

D.L. Evans

BANK

SpendTrack Cardholder

Table of Contents

OVERVIEW	2
WHAT IS SPENDTRACK?	2
SPENDTRACK DIRECT LOGIN URL	2
WHAT IS A PROGRAM ADMINISTRATOR?	2
WHAT IS A CARDHOLDER USER?	2
WHAT IS A DEPARTMENT HEAD?	3
ACCESS FOR SPENDTRACK CARDHOLDERS	4
SELF-REGISTER	4
LOGIN ACTIVATION	5
LOGGING IN	5
NAVIGATION	6
NAVIGATION FEATURES	6
HOME SCREEN	6
MY CARDS SCREEN	8
NOTIFICATIONS SCREEN	8
DEPARTMENT SCREEN	9
PAYMENTS	11
MANAGE PAYMENT ACCOUNTS	11
MAKE A PAYMENT	11
MAKE A RECURRING PAYMENT	12
VIEW PAYMENT HISTORY	13
CARD MANAGEMENT	14
ACTIVATE CARD	14
RESET PIN	14
REQUEST CREDIT LIMIT CHANGE	15
CARD REPLACEMENT	15
REQUEST NEW MERCHANT TYPE	16
LOCK CARD	16
STATEMENTS	17
VIEW OR DOWNLOAD PDF STATEMENTS	17
SET PAPERLESS STATEMENT OPTION	17
TRANSACTIONS	18
VIEW TRANSACTIONS	18
DECLINE TRANSACTION REASON	18
EXPORT TRANSACTIONS	18
SPENDING BREAKDOWN	19
DISPUTE A TRANSACTION	19
REWARDS	20
VIEW REWARDS BALANCE	20
REDEEMING REWARDS	20

Overview

What is SpendTrack?

SpendTrack™ is a new, improved online credit card management solution that allows businesses to easily manage credit card accounts online and provides real-time card controls, transaction details, statement access, payment capabilities, and spend analytics.

SpendTrack Direct Login URL

Access to SpendTrack™ is available by direct login at <https://spendtrack.fiservapp.com/dl-evans-bank/login>. The user can choose to login with their credentials or select **Need to register** to self-enroll as a Program Administrator or Cardholder user.

What is a Program Administrator?

The SpendTrack™ application enables Program Administrators (PAs) to view, update, and manage business accounts including but not limited to:

- Obtaining account information via telephone, online, or in person.
- Establishing and/or closing individual Cardholder accounts.
- Making payments.
- Designating or revoking another Program Administrator.
- Designating or revoking cardholder user access.
- Viewing credit card statements and transaction history.
- Conducting card level changes and profile changes.
- Setting departments and department heads.
- Updating company settings.
- Updating user settings.

What is a Cardholder user?

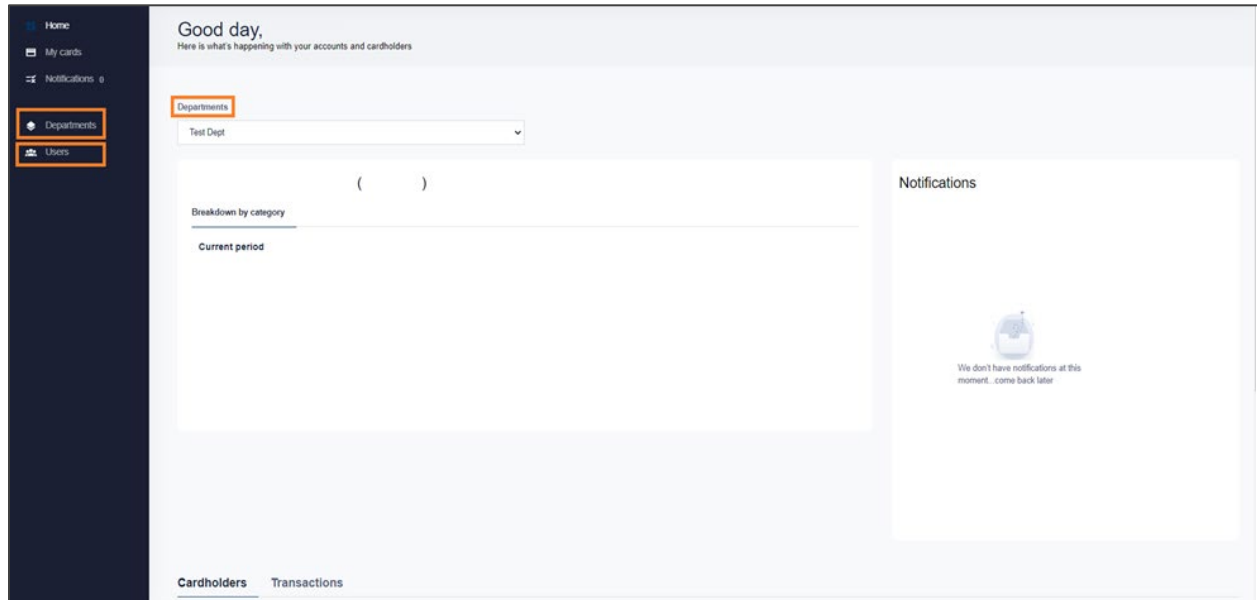
The SpendTrack™ application enables cardholders to view their individual card account and includes the following functions:

- View transactions.
- View payment history.
- Add Payment Account.
- Make a payment.
- View card profile.
- Access card options.
- Request changes (sent to Program Administrator).
- View notifications.
- Set Paperless Statements.

