D.L. Evans | BANK

SpendTrack Program Administrator

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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?

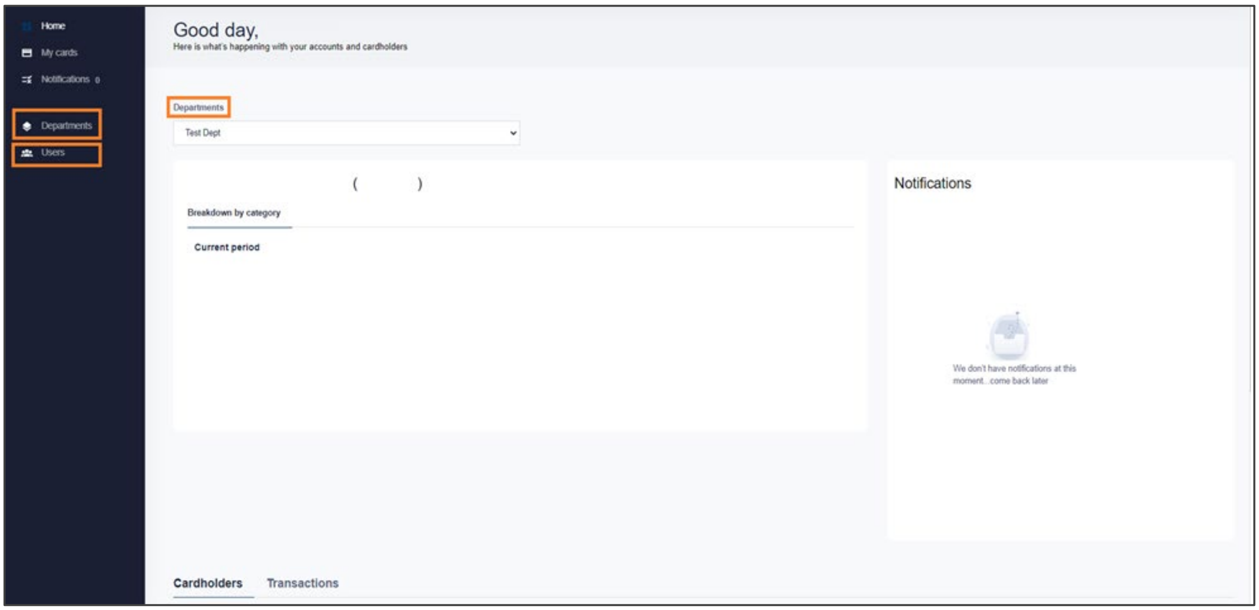
The SpendTrack™ application enables cardholders to view their individual card account and includes the following functions:

- 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 PAs

Access for a SpendTrack™ Program Administrator (PA) can be established two ways.

1. Self-Register.
2. D.L. Evans Bank invite.

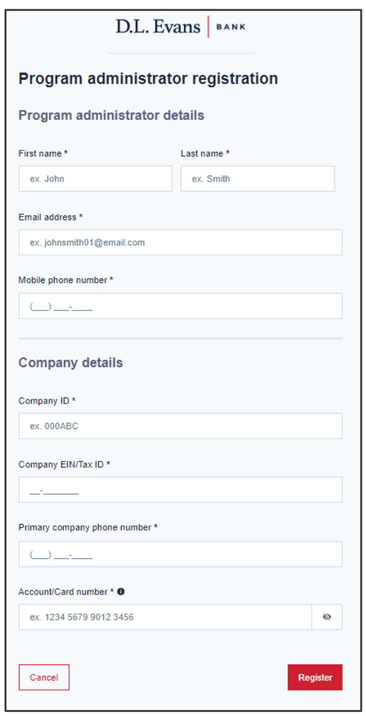
Important! Program Administrators must be a documented owner, guarantor, or controller of the business. Contact D.L. Evans Bank for more information.

Self-register

The PA must have pertinent company information to self-register. The Company ID can be found on the monthly billing statement. If the PA enters any Company details that are different from what is stored on the credit card system, the registration will not continue, and an error message will display.

1. Select **Need to Register** on the Welcome page. The Registration page displays.
2. Select **Register as a program administrator**.

3. Complete the registration process by submitting your company details.
4. Click **Register.**

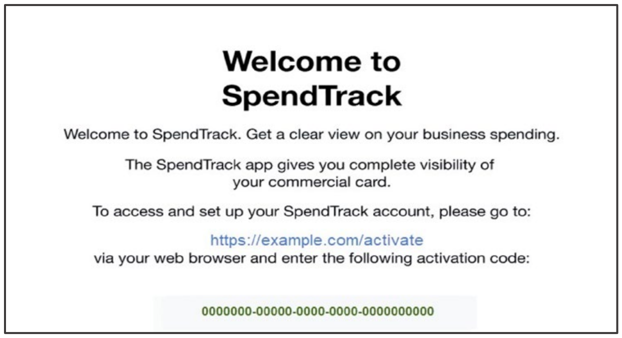


Note: When the first client enrolls as PA, the request is sent to the D.L. Evans Bank Credit Card Department. After the Bank approves the PA registration request, any additional PA registrations will display on the Primary PAs homepage.

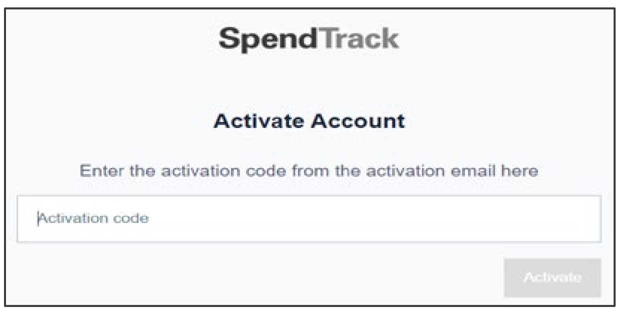
Login Activation

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.



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

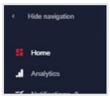
After the account is activated, navigate to the Direct Login URL.

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.

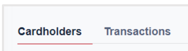
Navigation

Navigation Features



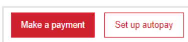
NAVIGATION PANE

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.



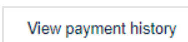
TABS

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. Clicking on the button will navigate the user to the correct form.

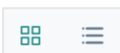


LINKS

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.

ACTION MENU

An action menu displays pop-up menus to navigate to different files or locations within the website.



DISPLAY SETTINGS

Users can choose to view information in a list or grouped format. When a display setting is selected the icon is colored. Unselected settings are gray.

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

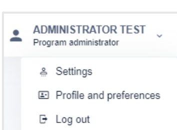
Arrows indicate a slide-out menu or a drop-down menu that will display a list or pop-up window to perform specified functions or to filter information.

EDIT ICON

A pencil icon indicates that information can be edited. Clicking on the icon will display a pop-up window with information that can be edited. Fields allowed to be edited have a white background.

DELETE ICON

A trash icon indicates information that can be deleted. Clicking on the icon will display a pop-up text window to confirm the information to be deleted.



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

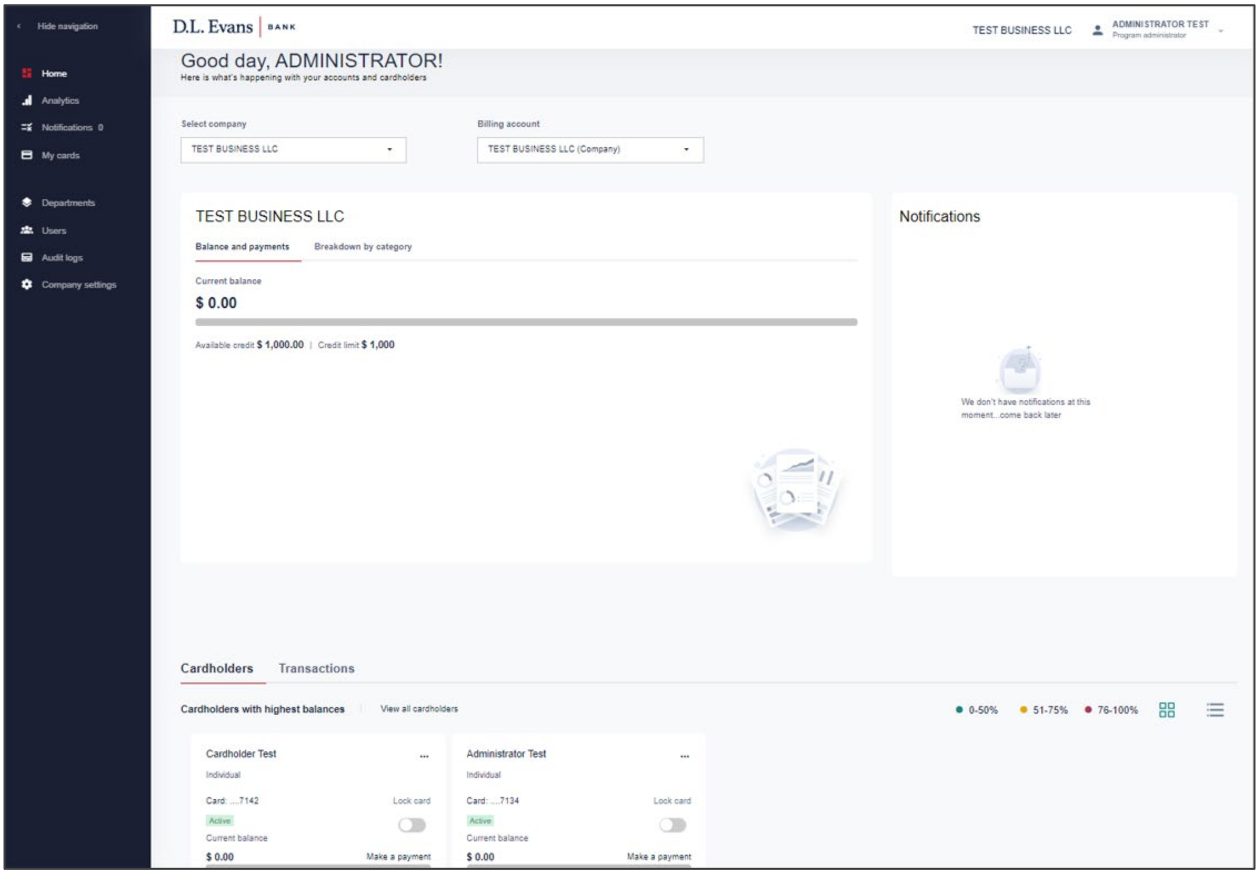
Information such as transaction lists or cardholder lists may require multiple pages if the number of items exceeds the designated display amount. Users can navigate to the first page, last page, or page by page.

