everblue®

SpendTrack

Business User Portal Guide

Streamline your everblue® Business Rewards Plus Credit Card experience for your business and your employees with SpendTrack, an all-in-one card management solution.

Bangor Savings Bank

You matter more.®

Member FDIC

Table of Contents

SpendTrack Setup

- What is SpendTrack?
- Roles Defined
- Enrollment Email to the Program Administrator
- Business Account Structure and Billing

Creating a Department

Adding Users

Issuing Cards

Accessing Statements

Spend Tracking

Assigning Spend Categories

Manage Credit Limits

Locking Cards

Closing Cards

Connecting to QuickBooks

SpendTrack **Setup**

What is SpendTrack?

SpendTrack is the online credit card management solution that empowers businesses to easily manage credit card accounts online and provides real-time card controls, transaction details, statement access, payment capabilities, and spend analytics for everblue® Business Rewards Plus Mastercard®.

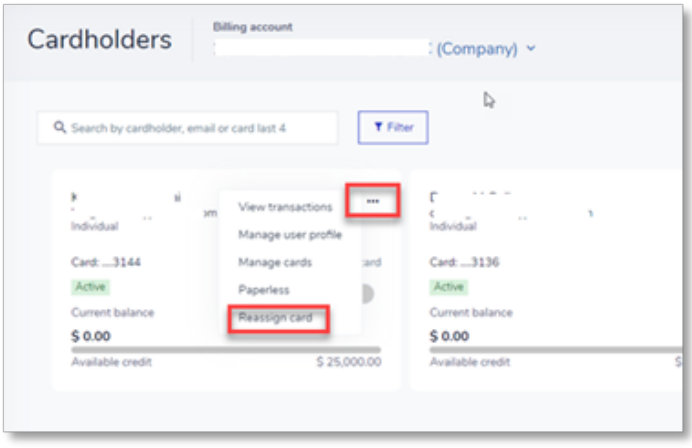
While we are committed to assisting you, Bangor Savings Bank does not have access to your businesses' SpendTrack account. Therefore, we highly encourage and recommend that businesses take full advantage of SpendTrack's user-friendly features to effectively manage their credit card account(s).

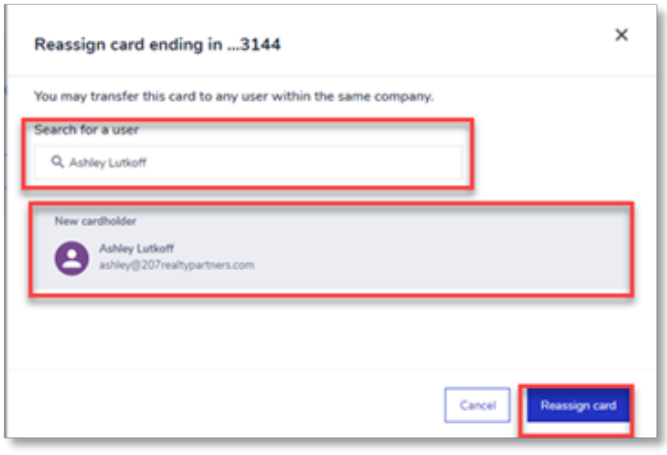
Roles in SpendTrack

- **Program Administrator:** Individual (Guarantor or Non Guarantor) who will have capability to manage the business credit card system. This person can issue new credit cards, add, and remove users, create departments, manage credit cards, and view transactions and statements.
- **Reporting Administrator:** You can assign specific individuals with this reporting-only functionality. For example, consider individuals such as your dedicated accountant or bookkeeper.

User: Users in SpendTrack are the employees who hold one of the business credit cards

NOTE: Once you have assigned someone a role in SpendTrack (and it needs to be changed), you are unable to change the role and must create a new role, transfer the existing card (if applicable), and delete the old role. Locate the card, click on the three dots, and select 'reassign card'. You will be able to search for existing users to transfer the card to (choose the new person/role you just created). See screenshots below for instructions on how to do this.





Enrollment Email to Program Administrator

Your program admin will receive an email for enrollment into SpendTrack. The activation code provided is valid for **14 days ONLY**! If you did not receive the activation code, please search for an email from **alerts@spendtrack.fiserv.com** with the subject line **"SpendTrack Welcome & Activation"** in your email's spam or junk folder. If you still did not receive the code, please contact your local branch.

Business Account Structure and Billing

Companies can choose the way they want their employee transactions to be authorized and billed. All new cards issued on an everblue® Business Rewards Plus Mastercard account will default and be setup as an Individual Pay Account (I-Pay).

If the Company/Organization desires a Consolidated Pay billing structure, they must contact Bangor Savings to make this change.

The following is basic information about the business credit card account structure.

NOTE: A business can also have a combination of both Individual Pay Billing and Consolidated Pay Billing under one Company Record.

Billing Level Options:

- Individual Pay Billing
- Consolidated Pay Billing
- Combination of Individual Pay and Consolidated Pay Billing

Company Record

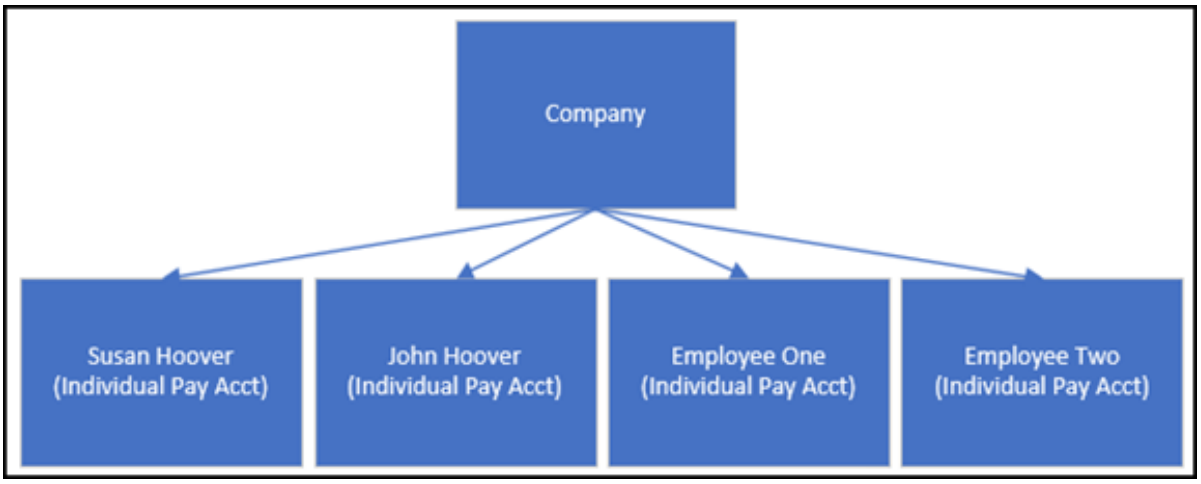
Primary record established for the business. The Company record contains the credit limit and other authorization parameters for processing. No sales, payments, or plastics are issued for the company record. Final authorization check against company credit line.

Individual Pay Billing

Employee cards under an Individual Pay billing structure will result in each employee having an Individual Pay (I-Pay) Account/Card under the Company Record. I-Pay Accounts/Cards receive a separate statement/bill, and the individual is responsible for payment. All new accounts transmitted from Loan Director will default to this type of setup.

Payments, statements, and plastics are issued at the I-Pay Account/Card level. Authorizations performed against the I-Pay Account/Card credit limit and the Company level credit limit. Transaction authorizations cannot exceed the Company credit limit.

Example of a Company record with only Individual Pay billing structure:



Consolidated Pay Billing

Employees cards under a Consolidated Pay Billing structure will result in each employee having a Subordinate Account/Card (Sub-Account) assigned to a Control Account under the Company Record. Consolidated Pay Billing allows employee balances from Sub-Accounts/Cards to consolidate into a designated company Control Account. The balances for the Sub-Accounts/Cards roll to the Control Account nightly during batch processing. One payment is made on behalf of all Sub-Accounts/Cards linked to the Control Account. A statement is produced at the Control Account level with an itemized listing of the Sub-Account/Card transactions. Courtesy statements (with no amount due) are issued at the Sub-Account/Card level.

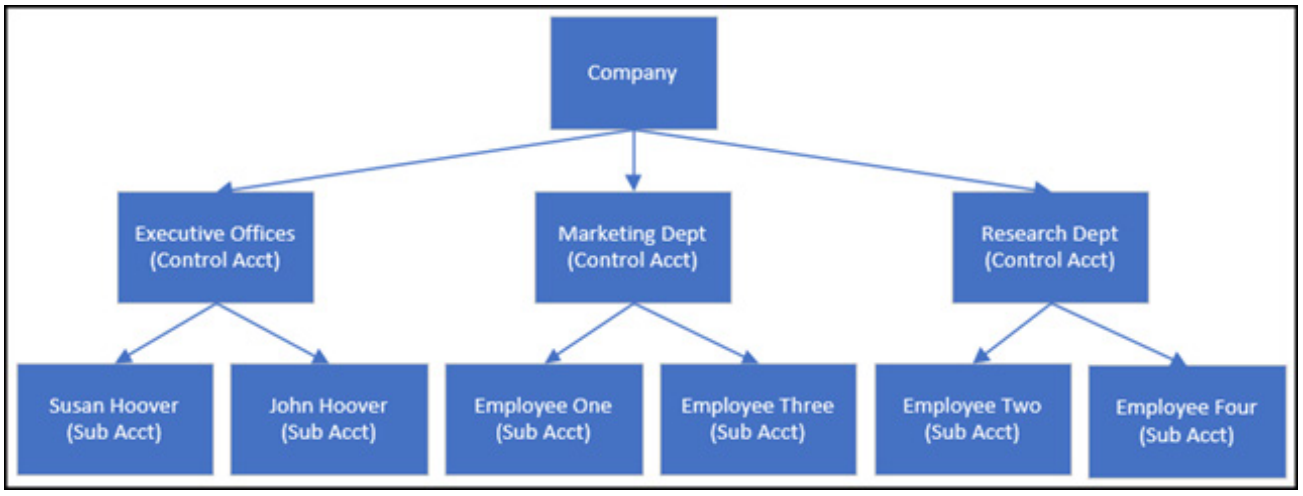
Control Account

The "billing account." Control Accounts do not have a card issued and only become a Control Account once a Sub-Account/Card is assigned. Each company record can have more than one Control Account.

Subordinate Account

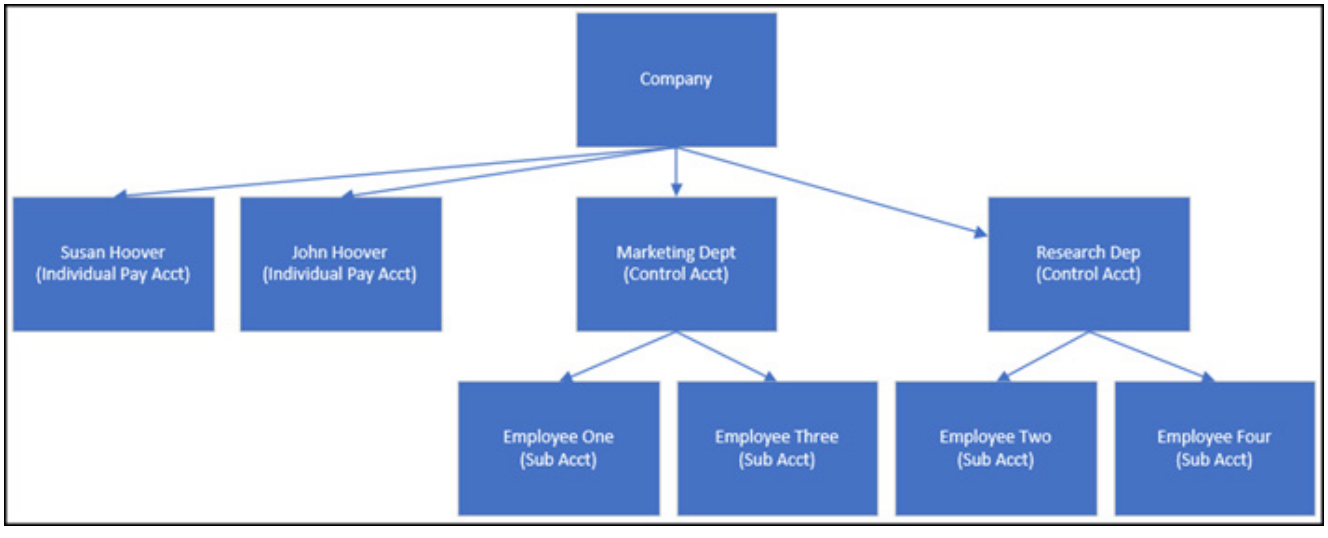
Account/Card attached to a Control (billing) Account. Courtesy statement and plastics are issued at the Sub-Account/Card level. Sub-Account/Card spend limits can be set for any amount and spending is first come, first serve up to the Control Account credit limit. Authorizations performed against the Sub-Account spend limit, Control Account credit limit and the Company level credit limit. Transaction authorizations cannot exceed the Company credit limit. When the billing cycle drops, the spend limit on the Sub-Account will be reset and the balance due will be made to the Control Account.

