SpendTrack
Business User Portal Guide

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

Bangor Savings Bank

You matter more.®

Member FDIC

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SpendTrack **Setup**

What is SpendTrack?

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

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

SpendTrack **Roles**

Roles in SpendTrack

- **Program Administrator:** This individual (Guarantor or Non Guarantor) will have the capability to manage the business credit card system. This person can issue new credit cards, add and remove users, create departments, manage credit cards, and view transactions and statements.

- **Reporting Administrator:** The reporting administrator is someone you want to have access to your reports but not issue a card, such individuals like an accountant, members of your accounts payable team, or a bookkeeper.

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

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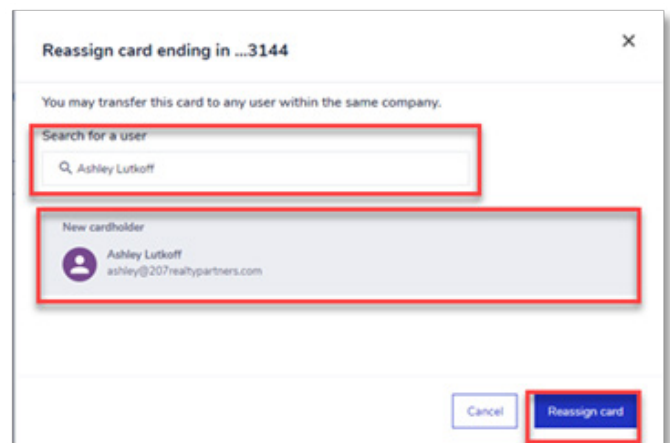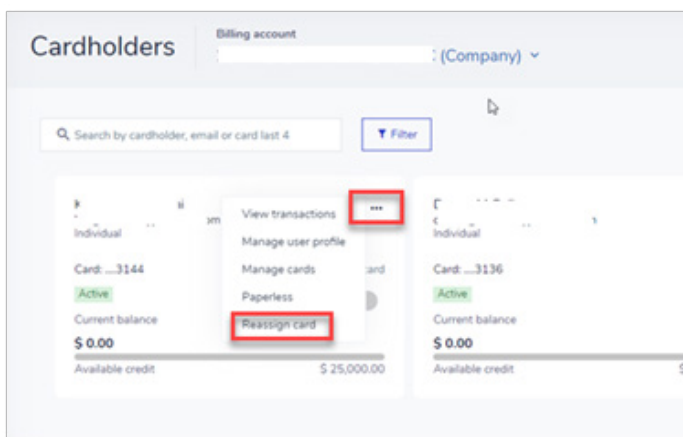
Email Correspondence to Program Administrator

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

Business Account Structure and Billing

Companies can choose the way they want their employees to be authorized and billed. All new cards issued on an everblue® Business Rewards Plus Mastercard account will default and be set up an Individual Pay Account.

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

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

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

Billing Level Options:

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

Company Record

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

Individual Pay Billing

Employee cards under an Individual Pay billing structure will result in each employee having an Individual Pay (I-Pay) Account/Card under the Company Record. I-Pay Accounts/ Cards receive a separate statement/bill, and the individual is responsible for payment. All new accounts transmitted from Loan Director will default to this type of setup. Payments, statements, and plastics are issued at the I-Pay Account/Card level. Authorizations performed against the I-Pay Account/Card credit limit and the Company level credit limit. Transaction authorizations cannot exceed the Company credit limit.

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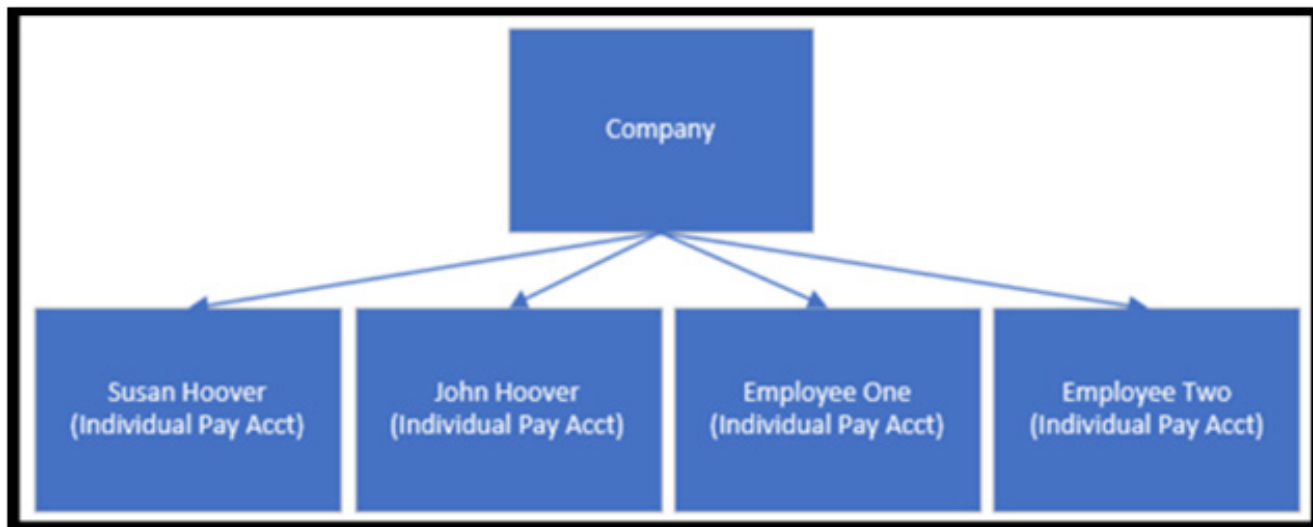
Consolidated Pay Billing

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

Control Account

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

Suboordinate Account

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

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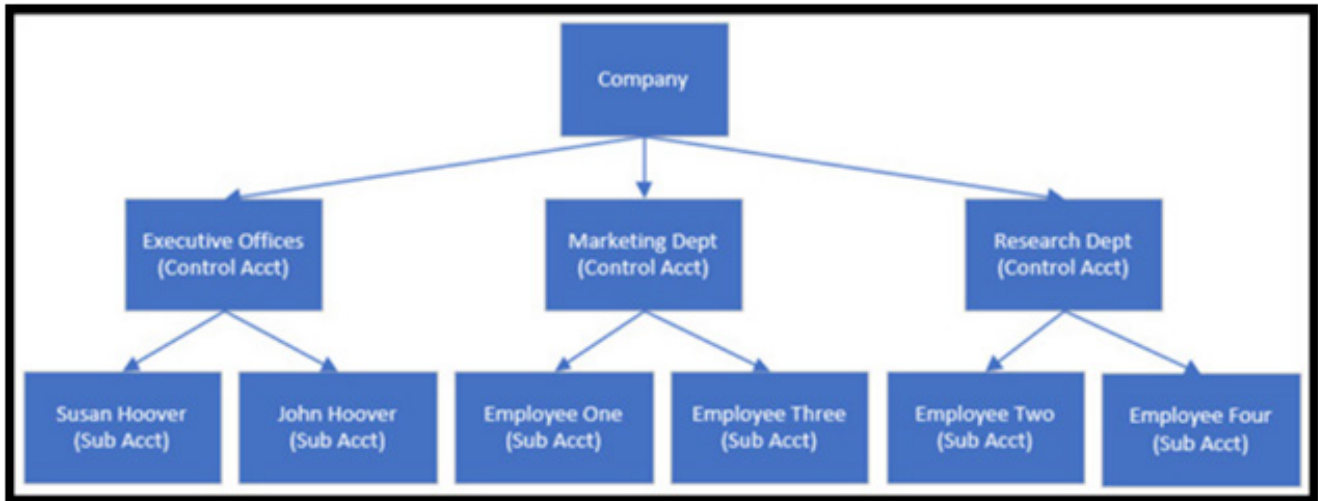
Combination of Individual Pay and Consolidated Pay Billing – Allows for a Company to have both Individual Pay Accounts/Cards and Consolidated Pay Accounts/Cards. Employee cards under an Individual Pay billing structure will result in each employee having an Individual Pay (I-Pay) Account/Card under the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

Example of a Company record with a combination billing structure:
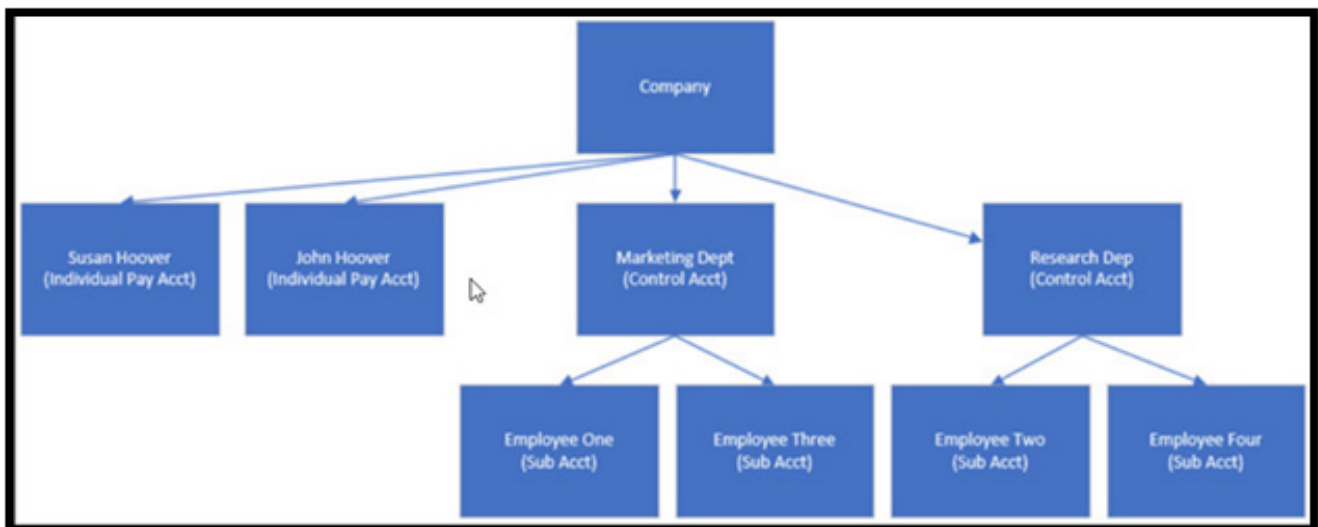
SpendTrack Functions

How to Create a Department

Upon logging in for the first time, the bank will have set the customer's company as a department. The Program Admin can set up additional departments for the business. A department is a great way to keep users organized and allows department heads to be added to help manage all cards inside a department.

After logging into the system, your business customer will be at this landing page. They will need to follow these steps to add additional departments to the system.

