Commercial Card Management

USER GUIDE

Huntington
Welcome.

Card Management Reference Guide

The 360 Control Card Management online user interface provides Program Administrators with the ability to open new cards, maintenance existing cards, view authorization activity, and set transaction, spend, and MCC restrictions.

The following sections of this reference guide are available to assist you in the use and navigation of the Card Management system.

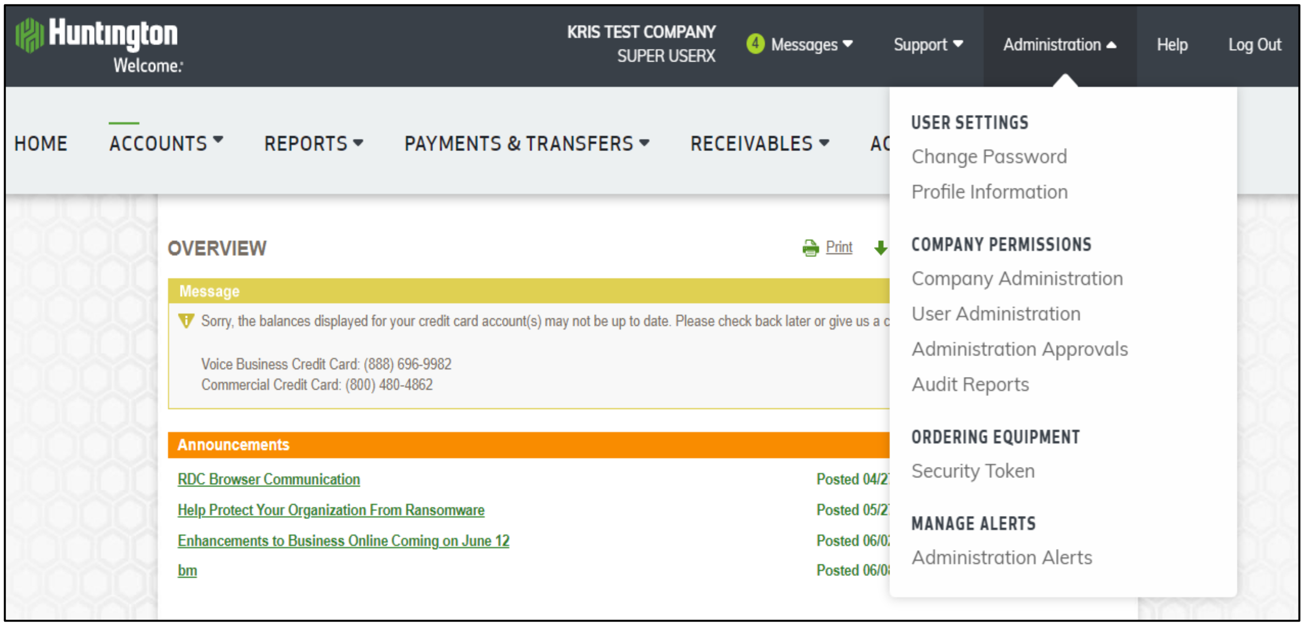
Table of Contents

Set Up Card Management Permissions on BOL

To set up Card Management Permissions on Business Online (BOL), please follow the below steps:

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>

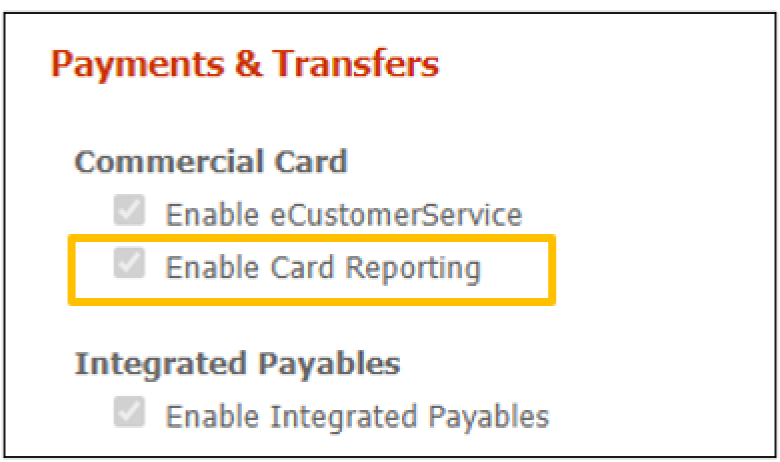
Log onto BOL and go to **Administration > Company Administration**. The Company page opens.



</td></tr>
<tr><td>2</td><td>

Under the **Permissions tab**, scroll down to the Payments & Transfers section. Make sure that the Company Permissions is checked next to **Enable Card Reporting**.

If the company is not enabled for Card Management, please contact 1-800-480-4862, option 7, Monday-Friday 8:00 am-5:00 pm to be enrolled.

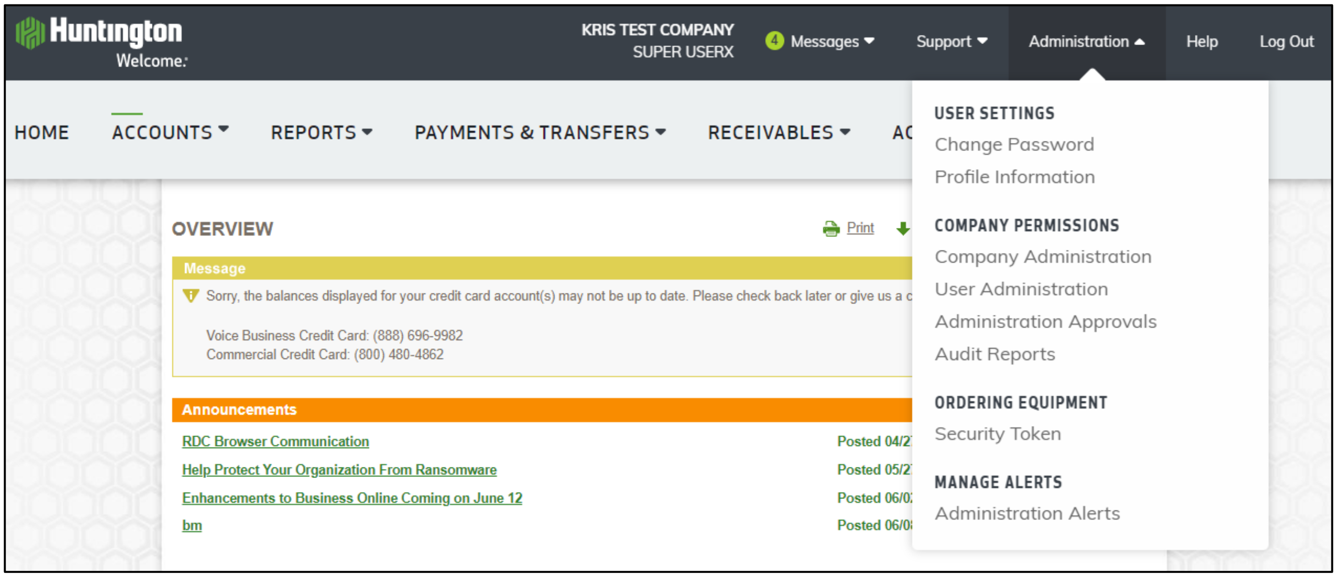


</td></tr>
</table>

Set Up Card Management Permissions on BOL

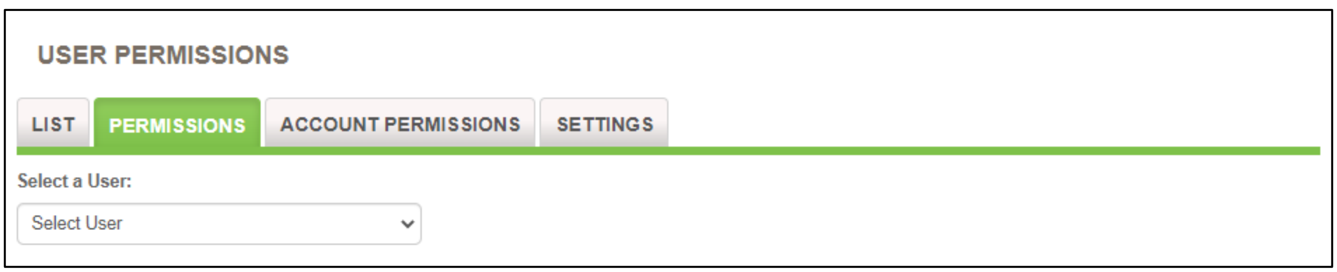
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>3</td><td>

Go to **Administration > User Administration**. The User page opens.



</td></tr>
<tr><td>4</td><td>

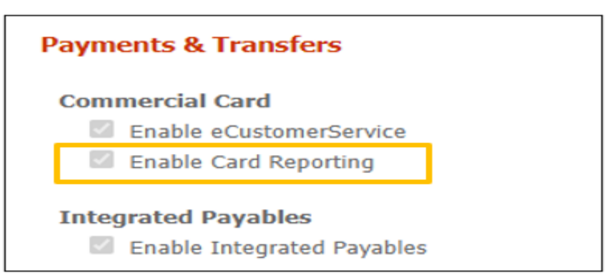
On the **Permissions** tab, choose a user from the **Select a User** drop-down menu.



</td></tr>
<tr><td>5</td><td>

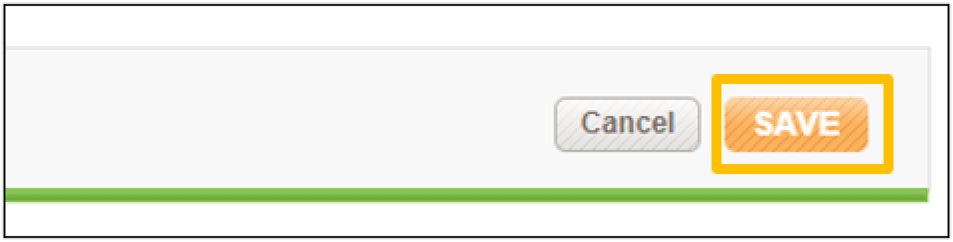
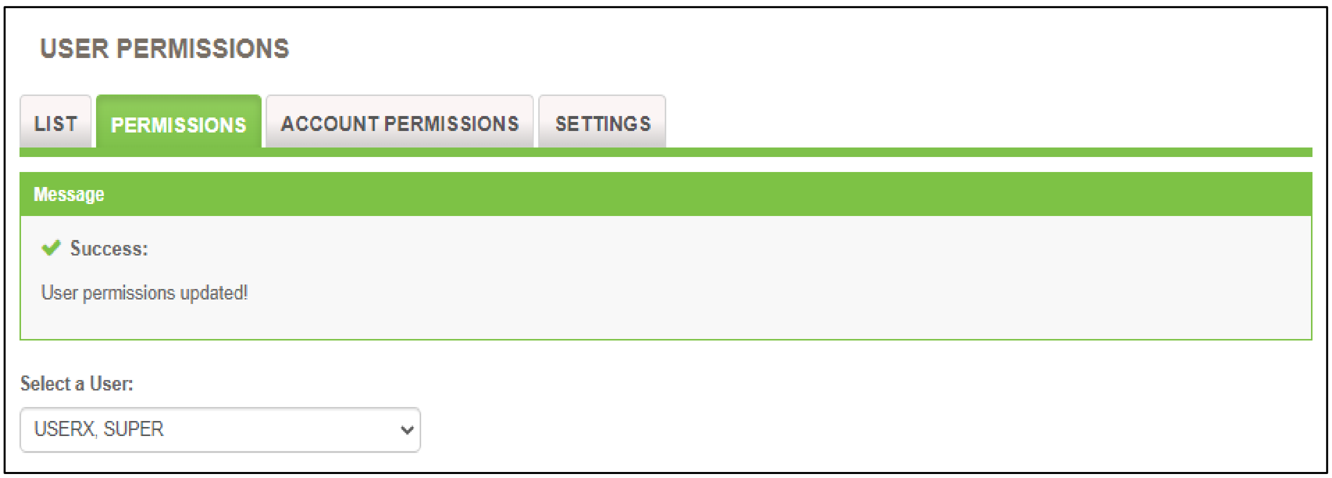
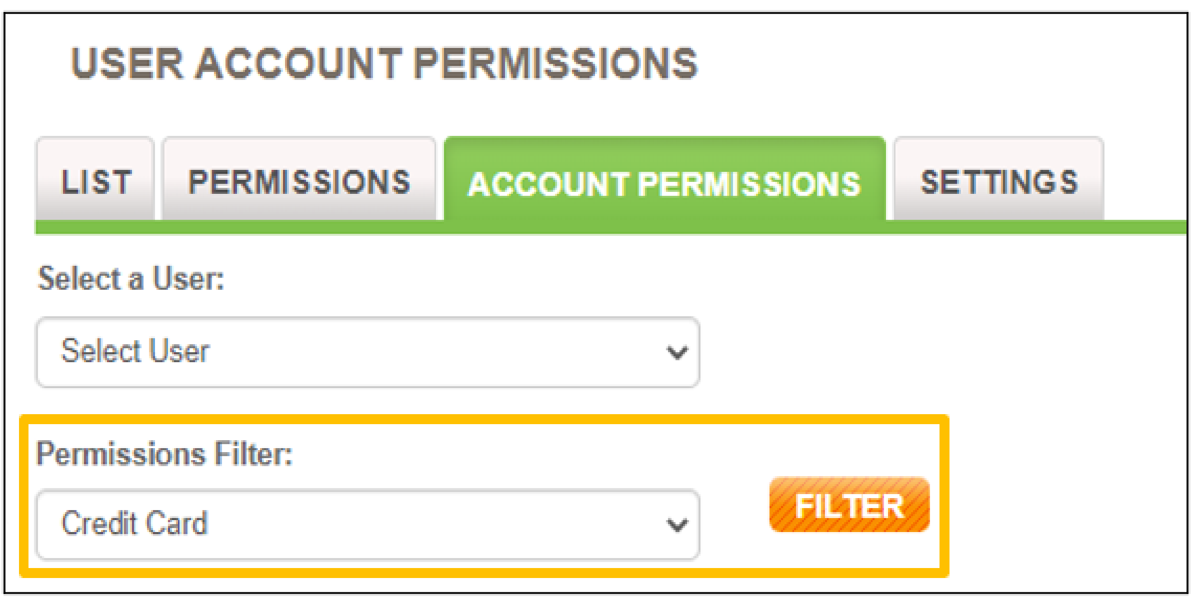
Scroll down to the Payments & Transfers section. Under the **Commercial Card** options, make sure that the User Permissions is checked next to **Enable Card Reporting**.

If the user is not enabled for Card Reporting, please contact your Business Online Administrator to enable the user for Card Reporting.



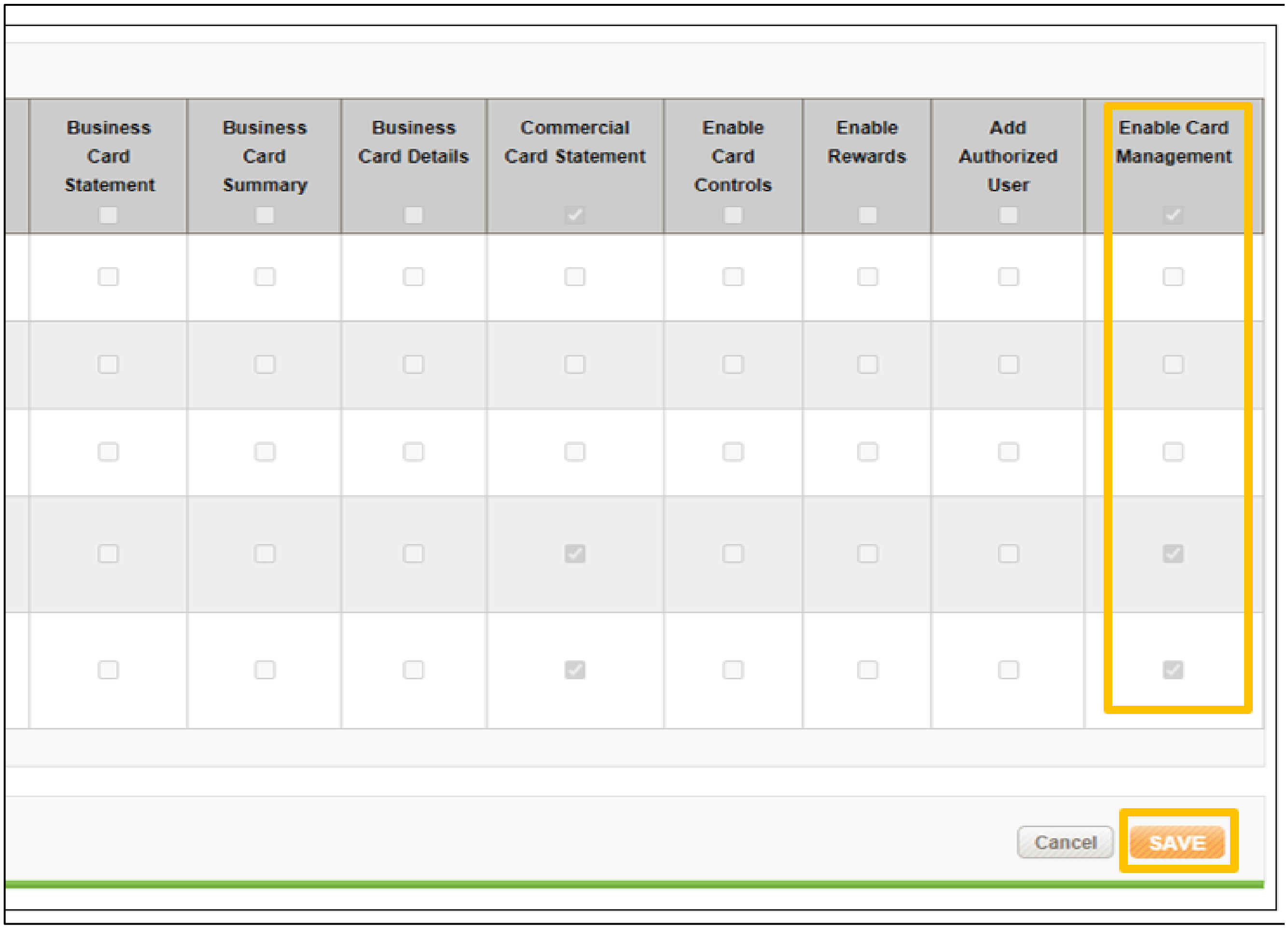
</td></tr>
</table>

Set Up Card Management Permissions on BOL

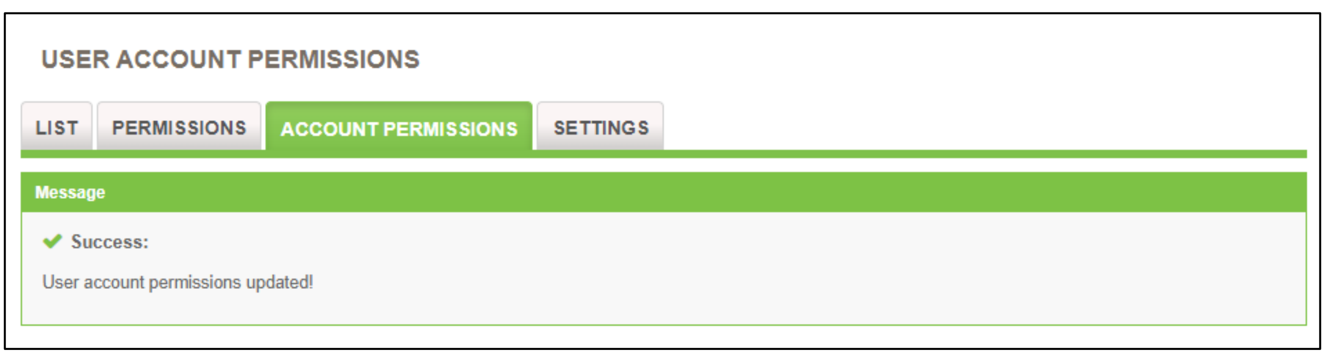
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>6</td><td>Scroll to the bottom of the page and click Save.
</td></tr>
<tr><td>7</td><td>A success message at the top of the User Page indicates that the User Permissions have been updated.
</td></tr>
<tr><td>8</td><td>Switch to the Account Permissions tab. Choose a user from the Select a User drop-down menu and set the Permissions Filter menu to Credit Card. Click the Filter button.
</td></tr>
</table>

Set Up Card Management Permissions on BOL

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>9</td><td>In the Enable Card Management column of the Function Matrix, select your Commercial Card accounts and then click the Save button.



