

# SpendTrack Cardholder

User Guide



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# Revisions, November 2022

| Section                                   | Description                      |
|---|----------------------------------|
| <a href="#">My card tasks on page 17.</a> | Removed Travel Plan information. |

# Overview

## What is SpendTrack?

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 does not display on the home page.
- **Individual Pay**—Cardholder 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.

## Navigation

The home page provides a snapshot of key metrics.

**FirstFinancial** Any Yoga Studio Ashley Doe User

PERIOD: Current Period

CREDIT LIMIT: \$ 10,000 | CURRENT BALANCE: \$ 1,998.25 | AVAILABLE CREDIT: \$ 7,920.00

**Payments** [View Payment History](#)

LAST STATEMENT BALANCE: \$ 1,572.29 | MINIMUM PAYMENT DUE: \$ 497.00

PAYMENT DUE DATE: 11-10-2021 | PAST DUE AMOUNT: \$ 0.00

PAYMENT ACCOUNT: My checking account

[Make Payment](#)

**Spending Breakdown**

Breakdown by Category

Spend \$ 506.22

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

**All Transactions** [Available Statements](#)

Search:  [Export](#)

| Date       | Description                       | Status  | Amount   | More |
|------------|-----------------------------------|---------|----------|------|
| 10-20-2021 | Any Store<br>Miscellaneous Stores | Pending | \$ 7.80  | ...  |
|            | Any Service<br>Other              | Pending | \$ 12.85 | ...  |

- Select the drop-down list next to **Current Period** to change the date range of the page.
- Select **Make Payment** to initiate a payment.



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

- Select **Available Statements** to download a statement as a PDF.
- Search under the **All Transactions** section.
- Select **Export** for options to download as either a CSV or QBO file.
- Hover over different bands of the **Spending Breakdown** chart to view the categories and values.

# Procedures

## Access SpendTrack

Your 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. The options to access SpendTrack are:

- **Single Sign-On (SSO)**
- **Direct Login (DL)**

## SSO login

1. Navigate to the online banking site.
2. Select the new account number to access SpendTrack.
3. Accept the terms and conditions at the first SSO login. The SpendTrack homepage displays.

## Direct login

1. Select the activation link web address in the Welcome email.
2. Enter the activation code from the Welcome email.
3. Create a new password. A one-time passcode (OTP) is sent to the company email associated with the user.
4. Enter the OTP, which expires after 12 minutes.
5. Accept the terms and conditions at the first login.

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.

Subsequent logins require the email address and password.



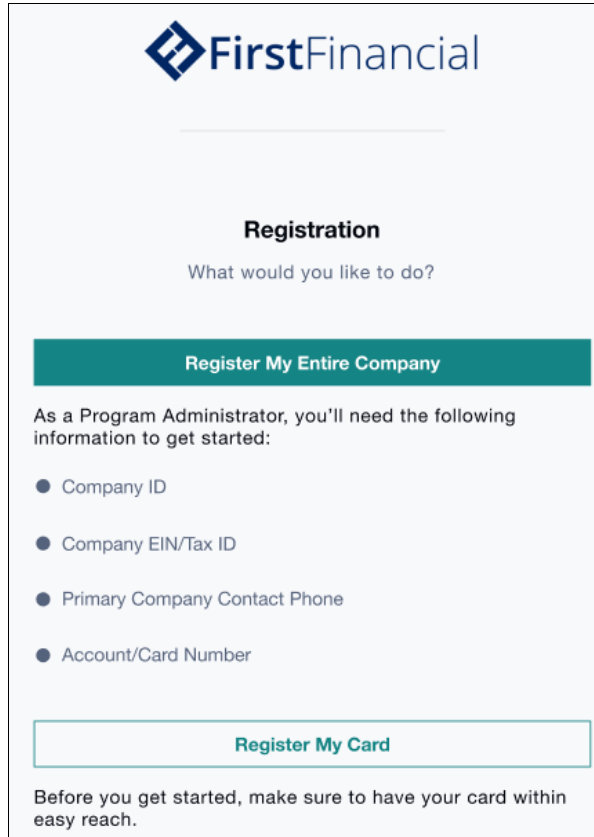
**Note:** Cardholders can select **Forgot Password** from the password screen to receive a temporary password and access code.



