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.

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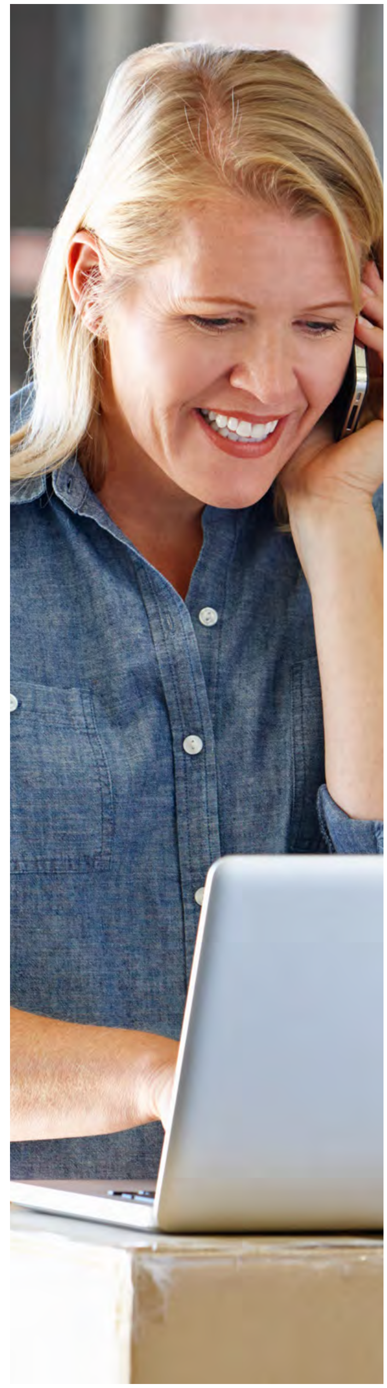


TREASURY MANAGEMENT

First National Bank

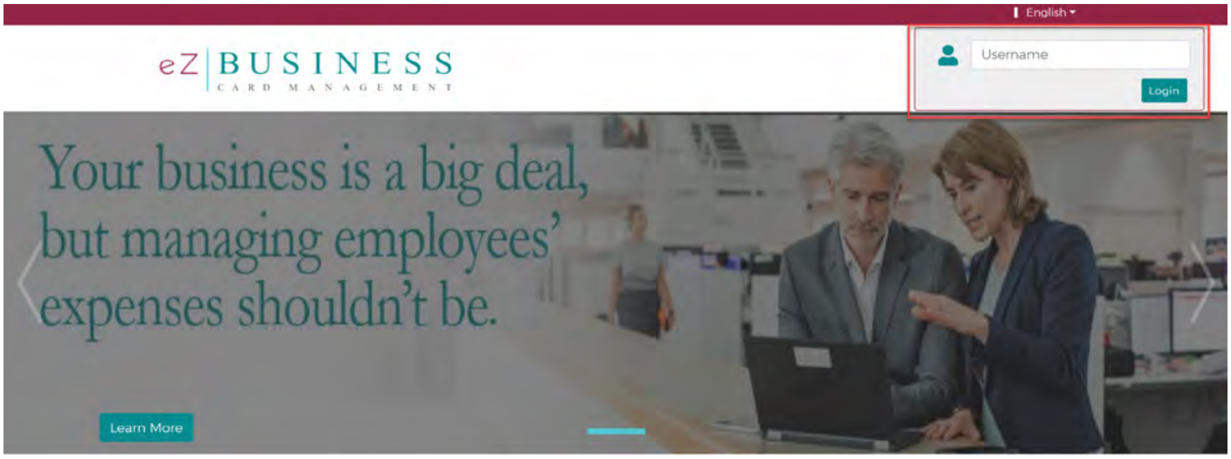
ACCESSING EZBUSINESS

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

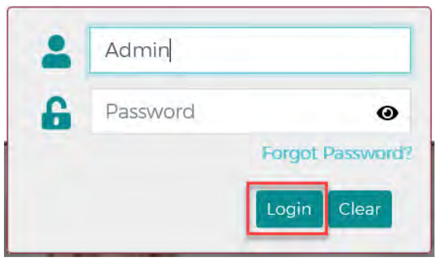
• For new users – your username will be provided via email from noreply@ezbusinessmanagement.com

Setting up your password and security account – New Users

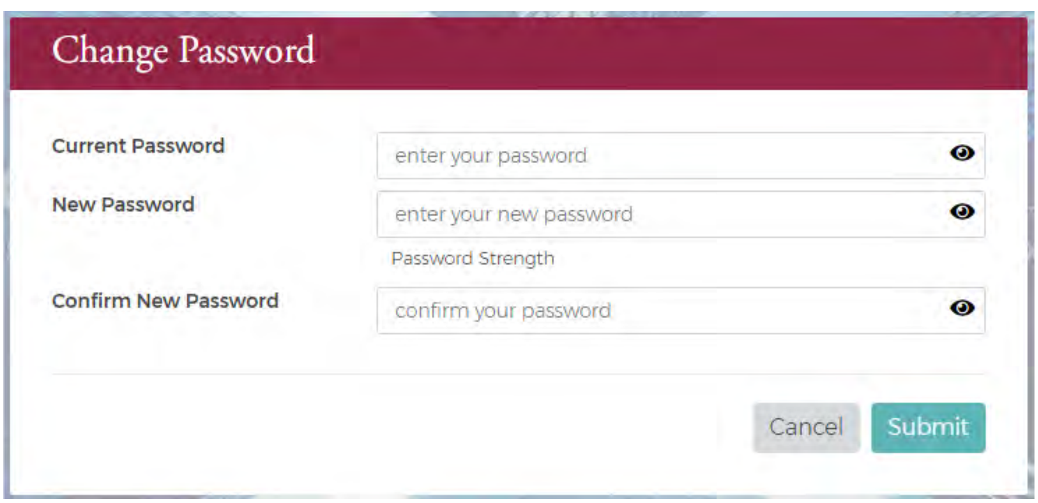
1. From the eZBusiness landing page, enter your Username



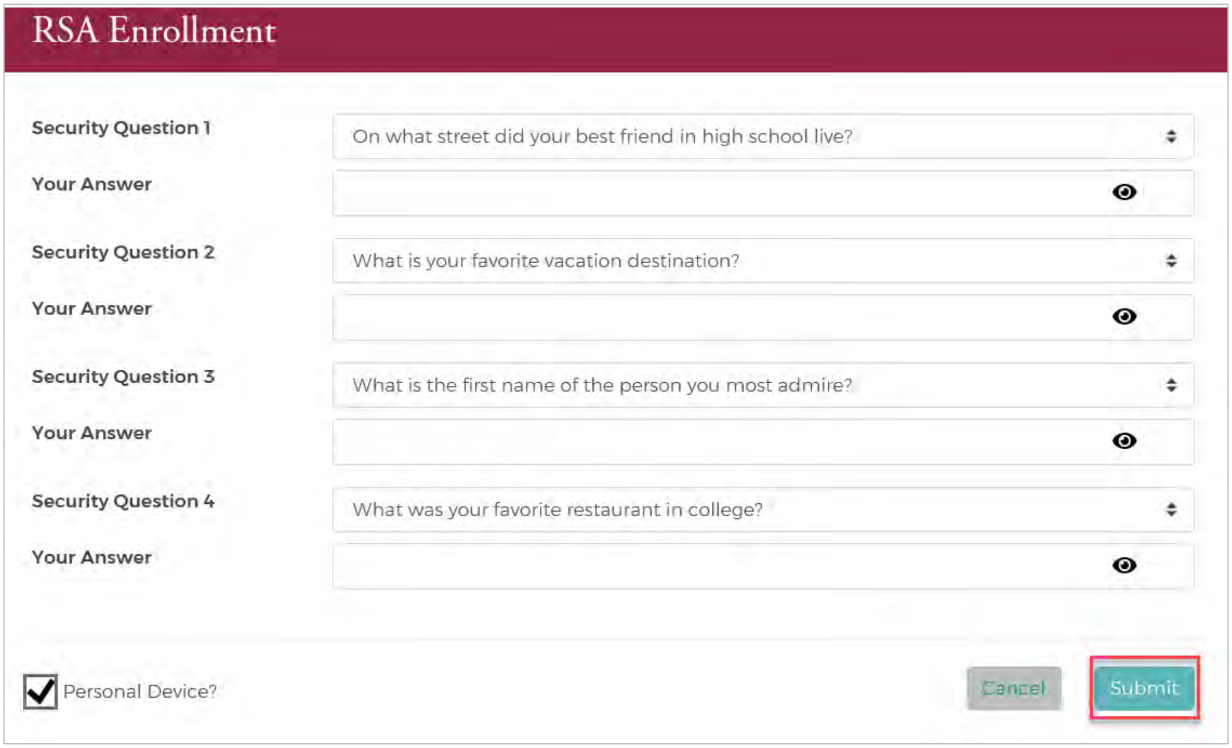
2. As you begin typing your Username, the Password field will display. Enter your temporary password and click **Login**.



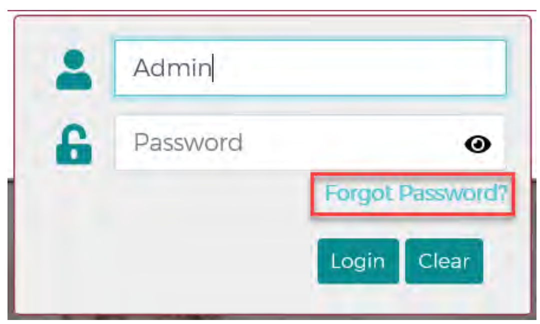
3. Once you enter your Username and Password, the **Change Password** window will be displayed. Enter your current password, select a new password, and click **Submit**



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**

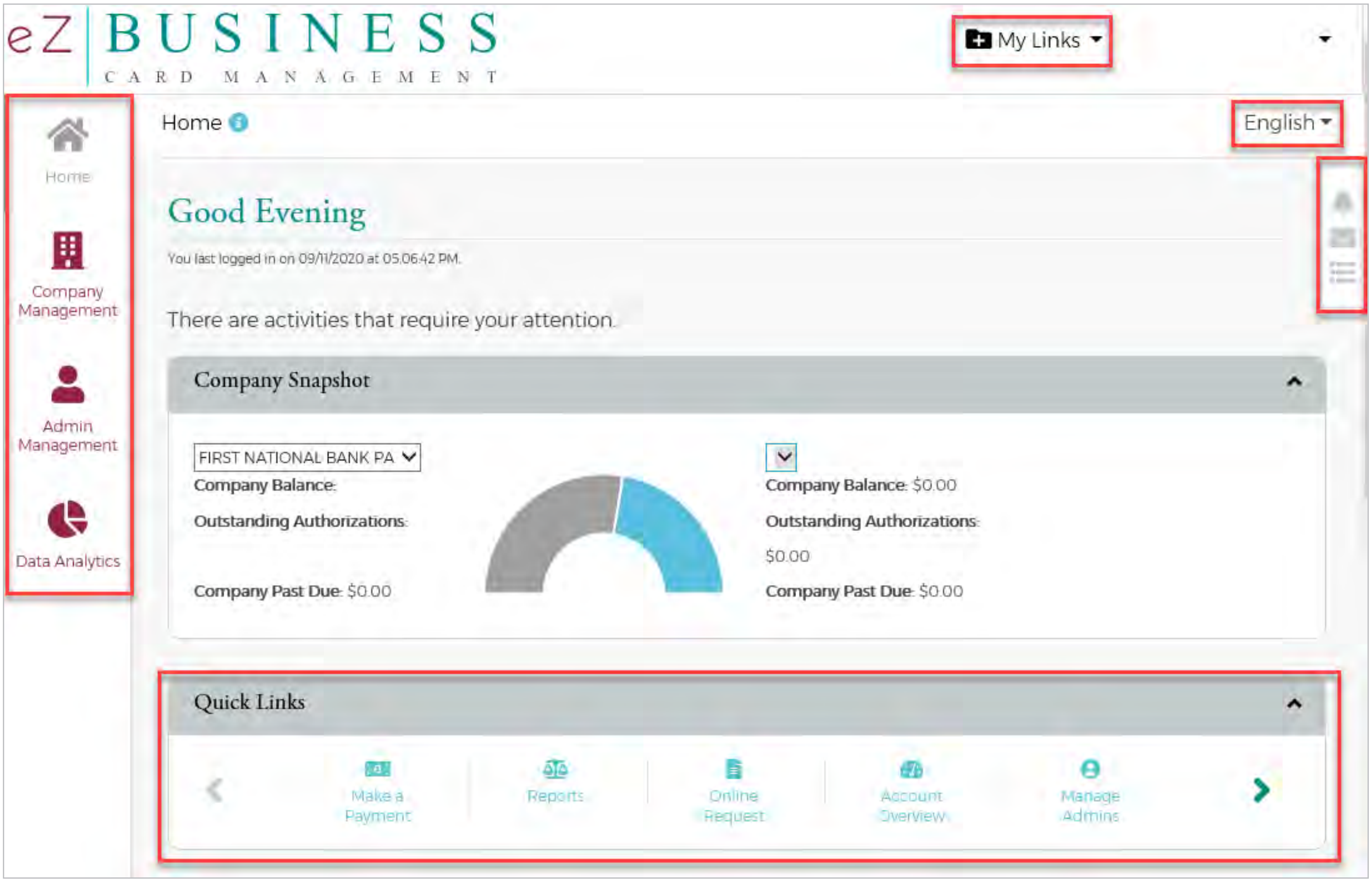


Once successfully enrolled, you will be able to use the **Forgot Password** option to have a temporary password emailed to you, should you need to reset it in the future. You will be asked to confirm your identity by correctly answering one of your pre-selected security questions.



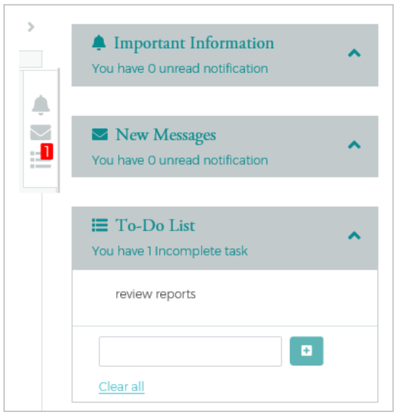
Home Page Overview

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.