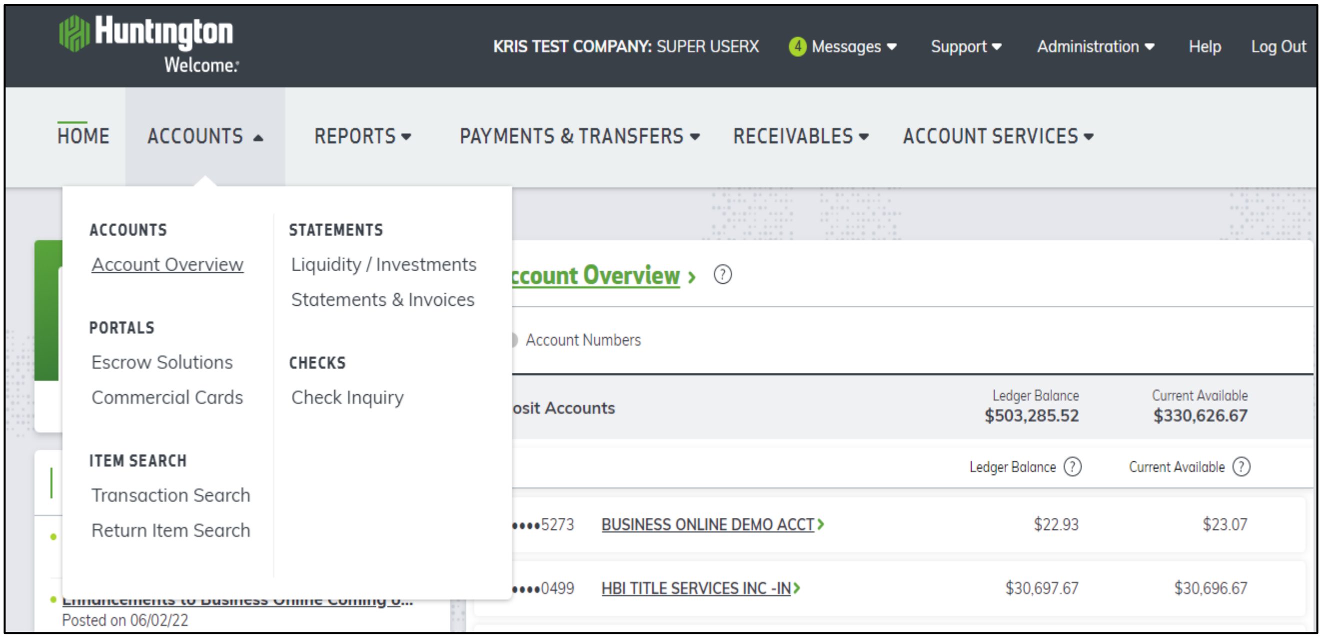
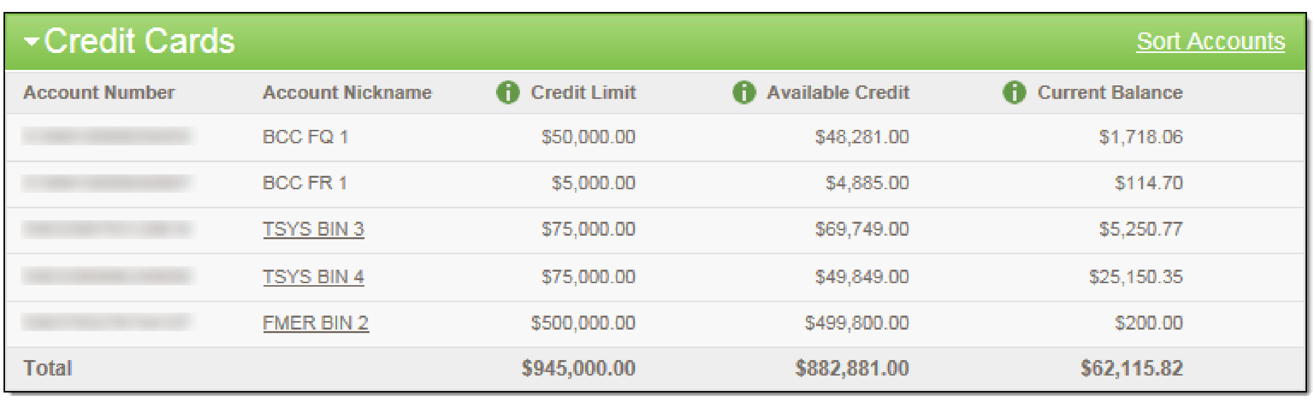
</td></tr>
<tr><td>10</td><td>A success message at the top of the User Page indicates that the User Function Matrix has been updated.



</td></tr>
</table>

Card Management Navigation on Business Online

To access the Card Management system on BOL, follow these steps to navigate to the Credit Cards tab and perform Single Sign-on (SSO) to the Card Management system:

Step	Action
1	Log onto BOL and go to **Accounts > Account Overview**. The Overview page opens. 
2	On the Overview page, scroll down to the Credit Cards section. The Credit Cards section lists each Credit Card's account information. 

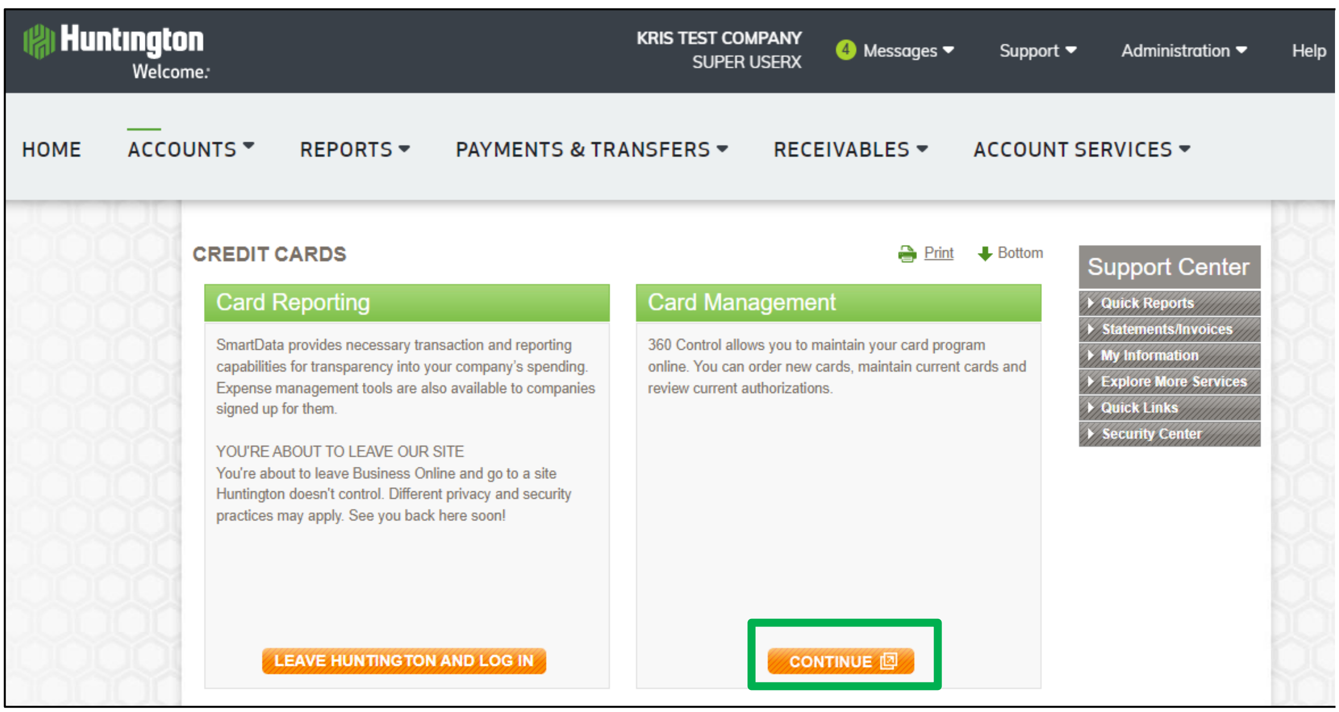
Credit Cards — Sort Accounts

Account Number	Account Nickname	Credit Limit	Available Credit	Current Balance
	BCC FQ 1	$50,000.00	$48,281.00	$1,718.06
	BCC FR 1	$5,000.00	$4,885.00	$114.70
	TSYS BIN 3	$75,000.00	$69,749.00	$5,250.77
	TSYS BIN 4	$75,000.00	$49,849.00	$25,150.35
	FMER BIN 2	$500,000.00	$499,800.00	$200.00
Total		$945,000.00	$882,881.00	$62,115.82

Card Management Navigation on Business Online

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>3</td><td>
Click on the desired **Account Nickname** hyperlink. This will route you to the Credit Cards page.

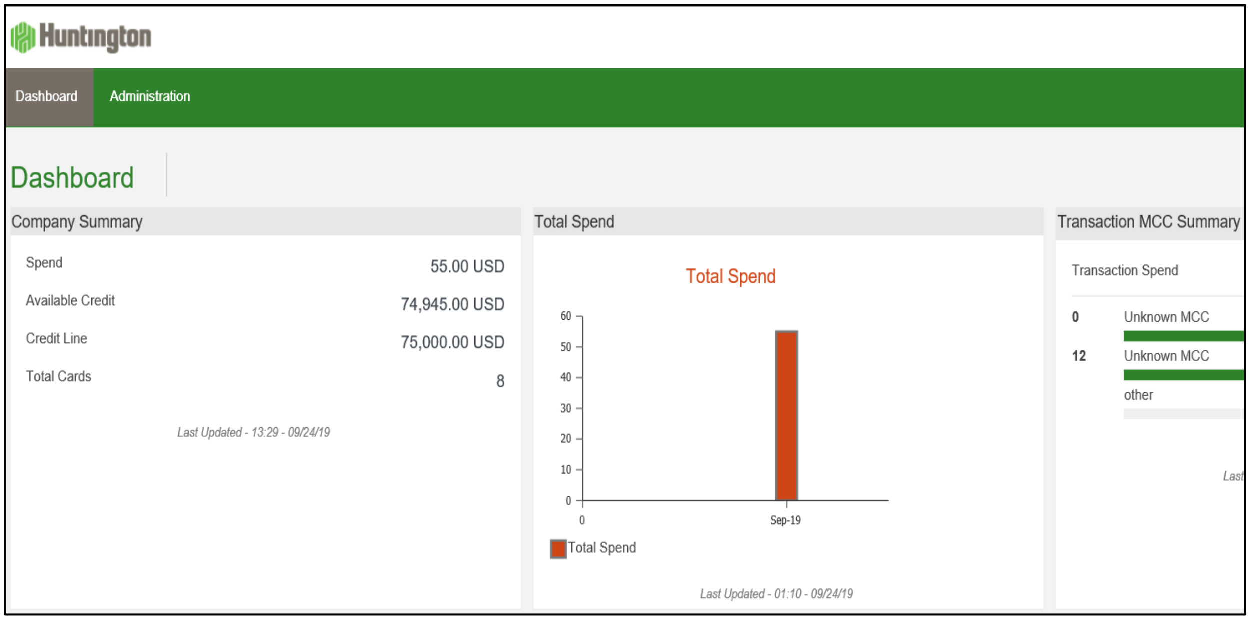
</td></tr>
<tr><td>4</td><td>
On the Credit Cards page, in the Card Management section, click **Continue**.



</td></tr>
</table>

Card Management Navigation on Business Online

Step	Action
5	The system routes you to the Card Management Dashboard.

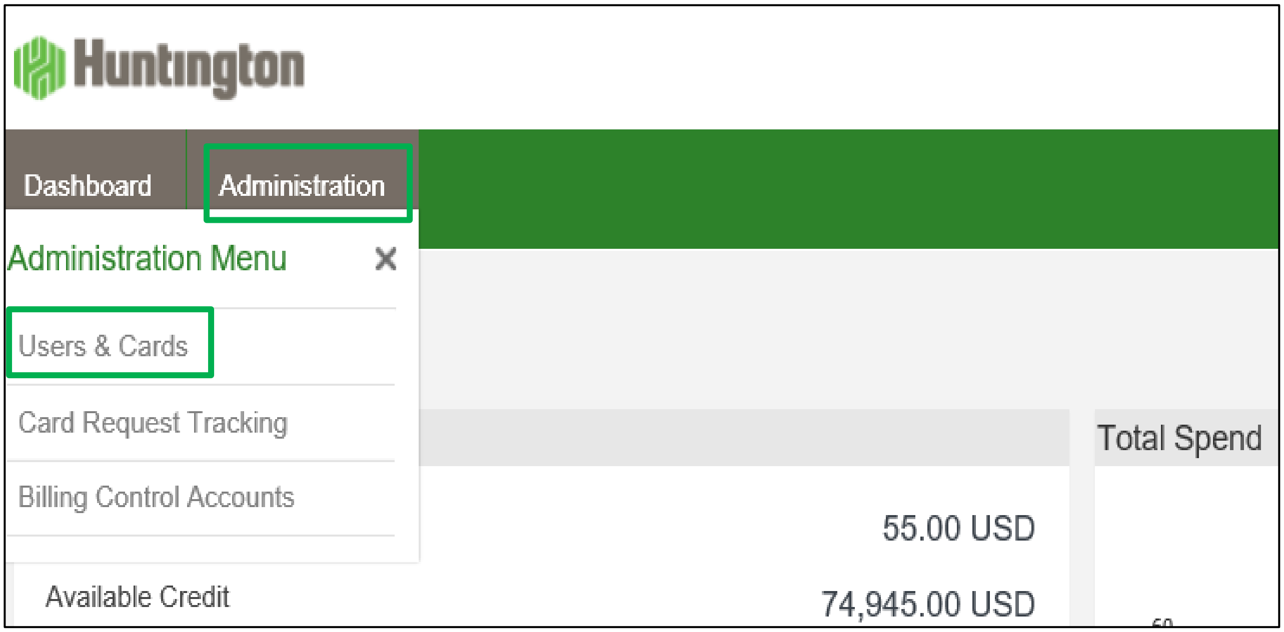


Add a New Card Management User

This training guide will provide details on how to set up and change permissions for Program Administrator Users.

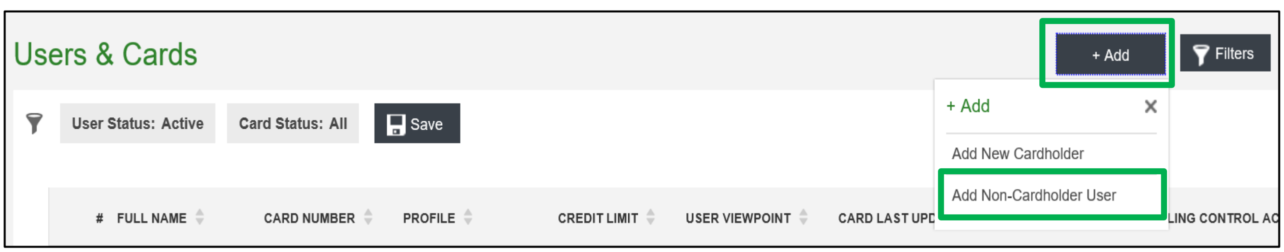
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>

From the Card Management Dashboard, go to **Administration > Users & Cards**.



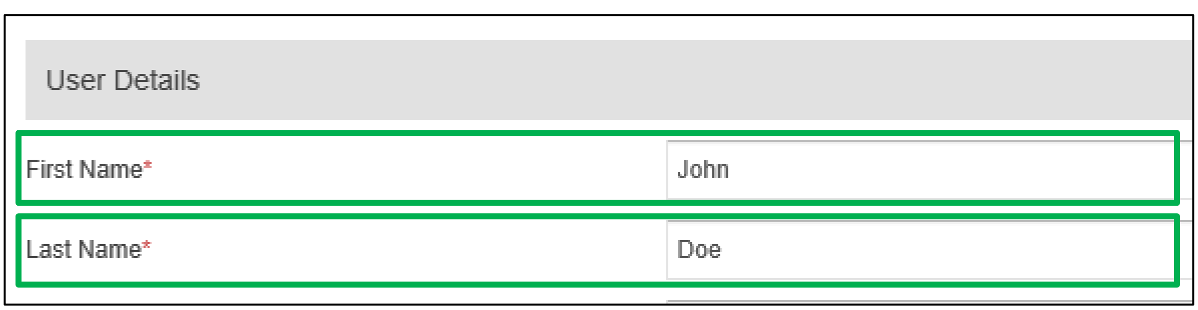
</td></tr>
<tr><td>2</td><td>

On the Users & Cards screen, go to **+Add > Add Non-Cardholder User**.



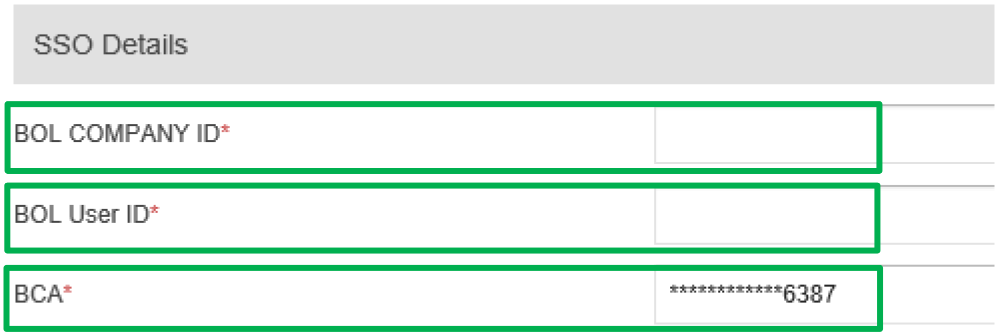
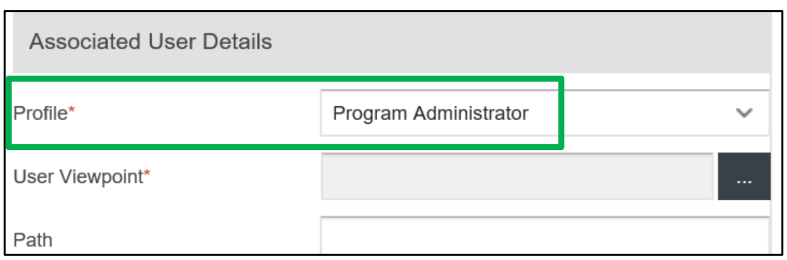
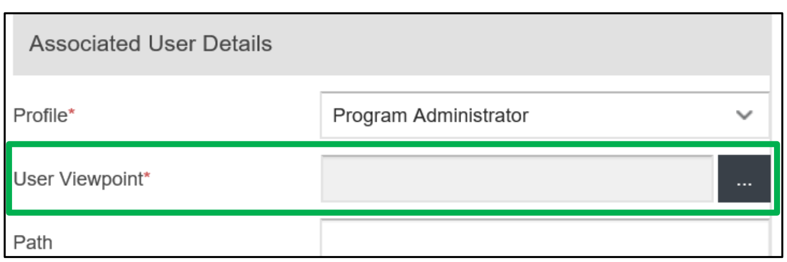
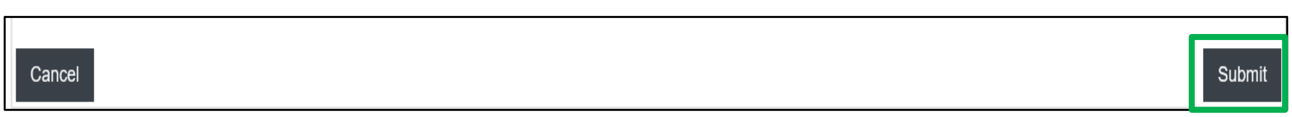
</td></tr>
<tr><td>3</td><td>

Enter all required User information. In the User Details section, enter the user's **First Name** and **Last Name**.



