eZ | BUSINESS
CARD MANAGEMENT

Admin User Guide

FIS

Table of Contents

Disclaimers

Notices

FIS uses reasonable efforts to ensure the accuracy of the material described in this User Guide. This user guide is current only through the published date. Thereafter, changes to FIS's systems, programs, and procedures may occur that are not referenced in this user guide. Such changes will be communicated to the financial institution by the Client Communications department. In addition, from time to time, FIS may make updates to this user guide available to the institution.

FIS makes no warranty, express or implied, with respect to the quality, accuracy or completeness of this user guide or the products it describes. FIS makes no representation or warranty with respect to the contents of this user guide and specifically disclaims:

- Any implied warranties of fitness for any particular purpose; and
- Liability for any direct, indirect, incidental, or consequential, special or exemplary damages, including but not limited to, lost profits resulting from the use of the information in the user guide or from the use of any products described in this guide.

Data used in examples and sample data files are provided for practice and illustration purposes only. Any similarities to real persons or companies in any examples or illustrations are entirely coincidental.
Before using reference materials provided by FIS, the institution should review its entire Financial Institution Service Agreement with FIS to familiarize itself with all the terms of the Agreement. The institution should specifically review the contractual obligations listed below.

Institution's Responsibilities

The financial institution is solely responsible for complying with:

- All laws, rules, and regulations applicable to all aspects of the operations of the Visa and/or MasterCard programs;
- Usury laws;
- The Truth-In-Lending, Fair Credit Reporting, Equal Credit Opportunity, and Electronic Funds Transfer Acts;
- All state laws and regulations regardless of whether the financial institution uses any forms or other materials supplied by FIS.

The financial institution has already acknowledged that it either possesses a copy of the Visa and MasterCard by-laws, rules, and regulations, or it knows that it may receive a copy of each by requesting them in writing from Visa and MasterCard or FIS and paying the applicable fees.

Confidentiality

The financial institution has agreed to hold as secret and confidential information, reports, plans, cardholder lists, documents, drawings, writings, samples, know-how, and other proprietary material received from FIS (Confidential Information).

Confidential Information provided by FIS remains the property of FIS. The financial institution must restrict access to Confidential Information received from FIS to those employees and persons in the organization who need to know such Confidential Information in order to fulfill their obligations. The contents of this guide and other information provided by FIS are deemed to be Confidential Information.

The institution should review the *Financial Institution Service Agreement* with FIS if it has any questions regarding the above. For any questions of a legal nature, the institution should consult legal counsel.

Overview

eZBusiness Card Management is a powerful credit card administration tool, which allows companies and program administrators of commercial and business card accounts to manage their cardholder accounts.

Commercial Card Overview

Commercial cards are credit cards issued to an employee of a company. The decision to issue the card to an individual, and the amount of the credit line that will be extended, is made by the company, not the issuer (financial institution), as they decide about issuing consumer cards. In addition, the company is ultimately responsible for the combined outstanding loan balance on individual credit card accounts.

A company can choose to receive a central billing statement for all credit card purchases made by the individual accounts and handle making the payments each month, on behalf of the cardholders. Or, it can choose to have each individual cardholder receive a monthly billing statement for their credit card purchases with each cardholder making payments. When commercial cardholders are individually billed, the company is responsible for ensuring that payment is ultimately made if a cardholder defaults on their account.

Account Types Overview

There are three types of eZBusiness commercial card accounts:

- **Individual Accounts**
  Individual accounts are commercial card accounts that are opened in the names of the employees of a company that has a commercial card program. A credit card is issued for each of these accounts, so the employee can use the credit card for business expenses such as, travel expenses, purchases, and other business expenses.
- **Individual Diversion Accounts**
  Diversion accounts are like billing accounts, except that specific types of transactions from an individual account are diverted for central billing, for example, airline tickets. In this scenario, any airline ticket purchases are diverted to a diversion account to be centrally billed, and the remaining transactions are billed directly to the cardholder.
- **Billing Accounts**
  Billing accounts are commercial card accounts that are used to accumulate the purchases of individual commercial card accounts. There is no credit card associated with this type of account, so it cannot be used to make purchases. All transactions made by individual cardholders are diverted to the billing account for central billing.

Setting Up Commercial Card Programs

You can set up a commercial card program either as an individually billed program or a centrally billed program, as described in the table below.

Account Types	Description
Individual Account	If the commercial card program is individually billed, each cardholder in the program receives a monthly credit card billing statement and is responsible for paying his or her bill. If the cardholder defaults, the company is ultimately responsible for making sure that the payments are made for all cardholders in the program.
Individual/Diversion Account	If the commercial card program is individually billed, with Diversion Accounts, the cardholder is responsible for paying his or her monthly credit card bill, excluding diversion purchases (such as airline tickets). The company is responsible for paying the bill on any diversion accounts that are established.

Account Types	Description
Billing Accounts	If the commercial card program is centrally billed, all purchases made by the individual cardholders roll up to a single billing account for billing purposes. ❖ The transactions are memo-posted to the individual account and financially-posted to the Billing Account. ❖ The monthly credit card billing statement is prepared only for the billing account, and the company is responsible for paying the monthly bill. The individual cardholders can still receive a monthly memo statement, but it is only a listing of the activity on their card, and there is no financial obligation.

Managing Commercial Cards

The eZBusiness Card Management tool allows company administrators and administrative users of a financial institution to do the following:

- Search and view the company hierarchy and detailed information about each level of the hierarchy, including administrative information, balances, and processing options.
- Search and view the accounts that are related to each level of a company hierarchy, and view detailed information about the accounts such as, balances, transactions, and statements.
- Search for transaction activity within a company hierarchy and view the details of those transactions.
- Submit service requests to request updates of a company or cardholder level option.
- Send online messages to other administrators and cardholders.
- Make payments to the central billing account or individual cardholder accounts.

Basic Hierarchal Structure

A basic hierarchy consists of a company and up to five sublevels. The hierarchal sublevels identify the various levels of the organization such as subsidiaries, division, departments, and so on. Each level, company or sub-level, is a separate physical record in the commercial card processing system.

Company—Sublevel 1
- **Sublevel 2**
  - **Sublevel 3**
    - **Sublevel 4**
      - **Sublevel 5**
        - **Sublevel 6**

For example, a Company Hierarchy may consist of the following:

Company-ABC Company
- **Sublevel-2 Sales**
  - **Sublevel-3 Sales – United States**
    - **Sublevel-4 Eastern US**
    - **Sublevel-4 Southern US**
    - **Sublevel-4 Midwest US**
    - **Sublevel-4 Western US**
  - **Sublevel-3 Canada Sublevel-3 Mexico**
- **Sublevel-2 Information Technology**
  - **Sublevel-3 WAN / LAN Engineering**
  - **Sublevel-3 Data Center**
  - **Sublevel-3 PC Desktop Applications and Support**
  - **Sublevel-3 Application Development**
- **Sublevel-2 Purchasing**

Getting Started

IMPORTANT!

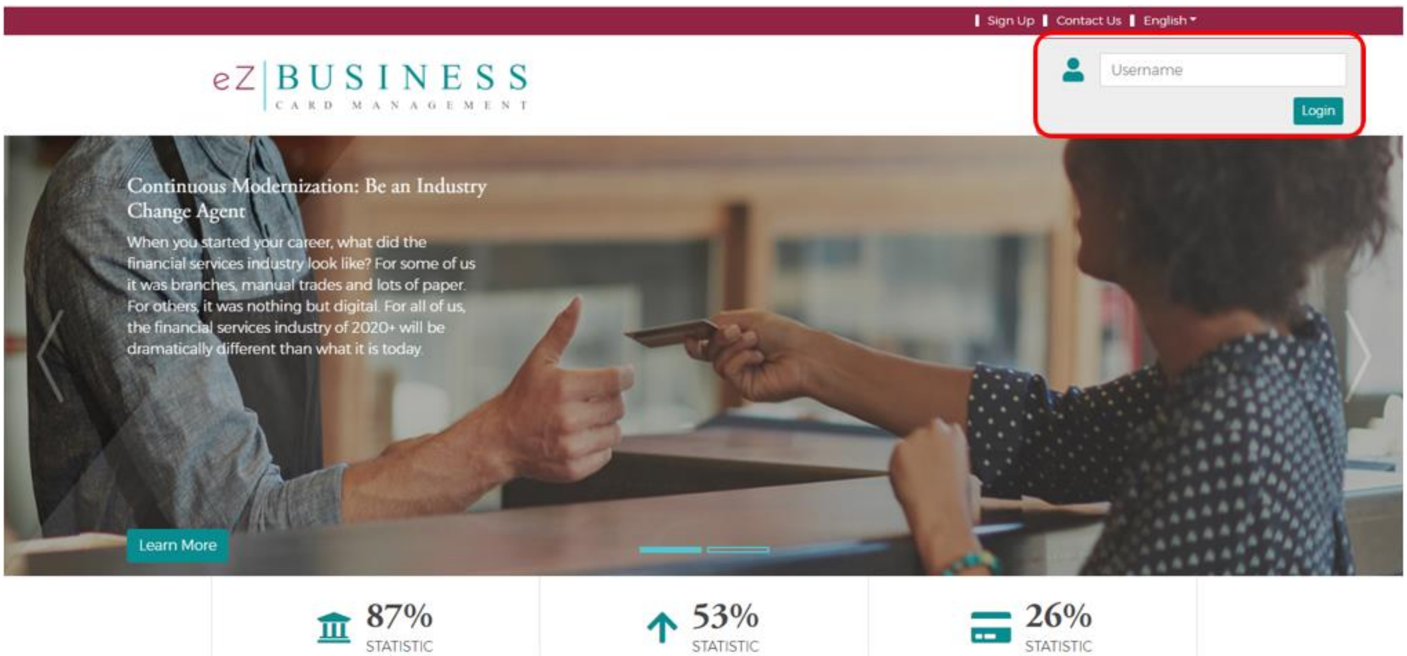
- *Depending on your security settings, you may or may not see all the options shown in this Guide.*

Setting up your password and security account

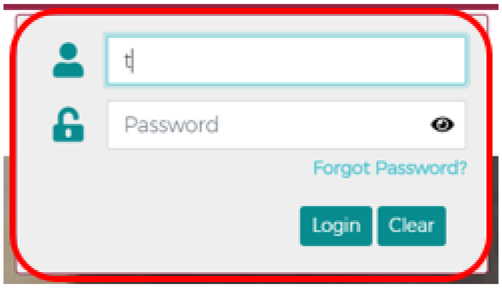
Upon your first login to the **eZBusiness** site, users are required to change their password and create a **Security Account**. After you log in for the first time and change your password, you must set up your security questions and answers. The system prompts you in a few steps to set this up.

To log into eZBusiness Card Management, perform the following steps:

1. From the **eZBusiness** landing page, enter your **Username**.



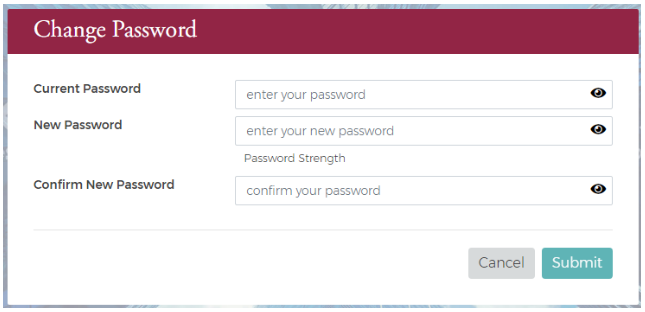
2. As you begin typing your **Username**, the **Password** field displays. Enter your temporary **Password** and click **Login**.



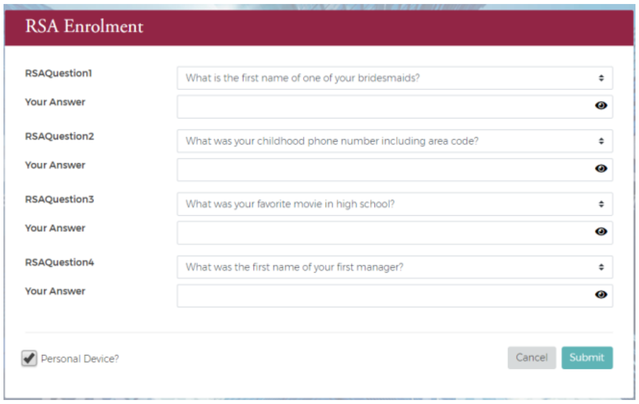
Note:

- *The **Additional Security For Your Protection** window is displayed if RSA determines that the risk score is high or the computer from which the site is being accessed is not pre-selected as private computer. See the **Additional Security Protection** section for more instructions.*
- *If the RSA is ON, the Out of Band page is displayed. If the RSA is OFF, it will redirect to the password screen*

3. Once you enter your **Username** and **Password**, the **Change Password** window will be displayed. Enter your **Current Password**, **New Password** and click **Submit**.



4. A pop-up will be displayed telling you that you have successfully changed your password. Click **OK**.
5. 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**.



6. A pop-up will be displayed telling you that you have successfully enrolled in RSA. Click **OK**. Your default landing page is displayed.

IMPORTANT!

➔ *If the admin user registers a computer/device, the system recognizes that admin user, and are less likely challenged at future logins. It is important that public devices are not registered. If someone tries to use that device to log into the admin's account, the system challenges them by going through the Out of Band authentication process. Refer to the topic Out of Band Authentication in this chapter for more information.*

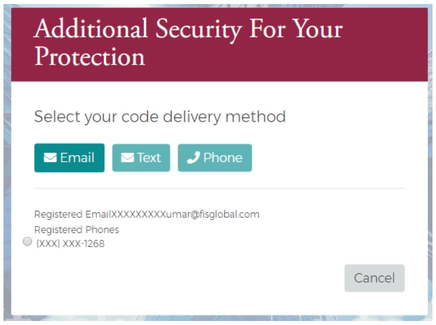
Login Authentication

Each time a user logs into eZBusiness, login authentication is performed. If the system detects a difference, the user is challenged using Out of Band authentication. The following are examples of when the user is challenged:

- The user logs in to eZBusiness from a device other than the one where security questions were originally setup and answered (for example, the user logs in from a laptop but originally set up their account from a desktop).
- The user did not register their computer or other device when they previously logged in from it.
- The user logs in from an IP address that has had known fraud occur.
- The geographic locations of consecutive logins are different, for example, the user logged in from Florida and then logged in from California five minutes later.
- The login was not consistent with the user's login behavior.

Out of Band Authentication

Out of Band Authentication is a form of user challenge that employs a one-time security code sent to the user by way of an out bound phone call, SMS text, or email. Out of band authentication is required when the user fails login authentication.

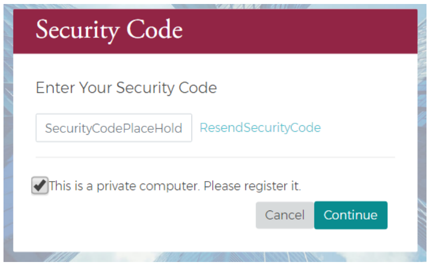


The security code can be generated by one of the following options:

- **Email** – The security code will be sent to your registered email address.
- **Text** – The security code will be sent via a text message to your registered mobile number.
- **Phone** – See the **Phone Option** below for more details.

Email and Text Option

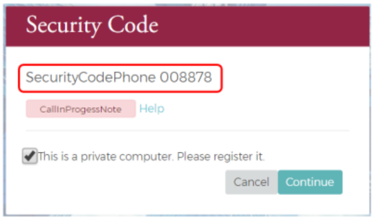
1. Click on the option that you prefer – **Email** or **Text**. The security code will be sent to you via the chosen method and the **Security Code** window will be displayed. Enter the **Security Code** that was sent to you via email or text. Check the "**This is a private computer. Please register it.**" box and click **Continue**.



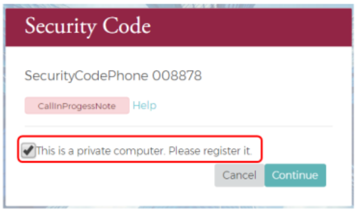
2. Your default landing page is displayed.

Phone Option

1. Click the **Phone** option and the security code will be displayed. An automated call is generated via RSA to the phone number registered for your account in eZBusiness. When the call is received, press the hash/pound key (#) followed by the security code that is displayed on the application window. The security code is verified and the **Continue** option is enabled.



2. If you are on a private computer, check the **This a private computer. Please register it.** box and click **Continue**.



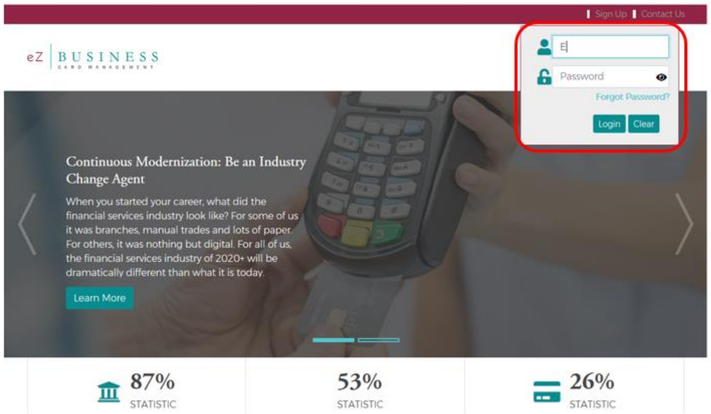
3. You will be directed to your default landing page.

Note: *Phone numbers with extensions will **NOT** work for this process.*

Logging In

To log into eZBusiness Card Management, perform the following steps:

1. From the **eZBusiness** landing page, enter your **Username**. As you begin typing your Username, the **Password** field displays. Enter your **Password** and click **Login**.



Note:

- *The **Additional Security For Your Protection** window is displayed if RSA determines that the risk score is high or the computer from which the site is being accessed is not pre-selected as private computer. See the **Additional Security Protection** section for more instructions.*
- *If the RSA is ON, the Out of Band page is displayed. If the RSA is OFF, it will redirect to the password screen*

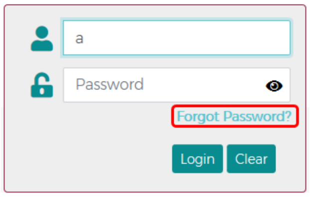
2. You default landing page is displayed.

Forgot Password

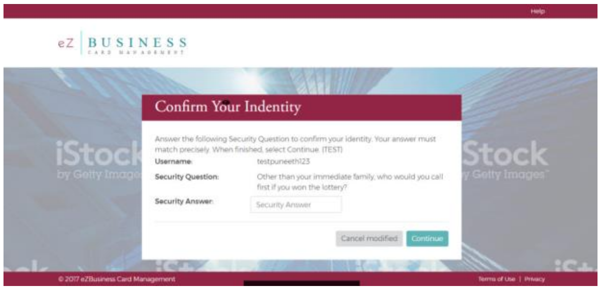
The Forgot Password feature allows users to gain access to their account by following a series of steps.

If you forget your password, perform the following steps to reset it:

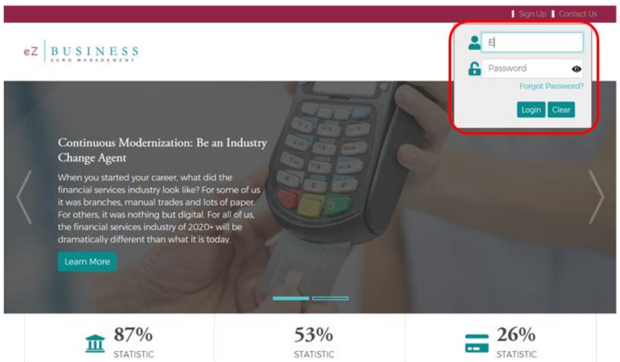
1. Click **Forgot Password?**



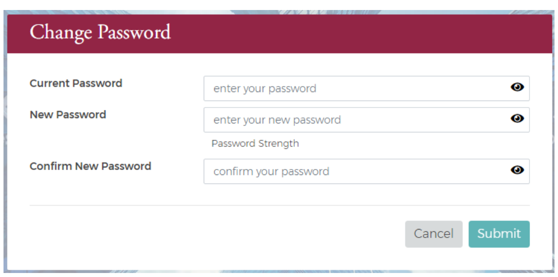
2. The **Confirm Your Identity** window will be displayed. Enter the **Security Answer** and click **Continue**. The temporary password will be sent to the e-mail address registered to the account in eZBusiness.



3. Once you receive the email with your temporary password, go back to the eZBusiness login page. Enter your **Username**. As you begin typing your Username, the **Password** field displays.



4. Enter your **Password** and click **Login**. You will then be prompted to change your password. Enter the temporary password in the **Current Password** field and then type your new password in the **New Password** and **Confirm New Password** fields. Click **Submit**.



Forgot password and not enrolled in a security account

If a new User attempts to use the **Forgot Password** feature, but has not established their Security Account, a message appears on the **Enter Your Password** screen advising that this feature is not available because it has not been set up in their Security Account. The user must contact their security administrator for assistance.

Managing Your Password

If you forget your password, and the forgot-password option is not available to you, please contact your system administrator to issue you a temporary password. Once you enter your temporary password, you will be prompted to update your temporary password with a permanent password.

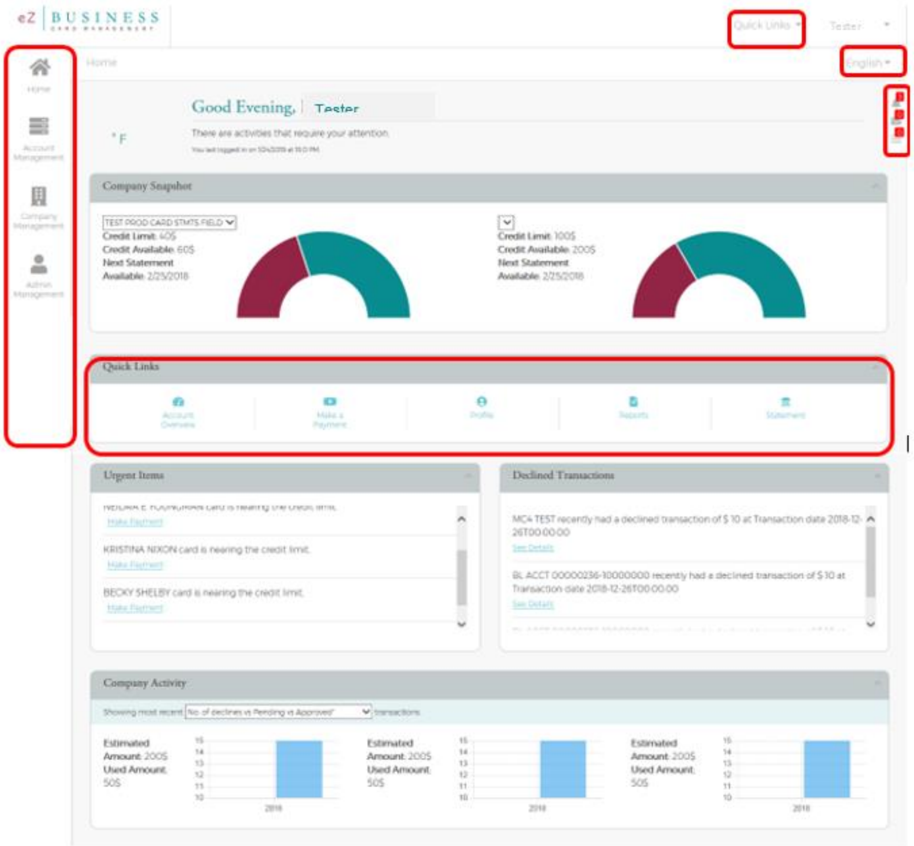
If you need to obtain a new password, the **Change Password** feature is available on eZB. An Admin user who is logged into eZBusiness can self-manage by selecting **Change Password.**

Navigating eZBusiness

IMPORTANT!

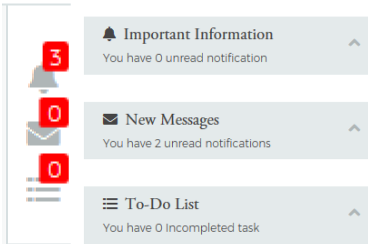
➔ *Depending on your security settings, you may or may not see all the options shown in this Guide.*

Home Page Overview



The table below describes the elements of the **Home** page:

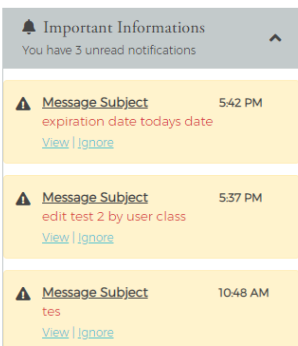
Element	Description
Side Navigation Bar	Link to the modules within eZBusiness that you have access to.
Language Option	Based on the financial institution’s setup, additional languages are available. To change the language, select from the drop-down list.
Links	There are two quick link options on the home page: ➔ A drop-down list at the top of the page ➔ A Quick Links section in the middle of the page.
Company Snap Shot	Provides a snapshot of company’s financial status.
Urgent Items	Provides information related to items that require immediate attention
Declined Transactions	Provides information related to Declined Transactions related to the company.
Company Activity	Provides a snapshot of company activities.



Element	Description
Alerts / Important Information	The **Alert** icon on the right side of the home page displays important information that requires action.
Messages	The **Message** icon on the right side of the home page displays if you have any unread Messages.
To-Do List	Provides the user with the ability to create a list of tasks to be completed.

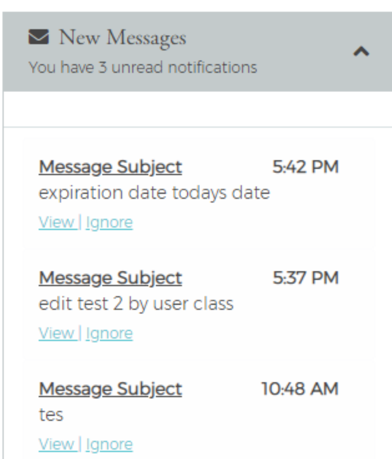
Important Information

Provides the user with a snap shot of important items.



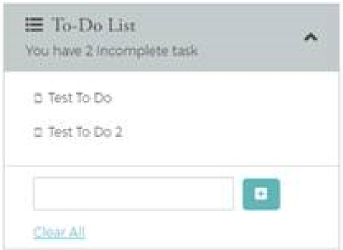
New Messages

Shows new messages that have been received. Click the **View** link to view the message or click **Ignore** to move to the next message. Any message marked as Urgent will appear in red.



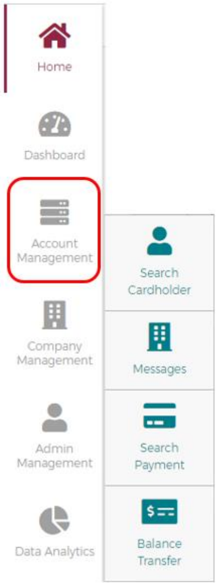
To-Do List

The To-Do List provides users with the ability to prioritize a list of tasks that needs to be completed. The Admin user can define the list of items in this section.



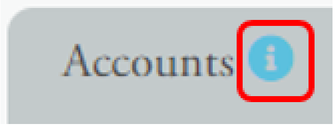
Accessing Pages Within eZBusiness

The left-hand side menu is used to navigate to various functionalities within the site. The icons that you see in the menu are based on your security rights. Click on an icon and a list of sub-menu icons display allowing you to navigate to pages to perform different functions.

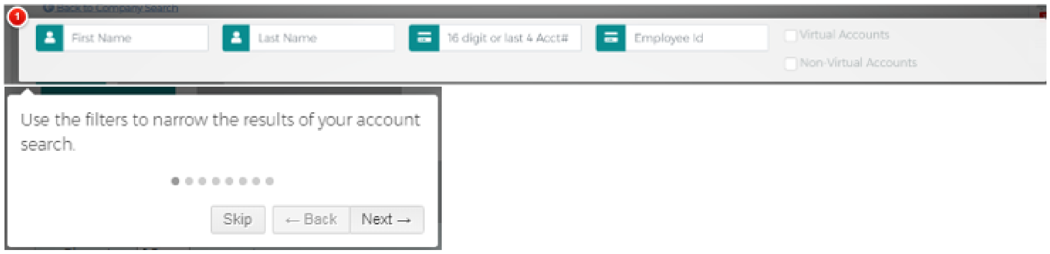


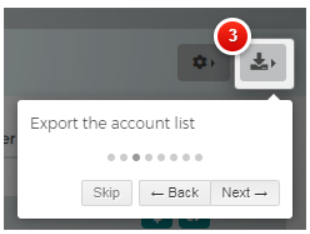
Site Help

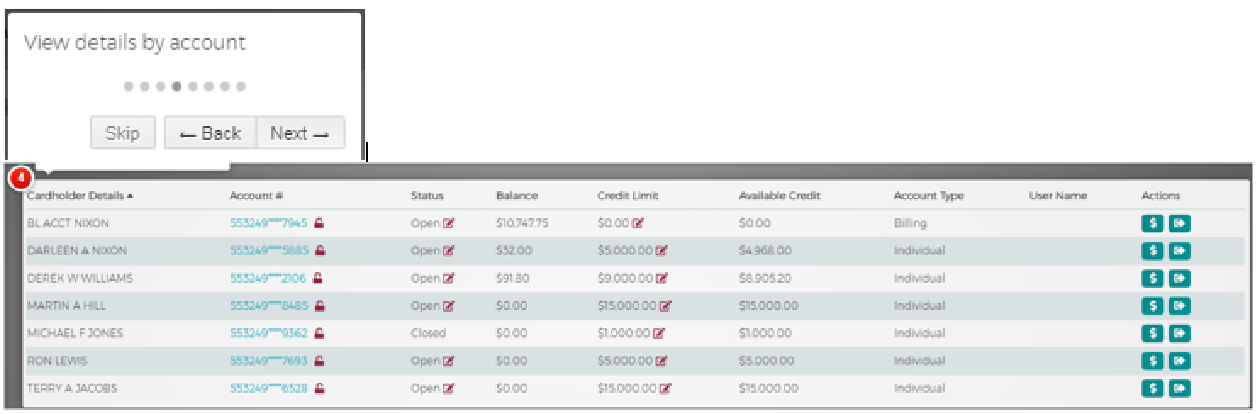
Help is available within the site. When you see the information icon in a section header, click the icon and the help section will be displayed.

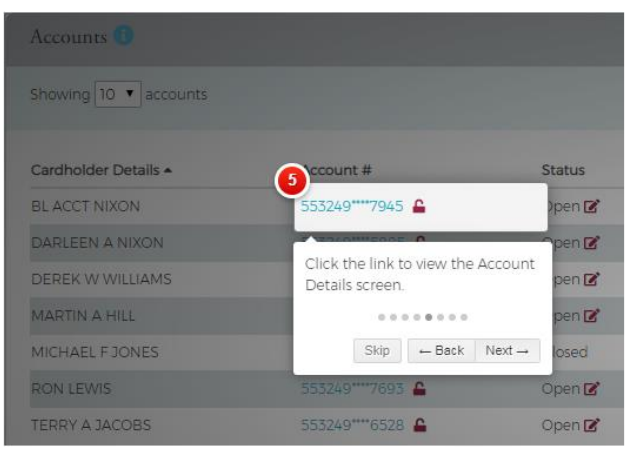


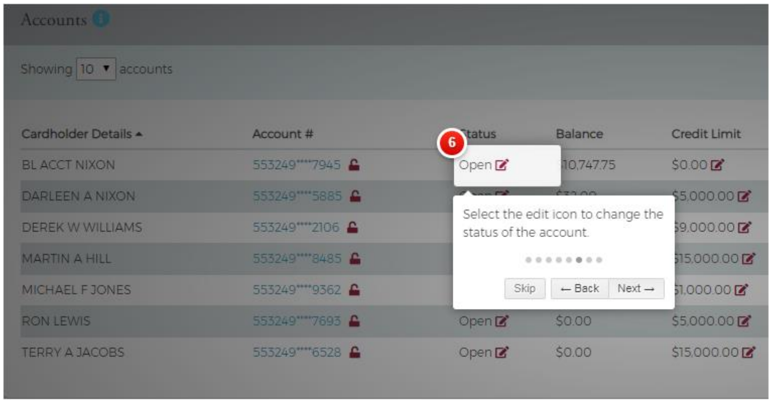
Below is an example of the site help:

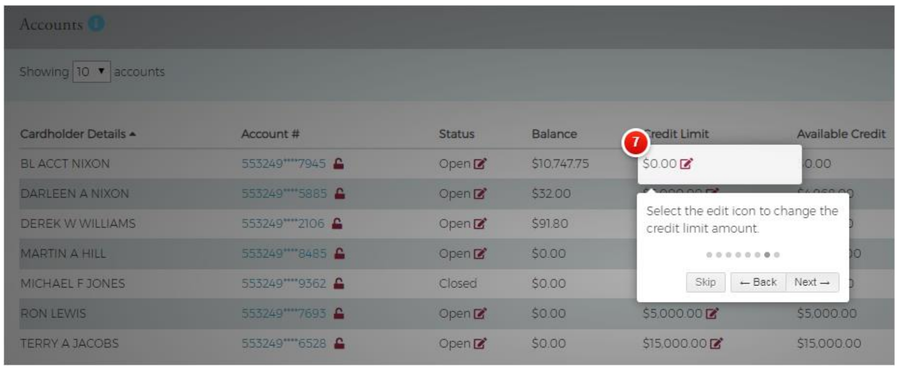


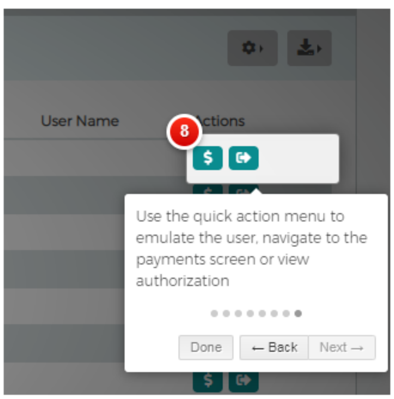










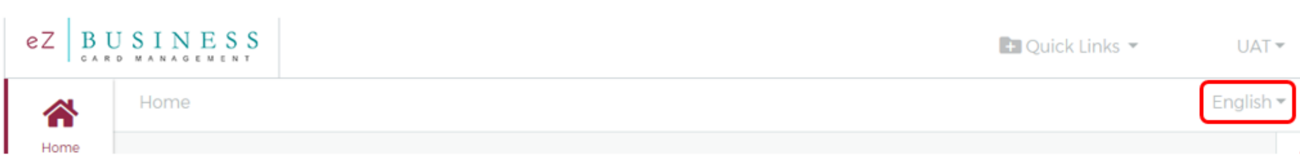


Changing the Language

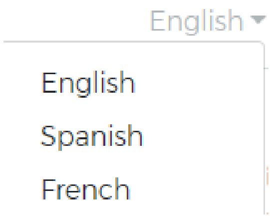
English is the default language for eZBusiness. However, other languages are available if your financial institution has been setup for them.

To change the language, perform the following steps:

1. Click the down arrow next to the **English** from any page within eZBusiness. The drop-down list will appear with the language options that your financial institution has selected.

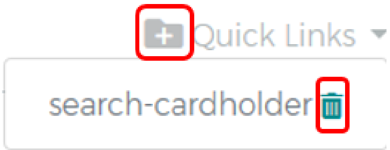


2. Click on the language of your choice. The screen will refresh and reappear with that language.



Quick Links

The **Quick Links** link located at the top of each page allows you to add a link to the pages that you use most. Go to the page that you want to add and then click the **+** icon next to **Quick Links**. You can delete a page from your **Quick Links** by clicking the **Delete** icon next to that page in the list.

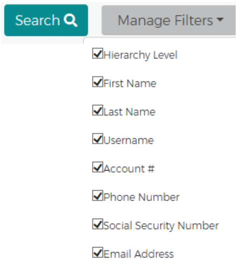


Section Headers

Clicking the up icon on the right side in a header field minimized that list of items.

Search Filters

On each of the search pages there is a **Manage Filters** button. You can determine the fields that you would like to see on each page clicking the **Manage Filters** button and selecting your search preferences for that page. The search options will vary based on the type of search.



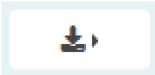
Downloading Lists

Some lists within eZBusiness can be downloaded. You can download the search results to the following formats:

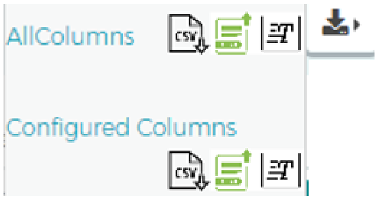
- Excel/Spreadsheet (.csv) format
- Excel
- Text (tab spacing) format

To download search results, perform the following steps:

1. Click the Export icon.



2. The export options will be displayed. Click the format option that you want and save the file to a specified location on your computer.



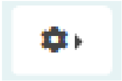
Note: *Selecting All Columns will download all available columns. Selecting Configured Columns will only download the columns that you have selected in the view.*

Configure Columns

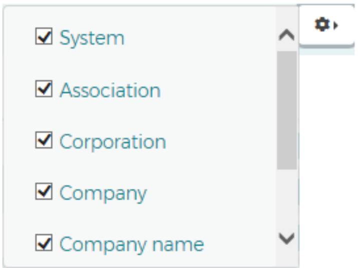
The columns of some search result lists within eZBusiness can be configured to show the information that you prefer for that search page.

To change the columns that are displayed in a results list, perform the following steps:

1. Click the **Configure Columns** icon.



2. Select the columns that you would like displayed by checking the box next to the item in the drop-down list.



Note: *The maximum number of columns that can be displayed is 8.*

Updating Columns Within a List

The update icon next to a field allows you to update the information from that screen.

Company Home Page

The **Company Home Page** provides insight to high-level information. From the home page, Admins can:

- View financial details
- Access available features
- Access transactions
- View items that require immediate attention

The below sections provide information related to the functionalities within the **Company Home Page**.

IMPORTANT!

- *Depending on your security settings, you may or may not see all the options shown in this Guide.*

Company Snapshot

The company snapshot provides a high-level view of the financial details.

The information available in the **Company Snapshot** section are:

- Company Available Balance
- Outstanding Authorizations
- Company Amount Due
- Company Due date
- Cash Limit
- Available Cash
- Credit Limit
- Available Credit

Home Page Quick Links

The Quick Links that are available based on your security access are:

- SSO to VISA
- Make a payment
- Reports
- Online Request
- Account Overview
- Manage Admins
- My Alerts
- Manage Expense reports
- Expense Management Setup
- Bulk Management

Urgent Items

The top ten urgent items will appear in the **Urgent Items** section. The priority of the urgent items is:

- **Past Due**: If an account is past due and you have security rights to make a payment, a link will be displayed to make a payment.
- **Account Over Limit**: If an account is over the credit limit and you have security rights to change the credit limit, a link will be displayed to make a credit limit change.
- **Online Requests Pending Approval**: These items would only appear if you have approval rights.
- **Card Activation**: These items would only appear if you have approval rights.
- **Payment Due in 5 Days**: A payment due item appears five days before the payment is due.

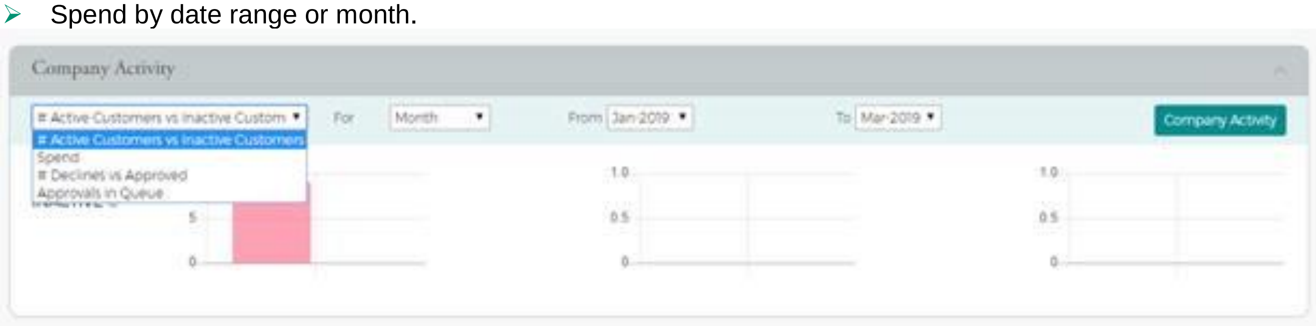
Declined Transactions

This section provides a list of declined transactions. Users can view up to ten declined transactions within this section. The **More** link will redirect you to the declined transactions page.

Company Activity

This section provides an overview of the transactions that have occurred within the company. Admin users will be able to view:

- The number of transactions declined vs approved for an active company by date range or month.
- The number of active customers vs inactive customers by date range or month.
- Approvals in the queue that are pending approval.
- Spend by date range or month.



Account Management

IMPORTANT!

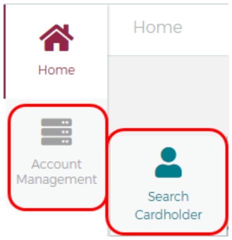
➔ *Depending on your security settings, you may or may not see all the options shown in this Guide.*

Cardholder Account Search

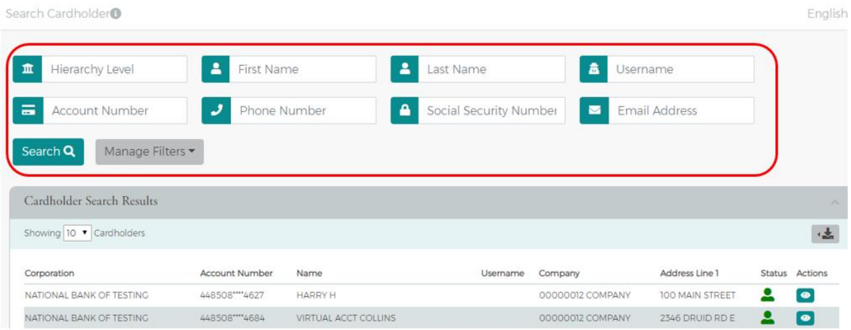
The **Search Cardholder** page allows you to search the database for individual commercial and business cardholder accounts. You can search within all company hierarchal levels and sublevels that you have access to.

To search for a cardholder in **Account Management**, perform the following steps:

1. Click **Account Management** icon and then the **Search Cardholder** icon.

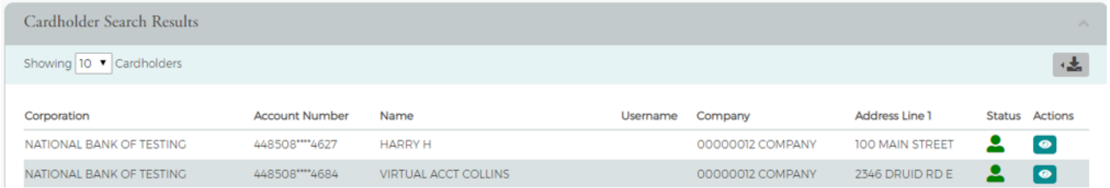


2. The **Search Cardholder** page is displayed. Enter one or any combination of search options and click **Search**.



Note: *All accounts that you have access to will be displayed in the **Cardholder Search Results** before you enter the search criteria. Search criteria only needs to be entered if you want to filter down the list.*

3. The **Cardholder Search Results** section is displayed.



The table below describes the search elements available on the **Search Cardholder** page.

Element	Description
Hierarchy	Hierarchy level
First Name	Cardholder's first name.
Last Name	Cardholder's last name.
User Name	Cardholder account user-defined name
Account Number	When searching by account number, you must enter the full 16-digit credit card number.

Element	Description
Phone Number	Cardholder's phone number
Social Security Number	Cardholder's Social Security number.
Email Address	Cardholder's Email address on file in eZCardInfo (MyCardStatement).

The below table describes the icons available in the **Cardholder Search Results** section:

Icon	Description
	Emulate the cardholder
	View Cardholder Details page
	Download the Cardholder Search Results list to excel, CSV or Tab.
	Account status is open
	Account status is closed

Note: *You can also search for a cardholder from the Company Management module.*

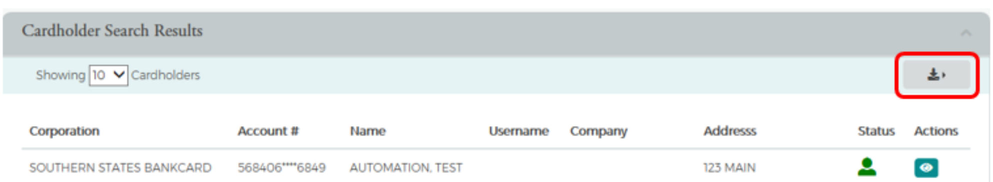
Downloading Cardholder Search Results

You can download the search results to the following formats and financial software programs:

- Excel/Spreadsheet (.csv) format
- Excel
- Text (tab spacing) format

To download the list, perform the following steps:

1. Click the **Download** icon in the **Cardholder Search Results** section.

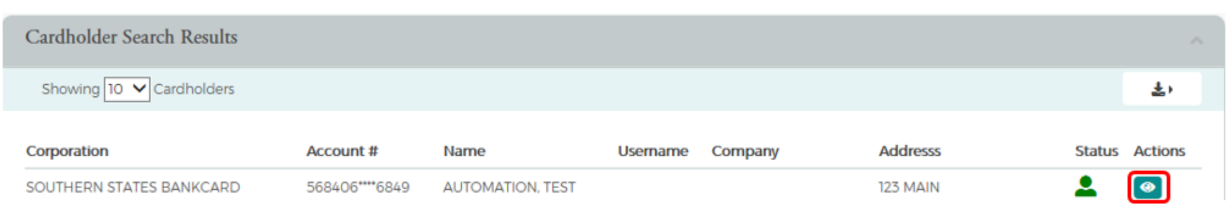


2. Click on the format option that you want and save the file to a specified location on your computer.

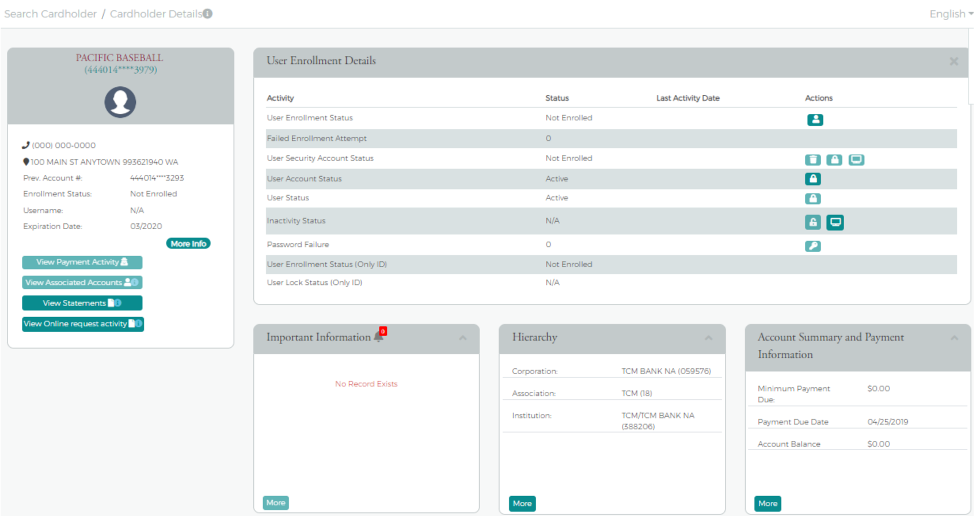
View Cardholder Details

To view the cardholder's **Account Details**, perform the following steps:

1. From the **Cardholder Search Results** section, click on the **View Cardholder Details** icon.



2. The **Cardholder Detail** page is displayed.

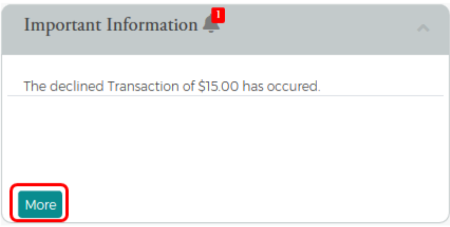


The **Cardholder Details** page contains five sections of information:

- Cardholder Profile
- Important Information
- Configuration Hierarchy
- User Enrollment Details
- Account Summary & Payment Information

Important Information

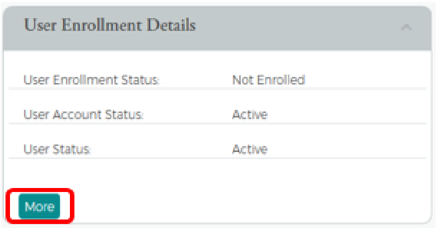
The **Important Information** section displays important information about the account (past due details, declined transaction details, etc.).



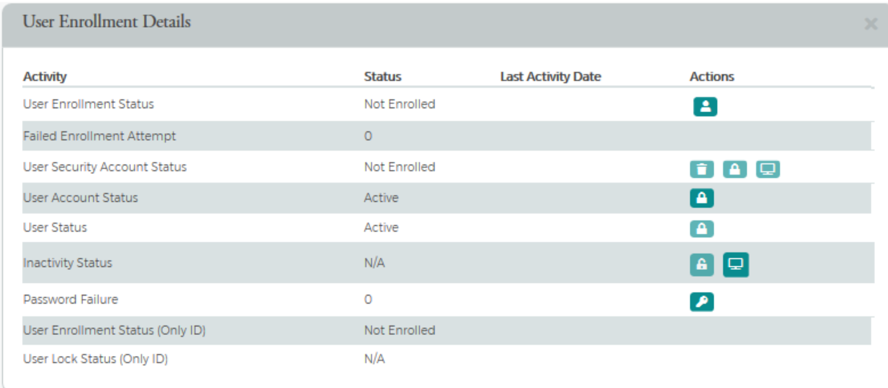
Click **More** to see additional information, if needed.

User Enrollment Details

The **User Enrollment Details** section displays the User Enrollment Status, User Account Status, and user Status when the **Cardholder Details** page displays.



Click **More** to see additional information and perform actions on the account.



User Enrollment Details

Activity	Status	Last Activity Date	Actions
User Enrollment Status	Not Enrolled		
Failed Enrollment Attempt	0		
User Security Account Status	Not Enrolled		
User Account Status	Active		
User Status	Active		
Inactivity Status	N/A		
Password Failure	0		
User Enrollment Status (Only ID)	Not Enrolled		
User Lock Status (Only ID)	N/A		

The below table describes the elements of the **User Enrollment Details** Section:

Element	Description
User Enrollment Status	Status of the user’s enrollment in a security account. Allows you to delete the user link and enroll the cardholder.
Failed Enrollment Attempt	Displays the number of failed enrollment attempts and allows you to reset.
User Security Account Status	Displays the status of the user’s security account and allows you to delete the user’s security account, lock/unlock the security account and view the user’s security history.
User Account Status	Displays the status of the user’s account and allows you to lock or unlock the account.
User Status	Displays the user’s status and allows you to lock or unlock the account.
Inactivity Status	Displays the user’s inactivity status and allows you lock/unlock the user’s account and view activity.
Password Failure	Displays the number of password failures
User Enrollment Status (Only ID)	Shows if the cardholder is enrolled in Only ID
User Lock Status (Only ID)	Displays the status of the user’s Only ID log in account

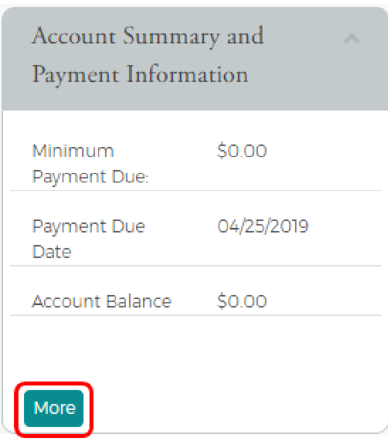
From the expanded **User Enrollment Details** section, you can perform additional actions by clicking on the icons:

Icon	Description
User Enrollment Status	
	Delete User Link – Icon only appears if the user is enrolled
	Enroll cardholder
Failed Enrollment Attempts	
	Reset
User Security Account Status	
	Delete the user’s security account
	Lock/Unlock the user’s security account
	View the user’s security account history
User Account Status	
	Lock/Unlock the user’s account
User Status	
	Lock/Unlock the user’s account

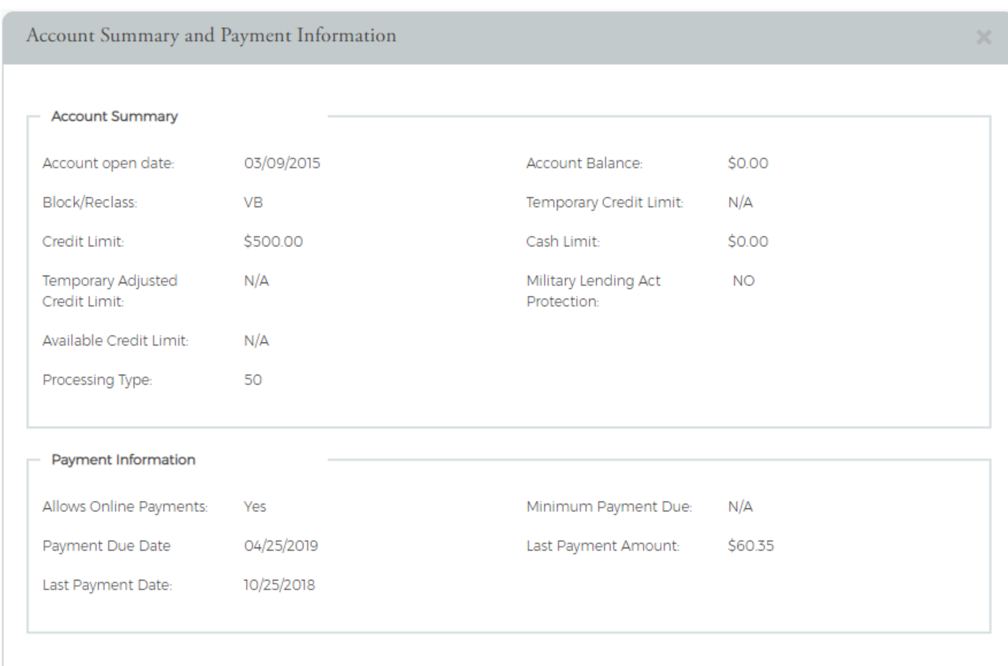
Icon	Description
Inactivity Status	
	Lock/Unlock the user's account
	View Activity Summary
Password Failure	
	Generate password

Account Summary & Payment Information Section

The **Account Summary & Payment Information** section displays the Minimum Payment Due, Payment Due Date and Account Balance when the **Cardholder Details** page displays.

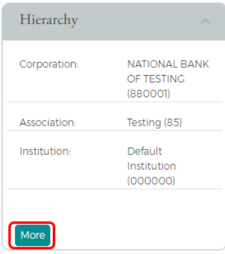


Click **More** to see additional information.



Hierarchy

The **Hierarchy** section displays the Corporation, Association, and Institution when the **Cardholder Details** page displays.



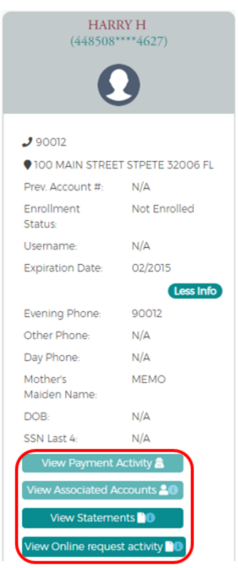
Click **More** to see additional information.

Click **View Configuration Details** to open the **Configuration Details** section.

Cardholder Profile

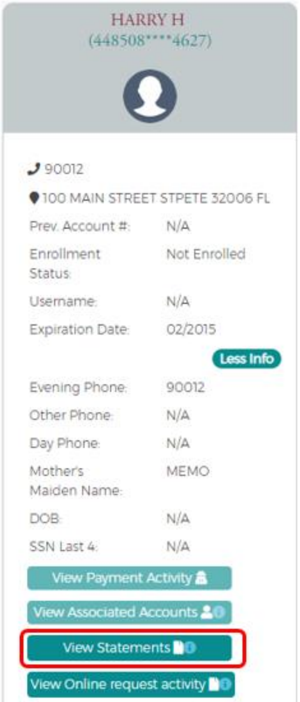
You can view the cardholder's contact information in the **Cardholder Profile** section. There are also links to:

- View Payment Activity
- View Association Accounts
- View Statements
- Online Request Activity



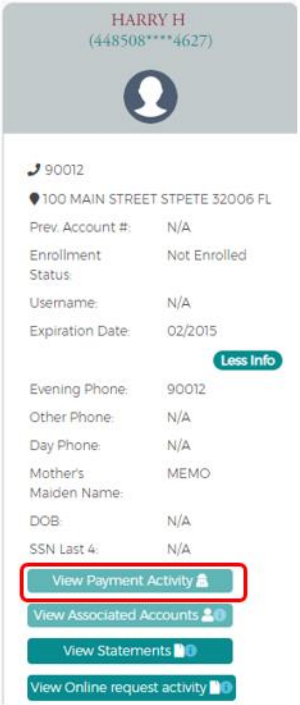
View Cardholder Statements

To view a cardholder's statements, click the **View Statements** button in the **Cardholder Profile**.



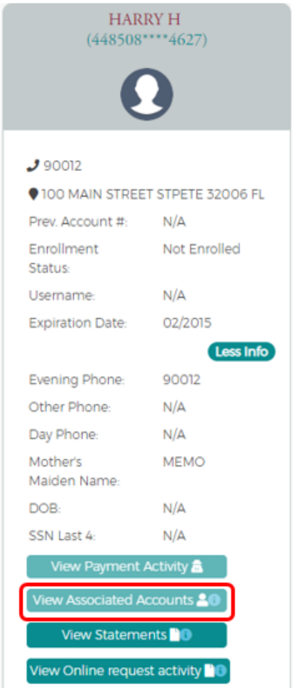
View Cardholder Payment Activity

To view a cardholder's payment activity, click the **View Payment Activity** button in the **Cardholder Profile**.



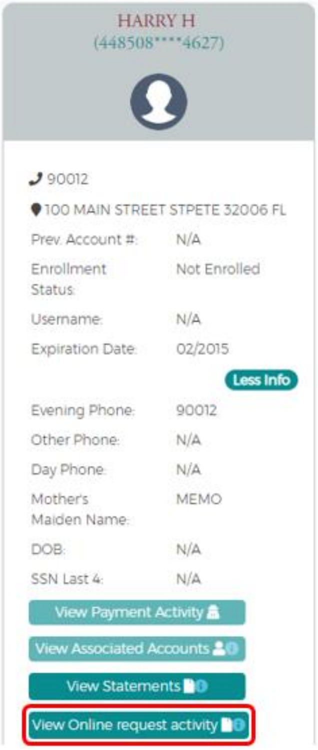
View Cardholder Associated Accounts

To view a cardholder's associated accounts, click the **See Associated Accounts** button in the **Cardholder Profile**.



View Cardholder Online Request Activity

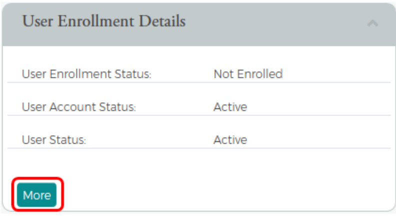
To view a cardholder's online request activity, click the **Online Request Activity** button in the **Cardholder Profile**.



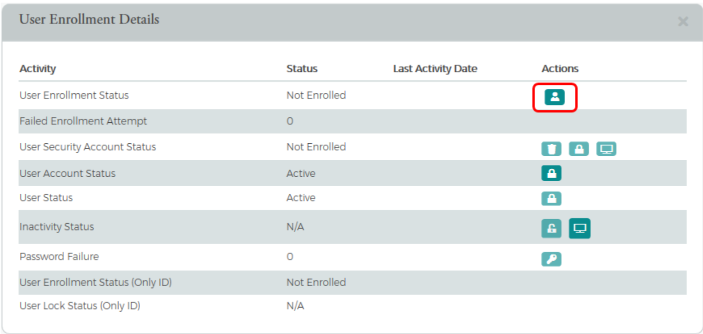
Enrolling a Cardholder

To enroll a cardholder, perform the following steps:

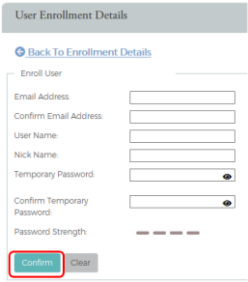
1. From the **Cardholder Details** page, click the **More** button in the **User Enrollment Details** section to display additional enrollment details.



2. Click on the **Enroll** icon in the **User Enrollment Status** row.



3. The **Enroll User** screen is displayed. Complete all the fields and click **Confirm**.



Emulating a Cardholder

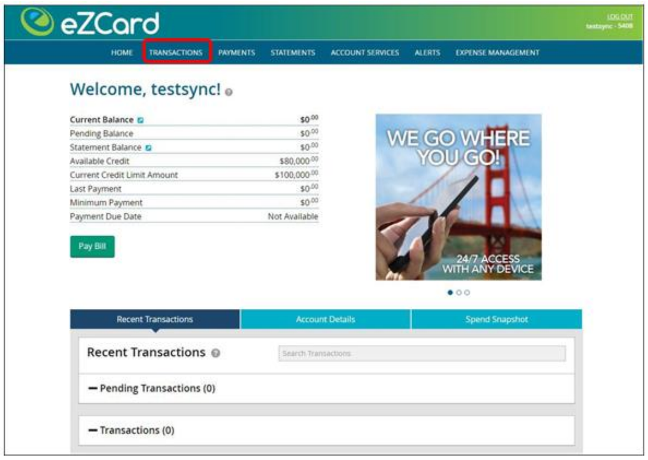
If you are a company administrator, you can emulate, or view an enrolled individual cardholder's online account to understand what the cardholder is viewing on eZCardInfo (MyCardStatement).

To emulate a cardholder, perform the following steps:

1. From the **Cardholder Search Results** page. Click on the **Emulate User** icon for the appropriate cardholder.

NOTE: *The* ***Emulate Cardholder*** *option is not available unless the cardholder is enrolled in eZCardInfo (MyCardStatement).*

2. eZCardInfo.com (MyCardStatement.com) automatically launches allowing you to view the cardholder's account online. By default, the eZCard (MyCard) **Home** page provides a summary of their account.



Company Management

IMPORTANT!

- ➔ *Depending on your security settings, you may or may not see all the options shown in this Guide.*

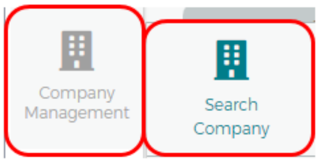
Company Search

The **Company Search** page allows admins to search for a specific company. This feature can also be useful in locating specific cardholder accounts within a company.

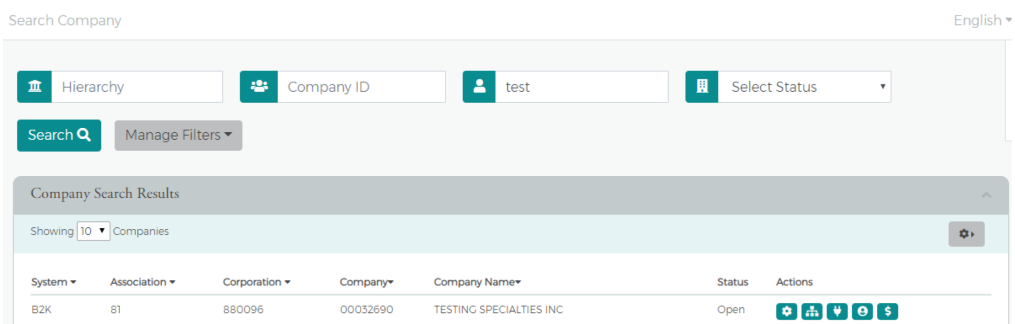
NOTE: *This feature is only available to administrative users with the proper security access rights to this information.*

To search for a company, perform the following steps:

1. Click the **Company Management** icon and then click **Search Company**.



2. The **Company Search** screen is displayed. Enter the search criteria and click **Search**. The **Company Search Results** page is displayed.



