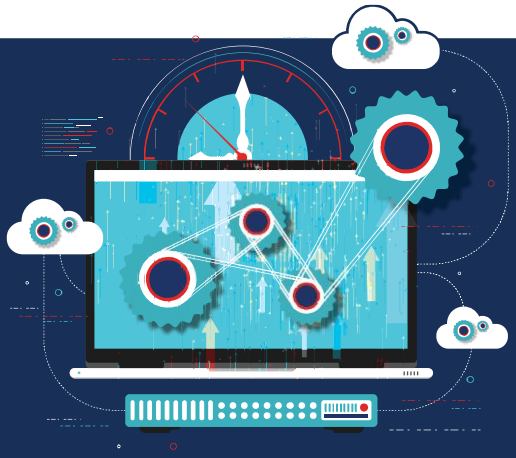
Stock Yards Bank & Trust | CARD SERVICES



SpendTrack Card Management

QUICK START GUIDE

Stock Yards Bank & Trust

Card Services

(502) 625-9955

creditcard@syb.com

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Registration

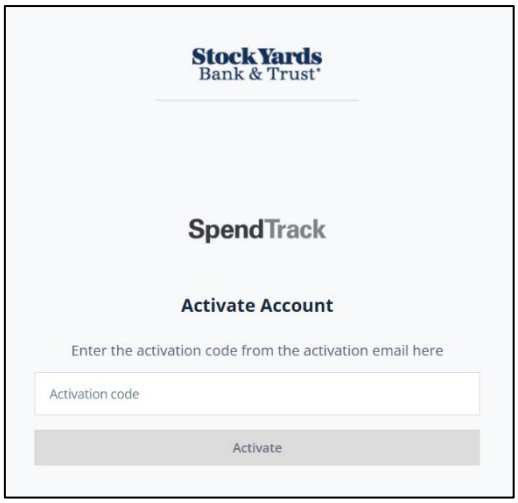
Welcome to SpendTrack! This guide is designed for administrators responsible for managing accounts, users, permissions, and financial data tracking. It provides step-by-step instructions to maximize the platform's effectiveness.

To access SpendTrack for the first time, you will need the following information:

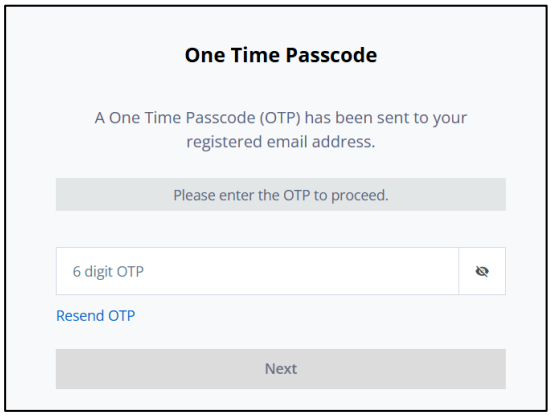
- **User ID** (email address associated with your Business Credit Card account)
- **Access code** (sent directly to the email address associated with your User ID)
- **Link** to the SpendTrack login page

Login Activation

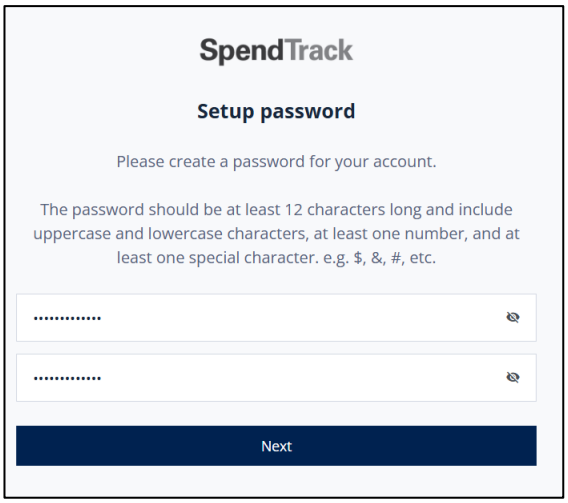
1. Before your first login, an email will be sent to the address associated with SpendTrack. Copy the activation code provided in the email.
2. Click the link provided in the email and paste the activation code.



