



Smart Data Online (SDOL) Cardholder/Reviewers Guide

Log in to Smart Data Online

User ID

Password

[I am having trouble logging in](#)

<https://businesscard.natwest.com>

Introduction

This guide provides information for cardholders/reviewers on how to use the Smart Data Online (SDOL) system to account for and reconcile their purchases made using their NatWest onecard.

Contents

- **General Instructions**
- **User Activation & Log in**
- **Homepage Information**
- **Viewing Your Transactions**
- **Adding Your Accounting Information / Coding**
- **Adding Your Receipts**
- **Saving Your Accounting Information / Coding**
- **Splitting a Transaction**
- **Account Statements**
- **Further Assistance**

General Instructions

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 you (the cardholder/reviewer) have undertaken the transaction. The date a transaction first appears on your 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 **must** be “reviewed” in SDOL on a regular basis throughout the month without the need to wait for a statement to arrive.

All your transactions for a statement period must be “reviewed” by the 10th of every month.

The process for “reviewing” your transactions is outlined below.

The Role of a Cardholder/Reviewer

A cardholder/reviewer is a person responsible for making purchases with the Payment Card, and the card will be issued in their name. They are the only person permitted to use the Card. They are responsible for reviewing every purchase they make on the SDOL system to code purchases, complete vat categories and values and attach and retain appropriate receipts.

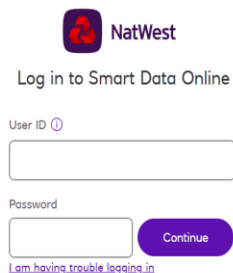
User Activation & One-time Passcodes.

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, which will be used if you ever forget your password



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?

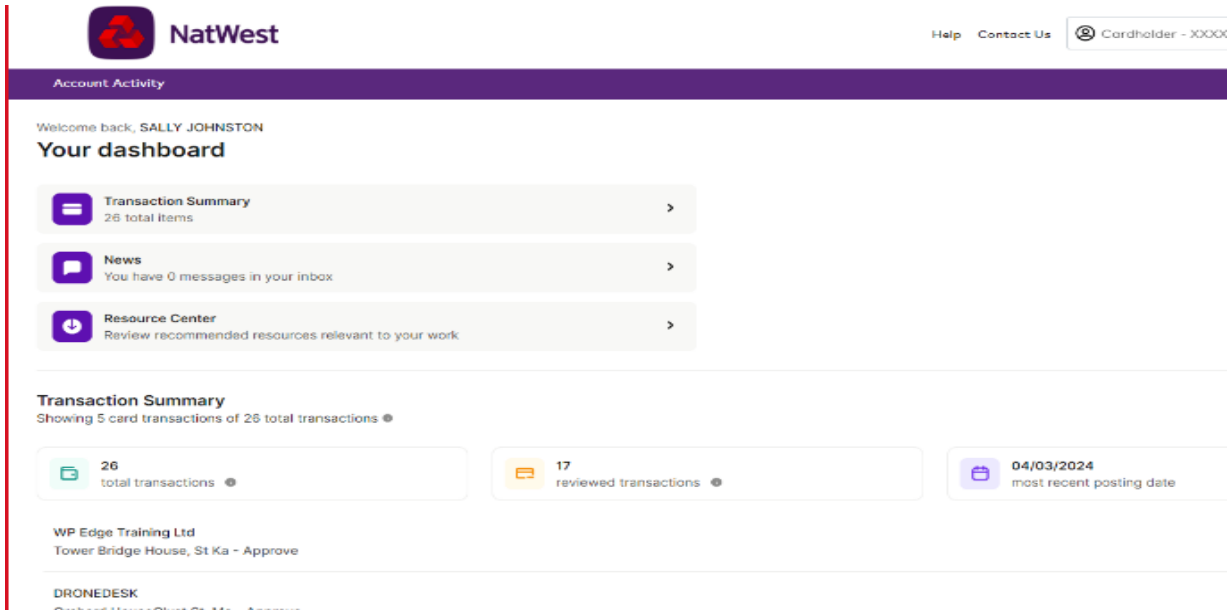
1. Go to the Smart data Login Portal.
2. Click on 'I am having trouble logging in'
3. Enter User ID (case sensitive) and click 'Continue'
4. Answer all three security questions – answers are case sensitive.
5. Once entered correctly, you'll be able to change your password and return to log on.