- **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

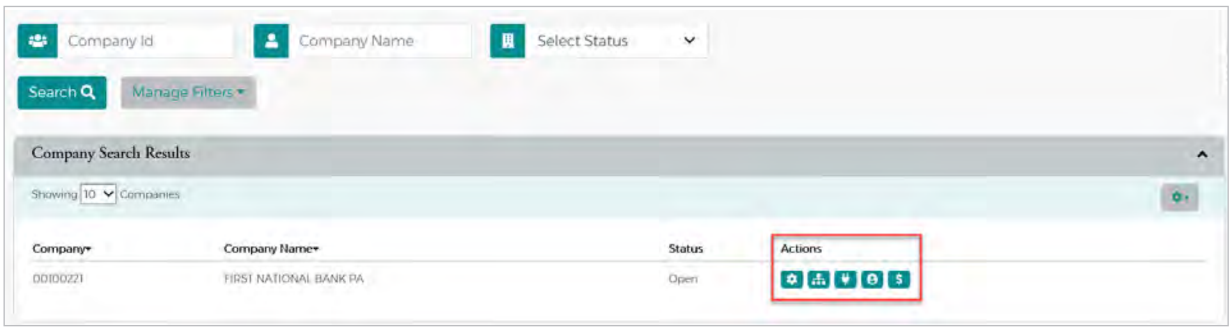
- **Top Right of Page**
  - **My Links** – Takes you directly to the functions you use most. Click the "+" icon next to My Links to add the current page you are on in eZBusiness to your My Links. You will be able to access those functions directly from your My Links drop down menu going forward
  - **Language 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

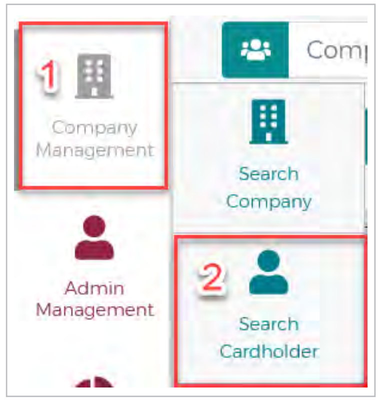


3. From the Company List you are able to access a number of functions using the **Actions** menu options

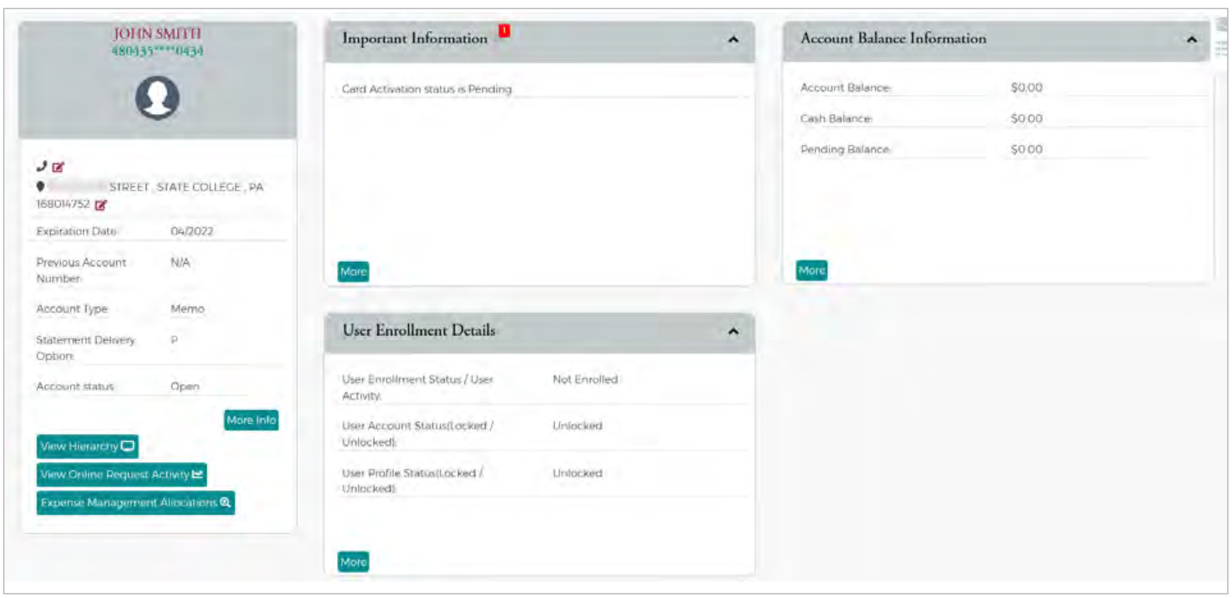
- **View Hierarchy** – If your cardholders are divided into "hierarchies" or "sublevels", you can view those hierarchies, as well as the cardholders assigned to those hierarchies
- **Online Requests** – Will take you to the Online Requests screen explained on page 12
- **Account List** – Will take you 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



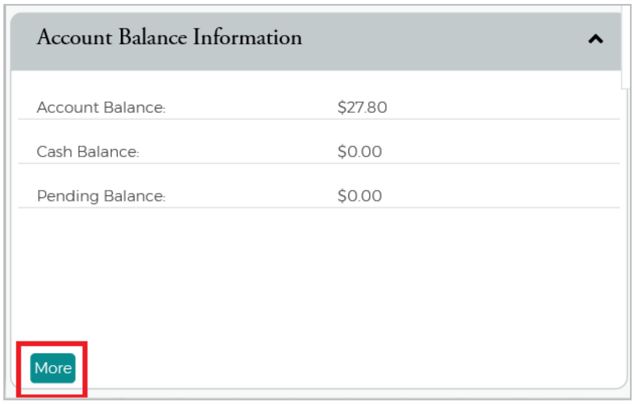
4. The **Cardholder Detail** page will display and provide 4 different sections of information



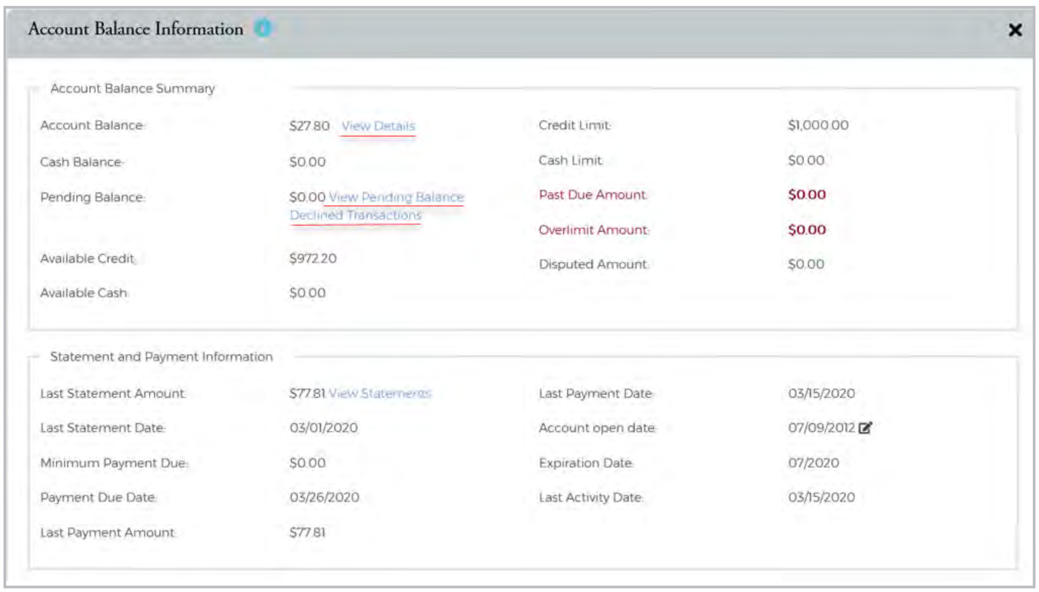
- **Cardholder Profile** – Will display the address, phone number, and other pertinent information for the cardholder
- **Important Information** – Displays important information regarding the cardholder account such as pending activation notice, past due details, and declined transactions. Click **More** 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.



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

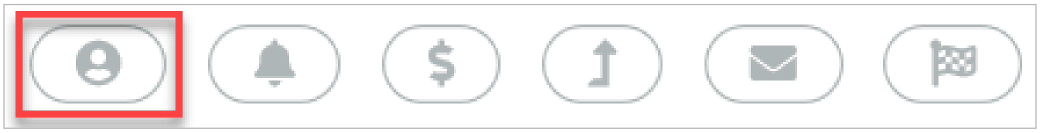


- Select **View Details** next to the **Account Balance** amount to view the transaction details that comprise the account balance
- Select **View Pending Balance** next to the **Pending Balance** total to view any outstanding transactions that have not hard posted to the cardholder account
- Select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

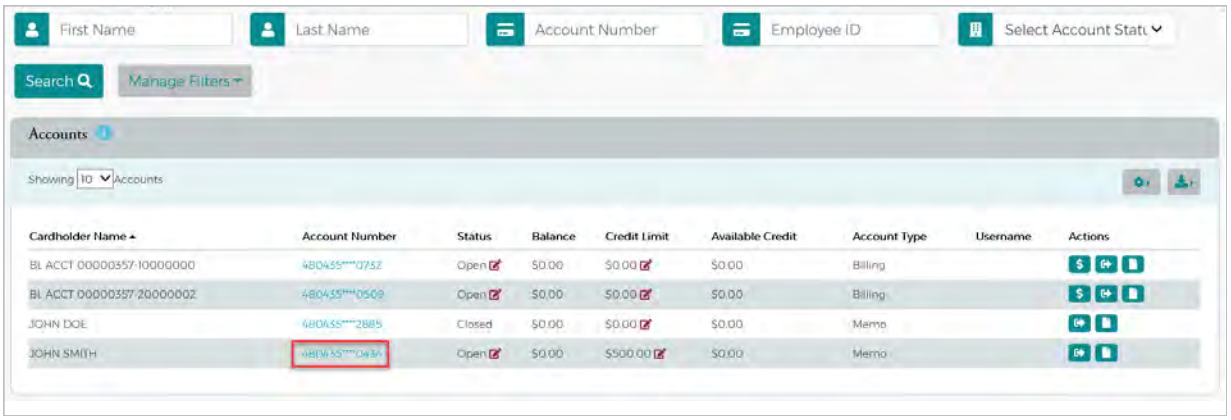
DISPUTE A TRANSACTION

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

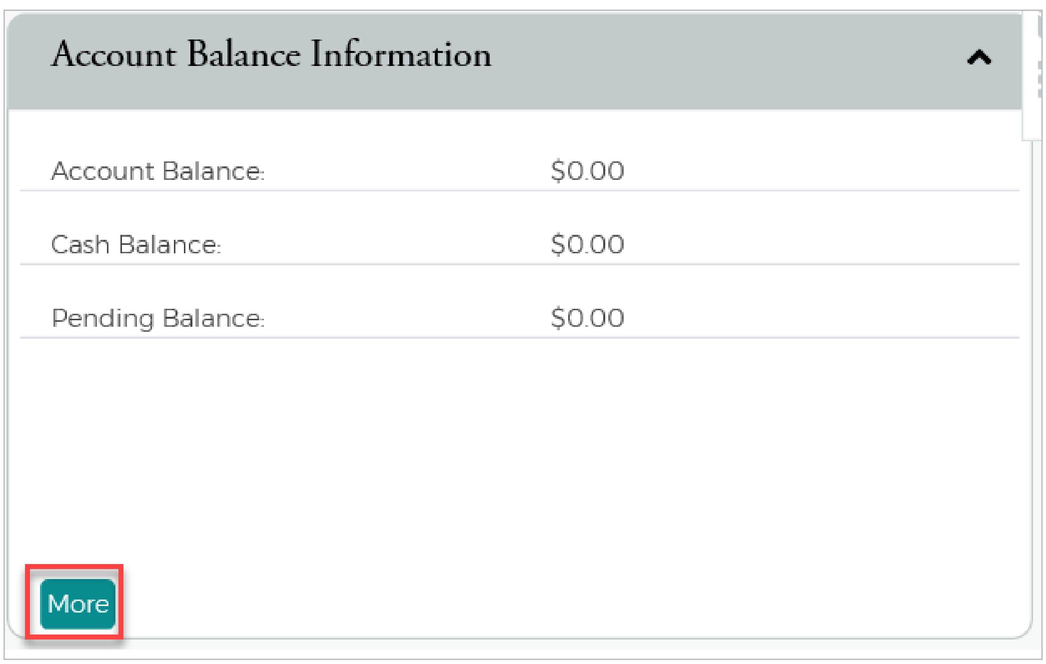
- **Account List** via the **Company List** Actions Menu (Company Management>Search Company)
- **Account List** via the **Menu** buttons on the top right – you must already be in another menu option (such as Online Requests) for these menu buttons to display



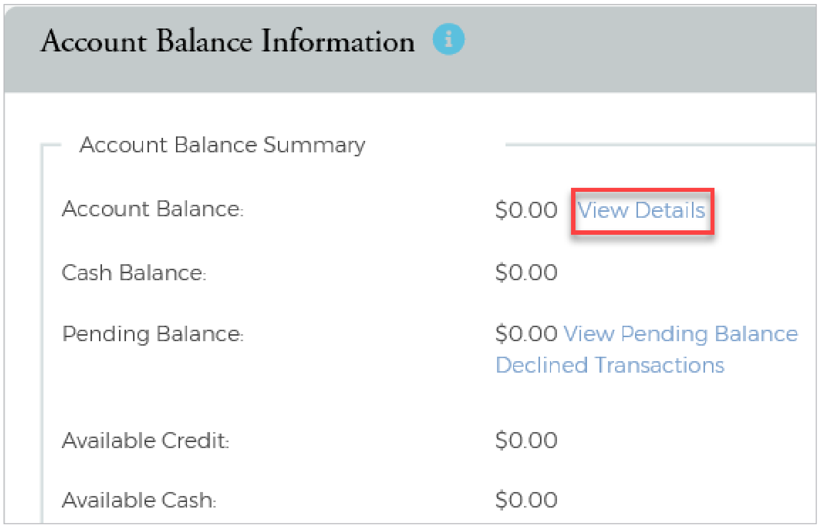
2. Your list of card accounts will display. You can use the search filters to refine your results



3. Select the appropriate card account by clicking on the **account number**
4. Select **More** on the **Account Balance Information** Menu

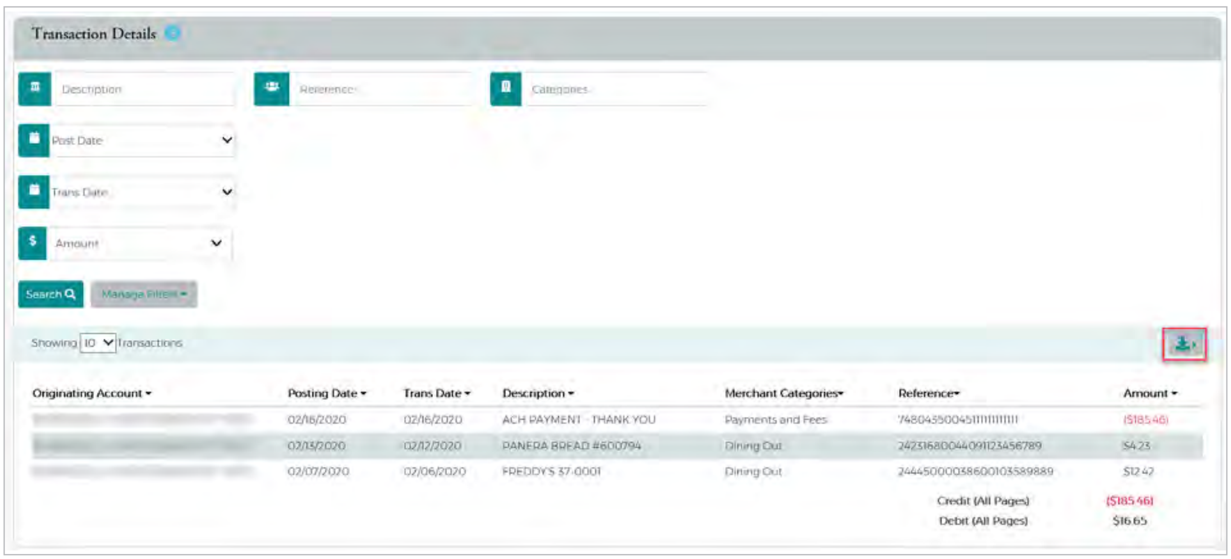


5. Select **View Details** next to the Account Balance amount



6. Scroll down to view the Transaction Details section

- You can further refine your results using the search filters
- You can export all information using the export option above "Amount"
- Once selected, choose from the available export options



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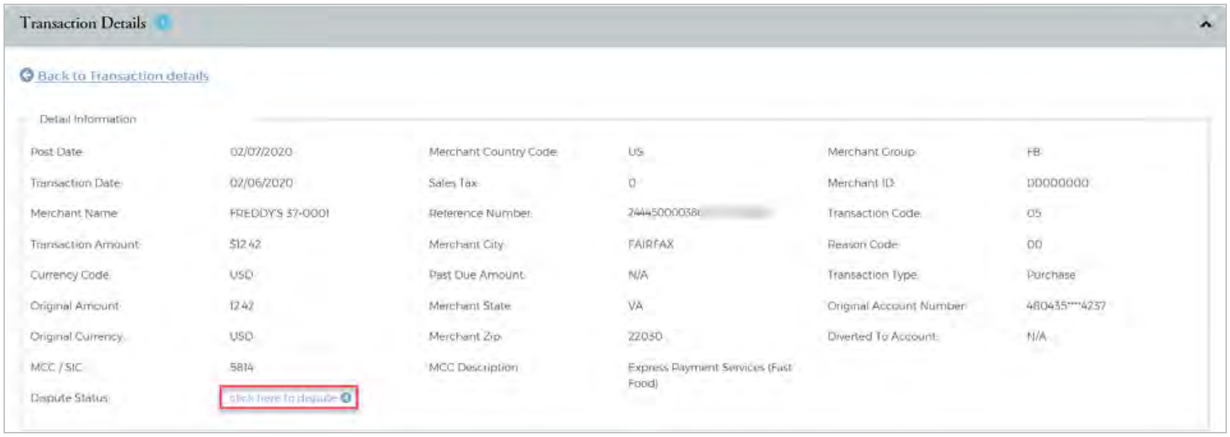
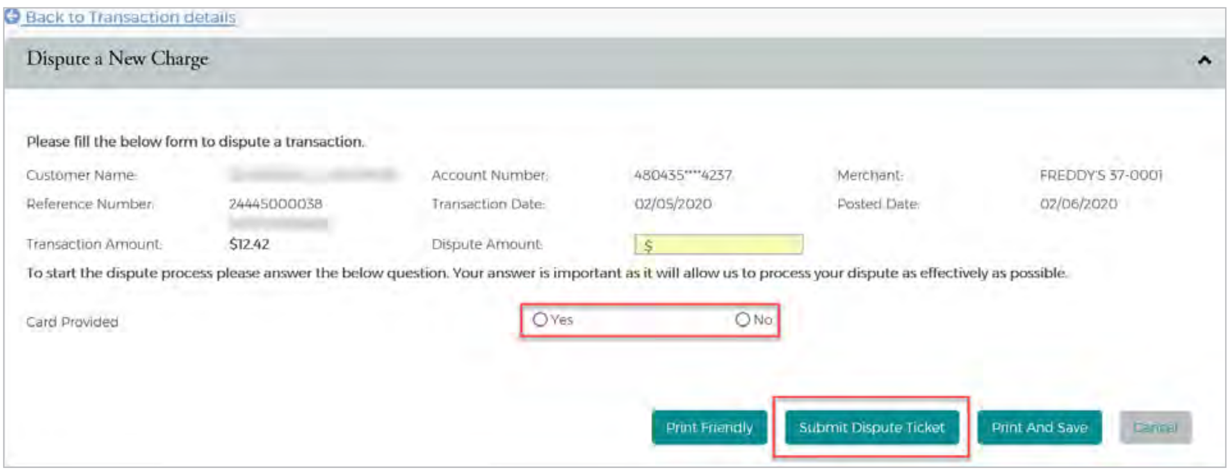
7. Click on the transaction you wish to dispute

