User Guide

BBVA Spend Net™
Payables
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Introduction

Spend Net Payables is an online accounts payable tool that provides you with an efficient way to pay suppliers while reducing your company’s exposure to risk. Spend Net Payables delivers single-use virtual card, check or ACH payments to your suppliers, giving you greater control over your payment disbursements and the ability to streamline your accounts payable process. This guide will walk you through the Spend Net Payables user interface, as well as provide help guidelines and customer support information.

How it Works

1. Improve supplier relationships while automating your payment strategy across supplier payment types (virtual card, ACH, or check).
2. Spend Net Invoicing can help you automate invoice workflow and approval processing, saving time and reducing errors.
3. Initiate payments through a single payment instruction file or an on-demand payment. Intelligent decisioning and thresholds help automate the payment type made to each supplier.
4. The payment remittance notification is sent directly to your suppliers. All payment status details are updated within the system, reducing phone calls, mitigating risk, and saving everyone’s time.
5. Suppliers will have access to the Supplier Payment Portal to review payment history and remittance detail as well as manage payment specifications.

Technical Requirements

You can access Spend Net Payables using the following web browsers:

- Google Chrome (version 54 or higher)
- Mozilla Firefox (version 50 or higher)
- Safari (mobile browser for iPhone and iPad)
- Internet Explorer (version 10 or higher)

You can transmit payment files to Spend Net Payables by uploading to the secure website or through SFTP with the use of public/private keys and/or passwords. PGP encryption is optional. If you elect the SFTP option, you will be able to establish and test the SFTP connection prior to sending your first payment file.

Note: Depending on your account configuration and your company’s module configurations, you may not have access to some of the features described in this guide. In addition, your system administrator will grant specific permissions to users based on job responsibilities. For more information about account types, see the “Your User Accounts” section.
Getting started

Sign In

Navigate to https://spendnetpayables.bbvausa.com in your web browser.

Enter your Email address and Password. Then, click SIGN IN.

- First-time users will receive a temporary password in an email from info@spendnetpayables.bbvausa.com. The application will prompt you to reset your password after you log-in with your temporary password. Enter a new password, and then click LOG IN.
- You will be locked out of the application after 5 unsuccessful login attempts.
- Passwords must be 8 characters long and include a special character or number.
- Passwords must change every 30 days.

If you have multiple company accounts, you will be directed to the Welcome screen. Use the Choose Company drop-down to select the appropriate company from the list.

Forgot Your Password?

If you forget your password, click the Forgot Your Password? link on the Sign In screen.

Once you click this button, the Forgot Password screen opens. Enter your Email in the field and click Submit. You will receive an email with a new temporary password.
General Navigation

After signing in to your account, you will be automatically directed to your company’s Dashboard. From here, you can view payment information and navigate through the website modules using the left side navigation bar.

You may see the following icons when navigating through Spend Net Payables:

- Click on the home icon button 🏡 to select a different company (if you have multiple company accounts within Spend Net Payables).
- Click on the padlock icon button ⛔ to logout. After 15 minutes of inactivity, the application logs users out by default.
- Click the Learn More... link in some panels to learn more about a specific feature.
- Expand or collapse specific panels by clicking the expand 📜 or collapse ⏺ buttons in the top right corner of the panel.
- Click on the gear icon ⚙ to change settings for the specific panel on which the button is located.
- Click on the Export or Search buttons to export or search the data from the specific panel on which the button is located.

The navigation bar on the left side of the screen will direct you through the following Spend Net Payables modules. These module details are in the following sections of this user guide.

Dashboard Tab

The Dashboard tab allows users to Upload/Create Payment(s), view Notifications, view Payment Activity and view user Account Activity.
Upload/Create Payment

The **Upload/Create Payment** panel allows you to create payments in three different ways:

- Create a virtual card
- Create a manual payment
- Upload a payment file from your hard drive

If you submit payments for multiple companies, make sure you’ve selected the appropriate company from the company drop-down list. After making your selection, click **Apply**.

Create a Virtual Card

In the Upload/Create Payment panel, you can create an on-demand virtual card issued for a specific dollar amount, person, and period of time to be used for one-time purchase.

On the Dashboard, Click Create Card.

You will be directed to the Create Card screen. You must enter the Amount for which the card will be processed, and the Expiration date (required fields are noted with an asterisk).

The following fields are optional settings that you can manage for your on-demand virtual card.

- If you select **Yes** in the **Exact Dollar Amount** field, the card can only be processed for the amount you enter. If the card is used for a purchase that is greater or less than the specified amount, the card will be declined. If you select **No**, the card can be processed for any amount up to the amount entered in the **Amount** field.
- Select the number of times the card can be used with the **Number of Transactions** drop down.
- Input the Name of the person who will use the card in the **Name** field (16 character limit).
- Indicate at which MCC locations the card can be used by selecting specific **Allow Usage to the Following** radio buttons.
- Include free text notes that you would like to associate with the card in the **Notes** field.
- Input the invoice number associated with the card purchase in the **Invoice Number** field.
- Input the PO number associated with the card purchase in the **PO Number** field.
- Open the **Advanced Card Controls** section to input additional spending controls that can be associated with the purchase. For more information, see the **Advanced Card Controls** section of this guide below.

