Central Bank

SpendTrack

Program Administrator User Guide

Revised Date August 20, 2024

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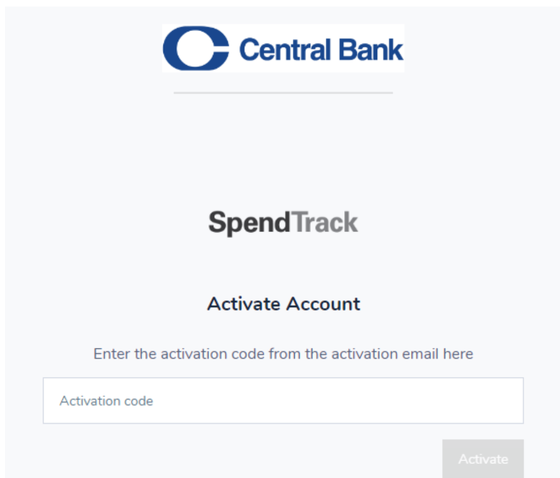
Welcome to SpendTrack, your corporate credit card management application. To access SpendTrack, you will need the following information:

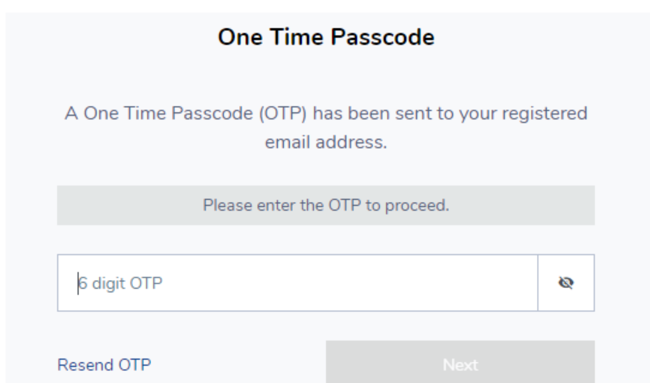
- **User ID** (Email address associated with your corporate card account)
- **Access code** (sent directly to your email address associated with your User ID)
- **Link** for SpendTrack

Accessing the System

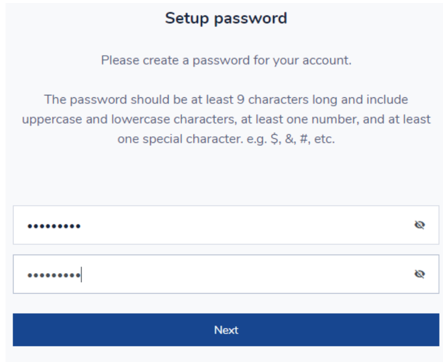
1. Access your email associated with SpendTrack, and copy the activation code.
2. Click the link provided in the email, and paste the activation code accordingly.



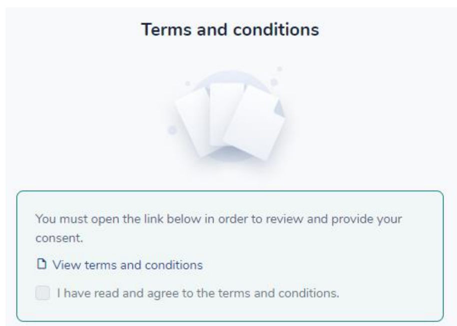
3. A second email will be generated including a one-time passcode. Enter the One Time Passcode.



3. Enter your password and select **Next.**



4. **Click** on the Terms and Conditions, and select *I have read and agree to the terms and conditions* (only at initial login), click **Continue.**

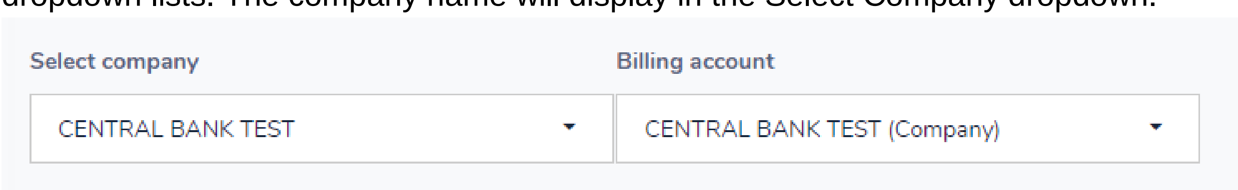


5. A welcome message will appear, click **Begin.**

Note: Select Forgot Password from the password screen to receive a temporary password and access code.

