ADMIN USER GUIDE

COMMUNITY BANK & TRUST
A Division of Cedar Rapids Bank & Trust

eZ BUSINESS CARD MANAGEMENT

Updated 110521

eZBusiness User Guide

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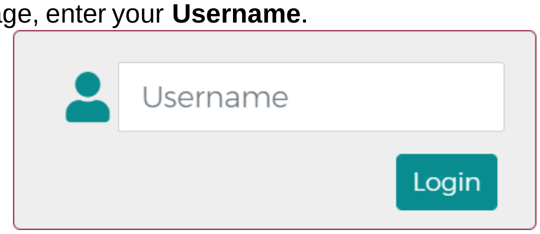
Getting Started – ezbusinesscardmanagement.com

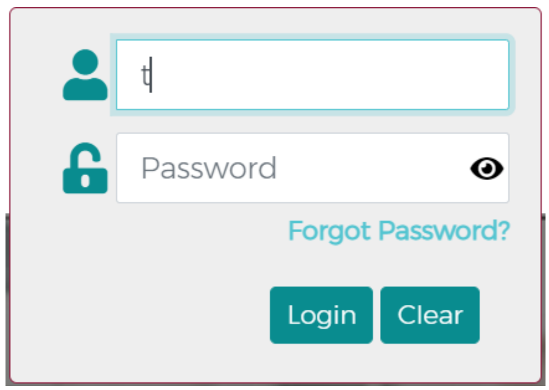
Logging In

Upon your first login to the **eZBusiness** site, users must change their password and create a **Security Account**. After you log in for the first time and change your password, you must set up your security questions and answers. The system prompts you in a few steps to set this up. **NOTE:** Your credentials will no longer be valid if you fail to access the system within a 6-month period.

1. From the **eZBusiness** landing page, enter your **Username**.



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

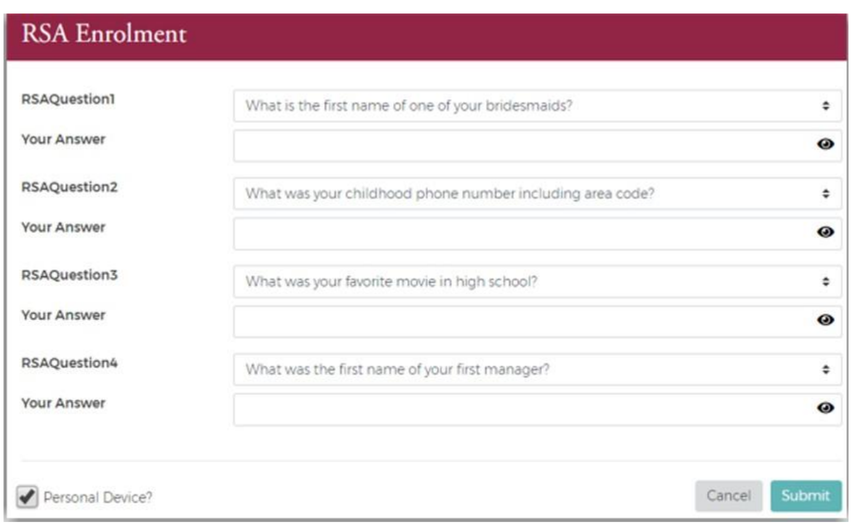


3. Once you enter your **Username** and **Password**, the **Change Password** window will be displayed. Enter your **Current Password** and **New Password**. Then click **Submit.**

NOTE: Passwords must be a minimum of 8 characters and include at least 1 number, special character and lowercase letter.

4. A pop-up will be displayed telling you that you have successfully changed your password. Click **OK**.

5. After changing your password, the **RSA Enrollment** page is displayed to set up your security questions. Answer the questions and if you are using a personal device, click the **Personal Device** box, then click **Submit.**



6. A pop-up will be displayed telling you that you have successfully enrolled in RSA. Click **OK**. On the following screen, your default landing page will be displayed.

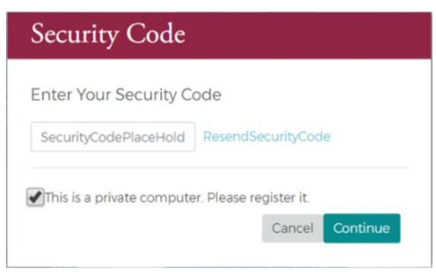
IMPORTANT! If the Admin user registers a computer/device, the system recognizes that Admin user and they are less likely challenged at future logins. It is important that public devices are not registered.

Out of Band Authentication

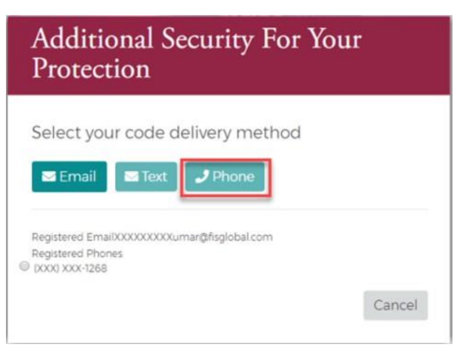
Out of Band Authentication is a form of authentication that sends a one-time security code to the user via phone call, text or email. Out of Band Authentication may be required if the system detects logins from a device other than the one where security questions were originally set up, the user did not register their computer or device when they previously logged in, geographic locations of consecutive logins are different or if the login was not consistent with the user's login behavior.

1. For **Email** and **Text**, click on the option that you prefer

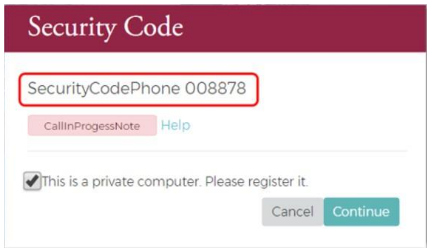
2. The security code will be sent to you via the chosen method, and a **Security Code** window will be displayed. Enter the **Security Code** that was sent via email or text. If you are on a private computer, select "**This is a private computer. Please register it.**" and click **Continue.**



3. For **phone**, click on the phone option. **NOTE:** Foreign phone numbers, or registered phone numbers with extensions or where IVR must be navigated, cannot use this option.



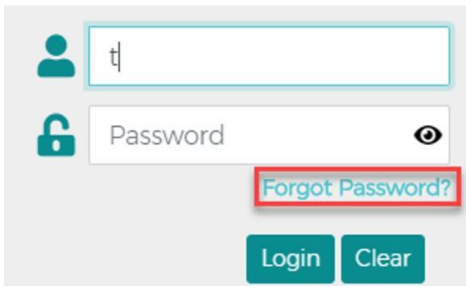
4. The security code will be displayed, and an automated call is generated to the phone number registered to your account in eZBusiness. When the call is received, press the pound key (#), followed by the security code displayed on your screen. Once the security code is verified, the **Continue** option is enabled. If you are on a private computer, select "**This is a private computer. Please register it.**" and click **Continue**



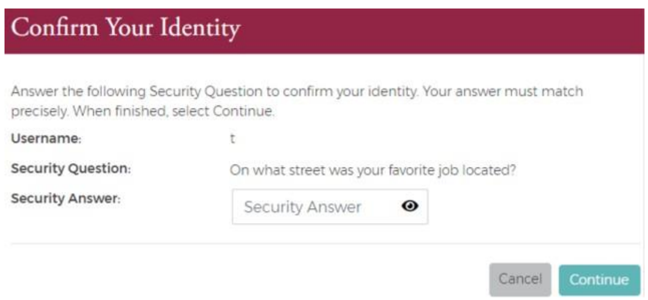
Forgot Password

The forgot password feature allows you to reset your password by following the series of steps below.

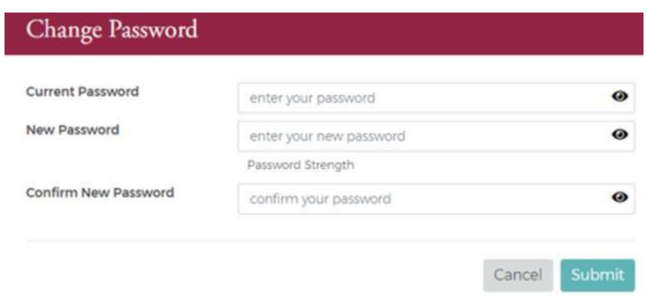
1. Click **Forgot Password** located under the password field.



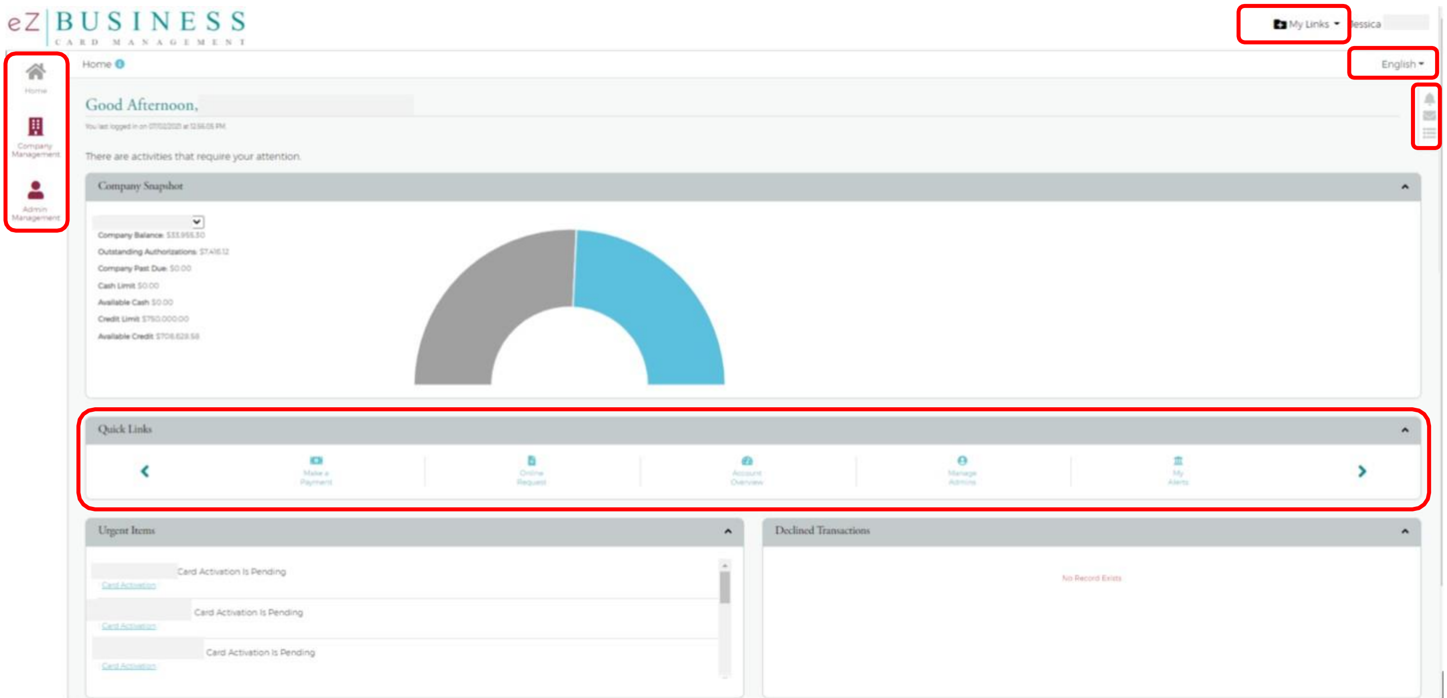
2. The **Confirm Your Identity** window will be displayed. Enter the **Security Answer** and click **Continue**. Once you successfully answer, a temporary password will be sent to the email address registered to the eZBusiness account.



3. Once you receive the email with your temporary password, go back to the eZBusiness login page to enter your Username and temporary password, then click **Login**. From there, you will be prompted to select your **New Password** by entering in the **New Password** and **Confirm New Password** Field.



Home Page Overview



The table below describes the elements of the **Home** page.

Element	Description
Side Navigation Bar	Link to the modules within eZBusiness that you have access to.
Language Option	Based on the financial institution's setup, additional languages are available. To change the language, select from the drop-down list.
Links	There are two quick link options on the home page: → A drop-down list at the top of the page → A Quick Links section in the middle of the page.
Company Snap Shot	Provides a snapshot of company's financial status.
Urgent Items	Provides information related to items that require immediate attention
Declined Transactions	Provides information related to Declined Transactions related to the company.

Navigating eZBusiness

The left-hand side menu is used to navigate. Click on an icon, and a list of sub-menu icons display allowing you to navigate to pages to perform different functions.

Important Information

The right-hand side menu displays a snapshot of important items such as Alerts, Messages, and your To-Do List.

Site Help

These icons are found throughout the site to provide additional information on all topics.

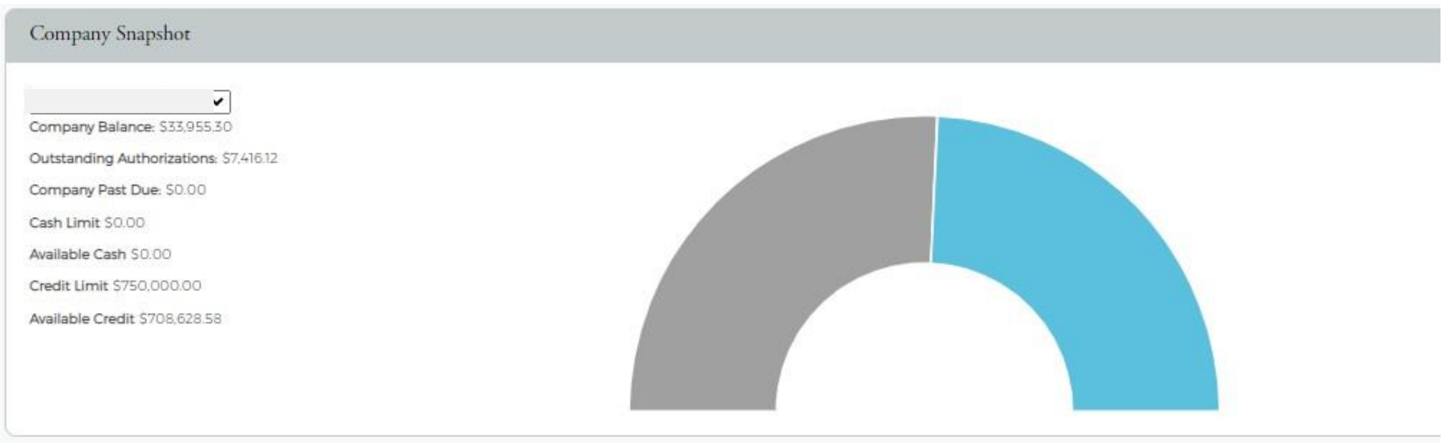
Company Home Page

The **Company Home Page** provides insight into high-level information. From the home page, Admins can:

- View financial details
- Access available features
- Access transactions
- View items that require immediate attention

Company Snapshot

The company snapshot provides a high-level view of the financial details.



The **Company Snapshot** displays:

- Company Available Balance
- Outstanding Authorizations
- Company Past Due:
- Cash Limit
- Available Cash
- Credit Limit
- Available Credit

Home Page Quick Links

The **Quick Links** bar is located on the **Home** page and allows you to add a link to the pages you use most. Go to the page that you want to add and click the **+** icon next to **My Links**. You can also delete a page from our **Quick Links** bar by clicking the **Delete** icon next to that page within the list. **Quick link** examples are:

- Make a payment
- Reports
- Online Request
- Account Overview
- Manage Admins
- My Alerts
- Company Search
- Cardholder Search

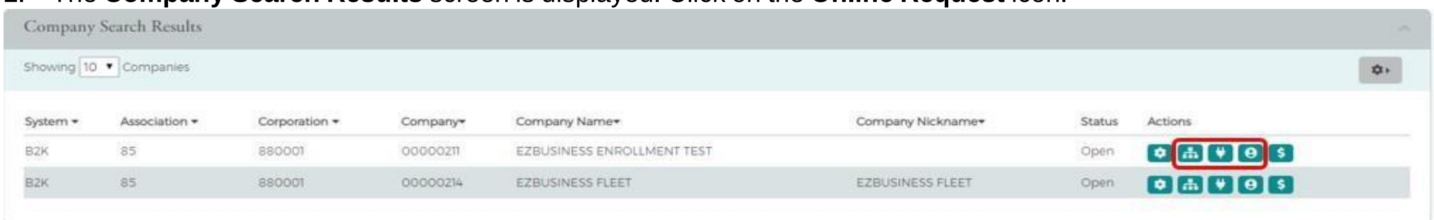
Creating Company Alerts

The Company Alert feature in eZBusiness provides information so that the Company Administrator can:

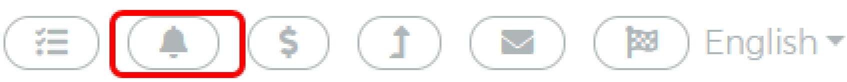
- Anticipate potential credit problems
- Ensure payment timeliness
- Be notified of other events that may occur
- Use preventive measures or follow-up activity

To access the **Alert** option, perform the following steps:

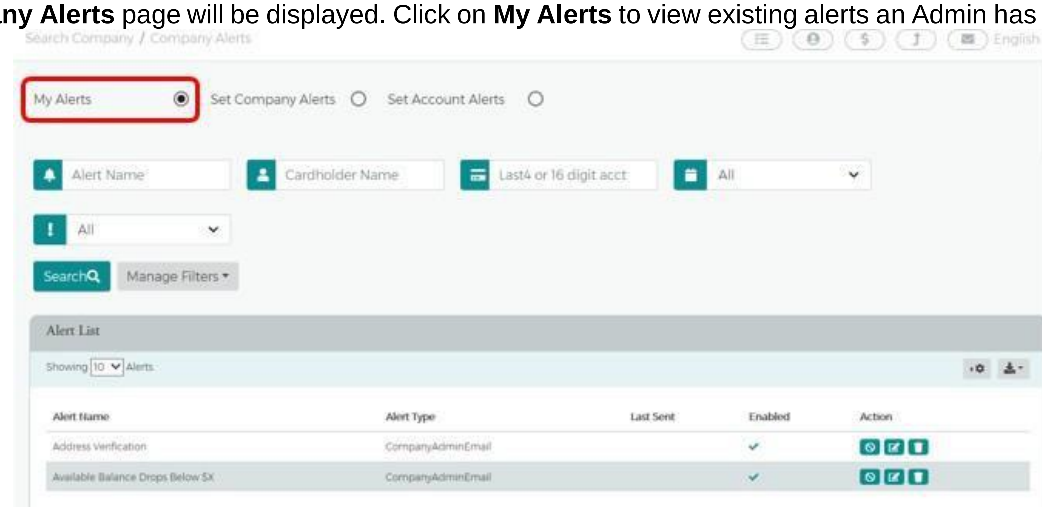
1. Click **Company Management** and then click **Search Company.**
2. The **Company Search Results** screen is displayed. Click on the **Online Request** icon.



