Access® Online

Virtual Card

Quick start guide
Version 1-9
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 Visa cards 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

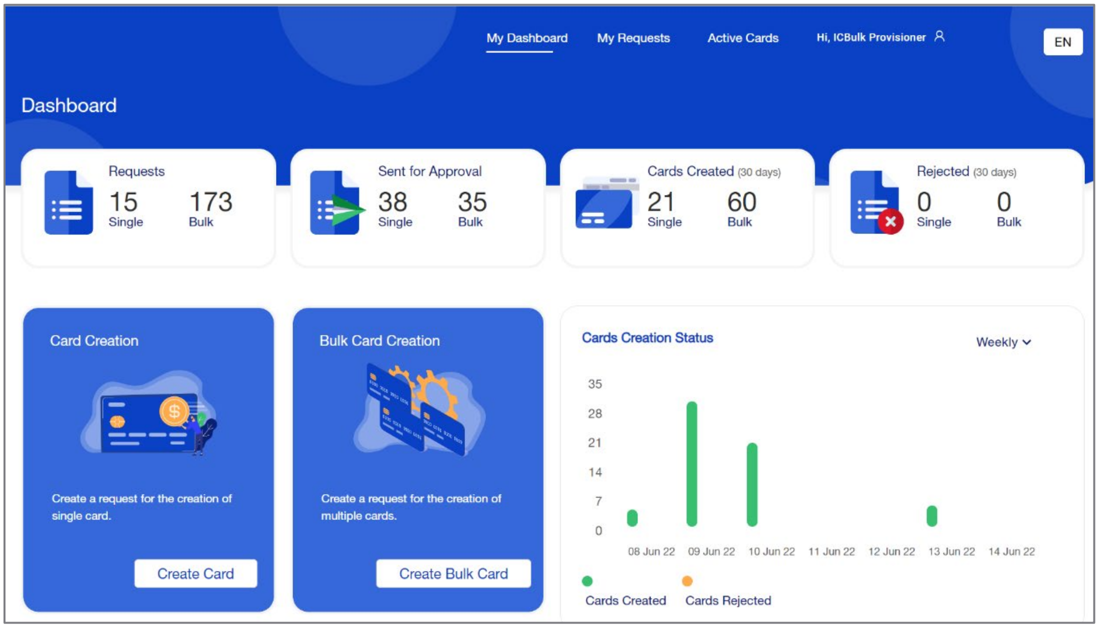
The cardholder has charged the full $1,200 credit limit on a card. You deactivate the card so the cardholder cannot see the card anymore. If the cardholder needs more money, you should create a new card for the cardholder. After your organization pays the $1,200 back to the bank, that $1,200 is available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

Example: Partial credit limit used

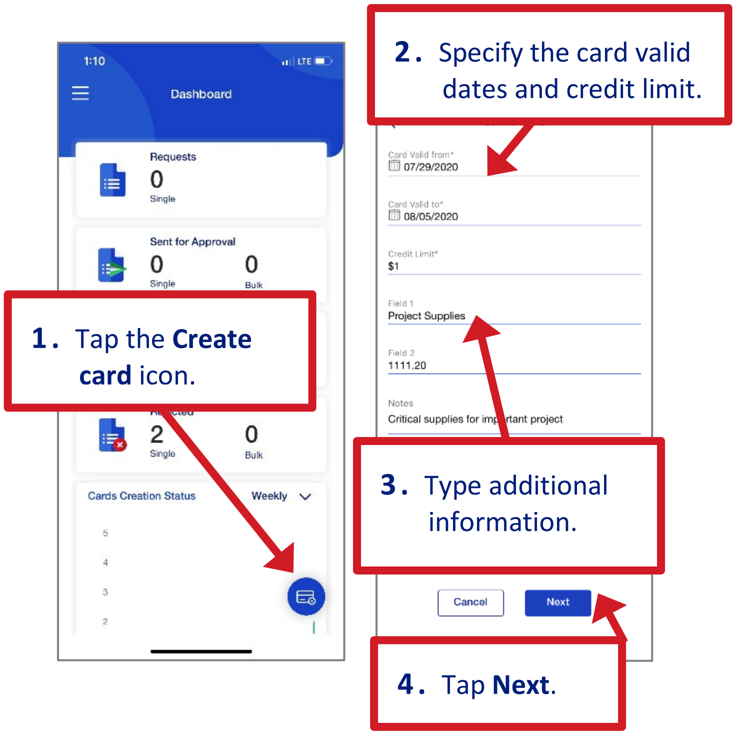
The cardholder has charged a total of $500 on the card with a $2,000 credit limit. The card's ending valid date passes and the card expires. The system automatically deactivates the card. The cardholder cannot see the card anymore. The $1,500 returns to the managing account credit and is available to 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

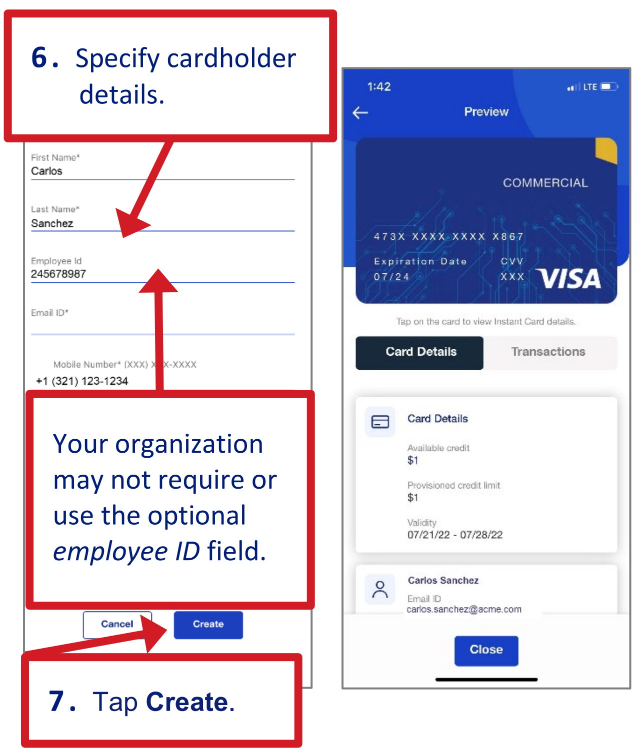
You should register on the web portal. In your registration email, click the link to the portal and follow the on-screen instructions to register, specify a password, and log in. For detailed steps, refer to the *Web Portal Registration* video.



Create a card on the mobile app

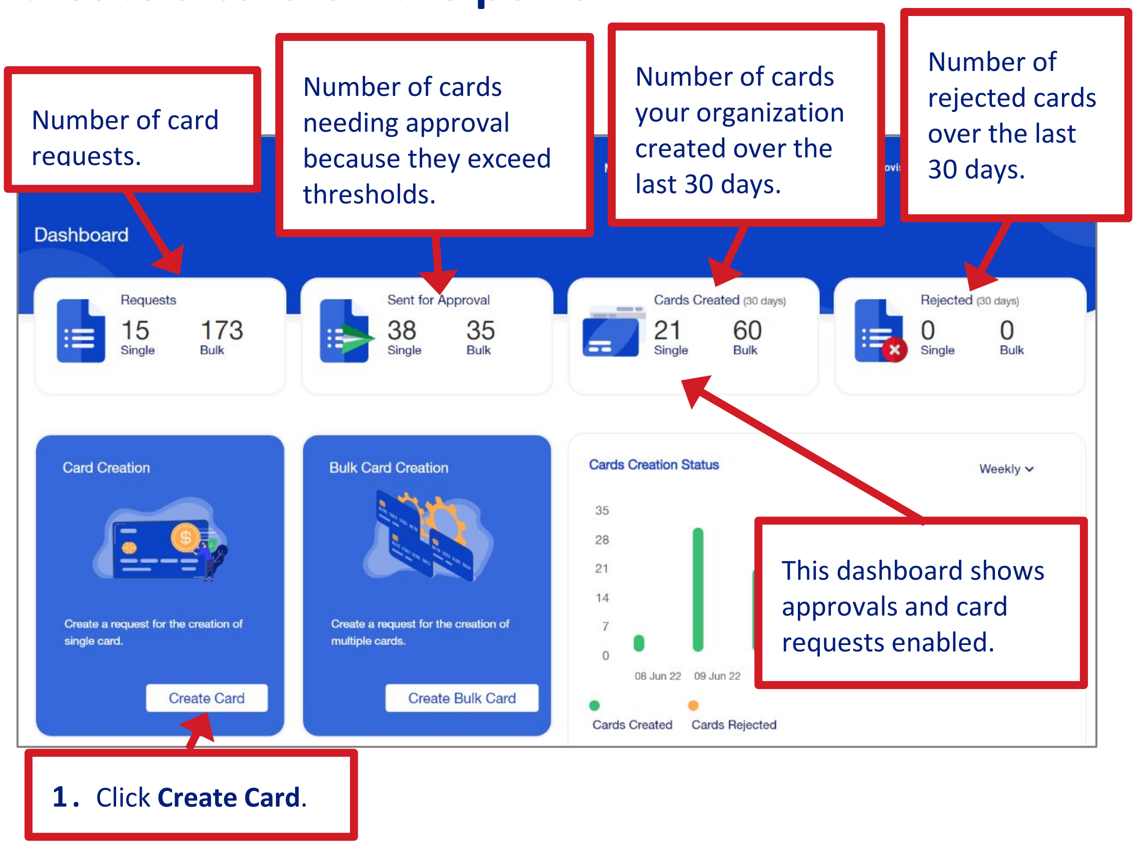


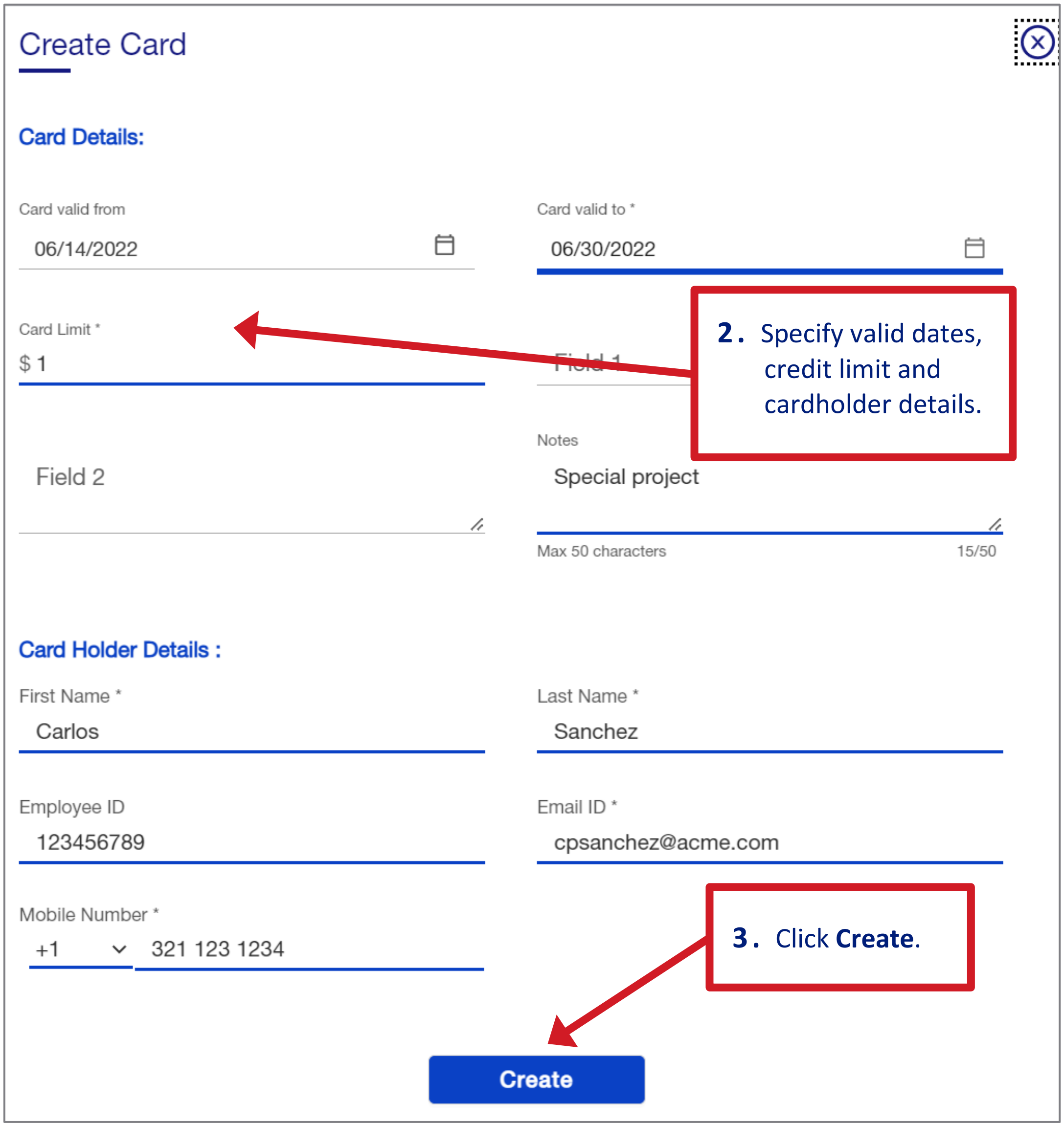
Learn more: Each *Field 1*, *Field 2* and *Notes* field has a limit of 50 characters. Your organization can use these fields to capture any information you like.

