Access® Online

Virtual Card

Quick start guide
Version 2-2
Program Administrator

Content

Introduction

You can use a mobile app and web-based dashboard to create, send and manage a virtual card to someone (e.g., staff member, job applicant, intern) that they can use immediately. They do not need to wait for a plastic card to arrive or use their personal card and seek and wait for reimbursement.

Learn more: Be sure to download and install the mobile app. You can also enable face ID or touch ID. Follow the instructions in the cardholder quick start guide. The app is available for both Apple and Android users. You must also be an existing One Card, Corporate Travel Card, or Purchasing Card client with Access Online's Payment Plus function in place. Cardholders should also make sure that their email app resides on the mobile phones.

Accounts overview

Your organization has two linked managing accounts for your virtual card program:

- Payment account
- Single-use account pool

Each card has a 16-digit account number from the single-use account pool and rolls up to the payment account for central billing.

Example: Full credit limit used

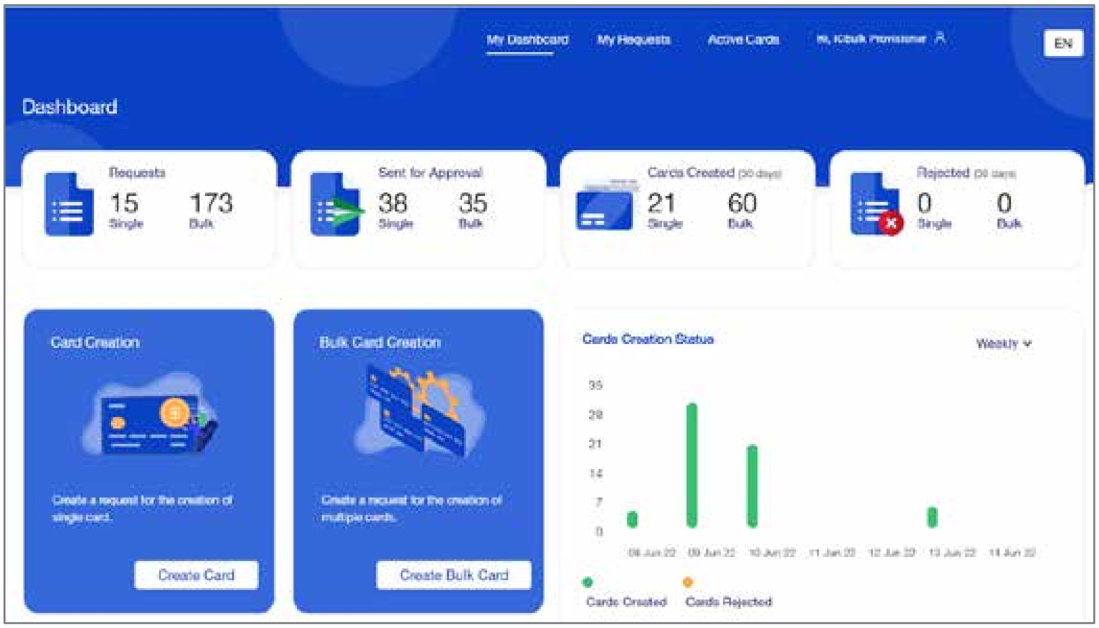
The cardholder has charged the full $1,200 credit limit on a card. You deactivate the card so the cardholder cannot see the card anymore. If the cardholder needs more money, you should create a new card for the cardholder. After your organization pays the $1,200 back to the bank, that $1,200 is available again on the managing account for the issuance of cards.

Example: Partial credit limit used

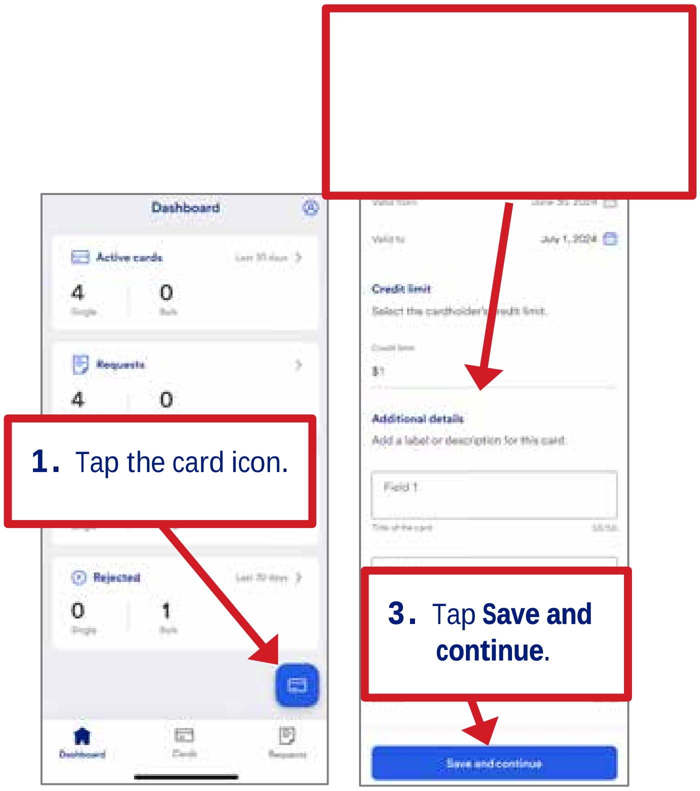
The cardholder has charged a total of $500 on the card with a $2,000 credit limit. The card's ending valid date passes and the card expires. The system automatically deactivates the card. The cardholder cannot see the card anymore. The $1,500 returns to the managing account credit and is available to use for other cards. After your organization pays the $500 of used credit back to the bank, the remaining $1,500 is available again on the managing account for the issuance of cards.

Register on the web portal

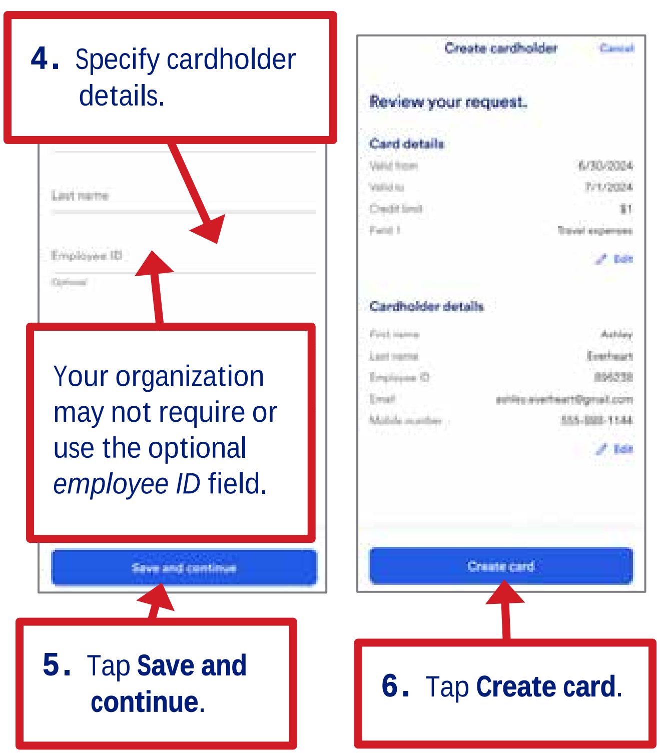
You should register on the web portal. In your registration email, click the link to the portal and follow the on-screen instructions to register, specify a password, and log in. Note that passwords need to be between 8 and 15 characters. For detailed steps, refer to the *Web Portal Registration* video.



Create a card on the mobile app



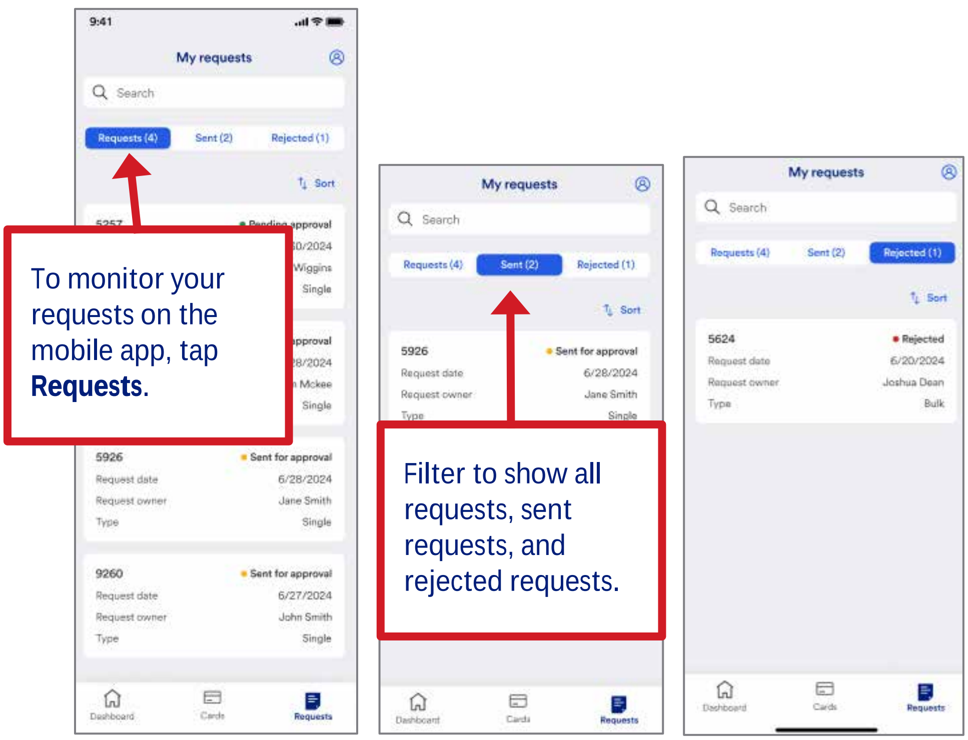
Learn more: Each *Field 1*, *Field 2* and *Notes* field has a limit of 50 characters. Your organization can use these fields to capture any information you like.



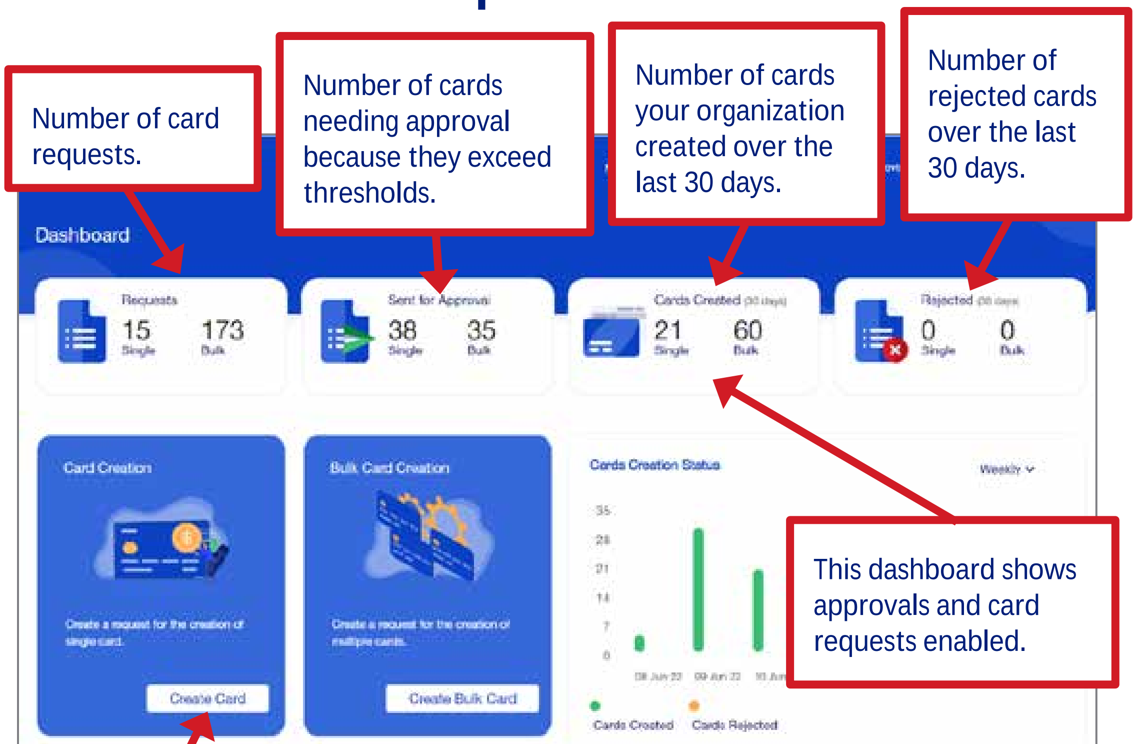
Learn more: After you tap **Send**, the cardholder gets an email message with instructions to access the virtual card, add the virtual card to their mobile wallet, and use the virtual card immediately.

Learn more: You can also monitor your request on the mobile app.

