



Credit Card Cardholder Guide

For convenience, WhiteWater Express provides purchasing cards to individuals and stores for procurement of supplies and other expenses. In utilizing these cards for company purposes, users are required to adhere to the company's policies and practices around appropriateness and by providing sufficient documentation to justify the expense. The purpose of this guide is to introduce new users to the initial set up of these cards as well as provide an ongoing reference for the documentation standards for all purchases.

Please note: Use of the card on the company's behalf is a privilege and misuse of the company card may result in disciplinary action up to and including termination. Please consult the Purchasing policy available on the WW Intranet for guidance on purchase authorization and limitations.

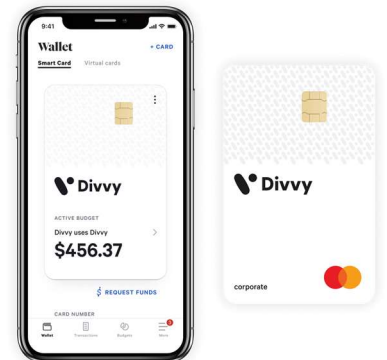
Activating Your Account and Card

<https://getdivvy.com/>

Go to DIVVY and log in with the log in information provided for your account. Generally, store cards are associated with the store specific email address (i.e. WX101 Tomball is tomball@whitewaterexpress.com). You will need to activate your card upon first login or if you receive a replacement.

Once enrolled, we recommend changing your login settings to use a PIN to log in on the DIVVY app for easier use for store cards.

Once you're set up, you can use the website or the Divvy phone app to attach receipts to transactions, categorize expenses for accounting, as well as document transaction details to ensure proper attribution to specific stores where applicable.



Important Note: All Divvy cards are tied to the corporate office address and the zip code for verification purposes is 77377. The billing address for all cards is 16412 N. Eldridge Pkwy, Tomball, TX 77377.

Help Center

<https://help.getdivvy.com/en/>

Divvy has a robust help chat located in the More section of the phone app or the lower left hand of the website. Under this feature you may start a conversation or find the answer yourself under the Visit the Help Center. The chat feature provides real time answers in typically less than a minute and will email you a transcript of your conversation which is convenient for sharing with team members. Divvy also offers a Help Center Article search and a phone hotline as additional resources.

Virtual Cards

Divvy also has the added bonus of creating Virtual Cards which allow you to simplify and secure company spending. Virtual cards have unique numbers/security codes and can be created for individual vendors and can be burner (one-time use) or subscription cards (card limits reset each month). Virtual cards are tied to an active budget and will prefill this info along with the Category and Location fields. An added benefit of Virtual Cards is that fraudulent transactions would be limited to one card, reducing the amount of time needed to inform multiple vendors of replacement card information. Examples of Virtual Cards would be Amazon, Kleen Rite and any other online vendors used on a regular basis.

Important Note: Virtual Cards for most users can only be generated via the mobile app, not through the website.

Required Documentation

Transactions are marked as INCOMPLETE until all required fields have been filled out: Budget, Category, Location, Receipt attached, Notes. The phone app will send out push notifications only when you have this feature turned on in your settings. You will receive notifications reminding you to add a receipt or provide any additional information required. Under More at the bottom of the right screen you can also see a badge under Alerts telling you which transactions need attention. Please have all transactions completed in Divvy no later than 3 days after the transaction has converted from pending status. This section provides more information on each required field and guidance on how to complete each one.

Budget: Budgets in Divvy are designed to group similar transactions together and to allow for real-time tracking of those expenses. Budgets are allocated funds in order to limit spending to reasonable amounts and avoid unreasonable or surprise large expenses. These allocations are for convenience in tracking spend. They are NOT permission to spend that amount in full each month.

Each transaction will need a budget assigned to it. If you have access to more than one budget in Divvy, you should select the budget that fits your transaction.

Receipts: Each purchase you make is required to have a receipt attached in Divvy. For retail transactions, take a picture of the receipt and attach it to the transaction in the app. For online transactions, you can print to PDF and attach it in the online portal or take a picture on your phone of the screen and attached it in the phone app. Once attached in DIVVY, you will need to add notes to the expense to describe the nature of the transaction. For equipment repairs, we highly recommend that you identify the piece of equipment being repaired.

All receipts must be itemized; a copy of the signature stub and the total is insufficient documentation. Note: Receipts must be in PDF or JPG format. Please do not add a PNG or TIFF file, the system does not recognize these.

We recommend you retain your receipts on site for one month before discarding.

If you lose a receipt, you must make a note of the lost receipt and reason in the notes field of the Divvy transaction.

Location: Locations generally correspond to Store numbers and names. There are a few special use locations used for splitting expenses across an MSA (990-994) as well as a 999 Corporate and 1000 Intercompany. Store users should only use these special use locations when instructed to do so.

