



PCard Guidelines
Incl. Coding & Receipting of Transactions using
Visa Spend Clarity for Enterprise

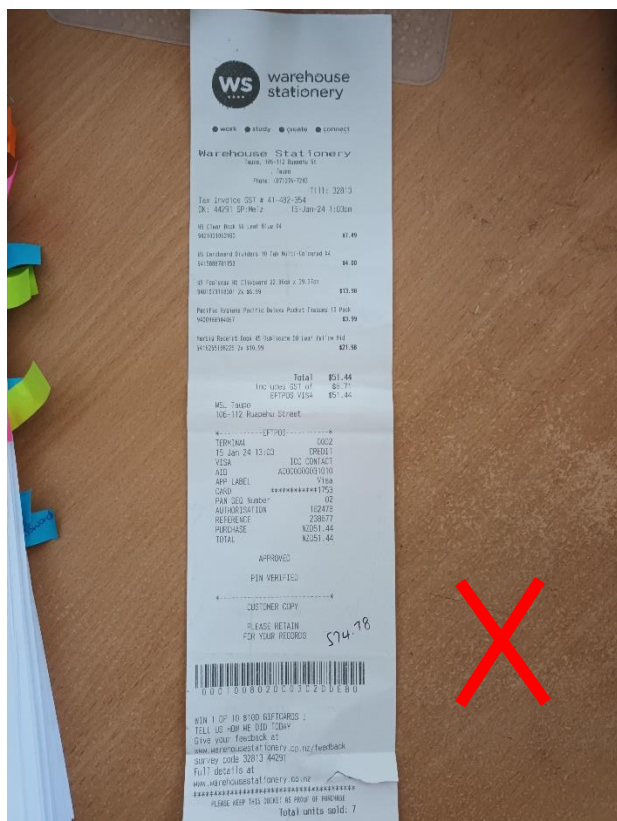
The Basics	Page 2
Use of Your GirlGuiding NZ PCard and some FAQ's	Pages 3-5
Getting Started – How Login to Visa Spend Clarity for Enterprise	Page 6-9
Coding Your Expenses & Attaching Your Receipts – GL Codes	Page 10
Coding Your Expenses – Using the Website	Pages 11-13
Attaching Your Receipts – Using the Website	Pages 14-16
Coding Your Expenses – Using the Mobile App	Pages 17-18
Attaching Your Receipts – Using the Mobile App	Page 19

The Basics

GirlGuiding NZ uses Visa Spend Clarity for Enterprise (VSC) to fulfil our GST and accountability requirements for our Board, IRD and Auditors.

As a PCard holder you are required to provide receipts for all the transactions that you make using your PCard.

- Receipts are required to be attached to your transactions on VSC by the 5th of the following month.
- Receipts over \$50 must contain the suppliers GST number if they are GST registered.
- Receipts must be readable for Audit purposes. If you can't read the receipt on the photograph/scan that you have just taken, we can't either.
- Some Suppliers provide a long receipt but it contains information that we don't require. See below for an example of the same receipt photographed twice. We only need to see –
 - The Supplier's name
 - The Supplier's GST number if they are GST registered
 - The date of the purchase
 - The items purchased
 - The \$ total of the items purchased
 - As much as possible please photograph/scan your receipts the right way up



Use of Your GirlGuiding NZ PCard

Your PCard has been issued to you for the purposes of making purchases that you require in your Role for GirlGuiding NZ and you are responsible for it being operated within the Guidelines of ASB's Terms & Conditions of their cards and GirlGuiding NZ Policy. Funds must be spent for the purpose intended and provided or funded for. Any queries regarding these guidelines are to be directed to the Finance Team Leader (PCards@ggnz.org.nz) or your Regional Hub Coordinator.

For Unit Cards – your budget is to deliver the Guiding Programme to your Unit.

For Local Team & Regional Hub Cards – your budget is for managing your local Team.

- Annual Leader Recognition is done centrally by GirlGuiding NZ, therefore there are no funds allocated with the Local Team budget for this purpose.

Some Frequently Asked Questions

Lost Card or Fraud

If you have lost your PCard or suspect that your PCard has been used fraudulently, during business hours please phone Finance Team Leader, Kay Grenfell 021 199 3421 and advise us of the situation (If you are an ASB customer you can log onto your Fastnet Classic app and block your card immediately). If it is outside of business hours please phone ASB directly on 0800-803-804 and send a follow-up email to PCards@ggnz.org.nz so we can assist you moving forward.

Receipts are Required for All PCard Transactions

All purchases made on PCards are required to be auditable.

Codes & Receipts for PCard purchases are to be uploaded to Visa Spend Clarity by the 5th of the month following the transaction.

If you make a purchase through any website, a list of the goods and confirmation of the costs is required. Please note that PayPal transaction confirmations do not provide a list of the goods purchased so you must provide this from the company you are ordering the goods from.

Girl Programme Credits – Unit Leaders

Each Unit is entitled to \$25 per girl per term to “deliver the Guiding Programme”. This is paid to your PCard prior to the beginning of each Primary School Term except Term 1. For Term 1 we pay an Advance Payment of \$50 or \$150 to every unit (based on girl numbers in your unit) prior to the end of January to enable purchases to be made in preparation for the new year. The balance of Term 1 funds will be paid in approximately the 3rd week of February allowing for Girl Numbers to be as accurate as possible for the Term.

There will not be an additional top up of funds during the term or a removal of funds for girls who leave during the term. However, leaders can contact PCards@ggnz.org.nz for an additional top up where there has been a net gain of three or more girls during the term so that they are not disadvantaged by increasing numbers.

Unspent Girl Programme Credits will be carried over between Terms until Term 4. Girl Programme Credits do not roll forward from year to year. You will be notified of the date in December when your funds should be spent. Any Programme Credits unspent by the date notified are returned to GirlGuiding New Zealand. Your PCard will then have a zero balance until the Advance Girl Programme Credit is paid in the following January.

Specific dates for the crediting of your unit funds will be advised in Leaders Hub and as OGM Announcements.

Reimbursement Claims

PCard holders have delegated authority to spend up to the amount credited to their PCards, therefore if you are the PCard holder and you are claiming a reimbursement, you do not require the authorisation of your Local or Regional Hub Co-ordinator.

For prompt payment please complete an Expense Claim Form (available on OGM and our website), attach your receipts and email directly to accounts@ggnz.org.nz for processing.

Purchasing Gift Cards/Petrol Vouchers on PCards

Purchasing of gift cards, gift vouchers and petrol vouchers for events/camps and programme activities on PCards is allowed but should only be used when needed for a specific occasion eg. parents providing transportation, a gift for a speaker at a unit meeting. If needed for an Event/Camp the \$ amount should be included in your budget. Before submitting your receipt please write a basic reason for the purchase on the top of the receipt eg. gift for speaker, parent transport, then scan/photograph and submit your receipt as usual.