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

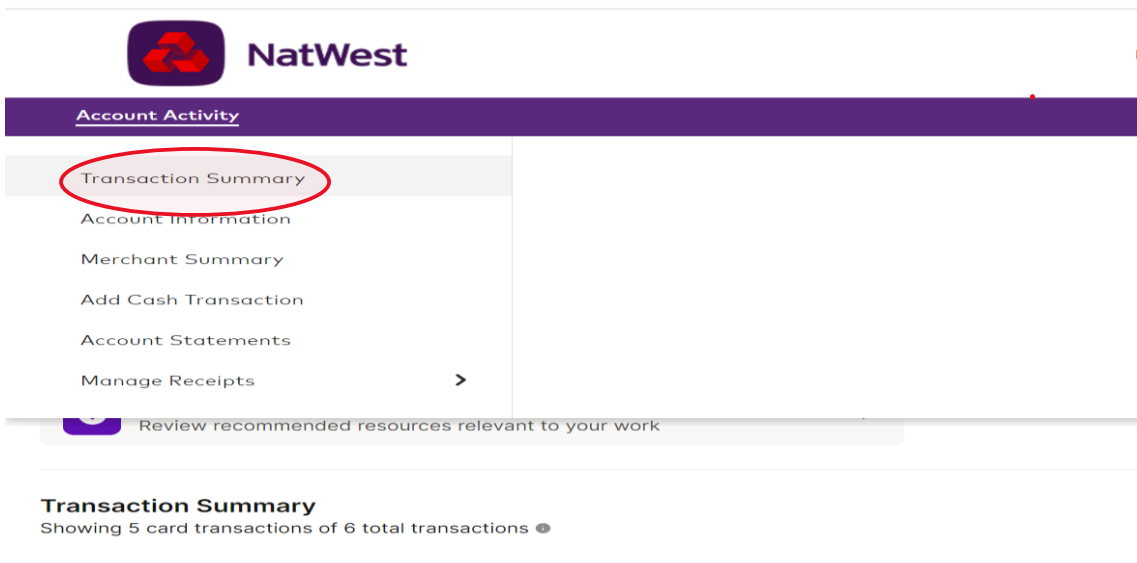
Homepage Information

The SDOL homepage displays a summary of information that may be important to you, such as a summary of recent transactions, snapshot of spend, system news and access to any recent reports that have been run.



Viewing Your Transactions

Navigate to Account Activity tab
Click on Transaction Summary



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

SEARCH CRITERIA Advanced Search

Reporting Cycle:
















Date Range: From: To:

Date Type:


Data available starting: 21/11/2011 Search

NB. Use the Advanced Search filters to search more precisely for specific transactions.

The transactions for the selected period will now be displayed. This is the “Transaction Summary” screen.

Detail	Reviewed	Approved	Posting Date	Transaction Date	Description	Transaction Amount	VAT Amount	Additional Information	VAT Eligibility
 	<input type="checkbox"/>	<input type="checkbox"/>	13/12/2018	12/12/2018	B M RETAIL SPINDLES, -- -OL8 1HY	70.45	0.00	 	UK Non Evidence
 	<input type="checkbox"/>	<input type="checkbox"/>	14/12/2018	13/12/2018	B&M RETAIL LTD OLDHAM, -- -OL96QT	188.17	0.00	 	UK Non Evidence
 	<input type="checkbox"/>	<input type="checkbox"/>	17/12/2018	14/12/2018	HOME BARGAINS OLDHAM, GBR -OL4 1SA	23.38	0.00	 	UK Non Evidence
 	<input checked="" type="checkbox"/>	<input type="checkbox"/>	17/12/2018	15/12/2018	ICELAND OLDHAM, GBR -OL4 1SA	35.53	0.00	 	UK Non Evidence

Adding Your Accounting Information/Coding

1. Add the VAT for the transaction into The VAT Amount field (NB some transactions may have VAT pre-populated and read only depending on the merchant used).
2. Click on the third icon in on the left-hand side of the page,  'Accounting detail', which will show the information required for the transaction with any defaulted values has already populated.
3. This will bring up the transaction to add the coding information. You need to add a brief description of the transaction, VAT information, cost centre, nominal. You then need to select if you have a VAT receipt or not. The fields marked with an asterisk are mandatory and must be completed before you can Save your data and exit the Transaction.