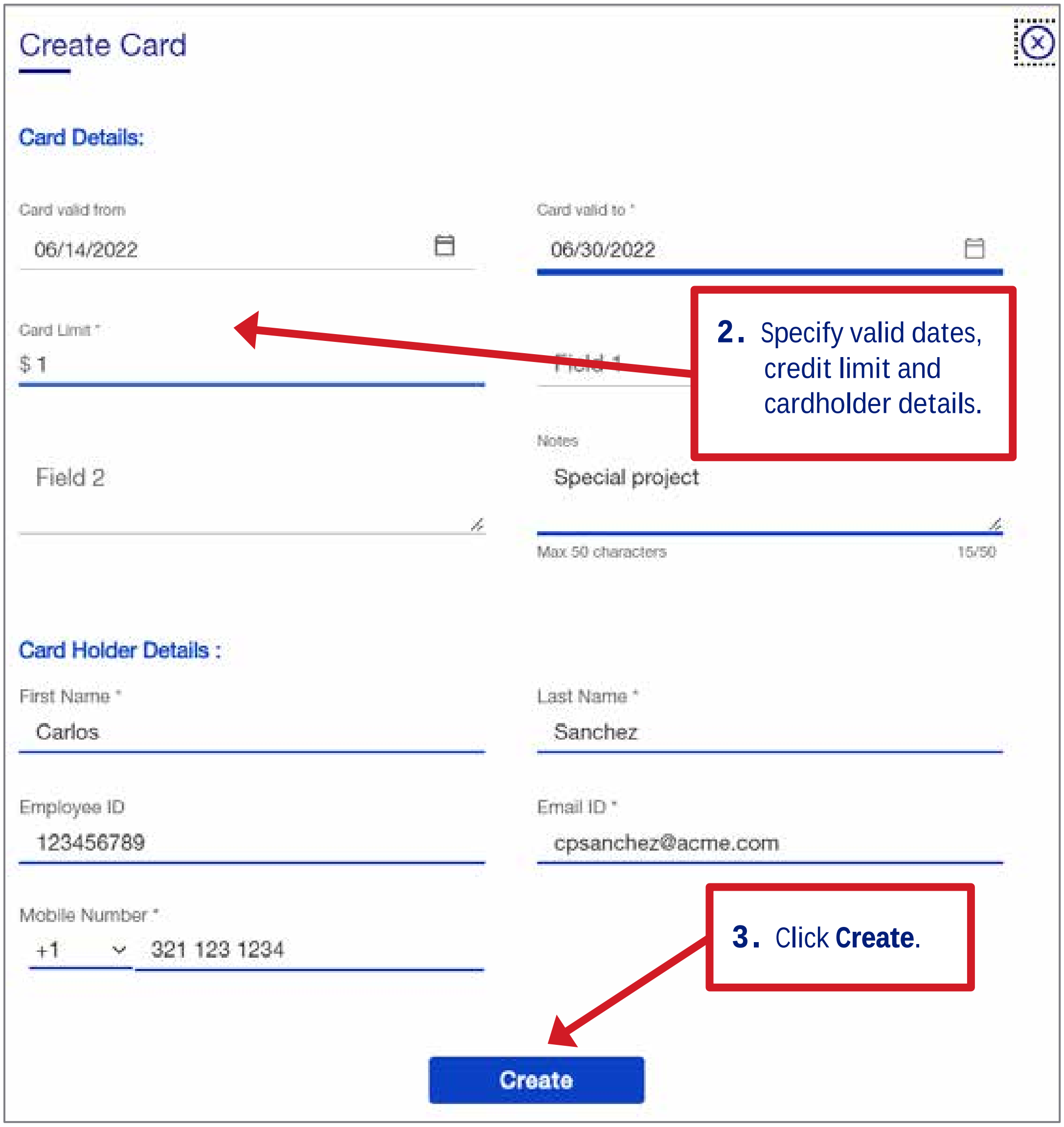
Tip! You can also enable and use Face ID or Fingerprint ID on the mobile app to request the one-time passcode.

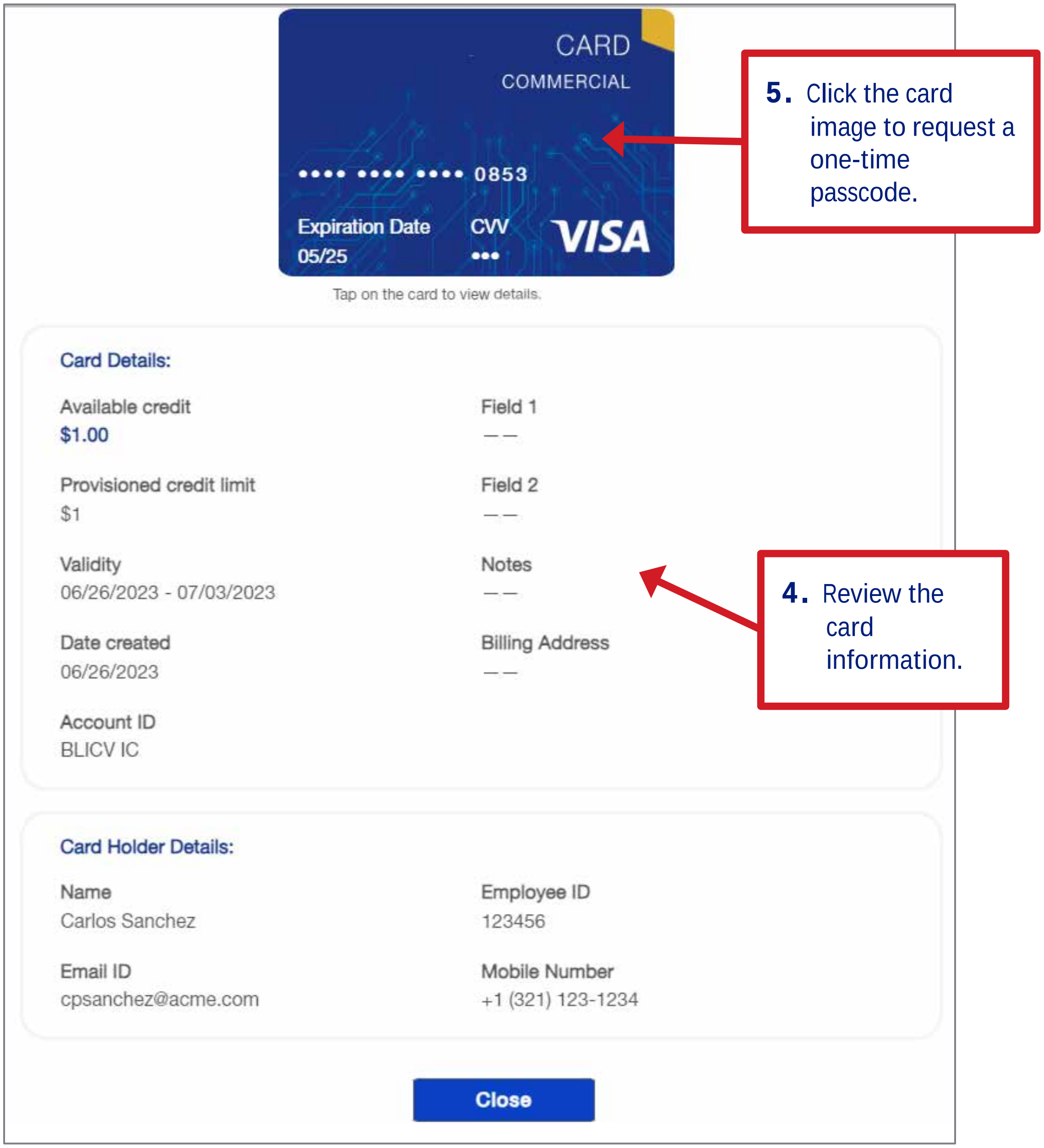


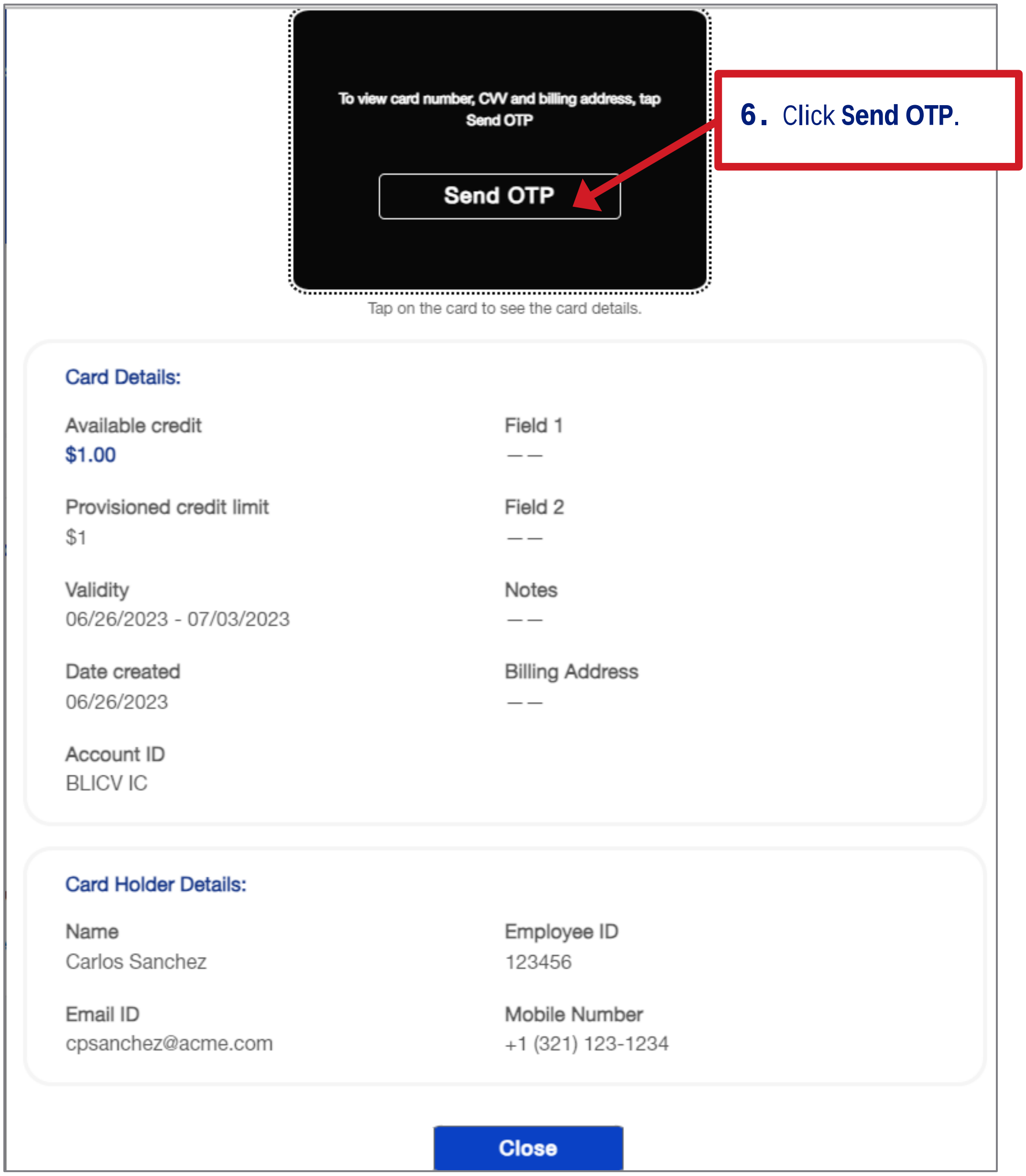
Create a card on the portal

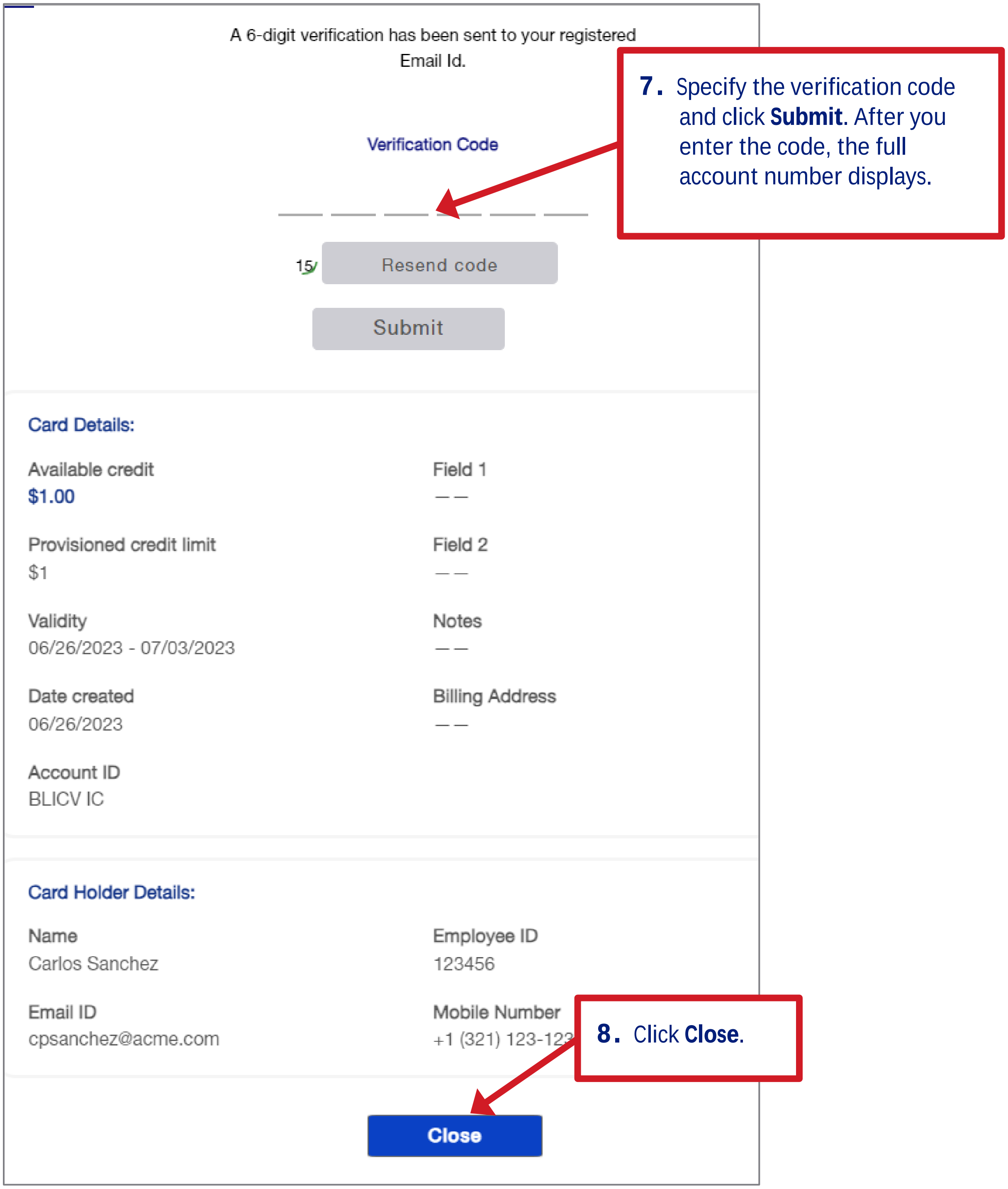


1. Click **Create Card**.


Create Card
Card Details:
Card valid from
06/14/2022
Card valid to *
06/30/2022
Card Limit *
$ 1
Field 2
Notes
Special project
Max 50 characters
15/50
2. Specify valid dates, credit limit and cardholder details.
Card Holder Details :
First Name *
Carlos
Last Name *
Sanchez
Employee ID
123456789
Email ID *
cpsanchez@acme.com
Mobile Number *
+1
321 123 1234
3. Click Create.
Create

