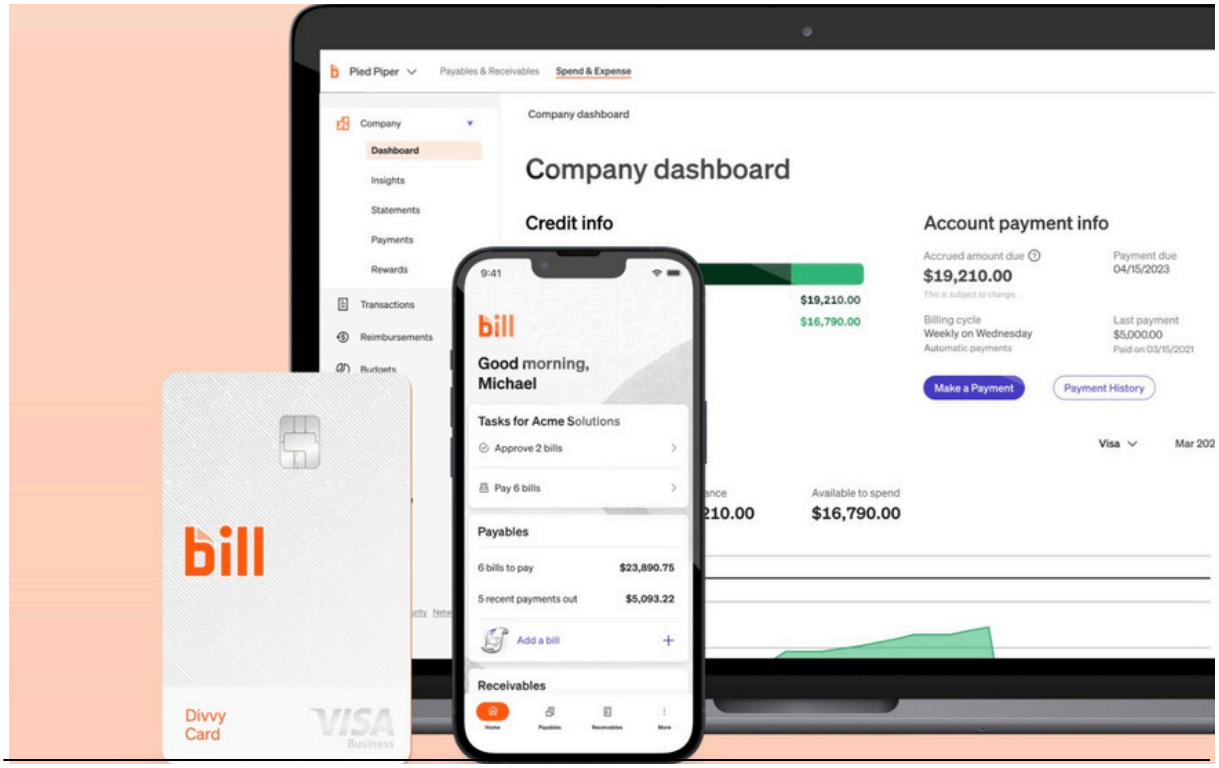
ALPHARETTA
FIRST BAPTIST CHURCH
ESTABLISHED 1905

BILL SPEND & EXPENSE
(FORMERLY DIVVY)
CORPORATE CREDIT/DEBIT CARD INSTRUCTIONS



BILL SPEND & EXPENSE IS THE ALL-IN-ONE EXPENSE MANAGEMENT SOLUTION WHERE CORPORATE CARDS PROVIDE REAL-TIME VISIBILITY AND CUSTOMIZABLE CONTROL.

https://app.divvy.com/login

WELCOME

Our goal is to optimize the processing of credit and debit card transactions, aiming for simplicity, efficiency, and a transition to a paperless system for expense submissions by employees. By registering an account with BILL Spend & Expense (formerly Divvy), First Baptist Church of Alpharetta can seamlessly monitor all payment transactions, submit receipts, provide detailed expense information, and categorize expenditures for accounting purposes. It is important that you create an account and follow all steps to facilitate prompt transaction processing by our team. For detailed instructions on completing the necessary procedures for employees with a company credit/debit card, please consult the provided guide.

BILL SPEND & EXPENSE CORPORATE CARD OVERVIEW

01

Create a Bill S & E Account

FBCA will send you an email via BILL S & E to create an account.

NOTE: You may see vendor names Divvy and Bill Spend & Expense used interchangeably.

02

Download the Mobile App

The BILL S&E app allows you to easily upload receipts, submit transactions, and request funds.

03

Activate your physical card

You can activate your physical BILL S & E Corporate Card in just a few steps on either the web, mobile app, or via text message.

04

View Card Transactions

Once you have made your first transaction, you will see the transaction immediately on the *Transactions* tab.