Step 1 – Click on "Departments"
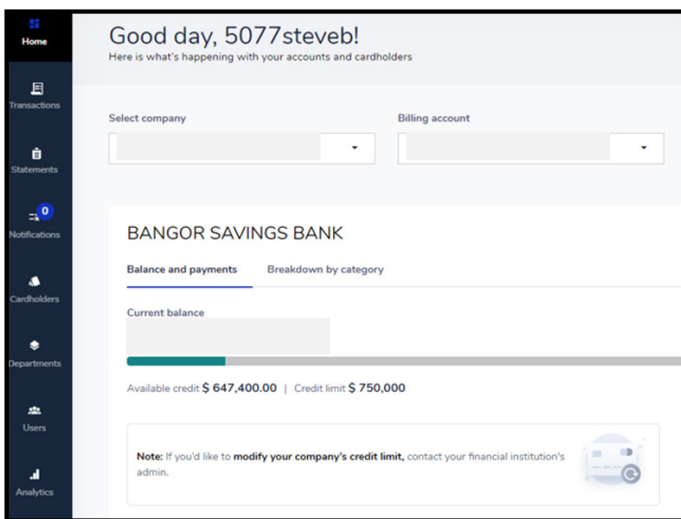
Step 2 – Click "Add Department"

Step 3 – Name the department and click "Save"

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

Adding a Department Head

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

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

Step 2 – These are where the users will show

Step 3 – Click "Add department head"

Step 4 – Select the individual that you want as the department head

Step 5 – Click "Save"
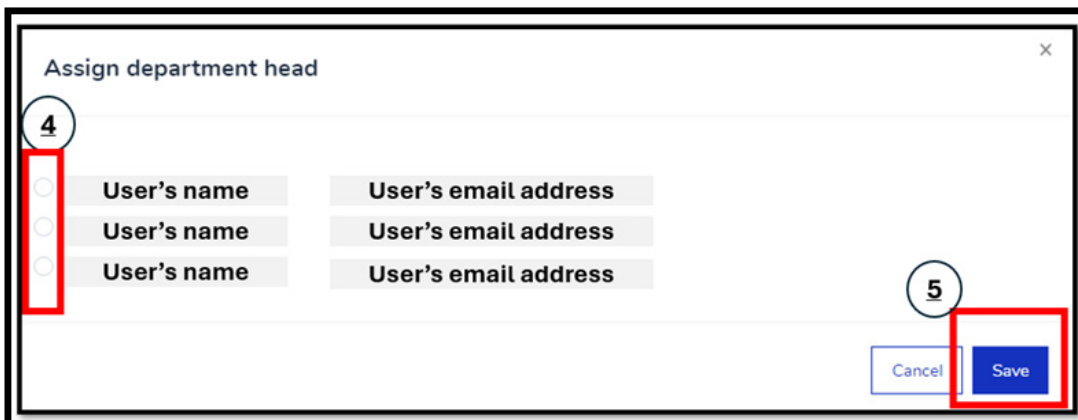
How to Add Users

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

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

Step 1 – Click on "Users"
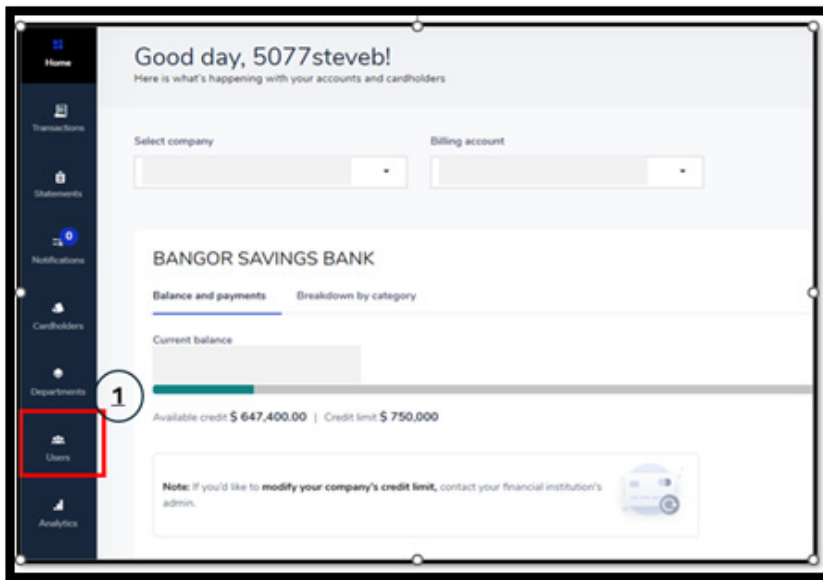
Step 2 – Click "Add User"

Step 3 – Enter the user's email address – this is the email that will be used to send them the invitation to set up their user access to SpendTrack. This is not a requirement. You can simply add the user and move forward.

Enter their First and Last Name

Step 4 – Enter the user's mobile phone number
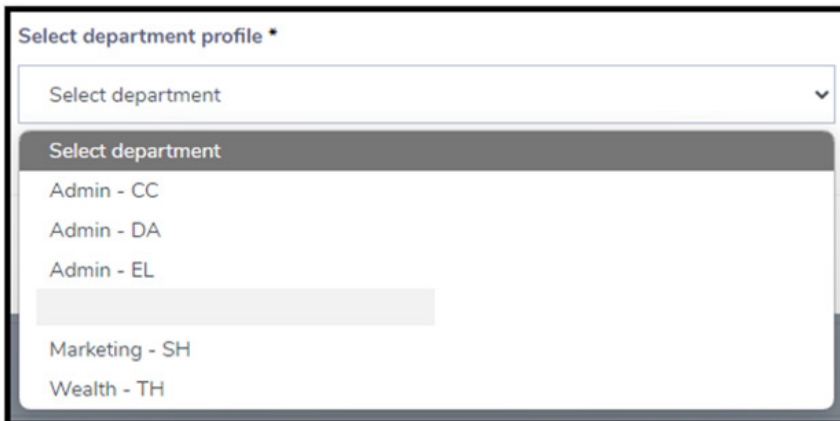
This is IMPORTANT as it will be where fraud notifications will be sent if there is a declined transaction. This will give the user the capability of identifying a transaction as NOT fraudulent if it was truly them so they can continue with their purchase. You will also need to input their mobile phone number in the credit card application as well.

Step 5 – Select "User"

Select role *

Select role	⌄
Select role	
Program administrator	
Reporting administrator	
User	

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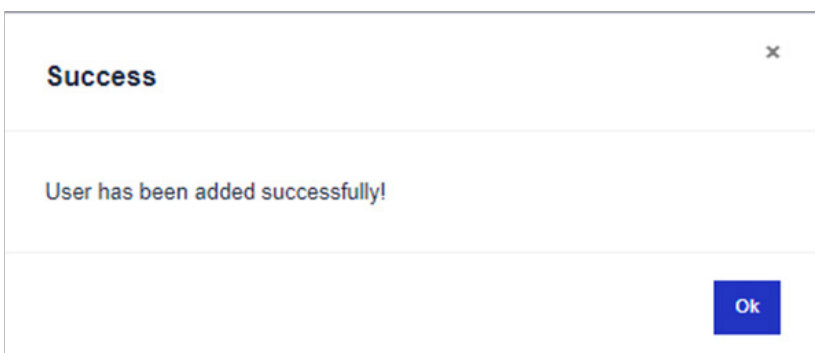
Select department profile *

Select department	⌄
Select department	
Admin - CC	
Admin - DA	
Admin - EL	
Marketing - SH	
Wealth - TH	

Step 7 – Click "Add User" if we are not inviting them to enroll in SpendTrack yet.

Click "Add and Invite User" if we are ready to add them and send them the email invite. This is NOT required. A user can be added without inviting them to SpendTrack.

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

Success ✕

User has been added successfully!

[Ok]

Once the invite has been sent to the user, there will be a code in there and a link for enrollment that is good for 14 business days if you have opted to send them an invitation.

How to Issue Credit Cards

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

From the home page of SpendTrack, your Program Admin will need to select "Users" from the left-hand side of the page.
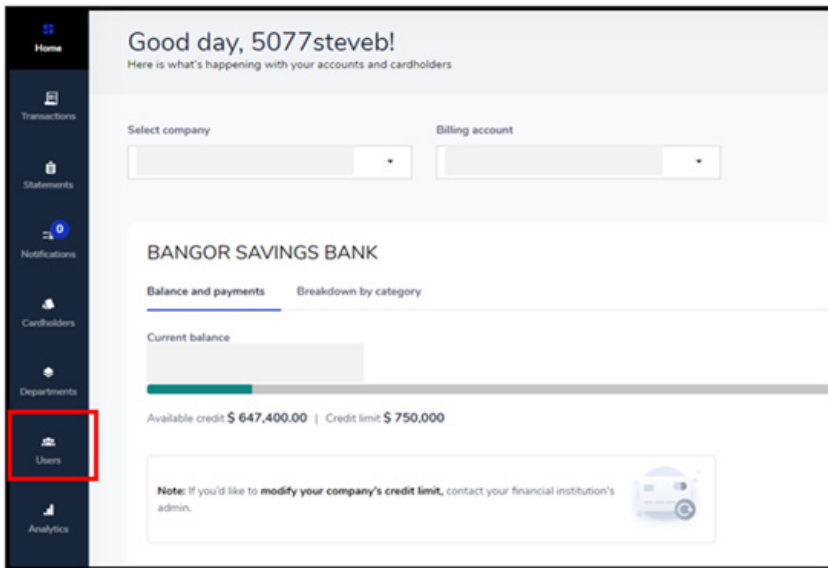
Step 1 – Locate your user and click on their line item

Step 2 – Click "Manage user profile"
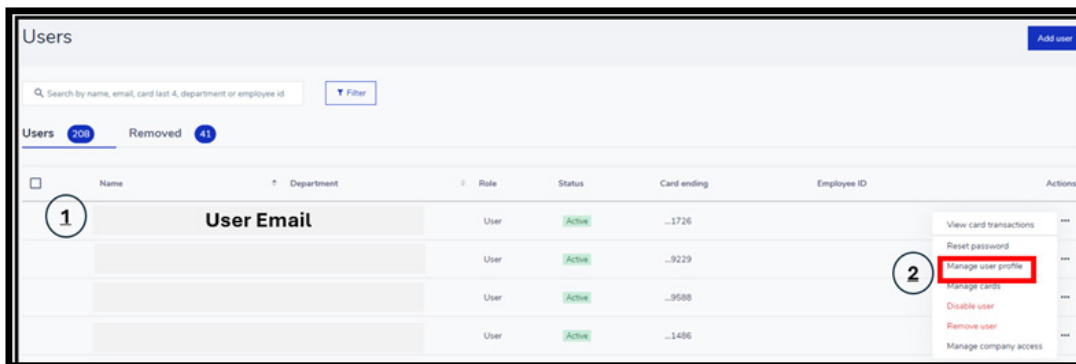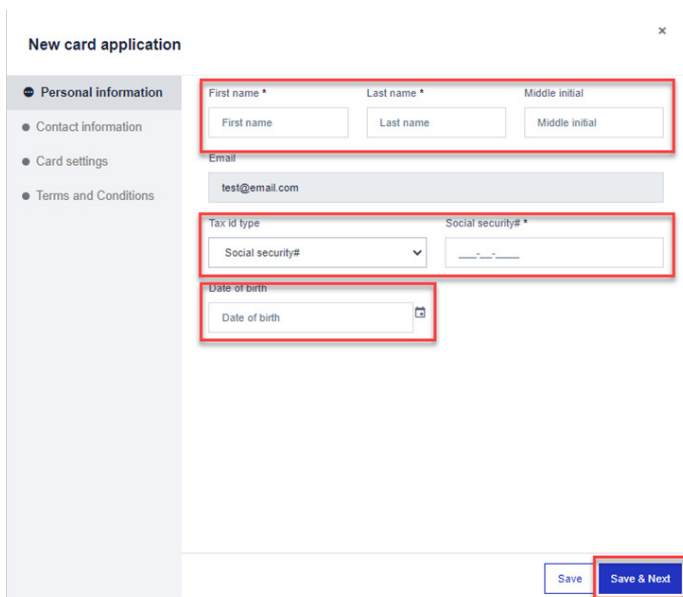
Step 1 – Click "Apply for credit card"
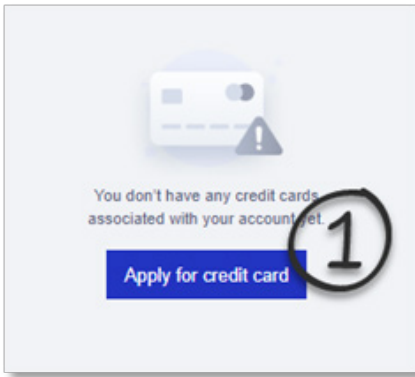
Under "New Card Application" the Admin must fill in the following information for the user:

First/Last Name, Email, Tax ID type will be "Social Security #" (we will not pull credit on the user or directly market this individual), Date of Birth

Click "Save & Next"

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

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

Click "Save & Next"

Enter the credit limit you wish this user to have. The relative name is not required.
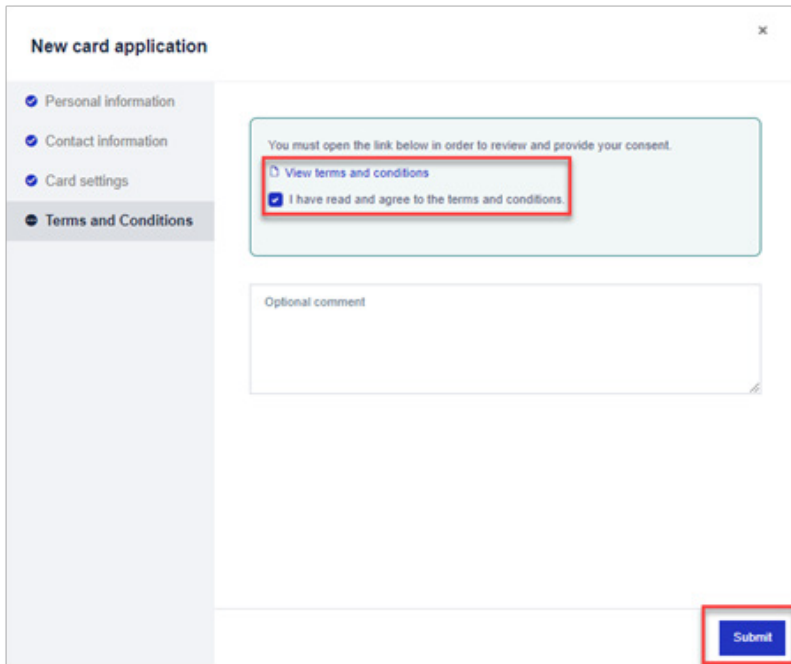
The billing level should match the billing the Admin chose (we default to Individual Billing).

Click "Save & Next"

The Admin must click on "View terms and conditions" and then check the box attesting that they have read them.

Click "Submit"

You will receive a message that the application was successful.

Approving Additional User Requests

Any time a new business user requests to register and the user has not been invited by the program administrator(s) via their SpendTrack login, an email notification will be sent to the program administrator(s) and a notification will be triggered to the SpendTrack box as depicted below.

Program administrator(s) will have the opportunity to review the request and approve or deny the request.
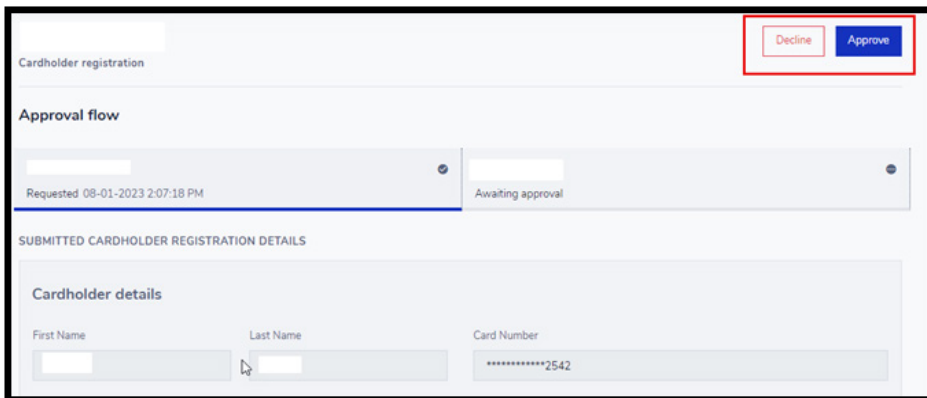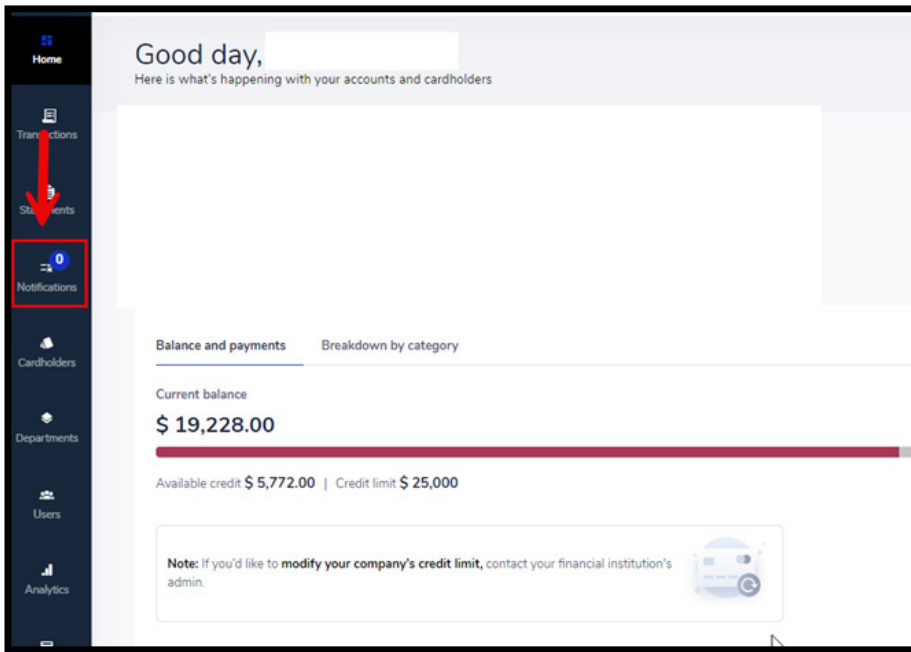
Accessing Statements

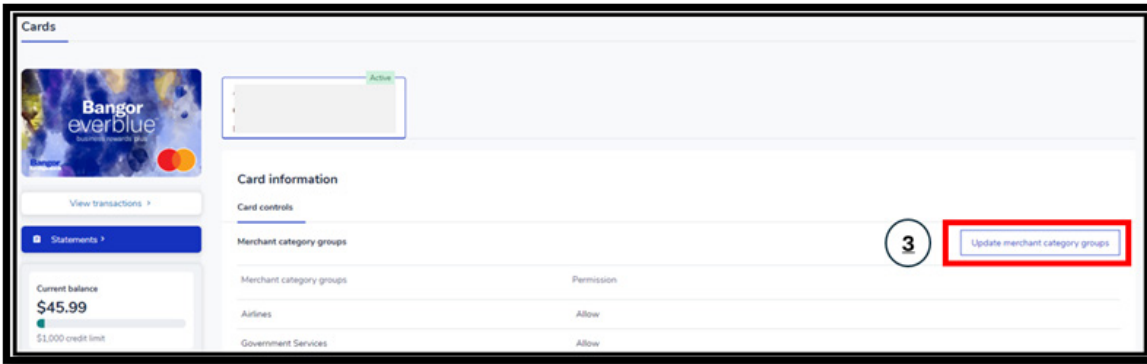Program Admins and Department Heads have access to the credit card statements of users.