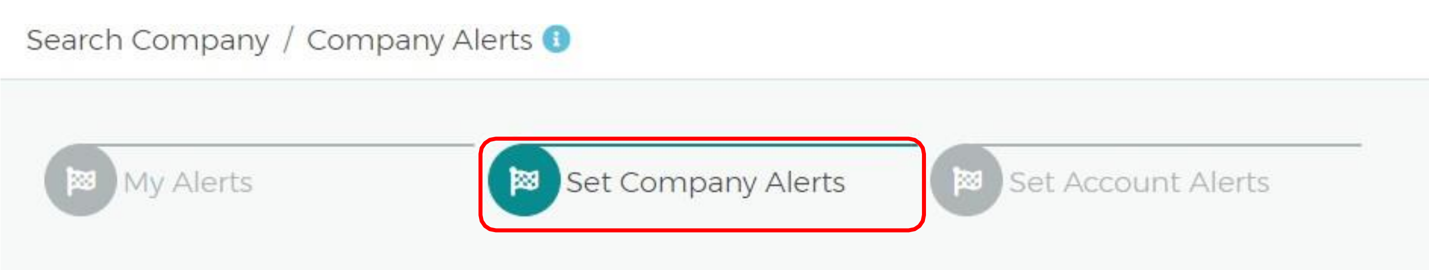
3. From the **Online Requests** (top navigation bar) page, click the **Alert** icon.



4. The **Company Alerts** page will be displayed. Click on **My Alerts** to view existing alerts an Admin has added.



5. To create new company alerts, click the **Set Company Alerts** button on the **Company Alerts** page.



Once the **Company Alerts** page displays, the Admin can:

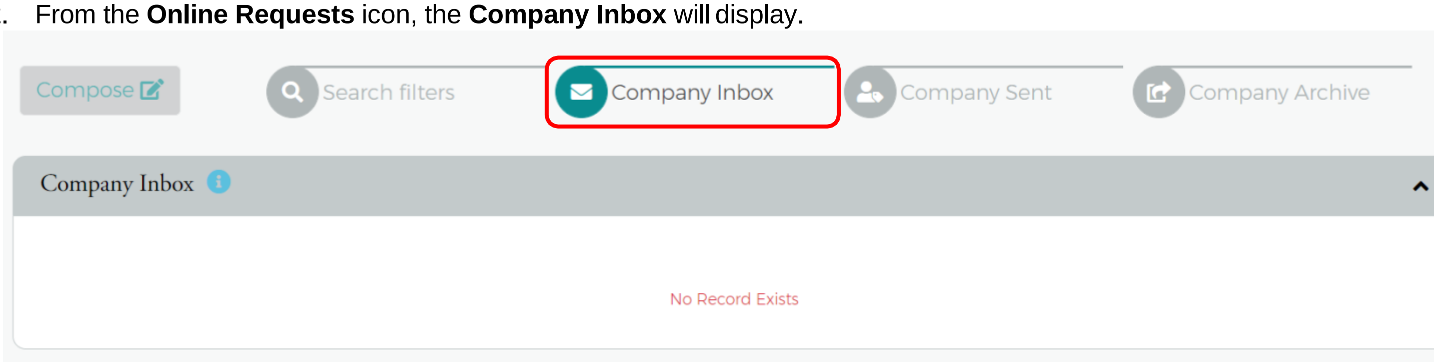
- Select the Alert(s) Type
- Select variable data
- Select the Admins that should be alerted
- Select "**ADD**"

Messages

The Bank will send important updates through the Messages feature. Make sure to check your messages often to ensure you don't miss any important information.

1. The **Message** icon appears on the top right-hand side as an envelope. Within your Quick Link tab, if added as a quick linkor by clicking on the **Company Management** icon and selecting **Search Company.** From the **Company Search Results**page, click the **Online Request** (envelope) icon.

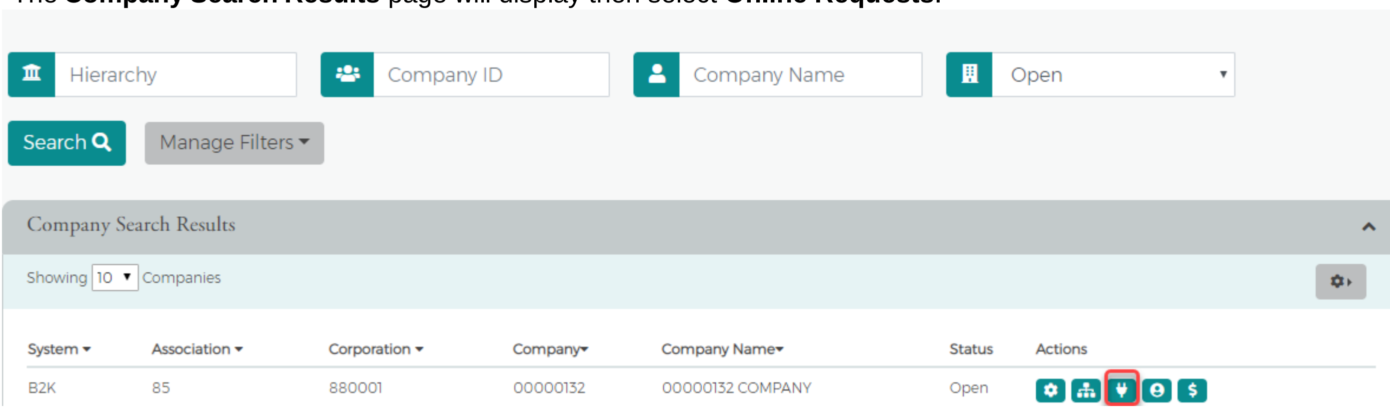
2. From the **Online Requests** icon, the **Company Inbox** will display.



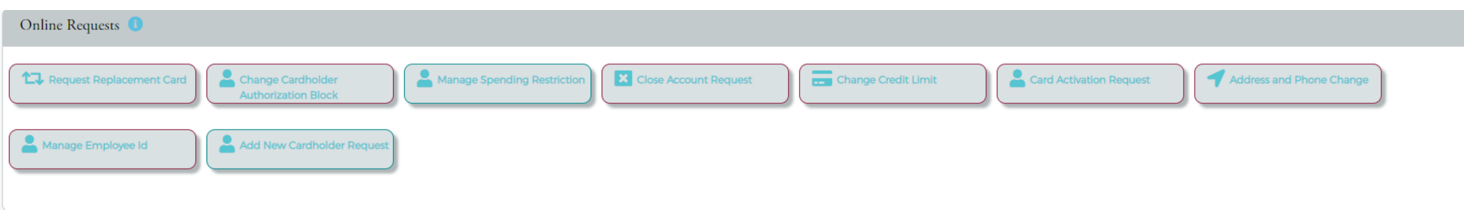
Online Service Requests

Accessing Online Service Requests

1. Click on the **Company Management** icon and select **Search Company**.
2. The **Company Search Results** page will display then select **Online Requests**.

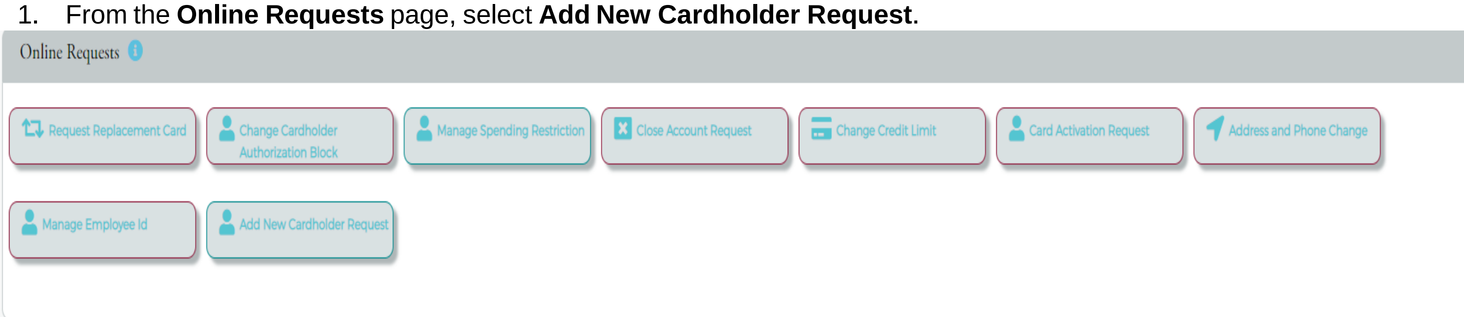


3. The following page will display all of your **Online Request** options. Click on the option you would like to perform.

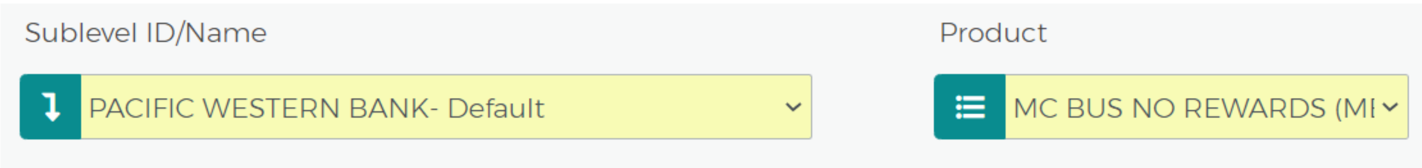


Add New Cardholder

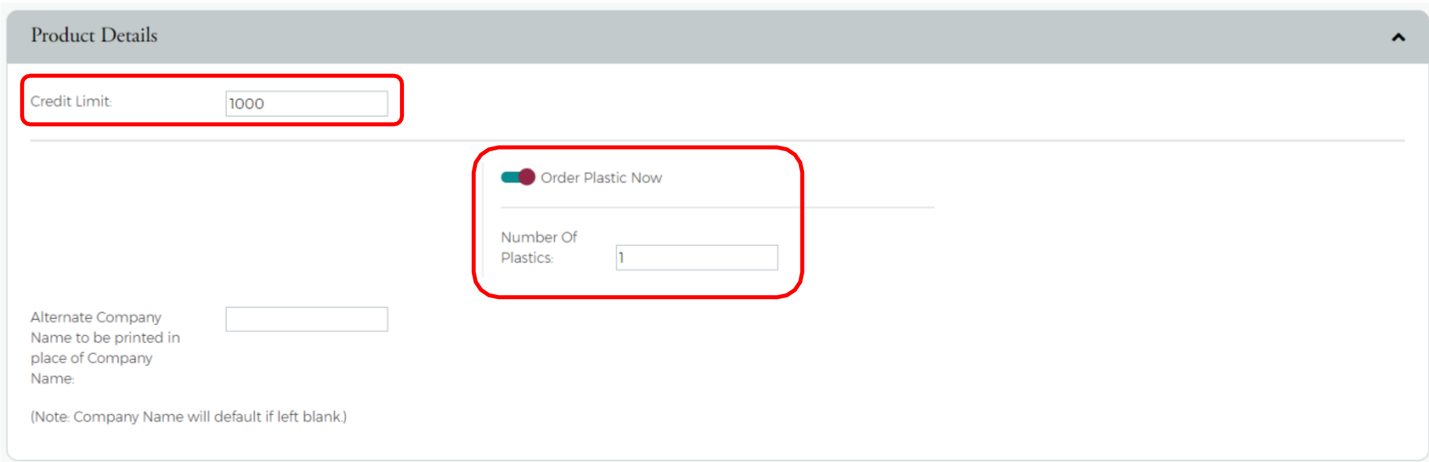
1. From the **Online Requests** page, select **Add New Cardholder Request**.



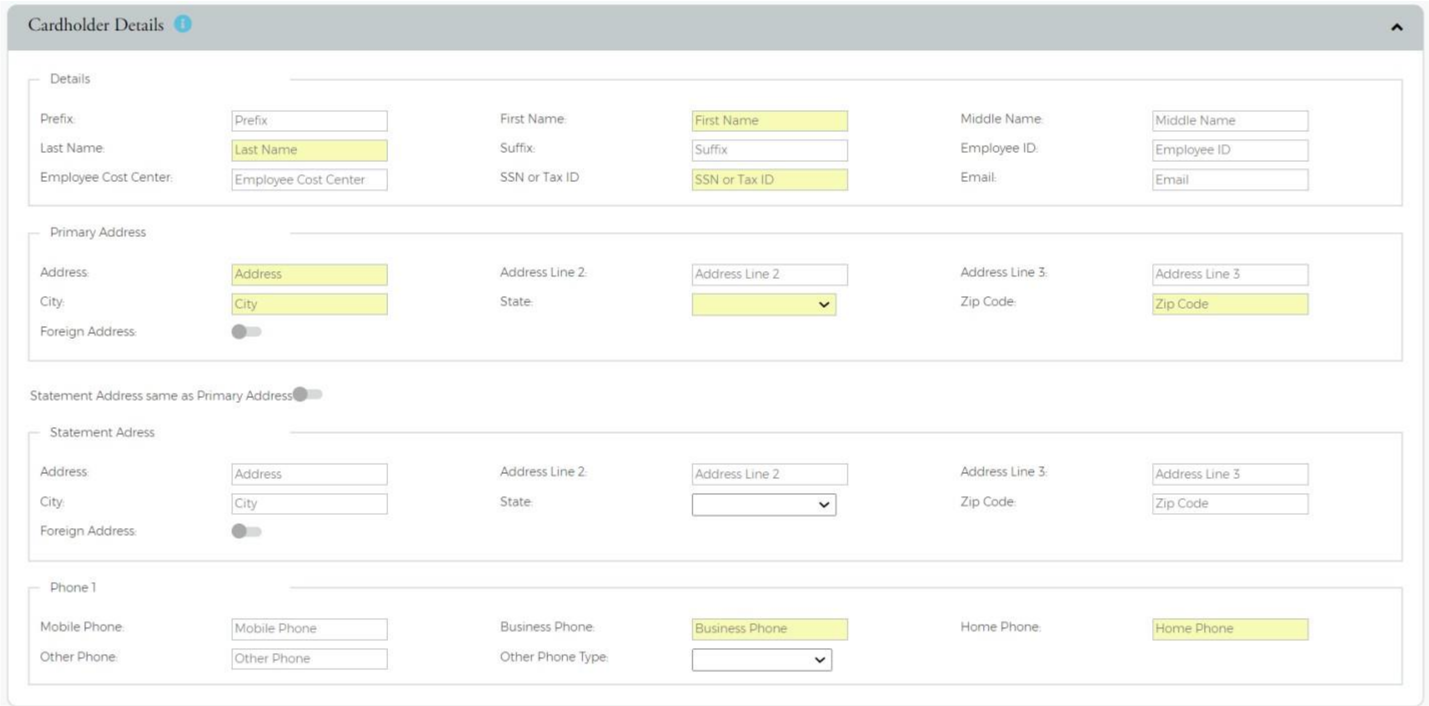
2. The **Add New Cardholder** page will display. **NOTE:** All yellow fields are required fields.
   a. **Sublevel ID/Name** & **Product**: In most cases, your company will only have one **Sublevel,** which will be your **Default** option. For companies with multiple **Sublevels**, select the appropriate **Sublevel** you'd like to have your new card order attached to. The **Product** code indicates No Cash Back Rewards or 1% Cash Back Rewards. Select the appropriate **product** to continue.



   b. **Product Details**: Enter the **Credit Limit** desired for your new cardholder and the **Number of Plastics** you'd like this cardholder to be issued. The **Alternate Company Name** field may be left blank, so the company name on file defaults.

