

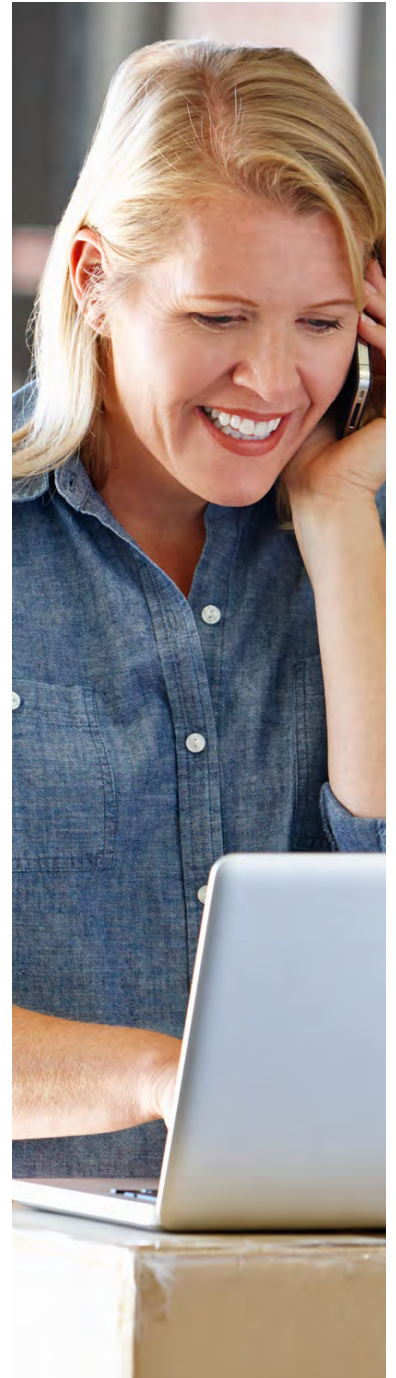
# eZBusiness Card Management

## User's Guide

This user guide provides an overview of the functions and capabilities within your web-based business credit card management website. Please contact Treasury Management Support at **1-866-750-5298** for website assistance.

### TABLE OF CONTENTS (click to jump to page)

<b>Accessing eZBusiness</b> .....	<b>2</b>
<b>Setting up your password and security account – New Users</b> .....	<b>2</b>
<b>Navigating eZBusiness</b> .....	<b>4</b>
<b>Home Page Overview</b> .....	<b>4</b>
<b>View Company List</b> .....	<b>6</b>
<b>View Cardholder Details</b> .....	<b>7</b>
<b>View Cardholder Account Details</b> (Statements, Posted, Pending, and Declined Transactions) .....	<b>8</b>
<b>Dispute a Transaction</b> .....	<b>9</b>
<b>Online Requests</b> .....	<b>12</b>
<b>Add a New Cardholder Account – Physical Plastic Account</b> .....	<b>13</b>
<b>Add a New Cardholder Account – Virtual Account</b> .....	<b>16</b>
<b>View Virtual Security Account Data</b> .....	<b>19</b>
<b>Address and Phone Change</b> .....	<b>20</b>
<b>Change Cardholder Credit Limits</b> .....	<b>22</b>
<b>Add or Remove Cardholder Blocks</b> .....	<b>23</b>
<b>Request Replacement Card</b> .....	<b>24</b>
<b>View Full Account Number</b> .....	<b>25</b>
<b>Close Account Request</b> .....	<b>26</b>
<b>Set Up AutoPay</b> .....	<b>27</b>
<b>Company Reporting</b> .....	<b>30</b>
<b>View Cardholder/Billing Account Statements</b> .....	<b>30</b>
<b>View Individual Account Transactions – Multiple Export Options Available</b> .....	<b>33</b>
<b>View Multiple Account Transactions – Multiple Export Options Available</b> .....	<b>35</b>
<b>Payments</b> .....	<b>37</b>
<b>Make a Payment</b> .....	<b>39</b>
<b>View Payment History</b> .....	<b>40</b>
<b>Create a New Admin User</b> .....	<b>41</b>
<b>Create Company and Account Alerts</b> .....	<b>45</b>



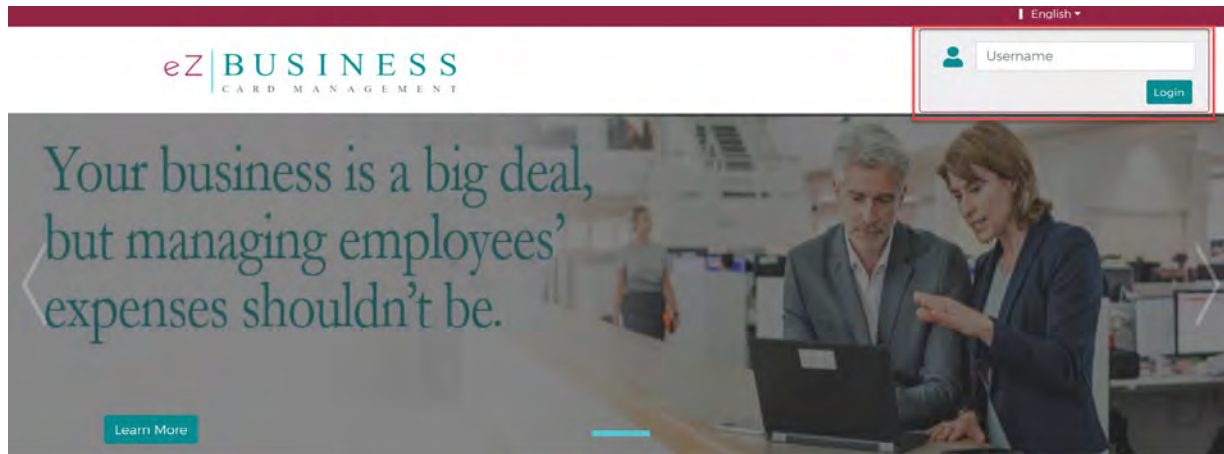
## ACCESSING EZBUSINESS

The website address is <https://www.ezbusinesscardmanagement.com>

- For new users – your username will be provided via email from [noreply@ezbusinessmanagement.com](mailto:noreply@ezbusinessmanagement.com)

### Setting up your password and security account – New Users

1. From the eZBusiness landing page, enter your Username



2. As you begin typing your Username, the Password field will display. Enter your temporary password and click **Login**.

3. Once you enter your Username and Password, the **Change Password** window will be displayed. Enter your current password, select a new password, and click **Submit**

4. After you change your password, the **RSA Enrollment** page is displayed for you to set up your security questions. Answer the questions and if you are using a personal device, click the Personal Device box. Click **Submit**

**RSA Enrollment**

Security Question 1: On what street did your best friend in high school live?

Your Answer: [Input field]

Security Question 2: What is your favorite vacation destination?

Your Answer: [Input field]

Security Question 3: What is the first name of the person you most admire?

Your Answer: [Input field]

Security Question 4: What was your favorite restaurant in college?

Your Answer: [Input field]

Personal Device?

Cancel Submit

Once successfully enrolled, you will be able to use the **Forgot Password** option to have a temporary password emailed to you, should you need to reset it in the future. You will be asked to confirm your identity by correctly answering one of your pre-selected security questions.

Admin|

Password [Toggle icon]

Forgot Password?

Login Clear

## Home Page Overview

Depending on security settings, you may or may not see all the options shown in this guide. Hover over any menu option to display helpful text prompts.

The screenshot shows the eZ Business Card Management interface. At the top left is the logo 'eZ BUSINESS CARD MANAGEMENT'. To the right is a 'My Links' dropdown menu. Below the logo is a 'Home' link with an information icon. In the top right corner, there is a language dropdown menu set to 'English'. On the left side, there is a vertical navigation bar with four items: 'Home' (house icon), 'Company Management' (grid icon), 'Admin Management' (person icon), and 'Data Analytics' (gauge icon). The main content area starts with a 'Good Evening' greeting and a login timestamp: 'You last logged in on 09/11/2020 at 05:06:42 PM.' Below this is a notification: 'There are activities that require your attention.' The 'Company Snapshot' section is highlighted with a red box. It shows a dropdown menu for 'FIRST NATIONAL BANK PA' and a gauge chart. To the right of the gauge are three metrics: 'Company Balance: \$0.00', 'Outstanding Authorizations: \$0.00', and 'Company Past Due: \$0.00'. At the bottom, there is a 'Quick Links' section with five buttons: 'Make a Payment', 'Reports', 'Online Request', 'Account Overview', and 'Manage Admins'. A red box highlights the 'Quick Links' section.

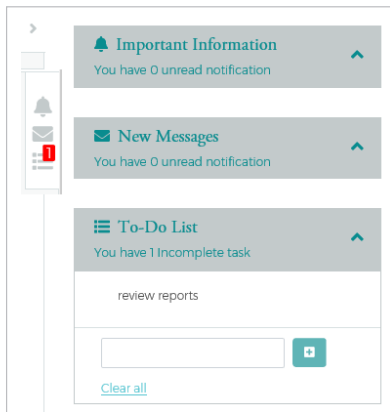
- **Left Side Navigation Bar** – links to various modules within eZBusiness that you have access to. The corresponding menu button will be gray if you are currently within that module
  - **Home** will take you to the Home Page
  - **Company Management** will take you to your company list and allow you to search for cardholder
  - **Admin Management** will allow you to view eZBusiness users for your company and maintain them (add, delete, unlock password attempts, and reset security questions)
  - **Data Analytics** will take you to Expense Management reporting
- **Center of Page**
  - **Company Snapshot** – Provides a snapshot of the company’s financial status of their card program. This is for the company, not individual cardholders
  - **Quick Links** – Takes you directly to the functions shown on the Quick Links menu
  - **Urgent Items** – Provides information related to items that require immediate attention
  - **Declined Transactions** – Provides information related to cardholder declined transactions

- **Top Right of Page**

- **My Links** – Takes you directly to the functions you use most. Click the “+” icon next to My Links to add the current page you are on in eZBusiness to your My Links. You will be able to access those functions directly from your My Links drop down menu going forward
- **Language Option Menu** – will allow you to change the default language to those available in the drop-down list of options.

- **Right Side Notification Menu**

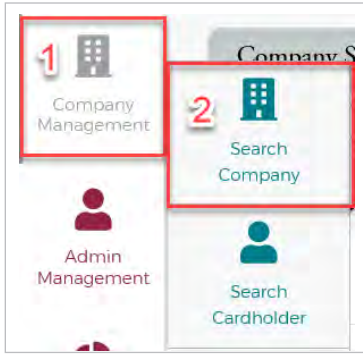
- **Important Information** – Will display an icon if there are any alerts that require attention
- **New Messages** – Will display an icon if there are any unread messages in your eZBusiness inbox
- **To-Do List** – allows you to manually add tasks that need to be completed



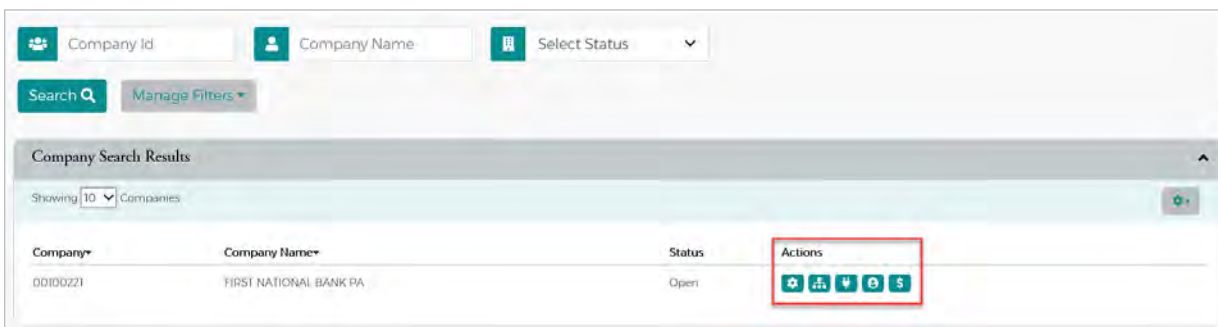


## VIEW COMPANY LIST:





1. From the left side navigation menu, select **Company Management**, then select **Search Company**



2. If you have access to multiple company programs under one login, you will see all companies available to you in your company list. You may also use the search filters to refine your company list

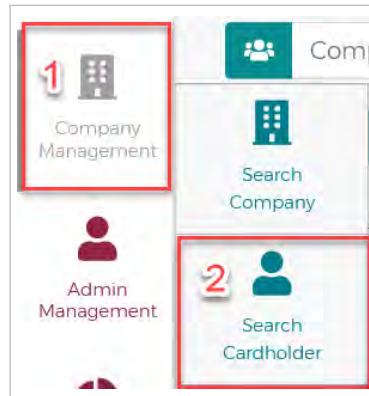


3. From the Company List you are able to access a number of functions using the **Actions** menu options

-  • **View Hierarchy** – If your cardholders are divided into “hierarchies” or “sublevels”, you can view those hierarchies, as well as the cardholders assigned to those hierarchies
-  • **Online Requests** – Will take you to the Online Requests screen explained on page 12
-  • **Account List** – Will take you directly to a list of all cardholders for your company. You can then select a cardholder to view additional details, this is explained on page 7
-  • **Payments** – Will take you directly to the Payments screen where you can make online payments, set up recurring payment plans, and see past payments made through eZBusiness, this is explained on page 37

## VIEW CARDHOLDER DETAILS

1. From the left side navigation menu, select **Company Management** then select **Search Cardholder**
2. Your list of cardholders will display. You can use the search filters at the top of the page to further refine your list of cardholders.
3. Select Account Details under the Actions column for the cardholder you would like to review



Cardholder Search Results

Showing 10 Cardholders

Corporation	Account Number	Employee ID	Cardholder	Username	Status	Account Balance	Credit Limit	Actions
88006H	480435****0434		JOHN SMITH		Open	\$0.00	\$500.00	

4. The **Cardholder Detail** page will display and provide 4 different sections of information

**JOHN SMITH**  
480435\*\*\*\*0434

STREET, STATE COLLEGE, PA  
168014752

Expiration Date: 04/2022

Previous Account Number: N/A

Account Type: Memo

Statement Delivery Option: P

Account status: Open

View Hierarchy | View Online Request Activity | Expense Management Allocations

**Important Information**

Card Activation status is Pending

**Account Balance Information**

Account Balance: \$0.00  
Cash Balance: \$0.00  
Pending Balance: \$0.00

**User Enrollment Details**

User Enrollment Status / User Activity	Not Enrolled
User Account Status(Locked / Unlocked)	Unlocked
User Profile Status(Locked / Unlocked)	Unlocked

- **Cardholder Profile** – Will display the address, phone number, and other pertinent information for the cardholder
- **Important Information** – Displays important information regarding the cardholder account such as pending activation notice, past due details, and declined transactions. Click **More** to see more details
- **User Enrollment Details** – Displays the cardholder’s enrollment and account status for <https://mycardstatement.com> and allows you to assist them with their mycard profile
- **Account Balance Information** – Displays balance, transaction, and payment details for the specific cardholder. Click **More** to see more details

## VIEW CARDHOLDER ACCOUNT DETAILS (STATEMENTS, POSTED, PENDING, AND DECLINED TRANSACTIONS)

1. While on the **Cardholder Detail** page, click **More** on the **Account Balance Information** menu.

Account Balance Information ^

Account Balance:	\$27.80
Cash Balance:	\$0.00
Pending Balance:	\$0.00

More

2. The menu box will expand and display more information:

Account Balance Information ⓘ

Account Balance Summary

Account Balance:	\$27.80	<a href="#">View Details</a>	Credit Limit:	\$1,000.00
Cash Balance:	\$0.00		Cash Limit:	\$0.00
Pending Balance:	\$0.00	<a href="#">View Pending Balance</a> <a href="#">Declined Transactions</a>	Past Due Amount:	<b>\$0.00</b>
Available Credit:	\$972.20		Overlimit Amount:	<b>\$0.00</b>
Available Cash:	\$0.00		Disputed Amount:	\$0.00

Statement and Payment Information

Last Statement Amount:	\$77.81	<a href="#">View Statements</a>	Last Payment Date:	03/15/2020
Last Statement Date:	03/01/2020		Account open date:	07/09/2012
Minimum Payment Due:	\$0.00		Expiration Date:	07/2020
Payment Due Date:	03/26/2020		Last Activity Date:	03/15/2020
Last Payment Amount:	\$77.81			

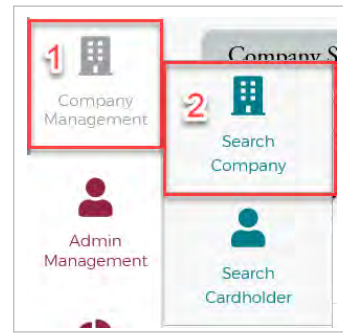
- Select **View Details** next to the **Account Balance** amount to view the transaction details that comprise the account balance
- Select **View Pending Balance** next to the **Pending Balance** total to view any outstanding transactions that have not hard posted to the cardholder account
- Select **Declined Transactions** to view any declined transactions specific to the cardholder
- Select **View Statements** to view the PDF rendering of actual cardholder statement