## 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**

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

**Register My Entire Company**

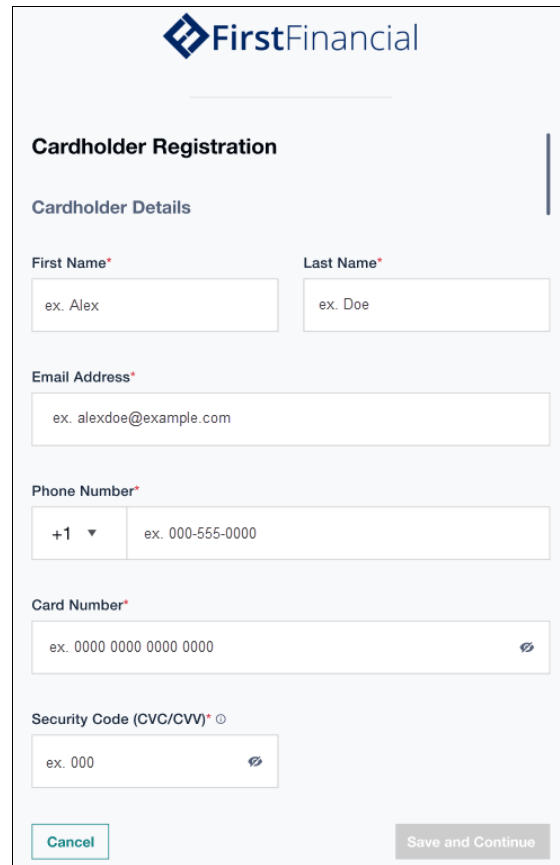
As a Program Administrator, you'll need the following information to get started:

- 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 First Financial. 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.

## File a dispute

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

1. Select the **Action 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.

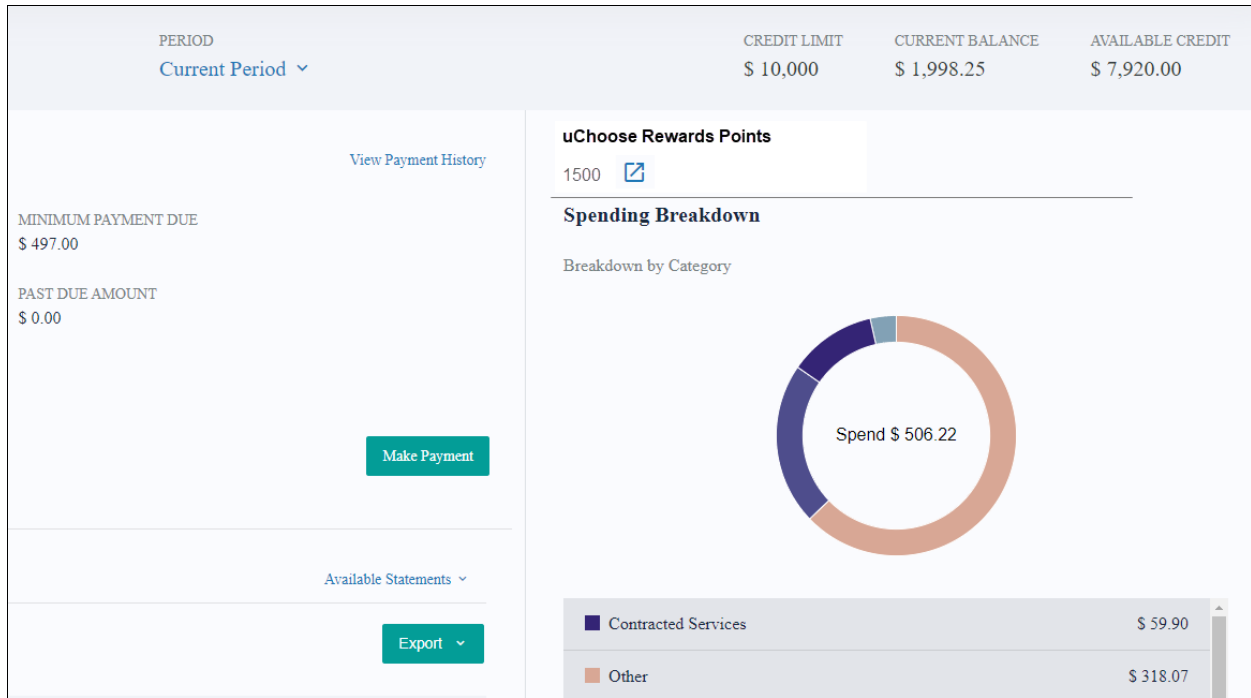
|                     |  |
|---------------------|--|
| Transaction Date    | Jul 04 2021                                  |
| Posting Date        | Jul 04 2021                                  |
| Description         | Miscellaneous Stores                         |
| Amount              | \$ 123.00                                    |
| 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.