Purchasing of Outdoor Equipment by Units

Purchasing of outdoor equipment must be pre-approved by the Property Team. There is a budget for camping equipment in central funds so this may not have to be deducted from your Unit funds. We already have substantial discounts with a number of camping equipment suppliers and we want to get the best deal available. For queries please email Property@ggnz.org.nz


Purchasing Resources Internationally

You are able to purchase products from other countries using your GirlGuiding NZ PCard.

All purchases made on PCards are required to be auditable. If you make a purchase through any website, a list of the goods and confirmation of the cost is required. Please note that PayPal transaction confirmations do not provide a list of the goods purchased so you must provide this from the company you are ordering the goods from.

Please

- Research the supplier to see if they are genuine and reputable – put the supplier’s name into a Google search – people are not shy to complain if they have had previous issues.
- check to see if the website is secure (padlock before the website address and s after http)

 <https://identity.enterprise.spendclarity.visa.com/login>

- Remember that your purchase may not be in NZ Dollars and could result in a large cost difference for an exchange rate and shipping
- Check where the product is coming from and the postage timeframes to ensure you receive your items when they are needed

Cash Withdrawal Ability on PCards

The ability to withdraw cash from your PCard is only available in exceptional circumstances or if you are having a Girl-Led camp or event.

If the cash withdrawal is made as part of a camp or event, please write “Cash” on each receipt and upload your receipt to Visa Spend Clarity as usual.

For Girl-Led camps or events please ensure that the girls are informed how important it is to keep the receipts for their purchases in a safe place and to return them to you at your first contact with the girl after the event. We recommend giving the cash to the girl in a zip-lock bag so the receipts can be kept there also. If you are having multiple Girl-Led camps at the same time, please also write the Girl’s name on the top of each receipt to enable easy reconciling.

For enquiries on cash withdrawals from your PCard for Camps or Events please contact OGMEvents@ggnz.org.nz or phone 021 0908 6580, at least 2 Business Days before you want to withdraw the funds.

For enquiries on cash withdrawals from your PCard for Programme Costs please contact PCards@ggnz.org.nz or phone 021 199 3421, at least 2 Business Days before you want to withdraw the funds.

Finance Team Staff Contacts

Accounts Payable/Finance Team Leader – Kay Grenfell – accounts@ggnz.org.nz – 021 199 3421

Events/Camps – Stacey Skill – OGMEvents@ggnz.org.nz - 021 0908 6580

Girl Invoices/Debt Management – Jo Clark - OGMInvoices@ggnz.org.nz – 021 199 5041

PCards/Finance Team Leader – Kay Grenfell – PCards@ggnz.org.nz – 021 199 3421

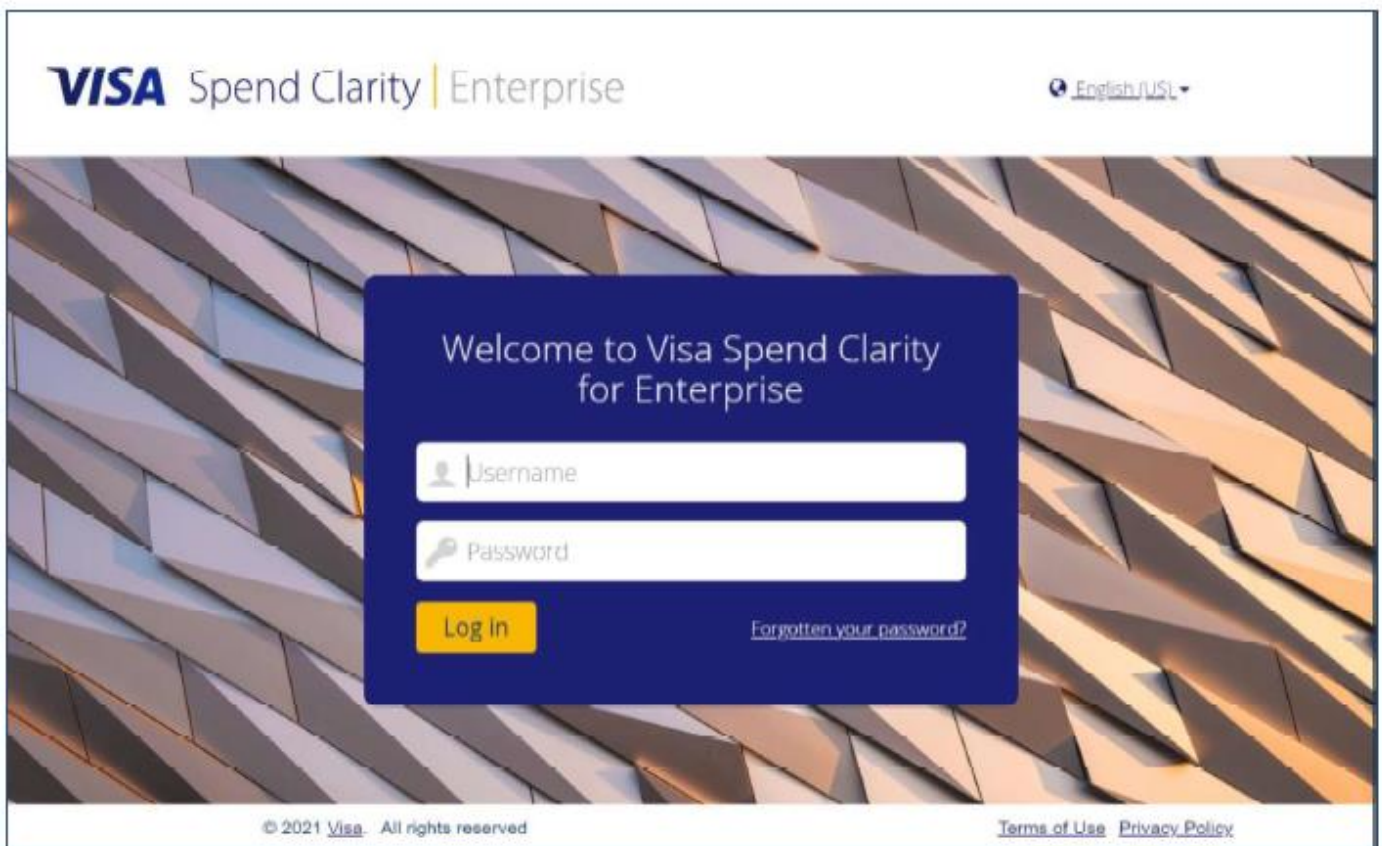
Getting Started

Once your PCard has been issued and is on its way to you, you will receive your VSC password and username by automated email from Visa Spend Clarity. The first time you log in you are asked to reset your password, login using your new password, set up your preferred two-factor authentication method, and accept the Terms and Conditions.

