

# Using ClearSpend with Third Party Provider (TPP) services



ClearSpend

 **Ulster Bank**  
Help for what matters

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## Remember

To help keep your business safe when using ClearSpend please remember we will never ask you for any details from your password over the telephone: beware of imposters.

# 1. Introduction to the TPP consent process

**In this section:** Learn about TPP services and how the consent process works

Third Party Providers (TPPs) provide a range of services including showing all your balances in one place.

You authorise a TPPs access to your company's Commercial Card account data by providing consent on behalf of your company with UBN.

You can only authorise a TPP if you have an administrator/Authorised Signatory user profile for ClearSpend; all other user profile types including cardholders cannot provide consent to share data. The service only allows company view, which includes balance, transactions and credit limit.

A ClearSpend Authorised Signatory user profile is created when your Commercial Card account's Authorised Signatory registers for ClearSpend and activates their user profile. Additional administrator/Authorised Signatory user profiles can also be added through ClearSpend.

There are three steps to provide consent:

## Step one – Providing consent

As a ClearSpend user, if you're an Authorised Signatory you'll need to provide consent on behalf of your company with UBN to authorise a TPPs access to your company's Commercial Card account data. You'll do this on the TPP's website.

## Step two – Authentication

You'll be redirected to the ClearSpend homepage, so we can authenticate your consent request. You'll need to confirm your identity by using your ClearSpend login details.

## Step three – Authorisation

Once we've verified your identity, you'll need to review exactly what information the TPP needs from your Commercial Card account/s to be able to provide its service. You can then provide consent on behalf of your company with Ulster Bank to fulfil the request.

## Make sure you know who you're dealing with

TPPs must be authorised by the FCA and they must appear on the FCA register before they can offer their services. You don't have to use TPPs at all, but if you do, it's very important to read their terms and conditions to understand exactly what they'll be accessing and how they'll use that information.

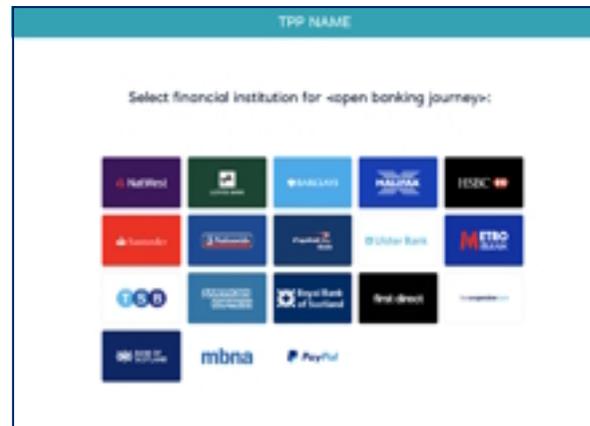
## 2. Sharing your account data with a TPP

**In this section:** Learn what is currently supported and how to share account data with a TPP

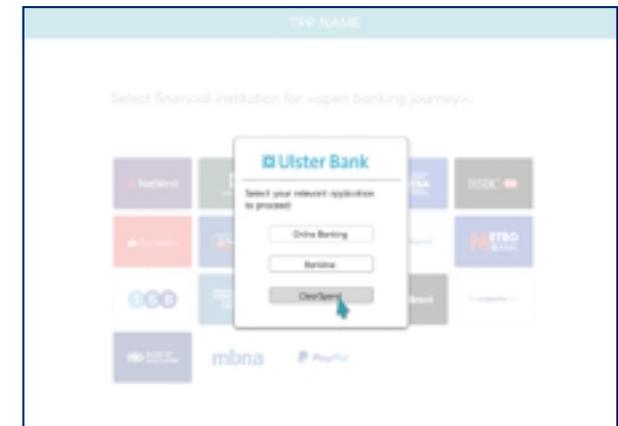
### What's currently supported?

- You can share Commercial Card account(s) data registered to your administrator/Authorised Signatory ClearSpend user profile. Consent to authorise a TPPs access is provided on your company's behalf and can last up to 90 days before it needs to be renewed by repeating the process outlined below.
- You can share historic data.

