eZBusiness Company Administrator User Guide

MIDFIRST BANK

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Overview

eZBusiness Card Management is a powerful administration tool that allows company credit card program Admins to manage cardholder accounts.

eZBusiness allows company Admins to:

- Search and view company hierarchy and other detailed information regarding the company's card program
- Search for and view cardholder balances, transactions, and statements
- View cardholder transaction history and details
- Maintain and service cardholder accounts

If you have questions about eZBusiness, please contact MidFirst Commercial Services at 877-516-2777 or commercialservices@midfirst.com. Thank you for choosing MidFirst Bank for your company's spending needs!

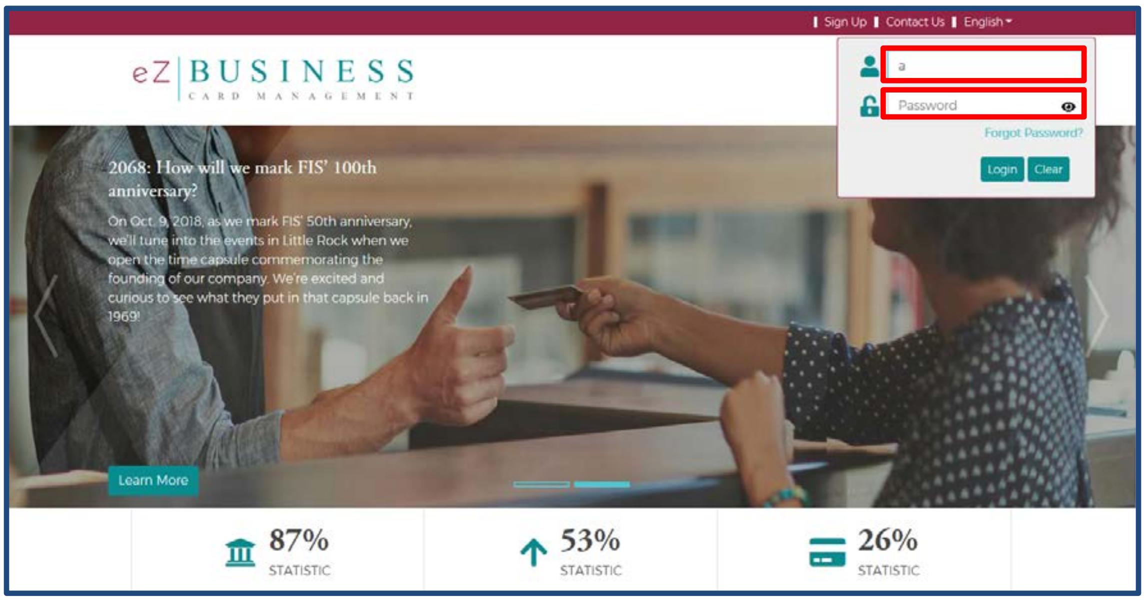
Getting Started

Logging In

To log into eZBusiness Card Management:

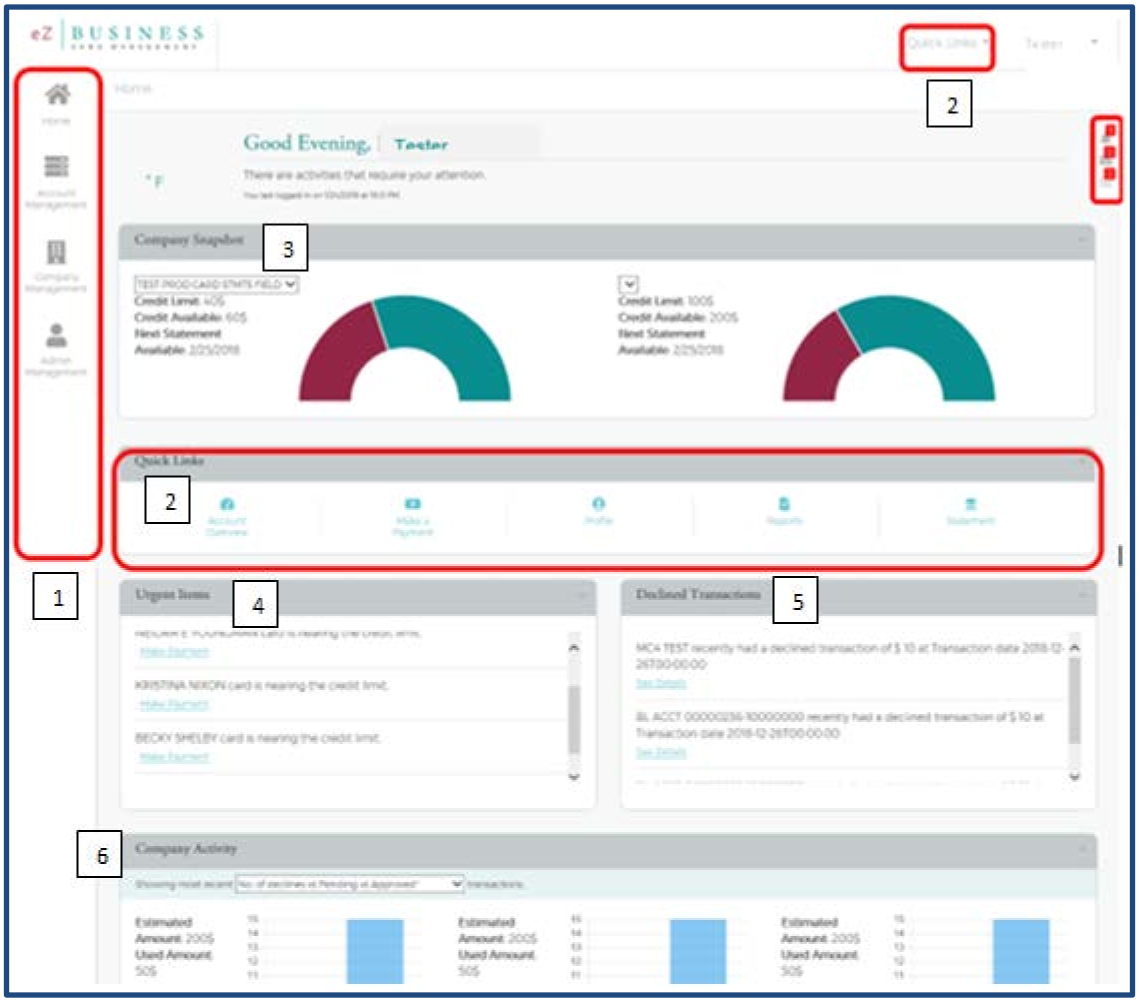
Navigate to Midfirst.com and select 'eZBusiness Company Admin' from the Log In dropdown menu. Enter **Username**. As you begin typing your Username, the **Password** field displays. Enter your Password and click **Login**.

Note: A 'Forgot Password' option is available to assist with login issues. If additional assistance is needed, please contact Commercial Services at 877-516-2777.



Home Page Overview

Important: Depending on your security settings, you may or may not see all options shown.



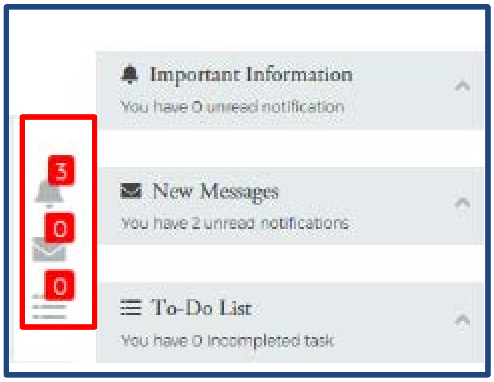
The **Home Page** is a dashboard intended to provide a quick overview of your card program, allowing easy access to key areas of the system as well as important activities (such as viewing declined transactions) to be aware of.

Elements appearing on the **Home** page:

1. **Side Navigation Bar:** Link to the modules you have access to
2. **Links:** There are two options to access other functions from the home page
    - Drop-down function list at the top of the page
    - Quick Links section in the middle of the page
3. **Company Snapshot:** Provides a snapshot of company's card program status
4. **Urgent Items:** Provides information related to items that require immediate attention

5. **Declined Transactions:** Provides information related to company users' declined transactions
6. **Company Activity:** Provides a snapshot of company activities

Three icons appear in the upper right-hand corner of the Home Page. Click any of the icons to expand.

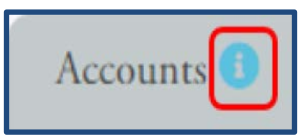


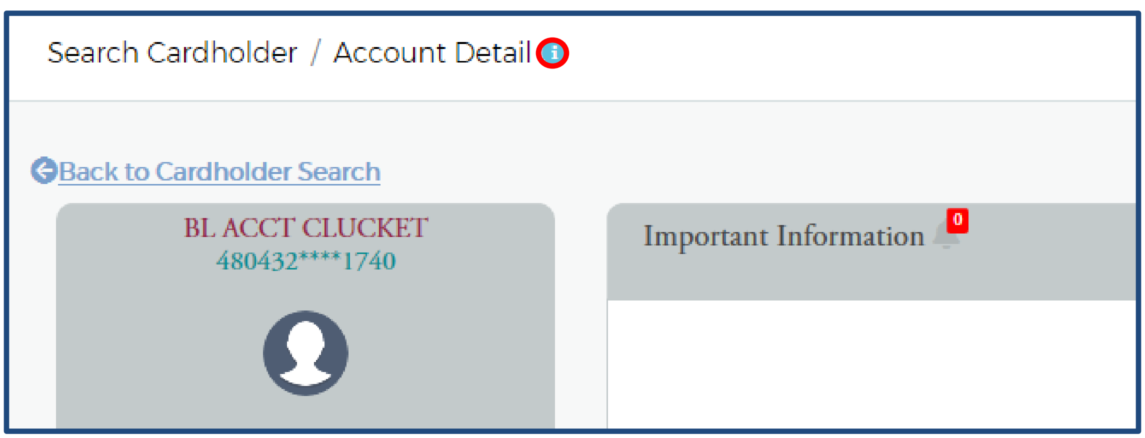
Icon definitions:

- **Important Information:** Displays important information that requires action
- **New Messages:** Displays if you have unread notifications
- **To-Do List:** Provides the ability to create a list of tasks to be completed

Site Help

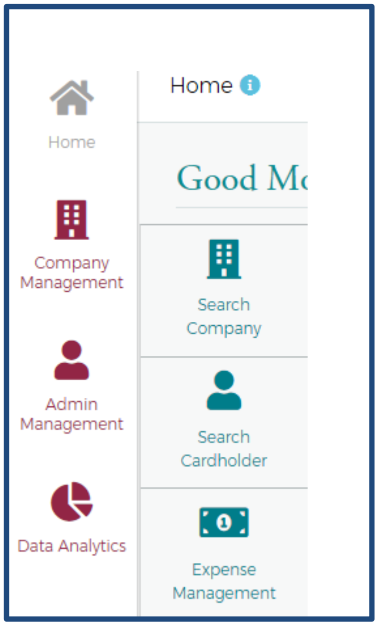
Clicking the **Information Icon** provides access to the **Help** section.





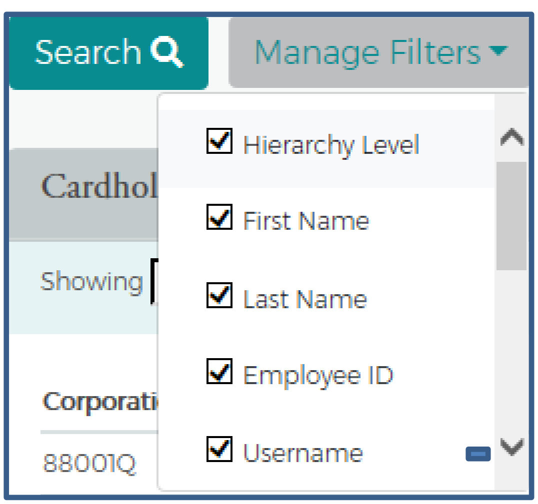
Accessing Card Management Functions

The **Main Menu** is used to navigate to functions within the site. Click on **Company Management**, **Admin Management** or **Data Analytics** to expand menu options, which are based on your security settings.



Search Filters

Each **Search Page** includes a **Manage Filters** option. Select the fields you would like to filter by clicking **Manage Filters** and selecting your search preferences for that page. Search options will vary based on the type of search.