**Note:** If you failed to specify an **Expiration** date, or if the expiration date is the current month, the application will display an error message. You must fix the error(s) mentioned in the message before you can create the virtual card.
After entering the appropriate information, click Create to create the virtual card. You will be directed to the Manage Cards screen, displaying an image of the card you have created. A pop-up message will notify you that the card has been created. On this screen, you can take the following actions:

- **View Card Information**
- Make changes to the fields that are available to edit. Click **Update** to save your changes
- **Copy** card information onto your computer’s clipboard
- **Block Card** or make a card **Active** again

**Advanced Card Controls**

The Advanced Card Controls panel allows you to place additional restrictions on the cards you create. Click on the arrow button to show/hide this section of the Create Cards screen. Then, make the appropriate selections.

- Specify the effective dates and settlement expiration dates for the virtual card transactions using the **Effective & Expiration Date** fields.
- Specify the days and times the virtual card can be used using the **Effective Days & Times** fields. You can add up to 10 effective days/times.
- Specify the virtual card’s settlement expiration date using the **Settlement Expiration Date** field.
- Specify the Transaction Limit(s) and Spend Limit(s) for the virtual card transactions in the **Velocity Controls** fields.
- Specify the amount ranges for virtual card transactions in the **Exact Amount Ranges** field if you previously selected Yes for the Exact Dollar Amount setting on the Create Card panel. Click the plus sign button to add up to 10 amount ranges.
- Specify the countries and states where a virtual card transaction can be made in the **Countries & Regions** fields. Click the plus sign button to add up to 10 countries and states.
- Specify up to 10 MCC Ranges for virtual card transactions in the **MCC Range** field.
Create a Manual Payment

The application allows you to create manual payments to your vendors. Use this option when you need to make a one-time payment to vendors without creating and uploading a payment file. Each vendor that you want to pay using the manual payment function is required to have a vendor record.

On the Dashboard, click Create Payment.

You will be directed to the Manual Payment screen

- Input the name of the vendor you wish to pay in the Payable To field.
- Input the ID assigned to the supplier in the Supplier Code field.
- Input the invoice number in the Invoice# field.
- Input the check number/payment number that your ERP system or accounting system has created in the Check# field (optional).
- Input the exact dollar amount of the invoice in the Amount field.
- Input the email address of the supplier in the Recipient Email field.
- Input the purchase order number in the Purchase Order field.
- Input any comments you wish to associate with the invoice in the Invoice Comments field.

As you enter information into the first row, a new line appears allowing you to enter details for another invoice.

Enter the appropriate information for each invoice that needs to be paid.

Click Check Errors to check the batch payment for any errors (missing fields).

If the application detects an error, a message appears at the top of the screen listing errors found and instructions to complete. If the application detects no errors, a No errors found message appears and you can proceed to the next step in the process.

After entering all the appropriate information for the batch payment, click Next.

You will be directed to the Batch Information screen. On this screen, you can take the following actions:

- Select the appropriate Customer ID from the drop-down list.
- Input keywords in the Search Batch field to search for a specific payment.
- Use the All Payments drop-down to filter results based on the payment method.
- Click Extra Columns to select which columns to show/hide on the screen.
- Click on the column headers to filter the screen by that attribute.
- Click on a Check # to edit the check number. Click Save to save any changes you make.
- Click inside the Send Date field to edit the date and time each payment will be sent. All times are in Central
Standard Time. If a batch contains more than one scheduled date, the transactions will be split up into separate batch payments.

- Click inside the Remittance Email field to edit the email address that will receive remittances.
- Click the checkbox(es) in the far-right column to select/deselect individual payments in the batch.
- Click the View link to view details of payments with more than one associated invoice. The Check Details window opens, allowing you to check/uncheck the invoices listed. Any invoice that is left checked will be included in the batch payment.

After selecting which payments will be included in the batch, click one of the following action buttons:

- **Publish** opens the Transaction Summary window. In this window, click Publish to submit the batch payment to be processed.
- **Not Now** saves the batch payment in its current state without submitting it to be processed. This option returns you to the Manual Payments screen.
- **Sync Vendors** will ensure that any recent updates to the supplier’s record are in sync with the payments being made. If you receive the message that there is vendor information missing, you must complete that information within the vendor record prior to sending the manual payment. The application will ask if you are sure you want to perform this action. Click OK to continue.
- **Cancel Batch** deletes the batch payment. The application will ask if you are sure you wish to delete the payment file. Click OK to continue.
- **Export** allows you to export the Batch Information screen in a CSV, Excel or PDF format.
- **Close** discards all changes and returns you to the Dashboard.

### Upload a Payment File

Spend Net Payables makes it easy to upload payment files directly into the web application.

On the **Dashboard** screen, click **Upload File**.

Navigate to the file location on your computer’s hard drive and click **Open**.
The file automatically begins processing. After the file has processed, it appears in the **Upload/Create Payment** panel.

After the upload, the application checks the file for any errors and compares the payment information on the file to any files you have previously uploaded. If the application detects an error, a message will appear on the screen. For more information about the possible error messages that could appear on the screen, see the **Error Messages** section of this guide.