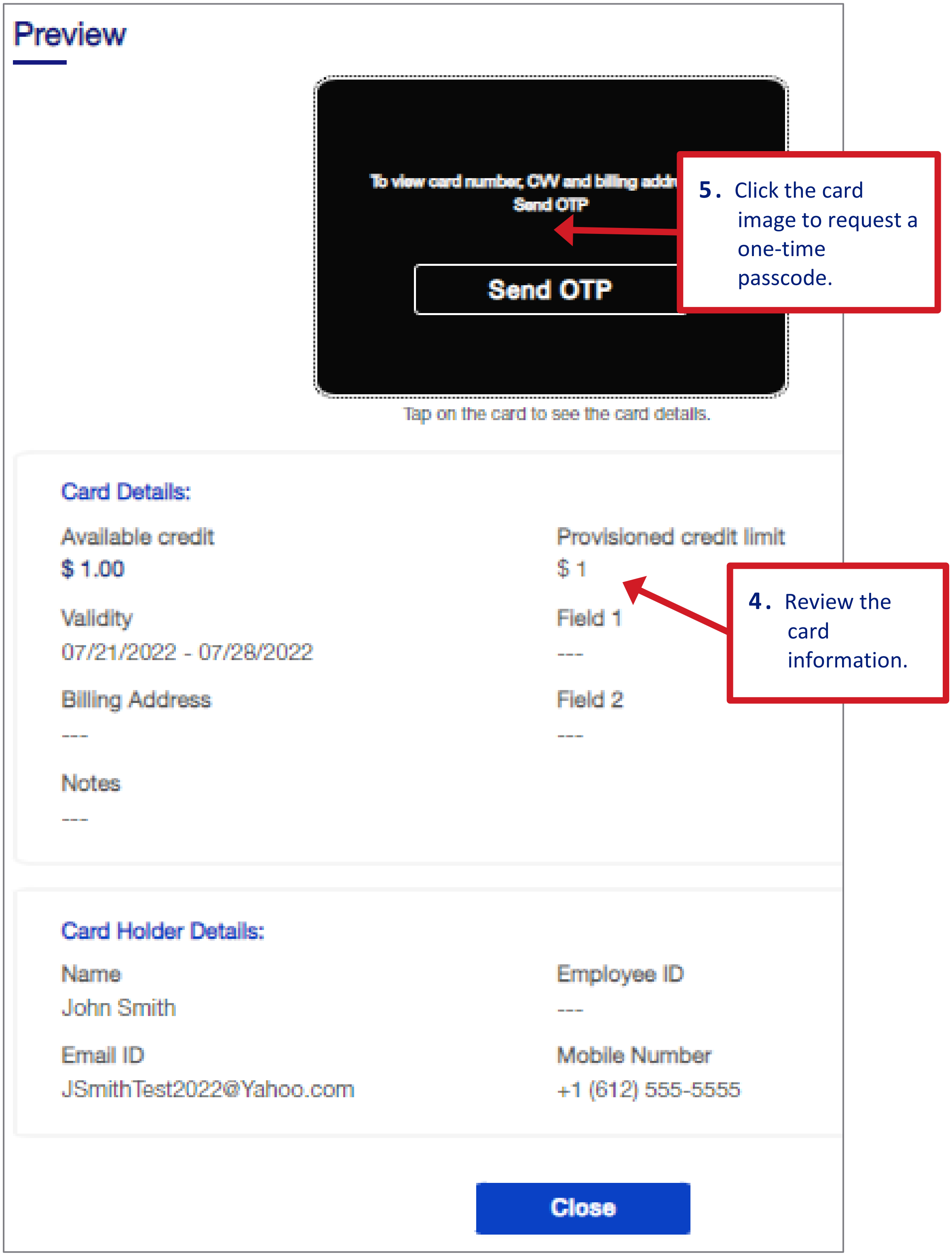


Learn more: After you tap **Send**, the cardholder gets an email message with instructions to access the virtual card, add the virtual card to their mobile wallet, and use the virtual card immediately. Tap **Save for Later** if you do not want to send the card immediately. Cards that you have saved for later have a yellow indicator near the card.

Create a card on the portal




Create Card
Card Details:
Card valid from
06/14/2022
Card valid to *
06/30/2022
Card Limit *
$ 1
Field 1
2. Specify valid dates, credit limit and cardholder details.
Field 2
Notes
Special project
Max 50 characters
15/50
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


Preview
Send OTP
Send OTP
5. Click the card image to request a one-time passcode.
Tap on the card to see the card details.
Card Details:
Available credit
$ 1.00
Provisioned credit limit
$ 1
4. Review the card information.
Validity
07/21/2022 - 07/28/2022
Field 1

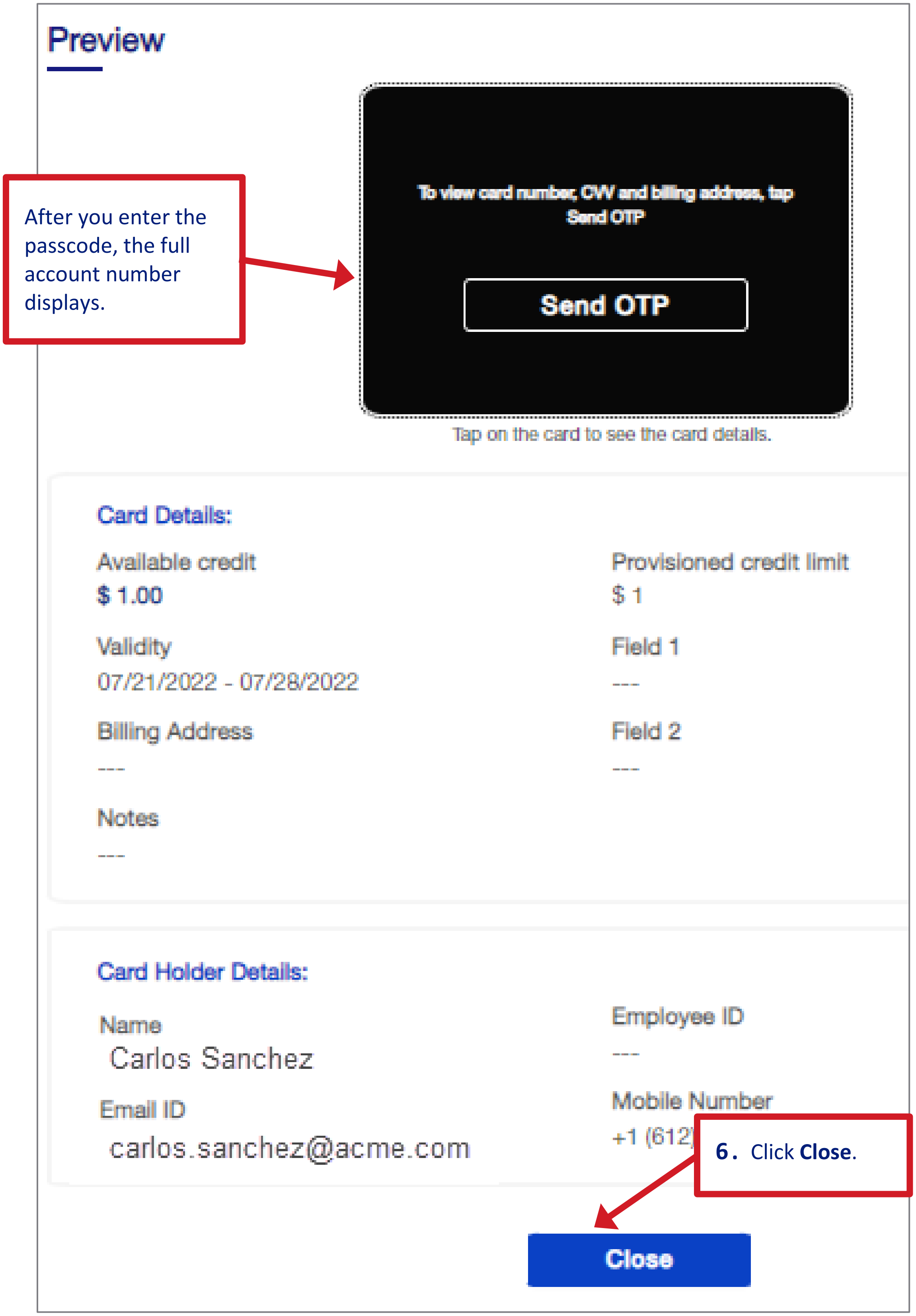
Billing Address

Field 2

Notes

Card Holder Details:
Name
John Smith
Employee ID

Email ID
JSmithTest2022@Yahoo.com
Mobile Number
+1 (612) 555-5555
Close


Preview
After you enter the passcode, the full account number displays.
To view card number, CVV and billing address, tap Send OTP
Send OTP
Tap on the card to see the card details.
Card Details:
Available credit
$ 1.00
Provisioned credit limit
$ 1
Validity
07/21/2022 - 07/28/2022
Field 1

Billing Address

Field 2

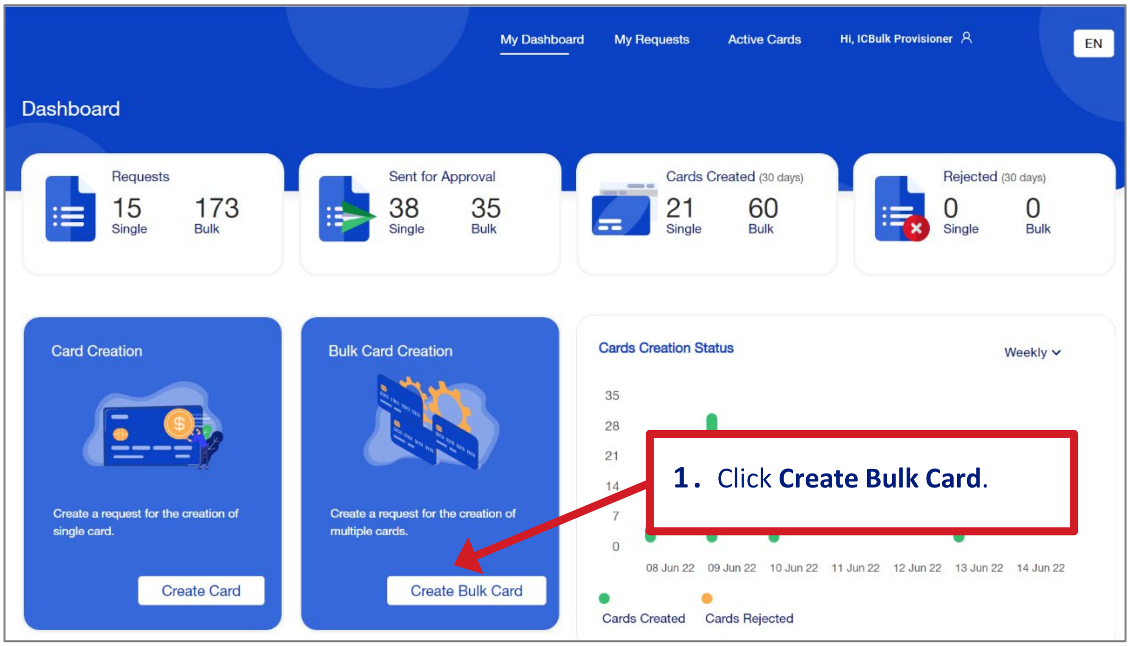
Notes

Card Holder Details:
Name
Carlos Sanchez
Employee ID

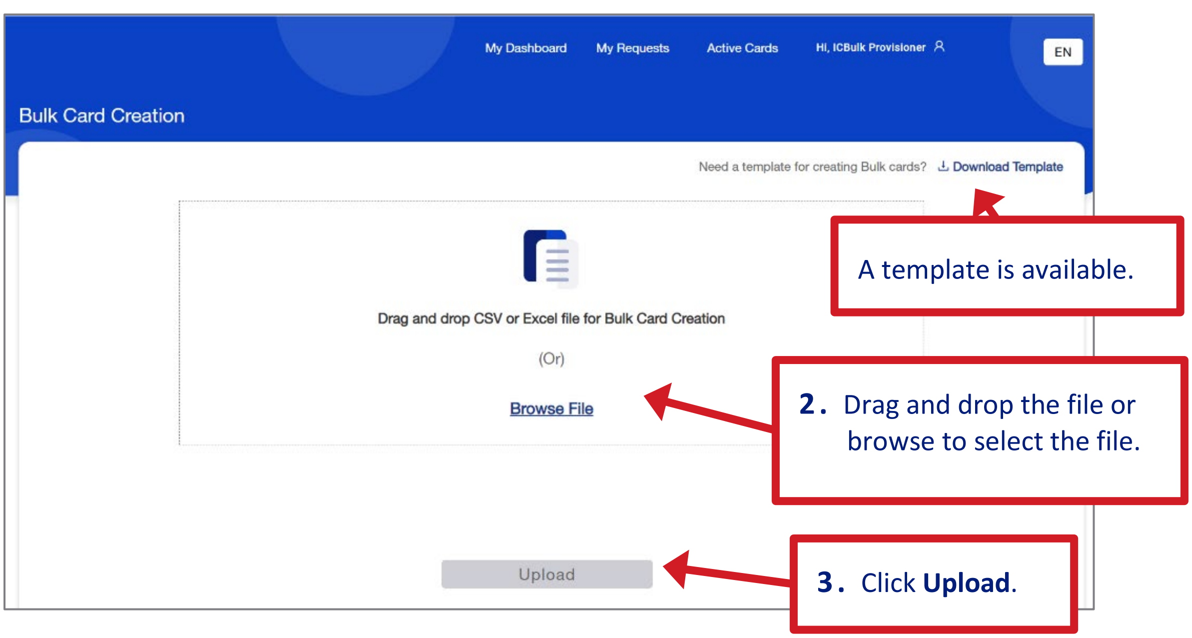
Email ID
carlos.sanchez@acme.com
Mobile Number
+1 (612)
6. Click Close.
Close