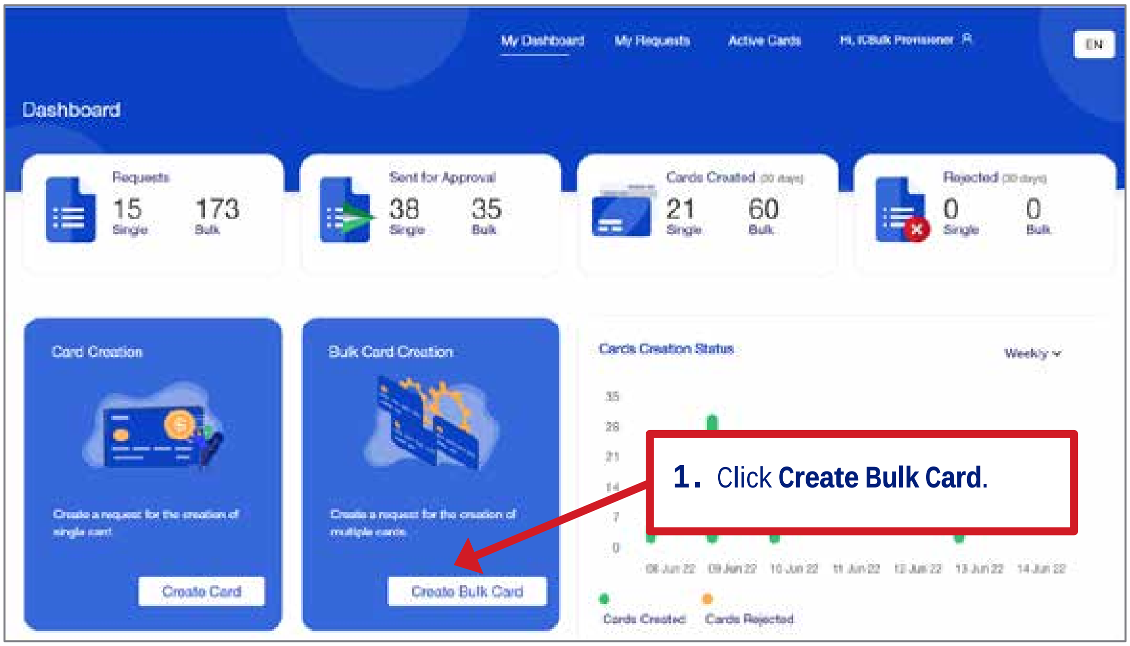

CARD
COMMERCIAL
•••• •••• •••• 0853
Expiration Date
05/25
CVV
•••
VISA
Tap on the card to view details.
Card Details:
Available credit
$1.00
Field 1
— —
Provisioned credit limit
$1
Field 2
— —
Validity
06/26/2023 - 07/03/2023
Notes
— —
Date created
06/26/2023
Billing Address
— —
Account ID
BLICV IC
Card Holder Details:
Name
Carlos Sanchez
Employee ID
123456
Email ID
cpsanchez@acme.com
Mobile Number
+1 (321) 123-1234
Close
5. Click the card image to request a one-time passcode.
4. Review the card information.


To view card number, CVV and billing address, tap Send OTP
Send OTP
6. Click **Send OTP**.
Tap on the card to see the card details.
Card Details:
Available credit
$1.00
Field 1
— —
Provisioned credit limit
$1
Field 2
— —
Validity
06/26/2023 - 07/03/2023
Notes
— —
Date created
06/26/2023
Billing Address
— —
Account ID
BLICV IC
Card Holder Details:
Name
Carlos Sanchez
Employee ID
123456
Email ID
cpsanchez@acme.com
Mobile Number
+1 (321) 123-1234
Close

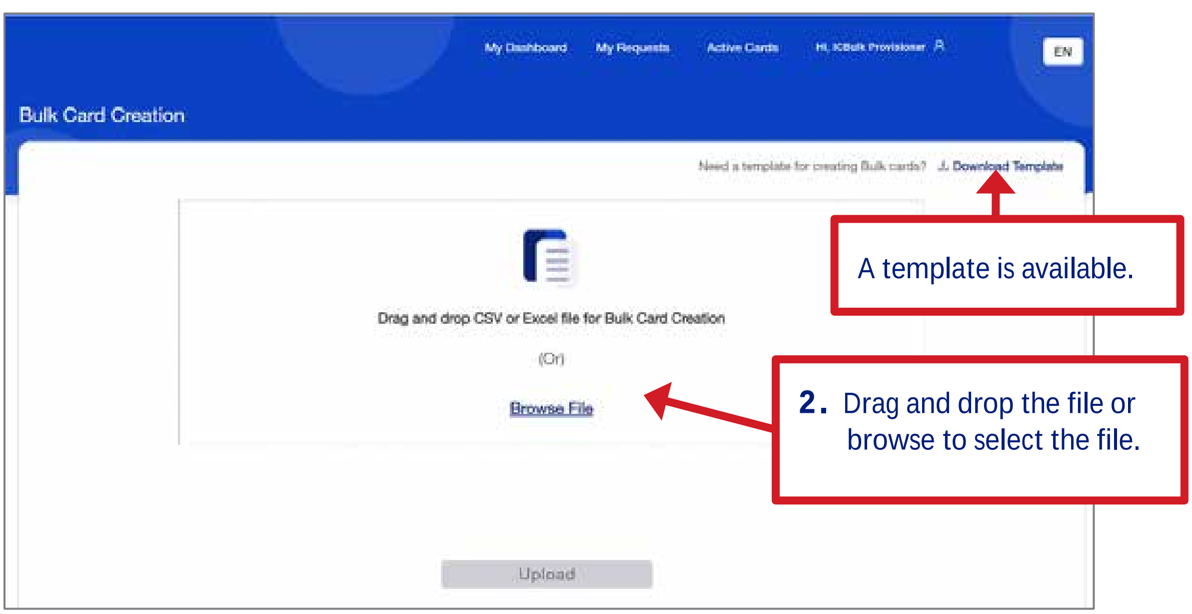

A 6-digit verification has been sent to your registered Email Id.
Verification Code
15
Resend code
Submit
Card Details:
Available credit
$1.00
Field 1
— —
Provisioned credit limit
$1
Field 2
— —
Validity
06/26/2023 - 07/03/2023
Notes
— —
Date created
06/26/2023
Billing Address
— —
Account ID
BLICV IC
Card Holder Details:
Name
Carlos Sanchez
Employee ID
123456
Email ID
cpsanchez@acme.com
Mobile Number
+1 (321) 123-122
Close
7. Specify the verification code and click **Submit**. After you enter the code, the full account number displays.
8. Click **Close**.

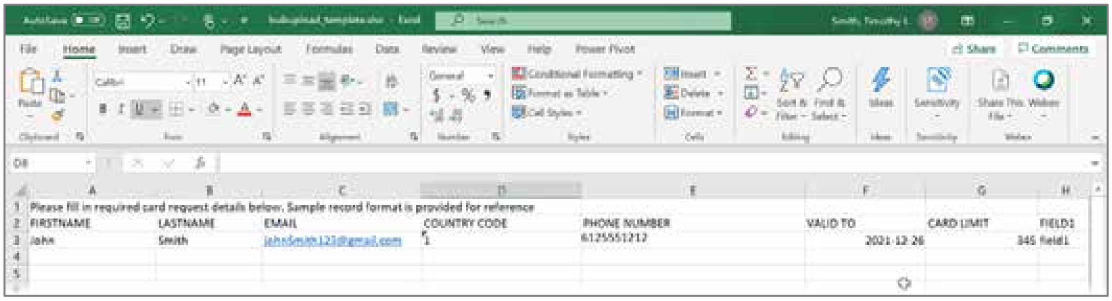
Bulk card creation on the web portal

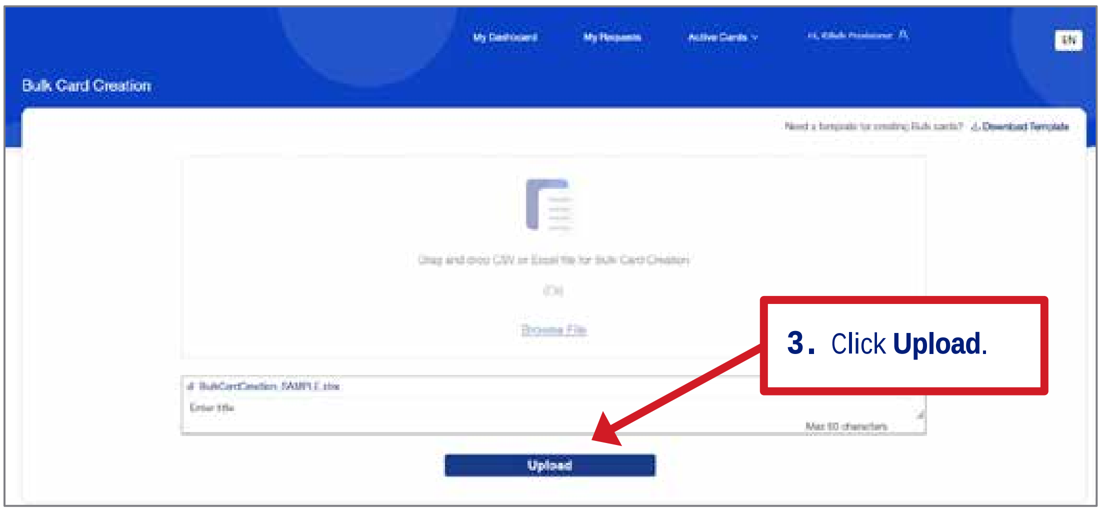
You can create multiple cards at the same time using a file process.

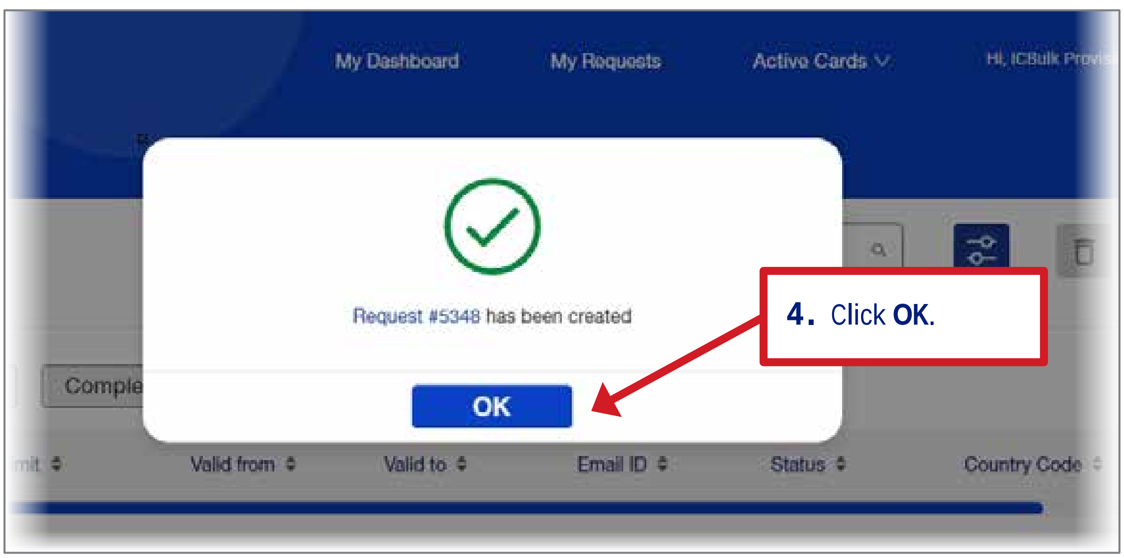


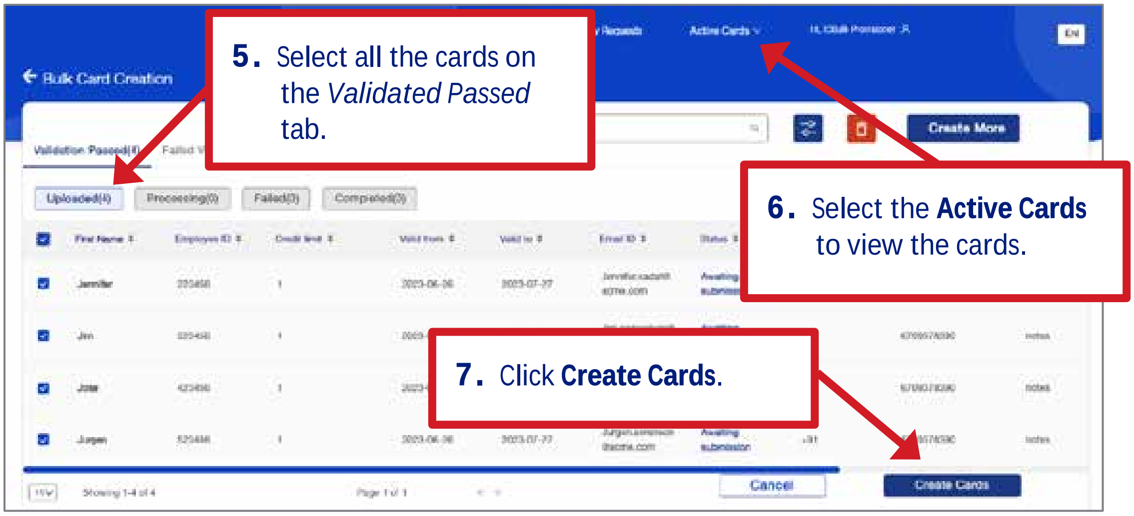
Tip! Before you create bulk cards, ensure that your card pool is large enough to support your needs. For example, if you want to create 300 cards, make sure you have a pool large enough to create 500 cards. Contact your Relationship Manager or Account Coordinator to assess your needs. The card-pool can be resized in about a week. You can create up to 500 cards with one file.