05

Request Funds

A budget owner can send funds to you directly or you can request funds using the BILL S & E mobile app.

06

View Alerts and Notifications

When a fund request has been approved, you've been added to a budget, or a new incomplete transaction needs your attention, you will receive a notification on your mobile device.

07

Edit User Profile

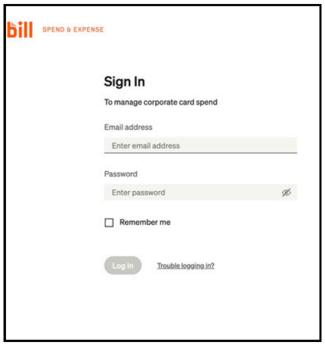
Lastly, you may want to edit your personal data or personalize your BILL S & E experience by updating your profile picture.

08

Key Points to Remember

You have questions, we have answers! Be sure to learn answers to BILL S&E FAQs.

BILL SPEND & EXPENSE CORPORATE CARD

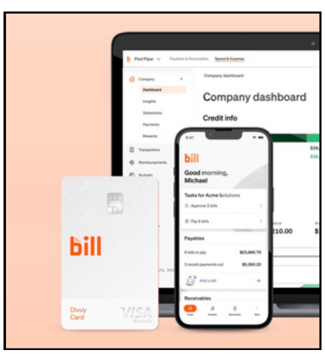


STEP 01: CREATE AN ACCOUNT

Once you receive your physical card, please notify Angela Booth or Nancy Foster. They will then send you an invitation email that will let you create your password and log in. This invitation will expire if you do not accept it within in a timely manner.

STEP 02: DOWNLOAD THE APP

The BILL Spend & Expense mobile app is your most useful resource with all things Spend & Expense (Android and iOS). To keep your financial information secure, they use three-factor authentication. This helps prevent fraudsters from gaining unauthorized access to your money. Learn more about three-factor authentication. Remember, whichever device is requesting the MFA, has to be the device that is verifying the MFA. Because of Divvy's strong fraud prevention controls, you run the risk of being locked out of your account if you do not login with the following link. The app is fine, but if you use a browser on the computer to log in to Divvy, PLEASE bookmark the following link.
https://app.divvy.co/login



STEP 03: ACTIVATE YOUR CARD

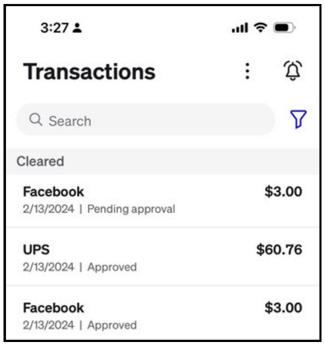
Mobile App

1. In the Spend & Expense Navigation Bar, tap the *Home* icon.
2. Tap the *Activate Card* button.
3. Enter the last 4 digits of your card number and tap the *Activate* button.
4. Once activated, your physical card is ready to use. You just need to be added to a budget and request funds in order to spend.

Web Browser

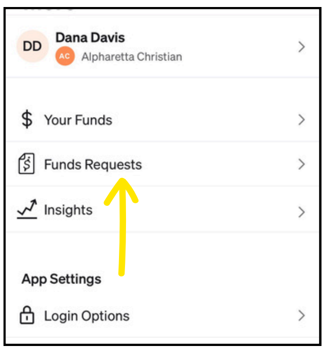
1. In the Spend & Expense Navigation Menu, click your username.
2. From the *Overview* tab, click the *Activate Card* button.
3. Enter the last four digits of your card number and click the *Activate* button.
4. Once activated, your physical card is ready to use. You just need to be added to a budget and request funds in order to spend.

BILL SPEND & EXPENSE CORPORATE CARD



STEP 04: VIEW CARD TRANSACTIONS

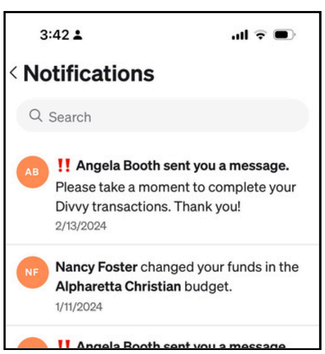
Once you have made your first transaction, you will see the transaction immediately on the *Transactions* tab.
Until you have uploaded a receipt for your transaction and have completed the required fields, you'll notice the yellow *Incomplete* tag on your transactions. To complete a transaction, you will need to upload a picture of your receipt as well as fill out all of the required fields related to your transactions.



