



SpendTrack

Program Administrator User Guide

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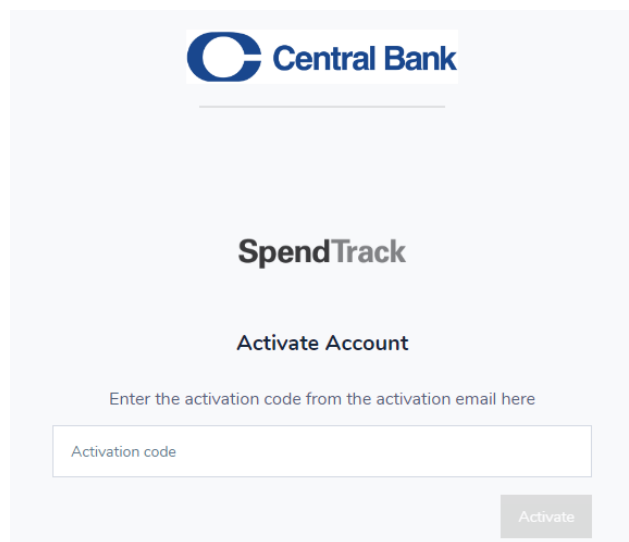
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Welcome to SpendTrack, your corporate credit card management application. To access SpendTrack, you will need the following information:

- **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

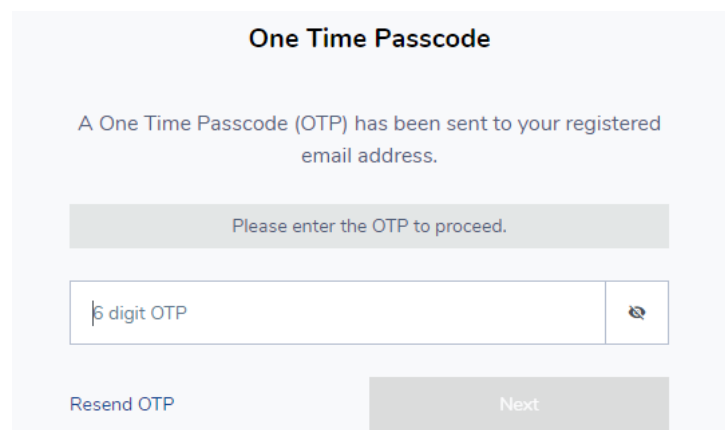
Accessing the System

1. Access your email associated with SpendTrack, and copy the activation code. Paste the activation code in to SpendTrack.



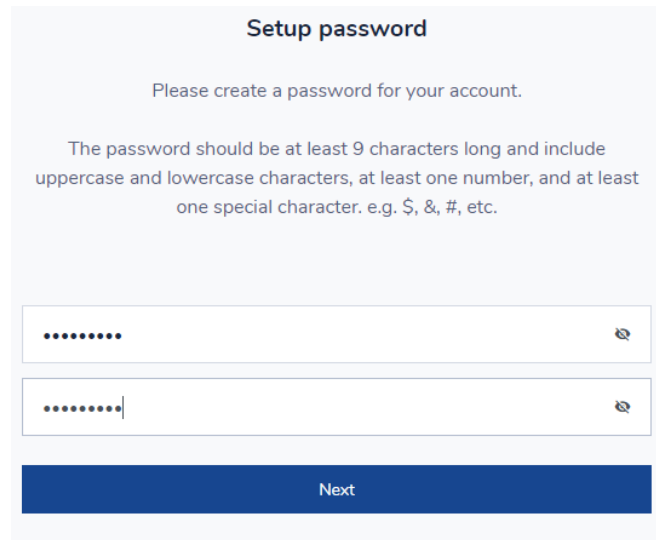
The screenshot shows the 'Activate Account' page for SpendTrack. At the top is the Central Bank logo. Below it, the text 'SpendTrack' and 'Activate Account' are centered. A prompt reads 'Enter the activation code from the activation email here'. There is a text input field labeled 'Activation code' and an 'Activate' button to its right.

