

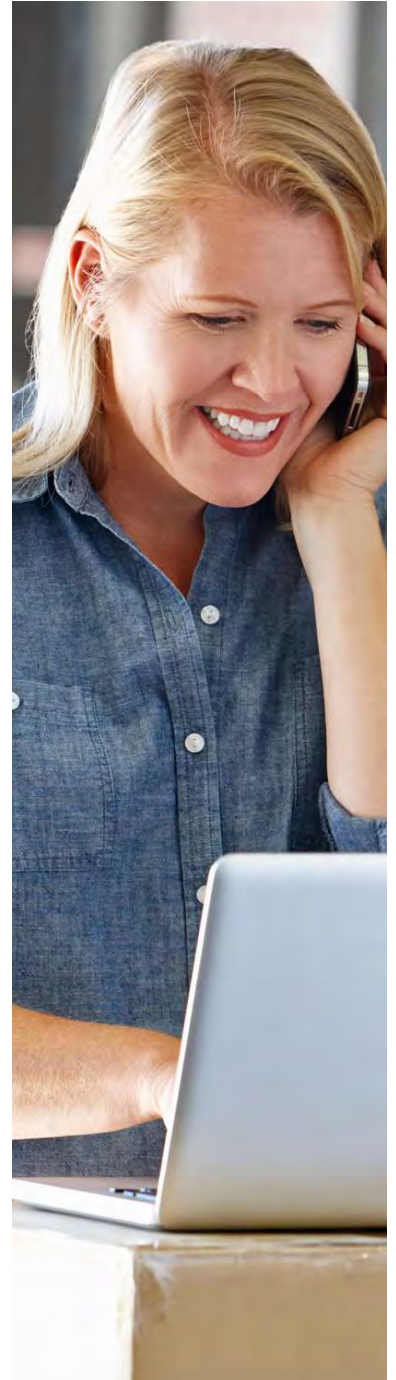
eZBusiness Card Management

User's Guide

This user guide provides an overview of the functions and capabilities within your web-based business credit card management website. Please contact Business Services at 309-284-1293 for website assistance.

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ACCESSING EZBUSINESS

The website address is <https://www.ezbusinesscardmanagement.com>

- For new users – your username will be provided via email from noreply@ezbusinessmanagement.com

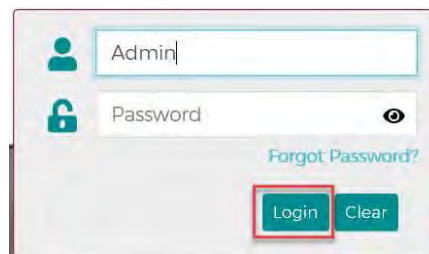
Setting up your password and security account – New Users

1. From the eZBusiness landing page, enter your Username



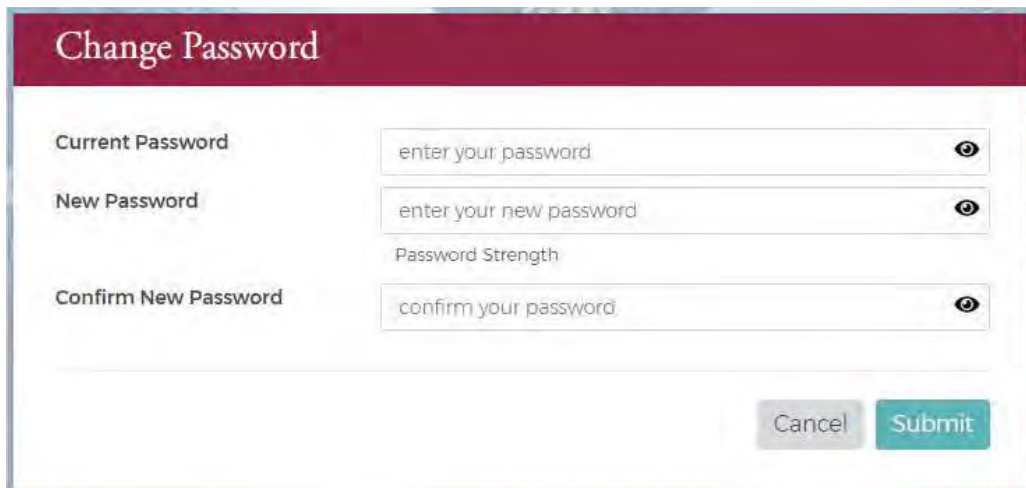
The image shows the eZ BUSINESS CARD MANAGEMENT landing page. At the top right, there is a login section with a 'Username' input field and a 'Login' button. Below the header is a large banner with the text 'Your business is a big deal, but managing employees' expenses shouldn't be.' and a 'Learn More' button.

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



The image shows a login form with two input fields: 'Username' (containing 'Admin') and 'Password'. There is a 'Forgot Password?' link and two buttons: 'Login' and 'Clear'.

3. Once you enter your Username and Password, the **Change Password** window will be displayed. Enter your current password, select a new password, and click **Submit**



The image shows the 'Change Password' form. It has three input fields: 'Current Password' (placeholder: 'enter your password'), 'New Password' (placeholder: 'enter your new password'), and 'Confirm New Password' (placeholder: 'confirm your password'). There is a 'Password Strength' indicator between the 'New Password' and 'Confirm New Password' fields. At the bottom right, there are 'Cancel' and 'Submit' buttons.

4. 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**

RSA Enrollment

Security Question 1

On what street did your best friend in high school live?

Your Answer

Security Question 2

What is your favorite vacation destination?

Your Answer

Security Question 3

What is the first name of the person you most admire?

Your Answer

Security Question 4

What was your favorite restaurant in college?

Your Answer

☒ Personal Device?

Cancel

Submit

Once successfully enrolled, you will be able to use the **Forgot Password** option to have a temporary password emailed to you, should you need to reset it in the future. You will be asked to confirm your identity by correctly answering one of your pre-selected security questions.

Admin|

Password

Forgot Password?

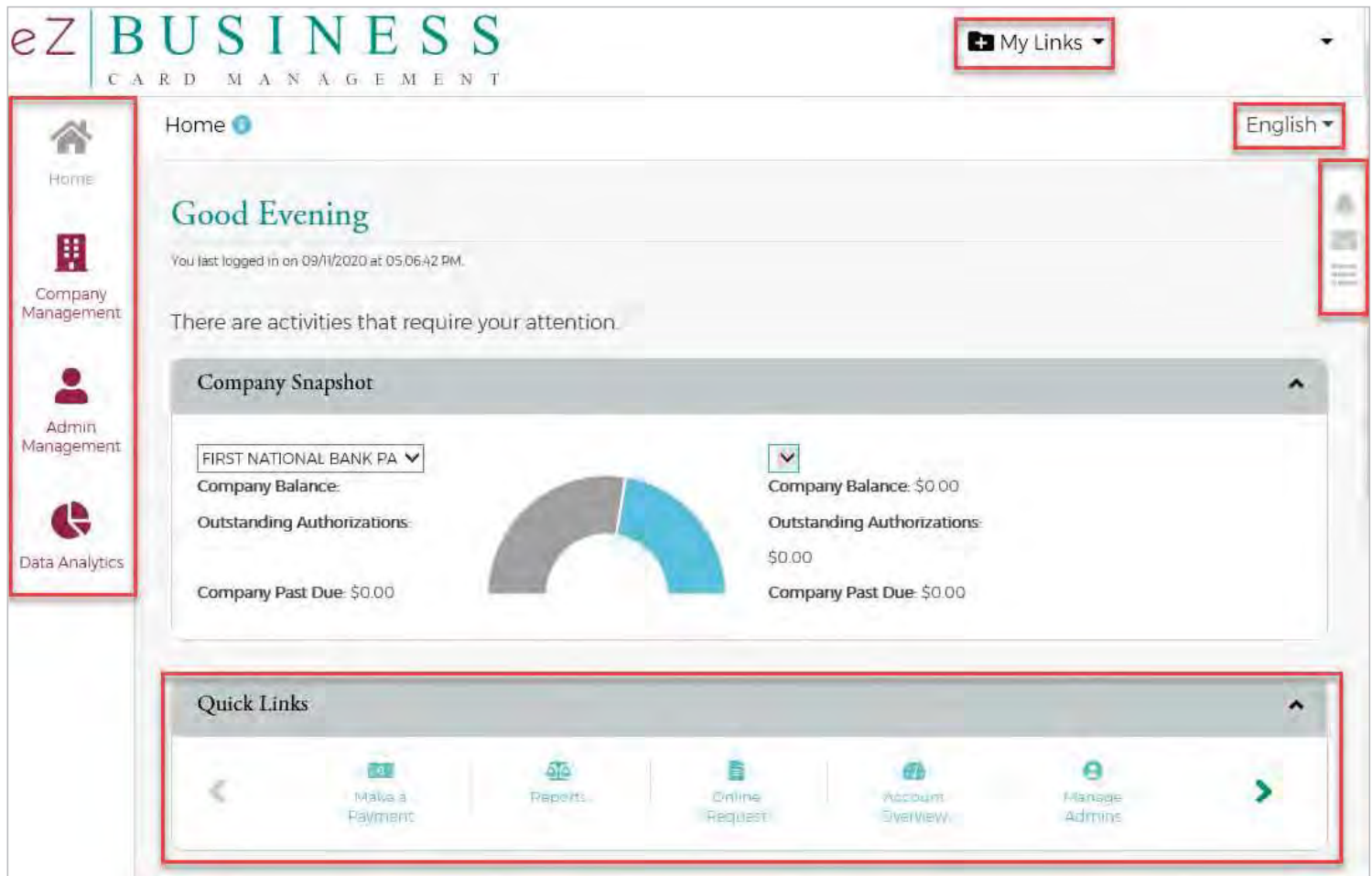
Login

Clear

NAVIGATING EZBUSINESS

Home Page Overview

Depending on security settings, you may or may not see all the options shown in this guide. Hover over any menu option to display helpful text prompts.



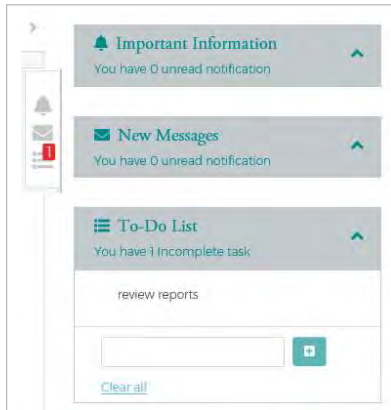
- **Left Side Navigation Bar** – links to various modules within eZBusiness that you have access to. The corresponding menu button will be gray if you are currently within that module
 - **Home** will take you to the Home Page
 - **Company Management** will take you to your company list and allow you to search for cardholder
 - **Admin Management** will allow you to view eZBusiness users for your company and maintain them (add, delete, unlock password attempts, and reset security questions)
 - **Data Analytics** will take you to Expense Management reporting
- **Center of Page**
 - **Company Snapshot** – Provides a snapshot of the company's financial status of their card program. This is for the company, not individual cardholders
 - **Quick Links** – Takes you directly to the functions shown on the Quick Links menu
 - **Urgent Items** – Provides information related to items that require immediate attention
 - **Declined Transactions** – Provides information related to cardholder declined transactions

- **Top Right of Page**

- **My Links** – Takes you directly to the functions you use most. Click the “+” icon next to My Links to add the current page you are on in eZBusiness to your My Links. You will be able to access those functions directly from your My Links drop down menu going forward
- **Language Option Menu** – will allow you to change the default language to those available in the drop-down list of options.

