<u>Nexonia User Training Guide: Integrating a Personal Credit Card</u>

You can use Nexonia to import your personal credit card transactions, and claim expenses based on your transaction information. The transactions from your credit card are linked to your Nexonia profile and are then useable within your expense reports.

Benefits:

- ✓ Transactions available on a daily basis rather than waiting until month end.
- ✓ You select the transaction and Nexonia will automatically fill in information in your expense item.
- ✓ You can delete any transactions that are personal and not business related from your profile.
- ✓ No missed payments or expenses: all the transactions are visible to you in Nexonia.

There are two methods for importing your personal credit card transactions into Nexonia:

A. Automated feed from your bank - transactions are delivered into your account automatically on a daily basis, appearing within 24-48 hours of being posted by the transaction vendor.

B. Manual upload of your credit card statement as a .CSV formatted file. This upload will add those transactions in this file and make them available in your Nexonia profile.

Please note: adding credit cards using either method means the transactions are <u>reimbursable to the employee</u>. For any other cards which should be non-reimbursable, such as business or corporate cards, speak to your internal administrator who will need to set the card up.

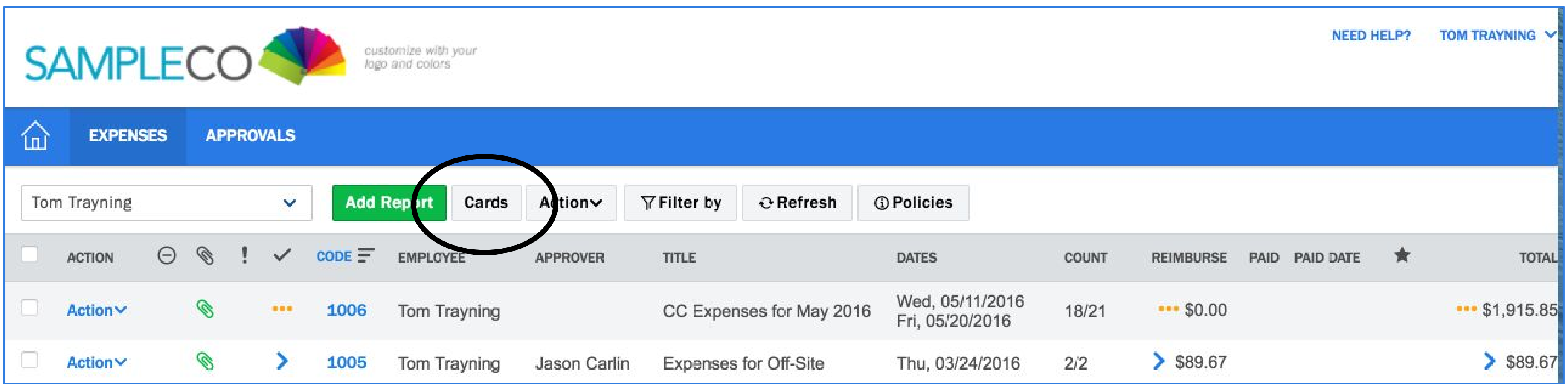
Nexonia User Training Guide: Integrating a Personal Credit Cards

Credit Card: Initial Set Up

To start the process of integrating your personal credit card transactions, log in to Nexonia on the web.

- Go to the **Expenses** module.
- Next to [Add Report] you'll see a button marked [**Cards]**. Clicking this will open up the credit card transaction page. This is where you'll find any current cards and transactions that have been added to your Nexonia profile, as well as options for integrating a new personal credit card.

Note: if you have a business or corporate credit card already linked to your account, you'll see them here. You can connect as many cards as you need to your Nexonia profile.