On the **Upload/Create Payments** screen, you can take the following actions:

- Delete batch payment files by clicking the radio button next to the batch you wish to delete, and clicking **Delete**. The application prompts if you are sure that you wish to delete the batch file(s). Click **OK** to continue.
- View more information about a batch by clicking the **Details** button ☢️ for the appropriate file. The **Batch Information** screen opens. For more information about this screen, see the “Batch Information” section of this guide.
- Submit batch payment files by clicking the appropriate radio button(s) and clicking **Submit**. The application prompts you are sure that you wish to process the batch file(s). Click **OK** to continue. For more information about submitting batch payment files, see the **Submit Batch Payments** section of this guide.

**Batch Information**

The **Batch Information** screen will provide the details associated with a specific batch payment.

In the **Upload/Create Payment** panel, click the **Details** button ☢️ next to the batch payment that you wish to view.

You will be directed to the **Batch Information** screen. On this screen, you can take the following actions:

- Select the appropriate **Customer ID** from the drop-down list.
- Enter keywords in the **Search Batch** field to search for a specific payment.
- Use the **All Payments** drop-down to filter results based on the payment method.
- Click **Extra Columns** to select which columns to show/hide on the screen.
- Click on the column headers to filter the screen by that attribute.
- Click on a **Check #** to edit the check number. Click **Save** to save any changes you make.
- Click inside the **Send Date** field to edit the date and time each payment will be sent. All times are in Central Standard Time. If a batch contains more than one scheduled date, the transactions will be split up into separate batch payments.
- Click inside the **Remittance Email** field to edit the email address that will receive remittances.
- Click the checkbox in the far-right column to select/deselect individual payments in the batch.
- Click the **View** link to view details of payments with more than one associated invoice. The **Check Details** window opens, allowing you to check/uncheck the invoices listed. Any invoice that is left checked will be included in the batch payment.

If a batch payment has not yet been approved, you can change the payment type for individual payment(s) from the **Batch Information** screen. For more information, see the **Change Payment Type** section of this guide.
If a batch payment contains any errors, a message will be displayed across the top of the screen, letting you know the items that should be addressed before a payment can be published. For more information about the possible error messages that could appear on the screen, see the Error Messages section of this guide.

After selecting which payments will be included in the batch, click one of the following action buttons:

- **Publish** opens the Transaction Summary window. In this window, click Publish to submit the batch payment to be processed.
- **Not Now** saves the batch payment in its current state without submitting it to be processed. This option returns you to the Dashboard. The batch payment is no longer listed on this page. To view this batch and submit it for processing, click on the Payment Center tab. The batch payment is displayed in the Batches viewed but not processed panel.
- **Sync Vendors** will ensure that any recent updates to the supplier’s record are in sync with the payments being made. The application will ask if you are sure you want to perform this action. Click OK to continue.
- **Cancel Batch** deletes the batch payment. The application will ask if you are sure you wish to delete the payment file. Click OK to continue.
- **Export** allows you to export the Batch Information screen as a CSV or PDF file.
- **Close** discards all changes and returns you to the Dashboard.

**Change Payment Type**

Before a payment is approved, you can change the payment type for individual payment(s) from the Batch Information screen, if the vendor is set up to receive multiple payment types.

Click on the Select Columns button to display the Change Payment Type column on the screen.

Click on the Change Payment Type drop-down to change the payment type for any payment(s) in the list.

The options in this list depend on what payment types the vendor accepts.
Click **Publish**, **Not Now**, or **Approve**, and the application will ask if you wish to save the changes you have made. Click **Yes** to save the changes and process the payment(s), or click **No** to close this window and remain on the **Batch Information** screen.

If you click **Close**, the application will ask if you wish to save the changes you have made. Click **Yes** to save, or click **No** to close without saving.

**Change Payment Type**
If the payment that you are making to your supplier is a check payment, you will have the option to expedite the payments in the **Batch Information** screen.

The **Expedite** checkbox will appear if the payment type is checked. Check the **Expedite** box to expedite the check printing and mailing.

**Note:** This function may incur additional postage costs.

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**Attach Files to Payments**
Spend Net Payables allows you to attach PDF files to individual payments on the Batch Information screen. At the time the payment is sent, the application checks to see if any attachments are associated with the payment. If the application detects that a payment has a corresponding attachment, the attachment is sent in the remittance email to your supplier.

Click on the **Select Columns** button to display the **Attachments** column on the screen.

Click the **Add Attachments** link in the **Attachments** column.

The **Edit Attachments** window opens. Click to browse for a file, or **Drag & Drop** the file directly into the screen.

The file appears at the bottom of the window. Click the **Details** button to view the attachment. You can also delete an attachment by clicking the radio button next to the item you wish to delete, and then clicking **Delete Selected**.
Error Messages
After uploading a payment file, Spend Net Payables checks the file for any errors. If the application detects an error, a message will appear on the screen. There are three possible messages that could appear on the Dashboard:

- Duplicate information message
- No transactions message
- General error message

Duplicate Information
Spend Net Payables is able to examine the file you upload and compare the payment information in the file to any files you have previously uploaded. This message only appears if the application detects duplicate payments of the same type. If the application identifies that the uploaded file contains duplicated information (Invoice number), a message will appear on the screen.

This type of alert does not always require user action. Review any payments that the application flagged as duplicates to make sure you’re not submitting the same payments again. Once you have reviewed the batch, click Publish to submit the batch file.

No Transactions
If Spend Net Payables is unable to read the file you upload, a No transactions found in file message appears on the screen. This message could appear if you change ERP systems or file type. You must resolve this error before the batch can be processed. To resolve this error, re-export the file from your ERP system, ensure that you are using the correct file type and upload a new file.

