

# SpendTrack Cardholder



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# Introduction

## Overview

The SpendTrack cardholder application enables business cardholders to view their card account. This document provides step-by-step instructions about how to use and navigate through the application.

There are two account types. Check with your program administrator (PA) for more information.

- **Subaccount**—Individual accounts that are members of consolidated pay accounts, such as a department. Cardholders with subaccounts are not responsible for the payment due. Payment information will not display on the homepage.
- **Individual Pay**—Individual accounts that are not members of consolidated pay accounts. Cardholders with individual pay accounts are often responsible for the payment due. Payment information displays on the home page.

## Objectives

- Access SpendTrack
- Navigate the home page
- View transactions
- Edit profile
- View payment history
- Make a payment
- View card profile
- Access card options
- Request changes
- View notifications

## Invitation and Registration

Company administrators and cardholders receive a Welcome to SpendTrack invitation email containing options for how to access SpendTrack. The interface is based on the user role, administrator or cardholder.

- **Single Sign-On (SSO)**—User goes to the online banking site and selects the new account number to access SpendTrack. Accept the terms and conditions at first SSO login.
- **Direct Log In (DL)**—User selects the activation link web address in the Welcome to SpendTrack email. User must manually enter the activation code provided in the email.

After the activation code is validated, the user is asked to set a password. A one-time passcode (OTP) is sent to the company email associated with the user. Enter the OTP to continue and accept the terms and conditions at first DL login. The OTP expires after 12 minutes.

Dear Business Customer,

Welcome to SpendTrack, provided by FIRST FINANCIAL. You recently received an email from FIRST FINANCIAL notifying you of a change to your credit card online account access. ANY COMPANY Program Administrator is informing you about the steps necessary to access SpendTrack.

**What is SpendTrack?**

SpendTrack is a new, improved online credit card management solution that allows businesses to easily manage credit card accounts online and provides real-time card controls, transaction details, statement access, payment capabilities, and spend analytics. SpendTrack replaces your current online card management solution.

To access your business credit card account online with SpendTrack, please follow the instructions below to set up your account.

**How to Set Up Your SpendTrack Account:**

1. To access and set up your SpendTrack account, click the activation link: <https://spendtrack-stage.fiservapp.com/>
2. Enter the following **Activation Code** in the required field:  
000000000000-1111111111111111-aaaaaa  
**(This activation code will expire in 2 days.)**

**How to Access Your Account**

Once your SpendTrack account has been set up, please use the following new URL to log into your account: <https://spendtrack-stage.fiservapp.com/> Consider adding this URL to your favorite bookmarks for future use.

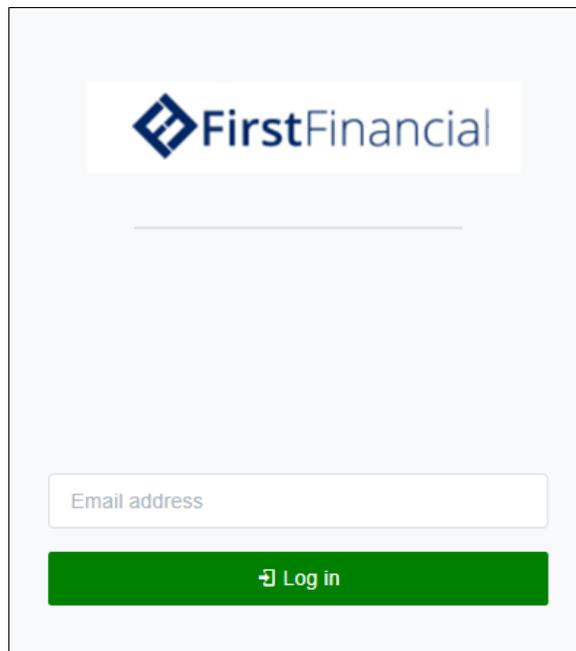
- Enter your email address
- Enter your password
- Check your email for your one-time passcode
- Enter the one-time passcode in the required field

If you have any questions or require assistance, please contact your FIRST FINANCIAL Administrator at (000)-555-0000 TOLL FREE.

## Direct Login

Your PA provides the web address to get you started. After the account is activated from the Welcome to SpendTrack email, navigate to the main web address provided by your PA or from the Welcome to SpendTrack invitation email:

1. Enter your email and select **Log in**.
2. Enter your password and select **Submit**.
3. Enter the access code from your email and select **Submit**.
4. Accept the terms and conditions at first login.



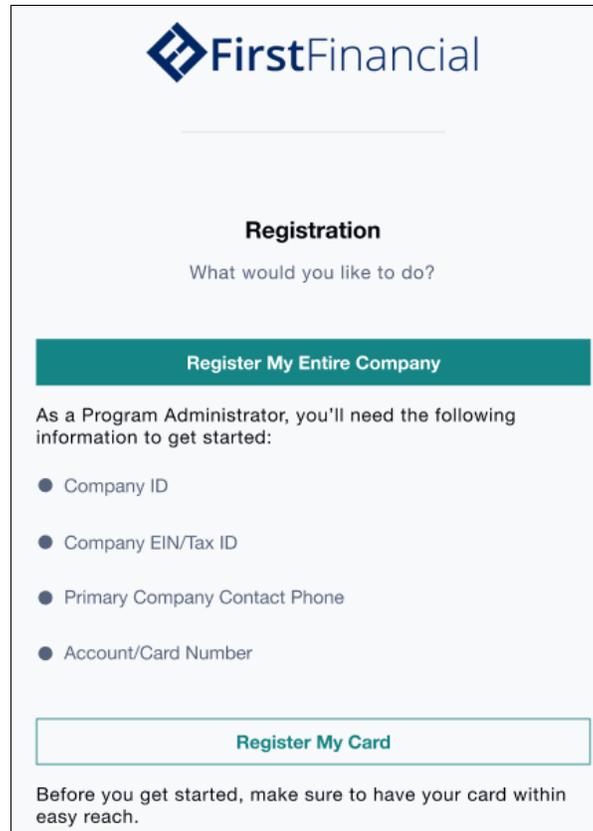
**Note:**

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

## Self-register

If business cardholders already have physical cards, they can self-register to access SpendTrack. Cardholders must have the physical card to complete the self-registration process. The financial institution (FI) Admin sends a link to a Welcome page to begin the process.