Homepage

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



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

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

Cardholders

When you select a billing account, the screen displays a Cardholders tab and a Transactions tab. The Cardholders tab defaults to display the eight cardholders with the highest balances within that billing account. It also includes a tab to View all cardholders. If a company does not have designated billing account, the Billing Account dropdown defaults to the company record and lists the cardholders with the eight highest balances in the company.

From the Cardholders tab, the Lock Card and Make a Payment options are available. Other card management functions including View Transactions, Manage User Profiles, or Manage Cards are available. The Cardholders tab also allows an administrator to select the Paperless and Reassign card functions. Clients can also view the cardholder's credit limit usage.

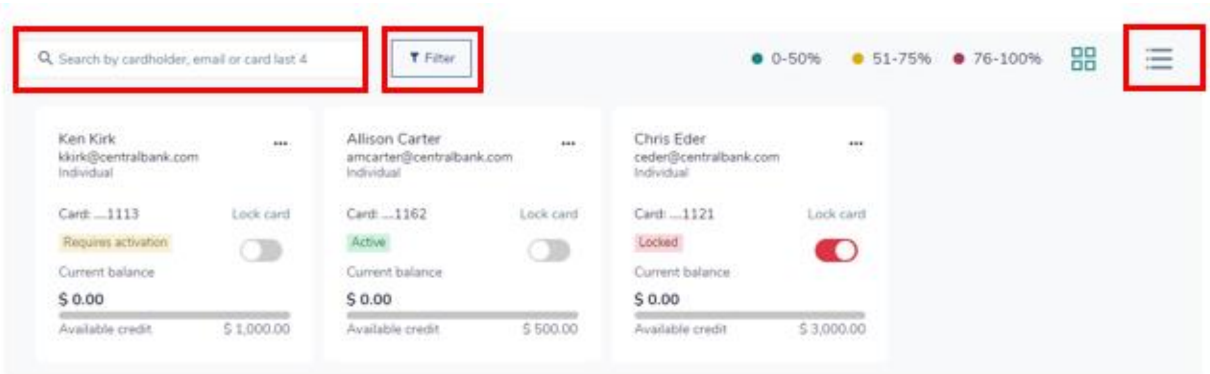
The Cardholder tab and Cardholders screens display the Credit utilization bar by account type:

- Control account
- Sub-account (**corporate** billing)
- Individual-Pay (**individual** billing)

The Cardholder tab and Cardholders screens default to Tile View. List View is also available.

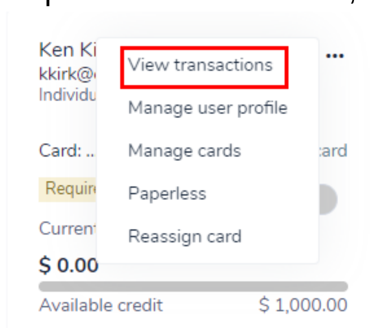
The following functionality is available in the Cardholders screens:

- Search by cardholder name, email, or last four digits of the card number.
- Select Filter. A dialogue box displays a list of fields that can be applied as a filter.
- Select a column heading to sort ascending or descending in the list view.

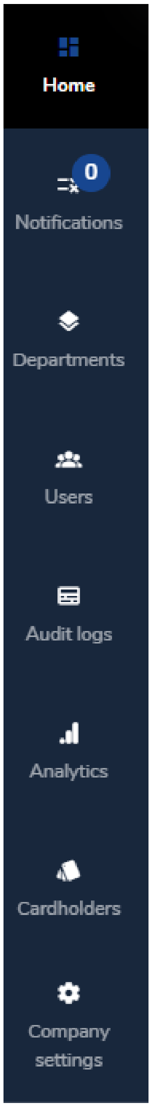


Transactions

To view transactions, click the ellipsis next to the name, and select **View transactions.**



The Transactions tab defaults to display the eight latest transactions within a given billing account. It also includes a tab to View all transactions tab. If a company does not have designated billing accounts, the Billing Account dropdown defaults to the company record and lists the eight latest transactions within the company.