Example of a Company record with only Consolidated Pay billing structure:



Combination of Individual Pay and Consolidated Pay Billing – Allows for a Company to have both Individual Pay Accounts/Cards and Consolidated Pay Accounts/Cards. Employee cards under an Individual Pay billing structure will result in each employee having an Individual Pay (I-Pay) Account/Card under the Company Record. I-Pay Accounts receive a separate statement/bill, and the individual is responsible for payment. Employee cards under the Consolidated Pay billing structure will result in one bill being generated and payment made on behalf of all Sub-accounts linked to the Control Account.

Example of a Company record with a combination billing structure:



SpendTrack **Functions**

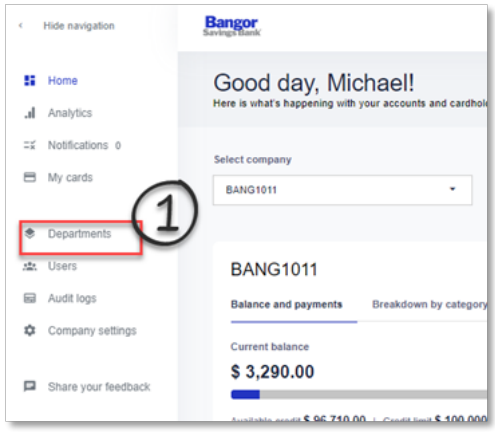
How to Create a Department

Upon logging in for the first time, you will notice that the bank has set your business as a department. The Program Administrator can set up additional departments for the business.

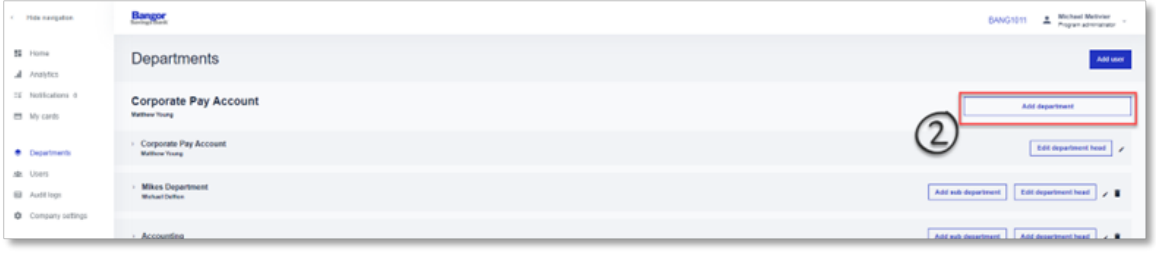
A department is a great way to keep users organized and also allows department heads to be added to help manage all cards inside a department.

After logging into the system, this will be this landing page. You need to follow these steps to add additional departments to the system.

Step 1 – Click on "Departments"



Step 2 – Click "Add Department"



Step 3 – Name the department and click "Save"

Once users have been created and added to a department (next step) you can add department heads. Department heads can be set up to manage a group of cardholders inside of a department to include seeing transactions, making payments, etc.

Adding Department Head

When on the Department page you will see the list of departments associated with the business.

Step 1 – Click on the name of a department to see who is part of the department

Step 2 – These are where the users will show

Step 3 – Click "Add Department head"

Step – Select the individual that you want as the department head

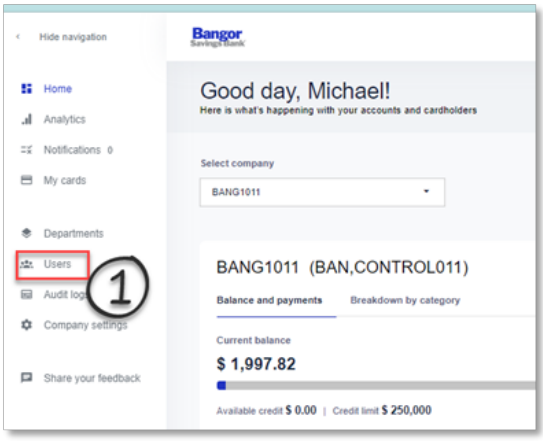
Step 5 – Click "Save"

How to Add Users

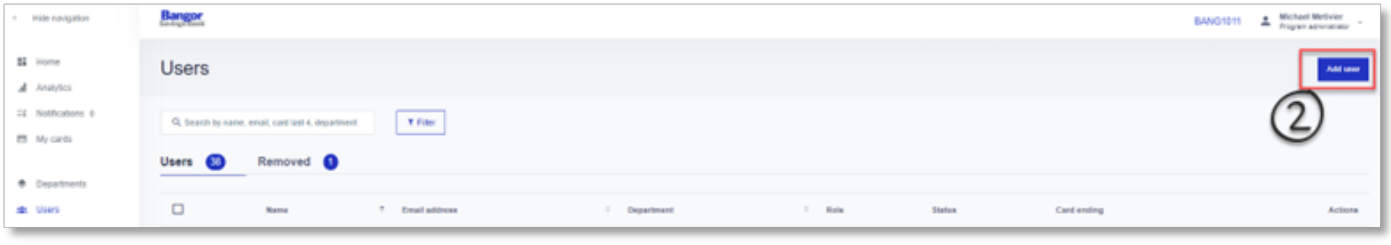
After logging into the system, you will be on this landing page. You will need to follow these steps to add a user to the system. This user does not necessarily need to receive a card – they could potentially be a department head who handles a series of employees' credit cards on their behalf.

NOTE: If contact information for a card holder such as phone/address/email need to be updated, you must call the number on the card to update.

Step 1 – Click on "Users"



Step 2 – Click "Add User"

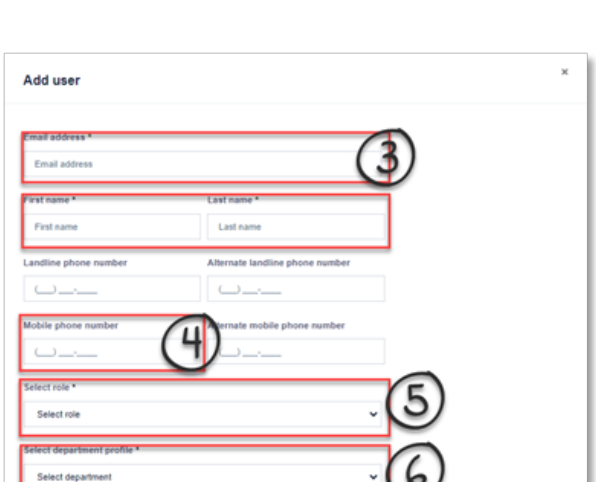


Step 3 – Enter the user's email address – this is the email that will be used to send them the invitation to set up their user access to SpendTrack

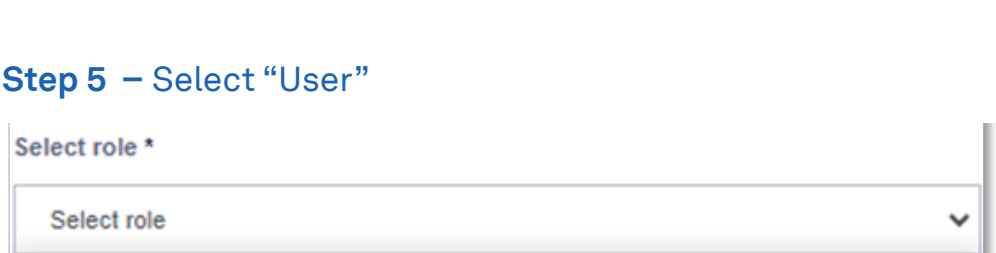
Enter their First and Last Name

Step 4 – Enter the user's cell/mobile phone number

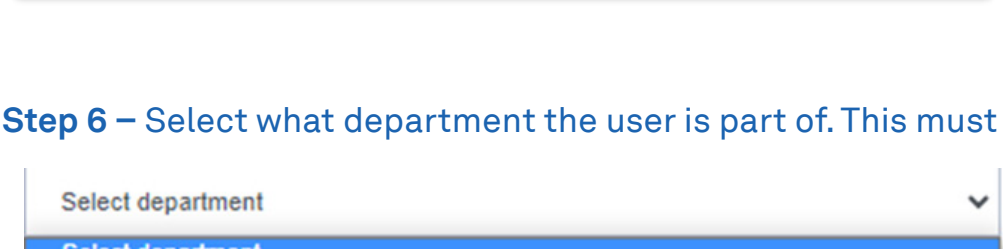
This is IMPORTANT as fraud notifications will be sent to the number(s) listed in the event of a declined transaction. This will give the user the ability to identify a transaction as NOT fraudulent (if the charge is indeed accurate), so they can proceed with their purchase. Or if the charge is fraudulent, you will be able to identify it as such. You will also need to input all users' mobile phone number in the credit card application as well.



Step 5 – Select "User"



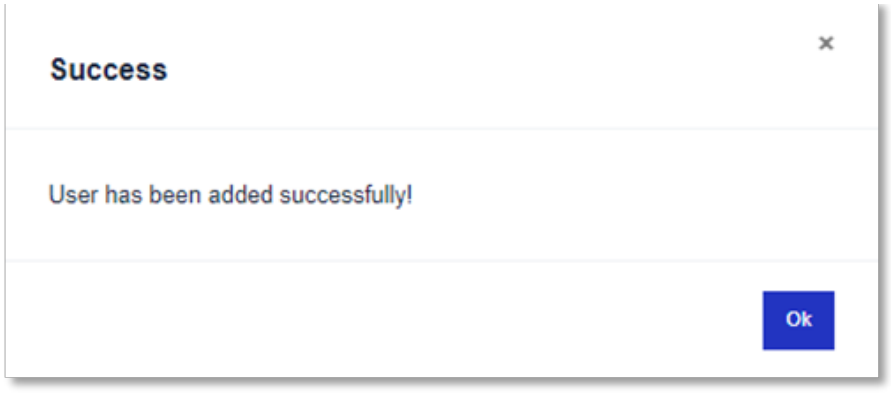
Step 6 – Select what department the user is part of. This must have already been created.



Step 7 – Click “Add User” if they have not been invited to enroll in SpendTrack yet.

Click “Add and Invite User” if they are ready to be added and send them the email invite.

Once you complete this step, you will get this message:

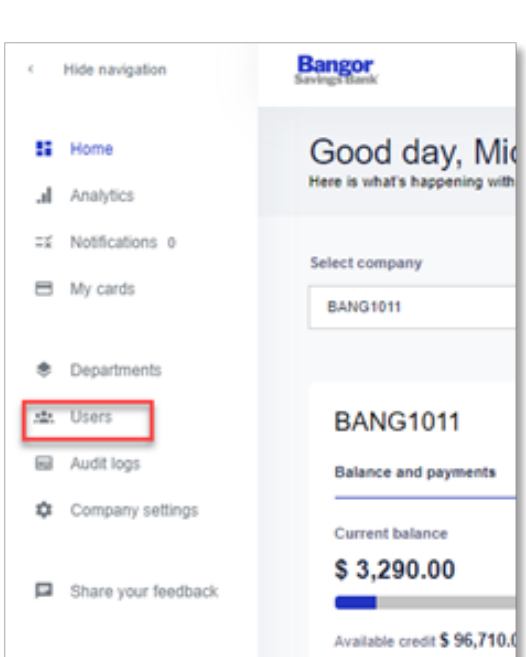


Once the invite has been sent to the user, there will be a code in there and a link for enrollment that is good for 48 hours.

