SpendTrack User Guide

SpendTrack
User Guide

Table of Contents

Overview

What is SpendTrack?

Streamline your Fidelity Bank Business Credit Card experience for your business and your employees. SpendTrack is an all-in-one card management solution that allows you to easily manage your credit card accounts online. Enjoy real-time card controls, monitor transactions, view statements, access uChoose Rewards® to track rewards, pay your bill, set employee spend limits, and more.

SpendTrack roles

Program Administrator

A Program Administrator manages the business credit card system. This person can issue new credit cards, add and remove users, make payments, adjust limits, create departments, manage card controls, and view transactions and statements.

Reporting Administrator

Reporting Administrators have access to reports but cannot issue a card. This role is usually assigned to an accountant, members of your accounts payable team, or a bookkeeper.

User

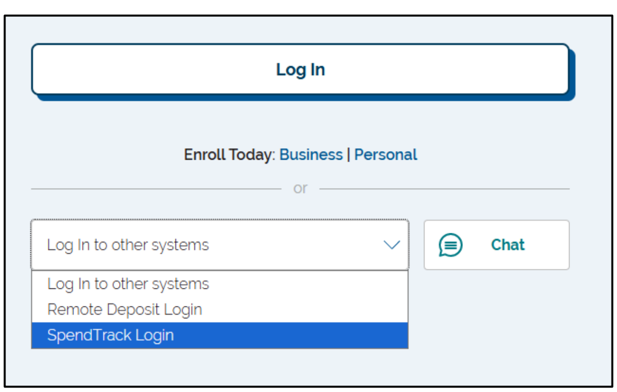
Users in SpendTrack are employees who have a business credit card. Users can view only their own card information in SpendTrack.

Department Head

A Department Head has enhanced capabilities for their department(s). Capabilities include viewing spend analytics, user information, and card profiles for each user assigned within the department. Department Heads can view user requests to approve or decline before the request is sent to the Program Administrator for final approval.

Getting Started

Register for SpendTrack

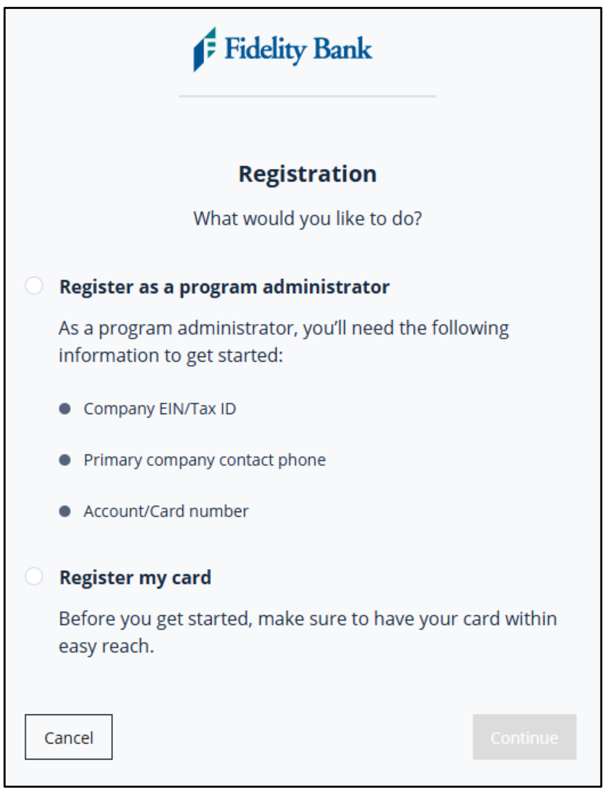


Visit fidelitybanknc.com and click the Log In button in the top right corner. Then, select SpendTrack Login in the Log in to other system drop down box to navigate to SpendTrack.

There are two convenient ways to register for SpendTrack:

Self-Registration

Click the Need to register? link under the Log in button.



Then, select Register my card to register as a User or select Register as a Program Administrator. If you are registering as a Program Administrator, you will need the company EIN/Tax ID, primary company contact phone, and account/card number to complete your registration. If you are registering as a User, you will need your card information.

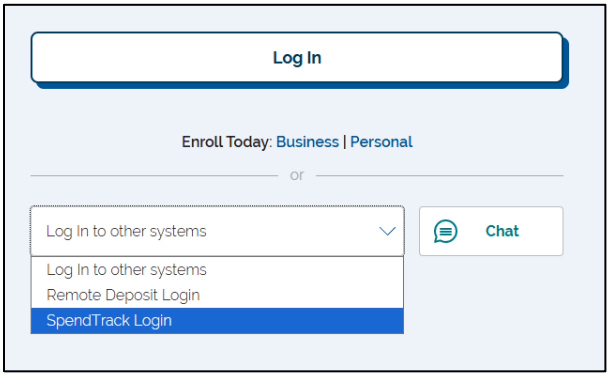
Click Continue and follow the on-screen prompts to complete your registration.

NOTE: Users and Program Administrators can only register in SpendTrack with an email address on file with Fidelity Bank. Please ensure your information is up to date with your local branch.

Invitation Link

To assist with registration, your banker can send an onboarding email to your Program Administrator. The email contains an activation link that is valid for two days and an activation code. If you do not receive the email, please check your spam and junk folder for an email from alerts@spendtrack.fiserv.com or contact your local branch for assistance. Once a Program Administrator is registered, they can send onboarding links to Users.

Logging In



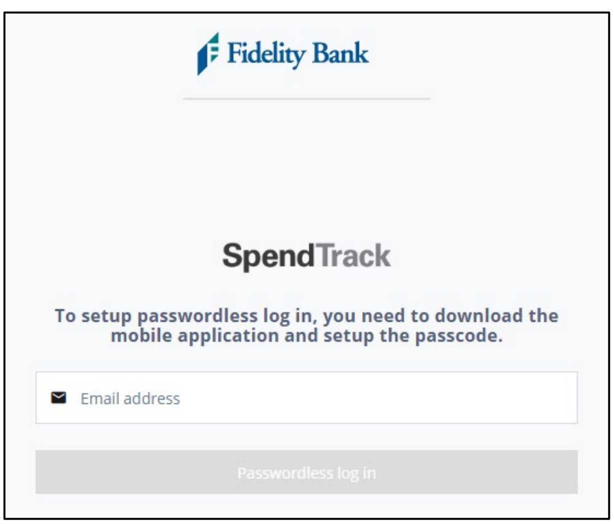
Once registered (go to page 4 for more information about registration), visit fidelitybanknc.com (go to page 8 for more information about the SpendTrack app) to access your SpendTrack account. Click the blue Log In button in the top right corner. Then, navigate to the Log In to other systems dropdown menu toward the bottom of your screen and select SpendTrack Login.

A new window will open. You have two easy ways to log in:

<u>Paswordless Login</u>

The most convenient method for accessing SpendTrack from the website is by using the Passwordless log in.

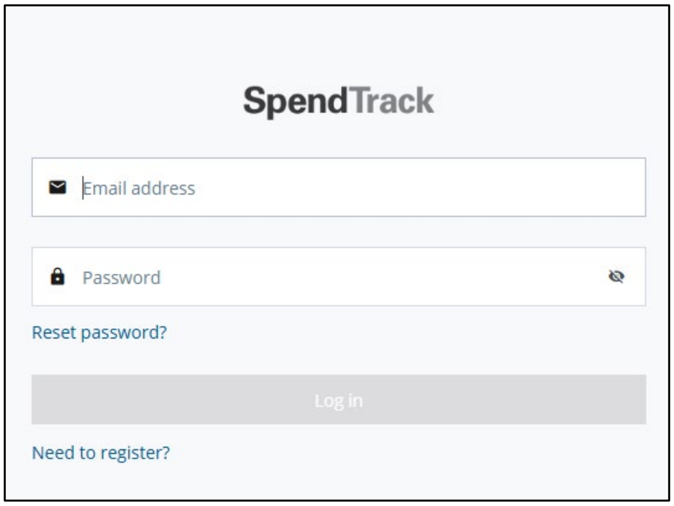
First, click Passwordless log in link on the SpendTrack log in page.



Then, enter your email address and click the Passwordless log in button.

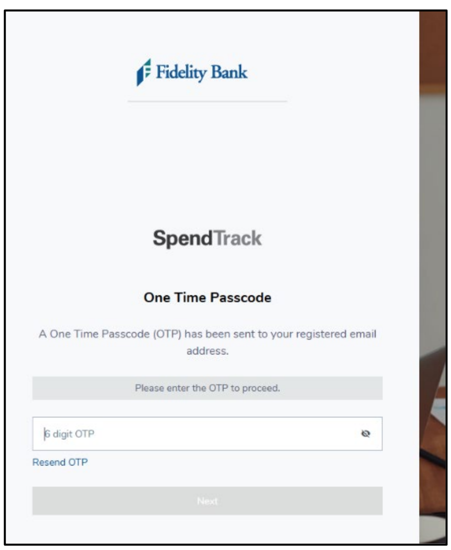
A push notification will be sent to the SpendTrack app on your mobile device com (go to page 8 for more information about the SpendTrack app). Confirm you would like to allow access and navigate back to your website browser window. You will be logged in to your account.

Username and Password



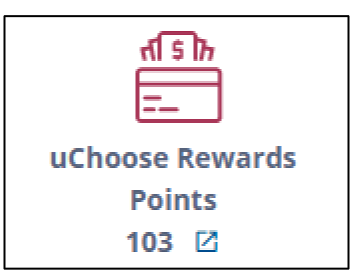
To login using an email address and password, enter your email address and password. Then, click the Log in button.

A one-time passcode (OTP) will be sent to your email.



Then, enter the OTP and click Next to login.

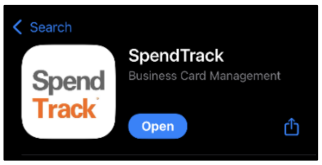
Enable uChoose Rewards®



After logging in, click the action arrow icon under uChoose Rewards Points. This icon can be found on the home page or when you click to view all transactions.

A new window will open to launch the uChoose Rewards website. Review and accept the program's terms and conditions to start earning points with every purchase.

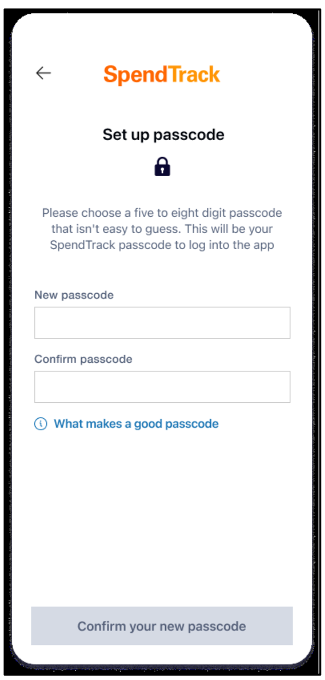
Download the SpendTrack App



For convenient access to SpendTrack on the go, download the SpendTrack app from the Apple App Store or the Google Play Store.