VSC is accessible via their website and via a mobile app. You do not have to use the mobile app if you don't want to, just ensure that when you are setting up the Two-Factor Authentication, that you choose to **Use other authentication methods** to select Email then follow the onscreen instructions. Whichever method you register with will be used every time you log in, in the future.

First time Log In and Password Reset

Open a web-browser and navigate to: <https://enterprise.spendclarity.visa.com/>. On the *Welcome to Visa Spend Clarity for Enterprise* page, enter your Username and Password. Then, select **Log in**.



VISA Spend Clarity | Enterprise English/US

Welcome to Visa Spend Clarity for Enterprise

Log in [Forgotten your password?](#)

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The *Change Password* screen displays.

- Follow the on-screen prompts to **create and confirm a new password**.

Tip: The criteria for an acceptable password are listed in the window.

- Click **Save and log out**.

The main *Log In* screen of *Visa Spend Clarity for Enterprise* will display again.

- **Log in** with your new password to continue.

Change Password

Do not set your new password to be your organization's internal password or user ID. Use difficult words or phrases, and adhere to the criteria listed below.

Enter your new password.

Enter a password that contains at least 8 characters.
Enter a password that does not exceed 16 characters.
Enter a password that contains a numeric character.

- Contains at least 8 characters
- Does not exceed 16 characters
- ✓ Contains a lowercase character
- ✓ Contains an uppercase character
- Contains a numeric character

Confirm your new password.

Confirm new password

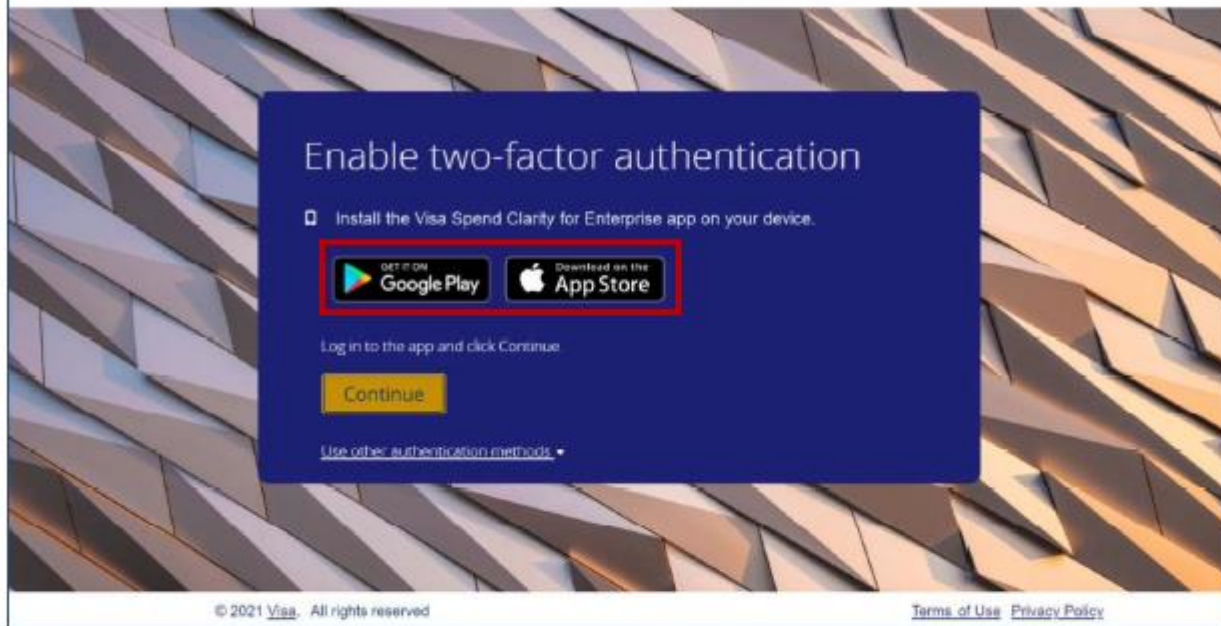
Save and log out

Set Up Two-Factor Authentication

As directed by Visa's Key Controls and Technical Security Requirements for Customer Identity & Access, *Visa Spend Clarity for Enterprise* requires users to login to the system using two-factor authentication: their username & password, combined with an authentication code generated via any of the following channels:

- The *Visa Spend Clarity for Enterprise* mobile app
- An email sent to the Email Address specified in the user's profile
- A third-party authentication application of the user's choice that supports the [Time-based One-Time Password](#) algorithm (TOTP), such as Google Authenticator, Authy, Duo Mobile, LastPass Authenticator, and others.

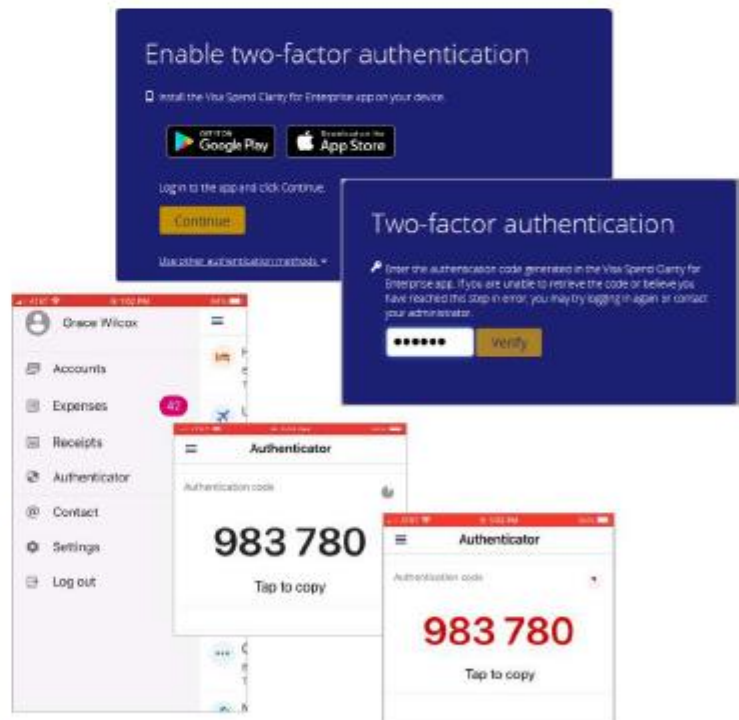
After your username and password are accepted, the *Enable two-factor authentication* window displays. This is where you choose the authentication method to use when accessing the application. In this example, it suggests the *Visa Spend Clarity for Enterprise* mobile app. If you have not done so already, **download and install** the mobile app.



Open and log in to the *Visa Spend Clarity for Enterprise* app on your mobile device. From within the *mobile app*:

- Tap the **Options** menu.
- Tap **Authenticator**. An *Authentication Code* displays in the mobile app for thirty seconds, then a new one is automatically generated. You may tap the code to copy it to the mobile device clipboard, if logging in to the main website using a mobile web browser.

