

**Truist eZBusiness
Card Management**

**Organization
Administrator
User Guide**

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Overview

Truist eZBusiness Card Management is a powerful credit card administration tool, which allows organizations and program administrators of commercial and business card accounts to manage their cardholder accounts.

Commercial Card Program Billing Types

You can set up a commercial card program either as an individually billed program or a centrally billed program, as described in the table below.

Account Types	Description
Individual Account	If the commercial card program is designated as Individually Billed, each cardholder in the program receives a monthly credit card billing statement and the organization expects that that cardholder will pay his or her bill. The organization always remains responsible for making sure that the payments are timely made for each and every cardholder in the program.
Billing Accounts	If the commercial card program is designated as Centrally-Billed, all purchases made by the individual cardholders roll up to a single billing account for billing purposes. <ul style="list-style-type: none">❖ The transactions are memo-posted to the individual account and financially-posted to the Billing Account.❖ The monthly credit card billing statement is prepared only for the billing account, and the organization is responsible for paying the monthly bill.❖ The individual cardholders can still receive a monthly memo statement, but it is only a listing of the activity on their card.

Managing Cards

The Truist eZBusiness Card Management tool allows organization administrators and administrative users of a financial institution to do the following:

- Search and view the organization hierarchy and detailed information about each level of the hierarchy, including administrative information, balances, and processing options.
- Search and view the accounts that are related to each level of an organization hierarchy, and view detailed information about the accounts such as, balances, transactions, and statements.
- Search for transaction activity within an organization hierarchy and view the details of those transactions.
- Submit service requests to request updates of an organization or cardholder level option.
- Send online messages to other administrators and cardholders.
- Make payments to the central billing account or individual cardholder accounts.

Getting Started

IMPORTANT!

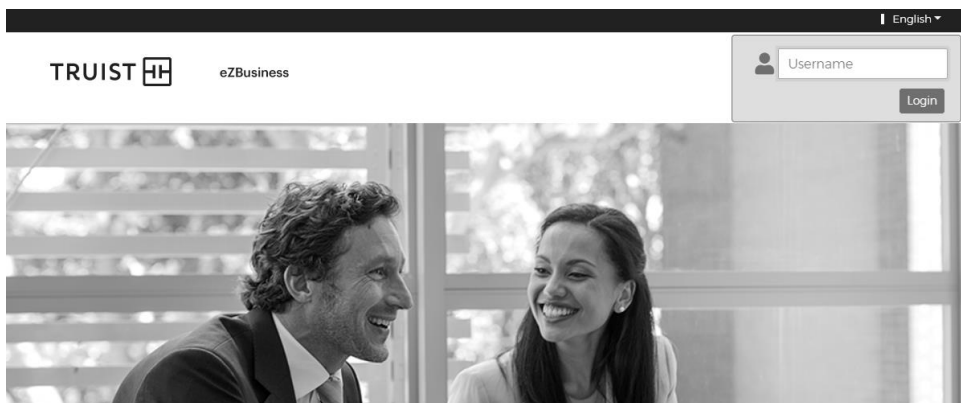
→ Depending on your Security Settings, you may or may not see all the options shown in this Guide.

Setting up your password and security account

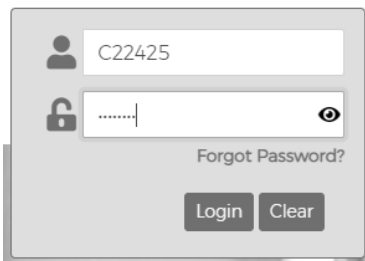
Upon your first login to the **Truist eZBusiness** site, users are required to change their password and create a **Security Account**. After you log in for the first time and change your password, you must set up your security questions and answers. The system prompts you in a few steps to set this up.

To log into Truist eZBusiness Card Management, perform the following steps:

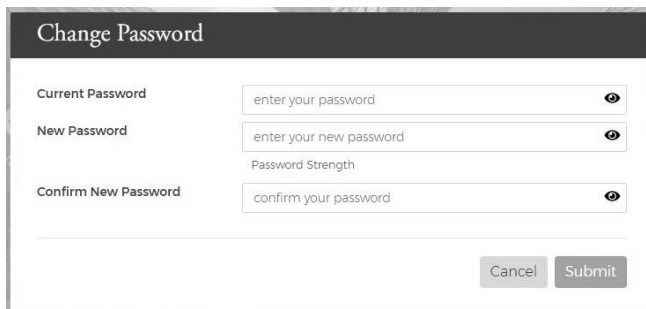
1. Go to the **Truist eZBusiness** landing page. Enter your **Username**.



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**, **New Password** and click **Submit**.



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4. A pop-up will be displayed telling you that you have successfully changed your password. Click **OK**.
5. 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

RSAQuestion1: What is the first name of one of your bridesmaids?
Your Answer: [input field]

RSAQuestion2: What was your childhood phone number including area code?
Your Answer: [input field]

RSAQuestion3: What was your favorite movie in high school?
Your Answer: [input field]

RSAQuestion4: What was the first name of your first manager?
Your Answer: [input field]

Personal Device? [Cancel] [Submit]

6. A pop-up will be displayed telling you that you have successfully enrolled in RSA. Click **OK**.
7. The **Home** page is displayed.

Home

Good Afternoon, Debbie M

There are activities that require your attention.
You last logged in on 05/02/2019 at 05:24:25 PM.

Company Snapshot

CITY [dropdown]
Company Available Balance \$ 0.00
Outstanding Authorizations \$2,279.73
Company Amount Due \$0.00
Company Due Date 09/30/2018

CITY [dropdown]
Company Available Balance \$ 0.00
Outstanding Authorizations : \$0.00
Company Amount Due \$0.00
Company Due Date

Quick Links

- Make a Payment
- Online Request
- Account Overview
- Manage Admins
- My Alerts

IMPORTANT!

➔ If the admin user registers a computer/device, the eZBusiness system typically recognizes that admin user and that admin user is less likely to receive authentication challenges during future logins. It is **imperative** that users not register public devices. If another individual tries to use a public device to log into the admin user's account, the system challenges them by going through the Out of Band authentication process. Refer to the topic Out of Band Authentication in this chapter for more information.

Login Authentication

Each time a user logs into Truist eZBusiness, login authentication is performed. If the system detects a difference, the user is challenged using Out of Band authentication. The following are examples of when the user is challenged:

- The user logs in to Truist eZBusiness from a device other than the one where security questions were originally setup and answered (for example, the user logs in from a laptop but originally set up their account from a desktop).
- The user did not register their computer or other device when they previously logged in from it.
- The user logs in from an IP address that has had known fraud occur.
- The geographic locations of consecutive logins are different, for example, the user logged in from Florida and then logged in from California five minutes later.
- The login was not consistent with the user's login behavior.

Out of Band Authentication

Out of Band Authentication is a form of user challenge that employs a one-time security code sent to the user by way of email, SMS or call. Out of band authentication is required when the user fails login authentication.

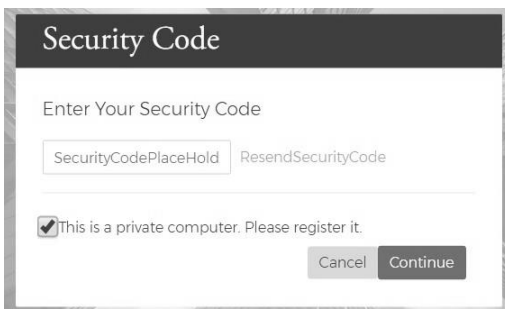


The security code can be generated by one of the following options:

- **Email** – The security code will be sent to your registered email address.
- **Text** – The security code will be sent via a text message to your registered mobile number.

Email and Text Option

1. Click on the option that you prefer – **Email** or **Text**. The security code will be sent to you via the chosen method and the **Security Code** window will be displayed. Enter the **Security Code** that was sent to you via email or text. If applicable, check the “**This is a private computer. Please register it.**” box and click **Continue**.

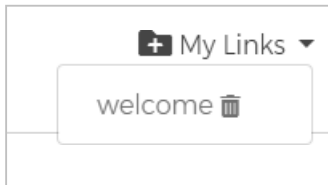


2. You will be directed to the Truist eZBusiness home page.

Navigating Truist eZBusiness

My Links

The **My Links** link located at the top of each page allows you to add a link to the pages that you use most. Go to the page that you want to add and then click the **+** icon next to **My Links**. You can delete a page from your **My Links** by clicking the **Delete** icon next to that page in the list.



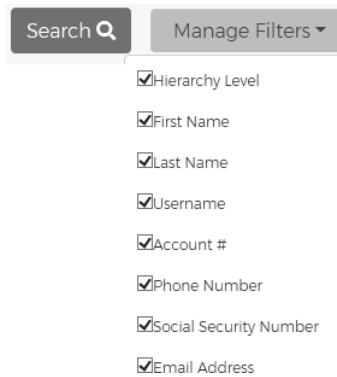
Section Headers

Clicking the up icon on the right side in a header field minimized that list of items.



Search Filters

On each of the search pages there is a **Manage Filters** button. You can determine the fields that you would like to see on each page clicking the **Manage Filters** button and selecting your search preferences for that page. The search options will vary based on the type of search.



Downloading Search Results

Some search result lists within Truist eZBusiness can be downloaded. You can download the search results to the following formats:

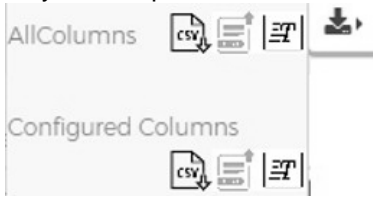
- Excel/Spreadsheet (.csv) format
- Excel
- Text (tab spacing) format

To download search results, perform the following steps:

1. Click the Export icon.



- The export options will be displayed. Click the format option that you want and save the file to a specified location on your computer.



Note: Selecting *All Columns* will download all available columns. Selecting *Configured Columns* will only download the columns that you have selected in the view.

Configure Columns

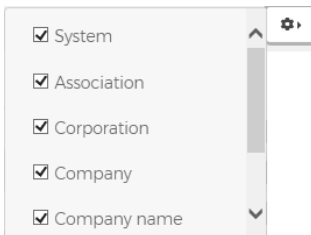
The columns of some search result lists within Truist eZBusiness can be configured to show the information that you prefer for that search page.

To change the columns that are displayed in a results list, perform the following steps:

- Click the Configure Columns icon.



- Select the columns that you would like displayed by checking the box next to the item in the drop-down list.



Note: The maximum number of columns that can be displayed is 8.

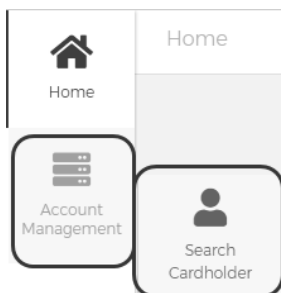
Account Management

Cardholder Account Search

The **Search Cardholder** page allows you to search the database for individual commercial and business cardholder accounts. You can search within all organization hierarchal levels and sublevels that you have access to.

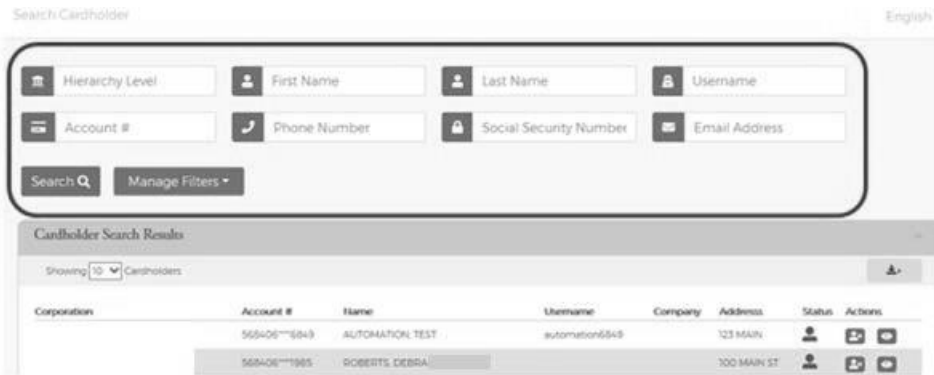
To search for a cardholder in **Account Management**, perform the following steps:

- From the **Home** page, click **Account Management** > **Search Cardholder**.



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2. The **Search Cardholder** page is displayed. Enter one or any combination of search options and click **Search**.



Note: All accounts that you have access to will be displayed in the **Cardholder Search Results** before you enter the search criteria. Search criteria only needs to be entered if you want to filter down the list.

3. The **Cardholder Search Results** section is displayed.



The below table describes the icons available in the **Cardholder Search Results** section:

Icon	Description
	Emulate the cardholder
	View Cardholder Details page
	Download the Cardholder Search Results list to excel, CSV or Tab.
	Account status is open
	Account status is closed

Note: You can also search for a cardholder from the **Company Management** module.

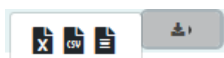
Downloading Cardholder Search Results

You can download the search results to the following formats and financial software programs:

- Excel/Spreadsheet (.csv) format
- Excel
- Text (tab spacing) format

To download the list, perform the following steps:

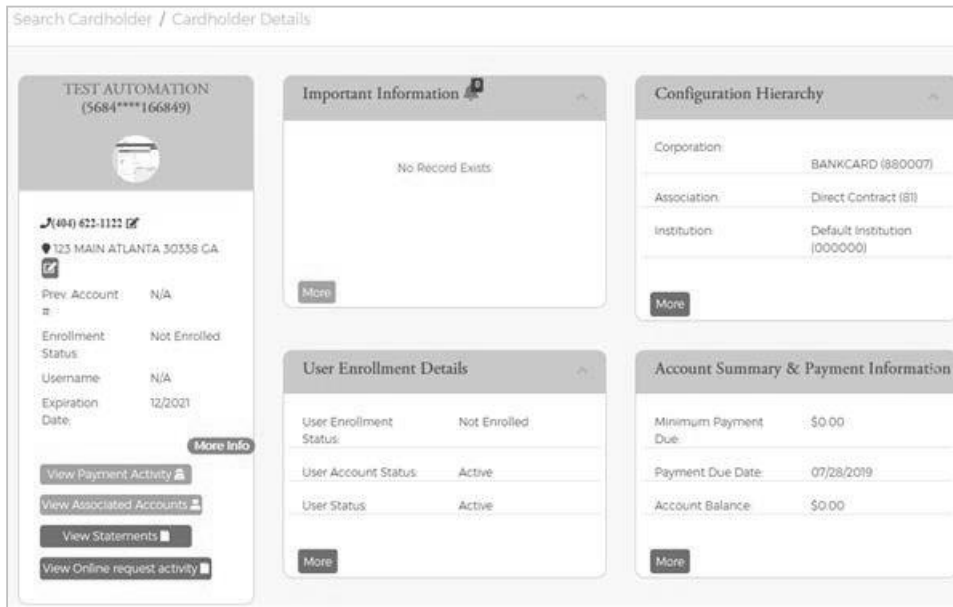
1. Click the **Download** icon in the **Cardholder Search Results** section.
2. Click on the format option that you want and save the file to a specified location on your computer.



View Cardholder Details

To view the cardholder's **Account Details**, perform the following steps:

1. From the **Cardholder Search Results** section, click on the **View Cardholder Details** icon.
2. The **Cardholder Detail** page is displayed.

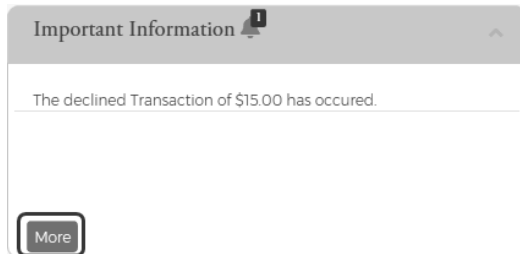


The **Cardholder Details** page contains five sections of information:

- Cardholder Profile
- Important Information
- Configuration Hierarchy
- User Enrollment Details
- Account Summary & Payment Information

Important Information

The **Important Information** section displays important information about the account (past due details, declined transaction details, etc.).



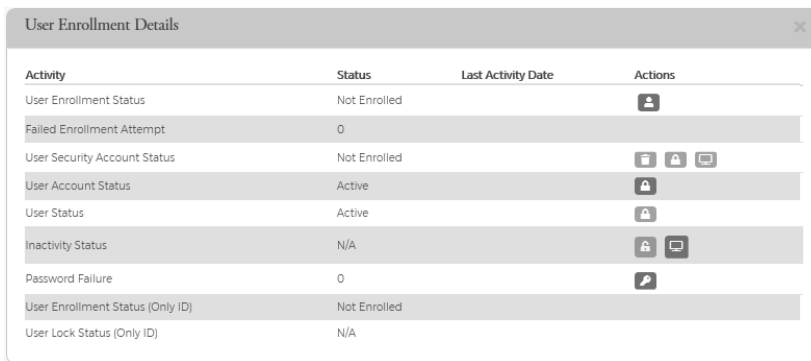
Click **More** to see additional information, if needed.

Cardholder User Enrollment in Truist eZBusiness Details

The **User Enrollment Details** section displays the User Enrollment Status, User Account Status, and user Status when the **Cardholder Details** page displays.



Click **More** to see additional information and perform actions on the account.



The below table describes the elements of the **User Enrollment Details** Section:

Element	Description
User Enrollment Status	Status of the user's enrollment in a security account. Allows you to delete the user link and enroll the cardholder.
Failed Enrollment Attempt	Displays the number of failed enrollment attempts and allows you to reset.
User Security Account Status	Displays the status of the user's security account and allows you to delete the user's security account, lock/unlock the security account and view the user's security history.
User Account Status	Displays the status of the user's account and allows you to lock or unlock the account.
User Status	Displays the user's status and allows you to lock or unlock the account.
Inactivity Status	Displays the user's inactivity status and allows you lock/unlock the user's account and view activity.
Password Failure	Displays the number of password failures
User Enrollment Status (Only ID)	Shows if the cardholder is enrolled in Only ID
User Lock Status (Only ID)	Displays the status of the user's Only ID log in account

From the expanded **User Enrollment Details** section, you can perform additional actions by clicking on the icons:

Icon	Description
User Enrollment Status	
	Delete User Link – Icon only appears if the user is enrolled
	Enroll cardholder
Failed Enrollment Attempts	
	Reset

Admin User Guide

User Security Account Status



Delete the user's security account



Lock/Unlock the user's security account



View the user's security account history

User Account Status



Lock/Unlock the user's account

User Status



Lock/Unlock the user's account

Inactivity Status



Lock/Unlock the user's account



View Activity Summary

Password Failure



Generate password

Account Summary & Payment Information Section

The **Account Summary & Payment Information** section displays the Minimum Payment Due, Payment Due Date and Account Balance when the **Cardholder Details** page displays.

Account Summary & Payment Information	
Minimum Payment Due:	\$0.00
Payment Due Date:	07/28/2019
Account Balance:	\$0.00

[More](#)

Click **More** to see additional information.

Account Summary & Payment Information			
Account Summary			
Account open date:	12/17/2018	Account Balance:	\$0.00
Block/Reclass:	**	Temporary Credit Limit:	N/A
Credit Limit:	\$1,000.00	Cash Limit:	\$1,000.00
Temporary Adjusted Credit Limit:	N/A	Military Lending Act Protection:	NO
Available Credit Limit:	\$1,000.00		
Processing Type:	10		
Payment Information			
Allows Online Payments:	Yes	Minimum Payment Due:	N/A
Payment Due Date:	07/28/2019	Last Payment Amount:	N/A
Last Payment Date:	N/A		

Cardholder Profile

You can view the cardholder's contact information in the **Cardholder Profile** section. There are also links to:

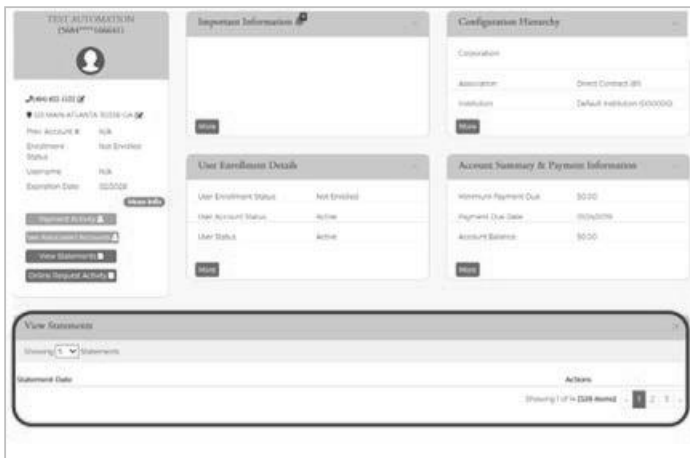
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View Payment Activity, View Association Accounts, View Statements, and Online Request Activity



View Cardholder Statements

To view a cardholder's statements, click the **View Statements** button in the **Cardholder Profile**.



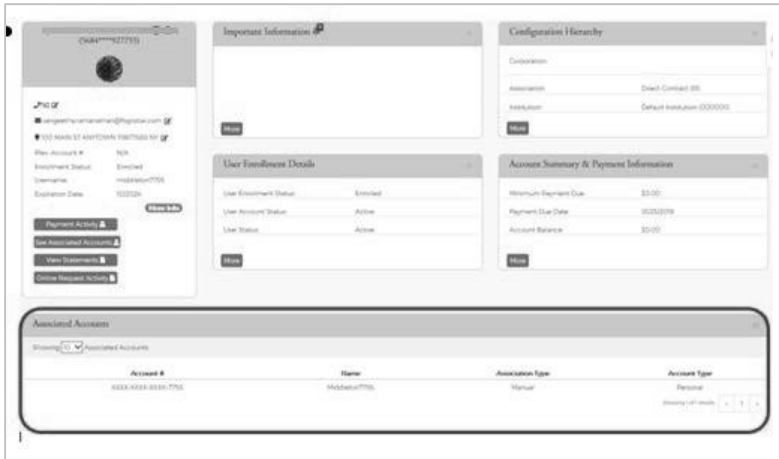
View Cardholder Payment Activity

To view a cardholder's payment activity, click the **View Payment Activity** button in the **Cardholder Profile**.



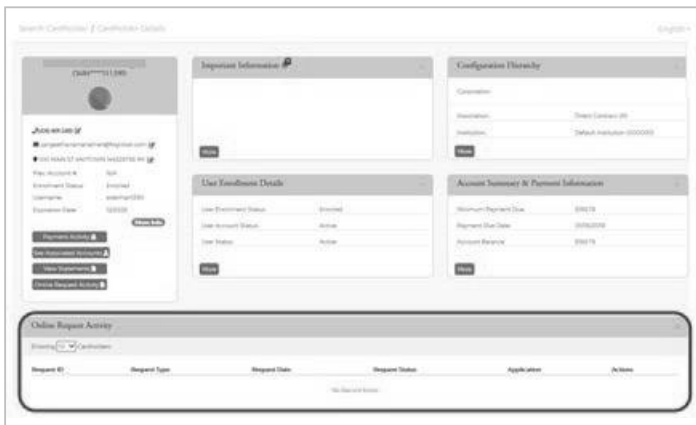
View Cardholder Associated Accounts

To view a cardholder's associated accounts, click the **See Associated Accounts** button in the **Cardholder Profile**.



View Cardholder Online Request Activity

To view a cardholder's online request activity, click the **Online Request Activity** button in the **Cardholder Profile**.



Enrolling a Cardholder into Truist eZBusiness

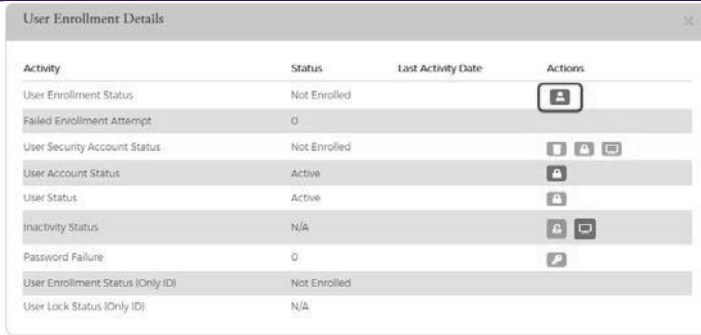
To enroll a cardholder, perform the following steps:










1. From the **Cardholder Details** page, click the **More** button in the **User Enrollment Details** section to display additional enrollment details.



2. Click on the **Enroll** icon in the **User Enrollment Status** row.

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Activity	Status	Last Activity Date	Actions
User Enrollment Status	Not Enrolled		
Failed Enrollment Attempt	0		
User Security Account Status	Not Enrolled		  
User Account Status	Active		
User Status	Active		
Inactivity Status	N/A		 
Password Failure	0		
User Enrollment Status (Only ID)	Not Enrolled		
User Lock Status (Only ID)	N/A		

3. The **Enroll User** screen is displayed. Complete all the fields and click **Confirm**.



Enroll User

Back To Enrollment Details

Email Address:

Confirm Email Address:

User Name:

Nick Name:

Temporary Password:

Confirm Temporary Password:

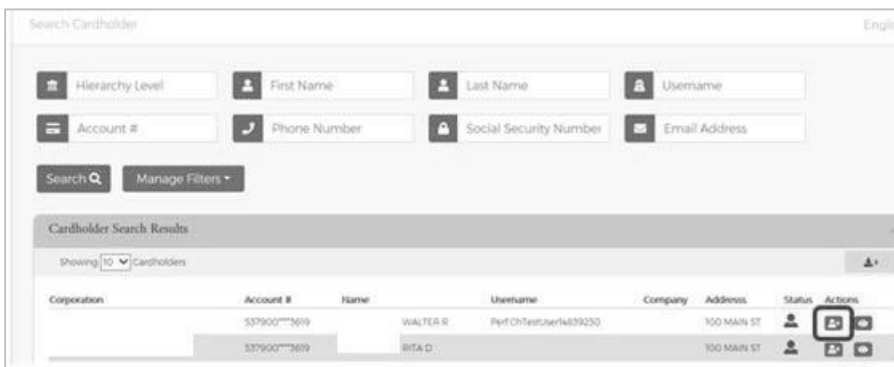
Password Strength: -----









Emulating a Cardholder

If you are an organization administrator, you can emulate/view an enrolled individual cardholder's online account to understand what the cardholder is viewing.

