Expense Management for Cardholders
Smart Data App Overview

The BOKF cardholder mobile app allows users to:

- Review Expenses
- Attach receipts
- Allocate costs
- Split and submit expenses
- Create out-of-pocket expenses

Compatible devices include:

- iPhones (iOS 13 or later)
- iPads (iPadOS 13 or later)
- Android devices (Android OS 6 or later)

Install the Smart Data mobile app

1. Open the App Store (iPhone or iPad) or Play Store (Android) on your device
2. Search for the **Smart Data** app from Mastercard, and then tap **Get** or **Install** depending on your device
3. Follow the prompts to complete the download and installation of the app
4. Wait until the **Open** button shows, and then tap **Open** to start using the Smart Data mobile app

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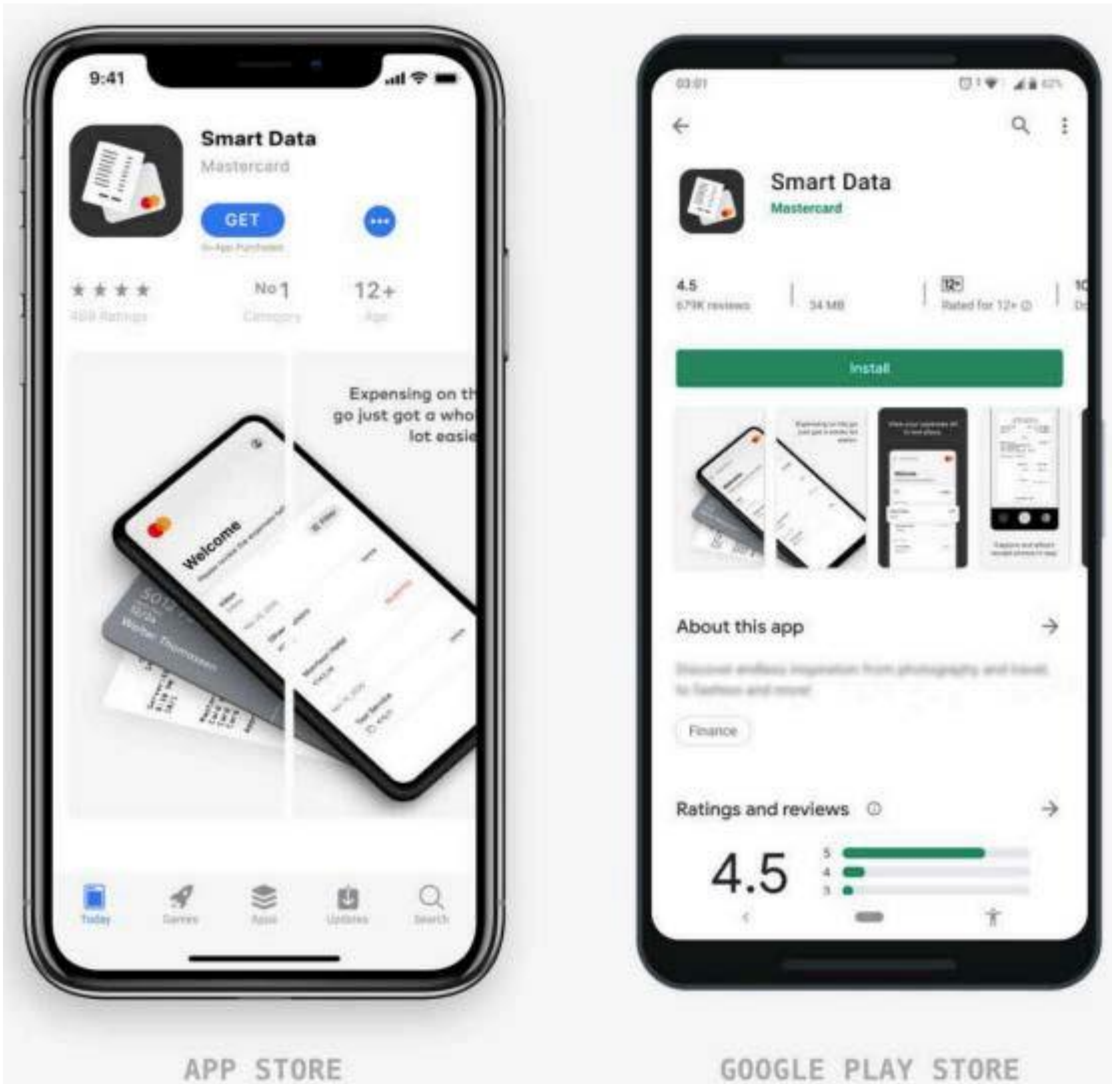