## View and redeem uChoose Rewards

Cardholder accounts enrolled in uChoose Rewards® can view points totals from the transactions page. Select the arrow icon next to the points  to log in through single sign-on (SSO) to the uChoose Rewards website. Individual accounts can redeem points but subaccounts cannot..



The screenshot displays the SpendTrack Cardholder interface. At the top, it shows account summary information: PERIOD (Current Period), CREDIT LIMIT (\$ 10,000), CURRENT BALANCE (\$ 1,998.25), and AVAILABLE CREDIT (\$ 7,920.00). On the left side, there are payment details: MINIMUM PAYMENT DUE (\$ 497.00) and PAST DUE AMOUNT (\$ 0.00), along with a 'Make Payment' button. Below this is an 'Available Statements' section with an 'Export' button. The main content area is titled 'uChoose Rewards Points' and shows a balance of 1500 points with an arrow icon. Below this is a 'Spending Breakdown' section with a donut chart and a table. The donut chart shows a total spend of \$ 506.22, broken down into 'Contracted Services' (dark blue) and 'Other' (orange). The table below the chart provides the following data:

| Category            | Amount    |
|---------------------|-----------|
| Contracted Services | \$ 59.90  |
| Other               | \$ 318.07 |

# Payments

## Make a payment

Payment options are available for individual accounts.

**Navigation:** Home page > Make a Payment .

1. Select the payment date.
2. Select the amount or enter a different amount.
3. Select the payment account.
4. Select the terms and conditions checkbox.
5. Select **Pay**.

**Make a Payment** AutoPay ✕

---

**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

**Navigation:** Home page > Make a Payment .

1. Select the **AutoPay** tab.
2. Select the payment date.
3. Select the amount or enter a different amount.
4. Add the account information.
5. Select the terms and conditions checkbox.
6. Select **Set Payment**.

Make a Payment
**AutoPay**
✕

---

**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.

## View payment history

**Navigation:** Home page > View Payment History

View a complete list of scheduled and paid payments and 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  |
|---------------|----------------|--------------|----------|-----------|--------|------------------|
| 00000000002   | 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](#)

## Select payment account options

**Navigation:** Home page > View Payment History > Payment Accounts tab

Do any of the following:

- Select **Add Payment Account** to add a new account.
- Select **Edit** to update the payment account.
- Select **Remove** to 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         | 000000000   | ...0000        | Checking        | Default | <a href="#">Edit</a> <a href="#">Remove</a> |

## Add a payment account

**Navigation:** Home page > View Payment History > Payment Accounts tab

1. Select **Add Payment Account**.
2. Select the account type.
3. Enter information in the account 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

