D.L. Evans | BANK

EZ|BUSINESS CARD MANAGEMENT

COMPANY ADMINISTRATOR GUIDE

1/15/2020

IMPORTANT! Depending on your security rights, you may or may not see all the options shown in this guide.

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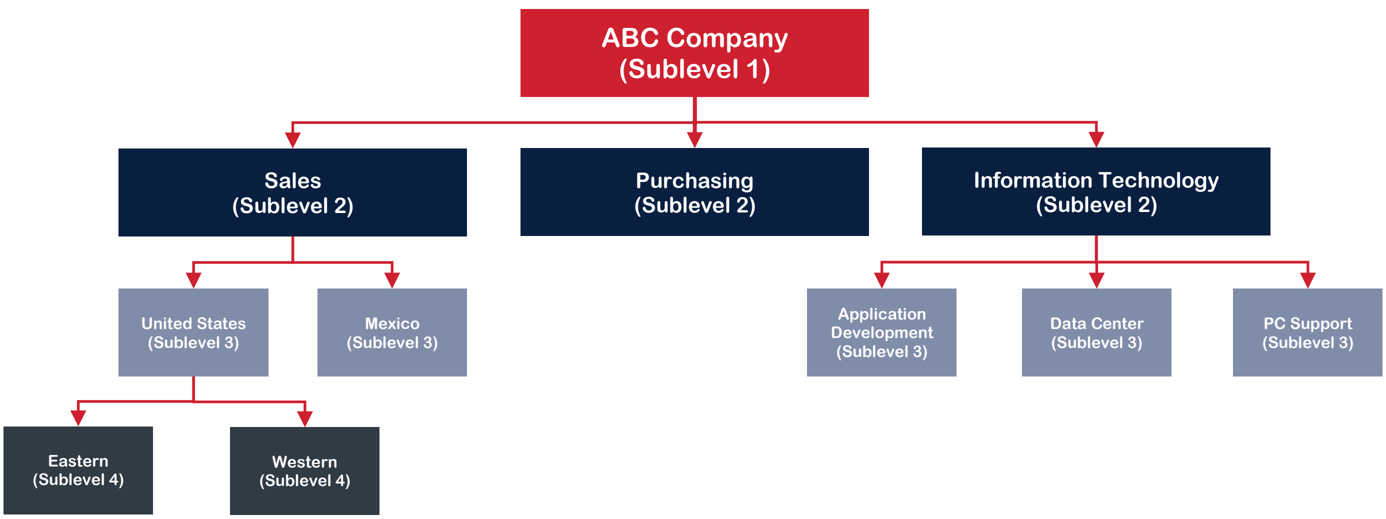
Overview

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. It allows financial institution administrators and company administrators 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.



Getting Started in eZBusiness

IMPORTANT!

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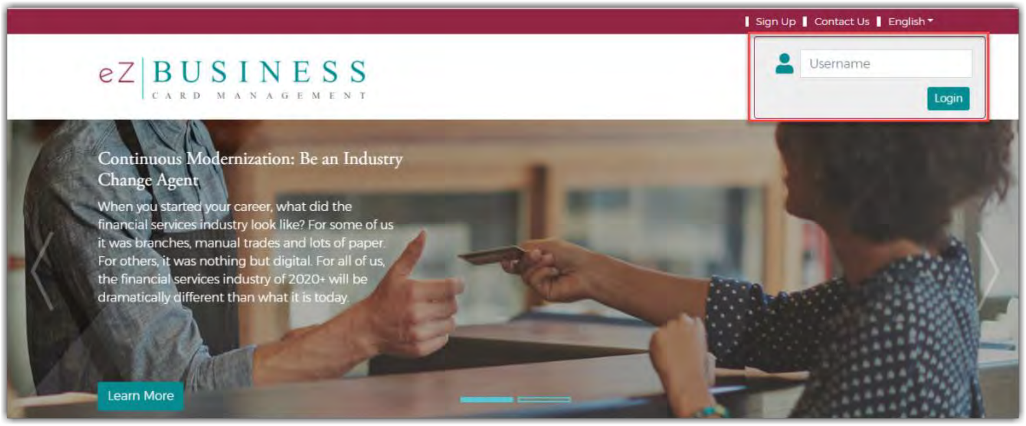
Setting up your password and security account

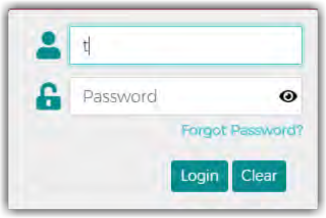
Upon your first login to the **eZBusiness** site, users are required to change their password and create a **Security Account**. After you log in for the first time and change your password, you must set up your security questions and answers. The system prompts you in a few steps to set this up.

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

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



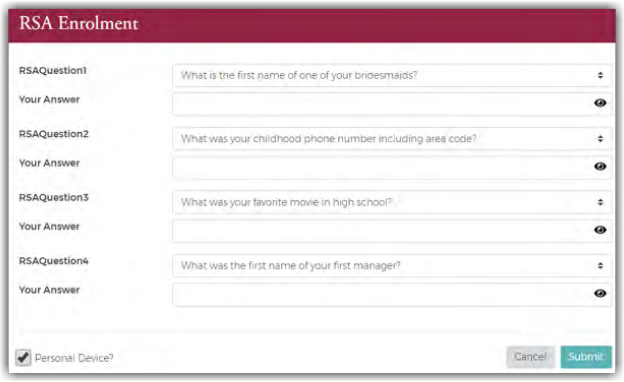
2. As you begin typing your **Username**, the **Password** field displays. Enter your temporary **Password** and click **Login**.



Note: *The **Additional Security** window is displayed if it is determined that the risk score is high or the computer from which the site is being accessed is not pre-selected as a private computer.*

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 will be displayed.

IMPORTANT!

➔ *If the admin user registers a computer/device, the system recognizes that admin user, and are less likely to be challenged during 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 (RSA)

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

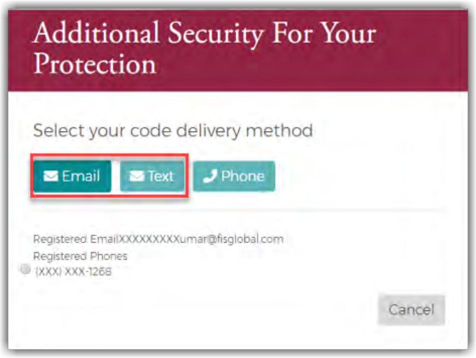
Out of Band Authentication is a form of authentication that sends a one-time security code to the user by way of a phone call, text or email. Out of band authentication is required when the user fails login authentication.

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

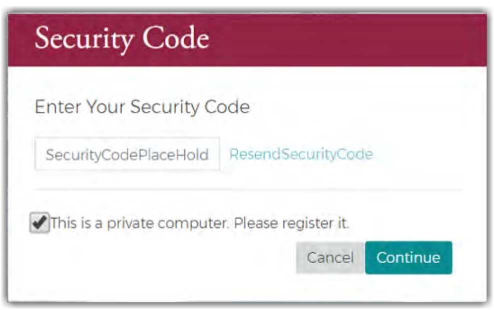
- **Email** – The security code will be sent to your registered email address.
- **Text** – The security code will be sent via a text message to your registered mobile number.
- **Phone** – The security code will be delivered via a phone call to your registered phone number.

Email and Text Option

1. Click on the option that you prefer – **Email** or **Text**.



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

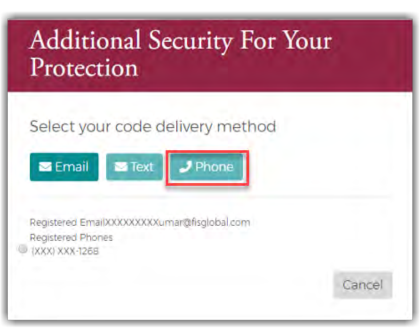


3. Your default landing page will be displayed.

Phone Option

Note: *Registered phone numbers with extensions or where an IVR must be navigated cannot use this option.*

1. Click the **Phone** option.



2. The security code will be displayed. An automated call is generated 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.

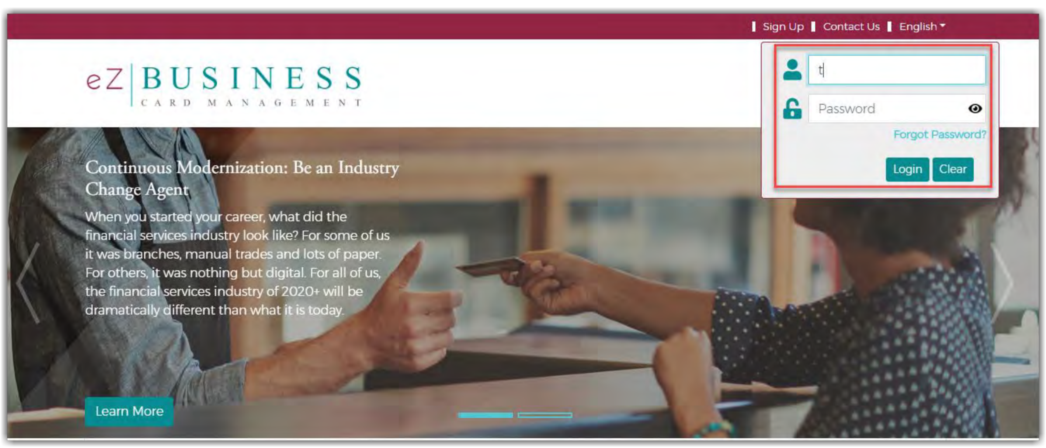
3. If you are on a private computer, check the "**This a private computer. Please register it.**" box and click **Continue**.

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

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** window is displayed if it is determined that the risk score is high or the computer from which the site is being accessed is not pre-selected as a private computer.*

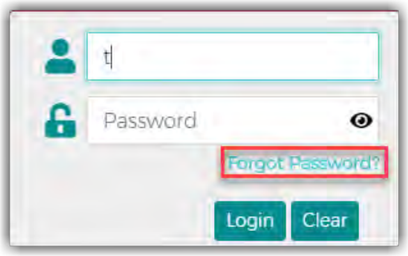
2. Your default landing page is displayed.

***NOTE:** The default landing page is determined by the user's Admin Profile and is set up during the implementation process.*

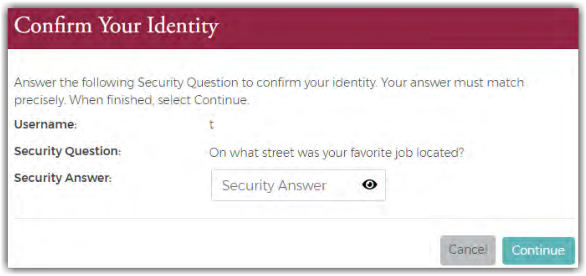
Forgot Password

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. Enter your **Password** and click **Login**.

4. 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 their security account has not been set up. 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.

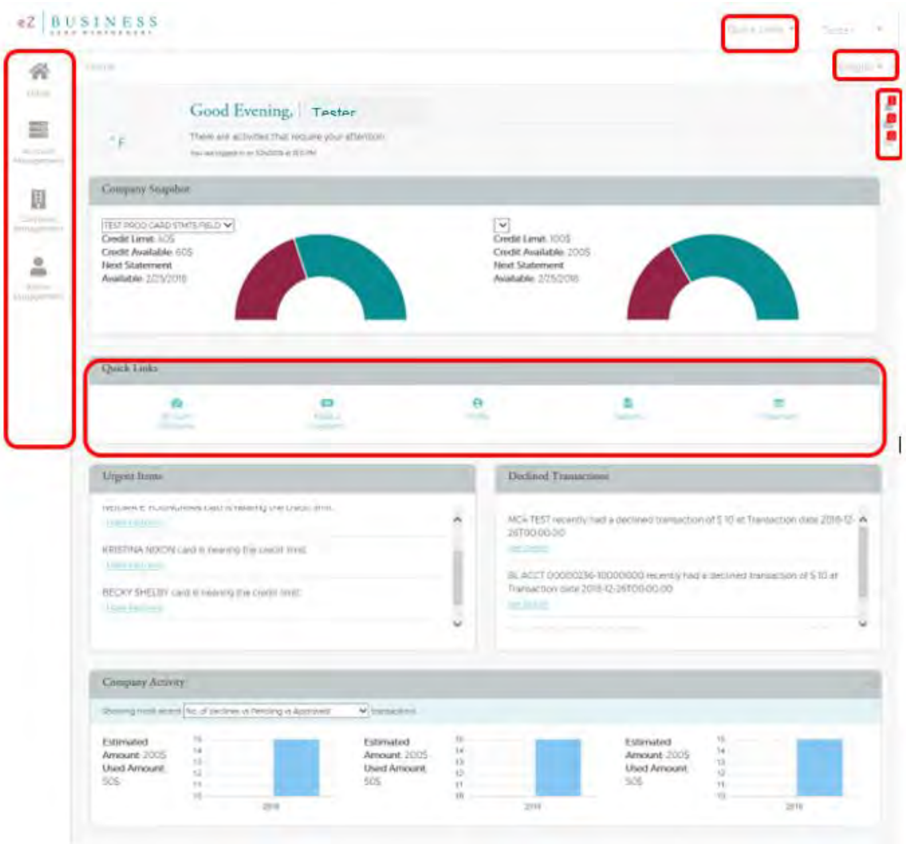
If you want to change your password, the **Change Password** feature is available in eZBusiness. An Admin user who is logged into eZBusiness can self-manage by selecting **Change Password.**

General Navigation

IMPORTANT!

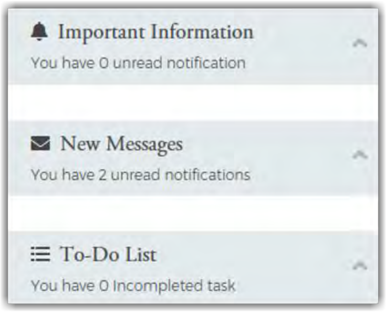
➔ *Depending on your security rights, you may or may not see all the options shown in this guide.*

Home Page Overview



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

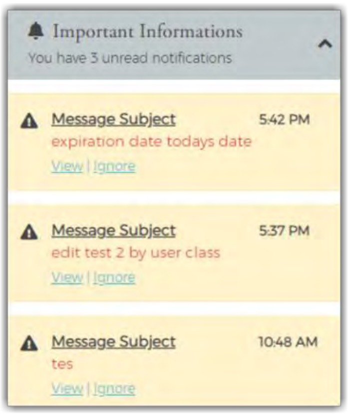
Element	Description
Side Navigation Bar	Link to the modules within eZBusiness that you have access to.
Language Option	Based on the financial institution’s setup, additional languages are available. To change the language, select from the drop-down list.
Links	There are two quick link options on the 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.

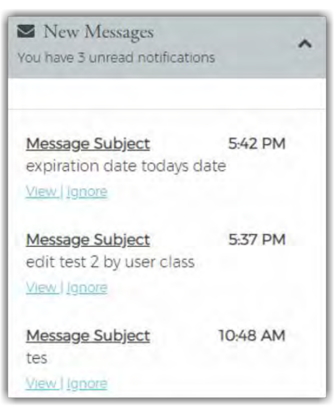
Important Information

Provides the user with a snap shot of important items.



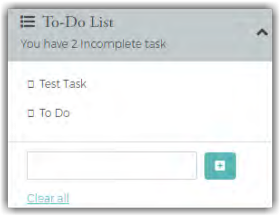
New Messages

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.

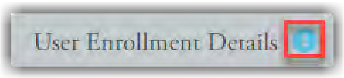


Accessing Pages Within eZBusiness

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

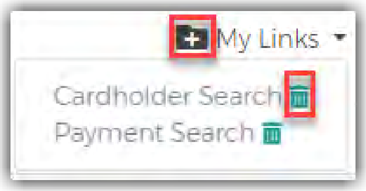
Help is available within the site. When you see the information icon in a section header, click the icon and the help section will be displayed.



Below is an example of the site help:

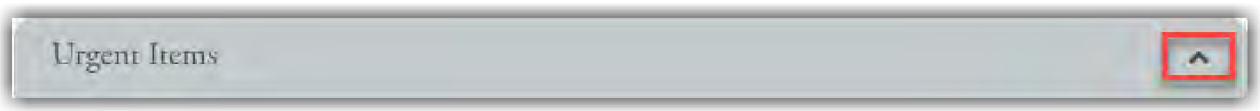
My Links

The **My 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 **My Links**. You can delete a page by clicking the **Delete** icon next to that page in the list.



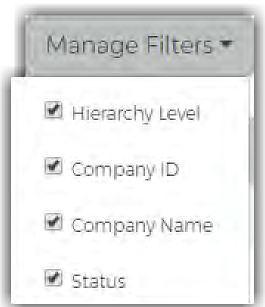
Section Headers

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.



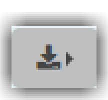
Downloading Lists

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

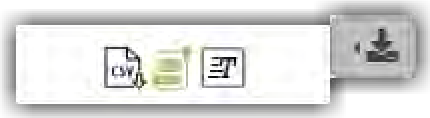
- Spreadsheet (.csv) format
- Excel
- Text (tab spacing) format

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.



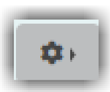
Note: *Selecting All Columns will download all available columns. Selecting Configured Columns will only download the columns that you have selected in the view.*

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

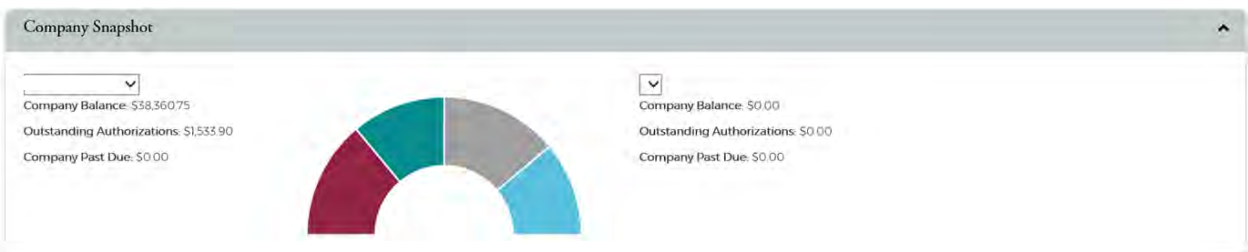
IMPORTANT!

- *Depending on your security rights, 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.

- 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

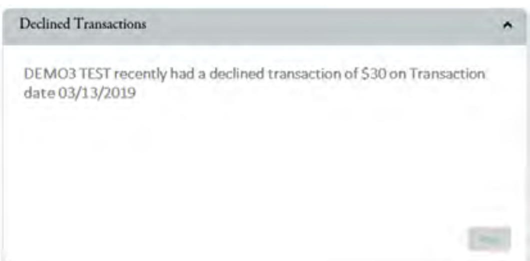
Urgent Items

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

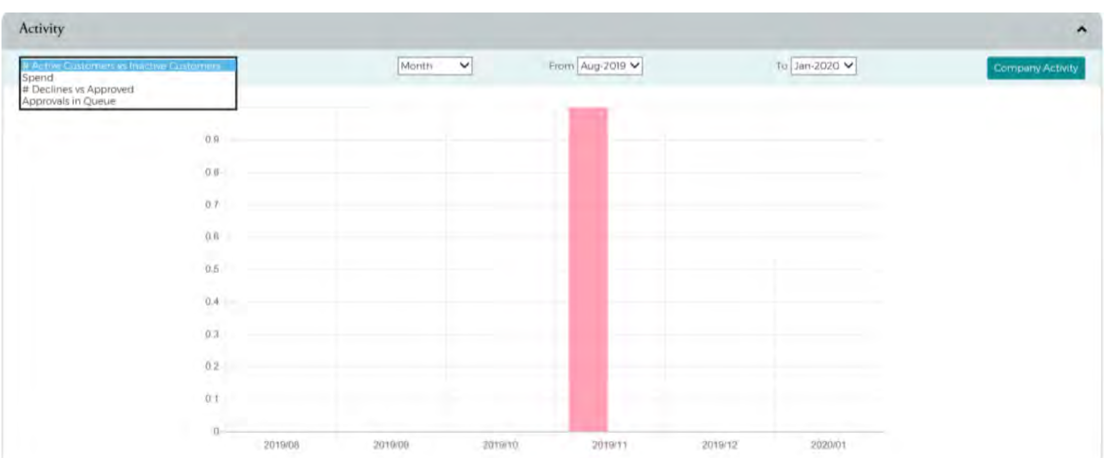
This section provides a list of transactions that were declined within the last 24 hours. Users can view up to ten declined transactions within this section. The **More** link will redirect you to the declined transactions page.