Tip: A small stopwatch icon in the upper-right corner of the Authenticator screen shows how long the code is still valid. The authentication code will turn **red** when it is nearing expiration.

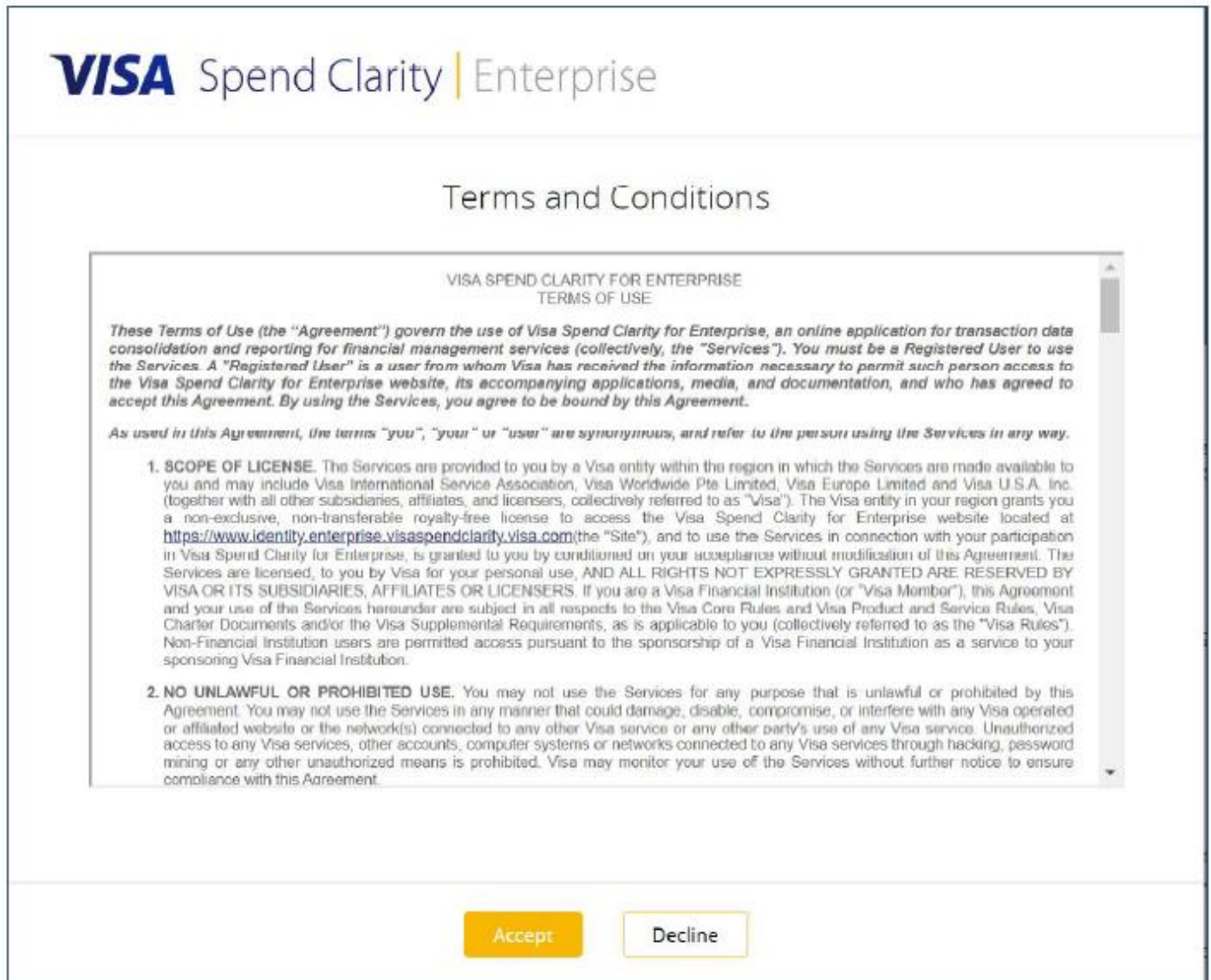


From within the *desktop application*:

- Click **Continue**.
- Enter the **Authentication Code** currently displayed in the *mobile app*.
- Click **Verify**. Your registration with the *Visa Spend Clarity for Enterprise* mobile app is now complete.

Accept the Terms & Conditions

After setting up two-factor authentication, the *Terms and Conditions* screen displays. Review the *Terms and Conditions*, then select **Accept** or **Decline**.



VISA Spend Clarity | Enterprise

Terms and Conditions

VISA SPEND CLARITY FOR ENTERPRISE
TERMS OF USE

These Terms of Use (the "Agreement") govern the use of Visa Spend Clarity for Enterprise, an online application for transaction data consolidation and reporting for financial management services (collectively, the "Services"). You must be a Registered User to use the Services. A "Registered User" is a user from whom Visa has received the information necessary to permit such person access to the Visa Spend Clarity for Enterprise website, its accompanying applications, media, and documentation, and who has agreed to accept this Agreement. By using the Services, you agree to be bound by this Agreement.

As used in this Agreement, the terms "you", "your" or "user" are synonymous, and refer to the person using the Services in any way.

- 1. SCOPE OF LICENSE.** The Services are provided to you by a Visa entity within the region in which the Services are made available to you and may include Visa International Service Association, Visa Worldwide Pte Limited, Visa Europe Limited and Visa U.S.A. Inc. (together with all other subsidiaries, affiliates, and licensors, collectively referred to as "Visa"). The Visa entity in your region grants you a non-exclusive, non-transferable royalty-free license to access the Visa Spend Clarity for Enterprise website located at <https://www.identity.enterprise.visaspendingclarity.visa.com> (the "Site"), and to use the Services in connection with your participation in Visa Spend Clarity for Enterprise, is granted to you by conditioned on your acceptance without modification of this Agreement. The Services are licensed, to you by Visa for your personal use, AND ALL RIGHTS NOT EXPRESSLY GRANTED ARE RESERVED BY VISA OR ITS SUBSIDIARIES, AFFILIATES OR LICENSERS. If you are a Visa Financial Institution (or "Visa Member"), this Agreement and your use of the Services hereunder are subject in all respects to the Visa Core Rules and Visa Product and Service Rules, Visa Charter Documents and/or the Visa Supplemental Requirements, as is applicable to you (collectively referred to as the "Visa Rules"). Non-Financial Institution users are permitted access pursuant to the sponsorship of a Visa Financial Institution as a service to your sponsoring Visa Financial Institution.
- 2. NO UNLAWFUL OR PROHIBITED USE.** You may not use the Services for any purpose that is unlawful or prohibited by this Agreement. You may not use the Services in any manner that could damage, disable, compromise, or interfere with any Visa operated or affiliated website or the network(s) connected to any other Visa service or any other party's use of any Visa service. Unauthorized access to any Visa services, other accounts, computer systems or networks connected to any Visa services through hacking, password mining or any other unauthorized means is prohibited. Visa may monitor your use of the Services without further notice to ensure compliance with this Agreement.

