stcu Business

BizCardDirect

User guide

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Introduction

Welcome to STCU BizCardDirect. This guide provides you with important information about how to access and use this platform.

With BizCardDirect, you'll have the ability to manage your STCU business credit cards including managing your cards and cardholders, tracking and controlling credit card spending, generating and exporting reports, expense reporting, and receipt management.

When setting up your business with BizCardDirect, STCU will entitle a "Primary Program Administrator" to manage user credentials, administer the system to additional business users, and be a central point of contact for card program management. The Primary Program Admin, or PA, can use their access to maintain additional users for your business, including creating additional administrators if needed.

By default, the BizCardDirect system starts with several defined roles, which the system refers to as service profiles. These profiles define what a user can do in BizCardDirect:

- 1 Primary Admin – assigned automatically to the primary administrator only. There should only be one Primary Admin at a time.
- 2 Additional Admin – can be assigned to any additional administrators as needed.
- Cardholder – assigned automatically to each cardholder.
- Reports Only – can be assigned to a non-cardholder user to allow them to pull card reports only.

Each service profile comes with default permissions, but these permissions can be modified by the primary admin or any other permitted user. For the purposes of this guide, we will focus on the default service profile permissions for administrators and cardholders. Each section heading will indicate whether the activity is available for administrators or cardholders by using the icons below.

Administrator

Cardholder

As you begin to use STCU BizCardDirect, you're welcome to contact us at ***commercialservices@stcu.org*** with any questions.

Getting started

Login.

- Visit stcu.org and click the purple “Log in” button.
- Select “BizCardDirect”.
- Enter the following information:
  - Username – this value is unique to each user.
  - Password – users will be prompted to create a new password when they first log in.

Disclosures and security code.

Users will be prompted on their first login to accept the BizCardDirect terms and conditions and enter a randomly generated security code. A security code is not required during future logins unless a user has cleared their cookies or is using a new or different device. The security code will be sent by email.

Users will also be prompted to select and answer five security questions during their first login.

Forgot password? Locked out?

Business users can follow prompts to recover their username or password from the BizCardDirect login screen. If a user is locked out, they must contact an administrator to be unlocked. If your company only has a single administrator and they need login assistance.

Dashboard.

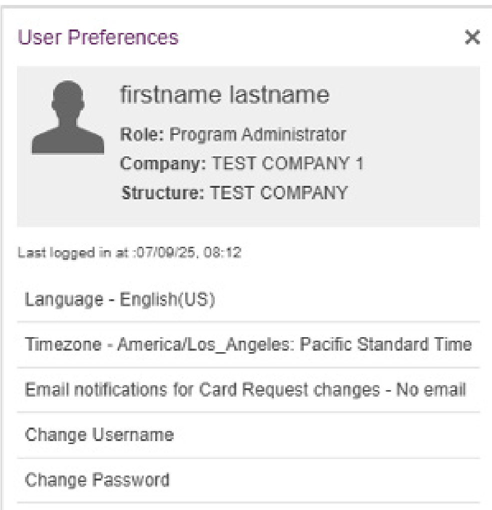
The dashboard is the first page a user will see upon logging in. The dashboard is divided into sections based on your permissions, and can include segments for profile and company/card information, a total spend chart, recent activity, and messages.

- For administrators, the details shown on the dashboard will reflect the full company program limits, spend and activity.
- For cardholders, the details shown on the dashboard will reflect the limits, spend, and activity for your card.

User preferences.

To access user preferences, select your name from the upper right corner of the screen. You can set preferences for the following:

- Language.
- Time zone.
- Email notifications for card request changes.
- Username.
- Password.



Users can change their username and password at any time. Guidance on password and username requirements is provided on the respective preference pages.

Transactions.

On the Transactions tab, users can review the details of card transactions. Administrators will be able to see all card transactions for their viewpoint. Cardholders will be able to see transactions for their card. A default filter is set for the current cycle and all transaction status types. You can filter for transactions and add/save filters for future use if desired.

