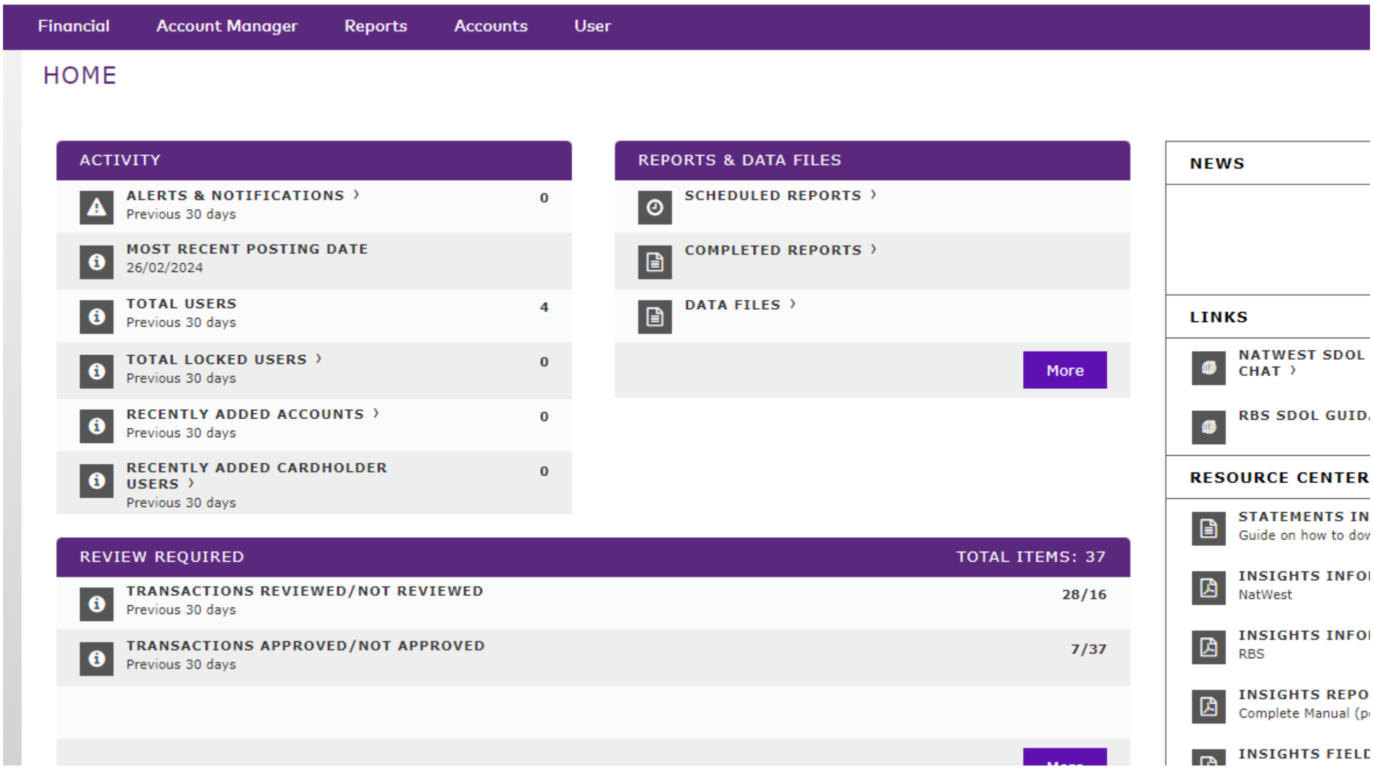
If you do not receive an activation code within a few minutes, please contact your Company Programme Administrator in Purchase to Pay tel. 01228 221077 or email:

purchasetopay@cumberland.gov.uk

Additional Information

The homepage offers a quick summary of information that may be important to you, including transactions approved / not approved, system news and the status of any reports you are running.

Detailed system Help guides are available for viewing or download in the resource centre section (large document – do not print!).