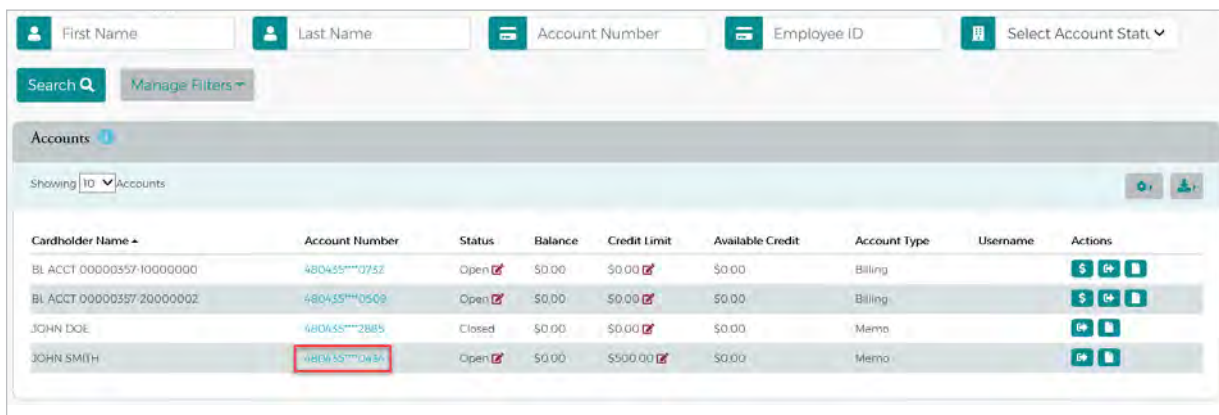
## DISPUTE A TRANSACTION

1. Access your cardholder/account list. You can do so one of two ways:

- **Account List** via the **Company List** Actions Menu (Company Management>Search Company)
- **Account List** via the **Menu** buttons on the top right – you must already be in another menu option (such as Online Requests) for these menu buttons to display



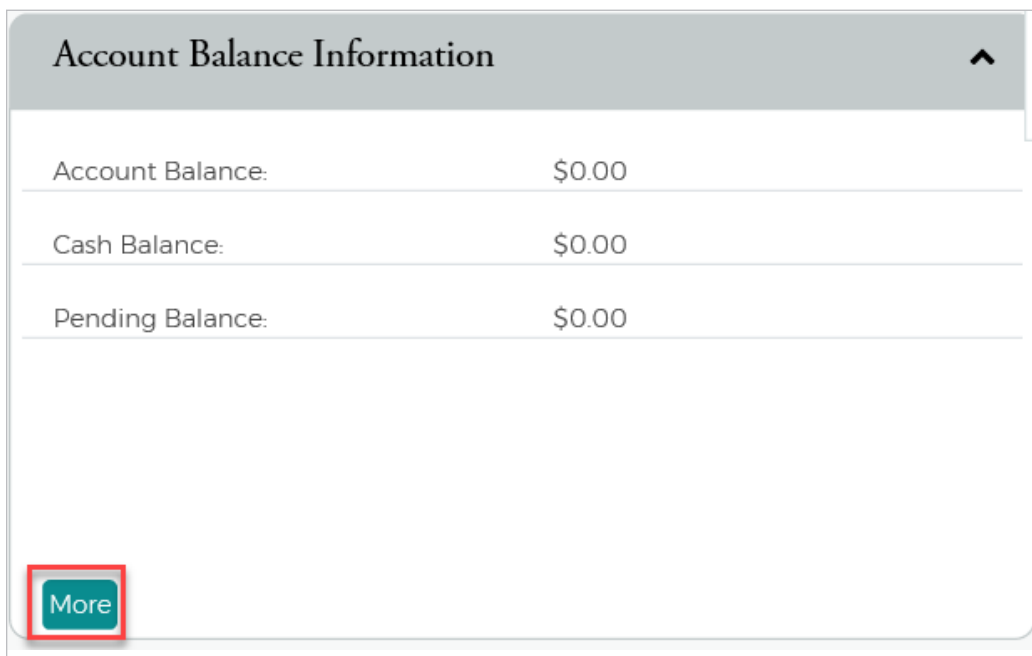
2. Your list of card accounts will display. You can use the search filters to refine your results



Cardholder Name	Account Number	Status	Balance	Credit Limit	Available Credit	Account Type	Username	Actions
BL ACCT 00000357-10000000	480435****0752	Open	\$0.00	\$0.00	\$0.00	Billing		\$ (+) (-)
BL ACCT 00000357-20000002	480435****0509	Open	\$0.00	\$0.00	\$0.00	Billing		\$ (+) (-)
JOHN DOE	480435****2885	Closed	\$0.00	\$0.00	\$0.00	Memo		(+) (-)
JOHN SMITH	480435****0431	Open	\$0.00	\$500.00	\$0.00	Memo		(+) (-)

3. Select the appropriate card account by clicking on the **account number**

4. Select **More** on the **Account Balance Information** Menu



Account Balance Information	
Account Balance:	\$0.00
Cash Balance:	\$0.00
Pending Balance:	\$0.00



7. Click on the transaction you wish to dispute
8. The Transaction Details will display – select **click here to dispute**

**Transaction Details**

[Back to Transaction details](#)

Detail Information

Post Date:	02/07/2020	Merchant Country Code:	US	Merchant Group:	FB
Transaction Date:	02/06/2020	Sales Tax:	0	Merchant ID:	00000000
Merchant Name:	FREDDY'S 57-0001	Reference Number:	24445000038	Transaction Code:	05
Transaction Amount:	\$12.42	Merchant City:	FAIRFAX	Reason Code:	00
Currency Code:	USD	Past Due Amount:	N/A	Transaction Type:	Purchase
Original Amount:	12.42	Merchant State:	VA	Original Account Number:	480435****4237
Original Currency:	USD	Merchant Zip:	22030	Deverted To Account:	N/A
MCC / SIC:	5814	MCC Description:	Express Payment Services (Fast Food)		
Dispute Status:	<a href="#">Click here to dispute</a>				

9. The **Dispute a New Charge** section will display
  - Enter the amount of the transaction you wish to dispute – you may dispute the full, or, a partial amount
  - Check the appropriate option for the **Card Provided** field
    - Yes – the card information was provided to the vendor
    - No – the card information was not provided to the vendor
  - **Select Submit Dispute Ticket**

**Dispute a New Charge**

[Back to Transaction details](#)

Please fill the below form to dispute a transaction.

Customer Name:	Account Number:	480435****4237	Merchant:	FREDDY'S 57-0001	
Reference Number:	24445000038	Transaction Date:	02/05/2020	Posted Date:	02/06/2020
Transaction Amount:	\$12.42	Dispute Amount:	<input type="text" value="\$"/>		

To start the dispute process please answer the below question. Your answer is important as it will allow us to process your dispute as effectively as possible.

Card Provided  Yes  No

[Print Friendly](#) [Submit Dispute Ticket](#) [Print And Save](#) [Cancel](#)

10. A reference number will be generated when the claim is submitted
  - Once the transaction is disputed, it cannot be disputed again through eZBusiness
  - The disputed transaction will now display an icon next to the transaction amount

Showing 10 transactions.

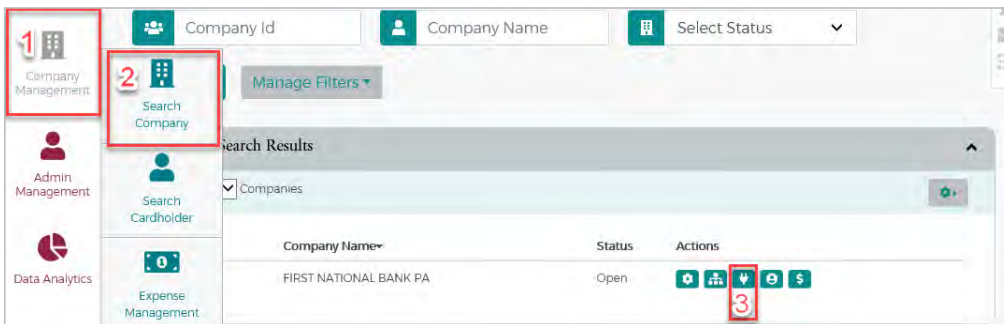
Originating Account	Posting Date	Trans Date	Description	Categories	Reference	Amount
JONES ***311032	02/10/2019	02/08/2019	AMZN Mktp US*MIITR8L90	Entertainment	5543	\$32.17
JONES ***311032	02/11/2019	02/11/2019	VEHICLE MAINTENANCE MA	Charitable Giving	5542	\$595.00
JONES ***311032	02/21/2019	02/19/2019	SAFEWAY #0542	Groceries	55310	\$20.00

- Click on the icon to view the status of the dispute – the status will list either “In Progress” or “Closed”
- For further details on the status of a disputed transaction, please contact 1-800-600-5249 and refer to the reference number for the claim

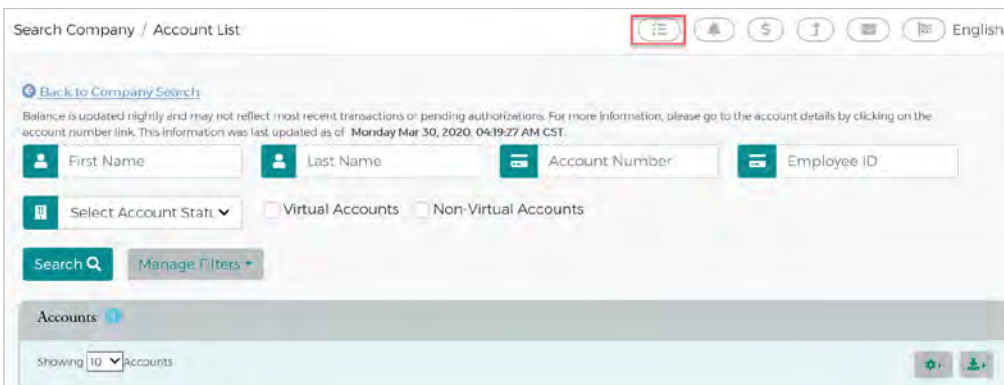
## ONLINE REQUESTS

The Online Requests section allows you to complete a number of functions for your cardholders, such as increasing/decreasing card limits, add new cardholder accounts, close accounts, etc. You have 2 ways to access Online Requests:

1. From the left side navigation menu, select **Company Management**, select **Search Company**, then select Online Requests under the Actions column



2. Online Requests via the **Menu Buttons** – these push menu buttons will only display if you are already in another menu option, such as the “Account List” option:



Once you select **Online Requests** from one of those options, you will see all of the requests you have available:

- **Add New Cardholder Request** – Create a new physical or virtual card account. This is explained on pages 13 to 16. Virtual card ordering is only available to those that have virtual card access.
- **Address and Phone Change** – This is to change the address or phone number for cardholders only. This is explained on page 20
- **Change Credit Limit** – Temporarily or permanently increase or decrease a cardholder’s monthly credit limit. Request is real time. This is explained on page 22
- **View Virtual Security Account Data** – displays the full card number, expiration date, and CVV code of the selected card account. Virtual accounts only. This is explained on page 19
- **Change Cardholder Authorization Block** – Add or remove temporary blocks to a cardholder account. This is explained on page 23
- **Request Replacement Card** – Sends a new plastic card for the selected account. Will have the same card number as the previous card. Only to be used if the card is worn out or damaged. Cards take 7 to 10 business days to arrive. This is explained on page 24
- **View Full Account Number** – displays the full card number of the selected card account. Physical accounts only. This is explained on page 25
- **Close Account Request** – Will close out the card account so the card can no longer be used. Request is real time. This is explained on page 26
- **Setup AutoPay** – Set up an authorization to have your card payment automatically deducted from the desired account on the payment due date. This is explained on page 27

## ADD A NEW CARDHOLDER REQUEST – PHYSICAL PLASTIC ACCOUNT

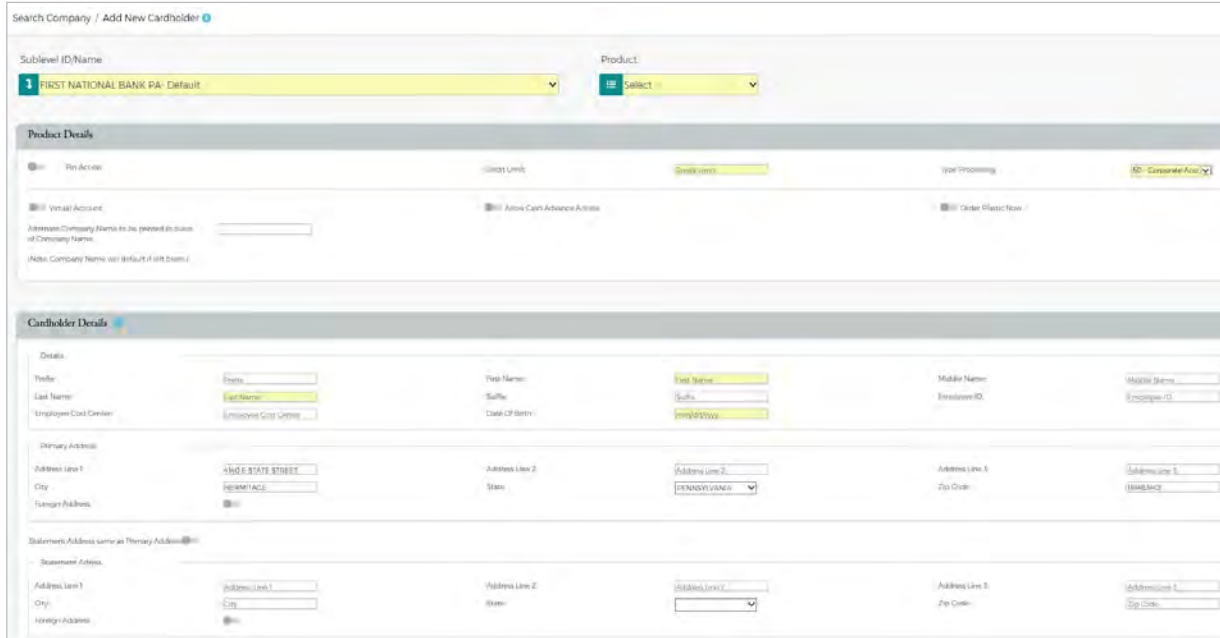
For instructions on how to access the Online Requests menu, please refer to page 12

1. Select **Add New Cardholder Request** from the **Online Requests** Menu



The screenshot shows the 'Online Requests' menu with several options. The 'Add New Cardholder Request' button is highlighted with a red border. Other options include 'Address and Phone Change', 'Change Credit Limit', 'View Virtual Security Account Data', 'Change Cardholder Authorization Block', 'Request Replacement Card', 'View Full Account Number', and 'Close Account Request'.

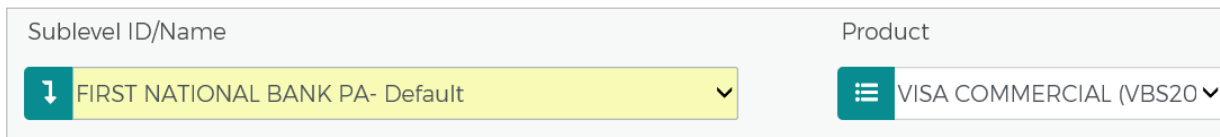
2. The **Add New Cardholder** screen will display. Yellow highlights indicate required field.



The screenshot shows the 'Add New Cardholder' screen. The 'Sublevel ID/Name' dropdown is set to 'FIRST NATIONAL BANK PA- Default' and the 'Product' dropdown is set to 'Select'. The 'Product Details' section includes 'Pin Access', 'Credit Limit', 'Credit Limit', 'Year Processing', and 'ID - Corporate Acc'. The 'Cardholder Details' section includes 'Details', 'Primary Address', and 'Statement Address'.

3. If your company has hierarchies/sublevels, select the appropriate hierarchy the cardholder should be assigned to from the **Sublevel ID/Name** dropdown. If not, leave the dropdown option on the default option

4. Select the “**VBS**” option from the **Product** dropdown. VBS refers to a physical plastic card account. VBV refers to a virtual account. To order a virtual card – please see page 16 for further details.



The screenshot shows the 'Sublevel ID/Name' dropdown set to 'FIRST NATIONAL BANK PA- Default' and the 'Product' dropdown set to 'VISA COMMERCIAL (VBS20)'. Both dropdowns are highlighted in yellow.