</td></tr>
</table>

Add a New Card Management User

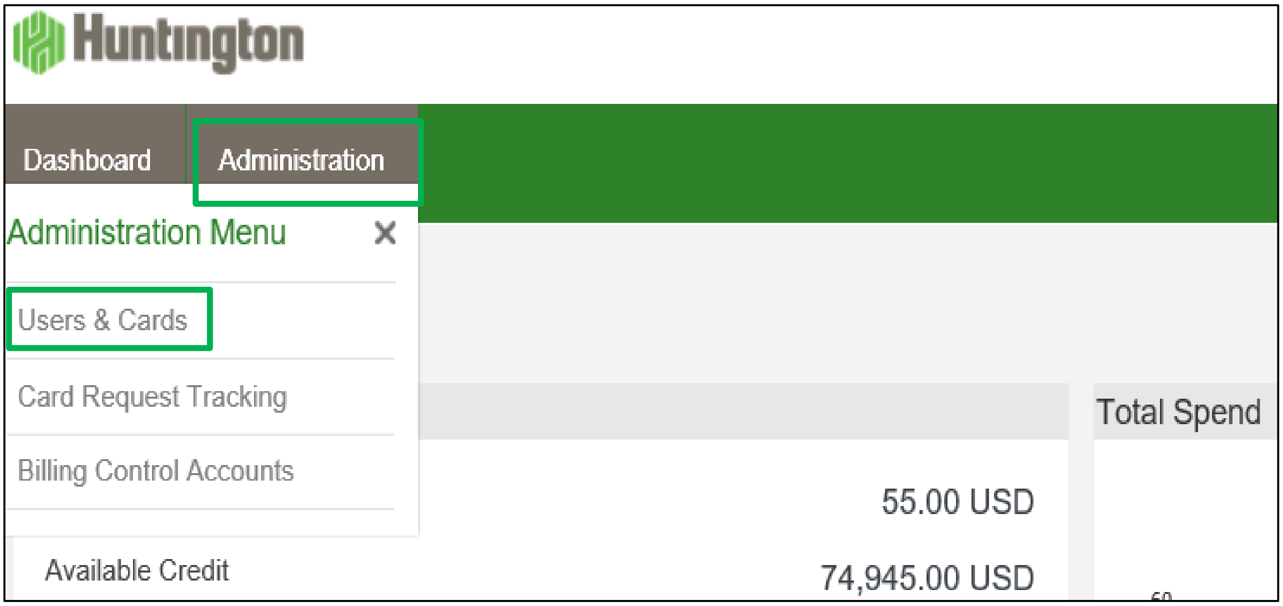
Step	Action
4	In the SSO Details section, enter the **BOL Company ID**, **BOL User ID**, and select the **last 4 digits** of the Commercial Card Account Number. You can find this account number on Business Online or on your statement. 
5	In the Associated User Details section, assign the user's **Profile** based on what permissions you want the User to have in the Card Management system. There are 3 primary profiles: 1. **Program Administrator**: Users can do everything within Card Management. 2. **Program Admin Maintenance**: Users can do everything except open new cards or add new Card Management Users. 3. **Program Admin View Only**: Users can only view, not maintenance, cardholders. These users can also view authorizations. 
6	Select the **User Viewpoint** and complete any other required fields. 
7	Click **Submit**. The new User will now be able to access Card Management by signing into Business Online. 

Open a New Commercial Credit Card

To open a new commercial credit card for an employee, please follow the below steps:

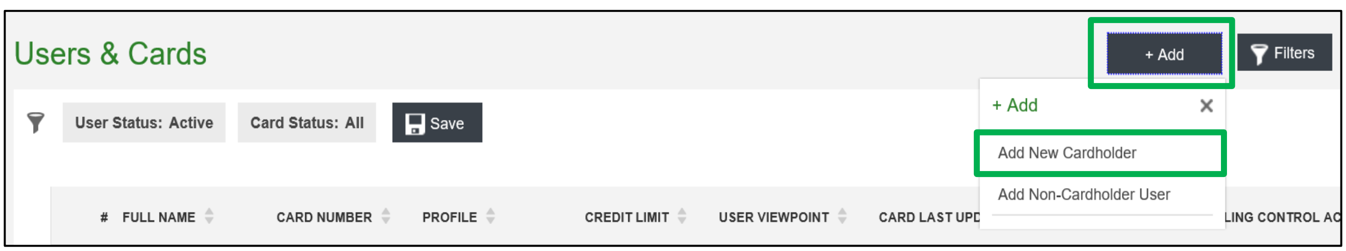
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>

From the Card Management Dashboard, go to **Administration > Users & Cards**. This will load all existing cardholders for you.



</td></tr>
<tr><td>2</td><td>

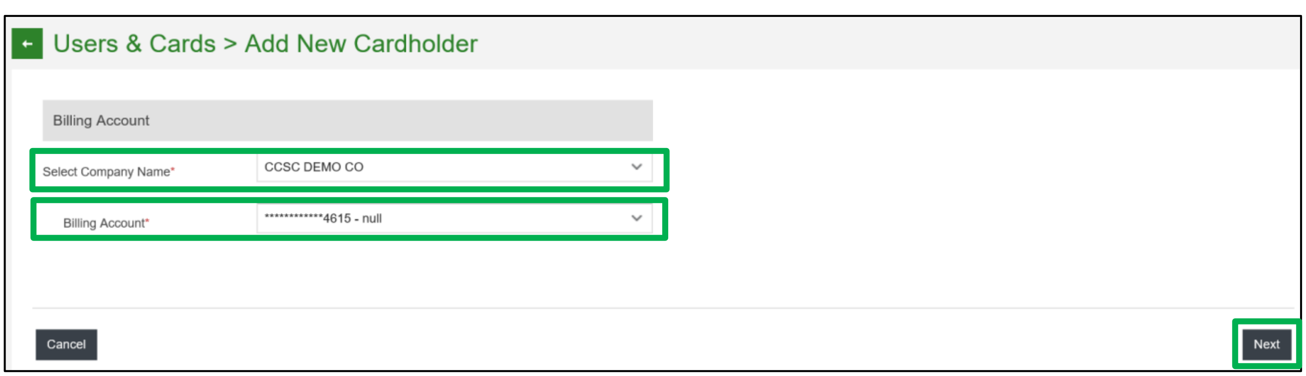
On the Users & Cards screen, go to **+Add > Add New Cardholder**.



</td></tr>
<tr><td>3</td><td>

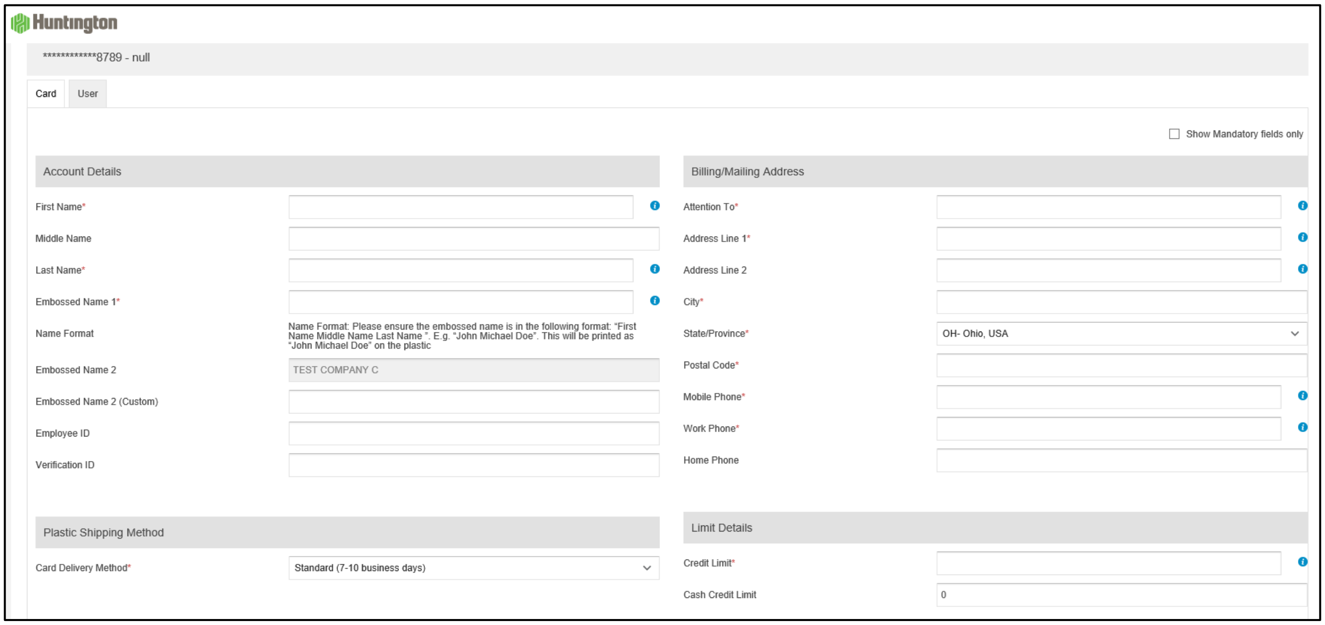
Select your **Company Name** and **Billing Account** number that you would like to open the card up under. Click **Next**.

Users with merged company access will only see the billing accounts that they have permissions to on BOL.



</td></tr>
</table>

Open a New Commercial Credit Card

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>4</td><td>
Enter all required cardholder account details and click Next.
Note: Rushing the card may result in a fee.
Note: The name entered in the Embossed Name 1 field is the cardholder name that will print on the card.
Note: The name defaulted in the Embossed Name 2 field is the company name that will print on the card.
Note: The Embossed Name 2 (Custom) field should only completed when you want to have a different company name printed on the card plastic than what currently appears in the Embossed Name 2 field.


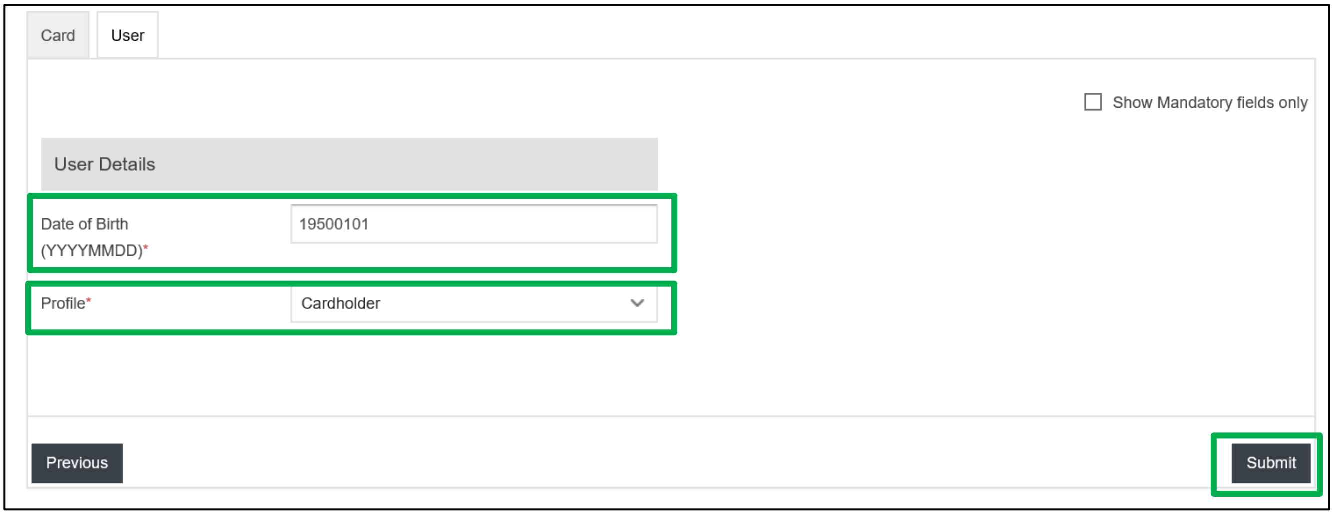
</td></tr>
</table>

Open a New Commercial Credit Card

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>5</td><td>

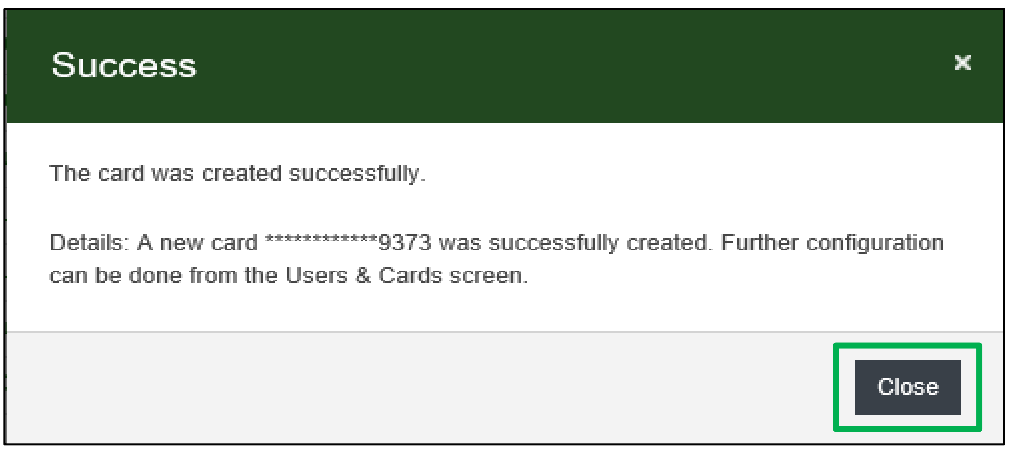
Enter all required User details and click **Submit**.

- **Date of Birth** must be entered in YYYYMMDD format.
- Select the Cardholder user **Profile** to assign to the Cardholder. Note that the profile you select will control the type of permissions that the user will have when they access the Card Management user interface.



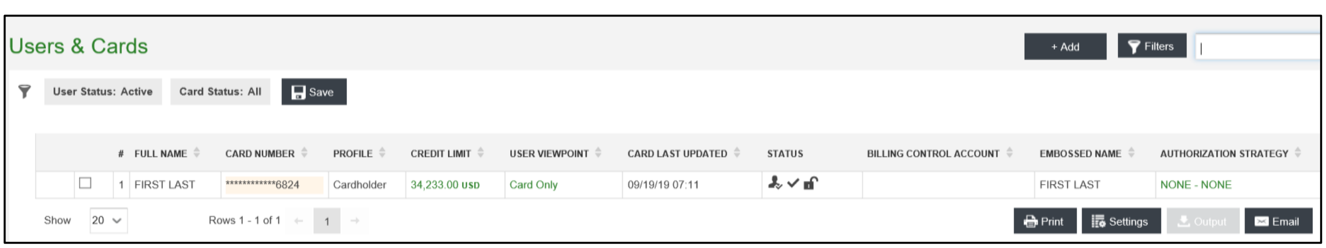
</td></tr>
<tr><td>6</td><td>

The Success pop-up box opens, providing you with details on the newly-opened card. Click **Close**.



</td></tr>
<tr><td>7</td><td>

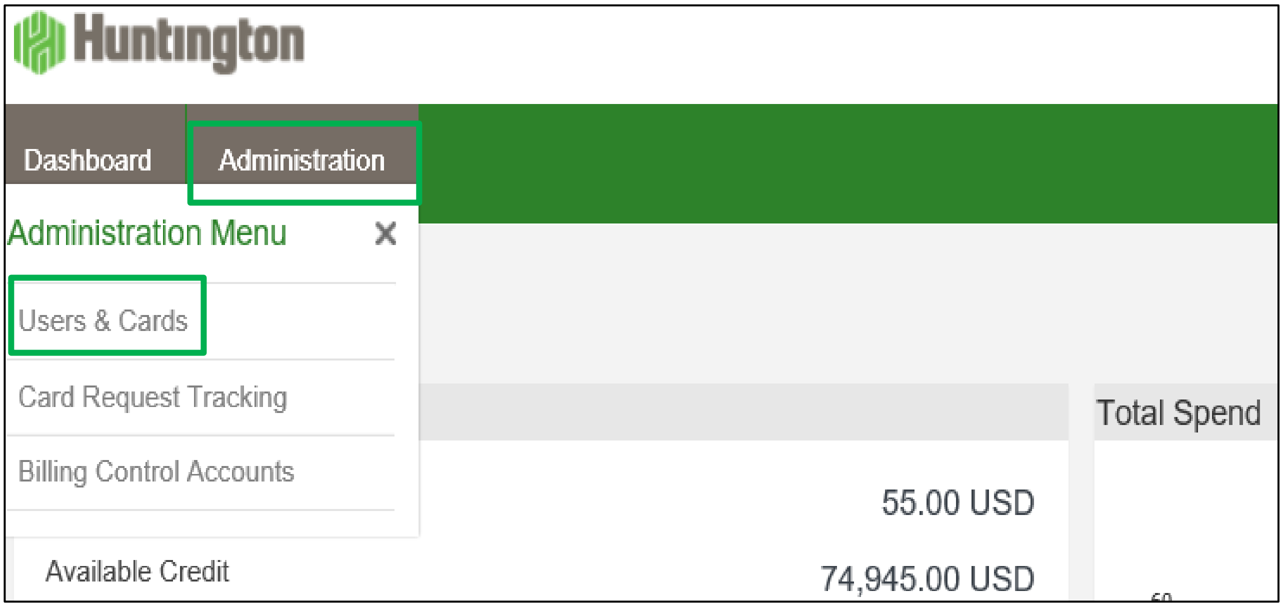
You can now maintenance the card with any changes/updates that you would like to complete, including adding Advanced Spending Controls.



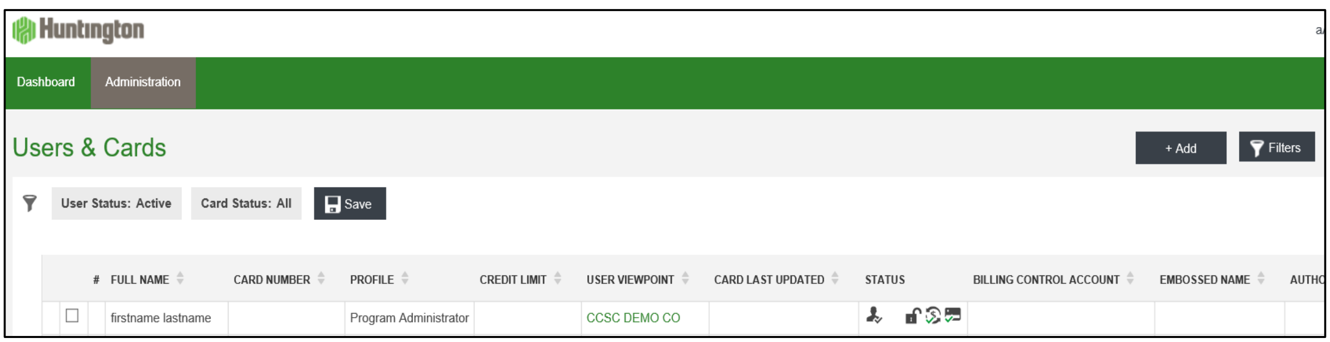
</td></tr>
</table>

Maintenance an Existing Commercial Credit Card

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>From the Card Management Dashboard, go to Administration > Users & Cards.



