

Enrollment Instructions for Viewing Your Credit Card Information Online

1. The first time you log in, you will need to choose "Enroll".



The screenshot shows the Citizens National Bank website. At the top left is the bank's logo. Below it is a section titled "Already Registered?" with a "Username:" label and an input field, followed by a "Login" button. To the right, a text block states: "Citizens National Bank makes it easier and more convenient than ever to manage your account:" followed by a bulleted list: "• Enjoy the convenience of 24 hour access", "• Manage your account online", "• Download statements", and "• Pay your bill online". Below the login section are links for "Privacy Policy" and "Help".

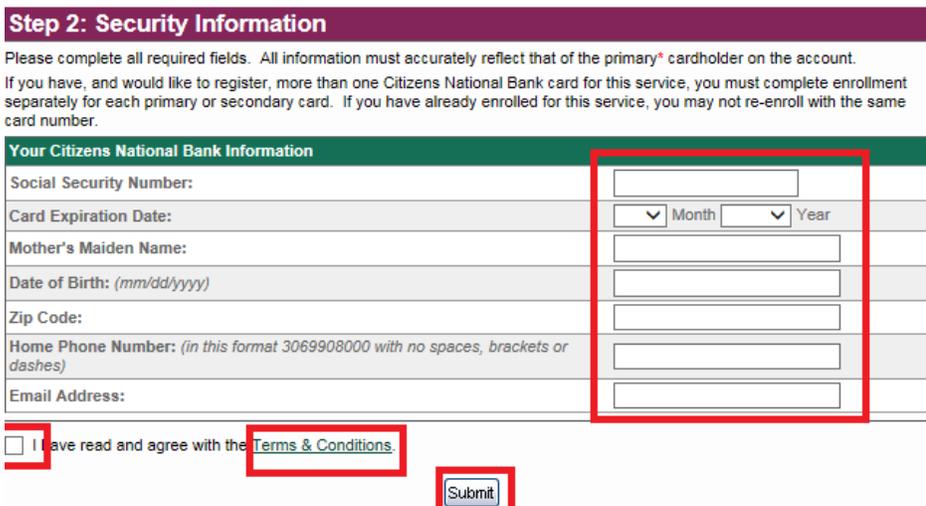
In the center, there is a box titled "Citizens National Bank Customers, Enroll Now for Online Access". It contains the text: "If you already have a Citizens National Bank account, you can click here to register for online services." Below this text is an "Enroll" button, which is highlighted with a red box. To the right of this box is a promotional graphic for "U CHOOSE REWARDS" featuring an airplane and a shopping bag, with the text "Earn 1 point for every \$1 spent!"

2. Enter your card number in the box for Account Number and click Submit.



The screenshot shows the "Account Information" section of the website. It features a label "Account Number: (16 digits)" followed by an empty input field, which is highlighted with a red box. Below the input field is a "Submit" button, also highlighted with a red box.

3. Complete the additional Security information, click the link for the Terms & Conditions, check the box, and click Submit.



The screenshot shows the "Step 2: Security Information" section. It begins with a heading "Step 2: Security Information" in a purple bar. Below this is a paragraph of instructions: "Please complete all required fields. All information must accurately reflect that of the primary* cardholder on the account. If you have, and would like to register, more than one Citizens National Bank card for this service, you must complete enrollment separately for each primary or secondary card. If you have already enrolled for this service, you may not re-enroll with the same card number."

Below the instructions is a table titled "Your Citizens National Bank Information". The table has two columns: labels on the left and input fields on the right. The labels and their corresponding input fields are: "Social Security Number:" (input field), "Card Expiration Date:" (Month and Year dropdowns), "Mother's Maiden Name:" (input field), "Date of Birth: (mm/dd/yyyy)" (input field), "Zip Code:" (input field), "Home Phone Number: (in this format 3069908000 with no spaces, brackets or dashes)" (input field), and "Email Address:" (input field). The entire table area is highlighted with a red box.