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.



Company Management

IMPORTANT!

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

Company Search

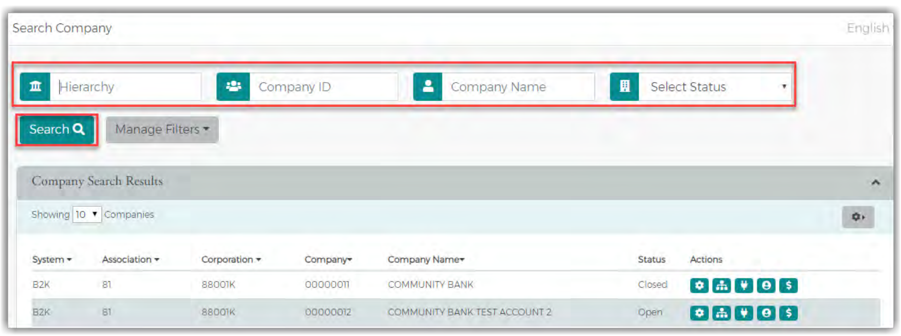
The **Company Search** page allows admins to search for a specific company. This feature can also be useful in locating specific cardholder accounts within a company.

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

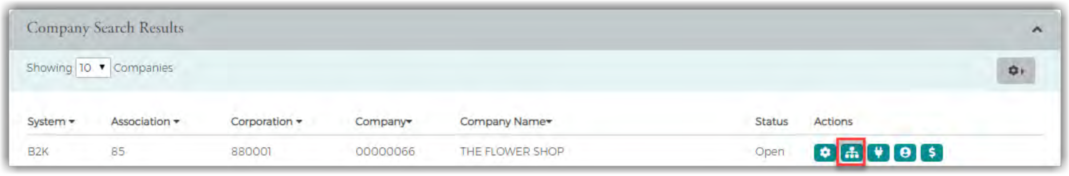
The below table describes the icons available in the **Company Search Results** section:

Icon	Description
	View hierarchy
	Online request
	Account list
	Payments

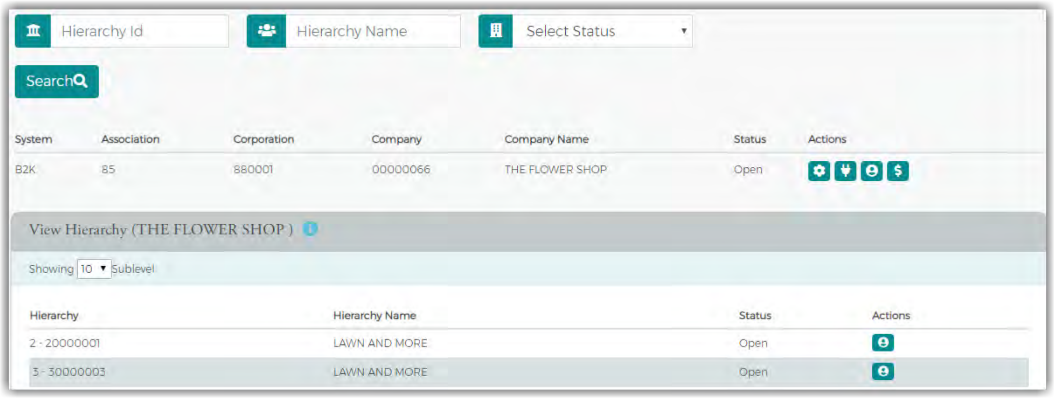
View Company Hierarchies

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.*

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

Icon	Description
	View 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.

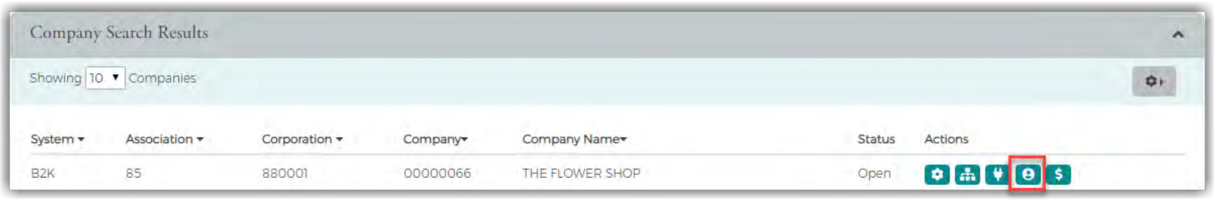
View Account Lists within a Hierarchy

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

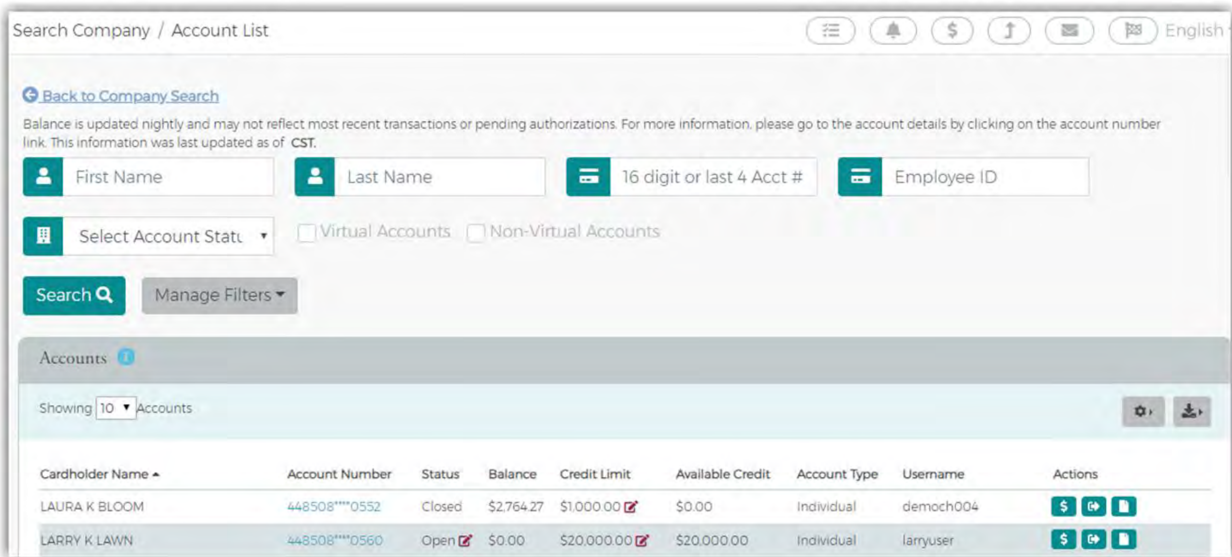
View Company Account Lists

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

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

Icon	Description
$	Make a payment

Icon	Description
	Authorization
	View Statement
	Edit

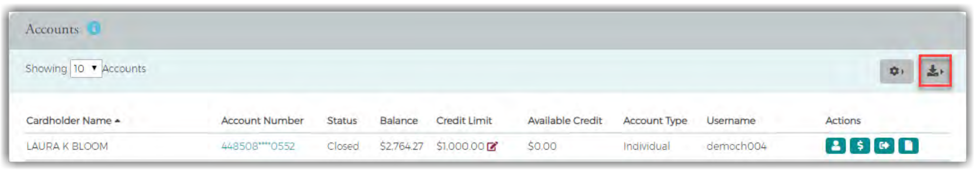
Downloading Company Account Lists

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

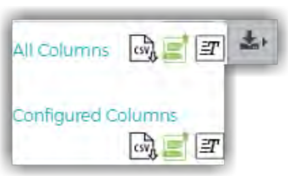
- Spreadsheet (.csv) format
- Excel
- Text (tab spacing) format

To download the list, perform the following steps:

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



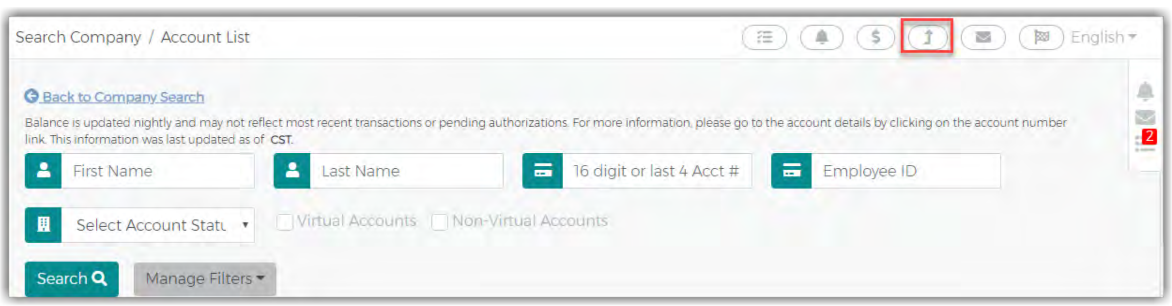
2. Click on the format option that you want and save the file to a specified location on your computer.



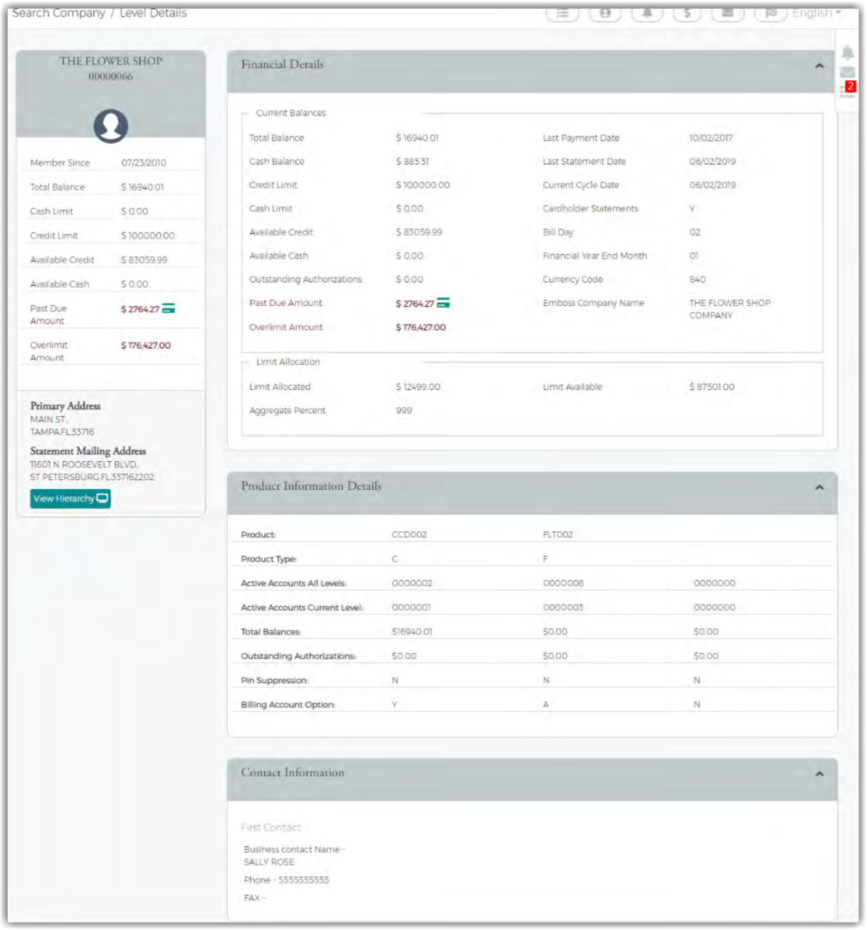
View Company Level Details

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 for 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	

Element	Description
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
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

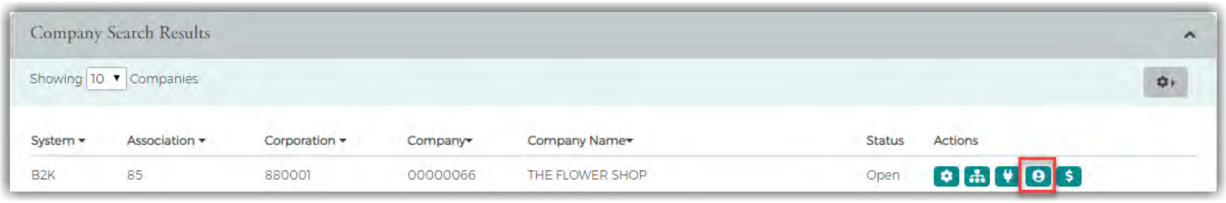
The table below describes the icons on the **Level Details** page:

Icon	Description
	Make a payment

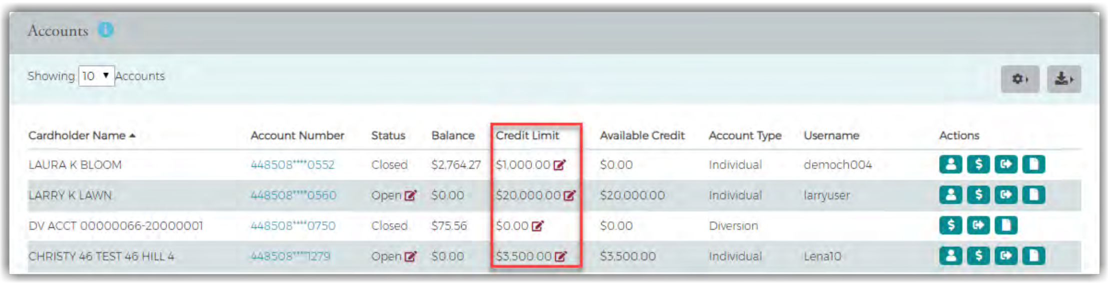
View Account Credit Limits

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.



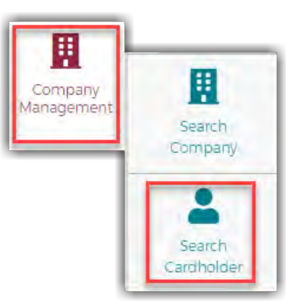
The below table shows the elements of the **Accounts** page:

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.

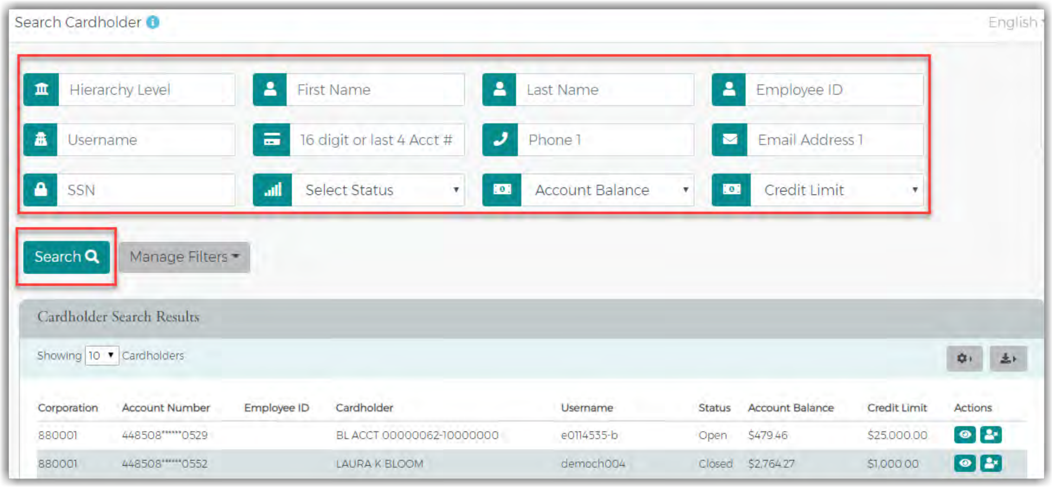
Cardholder Search

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**.

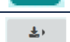


Note: *All accounts that you have access to will be displayed in the* ***Cardholder Search Results*** *before you enter the search criteria. Search criteria only needs to be entered if you want to filter down the list.*

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 or the last 4.
Phone Number 1	Cardholder's phone number 1
Email Address 1	Cardholder's email address 1
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
	Account Details
	Download the Cardholder Search Results

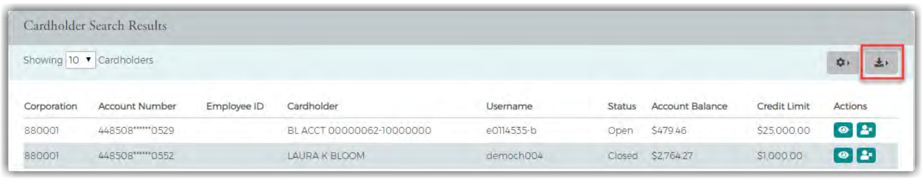
Downloading Cardholder Search Results

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

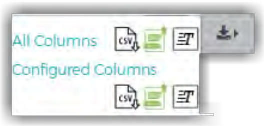
- Spreadsheet (.csv) format
- Excel
- Text (tab spacing) format

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.

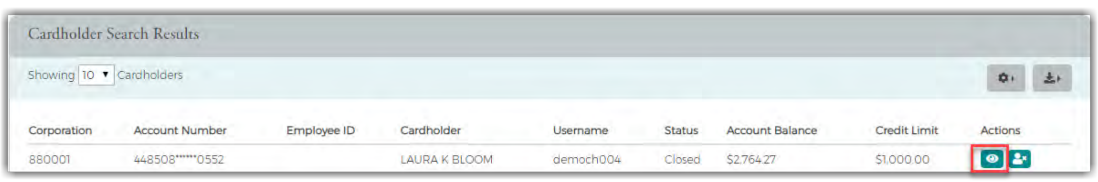


View Account Details

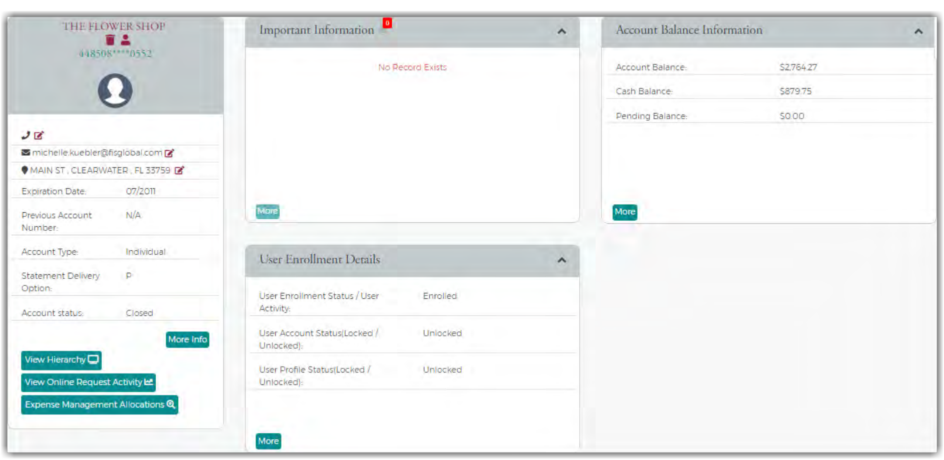
The **Account Detail** page displays account and cardholder information. It also provides links for viewing account transactions and the details of outstanding transactions.