5. Complete the **Product Details** section

- Enter the desired credit limit for the cardholder account.
- Order Plastic Now should be enabled, with a 1 entered in the “Number of Plastics” field.
- You may or may not have the ability to enable Pin Access and/or Cash Advance Access depending on your company’s settings.
- Alternate Name to be printed in place of Company Name - your company’s name will print on the first line of the card. Enter a different company name, if you would like.

6. Complete the **Cardholder Details** section

- Enter the First and Last Name of the cardholder
- Enter the cardholder’s Date of Birth
- The company address will populate – you are able to change this if necessary
- Enter the statement address for the cardholder – or select the Statement Address same as Primary Address toggle button
- Enter the company phone number in the Business Phone field
- Enter the Cardholder Cell Phone Number in the Home Phone and Other Phone fields – **the Other Phone field is not a required field; however, this will allow the cardholder to receive text message alerts for transactions flagged as potentially fraudulent, and will allow them to respond to the message**

7. Enter any notes such as "new employee" in the Memo field

8. Click Submit

A screenshot of a web form titled "Memo". The form has a light gray header with the word "Memo" and a small blue icon. Below the header is a large, empty yellow text input field. At the bottom of the form, there are two buttons: a green "Submit" button and a gray "Cancel" button. The "Submit" button is highlighted with a red rectangular border.

9. After clicking Submit, the cardholder details you provided will display. Click **Confirm** to finalize the order

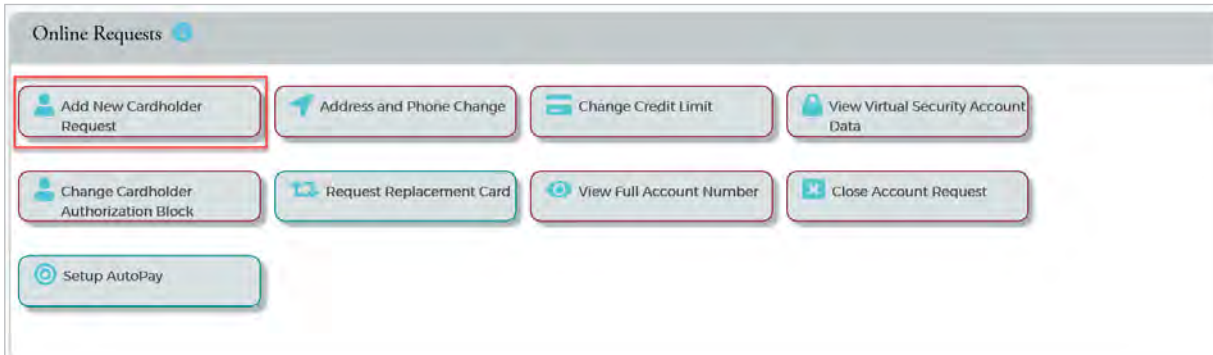
- Physical cards take 7 to 10 business days to arrive

## Add a New Cardholder Account – Virtual Account

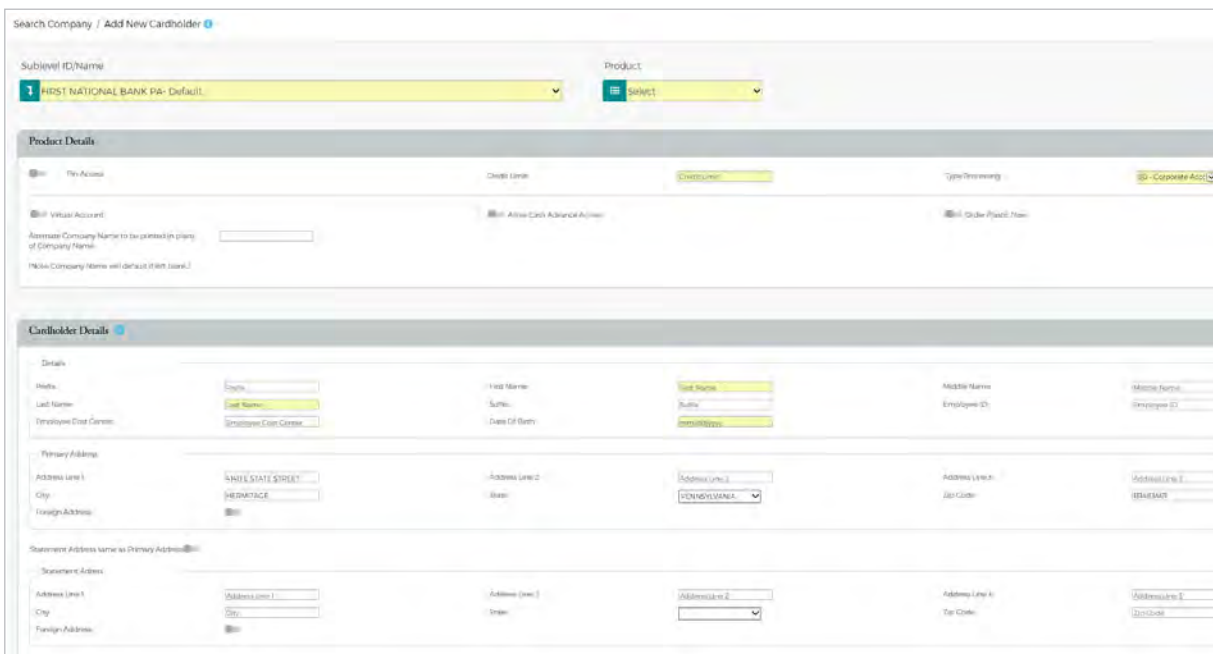
This option will only be available if your company is enabled for virtual card access. Please contact your Treasury Management Representative for information regarding virtual card access. **A physical plastic card is not produced.**

For instructions on how to access the Online Requests menu, please refer to page 12

1. Select **Add New Cardholder Request** from the **Online Requests** Menu

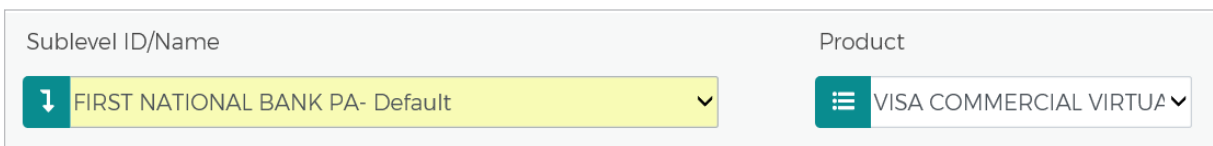


2. The **Add New Cardholder** screen will display. Yellow highlights indicate required field.

A screenshot of the 'Add New Cardholder' form. The form is divided into sections: 'Sublevel ID/Name' (dropdown menu), 'Product' (dropdown menu), 'Product Details', and 'Cardholder Details'. The 'Product Details' section includes fields for 'Pin Access', 'Credit Limit', 'Cardholder', 'Type (Processing)', and 'ID - Corporate Acc'. The 'Cardholder Details' section includes fields for 'First Name', 'Last Name', 'Employee ID', 'Date of Birth', 'Social Security', 'Middle Name', 'Employee ID', and 'Employee ID'. The 'Primary Address' section includes fields for 'Address Line 1', 'City', 'State', 'Zip Code', and 'Postal Code'. The 'Statement Address' section includes fields for 'Address Line 1', 'City', 'State', 'Zip Code', and 'Postal Code'. Yellow highlights are placed on the 'Sublevel ID/Name', 'Product', 'Credit Limit', 'Cardholder', 'First Name', 'Last Name', 'Employee ID', 'Date of Birth', 'Social Security', 'Middle Name', 'Employee ID', 'Employee ID', 'Address Line 1', 'City', 'State', 'Zip Code', 'Postal Code', 'Address Line 1', 'City', 'State', 'Zip Code', and 'Postal Code' fields.

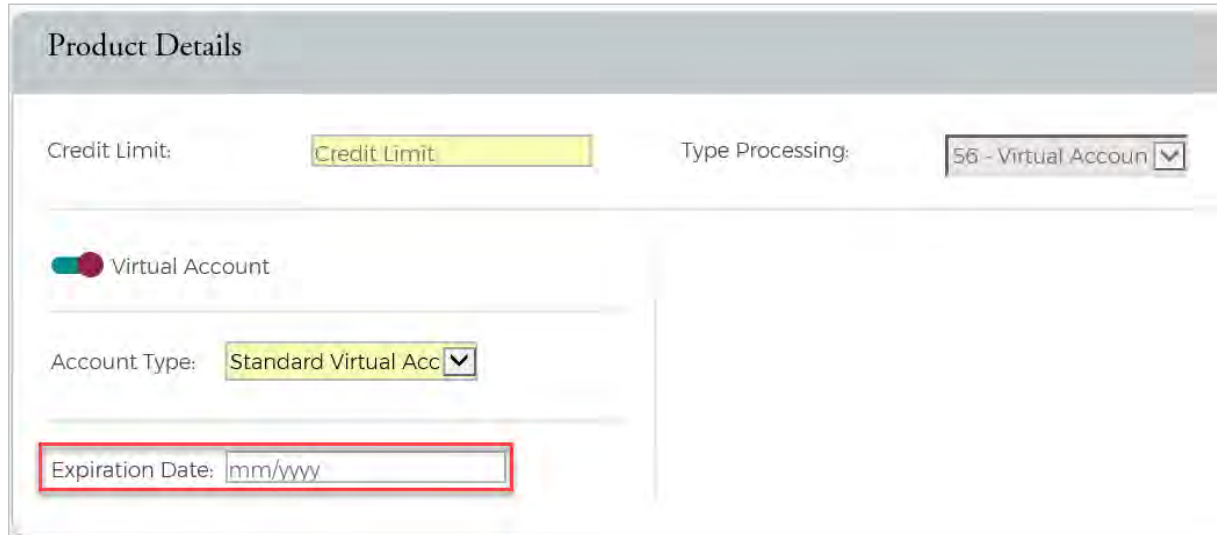
3. If your company has hierarchies/sublevels, select the appropriate hierarchy the cardholder should be assigned to from the **Sublevel ID/Name** dropdown. If not, leave the dropdown option on the default option

4. Select the "VBV" option from the **Product** dropdown. VBS refers to a physical plastic card account. VBV refers to a virtual account. To order a physical card – please see page 13 for further details

A close-up screenshot of the 'Sublevel ID/Name' and 'Product' dropdown menus. The 'Sublevel ID/Name' dropdown is set to 'FIRST NATIONAL BANK PA- Default'. The 'Product' dropdown is set to 'VISA COMMERCIAL VIRTUA'.

5. The **Product Details** section will refresh to show Virtual Card specific options

- Enter the desired credit limit for the virtual account
- Type Processing will default to Virtual account and can't be changed
- The virtual account toggle will be enabled
- Select **Standard Virtual Account** from the **Account Type** dropdown
- Enter the desired expiration date for the virtual account
  - Expiration date is entered in MM/YYYY format
  - If no expiration date is entered, the default expiration will be 2 years from current month
  - The expiration date may range from current month and year to 2 years



The screenshot shows a 'Product Details' form. At the top, there is a header 'Product Details'. Below it, there are several input fields and a toggle. 'Credit Limit:' is followed by a text box containing 'Credit Limit'. 'Type Processing:' is followed by a dropdown menu showing '56 - Virtual Account'. Below these is a toggle switch for 'Virtual Account' which is turned on. 'Account Type:' is followed by a dropdown menu showing 'Standard Virtual Acc'. At the bottom, 'Expiration Date:' is followed by a text box containing 'mm/yyyy', which is highlighted with a red border.

6. Complete the **Cardholder Details** section

- Enter the Last Name of the cardholder
  - Virtual Acct will populate in the first and middle name fields
  - The last name can be any identifier if not assigned to a specific person
    - Ex: Administration Dept.
- Enter the cardholder's Date of Birth
  - For virtual accounts not assigned to a specific person, you may enter any date older than the day of account creation
- The company address will populate – you are able to change this if necessary
- Enter the statement address for the cardholder – or select the Statement Address same as Primary Address toggle button
- Enter the Cardholder Cell Phone Number in the Home Phone and Other Phone fields – **the Other Phone field is not a required field; however, this will allow the cardholder to receive text message alerts for transactions flagged as potentially fraudulent, and will allow them to respond to the message**

**Cardholder Details**

**Details**

First Name:  Middle Name:  Last Name:

Employee ID:  Employee Cost Center:  Date Of Birth:

**Primary Address**

Address Line 1:  Address Line 2:  Address Line 3:

City:  State:  Zip Code:

Foreign Address:

Statement Address same as Primary Address

**Statement Address**

Address Line 1:  Address Line 2:  Address Line 3:

City:  State:

Foreign Address:

**Phone 1**

Business Phone:  Home Phone:  Other Phone:

Other Phone Type:

7. Enter any notes notes such as "new employee" in the Memo field

8. Click **Submit**

**Memo**

9. After clicking Submit, the cardholder details you entered will display. Click **Confirm** to finalize the order

- To view the virtual card data, you will need to use the View Virtual Security Account Data feature in the Online Requests Menu - please refer to page 19 for instructions on how to access this information

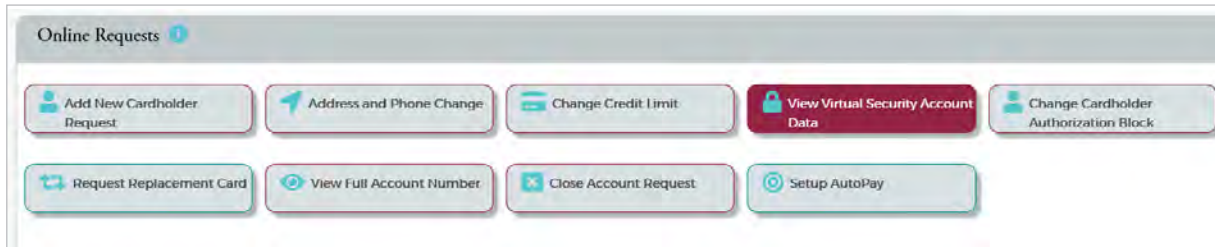
- The virtual card data will include the full card number, expiration date, and CVV code – the 3-digit security code required to complete online and telephone purchases



## VIEW VIRTUAL SECURITY ACCOUNT DATA

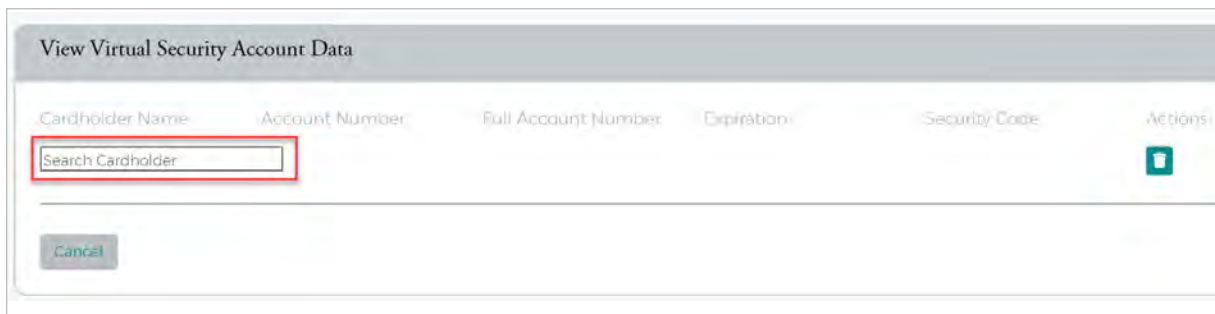
For instructions on how to access the Online Requests menu, please refer to page 12

1. Select **View Virtual Security Account Data** from the **Online Requests** menu



The screenshot shows the 'Online Requests' menu with several options. The 'View Virtual Security Account Data' button is highlighted in red. Other options include 'Add New Cardholder Request', 'Address and Phone Change', 'Change Credit Limit', 'Change Cardholder Authorization Block', 'Request Replacement Card', 'View Full Account Number', 'Close Account Request', and 'Setup AutoPay'.

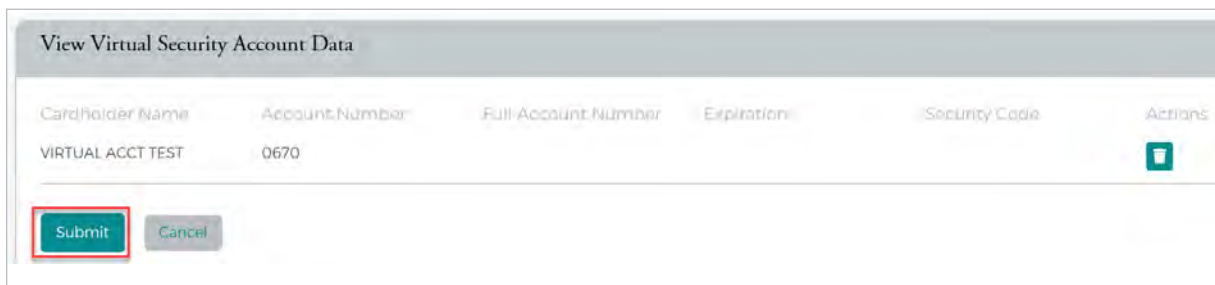
2. Type "Virtual" in the **Cardholder Name** field – your list of virtual accounts will populate as you type. Select the appropriate account from the drop down.