</td></tr>
<tr><td>2</td><td>The Users & Cards page opens, displaying a list of all of your company’s Users and Cardholders.



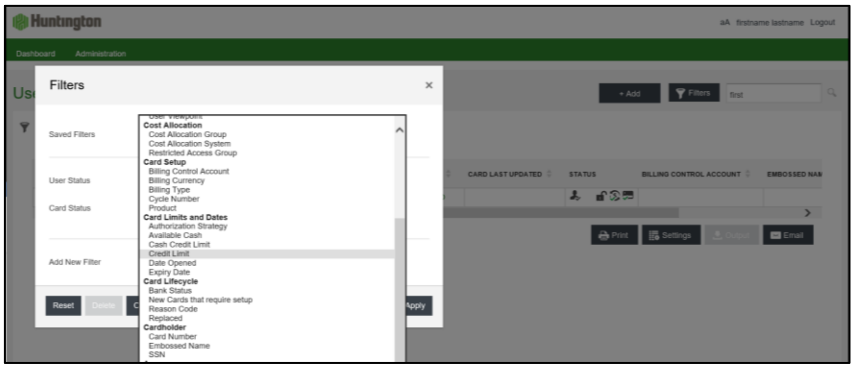
</td></tr>
</table>

Maintenance an Existing Commercial Credit Card

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>3</td><td>

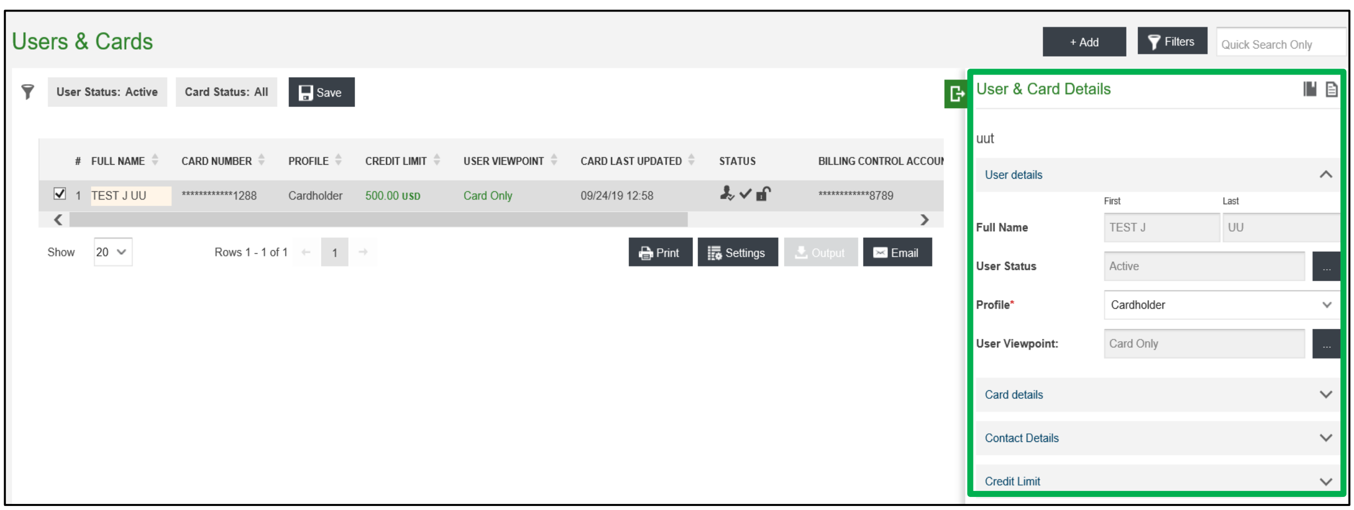
Option 1: For a quick search, input the name of the cardholder in the Quick Search Only field. Click Enter or click on the magnifying glass icon.

Option 2: For filter searches, click the Filters button in the top right to quickly pull up a cardholder, or groups of cardholders that share the same data (i.e. credit limit).



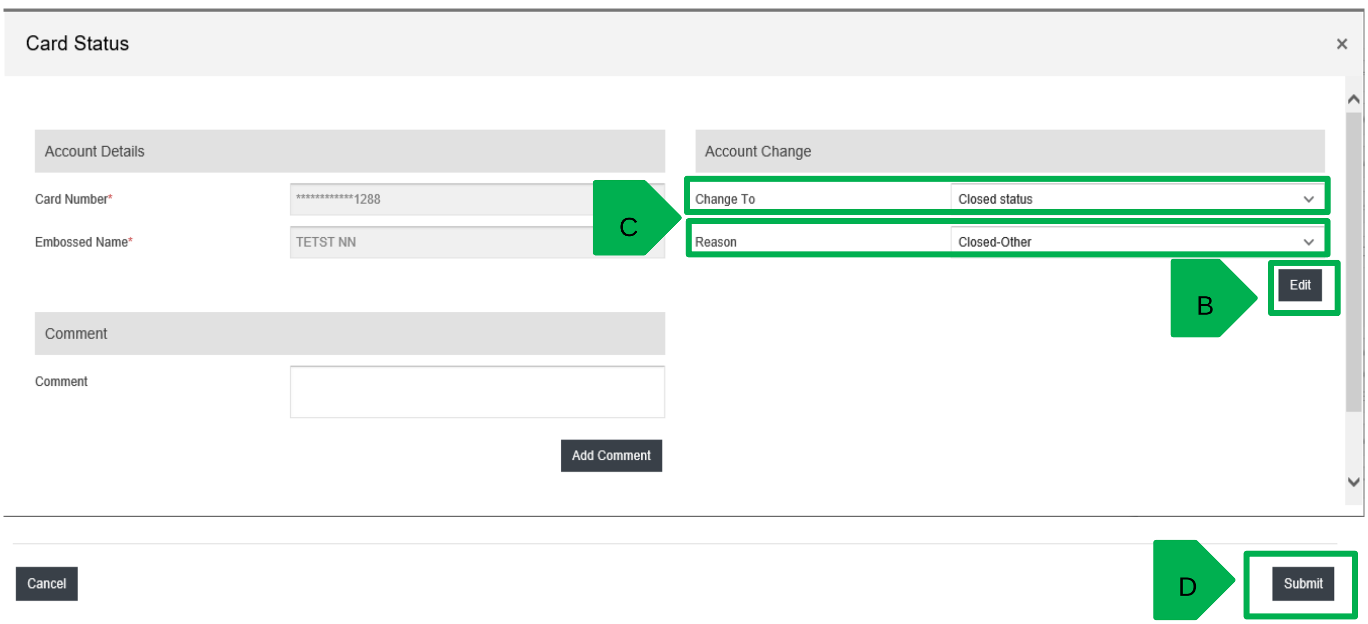
</td></tr>
<tr><td>4</td><td>

Once you've narrowed the list with the Filter, select the desired cardholder you would like to maintenance. You can select the checkbox. A window on the right shows the cardholder's **User & Card Details** information.

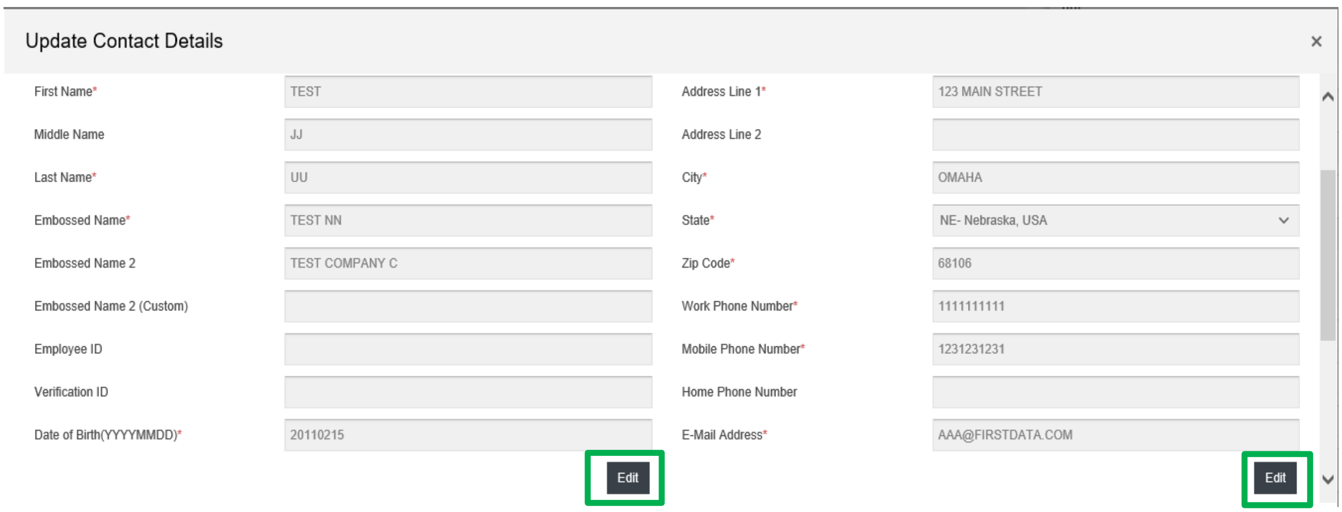


</td></tr>
</table>

Maintenance an Existing Commercial Credit Card

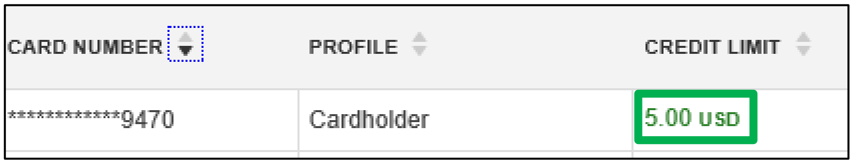
Step	Action
5	You can maintenance your cardholder by modifying the information in the User & Card Details sub-sections, including User Details, Card Details, Login Details, SSO Details, Contact Details, Credit Limit, and Useful Links. If you prefer, you can view and maintenance the specific cardholder in a full-screen view by clicking the Full Details Panel icon ( ).
6	To close a card: A. Click the **Click to Change Card Status** button next to Card Status in the Card Details section. The Card Status pop-up box opens.  B. Click **Edit**. C. Select the **Change To** and **Reason** for the account change. D. Click **Submit**. You will receive a Success message that your details were changed successfully. 

Maintenance an Existing Commercial Credit Card

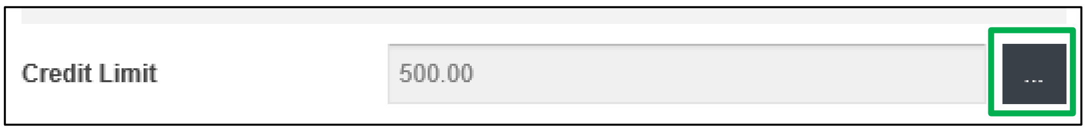
Step	Action
7	To change the Embossed Name, Embossment Name 2 (Company Name), Employee ID, Verification ID, Date of Birth, Address, Attention To, Phone Numbers, or Email Address for a cardholder, click the **Click to Update Contact Details** button next to Contact Address in the Contact Details section. The Update Contact Details pop-up box opens.  A. Click either (or both) of the **Edit** buttons underneath the **Account Details** and **Contact Details** sections. B. Make the necessary changes to the cardholder and complete all required fields. C. Click **Submit**. You will receive a Success message that your details were changed successfully. 

Maintenance an Existing Commercial Credit Card

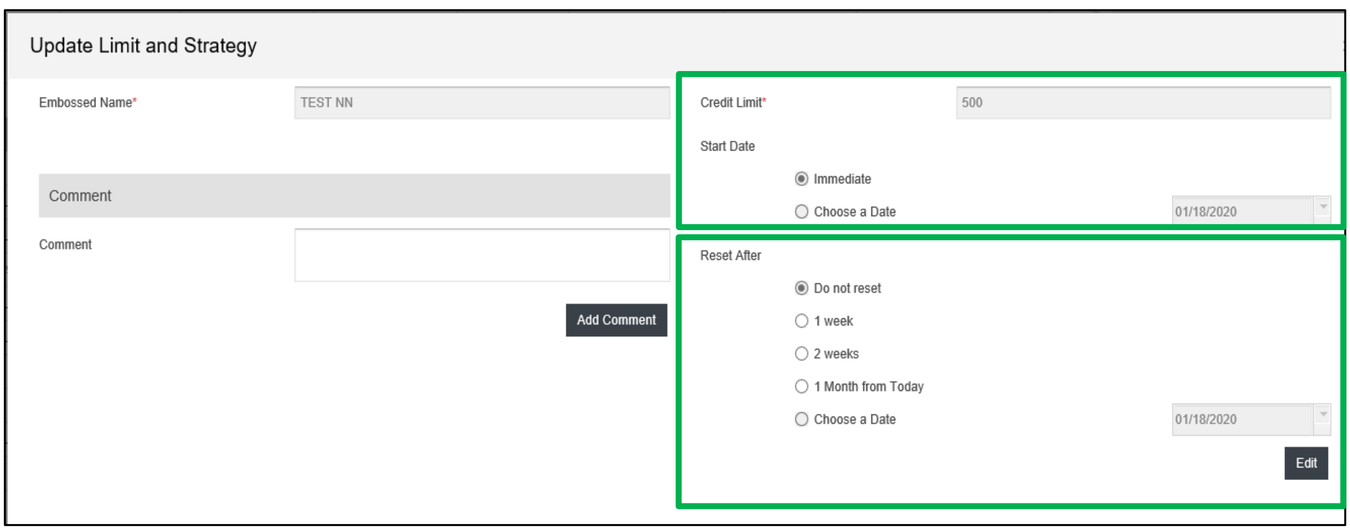
Step	Action
8	**Option 1:** To change the Credit Limit, set a temporary Credit Limit, or change the Cash Credit Limit, click the **Credit Limit** link on the Users & Cards screen within the Credit Limit column of the card account. The Update Limit and Strategy pop-up box opens.



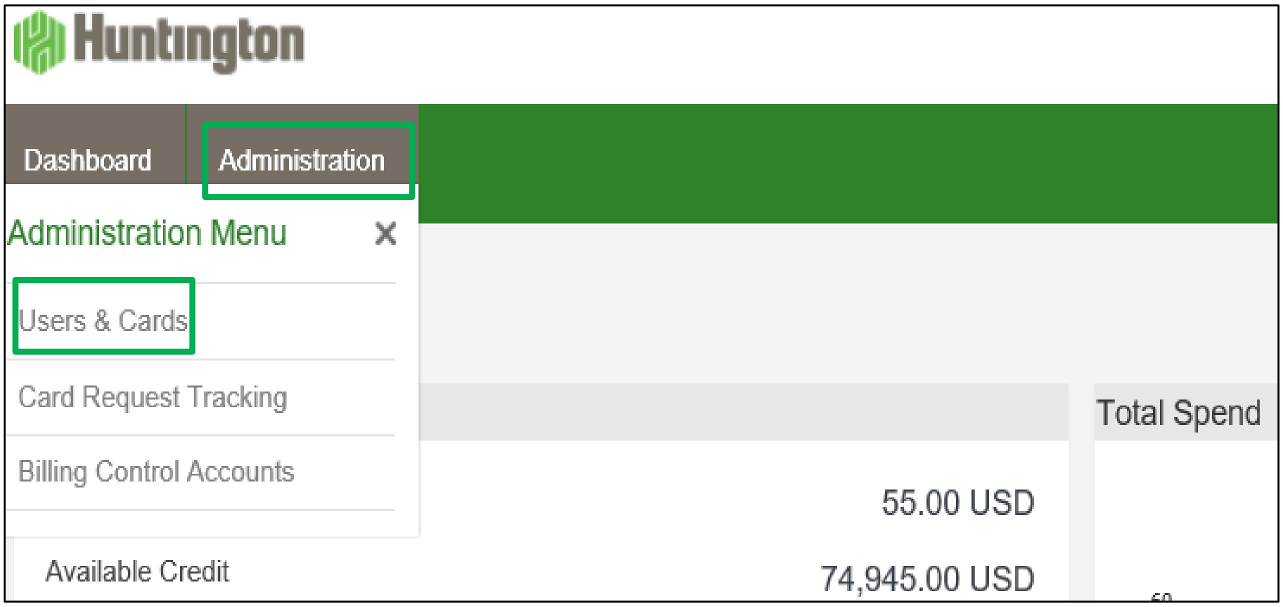
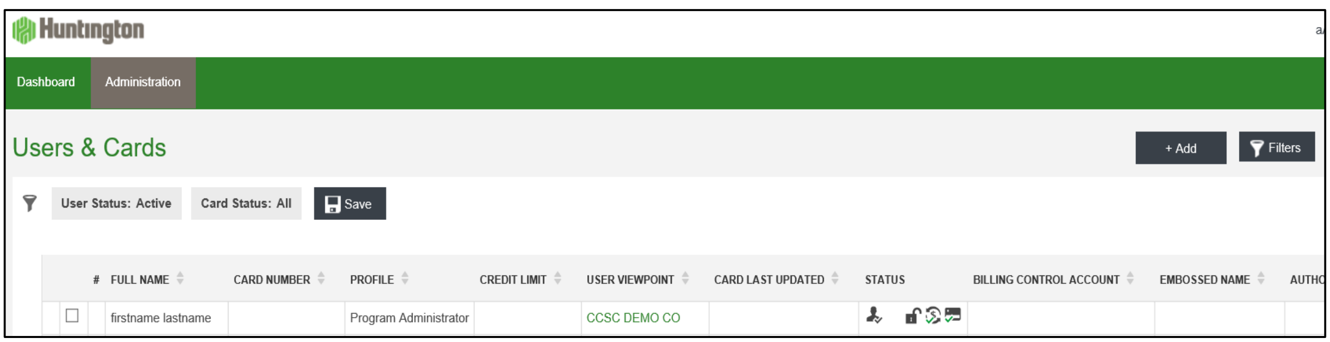
Option 2: To change the Credit Limit, set a temporary Credit Limit, or change the Cash Credit Limit, click the **Click to Update Credit Limit Strategy** button next to Credit Limit in the Credit Limit section. The Update Limit and Strategy pop-up box opens.



A. Click **Edit**.
B. Input the new **Cash Credit Limit** and/or **Credit Limit**. For the Credit Limit field:
   i. If the change is permanent, select the **Immediate** and **Do not reset** radio buttons.
   ii. If the change is temporary, select the amount of time that you would like the new Credit Limit on the card by selecting one of the pre-determined options or choosing a specific date in the future.
C. Click **Submit**. You will receive a Success message that your details were changed successfully.



View Authorizations/Declines for the Commercial Credit Card

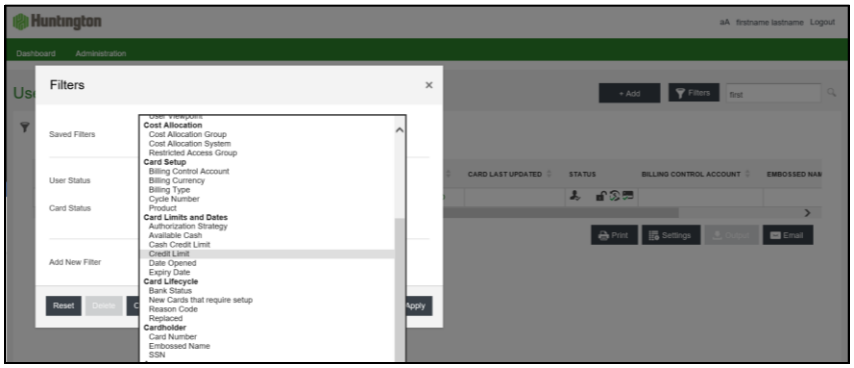
Step	Action
1	From the Card Management Dashboard, go to **Administration > Users & Cards**. 
2	The Users & Cards page opens, displaying a list of all of your company's Users and Cardholders. 