To view the details of a specific account:

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



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

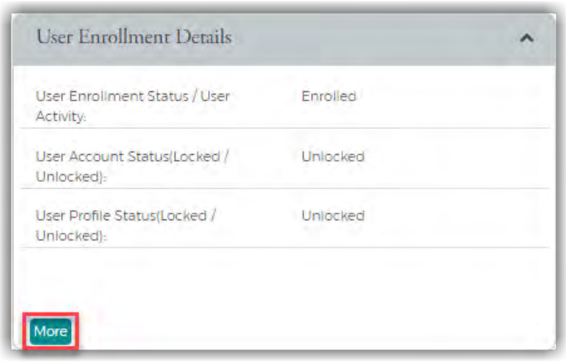


Important Information

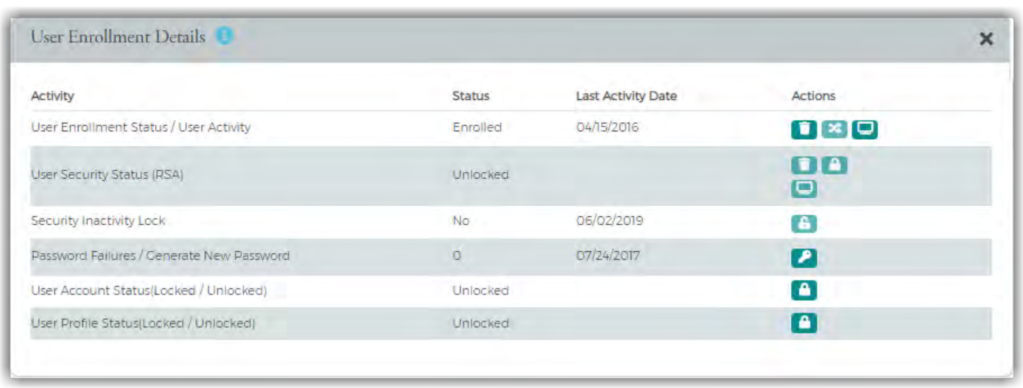
The **Important Information** section displays important information about the account (past due details, declined transaction details, etc.).

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.

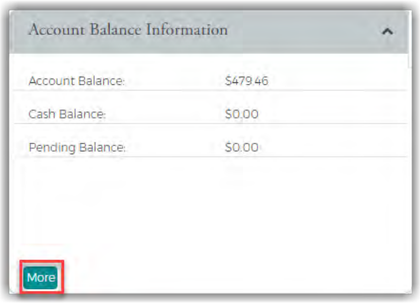


From the expanded **User Enrollment Details** section, you can perform additional actions by clicking on the icons:

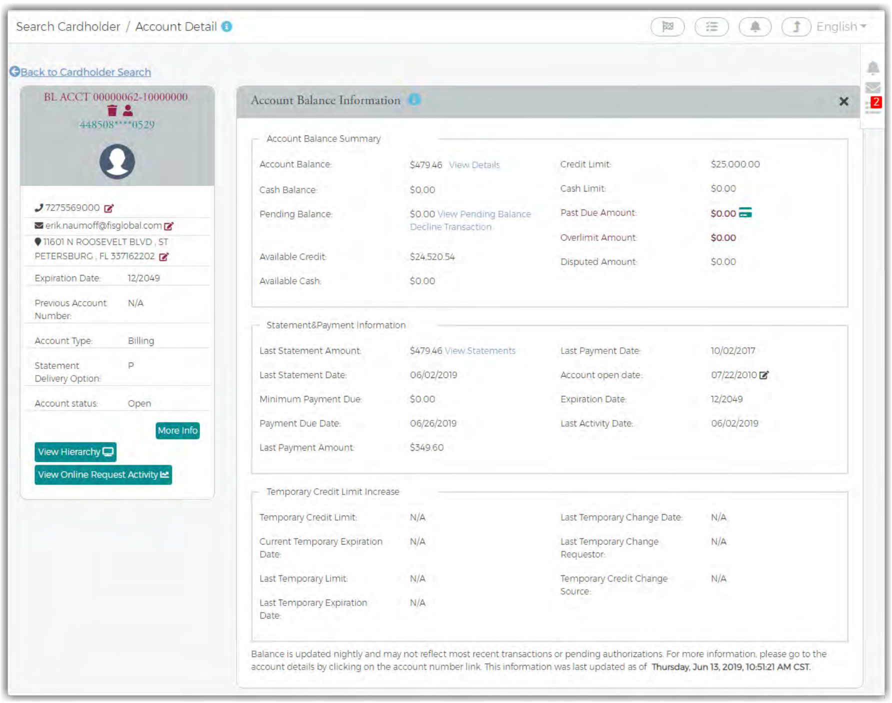
Icon	Description
User Enrollment Status / User Activity	
	View Activity Summary
User Security Status (RSA)	
	Lock/Unlock the user's security account
	View the user's security account history

Icon	Description
Security Inactivity Lock	
	Lock/Unlock the user's account

Account Balance Information



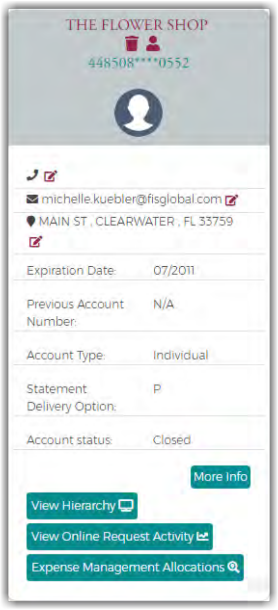
Click the **More** button in the **Account Balance Information** section to display additional account details.



Cardholder Profile

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

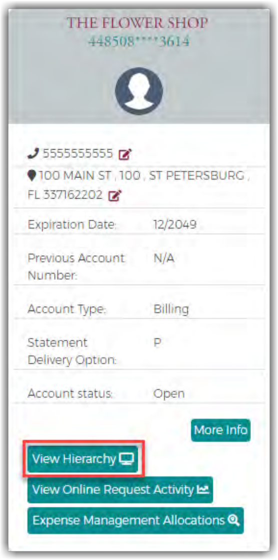
- View Hierarchy
- View Online Request Activity
- Expense Management Allocations



View Hierarchy

To view the cardholder hierarchy, perform the following steps:

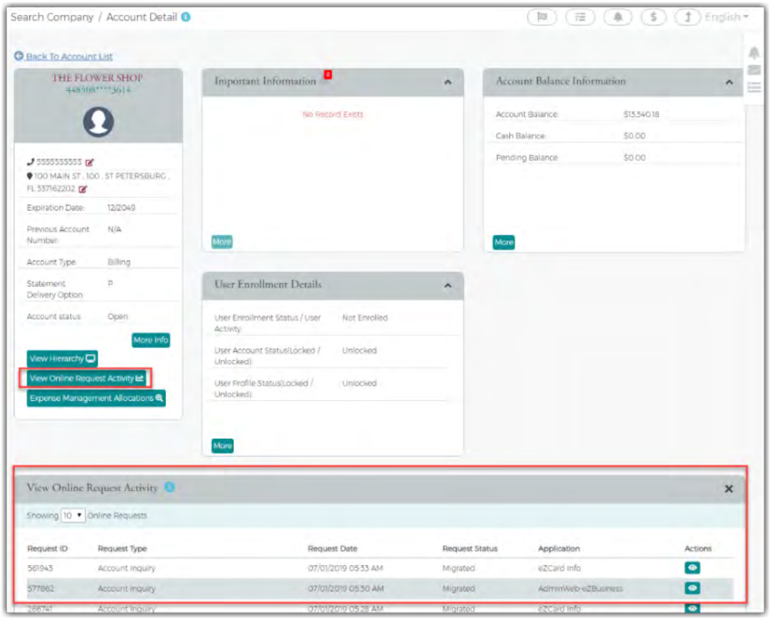
From the **Account Detail** page, click the **View Hierarchy** button in the **Cardholder Profile** section. The **Hierarchy** section is displayed below the **View Hierarchy** button.



View 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.

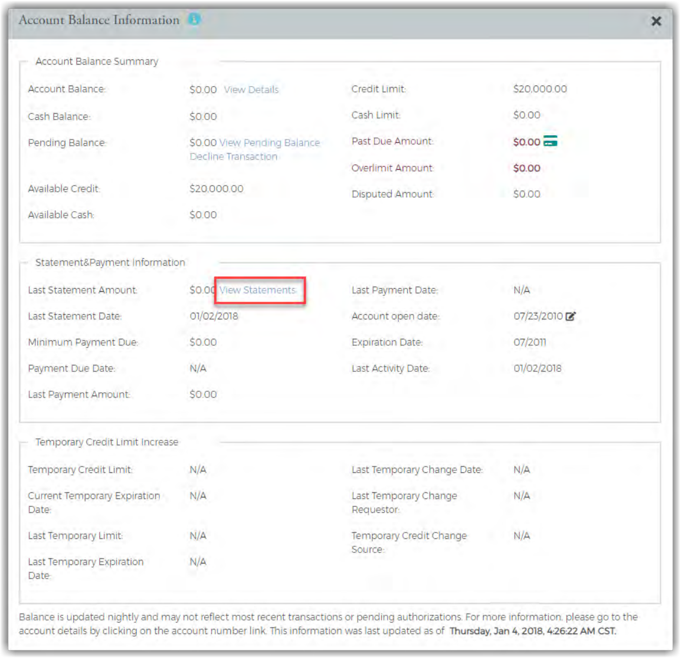


View Statements

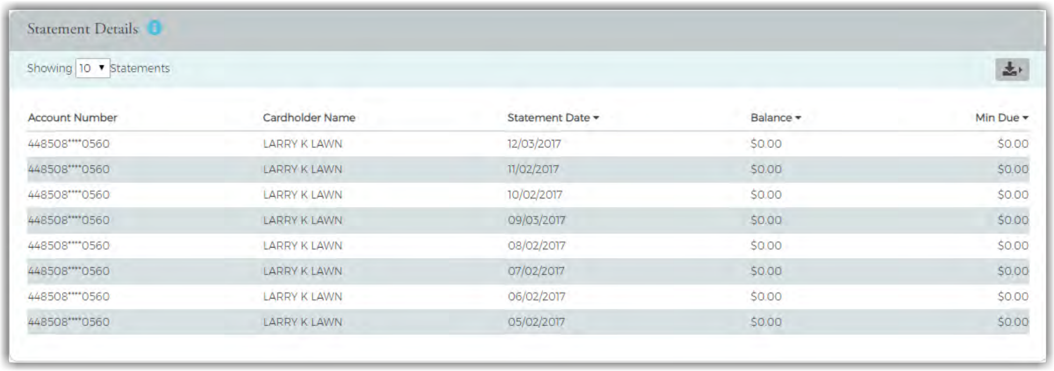
To view Statements, perform the following steps:

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

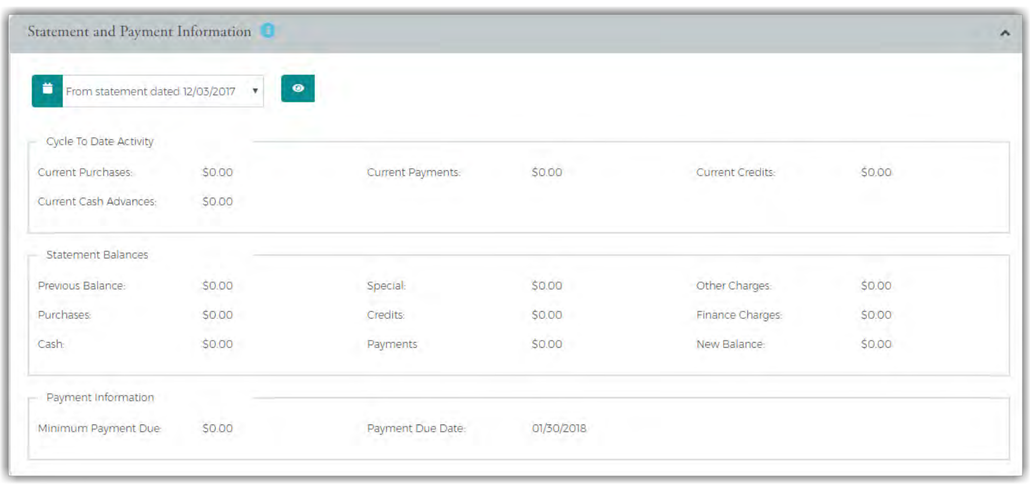
2. Click the **View Statements** link in the **Statement & Payment Information** section.



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

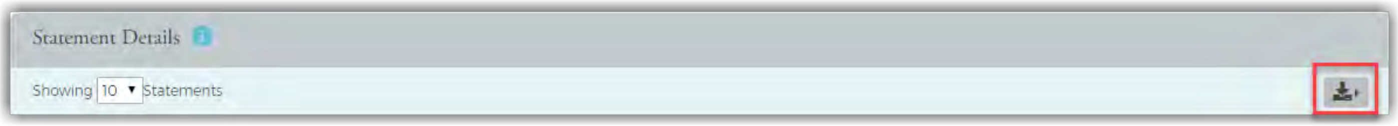
Downloading the Statement List

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

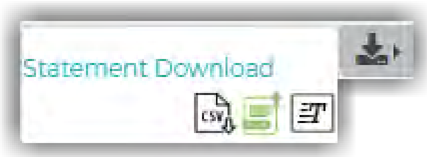
- Spreadsheet (.csv) format
- Excel
- Text (tab spacing) format

To download the list, perform the following steps:

1. Click the **Download** 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.



Viewing Transactions

IMPORTANT!

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

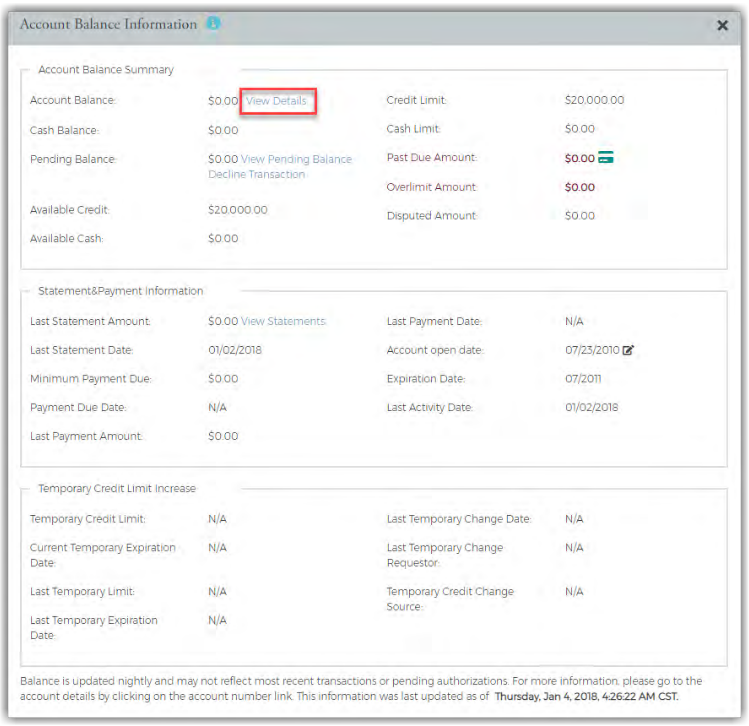
The **Transaction Details** page displays the cardholder transactions for a selected company or company sublevel. Transactions for the last 45 days are listed for both billing and individual accounts. Transaction details can be viewed by searching for a cardholder in **Company Management** or by searching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

View Transactions

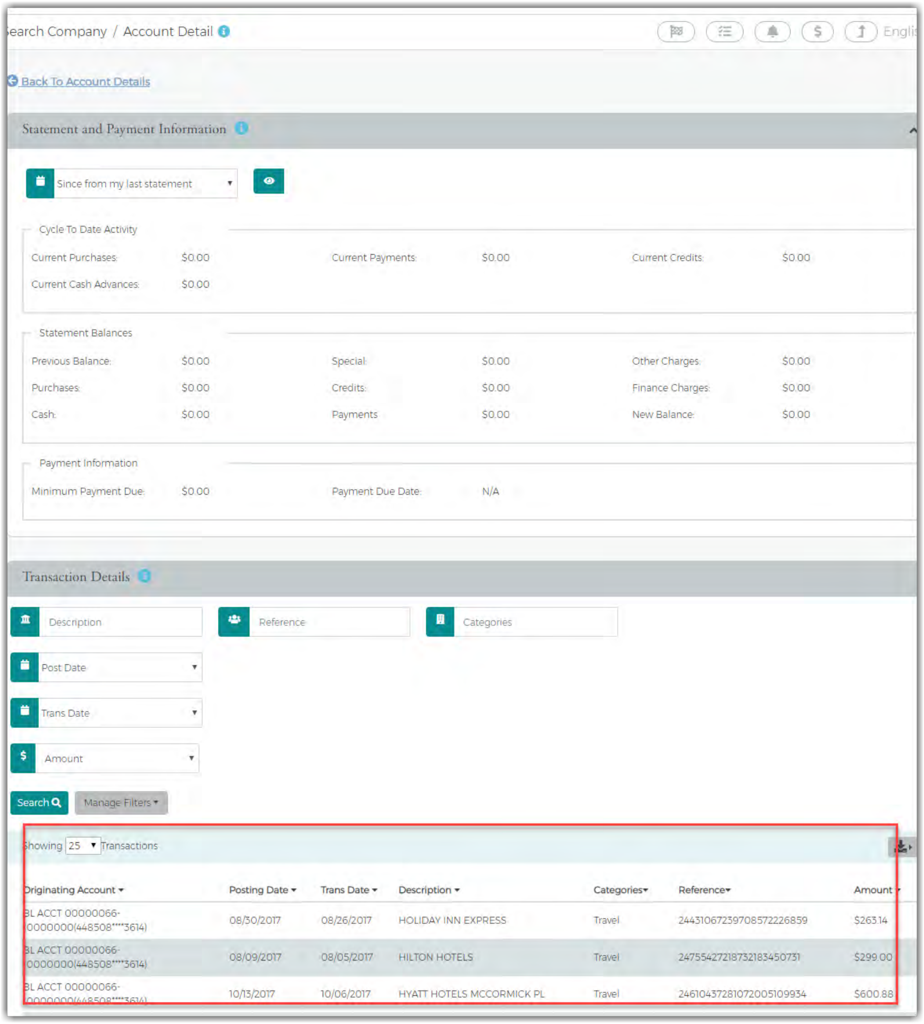
To search and view transactions, perform the following steps:

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** section is displayed. You can search for transactions to limit the number of accounts appearing in the grid.



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

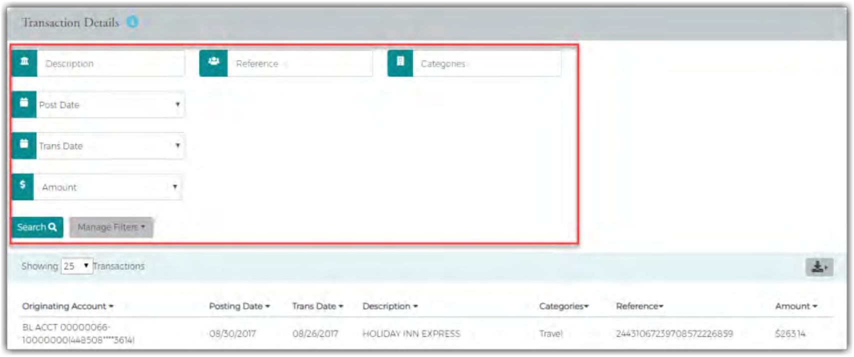
Service Request Type	Description
Originating Account	The account that the transaction was made on.
Posting Date	The date the transaction posted to the account.
Trans Date	The date of the transaction.
Description	A description of the transaction.
Categories	The category of the transaction.
Reference	A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

Searching Transactions

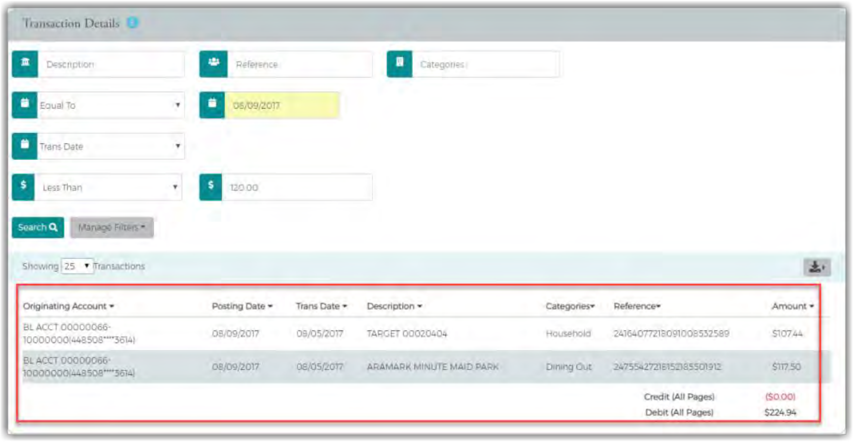
You can view information about a specific transaction by performing a search. If you have a long list of transactions, this feature is also useful for limiting the number of transactions in the list.