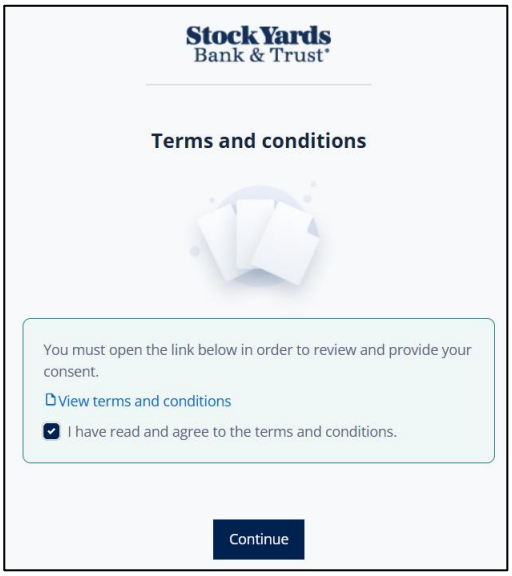
3. A one-time passcode (OTP) will be sent to the user's email. Enter the passcode.



4. Create a SpendTrack password, then select **Next**.



5. Review the **Terms and Conditions**, select "I have read and agree to the terms and conditions" (only at initial login), then click **Continue**.

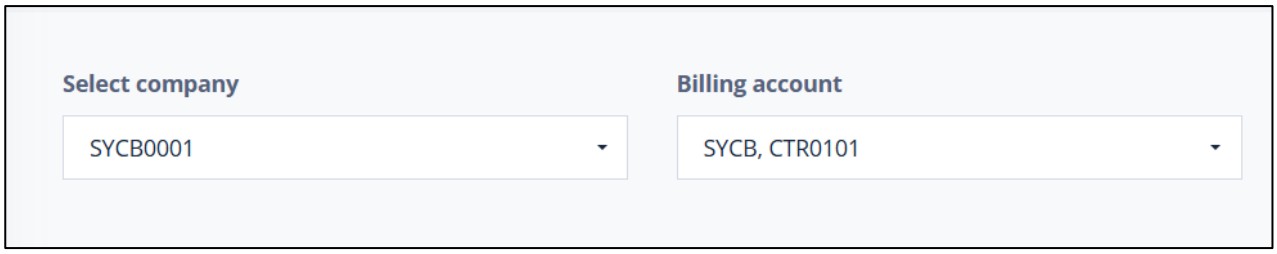


6. A welcome message will appear. Click **Begin**.

Note: Select **Forgot Password** from the login screen to receive a temporary password and access code.

Homepage Navigation

The Homepage includes two key dropdowns: **Select Company** and **Billing Account**. The company name is displayed in the Select Company dropdown.



For companies that have designated billing accounts, the **Billing Account** dropdown displays all the control accounts available for the given company (if there are no control accounts, the dropdown defaults to the company record). This dropdown enables you to view detailed cardholder and transaction information for the selected billing account. The administrator can view their full company account record or multiple billing accounts. From this screen, you can manage payments, view documents, and execute other actions for a selected billing account.

Cardholder Management

After selecting a billing account, the **Cardholders** and **Transactions** tabs are displayed. The Cardholders tab displays the eight cardholders with the highest balance in that billing account. It also includes a tab to **View** all cardholders. If a company does not have a designated billing account, the **Billing Account** dropdown defaults to displaying the eight cardholders with the highest balance in the company record.

From the Cardholders tab, the **Lock Card** and **Make a Payment** options are available. Other card management functions include: **View Transactions**, **Manage User Profiles**, and **Manage Cards**. The Cardholders tab also allows an administrator to select the **Paperless** and **Reassign Card** functions. Administrators can also view the cardholder's **Credit Limit Usage**.