Accept **Decline**

Note: If you **Decline** the *Terms and Conditions* you will not be able to access and use *Visa Spend Clarity for Enterprise*.

Coding Your Expenses & Attaching Your Receipts

(This looks complicated when laid out into a step by step document but it is pretty easy and you will have this sorted in no-time 😊)

GL Codes

286 Classic Programs Expense

- *use for your weekly Girl Programme costs from the \$25/girl/term Budget*

288 Other Programs Expense

- *only to be used if you have been allocated funds for running a specific program outside of the regular meetings*

293 Discoveries Expense

- *only to be used if you are running a Discovery Event*

308 Camps & Activities Expense

- *use if you had extra funds added to your PCard for a camp or event*

316 Queens Guide Retreat Expenses

- *only to be used if you had specific funds added to your PCard for Queens Guide Retreat Expenses*

448 Volunteers Expense

- *Local & Regional Hub Co-ordinators to use for your Team Budget.*

Property will be 000 not applicable

Activity will be 00 not applicable

See below for separate instructions on how to code and receipt your expenses on the Website and the Mobile App.

Coding Your Expenses - Using the Website

Login to Visa Spend Clarity

On the Home Page, click on the tab My Spend and choose Expenses. A list of your uncoded/unreceipted expenses will show.

To code a single transaction, click on the chevron at the right of the transaction.

Expenses

Filters	Find	
Default		Q
Select all	<input checked="" type="checkbox"/> Code selected expenses	
<input checked="" type="checkbox"/> Asahi Japanese Restaurant	9,00 NZD	ASB (4046) 01/03/2024

To code multiple transactions either click on the select box or choose Select all

A window will pop up as below. Click on the + alongside the GL Code. If this is the first time you will then need to click on Search GL Codes.

Asahi Japanese Restaurant

Amount	Date	Issuer	Merchant category group
9.00 NZD	01/03/2024	ASB (4046)	Eating And Drinking Places

Link receipt

Coding Details

Expense template

1

Amount incl 9.00	NZD	GL Code	+ A required code is missing.
Tax code NZ GST		Property	+ A required code is missing.
Tax amount 1.17	NZD	Activity	+ A required code is missing.

Split

Description

Purchase Asahi Japanese Restaurant

466 characters left

Complete Update A required code is missing. Reset

A Search box will pop up and will show the GL Codes you have available. If you click on the code you want you will get some further options. Simply select if that is the code you want.

× Search codes

GL Code

Code value

Description

Show valid codes only

Search

286
Classic Programs Expense

Select Favorite Info

288
Other Programs Expense

293
Discoveries expense

308
Camps & Activities Expense

316
Queens Guide Retreat expense

448
Volunteers Expense

If you will usually use the same code you can make the code a favourite by clicking on the star.

Then next time you need to code a receipt, you will click on the + for the GL Code and your Favourite code will pop up without having to go into Search GL Code codes

✕
Asahi Japanese Restaurant

Amount	Date	Issuer	Merchant category group
9.00 NZD	01/03/2024	ASB (4046)	✕ Eating And Drinking Places

[Link receipt ▾](#)

Coding
Details

Expense template

Amount incl
9.00
NZD

Tax code
NZ GST
▾

Tax amount
1.17
NZD

Split

GL Code

Property

286
 Classic Programs Expense
 ★

Search GL Code codes →

Activity

+

A required code is missing.

A required code is missing.

Description

As volunteers you do not need a Property or Activity code so you can click on the + for the Codes, click Search, choose 000 not applicable for Property and 00 not applicable for Activity, click on the Favourite stars and next time these will pop up without having to go and search for it each time.

✕
Asahi Japanese Restaurant

Amount	Date	Issuer	Merchant category group
9.00 NZD	01/03/2024	ASB (4046)	✕ Eating And Drinking Places

[Link receipt ▾](#)

Coding
Details

Expense template

Amount incl
9.00
NZD

Tax code
NZ GST
▾

Tax amount
1.17
NZD

Split

GL Code

+

Property

000
 not applicable
 ★

Search Property codes →

Activity

+

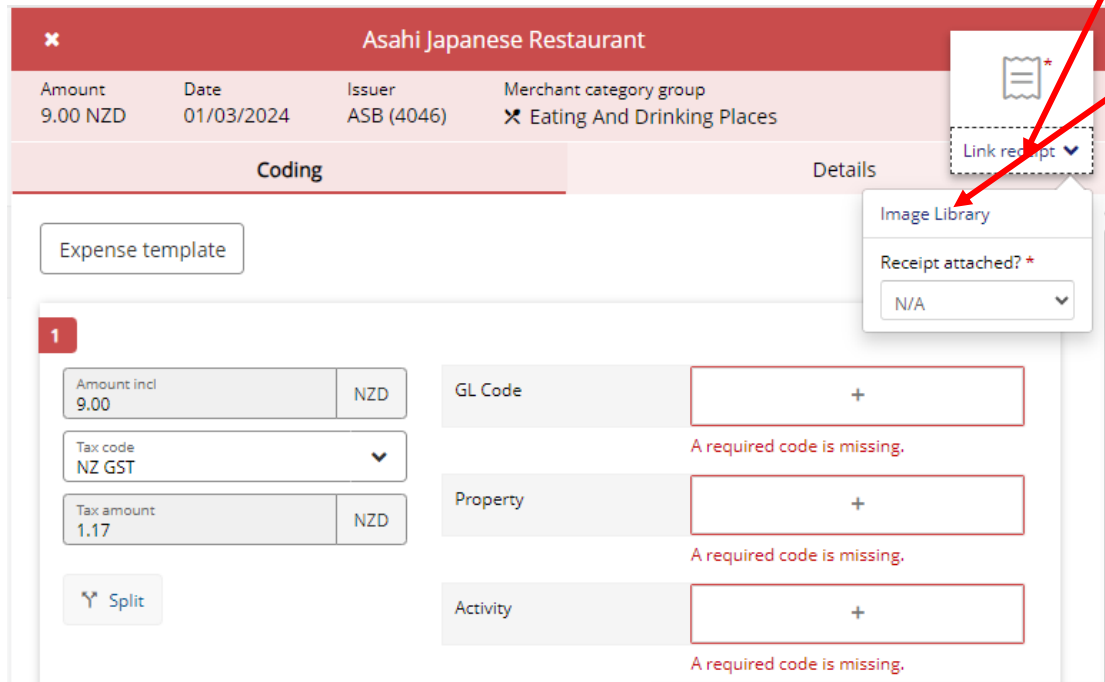
A required code is missing.

A required code is missing.