What is a Department Head?

Program Administrators can assign individual cardholders to departments. PAs can also assign a cardholder as a Department Head, which has enhanced capabilities. A Department Head can:

- View list of cardholders in the department.
- Manage department users.
- Review transactions.
- Manage department cards.
- Review user requests before they are sent to the Program Administrator.



Access for SpendTrack Cardholders

Access for a SpendTrack™ Cardholder User can be established two ways.

1. Self-Register.
2. Program Administrator invite.



Program Administrators please refer to the SpendTrack – Program Administrator Guide for more information on inviting users.

Self-register

1. Select **Need to Register** on the Welcome page. The Registration page displays.
2. Select **Register my card**.

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Registration

What would you like to do?

Register as a program administrator

As a program administrator, you'll need the following information to get started.

- Company ID
- Company EIN/Tax ID
- Primary company contact phone
- Account/Card number

Register my card

Before you get started, make sure to have your card within easy reach.

3. Complete the Cardholder registration with the Cardholder details.
4. Click **Register**

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Cardholder registration

Cardholder details

First name * Last name *

ex. John ex. Smith

Email address *

ex. johnsmith01@email.com

Mobile phone number *

() - -

Card number * •

ex. 1234 5679 9012 3456

Security code (CVC/CVV) * •

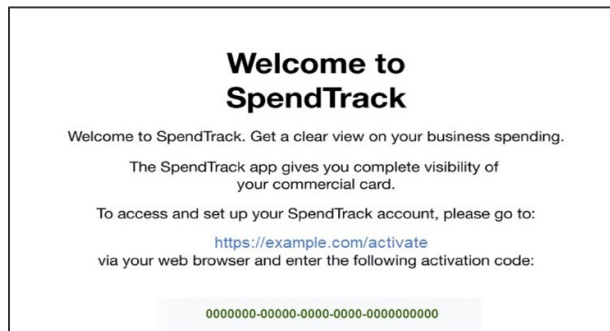
ex. 123

Cancel Register

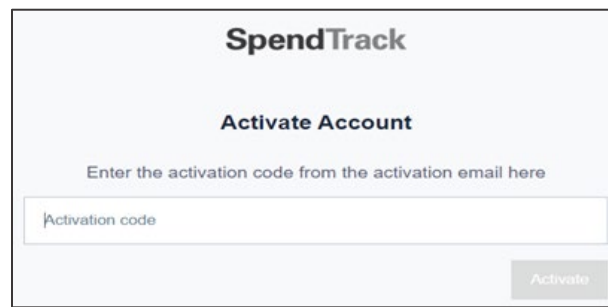
Login Activation

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.

1. Select the activation link.



2. Enter the activation code from the email and select **Activate**. A one-time passcode (OTP) is sent to the user's email.

A screenshot of a web form titled "SpendTrack Activate Account". The form prompts the user to "Enter the activation code from the activation email here". There is a text input field labeled "Activation code" and an "Activate" button at the bottom right.

3. Enter the OTP and select **Next**.
4. Create a SpendTrack password and select **Next**.
5. Read the Terms and Conditions and select **Accept**.
6. The SpendTrack Homepage will display.

Logging In

After the account is activated, navigate to the Direct Login URL.

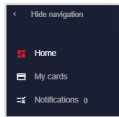
1. Enter your email and select **Log in**.
2. Enter your password and select **Submit**.
3. Enter the access code from your email and select **Submit**.
4. Review and accept the Terms and Conditions (on first login).



Note: A one-time passcode (OTP), sent to the user's email address, is required for each login attempt.

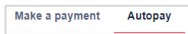
Navigation

Navigation Features



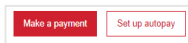
NAVIGATION PANE

The left-hand side menu is used to access the various pages within SpendTrack™. The icons that you see in the menu are based on your security rights. When you click on an icon you will be navigated to pages to perform different functions.



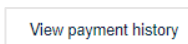
TABS

Many forms within SpendTrack™ have tabs for easy navigation to additional pages of information. The tab you are currently accessing is underlined in red. Click the tab's name to access the selected information.



BUTTONS

In addition to tabs, SpendTrack™ has buttons for specified functions on the form. Some buttons will be filled with a solid color or outlined in color. Click on the button will navigate the user to the correct form.



LINKS

A hyperlink is a graphic or text that users click to go to another file or location. The link becomes underlined when the cursor scrolls over the link.