General Error Message
If Spend Net Payables detects other errors in the file you upload then a general error message will appear in the Upload/Create Payment panel.

To find out more about the error(s) that the application detected, click the Details button for the appropriate batch payment. The Batch Information screen opens, displaying an error message at the top of the screen. You must address any error(s) listed before you can publish the batch.

Submit Batch Payments
In the Upload/Create Payment panel, click on the radio button(s) to select the payment file(s) you wish to submit.
If you are sure you want to process the selected batch payment(s), click **OK** to continue or **Cancel** return to the Dashboard.

The **Transaction Summary** window opens, displaying details about the transaction. Click **Submit** to process the batch payments or cancel to return to the Dashboard.

**Notifications**

The **Notifications** panel shows the status of various actions performed within Spend Net Payables. Within the notifications panel, you can

6. Click the **View Details** button to view items listed in a notification queue
7. Click the **View Activity** button to view activity details.

**Batch Categories**

Based on your user configuration, the following notification queues can appear:

<table>
<thead>
<tr>
<th>Notification</th>
<th>Reason</th>
</tr>
</thead>
<tbody>
<tr>
<td>Awaiting Approval</td>
<td>A batch has been submitted, but is waiting for approval</td>
</tr>
<tr>
<td>Errors found in batch</td>
<td>An error was found during batch processing</td>
</tr>
<tr>
<td>Batch Exceeds Threshold</td>
<td>A batch has been submitted, but exceeds the threshold</td>
</tr>
<tr>
<td>Batch Submitted</td>
<td>A batch has been approved and vendor payments will generate at the specified time</td>
</tr>
<tr>
<td>Pending Processing</td>
<td>A batch has been submitted and is pending processing</td>
</tr>
</tbody>
</table>

**Card Categories**

Based on your user configuration, the following notification queues can appear:

<table>
<thead>
<tr>
<th>Notification</th>
<th>Reason</th>
</tr>
</thead>
<tbody>
<tr>
<td>Force Posting</td>
<td>The supplier chose to bypass the authorization process when processing the card payment</td>
</tr>
<tr>
<td>Card Reconciliation Failures</td>
<td>There was a problem retrieving the card activity from the bank’s card processor</td>
</tr>
</tbody>
</table>
Payment Categories
Based on your user configuration, the following notification queues can appear:

<table>
<thead>
<tr>
<th>Notification</th>
<th>Reason</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payments in batch failed being reconciled</td>
<td>At least one payment in a given batch has not fully reconciled with the payment processor</td>
</tr>
<tr>
<td>Payment in batch failed processing</td>
<td>A payment within a batch did not process</td>
</tr>
</tbody>
</table>

Miscellaneous Categories
Based on your user configuration, the following notification queues can appear:

<table>
<thead>
<tr>
<th>Notification</th>
<th>Reason</th>
</tr>
</thead>
<tbody>
<tr>
<td>Two-factor authentication failure</td>
<td>There was a failure with a user’s two-factor authentication</td>
</tr>
<tr>
<td>FTP file processing failure</td>
<td>A batch file uploaded via FTP did not process</td>
</tr>
</tbody>
</table>

Payment Activity
The Payment Activity report displays a report of all payments that have been submitted to the processor for the selected account. For more information about this report, see the Reports Tab section of this guide.

Account Activity
The Account Activity report displays actions you and other users at your company have taken in the application. By default, this panel displays activity for all users. For more information about this report, see the Reports Tab section of this guide.

Reports Tab
The Reports tab allows configured users to view reports for Payment Activity, Account Activity, and Batch Activity.

Payment Activity
The Payment Activity report displays a report of all payments that have been submitted to the processor for the selected account. Payment Data is stored in Spend Net Payables for 2 years.

To find a payment quickly, enter the payment amount, invoice number, or check number in the Search Transactions field.

Click on the gear icon button ☀ to display activity in three ways:

- By Payment Type displays the percentage of reconciled and settled batch payments by the method of payment used. Hover over a payment type to view more details.
• **By Months** displays activity for the specified month. Hover over a specific month’s data to display more details.

![Payment Activity](image)

$557.45
Total Submitted Spend

• **Details** displays payments in a list.
  - Click the **Select Columns** button to select columns to show/hide, and then click the **Save Columns** button to save this configuration.
  - Click the **View Details** button to view details for a specific payment. From here, you can:
    - Resend the remittance email to the vendor. For more information, see the **Resend Remittance** section of the guide below.
    - Reissue outstanding virtual card payments. For more information, see the **Reissue Payments** section of the guide below.
    - View a copy of the invoice if your account has been configured to support invoice automation. (For more information, see the **View Invoice** section of this guide below.)
  - Click to select a specific page number at the bottom of the panel. Click on the << or >> buttons to view the previous or next page of activity.

After selecting how to display the data, you can:
  - Use the filters at the top of the panel to filter results and find specific payments. Click **Search** after selecting your filters. For more information about these report filters, see the **Payment Activity Report Filters** section of this guide below.
  - **Export** the report into an excel file.