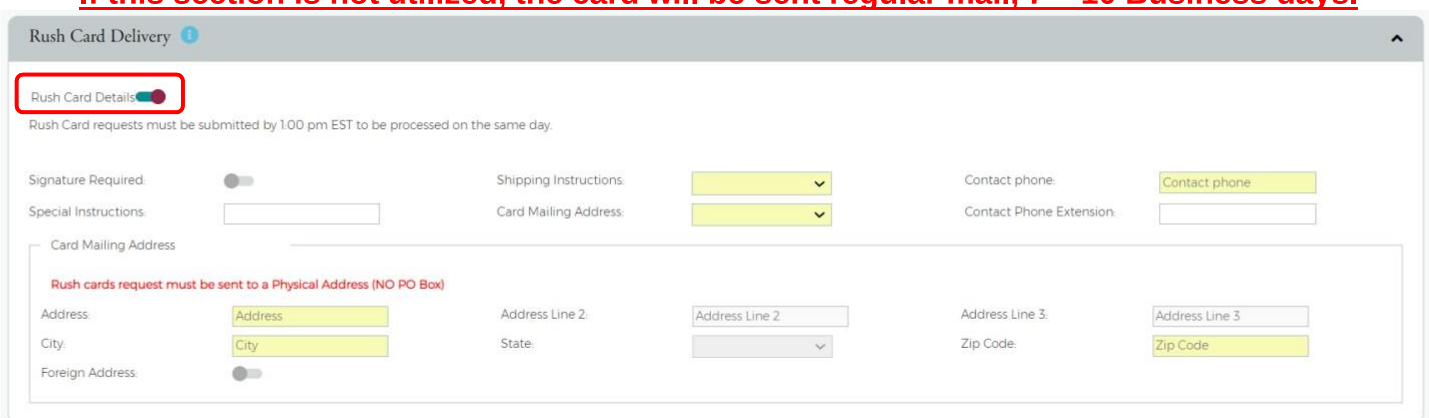


   c. **Cardholder Details**: All yellow fields are required fields.
      i. **SSN** or **Tax ID**: This information is not used for credit reporting purposes but verification purposes. If your cardholder does not have an SSN, any 9 digit number will be sufficient. **NOTE:** They must be aware of the last 4 digits selected for card activation and identification purposes.
      ii. **Primary Address:** The address provided in this section is also used as the cardholder's Billing Address. If you'd like the card sent to an alternate address, please utilize **Rush Card Delivery**.
      iii. **Phone Numbers:** This information is kept on file and used for Fraud Detection purposes. Please provide phone numbers your cardholders can accept automated phone calls or text messages from so they may help identify possible fraud immediately.

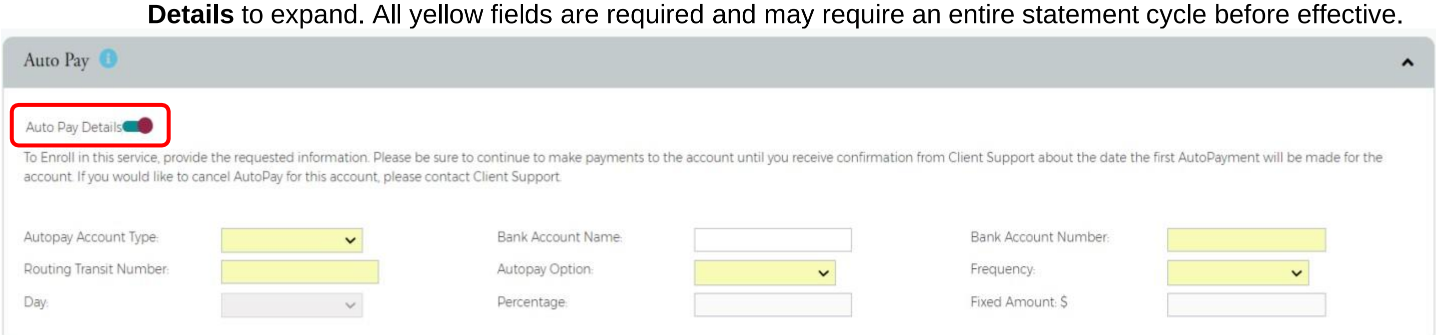


d. **Rush Card Delivery (fee applies)**: This section is used to rush cards to an Alternate Mailing address or to rush cards to the address on file. Toggle the **Rush Card Details** option to open. All yellow fields are required.**NOTE:** A signature is required for all rushed items.

If this section is not utilized, the card will be sent regular mail, 7 – 10 Business days.



e. **Auto Pay**: This section is not required for Company Billed Programs; however, it may be utilized for Individually Billed programs. If you would like to set up **Auto Pay** for your Individually Billed cardholder, toggle **Auto Pay Details** to expand. All yellow fields are required and may require an entire statement cycle before effective.



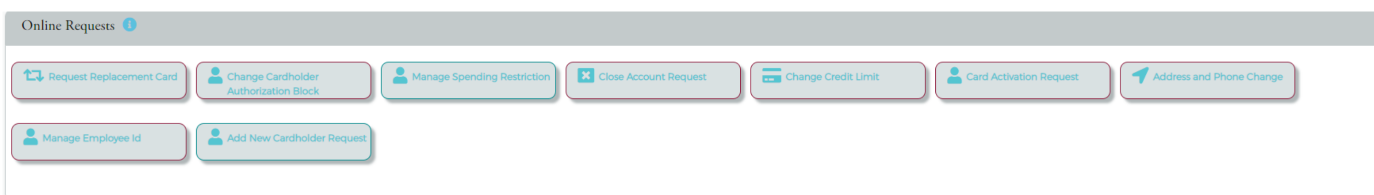
f. **Auto Enrollment**: This section is used to automatically register your new cardholder to eZCard. eZCard allows your cardholder to view transaction history, process disputes, update contact information and more. All yellow fields are required fields. Upon hitting **Submit**, an email will be sent to your new cardholder with their new eZCard credentials.

g. **Memo**: This section may be utilized to provide the cardholder's email address or any other notations you'd like to add to your card order.

h. Now that all fields have been completed, hit **Submit** to be directed to the review page. If all information is correct, click **Confirm** to process your new card order. A **Successfully Submitted** notification will appear once completed.

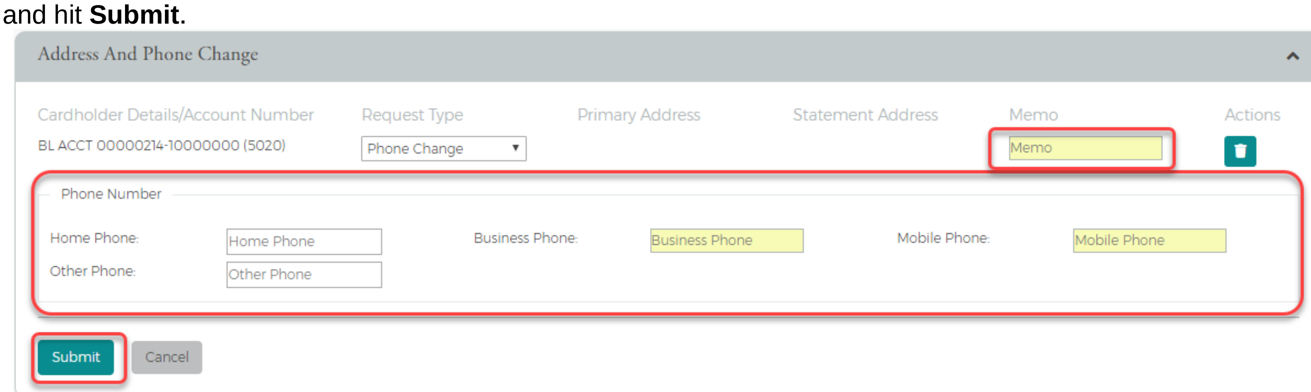
Address and Phone Change – Cardholders

1. From the **Online Requests** screen, select **Address and Phone Change.**

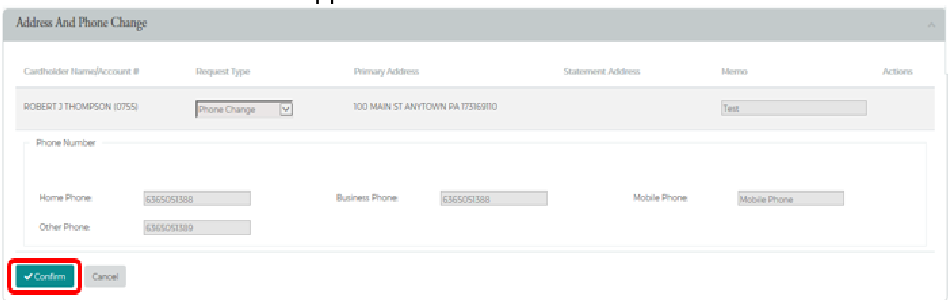


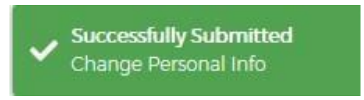
2. The **Address and Phone Change** screen will display. Start entering in the cardholder's name in order to populate the name suggestions. Select the cardholder name from the drop-down box to add.

3. Select the **Request Type** from the drop-down menu to populate additional fields. The **Request Type** options are **Address Change**, **Phone Change** and **Address & Phone Change**. Once you've entered in the updates, add a **Memo** and hit **Submit**.



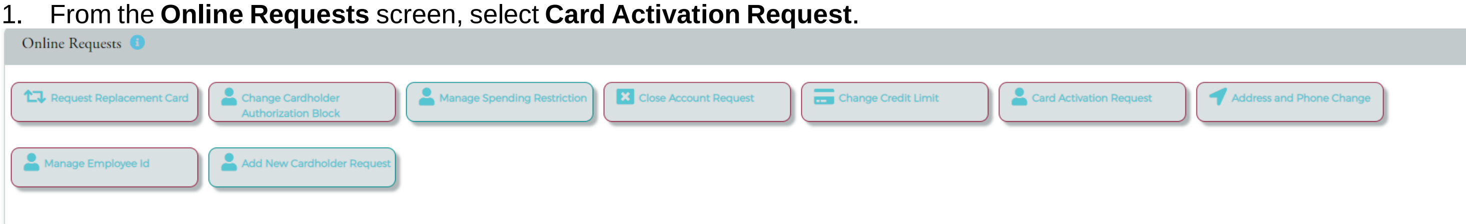
4. The review page will display. Review the information entered and click **Confirm.** Once completed, a **Successfully Submitted** notification will appear.



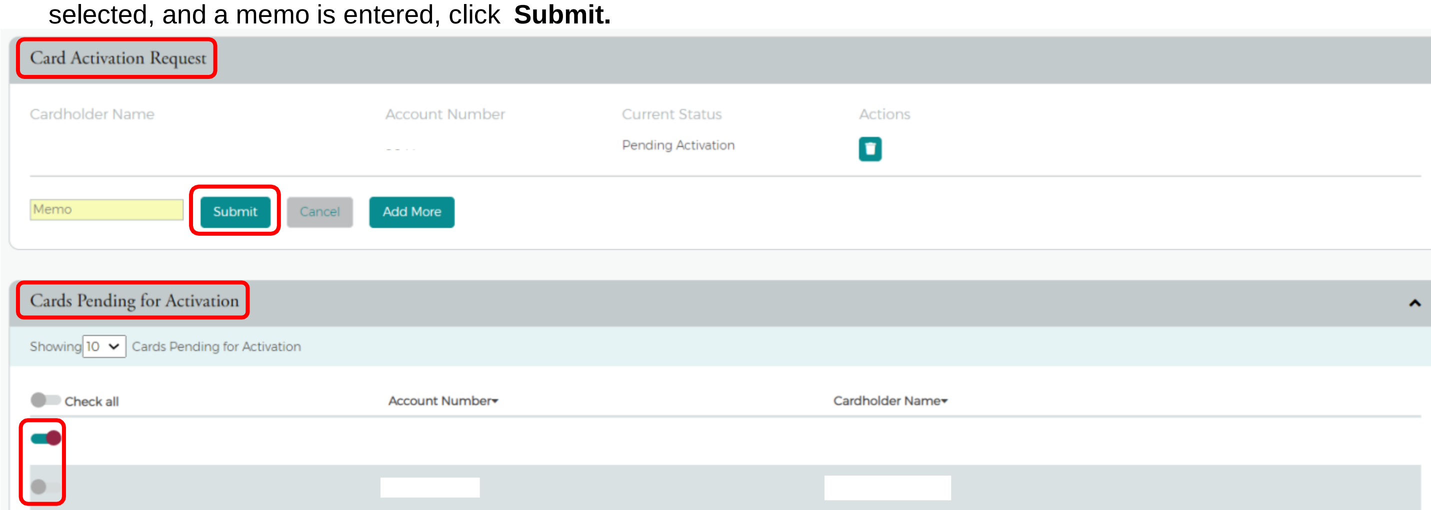


Card Activation Request

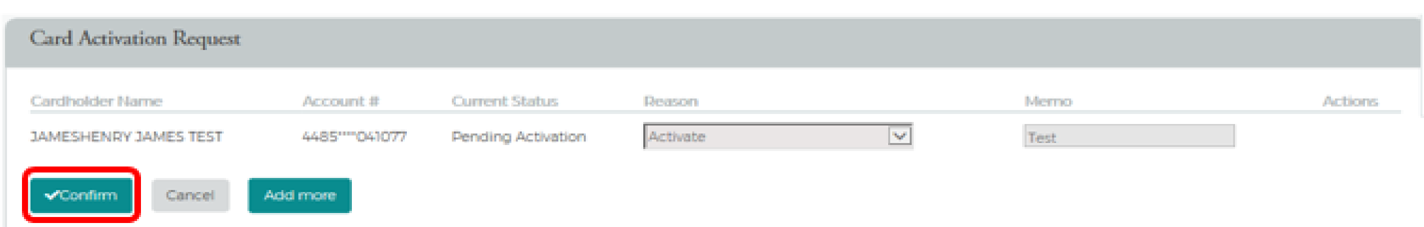
1. From the **Online Requests** screen, select **Card Activation Request**.



2. The **Card Activation Request** screen will display along with a list of **Cards Pending for Activation** right below. You can either enter the cardholder's name in the **Search Cardholder** section or toggle ON from the **Cards Pending for Activation** list to automatically generate them in the **Card Activation Request** section. Once all the cardholders are selected, and a memo is entered, click **Submit.**



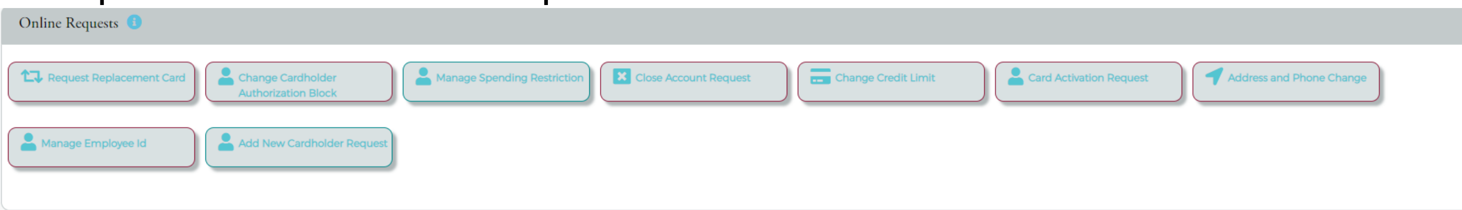
3. The review page will display, ensure all information is correct, then click **Confirm.**



Request Replacement Card

IMPORTANT! This feature is not intended for lost or stolen cards. If you feel an account is Lost, Stolen or Compromised, please contact the number on the back of your card immediately.

1. To request a replacement card per **Damaged Card**, **Name Change** or **Magnetic Strip Invalid**, select **Request Replacement Card** from the **Online Requests** screen.



2. The **Card Replacement/Services Request** screen will display. Start entering in the cardholder's name to generate the cardholder list drop-down to select the cardholder. Once you select the cardholder's name, they will appear within your request.

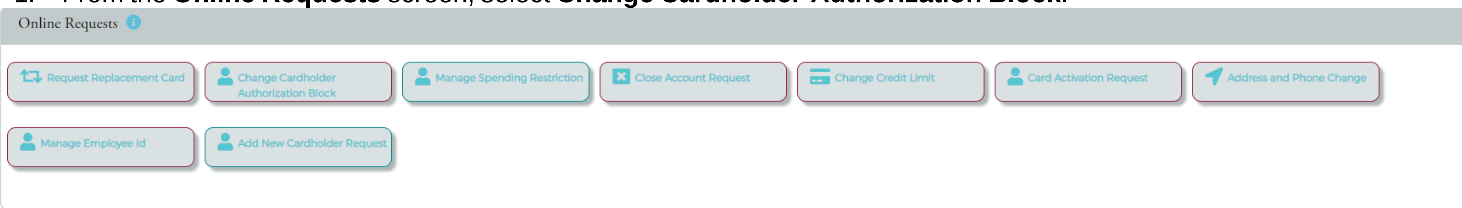
3. Select the appropriate **Reason** within the **Reason** field, enter a **Memo** and then click **Submit**.

4. The review page will display. Confirm the information is correct and click **Confirm**. A **Successfully Submitted** notification will appear once completed.

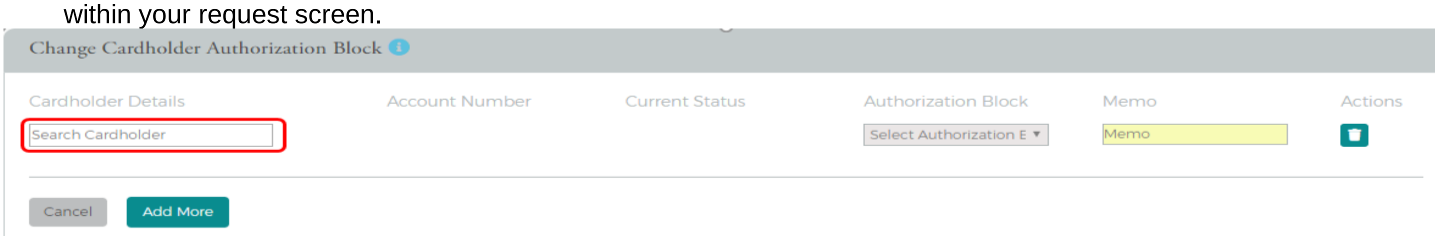
Change Cardholder Authorization Block

Change Cardholder Authorization Block allows the Admin to impose or remove a real-time cardholder authorization block at the account level. This block prevents additional approved authorizations on the account until an Admin removes the block. To complete the **Change Cardholder Authorization Block** online request, perform the following steps.