Your First App Login

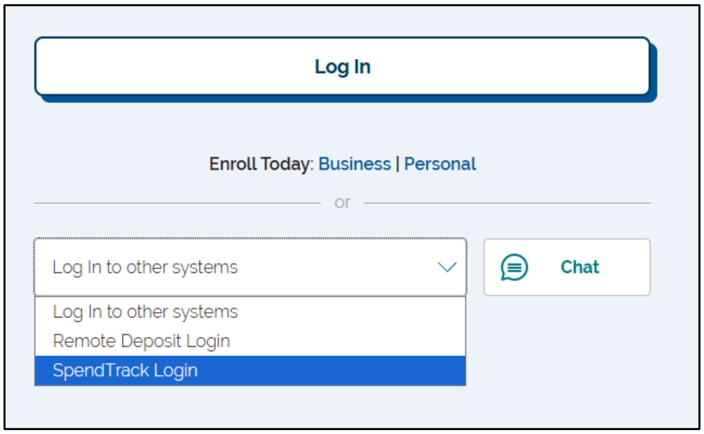
To log in, use the same login credentials that you set up during the registration process. The first time you log in, a one-time passcode (OTP) will be sent to your email. Enter the OTP to authenticate your account.



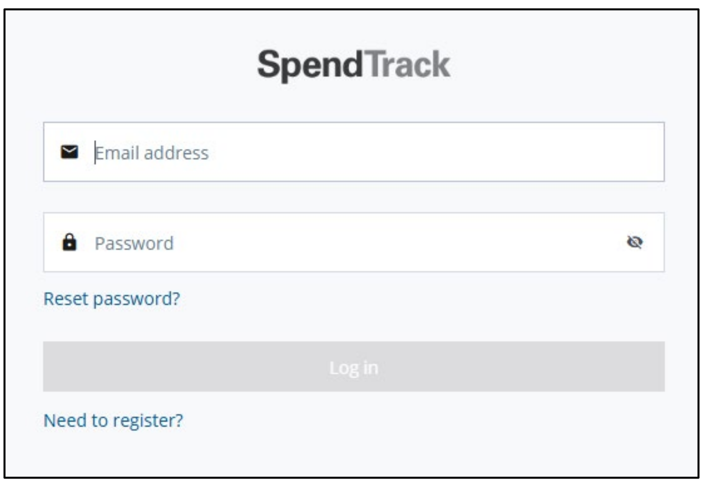
Next, you will be prompted to create a five to eight digit passcode. This passcode will replace your password only when logging in to the SpendTrack app.

Then, follow the on-screen prompts to enable biometric authentication (Face ID or Fingerprint ID) and push notifications.

Forgotten Password

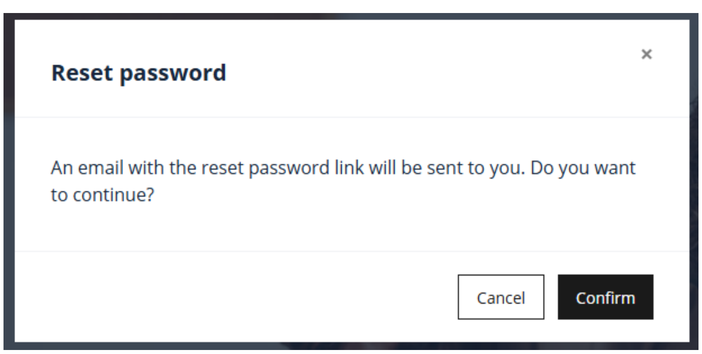


Visit fidelitybanknc.com and click the Log In button in the top right corner. Then, select SpendTrack Login in the Log in to other system drop down box to navigate to SpendTrack.

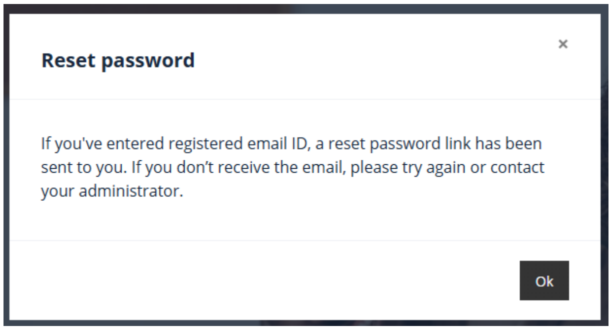


Once the SpendTrack login page appears, enter your email address.

Then, click on the Reset password? link.



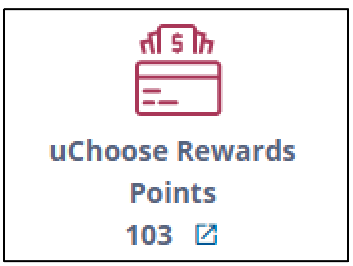
A reset password dialog box will appear. Select Confirm to continue.



Then, select Ok. An email with a reset password link will be sent to your inbox. Click the link in the email and follow the on-screen prompts to complete the password reset process.

Navigating SpendTrack

View and Manage Credit Card Rewards



After logging in, click the action arrow icon under uChoose Rewards Points. This icon can be found on the home page or when you click to view all transactions.

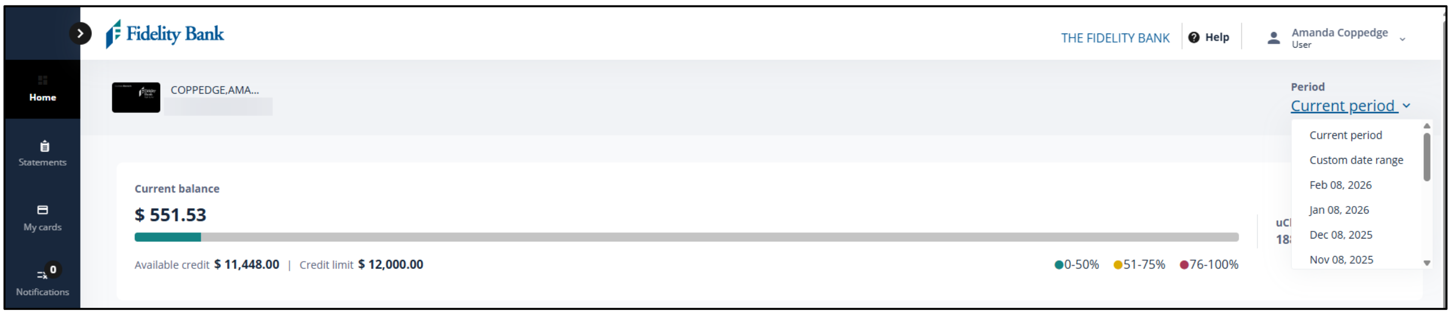
A new window will open to launch the uChoose Rewards® website. Here you can view, track, and redeem your rewards.

View Transactions – User

After logging in, you are taken directly to the SpendTrack Home screen. From here, you can navigate to every feature within SpendTrack. You can also view, filter, and sort your transaction history. Your transaction history will be listed under the All transactions heading.

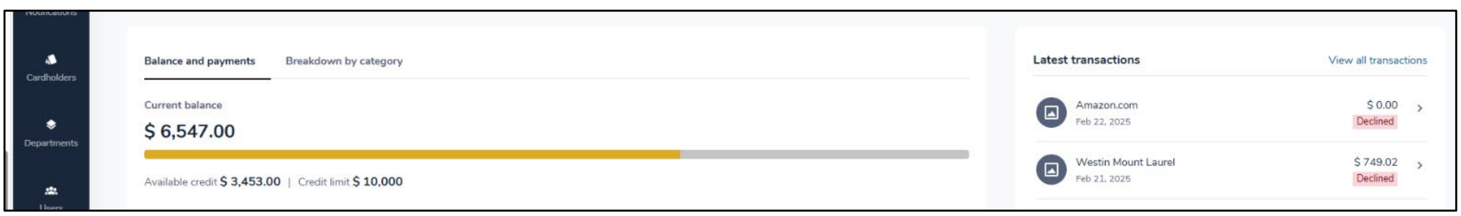
If a transaction is declined, click the View link next to the specific transaction to view the decline reason.

Transactions will default to the current billing period. To view transactions from a prior period or a custom date range, select the Period drop down box in the upper right corner of your screen to make your selection.

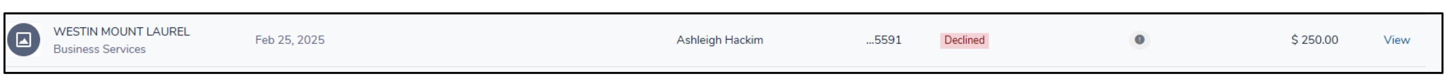


View Transactions – Program Administrator

After logging in, you are taken directly to the SpendTrack Home screen. From here, you can navigate to every feature within SpendTrack. You can also view a summary of your latest transactions. To view all, sort, or filter your account trasnactions, select the View all transactions link.

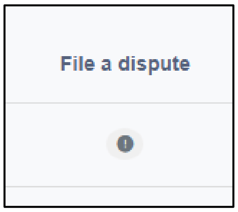


If a transaction is declined, click the View link next to the specific transaction to view the decline reason.

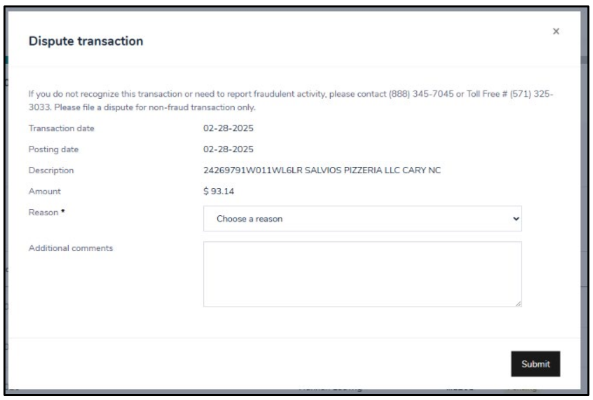


Transactions will default to the current billing period. To view transactions from a prior period or a custom date range, select the Period drop down box in the upper right corner of your screen to make your selection.

File a Dispute



Non-fraudulent transactions can be disputed by clicking the File a dispute icon next to a transaction.