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



The screenshot shows the 'One Time Passcode' verification screen. It features the title 'One Time Passcode' and a message: 'A One Time Passcode (OTP) has been sent to your registered email address.' Below this is a grey bar with the text 'Please enter the OTP to proceed.' A text input field is labeled '6 digit OTP' and includes a clear button (an 'x' icon). At the bottom, there is a 'Resend OTP' link and a 'Next' button.

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



Setup password

Please create a password for your account.

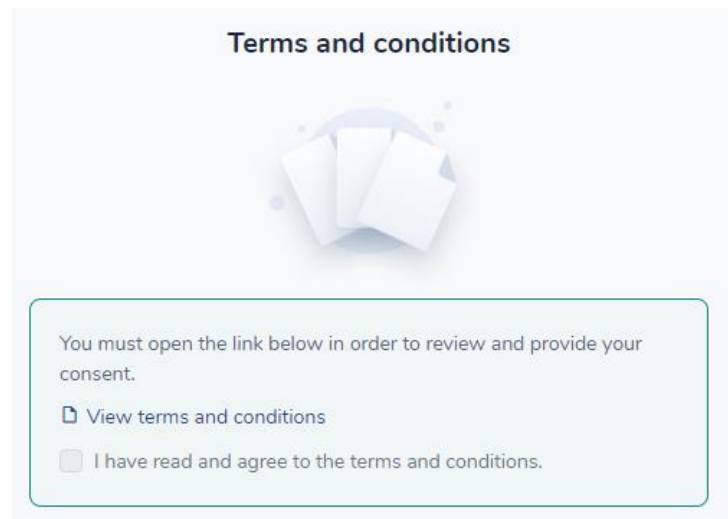
The password should be at least 9 characters long and include uppercase and lowercase characters, at least one number, and at least one special character. e.g. \$, &, #, etc.

.....

.....

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**



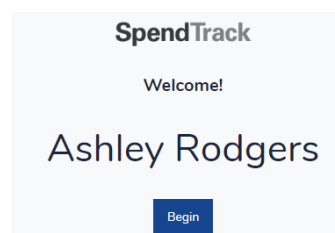
Terms and conditions

You must open the link below in order to review and provide your consent.

[View terms and conditions](#)

I have read and agree to the terms and conditions.

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



SpendTrack

Welcome!

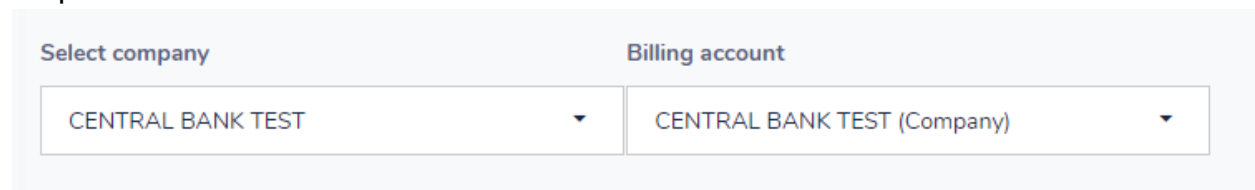
Ashley Rodgers

Begin

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

Homepage

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



The screenshot shows two dropdown menus side-by-side. The first is labeled 'Select company' and has 'CENTRAL BANK TEST' selected. The second is labeled 'Billing account' and has 'CENTRAL BANK TEST (Company)' selected. Both dropdowns have a small downward arrow on the right side.

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 accounts, 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 (leading to the enhanced My Card page) are available. The Cardholders tab also enables an administrator to select the Paperless and Reassign card functions. Clients can also view the cardholder's credit limit usage.