The screenshot shows the 'View Virtual Security Account Data' search screen. A search box labeled 'Search Cardholder' is highlighted with a red box. Below the search box is a 'Cancel' button. The table below the search box is empty.

Cardholder Name	Account Number	Full Account Number	Expiration	Security Code	Actions
-----------------	----------------	---------------------	------------	---------------	---------

3. The last 4 digits of the virtual account will display under **Account Number**
4. Click **Submit**

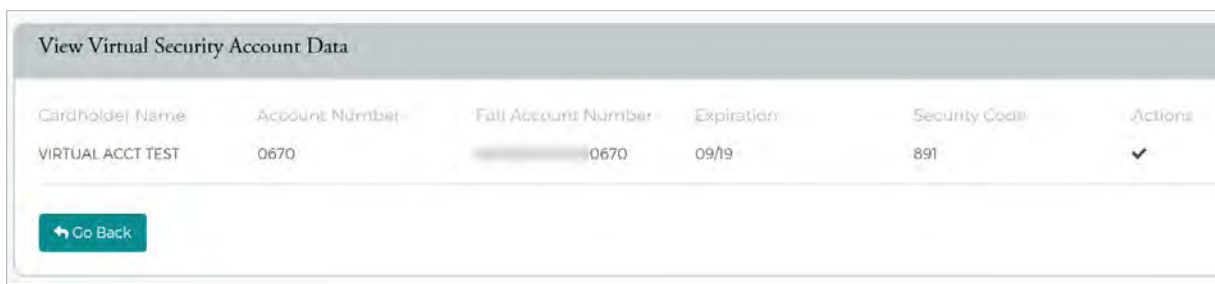


The screenshot shows the 'View Virtual Security Account Data' search screen with results. The search box is now empty. The table below the search box has one row with the following data:

Cardholder Name	Account Number	Full Account Number	Expiration	Security Code	Actions
VIRTUAL ACCT TEST	0670				

The 'Submit' button is highlighted with a red box.

- Your virtual account details will now display on screen
  - Full 16 digit account number
  - Expiration date
  - CVV code – security code required to complete online or telephone transactions



The screenshot shows the 'View Virtual Security Account Data' search screen with full details. The search box is empty. The table below the search box has one row with the following data:

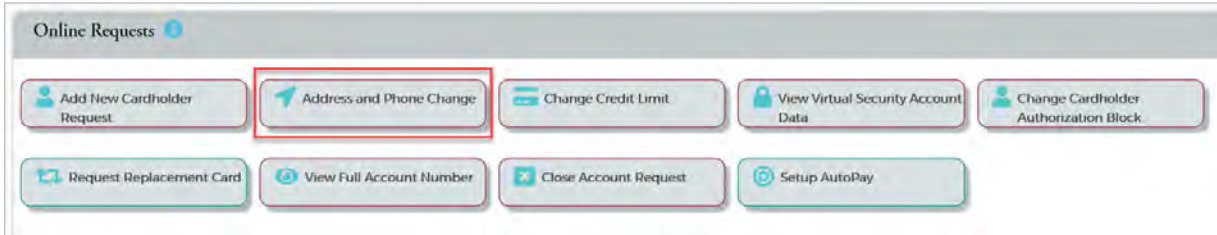
Cardholder Name	Account Number	Full Account Number	Expiration	Security Code	Actions
VIRTUAL ACCT TEST	0670	0670	09/19	891	✓

The 'Go Back' button is highlighted with a red box.

## ADDRESS AND PHONE CHANGE

For instructions on how to access the Online Requests menu, please refer to page 12

1. Select **Address and Phone Change** from the **Online Requests** menu



2. Type in the **cardholder name** – your list of cardholders will populate as you type. Select the appropriate cardholder

A screenshot of the 'Address And Phone Change' form. The form has a header 'Address And Phone Change' and a search bar for 'Cardholder Name (Account Number)' with the text 'Search Cardholder' inside. To the right of the search bar is a 'Request Type' dropdown menu with the text 'Select Request Type'. Further right are fields for 'Primary Address', 'Statement Address', and 'Memo' (with the text 'Memo' inside). At the bottom left are 'Cancel' and 'Add More' buttons.

3. Select the appropriate option from the **Request Type** dropdown:

- Address Change
- Phone Change
- Address and Phone Change

A screenshot of the 'Address And Phone Change' form, similar to the previous one, but with the 'Request Type' dropdown menu highlighted with a red box. The dropdown menu is open, showing the text 'Select Request Type'.

4. Your screen will refresh to show the fields that correspond to the request type selected. Yellow highlights indicate required fields

- For **Address Change** -

- Under the Primary Address section, enter the new Address, City, State, and Zip Code
- You may enter a different Statement Address, or, select the **Statement Address same as Primary Address toggle button**

- For **Phone Change** –

- Enter the cardholder’s cell phone number in the **Mobile Phone** field
- Update the Business Phone, Home Phone, and Other Phone numbers for your cardholder if necessary

- For **Address and Phone Change** –

- Under the Primary Address section, enter the new Address, City, State, and Zip Code
- You may enter a different Statement Address, or, select the **Statement Address same as Primary Address toggle button**
- Enter the cardholder’s cell phone number in the **Mobile Phone** field
- Update the Business Phone, Home Phone, and Other Phone numbers for your cardholder if necessary

Cardholder Name (Account Number): Search Cardholder

Request Type: Address And Phone Change

Primary Address

Address Line 1: Address Address Line 2: Address Line 2 Address Line 3: Address Line 3

City: City State Province: State Province Postal Code: Zip Code

Foreign Address:

Statement Address same as Primary Address:

Statement Address

Address Line 1: Address Address Line 2: Address Line 2 Address Line 3: Address Line 3

City: City State Province: State Province Postal Code: Zip Code

Foreign Address:

Phone Number

Mobile Phone: Mobile Phone Business Phone: Business Phone Home Phone: Home Phone

Other Phone: Other Phone

5. Enter a Memo – for example, “new phone number”

Address And Phone Change

Cardholder Name (Account Number): Search Cardholder

Request Type: Address And Phone Change

Primary Address

Statement Address

Memo: Memo

Actions:

Note: The trash can will delete the corresponding row

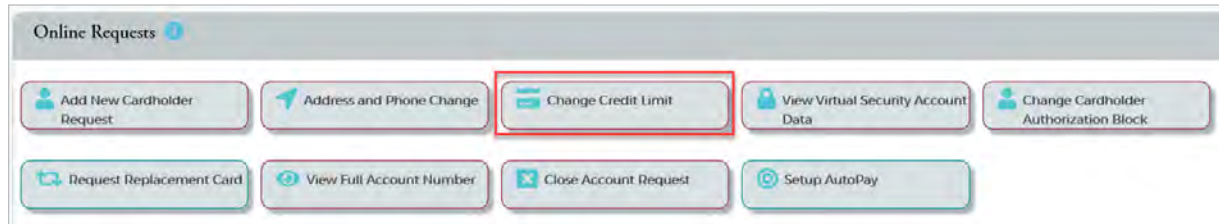
6. Click **Submit**

Submit Cancel Add More

## CHANGE CARDHOLDER CREDIT LIMITS

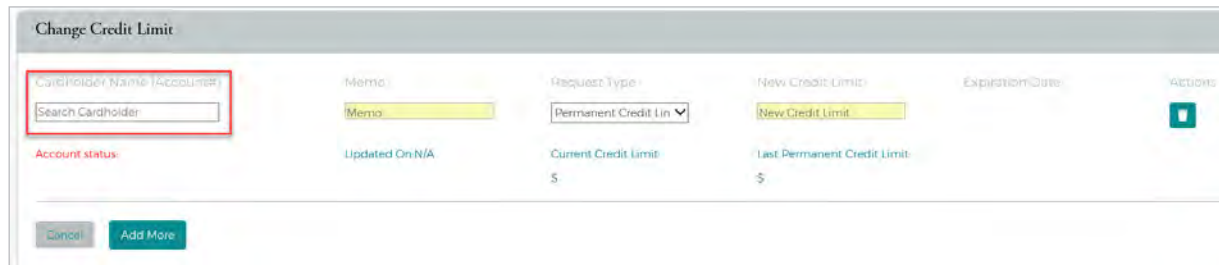
For instructions on how to access the Online Requests menu, please refer to page 12  
To increase overall company limit, please contact your Treasury Management Representative.

1. Select **Change Credit Limit** from the **Online Requests** menu



The screenshot shows the 'Online Requests' menu with several options. The 'Change Credit Limit' button is highlighted with a red box. Other buttons include 'Add New Cardholder Request', 'Address and Phone Change', 'View Virtual Security Account Data', 'Change Cardholder Authorization Block', 'Request Replacement Card', 'View Full Account Number', 'Close Account Request', and 'Setup AutoPay'.

2. Type in the **cardholder name** – your list of cardholders will populate as you type. Select the appropriate cardholder from the dropdown.

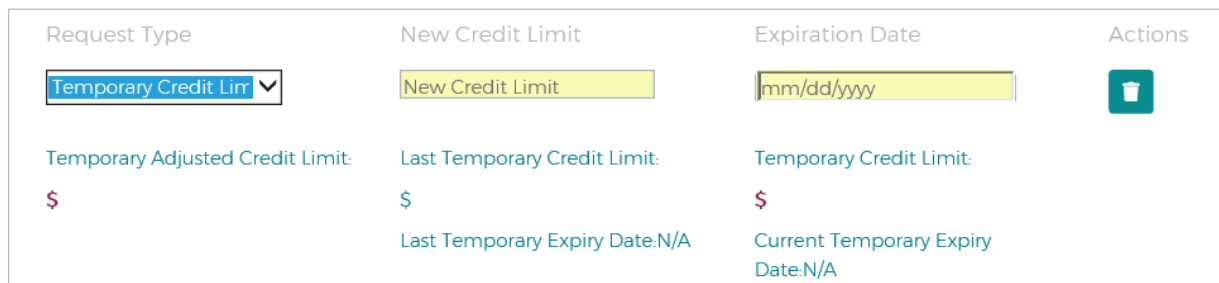


The screenshot shows the 'Change Credit Limit' form. The 'Cardholder Name (Account#)' field is highlighted with a red box and contains the text 'Search Cardholder'. Other fields include 'Memo', 'Request Type' (set to 'Permanent Credit Lin'), 'New Credit Limit', and 'Expiration Date'. There are also fields for 'Current Credit Limit' and 'Last Permanent Credit Limit'. Buttons for 'Cancel' and 'Add More' are visible at the bottom.

3. Enter a memo – for example, "travelling"

4. Select either **Temporary** or **Permanent Credit Limit Change** from the **Request Type** dropdown

- If **Temporary** is selected, an Expiration Date field will appear – the cardholder's request will return back to it's original card limit after the expiration date selected

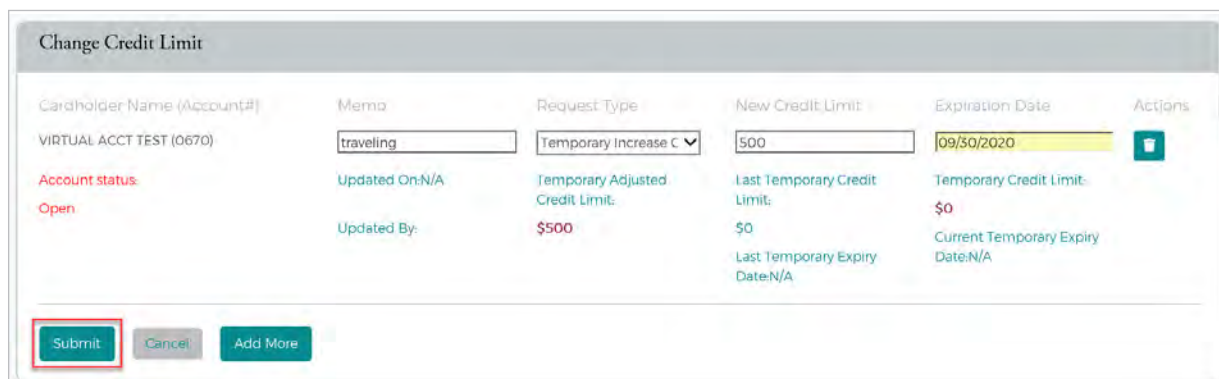


The screenshot shows the 'Change Credit Limit' form with the 'Request Type' dropdown set to 'Temporary Credit Lin'. The 'Expiration Date' field is now visible and contains the text 'mm/dd/yyyy'. Other fields include 'New Credit Limit', 'Current Credit Limit', and 'Last Permanent Credit Limit'. There are also fields for 'Temporary Adjusted Credit Limit' and 'Last Temporary Credit Limit'. Buttons for 'Cancel' and 'Add More' are visible at the bottom.

Note: The trash can icon will delete the corresponding row

5. Enter the desired credit limit amount in the **New Credit Limit** field

6. Click **Submit**. The details will refresh, and you will be asked to confirm the changes. Click **Confirm**



The screenshot shows the 'Change Credit Limit' form with the 'Submit' button highlighted with a red box. The form is populated with the following information: Cardholder Name (Account#): VIRTUAL ACCT TEST (0670); Memo: traveling; Request Type: Temporary Increase C; New Credit Limit: 500; Expiration Date: 09/30/2020; Current Credit Limit: \$; Last Permanent Credit Limit: \$; Temporary Adjusted Credit Limit: \$500; Last Temporary Credit Limit: \$0; Current Temporary Expiry Date: N/A; Last Temporary Expiry Date: N/A. Buttons for 'Submit', 'Cancel', and 'Add More' are visible at the bottom.

## ADD OR REMOVE CARDHOLDER BLOCKS

For instructions on how to access the Online Requests menu, please refer to page 12

1. Select **Change Cardholder Authorization Block** from the **Online Requests** menu



The screenshot shows the 'Online Requests' menu with several options. The 'Change Cardholder Authorization Block' button is highlighted with a red box. Other buttons include 'Add New Cardholder Request', 'Address and Phone Change', 'Change Credit Limit', 'View Virtual Security Account Data', 'Request Replacement Card', 'View Full Account Number', 'Close Account Request', and 'Setup AutoPay'.

2. Type in the **cardholder name** – your list of cardholders will populate as you type. Select the appropriate cardholder



The screenshot shows the 'Change Cardholder Authorization Block' form. The 'Cardholder Name' search field is highlighted with a red box. The form includes fields for 'Account Number', 'Current Status', 'Authorization Block' (a dropdown menu), 'Memo', and 'Actions'. There are 'Cancel' and 'Add More' buttons at the bottom.

Note: The trash can icon will delete the corresponding row

3. The **current status** field will refresh and display whether the account is Blocked or Not Blocked

4. Select Add Block or Remove Block from the **Authorization Block** dropdown

- If the card is **Not Blocked**, you will only be able to select **Add Block**
- If the card is **Blocked**, you will only be able to select **Remove Block**

5. Enter a memo – for example, “unable to locate card”

6. Click **Submit**. The details will refresh, and you will be asked to confirm the changes. Click **Confirm**



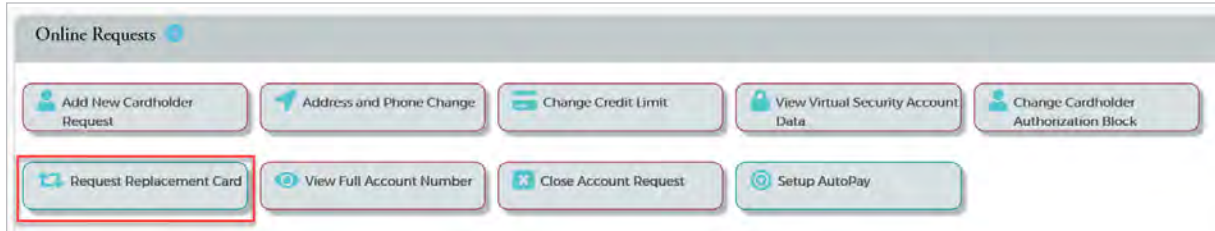
The screenshot shows the 'Change Cardholder Authorization Block' form with the following data: Cardholder Name: JOHN SMITH, Account Number: 0434, Current Status: Not Blocked, Authorization Block: Add Block, Memo: card missing. The 'Submit' button is highlighted with a red box. There are also 'Cancel' and 'Add More' buttons.