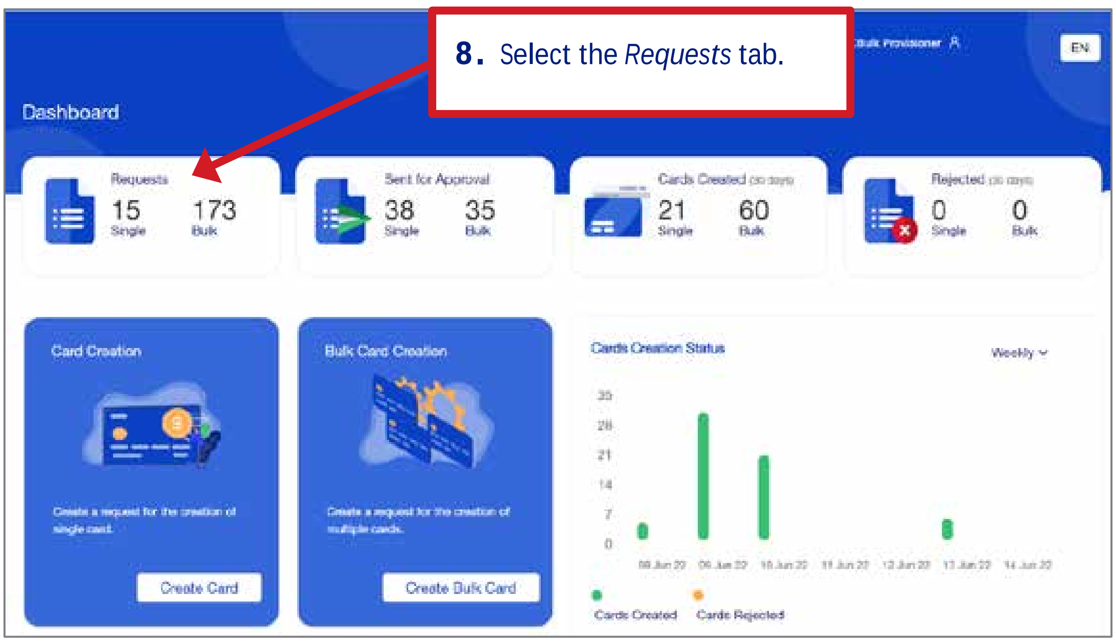


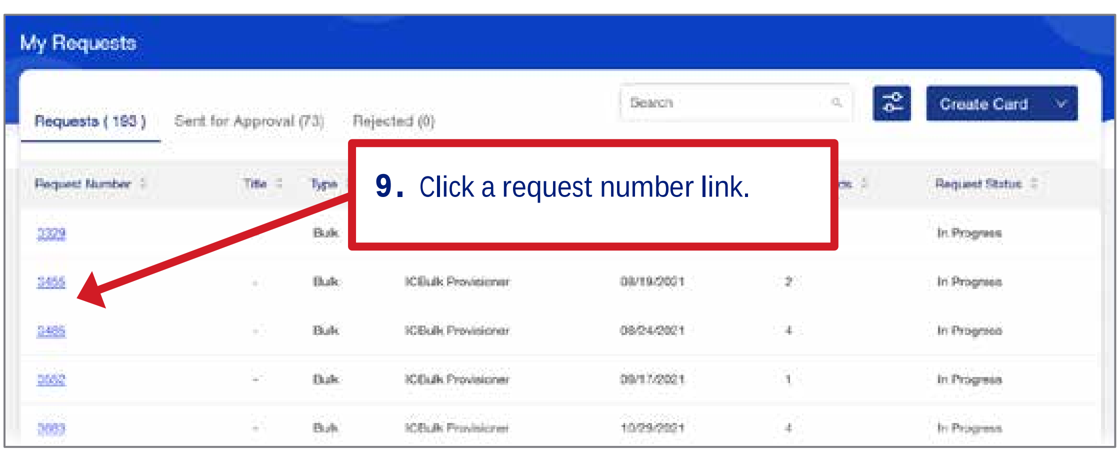

Please fill in required card request details below. Sample record format is provided for reference
FIRSTNAME
LASTNAME
EMAIL
COUNTRY CODE
PHONE NUMBER
VALID TO
CARD LIMIT
FIELD1
John
Smith
JohnSmith123@gmail.com
1
6125551212
2021-12-26
345
field1

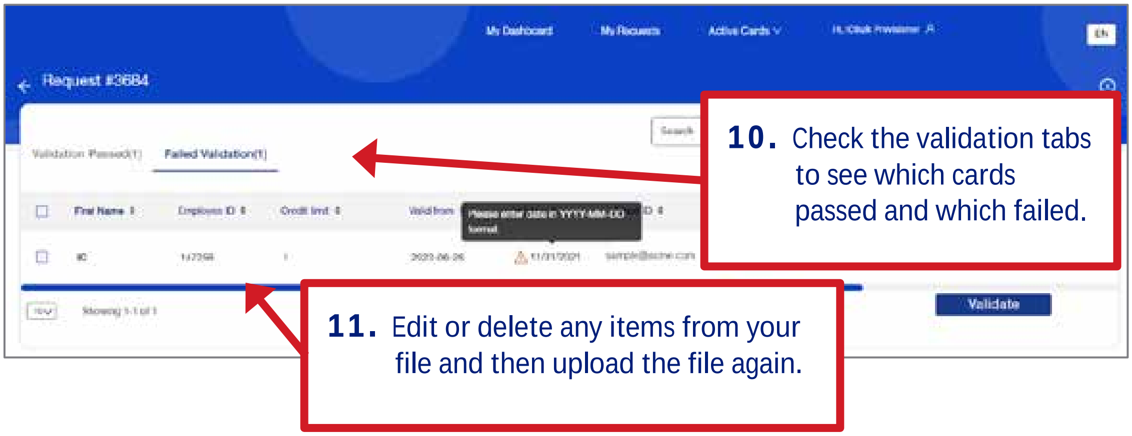

My Dashboard
My Requests
Active Cards
Bulk Card Creation
Download Template
Browse File
Upload
3. Click Upload.


My Dashboard
My Requests
Active Cards
Request #5348 has been created
OK
4. Click OK.
Valid from
Valid to
Email ID
Status
Country Code


Bulk Card Creation
5. Select all the cards on the *Validated Passed* tab.
6. Select the **Active Cards** to view the cards.
7. Click **Create Cards**.
Create More
Cancel
Create Cards


8. Select the *Requests* tab.
Dashboard
Requests
15
Single
173
Bulk
Sent for Approval
38
Single
35
Bulk
Cards Created
21
Single
60
Bulk
Rejected
0
Single
0
Bulk
Card Creation
Create Card
Bulk Card Creation
Create Bulk Card
Cards Creation Status
Weekly
Cards Created
Cards Rejected

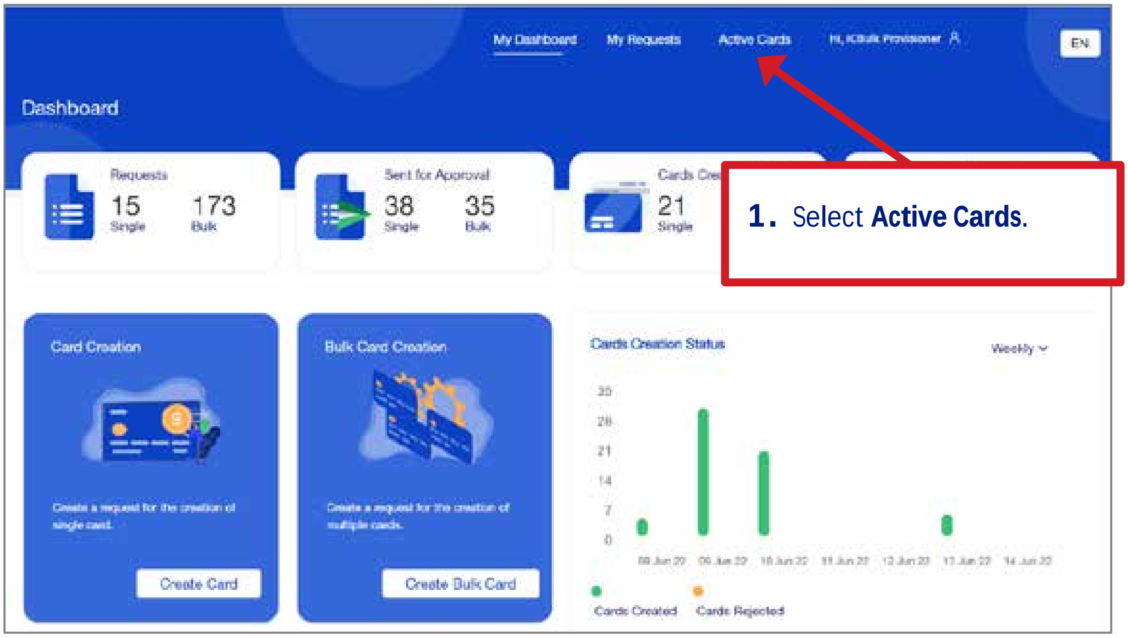

My Requests
Requests (193)
Sent for Approval (73)
Rejected (0)
Search
Create Card
9. Click a request number link.
Request Number
Title
Type
Request Status
2329
Bulk
In Progress
2456
Bulk
ICBulk Provisioner
08/19/2021
2
In Progress
2486
Bulk
ICBulk Provisioner
08/24/2021
4
In Progress
2552
Bulk
ICBulk Provisioner
09/17/2021
1
In Progress
2683
Bulk
ICBulk Provisioner
10/29/2021
4
In Progress

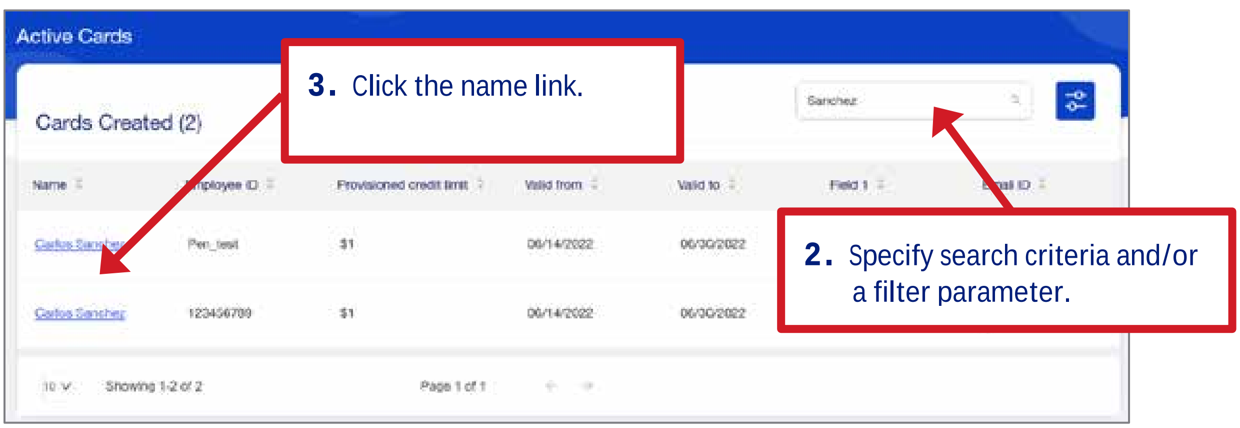


10. Check the validation tabs to see which cards passed and which failed.

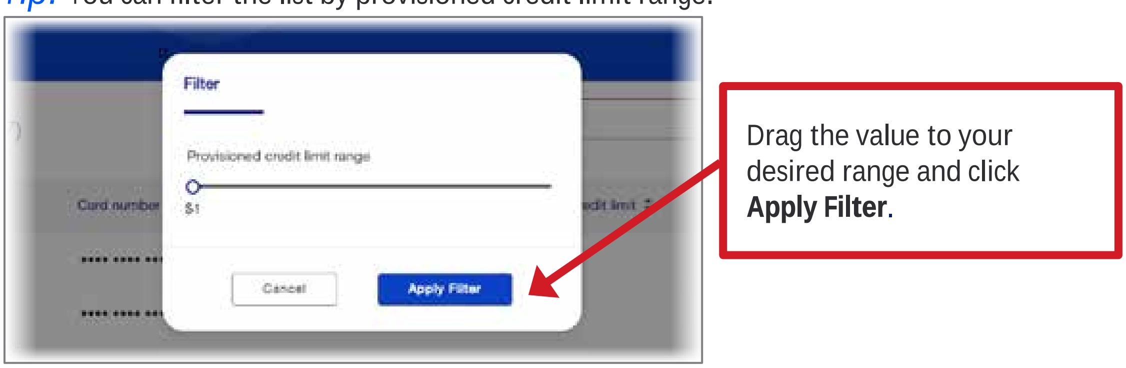
11. Edit or delete any items from your file and then upload the file again.

