eZBusiness

USER GUIDE

VERSION 1.0 | UPDATED FEBRUARY 2023 |

Treasury Management Support | 800-844-1720

Table of Contents

Overview

eZBusiness Card Management is a powerful web-based credit card administration tool. eZBusiness allows program administrators to manage their company's card program. This Guide is designed for program administrators and sublevel administrators as a reference to navigate the eZBusiness system. Instructions are included on how to:

- view activity on cardholders' accounts
- view and generate statements and transaction reports
- create alerts
- manage cardholder's company limits
- add new cardholder
- create online messages to the bank
- dispute transactions
- create users

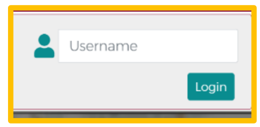
Commercial Card Overview

Commercial cards are credit cards issued to an employee of a business. The decision to issue the card to an individual, and the amount of the credit line that will be extended, is made by the business. In addition, the company is ultimately responsible for the combined outstanding loan balance on individual credit card accounts. A business can choose to receive a central billing statement for all credit card purchases made by the individual accounts and handle making the payments each month, on behalf of the cardholders. Or, it can choose to have each individual cardholder receive a monthly billing statement for their credit card purchases with each cardholder making payments. When commercial cardholders are individually billed, the business is responsible for ensuring that payment is ultimately made if a cardholder defaults on their account.

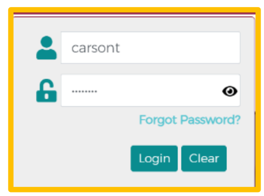
Getting Started

Upon your first login to the business site (www.ezbusinesscardmanagement.com), users are required to change their password and create a Security Account. After you log in for the first time and change your password, you must set up your security questions and answers. The system prompts you in a few steps to set this up. Please note your credentials will no longer be valid if you fail to access the system within a 6-month period.

1. From the eZBusiness landing page, enter your Username.

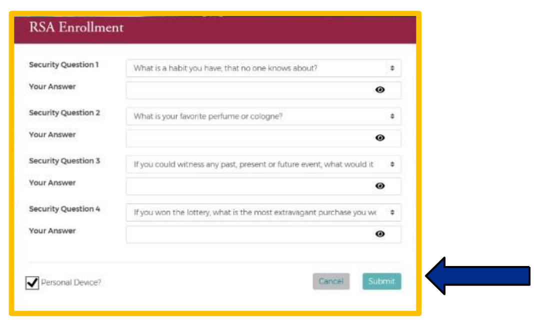


2. As you begin typing your Username, the Password field displays. Enter your temporary Password and click Login.
3. Once you enter your Username and Password, the Change Password window will be displayed. Enter your Current Password and New Password. Then click Submit.



NOTE: Passwords must be a minimum of eight characters and include at least one number, special character and lower-case Letter.

4. A pop-up will be displayed telling you that you have successfully changed your password. Click OK.
5. After you change your password, the RSA Enrollment page is displayed for you to set up your security questions. Answer the questions and if you are using a personal device, click the Personal Device box. Click Submit.
6. A pop-up will be displayed telling you that you have successfully enrolled in RSA. Click OK. Your default landing page is displayed.