## REQUEST REPLACEMENT CARD

### 1. Select Request Replacement Card from the Online Requests Menu

For instructions on how to access the Online Requests menu, please refer to page 12

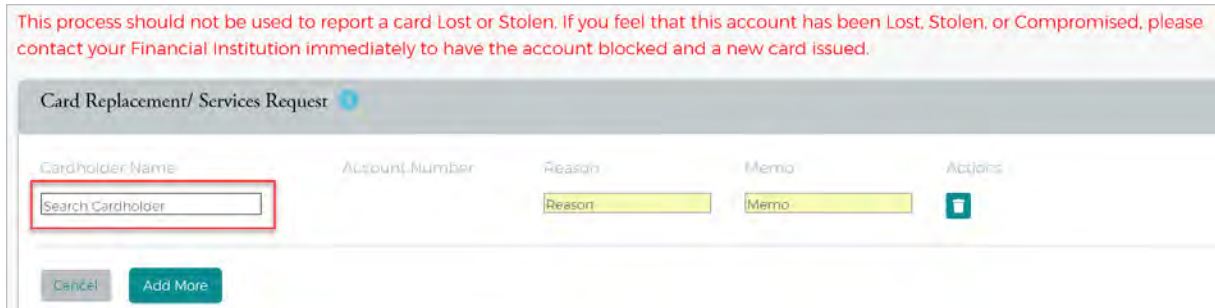


The screenshot shows the 'Online Requests' menu with several options. The 'Request Replacement Card' button is highlighted with a red border. Other buttons include 'Add New Cardholder Request', 'Address and Phone Change', 'Change Credit Limit', 'View Virtual Security Account Data', 'Change Cardholder Authorization Block', 'View Full Account Number', 'Close Account Request', and 'Setup AutoPay'.

2. The Request Card Replacement screen will display. Yellow highlights indicate required field.

3. Type in the **cardholder name** – your list of cardholders will populate as you type. Select the appropriate cardholder

This process should not be used to report a card Lost or Stolen. If you feel that this account has been Lost, Stolen, or Compromised, please contact your Financial Institution immediately to have the account blocked and a new card issued.

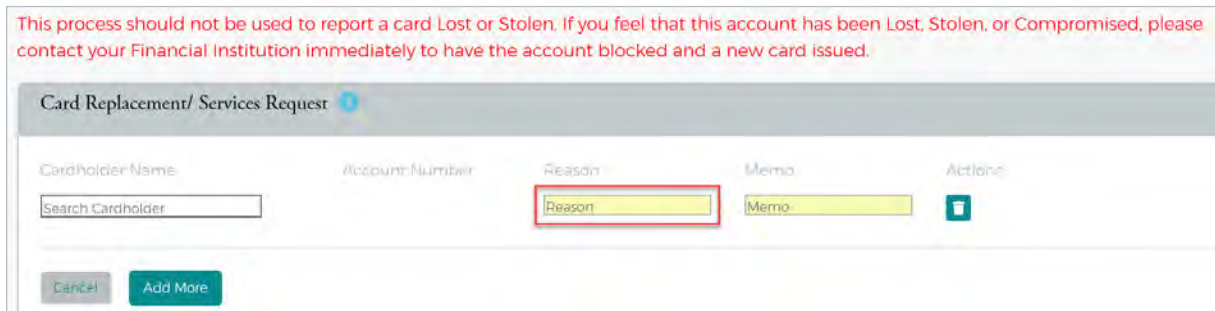


The screenshot shows the 'Card Replacement/ Services Request' form. The 'Search Cardholder' field is highlighted with a red border. The 'Reason' and 'Memo' fields are highlighted in yellow. The 'Actions' column contains a trash can icon. Buttons for 'Cancel' and 'Add More' are visible at the bottom.

4. Select a **Reason** from the dropdown menu

- Damaged Card
- Name Change
- Magnet Strip Invalid

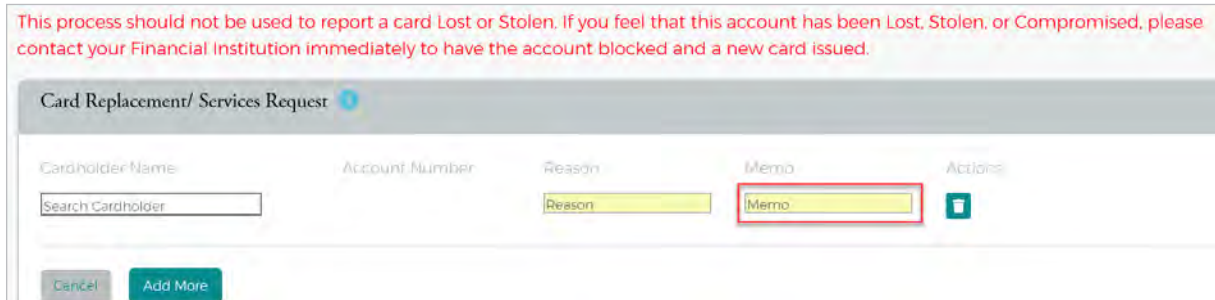
This process should not be used to report a card Lost or Stolen. If you feel that this account has been Lost, Stolen, or Compromised, please contact your Financial Institution immediately to have the account blocked and a new card issued.



The screenshot shows the 'Card Replacement/ Services Request' form. The 'Reason' dropdown menu is highlighted with a red border. The 'Memo' field is highlighted in yellow. The 'Actions' column contains a trash can icon. Buttons for 'Cancel' and 'Add More' are visible at the bottom.

5. Enter a **Memo** such as "unable to read CWV"

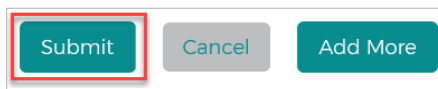
This process should not be used to report a card Lost or Stolen. If you feel that this account has been Lost, Stolen, or Compromised, please contact your Financial Institution immediately to have the account blocked and a new card issued.



The screenshot shows the 'Card Replacement/ Services Request' form. The 'Memo' field is highlighted with a red border. The 'Reason' field is highlighted in yellow. The 'Actions' column contains a trash can icon. Buttons for 'Cancel' and 'Add More' are visible at the bottom.

Note: The trash can icon will delete the corresponding row

6. Click **Submit**



The screenshot shows the 'Submit', 'Cancel', and 'Add More' buttons. The 'Submit' button is highlighted with a red border.

## VIEW FULL ACCOUNT NUMBER

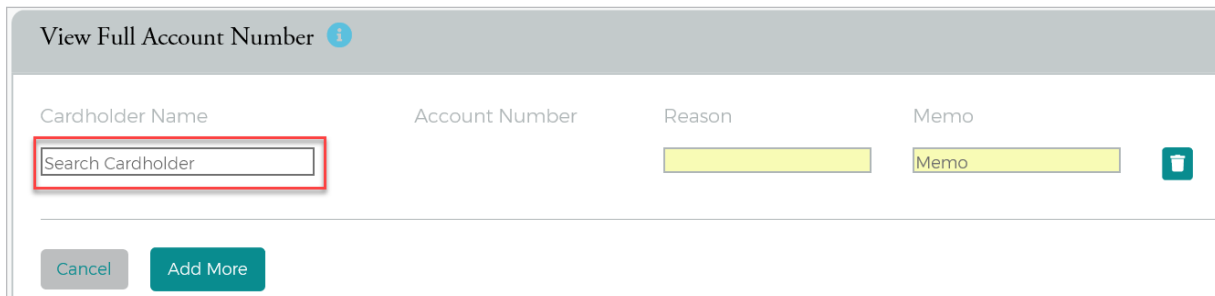
For instructions on how to access the Online Requests menu, please refer to page 12

1. Select **View Full Account Number** from the **Online Requests Menu**



The screenshot shows the 'Online Requests' menu with several options. The 'View Full Account Number' button is highlighted with a red box. Other buttons include 'Add New Cardholder Request', 'Address and Phone Change', 'Change Credit Limit', 'View Virtual Security Account Data', 'Change Cardholder Authorization Block', 'Request Replacement Card', 'Close Account Request', and 'Setup AutoPay'.

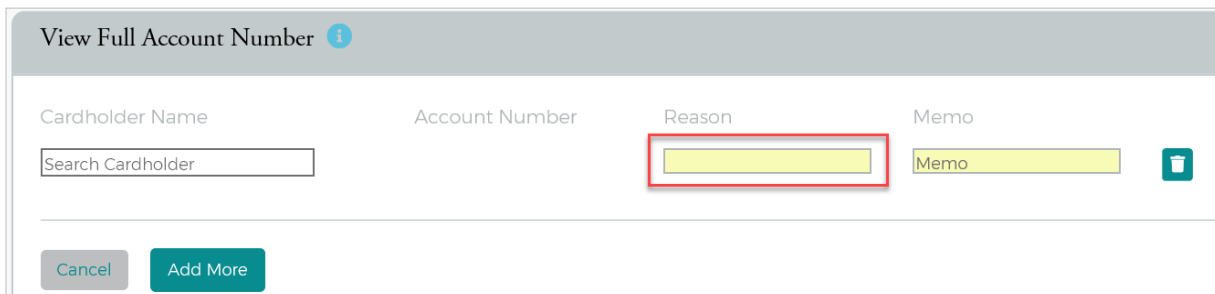
2. Type in the **cardholder name** – your list of cardholders will populate as you type. Select the appropriate cardholder from the dropdown.



The screenshot shows the 'View Full Account Number' form. The 'Cardholder Name' dropdown menu is highlighted with a red box and contains the text 'Search Cardholder'. Other fields include 'Account Number', 'Reason', and 'Memo'. There are 'Cancel' and 'Add More' buttons at the bottom.

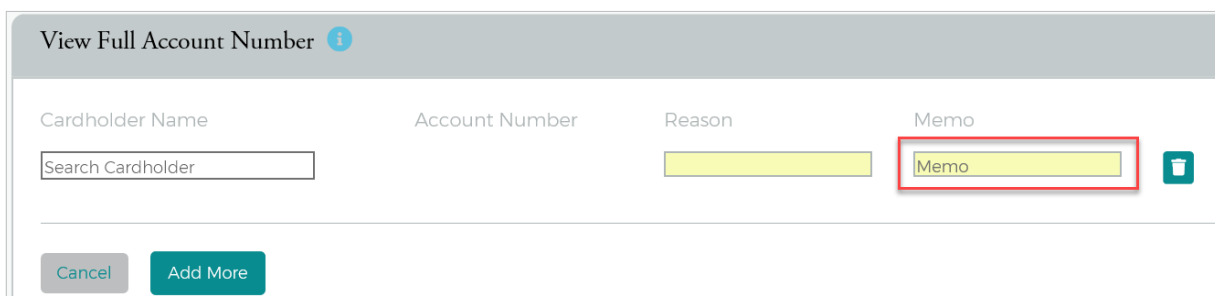
3. Select a **Reason** from the dropdown menu

- a. An Emergency
- b. Plastic not Received



The screenshot shows the 'View Full Account Number' form. The 'Reason' dropdown menu is highlighted with a red box and contains a yellow background. Other fields include 'Cardholder Name', 'Account Number', and 'Memo'. There are 'Cancel' and 'Add More' buttons at the bottom.

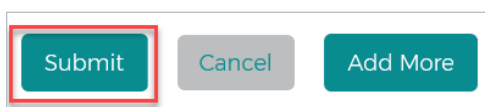
4. Enter a **Memo** such as "needed for accounting"



The screenshot shows the 'View Full Account Number' form. The 'Memo' text input field is highlighted with a red box and contains the text 'Memo'. Other fields include 'Cardholder Name', 'Account Number', and 'Reason'. There are 'Cancel' and 'Add More' buttons at the bottom.

Note: The trash can icon will delete the corresponding row

5. Click **Submit**



The screenshot shows the 'Submit' button highlighted with a red box, along with 'Cancel' and 'Add More' buttons.

## CLOSE ACCOUNT REQUEST

For instructions on how to access the Online Requests menu, please refer to page 12

1. Select **Close Account Request** from the **Online Requests** Menu



The screenshot shows the 'Online Requests' menu with several options. The 'Close Account Request' button is highlighted with a red box. Other buttons include 'Add New Cardholder Request', 'Address and Phone Change', 'Change Credit Limit', 'View Virtual Security Account Data', 'Change Cardholder Authorization Block', 'Request Replacement Card', 'View Full Account Number', and 'Setup AutoPay'.

2. The Close Account Request screen will display

- This process should not be used to report a card Lost or Stolen. If you feel that this account has been Lost, Stolen, or Compromised, please contact the fraud department to have the account blocked and a new card issued



The screenshot shows the 'Request To Close Accounts' screen. A search field for 'Cardholder Name' is highlighted with a red box. Below the search field are buttons for 'Cancel' and 'Add More'. The table below has columns for 'Account Number', 'Reason', 'Memo', and 'Actions'.

3. Type in the **cardholder name** – your list of cardholders will populate as you type. Select the appropriate cardholder from the dropdown.

4. Select a Reason from the dropdown menu:

- No Longer Employed
- Deceased
- Completed Project
- Terminated Employee
- Per Company Request
- Company Closed Business

5. Enter a Memo - for example, "per Human Resources"

6. Click **Submit**. The details will refresh, and you will be asked to confirm the changes. Click **Confirm**



The screenshot shows the 'Request To Close Accounts' screen after data entry. The 'Submit' button is highlighted with a red box. The table now contains one row with the following data: Cardholder Name: JOHN SMITH, Account Number: 0434, Reason: No Longer Employed, Memo: per HR, and an Actions column with a trash can icon.

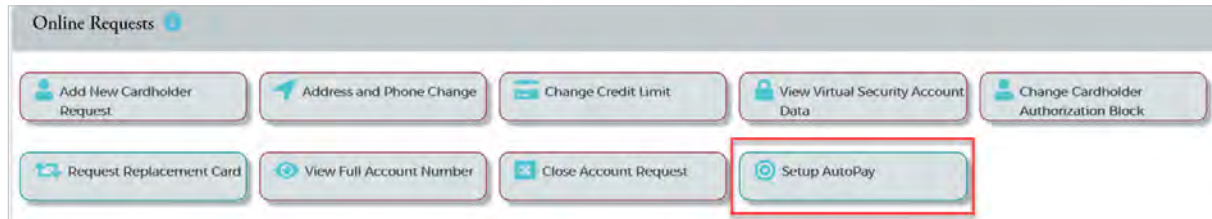
Note: The trash can icon will delete the corresponding row

## SETUP AUTOPAY

\*Autopay may only be set up to draft against a First National Bank checking or savings account. To use an account from another institution, you must set up a recurring payment plan within the payments menu. For instructions on how to do so, refer to page 37

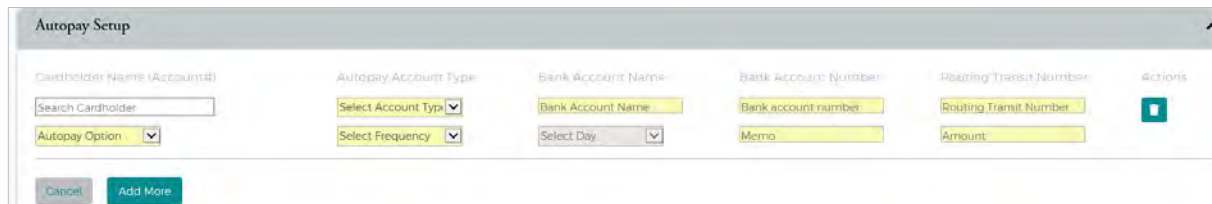
For instructions on how to access the Online Requests menu, please refer to page 12

1. Select Setup AutoPay from the Online Requests Menu



The screenshot shows the 'Online Requests' menu with several options. The 'Setup AutoPay' button is highlighted with a red box. Other buttons include 'Add New Cardholder Request', 'Address and Phone Change', 'Change Credit Limit', 'View Virtual Security Account Data', 'Change Cardholder Authorization Block', 'Request Replacement Card', 'View Full Account Number', and 'Close Account Request'.

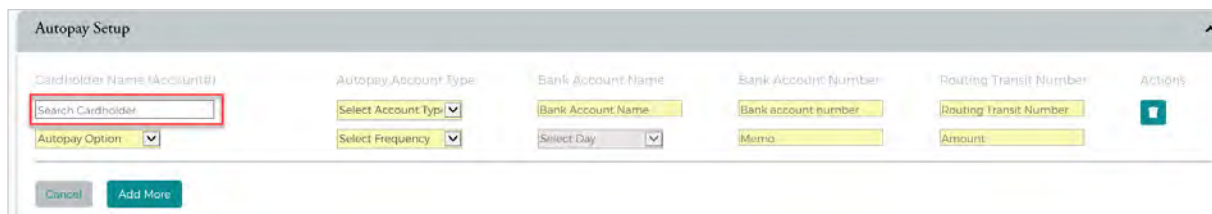
2. The Autopay Setup screen will display. Yellow highlights indicate required field



The screenshot shows the 'Autopay Setup' screen. The following fields are highlighted in yellow to indicate they are required: 'Bank Account Name', 'Bank account number', 'Routing Transit Number', 'Bank Account Number', 'Memo', and 'Amount'. Other fields include 'Cardholder Name (Account#)', 'Autopay Account Type', 'Autopay Option', 'Select Frequency', and 'Select Day'.