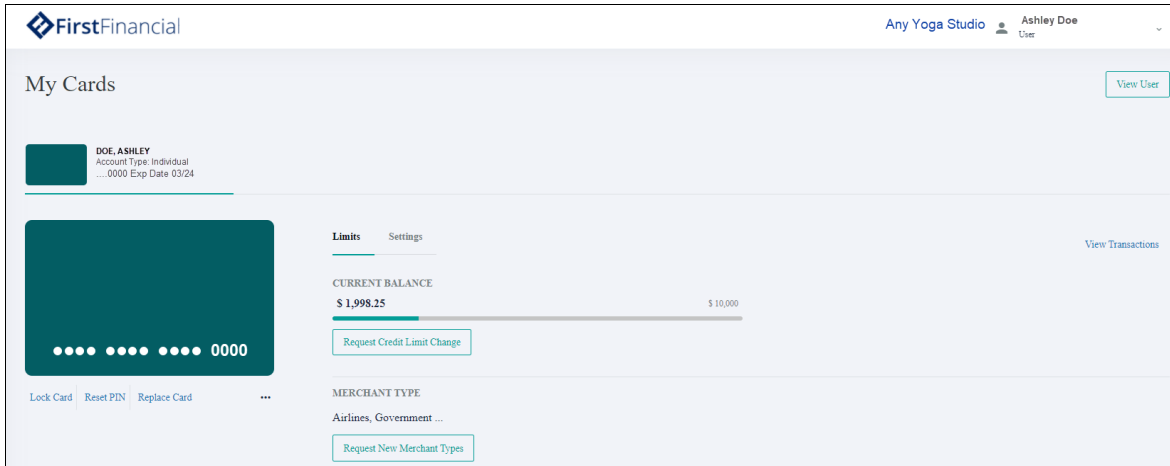
**Add Payment Account**



# My card tasks

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

**Navigation:** **My Card** from the navigation pane



Select any of the following:

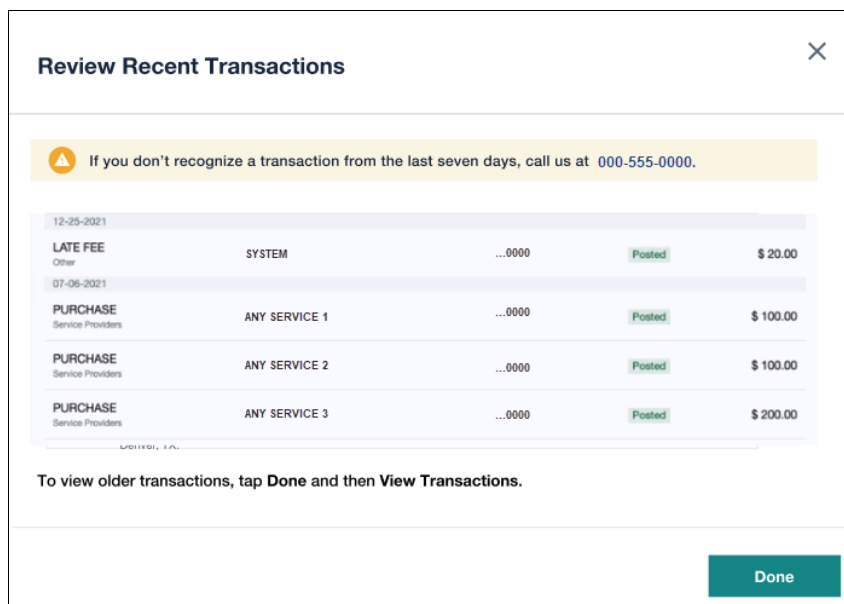
- **Lock Card**—Select **Yes** in the pop-up window to lock the card.
- **Reset PIN**—Select **Yes** in the pop-up window to create a new PIN at next login.
- **Replace Card**—Select an option from the pop-up window to replace the card.
- **View Transactions**—View a list of transactions.
- **Request 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 temporary credit limit and end date.
- **Request New Merchant Types**—Select the merchant types where the cardholder is allowed to perform transactions.