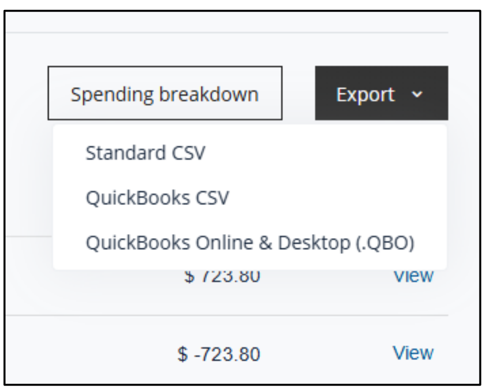


Next, enter the details regarding the dispute and submitted for processing.

NOTE: A non-fraudulent transaction dispute occurs when you, as a cardholder, contest a charge for a legitimate transaction you made, but for reasons other than fraud, such as a disagreement with the merchant or an error in the transaction.

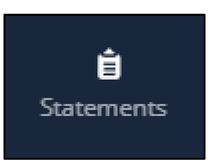
NOTE: For any unauthorized or fraudulent activity on your card, please contact our Customer Care Center at 1-855-547-1385, option 5 to block your card and file a fraud dispute.

Download Transactions



To download your credit card transactions, click the Export button. Then, select your desired file format. The export will automatically start.

View Statements - User

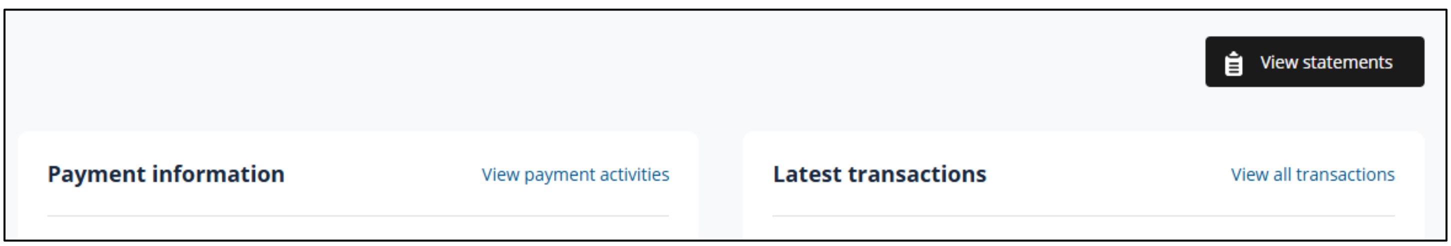


To view your credit card statements, click Statements in the main navigation menu on the left side of your screen.

Click the download icon next to the statement you wish to download. To toggle to a different year, click the year you wish to view.

View Statements – Program Administrator

To view your credit card statements, click the View Statements button.



Then, click the download icon next to the statement you wish to download. To toggle to a different year, click the year you wish to view.

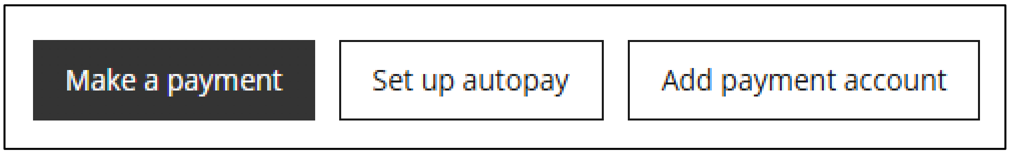
As a Program Administrator, you can also download a bulk file of all the statements on the account, including subaccounts. Click Statements in the main navigation menu on the left side of your screen.

Then, select the Company level in the Billing account dropdown.

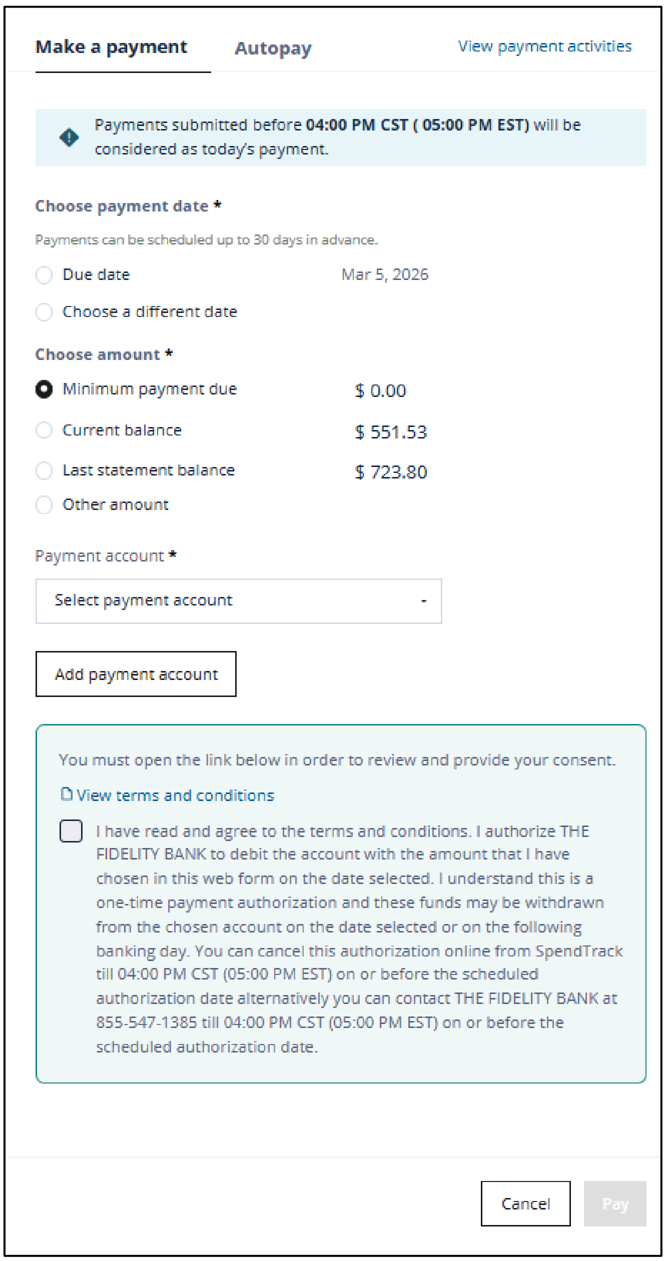
Next, click the Generate button next to the month to begin generating your ZIP formatted bulk statement download.

NOTE: Depending on the size of the bulk statements, this may take a few minutes to download. You will receive a notification once the download is complete and ready to access.

Make a One-Time Payment



Click the Make a payment button on your Home screen in the Payment information section.



The payment menu will slide out from the right side of your screen.

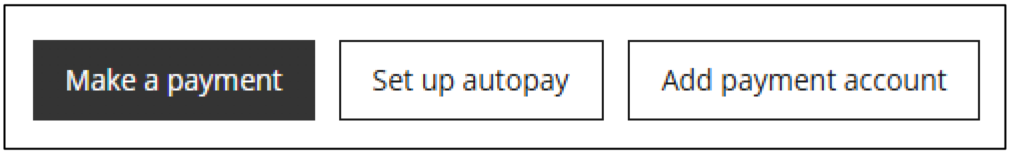
Choose your payment date, amount, and the payment account.

Then, click the View terms and conditions link. A new window will open. Read the terms and close the window to be taken back to your payment screen.

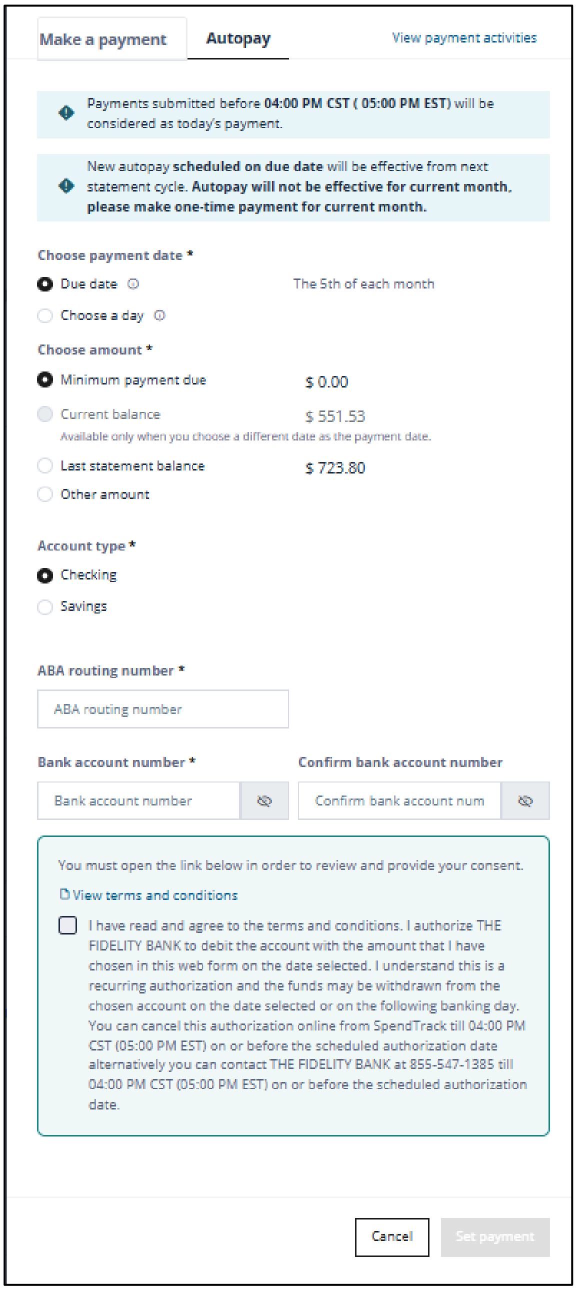
Next, check the box that you have read and agreed to the terms and conditions and select Pay to process your payment.

NOTE: For payments made to a Control billing account, the payment will be made available the following day, after nightly posting. Subaccount balances reset back to zero at the end of each cycle. If a subaccount is reaching its cycle spend limit, the Program Administrator has the option of making a payment directly to the subaccount for next day availability or adding a temporary or permanent limit increase to the subaccount spend limit up to the overall company's limit. Increasing the subaccount spend limit provides immediate availability.

Schedule a Recurring Payment



Click the Set up autopay button on your Home screen in the Payment information section.



The payment menu will slide out from the right side of your screen.

Choose your payment date, amount, and account type.

Then, enter your routing and account number or select from an existing account already added to SpendTrack.

Click the View terms and conditions link. A new window will open. Read the terms and close the window to be taken back to your payment screen.

Next, check the box that you have read and agreed to the terms and conditions and select Set Payment to schedule your recurring payment.