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.

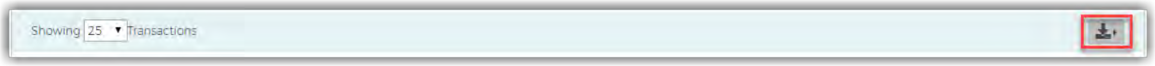
Downloading the Transaction List

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

- 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.

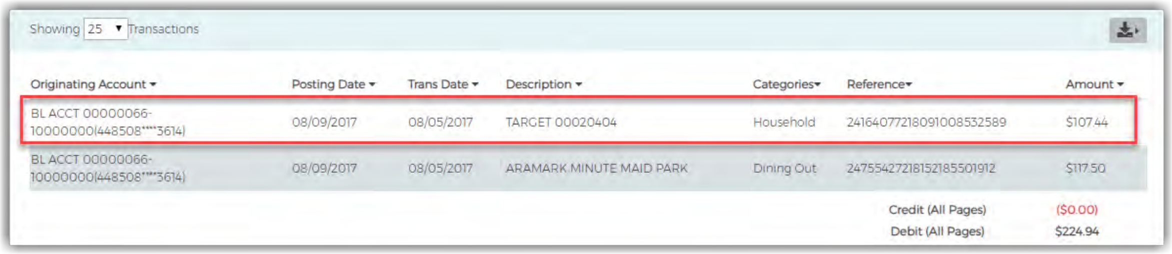


2. Click on the format option that you want and save the file to a specified location on your computer.

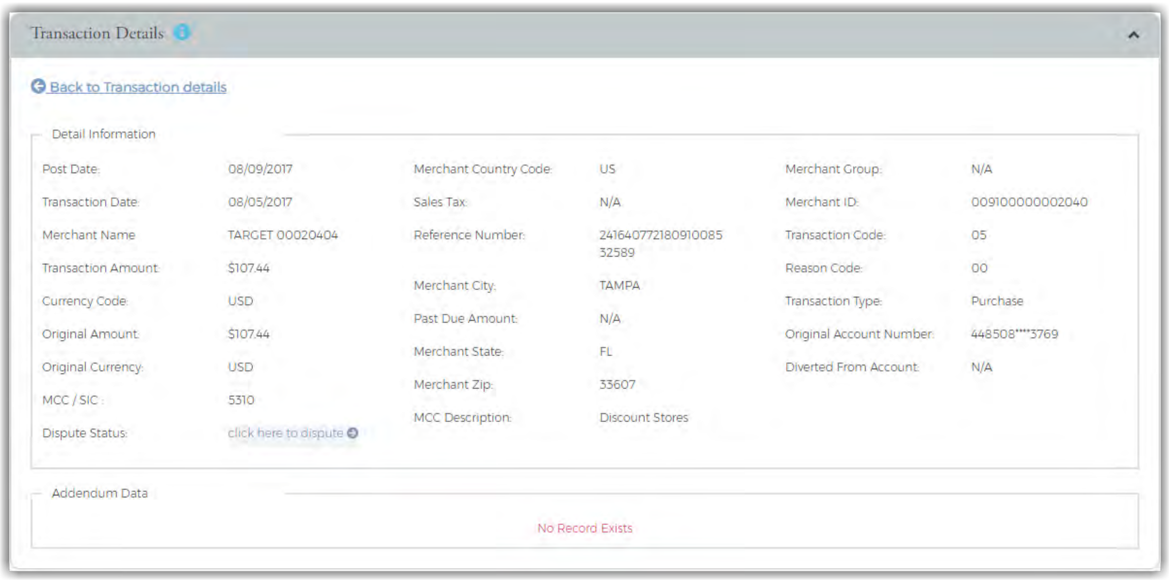
View Transaction Details

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.

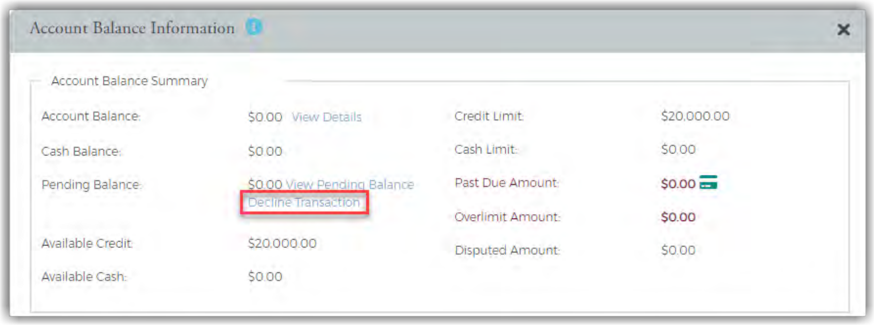
Viewing Declined Transactions

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

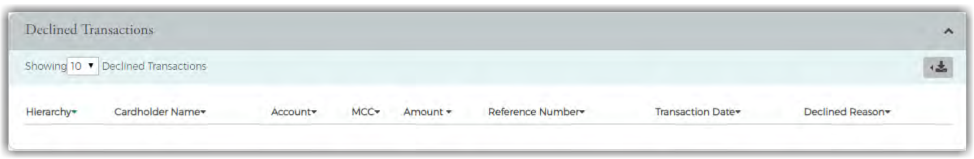
To view declined transactions from the Account Detail page, perform the following steps:

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.



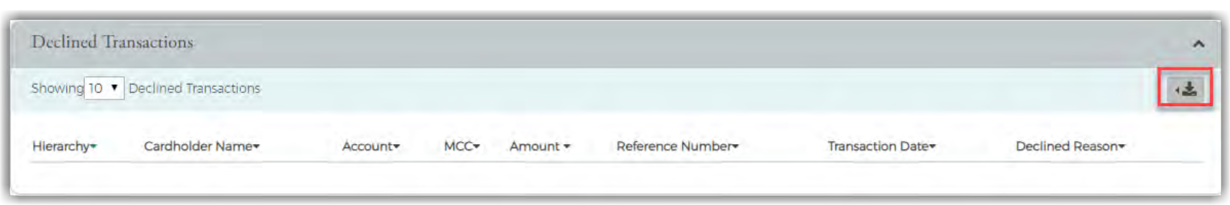
Downloading the Declined Transactions List

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

- 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.

Disputing a Transaction

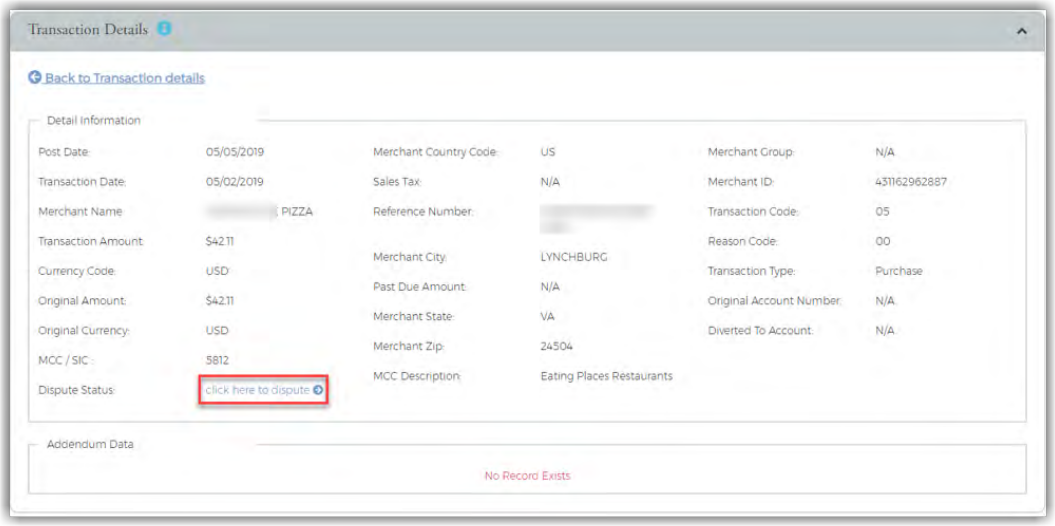
If a cardholder does not recognize a transaction, did not receive the item, or believes that a transaction does not belong to their account, the transaction may be disputed by filing a transaction dispute claim.

IMPORTANT!

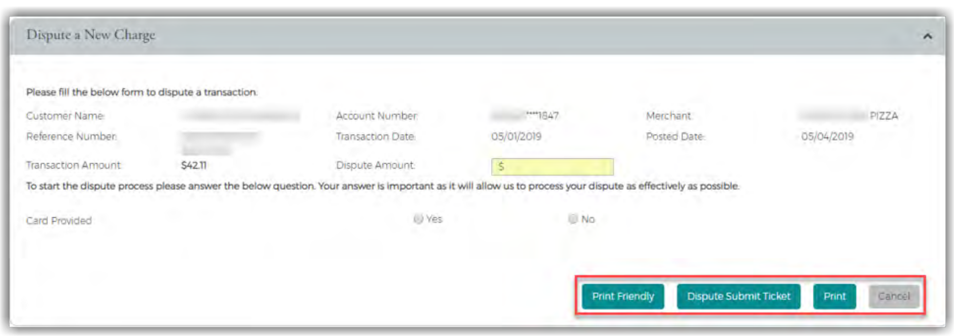
- ➔ *All dispute claims must be received within 60 days of the statement closing date.*
- ➔ *Transactions that can be disputed are:*
  - ✓ *Sales draft reversal*
  - ✓ *Purchase*
  - ✓ *Credit voucher*
  - ✓ *Credit voucher reversal*
  - ✓ *Cash Advance*
- ➔ *Transactions that **CANNOT** be disputed are:*
  - × *Payments*
  - × *Miscellaneous debits*
  - × *Miscellaneous credits*
  - × *Finance charges*
  - × *Fees*

To dispute a transaction, perform the following steps:

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

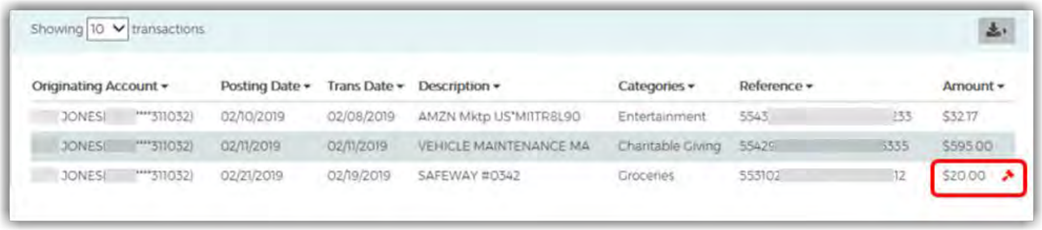


2. The **Dispute a New Charge** page is displayed. Complete the form with the required information. Print the from by clicking the **Print** button and submit the dispute by clicking the **Dispute Submit Ticket** button.



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

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

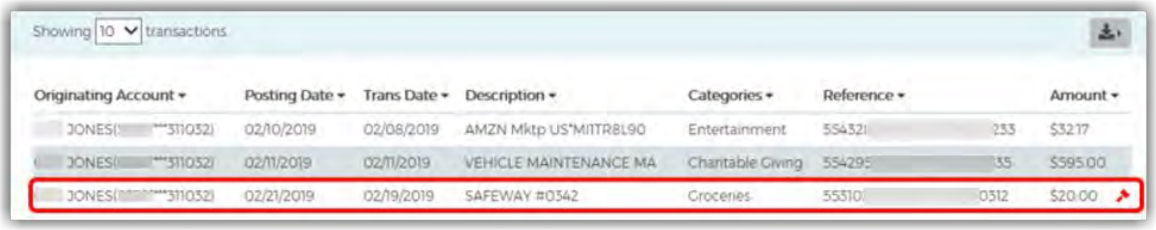


Status of a Dispute Claim

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 mycardstatement.com 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.

Element	Description
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.

Authorizations

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

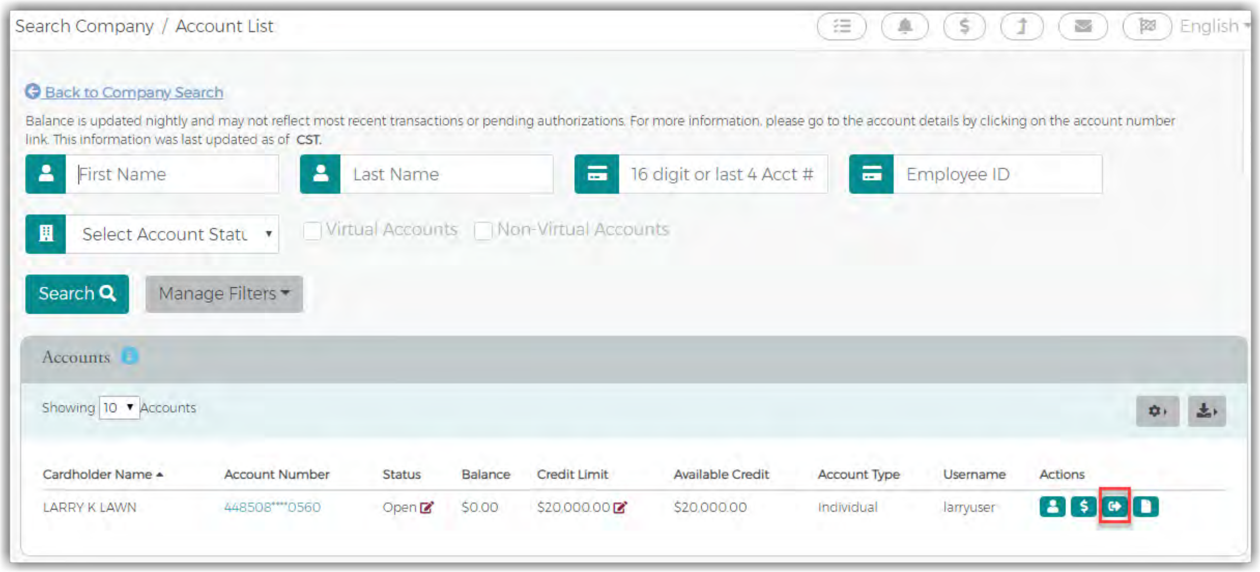
IMPORTANT!

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

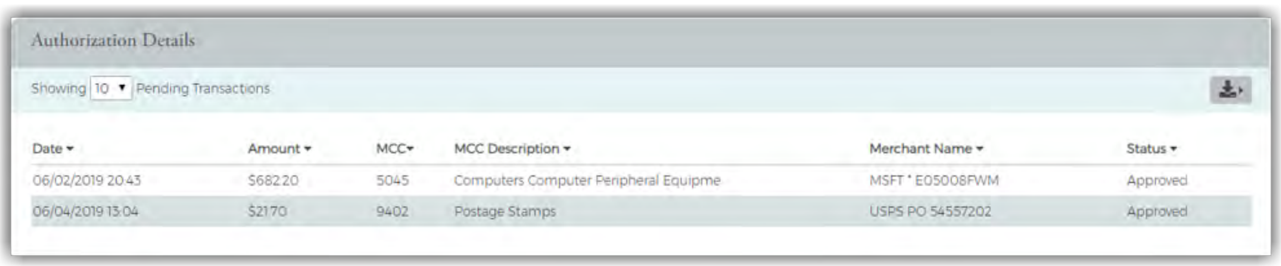
View Authorizations from the Company Account List

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.



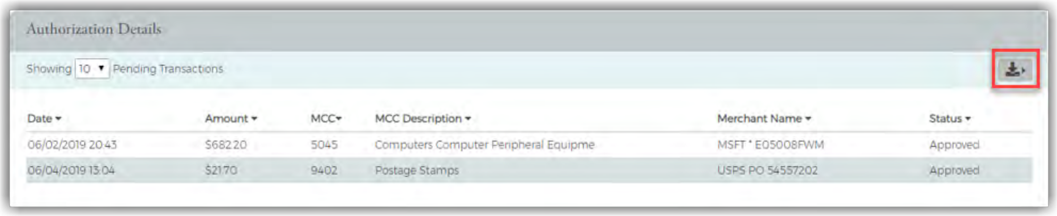
Downloading the Authorization Details List

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

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

To download the list, perform the following steps:

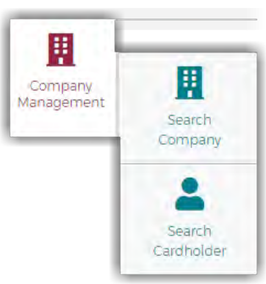
1. From the **Authorization Details** page, click the Download icon.



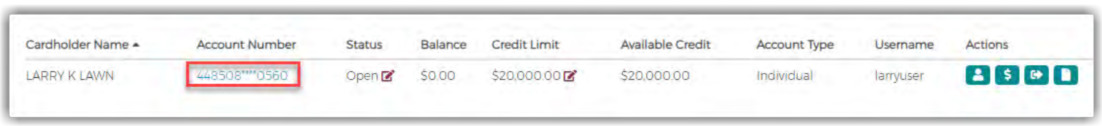
2. Click on the format option that you want and save the file to a specified location on your computer.

View Authorizations from the Account Detail Page

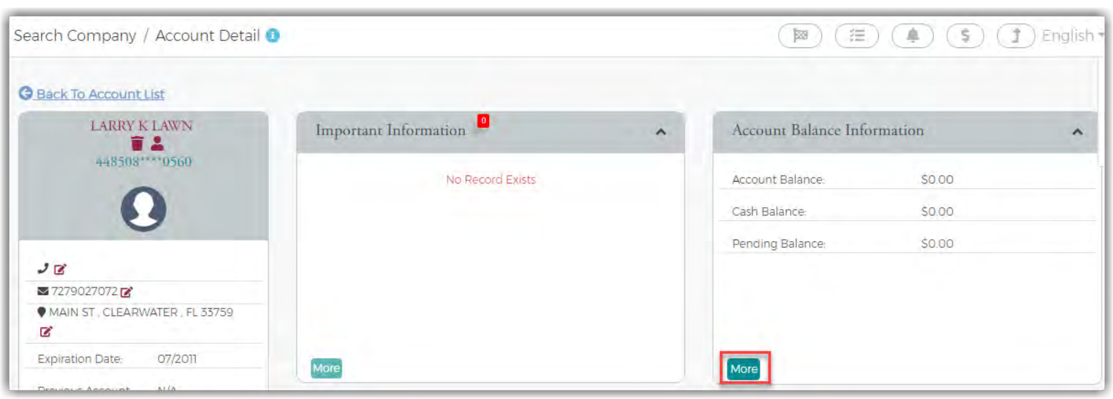
1. You can view authorizations by:
   a. Click on the **Company Management** icon and then the **Search for Cardholder** icon; or
   b. Click on the **Company Management** icon and then the **Search Company.** From the **Company Search** list, click on the **Accounts List** icon.



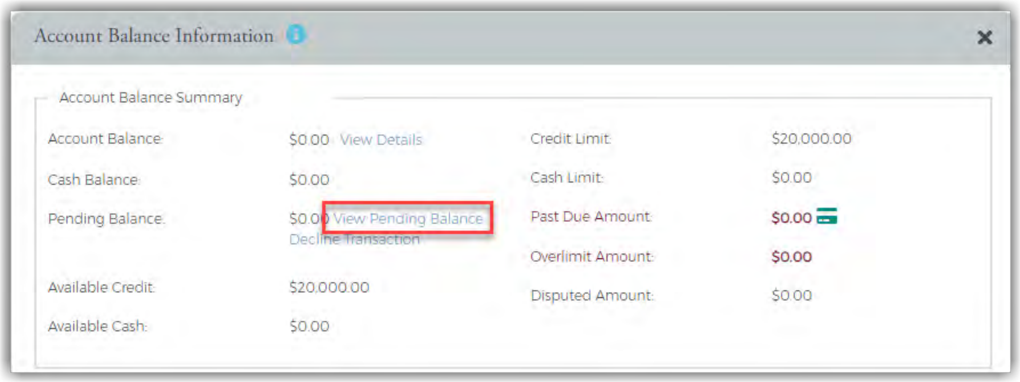
2. Click the link for the cardholder.