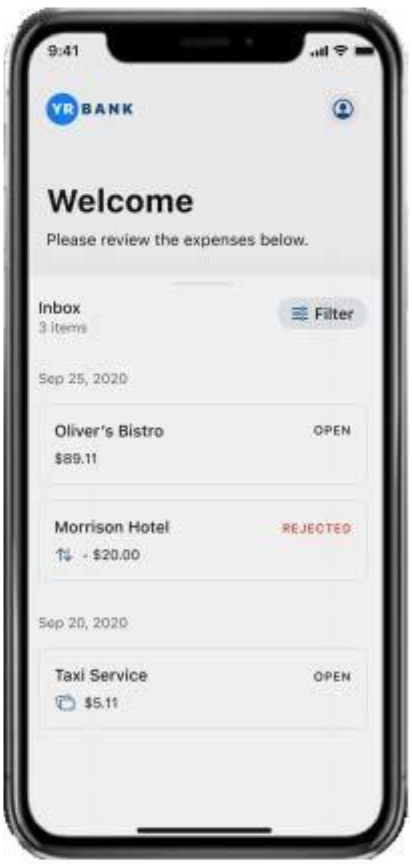
Sign In

- If you are a **<u>new</u>** Spend Control user logging in for the first time - utilize a PC/browser to go to the https://spendcontrol.bokf.com/ website. Enter the credentials you have received in two emails (from sdg2@mastercard.com) One email contains your User ID, the other your temporary password.
    - Once you have logged in on the website you may now utilize your permanent credentials to login on the mobile app as described below
- If you are an **<u>existing</u>** Spend Control user, open the Smart Data app
    - Enter the case sensitive user ID, and tap **Continue, a** new screen will appear
    - Enter your password, and then tap **Sign In**

Landing Screen

The expense list is the landing screen that cardholders see when they sign in to the mobile app. The expense list defaults to the **Inbox** and contains all expenses that require attention in an open or rejected status. It displays:

- All posted merchant transactions
- Out-of-pocket expenses
- Adjustments



Cardholders can tap on each expense to view expense details.

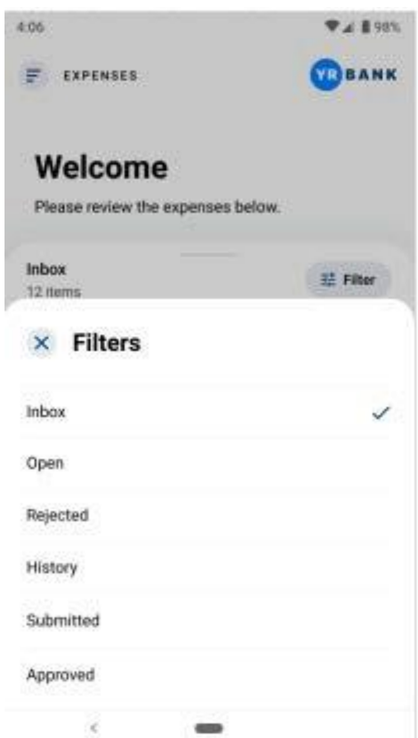
Expenses are sorted in descending order (most recent to oldest)

Filters

Cardholders can customize their view of the mobile app by filtering their expenses.

The available filters include:

- **Inbox -** Open and Rejected expenses
- **Open -** Expenses that have not been submitted to an approver
- **Rejected -** Expenses that have been rejected by an approver
- **History -** Submitted and Approved expenses
- **Submitted -** Expenses that have been submitted to and approver, but have not been approved or rejected
- **Approved -** Expenses that have been approved



Follow these steps to filter expenses:

1. From the **Inbox** tap **Filter**, the **Filters** section displays
2. Tap the appropriate filter, the filtered expense list opens

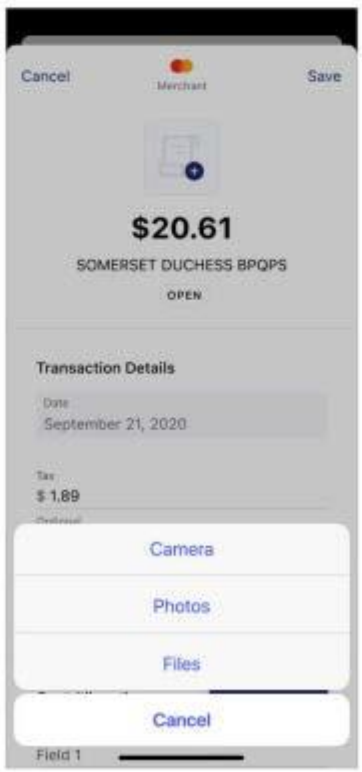
Receipts

Cardholders can attach a receipt to an expense using their device's camera, camera roll, or their operating system's file share (for example, iCloud).