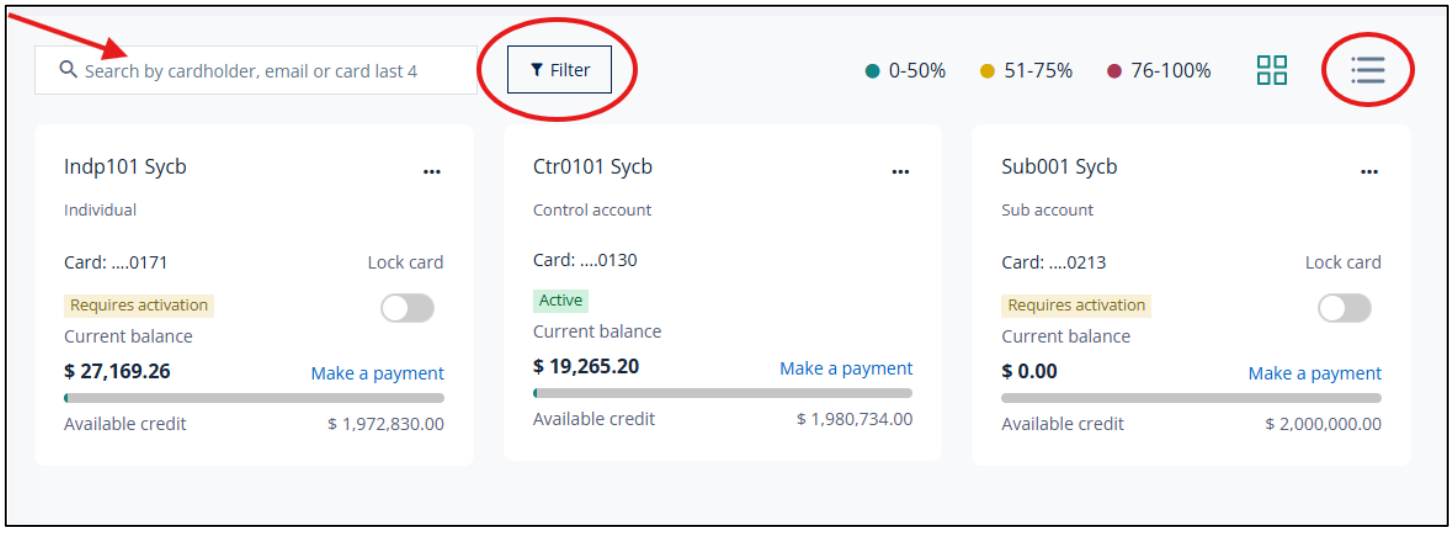
The Cardholder tab and Cardholders screens display the Credit utilization bar by account type:

- Control account
- Sub-account (**corporate** billing)
- Individual-pay (**individual** billing)

The Cardholder tab and Cardholders screens default to **Tile View**. **List View** is also available.

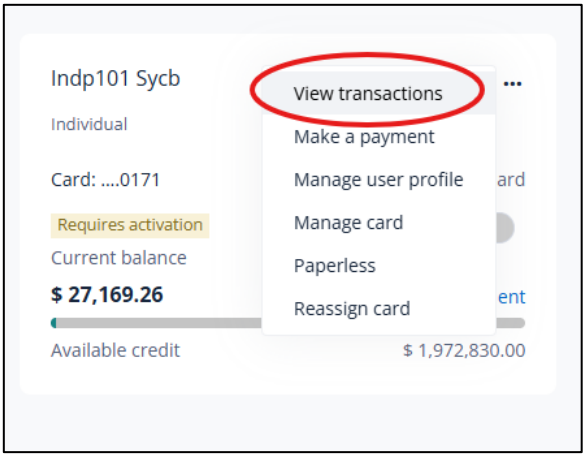
The following display functionality is available on the **Cardholders** screens:

- Search by cardholder name, email, or last four digits of the card number.
- Select **Filter** to display a list of fields that can be used to apply a filter.
- Select a column heading to sort ascending or descending in the list view.

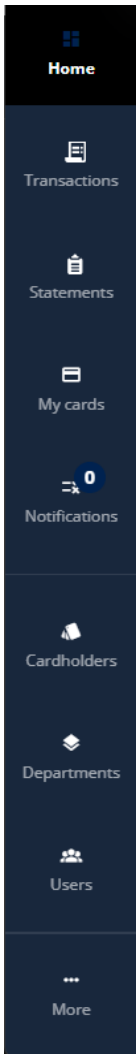


Transactions

To view transactions, click the ellipsis (…) next to the name, and select **View Transactions**. The **Transactions** tab defaults to display the eight latest transactions within a given billing account. It also includes a tab to **View** all transactions. If a company does not have designated billing accounts, the **Billing Account** dropdown defaults to the company record and lists the eight latest transactions within the company.



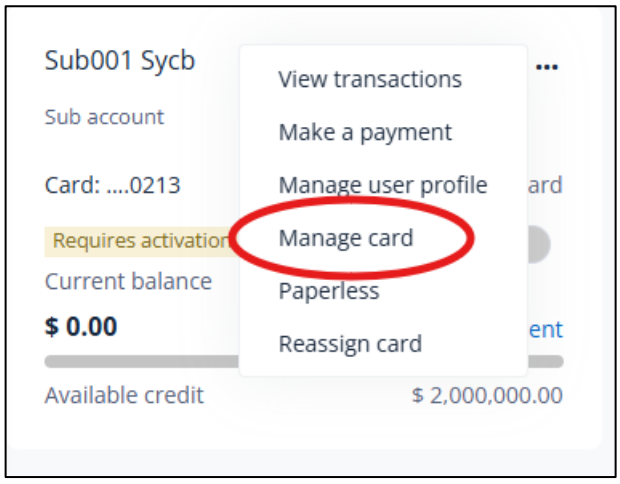
The navigation pane on the left provides additional information:

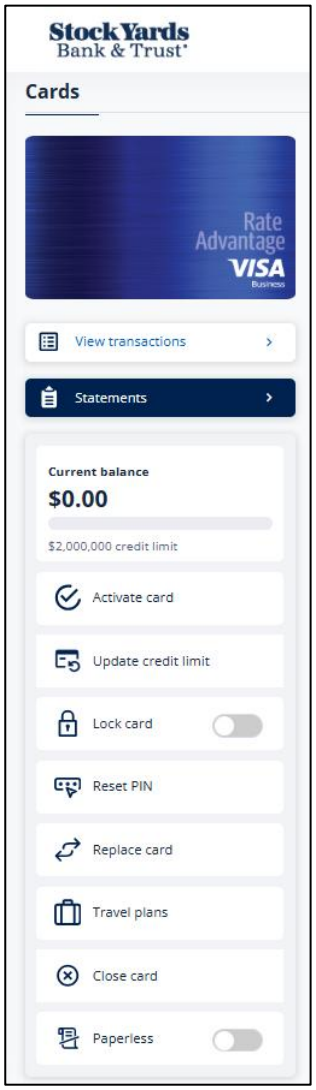


- **Transactions** for easy access to the company transaction screen.
- **Statements** to quickly pull up electronic copies of statements.
- **My cards** for program administrators who also have cards issued under the company account.
- **Notifications** for a complete list of requests from cardholders under the selected company.
- **Cardholders** to view a quick listing of the company cardholders.
- **Departments** to view a full list of Departments and the department heads.
- **Users** to view an entire list of users for the company.
    - Search by name, email, or last four digits of the card number or department.
    - Select Filter to display a list of fields that can be used to apply a filter.
    - Select a column heading to sort ascending or descending.
    - Users are listed with the card assigned to them.
    - Also marked is the status of their SpendTrack access.
- **More** to access additional selections like:
    - **Analytics** to view a complete summary of spending trends.
    - **Audit Logs** to display changes made to user records.
    - **Company Settings** to update settings like Autopay, Merchant Category Groups, and more.

Manage Cards

To view or update cardholder information, from the Homepage click **Cardholders** → **View all Cardholders** → Select the **ellipsis (…)** next to the card → **Manage Card**.





Under this section the following tasks can be performed:

- **View Transactions**: Select the > to display a page of current cycle transactions displays. To view transactions from previous cycles, use the Period dropdown.
- **Statements**: Select the > to display the Statement screen for the selected account type.
- **Activate Card**: Activate a cardholder's card by entering in the card information.
- **Update credit limit**: Maintain credit limit for the account. A temporary credit limit can be added or removed from the account.
- **Lock Card**: Navigate to the toggle button and select Yes to lock card.
- **Reset PIN**: To update the PIN, select the > button. Enter and confirm the new PIN and select Submit.
    - ***NOTE*** If your company is not set up to allow cardholders to perform cash advances, then this option might not be available.
- **Replace Card**: Navigate the pop-up window for contact information when your card is:
    - Lost or stolen
    - Never received
    - Damaged
- **Travel Plans**: Add travel plans including location and dates of travel.
- **Close Card**: Select the option, and then from the popup select "**Yes, close card**".
- **Paperless**: Click the toggle button to display the pop-up window.
- **Update Merchant Category**: A window displays to the right. Alter the Permission between Allow and Decline for the desired merchant category group.

Cardholder Profiles

To manage the user/cardholder profiles, from the Homepage select **Cardholders** → **View all Cardholders** → Select the **ellipsis (…)** → **Manage User Profiles**.

Profiles can be managed in SpendTrack at an account level. Profiles are now split into two sections:

- Personal Information (SpendTrack User Profiles)
- Contact Information

Note: Changes made within SpendTrack are for SpendTrack only.

Manage Users

To manage users, select **Users** from the navigation pane.

Complete a search by any of the following criteria:

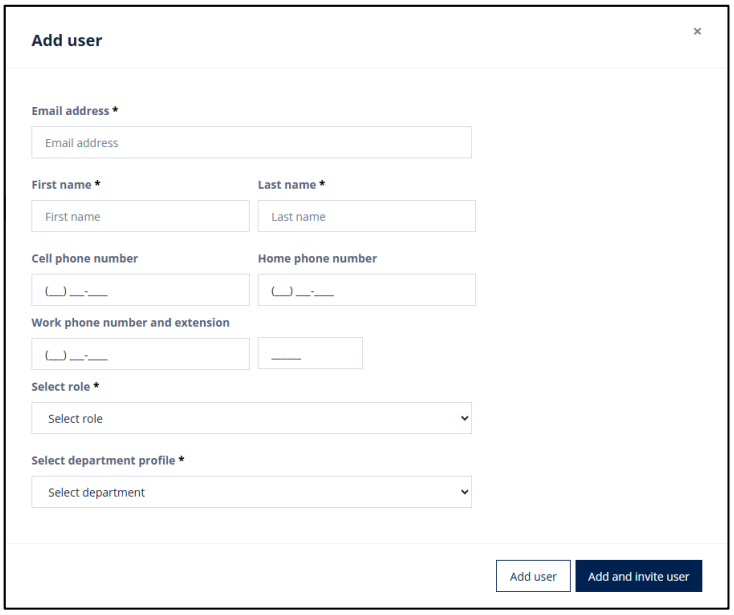
- Search by user's name or email.
- If the status is **Not Invited**, select the checkbox to the left.
- Select **Invite Selected** at the top of the page.
- The user receives an email with instructions to log in.
  - If the company participates in self-registration, the Program Administrator (PA) does not need to invite cardholders to access SpendTrack. The cardholder is sent a welcome email with instructions. After self-registering, the PA accepts or declines the request from the Notifications page.
- Select a column heading to sort the list ascending or descending.
- Select a record to open the User page.
- Select the Action menu to the right for additional options:
  - **Disable User**: Changes the status to Inactive.
  - **Reset Password**: Prompts the user to reset the password.
  - **Edit Profile**: Opens the Edit User page.
  - **Card Profile**: Opens the Card Profile page.

Create a New User

Administrators can create new users, which is the first step in ordering a new card.

From the navigation pane, select **Users** → **Add User**.

1. Enter the **Email address**
2. Enter **first and last name**
3. The **cell and home phone numbers** are not required fields but will be needed for the cardholder to receive text messages concerning possible fraud or to confirm transactions.
4. Select the **role** the user should have, either Program Administrator, Reporting Administrator, or User.
    a. Program Administrator: Can review and maintain cards for the company and can make changes and payments for the company.
    b. Reporting Administrator: Can review the entire company and cards but cannot make changes.
    c. User: Can only view the cards they are assigned and have limited maintenance access (i.e. turning the card off).
5. Select the **department** profile if you have departments set up.
6. Click **Add and invite** user. This will generate an email to the user so that they are able to complete the enrollment process.

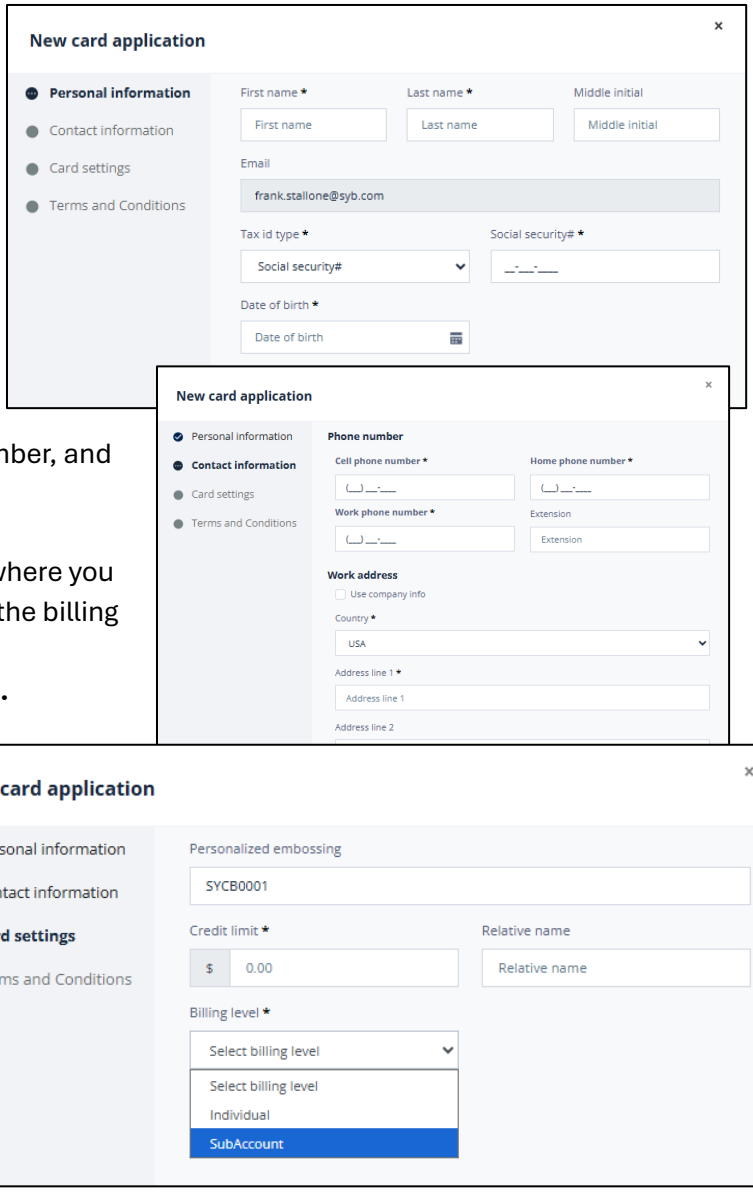


Note: If you are just ordering a card without granting access to SpendTrack, only select **Add User** so that an email *will not be generated* to the cardholder.