Home Page

The Program Administrator Homepage navigation starts with the Select Company and Billing Account dropdown lists. The PA company name will display in the Select Company dropdown.

The Billing Account dropdown enables you to see details of separate accounts within a given company for companies that have designated billing accounts (control accounts). This dropdown will list all the control accounts available within a given company. If there are no control accounts, the dropdown will default to the company record.

The Billing Account dropdown drives the user navigation that enables the PA to view detailed cardholder and transaction information from the selected company billing account. PAs can view their full company account record or multiple billing accounts. From this screen, PAs can manage payments, view documents and uChoose Rewards® points, sign into uChoose, and execute other actions on a selected billing account.

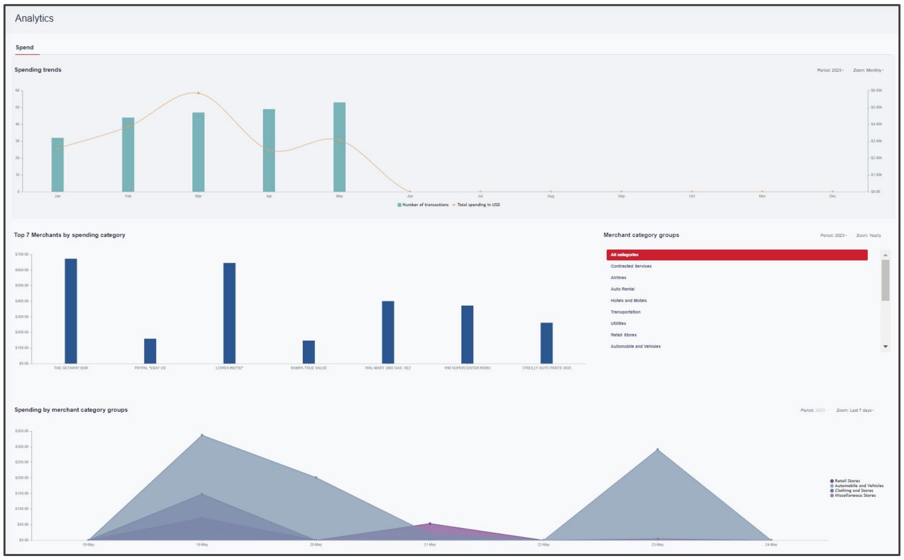


Home Screen Functionality

- Select company and/or billing account.
- View Company total credit limit usage.
- View Notifications.
- View Spending Breakdown.
- View individual cardholder credit limit usage.
- View all cardholder transactions.

Analytics Page

The PA may select items from the navigation pane on the left of the screen to access additional sets of data. Data can be filtered and sorted by week, month, billing period, quarter, or year. Program Administrators can select the merchant categories to be included by making adjustments on the company settings page.



Analytics Functionality

- View spending trends daily, monthly, quarterly, or annually for all company cardholders.
- View Top 7 merchants by spending category for all company cardholders.
- View spending by merchant category group for all company cardholders.
- Drilldown to specific category groups.

Notifications Page

The Inbox displays requests from cardholders that are pending approval. Messages include useful information, including the approval flow and comments.

Select a message in the Inbox to display the request details and options..

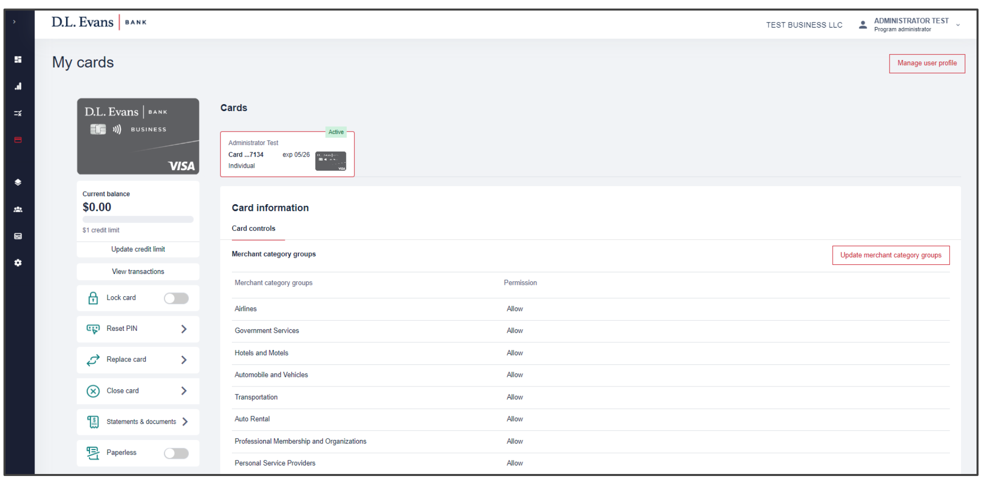
- Decline—Rejects the request and sends a notification to the requester.
- Accept—Approves the request and sends a notification to the requester.

Additional Information:

- If the company participates in self-registration, the self-registration requests display on the Notifications page.
- The first PA to self-register is approved by the D.L. Evans Bank Credit Card Department.
- Subsequent requests from other PAs or cardholders are sent to the primary PA's notifications to approve or decline.

My Cards Page

Navigate to My Cards to access card options for the card issued to the user currently logged into SpendTrack™, if applicable. Program Administrators and users do not need to be issued a card in order to have access to SpendTrack.

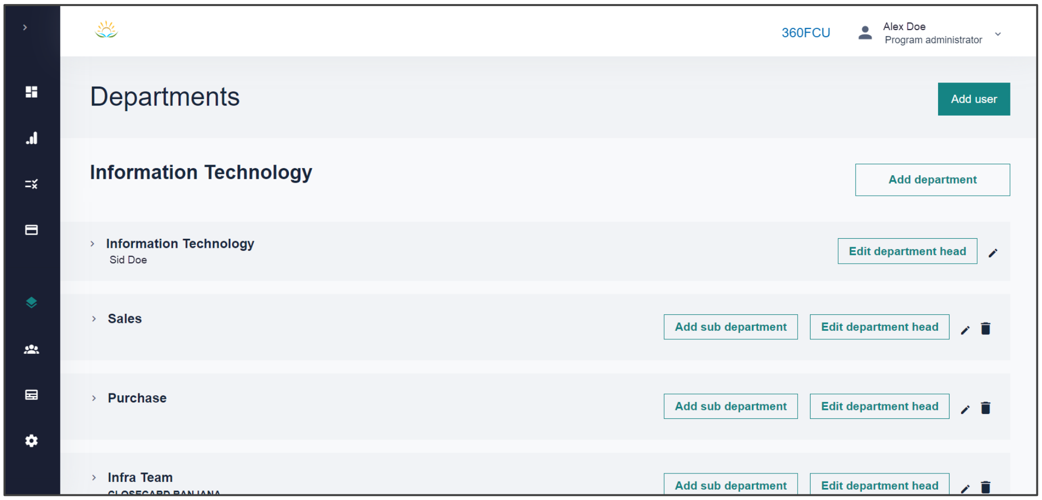


My Cards Functionality

- Activate Credit Card.
- Lock Card.
- Reset PIN.
- Replace Card.
- Close Card.
- View Statements & Documents.
- Paperless Enrollment.
- Update Credit Limit.
- Change Merchant Category groups.