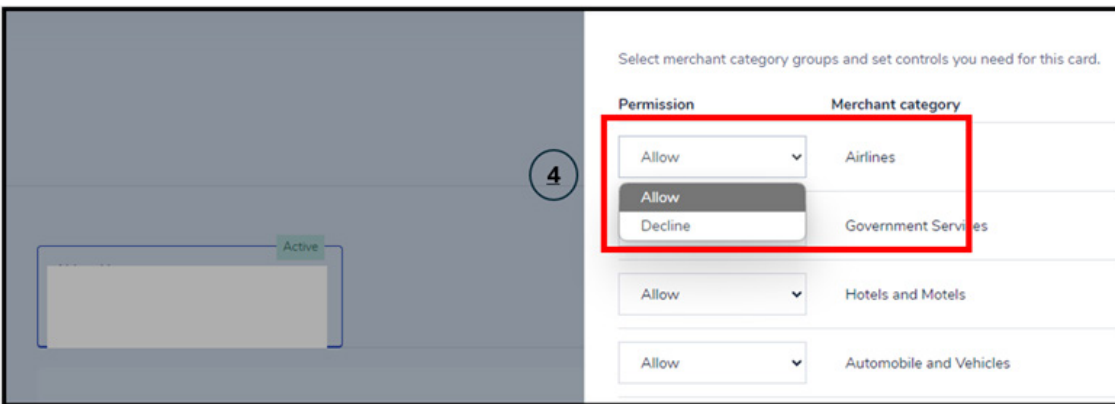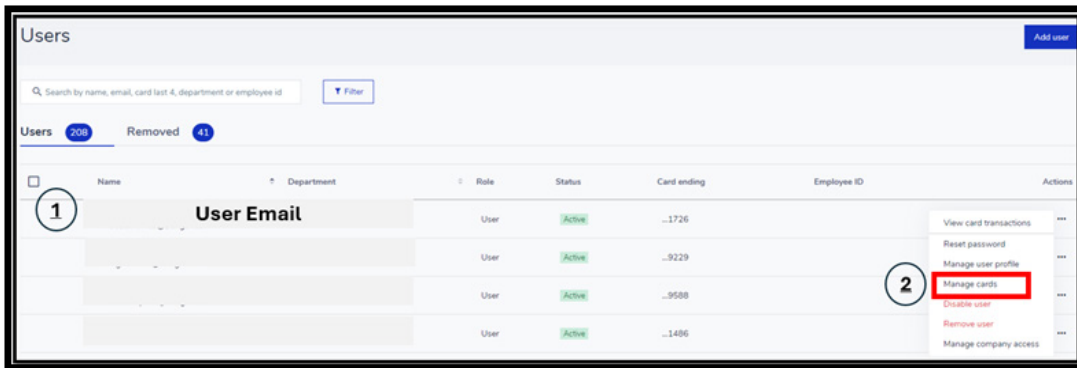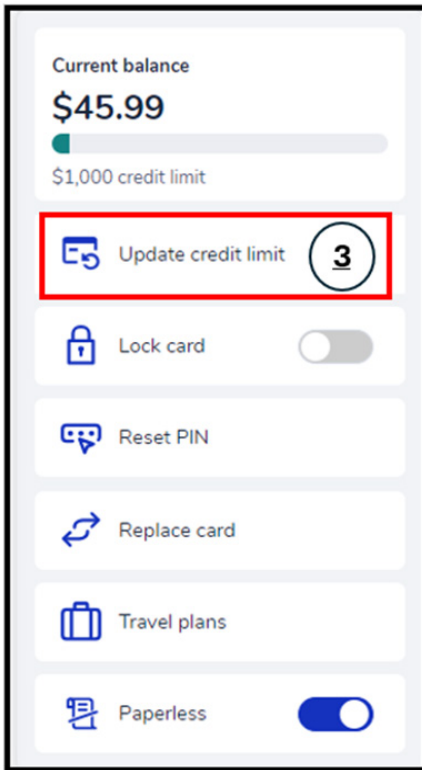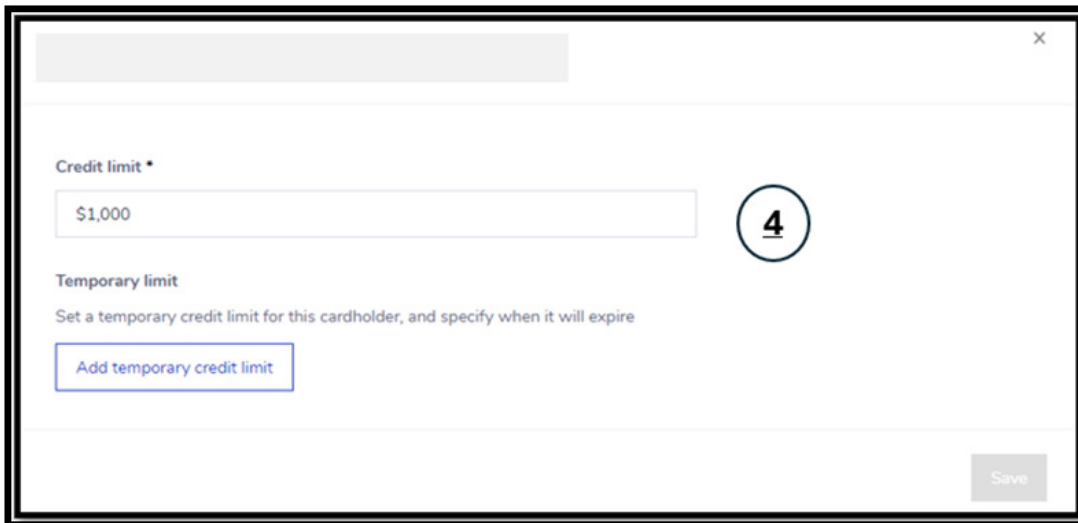**Step 1 –** From the homepage, click "Users"
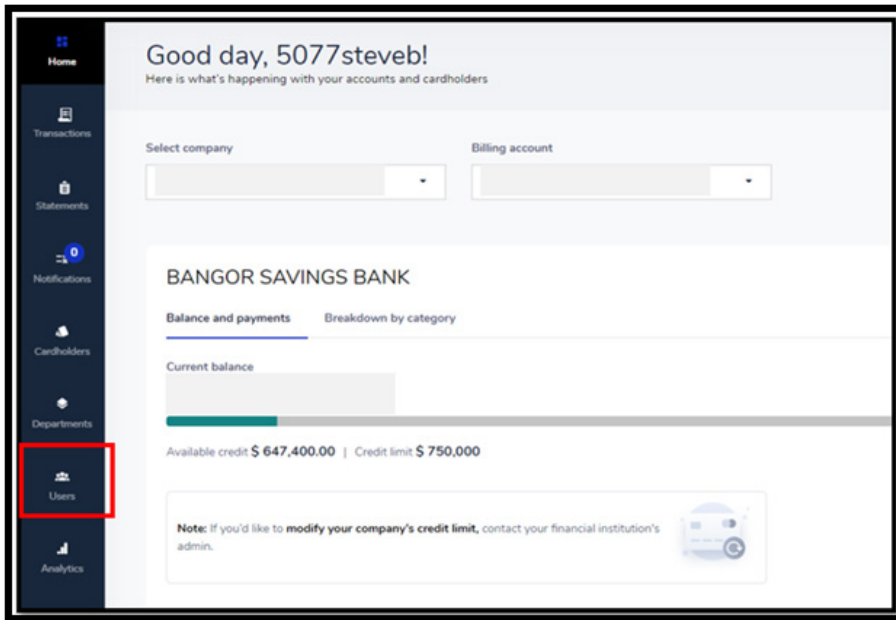
Step 2 – Locate the user you wish to view the statement for, click on their name and select "Manage cards"
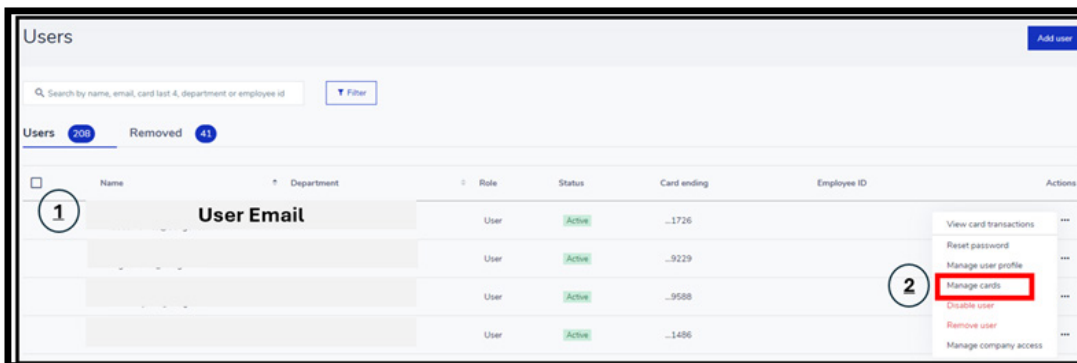
Step 3 – Once the page refreshes to this screen, click on "Statements & Documents"
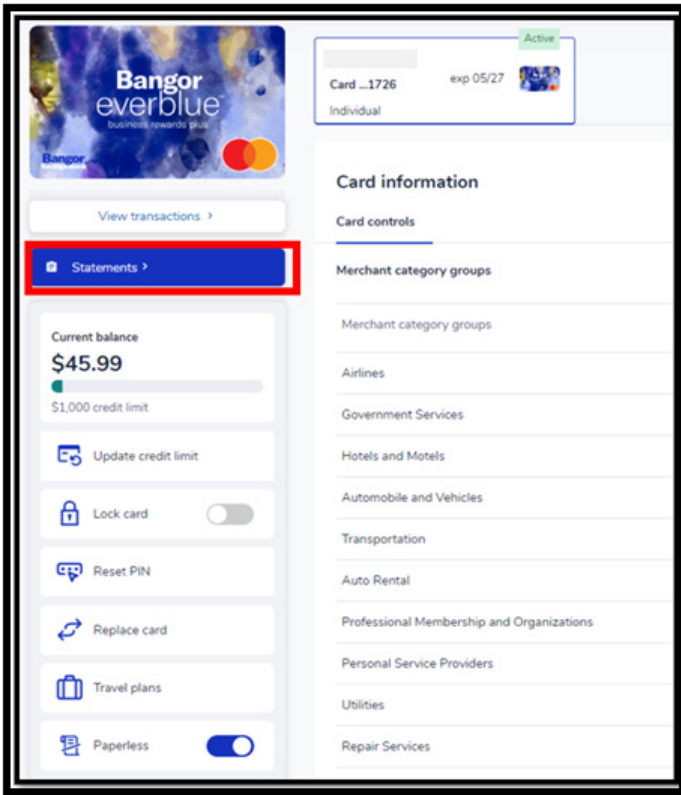
This is where statements and documents will live. You can view prior years statements by clicking the appropriate year.

Spend Tracking

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

After clicking "Analytics" the page will refresh to show all spending trends.
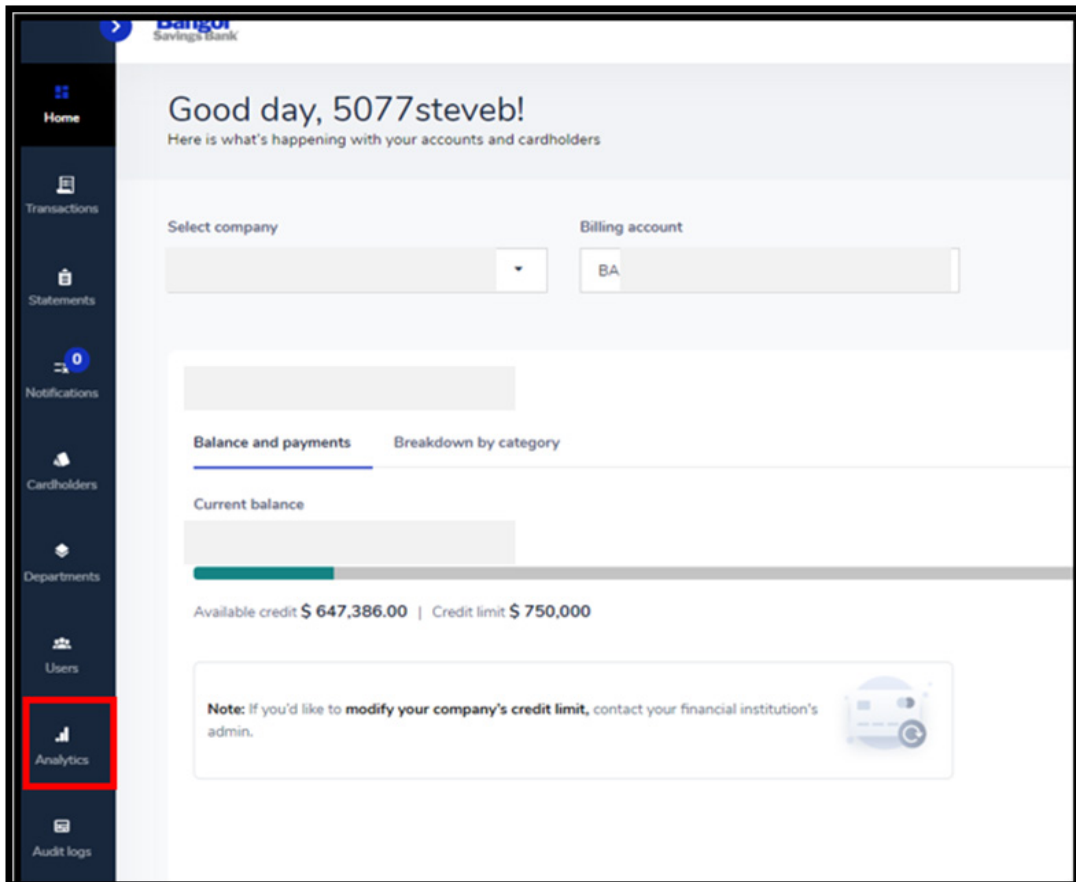
Examples of the Reports Available
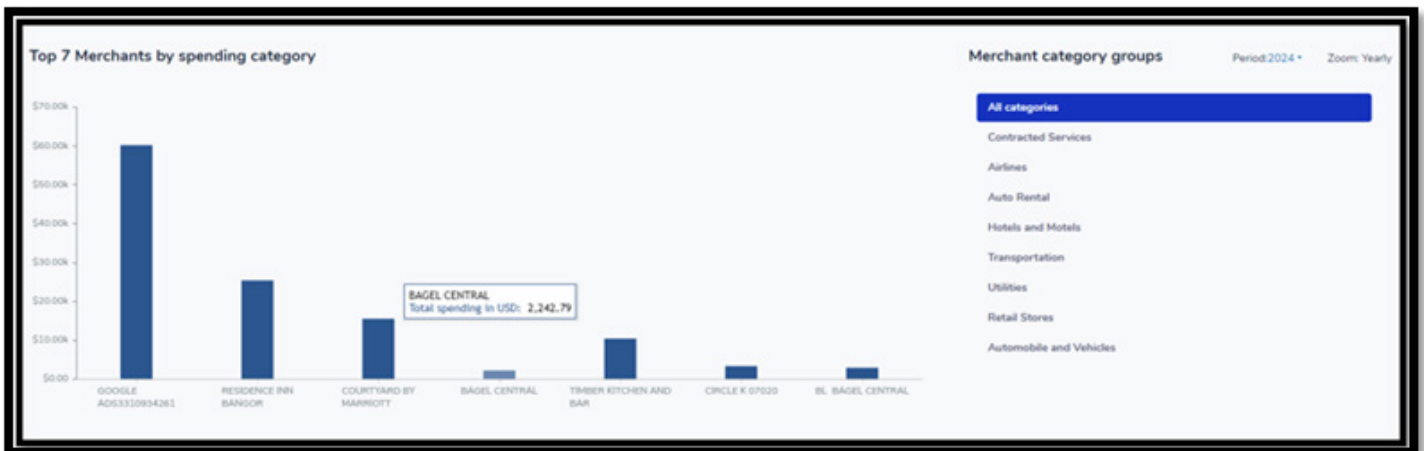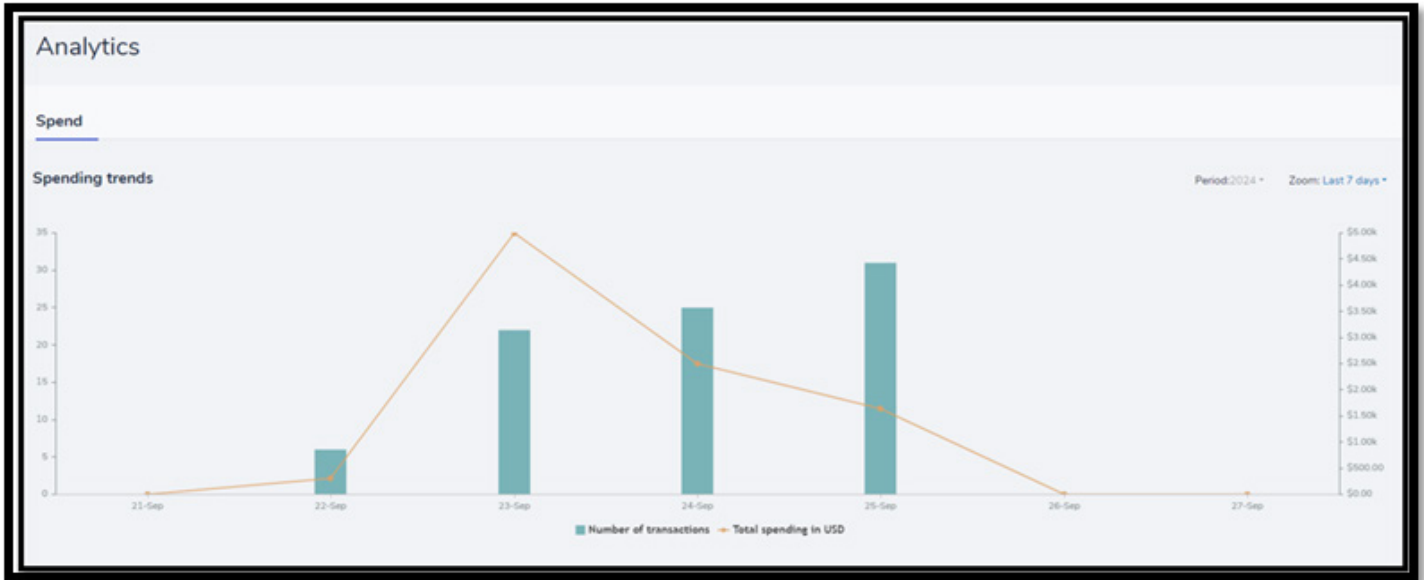
Spend Categories