If an item in the report has an error associated with it, the **Status** will be in bold. You can hover over the status to view more details about the error.
Payment Activity Report Filters

You can use the filters in the Payment Activity report panel to filter results and find specific payments. You can take the following actions to generate your payment activity report:

- Click on the drop-down to select the appropriate Company. You can select multiple companies in the list.
- Click on the Created Date drop-down to select the appropriate option (Created Date, Posted Date, or Issued Date).
- Click on the Year To Date drop-down to select a timeframe for the report. If you select Other, new fields appear that allow you to select a From and To date range.
- Click on the All Payment Types drop-down to select the appropriate payment type.
- If Virtual Card is selected, a new drop-down appears that allows you to select the card status. Click the question mark icon button to view definitions of the reports you can generate.
- Click on the All Payment Statuses drop-down to select a payment status to display. The options in this list will vary depending on the payment type you select.
- Enter information in the Search Transactions field (e.g., payment amount, invoice number, or check number).
- Once you have defined your criteria for the report, click Search to view results.

Resend Remittance

Spend Net Payables allows you to quickly resend the remittance email that the vendor receives.

Locate the appropriate payment on the Payment Activity report, and then click the View Details button. The Payment screen opens, displaying payment details. Click the Resend Remit/Send Reminder button.

The Remittance Email (or Send Reminder) window opens. Enter an Email address and input whether the email address should be updated in the vendor record within Spend Net Payables. If you select Yes, the email address entered will be stored as the primary email address for the vendor. If you select No, the email address will not be updated within the permanent vendor record.

After entering the appropriate information, click Send Remittance to send.
Reissue Payments
Spend Net Payables allows you to re-issue an outstanding payment to your supplier. From the Payment Activity panel, navigate to the payment in which you wish to re-issue and click View Details to view the Payment screen.

If a virtual card payment is outstanding, a Reissue Payment button appears on the Payment screen.

You will be directed to the Reissue Payment screen. You can take the following actions from this screen:

• Select New Payment Method
• Select Remittance Type
• Edit the Remittance Email/Fax on file

After making any changes, click Submit to reissue the payment.

View Invoice
Spend Net Payables has the ability to receive invoice files from third parties. The system can associate PDF files with individual transactions so that companies making payments can view these invoices within the application. If your account has been configured to support invoice automation, you can click to View a PDF copy of an invoice from the Payment screen.

From the Payment Activity panel, navigate to the payment in which you wish to review the invoice and click View Details to view the Payment screen.

Account Activity
The Account Activity report displays the user audit trail. By default, this panel displays activity for all users. On this screen, you can take the following actions:

• Filter activity by account, user, date range, and activity. For more information about these filters, see the Account Activity Report Filters section of the guide below.
• Click on column headers to sort by activity type
• Select a specific page number at the bottom of the report. Click on the << or >> buttons to view the previous or next page of activity.

After filtering the list, you can take the following actions:

• Click the View Details button to view more information about that specific activity.
• Export the list of activity as a CSV file.
Account Activity Report Filters
You can use the filters in the **Account Activity** report panel to filter results and find specific payments. You can take the following actions to generate your account activity report:

- Click on the drop-down to select the appropriate **Company**. You can select multiple companies in the list.
- Click on the **All Users** drop-down to select a specific user from the list.
- Use the **From** and **To** fields to enter a date range. When you click inside these fields a calendar opens. Click on the arrows beside of the listed month to navigate to the appropriate month, and then click on a specific day of the month to select it.
- Click on the **All Activity** drop-down to specify the type of activity to display (**User Updates**, **Batch**, **Virtual Card**, **Vendor Updates**, or **Account Funding**).

Batch Activity
The **Batch Activity** report displays each batch that was successfully published from the **Batch Information** screen. You can manage the display by using the following actions:

- Filter activity by account, date range, and status. For more information about these filters, see the **Batch Activity Report Filters** section of the guide below.
- Click on column headers to sort.
- Select a specific page number at the bottom of the report. Click on the << or >> buttons to view the previous or next page of batch payments.

After filtering the list, you can take the following actions:

- Click the **View Batch** button to view the **Batch Information** screen for a specific batch payment.
- Export the list of batch payments into an excel file.
- Click **View Details** to view the Batch Activity for the selected batch payment.
  - The **Batch Activity** window displays the **Batch ID**, **Amount**, **Status**, **Uploaded on** date, and **Uploaded by** information.
  - Click **Re-Publish** to submit a batch that previously contained errors.

Batch Activity Report Filters
You can use the filters in the **Batch Activity** report panel to filter results and find specific payments. You can take the following actions to generate your batch activity report:

- Click on the drop-down to select the **Company** you wish to view. You can select multiple companies in the list.
- Use the **From** and **To** fields to enter a date range.
- Click on the **All Statuses** drop-down to select the status you wish to filter.
  - **Complete** indicates that every payment within a batch has successfully reconciled.
• **Errored** indicates that the batch has not passed the application’s validation; the batch is invalid.
• **Pending** indicates that all payments in the batch have processed.

**Payment Center Tab**

The **Payment Center** tab displays all active batch payments that are currently in the Spend Net Payables workflow. The batch files listed here have not been submitted to the processor. This tab is made up of four panels:

• Batches approved, pending processing
• Batches awaiting approval
• Batches viewed but not processed
• Batches containing errors

![Payment Center Tab](image)

**Batches Approved, Pending Processing**

The batch payments listed in this panel have been approved and will be released on the specified Send on Date. The payments will be created based on the vendor’s preferred payment method. From this screen, you can take the following actions:

• Click on a column header to sort
• Click the **View Activity** button to view **Batch Activity** for the selected batch payment. From this window, you can **View** information about the batch, **Edit** the batch, or **Delete** the batch. For more information about editing an approved batch, see the **Edit an Approved Batch** section below.
• **Export** the list of batch payments into an excel file.