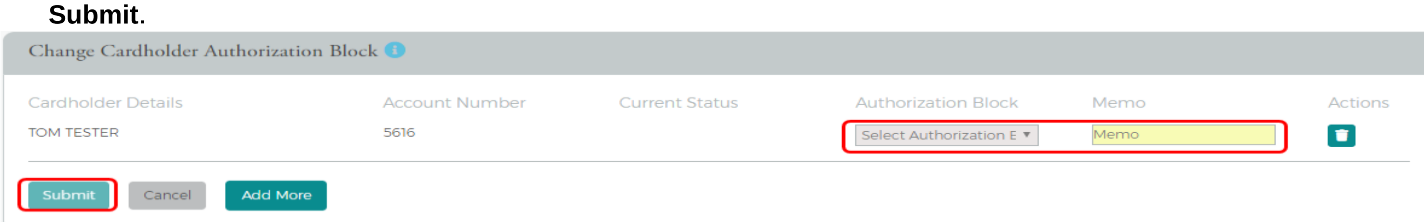
1. From the **Online Requests** screen, select **Change Cardholder Authorization Block**.



2. The **Change Cardholder Authorization Block** screen will display. Start entering the cardholder's name to generate the cardholder list drop-down and select the cardholder name. Once you select the cardholder's name, they will appear within your request screen.



3. Within the **Authorization Block** drop-down, select whether you are adding or removing a block, add a **Memo,** then click **Submit**.



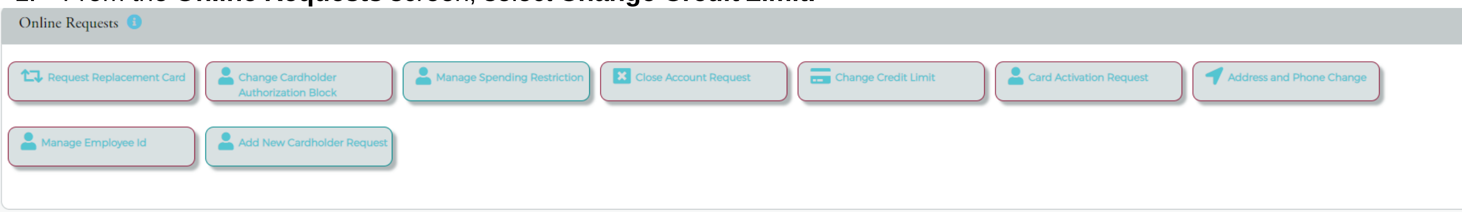
4. The **Change Cardholder Authorization Block** review page will display. Ensure the information is correct and click **Confirm.** A **Successfully Submitted** notification will appear once completed.

NOTE: This Service Request is a real-time process, and the Memo field serves as a notation.

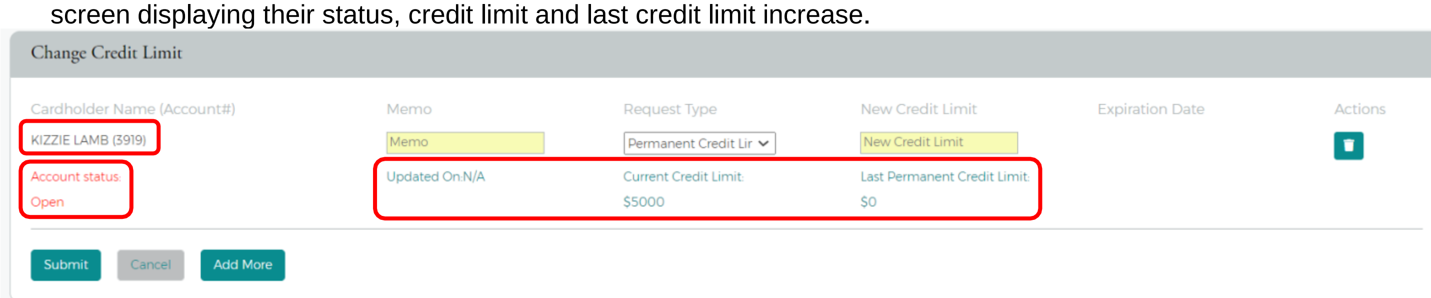
Change Credit Limits

The **Change Credit Limit** option allows you to increase or decrease a cardholder's credit limit permanently or temporarily in real-time.

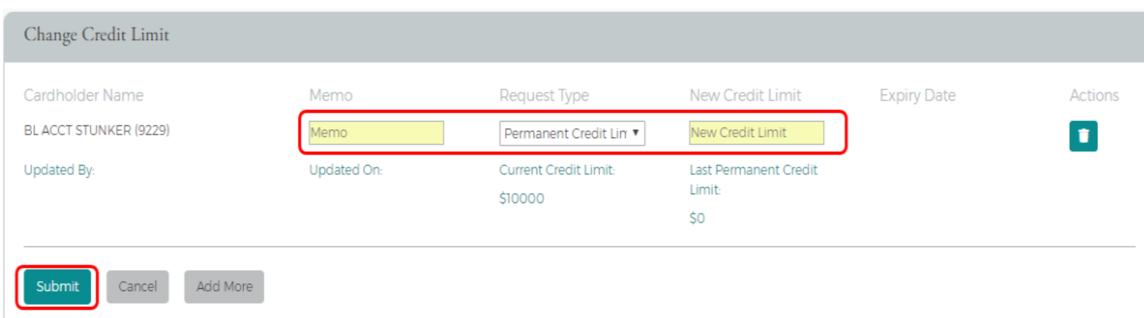
1. From the **Online Requests** screen, select **Change Credit Limit.**



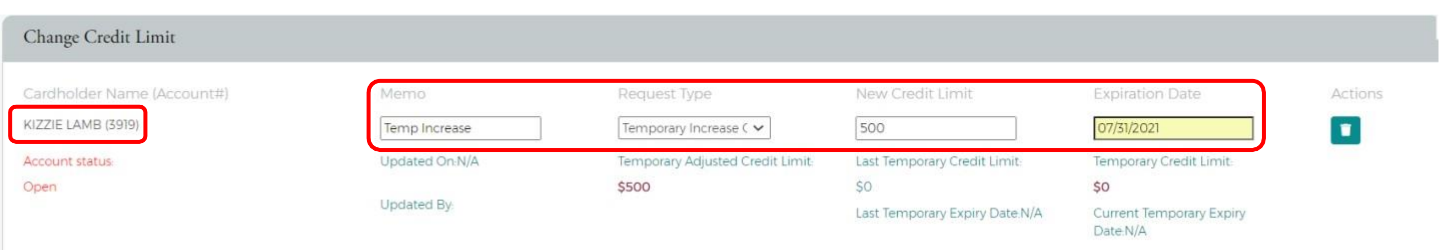
2. The **Change Credit Limit** screen will display. Start entering the cardholder's name to generate the cardholder list drop-down and select the cardholder name. Once you select the cardholder's name, they will appear within your request screen displaying their status, credit limit and last credit limit increase.



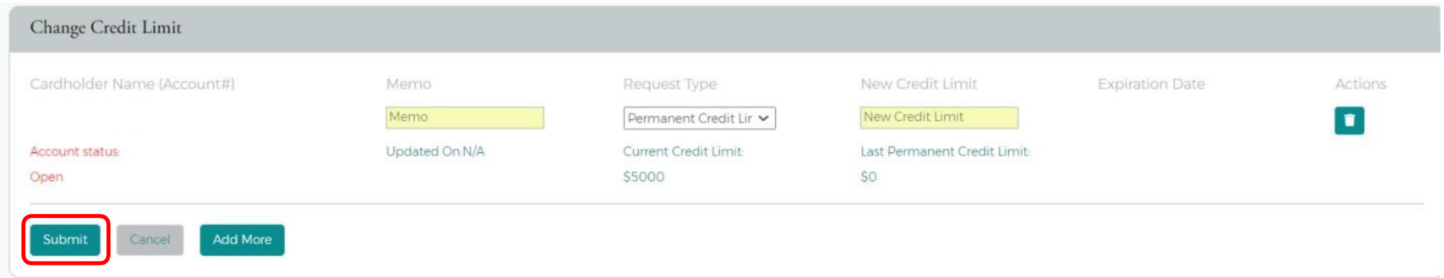
3. For a **Permanent Increase**, select **Permanent Credit Limit Change** under the **Request Type** drop-down, enter the desired credit limit within the **New Credit Limit** field, add a **Memo** and click **Submit.**



4. For **Temporary Credit Limit** increases, select **Temporary Increase Credit Limit Change** under the **Request Type** drop-down. Enter the amount of the Temporary Increase under the **New Credit Limit** field. **NOTE:** The amount you enter is in addition to the cardholder's current credit limit. Lastly, enter the **Expiration Date** you'd like this increase to end.



5. The review page will display. Confirm the information is correct and click **Submit**. A **Successfully Submitted** notification will appear once completed.



IMPORTANT! Do not process this request if the account is in a Closed or Blocked status.

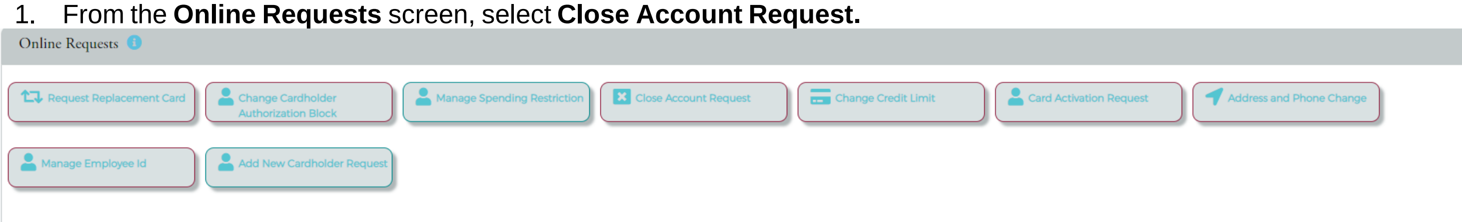
The **Change Credit Limit** service request cannot be submitted under any of the following conditions for Individually Billed or Centrally Billed Accounts:

- Requested credit limit change cannot exceed the company limit.
- Requested credit limit change must be different than the cardholder's current credit limit.
- If the Service Request cannot be completed in real-time, it will be routed to the Bank's IncomingMessages queue to be addressed within 1-2 business days.

Close Account Request

IMPORTANT! This feature is not intended for lost or stolen cards. If the Service Request cannot be completed in real-time, it will be routed to the bank's Incoming Messages queue to be addressed within 1-2 business days. For a lostor stolen card, please contact us immediately.

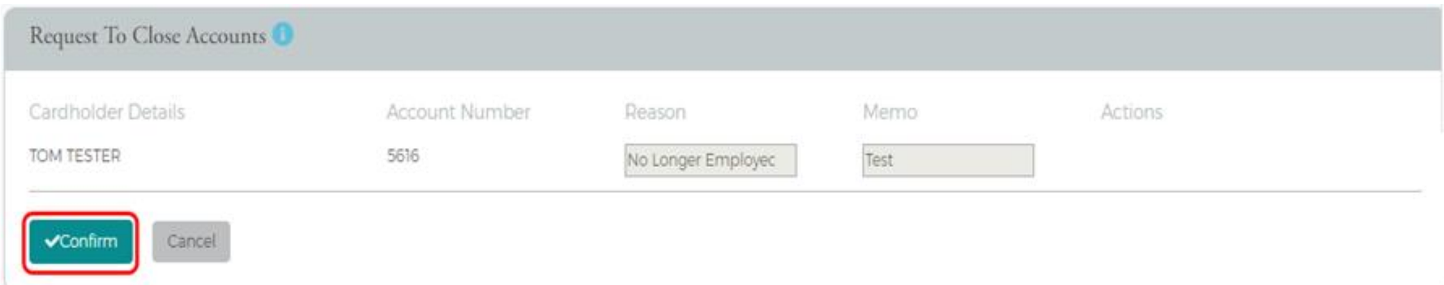
1. From the **Online Requests** screen, select **Close Account Request.**



2. The **Request To Close Accounts** page will display. Start entering the cardholder's name to generate the cardholder list drop-down and select the cardholder name. Once you select the cardholder's name, they will appear within your request screen.

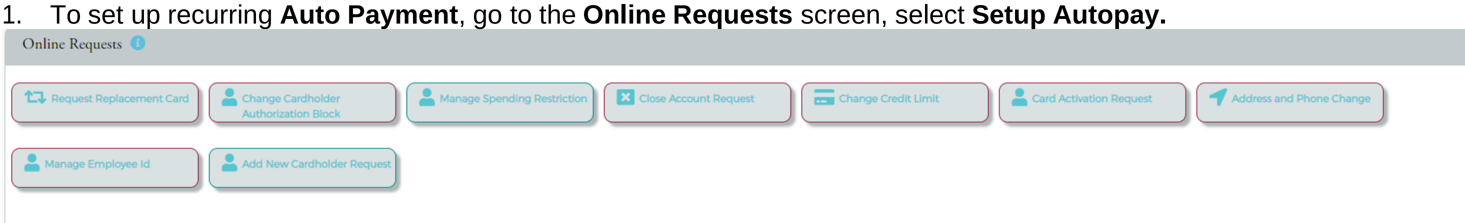
3. Select the **Reason** for closing the account, enter in a **Memo,** then click **Submit.**

4. The **Request to Close Account** review page will display. Review the information is correct and click **Confirm.** A **Successfully Submitted** notification will appear once completed.

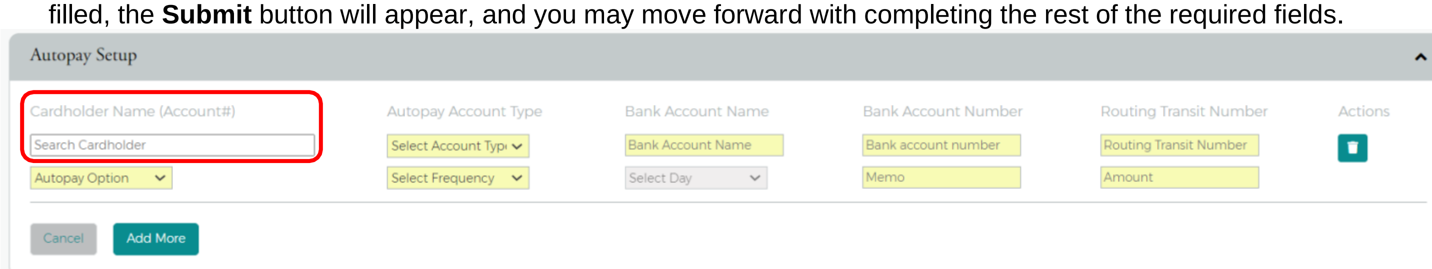


Setup AutoPay

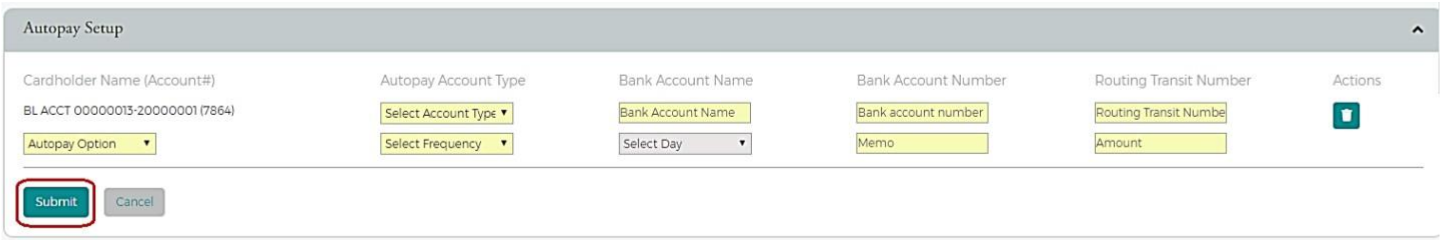
1. To set up recurring **Auto Payment**, go to the **Online Requests** screen, select **Setup Autopay.**



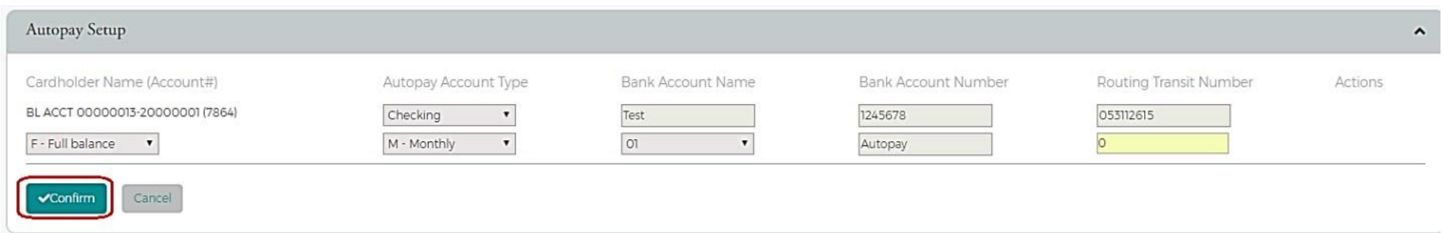
2. The **Autopay Setup** screen will display. For **Individual Billed** accounts, start entering the cardholder's name to generate the cardholder list drop-down and select the cardholder. For **Company Billed** accounts, enter BL within the **Search Cardholder** field so that the billing account name will populate in your drop-down. Once the billing account populates in the drop-down, select it and it will generate within the field. Once the **Search Cardholder** field has been filled, the **Submit** button will appear, and you may move forward with completing the rest of the required fields.