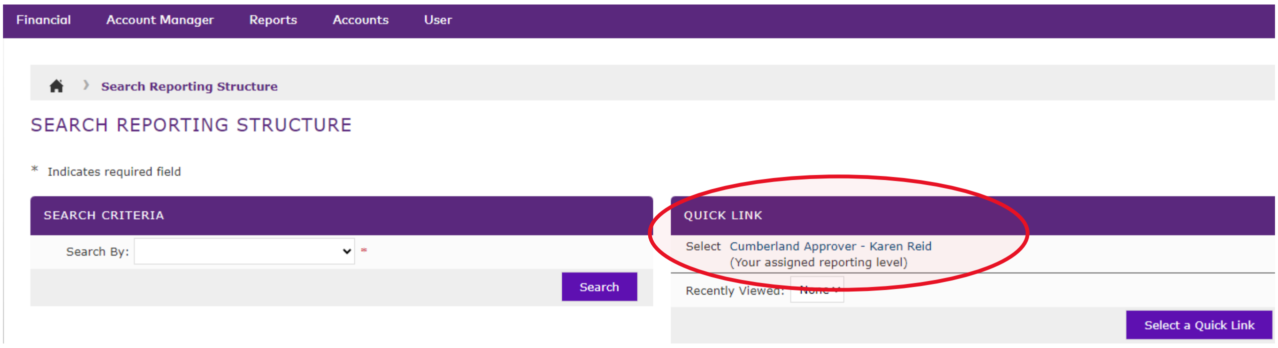


Authorising Transactions

Hover over the Financial tab.

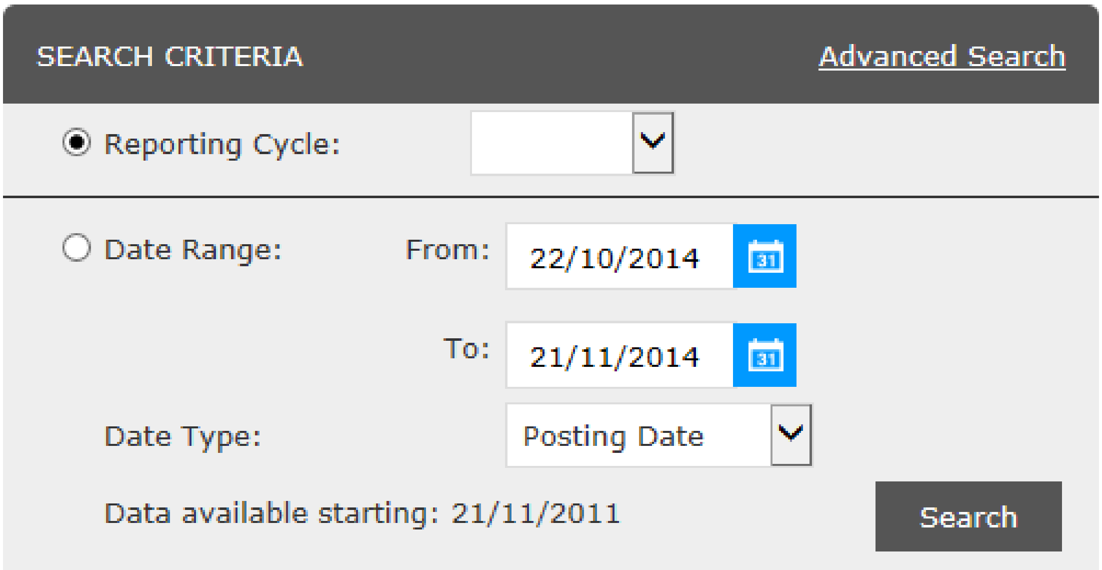
Click on Account Summary

Click on the link in the Quick Link box to select your Approval Group. Alternatively, you can search for individual cardholders using the Search by function on the left.