Departments Page

Cardholders can be grouped into departments for analysis. This department hierarchy is only within SpendTrack and is not reflected at D.L. Evans Bank. An individual cardholder can only be placed in one department. Sub-departments can be created as necessary. Department Heads who have enhanced capabilities, can be assigned as well.

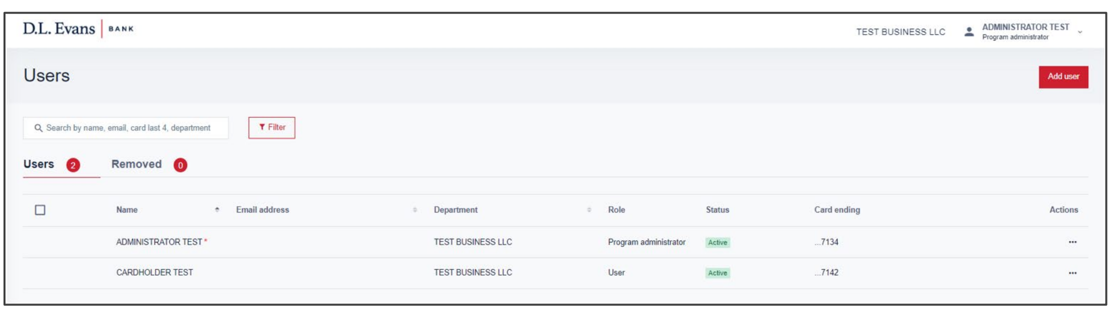


Departments Functionality

- Add User.
- Add Department.
- Add Department Head.
- Add Sub-Department.
- Edit Departments or Sub-Departments.
- Delete Departments or Sub-Departments.

Users Page

Displays all cardholders and non-cardholder users associated with the business.



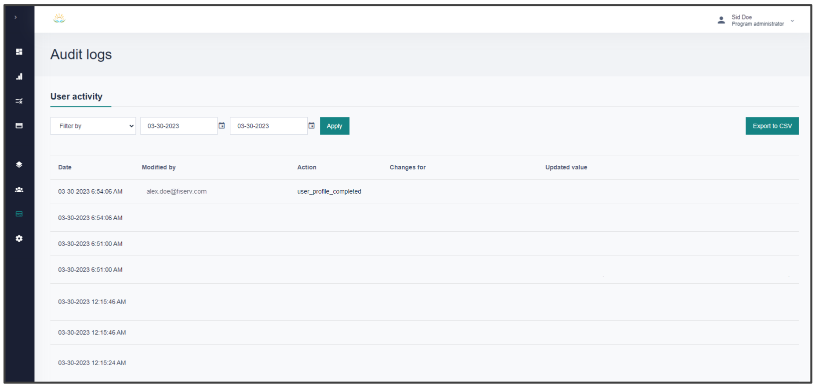
Users Screen Functionality

- Add User.
- View Login Status.
- Sort list ascending or descending.

- Disable User.
- Reset Password.
- Edit User Profile.
- View Card Profile.

Audit Logs Page

Displays changes made to user records. Information can be filtered and sorted to a specific time frame.



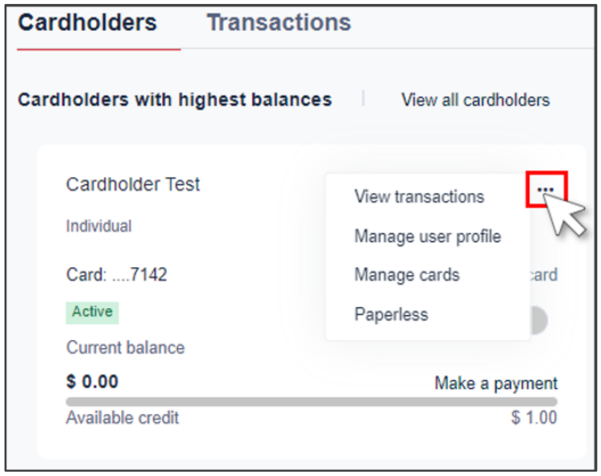
Company Settings Page

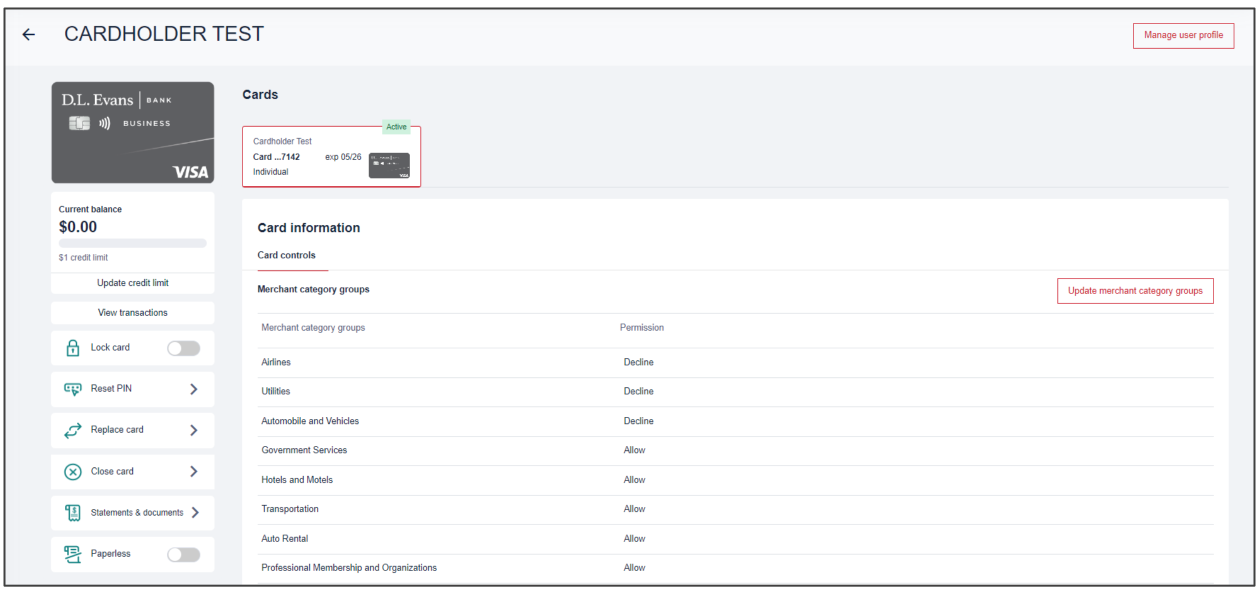
Update which merchant category groups display on the analytics page and spending trends.

Cardholder Management

A Program Administrator has access to all cardholder accounts associated with the business and can manage each cardholder account in a real-time setting.

NAVIGATION: **Homepage > Cardholders Tab > Action Menu > Manage Cards**





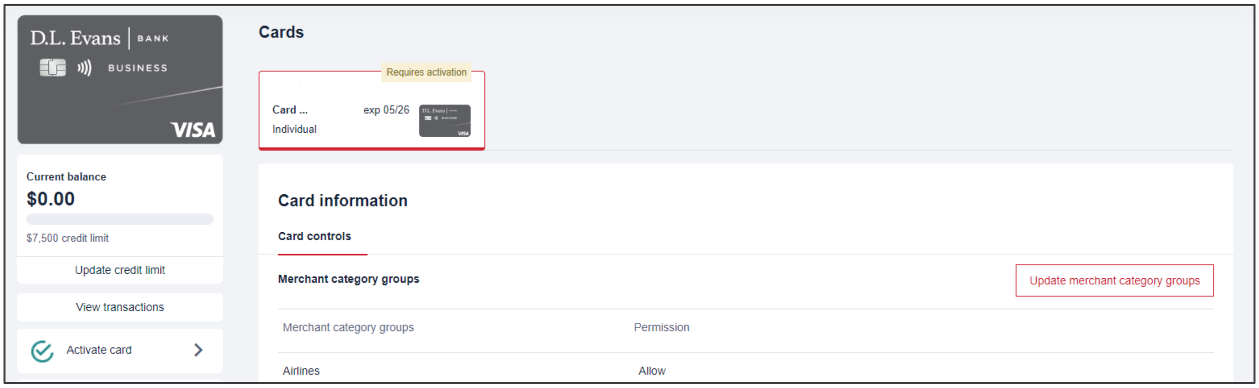
Activate Card

NAVIGATION: **Homepage > Cardholders Tab > Action Menu > Manage Cards > 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 listed on the credit card profile.
- Use SpendTrack.

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.