3. Type in the **cardholder name** – your list of cardholders will populate as you type. Select the appropriate cardholder from the drop down.

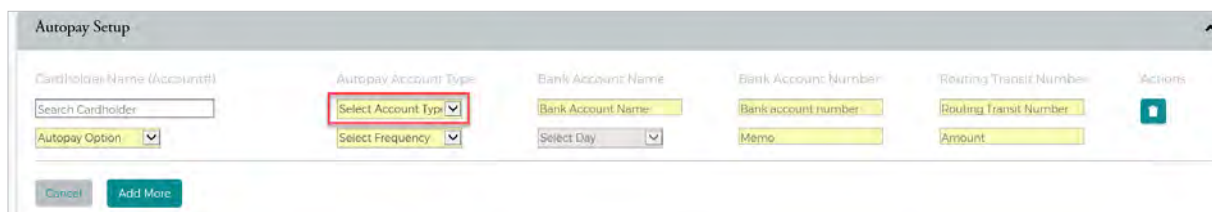
a. If you have a billing account, or, BL ACCT, payments are not applied directly to individual cardholders. Autopay must be set up on the billing account.



The screenshot shows the 'Autopay Setup' screen. The 'Search Cardholder' field is highlighted in red, indicating it is the current step in the process.

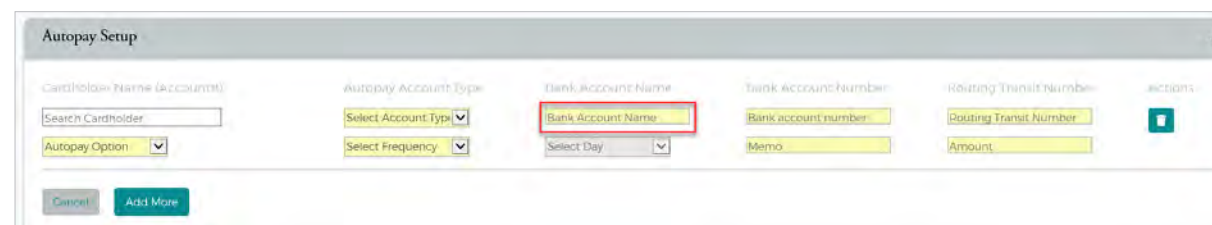
4. Select the account type from the Autopay Account Type dropdown

- a. Savings
- b. Checking



The screenshot shows the 'Autopay Setup' screen. The 'Select Account Type' dropdown menu is highlighted in red, indicating it is the current step in the process.

5. Enter a name for the account, for example, "Operating Account"



The screenshot shows the 'Autopay Setup' screen. The 'Bank Account Name' field is highlighted in red, indicating it is the current step in the process.

6. Enter the First National Bank account number

The screenshot shows the 'Autopay Setup' form. The 'Bank account number' field is highlighted with a red box. Other fields include 'Cardholder Name (Account)', 'Autopay Account Type', 'Bank Account Name', 'Routing Transit Number', and 'Amount'. There are also dropdown menus for 'Autopay Option', 'Select Frequency', and 'Select Day'. Buttons for 'Cancel' and 'Add More' are at the bottom.

7. Enter First National Bank's Routing Transit Number – 043318092

The screenshot shows the 'Autopay Setup' form. The 'Routing Transit Number' field is highlighted with a red box. Other fields include 'Cardholder Name (Account)', 'Autopay Account Type', 'Bank Account Name', 'Bank account number', 'Memo', and 'Amount'. There are also dropdown menus for 'Autopay Option', 'Select Frequency', and 'Select Day'. Buttons for 'Cancel' and 'Add More' are at the bottom.

8. Select the Autopay Option from the dropdown menu

- a. A – Fixed amount
- b. F – Full Balance
- c. J – Minimum Payment
- d. M – Minimum Payment less CTD credits
- e. P – percentage of balance

The screenshot shows the 'Autopay Setup' form. The 'Autopay Option' dropdown menu is highlighted with a red box. Other fields include 'Cardholder Name (Account)', 'Autopay Account Type', 'Bank Account Name', 'Bank account number', 'Routing Transit Number', and 'Amount'. There are also dropdown menus for 'Select Frequency' and 'Select Day'. Buttons for 'Cancel' and 'Add More' are at the bottom.

9. Select the Frequency from the dropdown

- a. Monthly
- b. Specific Date

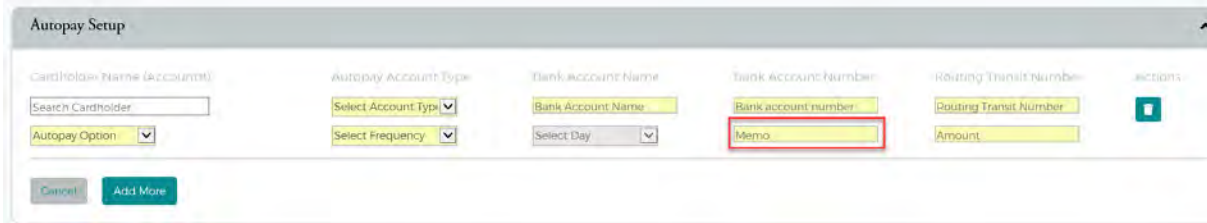
The screenshot shows the 'Autopay Setup' form. The 'Select Frequency' dropdown menu is highlighted with a red box. Other fields include 'Cardholder Name (Account)', 'Autopay Account Type', 'Bank Account Name', 'Bank account number', 'Routing Transit Number', and 'Amount'. There are also dropdown menus for 'Autopay Option' and 'Select Day'. Buttons for 'Cancel' and 'Add More' are at the bottom.

10. Select the Day of the month in which the payment should be drafted from the dropdown

The screenshot shows the 'Autopay Setup' form. The 'Select Day' dropdown menu is highlighted with a red box. Other fields include 'Cardholder Name (Account)', 'Autopay Account Type', 'Bank Account Name', 'Bank account number', 'Routing Transit Number', and 'Amount'. There are also dropdown menus for 'Autopay Option' and 'Select Frequency'. Buttons for 'Cancel' and 'Add More' are at the bottom.



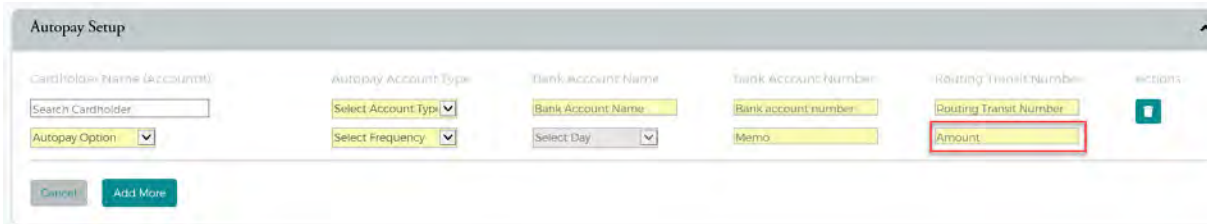
11. Enter a Memo such as "monthly full payment"



The screenshot shows the 'Autopay Setup' form. The 'Bank account number' field is highlighted with a red box and contains the text 'Memo'. Other fields include 'Cardholder Name (Account)', 'Autopay Account Type', 'Bank Account Name', 'Routing Transit Number', and 'Amount'. There are 'Cancel' and 'Add More' buttons at the bottom left.

12. Enter a Payment Amount

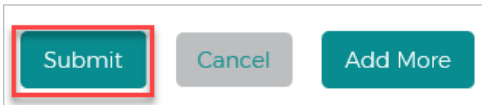
- a. If you chose Fixed Amount for the Autopay Option in step 8, you will have to enter a desired payment amount
- b. If you chose any of the other options in step 8, the system will enter a zero for you, as the system will calculate the amount due at the time the payment is drafted



The screenshot shows the 'Autopay Setup' form. The 'Amount' field is highlighted with a red box and contains the text 'Amount'. Other fields include 'Cardholder Name (Account)', 'Autopay Account Type', 'Bank Account Name', 'Bank account number', and 'Routing Transit Number'. There are 'Cancel' and 'Add More' buttons at the bottom left.

Note: The trash can icon will delete the corresponding row

13. Click Submit



The screenshot shows three buttons: 'Submit', 'Cancel', and 'Add More'. The 'Submit' button is highlighted with a red box.

## COMPANY REPORTING

### View Cardholder Billing Account Statements

1. Access your cardholder/account list. You can do so one of two ways:

- **Account List** via the **Company Lists** Actions Menu (Company Management > Search Company)

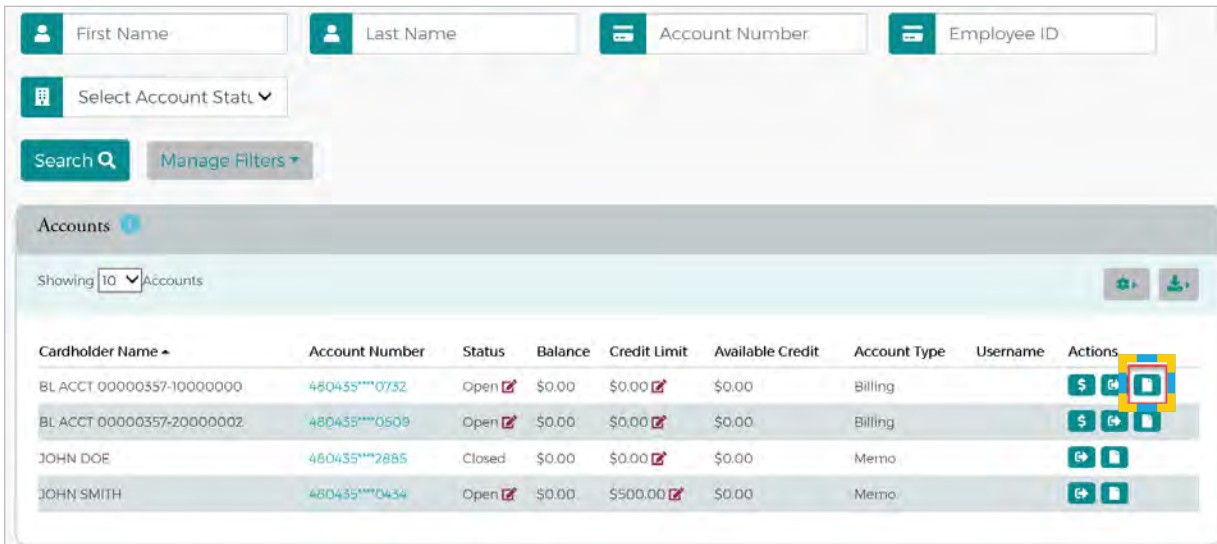


- **Account List** via the **Menu** buttons on the top right – you must already be in another menu option (such as Online Requests) for these menu buttons to display



2. Your list of card accounts will display. You can use the search filters to refine your results

3. Select **View Statement** under the Actions Column for the appropriate cardholder



4. Click on the listing for the statement cycle you wish to view

Back To Account List

Statement Details

Showing 10 Statements

Account Number	Cardholder Name	Statement Date	Balance	Min Due
480435****0732	BL ACCT 00000357-10000000	03/19/2020	\$0.00	\$0.00
480435****0732	BL ACCT 00000357-10000000	02/17/2020	\$0.00	\$0.00
480435****0732	BL ACCT 00000357-10000000	01/19/2020	\$0.00	\$0.00
480435****0732	BL ACCT 00000357-10000000	12/19/2019	\$0.00	\$0.00
480435****0732	BL ACCT 00000357-10000000	11/18/2019	\$0.00	\$0.00
480435****0732	BL ACCT 00000357-10000000	10/20/2019	\$0.00	\$0.00
480435****0732	BL ACCT 00000357-10000000	09/18/2019	\$0.00	\$0.00
480435****0732	BL ACCT 00000357-10000000	08/19/2019	\$0.00	\$0.00
480435****0732	BL ACCT 00000357-10000000	07/19/2019	\$0.00	\$0.00
480435****0732	BL ACCT 00000357-10000000	06/18/2019	\$0.00	\$0.00

Showing 1 - 10 (24 Statement Detail) First << 1 2 3 >> Last

5. The Statement and Payment Information section will display. Click the Eye icon next to the statement dropdown

Statement and Payment Information

Statement dated 03/19/2020

Cycle To Date Activity

Current Purchases:	\$0.00	Current Payments:	\$0.00	Current Credits:	\$0.00
Current Cash Advances:	\$0.00				

Statement Balances

Previous Balance:	\$0.00	Special:	\$0.00	Other Charges:	\$0.00
Purchases:	\$0.00	Credits:	\$0.00	Finance Charges:	\$0.00
Cash:	\$0.00	Payments:	\$0.00	New Balance:	\$0.00

Payment Information

Minimum Payment Due: \$0.00      Payment Due Date: 04/15/2020

6. A second web browser will display. Click **Statements**

- Depending on your PC's security settings, you may need to disable pop-up blockers
  - The first time you access this screen you may be asked to enter your email address

Internet Explorer - Internet Explorer

https://secure.internet-estatements.com/ccs/MSI/MSI\_Estater... Documents Close

Welcome

Links :

- Download Adobe Acrobat Reader

Documents Account

Statements (24) \*\*\*\*\*4237

7. The current statement will now display

- Use the menu on the right to select different statement cycles

Documents Close

\*\*\*\*\*4237

Statement Statement\_Download\_Only

Account number: \*\*\*\*\*4237 Page 1 of 3

**Account Summary**

Billing Cycle	03/01/2020
Days in Billing Cycle	28
Previous Balance	\$185.46
Purchases	+ \$16.65
Cash	+ \$0.00
Balance Transfers	+ \$0.00
Special	+ \$0.00
Credits	- \$0.00
Payments	- \$185.46-
Other Charges	+ \$0.00
Finance Charges	+ \$0.00
<b>NEW BALANCE</b>	<b>\$16.65</b>

**Account Inquiries**

- Call us at: (866) 317-0355
- Lost or Stolen Card: (866) 839-3485
- Go to [www.MyCardStatement.com](http://www.MyCardStatement.com)
- Write us at PO BOX 31535, TAMPA, FL 33631-3535

**Payment Summary**

NEW BALANCE	\$16.65
MINIMUM PAYMENT	\$16.65
PAYMENT DUE DATE	03/26/2020

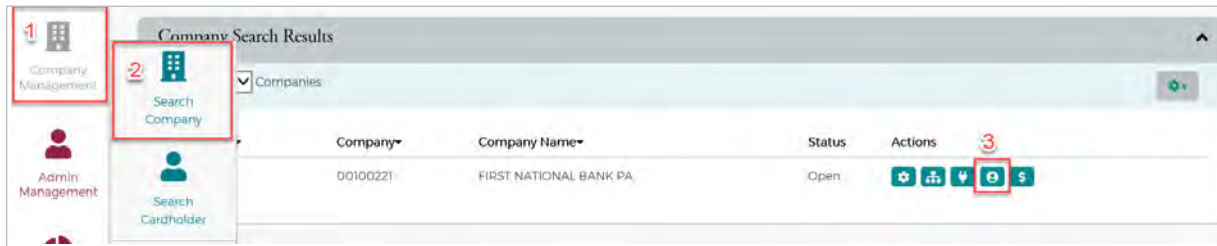
**Date**

- 4/1/2020
- 3/1/2020
- 2/2/2020
- 1/1/2020
- 12/1/2019
- 11/1/2019
- 10/1/2019
- 9/1/2019
- 8/1/2019
- 7/1/2019
- 6/2/2019
- 5/1/2019
- 4/1/2019
- 3/1/2019
- 2/1/2019
- 1/1/2019
- 12/2/2018
- 11/1/2018
- 10/1/2018

## VIEW INDIVIDUAL ACCOUNT TRANSACTIONS – MULTIPLE EXPORT OPTIONS AVAILABLE

1. Access your cardholder/account list. You can do so one of two ways:

- **Account List** via the **Company List** Actions Menu (Company Management>Search Company)

