SpendTrack Cardholder

Contents

Introduction

Overview

The SpendTrack cardholder application enables business cardholders to view their card account. This document provides step-by-step instructions about how to use and navigate through the application.

There are two account types. Check with your program administrator (PA) for more information.

- **Sub Account**—Individual accounts that are members of consolidated pay accounts, such as a department. Cardholders with sub-accounts are not responsible for the due payment. Payment information will not display on the homepage.
- **Individual Pay**—Individual accounts that are not members of consolidated pay accounts. Cardholders with individual pay accounts are often responsible for the payment due. Payment information displays on the homepage.

Objectives

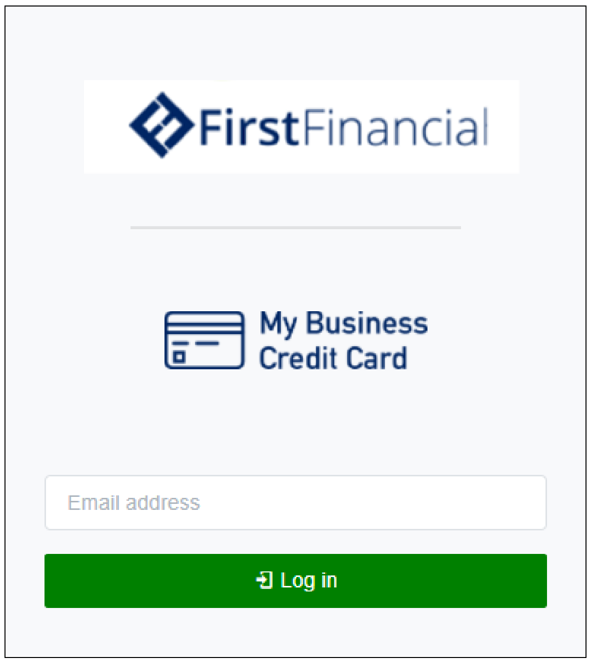
- Access SpendTrack
- Navigate the homepage
- View transactions
- Edit profile
- View payment history
- Make a payment
- View card profile
- Access card options
- Request changes
- View notifications

Access SpendTrack

Your PA provides the URL to get you started. As part of the login process, an access code is sent to your email. Before your first login, an email is sent that contains a link and an activation code. Select the link and enter the code to activate your SpendTrack account.

After the account is activated, navigate to the main URL provided by your PA:

1. Enter your email and select **Log in**
2. Enter your password and select **Submit**
3. Enter the access code from your email and select **Submit**
4. Accept the terms and conditions at first login.



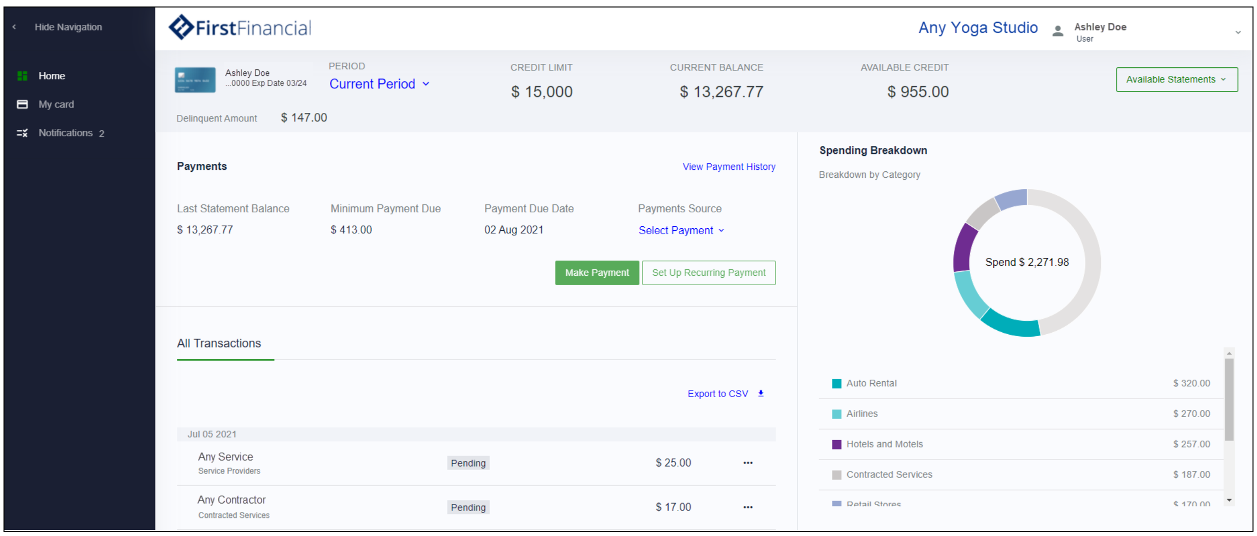
Note
Select **Forgot Password** from the password screen, to receive a temporary password and access code.