The Transaction Status icons denote additional information about the transaction. The following icons will always show, but will be dark gray when the status applies:

- ***Percent sign.*** Indicates tax has been applied to the line item.
- ***Comment bubble.*** Indicates a comment has been added.

- ***Paper clip.*** Indicates that no receipt is attached. Always light gray.
- ***Paper with paper clip.*** Indicates a receipt is attached. Always dark gray.

Transaction details

Select any transaction or line item to bring up the transaction details. From transaction details, a user can complete the following tasks:

- ***View details.*** The Values and Transaction Details sections will provide details on the amount, merchant, reference number and more.
- ***Attach a receipt.*** Check the box to indicate the transaction has a hard copy receipt, then select the Attach Receipt button to browse for the receipt image to attach.
- ***Add comments.*** Expand the Comments section to add a custom comment to the transaction.
- ***Split transaction.*** Select the Add Split button to split the transaction into multiple categories. Transactions can be split by dollar amount or percentage.
- ***Trace transaction (administrators only).*** To view all actions taken on a transaction in BizCardDirect, select the book icon in the upper right corner of the transaction details.
- ***Full details.*** To view full transaction details, select the paper icon in the upper right corner of transaction details.
- ***Cost allocation.*** Cost allocation allows administrators to assign transactions to specific cost centers or general ledgers. The method of selecting allocations may vary depending on how your company has this set up. If cost allocations are pre-assigned based on merchant type, the allocation will automatically prefill. If your company loaded a list of allocation codes, users will be able to select codes from a drop-down. If allocations are not pre-assigned or loaded via list, users may manually type in cost allocations.

Inquiry.

The Inquiry tab is available for administrators or other entitled users only. It is not available for cardholders.

On the Inquiry tab, a user can select common reports from a drop-down menu. The filter option in the upper right of the screen allows a user to modify inquiry filters dynamically by inquiry type. Each report has an Output and a Print option available in the lower right, so the user can export the inquiry data or print the results. Available inquiries are listed below.

Cardholder activity inquiry. This inquiry will list all cards the user is permitted to and includes a summary of the count and dollar amount of transactions for each card. The inquiry can be filtered by a preset or custom date range.

Delinquent cardholder inquiry. This inquiry will list any cards that are delinquent and include details like the card status, credit limit, current balance, days delinquent, and delinquency amount. The inquiry can be filtered by delinquency amount or number of days, and more.

Merchant Spend Inquiry. This inquiry will list spend based on merchants, sorted by the highest total spend value for the selected date range. Filters include date range, merchant category (MCC), merchant group (MCG), and more.

Card Spend Summary Inquiry. This inquiry will provide a summary snapshot of the card program, showing total spend, number of transactions, average transaction, number of cards total, number of active cards, and number of closed cards.

Card Without Spend Inquiry. This inquiry will show any cards that do not have any recorded spend for the selected date range. The card status, open date, and credit limit are included in this data.

MCC Merchant Inquiry. This inquiry summarizes program spend grouped by merchant category code (MCC). This allows a user to quickly see how overall spend is distributed to different types of merchants for a specified date range. MCC and MCC description, average transaction amount, total amount, and number of transactions are included in this data.
This is a drillable inquiry. Users can click the MCC code to drill down and view spend by merchants under that MCC. For example, the MCC Merchant Inquiry report may show that the card program has multiple purchases at Automated Fuel Dispensers. The user can click the MCC for the row to see a list of gas stations where purchases were made.

MCG Merchant Inquiry. Similar to the MCC Merchant Inquiry, this inquiry summarizes program spend by merchant group code (MCG). This inquiry shows the MCG and MCG description, average transaction amount, total amount, and number of transactions.
This is a drillable inquiry. Users can click the MCG code to drill down and see which MCC codes are included in a specific group, and they can drill again into the MCC to view individual vendors included in the MCC.