How to Issue Credit Cards

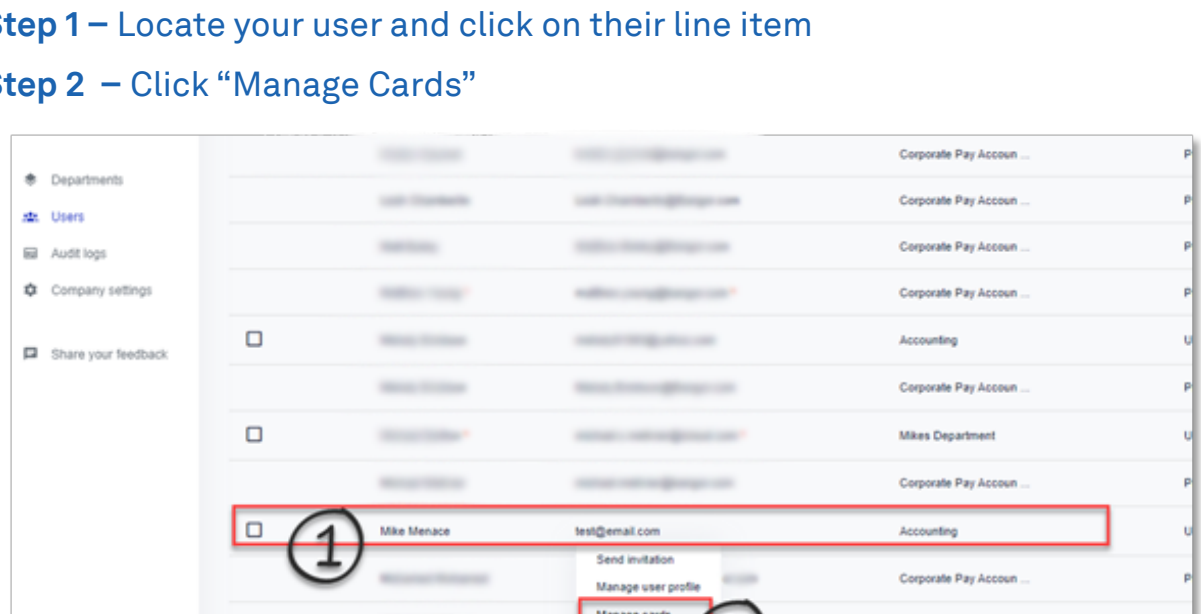
Once a user is created, you are now ready to issue them a credit card.

From the home page of SpendTrack, your Program Admin will need to select, “Users” from the left-hand side of the page.

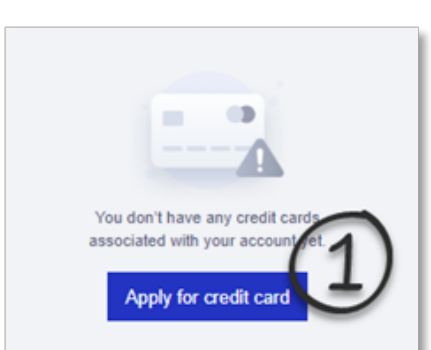


Step 1 – Locate your user and click on their line item

Step 2 – Click “Manage Cards”



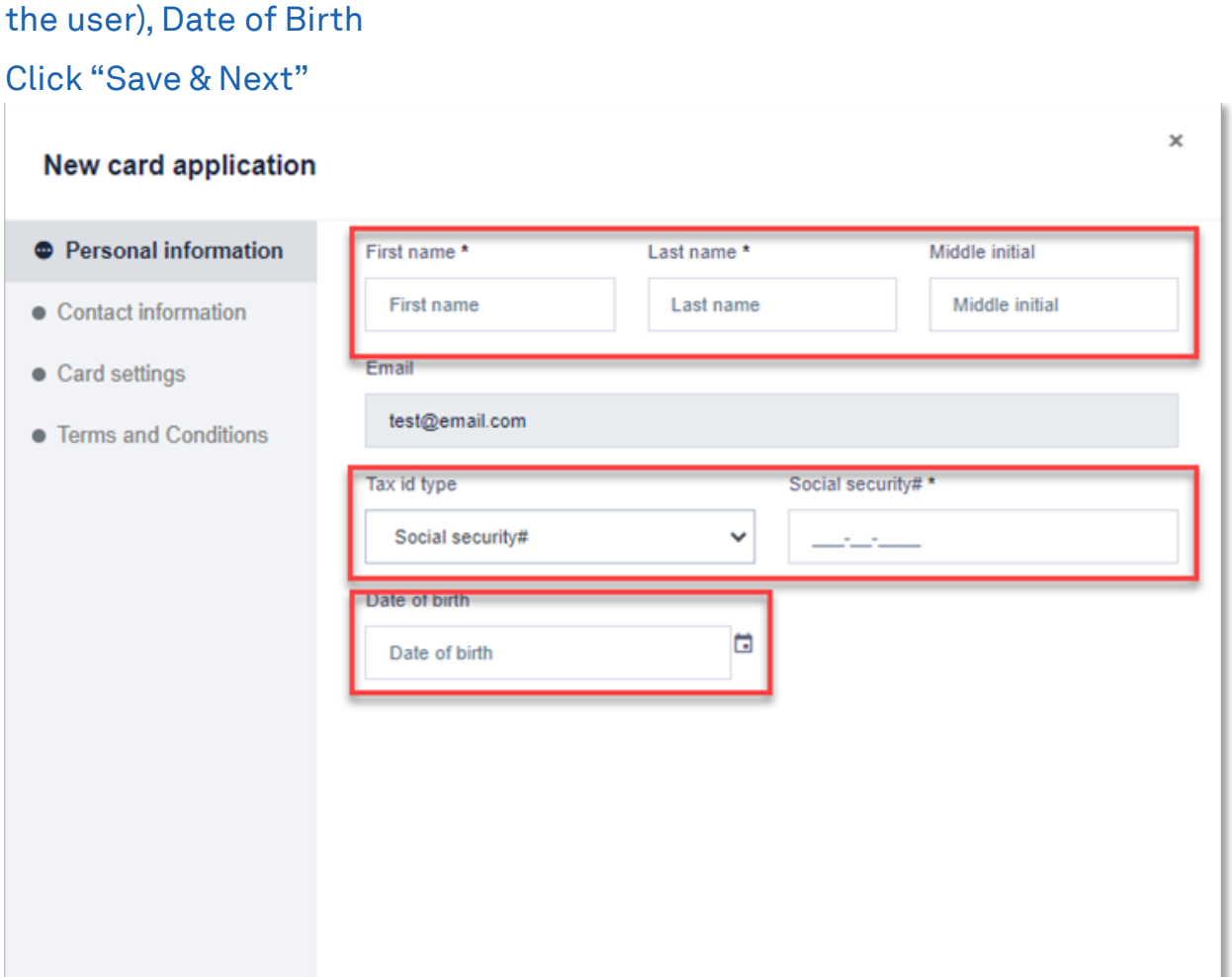
Step 1 – Click “Apply for credit card”



Under the “New card application” the admin must fill in the following information for the user:

First/Last Name, Email, Tax ID type will be “Social Security #” (we will not pull credit on the user), Date of Birth

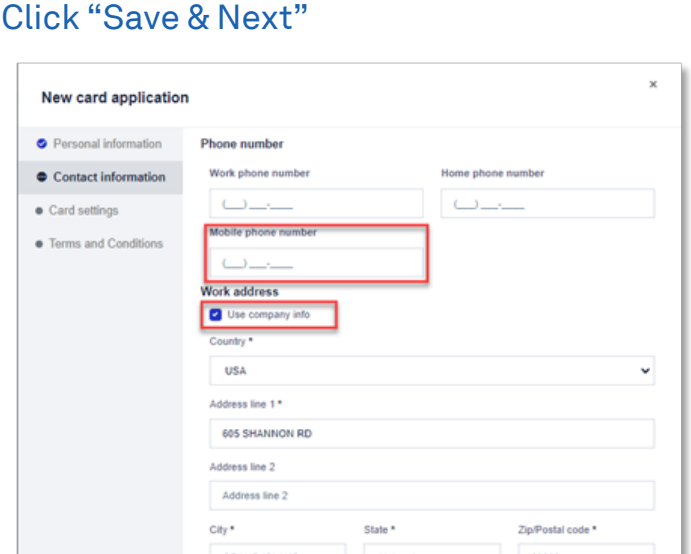
Click “Save & Next”



Enter the user's cell/mobile phone number – this will make it so they can receive fraud alerts and account communications.

You can also check off "use company info" for address. This is recommended if this person is termed at work, the business will want to receive that statement.

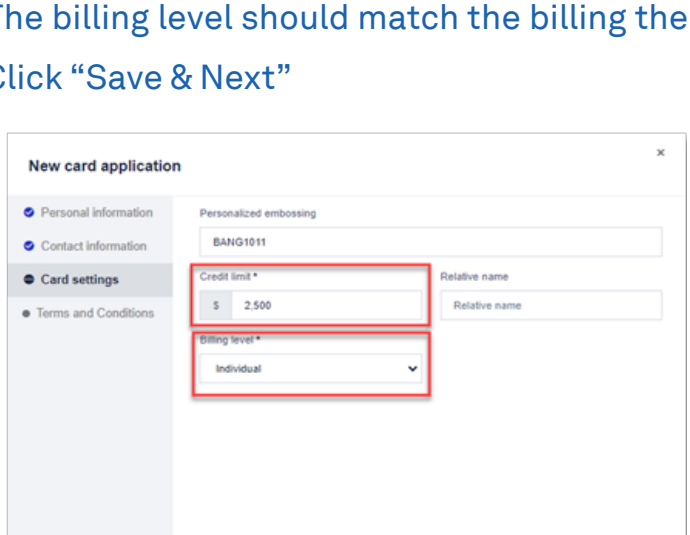
Click "Save & Next"



Enter the credit limit you wish this user to have. The relative name is not required.

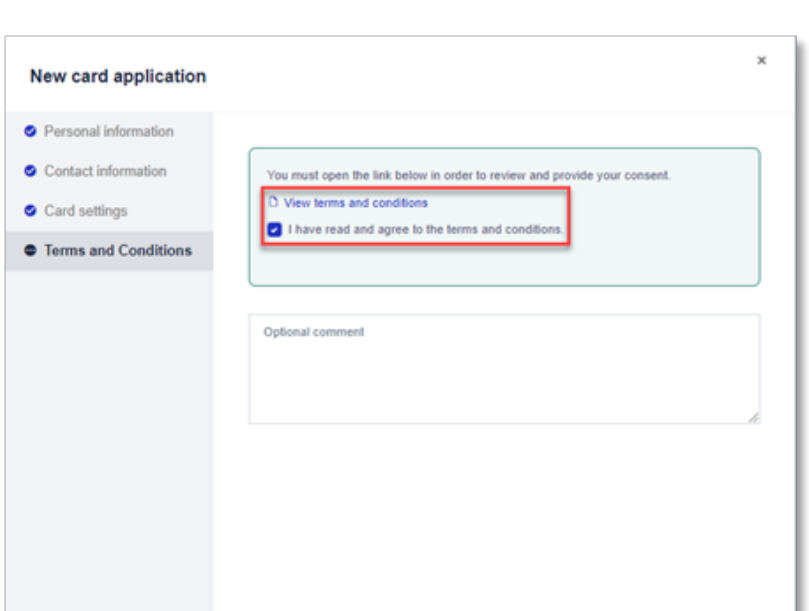
The billing level should match the billing the Admin chose (we default to Individual Billing).

Click "Save & Next"



The admin must click on the “View terms and conditions” and then check the box attesting that they have read them.

Click “Submit”

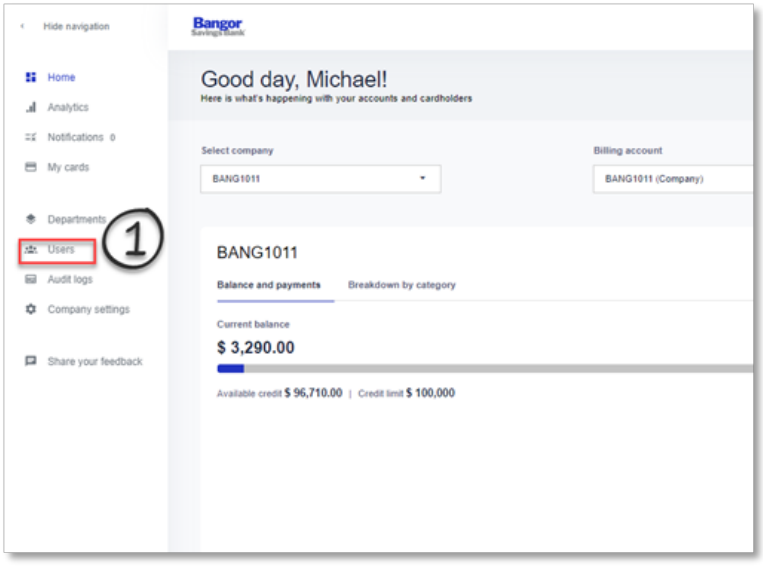


You will receive a message that the application was successful.