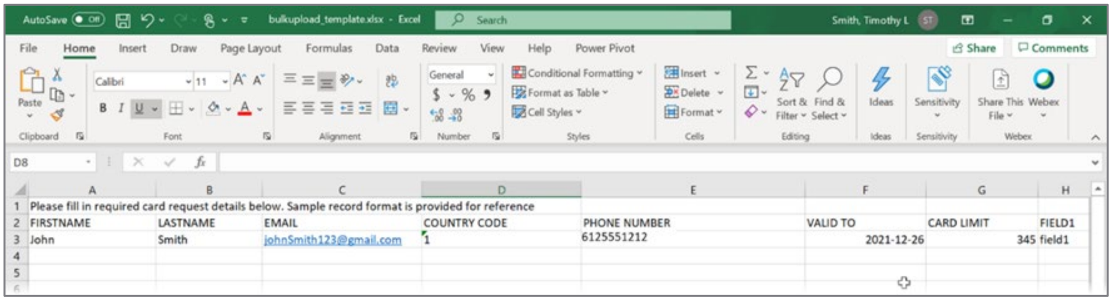
Bulk card creation on the web portal

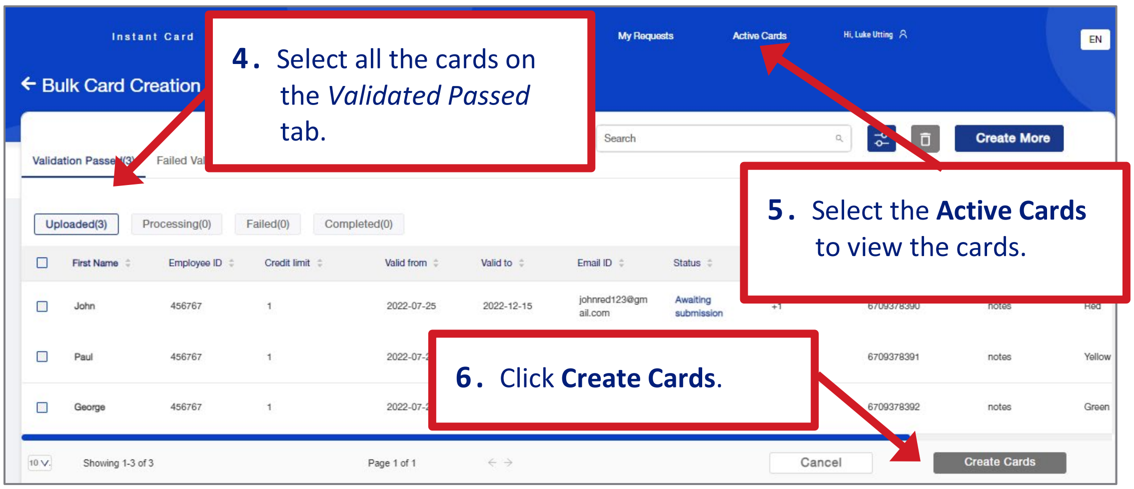
You can create multiple cards at the same time using a file process.

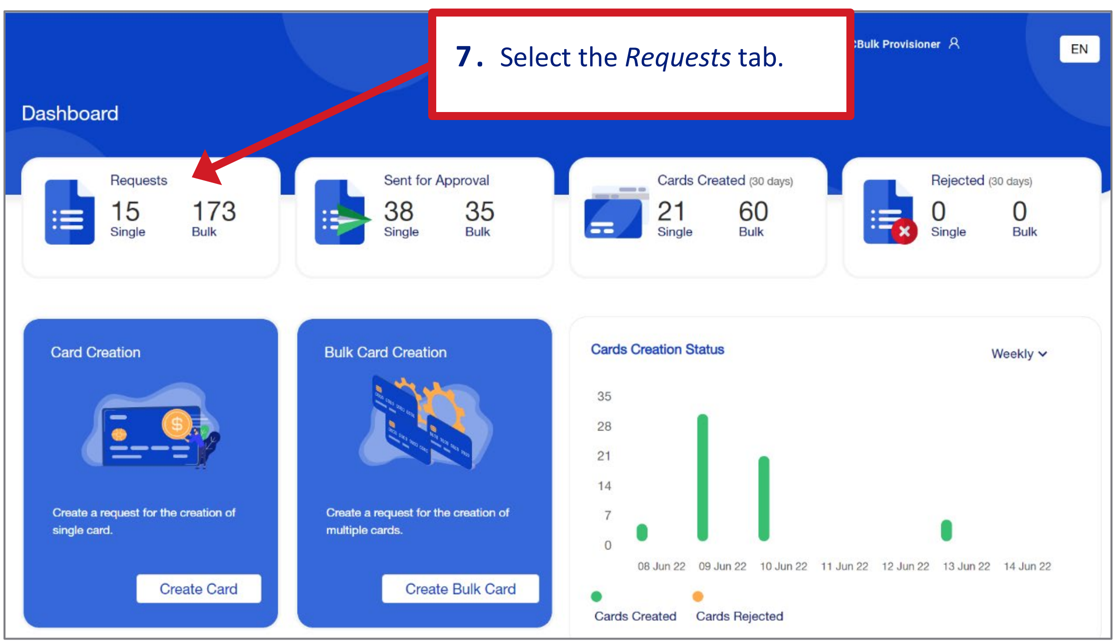


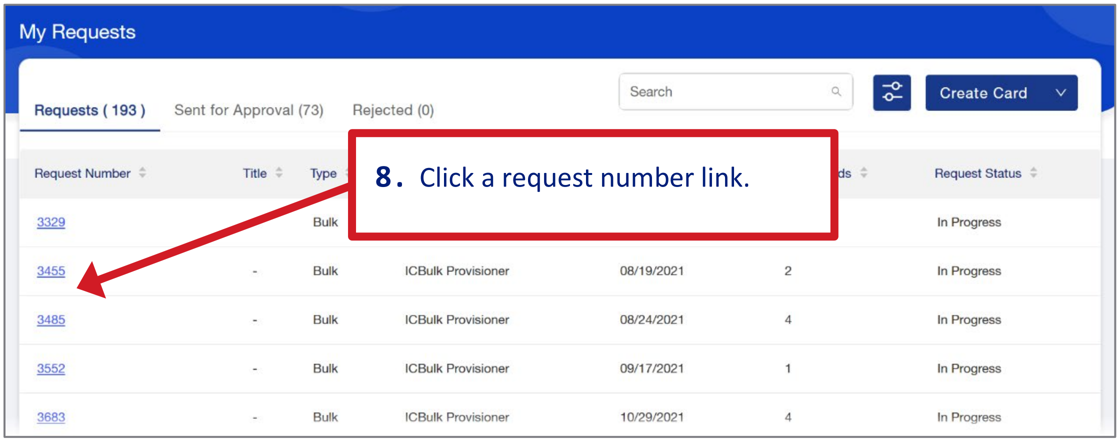
Tip! Before you create bulk cards, ensure that your card pool is large enough to support your needs. For example, if you want to create 300 cards, make sure you have a pool large enough to create 500 cards. Contact your Relationship Manager or Account Coordinator to assess your needs. The card-pool can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

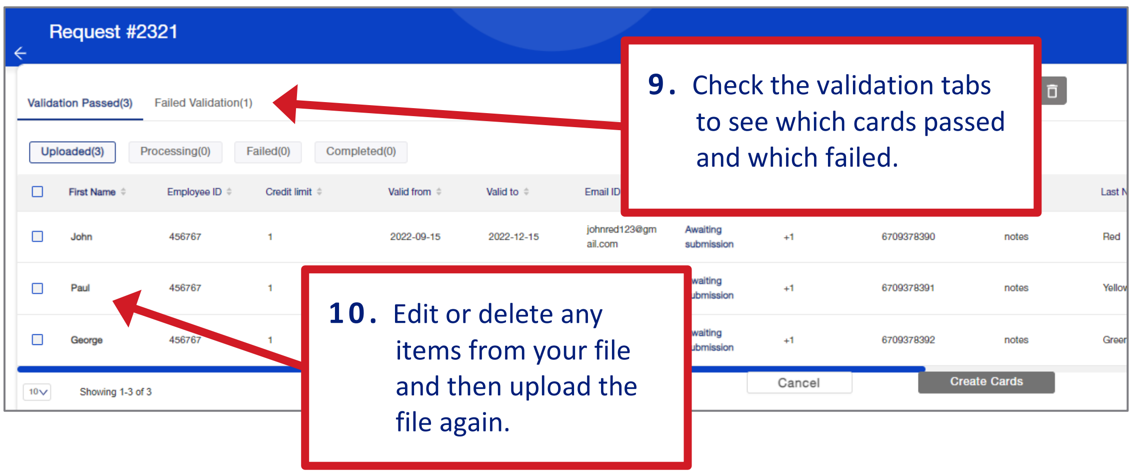



bulkupload_template.xlsx - Excel
Please fill in required card request details below. Sample record format is provided for reference
FIRSTNAME
LASTNAME
EMAIL
COUNTRY CODE
PHONE NUMBER
VALID TO
CARD LIMIT
FIELD1
John
Smith
johnSmith123@gmail.com
1
6125551212
2021-12-26
345
field1

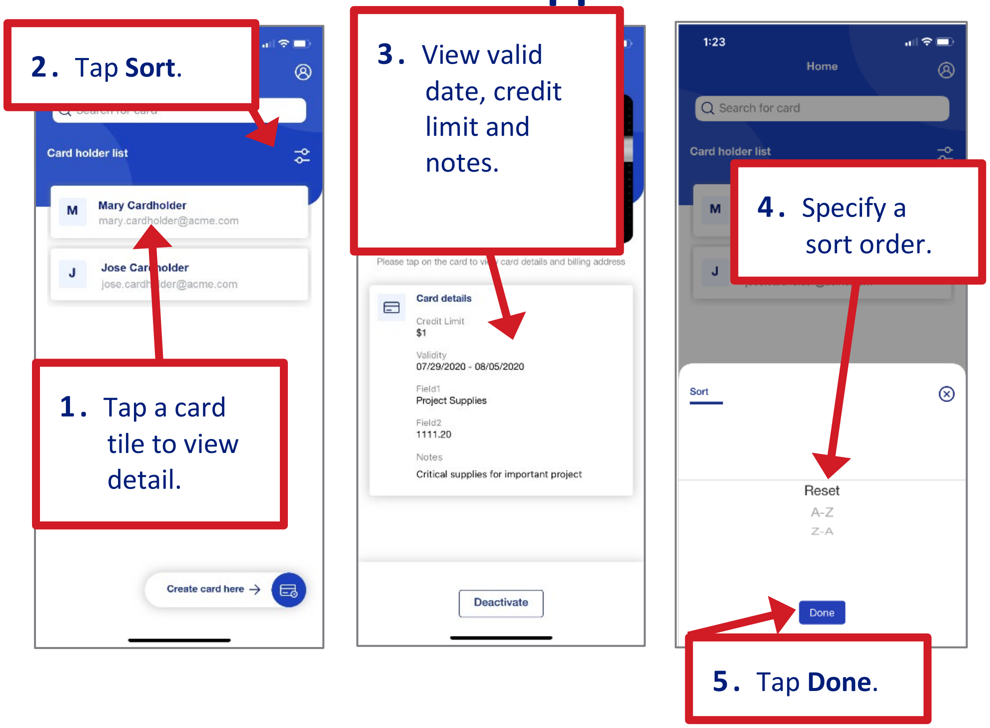

Instant Card
Bulk Card Creation
My Requests
Active Cards
4. Select all the cards on the *Validated Passed* tab.
5. Select the **Active Cards** to view the cards.
6. Click **Create Cards.**
Create More
Uploaded(3)
Processing(0)
Failed(0)
Completed(0)
Cancel
Create Cards