Personal Credit Card Integration

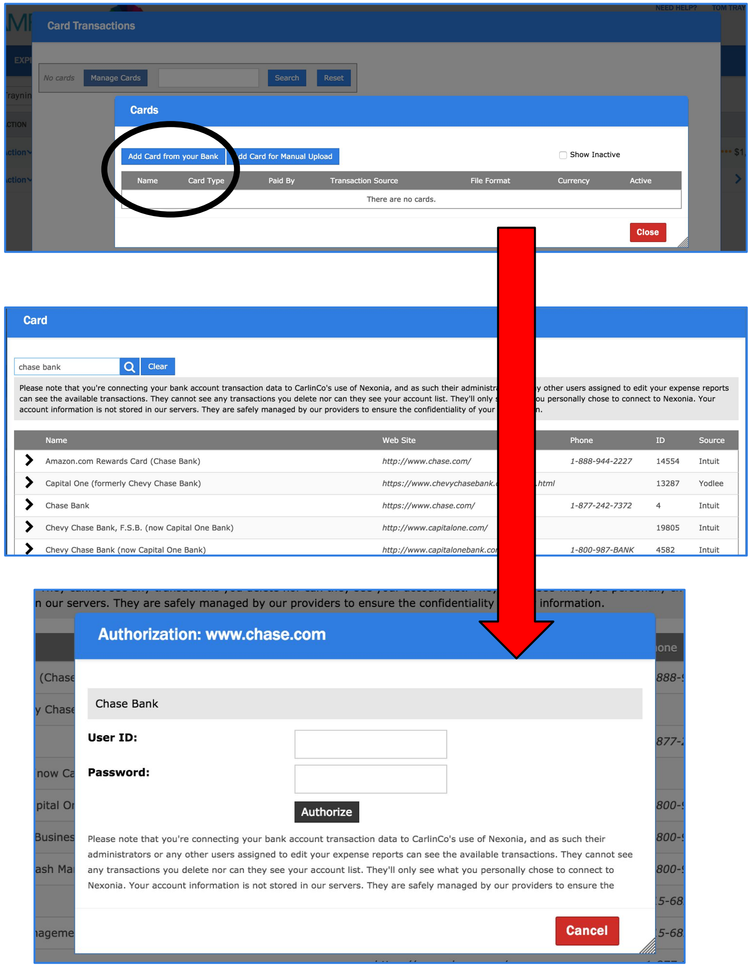
Method A: Automated Feed From Your Bank

1. From the “Card Transactions” window, click the **[Manage Cards]** button. This will open a window labelled “**Cards”.**

2. To set up an automated import of your personal credit card, select “**Add Card from Your Bank**”.

3. Search through the Financial Institution list to select your bank. Once you find your bank, click the **>** arrow. Note: there may be multiple copies of your bank in this list as there are multiple sources for this data. Looking at the website may help narrow it down.

4. Once you’ve selected your bank, a new authorization window will appear, asking you to log in to your bank’s website. These would be the same credentials you would use to view your statement online. Enter the credentials, and click **[Authorize]**. After a few moments, you’ll see a window indicating the connection was successful, and the card has now been added to your Nexonia profile.



Please note: Your account information is not stored in our servers. They are safely managed by our providers to ensure the confidentiality of your information. You only need to provide these credentials to initiate the connection. This allows the bank to send us a security token that gives us permission to import your statement feed.

No User Name or Password is retained by Nexonia, they are deleted immediately.