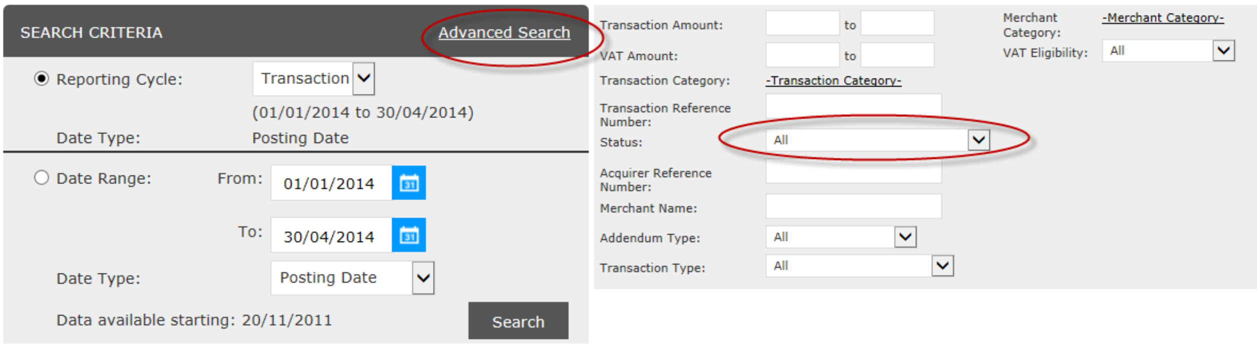


Select the statement period you wish to view using the Reporting Cycle dropdown. Alternatively, you may wish to select by a specific date range.

Click Search.



Advanced Search filters are also available – e.g. review status. This automatically defaults to 'All' but you can specify to view transactions that have been reviewed by cardholders or other criteria.

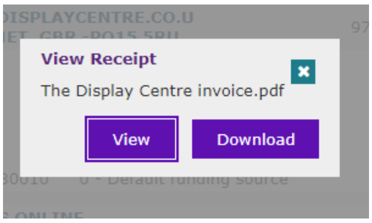


You will see a list of your cardholders which have transactions during the selected date range. Click on the account number link of the cardholder whose transactions you wish to review

The Transaction Summary for that cardholder for the period you have selected will now appear.

Click on the icon from the left to open the accounting window to view the applied accounting codes, vat code and values.

Click on the icon on the far right to open the view receipt window below. Click view to view a copy of the receipt.

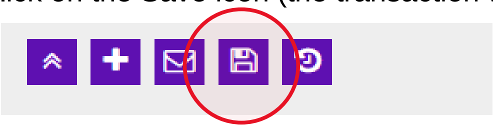


- Check that the transaction coding and item description are correct.
- Check the totals on the SDOL transaction match the attached receipt, including the vat category and value break down.
- Where vat has been charged, check that the attached receipt is a valid vat receipt. A Valid vat receipt or invoice must contain the following information:

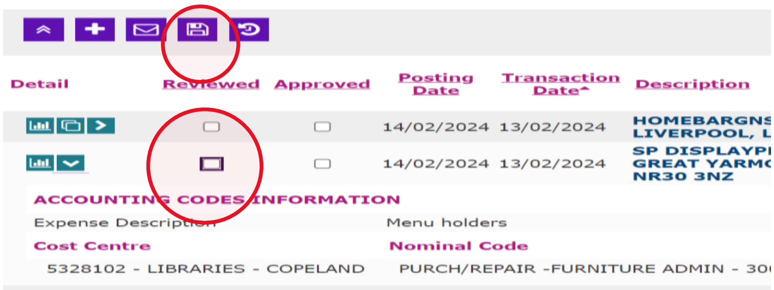
    1. **Details of sale, including the tax date**
    2. **Suppliers Vat Registration Number**
    3. **The amount of vat charged**

If you approve the card purchase, transaction coding and vat breakdown provided, tick the Approved box.

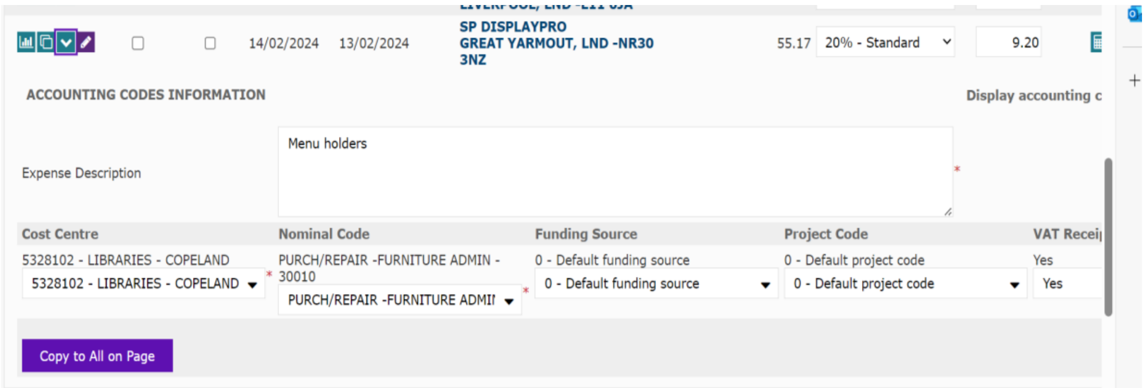
Click on the Save icon (the transaction will now be locked)



OR if you need to alter the transaction coding or vat breakdown provided, untick the Reviewed box and click save as indicated below.