At the bottom of the form, there is a checkbox labeled "I have read and agree with the" followed by a link "Terms & Conditions", which is also highlighted with a red box. Below this is a "Submit" button, highlighted with a red box.

- After you click Submit, you will be asked for additional information. Note: if a piece of information is incomplete or incorrect, you will see a red X as you can see in the picture below. Once the information is corrected, this will disappear. After all information is entered accurately, click Submit.

Username and Password Information	
Desired Username:	<input type="text"/> 
Password:	<input type="password"/> 
Confirm Password:	<input type="password"/> 

For additional security, please enter and confirm each answer to the following questions:

Authentication Questions	
Challenge Question:	<input type="text"/> 
Challenge Question Answer:	<input type="text"/> 
Answer Confirmation:	<input type="text"/>

Authentication Questions	
Challenge Question:	<input type="text"/> 
Challenge Question Answer:	<input type="text"/> 
Answer Confirmation:	<input type="text"/>

Authentication Questions	
Challenge Question:	<input type="text"/> 
Challenge Question Answer:	<input type="text"/> 
Answer Confirmation:	<input type="text"/>

- After successfully completing the information, you will receive a success email containing your user ID and customer service information. You will also see the below success screen, click Continue.

Step 4: Success!

You have successfully enrolled! Your Username is Carlzombie1.
Please click on **Continue** to login to complete enrollment process and access your account.

- You will now need to select a personal image which will be displayed as additional security when you log in to your account. Choose this image and click Submit.
 - You will now have access to your account, see below instructions on the different features and functions of Online Access.
-

The Control account is the master account for all cards under that control account number. By accessing the control account in Online Access, you will be able to make many different changes and adjustments to the various cards within this control account. We will begin by going through the different screens and providing an explanation of each page.

Account Information

The first tab is the account information tab. This provides all of the information for an account and its user accounts.

The screenshot displays the 'Account Overview' page for a Citizens National Bank account. The page features a navigation menu on the left with options like 'Account Overview', 'Account Level Detail', 'Corporate Summary Statement', and 'Terms & Conditions'. The main content area includes a header with the bank logo, a navigation bar with links like 'Account Information', 'Bill Payment', and 'Services', and a 'LOG OFF' button. The 'Account Overview' section shows the user's name as 'CITIZENS UNLIMITED', the relationship account number as 'XXXXXXXXXXXXXXXX0012', and the last login date and time as '11/04/2015 2:21 PM CST'. Below this, there is a 'Corporate Summary' table with the following data:

Total Credit Limit:	\$9,000,000.00
Total Current Balance:	\$100.00
Available Credit:	\$8,999,900.00

There are also links for 'Make a Corporate Payment' and 'Corporate Summary Statement'. The 'Corporate Summary Statement' table shows the following data:

Statement Date:	08/27/15
Statement Balance:	\$100.00
Current Payment Due:	\$0.00
Total Past Due:	\$0.00
Total Payment Due:	\$0.00
Payment Due Date:	09/24/2015

At the bottom, there is an 'Account Summary' table with the following data:

Total Number of Authorized User Accounts:	3
Total Number of Diversion Accounts:	0

The footer contains links for 'Home', 'Contact Us', 'Privacy Policy', 'Terms & Conditions', 'Site Map', and a copyright notice for '© 2015 Citizens National Bank'.

1. **Account Overview-** This screen provides an overview of all the basic relevant information to the account. More details can be found by clicking on hyperlinks as well as other menu items.
 - a. **Last Login-** You will see the last login date and time and under that it will tell you when the information is current as of (which is the time you logged in) the time shows as CST and at this time we are unable to change this, for reference, EST is one hour ahead of CST. EX. Last login is 11/04/2015 3:21 PM EST and all information is current as of: 6:32 AM EST.
 - b. **Total Credit Limit-** This is the total credit limit allowed to this account by all sources.
 - c. **Total Credit Balance-** This is the total balance on the account from all sources.
 - d. **Available Credit-** This is the amount that can still be charged.
 - e. **Statement Date-** This is the date the most recent statement was cut.

