

CARD HOLDER'S GUIDE TO CODING CREDIT CARD SPEND

INTRODUCTION

This guide for all Credit Card Holders and will take you through the process of how to code the spend have made on your card via the RBS Smart Data portal.

It is imperative that expenditure is coded to the applicable Cost Centre and Expenditure code (account code) to which the purchase relates to. This ensures your spend is reflected accurately in Profit & Loss Reports (P&L reports). **All coding must be complete by 18th of the following month.**

This is an important process and you as the card holder are responsible for making sure this is done.

Please use the guidance in the next following pages to help you.

STEP 1 – LOG IN TO THE PORTAL

Use the link [SDOL - Landing Page \(rbs.co.uk\)](https://rbs.co.uk) to log in to Smart Data Online Portal. The link works in either Edge or Chrome.

Royal Bank of Scotland
Log in to Smart Data Online

User ID ⓘ

Password

[I am having trouble logging in](#)

Please log in using your log in credentials

You then will receive a secure code which is sent to your email address, please enter this in the box below.

Royal Bank of Scotland
Enter your secure code

We've just sent a one-time passcode (OTP) to your registered email address. Please enter this below.

[I've not been sent an email](#)

Can't receive an Email? Please wait 59 seconds before retrying

[Cancel](#)

Enter secure code received via email and click log in.

You will then see the below Screen, provided the details provided are correct Click Confirm.

Royal Bank of Scotland

Confirm log in details

You are accessing SDOL as:
W542019

The last time you logged in:
25 September 2023 12:35 BST

! If any of these details are incorrect, please do not continue and contact your administrator. If all details are correct, click confirm to continue to login to SDOL.

Need to change your password?
[change_password](#)

STEP 2 – CREATE AN EXPENSE REPORT

You will then land on the home page.

Hover over Expense Reporting, then you will get the below 2 options, click on **Create Expense Reports**

Create Expense Report
View Expense Reports

CREATE EXPENSE REPORT: SELECT TRANSACTIONS

VICTORIA PHILLIPS • XXXX-XXXX-XXXX-1901 (Active) • BARNARDOS - TANNERS LANE • BARKINGSIDE , UNK IG6 1QG

Expense Report Naming Convention: Credit Card Expense - Month & Year
Your statement period runs from the 4th of the month to the 3rd of the following month. Please ensure you select ALL transactions that fall within the current period and include them in ONE expense report.

6073034071 - Expense Report 6073034071 - In Progress

REPORT DESCRIPTION
Expense Report Description: Expense Report 6073034071

DATE RANGE
Date Type: Posting Date
Choose Reporting Cycle: Select

If a reporting cycle is selected, transactions will automatically be selected for the date range. If the reporting cycle is changed, the transactions in the previous cycle will be unselected and transactions for the new date range will be selected. Transactions outside of the reporting cycle can be selected manually.

There are no available transactions for the selected reporting cycle.

Next Save Cancel

1. In the **Expense Report Description** type the relevant month and year to the end of the default description, e.g., **Expense Report 6073000019 Jan 2016**.

2. Select the appropriate reporting cycle for the transactions you wish to include using the list in the **Choose Reporting Cycle** field.

3. Click **Next**.

Note: At this point, all of the outstanding transactions that fall within that reporting cycle will be selected automatically. Only transactions that have not already been included in previous expense reports will be listed.

CREATE EXPENSE REPORT: SELECT TRANSACTIONS

VICTORIA PHILLIPS • XXXX-XXXX-XXXX-1901 (Active) • BARNARDOS - TANNERS LANE • BARKINGSIDE , UNK IG6 1QG

Expense Report Naming Convention: Credit Card Expense - Month & Year
Your statement period runs from the 4th of the month to the 3rd of the following month. Please ensure you select ALL transactions that fall within the current period and include them in ONE expense report.