View card detail and transactions on the portal

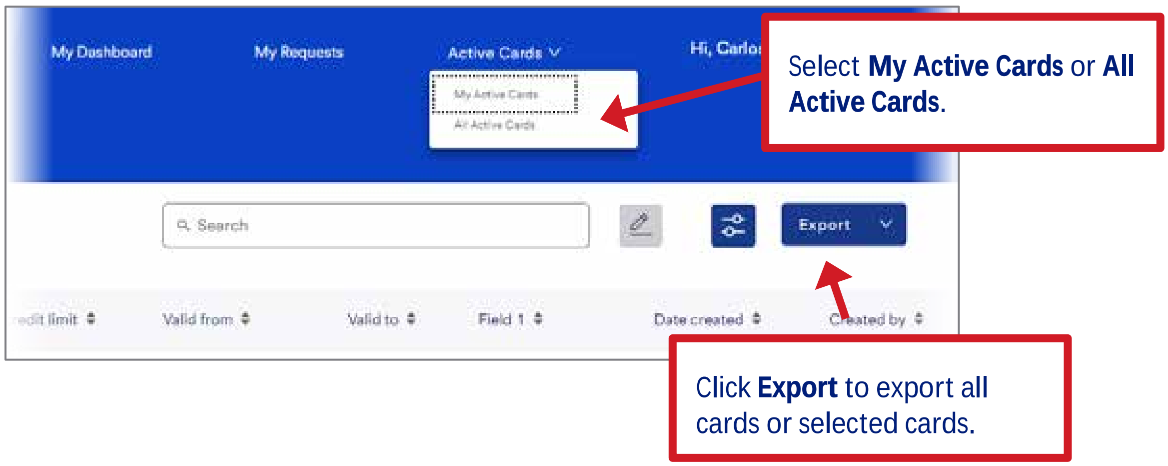


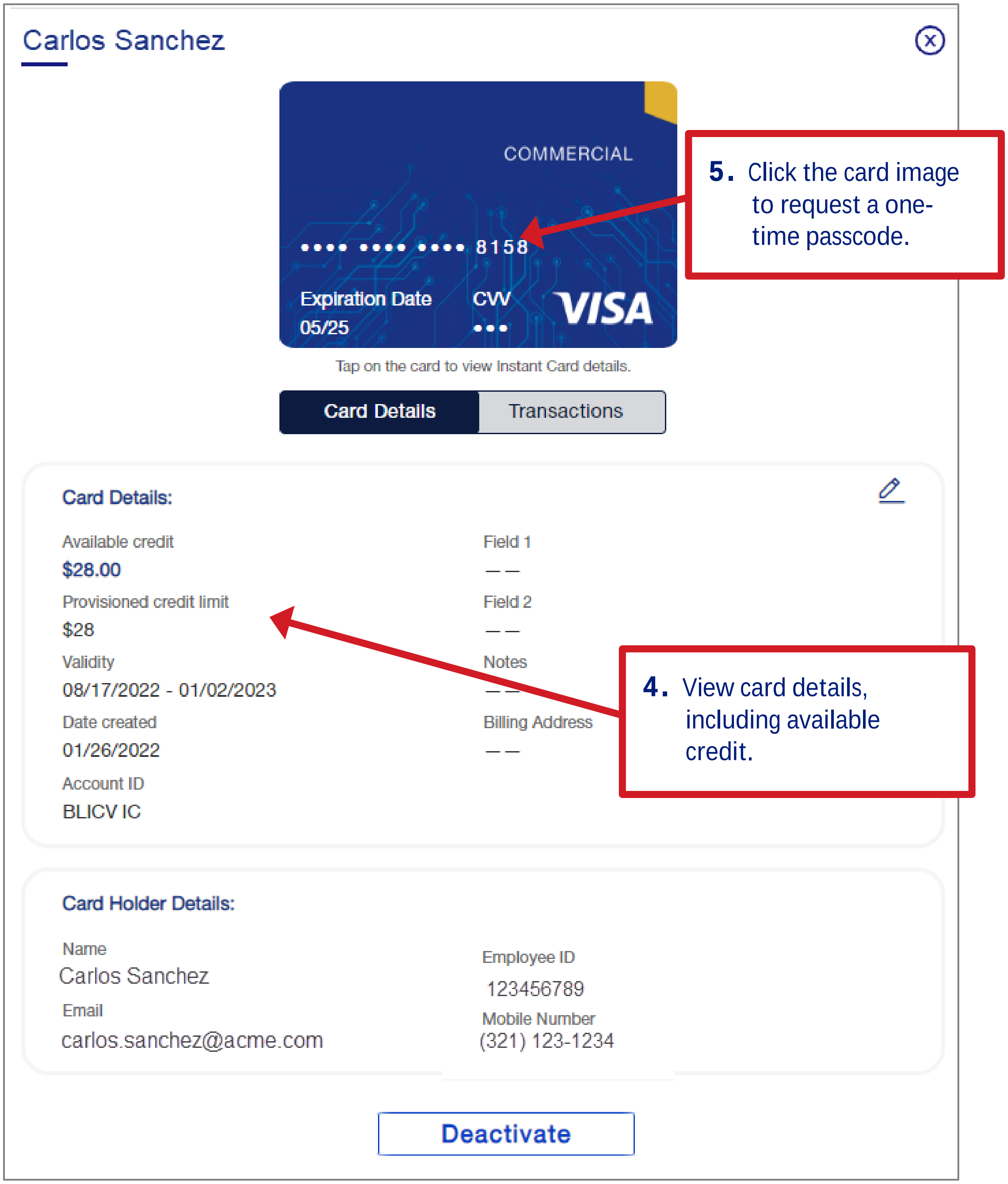


Tip! You can filter the list by provisioned credit limit range.

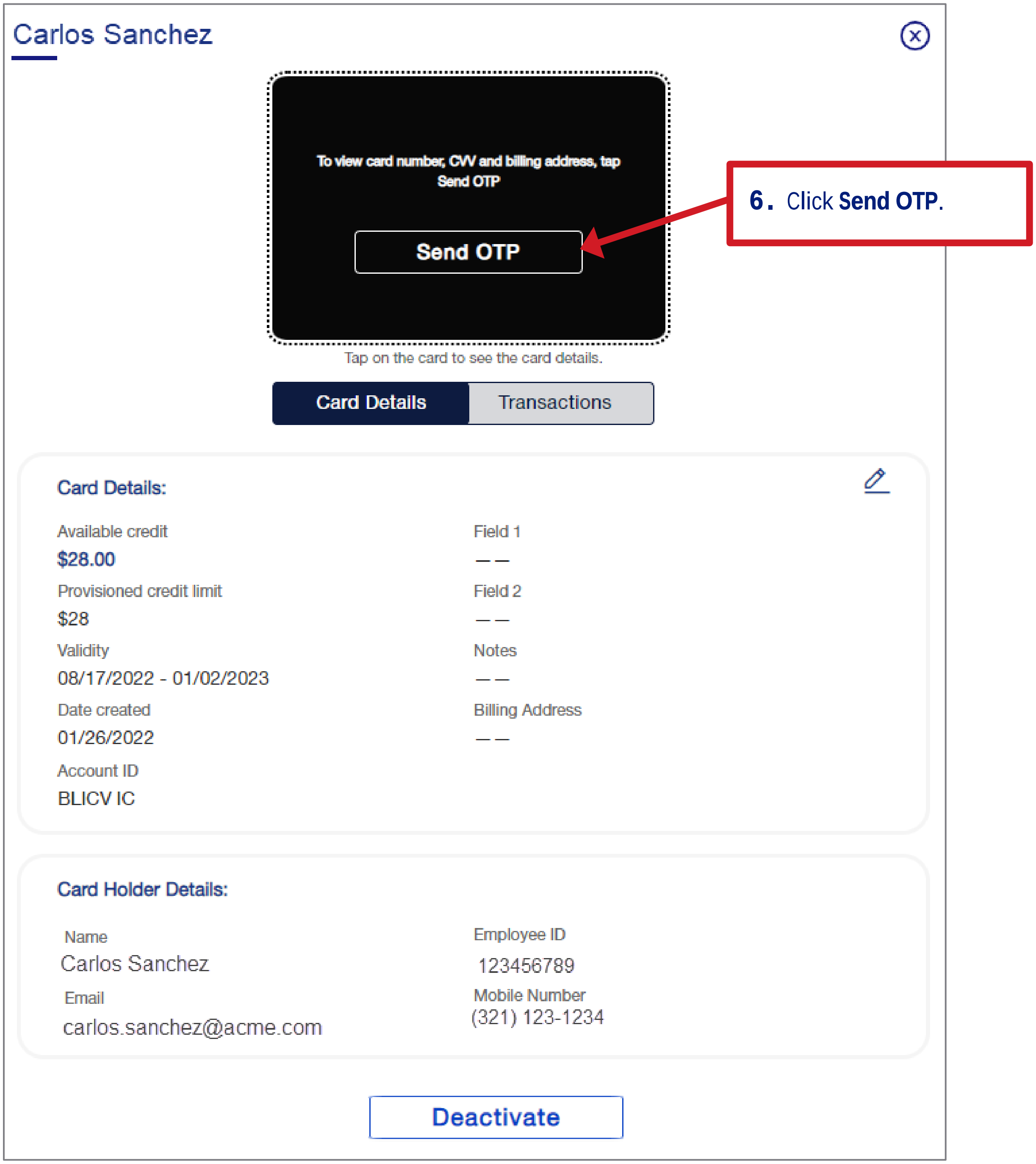


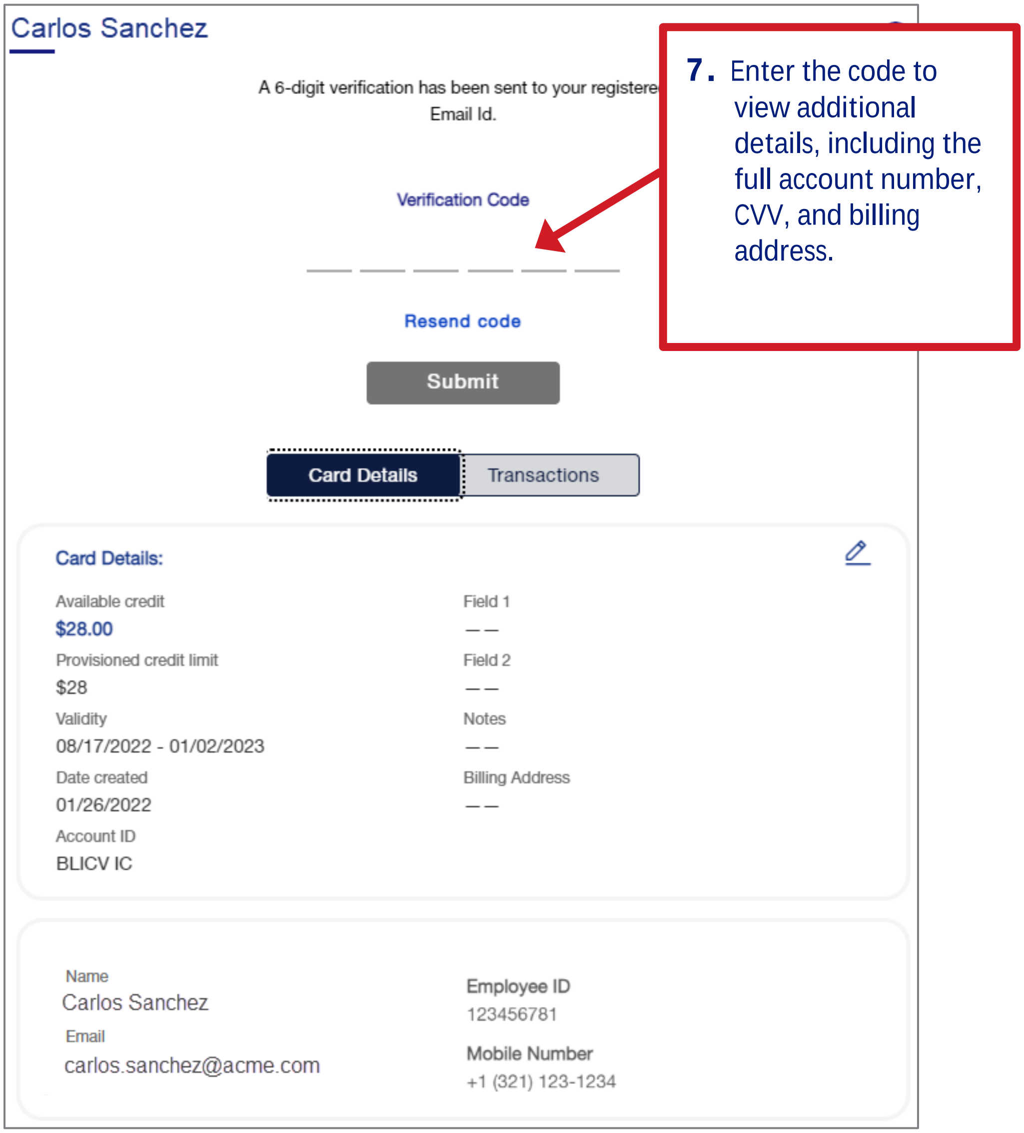
Tip! You may have access to only the cards that you created or you may have access to all cards in your program. You can also export all cards or selected cards.