Note: *All the companies that you have access to will appear in the* ***Company Search Results*** *section. You will only need to search for the company if you want to limit the number of companies displayed in the results.*

The table below describes the elements of the **Company Search** page:

Element	Description
Hierarchy	Company hierarchy level
CompanyID	Company's Company ID
Company Name	Company's Name
Status	Status drop-down: Open, Closed or Inactive

The below table describes the icons available in the **Company Search Results** section:

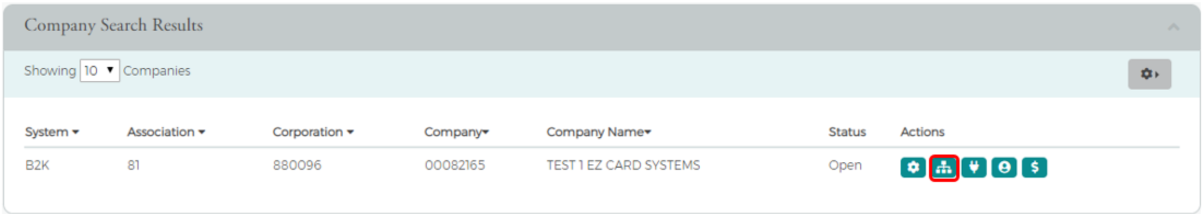
Icon	Description
	Configure company
	View hierarchy
	Online request
	Account list
	Payments

View Company Hierarchies

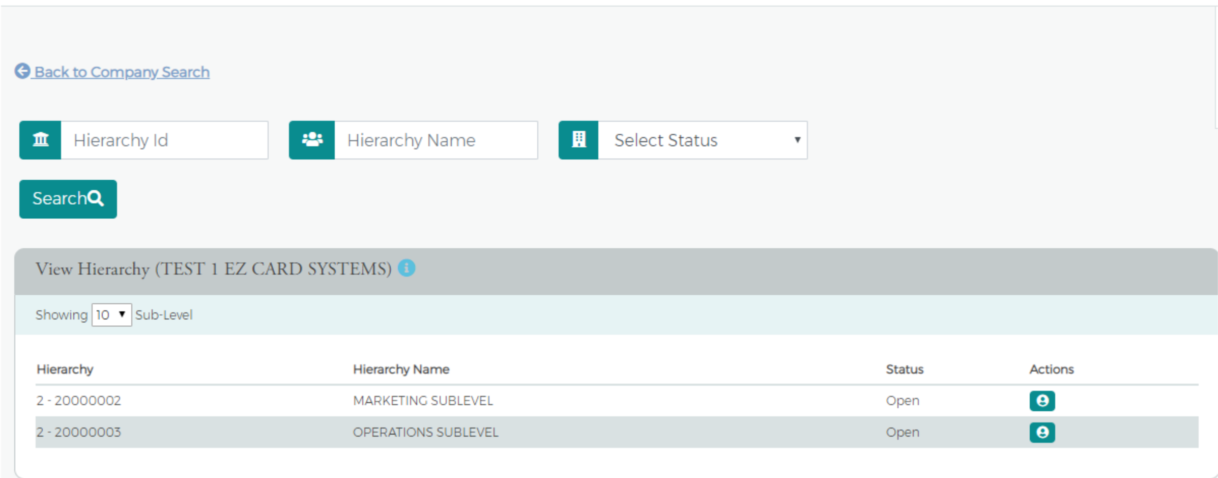
The **View Company Hierarchy** allows you to view a single company and any related sub-levels.

To view the company hierarchy, perform the following steps:

1. From the **Company Search Results** page, click the **Hierarchy** icon.



2. The **View Hierarchy** page is displayed.



NOTE:

- *If your security access profile gives you access to more than one company, click the company name to display the company hierarchy. If you have access to only one company, only that company hierarchy displays.*
- *You can use the search filters to narrow down the Hierarchy list.*

The below table describes the icons available on the **View Hierarchy** page:

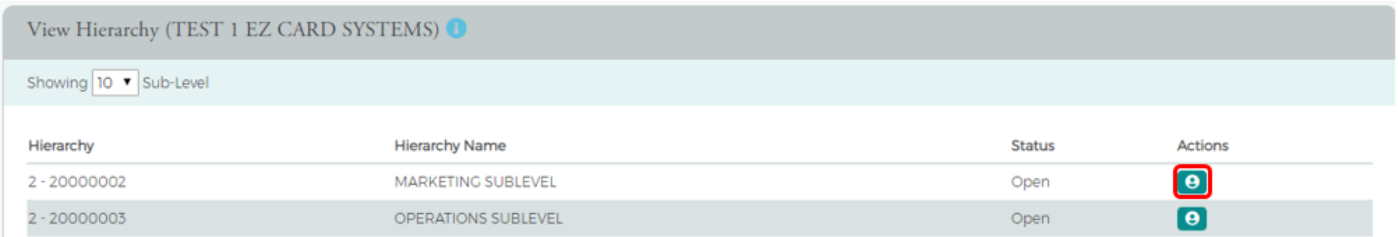
Icon	Description
	View company account list for that hierarchy level

The table below describes the elements on the **View Hierarchy** page:

Element	Description
Hierarchy ID	A unique ID number assigned to each hierarchy.
Hierarchy Name	The company name used in the hierarchy.
Status	The status of the company's account—Open, Closed, Inactive. Click the **View** icon to view the Accounts page, which lists the accounts associated with a selected company or sublevel.

View Account Lists within a Hierarchy

You can view account list based on hierarchy level by clicking the Account List icon next the hierarchy level on the **View Hierarchy** page.

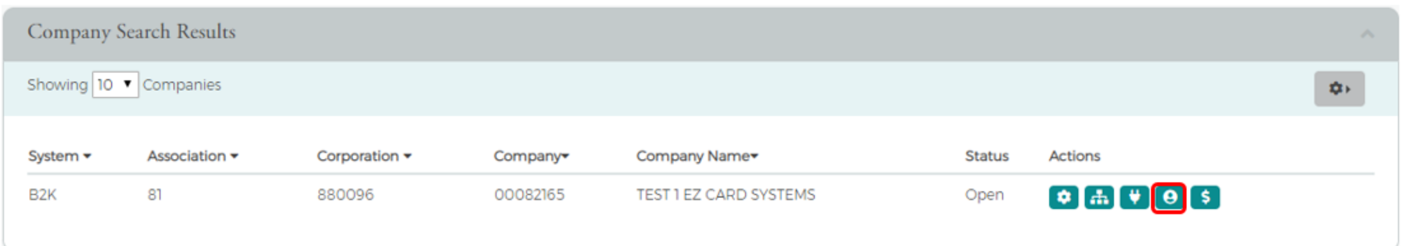


View Company Account Lists

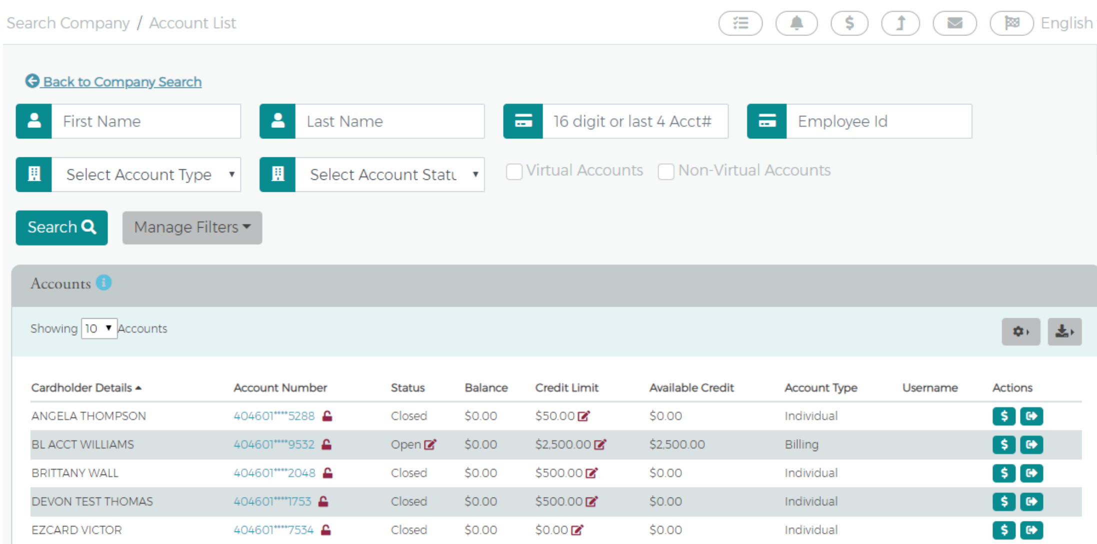
The **Accounts** page provides a list of cardholder accounts that belong to a specific company.

To search and/or view a list of company accounts, perform the following steps:

1. From the **Company Search Results** page, click the **View Accounts** icon next to the specific company.



2. The **Accounts** page is displayed.



Note:

- *All the accounts associated with that company will display. You can filter the list by using the search fields.*
- *Accounts can also be accessed from the **Cardholder Search** page. Refer to the **Cardholder Search** section in the **Account Management** chapter or **Account Search** in the **Company Management** chapter for more information.*

The table below describes the search elements on the **Accounts** page:

Element	Description
First Name	Cardholder's first name.
Last Name	Cardholder's last name.
Account Number	Full 16-digit account number or the last 4 digits
Employee ID	Employee ID
Account Type	Select from the account type from the drop-down list.
Account Status	Select from the account status from the drop-down list – Open, Closed, Blocked
Virtual Accounts	Displays only virtual accounts
Non-Virtual Accounts	Displays only non-virtual accounts

The below table shows the elements of the **Accounts** page:

Element	Description
Cardholder Details	Cardholder's first and last name
Account #	The first four and the last six numbers of the account number. The icon next to the account number indicates if the account is locked or unlocked.
Status	Status of the account. The edit icon allows you to change the status from the **Accounts** page.
Balance	Balance of the cardholder's account
Credit Limit	Cardholder's credit limit. The edit icon allows you to change the credit limit from the **Accounts** page.
Available Credit	Cardholder's available credit.
Account Type	Type of account for that cardholder.
User Name	Cardholder's user name.

The table below describes the icons on the **Accounts** page:

Icon	Description
	Emulate
	Make a payment
	Authorization

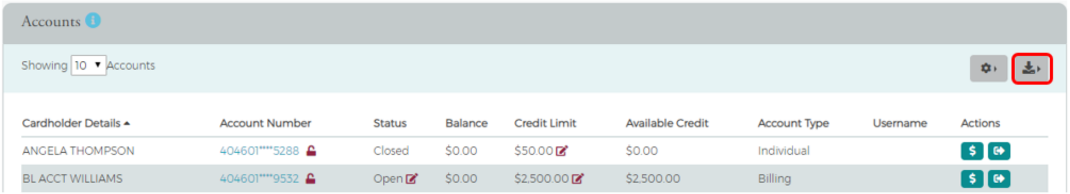
Downloading Company Account Lists

You can download the search results to the following formats and financial software programs:

- Excel/Spreadsheet (.csv) format
- Excel
- Text (tab spacing) format

To download the list, perform the following steps:

1. Click the **download** icon in the **Accounts** section.



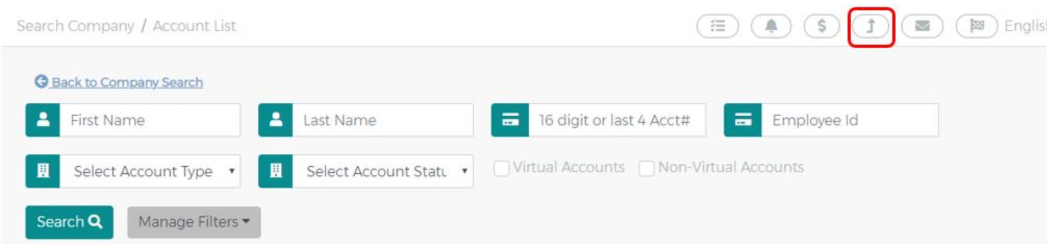
2. Click on the format option that you want and save the file to a specified location on your computer.

View Company Level Details

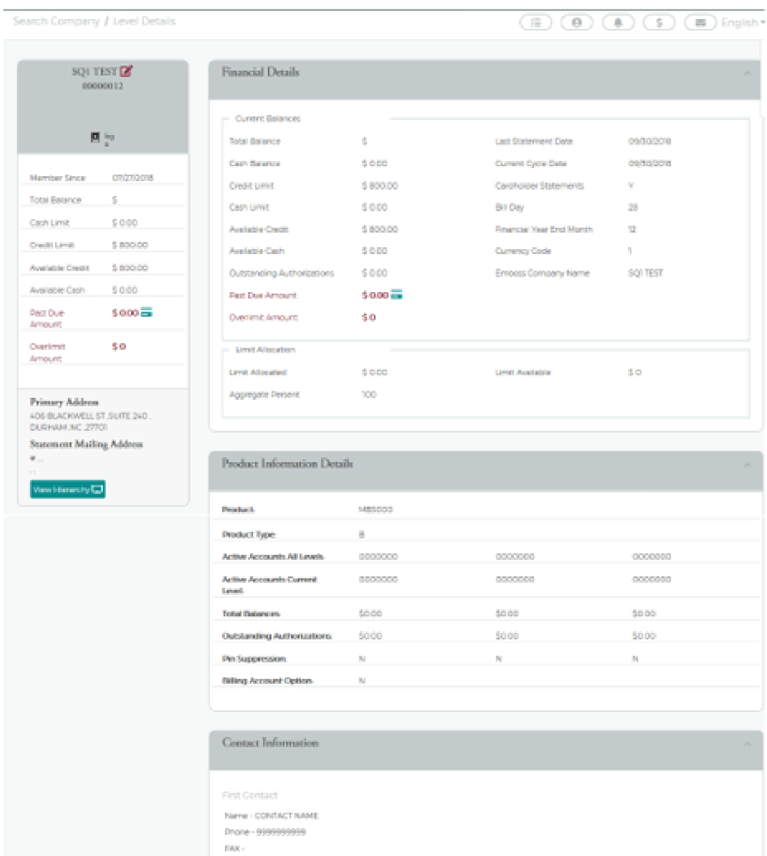
The **Level Details** page allows you to view company information, including balances and credit limit data, for a specific company or sublevel.

To view this information, perform the following steps:

1. From the **Company Accounts** or **Online Request** page, click the **Level Details** icon.



2. The **Level Details** page will be displayed.



The table below describes the information shown on the **Level Details** page.

Element	Description
Company Profile	
Total Balance	The current amount owed on your account, including purchases and credits to the account since your last statement and any purchases from previous statements that you have not yet paid.
Cash Limit	The total amount, set by your financial institution, which can be used a cash advance.
Credit Limit	The total amount, set by the financial institution, which can be charged to the account.
Available Credit	The credit limit minus the account balance.
Available Cash	The amount of available cash that can be drawn from the account. This value is determined by the cash limit minus the cash balance minus the cash transaction authorizations.
Past Due Amount	The amount owed on the account immediately if a payment was not received by the due date.
Overlimit Amount	The amount an account exceeds the credit limit, if applicable.
Primary Address	Company's primary address
Statement Mailing Address	Address where the company's statement is mailed.
View Hierarchy	Hierarchy Information: ➢ Level – displays the company or sublevel ➢ ID – displays the company ID ➢ Name – displays the company ID and name ➢ Enroll Date – displays the eZBusiness enrollment date for the applicable company.
Financial Details	
Current Balances	
Total Balance	The current amount owed on your account, including purchases and credits to the account since your last statement and any purchases from previous statements that you have not yet paid.
Cash Balance	The balance of all cash advances or other cash transactions that have posted to the account.
Credit Limit	The total amount, set by the financial institution, which can be charged to the account.
Cash Limit	The balance of all cash advances or other cash transactions that have posted to the account.
Available Credit	The credit limit minus the account balance.
Available Cash	The amount of available cash that can be drawn from the account. This value is determined by the cash limit minus the cash balance minus the cash transaction authorizations.
Outstanding Authorizations	Pending transactions on the account.
Past Due Amount	The amount owed on the account immediately if a payment was not received by the due date.
Overlimit Amount	The amount an account exceeds the credit limit, if applicable.
Last Statement Date	The date of the last account statement.
Current Cycle Date	The monthly billing date.
Cardholder Statements	Show if individual monthly statements are sent to the cardholders.
Bill Day	Date of the month that the company is billed.
Financial Year End Month	Company's financial year end date.
Currency Code	Currency code
Emboss Company Name	Name embossed on the company's credit cards.
Limit Allocation	➢ Limit Allocated ➢ Limit Available ➢ Aggregate Percent
Product Information	
Product	Product Code
Product Type	Product Type
Active Accounts All Levels	Number of active accounts for all levels
Active Accounts Current Levels	Number of active accounts for the current level

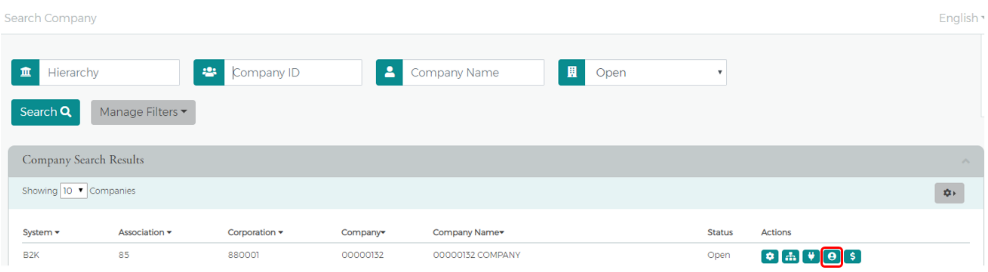
Element	Description
Total Balances	Total balance per product
Outstanding Authorizations	Total amount of outstanding authorizations per product
PIN Suppression	PIN suppression available by product
Billing Account Option	Billing account option selected by product
Payable Provider	Indicates if the product is a Payables participant. Blank – Product does not participate
Contact Information	
Contact	Contact name and information for the company

View Account Credit Limits

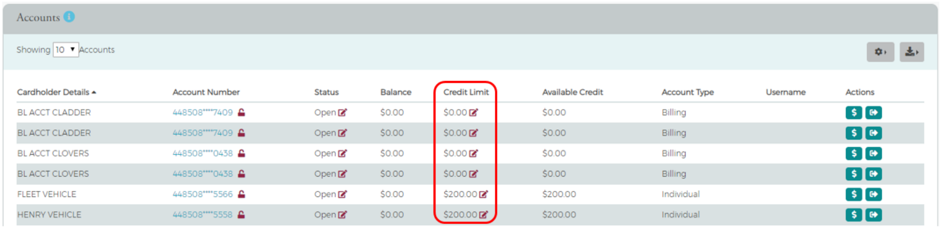
The **Accounts** page displays the credit limits for each account under that company.

To view cardholder credit line information, perform the following steps:

1. From the **Company Search Results** page, click the **Account List** icon.



2. The **Accounts** page is displayed showing the Credit Limit for each account.



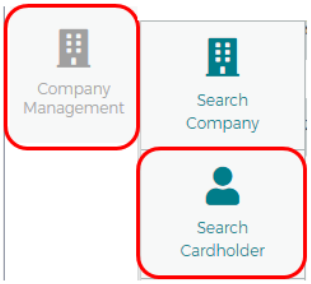
The below table shows the elements of the **Accounts** page:

Element	Description
Cardholder Details	Cardholder's first and last name
Account #	The first four and the last six numbers of the account number. The icon next to the account number indicates if the account is locked or unlocked.
Status	Status of the account. The edit icon allows you to change the status from the **Accounts** page.
Balance	Balance of the cardholder's account
Credit Limit	Cardholder's credit limit. The edit icon allows you to change the credit limit from the **Accounts** page.
Available Credit	Cardholder's available credit.
Account Type	Type of account for that cardholder.
User Name	Cardholder's user name.

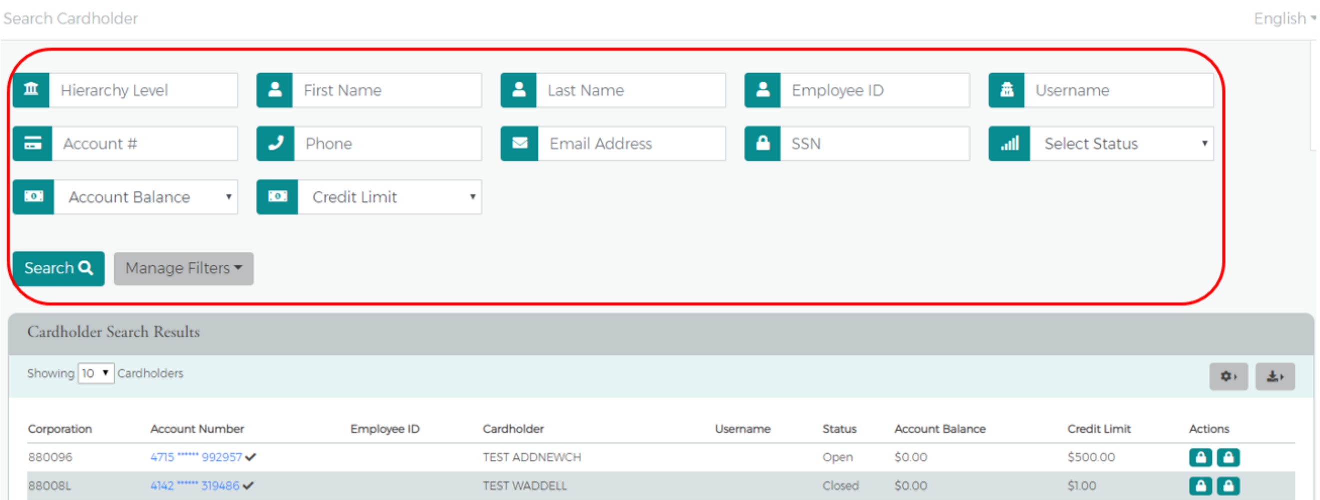
Cardholder Search

To search for an account from **Company Management**, perform the following steps:

1. Click on the **Company Management** icon and then the **Search Cardholder** icon.



2. The **Search Cardholder** page is displayed. Enter one or any combination of search options and click **Search**.



Note: *All accounts that you have access to will be displayed in the **Cardholder Search Results** before you enter the search criteria. Search criteria only needs to be entered if you want to filter down the list.*

The table below describes the search elements on the **Search Cardholder** page.

Element	Description
Hierarchy	Company hierarchy level
First Name	Cardholder’s first name.
Last Name	Cardholder’s last name.
Employee ID	Employee’s ID
Username	Cardholder account user-defined name
Account #	When searching by account number, you must enter the full 16-digit credit card number.
Phone Number	Cardholder’s phone number
Email Address	Cardholder’s Email address on file in eZCardInfo (MyCardStatement).
SSN	Cardholder’s social security number.
Status	Select the status from the drop-down list: All, Open, Closed, Blocked
Account Balance	Select an option from the drop-down list: Equal To, Between, More Than or Less Than. Once you select an option, additional field(s) will display to enter the dollar amount.
Credit Limit	Select an option from the drop-down list: Equal To, Between, More Than or Less Than. Once you select an option, additional field(s) will display to enter the dollar amount.

The below table describes the icons available in the **Cardholder Search Results** section:

Icon	Description
	Emulate the cardholder
	Lock/Unlock Account
	Lock/Unlock Security Account
	Download the Cardholder Search Results

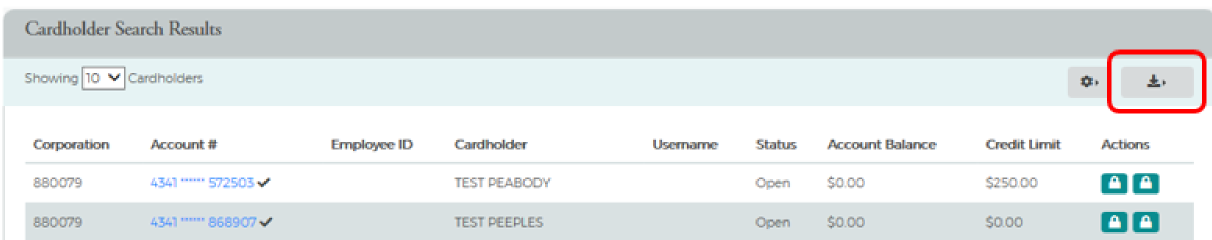
Downloading Cardholder Search Results

You can download the search results to the following formats and financial software programs:

- Excel/Spreadsheet (.csv) format
- Excel
- Text (tab spacing) format

To download the list, perform the following steps:

1. Click the **download** icon in the **Search Cardholder Results** section.



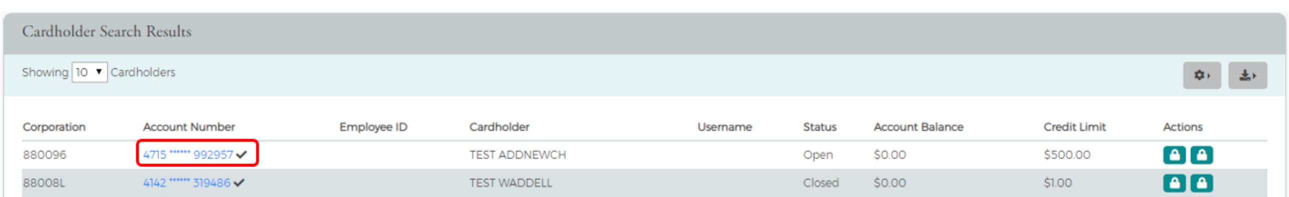
2. Click on the format option that you want and save the file to a specified location on your computer.

View Account Details

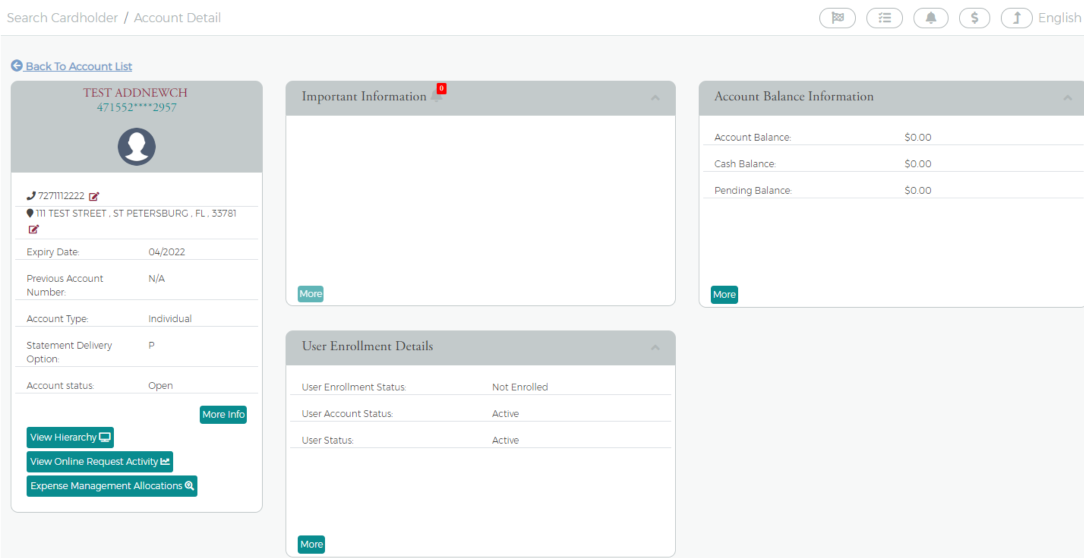
The **Account Detail** page displays account and cardholder information. It also provides links for viewing account transactions and the details of outstanding transactions.

To view the details of a specific account:

1. From the **Cardholder Search Results** or the **Company Account List**, click on the **Account #** link to view the details for that account.

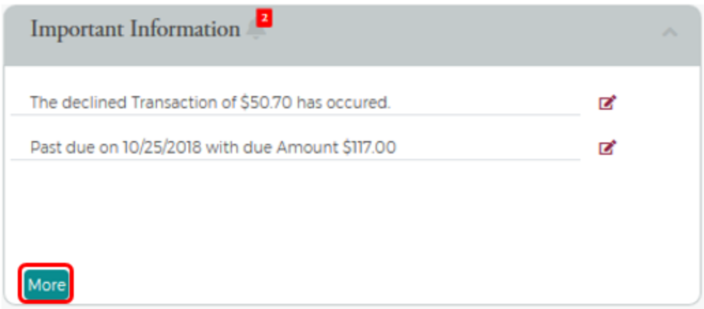


2. The **Account Detail** page is displayed.



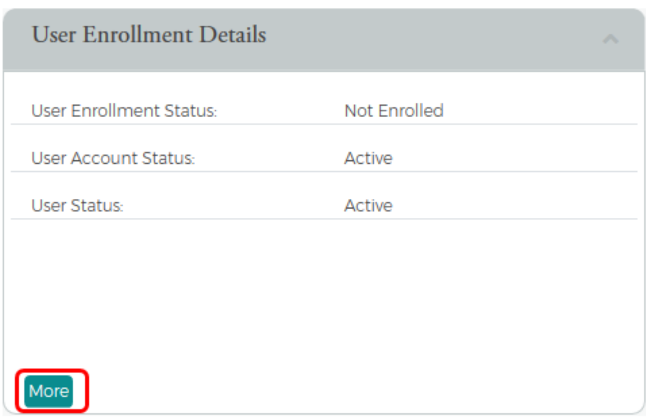
Important Information

The **Important Information** section displays important information about the account (past due details, declined transaction details, etc.).

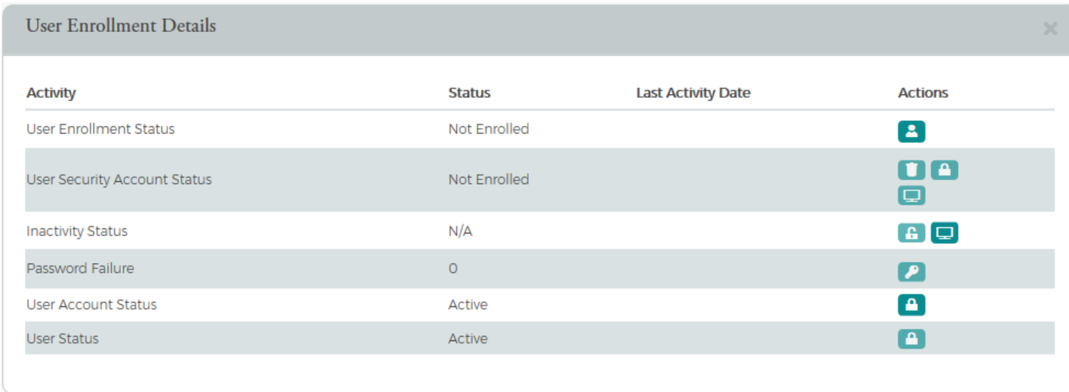


Click **More** to see additional information, if needed.

User Enrollment Details



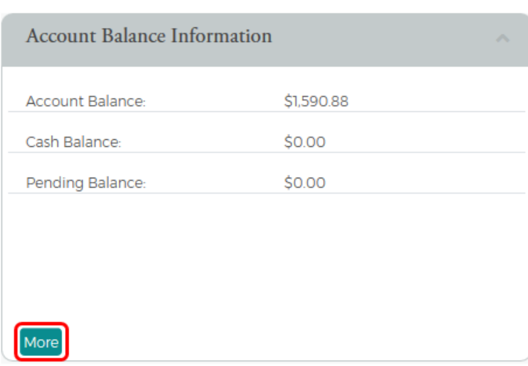
Click the **More** button in the **User Enrollment Details** section to display additional enrollment details.



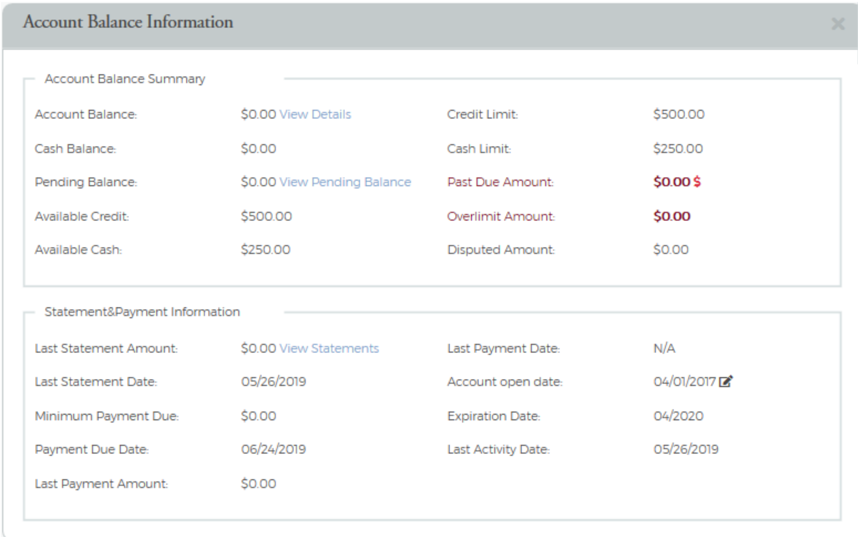
From the expanded **User Enrollment Details** section, you can perform additional actions by clicking on the icons:

Icon	Description
User Enrollment Status	
	Delete User Link – Icon only appears if the user is enrolled
	Reset
	Enroll cardholder
User Security Account Status	
	Delete the user's security account
	Lock/Unlock the user's security account
	View the user's security account history
Inactivity Status	
	Lock/Unlock the user's account
	View Activity Summary
Password Failure	
	Generate password
User Account Status & User Status	
	Lock/Unlock the user's account

Account Balance Information



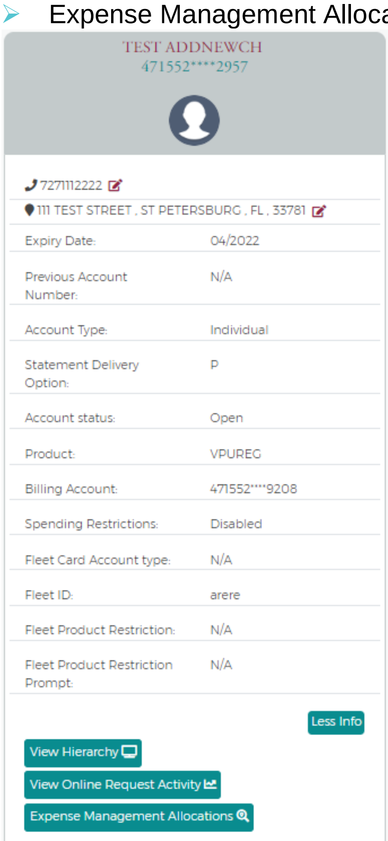
Click the **More** button in the **Account Balance Information** section to display additional account details.



Cardholder Profile

You can view the cardholder's contact information in the **Cardholder Profile** section. There are also links to:

- View Hierarchy
- View Online Request Activity
- Expense Management Allocations

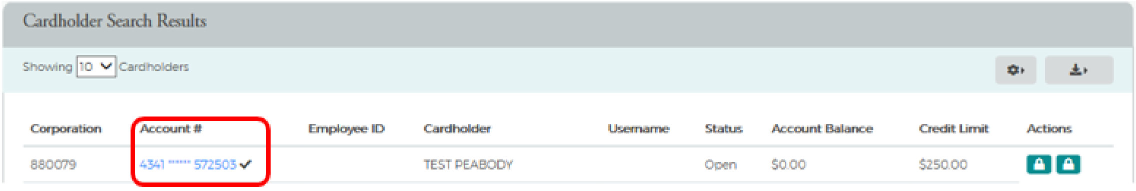


View eZCard Account Locks

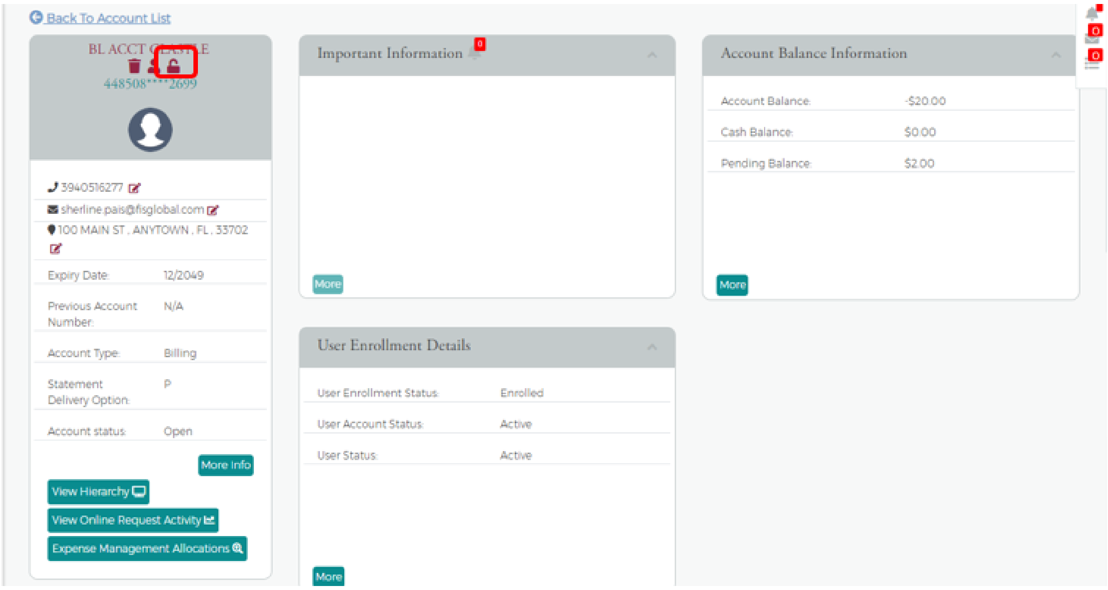
The **Account Lock** feature within eZCard allows the cardholders to lock their account and prevent additional authorizations on the account until the lock is removed. The account will be locked until the cardholder unlocks the account again. An administrator can view in eZBusiness if a lock has been placed by the cardholder.

To see if a lock has been placed on the account, perform the following steps:

1. From the **Cardholder Search Results** or the **Company Account List**, click on the **Account #** link to view the details for that account.



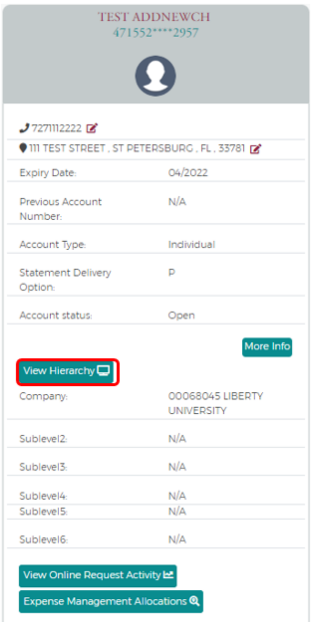
2. The **Account Detail** page is displayed. The **Lock** icon is displayed on the **Cardholder Profile** section above the Account number



View Cardholder Hierarchy

To view the cardholder hierarchy, perform the following steps:

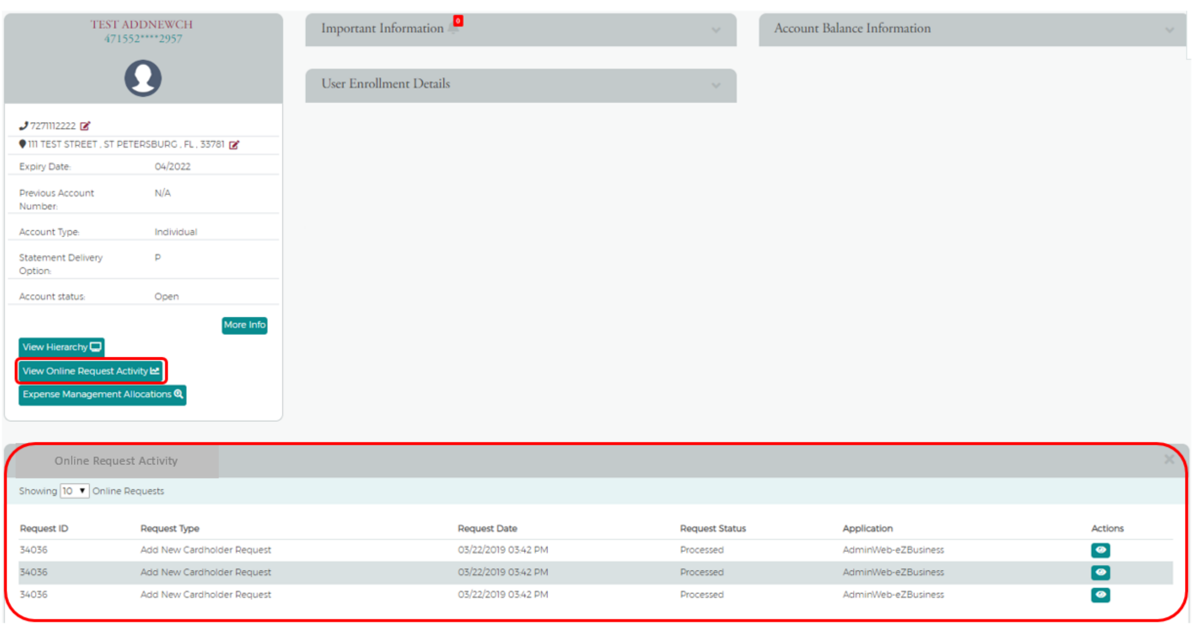
From the **Account Detail** page, click the **View Hierarchy** button in the **Cardholder Profile** section. The **Hierarchy** section is displayed below the **View Hierarchy** button.



View Cardholder Online Request Activity

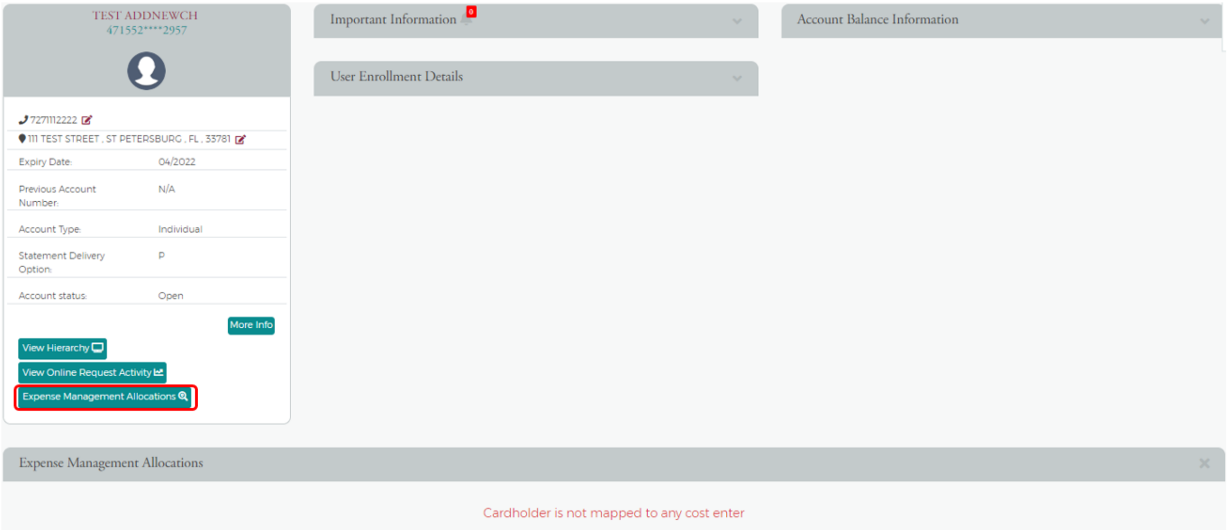
To view **Online Request Activity**, perform the following steps:

From the **Account Detail** page, click the **View Online Request Activity** button in the **Cardholder Profile** section. The **Online Request Activity** section is displayed below the **Cardholder Profile** section.



Expense Management Allocations

If the cardholder is set up for eZBusiness Expense Management, you can view the allocations by clicking on the **Expense Management Allocations** icon.



Viewing Billing Account vs. Individual Account Information

As mentioned, billing accounts differ from individual commercial card accounts in that all transactions made by individual cardholders are diverted for central billing. To help simplify the commercial card account management process, the **Accounts** page conveniently lists all the accounts within a company hierarchy. A billing account displays in the **Accounts** page list with the prefix, BL ACCT, along with the billing account number. Individual accounts display in the list by the cardholder's name.

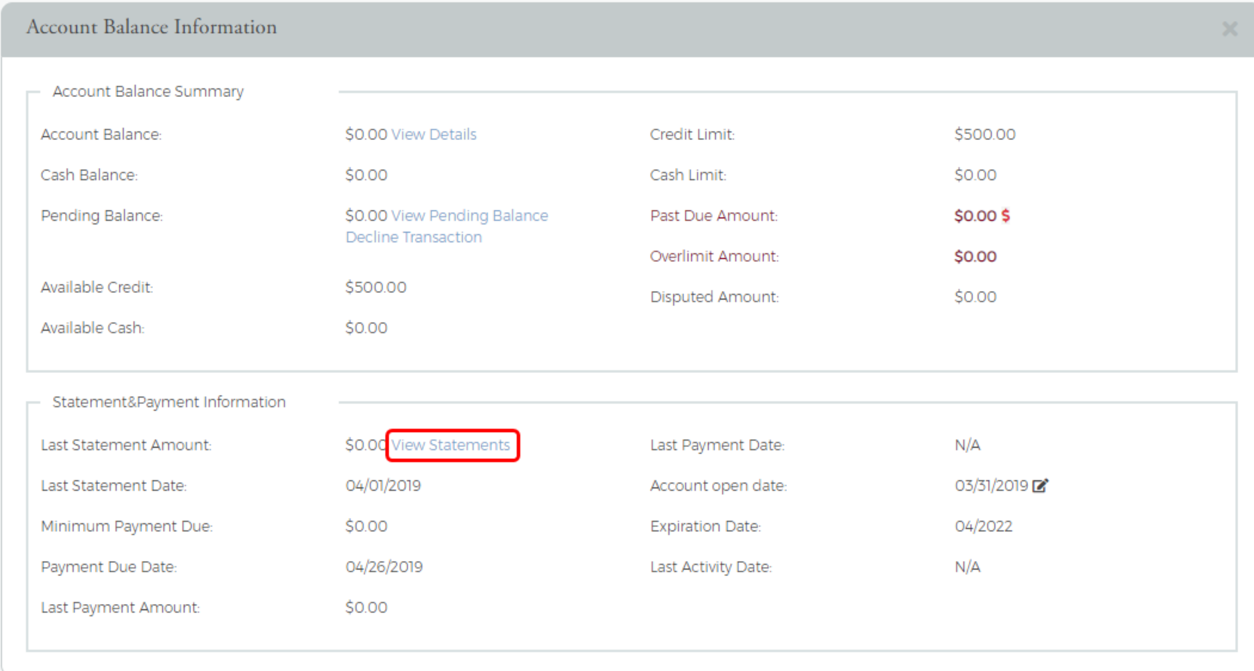
Some of the Security Admin features described in this guide are specific to billing accounts or individual accounts only.

View Statements

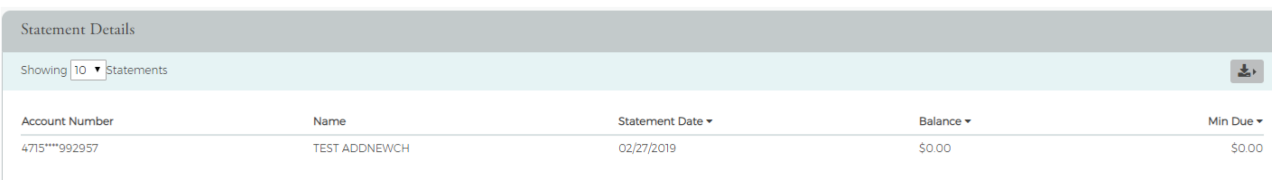
To view Statements, perform the following steps:

1. From the **Account Detail** page, click the **More** button in the **Account Balance Information** section to see all the account balance details.

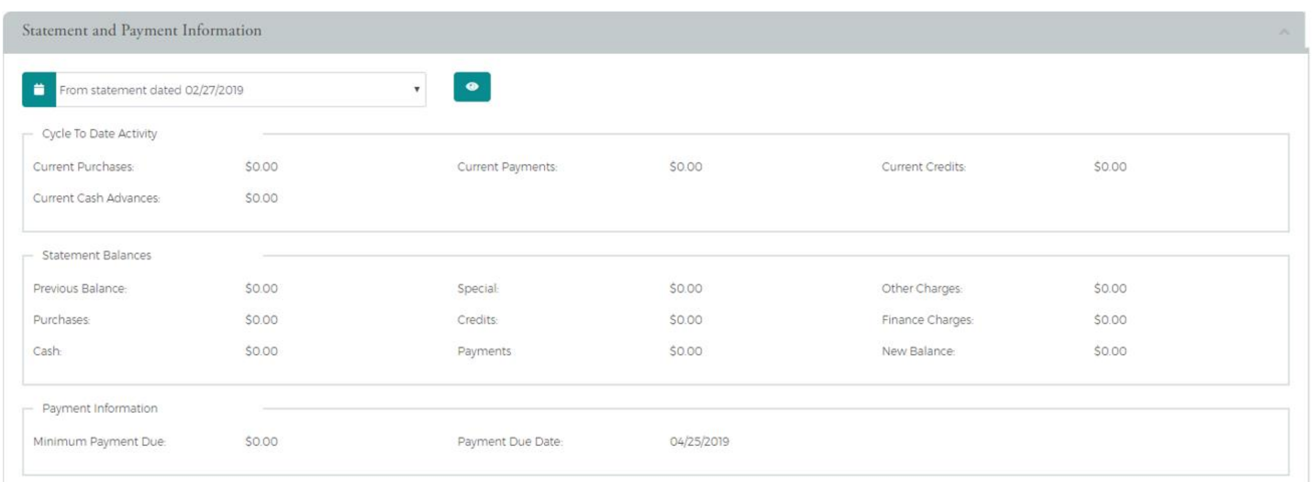
2. Click the **View Statements** link in the **Statement & Payment Information** section.



3. The **Statement Details** section is displayed. Click on the row for the statement that you would like to view.



4. The **Statement and Payment Information** page is displayed.



Note: *You view other statements by clicking in the drop-down box and selecting a different statement date.*

The table below describes the icons available on the **Statement Information** page:

Icon	Description
	View statement images

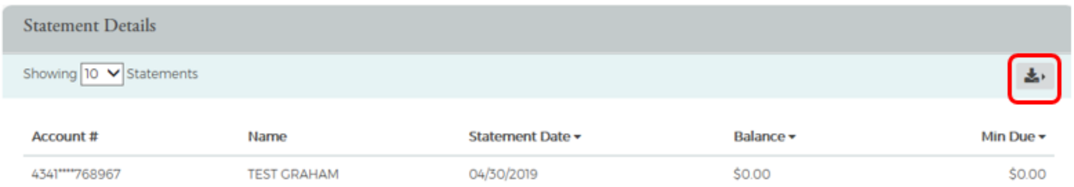
Downloading the Statement List

You can download the search results to the following formats and financial software programs:

- Excel/Spreadsheet (.csv) format
- Excel
- Text (tab spacing) format

To download the list, perform the following steps:

1. Click the D**ownload** icon in the **Statement Details** section.



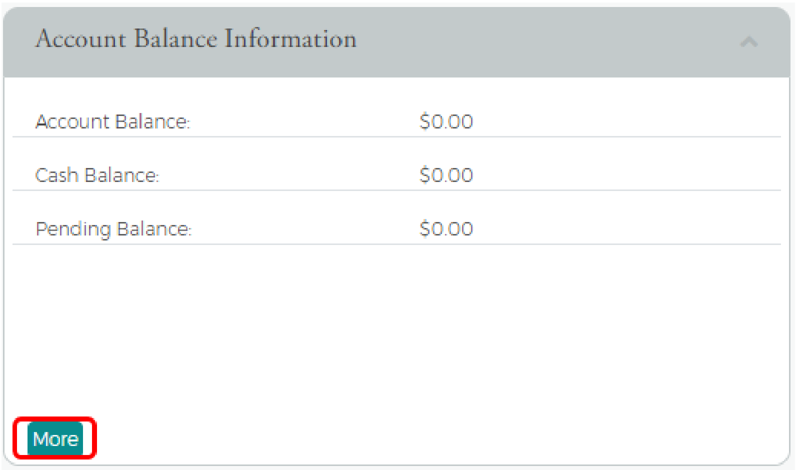
2. Click on the format option that you want and save the file to a specified location on your computer.

View Transactions

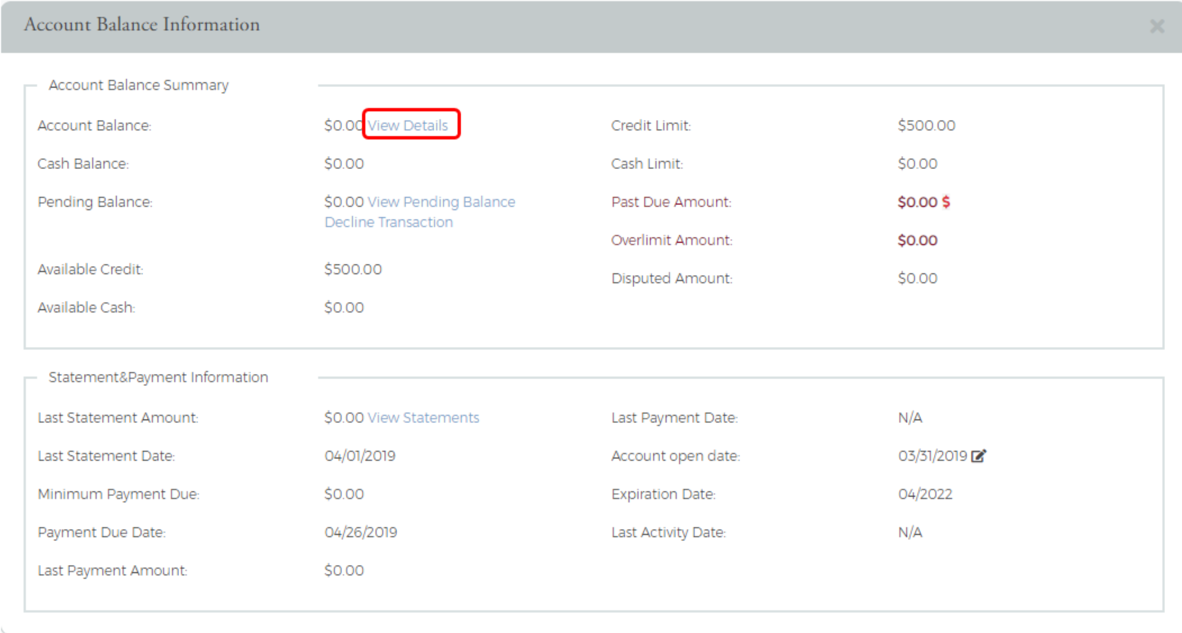
The **Transaction Details** page displays the cardholder transactions for a selected company or company sublevel. Transactions for the last 45 days are listed for both billing and individual accounts. Transaction details can be viewed by searching for a cardholder in **Company Management** or by searching for a company and selecting a cardholder from the **Account List**.

To search and view transactions, perform the following steps:

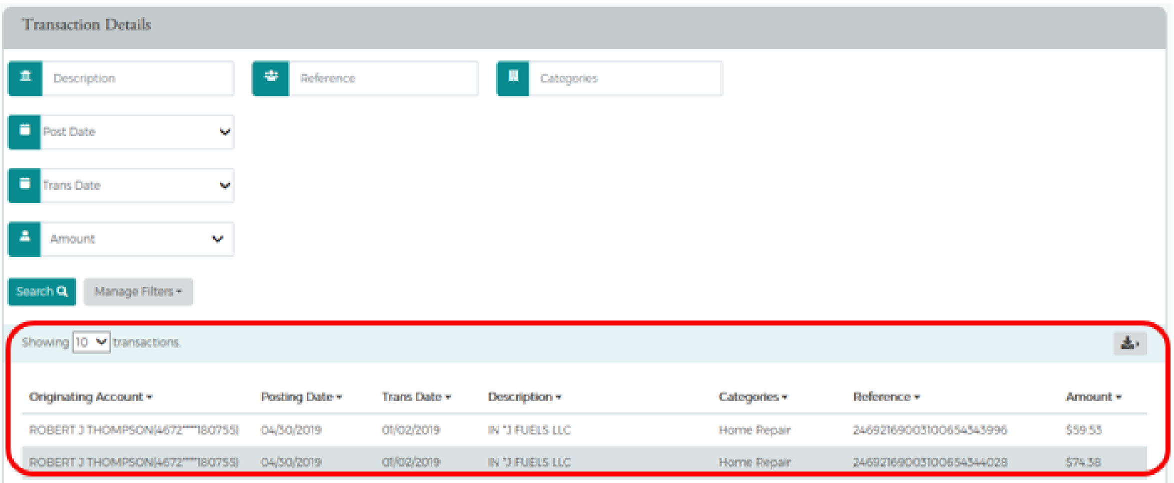
1. From the **Account Detail** page, click the **More** button in the **Account Balance Information** section to see all the account balance details.



2. In the **Account Balance Summary** section, click on the **View Details** link next to **Balance**.



3. The **Transaction Details** page is displayed. You can search for transactions to limit the number appearing in the grid.



The table below describes the information shown on the **Transaction Details** page:

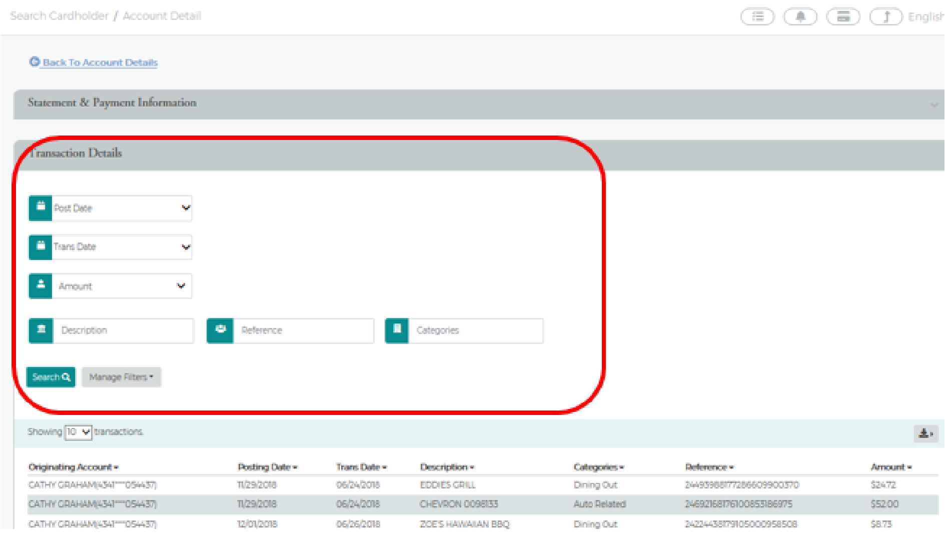
Service Request Type	Description
Originating Account	The account that the transaction was made on.
Posting Date	The date the transaction posted to the account.
Trans Date	The date of the transaction.
Description	A description of the transaction.
Categories	The category of the transaction.
Reference	A unique ID number for the transaction.
Amount	The amount of the transaction.

Searching Transactions

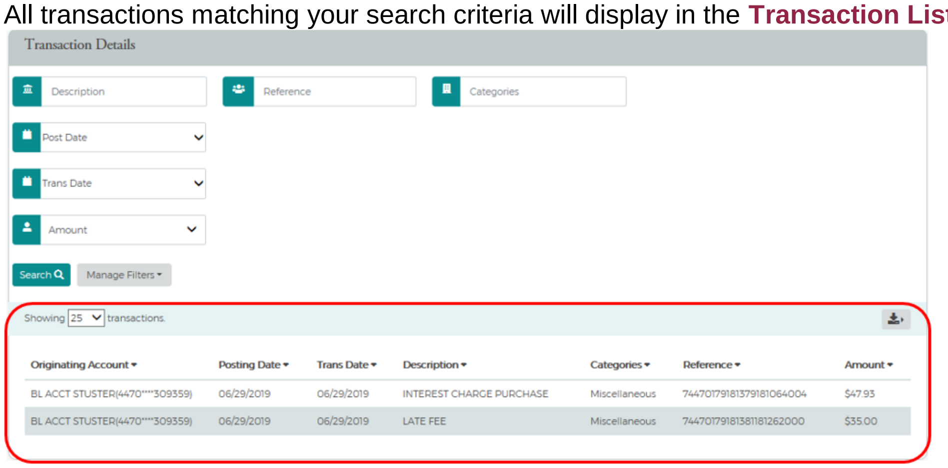
You can view information about a specific transaction by performing a search. If you have a long list of transactions, this feature is also useful for limiting the number of transactions in the list.

To search for transaction information, perform the following steps:

1. In the **Transaction Details** section, enter the search criteria and click **Search**.



2. All transactions matching your search criteria will display in the **Transaction List**.



The table below describes the search elements on the **Transaction** page.

Element	Description
Description	Transaction description
Reference	Transaction reference
Categories	Transaction category
Post Date	Select Equal To, Between, After or Before from the drop-down list. Once you select an option, additional field will display to enter the date.
Transaction Date	Select Equal To, Between, After or Before from the drop-down list. Once you select an option, additional field will display to enter the date.
Amount	Select Equal To, Between, More Than or Less Than from the drop-down list. Once you select an option, additional field(s) will display to enter the dollar amount.

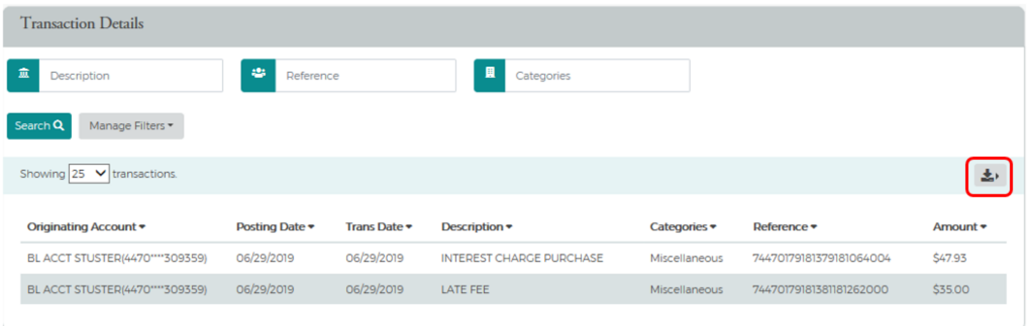
Downloading the Transaction List

You can download the list of transactions to the following formats and financial software programs:

- Excel/Spreadsheet (.csv) format
- Excel
- Text (tab spacing) format
- Quicken (QFX)
- Quickbooks (QBO)

To download the list, perform the following steps:

1. Click the **download** icon in the **Transaction Details** section.

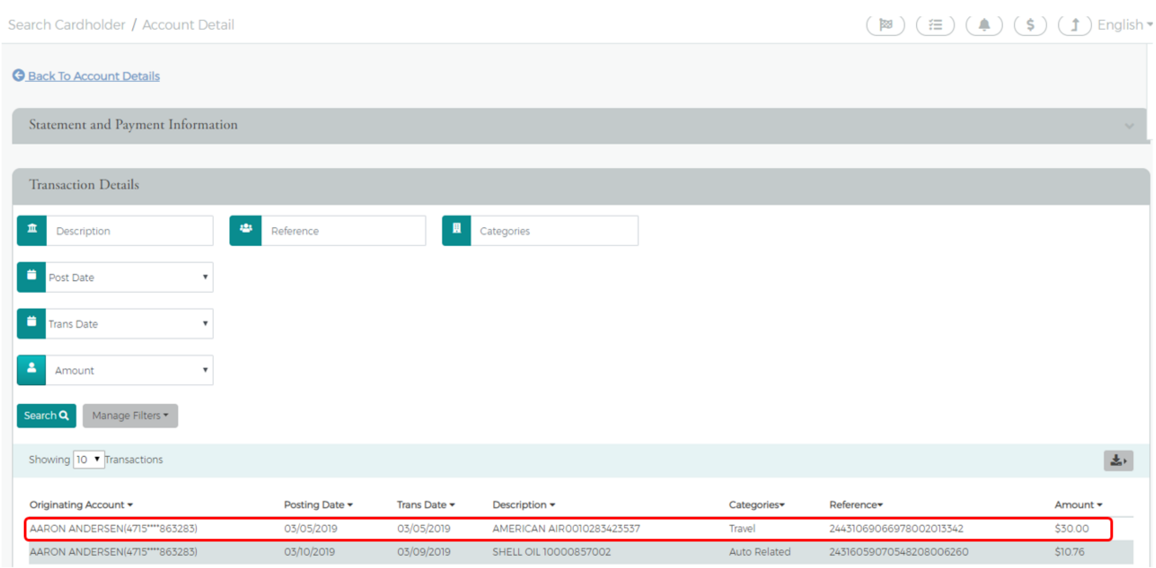


2. Click on the format option that you want and save the file to a specified location on your computer.

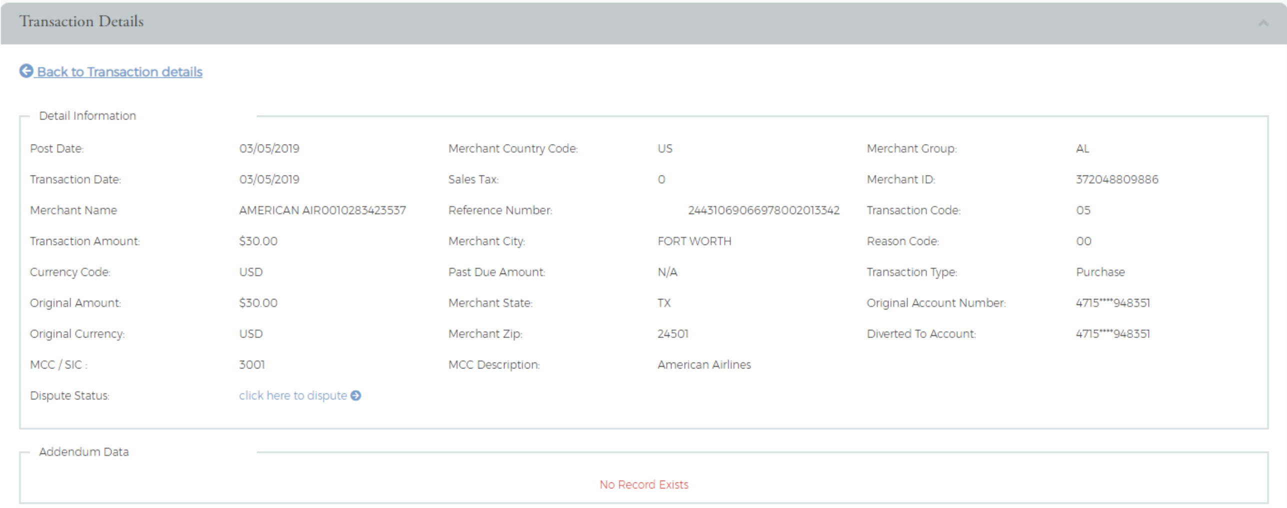
View Transaction Details

To view the details of a transaction, perform the following steps:

1. From the **Transaction Details** page, click on a transaction row to view the details of that transaction.



2. The page is displayed with the detailed information of the transaction.



The table below describes the elements on the **Transaction Details** page:

Element	Description
Post Date	The date the transaction posted
Transaction Date	The date the transaction occurred
Merchant Name	The name of the merchant or business where the transaction occurred
Transaction Amount	The amount of the transaction
Currency Code	The currency code where the transaction occurred
Original Amount	The original amount of the transaction
Original Currency	The currency where the transaction occurred
MCC/SIC	Merchant Category Code. A four-digit code that classifies suppliers into market segments. This code is assigned by Visa or MasterCard.
Reference Number	The transaction reference number
Merchant City	The city where the merchant is located
Past Due Amount	The past due amount on the account, if any
Merchant State	The state where the merchant is located
Merchant Zip	The merchant's zip code
MCC Description	The English-equivalent of the numeric Merchant Category Code.
Merchant Group	The merchant group name.
Merchant ID	The merchant's ID
Merchant Country Code	The country where the merchant is located
Sales Tax	The transaction sales tax
Transaction Code	The 2-digit transaction code
Reason Code	The 2-digit reason code
Transaction Type	The 2-digit transaction type
Original Account Number	Displays the original account number if there is a change in the account number.
Diverted to Account	Displays if the transaction is diverted to any account.

