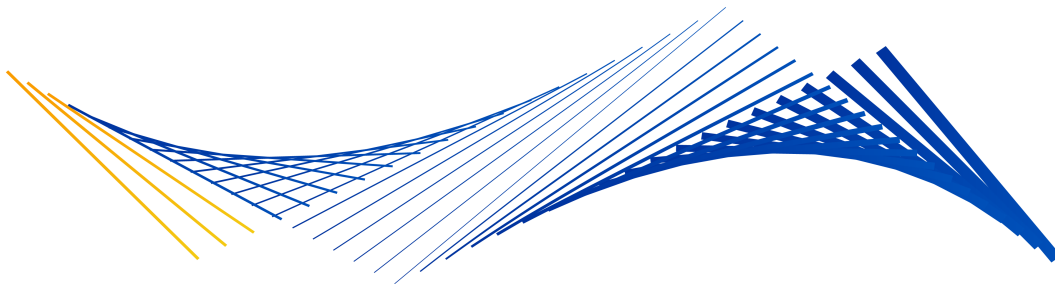


# Visa Business Reporting

## Getting Started Guide

*Effective: 29 February 2020*



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# About This Guide

The *Visa Business Reporting Getting Started Guide* describes the Visa Business Reporting application, including how to enroll and frequently asked questions.

## Audience

Business Owners or Company Administrators responsible for setting up and managing Visa Business Reporting for their company's use of its Company Credit Cards.

## Document Organization

The document is organized as follows.

**Chapter 1, Introduction to Visa Business Reporting**—Contains an overview of Visa Business Reporting.

**Chapter 2, Getting Started**—Contains information on how to get started with Visa Business Reporting.

**Chapter 3, Additional Information and Frequently Asked Questions**—Addresses general frequently asked questions about Visa Business Reporting.

## Further References

For detailed instructions on Visa Business Reporting functionality, access the Online Help feature of the application. This section includes a list of general and procedural application information, including step-by-step processes and tutorial videos. Contact your financial institution for any additional information.



# Introduction to Visa Business Reporting 1

Visa Business Reporting (VBR) is a secure, web-based, user-friendly reporting solution that helps businesses manage their expenses more efficiently. Visa Business Reporting has a comprehensive set of graphical dashboards and standardized reports which transform transaction information into business intelligence. It provides access to past and current financial data via desktop browser or mobile application so you can track spending and stay on budget — whether you're at work or on the go. Capabilities such as transaction categorization and the ability to add receipts enable businesses to stay on top of their business expenditures.

Visa Business Reporting's industry leading reporting and expense-management features will help you manage your business more effectively and enhance the value of your company business card(s).

## Cardholder Benefits

- **Self-registration by Cardholder:** To access *Visa Business Reporting* and run online reports for any or all registered company cards.
- **Cardholder assigned and managed permissions:** Supporting 3 roles with distinct access privileges depending on business role or needs.
- **Ability to create custom or ad-hoc spending categories:** Can be assigned to transactions to track card spending aligned with specific operations.
- **Schedule alerts and reports:** Provides the ability to configure running at periodic intervals.
- **Access *Visa Business Reporting* on mobile devices:** Enables the management of reports and tracking of spending.
- **Push transactions to accounting software:** Supported software includes Intuit QuickBooks Online® and Xero™.

- **Ability to add non-card transactions:** Enables the capturing of non-card transactions such as petty cash and checks; along with the ability to view these transactions in a chart or report.
- **Quick, easy access:** To summary and detail transaction reports enabling greater control over card business spending:
  - Dashboards for tracking card balance, spend, transaction count, and trends.
  - Standard reports by Cardholder, Expense Category, Merchant, My Category, and Trends.
  - Customize reporting categories.
  - Run reports on-line or schedule reports to run daily, weekly, or monthly.
  - Export card transaction information and manipulate report data.
  - Add notes and attachments (i.e. copies of receipts) to transactions.

## Accessing the Application

Users have two primary methods for accessing Visa Business Reporting, these include:

- **Web Application:** Web using the financial institution supplied URL.
- **Mobile Web Application:** Responsive UI via a mobile device using the financial institution supplied URL.
- **Mobile Application:** By downloading the Mobile Application onto an iOS or Android equipped mobile device.

The mobile application is a native application that can be downloaded and installed on a user's mobile device, while the mobile website (using the issuer supplied URL) is a web portal that runs directly in the mobile browser on a user's smart phone or other mobile device.