View Payment History

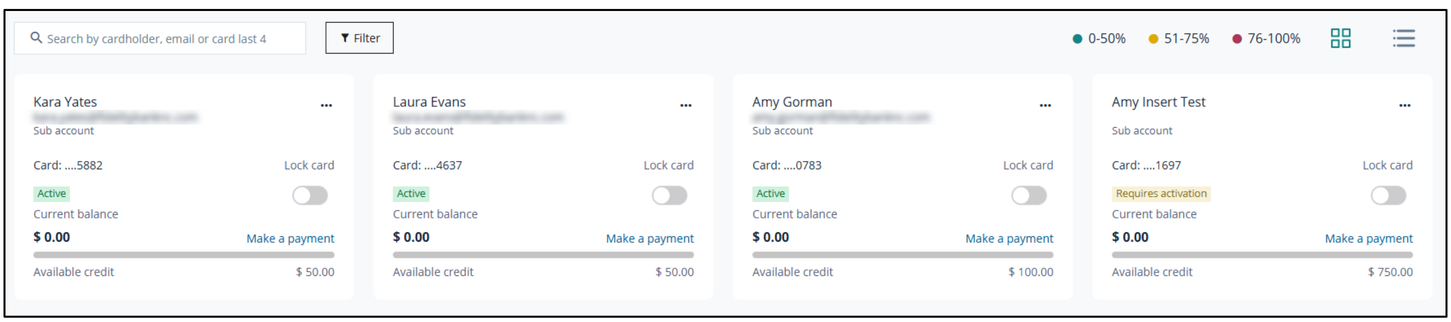
To view your payment history and scheduled payments, edit your pending payments, or add a new payment account, click the View payment activities link on your Home screen in the Payment information section.

Program Administrators

View Cardholders

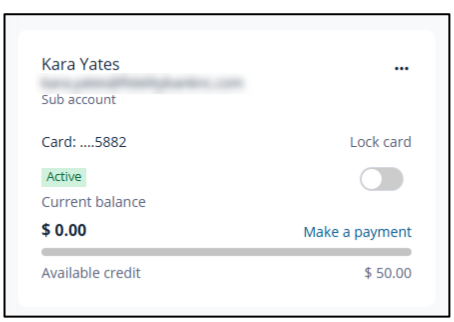
To view a list of your cardholders, click on the Cardholders tab in the main navigation menu.

From the Cardholders tab, you can quickly lock a card, make a payment, view cardholder transactions, or view the cardholder's credit limit usage. Usage is color-coded by percentage of their limit to their overall availability. You can also access the manage user profiles, manage cards, paperless statements, and reassign card functions.



Lock a Card

In the main menu, click on the Cardholders tab.

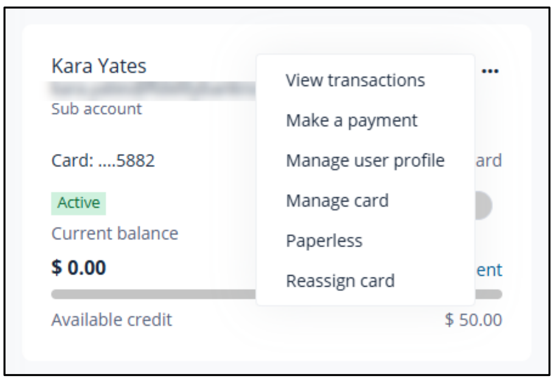


Then, locate the cardholder whose card you want to lock and click the Lock card toggle.

Locking a card immediately blocks new purchases to help protect the account in the event the card is lost or stolen.

View Cardholder Transactions

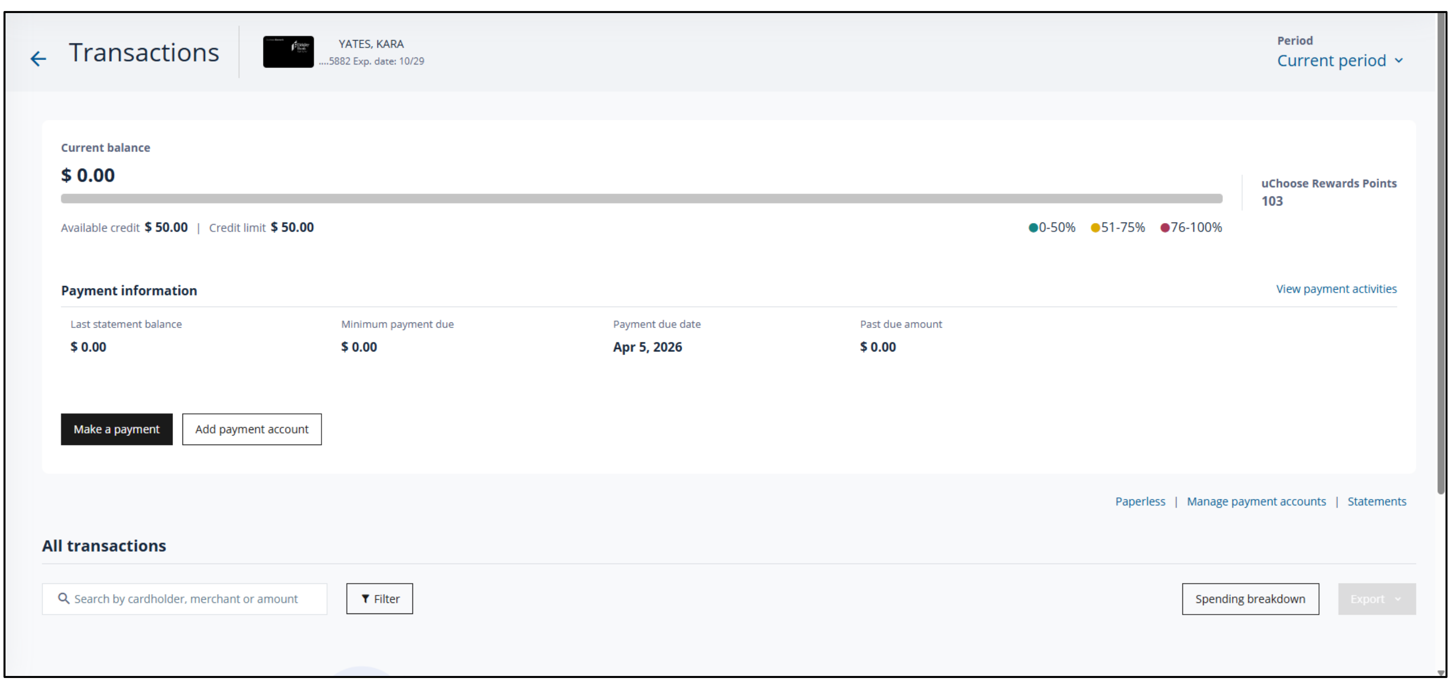
In the main menu, select the Cardholders tab.



Locate the person whose credit card transactions you'd like to view.

Then, click on the three dots next to their name and select View Transactions.

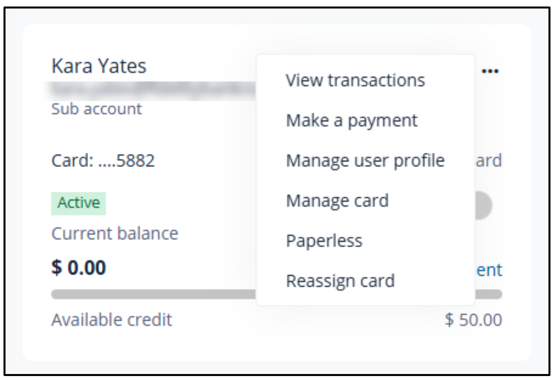
Transactions will default to the current billing period. To view transactions from a prior period or a custom date range, select the Period drop down box in the upper right corner of your screen to make your selection.



From the transactions page, you can also access the payment history for the account, choose a payment account or add a new one, make one-time payment or set up a recurring payment, download statements, or export transactions.

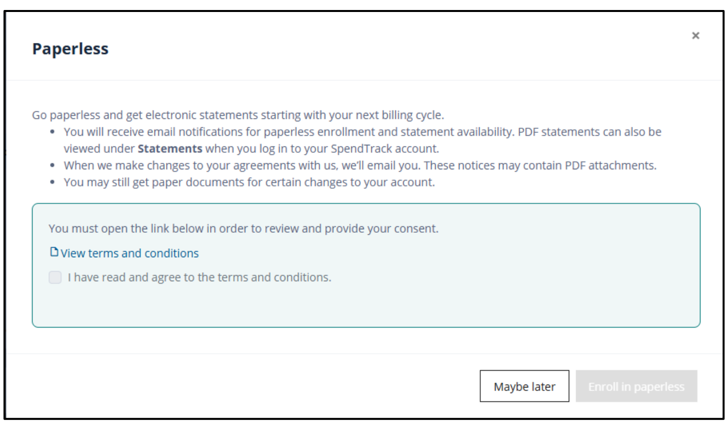
Enroll in eStatements

All accounts are enrolled in paper statements by default. To change to eStatements, select the Cardholders tab in the main navigation menu



Locate the person whose statement preferences you'd like to change.

Then, click on the three dots next to their name and select Paperless.

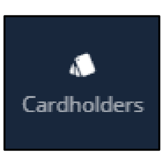


Click the link to View the terms and conditions.

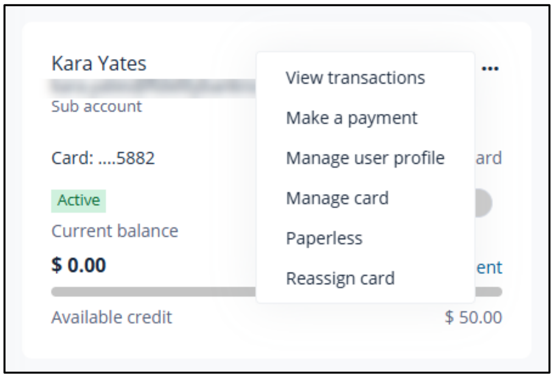
Check the box to acknowledge that you've read and agree to the terms and conditions.

Then, click the Enroll in paperless button.

Update Credit Limit

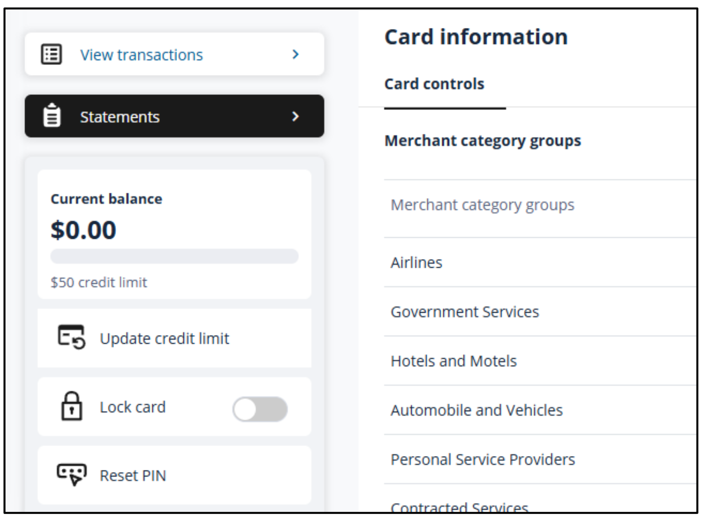


In the main menu, select the Cardholders tab.