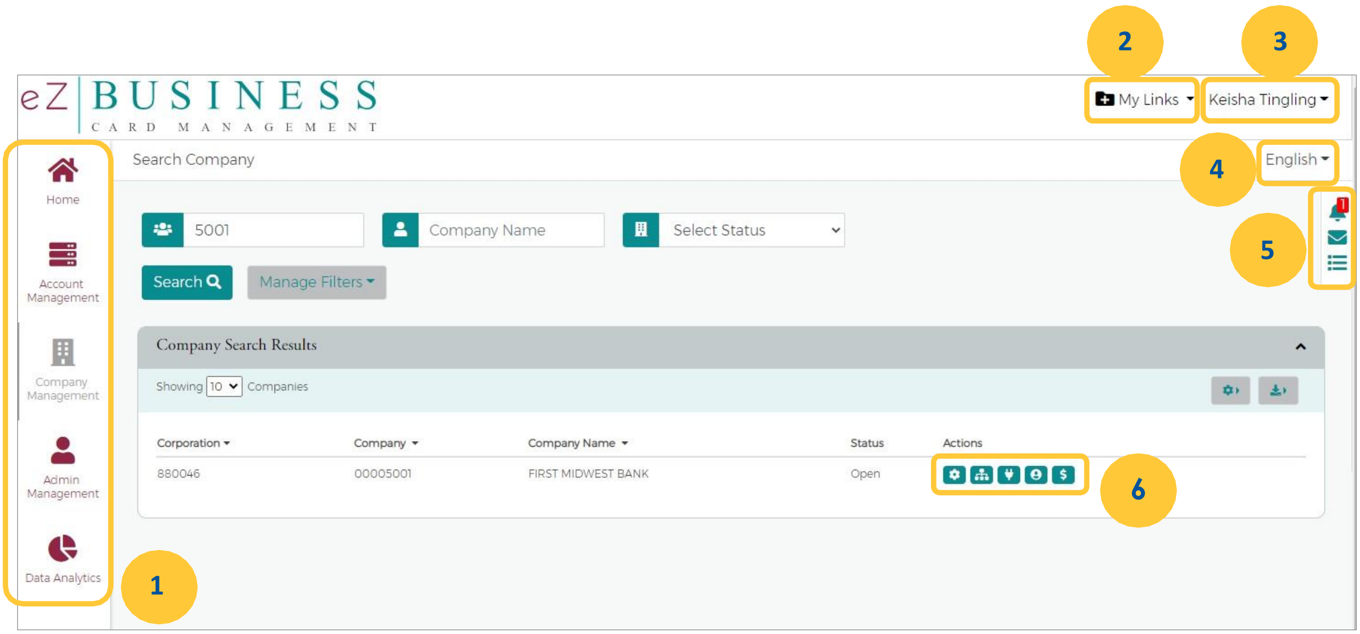


IMPORTANT! If the admin user registers a computer/device, the system recognizes that admin user, and they are less likely challenged at future logins. It is important that public devices are not registered.

7. From the ezBusiness landing page, enter your Username. As you begin typing your Username, the Password field displays. Enter your Password and click Login.
8. Your default landing page is displayed.

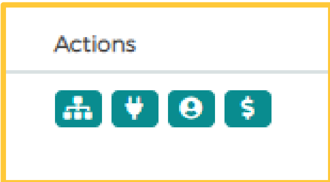
Homepage Overview

The table below describes the elements of the Homepage



Element	Description
1. Side Navigation Bar	Links to modules in eZBusiness, including the Home Page with Quick Links and Admin Management, where Admin users may see and create other Admin users
2. My Links	A customizable drop-down list at the top of the page that you can add links to screens you use frequently for quick and easy access
3. System Menu	This menu includes system links such as “Sign Out” and Change Password”
4. Language Option	Additional languages may be available
5. Navigations	These links include **Important Information** (updates about the eZBusiness system you may need to know about), “New Messages” (used if you send/receive a message to/from another Admin user within your organization) and “To-Do List” (A customizable reminder tool you can enter task reminders into. *See image below*
6. Actions Quick Links	Series of action buttons to quickly bring you to the most frequently needed screens, such as Online Requests and Account List. *See list of next page for brief description of each icon button.*

Action Buttons



Hierarchy: If a company setup includes a hierarchy or sub-levels are set up for the company, the sublevels/subcompanies will be listed and accessed by clicking this icon.

Online Requests: Quick access to a menu of account maintenance options such as ordering a new card, closing a card, or changing a card's spend limit.

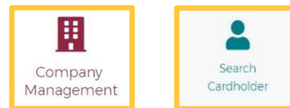
Account List: View a List of all cards and virtual accounts, as well as the Billing (BL) account for the client's card program. From this screen you will also be able to view transactions and statements by billing account and/or card.