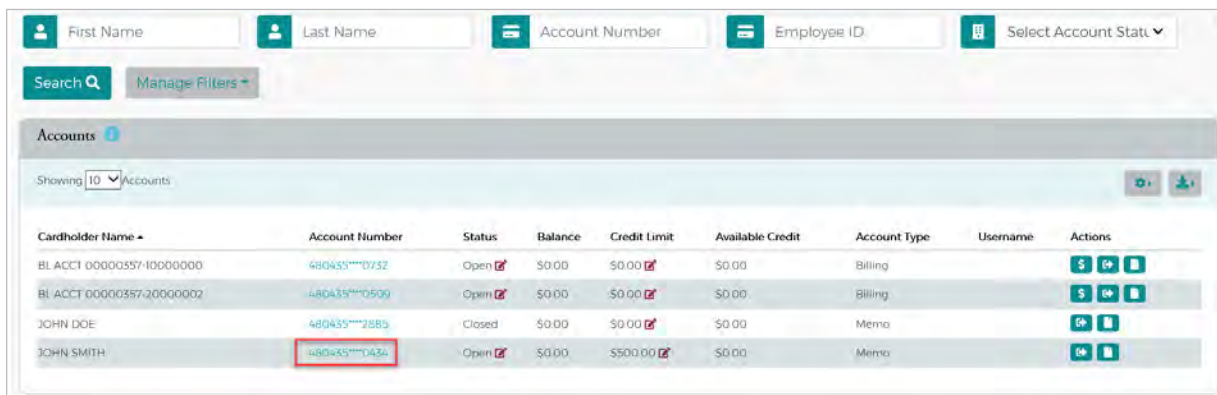


- **Account List** via the **Menu** buttons on the top right – you must already be in another menu option (such as Online Requests) for these menu buttons to display

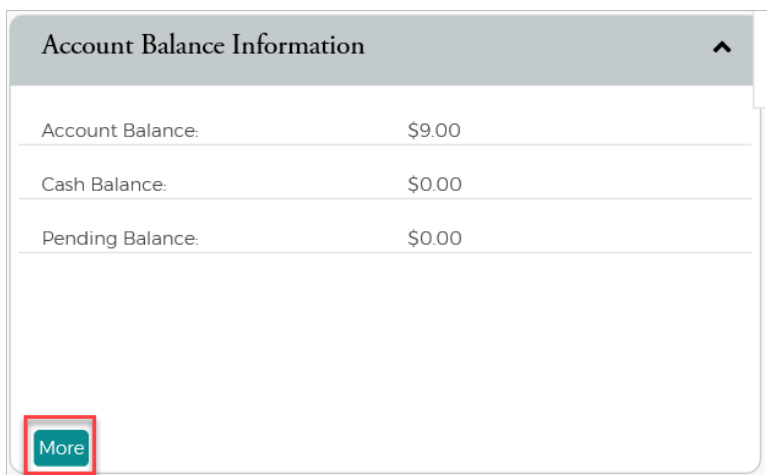


2. Your list of card accounts will display. You can use the search filters to refine your results

3. Select the appropriate card account by clicking on the [account number](#)



4. Select **More** on the **Account Balance Information** Menu



5. Select **View Details** next to the Account Balance amount

### Account Balance Information i

Account Balance Summary

Account Balance:	\$9.00	<a href="#">View Details</a>
Cash Balance:	\$0.00	
Pending Balance:	\$0.00	<a href="#">View Pending Balance Declined Transactions</a>
Available Credit:	\$1,991.00	
Available Cash:	\$0.00	

6. Scroll down to view transaction details. You can further refine your results using the search filters.

- You can export all information using the export option above "Amount"
- Click on a transaction to view additional details – this will allow you to dispute the transaction, if necessary. Please refer to page 8 for complete instructions on how to dispute a transaction

### Transaction Details i


Description: Reference: Categories:

Post Date:

Trans Date:

Amount:

Search  Manage Filters

Showing 10 Transactions 

Originating Account	Posting Date	Trans Date	Description	Merchant Categories	Reference	Amount
	02/16/2020	02/16/2020	ACH PAYMENT - THANK YOU	Payments and Fees	76804550045	(\$185.46)
	02/13/2020	02/12/2020	PANERA BREAD #600794	Dining Out	24231680044	\$4.23
	02/07/2020	02/06/2020	FREDDY'S \$7-0001	Dining Out	24445000035	\$12.42
					Credit (All Pages)	(\$185.46)
					Debit (All Pages)	\$16.65



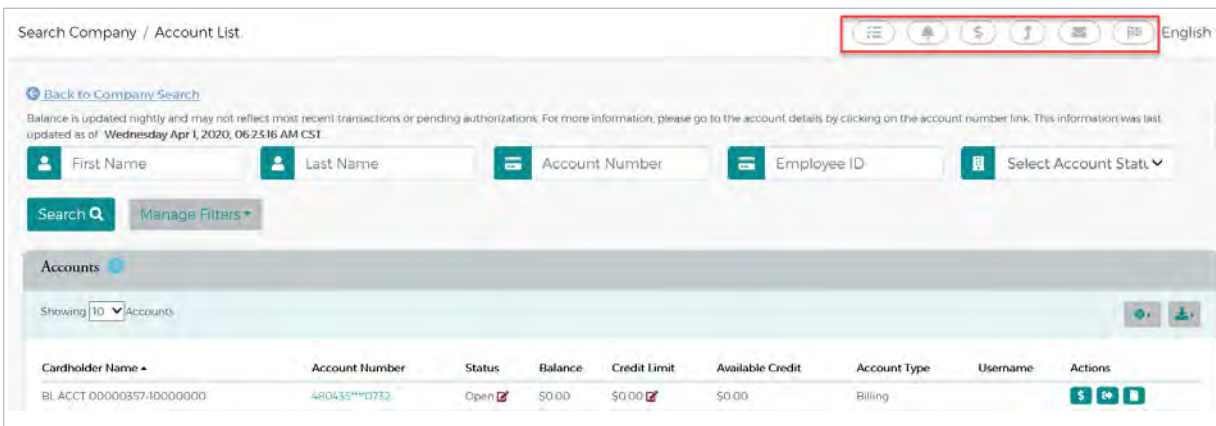
## VIEW MULTIPLE ACCOUNT TRANSACTIONS – MULTIPLE EXPORT OPTIONS AVAILABLE

### 1. Access your **Menu** buttons

- These menu buttons are only available if you are already in a separate menu option.
- From the left side navigation menu, select **Company Management**, then select **Search Company**
- Select **Account List** under the Actions column



- Your Menu buttons will now display on the top right of your screen



### 2. Select **Company Reporting** from the Menu buttons



3. The **Transactions Report** will display.

- The report will default to all transactions for the entire company
- Use the search filters to refine by cardholder, total amount, and time period
  - You must enter a cardholder name to export to QuickBooks – can enter “BL ACCT” for companies with a billing account.
- Click on a column header to re-sort data
- Use the export button above Total Amount to export your data.
- The exported report will show more data than what is displayed on screen

The screenshot displays the 'Transactions Reporting' interface. At the top, there are navigation tabs: 'Transaction Reporting' (active), 'View Spend Restrictions', 'View Merchant Group Codes', and 'View Credit Lines'. Below these are filter controls: a 'Search Cardholder' input field (highlighted with a red box), a 'Select Total Amount' dropdown, and a 'Select Time Period' dropdown. A 'Search' button and a 'Manage Filters' dropdown are also present. The main section is titled 'Transactions Report' and shows 'Showing 10 Transactions'. A table lists transactions with columns for Cardholder Name, Account, Posting Date, Transaction Date, Reference Number, and Total Amount. An export icon (highlighted with a red box) is located above the table. The table contains five rows of transaction data.

Cardholder Name	Account	Posting Date	Transaction Date	Reference Number	Total Amount
	480435****	05/31/2020	05/30/2020	244450009085	\$68.17
	480435****	03/31/2020	03/30/2020	244450009100	\$27.52
	480435****	03/31/2020	03/30/2020	244450009085	\$480.00
	480435****	03/31/2020	03/29/2020	244450009090	\$17.95
	480435****	05/31/2020	03/26/2020	7444915009065	(\$1295.00)

## PAYMENTS

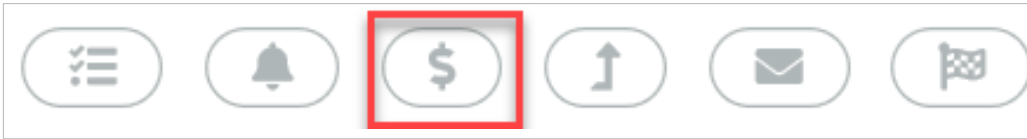
### Make a Payment

1. Access the Payments menu. You can do so one of two ways:

- **Payments** via the **Company List** Actions Menu (Company Management>Search Company)



- **Payments** via the **Menu** buttons on the top right – you must already be in another menu option (such as Online Requests) for these menu buttons to display



2. The Payments screen will display. Select the account you want to make a payment to by clicking on the green checkmark box. The box will then turn red.

- **If you have a billing account, or, BL ACCT, payments must be made directly to the billing account.** *Payments are not applied directly to individual cardholders.* If you are attempting to make a payment to an individual cardholder due to a maxed-out credit limit, increase the cardholder's credit limit via the **Online Requests** menu. Refer to page 19 for detailed instructions on how to increase a cardholder's credit limit.

Payments are credited to your account on the following business day

Account Number  First Name  Last Name  Employee ID

Virtual Indicator  Cardholder Status  Minimum Payment

Search

Select Accounts To Make Payments

Cardholder	Account	Account Type	Employee ID	Due Date	Last Statement	Account Balance	Minimum Payment
<input checked="" type="checkbox"/>	BL ACCT 00000357-20000002	480435***0509	Billing	4/15/2020 12:00:00 AM	\$0.00	\$0.00	\$0.00
<input checked="" type="checkbox"/>	JOHN DOE	480435***2885	Memo	4/15/2020 12:00:00 AM	\$0.00	\$0.00	\$0.00
<input checked="" type="checkbox"/>	BL ACCT 00000357-10000000	480435***0732	Billing	4/15/2020 12:00:00 AM	\$0.00	\$0.00	\$0.00
<input checked="" type="checkbox"/>	JOHN SMITH	480435***0454	Memo	4/15/2020 12:00:00 AM	\$0.00	\$0.00	\$0.00

### 3. Select **Make Payments**

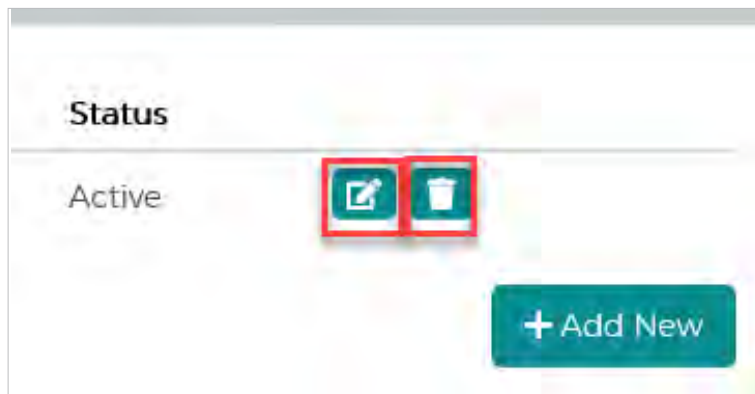
- The payments screen will display 3 menu options
  - **Make Payments**
  - **Payment History** – will show the history of payments made via eZBusiness for the account you selected
  - **Payment Accounts** – Add, edit, or remove payment accounts
- If you have not added a payment account, you will need to do so. If you have already added a payment account, continue to step 4.
  - From the **Payment Accounts** section, click **Add New**



Account Nickname	Account Type	Account Number	Routing Number	Status	
Operating	Checking	75675	045518093	Active	 

[+ Add New](#)

- Select the **Account Type** from the dropdown: Checking or Savings
- Enter the **Financial Institution's Name** where the account is held
- Enter the **Name on the account**
- Enter the Financial Institution's **Routing/ABA Number**
- Enter the full **Account Number**
- Assign an Account Nickname (for example, Operating account)
- Select **Save**. Your account will now display in the Payment Accounts Menu
  - You can **edit** or **delete** existing payment accounts by using the Actions menu buttons beside the payment account status



4. The **Make Payments** section will display at the top of the screen

Payment Accounts	Cardholder Account	Amount	Payment Date	Memo	Send payment email confirmation to
Operating ▼	BL ACCT 00000357-20000002(*0509)	▼	mm/dd/yyyy		<input type="checkbox"/>

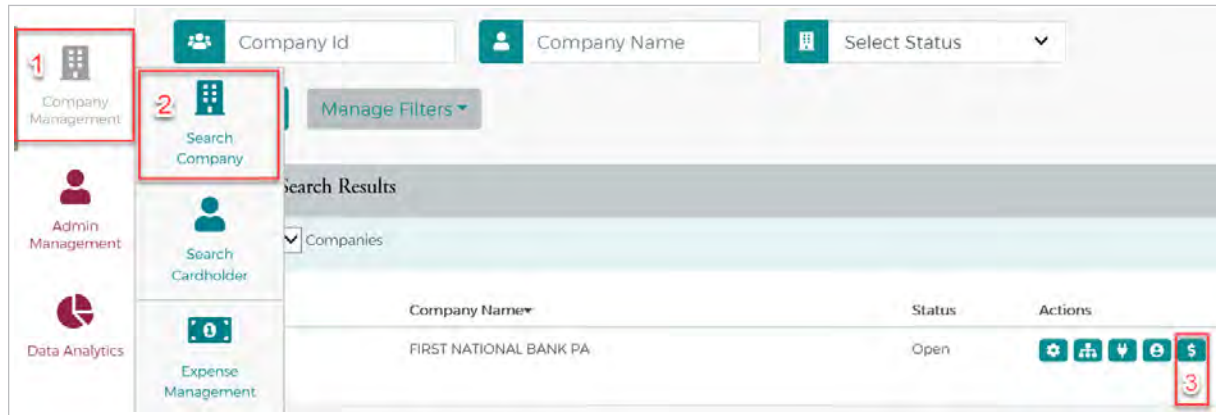
- Select the appropriate account from the **Payment Accounts** dropdown
  - The cardholder account will be pre-filled with the information from the account selected on the previous screen
  - Enter the **Amount** – you may use the amounts in the dropdown or enter another amount
  - Select a **Payment Date**
  - Enter a memo if desired
  - Your email address will populate from your user profile
5. If you need to make **multiple payments**, you can select **Add More** and complete the preceding steps for the new cardholder selected.
6. Once all information is selected, select **\$ Pay**
7. The screen will refresh and the payment you made will now appear in the **Payment History** section
- If the status of a payment is **Pending**, you are able to **edit** or **delete** the payment

## VIEW PAYMENT HISTORY

**Only payments made through eZBusiness will be displayed**

1. Access the Payments menu. You can do so one of two ways:

- **Make a Payment** via the **Quick Links** on the Home page
- **Payments** via the **Company List** Actions Menu (Company Management>Search Company)

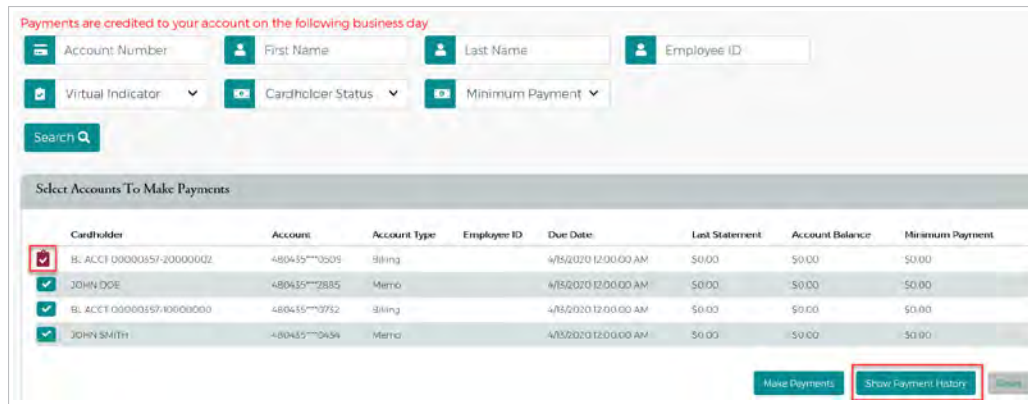


- **Payments** via the **Menu** buttons on the top right – you must already be in another menu option (such as Online Requests) for these menu buttons to display



2. The Payments screen will display. Select the account you want to view the history of by clicking on the green checkmark box. The box will then turn red.