- f. **Statement Balance-** This is the balance that was due on the most recent statement cut.
 - g. **Current Payment Due-** This is the amount that is currently due. **NOTE:** This will still show an amount even after you make a payment. It will remain that amount until the next statement cycle and will be updated to reflect the amount due on the new statement.
 - h. **Total Past Due-** This shows the amount that is currently past due.
 - i. **Total Payment Due-** This shows the total payment due with all fees added.
 - j. **Payment Due Date-** This is the date that the payment is due.
 - k. **Total Number of Authorized User Accounts-** This is the number of credit cards issued under this control account.
 - l. **Total Number of Diversion Accounts-** This is the number of diversion accounts currently under this control account. (Diversion Accounts will be discussed later.)
 - m. **Make a Corporate Payment (hyperlink)-** By clicking this, you will be taken to the payment screen. (Payments will be discussed later.)
 - n. **Corporate Summary Statement (hyperlink)-** This provides details of the entire control account and all cards under it. This is also the same as clicking on the link to the left. (This will be discussed shortly.)
 - o. **Add New Accounts (hyperlink)-** This is where new accounts can be added. (This will be discussed further later.)
 - p. **Account Level Detail-** This provides more details on all accounts. (This will be discussed shortly.)
2. **Account Level Detail-** The Account Level Detail screen provides quick and also more in depth information for all cards within one control account. For example, there are four accounts listed below, XX-0013, XX-0015, XX-0023, and XX-0031. The XX-0013 account is the control account and there is no card associated with it so there is no hyperlink associated with it. Let's work with XX-0031, by clicking the green plus next to the account number, it will show that this card belongs to Eryn Citizens and her Credit/Spend limit is \$9,500.00 and her Available Credit/Spend limit is \$9,400.00 this shows that Eryn currently has a \$100.00 balance. Clicking the hyperlink will bring you to the Maintain Accounts menu which will be discussed later.

Account Level Details								
The details of all subordinate accounts are listed below. Click on the Y (yes) link to see Current or Pending Activity. To make a payment, please click on the Bill Payment menu and select Make a Corporate Payment.								
Relationship Account: XXXXXXXXXXXXXXX0012								
Details	Account Number	Type	Total Amount Due	Statement Ending Balance	Current Balance	Current Activity	Pending Activity	Bill Level
	XX-0013	C	0.00	0.00	0.00			
	XX-0015	U	0.00	0.00	0.00			I
	XX-0023	U	0.00	0.00	0.00			I
	XX-0031	U	20.00	100.00	100.00			I
Account Name: ERYN CITIZENS			Credit/Spend Limit: 9,500.00			Avail. Credit/Spend: 9,400.00		

Showing 1 to 4 of 4 entries

[Return](#)

- a. **Type-** This is the Account Type- C for Control and U for User.
- b. **Total Amount Due-** This is the total amount due from each account.

- c. **Statement Ending Balance-** This is the balance on the account when the statement cycle ended.
- d. **Current Balance-** This is the balance on the account as of the current time.
- e. **Current Activity-** This is the amount that has currently been posted to the account.
- f. **Pending Activity-** This amount is still pending and has not yet been posted to the account.
- g. **Bill Level-** This shows whether the account will be billed at the Individual (I) Level or the Consolidated(C) Level. (Billing will be discussed later.)

3. **Corporate Summary-** The Corporate Summary screen shows you more information relating to your cards and the current statement information.

Corporate Summary [Print Summary](#)

The Corporate Level Summary is presented below. To view a subordinate account statement, click on the account number link. You can download all subordinate account transactions by clicking the download button or you can download a specific account's transactions once you select the account.