Add New Card

After the user is created:

1. From the list of users, click on the user name, and select **Manage Cards.**
2. Select **Apply for Credit Card.**
3. Enter the **Name, Email, Tax ID (Business EIN),** and **Date of Birth.**
4. Select **Submit** on the New card Application window.
5. Click **Save & Next.**
6. Enter **Contact Information**. This includes the business mailing/billing address, work phone number, and mobile number for fraud alerts and notifications.
7. Click **Save and Next.**
8. Next is the Personalized embossing area. This is where you will establish an individual credit limit, as well as the billing level (see Billing Levels below).
9. After selecting the Billing level, Click **Save & Next.**
10. Click the **View Terms and Conditions** box and select that you have read and **Agree** to the terms and conditions.
11. Select **Submit.**



Billing Levels:

- **Individual**: This indicates that the cardholder should be billed through individual billing.
- **SubAccount**: This ensures that the cardholder should be billed through corporate billing. This is the most common billing level used. Please contact Stock Yards Bank Card Services at (502) 625-9955 with any questions regarding this selection.

Note: Submitting this form begins the card creation process. After the card is created it can be seen on the Homepage.

Cardholder Transactions

To access cardholder transactions, from the Homepage select **Cardholders** → Select the **ellipsis (…)** → **View Transactions**.

The following functions are available on the Cardholder Transactions page:

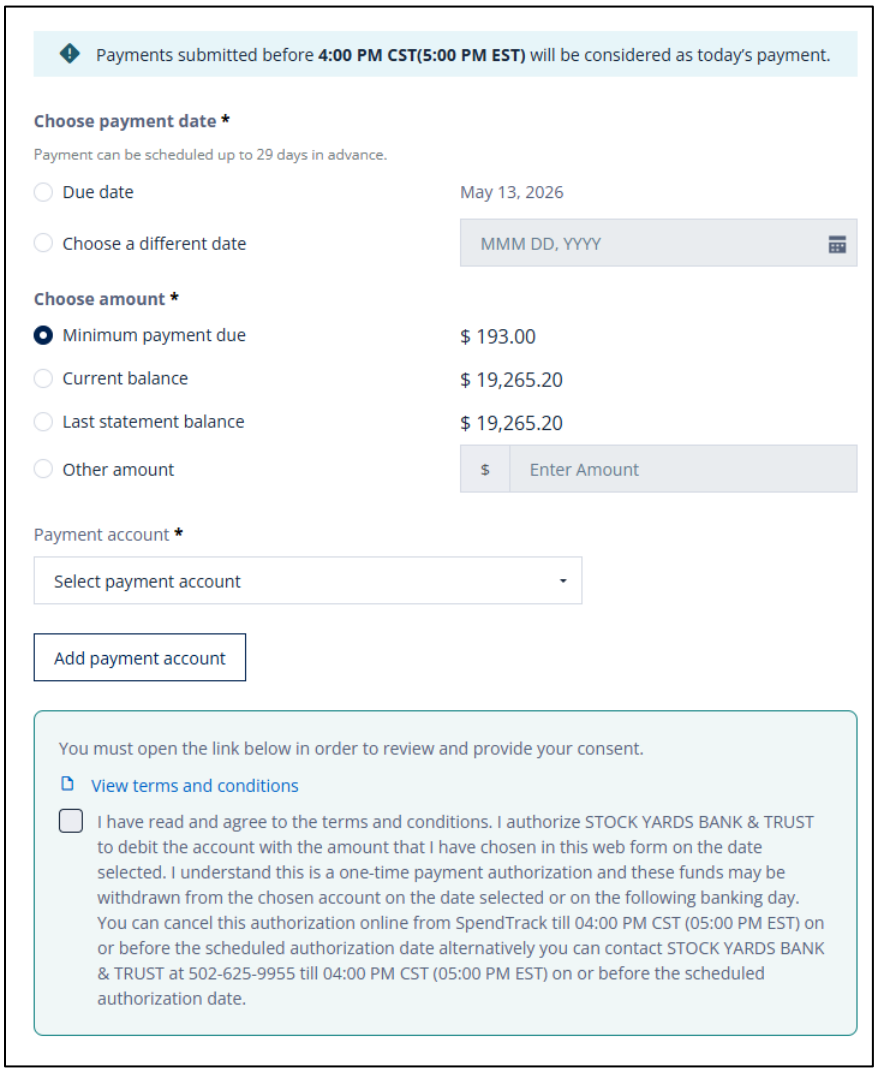
- **Period**: Change from the current period to previous month cycles.
- **Add Payment Account**: Choose a payment account or add a new one.
- **Make a Payment**: Displays a dialog box to make a one-time payment and autopay for Control account and individual-pay account.
- **Set Up Autopay**: Displays a dialog box for recurring payments.
- **Statements and Documents**: Select a statement to download as a PDF.
- **Export**: Export the list of transactions as a CSV or QBO file.