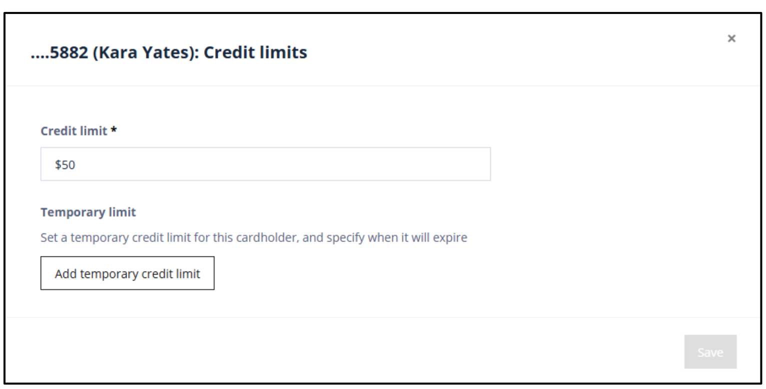


Locate the person whose credit limit you'd like to adjust.

Then, click on the three dots next to their name and select Manage Card.



Next, select the Update credit limit menu option.



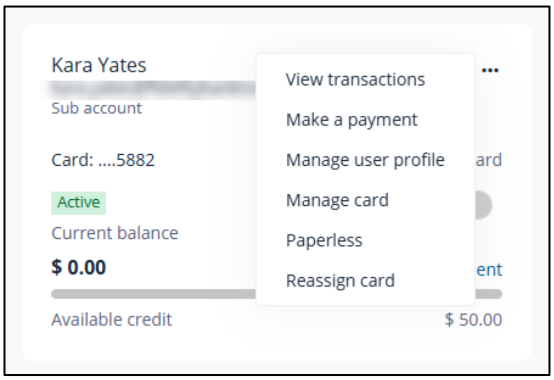
Enter the new credit limit or add a temporary credit limit and end date.

Click the Save button.

NOTE: for temporary credit limit increases, always extend the increase to the end of a statement cycle.

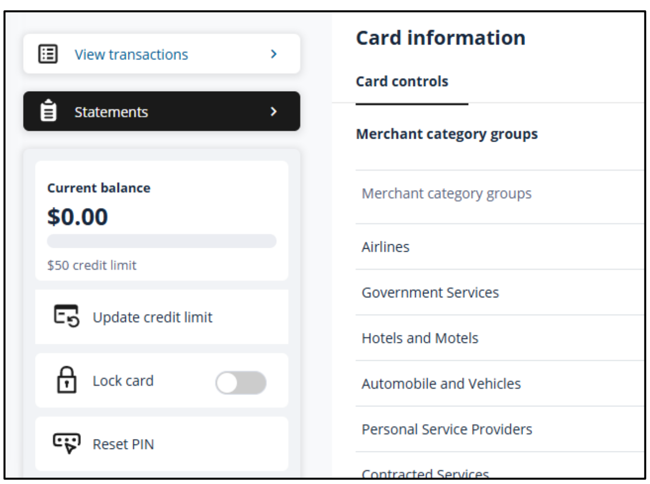
Reset PIN

In the main menu, select the Cardholders tab.

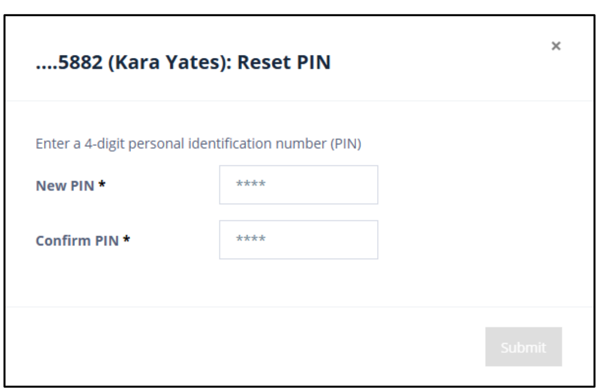


Locate the person whose PIN needs the be reset.

Then, click on the three dots next to their name and select Manage Card.



Next, select the Reset PIN menu option.

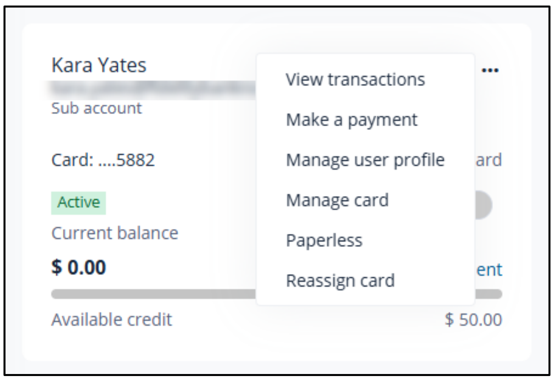


Enter the new 4-digit New PIN and retype it in the Confirm PIN field.

Click the Submit button to save your changes.

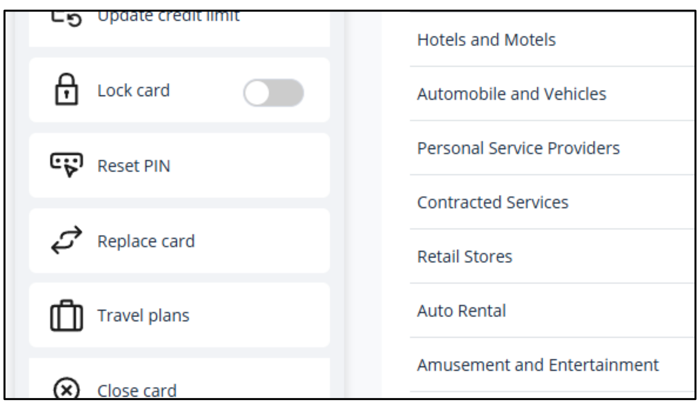
Order a Replacement Card

In the main menu, select the Cardholders tab.

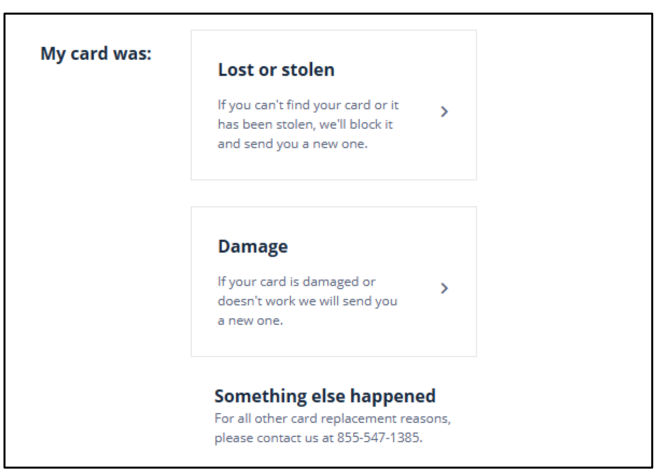


Locate the person who needs a replacement card.

Then, click on the three dots next to their name and select Manage Card.



Next, select the Replace card menu option.

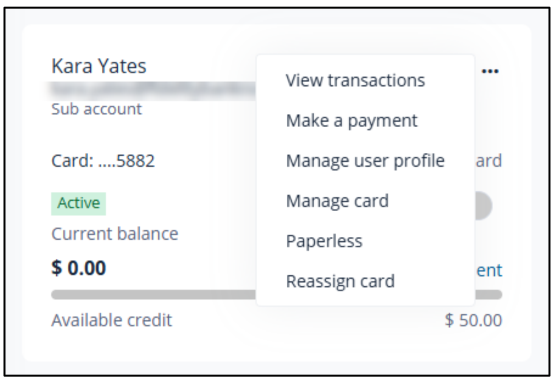


Choose Lost or Stolen or Damaged based on your needs.

Then, follow the on-screen prompts to order the replacement card for the user.

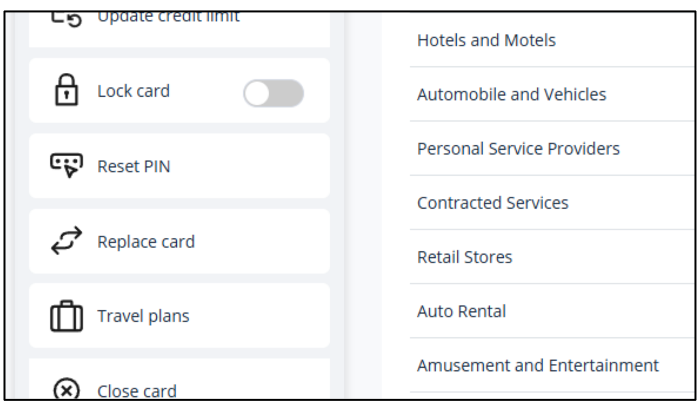
Set Travel Plans

If you have a user that will be traveling. Set up a travel plan so they can use their card without disruptions. In the main menu, select the Cardholders tab.

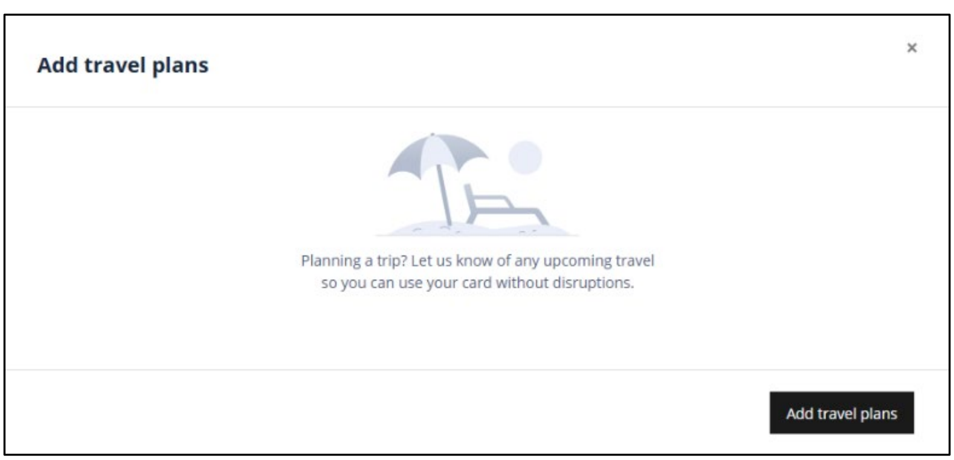


Locate the person whose travel plans you need to set up.