Home page

The home page provides a snapshot of key metrics.

1. Select the drop-down list next to **Current Period** to change the date range of the page. The top section displays:

- Current Period
- Credit Limit
- Current Balance
- Available Credit



Note
The home page for sub accounts does not include the Payments section.

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2. Select **Available Statements** to download a statement as a PDF.

- For indiviual pay accounts, the Payments section of the home page displays:
  - Last Statement Balance
  - Minimum Payment Due
  - Payment Due Date
  - Payments Source
  - View Payment History
  - Make Payment
  - Set up Recurring Payment

The **Spending Breakdown** chart displays percentages of spend by category. Hover over different bands of the chart to view the category and value.

The **All Transactions** section of the home page displays:

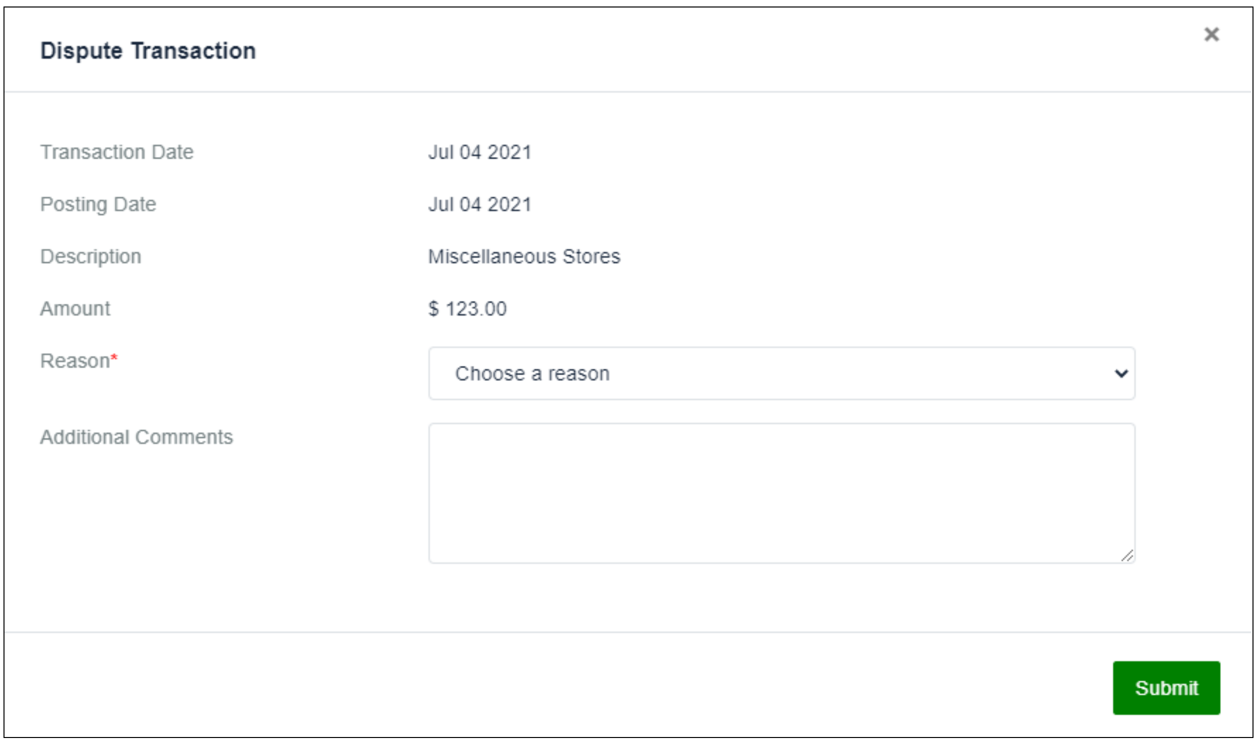
- Transaction Date
- Merchant and category
- Status
- Amount