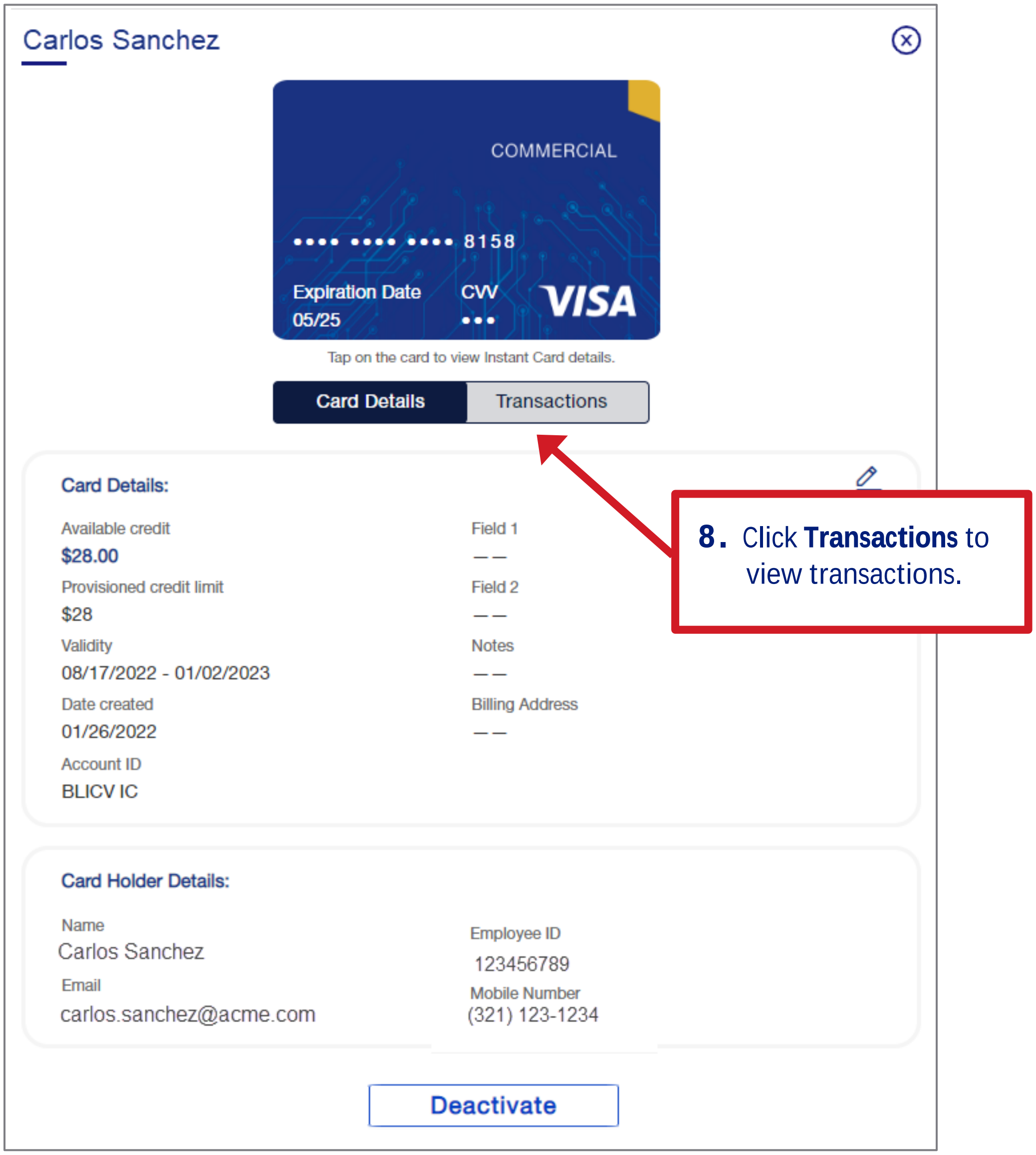


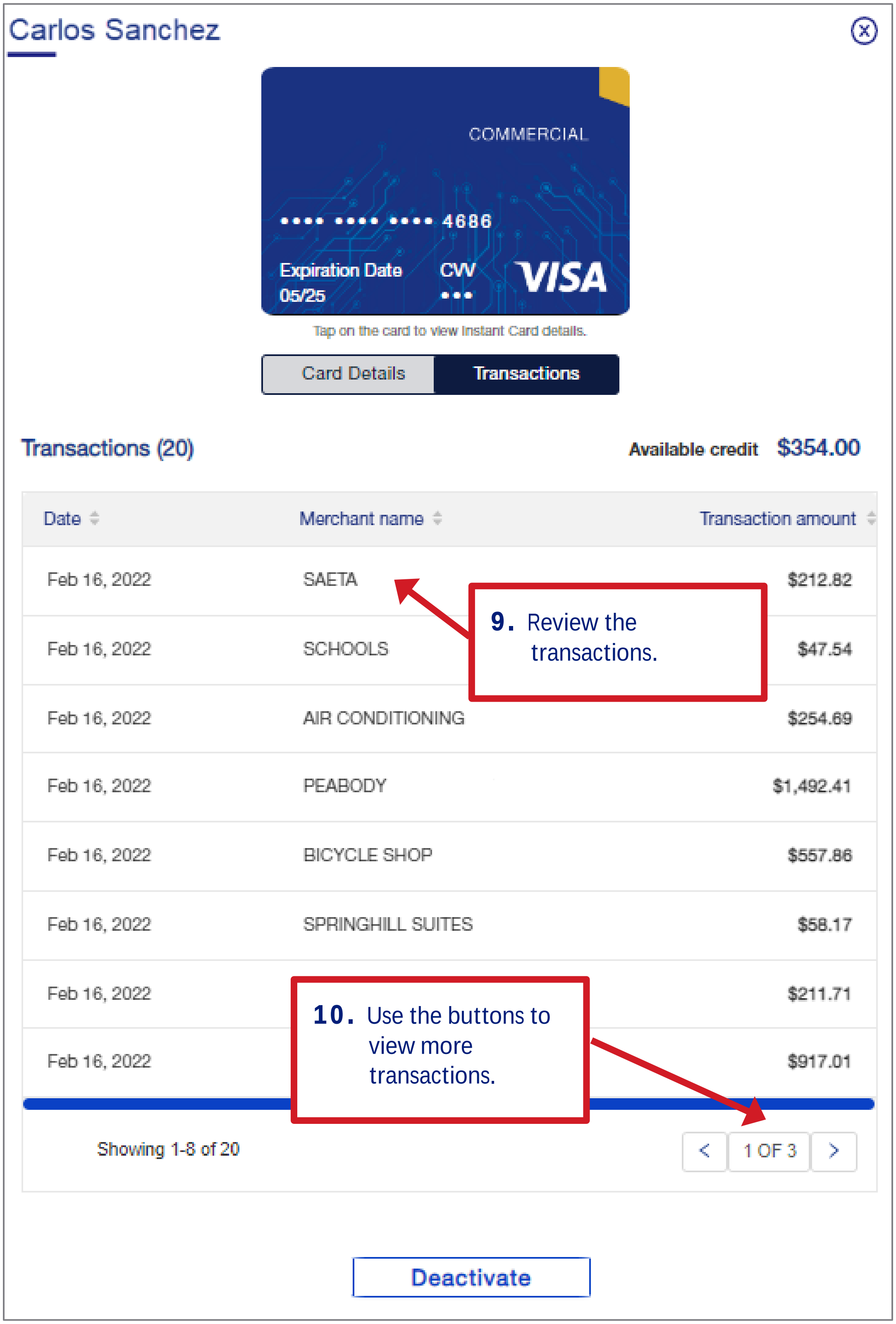


Tip! Depending on your access rights in the system, you may also be able to edit the credit limit and the valid dates.


Carlos Sanchez
To view card number, CVV and billing address, tap Send OTP
Send OTP
6. Click **Send OTP**.
Tap on the card to see the card details.
Card Details
Transactions
Card Details:
Available credit
$28.00
Provisioned credit limit
$28
Validity
08/17/2022 - 01/02/2023
Date created
01/26/2022
Account ID
BLICV IC
Field 1
— —
Field 2
— —
Notes
— —
Billing Address
— —
Card Holder Details:
Name
Carlos Sanchez
Email
carlos.sanchez@acme.com
Employee ID
123456789
Mobile Number
(321) 123-1234
Deactivate

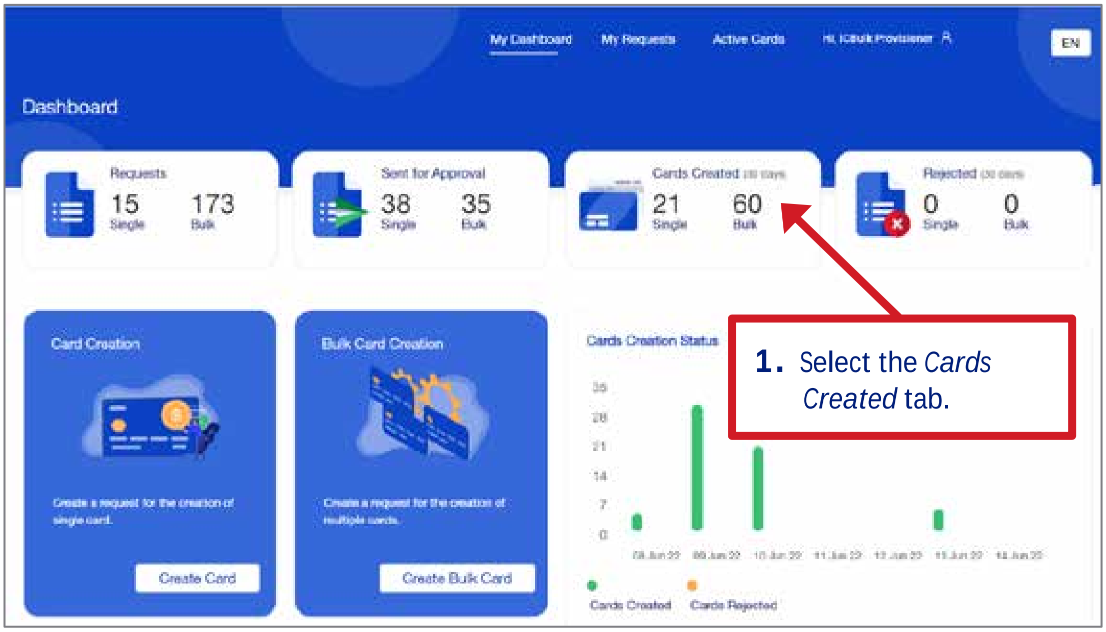

Carlos Sanchez
A 6-digit verification has been sent to your registere
Email Id.
Verification Code
Resend code
Submit
Card Details
Transactions
Card Details:
Available credit
$28.00
Provisioned credit limit
$28
Validity
08/17/2022 - 01/02/2023
Date created
01/26/2022
Account ID
BLICV IC
Field 1
— —
Field 2
— —
Notes
— —
Billing Address
— —
Name
Carlos Sanchez
Email
carlos.sanchez@acme.com
Employee ID
123456781
Mobile Number
+1 (321) 123-1234
7. Enter the code to view additional details, including the full account number, CVV, and billing address.

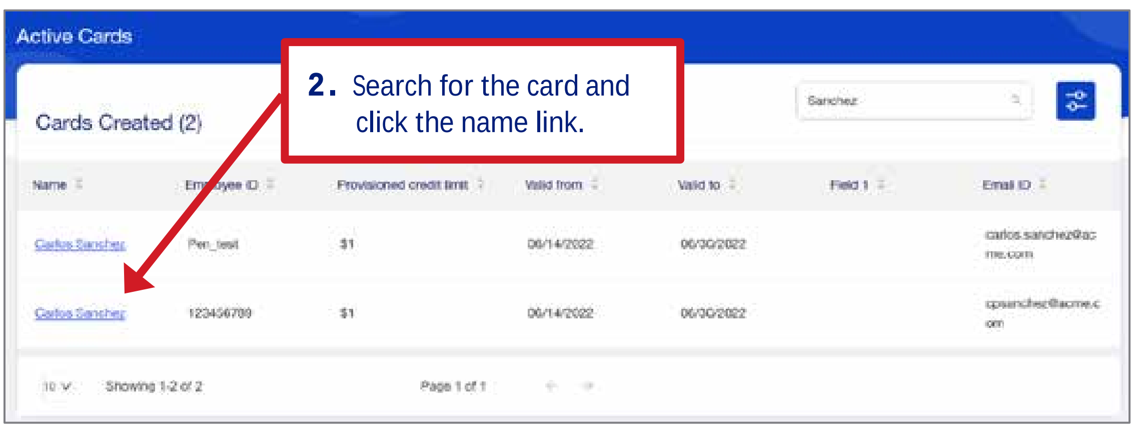

Carlos Sanchez
COMMERCIAL
•••• •••• •••• 8158
Expiration Date
05/25
CVV
•••
VISA
Tap on the card to view Instant Card details.
Card Details
Transactions
Card Details:
Available credit
$28.00
Provisioned credit limit
$28
Validity
08/17/2022 - 01/02/2023
Date created
01/26/2022
Account ID
BLICV IC
Field 1
Field 2
Notes
Billing Address
8. Click Transactions to view transactions.
Card Holder Details:
Name
Carlos Sanchez
Email
carlos.sanchez@acme.com
Employee ID
123456789
Mobile Number
(321) 123-1234
Deactivate

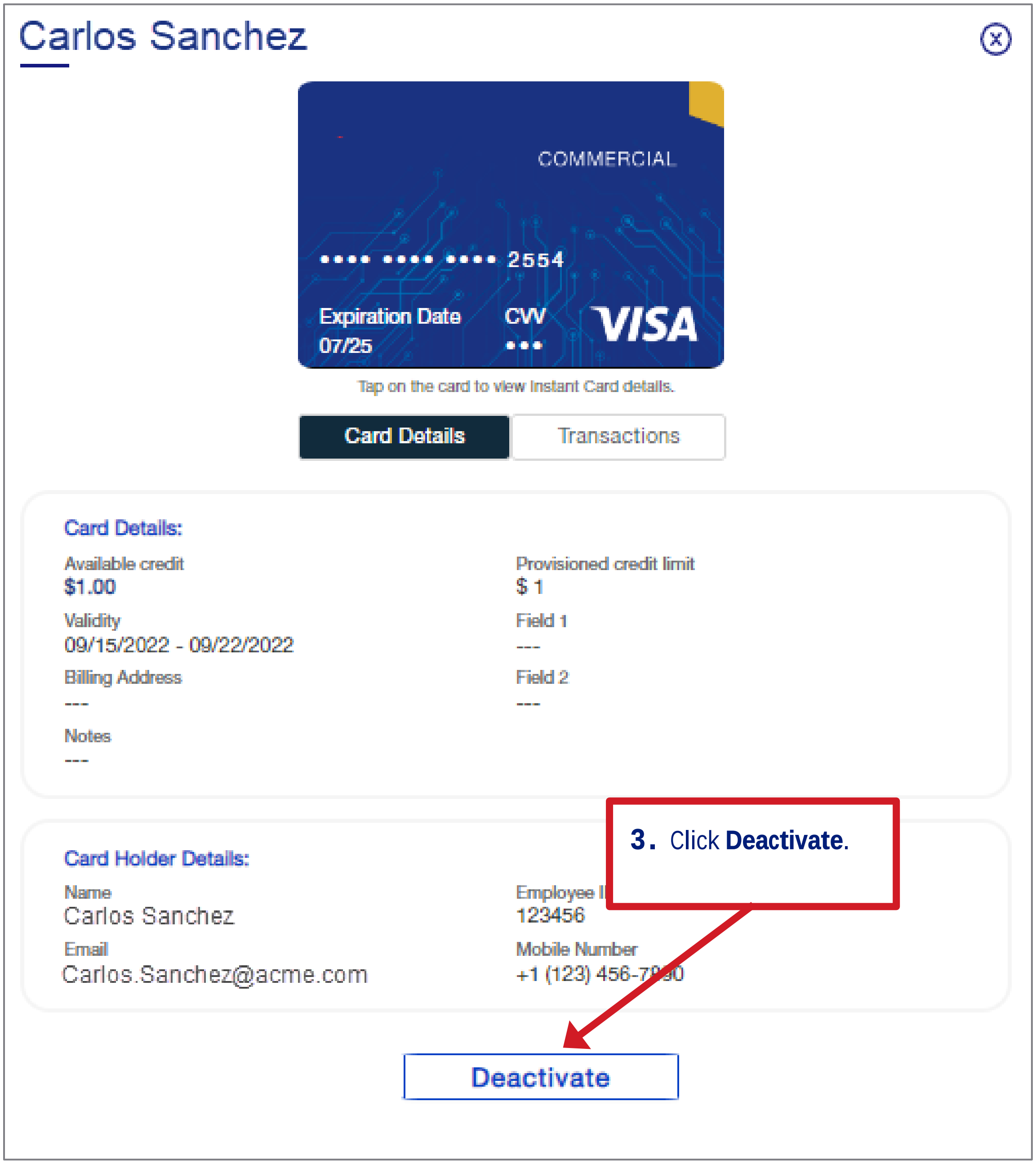


Tip! You may be able to view one list of all posted transactions.