6073034065 - Expense Report 6073034065 - In Progress

REPORT DESCRIPTION
Expense Report Description: Expense Report 6073034065

DATE RANGE
Date Type: Posting Date
Choose Reporting Cycle: Select

If a reporting cycle is selected, transactions will automatically be selected for the date range. If the reporting cycle is changed, the transactions in the previous cycle will be unselected and transactions for the new date range will be selected. Transactions outside of the reporting cycle can be selected manually.

	Posting Date	Transaction Date	Description	Transaction Amount
<input type="checkbox"/>	21/09/2023	20/09/2023	USABILITYHUB PTY LTD	33.29
<input checked="" type="checkbox"/>	21/09/2023	20/09/2023	USABILITYHUB PTY LTD	40.00USD
<input checked="" type="checkbox"/>	21/09/2023	20/09/2023	CLOUDFLARE	16.65
<input checked="" type="checkbox"/>	21/09/2023	20/09/2023	CLOUDFLARE	20.00USD
<input checked="" type="checkbox"/>	21/09/2023	20/09/2023	CLOUDCANNON	8.13
<input checked="" type="checkbox"/>	21/09/2023	20/09/2023	CLOUDCANNON	9.77USD
<input checked="" type="checkbox"/>	22/09/2023	21/09/2023	AHREFS	37.45
				45.00USD
				226.80

Next Save Cancel

4. Select or de-select transactions if needed using the tick-box to the left of each transaction

5. Click Next

CREATE EXPENSE REPORT: SPLIT AND COST ALLOCATE

VICTORIA PHILLIPS • XXXX-XXXX-XXXX-1901 (Active) • BARNARDOS - TANNERS LANE • BARKINGSIDE , UNK 1G6 1QG


Please complete all fields for each transaction. Fields that have been pre-populated are editable if changes are required.

6073034076 - Expense Report 6073034076 Sep 2023 - In Progress

SEARCH RESULTS

Detail	Posting Date	Transaction Date	Description	Transaction Amount	Tax Amount Rate	Tax Amount	Receipt Status	Additional Information	VAT Eligibility
1	21/09/2023	20/09/2023	USABILITYHUB PTY LTD	33.29 40.00USD	Select		Select		
2	21/09/2023	20/09/2023	USABILITYHUB PTY LTD	16.65 20.00USD	Select		Select		
3	21/09/2023	20/09/2023	CLOUDFLARE	6.13 9.77USD	Select		Select		
4	21/09/2023	20/09/2023	CLOUDCANNON	37.45 45.00USD	Select		Select		

6. Next For each transaction, click the **Transaction Detail** button

() to the left

STEP 3 – CODING

ALLOCATING COST CENTRES & EXPENDITURE CODES (ACCOUNT CODES)

Expense Report List > Expense Report > Transaction Detail

TRANSACTION DETAIL

VICTORIA PHILLIPS • XXXX-XXXX-XXXX-1901 (Active) • BARNARDOS - TANNERS LANE • BARKINGSIDE, UNKIG6 1QG

* Indicates required field

Financial Detail | Split Detail

FINANCIAL DETAIL INFORMATION

Posting Date	Transaction Date	Description	Transaction Amount	Tax Amount Rate	Tax Amount	Net Transaction Amount	Additional Information
21/09/2023	20/09/2023	USABILITYHUB PTY LTD COLLINGWOOD, VIC 3066	33.29	Select		33.29	

Customer Code: * Expense Description:

ACCOUNTING CODES INFORMATION

Company	CC Parent Value	Cost Centre	Account	Group
01 - Barnardos	ZZZZZ - Other	77554 - Support Staff for D&T		00000
01 - Barnardos	ZZZZZ - Other	77554 - Support Staff for D&T		00000

Class: 00000 Product: 00000

Financial Information: Processing Date: 21/09/2023 Tax Information: Tax Amount:

1. For each transaction, select the correct rate of VAT using the down list in the **Tax Amount Rate** field. The VAT amount will automatically populate in the **Tax Amount** field.

Important Note: If this transaction is going to be split with a mix of VAT rates **DO NOT** enter a VAT rate value at this point. You will do this later when you split the lines.