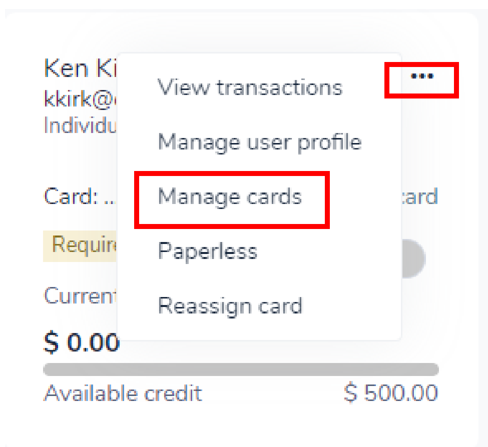


The administrator may select items from the navigation pane on the left of the screen to access additional sets of data:

1. Select **Notifications** for a complete list of notifications.
2. Navigate to **Departments** to view a full list of Department Heads.
3. By clicking the **Users** section, you can:
   - Search by name, email, or last four digits of the card number or department
   - Select Filter and a dialogue box displays with a list of fields you can use to apply a filter.
   - Select a column heading to sort ascending or descending.
   - Add a client to the company
4. Select **Audit logs** to display changes made to user records.
5. Select **Analytics** to view a complete summary of spending trends.

Manage Cards

To view/update cardholder information, from the Homepage click **Cardholders** → **View all Cardholders** → Select the **ellipsis** next to the card → **Manage Cards**.



Under this section the following tasks can be performed:

- ***Update credit limit***: Maintain credit limit for the account. A temporary credit limit can be added or removed from the account.
- ***View Transactions***: A page of current cycle transactions displays. To view transactions from previous cycles, use the Period dropdown.
- ***Lock Card***: Navigate to the toggle button and Select Yes to Lock card.
- ***Reset PIN***: To update the PIN, select the > button. Enter and confirm the new PIN and select Submit.
- ***Replace Card***: Navigate the pop-up window for contact information.

- ***Lost/Stolen***: To block the card select Yes and Continue. Select Done.
- ***Damaged***: If a card is damaged, verify the shipping address and select Done to order a new card.
- ***Travel Plans***: Select the > button and select Add travel plans.
- ***Close Card***: Select the > button and select Yes to close the card.
- ***Statement & Documents***: Select the > to display the Statement and documents screen for the selected account type.
- ***Paperless***: Click the toggle button, a pop-up window displays.
- ***Update Merchant Category***: A window displays to the right
    - Alter the Permission between Allow and Decline for the desired merchant category group.

Cardholder Profiles

To manage the user/cardholder profiles, from the Homepage select **Cardholders → View all Cardholders →** Select the **ellipsis → Manage User Profiles**.

Profiles can be managed in SpendTrack at an account level. Profiles are now split into two sections:

- Personal Information (SpendTrack User Profiles)
- Contact Information

***Note:** Changes made within SpendTrack are for SpendTrack only.

Manage Users

To manage users, select Users from the navigation pane.

Complete a search by any of the following criteria:

- Search by user’s name or email
- If the status is Not Invited, select the checkbox to the left
- Select Invite Selected at the top of the page
- The user receives an email with instructions to log in.
  If the company participates in self-registration, the PA does not need to invite cardholders to access SpendTrack. The cardholder is sent a welcome email with instructions. After self-registering, the PA accepts or declines the request from the Notifications page.
- Select a column heading to sort the list ascending or descending.
- Select a record to open the User page.

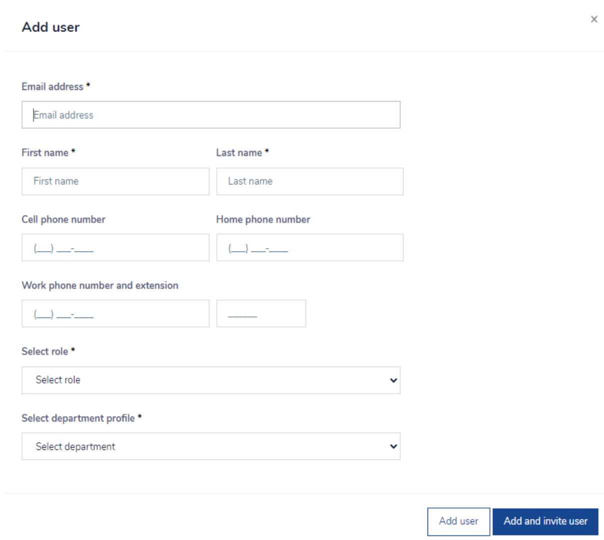
- Select the Action menu to the right for additional options:
    - Disable User: Changes the status to Inactive.
    - Reset Password: Prompts the user to reset the password.
    - Edit Profile: Opens the Edit User page.
    - Card Profile: Opens the Card Profile page.

Create a New User

Administrators have the ability to create new users, which is the first step in ordering a new card.