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.

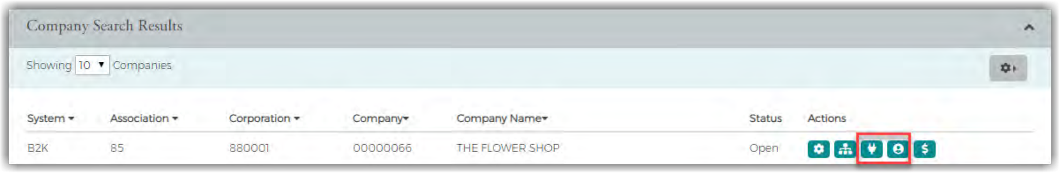
Company Inbox

IMPORTANT!

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

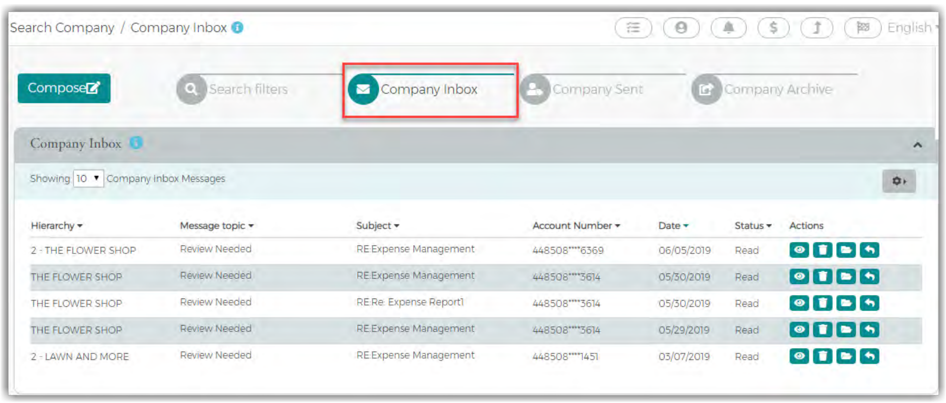
To view the Company Inbox, perform the following steps:

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

Company Reports

IMPORTANT!

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

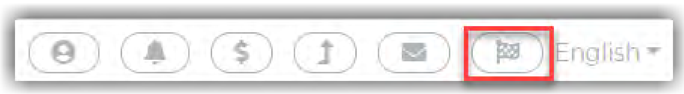
The **Company Report** page allows you to view and download the following information for a company, cardholder or a group of accounts:

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

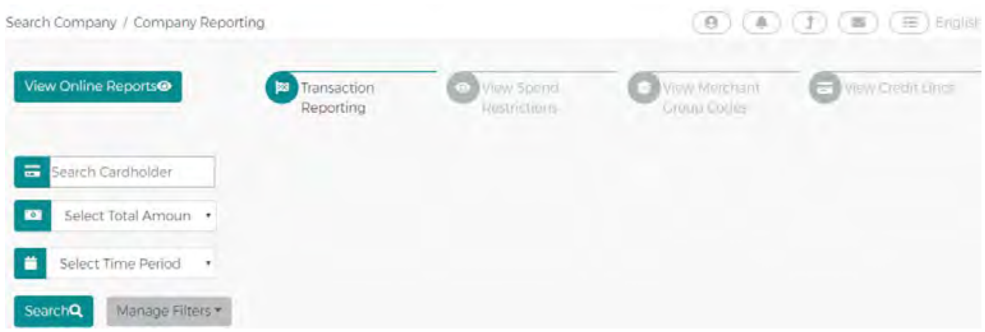
The **Company Report** page can be accessed from the **Hierarchy**, **Online Request** and **Account List** pages.

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.

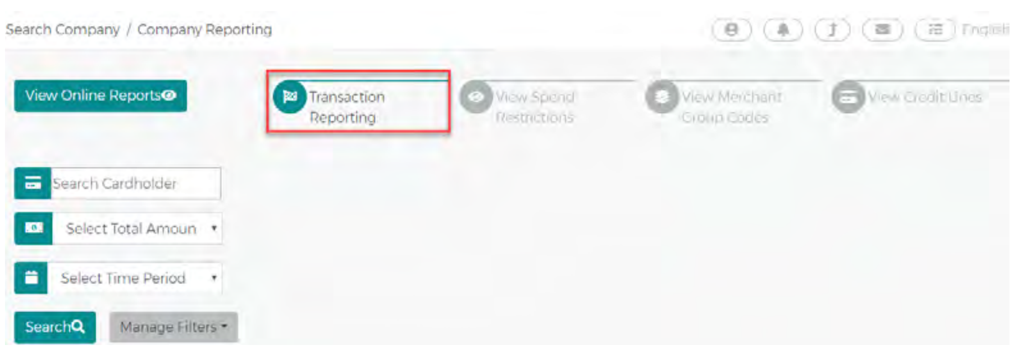


Transaction Reports

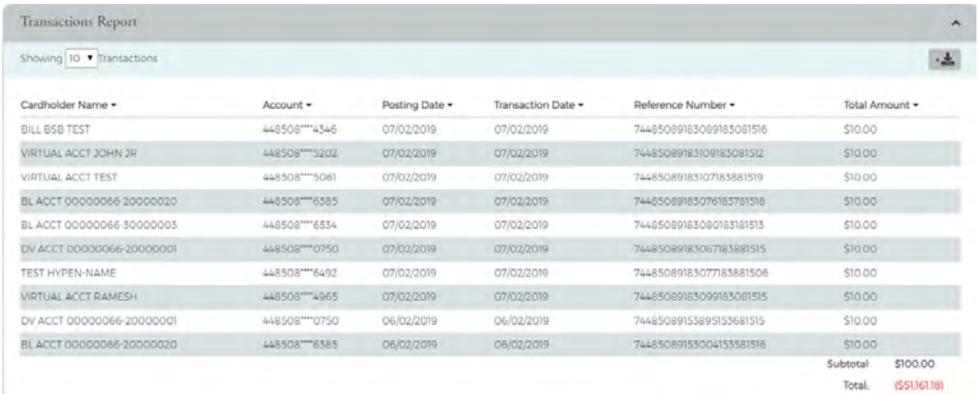
This feature allows you to browse, view, and download a transaction report for a company or a specific account.

To view a transaction report, perform the following steps:

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



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


Transactions Report

Showing 10 Transactions

Cardholder Name	Account	Posting Date	Transaction Date	Reference Number	Total Amount
BILL BSB TEST	448508****4346	07/02/2019	07/02/2019	74485089183089183081516	$10.00
VIRTUAL ACCT JOHN JR	448508****5202	07/02/2019	07/02/2019	74485089183109183081512	$10.00
VIRTUAL ACCT TEST	448508****5061	07/02/2019	07/02/2019	74485089183107183881519	$10.00
BL ACCT 00000066-20000020	448508****6385	07/02/2019	07/02/2019	74485089183076183781518	$10.00
BL ACCT 00000066-30000003	448508****6534	07/02/2019	07/02/2019	74485089183080183181513	$10.00
DV ACCT 00000066-20000001	448508****0750	07/02/2019	07/02/2019	74485089183067183881515	$10.00
TEST HYPEN-NAME	448508****6492	07/02/2019	07/02/2019	74485089183077183881506	$10.00
VIRTUAL ACCT RAMESH	448508****4965	07/02/2019	07/02/2019	74485089183099183081515	$10.00
DV ACCT 00000066-20000001	448508****0750	06/02/2019	06/02/2019	74485089153895153681515	$10.00
BL ACCT 00000066-20000020	448508****6385	06/02/2019	06/02/2019	74485089153004153581516	$10.00
				Subtotal	$100.00
				Total:	($51,161.18)

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: mycardstatement.com / 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:

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

To download the list, perform the following steps:

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

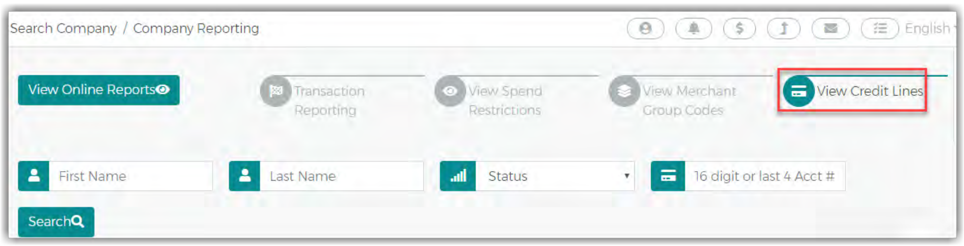
2. Click on the format option that you want and save the file to a specified location on your computer.

View Credit Lines

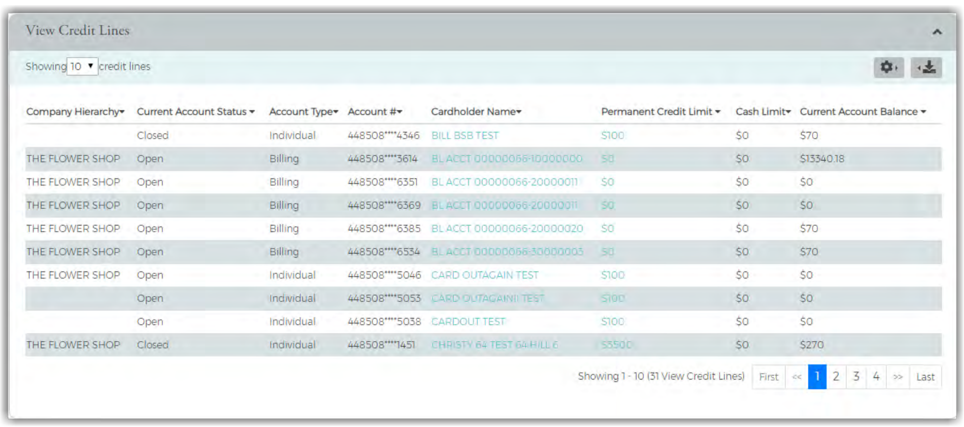
The **View Credit Line** page displays the details related to temporary and permanent credit lines.

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

Element	Description
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).
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:

- 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.

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!

➔ *Online requests only display to a user if the security rights have been set to include the request types set up by the financial institution.*

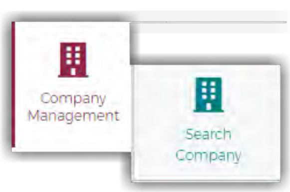
Service Request Type	Description	Processing	Allowed on Multiple Accounts
Add New Cardholder Request	Creates a new cardholder account.	Queued	No
Card Replacement Request	Orders a replacement credit card for a commercial/business cardholder.	Queued	Yes
Change Credit Limit	Changes the permanent or temporary credit limit on a commercial cardholder account.	Real-time	Yes
Close Account Request	Closes the card account and prevents authorizations and account reissue.	Real-time	Yes

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.*

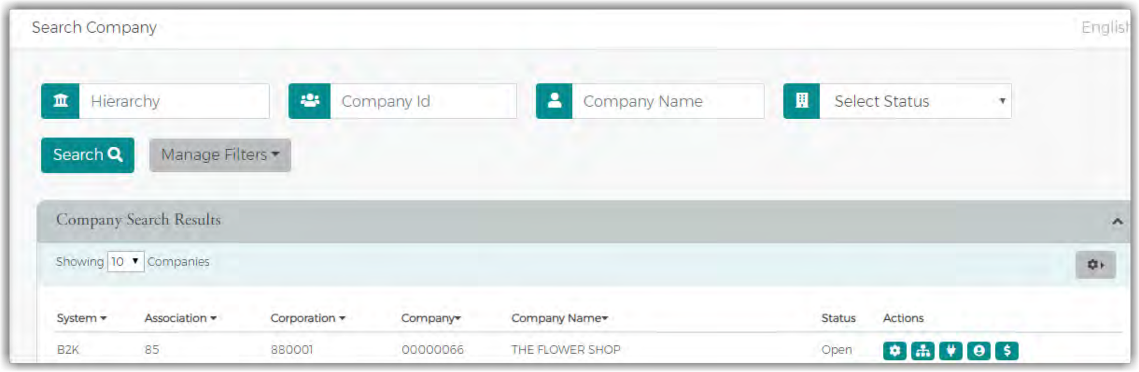
Accessing Online Service Requests

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

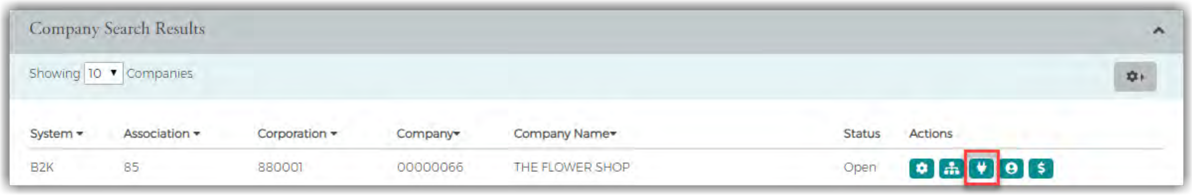
1. Click the **Company Management** icon and then the **Search Company** icon.



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



3. 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.*

4. 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 rights, you may or may not see all the Online Request types shown here.*

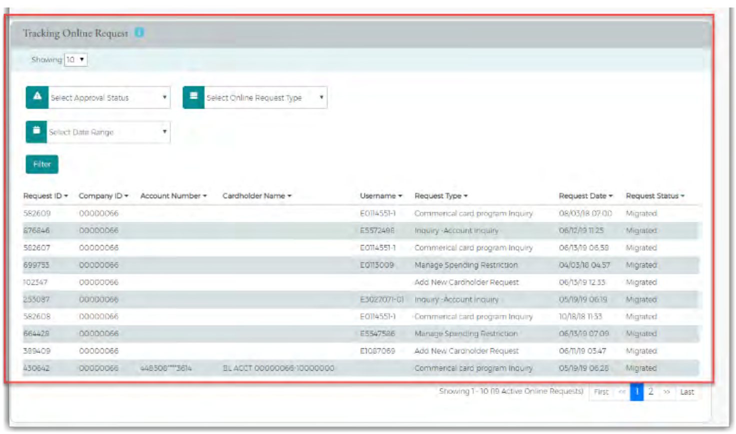
Search for an Account from the Online Service Request Screen

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 New Cardholder Request

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

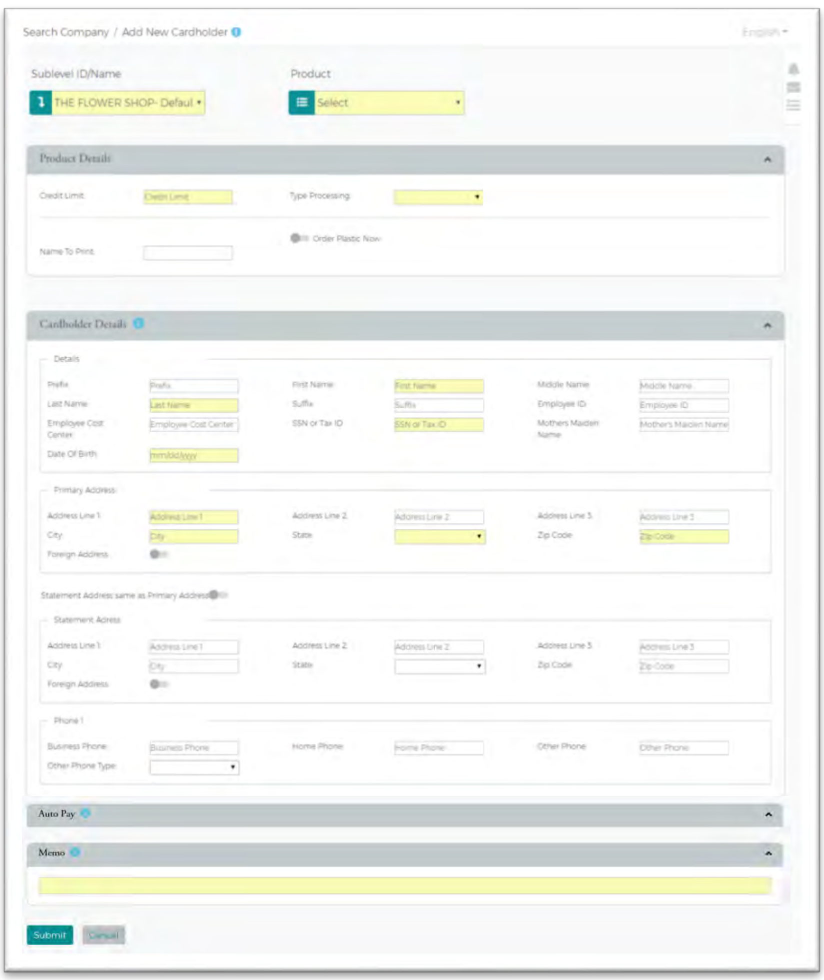
IMPORTANT!

- ➔ *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.*

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.
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.

Element	Description
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.
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.

Element	Description
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.
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.

Card Replacement Request

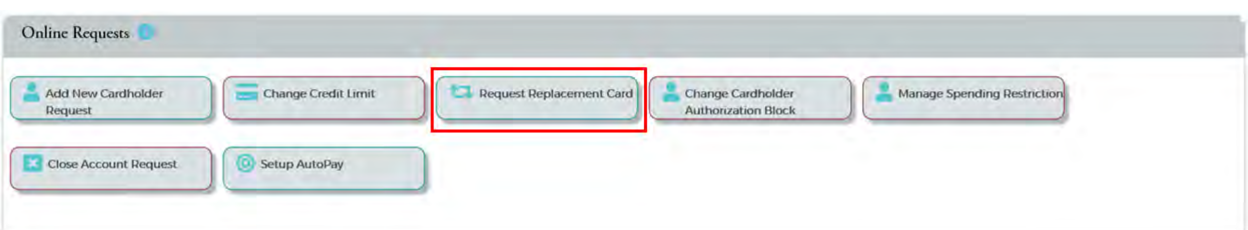
The **Card Replacement** Request allows you to request replacement credit cards for existing commercial cardholders. This feature is not intended for lost or stolen accounts.

IMPORTANT!

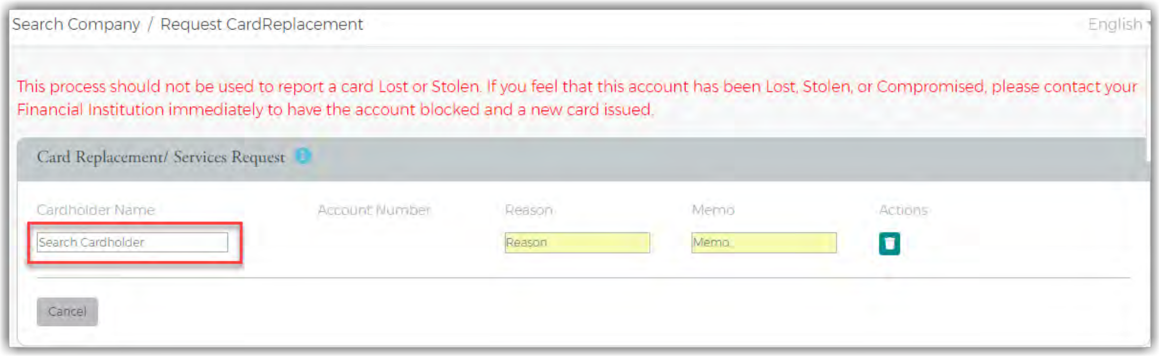
➔ *If you are trying to report a card lost or stolen, or to report fraud, please contact your Financial Institution's Administrator Immediately.*

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

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

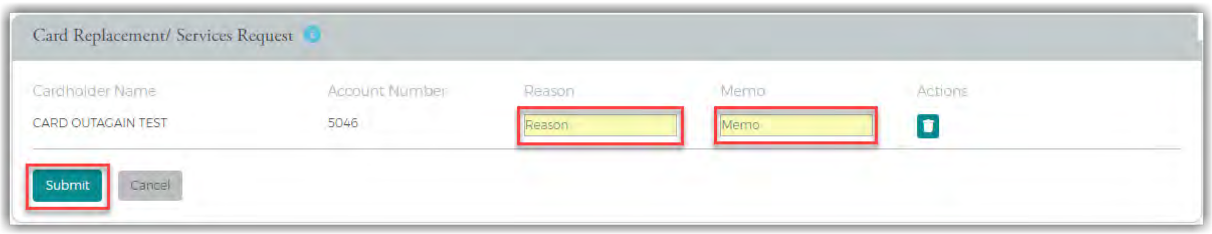


2. The **Card Replacement Request** screen displays. Enter the cardholder's name.



Note: *Once 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.