3. Complete all required (yellow) fields, then click **Submit.**



4. The review page will display. Ensure the information is correct and click **Confirm.** A **Successfully Submitted** notification will appear once completed.



NOTE: This request can take up to an entire payment cycle before effective.

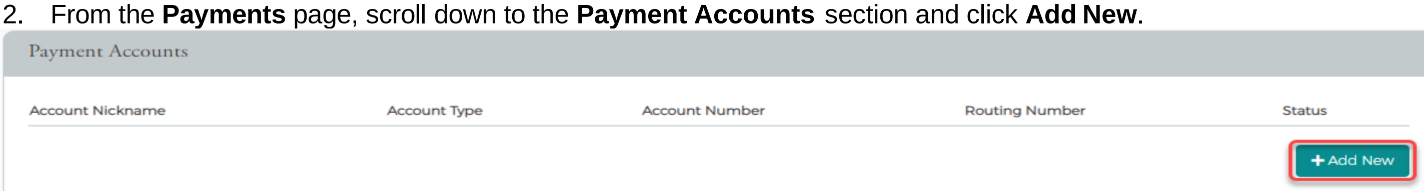
Payments

Adding a Payment Account

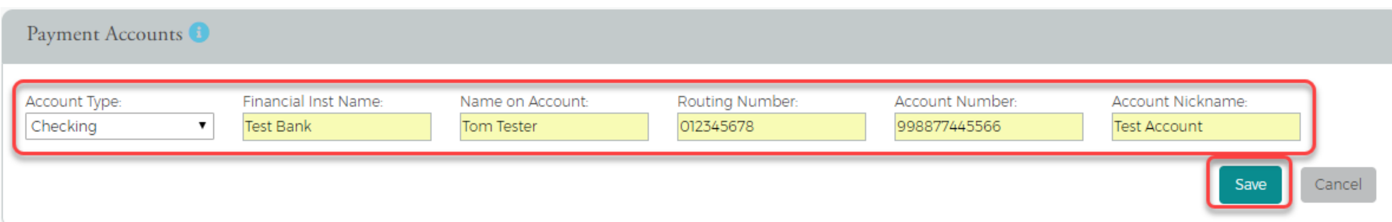
Before you can process a one-time payment, you must add a **Payment Account.** The **Payments** page allows you to set up multiple checking or savings accounts to be used as **Payment Accounts** to pay your bill online. You can create an unlimited number of **Payment Accounts**. Once a **Payment Account** is created, it can be used immediately to make an online payment.

1. To access the **Payment** page, go to **Company Management** and select **Search Company**. On the **Company Search Results** page, click on the **Payments ($)** icon.

2. From the **Payments** page, scroll down to the **Payment Accounts** section and click **Add New.**



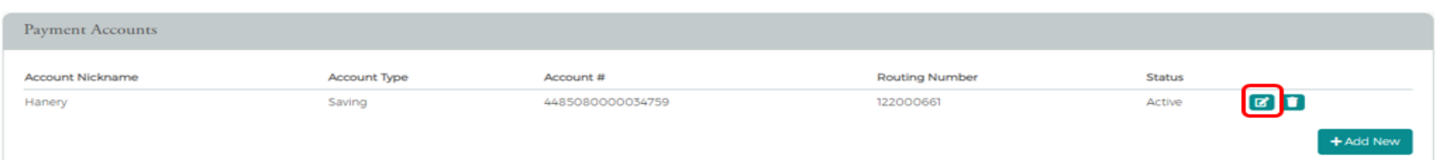
3. The payment information fields will display. Complete all the fields and click **Save.** A **Successfully Submitted** notification will appear once completed.



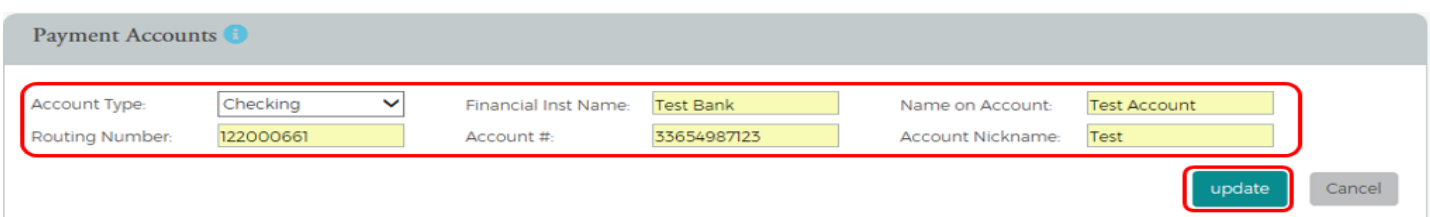
NOTE: The **Payment Accounts** section lists all of the active and deleted **Payment Accounts**, which can be used to pay the cardholder's accounts online.

Changing a Payment Account

1. From the **Payments** page, click on the **Edit Payment Account** icon next to the account that you want to update.



2. The **Payment Account** fields will appear. Make any necessary changes and click **Update.** A **Successfully Submitted** notification will appear once completed.



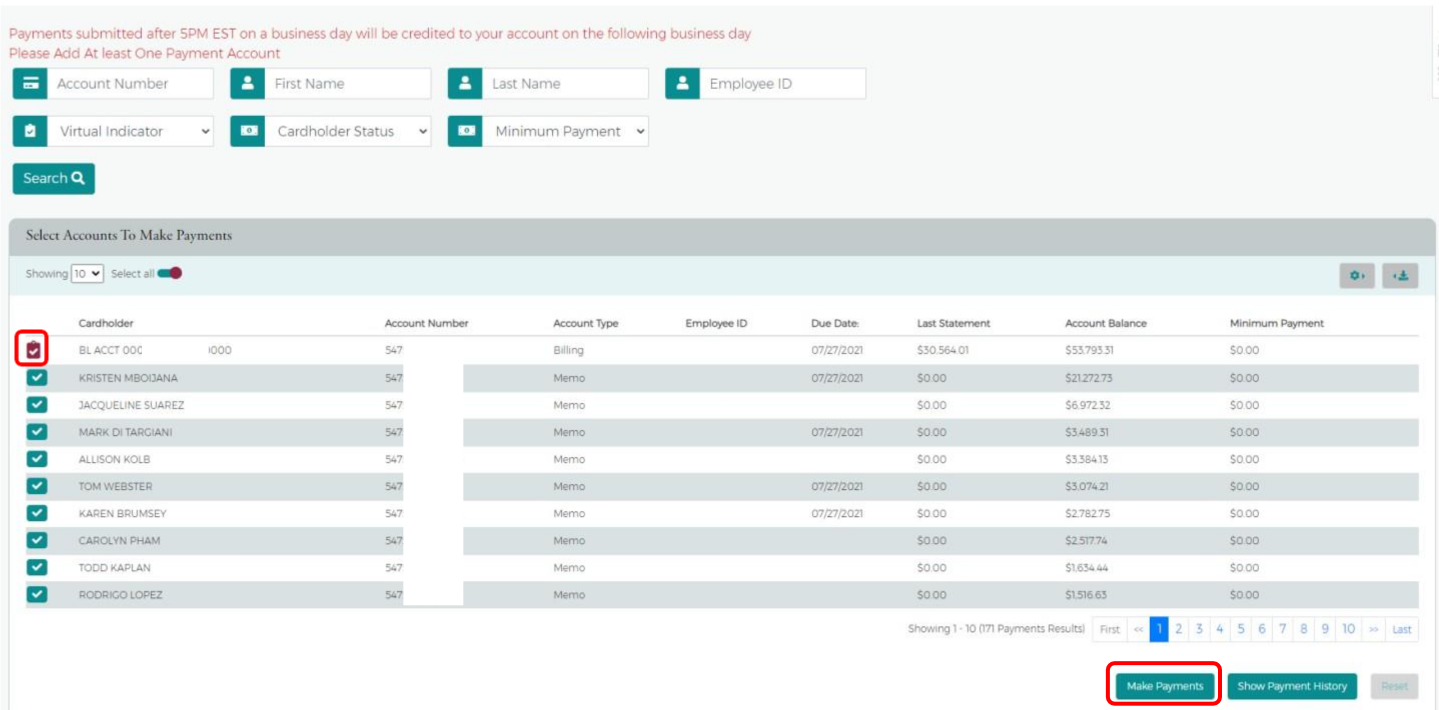
Making a One-Time Payment

Admins may make payments to individual and billing commercial card accounts. The one-time payment feature allows you to schedule one or more online payments for a current or future payment date (up to 60 days out) for up to 10% more than the statement balance. Anything greater will need to be processed by the credit card team. Once the payment is made, the payment amount is automatically deducted from the designated account. A

NOTE: Before making a payment, you must first have a **Payment Account** set up. Click **+ Add New** to get started.

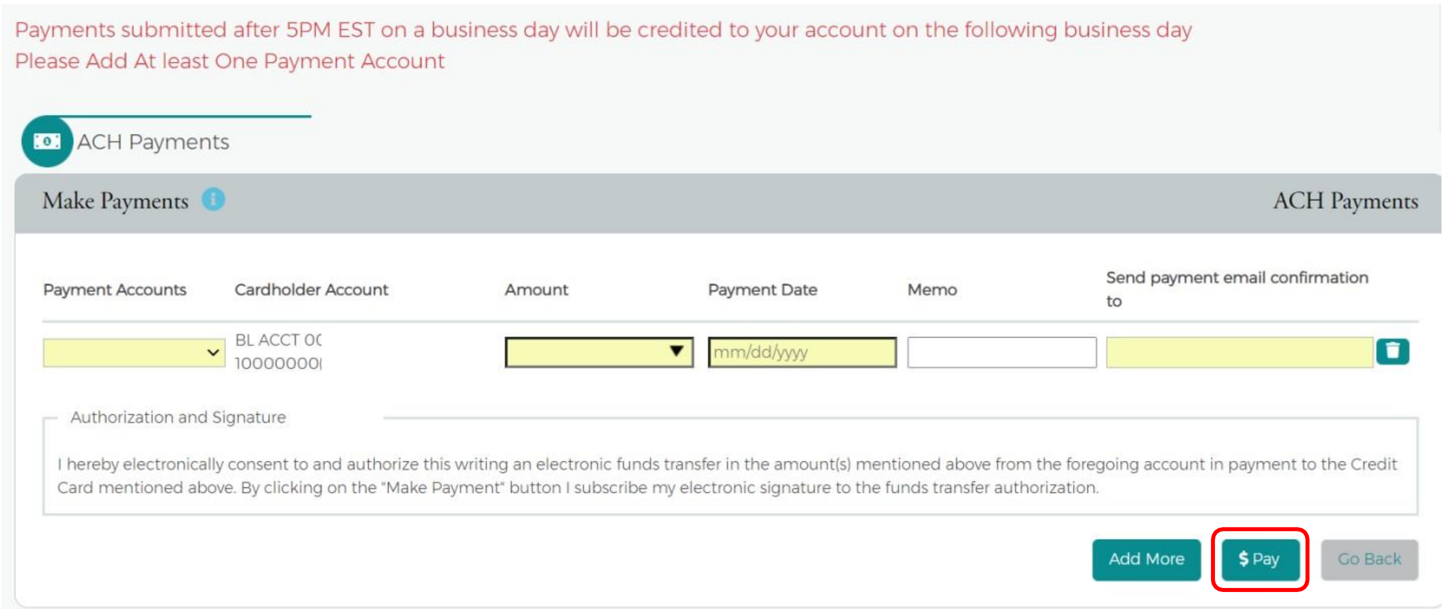
Company Billed programs can make a payment towards the Billing Account or an individual cardholder account. If an individual cardholder is selected, it will provide that cardholder's availability; however, the payment will roll up to the billing account. If the program is Individually Billed, you may pay down the selected cardholder(s) directly. If a specific cardholder needs availability, you may also process a **Temporary Increase** within the **Online Requests** section.

1. From the **Payments** page, select the account(s) that you are making a payment on by clicking the **Checkmark** icon next to the account(s) and click **Make Payments**.



NOTE: You can also view payment history by clicking on **Show Payment History** at the bottom of the **Select Accounts To Make Payments** section.

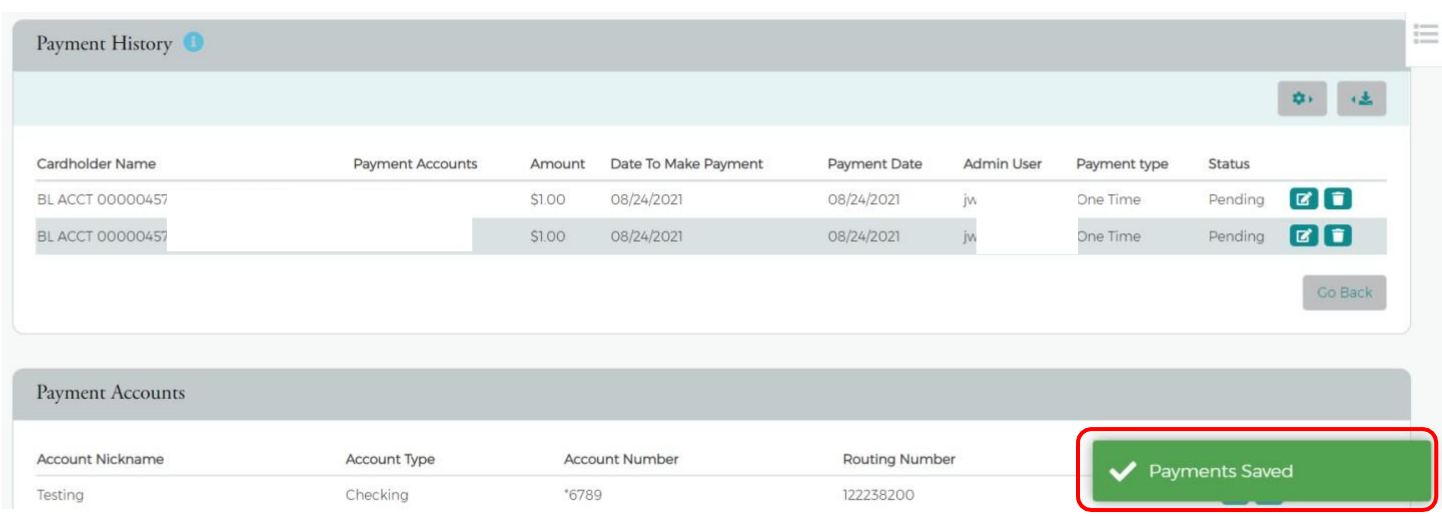
2. The **Make Payments** page will display. Complete all the required fields and click the **$Pay** icon when completed.



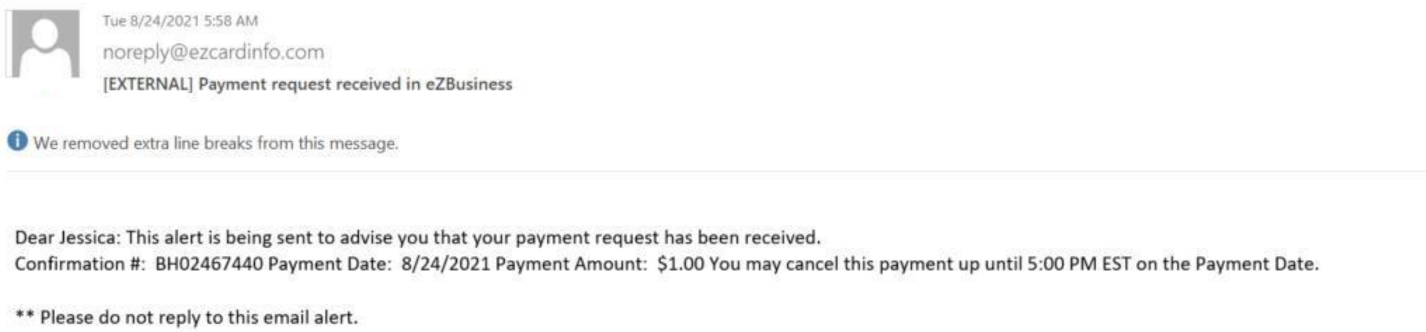
NOTE: Payments received by 1:00 p.m. CT will post and be available the next business day. Payments received after 1:00 p.m. CT will post in two business days, e.g. (payment made after 1:00 p.m. CT on 7/26/2021 will post and be available 7/28/2021). If a payment is made on a Friday before 1:00 p.m. CT, it will be available on Saturday. If the payment is made after 1:00 p.m. CT on Friday, it will post on Monday or the following business day.

If you need immediate availability, please contact the bank's treasury management team.