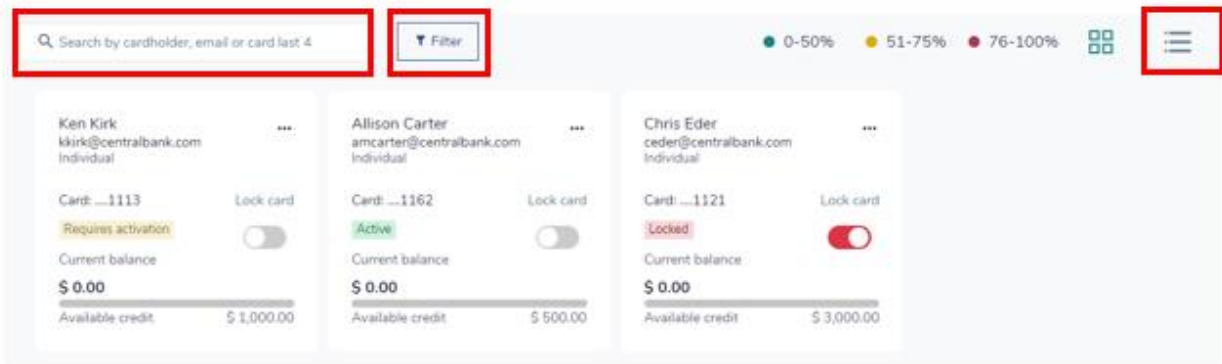
The Cardholder tab and Cardholders screens display the Credit utilization bar by account type:

- Control account
- Sub-account
- Individual-Pay account

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

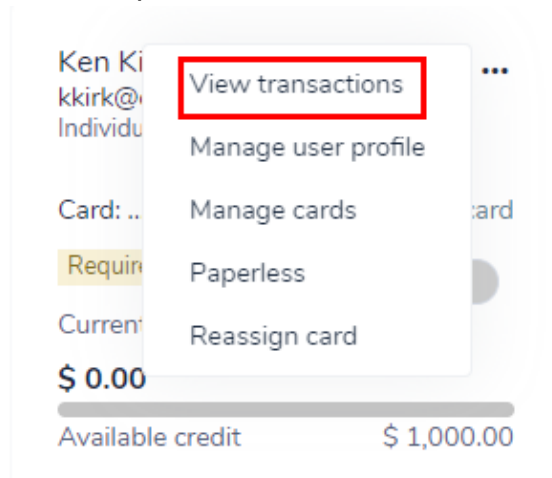
The following functionality is available in the Cardholders screens:

- 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

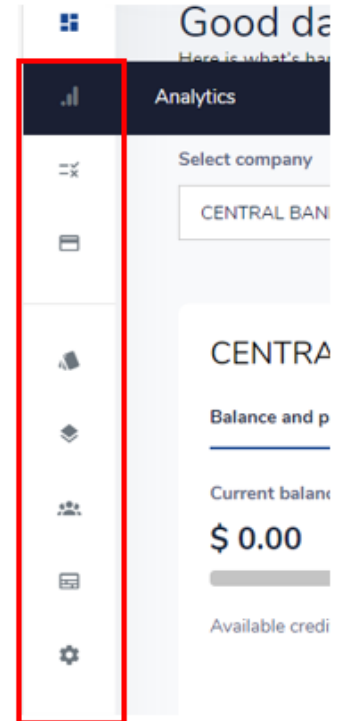
To view transactions, click the ellipsis next to the name, and select **View transactions**



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.