7. Select the *Requests* tab.
Dashboard
Requests
15 Single
173 Bulk
Sent for Approval
38 Single
35 Bulk
Cards Created (30 days)
21 Single
60 Bulk
Rejected (30 days)
0 Single
0 Bulk
Card Creation
Create a request for the creation of single card.
Create Card
Bulk Card Creation
Create a request for the creation of multiple cards.
Create Bulk Card
Cards Creation Status
Weekly
Cards Created
Cards Rejected

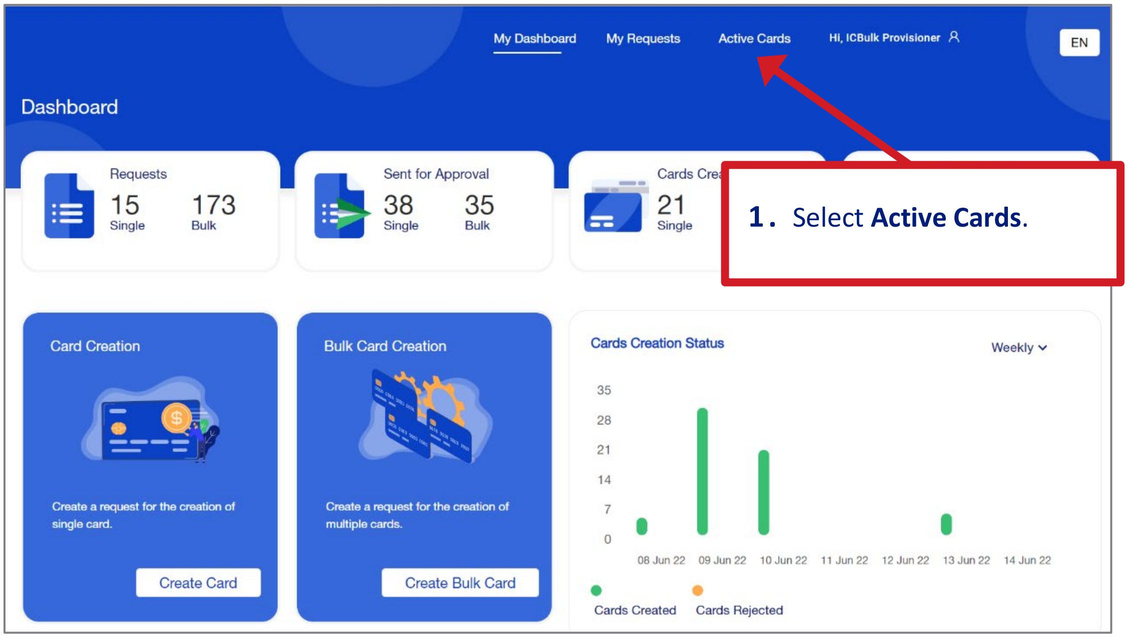

My Requests
Requests (193)
Sent for Approval (73)
Rejected (0)
Search
Create Card
8. Click a request number link.
Request Number
Title
Type
Request Status
3329
3455
3485
3552
3683
Bulk
ICBulk Provisioner
08/19/2021
08/24/2021
09/17/2021
10/29/2021
In Progress

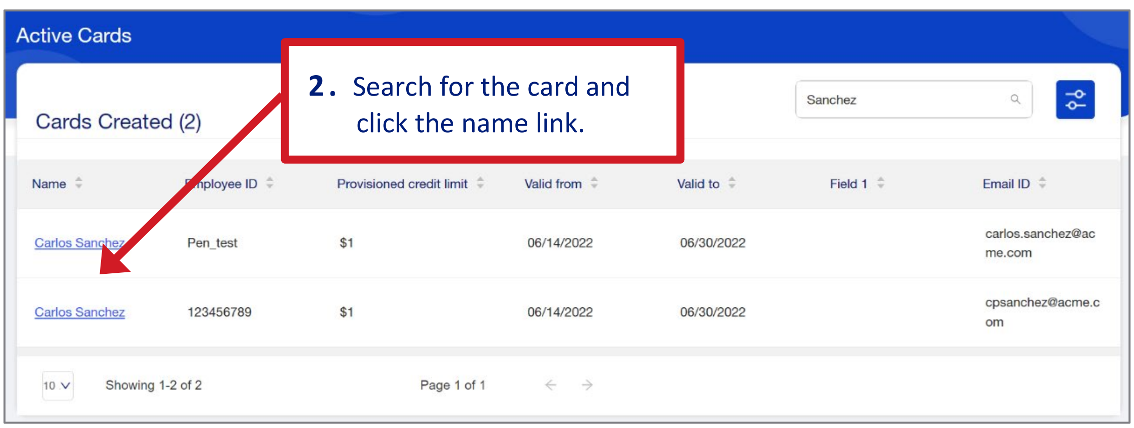

Request #2321
Validation Passed(3)
Failed Validation(1)
9. Check the validation tabs to see which cards passed and which failed.
Uploaded(3)
Processing(0)
Failed(0)
Completed(0)
First Name
Employee ID
Credit limit
Valid from
Valid to
Email ID
John
Paul
George
456767
2022-09-15
2022-12-15
johnred123@gmail.com
Awaiting submission
6709378390
6709378391
6709378392
notes
Red
10. Edit or delete any items from your file and then upload the file again.
Showing 1-3 of 3
Cancel
Create Cards

View cards on mobile app

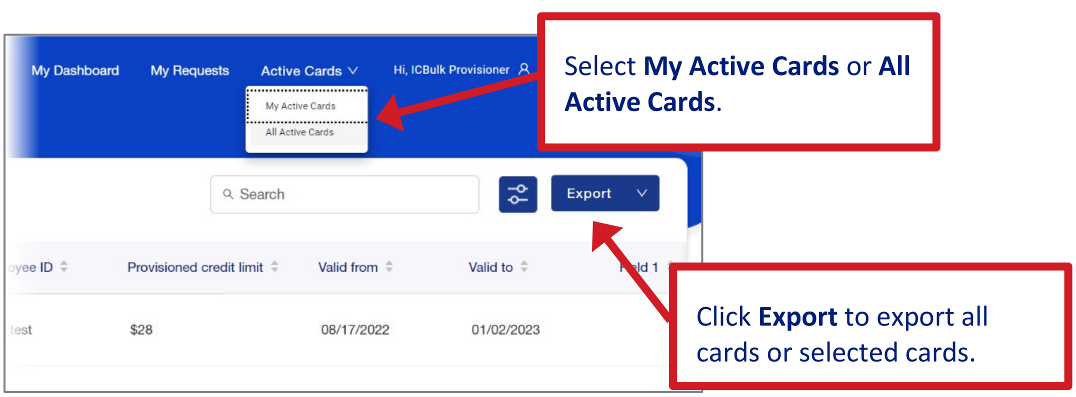


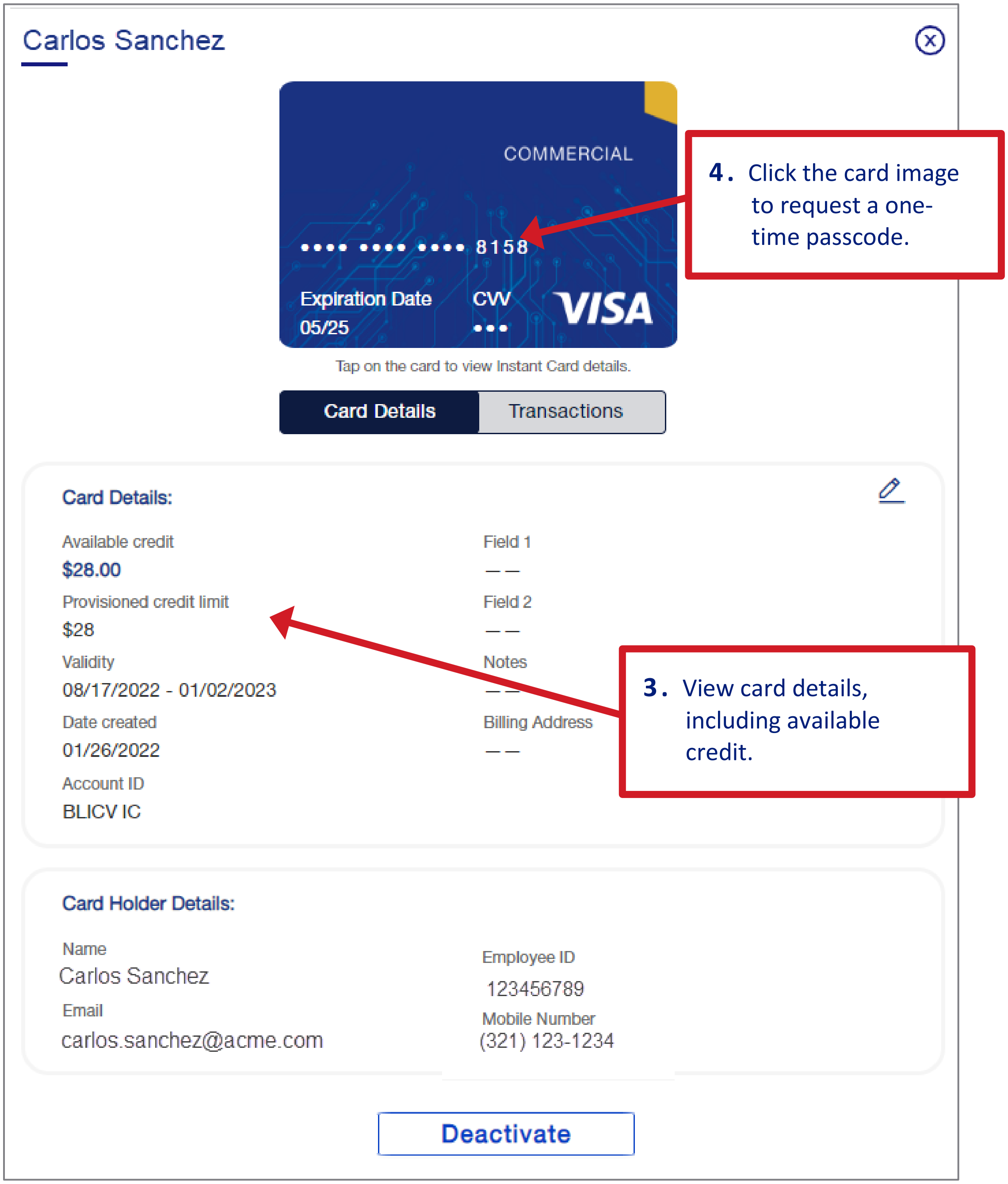
View card detail and transactions on the portal





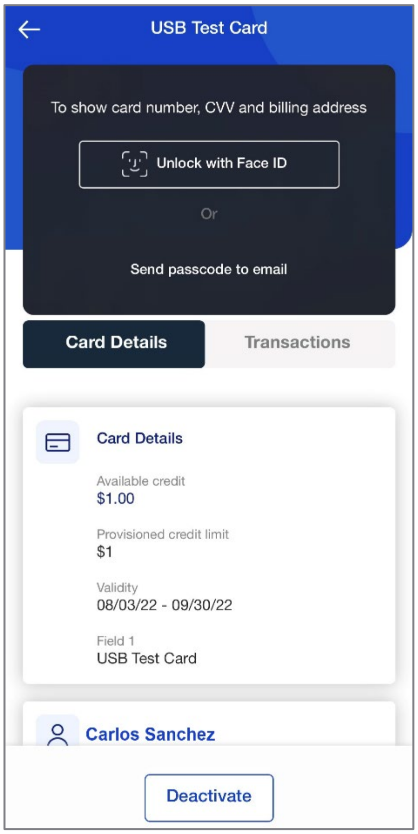
Tip! You may have access to only the cards that you created or you may have access to all cards in your program. You can also export all cards or selected cards.