SEARCH RESULTS

Detail	Reviewed	Approved	Posting Date	Transaction Date	Description	Transaction Amount	VAT Amount/Rate	VAT Amount	Additional Information
	<input type="checkbox"/>	<input type="checkbox"/>	02/02/2024	01/02/2024	CLOUD z9J55w Dublin, IRL -2	61.82	20% - Standard	10.30	
	<input checked="" type="checkbox"/>	<input type="checkbox"/>	13/02/2024	12/02/2024	SECURITYSAFETYPRODUCTS BURY, ENG -BLO 9TD	169.20	20% - Standard	28.20	

ACCOUNTING CODES INFORMATION

Expense Description

Cost Centre: 7124501 - SERVICE CENTRE - AP/AR
7143001 - SOFT FACILITIES MANA

Nominal Code: OFFICE SUPPLIES&EXPS(EX PAPER)

Funding Source: 0 - Default funding source

Project Code: 0 - Default project code

VAT Receipt: Yes

Copy to All on Page

Guidance on Account Coding

Mandatory fields marked as bold.

Cost Centre – this will be pre populated with your default code – select from the drop down if you wish to change this.

Nominal – Select the correct code from the drop down list.

Project code – select from the drop down box, if a Project code applies to the cost.

Fund code – select from the drop down box, if a Fund code applies to the cost.

Detail code – select from the drop down box, if a Detail code applies to the cost, usually an ICS reference.

Expense Description field to be completed with a description of the goods purchased.

Guidance on VAT receipts handling

Select the Vat Amount Rate from the drop down box and enter the vat amount charged.

Attach a receipt for all purchases. Also retain copies of vat receipts locally for 7 years, to comply with HMRC guidance.


Adding Your Receipts

- Where vat has been charged, if the payment is over £250.00 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**

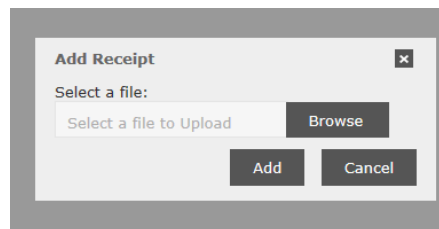
To Upload a Receipt from your Desktop:


Scan your receipt and save to your local drive as a PDF/JPEG or PNG file. NB. Maximum size 4 MB

On the “Transaction Summary” screen against the transaction click the upload icon  found on the right in the Additional Information column.

Browse for your image and Open to select

Click Add. The icon will change to 




To view, print or delete your uploaded transaction receipt. From the Transaction Summary screen click the View Receipt icon in the Additional Information column 


To save the transaction tick the reviewed box  and then save 

Repeat the above process for each transaction.


Saving Your Accounting Information / Coding

Click Save  to save the codes for each transaction.

When you are satisfied no further changes are required, complete the process by clicking on the “Reviewed” box for each completed transaction.

Then click on Save  to lock all transactions ready for approval.

*NB. The check box will turn into a padlock and **no further changes can be made** unless unlocked by your Approver or an Administrator.*

Optional: Click on the Send Email  button to notify your designated approver to confirm that you have checked your transactions. The approver will then review your transactions and authorise them. *Tip: to make this process easier enter the email details of your approver into ‘My Profile’ (top right hand side of the screen) under the section below. This address will then be populated each time you select the email functionality*

Splitting a Transaction

How to ‘split’ a transaction that needs allocating to multiple accounting streams.

Follow the steps above to find your transaction.

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/reviewer 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.



Transaction ID	Start Date	End Date	Description	Amount	VAT Rate	VAT Amount
05/02/2024	02/02/2024	05/02/2024	INTERNET, GBK -B81 9LP ONE4ALL HERTFORDSHIRE, ENG -HP3 9TD	50.99	0% - Exempt	0.00
05/02/2024	02/02/2024	05/02/2024	MY DIN SALE, LND -M33 3SD	8,111.52		811.15

ACCOUNTING CODES INFORMATION

Expense Description: Annual support package

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

FINANCIAL DETAIL INFORMATION

Reviewed	Approved	Posting Date	Transaction Date	Description	Transaction Amount	VAT AmountRate	VAT Amount	Net Transaction Amount	Additional Information	VAT Eligibility
<input type="checkbox"/>	<input type="checkbox"/>	05/02/2024	02/02/2024	MY DIN SALE, LND - M33 3SD	8,111.52	Select	811.15	7,300.37		UK Non Evidence

Split(s): 2

Split By: Amount Split and Balance To: Total Transaction Amount

Split Information

Description	Percent	Amount	VAT AmountRate	VAT Amount	Net Amount
This transaction does not have any splits defined.					