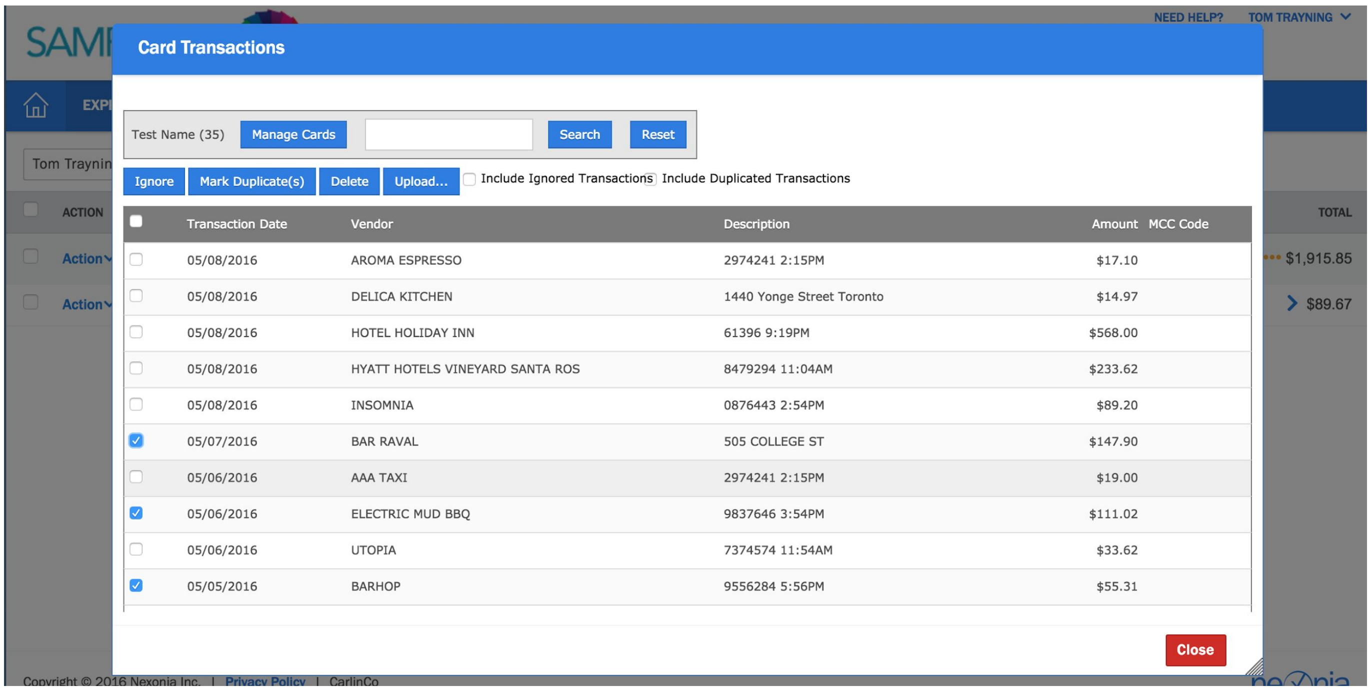
If your card connection failed or you’re having difficulty integrating, you can contact help@nexonia.com for further assistance.

Personal Credit Card Integration

Method A: Automated Feed From Your Bank

Once you've added your automated credit card feed from your bank to Nexonia, your new credit card transactions will be automatically loaded in your Nexonia profile 24-48 hours after they are posted by the vendor. Once you have credit card transactions in your profile, you can use them to create expense items within an expense report.

You also have the ability to delete any old or personal/non-business related charges from this list (see page 7).



Personal Credit Card Integration

Method B: Manual Upload of a .CSV File - Setting Import Rules

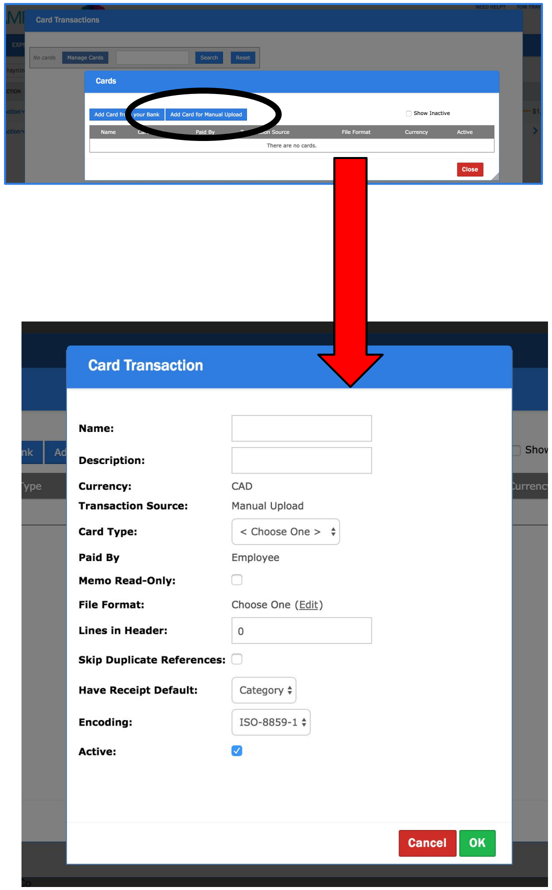
This method allows you to manually upload a .csv file of your credit card transactions into your Nexonia profile. The first step is to set up the manual upload profile and define the .csv import rules. You'll only have to do this once per credit card.