Then, click on the three dots next to their name and select Manage Card.



Next, select the Travel plans menu option.

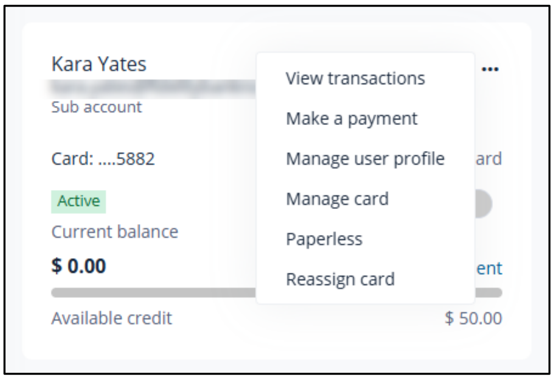


Click the Add travel plans button.

Then, follow the on-screen prompts to order the replacement card for the user.

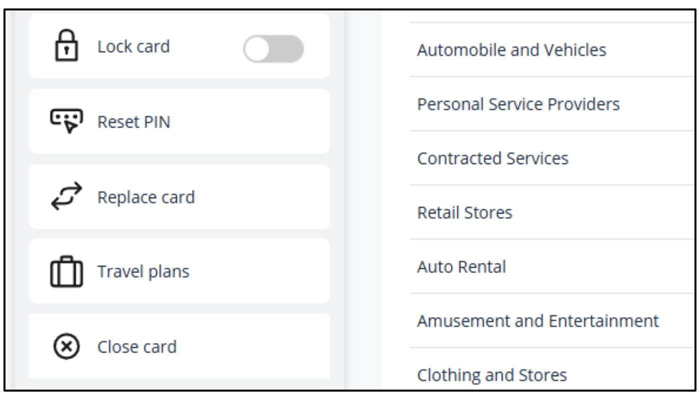
Close Card

To close a card, navigate to the Cardholders tab in the main navigation menu.

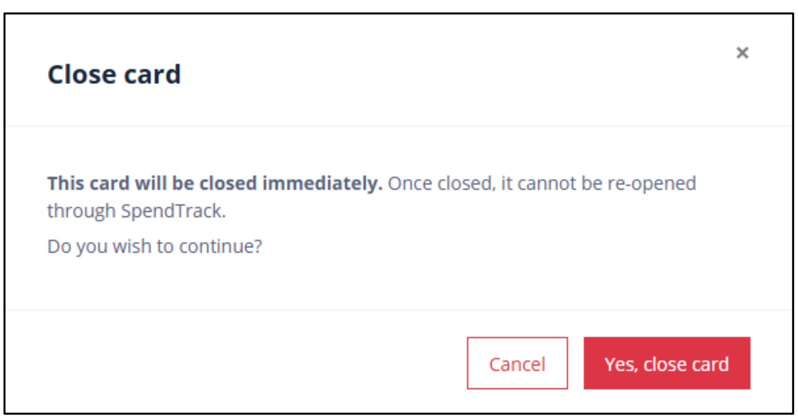


Locate the person whose card you need to close.

Then, click on the three dots next to their name and select Manage Card.



Next, select the Close card menu option.

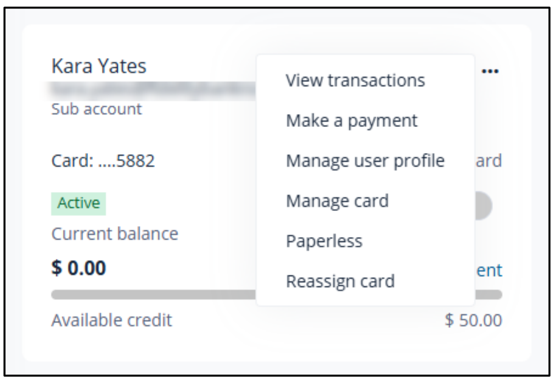


A confirmation box will appear. Click the Yes, close card button. The card will be blocked immediately.

NOTE: Closing the card in SpendTrack will only block the card. To close a subaccount, please contact creditcard@fidelitybanknc.com.

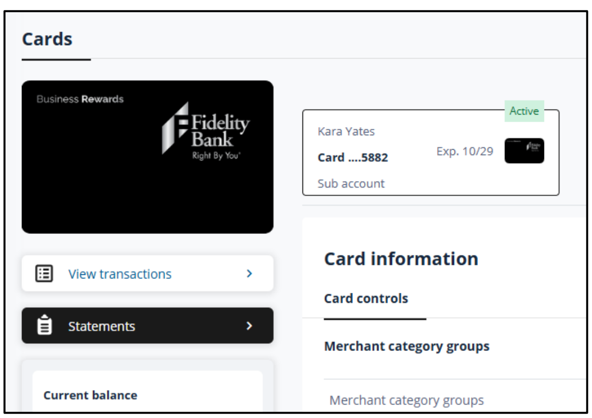
View Cardholder Statement

To view the statement of a specific cardholder, navigate to the Cardholders tab in the main navigation menu (go to page 13 for information about downloading a bulk file of all the statements on the account, including subaccounts).



Locate the person whose statement you want to view.

Then, click on the three dots next to their name and select Manage Card.

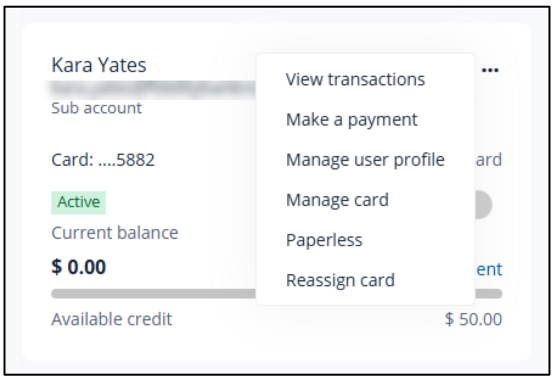


Next, select the Statements menu option.

Then, click the download icon next to the statement you wish to view. The statement will automatically download. To toggle to a different year, click the year you wish to view.

Update Merchant Category

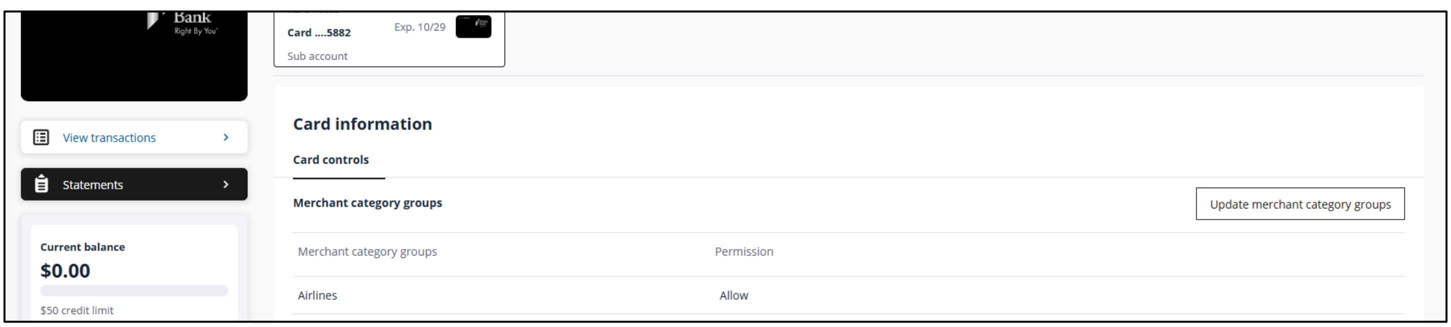
To change the merchant categories allow for a cardholder, navigate to the Cardholders tab in the main navigation menu.



Locate the person whose merchant categories you would like update.

Then, click on the three dots next to their name and select Manage Card.

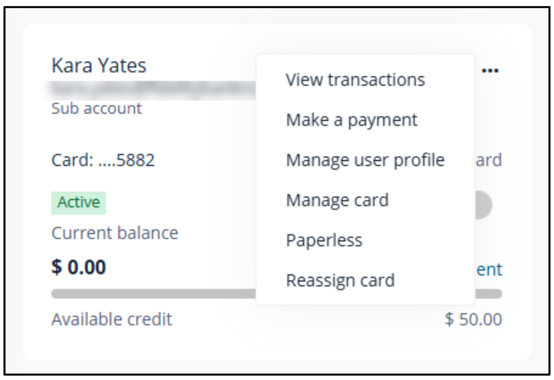
Next, select the Update merchant category groups button.



Change permissions for the user and click the Save and close button.

Update Cardholder's Personal or Contact Information

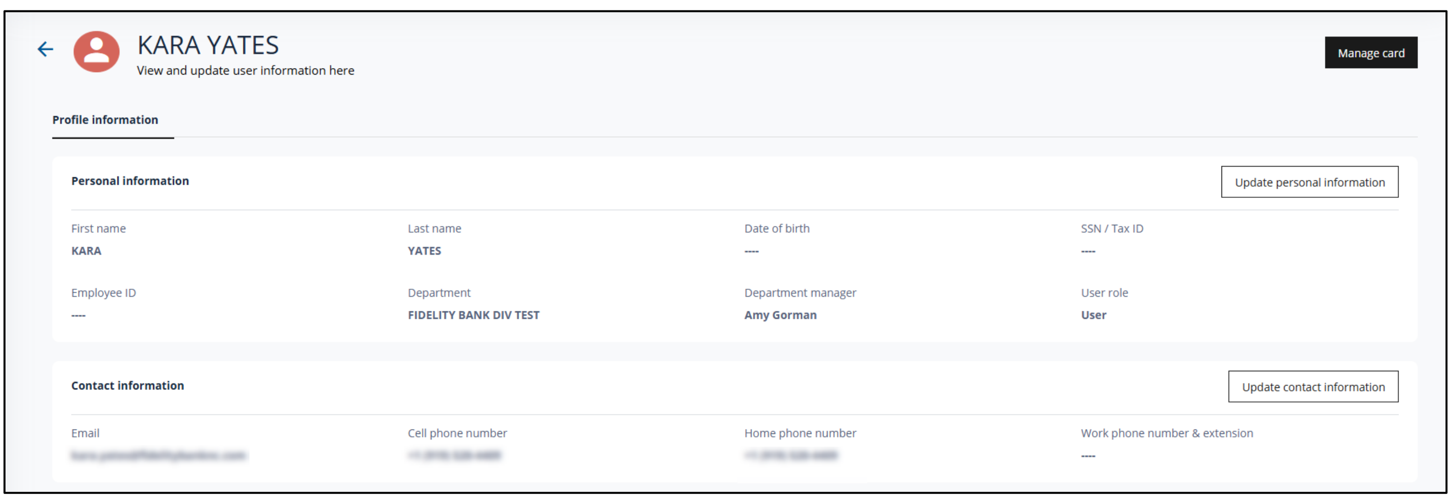
Click the Cardholders tab in the main navigation menu.