Select a Statement Date:

Corporate Number	XXXXXXXXXXXXXXXX0012	Previous Account Balance	0.00
Corporate Name	CITIZENS UNLIMITED	(-) Payments and Credits	0.00
Statement Closing Date	08/27/2015	(+) Purchases and Debits	100.00
Days This Period	0	(+) FINANCE CHARGES	0.00
Total Amount Due	20.00		
Payment Due Date	09/24/2015	(=) New Ending Balance	100.00

Corporate Account Summary (total of all accounts in relationship)

Total Number of Accounts	4	Interest YTD	0.00
Total Corporate Credit Limit	9,000,000.00	Total Spend Limit Allocated	450,000.00
Total Corporate Credit Limit Allocated	450,000.00	Total Spend Limit Unallocated	450,000.00
Total Corporate Credit Limit Available	426,000.00		
Total Current Balance	100.00		
Total Past Due Amount	0.00		
Total Amount Overlimit	0.00		
Total Amount Due	20.00		

Messages

There are currently no messages to display for this statement.

List of Accounts

Account Number	Account Name	Billing Level	Credit/Spend Limit	Current/Spend Balance	Past Due	Available Credit/Spend	Total Due
XX-0013	CITIZENS UNLIMITED		9,000,000.00	0.00	0.00	9,000,000.00	0.00
XX-0015	EMILY CITIZENS	Individual	4,500.00	0.00	0.00	4,500.00	0.00
XX-0023	EDMUND CITIZENS	Individual	10,000.00	0.00	0.00	10,000.00	0.00
XX-0031	ERYN CITIZENS	Individual	9,500.00	100.00	0.00	9,400.00	20.00

Download Transactions:

- a. **Corporate Number-** This is your corporate account number.
- b. **Corporate Name-** This is the name of your company.
- c. **Statement Closing Date-** This shows the date in which the current cycle will close.
- d. **Days This Period-** Shows the number of days in the current statement cycle.
- e. **Total Amount Due-** Shows the total amount due over all accounts.
- f. **Payment Due Date-** Shows the date in which the payment is due.

- g. (Balance Calculation to the right)-** This shows how the current balance is calculated. To calculate the New Ending Balance: The system starts with the previous account balance, it then subtracts any payments or credits (ex. returns) made since the last statement was cut. It then adds any new Purchases and Debits (ex. Cash Advances). It then finally adds any finance charges incurred during the statement cycle which gives the new ending balance.
 - h. Total Number of Accounts-** This is the number of accounts that is under this corporate summary. NOTE: This will reflect one more account than there is cards due to the control account being factored in.
 - i. Total Corporate Credit Limit-** This is the maximum credit limit that the account is allowed across all cards.
 - j. Total Corporate Credit Limit Allocated-** This is the amount of the credit limit that has been allocated to be assigned to cards. This means that of the \$9,000,000.00 total corporate credit limit \$450,000.00 has been allocated by the administrator to be able to assign to credit cards. Leaving \$8,550,000 yet to be allocated.
 - k. Total Corporate Credit Limit Available-** This shows how much of the allocated available credit limit is still available to assign to cards. In this example, the Total Corporate Credit Limit Allocated is \$450,000.00 which is the amount that is allowed to be assigned to cards for their limits. There is still \$426,000.00 available which means that only \$24,000.00 has been assigned which is made up of \$4,500.00 to Emily, \$10,000.00 to Edmund, and \$9,500 to Eryn.
 - l. Total Current Balance-** This is the total balance from all cards.
 - m. Total Past Due Amount-** This is the total amount that is past due across all cards.
 - n. Total Amount Overlimit-** This is the total amount across all cards that is over their credit limits.
 - o. Total Amount Due-** This shows the total minimum payment due.
 - p. Interest YTD-** This shows the total amount of interest accrued as of today.
 - q. Total Spend Limit Allocated-** This is the amount that has been assigned.
 - r. Total Spend Limit Unallocated-** This is the amount left to be assigned.
 - s. Messages-** If there were any messages that needed to be displayed for this statement, they would be shown here.
 - t. List of Accounts-** This just shows all of the accounts and their basic information.
 - u. Download Transactions-** This will allow you to download all of the transactions from the selected statements into one of several different formats.
- 4. Terms and Conditions-** This displays the terms and conditions.