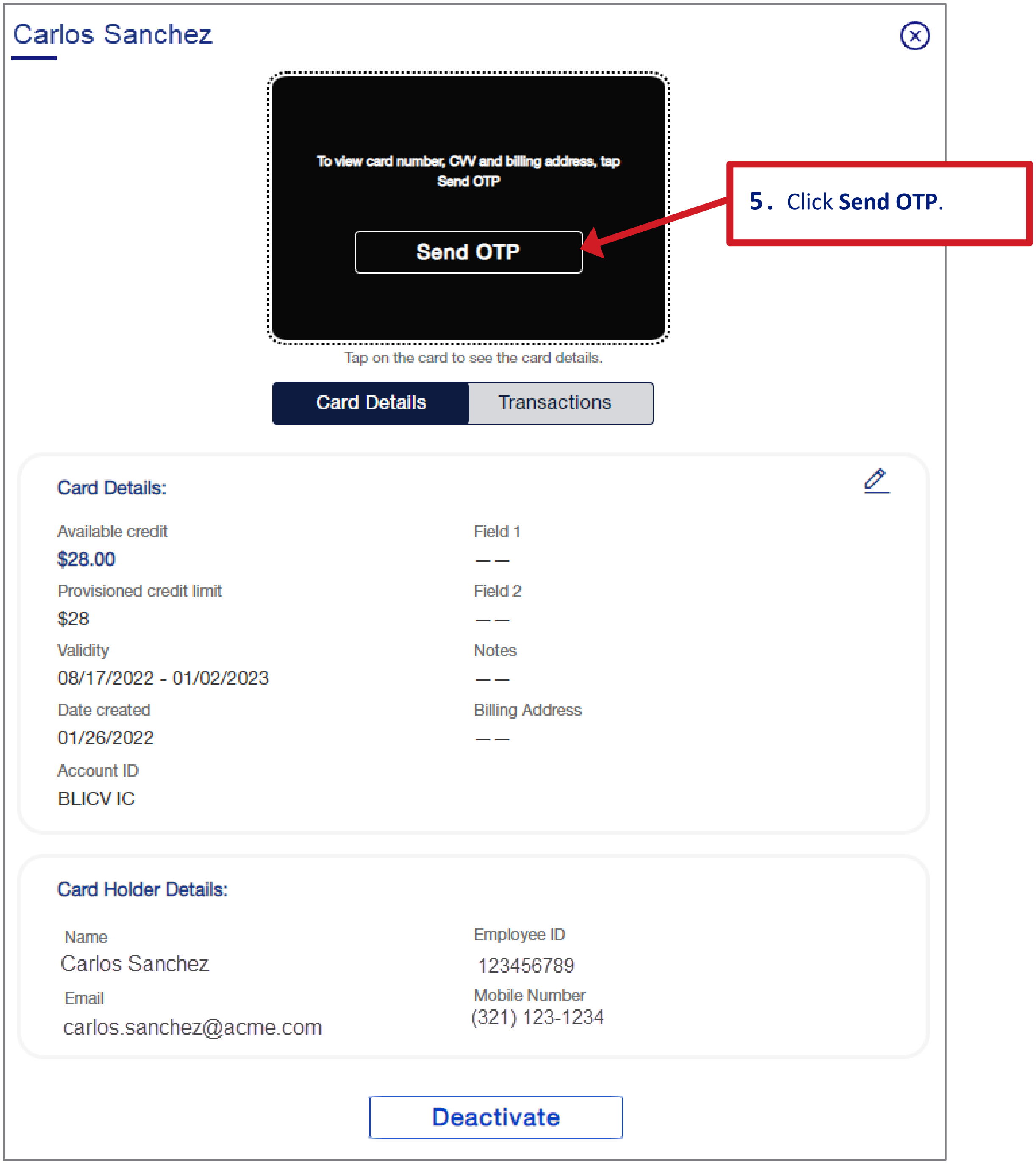


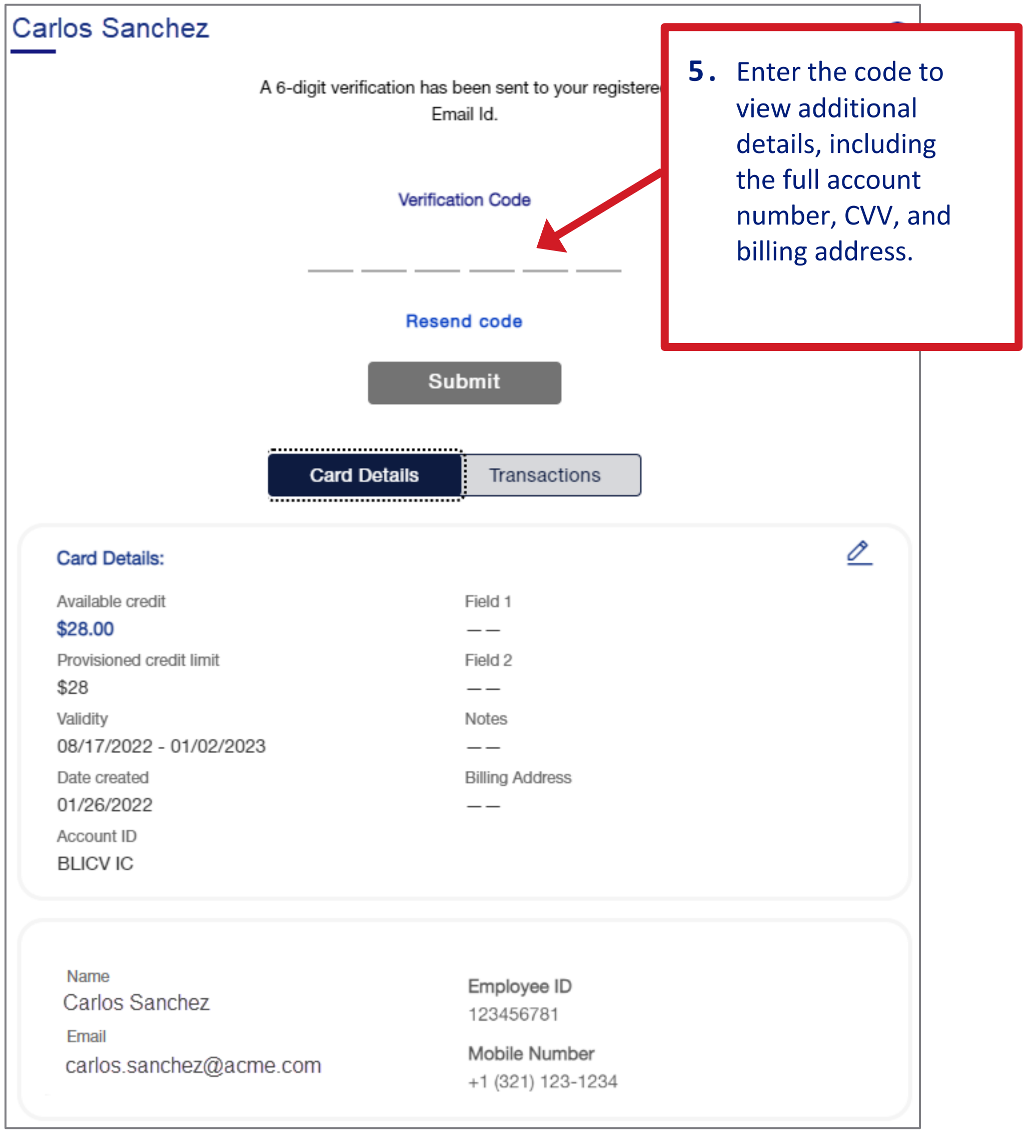


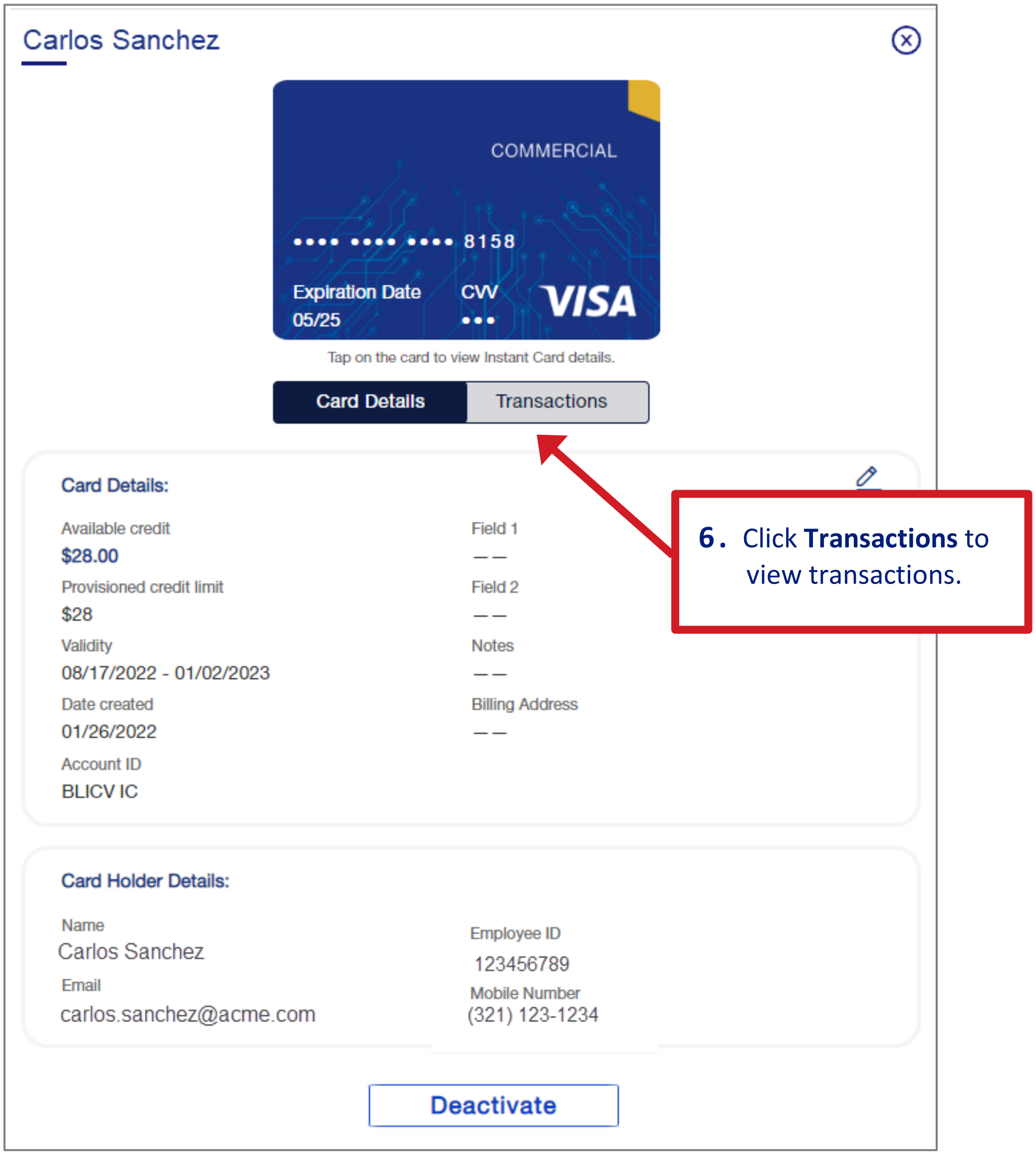
Tip! Depending on your access rights in the system, you may also be able to edit the credit limit and the valid dates.

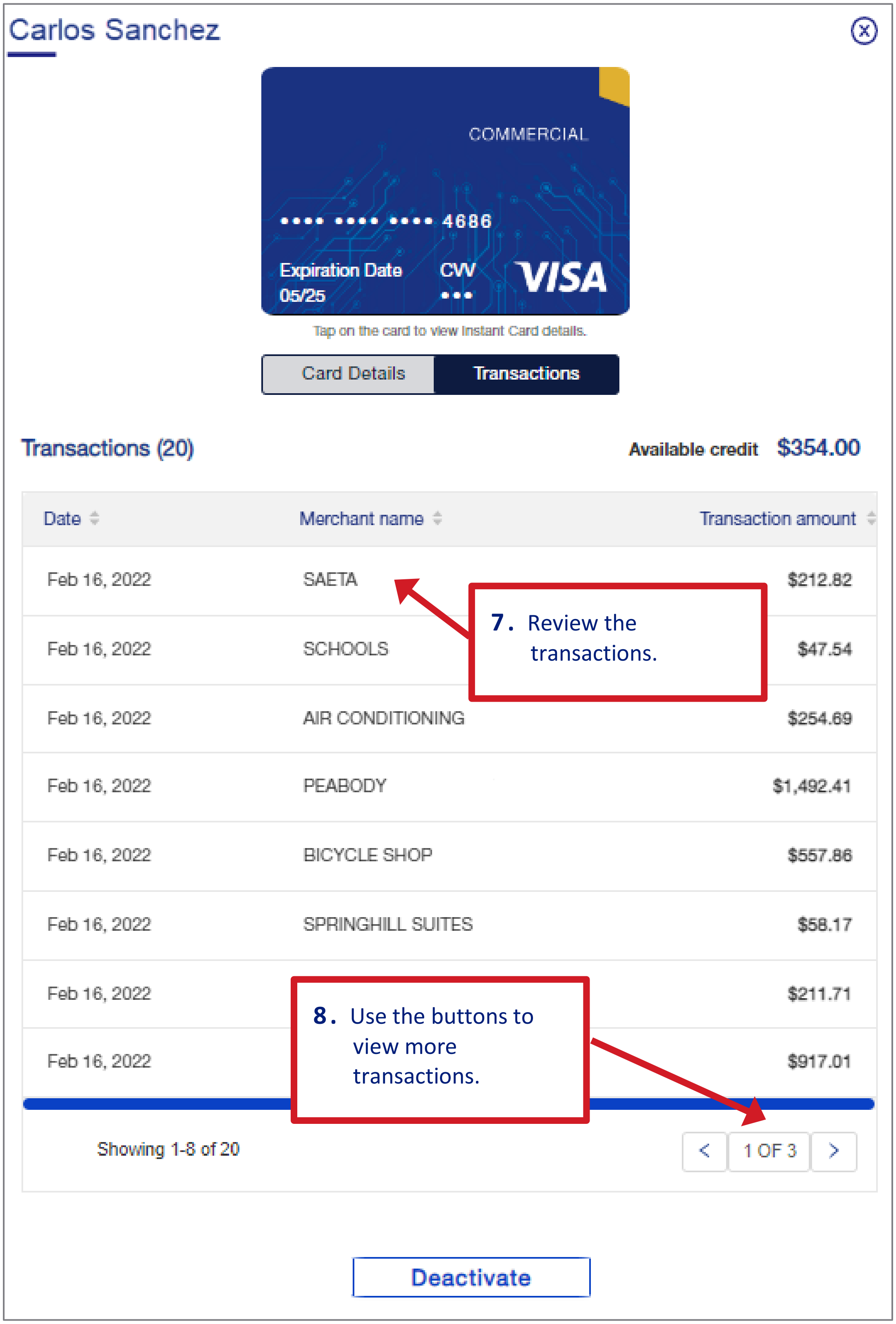
Tip! You can also enable and use Face ID or Fingerprint ID to request the one-time passcode.