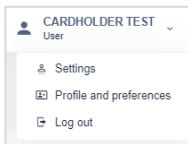
TOGGLE SWITCH

Toggle switches are available to turn features on and off. When the switch is turned on it is shown in red. When the switch is turned off it is shown as gray.



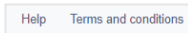
SLIDE-OUT/DROP-DOWN MENU

Arrows indicate a slide-out menu or a drop-down menu that will display a list or pop-up window to perform specified functions or to filter information.



LOGIN PROFILE

The Company and User information is shown at the top right of each page. Login Profile functions include changing password and logging out of the system.



HELP AND NOTICES

At the bottom of each page, links are available to view the Terms & Conditions and the Privacy Notice. The HELP link will navigate to a frequently asked questions page.



MULTI-PAGE NAVIGATION

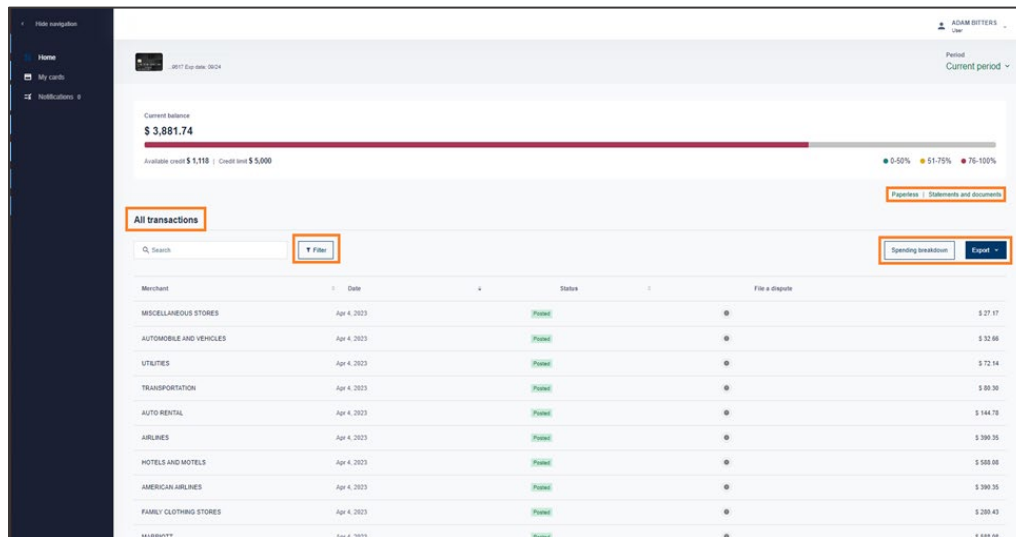
Information such as transaction lists may require multiple pages if the number of items exceeds the designated display amount. Users can navigate to the first page, last page, or page by page.

Home Screen

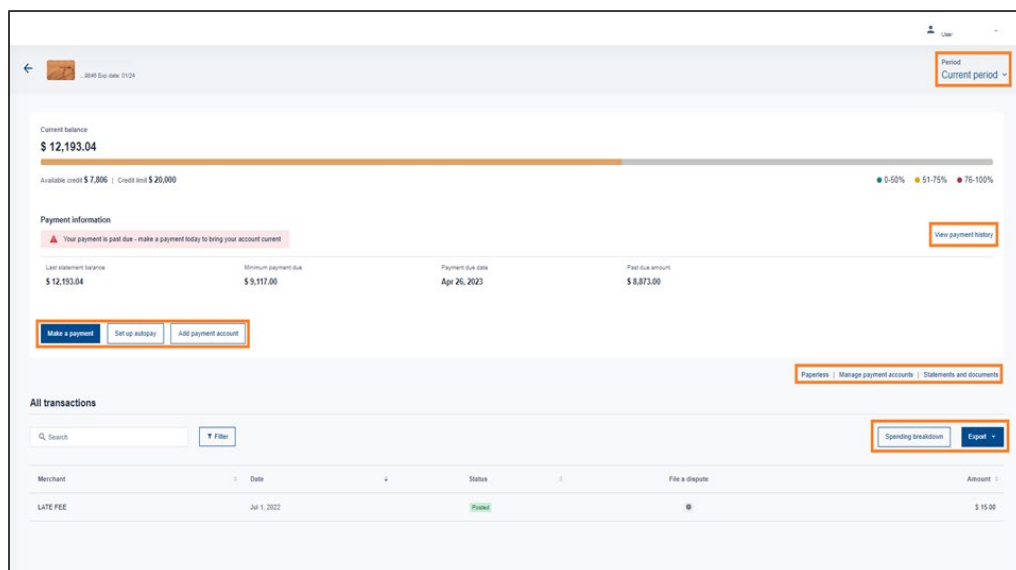
The Cardholder homepage navigation originates through the transactions page. Transactions that are displayed for the cardholder, default to the current cycle. The spending breakdown displays the spending by merchant category groups for the selected cycle. Available functions depend on the account type.