To emulate a cardholder, perform the following steps:

1. From the **Cardholder Search Results** page. Click on the **Emulate User** icon for the appropriate cardholder.

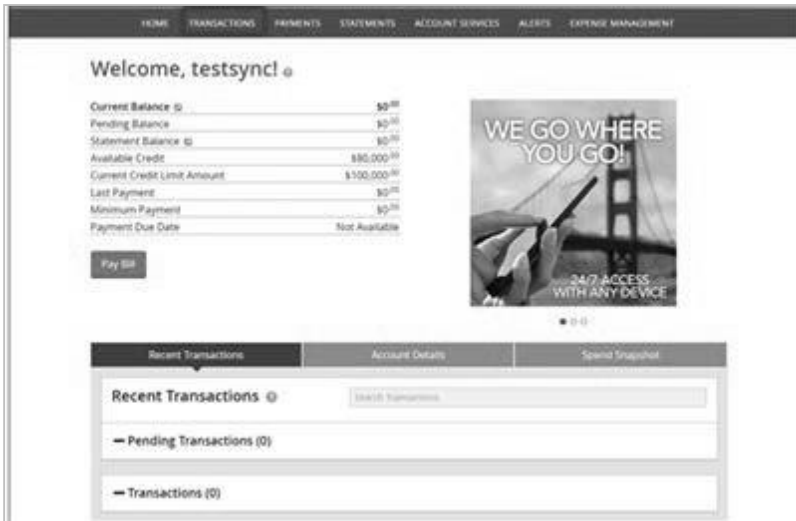


Corporation	Account #	Name	Username	Company	Address	Status	Actions
	537900***3619	WALTER R	Perf Ch/tearuser/4639230		100 MAIN ST		  
	537900***3619	BITA D			100 MAIN ST		  

NOTE: The **Emulate Cardholder** option is not available unless the cardholder is enrolled in Truist eZBusiness.

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2. Truist eZBusiness automatically launches into the Cardholder portal, allowing you to view the cardholder's account online. By default, the **Home** page provides a summary of their account.



Company Management

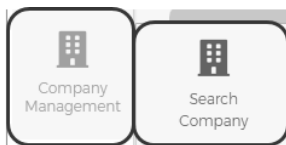
Company Search

The **Company Search** page allows admins to search for a specific organization/company. This feature can also be useful in locating specific cardholder accounts within an organization/company.

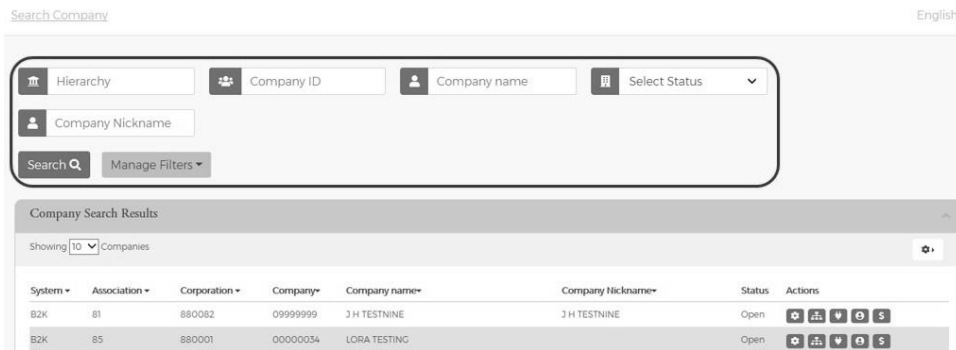
NOTE: This feature is only available to administrative users with the proper security access rights to this information.

To search for a company, perform the following steps:

1. From the **Home** page, select **Company Management > Search Company**.



2. The **Company Search** screen is displayed. Enter the search criteria and click **Search**. The **Company Search Results** page is displayed.








Note: All of the organizations/companies that you have access to will appear in the **Company Search Results** section. You will only need to search for the organization/company if you want to limit the number of companies displayed in the results.

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The table below describes the elements of the **Company Search** page:

Element	Description
Hierarchy	Organization/Company hierarchy level
CompanyID	Organization/Company's Company ID
Company Name	Organization/Company's Name
Status	Status drop-down: Open, Closed or Inactive
Company Nickname	Organization/Company's nickname

The below table describes the icons available in the **Company Search Results** section:

Icon	Description
	Configure Company
	View Hierarchy
	Online Request
	Account List
	Payments

View Company Hierarchies

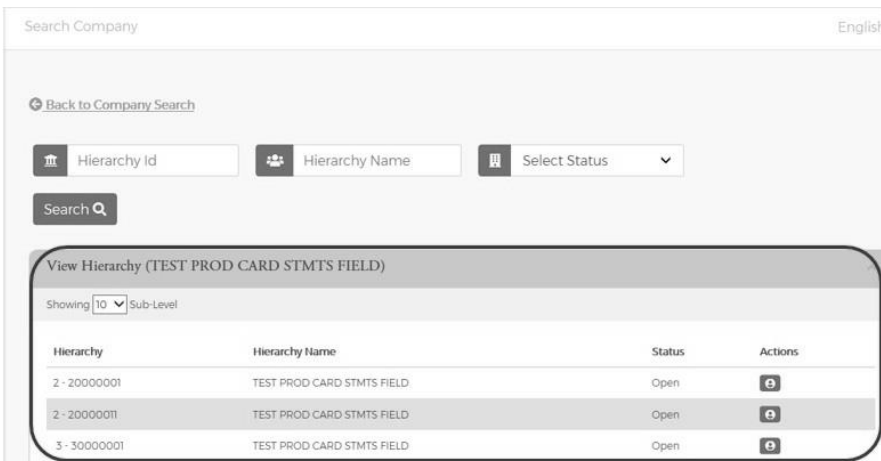
The **View Company Hierarchy** allows you to view a single organization/company and any related sub-levels.

To view the organization/company hierarchy, perform the following steps:

1. From the **Company Search Results** page, click the **Hierarchy** icon.




2. The **View Hierarchy** page is displayed.



NOTE: If your security access profile gives you access to more than one organization/company, click the company name to display the company hierarchy. If you have access to only one company, only that company hierarchy displays.

The below table describes the icons available on the **View Hierarchy** page:

Icon	Description
	View organization/company account list for that hierarchy level

The table below describes the elements on the **View Hierarchy** page:

Element	Description
Hierarchy Level	An organization/company's hierarchal level, Company—Sublevel 1 to Sublevel 6
Hierarchy ID	A unique ID number assigned to each hierarchy.
Hierarchy Name	The organization/company name used in the hierarchy.
Status	The status of the company's account—Open, Closed, Inactive. Click the View icon to view the Accounts page, which lists the accounts associated with a selected company or sublevel.

View Account Lists within a Hierarchy

You can view account list based on hierarchy level by clicking the Account List icon next the hierarchy level on the **View Hierarchy** page.

View Organization Account Lists

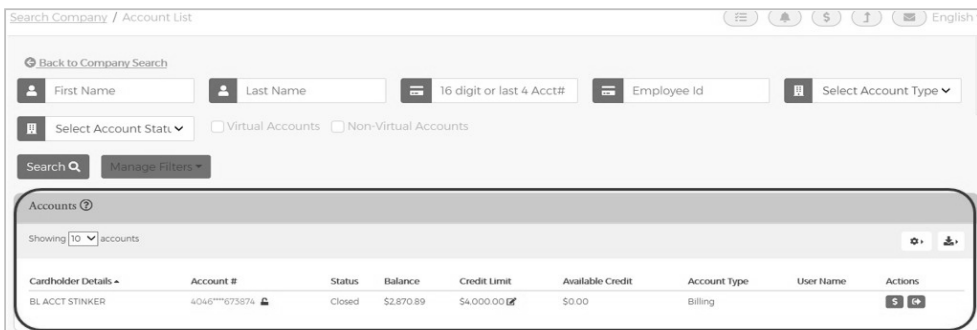
The **Accounts** page provides a list of cardholder accounts that belong to a specific organization.

To search and/or view a list of organization accounts, perform the following steps:

1. From the **Company Search Results** page, click the **View Accounts** icon next to the specific organization.



2. The **Accounts** page is displayed.



Note:




- All the accounts associated with that organization will display. You can filter the list by using the search fields.
- Accounts can also be accessed from the **Cardholder Search** page. Refer to the **Cardholder Search** section in the **Account Management** chapter or **Account Search** in the **Company Management** chapter for more information.

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The below table shows the elements of the **Accounts** page:

Element	Description
Cardholder Details	Cardholder's first and last name
Account #	The first four and the last six numbers of the account number. The icon next to the account number indicates if the account is locked or unlocked.
Status	Status of the account. The edit icon allows you to change the status from the Accounts page.
Balance	Balance of the cardholder's account
Credit Limit	Cardholder's credit limit. The edit icon allows you to change the credit limit from the Accounts page.
Available Credit	Cardholder's available credit.
Account Type	Type of account for that cardholder.
User Name	Cardholder's user name.

The table below describes the icons on the **Accounts** page:

Icon	Description
	Emulate
	Make a payment
	Authorization

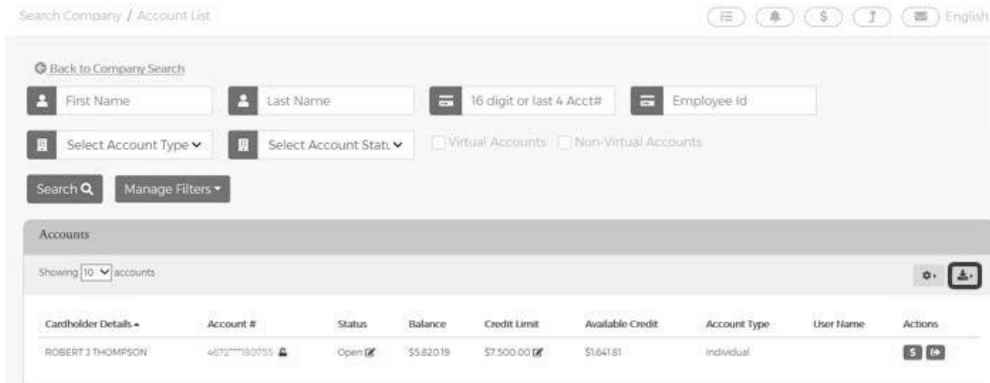
Downloading Organization Account Lists

You can download the search results to the following formats and financial software programs:

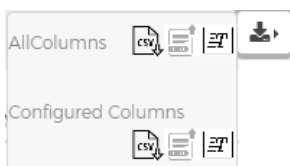
- Excel/Spreadsheet (.csv) format
- Excel
- Text (tab spacing) format

To download the list, perform the following steps:

1. Click the **download** icon in the **Accounts** section.



2. Click on the format option that you want and save the file to a specified location on your computer.

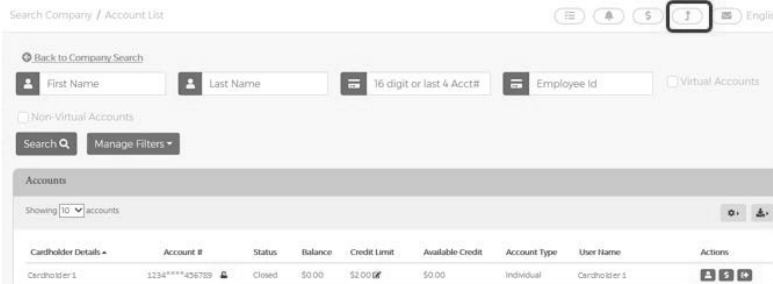


View Organization Level Details

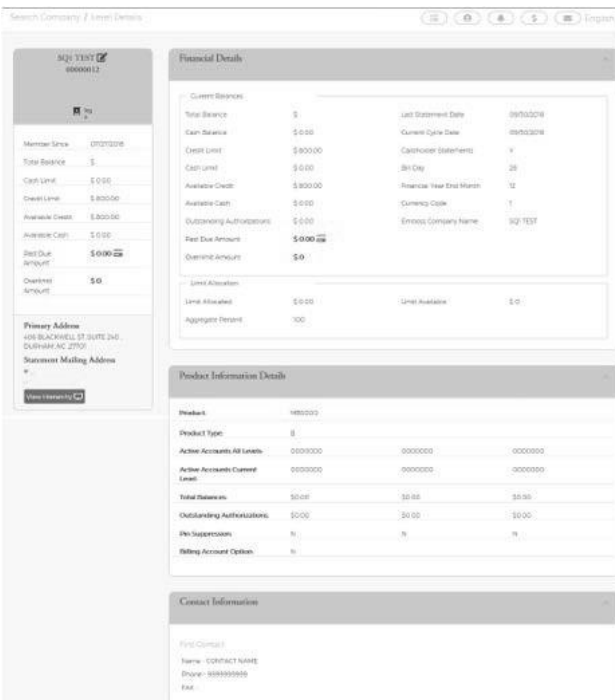
The **Level Details** page allows you to view organization information, including balances and credit limit data, for a specific organization or sublevel.

To view this information, perform the following steps:

1. From the **Company Accounts** or **Online Request** page, click the **Level Details** icon.



2. The **Level Details** page will be displayed.



The table below describes the information shown on the **Level Details** page.

Element	Description
Organization Profile	
Total Balance	The current amount owed on your account, including purchases and credits to the account since your last statement and any purchases from previous statements that you have not yet paid.
Cash Limit	The total amount set by Truist which can be used a cash advance.
Credit Limit	The total amount set by Truist which can be charged to the account.
Available Credit	The credit limit minus the account balance.
Available Cash	The amount of available cash that can be drawn from the account. This value is determined by the cash limit minus the cash balance minus the cash transaction authorizations.

Admin User Guide

Past Due Amount	The amount owed on the account immediately if a payment was not received by the due date.
Over limit Amount	The amount an account exceeds the credit limit, if applicable.
Primary Address	Organization's primary address
Statement Mailing Address	Address where the organization's statement is mailed.
View Hierarchy	Hierarchy Information: <ul style="list-style-type: none"> ➤ Level – displays the organization or sublevel ➤ ID – displays the organization ID ➤ Name – displays the organization ID and name ➤ Enroll Date – displays the TRUIST eZBusiness enrollment date for the applicable organization.

Financial Details

Current Balances

Total Balance	The current amount owed on your account, including purchases and credits to the account since your last statement and any purchases from previous statements that you have not yet paid.
Cash Balance	The balance of all cash advances or other cash transactions that have posted to the account.
Credit Limit	The total amount, set by Truist, which can be charged to the account.
Cash Limit	The balance of all cash advances or other cash transactions that have posted to the account.
Available Credit	The credit limit minus the account balance.
Available Cash	The amount of available cash that can be drawn from the account. This value is determined by the cash limit minus the cash balance minus the cash transaction authorizations.
Outstanding Authorizations	Pending transactions on the account.
Past Due Amount	The amount owed on the account immediately if a payment was not received by the due date.
Over limit Amount	The amount an account exceeds the credit limit, if applicable.
Last Statement Date	The date of the last account statement.
Current Cycle Date	The monthly billing date.
Cardholder Statements	Show if individual monthly statements are sent to the cardholders.
Bill Day	Date of the month that the organization is billed.
Financial Year End Month	Organization's financial year end date.
Currency Code	Currency code
Emboss Organization Name	Name embossed on the organization's credit cards.
Limit Allocation	<ul style="list-style-type: none"> ➤ Limit Allocated ➤ Limit Available ➤ Aggregate Percent

Product Information

Product	Product Code
Product Type	Product Type
Active Accounts All Levels	Number of active accounts for all levels
Active Accounts Current Levels	Number of active accounts for the current level
Total Balances	Total balance per product
Outstanding Authorizations	Total amount of outstanding authorizations per product
PIN Suppression	PIN suppression available by product
Billing Account Option	Billing account option selected by product
Payable Provider	Indicates if the product is a Payables participant. Blank – Product does not participate

Contact Information

Contact

Contact name and information for the organization

View Account Credit Limits

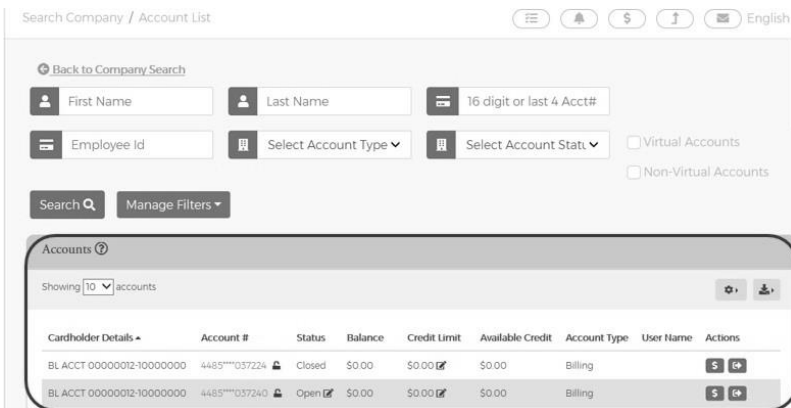
The **Accounts** page displays the credit limits for each account under that organization.

To view cardholder credit line information, perform the following steps:

1. From the **Company Search Results** page, click the **Account List** icon.



2. The **Accounts** page is displayed showing the Credit Limit for each account.



The below table shows the elements of the **Accounts** page:

Element	Description
Cardholder Details	Cardholder's first and last name
Account #	The first four and the last six numbers of the account number. The icon next to the account number indicates if the account is locked or unlocked.
Status	Status of the account. The edit icon allows you to change the status from the Accounts page.
Balance	Balance of the cardholder's account
Credit Limit	Cardholder's credit limit. The edit icon allows you to change the credit limit from the Accounts page.
Available Credit	Cardholder's available credit.
Account Type	Type of account for that cardholder.
User Name	Cardholder's user name.

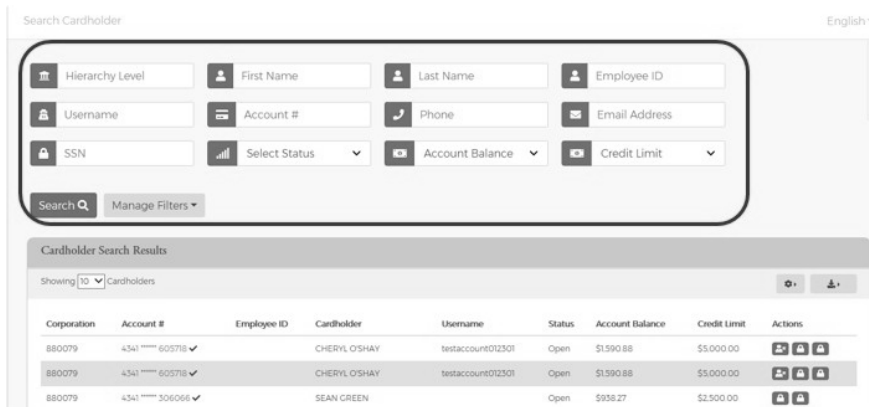
Cardholder Search

To search for an account from the **Company Management** module, perform the following steps:

1. From the **Home** page, click **Company Management > Search Cardholder**.



2. The **Search Cardholder** page is displayed. Enter one or any combination of search options and click **Search**.



Note: All accounts that you have access to will be displayed in the **Cardholder Search Results** before you enter the search criteria. Search criteria only needs to be entered if you want to filter down the list.

The table below describes the search elements on the **Search Cardholder** page.

Element	Description
Hierarchy	Organization hierarchy level
First Name	Cardholder's first name
Last Name	Cardholder's last name
Employee ID	Employee's ID
Username	Cardholder account user-defined name
Account #	When searching by account number, use full 16-digit or last 4 digit of the credit card number
Phone Number	Cardholder's phone number
Email Address	Cardholder's Email address on file in TRUIST eZBusiness
SSN	Cardholder's social security number (if applicable)
Status	Select the status from the drop-down list: All, Open, Closed, Blocked
Account Balance	Select an option from the drop-down list: Equal To, Between, More Than or Less Than. Once you select an option, additional field(s) will display to enter the dollar amount.
Credit Limit	Select an option from the drop-down list: Equal To, Between, More Than or Less Than. Once you select an option, additional field(s) will display to enter the dollar amount.

The below table describes the icons available in the **Cardholder Search Results** section:

Icon	Description
	Emulate the cardholder

Admin User Guide



Lock/Unlock Account



Lock/Unlock Security Account



Download the Cardholder Search Results

Downloading Cardholder Search Results

You can download the search results to the following formats and financial software programs:

- Excel/Spreadsheet (.csv) format
- Excel
- Text (tab spacing) format

To download the list, perform the following steps:

1. Click the **download** icon in the **Search Cardholder Results** section.

Cardholder Search Results

Showing 10 Cardholders

Corporation	Account #	Employee ID	Cardholder	Username	Status	Account Balance	Credit Limit	Actions
880079	4341 772503 ✓		TEST PEABODY		Open	\$0.00	\$250.00	
880079	4341 868907 ✓		TEST PEEPLES		Open	\$0.00	\$0.00	

2. Click on the format option that you want and save the file to a specified location on your computer.



View Account Details

The **Account Detail** page displays account and cardholder information. It also provides links for viewing account transactions and the details of outstanding transactions.

To view the details of a specific account:

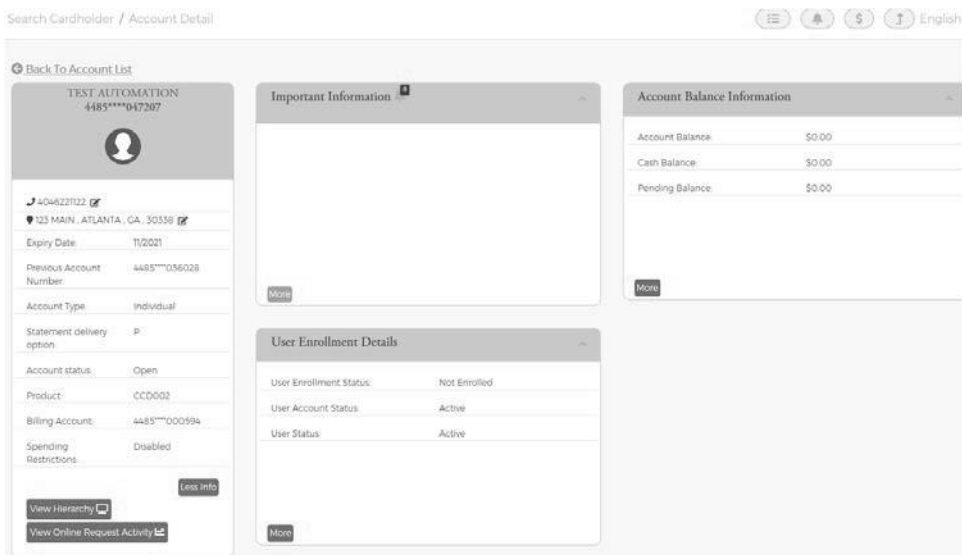
1. From the **Cardholder Search Results** or the **Organization Account List**, click on the **Account #** link to view the details for that account.

Cardholder Search Results

Showing 10 Cardholders

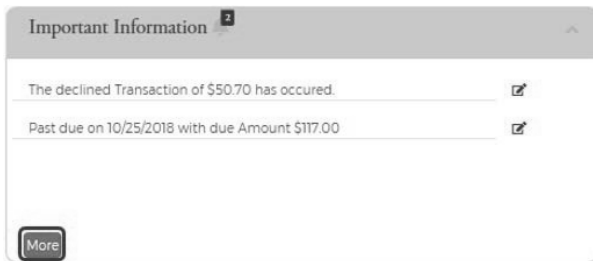
Corporation	Account #	Employee ID	Cardholder	Username	Status	Account Balance	Credit Limit	Actions
880001	4485 047207 ✓		TEST AUTOMATION		Open	\$0.00	\$1,000.00	

2. The **Account Detail** page is displayed.



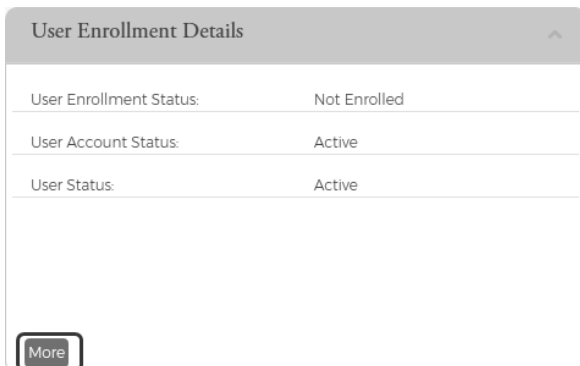
Important Information

The **Important Information** section displays important information about the account (past due details, declined transaction details, etc.).



Click **More** to see additional information, if needed.

User Enrollment Details



Click the **More** button in the **User Enrollment Details** section to display additional enrollment details.

User Enrollment Details			
Activity	Status	Last Activity Date	Actions
User Enrollment Status	Not Enrolled		
User Security Account Status	Not Enrolled		
Inactivity Status	N/A		
Password Failure	0		
User Account Status	Active		
User Status	Active		

From the expanded **User Enrollment Details** section, you can perform additional actions by clicking on the icons:

Icon	Description
User Enrollment Status	
	Delete User Link – Icon only appears if the user is enrolled
	Reset
	Enroll cardholder
User Security Account Status	
	Delete the user's security account
	Lock/Unlock the user's security account
	View the user's security account history
Inactivity Status	
	Lock/Unlock the user's account
	View Activity Summary
Password Failure	
	Generate password
User Account Status & User Status	
	Lock/Unlock the user's account

Account Balance Information

Account Balance Information	
Account Balance:	\$1,590.88
Cash Balance:	\$0.00
Pending Balance:	\$0.00

Admin User Guide

Click the **More** button in the **Account Balance Information** section to display additional account details.