3. Select **Export to CSV** to download the transactions as a CSV file.

Dispute

To dispute a transaction:

1. Select the ellipses to the right of a transaction.
2. Select **Raise a Dispute**. The Dispute Transaction dialog box displays.
3. Select the reason.
4. Add comments as needed.
5. Select **Submit**.



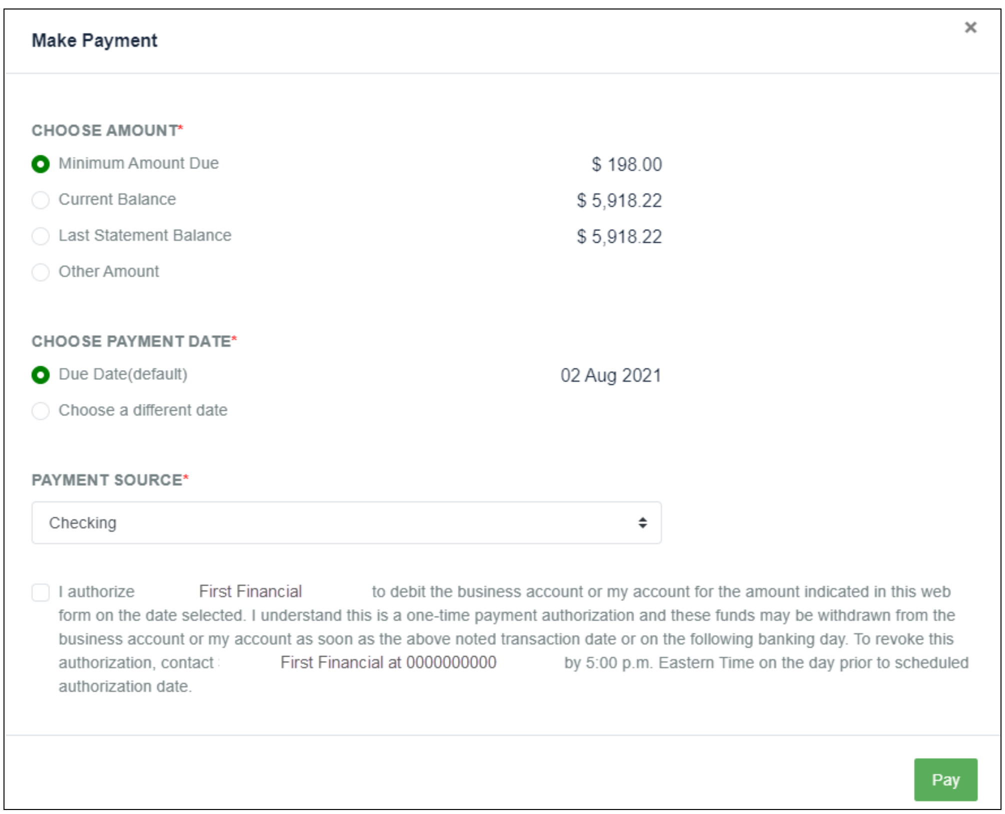
Payments

Payment options are available for individual accounts.