There are two cardholder account types.

- **Subaccount**—Individual accounts that are members of a consolidated pay account, such as a department. Cardholders with subaccounts are not responsible for the payment due. Payment information does not display on the homepage.



- **Individual Pay**—Cardholder accounts that are not members of a consolidated pay account. Cardholders with individual pay accounts are often responsible for the payment due. Payment information will display on the homepage.



Home Screen Functionality

Available functions are dependent on account type.

- Change the date range of the page contents using the dropdown list next to Current Period.
- Make a Payment.
- Setup autopay or manage autopay.
- Add payment account.
- View payment history.
- Enroll in paperless statements.
- View or download statements and documents.

- View Transactions.
- Export CSV or QBO file.
- Spending breakdown.

My Cards Screen

The Card Profile page enables the cardholder to perform tasks on the card and send requests to the company's Program Administrator.

My cards Manage user profile

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BUSINESS
VISA

Current balance
\$0.00

\$500 credit limit

Request credit limit change

View transactions

Activate card >

Lock card

Reset PIN >

Replace card >

Paperless

Cards

Requires activation

Card ... exp 01/25
SubAccount

Card information

Card controls

Merchant category groups Request merchant category groups change

Merchant category groups	Permission
Airlines	Allow
Government Services	Allow
Hotels and Motels	Allow
Automobile and Vehicles	Allow
Transportation	Allow
Auto Rental	Allow

My Cards Functionality

- Lock Card.
- Reset PIN.
- Replace Card.
- View Transactions.
- Request Credit Limit Change.
- Request New Merchant Group.

Notifications Screen

When cardholders make a request, such as increasing their credit limit or adding a new merchant group, a notification is sent to the PA. Cardholders can check the status of the request in Notifications.

The screenshot displays a notification for Alex Doe. At the top, there are tabs for 'INBOX (4)' and 'OUTBOX (0)'. The notification title is 'Alex Doe Card Control Update' with a timestamp of '1D ago' and a 'More info' link. Below the title, there is a section for 'Comments' stating 'Alex Doe has made a change to the following card controls:'. Underneath, it lists 'Merchant Category' and 'Changes : Auto Rental'. At the bottom, there is a list of previous merchant categories: 'Auto Rental, Utilities, Automobile and Vehicles, Clothing and Stores, Miscellaneous Stores, Service Providers, Personal Service Providers, Business Services, Repair Services, Amusement and Entertainment, Professional Membership and Organizations, Government Services'.

Notifications Functionality

- View Messages from Program Administrator or Department Head.
- View sent messages in Outbox.

Department Screen

Program Administrators can assign individual cardholders to departments. PAs can also assign a cardholder as a Department Head, which has enhanced capabilities.



Program Administrators please refer to the SpendTrack – Program Administrator Guide for more information on setting up Departments.

The screenshot shows the 'Departments' screen in the SpendTrack Program Administrator interface. The left sidebar contains navigation options: 'Home', 'My cards', 'Notifications', 'Departments', and 'Users'. The main content area is titled 'Good day, Here is what's happening with your accounts and cardholders'. It features a 'Departments' dropdown menu currently set to 'Test Dept'. Below this, there is a 'Breakdown by category' section with a 'Current period' filter. On the right side, there is a 'Notifications' panel with a message: 'We don't have notifications at this moment... come back later'. At the bottom, there are tabs for 'Cardholders' and 'Transactions'.

Department Head Role Functionality

From the Users page:

- Send an Invitation.

- Disable a User.
- Reset Passwords.
- Manage User Profiles.
- Review Card Transactions.
- Manage Cards.

From the Card Profile page:

- Lock a Card.
- Reset a PIN.
- Replace a Card.
- Review and set Travel Plans.
- Close a Card.
- Select Paperless Billing.
- View Merchant Types.

From the Notifications page:

- Approve a user request before it is sent to the PA for final approval.
- Decline a use request.