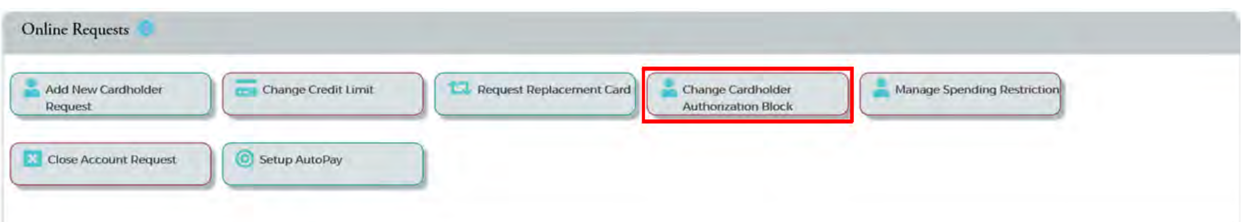
Note: *It may take up to 48 hours for the request to take effect. If you have any questions, contact your Financial Institution's Administrator.*

Change Cardholder Authorization Block

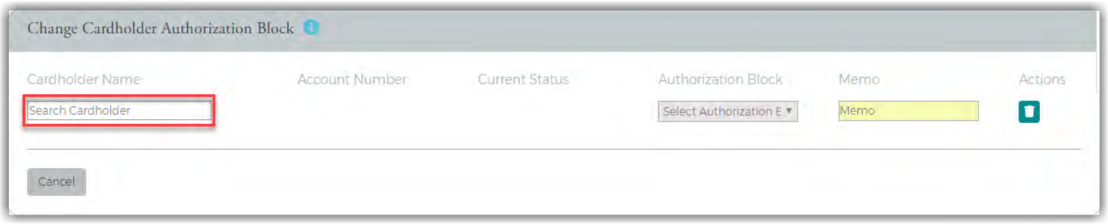
Change Cardholder Authorization Block Online Request allows the administrator to impose or remove a real-time cardholder authorization block at the account level. This block prevents additional approved authorizations on the account until an Administrator removes the block.

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

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

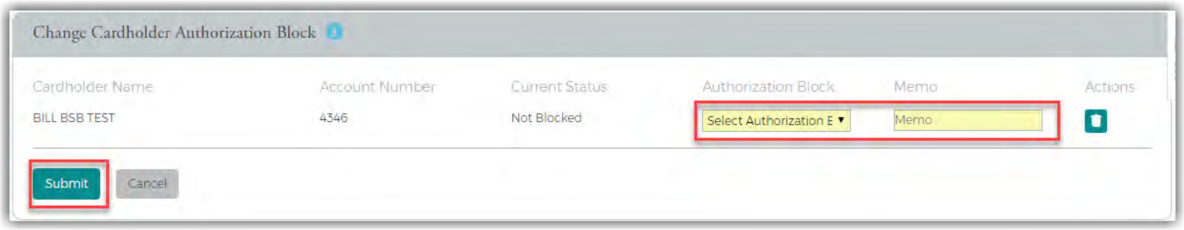


2. The **Change Cardholder Authorization Block** screen displays. Enter the cardholder's name.



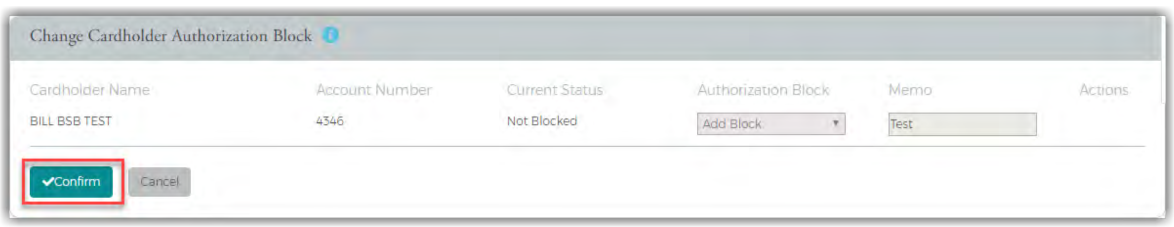
*Note: Once you enter the cardholder's name, the **Submit** button will appear.*

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.

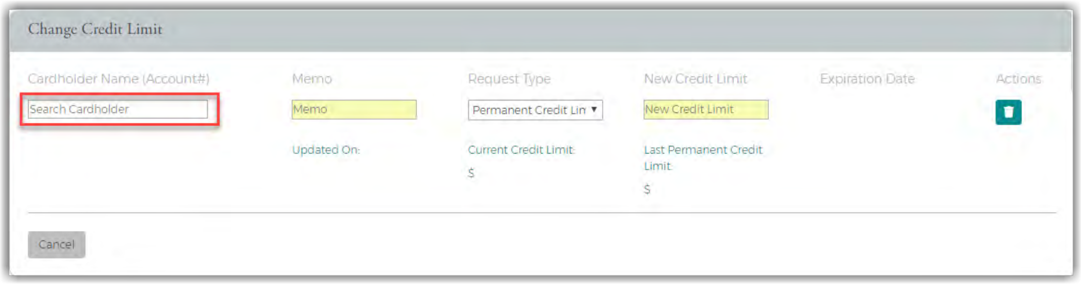
Change Credit Limit

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:

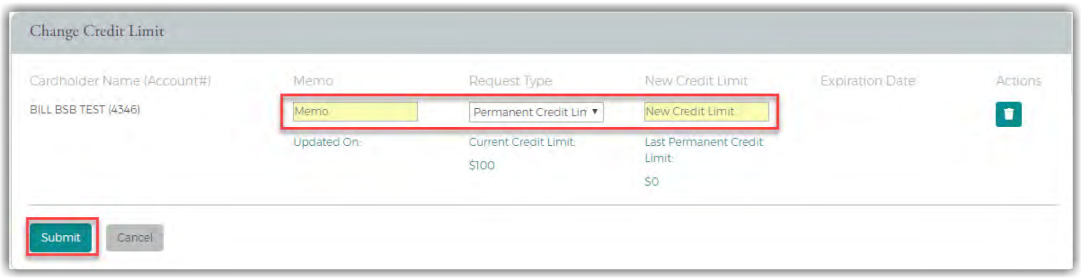
1. From the **Online Requests** screen, select **Change Credit Limit**.

2. The **Change Credit Limit** screen displays. Enter the cardholder's name.



Note: *Once 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 system will alert you that they are not allowed.

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

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.

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.

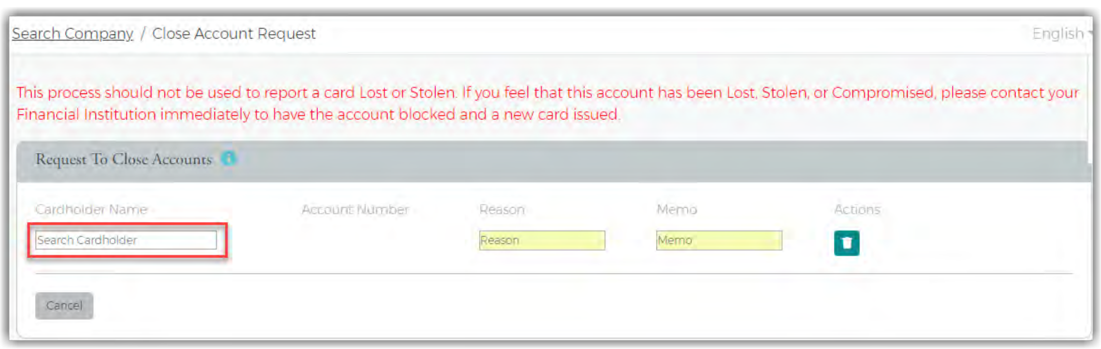
IMPORTANT!

➔ *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:

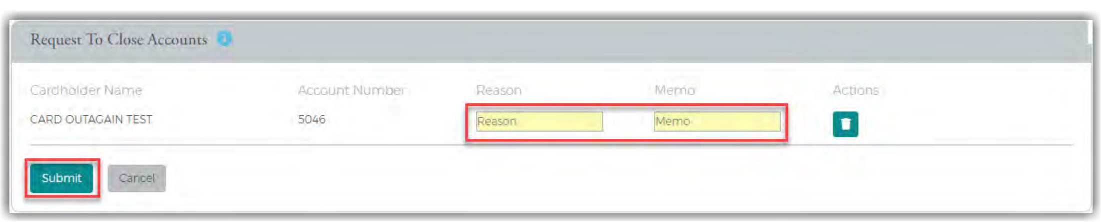
1. From the **Online Requests** screen, select **Close Account Request**.

2. The **Request to Close Accounts** page is displayed. Enter the cardholder's name.



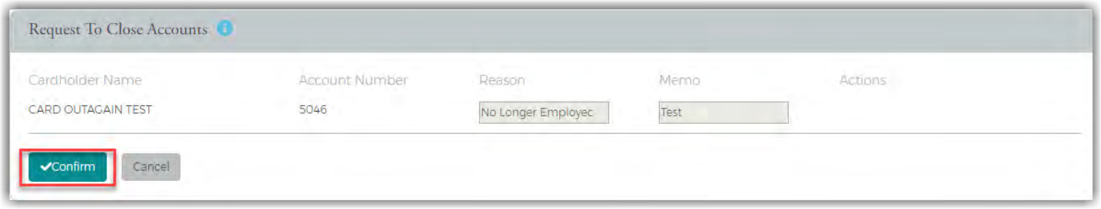
*Note: Once you enter the cardholder's name, the **Submit** button will appear.*

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.*

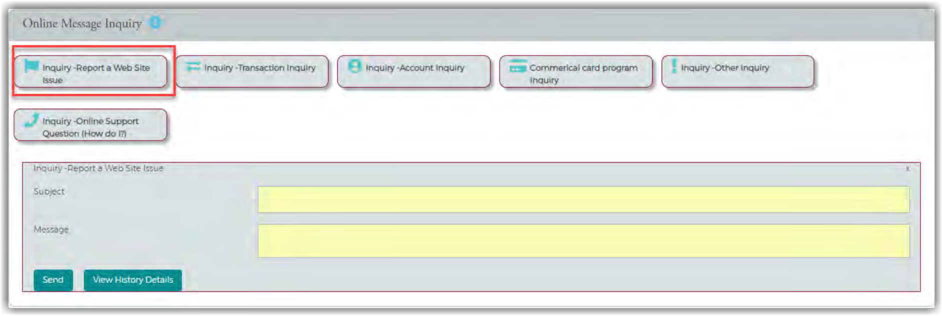
Online Message Types

Online Messages allow Company Admin Users and cardholders to submit a free-form message or inquiry to the 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

Report a Website Issue

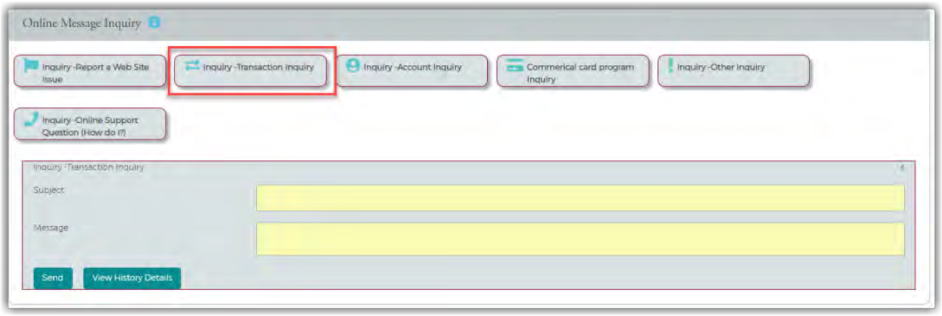
Report a Website Issue is an online message system used by the cardholder to report any website issue. To submit a Report a Website Issue, click the **Report a Website Issue** icon and complete the highlight fields that are displayed. Click **Send** once you have completed the fields.



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

Transaction Inquiry

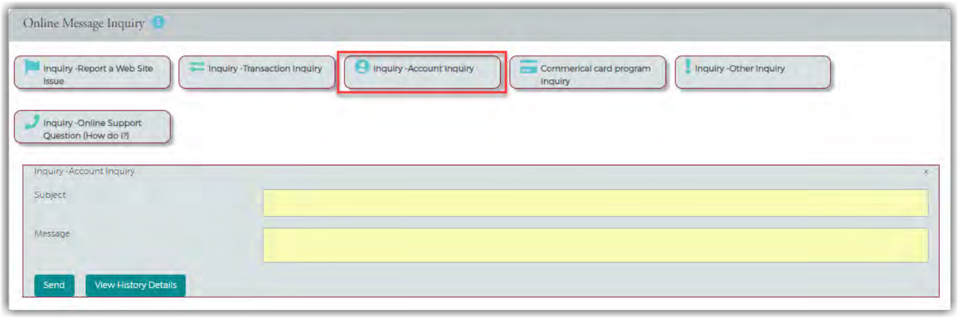
Transaction Inquiry is an online message system used to make any inquiry on cardholder transactions. To submit a Transaction Inquiry, click the **Transaction Inquiry** icon and complete the highlight fields that are displayed. Click **Send** once you have completed the fields.



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

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.*

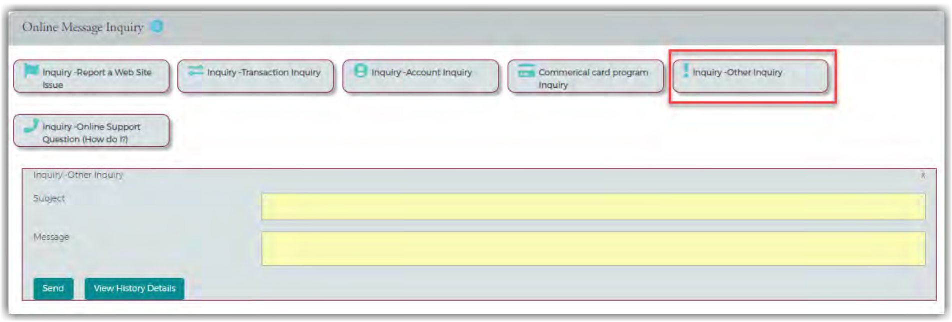
Commercial Card Program Inquiry

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.*

Other Inquiry

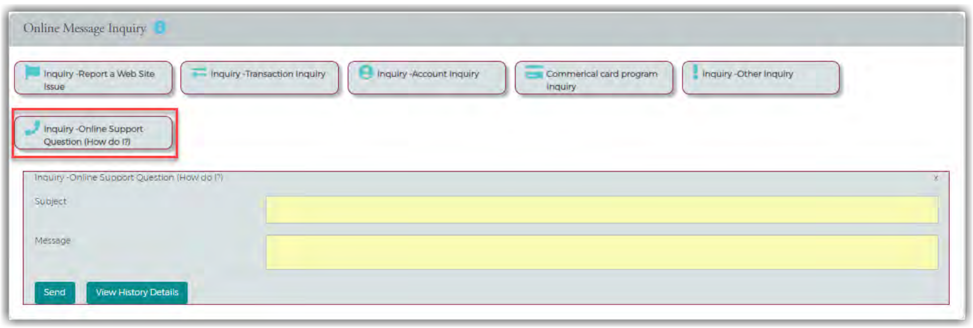
Other Inquiry is an online message system used by the cardholder to make any other inquiry. To submit an **Other Inquiry**, click the **Other Inquiry** icon and complete the highlight fields that are displayed. Click **Send** once you have completed the fields.



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

Online Support Question (How do I?)

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.*

Payments

IMPORTANT!

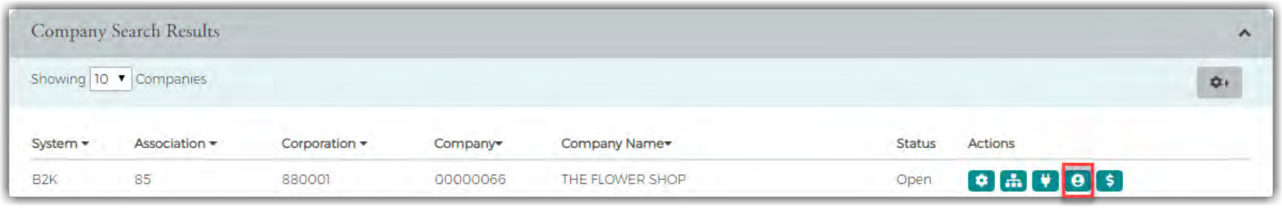
➔ *Depending on your security rights, you may or may not see all the options shown in this guide.*

Viewing Payment History

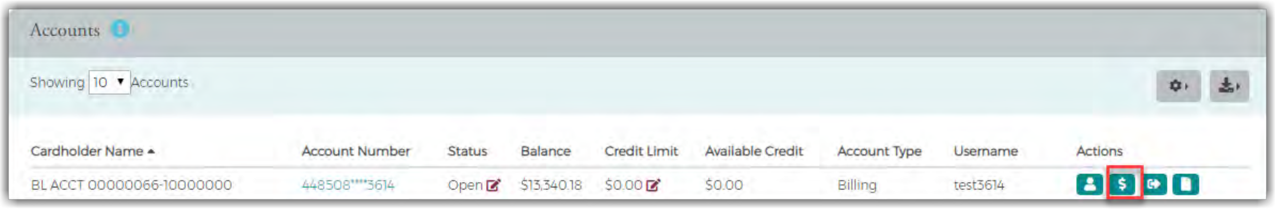
The payment history for an account consists of all payments that have been made on the mycardstatement.com and MyCardStatement site within the last eighteen months, including pending and canceled payments. Payments with a pending status can also be updated or canceled.

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

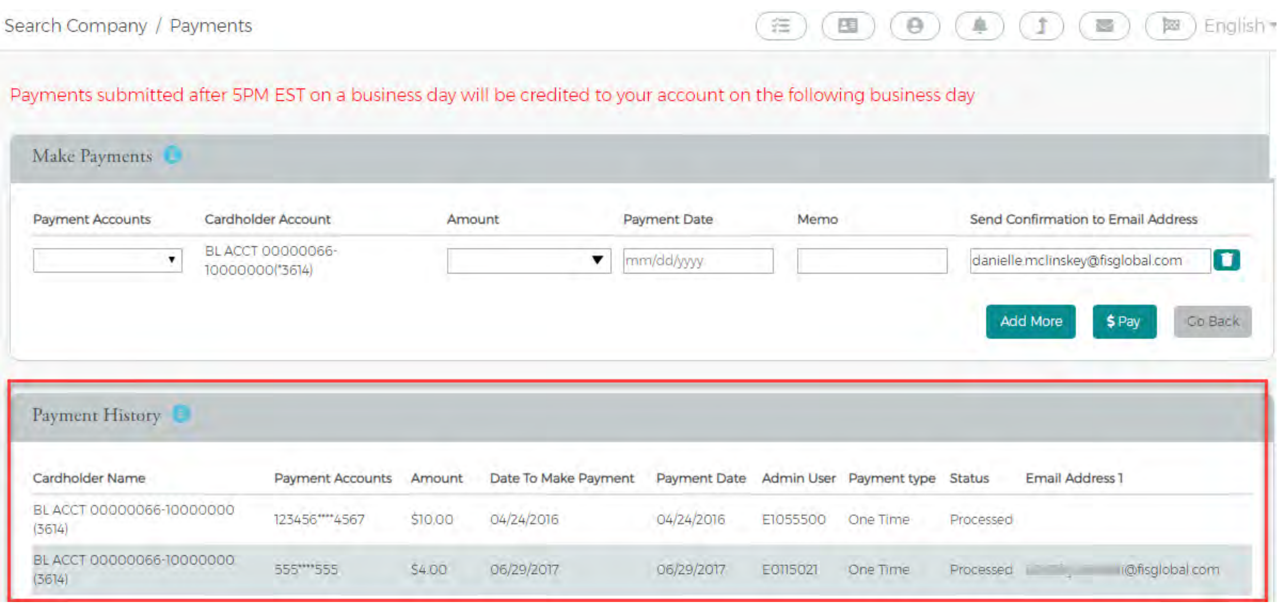
1. From the **Company Management**, **Search Company** page, click on the **Account List** icon for the company that you would like to view the payment history for.