1. Select **Need to Register** on the welcome page. The Registration page displays.
2. Select **Register My Card**.



**FirstFinancial**

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**Registration**  
What would you like to do?

**Register My Entire Company**

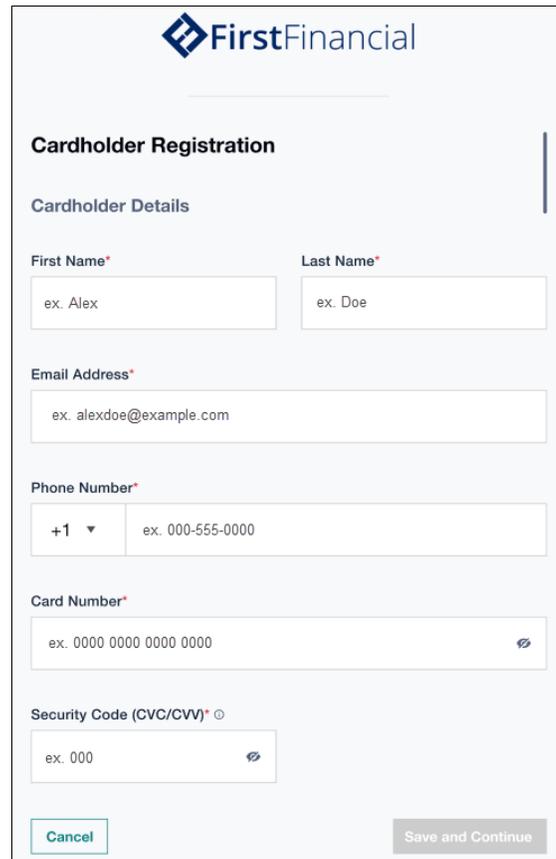
As a Program Administrator, you'll need the following information to get started:

- Company ID
- Company EIN/Tax ID
- Primary Company Contact Phone
- Account/Card Number

**Register My Card**

Before you get started, make sure to have your card within easy reach.

3. Complete the registration form with name, email, phone number, card number, and security code (CVC/CVV).
4. Select **Save and Continue**. The registration request is submitted on successful validation of the card number and security code.



The screenshot shows the 'Cardholder Registration' form for FirstFinancial. The form is titled 'Cardholder Registration' and includes a section for 'Cardholder Details'. The fields are as follows:

- First Name\***: Input field with placeholder 'ex. Alex'.
- Last Name\***: Input field with placeholder 'ex. Doe'.
- Email Address\***: Input field with placeholder 'ex. alexdoe@example.com'.
- Phone Number\***: Input field with a dropdown menu showing '+1' and a placeholder 'ex. 000-555-0000'.
- Card Number\***: Input field with placeholder 'ex. 0000 0000 0000 0000' and a small icon on the right.
- Security Code (CVC/CVV)\***: Input field with placeholder 'ex. 000' and a small icon on the right.

At the bottom of the form, there are two buttons: 'Cancel' and 'Save and Continue'.

The request is sent to the company PA, if one is defined. Alternatively, the request is sent to the FI Admin. After the registration request is approved, the cardholder receives an email with a link and activation code.

5. Select the activate link in the email.
6. Enter the activation code from the email and select **Activate**. A one-time passcode (OTP) is sent to the cardholder's phone number.
7. Enter the OTP and select **Next**.
8. Create a SpendTrack password and select **Next**.
9. Read the Terms and Conditions and select **Accept**. The cardholder home page displays.

## Home page

The home page provides a snapshot of key metrics.

Select the drop-down list next to **Current Period** to change the date range of the page. The top section displays:

- Period
- Credit Limit
- Current Balance
- Available Credit

The screenshot displays the FirstFinancial SpendTrack Cardholder home page for user Ashley Doe. The page is titled 'Any Yoga Studio' and shows the following information:

- Account Information:** Ashley Doe, Exp Date 03/24.
- Period:** Current Period (dropdown menu).
- Key Metrics:**
  - CREDIT LIMIT: \$ 10,000
  - CURRENT BALANCE: \$ 1,998.25
  - AVAILABLE CREDIT: \$ 7,920.00
- Payments Section:** Includes 'LAST STATEMENT BALANCE \$ 1,572.29', 'MINIMUM PAYMENT DUE \$ 497.00', 'PAYMENT DUE DATE 11-10-2021', and 'PAST DUE AMOUNT \$ 0.00'. A 'Make Payment' button is present.
- All Transactions Section:** Includes a search bar, an 'Export' button, and a table of transactions:
 

Date	Description	Status	Amount	More
10-20-2021	Any Store Miscellaneous Stores	Pending	\$ 7.80	...
	Any Service Other	Pending	\$ 12.85	...
- Spending Breakdown Section:** Includes a donut chart showing 'Spend \$ 506.22' and a table of categories:
 

Category	Amount
Contracted Services	\$ 59.90
Other	\$ 318.07
Hotels and Motels	\$ 17.80
Airlines	\$ 110.45
Auto Rental	\$ 0.00



### Note:

The home page for subaccounts does not include the Payments section.

Select **Available Statements** to download a statement as a PDF.