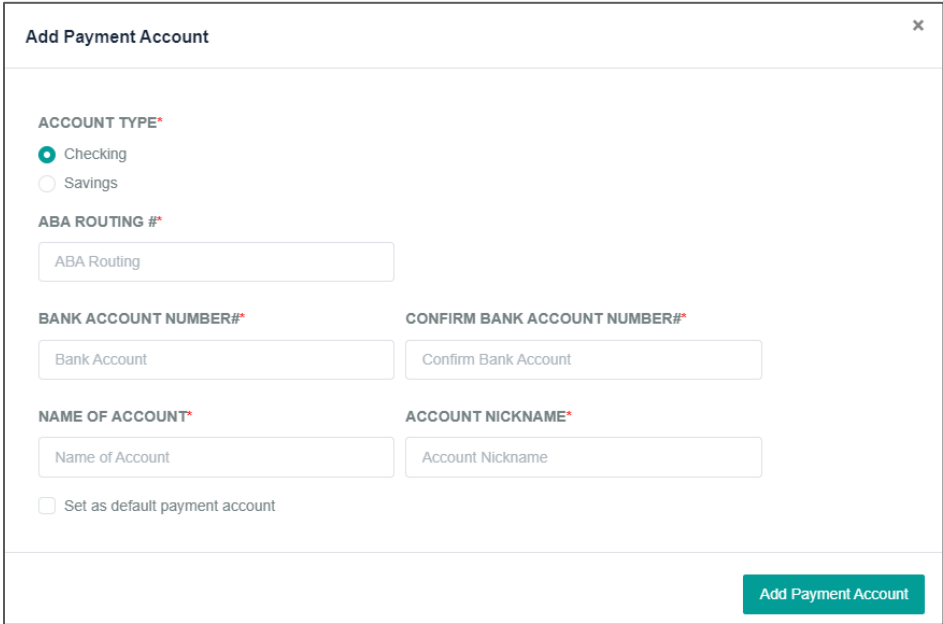
Payments

Manage Payment Accounts

NAVIGATION: HOME PAGE > MANAGE PAYMENT ACCOUNTS

Do any of the following:

- To add a new account select **Add Payment Account**. See below for more information.
 - To update the payment account select **Edit**.
 - To delete the payment account select **Remove**.
1. Select **Add Payment Account** to add a new account.
 2. Select the account type.
 3. Enter your routing number for your financial institution.
 4. Enter your account number and then re-enter the number.
 5. Enter the name on the account and account nickname.
 6. Select **Add Payment Account**.



The screenshot shows a modal window titled "Add Payment Account" with a close button (X) in the top right corner. The form contains the following fields and options:

- ACCOUNT TYPE***: Radio buttons for "Checking" (selected) and "Savings".
- ABA ROUTING #***: A text input field labeled "ABA Routing".
- BANK ACCOUNT NUMBER#***: A text input field labeled "Bank Account".
- CONFIRM BANK ACCOUNT NUMBER#***: A text input field labeled "Confirm Bank Account".
- NAME OF ACCOUNT***: A text input field labeled "Name of Account".
- ACCOUNT NICKNAME***: A text input field labeled "Account Nickname".
- Set as default payment account
- Add Payment Account** button (green)

Make a One-time Payment

Payment Options are available for individual accounts.

NAVIGATION: HOME PAGE > MAKE A PAYMENT

1. Select the **payment date**.
2. Select the **amount** or enter a different amount.
3. Select the **payment account**.

- Select the **terms and conditions** checkbox.
- Select **Pay**.

Make a Payment
AutoPay
✕

CHOOSE PAYMENT DATE*

Payments can be scheduled up to 30 days in advance.

Due Date 12-10-2021
 Choose a different date

CHOOSE AMOUNT*

Minimum Payment Due \$ 105.00
 Current Balance \$ 2,792.71
 Last Statement Balance \$ 2,790.26
 Other Amount

PAYMENT ACCOUNT*

My checking ⌵

I authorize First Financial to debit the account with the amount that I have chosen 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 chosen account on the date selected or on the following banking day. To revoke this authorization, contact First Financial at (000) 555-0000 by 4:00 p.m. CDT on or before the scheduled authorization date.

Pay

Establish Recurring Payment

NAVIGATION: HOME PAGE > SETUP AUTOPAY

- Select the **AutoPay** tab.
- Select the **payment date**.
- Select the **amount** or enter a different amount.
- Add the **account information**.
- Select the terms and conditions checkbox.
- Select **Set Payment**.

Make a Payment
AutoPay
✕

CHOOSE PAYMENT DATE*

Due Date The 10th of each month
 Choose a day

CHOOSE AMOUNT*

Minimum Payment Due \$ 105.00
 Current Balance \$ 2,792.71
Available only when you choose a different date as the payment date.
 Last Statement Balance \$ 2,790.26
 Other Amount

ACCOUNT TYPE*

Checking
 Savings

ABA ROUTING #*

ABA Routing ⌵

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

Bank Account ⌵ Confirm Bank Account ⌵

I authorize First Financial to debit the account with the amount that I have chosen in this web form on the selected day of the month. I understand this is a recurring instruction and the funds may be withdrawn from the chosen account on the date selected for every month till I cancel the instruction. To revoke this authorization, contact First Financial at (000) 555-0000 by 4:00 p.m. CDT on or before the scheduled authorization date.

Set Payment



Recurring payments may take not be effective until your next billing cycle. You may need to make a manual payment for your current payment due date to avoid late payment fees and interest.

View Payment History

NAVIGATION: HOME PAGE > VIEW PAYMENT HISTORY

On the View Payment History screen, you can view a complete payment history list including any pending payments.