Both the native application and the mobile website allow users to view and categorize card transactions as well as add notes and attachments such as receipts. The mobile website does not have real time data with data only being available after 1-2 days.

# Getting Started

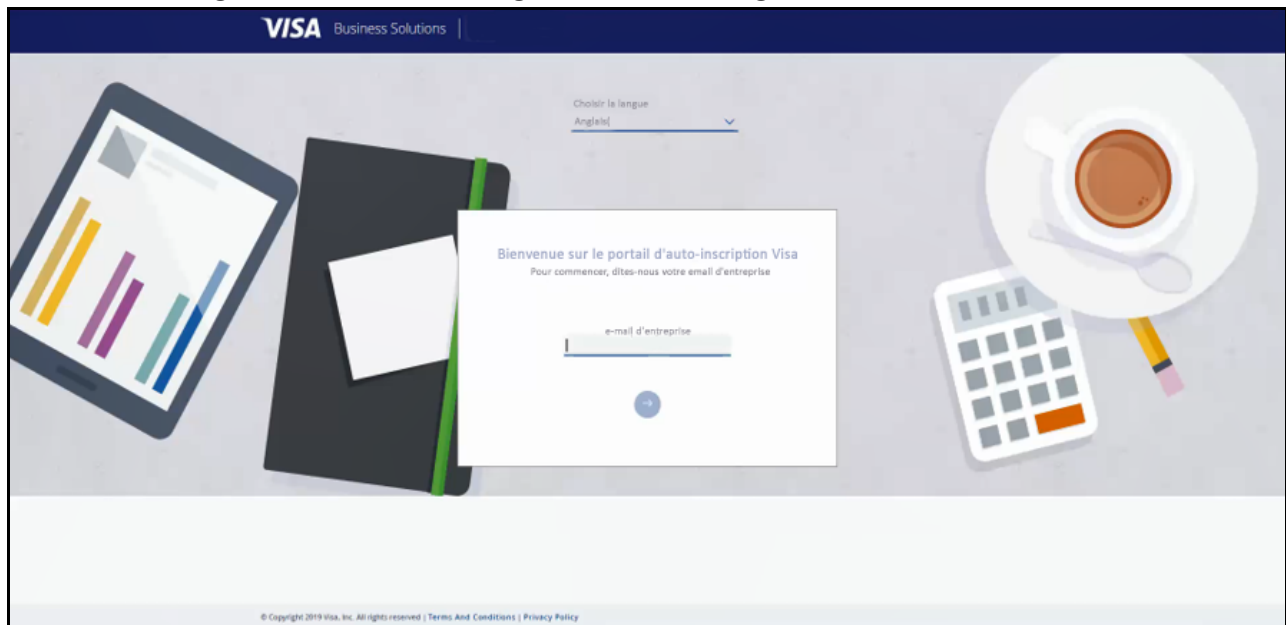
## 2

Visa Business Reporting (VBR) is a web-based, custom application.

### Registering to Visa Business Reporting

1. Click the customized registration URL provided by your financial institution.

**Figure 2–1: VBR Self-Registration Portal Page**



2. Enter your corporate email on the Visa Self-Registration Portal. Click **Sign In**, or the next arrow.

**Figure 2-2: Account Information Page**

**VISA** Business Solutions |

Visa Rapports d'entreprise  
**Information sur le compte**

Veuillez saisir les informations de votre carte Visa ci-dessous. Une fois validé, vous recevrez un e-mail contenant les prochaines étapes pour accéder à Visa Rapports d'entreprise.

**Personal Information**

Prénom \_\_\_\_\_

Nom de famille \_\_\_\_\_

Corporate Email  
E-mail d'entreprise ✓ \_\_\_\_\_

Confirmer l'email d'entreprise \_\_\_\_\_

Numéro de téléphone \_\_\_\_\_

Numéro de Carte de Crédit \_\_\_\_\_

Expiration \_\_\_\_\_

3. Enter your personal information on the Account Information page.

**Figure 2–3: Account Information–Begin Validation**

The screenshot shows a web form titled "Adresse de facturation" with the following fields: "Pays" (a dropdown menu), "Adresse 1", "Adresse 2 (optionnel)", "Ville", "État / Province", and "Zip / code postal". Below this is a section titled "Compagnie" with a field for "Nom de la compagnie". At the bottom of the form is a grey box containing the text: "Vous devez lire et accepter la «Politique de communication électronique» et les «Conditions générales et politique de confidentialité»." followed by two checkboxes. The first checkbox is for "J'accepte la «Politique de communication électronique de Visa Business Reporting» et j'accepte de recevoir électroniquement la documentation, les avis et autres communications concernant Visa Business Reporting à mon adresse e-mail." The second checkbox is for "J'ai lu et j'accepte les «Conditions générales» et la «Politique de confidentialité»." At the bottom right of the form is a blue button labeled "Commencer la validation".