8. The Transaction Details will display – select **click here to dispute**



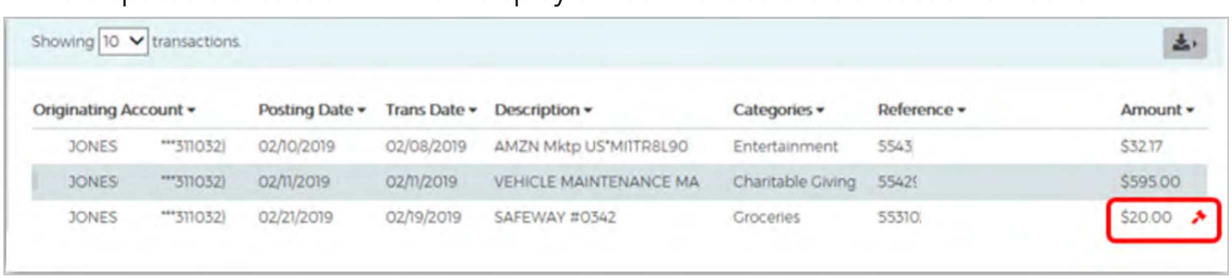
9. The **Dispute a New Charge** section will display

- 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**



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

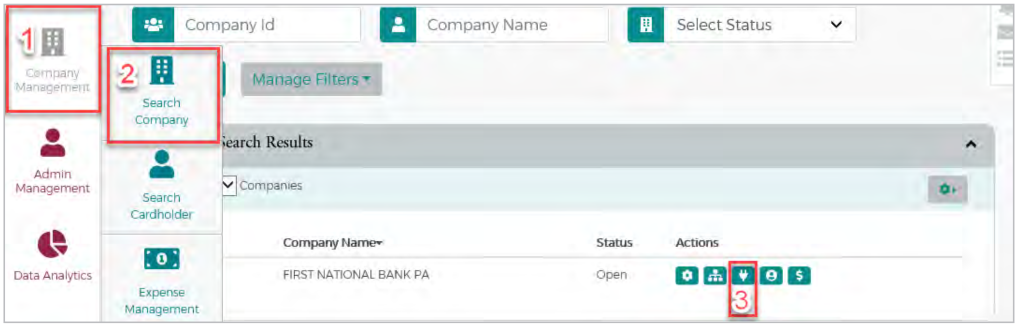


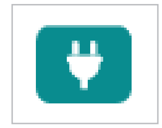
- Click on the icon to view the status of the dispute – the status will list either "In Progress" or "Closed"
- For further details on the status of a disputed transaction, please contact 1-800-600-5249 and refer to the reference number for the claim

ONLINE REQUESTS

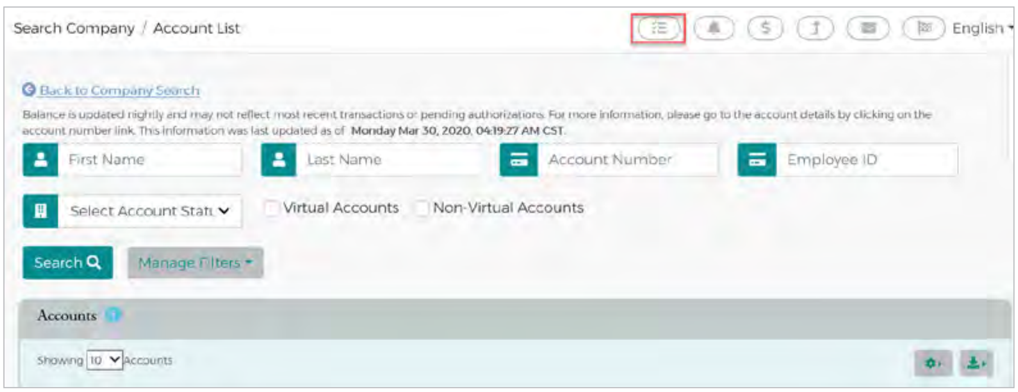
The Online Requests section allows you to complete a number of functions for your cardholders, such as increasing/decreasing card limits, add new cardholder accounts, close accounts, etc. You have 2 ways to access Online Requests:

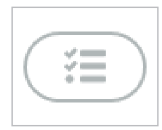
1. From the left side navigation menu, select **Company Management**, select **Search Company,** then select Online Requests under the Actions column





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:





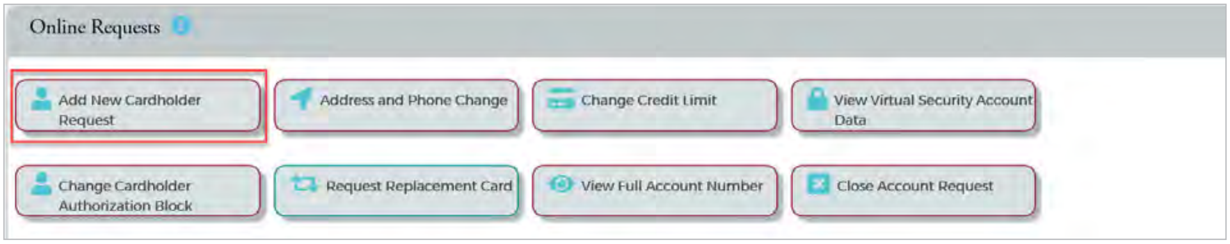
Once you select **Online Requests** from one of those options, you will see all of the requests you have available:

- **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

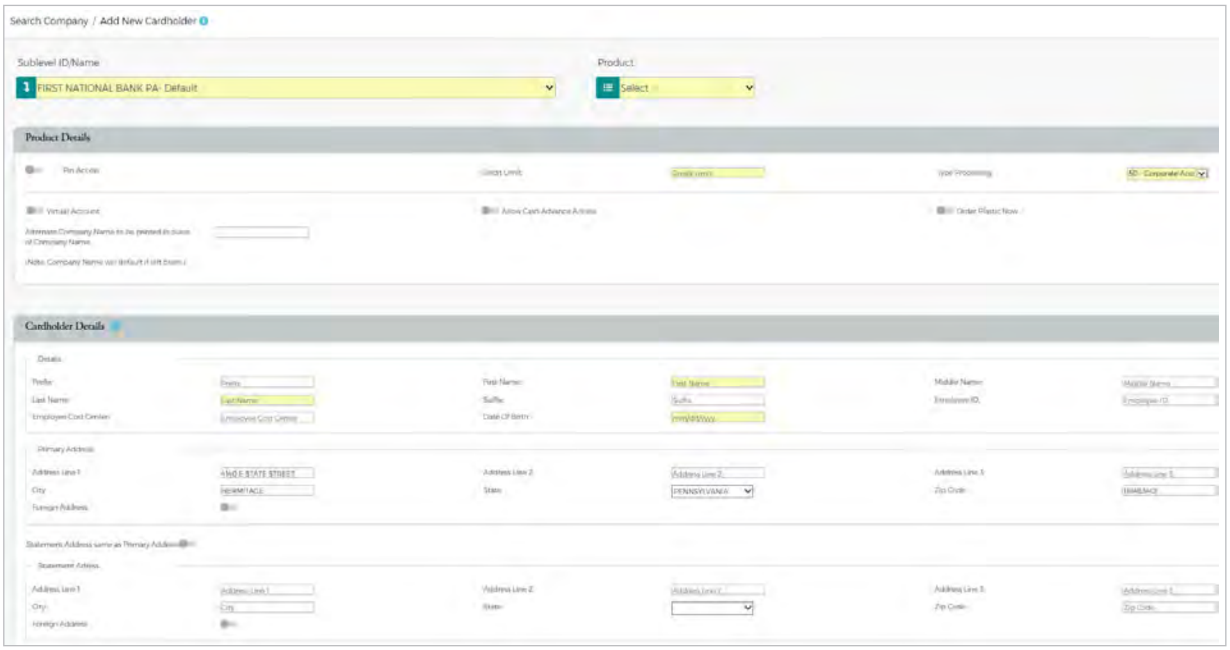
ADD A NEW CARDHOLDER REQUEST – PHYSICAL PLASTIC ACCOUNT

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

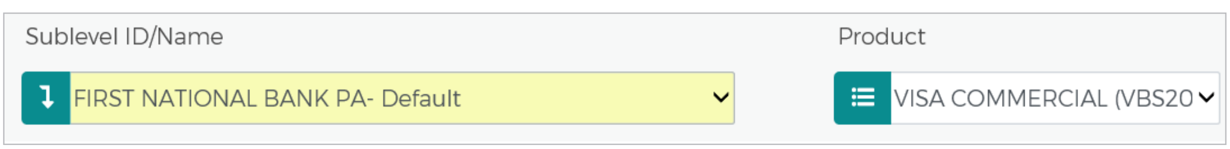
1. Select **Add New Cardholder Request** from the **Online Requests** Menu



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



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.

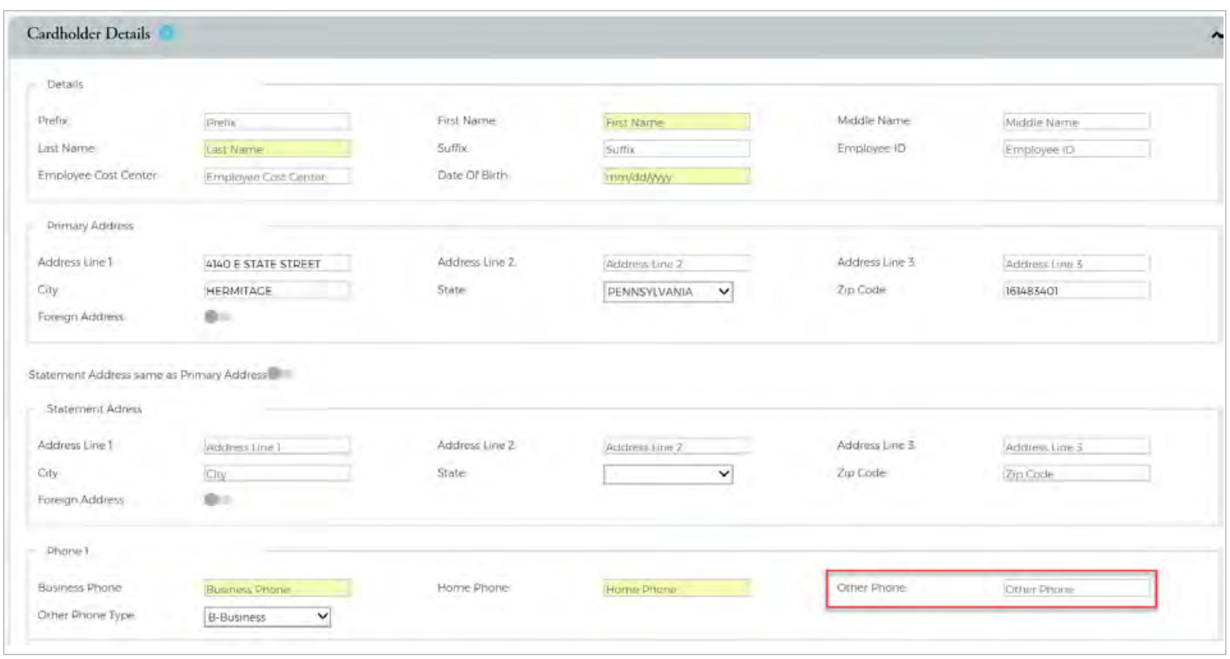


5. Complete the **Product Details** section

- 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

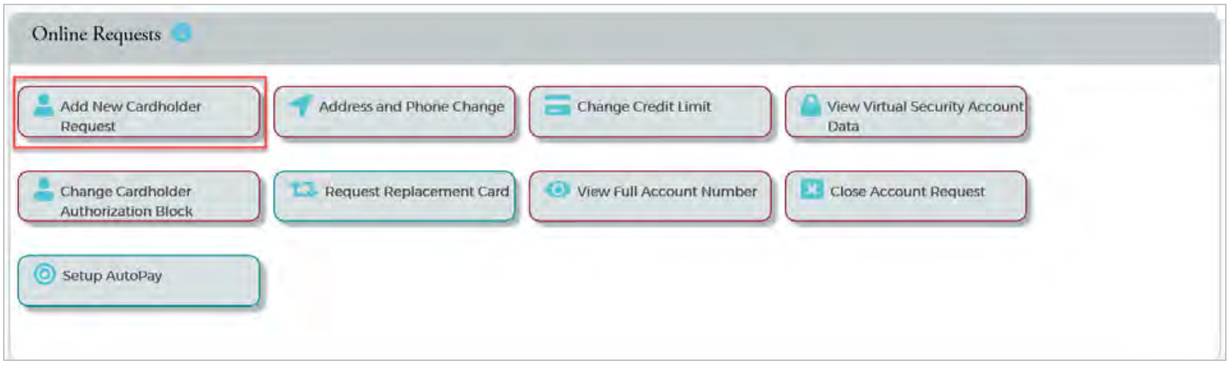
9. After clicking Submit, the cardholder details you provided will display. Click **Confirm** to finalize the order
• Physical cards take 7 to 10 business days to arrive

Add a New Cardholder Account – Virtual Account

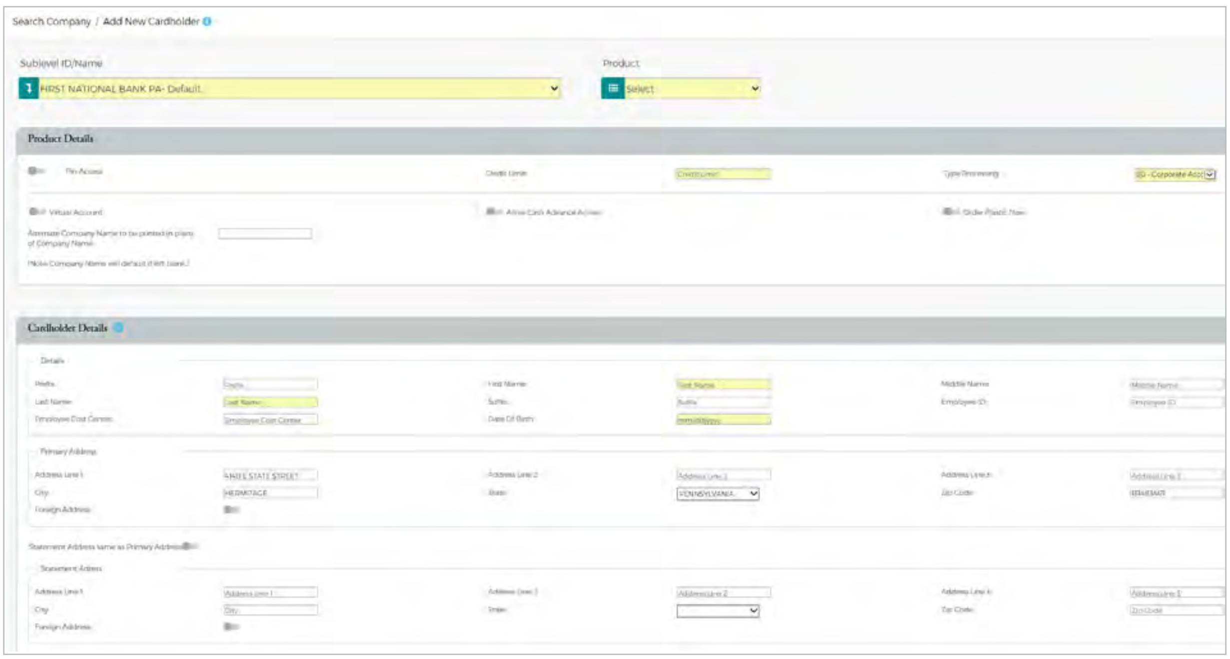
This option will only be available if your company is enabled for virtual card access. Please contact your Treasury Management Representative for information regarding virtual card access. A physical plastic card is not produced.