- **Right Side Notification Menu**

- **Important Information** – Will display an icon if there are any alerts that require attention
- **New Messages** – Will display an icon if there are any unread messages in your eZBusiness inbox
- **To-Do List** – allows you to manually add tasks that need to be completed

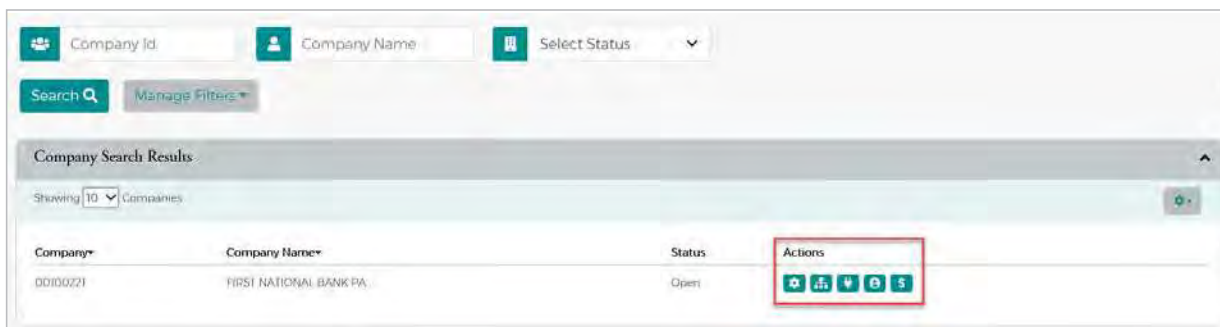


VIEW COMPANY LIST:

1. From the left side navigation menu, select **Company Management**, then select **Search Company**



2. If you have access to multiple company programs under one login, you will see all companies available to you in your company list. You may also use the search filters to refine your company list



3. From the Company List you are able to access a number of functions using the **Actions** menu options



- **View Hierarchy** – If your cardholders are divided into “hierarchies” or “sublevels”, you can view those hierarchies, as well as the cardholders assigned to those hierarchies



- **Online Requests** – Will take you to the Online Requests screen explained on page 12



- **Account List** – Will take you directly to a list of all cardholders for your company. You can then select a cardholder to view additional details, this is explained on page 7



- **Payments** – Will take you directly to the Payments screen where you can make online payments, set up recurring payment plans, and see past payments made through eZBusiness, this is explained on page 37

VIEW CARDHOLDER DETAILS

1. From the left side navigation menu, select **Company Management** then select **Search Cardholder**
2. Your list of cardholders will display. You can use the search filters at the top of the page to further refine your list of cardholders.
3. Select Account Details under the Actions column for the cardholder you would like to review



Account Number Open

Search Manage Filters

Cardholder Search Results

Showing 10 Cardholders

Corporation	Account Number	Employee ID	Cardholder	Username	Status	Account Balance	Credit Limit	Actions
88006H	480435****0434		JOHN SMITH		Open	\$0.00	\$500.00	<input type="button" value="Account Details"/>

4. The **Cardholder Detail** page will display and provide 4 different sections of information

JOHN SMITH
480435****0434

STREET, STATE COLLEGE, PA
168014752

Expiration Date: 04/2023

Previous Account Number: N/A

Account Type: Memo

Statement Delivery Option: P

Account status: Open

[View Hierarchy](#)

[View Cardholder Request Activity](#)

[Expense Management Allocations](#)

[More Info](#)

Important Information

Card Activation status is Pending

[More](#)

Account Balance Information

Account Balance: \$0.00

Cash Balance: \$0.00

Pending Balance: \$0.00

[More](#)

User Enrollment Details

User Enrollment Status / User Activity	Not Enrolled
User Account Status (locked / Unlocked)	Unlocked
User Profile Status (locked / Unlocked)	Unlocked

[More](#)

- **Cardholder Profile** – Will display the address, phone number, and other pertinent information for the cardholder
- **Important Information** – Displays important information regarding the cardholder account such as pending activation notice, past due details, and declined transactions. Click **More** to see more details
- **User Enrollment Details** – Displays the cardholder's enrollment and account status for <https://mycardstatement.com> and allows you to assist them with their mycard profile
- **Account Balance Information** – Displays balance, transaction, and payment details for the specific cardholder. Click **More** to see more details

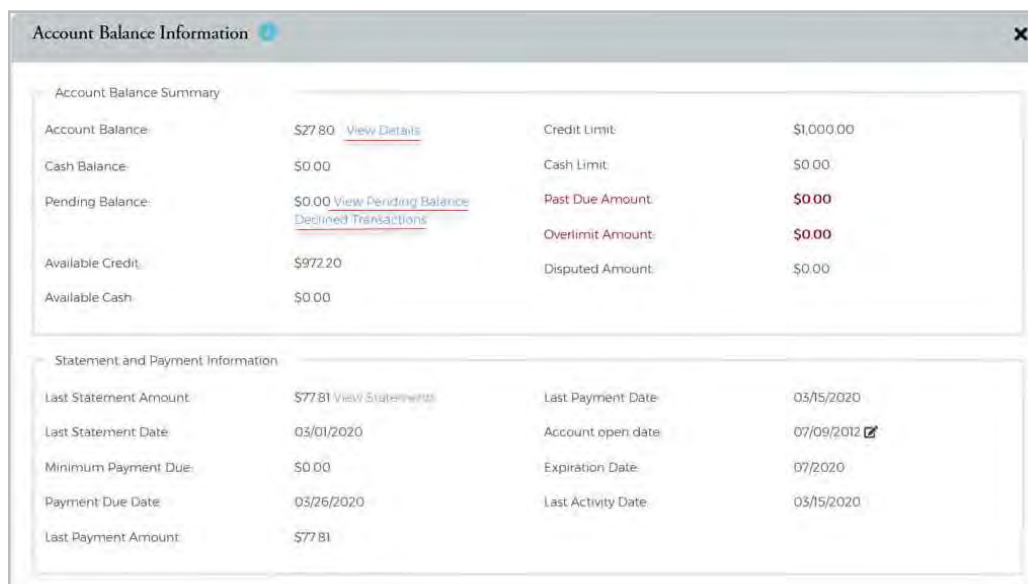
VIEW CARDHOLDER ACCOUNT DETAILS (STATEMENTS, POSTED, PENDING, AND DECLINED TRANSACTIONS)

1. While on the **Cardholder Detail** page, click **More** on the **Account Balance Information** menu.



The screenshot shows a menu titled "Account Balance Information" with an upward arrow icon. Inside the menu, there are three items: "Account Balance: \$27.80", "Cash Balance: \$0.00", and "Pending Balance: \$0.00". At the bottom left of the menu, there is a green button labeled "More" which is highlighted with a red square.

2. The menu box will expand and display more information:



The screenshot shows the expanded "Account Balance Information" menu. It has a title bar with a blue information icon and a close button. The menu is divided into two main sections: "Account Balance Summary" and "Statement and Payment Information".

Account Balance Summary

Account Balance:	\$27.80	View Details	Credit Limit:	\$1,000.00
Cash Balance:	\$0.00		Cash Limit:	\$0.00
Pending Balance:	\$0.00	View Pending Balance	Past Due Amount:	\$0.00
		Declined Transactions	Overlimit Amount:	\$0.00
Available Credit:	\$972.20		Disputed Amount:	\$0.00
Available Cash:	\$0.00			

Statement and Payment Information

Last Statement Amount:	\$77.81	View Statements	Last Payment Date:	03/15/2020
Last Statement Date:	03/01/2020		Account open date:	07/09/2012
Minimum Payment Due:	\$0.00		Expiration Date:	07/2020
Payment Due Date:	03/26/2020		Last Activity Date:	03/15/2020
Last Payment Amount:	\$77.81			

- Select **View Details** next to the **Account Balance** amount to view the transaction details that comprise the account balance
- Select **View Pending Balance** next to the **Pending Balance** total to view any outstanding transactions that have not hard posted to the cardholder account
- Select **Declined Transactions** to view any declined transactions specific to the cardholder
- Select **View Statements** to view the PDF rendering of actual cardholder statement

DISPUTE A TRANSACTION

1. Access your cardholder/account list. You can do so one of two ways:

- **Account List** via the **Company List** Actions Menu (Company Management>Search Company)
- **Account List** via the **Menu** buttons on the top right – you must already be in another menu option (such as Online Requests) for these menu buttons to display



2. Your list of card accounts will display. You can use the search filters to refine your results

First Name

Last Name

Account Number

Employee ID

Select Account Status

Search

Manage Filters

Accounts


Showing 10 Accounts

Cardholder Name	Account Number	Status	Balance	Credit Limit	Available Credit	Account Type	Username	Actions
BL ACCT 00000357-10000000	480435****0752	Open	\$0.00	\$0.00	\$0.00	Billing		<div>\$P</div>
BL ACCT 00000357-20000002	480435****0900	Open	\$0.00	\$0.00	\$0.00	Billing		<div>\$P</div>
JOHN DOE	480435****2185	Closed	\$0.00	\$0.00	\$0.00	Memo		<div>PD</div>
JOHN SMITH	480435****0140	Open	\$0.00	\$500.00	\$0.00	Memo		<div>PD</div>

3. Select the appropriate card account by clicking on the **account number**

4. Select **More** on the **Account Balance Information** Menu

Account Balance Information	
Account Balance:	\$0.00
Cash Balance:	\$0.00
Pending Balance:	\$0.00
<input type="button" value="More"/>	

Account Balance Information 		
Account Balance Summary		
Account Balance:	\$0.00	View Details
Cash Balance:	\$0.00	
Pending Balance:	\$0.00	View Pending Balance Declined Transactions
Available Credit:	\$0.00	
Available Cash:	\$0.00	

- You can further refine your results using the search filters
- You can export all information using the export option above “Amount”
- Once selected, choose from the available export options

Transaction Details						
Description	Ref Date	Trans Date	Amount	Merchant Categories	Reference	
<div>Showing 10 Transactions</div>						
Originating Account	Posting Date	Trans Date	Description	Merchant Categories	Reference	Amount
[Redacted]	02/16/2020	02/16/2020	ACH PAYMENT - THANK YOU	Payments and Fees	'#E8U4S9D045IIIIIHHH	(\$185.46)
[Redacted]	02/03/2020	02/02/2020	DANIEGA ROPAD #600794	Dining Out	242368D0644Q9R73A56789	\$4.23
[Redacted]	02/07/2020	02/06/2020	*PEDIY \$ 37.0001	Dining Out	24445000C3B6601035896889	\$12.42
Credit (All Pages)						(\$185.46)
Debit (All Pages)						\$16.65

7. Click on the transaction you wish to dispute
8. The Transaction Details will display – select **click here to dispute**

Transaction Details

[Back to Transaction details](#)

Detail Information

Post Date:	02/07/2020	Merchant Country Code:	US	Merchant Group:	FB
Transaction Date:	02/06/2020	Sales Tax:	0	Merchant ID:	00000000
Merchant Name:	FREDDY'S 37-0001	Reference Number:	24445000038	Transaction Code:	05
Transaction Amount:	\$12.42	Merchant City:	FAIRFAX	Reason Code:	00
Currency Code:	USD	Past Due Amount:	N/A	Transaction Type:	Purchase
Original Amount:	12.42	Merchant State:	VA	Original Account Number:	480435***4237
Original Currency:	USD	Merchant Zip:	22030	Directed To Account:	N/A
MCC / SIC:	5814	MCC Description:	Express Payment Services (Full Food)		
Dispute Status:	Click here to dispute				

9. The **Dispute a New Charge** section will display

- Enter the amount of the transaction you wish to dispute – you may dispute the full, or, a partial amount
- Check the appropriate option for the **Card Provided** field
 - Yes – the card information was provided to the vendor
 - No – the card information was not provided to the vendor
- **Select Submit Dispute Ticket**

[Back to Transaction details](#)

Dispute a New Charge

Please fill the below form to dispute a transaction.

Customer Name:		Account Number:	480435***4237	Merchant:	FREDDY'S 37-0001
Reference Number:	24445000038	Transaction Date:	02/05/2020	Posted Date:	02/06/2020
Transaction Amount:	\$12.42	Dispute Amount:	\$		

To start the dispute process please answer the below question. Your answer is important as it will allow us to process your dispute as effectively as possible.


Card Provided ☒ Yes ☐ No

[Print Friendly](#) [Submit Dispute Ticket](#) [Print And Save](#) [Cancel](#)

10. A reference number will be generated when the claim is submitted

- Once the transaction is disputed, it cannot be disputed again through eZBusiness
- The disputed transaction will now display an icon next to the transaction amount

Showing 10 transactions.

