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BANK

SpendTrack Cardholder

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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

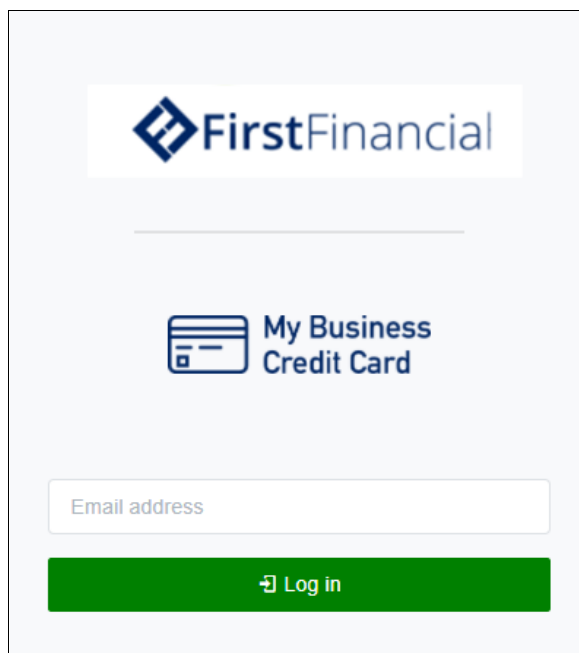
- Access SpendTrack
- Navigate the homepage
- View transactions
- Edit profile
- View payment history
- Make a payment
- View card profile
- Access card options
- Request changes
- View notifications

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.



The screenshot shows the login interface for First Financial's My Business Credit Card. At the top is the First Financial logo. Below it is a horizontal line. Underneath the line is an icon of a credit card and the text "My Business Credit Card". Below this is a text input field labeled "Email address". At the bottom is a green button with a white arrow icon and the text "Log in".

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

The screenshot displays the FirstFinancial home page for user Ashley Doe. The page is divided into several sections:

- Account Summary:** Shows the current period as "Current Period", a credit limit of \$15,000, a current balance of \$13,267.77, and available credit of \$955.00. A delinquent amount of \$147.00 is also noted.
- Payments Section:** Includes a table with columns for Last Statement Balance (\$13,267.77), Minimum Payment Due (\$413.00), Payment Due Date (02 Aug 2021), and Payments Source. It features "Make Payment" and "Set Up Recurring Payment" buttons.
- Spending Breakdown:** A donut chart shows a total spend of \$2,271.98, broken down by category: Auto Rental (\$320.00), Airlines (\$270.00), Hotels and Motels (\$257.00), Contracted Services (\$187.00), and Detail Stores (\$170.00).
- All Transactions:** A table showing recent transactions, including "Any Service Service Providers" and "Any Contractor Contracted Services", both with a "Pending" status.

Note

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

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

Dispute Transaction ✕

Transaction Date	Jul 04 2021
Posting Date	Jul 04 2021
Description	Miscellaneous Stores
Amount	\$ 123.00
Reason*	<input type="text" value="Choose a reason"/>
Additional Comments	<input type="text"/>

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 Payment ×

CHOOSE AMOUNT*

<input checked="" type="radio"/> Minimum Amount Due	\$ 198.00
<input type="radio"/> Current Balance	\$ 5,918.22
<input type="radio"/> Last Statement Balance	\$ 5,918.22
<input type="radio"/> Other Amount	

CHOOSE PAYMENT DATE*

<input checked="" type="radio"/> Due Date(default)	02 Aug 2021
<input type="radio"/> Choose a different date	

PAYMENT SOURCE*

Checking ▾

I authorize First Financial to debit the business account or my account for the amount indicated in this web form on the date selected. I understand this is a one-time payment authorization and these funds may be withdrawn from the business account or my account as soon as the above noted transaction date or on the following banking day. To revoke this authorization, contact: First Financial at 0000000000 by 5:00 p.m. Eastern Time on the day prior to scheduled authorization date.

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**.

Recurrent Payment
✕

CHOOSE AMOUNT*

Minimum Amount Due \$ 413.00

Current Balance \$ undefined

Last Statement Balance \$ 13,267.77

Other Amount

CHOOSE PAYMENT DATE*

Payment is due on 9th of every month

Choose a day Pay on ↕ of every month

PAYMENT SOURCE*

↕

I authorize First Financial to debit the business account or my account for the amount indicated in this web form on the date selected. I understand this is a one-time payment authorization and these funds may be withdrawn from the business account or my account as soon as the above noted transaction date or on the following banking day. To revoke this authorization, contact : First Financial at 0000000000 by 5:00 p.m. Eastern Time on the day prior to scheduled authorization date.

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**.

Add Payment Source ✕

ACCOUNT TYPE*

Checking
 Savings

ABA ROUTING #*

BANK ACCOUNT NUMBER#* **CONFIRM BANK ACCOUNT NUMBER#***

NAME OF ACCOUNT* **ACCOUNT NICKNAME***

Set as default payment source

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.