Make a Payment

To make a payment:

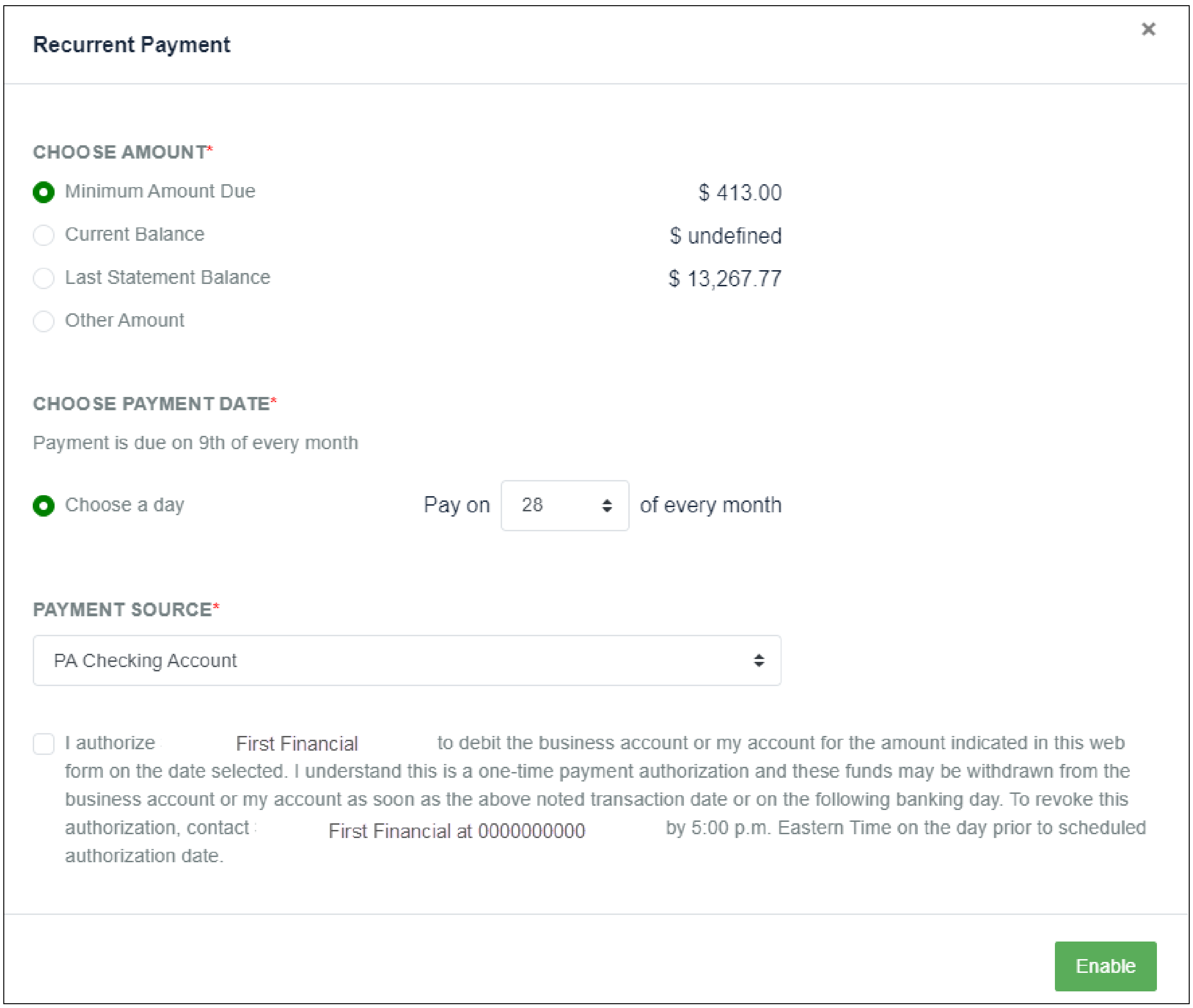
1. Select **Make a Payment** from the home page.
2. Choose the amount.
3. Choose the payment date.
4. Select the payment source.
5. Place a check next to the terms and conditions.
6. Select **Pay**.