Administration.

The Administration tab is available for administrators or other entitled users only. It is not available for cardholders.

Users & Cards

The Users & Cards area will show administrators all cardholders and users. The Status column displays a series of icons that indicate whether the user is active, locked, or an approver, as well as the status of their card. By default, the system will show you basic columns, but you can customize your view using the Settings button to add or remove fields like Available Credit or Billing Control Account.

Select a user to view the user and card details. You can perform maintenance on the card or user from this screen, including the following activities:

- Update the username or password.
- Change the user status – lock the user or reset.
- Request an update to the contact details.
- Request an update to the credit limit.
- Set advanced spending controls.
- If you are using cost allocation, you can define the cost allocation group.
- View authorizations and declines for the card.
- Edit the user preferences.

Customize your view.

The Users & Cards screen display can be customized based on your preferences. You may display or hide most columns, as well as modify the column display order.

To update your default view:

- From the Users & Cards screen, select the ***Settings*** button in the lower right.
- Columns will display in their default position order.
- You may check or uncheck the boxes under List or Detail to define where you want the column to display. List view will display on the main Users & Cards screen, Detail view will display only in the user and card detail box that appears when you select a row from the list view.
- Click and drag columns using the Position arrows or type the desired number into the Position field to change the display order of columns.
- To permanently save display changes, select ***Save As*** and give your customized view a name.
- Select ***Apply*** to apply your changes to the current view.

Suggested customizations:

- ***Available Credit.*** Enable this field in List view to easily see the available credit for each card. It can be helpful to display Available Credit right next to the already-displayed Credit Limit field.
- ***Card Viewpoint.*** For programs that are using hierarchies, adding the Card Viewpoint to List view will make it easier to validate what level each card is set to. It can be helpful to display Card Viewpoint right next to the already-displayed User Viewpoint field.
- ***Billing Control Account.*** While this field may be helpful if your program uses control/ spend cards, you may choose to uncheck this field if your program only uses individual (revolving) cards.

Request a new card / new cardholder.

Administrators can create new cardholder users or non-cardholder users by selecting the +Add button in the upper right of the Users and Cards screen.

For new ***non-cardholder users***, you will be asked to provide some basic information like name and contact details, set a user id and temporary password, and select the user profile type and viewpoint.

For new ***cardholders***, you will be asked to provide the cardholder name, daily limit defaults, credit limit, contact information, and select whether the new card should be shipped to the company primary address or an alternate shipping address.

When creating a new user, you will also be asked to select a Viewpoint for the user. For most companies and users, you can select the topmost radio button under User Viewpoint and the default viewpoint will be selected. For companies that use hierarchies within BizCardDirect, select the Viewpoint that corresponds with the appropriate hierarchy level for the user. For more information on hierarchies, refer to the BizCardAdmin Hierarchies user guide.

Note: When creating additional administrators, use the "Additional Admin" profile. There can only be one primary program administrator profile per company.

Update user and card details.

When you select a user or card from the Users & Cards menu, the details for that user / card will appear to the right. Within the details, admins may update the user / status or viewpoint if needed. Admins may also:

- Update contact details.
- Request a replacement card.
- Update a card's daily limit.
- Change a card's limit.
- Set advanced spending controls.
- View card authorizations and declines.

View full card details.

In the upper right corner of the User & Card detail, there is an icon that looks like a piece of paper . Select this icon to go to the View Full Card Details screen. The full details contain similar information to the User & Card detail menu in an expanded layout. Note that full details do not include the full card number or CVV code.

Request a replacement card.

On the full card details page, administrators can also order a replacement card. The replacement card is sent to the company address on file. Administrators can add a comment for internal record-keeping if needed, then submit the replacement request. Please note that there may be a cost for replacement cards, refer to the business fee schedule for details.

Pending replacement requests are not reflected during the replacement process, for this reason we recommend businesses take care to avoid sending multiple replace requests at once.