## Replace a card

**Navigation:** My Card from the navigation pane > **Replace Card**

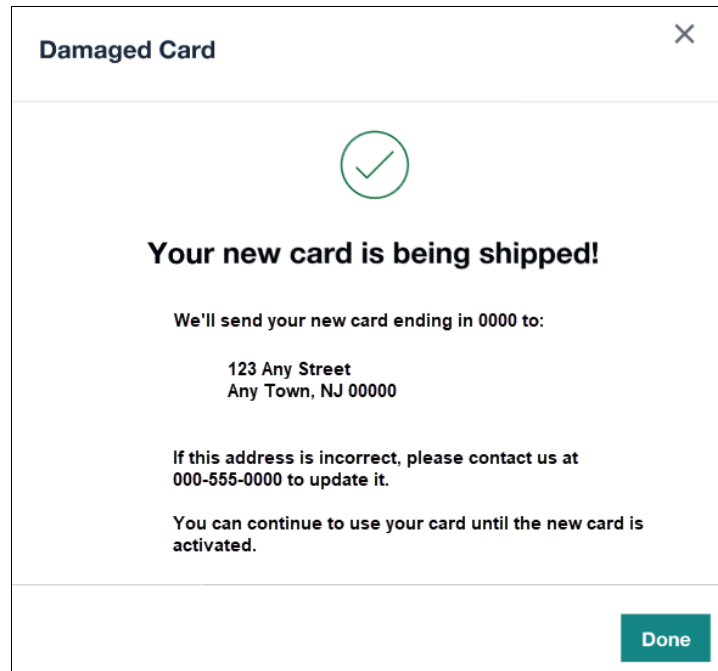
To report the card lost or stolen:

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



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.

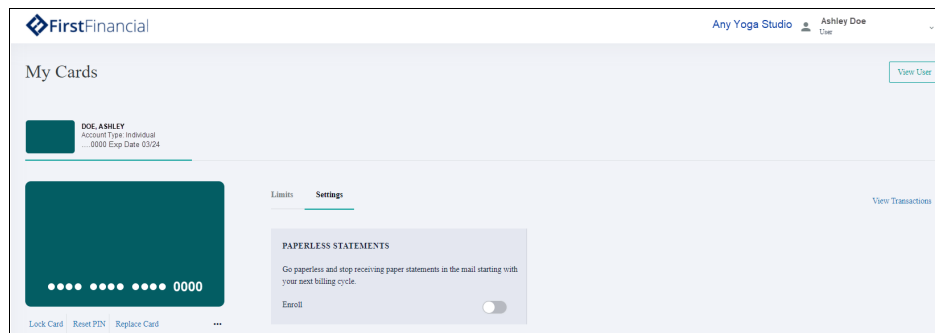


2. Call the number under **Something else happened** on the first pop-up window for other enquires.

## Set paperless options

**Navigation:** **My Card** from the navigation pane > **Settings**

1. Move the slider to **Enable** to initiate paperless statements.
2. Select **Terms and Conditions**. A pop-up window displays.
3. Select **I agree to the paperless Terms & Conditions** from the pop-up window.
4. Select **Enroll in paperless**. Statements are available to view or download as PDFs.



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



**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:

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

**Navigation:** **My Card** from the navigation pane

There is a Pending Card Activation message at the top and an Activate Card link in the lower left.

1. Select **Activate Card**. A pop-up window displays.
2. Enter the security code from the back of the card.
3. Select **Activate Card**. A success message displays.