2. The **Accounts** page is displayed. Select the account that you want to view the payment history for by clicking the **Payment** icon.



3. The **Payments** page is displayed.

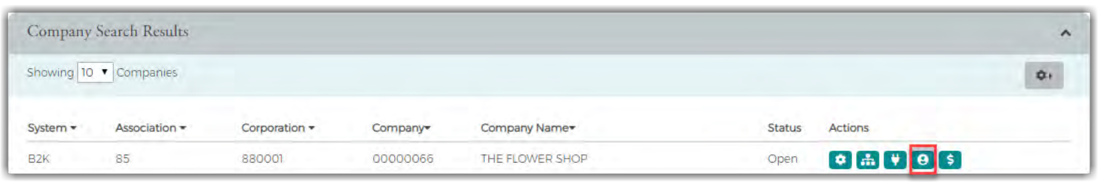


The table below describes the information on the **Payment History** page.

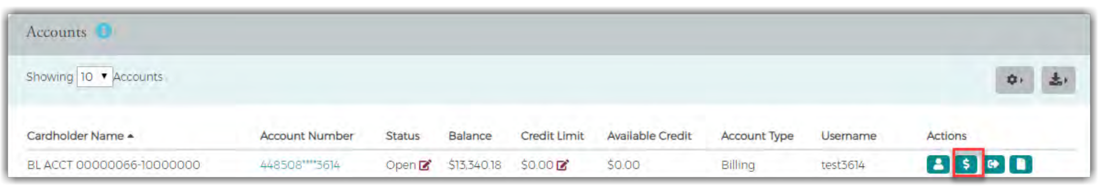
Element	Description
Cardholder Name	The cardholder name and the last 4 digits of their account.
Payment Accounts	The checking or savings account number of the account accessed for an online payment. The account number is masked with the exception of the first 6 and last four digits.
Amount	The amount of the payment.
Date to Make Payment	The date the payment is to be made.
Payment Date	The date of the payment.
Admin User	The admin user ID that made the payment.
Payment Type	The payment type: one-time or recurring.
Status	Payment status either Pending, Processing, Processed, or Cancelled.

Viewing Account Level Payment Accounts

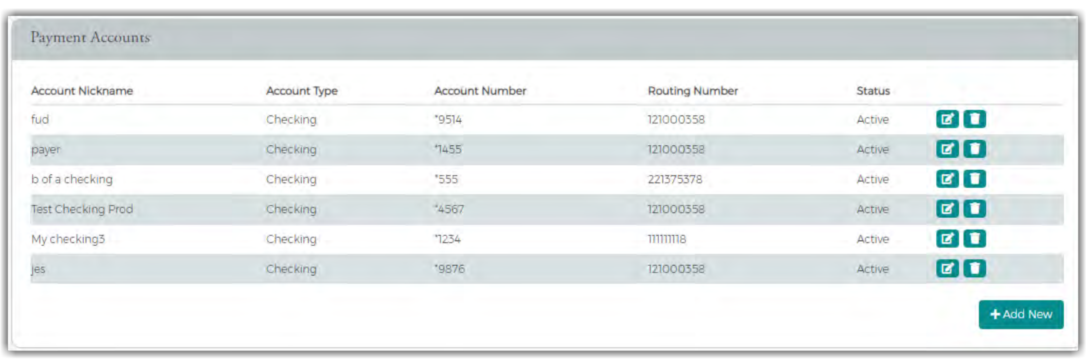
1. From the **Company Management**, **Search Company** page, click on the **Account List** icon for the company that you would like to view the payment history for.



2. The **Accounts** page is displayed. Select the account that you want to view the payment history for by clicking the **Payment** icon.



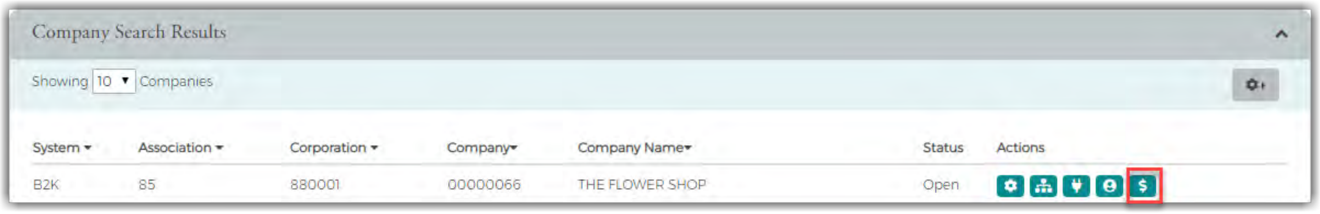
3. The **Payments** page is displayed. The **Payment Accounts** section is displayed under **Payment History**.



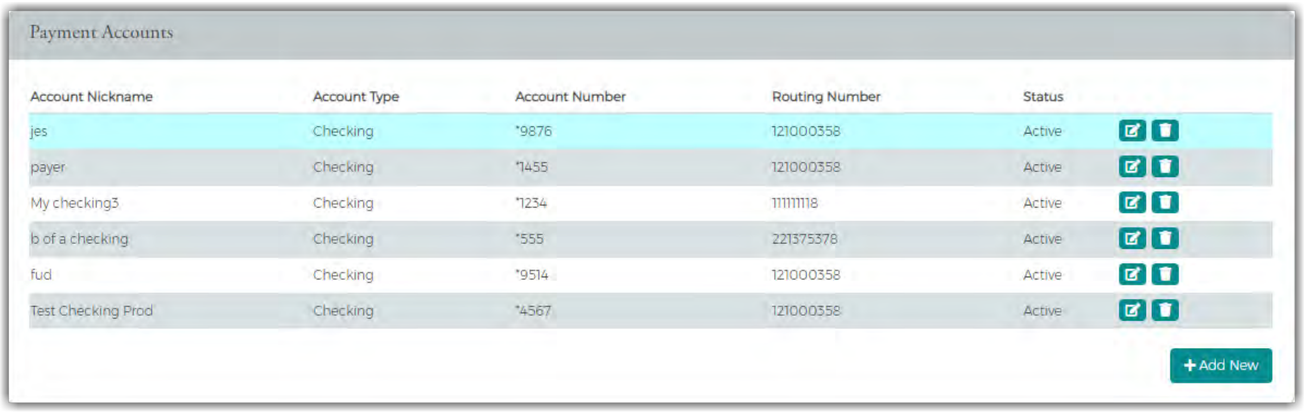
Viewing Company Payment Accounts

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 mycardstatement.com(MyCardStatement) as Payment Account.
Account Type	The type of account – checking or savings.
Account Number	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.

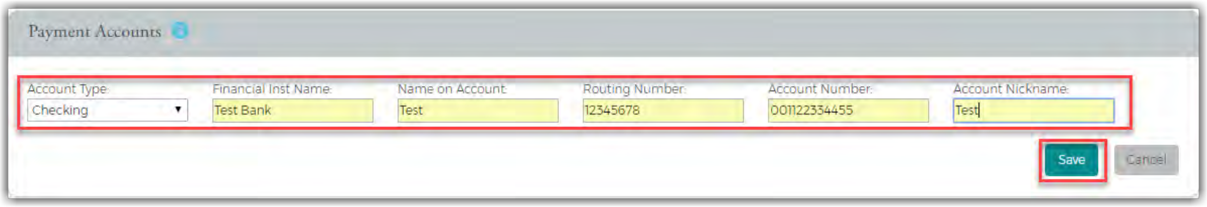
Adding Payment Accounts

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.

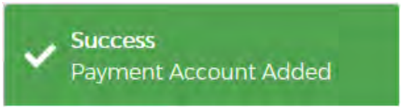
To add a Payment Account, perform the following steps:

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 Number	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.
	Edit the payment account information
	Delete the payment account

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

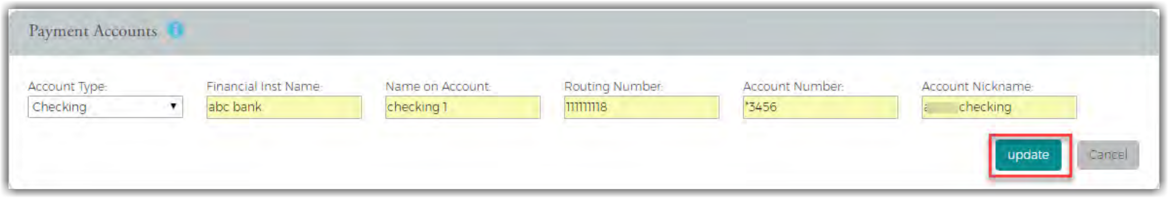
Element	Description
Account Type	Identifies if the payment account is from a savings or checking account.
Financial Inst Name	The financial institution of the checking or savings account where funds are withdrawn when making an online payment towards the cardholder account.
Name on Account	The name of 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 Number	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

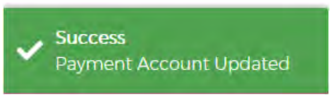
To change payment account information, perform the following steps:

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 mycardstatement.com 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 mycardstatement.com 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 a One-Time Payment

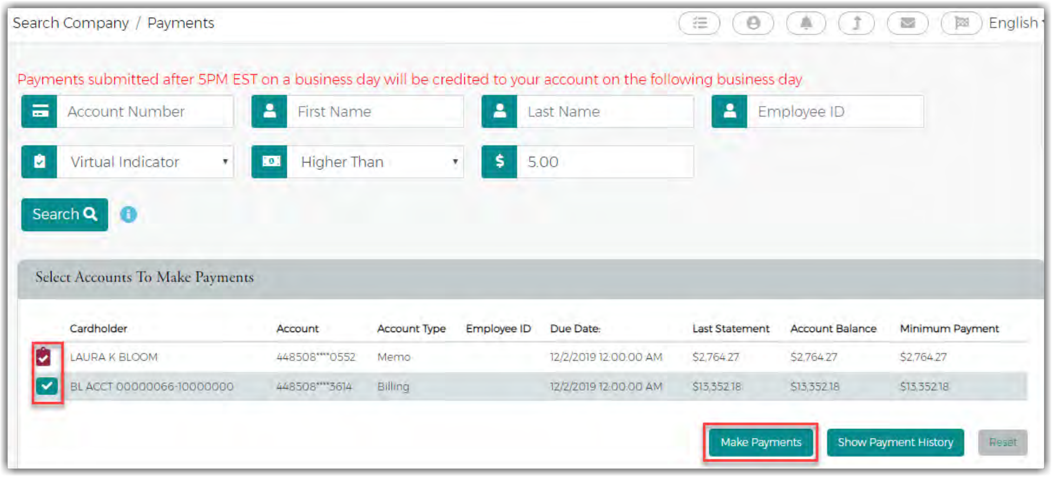
Administrators may make payments to individual and billing commercial card accounts. The one-time payment feature allows you to schedule one or more online payments for a current or future payment date. You can schedule a payment for a future date of up to 60 days. Once the payment is made, the payment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

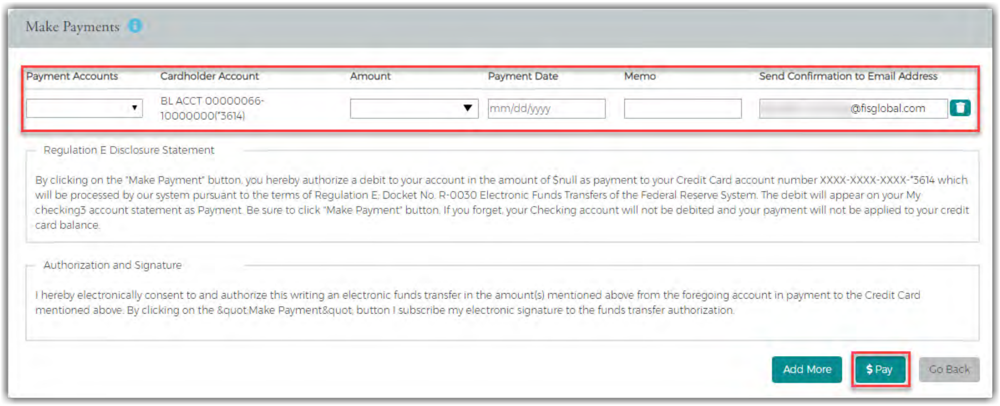
1. From the **Company Management**, **Search Company** page, click on the **Payment** icon for the company that you would like to view the payment account for.

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: *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.*

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



3. 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.

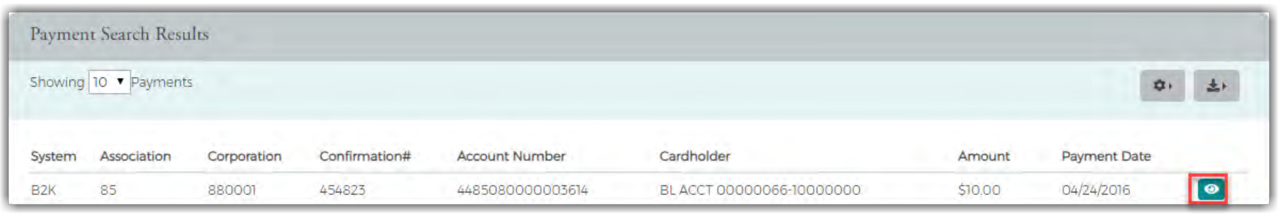
The below table describes the icons available in this section:

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

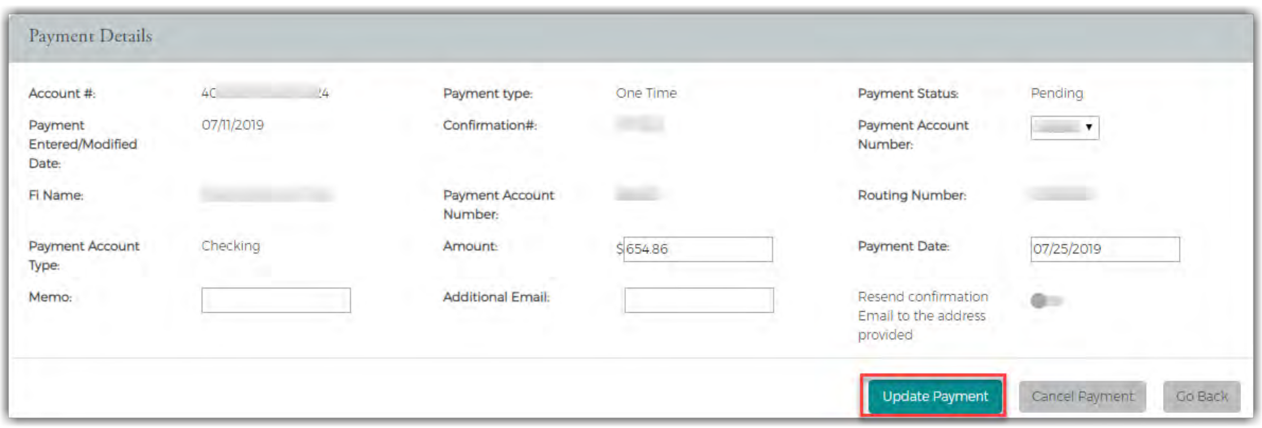
Update/Change a Payment

Payments can be changed as long as the payment status is **Pending**. To change a payment, perform the following steps:

1. Go to **Account Management** and then click **Search Payment**. Click on the **View Payment Details** icon.

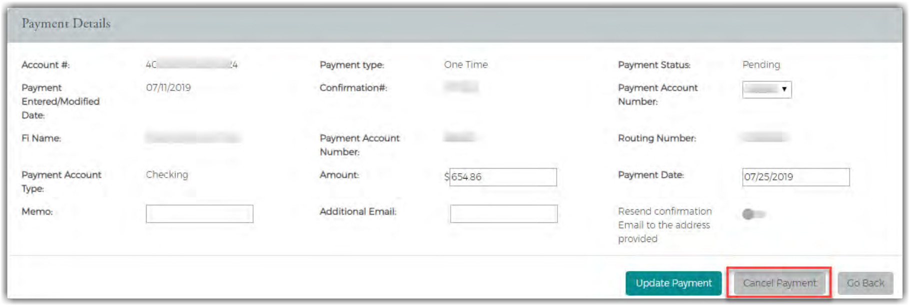


2. The **Payments Details** page. The payment can be updated by clicking the **Update Payment** icon.



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.



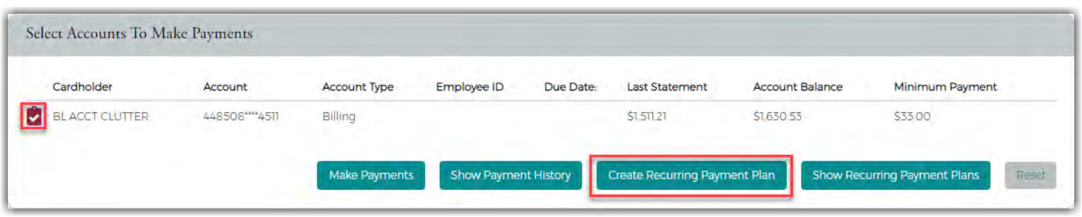
Once a payment is cancelled, the changeable fields on the **Payment Details** page appear disabled, and the payment status is cancelled.

Create a Recurring Payment

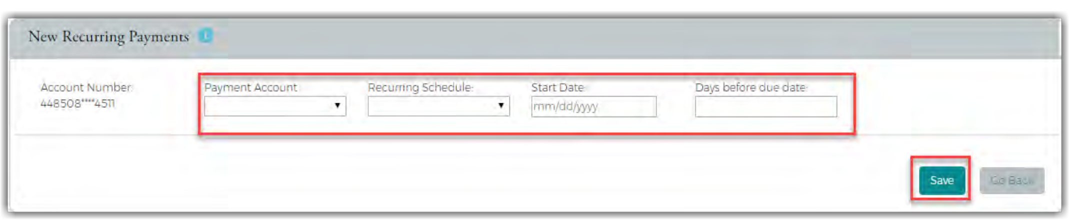
To add a recurring payment plan to a billing account, perform the following steps. To make a one-time payment on an account, perform the following steps:

1. From the **Company Management**, **Search Company** page, click on the **Payment** icon.

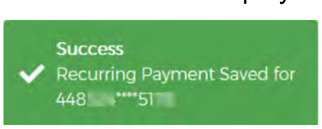
2. The **Payments** page is displayed. Select the billing account that you want to set up a recurring payment for and click **Create Recurring Payment Plan**.



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



4. A confirmation is displayed.



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

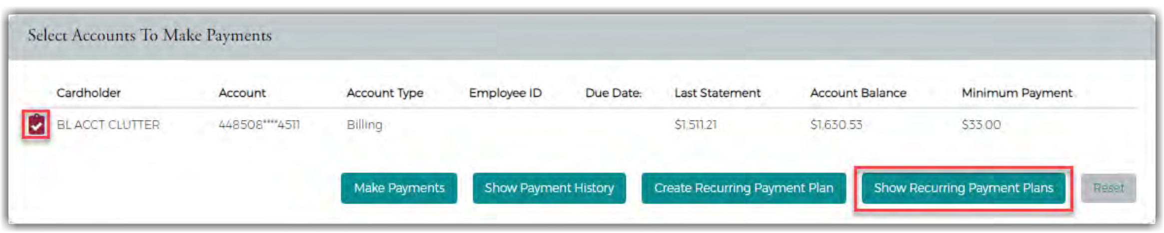
Element	Description
Account #	The first 6 and last 4 digits of the card number for the billing account.
Payment Account	Select from the drop-down list the account that you want the payment made from.
Recurring Schedule	Select the schedule from the drop-down list: ➢ **Minimum Payment Due** – minimum amount 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**.

