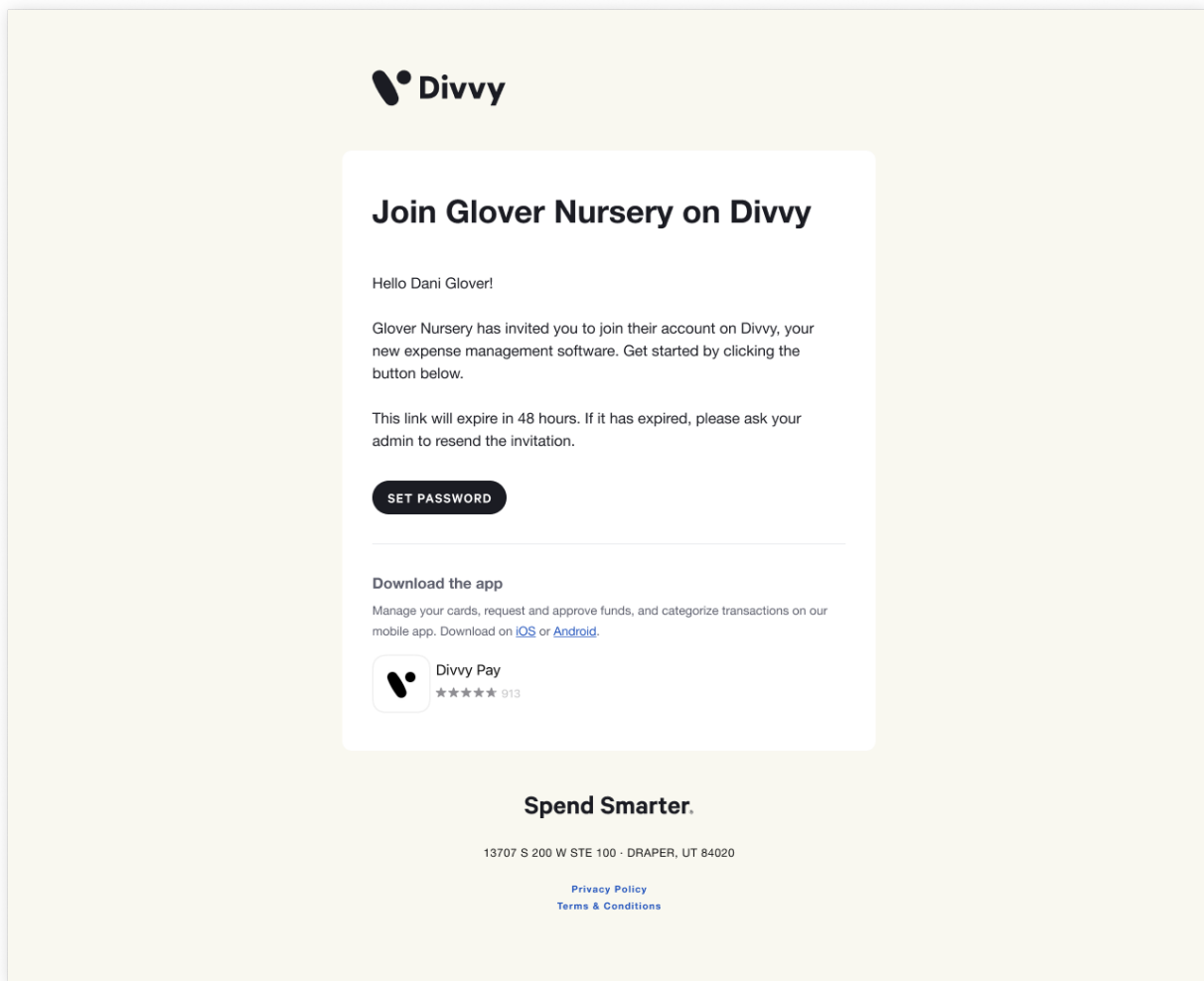


Quick Start: Spending in Divvy in 10 Simple Steps

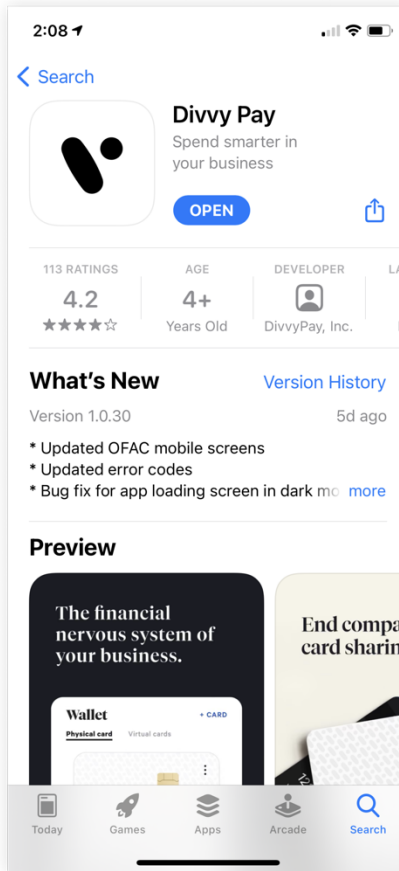
1. Your Divvy Account

Once you have been given access to Divvy, your admin will send you an invitation email that will let you create your password and log in. If you have not received that email yet, reach out to your admin.