Payments: This option will allow clients to make payments, change payment account settings, view payment history, sand set up auto payment.

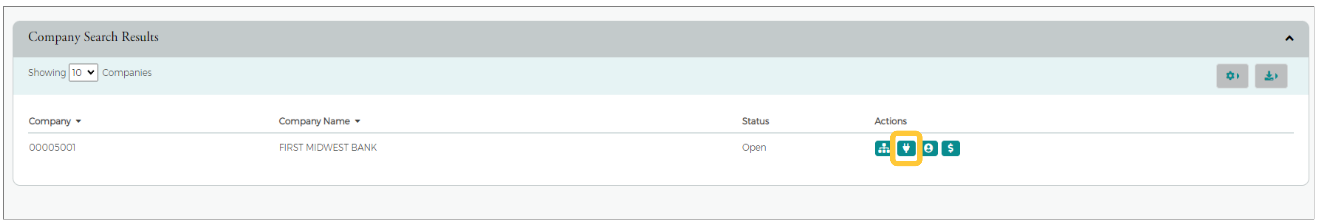
Creating Company Alerts

To access the Alert option, perform the following steps:

1. Select Company Management and then select Search Company.

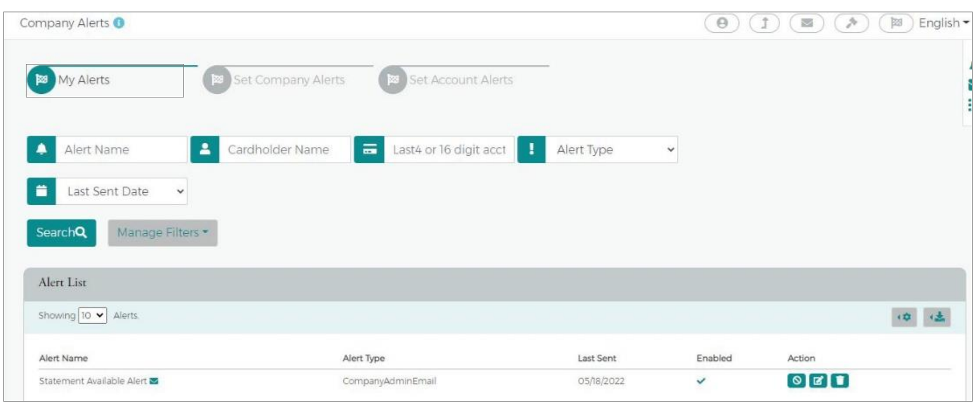


2. The Company Search Results screen is displayed. Click on Online Request or Account List icon.



3. From the Online Requests or Account List page, click the Alert icon.

4. The Company Alerts page is displayed. NOTE: The My Alerts page lists the alerts that the Admin has added.

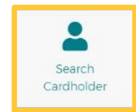


5. To create new company alerts, select the Set Company Alerts button on the Company Alerts page.

6. Once the Set Company Alerts page displays, the Administrator can:
   - Select the desired alerts(s) by clicking the toggles
   - Enter the variable data
   - Select the Admins that should be alerted

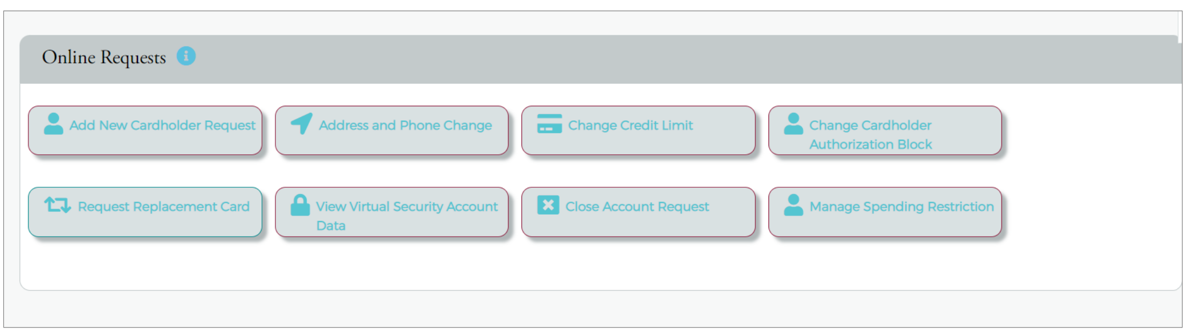
Online Service Requests

The Online Service Request page provides quick access to a menu of account maintenance options such as ordering a new card, closing a card, or changing a card spending limit.