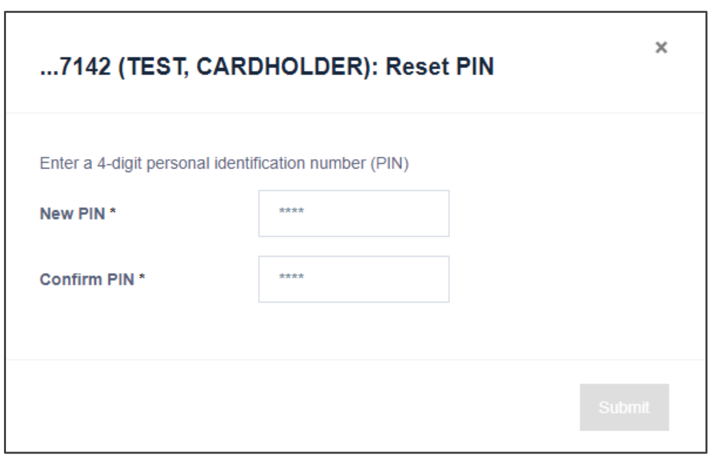
1. Select **Activate Card**. A pop-up window will display.
2. Enter the security code from the back of the card.
3. Select **Activate Card**. A success message will display.

Reset PIN

NAVIGATION: **Homepage > Cardholders Tab > Action Menu > Manage Cards > Reset PIN**

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

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



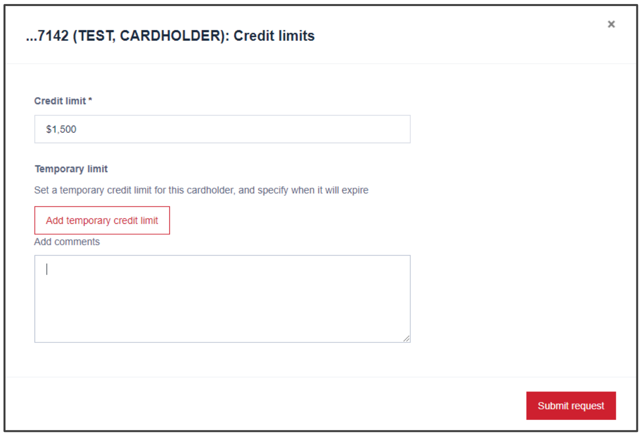
Note: Cash Advances must be enabled for the Company and additional fees and interest rates may apply. Refer to the Cardholder Agreement for more information.

Update Credit Limit

NAVIGATION: **Homepage > Cardholders Tab > Action Menu > Manage Cards > Update Credit Limit**

Updates to the credit limit are effective immediately.

1. Select **Update credit limit**.
2. Enter the New credit limit.
   a. Temporary credit limit can also be completed which will revert the credit limit back to the original amount after a set expiration date.
3. Add Comments and Click **Save**.



Card Replacement

NAVIGATION: **Homepage > Cardholders Tab > Action Menu > Manage Cards > Card Replacement**

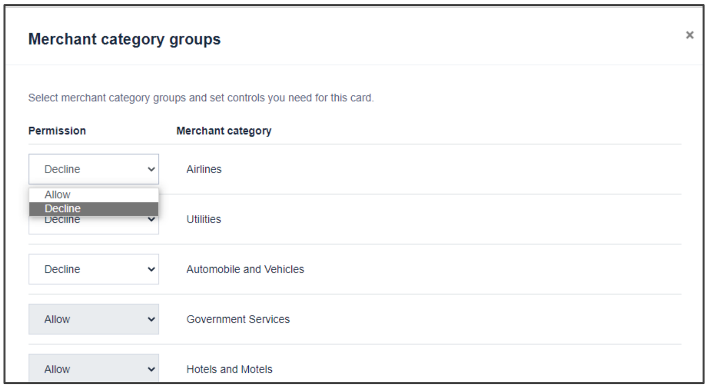
Requests to replace a damaged card or report a card as lost or stolen must be completed by contacting the Bank or the number on the monthly billing statement.

Update Merchant Types

NAVIGATION: **Homepage > Cardholders Tab > Action Menu > Manage Cards > Update Merchant Category Groups**

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.

1. Select **Update Merchant Category Groups**.
2. Select the Merchant types.
3. Enter Comments and Select **Save and Close**.

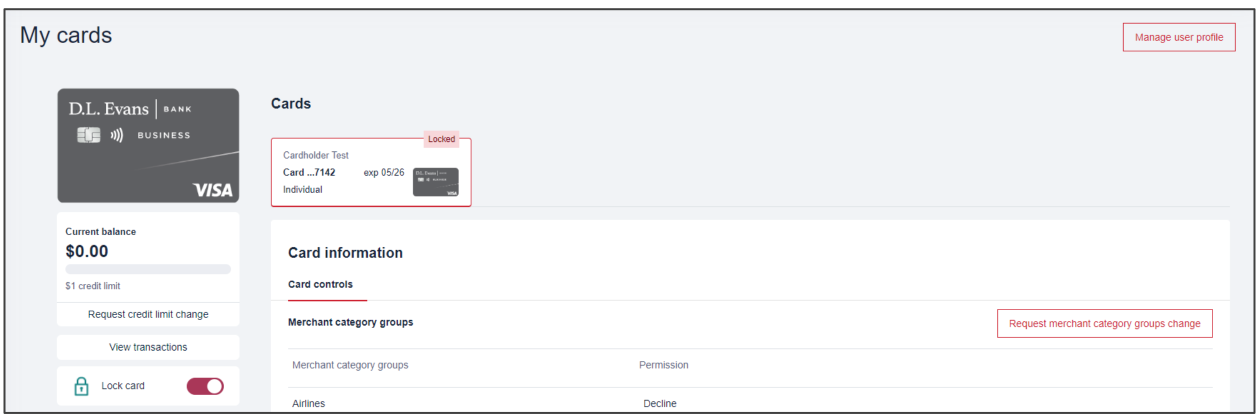


Lock Card

NAVIGATION: **Homepage > Cardholders Tab > Action Menu > Manage Cards > 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.

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



Close Card

NAVIGATION: **Homepage > Cardholders Tab > Action Menu > Manage Cards > Close Card**

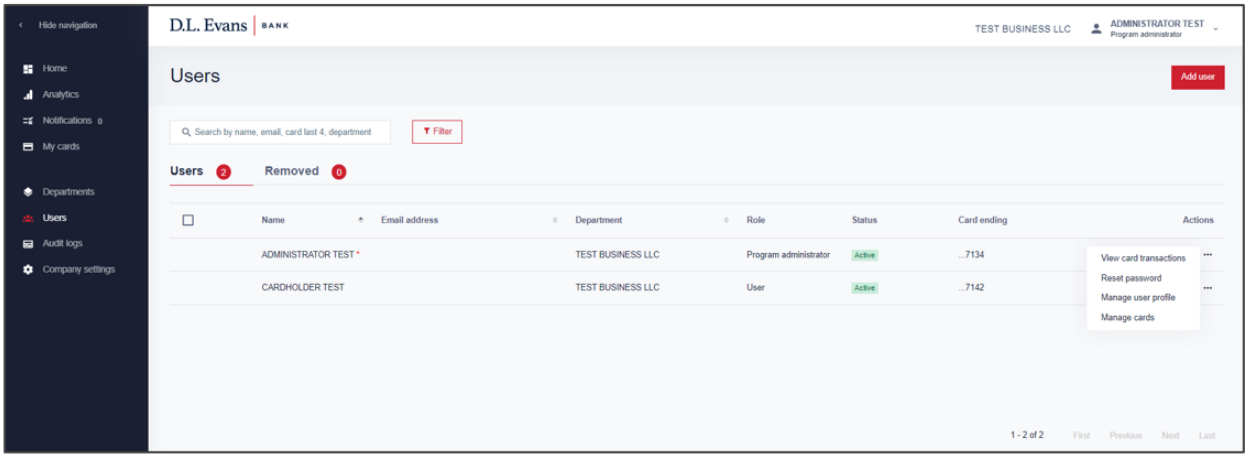
Closing a card is effective immediately and can not be reopened through SpendTrack.

1. Select Close Card.
2. Select Yes, close card.

User Management

A Program Administrator can add new users or manage existing user access to the SpendTrack™ platform including reset password and updating contact information.