2. Download the Mobile App

The Divvy mobile app is your most useful resource with all things Divvy ([Android](#) and [iOS](#)).



To keep your financial information secure, we use three-factor authentication. This helps prevent fraudsters from gaining unauthorized access to your money. Learn more about [three-factor authentication](#).

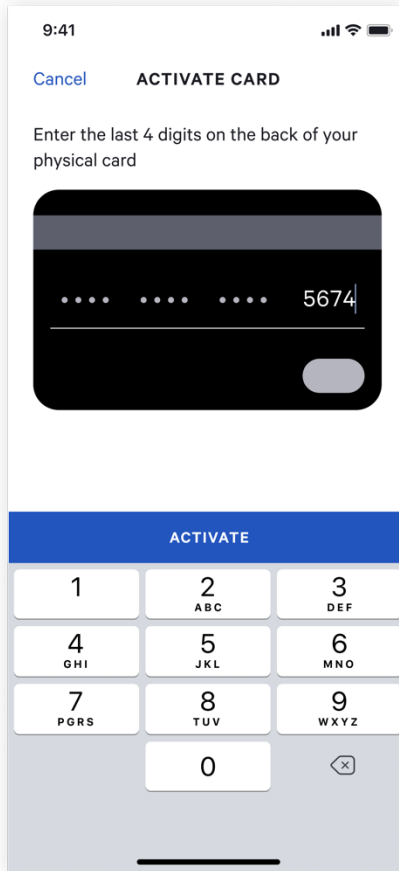
3. Card Activation

Once you have logged in to your account and received your physical Divvy Card, you will need to activate your card to start spending!

There are two ways to activate your physical card:

Mobile:

1. **Open the app** and log in.
2. Once logged in, you'll see a picture of your Divvy card. Press **Activate Card** and enter **the last 4 digits of your physical card**.
3. All done! Your card should now be active and good to go.



Desktop:

1. Go to **app.divvy.co** and log in.
2. After logging in, click on **your initials on the bottom-left of the screen** and then click **Profile**.
3. Once on the profile page, there will be an image of a credit card in the bottom right. Click **Activate card** and enter **the last 4 digits of your physical card** when prompted.
4. All done! The card should now be active and good to go.

The screenshot displays the Divvy mobile app interface for a user named Dani Glover. The top navigation bar includes the company name 'Glover Nursery' and the user's name 'Dani Glover'. The main content area is divided into three sections: 'Spend snapshot', 'Physical card', and 'Account information'. The 'Spend snapshot' section shows a line chart of spending over the month of July 2020, with a y-axis ranging from \$0 to \$700k. The 'Physical card' section shows a card that is 'Not active' and provides an 'ACTIVATE CARD' button, which is circled in green. The 'Account information' section lists the user's email, phone number, date of birth, and role (Member).

Note: If your card still says “Not Activated” after either of these methods, try refreshing the app by logging out and re-entering credentials. Refer to our step-by-step activation instructions [here](#).

Now that you are logged in and have activated your card, let’s walk through the mobile app and the most relevant features for you as a spender!

4. Cards

On the Wallet page, you will be able to see your physical and virtual cards. Your physical Divvy card is, well, a real card you can hold—the one we just activated.

A virtual card is a digital card that you create in the Divvy mobile app. It functions like a physical card, however, all of the card details exist exclusively online. You’ll be able to create virtual cards once you have been added to a budget.

Learn how to [create a virtual card on mobile](#).

5. Transactions

Once you have made your first transaction on either a virtual card or your physical card, you will see the transaction immediately on the **Transactions** tab.

Transactions



Search

CLEARED

 **Peloton**
1/12/2022 | APPROVED

 **Santorinis Greek Grill**
1/10/2022 | APPROVED

 **The Home Depot**
12/23/2021 | APPROVED

 **Cold Stone Creamery**
12/22/2021 | APPROVED

 **Walmart**
12/19/2021 | APPROVED



Wallet



Transactions



Alerts



More

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.



TRANSACTION DETAILS



INCOMPLETE



Amazon

\$21.51

1/24/2022

CARD INFO

VISA Physical card

•••• 3841



REQUIRED (3)*

BUDGET

Divvy Uses Divvy >

DEPARTMENT

Marketing >

EXPENSE CATEGORY

(Make a selection) >

On the web, your transactions can be filtered by date, budget, and transaction status, among other options. This allows you to quickly review your transactions and ensure that they are legitimate and have been completed.

Learn more about completing transactions [here](#).

6. Budgets



In order to spend with physical or virtual cards in Divvy, you need to be a member of a budget with funds assigned to you from within that budget. When you press the **Budget** icon on the bottom of the screen on mobile, you will see a list of the budgets you are a member of, as well as how much money is available to you within each budget.