[Back](#)

Payment History **Payment Accounts**

Payment Account: All

Pending Payments

CONFIRMATION#	SUBMITTED DATE	PAYMENT DATE	AMOUNT	STATUS	METHOD	PAYMENT ACCOUNT
00000000002	10-25-21	10-25-21	\$ 25.00	Scheduled	Manual	Checking...0001

Past Payments

PAYMENT DATE	DESCRIPTION	AMOUNT
09-25-21	September payment	\$ 50.00

First Previous Next Last

Card Management

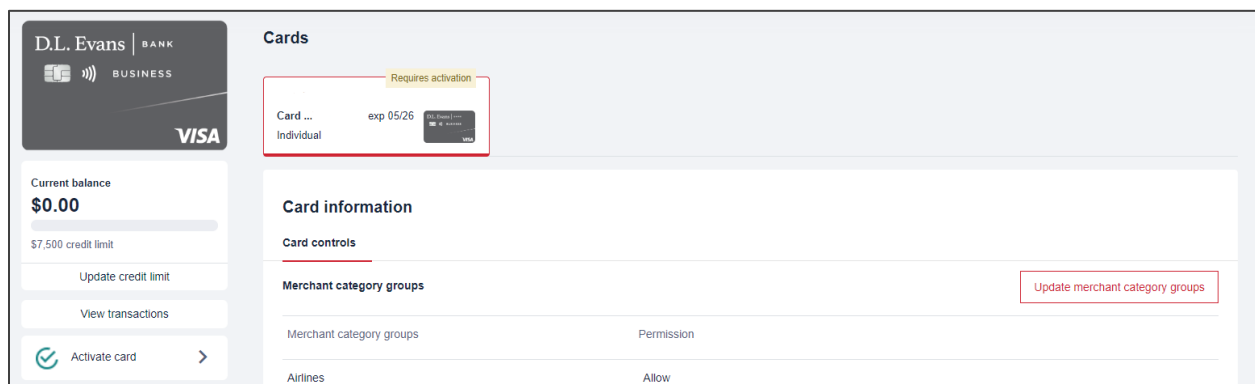
Activate Card

When cardholders receive their card in the mail, they have two options to activate it:

- Use the phone number they receive with the card. There will be a series of prompts for the user to follow to activate the card. They must call from the phone number on the credit card file.
- Use SpendTrack.

NAVIGATION: MY CARD > ACTIVATE CARD

There is a Requires Activation message at the top and an Activate Card link under the card image. These will not show if the card is activated.



1. Select **Activate Card**. A pop-up window will display.
2. Enter the security code from the back of the card.
3. Select **Activate Card**. A success message will display.

Reset PIN

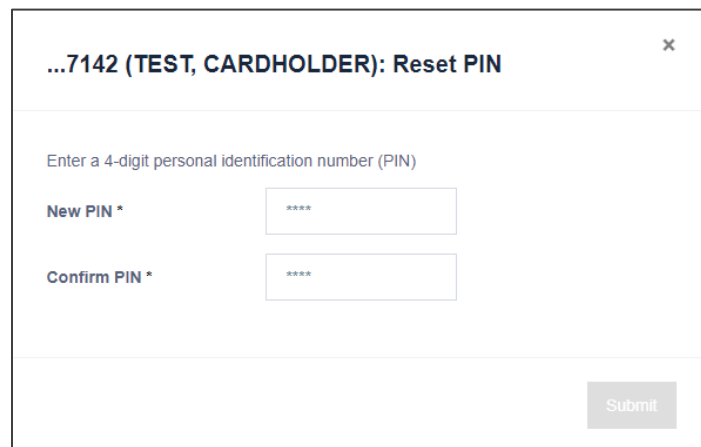
A Personal Identification Number (PIN) on a credit card is only used for cash advance purposes at an ATM.



Note: Cash Advances must be enabled for the Company and additional fees and interest rates may apply. Refer to the Cardholder Agreement for more information.

NAVIGATION: MY CARD > RESET PIN

1. Select **Reset PIN**.
2. Enter a 4 digit Personal Identification Number (PIN).
3. Confirm PIN.
4. Click **Submit**.



...7142 (TEST, CARDHOLDER): Reset PIN

Enter a 4-digit personal identification number (PIN)

New PIN *

Confirm PIN *

Submit

Request Credit Limit Change

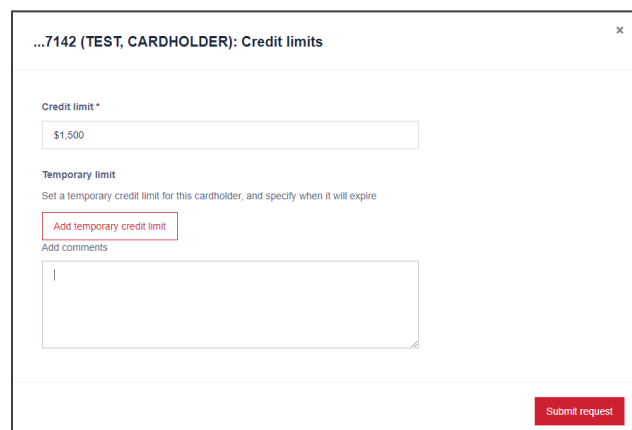
Credit limit change requests are sent to the Department Head (if applicable) and a Program Administrator must provide final approval.