Carlos Sanchez
To view card number, CVV and billing address, tap Send OTP
Send OTP
5. 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

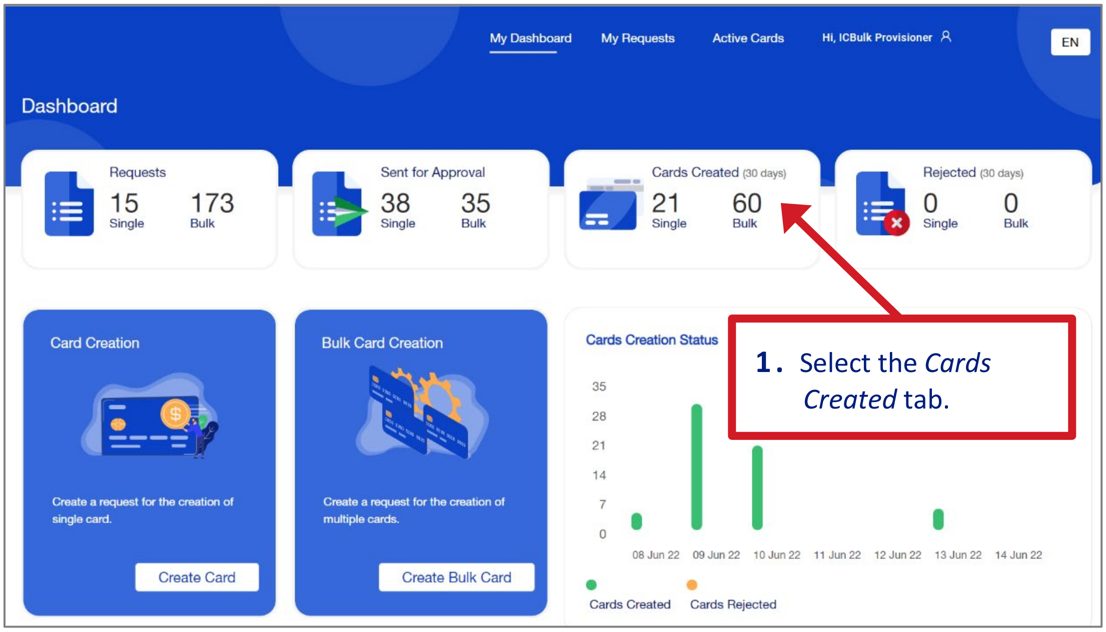

Carlos Sanchez
A 6-digit verification has been sent to your registere
Email Id.
Verification Code
Resend code
Submit
5. Enter the code to view additional details, including the full account number, CVV, and billing address.
Card Details
Transactions
Card Details:
Available credit
$28.00
Provisioned credit 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

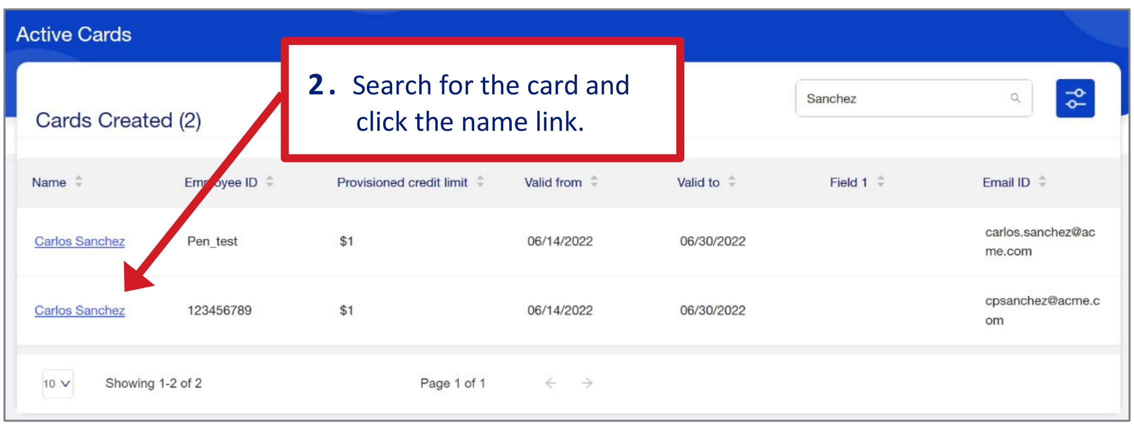

Carlos Sanchez
COMMERCIAL
•••• •••• •••• 8158
Expiration Date
05/25
CVV
•••
VISA
Tap on the card to view Instant Card details.
Card Details
Transactions
Card Details:
Available credit
$28.00
Provisioned credit limit
$28
Validity
08/17/2022 - 01/02/2023
Date created
01/26/2022
Account ID
BLICV IC
Field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

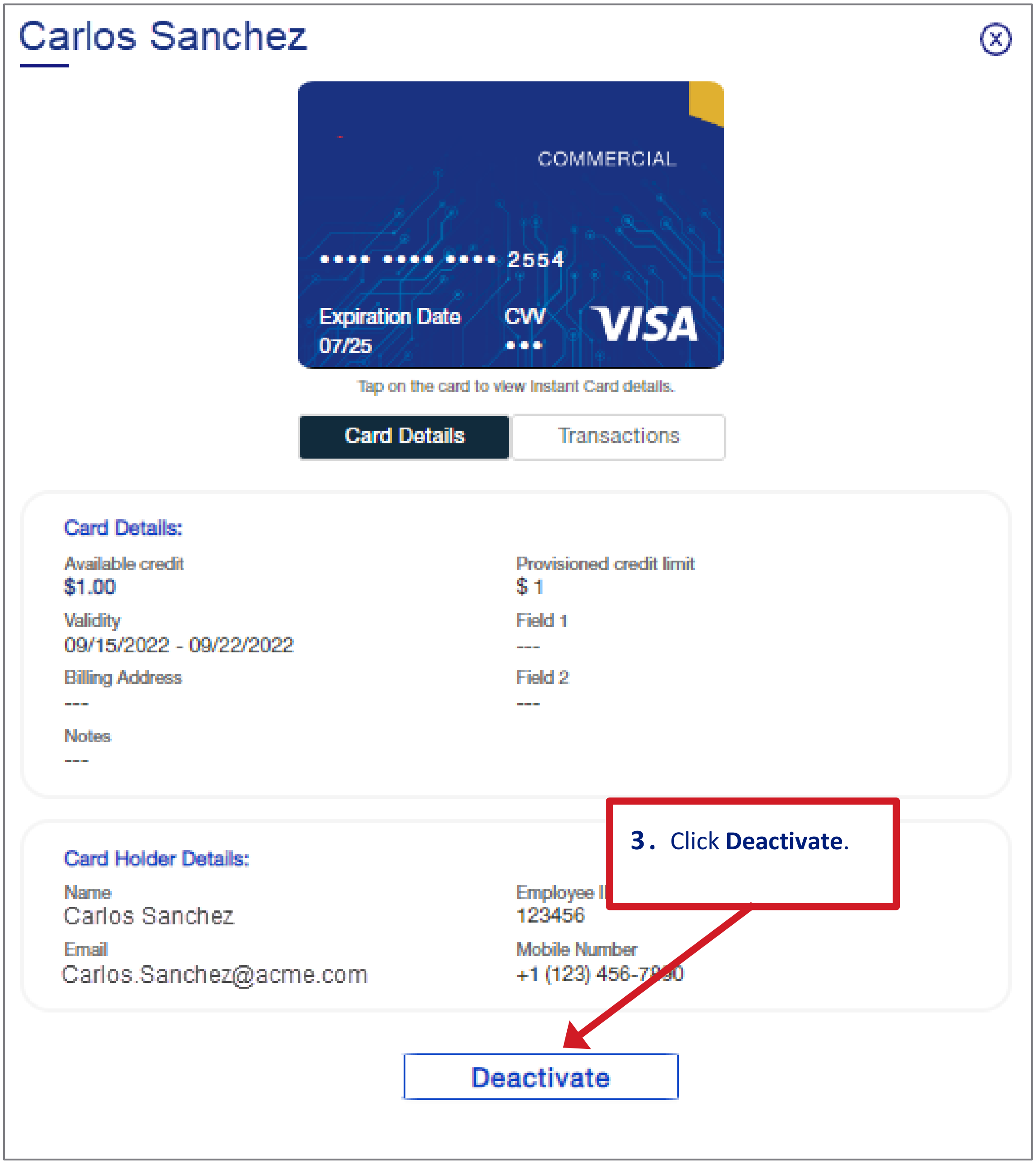


Tip! You may be able to view one list of all posted transactions.

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

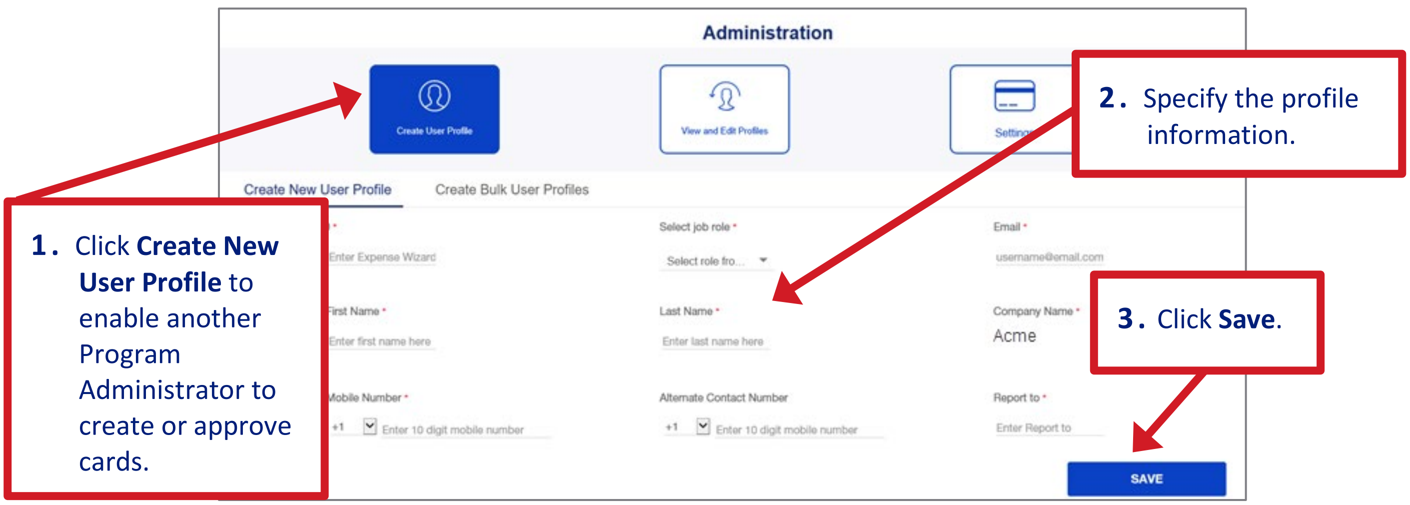
Card Holder Details:
Name
Carlos Sanchez
Email
Carlos.Sanchez@acme.com
123456
Mobile Number
3. Click Deactivate.
Deactivate