4. Read and accept the Electronic Communication Policy and Terms and Conditions/ Privacy Policy. Check the boxes to acknowledge.
5. Click **Begin Validation**.

**NOTE:** The Business Cardholder role will be initially assigned at time of first card registration for the company. Contact your financial institution representative to update your role if needed. To learn more about roles, refer to Visa Business Reporting User Roles on page 2–8.

**Figure 2-4: Registration Complete Page**

6. Business Administrators, or the company owners, can enroll company cards to the accounting solutions so that transactions flow to QuickBooks Online or Xero.
7. Users will receive an email with a link to access VBR with a temporary password.

**NOTE:** An email will arrive within 24-48 hours of registration)

## Accessing Visa Business Reporting for Existing Users

1. Access the Visa Business Solutions Portal URL:  
<https://commercial.visaonline.com/>  
The Visa Business Solutions Portal Log In screen appears. (See Figure 2-5.)



**Figure 2–5: Visa Business Solutions Portal Log In Screen**

VISA | Visa Business Solutions

Français(international) ▼

Nom d'utilisateur

Mot de Passe

[Nom d'utilisateur Oublié?](#) | [Mot de Passe Oublié?](#)

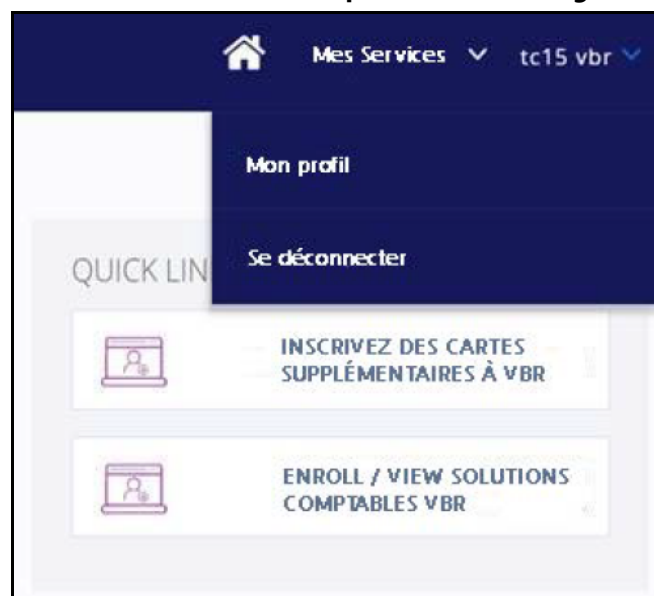
[Connecter](#)

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2. Log in with your Visa Business Solutions Portal user name and password. Users will be prompted to answer their security/challenge questions. The Visa Business Solutions Experience page appears.

**Figure 2–6: Visa Business Solutions Experience Home Page**



3. Click **My Services** to display a drop-down list of services accessible to the account. (See Figure 2–7.)
4. Click **Visa Business Reporting**. The VBR home page appears.

## Sessions

For security reasons, you may only be logged into one session, (that is, one main browser window on one computer) of Visa Business Reporting even though you may have more than one role and/or access to more than one organization.

Visa Business Reporting provides you with access to sensitive data; therefore, after a certain set of inactivity, that is, 15 minutes, for security reasons, the system times out and automatically disconnects your session. Be sure to save any entered data before leaving a session for any extended time period. If your session is idle too long, Visa Business Reporting sends the following message when you try to continue working.

## Sign-Out

### To sign out of Visa Business Solutions Portal

1. When logged into Visa Business Reporting, close your window to exit the application
2. The Visa Business Solutions Portal window is open. Select your name in the top-right of the window and click **Sign Out**. (See Figure 2–6.)

## Visa Business Reporting User Roles

The roles defined in Visa Business Reporting are listed in Table 2–1.