Cardholders can check the status of their request under Notifications.

NAVIGATION: MY CARD > REQUEST CREDIT LIMIT CHANGE

1. Select **Request Credit Limit Change**.
2. Enter the New credit limit.
 - a. Temporary credit limit can also be requested which will revert the credit limit back to the original amount after a set expiration date.
3. Add Comments and Click **Submit Request**.



...7142 (TEST, CARDHOLDER): Credit limits

Credit limit *

Temporary limit

Set a temporary credit limit for this cardholder, and specify when it will expire

Add comments

Submit request

Card Replacement

Requests to replace a damaged card or report a card as lost or stolen must be completed by contacting the Bank.

Request New Merchant Type

Program Administrators can restrict spending on cardholder accounts to specific merchant types. The merchant types selected are where a cardholder is allowed to perform transactions. Merchant Type changes are sent to the Department Head (if applicable) and a Program Administrator must provide final approval.



Cardholders can check the status of their request under Notifications.

NAVIGATION: MY CARD > REQUEST MERCHANT CATEGORY GROUPS CHANGE

1. Select **Request New Merchant Type**.
2. Select the Merchant types.
3. Enter Comments and Select **Send Request**.

Permission	Merchant category
Decline	Airlines
Allow	Utilities
Decline	Automobile and Vehicles
Allow	Government Services
Allow	Hotels and Motels

Lock Card

Locking a card will prevent the cardholder from making new transactions and is effective immediately. Cards can be unlocked which will instantly allow new transactions to be made on the card.

NAVIGATION: MY CARD > LOCK CARD

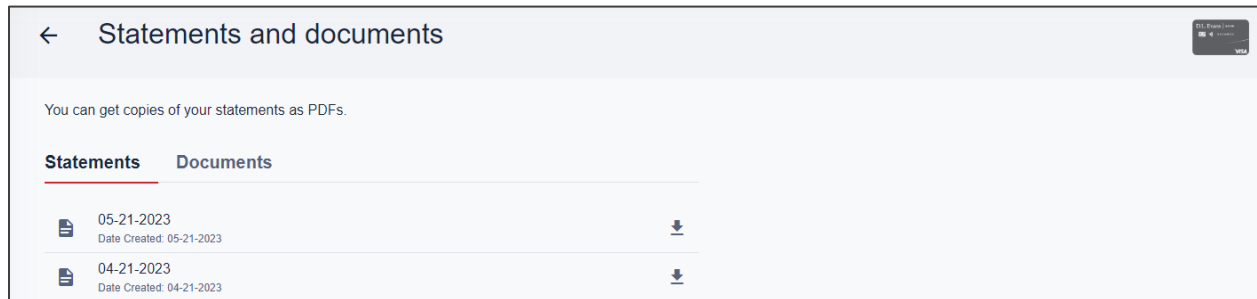
1. Select the **Toggle Switch** to Lock or Unlock the Card. A pop-up window will display.
2. Select Yes to Continue.

Statements

View or Download PDF Statements

NAVIGATION: HOME SCREEN > STATEMENTS AND DOCUMENTS

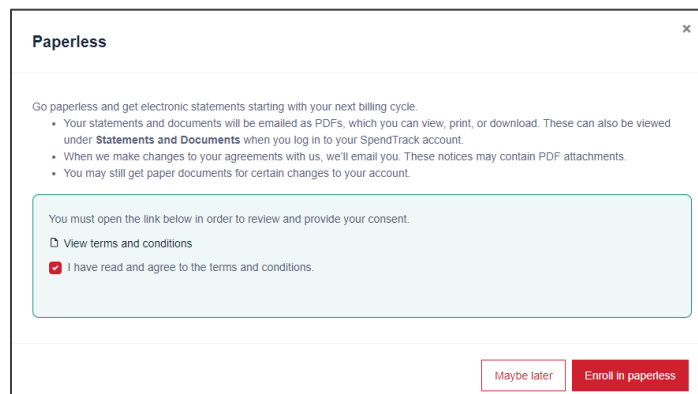
1. Click on the **statements and documents** link.
2. Click the **download icon** next to the desired statement.



Set Paperless Statement Option

NAVIGATION: HOME SCREEN > PAPERLESS

1. Select **Paperless**.
2. Select View Terms and Conditions. A pop-up window will display.
3. Select I agree to the paperless Terms & Conditions from the pop-up window.
4. Select **Enroll**. Statements are available to view or download as PDFs.



Note: The email address listed under the User Profile is the address the paperless statement notification is sent to.

Transactions

View Transactions

Transactions are sorted by billing period (statement cycle). Select the cycle from the drop-down arrow at the top of the page under Period. Current Period includes transactions that have not been printed on a billing statement and will show any pending, declined, or posted transactions since the last statement.