### How to share account information and provide consent

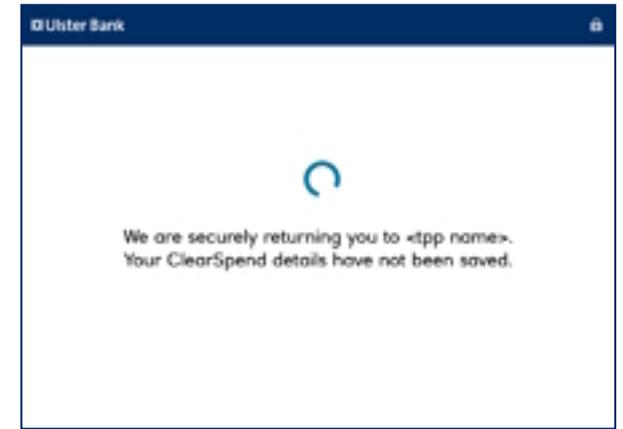
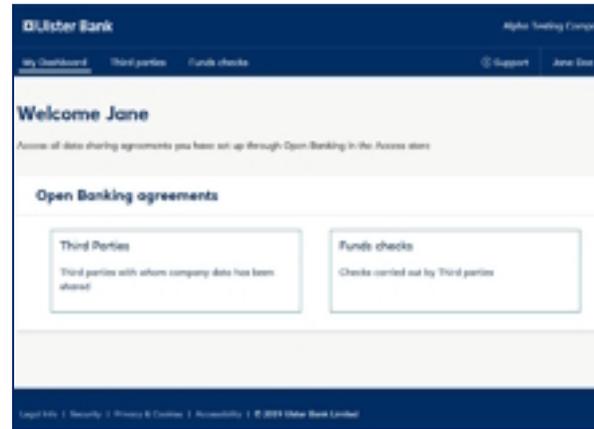
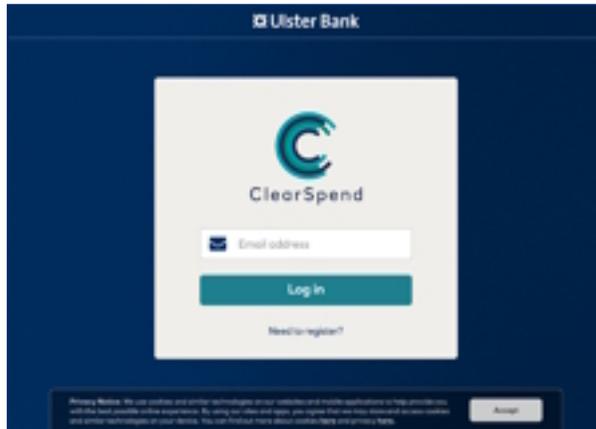


1. Decide on the service you need and choose which TPP you want to use. You can share data with more than one TPP by providing further consents to authorise other TPPs access by using separate consent requests.



2. Once you've agreed a service with a TPP, you'll need to authorise their access by providing consent on your company's behalf with UBN to share your company's Commercial Card account data. Select your bank ie Ulster Bank and service eg ClearSpend from the available list.

## 2. Sharing your account data with a TPP



3. The TPP will then direct you to the ClearSpend login page, a dedicated Ulster Bank website. You'll need to confirm your identity by using your ClearSpend login details.

4. Once we've verified your identity you can select the Commercial Card account(s) data you want to share from those available on the page.

Select 'Add' for each account you want to include. Once you've chosen all the accounts you want to share, select 'Next'.

You'll see the details of the access you're authorising with the TPP. Check the details and confirm they're correct, then select 'Confirm access'.

5. Once your consent is successfully provided, you'll be redirected back to the TPP to continue with the service they're offering.

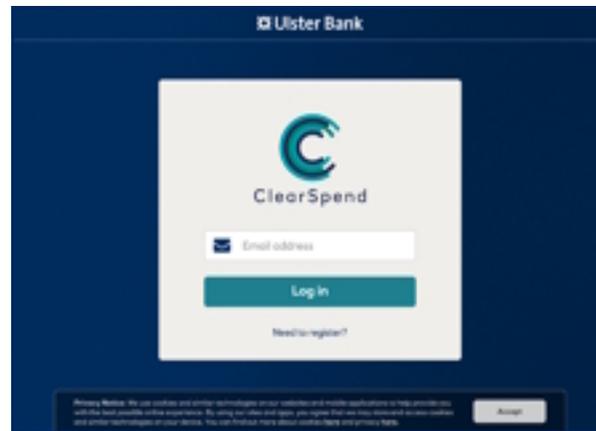
# 3. Managing Card/Card Account information consents