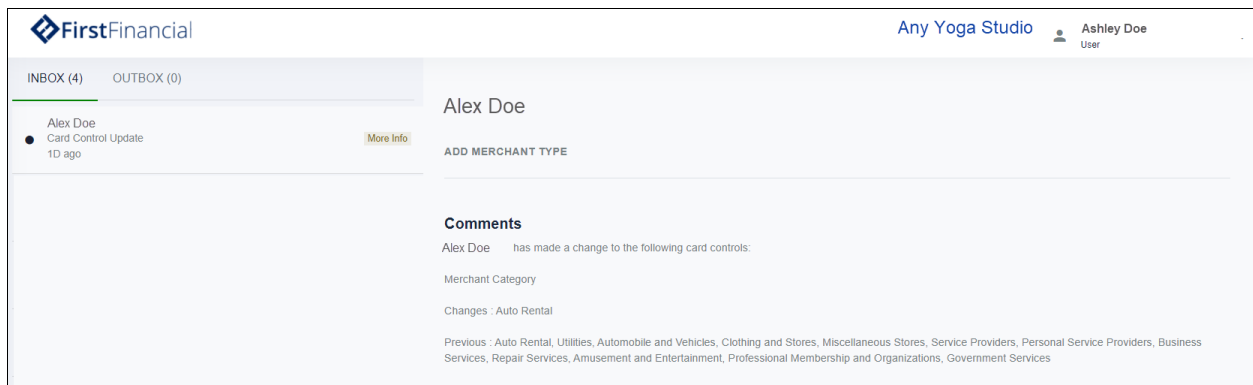
The screenshot displays the 'My Cards' interface for a cardholder named Ashley Doe. The card is in a 'Pending Card Activation' state. The interface includes a card image, a 'Limits' section with a spending limit of \$0 and a \$13,000.00 monthly fixed limit, and a 'MERCHANT TYPE' section set to 'Cash, Airlines'. There are buttons for 'Request Credit Limit Change', 'Request Spending Limit Change', and 'Request New Merchant Types'. At the bottom left, there are links for 'Activate Card', 'Unblock PIN', and 'Report PIN/CARD'.

# Notifications

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

**Navigation: Notifications** from the navigation pane

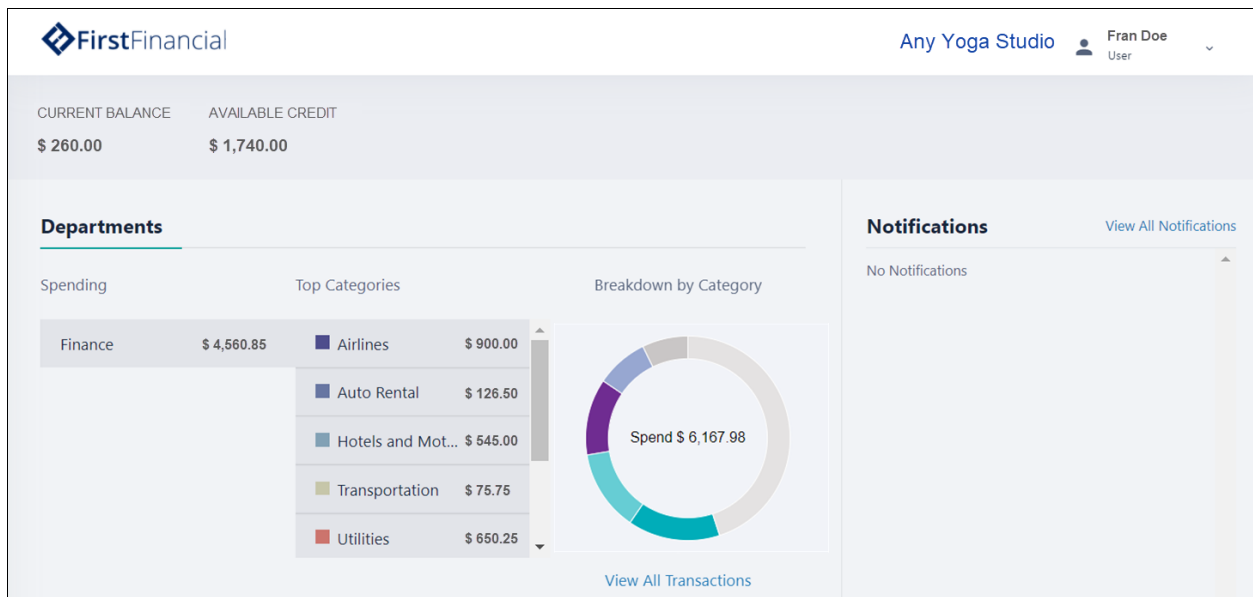
1. View messages from the PA or Department Head in the Inbox.
2. Select a message to view the details.
3. View sent messages in the Outbox.



# Department head role

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 an invitation
- Disable a user
- Reset a password
- View a user
- View transactions
- View a card profile

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

- Lock a card
- Reset a PIN
- Replace a 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.