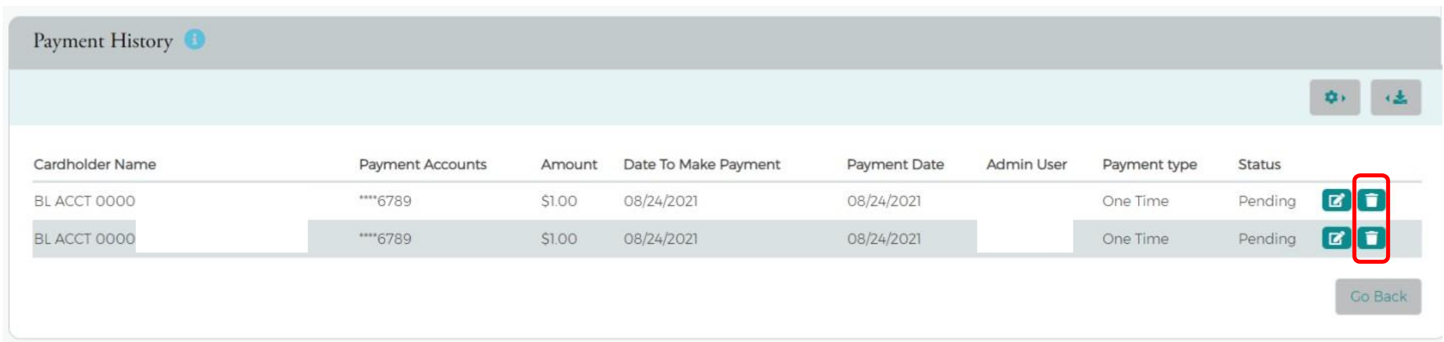
3. Once completed, you will see a **Payment Saved** notification on the bottom right-hand side of your screen and the pending payment(s) within your **Payment History** section.



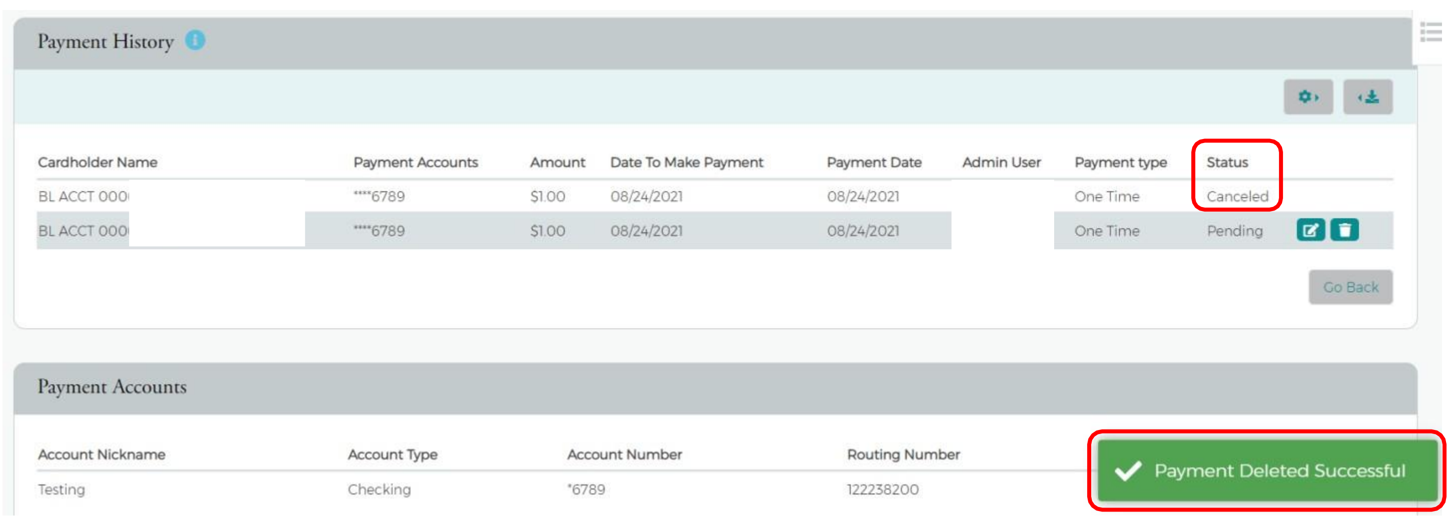
4. Promptly following your **Payment Saved** notification, you will receive a **Payment Confirmation** email from noreply@ezcardinfo.com. This email will contain your **Payment Confirmation** number within the body of the email.



NOTE: Payments may be canceled up until 1:00 PM CT of the Payment Date. To do so, click on the **Delete** (trash can) icon within your **Payment History** section and click **Confirm**.



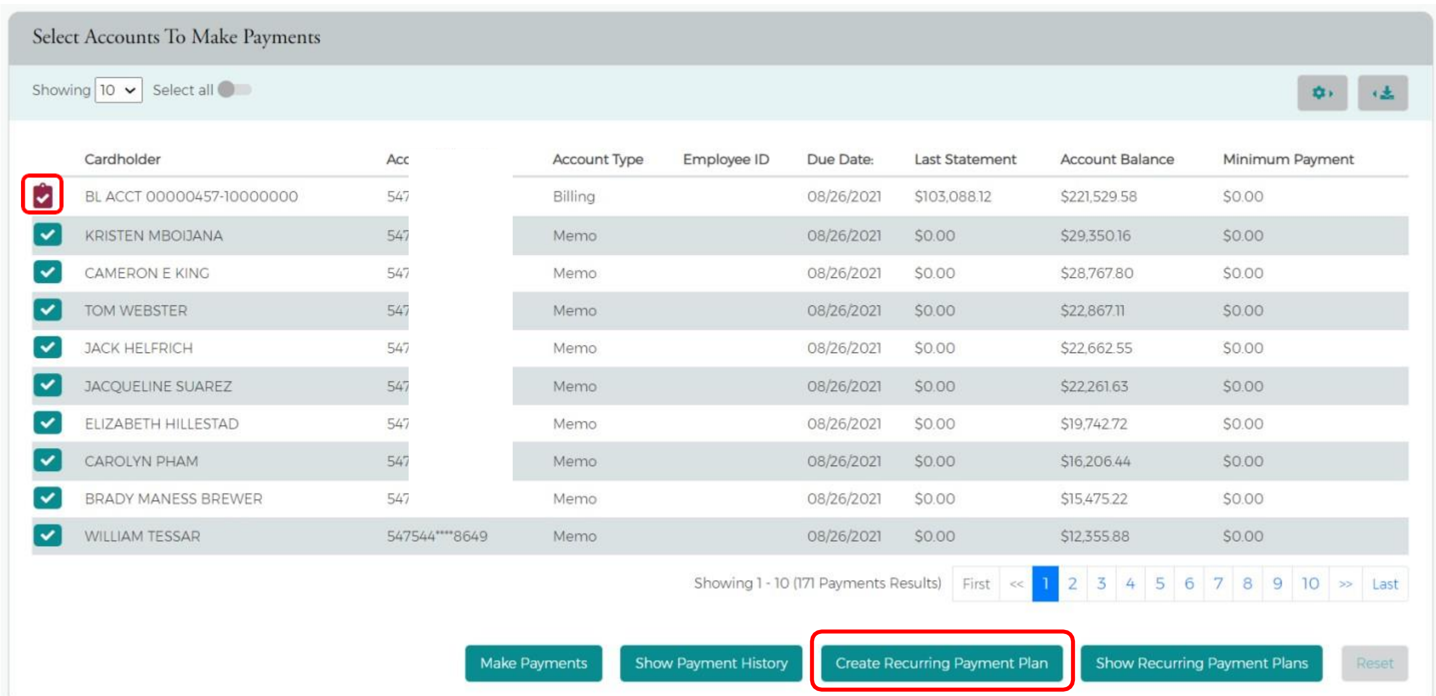
Upon confirming, you will see a **Payment Deleted Successful** notification on the bottom of your screen, the payment displaying as **Canceled** within your **Payment History** section, and an email confirmation advising the payment has been canceled.



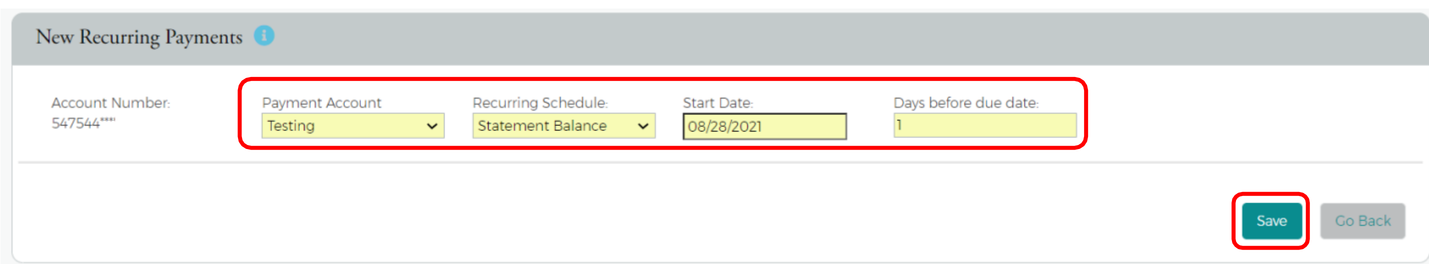
Create Recurring Payments

Company Billed programs have the option to set up a **Recurring Payment Plan**. This feature is currently not available to individual cardholder accounts.

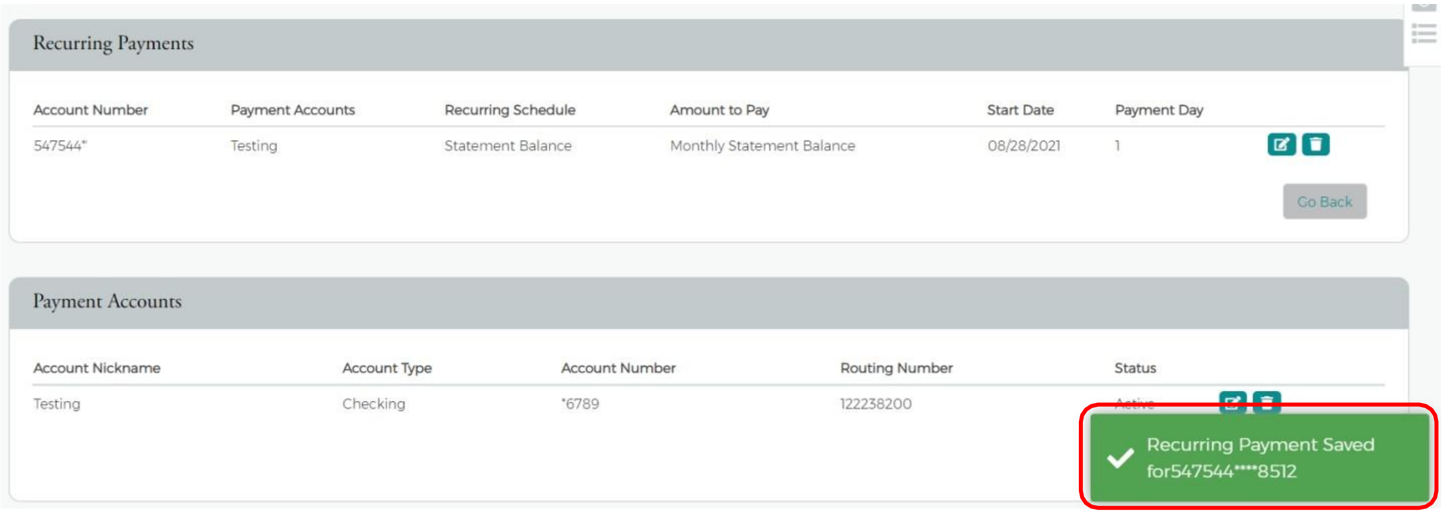
1. To set up a **Recurring Payment Plan**, select the **Billing Account** from the **Select Accounts to Make Payments** section and click **Create Recurring Payment Plan**.



2. On the following page, select the **Payment Account** you'd like to use and create your desired **Recurring Schedule** by selecting one of the following (**Minimum Payment, Account Balance, Statement Balance, Fixed Monthly, Fixed Weekly, Fixed Bi-Weekly**) from the **Recurring Schedule** drop-down box then click **Save**.



3. Once saved, you will see a **Recurring Payment Saved** notification on the bottom right-hand side of your screen and your **Recurring Schedule** set up within your **Recurring Payments** section.



Viewing Payment History

The payment history for an account consists of all payments that have been made within the eZBusiness from the last eighteen months, including pending and canceled payments. Payments with a pending status may be updated or canceled the same day if completed before 2:00 p.m. PT.

1. From the **Payments** page, select the account(s) that you want to view by clicking the **Checkmark** icon next to the account(s) and click **Show Payment History.**

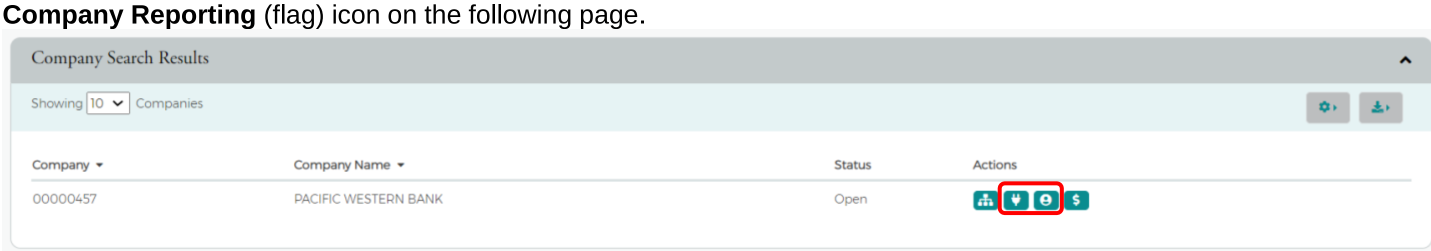
2. The **Payment History** section will display for the account(s) you selected. To edit or cancel a payment, select the edit icon to the right.

Reporting

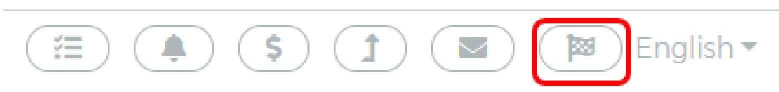
Company Reporting

The **Company Reporting** page allows you to view and download **Transaction Reporting** or **Credit Lines** for a company or cardholder. **Transaction Reporting** provides additional information you may not see within your monthly statements, such as MCC Codes, MCC Descriptions, and Reference Numbers.

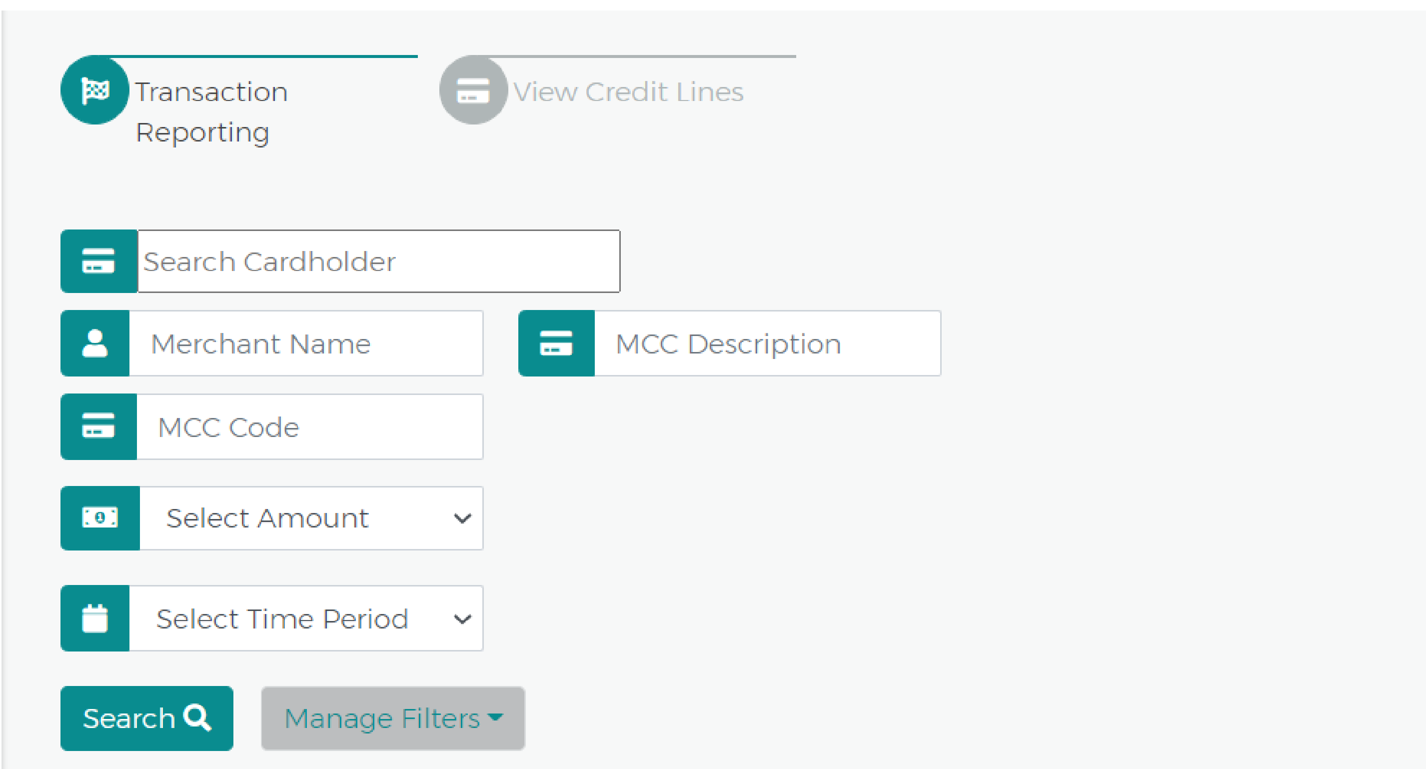
The **Company Reporting** page can be accessed from the **Online Request** or **Account List** pages. To access, go to **Company Management** and select **Search Company**. The **Online Requests** or **Account List** icons will direct you to the **Company Reporting** (flag) icon on the following page.