Note: If you do not want a replacement card to be shipped centrally, you can contact your STCU relationship manager to order a replacement card to be shipped to a different address. Alternate shipping addresses are not supported for online replacement requests.

Change card status.

If you need to close a card, you can do this by changing the card's status from the card details menu of the Users & Cards screen.

- Select the card you would like to modify.
- In the User & Card detail menu, scroll down and expand the ***Card Detail*** section.
- Select the three-dot menu to view the current card status details.
- From here, you can select Edit to change the card status to Closed.

Note: Once a card status is changed, it cannot be changed back to Active in BizCardDirect.

Important: STCU does not recommend using the Lost/Stolen or Suspend options in BizCardDirect as users cannot change a card back to active status online.

For cards that have been lost or stolen, please contact STCU directly, or follow our standard lost/stolen process from within online banking self-service. To temporarily suspend a card, please use Card Management in online banking to block or unblock a card in real time.

Update contact details.

Users can request changes to contact details from the contact details menu of the Users & Cards screen.

- Select the card you would like to modify.
- In the User & Card detail menu, scroll down and expand the ***Contact Detail*** section.
- Select the three-dot menu to view the current contact details.
- From here, you can modify the contact details, like email and phone number, for the user / card.
- Note that the address may not be changed from the company address. If the address is changed, it will revert back to the company address on file within 1-2 business days.

Update a card's daily limit.

The card daily limit authorization strategy can be changed from the Users & Cards screen.

- From the Users and Cards screen, select the credit limit for the card you would like to modify. Or, select the card you would like to modify and select the three-dot menu next to Credit Limit in the detail screen.
- The Update Limit and Strategy window will pop up. Select ***Edit*** to modify the strategy.
- Select the desired daily limit strategy for the card from the Strategy drop-down
- Indicate how long the updated limit should apply in the “Reset after” section.
  - To set a permanent limit, select “Do not reset”. This is the default option.
  - To set a temporary limit, select from a 1-week, 2-week, or 1-month limit, or choose your own reset date.
- Select ***Submit*** to save your changes.

Change a card limit.

The card limit can be changed temporarily or permanently from the card details menu of the Users & Cards screen.

- Select the credit limit you would like to modify.
- The Update Limit and Strategy window will pop up. Select ***Edit*** to modify the credit limit.
- Enter a new amount in the Credit Limit field.
- Indicate how long the updated limit should apply in the “Reset after” section.
  - To set a permanent limit, select “Do not reset”. This is the default option.
  - To set a temporary limit, select from a 1-week, 2-week, or 1-month limit, or choose your own reset date.
- Select ***Submit*** to save your changes.

Note: Any rules established within BizCardDirect are still subject to and cannot exceed any STCU system limits and parameters, including your company limit.

Set advanced spending controls.

Administrators can define granular spending controls at the merchant category (MCC) or group (MCG) level. Note that MCC and MCG codes are assigned by the merchant at the point of transaction and cannot be set or changed by STCU.

If advanced spending controls are set, card transactions not permitted by the controls will be declined. To prevent unanticipated declines, it is recommended that admins have a strong understanding of the MCC and MCG codes commonly used within their card program before setting advanced spending controls. Advanced spending controls will replace any custom daily limit set on the card.

To access advanced spending controls, select the desired card from the list on the Users & Cards screen.

- The detail menu will appear. Scroll down to the ***Credit Limit*** section and select the

Advanced Spending Controls link.

- From here, you can create rules on which types of purchase transactions to allow. Rules to allow or limit purchases can be set based on MCC and MCG codes.
- First, select a rule for a type of allowed purchase. The first rule must always include allowed purchases.
- Next, define one or more rules on purchases that are not allowed.

Once a basic rule is in place, an administrator can add additional details by selecting the rule. This allows you to update the general rule and define any spending limit rules or day and hour rules.

