The Royal Bank of Scotland

RBS Smart Data

Quick Reference Guide

RBS Smart Data. Increased control. Increased efficiency.

Access to Smart Data is simple and requires no software to be installed on your computer. All you need is a web browser as the service is supplied directly over the internet.

Log in to your Business Card account in 3 easy steps:

Step 1

Simply go to www.rbsbusinesscard.co.uk

Step 2

Enter your User ID and Password

For new account holders you will be notified of your Password in your welcome letter, and your User ID will follow 7-10 days later

Step 3

Click 'Log-in' and you're away!

If this is the first time logging in, you will be prompted to change your password. Passwords must be at least eight characters in length and at least two of the characters must be numbers.

If you have forgotten your password click 'Forget your password?' and you will be prompted to answer your security question. If this is answered correctly a temporary password will be sent to your email account as specified by you when you registered. If you have not set up a security question and answer, please telephone us on 0870 154 1234 (Textphone 1800 201 733).

Homepage Menus

The menus appear on all screens and provide access to the primary application features:

- **Home**: Return to the Home Page. Here you can also access your Report Inbox, View Scheduled Reports, and access any Spending Alerts.
- **Financial**: Perform financial tasks such as assigning transactions to accounting codes, splitting transactions and adding cash transactions.
- **Reports**: Run various spend reports.
- **Admin**: Perform administrative tasks:
  - **Card Account List.** Display a list of card accounts associated with your company.
  - **Company Information.** View your Company contact information.
  - **Company Site Configuration.** View the list of features you have available as well as customise your settings.
  - **Accounting Code Configuration.** Create Accounting Codes to help organise your expenses.
  - **Users.** The facility to create log-in details for your employees and unlock passwords for other users on the system within your company. No need to contact us.
  - **Spending Alerts.** Configure Spending Alerts to let you know when a certain type of transaction has occurred.

Admin – for first time users

To ensure you make the most of Smart Data, there are a few features you need to configure before you get started. The good thing is that once they are done you will probably not need to change them again. The following items should be configured prior to using the system:

1. Company Site Configuration
2. Configure Accounting Codes
3. Configure Spending Alerts

1. Company Site Configuration

The company site configuration displays the program features that are available to a company. Company settings apply to all users in the company – on an all or nothing basis.

To access the company site configuration

- Select **Admin > Company > Company Site Configuration**. The Company Site Configuration screen displays.
- If you have the proper authority (Company Site Configuration – Modify), you can edit the policies.
- Click **Save**.

2. Accounting Codes

You can define as many as three accounting code fields to be attached to transactions. When users review their transactions on financial screens such as the Transaction Summary screen, they can enter accounting code values for each transaction.

To configure accounting codes

- Select **Admin > Accounting Code Configuration**. The Accounting Code Configuration screen appears.
- Select the checkbox for the field you wish to define.
- Enter a **Label**. This label will identify the field in the Transaction Summary screen.
- Select a **Field Type**, either **Text** or **List**. A list field is restricted to the values that you enter when you define the field. You can enter up to 500 values in the list. To the user, the field appears as a drop-down list.
- If the Field Type is Text, select a **Data Type**, one of **Alphanumeric**, **Date**, or **Numeric**.
- If the Field Type is List, enter the **List Values**, one per line. You can enter as many as 500 values.
- Click **Save**.

When you review your transactions on the Transaction Summary screen, you can enter accounting code values for each transaction. After transactions have been allocated, you can run various accounting reports under the Reports tab.

3. Spending Alerts

A spending alert indicates that spending exceeds specified thresholds. A spending alert is triggered when transaction amounts or amount totals are equal to or greater than any of the defined thresholds.

You can configure spending alerts using thresholds based on:

- Transaction amount
- Total transaction amount per day, week, or month
- Total transaction count per day or month
- Percentage of a specified amount
- Percentage of credit limit

You can configure spending alerts that are restricted to transactions based on:

- Merchant
- Transaction Category Code (TCC)
- Merchant Category Code (MCC)
- Point of service: cardholder present, mail/telephone, or Internet
- Accounting code (if cost allocation feature is enabled)

Some spending alerts features may not be available to all companies.

Alert Level

Assignment Description

The system can provide spending alerts at either the account level or the company level, according to the **Alert Level Assignment** set in the Company Site Configuration. To monitor spending alerts, you must be able to run spending alert reports. You must set **Allow Access to Additional Reporting Functions** to **Yes** in the Company Site Configuration.

To configure spending alerts

- Select **Admin > Spending Alerts**. The operation proceeds according to the **Alert Level Assignment**, which is defined in the Company Site Configuration.
- Select an account if required. The Spending Alert Configuration screen appears.
- If accounting codes are used in the company, the **Transaction Set** field appears.
- Enter alerts in the Spending Alert Configuration screen.
- Click **Save**.

You are now ready to start using Smart Data. See overleaf and help your business work smarter.

Using Smart Data

Searching for Transactions

Use the Account Summary operation to look up transactions that belong to a specific account. To look up transactions, you will need to know the date of the transactions you want to view. You will also need to know the account to which the transactions were charged.

To search for transactions

1. From the **Financial** menu, select **Account Summary**. The Account Summary screen appears. By default, it lists all accounts having transactions during the last 30 days.
2. In the Search Criteria section, you can define the date range you want to search by. The system looks for all accounts having transactions within the date range.
3. In the Optional Filters section, select any of the options to refine your search.
4. Click **Search**. A list of accounts displays under Search Results.
5. Click an account number. A list of transactions displays under Search Results. From here, you can split the transactions and apply accounting codes.

Viewing Reports

The following operations appear in the **Reports** menu:

- Schedule Report
- View Completed Reports
- View Scheduled Reports

How to Generate a Report

Generating a report involves selecting the desired report and scheduling it. The system provides a variety of reports to choose from.

Generating a report

1. Select **Reports > Schedule Report**.
2. Fill in the parameters on each screen.
3. Click **Save** to schedule the report.
4. Monitor the Completed Reports section of the Reports Inbox.
5. When the report appears in the Completed Reports section, download the report.
6. Optionally, delete the report. Smart Data deletes completed reports after 30 days.

The Royal Bank of Scotland plc
Registered in Scotland No 90312
Registered Office: 36 St Andrew Square Edinburgh EH2 2YB
Authorised and regulated by the Financial Services Authority No. 121882

RBS/SDNG/0508
701263