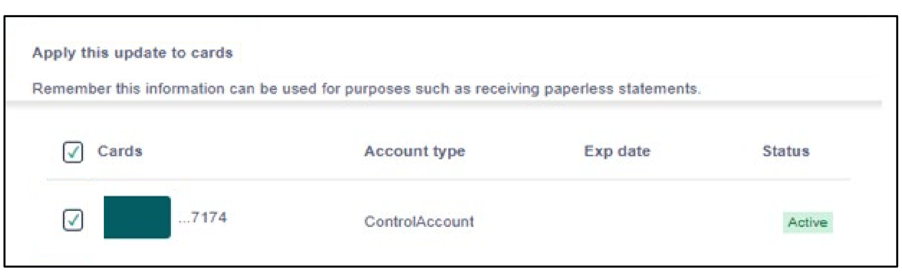


Locate the person whose information you would like update.

Then, click on the three dots next to their name and select Manage user profile.

Next, click on the Update personal information or Update contact information button to make changes.

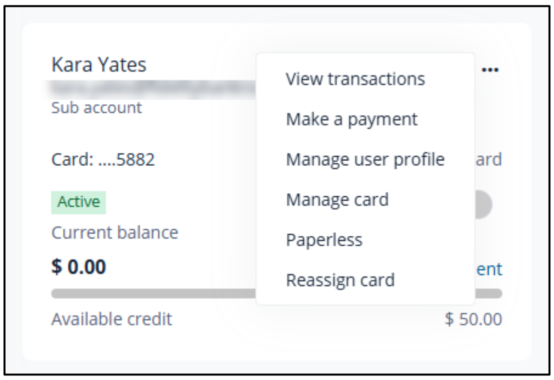




NOTE: when updating a user's contact information, click the Apply this update to cards link to send the updates to Fidelity Bank before clicking Save and close.

Disable or Remove a Cardholder

Click the Cardholders tab in the main navigation menu.

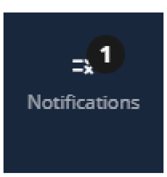


Locate the person whose account you would like to disable or remove.

Then, click on the three dots next to their name and select Manage user profile.

Next, click on the Disable user or Remove user.

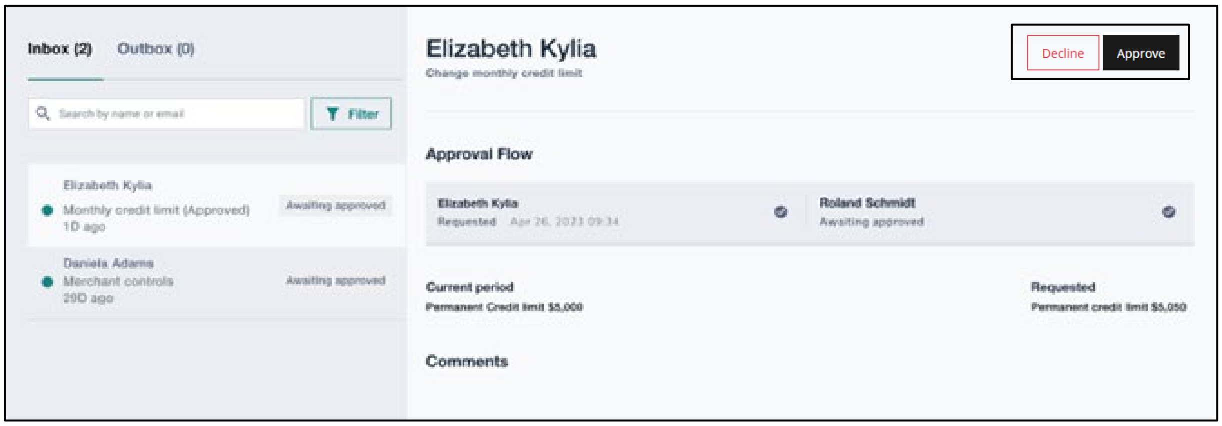
Approve Cardholder Requests



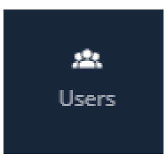
Click the Notifications tab in the main navigation menu.

The inbox displays requests from cardholders that are pending approval and other messages including useful information about approval flow and comments.

Select a message in the Inbox to display the request details and options. Then, decision the request by selecting Decline or Accept. Once a decision is made, a notification is sent to the requester.

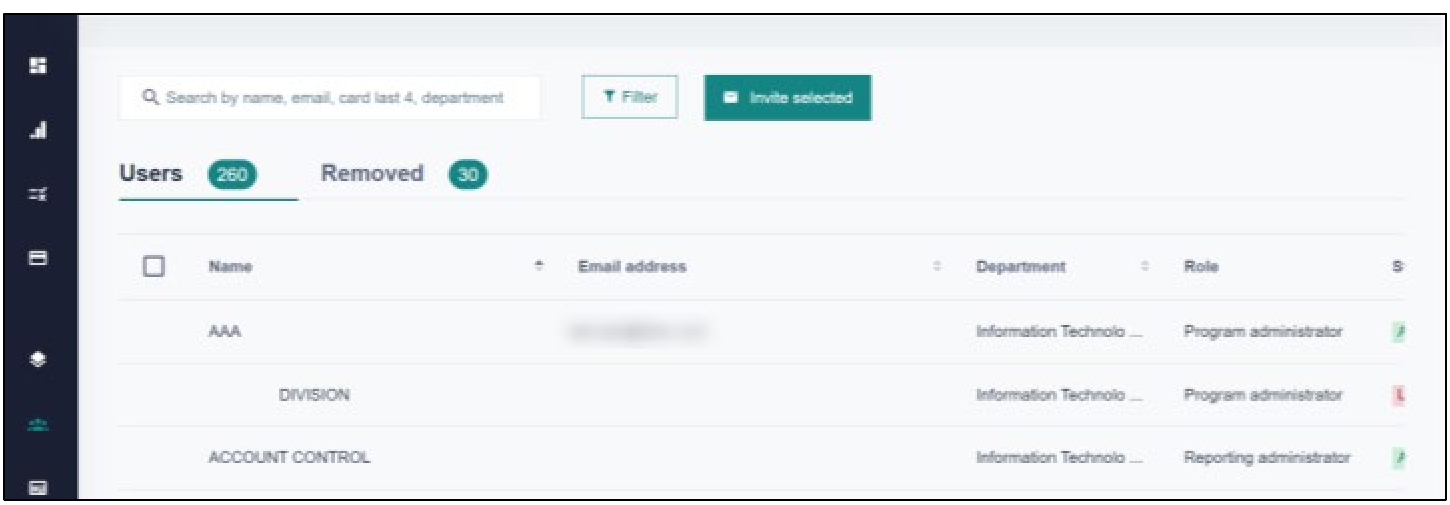


Managing Users



Click the Users tab in the main navigation menu.

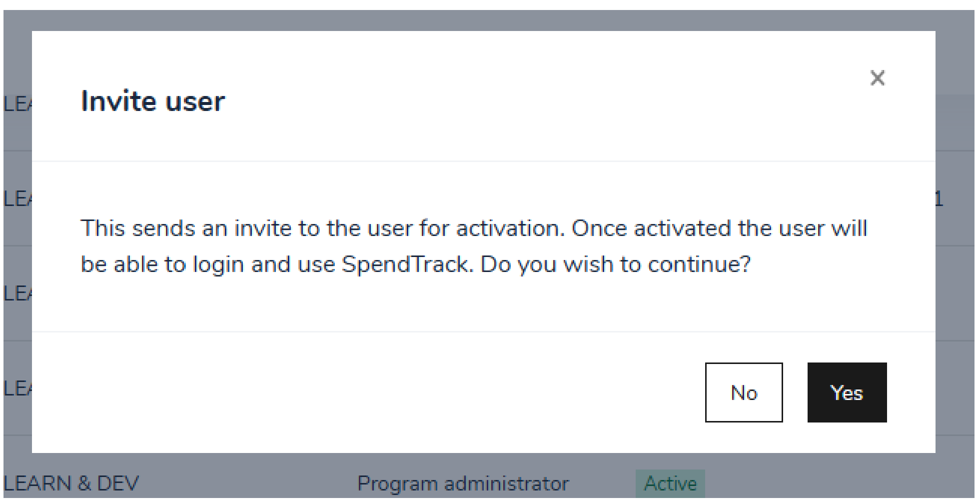
Users can be searched by name, email address, last 4 of their card number, or their department. From this screen, you can send a SpendTrack invitation link, reset a password, manage a user's profile, manage cards, disable a user, remove a user, and manage company access.



Invite a Cardholder to SpendTrack

Program Administrators can send an onboarding email to cardholders not currently registered for SpendTrack. Cardholders that do not have access to SpendTrack have a Not invited status.

First, locate the user you'd like to send an invitation to. Then, click the three dots next to their name and select the Send invitation option.

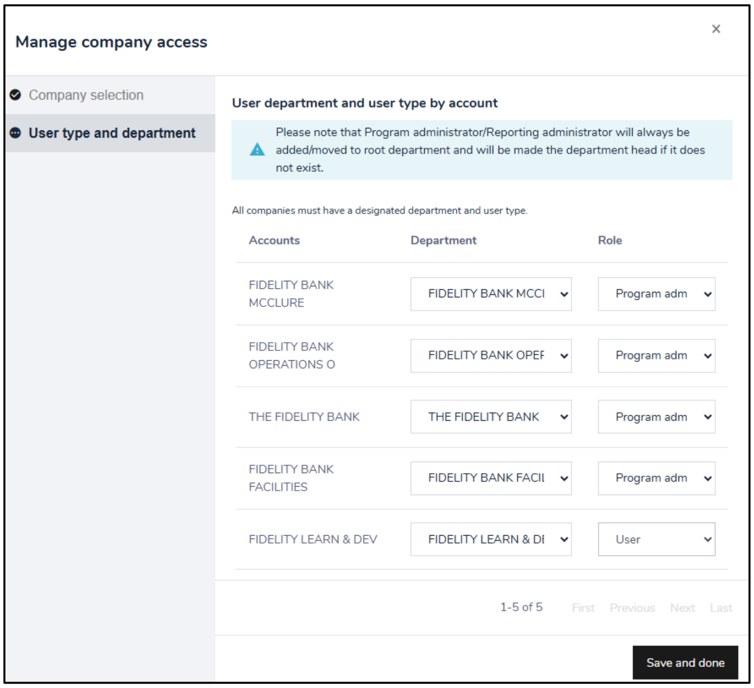


A new dialog box will appear. Click Yes to send the invitation email to the user.