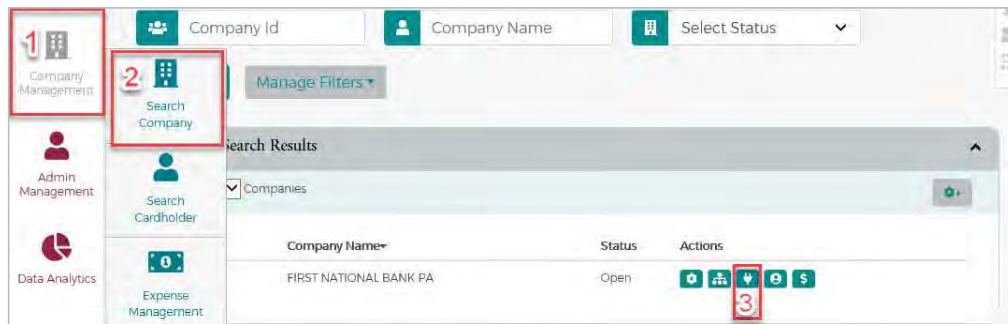
Originating Account	Posting Date	Trans Date	Description	Categories	Reference	Amount
JONES ***311032	02/10/2019	02/08/2019	AMZN Mktp US**M1TR8L90	Entertainment	5543	\$32.17
JONES ***311032	02/11/2019	02/11/2019	VEHICLE MAINTENANCE MA	Charitable Giving	55421	\$595.00
JONES ***311032	02/21/2019	02/19/2019	SAFEWAY #0342	Groceries	55310	\$20.00 

- Click on the icon to view the status of the dispute – the status will list either “In Progress” or “Closed”
- For further details on the status of a disputed transaction, please contact 1-800-600-5249 and refer to the reference number for the claim

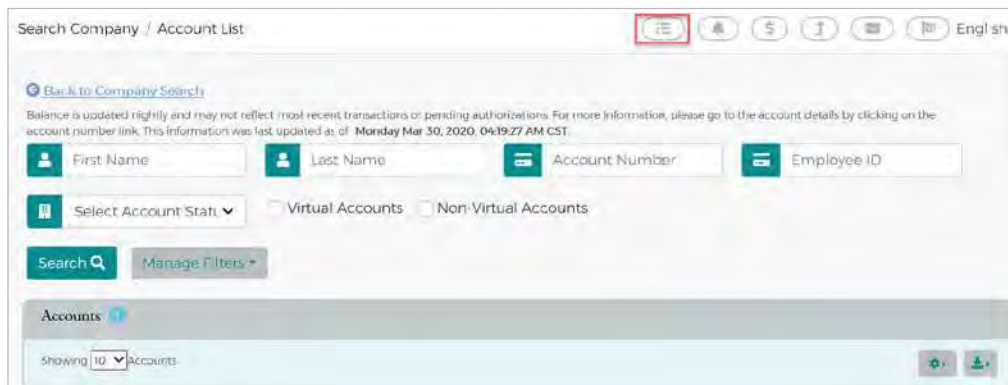
ONLINE REQUESTS

The Online Requests section allows you to complete a number of functions for your cardholders, such as increasing/decreasing card limits, add new cardholder accounts, close accounts, etc. You have 2 ways to access Online Requests:

1. From the left side navigation menu, select **Company Management**, select **Search Company**, then select Online Requests under the Actions column



2. Online Requests via the **Menu Buttons** – these push menu buttons will only display if you are already in another menu option, such as the "Account List" option:



Once you select **Online Requests** from one of those options, you will see all of the requests you have available:

- **Add New Cardholder Request** – Create a new physical or virtual card account. This is explained on pages 13 to 16. Virtual card ordering is only available to those that have virtual card access.
- **Address and Phone Change** – This is to change the address or phone number for cardholders only. This is explained on page 20
- **Change Credit Limit** – Temporarily or permanently increase or decrease a cardholder's monthly credit limit. Request is real time. This is explained on page 22
- **View Virtual Security Account Data** – displays the full card number, expiration date, and CVV code of the selected card account. Virtual accounts only. This is explained on page 19
- **Change Cardholder Authorization Block** – Add or remove temporary blocks to a cardholder account. This is explained on page 23
- **Request Replacement Card** – Sends a new plastic card for the selected account. Will have the same card number as the previous card. Only to be used if the card is worn out or damaged. Cards take 7 to 10 business days to arrive. This is explained on page 24
- **View Full Account Number** – displays the full card number of the selected card account. Physical accounts only. This is explained on page 25
- **Close Account Request** – Will close out the card account so the card can no longer be used. Request is real time. This is explained on page 26
- **Setup AutoPay** – Set up an authorization to have your card payment automatically deducted from the desired account on the payment due date. This is explained on page 27

ADD A NEW CARDHOLDER REQUEST – PHYSICAL PLASTIC ACCOUNT

For instructions on how to access the Online Requests menu, please refer to page 12

1. Select **Add New Cardholder Request** from the **Online Requests** Menu

Online Requests

- Add New Cardholder Request
- Address and Phone Change
- Change Credit Limit
- View Virtual Security Account Data
- Change Cardholder Authorization Block
- Request Replacement Card
- View Full Account Number
- Close Account Request

2. The **Add New Cardholder** screen will display. Yellow highlights indicate required field.

Search Company / Add New Cardholder

Sublevel ID/Name: FIRST NATIONAL BANK PA- Default

Product: VISA COMMERCIAL (VBS20)

Product Details

Product: VBS

Product Name: VISA COMMERCIAL (VBS20)

Cardholder Details

Name: [Required]

Title: [Required]

Email: [Required]

Address Line 1: [Required]

City: [Required]

State: [Required]

Zip Code: [Required]

3. If your company has hierarchies/sublevels, select the appropriate hierarchy the cardholder should be assigned to from the **Sublevel ID/Name** dropdown. If not, leave the dropdown option on the default option
4. Select the **"VBS"** option from the **Product** dropdown. VBS refers to a physical plastic card account. VBV refers to a virtual account. To order a virtual card – please see page 16 for further details.

Sublevel ID/Name: FIRST NATIONAL BANK PA- Default

Product: VISA COMMERCIAL (VBS20)

5. Complete the **Product Details** section

- Enter the desired credit limit for the cardholder account.
- Order Plastic Now should be enabled, with a 1 entered in the “Number of Plastics” field.
- You may or may not have the ability to enable Pin Access and/or Cash Advance Access depending on your company’s settings.
- Alternate Name to be printed in place of Company Name - your company’s name will print on the first line of the card. Enter a different company name, if you would like.

The screenshot shows the 'Product Details' form. It includes fields for 'Pin Access' (radio button), 'Credit Limit' (text field), 'Credit Limit' (text field), 'Type Processing' (dropdown menu), 'Virtual Account' (radio button), 'Allow Cash Advance Access' (radio button), 'Order Plastic Now' (checkbox), 'Number Of Plastics' (text field), and 'Alternate Company Name' (text field). A note at the bottom states: '(Note: Company Name will default if left blank.)'

6. Complete the **Cardholder Details** section

- Enter the First and Last Name of the cardholder
- Enter the cardholder’s Date of Birth
- The company address will populate – you are able to change this if necessary
- Enter the statement address for the cardholder – or select the Statement Address same as Primary Address toggle button
- Enter the company phone number in the Business Phone field
- Enter the Cardholder Cell Phone Number in the Home Phone and Other Phone fields – **the Other Phone field is not a required field; however, this will allow the cardholder to receive text message alerts for transactions flagged as potentially fraudulent, and will allow them to respond to the message**

The screenshot shows the 'Cardholder Details' form. It includes sections for 'Details' (First Name, Last Name, Middle Name, Suffix, Employee ID, Date Of Birth, Employee Cost Center), 'Primary Address' (Address Line 1, Address Line 2, Address Line 3, City, State, Zip Code, Foreign Address), 'Statement Address same as Primary Address' (toggle button), 'Statement Address' (Address Line 1, Address Line 2, Address Line 3, City, State, Zip Code, Foreign Address), and 'Phone' (Business Phone, Home Phone, Other Phone, Other Phone Type). The 'Other Phone' field is highlighted with a red box.

7. Enter any notes such as "new employee" in the Memo field

8. Click Submit

A screenshot of a web form. At the top, there is a grey header bar with the word 'Memo' and a small blue icon. Below this is a large, empty yellow rectangular text input field. At the bottom of the form, there are two buttons: a green 'Submit' button and a grey 'Cancel' button. The 'Submit' button is highlighted with a red rectangular border.

9. After clicking Submit, the cardholder details you provided will display. Click **Confirm** to finalize the order

- Physical cards take 7 to 10 business days to arrive

Add a New Cardholder Account – Virtual Account

This option will only be available if your company is enabled for virtual card access. Please contact your Treasury Management Representative for information regarding virtual card access. **A physical plastic card is not produced.**

For instructions on how to access the Online Requests menu, please refer to page 12

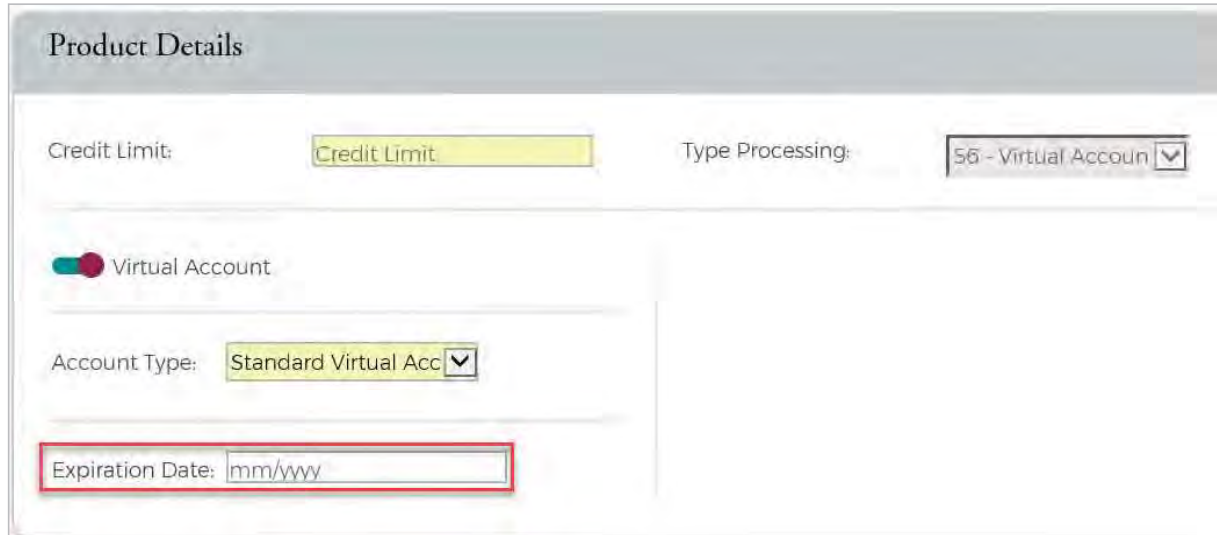
1. Select **Add New Cardholder Request** from the **Online Requests** Menu

2. The **Add New Cardholder** screen will display. Yellow highlights indicate required field.

3. If your company has hierarchies/sublevels, select the appropriate hierarchy the cardholder should be assigned to from the **Sublevel ID/Name** dropdown. If not, leave the dropdown option on the default option
4. Select the **"VBV"** option from the **Product** dropdown. VBS refers to a physical plastic card account. VBV refers to a virtual account. To order a physical card – please see page 13 for further details

5. The **Product Details** section will refresh to show Virtual Card specific options

- Enter the desired credit limit for the virtual account
- Type Processing will default to Virtual account and can't be changed
- The virtual account toggle will be enabled
- Select **Standard Virtual Account** from the **Account Type** dropdown
- Enter the desired expiration date for the virtual account
 - Expiration date is entered in MM/YYYY format
 - If no expiration date is entered, the default expiration will be 2 years from current month
 - The expiration date may range from current month and year to 2 years



The screenshot shows a web form titled "Product Details". It contains several input fields and a toggle switch. The "Credit Limit" field is highlighted with a yellow box. The "Type Processing" dropdown menu is set to "56 - Virtual Account". Below these, there is a toggle switch for "Virtual Account" which is turned on. The "Account Type" dropdown menu is set to "Standard Virtual Acc". At the bottom, the "Expiration Date" field is highlighted with a red box and contains the placeholder text "mm/yyyy".