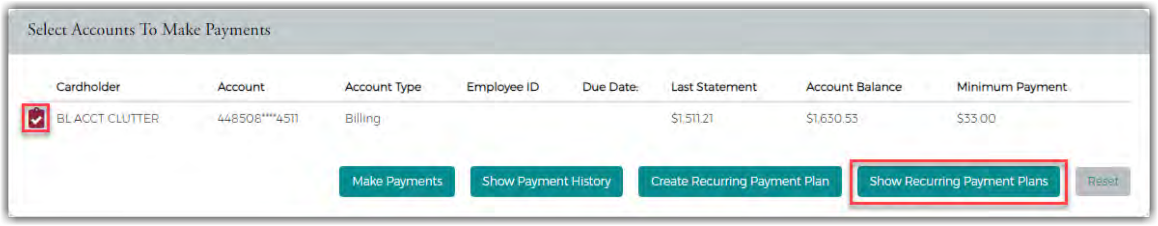


3. The **Recurring Payments** section is displayed.

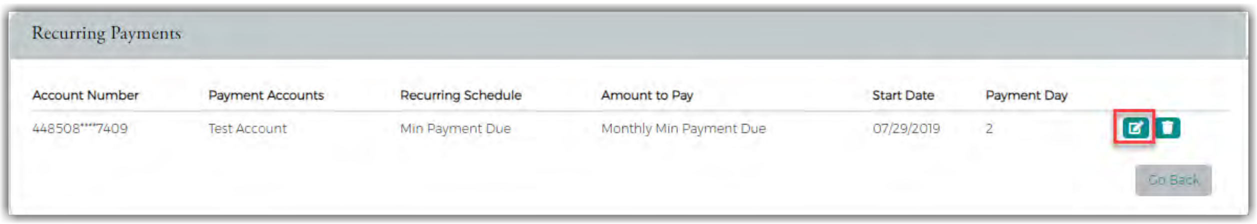
Update / Change a Recurring Payment

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

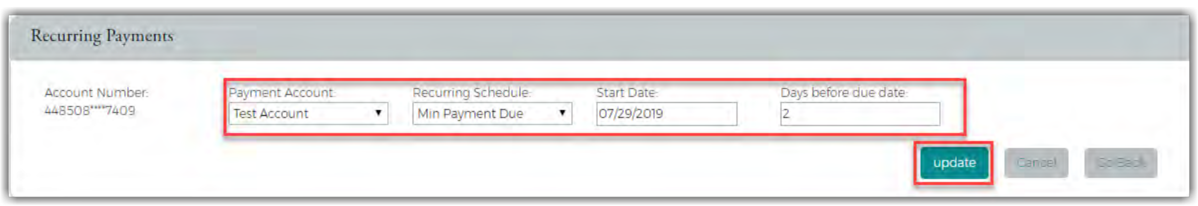
1. From the **Payments** page, select the billing account that you want to update a recurring payment for and click **Show Recurring Payment Plans**.



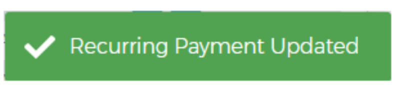
2. The **Recurring Payments** page is displayed. Click the **Edit** icon.



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



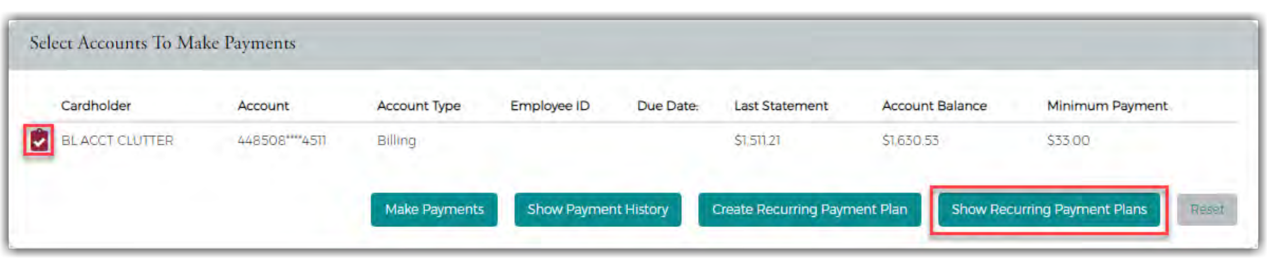
4. A message will be display stating **Recurring Payment Updated**.



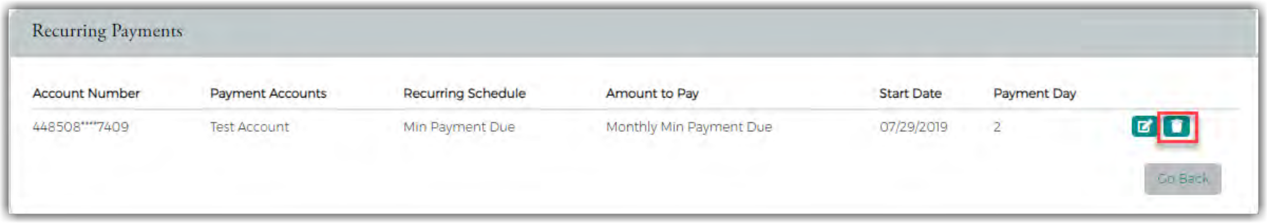
Delete a Recurring Payment

To delete a recurring payment, perform the following steps:

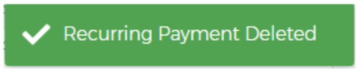
1. From the **Payments** page, select the billing account that you want to update a recurring payment for and click **Show Recurring Payment Plans**.



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**.



Admin Management

IMPORTANT!

- ➔ *Depending on your security rights, 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.

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.

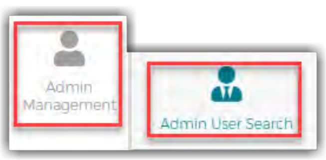
A **Company Role** and a **Non-Company Role** can be created at both single and multiple levels. The rights to these roles have three status:

- **Unassigned - T**he user will not have access to that right.
- **Allow -** The user will have access to that right.
- **Deny -** The user will not have access to that right.

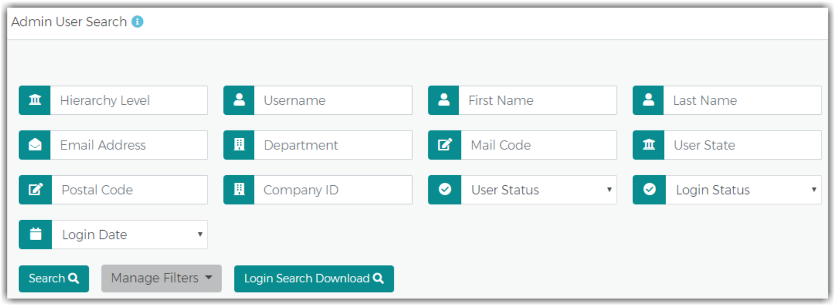
Admin User Search

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**.



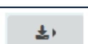
Note:

- *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	Search by hierarchy level
User Name	Search by user name
First Name	Search by a user's first name
Last Name	Search by a user's last name
Email Address	Search by a user's email address
Department	Search by a department
Mail Code	Search by mail code
User State	Search by the user's state
Postal Code	Search by postal code / zip code
Company ID	Search by a Company ID
User Status	Search by the status of user(s): All, Active, Inactive, Deleted
Login Status	Search by login status: All, Login Success, Login Failure
Login Date	Search by login date: Equal To, Between, After, Before

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**

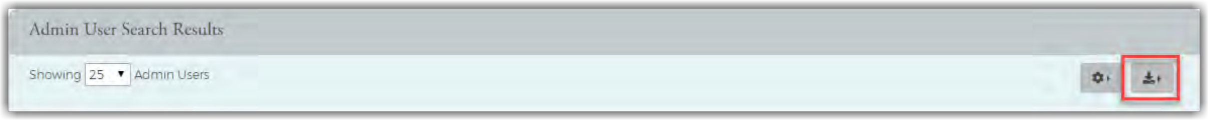
Downloading the Admin User List

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

- 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.

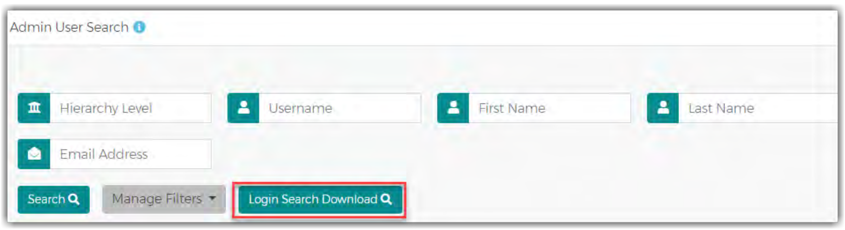


2. Click on the format option that you want and save the file to a specified location on your computer.

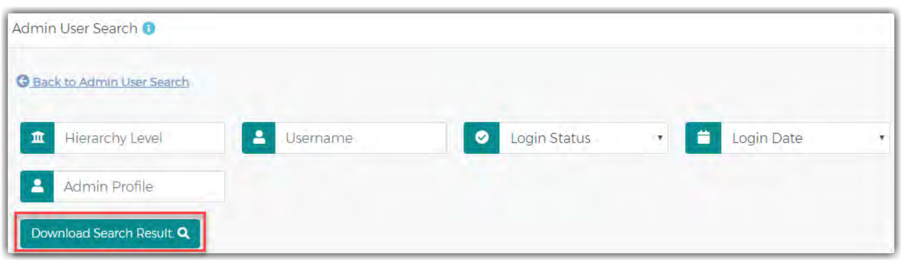
Downloading the Admin Login Report

The Admin Login Report shows a list of Admin logins by based on the criteria that you enter. To download the Admin Login Report, perform the following steps:

1. From the **Admin User Search** page, click the **Login Search Download** button.



2. The **Login Search** criteria page is displayed. Enter the criteria and click **Download Search Results**.



3. The **Admin Login Search** report will appear.

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

Element	Description
Hierarchy	Search based on the hierarchy level
Username	Search logins for a specific user name
Login Status	Search for logins by status: All, Login Success, Login Failure
Login Date	Search by login date: Equal To, Between, After, Before
Admin Profile	Search by the Admin Profile name.

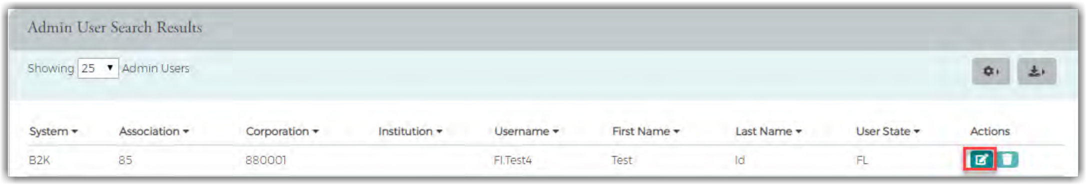
View Admin Account Information

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.

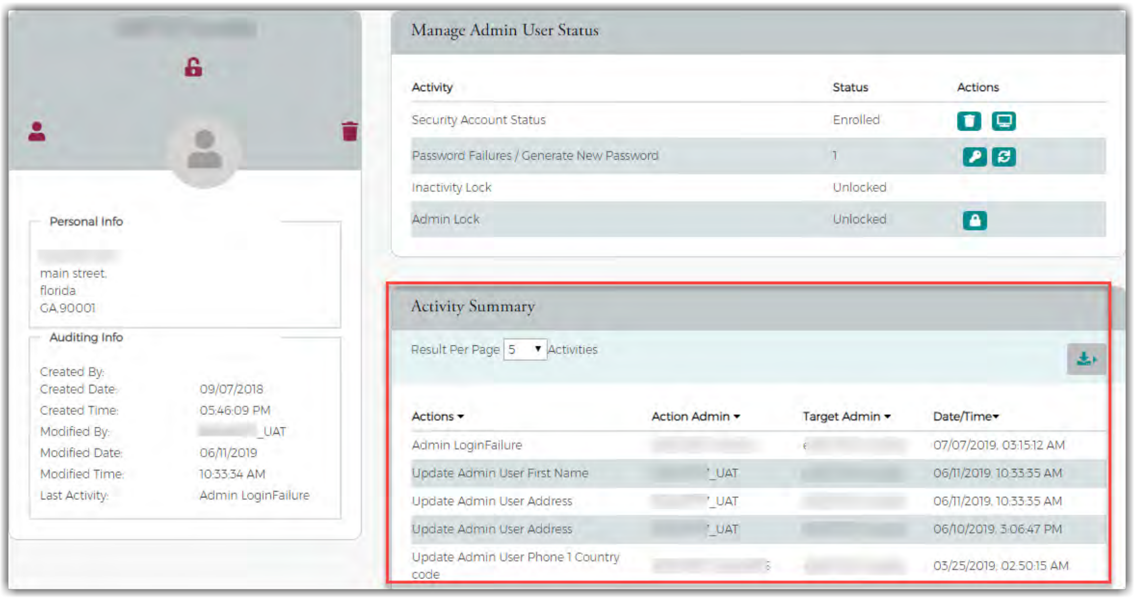
Element	Description
Admin User Profile	
Personal Info	User's address and phone number
Auditing Info	➢ Created By ➢ Created Date ➢ Created Time ➢ Updated By ➢ Modified Date ➢ Modified Time ➢ Last Activity
Manage Admin User	
Security Account Status	Shows the status of the user's security account
Password Failures / Generate New Password	Shows the number of password failures
Inactivity Lock	Shows the status of the user's inactivity lock
Admin Lock	Shows the status of the user's admin lock
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:
Admin Roles	Use the toggle buttons to assign security roles
Company Admin Roles	Admin roles assigned to the user
Reporting Roles	Reporting roles assigned to the user
Company Restrictions	Company restrictions placed on the user
Company Profile Restrictions	Company profile restrictions place on the user
IP Restrictions	Enter IP restrictions
Account Restrictions	Enter account restrictions

Updating Admin User’s Personal Information

Contact your financial institution to modify, delete, or add admin users.

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:

- 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

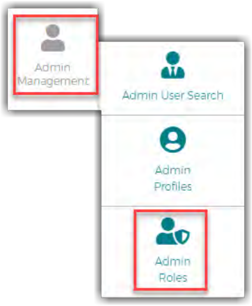
IMPORTANT!

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

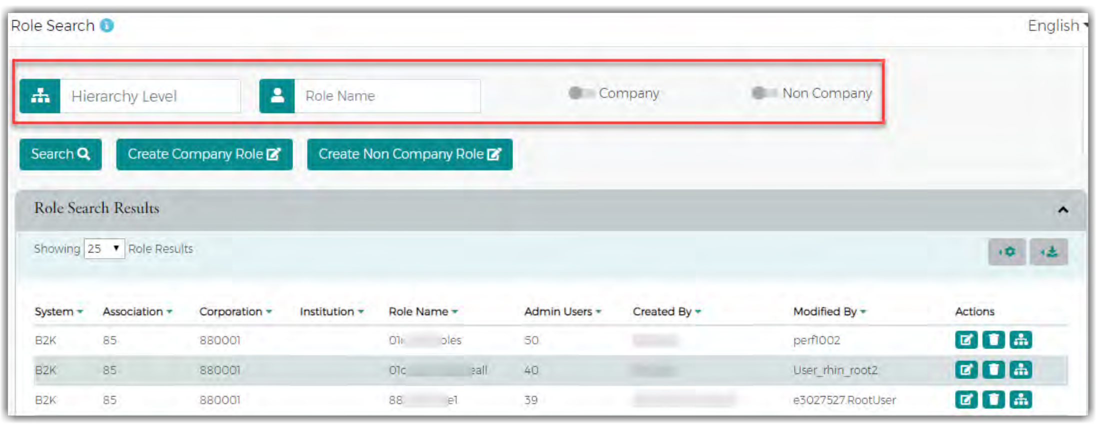
Search Roles

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
	View users assigned to the role

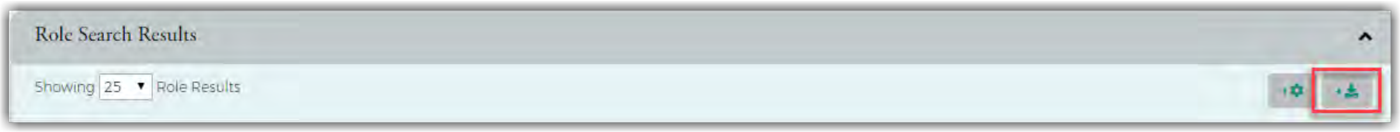
Download Security Roles List

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

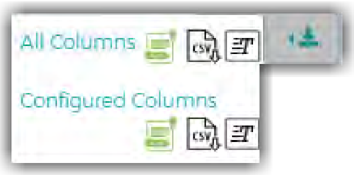
- Spreadsheet (.csv) format
- Excel
- Text (tab spacing) format

To download the list, perform the following steps:

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



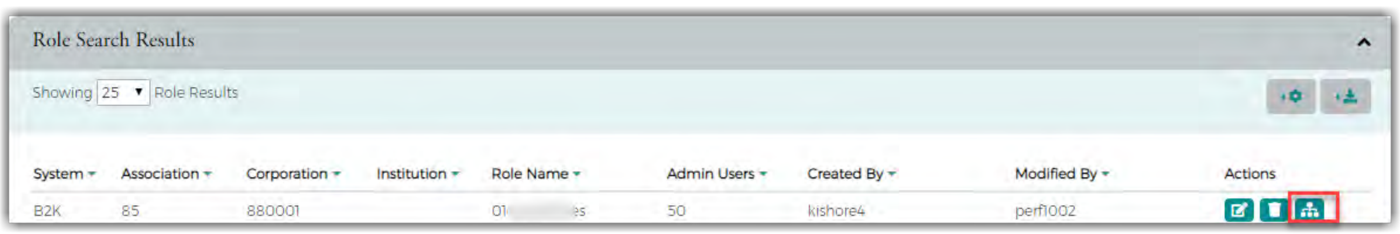
2. Click on the format option that you want and save the file to a specified location on your computer.



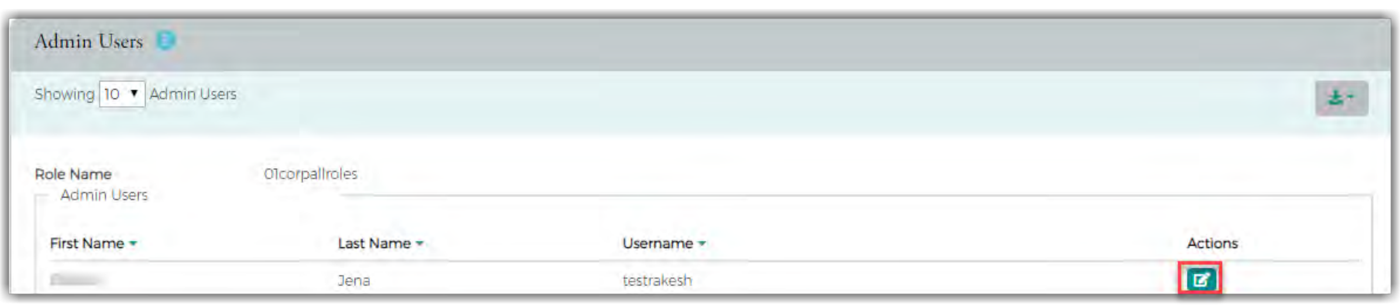
View Admin Users Assigned to a Role

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
	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:

- 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.