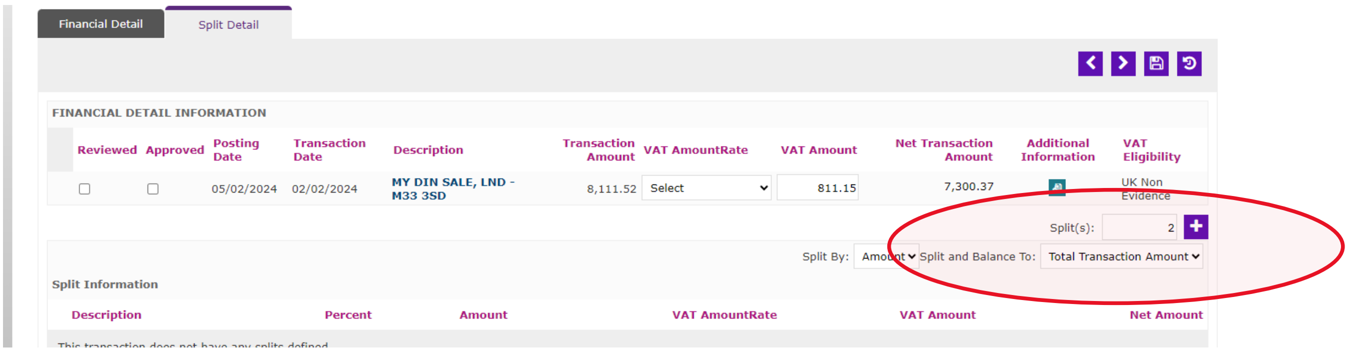


When you click on the  icon you are now able to change the codes using the drop down options and vat category applied.

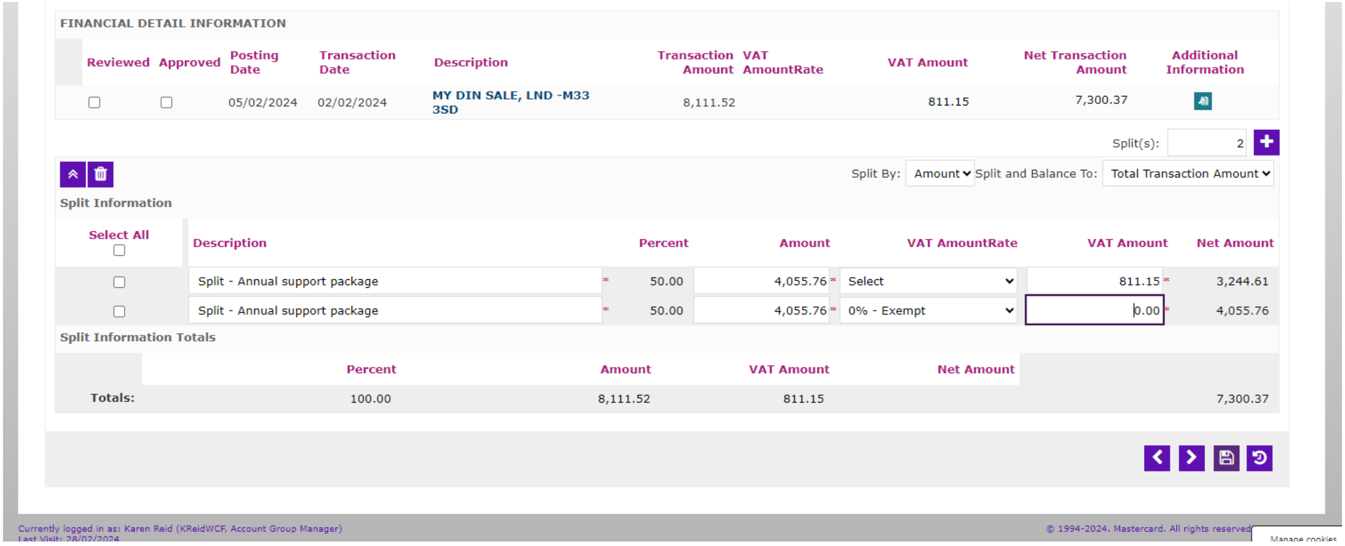


If more than one vat rate is charged on the receipt, there must be split lines to account for each vat rate. If the cardholder has not done this, you can add split lines by removing the vat category completely and entering the total vat value shown on the attached receipt. Click the Split Transaction icon on the left of the screen.