Account Balance Information

Account Balance Summary

Account Balance:	\$0.00 View Details	Credit Limit:	\$500.00
Cash Balance:	\$0.00	Cash Limit:	\$250.00
Pending Balance:	\$0.00 View Pending Balance	Past Due Amount:	\$0.00
Available Credit:	\$500.00	Overlimit Amount:	\$0.00
Available Cash:	\$250.00	Disputed Amount:	\$0.00

Statement&Payment Information


Last Statement Amount:	\$0.00 View Statements	Last Payment Date:	N/A
Last Statement Date:	05/26/2019	Account open date:	04/01/2017 📄
Minimum Payment Due:	\$0.00	Expiration Date:	04/2020
Payment Due Date:	06/24/2019	Last Activity Date:	05/26/2019
Last Payment Amount:	\$0.00		

Cardholder Profile

You can view the cardholder's contact information in the **Cardholder Profile** section. There are also links to:

- [View Hierarchy](#)
- [View Online Request Activity](#)

TEST GRAHAM
4341****768967



📞 8746226577 [📄](#)
📍 100 MAIN ST., ANYTOWN, CA.
934361404 [📄](#)

Expiry Date: 04/2020

Previous Account Number: N/A

Account Type: Individual

Statement delivery option: P

Account status: Open

Product: BUS000

Billing Account: N/A

Spending Restrictions: Disabled

[Less Info](#)

[View Hierarchy](#) [View Online Request Activity](#)

View Cardholder Hierarchy

To view the cardholder hierarchy, perform the following steps:

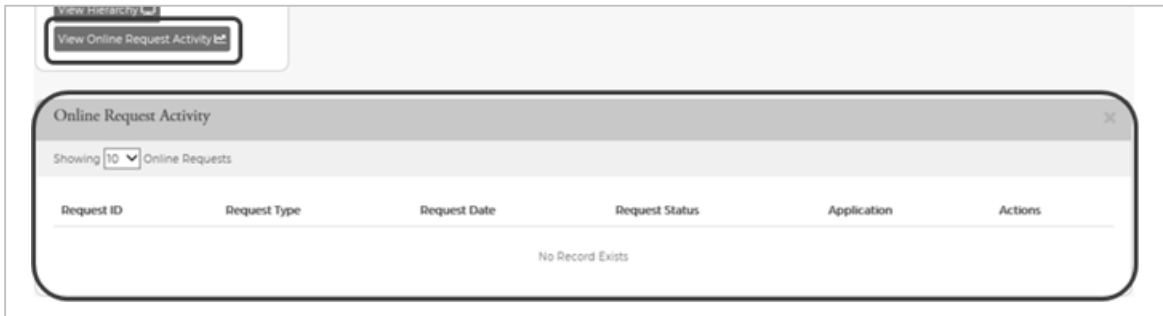
From the **Account Detail** page, click the **View Hierarchy** button in the **Cardholder Profile** section. The **Hierarchy** section is displayed below the **View Hierarchy** button.

View Cardholder Online Request Activity

To view **Online Request Activity**, perform the following steps:

Admin User Guide

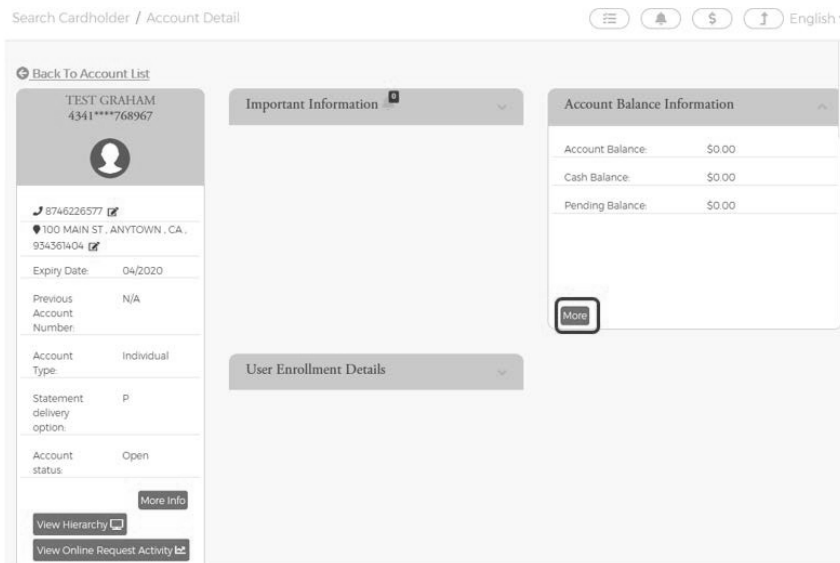
From the **Account Detail** page, click the **View Online Request Activity** button in the **Cardholder Profile** section. The **Online Request Activity** section is displayed below the **Cardholder Profile** section.



View Statements

To view Statements, perform the following steps:

1. From the **Account Detail** page, click the **More** button in the **Account Balance Information** section to see all the account balance details.



2. Click the **View Statements** link in the **Statement & Payment Information** section.

Admin User Guide

Account Balance Information ✕

Account Balance Summary

Account Balance:	\$0.00 View Details	Credit Limit:	\$500.00
Cash Balance:	\$0.00	Cash Limit:	\$250.00
Pending Balance:	\$0.00 View Pending Balance	Past Due Amount:	\$0.00
Available Credit:	\$500.00	Overlimit Amount:	\$0.00
Available Cash:	\$250.00	Disputed Amount:	\$0.00

Statement&Payment Information

Last Statement Amount:	\$0.00 View Statements	Last Payment Date:	N/A
Last Statement Date:	05/26/2019	Account open date:	04/01/2017
Minimum Payment Due:	\$0.00	Expiration Date:	04/2020
Payment Due Date:	06/24/2019	Last Activity Date:	05/26/2019
Last Payment Amount:	\$0.00		

3. The **Statement Details** section is displayed. Click on the row for the statement that you would like to view.

Search Cardholder / Account Detail ☰ 🔔 💰 ⬆ English +

[Back To Account Details](#)

Statement Details

Showing 10 Statements 📄

Account #	Name	Statement Date	Balance	Min Due
4341****768967	TEST GRAHAM	04/30/2019	\$0.00	\$0.00
4341****768967	TEST GRAHAM	02/28/2019	\$0.00	\$0.00

4. The **Statement Information** page is displayed.

Statement & Payment Information ⌵

From statement dated 04/30/2019

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:	06/24/2019
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Note: You view other statements by clicking in the drop-down box and selecting a different statement date.

The table below describes the icons available on the **Statement Information** page:

Icon	Description
	View statement images

Downloading the Statement List

You can download the search results to the following formats and financial software programs:

- Excel/Spreadsheet (.csv) format
- Excel
- Text (tab spacing) format

To download the list, perform the following steps:

1. Click the **Download** icon in the **Statement Details** section.



2. Click on the format option that you want and save the file to a specified location on your computer.

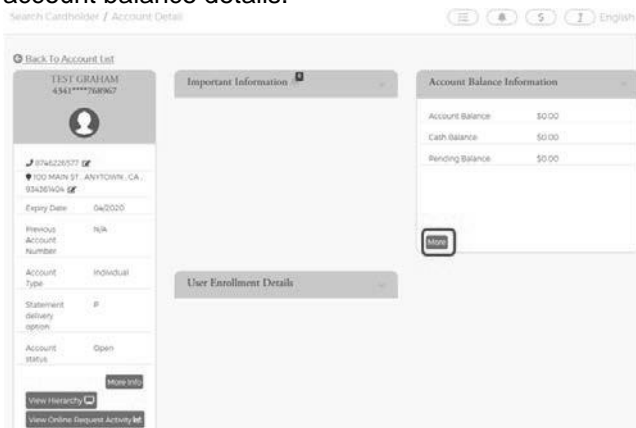


View Transactions

The **Transaction Details** page displays the cardholder transactions for a selected organization or organization sublevel. Transactions for the last 45 days are listed for both billing and individual accounts. Transaction details can be viewed by searching for a cardholder in **Company Management** or by searching for an organization and selecting a cardholder from the **Account List**.

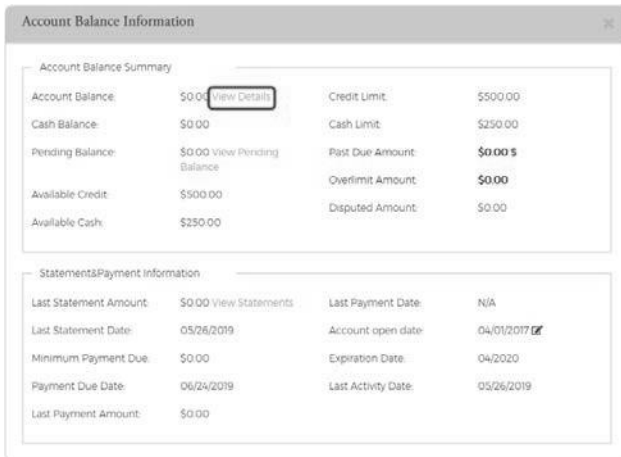
To search and view transactions, perform the following steps:

1. From the **Account Detail** page, click the **More** button in the **Account Balance Information** section to see all the account balance details.

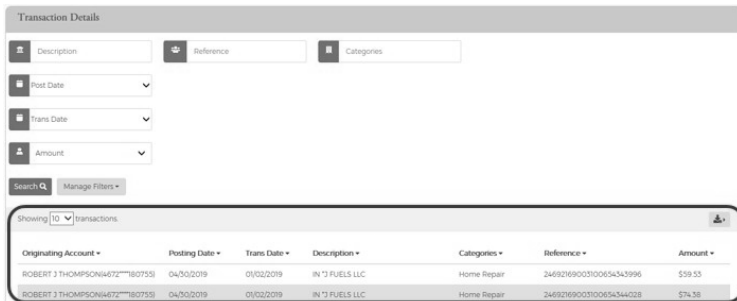


Admin User Guide

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



- The **Transaction Details** page is displayed. You can search for transactions to limit the number appearing in the grid.



The table below describes the information shown on the **Transaction Details** page:

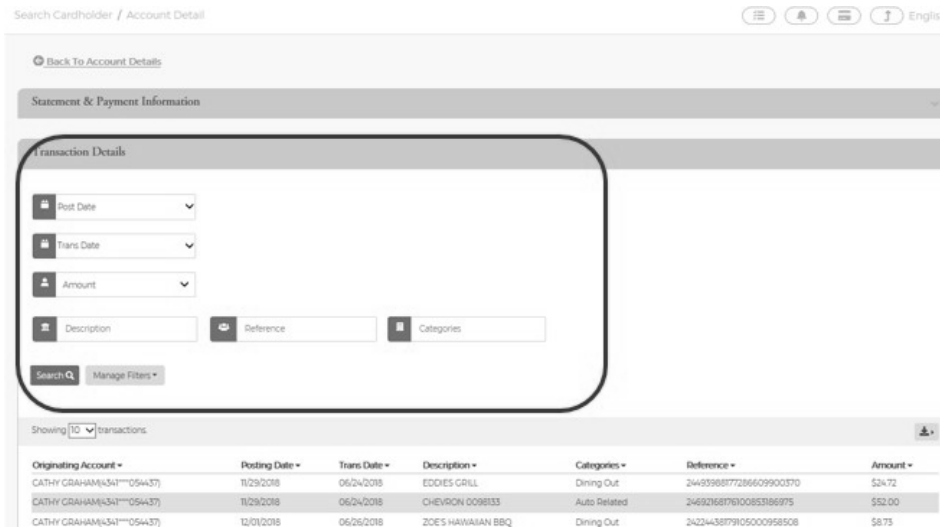
Service Request Type	Description
Originating Account	The account that the transaction was made on.
Posting Date	The date the transaction posted to the account.
Trans Date	The date of the transaction.
Description	A description of the transaction.
Categories	The category of the transaction.
Reference	A unique ID number for the transaction.
Amount	The amount of the transaction.

Searching Transactions

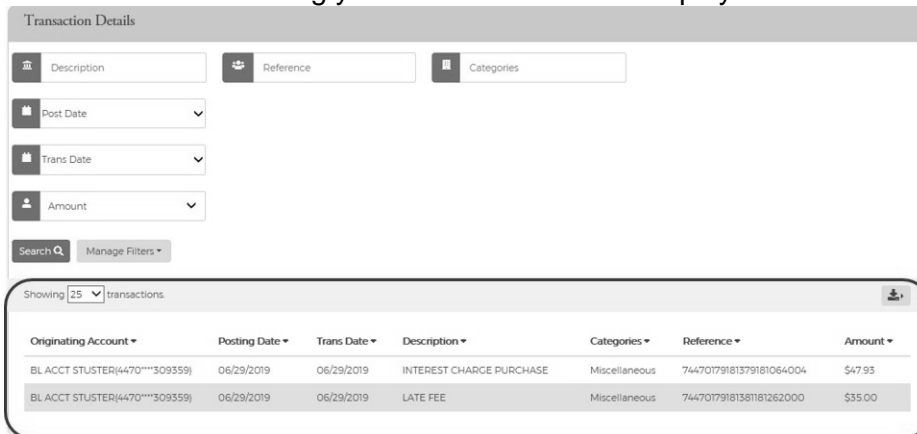
You can view information about a specific transaction by performing a search. If you have a long list of transactions, this feature is also useful for limiting the number of transactions in the list.

To search for transaction information, perform the following steps:

1. In the **Transaction Details** section, enter the search criteria and click **Search**.



2. All transactions matching your search criteria will display in the **Transaction List**.



The table below describes the search elements on the **Transaction** page.

Element	Description
Description	Transaction description
Reference	Transaction reference
Categories	Transaction category
Post Date	Select Equal To, Between, After or Before from the drop-down list. Once you select an option, additional field will display to enter the date.

Element	Description
Transaction Date	Select Equal To, Between, After or Before from the drop-down list. Once you select an option, additional field will display to enter the date.
Amount	Select Equal To, Between, More Than or Less Than from the drop-down list. Once you select an option, additional field(s) will display to enter the dollar amount.

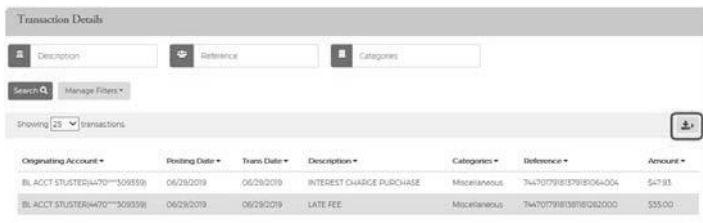
Downloading the Transaction List

You can download the list of transactions to the following formats and financial software programs:

- Excel/Spreadsheet (.csv) format
- Excel
- Text (tab spacing) format
- Quicken (QFX)
- QuickBooks (QBO)

To download the list, perform the following steps:

1. Click the **download** icon in the **Transaction Details** section.



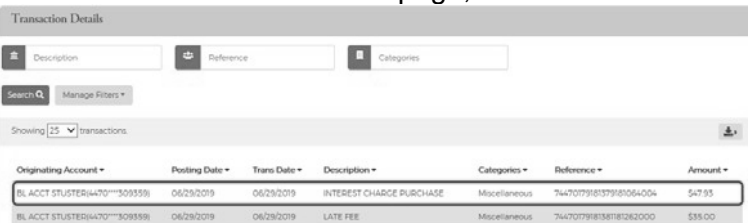
2. Click on the format option that you want and save the file to a specified location on your computer.



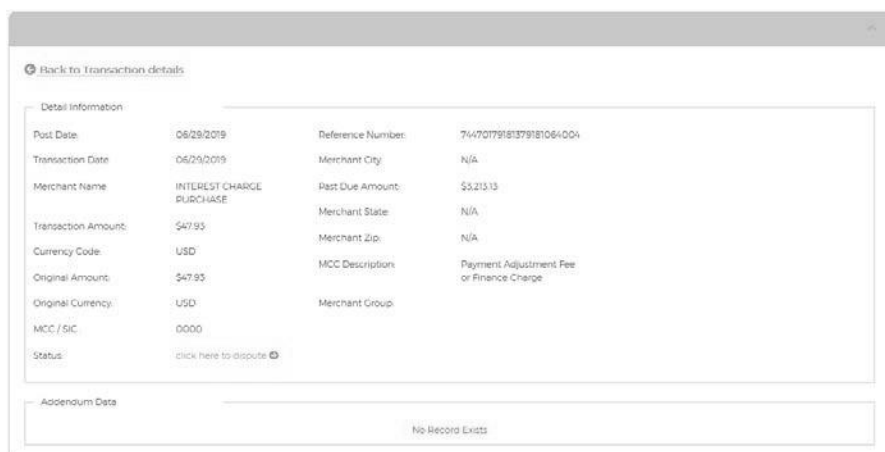
View Transaction Details

To view the details of a transaction, perform the following steps:

1. From the **Transaction Details** page, click on a transaction row to view the details of that transaction.



2. The page is displayed with the detailed information of the transaction.



The table below describes the elements on the **Transaction Details** page:

Element	Description
Post Date	The date the transaction posted
Transaction Date	The date the transaction occurred
Merchant Name	The name of the merchant or business where the transaction occurred
Transaction Amount	The amount of the transaction
Currency Code	The currency code where the transaction occurred
Original Amount	The original amount of the transaction
Original Currency	The currency where the transaction occurred
MCC/SIC	Merchant Category Code. A four-digit code that classifies suppliers into market segments. This code is assigned by Visa or MasterCard.
Reference Number	The transaction reference number
Merchant City	The city where the merchant is located
Past Due Amount	The past due amount on the account, if any
Merchant State	The state where the merchant is located
Merchant Zip	The merchant's zip code
MCC Description	The English-equivalent of the numeric Merchant Category Code.
Merchant Group	The merchant group name.
Merchant ID	The merchant's ID
Merchant Country Code	The country where the merchant is located
Sales Tax	The transaction sales tax
Transaction Code	The 2-digit transaction code
Reason Code	The 2-digit reason code
Transaction Type	The 2-digit transaction type
Original Account Number	Displays the original account number if there is a change in the account number.
Diverted to Account	Displays if the transaction is diverted to any account.

Disputing 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.

To dispute a transaction, perform the following steps:

1. From the **Transaction Details** screen, click the **Dispute Form Details** link.

Back to Transaction details

Detail Information

Post Date:	04/30/2019	Reference Number:	24121579003910133472039
Transaction Date:	01/01/2019	Merchant City:	800-2837476
Merchant Name:	SHRM STORE ONLINE	Past Due Amount:	\$1,567.90
Transaction Amount:	\$209.00	Merchant State:	VA
Currency Code:	USD	Merchant Zip:	22314
Original Amount:	\$209.00	MCC Description:	Membership Organizations Not Elsewhere
Original Currency:	USD	Merchant Group:	
MCC / SIC:	8699		
Status:	Click here to dispute		

Addendum Data

No Record Exists

2. The **Dispute** page is displayed. Complete the form with required information. Print the form by clicking the **Print** button and submit the dispute by clicking the **Submit and Save** button.

Note: A reference number will be generated when the claim gets submitted.

Dispute History Title

The following is the Dispute Transaction Form. After filling out this form, you can submit using the button (s) at the bottom of the page. By using the "Print-Friendly Version" button to print and either mail or fax it using the contact information provided at the bottom of the form.

Customer Name:	CHERYL OSHAY	Account Number:	4341**605718	Merchant:	SHRM STORE ONLINE
Reference Number:	24121579003910133472039	Transaction Date:	01/01/2019	Posted Date:	04/30/2019
Transaction Amount:	\$209.00	Dispute Amount:	<input type="text" value="\$"/>		

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](#) [Dispute Submit Ticket](#) [Print](#) [Cancel](#)

Once the transaction is disputed, it cannot be disputed again within Truist eZBusiness. A disputed transaction will appear in the **Transaction Details** list with an icon next to the **Amount**.

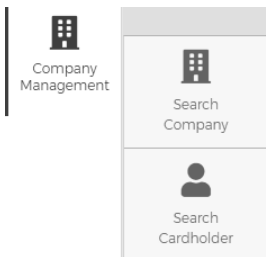
Showing 10 transactions

Originating Account	Posting Date	Trans Date	Description	Categories	Reference	Amount
CITY JONES(5532****311032)	02/10/2019	02/08/2019	AMZN Mktp US*MITRBL90	Entertainment	55432869040200764332233	\$32.17
CITY JONES(5532****311032)	02/11/2019	02/11/2019	VEHICLE MAINTENANCE MA	Charitable Giving	55429509043717469856335	\$595.00
CITY JONES(5532****311032)	02/21/2019	02/19/2019	SAFEWAY #0342	Groceries	55310209052975016350312	\$20.00




View Authorizations

The Outstanding Authorizations page displays a list of any transactions made on an account that have not yet posted to the Current Activity.

1. You can view authorizations by going to:
 - a. **Company Management > Search for Cardholder**; or
 - b. **Company Management > Search Organization**, click on the **Accounts List** icon.



2. Click the link for the cardholder.

Cardholder Details ▲	Account #	Status	Balance	Credit Limit	Available Credit	Account Type	User Name	Actions
ROBERT J THOMPSON	4672***180755	Open	\$6,410.06	\$7,500.00	\$863.84	Individual	thompson0755	  

3. The **Account Detail** page is displayed. Click the **More** button in the Account Balance Information section.

The image shows the 'Account Detail' page for Robert J Thompson. The page is divided into three main sections: 'Important Information', 'Account Balance Information', and 'More'. The 'Account Balance Information' section is highlighted with a red box, and the 'More' button is also highlighted.

4. The **Account Balance Information** section is displayed. Click **View Pending Balance** next to the **Pending Balance** amount.

The image shows the 'Account Balance Information' section. The 'View Pending Balance' link is highlighted with a red box.

Account Balance Summary				
Account Balance:	\$6,410.06	View Details	Credit Limit:	\$7,500.00
Cash Balance:	\$0.00		Cash Limit:	\$0.00
Pending Balance:	\$0.00	View Pending Balance	Past Due Amount:	\$589.00
Available Credit:	\$863.84		Overlimit Amount:	\$0.00
Available Cash:	\$0.00		Disputed Amount:	\$0.00

5. The **Authorization Details** page is displayed.

Company Reports

The **Company Report** page allows you to view and download the following information for an organization, cardholder or a group of accounts:

- ❖ Transaction Reporting
- ❖ View Spend Restrictions
- ❖ View Merchant Group Codes
- ❖ View Credit Lines

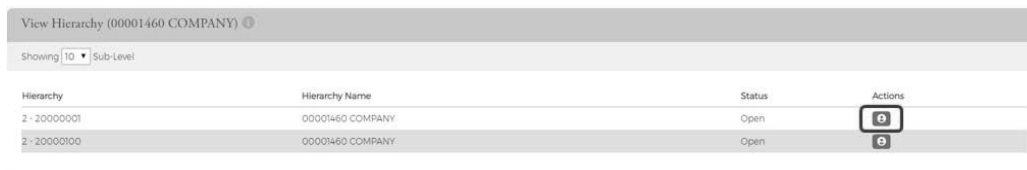
The **Company Report** page can be accessed from the **Hierarchy**, **Online Request** and **Account List** pages.

To access **Company Reports** from the **Hierarchy** page, perform the following steps:

1. From the **Company Search Results** page, click the **Hierarchy** icon.



2. The **View Hierarchy** page is displayed. Click the **Account List** icon next to the **Hierarchy** name.



- 3.
4. The **Accounts List** page appears for that hierarchy level. Click the **Company Reporting** icon at the top of the page.



5. The **Company Reporting** page is displayed.



To access **Company Reports** from the **Online Request** or **Accounts** page, perform the following steps:

1. Click the **Company Reporting** icon at the top of the page.



2. The **Company Reporting** page is displayed.

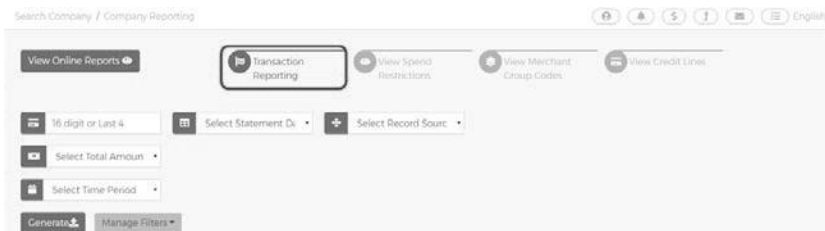


Transaction Reports

This feature allows you to browse, view, and download a transaction report for a company or a specific account.

To view a transaction report, perform the following steps:

1. From the **Company Reporting** page, click the **Transaction Reporting** icon.



2. The **Transaction Report** page is displayed. All accounts that you have access to will be displayed. You can use the search fields to filter the data.

The screenshot shows a 'Transactions Report' table with the following data:

Cardholder Name	Account#	Posting Date	Transaction Date	Reference Number	Total Amount
KU KATHY	6234****1234	1/15/2019	02/02/2019	123456	\$500
DEBIA SARIN	4234****1234	02/02/2019	02/02/2019	123456	\$700
KUMAR SAN	4234****1234	02/02/2019	02/02/2019	123456	\$900
CHANDRASEKHAR KUMAR	4234****1234	12/20/2018	02/02/2019	774022	\$800
PRASAD SRI	6234****1234	10/20/2018	01/02/2019	89433	\$600
Sub Total					\$25,000
Total					\$35,000

Showing 1 - 5,000 user Credit Lines | Page 1 of 1 | 1 2 3 4 5 6 7 8 9 10 | Last

The table below describes the search elements available on the **Transaction Report** page:

Element	Description
Account	Enter the full 16-digits or the last 4
Statement Date	Select the statement date from the drop-down list
Record Source	Select the source from the drop-down list: TRUIST eZBusiness / Online / Other
Total Amount	Select the total amount option from the drop-down list: Equal to / Between / Higher than / Lower than Once an option is selected, amount fields are displayed.

The table below describes the columns available on the **Transaction Report** page:

Element	Description
Cardholder Name	Displays the cardholder's name.
Account #	The first 6 digits and the last 4 digits of the account number.
Posting Date	The posting date of the transaction.
Transaction Date	The transaction date.
Reference Number	The transaction reference number.
Total Amount	Total amount of the transaction.

Downloading the Transactions Report

You can download the search results to the following formats and financial software programs:

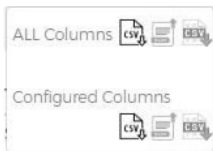
- Excel/Spreadsheet (.csv) format
- Excel
- Text (tab spacing) format

To download the list, perform the following steps:

1. From the **Transactions Report** page, click the **Download** icon.

Cardholder Name	Account#	Posting Date	Transaction Date	Reference Number	Total Amount
K.V. Ramnath	1234567891234	11/10/2018	12/30/2018	334455	\$500
Dipak Sahoo	3234567891234	02/02/2019	01/30/2019	224455	\$700
Avinash Jain	4234567891234	03/25/2019	02/30/2019	664455	\$900
Chandranth Kumar	5234567891234	12/02/2018	03/30/2019	774455	\$800
Patil Veerabhadra	6234567891234	10/10/2018	07/25/2019	884455	\$600
Sub Total					\$25,000
Total					\$35,000

2. Click on the format option that you want and save the file to a specified location on your computer.

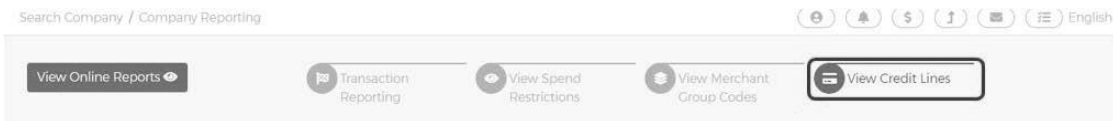


View Credit Lines

The **View Credit Line** page displays the details related to temporary and permanent credit lines.