6. Complete the **Cardholder Details** section

- Enter the Last Name of the cardholder
 - Virtual Acct will populate in the first and middle name fields
 - The last name can be any identifier if not assigned to a specific person
 - Ex: Administration Dept.
- Enter the cardholder's Date of Birth
 - For virtual accounts not assigned to a specific person, you may enter any date older than the day of account creation
- The company address will populate – you are able to change this if necessary
- Enter the statement address for the cardholder – or select the Statement Address same as Primary Address toggle button
- Enter the Cardholder Cell Phone Number in the Home Phone and Other Phone fields – the Other Phone field is not a required field; however, this will allow the cardholder to receive text message alerts for transactions flagged as potentially fraudulent, and will allow them to respond to the message



Cardholder Details

Details

First Name: Middle Name: Last Name:
Employee ID: Employee Cost Center: Date Of Birth:

Primary Address

Address Line 1: Address Line 2: Address Line 3:
City: State: Zip Code:
Foreign Address: ☐

Statement Address Same as Primary Address: ☐

Statement Address

Address Line 1: Address Line 2: Address Line 3:
City: State: Zip Code:
Foreign Address: ☐

Phone 1

Business Phone: Home Phone: Other Phone:
Other Phone Type:

7. Enter any notes notes such as "new employee" in the Memo field

8. Click **Submit**

Memo

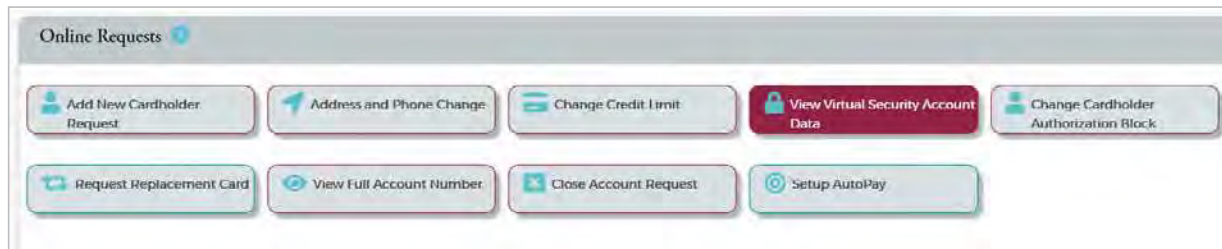
9. After clicking Submit, the cardholder details you entered will display. Click **Confirm** to finalize the order

- To view the virtual card data, you will need to use the View Virtual Security Account Data feature in the Online Requests Menu - please refer to page 19 for instructions on how to access this information
 - The virtual card data will include the full card number, expiration date, and CVV code – the 3-digit security code required to complete online and telephone purchases

VIEW VIRTUAL SECURITY ACCOUNT DATA

For instructions on how to access the Online Requests menu, please refer to page 12

1. Select **View Virtual Security Account Data** from the **Online Requests** menu



The screenshot shows the 'Online Requests' menu with several options. The 'View Virtual Security Account Data' button is highlighted in red. Other buttons include 'Add New Cardholder Request', 'Address and Phone Change', 'Change Credit Limit', 'Change Cardholder Authorization Block', 'Request Replacement Card', 'View Full Account Number', 'Close Account Request', and 'Setup AutoPay'.

2. Type Virtual" in the in the **Cardholder Name** field – your list of virtual accounts will populate as you type. Select the appropriate account from the drop down.



The screenshot shows the 'View Virtual Security Account Data' form. The 'Search Cardholder' field is highlighted with a red box. The form includes fields for 'Cardholder Name', 'Account Number', 'Full Account Number', 'Expiration', 'Security Code', and 'Actions'. A 'Cancel' button is also visible.

3. The last 4 digits of the virtual account will display under **Account Number**
4. Click **Submit**



The screenshot shows the 'View Virtual Security Account Data' form. The 'Submit' button is highlighted with a red box. The form displays the following information: 'VIRTUAL ACCT TEST' under 'Cardholder Name', '0670' under 'Account Number', and a 'Cancel' button.

- Your virtual account details will now display on screen
 - Full 16 digit account number
 - Expiration date
 - CVV code – security code required to complete online or telephone transactions



The screenshot shows the 'View Virtual Security Account Data' form. The form displays the following information: 'VIRTUAL ACCT TEST' under 'Cardholder Name', '0670' under 'Account Number', '0670' under 'Full Account Number', '09/19' under 'Expiration', '891' under 'Security Code', and a checkmark under 'Actions'. A 'Go Back' button is also visible.

ADDRESS AND PHONE CHANGE

For instructions on how to access the Online Requests menu, please refer to page 12

1. Select **Address and Phone Change** from the **Online Requests** menu



The screenshot shows the 'Online Requests' menu with several buttons. The 'Address and Phone Change' button is highlighted with a red box. Other buttons include 'Add New Cardholder Request', 'Change Credit Limit', 'View Virtual Security Account Data', 'Change Cardholder Authorization Block', 'Request Replacement Card', 'View Full Account Number', 'Close Account Request', and 'Setup AutoPay'.

2. Type in the **cardholder name** – your list of cardholders will populate as you type. Select the appropriate cardholder



The screenshot shows the 'Address And Phone Change' form. The 'Cardholder Name (Account Number)' field is highlighted with a red box. Below the field is a search bar labeled 'Search Cardholder'. To the right of the search bar is a dropdown menu labeled 'Request Type' with the text 'Select Request Type'. Further right are fields for 'Primary Address', 'Statement Address', 'Memo', and 'Action'. At the bottom are 'Cancel' and 'Add More' buttons.

3. Select the appropriate option from the **Request Type** dropdown:

- Address Change
- Phone Change
- Address and Phone Change



The screenshot shows the 'Address And Phone Change' form. The 'Request Type' dropdown menu is highlighted with a red box. The dropdown menu is open, showing the options: 'Address Change', 'Phone Change', and 'Address and Phone Change'. The other fields and buttons remain the same as in the previous screenshot.

4. Your screen will refresh to show the fields that correspond to the request type selected. Yellow highlights indicate required fields

- For **Address Change** -

- Under the Primary Address section, enter the new Address, City, State, and Zip Code
- You may enter a different Statement Address, or, select the **Statement Address same as Primary Address toggle button**

- For **Phone Change** -

- Enter the cardholder's cell phone number in the **Mobile Phone** field
- Update the Business Phone, Home Phone, and Other Phone numbers for your cardholder if necessary

- For **Address and Phone Change** -

- Under the Primary Address section, enter the new Address, City, State, and Zip Code
- You may enter a different Statement Address, or, select the **Statement Address same as Primary Address toggle button**
- Enter the cardholder's cell phone number in the **Mobile Phone** field
- Update the Business Phone, Home Phone, and Other Phone numbers for your cardholder if necessary

Cardholder Name (Account Number): Search Cardholder

Request Type: Address And Phone C

Primary Address

Address Line 1: Address Address Line 2: Address Line 2 Address Line 3: Address Line 3

City: City State Province: Postal Code: Zip Code

Foreign Address: Foreign Address

Statement Address same as Primary Address: Statement Address

Address Line 1: Address Address Line 2: Address Line 2 Address Line 3: Address Line 3

City: City State Province: Postal Code: Zip Code

Foreign Address: Foreign Address

Phone Number

Mobile Phone: Mobile Phone Business Phone: Business Phone Home Phone: Home Phone

Other Phone: Other Phone

5. Enter a Memo – for example, “new phone number”

Address And Phone Change

Cardholder Name (Account Number): Search Cardholder

Request Type: Address And Phone C

Primary Address

Address Line 1: Address Address Line 2: Address Line 2 Address Line 3: Address Line 3

City: City State Province: Postal Code: Zip Code

Foreign Address: Foreign Address

Statement Address same as Primary Address: Statement Address

Address Line 1: Address Address Line 2: Address Line 2 Address Line 3: Address Line 3

City: City State Province: Postal Code: Zip Code

Foreign Address: Foreign Address

Phone Number

Mobile Phone: Mobile Phone Business Phone: Business Phone Home Phone: Home Phone

Other Phone: Other Phone

Memo: Memo

Note: The trash can icon will delete the corresponding row

6. Click **Submit**

Submit Cancel Add More

CHANGE CARDHOLDER CREDIT LIMITS

For instructions on how to access the Online Requests menu, please refer to page 12
To increase overall company limit, please contact your Treasury Management Representative.

1. Select **Change Credit Limit** from the **Online Requests** menu

The screenshot shows the 'Online Requests' menu with several buttons. The 'Change Credit Limit' button is highlighted with a red box. Other buttons include 'Add New Cardholder Request', 'Address and Phone Change', 'View Virtual Security Account Data', 'Change Cardholder Authorization Block', 'Request Replacement Card', 'View Full Account Number', 'Close Account Request', and 'Setup AutoPay'.

2. Type in the **cardholder name** – your list of cardholders will populate as you type. Select the appropriate cardholder from the dropdown.

The screenshot shows the 'Change Credit Limit' form. The 'Cardholder Name (Account#)' field is highlighted with a red box. Below it is a search bar labeled 'Search Cardholder'. Other fields include 'Memo', 'Request Type' (set to 'Permanent Credit Lim'), 'New Credit Limit', 'Expiration Date', 'Account status', 'Updated On', 'Current Credit Limit', and 'Last Permanent Credit Limit'. There are 'Cancel' and 'Add More' buttons at the bottom.

3. Enter a memo – for example, "travelling"

4. Select either **Temporary** or **Permanent Credit Limit Change** from the **Request Type** dropdown

- If **Temporary** is selected, an Expiration Date field will appear – the cardholder's request will return back to it's original card limit after the expiration date selected

The screenshot shows the 'Change Credit Limit' form with the 'Request Type' dropdown set to 'Temporary Credit Lim'. The 'New Credit Limit' field is highlighted with a yellow box. The 'Expiration Date' field is also highlighted with a yellow box and contains the text 'mm/dd/yyyy'. Below these fields, there are labels for 'Temporary Adjusted Credit Limit', 'Last Temporary Credit Limit', 'Temporary Credit Limit', 'Last Temporary Expiry Date', and 'Current Temporary Expiry Date'. There is a trash can icon in the 'Actions' column.

Note: The trash can icon will delete the corresponding row

5. Enter the desired credit limit amount in the **New Credit Limit** field

6. Click **Submit**. The details will refresh, and you will be asked to confirm the changes. Click **Confirm**

The screenshot shows the 'Change Credit Limit' form with the 'Submit' button highlighted with a red box. The form is populated with the following data: Cardholder Name (Account#) is 'VIRTUAL ACCT TEST (0670)', Memo is 'traveling', Request Type is 'Temporary Increase C', New Credit Limit is '\$500', Expiration Date is '09/30/2020', Account status is 'Open', Updated On is 'N/A', Updated By is 'N/A', Temporary Adjusted Credit Limit is '\$500', Last Temporary Credit Limit is '\$0', Last Temporary Expiry Date is 'N/A', and Current Temporary Expiry Date is 'N/A'. There are 'Submit', 'Cancel', and 'Add More' buttons at the bottom.

ADD OR REMOVE CARDHOLDER BLOCKS

For instructions on how to access the Online Requests menu, please refer to page 12

1. Select **Change Cardholder Authorization Block** from the **Online Requests** menu



The screenshot shows the 'Online Requests' menu with several buttons. The button 'Change Cardholder Authorization Block' is highlighted with a red rectangle. Other buttons include 'Add New Cardholder Request', 'Address and Phone Change', 'Change Credit Limit', 'View Virtual Security Account Data', 'Request Replacement Card', 'View Full Account Number', 'Close Account Request', and 'Setup AutoPay'.

2. Type in the **cardholder name** – your list of cardholders will populate as you type. Select the appropriate cardholder



The screenshot shows the 'Change Cardholder Authorization Block' form. The 'Cardholder Name' field is highlighted with a red rectangle. Below it is a search bar labeled 'Search Cardholder'. To the right of the search bar are fields for 'Account Number', 'Current Status', 'Authorization Block' (a dropdown menu), and 'Memo'. At the bottom are 'Cancel' and 'Add More' buttons.

Note: The trash can icon will delete the corresponding row

3. The **current status** field will refresh and display whether the account is Blocked or Not Blocked
4. Select Add Block or Remove Block from the **Authorization Block** dropdown
 - If the card is **Not Blocked**, you will only be able to select **Add Block**
 - If the card is **Blocked**, you will only be able to select **Remove Block**
5. Enter a memo – for example, "unable to locate card"
6. Click **Submit**. The details will refresh, and you will be asked to confirm the changes. Click **Confirm**



The screenshot shows the 'Change Cardholder Authorization Block' form with populated data. The 'Cardholder Name' field contains 'JOHN SMITH', 'Account Number' contains '0454', 'Current Status' contains 'Not Blocked', 'Authorization Block' dropdown is set to 'Add Block', and 'Memo' contains 'card missing'. The 'Submit' button is highlighted with a red rectangle. Other buttons include 'Cancel' and 'Add More'.

REQUEST REPLACEMENT CARD

1. Select Request Replacement Card from the Online Requests Menu

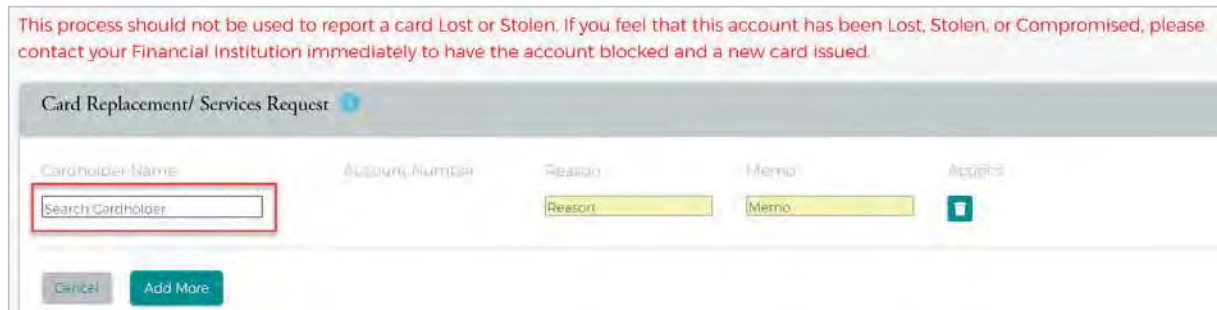
For instructions on how to access the Online Requests menu, please refer to page 12



The screenshot shows the 'Online Requests' menu with several options. The 'Request Replacement Card' button is highlighted with a red border. Other buttons include 'Add New Cardholder Request', 'Address and Phone Change', 'Change Credit Limit', 'View Virtual Security Account Data', 'Change Cardholder Authorization Block', 'View Full Account Number', 'Close Account Request', and 'Setup AutoPay'.