However, if this is the case then you must enter the total tax amount manually in the **Tax Amount** field.

After you have completed the Tax info on the transaction then complete the coding.

1. Enter a description in the **Expense Description** field.

2. Check the **Cost Centre and Account codes**. Enter/edit any that are incorrect or not populated lists provided. (Use drop down)

3. Click the **Save**

The screenshot shows the 'TRANSACTION DETAIL' page for 'VICTORIA PHILLIPS'. It includes sections for 'FINANCIAL DETAIL INFORMATION' and 'ACCOUNTING CODES INFORMATION'. The 'Expense Description' field is highlighted with a red circle. Below it, the 'Cost Centre' and 'Account' dropdowns are also highlighted with a red circle. At the top right, the 'Save' button is circled in red. A red line connects the 'Save' button to the instruction box.

Note: Many transactions will auto-populate the **Account** field, but for transactions where different codes may be applicable this will be initially blank. The list does not contain all account codes, only those applicable to credit card purchases.

Tip: The Cost Centres can be searched for numerically. The Account Codes you can search by description e.g., 'Software,' or you can use the drop down. You **do not** need to update Company, CC Parent Value, Group or Class Code.

This screenshot is similar to the previous one but highlights the 'Add Receipt' button in the 'Additional Information' column of the transaction table with a red circle. The 'Save' button at the top right is also circled in red. A red line connects the 'Add Receipt' button to the instruction box.

4. Click here to attach receipts to your transaction.

5. Click the **Save**



If your transaction does not require splitting, click here to go back to the report.

You can then repeat the above coding process for each transaction in the report.

Important Note: If any transactions contains multiple items with different account codes and/or different VAT rates (e.g. a hotel receipt that contains accommodation and parking, or a supermarket receipt with both standard and zero rated items), you must now split these as described in the section "Splitting a transaction" below.

Note: At this point you may see an error message listing the transactions that have not yet been allocated or split.

⚠ You must correct the following error(s) before proceeding:

- Line 1 [Split and Cost Allocate] Expense Description : Required
- Line 3 [Split and Cost Allocate] Expense Description : Required

This is just a warning that you still have transactions that need to be allocated in this report. When you have completed the allocation, these will disappear.

Once you have coded (and split if necessary) all of the transactions, **go to Step 4 - Submit for Approval (Page 13)** to submit the expense report.

SPLITTING A TRANSACTION

If any transaction contains multiple items with different account codes and/or different VAT rates, you must split the transaction among the relevant account codes and VAT rates.

1. Click '**Split Details**' tab

Financial Transaction successfully modified.

VICTORIA PHILLIPS • XXXX-XXXX-XXXX-1901 (Active) • BARNARDOS - TANNERS LAKE • BARKINGSIDE, UNKIG6 10G

* Indicates required field

Financial Detail | **Split Detail**

FINANCIAL DETAIL INFORMATION

Posting Date	Transaction Date	Description	Transaction Amount	Tax AmountRate	Tax Amount	Net Transaction Amount	Additional Information
21/09/2023	20/09/2023	USABILITYHUB PTY LTD COLLINGWOOD, VIC -3066	33.29			33.29	

Split(s): 2

Split By: Amount | Split and Balance To

Split Information

Select All	Description	Percent	Amount	Tax AmountRate	Tax Amount	Net Amount
<input type="checkbox"/>	<input checked="" type="checkbox"/> Software Subscription split 1	60.08	20.00	0% - Z-AP - Zero	0.00	20.00
<input type="checkbox"/>	<input checked="" type="checkbox"/> Software Subscription split 2	39.92	13.29	0% - Z-AP - Zero	0.00	13.29

Split Information Totals

	Percent	Amount	Tax Amount	Net Amount
Totals:	100.00	33.29	0.00	33.29

2. Enter the number of splits that you want to create in the **Split(s)** field (the default is 2 but you can overtype this). Click **Add**.

Note: By default, the system will copy the Description you entered earlier for each line and calculate an even split of the total. You must now edit these lines to reflect the actual values.