To view **Credit Lines**, perform the following steps:

1. From the **Organization Reporting** page, click the **View Credit Lines** icon.



2. The **View Credit Lines** section is displayed. All accounts that you have access to will be displayed. You can use the search fields to filter the data.

Company Hierarchy	Current Account Status	Account Type	Card Number	Cardholder Name	Permanent Credit Limit	Cash Limit	Current Account Balance
880064	Open	Payment	1234567898234567	K.V. Ramnath	\$10,000	\$50,000	\$30,000
880064	Blocked	Payment	6534567898234567	Aakash Jain	\$25,000	\$50,000	\$40,000
880069	Closed	Payment	9234567898234567	Hetal Gadi	\$35,000	\$90,000	\$30,000
880062	Open	Payment	8234567898234567	Rajeev Singh	\$35,000	\$100,000	\$23,000
880064	Closed	Payment	5234567898234567	Vineet Kumar	\$95,000	\$40,000	\$80,000

Note: Use the **Configure Columns** icon to select the columns that you would like to see. There is a maximum of 8 columns when viewing in Truist eZBusiness but can download the list and see all available columns.

The below table describes the columns available in the **View Credit Line** section:

Element	Description
Company Hierarchy	Displays the name of the level in the organization/company hierarchy.
Current Account Status	Displays the current status of the account: Blocked / Closed / Open
Account Type	Displays the type of account.
Card Number	Displays the masked 16-digit account number.
Cardholder Name	Displays the cardholder's name.
Permanent Credit Limit	Displays the current permanent credit limit for the account(s).
Cash Limit	Displays the cash limit for an account(s).
Current Account Balance	Displays the outstanding balance on account(s).
Active Temporary Credit Limit	Displays the non-expired temporary amount by which the credit limit was increased or decreased.
Active Temporary Credit Limit Increase Exp Date	Displays the expiration date of the active temporary credit limit.
Active Temporary Credit Limit Requestor	Displays the User ID that requested the current temporary credit limit.
Temporary Adjusted Credit Limit	Displays the temporarily adjusted credit limit. Cardholders are assigned a permanent credit limit and can receive a temporary credit limit increase. The account's permanent credit limit plus the amount of an active temporary credit limit increase = a temporary adjusted credit limit.
Last Temporary Increase Amount	Displays the amount of the last temporary increase.
Last Temporary Increase Exp Date	Displays the expiration date of the last temporary increase amount.
Last Temporary Increase Requestor	Displays the User ID who requested the previous temporary credit limit increase.
Last Temporary Increase Maintain Date and Time	Displays the date and time the last temporary credit increase was modified.
Last Permanent Credit Limit Change Date	Displays the last date the permanent credit limit was changed.
Last Permanent Credit Limit Change Amount	Displays the change in the amount of the permanent credit limit.

Downloading View Credit Lines

You can download the search results to the following formats and financial software programs:

- Excel/Spreadsheet (.csv) format
- Excel
- Text (tab spacing) format

To download the list, perform the following steps:

1. From the **View Credit Lines** page, click the **Download** icon.

Company Hierarchy	Current Account Status	Account Type	Card Number	Cardholder Name	Permanent Credit Limit	Cash Limit	Current Account Balance
880004	Open	Payment	12345678901234567	John Smith	\$10,000	\$50,000	\$50,000
880006	Blocked	Payment	03245678901234567	Jane Doe	\$20,000	\$100,000	\$40,000
880005	Closed	Payment	92345678901234567	Michael Green	\$15,000	\$80,000	\$50,000
880002	Open	Payment	82345678901234567	Emily White	\$10,000	\$100,000	\$20,000
880004	Closed	Payment	32345678901234567	Vinod Kumar	\$15,000	\$40,000	\$80,000

2. Click on the format option that you want and save the file to a specified location on your computer.

Online Requests

Updates or change requests can be sent by an administrator using the **Online Request** feature. There are several types of service requests, as described in the table below.

IMPORTANT!

→ Some online requests only display to a user if the permissions have been set to include the request types set up by Truist.

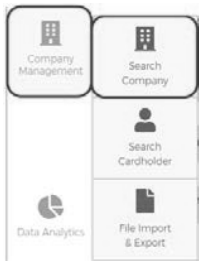
Service Request Type	Description
Add Cash Access	Allows a cardholder cash access up to a specified percent of their credit limit.
Add New Cardholder	Creates a new cardholder account.
Add New Cardholder with Invite Code	Creates a new virtual cardholder payment account.
Add PIN Access	Add or remove PIN access on an account. A PIN mailer is sent to the cardholder's address.
Address and Phone Change	Submit an address and/or phone number change.
Card Activation	Activate a card.
Card Replacement	Orders a replacement credit card for a commercial/business cardholder. NOTE: For a lost or stolen account, please contact the phone number provided by your institution.
Change Cardholder Authorization Block	Submit a temporary authorization block. NOTE: For a lost or stolen account, please contact the phone number provided by your institution.
Change Credit Limit	Changes the permanent or temporary credit limit on a commercial cardholder account.
Close Account	Closes the card account and prevents authorizations and account reissue. NOTE: For a lost or stolen account, please contact the phone number provided by your institution.
Manage Employee ID	Change an employee ID.
Order a PIN	Request a new PIN for an account.
View Full Account Number	Ability to view the card account number immediately.

NOTE: If you have submitted a service request or online message for an account, you can view the response in your message inbox. If you have more than one account linked to your username, you will see incoming messages for all your accounts.

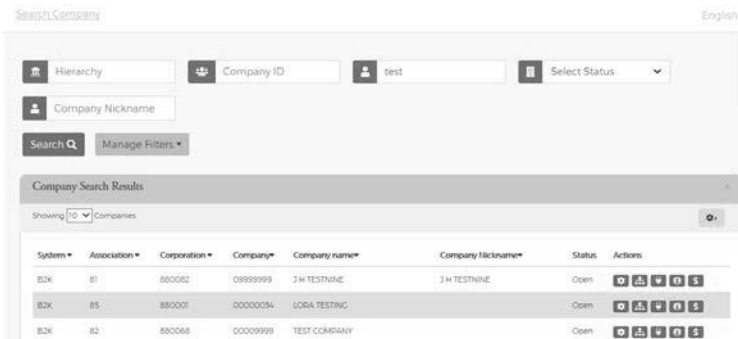
Accessing Online Requests

To access the **Online Request** page, perform the following steps:

1. From the **Home** page, select **Company Management > Search Organization**.



2. The **Company Search** screen is displayed. Enter the search criteria and click **Search**. The **Company Search Results** page is displayed.

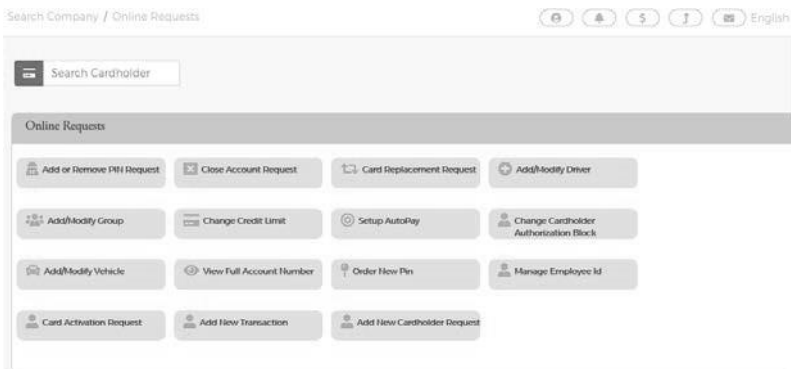


Note: All the organizations that you have access to will appear in the **Company Search Results** section. You will only need to search for the organization if you want to limit the number of organizations displayed in the results.

3. From the **Company Search Results** page, click the **Online Request** icon for the organization that you want to submit an online request for.



4. The **Online Request** page is displayed.



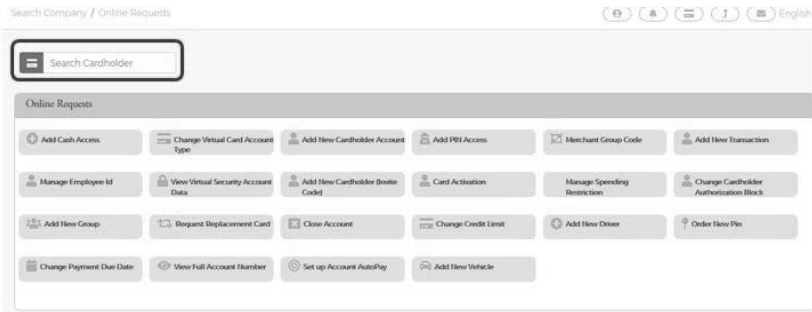
Note: If you do not have access to the **Online Request** feature, contact Truist Administrator. Depending on your Security Settings, you may or may not see all the Online Request types shown here.

Search for an Account from the Online Request Screen

To search for an account before making any Online Requests or Online Message:

Admin User Guide

1. Enter the cardholders name in the **Search** field on the **Online Requests** page and select the online request to complete.



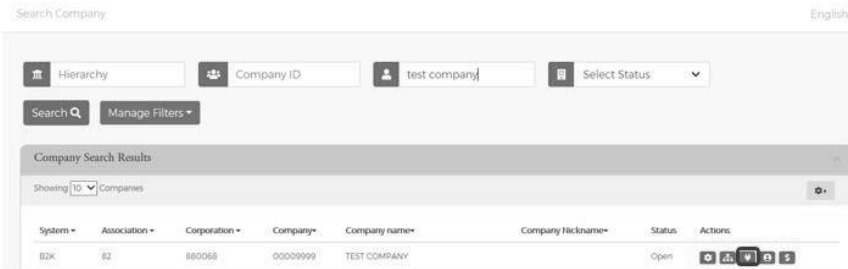
Note: Once you begin typing the cardholder name in the search field, a drop-down menu displays with names that match the typed in criteria.

Tracking Online Requests

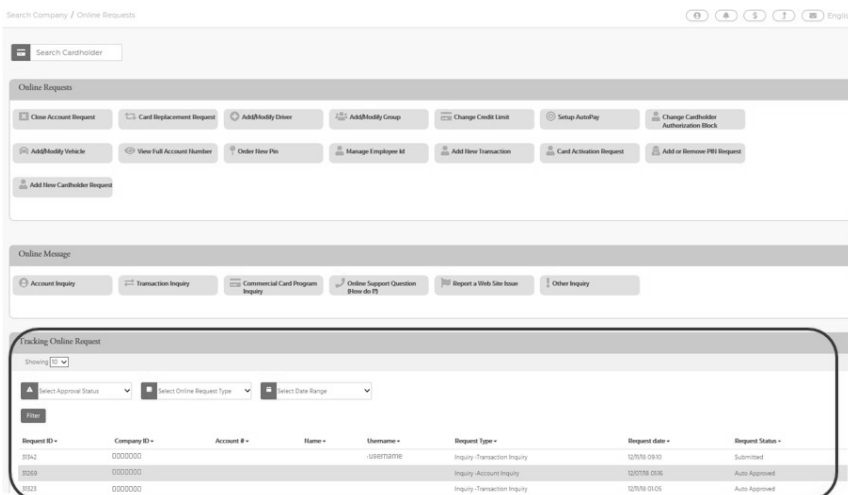
You can track online requests that have been submitted.

To view **Tracking Online Request**, perform the following steps:

1. From the **Company Search Results** page, click the **Online Request** icon.



2. The Online Request page is display. The **Tracking Online Request** section is displayed at the bottom of the page.



The table below describes the filter elements for **Tracking Online Requests**:

Element	Description
Select Approval Status	Select the approval status from the drop-down list: All, Approved, AutoApproved, Submitted
Select Online Request Type	Select the online request type from the drop-down list. The online requests that you have access to will appear in the drop-down.
Select Date Range	Select a date option from the drop-down list: All, Equal to, Between, After, Before. Once you select an option, another field(s) will appear to enter the date(s).

Completing Online Requests:

IMPORTANT!

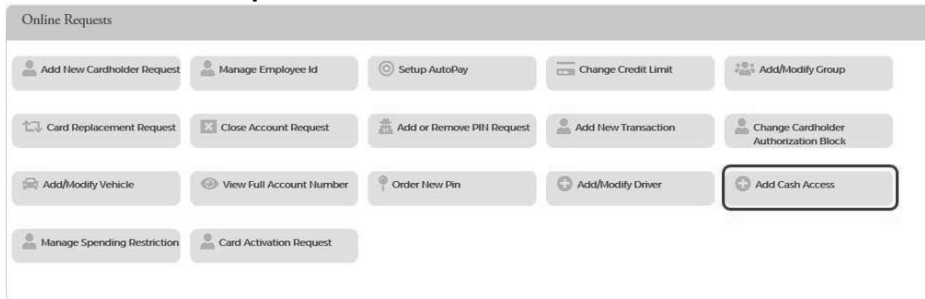
- If your card program has multiple hierarchy levels defined, be sure to validate the hierarchy level you have selected to ensure that account is available to be selected.
- Some online requests and drop-down options only display to a user if Truist has set the permissions to include them.
- The **Add More** button on the online request page will allow you to add additional cardholders to that request if Truist has enabled that option.

Add Cash Access

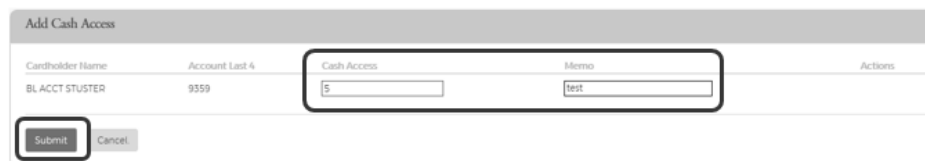
The **Add Cash Access** Service Request allows the organization to request access to a percentage of an individual cardholder's credit limit for use as a cash advance.

To complete the **Add Cash Access** online request, perform the following steps:

1. From the **Online Requests** screen, select **Add Cash Access**.



2. The **Add Cash Access** screen is displayed. Complete the **Cash Access** and **Memo** fields. Click **Submit**.

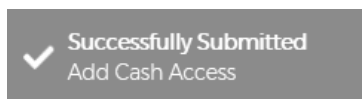


Note: The **Cash Access** field should be completed with the percentage of the credit limit that should be available for cash access.

3. The review page is displayed. Review the information and click **Confirm**.



4. A **Successfully Submitted** notification will appear.



Note: The request is transmitted immediately to the institution's **Incoming Messages** for the institution to complete the request in BASE2000.

Add New Cardholder Account

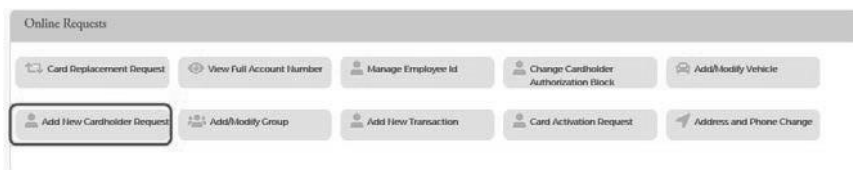
The **Add New Cardholder Account** request creates a new cardholder to a commercial or business card program.

IMPORTANT!

- Validate the hierarchy level selected, if the commercial card program has multiple hierarchy levels.
- Select the correct product for the new account if there are multiple commercial card products in the program.

To complete the **Add New Cardholder** online request, perform the following steps:

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



2. The **Add New Cardholder** page is displayed. Complete all the necessary fields, highlighted in yellow, on the page.



Note:

- Some toggles open additional fields once they are selected.
- The **Home Phone** field should contain the phone number to best contact the cardholder, which might be a cell phone number.

3. Type in the **Memo** field to post questions or comments about the request and click **Save**.



Note: The information entered in the **Memo** box, if configured for real time processing, will not be reviewed by Truist.

- The review page is displayed. Review the information and click **Confirm**.

Note: You can click **Edit** to return to the **Add New Cardholder** page and enter the new information.

- A **Successfully Submitted** notification will appear.

The table below describes the elements of the **Add New Cardholder** page:

Element	Description
Sublevel ID	Displays the unique number and name assigned to sublevels set up for the organization. Select a organization sublevel ID/name from the drop-down list where the cardholder is located.
Product	Select the product/sub-product from the drop-down list.
Product Details Section	
PIN Access	Click to issue a PIN for the account. Note: This field does not display if the organization is not set up for cash access.
Current Credit Limit Amount	Type the total amount of approved credit for the cardholder account.
Type Processing	Select a code from the drop-down list that defines the type of account added. If the institution has a default Type Processing set up on the card processing system, the field defaults to that value and cannot be changed.
Virtual Account	Click to indicate this account is a virtual account. Once you click Virtual Account , additional fields appear: <ul style="list-style-type: none"> > Account Type – select from the drop-down list > Expiration Date – enter the expiration date of the virtual account Note: These fields do not display if virtual accounts are not enabled for the organization.
Allow Cash Advance Access	Click to allow cash advances based on the Cash Limit. Once you click Allow Cash Advance Access , an additional field appears: <ul style="list-style-type: none"> > Cash Limit - Type the total cash limit approved for the account. The dollar amount entered in this field must not exceed the percentage allowed that is defined for your organization. Note: This field does not display if the organization is not set up for cash access.
Order Plastic Now	Click to order a plastic for the account. Once you click Order Plastic Now , an additional field appears: <ul style="list-style-type: none"> > No of Plastics - Type the number of plastics to order for the cardholder. Important! If the Order Plastics Now option is unchecked, the Number of Plastics is set to 0 and a card will not be issued.
Cardholder Name Section	
Details	
Prefix	Type any optional prefix used at the beginning of a cardholder’s name. The values entered in the Prefix, First Name, Middle Name, Last Name and Suffix fields cannot exceed a total of 25 characters.
First Name	Type the cardholder’s first name. The values entered in the Prefix, First Name, Middle Name, Last Name and Suffix fields cannot exceed a total of 25 characters. Note: Virtual defaults as the first name if the Virtual Account box is checked.
Middle Name	Type the cardholder’s middle name, if applicable. The values entered in the Prefix, First Name, Middle Name, Last Name and Suffix fields cannot exceed a total of 25 characters. Note: Account defaults as the middle name if the Virtual Account box is checked.

Element	Description
Last Name	Type the cardholder's last name. The values entered in the Prefix, First Name, Middle Name, Last Name and Suffix fields cannot exceed a total of 25 characters. Note: Type a organization or account specific last name for a Virtual Account.
Suffix	Type any optional suffix used at the end of a cardholder's name. The values entered in the Prefix, First Name, Middle Name, Last Name and Suffix fields cannot exceed a total of 25 characters.
Employee ID	Type the optional employee's identification number.
Emp Cost Center	Type the employee's cost center. If your organization is set up on the card processing system with a default Employee Cost Center, the field defaults to that value, but it may be updated.
Primary Address	
Address Line	Type the address for all plastics, correspondence, and statement if Statement Address is not noted. If your organization is set up on the card processing system with the option to use the Organization's Primary Address as the Cardholder's Primary Mailing Address, the address fields default and the Organization Admin will not be able to update the Primary Address fields.
Address Line2	Type any additional address information in this optional field.
Address Line3	Type any additional address information in this optional field.
City	Type the cardholder's city of residence.
State	Select the cardholder's state of residence from the drop-down list. If entering a Canadian address, select the Province from this list. This is a required field for U.S. or Canadian addresses
Zip Code	Type the cardholder's ZIP Code. This is a required field for U.S. or Canadian addresses.
Foreign Address	Click to indicate a foreign address. Select the country from the drop-down list. Important! Requests that involve foreign addresses may be processed as a queued request depending on the option chosen by Truist.
Statement Address same as Primary Address	Click to indicate that the statement address is the same as the primary address. The Statement Address section will only appear if this toggle is not turned on.
Statement Address	
Line 1	Type the address for mailing statements to a different address.
Line 2	Type any additional statement address information in this optional field.
Line 3	Type any additional statement address information in this optional field.
City	Type the city for the statement address.
State	Select the state for the statement address from the drop-down list. If entering a Canadian address, select the Province from this list. <i>This is a required field for U.S. or Canadian addresses.</i>
Zip Code	Type the statement address Zip Code. <i>This is a required field for U.S. or Canadian addresses.</i>
Foreign Address	Click to indicate a foreign address. Select the country from the drop-down list. Important! Requests that involve foreign addresses may be processed as a queued request depending on the option chosen by Truist.
Phone	
Mobile Phone	Type the cardholder's mobile phone, if applicable.
Business Phone	Type the cardholder's business phone number. Note: This can be an optional or required field, depending on Truist's implementation.
Home Phone	Type the cardholder's home phone number or the best number to reach the cardholder. This could be a cell phone.

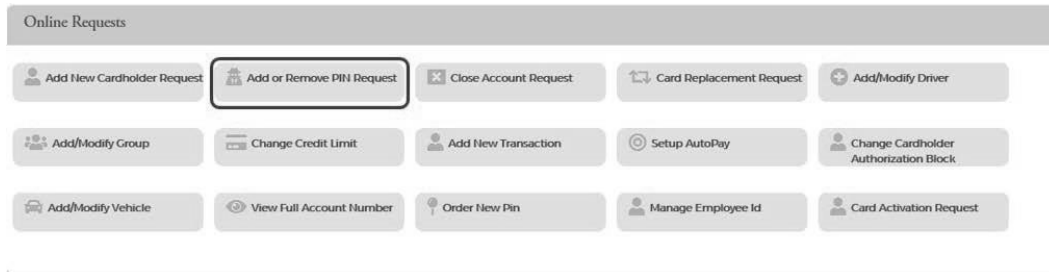
Element	Description
Other Phone	Type the cardholder's alternate phone number, if applicable. If your organization is set up on the card processing system with a default work phone, the Other Phone field populates with that default value. The default value may be updated.
Other Ph Type	Select the type of phone number being entered in the Other Phone Type from the drop-down list. If your organization is set up on the card processing system with a default work phone, the Other Phone Type field populates with a value of B-Business. The default value may be updated.
Fleet Account Details	Click to turn on Fleet features. <i>Note: Fleet Card information displays only if the organization has a Fleet program and the option is enabled.</i>
Account Type	Select a Fleet account type from the drop-down list. This is a required field when a Fleet product has been selected.
Prompt	Select from this drop-down list the prompt the driver is required to enter at the point of sale. If an option is not selected, it defaults to 5 – No Prompt when the account is added to the card processing system.
Auth Decline Override	Click for overriding a declined authorization for the Fleet account. <ul style="list-style-type: none"> ➤ Not enabled - do not override a declined authorization ➤ Enabled - override a declined authorization Important! Checking this option results in authorizations that would be declined, or would normally decline, due to an invalid or missing prompt value, (for example, Driver ID of Vehicle ID), to be approved
Fleet ID	Enter a Fleet Driver or Vehicle record ID or use the Search option to view and select a Fleet ID from the list of all the fleet identification numbers associated with the organization's drivers and vehicles. <i>This is a required field when a Fleet product has been selected.</i>
Product Restrictions	Select from the drop-down list to choose the card restrictions for the Fleet Card product. If an option is not selected, it defaults to 0 – No Restrictions when the account is added to the card processing system.
Rush Card Delivery	Click to indicate rush delivery of the plastic.
Signature Required	Click if a signature is required for delivery. Truist may have this option set so that it is automatically enabled, and the user is unable to update it.
Shipping Instructions	Select from the drop-down list to choose the card shipping instructions.
Contact Phone	Type a contact phone number.
Special Instructions	Add additional information regarding the delivery instructions for the rush card.
Card Mailing Address	Select from the drop-down list where the rush card is mailed. This is only required when Rush Card Delivery is requested.
Contact Phone Extension	The phone extension is optional.
Card Mailing Address	
Line 1	If Other Address is selected, type an alternate address to send the rush card.
Line 2	If Other Address is selected, type any additional alternate address information in this optional field.
Line 3	If Other Address is selected, type any additional alternate address information in this optional field.
City	If Other Address is selected, type the city for the alternate address.
State	If Other Address is selected, select the state for the alternate address from the drop-down list.
Zip Code	If Other Address is selected, type the alternate address Zip Code.
Foreign Address	If Other Address is selected, click to indicate a foreign address. Select the country from the drop-down list. Important! Requests that involve foreign addresses may be processed as a queued request depending on the options enabled by Truist.

Element	Description
Auto Enrollment	This section only appears when auto enrollment into Truist eZBusiness is allowed by Truist.
Email	Type the email address where Truist eZBusiness enrollment email notification is sent.
Password	Type a temporary password for this account's access into Truist eZBusiness.
Username	Type in the username.
Verify Password	Re-type the temporary password for this account's access into Truist eZBusiness.
Memo	The information entered here by the user is posted to the card processing system as a memo. Only Truist can view it in the card processing system.

Add or Remove PIN Access

The **Add or Remove PIN Request** Service Request allows the organization to request that a commercial cardholder can access their account through a PIN number or remove this access.

Note: *The request is transmitted immediately to the institution's Incoming Messages for the institution to complete the request in BASE2000. Once processed, the new PIN is sent to the default mailing address of the commercial card account.*



Add PIN Access

To add PIN access, perform the following steps:

1. From the **Online Requests** screen, select **Add or Remove PIN Request**. The **Add or Remove Pin Access** screen displays. Select **Add** from the **PIN Access** drop-down menu and add a note to the **Memo** field. Click **Submit**.

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Cardholder Name	Account	PIN Access	Memo	Actions
BL ACCT STUSTER	9359	Add	Add PIN Access	

Buttons: Submit, Cancel, Add more

2. The review page is displayed. Review the information and click **Confirm**.

Cardholder Name	Account	PIN Access	Memo	Actions
BL ACCT STUSTER	9359	Add	Add PIN Access	

Buttons: Confirm, Cancel

3. The **Successfully Submitted** screen will display if the request was successfully submitted. The request is transmitted immediately to the institution's Incoming Messages for the institution to complete the request in BASE2000. Once processed, the new PIN is sent to the default mailing address of the commercial card account.

Note: It may take up to 48 hours for the request to take effect. If you have any questions, contact Truist.

Remove PIN Access

To remove PIN access, perform the following steps:

1. From the **Online Requests** screen, select **Add or Remove PIN Request**. Select **Remove** from the **PIN Access** drop-down menu and add a note to the **Memo** field. Click **Submit**.