Category: You will be asked to categorize each expense with a spend category. The category is mapped to a corresponding general ledger account for financial reporting. Between the category and thorough notes from the cardholder, enough information should be available to properly allocate the expense without additional follow-up with the cardholder. Below is a full list of all the potential categories to use and their descriptions.

Splitting Transactions

Split Category: Often, purchases are made on one receipt that apply to more than one Category (i.e. a Home Depot receipt with tools, which would go to Facility Supplies, and repair parts, which would go to R&M). When that occurs, the transaction must be split to properly allocate the charges to the right categories. Transactions can be split after they have moved from pending to posted (*Pending* is replaced with transaction date). For help with splitting transactions go to the help guide at, Help.getdivvy.com and do a search. Store transactions can't be split across multiple budgets. i.e You shouldn't use a store-specific card to make purchases for other stores as that charge will count against the wrong budget in Divvy.

Where shipping or taxes are applied, in a split transaction, you may allocate those line items in whole to one of the categories rather than doing the math to split those lines. Example: Spent \$50 online at KleenRite, with \$30 belonging to Repairs & Maintenance and \$20 belonging to Facility Supplies. There was an \$8 shipping charge. You can split the \$30/\$20 to the proper category, then apply the \$8 shipping to either R&M or Facility. There is no need to split the \$8 between the two.

Split Locations/Budgets: You cannot split a transaction across budgets therefore, generally, store cards shouldn't be used to purchase items for multiple stores. For transactions incurred by area or corporate users that apply to more than one store, a budget named AD Split Charges has been created to accommodate splitting store level expenses and to track those items separately. Example: Kleen-Rite supplies purchased for multiple locations should be attributed to the multiple stores. Use AD Split Charges for these types of expenses, split the transaction, and allocate to the appropriate locations as needed.

For Capital Expenditure purchases, an additional Purchase Order field is required for all transactions.

Store Categories:

These categories are used for expenses related to store operations.

Store Casualty Loss - Use this category for expenses related to customer vehicle damage for which we have accepted responsibility and paid including: Wiper Blades, Mirrors, Body Work. Include incident number and customer name in notes. Incidents under \$500 will be paid with the Store card. Incidents above this amount must immediately be disclosed to the Area Director and Director of Operational Development to coordinate payment. **All customer incidents require an**

incident report to be filed. If you use this category, you must attach both a detailed receipt AND include an incident number in the Notes field.

Store Dues & Subscriptions- Recurring dues and subscriptions. This category is typically used by the Accounting Department. Please contact the Accounting team before using this category.

Store Electricity- This category is typically used by the Accounting Department. Please contact the Accounting team before using this category.

Store Electricity Delivery Charge- This category is typically used by the Accounting Department. Please contact the Accounting team before using this category.

Store Facility Supplies- Use this category for all consumable supplies required for maintaining the building and property (not car wash equipment, vacuums, point of sale equipment, or mat cleaners). This account should be used for replacement vacuum claws, airgun triggers and hoses, and other wearing parts in the vac stalls. Store consumable supplies include: Small Equipment, Tools, Trash Bags, Vacuum Heads, Cleaner, Vinegar, Gas, Prep Buckets, XPT Receipt Paper, etc. Washing Machines, because of their cost and frequency of replacement, should also be categorized as Facility Supplies.

Store Facility Repairs- Use this category for repair and maintenance costs for the building and property. This includes outside repairs services such as pest control, locksmiths, plumbers, electricians (non-equipment repairs), painters, etc.

Store Landscaping- Use this category for any Lawn and Landscape maintenance.

Store Misc. Exp- Do NOT use this category without express instructions from the accounting team.

Store Office Supplies- Use this category for Office Supplies for store operations: Printing Paper, Pens, Bathroom Supplies, Cleaning Supplies for office.

Store Office Pantry- Use this category for allowed pantry purchases in accordance with the Purchasing policy.

Store Office Water- Use this category for drinking water purchases ONLY.

Store Permits & Fees- Use this category for regulatory compliance and inspections. This can include fire extinguisher inspections, alarm permits, certificates of occupancy, etc.

Store Repair & Maintenance- Use this category for repairs and maintenance to car wash equipment inside the tunnel and equipment room as well as the vacuums, XPTs and mat machines (not Facility Repairs!). Repair and maintenance includes wrap parts and repairs, brackets, air compressor parts and repairs, hydraulic oil, etc.

Store Repair Unexpected Breakdown- Use this category for repairs required due to a result of damage or other unexpected, sudden breakdown of equipment. An example might be damage caused by a customer driving off the conveyor or a new piece of equipment that quit working.

Store Tank Pumping- Use this category for all tank pumping. This would not include permits or repairs, which would be categorized in Store Permits & Fees or Facility Repairs, respectively.