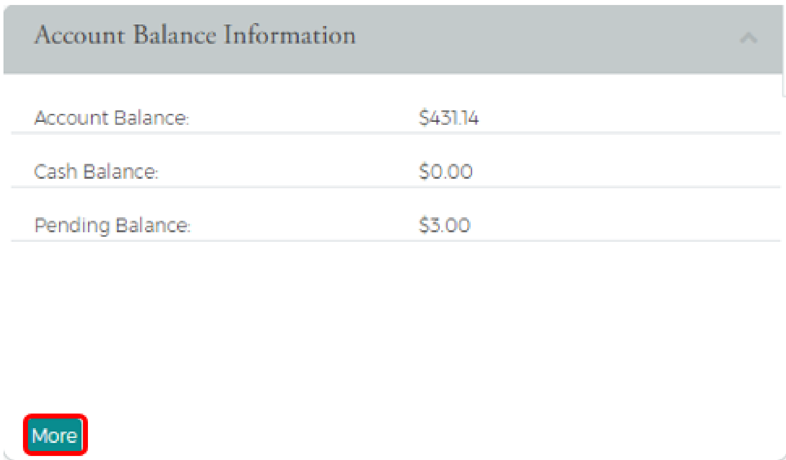
Viewing Declined Transactions

Declined transactions can be viewed from either the **Account Detail** page or the **Home** page.

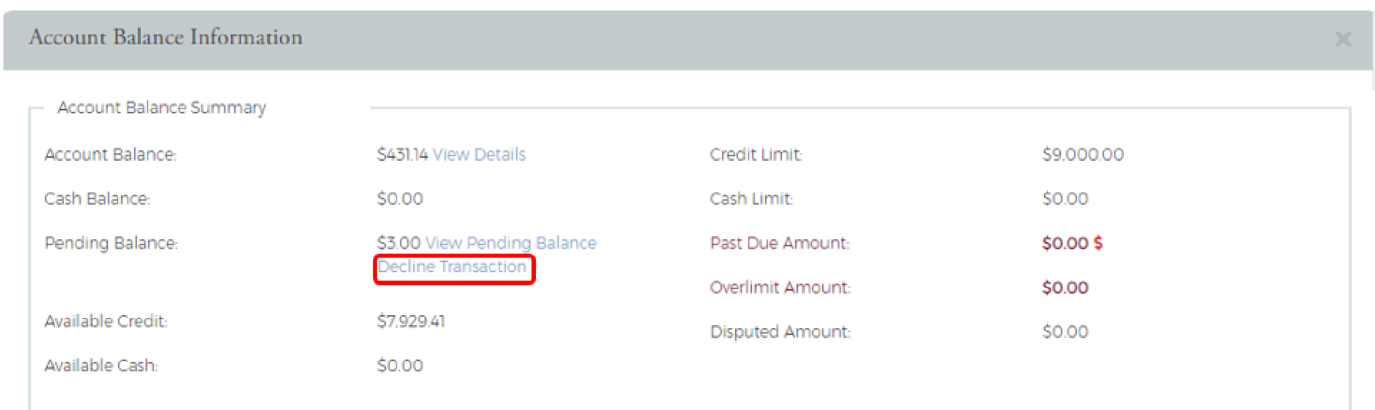
Viewing Declined Transactions from the Account Detail Page

To view declined transactions from the Account Detail page, perform the following steps:

1. From the **Account Detail** page, click the **More** icon in the **Account Balance Information** section.



2. The detailed **Account Balance Information** page is displayed. Click the **Decline Transaction** link in the **Pending Balance** field.



3. The **Declined Transactions** page is displayed.

Downloading the Declined Transactions List

You can download the Declined Transaction list to the following formats and financial software programs:

- Excel/Spreadsheet (.csv) format
- Excel
- Text (tab spacing) format

To download the list, perform the following steps:

1. From the **Declined Transactions** page, click the **Download** icon.

2. Click on the format option that you want and save the file to a specified location on your computer.

Viewing Declined Transactions from the Home Page

From the **Home Page** > **Declined Transactions** section click on the **More** button to view the declined transactions for all accounts that you have access to.

Disputing a Transaction

If a cardholder does not recognize a transaction, did not receive the item, or believes that a transaction does not belong to their account, the transaction may be disputed by filing a transaction dispute claim.

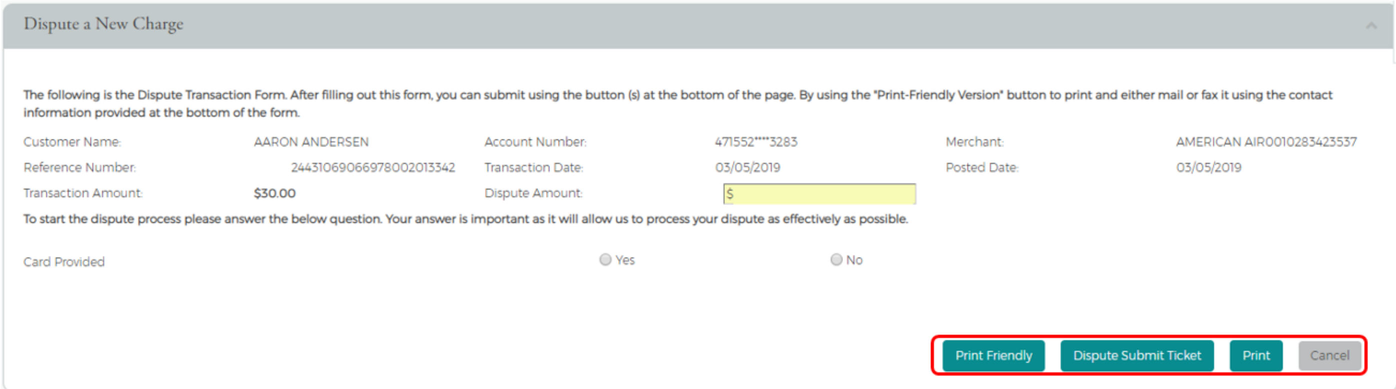
IMPORTANT!

➔ *All dispute claims must be received within 60 days of the statement closing date.*

To dispute a transaction, perform the following steps:

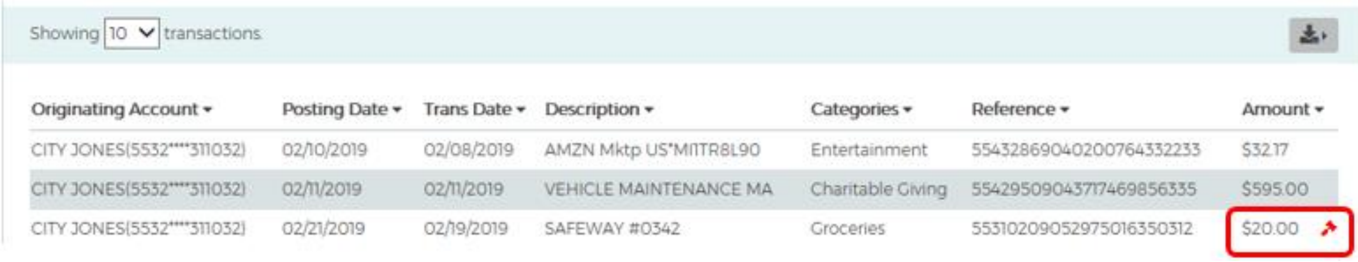
1. From the **Transaction Details** screen, click the **Dispute Form Details** link.

2. The **Dispute a New Charge** page is displayed. Complete the from with required information. Print the from by clicking the **Print** button and submit the dispute by clicking the **Dispute Submit Ticket** button.



Note: *A reference number will be generated when the claim gets submitted.*

Once the transaction is disputed, it cannot be disputed again from either eZCard or eZBusiness. A disputed transaction will appear in the **Transaction Details** list with an icon next to the **Amount**.

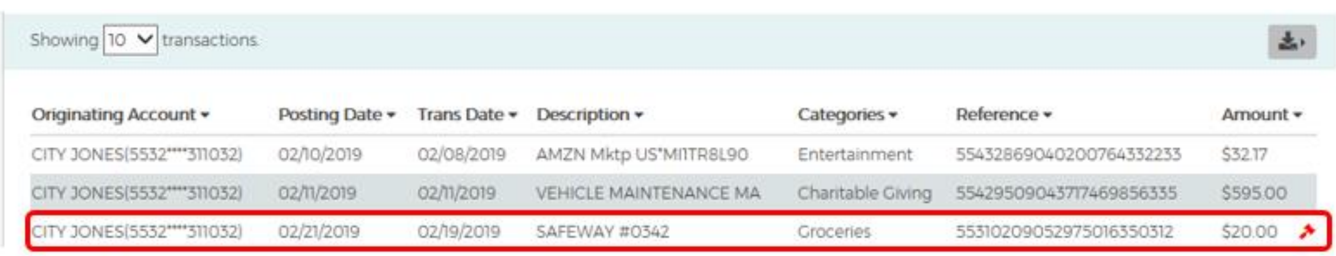


Status of a Dispute Claim

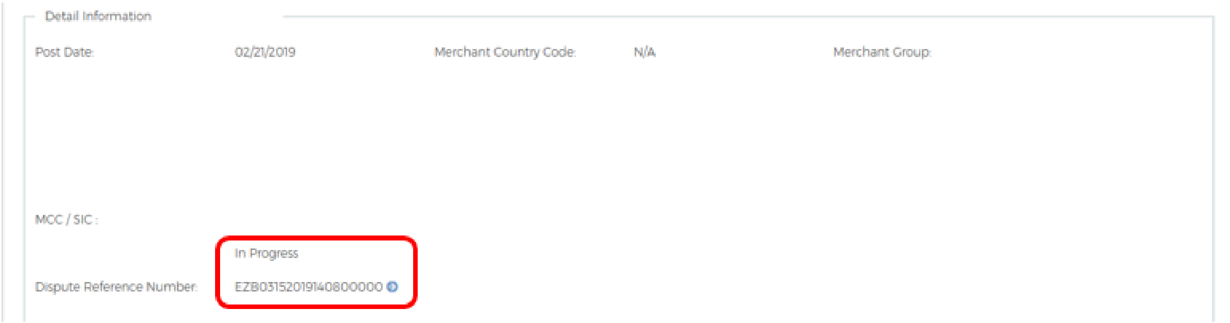
If a transaction has been disputed, you can view the status of the claim in eZBusiness. An icon is displayed on the **Transaction Details Page** next to the transaction that was disputed. Once the transaction is disputed, it cannot be disputed again from either eZCard or eZBusiness. The dispute status will either be **In Progress** or **Closed**.

To view the status of a dispute, perform the following steps

1. From the **Transaction Details** Page, click on a transaction that has been disputed.



2. The details of the transaction are displayed along with the dispute reference number and the status of the dispute.



Note: *From the **Transaction Detail Information** section, you can click the arrow icon next to the dispute reference number to view the disputed transaction details.*

The table below describes the field descriptions within the **Dispute History Title** page.

Element	Description
Customer Name	Name of the customer who performed the transaction.
Reference Number	Transaction Reference Number.
Transaction Amount	Total Transaction amount.
Dispute Info	Any information related to the dispute.
Card provided	Enter the card number provided for the transaction (if any).
Account Number	Cardholder's account number.
Transaction Date	Date on which the transaction occurred.
Dispute Amount	The disputed amount.
Merchant	Name of the Merchant.
Posted Date	Transaction posted date.

Viewing Authorizations

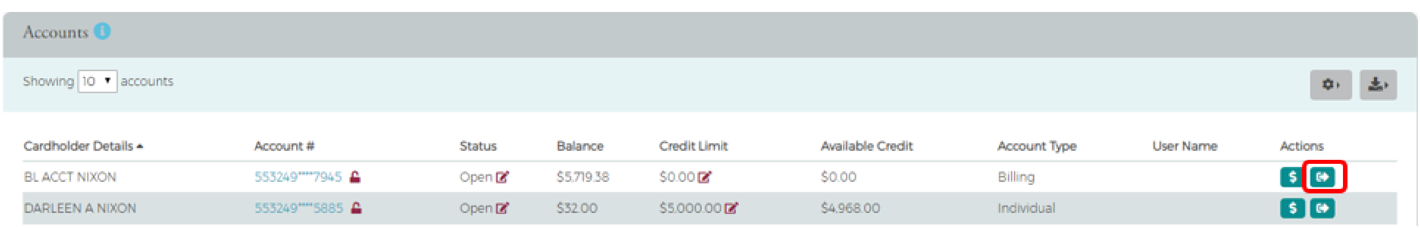
Authorizations can be viewed from the **Account List** page and the **Account Detail** page.

View Authorizations from the Company Account List

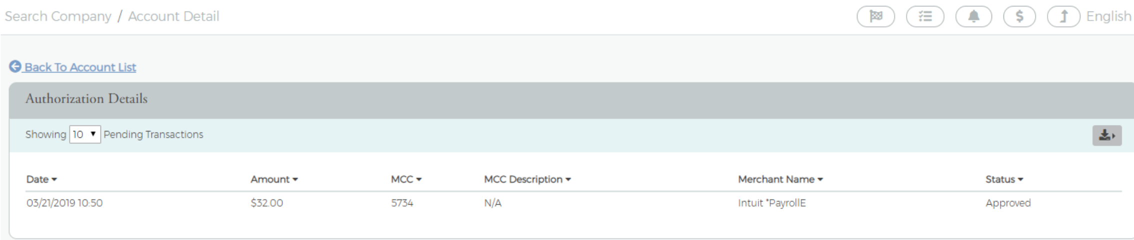
The **Authorization Details** page displays authorization details for a list of transactions associated to an account.

To view the list, perform the following steps:

1. From the **Company Search** > **Account List** page, click on the **Authorization** icon for the account that you would like to view.



2. The **Authorization Details** page is displayed.



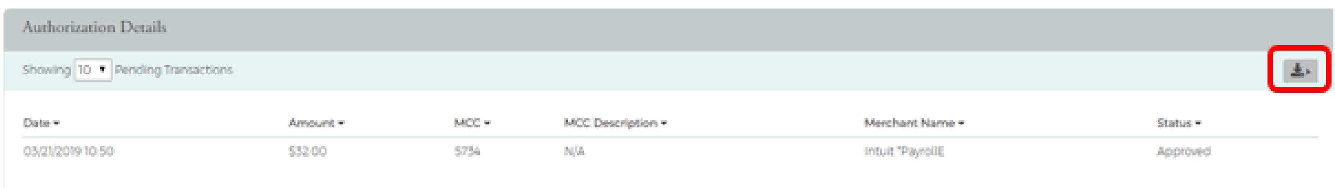
Downloading the Authorization Details List

You can download the list to the following formats and financial software programs:

- Excel/Spreadsheet (.csv) format
- Excel
- Text (tab spacing) format

To download the list, perform the following steps:

1. From the **Authorization Details** page, click the Download icon.



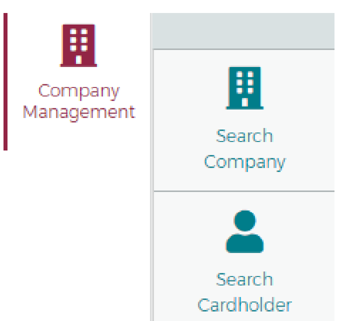
2. Click on the format option that you want and save the file to a specified location on your computer.

View Authorizations from the Account Detail Page

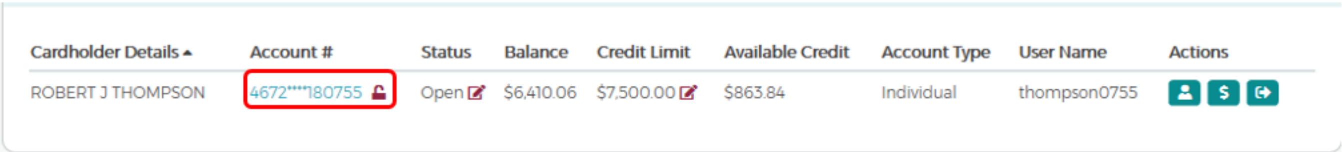
1. You can view authorizations by:

   a. Click on the **Company Management** icon and then the **Search for Cardholder** icon; or

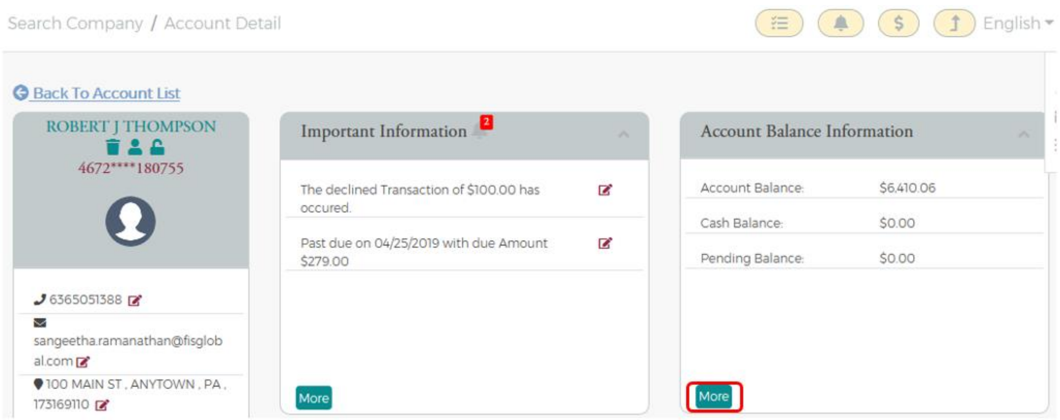
   b. Click on the **Company Management** icon and then the **Search Company.** From the **Company Search** list, click on the **Accounts List** icon.



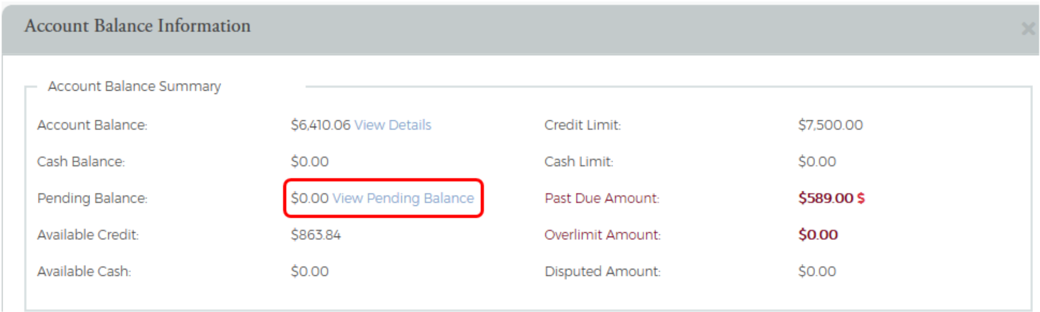
2. Click the link for the cardholder.



3. The **Account Detail** page is displayed. Click the **More** button in the Account Balance Information section.



4. The **Account Balance Information** section is displayed. Click **View Pending Balance** next to the **Pending Balance** amount.



5. The **Authorization Details** page is displayed.

The table below describes the information shown on the **Authorization Details** page.

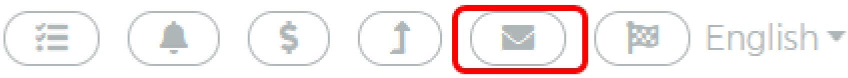
Element	Description
Date	Authorization date
Time	Authorization time
Amount	The pending authorization amount
MCC	Merchant Category Code. A four-digit code that classifies suppliers into market segments. This code is assigned by Visa or MasterCard.
MCC Description	The English-equivalent of the numeric Merchant Category Code.
Merchant Name	The name of the merchant or business where the authorization occurred.
Status	Authorization status.

Company Inbox

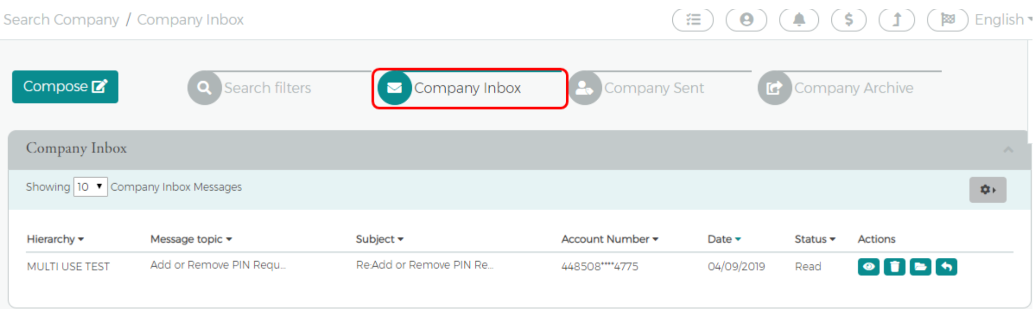
To view the Company Inbox, perform the following steps:

1. From the **Company Management**, **Company Search Results**, click the **Online Request** or **Account List** icon.

2. The **Online Requests or Account List** screen is displayed. Click on the **Messaging** icon.



3. The **Search Company / Company Inbox** is displayed.



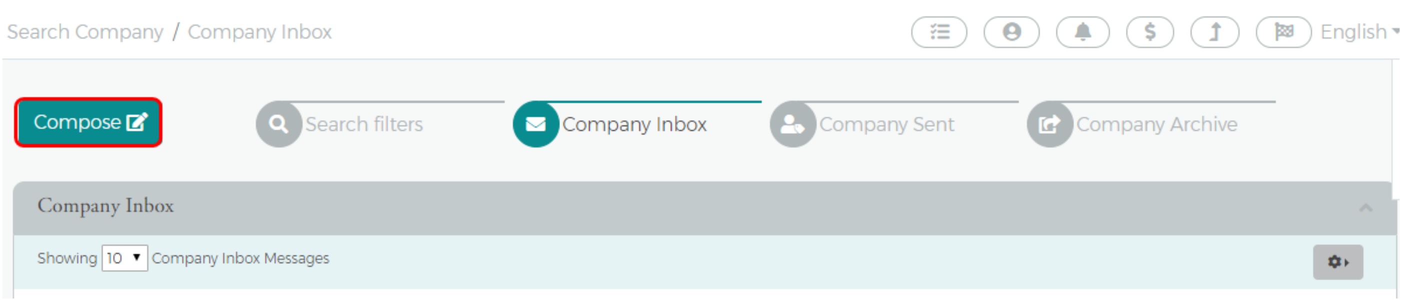
The below table describes the icons available in the **Company Inbox** section:

Icon	Description
	View detailed message
	Delete the message
	Archive the message
	Reply to the message

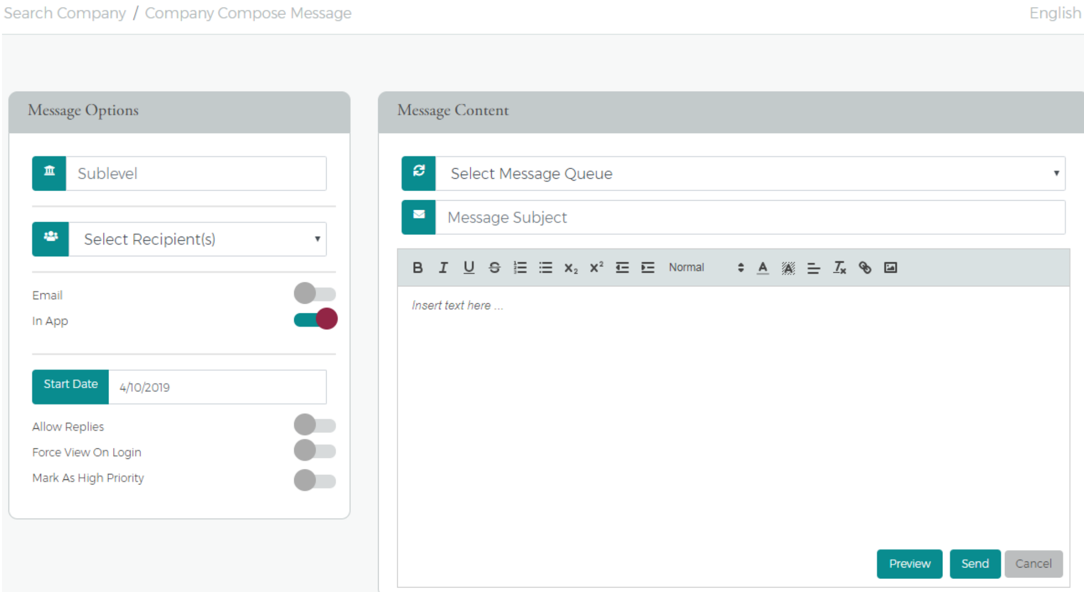
Sending Messages

To send a message from the Company Inbox, perform the following steps:

1. From the **Company Inbox**, **c**lick on **Compose**.



2. The **Company Compose Message** screen is displayed. Complete the fields and click **Send**.



Note:

- *Message Subject should be less than **128** characters.*
- *Message Body should be less than **4500** characters.*

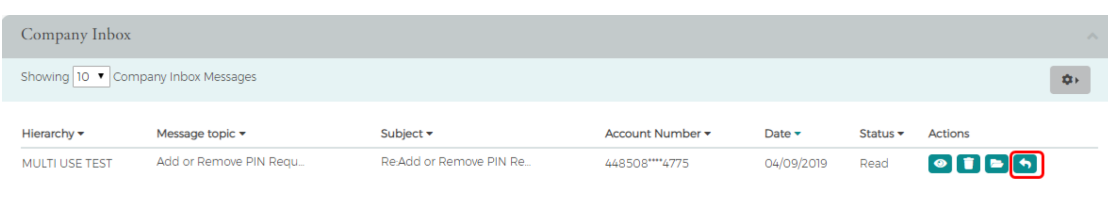
The table below describes the elements on the **Company Compose Message** page.

Element	Description
Sublevel	This is an optional field.
Recipient(s)	Select the recipient(s) from the drop-down list.
Email	Select to send the message as an email.
In App	Select to send the message within eZBusiness.
Start Date	Select the start date.
Allow Replies	Select to allow the recipient to respond.
Force View on Login	Select to force the message to be viewed upon login.
High Priority	Select to mark the message as high priority.
Message Queue	Select the required message queue from the drop down.
Subject	Complete with the subject of the message.
Text	Message body.

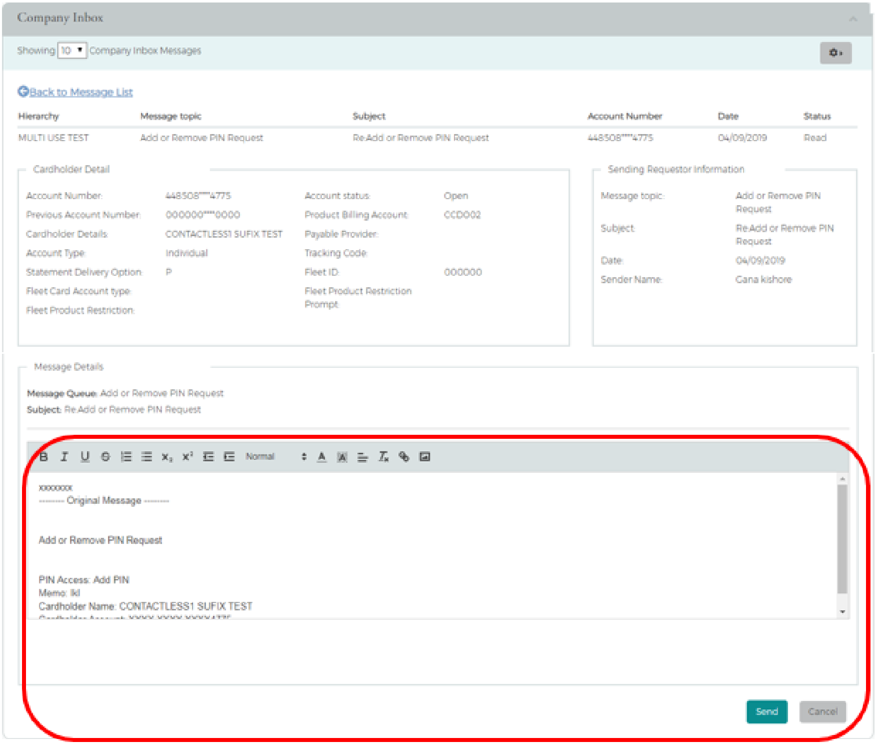
Replying to Messages

To reply to a message, perform the following steps:

1. From the **Company Inbox** screen, click on the **Reply** icon.



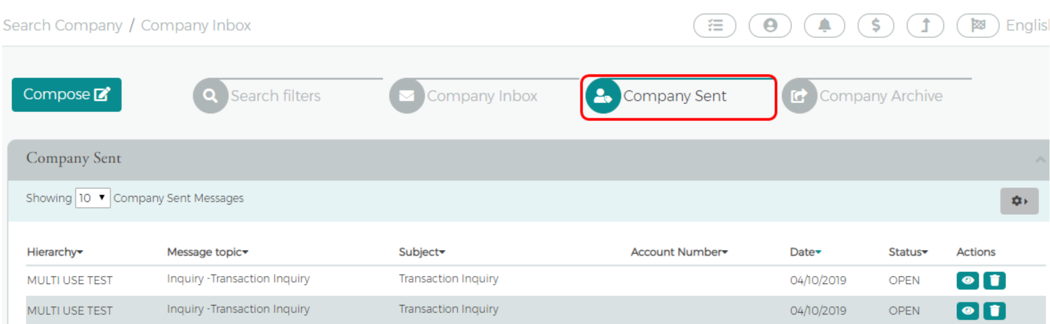
2. The **Reply** screen is displayed. Enter the **Message Body** and click **Send**.



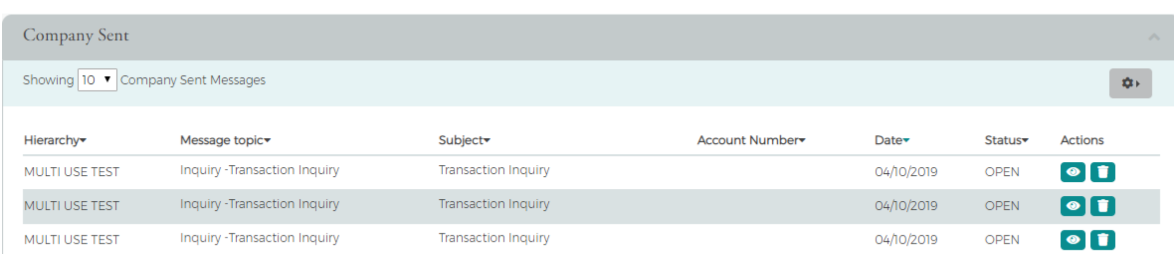
View Sent Messages

To view sent message, perform the following steps:

1. From the **Company Message** screen, click on **Company Sent**.



2. The **Company Sent** messages are displayed.



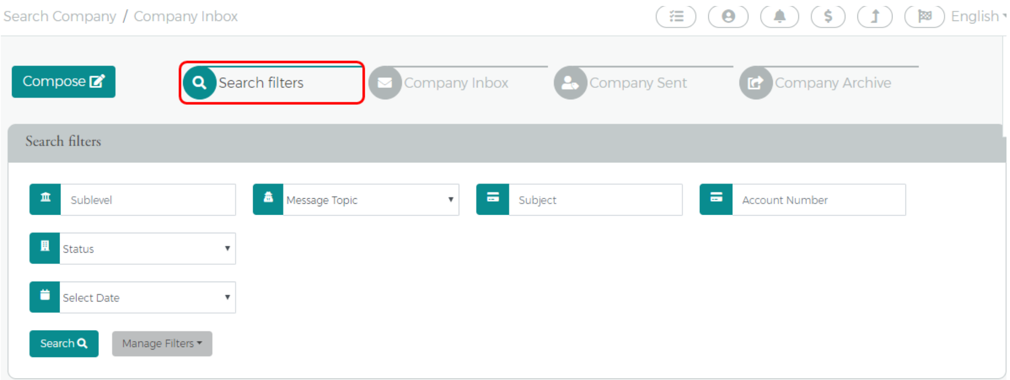
The below table describes the icons available in the **Company Sent** section:

Icon	Description
	View detailed sent message
	Delete the sent message

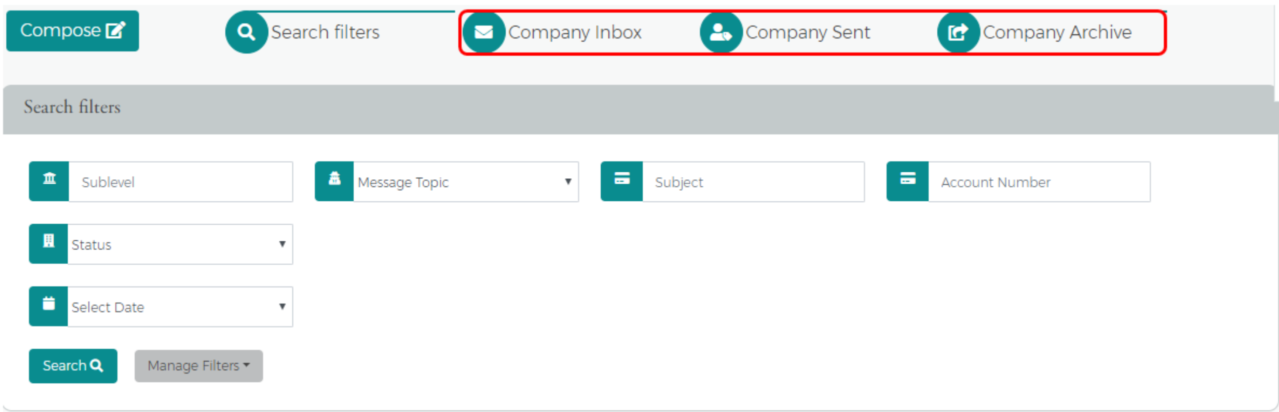
Search for Messages

To search for a message, perform the following steps:

1. From the **Company Message** screen, click on **Search Filters**.

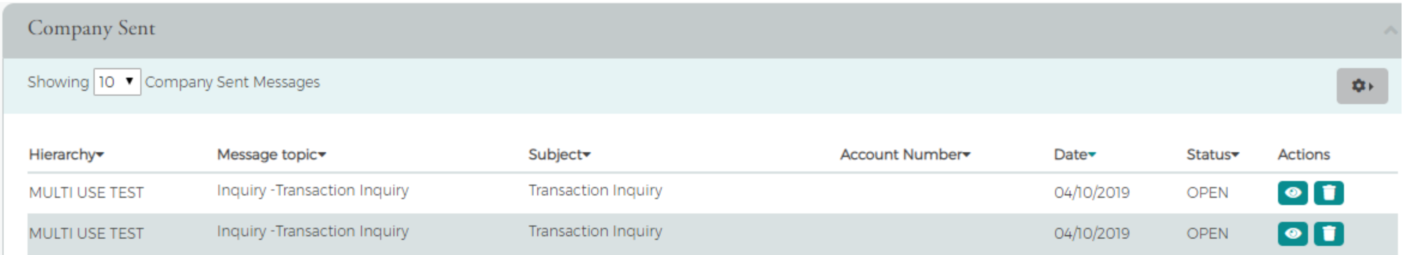


2. The search filters are displayed. Click the Company box that you want to search – **Company Inbox**, **Company Sent**, **Company Archive**. Complete the search fields and click **Search**.



NOTE: *You can select one or all the Company message boxes when searching.*

3. The messages are displayed.



Note: *Company Messages are displayed based on the searched criteria specified.*

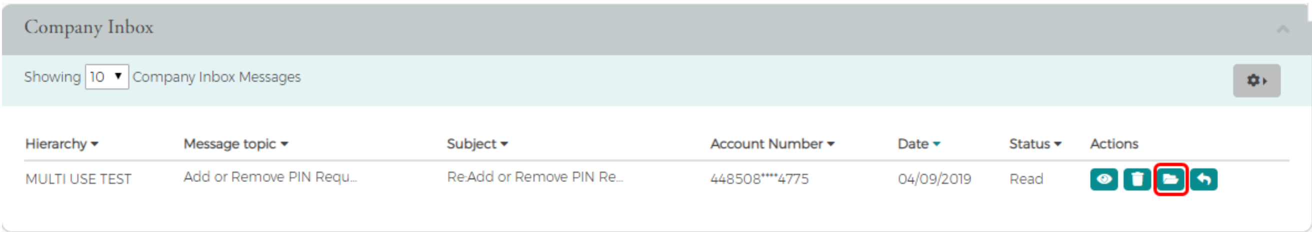
The table below describes the search elements for the Company Messages page:

Element	Description
Sublevel	Enter the sublevel
Message Topic	Select the message topic from the drop-down list
Subject	Search by the subject line
Account Number	Search by the account number
Status	Search by the status of the message – Open, Closed, Deleted, Read, Unread
Date	Search by the date – Equal to, Between, After, Before

Archive Company Messages

To archive messages, perform the following steps:

1. From the **Company Inbox** screen, click on **Company Inbox**. Click the **Archive** icon in the company Inbox grid.

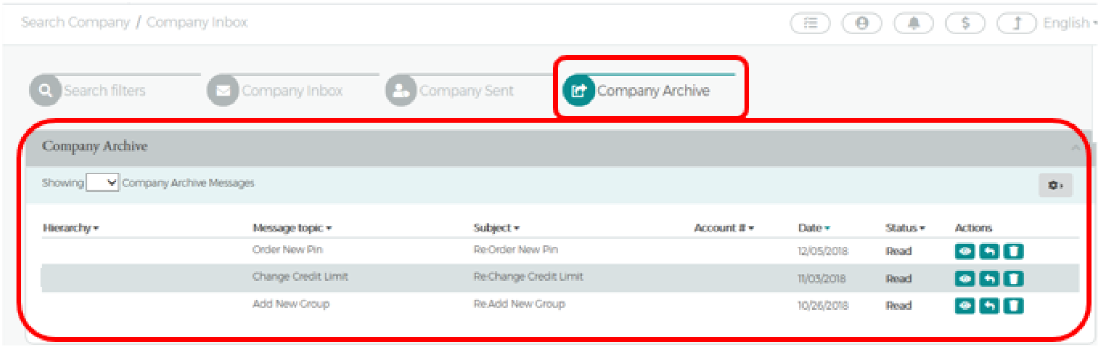


Note: *Messages from the Inbox will be archived and moved to **Company Archive** grid by clicking on Archive icon.*

Viewing Archived Messages

To view archived messages, perform the following steps:

1. From the **Company Inbox**, click on **Company Archive**. The **Company Archive** grid is displayed.



The table below describes icons on the **Company Archive** grid:

Icon	Description
	View the message details.
	Reply to the message.
	Delete the message.

Company Reports

IMPORTANT!

➔ *Depending on your security settings, you may or may not see all the options shown in this Guide.*

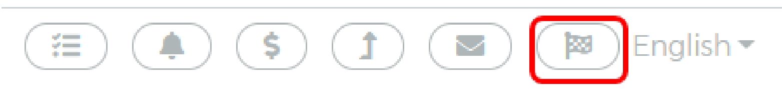
The **Company Report** page allows you to view and download the following information for a company, cardholder or a group of accounts:

- Transaction Reporting
- View Spend Restrictions
- View Merchant Group Codes
- View Credit Lines

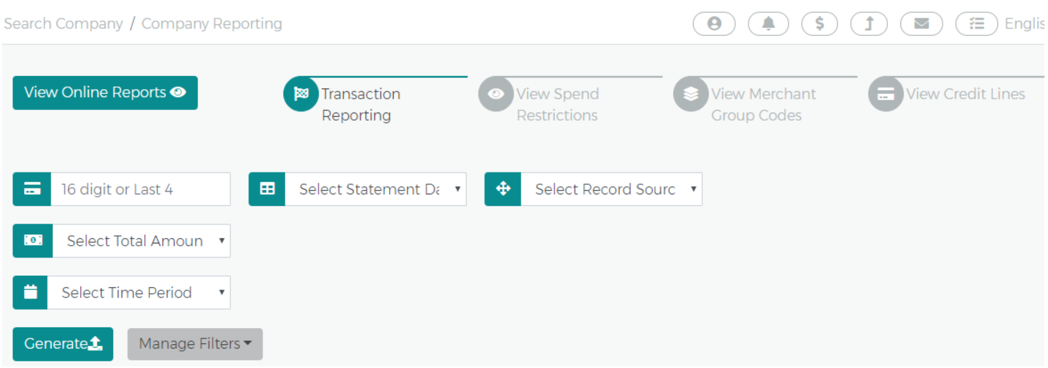
The **Company Report** page can be accessed from the **Hierarchy**, **Online Request** and **Account List** pages.

To access **Company Reports** from the **Hierarchy, Online Request** and **Account List** pages, perform the following steps:

1. Click the **Company Reporting** icon at the top of the page.



2. The **Company Reporting** page is displayed.

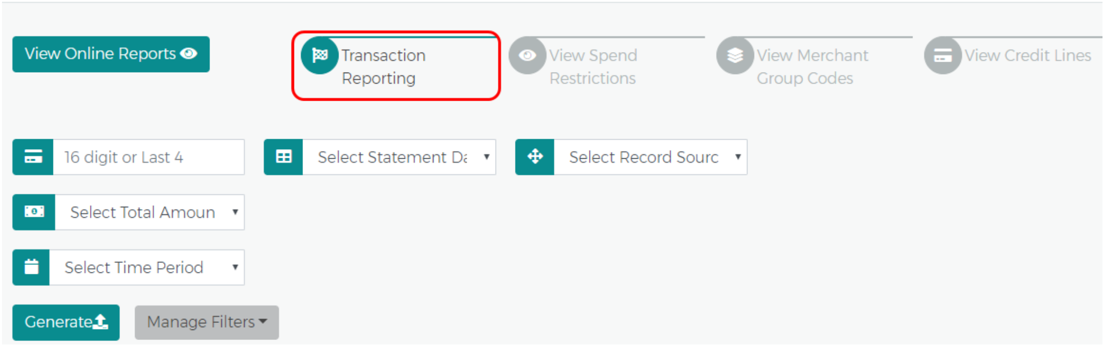


Transaction Reports

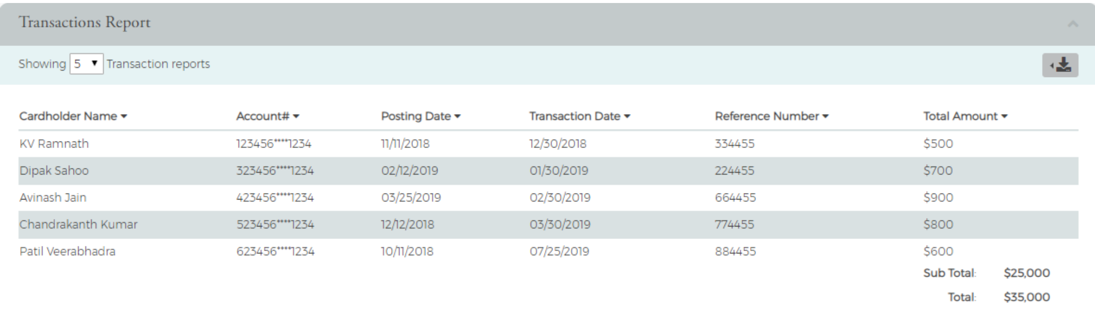
This feature allows you to browse, view, and download a transaction report for a company or a specific account.

To view a transaction report, perform the following steps:

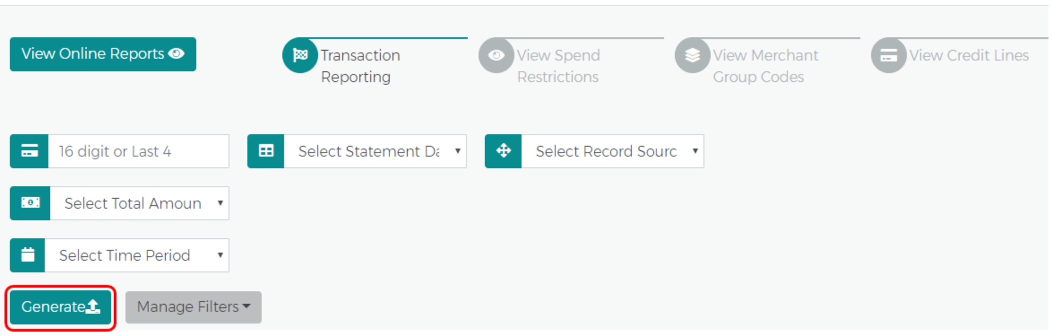
1. From the **Company Reporting** page, click the **Transaction Reporting** icon.



2. The **Transaction Report** page is displayed. All accounts that you have access to will be displayed. You can use the search fields to filter the data.



3. Click the **Generate** icon to generate the transaction report.



The table below describes the search elements available on the **Transaction Report** page:

Element	Description
Account	Enter the full 16-digits or the last 4
Statement Date	Select the statement date from the drop-down list
Record Source	Select the source from the drop-down list: eZCard / Online / Other
Total Amount	Select the total amount option from the drop-down list: Equal to / Between / Higher than / Lower than Once an option is selected, amount field(s) are displayed.
Time Period	Select the time period for the transactions that you want to view. The options available in the drop-down list are: Equal To / Between / After / Before

The table below describes the columns available on the **Transaction Report** page:

Element	Description
Cardholder Name	Displays the cardholder's name.
Account #	The first 6 digits and the last 4 digits of the account number.
Posting Date	The posting date of the transaction.
Transaction Date	The transaction date.
Reference Number	The transaction reference number.
Total Amount	Total amount of the transaction.

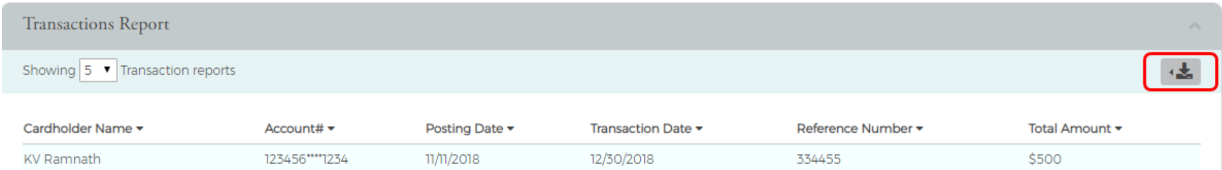
Downloading the Transactions Report

You can download the search results to the following formats and financial software programs:

- Excel/Spreadsheet (.csv) format
- Excel
- Text (tab spacing) format

To download the list, perform the following steps:

1. From the **Transactions Report** page, click the **Download** icon.



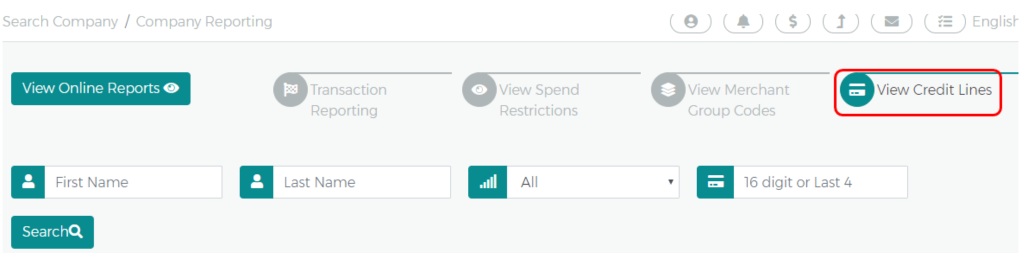
2. Click on the format option that you want and save the file to a specified location on your computer.

View Credit Lines

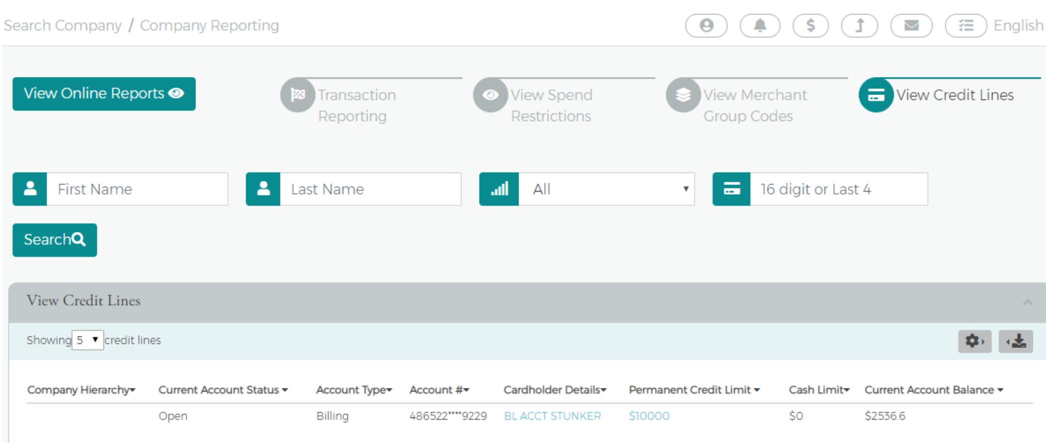
The **View Credit Line** page displays the details related to temporary and permanent credit lines.

To view **Credit Lines**, perform the following steps:

1. From the **Company Reporting** page, click the **View Credit Lines** icon.



2. The **View Credit Lines** section is displayed. All accounts that you have access to will be displayed. You can use the search fields to filter the data.



***Note:** Use the **Configure Columns** icon to select the columns that you would like to see. There is a maximum of 8 columns when viewing in eZBusiness but can download the list and see all available columns.*

The table below describes the search elements available on the **View Credit Lines** page:

Element	Description
First Name	Type the first name of the cardholder to display the cardholder's information.
Last Name	Type the last name of the cardholder to display the cardholder's information.
Account Status	Select the status of the account(s) from the drop-down list: All / Blocked / Closed / Open
Card Number	Type the 16-digit account number or the last 4 digits to display the cardholder's information.

The below table describes the columns available in the **View Credit Line** section:

Element	Description
Company Hierarchy	Displays the name of the level in the company hierarchy.
Current Account Status	Displays the current status of the account: Blocked / Closed / Open
Account Type	Displays the type of account.
Card Number	Displays the masked 16-digit account number.
Cardholder Name	Displays the cardholder's name.
Permanent Credit Limit	Displays the current permanent credit limit for the account(s).
Cash Limit	Displays the cash limit for an account(s).
Current Account Balance	Displays the outstanding balance on account(s).
Active Temporary Credit Limit	Displays the non-expired temporary amount by which the credit limit was increased or decreased.
Active Temporary Credit Limit Increase Exp Date	Displays the expiration date of the active temporary credit limit.
Active Temporary Credit Limit Requestor	Displays the User ID that requested the current temporary credit limit.
Temporary Adjusted Credit Limit	Displays the temporarily adjusted credit limit. Cardholders are assigned a permanent credit limit and can receive a temporary credit limit increase. The account's permanent credit limit plus the amount of an active temporary credit limit increase = a temporary adjusted credit limit.
Last Temporary Increase Amount	Displays the amount of the last temporary increase.
Last Temporary Increase Exp Date	Displays the expiration date of the last temporary increase amount.
Last Temporary Increase Requestor	Displays the User ID who requested the previous temporary credit limit increase.
Last Temporary Increase Maintain Date and Time	Displays the date and time the last temporary credit increase was modified.
Last Permanent Credit Limit Change Date	Displays the last date the permanent credit limit was changed.
Last Permanent Credit Limit Change Amount	Displays the change in the amount of the permanent credit limit.

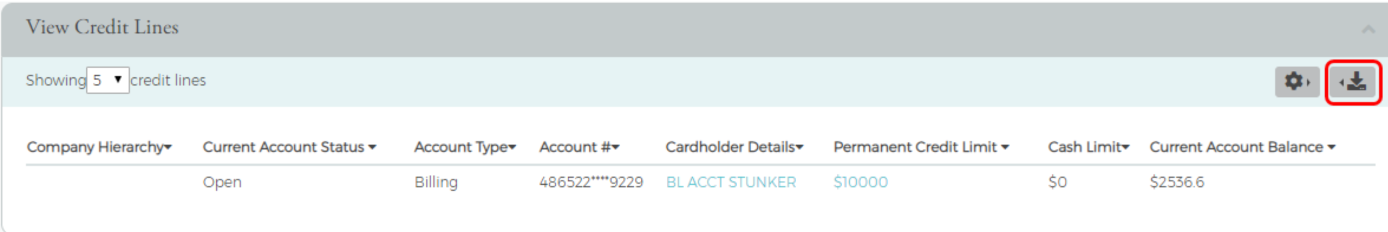
Downloading View Credit Lines

You can download the search results to the following formats and financial software programs:

- Excel/Spreadsheet (.csv) format
- Excel
- Text (tab spacing) format

To download the list, perform the following steps:

1. From the **View Credit Lines** page, click the **Download** icon.



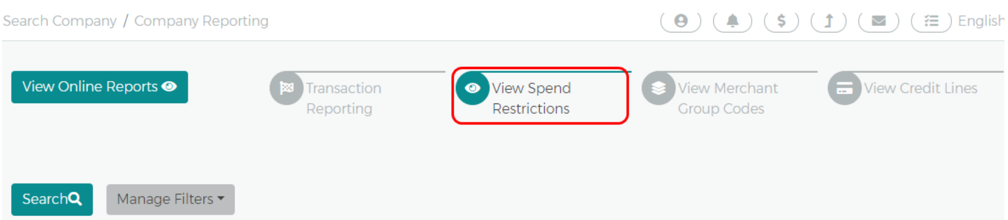
2. Click on the format option that you want and save the file to a specified location on your computer.

View Company Spend Restrictions

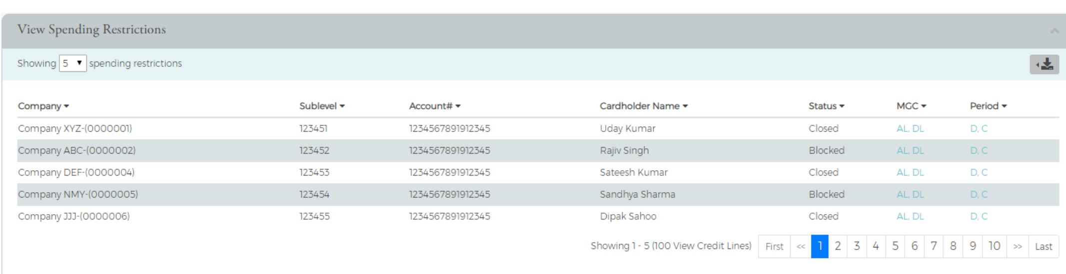
This feature allows you to browse, view, and download the spend restrictions.

To view a spend restrictions, perform the following steps:

1. From the **Company Reporting** page, click the **View Spend Restrictions** icon.



2. The **View Spend Restrictions** page is displayed. All accounts that you have access to will be displayed. You can use the search fields to filter the data.



Note: *The links in the MGC and Period columns redirect you to the Online Request page.*

The table below describes the search elements available on the **Merchant Group Codes** page:

Element	Description
MGC	Select the MGC from the drop-down list
Hierarchy	The level in the company hierarchy.
Sublevel	Search by the sublevel in a company hierarchy.
Period	This is the time period to apply to a Merchant Group Code definition. Select a time period from the dropdown list: All / Cycle / Daily / Monthly / Other / Quarterly / Transaction (single purchase) / Weekly / Yearly
Status	Select the status from the drop-down list: Blocked / Closed / Open
Cardholder Name	The cardholder’s name.
Account #	Type the account number.

The below table describes the columns available in the **Merchant Group Codes** section:

Element	Description
Company	Displays the name and level in the company hierarchy.
Sublevel	Displays the sublevel number.
Account #	Displays the cardholder account number
Cardholder Name	Displays the cardholder’s name.
Status	Displays the account status: Blocked / Closed / Open
MGC	Displays the two-digit MGC for which spending limits are set on an account, sublevel, or company. If you select an MGC hyperlink in this column, the Manage Merchant Group Codes Online Request page appears.
Period	The following time periods are displayed: C – Cycle / D – Daily / M – Monthly / O – Other / Q – Quarterly / T - Transaction (Single Purchase) / W – Weekly / Y – Yearly If you select a period hyperlink from this column, the Manage Spending Limits Online Request page appears.

Downloading the Spend Restrictions Report

You can download the search results to the following formats and financial software programs:

- Excel/Spreadsheet (.csv) format
- Excel
- Text (tab spacing) format

To download the list, perform the following steps:

1. From the **View Spending Restrictions** page, click the **Download** icon.

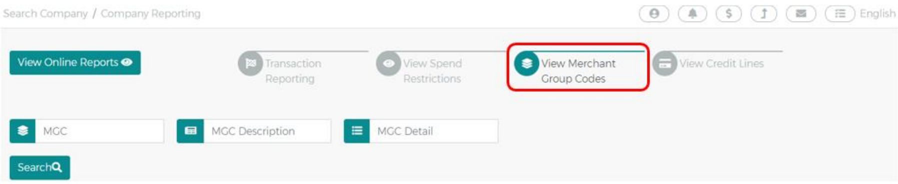
2. Click on the format option that you want and save the file to a specified location on your computer.

View Merchant Group Codes

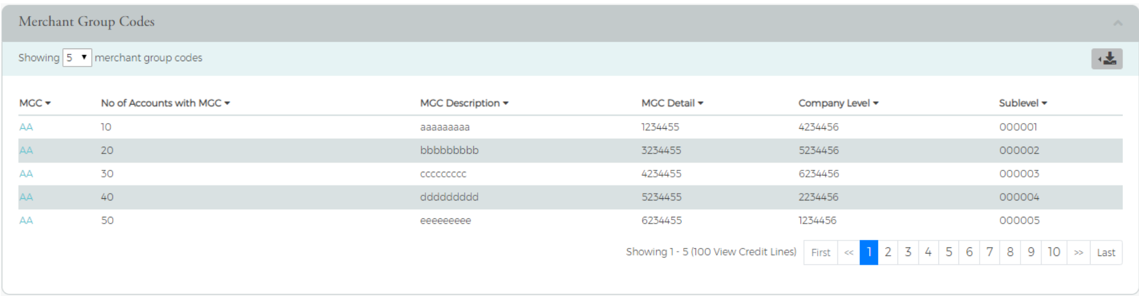
This feature allows you to browse, view, and download Merchant Group Codes (MGC).

To view **Merchant Group Codes**, perform the following steps:

1. From the **Company Reporting** page, click the **View Merchant Group Codes** icon.



2. The **Merchant Group Codes** page is displayed. All accounts that you have access to will be displayed. You can use the search fields to filter the data.



The table below describes the search elements available on the **Merchant Group Codes** page:

Element	Description
MGC	This is the two-character code assigned to a Merchant Group Code (MGC). To browse, select a two-digit MGC. Only merchant groups established for your company are available.
MGC Description	This is an entry field to search on an MGC description. Entering text in this field selects all entries that contain the entered value.
MGC Detail	This is an entry field to search on an MGC detail. Entering text in this field selects all entries that contain the entered value.

The below table describes the columns available in the **Merchant Group Codes** section:

Element	Description
MGC	The column contains hyperlinks to the Manage Merchant Group Code Online Request page displaying all the MCC codes contained in the selected two-digit MGC.
No of Accounts with MGC	This column displays the number of accounts within the specified company that have account level restrictions for this MGC.
MGC Description	This column displays the description assigned to the established Merchant Group Code (MGC).
MGC Detail	This column displays the MCCs belonging to a Merchant Group Code (MGC). An asterisk (*) indicates that a partial list of MCCs is displayed in the column. In this case, select the two digit code from the MGC column for a complete list of MCCs available for the definition.
Company Level	The values in this column show if the MGC is applied at the company level in the hierarchy: Y = Yes N = No
Sublevel	The values in this column show if the MGC is applied at a company sublevel in the hierarchy: Y = Yes N = No

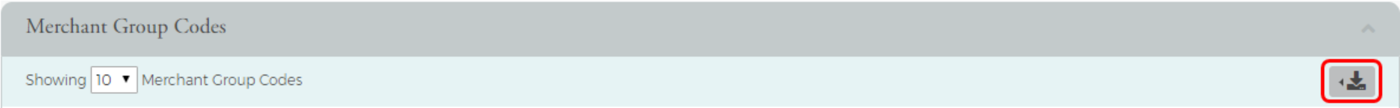
Downloading the Merchant Group Codes Report

You can download the search results to the following formats and financial software programs:

- Excel/Spreadsheet (.csv) format
- Excel
- Text (tab spacing) format

To download the list, perform the following steps:

1. From the **Merchant Group Codes** page, click the **Download** icon.



2. Click on the format option that you want and save the file to a specified location on your computer.

Online Service Requests

Service Requests are requests made by Company Admin Users to FI Admin Users to take specific action on a cardholder's account. Service requests may be queued or real-time. Real-time requests are processed by the system immediately, and queued requests are directed to the FI's Incoming Messages queue for further action.

Updates or change requests can be sent by an administrator using the **Online Request** feature. There are several types of service requests, as described in the table below.

IMPORTANT!