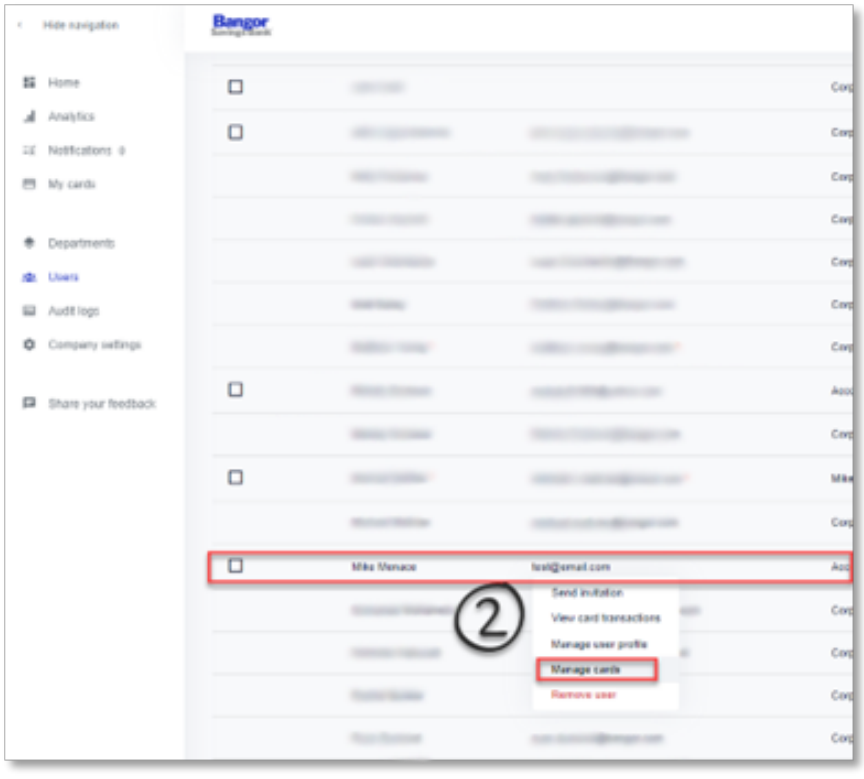
Accessing Statements

Program Admins and Department Heads have access to the credit card statements of users.

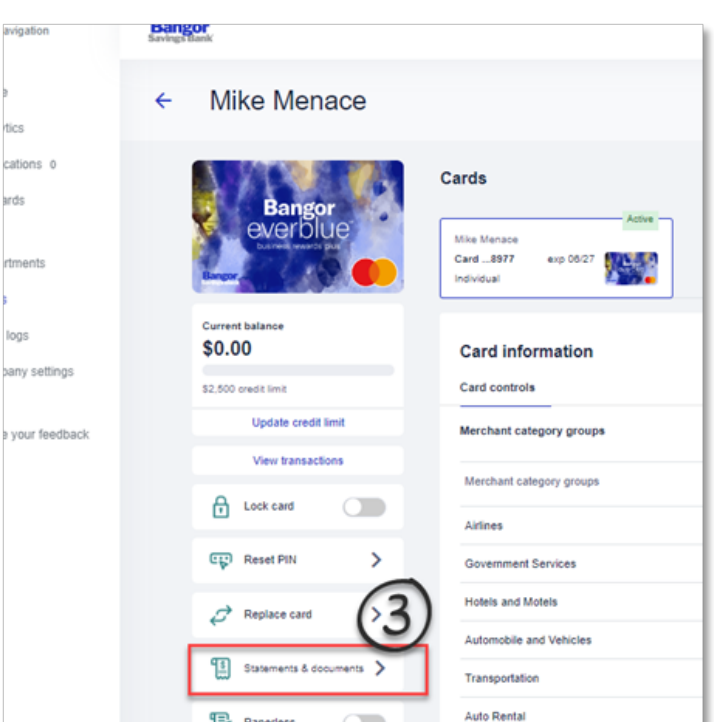
Step 1 – From the homepage, click “Users”



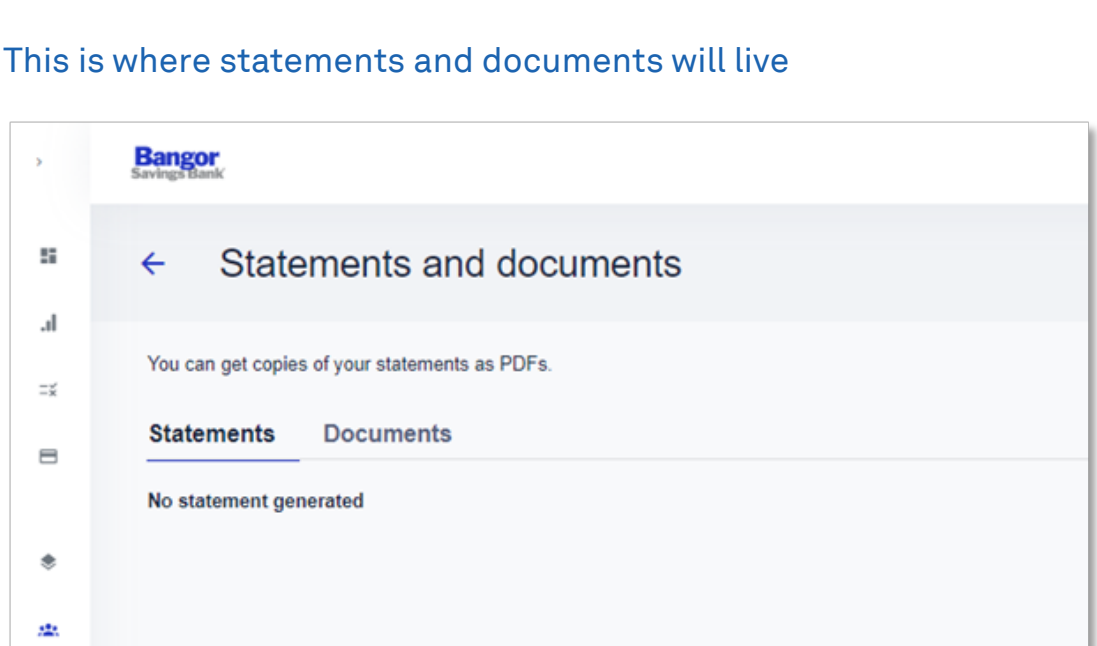
Step 2 – Locate the user you wish to view the statement for, click on their name and select “Manage Cards”



Step 3 – Once the page refreshes to this screen, click on “Statements & Documents”



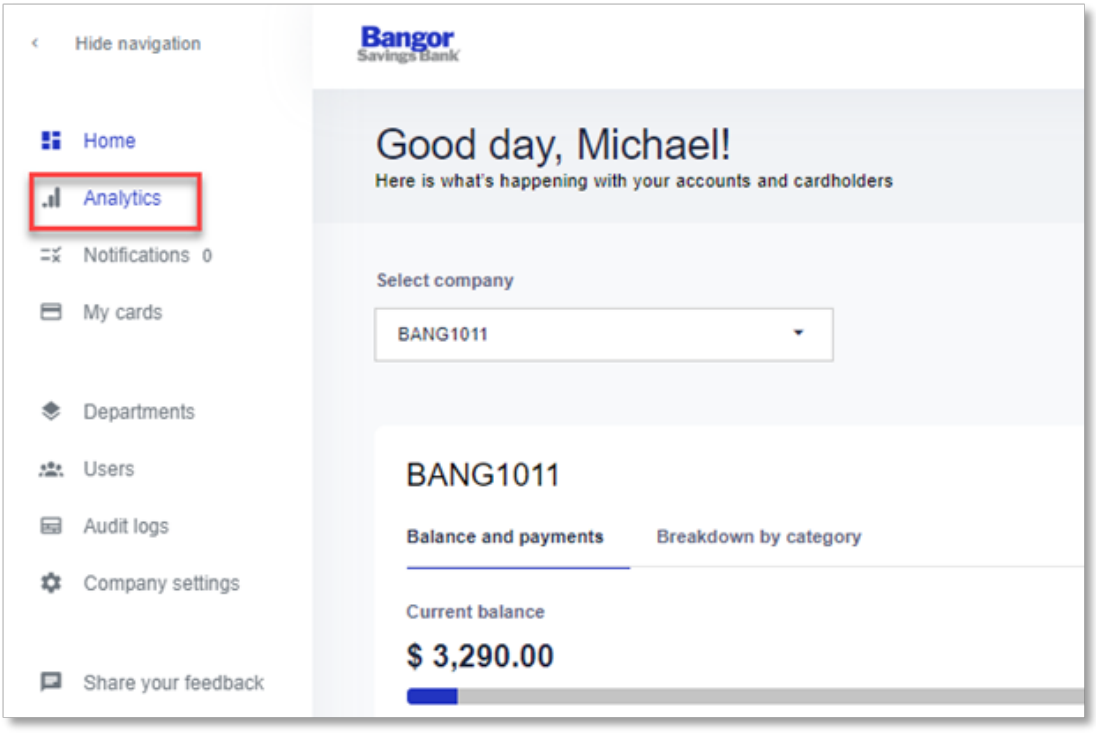
This is where statements and documents will live



Spend Tracking

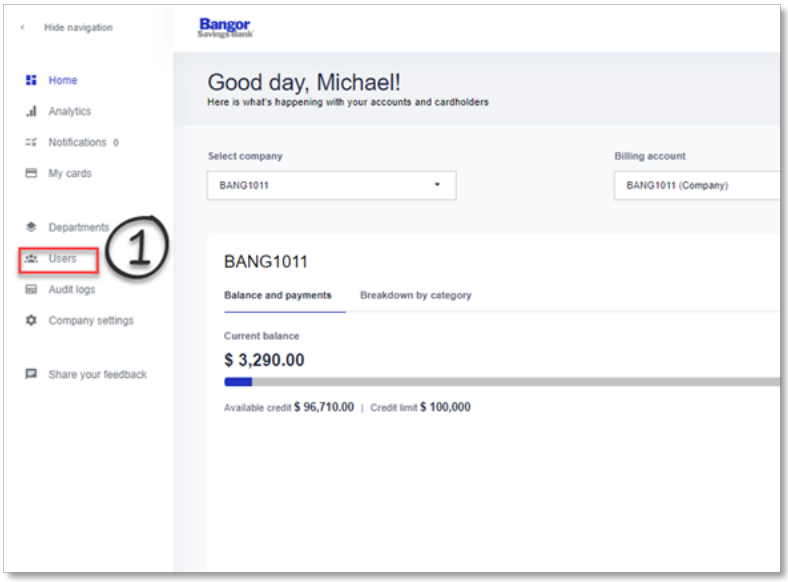
The Program Admin can track spending categories by selecting “Analytics” and previewing the spending categories to include how much has been spent per category. This does not break it down by cardholder, you would need to look at individual users to see that.

After clicking “Analytics” the page will refresh to show all spending trends.