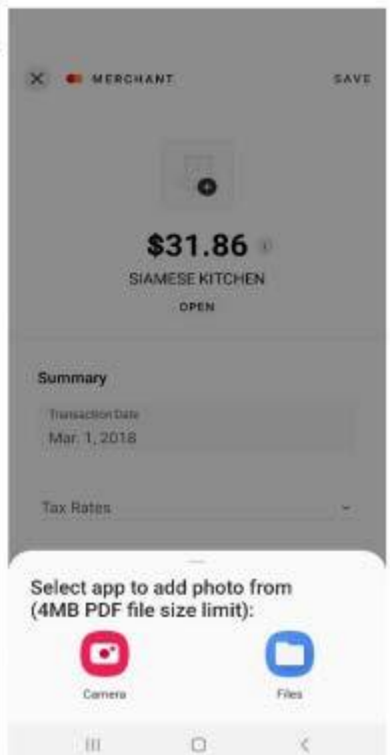
The receipt file size limit is 4 MB, and accepted file formats include:

- JPEG (this is what iPhone and Android devices use)
- PNG
- TIFF
- PDF

Receipt icon



Receipt options on an iPhone



Receipt options on an Android device

Follow these steps to attach a receipt:

1. Tap the receipt icon at the top of the expense details screen, the receipt options display
2. Select the desired method:
   a. Camera – If you select camera, you must first give permission to the mobile app to use your devices camera. After permission is given, you can take photos whenever you select the camera option. While using the camera functionality, you can zoom in or retake the photo until you are satisfied with it.

Using iPhone camera

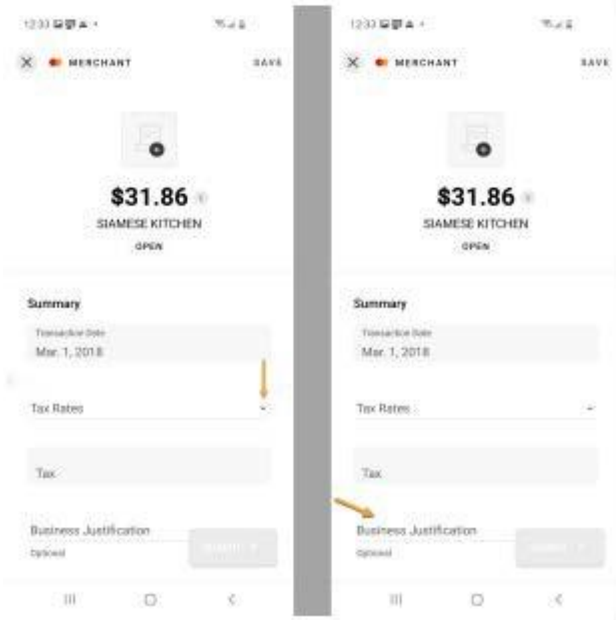
Using Android camera

b. Camera Roll or Files – If you have previously taken a photo on your device's camera, you can select the receipt image from your camera roll or Files.

3. Continue with the expense details workflow to submit the expense

Summary Details

For each expense, cardholders can enter expense summary details, which include a business justification and a tax amount.



Follow these steps to enter a business justification and tax amount.

1. From the **Expense List**, tap the expense you want to edit, the expense details show
2. In the **Business Justification** field, describe the expense (for example, business dinner) in 255 characters or fewer
3. Tap **Save**
4. Continue to the **Cost Allocation** portion of the workflow

Cost Allocation

Follow these steps to allocate costs.

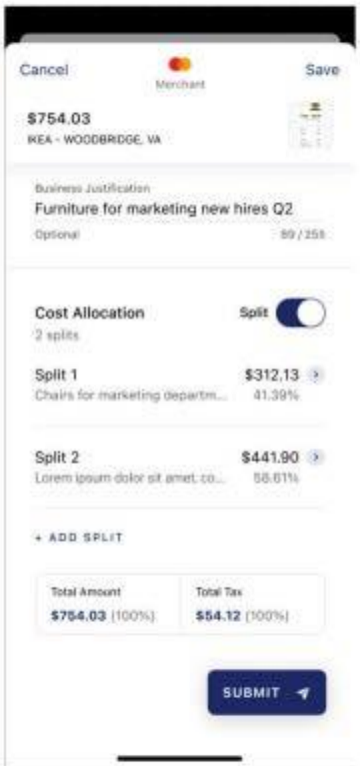
1. Open the expense you want to edit
2. Scroll to the **Cost Allocation** section
3. Modify the cost allocation fields as needed