Note: Allocated and Unallocated spend limit and Credit Limit Allocated/Available are not relevant due to our program set-up allowing the overall amount to be exceeded. For more information please contact your Business Banking Officer.

Bill Payment

Making an online payment to your credit card account is the quickest and most convenient way of making a payment. The first time you make a payment you will need to enroll your account(s) you will do that by:

1. Hover your cursor over the Bill Payment Top Menu Tab and click Enroll Accounts.



2. You will first need to enter the bank routing number in the box and then click Submit. The routing number can be found on the bottom of your checks to the left.

A screenshot of the 'Add/Edit an Account' form. The form has a purple header with the title 'Add/Edit an Account'. Below the header, there is a green bar with the text 'Payment Account Information'. The form contains several input fields: 'Account Name', 'Routing/Transit Number' (with the value 'XXXXX2983'), 'Account Number', and 'Account Type' (with radio buttons for 'Checking' and 'Savings'). To the right of the 'Routing/Transit Number' field, there is a red box containing the text 'VERIFY FI NAME IS CORRECT' and another red box containing the 'FI Name: CITIZENS NTL BK BLUFFTON'. Below the form, there is a sample check from 'THOMAS B. ANDERSON' with a routing number of '021000497', an account number of '234567890', and a check number of '100'. A red arrow points from the routing number on the check to the 'Routing Number' field in the form. Below the check, there are three boxes labeled 'Routing Number', 'Account Number', and 'Check Number' with their respective values. At the bottom of the form, there are 'Submit' and 'Cancel' buttons. Below the buttons, there is a paragraph of text: 'By clicking Submit, you authorize to pay your bill using the account listed above. Further, you acknowledge that the origination of the electronic payment must comply with the provisions of U.S. law. This authorization will persist unless you notify us of its withdrawal and we have reasonable opportunity to act on it. Please print a copy of this form for your records.'

3. This is the next screen you will see. You need to enter the Account Name, Number, and specify if it is Checking or Savings. Also, verify to the right that the FI Name is your Bank's Name. Click Submit.
4. You will then receive the below pictured screen. If you wish to add another account, click on Enroll Another Account and repeat the previous steps. If you wish to proceed to making a payment, click Continue. You will also receive email notification of the new account.

A screenshot of the 'Add/Edit an Account' confirmation screen. It has a purple header with the title 'Add/Edit an Account'. Below the header, there is a green bar with the text 'You have successfully completed the add/edit process to pay your credit card bill online. Your reference number is'. Below this, there is a paragraph of text: 'Click Continue to schedule your payment now.' At the bottom of the screen, there are two buttons: 'Enroll Another Account' and 'Continue'.

Make a Payment

To pay your bill online, select the bank account you want the payment to come from. We may have automatically enrolled your existing monthly payment account for you. Select the Payment Frequency and Amount and click the **Continue** button.

Important Note: Only one recurring monthly payment may be scheduled. In addition, you can schedule a One Time payment for the current date or a future date. Payments received before 10:00 PM Central Time will be credited to your account on the date they're received. One time payments received after 10:00 PM Central Time or on the weekend may be credited to your account on the next processing day. You can see your electronic payments within two (2) processing days.

The Pay From account will be debited within three (3) business days.

[Add](#) | [Edit](#) | [Delete](#) Payment Account

Verify your bank account information	
Pay to:	XXXXXXXXXXXXXXXXXXXX0013
Pay from:	<input type="text" value="Test"/>
Statement Date:	
Payment Due Date:	09/24/2015
When would you like to make your payment?	
Frequency:	<input type="text" value="Select One"/>
How much do you want to pay?	
Minimum Due:	<input type="radio"/> \$0.00
Statement Balance:	<input type="radio"/> \$0.00
Current Balance:	<input type="radio"/> \$0.00
Other Amount:	<input type="radio"/> \$ <input type="text"/>