Before you swipe your physical card to make a purchase, make sure your active budget has been selected. The mobile app defaults to the budget with the most funds available so make sure the budget you would like to pull funds from is selected before you spend.

Wallet



Search



ACTIVE BUDGET

\$21.51 >

Divvy Uses Divvy

Home Depot **\$0.00**

Marketing - Employee Related

Keep in mind, you can always choose the correct budget later by clicking on the transaction, but this only works if you have funds available in the budget you would like to change to.

If you have not been assigned to a budget, contact your admin.

7. Requesting Funds

Let's say that none of your budgets have sufficient funds available for a purchase you need to make. Don't worry, all you need to do is request funds. Learn how to [request funds on mobile](#).

8. 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 Divvy app for more information.

In the event you dismiss the notification, you can also navigate to your alerts on the mobile app to see an alert history:


Alerts




Search

NOTIFICATIONS


RG **Rick Galan** changed your funds in the **Marketing - Employee Related** budget.
1/4/2022

 Your request for **\$50.00** from the **Divvy** **Uses Divvy** budget has been approved.
1/3/2022

 Your physical card has been activated.
Start spending.
12/17/2021

RG **Rick Galan** changed your funds in the **Marketing - Employee Related** budget.
12/16/2021

M You have been added to the **Marketing - Employee Related** budget. Request funds to start spending.
12/16/2021

 Your request for **\$50.00** from the **Divvy**



Wallet



Transactions



Alerts



More

9. User Profile

Lastly, you may want to edit your personal data or personalize your Divvy experience by updating your profile picture. Learn how to [view and edit your personal information](#) on the Divvy mobile app.

10. Divvy's World Class Support team

If you have questions not covered in this guide, have feedback about the product, or are running into any issues, don't hesitate to contact Divvy support. You can easily get help on the web and mobile app.

Mobile:

1. **Open the app** and log in.

More

APP SETTINGS


 Login options >

 Reset MFA >

 Notifications >

 Dark mode >

OTHER

 Replace your card >

 Leave a review >

 Help  **2** >

 Logout



Wallet



Transactions



Alerts



1

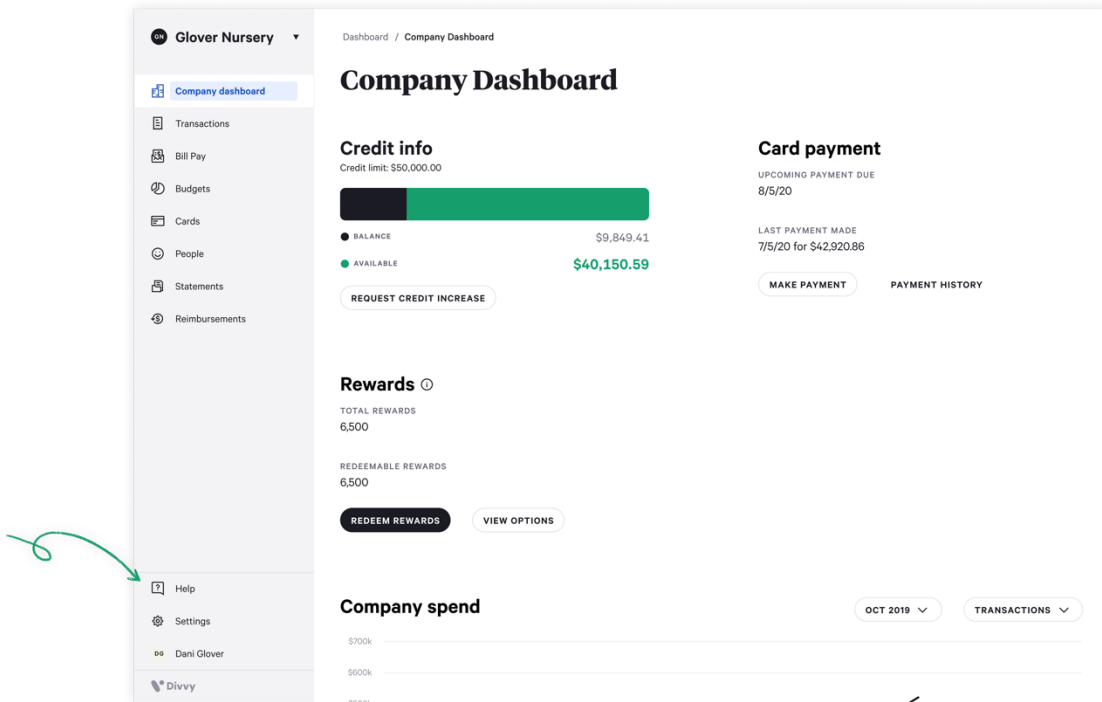


More

2. Tap the **More** icon [1]. Then tap the **Help** link [2].
3. Tap **Send Us a Message** to start a conversation with our support team.

Desktop:

1. Go to **app.divvy.co** and log in.
2. Click on **Help** in the left menu.
3. Press **Send Us a Message** to start a conversation with our support team



That's it for our overview of the Divvy platform! Enjoy real-time tracking of your spending with Divvy.