Click the plus sign on the split detail screen to add the number of lines required.



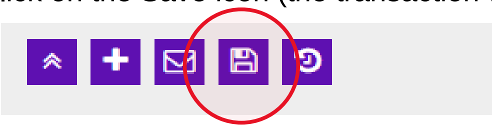
You can now populate the lines to relfect the vat charge breakdown on the receipt.



Then click the save  icon.

You can now tick the reviewed and approved tick boxes and save to complete.

Click on the Save icon (the transaction will now be locked)



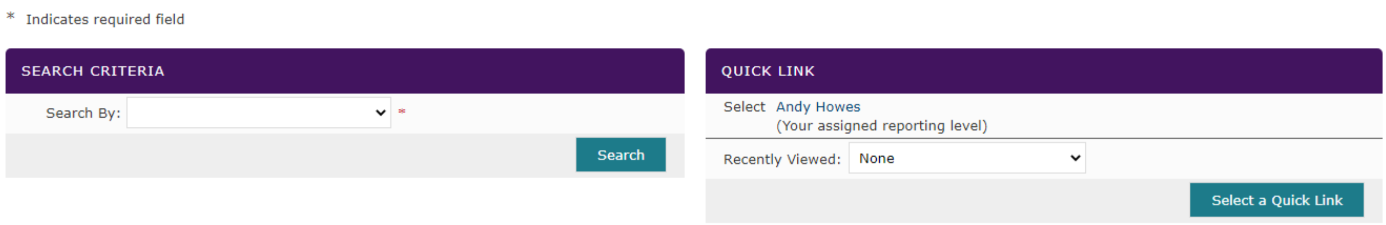
Reporting Suspected Fraud

Reporting any named Cardholder misuse of the Payment Card to Natwest Bank 0800 161 5163 and the Payment Card Coordinator by calling 01228 221077.

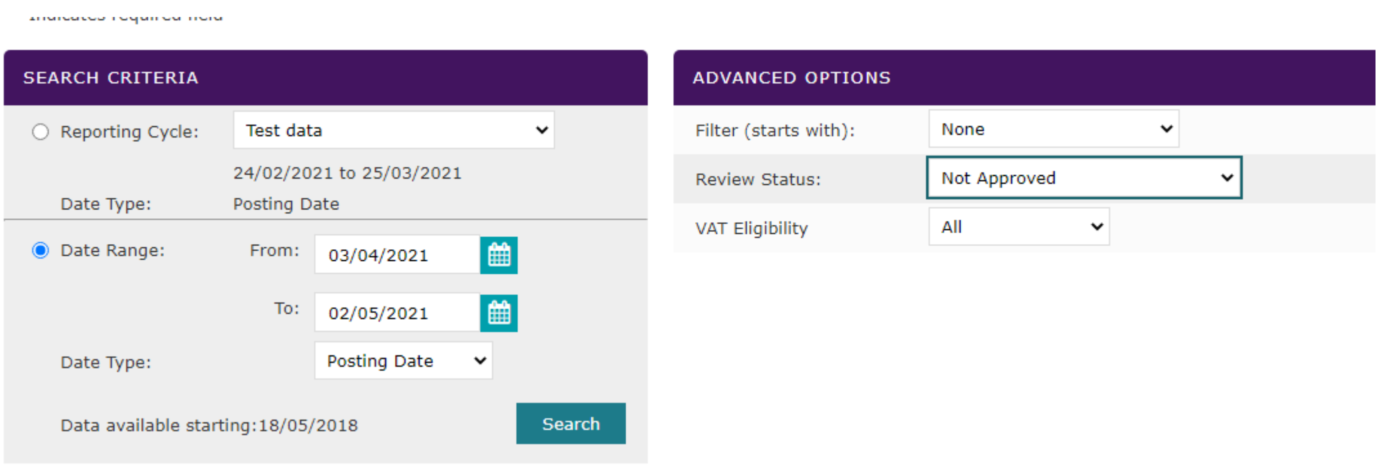
It is also possible for Approvers to be able to approve multiple transactions at once by going to:

Financial, Transaction Management, Transaction Approval Summary

Either search for a specific Account (cardholder) or click on your name under the Quick Link



Either search by reporting cycle or date range and filter not approved to bring up all the transactions that you are required to approve



A list of all the cardholders that you need to approve will appear

Not Approved	Approved	No Change	Account Name	Transactions Adjustments
○	○	◉	BOB DICKSON	75 6
○	○	◉	ELIZABETH HANDON	68 0
○	○	◉	ELLIOTT SHEPHERD	75 0
			Total	218 6

Click on the cardholders name to review each transaction and the coding details the cardholder have added.

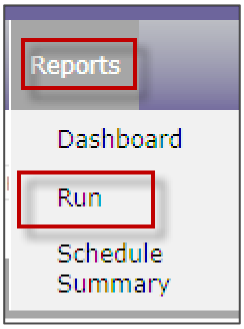
You can then click the Approval button next to the cardholder and save to approve all the transactions

Press save

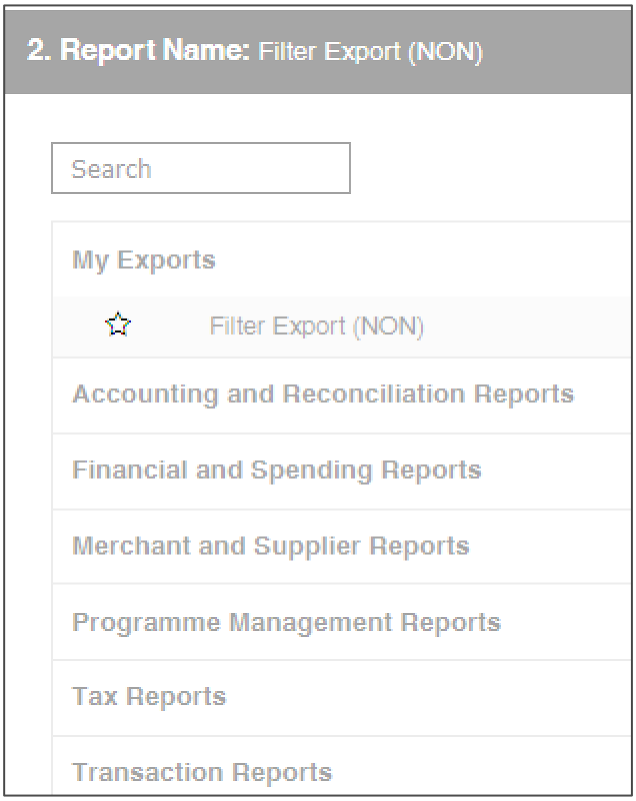
Reports

Reports specified by the Company Programme Administrator can be run or scheduled to run in advance