3. Select **Show Payment History**

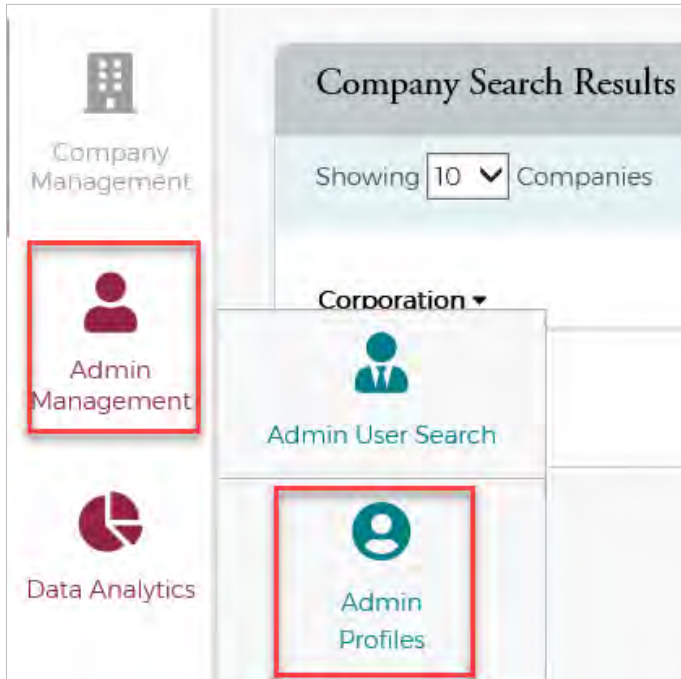


4. The payment history for the selected cardholder will display. From here you can use the search filters to further refine your results.



## CREATE A NEW ADMIN USER

1. Select **Admin Management** from the left side menu
  - Select **Admin Profiles**



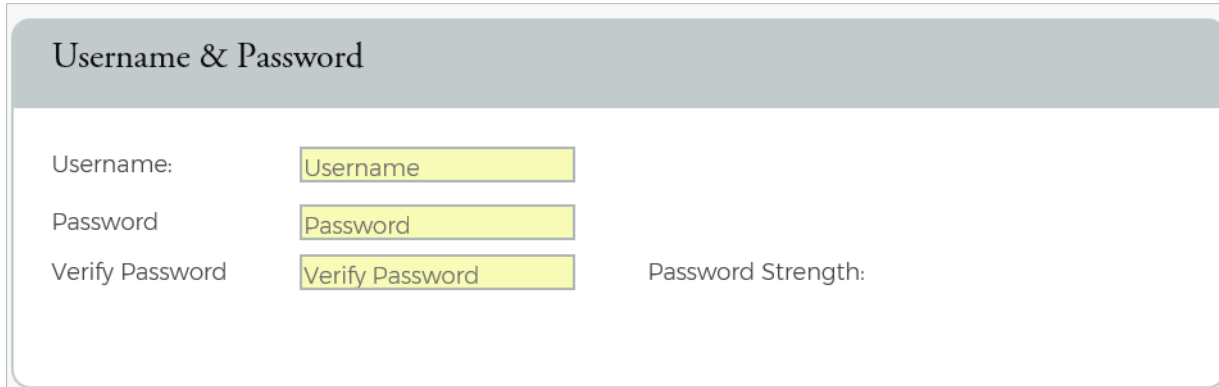
2. A list of available profile types based on your company settings will display. Select the appropriate profile type and click **Create Admin User** under the Actions menu
  - **Company Admin w/o Expense** – full admin access, can order cards, change credit limits, and view full company reporting
  - **Company Admin w/o Online Request** – view only access without the ability to order new cards or change credit limits
  - **Company Admin with Expense** – full admin access for companies that use expense management. Can order cards, change credit limits, view full company reporting, manage and maintain expense management settings, and review expense reports.
  - **Expense Report Reviewer** – reviewer only access for companies with expense management. These users can only review and approve expense reports.



Corporation	Institution	Profile Name	Admin Users	Created By	Company Profile	Actions
88006H		Company Admin w/o Expense	3	starnejd	true	
88006H		Company Admin w/o Online Request	0	starnejd	true	
88006H		Company Admin with Expense	4	starnejd	true	
88006H		Expense Report Reviewer	3	starnejd	true	

3. The Create Admin user screen will display. All fields highlighted yellow must be completed

- Enter a **Username**
- In the Password and Verify Password fields enter a temporary **Password**
  - Must be between 8 and 15 characters with at least one uppercase letter, one lowercase letter, one number, and one special character



4. In the Hierarchy Level Box under **Company Restrictions**, begin typing "00" – your company ID will populate. Click on the ID within the dropdown menu.



- The box will refresh and display any sublevels if your company is set up with them
  - By selecting a sublevel, that user will only see cardholders listed under that sublevel. Leave the restrictions open if they should have access to all cardholders.
  - Click **Add Restriction**



5. Under **Personal Information** enter the user's first and last name in the appropriate field
  - The business address should be listed after the Company Restrictions are entered
    - If the address is blank, please repeat step 4 and re-enter Company Restrictions
  - The **Credit limit** field dictates the user's dollar limits when ordering cards or changing credit limits.
    - For example, if an admin user's Credit Limit is set to \$500, that user will be able to order new cards with a credit limit up to \$500, or, increase a cardholder's existing credit limit to \$500.
    - Enter 0 if the user is a Company Admin w/o Online Requests or Expense Report Reviewer
    - The user will receive an error if they attempt to order cards or increase credit limits above their set Credit Limit
  - Enter the user's Area Code, Phone Number, and Email Address
    - The assigned username and password will be sent to this email address

**Personal Information**

Salutation:	<input type="text" value="Salutation"/>	Suffix:	<input type="text" value="Suffix"/>		
First Name:	<input type="text" value="First Name"/>	Middle Name:	<input type="text" value="Middle Name"/>	Last Name:	<input type="text" value="Last Name"/>
Address Line 1:	<input type="text" value="Address Line 1"/>	City:	<input type="text" value="City"/>		
	<input type="text" value="Address Line 2"/>	State:	<input type="text" value="Select State"/>		
	<input type="text" value="Address Line 3"/>	Postal Code:	<input type="text" value="Postal Code"/>		
Mail Drop:	<input type="text" value="Mail Drop"/>	Tax ID:	<input type="text" value="Tax Id"/>	Department:	<input type="text" value="Department"/>
				Credit Limit:	<input type="text" value="Credit Limit"/>
Phone 1:	<input type="text" value="United States-1"/>	<input type="text" value="Area Code"/>	<input type="text" value="Phone Number"/>	<input type="text" value="Extn"/>	
Phone 2:	<input type="text" value="Select Country Code"/>	<input type="text" value="Area Code"/>	<input type="text" value="Phone Number"/>	<input type="text" value="Extn"/>	
Email Address 1:	<input type="text" value="Email Address 1"/>				
Email Address 2:	<input type="text" value="Email Address 2"/>				

6. Under **Admin Roles**, select the same role that matches the name of the profile type you selected in step 2 above
  - If you selected Company Admin w/o Expense for the profile type, you will also select this for the Admin Role

**Admin Roles**

<input type="checkbox"/> <a href="#">Company Admin w/o Expense</a>	<input type="checkbox"/> <a href="#">Expense Report Reviewer</a>	<input type="checkbox"/> <a href="#">Company Admin with Expense</a>	<input type="checkbox"/> <a href="#">Company Admin w/o Online Request</a>
--	--	---	---

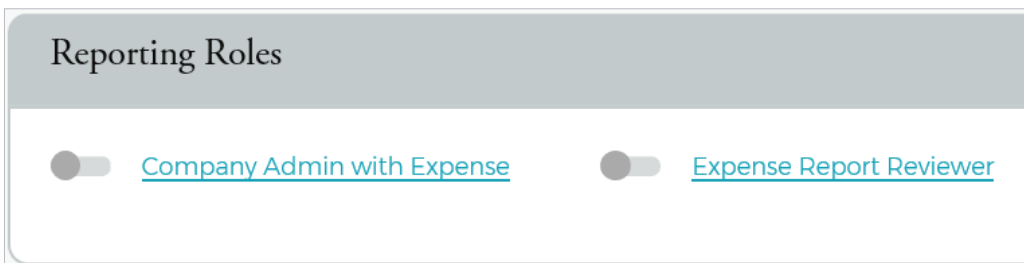
7. Under **Company Admin Roles**, select the appropriate options

- **Company Admin w/o Expense** – select Company Admin w/o Expense AND Company Admin w/o Online Request
- **Company Admin w/o Online Request** – select Company Admin w/o Online Request ONLY
- **Company Admin with Expense** – *for companies with Expense Management Only*. select Company Admin with Expense, Company Admin w/o Online Request, AND Expense Report Reviewer
- **Expense Report Reviewer** – *for companies with Expense Management Only*. select Expense Report Reviewer ONLY



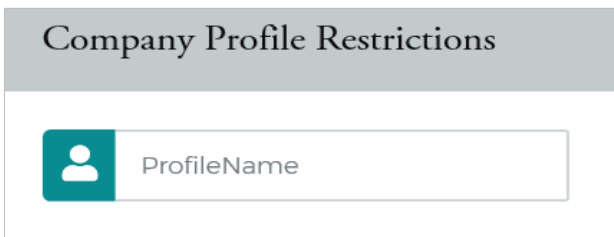
8. For companies with Expense Management – under **Reporting Roles**, select the same role that matches the name of the profile type you selected

- *This should only be used for users set up as Company Admin with Expense, or, Expense Report Reviewer*



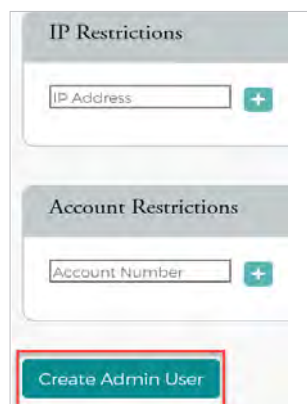
9. Under **Company Profile Restrictions**, select the appropriate options

- **Company Admin w/o Expense** – select Company Admin w/o Expense AND Company Admin w/o Online Request
- **Company Admin w/o Online Request** – select Company Admin w/o Online Request ONLY
- **Company Admin with Expense** – select Company Admin with Expense, Company Admin w/o Online Request, AND Expense Report Reviewer
- **Expense Report Reviewer** – select Expense Report Reviewer ONLY



10. Skip **IP Restrictions** and **Account Restrictions**

11. Click **Create Admin User**



- After the user is created, they will receive two separate automated emails from [noreply@ezbusinessmanagement.com](mailto:noreply@ezbusinessmanagement.com) containing their username and password. The new user will need to use these credentials to complete their initial login.

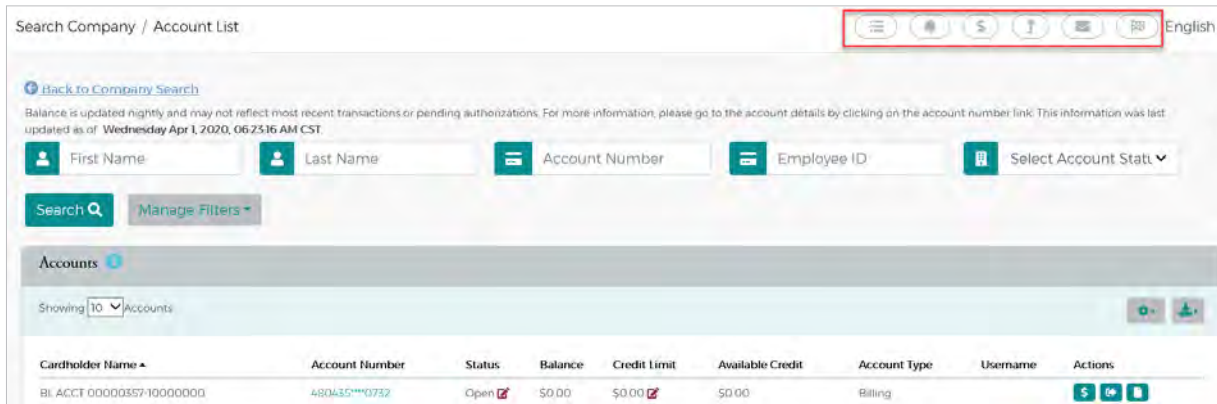
## CREATE COMPANY AND ACCOUNT ALERTS

### 1. Access your **Menu** buttons

- These menu buttons are only available if you are already in a separate menu option.
- From the left side navigation menu, select **Company Management**, then select **Search Company**
- Select **Account List** under the Actions column



- Your Menu buttons will now display on the top right of your screen

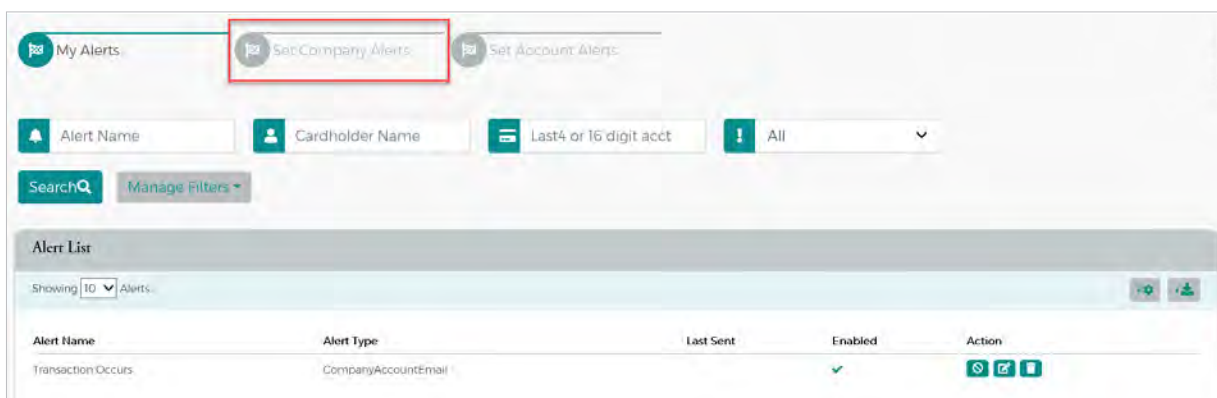


### 2. Select **Alerts** from the Menu buttons



### 3. The **My Alerts** section will now display

- This section displays any current alerts for your company or accounts. Use the Actions items to view, modify, or delete existing alerts
4. Select **Set Company Alerts** from the top menu – *for Account Alerts, skip to step 6*



5. The available Company Alerts will now display

- Select the appropriate alert you wish to set up – some alerts will display extra fields after selected
  - For example – When selecting “Available balance drops below \$X”, an additional field to enter the desired threshold will appear
- The email address associated with your user profile will be displayed on the bottom right of the menu – this email address will receive all alerts you set up
- Use the **Send Copy to additional admin** section to include other eZBusiness admin users on the alert
  - Type their name in the **Enter/Select Admin field** – your list of admin users will populate. Select their name from the drop down
- Once you have completed your selections, click **Add**

The screenshot shows the 'Company Alerts' configuration interface. It includes sections for 'Alert Types' with various options like 'Available Balance Drops Below \$X', 'Current Balance Owed Drops Below \$X', etc. There are also sections for 'Select Country' and 'Select State'. At the bottom, there is a 'Send Copy to additional admin' section with a dropdown menu and an 'Add' button highlighted in red.

6. For individual account alerts, select **Set Account Alerts** from the top menu – for *Company Alerts*, refer to step 4

The screenshot shows the 'Set Account Alerts' page. The top navigation bar has 'My Alerts', 'Set Company Alerts', and 'Set Account Alerts' (highlighted with a red box). Below are search filters for 'Alert Name', 'Cardholder Name', 'Last 4 or 16 digit acct', and 'All'. A table titled 'Alert List' shows one alert: 'Transaction Occurs' with 'CompanyAccountEmail' as the alert type, 'Last Sent' field, 'Enabled' status (checked), and 'Action' icons.

Alert Name	Alert Type	Last Sent	Enabled	Action
Transaction Occurs	CompanyAccountEmail		✓	



7. The available Account Alerts will now display

- Select the appropriate alert you wish to set up – some alerts will display extra fields after selected
  - For example – When selecting “Available balance drops below \$X”, an additional field to enter the desired threshold will appear
- Add the cardholder account you wish to receive alerts for using the Cardholder Name/Account section
  - Type the cardholder name in the **Select Cardholder** field – your cardholder’s names will populate as you type. Select the appropriate cardholder from the drop down
  - You may add multiple cardholders at this time – you do not need to create separate alerts for each cardholder
- The email address associated with your user profile will be displayed on the bottom right of the menu – this email address will receive all alerts you set up
- Use the **Send Copy to additional admin** section to include other eZBusiness admin users on the alert
  - Type the admin name in the **Enter/Select Admin** field – your list of admin users will populate. Select their name from the drop down
- Once you have completed your selections, click **Add**

The screenshot displays the 'AccountAlerts' configuration page. It features a section for 'Alert Types' with several options, each with a radio button. Below this is a 'CardholderName/Account' section with a 'Select Cardholder' dropdown menu. There are also 'Select Country' and 'Select State' dropdowns. A 'Send Copy to additional admin' section includes an 'Enter/Select admin' dropdown. An 'Email Address' field is pre-filled with 'rathons@fnb-corp.com'. At the bottom right, there is a red-bordered 'Add' button and a grey 'Cancel' button.