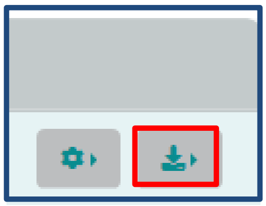
Downloading Lists

Some lists within eZBusiness can be downloaded using any of the following formats:

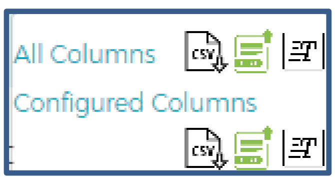
- Comma separated (.csv) format
- Excel (.xls) format
- Text (tab spacing) format

Perform the following steps:

1. Click the **Export** icon next to the specified list.



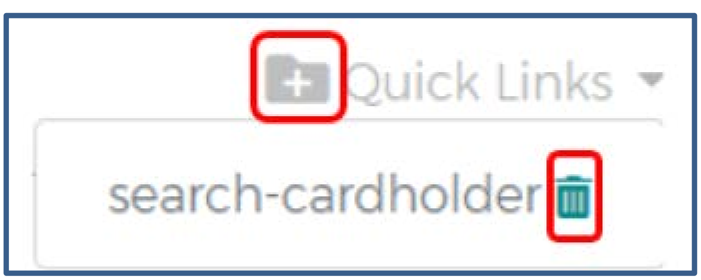
2. Select the desired format option and save the file to a specified location on your computer or network.



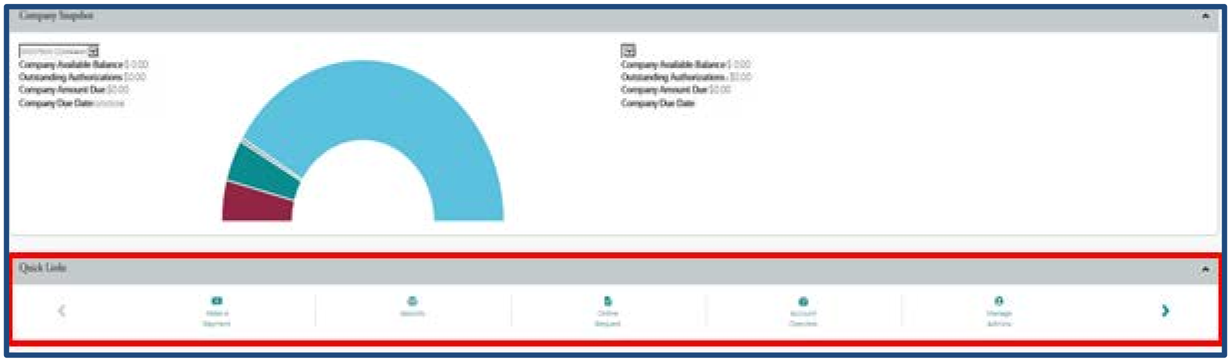
Note: Selecting **All Columns** will download all available columns. Selecting **Configured Columns** will only download the columns that you have selected in the view.

Quick Links

The **Quick Links** icon located at the top of each page allows you to add a link to pages you use most. Navigate to the page that you want to add and click the **+** icon next to **Quick Links**. You can delete a page from your **Quick Links** by clicking the **Delete** icon next to that page in the list.



The **Quick Links** that you select will appear toward the middle of the **Home Page**



Admin Management

Admin Security

Admin Security is used to manage Admin user accounts, define user functions and security access levels, and associate them with an Admin level hierarchy. Admin security consists of a Profile and Roles for each Admin user.

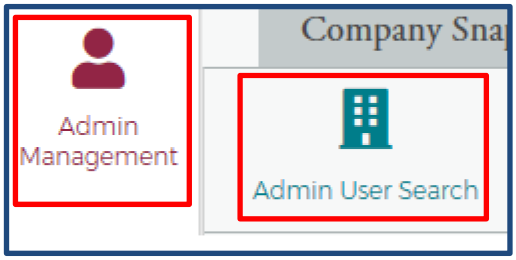
If a user has proper security access, they can manage the users in an Admin group by performing the following tasks:

- Create new Admin user
- Associate Admin user with hierarchies
- Set Admin user IP address restrictions
- Create and reset Admin user passwords
- Lock Admin users from accessing eZBusiness
- View Admin user login activity
- View Admin user security account activity

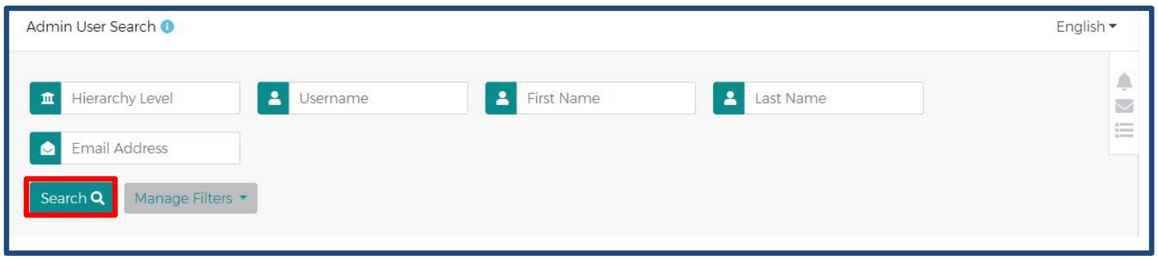
For assistance with Admin Management, please contact MidFirst Commercial Services at 877-516-2777.

Admin User Search

1. From the **Home Page**, click **Admin Management** > **Admin User Search**.



2. Enter applicable search criteria and click **Search**.



Note: All Admin Users you have access to will be displayed in the **Admin User Search Results** list before you enter search criteria. Search criteria only needs to be entered if you want to filter down the list. You can click on the **Manage Filters** button to select the filters that you would like displayed.

Manage Admin Information

From the **Manage Admin User** page, you can:

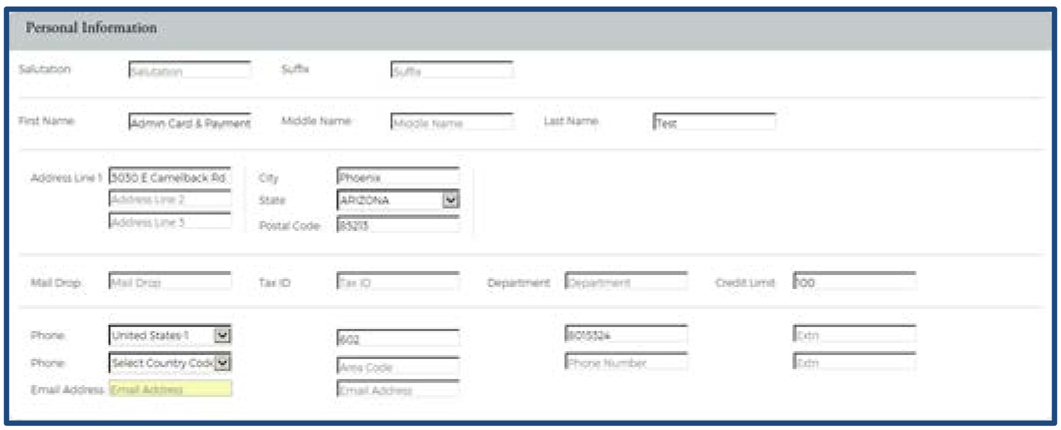
- Update an Admin's personal information
- Manage an Admin User's security account status
- Change an Admin's password
- Lock/unlock an Admin's account

To manage an Admin user's account, perform the following steps:

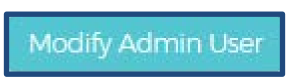
From the **Admin User Search Results** page, click the **Manage Admin User** icon.

Manage Personal Information

You can update an Admin User's personal information in the **Personal Information** section of the **Manage Admin User** page.



Once updates are completed, click the **Modify Admin User** button at the bottom of the screen.



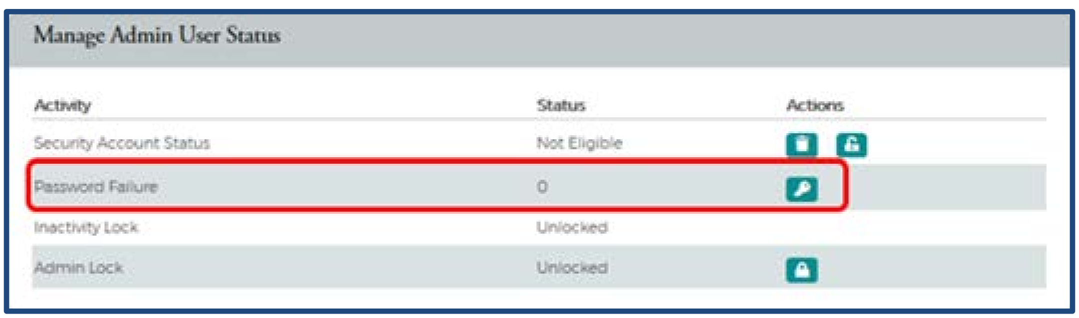
Security Account Status

A Primary Company Administrator may assist a user who has locked their security account by failing login authentication.

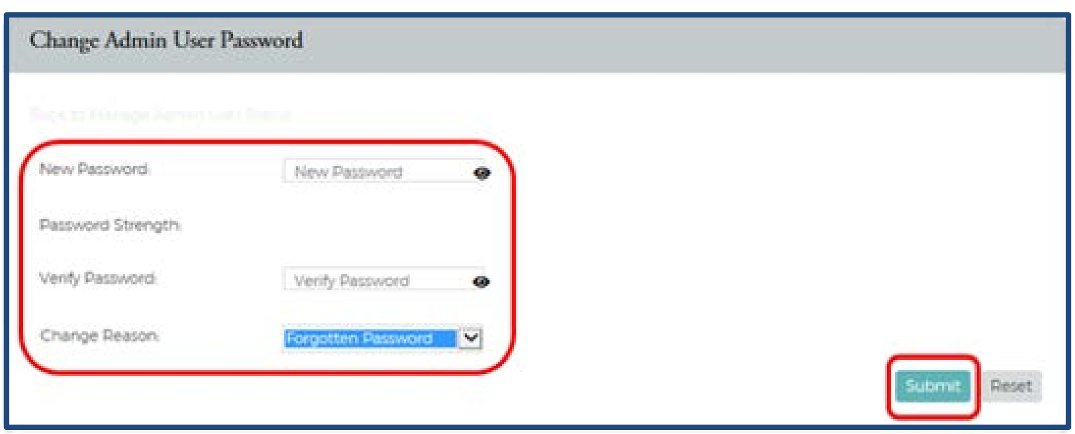
From the **Manage Admin User** page in the **Manage Admin User Status** section, click on the **Lock/Unlock** icon in the **Security Account Status** row. The icon will indicate locked/unlocked status.

Password Failure

1. In the **Manage Admin User Status** section of the **Manage Admin User page**, click the **Change Password** icon in the **Password Failure** row.



2. Enter the required information in the **Change Admin User Password** section and click Submit.



Admin Lock

Admin Security allows you to lock and unlock admin user accounts.

1. In the **Manage Admin User Status** section of the **Manage Admin User** page, click the **Lock** icon in the Admin Lock row.

2. Select the required option from the drop-down menu or enter a reason and click the icon to save.

3. A message displays in the bottom right corner indicating the user is locked.

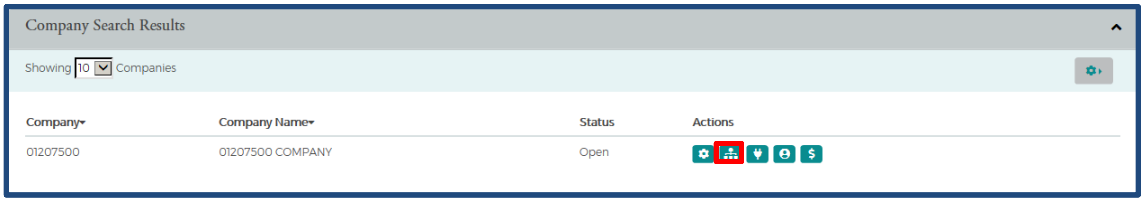
Note: To unlock a user account, click the **Unlock** icon on the **Manage Admin User** page. A confirmation message will display.