5.
 - a. The Make a Payment Screen will then show. Verify the Pay to and from information is correct.
 - b. Under When would you like to make your payment you can choose either Monthly or One Time. **NOTE: If you choose Monthly, the current months payment will NOT be paid. You MUST do a one-time payment for the current month and then subsequent payments will be automatic.** If you choose one time, it will come up with a date box, this is the date you wish for the payment to be made. You can choose the current date or a future date.
 - c. You then pick how much you want to pay. The options are:
 - i. Minimum Due- This will make just the minimum payment due.
 - ii. Statement Balance- This will pay the full balance from the current cycle statement.
 - iii. Current Balance- This will pay the entire current balance across the accounts.
 - iv. Other Amount- The amount entered in this box will be paid.
 - d. After Clicking Continue, you will need to confirm the payment.
6. To delete a payment account, click the Delete hyperlink located in this screen or put your cursor over Bill Payment, Click Enroll Accounts, and then click Delete next to the account you wish to delete.

	Enrollment Date	Account Name	Account Number	Account Type
Delete	11-05-2015	Test	XXX4546	CHK

7. To modify an account, place your cursor over Bill Payment and click on Enroll Accounts. On the left side menu there is an option to Modify/Delete Account. Click this and then the green check next to the account you wish to Edit (you can also delete from this screen). Choose either Delete Account or Edit Account. Make your Edits or Confirm the Delete by clicking Continue.

8. For accounts already enrolled, there are a couple of options for making a payment to your credit card account. You can get there from the account overview screen as mentioned above by clicking the [Make a Corporate Payment](#) hyperlink or by placing your cursor over [Bill Payment](#) and then clicking on [Make a Corporate Payment](#). You will then follow step 5 above.

Note: Currently, you are only able to make one payment to a card from one account per day. If payment from multiple accounts is required, please keep this in consideration and either have the first payment in a couple days early or transfer the funds to one account prior to making the payment. We apologize for the inconvenience and we are working on getting this changed.

Services

The Services menu provides a list of different services available to you for your credit card accounts.

1. **Credit Line Increase-** To request a Credit Line Increase, please contact our Customer Service Representatives at either of the listed numbers.
2. **Replace Card-** To order a replacement for a lost or stolen card contact us at either of the listed numbers ASAP.
3. **Email Alerts-** Email alerts are free and a good way to keep an eye on your credit card accounts. To enroll in email alerts, simply check the boxes to the left of the alerts you wish to turn on, if there is a blank box to the right enter the threshold you wish to set for the alert, and click Add Alerts. Ex. If my company balance exceeds \$25,000 I want to be alerted to this.

Add E-Alert	
<input type="checkbox"/>	The credit limit is reached or exceeded.
<input checked="" type="checkbox"/>	The Company balance exceeds <input type="text" value="25000"/> .
<input type="checkbox"/>	The Company balance drops below <input type="text"/> .
<input type="checkbox"/>	The statement is available.
<input type="checkbox"/>	The account payment is due in <input type="text"/> calendar days.
<input type="checkbox"/>	A payment appears on the account.

Alerts that are currently turned on will show on the top:

Email Alerts		
Sign up today to receive FREE email reminders! Avoid late payments, overlimit fees and keep track of your account with Email Alerts. Below is a list of your current E-Alerts. You can delete any alerts you no longer wish to receive by clicking on the Delete Selected Alerts button below.		
Delete	Your Current E-Alerts	Email Address
<input type="checkbox"/>	The account payment is due in 5 calendar days.	nardner@cnbohio.com
<input type="checkbox"/>	The statement is available.	nardner@cnbohio.com

If any of these alerts are no longer needed, click the box to the left and click Delete Selected Alerts. Clicking Reset will simply clear all checked boxes and all data entered in the threshold boxes.