Step 1 – From the homepage, click "Users"
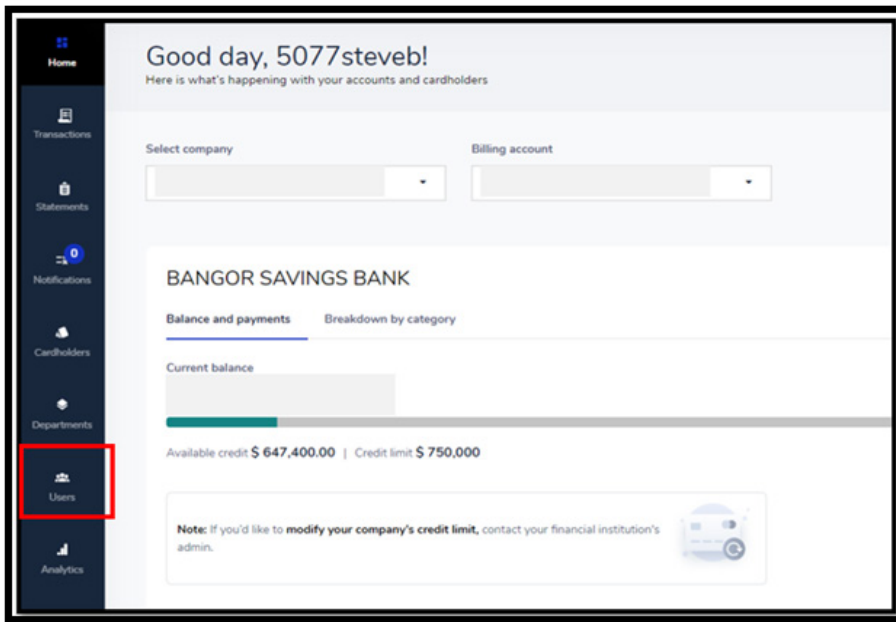
Step 2 – Locate the user you wish to view the statement for, click on their name, and select "Manage Cards"
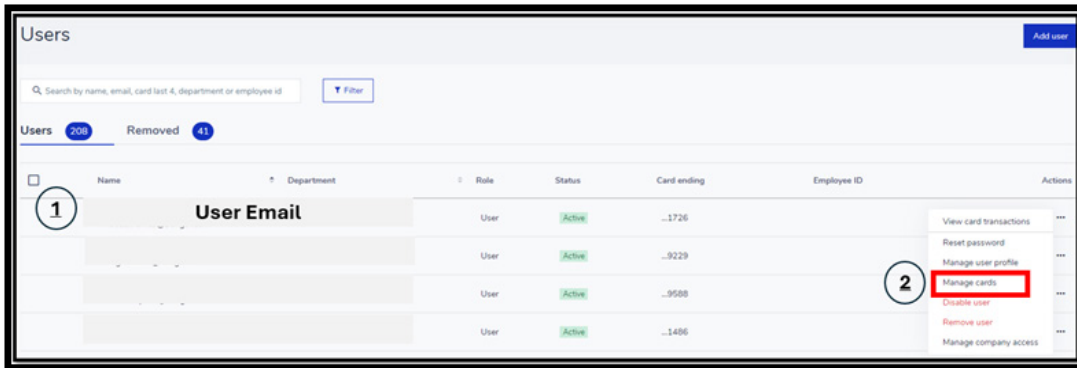
Step 3 – Once the page refreshes to this screen, click on "Update merchant category groups" to select what merchant categories the user will be able to use their card for

Step 4 – Here they can either "Allow" or "Decline" per category, then click "Save and Close"

Managing Credit Limits
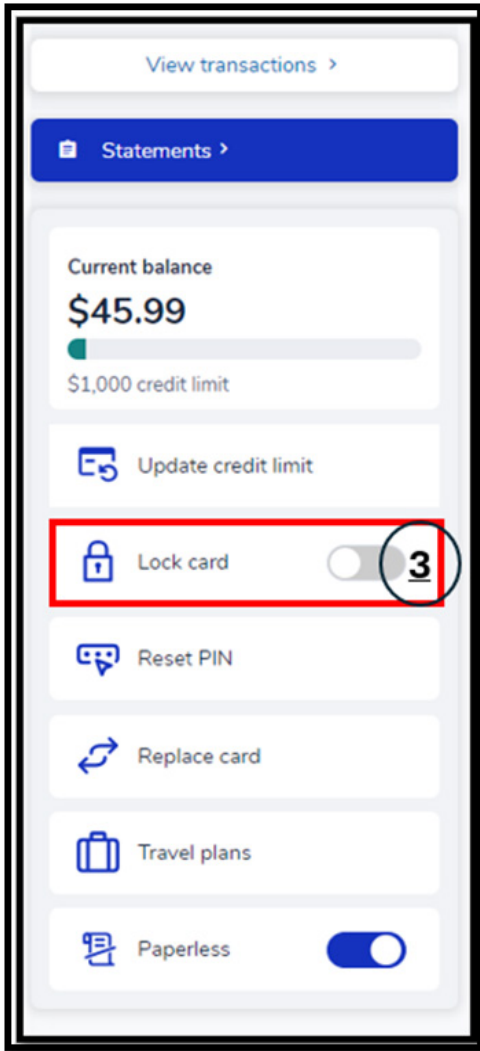
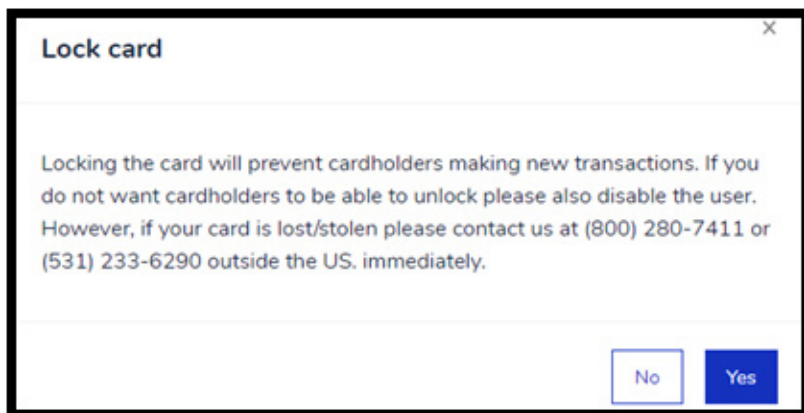**Step 1 –** From the homepage, click "Users"
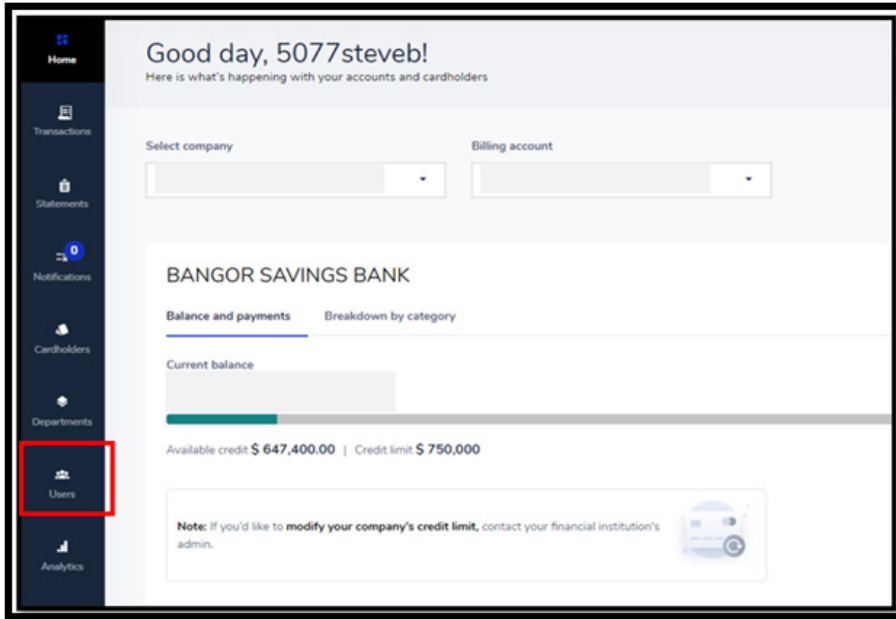
Step 2 – Locate the user you wish to view the statement for, click on their name and select "Manage Cards"