- *Some online requests only display to a user if the permissions have been set to include the request types set up by the financial institution.*
- *Depending on your security settings, you may or may not see all the options shown in this Guide.*

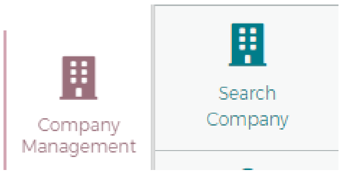
Service Request Type	Description	Request Processing	Multiple Accounts Allowed	Bulk Processing
Add Cash Access	Allows a cardholder cash access up to a specified percent of their credit limit.	Queued	Yes	No
Add New Cardholder Request	Creates a new cardholder account.	Real-time / Queued	No	Yes
Add PIN Access	Add or remove PIN access on an account. A PIN mailer is sent to the cardholder's address.	Queued	Yes	No
Address and Phone Change	Submit an address and/or phone number change.	Real-time / Queued	Yes	Yes
Card Activation Request	Activate a card.	Real-time / Queued	Yes	Yes
Card Replacement Request	Orders a replacement credit card for a commercial/business cardholder.	Real-time / Queued	Yes	Yes
Change Cardholder Authorization Block	Submit a temporary authorization block.	Real-time	Yes	Yes
Change Credit Limit	Changes the permanent or temporary credit limit on a commercial cardholder account.	Real-time / Queued	Yes	Yes
Close Account Request	Closes the card account and prevents authorizations and account reissue.	Real-time / Queued	Yes	Yes
Manage Employee ID	Change an employee ID.	Real-time / Queued	Yes	Yes
Order a PIN	Request a new PIN for an account.	Real-time / Queued	Yes	No
View Full Account Number	Ability to view the card account number immediately.	Real-time	Yes	No
Virtual Account Online Requests				
Change Virtual Account Type	Change the virtual account type.	Real-time	Yes	No
View Virtual Account Security Data	Allows Admin User the ability to use Virtual accounts to make online or mail order transactions.	Real-time	Yes	No
Fleet Only Online Requests				
Add/Modify Driver	Create or modify a new fleet card driver record, which can be connected to a cardholder account.	Real-time / Queued	Yes	No
Add/Modify Group	Create or modify a new fleet card group.	Real-time / Queued	Yes	No
Add/Modify Vehicle	Create or modify a new fleet card vehicle record, which can be connected to a cardholder account.	Real-time / Queued	Yes	No

NOTE: *If you have submitted a service request or online message for an account, you can view the response in your message inbox. If you have more than one account linked to your username, you will see incoming messages for all your accounts.*

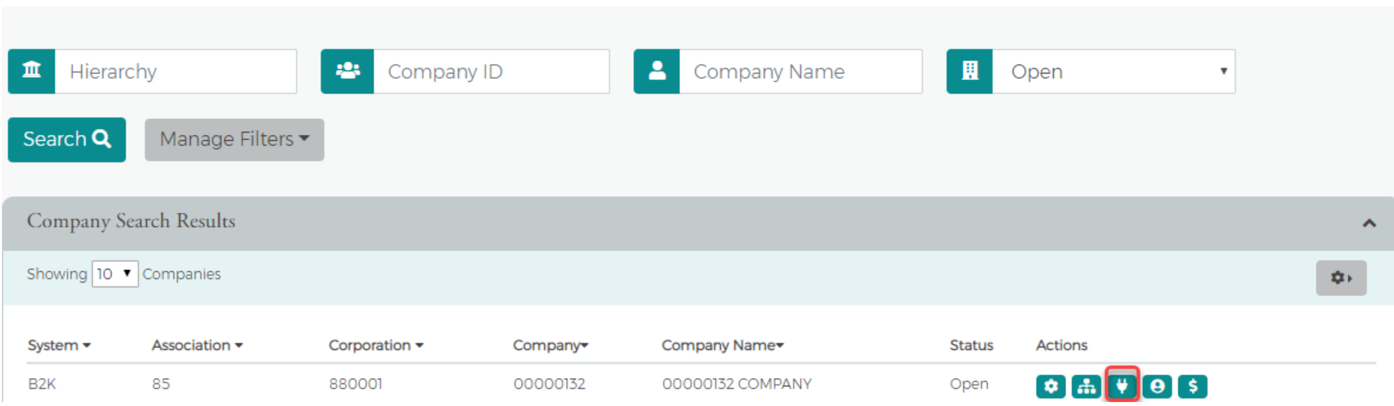
Accessing Online Service Requests

To access the **Online Request** page, perform the following steps:

1. Click the **Company Management** icon and then the **Search Company** icon.

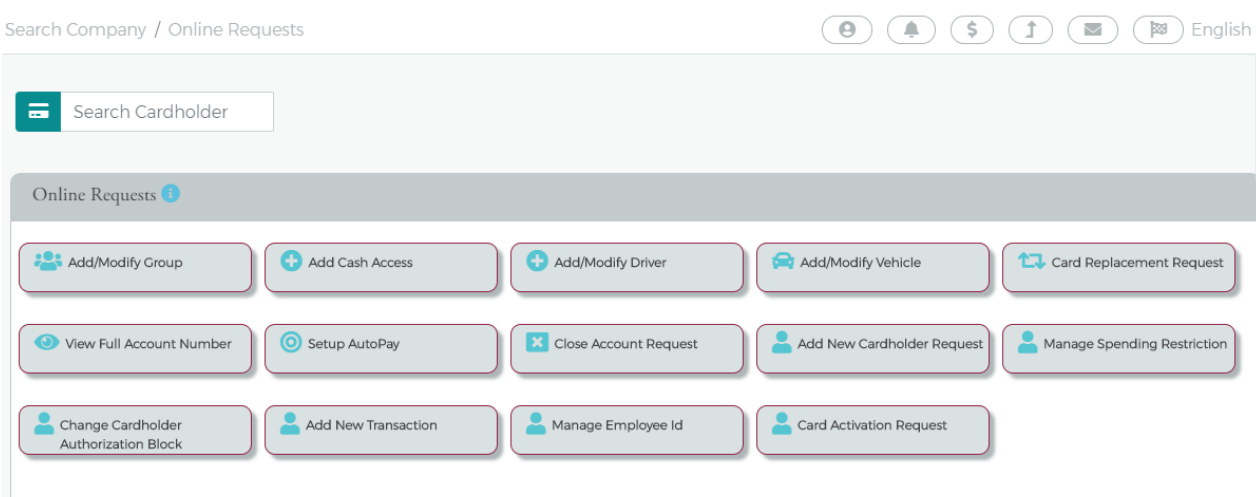


2. The **Company Search** screen is displayed. Enter the search criteria and click **Search**. The **Company Search Results** page is displayed. Click the Online Request icon for the company that you want to submit an online request for.



Note: *All the companies that you have access to will appear in the* ***Company Search Results*** *section. You will only need to search for the company if you want to limit the number of companies displayed in the results.*

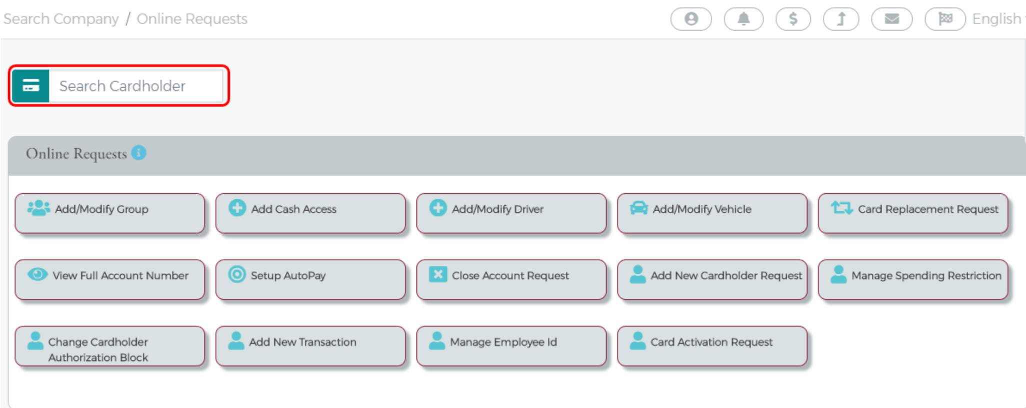
3. The **Online Request** page is displayed.



Note: *If you do not have access to the* ***Online Request*** *feature, contact your Financial Institution Administrator. Depending on your Security Settings, you may or may not see all the Online Request types shown here.*

Search for an Account from the Online Service Request Screen

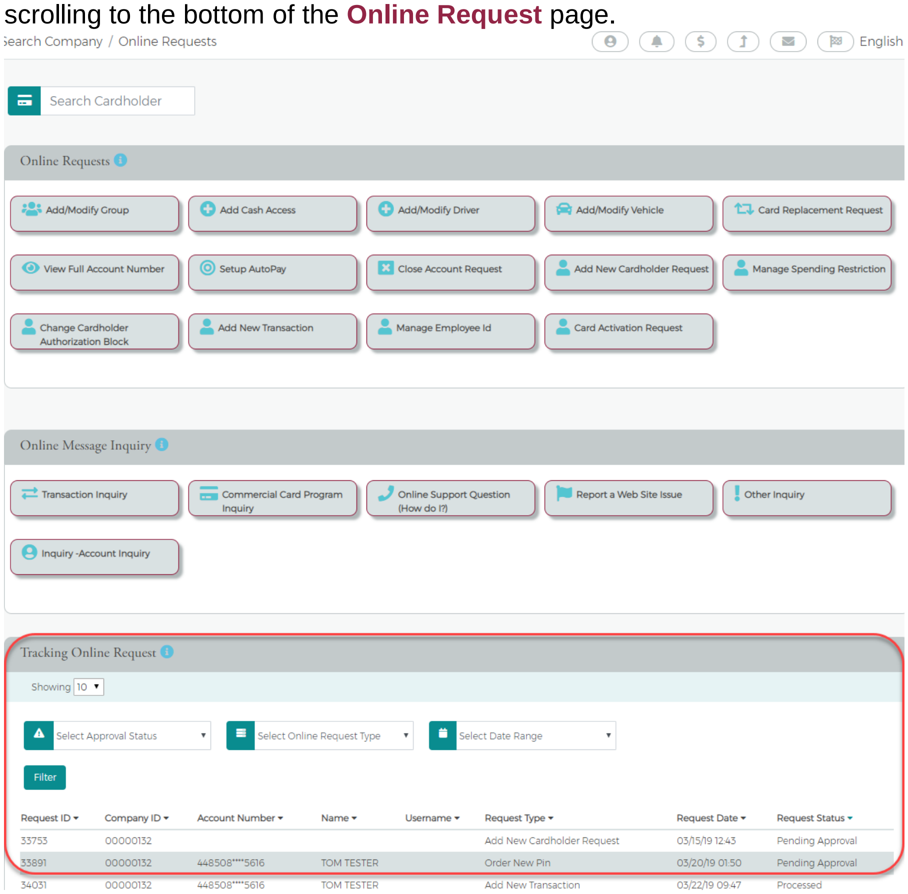
To search for an account before making any Online Requests or Online Message, enter the cardholders name in the **Search** field on the **Online Requests** page and select the online request to complete.



Note: *Once you begin typing the cardholder name in the search field, a drop-down menu displays with names that match the typed in criteria. To do a wildcard search, enter %% in the Search Cardholder field and a list of accounts will appear in the drop-down.*

Tracking Online Service Requests

You can track online requests that have been submitted. You can view the **Tracking Online Request** section by scrolling to the bottom of the **Online Request** page.



The table below describes the filter elements for **Tracking Online Requests**:

Element	Description
Select Approval Status	Select the approval status from the drop-down list: All, Approved, AutoApproved, Submitted
Select Online Request Type	Select the online request type from the drop-down list. The online requests that you have access to will appear in the drop-down.
Select Date Range	Select a date option from the drop-down list: All, Equal to, Between, After, Before. Once you select an option, another field(s) will appear to enter the date(s).

Completing Online Service Requests

IMPORTANT!

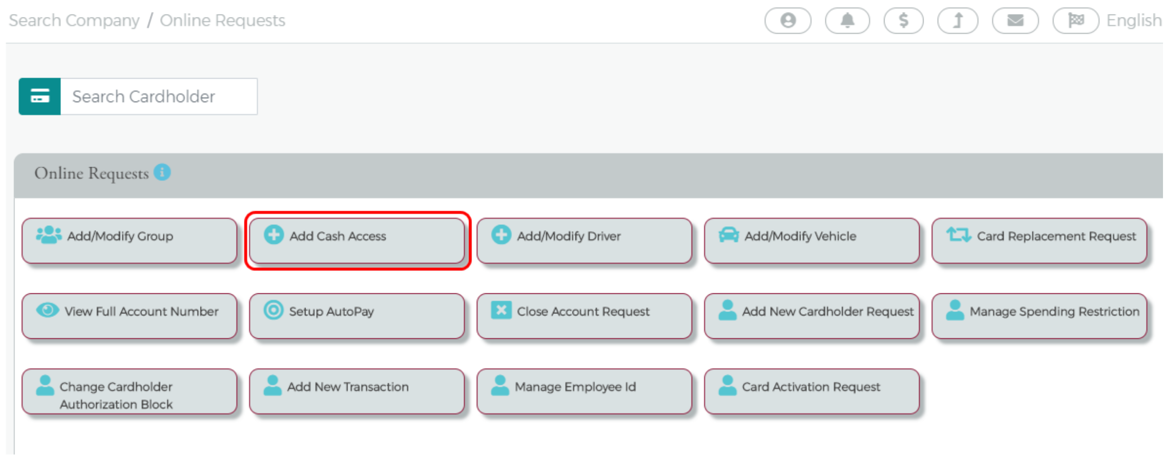
- *If your card program has multiple hierarchy levels defined, be sure to validate the hierarchy level you have selected to ensure that account is available to be selected.*
- *Some online requests and drop-down options only display to a user if the financial institution has set the permissions to include them.*
- *The **Add More** button on the online request page will allow you to add additional cardholders to that request if the financial institution has enabled that option.*

Add Cash Access

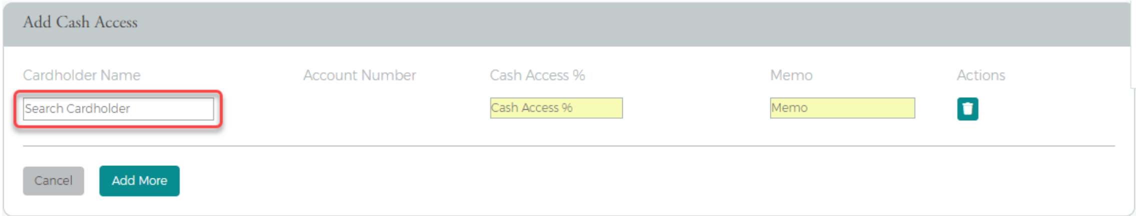
The **Add Cash Access** Service Request allows the company to request access to a percentage of an individual cardholder's credit limit for use as a cash advance.

To complete the **Add Cash Access** online request, perform the following steps:

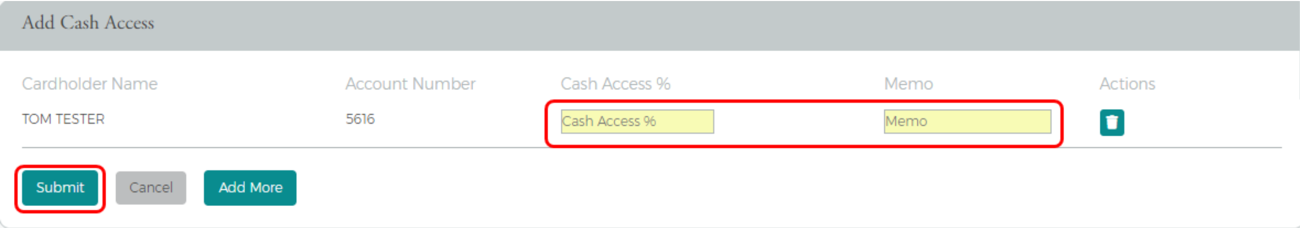
1. From the **Online Requests** screen, select **Add Cash Access**.



2. The **Add Cash Access** screen is displayed. Enter the cardholder's name. One you enter the cardholder's name, the **Submit** button will appear.

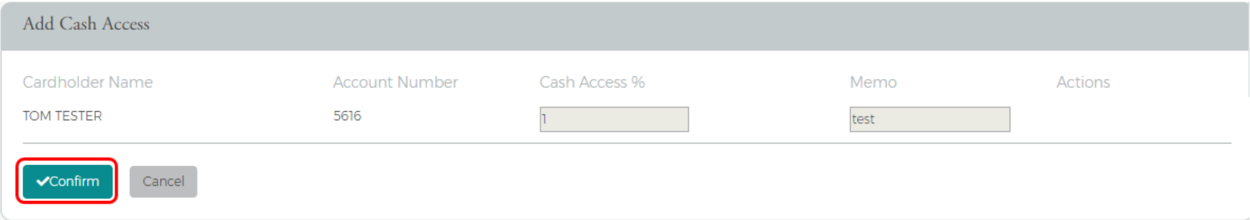


3. Complete the **Cash Access** and **Memo** fields. Click **Submit**.

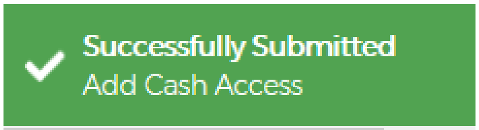


Note: *The **Cash Access** field should be completed with the percentage of the credit limit that should be available for cash access.*

4. The review page is displayed. Review the information and click **Confirm**.



5. A **Successfully Submitted** notification will appear.



Note: *The request is transmitted immediately to the institution's **Incoming Messages** for the institution to complete the request in BASE2000.*

Add New Cardholder Request

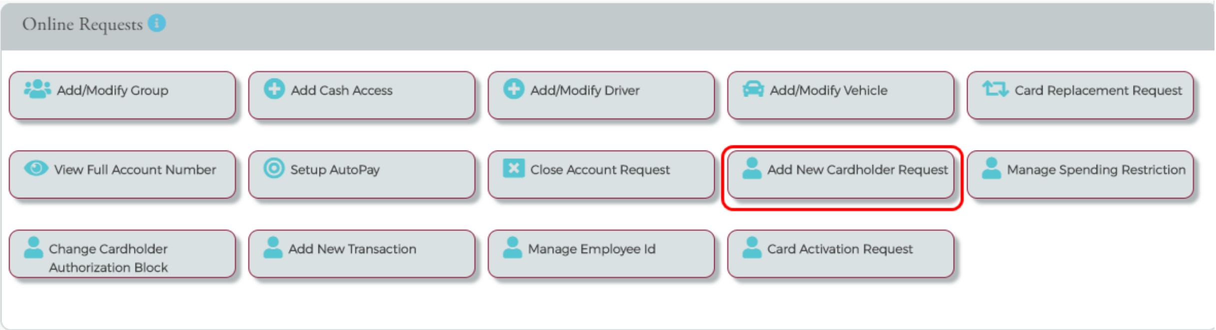
The **Add New Cardholder Request** creates a new cardholder to a commercial or business card program.

IMPORTANT!

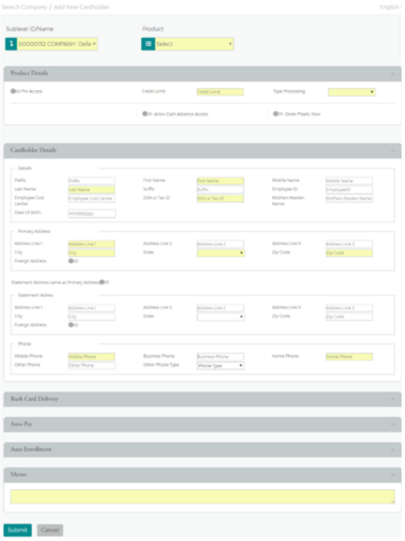
- ➔ *Validate the hierarchy level selected, if the commercial card program has multiple hierarchy levels.*
- ➔ *Select the correct product for the new account if there are multiple commercial card products in the program.*

To complete the **Add New Cardholder** online request, perform the following steps:

1. From the **Online Requests** page, select **Add New Cardholder Account**.



2. The **Add New Cardholder** page is displayed. Complete all the necessary fields on the page.



Note:

- *Some toggles open additional fields once they are selected.*
- *The **Home Phone** field should contain the phone number to best contact the cardholder.*
- *The **Add Driver** and **Add Vehicle** Online Requests must be completed before the Fleet Account Details section can be completed. Enter the **Fleet ID** field value from the Driver or Vehicle record.*

3. Type in the **Memo** field to post questions or comments about the request and click **Submit**.

Note: *The information entered in the **Memo** box, if configured for real time processing, will not be reviewed by the financial institution.*

4. The review page is displayed. Review the information and click **Confirm**.

Note: *You can click **Edit** to return to the **Add New Cardholder** page and enter the new information.*

5. A **Successfully Submitted** notification will appear.

The table below describes the elements of the **Add New Cardholder** page:

Element	Description
Sublevel ID	Displays the unique number and name assigned to sublevels set up for the company. Select a company sublevel ID/name from the drop-down list where the cardholder is located.
Product	Select the product/sub-product from the drop-down list.
Product Details Section	
PIN Access	Click to issue a PIN for the account. ***Note:*** *This field does not display if the company is not set up for cash access.*
Credit Limit	Type the total amount of approved credit for the cardholder account.
Type Processing	Select a code from the drop-down list that defines the type of account added. If the institution has a default Type Processing set up on the card processing system, the field defaults to that value and cannot be changed.

Element	Description
Virtual Account	Click to indicate this account is a virtual account. Once you click **Virtual Account,** additional fields appear: ➢ **Account Type** – select from the drop-down list ➢ **Expiration Date** – enter the expiration date of the virtual account ***Note:*** *These fields do not display if virtual accounts are not enabled for the company.*
Allow Cash Advance Access	Click to allow cash advances based on the Cash Limit. Once you click **Allow Cash Advance Access**, an additional field appears: ➢ **Cash Limit** - Type the total cash limit approved for the account. The dollar amount entered in this field must not exceed the percentage allowed that is defined for your company. ***Note:*** *This field does not display if the company is not set up for cash access.*
Order Plastic Now	Click to order a plastic for the account. Once you click **Order Plastic Now**, an additional field appears: ➢ **No of Plastics** - Type the number of plastics to order for the cardholder. ***Important!*** *If the Order Plastics Now option is unchecked, the Number of Plastics is set to 0 and a card will not be issued.*
Cardholder Details Section	
Details	
Prefix	Type any optional prefix used at the beginning of a cardholder's name. The values entered in the Prefix, First Name, Middle Name, Last Name and Suffix fields cannot exceed a total of 25 characters.
First Name	Type the cardholder's first name. The values entered in the Prefix, First Name, Middle Name, Last Name and Suffix fields cannot exceed a total of 25 characters. ***Note:*** *Virtual defaults as the first name if the Virtual Account box is checked.*
Middle Name	Type the cardholder's middle name, if applicable. The values entered in the Prefix, First Name, Middle Name, Last Name and Suffix fields cannot exceed a total of 25 characters. ***Note:*** *Account defaults as the middle name if the Virtual Account box is checked.*
Last Name	Type the cardholder's last name. The values entered in the Prefix, First Name, Middle Name, Last Name and Suffix fields cannot exceed a total of 25 characters. ***Note:*** *Type a company or account specific last name for a Virtual Account.*
Suffix	Type any optional suffix used at the end of a cardholder's name. The values entered in the Prefix, First Name, Middle Name, Last Name and Suffix fields cannot exceed a total of 25 characters.
Employee ID	Type the optional employee's identification number.
Emp Cost Center	Type the employee's cost center. If your company is set up on the card processing system with a default Employee Cost Center, the field defaults to that value, but it may be updated.
SSN or Tax ID	Type either the cardholder's Social Security Number or Tax ID number. This number is often used to activate the new card. If your company is set up on the card processing system with a default Cardholder SSN/Tax ID, the field defaults to that value.
Mothers Maiden Name	Type information used for cardholder verification.
Date of Birth	Type the selected cardholder's birthdate in MM/DD/YYYY format. ***Note:*** *This can be an optional or required field, depending on your financial institution's implementation.*
Primary Address	
Address Line 1	Type the address for all plastics, correspondence, and statement if Statement Address is not noted. If your company is set up on the card processing system with the option to use the Company's Primary Address as the Cardholder's Primary Mailing Address, the address fields default and the Company Admin will not be able to update the Primary Address fields.
Address Line 2	Type any additional address information in this optional field.
Address Line 3	Type any additional address information in this optional field.
City	Type the cardholder's city of residence.
State	Select the cardholder's state of residence from the drop-down list. If entering a Canadian address, select the Province from this list. This is a required field for U.S. or Canadian addresses
Zip Code	Type the cardholder's ZIP Code. This is a required field for U.S. or Canadian addresses.

Element	Description
Foreign Address	Click to indicate a foreign address. Select the country from the drop-down list. ***Important!*** *Requests that involve foreign addresses may be processed as a queued request depending on the option chosen by your financial institution. Canadian addresses are not foreign addresses. Enter the Canadian address the same as a U.S. address.*
Statement Address same as Primary Address	Click to indicate that the statement address is the same as the primary address. The Statement Address section will only appear if this toggle is not turned on.
Statement Address	
Address Line 1	Type the address for mailing statements to a different address.
Address Line 2	Type any additional statement address information in this optional field.
Address Line 3	Type any additional statement address information in this optional field.
City	Type the city for the statement address.
State	Select the state for the statement address from the drop-down list. If entering a Canadian address, select the Province from this list. *This is a required field for U.S. or Canadian addresses.*
Zip Code	Type the statement address Zip Code. *This is a required field for U.S. or Canadian addresses.*
Foreign Address	Click to indicate a foreign address. Select the country from the drop-down list. ***Important!*** *Requests that involve foreign addresses may be processed as a queued request depending on the option chosen by your financial institution. Canadian addresses are not foreign addresses. Enter the Canadian address the same as a U.S. address.*
Phone	
Mobile Phone	Type the cardholder’s mobile phone, if applicable.
Business Phone	Type the cardholder’s business phone number. ***Note:*** *This can be an optional or required field, depending on your financial institution’s implementation.*
Home Phone	Type the cardholder’s home phone number or the best number to reach the cardholder. This could be a cell phone.
Other Phone	Type the cardholder’s alternate phone number, if applicable. If your company is set up on the card processing system with a default work phone, the **Other Phone** field populates with that default value. The default value may be updated.
Other Phone Type	Select the type of phone number being entered in the **Other Phone** Type from the drop-down list. If your company is set up on the card processing system with a default work phone, the **Other Phone Type** field populates with a value of B-Business. The default value may be updated.
Fleet Account Details	Click to turn on Fleet features. ***Note:*** *Fleet Card information displays only if the company has a Fleet program and the option is enabled.*
Account Type	Select a Fleet account type from the drop-down list. This is a required field when a Fleet product has been selected.
Prompt	Select from this drop-down list the prompt the driver is required to enter at the point of sale. If an option is not selected, it defaults to 5 – No Prompt when the account is added to the card processing system.
Auth Decline Override	Click for overriding a declined authorization for the Fleet account. ➢ **Not enabled** - do not override a declined authorization ➢ **Enabled** - override a declined authorization ***Important!*** *Checking this option results in authorizations that would be declined, or would normally decline, due to an invalid or missing prompt value, (for example, Driver ID of Vehicle ID), to be approved*
Fleet ID	Enter a Fleet Driver or Vehicle record ID or use the **Search** option to view and select a **Fleet ID** from the list of all the fleet identification numbers associated with the company’s drivers and vehicles. *This is a required field when a Fleet product has been selected.*
Product Restrictions	Select from the drop-down list to choose the card restrictions for the Fleet Card product. If an option is not selected, it defaults to 0 – No Restrictions when the account is added to the card processing system.
Rush Card Delivery	Click to indicate rush delivery of the plastic. This section only appears for the financial institution.

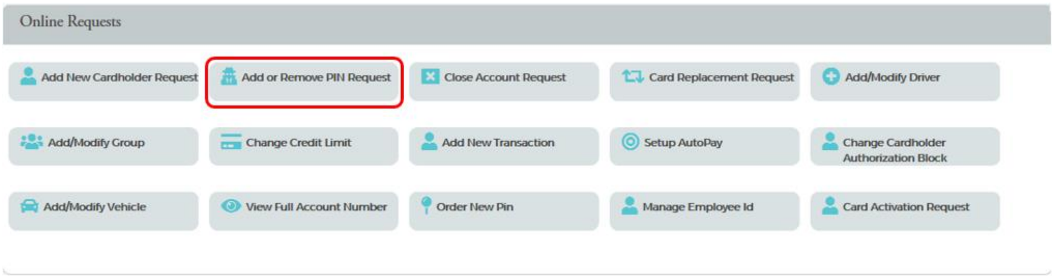
Element	Description
Rush Card Details	Select to enable additional fields.
Signature Required	Click if a signature is required for delivery. Your financial institution may have this option set so that it is automatically enabled, and the user is unable to update it.
Shipping Instructions	Select from the drop-down list to choose the card shipping instructions.
Contact Phone	Type a contact phone number.
Special Instructions	Add additional information regarding the delivery instructions for the rush card.
Card Mailing Address	Select from the drop-down list where the rush card is mailed. This is only required when Rush Card Delivery is requested.
Contact Phone Extension	The phone extension is optional.
Card Mailing Address	
Address Line 1	If Other Address is selected, type an alternate address to send the rush card.
Address Line 2	If Other Address is selected, type any additional alternate address information in this optional field.
Address Line 3	If Other Address is selected, type any additional alternate address information in this optional field.
City	If Other Address is selected, type the city for the alternate address.
State	If Other Address is selected, select the state for the alternate address from the drop-down list.
Zip Code	If Other Address is selected, type the alternate address Zip Code.
Foreign Address	If Other Address is selected, click to indicate a foreign address. Select the country from the drop-down list. ***Important!*** *Requests that involve foreign addresses may be processed as a queued request depending on the options enabled by your financial institution.*
Auto Pay	This function is sent real time if it is added when setting up a new cardholder. If it is added later, it is queued to the institution.
Auto Pay Details	Select to enable additional fields.
Autopay Account Type	Select the Account Type from the drop-down list: **D** – Checking / S – Savings.
Bank Account Name	Type the name of the institution that receives the debit transaction for an automatic payment.
Bank Account Number	Type the checking or savings account number from which the system drafts the automatic payment.
Routing Transit Number	Type the routing number for the institution from which the system drafts the automatic payment.
Auto Pay Option	Select the auto pay option from the drop-down list.
Frequency	Select the frequency of the automatic payments from the drop-down list.
Day	If the Monthly frequency is selected, this indicates the number of calendar days after the statement billing date that the auto payment is processed. If the Specific Date frequency is selected, this is the actual date the auto payment is processed.
Percentage	Select the percentage of the account's balance that is used to calculate the automatic debit. This field is only required when the value P is selected from the Auto Pay Option field.
Fixed Amount	Type the fixed amount of the automatic debit. This field is only required when the value A is selected from the Auto Pay Option field.
Auto Enrollment	This section only appears when auto enrollment into eZCardInfo/My Card Statement is allowed by the financial institution. ***Note:*** *These fields do not display if Auto Enrollment into eZCardInfo/MyCardStatement is not enabled.*
Auto Enrollment Details	Select to enable additional fields.
Email	Type the email address where eZCardInfo/My Card Statement enrollment email notification is sent.
Username	Type in the username.
Password	Type a temporary password for this account’s access into eZCardInfo/My Card Statement.
Verify Password	Re-type the temporary password for this account’s access into eZCardInfo/My Card Statement.

Element	Description
Memo	The information entered here by the user is posted to the card processing system as a memo. Only the financial institution can view it in the card processing system.

Add or Remove PIN Request

The **Add or Remove PIN Request** Service Request allows the company to request that a commercial cardholder can access their account through a PIN number or remove this access.

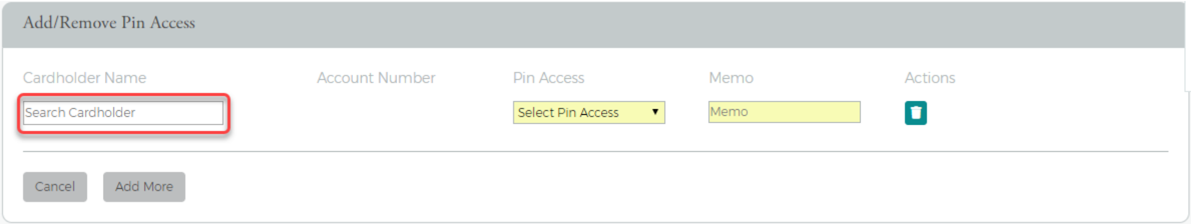
Note: *The request is transmitted immediately to the institution's Incoming Messages for the institution to complete the request in BASE2000. Once processed, the new PIN is sent to the default mailing address of the commercial card account.*



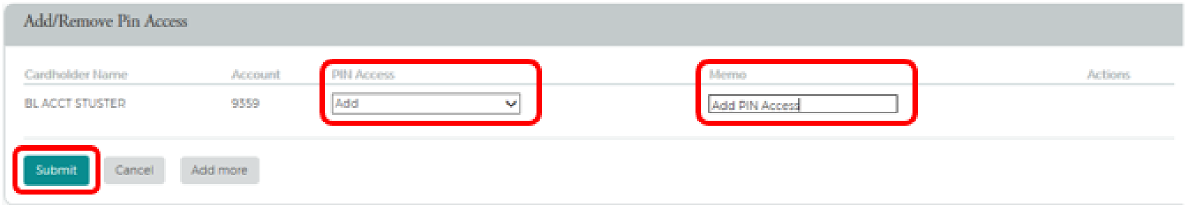
Add PIN Request

To add PIN access, perform the following steps:

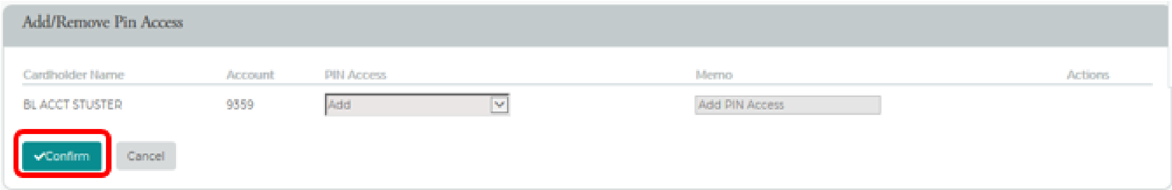
1. From the **Online Requests** screen, select **Add or Remove PIN Request**. The **Add or Remove Pin Access** screen displays. Enter the cardholder's name. One you enter the cardholder's name, the **Submit** button will appear.



2. Select **Add** from the **PIN Access** drop-down menu and add a note to the **Memo** field. Click **Submit**.



3. The review page is displayed. Review the information and click **Confirm**.



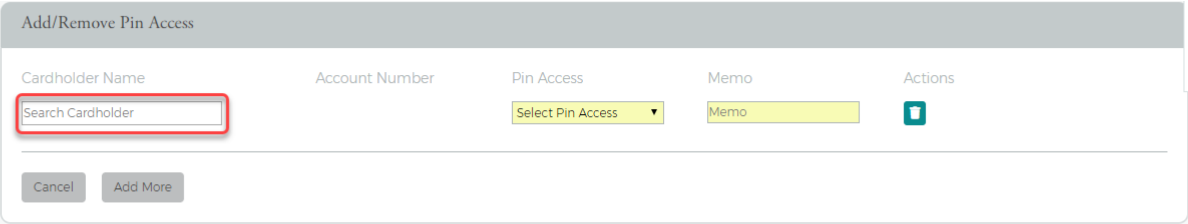
4. The **Successfully Submitted** screen will display if the request was successfully submitted. The request is transmitted immediately to the institution's Incoming Messages for the institution to complete the request in BASE2000. Once processed, the new PIN is sent to the default mailing address of the commercial card account.

   Note: *It may take up to 48 hours for the request to take effect. If you have any questions, contact your Financial Institution's Administrator.*

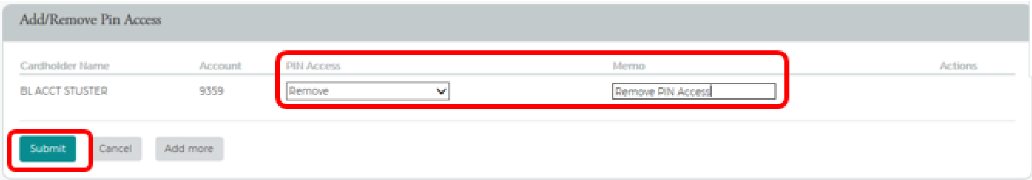
Remove PIN Request

To remove PIN access, perform the following steps:

1. From the **Online Requests** screen, select **Add or Remove PIN Request**. The **Add or Remove Pin Access** screen displays. Enter the cardholder's name. One you enter the cardholder's name, the **Submit** button will appear.



2. Select **Remove** from the **PIN Access** drop-down menu and add a note to the **Memo** field. Click **Submit**.



3. The review page displays. Review the information and click **Confirm**.

4. The **Successfully Submitted** screen will display if the request was successfully submitted.

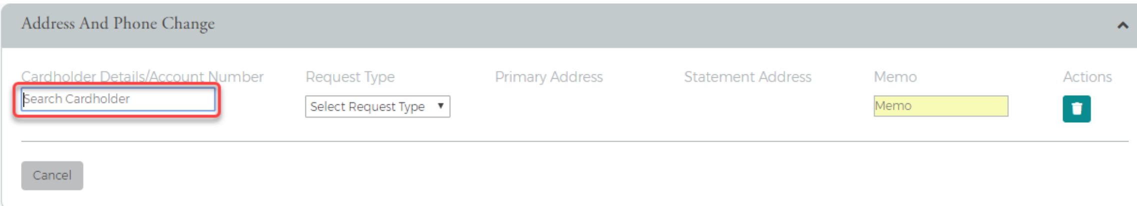
   Note:
   - *It may take up to 48 hours for the request to take effect. If you have any questions, contact your Financial Institution's Administrator.*
   - *Also consider changing the Cash Access to $0.*

Address and Phone Change

To complete an address and/or phone number online request, perform the following steps:

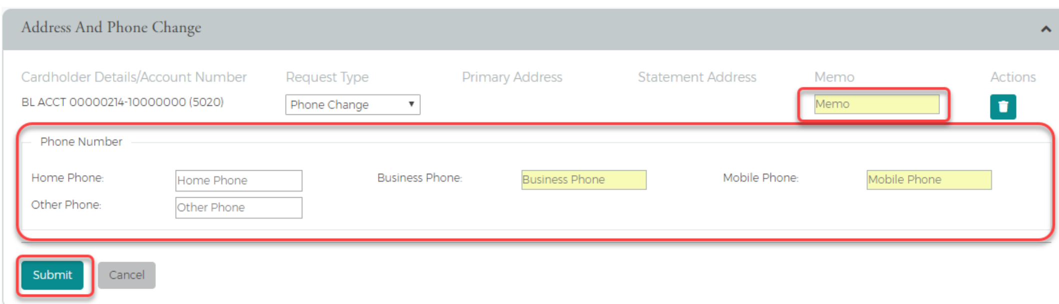
1. From the **Online Requests** screen, select **Address and Phone Change**.

2. The **Address and Phone Change** screen displays. Enter the cardholder's name. One you enter the cardholder's name, the **Submit** button will appear.

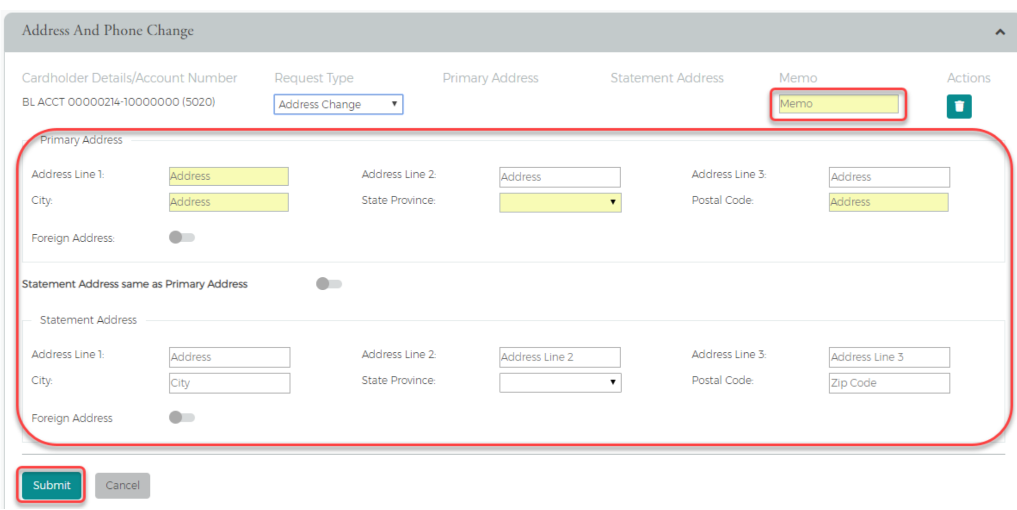


3. Select the request type from the drop-down menu and add a note to the **Memo** field. The request type drop-down options are:
   - **Address Change** – When selected, the primary and statement address fields are displayed.
   - **Phone Change** – When selected, the phone number fields are displayed.
   - **Address and Phone Change** – When selected, the phone number, primary address and statement address fields are displayed.

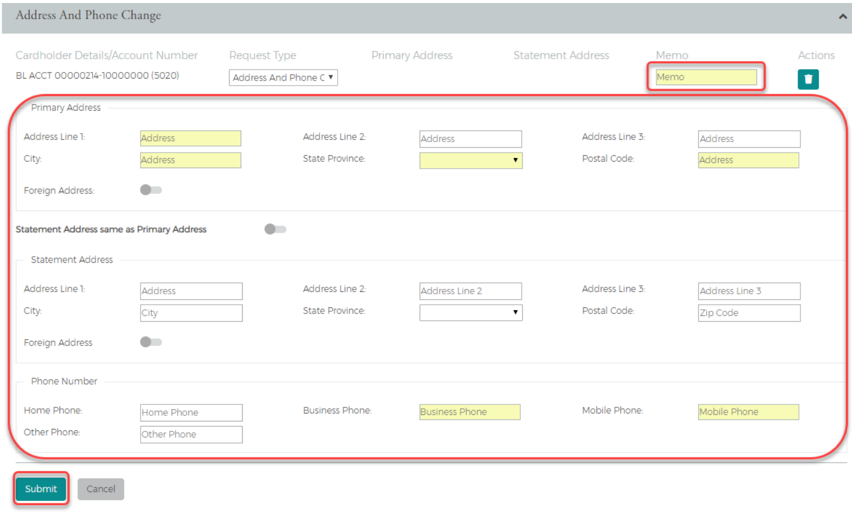
   a. **Phone Change Request** – Change or add the phone number in the appropriate field and click **Submit**.



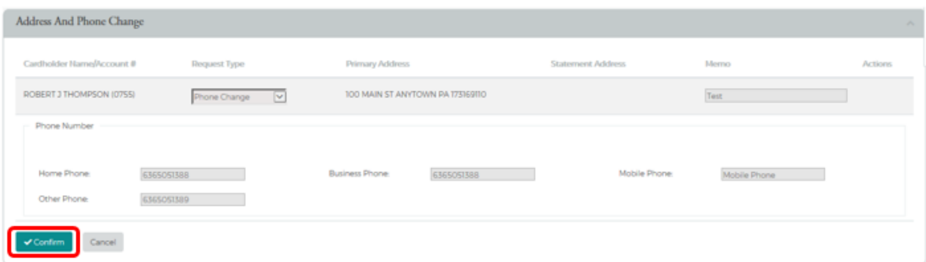
   b. **Address Change Request** – Update or add the address in the appropriate **Primary Address** and/or **Statement Address** fields and click **Submit**.



c. **Address and Phone Change Request** – Update and/or add the new phone number and address. Click **Submit**.



4. The review page displays. Review the information and click **Confirm**.



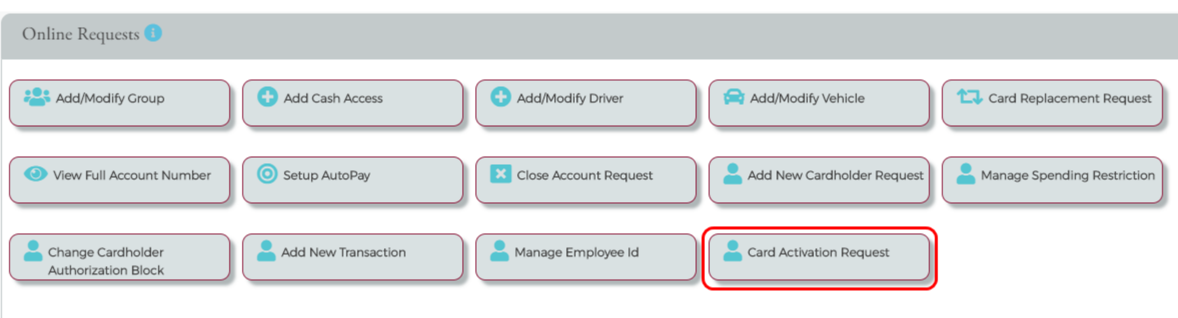
5. The **Successfully Submitted** screen will display if the request was successfully submitted.

Note: *This Service Request is a real-time process and the Memo field serves as a notation.*

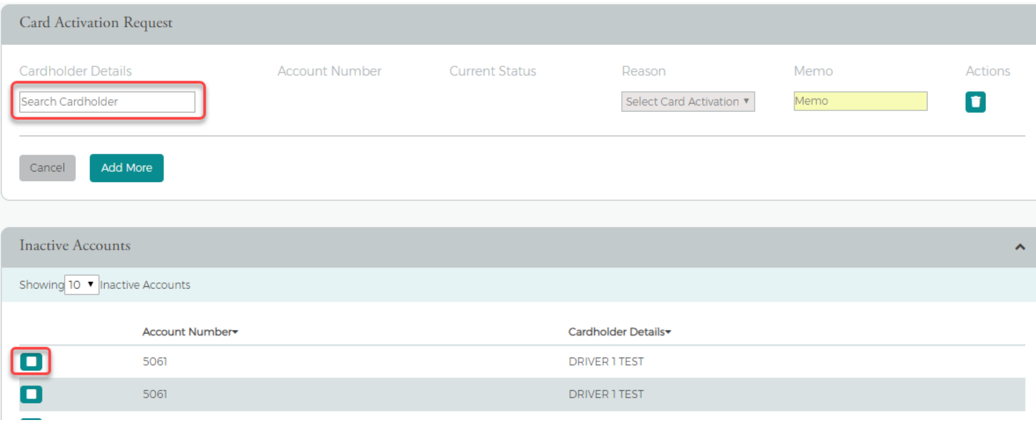
Card Activation Request

To complete the **Card Activation** online request, perform the following steps:

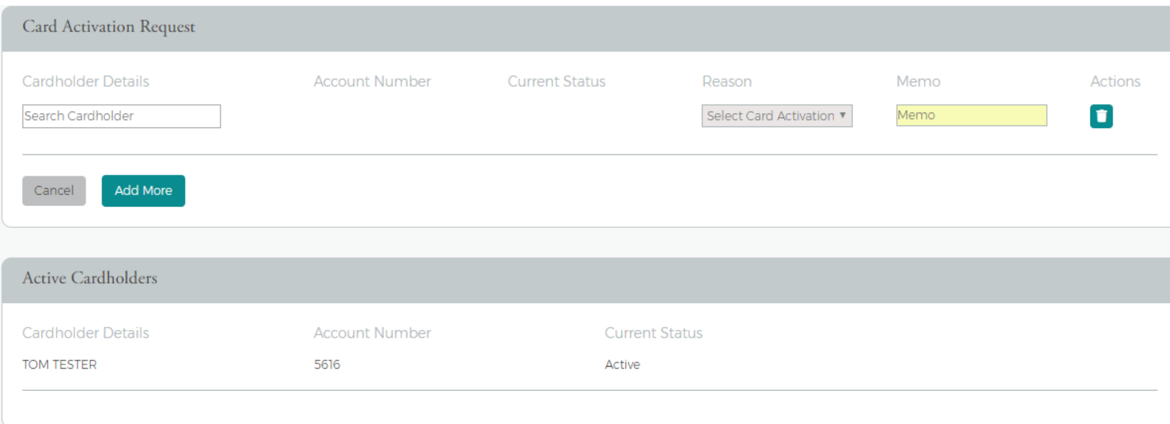
1. From the **Online Requests** screen, select **Card Activation Request**.



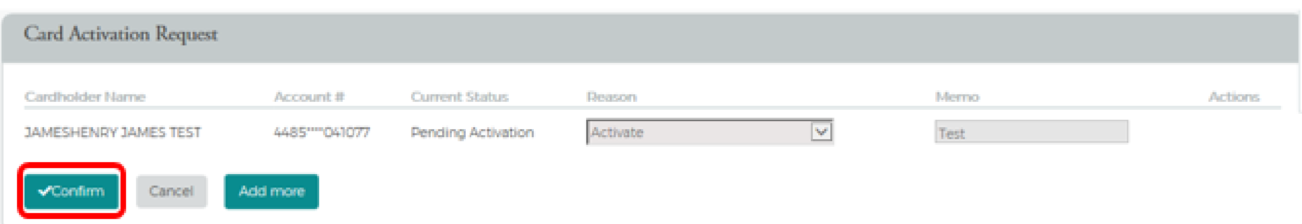
2. The **Card Activation Request** screen displays. **Inactive Accounts** are displayed below the **Card Activation Request** section. Click the icon next the name in the Inactive Account list or enter the cardholder's name, select **Activate** from the **Select Card Activation** drop-down menu and add a note to the **Memo** field. Click **Submit**.



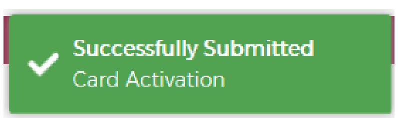
If you enter a cardholder's name and their card is active, a new section will appear showing **the Active Cardholders**.



3. The review page is displayed. Review the information and click **Confirm**.



4. The **Successfully Submitted** screen will display if the request was successfully submitted.

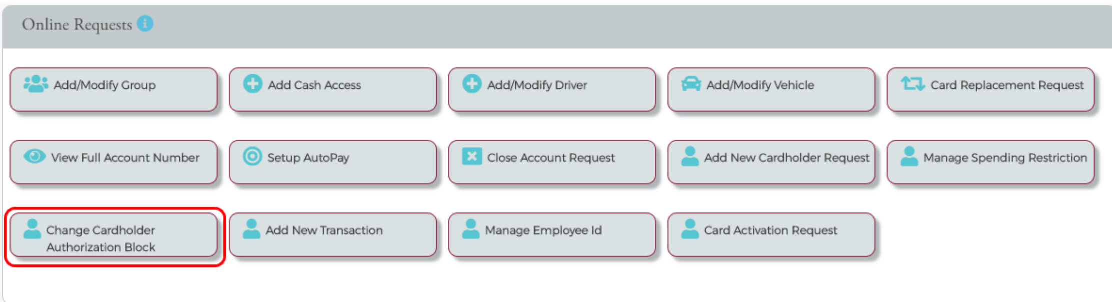


Change Cardholder Authorization Block

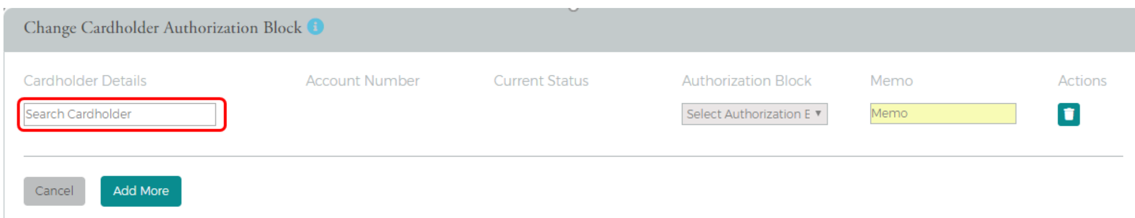
Change Cardholder Authorization Block Online Request allows the administrator to impose or remove a real-time cardholder authorization block at the account level. This block prevents additional approved authorizations on the account until an Administrator removes the block.

To complete the **Change Cardholder Authorization Block** online request, perform the following steps:

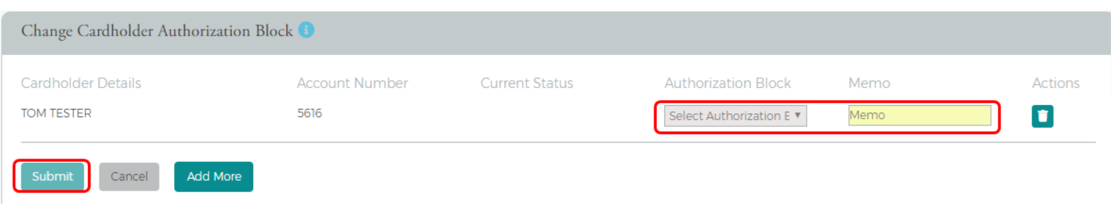
1. From the **Online Requests** screen, select **Change Cardholder Authorization**.



2. The **Change Cardholder Authorization Block** screen displays. Enter the cardholder's name. One you enter the cardholder's name, the **Submit** button will appear.

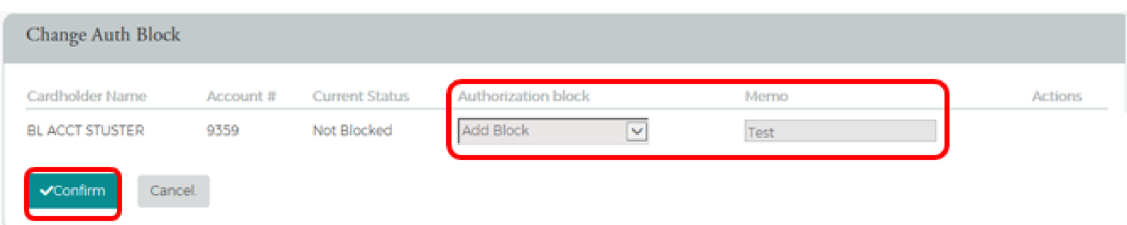


3. In the **Authorization Block** field, select whether you are adding or removing a block from the drop-down menu and make a note in the **Memo** field. Click **Submit**.



Note: *If you select **Add** a block, this will prevent authorizations on the account selected.*

4. The **Change Cardholder Authorization Block** review page displays. Review the information and click **Confirm**.



5. A confirmation message is displayed.

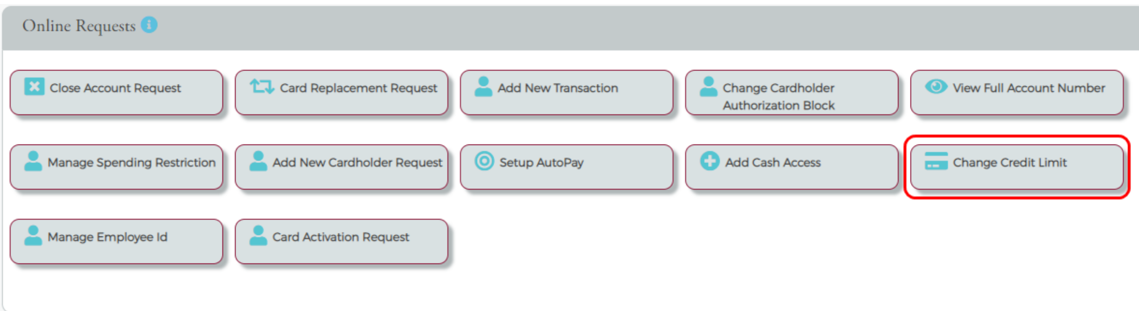
Note: *This Service Request is a real-time process and the Memo field serves as a notation.*

Change Credit Limit

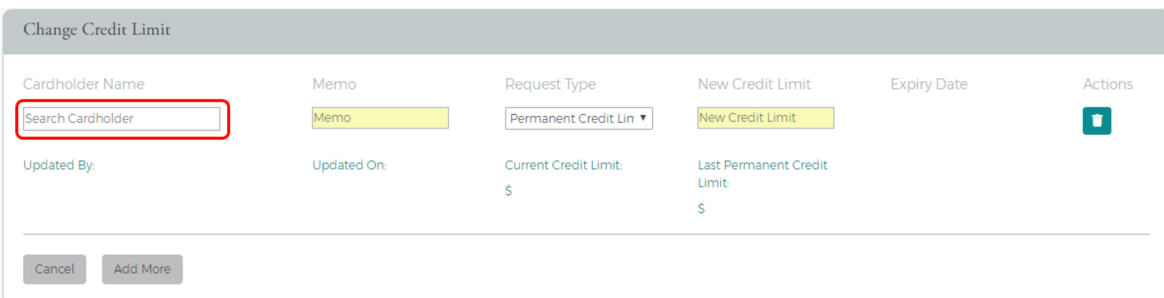
The **Change Credit Limit** online request allows you to request an increase or decrease in a cardholder's credit limit in real time.

To complete the **Change Credit Limit** online request, perform the following steps:

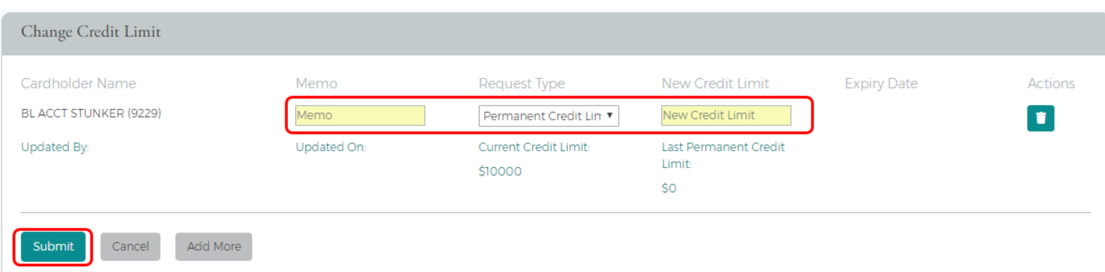
1. From the **Online Requests** screen, select **Change Credit Limit**.



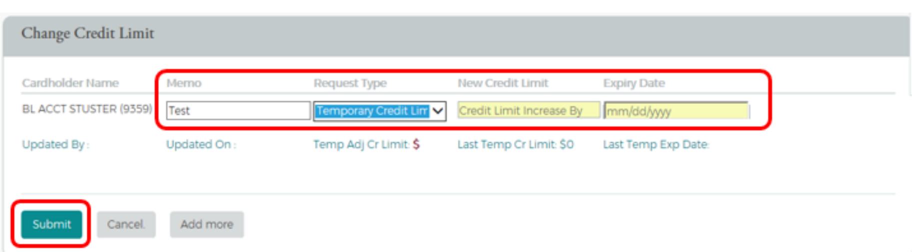
2. The **Change Credit Limit** screen displays. Enter the cardholder's name. One you enter the cardholder's name, the **Submit** button will appear.



3. Complete the **Memo**, **Request Type** and **New Credit Limit** fields. Click **Submit**.



If you selected **Temporary Credit Limit**, the **Expiration Date** field appears and must be completed prior to clicking **Submit**.



Note: *The **Request Type** field options are based on the security settings set up by the Financial Institution.*

4. The review page displays. Review the information and click **Confirm**. A confirmation message is displayed.

   Note:
   - *This Service Request is a real-time process and the Memo field serves as a notation.*
   - *It may take up to 48 hours for the request to take effect. If you have any questions, contact your Financial Institution's Administrator.*

The table below describes the elements of the **Change Credit Limit** online request.

Element	Description
Memo	Insert a note regarding the request
Request Type	Select the request type from the drop-down list.
New Credit Limit	Type the new credit limit in whole dollar amounts only.
Expiration Date	This field appears when **Temporary Credit Limit Increase** is selected. Type the date the temporary credit limit should expire. Format is MM/DD/YYYY
Updated By	Displays the Administrator's User ID who requested the change.
Updated On	Displays the date the permanent or temporary credit limit was last changed.
Current Cr Limit	Displays the current credit limit.
Last Permanent Cr Limit	Displays the previous permanent credit limit amount when permanent credit limit Increase is selected
Temp Adj Cr Limit	Displays the cardholders assigned (permanent) credit limit plus the (increased by) temporary credit limit amount.
Last Temp Cr Limit	Displays the previous temporary credit limit amount.
Last Temp Exp Date	Displays the previous temporary credit limit expiration date.

Change Credit Limit Restrictions

IMPORTANT!
- *Do not process this request if the account is in a Closed or Blocked status.*

These restrictions prevent the change credit limit service request from being submitted under any of the following conditions for Individually Billed, Billing Accounts, and Centrally Billed Accounts:

- Requested credit limit change cannot exceed the company limit.
- Requested credit limit change must be different than the cardholder's current credit limit.
- If the Service Request is unable to be completed in a real time manner it will be routed to the Financial Institutions Incoming Messages queue to be worked.

Current Temporary Credit Limit Option

If an account selected has an active (not expired or deleted) temporary credit limit, the active temporary limit is displayed in the **Current Temp Limit** field on the **Change Credit Limit** online requests page. The **Current Temp Limit** field allows the Admin the ability to change the amount, but this does not require entry of a new expiration date. The **Current Temp Exp Date** field allows the Admin the ability to change the date but does not require entry of a new limit.

Active Temporary Credit Limit Indicator

An active temporary credit limit indicator **T** displays next to the credit limit any time the account has an active temporary credit limit. If you place the cursor over the indicator, a message displays stating there is an active temporary credit limit increase on this account.

Close Account Request

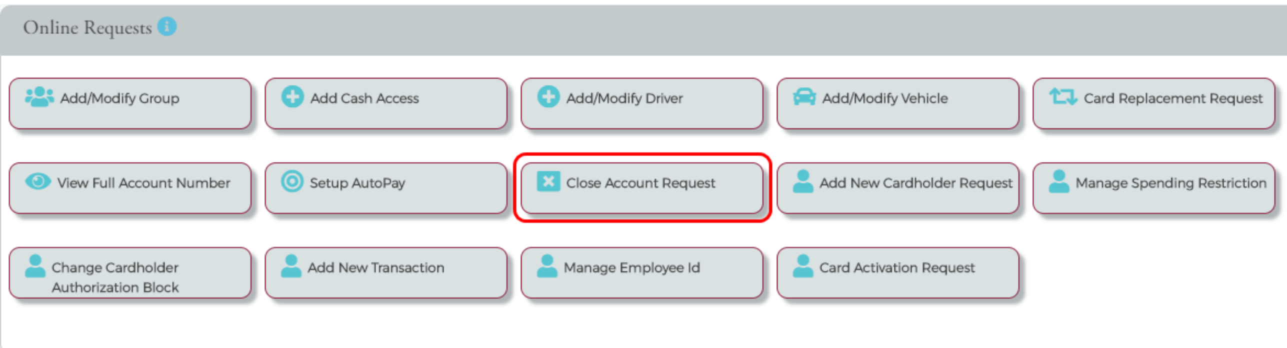
The **Close Account** online request allows you to request to close a commercial card account in real time. This prevents future authorizations and account reissue.

IMPORTANT!

➔ *This feature is not intended for lost or stolen accounts. For a lost or stolen account, contact the phone number provided by the institution.*

To complete the **Close Account** online request, perform the following steps:

1. From the **Online Requests** screen, select **Close Account Request**.

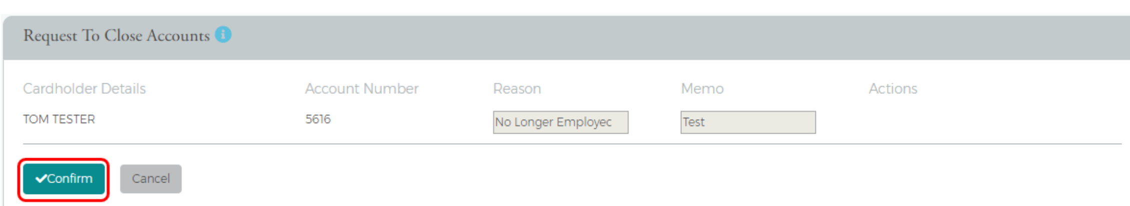


2. The **Request to Close Accounts** page is displayed. Enter the cardholder's name. One you enter the cardholder's name, the **Submit** button will appear.

3. Select the **Reason** for closing the account, type a question or comments in the **Memo** field and click **Submit**.

Note: *You can select a reason from the drop-down menu or you can type a reason in the **Reason** field.*

4. The **Request to Close Account** review page displays. Review the information and click **Confirm**.



5. A confirmation message is displayed.

Note:

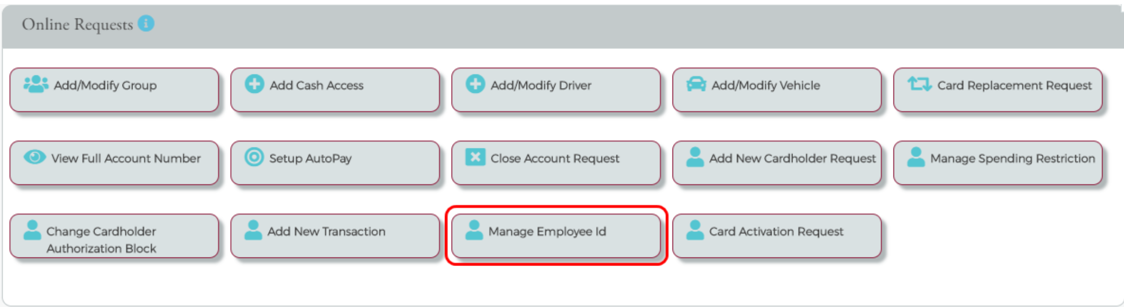
- *This Service Request is a real-time process and the Memo field serves as a notation.*
- *The request is transmitted immediately but it may take up to 48 hours to process.*
- *To reopen a closed account, contact the financial institution.*

Manage Employee ID

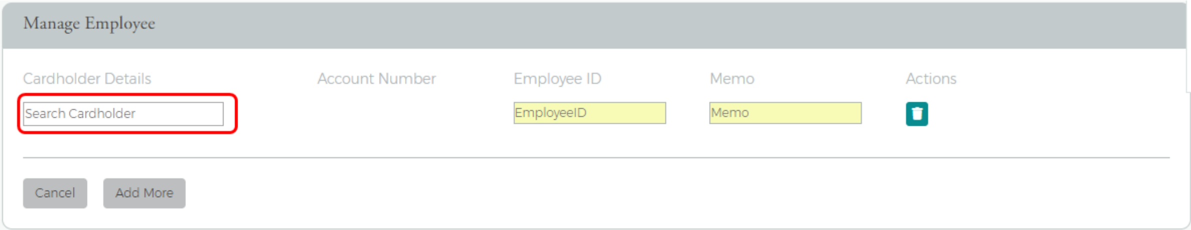
The **Manage Employee ID** online request allows you to edit and/or delete an existing employee ID number.

To complete the **Manage Employee ID** online request, perform the following steps:

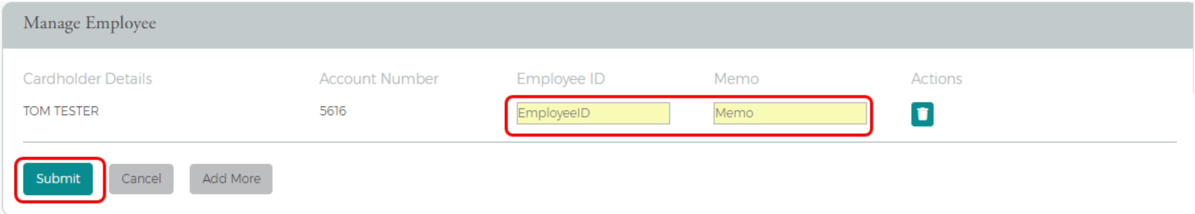
1. From the Online Requests screen, select **Manage Employee ID**.