Make a Recurring Payment

To set up recurring payments:

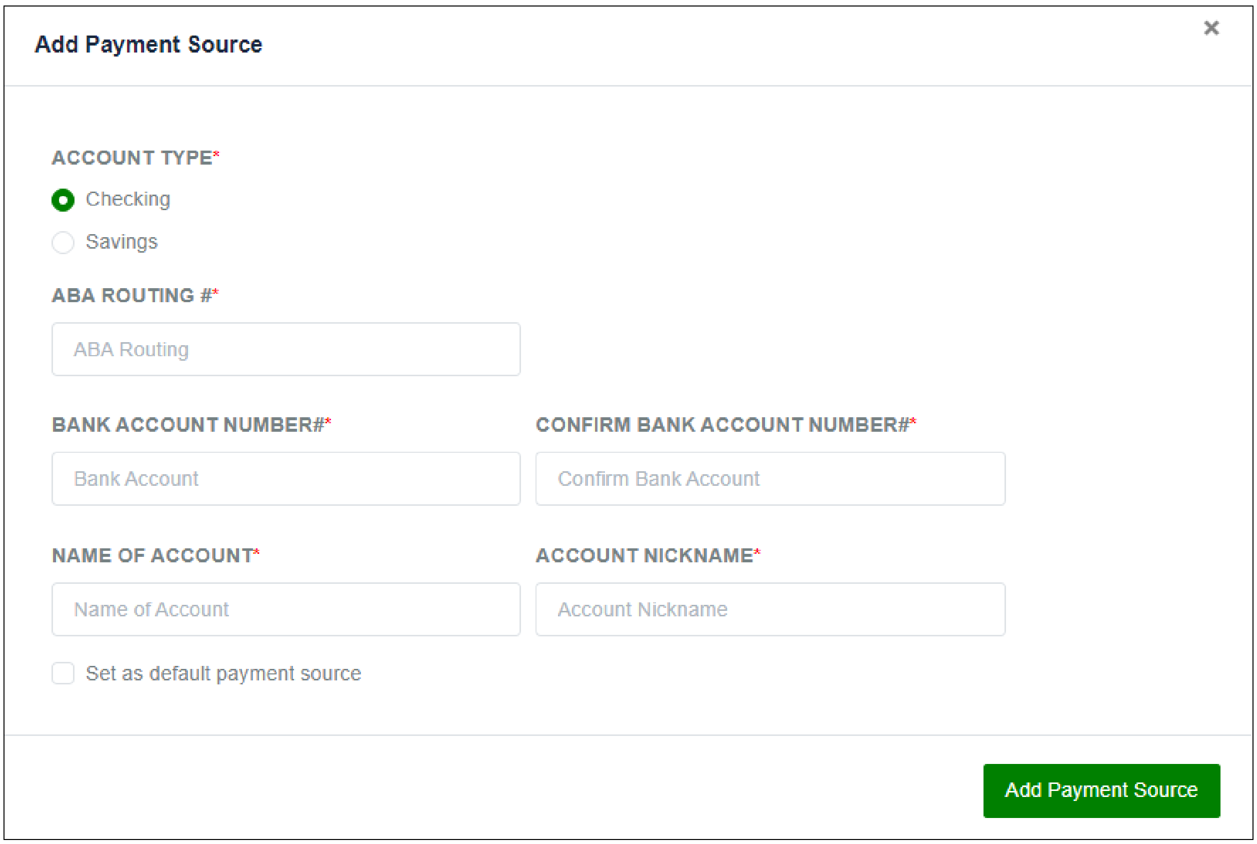
1. Select **Set up Recurring Payment** from the cardholder transaction page.
2. Choose the amount.
3. Choose the payment date.
4. Select the payment source.
5. Place a check mark next to the terms and conditions.
6. Select **Enable**.