**Table 2–1: User Access Roles and Access Authority**

Role	Access Authority	User Role Examples
Business Administrator	<ul style="list-style-type: none"><li>• A “super user” is able to see card activity for each registered company card.</li><li>• Authority, edit, and modify data throughout application.</li><li>• Authority to manage user roles associated with a user profile.</li></ul>	Business Owner
Business User	<ul style="list-style-type: none"><li>• User with restricted privileges within a Card Program.</li><li>• Role assigned at the root hierarchy node (company level) of the card program.</li><li>• Cannot manage users.</li></ul>	Business Employee

**Table 2–1: User Access Roles and Access Authority**

Role	Access Authority	User Role Examples
Business Auditor	<ul style="list-style-type: none"> <li>Entitled to a mostly read-only access rights within the application of all clients and issuers' card programs.</li> <li>Role is intended for Help Desk Support.</li> <li>Can help with adding notes and receipts.</li> </ul>	Business Accountant

## Selecting an Organizational Level

Visa Business Reporting allows you to set up an organizational structure for your company so that you can search levels and perform actions for your desired organization(s). See Common Functionality and Behavior on 2–11 for examples of these actions.

Each role assignment has access to its assigned organizational level and those below it. Users do not have access to the organizational levels above their assigned role level. Throughout Visa Business Reporting, you are given an option to select a organization level.

### To select an organization level

1. Click the drop-down arrow in the Organization level to see the drop-down list of levels available to you.
2. Click the + symbols to expand the list and the - symbol to collapse a section of the list until you find the level you want.

**Figure 2–7: Organizational Level**




3. Click your desired level.  
The drop-down list will close, and your level will appear in the field.

Each level appears as a link that you can click to drill down further in that node. To select a node level, click the **Select** link to the right side of the node-level name.

**NOTE:** Keyboard-only users, use **<alt><down arrow>** to select items in drop-down lists.








You can also search for an organization by clicking on the magnifying glass next to the organization drop-down list. For more information, see [To use the organization hierarchy search to refine your search](#).

If your search or selection requires card accounts to be shown, click on the card account  icon.

## Sorting Lists and Tables

Most lists and tables in Visa Business Reporting can be sorted in ascending or descending order by clicking on the column heading. For example, if you want to see the listed transactions with the most recent date first, click the date column header. To return to an ascending order, click the header again. A triangle is shown next to the heading to show the current sort order.

## Other Conventions

	<p>Radio button means you can select only one item from the list at a time.</p>
	<p>Check box. When used alone, this usually means you can select or deselect an option by checking or unchecking the box. When used with a list of items, you can select any number of items from the list at one time with the option of deselecting at any time before you submit the action.</p>
	<p>Drop-down list. Click the down arrow next to the field to see a list of choices. Drag your cursor down the list to make your selection.</p> <p><b>Note:</b> Keyboard-only users, use <b>&lt;alt&gt;&lt;down arrow&gt;</b> to select items in drop-down lists.</p>
	<p>Click this button to submit information or make a request.</p>
	<p>Click this button to save what you have done so far and continue working on the same screen. (See OK.)</p>
	<p>Click this button to save and exit the screen or function. (This differs from <b>Apply</b> which saves but does not exit the screen or function.)</p>
<p><a href="#">sample hyperlink</a></p>	<p>Hyperlinks are generally underlined blue text. When you move your cursor over the hyperlink, the cursor becomes a hand with the index finger pointing. If you are not over the hyperlink or if the link is not live, the cursor will not change. When you click the hyperlink, it takes you to the destination.</p>
<p>Options avancées </p>	<p>Advanced Options. Click the down arrows to see a set of filters available to refine your search criteria.</p>

## Common Functionality and Behavior

To aid the user experience, modules contain shared workflow functionality and parameters. These shared functionalities are discussed further in this section.

### Date and Time

The representation of dates and time within Visa Business Reporting are described below.

- Date format is based on the user's locale, configured via the **My Profile** menu.
- References to time in Visa Business Reporting are calculated in Greenwich mean time (GMT). Enter references to time in your local time (based on the Time Zone setting in your profile); the application automatically calculates the corresponding GMT.
- Sunday is considered the first day of the week when selecting time periods.

### Search Functionality

A number of the modules rely on common search fields and functionality

**NOTE:** Depending on the module, the available fields and steps described may vary slightly.

#### To perform a search within Visa Business Reporting

1. Access the required module and search screen.
2. From the **Organization** drop-down list, browse through the levels in the organization, then select the required **organization**.