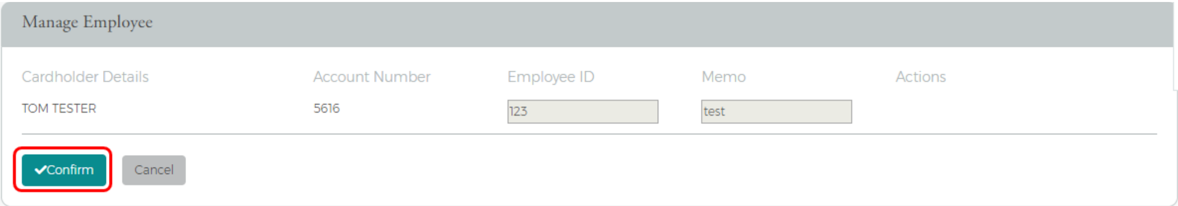
2. The **Manage Employee** page is displayed. Enter the cardholder's name. One you enter the cardholder's name, the **Submit** button will appear.



3. Enter the new Employee ID in the **Employee ID** field. Type a note about the request in the **Memo** field and click **Submit**.



4. The review page displays. Review the information and click **Confirm**.



5. A confirmation message is displayed.

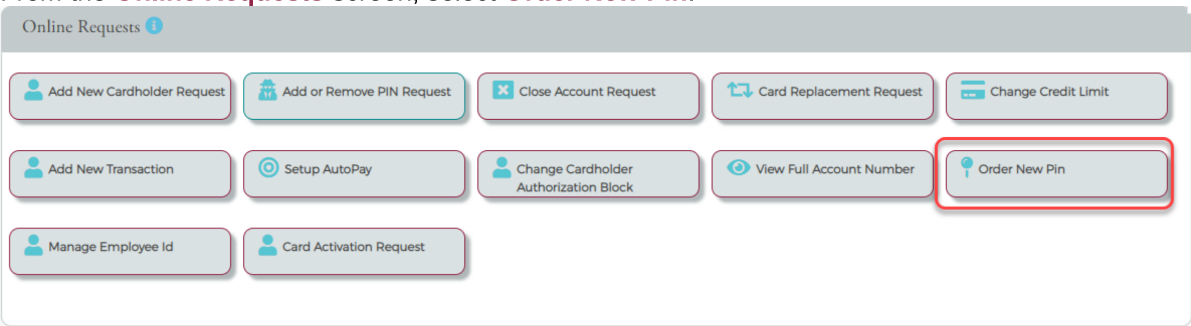
   Note: *It may take up to 48 hours for the request to take effect. If you have any questions, contact your Financial Institution's Administrator.*

Order New PIN

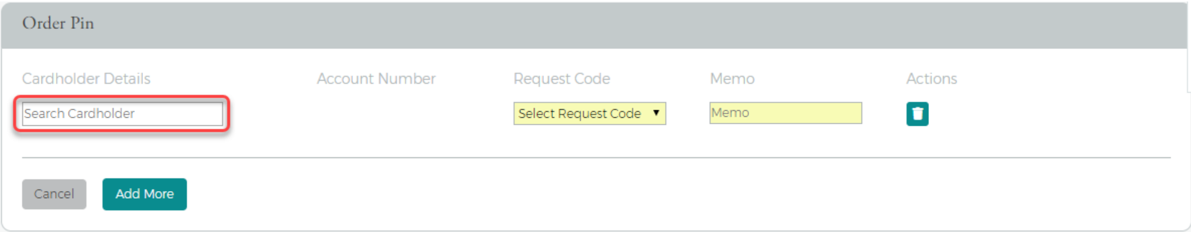
The **Order New PIN** online request creates new PIN request or creates a new PIN in the event of the PIN being lost or stolen.

To complete the **Order New PIN** online request, perform the following steps:

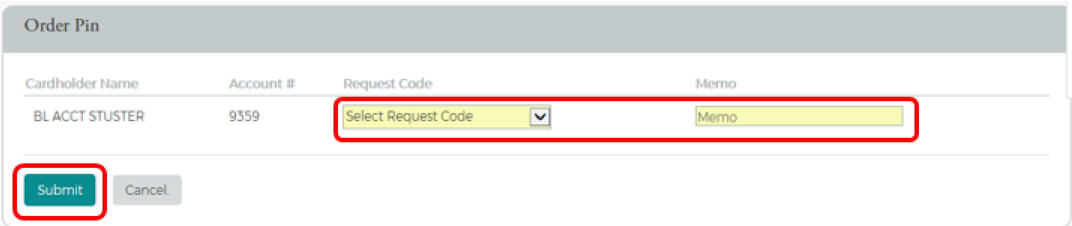
1. From the **Online Requests** screen, select **Order New Pin**.



2. The **Order Pin** screen displays. Enter the cardholder's name. One you enter the cardholder's name, the **Submit** button will appear.



3. Select **New PIN** or **Send Reminder** from the **Select Request Code** field drop-down menu. Add a note in the **Memo** field explaining your actions and click **Submit**.



4. The **r**eview page is displayed. Review the information and click **Confirm**.

5. A confirmation message is displayed.

Card Replacement Request

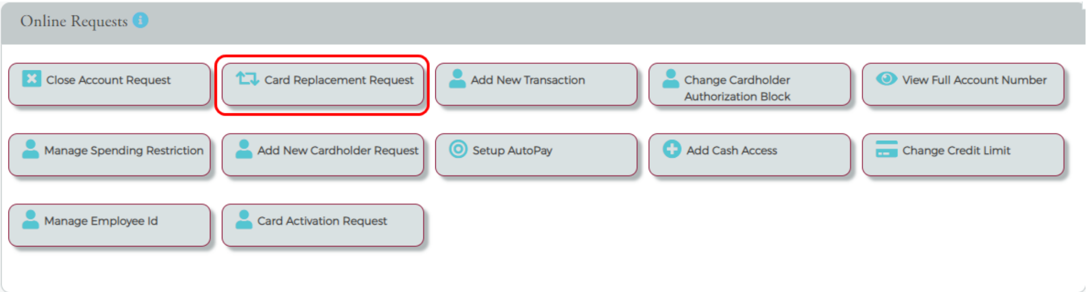
The **Card Replacement** Request allows you to request replacement credit cards for existing commercial cardholders. This feature is not intended for lost or stolen accounts.

IMPORTANT!

➔ *If you are trying to report a card lost or stolen, or to report fraud, please contact your Financial Institution's Administrator Immediately.*

To complete the **Request Replacement Card** online request, perform the following steps:

1. From the **Online Requests** screen, select **Request Replacement Card**.

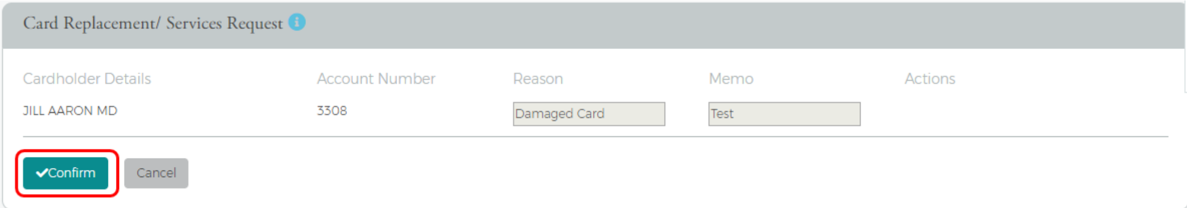


2. The **Card Replacement/Service Request** screen displays. Enter the cardholder's name. One you enter the cardholder's name, the **Submit** button will appear.

3. Complete the **Reason** field and type a note in the Memo Field. Click **Submit**.

Note: *You can select a reason from the drop-down menu or you can type a reason in the **Reason** field.*

4. The **r**eview page is displayed. Review the information and click **Confirm**.



5. The **Successfully Submitted** screen will display if the request was successfully submitted.

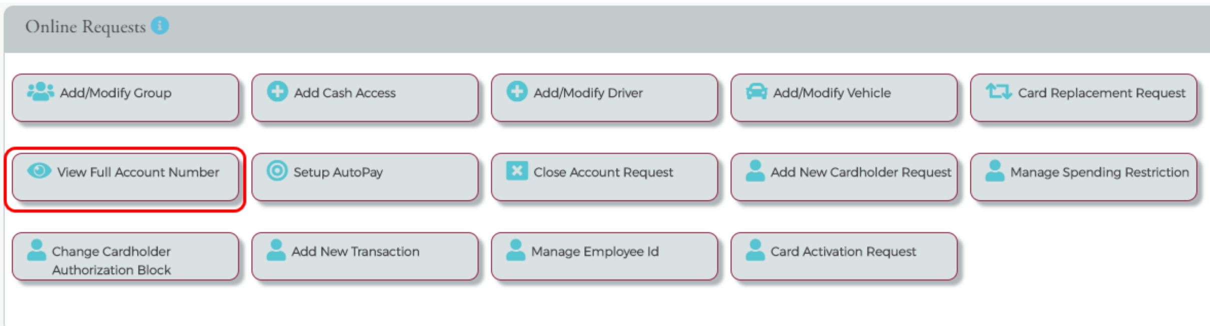
Note: *It may take up to 48 hours for the request to take effect. If you have any questions, contact your Financial Institution's Administrator.*

View Full Account Number

The **View Full Account Number** online request allows the admin users to view the complete card account number.

To complete the **View Full Account Number** online request, perform the following steps:

1. From the **Online Requests** screen, select **View Full Account Number**.



2. The **View Full Account Number** page is displayed. Enter the cardholder's name. One you enter the cardholder's name, the **Submit** button will appear.

3. Complete the **Reason** field and type a note about the request in the **Memo** field. Click **Submit**.

Note: *You can select a reason from the drop-down menu or you can type a reason in the* ***Reason*** *field.*

4. The review page is displayed. Review the information and click **Confirm**.

5. A confirmation message is displayed.

Note: *It may take up to 48 hours for the request to take effect. If you have any questions, contact your Financial Institution's Administrator.*

Virtual Accounts

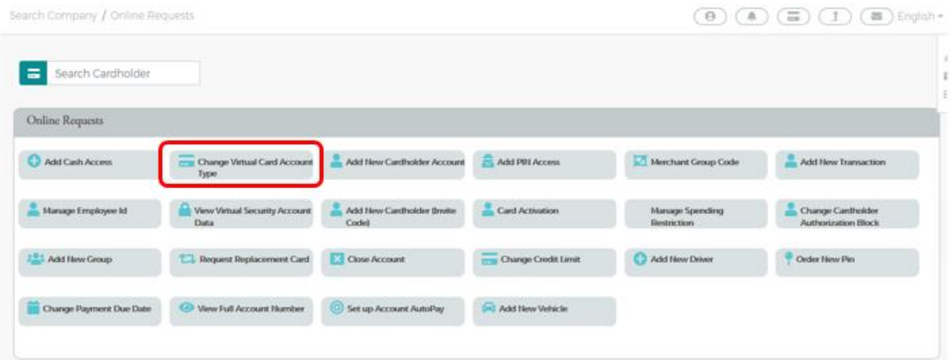
IMPORTANT!

- ➔ *The following sections support virtual accounts only.*

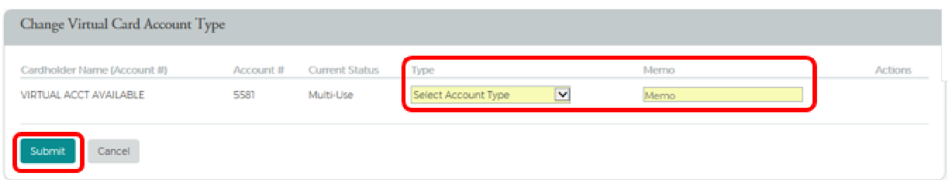
Change Virtual Card Account Type

To complete the **Change Virtual Card Account Type** online request, perform the following steps:

1. From the **Online Requests** screen, select **Change Virtual Card Account Type**.

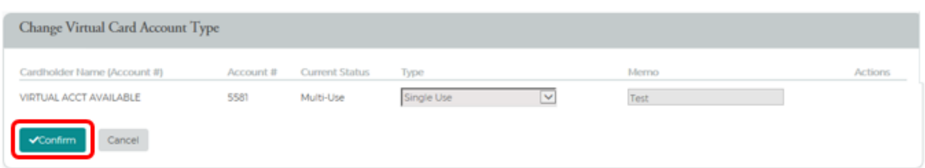


2. The **Change Virtual Card Account Type** page is displayed. Select the **Reason** for closing the account, type a question or comments in the **Memo** filed and click **Submit**.



Note: *Highlighted fields are mandatory fields and must have a value entered.*

3. The review page is displayed. Review the information and click **Confirm**.



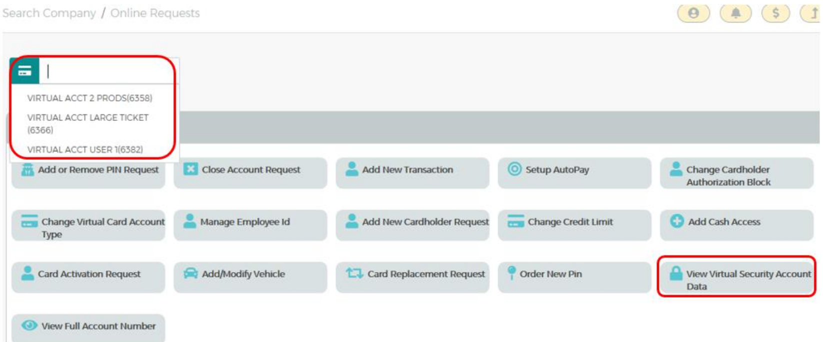
4. A confirmation message is displayed.

View Virtual Account Security Data

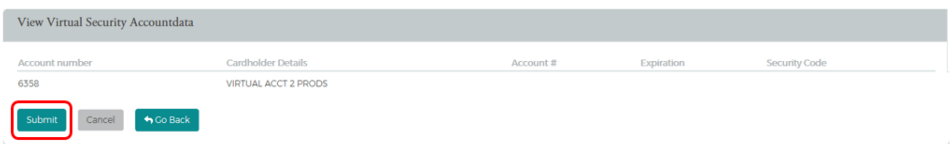
Security data for virtual accounts is needed to make online or mail order transactions.

To complete the **View Virtual Account Security Data** online request, perform the following steps:

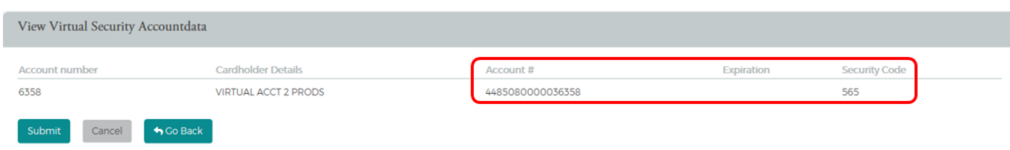
1. From the **Online Request** page, enter the virtual account name and click the **View Virtual Account Security Data** online request.

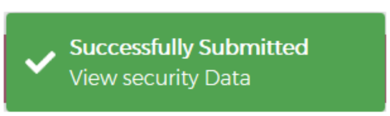


2. The **View Account Security Data** screen is displayed. Click **Submit**.



3. A **Successfully Submitted** message will display and the full 16-digit account number, expiration and CVV2 is displayed.





***Note:** This Online Service Request only appears for institutions with Virtual Accounts, admins with access, and only for Virtual accounts.*

Fleet Records

IMPORTANT!

➔ *The following sections support fleet accounts only.*

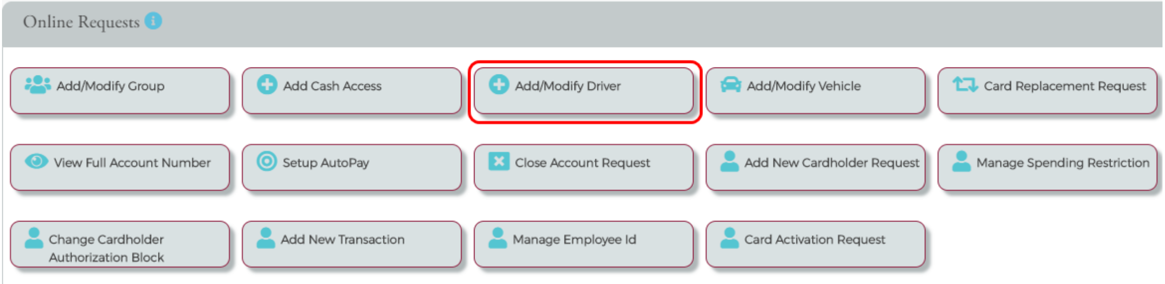
When a new account is added to a Fleet program, it must be associated to a Driver, Vehicle, an/dor Group record. The Company Admin must set up Driver, Vehicle, and Group records prior to completing the **Add New Cardholder Account** request to add an account to a Fleet program.

Add / Modify Driver (Fleet Only)

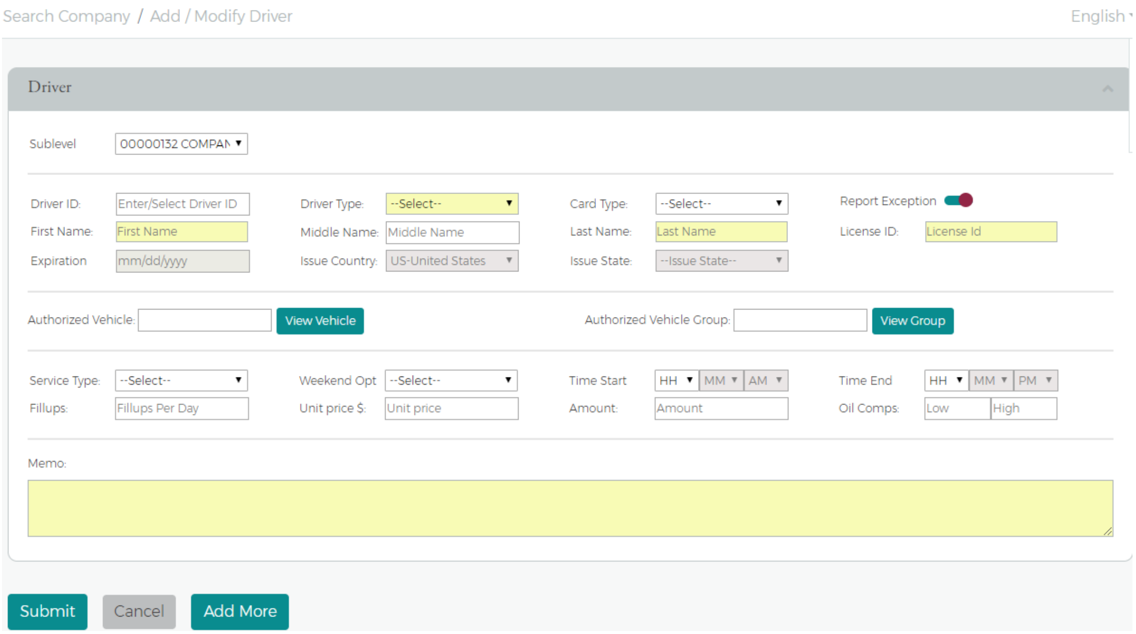
The **Add/Modify Driver** service request allows the Company Administrator to enter a new driver record for their Fleet program. The driver record can then be used when setting up a cardholder account for that driver.

To complete the **Add/Modify Driver** online request, perform the following steps:

1. From the **Online Requests** screen, click **Add/Modify Driver**.



2. The **Driver** screen is displayed. Complete the required fields and click **Submit**.



3. The review page is displayed. Review the information and click **Confirm**. A confirmation message is displayed.

The table below describes the elements for **Add/Modify Driver**:

Element	Description
Sublevel	Select a company sublevel ID/name from the drop-down list.
Driver ID	The system assigns the next driver ID or you can enter a specific numeric value in this box, which must be six-digits.
Driver Type	Select driver from the drop-down list.
Card Type	Select a card type from the drop-down list: **M** – MasterCard / **V** – Visa.
Report Exception	Move the indicator if the driver record is restricted and included in the exception reporting.
First Name	Type the driver's first name.
Middle Initial	Type the driver's middle initial, if applicable.
Last Name	Type the driver's last name.
License ID	Type the driver's license identification number. *License ID is required when selected Driver Type is D-Driver.*
Expiration Date	Select the driver's license identification expiration date from the drop- down calendar.
Issue Country	Select the country from the drop-down list for the driver's license identification number.

Element	Description
Issue State	Select the driver's license issue state from the drop-down list.
Authorized Vehicle	Type an authorized vehicle ID for this record. You can select the **Search** button next to the **Authorized Vehicle** box to search for an existing authorized vehicle. Click the button to open a window with available authorized vehicles to select and add to the form.
Authorized Vehicle Group	Type an authorized vehicle group ID. You can select the **Search** button next to the **Authorized Vehicle Group** box to search for an existing authorized vehicle group. Click the button to open a window with available authorized vehicle groups to select and add to the form. This option only displays when configured for display.
Service Type	Select the service type code from the drop-down list.
Weekend Option	Select the driver's weekend use option.
Time Start	Type the four-digit vehicle's start of day in military time. Values include: 0000 – 2359
Time End	Type the four-digit vehicle's ending time of day in military time. Values include: 0000– 2359
Fillups	Type the vehicle's maximum fill-ups per day. This is limited to three digits.
Unit Price	Type the fuel unit cost.
Amount	Type the fuel transaction amount.
Oil Comps	This field is reserved for future use.
Memo	The information entered here by the user is posted to the card processing system as a memo.

Add / Modify Group (Fleet Only)

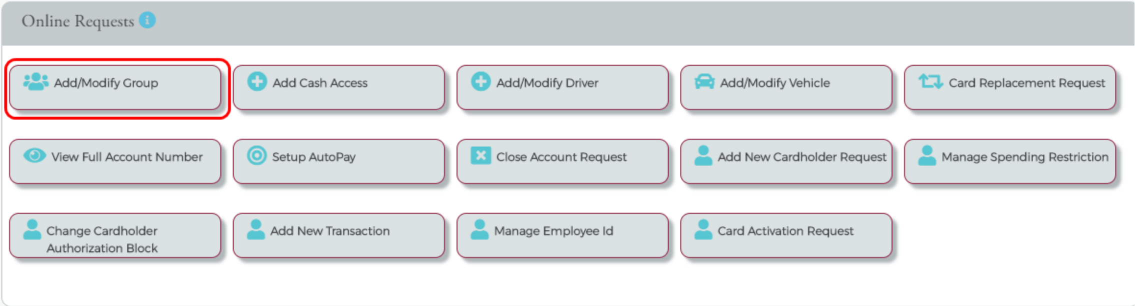
IMPORTANT!

➔ *Driver and vehicle records must be established before completing the **New Group** online request.*

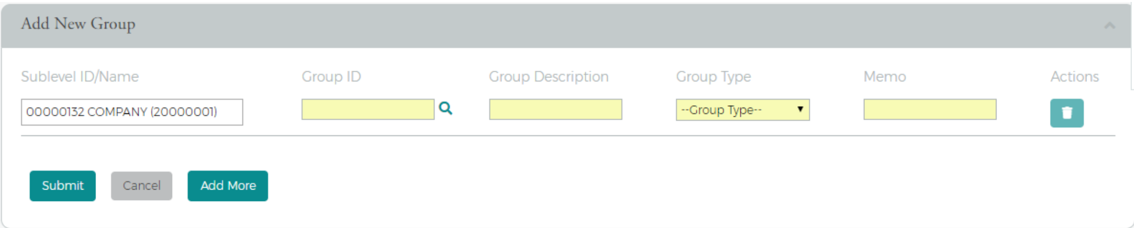
The **Add/Modify Group** service request allows an Administrator to create or modify a driver or vehicle group record for their Fleet program.

To complete the **Add/Modify Group** online request, perform the following steps:

1. From the **Online Requests** screen, click **Add/Modify Group**.



2. The **Add/Modify Group** page is displayed. Complete the required fields and click **Submit**.



Note: *Highlighted fields are mandatory fields and must have a value entered.*

3. The **Add/Modify Group** review page is displayed. Review the information and click **Confirm**.
4. A confirmation message is displayed.

Note: *The request is transmitted immediately to the institution's* ***Incoming Messages*** *for the institution to complete the request in BASE2000. This is real time or queued, based on Admin Group and Manage Online Requests for the company.*

The table below describes the elements for **Add New Group**:

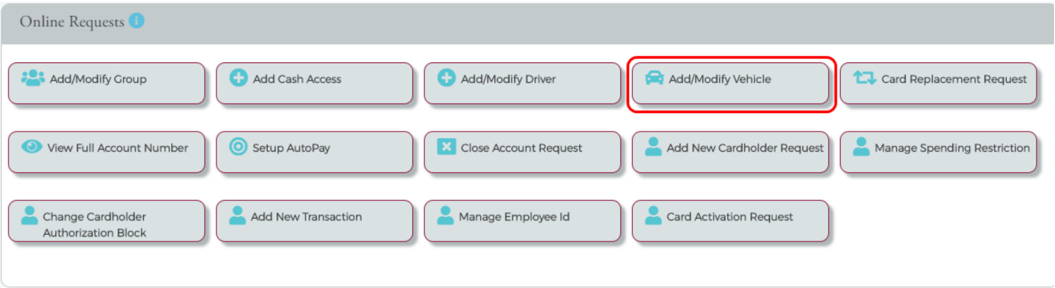
Element	Description
Sublevel ID/Name	Select a company sublevel ID/name from the drop-down list.
Group ID	Type the group's name. You can click the search icon to search for a group number.
Group Description	Type the group's description.
Group Type	Select the group type from the drop-down list. Based on your selection, an additional field will appear to select the driver or vehicle.
Memo	The information entered here by the user is posted to the card processing system as a memo. You can view it in Service View under the Company Inquiry menu, Memo List.
Delete Icon	Click this button to remove a Fleet Driver or Vehicle records from the Fleet Group.

Add / Modify Vehicle (Fleet Only)

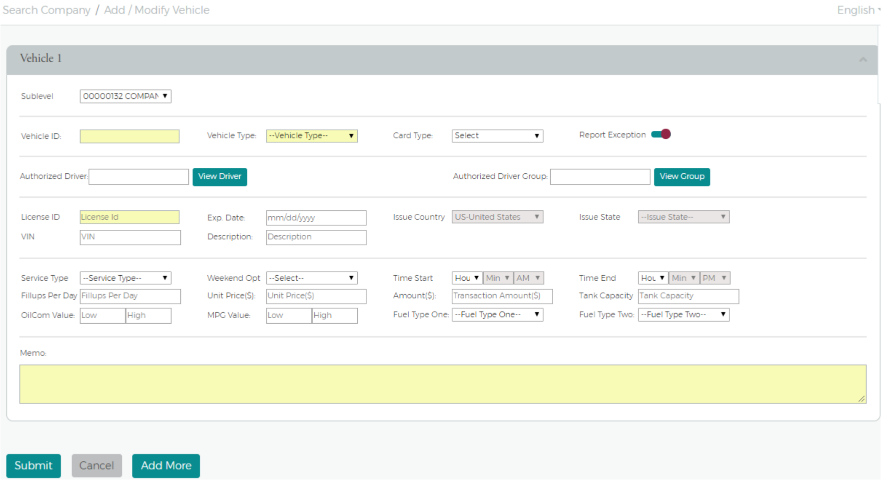
The **Add/Modify Vehicle** service request allows the Administrator to enter a new vehicle record for their Fleet program. The driver vehicle can then be used when setting up a cardholder account for that vehicle.

To complete the **Add/Modify Vehicle** online request, perform the following steps:

1. From the **Online Requests** screen, click on **Add/Modify Vehicle**.



2. The **Add/Modify Vehicle** screen is displayed. Complete the required fields and click **Submit**.



3. The **r**eview page displays. Review the information and click **Confirm**.
4. A confirmation message is displayed.

The table below describes the elements for **Add/Modify Vehicle**:

Element	Description
Sublevel ID/Name	Select a company sublevel ID/name from the drop-down list.
Vehicle ID	The system assigns the next vehicle ID or you can enter a specific numeric value, which must be six-digits.
Vehicle Type	Select vehicle from the drop-down list.
Card Type	Select the vehicle card type: ➢ **M** – MasterCard ➢ **V** – Visa
Report Exception	Move the indicator if the driver record is restricted and included in the exception reporting.
Authorized Driver	Type an authorized driver ID for this record. You can select the **View Driver** button next to the **Authorized Driver** box to search for an existing authorized driver. Click the button to open a window with available authorized drivers to select and add to the form.
Authorized Driver Group	Type an authorized driver group ID for this record. You can select the **View Group** button next to the **Authorized Driver Group** box to search for an existing authorized driver group. Click the button to open a window with available authorize driver groups to select and add to the form. This option only displays when configured for display by your financial institution.
License ID	Type the vehicle's license identification number assigned to the vehicle. License ID is required when selected Vehicle Type is V - Vehicle.
Exp. Date	The expiration date for the vehicle's license tag.
Issue Country	Select the country from the drop-down list for the vehicle's license identification number.
Issue State	Select the vehicle's license issue state from the drop-down list.
VIN	Type the vehicle identification number.
Description	Type the vehicle description.
Service Type	Select the service type code from the drop-down list.
Weekend Option	Select the vehicle's weekend use option from the drop-down list.
Time Start	Type the vehicle's start of day in military time. This is a four-digit field. Values include: 0000 – 2359
Time End	Type the vehicle's ending time of day in military time. This is a four- digit field. Values include: 0000–2359
Fillups Per Day	Type the vehicle's maximum fillips per day.
Unit Price ($)	Type the fuel unit cost up to 99.9999.
Amount	Type the fuel transaction amount.
Tank Capacity	Type the tank capacity of the vehicle.
OilCom Value	This field is reserved for future use.
MPG Value	Type the MPG value – Low and High fields.
Fuel Type One	Select the fuel type.
Fuel Type Two	Select the second fuel type if applicable.
Memo	The information entered here by the user is posted to the card processing system as a memo.

Memos

Memos entered during **Online Service Requests** are sent to BASE2000 real time and are visible at the account/company level through BASE2000/Service View. Each memo has specific **TASK IDS** associated with it to indicate the **Online Service Request** submitted.

The memo also includes the following attributes:

- The submitting users' **Username ID**
- Memo File ID beginning with IE to differentiate company memos from institution memos.
- An indicator advising if the Service Request submitted was a real time (R) or Queued (Q) change request.
- This text appends to any additional memos generated in relation to the original memo if the original memo exceeded the number of characters allowed in a memo on the mainframe causing a 2nd or 3rd, etc., memo to generate.
- Free form memo text if included with the submission of the Online Service Request
- Cardholder Name
- Account number – Last four (Company level memos only)

Online Message Types

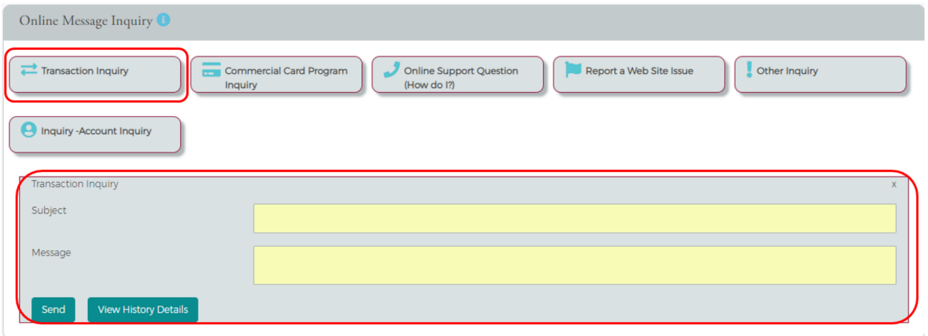
Online Messages allow Company Admin Users and cardholders to submit a free-form message or inquiry to the Financial Institution (FI). Message Types are used to sort messages in the Incoming Message queue so that the FI can easily identify and address different types of messages, such as account inquiries or messages reporting website issues.

The available online message types include:

- Account Inquiry
- Transaction Inquiry
- Commercial Card Program Inquiry
- Online Support Question (How do I?)
- Report a Website Issue
- Other Inquiry

Transaction Inquiry

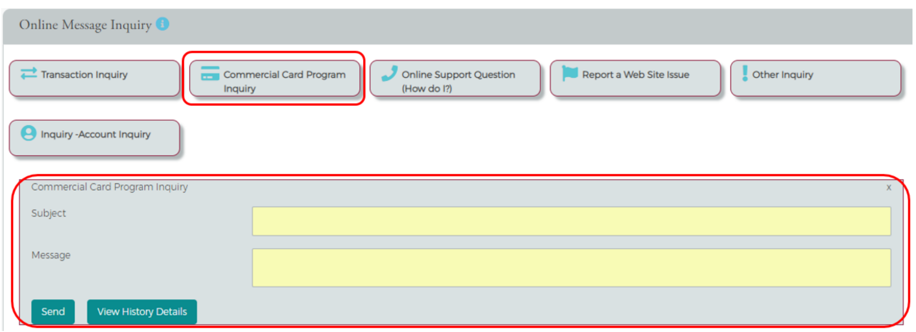
Transaction Inquiry is an online message system used to make any inquiry on cardholder transactions. To submit a Transaction Inquiry, click the **Transaction Inquiry** icon and complete the highlight fields that are displayed. Click **Send** once you have completed the fields.



Note: *You can click **View History Details** to view the message sent history.*

Commercial Card Program Inquiry

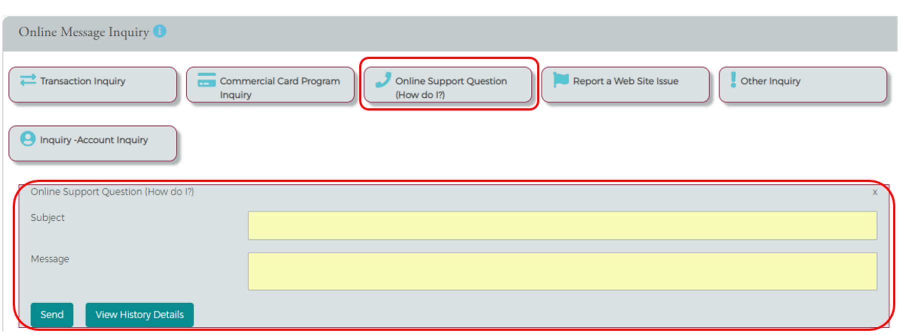
Commercial Card Program Inquiry is an online message system used to make any inquiry on the cardholder's commercial card program. To submit a Commercial Card Program Inquiry, click the **Commercial Card Program Inquiry** icon and complete the highlight fields that are displayed. Click **Send** once you have completed the fields.



Note: *You can click **View History Details** to view the message sent history.*

Online Support Question

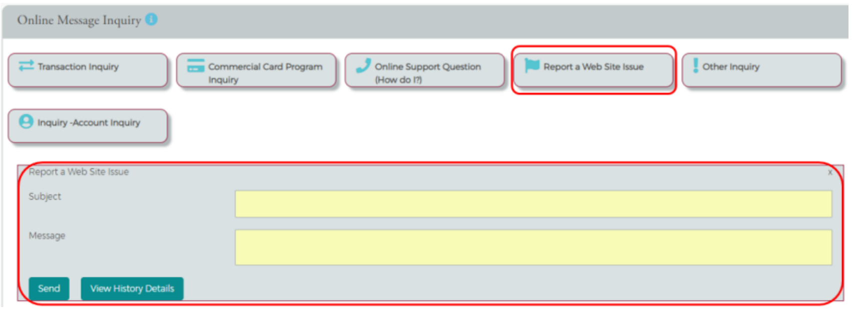
Online Support Question is an online message system used to support the cardholder's online queries. To submit an Online Support Question, click the **Online Support Question (How do I?)** icon and complete the highlight fields that are displayed. Click **Send** once you have completed the fields.



Note: *You can click **View History Details** to view the message sent history.*

Report a Website Issue

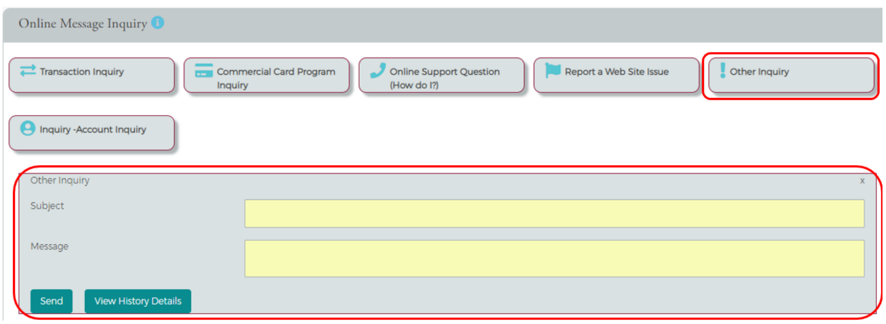
Report a Website Issue is an online message system used by the cardholder to report any website issue. To submit a Report a Website Issue, click the **Report a Website Issue** icon and complete the highlight fields that are displayed. Click **Send** once you have completed the fields.



Note: *You can click* ***View History Details*** *to view the message sent history.*

Other Inquiry

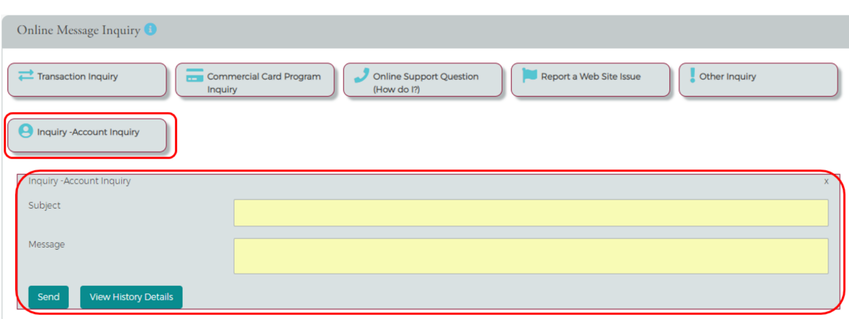
Other Inquiry is an online message system used by the cardholder to make any other inquiry. To submit an Other Inquiry, click the **Other Inquiry** icon and complete the highlight fields that are displayed. Click **Send** once you have completed the fields.



Note: *You can click* ***View History Details*** *to view the message sent history.*

Account Inquiry

Account Inquiry is an online message system used to make any inquiry on the cardholder's account. To submit an Account Inquiry, click the **Account Inquiry** icon and complete the highlight fields that are displayed. Click **Send** once you have completed the fields.



Note: *You can click* ***View History Details*** *to view the message sent history.*

Bulk Processing

The Bulk Processing feature allows Admins to generate a file that can be edited and imported whenever necessary. The following functionalities are available within the Bulk Processing page:

- Download/Upload new file for bulk processing
- View My queue
- View All queue

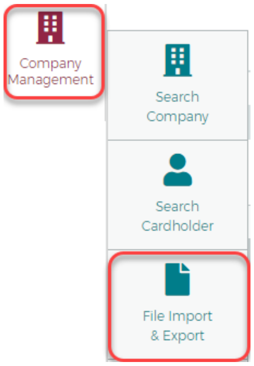
IMPORTANT!

➔ *Depending on your security settings, you may or may not see all the options shown in this Guide.*

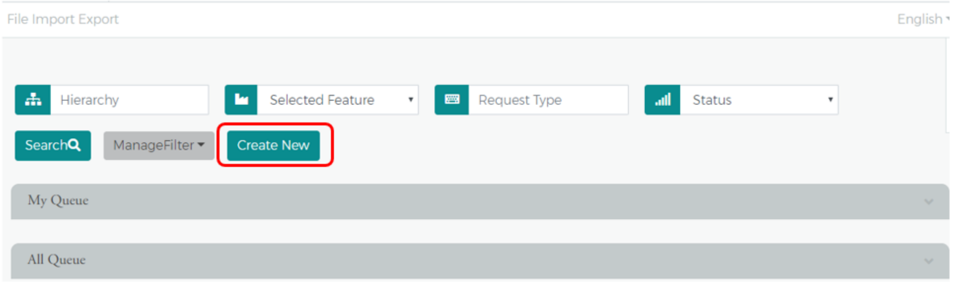
Creating and Uploading a File for Bulk Processing

To upload a file for bulk processing, perform the following steps:

1. From the **Home** page, go to **Company Management** > **File Import & Export**.

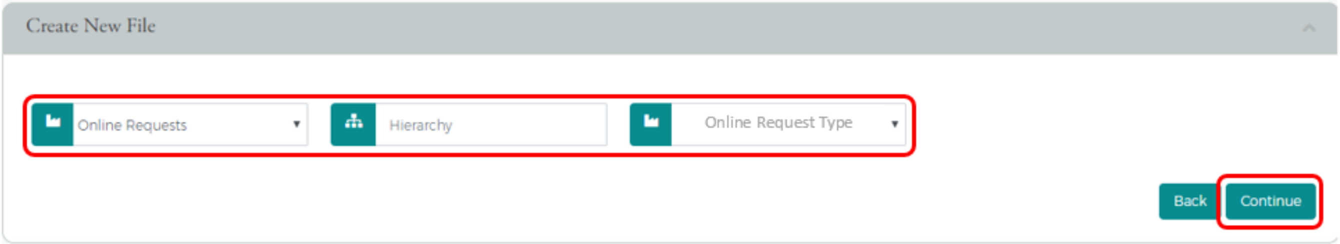


2. The **File Import Export** page is displayed. Click the **Create New** icon.



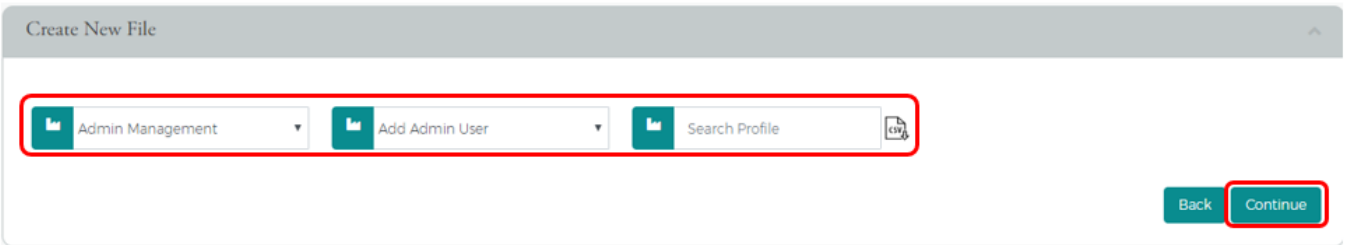
3. The **Create New File** page is displayed. Select the **Feature** from the drop-down list. Once you select an option from the drop-down list additional fields will appear. Complete all fields and click **Continue**.

Online Request Feature:



Expense Management:

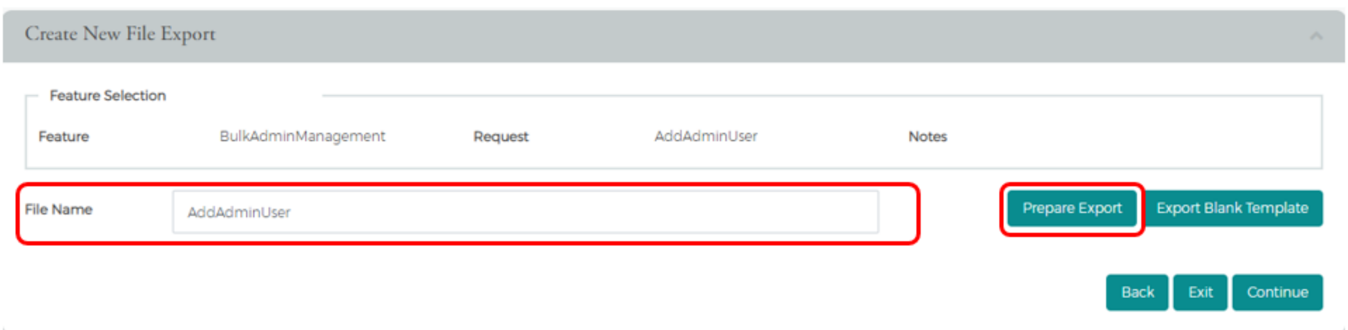
Admin Management:



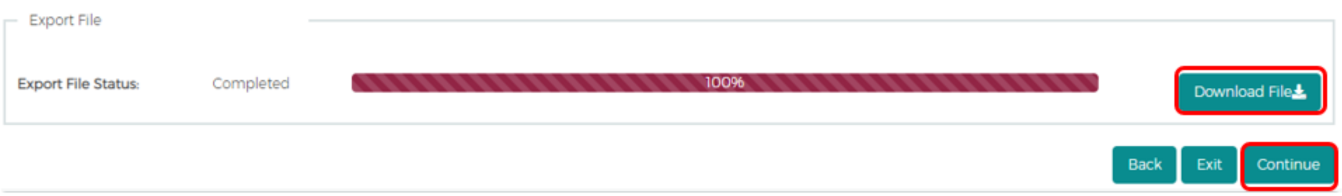
Cardholder Management:

Note: *The companies that you have access to will appear when you enter the* ***Hierarchy****.*

4. The **Create New File Export** page is displayed. Enter a **File Name** and click **Prepare Export** to create the spreadsheet for the upload.



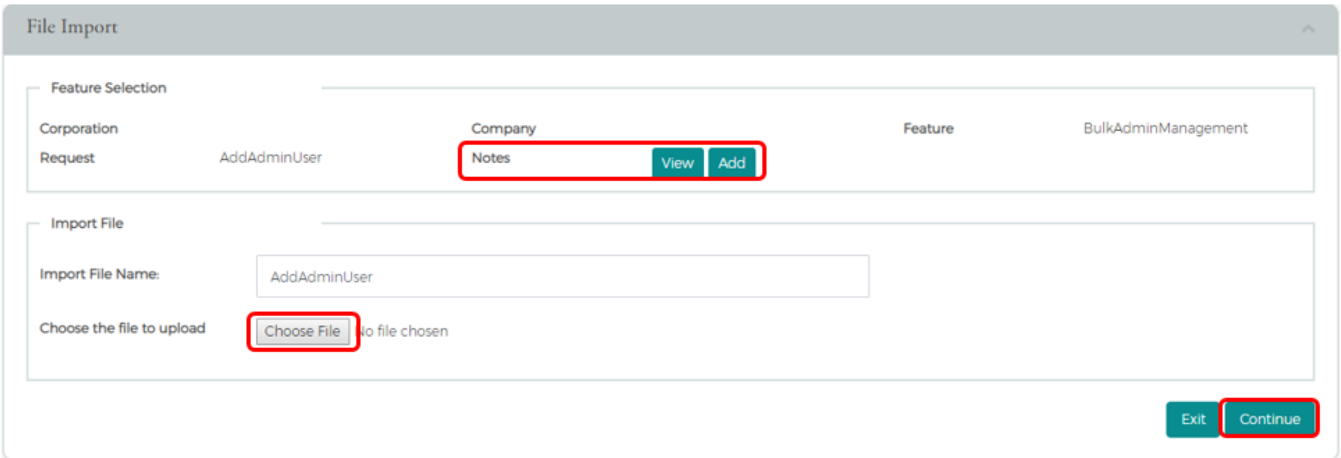
5. Once the export is completed, click **Download File** and open the spreadsheet. Click **Continue**.



6. Complete the fields on all tabs in the spreadsheet and save it to your computer.

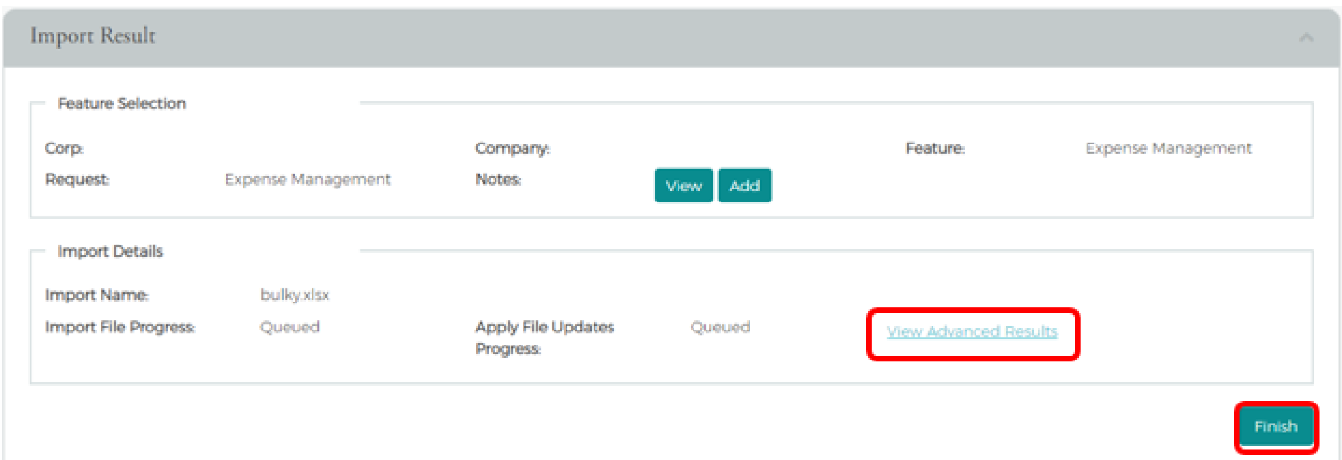
   Note: *Columns with an asterisk are required fields.*

7. The **File Import** page is displayed. Click **Choose File** in the **Import File** section to upload the completed spreadsheet. Click **Continue**.

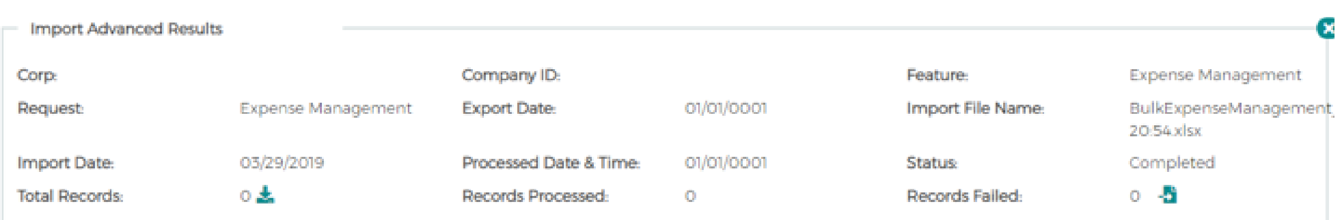


   Note: *You can add a note to the request by clicking* ***Add*** *in the Notes field.*

8. The status of the upload is displayed in the Import Details sections. Click **Finish**. The uploaded file will be available in the **My Queue** section of the **File Import Export** page.



   You can click the View Advanced Results link to see more details.



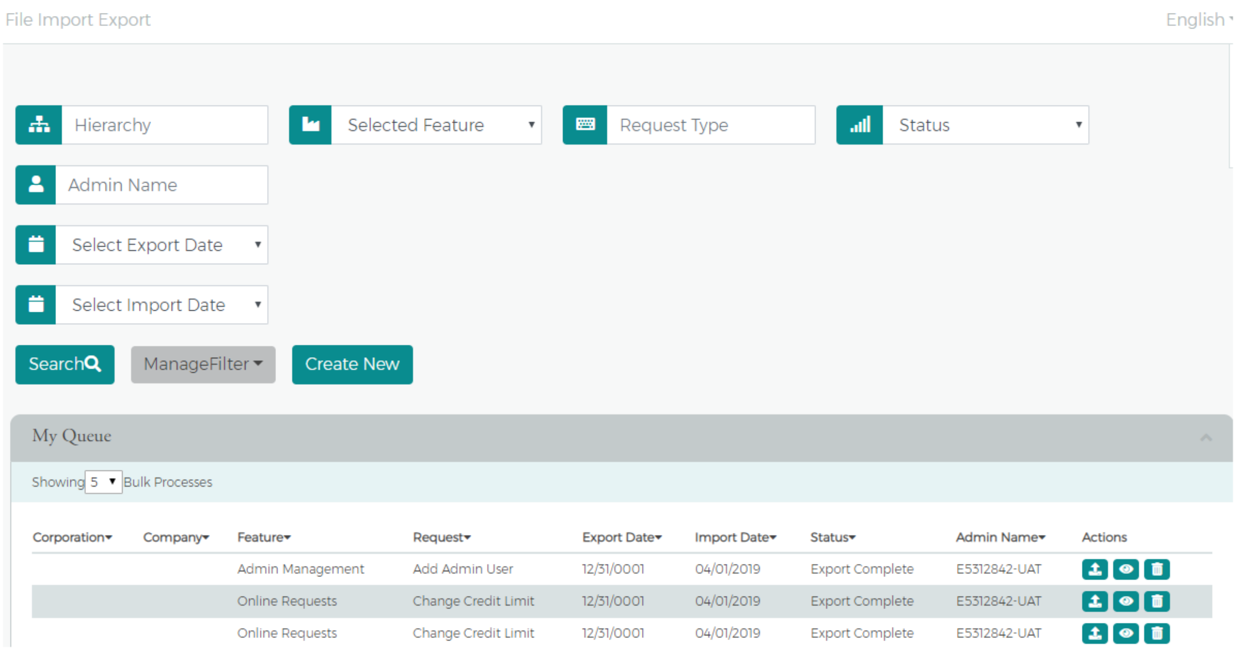
The following fields are displayed within the **Import Advanced Results** screen:

Element	Description
Corp	Displays the associated corp number.

Element	Description
Company ID	Displays the associated company id.
Feature	Type of feature selected for bulk processing.
Request	Type of Request selected.
Export Date	The date on which the export file was created.
Import File Name	Name of the import file.
Import Date	Date on which the file was imported.
Processed Date and Time	Displays the time at which the file was processed.
Status	Status of the export.
Total Records	Total number of records within the file.
Records Processed	Total number of records processed.
Records failed	Total number of failed records.

My Queue

The **My Queue** section displays the bulk processing requests that you have made. The queue can be used to complete an export request, view a request or delete a request.

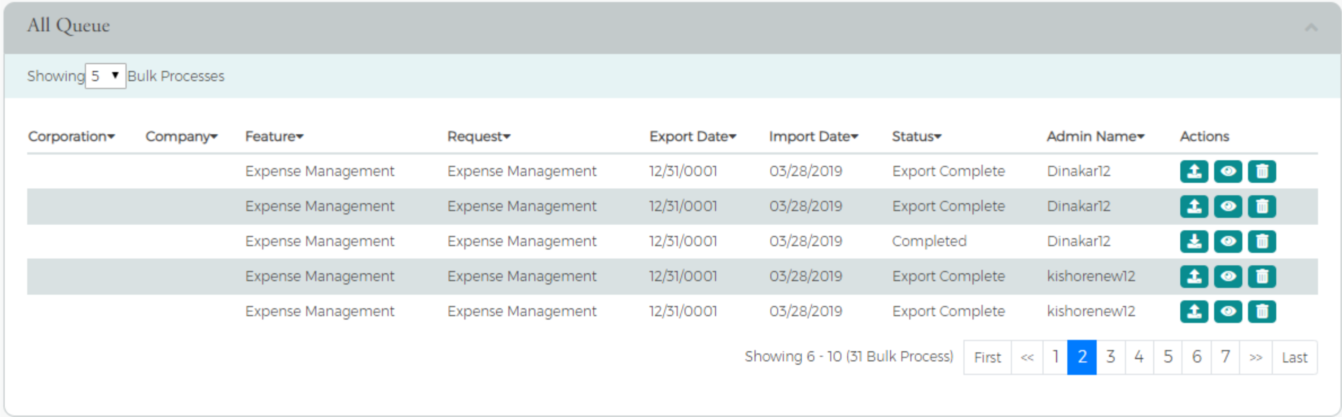


The table below describes the icons available in **My Queue**:

Icon	Description
	Upload a file
	View a request
	Delete a request

All Queue

The **All Queue** section of the **File Import Export** page displays all the export file tasks that are created by all admins that you have security access to view.


All Queue

Showing 5 Bulk Processes

Corporation	Company	Feature	Request	Export Date	Import Date	Status	Admin Name	Actions
		Expense Management	Expense Management	12/31/0001	03/28/2019	Export Complete	Dinakar12	
		Expense Management	Expense Management	12/31/0001	03/28/2019	Export Complete	Dinakar12	
		Expense Management	Expense Management	12/31/0001	03/28/2019	Completed	Dinakar12	
		Expense Management	Expense Management	12/31/0001	03/28/2019	Export Complete	kishorenew12	
		Expense Management	Expense Management	12/31/0001	03/28/2019	Export Complete	kishorenew12	

Showing 6 - 10 (31 Bulk Process) First << 1 2 3 4 5 6 7 >> Last

Company Online Requests Approval Process

Some Online Requests can be set up to require an approval. The approval mechanism for an online request must be turned on at the corp level before it can be provided at the company level. If the approval mechanism is turned on at the corp level, then the approval process can be turned at the company level.

The approvers for an online request are defined at the Horizontal/Hierarchical level for the corporation and the company:

- **Horizontal** - All the approvers are considered to be at the same level and the online request must be approved by all approvers before it can move on to the next stage. If any of the approvers reject the online request, then the online request cannot be processed further.
- **Hierarchy** - Each of the approvers have a rank/order and the request will flow from one approver to another from the lowest ranked order to the highest one. An online request flows from the lowest ranked approver to the next approver only after the lowest ranked approver has provided their approval. If any of the approvers reject the online request, then the online request cannot be processed further.

The stages of the approval process are:

1. An online request is submitted.
2. The request triggers a message to the Company Inbox and sends an email to the approver(s) email address that is set up in eZBusiness to Approve or Reject the request.
3. Once the approver(s) have approved, the online request is processed.

IMPORTANT!

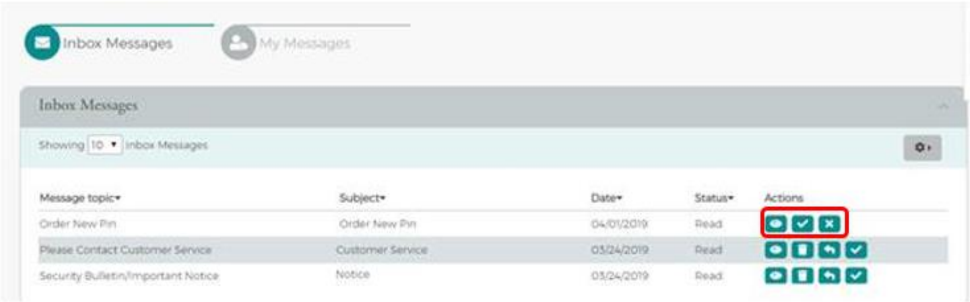
➔ *Depending on your security settings, you may or may not see all the options shown in this Guide.*

Approving or Rejecting an Online Request Through the Company Inbox

A message will be sent to Admin Inbox for approval based on the type of approval configuration for the online request.

To approve or reject an online request through the **Company Inbox**, perform the following steps:

1. From the **Company Inbox**, click the **View** icon to view the request.
2. Click the **Approve** icon to approve the request or the **Reject** icon to decline the request.



The table below describes the icons available for approving or declining **Online Service Requests**:

Icon	Description
	View the request.
	Approve the request.
	Reject the request.

Horizontal Approval

If the approval has been set up as **Horizontal**, the following actions are taken once you approve or reject the request:

- When the **Accept** icon is clicked, the number of acceptances is increased for that request. Once all approvals have been given, the online request will be processed.
- When the **Reject** icon is clicked, a message is sent to the requestor informing them that their request was denied.

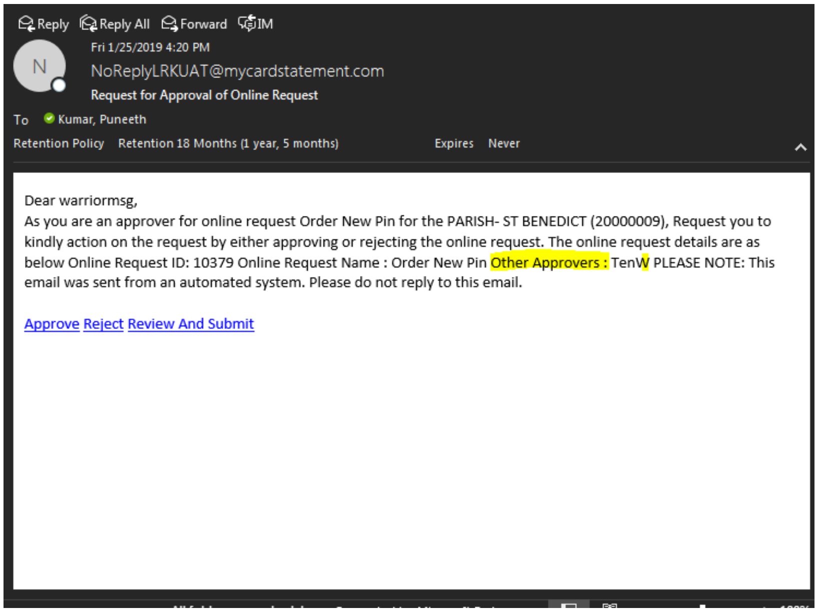
Hierarchy Approval

If the approval has been set up as **Hierarchy**, the following actions are taken once you approve or reject the request:

- When the **Accept** icon is clicked and there is a next level approver, a message is sent informing them that their approval is required. A message is also sent to the other approvers. Once all approvals have been given, the online request will be processed.
- When the **Reject** icon is clicked, a message is sent to the requestor informing them that their request was denied.

Approving / Rejecting Through Email

If you are an approver, you can also approve or reject an Online Request from the email that you receive. An email is sent to your email address informing you that an online request has been submitted that needs your approval. The email will contact links to **Approve**, **Reject**, or **Review and Submit**.



Review and Submit Link

If you select the **Review and Submit link**, you will be redirected to eZBusiness to enter your credentials. Once you have entered your credentials, you will be redirected to your **Messages** so that you can review the request and approve or deny the Online Request.

Approver Mechanism Fallback Process

If the approver is changed for any of the online requests, then all the online requests that were pending for approval in the queue for that approver will be redirected to the messages queue of the new approver. Similarly, emails will be sent to the new approver, providing information of the online requests that are pending for approval.

Manager Queue

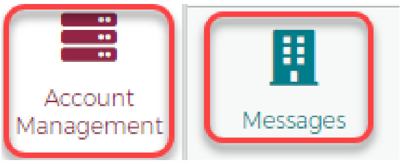
The **manager queue** allows the admin user to manage a set of tasks that need to be worked by different Administrators within their hierarchy. Admins who have the rights to manage other admins within the same hierarchy can view the tasks assigned to admin users and can perform various action on behalf of the assigned admin users.

The following functionalities are available within the **Manager Queue**:

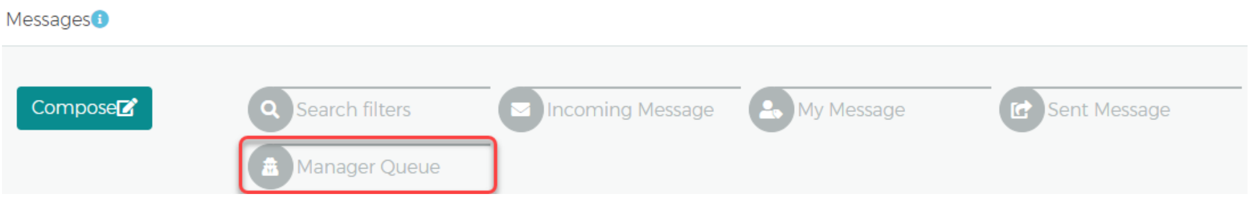
- Creation of a new security right to view the manager queue
- Populate the Manager Queue with all the My Messages present with the Admins under their hierarchy
- Ability to release and reply to a message
- Ability to approve the online requests

To view the **Manager Queue**, perform the following steps:

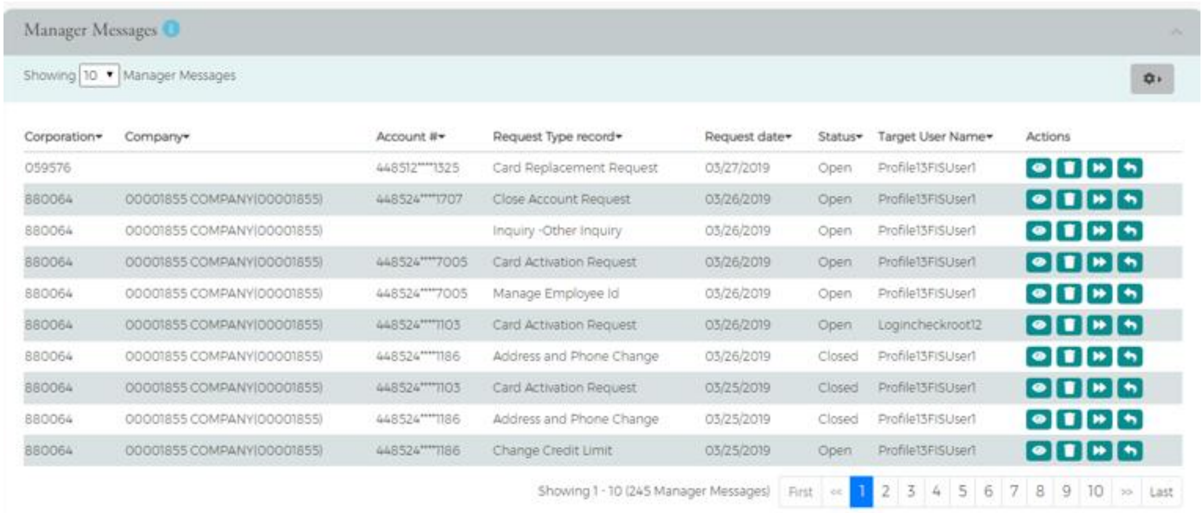
1. Click **Account Management** and then click **Messages**.