View Authorizations/Declines for the Commercial Credit Card

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>3</td><td>

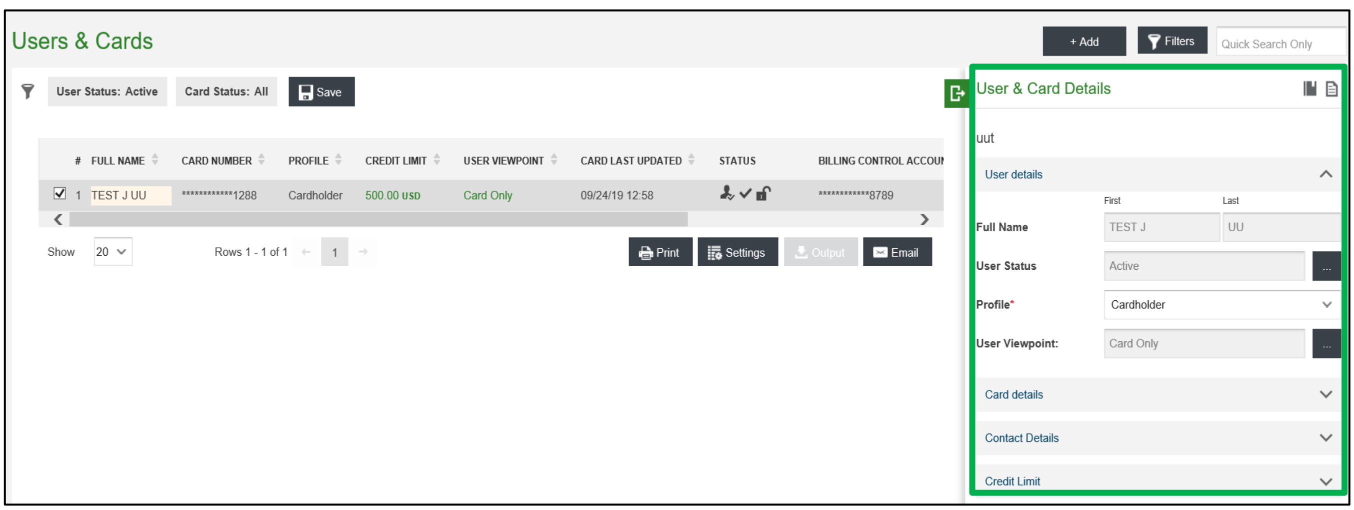
Option 1: For a quick search, input the name of the cardholder in the Quick Search Only field. Click Enter or click on the magnifying glass icon.

Option 2: For filter searches, click the Filters button in the top right to quickly pull up a cardholder, or groups of cardholders that share the same data (i.e. credit limit).



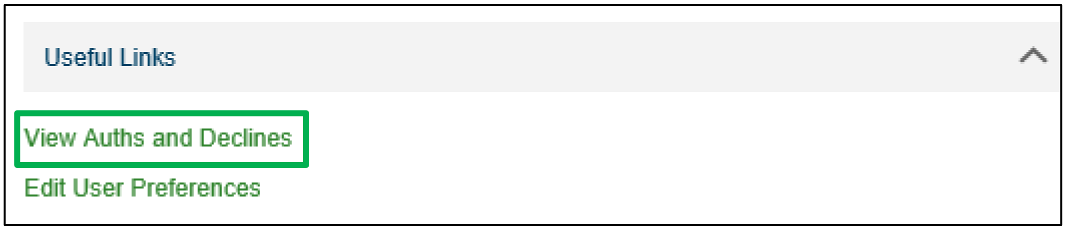
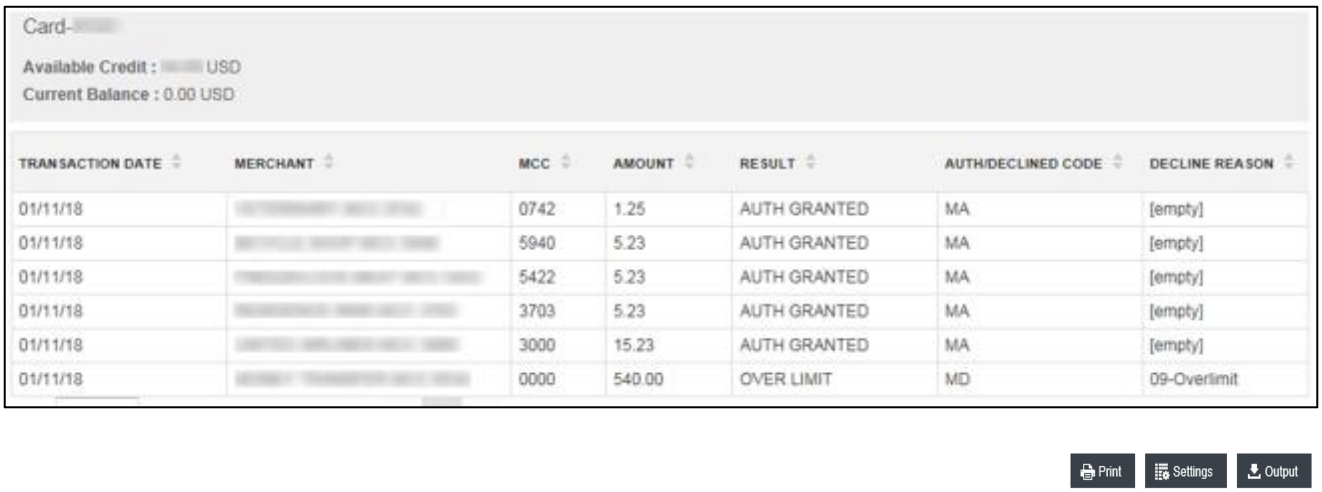
</td></tr>
<tr><td>4</td><td>

Once you've narrowed the list with the Filter, select the desired cardholder you would like to view authorizations for. You can select the checkbox or simply click anywhere in the cardholder's row. A window on the right shows the cardholder's **User & Card Details** information.



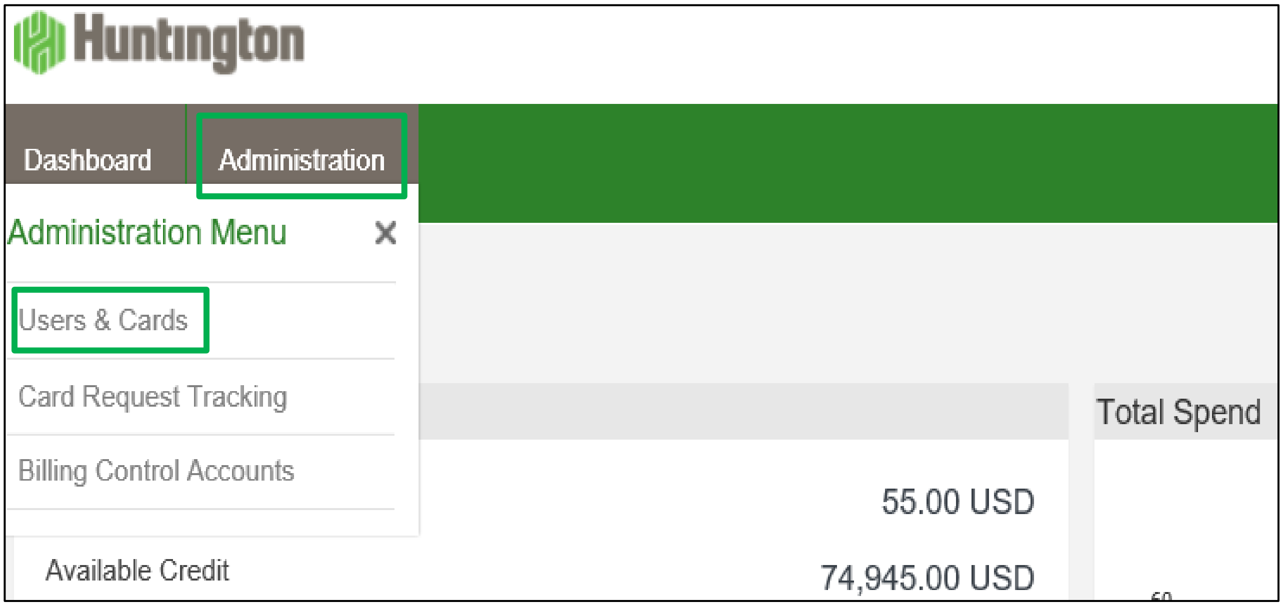
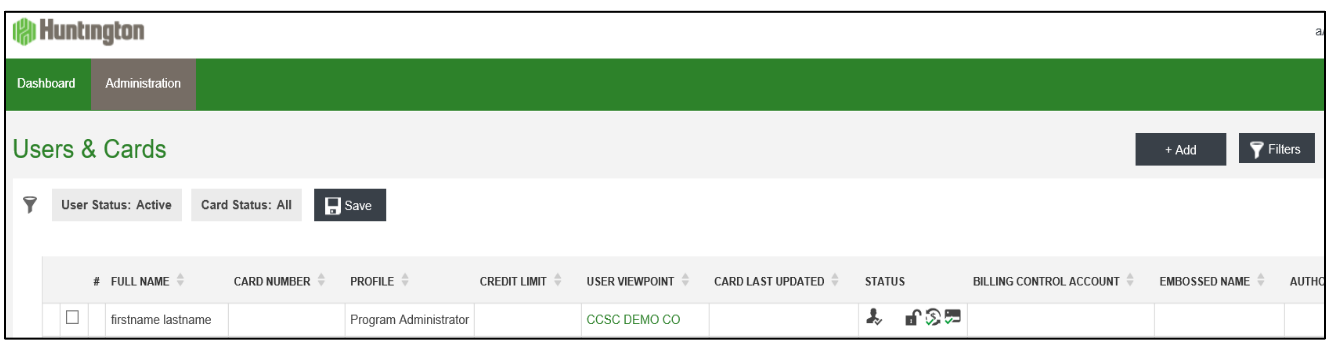
</td></tr>
</table>

View Authorizations/Declines for the Commercial Credit Card

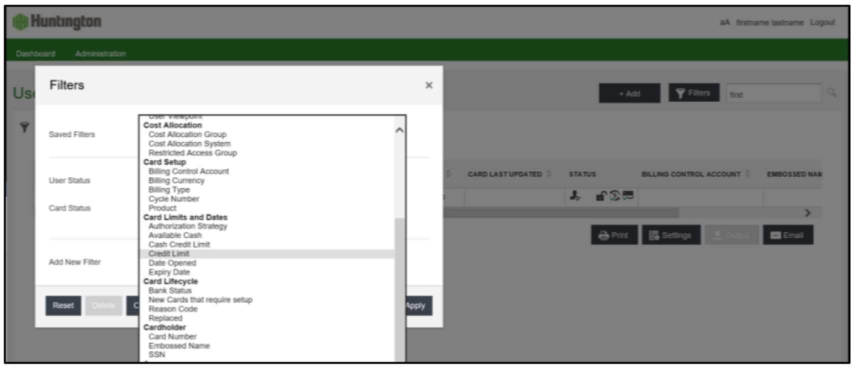
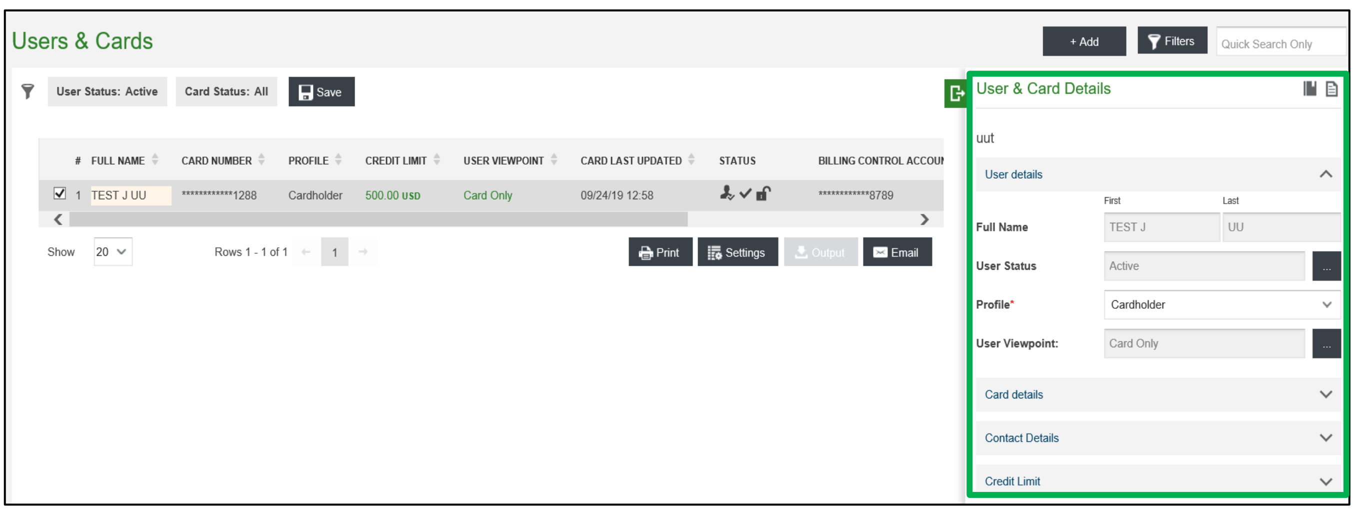
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>5</td><td>Scroll to the bottom of the User & Card Details area and click the View Auths and Declines link in the Useful Links section.

</td></tr>
<tr><td>6</td><td>The authorizations and declines for the card display.

Card-[illegible]
Available Credit : [illegible] USD
Current Balance : 0.00 USD
<table>
<tr><th>TRANSACTION DATE</th><th>MERCHANT</th><th>MCC</th><th>AMOUNT</th><th>RESULT</th><th>AUTH/DECLINED CODE</th><th>DECLINE REASON</th></tr>
<tr><td>01/11/18</td><td>[illegible]</td><td>0742</td><td>1.25</td><td>AUTH GRANTED</td><td>MA</td><td>[empty]</td></tr>
<tr><td>01/11/18</td><td>[illegible]</td><td>5940</td><td>5.23</td><td>AUTH GRANTED</td><td>MA</td><td>[empty]</td></tr>
<tr><td>01/11/18</td><td>[illegible]</td><td>5422</td><td>5.23</td><td>AUTH GRANTED</td><td>MA</td><td>[empty]</td></tr>
<tr><td>01/11/18</td><td>[illegible]</td><td>3703</td><td>5.23</td><td>AUTH GRANTED</td><td>MA</td><td>[empty]</td></tr>
<tr><td>01/11/18</td><td>[illegible]</td><td>3000</td><td>15.23</td><td>AUTH GRANTED</td><td>MA</td><td>[empty]</td></tr>
<tr><td>01/11/18</td><td>[illegible]</td><td>0000</td><td>540.00</td><td>OVER LIMIT</td><td>MD</td><td>09-Overlimit</td></tr>
</table>
Print Settings Output</td></tr>
</table>

Work with Transaction, Spend, and MCC Controls

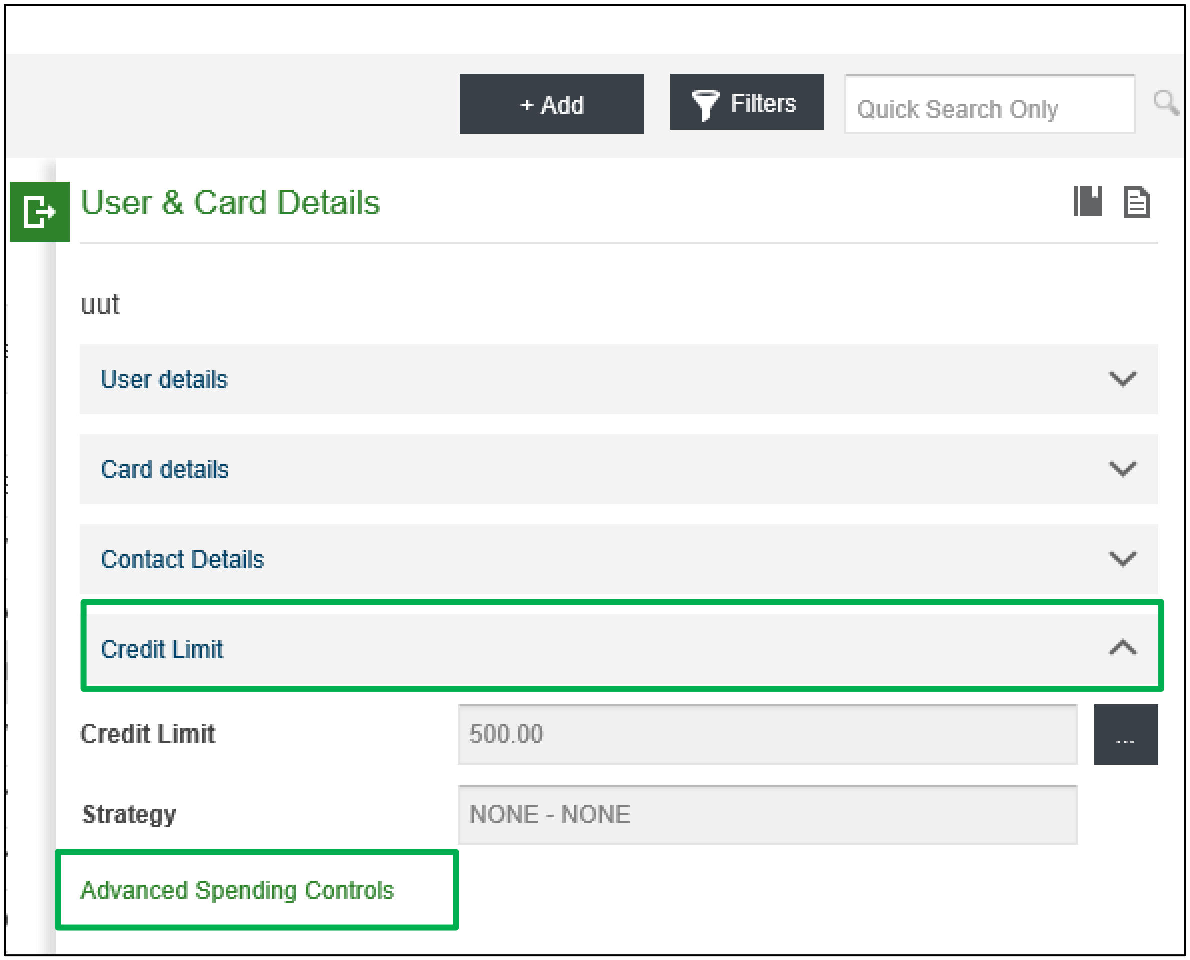
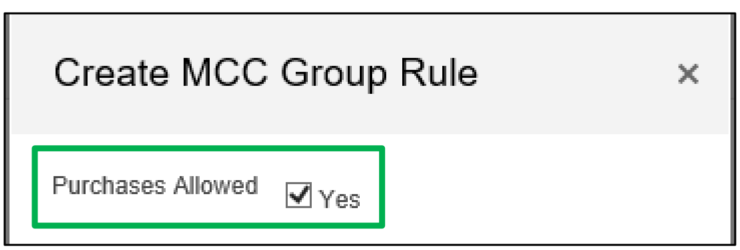
This training guide will provide details on how to set MCC and Spend Restrictions for Cardholders.