#### NOTES:

- The system displays the default organization. The default organization is your level within the organization.
  - Alternatively, click the **magnifying glass** icon to open a search dialog that enables users to search for organizations by Organization Node or Description.
  - The Hierarchy drop-down list will appear if your organization has activated the Display Organization Hierarchy Tree.
3. Click **Billing Cycle**, then from the drop-down list, select the required billing cycle.  
or  
Click **Date Range**, then enter the Start Date and End Date to include.

**NOTES:**

- Year refers to calendar year.
  - Up to 27 months of transaction data is available.
  - In the Date Range option, you can click on the single calendar icon for an actual calendar view; you also can click the double calendar icon for a specified time period, then select the time period you want.
4. Optionally, to specify advanced search options, expand the **Advanced Options** section. The advanced options panel enables you to specify:
- Transaction Type
  - Transaction Start and End Date
  - Category
  - Billing Amount and operator
  - Merchant Name
  - Minimum and Maximum Billing Amount
  - Posting Start and End Date
  - Card Account
- NOTE:** Search by Card account can be done at the company level or the individual card account level. Multiple cards can be selected as well.
5. Click **Search** to display the transactions matching your search criteria. The search results screen appears based on your selection criteria.

**NOTE:** Click on the column headers to sort the columns by ascending or descending order.

**Figure 2–8: Search Results Grid**

CATÉGORISER		EXPORTER							Nombre d'enregistrements: 1	
<input type="checkbox"/>	Compte de titulaire de carte	Nom du titulaire	Nom du commerçant	▼ Date d'affichage	Date de la transaction	Montant facturé	Catégorie ▼	Action		
<input type="checkbox"/>	****,****,****,****	D-YTRJDTAX,J-MECRJDTAX	Demo	09/29/2015	09/29/2015	850.00	Bill Pay	DÉTAILS		

Based on your selection criteria, the count of existing transaction results is listed. Transactions with notes will be indicated with a notes icon and transactions with attachments will be indicated with a paper clip icon. Cash transactions will be indicated with a cash icon, and transactions that have been split will display a split icon next to the billing amount.

## Viewing Transaction Details

You can view the details of an individual transaction.

### To view the details of a transaction

1. Locate the required transaction by browsing or searching for it.
2. Click the **DETAILS** link next to the transaction you want to export. The transaction details page appears.
3. After reviewing the transaction details, users have the option to:
  - **Exporting Transaction Details:** Click the Export button to export the transaction's details.
  - **Adding Notes:** Notes can be added by entering the required note then selecting the Save Note button.
  - **Working With Attachments:** Use the Upload Attachments button to add attachments to the transaction.
  - **Edit Non-Card Transactions:** Certain fields relating to non-card transactions can be modified via the Transaction Details page.

## Exporting Transaction Details

You can export the details of an individual transaction.

### To export a transaction

1. Locate the required transaction.
2. Click the **DETAILS** link next to the transaction you want to export. The transaction details page appears.
3. Click the **EXPORT** button at the bottom of the screen.
4. Select the required file type from the **File Format** drop-down list; available options are CSV or Excel.

Depending on the version of browser being used, users may be prompted to save the file or the file may be downloaded automatically.

**NOTE:** *Please do not leave the page until the download has started; otherwise, the report will be lost.*

## Exporting the Results Grid

1. Select the **EXPORT** button.
2. Select the required file type from the **File Format** drop-down list; available options are CSV or Excel.



The report will download as a ZIP file. Depending on the version of browser being used, users may be prompted to save the file, or the file may be downloaded automatically. Your browser should display the progress of the download and notify you once the download is complete.

**NOTES:**

- *Please do not leave the page until the download has started; otherwise, the report will be lost.*
- *The threshold for reports is 250,000 entries. If you expect to run large datasets, it is advised to either break down your query into shorter time segments or smaller sections of an organizational hierarchy.*



# Additional Information and Frequently Asked Questions

3

Once you are enrolled and can access Visa Business Reporting (VBR), you will find an additional robust online-help section within the application.

The VBR online help contains procedural information intended to help users efficiently use and navigate the application.

The Online Help contains:

- Application links to explain particular features using context-sensitive instruction.
- A search function to locate all the help topics about VBR features.
- Embedded tutorial videos that guide users through the usage of the VBR application.