Cardholder Name	Account	PIN Access	Memo	Actions
BL ACCT STUSTER	9359	Remove	Remove PIN Access	

Buttons: Submit, Cancel, Add more

2. The review page displays. Review the information and click **Confirm**.

Cardholder Name	Account	PIN Access	Memo	Actions
BL ACCT STUSTER	9359	Remove	Remove PIN Access	

Buttons: Confirm, Cancel

3. The **Successfully Submitted** screen will display if the request was successfully submitted.

Note:

- It may take up to 48 hours for the request to take effect. If you have any questions, contact Truist.
- Also consider changing the Cash Access to \$0.

Address and Phone Change

To complete an address and/or phone number online request, perform the following steps:

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

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2. The **Address and Phone Change** screen displays. Select the request type from the drop-down menu and add a note to the **Memo** field.
 - **Address and Phone Change** – When selected, the phone number, primary address and statement address fields are displayed.
 - a. **Phone Change Request** – Change or add the phone number in the appropriate field and click **Submit**.

The screenshot shows the "Address And Phone Change" form. The "Request Type" dropdown is set to "Phone Change". The "Primary Address" field contains "100 MAIN ST ANYTOWN PA 17316910". The "Phone Number" section is highlighted with a red box and contains three input fields: "Home Phone" (with value 6365051588), "Business Phone" (with value 6368001588), and "Mobile Phone" (with value Mobile Phone). There is also an "Other Phone" field. "Submit" and "Cancel" buttons are at the bottom.

- b. **Address Change Request** – Update or add the address in the appropriate **Primary Address** and/or **Statement Address** fields and click **Submit**.

The screenshot shows the "Address And Phone Change" form. The "Request Type" dropdown is set to "Address Change". The "Primary Address" field contains "100 MAIN ST ANYTOWN PA 17316910". The "Address" section is highlighted with a red box and contains input fields for "Address", "Address Line 2", "Address Line 3", "City", "State Province", and "Postal Code". There is also a "Foreign Address" checkbox. The "Statement Address" section is also visible with similar input fields. "Submit" and "Cancel" buttons are at the bottom.

- c. **Address and Phone Change Request** – Update and/or add the new phone number and address. Click **Submit**.

The screenshot shows the "Address And Phone Change" form. The "Request Type" dropdown is set to "Address and Phone Change". The "Primary Address" field contains "100 MAIN ST ANYTOWN PA 17316910". Both the "Address" section and the "Phone Number" section are highlighted with a red box. The "Address" section includes fields for "Address", "Address Line 2", "Address Line 3", "City", "State Province", and "Postal Code". The "Phone Number" section includes fields for "Home Phone", "Business Phone", and "Mobile Phone". "Submit" and "Cancel" buttons are at the bottom.

3. The review page displays. Review the information and click **Confirm**.

Cardholder Name/Account #	Request Type	Primary Address	Statement Address	Memo	Actions
ROBERT J THOMPSON 02755	Phone Change	100 MAIN ST ANYTOWN PA 17369		Test	

Phone Number

Home Phone: [5302003388] Business Phone: [5302003388] Mobile Phone: [Mobile Phone]
Other Phone: [5302003388]

- The **Successfully Submitted** screen will display if the request was successfully submitted.



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

Change Cardholder Authorization Block

Change Cardholder Authorization Block Online Request allows the administrator 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 Administrator removes the block.

To **Change Cardholder Authorization Block**, perform the following steps:

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

Online Requests

Card Replacement Request View Full Account Number Manage Employee Id **Change Cardholder Authorization Block** Add/Modify Vehicle

Add New Cardholder Request Add/Modify Group Add New Transaction Card Activation Request Address and Phone Change

- The **Change Auth Block** screen displays. In the **Authorization Block** field, select whether you are adding or removing a block from the drop-down menu and make a note in the **Memo** field. Click **Submit**.

Change Auth Block

Cardholder Name	Account #	Current Status	Authorization block	Memo	Actions
BL ACCT STUSTER	9359	Not Blocked	Select Authorization Bloc	Memo	

Note: If you select **Add** a block, this will prevent authorizations on the account selected.

- The **Change Cardholder Authorization Block** review page displays. Review the information and click **Confirm**.

Change Auth Block

Cardholder Name	Account #	Current Status	Authorization block	Memo	Actions
BL ACCT STUSTER	9359	Not Blocked	Add Block	Test	

- A confirmation message is displayed.

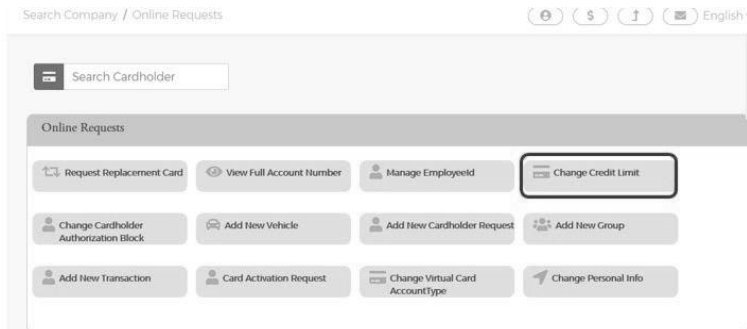
Note: This Service Request is a real-time process and the Memo field serves as a notation.

Change Credit Limit

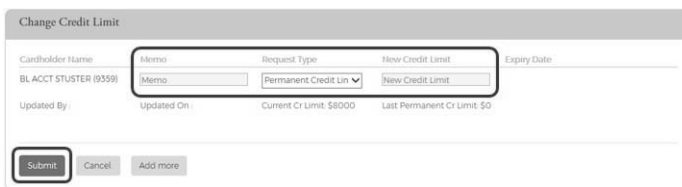
The **Change Credit Limit** online request allows you to request an increase or decrease in a cardholder's credit limit in real time.

To complete the **Change Credit Limit** online request, perform the following steps:

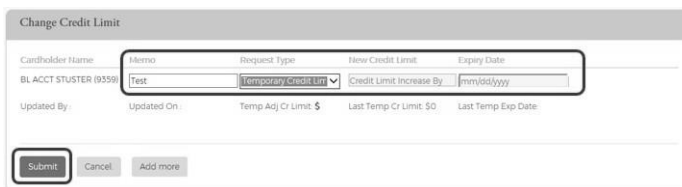
1. From the **Online Requests** screen, select **Change Credit Limit**.



2. The **Change Credit Limit** screen displays. Complete the **Memo**, **Request Type** and **New Credit Limit** fields. Click **Submit**.



If you selected **Temporary Credit Limit**, the **Expiration Date** field appears and must be completed prior to clicking **Submit**.



Note: The **Request Type** field options are based on the security settings set up by Truist.

3. The review page displays. Review the information and click **Confirm**. A confirmation message is displayed.

Note:

- This Service Request is a real-time process and the Memo field serves as a notation.
- It may take up to 48 hours for the request to take effect. If you have any questions, contact Truist.

The table below describes the elements of the **Change Credit Limit** online request.

Element	Description
Memo	Insert a note regarding the request
Request Type	Select the request type from the drop-down list.
New Credit Limit	Type the new credit limit in whole dollar amounts only.
Expiration Date	This field appears when Temporary Credit Limit Increase is selected. Type the date the temporary credit limit should expire. Format is MM/DD/YYYY
Updated By	Displays the Administrator's User ID who requested the change.

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Updated On	Displays the date the permanent or temporary credit limit was last changed.
Current Cr Limit	Displays the current credit limit.
Last Permanent Cr Limit	Displays the previous permanent credit limit amount when permanent credit limit Increase is selected
Temp Adj Cr Limit	Displays the cardholders assigned (permanent) credit limit plus the (increased by) temporary credit limit amount.
Last Temp Cr Limit	Displays the previous temporary credit limit amount.
Last Temp Exp Date	Displays the previous temporary credit limit expiration date.

Change Credit Limit Restrictions

IMPORTANT!

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

These restrictions prevent the change credit limit service request from being submitted under any of the following conditions:

- Requested credit limit change cannot exceed the organization limit.
- Requested credit limit change must be different than the cardholder's current credit limit.
- If the Service Request is unable to be completed in a real time manner it will be routed to the TRUIST Incoming Messages queue to be worked.

Current Temporary Credit Limit Option

If an account selected has an active (not expired or deleted) temporary credit limit, the active temporary limit is displayed in the **Current Temp Limit** field on the **Change Credit Limit** online requests page. The **Current Temp Limit** field allows the Admin the ability to change the amount, but this does not require entry of a new expiration date. The **Current Temp Exp Date** field allows the Admin the ability to change the date but does not require entry of a new limit.

Active Temporary Credit Limit Indicator

An active temporary credit limit indicator **T** displays next to the credit limit any time the account has an active temporary credit limit. If you place the cursor over the indicator, a message displays stating there is an active temporary credit limit increase on this account.

Close an Account

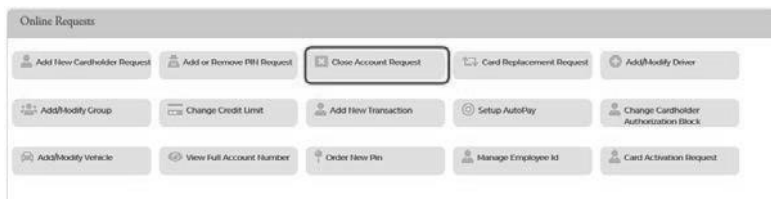
The **Close Account** online request allows you to request to close a commercial card account in real time. This prevents future authorizations and account reissue.

IMPORTANT!

→ This feature is not intended for lost or stolen accounts. For a lost or stolen account, contact the phone number provided by the institution.

To complete the **Close Account** online request, perform the following steps:

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



2. The **Request to Close Accounts** page is displayed. Select the **Reason** for closing the account, type a question or comments in the **Memo** field and click Submit.

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Cardholder Name	Account #	Reason	Memo	Actions
BL ACCT STUSTER	9359	<input type="text"/>	<input type="text"/>	

Note: You can select a reason from the drop-down menu or you can type a reason in the **Reason** field.

- The **Request to Close Account** review page displays. Review the information and click **Confirm**.

Cardholder Name	Account #	Reason	Memo	Actions
BL ACCT STUSTER	9359	Test	Test	

- A confirmation message is displayed.

Note:

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

Manage Employee ID

The **Manage Employee ID** online request allows you to edit and/or delete an existing employee ID number.

To complete the **Manage Employee ID** online request, perform the following steps:

- From the Online Requests screen, select **Manage Employee ID**.

Online Requests

<input type="button" value="Card Replacement Request"/>	<input type="button" value="View Full Account Number"/>	<input type="button" value="Manage Employee Id"/>	<input type="button" value="Change Cardholder Authorization Block"/>	<input type="button" value="Add/Modify Vehicle"/>
<input type="button" value="Add New Cardholder Request"/>	<input type="button" value="Add/Modify Group"/>	<input type="button" value="Add New Transaction"/>	<input type="button" value="Card Activation Request"/>	<input type="button" value="Address and Phone Change"/>

- The **Manage Employee** screen displays. Enter the new Employee ID in the **Employee ID** field. Type a note about the request in the **Memo** field and click **Submit**.

Cardholder Name	Account #	Employee ID	Memo	Actions
BL ACCT STUSTER	9359	<input type="text"/>	<input type="text"/>	

- The review page displays. Review the information and click **Confirm**.

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Cardholder Name	Account #	Employee ID	Memo	Actions
BL ACCT STUSTER	9359	BAI23Test	Test	

4. A confirmation message is displayed.

Order New PIN

The **Order New PIN** online request creates new PIN request or creates a new PIN in the event of the PIN being lost or stolen.

To complete the **Order New PIN** online request, perform the following steps:

1. From the **Online Requests** screen, select **Order New Pin**.

Online Requests

- Add New Cardholder Request
- Add or Remove PIN Request
- Close Account Request
- Card Replacement Request
- Add/Modify Driver
- Add/Modify Group
- Change Credit Limit
- Add New Transaction
- Setup AutoPay
- Change Cardholder Authorization Block
- Add/Modify Vehicle
- View Full Account Number
- Order New Pin**
- Manage Employee Id
- Card Activation Request

2. The **Order Pin** screen displays. Select **New PIN** or **Send Reminder** from the **Select Request Code** field drop-down menu. Add a note in the **Memo** field explaining your actions and click **Submit**.

Cardholder Name	Account #	Request Code	Memo
BL ACCT STUSTER	9359	Select Request Code	Memo

3. The review page is displayed. Review the information and click **Confirm**.

Cardholder Name	Account #	Request Code	Memo
BL ACCT STUSTER	9359	New Pin	Test

4. A confirmation message is displayed.

Request Replacement Card

The **Card Replacement** Service Request allows you to request replacement credit cards for existing commercial cardholders. This feature is not intended for lost or stolen accounts.

IMPORTANT!

→ If you are trying to report a card lost or stolen, or to report fraud, please contact Truist immediately.

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To complete the **Request Replacement Card** online request, perform the following steps:

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



2. The **Card Replacement/Service Request** screen displays. Complete the **Reason** field and type a note in the Memo Field. Click **Submit**.



Note: You can select a reason from the drop-down menu or you can type a reason in the **Reason** field.

3. The review page is displayed. Review the information and click **Confirm**.



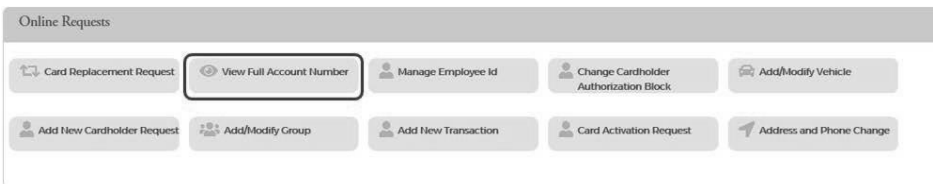
4. The **Successfully Submitted** screen will display if the request was successfully submitted.

View Full Account Number

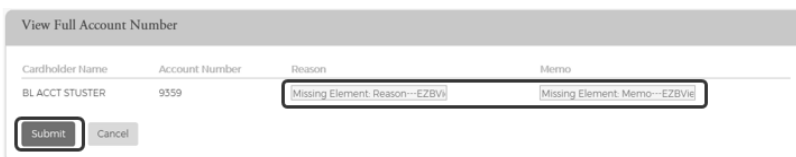
The **View Full Account Number** online request allows the admin users to view the complete card account number.

To complete the **View Full Account Number** online request, perform the following steps:

1. From the **Online Requests** screen, select **View Full Account Number**.



2. The **View Full Account Number** screen displays. Complete the **Reason** field and type a note about the request in the **Memo** field. Click **Submit**.



Note: You can select a reason from the drop-down menu or you can type a reason in the **Reason** field.

3. The review page is displayed. Review the information and click **Confirm**.

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The screenshot shows a form titled "View Full Account Number". It contains a table with the following data:

Cardholder Name	Account Number	Reason	Memo
BLACCT STUSTER	9359	<input type="text" value="Test"/>	<input type="text" value="Test"/>

Below the table are two buttons: "Confirm" and "Cancel".

4. A confirmation message is displayed.

Virtual Accounts

IMPORTANT!

→ The following sections support virtual accounts only.

Change Virtual Card Account Type

To complete the **Change Virtual Card Account Type** online request, perform the following steps:

1. From the **Online Requests** screen, select **Change Virtual Card Account Type**.

The screenshot shows the "Online Requests" screen. A search bar at the top is labeled "Search Cardholder". Below it, a grid of buttons is displayed. The button "Change Virtual Card Account Type" is highlighted with a red box.

2. The **Change Virtual Card Account Type** page is displayed. Select the **Reason** for closing the account, type a question or comments in the **Memo** field and click **Submit**.

The screenshot shows the "Change Virtual Card Account Type" form. It contains a table with the following data:

Cardholder Name (Account #)	Account #	Current Status	Type	Memo	Actions
VIRTUAL ACCT AVAILABLE	5581	Multi-Use	<input type="text" value="Select Account Type"/>	<input type="text" value="Memo"/>	

Below the table are two buttons: "Submit" and "Cancel".

Note: Highlighted fields are mandatory fields and must have a value entered.

3. The review page is displayed. Review the information and click **Confirm**.

The screenshot shows the review page for "Change Virtual Card Account Type". It contains a table with the following data:

Cardholder Name (Account #)	Account #	Current Status	Type	Memo	Actions
VIRTUAL ACCT AVAILABLE	5581	Multi-Use	<input type="text" value="Single Use"/>	<input type="text" value="Test"/>	

Below the table are two buttons: "Confirm" and "Cancel".

4. A confirmation message is displayed.

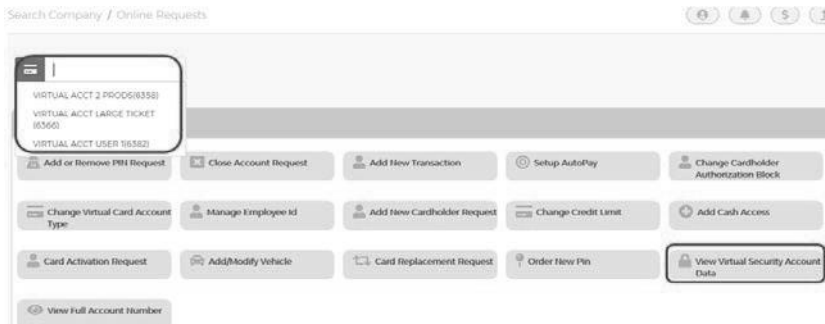
View Virtual Account Security Data

Security data for virtual accounts is needed to make online or mail order transactions.

To complete the **View Virtual Account Security Data** online request, perform the following steps:

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1. From the **Online Request** page, enter the virtual account name and click the **View Virtual Account Security Data** online request.



2. The **View Account Security Data** screen is displayed. Click **Submit**.



3. A **Successfully Submitted** message will display and the full 16-digit account number, expiration and CVV2 is displayed.



Note: This Online Service Request only appears for institutions with Virtual Accounts, admins with access, and only for Virtual accounts.

Spend Restrictions

Depending on your user security profile, you can manage spending restrictions for your commercial card program. Start with **Merchant Group Code (MGC)** definitions to manage spending restrictions. An MGC definition contains a specific category of **Merchant Category Codes (MCCs)**. Refer to the **Online MCC List** for the available codes and choose the MCCs to include in an MGC definition. Definitions must be included before the spending limits are set.

Spending limits are rules that limit card usage by the dollar amount, the number or transactions within an MGC definition, or both. Commonly, spending limits are set up with a decline response. Transactions that qualify for MGC definitions that violate transaction amount or count criteria are not authorized. You can establish spending limits for a time period that you can determine or select a time period from a drop- down list.

Spending limits are set for an organization, sub level or cardholder account. Set the initial spending limit for at least one period. Adding limits for other periods is considered a change or modification. In addition, the same MGC is then displayed for all time periods. The amount, count, and response criteria, however, can remain undefined, and differ from the other time periods.

If a sub level or cardholder account spending limit is added to an organization, be sure to set up all criteria that is required to be applied at each level. The system applies the spending limit to the lowest level it finds. For example, an organization hierarchy can consist of an organization, and one or more sub levels. Cardholder accounts can be set up under an organization, or under any sub level. A spending limit set for a cardholder account takes precedence over sub level and organization limits, and a spending limit set for a sub level takes precedence over one set for an organization.

If an MGC definition is deleted from a spending limit, the definition is removed from every time period. If the spending limit to an MGC definition is to be applied for one period, but not another, leave the Transaction Amount, Transaction Count, or Response Code fields blank for the MGC definition for the period that the spending limit does not apply to. If criteria already exist for an MGC definition, delete the criteria but keep the MGC definition. The MGC definition can be deleted only if the plan is to eliminate all spending limits for that definition for all time periods by selecting the Delete All Spending Limits option. If all the spending limits for a particular cardholder account, a sub level, or an organization is to be removed, delete these limits. A spending restriction can be deleted from one-time period only. In this case, the Transaction Amount, Transaction Count, and Response Code for all the groups under that time period must be deleted.

- MGC definitions can be set without applying spending criteria to approve or decline transactions with the Exclude MGC option.
- You can approve or decline transactions for undefined MCCs with the Other Merchants option.
- An MCC add/change/delete or a Spending Limit add/change/delete is passed to the Incoming Messages Queue if the request is unable to be processed in a real-time manner.

Manage Spend Restrictions Online Request

Based on the administrative access, organization administrators can implement authorization restrictions to manage the risk of their commercial card programs. The access to manage codes and restrictions is based on administrative access set by Truist.

Administrative access is one of the following:

- No access – The institution is creating the groups and restrictions on your behalf
- Access to Manage groups and/or restrictions, (Add, Change, or Delete)
- View Only access

The institution may create groups of codes on the request made, or own groups can be created. Based on the admin group and organization access, the admin can:

- Create groupings of Merchant Category Codes (MCG)
- Restrict spending to that group, or to all merchants except that group
- Set # and \$ restrictions to that group

Spending Restrictions are set by:

- Cardholder, Sub level, or Organization
- Time Period
- Frequency (#) and Amount (\$)

Authorization requests are declined if a request:

- Exceeds the Count
- Exceeds the Amount
- Is from a restricted MCG

Two features work together to enable and establish spending limits and general criteria for approving or declining transactions:

- Manage Merchant Group Codes (MGC)
- Manage Spending Limits

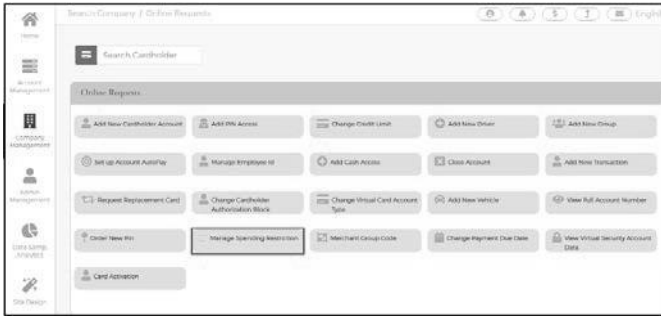
Note: *All changes made to organization and cardholder spending limits are processed on a real time basis. If an error prevents a submission in real time, the request is submitted to the institution's Incoming Messages queue for manual review and update.*

To implement authorization restrictions, perform the following steps:

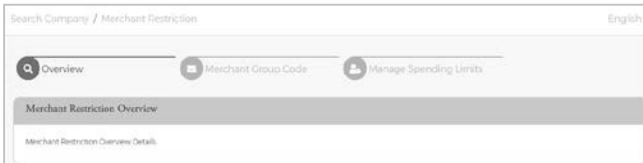
1. From the **Company Search Results** page, click on the **Online Request** icon.



2. The **Online Requests** page is displayed. Click the **Manage Spending Restriction** icon.



3. The **Merchant Restriction** page is displayed.



IMPORTANT!

→ Some online requests only display to a user if the permissions have been set to include the request types set up by Truist.

Merchant Restrictions Overview

If you select the Manage Spending Restrictions from the online service request types, the Merchant Restrictions Overview page appears. Please review this to understand how the process works in TRUIST eZBusiness.



The below table describes the elements of the **Merchant Restriction** page:

Element	Description
Merchant Restriction Overview	This section shows general information about the Manage Spending Restrictions option.
Merchant Group Code	Click this option to view, modify, delete, and add Merchant Group Code (MGC) definitions.
Manage Spending Limits	Click this option to view, modify, delete, and set spending (velocity) limits for an MGC definition, or set general criteria for approving or declining an MGC or MCCs.

Merchant Group Codes (MGC)

Manage Merchant Group Codes

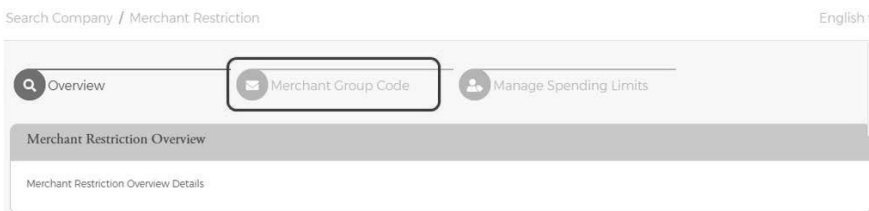
Merchant Group Codes (MGCs) contain the Merchant Category Codes (MCCs) to include in or exclude from Spending (Velocity) Limits, which are group restriction parameters.

Access the Manage Merchant Group Codes page to create one or more groupings of Merchant Category Codes. After the groups are added, you can place restrictions on the groups.

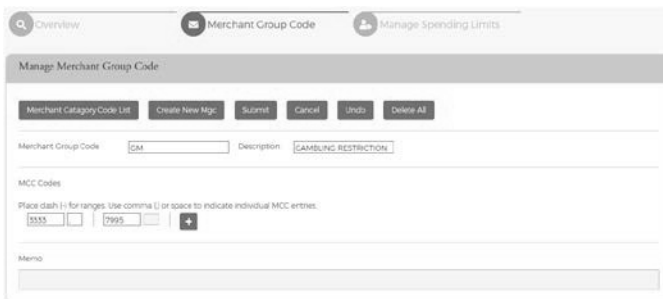
1. Select **Manage Spending Restriction** from the **Online Requests** page.



2. The **Merchant Restriction** page is displayed. Select **Merchant Group Code**.



3. The **Merchant Group Code** page is displayed.



The below table describes the icons available on the **Manage Merchant Group Code** section:

Icon	Description
	Displays the MCC list including the MCC Code, Description and the date updated. Allows you to select
	Click to create a new Merchant Group Code
	Submits the request
	Cancels the request and takes you back to the Online Requests page
	Select this button to clear any changes and return to the unchanged values in the MGC record.

Delete All

You can delete an MGC only if you deleted, previously, the MGC from the spending limits that used it. If you delete an MGC, and the associated spending limits are not deleted, the request is submitted and fails. An error message appears on the confirmation page.

+

Opens up additional fields for MCC codes to be included in the MGC

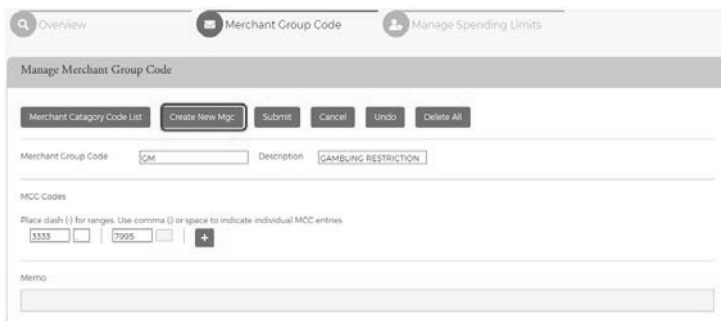
Add a Merchant Group

Depending on your access rights, you can add new Merchant Groups using the Manage Merchant Group Codes page.