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>From the Card Management Dashboard, go to Administration > Users & Cards.

</td></tr>
<tr><td>2</td><td>The Users & Cards page opens.

</td></tr>
</table>

Work with Transaction, Spend, and MCC Controls

Step	Action
3	**Option 1:** For a quick search, input the name of the cardholder in the Quick Search Only field. Click Enter or click on the magnifying glass icon.  **Option 2:** For filter searches, click the Filters button in the top right to quickly pull up a cardholder, or groups of cardholders that share the same data (i.e. credit limit). 
4	Once you've narrowed the list with the Filter, select the desired cardholder you would like to set the MCC or Spend Restriction for. You can select the checkbox or simply click anywhere in the cardholder's row. A window on the right shows the cardholder's **User & Card Details** information. 

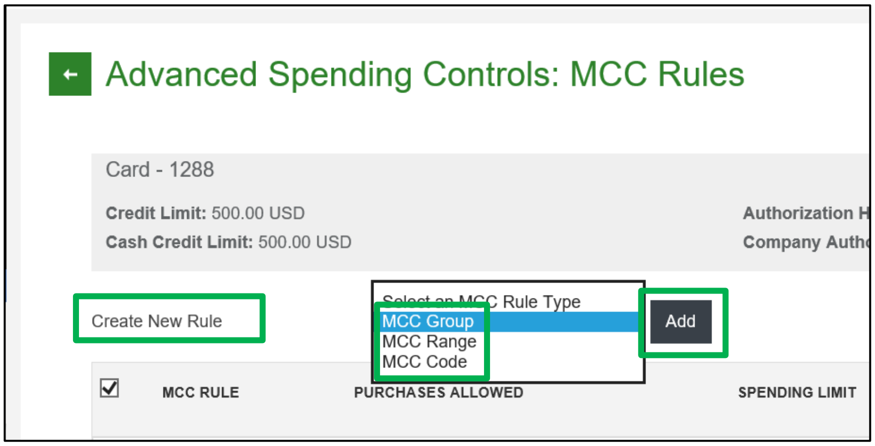
Work with Transaction, Spend, and MCC Controls

Step	Action
5	In the User & Card Details window, scroll down, expand the **Credit Limit** section, and click the **Advanced Spending Controls** link. 
6	IMPORTANT: To set spend rules, such as number or amount of allowed authorizations per day, you must set an MCC Rule that **allows purchases** first. 

Work with Transaction, Spend, and MCC Controls

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>7</td><td>

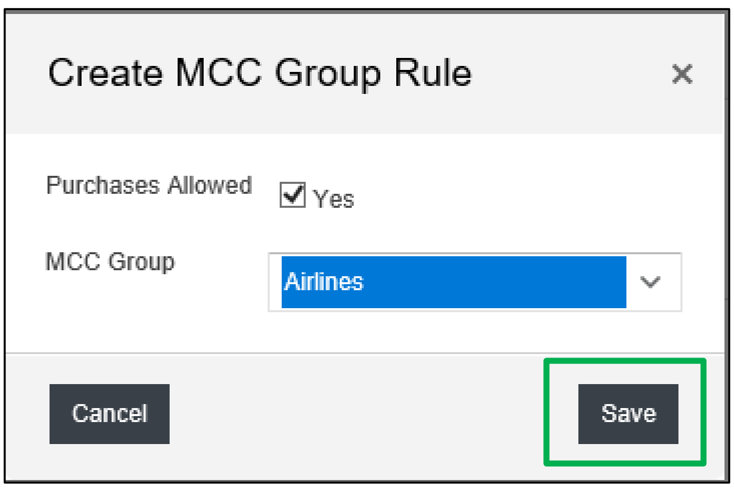
From the **Create New Rule** menu, select **MCC Group**, **MCC Range**, or **MCC Code**. Then, click **Add**.



</td></tr>
<tr><td>8</td><td>

If you select “MCC Group”, select one of the predefined MCC groups that you would like to allow from the **MCC Group** dropdown.

- To allow purchases to this MCC Group, leave the **Purchases Allowed** box checked.
- To decline purchases to this MCC Group, uncheck the **Purchases Allowed** box.
- Click **Save**. This will add the MCC Rule to this cardholder.

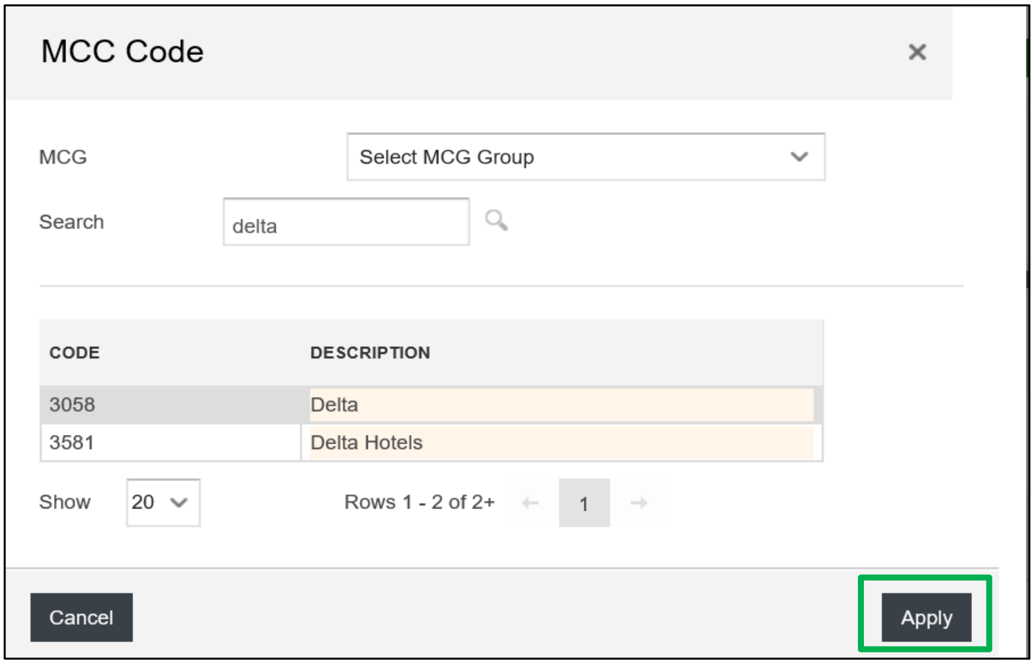


</td></tr>
</table>

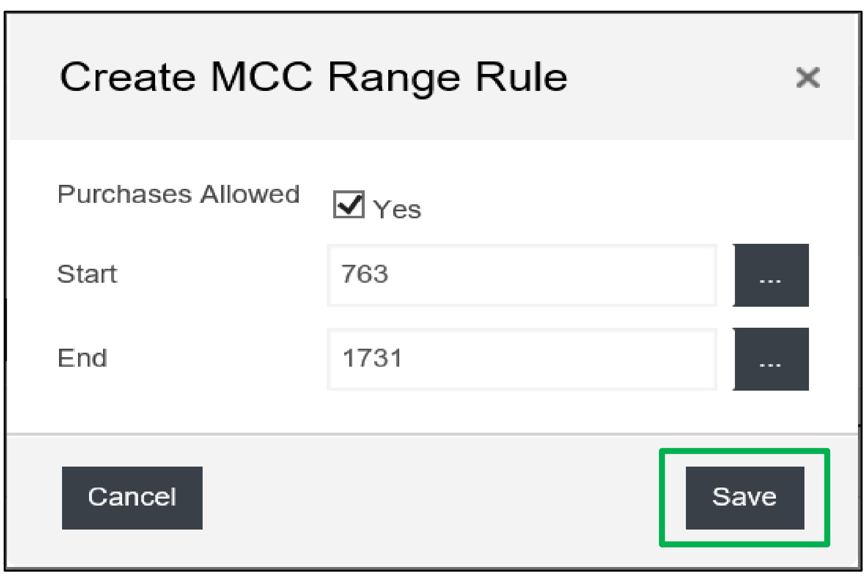
Work with Transaction, Spend, and MCC Controls

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>9</td><td>

If you select “MCC Range”, enter or click ... to search for the Start and End codes for the MCC Range. To help narrow the MCC that you would like to start and/or end from, you can select a Merchant Category Group (MCG) from the dropdown. You can also search by the merchant name/description and specific MCC code if you wish. Once selected, click **Apply**.



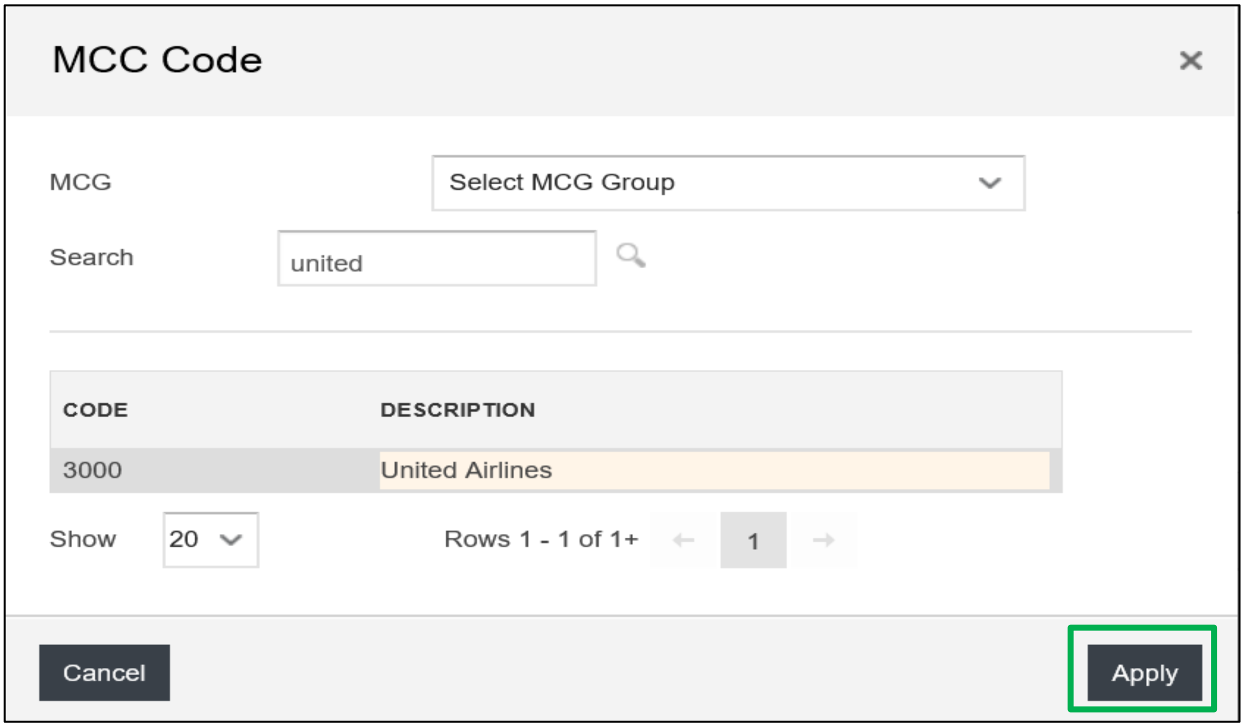
- To allow purchases to this MCC Range, leave the **Purchases Allowed** box checked.
- To decline purchases to this MCC Range, uncheck the **Purchases Allowed** box.
- Click **Save**. This will add the MCC Rule to this cardholder.



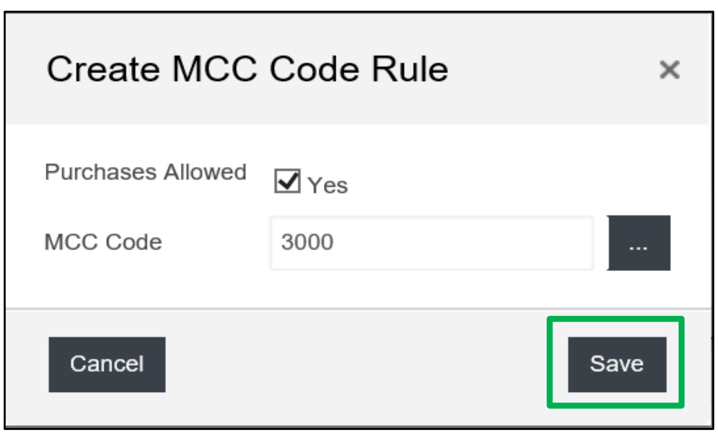
</td></tr>
</table>

Work with Transaction, Spend, and MCC Controls

Step	Action
10	If you select “MCC Code”, click ... to search for the specific MCC that you would like to add. To help narrow the MCC that you would like to set a rule for, you can select a Merchant Category Group (MCG) from the dropdown. You can also search by the merchant name/description and specific MCC code if you wish. Once selected, click **Apply**.



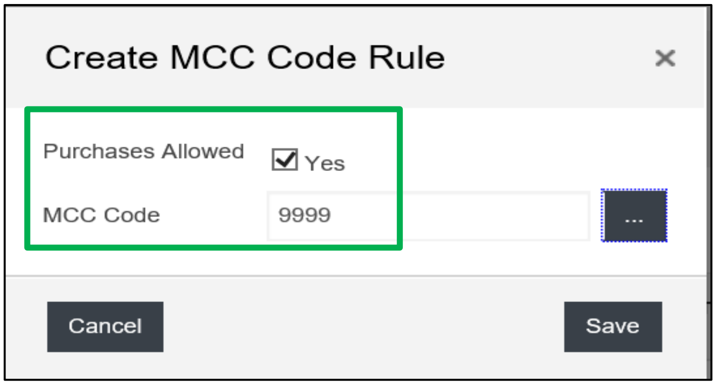
- To allow purchases to this MCC Code, leave the **Purchases Allowed** box checked.
- To decline purchases to this MCC Code, uncheck the **Purchases Allowed** box.
- Click **Save**. This will add the MCC Rule to this cardholder.



Step	Action

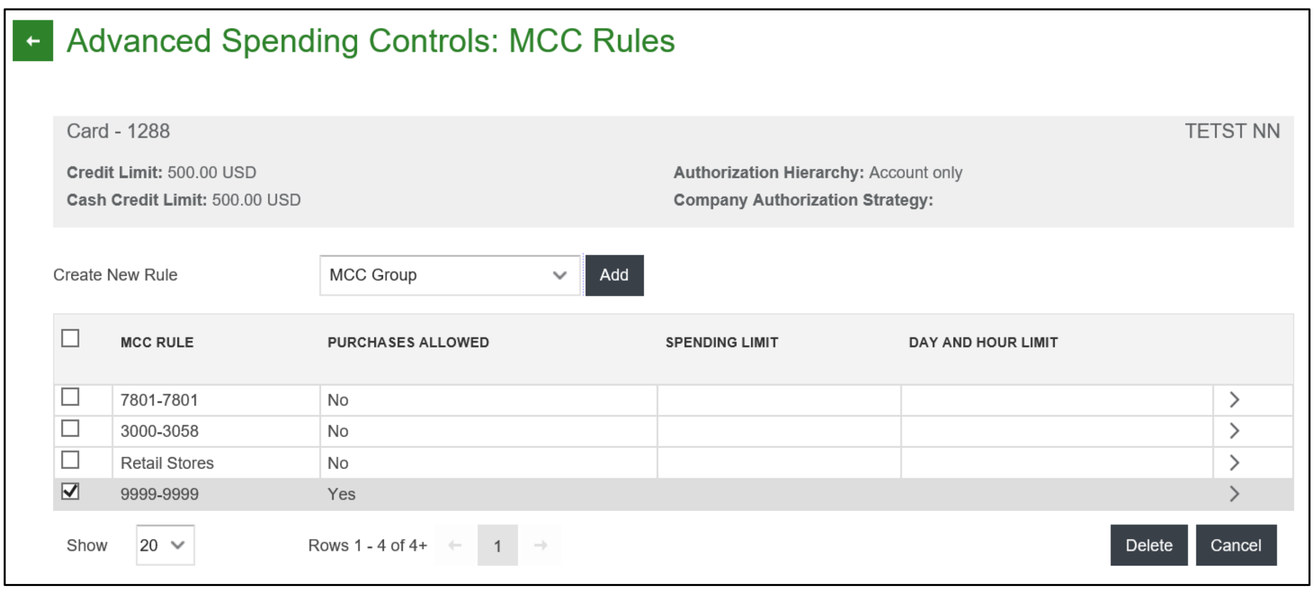
11

IMPORTANT: To set a rule to allow all purchases, add an MCC Rule to allow purchases to MCC Code “9999”.



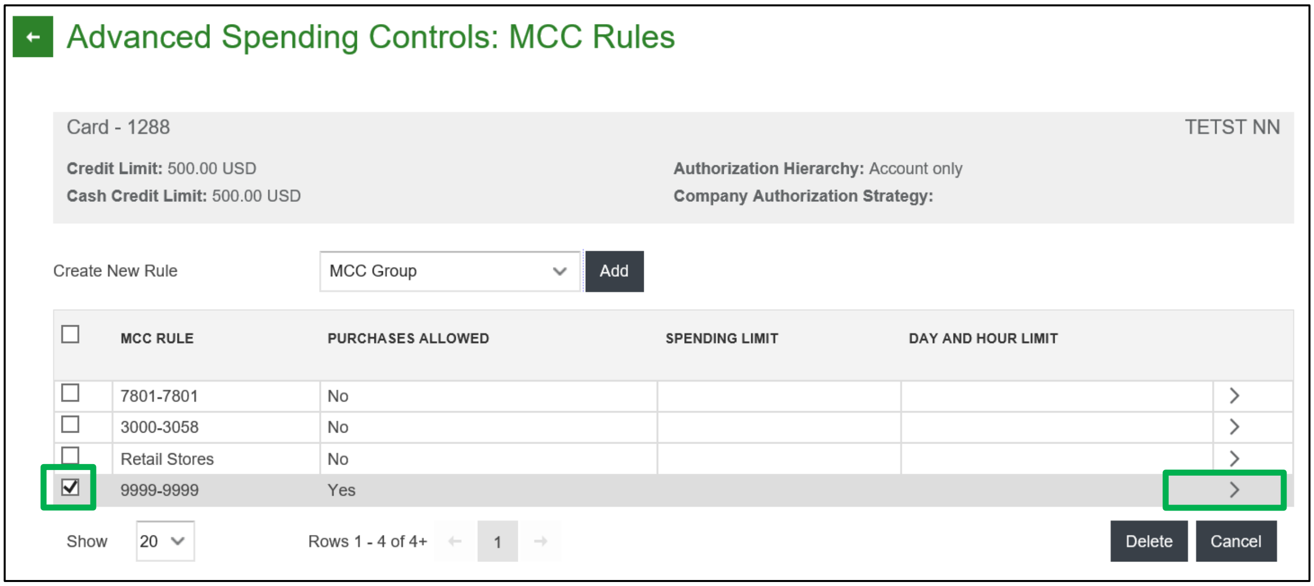
You can then restrict specific MCC Groups, Ranges, and Codes by adding further rules and unchecking “Purchases Allowed”.

The below example would decline purchases to merchants who are assigned MCC Code 7801, fall within MCC Range 3000-3058, or are assigned an MCC that falls in the Retail Stores Merchant Group. All other purchases to merchants outside of these MCCs could be approved.