For individual pay accounts, the Payments section of the home page displays:

- Last Statement Balance
- Minimum Payment Due
- Payment Due Date
- Past Due Amount
- Payment Account
- View Payment History
- Make Payment

Select **Export** for options to download as either a CSV or QBO file.

The **Spending Breakdown** chart displays percentages of spending by category. Hover over different bands of the chart to view the category and value.

The **All Transactions** section of the home page displays:

- Transaction date
- Merchant and category
- Status
- Amount

## Dispute

Cardholders can initiate a dispute from the All Transactions section on the home page.

1. Select the application menu to the right of a transaction.
2. Select **File a Dispute**. The Dispute Transaction pop-up window displays.
3. Select the reason.
4. Add comments, as needed.
5. Select **Submit**.

### Dispute Transaction ✕

If you do not recognize this transaction or need to report fraudulent activity, please contact us at 000-555-0000 or 000-555-0001 outside the US. If you dispute transactions as unauthorized, your current card will be closed and reissued.

Transaction Date	Jul 04 2021
Posting Date	Jul 04 2021
Description	Miscellaneous Stores
Amount	\$ 123.00
Reason*	<input type="text" value="Choose a reason"/>
Additional Comments	<input type="text"/>



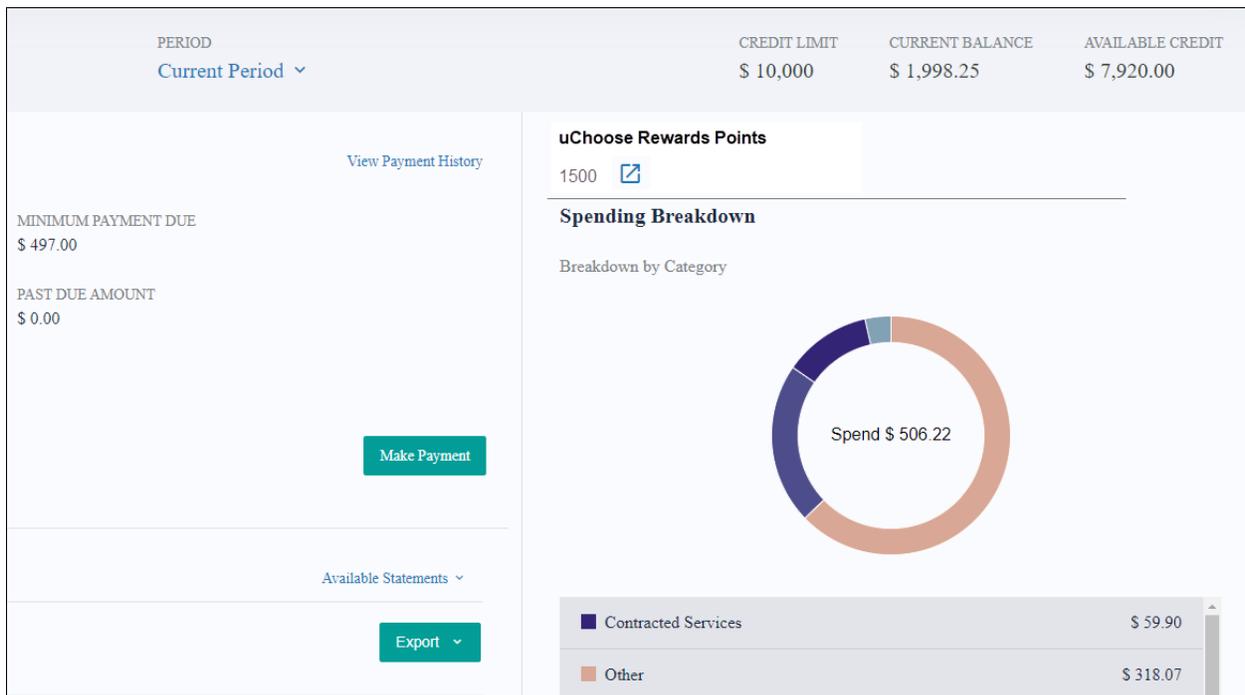
**Note:**

The dispute case number is linked to the account, not the individual dispute. If there are multiple disputes on a single account, the case number remains the same.

## uChoose Rewards

Cardholders enrolled in uChoose Rewards can view points totals from the home page. Select the arrow icon next to the points  to use the uChoose Rewards website to redeem points. Options vary for an individual account, subaccount, or a control account.

- Individual accounts display uChoose points and a link to the website to redeem points.
- Subaccounts display uChoose points but no link to the website to redeem points.
- Control accounts display the total uChoose points for all accounts that roll into the control account and a link to the website to redeem points.



# Payments

Payment options are available for individual accounts.

## Make a Payment

1. Select **Make a Payment** from the home page.
2. Choose the payment date.
3. Choose the amount.
4. Select the payment account.
5. Select the terms and conditions check box.
6. Select **Pay**.

**Make a Payment**    AutoPay ✕

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**CHOOSE PAYMENT DATE\***  
Payments can be scheduled up to 30 days in advance.

Due Date 12-10-2021

Choose a different date

**CHOOSE AMOUNT\***

Minimum Payment Due \$ 105.00

Current Balance \$ 2,792.71

Last Statement Balance \$ 2,790.26

Other Amount

**PAYMENT ACCOUNT\***

My checking ▾

I authorize First Financial to debit the account with the amount that I have chosen in this web form on the date selected. I understand this is a one-time payment authorization and these funds may be withdrawn from the chosen account on the date selected or on the following banking day. To revoke this authorization, contact First Financial at (000) 555-0000 by 4:00 p.m. CDT on or before the scheduled authorization date.

**Pay**



**Note:**

The minimum amount due is the amount at the statement date.