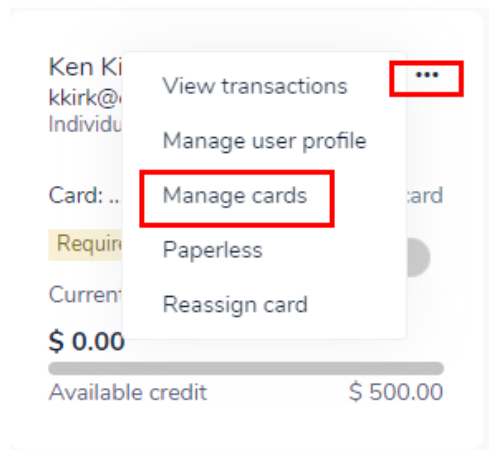
The administrator may select items from the navigation pane on the left of the screen to access additional sets of data:

1. Select Analytics to view a complete summary of spending trends. Select any of the Merchant Category Groups for additional data.
2. Select Notifications for a complete list of notifications.
3. Navigate to My Cards to access all card options. To the left-hand side of the screen you can see Card information including a menu with different Card options.
4. Navigate to Departments for a full list of Department Heads.
5. Do any of the following in the Users section:
 - 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



Manage Cardholders 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.

Manage User/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) and Contact Information. Any profile change will generate a notification to the administrator. Changes made within SpendTrack are for SpendTrack only.

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.
- **View payment history:** Displays the payment history page for the account.
- **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 **Billing Account** → **Make a Payment**.

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

The screenshot shows a cardholder's account details for 'Central Bank Test'. It includes the card number '....1154', a status of 'Active', and a 'Lock card' toggle. The current balance is '\$ 0.00' and the available credit is '\$ 10,000.00'. A red box highlights the 'Make a payment' button.

The screenshot shows the 'Make a payment' dialog box. It has two tabs: 'Make a payment' (selected) and 'Autopay'. A notification states: 'Payments submitted before 04:00 PM CST (05:00 PM EST) will be considered as today's payment.' Under 'Choose payment date *', 'Due date' is selected (marked 'Not available'), and 'Choose a different date' is an option. Under 'Choose amount *', 'Minimum payment due' is selected with a value of '\$ 0.00'. Other options include 'Current balance' (\$ 0.00), 'Last statement balance' (\$ 0.00), and 'Other amount'. A 'Payment account *' dropdown menu is set to '-- Select payment account ---' with an 'Add payment account' button below it.

View Payment History

To view the payment history for an account, from the Homepage select Billing account → View Payment History.

From this screen account type payments can be viewed. This includes Control account, Sub-Account, or Individual Pay 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

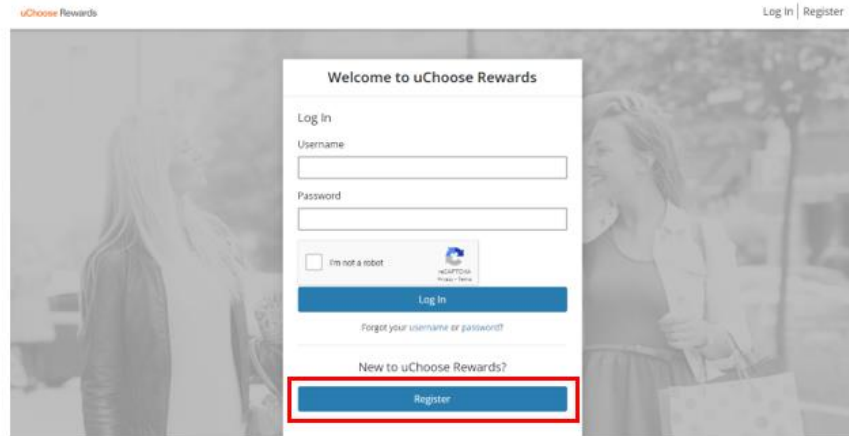
View and Redeem uChoose Rewards

To view or redeem uChoose Rewards, from the Homepage select Bill Account → Balance and Payment → Reward Points.

If an account is enrolled in uChoose Rewards, points totals can be viewed from the Homepage for billing accounts within the company. Rewards points can be viewed on the transaction's pages. Select the arrow icon next to the points to log in through single sign-on (SSO) to the uChoose Rewards website and redeem points. To redeem points on the uChoose Rewards website, select the arrow icon next to the points to log in through single sign-on (SSO).