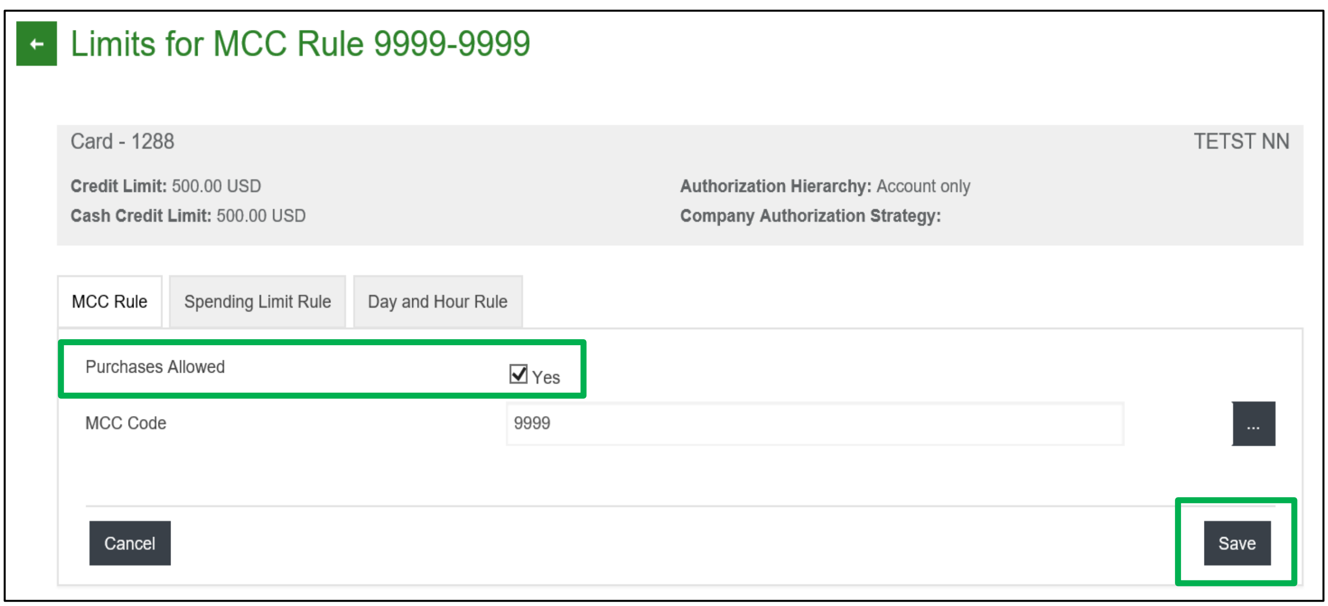


Work with Transaction, Spend, and MCC Controls

Step	Action
12	Once MCC Rules are in place, you can now add spend restrictions to your MCC Rules that are set to “Yes” for “Purchases Allowed.” Click the checkbox next to the MCC Rule that you would like to create a spend restriction for. Then click the arrow to the right to open the MCC Rule.

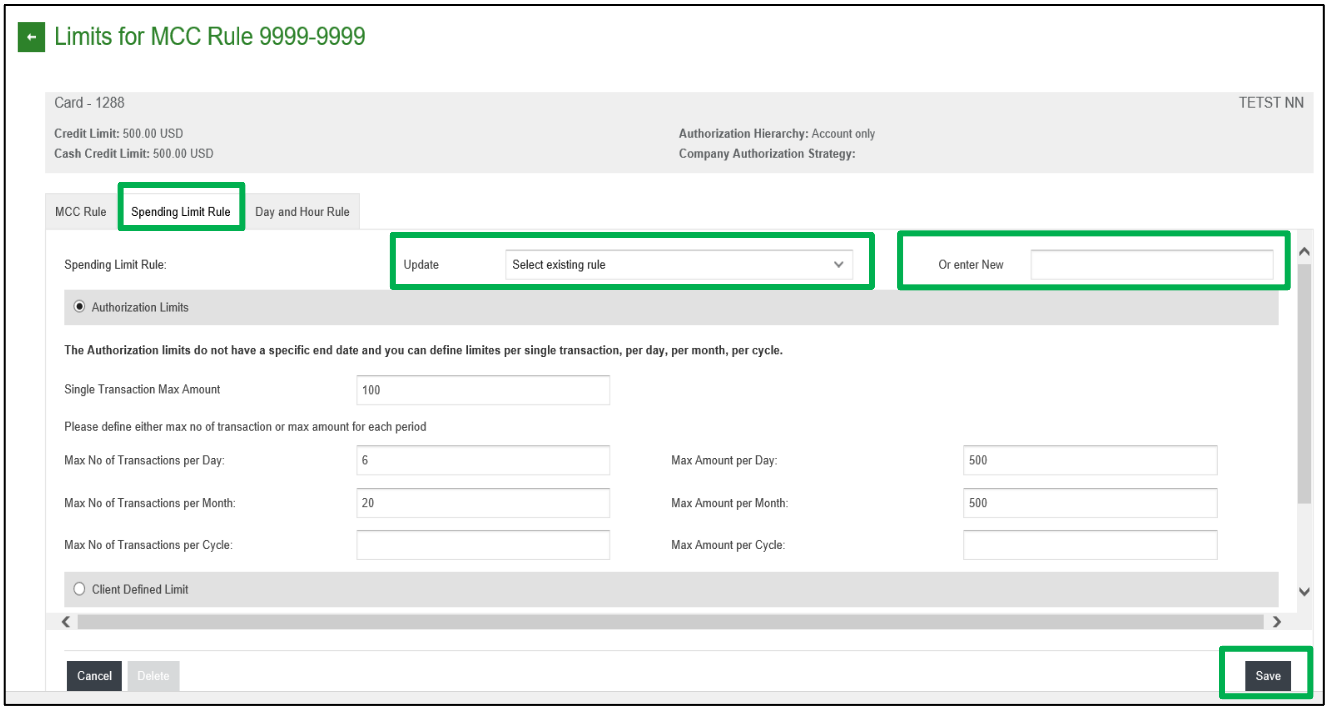


Step	Action
13	You can edit your existing MCC Rule by clicking the ... button to the right of the MCC Rule and/or by checking or unchecking the **Purchases Allowed** box. To apply any changes, click **Save**.

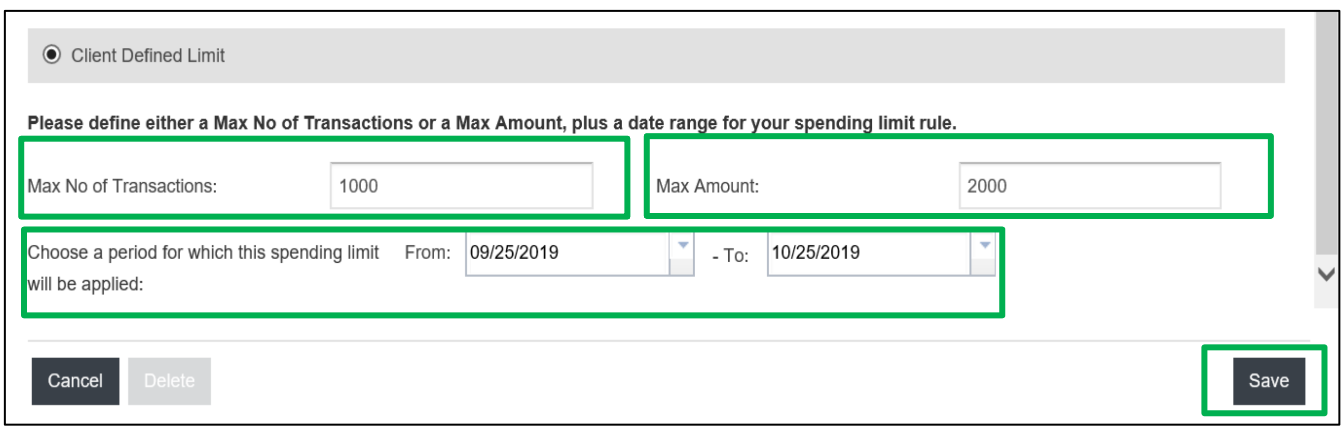


Work with Transaction, Spend, and MCC Controls

Step	Action
14	To set a Spend Limit, switch to the **Spending Limit Rule** tab. If an existing Spending Limit Rule exists that you would like to assign to this cardholder, select it from the **Update** dropdown. If no existing rule exists, create a name for the Spending Limit Rule in the **Or enter New** field. Input the counts and/or amounts that you would like to restrict the cardholder to and click **Save**.

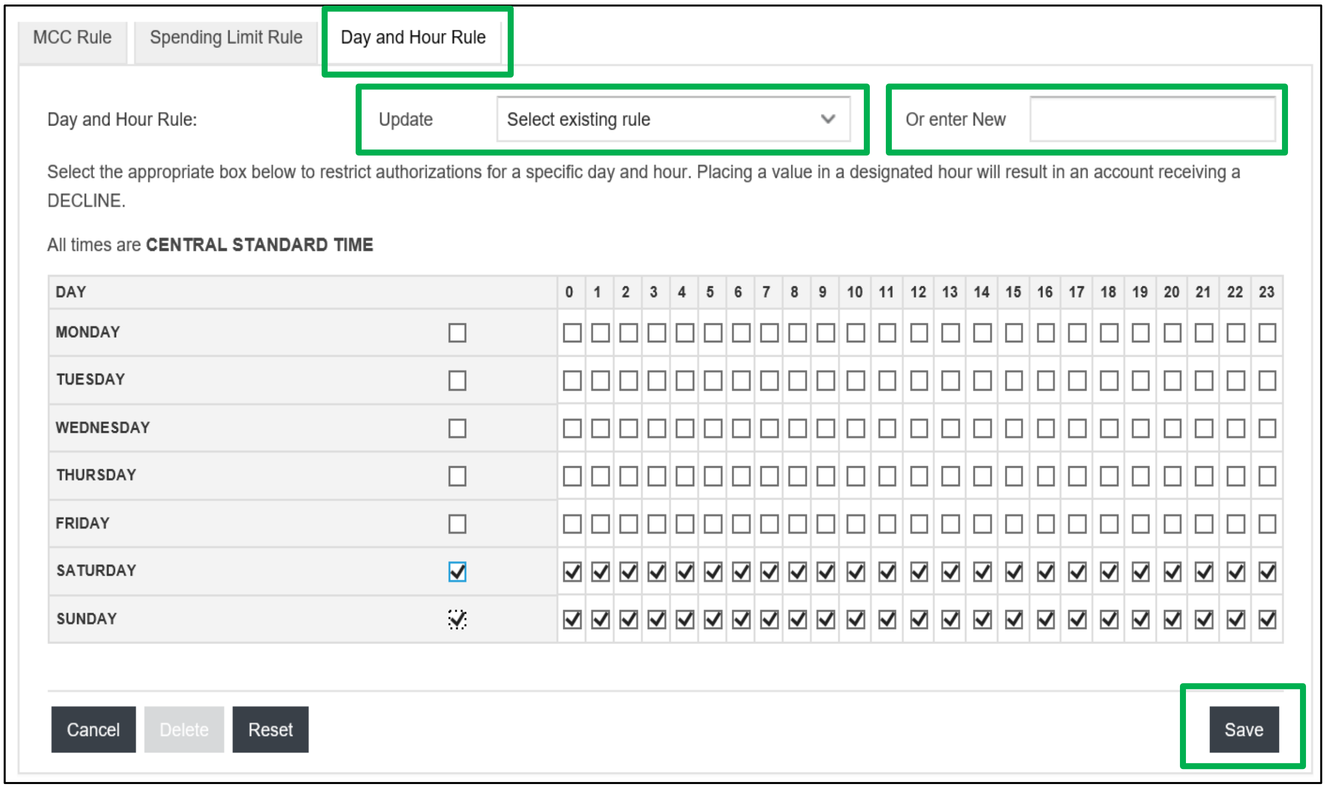


Step	Action
15	You also have the option to set a **Max Number of Authorizations** and **Max Amount** restriction within a specific **date range** as defined by you. Enter the number of authorizations and/or amount, and the date range that you would like the spend rule to run from and to. Click **Save**.



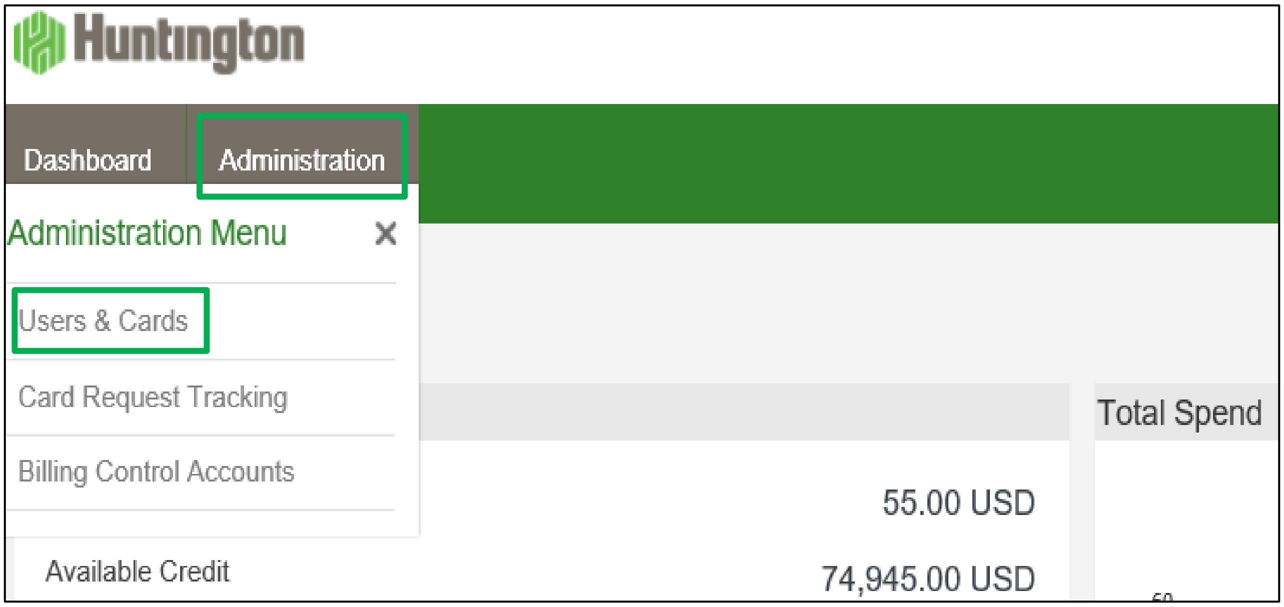
Work with Transaction, Spend, and MCC Controls

Step	Action
16	To set a Day and Hour Rule, switch to the **Day and Hour Rule** tab. If an existing Day and Hour Rule exists that you would like to assign to this cardholder, select it from the **Update** dropdown. If no existing rule exists, enter a name for the Spending Limit Rule in the **Or enter New** field. Click the boxes based on the table of days and/or hours that you would like the cardholder to be declined. To apply your settings, click **Save**.

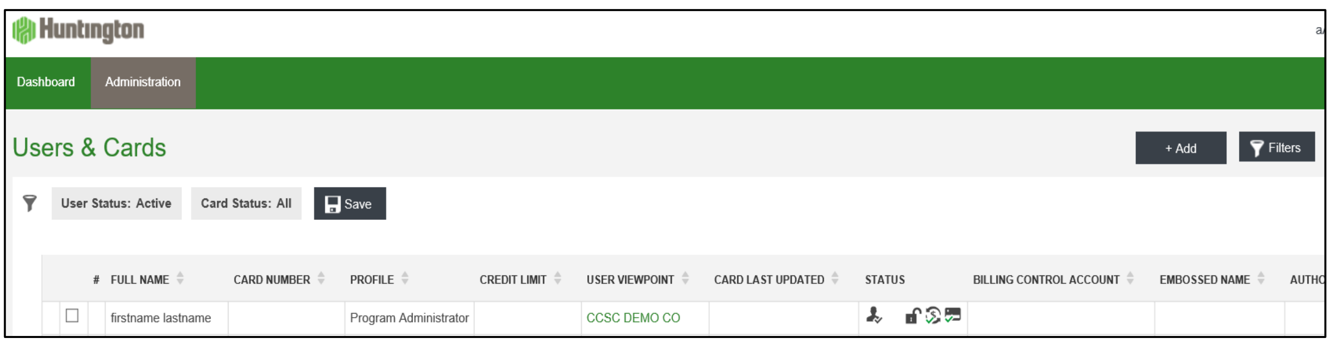


Adding Travel Notifications

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>From the Card Management Dashboard, go to Administration > Users & Cards.



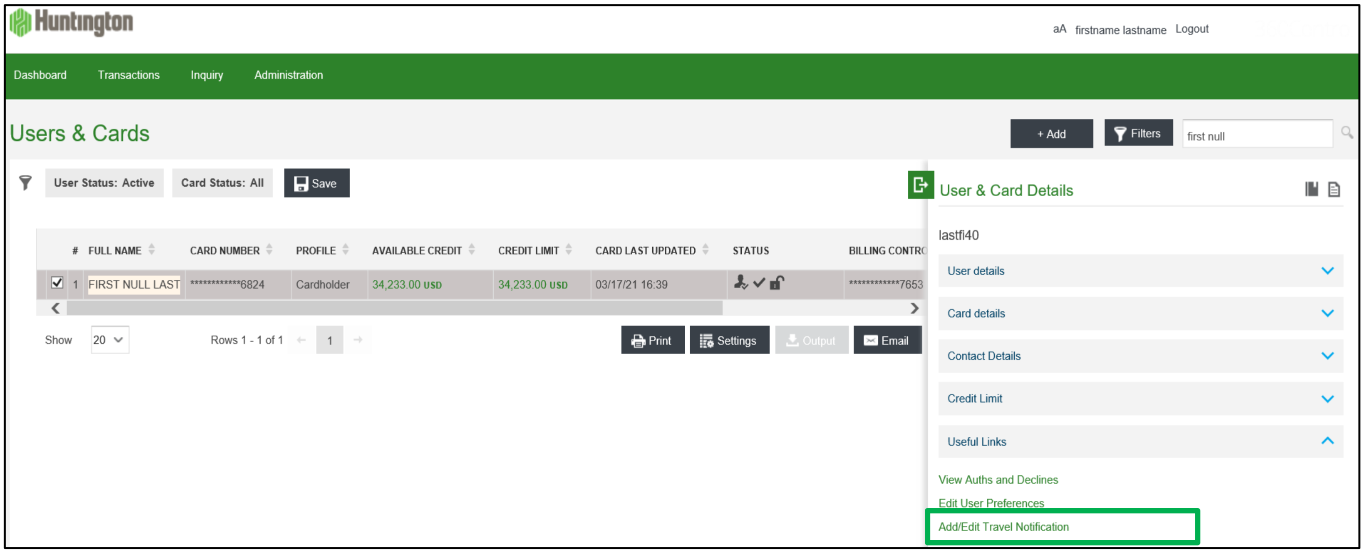
</td></tr>
<tr><td>2</td><td>The Users & Cards page opens, displaying a list of all of your company’s Users and Cardholders.



</td></tr>
<tr><td></td><td></td></tr>
</table>

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>3</td><td>

Select the cardholder account that requires the Travel Notification, go to **Useful Links** section under the **User & Card Details** section and click on the **Add/Edit Travel Notification** link.