**Edit an Approved Batch**

Click the **View Activity** button for a specific batch payment.

You will be directed to the **Batch Activity** screen, displaying the activity for that batch payment. Click **Edit**.

A warning appears, letting you know that editing a batch will cancel the payment transfer. Click **OK** to proceed, or **Cancel** to return to the **Payments Center**.

By selecting **OK**, you will be directed to the Batch Information screen. Make any necessary changes, and then click Publish when you are finished editing.

You will be directed to the **Transaction Summary** screen, allowing you to confirm the details of the payment. If the information is correct, click **Publish** to submit the batch payment(s).

**Batches Awaiting Approval**

The batch payments listed in this panel have been submitted, but either the full batch or a payment within the batch must be approved before it can be processed. You must have authority to approve batch payments in order to use this function.
You can approve a payment listed in this panel the following ways:

Click the View Details button to view the Batch Information and click Approve.

![Batch Information](image)

The Transaction Summary window opens, allowing you to confirm the details of the payment(s).

Click Approve to submit the payments.

![Transaction Summary](image)

Click to check the appropriate checkbox(es) for the payments you wish to approve and click Approve.

![Batches Awaiting Approval](image)

The application will ask you to confirm that you would like to approve the selected batch. Click OK to Continue.

![Confirmation](image)

**Batches Viewed but Not Processed**

There are several actions you can perform on the Batch Information screen that will cause a batch payment to appear in this panel:

- If the user creating the batch clicked Not Now, indicating that they wanted to save the batch in its current state without submitting it to be processed
- If the user creating the batch set a different Send Date for individual payments and the batch was split
- If the user creating the batch deselected individual payments and the batch was split

On the Batches Viewed but Not Processed panel, you can take the following actions.

- Click the View Activity button to view Batch Activity for the selected batch payment. On the Batch Activity screen, you can click View to proceed to the Batch Information screen and Publish the batch.
• Click the View Details button ★ to open the Batch Information screen. On the Batch Information screen, you can edit the batch, or Publish the batch.
• Click the Cancel Batch button ✗ to delete the batch.
• Export the batch payment information into an excel file.

Batches Containing Errors

The batch payments listed in this panel are either missing a required field, or an error occurred while processing and the batch was held. If any payment in the batch file contains an error, the entire batch file will be held for review.

On the Batches Containing Errors panel, you can take the following actions:

• Click the View Activity button to view Batch Activity for the selected batch payment. From there, you can click View to proceed to the Batch Information screen and Publish the batch.
• Click the View Details button to open the Batch Information screen. From there, you can edit the batch, or Publish the batch.
• Click the Cancel Batch button to delete the batch.
• Export the batch payment information as a CSV file.

Vendors Tab

The Vendors tab allows you to manage the vendor information associated with your company’s account. This tab is made up of three panels:

• Upload a Vendor File
• Vendor Alerts
• Vendors

Upload a Vendor File

Spend Net Payables makes it easy for you to associate multiple vendors with your company’s account simultaneously. The vendor upload function does require a specific CSV formatted file which can be obtained by contacting Commercial Card Support Services.

In the Upload a Vendor File panel, Click to browse for a file or Drag & Drop a file directly into the panel.

Once you have uploaded the file, it automatically begins processing. After the application processes the file, a message appears letting you know if it was successfully processed. If any vendors were added to your company’s vendor database, they will now appear in the Vendors panel.
Vendor Alerts

The **Vendor Alerts** panel displays a list of your current vendors that have been updated in the application. From here, you can:

- Click the **View Details** button 🔄 to open the **Vendor Management** screen and edit the details for a vendor. Click **Save** after making any changes.
- Click the **Done** button ✔️ to remove a specific vendor alert from the panel, or click the checkmark at the top of the list to **Dismiss All** alerts.

Vendors

The **Vendors** panel displays a list of all vendors associated with your account. You can manage the display in the following ways:

- Enter information in the Enter search terms here field to find a specific vendor.
- Use the **All Payment Types** drop-down at the top of the panel to display vendors who accept a specific payment type.
- Click on column headers to sort vendors.
- Select a specific page number at the bottom of the panel. Click on the << or >> buttons to view the previous or next page of vendors.

On the Vendors panel, you can take the following actions:

- Click the **View Details** button 🔄 to open the **Vendor Management** screen. From there, you can edit the details for the vendor or **Delete** the vendor.
- Click **Add Vendor** to manually add a vendor. For more information about adding a vendor, see the **Add a Vendor** section of this guide below.

Add a Vendor

In the **Vendors** panel, click **Add Vendor**.

The **Vendor Management** screen opens.

Enter the **Vendor Information**, **Billing Address Information**, and select the vendor’s **Preferred Payment Type** information.

After entering the appropriate information, click **Save**.

A message appears, letting you know that the vendor has been saved. Click Close to return to the **Vendors** tab.
Advanced Vendor Settings

In the Preferred Payment Type section of the Vendor Management screen, there are additional settings you can configure for vendors.