Attaching Your Receipts – Using the Website

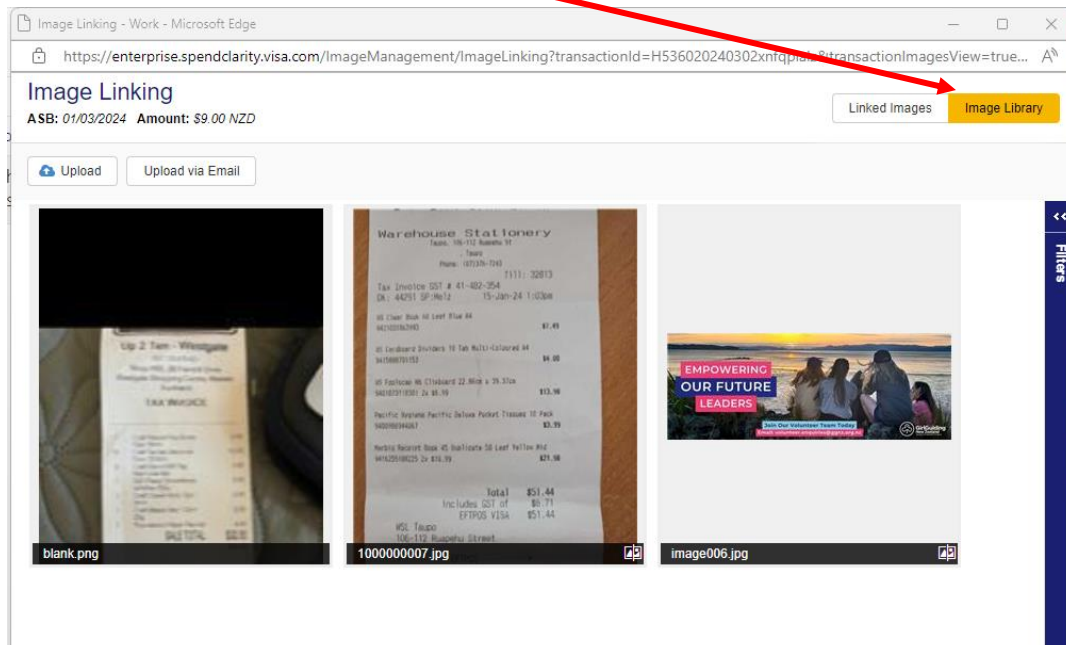
Visa Spend Clarity is intuitive and will try to lead you to the correct receipt for your transaction and if it thinks that you are trying to load the wrong receipt, it will pop up a warning.

You can upload your receipts via email or by saving them to a pictures folder. Click on Link receipt, then Image Library



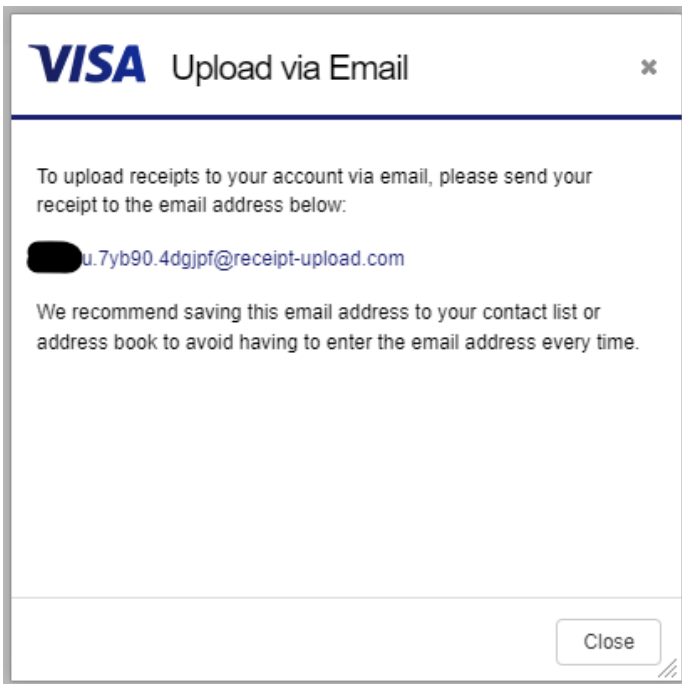
This will pop up a window for Image Linking.

By clicking on the Image Library, this will look for images on your computer that it thinks could be the correct option

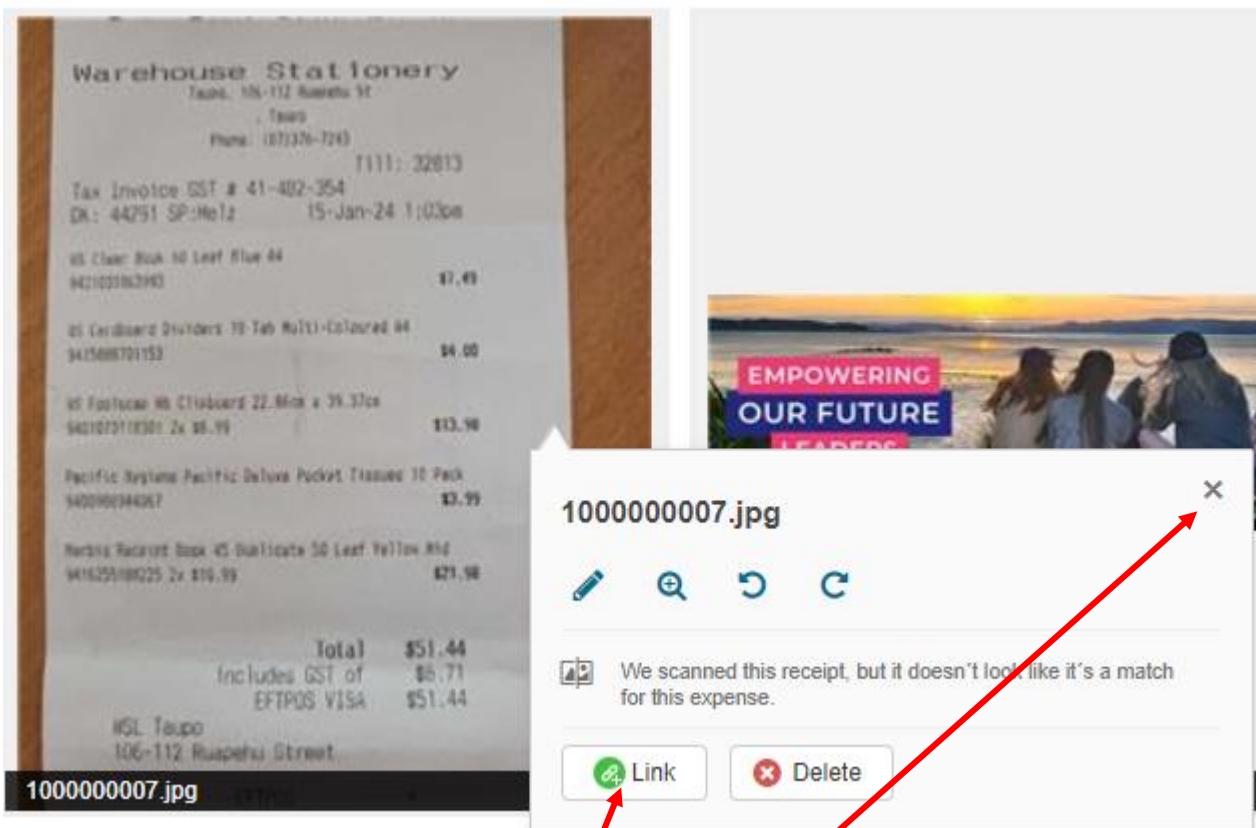


By clicking on the Linked Images you will be given the options to upload an image – this will allow you to search and find the appropriate receipt on your computer or Upload via Email if someone has sent you a receipt via email.