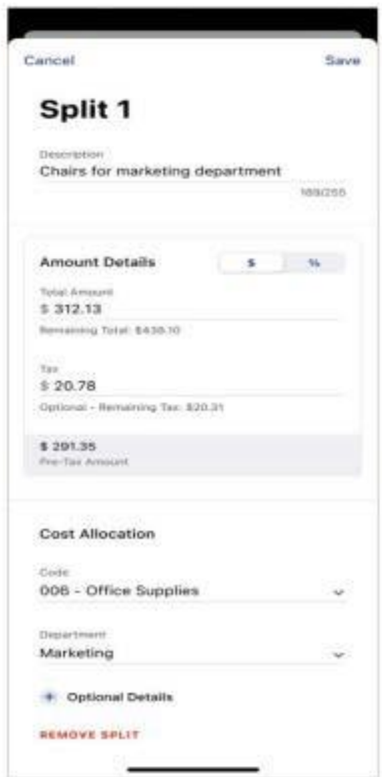
Split an Expense

Follow these steps to split an expense.

1. Open the expense you want to edit
2. Scroll to the **Cost Allocation** section
3. To split expenses, **turn on the splits toggle switch**

When splits are turned on, the app automatically creates two splits with all necessary fields available.
Expenses can be split by percentage or by amount. Tax is not automatically split by a percentage and needs to be manually input.





Follow these steps to add additional splits to an expense. You can add up to 250 splits.

1. Open the expense you want to edit
2. Scroll to the **Cost Allocation** section
3. Click **Add Split**
4. Complete each field as needed
5. Repeat the process until the desired amount of splits is reached

Follow these steps to remove a split

1. Open the expense you want to edit
2. Scroll to the **Cost Allocation** section
3. Tap on the split you want to remove
4. Scroll to the bottom of the split, and ten tap **Remove Split,** a confirmation message will open
5. Tap **Yes** to confirm deletion

Submit an Expense

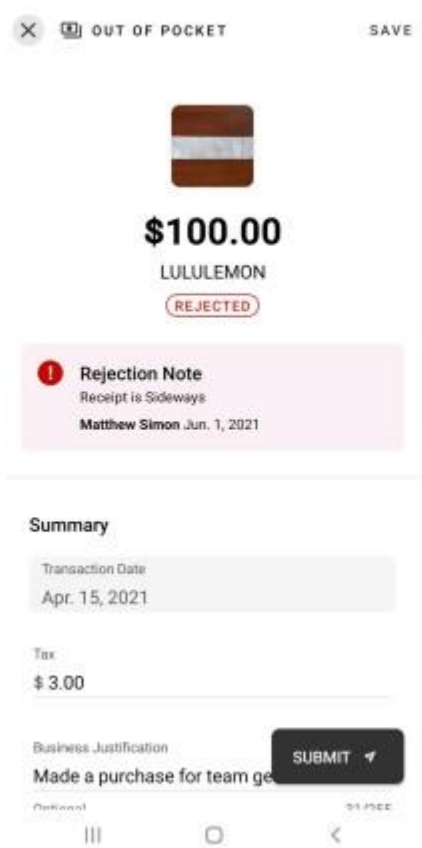
Follow these steps to submit an expense to an approver. All required fields must be completed before the **Submit** button is enabled.

1. Open the expense you want to submit
2. Enter the appropriate expense details in the **Summary, Cost Allocation** and **Optional Details** sections
3. Tap **Submit,** a confirmation message will show

Cardholders can resubmit expenses that have been reviewed by an approver.

If an expense is rejected, it shows in the **Inbox.**

Approvers may add a rejection note to an expense to explain why the expense was rejected. The rejection note shows above the **Summary** section of the rejected expense, and includes the rejection date and the name of the approver who rejected the expense.



After resolving the issue, cardholders can resubmit the expense to their approver.

Out-Of-Pocket Expenses (Optional - non-card cash expenditures)

Follow these steps to add an out-of-pocket expense.

1. From the **Expense List,** tap the Add Expense button (plus sign) located on the bottom of the screen. The **Add Expense** screen opens
2. Tap the receipt icon located at the top of the screen, and then follow the receipt workflow to add a receipt
3. Complete the required fields as configured by your company
4. Tap **Optional Details** to view optional fields, and then complete the fields as needed
5. Tap **Save**
6. You can return to the expense later, or tap **Submit**

Follow these steps to delete an out-of-pocket expense that is in an **Open** or **Rejected** status.

1. Tap the out-of-pocket expense that you want to delete
2. Scroll to the bottom of the screen, and then tap **Delete Expense**
3. Confirm that you want to delete the expense