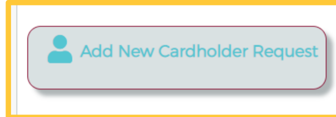
1. Select the Company Management icon and then the Search Company icon.
2. The Company Search screen is displayed. If necessary, enter the search criteria and select Search**.**
   - The Company Search Results page is displayed. Select the Online Request icon. 

   - The Online Requests page is displayed.



Add New Cardholder

1. From the Online Requests page, select Add New Cardholder Request.



2. The Add New Cardholder page is displayed. Complete all the necessary fields on the page.
   NOTE: All fields shaded in yellow are required.

   - Enter a credit limit for the spend limit per statement cycle on the card. Note this limit will reset each statement cycle when the card(s) or billing account is paid in full.

   - **NOTE:** Do not complete this field,

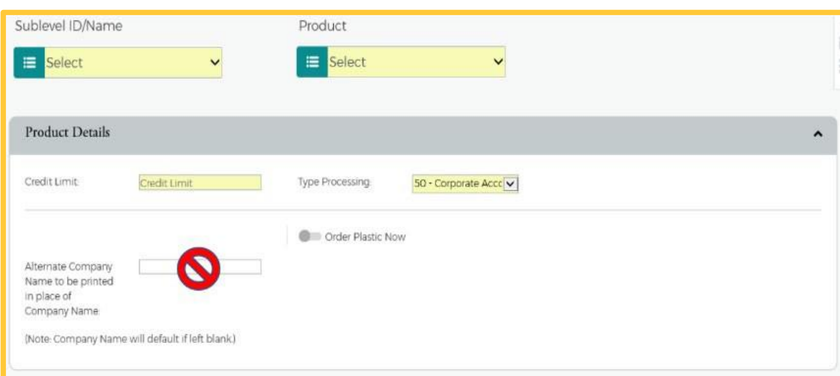
     

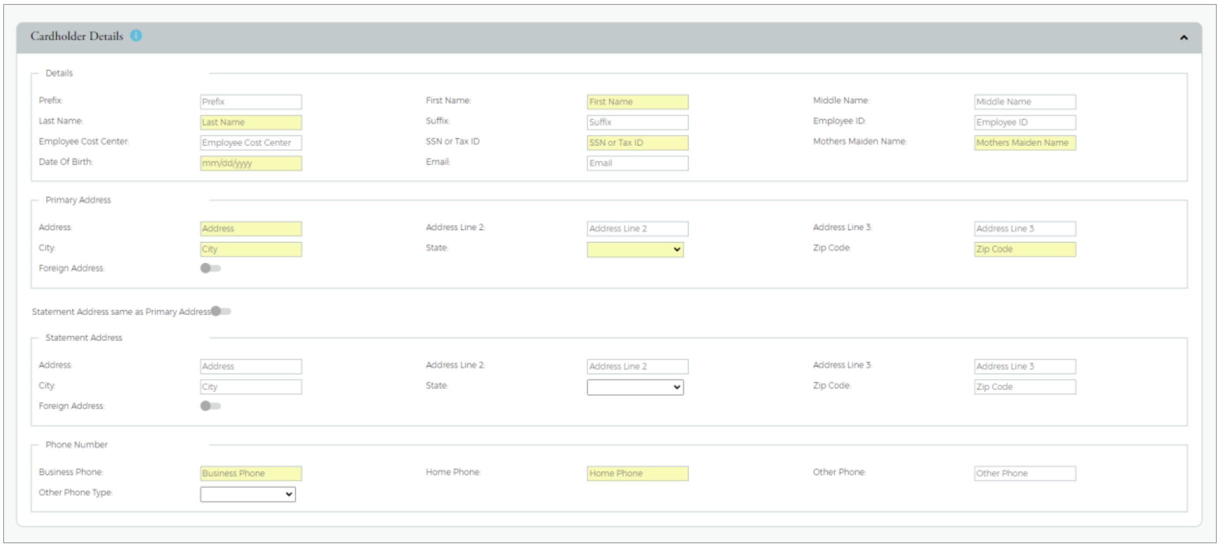
     "Alternate Company Name to be printed in place of Company Name" as this will cause an error in the name being embossed on the card.