2. The **Message** screen is displayed. Click on **Manager Queue**.



3. The Manager Queue is displayed.



Manager Messages

Showing 10 Manager Messages

Corporation	Company	Account #	Request Type record	Request date	Status	Target User Name	Actions
059576		448512****1325	Card Replacement Request	03/27/2019	Open	Profile13FISUser1	
880064	00001855 COMPANY(00001855)	448524****1707	Close Account Request	03/26/2019	Open	Profile13FISUser1	
880064	00001855 COMPANY(00001855)		Inquiry -Other Inquiry	03/26/2019	Open	Profile13FISUser1	
880064	00001855 COMPANY(00001855)	448524****7005	Card Activation Request	03/26/2019	Open	Profile13FISUser1	
880064	00001855 COMPANY(00001855)	448524****7005	Manage Employee Id	03/26/2019	Open	Profile13FISUser1	
880064	00001855 COMPANY(00001855)	448524****1103	Card Activation Request	03/26/2019	Open	Logincheckroot12	
880064	00001855 COMPANY(00001855)	448524****1186	Address and Phone Change	03/26/2019	Closed	Profile13FISUser1	
880064	00001855 COMPANY(00001855)	448524****1103	Card Activation Request	03/25/2019	Closed	Profile13FISUser1	
880064	00001855 COMPANY(00001855)	448524****1186	Address and Phone Change	03/25/2019	Closed	Profile13FISUser1	
880064	00001855 COMPANY(00001855)	448524****1186	Change Credit Limit	03/25/2019	Open	Profile13FISUser1	

Showing 1 - 10 (245 Manager Messages) First << 1 2 3 4 5 6 7 8 9 10 >> Last

The following fields are displayed within the **Manager Queue** screen:

Element	Description
Corporation	Displays the corp number associated with the message.
Company	Displays the company associated with the message.
Account#	Displays the account number associated with the message.
Request Type Record	Displays the record type requested.
Request Date	Displays the request date.
Status	Displays the message status.
Admin User Name	Displays the admin user name who has been assigned to the online request

The following icons are displayed within the **Manager Messages** page.

Icon	Description
	Click to view the request.
	Click to delete the request
	Click to release the request
	Click to reply to the request
	Click to approve the request
	Click to reject the request

Spend Restrictions

Depending on your user security profile, you can manage spending restrictions for your commercial card program. Start with **Merchant Group Code (MGC)** definitions to manage spending restrictions. An MGC definition contains a specific category of **Merchant Category Codes (MCCs)**. Refer to the **Online MCC List** for the available codes and choose the MCCs to include in an MGC definition. These definitions must be included before the spending limits are set.

Spending limits are rules that limit card usage by the dollar amount, the number or transactions within an MGC definition, or both. Commonly, spending limits are set up with a decline response. Transactions that qualify for MGC definitions that violate transaction amount or count criteria are not authorized. You can establish spending limits for a time period that you can determine or select a time period from a drop- down list.

Spending limits are set for a company, sub level or cardholder account. Set the initial spending limit for at least one period. Adding limits for other periods is considered a change or modification. In addition, the same MGC is then displayed for all time periods. The amount, count, and response criteria, however, can remain undefined, and differ from the other time periods.

If a sub level or cardholder account spending limit is added to a company, be sure to set up all criteria that has to be applied at each level. The system applies the spending limit to the lowest level it finds. For example, a company hierarchy can consist of a company, and one or more sub levels. Cardholder accounts can be set up under a company, or under any sub level. A spending limit set for a cardholder account takes precedence over sub level and company limits, and a spending limit set for a sub level takes precedence over one set for a company.

If an MGC definition is deleted from a spending limit, the definition is removed from every time period. If the spending limit to an MGC definition is to be applied for one period, but not another, leave the Transaction Amount, Transaction Count, or Response Code fields blank for the MGC definition for the period that the spending limit does not apply to. If criteria already exist for an MCG definition, delete the criteria but keep the MGC definition. The MGC definition can be deleted only if the plan is to eliminate all spending limits for that definition for all time periods by selecting the Delete All Spending Limits option. If all the spending limits for a particular cardholder account, a sub level, or a company is to be removed, delete these limits. A spending restriction can be deleted from one-time period only. In this case, the Transaction Amount, Transaction Count, and Response Code for all the groups under that time period must be deleted.

- MGC definitions can be set without applying spending criteria to approve or decline transactions with the Exclude MGC option.
- You can approve or decline transactions for undefined MCCs with the Other Merchants option.
- An MCC add/change/delete or a Spending Limit add/change/delete is passed to the Incoming Messages Queue if the request is unable to be processed in a real-time manner.

IMPORTANT!

➔ *Depending on your security settings, you may or may not see all the options shown in this Guide.*

Manage Spend Restrictions Online Request

Based on the administrative access, company administrators can implement authorization restrictions to manage the risk of their commercial card programs. The access to manage codes and restrictions is based on administrative access set by the financial institution.

Administrative access is one of the following:

- No access – The institution is creating the groups and restrictions on your behalf
- Access to Manage groups and/or restrictions, (Add, Change, or Delete)
- View Only access

The institution may create groups of codes on the request made, or own groups can be created. Based on the admin group and company access, the admin can:

- Create groupings of Merchant Category Codes (MCG)
- Restrict spending to that group, or to all merchants except that group
- Set # and $ restrictions to that group

Spending Restrictions are set by:

- Cardholder, Sub level, or Company
- Time Period
- Frequency (#) and Amount ($)

Authorization requests are declined if a request:

- Exceeds the Count
- Exceeds the Amount
- Is from a restricted MCG

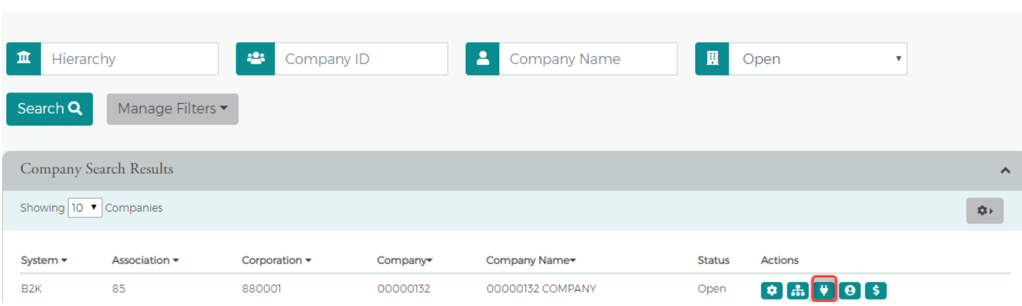
Two features work together to enable and establish spending limits and general criteria for approving or declining transactions:

- Manage Merchant Group Codes (MGC)
- Manage Spending Limits

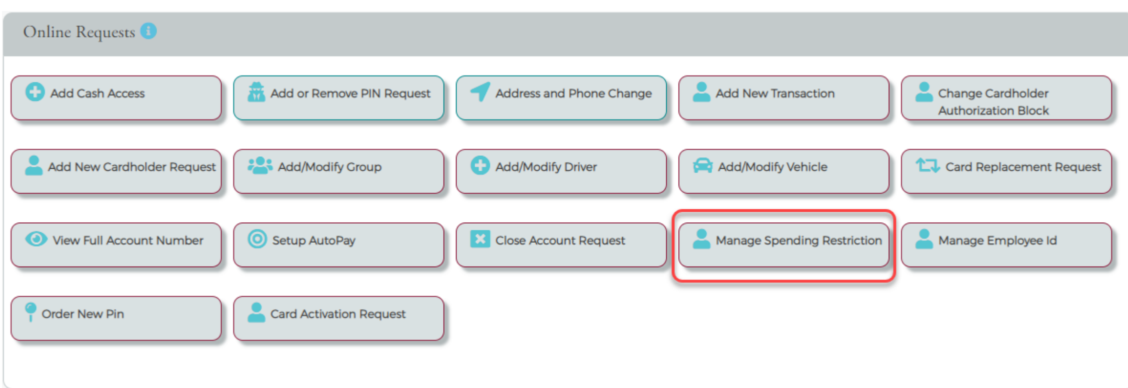
Note: *All changes made to company and cardholder spending limits are processed on a real time basis. If an error prevents a submission in real time, the request is submitted to the institution's Incoming Messages queue for manual review and update.*

To implement authorization restrictions, perform the following steps:

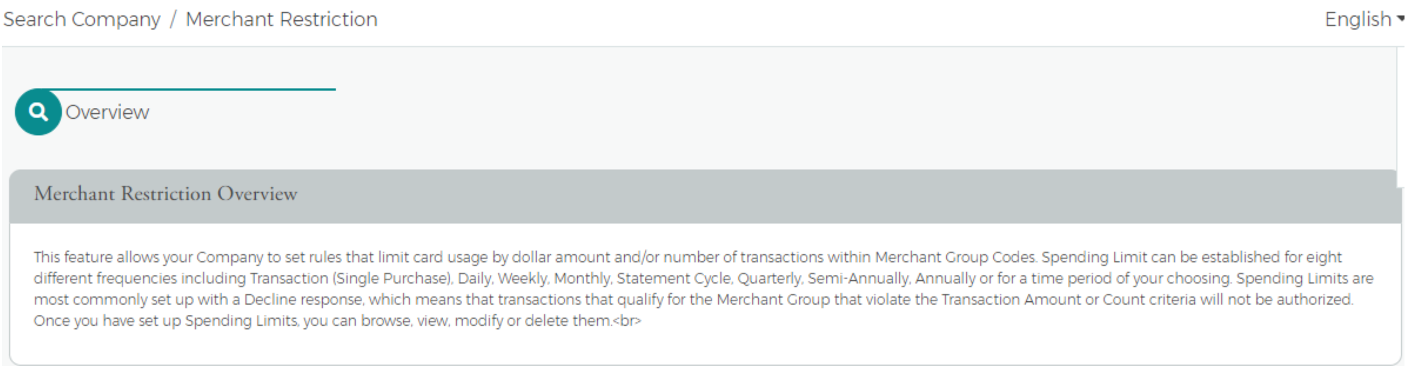
1. From the **Company Search Results** page, click on the **Online Request** icon.



2. The **Online Requests** page is displayed. Click the **Manage Spending Restriction** icon.



3. The **Merchant Restriction** page is displayed.



IMPORTANT!

- ➔ *Some online requests only display to a user if the permissions have been set to include the request types set up by the financial institution.*

Merchant Restrictions Overview

If you select the Manage Spending Restrictions from the online service request types, the Merchant Restrictions Overview page appears. Please review this to understand how the process works in eZBusiness.

The below table describes the elements of the **Merchant Restriction** page:

Element	Description
Merchant Restriction Overview	This section shows general information about the Manage Spending Restrictions option.
Merchant Group Code	Click this option to view, modify, delete, and add Merchant Group Code (MGC) definitions.
Manage Spending Limits	Click this option to view, modify, delete, and set spending (velocity) limits for an MGC definition, or set general criteria for approving or declining an MGC or MCCs.

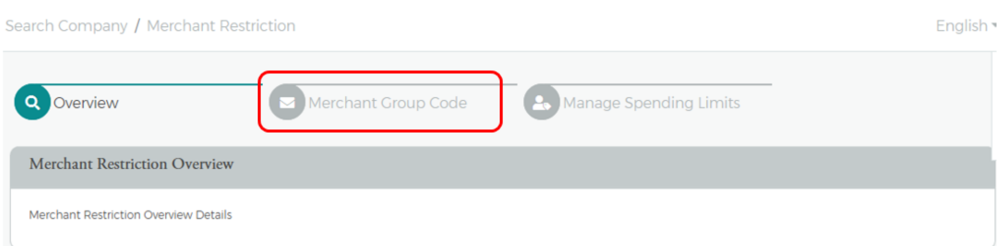
Merchant Group Codes (MGC)

Manage Merchant Group Codes

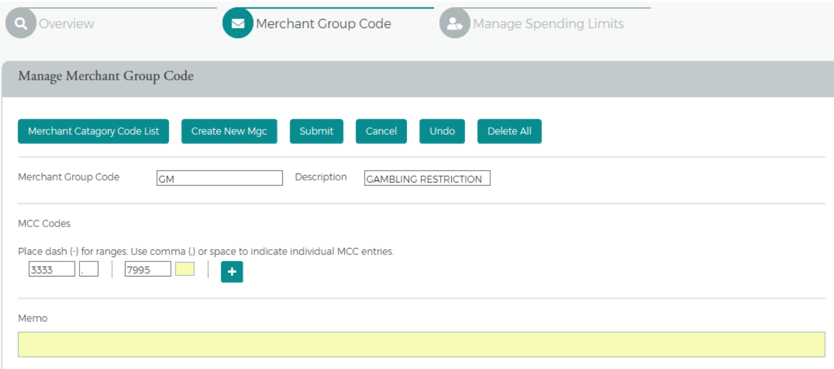
Merchant Group Codes (MGCs) contain the Merchant Category Codes (MCCs) to include in or exclude from Spending (Velocity) Limits, which are group restriction parameters.

Access the Manage Merchant Group Codes page to create one or more groupings of Merchant Category Codes. After the groups are added, you can place restrictions on the groups.

1. From the **Merchant Restriction** page, select **Merchant Group Code**.



2. The **Merchant Group Code** page is displayed.



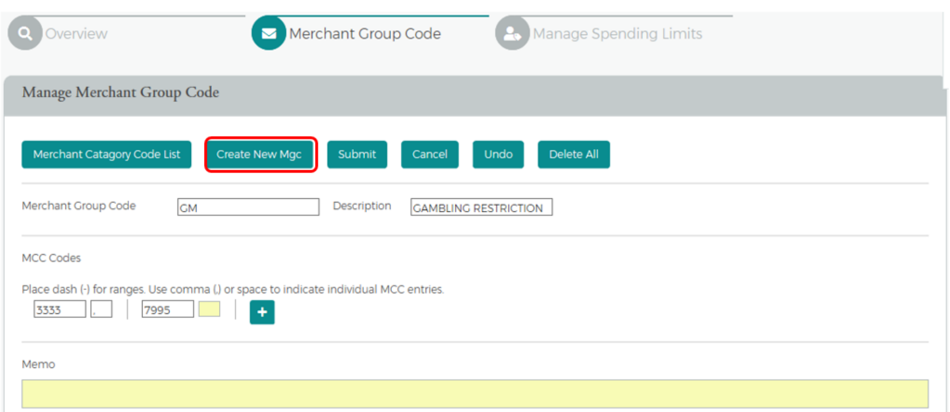
The below table describes the icons available on the **Manage Merchant Group Code** section:

Icon	Description
Merchant Catagory Code List	Displays the MCC list including the MCC Code, Description and the date updated. Allows you to select
Create New Mgc	Click to create a new Merchant Group Code
Submit	Submits the request
Cancel	Cancels the request and takes you back to the Online Requests page
Undo	Select this button to clear any changes and return to the unchanged values in the MGC record.
Delete All	You can delete an MGC only if you deleted, previously, the MGC from the spending limits that used it. If you delete an MGC, and the associated spending limits are not deleted, the request is submitted and fails. An error message appears on the confirmation page.
+	Opens up additional fields for MCC codes to be included in the MGC

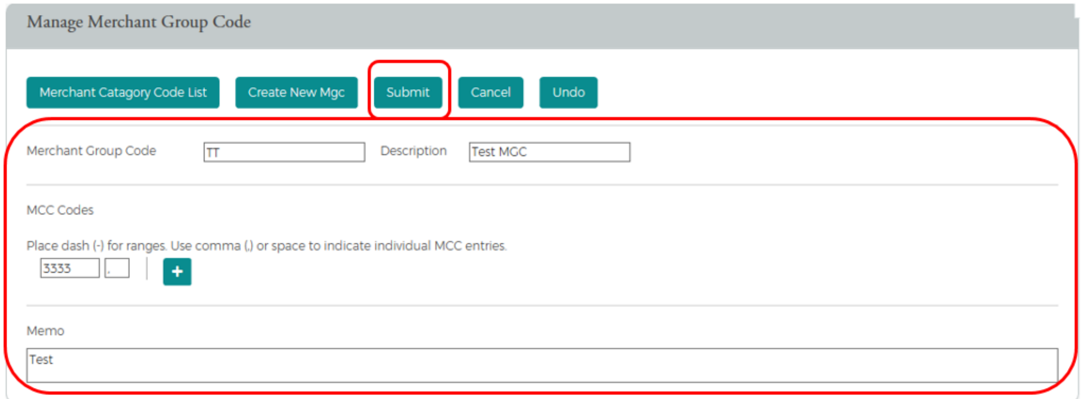
Add a Merchant Group

Depending on your access rights, you can add new Merchant Groups using the Manage Merchant Group Codes page.

1. From the **Merchant Group Code** page, click the **Create New MGC** button.

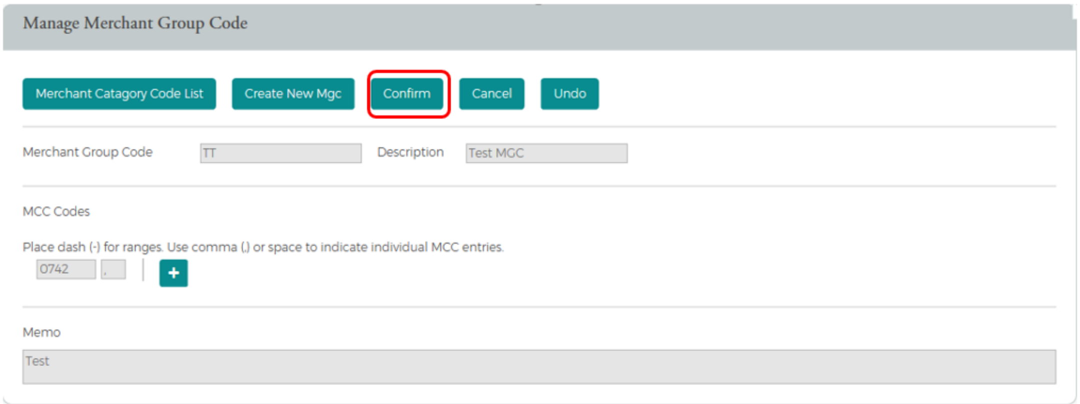


2. Enter the following information and then click the **Submit** icon.
   - **Merchant Group Code** – type the code for the new group
   - **Description** – type a description for the new group
   - **MCC Codes** – enter the MCC codes to be included in the new MGC. Note: The plus icon allows you to enter multiple MCC codes.
   - **Memo** – type a note in the memo field



Note: *You can click on the Merchant Category Code List icon to display the MCC list. Clicking the icon within the list will add the MCC code to the MCC Codes section.*

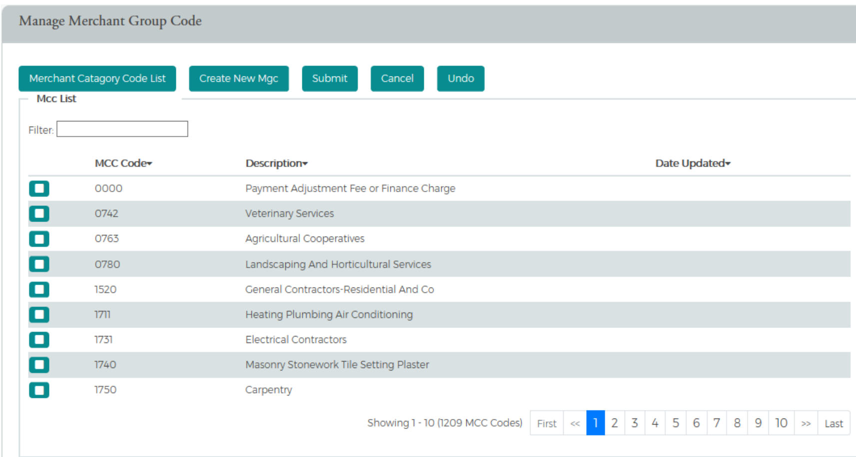
3. The review page will be displayed. Review the information and click **Confirm.**



4. The Merchant Group Code is successfully added.

Merchant Category Code (MCC) List

The available Merchant Category Codes can be viewed to include in the spending restrictions by clicking the **Merchant Category Code (MCC) List** icon on the **Manage Merchant Group Code (MGC)**.



The following fields are displayed within the **Manage Merchant Group Code** screen:

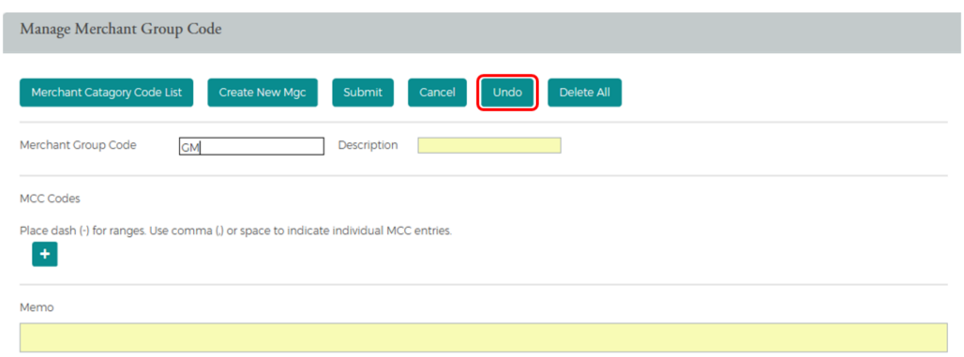
Element	Description
MCC Code	This is an entry field to search for an MCC Code. To sort by MCC Code, click the MCC Code link. All codes that contain the entered value are displayed.
Description	This is an entry field to search for an MCC Description. To sort by Description, click the Description link. All MCC codes that contain the entered description are displayed.
Date Updated	This is an entry field to search for the most recently updated MCC Codes. To sort by the date an MCC Code was last updated, click the Date of Last Update link.

Changing Merchant Groups

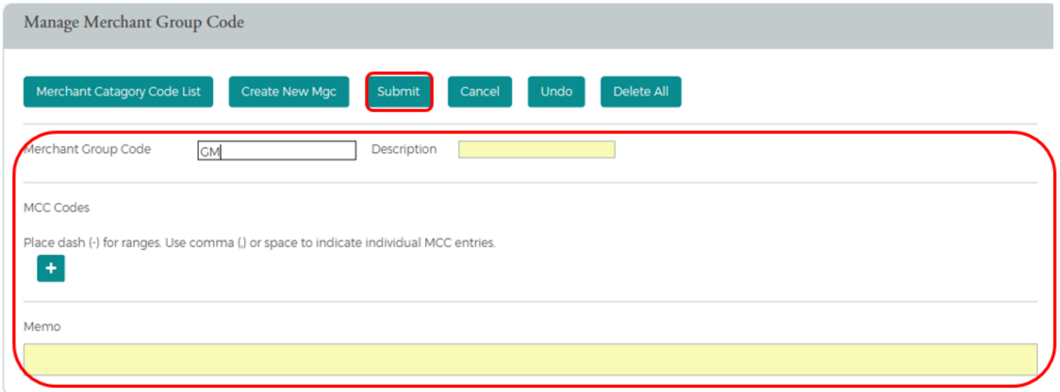
Depending on your access rights, you can modify or delete a new Merchant Group Code (MGC). To delete, refer to the Delete Restrictions procedures.

To change a merchant group, perform the following steps:

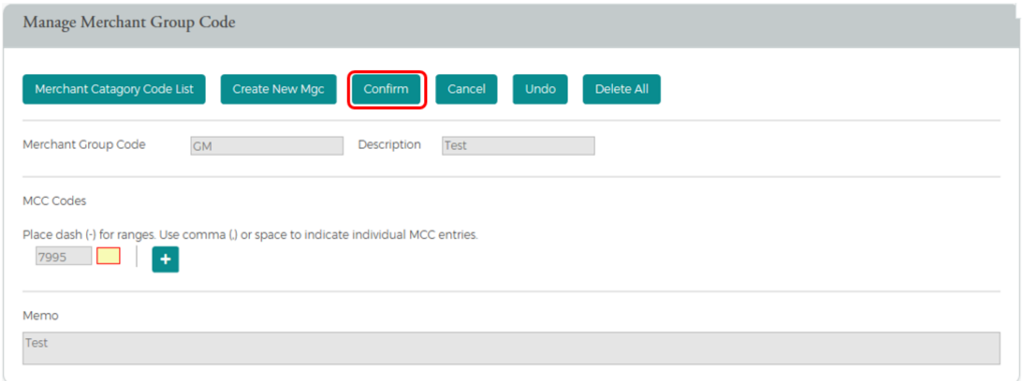
1. From the **Manage Merchant Group Code Online Request**, click the **Undo** button.



2. Click in the **Merchant Group Code** field and select the two-digit code to change. Make your changes to the description and MCC codes as needed and type a note in the Memo field. Click the **Submit** button.



3. The review page will be displayed. Review the information and click **Confirm**.



4. A confirmation message will be received.

Spend Limits

Manage Spending Limits

Spending limits are rules that limit company/sublevel or card usage by dollar amount, the number or transactions within a Merchant Group Code (MGC) definition, or both. The limits are created and modified on the **Manage Spending Limits** page.

You can manage these limits by completing the fields and submitting this service request through one of the following options:

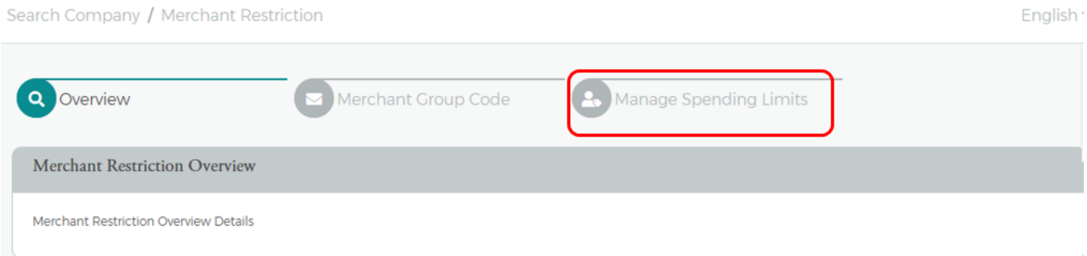
- For a single addition or change to an MGC, enter data into the columns at the bottom of the page.
- For numerous additions and changes, complete the fields in the Maintain Spending Limits section in the center of the page. For additional information, see the Merchant Group Selection topic.

Adding a Spending Limit

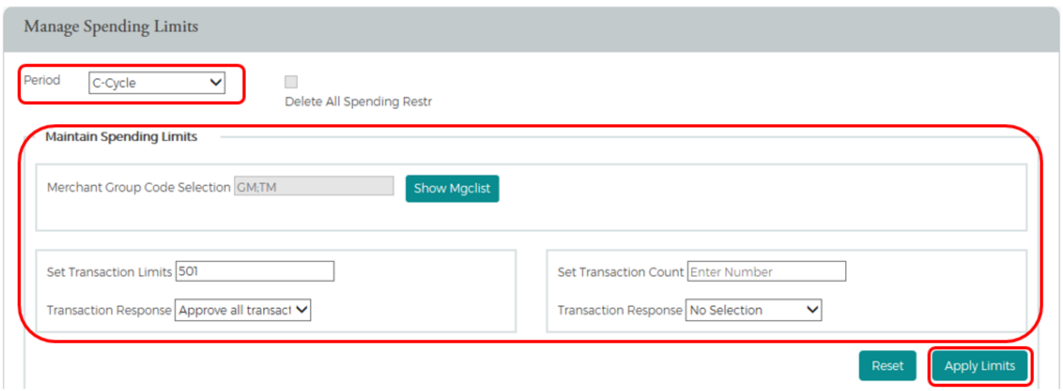
To manage spending restrictions, a spending (velocity) limit needs to be set on a Merchant Group Code (MGC) definition. These restrictions can be set at the company, sub-level or at an account level.

To add a **Spending Limit** to a **Merchant Group Code**, perform the following steps:

1. From the **Merchant Restriction** page, select **Manage Spending Limits**.

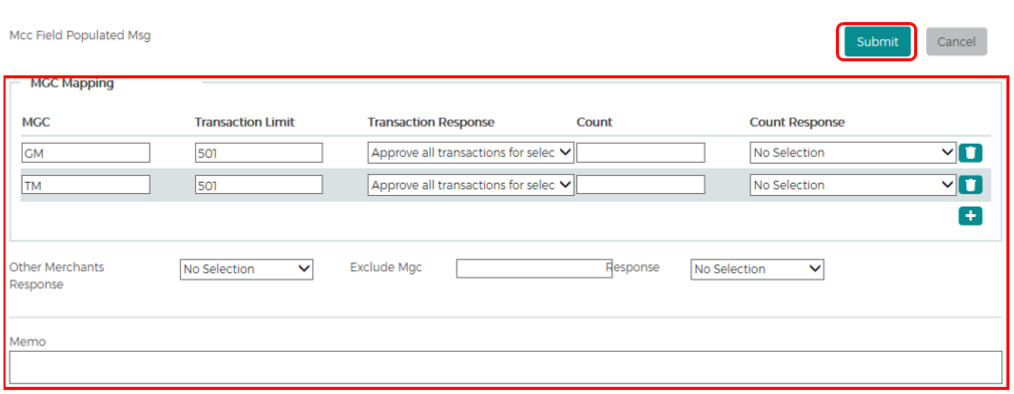


2. The **Manage Spending Limits** page is displayed. Enter the **Period** and appropriate fields in the **Maintain Spending Limits** section and click **Apply Limits**.



Note: *The table at the end of this section provides details on each of the fields on the page.*

3. Once all the necessary fields are entered and the **Apply Limits** button has been clicked, the restrictions appear in the **MGC Mapping** section. You can edit the information, delete an MGC or add additional MGCs in this section.



4. Complete the Exclude MGC and Response fields, if needed. Type a note in the Memo field and client Submit.
5. The review page will be displayed. Review the information and click **Confirm**. The **Manage Spending Limits Successfully Submitted** pop up is displayed on successful entry.

The below table describes the elements of the **Manage Spending Limits** page:

Element	Description
Hierarchy	
Company Level	Click the radio button to select company level hierarchy.
Company Sub Level	To limit a company level, select the level to restrict from the Company/Sub-level drop-down box.
Account Level	Click the radio button to select account level hierarchy. When account level is selected, additional fields will appear – **Account** and **Account Level Restrictions**.
Account	To limit an account, select the cardholder account. Type the cardholder name in the **Account** box. As you begin typing, a drop-down will appear with cardholder names.
Account Level Restrictions	Select **Enable Restriction** or **Disable Restriction**. ➢ **Enable Restrictions** – Select this option in the following cases: ❖ To restrict a cardholder account ❖ If return restrictions to a cardholder account where restrictions were previously disabled ➢ **Disable Restrictions** – Select this option to disable restrictions
Manage Spending Limits	
Period	Select the time period that the restrictions are in effect for from the drop-down list: Cycle, Daily, Weekly, Monthly, Quarterly, Yearly, Transaction, Other
Other Days	This is a required field when the other option is selected from the **Period** field. This sets a revolving number of days in which the set limit cannot exceed. For example, if the days are set to 180 and the amount is set to $500.00, the account has 180 days to spend up to the maximum limit. If the maximum amount is met within 180 days, the account must wait until 180 days expires. At that time, the days reset, and purchases are allowed on the account at merchants with an MCC code defined under the specific Merchant Group Code (MGC).
Delete All Spending Restr	Select the check box to permanently delete all of the spending limits FOR ALL PERIODS, for the selected company, sub-level, or an account.
Maintain Spending Limits	
Merchant Group Code Selection	Click the **Show MGC List** button and a list of MGC's will appear. Select the MGC from the list. The MGCs selected from the list appear in the MGC column after clicking **Apply Limits**. MGCs actively used for the selected company/sublevel or account are indicated in this list with an asterisk. ***Note:*** *You are also able to view the MGC detail by clicking the* ***Show MGC Detail*** *button in the drop-down list.*
Set Transaction Limits	This field is optional. Enter the maximum dollar amount allowed on a transaction within the selected **Period**. Example: Enter 501 to set the limit for $500.
Transaction Response	Select an option from the drop-down list. This field is optional. If you entered a transaction dollar amount, the system's default response is Decline. You can change the response as needed: ➢ Approve all transactions for the selected MGCs. ➢ Decline transactions above the entered value.
Set Transaction Count	This field is optional. Enter the maximum number of transactions to allow within the selected **Period**. This option cannot be set for Transaction Spending Limits. Example: 30
Transaction Response	Select an option from the drop-down list. This field is optional. If you entered a transaction dollar amount, the system's default response is Decline. You can change the response as needed: ➢ Approve all transactions for the selected MGCs. ➢ Decline transactions above the entered value.
Reset	Select this button to clear any changes and return to the unchanged values.
Apply Limits	Select this button to apply the selections in the **Maintain Spending Limits** section. The selection results appear in the columns of the **Spending Limits** form. If necessary, the data can be edited by modifying or deleting the values from the form directly.
MGC Mapping	

Element	Description
MGC	The Merchant Group Code
Transaction Limit	This field is optional. Enter or change the maximum dollar amount allowed on an MGC. If you selected and applied transaction limits to MGCs from the Select MGC drop down list in the **Maintain Spending Limits** section, the corresponding values appear in this column.
Transaction Response	If you selected and applied a transaction response to MGCs from the Select MGC drop down list in the **Maintain Spending Limits** section, the selected corresponding values appear in this column.
Count	If you selected and applied a transaction count to MGCs from the Select MGC drop down list in the **Maintain Spending Limits** section, the corresponding values appear in this column.
Count Response	If you selected and applied limits to MGCs from the Select MGC drop down list in the Maintain Spending Limits section, the corresponding values appear in this column.
Delete Icon	The delete icon allows you to delete the Spend Limits for that row.
Add Icon	The add icon allows you to add additional Spend Limits.
Other Merchants Response	For transactions with undefined MCCs in the MGCs with spending limit criteria, or in the Exclude MGC group, the response can be set to approved or declined. Once set, it is the same for all spending limit parameters.
Exclude MGC	Enter a two-digit MGC to set to decline authorizations without applying spending limit criteria. Once set, it is the same for all spending limit parameters.
Response	If you entered an MGC to restrict, select a response for these transactions: ➢ Approve ➢ Decline
Memo	Insert a note regarding the request.
Submit	The **Apply Limits** button must be selected before this button is enabled. Click this button to submit changes. The Review page displays.

Changing a Spending Limit

You can modify or delete a spending (velocity) limit set up for a Merchant Group Code (MGC). You can modify or delete these restrictions at the company, sublevel, or account levels.

From the **Manage Spending Limits** online request page:

1. Select the **Account Level** or **Company Level** button. **Note:** If you select **Account Level**, you must select **Enable Restrictions** from the **Account Level Restrictions** section.
2. Enter the changes to the **MGC** you want to make, and the other required and optional field values.
3. Click the **Submit** button. The review page is displayed.
4. Review the information and click the **Confirm** button.
5. The **confirmation** message appears.

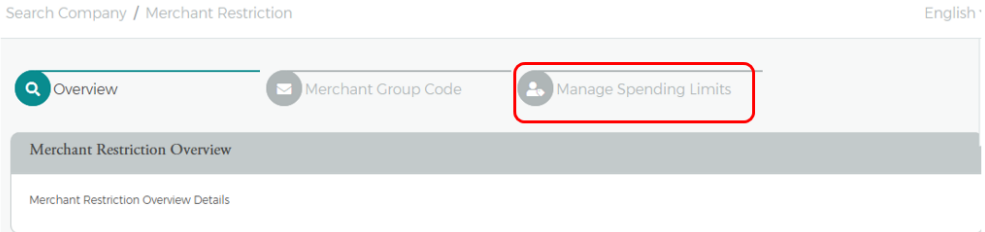
Delete Spend Restrictions

Once restrictions are in place, they may be deleted. If restrictions already exist for an MGC definition, consider deleting the restrictions, but keep the MGC definition. The definition can be used later with new restrictions.

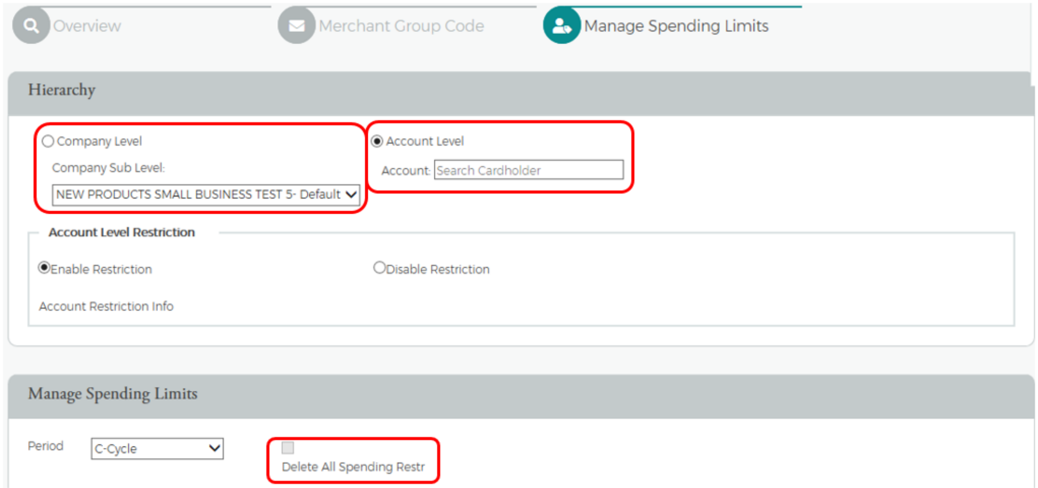
Delete All Spend Limits

To delete all spending limits for all time periods for all cardholders, perform the following steps:

1. From the **Merchant Restriction** page, select **Manage Spending Limits**.



2. The **Manage Spending Limits** page is displayed. From the **Hierarchy** selection, select **Company** and **Company Sub Level** or **Account Level** and **Account** and click the **Delete All Spending Restr** box.



Note: *A message appears on the confirmation page if restrictions are tied to an MGC you attempt to delete.*

3. Click the **Submit** button. The review page is displayed.
4. Review the information and click the **Confirm** button.
5. A confirmation message is displayed.

Payments

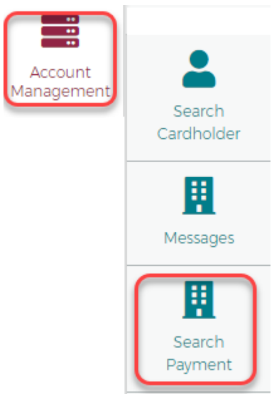
IMPORTANT!

- *Depending on your security settings, you may or may not see all the options shown in this Guide.*

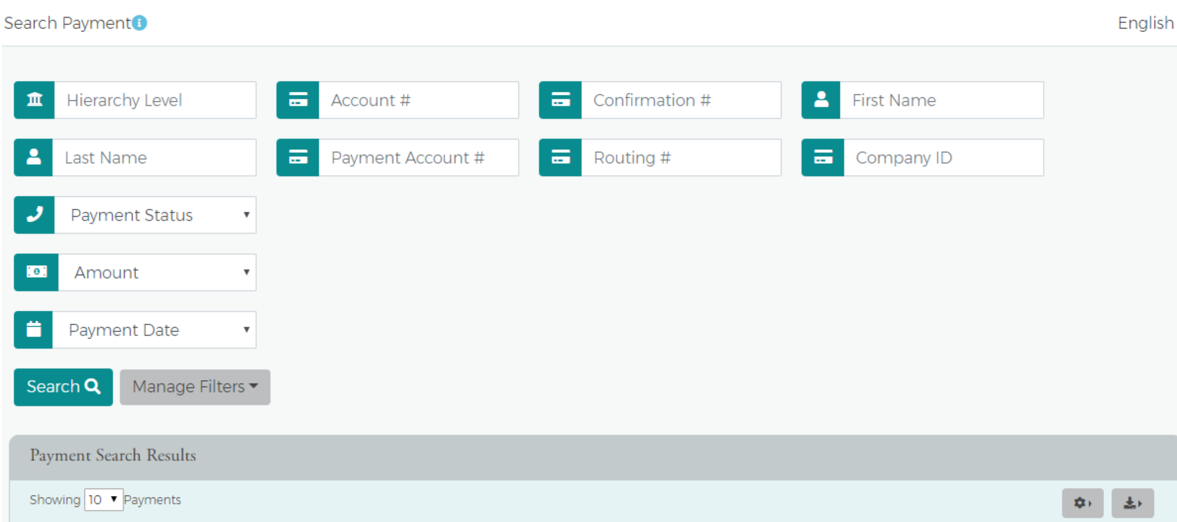
Search for a Payment

To search for a payment, perform the following steps.

1. Click **Account Management** > **Search Payment**.

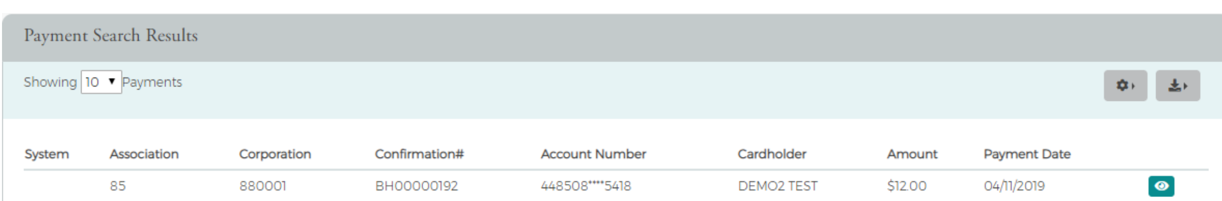


2. The **Search Payment** page is displayed. Enter one or any combination of search options and click **Search**.



Note:

- *You can click on the **Manage Filters** button to select the filters that you would like displayed.*
- *All payments that you have access to will be displayed before you enter search criteria. Search criteria only needs to be entered if you want to filter down the list.*



The table below describes the search elements on the **Search Payment** page.

Element	Description
Hierarchy	Hierarchy level
Account #	Account number
Confirmation #	The confirmation number received when the payment was made
First Name	Cardholder's first name.
Last Name	Cardholder's last name.
Payment Account #	The checking or savings account number used to make the payment
Routing #	The checking or savings routing number used to make the payment
Company ID	The company ID
Payment Status	The status of the payment – All, Cancelled, Pending, Processing, Processed
Payment Amount	Search by the amount of the payment. Select an option from the drop-down list – Equal to, Between, Higher than, Smaller than. Once a selection is made, a field will appear to enter the amount.
Payment Date	Search by the date of the payment. Select an option from the drop-down list – Equal to, Between, After, Before. Once a selection is made, a field will appear to enter the date.

The below table describes the icons available in the **Payment Search Results** section:

Icon	Description
	View payment details

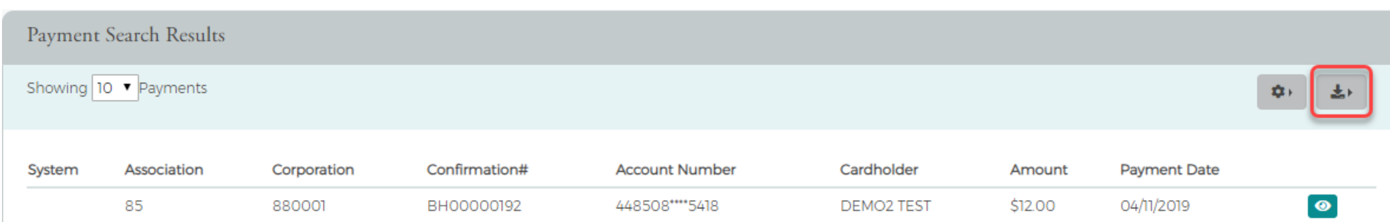
Download Payment Search Results

You can download the search results to the following formats and financial software programs:

- Excel/Spreadsheet (.csv) format
- Excel
- Text (tab spacing) format

To download the list, perform the following steps:

1. Click the **download** icon in the **Cardholder Search Results** section.

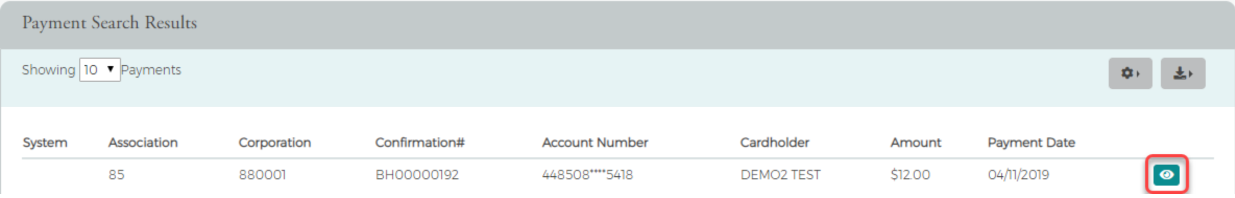


2. Click on the format option that you want and save the file to a specified location on your computer.

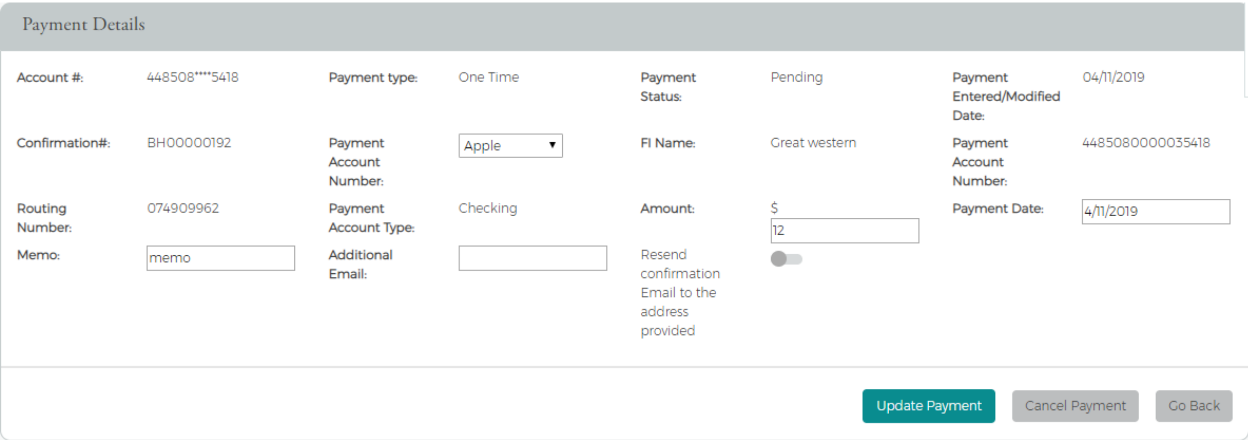
View Payment Details

To view the details of a payment, perform the following steps:

1. From the **Search Payment** page, click the **View Payment Details** icon for the payment that you want to see the details for.



2. The **Payment Details** page is displayed.



The below table describes the elements of the **Payment Details** page:

Element	Description
Card Number	The account that the payment was made on
Payment Type	The type of payment: one-time or recurring
Payment Status	The status of the payment – Cancelled, Pending, Processing, Processed
Payment Date	Date the payment was made
Confirmation #	The confirmation number of the payment
Payment Account #	The checking or savings account number used to make the payment
Payment Account Type	The type of account used to make the payment – checking or savings.
Amount	The amount of the payment
Memo	Data entered into the memo field
Additional Email	Email address of any additional admin that received notification of the payment
Update Payment	Click to update the payment.
Cancel Payment	Click to cancel the payment.

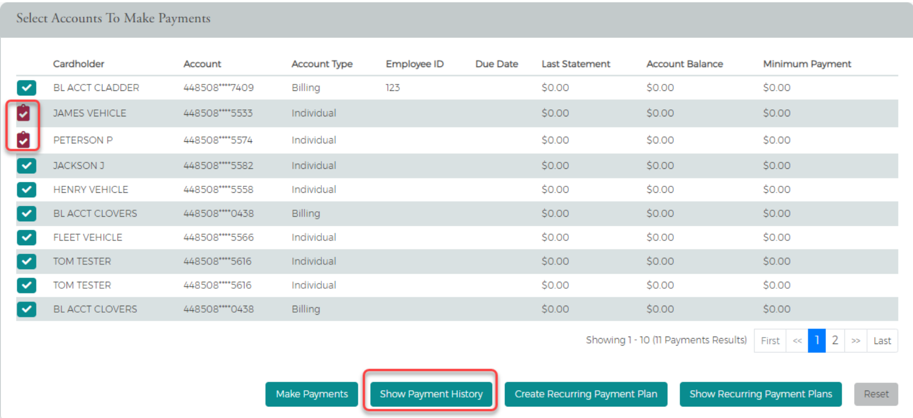
Viewing Payment History

The payment history for an account consists of all payments that have been made n the eZCardInfo and MyCardStatement site within the last eighteen months, including pending and canceled payments. Payments with a pending status can also be updated or canceled.

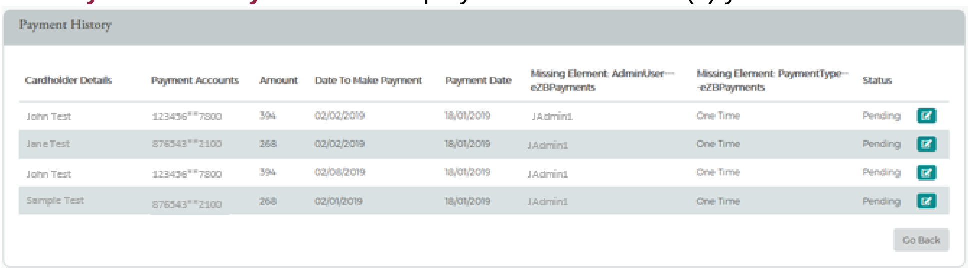
To view the online payment history for a commercial card account, perform the following step:

1. From the **Company Management**, **Search Company** page, click on the **Payment** icon for the company that you would like to view the payment history for.

2. The **Payments** page is displayed. Select the account(s) that you want to view by clicking the **Checkmark** icon next to the account(s) and click **Show Payment History**.



3. The **Payment History** section is displayed for the account(s) you selected.



The table below describes the information on the **Payment History** page.

Element	Description
Cardholder Details	The cardholder name and the last 4 digits of their account.
Payment Accounts	The checking or savings account number of the account accessed for an online payment. The account number is masked with the exception of the first 6 and last four digits.
Amount	The amount of the payment.
Date to Make Payment	The date the payment is to be made.
Payment Date	The date of the payment.
AdminUser	The admin user ID that made the payment.

Element	Description
Payment Type	The payment type: one-time or recurring.
Status	Payment status either Pending, Processing, Processed, or Cancelled.

Payment Accounts

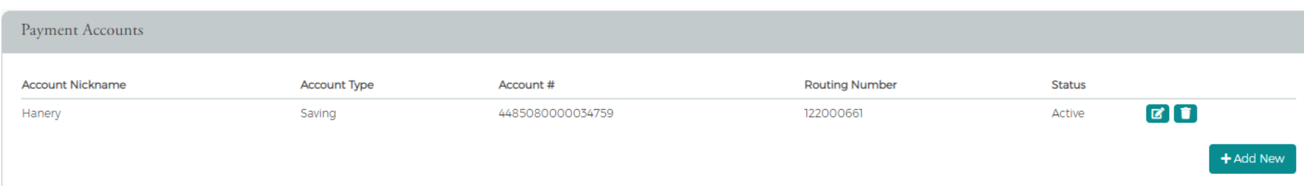
Viewing Existing Payment Accounts

The **Payments** page allows you to view existing payment accounts and set up payment accounts that can be used for making account payments online.

To view information about an existing account, perform the following steps:

1. From the **Company Management**, **Search Company** page, click on the **Payment** icon for the company that you would like to view the payment account for.

2. The **Payments** page is displayed. The **Payment Accounts** section is below the **Select Accounts To Make Payments** section.



The table below describes the information on the **Payment History** page.

Element	Description
Account Nickname	A unique name assigned by the cardholder to identify the account. Also referred to in eZCardInfo (MyCardStatement) as Payment Account.
Account Type	The type of account – checking or savings.
Account #	The checking or savings account number of the account to be accessed for the online payment.
Routing Number	The nine-digit routing number used to identify the financial institution from which the funds are withdrawn for the online payment.
Status	The status of the online payment, either Pending, Completed, or Canceled.

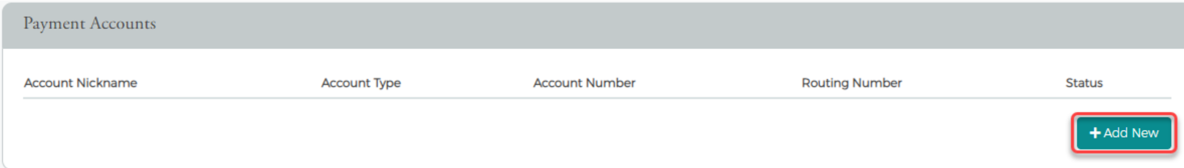
Adding Payment Accounts

The Payments page allows you to set up multiple checking or savings accounts to be used as payment accounts to pay your cardholder's bill online. It also lists any active or canceled payment accounts.

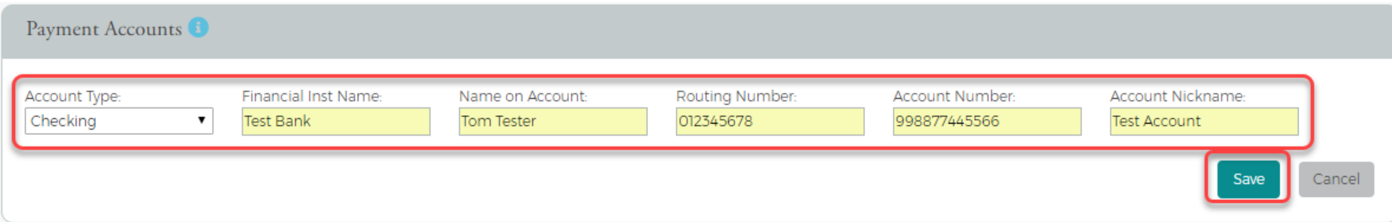
You can create an unlimited number of payment accounts. Once a payment account is created, it can be used immediately to make an online payment.

To add a Payment Account, perform the following steps:

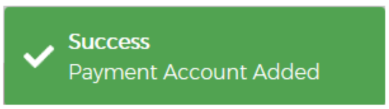
1. From the **Payments** page, click **Add New** in the **Payment Accounts** section.



2. The payment information fields are displayed. Complete all the fields and click **Save**.



3. The Success Payment Account Added message is displayed.



Note: *The **Payment Accounts** section lists all of the active and deleted payment accounts, which can be used to pay the cardholder's accounts online.*

The table below describes the information in the **Payment Accounts** section.

Element	Description
Account Nickname	A unique name assigned to identify the account.
Account Type	Identifies if the payment account is from a savings or checking account.
Account #	The checking or savings account number of the account to be accessed for the online payment.
Routing Number	The nine-digit routing number used to identify the financial institution from which the funds are withdrawn for the online payment.
Status	The status of the payment account.

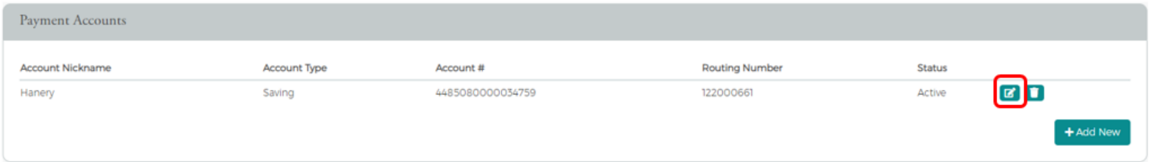
The table below describes the elements on the **Add Payment Account** page.

Element	Description
Account Type	Identifies if the payment account is from a savings or checking account.
Financial Inst Name	The financial institution of the checking or savings account where funds are withdrawn when making an online payment towards the cardholder account.
Name on Account	The name of the registered account holder.
Routing Number	The nine-digit routing number used to identify the financial institution from which the funds are withdrawn for the online payment.
Account #	The checking or savings account number of the account to be accessed for the online payment.
Account Nickname	A unique name assigned to identify the account.

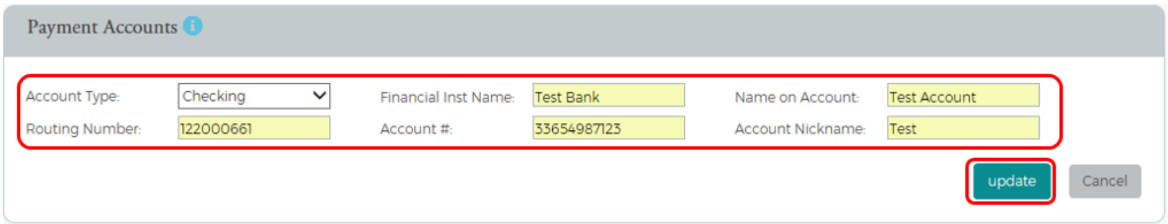
Change Payment Account Information

To change payment account information, perform the following steps:

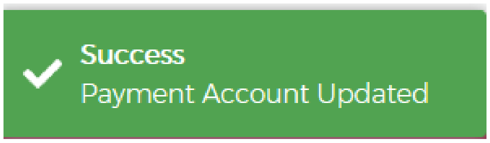
1. From the **Payments** page, click the **Edit Payment Account** icon next to the account that you want to update.



2. The **Payment Account** fields will become highlighted. Make the necessary edits and click the **Update** button.



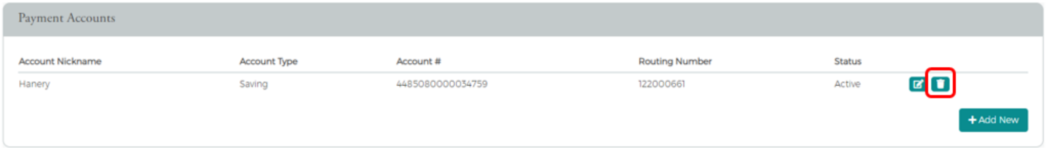
3. A confirmation will display.



Delete a Payment Account

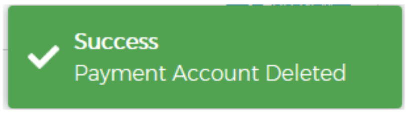
To delete a payment account information, perform the following steps:

1. From the **Payments** page, click the **Delete Payment Account** icon next to the account that you want to delete.



2. A Delete Payment confirmation message will be displayed. Click **Confirm**.

3. A confirmation message is displayed.



ACH Payment Returns / Locked Accounts

ACH payment returns can occur when cardholders continue to initiate payments through eZCardInfo using the same bank accounts that have been rejected, sometimes multiple times, by the Federal Reserve.

A Locked Payment Accounts table houses the locked payment records. This table is used when the new Payment Accounts are added in eZCard or Commercial Card to verify their status. This table is locked for multiple users, (everyone on the account), if applicable. Disabled payment accounts are unavailable for use to schedule a payment and disables recurring payments.

Disabled Payment Accounts

Temporarily Locked Payment Accounts - The following applies to accounts that are locked temporarily:

- Only Pending Payments apply to this activity. If they are already in a Processing status, they are not changed.
- The pending payments that are tied to a payment account that is temporarily locked are not chosen for processing, the status of the payment account can be identified by the status in the new Locked Payment Accounts table.
- This affects all Pending Payments for this payment account, no matter how far in the future they are scheduled.
- When the Payment Account is Unlocked, the Payment Status is changed to Pending. This also applies to future dated payments, no matter how far in the future they are scheduled.
- Only Transactions with the status Disabled can be changed to Pending (WILLPROCESSON).
- The payment is then Processed if the date of the Payment is still valid for processing.
- The Unlocked Alert advises a review of Pending payments.

Note: *Payments are cancelled for permanently locked payment accounts.*

Making Payments

Making a One-Time Payment

Administrators may make payments to individual and billing commercial card accounts. The one-time payment feature allows you to schedule one or more online payments for a current or future payment date. You can schedule a payment for a future date of up to 60 days. Once the payment is made, the payment amount is automatically deducted from the designated account.

NOTE: *If you have not yet set up a payment account, the Payment Account page displays. Before making a payment, you must first have a Payment Account. Refer to Adding a Payment Account for more information.*

To make a one-time payment on an account, perform the following steps:

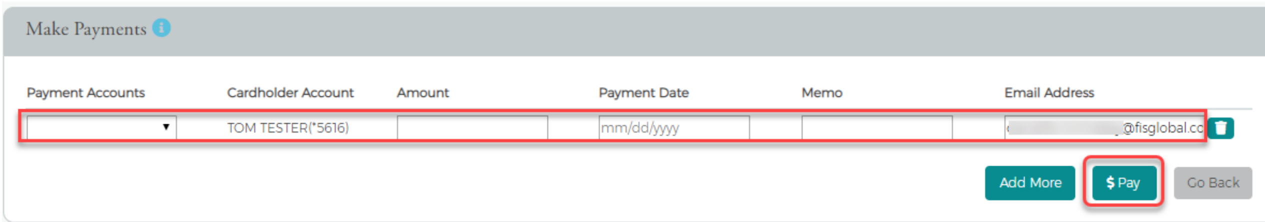
1. From the **Company Management**, **Search Company** page, click on the **Payment** icon for the company that you would like to view the payment account for.

2. The **Payments** page is displayed. Select the account(s) that you are making a payment on by clicking the **Checkmark** icon next to the account(s) and click **Make Payments**.

Note: *You can also view payment history, create recurring payment plans and view existing recurring payment plans from this page by clicking on the icons in the* ***Select Accounts To Make Payments*** *section.*

The payment accounts that have been set up will also appear on the page in the ***Payment Accounts*** *section. You can edit and delete existing payment accounts and add new accounts from this page.*

4. The **Make Payments** section is displayed. Complete the required fields and then click the **$Pay** icon.



Note: *You can split payments by clicking on the Split icon.*

5. A confirmation message is displayed.

NOTE: *If the payment is made before 5:00 P.M. EST, the payment posts to the account on the same day. If the payment is made after 5:00 P.M. EST, the payment posts to the account on the next business day. If the payment is made on a Saturday or Sunday, the payment posts to the account on the following Monday.*

The below table describes the elements in the **Make Payments** section:

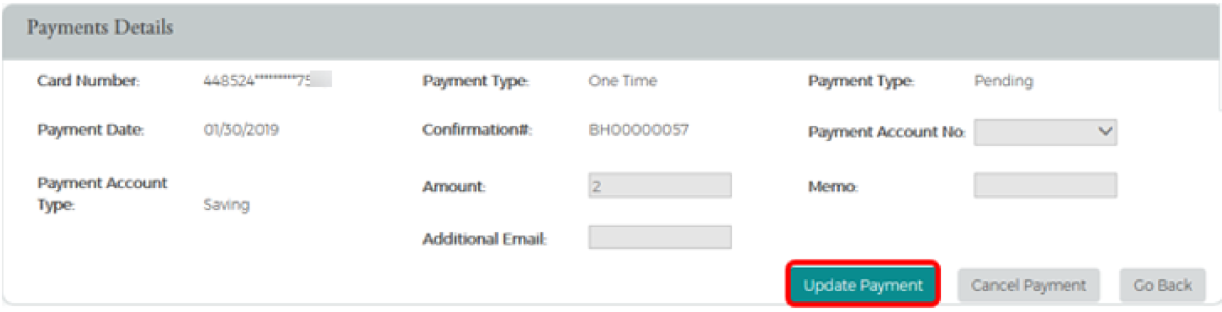
Element	Description
Payments Account	The account name or nickname of the payment account to be used for making the payment. Select the payment account from the drop-down list.
Payment Amount	You can type in an amount or select from one of the drop-down options (Statement Balance, Balance, Minimum Payment Amount)
Payment Date	Select the date that you want the payment made.
Memo	Additional identifying information about the payment for the cardholder's records. This memo will also display in the payment confirmation e-mail.
Email Address	Specifies the e-mail address where the payment confirmation will be sent. The email address field will be auto populated with your email address but can be changed.

The below table describes the icons available in this section:

Icon	Description
Make Payments	
	Process the payment
	Split the payment
	Delete the payment
Payment Accounts	
	Edit payment account
	Delete payment account

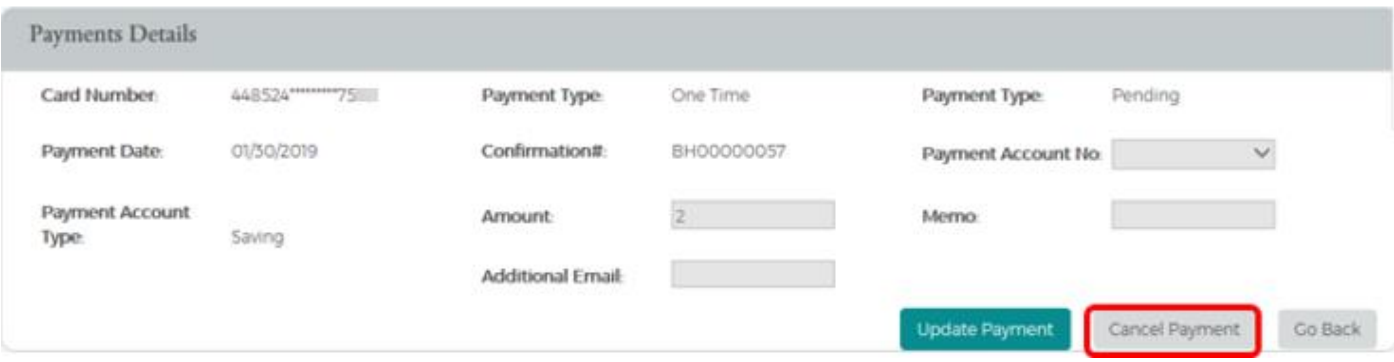
Update/Change a Payment

Payments can be changed as long as the payment status is **Pending**. To change a payment, click the **Update Payment** on the **Payments Details** page.