1. Once you have accessed either the **Online Request** or **Account List** pages, click on the **Company Reporting** (flag) icon on the top right-hand side of your screen.

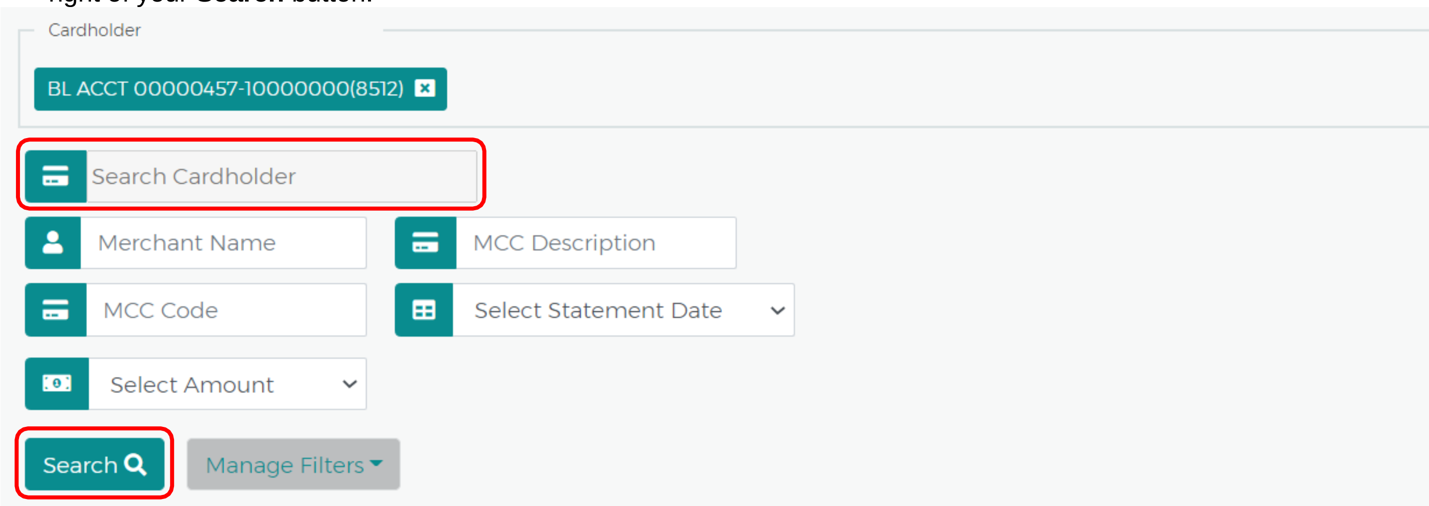


2. The **Company Reporting** page will display.

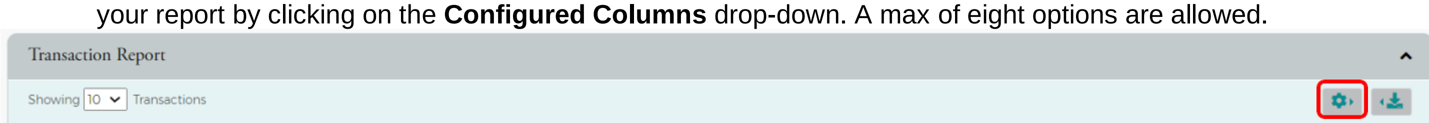


3. To start your search, enter the name of the cardholder you would like to view. To view the entire company, you will need to view the billing account by searching BL and selecting the billing account option within the drop-down. To search multiple cardholders, continue to add all cardholders via the **Search Cardholder** section. Once complete, click **Search**. If a cardholder is not selected, you will see duplicated transactions from cardholders and the billing account.

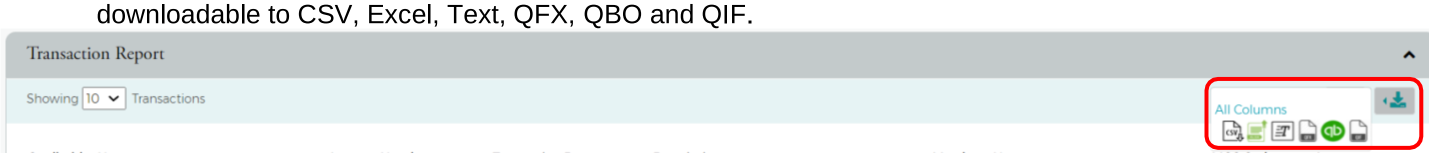
NOTE: To manager your search criteria, you can **Manage Filters** and click **Save**. **Manage Filters** is located to the right of your **Search** button.



4. Once your **Transaction Report** has loaded, you can manage what information you would like to be displayed in your report by clicking on the **Configured Columns** drop-down. A max of eight options are allowed.



5. To download your report, click on the **Download** button to display your download options. Reports are downloadable to CSV, Excel, Text, QFX, QBO and QIF.



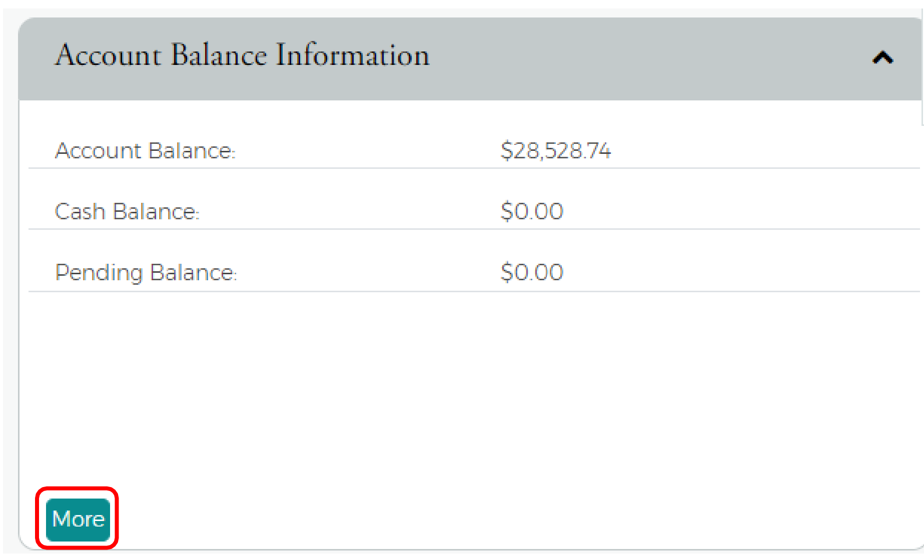
Statements

Statements are viewable via PDF format. The last 24 months are kept on file. If additional statements are needed, please reach out to treasury management.   To view your PDF statements, complete the following:

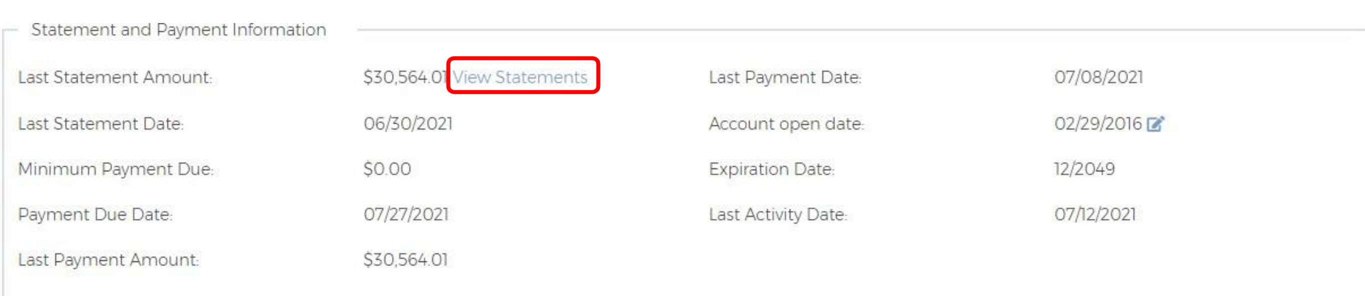
1. Go to **Company Management** and select **Search Company**. From the following page, select the **Account List** icon.

2. From the **Account List,** select the cardholder you would like to pull PDF statements for by clicking on the **Account Number** link as shown below. If you would like to view the company as a whole, select the Billing Account number.

3. From the following **Account Detail** page, select More from the Account Balance Information section.



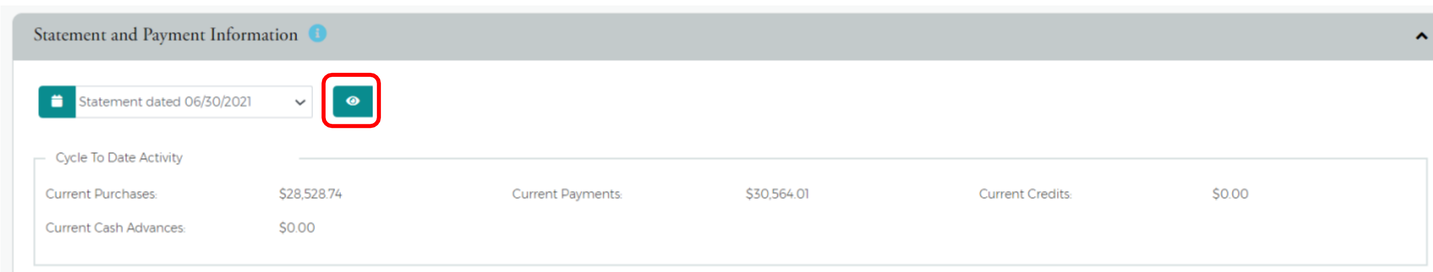
4. Select the **View Statements** link within the **Statement & Payment Information** section.



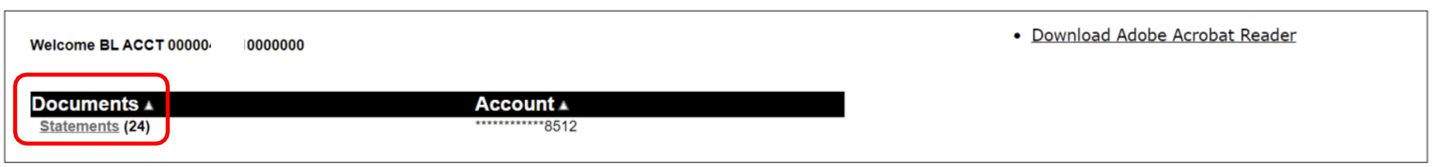
5. The **Statement Details** page will display. Click on any row to be directed to the **Statement and Payment Information** page.

6. From the **Statement and Payment Information** page, click on the **View Images** (eye) icon.

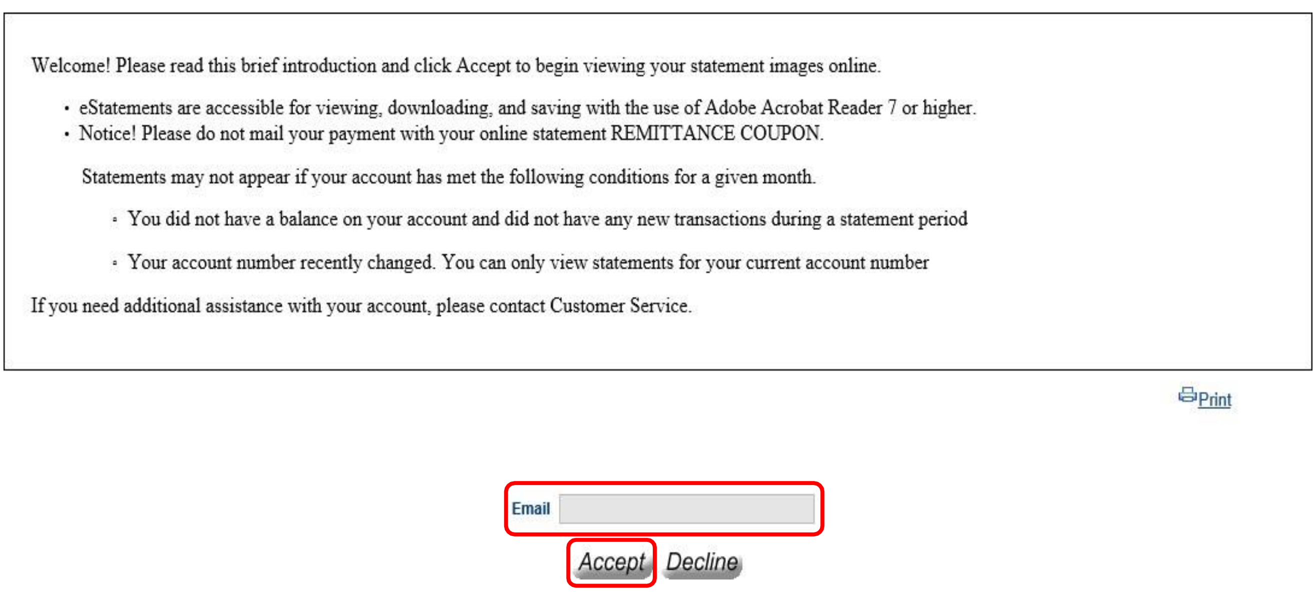
NOTE: Ensure to have your Pop-Up Blockers turned off; otherwise, you will not be directed successfully.



7. To view your PDF statements, click on the **Statements** link.



8. If it is your first time viewing PDF statements online, you may be asked to register by entering your email address, and clicking **Accept** to continue.

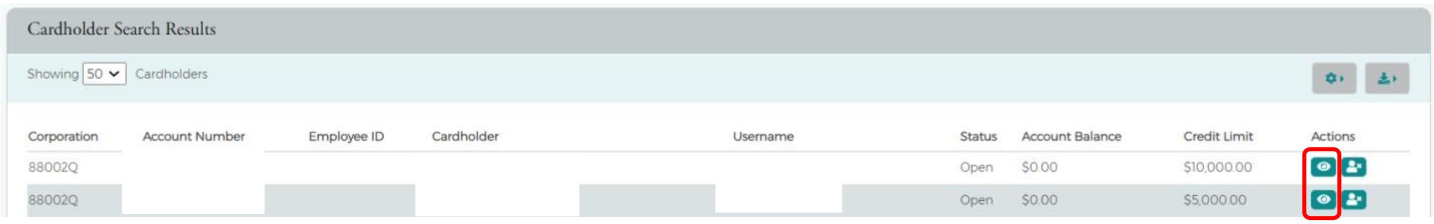


Transactions

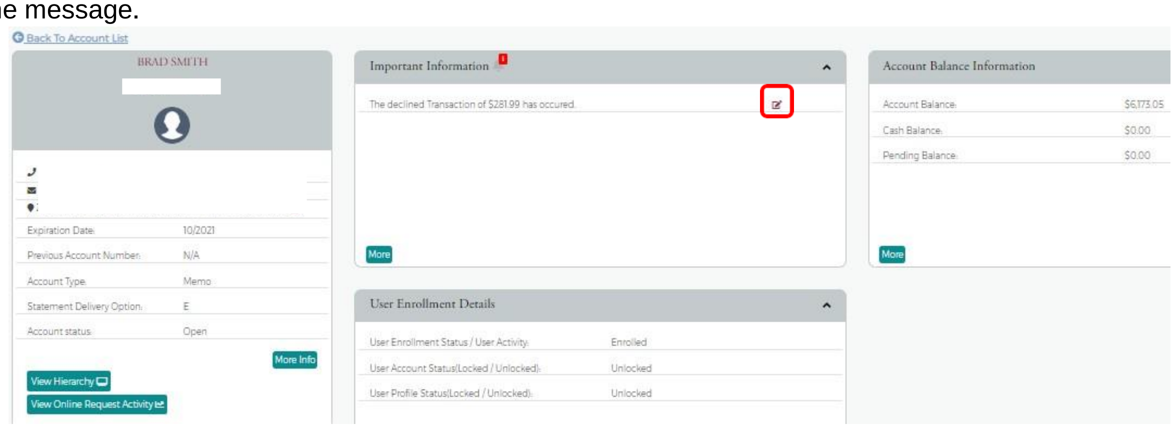
View Declined Transactions

1. To view **Declined Transactions**, go to **Company Management** and select **Search Cardholder**. Type in the cardholder's first or last name and select **Search.**

2. From the **Cardholder Search Results**, select the **View Account Details** (eye) icon.



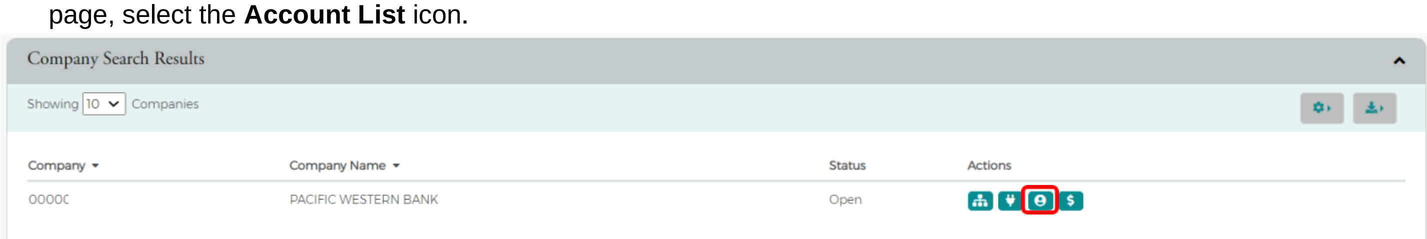
3. Under the **Important Information** section, the decline message will be present if applicable. Select the checkmark icon next to the message.