Company Management

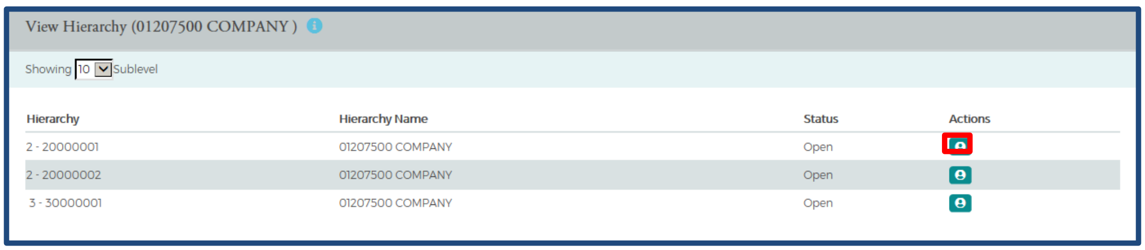
View Company Hierarchies

The **View Company Hierarchy** allows you to view your company and any related sub-levels, if applicable.

1. From the **Company Search Results** page, click the **Hierarchy** icon.



2. Click the **Account List** icon to view the Accounts page to view the accounts associated with the company or sublevel.



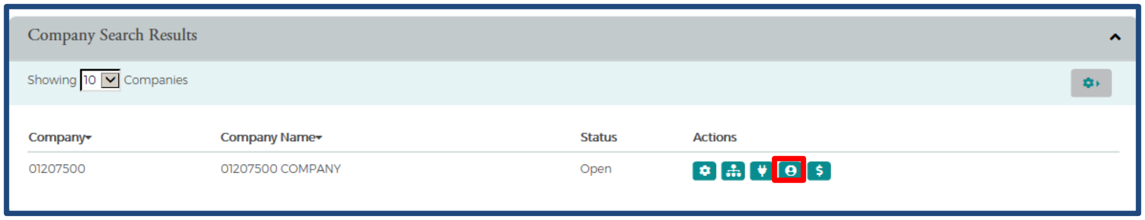
Elements on the **View Hierarchy** page:

- Hierarchy Level – Company's hierarchal level
- Hierarchy ID – Unique ID number assigned to each hierarchy
- Hierarchy Name – Company name used in the hierarchy
- Status – Status of the company's account – Open, Closed, Inactive.

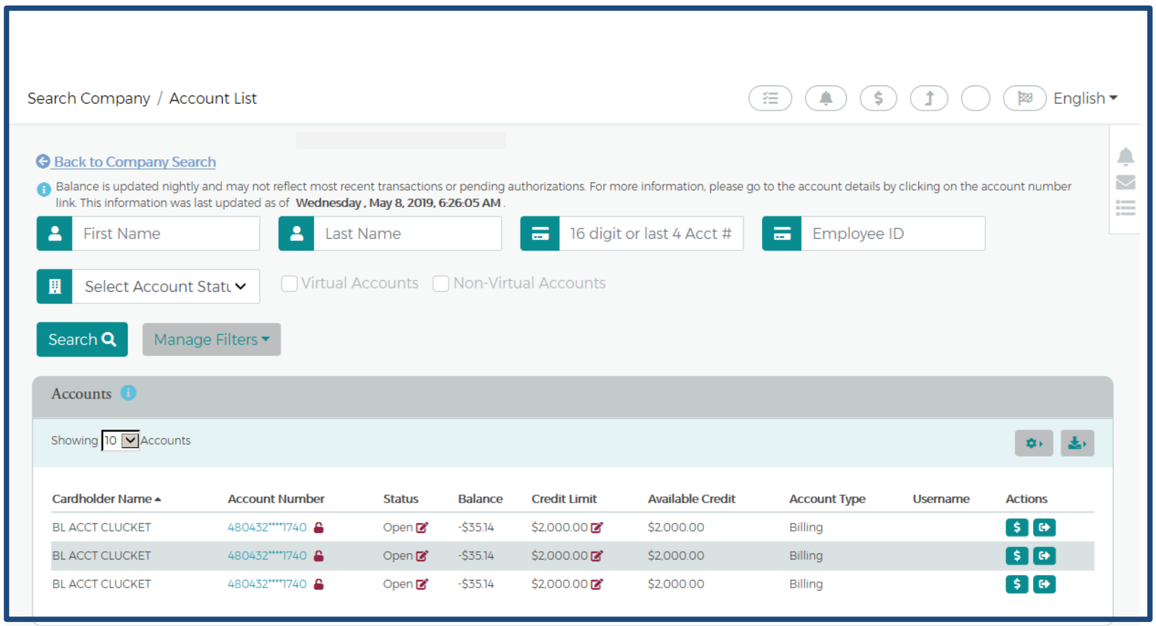
View Company Account List

To search for or view a list of company accounts:

1. From the **Company Search Results** page, click the **Account List** icon

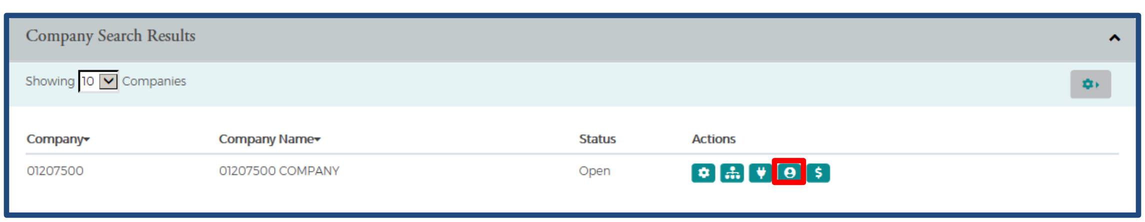


2. All accounts associated with the company will display. You can filter the list by using the search function.

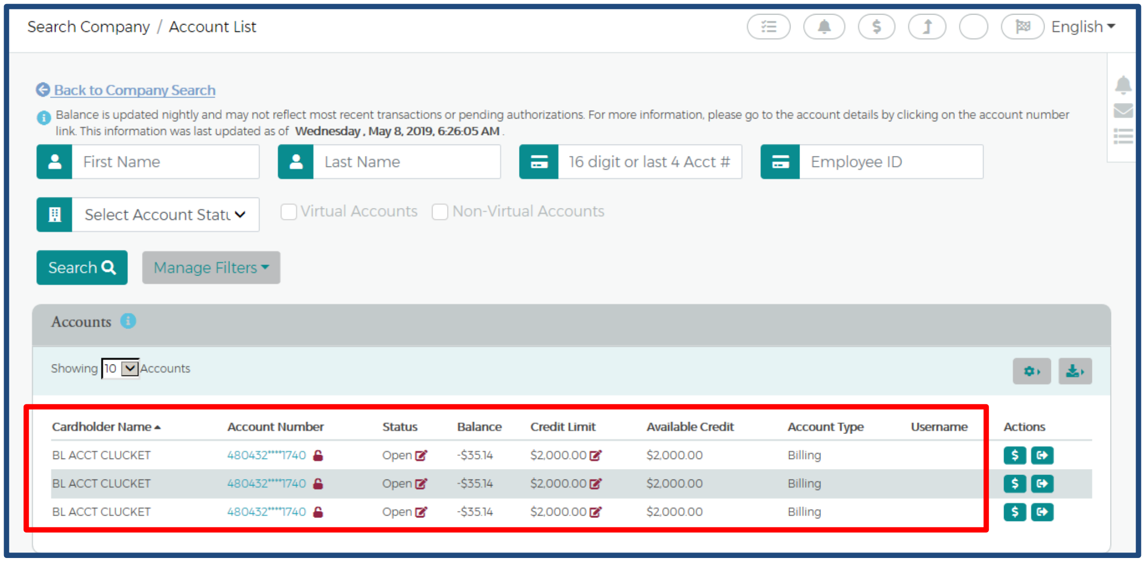


View Credit Limits

1. From the **Company Search Results** page, click the **Account List** icon.

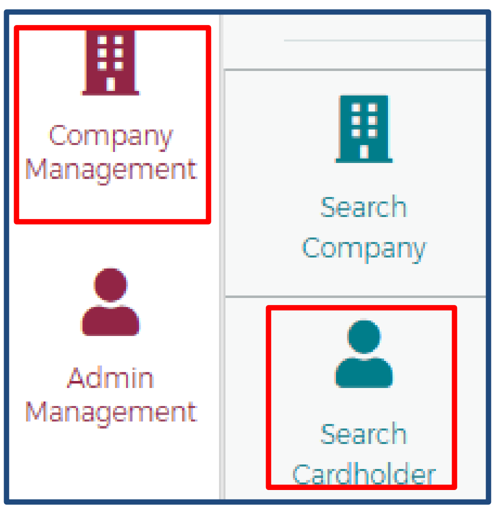


2. The **Account List** page displays the Credit Limit for each account, in addition to other account information.

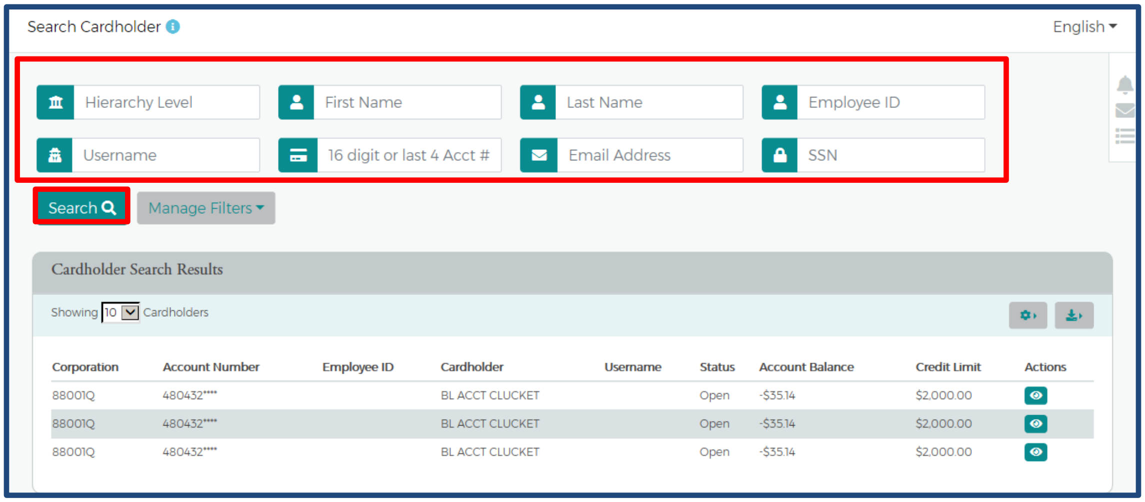


Cardholder Search

1. From the Home page, click **Company Management > Search Cardholder.**

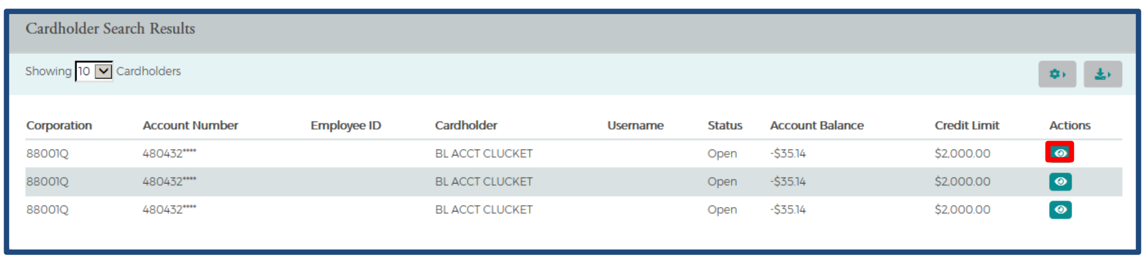


2. Enter one or any combination of search options and click **Search**.



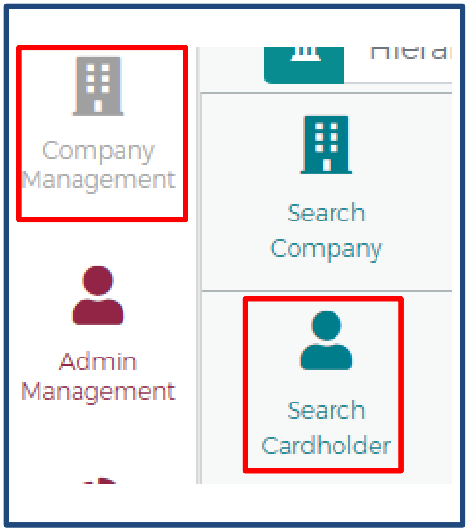
Note: All accounts that you have access to will be displayed in the **Cardholder Search Results** before you enter the search criteria. Search criteria only needs to be entered if you want to filter down the cardholder list.