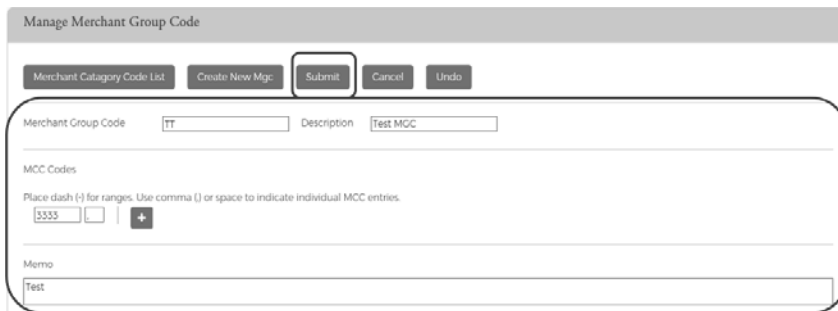
1. From the **Merchant Restriction** page, select **Merchant Group Code**.



2. The **Merchant Group Code** page is displayed. Click the **Create New MGC** button.

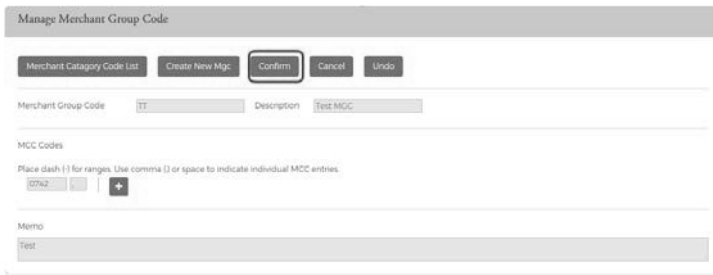


3. Enter the following information and then click the **Submit** icon.
 - **Merchant Group Code** – type the code for the new group
 - **Description** – type a description for the new group
 - **MCC Codes** – enter the MCC codes to be included in the new MGC. Note: The plus icon allows you to enter multiple MCC codes.
 - **Memo** – type a note in the memo field



Note: You can click on the Merchant Category Code List icon to display the MCC list. Clicking the icon within the list will add the MCC code to the MCC Codes section.

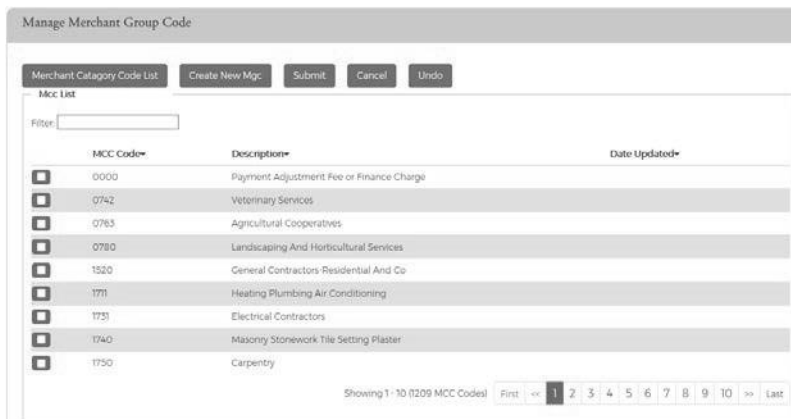
4. The review page will be displayed. Review the information and click **Confirm**.



5. The Merchant Group Code is successfully added.

Merchant Category Code (MCC) List

The available Merchant Category Codes can be viewed to include in the spending restrictions by clicking the **Merchant Category Code (MCC) List** icon on the **Manage Merchant Group Code (MGC)**.



The following fields are displayed within the **Manage Merchant Group Code** screen:

Element	Description
MCC Code	This is an entry field to search for an MCC Code. To sort by MCC Code, click the MCC Code link. All codes that contain the entered value are displayed.
Description	This is an entry field to search for an MCC Description. To sort by Description, click the Description link. All MCC codes that contain the entered description are displayed.
Date Updated	This is an entry field to search for the most recently updated MCC Codes. To sort by the date an MCC Code was last updated, click the Date of Last Update link.

Changing Merchant Groups

Depending on your access rights, you can modify or delete a new Merchant Group Code (MGC). To delete, refer to the Delete Restrictions procedures.

To change a merchant group, perform the following steps:

1. From the **Manage Merchant Group Code Online Request**, click the **Undo** button.

2. Click in the **Merchant Group Code** field and select the two-digit code to change. Make your changes to the description and MCC codes as needed and type a note in the Memo field. Click the **Submit** button.

3. The review page will be displayed. Review the information and click **Confirm**.

4. A confirmation message will be received.

Spend Limits

Manage Spending Limits

Spending limits are rules that limit organization/sublevel or card usage by dollar amount, the number or transactions within a Merchant Group Code (MGC) definition, or both. The limits are created and modified on the **Manage Spending Limits** page.

You can manage these limits by completing the fields and submitting this service request through one of the following options:

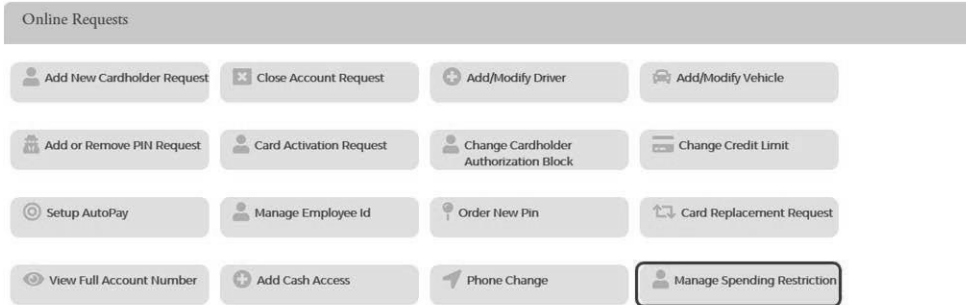
- For a single addition or change to an MGC, enter data into the columns at the bottom of the page.
- For numerous additions and changes, complete the fields in the Maintain Spending Limits section in the center of the page. For additional information, see the Merchant Group Selection topic.

Adding a Spending Limit

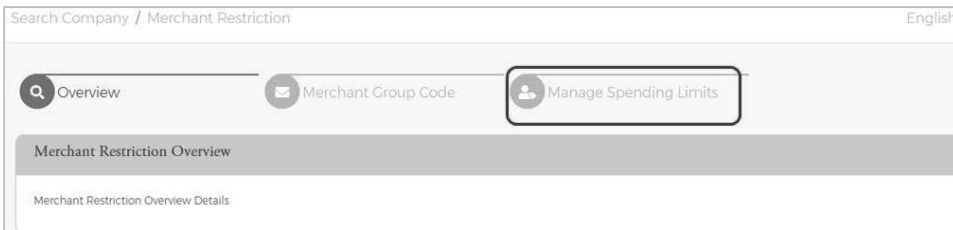
To manage spending restrictions, a spending (velocity) limit needs to be set on a Merchant Group Code (MGC) definition. These restrictions can be set at the organization, sub-level or at an account level.

To add a **Spending Limit** to a **Merchant Group Code**, perform the following steps:

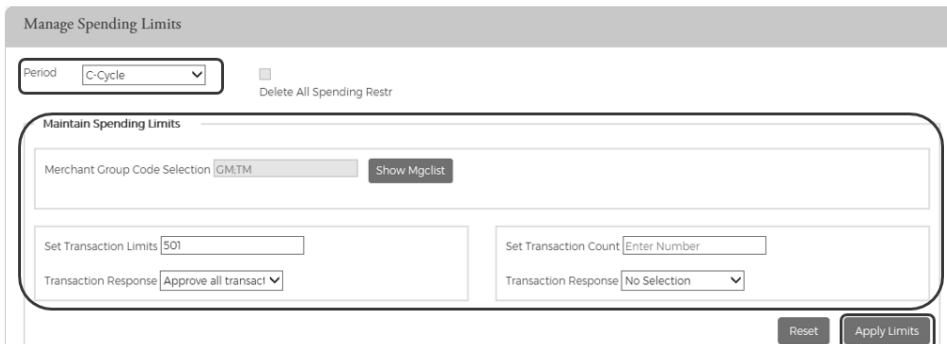
1. From the Online Request page, select **Manage Spending Restriction** from the Online Requests page.



2. The **Merchant Restriction** page is displayed. Select **Manage Spending Limits**.



3. The **Manage Spending Limits** page is displayed. Enter the **Period** and appropriate fields in the **Maintain Spending Limits** section and click **Apply Limits**.



Note: The table at the end of this section provides details on each of the fields on the page.

4. Once all the necessary fields are entered and the **Apply Limits** button has been clicked, the restrictions appear in the **MGC Mapping** section. You can edit the information, delete an MGC or add additional MGCs in this section.

Mcc Field Populated Msg

Submit Cancel

MCC Mapping

MGC	Transaction Limit	Transaction Response	Count	Count Response
CM	501	Approve all transactions for selec		No Selection
TM	501	Approve all transactions for selec		No Selection

+

Other Merchants Response: No Selection

Exclude Mgc: Response: No Selection

Memo:

- Complete the Exclude MGC and Response fields, if needed. Type a note in the Memo field and client Submit.
- The review page will be displayed. Review the information and click **Confirm**. The **Manage Spending Limits Successfully Submitted** pop up is displayed on successful entry.

The below table describes the elements of the **Manage Spending Limits** page:

Element	Description
Hierarchy	
Organization Level	Click the radio button to select organization level hierarchy.
Organization Sub Level	To limit a organization level, select the level to restrict from the Organization/Sub-level drop-down box.
Account Level	Click the radio button to select account level hierarchy. When account level is selected, additional fields will appear – Account and Account Level Restrictions .
Account	To limit an account, select the cardholder account. Type the cardholder name in the Account box. As you begin typing, a drop-down will appear with cardholder names.
Account Level Restrictions	<p>Select Enable Restriction or Disable Restriction.</p> <ul style="list-style-type: none"> ➤ Enable Restrictions – Select this option in the following cases: <ul style="list-style-type: none"> ❖ To restrict a cardholder account ❖ If return restrictions to a cardholder account where restrictions were previously disabled ➤ Disable Restrictions – Select this option to disable restrictions
Manage Spending Limits	
Period	Select the time period that the restrictions are in effect for from the drop-down list: Cycle, Daily, Weekly, Monthly, Quarterly, Yearly, Transaction, Other
Other Days	This is a required field when the other option is selected from the Period field. This sets a revolving number of days in which the set limit cannot exceed. For example, if the days are set to 180 and the amount is set to \$500.00, the account has 180 days to spend up to the maximum limit. If the maximum amount is met within 180 days, the account must wait until 180 days expires. At that time, the days reset, and purchases are allowed on the account at merchants with an MCC code defined under the specific Merchant Group Code (MGC).
Delete All Spending Restr	Select the check box to permanently delete all of the spending limits FOR ALL PERIODS, for the selected organization, sub-level, or an account.
Maintain Spending Limits	
Merchant Group Code Selection	<p>Click the Show MGC List button and a list of MGC's will appear. Select the MGC from the list. The MGCs selected from the list appear in the MGC column after clicking Apply Limits. MGCs actively used for the selected organization/sublevel or account are indicated in this list with an asterisk.</p> <p>Note: You are also able to view the MGC detail by clicking the Show MGC Detail button in the drop-down list.</p>

Element	Description
Set Transaction Limits	This field is optional. Enter the maximum dollar amount allowed on a transaction within the selected Period . Example: Enter 501 to set the limit for \$500.
Transaction Response	Select an option from the drop-down list. This field is optional. If you entered a transaction dollar amount, the system's default response is Decline. You can change the response as needed: <ul style="list-style-type: none"> ➤ Approve all transactions for the selected MGCs. ➤ Decline transactions above the entered value.
Set Transaction Count	This field is optional. Enter the maximum number of transactions to allow within the selected Period . This option cannot be set for Transaction Spending Limits. Example: 30
Transaction Response	Select an option from the drop-down list. This field is optional. If you entered a transaction dollar amount, the system's default response is Decline. You can change the response as needed: <ul style="list-style-type: none"> ➤ Approve all transactions for the selected MGCs. ➤ Decline transactions above the entered value.
Reset	Select this button to clear any changes and return to the unchanged values.
Apply Limits	Select this button to apply the selections in the Maintain Spending Limits section. The selection results appear in the columns of the Spending Limits form. If necessary, the data can be edited by modifying or deleting the values from the form directly.
MGC Mapping	
MGC	The Merchant Group Code
Transaction Limit	This field is optional. Enter or change the maximum dollar amount allowed on an MGC. If you selected and applied transaction limits to MGCs from the Select MGC drop down list in the Maintain Spending Limits section, the corresponding values appear in this column.
Transaction Response	If you selected and applied a transaction response to MGCs from the Select MGC drop down list in the Maintain Spending Limits section, the selected corresponding values appear in this column.
Count	If you selected and applied a transaction count to MGCs from the Select MGC drop down list in the Maintain Spending Limits section, the corresponding values appear in this column.
Count Response	If you selected and applied limits to MGCs from the Select MGC drop down list in the Maintain Spending Limits section, the corresponding values appear in this column.
Delete Icon	The delete icon allows you to delete the Spend Limits for that row.
Add Icon	The add icon allows you to add additional Spend Limits.
Other Merchants Response	For transactions with undefined MCCs in the MGCs with spending limit criteria, or in the Exclude MGC group, the response can be set to approved or declined. Once set, it is the same for all spending limit parameters.
Exclude MGC	Enter a two-digit MGC to set to decline authorizations without applying spending limit criteria. Once set, it is the same for all spending limit parameters.
Response	If you entered an MGC to restrict, select a response for these transactions: <ul style="list-style-type: none"> ➤ Approve ➤ Decline
Memo	Insert a note regarding the request.
Submit	The Apply Limits button must be selected before this button is enabled. Click this button to submit changes. The Review page displays.

Changing a Spending Limit

You can modify or delete a spending (velocity) limit set up for a Merchant Group Code (MGC). You can modify or delete these restrictions at the organization, sublevel, or account levels.

From the **Manage Spending Limits** online request page:

Admin User Guide

1. Select the **Account Level** or **Organization Level** button. **Note:** If you select **Account Level**, you must select **Enable Restrictions** from the **Account Level Restrictions** section.
2. Enter the changes to the **MGC** you want to make, and the other required and optional field values.
3. Click the **Submit** button. The review page is displayed.
4. Review the information and click the **Confirm** button.
5. The **confirmation** message appears.

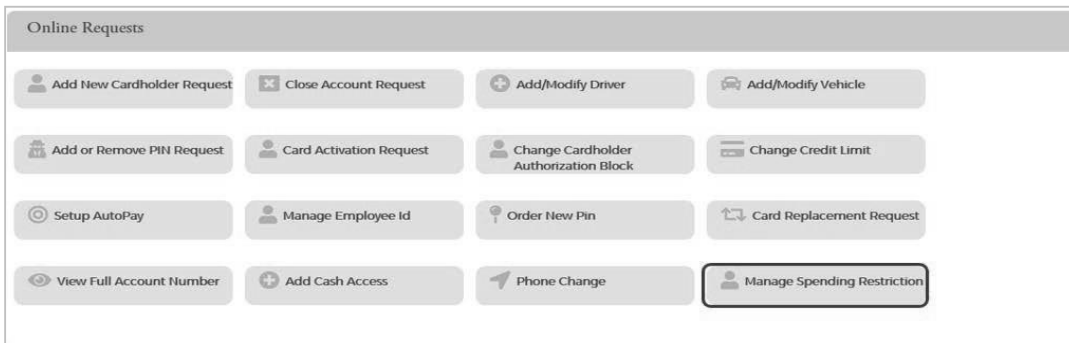
Delete Spend Restrictions

Once restrictions are in place, they may be deleted. If restrictions already exist for an MGC definition, consider deleting the restrictions, but keep the MGC definition. The definition can be used later with new restrictions.

Delete All Spend Limits

To delete all spending limits for all time periods for all cardholders, perform the following steps:

1. From the **Online Requests** page, select **Manage Spending Restriction** from the Online Requests page.



2. The **Merchant Restriction** page is displayed. Select **Manage Spending Limits**.



3. The **Manage Spending Limits** page is displayed. From the **Hierarchy** selection, select **Organization** and **Organization Sub Level** or **Account Level** and **Account** and click the Delete All Spending Restr box.

Overview Merchant Group Code Manage Spending Limits

Hierarchy

Company Level
Company Sub Level: NEW PRODUCTS SMALL BUSINESS TEST 5- Default

Account Level
Account: Search Cardholder

Account Level Restriction

Enable Restriction Disable Restriction

Account Restriction Info

Manage Spending Limits

Period: C-Cycle

Note: A message appears on the confirmation page if restrictions are tied to an MGC you attempt to delete.

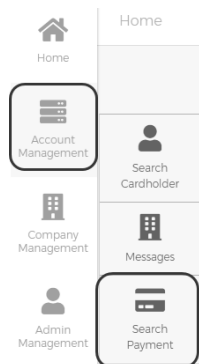
4. Click the **Submit** button. The review page is displayed.
5. Review the information and click the **Confirm** button.
6. A confirmation message is displayed.

Payments

Search for a Payment

To search for a payment, perform the following steps.

1. From the **Home** page, click **Account Management > Search Payment**.



2. The **Search Payment** page is displayed. Enter one or any combination of search options and click **Search**.

Admin User Guide

Search Payment English ▾

Search
Manage Filters ▾

Payment Search Results

Showing Payments

System	Association	Corporation	Confirmation#	Account #	Cardholder	Payment Amount	Payment Date	
81	0000000	BH00000058	12345**9874	Cardholder 1	\$100.00	01/30/2019		
86	001111	BH00000057	12345**9258	Cardholder 2	\$100.00	01/30/2019		

Note:

- You can click on the **Manage Filters** button to select the filters that you would like displayed.
- All payments that you have access to will be displayed before you enter search criteria. Search criteria only needs to be entered if you want to filter down the list.

The table below describes the search elements on the **Search Payment** page.

Element	Description
Hierarchy	Hierarchy level
Account #	Account number
Confirmation #	The confirmation number received when the payment was made
First Name	Cardholder's first name.
Last Name	Cardholder's last name.
Payment Account #	The checking or savings account number used to make the payment
Routing #	The checking or savings routing number used to make the payment
Organization ID	The organization ID
Payment Status	The status of the payment – All, Cancelled, Pending, Processing, Processed
Payment Amount	Search by the amount of the payment. Select an option from the drop-down list – Equal to, Between, Higher than, Smaller than. Once a selection is made, a field will appear to enter the amount.
Payment Date	Search by the date of the payment. Select an option from the drop-down list – Equal to, Between, After, Before. Once a selection is made, a field will appear to enter the date.

The below table describes the icons available in the **Payment Search Results** section:

Icon	Description
	View payment details

Download Payment Search Results

You can download the search results to the following formats and financial software programs:

- Excel/Spreadsheet (.csv) format
- Excel
- Text (tab spacing) format

To download the list, perform the following steps:

Admin User Guide

1. Click the **download** icon in the **Cardholder Search Results** section.



Payment Search Results

Showing 10 Payments

System	Association	Corporation	Confirmation#	Account #	Cardholder	Amount	Payment Date
85	880001	BH00000125	448508***3285	VIRTUAL ACCT TESTING	\$12.00	03/28/2019	
85	880001	BH00000110	448508***3285	VIRTUAL ACCT TESTING	\$11.00	03/26/2019	

2. Click on the format option that you want and save the file to a specified location on your computer.



View Payment Details

To view the details of a payment, perform the following steps:

1. From the **Home** page, click **Account Management > Search Payment > Payment Search Results** page, click the **View Payment Details** icon for the payment that you want to see the details for.




Payment Search Results

Showing 10 Payments

System	Association	Corporation	Confirmation#	Account #	Cardholder	Amount	Payment Date
85	880001	BH00000125	448508***3285	VIRTUAL ACCT TESTING	\$12.00	03/28/2019	
85	880001	BH00000110	448508***3285	VIRTUAL ACCT TESTING	\$11.00	03/26/2019	

2. The **Payment Details** page is displayed.



Payments Details

Card Number: 404602***6888 Payment Type: One Time Payment Type: Pending

Payment Date: 02/27/2019 Confirmation#: BH00000069 Payment Account No: [dropdown]

Payment Account Type: Checking Amount: 10 Memo: [text field]

Additional Email: [text field]

[Update Payment] [Cancel Payment] [Go Back]

The below table describes the elements of the **Payment Details** page:

Element	Description
Card Number	The account that the payment was made on
Payment Type	The type of payment: one-time or recurring
Payment Status	The status of the payment – Cancelled, Pending, Processing, Processed
Payment Date	Date the payment was made
Confirmation #	The confirmation number of the payment
Payment Account #	The checking or savings account number used to make the payment
Payment Account Type	The type of account used to make the payment – checking or savings.
Amount	The amount of the payment
Memo	Data entered into the memo field
Additional Email	Email address of any additional admin that received notification of the payment
Update Payment	Click to update the payment.
Cancel Payment	Click to cancel the payment.

Viewing Payment History

The payment history for an account consists of all payments that have been made on the Truist eZBusiness site within the last eighteen months, including pending and cancelled payments. Payments with a pending status can also be updated or cancelled.

Admin User Guide

To view the online payment history for a commercial card account, perform the following step:

1. From the **Company Management, Company Search Results** page, click on the **Payment** icon for the appropriate organization.



2. The **Payments** page is displayed. Select the account(s) that you want to see the history on by clicking the **Checkmark** icon next to the account(s) and click **Show Payment History**.



3. The **Payment History** section is displayed for the account(s) you selected.



The table below describes the information on the **Payment History** page.

Element	Description
Cardholder Details	The cardholder name and the last 4 digits of their account.
Payment Accounts	The checking or savings account number of the account accessed for an online payment. The account number is masked with the exception of the first 6 and last four digits.
Amount	The amount of the payment.
Date to Make Payment	The date the payment is to be made.
Payment Date	The date of the payment.
AdminUser	The admin user ID that made the payment.
Payment Type	The payment type: one-time or recurring.
Status	Payment status: Pending, Processing, Processed, or Cancelled.

Admin User Guide

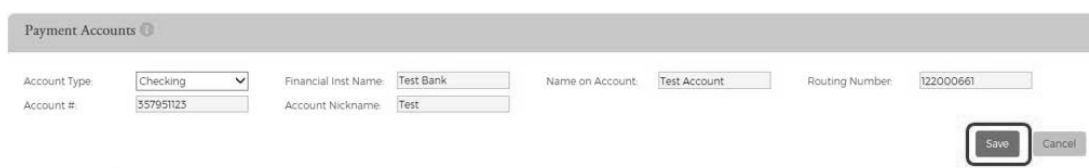
1. From the **Company Management, Company Search Results** page, click the **Payment** Icon.



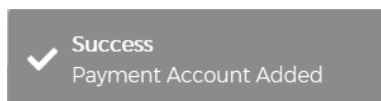
2. The **Payments** page is displayed. All existing payment accounts are displayed in the **Payment Accounts** section. Click **Add New** to add a payment account.



3. The payment information fields are displayed. Complete all the fields and click **Save**.



4. The Success Payment Account Added message is displayed.



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.

The table below describes the information in the **Payment Accounts** section.

Element	Description
Account Nickname	A unique name assigned to identify the account.
Account Type	Identifies if the payment account is from a savings or checking account.
Account #	The checking or savings account number of the account to be accessed for the online payment.
Routing Number	The nine-digit routing number used to identify the financial institution from which the funds are withdrawn for the online payment.
Status	The status of the payment account.

The table below describes the elements on the **Add Payment Account** page.

Element	Description
Account Type	Identifies if the payment account is from a savings or checking account.
Financial Inst Name	The financial institution of the checking or savings account where funds are withdrawn when making an online payment towards the cardholder account.
Name on Account	The name of the registered account holder.
Routing Number	The nine-digit routing number used to identify the financial institution from which the funds are withdrawn for the online payment.
Account #	The checking or savings account number of the account to be accessed for the online payment.
Account Nickname	A unique name assigned to identify the account.

Change Payment Account Information

To change payment account information, perform the following steps:

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

Account Nickname	Account Type	Account #	Routing Number	Status	
Hanery	Saving	4485080000034759	122000661	Active	

+ Add New

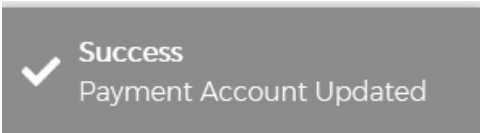
2. The **Payment Account** fields will become highlighted. Make the necessary edits and click the **Update** button.

Payment Accounts ⓘ

Account Type:	Checking	Financial Inst Name:	Test Bank	Name on Account:	Test Account
Routing Number:	122000661	Account #:	33654987123	Account Nickname:	Test

update Cancel

3. A confirmation will display.



Delete a Payment Account

To delete a payment account, perform the following steps:

1. From the **Payments** page, click the **Delete Payment Account** icon next to the account that you want to delete.

Account Nickname	Account Type	Account #	Routing Number	Status	
Hanery	Saving	4485080000034759	122000661	Active	

+ Add New

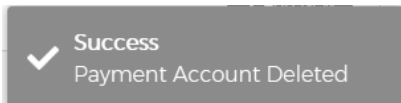
2. A Delete Payment confirmation message will be displayed. Click **Confirm**.

Payment Accounts

Delete Payment Cnf Msg

Confirm Cancel

3. A confirmation message is displayed.



Making Payments

Making a One-Time Payment

Administrators 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. You can schedule a payment for a future date of up to 60 days. Once the payment is made, the payment amount is automatically deducted from the designated account.

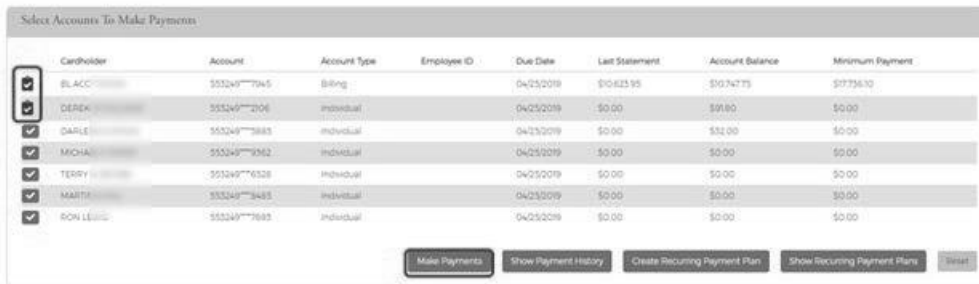
NOTE: If you have not yet set up a payment account, the *Payment Account* page displays. Before making a payment, you must first have a *Payment Account*. Refer to *Adding a Payment Account* for more information.