If you click on Upload via Email you get the below pop-up, giving you an email address to send your receipt to.



The uploaded receipt will then appear in your Image library. Just click on the image you want.



I have chosen a receipt that doesn't match the transaction I am trying to complete so VSC gives me a warning. If this is the correct receipt, just click on the Link button or X the screen to choose another receipt.

You can now exit that screen and your receipt will appear in the top right corner of your screen

Now that I have coded my transaction and attached my receipt, I can choose Complete and this will remove the transaction from my Expenses screen.

If you only wanted to code the transaction or attach a receipt and would wait to do the other part, you can click Update and then you can revisit the transaction to Complete it.

The screenshot shows an expense entry form for 'Asahi Japanese Restaurant'. At the top, there is a header with the restaurant name and a 'Manage' button. Below this is a table with columns: Amount (9.00 NZD), Date (01/03/2024), Issuer (ASB (4045)), and Merchant category group (Eating And Drinking Places). The form is divided into 'Coding' and 'Details' sections. The 'Coding' section includes an 'Expense template' field, a '1' indicator, and a table with the following data:

Field	Value	Additional Info
Amount incl	9.00	NZD
Tax code	NZ GST	
Tax amount	1.17	NZD
GL Code	286	Classic Programs Expense
Property	000	not applicable
Activity	00	not applicable

Below the coding section is a 'Description' field containing the text 'Purchase Asahi Japanese Restaurant' and a character count of '466 characters left'. At the bottom of the form, there are three buttons: 'Complete' (highlighted in yellow), 'Update', and 'Reset'. Red arrows point from the text above to the 'Complete' and 'Update' buttons, and from the receipt image to the 'Manage' button.

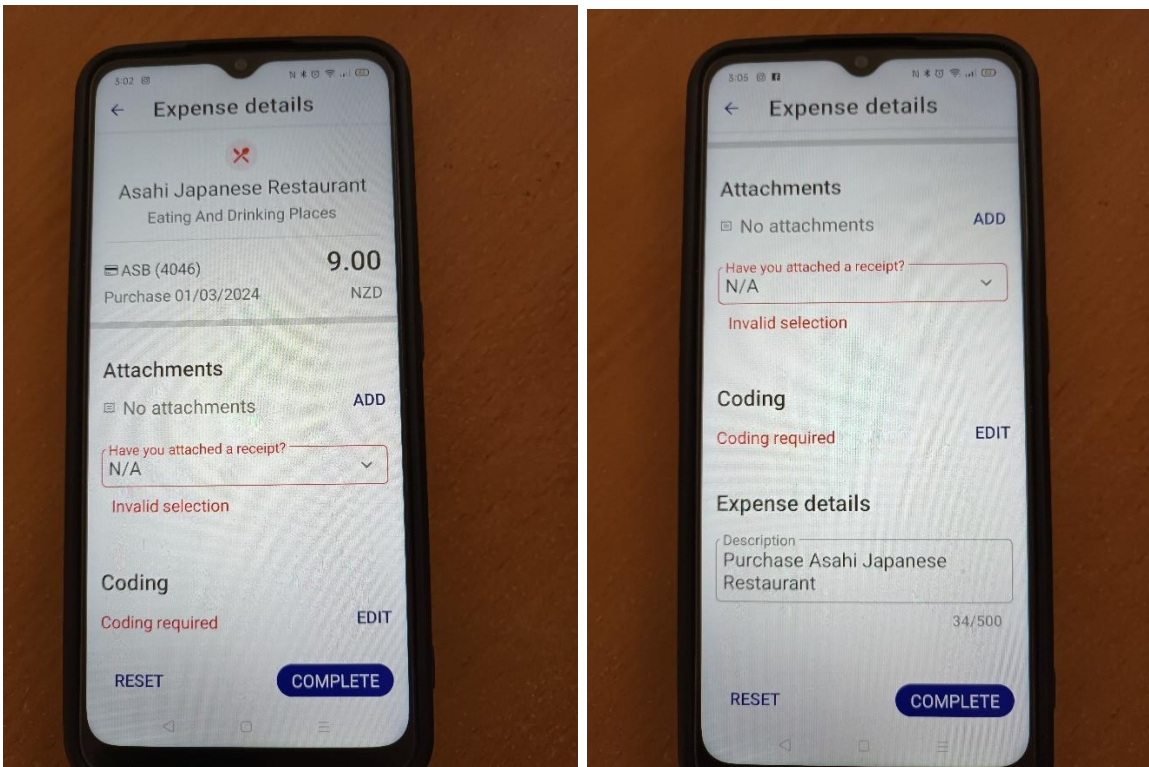
You have completed the process – well done!

Coding Your Expenses - Using the Mobile App

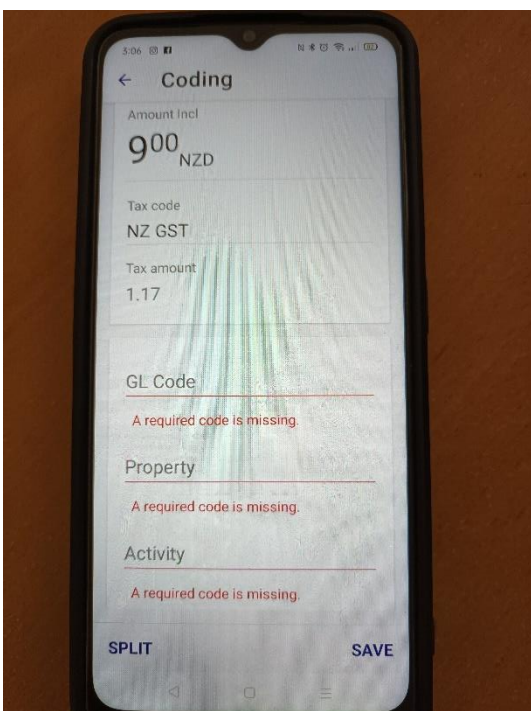
Login to Visa Spend Clarity on your mobile phone.