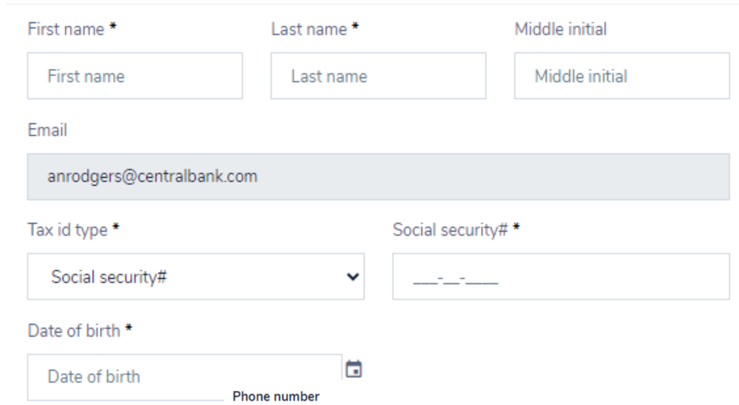
From the navigation pane, select **Users → Add user**.

1. Enter the **Email address**
2. Enter **first and last name**
3. The **cell and home phone numbers** are not required fields, but will be needed for the cardholder to receive text messages concerning possible fraud or to confirm transactions
4. Select the **role** the user should have, either Program Administrator, Reporting Administrator, or User
5. Select the **department** profile, which includes the accounts this user should have access to
6. Click **Add and invite user**. This will generate an email to the user so that they are able to complete the enrollment process



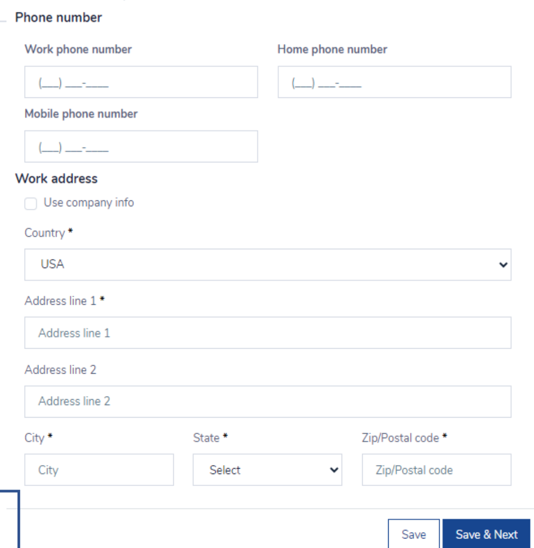
Note: If <u>only</u> ordering a card without granting access to SpendTrack, only select **Add user** so that an email *will not be generated* to the cardholder.

Add New Card

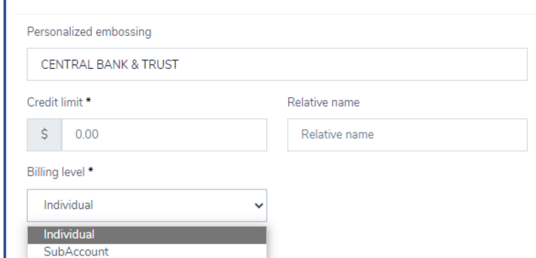


After the user is created:

1. From the list of users, click on the user name, and select **Manage cards**
2. Select **Apply for credit card**
3. Enter the **name**, **email**, **tax ID (business EIN)**, and **date of birth**
4. Select Submit on the New card Application window
5. Click **Save & Next**



6. Next, enter **contact information**. This includes the business mailing/billing address and work number, and mobile number for fraud alerts and notifications
7. Click **Save and Next**
8. Next is the Personalized embossing area. This is where you will establish an individual credit limit, as well as the billing level.



Billing Levels:
<u>Individual</u>: This indicates this cardholder should be billed through individual billing.

<u>SubAccount</u>: This ensures that the cardholder should be billed through corporate billing. This is the most common billing level used. Please contact Corporate Services at 859-253-8743 with any questions regarding this selection.

9. After selecting the Billing level, Click **Save & Next**
10. Click the **View terms and conditions box**, and select that you have read and **agreed** to the terms and conditions.
11. Select **Submit**

Note: Submitting this form begins the card creation process. After the card is created it can be seen on the Homepage.

Cardholder Transactions

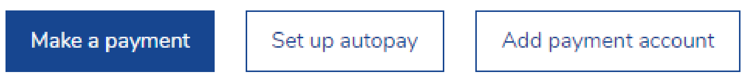
To access cardholder transactions, from the Homepage select **Cardholders** → Select the **ellipsis** → **View Transactions**.