FirstFinancial Any Yoga Studio Ashley Doe
User

[Back to Dashboard](#)

Payment History Payment Sources

Payment Source: All

Scheduled

CONFIRMATION#	SUBMITTED DATE	PAYMENT DATE	AMOUNT	STATUS	METHOD	PAYMENT SOURCE
0000000002	06-25-21	06-25-21	\$ 25.00	Scheduled	Manual	Checking ...0001

Paid

CONFIRMATION#	SUBMITTED DATE	PAYMENT DATE	AMOUNT	STATUS	METHOD	PAYMENT SOURCE
0000000001	05-25-21	05-25-21	\$ 50.00	Complete	Manual	Checking ...0001

[First](#) [Previous](#) [Next](#) [Last](#)

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.

FirstFinancial Any Yoga Studio Alex Doe
Program Admin

[Back to Dashboard](#)

Payment History Payment Sources

[Add Payment Source](#)

ACCOUNT NICKNAME	ABA ROUTING	BANK ACCOUNT #	NAME ON ACCOUNT	
Checking Two	000000000	...0000	Checking Two	Edit Remove
Checking	000000000	...0001	Checking	Default Edit Remove

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.

The screenshot displays the 'Card Profile' page for a FirstFinancial card. At the top, the FirstFinancial logo is on the left, and the user's name 'Ashley Doe' and location 'Any Yoga Studio' are on the right. The main heading is 'Card Profile' with a 'View User' button. Below this, there is a card image placeholder for 'DOE, ASHLEY' with an expiration date of '03/24'. To the right of the card image, the cardholder's name and account type 'ControlAccount' are shown. The 'CURRENT BALANCE' is \$13,267.77, and the credit limit is \$15,000, represented by a progress bar. A 'Request Credit Limit Change' button is located below the balance information. Under the 'MERCHANT TYPE' section, the current type is 'Airlines, Hotels and ...' and a 'Request New Merchant Types' button is provided. At the bottom left, there are links for 'Lock card', 'Replace Card', 'Report Lost/Stolen', and 'Reset PIN'.

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

The screenshot displays the 'View User' profile page within the FirstFinancial system. The page header includes the FirstFinancial logo on the left, the user's department 'Any Yoga Studio' in the center, and the user's name 'Ashley Doe' with a 'User' role indicator on the right. A 'Cancel' button is located in the top right corner of the form area.

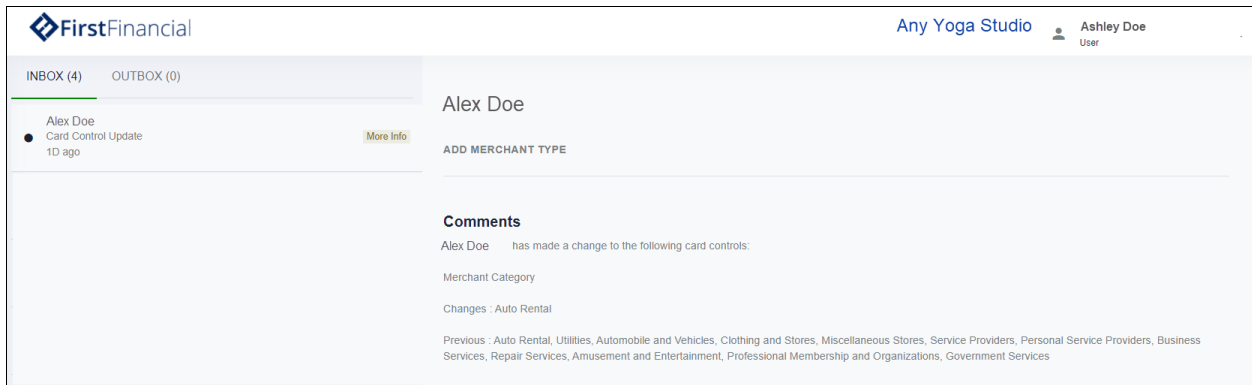
The form contains the following fields:

- FIRST NAME***: Ashley
- LAST NAME***: Doe
- DEPARTMENT***: Any Yoga Studio (dropdown menu)
- EMAIL ADDRESS***: ashley.doe@email.com
- DEPARTMENT MANAGER***: Alex Doe
- WORK PHONE NUMBER**: Work Phone number
- HOME PHONE NUMBER**: Home Phone Number
- USER TYPE***: User (dropdown menu)
- MOBILE NUMBER**: () - - -
- ALTERNATE MOBILE NUMBER**: () - - -

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:

- Accessed SpendTrack
- Navigated the home page
- Viewed transactions
- Edited profile
- Viewed payment history
- Made a payment
- Viewed card profile
- Accessed card options
- Requested changes
- Viewed notifications