NAVIGATION: **Navigation Pane > Users**



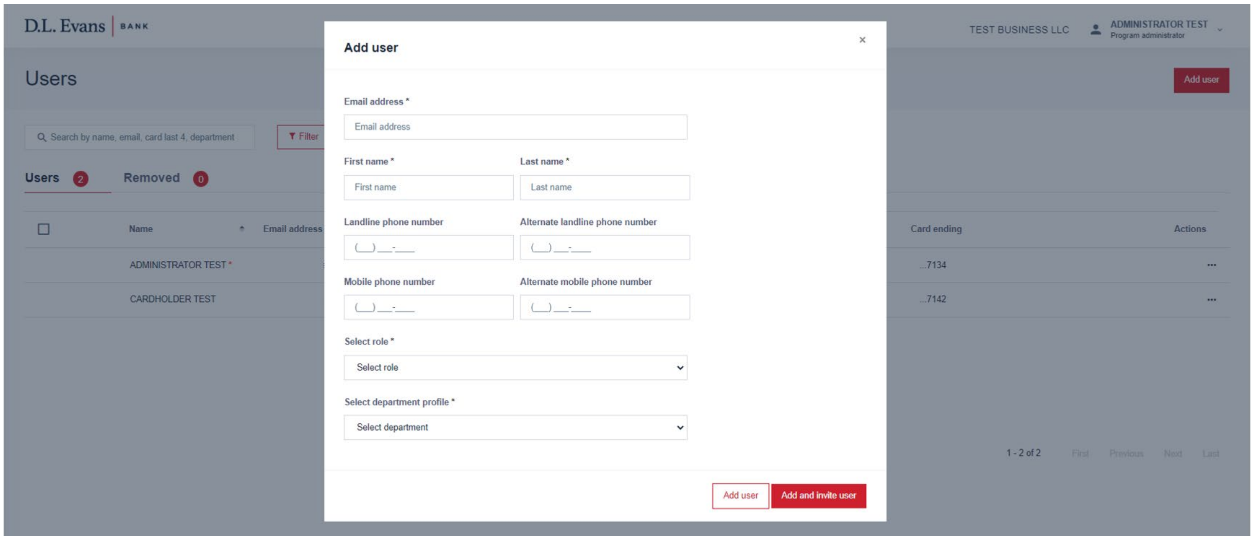
Create a New User

NAVIGATION: **Navigation Pane > Users > Add User**

New Users only exist in SpendTrack™ and do not flow into the credit card system. Program Administrators and Users do not need to be cardholders to access SpendTrack™.

Note: A user must be created before a credit card can be added/issued for the individual.

1. Click on **Add user**.
2. Complete the required fields. The phone number fields are optional but recommended for quick resolution of fraud alerts.
3. Select the applicable **Role**.
4. Select the **Department** from the drop-down list.
5. Select **Add User** to create a new user record only **OR** Click on **Add & Invite User** to create a user record and send the user an invitation email to log in to SpendTrack.



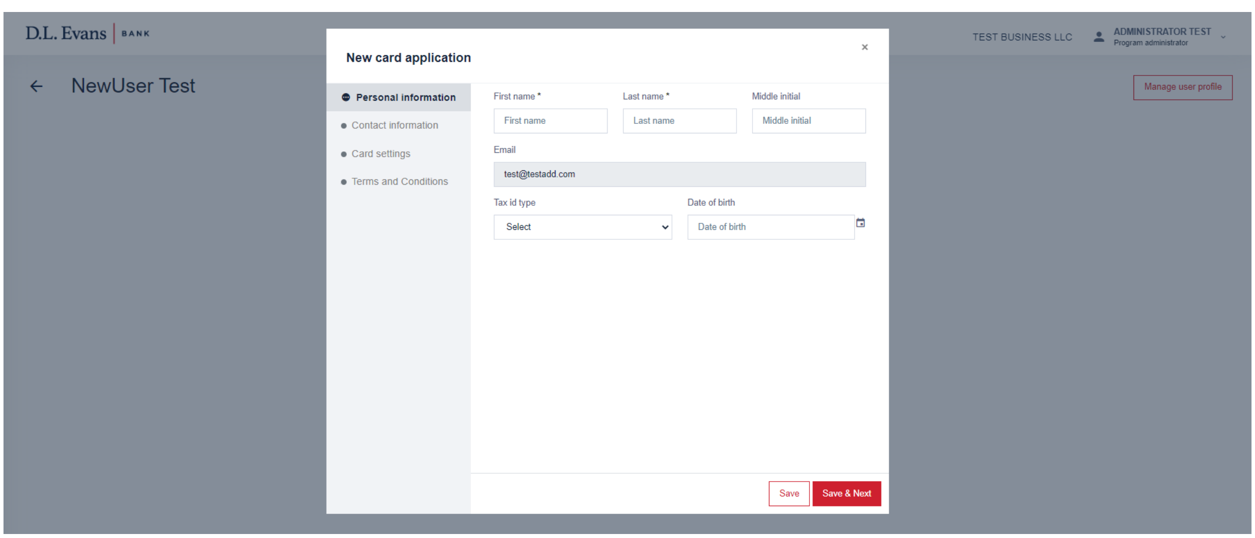
Add a Card

NAVIGATION: **Navigation Pane > Users > Select User > Apply for a Credit Card**

After a new user is created, the user displays in the Users page. When a card is added to a user, a cardholder record is created in the credit card system. A physical card is then mailed to the address on record.

Important! Submitting this form begins the card creation process. After the card is created it can be seen on the home page under cardholders. .

1. Select **Manage Cards** for the selected user.
2. Select **Apply for credit card**. The New Card Application pop-up window displays.
3. Complete the form and select **Submit**.



Departments

Cardholders can be grouped into departments for analysis within SpendTrack™. An individual cardholder can only be placed in one department. Sub-departments can be created as necessary. Department Heads who have enhanced capabilities, can be assigned as well.

NAVIGATION: **Navigation Pane > Departments**

Important! Department Hierarchy is only within SpendTrack™ and is not reflected at D.L. Evans Bank.

Add a Department

NAVIGATION: **Navigation Pane > Departments> Add Department.**

1. Select Add department.
2. Enter the Department Name.

Edit a Department Name

NAVIGATION: **Navigation Pane > Departments> Edit.**

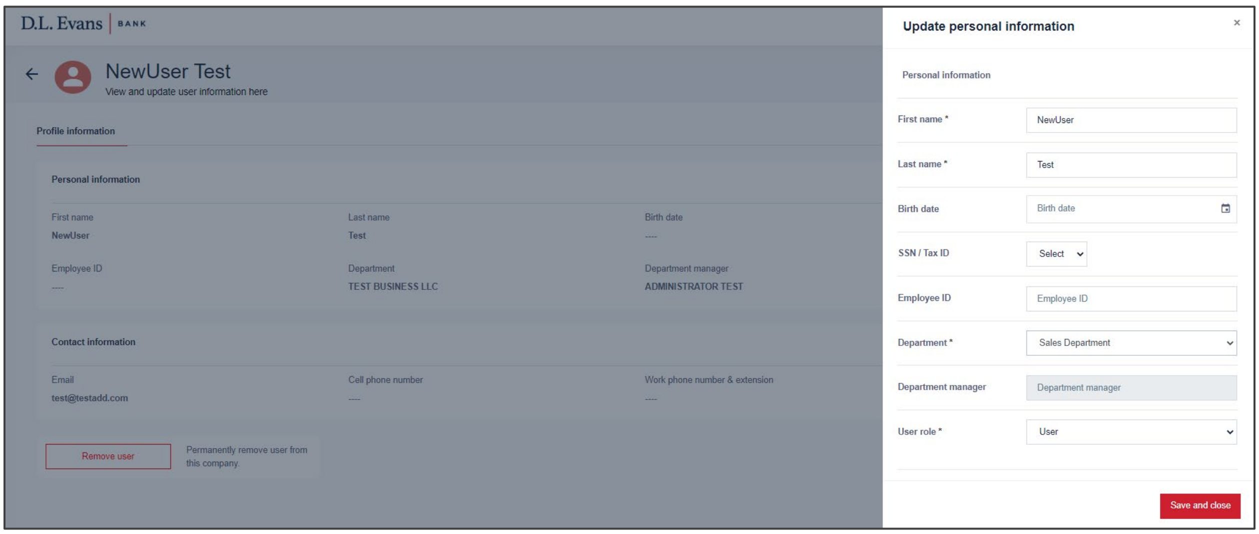
1. Select the arrow to the right of the department name to open the record.
2. Select the pencil icon to the right of the name to edit.

Assign a User to a Department

NAVIGATION: **Navigation Pane > Departments > Expand Department > Edit User.**

Note: A department must be created before a user can be added to the department.

1. Select the arrow to the right of the department name to open the record.
2. Select Edit User.
3. Select Update personal info.
4. Select Department from drop down list.
5. Select Save and Close.



Assign Department Head

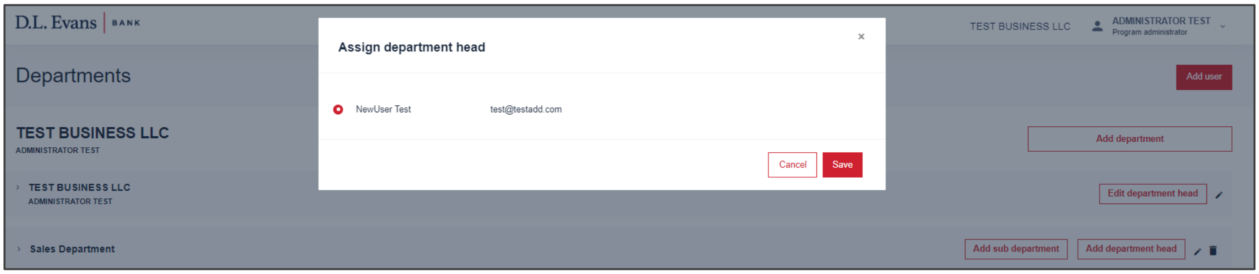
NAVIGATION: **Navigation Pane > Departments > Expand Department > Add Department Head**

Department Heads have enhanced capabilities for the departments to which they are assigned:

- Home—View spend analytics on the Homepage and spend by spend for each user within the department.
- Notifications—View client requests, such as spend limit increases. User requests are first sent to the Department Head before the PA. From the Notifications page, Department Heads select Approve or Decline. After the Department Head approves a request, it is sent to the PA for final approval.
- Users—View a list of users in the department. Options include send an invitation email, disable user, reset password, view transactions, and view card profile.
- Card Profile—View details of the cardholder. Options include locking a card and resetting a PIN.