The following functions are available on the Cardholder Transactions page:

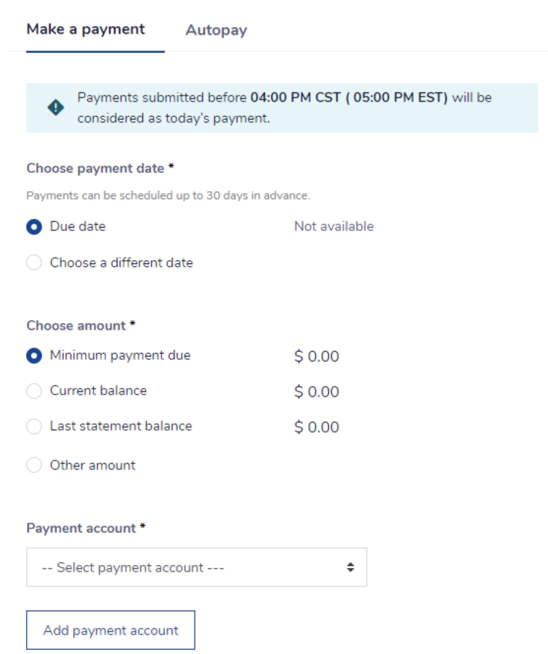
- Period: Change from the current period to previous month cycles
- Add payment account: Choose a payment account or add a new one
- Make a Payment: Displays a dialog box to make a one-time payment and autopay for Control account and individual-pay account
- Set up autopay: Displays a dialog box for recurring payments
- Statements and documents: Select a statement to download as a PDF
- Export: Exports the list of transactions as a CSV or QBO file

Cardholders Payments

To access cardholders' payments, from the Homepage select **Make a Payment** located under Payment Information.



Make a one-time payment



1. Select Make a payment
2. Choose a payment date
3. Choose an amount
4. Select a payment account from the dropdown.
   a. Add a payment amount before making a payment
5. Select View Terms and Conditions
6. Select the checkbox for the payment disclosure
7. Select Pay

Note: The one-time payment for "Other amount" cannot exceed the current balance of the account.

Set up Autopay

1. Select Autopay
2. Choose a payment date
3. Choose an amount
4. Choose an account type between checking and savings
5. Enter the routing and bank account number
6. Select View terms and conditions
7. Select the checkbox for the payment disclosure
8. Select Pay

View Payment History

To view the payment history for an account, from the Homepage select Billing account → View Payment History (located under Payment information).

From this screen account type payments can be viewed. This includes Control account, Sub-Account (for corporate billing), or Individual Pay (for individual billing) account:

- Pending payments display scheduled payment on the account.
- Past payments display posted payment on the account.

Note: Scheduled payments can be edited or cancelled until 04:00 PM CST (05:00 PM EST) on the payment date. Processed payments might appear in Pending Payments until midnight of the payment date.

Add or Manage Payment Accounts

To add or manage a payment account, from the Homepage select Bill account → View Payment History → Payment accounts. You will be able to both edit or remove payment accounts from this screen.

To add a payment account:

- Select Add Payment Account
- Select the account type
- Enter the routing and account number
- Enter the Name on the account
- Add a Nickname for the account
- Select Add Payment Account

uChoose Rewards

Program Admins can access uChoose Rewards through the SSO, located on the homepage in SpendTrack, by clicking the link. If multiple PA's are enabled in SpendTrack, only one would be given this option. For individually billed accounts, the point totals and SSO will be located on the transaction screen associated with the specific card.

Notifications

Notifications can be found from the navigation pane. The Inbox displays requests from cardholders that are pending approval. Messages include useful information, including the approval flow and comments.

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

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

Additional Information:

- If the company participates in self-registration, the self-registration requests display on the Notifications page.
- The first administrator to self-register is approved by the financial institutions Admin.
- Subsequent requests from other company's administrator or cardholders are sent to the primary administrator notifications tab to approve or decline.

Audit Logs and Settings

Audit logs display changes made to user records. To view the log, from the navigation pane, select Audit Logs.

1. Use the Filter by dropdown list and the date fields to filter the list by criteria in a date range.
2. Select the column headers to sort ascending and descending.
3. Select Export to CSV to save the data as a .csv file.

Make edits to your profile in Settings.

1. Select your name in the top right to view a dropdown list.
2. Select Settings. The Settings page displays.
3. Select the pencil icon next to Change Password to update the password.