Cancel a Payment

Payments can be cancelled as long as the payment status indicates **Pending**. To cancel a pending payment, click **Cancel Payment** on the **Payment Details** page.

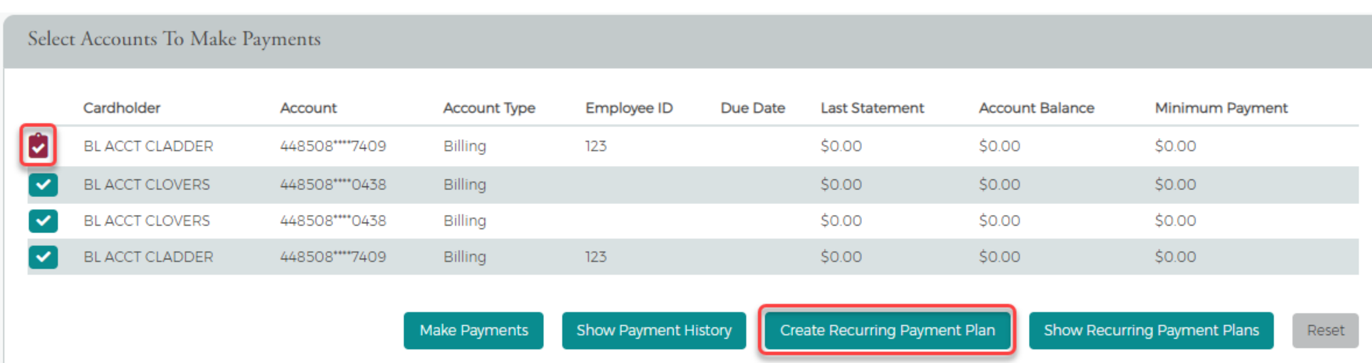


Once a payment is cancelled, the changeable fields on the **Payment Details** page appear disabled, and the payment status is cancelled.

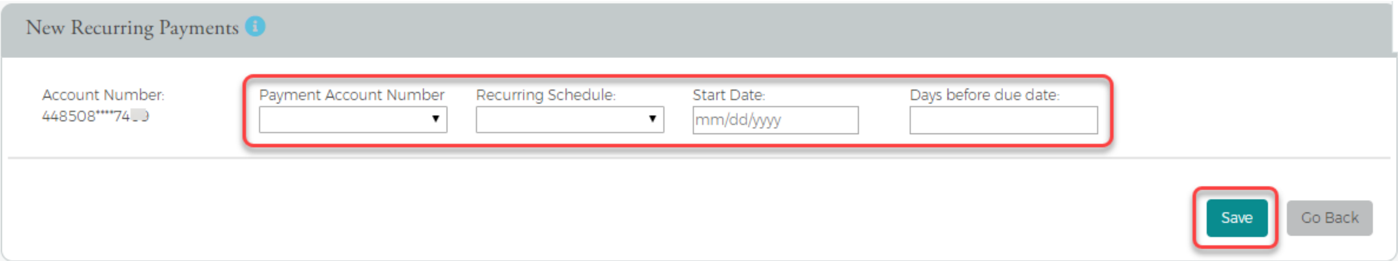
Create a Recurring Payment

To add a recurring payment plan to a billing account, perform the following steps.

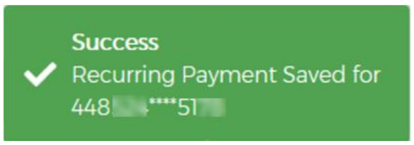
1. From the **Payments** page, select the billing account that you want to set up a recurring payment for and click **Create Recurring Payment Plan**.



2. The **New Recurring Payments** page is displayed. Complete all the fields and click **Save**.



3. A confirmation is displayed.



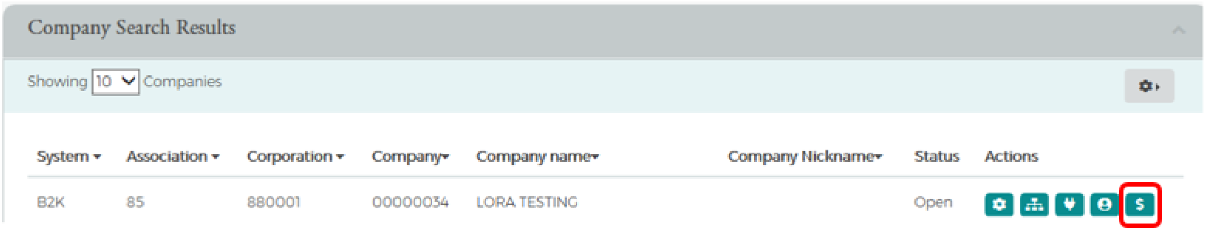
The below table describes the elements of the **Create a Recurring Payment** page:

Element	Description
Account #	The first 6 and last 4 digits of the card number for the billing account.
Payment Account	Select from the drop-down list the account that you want the payment made from.
Recurring Schedule	Select the schedule from the drop-down list: ➢ **Minimum Payment Due** – minimum amount due on the last statement ➢ **Account Balance** – the account balance at the time of the payment ➢ **Statement Balance** – the account balance at the time of the last statement ➢ **Fixed Monthly** – a set amount each month ➢ **Fixed Weekly** – a set amount each week ➢ **Fixed Bi-weekly** – a set amount every 2 weeks
Start Date	Select the date to begin the recurring payment.
Days before due date	Enter the number of days before the due date for the payment to be made.
Amount to Pay	The dollar amount to pay for the fixed schedule.

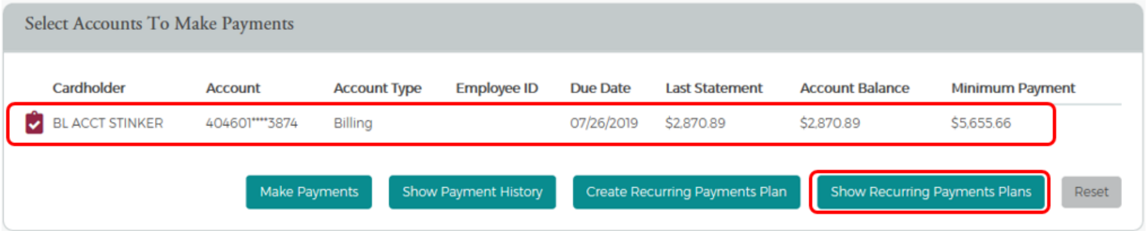
View Existing Recurring Payments

To view recurring payments, perform the following steps:

1. From the **Company Management**, **Company Search Results** page, click the **Payment** icon next to the company that you want to view a recurring payment for.



2. Select the billing account to which the recurring payment is associated and click **Show Recurring Payment Plans**.

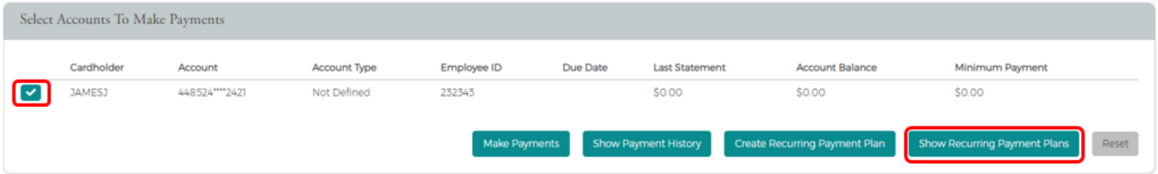


3. The **Recurring Payment** section is displayed.

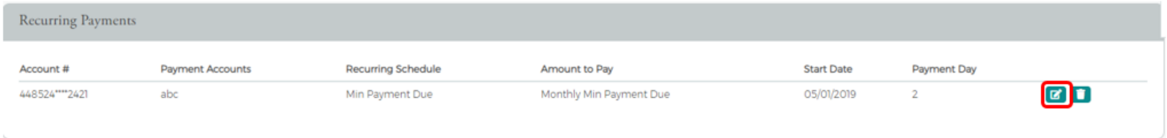
Update / Change a Recurring Payment

To change or update a recurring payment, perform the following steps:

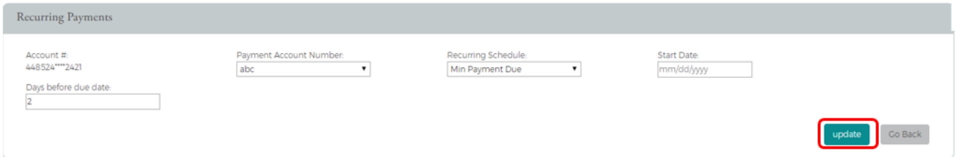
1. From the **Payments** page, select the billing account that you want to update a recurring payment for and click **Show Recurring Payment Plans**.



2. The **Recurring Payments** page is displayed. Click the **Edit** icon.



3. Make the necessary updates and click the **Update** button.

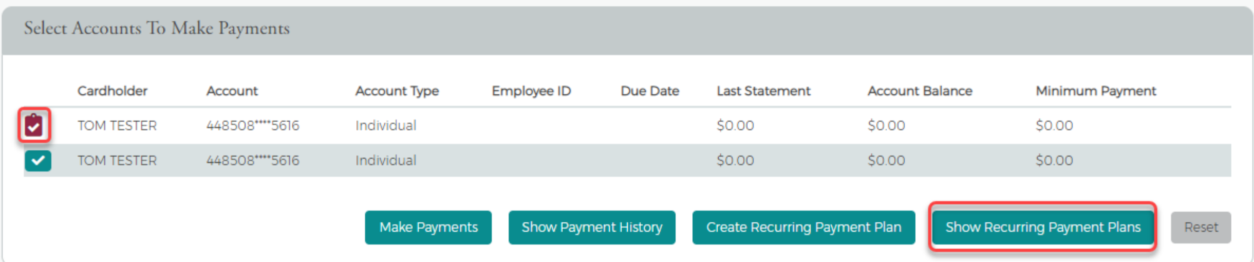


4. A message will be display stating **Recurring Payment Updated**.

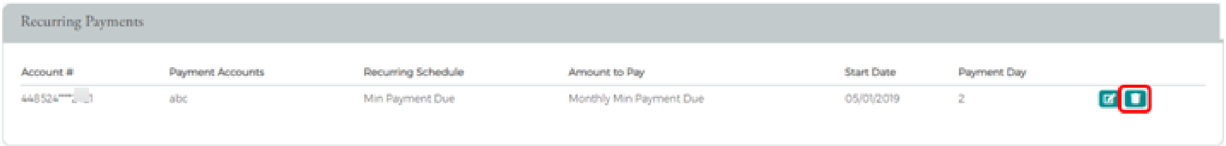
Delete a Recurring Payment

To delete a recurring payment, perform the following steps:

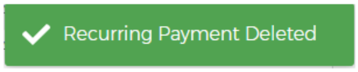
1. From the **Payments** page, select the billing account that you want to update a recurring payment for and click **Show Recurring Payment Plans**.



2. The **Recurring Payments** page is displayed. Click the **Delete** icon next to the recurring payment that you want to delete.



3. A message will display stating **Recurring Payment Deleted**.



Approve / Reject Payments

eZBusiness offers an approval feature for payments that allows approvers to be setup at the Financial Institution and Company levels.

Approval/Rejection flow via emails for Company

When a payment has been submitted and approval is required, an email is sent to the approver(s) informing them that a payment has been submitted. The email will include a link to approve or reject the payment request.

Note:

- *If a request is rejected, then the payment will not be processed.*
- *If no action has been taken on the request by the approver before the cut-off time, then the payment will be considered approved and the payment will be processed.*

Account Transfers

Processing Account Transfers in eZCard (MyCardStatement) and eZBusiness

Account transfers are applied in the eZCardInfo (MyCardStatement) application. The results of account transfers appear in both eZCardInfo and eZBusiness. The transferred from account number displays on the **Cardholder Profile** section and the **Company Accounts Detail** pages.

Cardholder users do not have to re-enroll or create new accounts. All user account attributes are transferred under the new account. For example, associated email addresses, account status, user status, administrative locks, rewards, statement delivery preferences, and so on.

Note: *If the cardholder user has disabled their online access using the* ***Disable Online Access*** *option, the user account will transfer in a disabled state.*

Transaction View for Cardholders

The cardholder can view transaction history and statement balance information for all accounts in the transfer chain in eZCard (MyCardStatement). The pages show the new account's account number, but the user can view transactions from previous accounts.

All transaction history transferred from the previous accounts is displayed under the most current accounts in the transfer chain. If the user selects a specific transaction from the list, the user can view the transactions originating under which the transaction was initiated in the **Originating Account Number** field.

Note: *Cycle-to-date transactions not transferred to the new account during the account transfer process, and/or transactions posting to the previous account number after the account transfer has completed, are not visible within the eZCard application to the cardholder user.*

Search by Transfer from Account in eZBusiness

Within eZBusiness, Administrators may use the current (Transferred To) or previous (Transferred From) account number when searching for a specific account record.

Admin users entering the previous (Transferred To) account number when searching for a specific account record, have the most current account record in the transfer chain returned in the search results.

These searches include:

- Cardholder Search
- Expense Report Search
- Transaction Search
- Payment Search

Note: *This does not include account records that have been purged from the mainframe. If the account record has been purged, searching for it in eZBusiness does not yield any results.*

Alerts

The **Company Alert** feature in eZBusiness provides information so that the Company Administrator can:

- Anticipate potential credit problems
- Ensure payment timeliness
- Be notified of other events that may occur
- Use preventive measures or follow-up activity

Manage Company Alerts is added to the **Commercial Card** role on the Create Admin Group pages. The Admin users in that group have access to the **Alerts** page. Admin users have the ability to create, enable, disable, and delete their own Company Alerts.

Note: *Only Company Administrators and above are able to set up company level alerts. Admins who have Company Sublevel restrictions do not have the option to set up most of the company level alerts but do have access to the Personal Reminder alert.*

IMPORTANT!

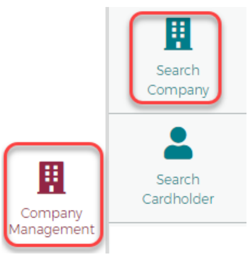
➔ *Depending on your security settings, you may or may not see all the options shown in this Guide.*

Company Alert Navigation

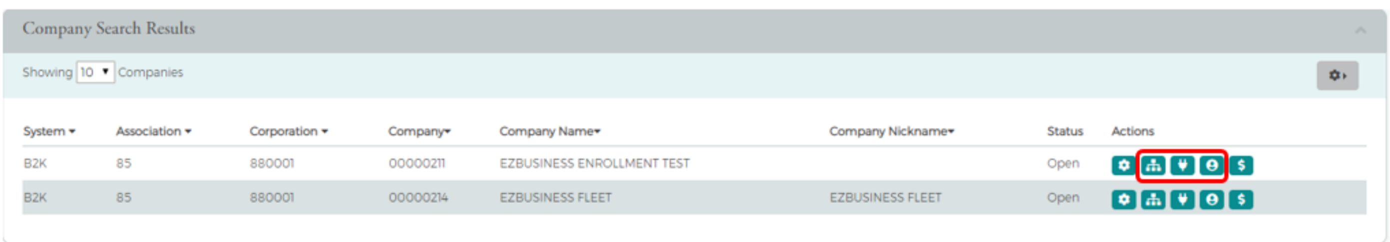
After the **Company Alerts** functionality is enabled for your financial institution and the **Manage Company Alert** security right has been assigned to the user's Admin Group, the Alerts icon will be available.

To access the **Alert** option, perform the following steps:

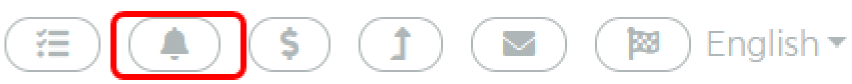
1. Click **Company Management** and then click **Search Company**.



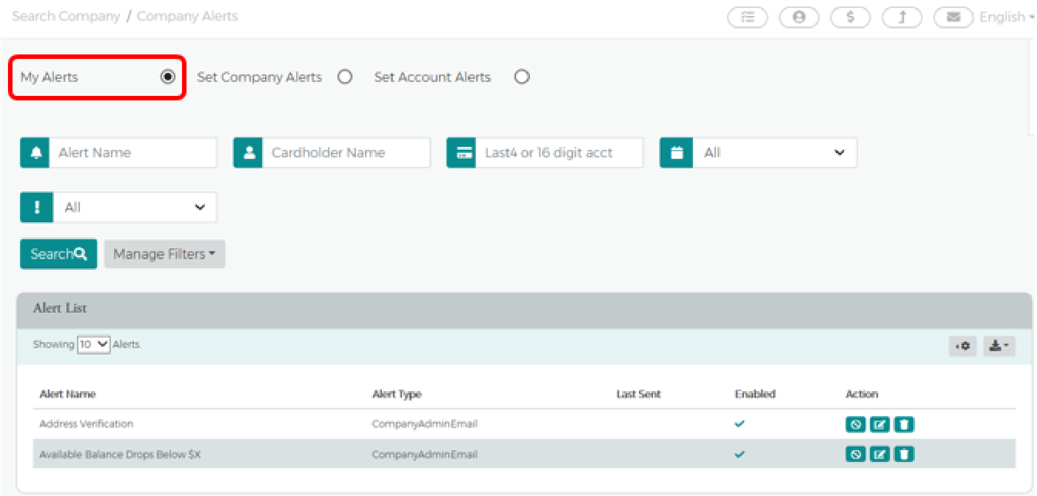
2. The **Search Company** screen is displayed. Click on **Online Request** or **Account List** icon.



3. From the **Online Requests** or **Account List** page, click the **Alert** icon.



4. The **Company Alerts** page is displayed.



*Note: The **My Alerts** page lists the alerts that the Admin has added.*

The below table describes the search elements on the My Alerts page:

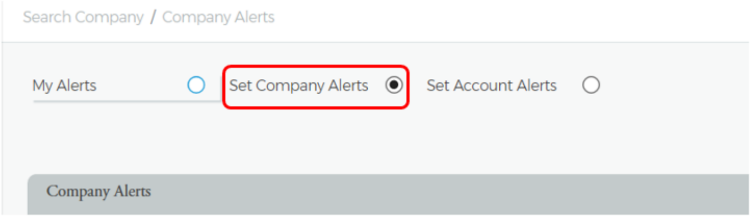
Element	Description
Alert Name	Search for an alert by a specific alert name
Cardholder Name	Search for an alert by a cardholder's name
Last 4 or 16 digit account	Search for an alert by the last 4 digits of an account number or the full 16 digits
Last Sent Date	Search for an alert by the last sent date. Select option from the drop-down list – Equal To, Between, After or Before. Once you select an option, another field(s) will appear to put a date in.
Alert Type	Search for a company and/or account alert.

The below table describes the icons available on the **My Alerts** page:

Icon	Description
	Disable the alert
	Enable the alert
	Modify the alert
	Delete the alert
	Download the alert list

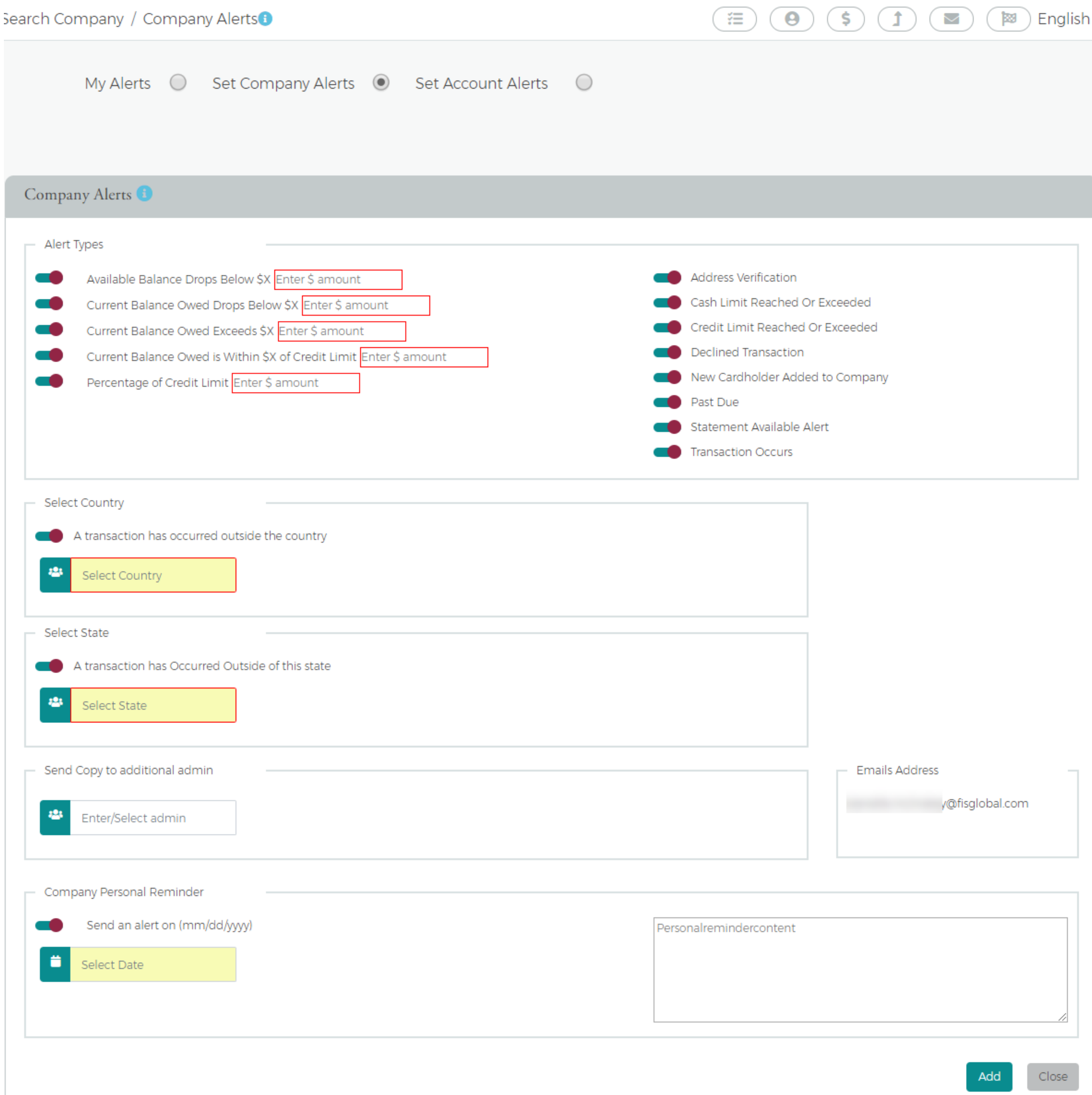
Creating Company Alerts

To create new company alerts, click the **Set Company Alerts** button on the **Company Alerts** page.



Once the **Company Alerts** page displays, the Admin can perform the following tasks and click **Add**:

- Select the alert(s)
- Enter the variable data
- Select the Admins that should be alerted



The below table describes the elements of the **Set Company Alerts** page:

Element	Description
Available Balance Drops Below $X	Company Available Balance is < $X defined on the alert.
Current Balance Owed Drops Below $X	Company's Current Balance is < $X (specified by the user in the alert setup)
Current Balance Owed Exceeds $X	Company Current Balance is > $X (specified by the user in the alert setup)

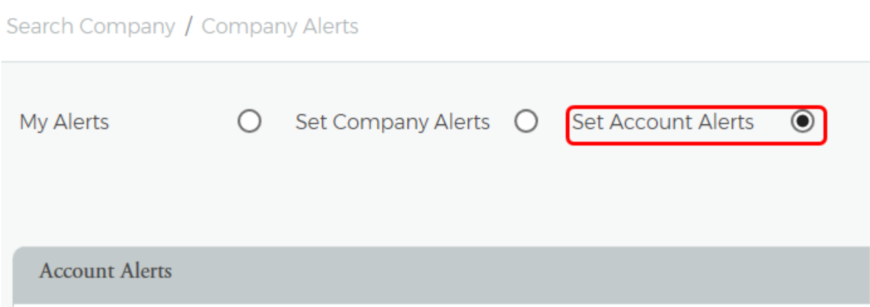
Element	Description
Current Balance Owed is Within $X of Credit Limit	Company Credit Limit – Current Balance is < or = $X (specified by the user in the alert setup)
Percentage of Credit Limit	Percentage of credit limit has been met or exceeded
Address Verification	
Cash Limit Reached or Exceeded	Company Cash Balance > or = Company Cash Limit ***Note:*** *This alert is only applicable if the Company Cash Limit > $0, and the option does not display if it is not > $0.*
Credit Limit Reached or Exceeded	Company Balance > or = Company Credit Limit
Declined Transaction	An alert is sent when a transaction has been declined
New Cardholder Added to Company	An alert is sent when a new cardholder has been added
Past Due	Company Past Due Amount >$0 ***Note:*** *This alert is produced when the criteria is first eligible and each time a new statement drop date occurs if the company is still past due at that time.*
Statement Available Alert	Alert is sent when a new statement is available
Transaction Occurs	Alert is sent when a transaction occurs
A transaction has occurred outside of the country	Alert is sent when a transaction occurs outside of a certain country (specified by the user in the alert setup)
A transaction has occurred outside of the state	Alert is sent when a transaction occurs outside of a certain state (specified by the user in the alert setup)
Send Copy to additional admin	Search for admins using the Enter/Select admin box
Company Personal Reminder	This alert is produced only once, on the date selected by the Admin.

Note: *Alerts that notify the Admin about current balance, credit limit, cash limit, and available balance are produced only when the company first qualifies for the Alert. When the condition is met and no longer qualifies for the specific variables set in the Alert, the alert is reset. Once the Alert is reset, the company is eligible for the alert again. If Additional Administrators are copied on the alert, the alert is always sent to the primary email address for those users.*

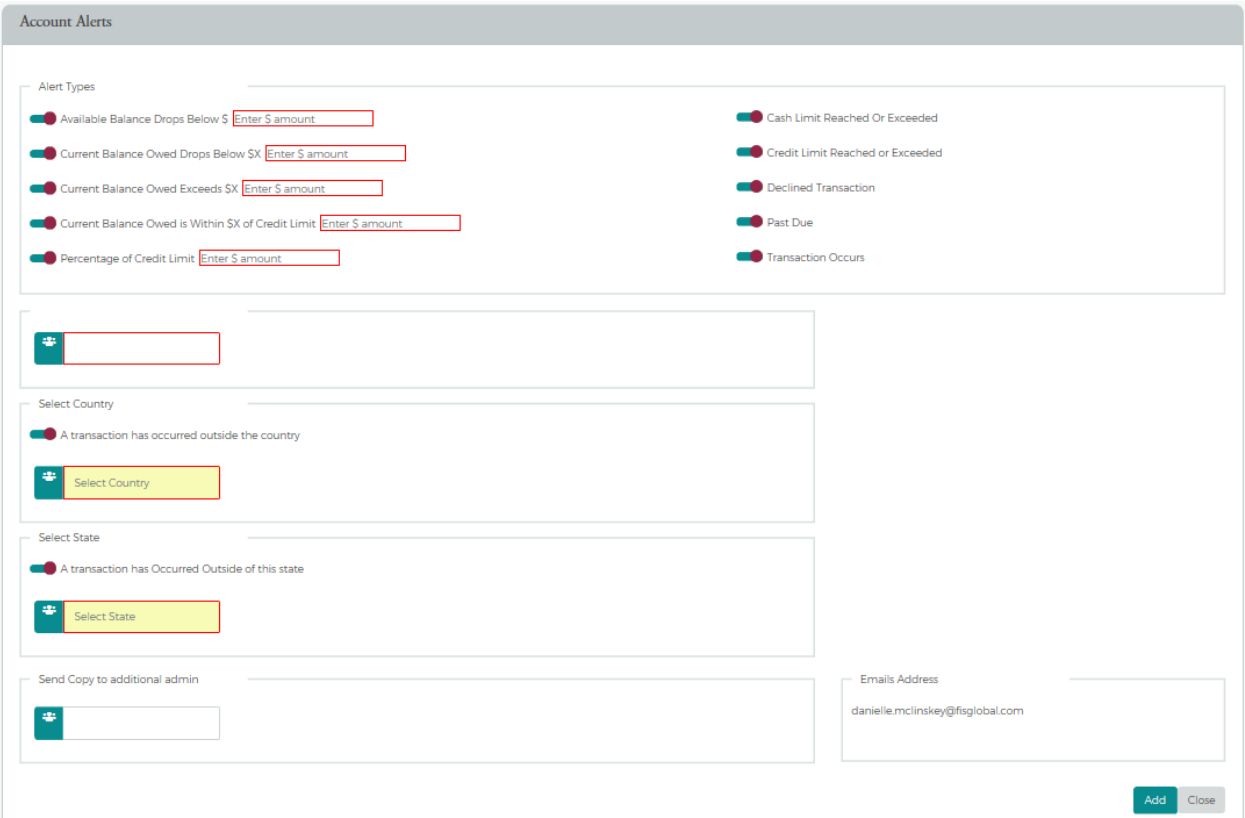
Creating Account Alerts

To create new account alerts, perform the following steps:

1. From the Company Alerts page, click the **Set Account Alerts** button.



2. Once the **Account Alerts** page displays, the Admin can perform the following tasks and click **Add**:
   - Select the alert(s)
   - Enter the variable data
   - Select the Admins that should be alerted



The below table describes the elements of the **Set Company Alerts** page:

Element	Description
Available Balance Drops Below $X	Account Available Balance is < $X defined on the alert.
Current Balance Owed Drops Below $X	Account's Current Balance is < $X (specified by the user in the alert setup)
Current Balance Owed Exceeds $X	Account Current Balance is > $X (specified by the user in the alert setup)
Current Balance Owed is Within $X of Credit Limit	Account Credit Limit – Current Balance is < or = $X (specified by the user in the alert setup)
Percentage of Credit Limit	Percentage of credit limit has been met or exceeded
Cash Limit Reached or Exceeded	Account Cash Balance > or = Account Cash Limit ***Note:*** *This alert is only applicable if the Company Cash Limit > $0, and the option does not display if it is not > $0.*
Credit Limit Reached or Exceeded	Account Balance > or = Company Credit Limit
Declined Transaction	An alert is sent when a transaction has been declined
Past Due	Account Past Due Amount >$0 ***Note:*** *This alert is produced when the criteria is first eligible and each time a new statement drop date occurs if the company is still past due at that time.*
Transaction Occurs	Alert is sent when a transaction occurs
A transaction has occurred outside of the country	Alert is sent when a transaction occurs outside of a certain country (specified by the user in the alert setup)
A transaction has occurred outside of the state	Alert is sent when a transaction occurs outside of a certain state (specified by the user in the alert setup)
Send Copy to additional admin	Search for admins using the Enter/Select admin box

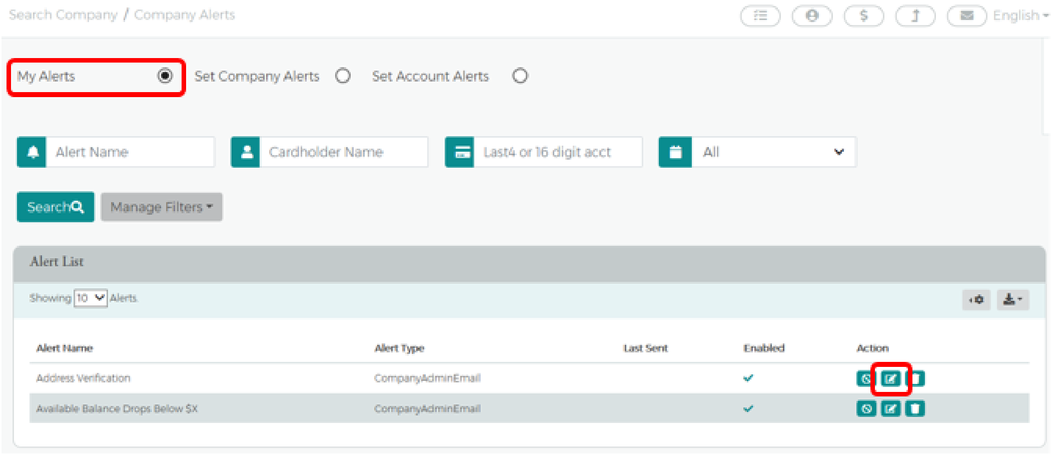
Note: *Alerts that notify the Admin about current balance, credit limit, cash limit, and available balance are produced only when the company first qualifies for the Alert. When the condition is met and no longer qualifies for the specific variables set in the Alert, the alert is reset. Once the Alert is reset, the company is eligible for the alert again. If Additional Administrators are copied on the alert, the alert is always sent to the primary email address for those users.*

Modify Existing Alerts

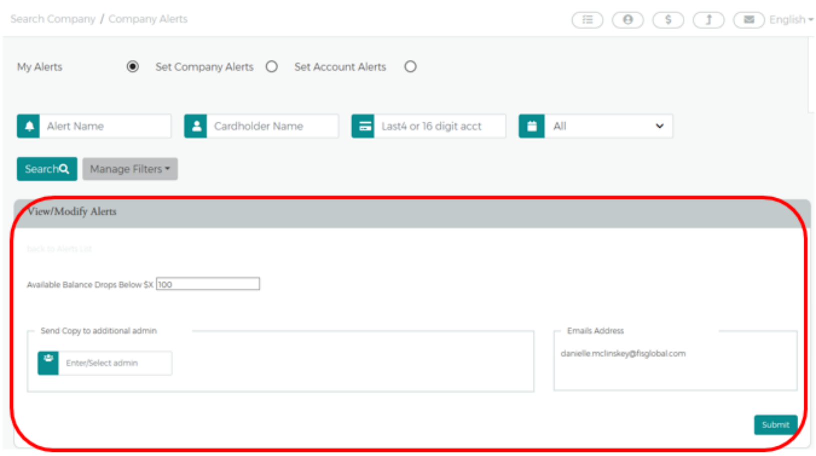
The Alerts and selected criteria can be modified by using the action icons on the My Alerts page.

To modify an alert, perform the following steps:

1. From the **Company Alerts** page, select **My Alerts** and then click the **Modify** icon.



2. The **View/Modify Alerts Page** is displayed. Updated the appropriate information and click **Submit**.

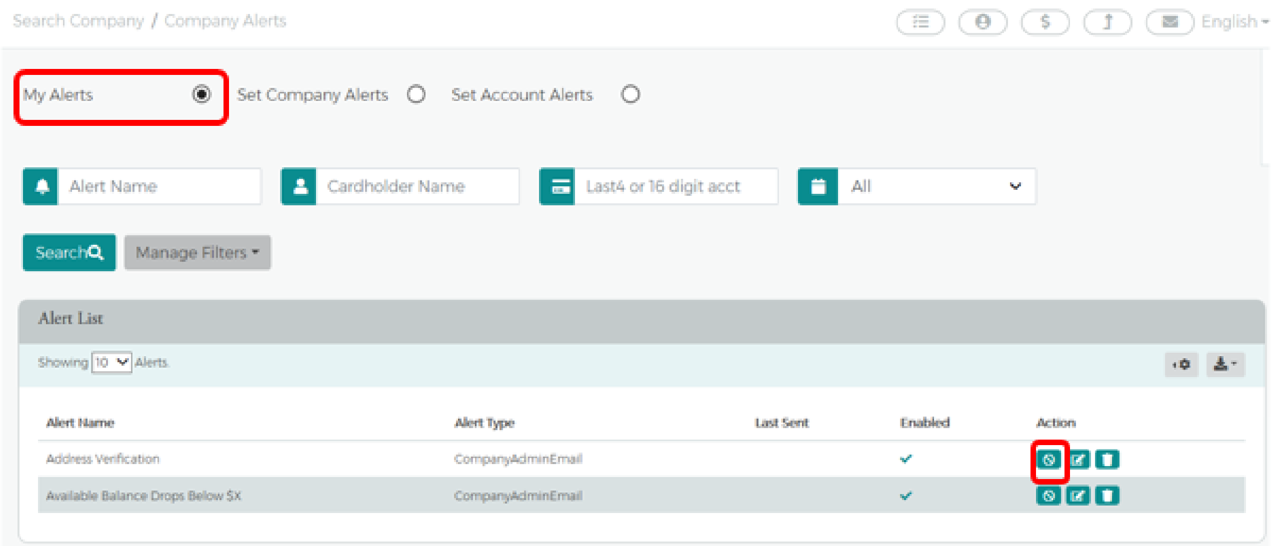


3. The Alert is successfully created message is displayed.

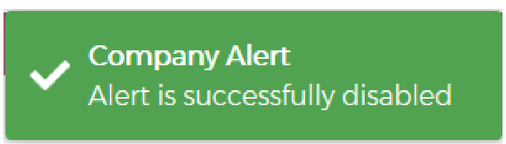
Disable Alerts

To disable an alert, perform the following steps:

1. From the **Company Alerts** page, select **My Alerts** and then click the **Disable** icon.



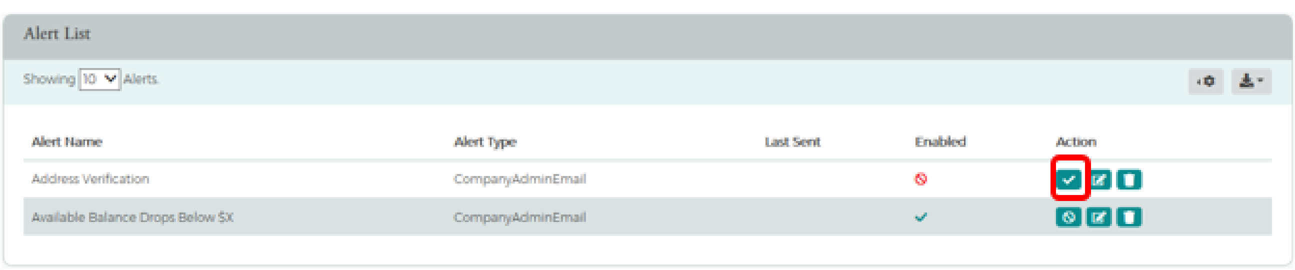
2. The Alert is successfully disable message is displayed.



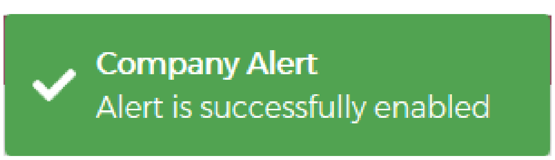
Enable Alerts

To enable an alert, perform the following steps:

1. From the **Company Alerts** page, select **My Alerts** and then click the **Enable** icon.



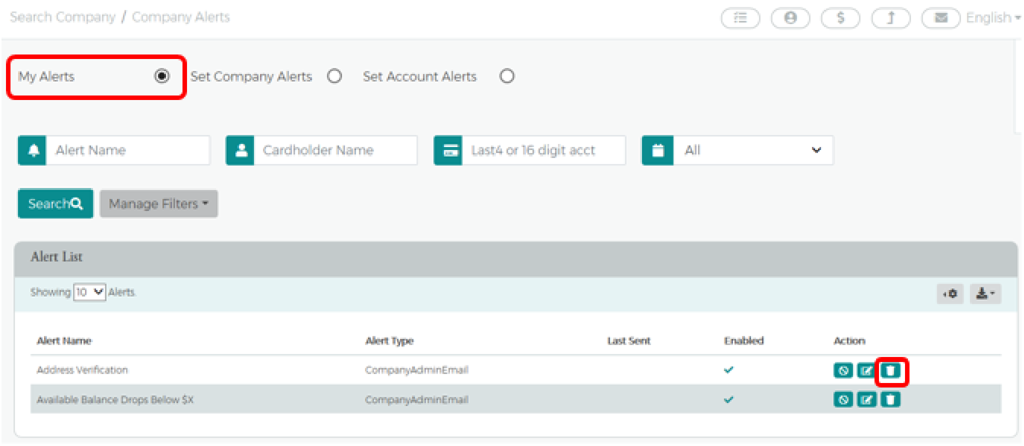
2. The Alert is successfully enabled message is displayed.



Delete Alerts

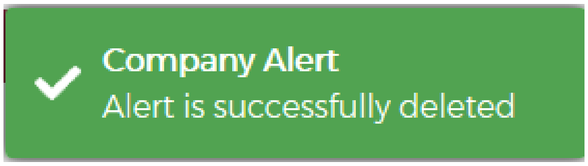
To delete an alert, perform the following steps:

1. From the **Company Alerts** page, select **My Alerts** and then click the **Delete** icon.



2. A Notification message will be displayed asking you to confirm that you want to delete the alert. Click **Yes** to delete the alert or click **No** to cancel the request.

3. The Alert is successfully deleted message is displayed if you clicked **Yes** in the previous step.



Messages

You can view message that have been sent to you by clicking on **Account Management** and then **Messages**.

The queues available on the Message page are:

- Search Filters
- Incoming Messages
- My Message
- Sent Message
- Manager Queue

IMPORTANT!

- *Depending on your security settings, you may or may not see all the options shown in this Guide.*

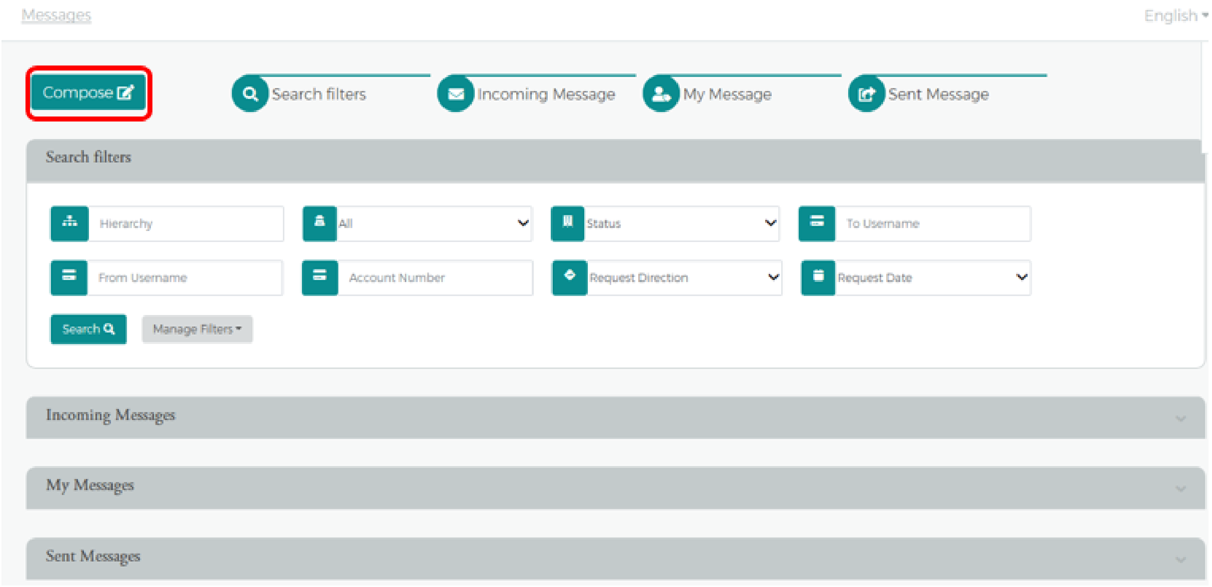
Create a Message

You can also create and send a new message from your message inbox.

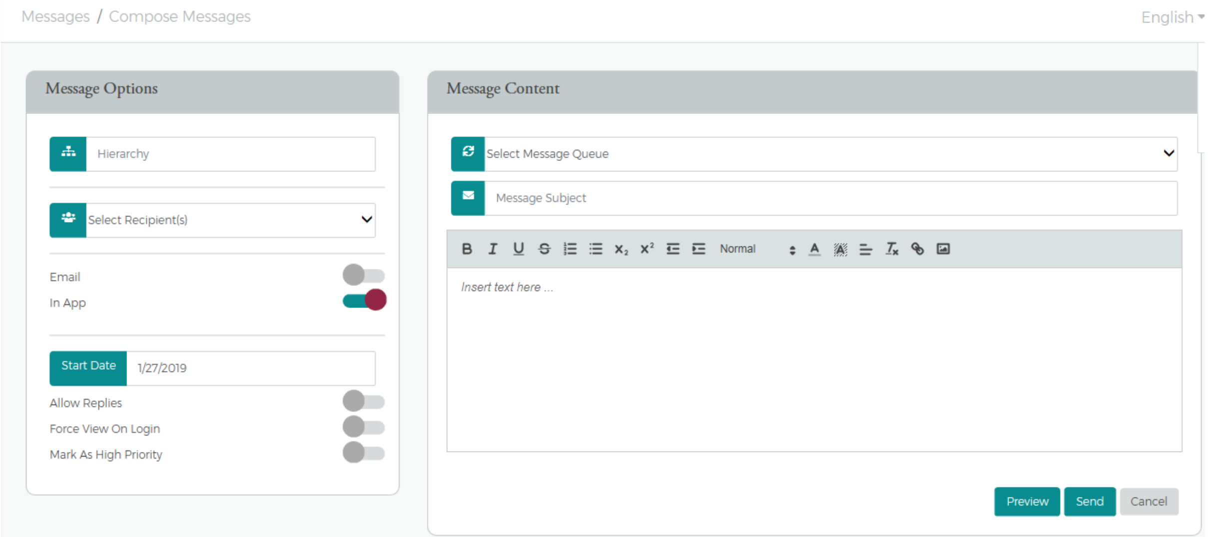
Note: *Alerts that notify the Admin about current balance, credit limit, cash limit, and available balance are produced only when the company first qualifies for the Alert. When the condition is met and no longer qualifies for the specific variables set in the Alert, the alert is reset. Once the Alert is reset, the company is eligible for the alert again. If Additional Administrators are copied on the alert, the alert is always sent to the primary email address for those users.*

To send a new message, perform the following steps:

1. From the **Messages** page, click **Compose**.



2. The **Compose Messages** screen is displayed. Complete the fields in the **Message Options** and **Message Content** boxes and click **Send**.



Note: *You can preview the message before sending it by clicking the* ***Preview*** *button.*

The table below describes the elements of the **Compose Message** page:

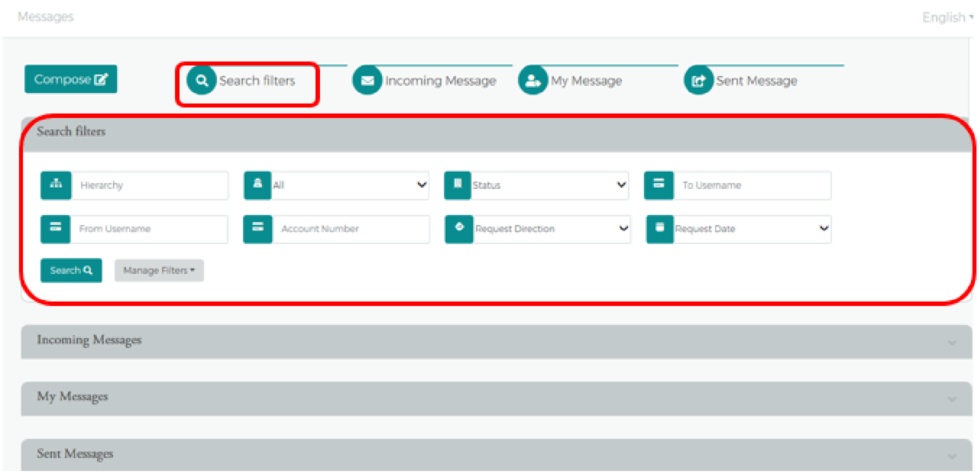
Element	Description
Message Options	
Hierarchy	Company hierarchy level
Recipients	Select the recipient from the drop-down: ➢ By Admin Group – another field will appear to enter the Admin Group ➢ By User Class – Options will appear for: ❖ Retail Cardholder ❖ Commercial Cardholder ❖ Company Admin Users ❖ Other Admin Users ➢ By Account Number - another field will appear to enter the account # ➢ By User Name - another field will appear to enter the user name
Email / In App	Select the option that you would like the email sent – Email or In App messaging
Start Date	Select the start date. If a start date is not selected, the current date is used.
Allow Replies	Click the toggle button to allow replies to the message.
Force View On Login	Click the toggle button to force the message to be viewed on login. When selected, an option will appear to **Continue showing until Expiration Date**.
Continue showing until Expiration Date	This option only appears if you have selected Force View On Login. If you choose the continue showing until expiration date, a date will appear to enter the expiration date.
Mark as High Priority	Click the toggle button to mark the message as high priority
Message Content	
Select Message Queue	Select from the drop-down list: ➢ New Feature Announcement ➢ Please Contact Customer Service ➢ Security Bulletin/Important Notice ➢ Site Availability Notice ➢ Special Offer
Message Subject	The message subject line

Search Messages

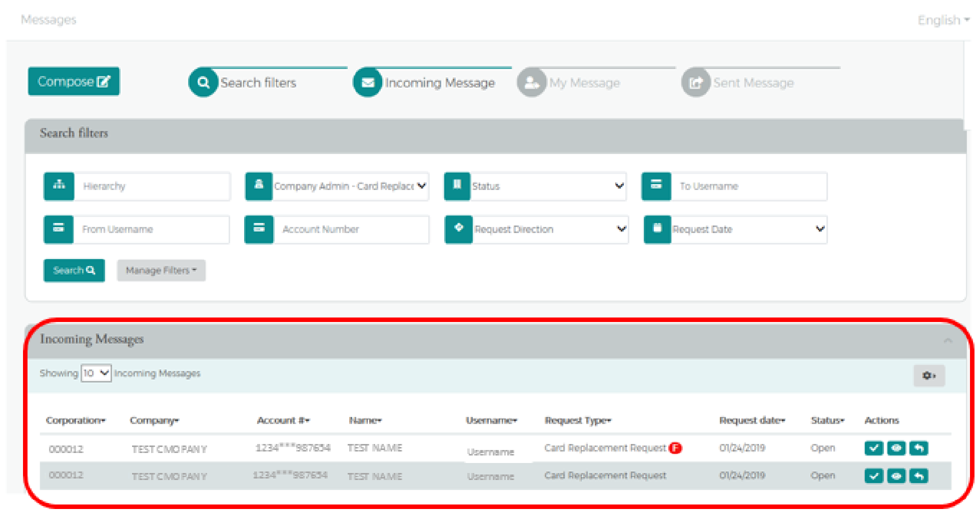
You can search for messages that are still opened and in the **Incoming Message** queue or messages that have been closed by a reply having been sent.

To search for messages, perform the following steps:

1. From the **Message** page, click on **Search Filters**. The **Search Filters** section is displayed. Specify the search criteria and click search:



2. The **Search Results** are displayed.



Note: *Entered search criteria will be applied on the **Incoming Message**, **My Message** and **Sent Message** grids.*

The table below describes the search elements on the **Message** page. Use any combination of these search options to set the criteria for the search.

Element	Description
Hierarchy	Company hierarchy level
Request Type	The request type for the message
Status	You can search by the status: Open / Closed / Deleted
To Username	Cardholder account user-defined name
From Username	The Username that submitted the request or inquiry

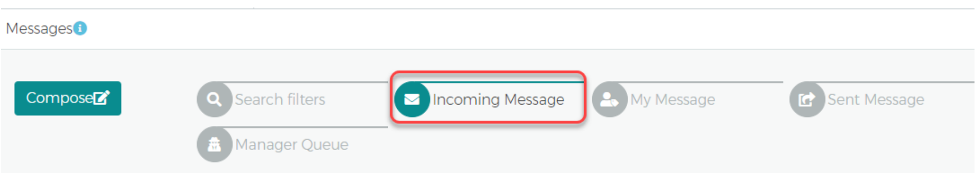
Element	Description
Account Number	Full 16-digit account number. When searching by account number, you must enter the full 16-digit credit card number.
Request Direction	Search by Request Direction: ➢ From eZCard User ➢ To eZCard User ➢ From Company User ➢ To Company User
Request Date	Date of request/message

Incoming Messages

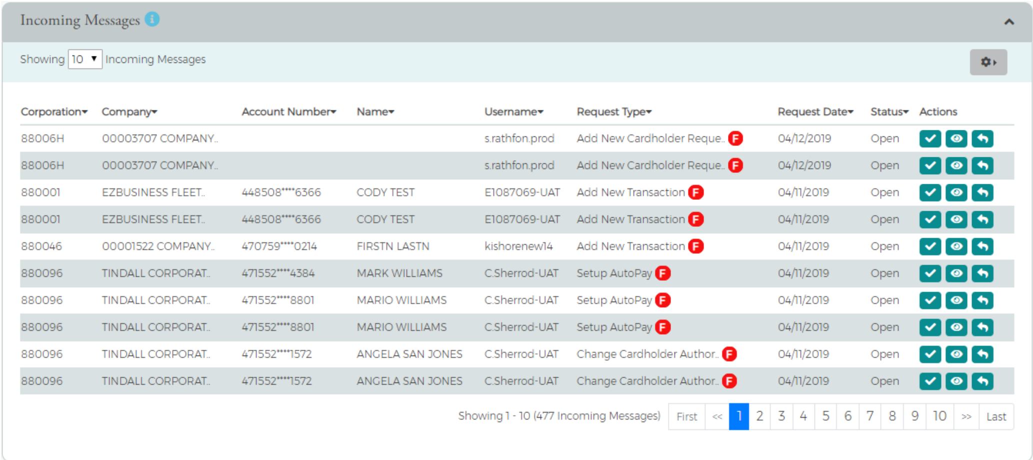
Incoming Messages is a queue used to manage requests received from Admins and cardholders. If you have submitted a service request or online message for a cardholder account, you can view the response in your message inbox. You may also receive messages from the site administrator to notify you of important events or special offers. If you have more than one account is linked to your username, you will see incoming messages for all your accounts.

To view messages, perform the following steps:

1. From the **Messages** page, click **Incoming Messages**.



2. The Incoming Messages page is displayed.



Note:

- ➢ *An **F** indicator displays in the **Request Type** column for all failed real time online service requests. This indicates that the request to process this action in a real time manner has failed.*
- ➢ *Account Information is displayed if the online request is raised from the eZCard site and company information is displayed if the online request is raised from eZBusiness site.*

The table below describes the elements for the **Incoming Messages** page:

Element	Description
Corp	A unique ID number assigned to the Financial Institution

Company	The company name
Account #	The first four and last six unmasked characters of the cardholder's account number
Name	Name of the user submitting the request or inquiry
Username	Username associated to the request or inquiry
Request Type	The Service Request or Online Message Type
Request Date	Date of the request or inquiry
Status	Status of the account

The table below describes icons on the **Incoming Messages** page:

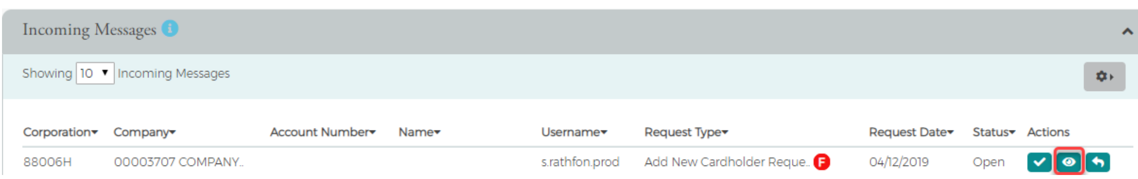
Icon	Description
	Allows you to accept ownership of the request to view, reply and fulfill the request to prevent duplication.
	Allows you to view the message
	Allows you to reply to the message.

View Incoming Message Details

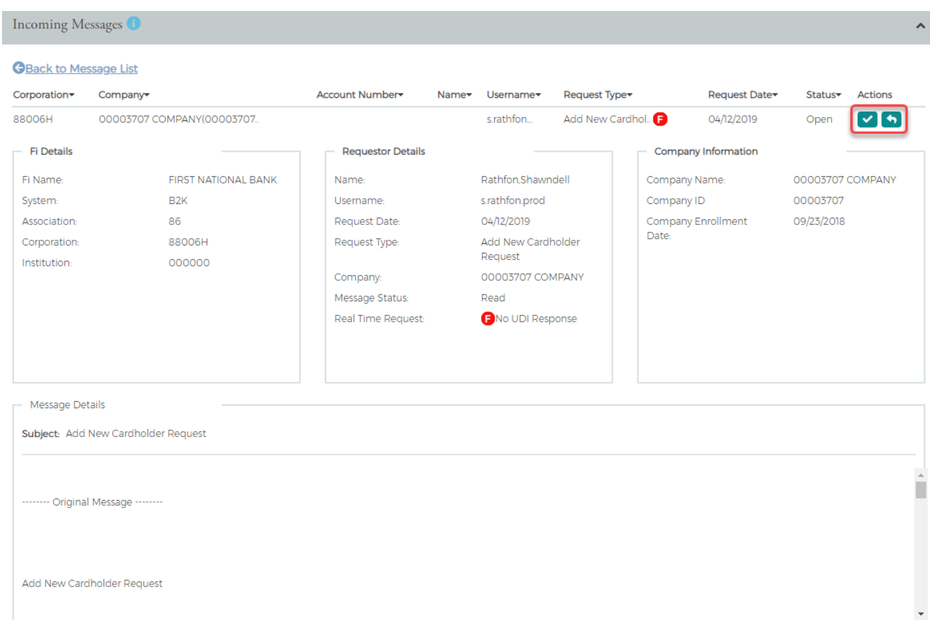
All Administrators that have access to messages see the same message inbox.

To view the message details, perform the following steps:

1. From the **Incoming Message** page, click on the **View** icon.



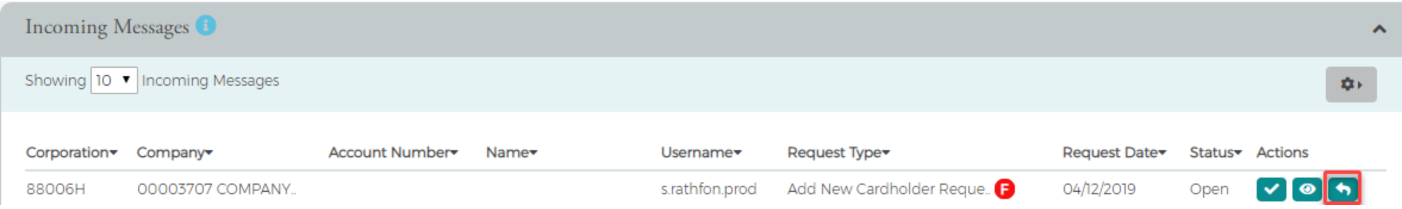
2. The incoming message is displayed. You can **Accept** and/or **Reply** to the message from message page by clicking the appropriate icon under **Actions**.



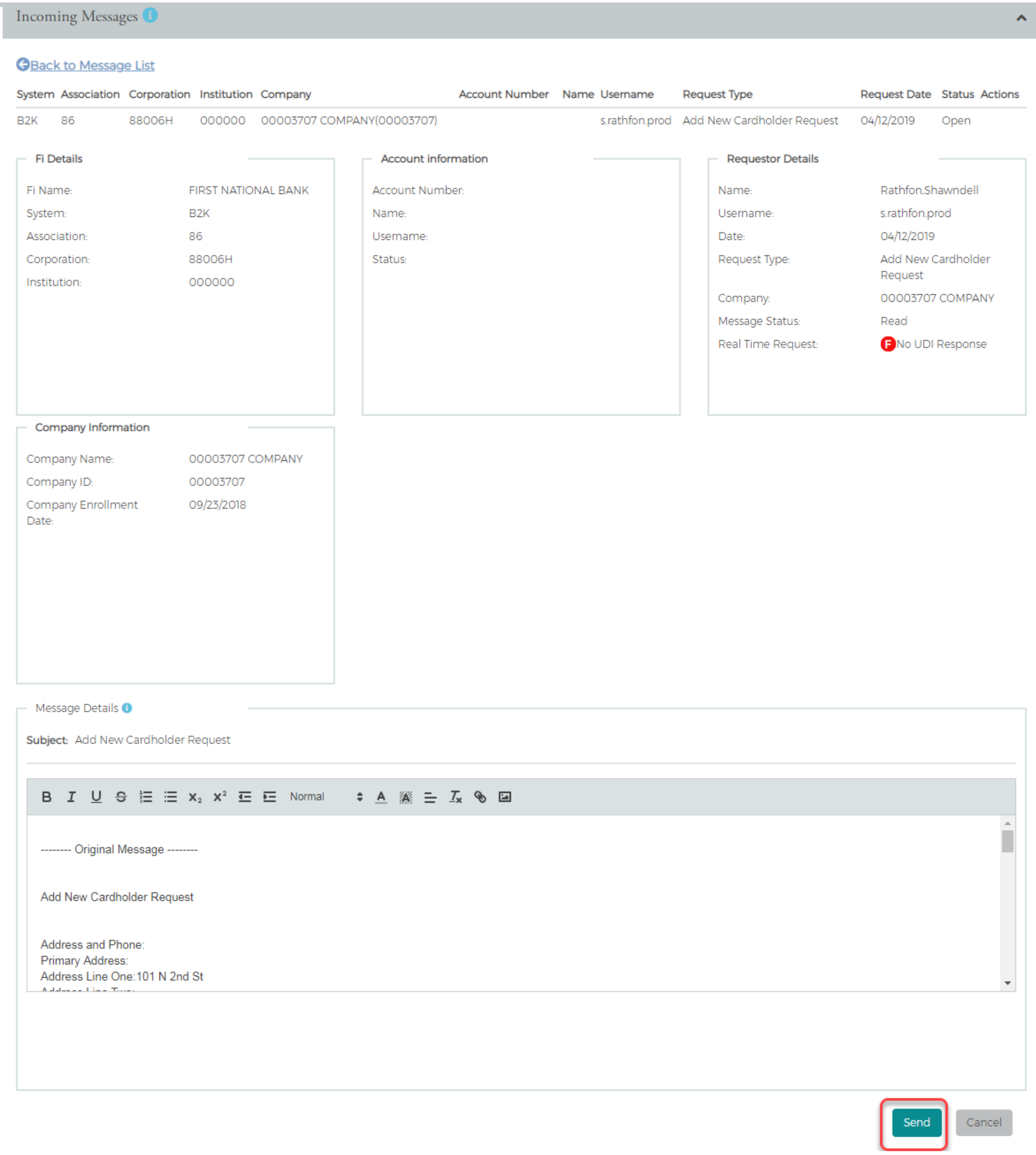
Reply to an Incoming Message

To reply to a message, perform the following steps:

1. From the **Incoming Message** page, click on the **View** icon.



2. The incoming message is displayed with the **Reply** section at the bottom of the page. Type your message in the response field and click **Send**.

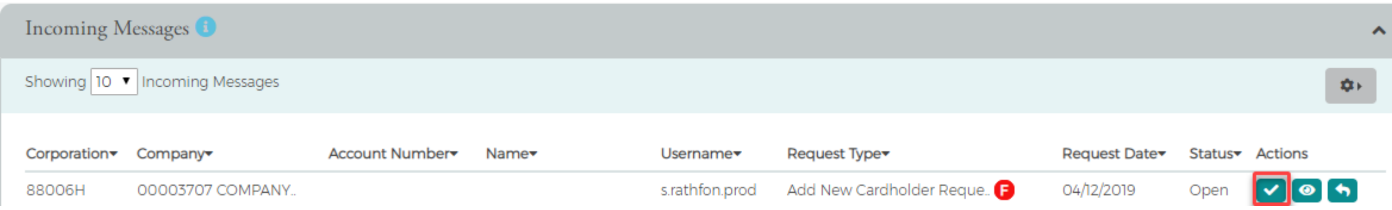


Accept an Incoming Message

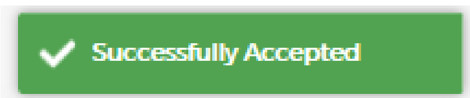
The **Incoming Message** page is one central location for all messages that are sent by the Company Administrators. An Administrator can accept a message to claim ownership to view, reply and fulfill the request. This prevents another Administrator from seeing the message and working the same request or inquiry.

To accept an **Incoming Message**, perform the following steps:

1. From the **Incoming Message** page, click on the **Accept** icon.



2. A **Successfully Accepted** message is displayed and the message will be moved to your **My Message**.

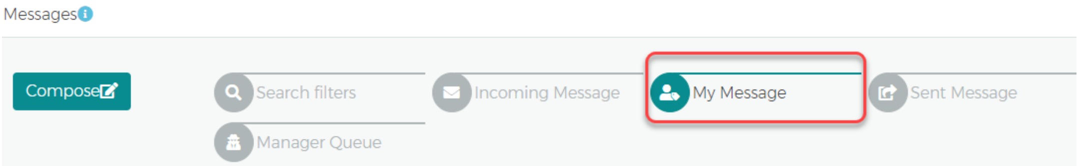


My Messages

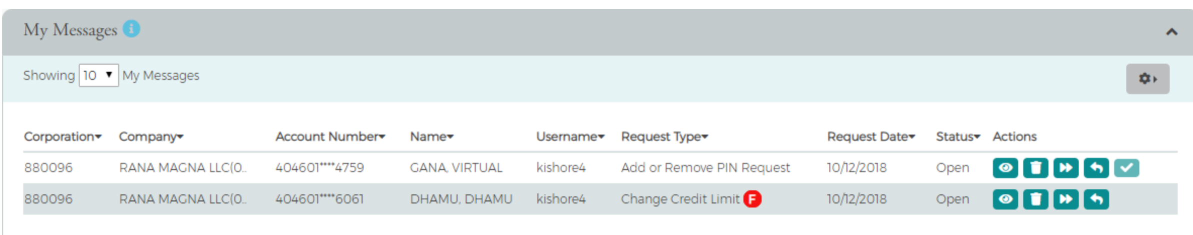
Once you accept an **Incoming Message**. The message moves from the **Incoming Message** queue to the **My Message** queue.