## Accessing the Online Help

### To access Online Help

1. Click the user drop-down menu located in the top-right corner of the window.

**Figure 3–1: My Profile Menu**

2. Click **Help** or **Accessible Help** to access information and tutorials intended to help business owners with expense insights.

## FAQ

This section covers frequently asked questions about Visa Business Reporting. For more detailed information about a given topic, see the relevant online Help topic or contact your system administrator. This section covers general questions, not module-specific ones.

### **How do I, a Small Business cardholder, sign up for the solution?**

A dedicated web address for self-registration is assigned for each bank. Depending on the bank's enrollment process, a link to take the Small Business cardholder to the Self-Registration tool may be available on the bank's website, or the cardholder may access it directly at the bank's dedicated URL for Visa Business Reporting. For the exact URL, please contact your Visa card banking institution.

### **I've registered, but am unable to access the system or see my data.**

Below are the high level steps for a cardholder to register a card account on VBR

1. Click the registration link provided by your Financial Institution to register your company card accounts.
2. You will be asked to provide information about yourself.

**NOTE:** *Completion of the registration process is dependent on a valid email address to receive your temporary password.*

3. Enter information about your company business cards.
4. Acknowledge your agreement to the Electronic Communications Policy and the *Terms and Conditions & Privacy Policy*.

5. Click **Submit**.

You can access Visa Business Reporting once you have received an email with your application login information (temporary password and application URL).

**Where can I find more information about Visa Business Reporting?**

The "Module Description" link (in the menu of each module) provides a general overview of that module. More detail about the functionality of the individual modules and information about Visa Business Reporting in general can be found in online help; this can be accessed via the **My Profile** menu.

**What browsers are supported by Visa Business Reporting?**

Visa Business Reporting is applicable for the latest browsers.

**How long can the application be idle before my session times out?**

For security purposes, a user's session will time out from Visa Business Reporting after being idle for 20 minutes. You will be prompted to log in again.

**If my session times out, can I get back to where I originally was in the application?**

If your session times out, you will not be re-routed to where you were. After logging back in, you will be directed to your default home page and will have to navigate to where you left off. However, any changes you saved before the time out will be available.

**Can I log into multiple sessions at the same time?**

No. For security purposes, a single user ID can only be logged in to one session at a time.

**Where does the data in Visa Business Reporting come from? How current is the data?**

The data in Visa Business Reporting is transaction data that comes either from the processor for the bank or from the bank itself. The data is "settled" data, meaning that it comes in after the merchant's bank has been paid by the issuer. Typically, this will be two or three days after the transaction occurred.

**My email address changed. How can I update it?**

Your email address is your Visa Business Reporting user ID. If you have a new email address, your administrator can use your new email address to set up your new account with the same access rights in the same hierarchy. History from a previous email address can be transferred, but you will need to contact your Financial Institution for assistance.

**I provided the wrong email address; what do I do?**

Contact your financial institution for assistance in correcting any errors with an email address.

**I cannot find my organization in the organization drop-down menu. How can I find it?**

Upon entering each screen, the default organization will be at your organization level. You will need to scroll through the list to find the appropriate organization.

Users are able to see all organizations on their level and lower; users are not able to see organizations above their own.

**How much data will be available to me initially?**

Once you have registered, Visa will extract up to six months of data for the registered card account. Initially, data may not be available for 24 to 48 hours.

**How long is the data within Visa Business Reporting kept?**

Data is held for 27 months. When performing a search using the date range option, select a start date that is within 27 months of the current date; otherwise, an error message may be displayed.

**Why is the multi-select check box feature not working for me?**

If you are not using IE 9.0 and are instead using IE 11.0 or an alternate version, the multi-select check box feature may not appear as expected in the application. You may need to turn on Compatibility Mode in order to fix this and proceed. Contact your administrator or financial administrator for assistance.

**How does Visa Business Reporting collect and use my data?**

Information collected in connection with Visa Business Reporting is subject to your Small Business card issuer's privacy policy, which you can obtain from your issuer.

**What languages does Visa Business Reporting support?**

English US, English UK, Canadian French, Japanese, Chinese, Russian, Spanish, Arabic, and Portuguese.

**How do I change the timezone?**

From within the application, click the **My Profile** icon then select the **My Profile** menu item. Select the required timezone from the **Time Zone** drop down list to select which time zone you would like to view the application in. Reports will now generate with a time stamp of the time zone you have selected. Notifications and Alerts will also be sent using the time zone selected.