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

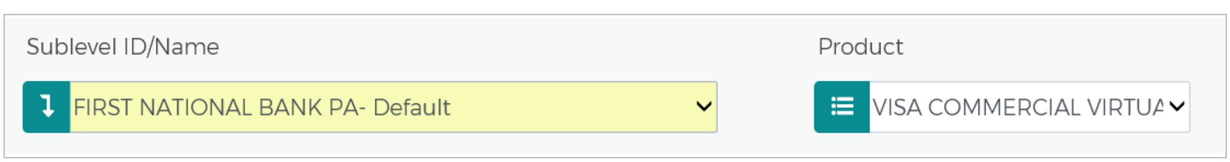
1. Select **Add New Cardholder Request** from the **Online Requests** Menu



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

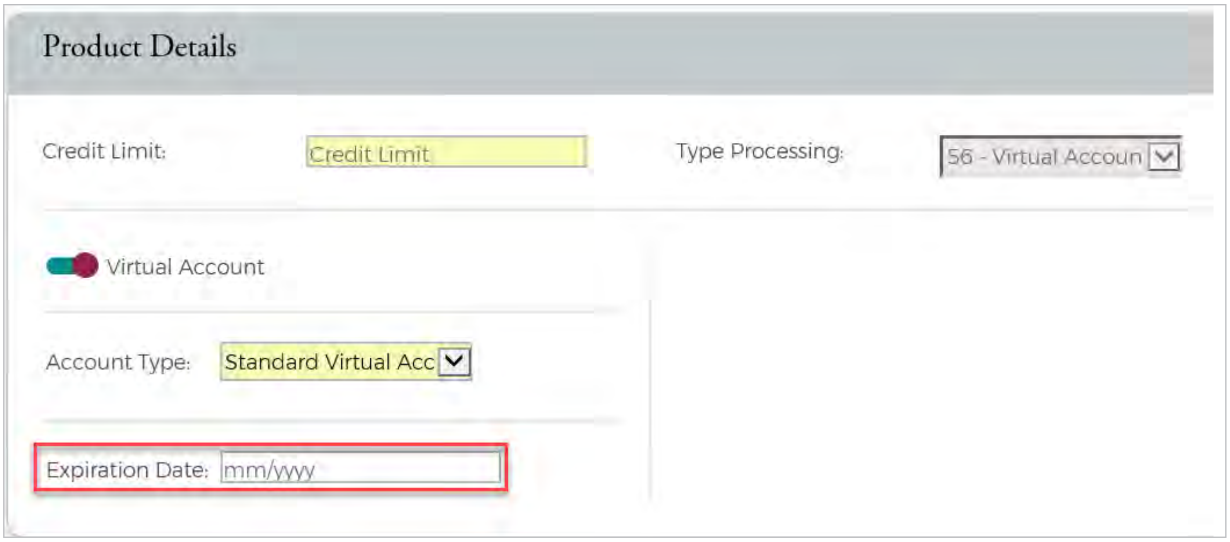


3. If your company has hierarchies/sublevels, select the appropriate hierarchy the cardholder should be assigned to from the **Sublevel ID/Name** dropdown. If not, leave the dropdown option on the default option
4. Select the "**VBV**" option from the **Product** dropdown. VBS refers to a physical plastic card account. VBV refers to a virtual account. To order a physical card – please see page 13 for further details



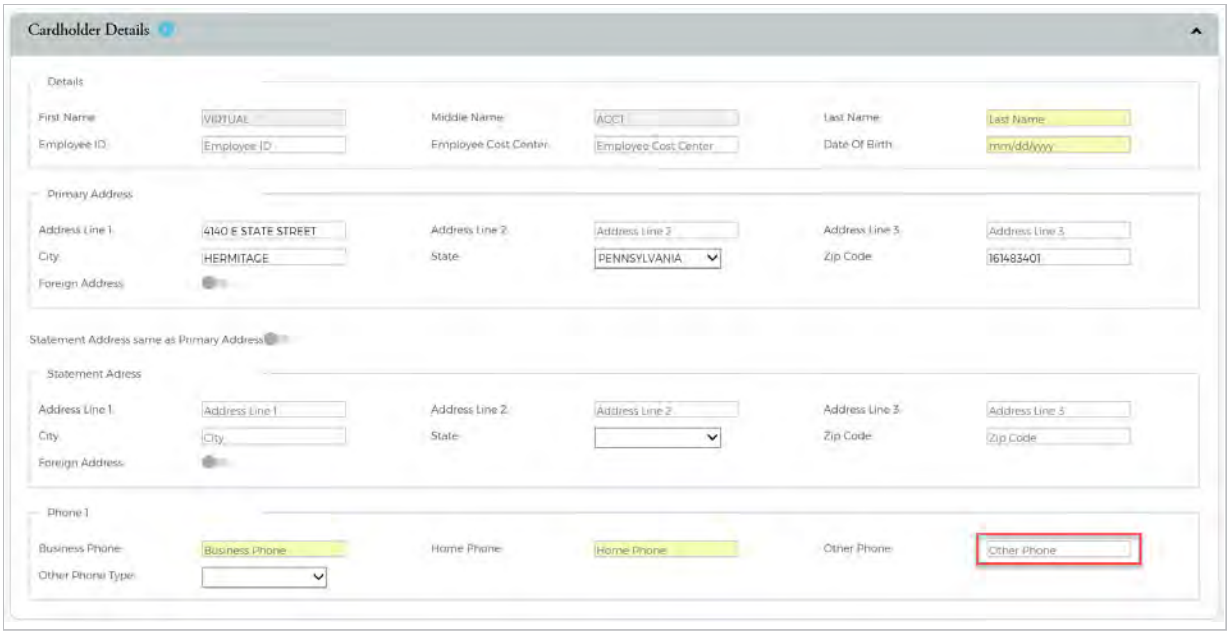
5. The **Product Details** section will refresh to show Virtual Card specific options

- 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



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



7. Enter any notes notes such as “new employee” in the Memo field
8. Click **Submit**

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

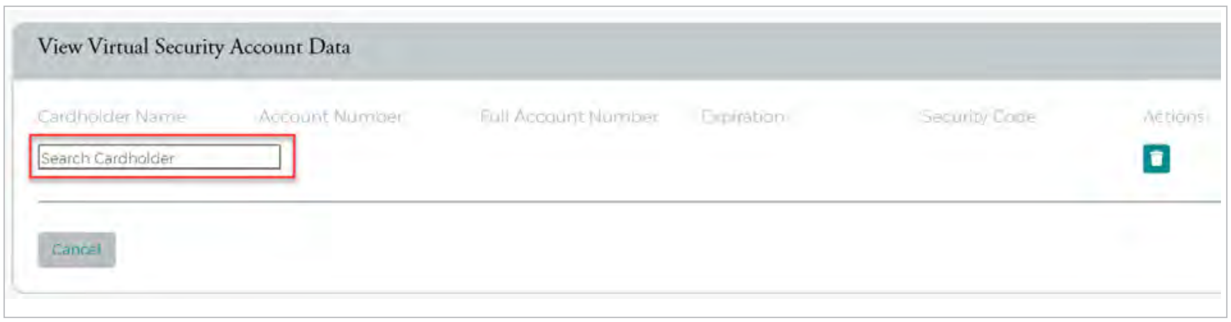
- To view the virtual card data, you will need to use the View Virtual Security Account Data feature in the Online Requests Menu - please refer to page 19 for instructions on how to access this information
  – The virtual card data will include the full card number, expiration date, and CVV code – the 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

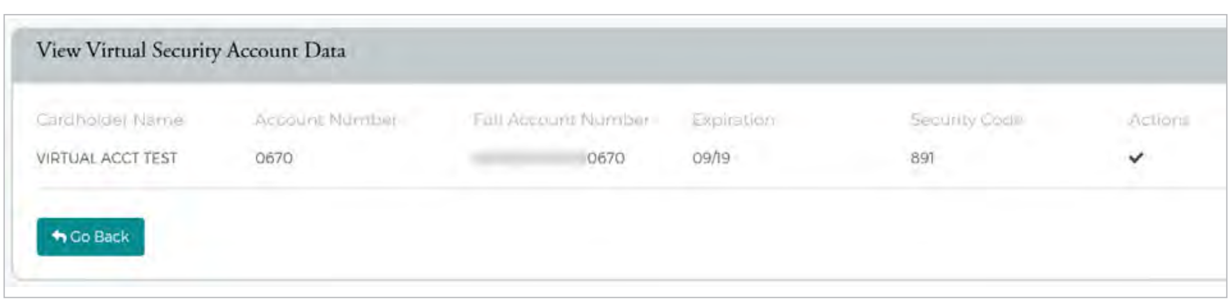
1. Select **View Virtual Security Account Data** from the **Online Requests** menu

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



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

- 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



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

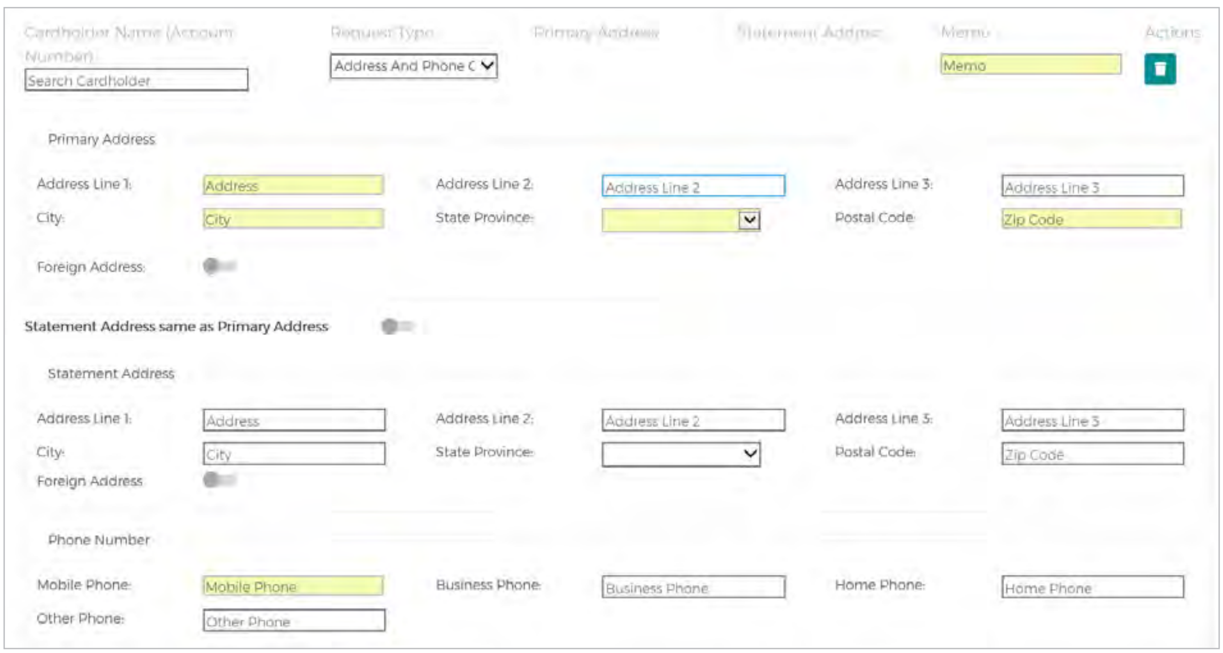
2. Type in the **cardholder name** – your list of cardholders will populate as you type. Select the appropriate cardholder

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

- Address Change
- Phone Change
- Address and Phone Change

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

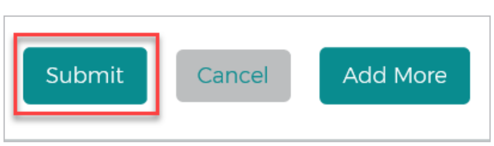
- For **Address Change** -
  - Under the Primary Address section, enter the new Address, City, State, and Zip Code
  - You may enter a different Statement Address, or, select the **Statement Address same as Primary Address toggle button**
- For **Phone Change** –
  - Enter the cardholder's cell phone 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



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

Note: The trash can icon will delete the corresponding row

6. Click **Submit**



CHANGE CARDHOLDER CREDIT LIMITS

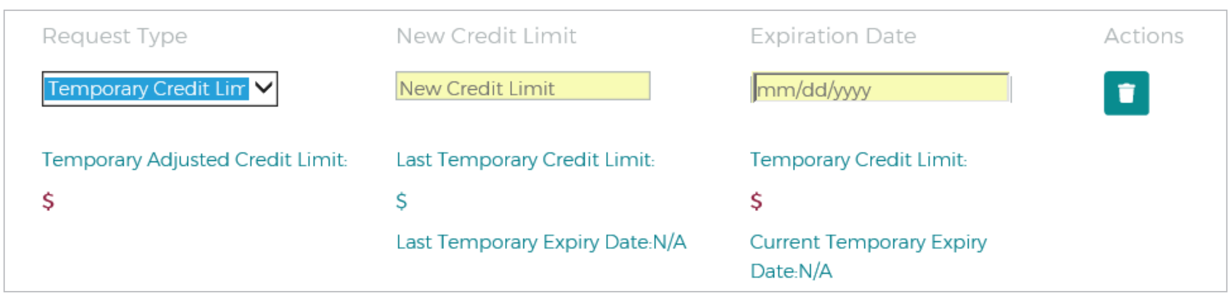
For instructions on how to access the Online Requests menu, please refer to page 12
To increase overall company limit, please contact your Treasury Management Representative.