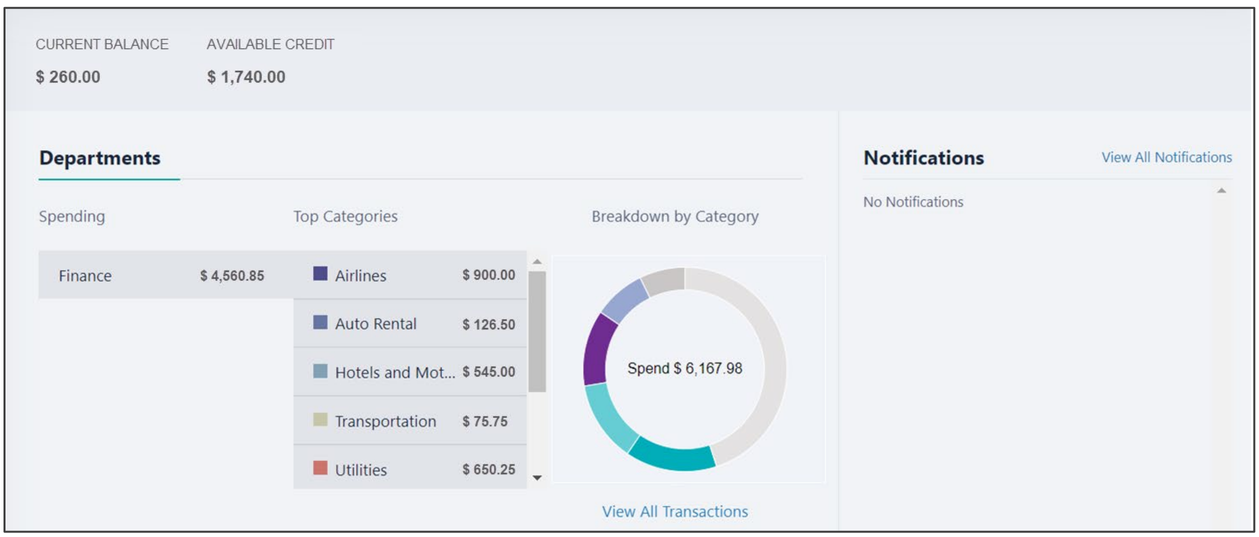
Note: Only one Department Head can be assigned to each department. The Department Head must be assigned to the department prior to becoming the Department Head.

1. Select Add Department Head.
2. Select from the users within the Department.
3. Select Save.



View Department Spend Analytics

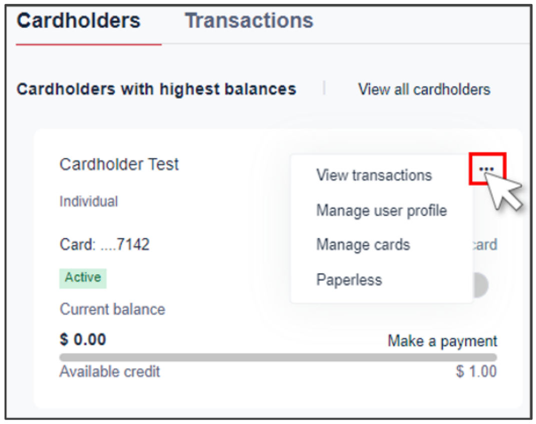
NAVIGATION: **Navigation Pane > Home Page > Departments**



Payments

Manage Payment Accounts

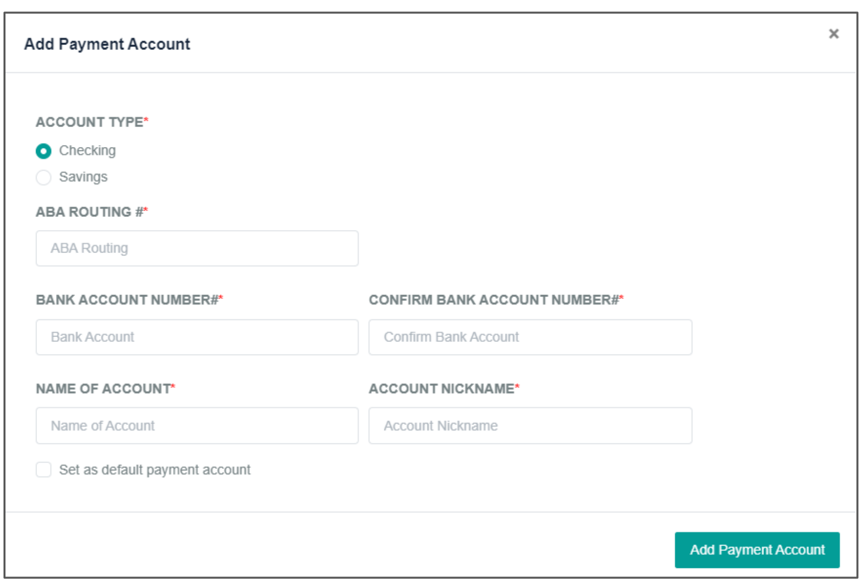
NAVIGATION: **Homepage > Cardholders Tab > Action Menu > View Transactions > Add Payment Account or Manage Payment Account**



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 the 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**.

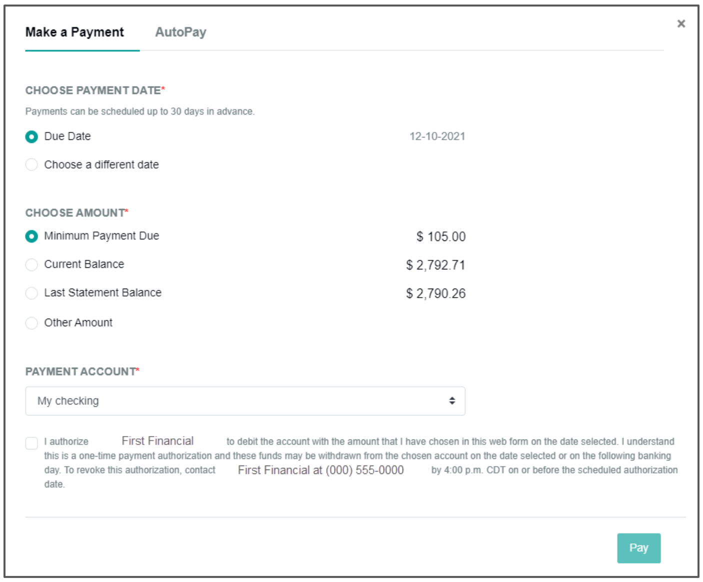


Make a Payment

Payment Options are available for individual accounts or control accounts. A payment account must be established before a payment can be scheduled.

NAVIGATION: **Homepage > Cardholders Tab > Make a Payment**

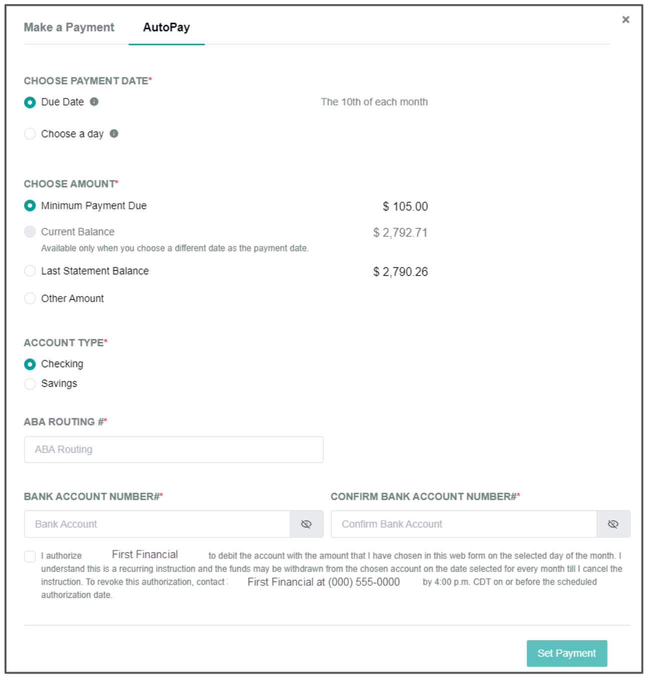
1. Select the **payment date**.
2. Select the **amount** or enter a different amount.
3. Select the **payment account**.
4. Select the **terms and conditions** checkbox.
5. Select **Pay**.