• Click on the Payment Type drop-down to select the appropriate payment type.
• To invite your vendor to self-enroll for payments, use the “Vendor Self Select” payment type. This will send a secure link to the vendor, and will allow the vendor to set up ACH or check payments by inputting the payment data themselves. Once the vendor has completed registration, you will receive an email confirmation and can view the vendor’s selections.

If the vendor will be paid with a Virtual Card, complete the remaining virtual card settings.

• Select whether or not the vendor will be using a Static Card. If you select Yes, the vendor will receive virtual card payments with the same card number each time they are paid.
• Select whether or not the vendor will use the Exact Pay feature. The default setting for Exact Pay is Yes. If you select Yes, this vendor will only be permitted to process the virtual card for the exact amount they were authorized. If the vendor attempts to run a payment for an amount that is greater or less than the authorized amount, the card will decline.
• Click on the Bundle Type drop-down to select whether or not the vendor will use Bundled or Unbundled payments. The default setting for Bundle Type is Bundled. Unbundled indicates that each invoice in a batch will result in its own payment. Bundled indicates that multiple invoices being paid to one vendor will be bundled together in one payment. If your file includes a check number, the payments with the same check number will be bundled together into one payment.

If the vendor will be paid via ACH transfer, complete the remaining required ACH settings.

• Input the vendor’s Bank Account Number where the ACH payment will be routed.
• Input the vendor’s Routing Number where the ACH payment will be routed.

If the vendor will be paid via Check, ensure the vendor’s address is completed in the billing address section.
Delete a Vendor
Locate the appropriate vendor in the Vendors panel, then click the View Details button.

The Vendor Management screen opens. Change the vendor ID to VENDORID-DELETED to ensure that the vendor is no longer used. Click the Delete button.

The application will ask you to confirm that you would like to delete the selected vendor. Click OK to continue.

Account Tab
The Account tab allows Company Administrators to manage account settings. This tab will include the following panels:

- Company Settings
- Payment Threshold
- Your Managed Accounts
- Your User Accounts

Company Settings
This module enables functionality in Spend Net Payables. The Company Settings panel allows you to edit settings for each of the available modules in the drop-down menu. Click on the drop-down to select a module to edit.

globalVCard Account
The globalVCard Account module allows you to add a new logo to the application’s header and change the Company Administrator’s Password.

Custom Logo
Within the Company Settings panel, Click to browse for a logo file, or Drag & Drop the file directly into Custom Logo panel.

The logo cropping tool opens, allowing you to make adjustments to the logo. Click the plus sign icon to increase size of the logo, or click the minus sign icon to reduce the size of the logo. Once you make the appropriate changes, click the green crop image icon to save your changes or click the red X icon to cancel the upload.
Logos must meet the following requirements:

- high resolution
- 300 x 70 pixels
- jpg or .png format

**Report Schedules**
The Report Schedules module allows you to schedule custom reports on a daily, weekly, or monthly basis.

In the Company Settings drop down, click Report Schedules.

Click Add Report Schedule.

You will be directed to the Report Schedules screen. From this screen, you can take the following actions:

- Select a **Report Type**.
- Select a **Schedule** (Daily, Weekly, or Monthly).
  - **Daily** indicates the report will generate each day. This report will display activity from the previous day.
  - **Monthly** indicates the report will generate once a month. You can also select the day of the month the report will generate.
  - **Weekly** indicates the report will generate once per week. You can also select the day of the week the report will generate
- Select a **Delivery** method (Email or SFTP). Once you select a method of delivery, new fields appear, allowing you to enter additional information.

If you select **email**, you must enter the email address of the recipient. This field has a 2,000 character limit. Use a comma (do not add a space between the comma and the next email address) to separate multiple email addresses.

If you select **SFTP**, you must enter the appropriate Endpoint, Port, Username, and Password.

After making the appropriate selections, click **Submit** to save.
**Edit a Report Schedule**
Click the Edit button in the far-right column of the report you wish to edit.

The Report Schedule window opens, allowing you to make any necessary changes. You can modify any of the information in the window using the same steps taken to create the report.

After making any necessary changes or specifying a date range, click Submit.

![Company Settings](image1)

**Generate a Scheduled Report**
Each report that you have scheduled can also be generated on an ad-hoc basis.

Click the Edit button in the far-right column of the report you wish to generate.

The report schedule screen opens.

Click the From and To fields to select the date that you wish to generate the report. To generate a report for a single day, enter the same date in the From and To fields.

Click Run Report to download the report into an excel file.

![Generate Report](image2)

**Payment Threshold**
The Payment Threshold panel allows you to require additional authorization from specific users if a batch or individual payment exceeds the specified threshold.

To assign approvers within your company, use the drop-down menu to select Payment or Batch, and enter a dollar amount into the text field.

Click the radio buttons to select the users that must authorize the batch/payment that exceeds the set threshold. If a batch/payment exceeds the threshold, the users you select will receive an email notification. All of these users must then approve the batch/payment.

Click to select an option in the Actions section of the panel.

- Hold Entire Batch will move the batch to the Batches Awaiting Approval panel on the Payment Center tab.
• **Hold only payments that exceed threshold** will create separate batch payments that will display on the **Payment Center** tab. The approved batch that falls under the threshold will appear in the **Batches approved, pending processing** panel. The batch requiring further approval will appear in the **BatchesAwaitingApproval** panel.