Hover over Reports tab and select Run

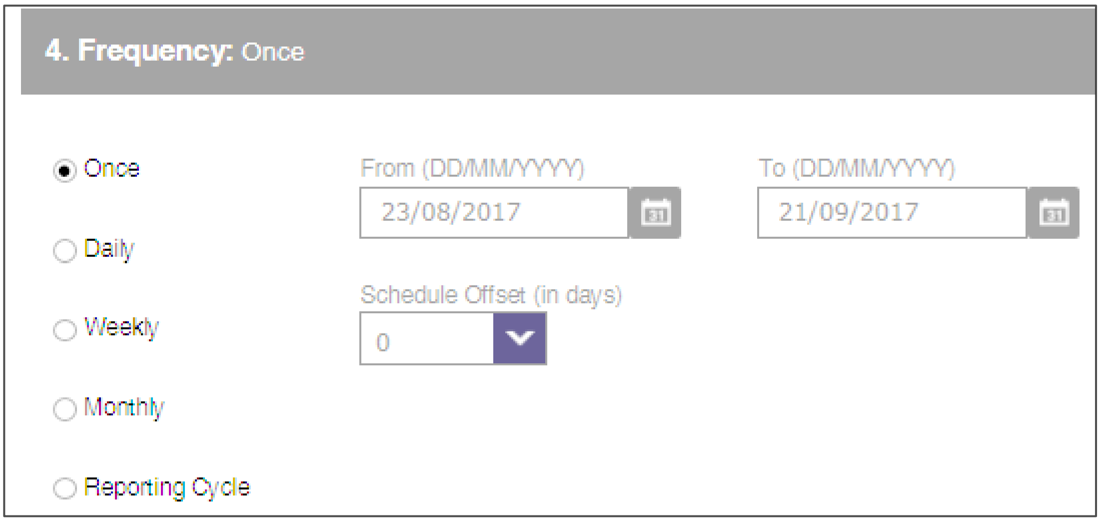


1. Tab 1 **Reporting Entity** allows you to choose to run the reports at Account Group (all cards in your Group) or on a specific Cardholder.
2. Tab 2 **Report Name** shows the reports available to you. They are filtered under different headings. Click on the heading and choose the report you want to run by clicking on it..

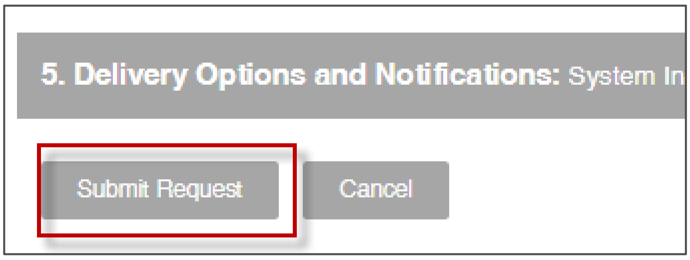


3. Tab 3 **Criteria** allows you to filter the report or change from PDF to excel depending on type of report.

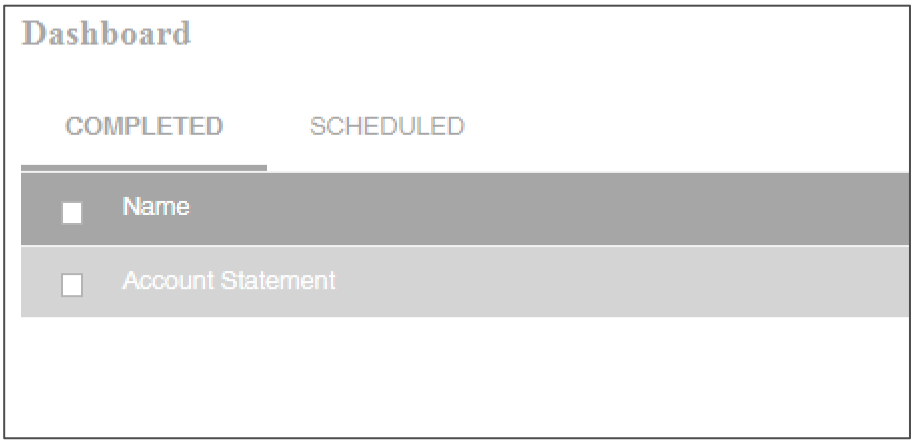
4. Tab 4 **Frequency** – Click on this tab to choose the date range the report is required for.



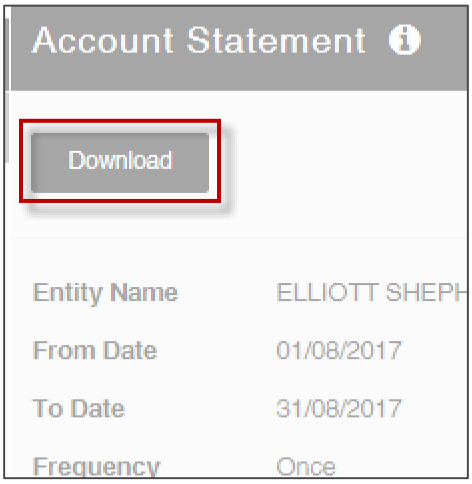
5. Tab 5 **Delivery options** - Not usually used, but enables the e-mail function generated when the report is completed be switched off
6. Finally click the submit button and the report will be scheduled.



The report will arrive in your Dashboard which can also be found under the reports tab. You will also receive an e mail to advise you that the report has run.



The report can be downloaded by clicking on the Download tab on the right hand side of the Dashboard.



IF YOU HAVE ANY QUERIES OR REQUIRE ASSISTANCE, PLEASE CONTACT:

Purchase Card Coordinator: 01228 221077

Or

Email: Purchasetopay@cumberland.gov.uk