Add Payment Source

To add a payment source:

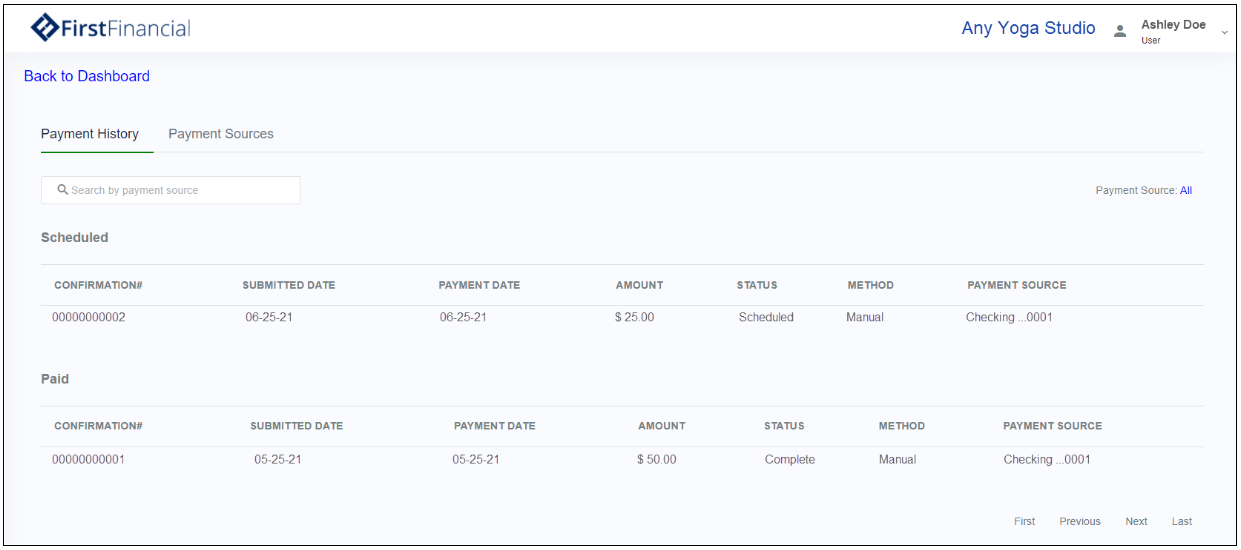
1. Select **Add Payment Source** from the Payment Source drop-down list or from the Payment Sources tab on the Payment History page.
2. Choose the account type.
3. Complete the form.
4. Select **Add Payment Source**.



Payment History

To view a complete list of scheduled and paid payments:

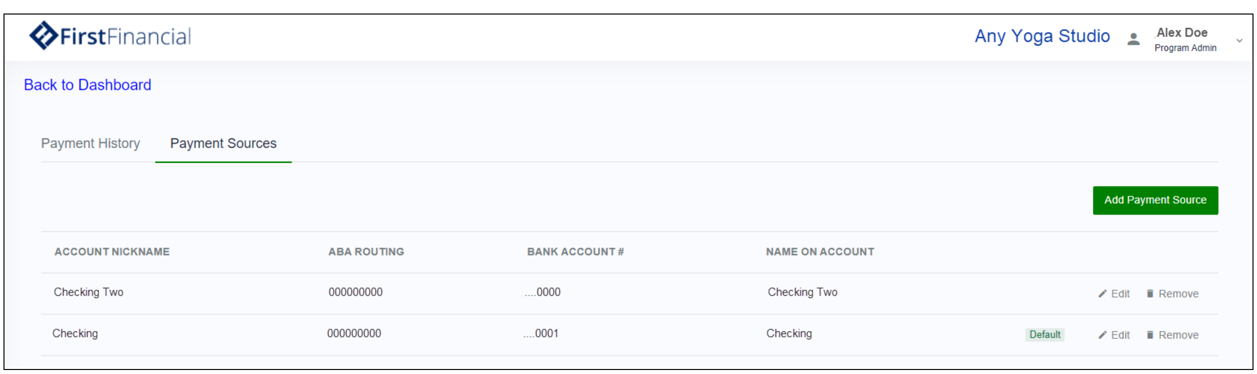
1. Select **View Payment History** from the cardholder transactions page.
2. Search by payment source.