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

Current balance
$45.99
$1,000 credit limit

	Update credit limit	③
🔒	Lock card	⬜
	Reset PIN	
	Replace card	
	Travel plans	
	Paperless	🔵

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

Credit limit *

$1,000   ④

Temporary limit
Set a temporary credit limit for this cardholder, and specify when it will expire

Add temporary credit limit

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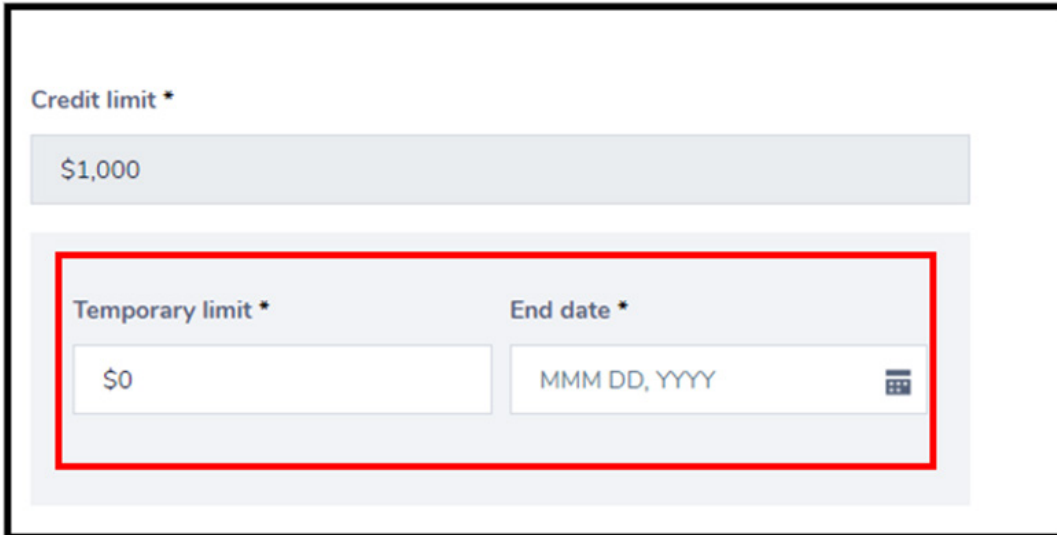
Step 5 – You can add a temporary credit increase by clicking here. Steps below:

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

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

Locking a Credit Card

Step 1 – From the homepage, click "Users"
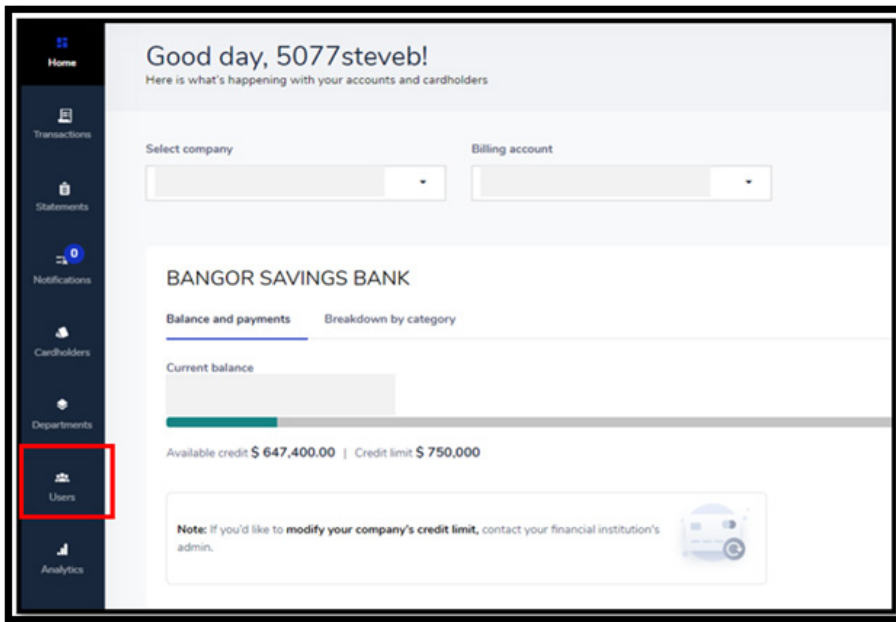
Step 2 – Locate the user you wish to view the statement for, click on their name and select "Manage cards"
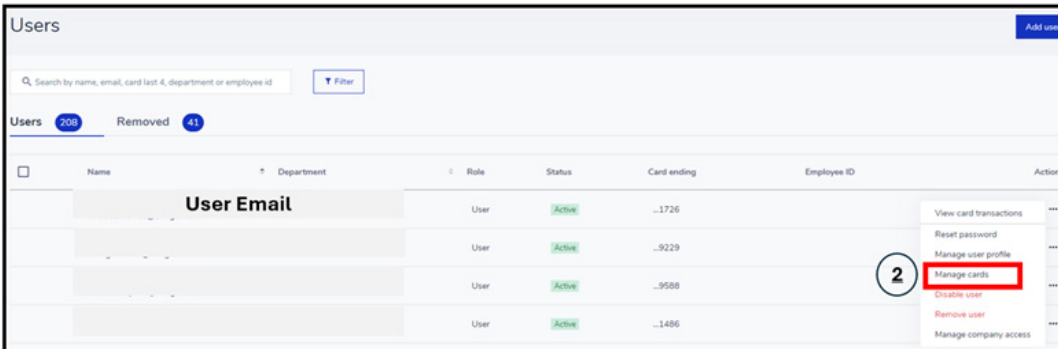
Step 3 – Once the page refreshes to this screen, click on "Lock card"

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

Lock card

Locking the card will prevent cardholders making new transactions. If you do not want cardholders to be able to unlock please also disable the user. However, if your card is lost/stolen please contact us at (800) 280-7411 or (531) 233-6290 outside the US. immediately.

No   Yes

Closing a Credit Card

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

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

Step 1 – Click on the person whose card needs to be replaced.
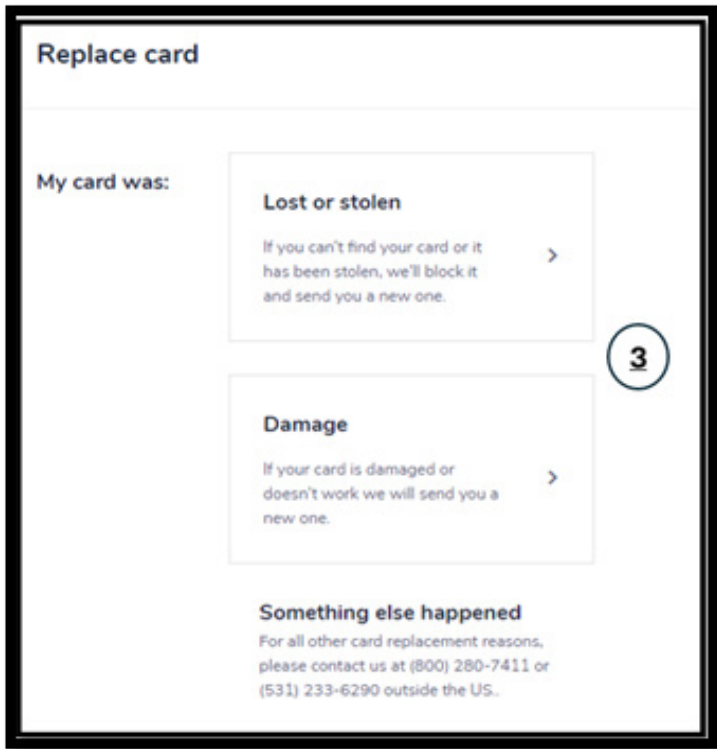
Once your screen refreshes, you should see the card information for the employee.

Step 2 – Choose "Replace Card"
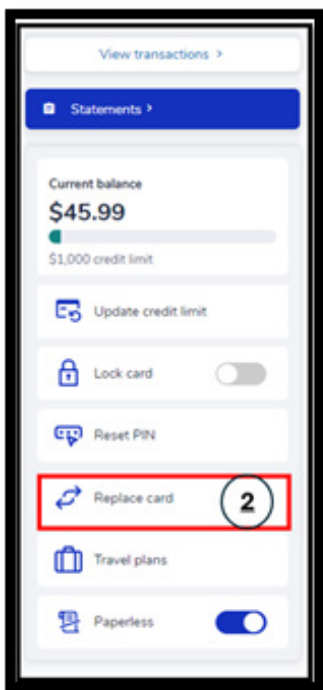
Step 3 – Choose if the card is "Lost or Stolen" OR "Damaged."

Lost/Stolen Card

If lost/stolen, you will get this message:

Upon hitting "Yes, block and continue" you will get the following message:
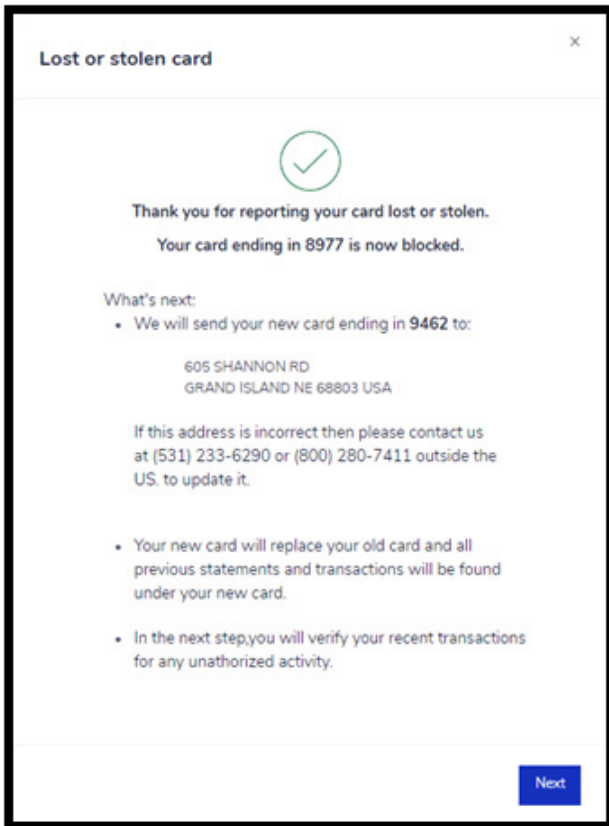
Upon clicking "Next" you will be asked to do the following:
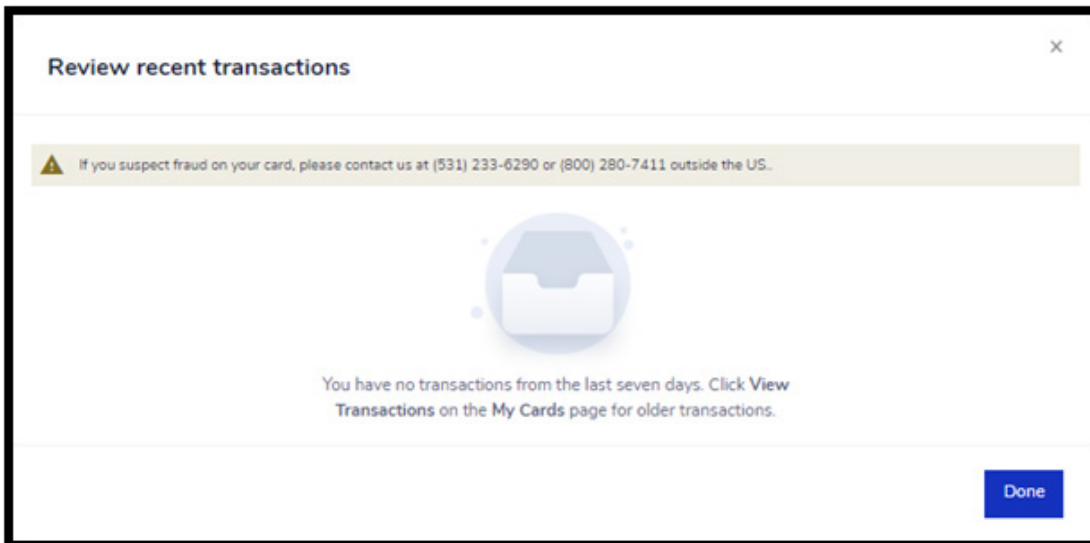
Damaged Card

If damaged, follow steps 1 through 3 above, selecting "Damaged" and following the prompts for reissue.