1. From the "Card Transactions" window, click the **[Manage Cards]** button. This will open a window labelled "**Cards".**

2. To set up an automated import of your personal credit card, select "**Add Card for Manual Upload**".

3. You'll see a **"Card Transaction"**. This is where you set up the .csv import rules for the credit card statement you'll be uploading:

   a. **Name -** the name that will be displayed when you view the transactions. Use something descriptive, like "Tom Trayning: Personal AMEX" so you can tell which card it is easily.
   b. **Description** - description of the card. You can use the same values as the "Name".
   c. **Card Type** - pick the type of card you're adding.
   d. **File Format** - you need to select the File Format of the credit card statement. This is how the upload knows which information is which, based on the pattern of information in the statement.
   e. **Lines in Header** - how many rows of the .csv file comprise a Header? If none, this should be "0". If there is a header, enter the number of rows before you get to the transaction details in the statement.
   f. **Encoding** - typically leave at the default ISO-8859-1
   g. **Active**



Click **OK**. This will create the upload rules for that card. Click **[Close]**.

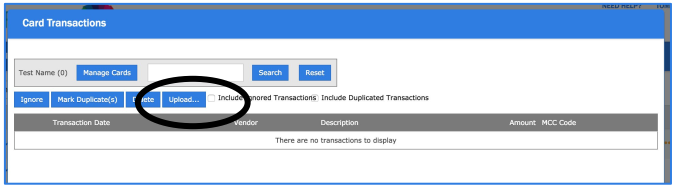
If you you need any assistance with this method or need help with the file format, you can contact help@nexonia.com for further assistance.

Personal Credit Card Integration

Method B: Manual Upload of a .CSV File - Upload Instructions

Once you've defined the credit card import rules, you'll be able to upload a .csv formatted file of credit card transactions into your account. Best practice is to do this at least monthly, but you could do this as frequently as needed.

Instructions for Uploading Credit Card Transactions:



1. First, download the .csv formatted credit card statement from your financial institution to your computer.

2. Log in to Nexonia. Go to **Expenses** and then **Cards**.

3. From the "Card Transactions" window, click the **[Manage Cards]** button. This will open a window labelled "**Cards".**

4. In the top left corner you'll see the name of the Card you'll upload the statement for- if you have more than one card for your profile, this may be a drop down menu where you need to select your personal card.

5. Click **[Upload]**. This will bring up a window where you'll be asked to **Select a file to upload.**

6. Click **[Choose File]** - this will open a window to your computer where you can navigate and find the .csv file you want to upload.

7. Select the file you want to upload, click **[OK]**.

8. Once the file uploads, you'll then see a list of credit card transaction uploaded under **Card Transactions**.

<u>Notes about the transaction statement file:</u>

This file **must** be in .csv format. If you download it from the bank, it should be in .csv format. If not, you will need to convert it to this format.

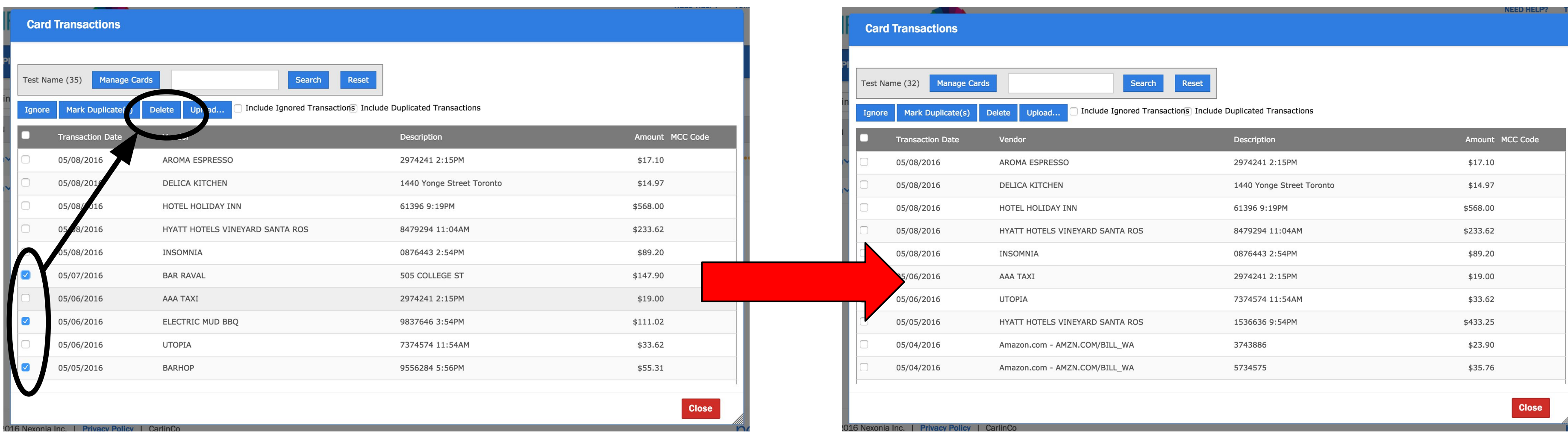
If you preview or open the file in MS Excel or another program, ensure you are saving it as a .csv file. Saving it as an Excel formatted file will cause an error if you try to upload it.