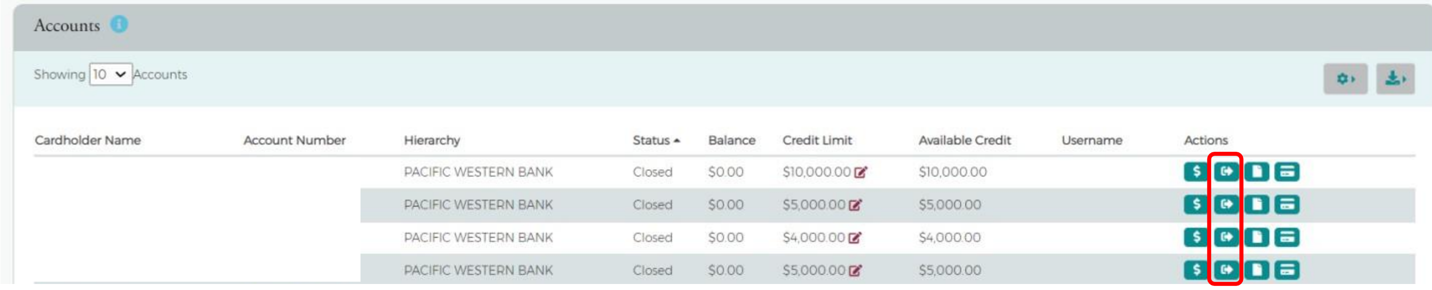
View Authorization Details

Authorization Details show all Approved and Declined Authorizations one specific cardholder has recently experienced in the past 30 days. Since billing accounts are non-transactional accounts, you cannot utilize this feature with the billing account. You must view all cardholders individually. **Authorization Details** will not provide the decline reasoning as the **Declined Transactions** feature does.

1. To view **Authorization Details,** go to **Company Management** and select **Search Company**. On the following page, select the **Account List** icon.



2. The following page will display all of the **Accounts**. Click on the **Authorizations** (arrow) icon.



Accounts

Showing 10 Accounts

Cardholder Name	Account Number	Hierarchy	Status	Balance	Credit Limit	Available Credit	Username	Actions
		PACIFIC WESTERN BANK	Closed	$0.00	$10,000.00	$10,000.00		
		PACIFIC WESTERN BANK	Closed	$0.00	$5,000.00	$5,000.00		
		PACIFIC WESTERN BANK	Closed	$0.00	$4,000.00	$4,000.00		
		PACIFIC WESTERN BANK	Closed	$0.00	$5,000.00	$5,000.00		

3. Once selecting the **Authorizations** icon, you will be directed to the **Authorization Details** page for the specific cardholder you've chosen. The **Authorization Details** page will display the date of Authorization or Decline, Amount, MCC Code, MCC Descriptions, Merchant Name and Status. i.e., Approved, Declined or Verification.

Authorization Details

Showing 10 Pending Transactions

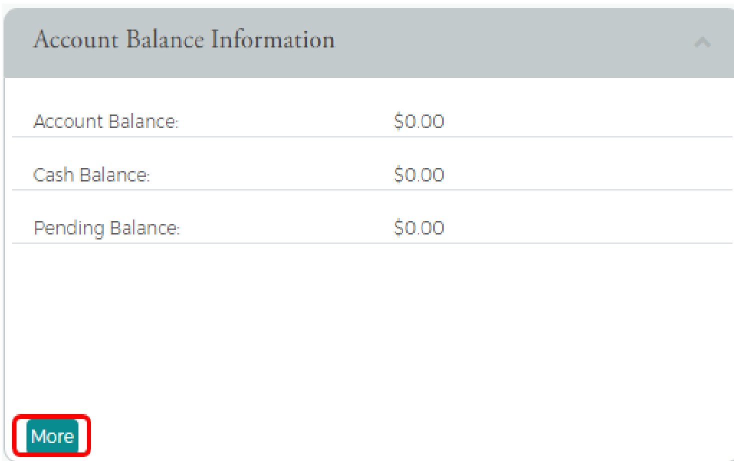
Date	Amount	MCC	MCC Description	Merchant Name	Status
07/09/2021 21:31	$24.84	5812	Eating Places Restaurants	TST* DUTCH GOOSE	Approved
07/09/2021 17:33	$0.00	7941	Commercial Sports Professional Sports	ORACLE PARK TICK	Verification
07/09/2021 17:33	$3,000.00	7941	Commercial Sports Professional Sports	ORACLE PARK TICK	Approved
07/08/2021 05:40	$368.35	7011	Hotels Motels Resorts - Lodging	SILVERADO RESORT	Approved

Dispute a Transaction

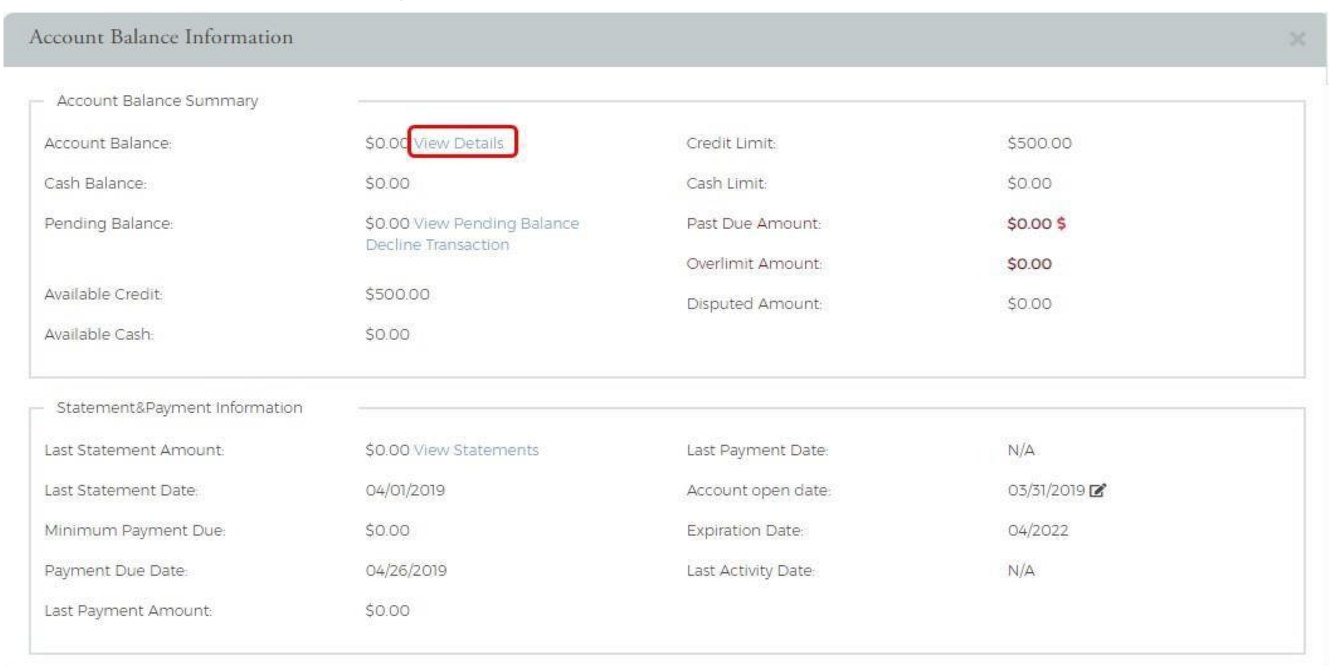
If a cardholder does not recognize a transaction, did not receive the item, or believes that a transaction does not belong to their account, the transaction may be disputed by filing a transaction dispute claim.

IMPORTANT! All dispute claims must be received within 60 days of the statement closing date. For company billed programs, do not file a claim under the billing account. You must locate the cardholder and file the claim under that specific cardholder's transaction history. Filing a claim under the billing account will result in a delay and require you to fix your claim submission.

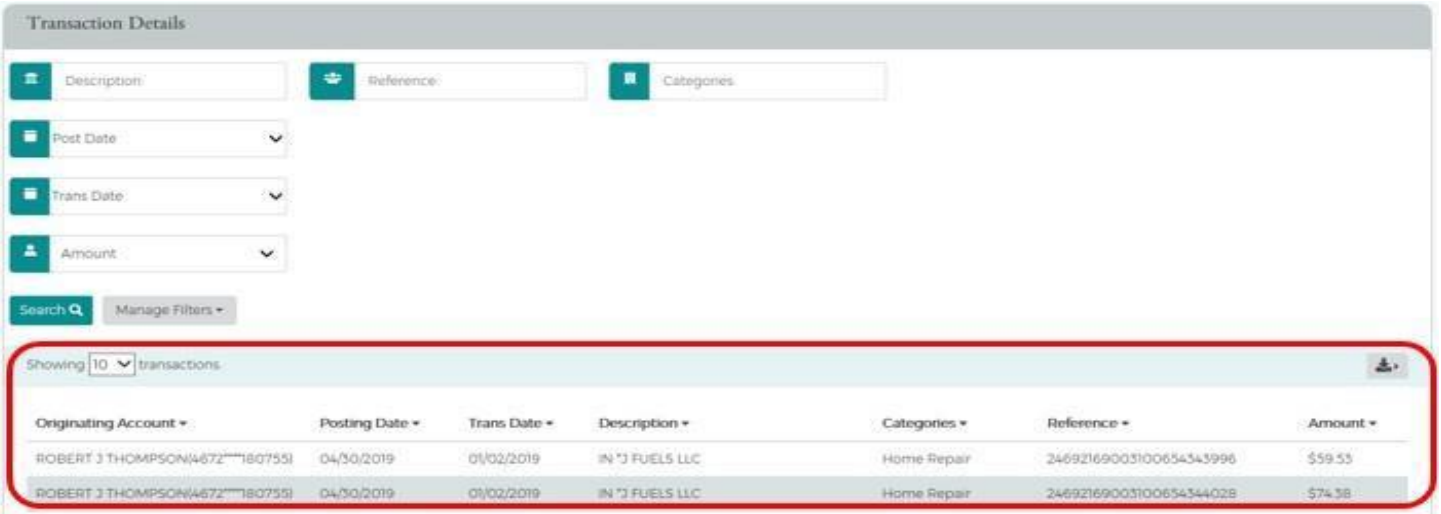
1. To review Transaction History for a cardholder, go to **Company Management** and select **Search Company**. Select **Account List** and click on the **Account Number** for the cardholder you would like to view. From the cardholder's **Account Detail** page, click the **More** button in the **Account Balance Information** section to see all the account balance details.



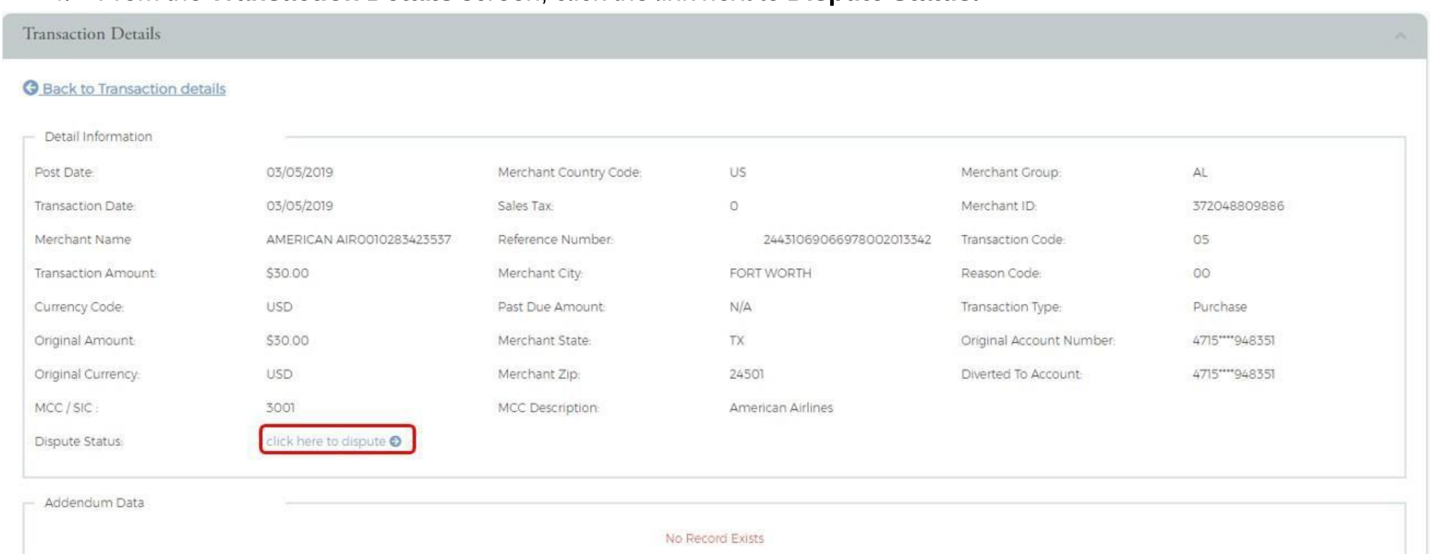
2. In the **Account Balance Summary** section, click on the **View Details** link next to the **Account Balance**.



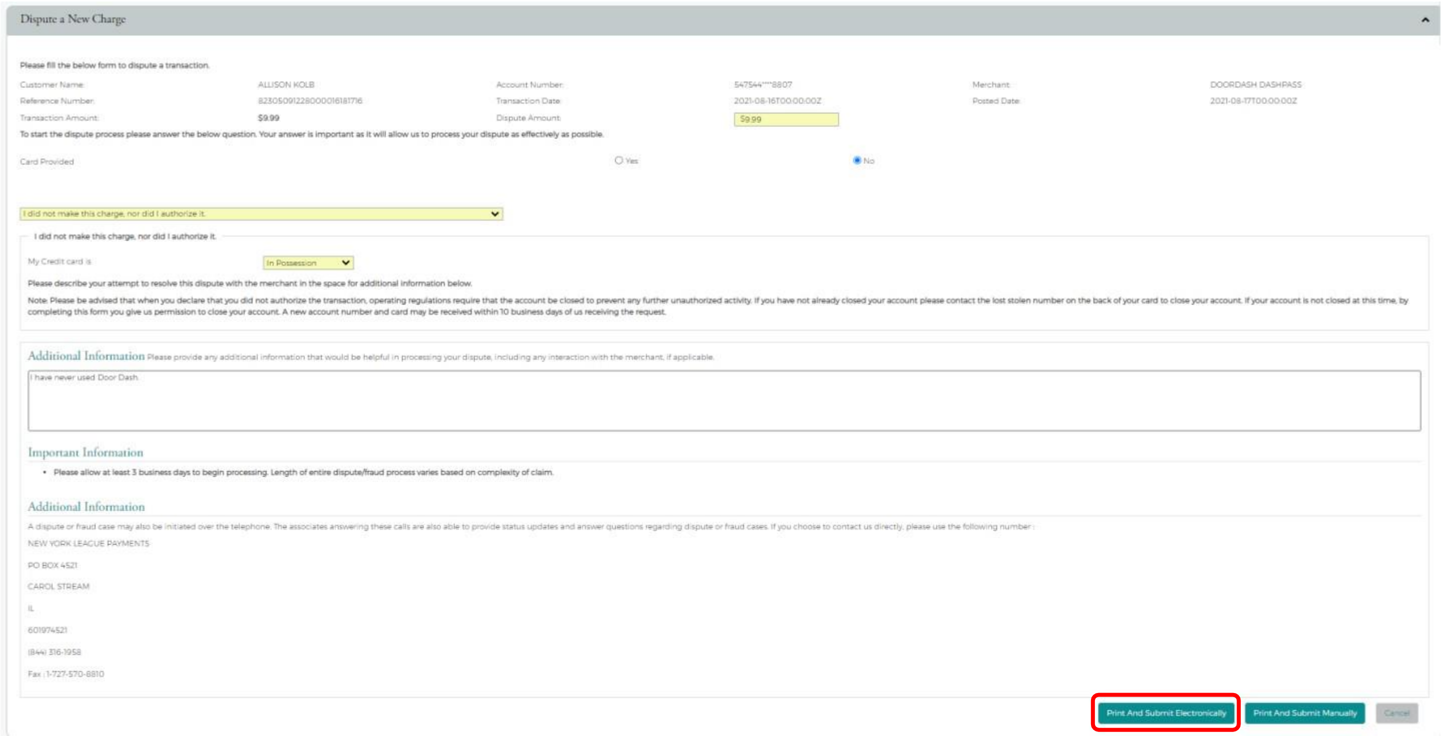
3. From the following page, scroll down to **Transaction Details**. The most recent cardholder activity will automatically display; however, you may search different dates or amounts within the **Search** grid above. Click on the item you would like to **Dispute**.



4. From the **Transaction Details** screen, click the link next to **Dispute Status**.



5. The **Dispute a New Charge** page will display. Complete all required (yellow) fields in order to populate your **Submit** options. Once completed, select **Print and Submit Electronically** located at the bottom of your screen. **NOTE:** Once submitted successfully, a reference number will generate.



6. To view the status of a dispute, you may click the **gavel** icon next to the amount within the cardholder's **Transaction History.** You can also select the **View Disputes** (gavel) icon located on the top right-hand side of your **Online Requests** screen or your **Accounts List** screen.