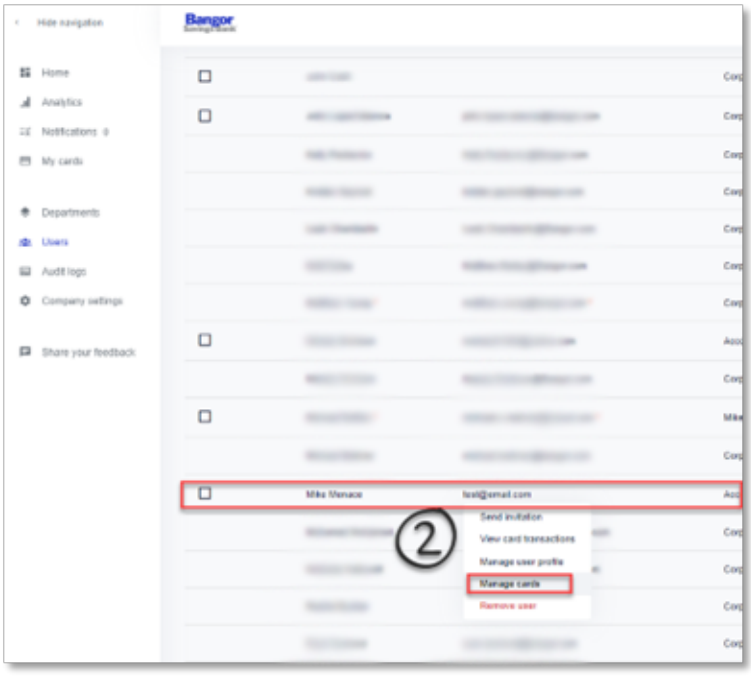


Spend Categories

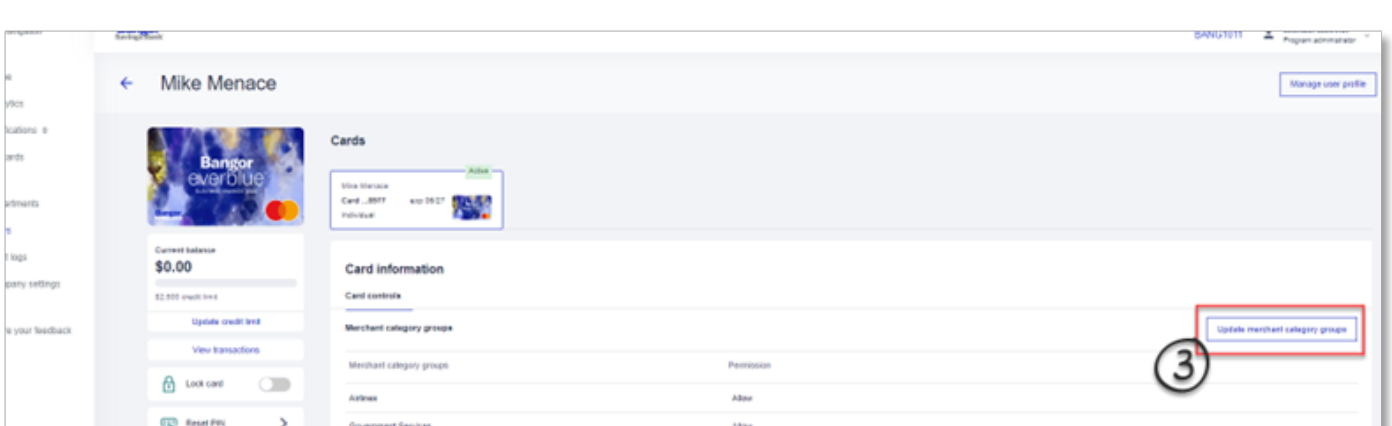
Step 1 – From the homepage, click “Users”



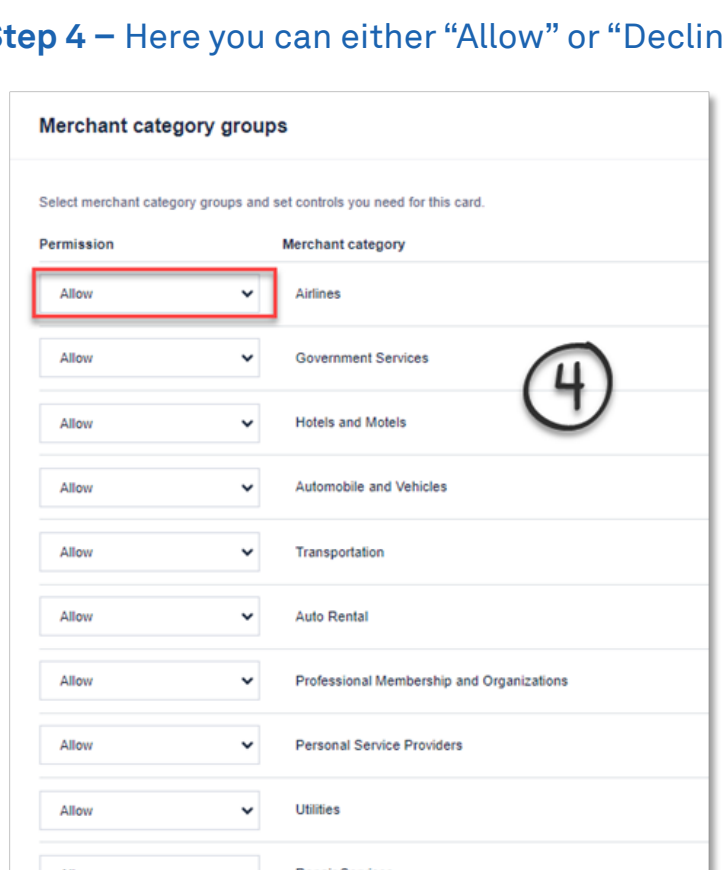
Step 2 – Locate the user you wish to view the statement for, click on their name and select “Manage Cards”



Step 3 – Once the page refreshes to this screen, click on “Update merchant category groups” to select what merchant categories the user will be able to use their card for

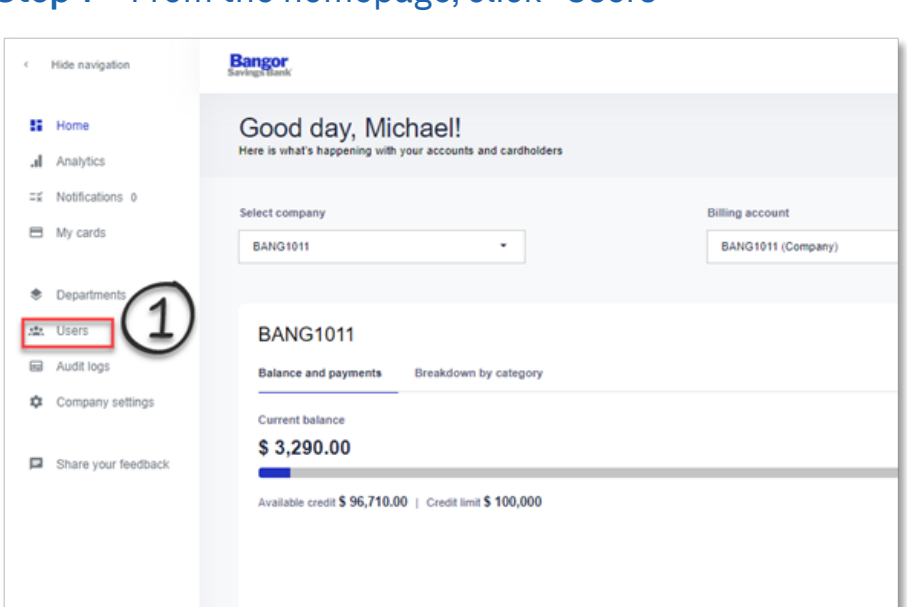


Step 4 – Here you can either “Allow” or “Decline” per category, then click “Save and Close”

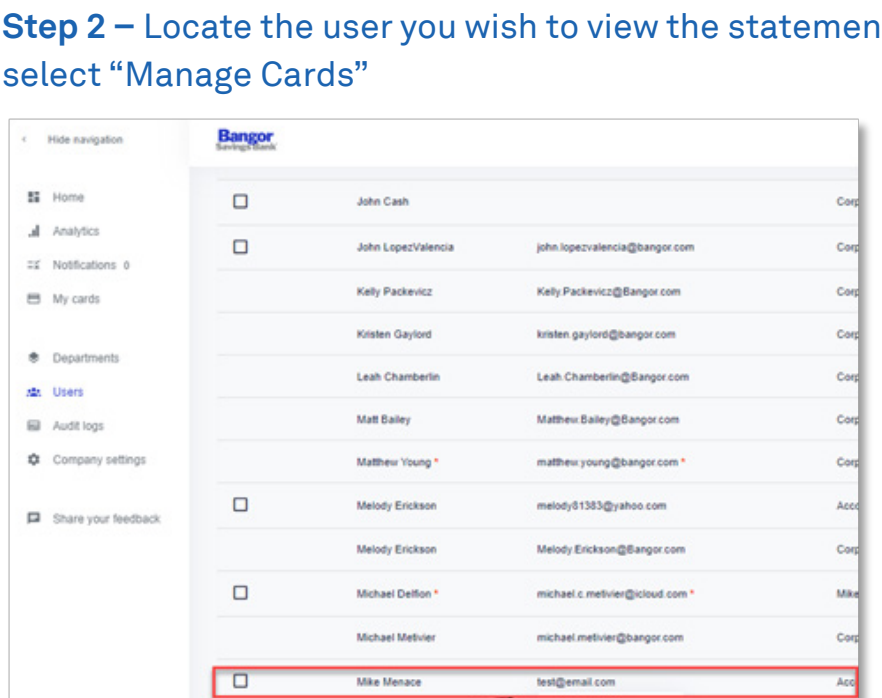


Managing Credit Limits

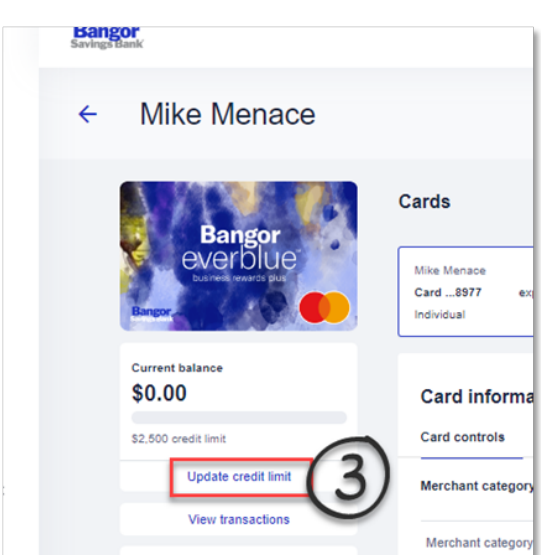
Step 1 – From the homepage, click “Users”



Step 2 – Locate the user you wish to view the statement for, click on their name and select “Manage Cards”

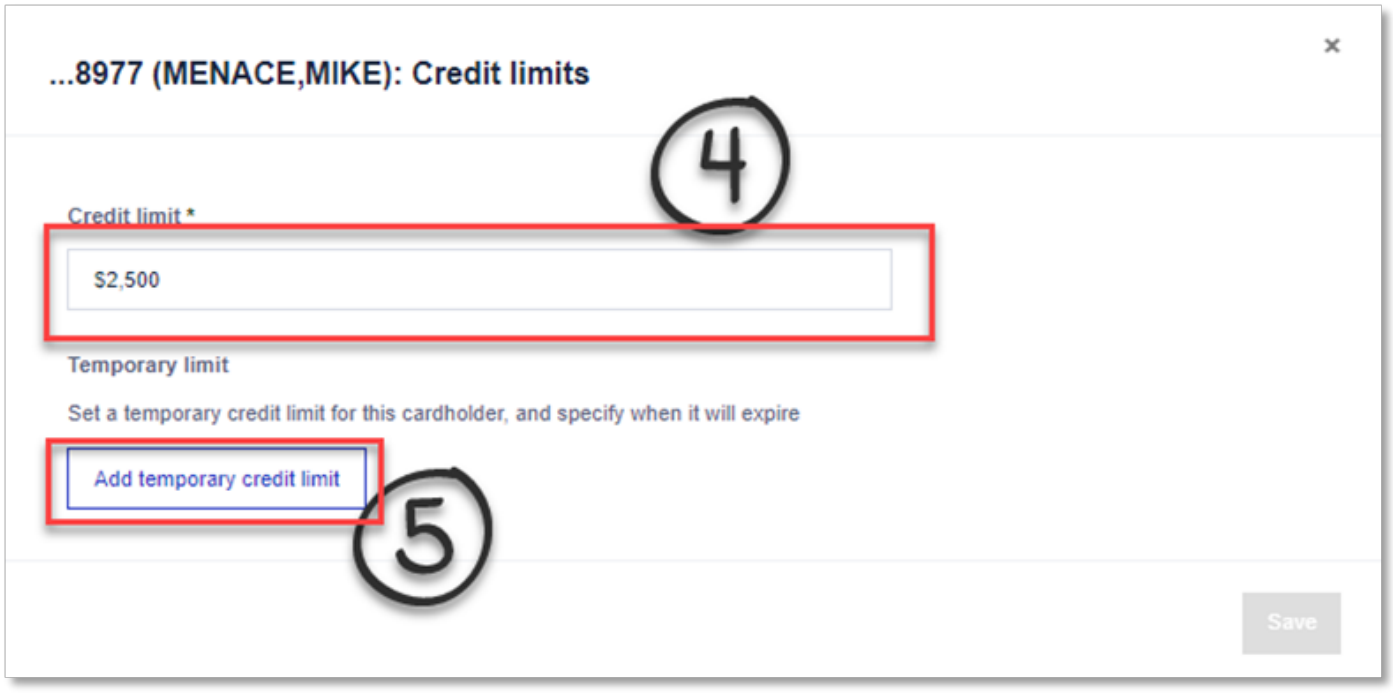


Step 3 – Once the page refreshes to this screen, click on “Update Credit Limit”