2. The Request Card Replacement screen will display. Yellow highlights indicate required field.

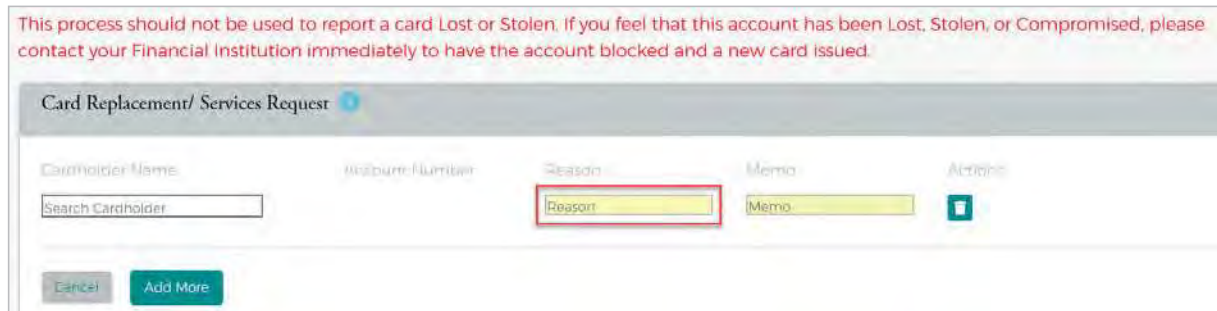
3. Type in the **cardholder name** – your list of cardholders will populate as you type. Select the appropriate cardholder



The screenshot shows the 'Card Replacement/ Services Request' form. The 'Cardholder Name' field is highlighted with a red border. Below it is a search bar labeled 'Search Cardholder'. The 'Reason' and 'Memo' fields are highlighted in yellow. There is a trash can icon in the 'Actions' column. At the bottom are 'Cancel' and 'Add More' buttons.

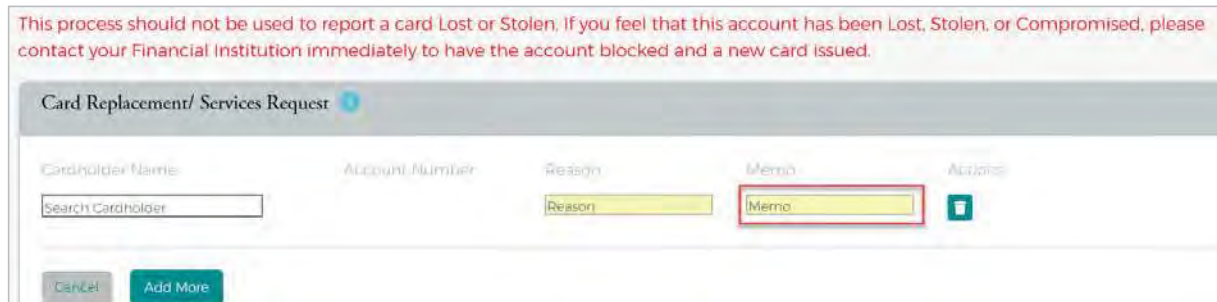
4. Select a **Reason** from the dropdown menu

- Damaged Card
- Name Change
- Magnet Strip Invalid



The screenshot shows the 'Card Replacement/ Services Request' form. The 'Reason' dropdown menu is highlighted with a red border. The 'Memo' field is highlighted in yellow. There is a trash can icon in the 'Actions' column. At the bottom are 'Cancel' and 'Add More' buttons.

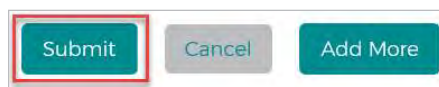
5. Enter a **Memo** such as "unable to read CVV"



The screenshot shows the 'Card Replacement/ Services Request' form. The 'Memo' field is highlighted with a red border. The 'Reason' field is highlighted in yellow. There is a trash can icon in the 'Actions' column. At the bottom are 'Cancel' and 'Add More' buttons.

Note: The trash can icon will delete the corresponding row

6. Click **Submit**



The screenshot shows three buttons: 'Submit' (highlighted with a red border), 'Cancel', and 'Add More'.



VIEW FULL ACCOUNT NUMBER

For instructions on how to access the Online Requests menu, please refer to page 12

1. Select **View Full Account Number** from the **Online Requests Menu**



The screenshot shows the 'Online Requests' menu with several options. The 'View Full Account Number' button is highlighted with a red rectangle. Other buttons include 'Add New Cardholder Request', 'Address and Phone Change', 'Change Credit Limit', 'View Virtual Security Account Data', 'Change Cardholder Authorization Block', 'Request Replacement Card', 'Close Account Request', and 'Setup AutoPay'.

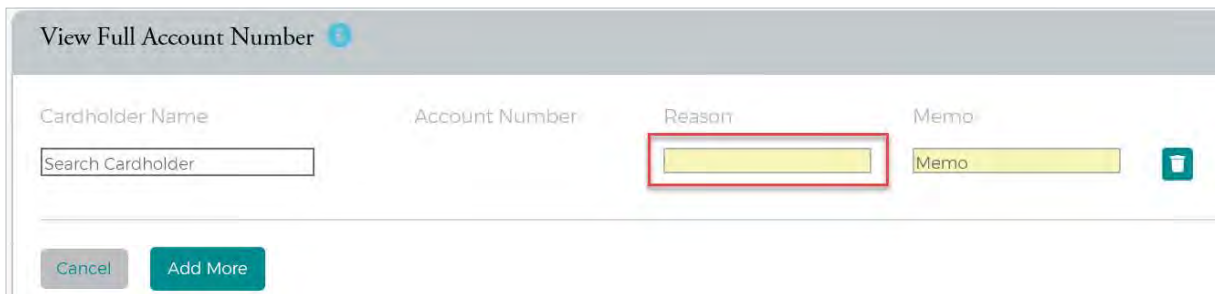
2. Type in the **cardholder name** – your list of cardholders will populate as you type. Select the appropriate cardholder from the dropdown.



The screenshot shows the 'View Full Account Number' form. The 'Cardholder Name' field is highlighted with a red rectangle. Below the field is a search bar labeled 'Search Cardholder'. The form also includes fields for 'Account Number', 'Reason', and 'Memo', along with 'Cancel' and 'Add More' buttons.

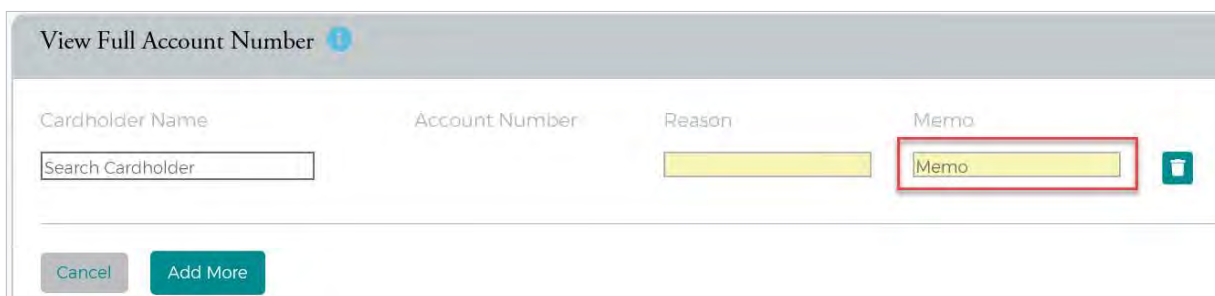
3. Select a **Reason** from the dropdown menu

- a. An Emergency
- b. Plastic not Received



The screenshot shows the 'View Full Account Number' form. The 'Reason' dropdown menu is highlighted with a red rectangle. The form also includes fields for 'Cardholder Name', 'Account Number', and 'Memo', along with 'Cancel' and 'Add More' buttons.

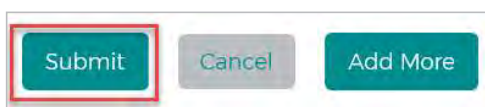
4. Enter a **Memo** such as "needed for accounting"



The screenshot shows the 'View Full Account Number' form. The 'Memo' field is highlighted with a red rectangle. The form also includes fields for 'Cardholder Name', 'Account Number', and 'Reason', along with 'Cancel' and 'Add More' buttons.

Note: The trash can icon will delete the corresponding row

5. Click **Submit**



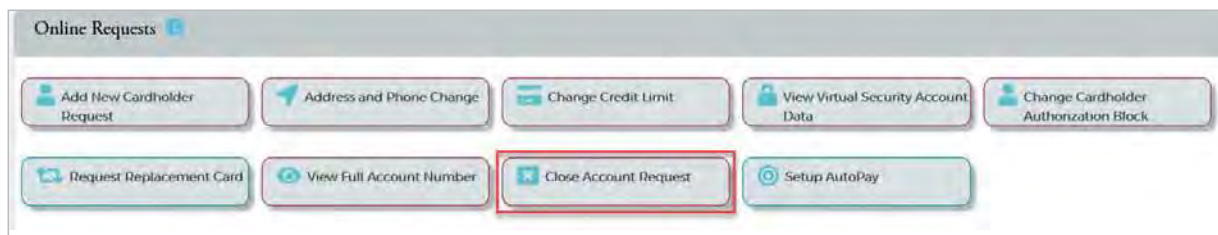
The screenshot shows the bottom of the form with three buttons: 'Submit', 'Cancel', and 'Add More'. The 'Submit' button is highlighted with a red rectangle.



CLOSE ACCOUNT REQUEST

For instructions on how to access the Online Requests menu, please refer to page 12

1. Select **Close Account Request** from the **Online Requests** Menu



The screenshot shows the 'Online Requests' menu with several buttons. The 'Close Account Request' button is highlighted with a red border. The buttons are: Add New Cardholder Request, Address and Phone Change, Change Credit Limit, View Virtual Security Account Data, Change Cardholder Authorization Block, Request Replacement Card, View Full Account Number, Close Account Request, and Setup AutoPay.

2. The Close Account Request screen will display

- This process should not be used to report a card Lost or Stolen. If you feel that this account has been Lost, Stolen, or Compromised, please contact the fraud department to have the account blocked and a new card issued



The screenshot shows the 'Request To Close Accounts' screen. It has a table with columns: Cardholder Name, Account Number, Reason, Memo, and Actions. The 'Cardholder Name' column has a search box with the text 'Search Cardholder'. The 'Reason' column has a dropdown menu with the text 'Reason'. The 'Memo' column has a text box with the text 'Memo'. The 'Actions' column has a trash can icon. There are 'Cancel' and 'Add More' buttons at the bottom.

3. Type in the **cardholder name** – your list of cardholders will populate as you type. Select the appropriate cardholder from the dropdown.

4. Select a Reason from the dropdown menu:

- No Longer Employed
- Deceased
- Completed Project
- Terminated Employee
- Per Company Request
- Company Closed Business

5. Enter a Memo - for example, "per Human Resources"

6. Click **Submit**. The details will refresh, and you will be asked to confirm the changes. Click **Confirm**



The screenshot shows the 'Request To Close Accounts' screen with data populated. The 'Cardholder Name' is 'JOHN SMITH', the 'Account Number' is '0434', the 'Reason' is 'No Longer Employed', and the 'Memo' is 'per HR'. The 'Submit' button is highlighted with a red border. There are also 'Cancel' and 'Add More' buttons.