- ***Spending Limit Rule – Authorization Limits.*** Authorization limits allow an administrator to define a dollar or count limits per transaction, day, month, or cycle.
- ***Spending Limit Rule – Client Defined Limit.*** Alternately, the administrator can define a max number or amount of transactions for the rule that is limited to a specified date range.
- ***Day and Hour Rule.*** Administrators can also set allowed days and times for purchases by checking the individual day or hour checkboxes.

Note: Any rules established within BizCardDirect are still subject to and cannot exceed any STCU system limits and parameters.

Card request tracking.

The card request tracking page will show a user any requests that have been made, as well as the request status, approver (if applicable), request date, and approval date.

Billing control accounts.

If your card program is set up with a billing control account, you will be able to see details on the control account on the Billing Control Accounts page. Details include the name on the account, last four numbers of the account, credit limit, available credit, and status. Payments cannot be made to control accounts in BizCardDirect, however, you can still make card payments online via business online banking or legacy business online banking.

Cards

The Cards tab is available for cardholders or entitled users only. It allows a cardholder to do the following:

- View card details.
- View contact details.
- Request a replacement card.
- View authorizations and declines on the card.

Note that replacement cards will be mailed to the company primary address when ordered online. If a replacement card needs to be mailed to a different address, please reach out to STCU for assistance.

Previous Version UI.

While most activities can be completed within the main user interface, some administrative activities are only available on the previous user interface (UI) version. To switch to the previous UI, scroll to the bottom of the screen and select ***Previous Version*** in the lower right corner.

When you would like to return to the updated interface, select the ***Redesigned UI*** option from the top navigation menu.

Alerts.

In the previous UI, the main landing screen is the Alerts screen. This will contain the same alerts you see on the Dashboard.

Service Profile Administration

Under the Administration menu, select User > Service Profile Administration. Administrators can view the current service profiles or create a custom service profile with new permissions. Note: never edit the default service profiles. Contact us for assistance adding or editing custom service profiles.

Company Preferences.

Under the Administration menu, select Corporate > Company Preferences to set default preferences for language, time zone, approval levels, and more. Note that some preferences can be viewed, but not modified.

Business Event Audit Trail. Administrators and entitled users can pull audit reports of all activities taken within BizCardDirect. The audit trail can be filtered by date range, username, event type, and more.

Setting approvers.

There are two types of approvers in BizCardDirect: Transaction approvers and Request approvers.

Transaction approvers can be set up if your business wants to require cardholders to review their card transactions, possibly upload receipts or add cost allocation codes. If that is the case, administrators can designate users with one of the following Transaction Approver types:

- ***None:*** User cannot approve transactions.
- ***Viewpoint:*** User can approve transactions that are marked “Reviewed” by cardholders

within the same Viewpoint structure or below. This option is most common for businesses that use hierarchies to align users to company structure within BizCardDirect.

- ***Responsibility-based:*** User can approve transactions marked "Reviewed" on any card accounts to which the user is assigned.

Request approvers can be set up if your business wants to establish dual control for making card detail updates like credit limit or strategy changes. In this setup, one user requests to edit the card details, and another user reviews the request and can either approve or deny the requested change. Administrators can designated users with one of the following Request Approver types:

- ***None:*** User cannot approve card requests
- ***Viewpoint:*** User can approve card requests submitted by cardholders within their same Viewpoint structure or below. This option is most common for businesses that use hierarchies to align users to company structure within BizCardDirect.
- ***Responsibility-based:*** User can approve card requests submitted on any card accounts to which the user is assigned.

How to enable approvers for your company:

- Log in to BizCardDirect.
- Select the ***Previous Version*** link in the lower right corner of the screen (you may need to scroll down).
- Select ***Administration > Corporate > Company Preferences.***
- Select ***Number of approver levels for program management.***
- Select the ***Edit Preference*** button.
- Select ***Company approver needed.***
- Select the ***Save Preference button.***

How to designate approvers:

- Log in to BizCardDirect.
- Select ***Administration > Users and Cards.***
- Select the user to designate. The details panel will appear to the right.
- Select the paper icon in the upper right corner of the user and card details to go to the Full Details screen.
- Select the three-dot menu next to ***Approver Workflow.***
- From here, you can check the boxes next to Transaction Approver and/or Card Request

Approver, as needed, and select the approver type. If an approver box is not checked, that means the user is not designated as an approver.