## Make a Recurring Payment

1. Select **Make a Payment** from the home page.
2. Select the **AutoPay** tab.
3. Select the payment date.
4. Select the amount.
5. Add the account information.
6. Select the terms and conditions check box.
7. Select **Set Payment**.

**Make a Payment**
**AutoPay**
✕

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**CHOOSE PAYMENT DATE\***

Due Date ⓘ The 10th of each month

Choose a day ⓘ

**CHOOSE AMOUNT\***

Minimum Payment Due \$ 105.00

Current Balance \$ 2,792.71  
Available only when you choose a different date as the payment date.

Last Statement Balance \$ 2,790.26

Other Amount

**ACCOUNT TYPE\***

Checking

Savings

**ABA ROUTING #\***

**BANK ACCOUNT NUMBER#\*** **CONFIRM BANK ACCOUNT NUMBER#\***

I authorize **First Financial** to debit the account with the amount that I have chosen in this web form on the selected day of the month. I understand this is a recurring instruction and the funds may be withdrawn from the chosen account on the date selected for every month till I cancel the instruction. To revoke this authorization, contact: **First Financial at (000) 555-0000** by 4:00 p.m. CDT on or before the scheduled authorization date.

## Payment History

To view a complete list of scheduled and paid payments:

1. Select **View Payment History** from the cardholder transactions page.
2. Search by payment account.

FirstFinancial Any Yoga Studio Ashley Doe  
User

[Back](#)

**Payment History** [Payment Accounts](#)

Payment Account: All

**Pending Payments**

CONFIRMATION#	SUBMITTED DATE	PAYMENT DATE	AMOUNT	STATUS	METHOD	PAYMENT ACCOUNT
0000000002	10-25-21	10-25-21	\$ 25.00	Scheduled	Manual	Checking ...0001

**Past Payments**

PAYMENT DATE	DESCRIPTION	AMOUNT
09-25-21	September payment	\$ 50.00

[First](#) [Previous](#) [Next](#) [Last](#)

## Manage Payment Accounts

Select **Manage Payment Accounts** from one of the following:

- Payment Account drop-down list.
- **Payment History** page > **Payment Accounts** tab.

Options on the page include:

- **Add Payment Account**—Add a new account.
- **Edit**—Update the payment account.
- **Remove**—Delete the payment account.

FirstFinancial Any Yoga Studio Alex Doe  
Program Admin

[Back](#)

[Payment History](#) **[Payment Accounts](#)**

[Add Payment Account](#)

ACCOUNT NICKNAME	ABA ROUTING	BANK ACCOUNT #	NAME ON ACCOUNT	
Checking	00000000	...0000	Checking	<span style="border: 1px solid green; padding: 2px;">Default</span> <span style="margin-left: 10px;">✎ Edit</span> <span style="margin-left: 10px;">🗑 Remove</span>

## Add Payment Account

1. Select **Add Payment Account** from one of the following:
  - Payment Account drop-down list.
  - **Payment History** page > **Payment Accounts** tab.
2. Select the account type.
3. Enter information in the fields.
4. Select **Add Payment Account**.

**Add Payment Account** ✕

**ACCOUNT TYPE\***

Checking  
 Savings

**ABA ROUTING #\***

**BANK ACCOUNT NUMBER#\*** **CONFIRM BANK ACCOUNT NUMBER#\***

**NAME OF ACCOUNT\*** **ACCOUNT NICKNAME\***

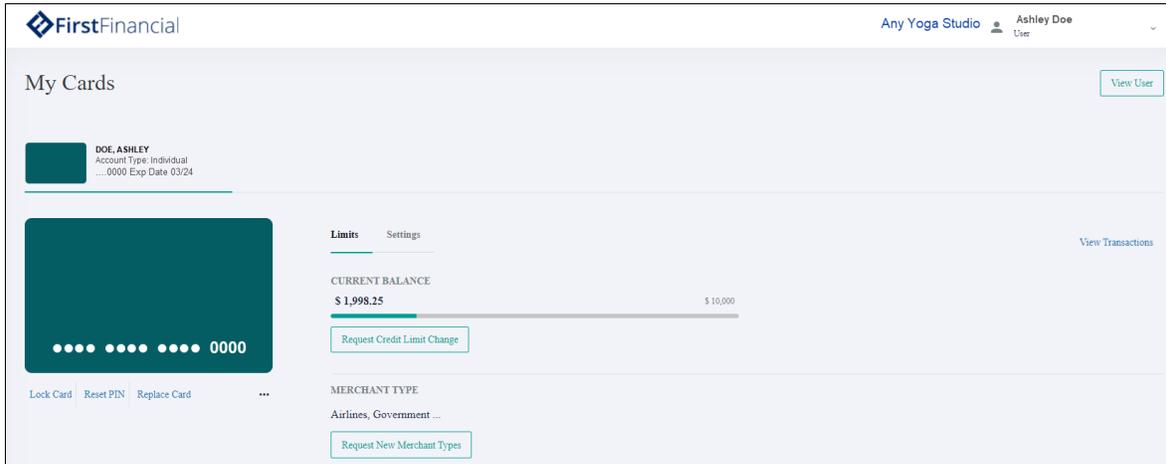
Set as default payment account

**Add Payment Account**

# My Card

The Card Profile page enables the cardholder to perform tasks on the account.