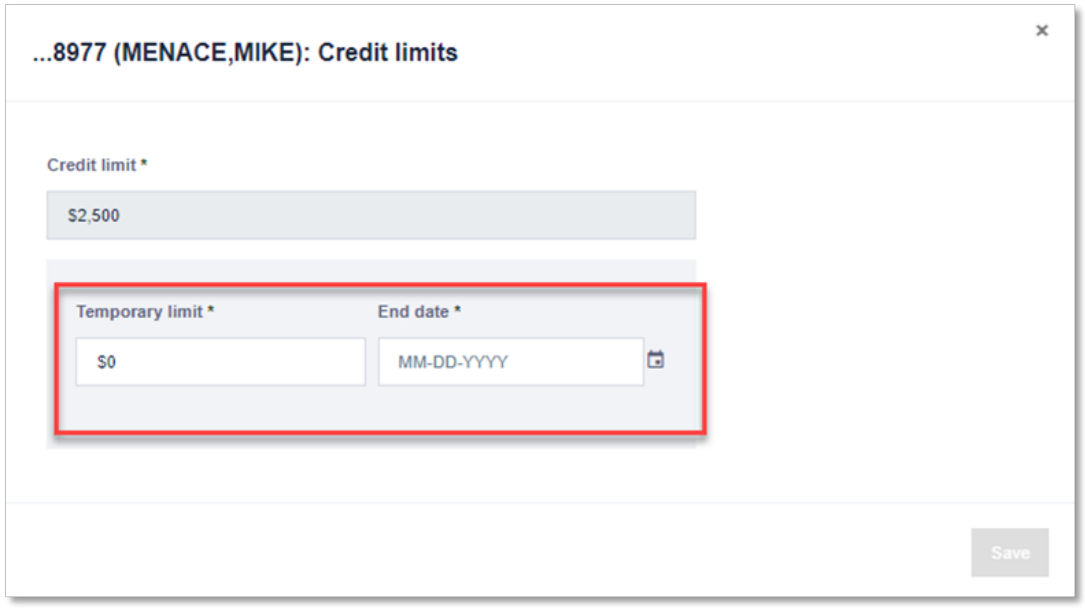
Step 4 – Changing the amount in this field will be a permanent increase – not to exceed the credit limit for the business (including all other issued cards)

Step 5 – You can add a temporary credit increase by clicking here. Steps below:



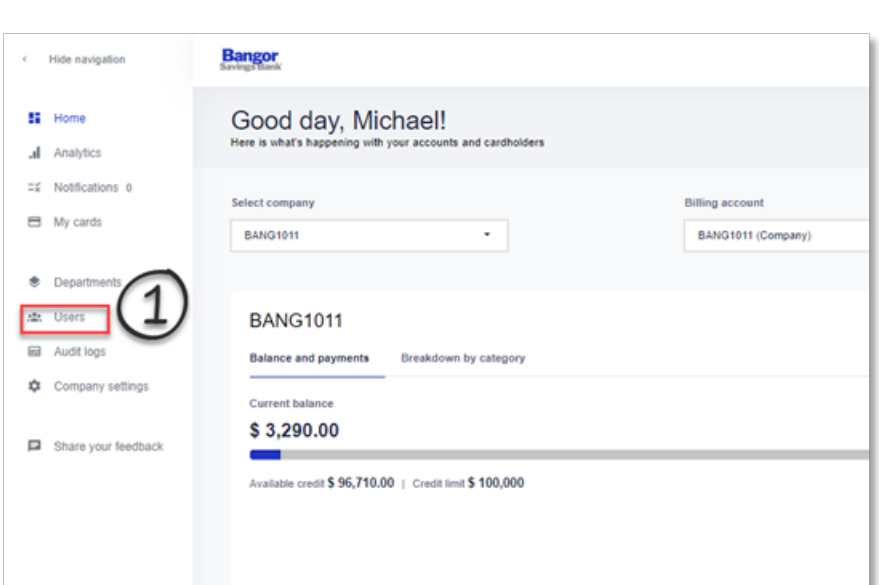
For a temporary credit increase, enter the limit and the date it should be active until.

IMPORTANT: THIS DATE SHOULD REFLECT THE DATE OF THE NEXT DUE PAYMENT! Otherwise the limit will revert back to original and show the card as being over limit and stop the card from working until it's paid.

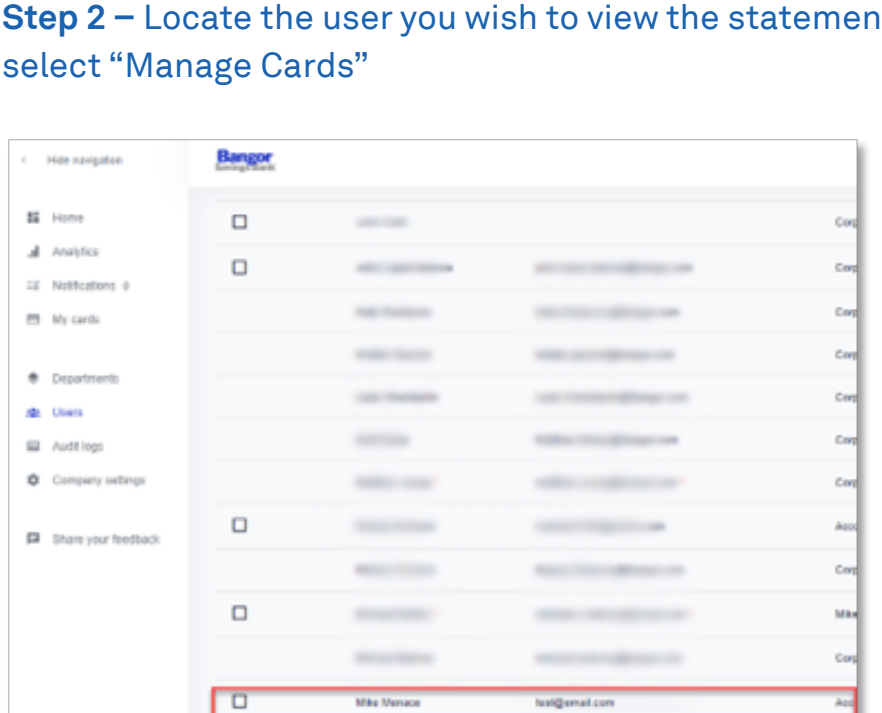


Locking a Credit Card

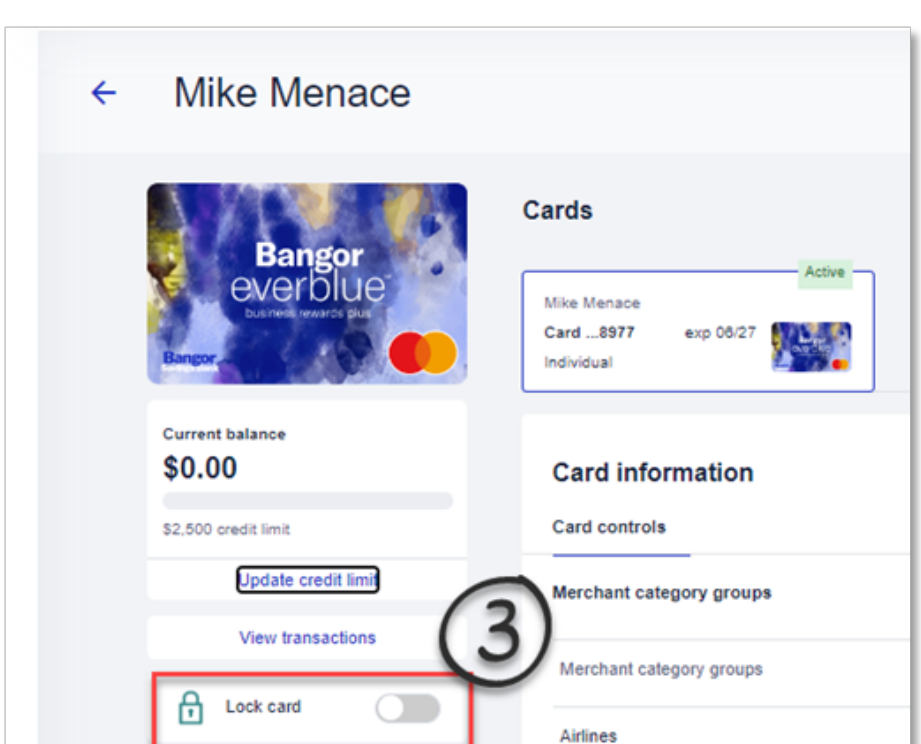
Step 1 – From the homepage, click “Users”



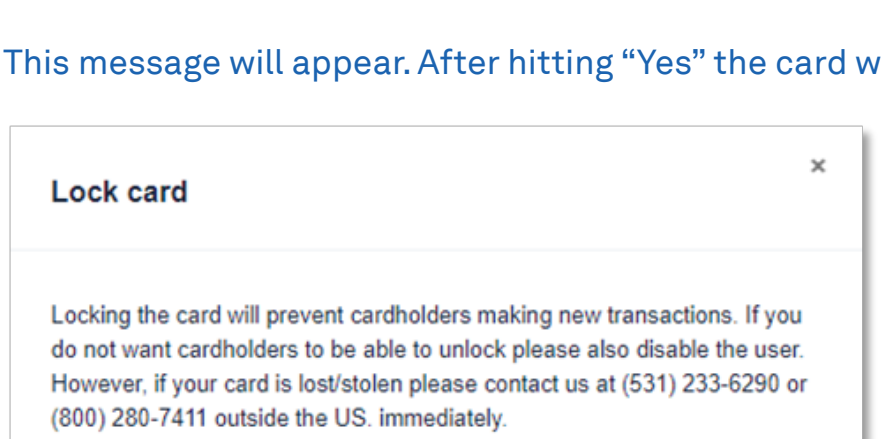
Step 2 – Locate the user you wish to view the statement for, click on their name and select “Manage Cards”



Step 3 – Once the page refreshes to this screen, click on “Lock Card”



This message will appear. After hitting “Yes” the card will be locked

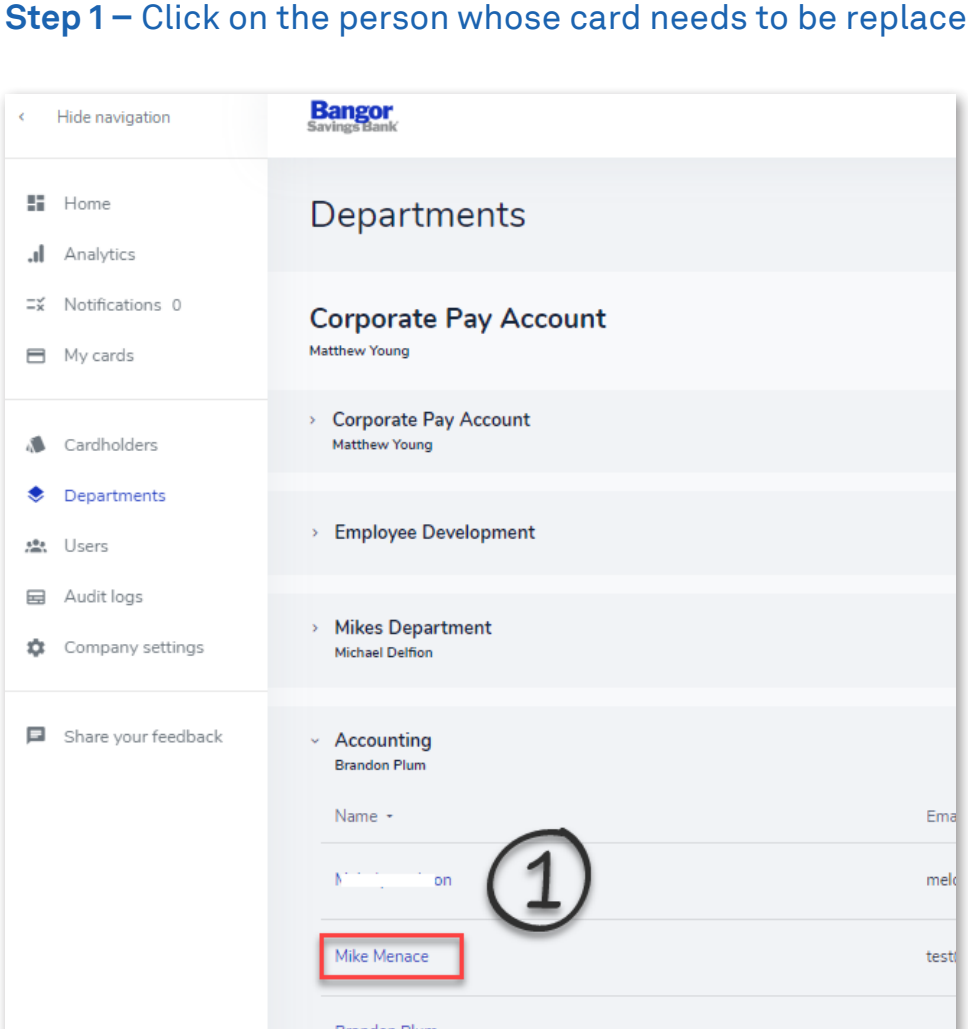


Closing a Credit Card

Closing a Credit Card - No Reissue: For the time being, all close requests (Closing the card with NO reissue) are being handled by calling the number on the back of the credit card.