- When your changes are complete, select ***Apply***, then select ***Submit*** from the Full Details screen to save changes.

How to set a responsibility-based approver on a card:

If you designated an approver as a Responsibility-based approver, you will want to update the card details to reflect the appropriate approver.

- From within ***Administration > Users and Cards***, select the cardholder whose card requires a defined approver. The details panel will appear to the right.
- Select the paper icon in the upper right corner of the user and card details to go to the Full Details screen.
- By default, the screen will show cardholder details first. Scroll to the bottom of the screen and select ***Next*** to proceed to the card details.
- On the card details screen, scroll down to Approval Workflow and select the designated transaction approver from the drop-down menu.
    - Note that only users you have already set up as responsibility-based approvers will appear in this list. If a user is not displayed, you may need to go back and designate the user as an approver first.
- Once the transaction approver is updated, select ***Submit*** to save your changes.

Definitions.

Merchant Category Codes (MCCs). Merchant Category Codes are 4-digit numbers that are used to categorize individual credit card purchases. For example, if you fill up your tank at a gas station, that transaction might be categorized under 5542 – Automated Fuel Dispensers. Typically, an MCC will encompass a group of transactions. MCC codes are assigned by the merchant at the point of transaction and cannot be set or changed by STCU.

Merchant Category Groups (MCGs). Merchant Category Groups are 1- or 2-digit numbers that group MCCs into general categories like Automotive Fuel, Financial Services, and more. Typically an MCG will encompass a group of MCCs. MCG groups are assigned automatically based on the MCC code assigned by the merchant.

Security tips.

The STCU BizCardDirect system is strong and secure. However, it is critical that every business use the best possible tools and strategies to protect themselves against online crooks or internal fraud.

There's no easy way to stop all online fraud, but with diligence and a system of internal checks and balances, you can greatly reduce your risk. Here are some steps that can help:

Limit access.

- Grant access to as few people and computers as your business really needs.
- Limit employee permissions. For example, limit administrative permissions to trusted employees who need access to complete their normal job duties, and limit cardholders to only access their own card.
- Consider dual control. For example, set up approvals to require one employee to initiate and another employee to authorize card program changes.

Log in with care.

- Create individual logins. Each person who accesses the BizCardDirect system online must have their own login credentials. That makes it easier to track user activity, providing greater accountability.
- Require strong passwords. Each person authorized to access your business accounts online should choose the strongest password they can remember.
- Make sure you're really logging onto STCU's site. Open your browser and type "www.stcu.org" into the address bar. Your browser should show a padlock icon indicating a secure connection.

Keep viruses at bay.

- Keep software and operating systems up to date. Software makers issue fixes for security weaknesses in their programs. Regularly check for and install these updates.
- Practice "safe surfing." Put anti-virus and anti-spyware software on each computer used to access business accounts online and update the software regularly. Don't let employees visit websites at high risk for viruses and malware (such as social media sites).
- Educate employees about not opening attachments in unsolicited emails or emails that they were not expecting. Use firewalls to keep outsiders off your network. Prohibit any online banking from a public computer or unsecure network.

Finish strong.

- Click the "Logout" button when you're done using STCU BizCardDirect every time.
- Review your accounts daily. Look for unexpected or unusual activity.

Suspect fraud? Call us!

Call STCU immediately if you suspect any unauthorized activity on your business credit card. Our numbers are:

- Washington: (509) 326-1954
- Idaho: (208) 619-4000
- Oregon: (541) 278-9000
- Toll-free: (800) 858-3750