Personal Credit Card - Removing Personal/Non-Business Charges

Once your credit card charges are in your profile, you may want to delete or remove any of the charges that aren't going to be used in your expense reports, such as personal credit card transactions or old transactions you've already claimed.

1. From **Expenses**, click on **[Cards]** to view the list of credit card charges.
2. For any charges you want to delete, click the **Checkbox** next to that transaction line item.
3. Once you've finished selecting the transactions, click the **[Delete]** button. This will delete those transactions from Nexonia.

Note: you cannot undo or recover a deleted transaction. If it's a charge you might need later, you may wish to **Ignore** the charge instead of **Delete**. "Ignore" allows you to filter the transaction from your available charges, but you can always bring it back later if needed.



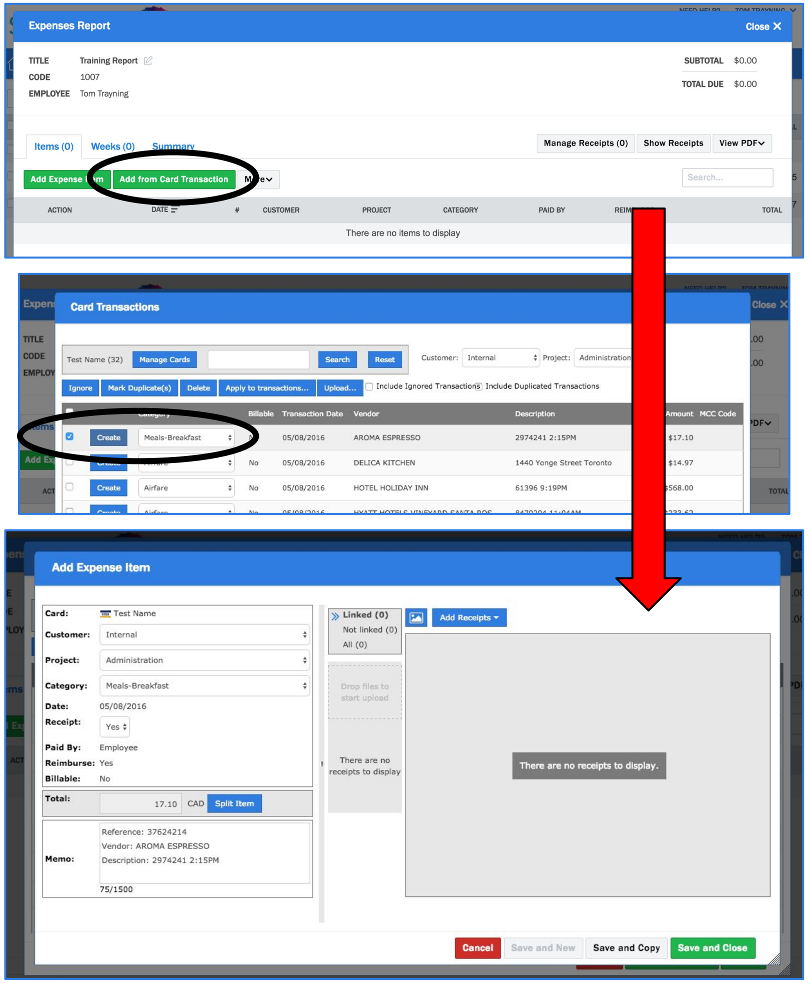
How to Use Credit Card Transactions: Web Application

You can use your credit card transactions to create expenses. From inside the expense report, if you select a card transaction and click **[Create]**, your transaction is converted to an expense item.