Establish Recurring Payment

NAVIGATION: **Homepage > Cardholders Tab > Action Menu > View Transactions > Setup Autopay**

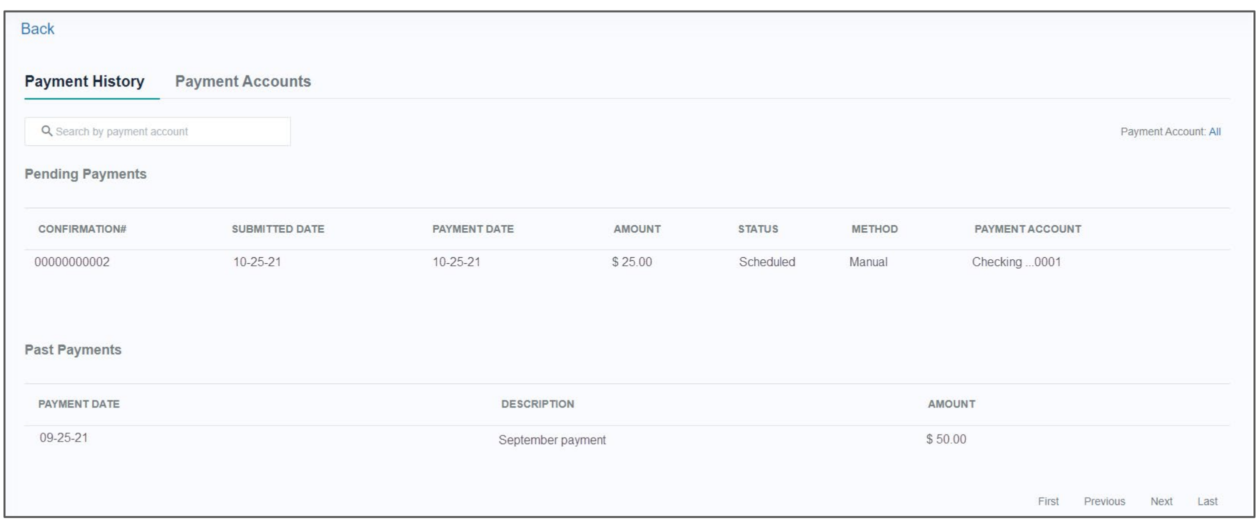
1. Select the **AutoPay** tab.
2. Select the **payment date**.
3. Select the **amount** or enter a different amount.
4. Add the **account information**.
5. Select the terms and conditions checkbox.
6. Select **Set Payment**.



View Payment History

NAVIGATION: **Homepage > Cardholders Tab > Action Menu > View Transactions > View Payment History**

The View Payment History screen displays a complete payment history list including any pending payments.



Statements

View or Download PDF Statements

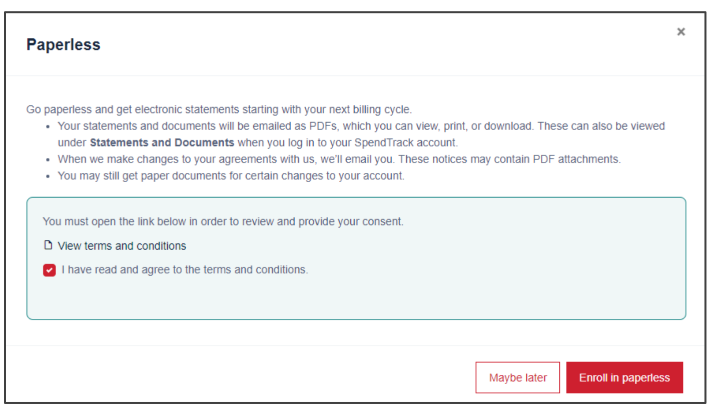
NAVIGATION: **Homepage > Cardholders Tab > Action Menu > View Transactions > Statements and Documents**

1. Click on the **Statements and Documents** link.
2. Click the **Download Icon** next to the desired statement.

Set Paperless Statement Option

NAVIGATION: **Homepage > Cardholders Tab > Action Menu > View Transactions > 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 for the cardholder is the address the paperless statement notification is sent to. An email address must be assigned to the cardholder before paperless statements can be selected.

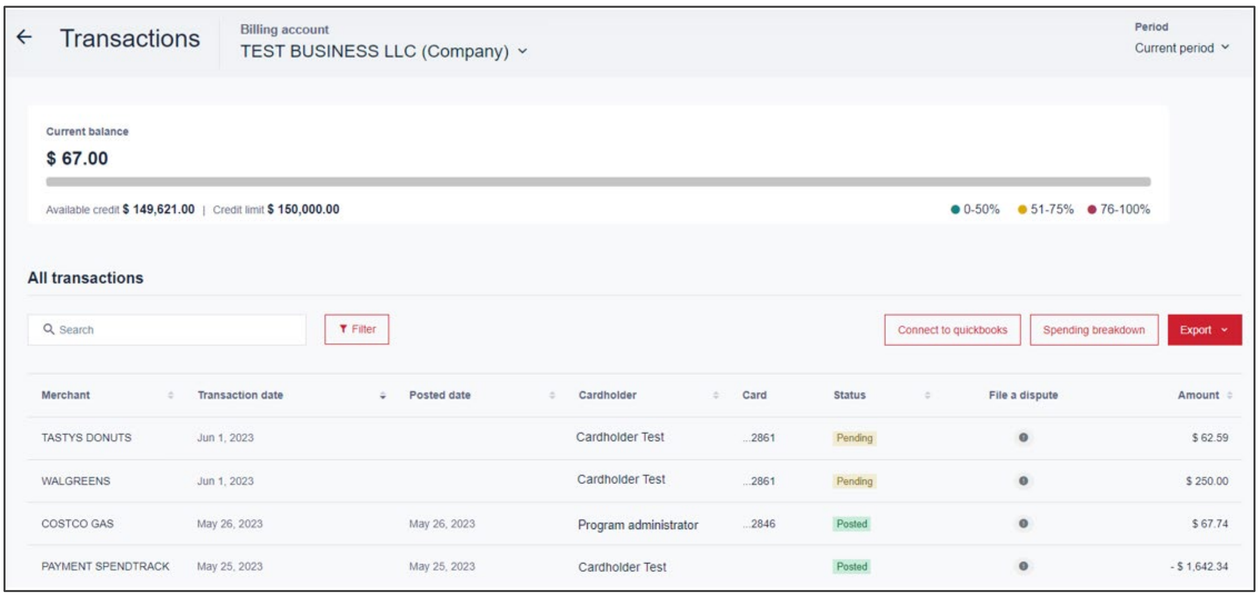
Transactions

View All Company Transactions

NAVIGATION: **Homepage > Transactions Tab > All Transactions**

Program Administrators can view all company card transactions in one location. 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.

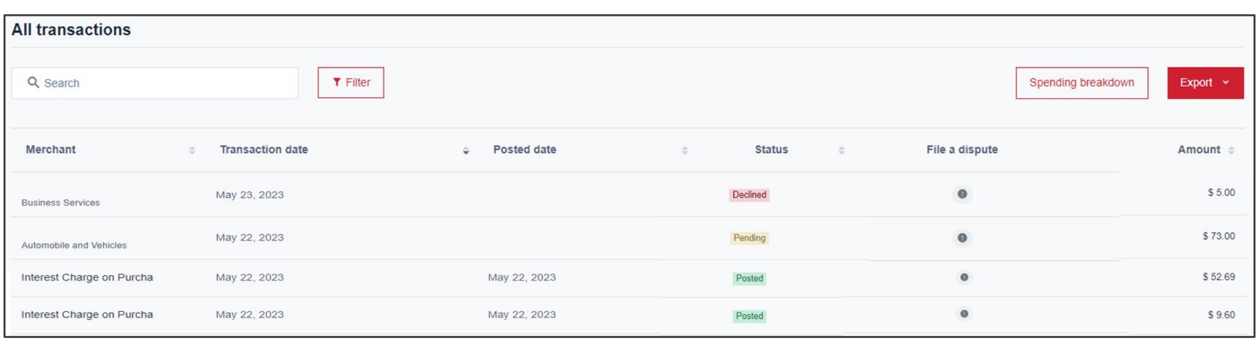
The transaction information displays the cardholder's name and card number to help identify who authorized each transaction. Company transactions can be exported in a CSV or QBO format.



View Individual Cardholder 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.