Manage Payment Sources

To manage payment sources:

1. Select **Manage Payment Sources** from the Payment Source drop-down list or select the **Payment Sources** tab from the Payment History page.
2. Select **Edit** to update the payment source.
3. Select **Remove** to delete the payment source.
4. Select **Add Payment Source** to add a new source.

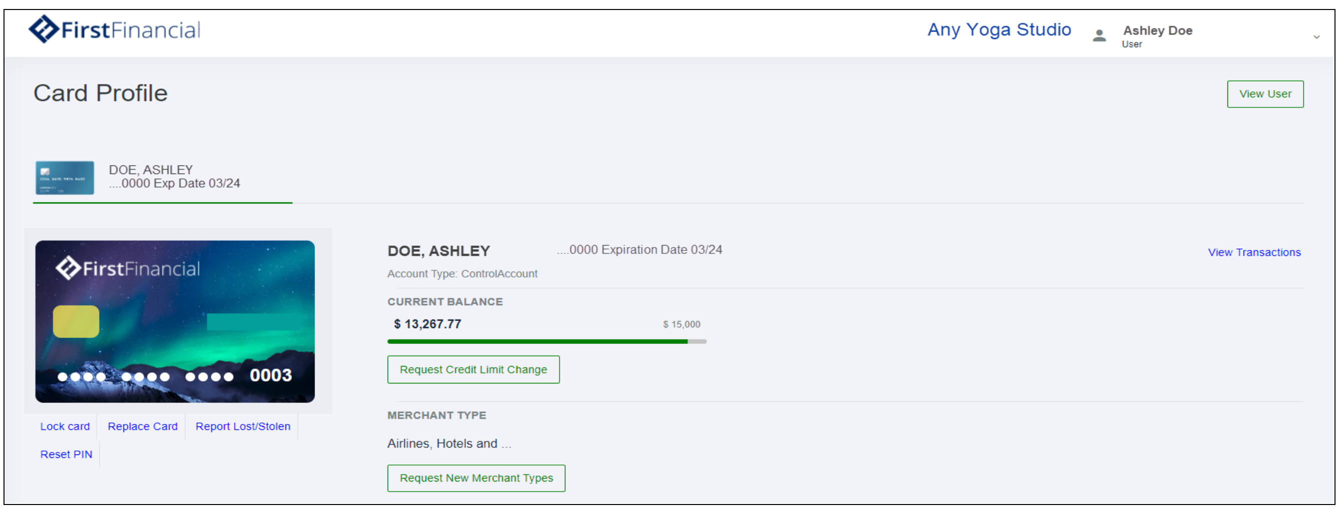


My Cards

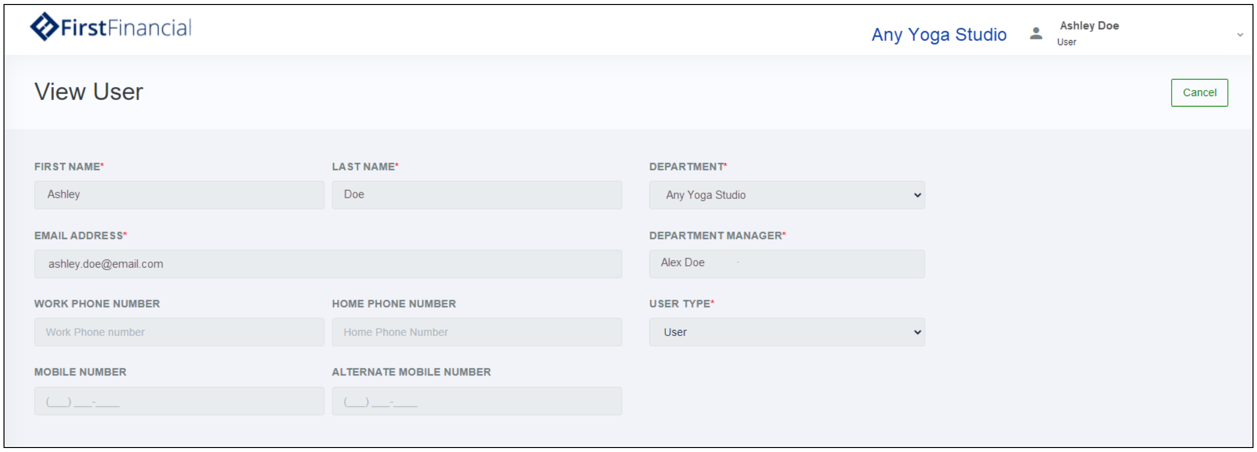
Select My Cards from the navigation page. The Card Profile page displays. Several actions are available from this page:

- **Lock Card**—Opens a confirmation dialog box. Select **Yes** to lock the card.
- **Reset PIN**—Opens a confirmation dialog box. Select **Yes** to create a new PIN at next login.
- **Replace card**—Opens a dialog box with a form to complete. Select the reason, confirm the address, and select **Submit** to order a replacement card.
- **Report lost/stolen**—Opens a dialog box with instructions to call the financial institution (FI).
- **View Transactions**—Opens a page with transactions and spending.
- **Request Credit Limit Change**—Opens a dialog box. Enter the new credit limit and select **Submit**.

  Add temporary spending limit—An option in the Update Credit Limits dialog box. Opens a set of options to set single transaction or daily spending limits.
- **Request New Merchant Types**—Opens a dialog box with a list of merchant categories. Select the merchants types where the cardholder is allowed to perform transactions.



Select **View Profile** and the View User page displays.



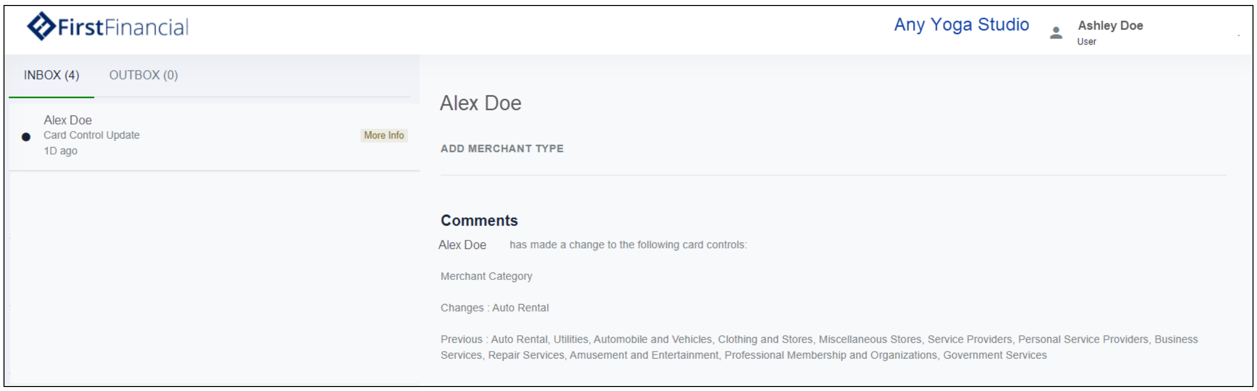
Notifications

When you make a request, such as an increase to the credit limit or adding a new merchant type, a notification is sent to the PA. You can check the status of the requests in Notifications.

1. Select **Notifications** from the navigation pane and the Notifications page displays.

   The Inbox displays messages from the PA and the Outbox displays sent requests.

2. Select a message to view the details.



Wrap Up

Resources include:

- *CreditConsole Business User Guide*
- *SpendTrack Client Admin User Guide*
- *SpendTrack Program Administrator User Guide*

Topics covered in this training included:

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