

## **Frequently Asked Questions (FAQs) – Business Card Management Solution (Visa Spend Clarity platform)**

### **1. What is the Business card Management Solution (Visa Spend Clarity Platform)?**

Business card management Solution refers to the processes and systems implemented by an organization to effectively manage and control the usage, expenses, and reconciliation of corporate credit cards.

The benefits to the business entities are;

- On-the-go expense management with auto-linking of uploaded receipts.
- Intuitive control and visibility of employee transactions and card statements.
- Swift and secure access to spend custom controls.
- Powerful dashboards and tools to identify spend patterns and make informed decisions.
- Online card management that enables card administrators to control card programs.
- Automated and secure payment solutions to reconcile and pay suppliers quicker.

To the company administrators they are able to control, where, how and when the employees can transact which reduces misuse of the company cards. You can implement centralized corporate spend policies through your employees' cards.

### **2. What is required to enroll to NCBA Business Card management Solution?**

To sign up, visit <https://ke.ncbagroup.com/card/visa-spend-clarity/>

Call NCBA Contact Centre for assistance +254 711 056444/+254 732 156444 or email [contact@ncbagroup.com](mailto:contact@ncbagroup.com).

Once your employees' corporate cards are enrolled for the services, expenses are synced to your employee's credit card feed, allowing your employees to easily submit expenses reports with transaction data ready to go. Admin have access to a dashboard, enabling them to view all credit card transactions throughout the company. It takes 48 hrs for the card data to be transmitted on initial enrollment.

Once enrolled you will receive a secure email from Visa on log in credentials.

### **3. We do not have a business credit card for our company. How do we go about it?**

You must sign up for a NCBA business credit card to be able to enjoy this innovative solution.

### **4. We only have prepaid cards or business debit card; can we enroll the cards?**

NO. The solution is currently available to business/ corporate credit cards.

Please sign up for business credit card to be able to enjoy this solution.

### **5. We do not bank with NCBA Group, We would like to have corporate cards for our employees what do we do?**

Call NCBA Contact Centre for assistance +254 711 056444/+254 732 156444 or email [Card.Sales@ncbagroup.com](mailto:Card.Sales@ncbagroup.com)

## **6. How does corporate credit card management software work?**

Corporate credit card management software automates the entire expense management process. It integrates with corporate credit card providers and accounting software like QuickBooks, Intuit, or Xero. Sage pulls transaction data, streamlines reconciliation, enables employee expense tracking, and simplifies expense report creation.

## **7. Can corporate credit card management software handle multiple cardholders?**

YES. We can enroll all the employees' cards into the platform. It allows for centralized management and provides individual card feeds for each cardholder, ensuring that all transactions are captured accurately for their respective expense reports.

## **8. What is the card reconciliation process in corporate credit card management?**

Card reconciliation is the process of matching credit card statements with related receipts and expense reports to ensure accuracy and identify any discrepancies. Corporate credit card management solution simplifies this process by automatically reconciling transactions and flagging any potential issues.

## **9. How can I make expense reimbursement easier for employees?**

Implementing a corporate credit card management system can help make expense reimbursement easier for employees. These systems allow employees to easily capture receipts, create expense reports, and submit them for reimbursement, reducing the administrative burden.

## **10. Is it possible to manage personal credit card expenses through corporate credit card management software?**

This solution is only available for corporate cards. Personal credit cards are NOT enrolled on this platform.

## **11. We already have an expense Management software? How can we leverage on this?**

NCBA Corporate Card management solution has integrated with top expense management systems like SAAP Concur, Expensify, Certify, Expense Watch etc. where the company can be sharing the invoices online. This is only enabled by the administrator on the system.

The administrator can even set up the frequency of sharing the data as per their needs.

## **12. What is the solution tariff?**

We have subsidized the service charge of \$35 per card per year.

## **13. What happens if an employee has left/ we want to opt out of the service?**

You can contact the bank ( [Card.Sales@ncbagroup.com](mailto:Card.Sales@ncbagroup.com) ) to dis-continue the specific card or the administrator can also disenroll the card(s).

## **14. What happens if we issue other cards to employees?**

You need to contact the bank ( [Card.Sales@ncbagroup.com](mailto:Card.Sales@ncbagroup.com) ) to enroll the cards to the platform.

## **15. We would like to have a private session with the bank to understand more about this solution. Is this possible?**

YES. The bank can always organize for on-site or virtual session with the client and have a demo on the solution.