3. Click the **View Cardholder Detail** icon to view cardholder information.

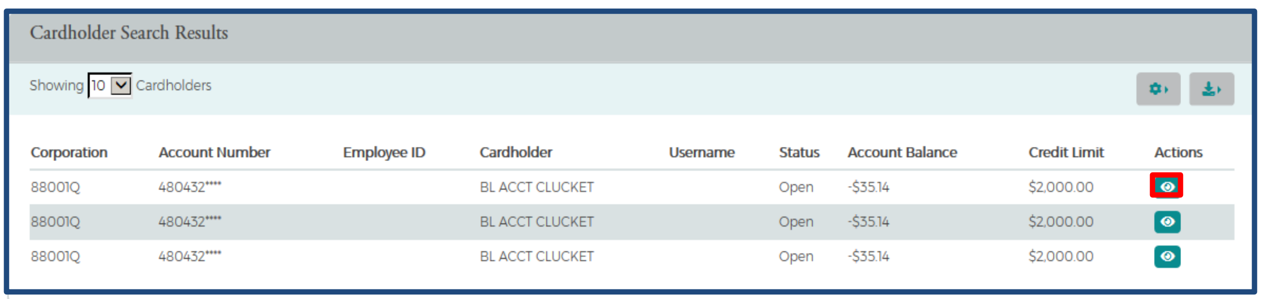


View Account Details

1. From the Home page, click **Company Management > Search Cardholder**

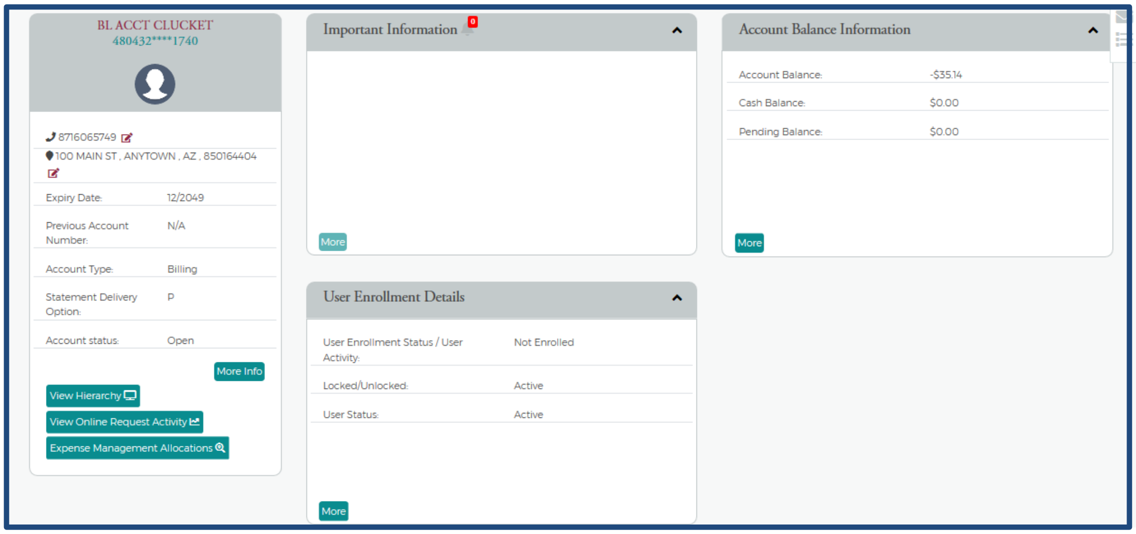


2. From the **Cardholder Search Results** page, click the **Account Details** icon to view the details of that account.



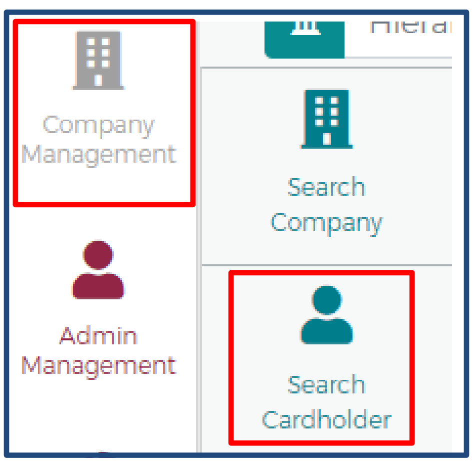
Corporation	Account Number	Employee ID	Cardholder	Username	Status	Account Balance	Credit Limit	Actions
88001Q	480432****		BL ACCT CLUCKET		Open	-$35.14	$2,000.00	
88001Q	480432****		BL ACCT CLUCKET		Open	-$35.14	$2,000.00	
88001Q	480432****		BL ACCT CLUCKET		Open	-$35.14	$2,000.00	

3. The **Account Detail** Page displays account and cardholder information. It also provides links for viewing account transactions and details of outstanding transactions.

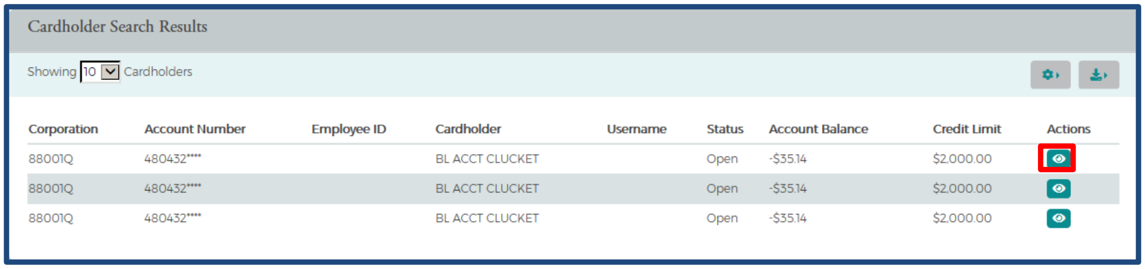


View Statements

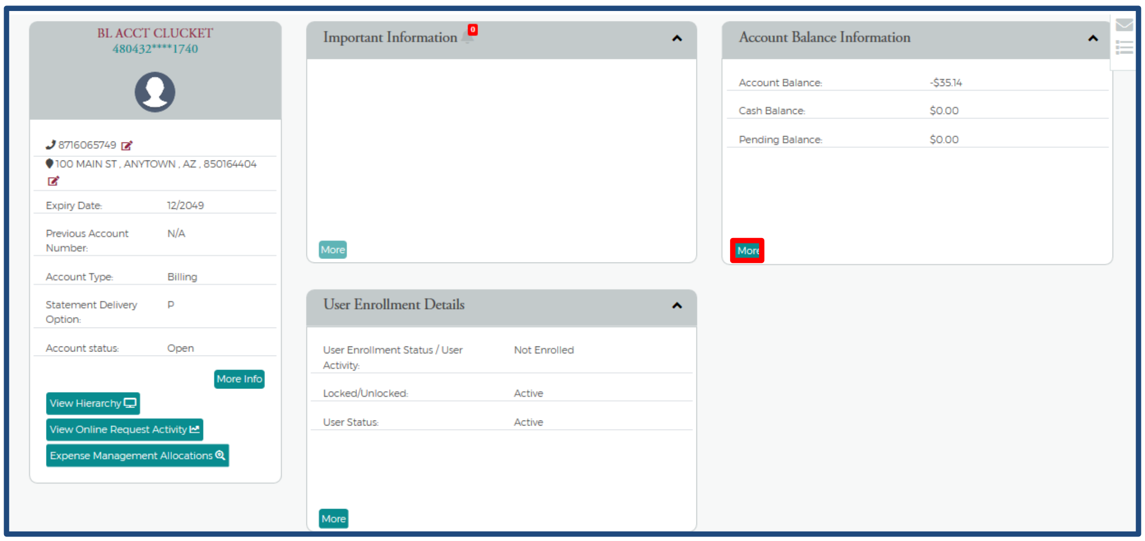
1. From the Home page, click **Company Management > Search Cardholder**



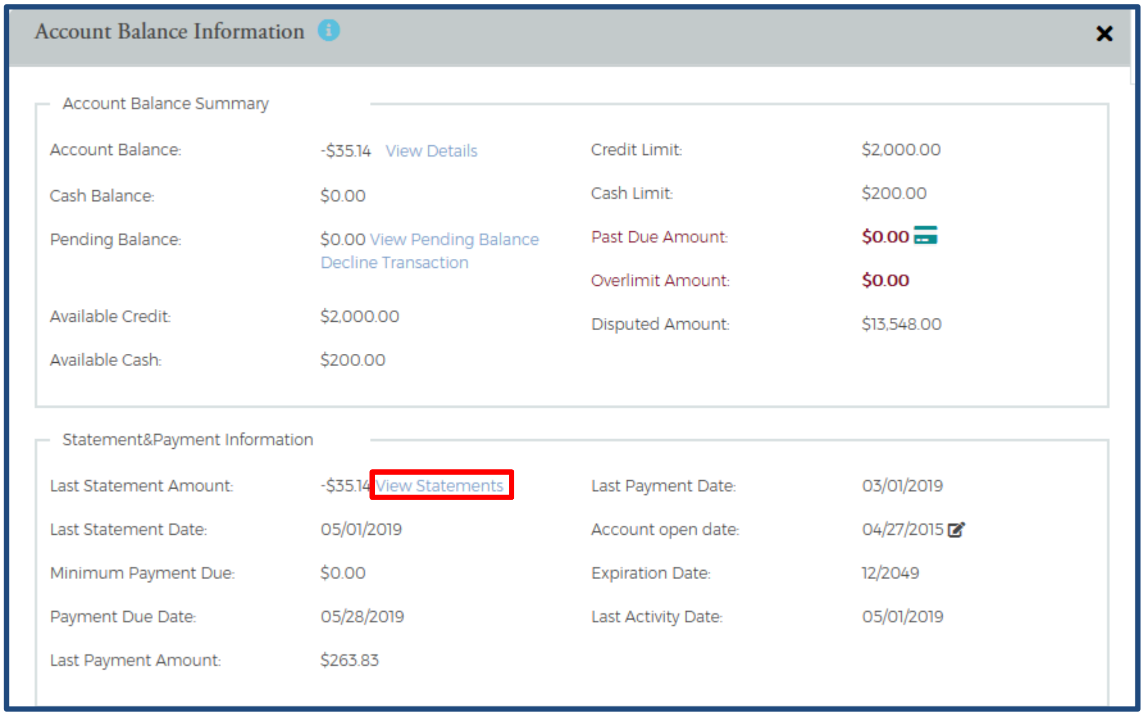
2. From the **Cardholder Search Results** page, click the **Accounts Details** icon next to the specific cardholder you wish to view a statement for.



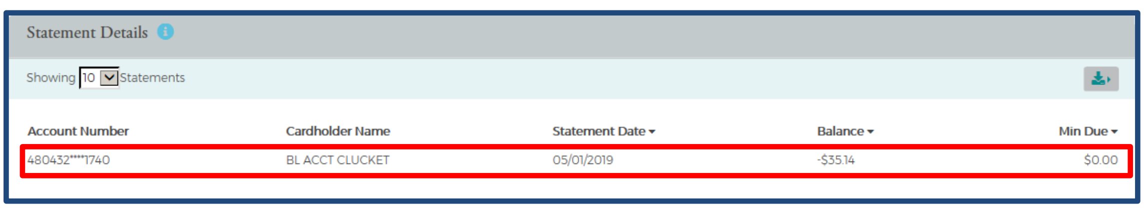
3. From the **Account Detail** page, click the **More** button in the **Account Balance Information** section to view account balance details.



4. Click the **View Statements** link in the **Statement & Payment Information** section.



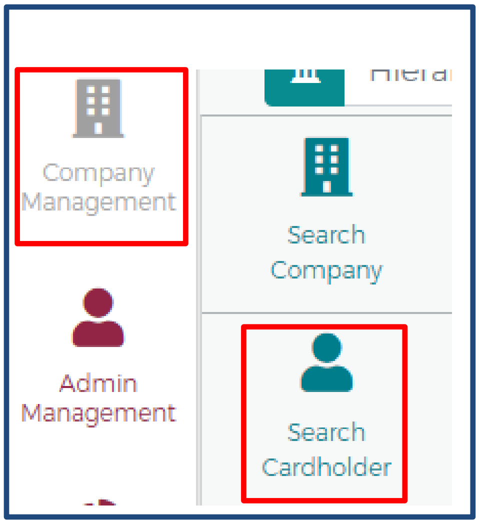
5. The Statement Details section is displayed. Click on a row to view a statement information page.