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

FINANCIAL DETAIL INFORMATION

Reviewed	Approved	Posting Date	Transaction Date	Description	Transaction Amount	VAT AmountRate	VAT Amount	Net Transaction Amount	Additional Information
<input type="checkbox"/>	<input type="checkbox"/>	05/02/2024	02/02/2024	MY DIN SALE, LND -M33 3SD	8,111.52	Select	811.15	7,300.37	

Split(s): 2

Split By: Amount Split and Balance To: Total Transaction Amount

Split Information

Select All	Description	Percent	Amount	VAT AmountRate	VAT Amount	Net Amount
<input type="checkbox"/>	Split - Annual support package	50.00	4,055.76	Select	811.15	3,244.61
<input type="checkbox"/>	Split - Annual support package	50.00	4,055.76	0% - Exempt	0.00	4,055.76

Split Information Totals

Percent	Amount	VAT Amount	Net Amount
Totals: 100.00	8,111.52	811.15	7,300.37


Enter the amount for each split line

- If you have entered a VAT amount, or one is there by default, the tax amount for each split line will be entered automatically. Please check this is correct and if not amend. The system balances both the total amount and vat amount and will show a message if the lines do not balance. It will not allow you to save if the lines do not balance
- The split totals line calculates the splits as each line is entered. When the amounts do not balance the total displays in red text

Add a description to each line



Then click the save icon.

Once you have saved the splits you should cost allocate in the normal way (see earlier pages) by clicking on the  icon.

Click on 'next split' to apply further account codes.

Click on Save

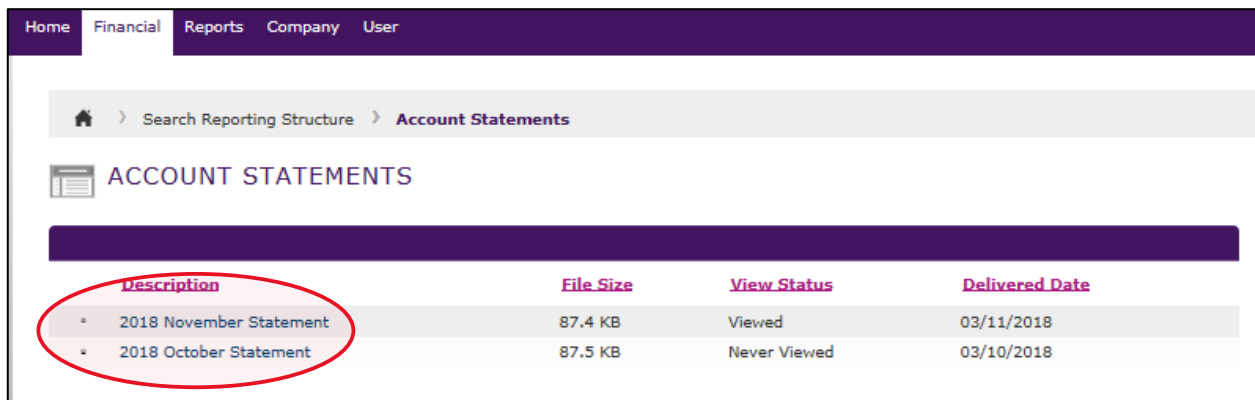
Click on Transaction Summary on the breadcrumb trail at the top of the screen to return to the Transaction Summary screen. NB. Do not use the back button.

Account Statements

PDF Account Statements can be made available to download from SDOL.

Go to Financial / Account Statements

Click on the Statement you wish to view or download



Description	File Size	View Status	Delivered Date
2018 November Statement	87.4 KB	Viewed	03/11/2018
2018 October Statement	87.5 KB	Never Viewed	03/10/2018

Further Assistance

If you have any difficulties completing this process, please contact the Payment Card Coordinator by calling 01228 221077

For card account queries regarding transactions on your card, cardholders/reviewers can call the NatWest/RBS Commercial Cards Customer Service Centre on 0370 010 1152 (this number is printed on the reverse of your card). If you can not resolve the query directly, please contact your Card Programme Administrator.

Other useful numbers to note:

- Lost & Stolen (24/7): 0370 600 0459
- Fraud 0800 161 5163 (24/7) / from abroad +44 1268 508020
- Purchase Card Coordinator 01228 221077