3. Add or edit the **Description** for each line.

4. Edit the **Amount** and **VAT rate** for each line as appropriate.

The screenshot shows the 'Split Transaction' interface. At the top, there is a breadcrumb trail: 'Expense Report List > Expense Report > Transaction Detail > Split Transaction'. Below this, a green message bar states 'Financial Transaction successfully modified.'. The user information is 'VICTORIA PHILLIPS • XXXX-XXXX-XXXX-1901 (Active) • BARNARDOS - TANNERS LANE • BARKINGSIDE, UNKIG6 1QG'. There are tabs for 'Financial Detail' and 'Split Detail'. The 'FINANCIAL DETAIL INFORMATION' section shows a table with columns: Posting Date, Transaction Date, Description, Transaction Amount, Tax AmountRate, Tax Amount, Net Transaction Amount, and Additional Information. Below this is the 'Split Information' section with a table:

Select All	Description	Percent	Amount	Tax AmountRate	Tax Amount	Net Amount
<input type="checkbox"/>	Software Subscription split 1	60.08	20.00	0% - Z-AP - Zero	0.00	20.00
<input type="checkbox"/>	Software Subscription split 2	39.92	13.29	0% - Z-AP - Zero	0.00	13.29
Totals:		100.00	33.29	0.00		33.29

Red circles highlight the 'Description' column and the 'Amount' and 'Tax AmountRate' columns. A red circle also highlights an 'Accounting Details' button (a right-pointing arrow) at the end of the table.

5. Click

Tip: The system recalculates the remaining balance and displays this below the **Totals** row as you enter new values. If you enter amounts that do not match the transaction total you will see this error in the **Balance** row, you need to correct this before you can proceed:

The screenshot shows a split transaction table with the following data:

Description	Percent	Amount	Tax Amount Rate	Tax Amount	Net Amount
Hotel 4 Nights	95.52	256.00	20% - S-AP - Standard	42.67	213.33
Hotel Parking 4 Nights	3.73	10.00	20% - S-AP - Standard	1.67	8.33
Totals:	99.25	266.00		44.34	221.66
Balance:	(0.75)	(2.00)		(0.33)	(1.67)

The 'Balance' row is circled in red, indicating a discrepancy between the entered amounts and the total transaction amount.

You will now see an **Accounting Details** button (➤) at the beginning of each row. You must now use this to enter or edit the Account codes for each line.

Split(s): 2

Split By: Amount Split and Balance To: Total Transaction Amount

Select All	Description	Percent	Amount	Tax AmountRate	Tax Amount	Net Amount
<input type="checkbox"/>	Software Subscription split 1	60.08	20.00	0% - Z-AP - Zero	0.00	20.00
<input type="checkbox"/>	Software Subscription split 2	39.92	13.29	0% - Z-AP - Zero	0.00	13.29
Split Information Totals						
		Percent	Amount	Tax Amount	Net Amount	
Totals:		100.00	33.29	0.00		33.29

Click the **Accounting Details** button (➤) for the first line.

The below page will open for you to enter/edit any Cost Centre or Account Codes (circled in red below). Check the accounting codes and enter/edit any that are incorrect or not populated by selecting from the drop-down list.

Split By: Amount Split and Balance To: Total Transaction Amount

Select All	Description	Percent	Amount	Tax AmountRate	Tax Amount	Net Amount
<input type="checkbox"/>	Software Subscription split 1	60.08	20.00	0% - Z-AP - Zero	0.00	20.00
ACCOUNTING CODES INFORMATION						
Company	CC Parent Value	Cost Centre	Account	Group		
01 - Barnardos	ZZZZZ - Other	77554 - Support Staff for D&T		00000		
01 - Barnardos	ZZZZZ - Other	77554 - Support Staff for D&T		00000		
Class	Product					
00000	00000					
00000	00000					
Copy to All on Page						
<input type="checkbox"/>	Software Subscription split 2	39.92	13.29	0% - Z-AP - Zero	0.00	13.29
ACCOUNTING CODES INFORMATION						
Company	CC Parent Value	Cost Centre	Account	Group		
01 - Barnardos	ZZZZZ - Other	77554 - Support Staff for D&T		00000		
Class	Product					
00000	00000					
Edit Accounting Codes						
Split Information Totals						
		Percent	Amount	Tax Amount	Net Amount	
Totals:		100.00	33.29	0.00		33.29

Click **Save**

Repeat the edits to the Accounting Details for the remaining lines.