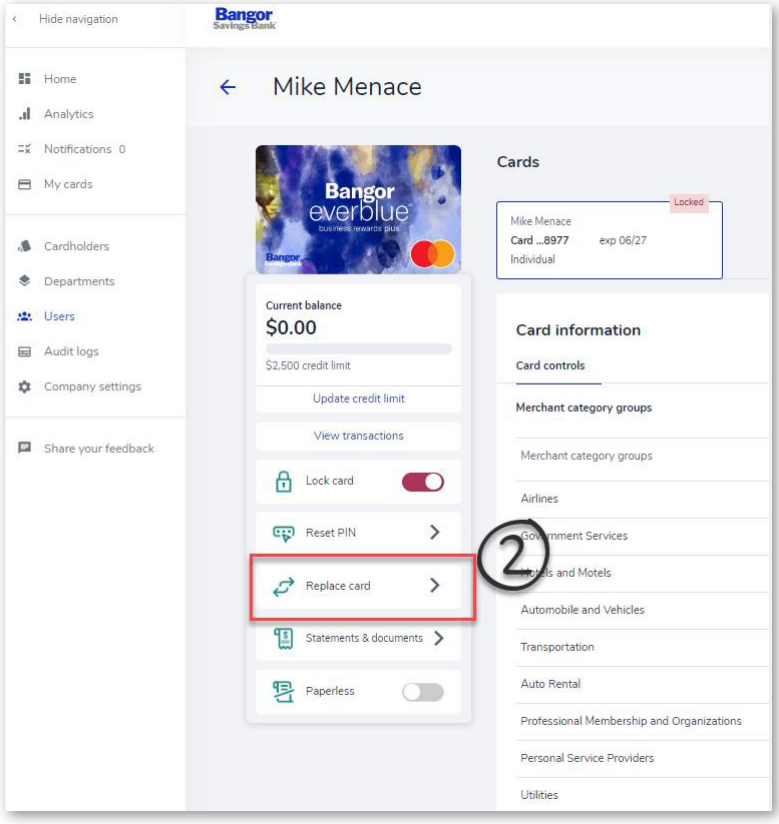
Closing a Credit Card – Replace, Lost/Stolen Reissue or Damaged: Locate your cardholder in SpendTrack. Depending on how you set up your online account they may be under cardholders directly, or if you set up departments, you may need to search for individuals under departments.

Step 1 – Click on the person whose card needs to be replaced.

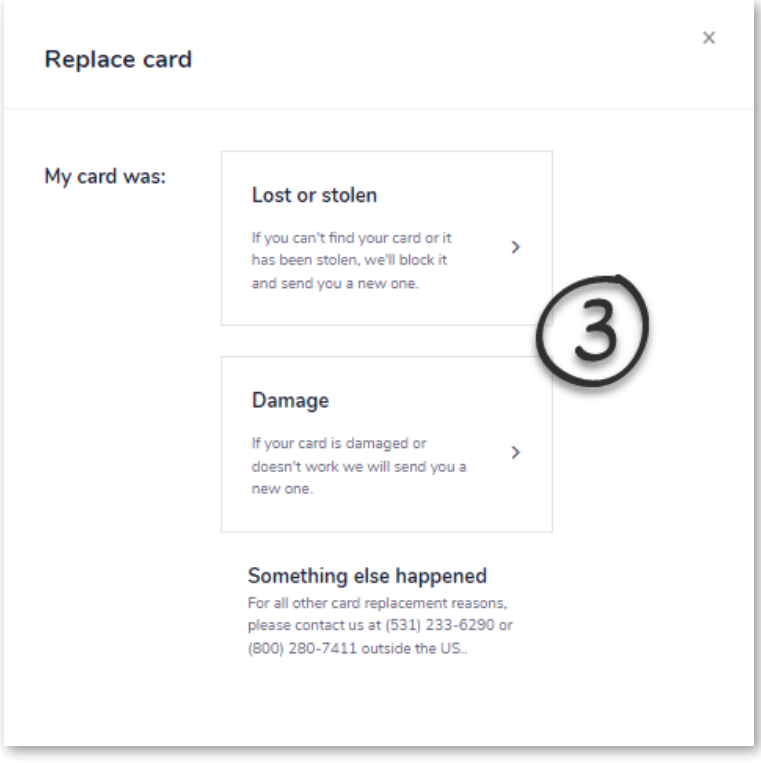


Once your screen refreshes, you should see the card information for the employee.

Step 2 – Choose “Replace Card”

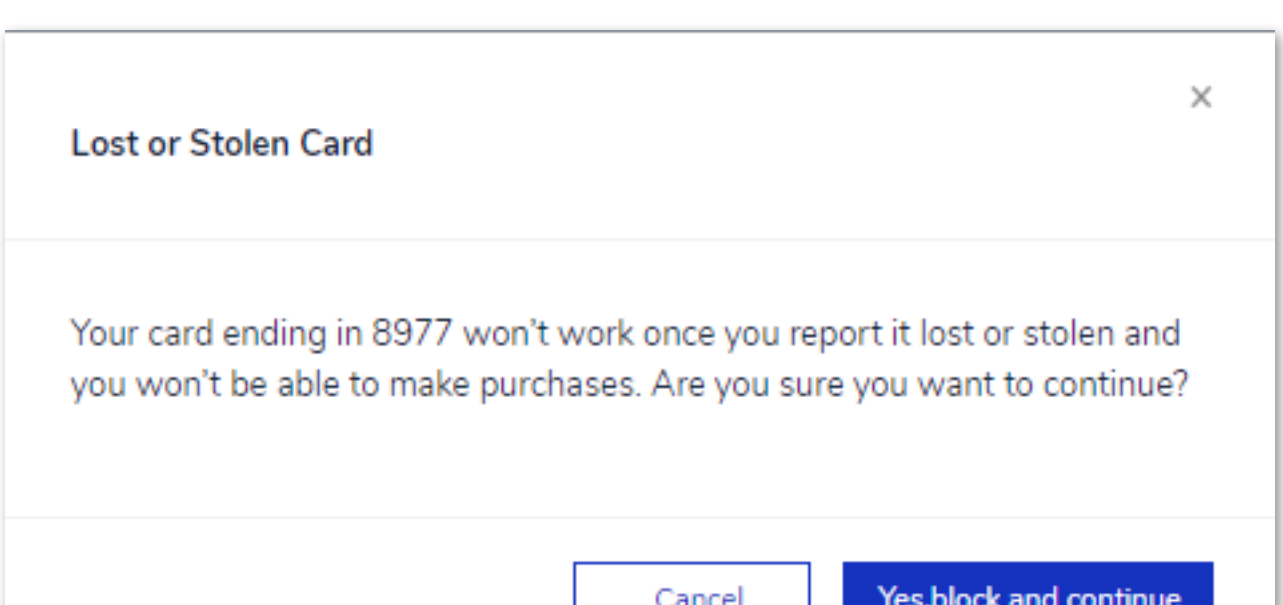


Step 3 – Choose if the card is “lost or Stolen” OR “Damaged.”

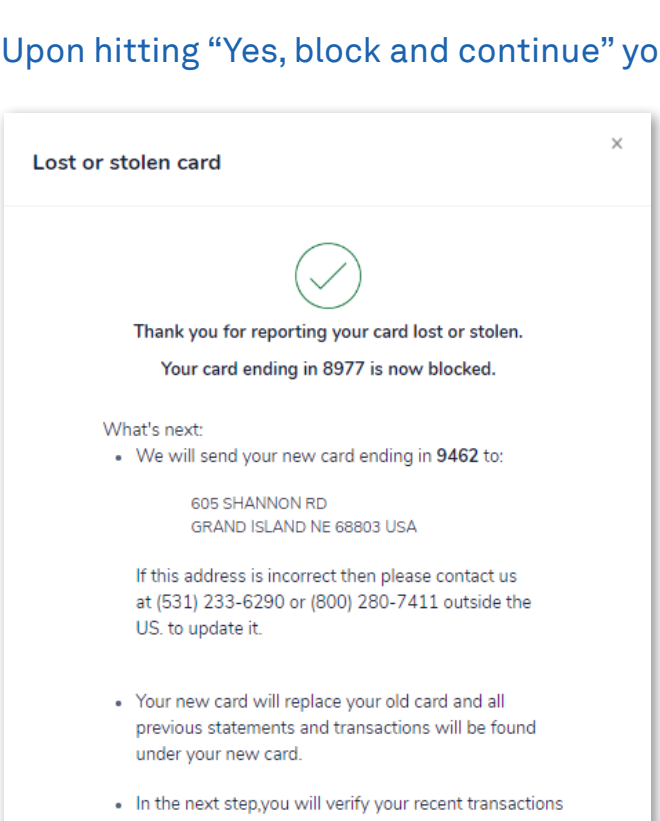


Lost/Stolen Card

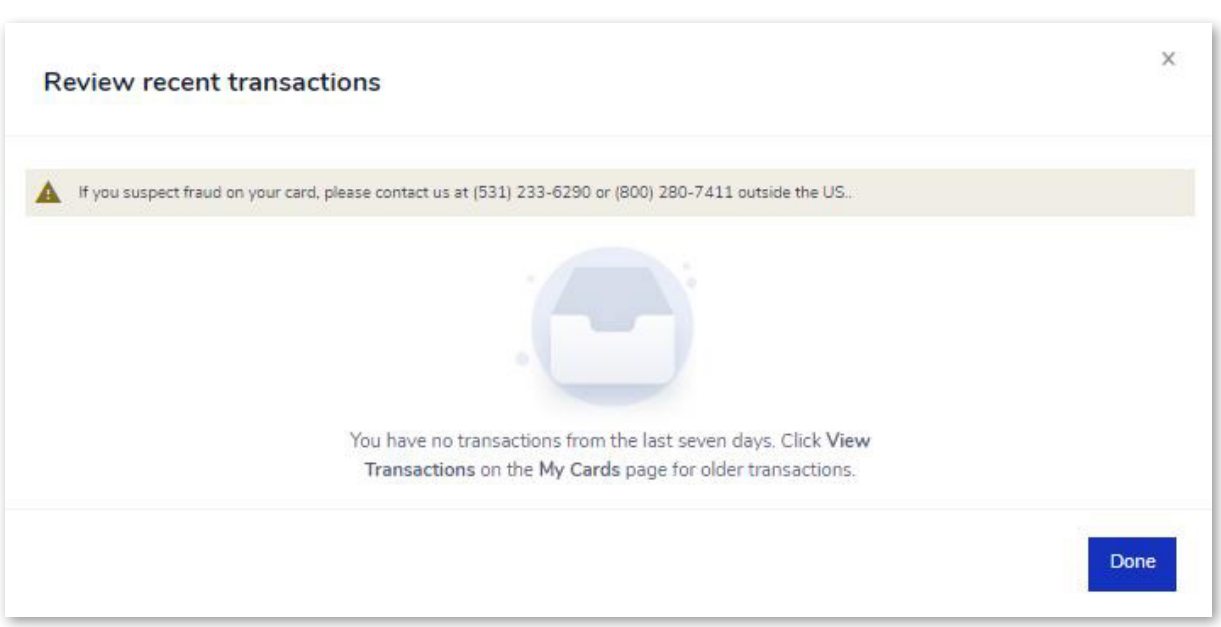
If lost/stolen, you will get this message:



Upon hitting "Yes, block and continue" you will get the following message:



Upon clicking “Next” you will be asked to do the following:



Damaged Card

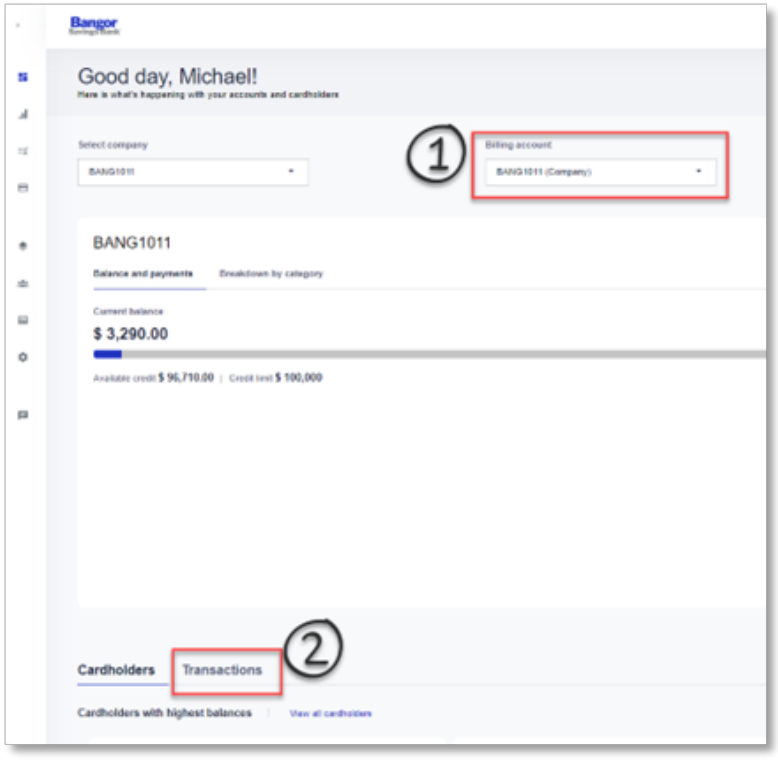
Follow steps 1 through 3 above, selecting “Damaged” and following the prompts for reissue.

Connecting to QuickBooks

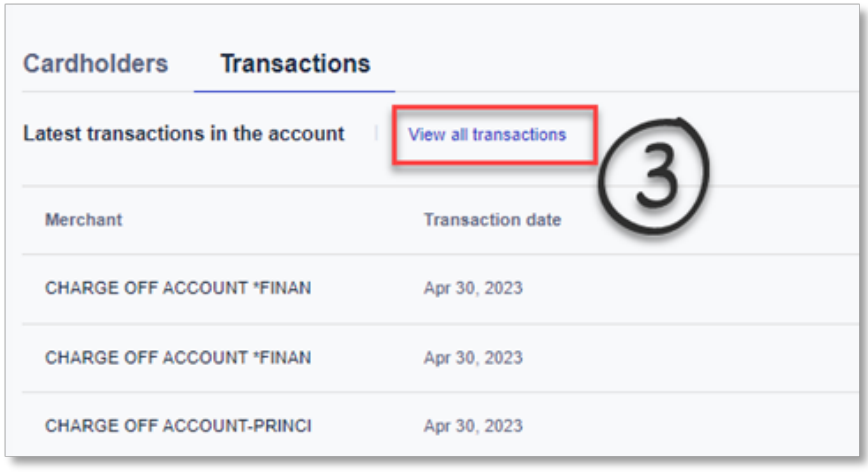
When connecting to QuickBooks, you want to ensure that the "Company" that you have created in QuickBooks is the same as the "Company" in SpendTrack.

Step 1 – Program Administrator will log into SpendTrack under the "Company" Billing Account

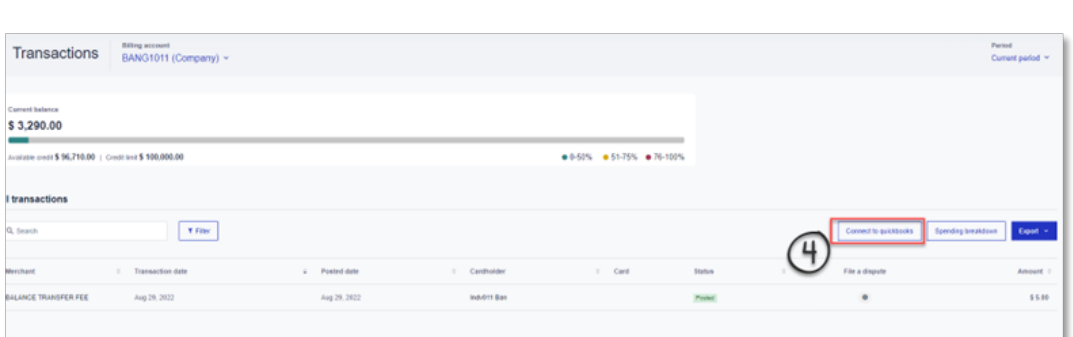
Step 2 – Click on "Transactions"

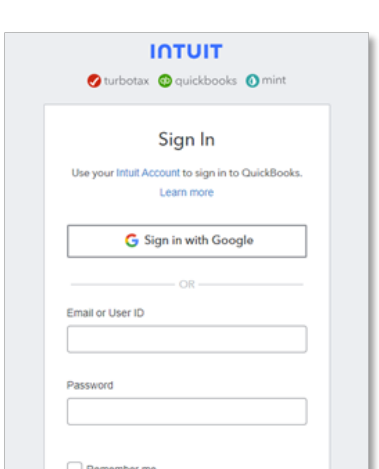


Step 3 – Once you have clicked "Transactions" click on "View All Transactions"



Step 4 – Once the page refreshes, click “Connect to QuickBooks” This will bring you to the QuickBooks Login





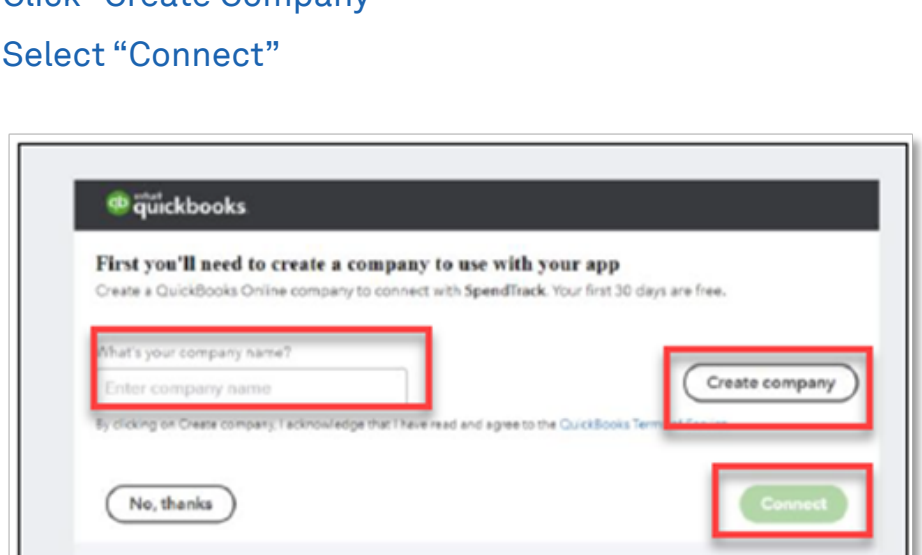
After logging into QuickBooks, you will be prompted to one of the following screens:

DIRECTIONS IF NO COMPANY HAS BEEN CREATED IN QUICKBOOKS YET:

Enter a company name (should match the company name in SpendTrack)

Click “Create Company”

Select “Connect”



DIRECTIONS IF COMPANY ALREADY EXISTS IN QUICKBOOKS:

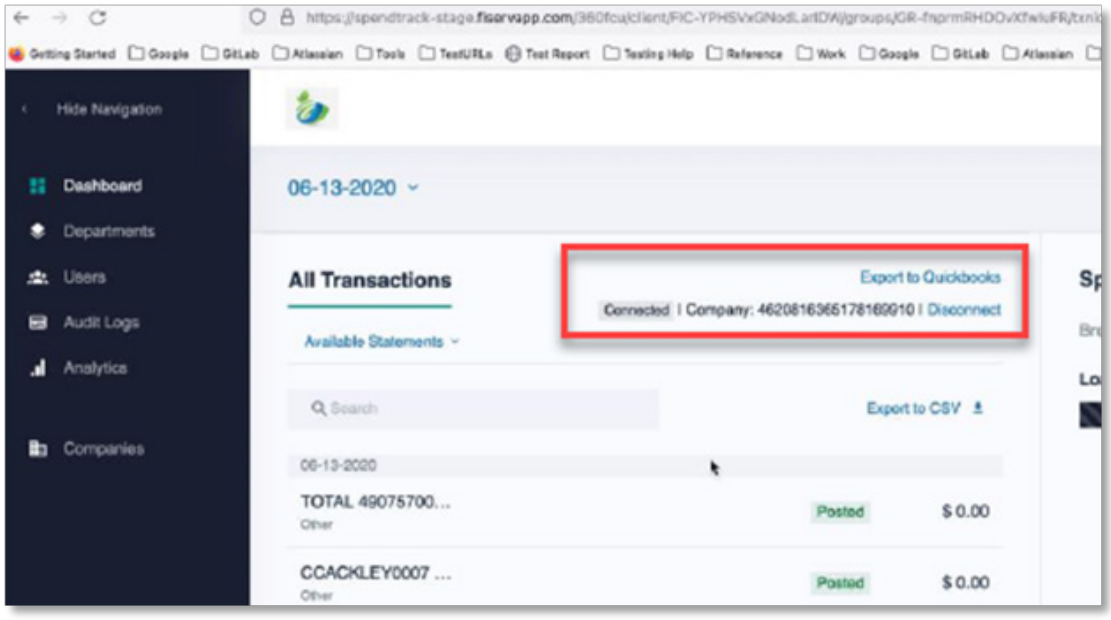
Search for your company name

Select “Next”

This popup will appear:

Check the box, and click “Connect”

This will navigate the user back to SpendTrack

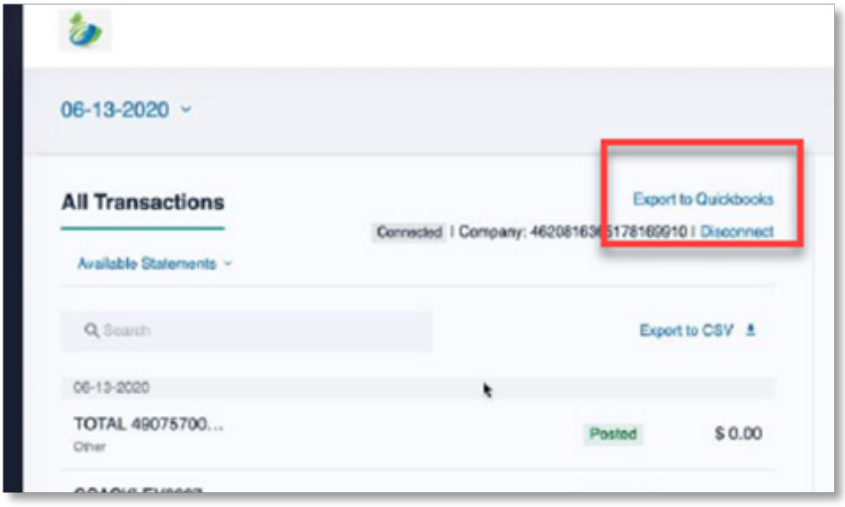


SpendTrack will now show the user the following after selecting “Past Period”:

- A link to “Export to QuickBooks”
- The status as “Connected”
- The company ID
- Option to disconnect from QuickBooks

Exporting to QuickBooks

Select “Export to QuickBooks” to export Payments and Expenses



When the export starts, the following will happen:

- The export to QuickBooks link is disabled
- Status changes to “Export in Progress”
- After a few minutes, the application displays the status as “Export Successful” and all links are enabled again