Note: The trash can icon will delete the corresponding row

SETUP AUTOPAY

*Autopay may only be set up to draft against a First National Bank checking or savings account. To use an account from another institution, you must set up a recurring payment plan within the payments menu. For instructions on how to do so, refer to page 37

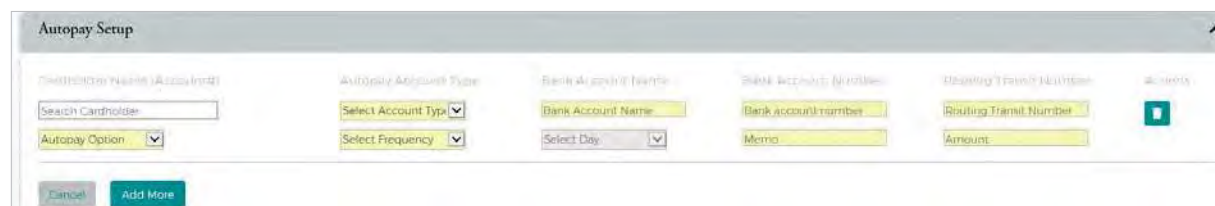
For instructions on how to access the Online Requests menu, please refer to page 12

1. Select Setup AutoPay from the Online Requests Menu



The screenshot shows the 'Online Requests' menu with several buttons. The 'Setup AutoPay' button is highlighted with a red rectangle. Other buttons include 'Add New Cardholder Request', 'Address and Phone Change', 'Change Credit Limit', 'View Virtual Security Account Data', 'Change Cardholder Authorization Block', 'Request Replacement Card', 'View Full Account Number', and 'Close Account Request'.

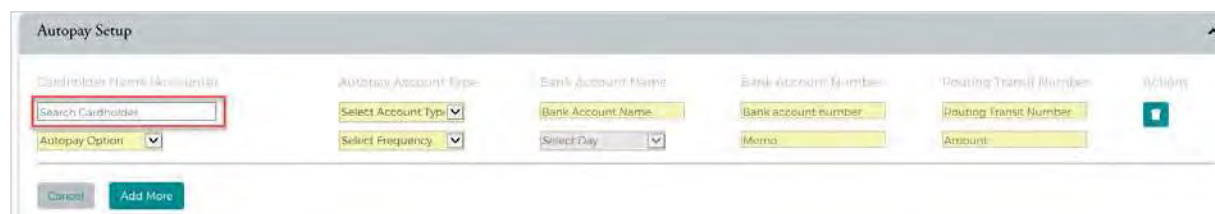
2. The Autopay Setup screen will display. Yellow highlights indicate required field



The screenshot shows the 'Autopay Setup' screen. Required fields are highlighted in yellow: 'Search Cardholder', 'Select Account Type', 'Bank Account Name', 'Bank account number', 'Routing Transit Number', 'Autopay Option', 'Select Frequency', 'Select Day', 'Memo', and 'Amount'. There are 'Cancel' and 'Add More' buttons at the bottom.

3. Type in the **cardholder name** – your list of cardholders will populate as you type. Select the appropriate cardholder from the drop down.

a. If you have a billing account, or, BL ACCT, payments are not applied directly to individual cardholders. Autopay must be set up on the billing account.

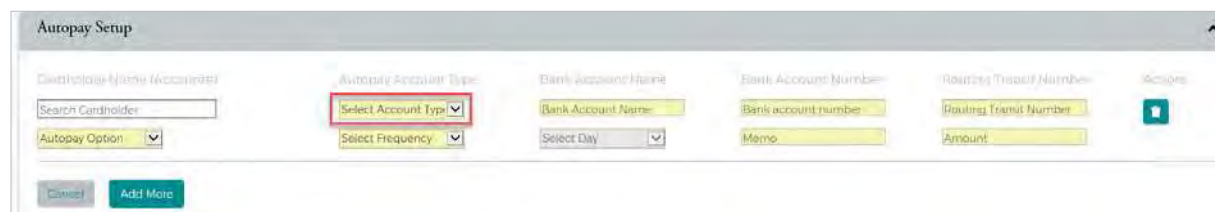


The screenshot shows the 'Autopay Setup' screen. The 'Search Cardholder' field is highlighted with a red rectangle. Other fields and buttons are the same as in the previous screenshot.

4. Select the account type from the Autopay Account Type dropdown

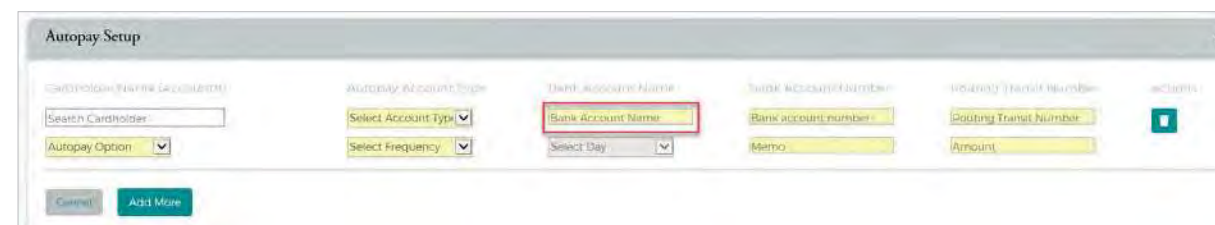
a. Savings

b. Checking



The screenshot shows the 'Autopay Setup' screen. The 'Select Account Type' dropdown menu is highlighted with a red rectangle. Other fields and buttons are the same as in the previous screenshot.

5. Enter a name for the account, for example, "Operating Account"



The screenshot shows the 'Autopay Setup' screen. The 'Bank Account Name' field is highlighted with a red rectangle. Other fields and buttons are the same as in the previous screenshot.

6. Enter the First National Bank account number

The screenshot shows the 'Autopay Setup' form. The 'Bank account number' field is highlighted with a red box. The form includes fields for Cardholder Name (Account), Autopay account type, Bank account name, Bank account number, Routing Transit Number, and Amount. There are also dropdown menus for Autopay Option, Select Account Type, Select Frequency, and Select Day. Buttons for 'Cancel' and 'Add More' are at the bottom.

7. Enter First National Bank's Routing Transit Number – 043318092

The screenshot shows the 'Autopay Setup' form. The 'Routing Transit Number' field is highlighted with a red box. The form includes fields for Cardholder Name (Account), Autopay account type, Bank account name, Bank account number, Routing Transit Number, and Amount. There are also dropdown menus for Autopay Option, Select Account Type, Select Frequency, and Select Day. Buttons for 'Cancel' and 'Add More' are at the bottom.

8. Select the Autopay Option from the dropdown menu

- a. A – Fixed amount
- b. F – Full Balance
- c. J – Minimum Payment
- d. M – Minimum Payment less CTD credits
- e. P – percentage of balance

The screenshot shows the 'Autopay Setup' form. The 'Autopay Option' dropdown menu is highlighted with a red box. The form includes fields for Cardholder Name (Account), Autopay account type, Bank account name, Bank account number, Routing Transit Number, and Amount. There are also dropdown menus for Select Account Type, Select Frequency, and Select Day. Buttons for 'Cancel' and 'Add More' are at the bottom.

9. Select the Frequency from the dropdown

- a. Monthly
- b. Specific Date

The screenshot shows the 'Autopay Setup' form. The 'Select Frequency' dropdown menu is highlighted with a red box. The form includes fields for Cardholder Name (Account), Autopay account type, Bank account name, Bank account number, Routing Transit Number, and Amount. There are also dropdown menus for Autopay Option and Select Day. Buttons for 'Cancel' and 'Add More' are at the bottom.

10. Select the Day of the month in which the payment should be drafted from the dropdown

The screenshot shows the 'Autopay Setup' form. The 'Select Day' dropdown menu is highlighted with a red box. The form includes fields for Cardholder Name (Account), Autopay account type, Bank account name, Bank account number, Routing Transit Number, and Amount. There are also dropdown menus for Autopay Option and Select Frequency. Buttons for 'Cancel' and 'Add More' are at the bottom.



11. Enter a Memo such as "monthly full payment"

The screenshot shows the 'Autopay Setup' form. The 'Bank account number' field is highlighted with a red box. The 'Memo' field is also highlighted with a red box. The 'Amount' field is highlighted with a red box. The 'Autopay Option' is set to 'Fixed Amount'. The 'Select Frequency' is set to 'Monthly'. The 'Select Day' is set to '1'. The 'Bank account name' is 'Bank Account Name'. The 'Bank account number' is 'Bank account number'. The 'Routing Transit Number' is 'Routing Transit Number'. The 'Amount' is 'Amount'. The 'Cancel' and 'Add More' buttons are at the bottom left.

12. Enter a Payment Amount

- If you chose Fixed Amount for the Autopay Option in step 8, you will have to enter a desired payment amount
- If you chose any of the other options in step 8, the system will enter a zero for you, as the system will calculate the amount due at the time the payment is drafted

The screenshot shows the 'Autopay Setup' form. The 'Bank account number' field is highlighted with a red box. The 'Memo' field is highlighted with a red box. The 'Amount' field is highlighted with a red box. The 'Autopay Option' is set to 'Fixed Amount'. The 'Select Frequency' is set to 'Monthly'. The 'Select Day' is set to '1'. The 'Bank account name' is 'Bank Account Name'. The 'Bank account number' is 'Bank account number'. The 'Routing Transit Number' is 'Routing Transit Number'. The 'Amount' is 'Amount'. The 'Cancel' and 'Add More' buttons are at the bottom left.

Note: The trash can icon will delete the corresponding row

13. Click Submit

The screenshot shows three buttons: 'Submit', 'Cancel', and 'Add More'. The 'Submit' button is highlighted with a red box.

COMPANY REPORTING

View Cardholder Billing Account Statements

1. Access your cardholder/account list. You can do so one of two ways:

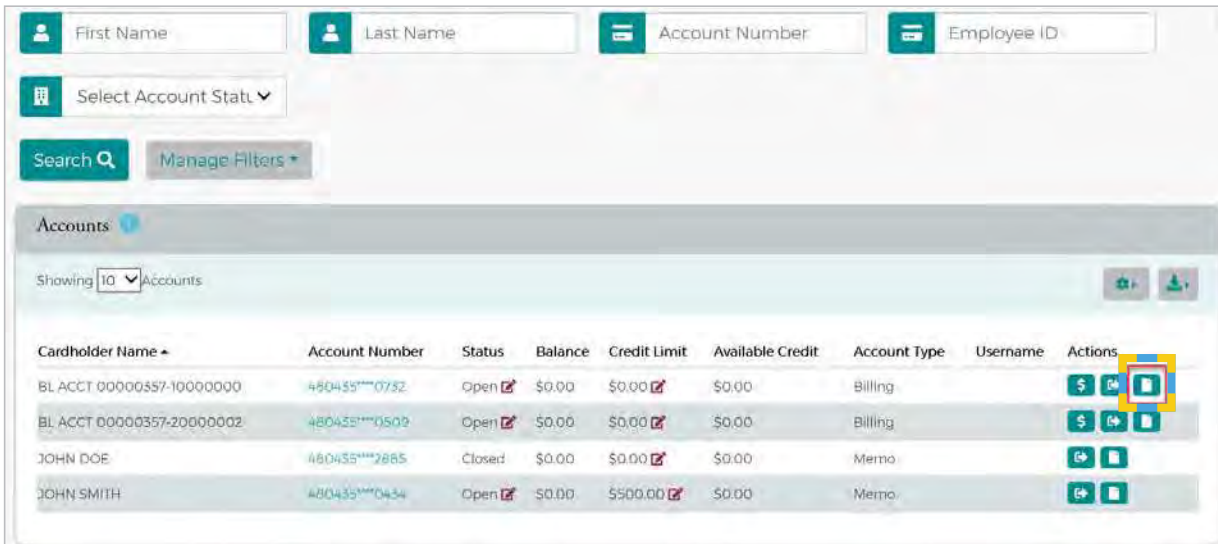
- **Account List** via the **Company Lists** Actions Menu (Company Management > Search Company)



- **Account List** via the **Menu** buttons on the top right – you must already be in another menu option (such as Online Requests) for these menu buttons to display



2. Your list of card accounts will display. You can use the search filters to refine your results
3. Select **View Statement** under the Actions Column for the appropriate cardholder



4. Click on the listing for the statement cycle you wish to view

[Back To Account List](#)

Statement Details


Showing 10 Statements

Account Number	Cardholder Name	Statement Date	Balance	Min Due
480435****0732	BL ACCT 00000357-10000000	03/19/2020	\$0.00	\$0.00
480435****0732	BL ACCT 00000357-10000000	02/17/2020	\$0.00	\$0.00
480435****0732	BL ACCT 00000357-10000000	01/19/2020	\$0.00	\$0.00
480435****0732	BL ACCT 00000357-10000000	12/19/2019	\$0.00	\$0.00
480435****0732	BL ACCT 00000357-10000000	11/18/2019	\$0.00	\$0.00
480435****0732	BL ACCT 00000357-10000000	10/20/2019	\$0.00	\$0.00
480435****0732	BL ACCT 00000357-10000000	09/18/2019	\$0.00	\$0.00
480435****0732	BL ACCT 00000357-10000000	08/19/2019	\$0.00	\$0.00
480435****0732	BL ACCT 00000357-10000000	07/19/2019	\$0.00	\$0.00
480435****0732	BL ACCT 00000357-10000000	06/18/2019	\$0.00	\$0.00