To make a one-time payment on an account, perform the following steps:

1. From the **Company Management, Company Search Results** page, click on the **Payments** icon for the appropriate organization.



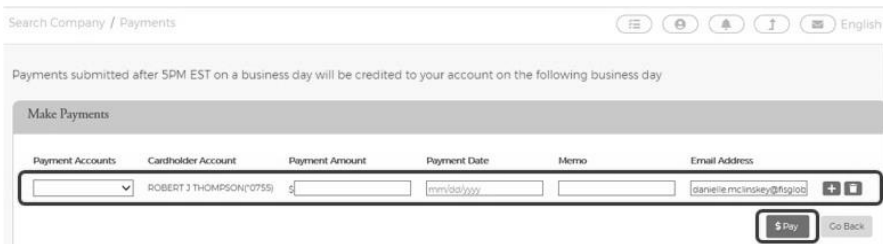
2. The **Payments** page is displayed. Select the account(s) that you are making a payment on by clicking the **Checkmark** icon next to the account(s) and click **Make Payments**.



Note: You can also view payment history, create recurring payment plans and view existing recurring payment plans from this page by clicking on the icons in the **Select Accounts to Make Payments** section.

The payment accounts that have been set up will also appear on the page in the **Payment Accounts** section. You can edit and delete existing payment accounts and add new accounts from this page.

3. The **Make Payments** section is displayed. Complete the required fields and then click the **\$Pay** icon.



Note: You can split payments by clicking on the **Split** icon.

4. A confirmation message is displayed.






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NOTE: If the payment is made before 5:00 P.M. EST, the payment posts to the account on the same day. If the payment is made after 5:00 P.M. EST, the payment posts to the account on the next business day. All payments made on a Saturday or Sunday will post to the account on the following Monday or next business day.

The below table describes the elements in the **Make Payments** section:

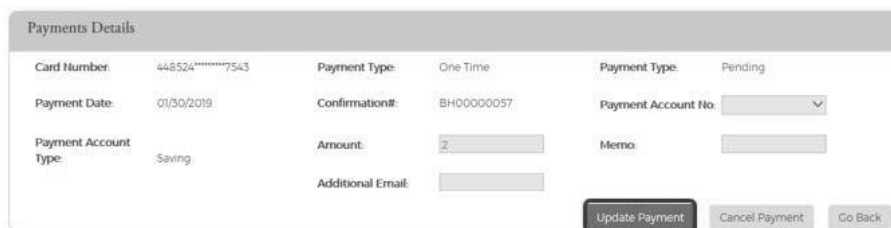
Element	Description
Payments Account	The account name or nickname of the payment account to be used for making the payment. Select the payment account from the drop-down list.
Payment Amount	You can type in an amount or select from one of the drop-down options (Statement Balance, Balance, Minimum Payment Amount)
Payment Date	Select the date that you want the payment made.
Memo	Additional identifying information about the payment for the cardholder's records. This memo will also display in the payment confirmation e-mail.
Email Address	Specifies the e-mail address where the payment confirmation will be sent. The email address field will be auto populated with your email address but can be changed.

The below table describes the icons available in this section:

Icon	Description
Make Payments	
	Process the payment
	Split the payment
	Delete the payment
Payment Accounts	
	Edit payment account
	Delete payment account

Update/Change a Payment

Payments can be changed as long as the payment status is **Pending**. To change a payment, click the **Update Payment** on the **Payments Details** page.



The screenshot shows the 'Payments Details' page with the following information:

- Card Number: 448524*****7543
- Payment Date: 01/30/2019
- Payment Type: One Time
- Confirmation#: BH00000057
- Payment Type: Pending
- Payment Account No.: [Dropdown menu]
- Payment Account Type: Saving
- Amount: 2
- Memo: [Text field]
- Additional Email: [Text field]

Buttons at the bottom: Update Payment, Cancel Payment, Go Back.

Cancel a Payment

Payments can be cancelled as long as the payment status indicates **Pending**. To cancel a pending payment, click **Cancel Payment** on the **Payment Details** page.

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Payments Details

Card Number: 448524****7543 Payment Type: One Time Payment Type: Pending

Payment Date: 07/30/2019 Confirmation#: BH00000057 Payment Account No: [dropdown]

Payment Account Type: Saving Amount: 2 Memo: [text box]

Additional Email: [text box]

Update Payment Cancel Payment Go Back

Once a payment is cancelled, the changeable fields on the **Payment Details** page appear disabled, and the payment status is cancelled.

Create a Recurring Payment

To add a recurring payment plan to a billing account, perform the following steps.

1. From the **Company Management, Company Search Results** page, click the **Payment** icon next to the organization that you want to view a recurring payment for.

Company Search Results

Showing 10 Companies

System	Association	Corporation	Company	Company name	Company Nickname	Status	Actions
B2K	85	880001	00000034	LORA TESTING		Open	[Payment icon]

2. Select the billing account that to draft the recurring payment from and click **Create Recurring Payments Plan**.

Select Accounts To Make Payments

Cardholder	Account	Account Type	Employee ID	Due Date	Last Statement	Account Balance	Minimum Payment
BLACCT STINKER	404601****3874	Billing		07/26/2019	\$2,870.89	\$2,870.89	\$5,655.66

Make Payments Show Payment History Create Recurring Payments Plan Show Recurring Payments Plans Reset

3. The New Recurring Payments page is displayed. Complete all of the fields and click Save.

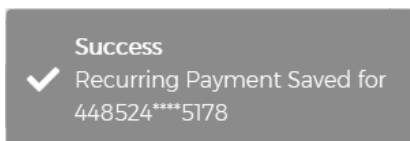
New Recurring Payments

Account #: 448524****5178 Payment Account Number: Test Recurring Schedule: Fixed Monthly

Start Date: 3/15/2019 Days before due date: 2 Amount to Pay: 10.00

Save Go Back

4. A confirmation is displayed.



The below table describes the elements of the **Create a Recurring Payment** page:

Admin User Guide

Element	Description
Account #	The first 6 and last 4 digits of the card number for the billing account.
Payment Account	Select from the drop-down list the account that you want the payment made from.
Recurring Schedule	Select the schedule from the drop-down list: <ul style="list-style-type: none"> ➤ Minimum Payment Due – minimum amount due on the last statement ➤ Account Balance – the account balance at the time of the payment ➤ Statement Balance – the account balance at the time of the last statement ➤ Fixed Monthly – a set amount each month ➤ Fixed Weekly – a set amount each week ➤ Fixed Bi-weekly – a set amount every 2 weeks
Start Date	Select the date to begin the recurring payment.
Days before due date	Enter the number of days before the due date for the payment to be made.
Amount to Pay	The dollar amount to pay for the fixed schedule.

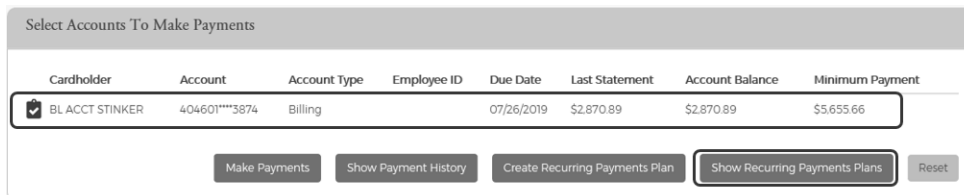
View Existing Recurring Payments

To view recurring payments, perform the following steps:

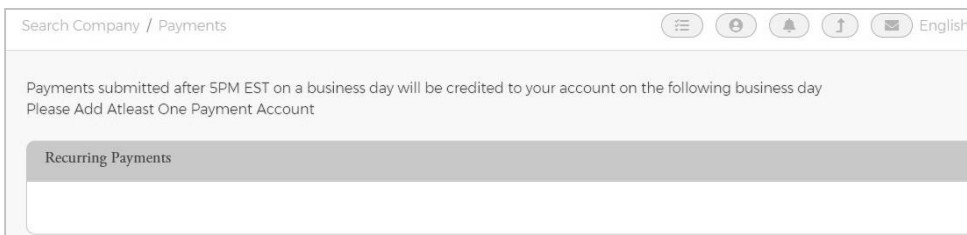
- From the **Company Management, Company Search Results** page, click the **Payment** icon next to the organization that you want to view a recurring payment for.



- Select the billing account to which the recurring payment is associated and click **Show Recurring Payment Plans**.



- The Recurring Payment section is displayed.



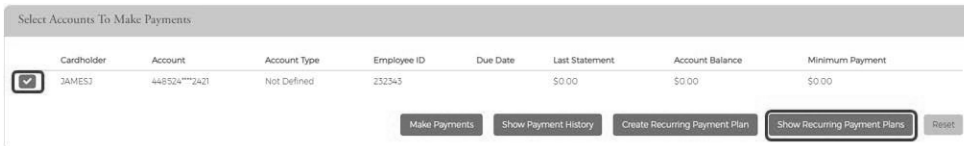
Update / Change a Recurring Payment

To change or update a recurring payment, perform the following steps:

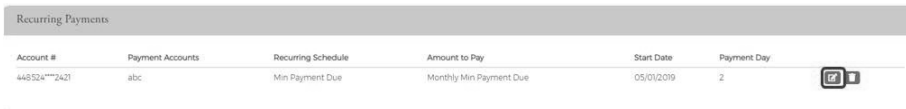
- From the **Company Management, Company Search Results** page, click the **Payment** icon next to the organization that you want to view a recurring payment for.



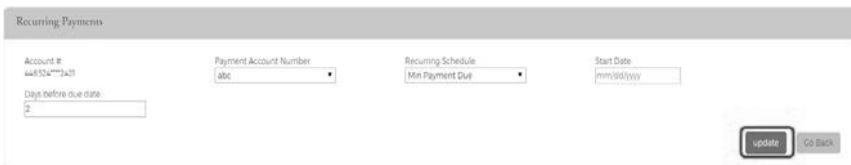
2. Select the billing account that you want to update a recurring payment for and click **Show Recurring Payment Plans**.



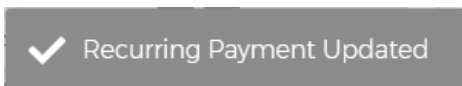
3. The **Recurring Payments** page is displayed. Click the **Edit** icon.



4. Make the necessary updates and click the **Update** button.



5. A message will be display stating **Recurring Payment Updated**.



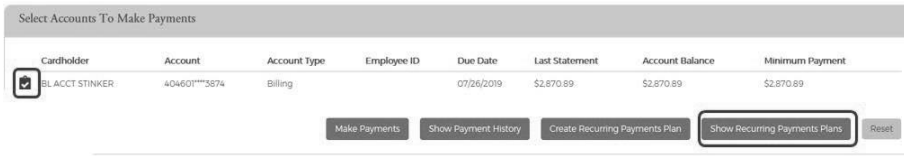
Delete a Recurring Payment

To delete a recurring payment, perform the following steps:

1. From the **Company Management, Company Search Results** page, click the **Payment** icon next to the organization that you want to view a recurring payment for.



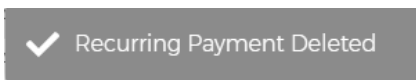
2. Select the billing account that you want to update a recurring payment for and click **Show Recurring Payment Plans**.



3. The **Recurring Payments** page is displayed. Click the **Delete** icon next to the recurring payment that you want to delete.



4. A message will display stating **Recurring Payment Deleted**.



Alerts

The **Organization Alert** feature in Truist eZBusiness provides information so that the Organization Administrator can:

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

Manage Organization Alerts is added to the **Commercial Card** group rights on the Create Admin Group pages. The Admin users in that group have access to the **Alerts** page. Admin users have the ability to create, enable, disable, and delete their own Organization Alerts.

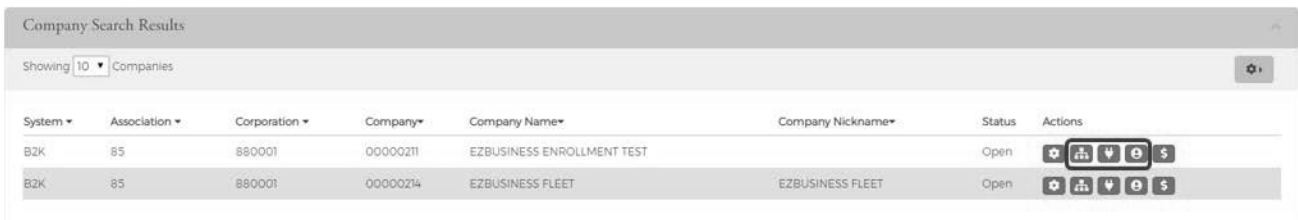
Note: Only Organization Administrators and above are able to set up organization level alerts. Admins who have Organization Sublevel restrictions do not have the option to set up organization level alerts but do have access to the Personal Reminder alert.

Organization Alert Navigation

After the **Organization Alerts** functionality is enabled for Truist and the **Manage Organization Alert** security right has been assigned to the user's Admin Group, the Alerts icon will be available.

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

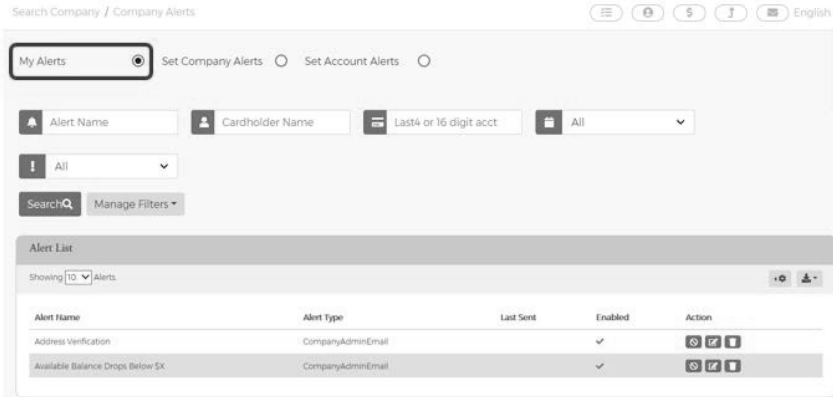
1. From the **Home** page, select **Company Management > Search Organization**. The **Search Organization** screen is displayed. Click on **Online Request** or **Account List** icon.



2. From the **Online Requests** or **Account List** page, click the **Alert** icon.



3. The **Organization Alerts** page is displayed.



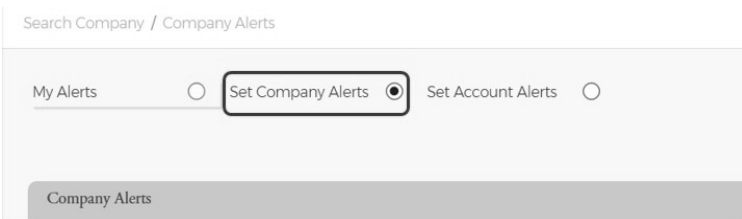
Note: The *My Alerts* page lists the alerts that the Admin has added. The below table describes the icons available on the **My Alerts** page:

Icon	Description
	Disable the alert
	Enable the alert
	Modify the alert
	Delete the alert
	Download the alert list

Creating Organization Alerts

To create new organization alerts, perform the following steps:

1. From the Organization Alerts page, click the **Set Organization Alerts** button.



Once the **Organization Alerts** page displays, the Admin can perform the following tasks and click **Add**:

- Select the alert(s)
- Enter the variable data
- Select the Admins that should be alerted

The below table describes the elements of the **Set Organization Alerts** page:

Element	Description
Available Balance Drops Below \$X	Organization Available Balance is < \$X defined on the alert.
Current Balance Owed Drops Below \$X	Organization's Current Balance is < \$X (specified by the user in the alert setup)
Current Balance Owed Exceeds \$X	Organization Current Balance is > \$X (specified by the user in the alert setup)
Current Balance Owed is Within \$X of Credit Limit	Organization Credit Limit – Current Balance is < or = \$X (specified by the user in the alert setup)
Percentage of Credit Limit	Percentage of credit limit has been met or exceeded
Cash Limit Reached or Exceeded	Organization Cash Balance > or = Organization Cash Limit Note: This alert is only applicable if the Organization Cash Limit > \$0, and the option does not display if it is not > \$0.
Credit Limit Reached or Exceeded	Organization Balance > or = Organization Credit Limit
Declined Transaction	An alert is sent when a transaction has been declined
New Cardholder Added to Organization	An alert is sent when a new cardholder has been added
Past Due	Organization Past Due Amount >\$0 Note: This alert is produced when the criteria is first eligible and each time a new statement drop date occurs if the organization is still past due at that time.
Statement Available Alert	Alert is sent when a new statement is available
Transaction Occurs	Alert is sent when a transaction occurs
A transaction has occurred outside of the country	Alert is sent when a transaction occurs outside of a certain country (specified by the user in the alert setup)
A transaction has occurred outside of the state	Alert is sent when a transaction occurs outside of a certain state (specified by the user in the alert setup)
Send Copy to additional admin	Search for admins using the Enter/Select admin box
Organization Personal Reminder	This alert is produced only once, on the date selected by the Admin.

Note: Alerts that notify the Admin about current balance, credit limit, cash limit, and available balance are produced only when the organization first qualifies for the Alert. When the condition is met and no longer qualifies for the specific variables set in

the Alert, the alert is reset. Once the Alert is reset, the organization is eligible for the alert again. If Additional Administrators are copied on the alert, the alert is always sent to the primary email address for those users.

Creating Account Alerts

To create new account alerts, perform the following steps:

1. From the Organization Alerts page, click the **Set Account Alerts** button.

Search Company / Company Alerts

The screenshot shows a navigation bar with three radio buttons: 'My Alerts', 'Set Company Alerts', and 'Set Account Alerts'. The 'Set Account Alerts' button is selected and highlighted with a dark border. Below this bar is a grey header for the 'Account Alerts' page.

2. Once the **Account Alerts** page displays, the Admin can perform the following tasks and click **Add**:
 - Select the alert(s)
 - Enter the variable data
 - Select the Admins that should be alerted

The screenshot shows the 'Account Alerts' configuration page. It features a section for 'Alert Types' with ten toggle switches and input fields for amounts: 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, Declined Transaction, Past Due, and Transaction Occurs. Below this are sections for 'Select Country' and 'Select State', each with a toggle for 'A transaction has occurred outside of this country/state' and a dropdown menu. There is also a 'Send Copy to additional admin' section with a dropdown and an 'Emails Address' field containing 'danielle.mcinskey@figlobal.com'. At the bottom right are 'Add' and 'Close' buttons.

The below table describes the elements of the **Set Organization Alerts** page:

Element	Description
Available Balance Drops Below \$X	Account Available Balance is < \$X defined on the alert.
Current Balance Owed Drops Below \$X	Account's Current Balance is < \$X (specified by the user in the alert setup)
Current Balance Owed Exceeds \$X	Account Current Balance is > \$X (specified by the user in the alert setup)
Current Balance Owed is Within \$X of Credit Limit	Account Credit Limit – Current Balance is < or = \$X (specified by the user in the alert setup)

Element	Description
Percentage of Credit Limit	Percentage of credit limit has been met or exceeded
Cash Limit Reached or Exceeded	Account Cash Balance > or = Account Cash Limit Note: This alert is only applicable if the Organization Cash Limit > \$0, and the option does not display if it is not > \$0.
Credit Limit Reached or Exceeded	Account Balance > or = Organization Credit Limit
Declined Transaction	An alert is sent when a transaction has been declined
Past Due	Account Past Due Amount >\$0 Note: This alert is produced when the criteria is first eligible and each time a new statement drop date occurs if the organization is still past due at that time.
Transaction Occurs	Alert is sent when a transaction occurs
A transaction has occurred outside of the country	Alert is sent when a transaction occurs outside of a certain country (specified by the user in the alert setup)
A transaction has occurred outside of the state	Alert is sent when a transaction occurs outside of a certain state (specified by the user in the alert setup)
Send Copy to additional admin	Search for admins using the Enter/Select admin box

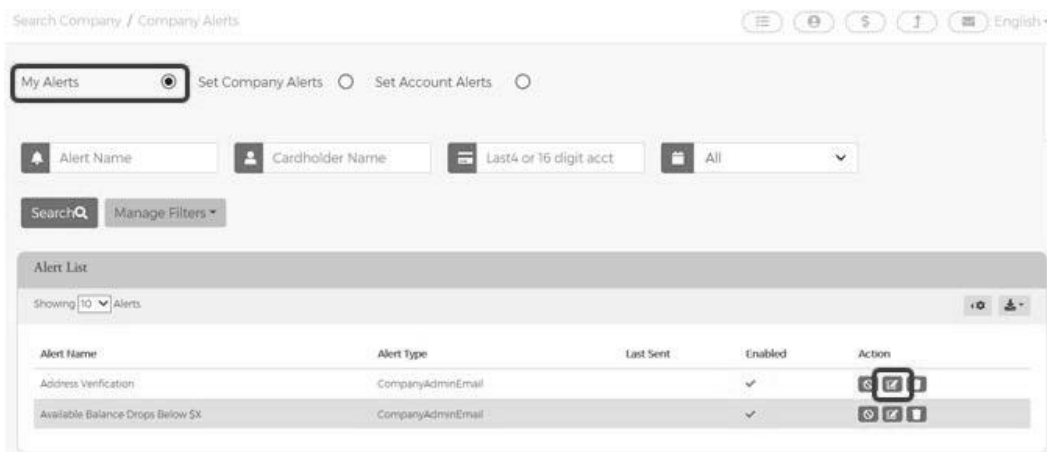
Note: Alerts that notify the Admin about current balance, credit limit, cash limit, and available balance are produced only when the organization first qualifies for the Alert. When the condition is met and no longer qualifies for the specific variables set in the Alert, the alert is reset. Once the Alert is reset, the organization is eligible for the alert again. If Additional Administrators are copied on the alert, the alert is always sent to the primary email address for those users.

Modify Existing Alerts

The Alerts and selected criteria can be modified by using the action icons on the My Alerts page.

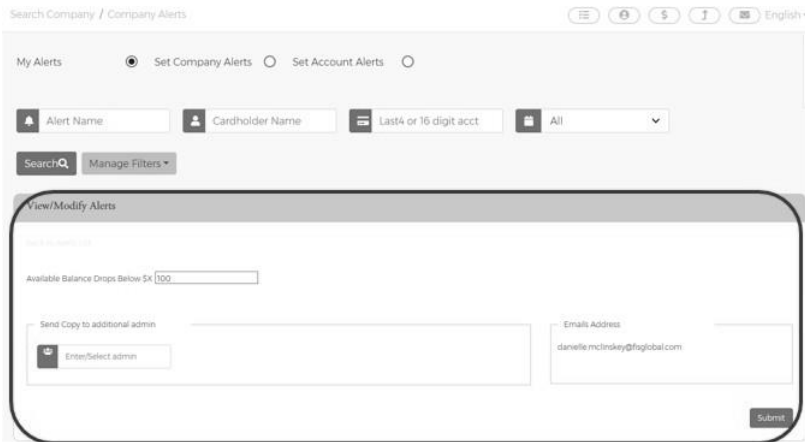
To modify an alert, perform the following steps:

1. From the **Organization Alerts** page, select **My Alerts** and then click the **Modify** icon.

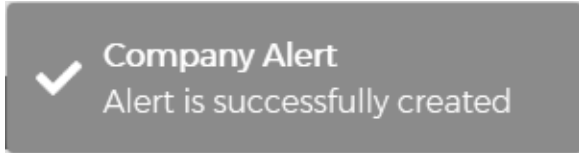


2. The **View/Modify Alerts Page** is displayed. Updated the appropriate information and click **Submit**.

Admin User Guide



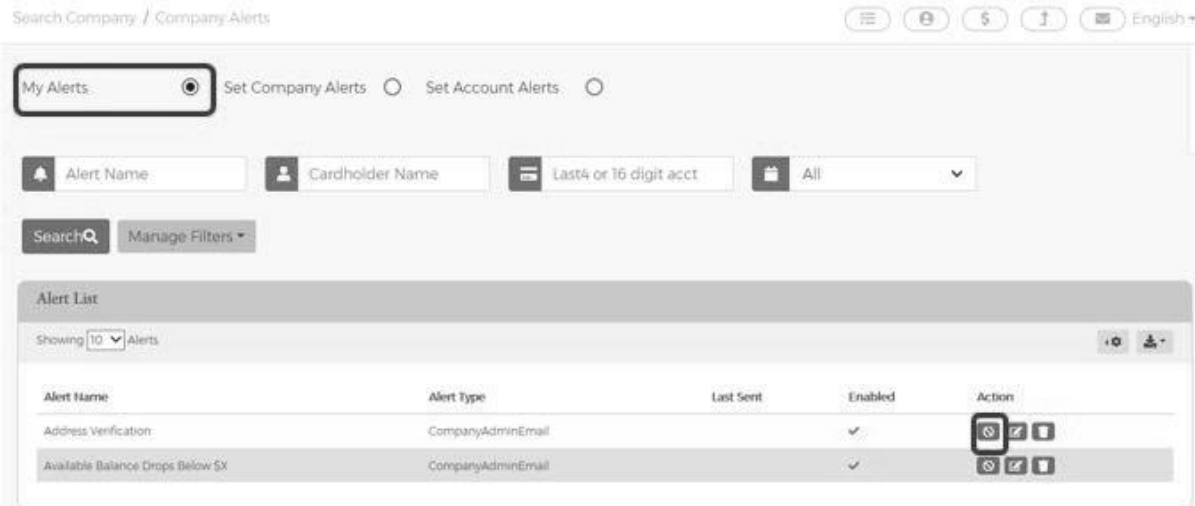
3. The Alert is successfully created message is displayed.