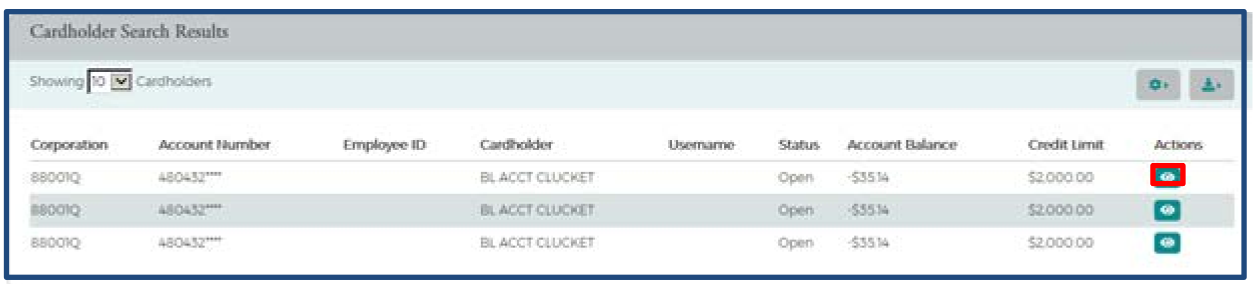
Note: An actual copy of a statement can be obtained from a cardholder's account in Business Credit Card Online Banking.

View Transactions

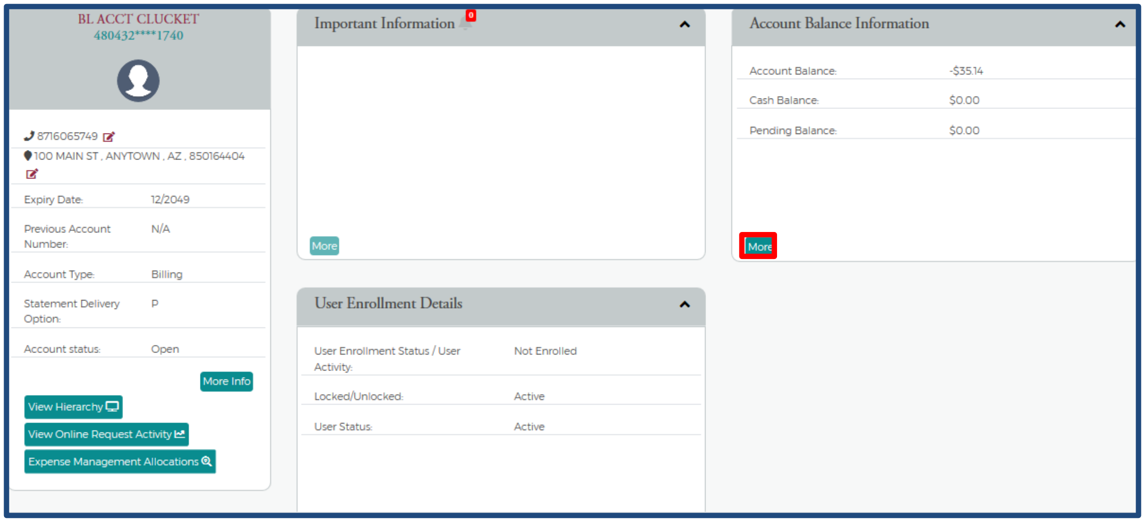
1. From the Home page, click **Company Management > Search Cardholder**



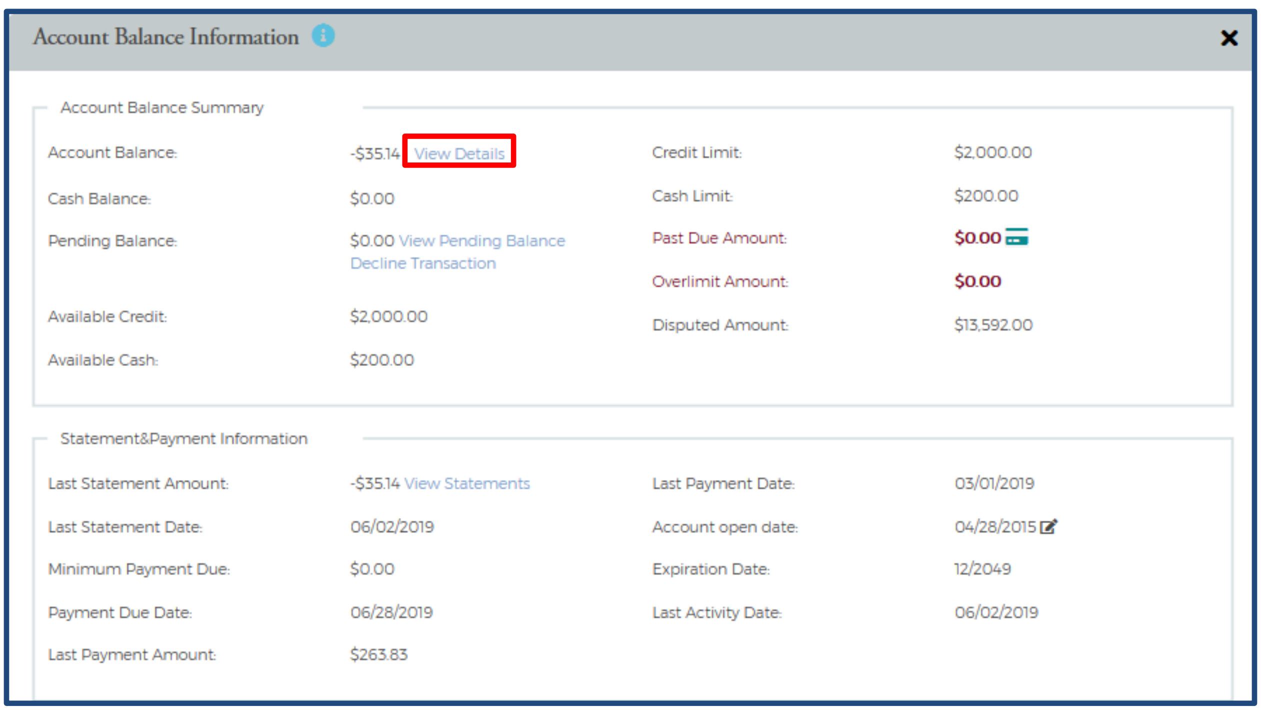
2. From the **Cardholder Search Results** page, click the **Account Details** icon to view the details for that account.



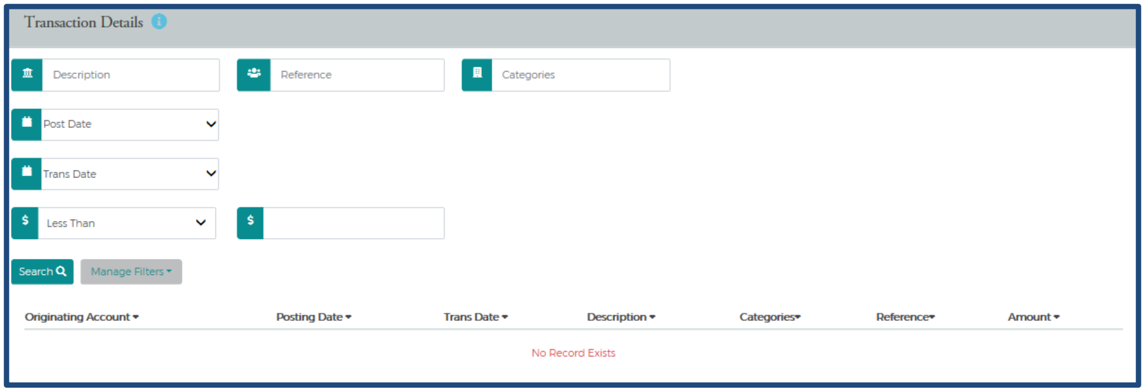
3. From the **Account Detail** page, click the **More** button in the **Account Balance Information** section to view account balance details.



4. In the **Account Balance Information** section, click on the **View Details** link next to **Account Balance**.



5. The **Transaction Details** page displays cardholder transactions at the company level or sublevel. You can search for specific transactions to limit the number of rows displayed.



Note: Search results can be exported.

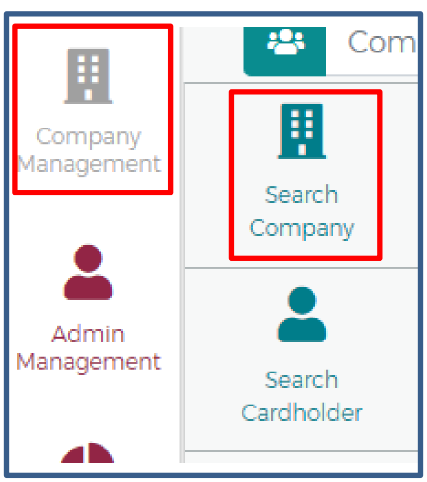
Company Reports

Transaction Reports

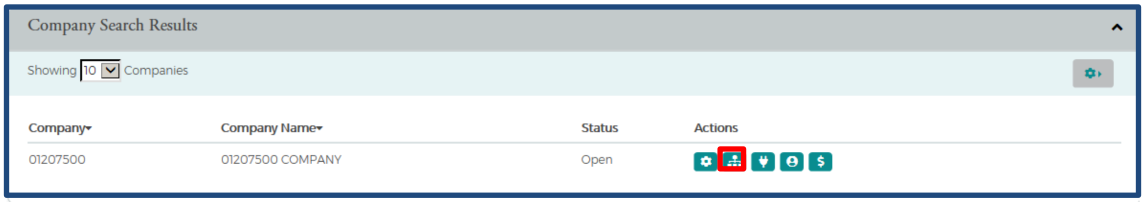
The Company Report page allows you to view and download:

- Transaction reports
- Spend restrictions
- Merchant group codes
- Credit lines

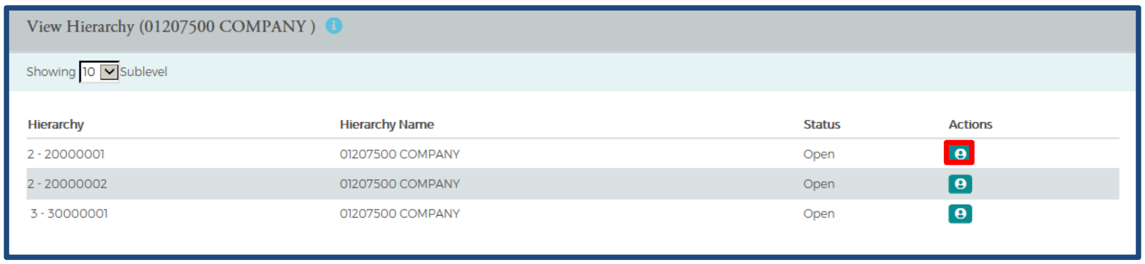
1. From the **Home** page, click **Company Management > Search Company**