Connecting to QuickBooks

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

The recommended path for creating a Quickbook connection is the following:

Step 1 – Log into Quickbooks – please note that the email address for SpendTrack and Quickbooks must match. Additionally, to protect financial information, an OTP verification code will be required for each login or movement of financial information.

- If you are a consolidated billing customer, the program administrator(s) must be the individual completing this connection.
- If you are an individual billing level customer, transactions will be pulled at the card level by the individual cardholder.

Step 2 – Once logged into Quickbooks, access the Settings by clicking the gear wheel in the upper right hand corner
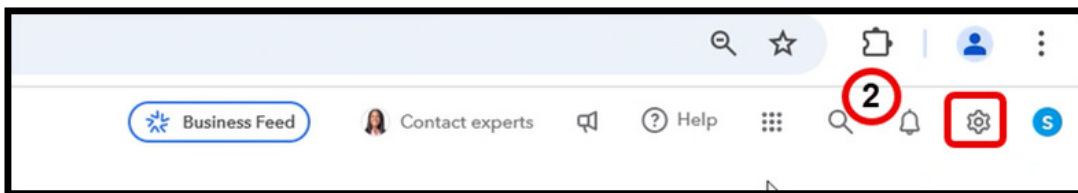
Step 3 – Select "Import Data"
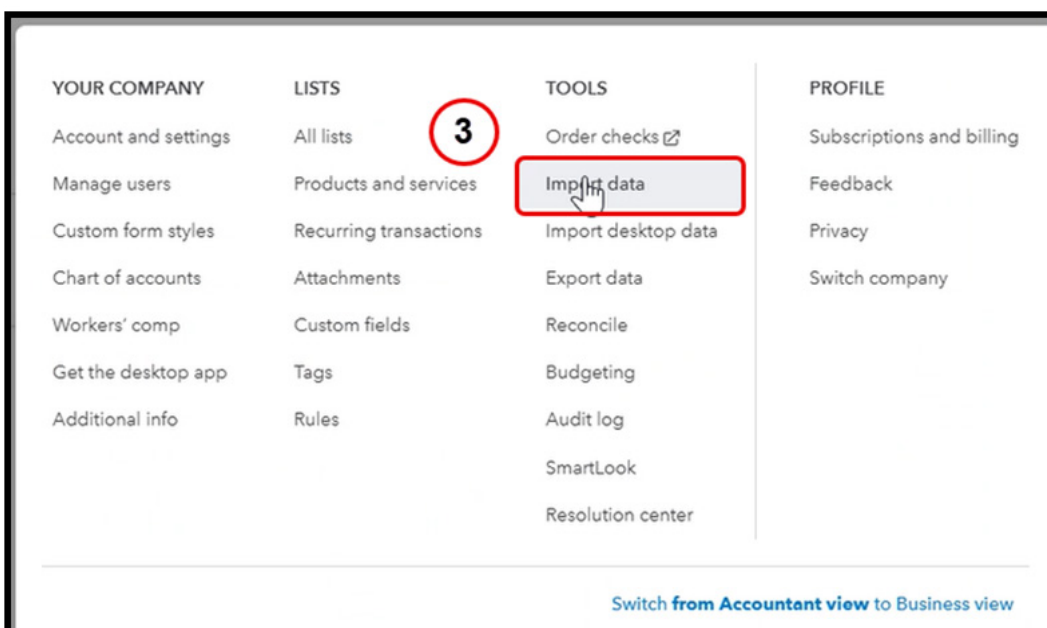
Step 4 – Select 'Bank Data' from the drop down and click "Import"

Step 5 – Click "Find your Bank"
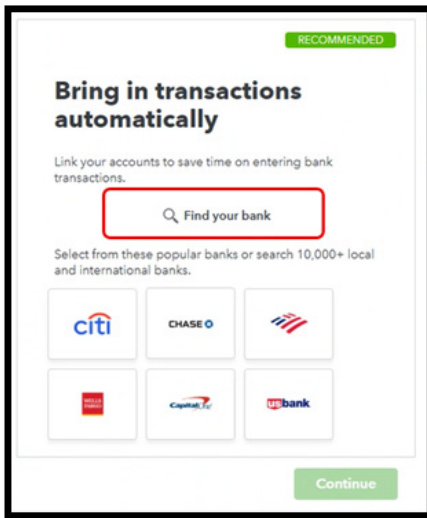
Step 6 – Type in Bangor Savings Bank – Select Bangor Savings Bank – Business Credit from the drop-down options
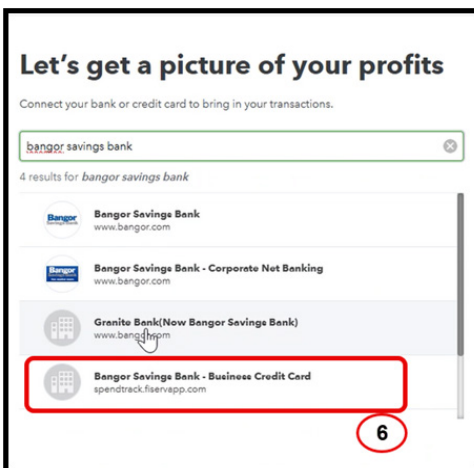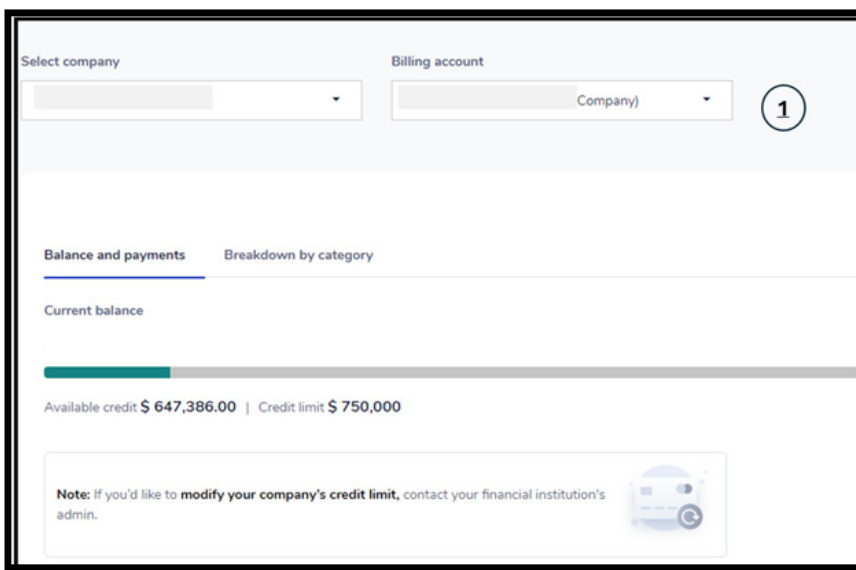
Step 7 – Select the account you want to import data. Please see step 1 for further guidance.

Step 8 – Each time an OTP code is used, hit the 'Update' button and data will pull from SpendTrack.
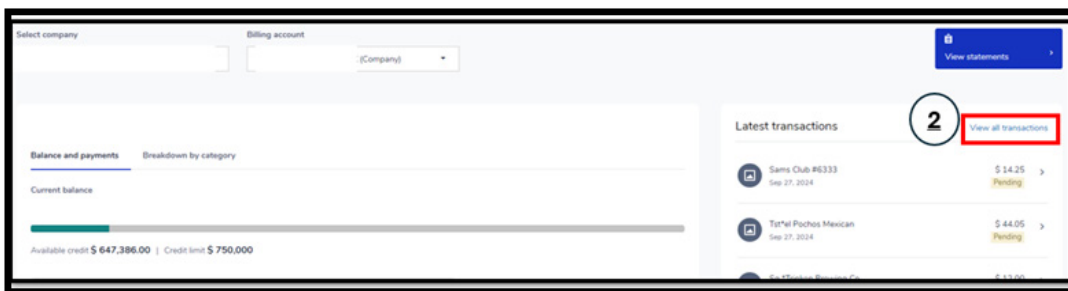
Alternative Path to Quickbooks

Step 1 – Program Admin will log into Spendtrack under the "Company" Billing Account
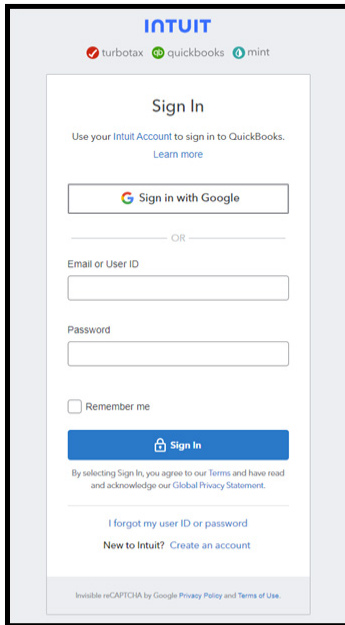
Step 2 – Click on "Transactions"

Step 3 – Once you have clicked "Transactions" click on "View All Transactions"
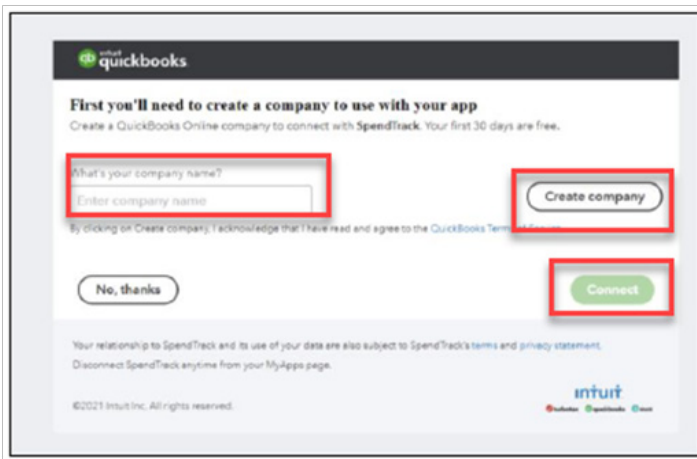
Step 4 – Once the page refreshes, click "Connect to QuickBooks" This will bring you to QuickBooks Login.