Cardholder Payments

To access cardholders' payments, from the Homepage select **Make a Payment** located under Payment Information.

Make a One-Time Payment

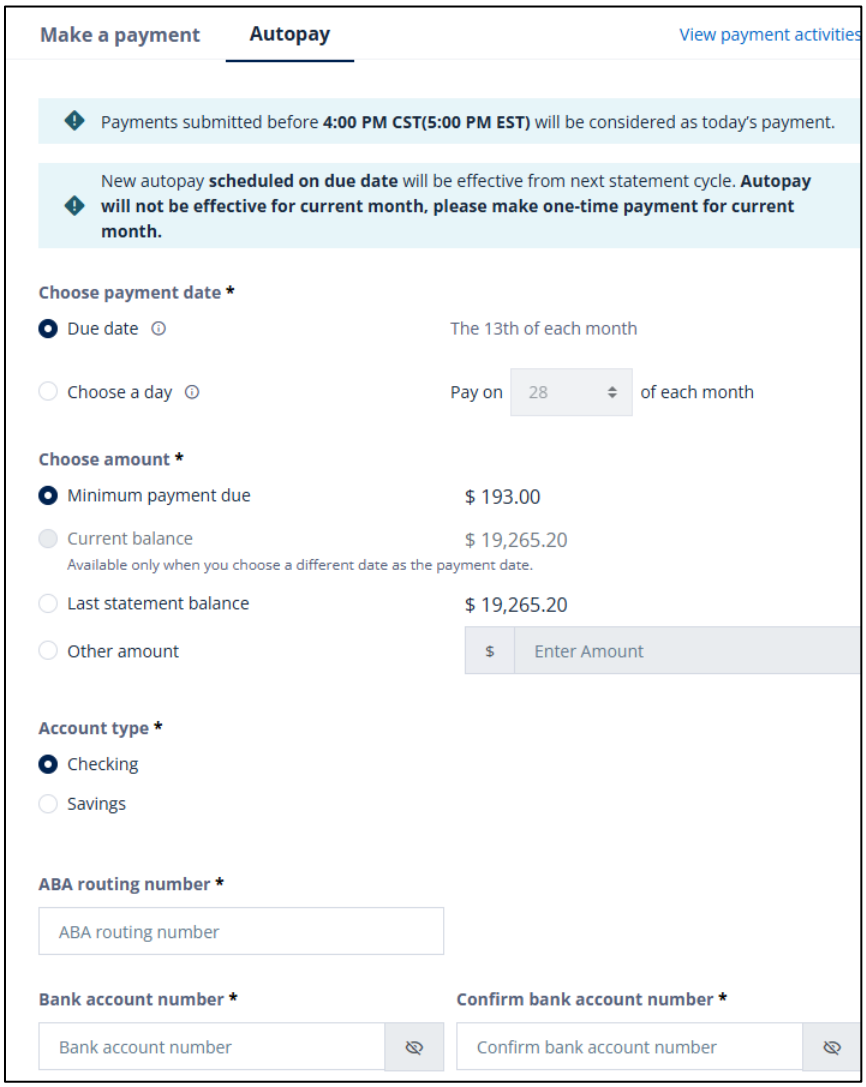
1. Select **Make a Payment.**
2. Choose a payment date.
3. Choose an amount.
4. Select a payment account from the dropdown.
   - Add a payment amount before making a payment.
5. Select **View Terms and Conditions.**
6. Select the **checkbox** for the payment disclosure.
7. Select **Pay.**



Note: The one-time payment for "Other amount" cannot exceed the current balance of the account.