2. From the **Company Search Results** page, click the **Hierarchy** icon.

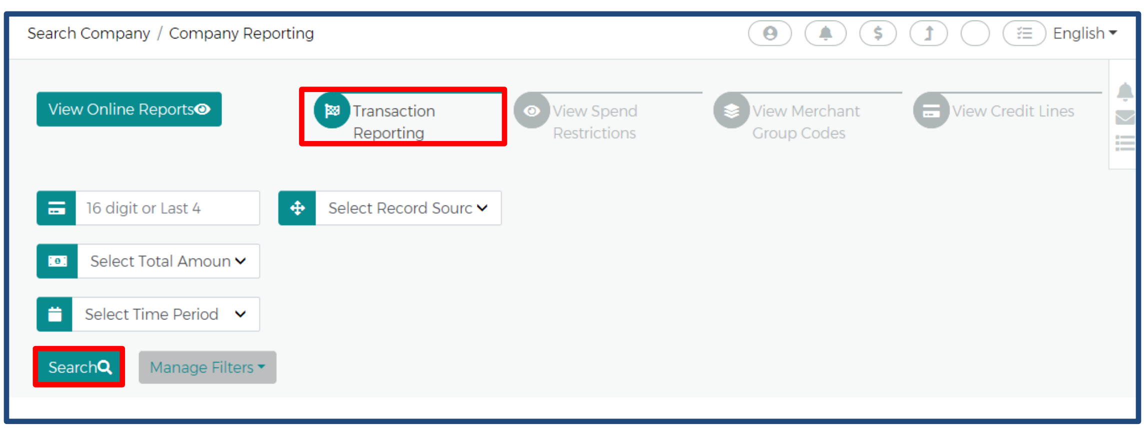


3. Click the **Account List** icon next to the hierarchy name.



4. Click the **Company Reporting** icon at the top of the page.

5. Use the filters on the left side of the screen to narrow search results if desired. Click **Search.**



6. Sample **Transactions Report**.

Transactions Report

Showing 10 Transactions

Cardholder Name	Account	Posting Date	Transaction Date	Reference Number	Total Amount
BL ACCT CLABBAR	499936****2812	05/12/2019	05/12/2019	74999369132614132564002	$56.73
BL ACCT CLABBAR	499936****2812	05/12/2019	05/12/2019	74999369132616132762007	$35.00
BL ACCT CLANDRE	499936****2209	05/12/2019	05/12/2019	74999369132604132564003	$30.47
BL ACCT CLANDRE	499936****2209	05/12/2019	05/12/2019	74999369132606132762008	$35.00
BL ACCT CLAVEST	499936****3672	05/12/2019	05/12/2019	74999369132607132864000	$114.58
BL ACCT CLAVEST	499936****3672	05/12/2019	05/12/2019	74999369132609132062007	$35.00
BL ACCT CLAVEST	499936****0242	05/12/2019	05/12/2019	74999369132617132864009	$81.84
BL ACCT CLAVEST	499936****0242	05/12/2019	05/12/2019	74999369132619132062006	$35.00
BL ACCT CLEVURN	499936****5820	05/12/2019	05/12/2019	74999369132624132562005	$35.00
BL ACCT CLEVURN	499936****5820	05/12/2019	05/12/2019	74999369132622132364000	$22.69
				Subtotal:	-$481.31
				Total:	$61,618,449.73

Note: Results can be exported by selecting the Export Option in the upper right-hand corner.

7. Sample **View Credit Lines Report**.

View Credit Lines

Showing 10 credit lines

Company Hierarchy	Current Account Status	Account Type	Account #	Cardholder Name	Permanent Credit Limit	Cash Limit	Current Account Balance
	Open	Billing	499936****0508	BL ACCT CLABBAR	$2500	$2500	$142.99
	Open	Billing	499936****8022	BL ACCT CLABBAR	$28000	$7000	$247.34
	Open	Billing	499936****2812	BL ACCT CLABBAR	$28000	$7000	$4206.24
	Open	Billing	480432****5247	BL ACCT CLABBAR	$25000	$0	$9174.53
	Open	Billing	480432****5247	BL ACCT CLABBAR	$25000	$0	$9174.53
	Open	Billing	480432****2180	BL ACCT CLABBER	$250000	$0	$43045.77
	Closed	Billing	480432****6875	BL ACCT CLABBER	$1000000	$0	$0
	Open	Billing	499936****6380	BL ACCT CLABBER	$20000	$5000	$-1090.46
	Open	Billing	499936****7913	BL ACCT CLABBER	$10000	$2500	$1663.71
	Open	Billing	499936****3338	BL ACCT CLABBER	$15000	$0	$557.61

Online Requests

Add New Cardholder Account (Issue New Card)

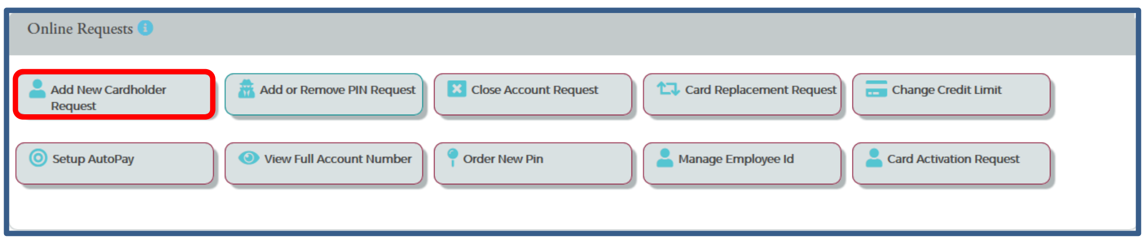
Important

- Validate the hierarchy level selected if the card program has multiple hierarchy levels.
- Select the correct product for the new account if there are multiple card products in the program.
- This option should be used only when adding a new cardholder; not to replace a card for an existing cardholder.

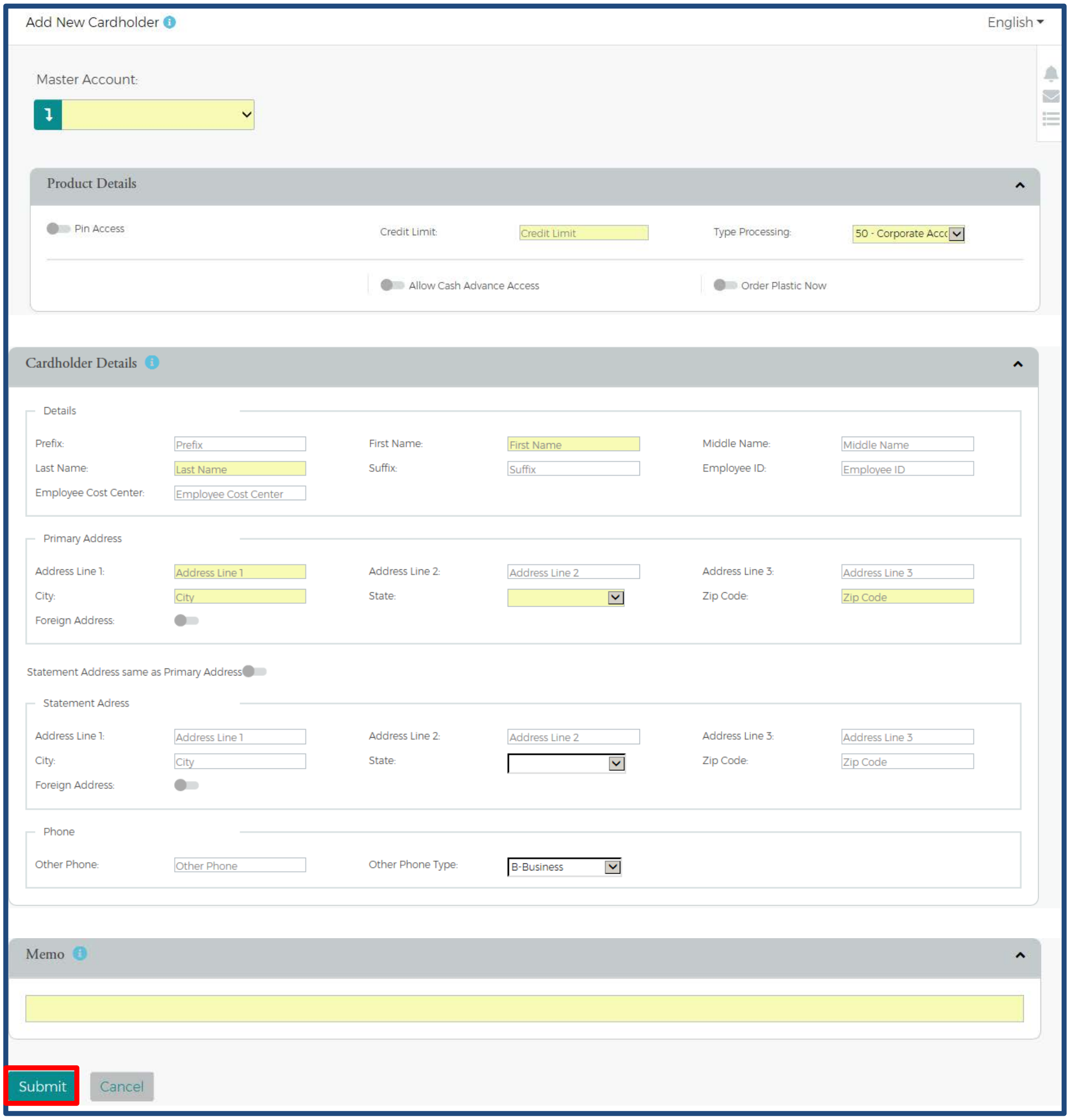
1. From the **Home** page, click **Company Management** > **Search Company**

2. Enter the search criteria and click **Search**. The **Company Search Results** page is displayed. Click the **Online Request** icon.

3. From the **Online Requests** page, select **Add New Cardholder Request**.



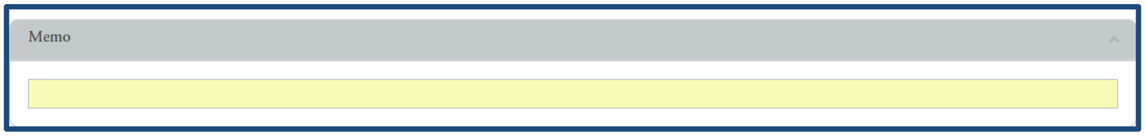
4. The **Add New Cardholder** page is divided into multiple sections. Complete all required fields on the page, highlighted in yellow. Click **Submit**.



Note:

- Some toggles open additional fields once they are selected.
- The **Home Phone** field should contain the best phone number to contact the cardholder (i.e. primary phone number). The cardholder's mobile phone number is recommended in the event a fraud alert is triggered while the cardholder is traveling and/or out of the office.
- The **SSN or Tax ID** field is required. It is permissible to enter five digits (example 99999), then the last four digits of the cardholder's SSN. Both SSN (last four digits) and Date of Birth will be used to authenticate the cardholder when contacting Customer Service.

5. If applicable, enter questions or comments about the request in the **Memo** field and click **Submit**.



6. Review the information and click **Confirm**.

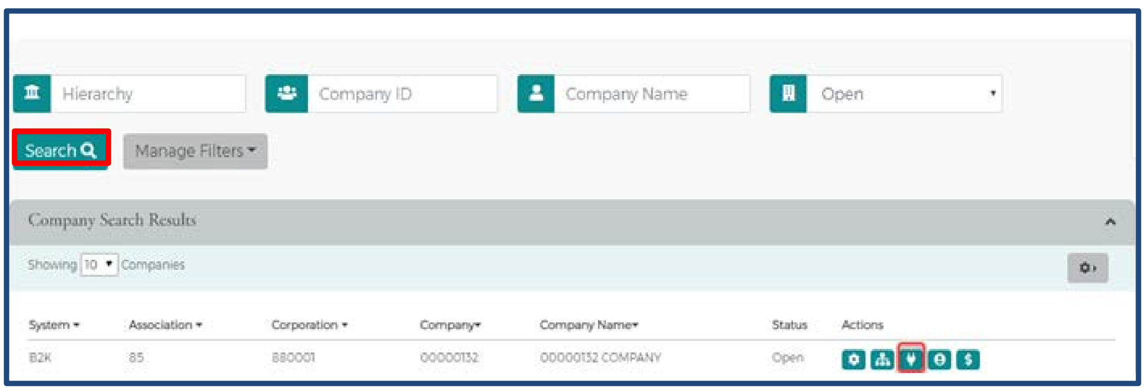
Note: If needed, click **Edit** to return to the **Add New Cardholder** page and enter the new information.

7. A **Successfully Submitted** notification will appear.

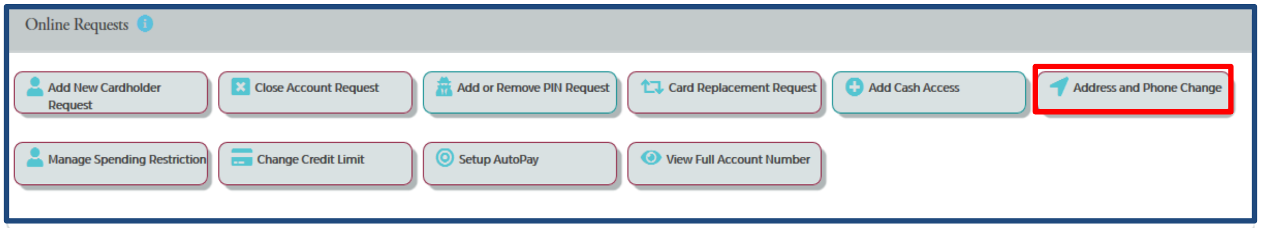
Change Address/Phone Number

1. From the **Home p**age, click **Company Management** > **Search Company**

2. Enter the search criteria and click **Search**. The **Company Search Results** page is displayed. Click the **Online Request** icon.