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

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

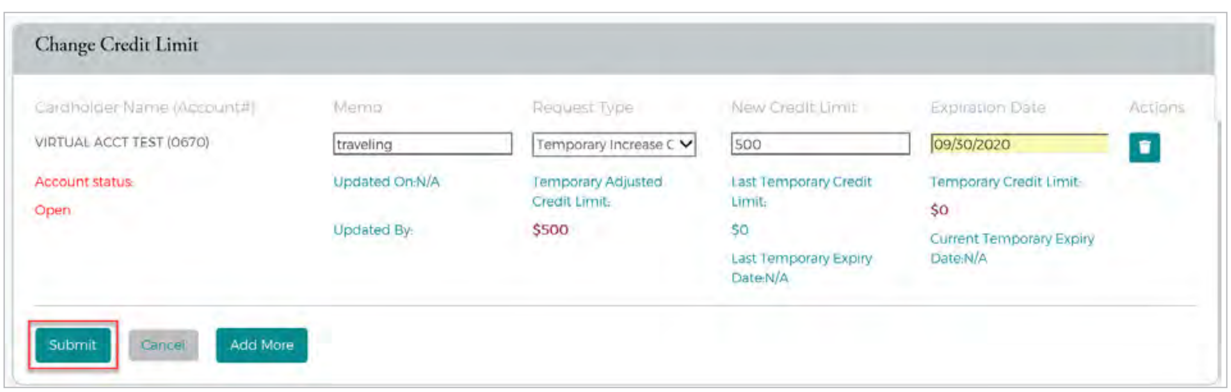
3. Enter a memo – for example, "travelling"
4. Select either **Temporary** or **Permanent Credit Limit Change** from the **Request Type** dropdown

• 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



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**



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

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

Note: The trash can icon will delete the corresponding row

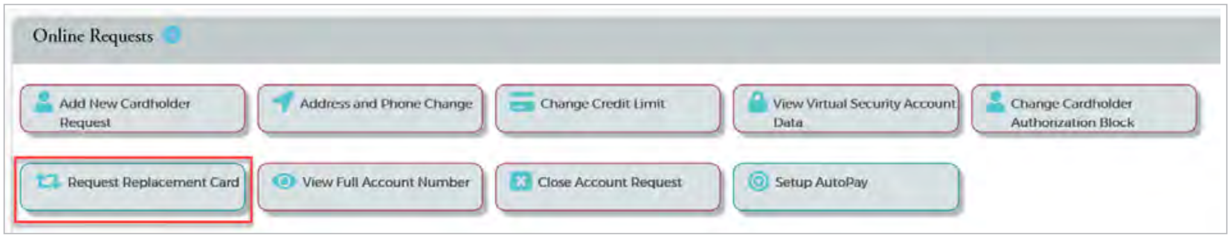
3. The **current status** field will refresh and display whether the account is Blocked or Not Blocked
4. Select Add Block or Remove Block from the **Authorization Block** dropdown

- 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**

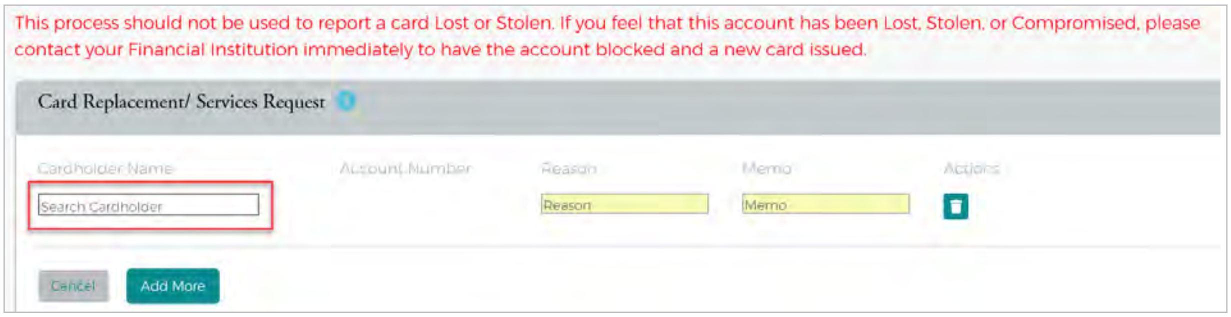
5. Enter a memo – for example, "unable to locate card"
6. Click **Submit**. The details will refresh, and you will be asked to confirm the changes. Click **Confirm**

REQUEST REPLACEMENT CARD

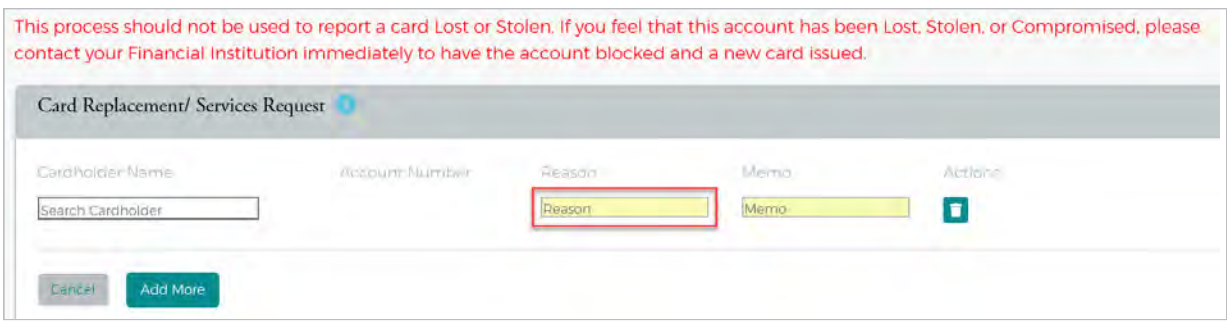
1. **Select Request Replacement Card** from the **Online Requests Menu**
For instructions on how to access the Online Requests menu, please refer to page 12



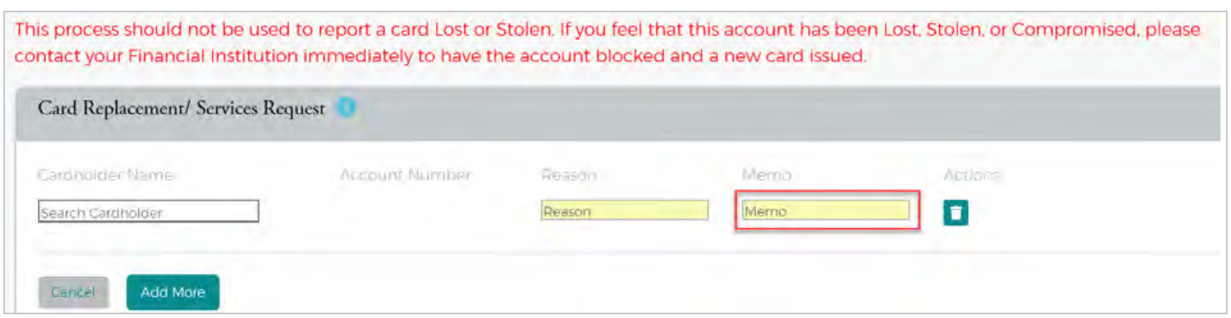
2. The Request Card Replacement screen will display. Yellow highlights indicate required field.
3. Type in the **cardholder name** – your list of cardholders will populate as you type. Select the appropriate cardholder



4. Select a **Reason** from the dropdown menu
- Damaged Card
- Name Change
- Magnet Strip Invalid

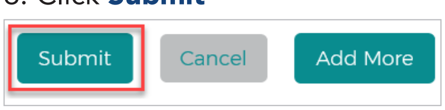


5. Enter a **Memo** such as "unable to read CVV"



Note: The trash can icon will delete the corresponding row

6. Click **Submit**

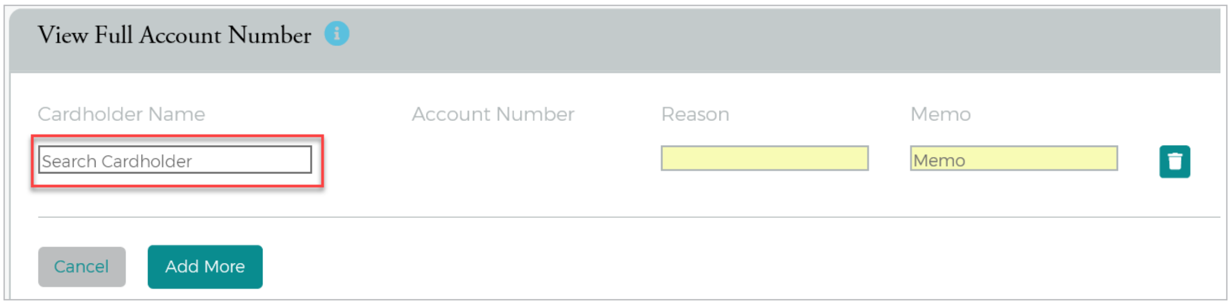


VIEW FULL ACCOUNT NUMBER

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**

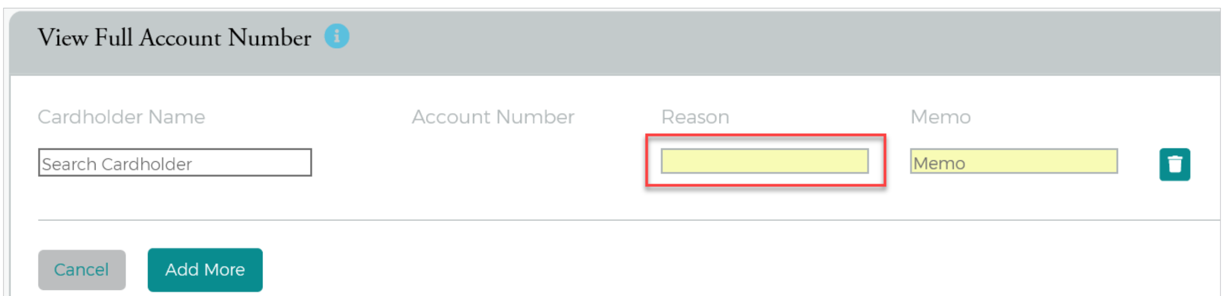
2. Type in the **cardholder name** – your list of cardholders will populate as you type. Select the appropriate cardholder from the dropdown.



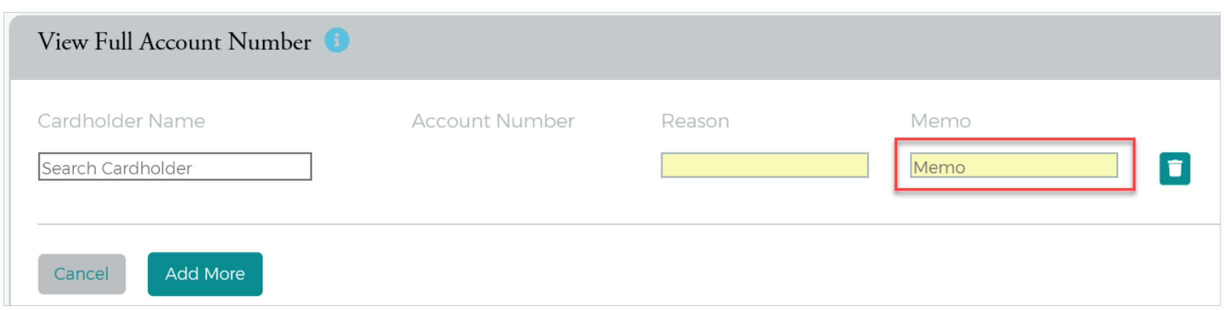
3. Select a **Reason** from the dropdown menu

a. An Emergency

b. Plastic not Received

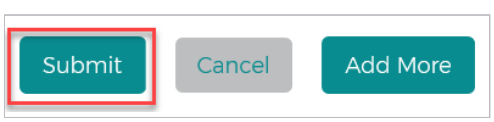


4. Enter a **Memo** such as "needed for accounting"



Note: The trash can icon will delete the corresponding row

5. Click **Submit**



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

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

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**

Note: The trash can icon will delete the corresponding row

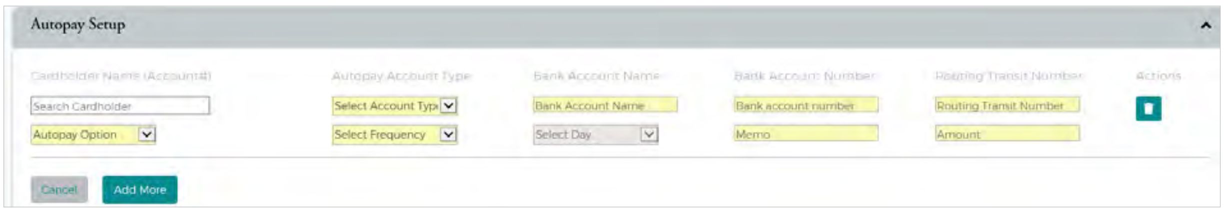
SETUP AUTOPAY

*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

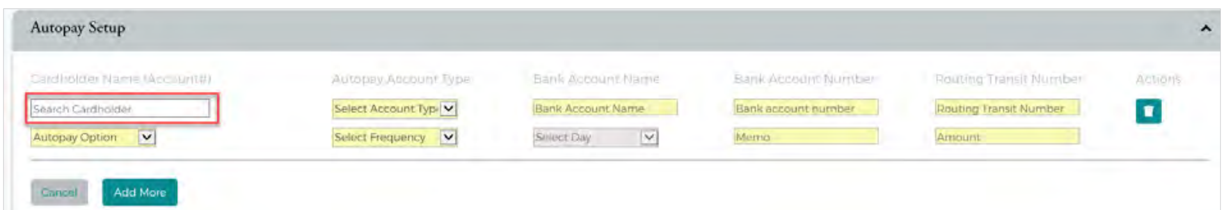
1. Select Setup AutoPay from the Online Requests Menu

2. The Autopay Setup 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 from the drop down.

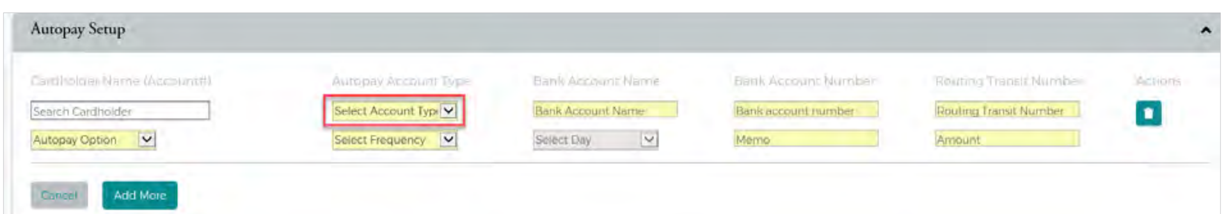
a. If you have a billing account, or, BL ACCT, payments are not applied directly to individual cardholders. Autopay must be set up on the billing account.



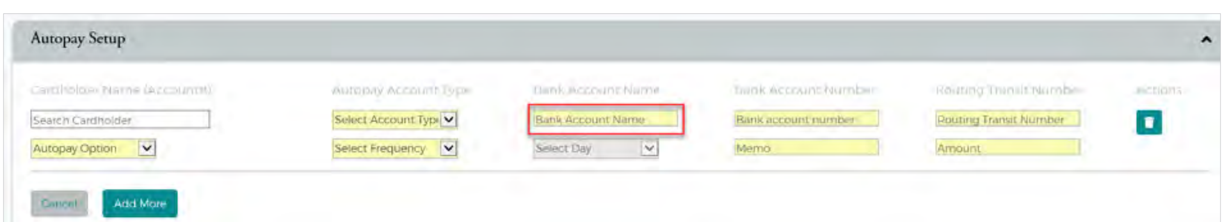
4. Select the account type from the Autopay Account Type dropdown

a. Savings

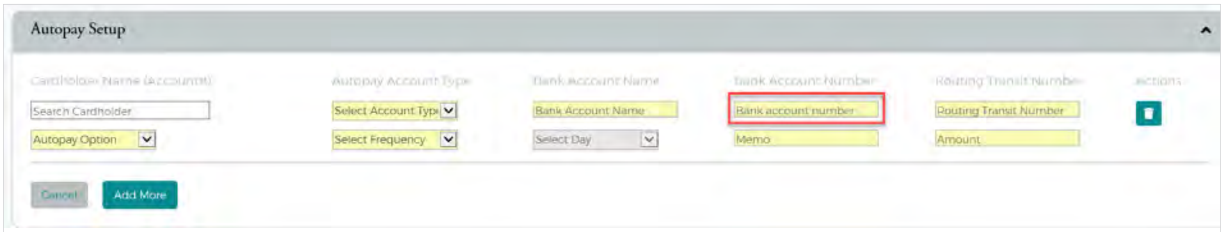
b. Checking



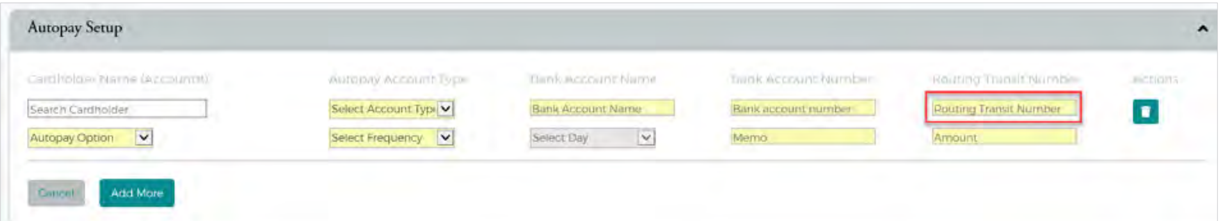
5. Enter a name for the account, for example, "Operating Account"



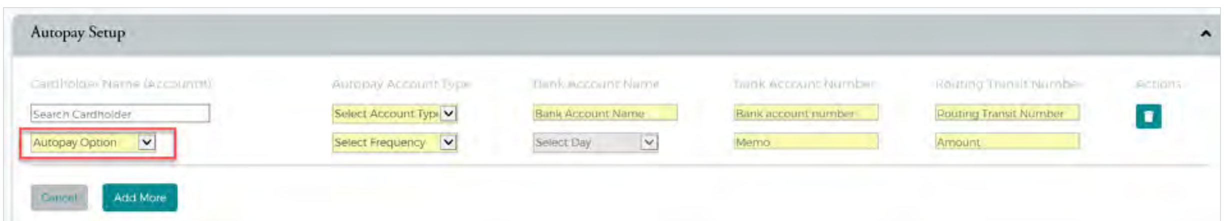
6. Enter the First National Bank account number