Deactivate a card on the portal






Carlos Sanchez
COMMERCIAL
•••• •••• •••• 2554
Expiration Date
07/25
CVV
•••
VISA
Tap on the card to view Instant Card details.
Card Details
Transactions
Card Details:
Available credit
$1.00
Provisioned credit limit
$ 1
Validity
09/15/2022 - 09/22/2022
Field 1

Billing Address

Field 2

Notes

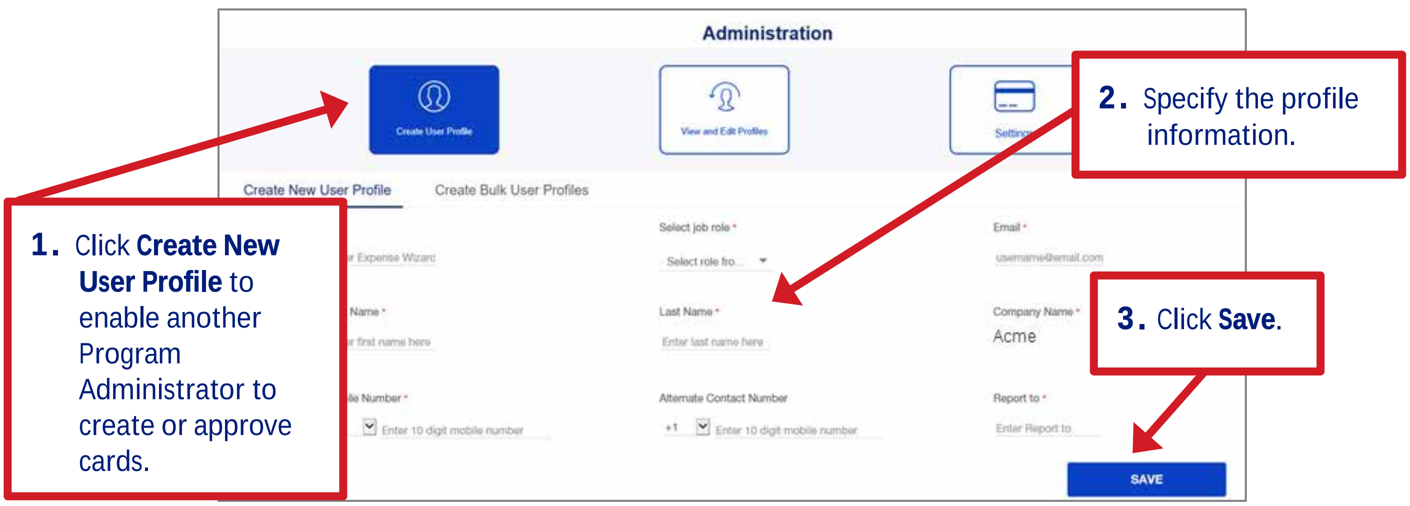
Card Holder Details:
Name
Carlos Sanchez
Employee I
123456
Email
Carlos.Sanchez@acme.com
Mobile Number
+1 (123) 456-7
3. Click Deactivate.
Deactivate

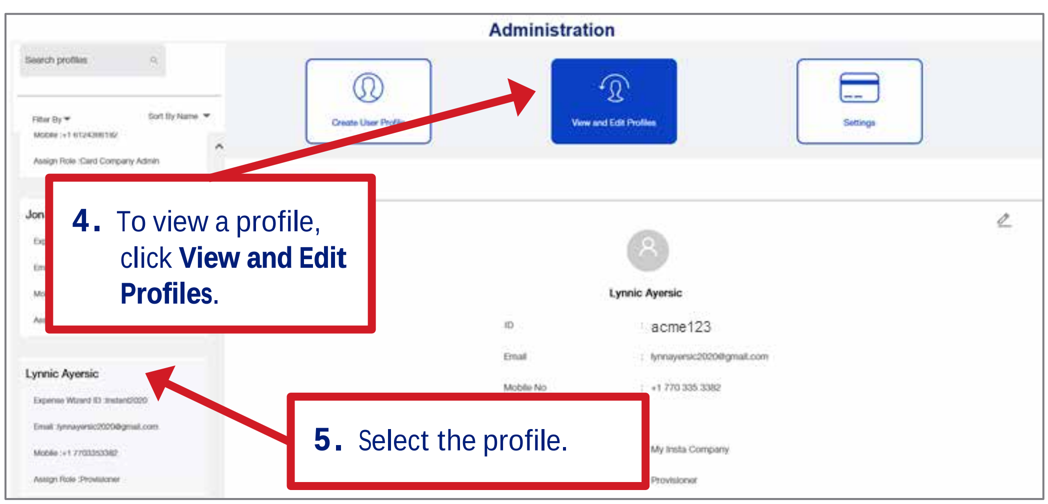
Overall program administration tasks

Depending on your access rights, you can perform additional program management tasks on the web portal. You may be able to:

- Create a user profile for a provisioner or approver
- Search for existing provisioners
- View profiles
- Change company address
- Edit profiles – contact the bank for edits or removal of user profiles

Create and view a user profile



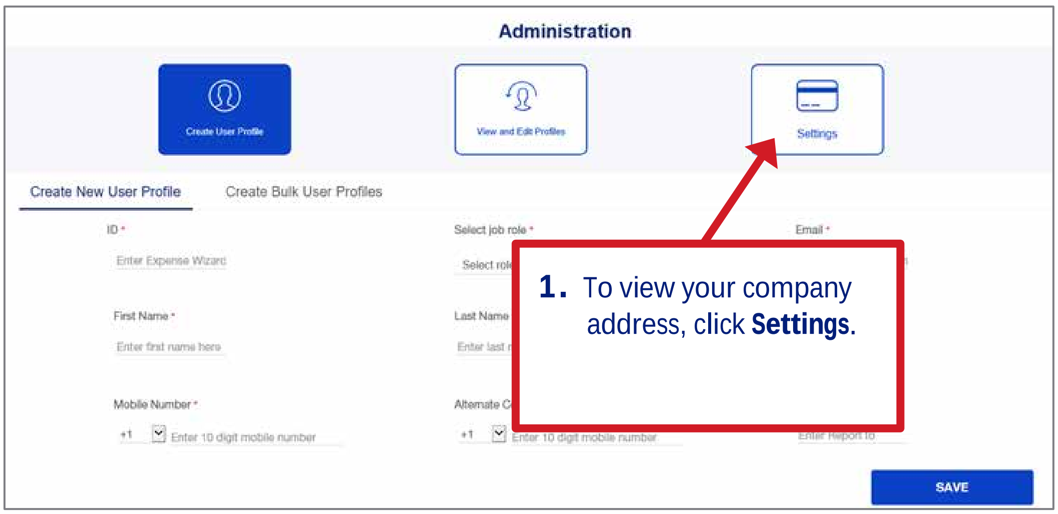


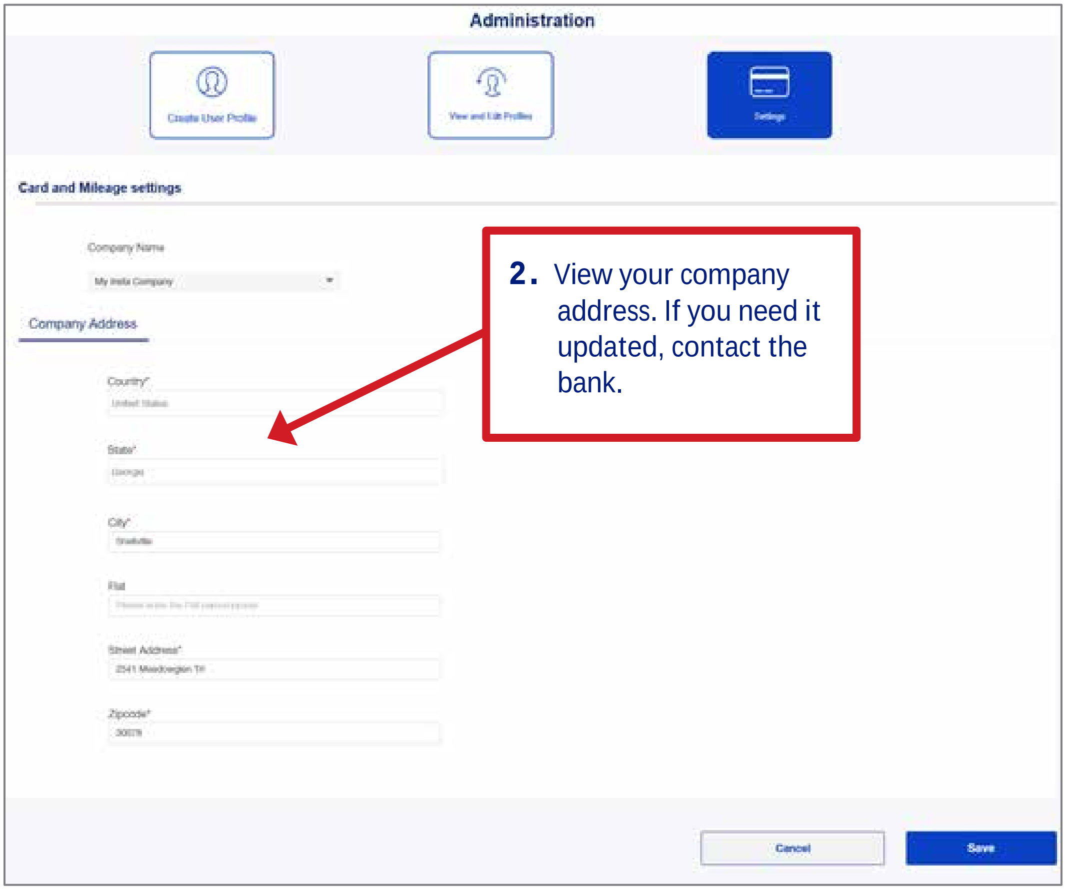
Learn more: You cannot edit or delete profiles. Create a new user profile if you need a different email address for this person. Contact the bank for assistance if you need changes to or deletion of a user profile.

Learn more: If your organization is using approval workflow, then you create your approvers using this process. You can add the approver role to an existing provisioner. You can also toggle between viewing a user's approver role and their provisioner role.

View your company address

Your company address is used as the billing address used by cardholders for purchases.





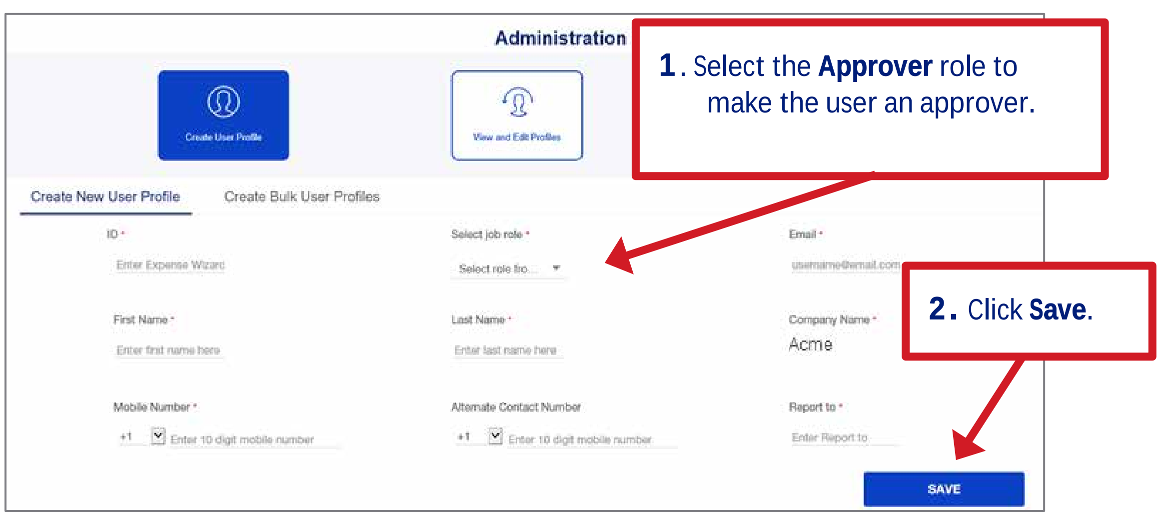
Approval workflow

Your organization may configure a workflow approval process for card setup. The three major tasks for using workflow are:

- Specify approval workflow settings
- Create approvers
- Approve or reject card requests

Specify approval workflow settings

Create approvers

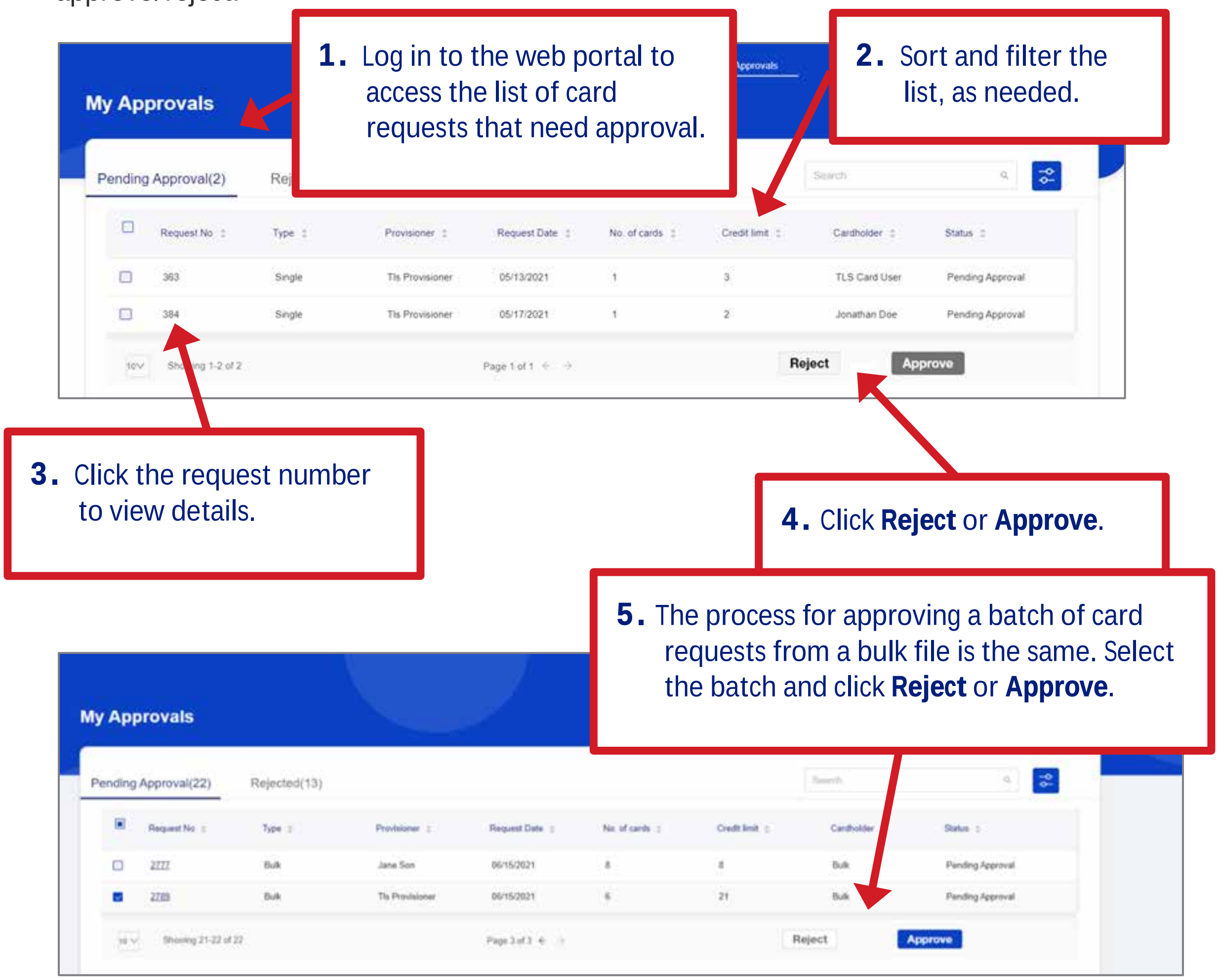


Learn more: The approver gets an email after you set up their user profile that lets them know they are an approver and prompts them to register on on the web portal. They complete all their approvals tasks on the web portal.