To enroll in uChoose Rewards:

1. Click **Register**.



2. Enter your **card number**, and click **Next**.

Registration

1 — 2 — 3

Card Information Personal Information Account Information

Card Information

Welcome to uChoose Rewards. Enter your card number to get started.

* 16-Digit Card Number

Example: 5555-5555-5555-5555

Next

Cancel

* Required Field

3. Enter your **name** as it appears on the corporate credit card, and the **zip code** tied to the account.

Registration



Personal Information

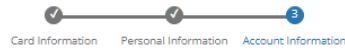
* Full Name (as It Appears on Card)

* Zip Code

* Required Field

4. Enter your **email address**, create a **username** and **password**. Click **Register**.

Registration



Account Information

* Email

* Confirm Email

Create Your Username & Password

* Create Username (Must Be 6 or More Characters, with No Special Characters)

* Create Password

* Confirm Password

Send me special offers via email so I can earn even more Points

* Required Field

5. Agree to the Terms and Conditions by clicking **Submit**.

Program Terms & Conditions

Welcome to the uChoose Rewards[®] Program. If You participate in the uChoose Rewards Program, You agree to the following uChoose Rewards terms and conditions ("Terms and Conditions"). These Terms and Conditions are the agreement between Fiserv Solutions, LLC, as the operator and administrator of the uChoose Rewards Program on behalf of Your Financial Institution, and You for Your participation in the uChoose Rewards Program. These Terms and Conditions relate only to the uChoose Rewards Program as offered by Operator on behalf of Your Financial Institution. Your Account agreement provided by Your Financial Institution, which is a separate document, outlines the terms and conditions for your Account and associated card that You have with Your Financial Institution.

Definitions

In the uChoose Rewards Program, these terms have the following meanings:

1. "Account" refers to a checking account, credit account, financial account, or other account opened at Your Financial Institution.
2. "We," "Our," or "Operator" means Fiserv Solutions, LLC, the operator and administrator of the Program and its subcontractors.
3. "Program" or "uChoose Rewards Program" means the program that allows Participants to earn and redeem points for rewards.
4. "Rewards Points Account" means the account that tracks points earned by the Participant.
5. "You," "Your," or "Participant" means the individual(s) who is using the debit card, credit card, financial product, or other product of a participating financial institution to obtain points that qualify for rewards.
6. "Your Financial Institution" refers to the financial institution where You maintain an Account. This may be a checking account where a debit

I accept the Program Terms & Conditions

Submit

6. Review the points earned, and rewards available for your program.

Central Bank | Earn Points | Redeem Points | My Rewards | uChoose Rewards | 0 Points | Ashley, x4617

Ashley, x4617

0 Points Available

0 Points Expire March 1st

Points needed to redeem: 0 / 71,500

Cash Back | Merchandise, Travel & Gift Cards

Redeem Your Points

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

CASH BACK

GIFT CARDS

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.

Manage Users

To manage users, select Users from navigation pane.

Do any of the following:

- Search by name or email.
- If the status is Not Invited, select the checkbox to the left. Then 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

The administrator has the ability to create new users from this page, which is the first step in submitting an application for a new card. New Users only exist in SpendTrack and do not flow into Credit Console. To create a new user, from the navigation pane select Add user.

1. Enter the email address, first name, and last name of the new user. The phone number fields are optional.
2. Select either Program Administrator or User from the Select Profile dropdown list.
3. Select a department from the Select Department dropdown list. The administrator manages the list of departments from the Departments page.
4. Select Add User to create a new user record or Add & Invite to create a record and send the user an invitation email to log in to SpendTrack. The user receives an email with instructions to log in.

Add New Card

From the navigation pane, select a user from the list. After a new user is created, the user displays in the Users page. When a card is added to a user, a cardholder record is created. A physical card is then mailed to the address on file.

To add a card to the user:

1. Select Apply for credit card. The New Card Application pop-up window displays.
2. Enter the name, email, tax ID, and date of birth, then select Submit.

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

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.