Showing 1 - 10 (24 Statement Detail) First << 1 2 3 >> Last

5. The Statement and Payment Information section will display. Click the Eye icon next to the statement dropdown

Statement and Payment Information

Statement dated 03/19/2020 

Cycle To Date Activity

Current Purchases:	\$0.00	Current Payments:	\$0.00	Current Credits:	\$0.00
Current Cash Advances:	\$0.00				

Statement Balances

Previous Balance:	\$0.00	Special:	\$0.00	Other Charges:	\$0.00
Purchases:	\$0.00	Credits:	\$0.00	Finance Charges:	\$0.00
Cash:	\$0.00	Payments:	\$0.00	New Balance:	\$0.00

Payment Information

Minimum Payment Due: \$0.00 Payment Due Date: 04/15/2020

6. A second web browser will display. Click [Statements](#)

- Depending on your PC's security settings, you may need to disable pop-up blockers
 - The first time you access this screen you may be asked to enter your email address

Statements - Incoming Details

<https://secured.internet-estatements.com/CustomStatement.aspx>

Documents Close

Welcome

Links :

- [Download Adobe Acrobat Reader](#)

Documents Account

Statements (24) *****4237

7. The current statement will now display
- Use the menu on the right to select different statement cycles

The screenshot displays a web browser window showing a First National Bank Visa statement. The page has a black header with the bank's name and a Visa logo. Below the header, there are tabs for 'Statement' and 'Statement_Download_Only'. A red box highlights a set of icons (download, print, zoom, and a magnifying glass) in the top navigation bar. The main content area is divided into three sections: 'Account Summary', 'Account Inquiries', and 'Payment Summary'. The 'Account Summary' section shows a table of transactions. The 'Account Inquiries' section provides contact information. The 'Payment Summary' section shows the current balance and payment due date. On the right side, there is a list of statement cycles with a date picker. A red box highlights the date picker and the list of cycles.

Account Summary

Item	Amount
Billing Cycle	03/01/2020
Days In Billing Cycle	28
Previous Balance	\$105.46
Purchases	+
Cash	+
Balance Transfers	+
Special	+
Credits	-
Payments	-
Other Charges	+
Finance Charges	+
NEW BALANCE	\$16.65

Account Inquiries

- Call us at: (866) 317-0355
- Lost or Stolen Card: (866) 839-3485
- Go to www.MyCardStatement.com
- Write us at PO BOX 31535, TAMPA, FL 33631-3535

Payment Summary

NEW BALANCE	\$16.65
MINIMUM PAYMENT	\$16.65
PAYMENT DUE DATE	03/26/2020

Statement Cycles

- 4/1/2020
- 3/1/2020
- 2/2/2020
- 1/1/2020
- 12/1/2019
- 11/1/2019
- 10/1/2019
- 9/1/2019
- 8/1/2019
- 7/1/2019
- 6/2/2019
- 5/1/2019
- 4/1/2019
- 3/1/2019
- 2/1/2019
- 1/1/2019
- 12/2/2018
- 11/1/2018
- 10/1/2018

VIEW INDIVIDUAL ACCOUNT TRANSACTIONS – MULTIPLE EXPORT OPTIONS AVAILABLE

1. Access your cardholder/account list. You can do so one of two ways:

- **Account List** via the **Company List** Actions Menu (Company Management>Search Company)

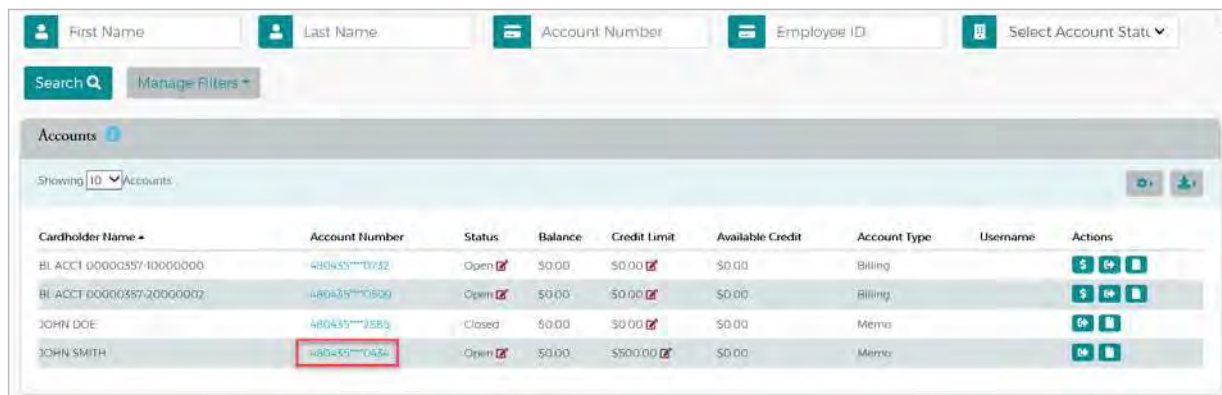


- **Account List** via the **Menu** buttons on the top right – you must already be in another menu option (such as Online Requests) for these menu buttons to display



2. Your list of card accounts will display. You can use the search filters to refine your results

3. Select the appropriate card account by clicking on the [account number](#)



4. Select **More** on the **Account Balance Information** Menu



5. Select **View Details** next to the Account Balance amount

Account Balance Information

Account Balance Summary

Account Balance:

\$9.00

View Details

Cash Balance:

\$0.00

Pending Balance:

\$0.00

View Pending Balance

Declined Transactions

Available Credit:

\$1,991.00

Available Cash:

\$0.00

6. Scroll down to view transaction details. You can further refine your results using the search filters.

- You can export all information using the export option above "Amount"
- Click on a transaction to view additional details – this will allow you to dispute the transaction, if necessary. Please refer to page 8 for complete instructions on how to dispute a transaction

Transaction Details

Description

Reference

Categories

Post Date

Trans Date

Amount

Search

Manage Filters

Showing 10 Transactions

Originating Account	Posting Date	Trans Date	Description	Merchant Categories	Reference	Amount
	02/16/2020	02/16/2020	ACH PAYMENT - TRANK YOU	Payments and Fees	76804350065	(\$185.46)
	02/13/2020	02/12/2020	PANEDA BREAD #900796	Dining Out	342516800441	\$4.23
	02/07/2020	02/06/2020	RED BIRD'S 47 0001	Dining Out	34445000055	\$12.47
Credit (All Pages)						(\$185.46)
Debit (All Pages)						\$16.65

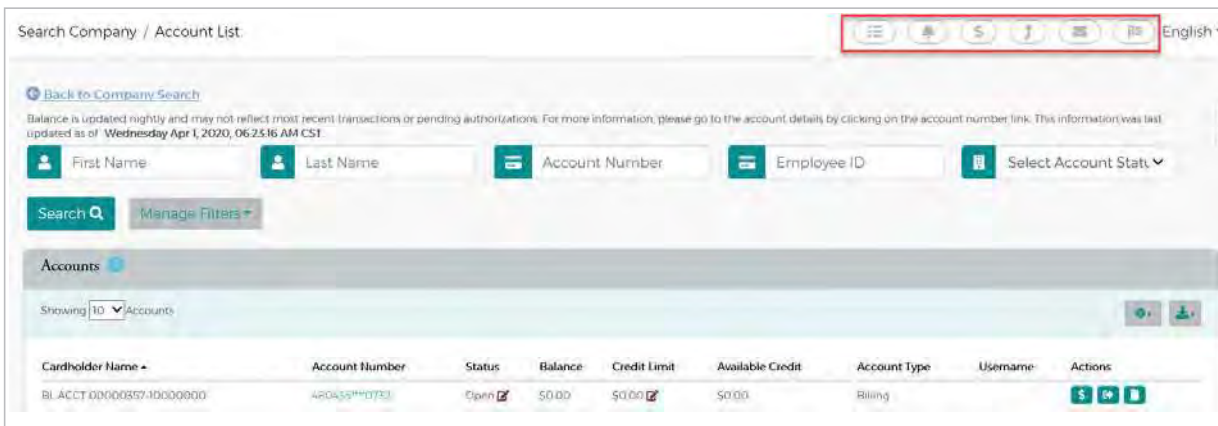
VIEW MULTIPLE ACCOUNT TRANSACTIONS – MULTIPLE EXPORT OPTIONS AVAILABLE

1. Access your **Menu** buttons

- These menu buttons are only available if you are already in a separate menu option.
- From the left side navigation menu, select **Company Management**, then select **Search Company**
- Select **Account List** under the Actions column



- Your Menu buttons will now display on the top right of your screen



2. Select **Company Reporting** from the Menu buttons



3. The **Transactions Report** will display.

- The report will default to all transactions for the entire company
- Use the search filters to refine by cardholder, total amount, and time period
 - You must enter a cardholder name to export to QuickBooks – can enter “BL ACCT” for companies with a billing account.
- Click on a column header to re-sort data
- Use the export button above Total Amount to export your data.
- The exported report will show more data than what is displayed on screen

View Online Reports

Transaction Reporting

View Spend Restrictions

View Merchant Group Details

View Cash Lines

Search Cardholder

Select Total Amount

Select Time Period

Search

Manage Filters

Transactions Report

Showing 10 Transactions

Cardholder Name	Account	Posting Date	Transaction Date	Reference Number	Total Amount
	480435****	03/31/2020	03/31/2020	2449715009085	\$68.17
	480435****	03/31/2020	03/31/2020	2444500091000	\$27.52
	480435****	03/31/2020	03/31/2020	2440215009085	\$480.00
	480435****	03/31/2020	03/29/2020	2444500090954	\$17.95
	480435****	03/31/2020	03/26/2020	7449715009065	(\$1,295.00)

PAYMENTS

Make a Payment

1. Access the Payments menu. You can do so one of two ways:

- **Payments** via the **Company List** Actions Menu (Company Management>Search Company)



- **Payments** via the **Menu** buttons on the top right – you must already be in another menu option (such as Online Requests) for these menu buttons to display



2. The Payments screen will display. Select the account you want to make a payment to by clicking on the green checkmark box. The box will then turn red.

- **If you have a billing account, or, BL ACCT, payments must be made directly to the billing account.** *Payments are not applied directly to individual cardholders.* If you are attempting to make a payment to an individual cardholder due to a maxed-out credit limit, increase the cardholder's credit limit via the **Online Requests** menu. Refer to page 19 for detailed instructions on how to increase a cardholder's credit limit.

Payments are credited to your account on the following business day

Account Number First Name Last Name Employee ID

Virtual Indicator Cardholder Status Minimum Payment

Search

Select Accounts To Make Payments

Cardholder	Account	Account Type	Employee ID	Due Date	Last Statement	Account Balance	Minimum Payment
<input checked="" type="checkbox"/> BL ACCT 00000357-20000000	480435****0909	Billing		4/15/2020 12:00:00 AM	\$0.00	\$0.00	\$0.00
<input checked="" type="checkbox"/> JOHN DOE	480435****2665	Memor		4/15/2020 12:00:00 AM	\$0.00	\$0.00	\$0.00
<input checked="" type="checkbox"/> BL ACCT 00000357-10000000	480435****0732	Billing		4/15/2020 12:00:00 AM	\$0.00	\$0.00	\$0.00
<input checked="" type="checkbox"/> JOHN SMITH	480435****0954	Memor		4/15/2020 12:00:00 AM	\$0.00	\$0.00	\$0.00




Make Payments Show Payment History

3. Select **Make Payments**


- The payments screen will display 3 menu options
 - **Make Payments**
 - **Payment History** – will show the history of payments made via eZBusiness for the account you selected
 - **Payment Accounts** – Add, edit, or remove payment accounts
- If you have not added a payment account, you will need to do so. If you have already added a payment account, continue to step 4.
 - From the **Payment Accounts** section, click **Add New**

Payment Accounts				
Account Nickname	Account Type	Account Number	Routing Number	Status
Operating	Checking	5878	045518092	Active
				 
				

- Select the **Account Type** from the dropdown: Checking or Savings
- Enter the **Financial Institution's Name** where the account is held
- Enter the **Name on the account**
- Enter the Financial Institution's **Routing/ABA Number**
- Enter the full **Account Number**
- Assign an Account Nickname (for example, Operating account)
- Select **Save**. Your account will now display in the Payment Accounts Menu
 - You can **edit** or **delete** existing payment accounts by using the Actions menu buttons beside the payment account status

Status	
Active	 
	

4. The **Make Payments** section will display at the top of the screen



The screenshot shows a web form titled "Make Payments" with a blue header bar. Below the header, there are six input fields arranged horizontally. The first field is a dropdown menu labeled "Payment Accounts" with "Operating" selected. The second field is labeled "Cardholder Account" and contains the text "BL ACCT 00000357-20000002(*0509)". The third field is labeled "Amount" and is empty. The fourth field is labeled "Payment Date" and contains the placeholder text "mm/dd/yyyy". The fifth field is labeled "Memo" and is empty. The sixth field is labeled "Send payment email confirmation to" and is empty. A green "Pay" button is located to the right of the "Send payment email confirmation to" field.