NAVIGATION: HOME SCREEN > ALL TRANSACTIONS

All transactions						
<input type="text" value="Search"/> Filter				Spending breakdown		Export
Merchant	Transaction date	Posted date	Status	File a dispute	Amount	
Business Services	May 23, 2023		Declined		\$ 5.00	
Automobile and Vehicles	May 22, 2023		Pending		\$ 73.00	
Interest Charge on Purcha	May 22, 2023	May 22, 2023	Posted		\$ 52.69	
Interest Charge on Purcha	May 22, 2023	May 22, 2023	Posted		\$ 9.60	

Decline Transaction Reason

Users can view the declined reason on a recent transaction by hovering over the status of the transaction.

NAVIGATION: HOME SCREEN > CURRENT PERIOD > ALL TRANSACTIONS

Status	Amount
Declined	\$ 4.50

Over Limit

Export Transactions

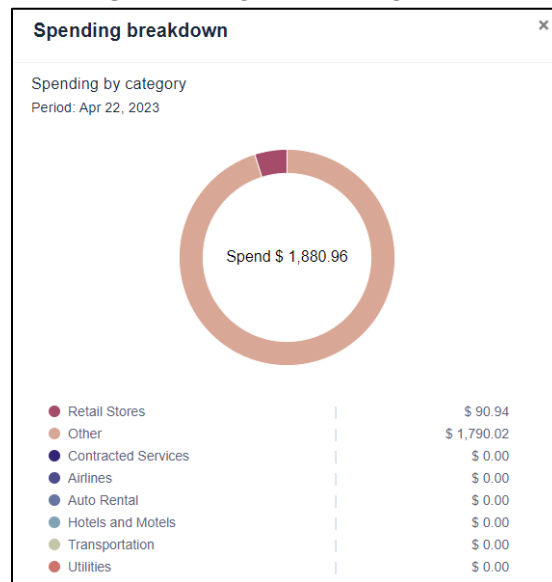
Transactions can be exported in a CSV or QBO format for each billing period. Select the billing period from the drop-down arrow at the top of the screen under Period.

1. Select the applicable billing cycle/period.
2. Select **Export**.
3. Choose the desired format.

All transactions						
<input type="text" value="Search"/> Filter				Spending breakdown		Export
Merchant	Transaction date	Posted date	Status	File a dispute	Export to CSV Export to QBO	

Spending Breakdown

NAVIGATION: HOME SCREEN > SPENDING BREAKDOWN



Dispute a Transaction

Cardholders can initiate a dispute from the All Transactions sections on the home page. Only non-fraud disputes can be initiated on SpendTrack. Non-fraud dispute reasons may include double bill, amount differed, unpaid credit, or etc.



Note: To initiate a fraud dispute, (fraud=merchant and transaction are unrecognized), call the number on the back of the credit card or printed on the monthly billing statement.

1. Select the icon under **File a Dispute** on the right of the transactions. The Dispute Transaction pop-up window displays.
2. In the **Reason** dropdown list, select an option.
3. Add **Comments** as needed.
4. Select **Submit**.

Dispute Transaction

If you do not recognize this transaction or need to report fraudulent activity, please contact us at 000-555-0000 or 000-555-0001 outside the US. If you dispute transactions as unauthorized, your current card will be closed and reissued.

Transaction Date Jul 04 2021
Posting Date Jul 04 2021
Description Miscellaneous Stores
Amount \$ 123.00
Reason* Choose a reason
Additional Comments

Submit

Rewards

Reward points are earned at the cardholder level and can be redeemed on the rewards program website. Refer to the Cardholder Agreement for full rewards benefit information.

View Rewards Balance

Earned Reward points can be viewed on SpendTrack on the Home Screen at the top of the page to the right of the Credit Utilization Bar.

D.L. Evans BANK TEST BUSINESS LLC CARDHOLDER TEST User

TEST, CARDHO ... 7142 Exp date: 05/25

Period Current period

Current balance
\$ 0.00

Available credit \$ 1 | Credit limit \$ 1

0-50% 51-75% 76-100%

Reward points 84907

Payment information

Last statement balance	Minimum payment due	Payment due date	Past due amount
\$ 0.00	\$ 0.00		\$ 0.00

Make a payment Set up autopay Add payment account

Paperless | Manage payment accounts | Statements and documents

All transactions

Redeeming Rewards

Earned points can be redeemed on the rewards website. The website is accessed through Single Sign-on on SpendTrack™.

NAVIGATION: HOME SCREEN > REWARD POINTS

1. Click on the icon next to the points balance. You will be redirected to the Rewards website.
2. Click I accept the Program Terms and Conditions.
3. Click Submit.

D.L. Evans BANK Earn Points Redeem Points My Rewards uChoose Rewards

Welcome to uChoose Rewards

Earn more points in more ways with your D.L. Evans Bank VISA Rewards Card. Choose from millions of rewards you truly want. The choice is yours.

Cardholder, x7142

Points Available: 0

Points needed to redeem: 0 / 1,000

Cash Back Merchandise, Travel, & Gift Cards

Redeem Your Points

Turn your Points into more of what you want—anytime, anywhere.