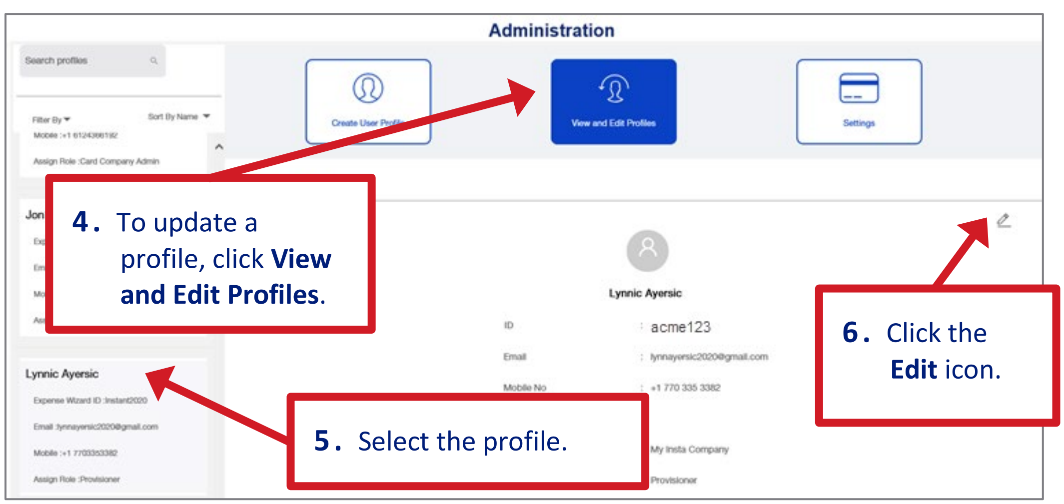
Overall program administration tasks

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 and edit profiles
- Change company address

Create and update a user profile

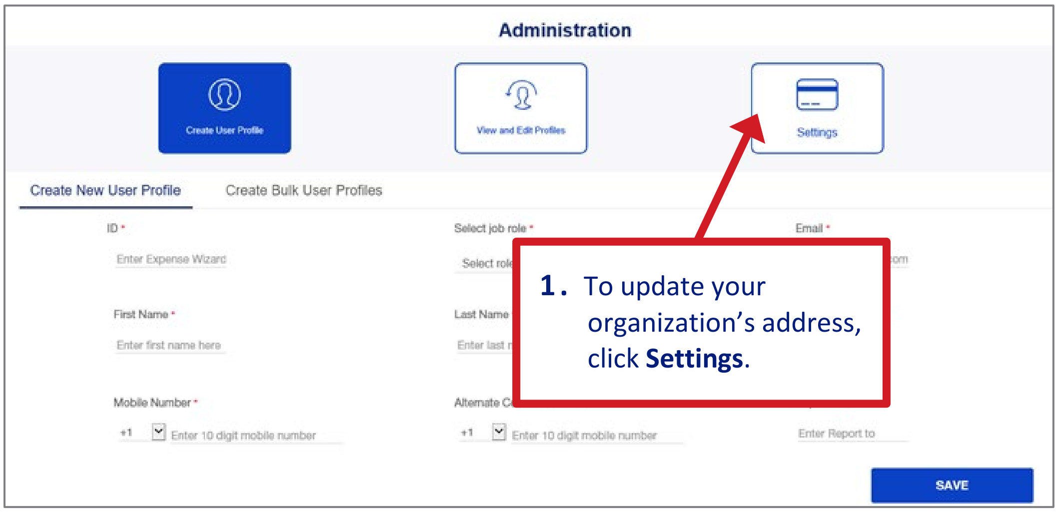


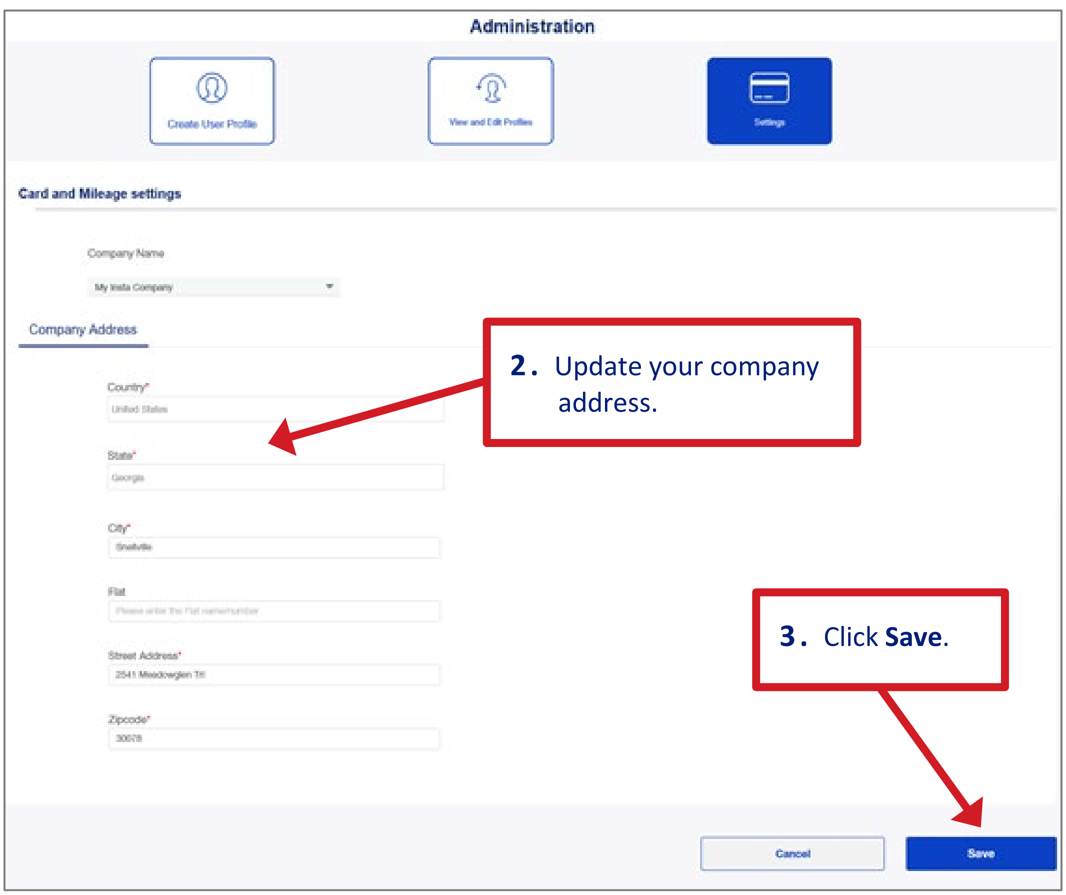


Learn more: You cannot edit the email or phone number. You can change the assigned role or add a role (add the approver role to an existing provisioner). Create a new user profile if you need a different email address for this person. You can also delete a profile.

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.

Change your company address





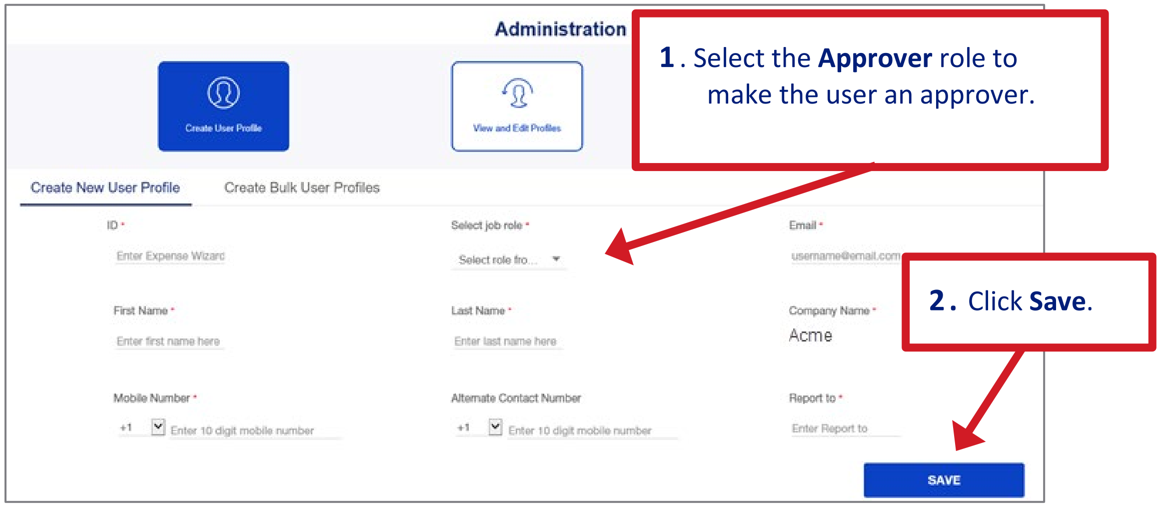
Approval workflow

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

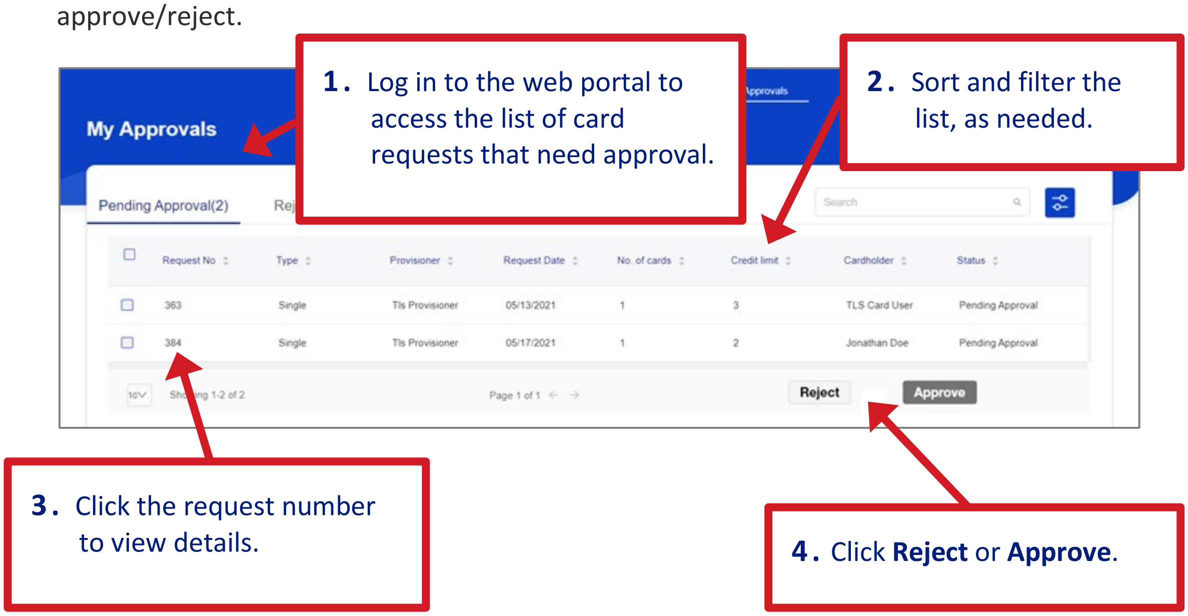


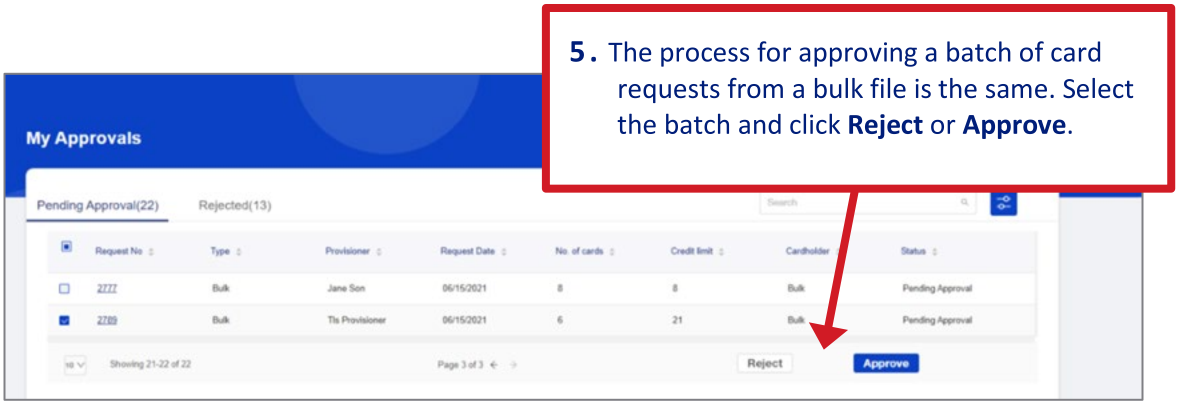
Learn more: The approver gets an email after you set up their user profile that lets them know they are an approver and prompts them to register on on the web portal. They complete all their approvals tasks on the web portal.

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.