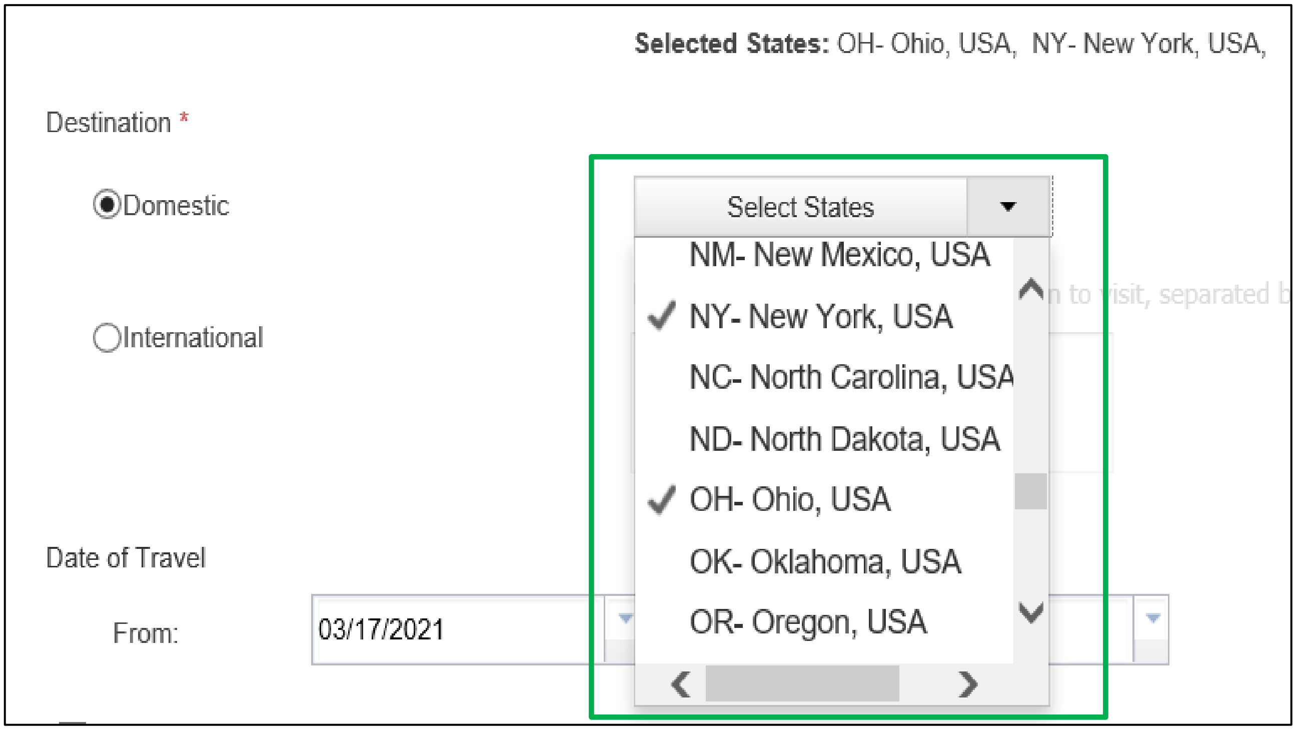


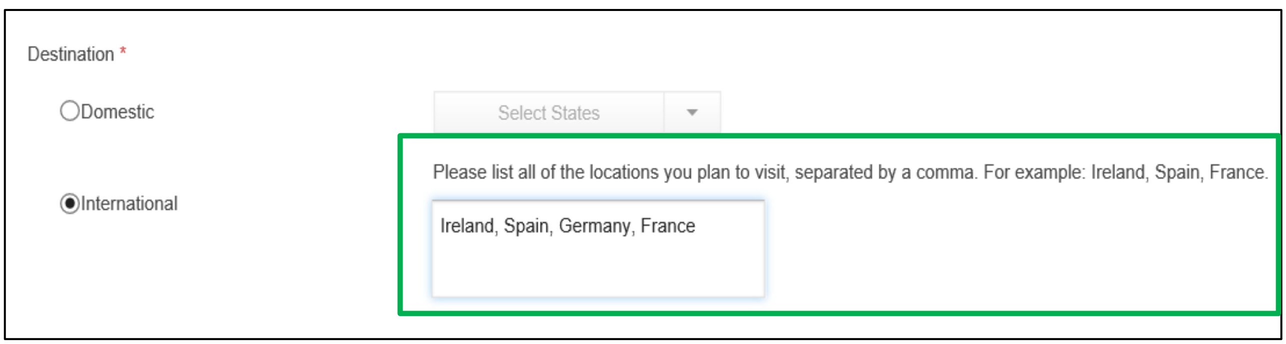
</td></tr>
<tr><td>4</td><td>

On the **Add/Edit Travel Notification** screen, select either “Domestic” or “International” travel.

</td></tr>
<tr><td></td><td></td></tr>
</table>

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>5</td><td>When selecting “Domestic”, users will be required to select from the drop-down menu, the US state(s) that the cardholder will be traveling. Users can select multiple US state locations.

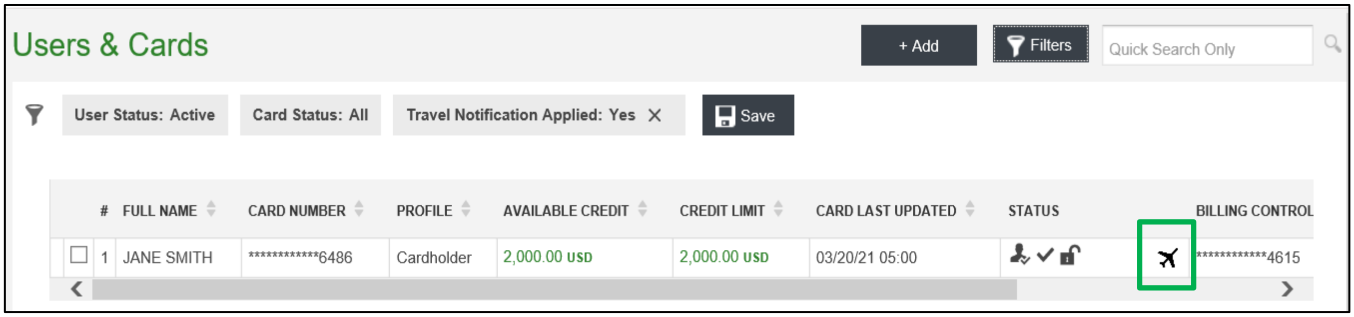

</td></tr>
<tr><td>6</td><td>When selecting “International”, users will be required to list all international locations (i.e. countries) the cardholder plans to visit, separated by a comma. For example, Ireland, Spain, Germany, France.


</td></tr>
<tr><td></td><td></td></tr>
</table>

Step	Action
7	Input the Beginning date and Ending date of travel. Travel Notifications are limited to 30 days. The Beginning date and Ending date cannot be the same. Please set the Ending date to the following day, if necessary. 
8	To cancel a Travel Notification on an account, click the **Remove Travel Notification** box and then click the **Submit** button. 

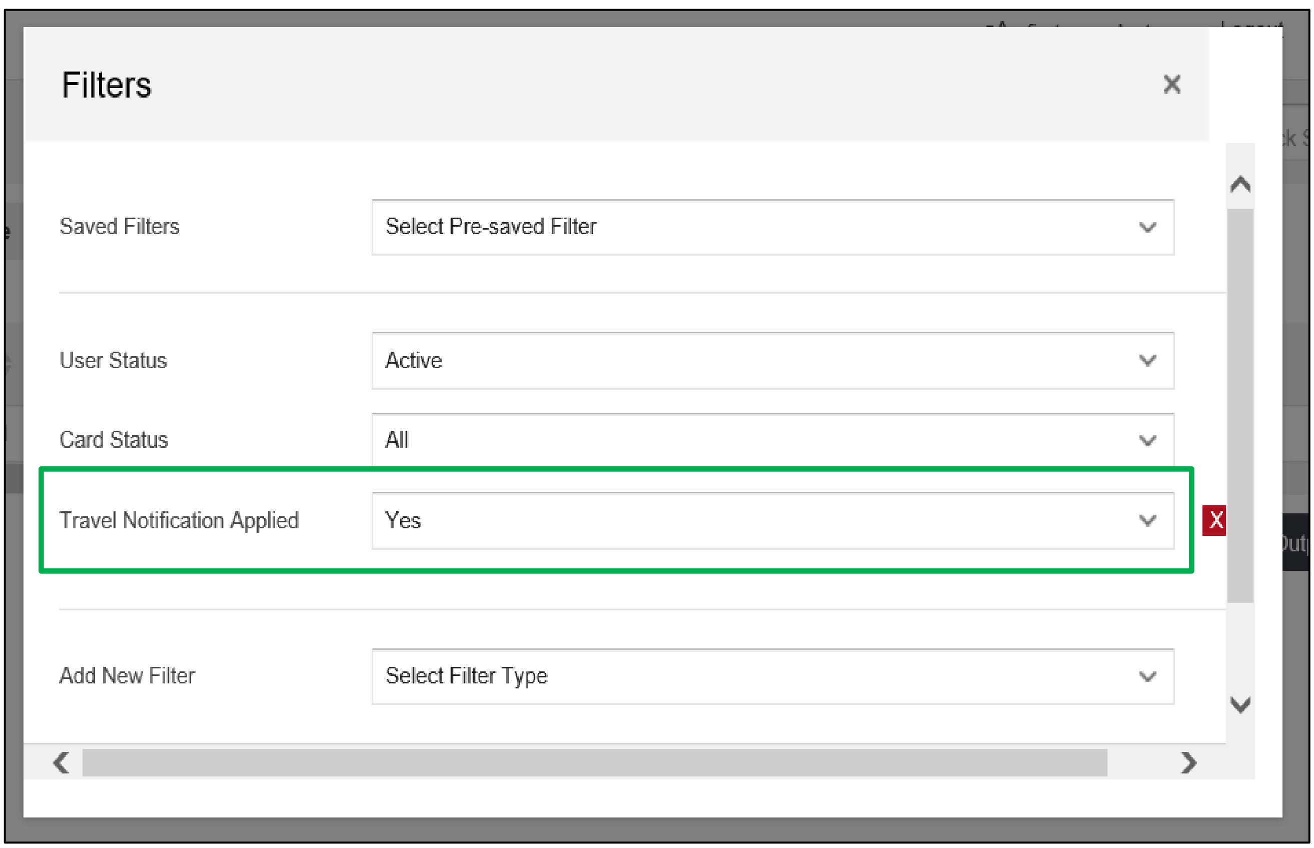
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>9</td><td>

Program Administrators can view accounts with a current Travel Notification by viewing an airplane icon on the cardholder’s account via the Users & Cards screen.



</td></tr>
<tr><td>10</td><td>

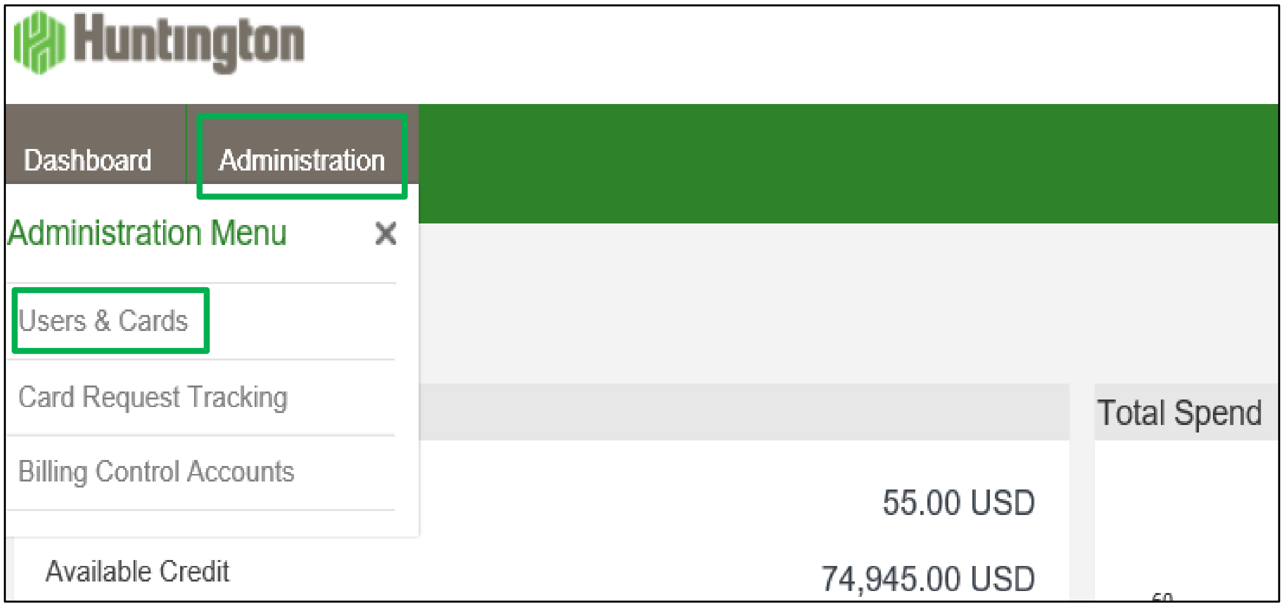
Program Administrators can also view accounts with a current Travel Notification by clicking the Filters button in the top right and selecting the filter entitled “Travel Notification Applied”. This will provide a list of cardholders that share the same data (i.e. Travel Notification Applied on account).



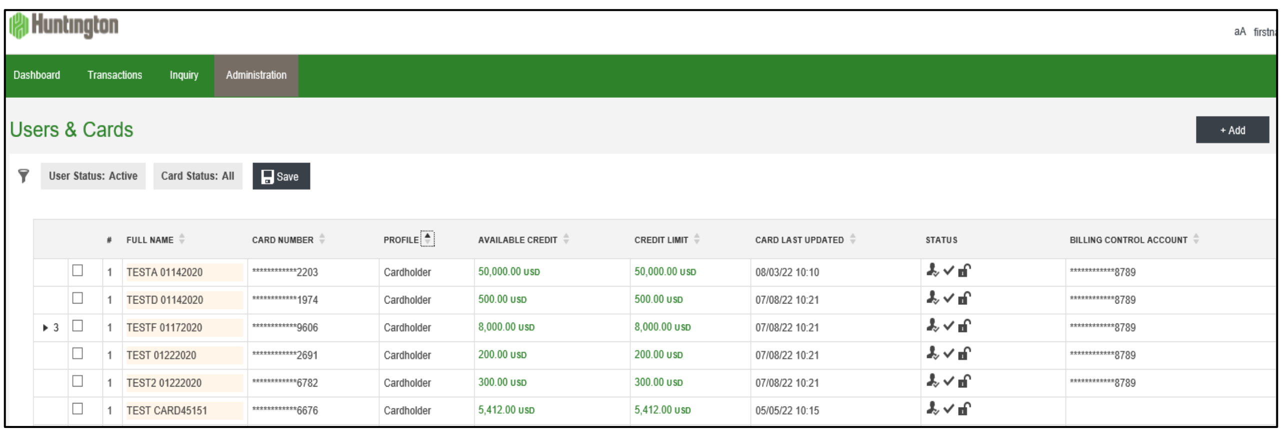
</td></tr>
</table>

Order A Replacement Card

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>
From the Card Management Dashboard, go to **Administration > Users & Cards**.



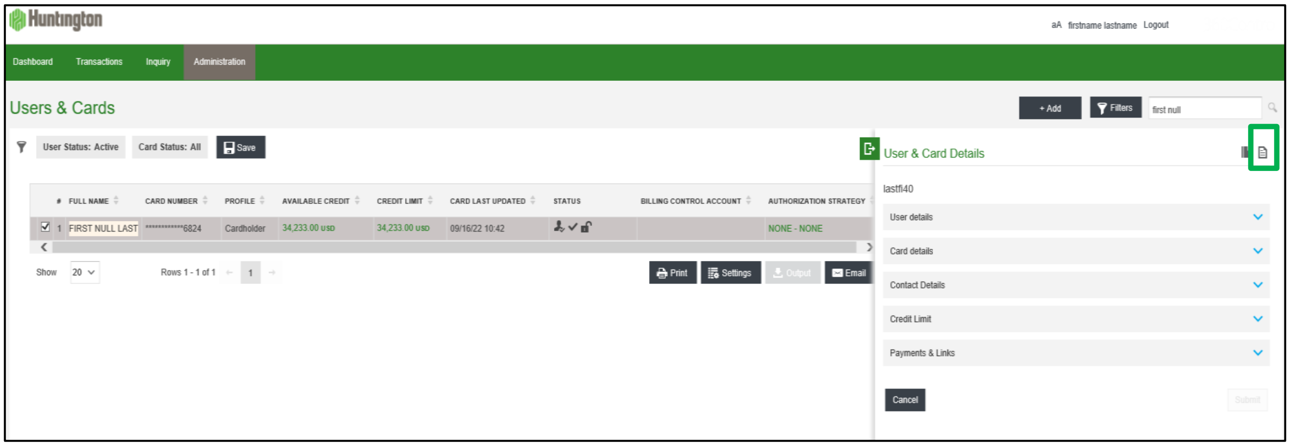
</td></tr>
<tr><td>2</td><td>
The **Users & Cards** page opens, displaying a list of all of your company's Users and Cardholders.



</td></tr>
<tr><td></td><td></td></tr>
</table>

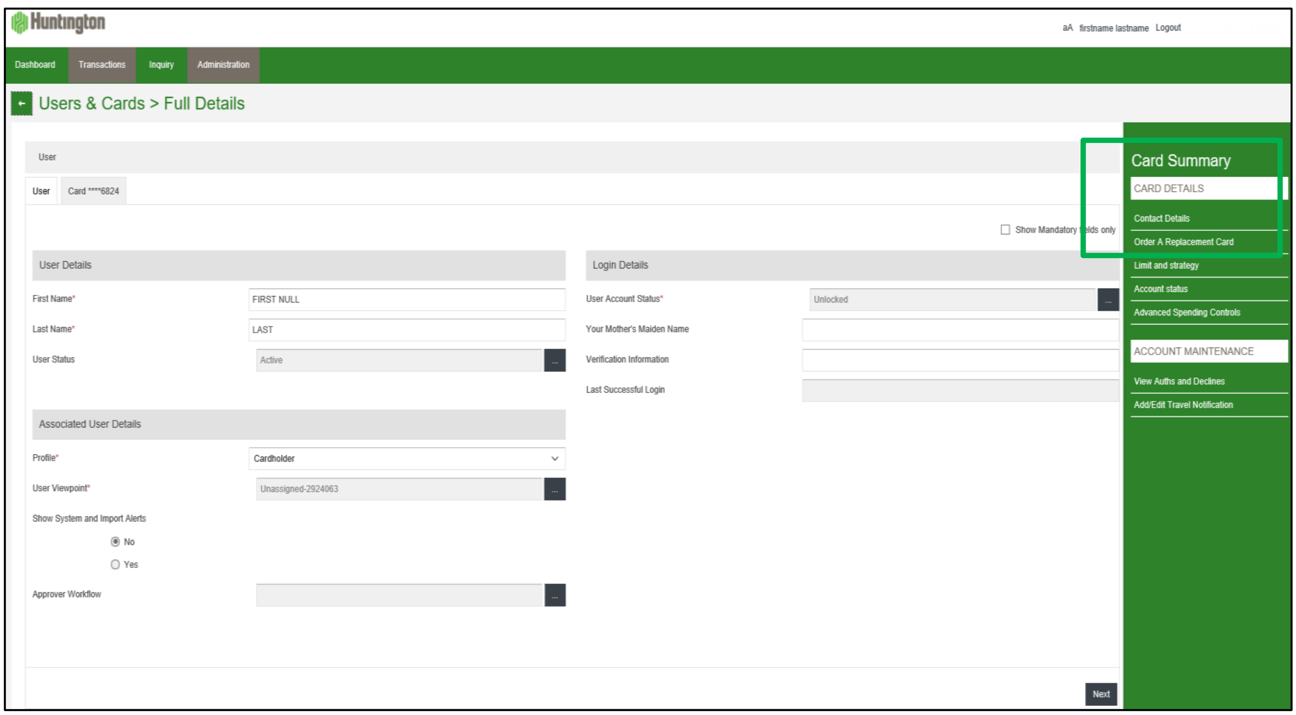
3

Select the cardholder account that requires the Card Replacement, go under the **User & Card Details** section and click on the **Full Details Panel** icon.



4

Under the **Card Summary** section, click on **Order A Replacement Card** link.



5	Select the shipping option (standard or expedited) and then click the **Submit** button. Ordering a replacement card will deactivate the current card in-hand immediately.