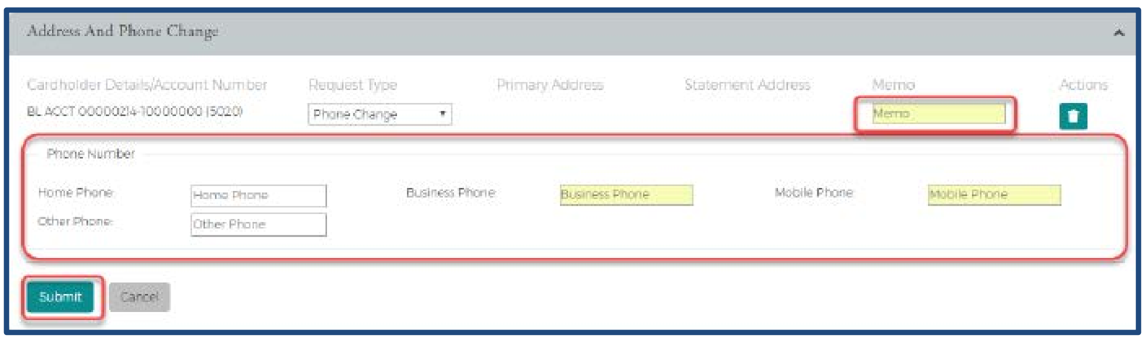
3. From the **Online Requests** screen, select **Address and Phone Change**.



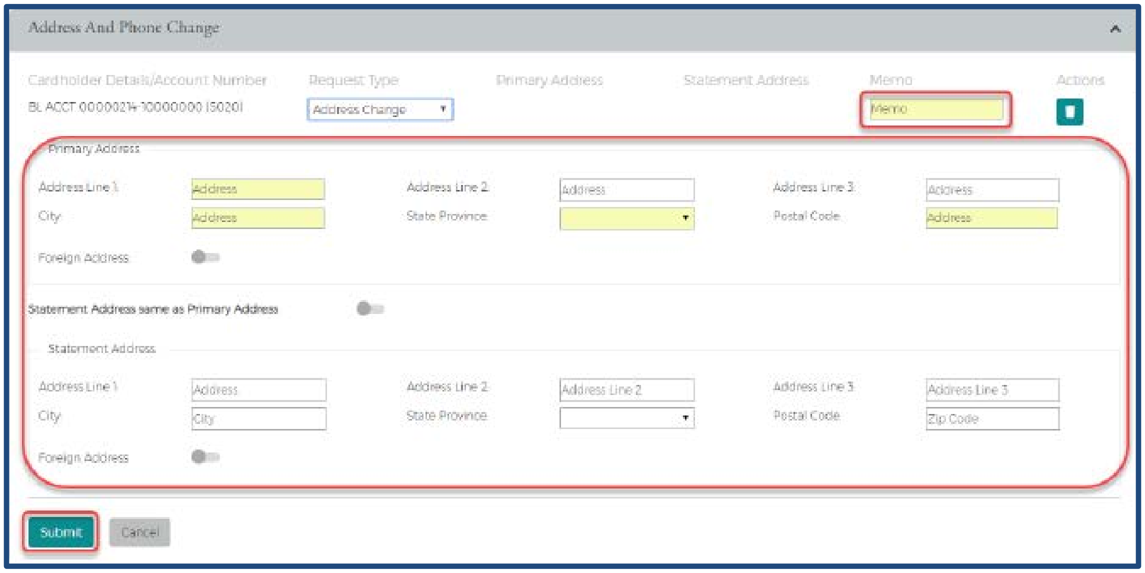
4. Select the request type from the drop-down menu and add a note to the Memo field. Request type drop-down options are:
   - Address Change
   - Phone Change
   - Address and Phone Change

Note: This is a real-time process.

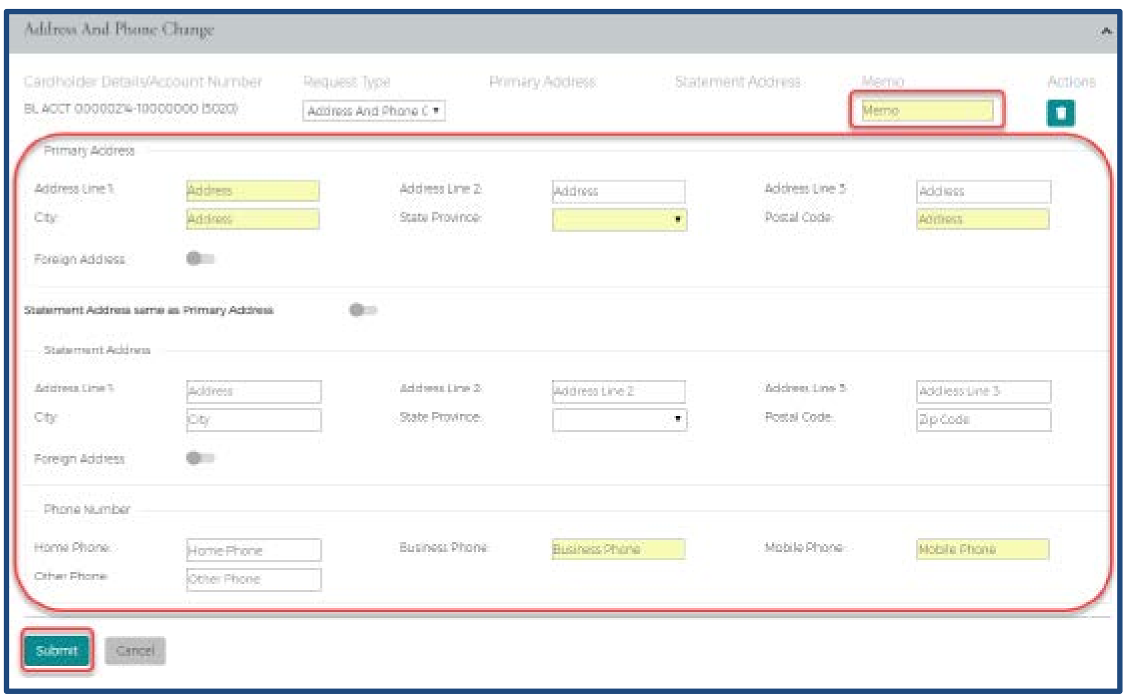
Phone Change Request – Change or add the phone number in the appropriate field and click **Submit**



Address Change Request – Update or add the address in the appropriate **Primary Address** and/or **Statement Address** fields and click **Submit**.



Address and Phone Change Request – Update and/or add the new phone number and address. Click **Submit**.



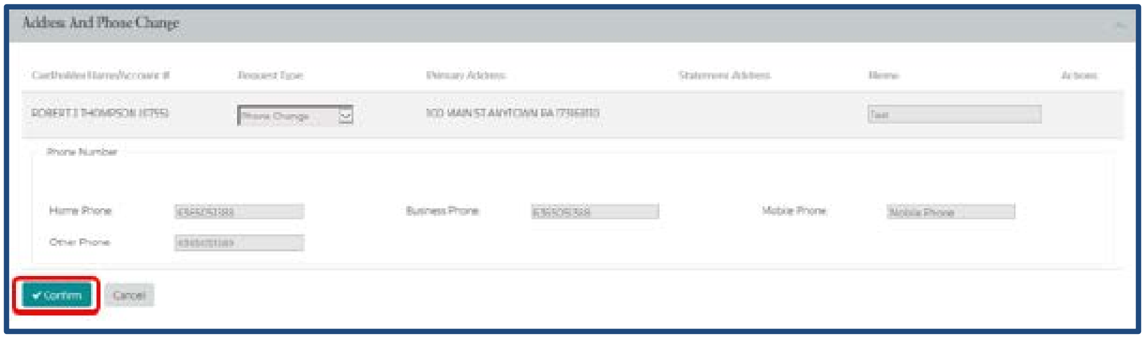
Important:

Primary Address – Cardholder address used for all correspondence, cards, and statements (unless a separate statement mailing address is provided). <u>This is also the zip code used to authenticate for zip code verifications when authorizing a card transaction.</u>

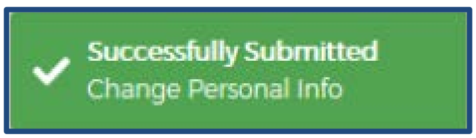
Statement Address - Used only if you want the statement to go to a different address than other correspondence, such as a bookkeeper who is responsible for paying bills.

Home Phone – This is the cardholder's primary phone number. Cardholder's mobile telephone number should be input into the **Home Phone** field. <u>This is the telephone number that will be called if there is suspected fraud/fraud alerts on a card.</u>

5. Review the information and click **Confirm**.



6. The Successfully Submitted screen will display.

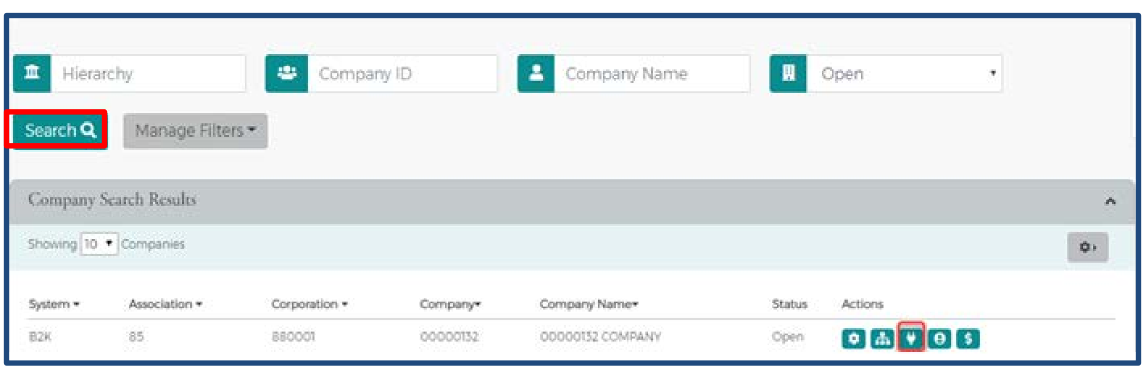


Change Credit Limit

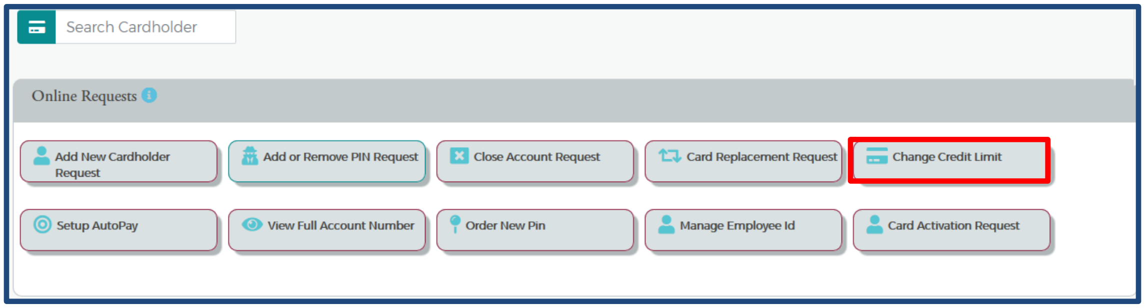
The **Change Credit Limit** online request allows you to increase or decrease in a cardholder's credit limit in real time.

1. From the **Home** page, click **Company Management** > **Search Company**

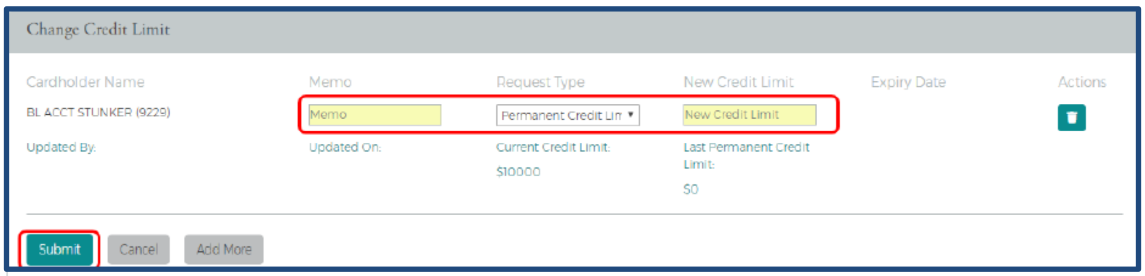
2. Enter the search criteria and click **Search**. The **Company Search Results** page is displayed. Click the **Online Request** icon.