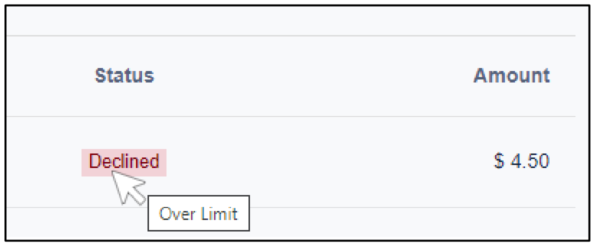
NAVIGATION: **Homepage > Cardholders Tab > Action Menu > View Transactions > Select Billing Period > All Transactions**



Declined Transaction Reason

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

NAVIGATION: **Homepage > Transactions Tab > Status**



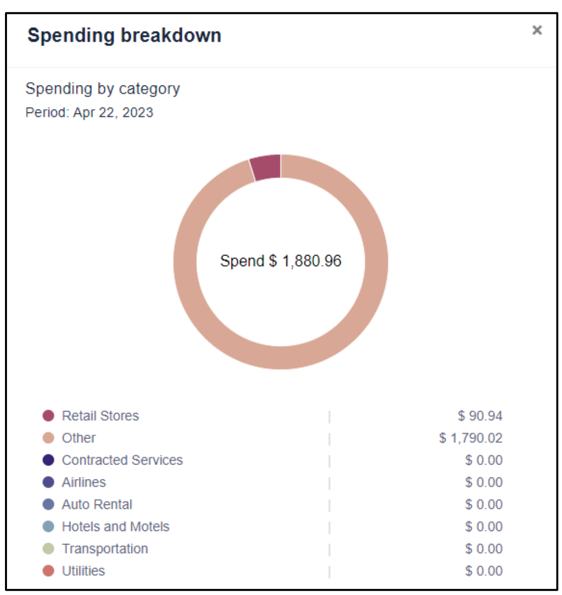
Export Transactions

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.

Spending Breakdown

NAVIGATION: **HOME SCREEN > SPENDING BREAKDOWN**

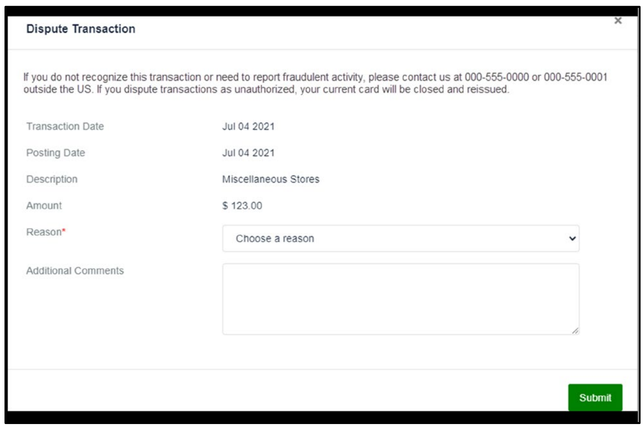


Dispute a Transaction

Program Administrators can initiate a dispute from the Transactions tab 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=the merchant and transaction are unrecognized) call the number found 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**.

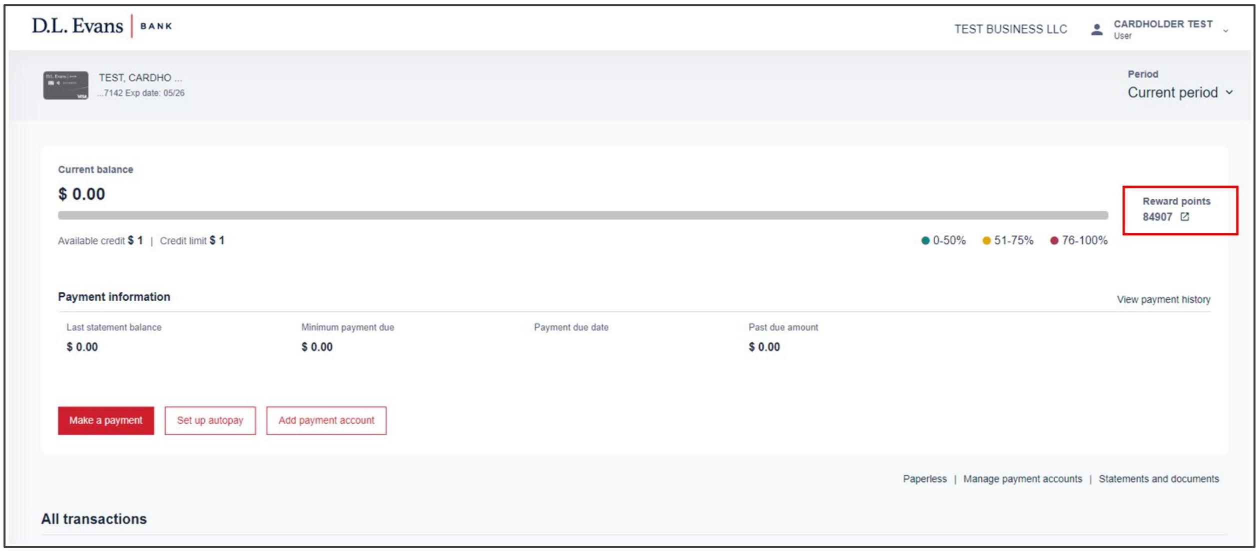


Rewards

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 Cardholder Transaction Screen at the top of the page to the right of the Credit Utilization Bar.

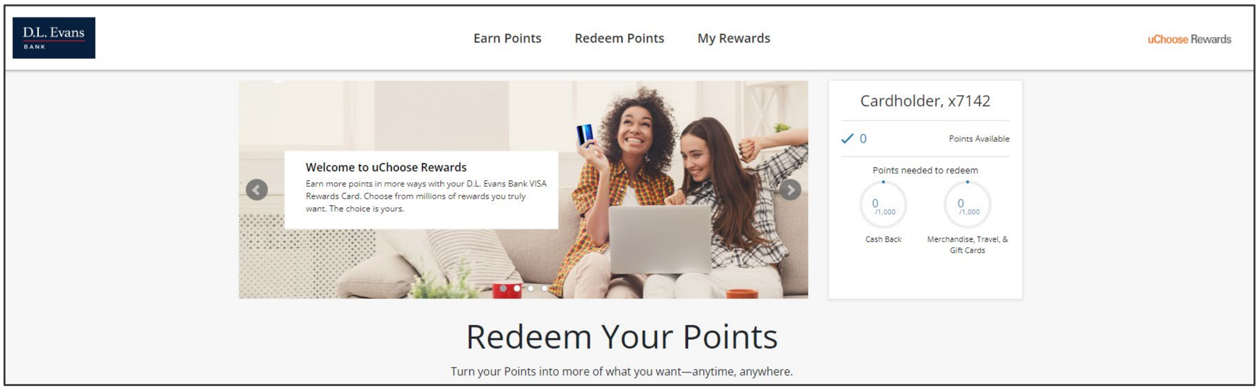


Redeeming Rewards

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

NAVIGATION: **Homepage > Cardholders Tab > Action Menu > View Transactions > 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**.

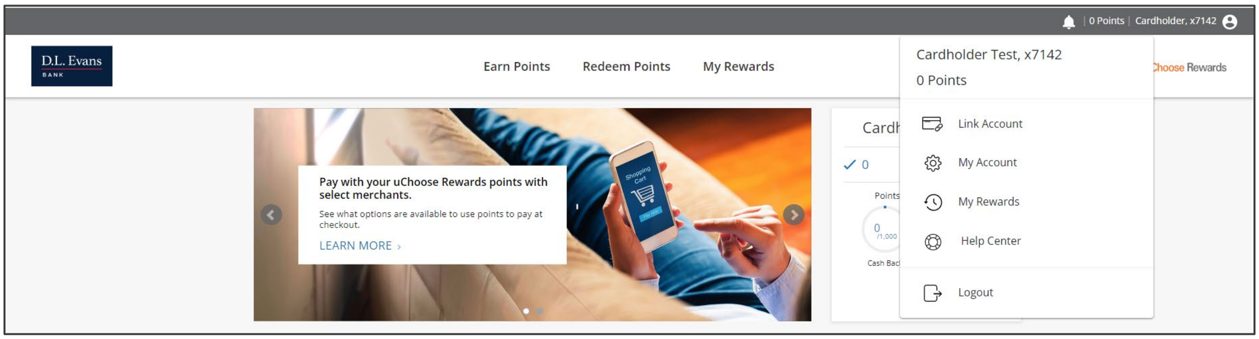


Link Reward Accounts

Business credit card accounts can be linked to combine points and redeem for bigger rewards. Linked accounts must be associated with the same EIN or Tax ID number. See the cardholder agreement for more information on linked (aka pooled) reward points.

NAVIGATION: **Homepage > Cardholders Tab > Action Menu > View Transactions > Reward Points**

1. Click on the **icon** next to the points balance. You will be redirected to the Rewards website.
2. Select the **User Information** from the top right corner of the page.



3. Click on **Link Account**.
4. Enter the **card number**.
5. Enter the Last 4 Digits of the **Company EIN/Tax ID**.
6. Enter the **Name of the cardholder** (exactly as it appears on the card).
7. Select **Link Account**.