STEP 05: REQUEST FUNDS

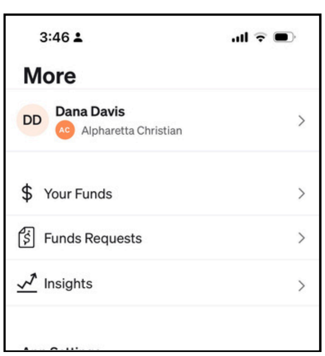
Mobile App

1. In the Spend & Expense Navigation Bar, tap the *Home* icon.
2. Tap the *Request Funds* button.
3. Tap the budget you want to request funds from.
4. Enter the amount you want to request and a note detailing the reason for the funds request.
5. Tap the *Request* button.
6. The budget owner will be instantly notified of your funds request.



STEP 06: VIEW ALERTS AND NOTIFICATIONS

When a funds request has been approved, you've been added to a budget, or a new incomplete transaction needs your attention, you will receive a notification on your mobile device.
To take action from the notification, click on the notification on your mobile device. You will be redirected to the Spend & Expense app for more information.



STEP 07: EDIT USER PROFILE

Mobile App

1. In the Navigation Bar, tap the *More* icon.
2. Tap your name at the top of the screen
3. View your personal account.
4. Tap the *Edit* link to make updates. You can edit the following information: Profile picture, Name, Login email: the email address used to log into all connected accounts, phone number, physical card mailing address (you can enter a street address or use your company's address)
5. Once changes have been made, tap the *Save* link.

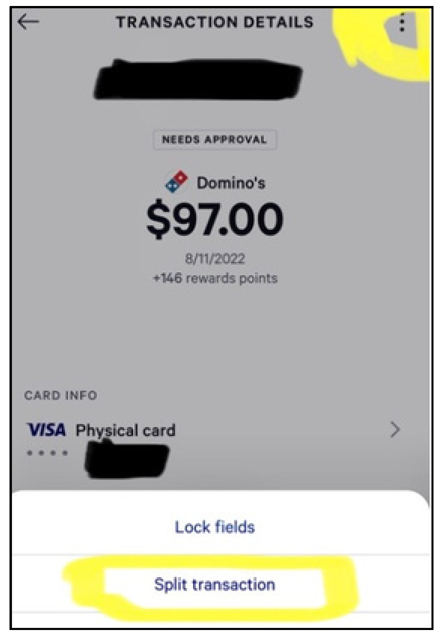
KEY POINTS TO REMEMBER

01 ENTERING RECEIPTS TIMELY/DAILY

Divvy charges are billed WEEKLY. Every Monday we will need to have our transactions uploaded and finished in order to complete that week's billing cycle. Therefore, it is important that you log your transactions into the system daily. I cannot emphasize the importance of making this a habit. It helps with our cash flow forecast and allows us to ensure that we are not missing any deadlines.

02 SPLITTING TRANSACTIONS

If you need to split a receipt into different budget accounts, you will click in the transaction, click the three, vertical dots at the top right, and then you will have an option to "split transaction".

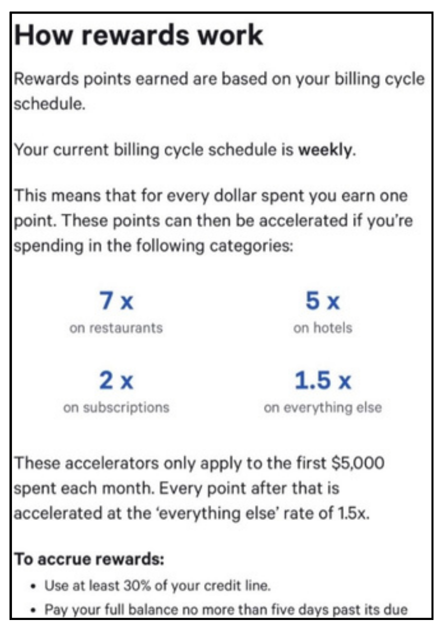


03 NO MISSING RECEIPTS

It is required by the system for a receipt to be entered before it can be approved. If for any reason there is an OCCASIONAL missing receipt, you will then upload the "missing receipts" form, which was provided to you when you were issued the card, as your receipt: Date, Vendor, Amount, What the purchase was for, Your signature, and Your supervisor's signature

04 PERKS

We are able to earn cash back through our spending. Please see to the right for our reward structure. This is an awesome way to add back funds to the ministry. The card also acts as a credit and debit card. This makes it easier to use at various vendors.



How rewards work

Rewards points earned are based on your billing cycle schedule.

Your current billing cycle schedule is **weekly**.

This means that for every dollar spent you earn one point. These points can then be accelerated if you're spending in the following categories:

7 x on restaurants	5 x on hotels
2 x on subscriptions	1.5 x on everything else

These accelerators only apply to the first $5,000 spent each month. Every point after that is accelerated at the 'everything else' rate of 1.5x.

To accrue rewards:

- Use at least 30% of your credit line.
- Pay your full balance no more than five days past its due