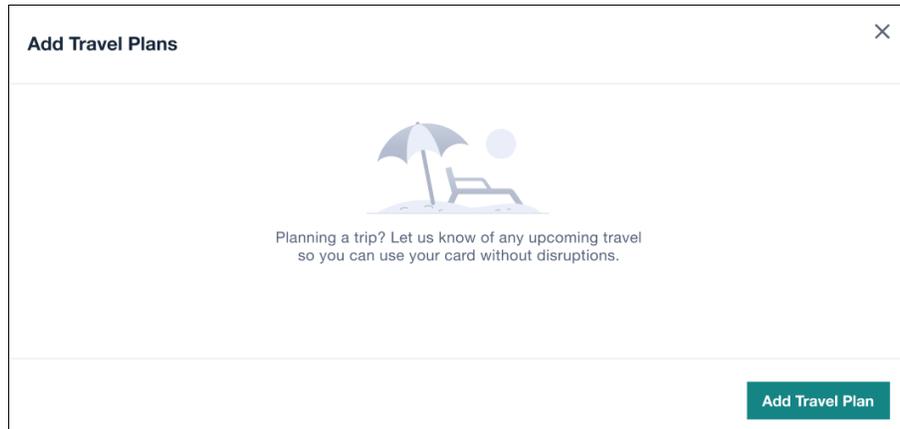
1. Select **My Card** from the navigation pane. The My Cards page displays.



2. Select one of the following:
  - **Lock Card**—Select **Yes** in the pop-up window to lock the card.
  - **Reset PIN**—Select **Yes** in the pop-up window to create a new PIN at next login.
  - **Replace Card**—Select an option from the pop-up window to replace the card.
  - **View Transactions**—View a list of transactions.
  - **Request Credit Limit Change**—Do one of the following from the pop-up window:
    - Enter the new credit limit and select **Submit**.
    - Select **Add temporary spending limit**. Options display to set a single transaction or daily spending limits.
  - **Request New Merchant Types**—Select the merchant types where the cardholder is allowed to perform transactions.

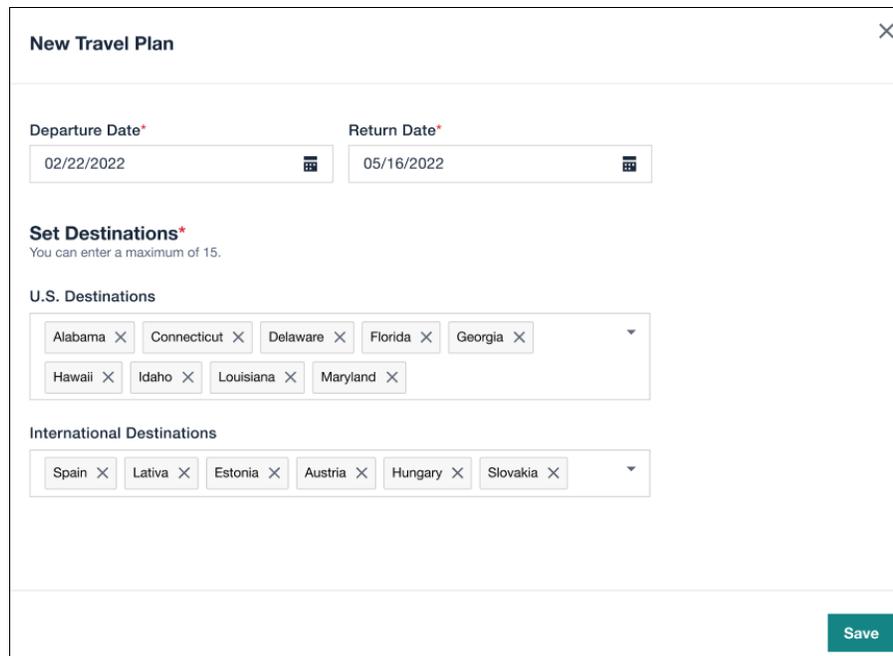
## Travel Plan

1. Select **Travel Plan** from the application (ellipses) menu to create, edit, or delete travel plans.
2. Select **Add Travel Plan** to create a new travel plan.



The screenshot shows a dialog box titled "Add Travel Plans" with a close button (X) in the top right corner. In the center, there is an illustration of a beach chair and an umbrella under a sun. Below the illustration, the text reads: "Planning a trip? Let us know of any upcoming travel so you can use your card without disruptions." At the bottom right of the dialog box, there is a green button labeled "Add Travel Plan".

3. Select the dates of the travel plan.
4. Select up to 15 U.S. or International destinations.
5. Select **Save**.



The screenshot shows a form titled "New Travel Plan" with a close button (X) in the top right corner. The form contains the following fields and sections:

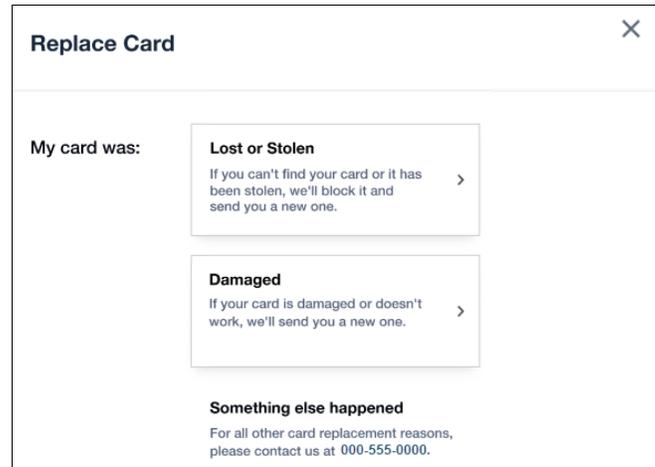
- Departure Date\***: A date picker field showing "02/22/2022".
- Return Date\***: A date picker field showing "05/16/2022".
- Set Destinations\***: A section with the subtext "You can enter a maximum of 15." Below this, there are two categories of destinations:
  - U.S. Destinations**: A list of state names in buttons: Alabama X, Connecticut X, Delaware X, Florida X, Georgia X, Hawaii X, Idaho X, Louisiana X, Maryland X.
  - International Destinations**: A list of country names in buttons: Spain X, Latvia X, Estonia X, Austria X, Hungary X, Slovakia X.