Disable Alerts

To disable an alert, perform the following steps:

1. From the **Organization Alerts** page, select **My Alerts** and then click the **Disable** icon.




2. The Alert is successfully disable message is displayed.

✓ **Company Alert**
Alert is successfully disabled

Enable Alerts

To enable an alert, perform the following steps:

1. From the **Organization Alerts** page, select **My Alerts** and then click the **Enable** icon.



Alert Name	Alert Type	Last Sent	Enabled	Action
Address Verification	CompanyAdminEmail		⊘	⊘ ✓ ⊞ ⊞
Available Balance Drops Below \$X	CompanyAdminEmail		✓	⊘ ✓ ⊞ ⊞

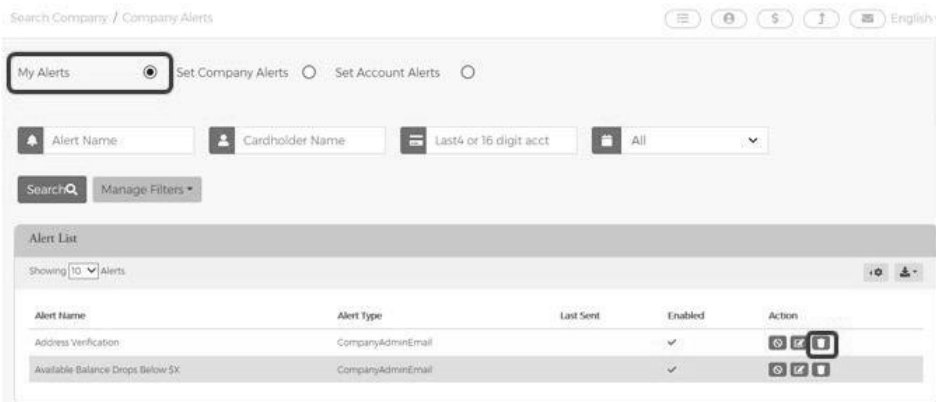
2. The Alert is successfully enabled message is displayed.

✓ **Company Alert**
Alert is successfully enabled

Delete Alerts

To delete an alert, perform the following steps:

1. From the **Organization Alerts** page, select **My Alerts** and then click the **Delete** icon.



Search Company / Company Alerts

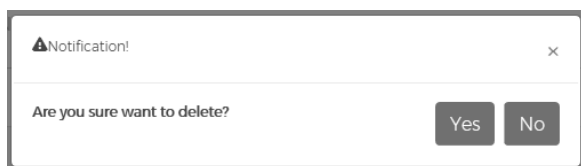
My Alerts (selected) | Set Company Alerts | Set Account Alerts

Alert Name | Cardholder Name | Last4 or 16 digit acct | All

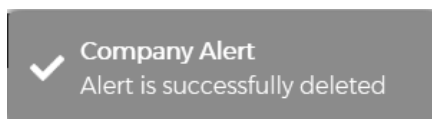
Search | Manage Filters

Alert Name	Alert Type	Last Sent	Enabled	Action
Address Verification	CompanyAdminEmail		✓	⊘ ✓ ⊞ ⊞
Available Balance Drops Below \$X	CompanyAdminEmail		✓	⊘ ✓ ⊞ ⊞

2. A Notification message will be displayed asking you to confirm that you want to delete the alert. Click **Yes** to delete the alert or click **No** to cancel the request.



3. The Alert is successfully deleted message is displayed if you clicked **Yes** in the previous step.



Admin Management

Admin Security

Admin Security is a feature used to manage administrative user accounts, define the user roles and security access levels, and associate them with an administrative level hierarchy. Admin security consists of a **Profile** and **Roles** for each Admin user. The Profiles and Roles can be created at multiple levels in turn where the user can access multiple levels at a single time based on the assigned access rights.

If the User has the proper security access, they can manage the users in an admin group by performing the following tasks:

- Create new Admin user
- Associate Admin user with hierarchies
- Set Admin user IP Address restrictions
- Delete Admin users from the system
- Create and reset Admin user passwords
- Lock Admin users from accessing Truist eZBusiness Card Management
- Reset Password Failures and Unlock Admin user accounts
- View Admin user login activity
- View Admin user Security Account activity

Note: Some Truist eZBusiness features, links, or entry fields, may be associated with Admin User Rights and not accessible unless those Rights have been enabled.

What is a security profile?

Profiles (Organization and FI) work like groups without security rights, which can be created at multiple hierarchy levels. If you have multiple corps, you can set up a Profile for each corp or set up one Profile with all corps included. Additionally, if you would like to customize messaging to Admin Users based on their area or responsibility, you will need to set up additional Profiles.

An Admin user can create Organization profiles using Corp and below level hierarchies. Profiles consist of sections which enable an Admin user to a hierarchy with **Profile Details**, **Configure Welcome Emails**, **Alerts** and **Configure Error Messages**. Once a **Profile** is created, Admin users can be created under that profile. An Admin user will also be assigned with **Roles** during the creation by assigning security access rights.

What is a security role?

Roles (Organization and Non-Organization) are a set of security access rights. Security access rights grant users the ability to perform certain functions within Truist eZBusiness for the Profile that they are assigned to, including reviewing and/or editing cardholder user information, providing customer support, reviewing reports, and more.

The rights to these roles have three status:

Admin User Guide

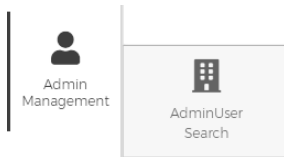
- **Unassigned** - If the right is **Unassigned**, the user will not have access to that right.
- **Allow** - If the right is **Allow**, then the user will have access to that right.
- **Deny** - If the right is **Deny**, the user will not have access to that right.

Some Truist eZBusiness features, links, or entry fields, are associated with Admin User Rights and not accessible unless those rights have been enabled.

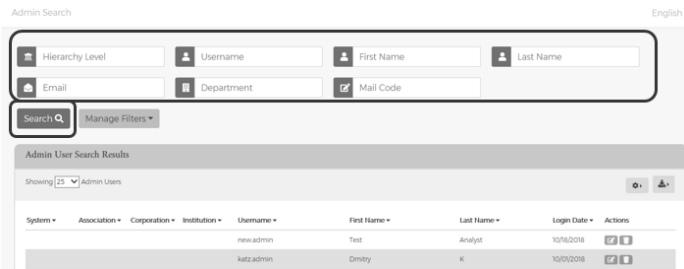
Admin User Search

To search for Admin User, perform the following steps:

1. From the **Home** screen, click **Admin Management > Admin User Search**.



2. The **Admin Search** screen is displayed. Enter the search criteria and click **Search**.






Note:

- All Admin Users that you have access to will be displayed in the **Admin User Search Results** before you enter the search criteria. Search criteria only needs to be entered if you want to filter down the list.
- You can click on the **Manage Filters** button to select the filters that you would like displayed.

The table below describes the search elements on the **Admin Search** page.

Element	Description
Hierarchy Level	Organization hierarchy level
User Name	Admin account user-defined name
First Name	Admin's first name.
Last Name	Admin's last name.
Email Address	Admin's email address on file
Department	Admin's department
Mail Code	Admin's mail code

The below table describes the icons available on the **Admin User Search Results** page:

Icon	Description
	Manage Admin User
	Delete the Admin User
	Download the Admin User Search Results

Downloading the Admin User List

You can download the search results to the following formats and financial software programs:

- Excel/Spreadsheet (.csv) format
- Excel
- Text (tab spacing) format

To download the **Admin User** list, perform the following steps:

1. Click the **download** icon in the **Admin User Search Results** section.



2. Click on the format option that you want and save the file to a specified location on your computer.



View Admin Account Information

From the **Manage Admin User** page, you can:

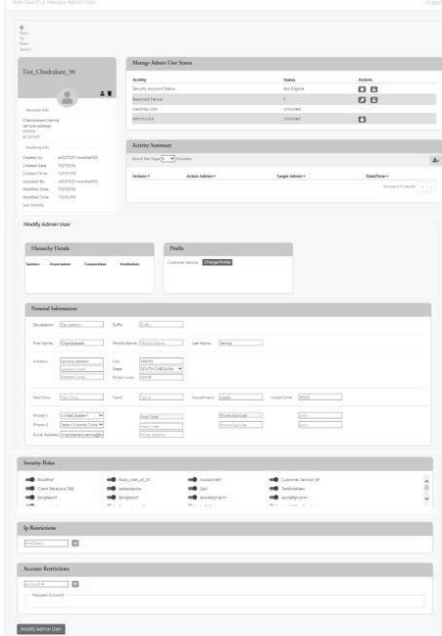
- View and manage the Admin User's status including locking, unlocking and deleting their security account
- Change the Admin User's password
- Lock and unlock their Admin account

To manage an admin user's account, perform the following steps:

1. From the **Admin User Search Results** page, click on the **Manage Admin User** icon.





2. The **Manage Admin User** screen is displayed.



The below table describes the elements that are available on the **Manage Admin User** page.

Element	Description
Admin User Profile	
Personal Info	User's address and phone number
Auditing Info	Select the recipient from the drop-down: <ul style="list-style-type: none"> ➤ By Admin Group – another field will appear to enter the Admin Group ➤ By User Class – Options will appear for: <ul style="list-style-type: none"> • Retail Cardholder • Commercial Cardholder • Organization Admin Users • Other Admin Users ➤ By Account Number - another field will appear to enter the account # ➤ By User Name - another field will appear to enter the
Activity Summary	
Actions	Description of activity including the date and time
Modify Admin User	
Hierarchy Details	Displays the hierarchy details
Profile	View and change the Admin User profile
Personal Information	Update the admin's personal information:
Roles	Use the toggle buttons to assign security roles
IP Restrictions	Enter IP restrictions
Account Restrictions	Enter account restrictions

The below table describes the icons that are available on the **Manage Admin User** page.

Icon	Description
Admin User Profile	
	Emulate user
	Delete user

Manage Admin User Status

Admin User Guide

Security Account Status



Delete Security Account



Unlock / Lock

Password Failure



Change Password

Admin Lock



Unlock / Lock

Updating Admin User's Personal Information

You can update the Admin User's personal information in the **Personal Information** section of the **Manage Admin User** page.

The screenshot shows a 'Personal Information' form with the following fields:

- Salutation:
- Suffix:
- First Name:
- Middle Name:
- Last Name:
- Address:
- City:
- State:
- Postal Code:
- Mail Drop:
- Taxid:
- Department:
- Credit Limit:
- Phone 1:
- Phone 2:
- Email Address:

Once you have made updates, click the **Modify Admin User** at the bottom of the page.

Modify Admin User

Update Account Restrictions

You can update the Admin User **Account Restrictions** in the **Account Restrictions** section of the **Manage Admin User** page.

To add or update the accounts that an Admin User has access to, perform the below steps:

1. Enter the **Account #** in the box that you want restricted and click the **+** button.

The screenshot shows an 'Account Restrictions' form with the following fields:

- Account #:
 (plus button)
- Mapped Account:

Emulate Admin User

To emulate an Admin User, perform the following steps.

Admin User Guide

1. From the **Manage Admin User** page, click on the **Emulate User** icon in the **Admin Profile** section.



Delete an Admin User

There are two ways to delete an Admin User. You can delete an admin user from the **Admin User Search Results** page or from the **Manage Admin User** page.

To delete an Admin from the **Admin User Search Results** page, click the delete icon.



To delete an Admin User from the **Manage Admin User** page, click on the **Delete User** icon in the profile section.



Changing Admin User Passwords

If an Admin User enters an incorrect password numerous times, the system locks the account the next time the user tries to log on to the system. Each failure increments the failed count by one (until a successful log in is completed), and on first failure the **Reset Password Failures** link is enabled on the **Manage Admin User** page. Once the failure count exceeds the allowable threshold, the account shows as locked on the **Manage Admin User** page.

Admin User Guide

The Admin user should contact their Security Administrator to have their user account unlocked. The Security Administrator selects the **Unlock** icon from the **Manage Admin User** page under **Manage Admin User Status, Password Failure**. The number of password attempts displays in the row.

To change an Admin User's password, perform the following steps:

1. From the **Manage Admin User** page in the **Manage Admin User Status** section, click on the **Change Password** icon in the **Password Failure** row.

Activity	Status	Actions
Security Account Status	Not Eligible	
Password Failure	0	
Inactivity Lock	Unlocked	
Admin Lock	Unlocked	

2. The **Change Admin User Password** section is displayed. Enter the following information in the Change Admin User Password section and click **Submit**:
 - New Password
 - Verify Password – re-enter the password
 - Change Reason – select the reason from the drop-down list

Change Admin User Password

[Back to Manage Admin User Status](#)

New Password:

Password Strength:

Verify Password:

Change Reason:

Note: You can select a reason from the drop-down menu or you can type a reason in the **Reason** field.

3. The Password is updated successfully.

Note: The Admin User's password can also be reset from the **Account Details** page under **User Enrollment Details** when doing a **Cardholder Search**.

IMPORTANT!

➔ Be sure to alert the user of the password change. The new password must be used the next time this user logs in to the system.

Locking Admin User Accounts

Admin Security allows you to lock and unlock administrative user accounts and prevent users from accessing the

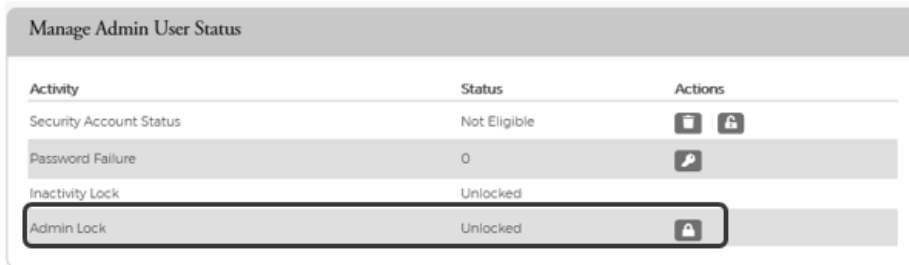
Admin User Guide

website.

Note: Each time a user account is locked or unlocked, the event is logged into the system.

To lock an Admin user's account, perform the following steps:

1. From the **Manage Admin User** page in the **Manage Admin User Status** section, click on the **Lock** icon in the Admin Lock row.



2. Select the required option from the drop-down or you can type in a reason and click the **check** to save.



Note: You can click the X to cancel the request.

3. The **User has been locked** pop-up is displayed at the bottom right corner.



Note: If you do not have access to this feature, the **Lock** icon will not display.

Unlocking Admin User Accounts

To unlock a user account, click the **Unlock** icon on the **Manage Admin User** page in the **Manage Admin User Status** section. The user account is unlocked, and a confirmation message is displayed.

Inactive Admin User Lock/Unlock Process

Deactivation of admin users after 90 days of inactivity is required under the FIS Password Management policy and PCI. The Inactive Admin User Lock process identifies the admin user as Locked for Inactivity and includes an option for the Security Administrator to remove the status from the user account.

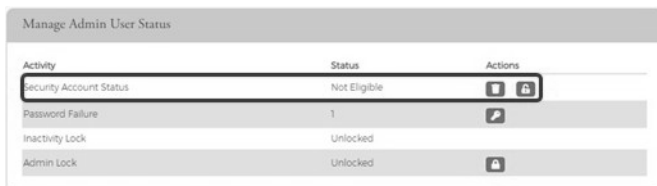
An admin user that attempts to log into his or her account after being locked by the Inactive Admin User will receive an error message. If a Security Administrator removes the **Locked for Inactivity** status from the account, the Admin Activity Report and the Admin User Activity Summary lists an entry, including date, time, and Administrator that processed the change.





Unlocking/Locking an Admin's Security Account

The **Unlock Security Account** feature is available to the Security Administrator when the user locks his or her security account by failing authentication during login, (Out of Band Challenge by Phone, Text, or Email) four times consecutively, or if the answers to the Security Question are incorrectly answered four times during the Forgot Password self-service process. When the account is no longer locked, the option is displayed, but disabled.



To lock or unlock an admin's security account, perform the following steps:

1. From the **Manage Admin User** page in the **Manage Admin User Status** section, click on the **Lock/Unlock** icon in the **Security Account Status** row.



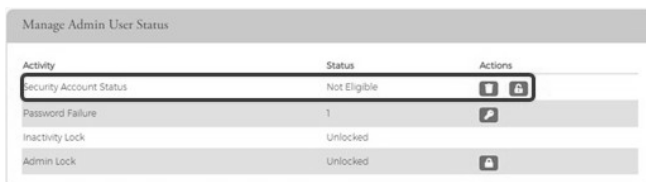
Activity	Status	Actions
Security Account Status	Not Eligible	 
Password Failure	1	
Inactivity Lock	Unlocked	
Admin Lock	Unlocked	





The below table describes the icons available for **User Security Account Status**:

Icon	Description
	Delete the user's security account
	Lock/Unlock the user's security account

Deleting an Admin's Security Account

The **Delete Security Account** feature is used by the security admin if the user has forgotten the answers to their security questions and needs to change them. When the security admin deletes the Admin User's Security Account, the Admin user will be asked to set it up again during their next login. When the Security Account has been deleted, the **Delete Security Account** option will be displayed, but disabled.



Activity	Status	Actions
Security Account Status	Not Eligible	 
Password Failure	1	
Inactivity Lock	Unlocked	
Admin Lock	Unlocked	

View Admin Security Account History

A history of actions performed by Admins on an account is tracked for auditing and viewable based on Admin rights. For example, if an Admin User emulated a cardholder to view account information or added a new payment account for the cardholder, this information is displayed in the Activity Summary.

1. From the **Admin User Search** page, search for the Admin and click the **Manage Admin User** icon.



2. The **Manage Admin User** page is displayed. The security history displays in the Activity Summary section.



Download Admin Security Account History

You can download the search results to the following formats and financial software programs:

- Excel/Spreadsheet (.csv) format
- Excel
- Text (tab spacing) format

To download the Admin Security Account History, click the Download icon in the Activity Summary Section.

1. Click the **Download** icon in the **Activity Summary** section.



2. Click on the format option that you want and save the file to a specified location on your computer.

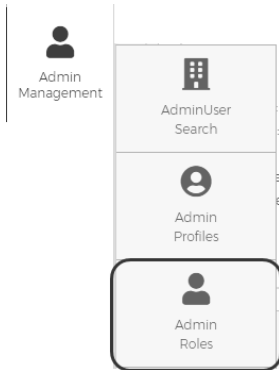


Security Roles

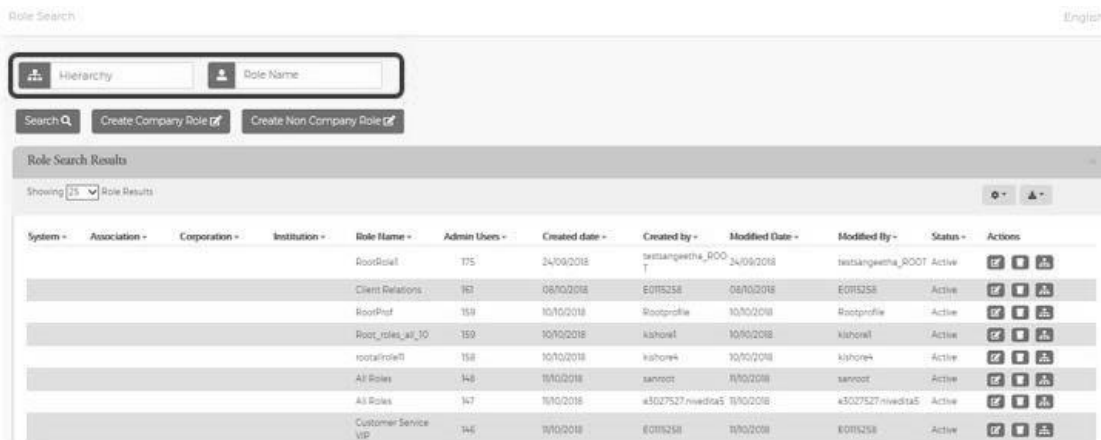
Search Roles

To search for a security role, perform the following steps:

1. From the **Home** screen, click **Admin Management > Admin Roles**.



2. The **Role Search Results** screen is displayed. Enter the search criteria and click **Search**. The results are displayed.



Note: All roles that you have access to will be displayed in the **Role Search Results** before you enter the search criteria. Search criteria only needs to be entered if you want to filter down the list.

The below table describes the search elements on the **Role Search** page.

Element	Description
Profile Name	The name of the profile
Hierarchy	Hierarchy level

The below table describes the icons available in the **Role Search Results** section:

Icon	Description
	Edit role
	Delete role
	View users assigned to the role

Download Security Roles List

You can download the search results to the following formats and financial software programs:

- Excel/Spreadsheet (.csv) format
- Excel
- Text (tab spacing) format

To download the list, perform the following steps:

1. Click the **download** icon in the **Role Search Results** section.



2. Click on the format option that you want and save the file to a specified location on your computer.



View Admin Users Assigned to a Role

To view users assigned to a role, perform the following steps:


1. From the **Role Search Results**, click the **View User** icon.



2. The **Admin Users** page is displayed. You can view the user information by clicking the **Manage Admin User** icon.



The below table describes the icons available on the **Admin User** page:

Icon	Description
	Manage admin user

Downloading the Admin Users Assigned to a Role List

You can download the search results to the following formats and financial software programs:

- Excel/Spreadsheet (.csv) format
- Excel
- Text (tab spacing) format

To download the list, perform the following steps:

1. Click the **download** icon in the **Admin User Role Search Results** section.



2. Click on the format option that you want and save the file to a specified location on your computer.



Updating Admin Security Roles

You can update the Admin User's **Security Roles** in the **Security Roles** section of the **Manage Admin User** page by clicking on the toggle button for the security role that you want to enable/disable.



Admin Core Card Management Processing - Quick Reference Sheet

Truist eZBusiness QRG

Truist eZBusiness Administrator Quick Reference Guide	
Online Requests	
Add Cash Access	Select Add Cash Access . The Add Cash Access screen is displayed. Enter the cardholder's name, complete the Cash Access % field and add a note to the Memo field. Click Submit .
Add a New Cardholder	Select Add New Cardholder Account . Complete all necessary fields highlighted in yellow, add a note to the Memo field. Click Submit , then review and Confirm . <i>(Please refer to the Truist eZBusiness Guide for detailed instructions regarding field data requirements.)</i>
Add or Remove PIN Access	Select Add or Remove PIN . Enter the cardholder's name, select Add or Remove PIN from PIN Access drop-down menu and add a note to the Memo field. Click Submit , then review and Confirm .
Address and Phone Change	Select Address and Phone Change . Enter the cardholder's name, select request type from the dropdown menu, complete the appropriate fields, and add a note to the Memo field. Click Submit , then review and Confirm .
Card Activation	Select Card Activation Request . Enter the cardholder's name, select Activate from the Select Card Activation dropdown menu and add a note to the Memo field. Click Submit , then review and Confirm .
Card Authorization Block	Select Change Cardholder Authorization Block . Enter the cardholder's name, select the Add or Remove Block request type from the dropdown menu and add a note to the Memo field. Click Submit , then review and Confirm .
Card Replacement	Select Card Replacement . Enter the cardholder's name, select Reason from the dropdown menu, and add a note to the Memo field. Click Submit , then review and Confirm .
Change Card Credit Limit	Select Change Credit Limit . Enter the cardholder's name, select Request Type from the dropdown menu, complete New Credit Limit and add a note to the Memo field. For Temporary , complete the Date to Expire field. Click Submit , then review and Confirm .
Close Card Account	Select Close Card Account . Enter the cardholder's name, select Reason from the dropdown menu, and add a note to the Memo field. Click Submit , then review and Confirm .
Employee ID Modify	Select Manage Employee ID . Enter the cardholder's name, complete the Employee ID field and add a note to the Memo field. Click Submit , then review and Confirm .
Manage Spend Restrictions	Select Manage Spending Restriction , the Overview page appears. To view existing groups, select Merchant Group Code . You can also Create New MGC. Manage Spending Limits , this will show Company Level or Account Level restrictions. This will display all Periods , Cycle, Daily, Per Tran, Monthly Limits. To update spending limits, ensure you selected Company Level or Account Level. In the Account Level Restriction , ensure you Enable Restriction to add new. Next, select the Period and click Apply Limits and enter Memo then Submit .
Name Change	Select Card Replacement . Enter the current cardholder's name, select Reason from the dropdown menu, and then add new name to print on card to the Memo field. Click Submit , then review and Confirm .
Order New PIN	Select Order New PIN . Enter the cardholder's name, select New PIN or Send Reminder from the dropdown box and add a note to the Memo field. Click Submit , then review and Confirm .
Payments	
Payment Account Set Up	Select Make a Payment quick link. On the Payments page at the bottom right, select the +Add New button. The Payment information fields are displayed – complete all fields. Click Submit , then review and Confirm .
Make a Payment	Select Make a Payment quick link. On the Payments page, select account(s) to pay by clicking on the checkmark. Click on the Make Payments button. The Make Payments screen will display. Complete all payment field and click \$Pay . Click Submit , then review and Confirm .

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Cancel Payments	Select Make a Payment quick link. On the Payments page, locate the Show Payment History button and click on it. Cancel any payment that is showing in Pending status by clicking on the Trash Can button. Click Confirm .
Edit a Payment Account	Select Make a Payment quick link. On the Payments page, locate the payments account and click on the Pencil icon. Click Submit , then review and Confirm .
Delete a Payment Account	Select Make a Payment quick link. On the Payments page, locate the payments account and click on the Trash Can icon. Click Submit , then review and Confirm .
Search Payments	Select Account Management – Search Payment . Enter one or more search options and click on Search .
Company Reporting	
Alerts	From top options select Alerts (bell icon). My Alerts , Set Company Alerts , and Set Account Alerts appear.
View Credit Lines	From top options select Company Reporting (flag icon). Click on the View Credit Lines report.
View Transactions	On Account List screen, search the account in the First Name or Last Name fields and click on the card. In the Account Balance Information box click MORE button. Click on the View Details and the Transaction Details appears at the bottom page.
View Transaction Report	From the top options select Company Reporting (flag icon). Click on the Transaction Report .
View Pending Balance (Declined Trans)	On the Account List , search for account and click on the account. In the Account Balance Information box click the MORE button. Click on the View Pending Balance/Decline Transaction . The Authorization Details page appears to show the approved/declined trans.
View Statements	Select Account Management, Search Cardholder . Search for Cardholder or Billing Account. Click on the “eye” icon to view Account Details . Click on View Statements button at the bottom of the Cardholder Name section.
Reset Company Admin	Select Admin Management , then Admin User Search . Under Manage Admin User Status section, click on the Lock/Unlock button, select Reason and add a note to the Memo field.
Reset Enrolled Cardholder	Select Account Management, Search Cardholder . Search for Cardholder or Billing Account. Click on the “eye” icon to view Account Details . Will say “Enrolled” in the User Enrollment Details box. Click on MORE button. Click on Unlock by User Account Status or User Status .