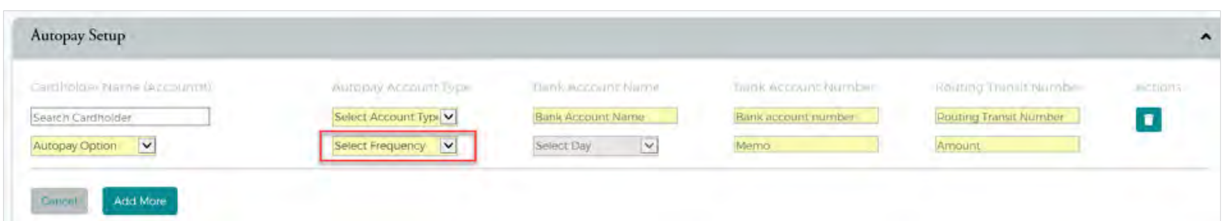
7. Enter First National Bank's Routing Transit Number – 043318092



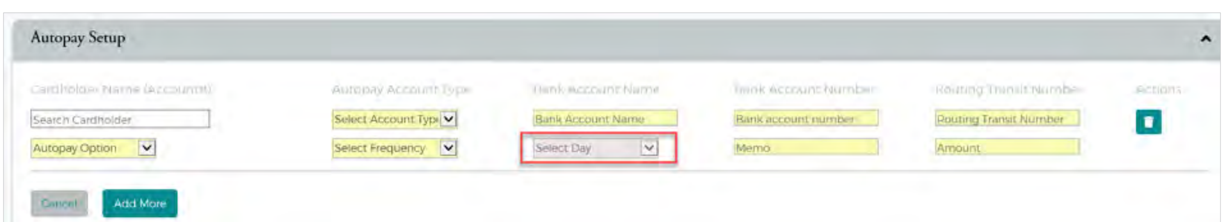
8. Select the Autopay Option from the dropdown menu
    a. A – Fixed amount
    b. F – Full Balance
    c. J – Minimum Payment
    d. M – Minimum Payment less CTD credits
    e. P – percentage of balance



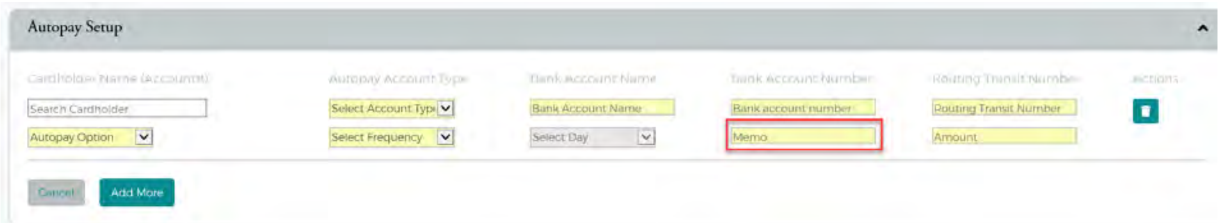
9. Select the Frequency from the dropdown
    a. Monthly
    b. Specific Date



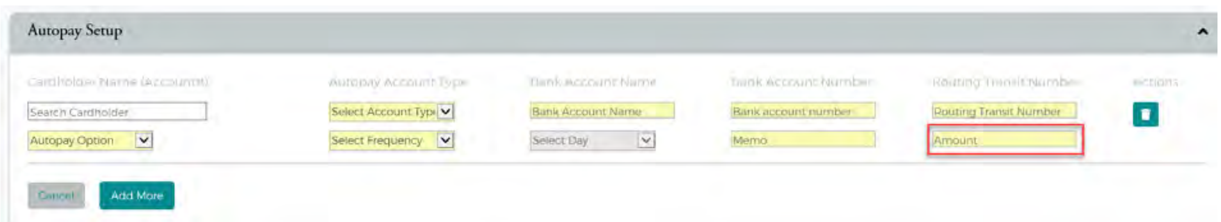
10. Select the Day of the month in which the payment should be drafted from the dropdown



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

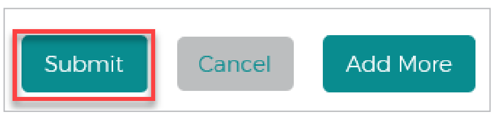


12. Enter a Payment Amount
   a. If you chose Fixed Amount for the Autopay Option in step 8, you will have to enter a desired payment amount
   b. If you chose any of the other options in step 8, the system will enter a zero for you, as the system will calculate the amount due at the time the payment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



Note: The trash can icon will delete the corresponding row

13. Click Submit



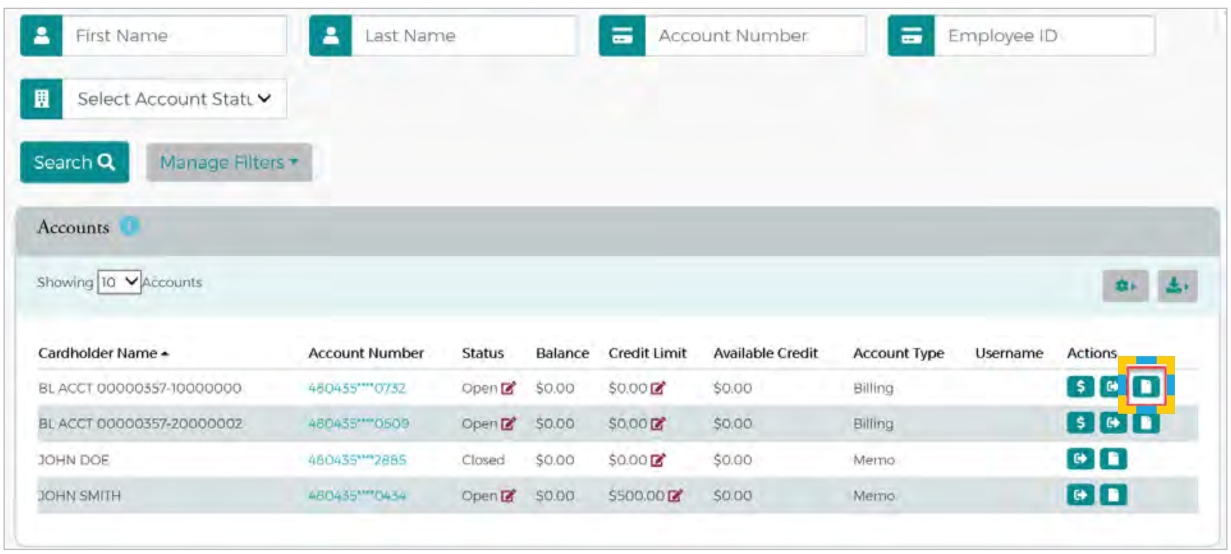
View CardholderBilling Account Statements

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

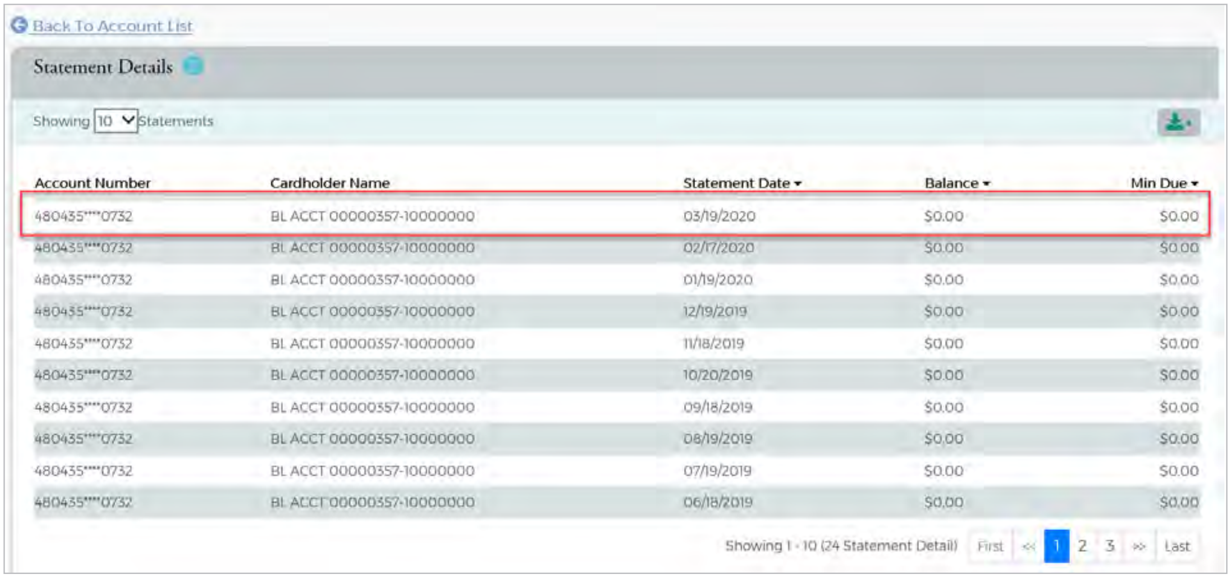
- **Account List** via the **Company Lists** Actions Menu (Company Management > Search Company)

- **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

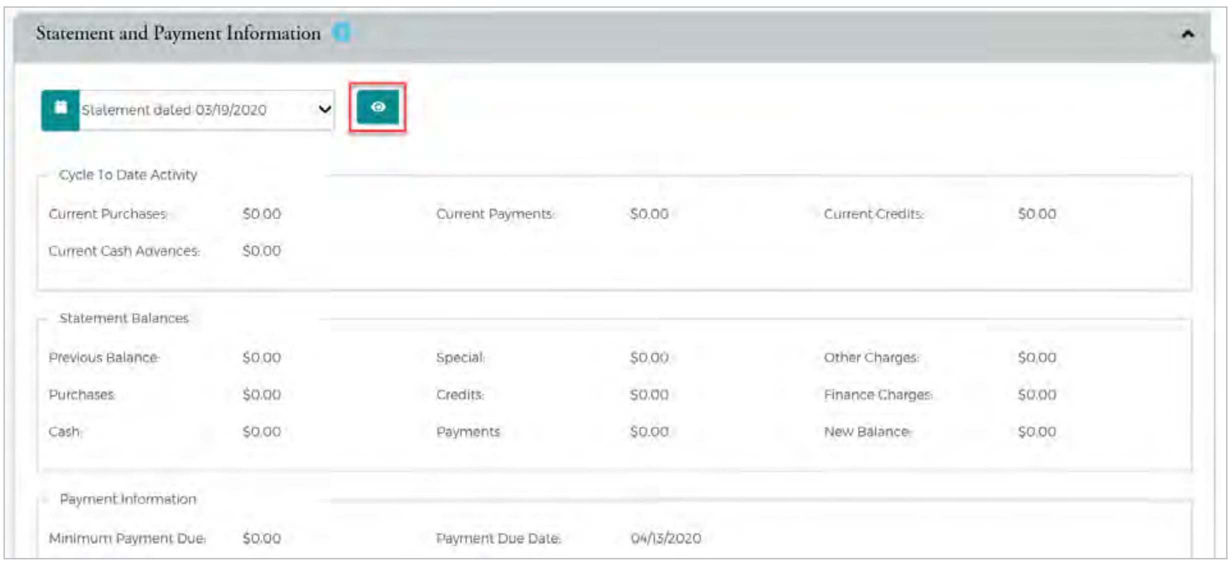


4. Click on the listing for the statement cycle you wish to view



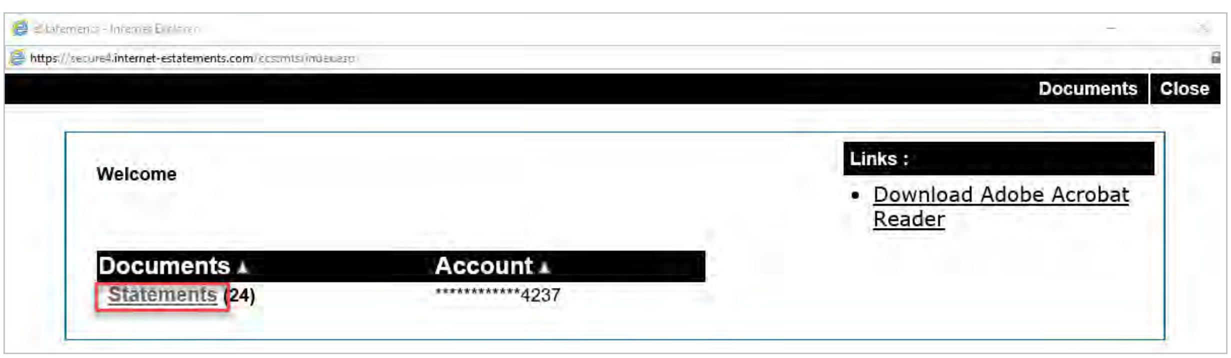
Account Number	Cardholder Name	Statement Date	Balance	Min Due
480435****0732	BL ACCT 00000357-10000000	03/19/2020	$0.00	$0.00
480435****0732	BL ACCT 00000357-10000000	02/17/2020	$0.00	$0.00
480435****0732	BL ACCT 00000357-10000000	01/19/2020	$0.00	$0.00
480435****0732	BL ACCT 00000357-10000000	12/19/2019	$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

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



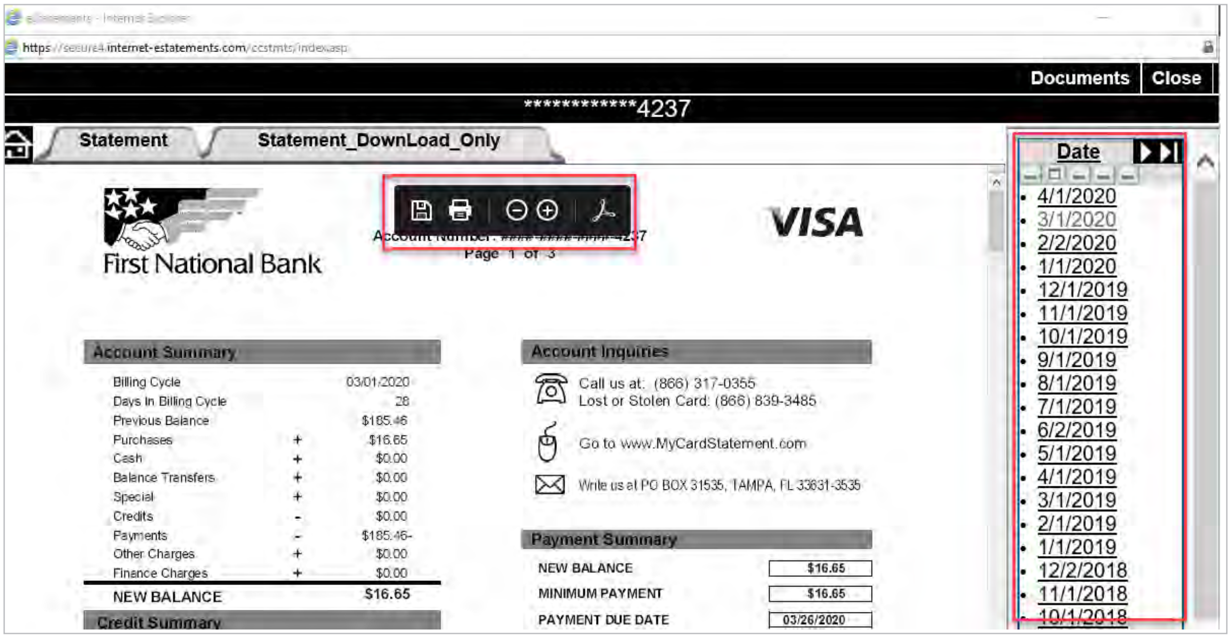
6. A second web browser will display. Click **Statements**