At the bottom right of the form, there is a green button labeled "Save".

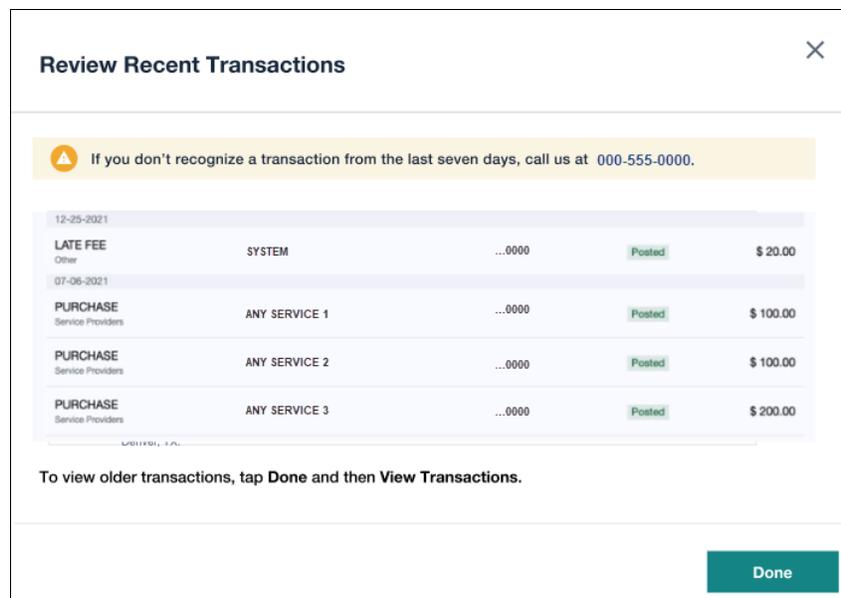
## Lost, Stolen, or Damaged

If a card is lost or stolen:

1. Select **Replace Card**. A pop-up window displays with three options.



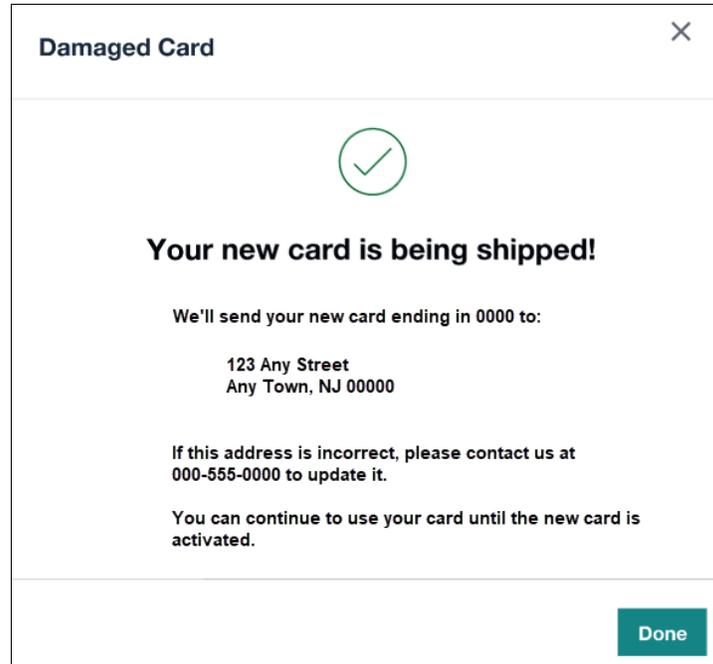
2. Select **Lost or Stolen**.
3. Select **Yes, block and continue**. A pop-up window displays the mailing address and indicates that the card has been blocked.
4. Select **Next**. A list of recent transactions displays with a notice to contact us if the cardholder does not recognize any of the transactions.
5. Select **Done**.



Date	Description	Merchant	Amount	Status	Total
12-25-2021	LATE FEE	SYSTEM	...0000	Posted	\$ 20.00
	Other				
07-06-2021	PURCHASE	ANY SERVICE 1	...0000	Posted	\$ 100.00
	Service Providers				
	PURCHASE	ANY SERVICE 2	...0000	Posted	\$ 100.00
	Service Providers				
	PURCHASE	ANY SERVICE 3	...0000	Posted	\$ 200.00
	Service Providers				

If the card is damaged:

1. Select **Damaged** from the first pop-up window. A confirmation message states that a replacement card is being shipped to the listed address.