3. From the **Online Requests** screen, select **Change Credit Limit.**



4. Complete the **Memo**, **Request Type**, and **New Credit Limit** fields. Click **Submit**.



If you select **Temporary Credit Limit**, the **Expiration Date** field appears and must be completed prior to clicking **Submit**.

It is suggested to add one extra day to the date you want the temporary credit limit to expire to ensure the temporary credit limit is valid through the specified date.

Note: A temporary credit limit increase provides an increase to a cardholder's credit limit until a specified date as established by a Company Admin. The credit limit will return to the previously-established credit limit at the specified date. In contrast, a permanent credit limit increase will remain in effect until changed by a Company Admin.

5. Review the information and click **Confirm**. A confirmation message will display.

Important

- A Credit Limit Change cannot be processed if an account is in a Closed or Blocked status.
- Requested credit limit change cannot exceed the company limit.
- Requested credit limit change must be different than the cardholder's current credit limit.

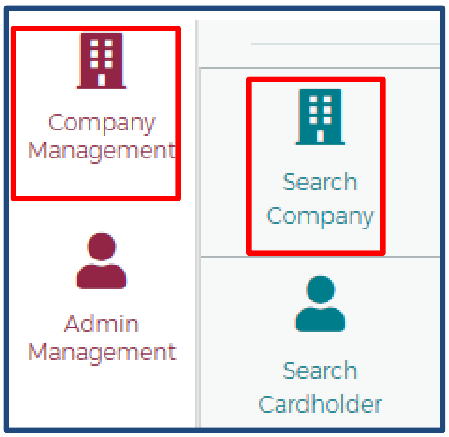
Alerts

The **Company Alert** feature provides Company Admins with timely information regarding the credit card program. Admin users have the ability to create, enable, disable, and delete company alerts.

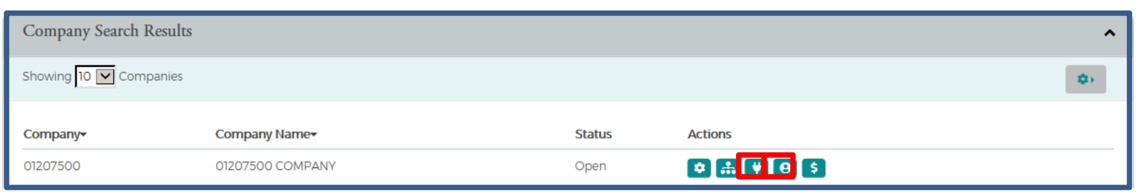
Note: Company Admins are able to set up company level alerts. Admins who have company sublevel restrictions do not have the option to set up company level alerts but do have access to the personal reminder alerts.

Company Alert Navigation

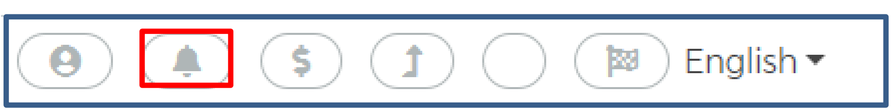
1. From the **Home** page, click **Company Management > Search Company**.



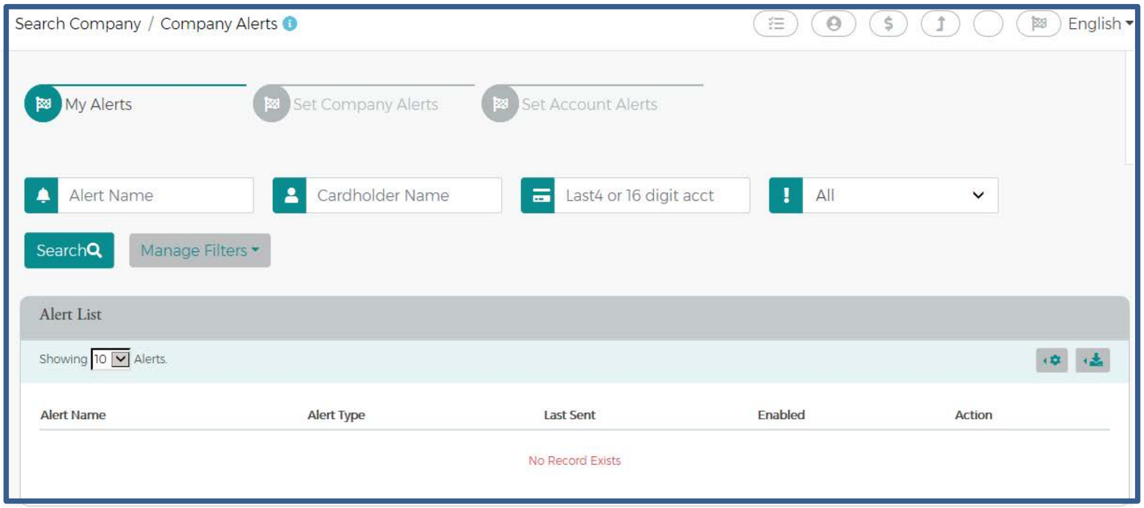
2. Click the **Online Request** or **Account List** icon.



3. From the **Online Request** or **Account List** page, click the **Alert** icon.



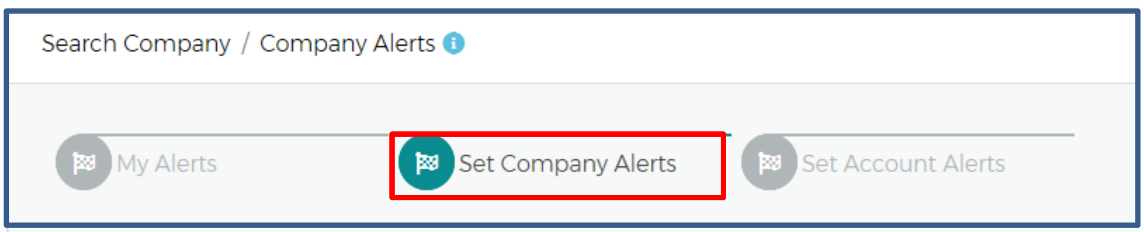
Note: The **My Alerts** page lists alerts already added.



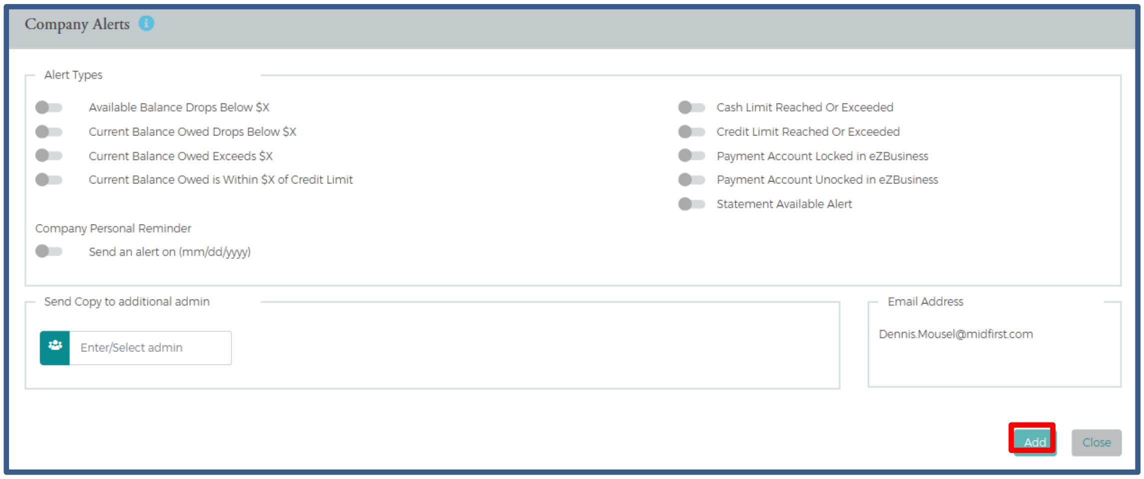
Creating Company Alerts

To create new company alerts:

1. From the **Company Alerts** page, click **Set Company Alerts**.



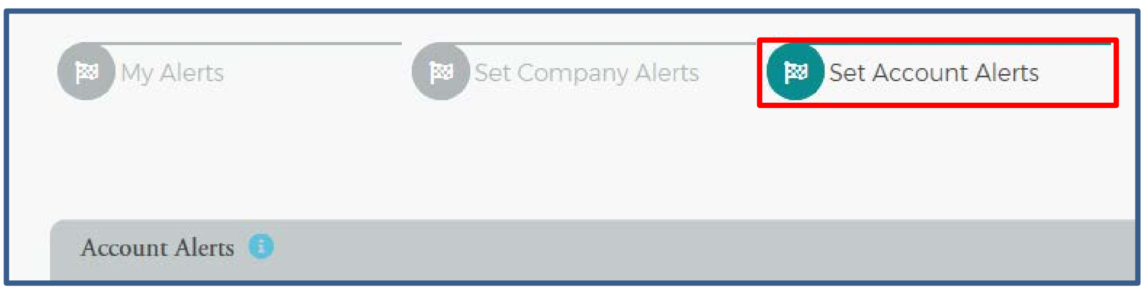
2. Once the **Company Alerts** page displays, perform any the following tasks and click **Add:**
   - Select alert(s)
   - Enter variable data
   - Select the Admins that should be alerted



Creating Account Alerts

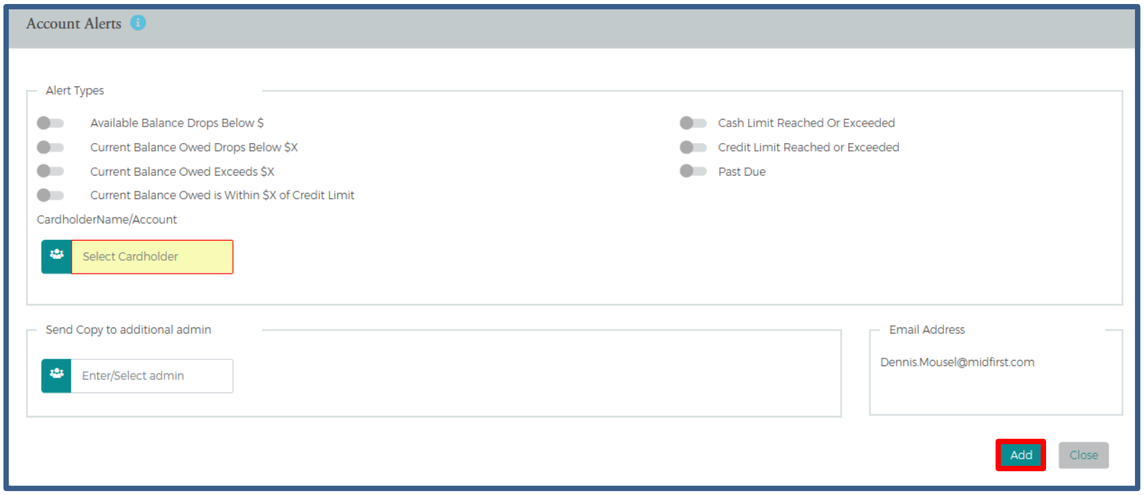
To create new account alerts, perform the following steps:

1. From the **Company Alerts** page, click **Set Account Alerts**.



2. Perform any of the following tasks and click **Add**:

   - Select alert(s)
   - Enter variable data
   - Select the Admins that should be alerted



Note: Alerts that notify the Admin about current balance, credit limit, cash limit, and available balance are produced only when the company first qualifies for an alert. When the condition is met and no longer qualifies for the specific variables set in the alert, the alert is reset. Once the alert is reset, the company is eligible for the alert again. If additional Admins are copied on the alert, the alert is always sent to the primary email address for those users.

If you have further questions, please contact MidFirst Commercial Services at 877-516-2777 or commercialservices@midfirst.com.