- Select the appropriate account from the **Payment Accounts** dropdown
 - The cardholder account will be pre-filled with the information from the account selected on the previous screen
 - Enter the **Amount** – you may use the amounts in the dropdown or enter another amount
 - Select a **Payment Date**
 - Enter a memo if desired
 - Your email address will populate from your user profile
5. If you need to make **multiple payments**, you can select **Add More** and complete the preceding steps for the new cardholder selected.
6. Once all information is selected, select **\$ Pay**
7. The screen will refresh and the payment you made will now appear in the **Payment History** section
- If the status of a payment is **Pending**, you are able to **edit** or **delete** the payment

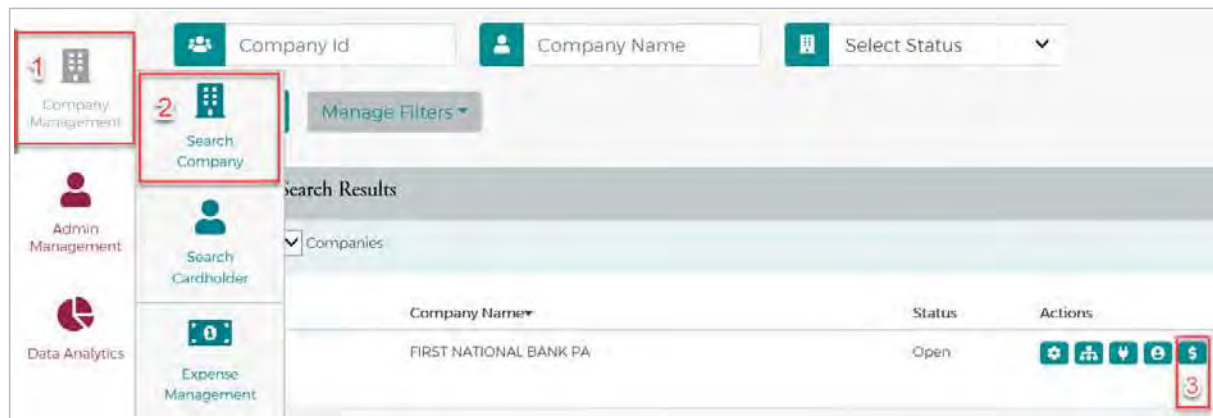


VIEW PAYMENT HISTORY

Only payments made through eZBusiness will be displayed

1. Access the Payments menu. You can do so one of two ways:

- **Make a Payment** via the **Quick Links** on the Home page
- **Payments** via the **Company List** Actions Menu (Company Management>Search Company)

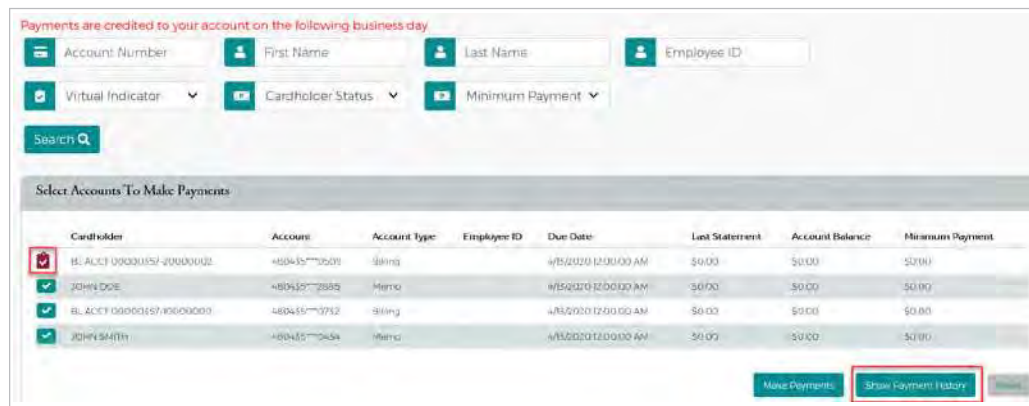


- **Payments** via the **Menu** buttons on the top right – you must already be in another menu option (such as Online Requests) for these menu buttons to display



2. The Payments screen will display. Select the account you want to view the history of by clicking on the green checkmark box. The box will then turn red.

3. Select **Show Payment History**



4. The payment history for the selected cardholder will display. From here you can use the search filters to further refine your results.

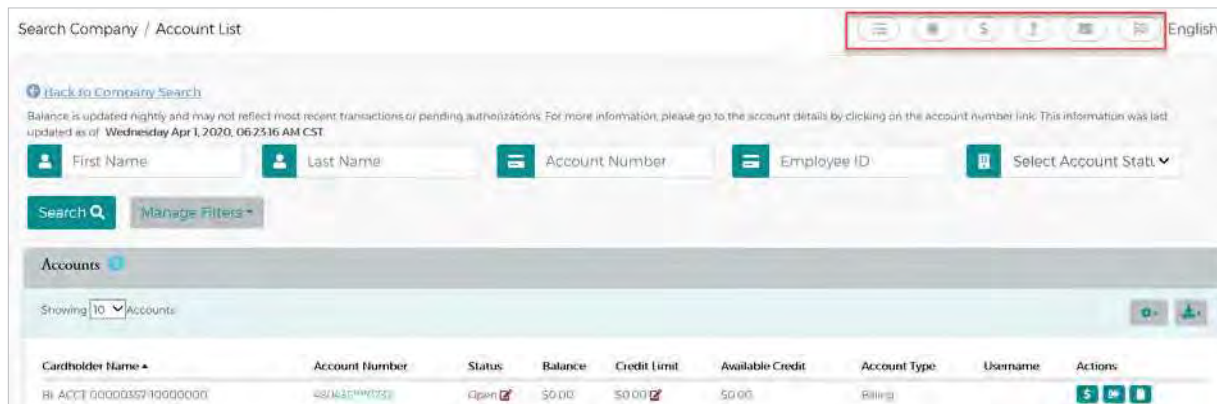
CREATE COMPANY AND ACCOUNT ALERTS

1. Access your **Menu** buttons

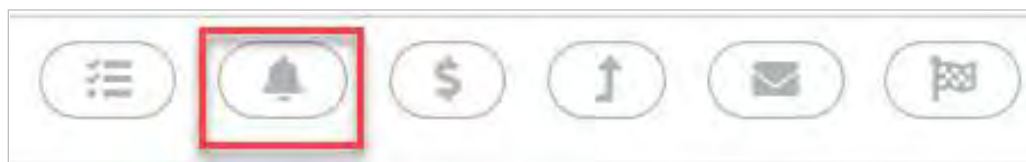
- These menu buttons are only available if you are already in a separate menu option.
- From the left side navigation menu, select **Company Management**, then select **Search Company**
- Select **Account List** under the Actions column



- Your Menu buttons will now display on the top right of your screen



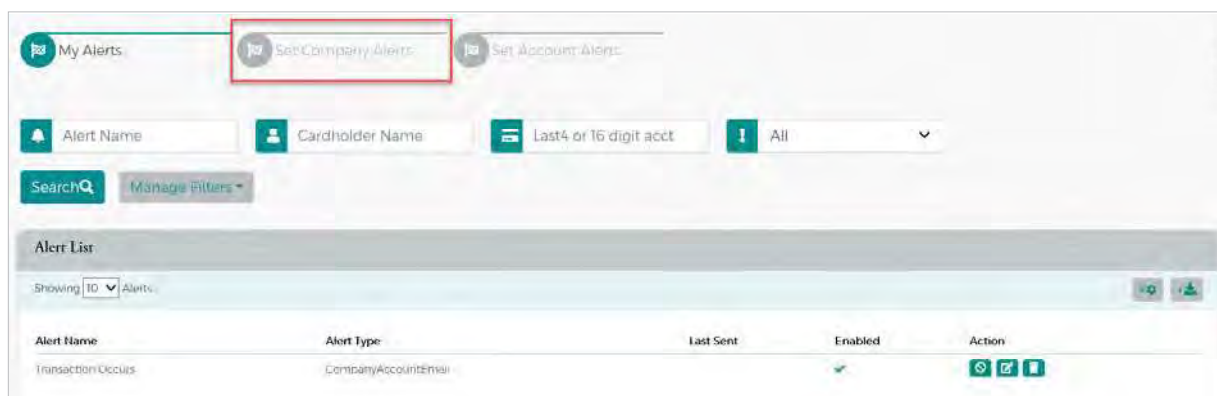
2. Select **Alerts** from the Menu buttons



3. The **My Alerts** section will now display

- This section displays any current alerts for your company or accounts. Use the Actions items to view, modify, or delete existing alerts

4. Select **Set Company Alerts** from the top menu – for Account Alerts, skip to step 6



5. The available Company Alerts will now display

- Select the appropriate alert you wish to set up – some alerts will display extra fields after selected
 - For example – When selecting “Available balance drops below \$X”, an additional field to enter the desired threshold will appear
- The email address associated with your user profile will be displayed on the bottom right of the menu – this email address will receive all alerts you set up
- Use the **Send Copy to additional admin** section to include other eZBusiness admin users on the alert
 - Type their name in the **Enter/Select Admin field** – your list of admin users will populate. Select their name from the drop down
- Once you have completed your selections, click **Add**

Company Alerts

Alert Types:

- ☐ Available Balance Drops Below \$X
- ☐ Current Balance Owed Drops Below \$X
- ☐ Current Balance Owed Exceeds \$X
- ☐ Current Balance Owed is Within \$X of Credit Limit
- ☐ Percentage of Credit Limit
- ☐ Cash Limit Reached Or Exceeded
- ☐ Credit Limit Reached Or Exceeded
- ☐ Past Due
- ☐ Statement Available Alert
- ☐ Transaction Occurs
- ☐ Virtual Account Reissue

Select Country

- ☐ A transaction has occurred outside the country

Select State

- ☐ A transaction has Occurred Outside of this state

Company Personal Reminder:

- ☐ Send an alert on (mm/dd/yyyy)

Send Copy to additional admin

Enter/Select Admin

Email Address

Add

6. For individual account alerts, select **Set Account Alerts** from the top menu – for *Company Alerts*, refer to step 4

My Alerts

Set Company Alerts

Set Account Alerts

Alert Name

Cardholder Name

Last4 or 16 digit acct




All

Search

Manage Filters

Alert List

Showing 10 Alerts

Alert Name	Alert Type	Last Sent	Enabled	Action
Transaction Occurs	CompanyAccountEmail		✓	  

7. The available Account Alerts will now display

- Select the appropriate alert you wish to set up – some alerts will display extra fields after selected
 - For example – When selecting “Available balance drops below \$X”, an additional field to enter the desired threshold will appear
- Add the cardholder account you wish to receive alerts for using the Cardholder Name/Account section
 - Type the cardholder name in the **Select Cardholder** field – your cardholder’s names will populate as you type. Select the appropriate cardholder from the drop down
 - You may add multiple cardholders at this time – you do not need to create separate alerts for each cardholder
- The email address associated with your user profile will be displayed on the bottom right of the menu – this email address will receive all alerts you set up
- Use the **Send Copy to additional admin** section to include other eZBusiness admin users on the alert
 - Type the admin name in the **Enter/Select Admin** field – your list of admin users will populate. Select their name from the drop down
- Once you have completed your selections, click **Add**

The screenshot shows the 'Account Alerts' configuration interface. At the top, there's a header 'Account Alerts' with a notification icon. Below it, the 'Alert Types' section contains a grid of alert options, each with a radio button: 'Available Balance Drops Below \$', 'Current Balance Owed Drops Below \$X', 'Current Balance Owed Exceeds \$X', 'Current Balance Owed is Within \$X of Credit Limit', 'Percentage of Credit Limit', 'Cash Limit Reached Or Exceeded', 'Credit Limit Reached or Exceeded', 'Past Due', and 'Transaction Occurs'. The 'Cardholder Name/Account' section features a 'Select Cardholder' dropdown menu. Below that, 'Select Country' and 'Select State' sections each have a radio button for 'A transaction has occurred outside the country/state'. The 'Send Copy to additional admin' section includes an 'Enter/Select admin' dropdown. The 'Email Address' field displays 'rat@hms.com'. At the bottom right, the 'Add' button is highlighted with a red box, and a 'Cancel' button is also visible.