Set Up Autopay

1. Select **Autopay.**
2. Choose a payment date.
3. Choose an amount.
4. Choose an account type (checking or savings).
5. Enter the bank routing and account number.
6. Select **View Terms and Conditions.**
7. Select the **checkbox** for the payment disclosure.
8. Select **Pay.**



View Payment History

To view the payment history for an account, from the Homepage select **Billing account** → **View Payment History** (located under Payment information).

From this screen, account type payments can be viewed. This includes Control account, Sub-Account (for corporate billing), or Individual Pay (for individual billing) account:

- **Pending payments** displays the scheduled payments on the account.
- **Past payments** displays posted payments on the account.

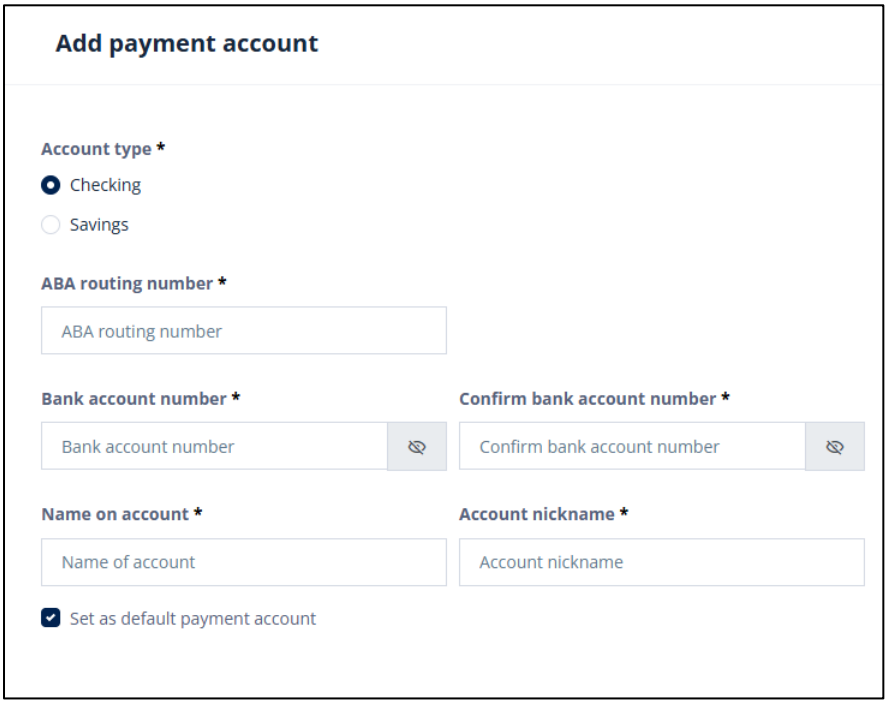
Note: Scheduled payments can be edited or cancelled until 5:00 PM EST (4:00 PM CST) on the payment date. Processed payments might appear in Pending Payments until midnight of the payment date.

Add or Manage Payment Accounts

To add or manage a payment account, from the Homepage select **Bill account** → **View Payment Activities** → **Payment Accounts**. You will be able to edit or remove payment accounts from this screen.

To add a payment account:

- Select **Add Payment Account.**
- Select the account type.
- Enter the bank routing and account number.
- Enter the Name on the account.
- Add a Nickname for the account.
- Select **Add Payment Account.**



Notifications

Notifications can be found from the navigation pane. The Inbox displays requests from cardholders that are pending approval. Messages include useful information, including the approval flow and comments.

Select a message in the Inbox to display the request details and options.

- **Decline**: Rejects the request and sends a notification to the requester.
- **Accept**: Approves the request and sends a notification to the requester.

Additional Information:

- If the company participates in self-registration, the self-registration requests display on the Notifications page.
- The first administrator to self-register is approved by the financial institutions Admin.
- Subsequent requests from other company administrators or cardholders are sent to the primary administrator notifications tab to approve or decline.

Audit Logs and Settings

Audit logs display changes made to user records. To view the log, select **Audit Logs** from the navigation pane.

View Your Audit Log

1. Use the Filter by dropdown list and the date fields to filter the list by criteria in a date range.
2. Select the column headers to sort ascending and descending.
3. Select Export to CSV to save the data as a .csv file.

Make Edits to Your Profile in Settings.

1. Select your name in the top right to view a dropdown list.
2. Select **Settings**. The Settings page displays.
3. Select the **pencil icon** next to Change Password to update the password.

Questions?

This guide is designed to help you navigate many of the most commonly used features of SpendTrack. If you have any questions about the topics covered – or need assistance with other available functions – please contact:

Stock Yards Bank & Trust
Card Services

Phone: (502) 625-9955
Email: creditcard@syb.com

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