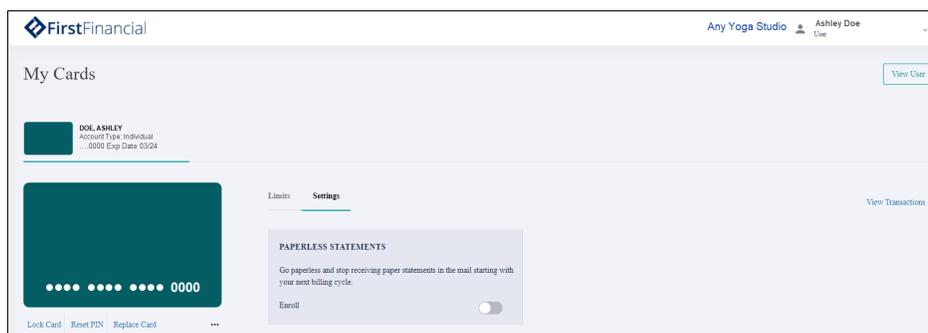


2. Call the number under **Something else happened** on the first pop-up window for other enquires.

## Paperless Options

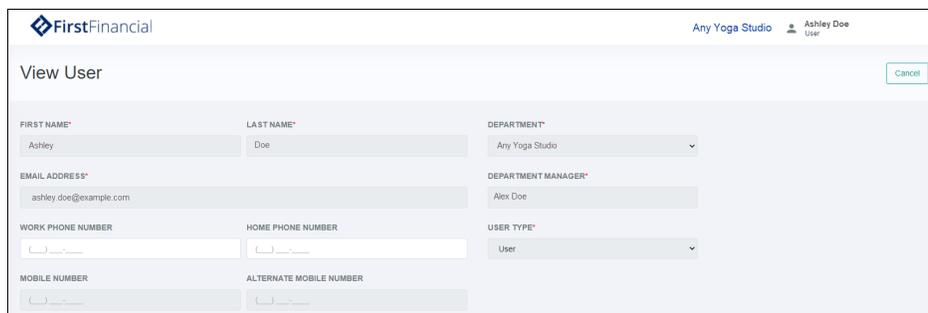
1. Select **Settings** to view paperless options.
2. Move the slider to **Enable** to initiate paperless statements.
3. Select **Terms and Conditions**. A pop-up window displays.
4. Select **I agree to the paperless Terms & Conditions** from the pop-up window.
5. Select **Enroll in paperless**.

Statements are available to view or download as PDFs.



The screenshot shows the 'My Cards' page for 'Any Yoga Studio' user 'Ashley Doe'. A card for 'DOE, ASHLEY' is displayed. The 'Settings' tab is active, showing the 'PAPERLESS STATEMENTS' section. The text reads: 'Go paperless and stop receiving paper statements in the mail starting with your next billing cycle.' Below this, the 'Enroll' toggle switch is turned on.

6. Select **View User** and the View User page displays. All fields are read-only with the exception of the work and home phone numbers.



The screenshot shows the 'View User' page for 'Any Yoga Studio' user 'Ashley Doe'. The form contains the following fields:

- FIRST NAME\*: Ashley
- LAST NAME\*: Doe
- DEPARTMENT\*: Any Yoga Studio
- EMAIL ADDRESS\*: ashley.doe@example.com
- DEPARTMENT MANAGER\*: Alex Doe
- WORK PHONE NUMBER: [ ]-[ ]-[ ]-[ ]-[ ]-[ ]
- HOME PHONE NUMBER: [ ]-[ ]-[ ]-[ ]-[ ]-[ ]
- USER TYPE\*: User
- MOBILE NUMBER: [ ]-[ ]-[ ]-[ ]-[ ]-[ ]
- ALTERNATE MOBILE NUMBER: [ ]-[ ]-[ ]-[ ]-[ ]-[ ]



### Note:

Transaction alerts are not available in SpendTrack at this time.

## Activate Card

When cardholders receive their card in the mail, they have two options to activate it:

- Using the phone number they receive with the card. There are a series of prompts for the user to follow to activate the card.
- Using SpendTrack.

To activate a card in SpendTrack:

1. Select **My Cards**. There is a Pending Card Activation message at the top and an Activate Card link in the lower left.
2. Select **Activate Card**. A pop-up window displays.
3. Enter the security code from the back of the card.
4. Select **Activate Card**. A success message displays.

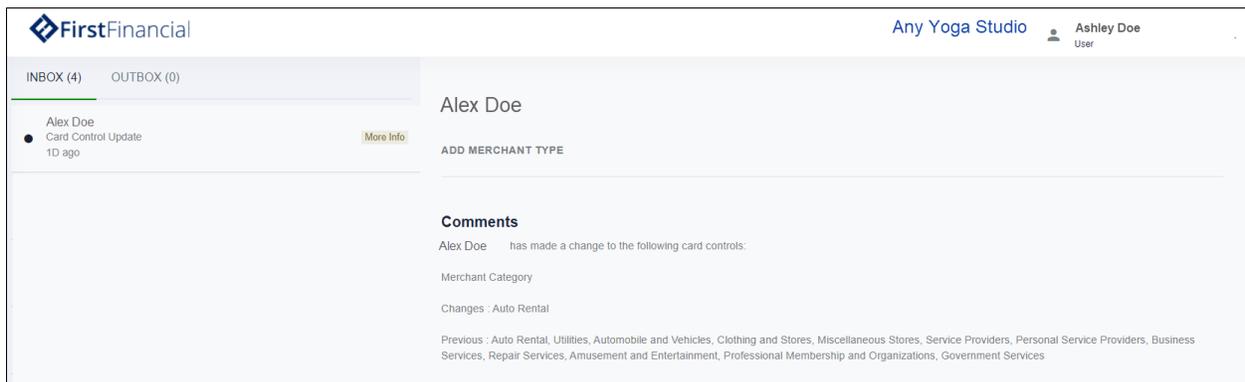
The screenshot displays the 'My Cards' section of the First Financial SpendTrack interface. At the top left is the First Financial logo, and at the top right is the merchant name 'Any Yoga Studio'. The main heading is 'My Cards'. Below this, a cardholder's name 'Ashley Doe' and card number '...0000 Exp Date 02/25' are shown, along with a 'Pending Card Activation' status. A large image of the card is displayed on the left. To the right of the card image are two tabs: 'Limits' (selected) and 'Notification Settings'. Under the 'Limits' tab, there are two sections: 'SPENDING LIMITS' showing a current limit of '\$0' and a maximum of '\$13,000.00 mon (fixed)', with a 'Request Credit Limit Change' button; and another 'SPENDING LIMITS' section with a table of limits for different categories. Below the table is a 'Request Spending Limit Change' button. To the right of these sections is a 'MERCHANT TYPE' section showing 'Cash, Airlines' and a 'Request New Merchant Types' button. At the bottom left of the card image area are links for 'Activate Card', 'Unblock PIN', and 'Report PIN/CARD'.