Store Telephone/Data Exp- This category is typically used by the Accounting Department. Please contact the Accounting team before using this category.

Store Uniform- This is a store level expense category that will generally only be used by the HR department for purchasing uniforms (shirts/hats/name badges, etc.). Purchases of tattoo sleeves are not permitted.

Store Vending Merch COGS- Use this category for the purchase of all items sold in the vending machines.

Store Wash Water COGS- This category is typically used by the Accounting Department for Wash Water utility costs. Please contact the Accounting team before using this category.

Store Waste Removal- Use this category for any waste disposal. Please contact the Accounting team before using this category.

Store Water Irrigation Exp- This category is typically used by the Accounting Department. Please contact the Accounting team before using this category.

Store Water Processing COGS- Use this category for Culligan's or water softener salt purchased.

NOTE for Capital Expenditures: See Corp Capex Additions. This category is typically used by the DOD, AD's and Corporate staff. Please contact your AD prior to using this category.

Travel Categories:

These categories should be used for all travel-related expenses. Travel categories should be used for all travel involving an overnight stay for work purposes or for an out of town trip, including leaving your home MSA to another city and return the same day. For example, a Houston-based employee driving to Austin MSA for a site visit and returning to Houston the same day qualifies for the use of Travel categories for expenses related to that trip as would any overnight trip.

When you use Travel Categories the location used should ALWAYS be 999 Corporate.

Travel Airfare- Use this category for all airline purchases.

Travel Auto- Use this category for all auto related purchases, including fuel, tolls, mileage reimbursement and test washes.

Travel Lodging- Use this category for all hotel charges.

Travel Meals- Meal charges incurred while traveling. Please identify all participants in the meal, either employees or others outside the organization.

Corporate Overhead Categories

These categories should be used only for centralized company costs or corporate overhead. Stores should contact the accounting team before using any of these categories.

Corp CAPEX Additions- Use this category for all equipment and labor that totals over \$2,500. In cases where an invoice does not meet the \$2,500 CapEx threshold but will have additional expenses directly related to the project, please provide detailed notes with additional vendor names and approximate costs. Your notes will enable the accounting team to more easily and accurately identify all costs associated with the project. Purchasers must attribute these costs to the CAPEX-Operating budget and a PO is required when using this category.

Interco CSS / Interco Holdings- This category is typically used by the Accounting Department. Please contact the Accounting team before using this category.

Interco LHCI- This category is typically used by the Accounting Department. Please contact the Accounting team before using this category. Purchasers must attribute these costs to the CAPEX-Construction budget and a Project ID is required when using this category.

Corp Meals and Entertainment- Use this for Corporate non-travel employee meals and external entertainment (i.e. meal with acquisition target). You MUST identify all participants in the meal, with employees or other.

Corp Membership & Subscriptions- Use this for renewing technology and trade publication subscription costs. Subscriptions for software such as Office 365 or Adobe Suite, belong in Office Technology-Software.

Corp Misc. Other- Do NOT use this category without express instructions from the accounting team.

Corp Network and Meetings- Use this for professional memberships (e.g. SWCA), networking event registration (e.g. SWCA conference) and cost for other external meeting (i.e. room reservation).

Corp Office Shipping -Use this for the FEDEX/UPS account and other shipping costs. These costs are not allocated by site; the location is always 999.

Corp Office Storage- Use this for any offsite storage fees.

Corp Office Supplies- Use this for any office supplies. Only for the corporate office.

Corp Office Technology-Hardware- Use this for costs of computer equipment and peripherals as well as corporate office printer costs. Please contact the Accounting team before using this category.

Corp Office Technology-Software- Use this category for all software purchases and internal POS testing costs. Please contact the Technology team before making any software purchase.

Corp Office Utilities- Corporate office utility costs.

Corp Payroll Training Costs-Use this category for any costs associated with staff training including handbooks and training documents.

Corp Recruiting Expense-Used for recruiting services (Indeed, etc.).

Marketing Categories

These tags should be used only for marketing costs and can be allocated to all sites, single sites, or by MSA. Please ensure Devann Blake is made aware of all marketing/advertising costs being incurred.

Marketing Collateral-Use this category for the purchase of enrollment forms, brochures, wash books, ovals, and other printed materials for stores.

Marketing Promotional-Use this account for all ARM enrollment and other promotional giveaways – stickers, cups, towels.

Marketing Soft Signage-Use this account for decals, on-site/non-permanent signage (towel baskets, carts, etc.), Now Open flags and other external store signage.

Marketing Other-Other expenses related to Marketing and designated by the Marketing Manager.

Other Categories:

Personal Expenses-Use this tag for items charged to the company card in error. The accounting team will contact you to discuss reimbursement of the company for these charges. Habitual use of the company card for personal expenses may result in disciplinary action up to/including termination.