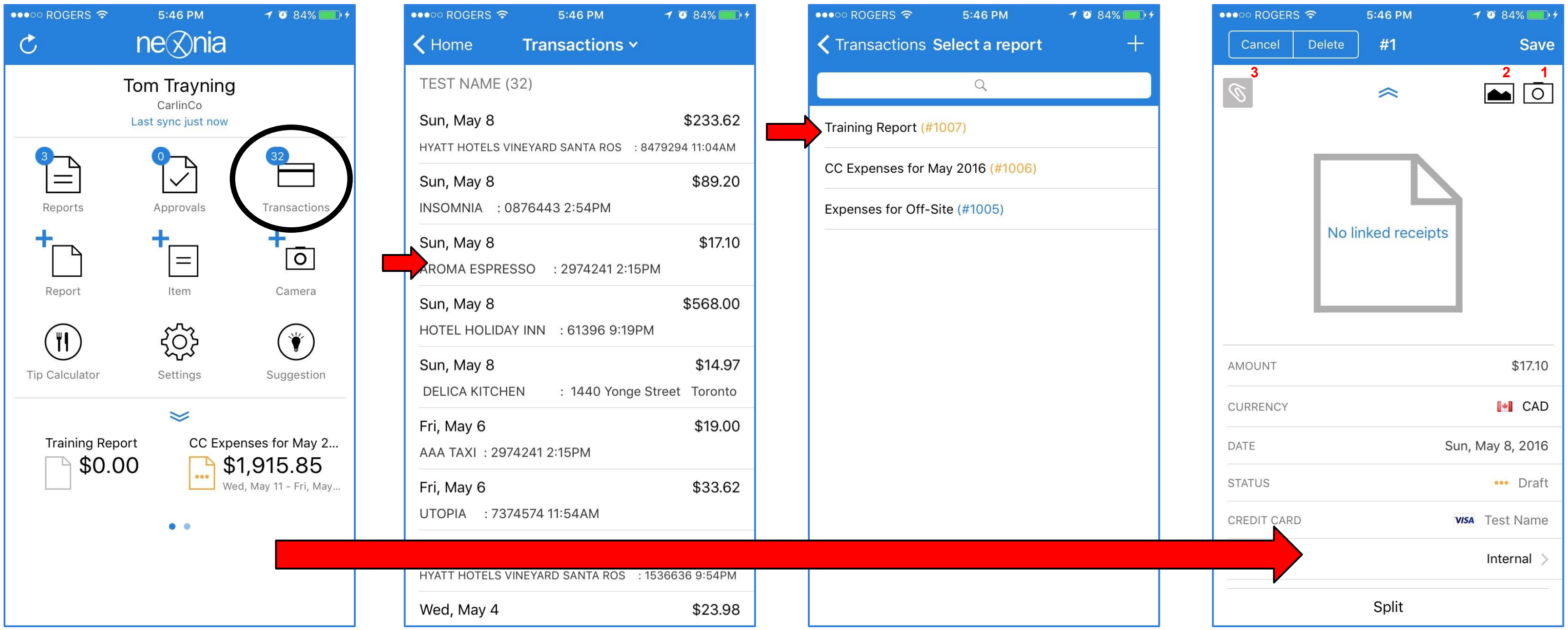
1. First, create an expense report or open an existing one.
2. Inside the expense report, you'll see a button labelled **[Add from Card Transaction]**.
3. Clicking **[Add from Card Transaction]** brings up a list of available credit card transactions.
4. Select the **Expense Category** for your transaction*. You should see the check box marked for that transaction automatically.
5. Click **[Create]**, and this will convert your transaction into an Expense Item in the Expense Report.
6. When you create an expense item from a credit card transaction, information like the **Date** and **Amount** are pre-filled and locked into the expense – they can't be changed.
7. Any extra transaction details will be delivered into the Memo field. You can add more details here if needed.
8. Link the expense item to a receipt and your item is complete!

Once you convert a credit card transaction into an expense, it will be removed from the Credit Card Transaction list. You'll only see the outstanding charges in that list.

** Note: this example is a generic sample. Your organization may have additional details required from you as part of your expense.*



How to Use Credit Card Transactions: Mobile Application



1. On the mobile app, you'll find the credit card transactions located under the **Transaction** icon.
2. Tap the icon to access the list of transactions.
3. Tap the transaction you want to turn into an expense item.
4. The application will ask you which expense report do you want to add the transaction to; tap that report.
5. You'll now see an expense item created from the credit card transaction.
6. Attach the receipt - take a photo of it[1], import it from the camera roll[2], or retrieve it from the available receipts stored in this expense report[3].
7. Add any other details, and **Save.**