4. **Alert History-** This will show any alerts that have been sent in the past.
5. **Statement Delivery-** Receiving an e-statement is a convenient way of keeping records and it eliminates paper waste and clutter. If you wish to sign up for E-Statements just click this link and at the bottom you will see your email, if this is the correct email for the E-Statements to be sent to, re-enter the email for verification, and check the box after you read and agree to the terms and conditions. If you need to change your email, there is a green hyperlink above the email that says [here](#), just click this and it will take you to change. After you re-enter your email and click continue, you will be sent a confirmation code to your email. Enter this in the "Confirmation Code" Box and click Continue.
6. **Change Contact Info-** Within Online Access, you are able to update your email address and this is where you do so. To update your other information, you will need to call one of the numbers provided.

Service Accounts

There are quite a few different choices and options within the Service Accounts menu the first option we will look at is the Service Requests menu.

1. Service Request

- a. **Service Queue-** Entries are placed in here when a user makes an inquiry, requests a service for their account, or makes a change to their account. Certain requests/changes are handled automatically but others require approval. You will just need to click on the red. Number hyperlink and it will provide details of the Request, from there you can add internal notes, a message to the requester, and then once complete click Request Complete.
- b. **Payment History-** You can view payment history of all different accounts. You are also able to see all recurring monthly payments.
- c. **Reser User-** If a user is locked out or needs their web access reset, click this link, search for the user, and select the appropriate action.

2. Maintain Accounts

- a. **Add Account-** You are able to add either a new User Account or a Diversion Account from this screen.
 1. **Diversion Account-** The purpose of a diversion account is to divert certain charges from a users individual account to separate account so those charges won't impact that user's limits. To create a diversion account, you will need to select Diversion Account as the type and choose one of the billing levels which will most likely be consolidated if this bill its going to be paid by the company (unless the individual pays for it and is then reimbursed.) The Diversion Account name which will basically be the expense that is being diverted. The Address desired and credit are also required.

Add Account

Enter the new account information below. The credit desired must be less than either the Unallocated Credit or Spending Limits depending on the Account Type.
Items noted with * are required except when noted in parenthesis.

Company Name: CITIZENS UNLIMITED	
Unallocated Credit Limit: 175000	
Unallocated Spend Limit: 0	

Personal Information

* Account Type Diversion Account	* Diversion Allowed No	* Billing Level Consolidated
* Full Name (Diversion Only) Airline Diversion	Suffix	
* Street Address (No P.O. Boxes) 131 Citizens Pkwy		
Apt./Suite		
* City Bluffton		
* State OH	* Zip Code 45817	* Country USA
* Work Phone Number 123 - 456 - 7890	Fax Phone Number	
Mobile Phone Number	Home Phone Number	
Tax ID Indicator S	Social Security Number	Email
Date of Birth MM / DD / YYYY	Personal Access Code	* Credit Desired 100000

Once this is complete click Submit and a review screen will come up. Review the information and if correct click Submit, if it is not correct choose Edit Information, and if you do not wish to do anything at this time choose cancel. Then click on the Account Number Hyperlink and then click on MCC Codes on the left menu. Use the following steps to add a MCC code.

1. You will first need a list of the MCC Codes a good source for these is http://www.dm.usda.gov/procurement/card/card_x/mcc.pdf.
2. Type the lowest MCC Code that is listed, for this example I am diverting all airlines so this is 3000. You then want to type the highest MCC Code that is listed which is 3299.
3. Select either Include or Exclude. Typically this will always be Include, however say that we didn't want to divert expenses for MCC Codes 3001-3005 but wanted to divert the rest you would first make a range of 3000-3299 and set to include and then make another diversion range of 3001-3005 and set that to exclude. You create new MCC Code ranges by clicking the yellow pencil with green plus. Once finished click Add, click submit, verify the information is correct and click Submit again.
4. With this set up, all accounts that allow diversion will now divert these expenses.