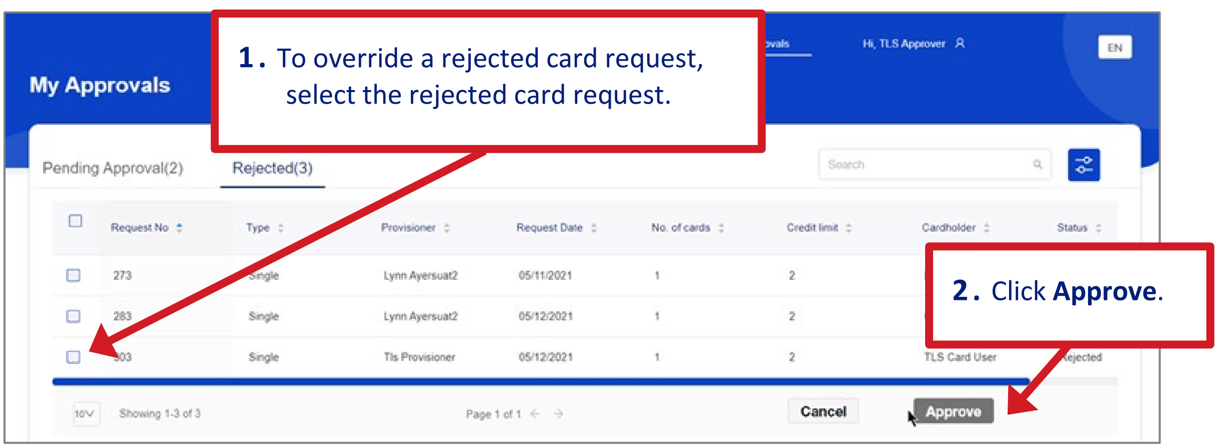




Learn more: If you select **Approve**, the system creates the card immediately. If you reject a card request, then you must provide a reason. When you approve a card request, the system sends an email to the provisioner and the cardholder. When you reject a card request, the system also sends an email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

Override a rejected card request

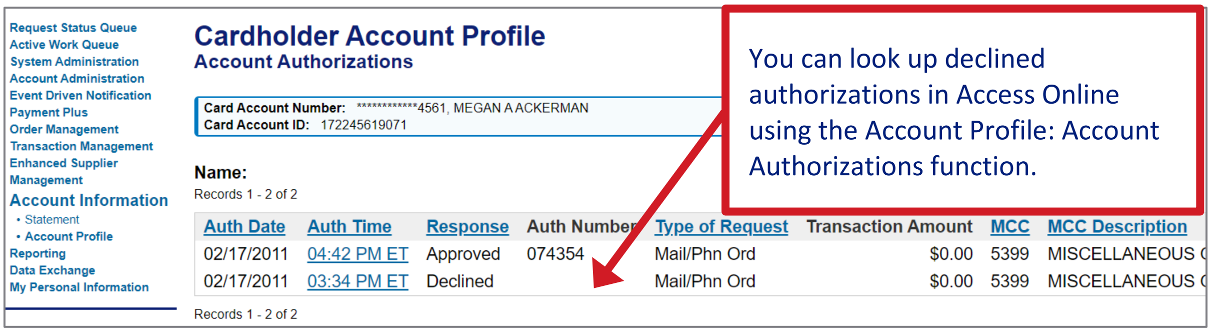
You can select one or more rejected card requests and approve them, thereby overriding the rejections. You can search and filter the list of rejected card requests to find the rejected card requests you want to override (e.g., search for all rejected requests under $500). Click the request number link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



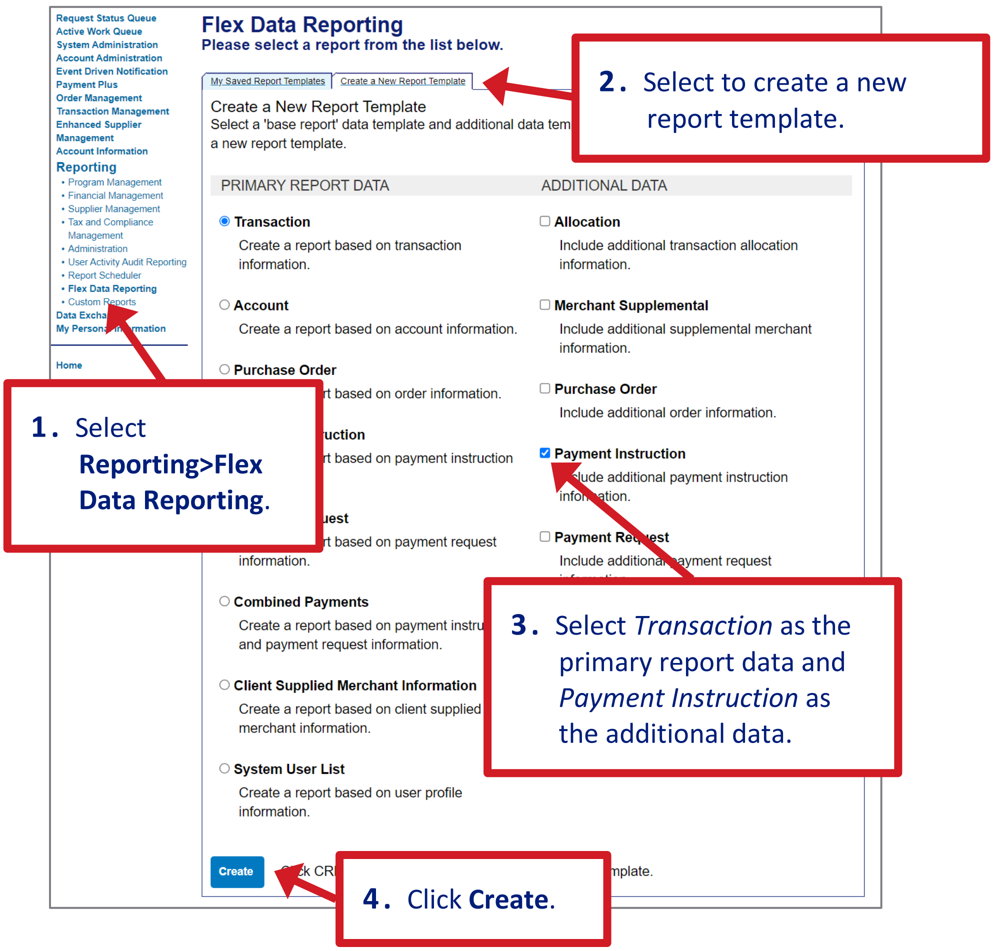
You can view declined authorizations in Access Online. Find the last four digits of the single-use account number in the virtual card system. Then, in Access Online, select **Account Information** and then click the **Account Profile** link. Search for the transaction by the last four digits of the account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

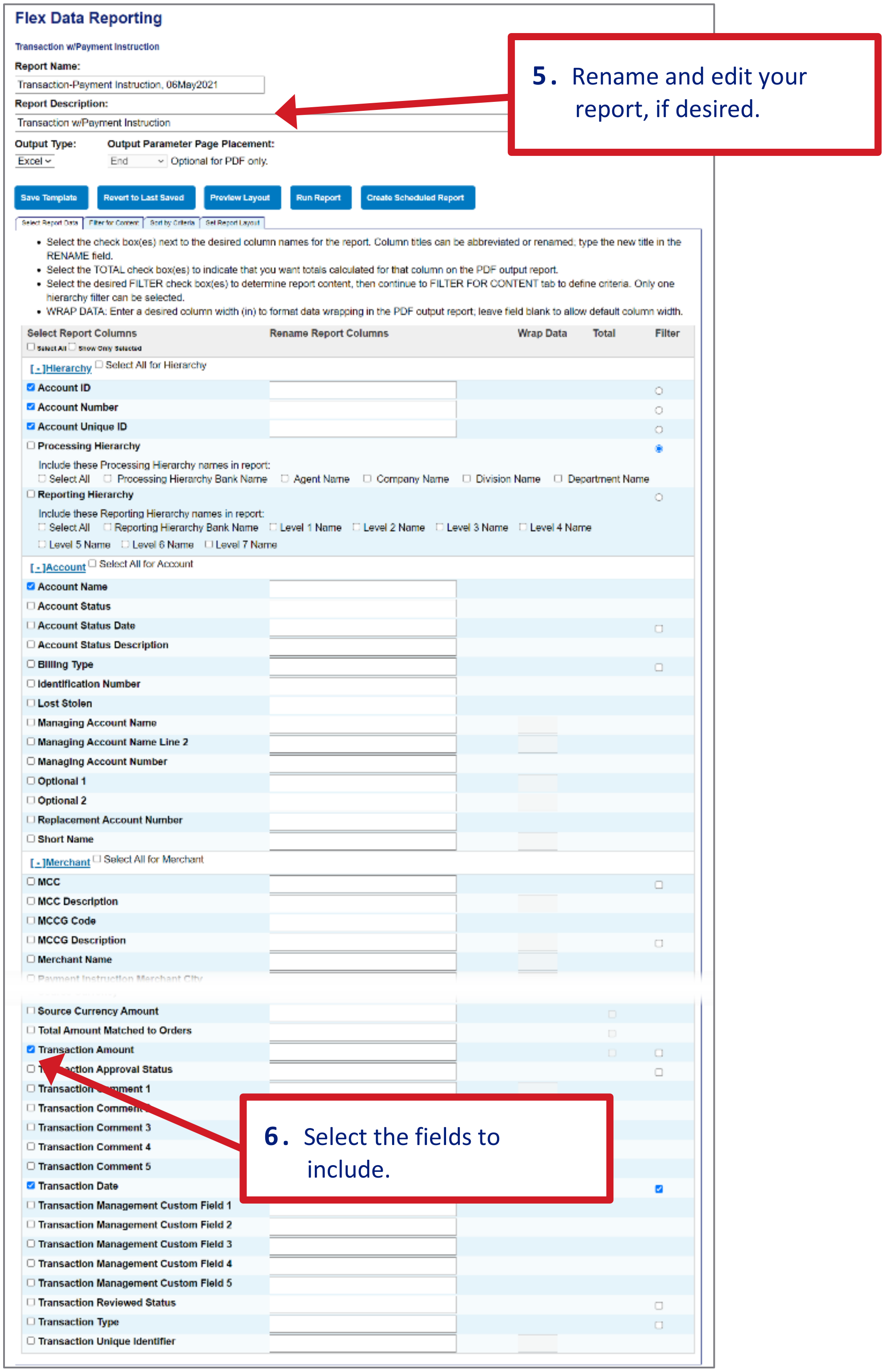
Learn more: For detailed steps and common decline reasons, refer to the *Access Online: Declined transactions* quick reference.

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:
Excel
End
Optional for PDF only.
Save Template
Revert to Last Saved
Preview Layout
Run Report
Create Scheduled Report
5. Rename and edit your report, if desired.
Select the check box(es) next to the desired column names for the report. Column titles can be abbreviated or renamed; type the new title in the RENAME field.
Select the TOTAL check box(es) to indicate that you want totals calculated for that column on the PDF output report.
Select the desired FILTER check box(es) to determine report content, then continue to FILTER FOR CONTENT tab to define criteria. Only one hierarchy filter can be selected.
WRAP DATA: Enter a desired column width (in) to format data wrapping in the PDF output report; leave field blank to allow default column width.
Select Report Columns
Rename Report Columns
Wrap Data
Total
Filter
[-]Hierarchy
Select All for Hierarchy
Account ID
Account Number
Account Unique ID
Processing Hierarchy
Include these Processing Hierarchy names in report:
Select All
Processing Hierarchy Bank Name
Agent Name
Company Name
Division Name
Department Name
Reporting Hierarchy
Include these Reporting Hierarchy names in report:
Select All
Reporting Hierarchy Bank Name
Level 1 Name
Level 2 Name
Level 3 Name
Level 4 Name
Level 5 Name
Level 6 Name
Level 7 Name
[-]Account
Select All for Account
Account Name
Account Status
Account Status Date
Account Status Description
Billing Type
Identification Number
Lost Stolen
Managing Account Name
Managing Account Name Line 2
Managing Account Number
Optional 1
Optional 2
Replacement Account Number
Short Name
[-]Merchant
Select All for Merchant
MCC
MCC Description
MCCG Code
MCCG Description
Merchant Name
Source Currency Amount
Total Amount Matched to Orders
Transaction Amount
Transaction Approval Status
Transaction Comment 1
Transaction Comment 3
Transaction Comment 4
Transaction Comment 5
Transaction Date
Transaction Management Custom Field 1
Transaction Management Custom Field 2
Transaction Management Custom Field 3
Transaction Management Custom Field 4
Transaction Management Custom Field 5
Transaction Reviewed Status
Transaction Type
Transaction Unique Identifier
6. Select the fields to include.

Common Flex Data fields to support virtual cards		
• Percent fulfilled	• Date	• Transaction amount
• Account Name	• Email	• Transaction date
• Amount	• Employee ID	• Transaction Merchant City
• Billed Amount	• Exception reason	• Transaction Merchant Name
• Cycle Close Date	• Field 1	• Transaction Merchant State/Province
• Date	• Field 2	• Transaction Unique Identifier
• Percent fulfilled	• Notes	• User ID
• Account Name	• Phone	
• Amount	• Posting Date	
• Billed Amount	• Purchase Method	
• Cycle Close Date	• Reference Number	

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.

CAT ID: NA

Survey

Please take a few minutes to respond to a short survey on our training.