In this section: Learn how to manage your consents

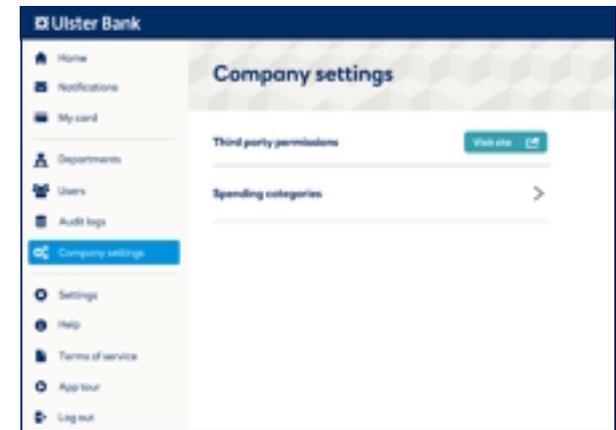
You can view or withdraw consents with UBN to authorise a TPP access to your company's Commercial Card account data from within ClearSpend.

You can only manage consents if you have an administrator/Authorised Signatory user profile on ClearSpend; all other user profile types including cardholders can not provide consent to share data. The service only allows company view, which includes balance, transactions and credit limit.

## To view and manage account information consents

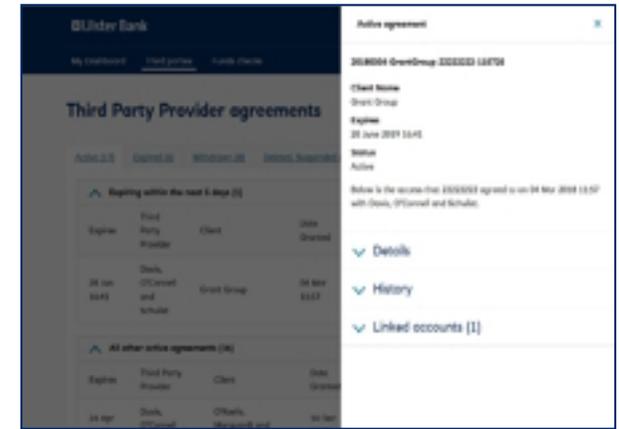
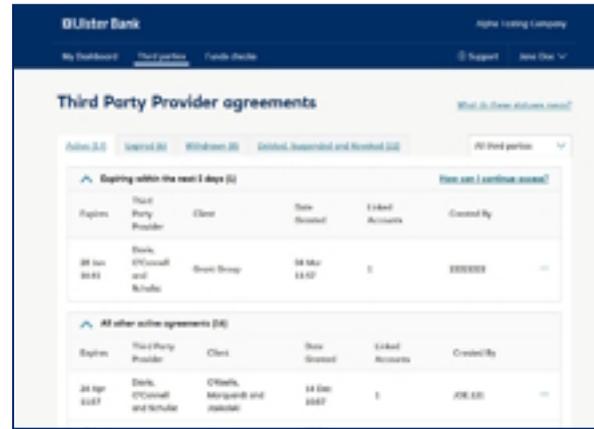
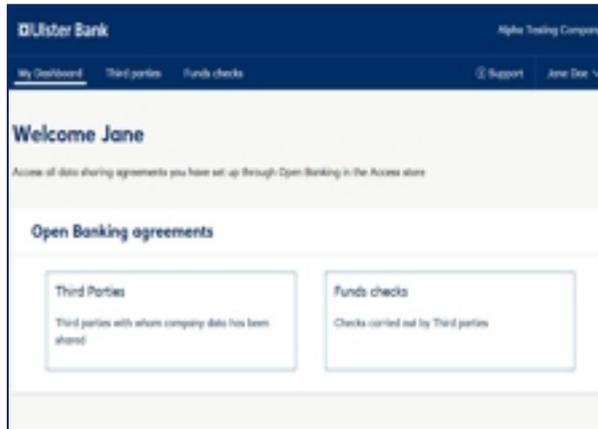


1. The ClearSpend Authorised Signatory user needs to be identified by logging into ClearSpend, see following examples.



2. Select Company Settings in the navigation menu and beside Third Party permissions click 'Visit site'. You'll be directed to the UBN Access Store where you can manage the consents.

# 3. Managing Card/Card Account information consents



3. A new window will open, and the Access Store will be displayed.

4. You'll now see all active consents your company has granted to TPPs which enables access to your company's Commercial Card account data.

5. Select a record to view more details. If you need to, you can withdraw the consent and the TPPs authorisation by selecting 'Withdraw access'.



## Remember

Withdrawing consent means we'll no longer send data to the TPP, but it won't remove any data already shared with them.

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