On the Home Page, click on Expenses. A list of your uncoded/unreceipted expenses will show. (Please note the transaction used in the screenshots below is not a GGZ expense, just an example)

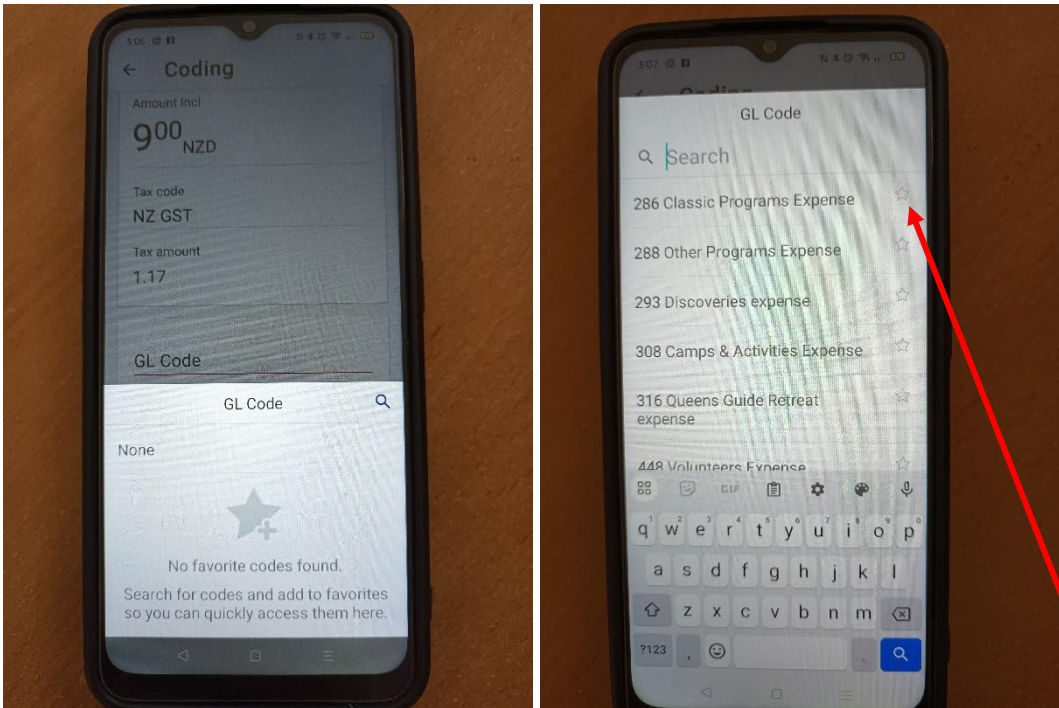
To code a single transaction, simply tap on the transaction to show the details. Scroll down to bring up the fields that need completing.



Beside Coding required, tap on EDIT and the following screen appears



Tap on the words GL Code then the magnifying glass



Select the code you want.

If you will usually use the same code you can make the code a favourite by clicking on the star.

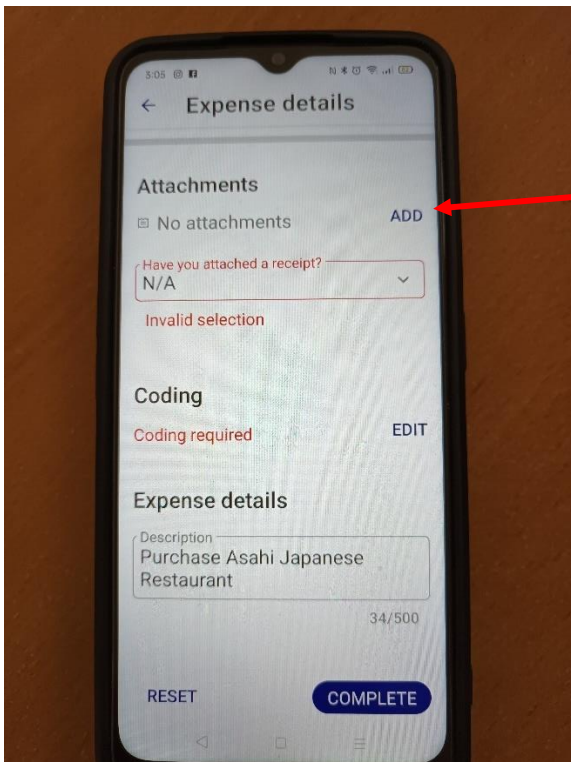
Then next time you need to code a receipt, you will click on the words GL Code and your Favourite code will pop up without having to hit the magnifying glass and search for it.

As volunteers you do not need a Property or Activity code so you can tap on the + for the Codes, tap Search, choose 000 not applicable for Property and 00 not applicable for Activity, tap on the Favourite stars and next time these will pop up without having to go and search for it each time.

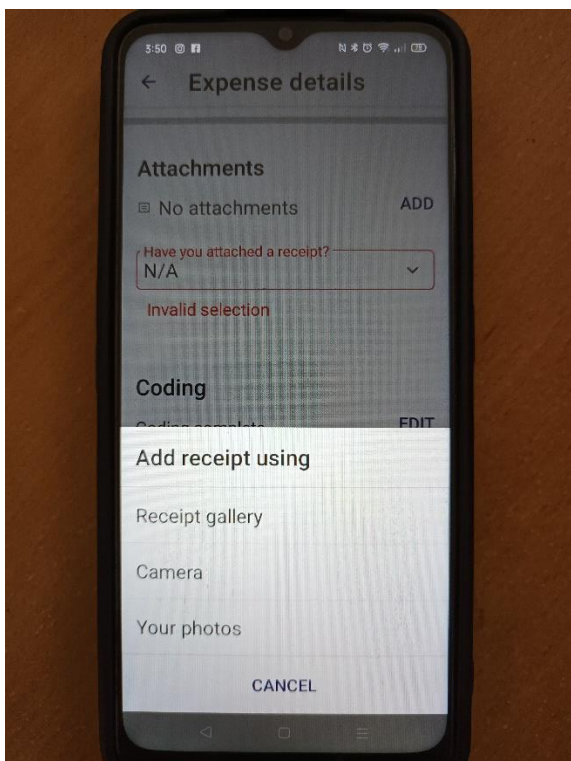
Once you have entered the GL Code, Property Code and Activity Code, you can tap SAVE

Attaching Your Receipts - Using the Mobile App

Visa Spend Clarity is intuitive and will try to lead you to the correct receipt for your transaction and if it thinks that you are trying to load the wrong receipt, it will pop up a warning.



To attach your receipts tap on ADD.



You will see a new pop up asking you how you would like to attach your receipt

Receipt Gallery - will take you to receipts already uploaded onto your phone, simply select the one you want and click LINK at the bottom of your screen.

Camera - will open your camera and enable you to take a picture - after you have given permission to the App to take photos.

Your photos - will take you to photos you have already taken on your phone. Find and select the one you want.

You have completed the process - well done!