- 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



7. The current statement will now display

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



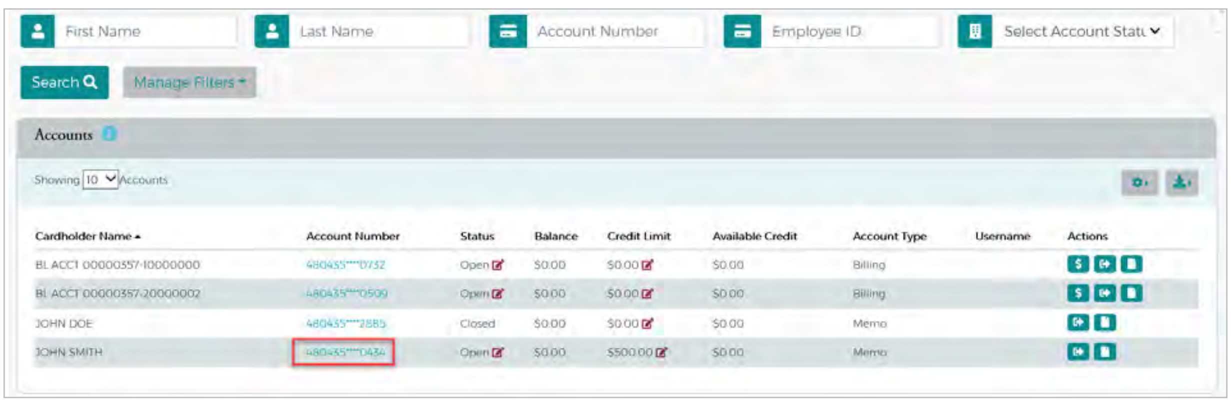
VIEW INDIVIDUAL ACCOUNT TRANSACTIONS – MULTIPLE EXPORT OPTIONS AVAILABLE

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

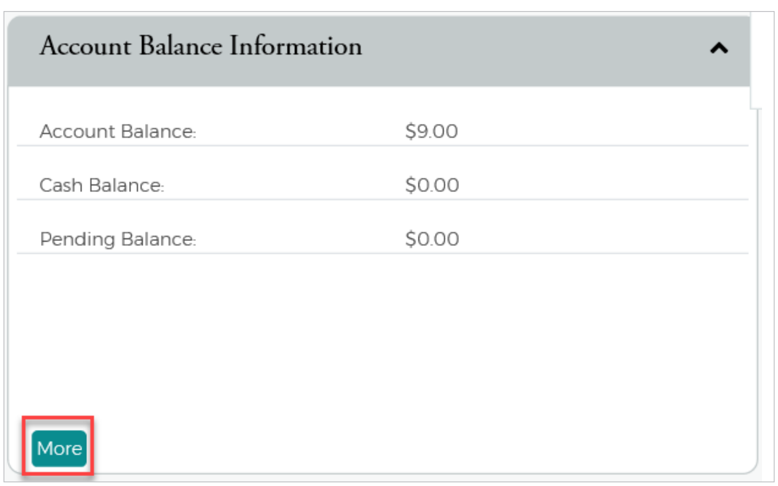
- **Account List** via the **Company List** Actions Menu (Company Management>Search Company)

- **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

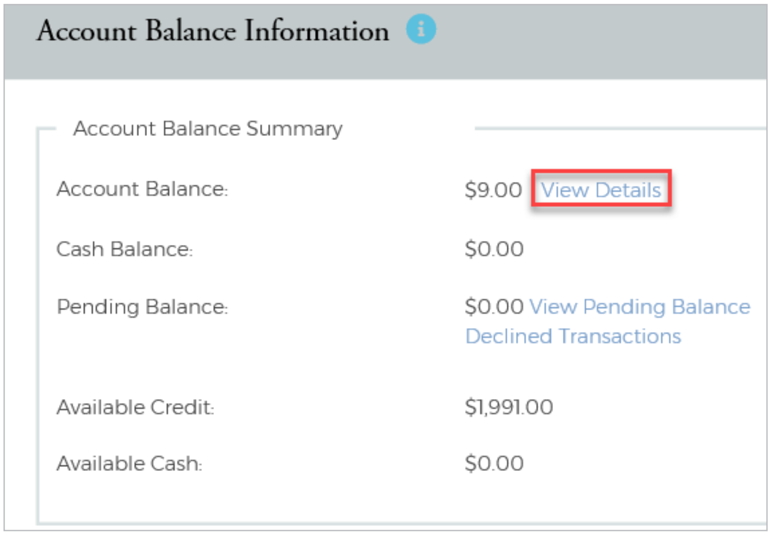
2. Your list of card accounts will display. You can use the search filters to refine your results
3. Select the appropriate card account by clicking on the account number



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

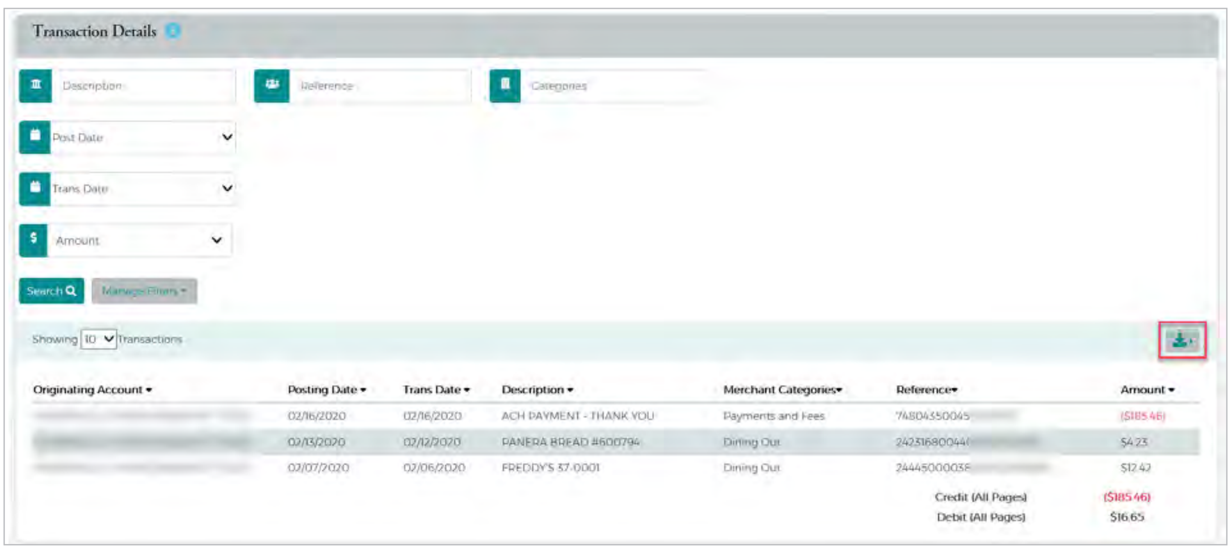


5. Select **View Details** next to the Account Balance amount



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

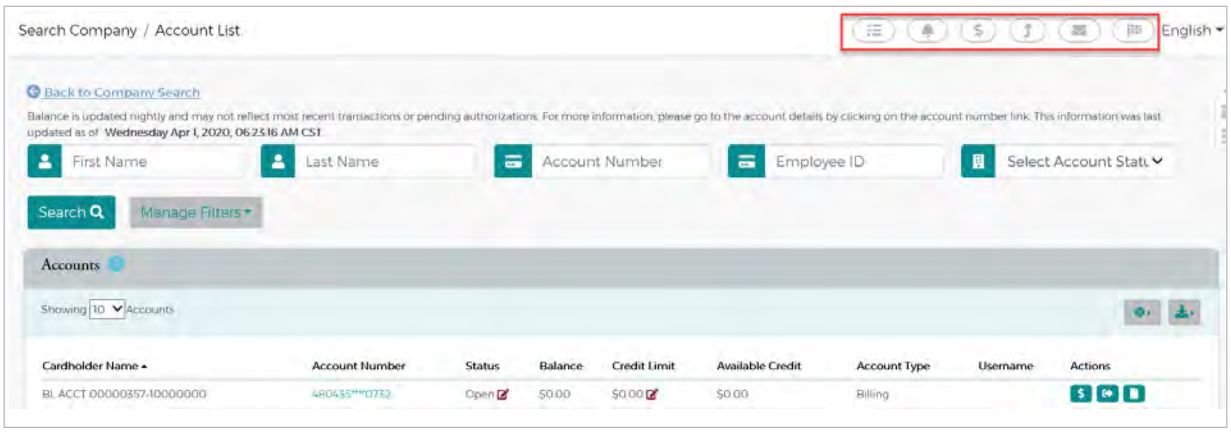
- You can export all information using the export option above "Amount"
- Click on a transaction to view additional details – this will allow you to dispute the transaction, if necessary. Please refer to page 8 for complete instructions on how to dispute a transaction



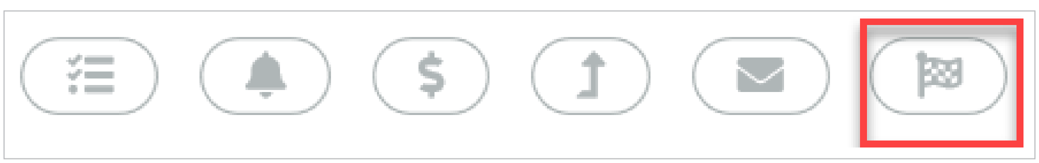
First National Bank

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

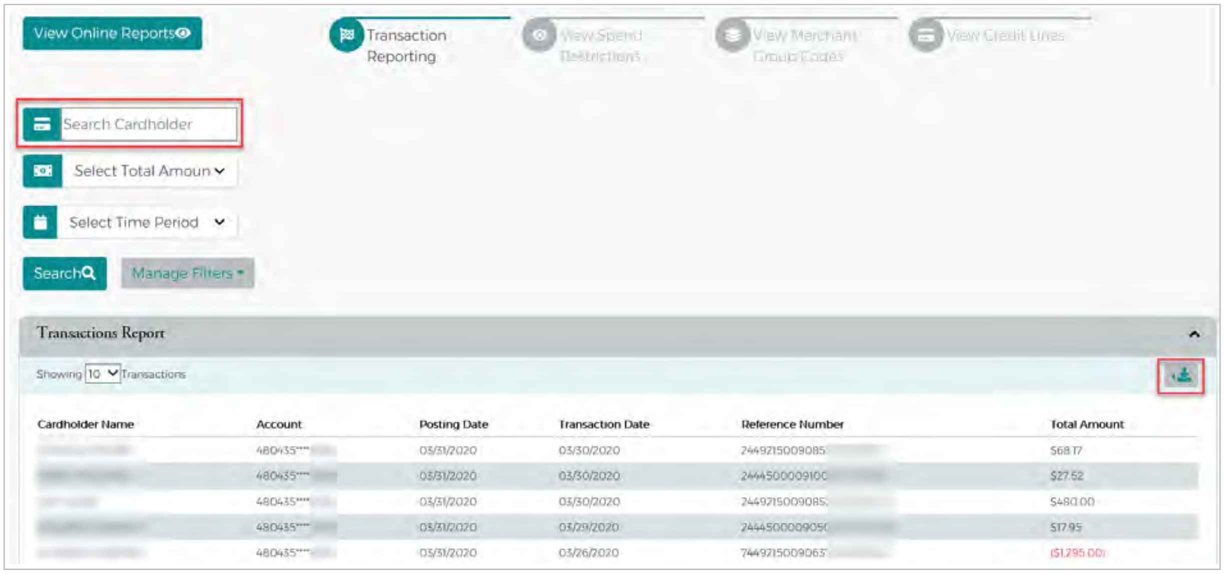


2. Select **Company Reporting** from the Menu buttons



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

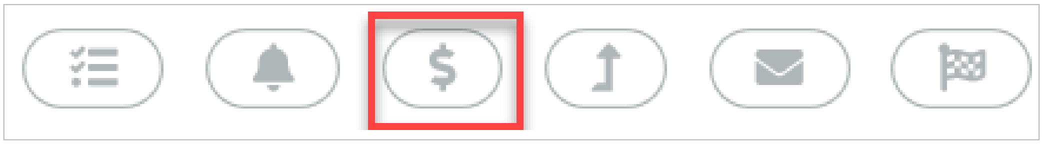


Make a Payment

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

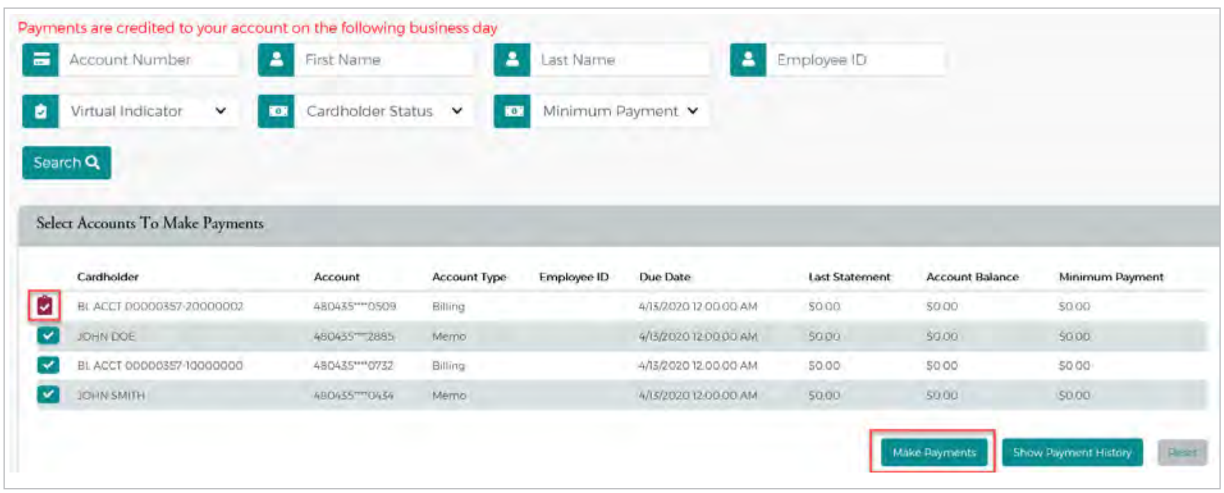
- **Payments** via the **Company List** Actions Menu (Company Management>Search Company)

- **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.

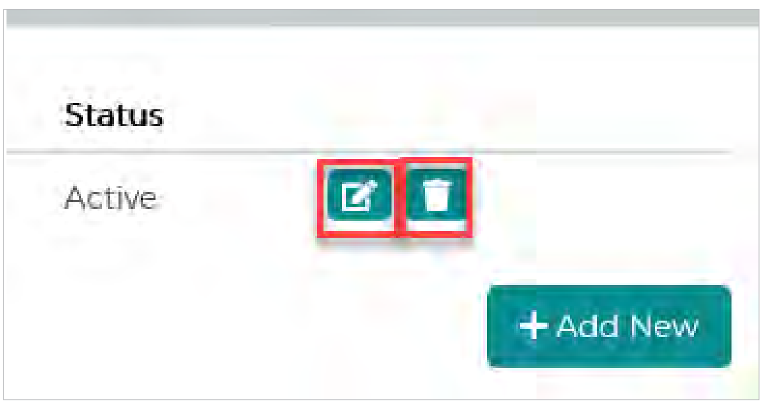


3. Select **Make Payments**

- 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**

- 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

- 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

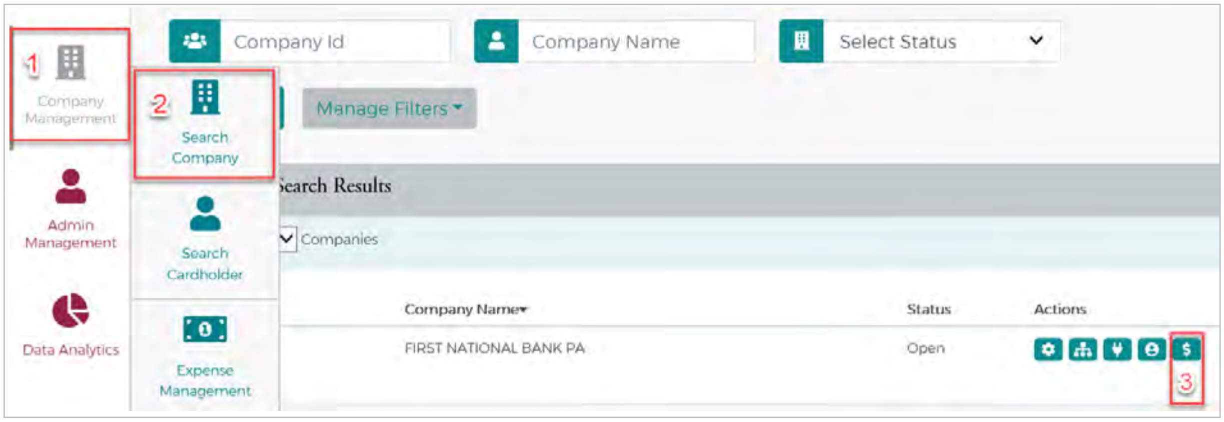
- If the status of a payment is **Pending**, you are able to **edit** or **delete** the payment

VIEW PAYMENT HISTORY

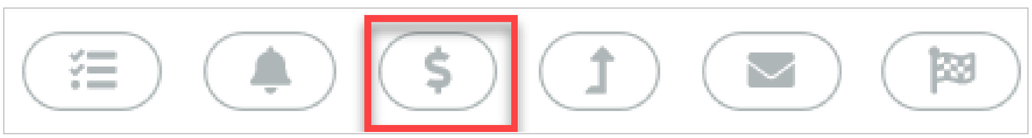
Only payments made through eZBusiness will be displayed

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

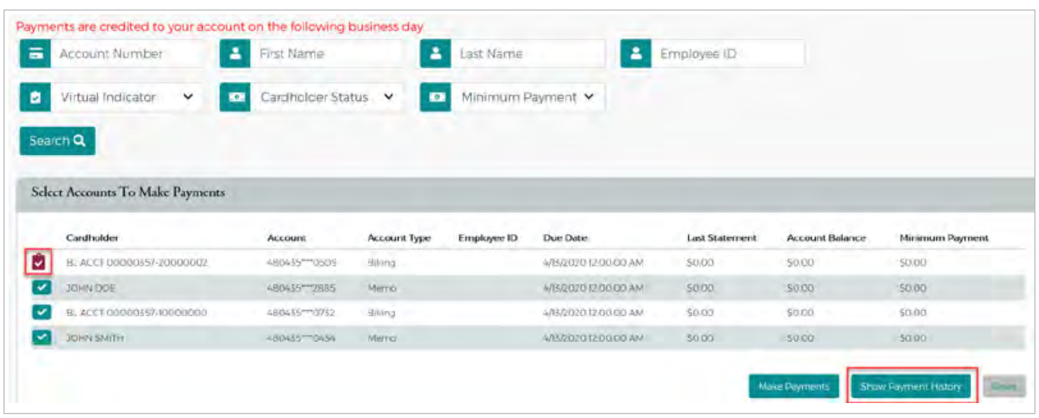
- **Make a Payment** via the **Quick Links** on the Home page
- **Payments** via the **Company List** Actions Menu (Company Management>Search Company)



- **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.