NOTE: before sending users an invitation, please verify the email address is correct for this user.

Update a User's Role

From the Users page, click Manage company access to update a user's department or role.

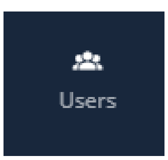


Then, use the drop-down boxes to make your changes.

Click Save and close to save your changes.

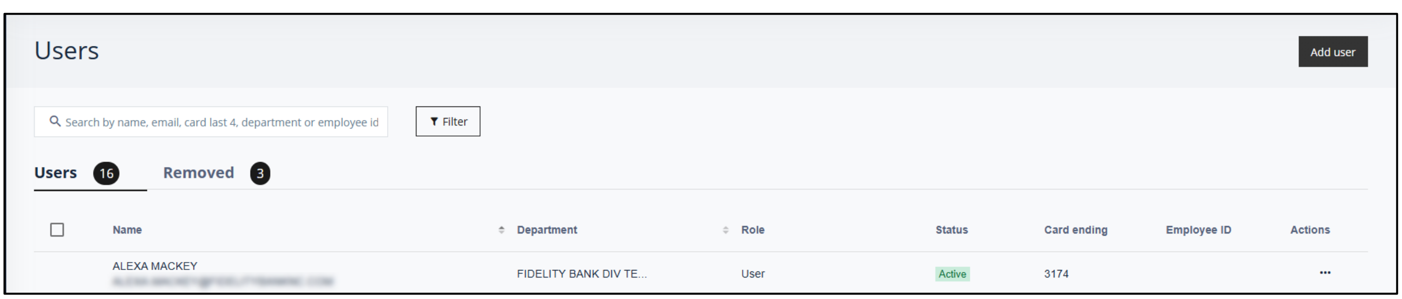
Create a New User

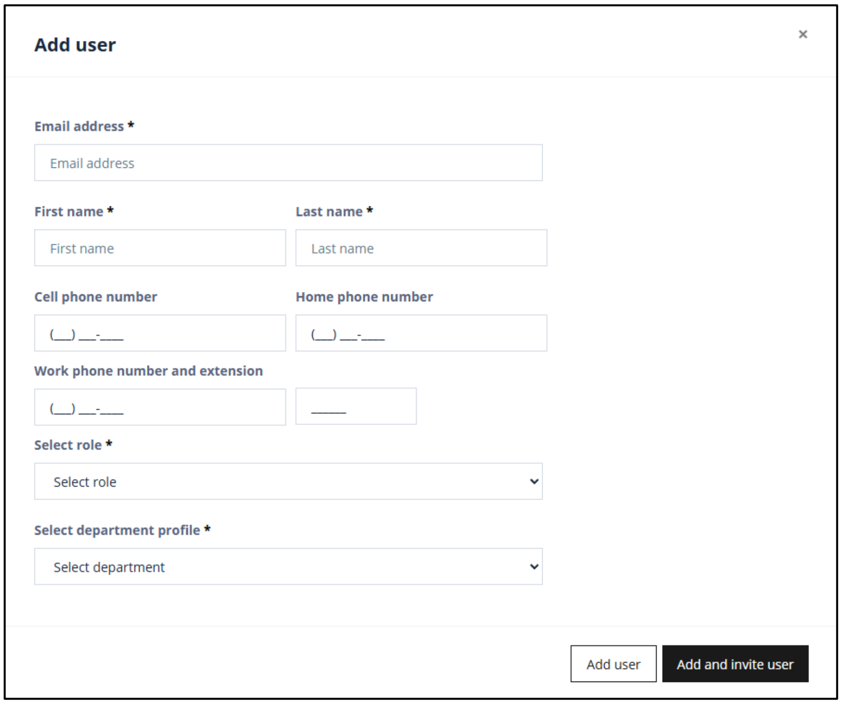
Adding a new user is the first step in submitting an application for a new card or allowing access to a reporting administrator without a card.



Click the Users tab in the main navigation menu.

Then, click the Add user button in the top right corner.



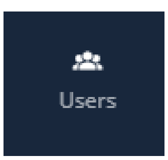


Next, complete the required fields and select the user's role and department.

Select Add User to create a new user record or Add & Invite to create a record and send the user an invitation email to log in to SpendTrack.

Order a Card for a User

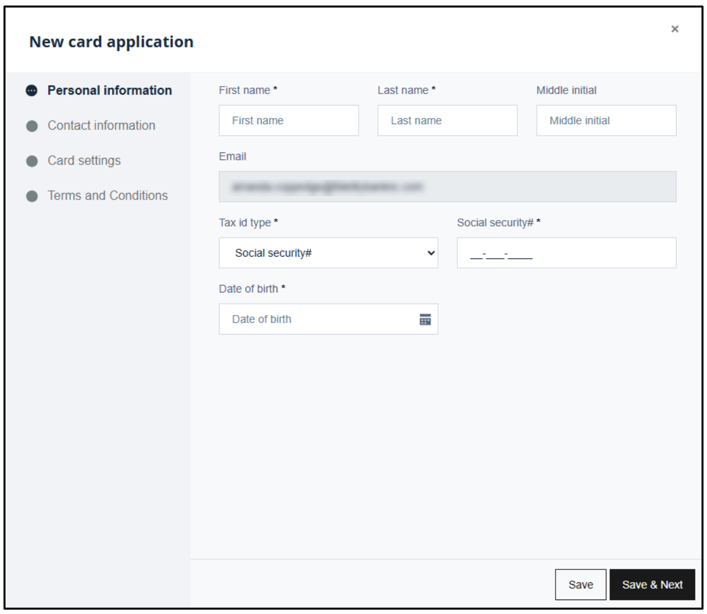
Once a user is added to SpendTrack, a card can be ordered (go to page 31 for information about adding a new user).



First, click the Users tab in the main navigation menu.

Then, click the three dots next to the user who needs a card and select Manage cards.

Next, click the Create credit card button.



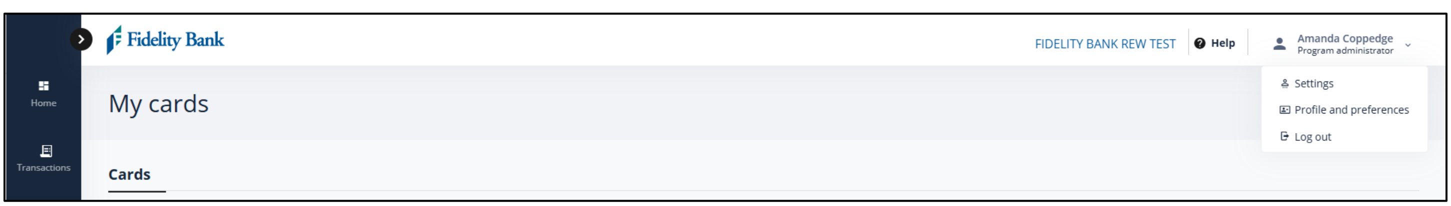
A dialog box will appear, complete the required fields and follow the on-screen prompts.

When complete, click the Submit button to order a card for the user. A physical card will be mailed to the address on file.

NOTE: always select EIN# for the Tax ID Type and enter the business' Tax ID number. When setting up a spend limit for a new card, be mindful that the spend limit cannot exceed the overall Control account limit.

Settings

To access the settings menu, select the profile icon in the top right corner of your screen and click access Setting. From the settings page, you can change your password. If you're accessing SpendTrack through the mobile app, you can also change your passcode, enable or disable biometrics, and view terms and conditions and the privacy policy.



Frequently Asked Questions

Q: How do I know what billing account I should use?

For customers with Consolidated Billing, the Control account is the default account for the landing page in SpendTrack. The control account is where all subaccount transactions roll up to and where the account is billed. To view all accounts, select the business name with the word “Company” in parenthesis. This will allow you to view any individual accounts, control accounts, and subaccounts that each company has.

For those with individual billing, select the dropdown under “billing account” and select the business name with “Company” in parenthesis. From this page, each individual account can be selected to view statements and make payments.

Q: How do I set up the department structure for my company?

To add a department, click on Departments in the main navigation menu and select the Add Department button. Next, create a name for the new department. Once the new department is created, a Program Administrator can add a sub-department by clicking on the Add Sub Dept button. **NOTE:** each department or sub-department must have a unique name.

If you delete or change the name of a department or sub-department, historical transaction information will be re-grouped in accordance with the new department structure.

NOTE: Only a SpendTrack User profile can be promoted to a Department Head.

Q: Why does the transaction amount in SpendTrack not match the amount on my receipt/invoice?

Transactions can take 24-48 hours to reach your account. During this time, the exact amount of the transaction may change. This typically happens in situations where there is a base amount (example: bill at a restaurant) and an optional amount (example: tip you may add). When a transaction is approved and displayed in SpendTrack, it initially shows the base amount. The transaction amount is updated when the charge is fully cleared.

Q: What are merchant category groups and how do I know which I will need access to?

To view a list of merchant category groups, select My Cards from the main navigation menu. Note, SpendTrack enables all merchant categories as default.

Q: How do I invite multiple users to SpendTrack?

Click on Users in the main navigation menu. Then, select the checkboxes next to the users you would like to invite to use SpendTrack and click the Invite Selected button.

Q: How do I resend a SpendTrack invitation?

If a user’s invitation has expired and it needs to be resent, click on Users in the main navigation menu. Then, select the checkbox next to the user you wish to invite and click the Re-send Invitation button. SpendTrack will send an invitation to the email address you provided when creating the user’s profile.

Q: Who do I call if I have questions about SpendTrack?

Please contact 1-855-547-1385, and selection option 5 or email us at creditcard@fidelitybanknc.com.

Q: What are the password requirements for SpendTrack?

Your password must contain at least nine characters, including at least one uppercase letter, one number and one special character. You may not reuse any of the four most recent passwords.

Q: Is my password the same on the mobile and web application?

Yes, your password remains the same for all SpendTrack applications.

Q: Does SpendTrack time out due to inactivity?

Yes, your session will time out after 15 minutes of inactivity.

Q: What alerts are available in SpendTrack?

SpendTrack does not support alerts at this time.

Q: Are the SpendTrack mobile app and web experience the same?

For users, the experience and functionality remain consistent across both platforms. However, for Program Administrators, the mobile app may have limited functionality for certain tasks such as managing users. In such cases, accessing the web platform will provide complete access and functionality.