2. Authorized User-To add another user to the account you will choose Authorized User as the Account Type. If you want their expenses diverted to the Different Diversion Accounts that may be set up, choose Yes for Diversion Allowed. For Billing Level, if they are to be billed as an individual, choose Individual and if they are to be added to the company bill, choose Consolidated. Complete the other required information and click Submit. Verify the information is correct and click Submit again and then click Continue.

a. Update Account- Within the update account menu you can quickly adjust the Credit/Spend limit for all of the accounts. You do this by entering the new limit in the white box under New Credit/Spend Limit and then click Submit. Clicking on the account number hyperlink will present even more options to update information

1. **Limits-** The limits tab will give you an overview of the information for each account. Within this screen you are also able to change the Billing Level, Credit Limit, and Temporary Credit Limit Expiration Date.
 - a. **The Billing Level-** denotes whether the bill will come to the Individual Account Holder (Individual) or if it will be consolidated onto one company bill (Consolidated).
 - b. **Credit Limit-** will update the limit for the account.
 - c. **Expiration Date-** will change the credit limit back to the previous amount after that date.After all changes are made, click Submit.
2. **Reporting Groups-** This will allow you to create reporting groups and place individual accounts into them to help monitor more closely.

3. **Diversion Accounts-** To add a diversion account to a user account, simply choose the diversion account from the list of available accounts, choose add, and then click submit. Or if you wish to remove an account, select one from the Selected Accounts list, choose remove, and then click Submit.
4. **MCC Codes-** You are able to restrict transactions on an account by filtering out certain Merchant Category Codes. For Example, if you don't want this account used for any hotels, you just click the pencil and green plus sign, choose the range of MCC Codes that are for hotels (See the above hyperlink for the list), click include, and then Add. You will then need to click Submit, verify the information, and then Submit again.
5. **Change Information-** If any information (except the name) needs changed it can be changed within this screen. Contact Customer Service to change a name.
 - a. **Update Company-** The Company Credit Limit and Spending Limit Allocations can be changed here. Also this is where reporting groups can be added (from #2 above).

Help Center

1. **Get Messages-** Within the Get Messages link, you are able to review answers to inquiries and also submit new inquiries. To view inquiries simply click on the Get Messages Link. If you wish to submit a new inquiry click on New Inquiry. This will bring up the Make an Inquiry Screen
 - a. Where you will need to specify the type of inquiry, priority, and then describe what you are inquiring about. Once these fields are completed click on Submit Inquiry.

Make an Inquiry

Please complete the form below. Your message is limited to 1000 characters or less. When you are finished, click **Submit Inquiry**. Your inquiry will be sent directly to Customer Service.

Date of Inquiry:	<input type="text" value="11/04/2015"/>	(in this format: mm/dd/yyyy)
Type of Inquiry:	<input type="text" value=""/>	
Priority:	<input type="text" value=""/>	
Describe Your Inquiry:	<input style="width: 100%; height: 100%;" type="text"/>	
1000 characters left		

2. **Dispute a Transaction-** If there is a transaction you need to dispute, please contact our Customer Service Reps. at either of the numbers provided on this page ASAP.
3. **Report a Lost Card-** If you need to report a lost or stolen card, please contact our Customer Service Reps. at either of the numbers provided on this page ASAP. Also, please have the following information available.
 - a. The date and time the card was stolen (if applicable).

- b. The date, location, and amount of your last transaction.
4. **Make an Inquiry**- This will bring you right to the make an inquiry screen pictured above.
5. **Contact Us**- This link will give you quick access to our locations, as well as the email and phone numbers to contact us at.
6. **Privacy Policy**- This provides a link to our privacy policy.

Tools

1. **Search Transactions**- From here, you are able to search through all transactions on all accounts or specify any of the listed accounts and then it can be narrowed down by additional information.
2. **Reporting**- There are three different reports that can be pulled, they are:
 - a. **Delinquency**- This will tell any delinquent/late accounts or payments.
 - b. **MCC Spend**- This will show how much is spend per MCC Code.
 - c. **Transactions**- This will detail the different transactions that have occurred.

Other Buttons on the Top Banner

1. **Log Off**- Clicking this will log you off of your credit card account.
2.  clicking this will make the text smaller.
3.  clicking this will make the text larger.
4.  clicking this will return the text to its normal size.