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

No company has been created in QuickBooks yet:

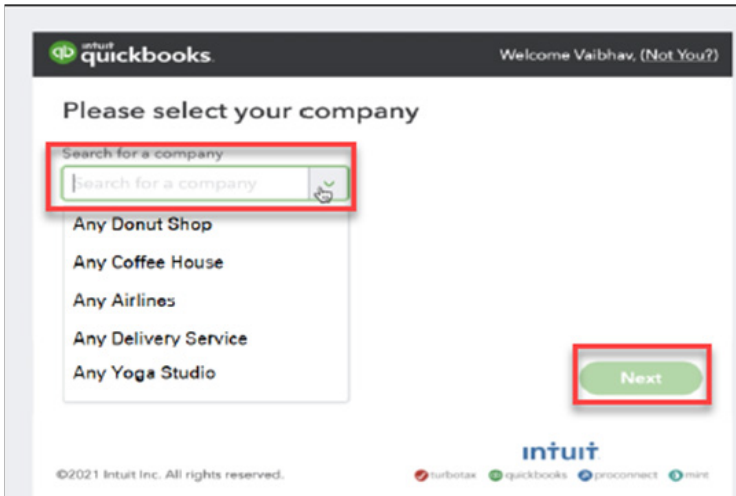Enter a company name (should match the company name in SpendTrack)
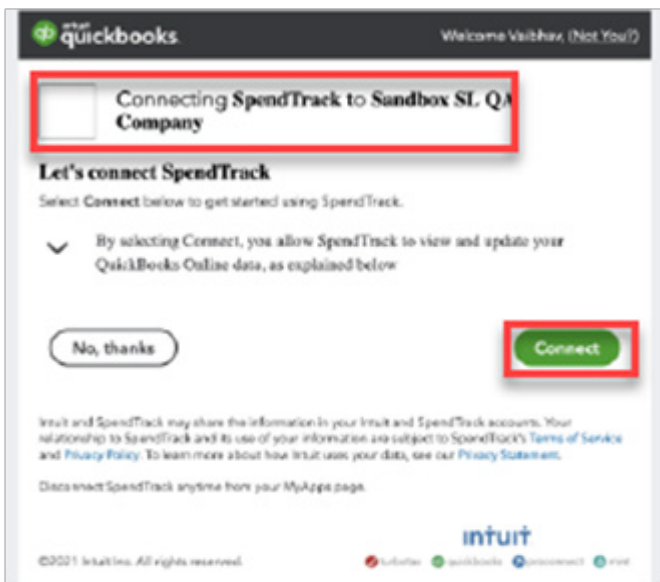Click "Create Company"
Select "Connect"
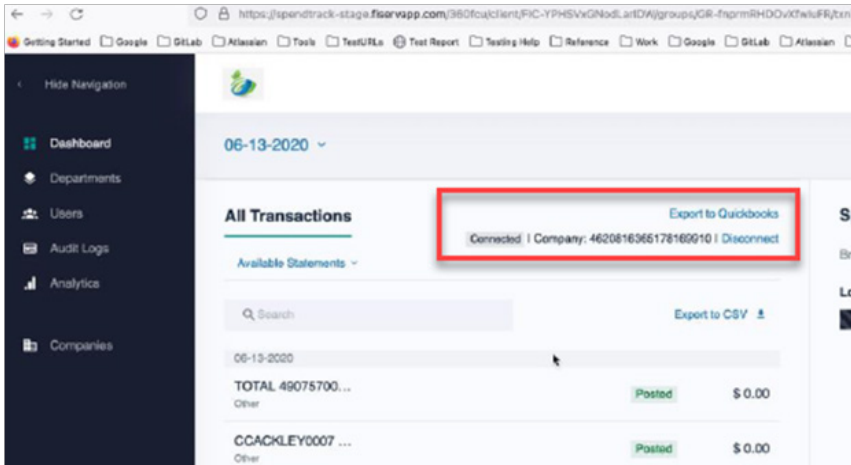
Company already exists in QuickBooks:

Search for your company name
Select "Next"

This popup will appear:

Check the box, and click "Connect"
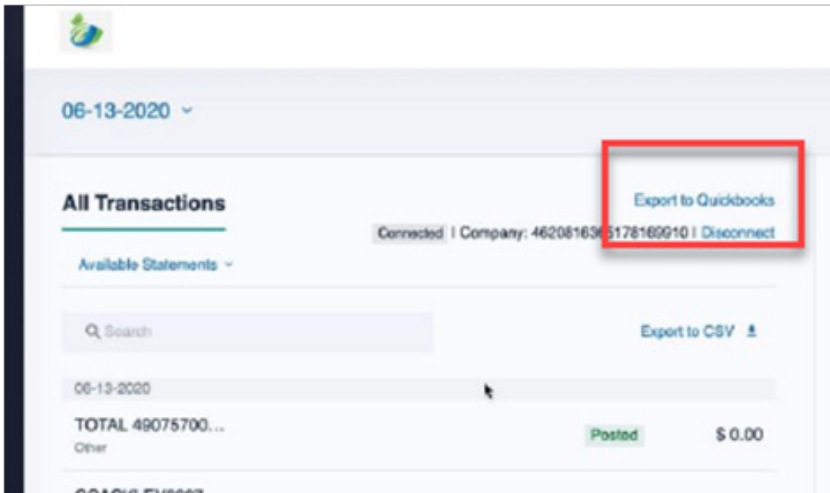
This will navigate the user back to SpendTrack:

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

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

Exporting to QuickBooks

Select "Export to QuickBooks" to export Payments and Expenses

When the export starts, the following will happen:

- The export to QuickBooks link is disabled

- Status changes to "Export in Progress"

- After a few minutes, the application displays the status as "Export Successful" and all links are enabled again
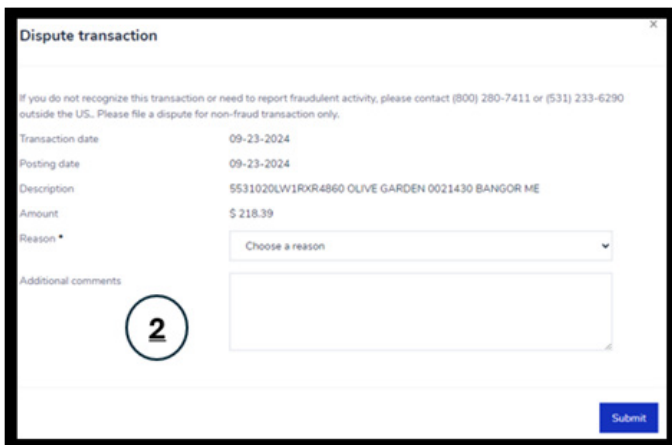
Disputing Transactions

Non-Fraudulent Transactions

The process for disputing non fraudulent transactions can be initiated directly in SpendTrack by the Program Administrator or the individual cardholder if they log into their individual SpendTrack Account.
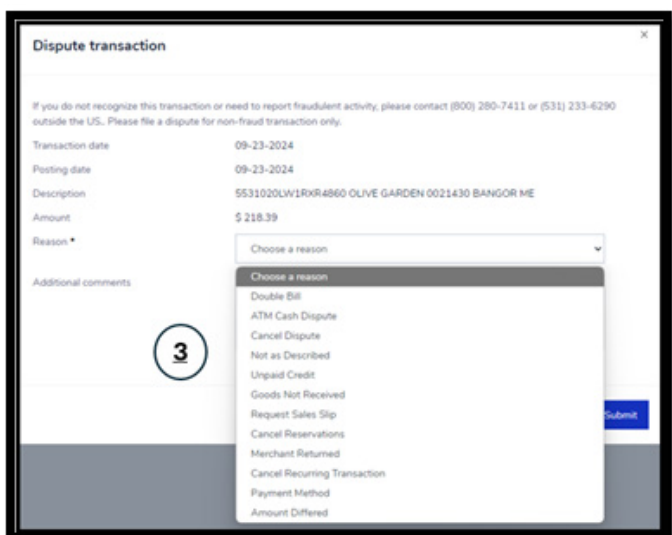
Step 1 – Click on "File a dispute"

Step 2 – Ensure the transaction is correct

Step 3 – Select the reason for the non-fraudulent dispute

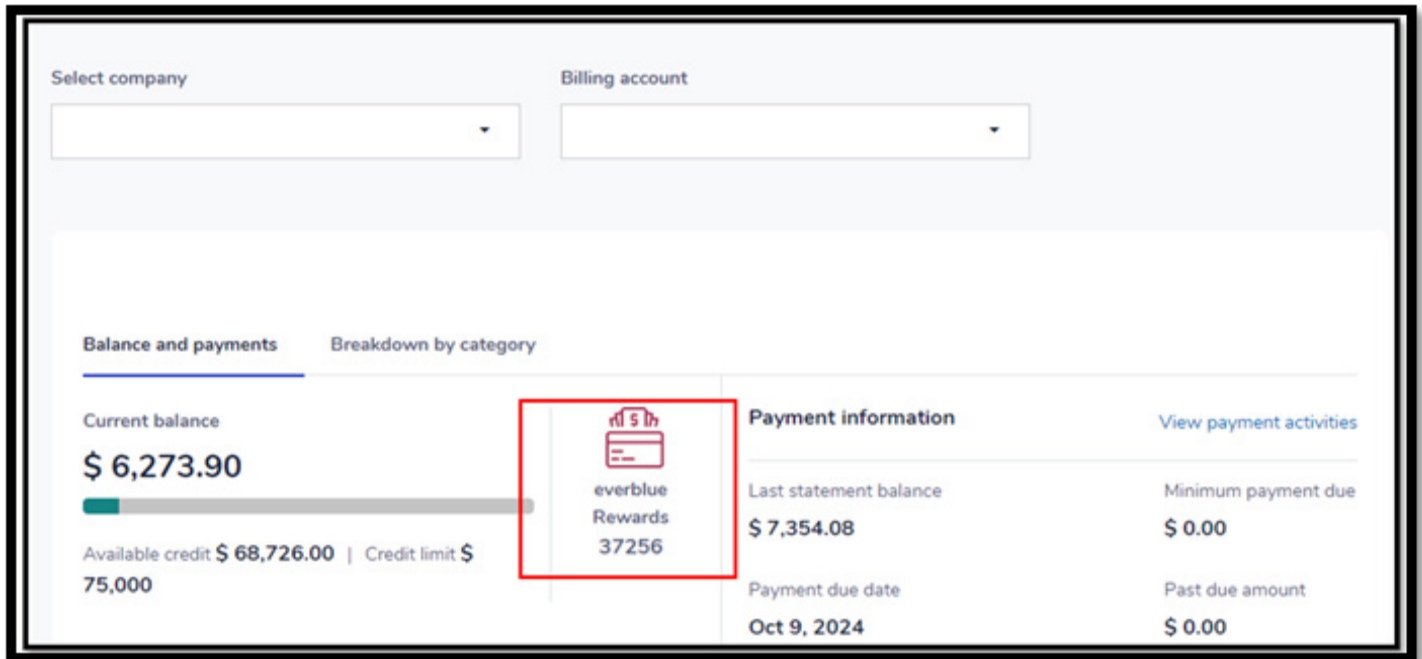**Steps 4 & 5 –** Enter comments tied to the reason for the dispute

Fraudulent Transactions

Please call the number on the back of the customer's card to initiate the dispute process. If needed, you can call with the customer leveraging the Word of the Day process.

Viewing and Redeeming Rewards

Points through the everblue® card program can be redeemed for a wide variety of options to include statement credit, gift cards, travel and more!

- Points are visible on the transactions page and all users of SpendTrack can view the points being accumulated by the business.

- Points are no longer available if the account has been closed.

- Program Administrators can log in under their Program Administrator log in to view and redeem any points – this applies regardless of whether the customer is set up under individual or consolidation pay.

- It is important to note that the user must be logged in under their Program Administrator account to view and redeem points.

- Any user who is assigned an individual account and is enrolled in individual pay can also view and redeem points under their own account.