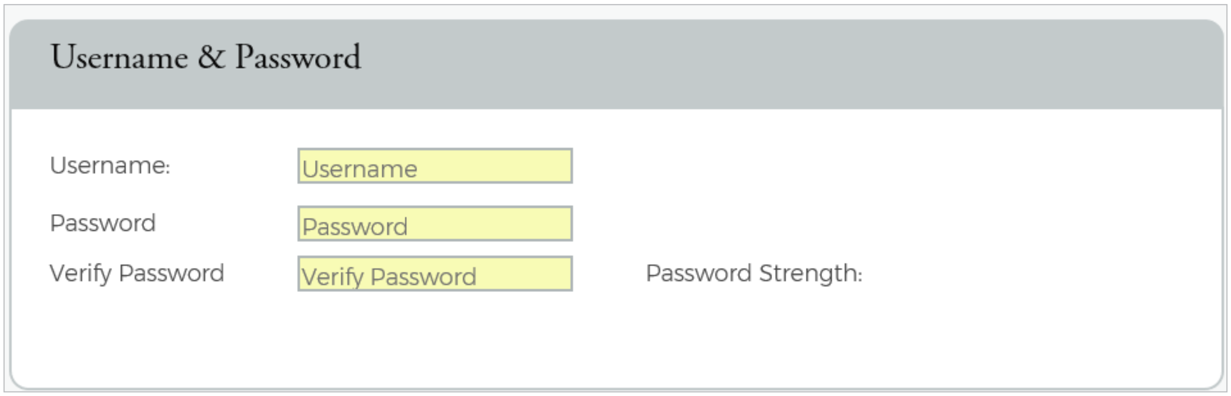
Profile Search Results

Showing 25 Profile Result

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

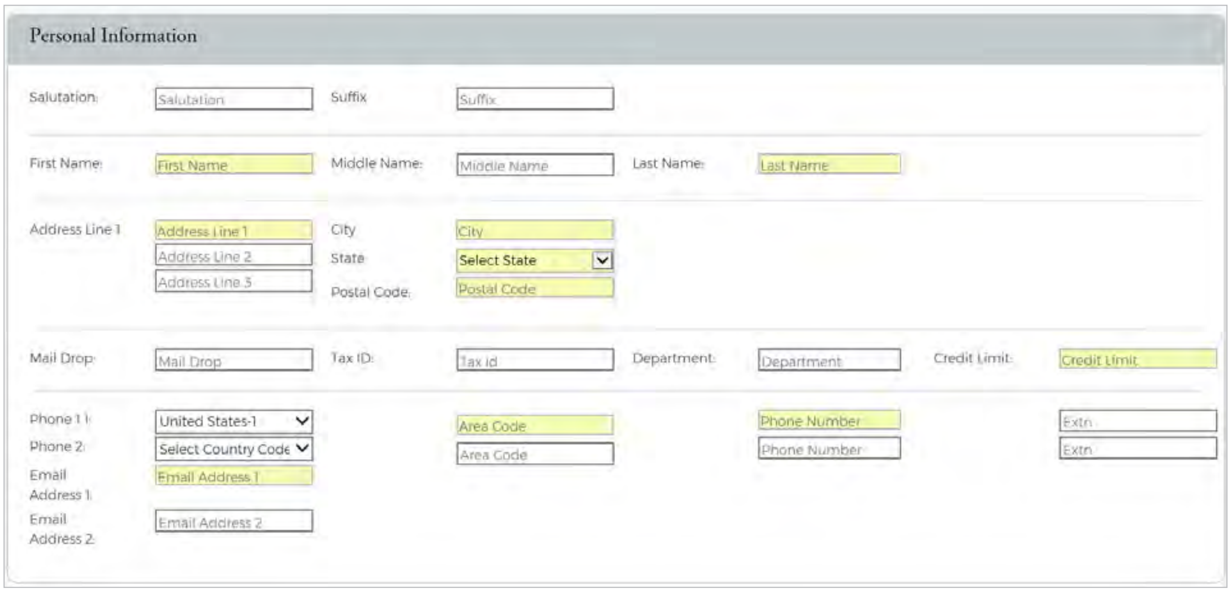


4. In the Hierarchy Level Box under **Company Restrictions**, begin typing “00” – your company ID will populate. Click on the ID within the dropdown menu.

- 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**

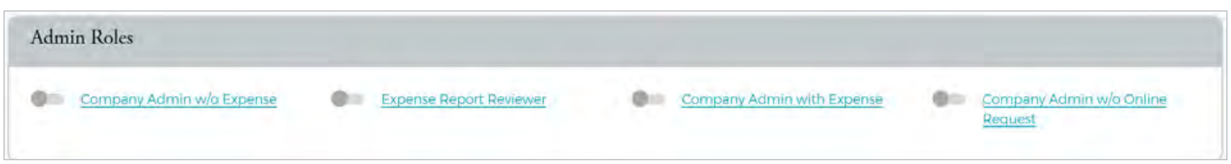
5. Under **Personal Information** enter the user's first and last name in the appropriate field

- 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



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



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

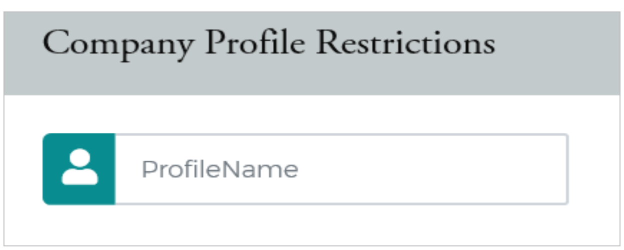
- **Company Admin w/o Expense** – select Company Admin w/o Expense AND Company Admin w/o Online Request
- **Company Admin w/o Online Request** – select Company Admin w/o Online Request ONLY
- **Company Admin with Expense** – *for companies with Expense Management Only*. select Company Admin with Expense,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

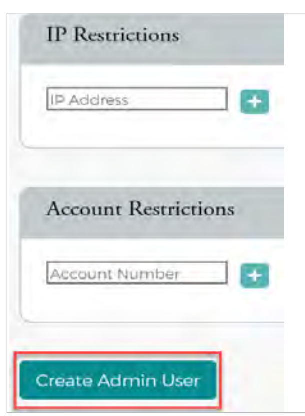
9. Under **Company Profile Restrictions**, select the appropriate options

- **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**

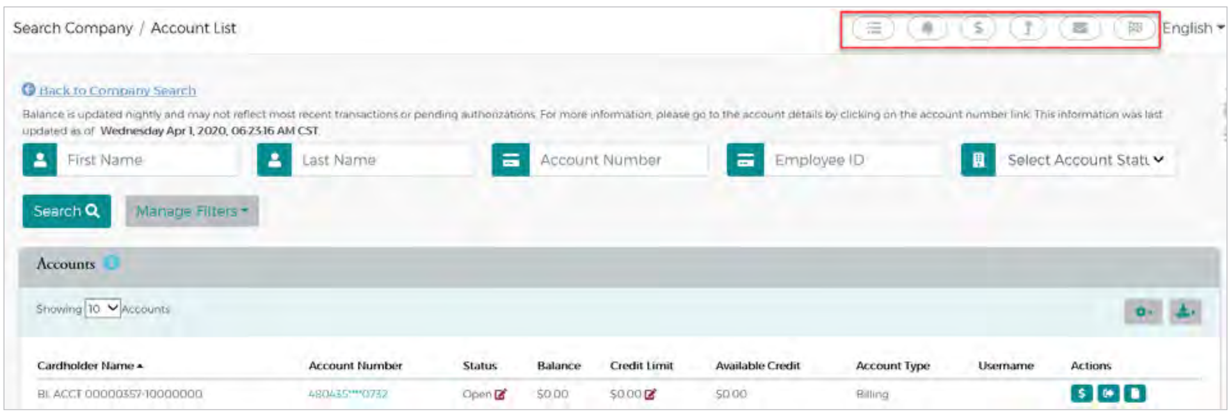
- After the user is created, they will receive two separate automated emails from noreply@ezbusinessmanagement.com containing their username and password. The new user will need to use these credentials to complete their initial login.



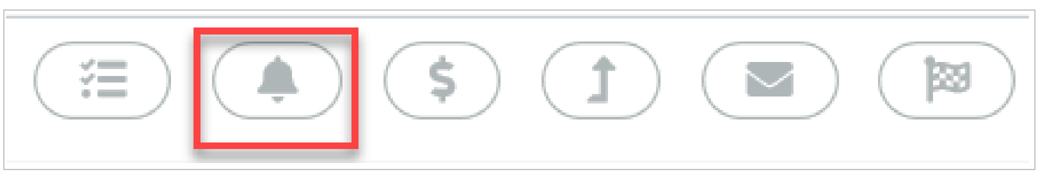
CREATE COMPANY AND ACCOUNT ALERTS

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

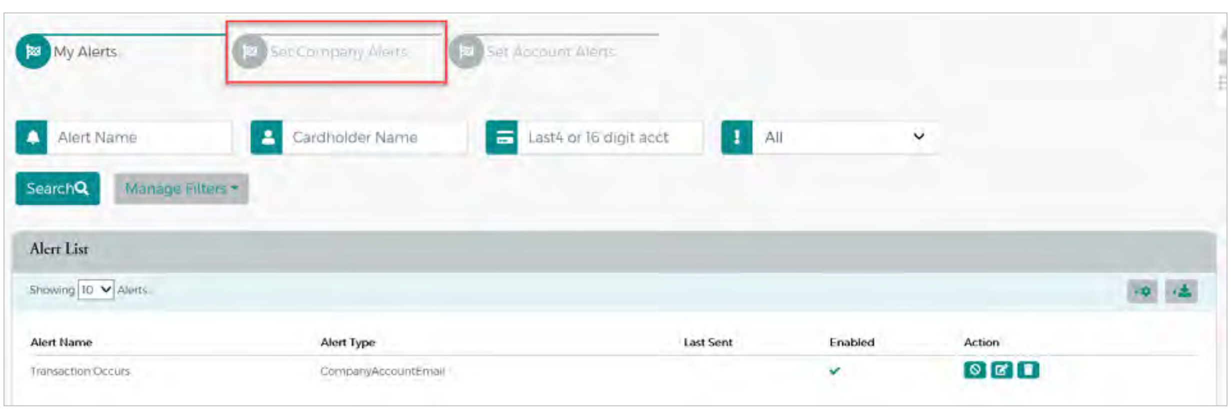


2. Select **Alerts** from the Menu buttons



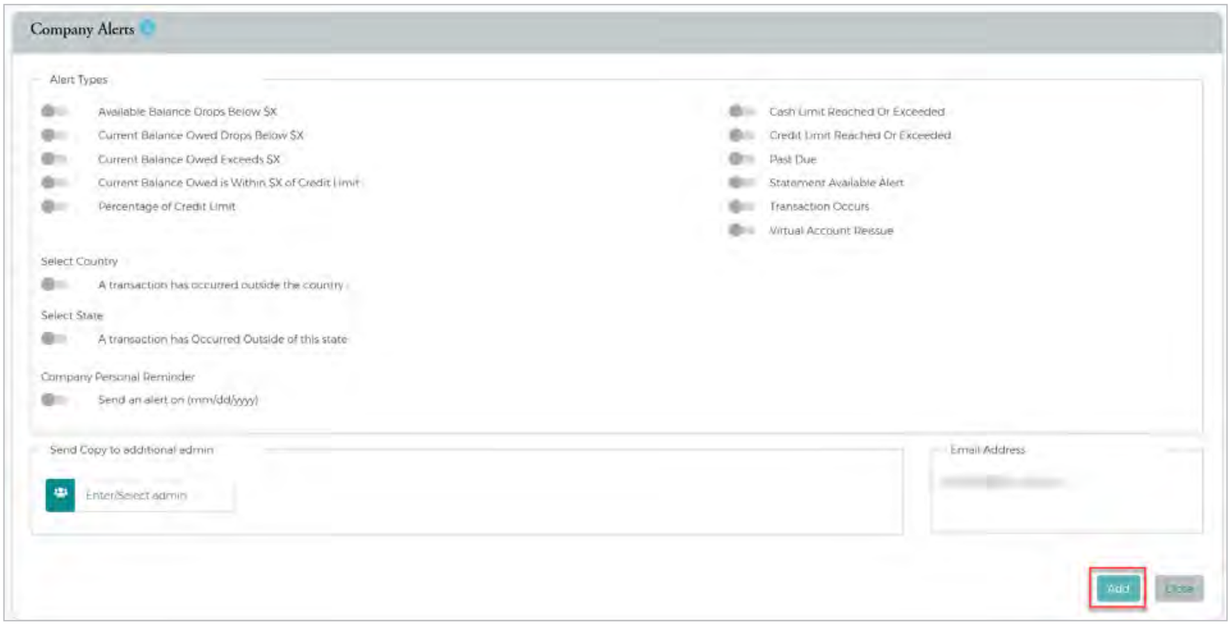
3. The **My Alerts** section will now display
- This section displays any current alerts for your company or accounts. Use the Actions items to view, modify, or delete existing alerts

4. Select **Set Company Alerts** from the top menu – *for Account Alerts, skip to step 6*

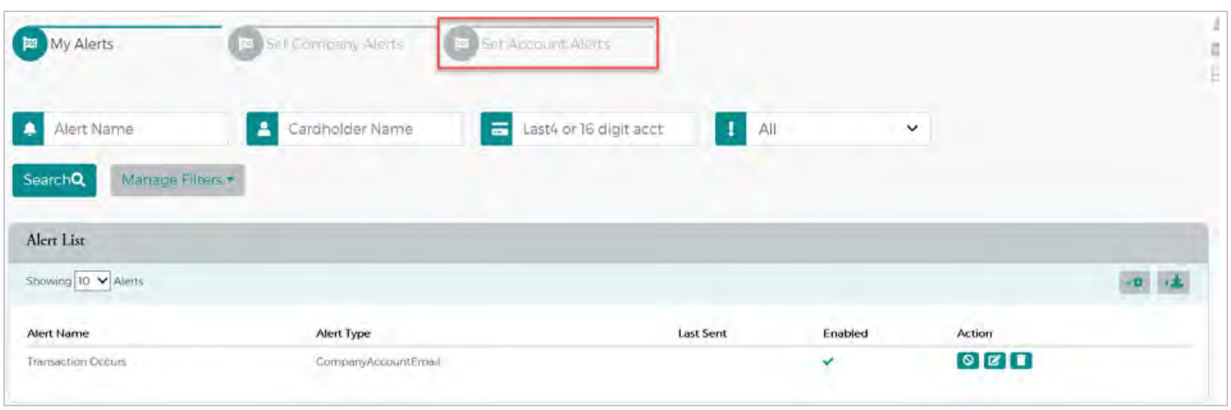


5. The available Company Alerts will now display

- 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 entire 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**



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



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 entire 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**