To access messages in the **My Message** queue, perform the following steps:

1. From the **Incoming Message** page, click **My Message**.



2. The **My Message** queue will be displayed below the **Incoming Message** queue.



Note: *Clicking on the message labels at the top of the page will disable and enable the view for each queue.*

The table below describes the elements of the **My Messages** page:

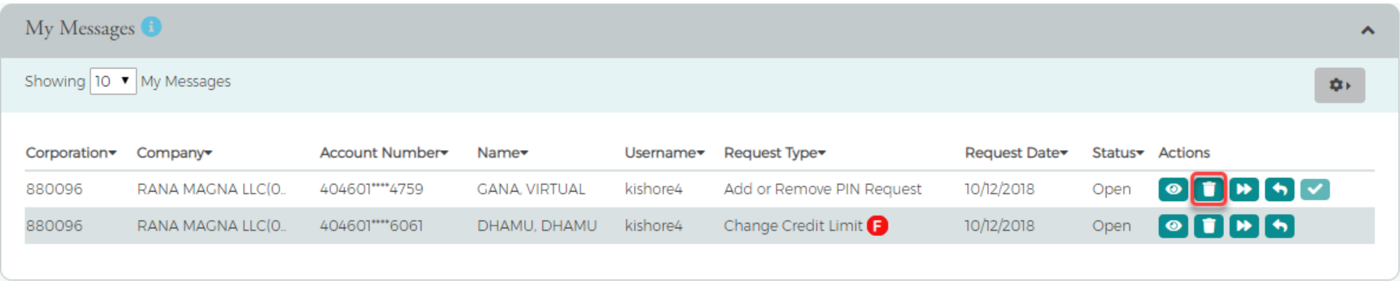
Icon	Description
(view icon)	Allows you to view the message details
(delete icon)	Allows you to delete the message

Icon	Description
	Allows you to release message back to the Incoming Messages queue
	Allows you to reply to the message.

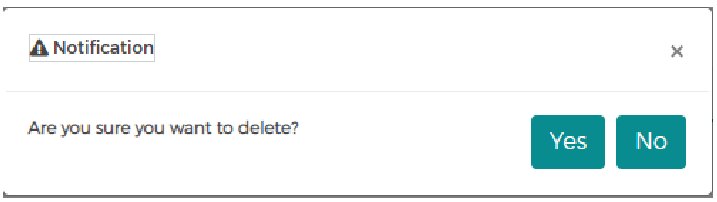
Deleting My Messages

To delete messages from your My Message box, perform the following steps:

1. From the **My Messages** section, click on the **Delete i**con.



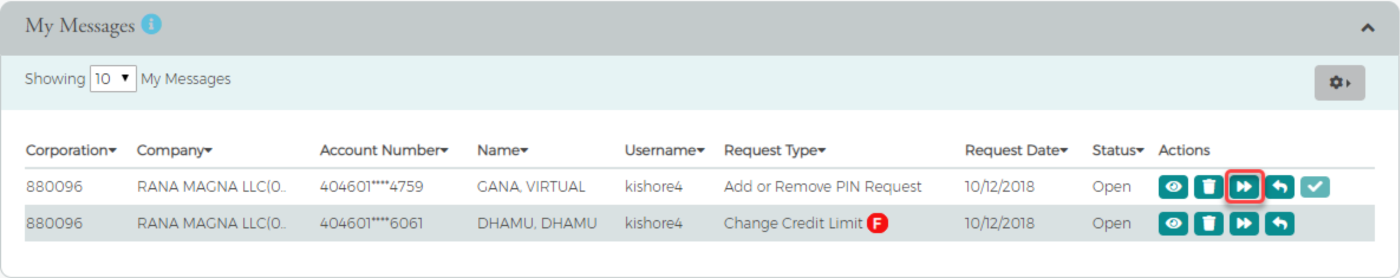
2. A notification confirmation pop-up will be displayed. Click **Yes** to delete or click **No** to cancel.



Note: *If the message contains an expiration date, the message cannot be deleted until the expiration date has passed or the expiration date is cancelled.*

Releasing a Message Back to Incoming Message

To release a message from **My Messages** back to the **Incoming Message** queue, click the Release icon.

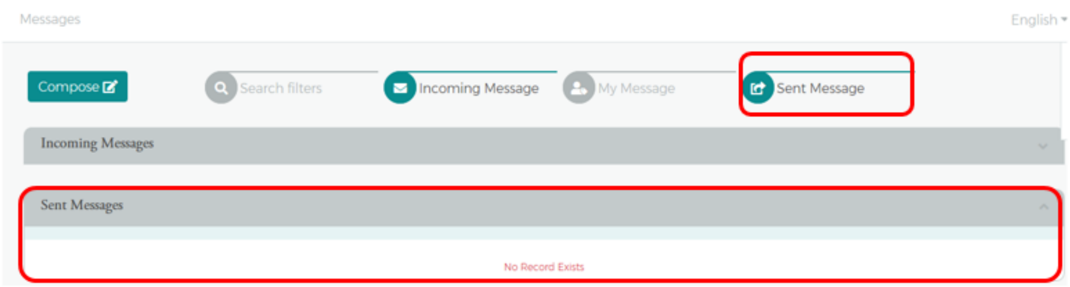


Sent Messages

You can view any service requests or online messages that you have sent. If you have linked more than one account to your username, you will see sent messages for all your accounts.

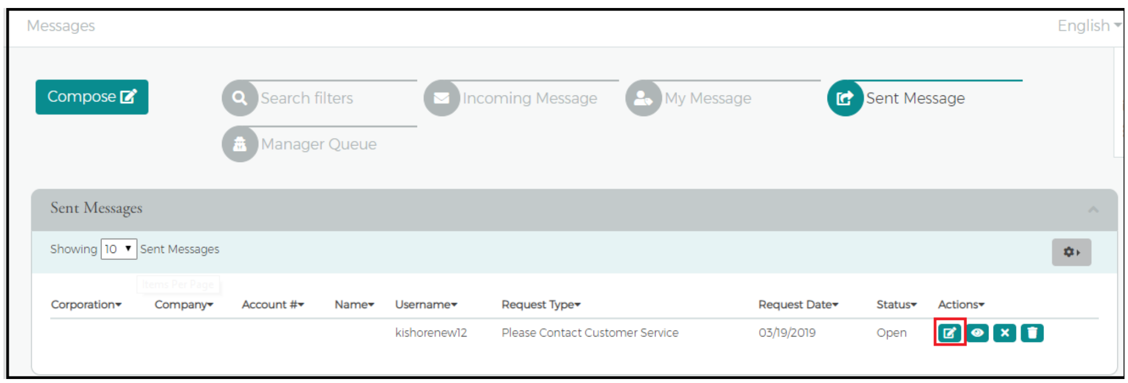
To view your sent messages, perform the following steps:

1. From the **Messages** page, click **Sent Message**. The **Sent Message** queue will be displayed below the other message queues.



Modify a Sent Message

From the **Sent Message** page, click the Edit icon next to the message that you want to modify. Make the necessary modifications and click **Send**.



Note: *To modify a sent message, the fields **Force View On Login** and **Continue Showing until Expiration Date** toggle buttons must be turned on and the current date must be less than the date mentioned in the expiration date field.*

Admin Agreements

Agreements are a set of terms and conditions that the Admin Users are required to accept to access a feature. If the agreement is declined, the user's access will be restricted.

If an Admin User tries to access a page that has an agreement associated with it that has not been accepted, they will be prompted to view and accept/decline the agreement. If an agreement is declined, the admin will not have access to that page until they have accepted the agreement. They can also access all of their agreements by going to the **My Agreements** queue.

The **Admin Agreements** section has a **My Agreements** queue and a **Manage Agreements** queue. My Agreements are the agreements that you have accepted, declined or are pending. Manage Agreements are all the Agreements that have been set up by your financial institution

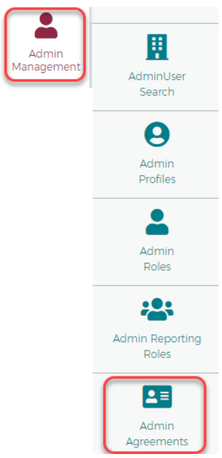
IMPORTANT!

➔ *Depending on your security settings, you may or may not see all the options shown in this Guide.*

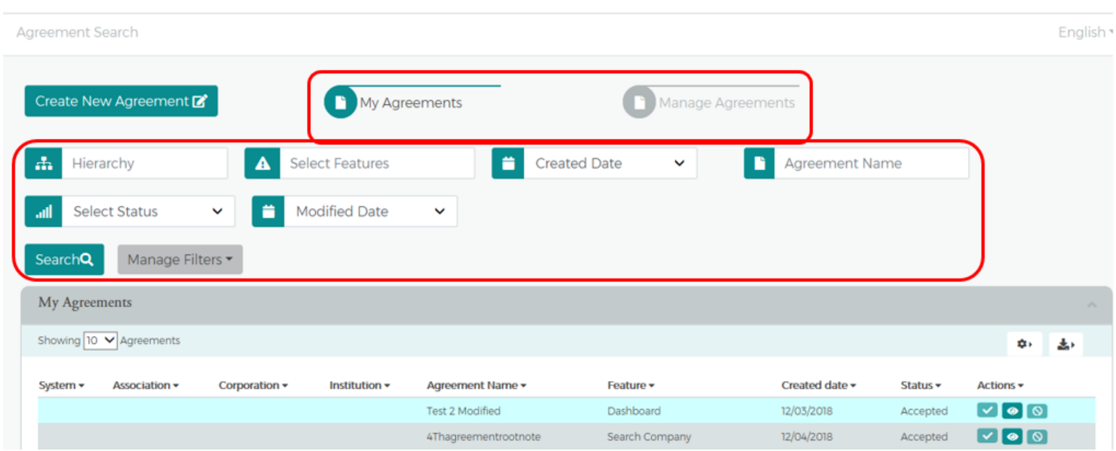
Admin Agreement Search

To search for an existing Admin Agreement, perform the following steps:

1. Go to **Admin Management** > **Admin Agreements**.



2. The **Agreement Search** page is displayed. Select the queue that you want to search – **My Agreements** or **Manage Agreements** and enter the search criteria. Click the **Search** button. The search results are displayed.



The below table describes the search elements of the **Agreement Search** page:

Element	Description
Hierarchy	Hierarchy level
Features	The feature that the agreement was created for. For example, access to the Dashboard or search payment.
Created Date	The date that the agreement was created.
Agreement Name	The name of the agreement.
Status	The status of the agreement: Accepted, Decline, Active, Archived
Modified Date	The date that the agreement was modified.

The below table describes the icons on the **Agreement Search** page:

Icon	Description
My Agreements	
	Accept the Agreement
	View the Agreement
	Decline the Agreement
Manage Agreements	
	View the Agreement
	Modify / Edit the Agreement
	Delete the Agreement

Download Agreement List

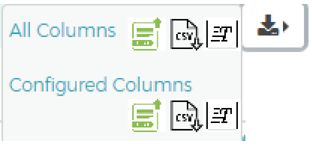
You can download the My Agreement List to the following formats:

- Excel/Spreadsheet (.csv) format
- Excel
- Text (tab spacing) format

To download the list, perform the following steps:

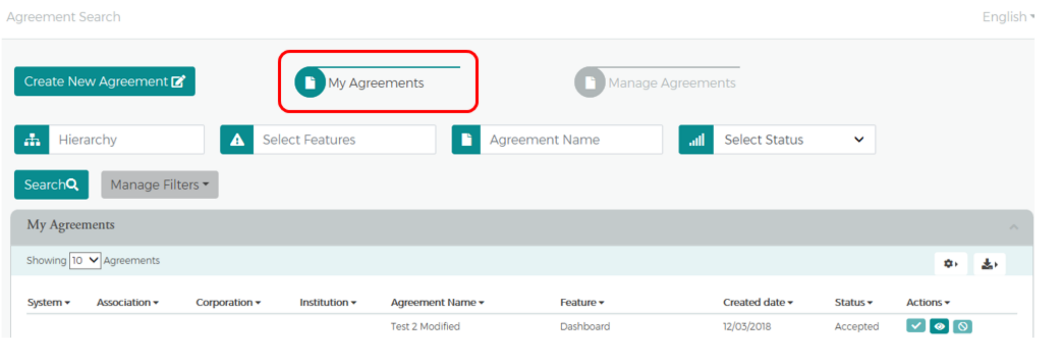
1. Click the **download** icon in the **Agreements** section.

2. Click on the format option that you want and save the file to a specified location on your computer.



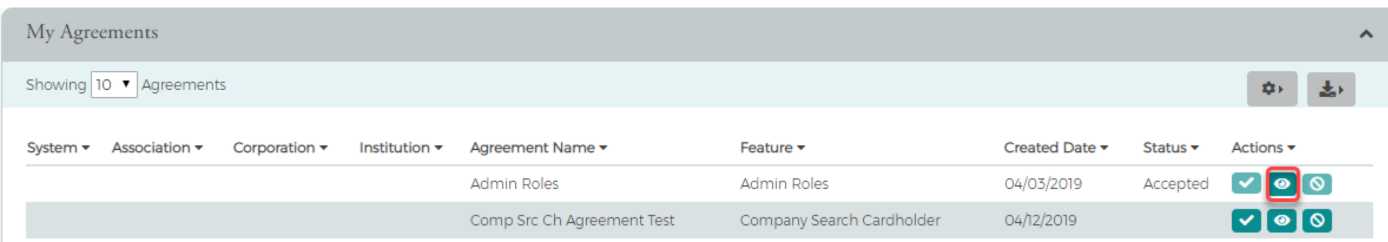
My Agreements

The **My Agreements** page displays a list of your agreements and the status of the agreement.

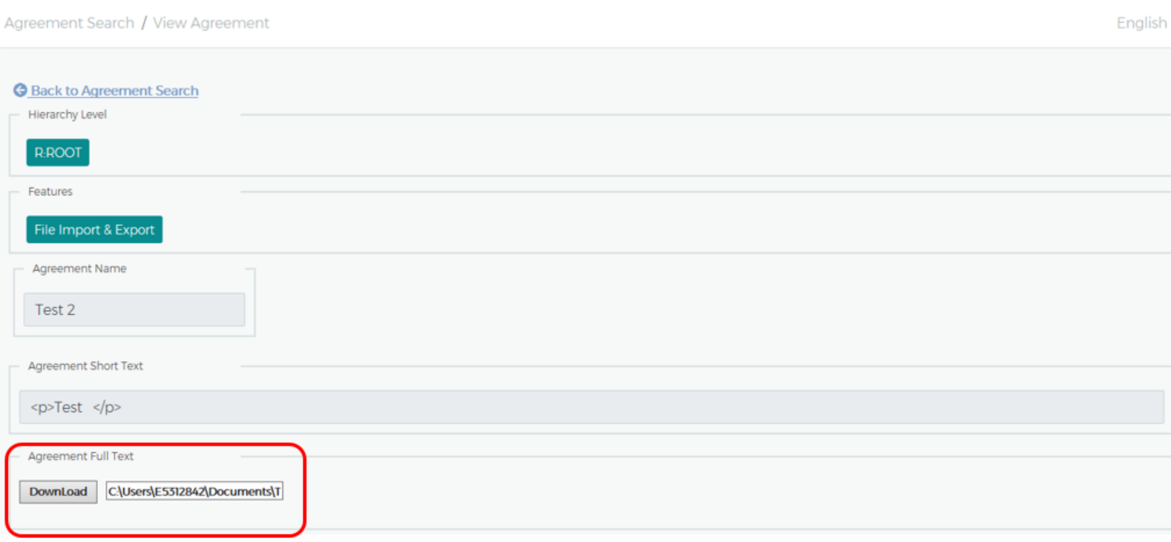


View My Agreements

To view an agreement that is for you, click **My Agreements** on the **Agreement Search** page and then click the **View** icon. The agreement will be displayed.



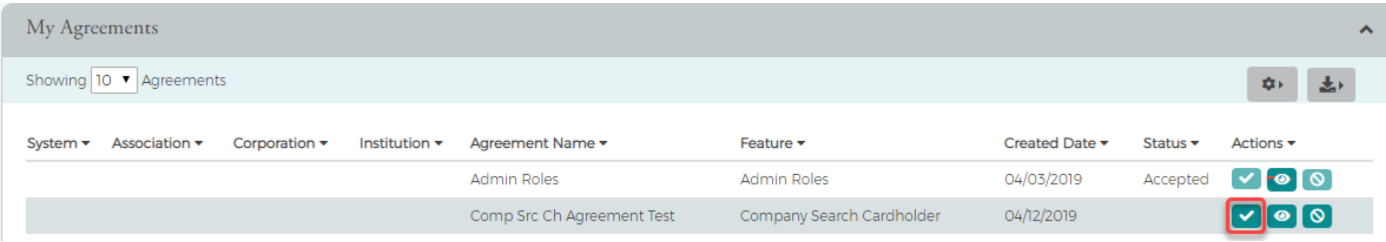
If a document has been uploaded for the agreement, a **Download** button will be displayed in the **Agreement Full Text** section of the **View Agreement** page. Click the **Download** button to view the agreement.



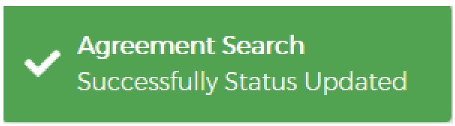
Accept an Agreement

To accept an agreement from the **My Agreements** page, perform the following steps:

1. Click the **Accept** icon on the **My Agreements** page.



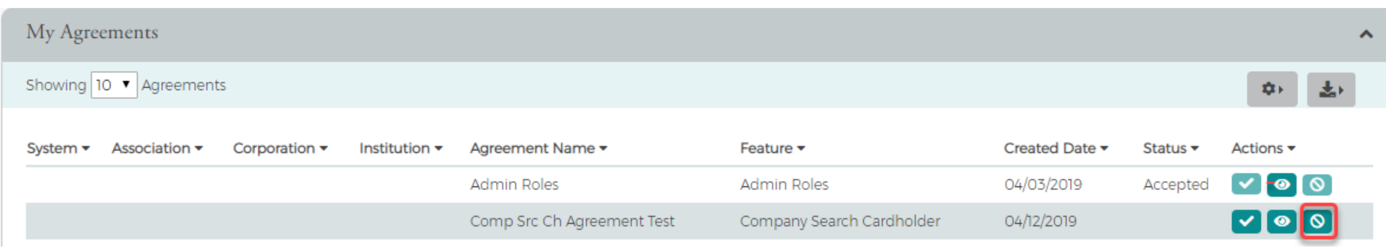
2. A successful message will be displayed.



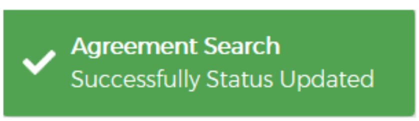
Decline an Agreement

To decline an agreement from the **My Agreements** page, perform the following steps:

1. Click **My Agreements** and then click the **Decline** icon.



2. A successful message will be displayed.



Note: *You will not have access to the feature if you decline the agreement.*

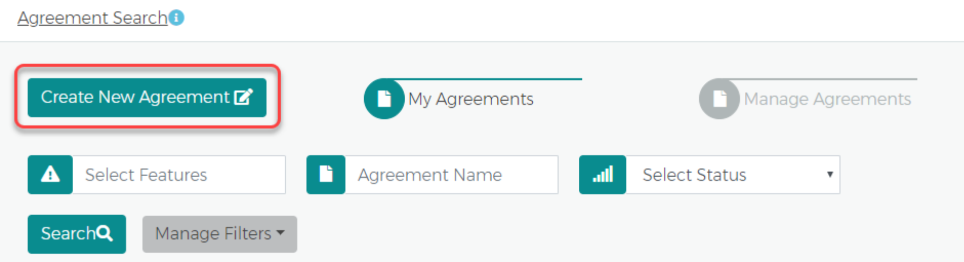
The **Accept** icon will still be displayed when you **Decline** an agreement, so you will have the ability to accept the agreement once you have declined it.

Manage Agreements

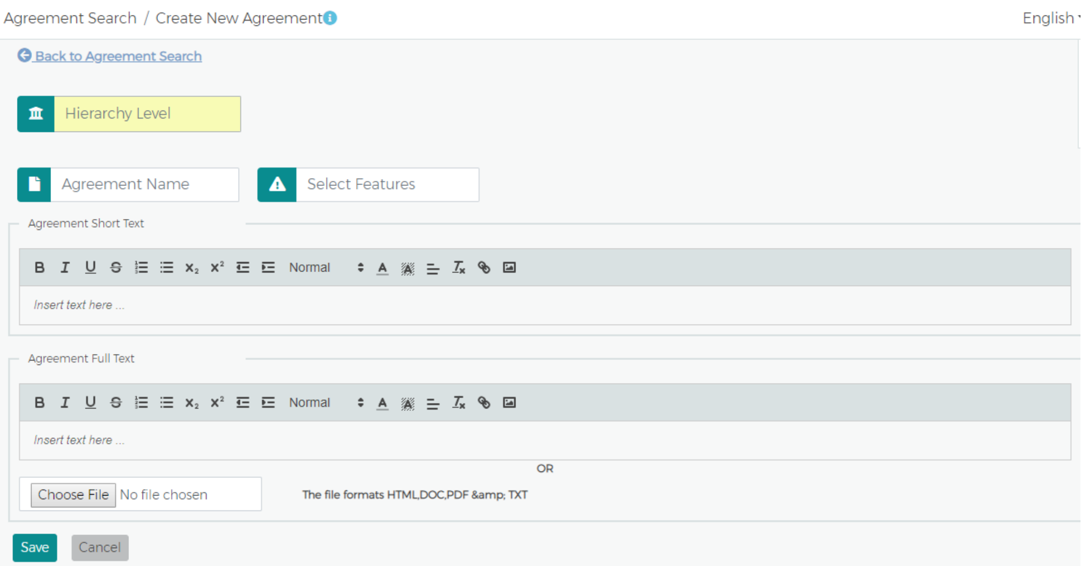
Create Agreements

To create a new agreement, perform the following steps:

1. From the **Manage Agreements** page, click the **Create New Agreement** button.



2. The **Create New Agreement** page is displayed. Complete all the necessary fields. If you would like to upload a document to be viewed, click the **Browse** button and select the document. Click **Save**.



3. A successful message will be displayed.

The below table describes the elements of the **Create New Agreement** page:

Element	Description
Hierarchy Level	Hierarchy level. ***This is an optional field.***
Agreement Name	Type the name of the new agreement. ***This is a required field.***
Feature	The feature/page that the agreement is associated with. For example, Dashboard or search payment. ***This is a required field.***
Agreement Short Text	Enter the short text of the Agreement. ***This is a required field.***
Agreement Full Text	Enter the full text of the agreement or upload a document. ***This is a required field.***

View an Existing Agreement

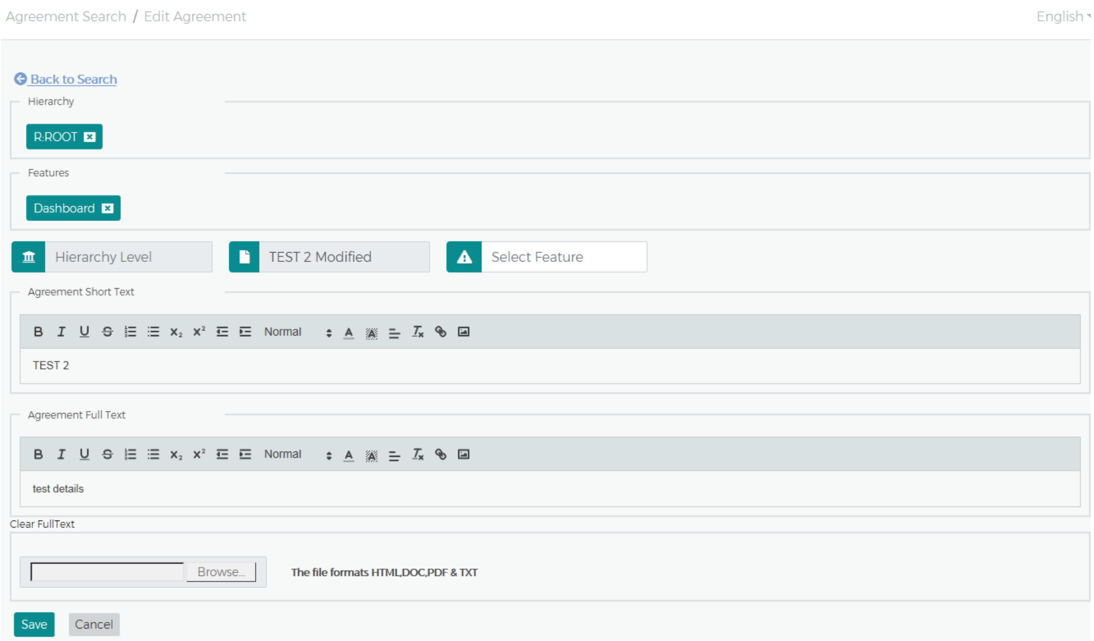
To view an agreement, click the **View** icon on the **Manage Agreements** page.

Modify an Agreement

To modify an existing agreement, perform the following steps:

1. From the **Manage Agreements** page, click the **Modify** icon.

2. The **Edit Agreement** page is displayed. Make the necessary modifications and click **Save**.

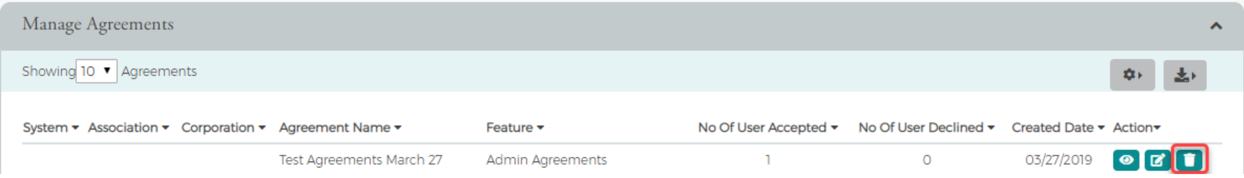


3. A successful message is displayed.

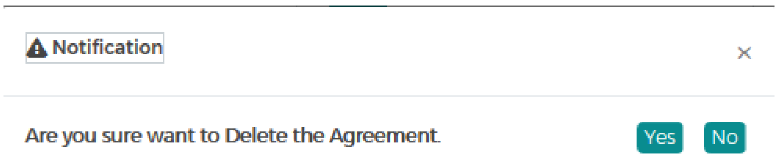
Delete an Agreement

To delete an agreement, perform the below steps:

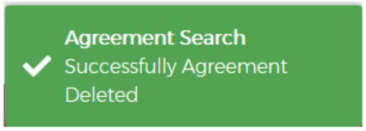
1. From the **Manage Agreements** page, click the **Delete** icon.



2. A **Notification** message is displayed. Click **Yes** to proceed with deleting the agreement or click **No** to cancel the request.



3. A successful message is displayed.



Admin Management

IMPORTANT!

- ➔ *Depending on your security settings, you may or may not see all the options shown in this Guide.*

Admin Security

Admin Security is a feature used to manage administrative user accounts, define the user roles and security access levels, and associate them with an administrative level hierarchy. Admin security consists of a **Profile** and **Roles** for each Admin user. The Profiles and Roles can be created at multiple levels in turn where the user can access multiple levels at a single time based on the assigned access rights.

If the User has the proper security access, they can manage the users in an admin group by performing the following tasks:

- Create new Admin user
- Associate Admin user with hierarchies
- Set Admin user IP Address restrictions
- Delete Admin users from the system
- Create and reset Admin user passwords
- Lock Admin users from accessing eZBusiness Card Management
- Reset Password Failures and Unlock Admin user accounts
- View Admin user login activity
- View Admin user Security Account activity

Note: *Some eZBusiness features, links, or entry fields, may be associated with Admin User Rights and not accessible unless those Rights have been enabled.*

What is a security profile?

Profiles (Company and Non-Company) work like groups without security rights, which can be created at multiple hierarchy levels. If you have multiple corps, you can set up a Profile for each corp or set up one Profile with all corps included. Additionally, if you would like to customize messaging to Admin Users based on their area or responsibility, you will need to set up additional Profiles.

An Admin user can create Company profiles using Corp and below level hierarchies. Consisting of single and multiple levels. Profiles consists of sections which enables an Admin user to a hierarchy with **Profile Details**, **Configure Welcome Emails**, **Alerts** and **Configure Error Messages**. Once a **Profile** is created, Admin users can be created under that profile. An Admin user will also be assigned with **Roles** during the creation by assigning security access rights.

What is a security role?

Roles (Company and Non-Company) are a set of security access rights. Security access rights grant users the ability to perform certain functions within eZBusiness for the Profile that they are assigned to, including reviewing and/or editing cardholder user information, providing customer support, reviewing reports, and more.

A **Company Role** and a **Non-Company Role** can be created at both single and multiple levels. The rights to these roles have three status:

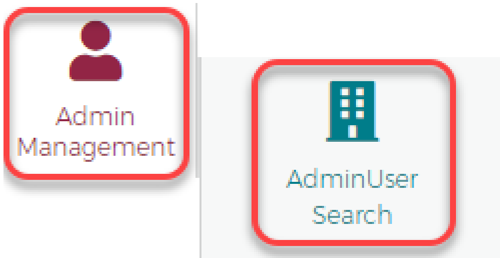
- **Unassigned -** If the right is **Unassigned**, the user will not have access to that right.
- **Allow -** If the right is **Allow**, then the user will have access to that right.
- **Deny -** If the right is **Deny**, the user will not have access to that right.

Some eZBusiness features, links, or entry fields, are associated with Admin User Rights and not accessible unless those rights have been enabled.

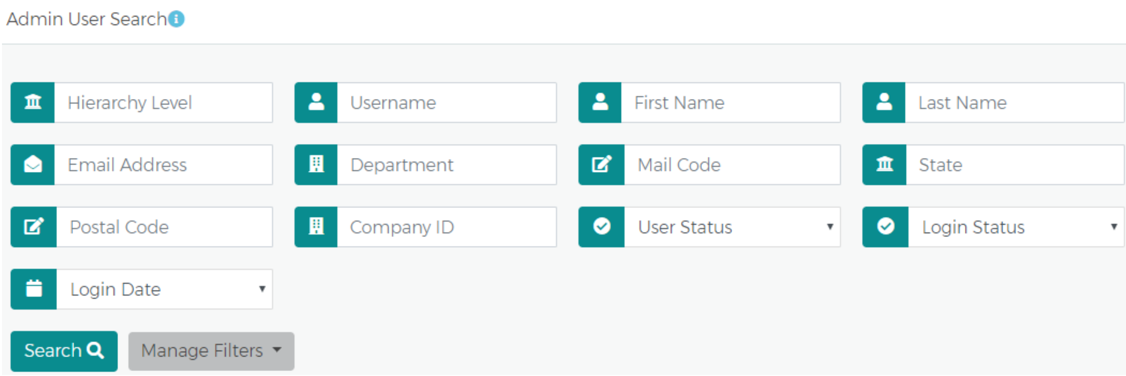
Admin User Search

To search for Admin User, perform the following steps:

1. From the **Home** screen, click **Admin Management** > **Admin User Search**.



2. The **Admin Search** screen is displayed. Enter the search criteria and click **Search**.



Note:

- *All Admin Users that you have access to will be displayed in the **Admin User Search Results** before you enter the search criteria. Search criteria only needs to be entered if you want to filter down the list.*
- *You can click on the **Manage Filters** button to select the filters that you would like displayed.*

The table below describes the search elements on the **Admin Search** page.

Element	Description
Hierarchy Level	Company hierarchy level
User Name	Admin account user-defined name
First Name	Admin's first name.
Last Name	Admin's last name.
Email Address	Admin's email address on file
Department	Admin's department
Mail Code	Admin's mail code

The below table describes the icons available on the **Admin User Search Results** page:

Icon	Description
	Manage Admin User
	Delete the Admin User
	Download the **Admin User Search Results**

Downloading the Admin User List

You can download the search results to the following formats and financial software programs:

- Excel/Spreadsheet (.csv) format
- Excel
- Text (tab spacing) format

To download the **Admin User** list, perform the following steps:

1. Click the **download** icon in the **Admin User Search Results** section.

2. Click on the format option that you want and save the file to a specified location on your computer.

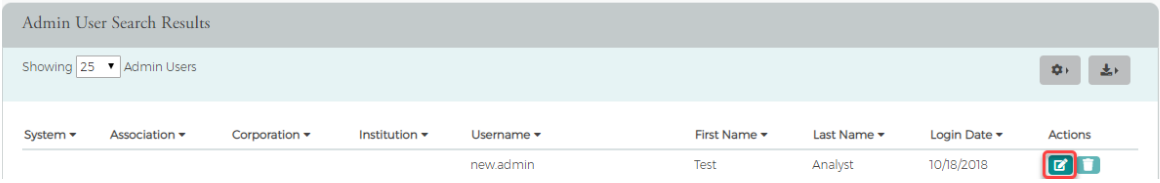
View / Edit Admin Account Information

From the **Manage Admin User** page, you can:

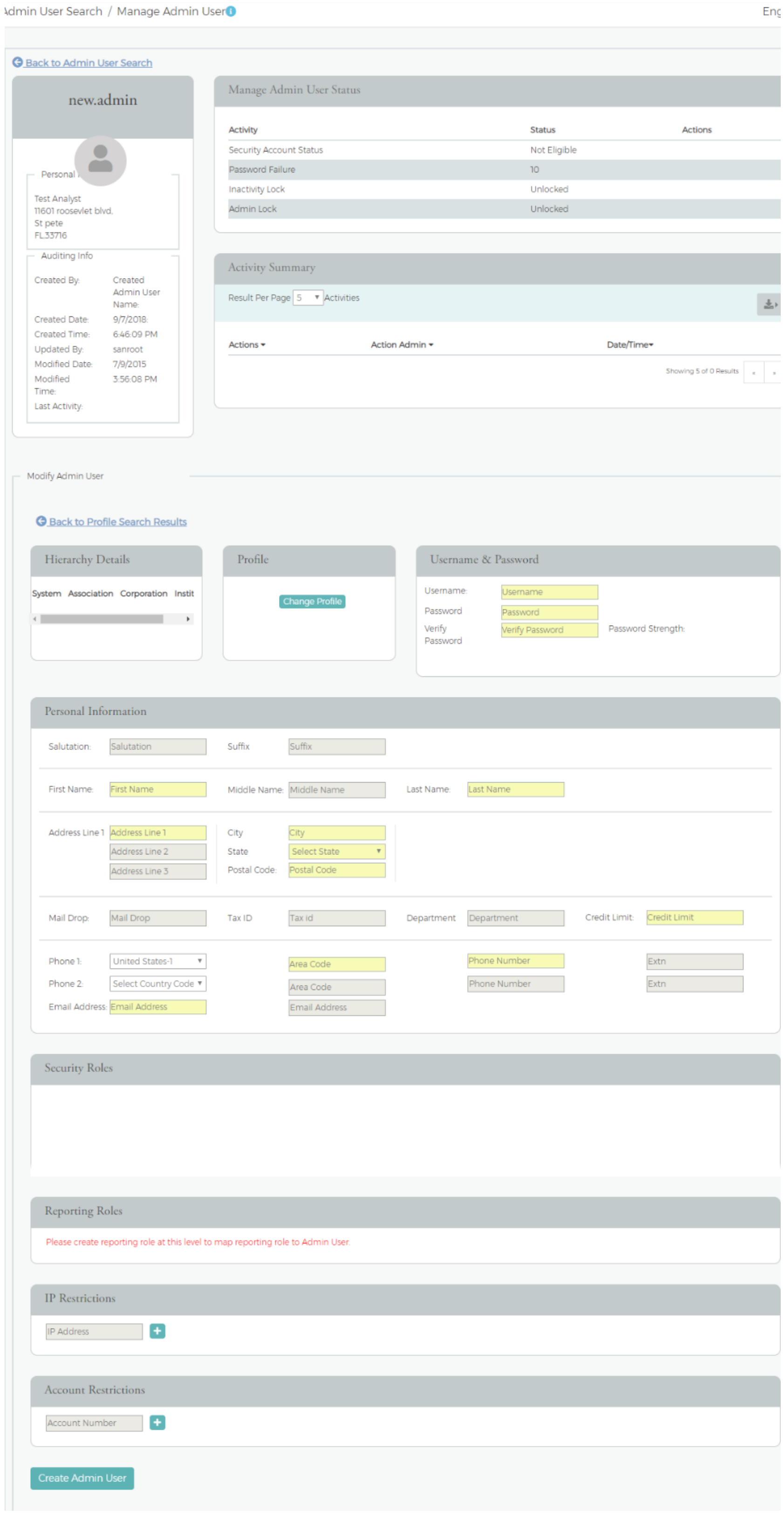
- View and manage the Admin User's status including locking, unlocking and deleting their security account
- Change the Admin User's password
- Lock and unlock their Admin account

To manage an admin user's account, perform the following steps:

1. From the **Admin User Search Results** page, click on the **Manage Admin User** icon.



2. The **Manage Admin User** screen is displayed.



The below table describes the elements that are available on the **Manage Admin User** page.

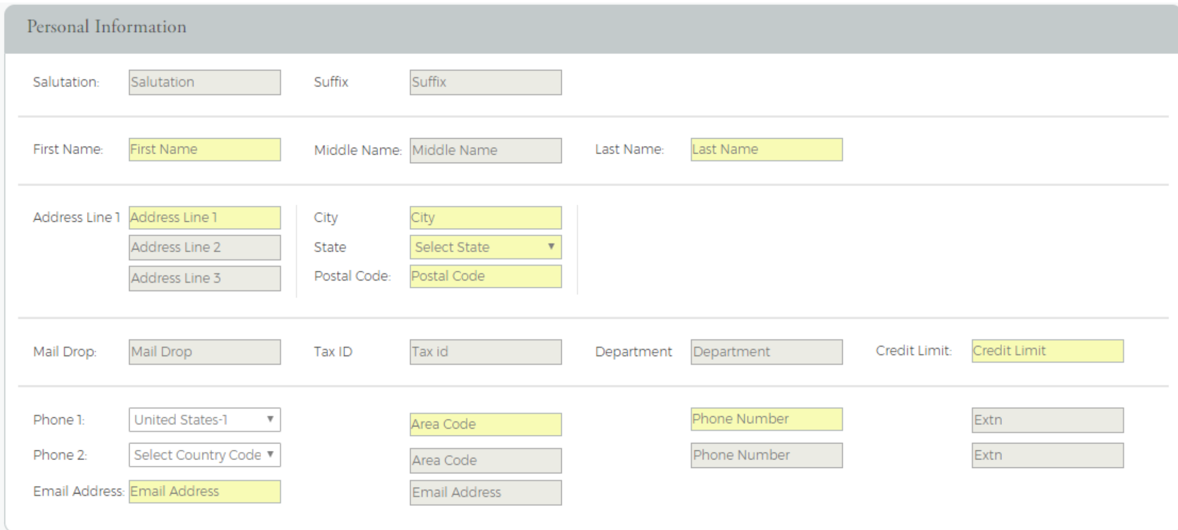
Element	Description
Admin User Profile	
Personal Info	User's address and phone number
Auditing Info	Select the recipient from the drop-down: ➢ By Admin Group – another field will appear to enter the Admin Group ➢ By User Class – Options will appear for: • Retail Cardholder • Commercial Cardholder • Company Admin Users • Other Admin Users ➢ By Account Number - another field will appear to enter the account # ➢ By User Name - another field will appear to enter the
Activity Summary	
Actions	Description of activity including the date and time
Modify Admin User	
Hierarchy Details	Displays the hierarchy details
Profile	View and change the Admin User profile
Personal Information	Update the admin's personal information:
Roles	Use the toggle buttons to assign security roles
IP Restrictions	Enter IP restrictions
Account Restrictions	Enter account restrictions

The below table describes the icons that are available on the **Manage Admin User** page.

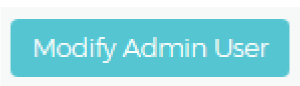
Icon	Description
Admin User Profile	
	Emulate user
	Delete user
Manage Admin User Status	
Security Account Status	
	Delete Security Account
	Unlock / Lock
Password Failure	
	Change Password
Admin Lock	
	Unlock / Lock

Updating Admin User’s Personal Information

You can update the Admin User’s personal information in the **Personal Information** section of the **Manage Admin User** page.



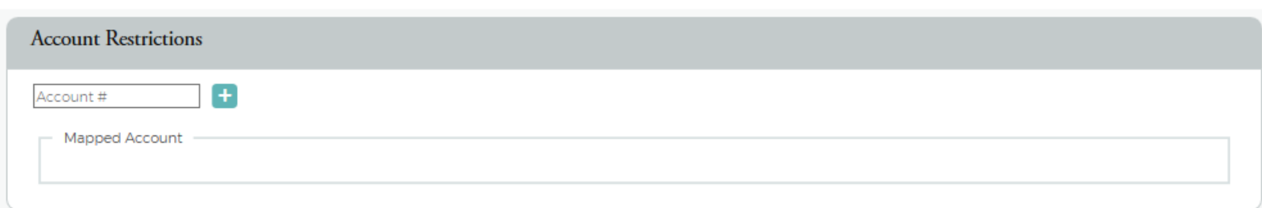
Once you have made updates, click the **Modify Admin User** at the bottom of the page.



Update Account Restrictions

You can update the Admin User **Account Restrictions** in the **Account Restrictions** section of the **Manage Admin User** page.

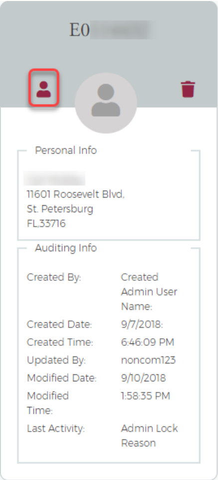
To add or update the accounts that an Admin User has access to, enter the **Account #** in the **Account Restrictions** and click the **+** button.



Emulate Admin User

To emulate an Admin User, perform the following steps.

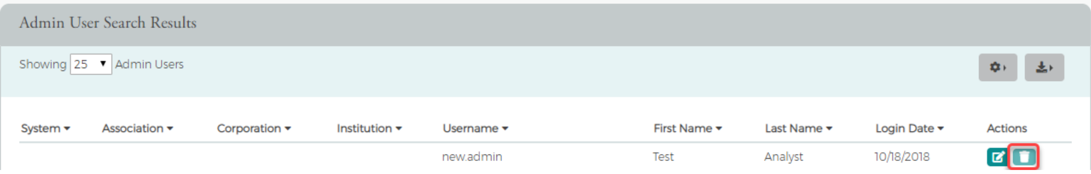
1. From the **Manage Admin User** page, click on the **Emulate User** icon in the **Admin Profile** section.



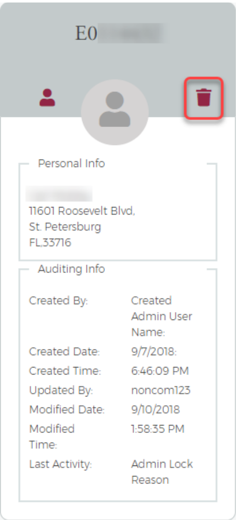
Delete an Admin User

There are two ways to delete an Admin User. You can delete an admin user from the **Admin User Search Results** page or from the **Manage Admin User** page.

To delete an Admin from the **Admin User Search Results** page, click the delete icon.



To delete an Admin User from the **Manage Admin User** page, click on the **Delete User** icon in the profile section.



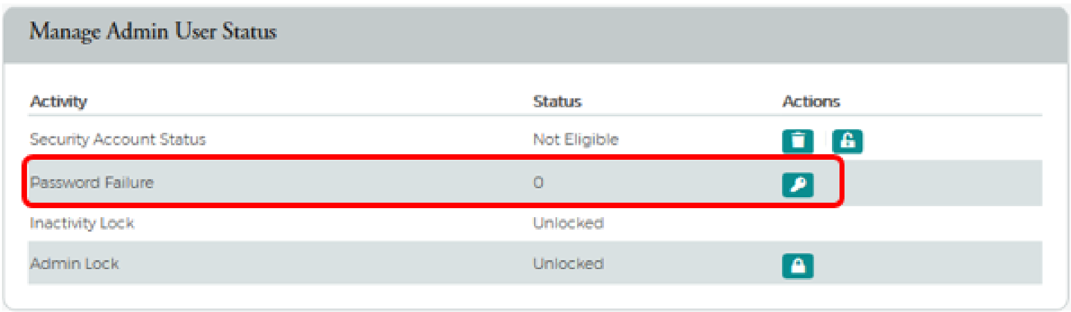
Changing Admin User Passwords

If an Admin User enters an incorrect password numerous times, the system locks the account the next time the user tries to log on to the system. Each failure increments the failed count by one (until a successful log in is completed), and on first failure the **Reset Password Failures** link is enabled on the **Manage Admin User** page. Once the failure count exceeds the allowable threshold, the account shows as locked on the **Manage Admin User** page.

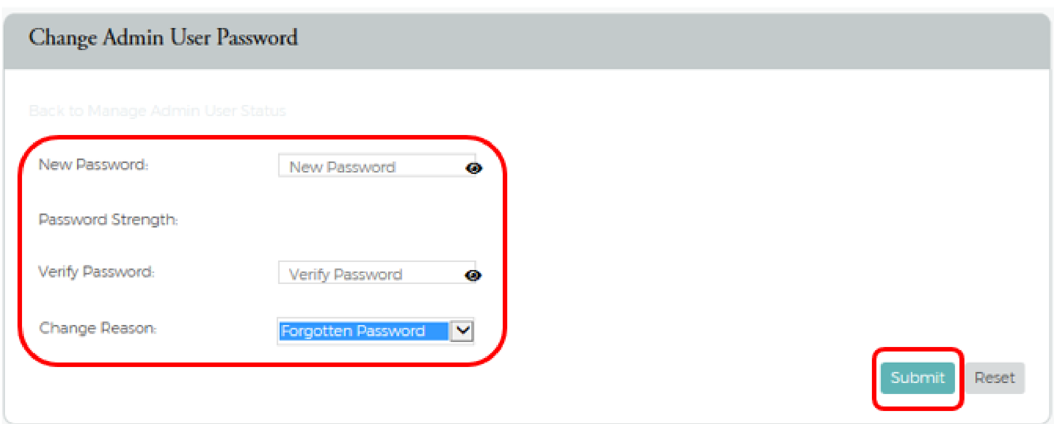
The Admin user should contact their Security Administrator to have their user account unlocked. The Security Administrator selects the **Unlock** icon from the **Manage Admin User** page under **Manage Admin User Status**, **Password Failure**. The number of password attempts displays in the row.

To change an Admin User's password, perform the following steps:

1. From the **Manage Admin User** page in the **Manage Admin User Status** section, click on the **Change Password** icon in the **Password Failure** row.



2. The **Change Admin User Password** section is displayed. Enter the following information in the Change Admin User Password section and click **Submit**:
   - New Password
   - Verify Password – re-enter the password
   - Change Reason – select the reason from the drop-down list



Note: *You can select a reason from the drop-down menu or you can type a reason in the **Reason** field.*

3. The Password is updated successfully.

Note: *The Admin User's password can also be reset from the **Account Details** page under **User Enrollment Details** when doing a **Cardholder Search**.*

IMPORTANT!

➔ *Be sure to alert the user of the password change. The new password must be used the next time this user logs in to the system.*

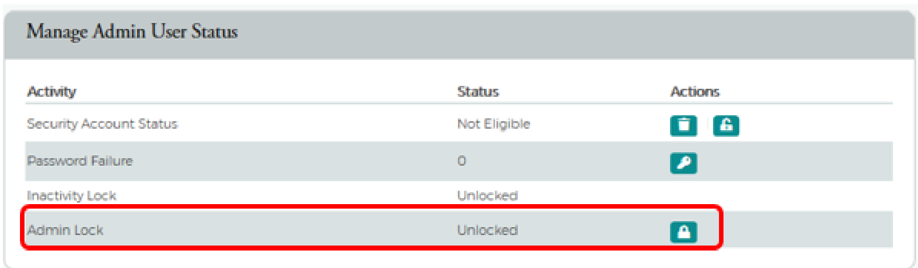
Locking Admin User Accounts

Admin Security allows you to lock and unlock administrative user accounts and prevent users from accessing the website.

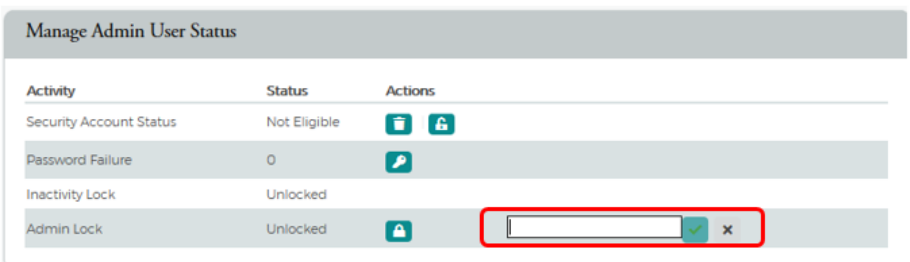
Note: *Each time a user account is locked or unlocked, the event is logged into the system.*

To lock an Admin user's account, perform the following steps:

1. From the **Manage Admin User** page in the **Manage Admin User Status** section, click on the **Lock** icon in the Admin Lock row.



2. Select the required option from the drop-down or you can type in a reason and click the **check** to save.



Note: *You can click the X to cancel the request.*

3. The **User has been locked** message will be displayed.

Note: *If you do not have access to this feature, the **Lock** icon will not display.*

Unlocking Admin User Accounts

To unlock a user account, click the **Unlock** icon on the **Manage Admin User** page in the **Manage Admin User Status** section. The user account is unlocked, and a confirmation message is displayed.

Inactive Admin User Lock/Unlock Process

Deactivation of admin users after 90 days of inactivity is required under the FIS Password Management policy and PCI. The Inactive Admin User Lock process identifies the admin user as Locked for Inactivity and includes an option for the Security Administrator to remove the status from the user account.

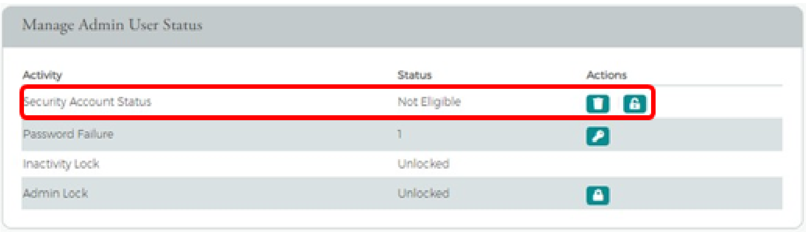
An admin user that attempts to log into his or her account after being locked by the Inactive Admin User will receive an error message. If a Security Administrator removes the **Locked for Inactivity** status from the account, the Admin Activity Report and the Admin User Activity Summary lists an entry, including date, time, and Administrator that processed the change.

Unlocking/Locking an Admin’s Security Account

The **Unlock Security Account** feature is available to the Security Administrator when the user locks his or her security account by failing authentication during login, (Out of Band Challenge by Phone, Text, or Email) four times consecutively, or if the answers to the Security Question are incorrectly answered four times during the Forgot Password self-service process. When the account is no longer locked, the option is displayed, but disabled.

To lock or unlock an admin’s security account, perform the following steps:

1. From the **Manage Admin User** page in the **Manage Admin User Status** section, click on the **Lock/Unlock** icon in the **Security Account Status** row.

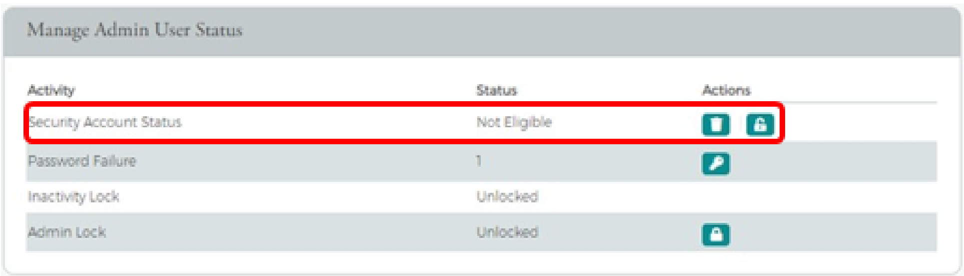


The below table describes the icons available for **User Security Account Status**:

Icon	Description
	Delete the user’s security account
	Lock/Unlock the user’s security account
	Get security account history

Deleting an Admin’s Security Account

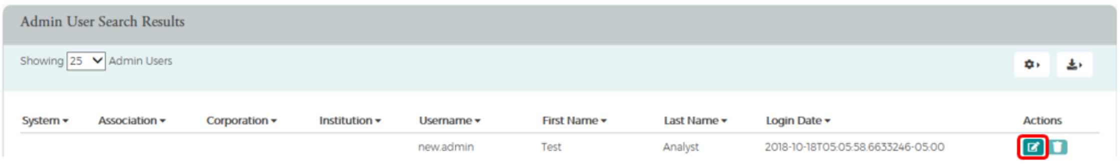
The **Delete Security Account** feature is used by the security admin if the user has forgotten the answers to their security questions and needs to change them. When the security admin deletes the Admin User’s Security Account, the Admin user will be asked to set it up again during their next login. When the Security Account has been deleted, the **Delete Security Account** option will be displayed, but disabled.



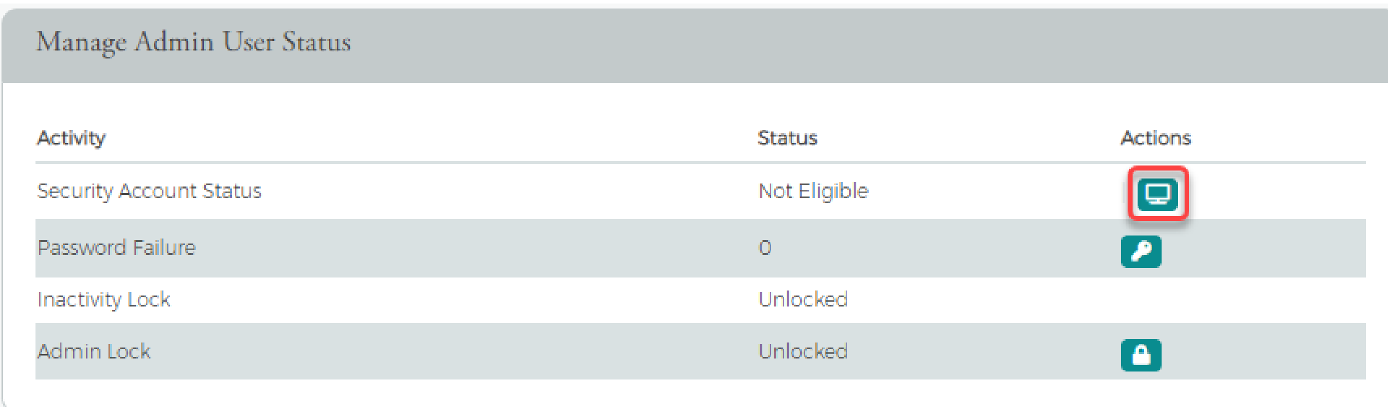
View Admin Security Account History

A history of actions performed by Admins on an account is tracked for auditing and viewable based on Admin rights. For example, if an Admin User emulated a cardholder to view account information or added a new payment account for the cardholder, this information is displayed in the Activity Summary.

1. From the **Admin User Search** page, search for the Admin and click the **Manage Admin User** icon.

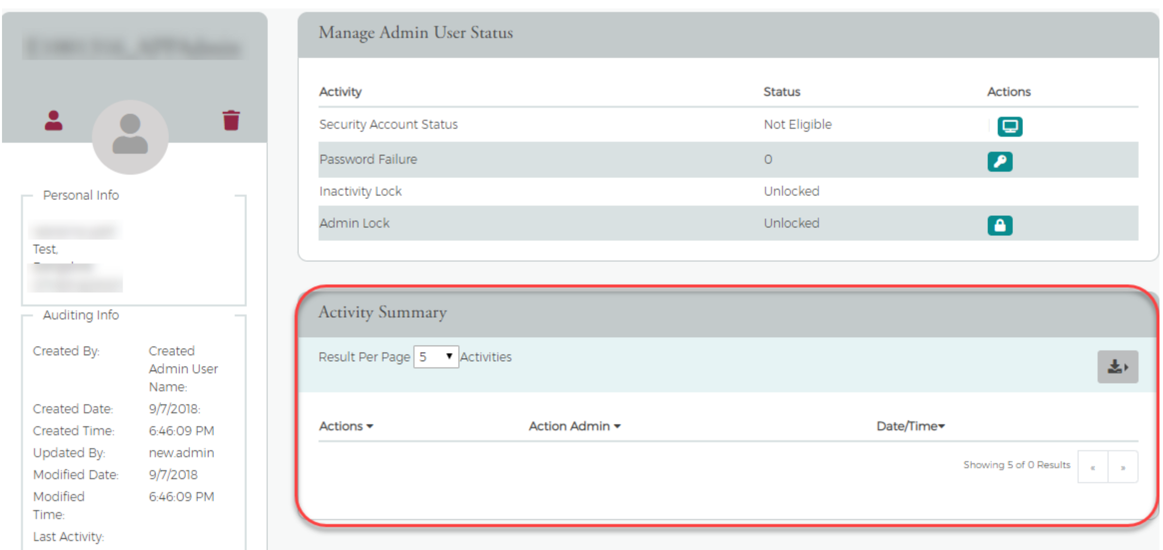


2. The **Manage Admin User** page is displayed. Click the **Get Security Account History** icon.



Admin Activity Summary

Admin Activity Summary can be viewed on the **Manage Admin User** page.



Download Admin Security Account History

You can download the search results to the following formats and financial software programs:

- Excel/Spreadsheet (.csv) format
- Excel
- Text (tab spacing) format

To download the Admin Security Account History, click the Download icon in the Activity Summary Section.

1. Click the **Download** icon in the **Activity Summary** section.

2. Click on the format option that you want and save the file to a specified location on your computer.

Security Roles

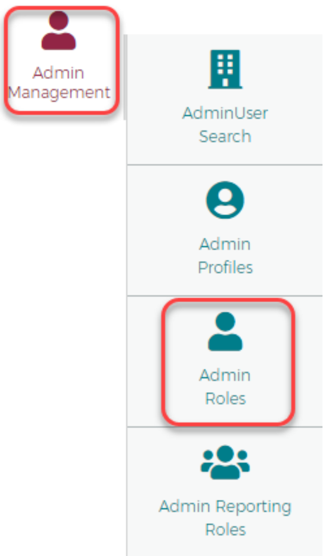
IMPORTANT!

➔ *Depending on your security settings, you may or may not see all the options shown in this Guide.*

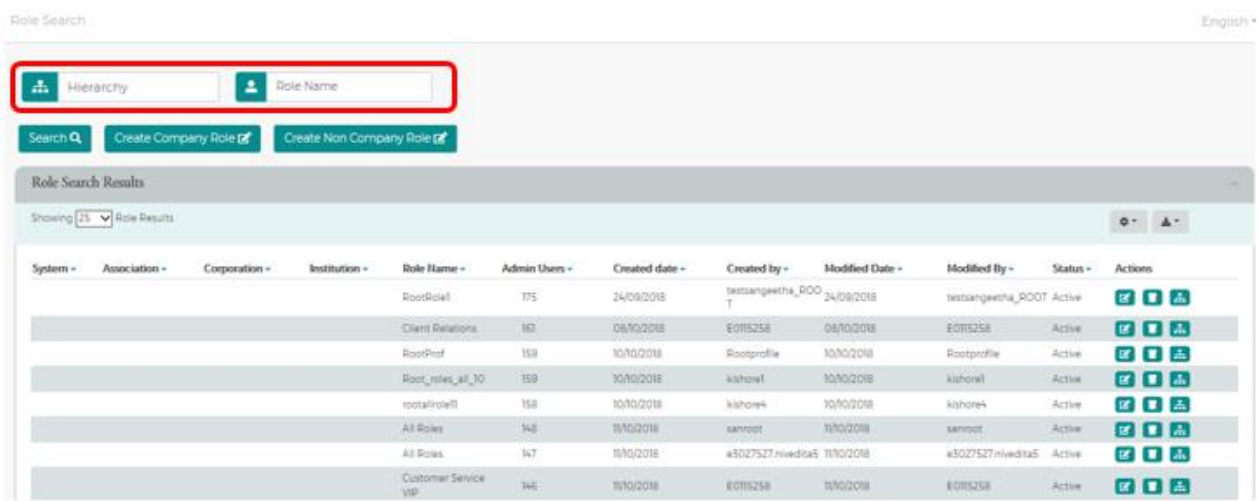
Search Roles

To search for a security role, perform the following steps:

1. From the **Home** screen, click **Admin Management** > **Admin Roles**.



2. The **Role Search Results** screen is displayed. Enter the search criteria and click **Search**. The results are displayed.



Note: *All roles that you have access to will be displayed in the* ***Role Search Results*** *before you enter the search criteria. Search criteria only needs to be entered if you want to filter down the list.*

The below table describes the search elements on the **Role Search** page.

Element	Description
Profile Name	The name of the profile
Hierarchy	Hierarchy level

The below table describes the icons available in the **Role Search Results** section:

Icon	Description
	Edit role
	Delete role
	View users assigned to the role

Download Security Roles List

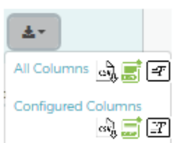
You can download the search results to the following formats and financial software programs:

- Excel/Spreadsheet (.csv) format
- Excel
- Text (tab spacing) format

To download the list, perform the following steps:

1. Click the **Download** icon in the **Role Search Results** section.

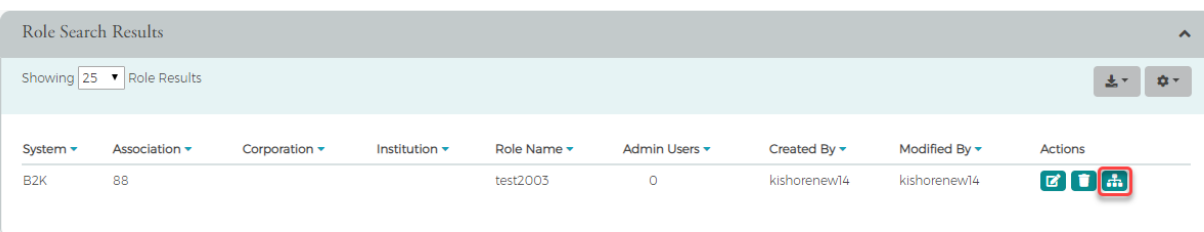
2. Click on the format option that you want and save the file to a specified location on your computer.



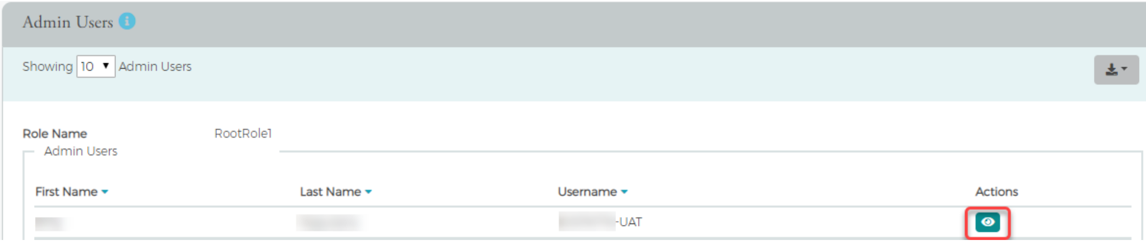
View Admin Users Assigned to a Role

To view users assigned to a role, perform the following steps:

1. From the **Role Search Results**, click the **View User** icon.



2. The **Admin Users** page is displayed. You can view the user information by clicking the **Manage Admin User** icon.



The below table describes the icons available on the **Admin User** page:

Icon	Description
(eye icon)	Manage admin user

Downloading the Admin Users Assigned to a Role List

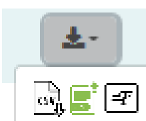
You can download the search results to the following formats and financial software programs:

- Excel/Spreadsheet (.csv) format
- Excel
- Text (tab spacing) format

To download the list, perform the following steps:

1. Click the **Download** icon in the **Admin User** section.

2. Click on the format option that you want and save the file to a specified location on your computer.



Updating Admin Security Roles

You can update the Admin User's **Security Roles** in the **Security Roles** section of the **Manage Admin User** page by clicking on the toggle button for the security role that you want to enable/disable.