Once you have finished and have added all of the Description, VAT rate and amount values for all of the lines, Click on the **Expense Report** link return to the list of transactions.



Home > Expense Report List > Expense Report > Split Transaction

✓ Financial Transaction successfully modified.

SPLIT TRANSACTION

MIKE WOODS • XXXX-XXXX-XXXX-8355 (Active) • BARNARDOS - TANNERS LANE • BARKINGSIDE, UNK IG6 1QG

Note: At this point you may see an error message listing the transactions that have not yet been allocated or split.

- ⚠ You must correct the following error(s) before proceeding:
- Line 1 [Split and Cost Allocate] Expense Description : Required
 - Line 3 [Split and Cost Allocate] Expense Description : Required

This is just a warning that you still have transactions that need to be allocated in this report. When you have completed the allocation, these will disappear.

At this point, if you have completed coding and splitting all of the transactions, you can submit the expense report (**go to Step 4 page 13**). Otherwise, code and/or split the remaining transactions as detailed above.

STEP 4 - SUBMIT FOR APPROVAL

When you have coded (and split all of the transactions as necessary) you can submit the expense report.

Firstly, please review your expense report to make sure there are no errors, then click **Next** to go to the submission screen.

Detail	Posting Date	Transaction Date	Description	Transaction Amount	Tax Amount Rate	Tax Amount	Receipt Status	Additional Information
	29/01/2016	28/01/2016	PICCOLO RISTORANTE LTD	13.70	20% - S-AP - Standard	2.28		
	29/01/2016	28/01/2016	LONDON BORO OF REDBRID	3.40	20% - S-AP - Standard	0.57		
	01/02/2016	29/01/2016	HOLIDAY INNS	268.00		44.67		
			Split(s) 1 : Hotel Parking 4 Nights (4.48%)	12.00				
			Split(s) 2 : Hotel 4 Nights (95.52%)	256.00				

Page 1 of 1

Expand All | Collapse All

Back Next

This will then take you to the next screen:

6073000019 - Expense Report 6073000019 Jan 2016 - In Progress

Report Summary	Amount
Card Transaction Expenses:	285.10
Expense Total:	285.10
Amount Due To Employee:	0.00
Amount Due on Card:	285.10

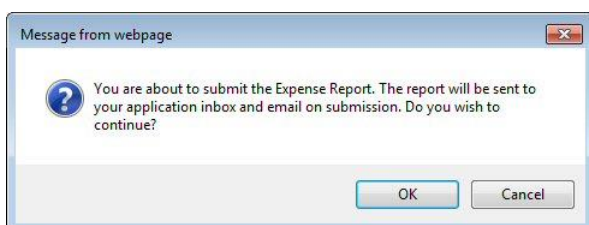
CARD TRANSACTIONS				
Posting Date	Transaction Date	Description	Tax Amount	Transaction Amount
29/01/2016	28/01/2016	PICCOLO RISTORANTE LTD	2.28	13.70
29/01/2016	28/01/2016	LONDON BORO OF REDBRID	0.57	3.40
01/02/2016	29/01/2016	HOLIDAY INNS	44.67	268.00
		Subtotal		285.10

Add Receipt Submit

Click add receipts and ensure all receipts are attached to transactions if not already added.

Click Submit to submit your report.

Once you click submit the following message will appear, if you are happy with the report then please Click **OK** unless you need to make any changes then click **Cancel**.



Note: This is your last chance to make any modifications. Once the report is submitted you will no longer be able to edit it.

Once you have submitted your report you will receive an email notification to advise you that your report has been submitted.