Approve or reject card requests

An approver approves or rejects single and/or bulk card requests. If the approver rejects the card request, they must provide a reason. Approvers use the web portal to complete their tasks.

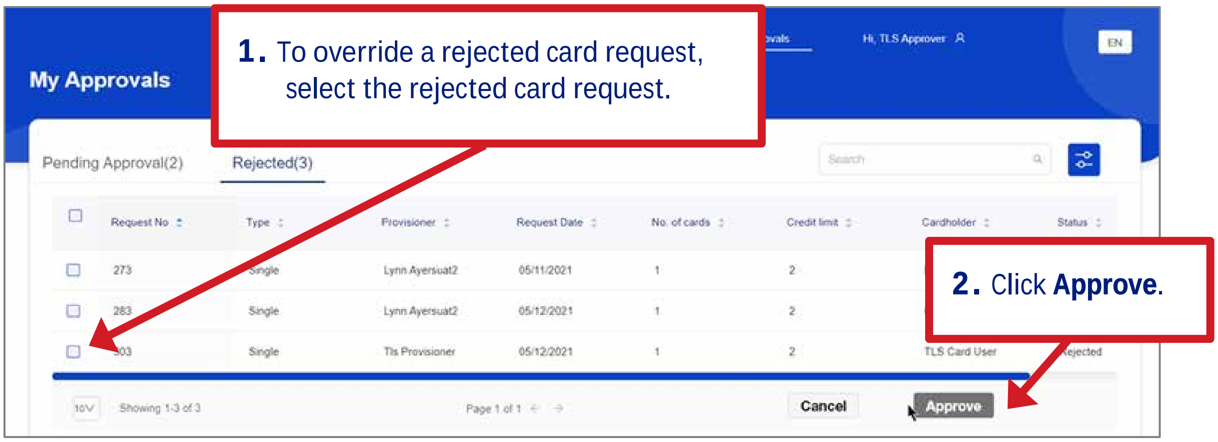
Approvers receive an email when they have a card request ready to review and approve/reject.



Learn more: If you select **Approve**, the system creates the card immediately. If you reject a card request, then you must provide a reason. When you approve a card request, the system sends an email to the provisioner and the cardholder. When you reject a card request, the system also sends an email to the provisioner and/or the cardholder (depending on who requested the card).

Override a rejected card request

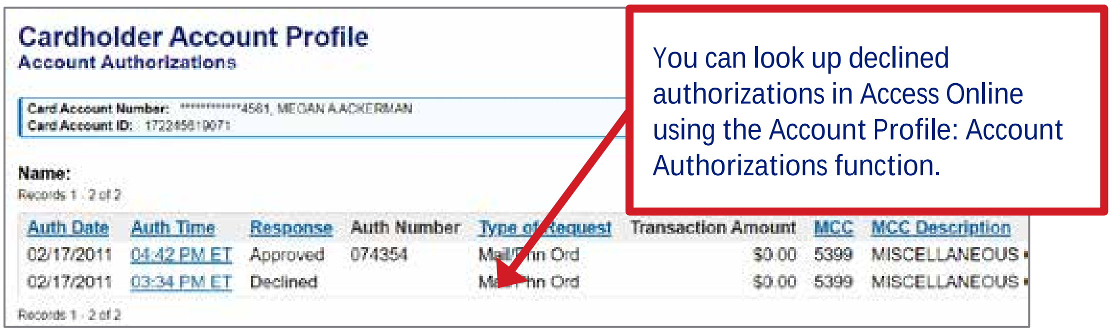
You can select one or more rejected card requests and approve them, thereby overriding the rejections. You can search and filter the list of rejected card requests to find the rejected card requests you want to override (e.g., search for all rejected requests under $500). Click the request number link to view detail.



Security

The system uses a uniquely generated card number, expiration date and security code as a proxy, making the system highly secure. You can limit fraud by setting short expiration periods and setting card limits for only the items that the cardholder needs to purchase. Mobile wallet use provides an additional layer of payment security.

Declined authorizations



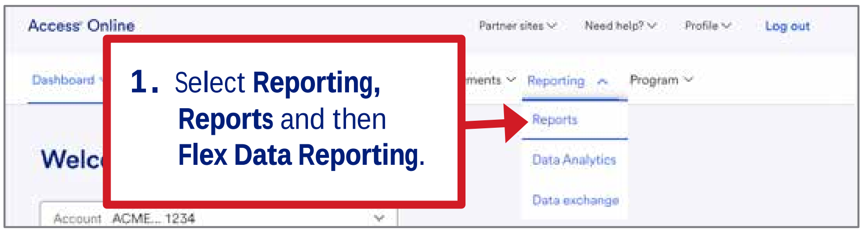
You can view declined authorizations in Access Online. Find the last four digits of the single-use account number in the virtual card system. Then, in Access Online, open the **Accounts** menu and select **Account Information** and then click the **Account Profile** link. Search for the transaction by the last four digits of the account number. Select to look at *Account Authorizations*.

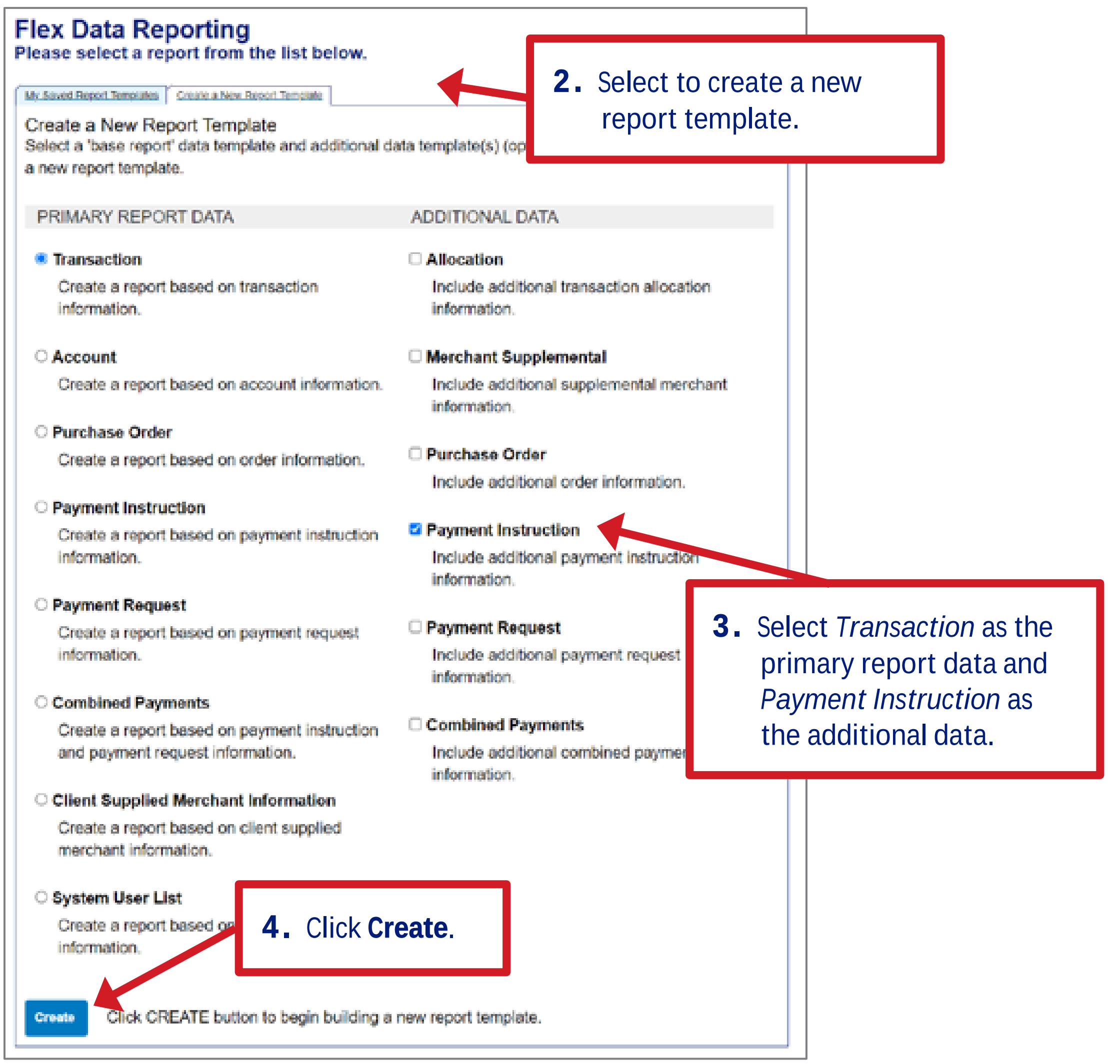
Learn more: For detailed steps and common decline reasons, refer to the *Access Online: Declined transactions* quick start guide.

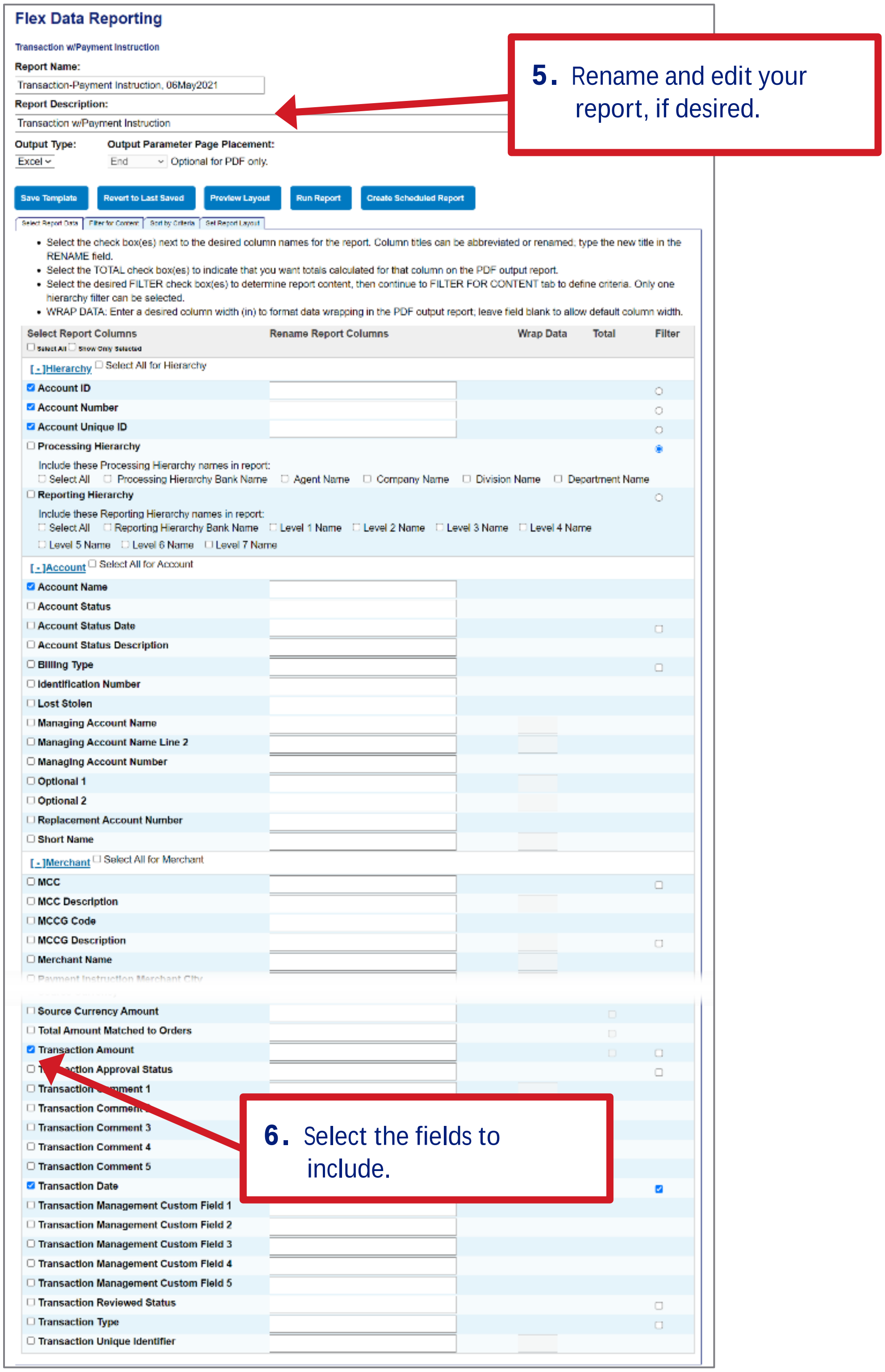
Reporting

The mobile app and the dashboard integrate with Access Online, so your reports in Access Online include all accounts and transactions. Your Access Online extract files also contain mobile app transactions.

You can also use the Flex Data Reporting function to create and schedule a custom report that includes mobile app information.






Flex Data Reporting
Transaction w/Payment Instruction
Report Name:
Transaction-Payment Instruction, 06May2021
Report Description:
Transaction w/Payment Instruction
Output Type:
Output Parameter Page Placement:
Optional for PDF only.
Save Template
Revert to Last Saved
Preview Layout
Run Report
Create Scheduled Report
Select Report Columns
Rename Report Columns
Wrap Data
Total
Filter
5. Rename and edit your report, if desired.
6. Select the fields to include.

Common Flex Data fields to support virtual cards

- Percent fulfilled
- Account Name
- Amount
- Billed Amount
- Cycle Close Date
- Date
- Percent fulfilled
- Account Name
- Amount
- Billed Amount
- Cycle Close Date
- Date
- Email
- Employee ID
- Exception reason
- Field 1
- Field 2
- Notes
- Phone
- Posting Date
- Purchase Method
- Reference Number
- Transaction amount
- Transaction date
- Transaction Merchant City
- Transaction Merchant Name
- Transaction Merchant State/Province
- Transaction Unique Identifier
- User ID

After you select the data, you can specify sort and display option, and then save, run, and schedule your report. For example, you can schedule the report to run every week on Thursday for the next three years.

Learn more: For detailed steps on creating and saving a Flex Data report, refer to the *Access Online: Flex Data reports* and *Access Online: Data dictionary for Flex Data reports* user guides. For detailed steps on scheduling your report, refer to the *Access Online: Report scheduler* user guide.

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