Click **Save** to save this configuration.

![Payment Threshold](image)

### User Accounts

The Spend Net Payables admin user has the ability to manage each user within the platform. Each user can be granted specific permission settings within the application. Each specific setting is detailed within the **User General Settings** section of this user guide.

On the Account home screen, the following categories are displayed next to each user:

- **Upload** permissions allow the user to upload and submit batch payment files.
- **Review** permissions allow the user to review a batch payment file after it is uploaded into the application.
- **Approve** permissions allow the user to give final approval for batch payment files. This allows the payment to be released to the vendor on the specified date.
- **Administrator** permissions allow the user to have full access to all Spend Net Payables features (upload/approve payment files, add/edit vendors, view reports, and add/edit/delete users).

A company’s account can have multiple users with **Upload, Review,** and **Approve** permissions, however, there can only be one **Administrator** per account.

The **Your User Accounts** panel allows you to add, edit, delete, and promote user accounts. You can also **Export** a list of users as a CSV file.

![Your User Accounts](image)

#### Add a User

Click **Add User**.

The **User Account Management** screen opens, displaying fields for **User General Settings**.

- If you would like to apply settings to this user that have been previously applied to another user, select a user from the **Copy Settings From** drop-down.
- If you would like to create a new user profile using settings that have not been previously applied to another user, leave the **Copy Settings From** drop-down blank.
- Enter a **Name** and **Email Address**.

After you configure your user, click **Save** and a message will appear that the user has been created.

Once you user has been created, you can edit the user’s **Name, Email Address**, and any settings or company grouping applied to the user.
Click **Reset Password** to initiate a password reset.

User General Settings

The User General Settings are the permission settings that you can configure for each user within the application. These settings allow you to set permissions within the following three system functions:

- Accounts Payable
- Authentication
- Card Management

Accounts Payable

The Accounts Payable settings allow you to define the following permissions:

- **Can Upload a Payment File** indicates whether the user can upload a payment file.
- **Can Create a Manual Payment File** indicates whether the user can create manual payments.
- **Can Post a Payment File for Processing** indicates that the payment file will be processed once the user submits the file.
- **Can View Reports** indicates whether the user can view the Reports tab.
- **Can Change Payment Date** indicates whether the user can change the “Send On” date for payments.
- **Can Edit Vendors** indicates whether the user can view and edit information on the Vendors tab.
- **Payment File Approver Type** indicates user permissions for payment uploads.
  - **Reviewer** indicates that the user can review the payment file after it has been submitted. Users with this configuration will receive an email after a payment file is uploaded, letting them know that there is a payment that requires review. It is not necessary to have a Reviewer.
  - **Final** indicates that the user can approve the uploaded payment file after it has been submitted and reviewed. After the payment is approved and the approver clicks Approve, the payment will be released to the vendor on the specified Send on date.
• **None** indicates that the user can only submit the payment file into the application and begin the approval process.

**Authentication**

Two-factor authentication is an added layer of security for accounts. In addition to the standard login procedure of entering an email address and password, two-factor authentication requires that you also enter a unique security token at the time of logging into your account. You can receive this token via text message or phone call.

The **Authentication** settings allow companies with two-factor authentication enabled to indicate the phone number where the one-time-token will be delivered upon sign-in. Enter a phone number (without extensions), and indicate whether the application will automatically dial this number to give the user a security token.

**Card Management**

The Card Management settings allow you to define the following virtual card management permissions:

- **Can Create vCards** indicates whether the user can create virtual credit cards.
- **Maximum dollar amount per card** indicates the maximum dollar amount that the user can apply to a virtual card.
- **Maximum number of cards per month** indicates how many cards the user can create each month.
- **Allow usage for the following** allows you to specify where the virtual credit cards this user creates can be used.
- **Can Manage vCards** indicates whether the user can view all created cards in the application.
- **Can Edit vCard Details** indicates whether the user can modify the virtual card information (e.g., card amounts and number of transactions).
- **Can See Full Card Number** indicates whether the user can view the full card number for the virtual cards they create.
- **Can Block vCards** indicates whether the user has permission to block virtual cards from being used.
- **Can Change Amount** indicates whether the user can edit the amount added to a virtual card.
• **Can Change # of Transactions** indicates whether the user can edit the number of times a virtual card can be used. This does not change the total dollar amount on a card.

**Edit a User**

To edit a user’s settings, click the **Edit** button next to the user you wish to edit. The **User Account Management** screen opens, allowing you to edit users. Follow the steps described in the **Add a User** and **User General Settings** sections of this guide.

**Delete a User**

To delete a user’s account, click the **Delete** button next to the user you wish to edit. The application will display a message to ask if you are sure you want to delete the user. Click **OK** to continue or **Cancel** to return to the **User Accounts** screen.

**Promote a User**

To allow a user to become the company’s administrator, click the **Promote** button next to the user you wish to promote. After promoting a user to the administrator role, your account permissions will be downgraded to the permissions of the user you just promoted.

**Help Tab**

The **Help** tab provides you with resources you can use if you need help with the application.

**Support & Contact Information**

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**Download User Guide**

To download a copy of this user guide, click on the user guide link.

**Video Tutorials**

To learn how to perform certain tasks in Spend Net Payables, you can click to view any of the **Video Tutorials** listed on the **Help** tab.