Category	Single	Daily	Monthly	Cycle
SPENDING LIMITS	-	-	-	-

# Notifications

When you make a request, such as increasing the credit limit or adding a new merchant type, a notification is sent to the PA. You can check the status of the requests in Notifications.

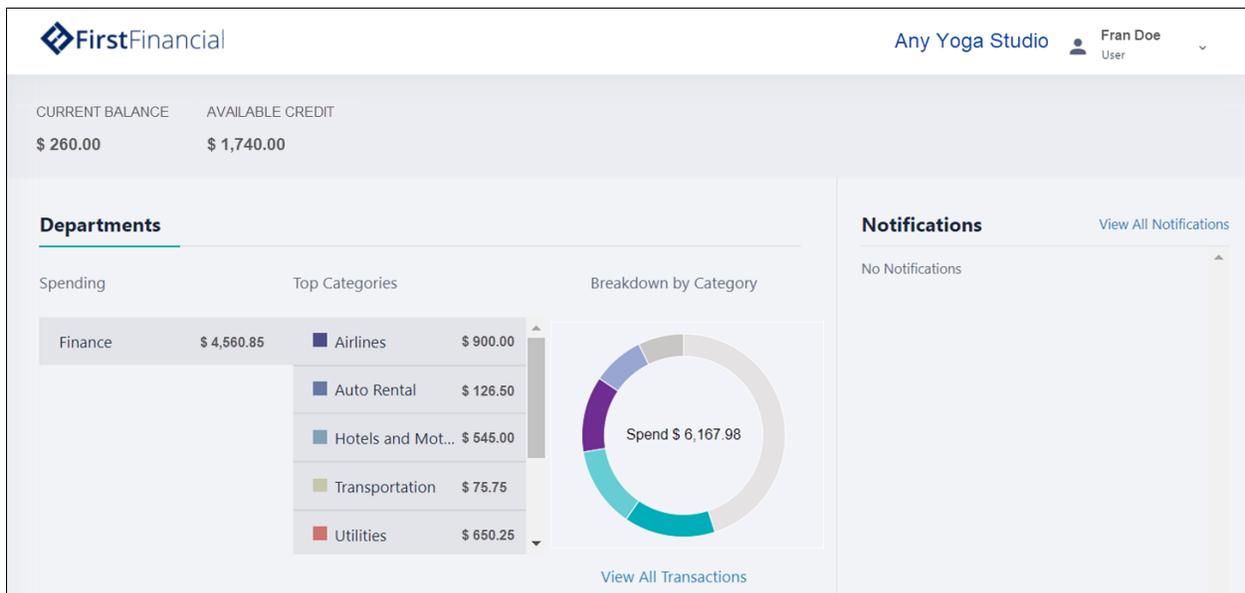
1. Select **Notifications** from the navigation pane. The Notifications page displays.  
The Inbox displays messages from the PA and the Outbox displays sent requests.
2. Select a message to view the details.



# Department Head

PAs can assign users to Department Head roles, which have enhanced capabilities. PAs assign individual cardholders to departments. Department Heads can view the Departments and Users pages, and have enhanced capabilities for their assigned departments.

The home page displays spend analytics for the department and spend for each user within the department by spend category.



The Users page displays a list of cardholders in the department. From the Users page, a Department Head can:

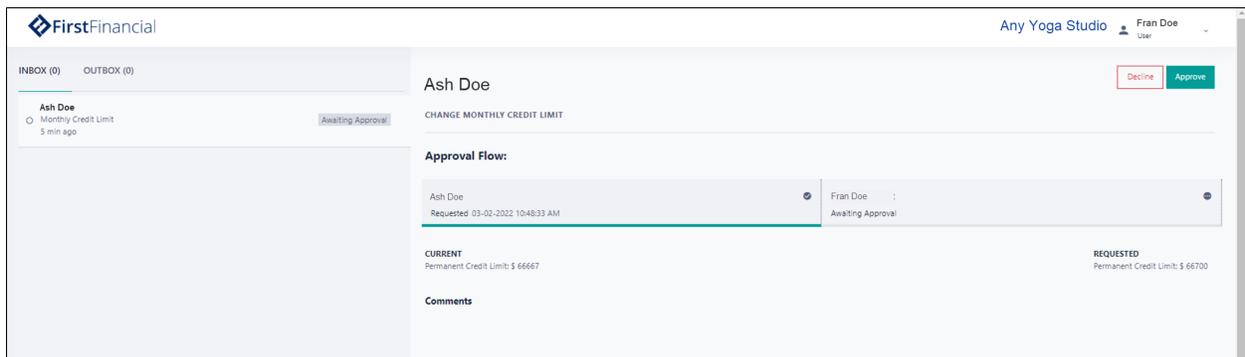
- Send invitation
- Disable user
- Reset password
- View user
- View transactions
- View card profile

From the user's Card Profile page, a Department Head can:

- Lock card
- Reset PIN
- Replace card
- View merchant types

From the Notifications page, Department Heads can view user requests, such as spend limit increases. User requests go to the Department Head before the PA. To view and reply to notifications:

1. Select **Notifications**.
2. Select **Approve** and a notification is sent to the PA for final approval.
3. Select **Decline** and the request is denied.



# Wrap Up

Resources include:

- *CreditConsole Business User Guide*
- *SpendTrack Client Admin User Guide*
- *SpendTrack Program Administrator User Guide*

Topics covered in this training:

- Access SpendTrack
- Navigate the home page
- View transactions
- Edit profile
- View payment history
- Make a payment
- View card profile
- Access card options
- Request changes
- View notifications