   - Enter the cardholder's SSN, Mother's Maiden Name, and Date of Birth. This is asked to be completed in case the cardholder's card has a transaction that must be verified, or if the cardholder calls in asking for information on the card for identification purposes.

   - For the Mailing Address fields, enter the address where you want the card to be mailed.

   - **NOTE:** We recommend entering a business phone number in the "Business Phone" field, and the Mobile number in the "Home Phone" field so that the cardholder may be reached easily if a transaction is flagged to be verified at time of purchase.

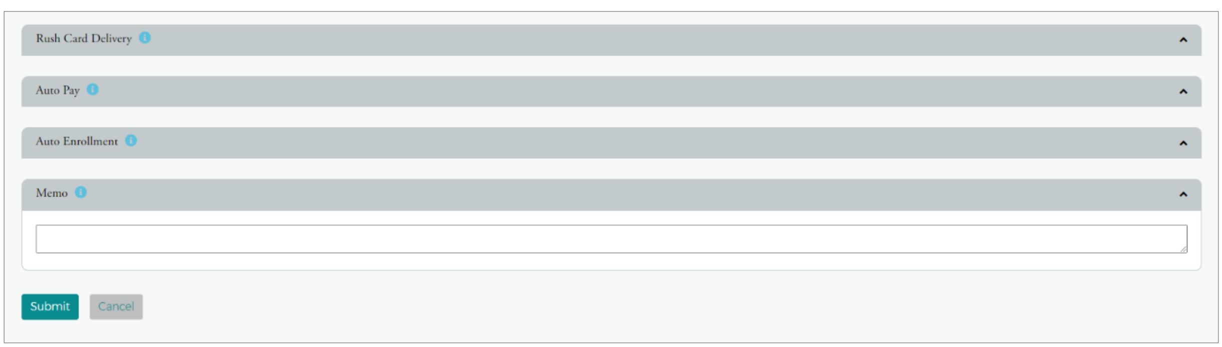




3. On the bottom of the screen are some optional sections that can be completed:

- **Rush Card Delivery**: You can request that the card be sent overnight for a $40 express fee. For rush delivery, open this section by clicking the chevron on the right, click the toggle, and complete the required fields in yellow.

- **Auto Pay**: If your card program is Centrally Billed (with a BL Account for Billing), you do not need to complete this section. If the company's cards are all individually billed, and you would like to set up auto payment for this card specifically, you can do so by using this feature on the Add New Cardholder screen.

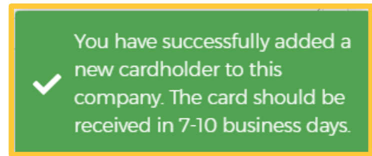


- <u>Auto Enrollment</u>: If the cardholder will need to access the spending information for his/her card online (view-only access) for expense management or reporting, complete the Auto Enrollment section to enroll the individual in eZCard.

4. The memo field is mandatory.

5. The review page is displayed. Review the information and click Confirm if everything is correct. If you need to make changes you can select Edit to return to the Add New Cardholder page and enter the new information.

6. A Successfully Submitted notification will appear, notifying you that the card order will take 7 to 10 business days to arrive. Also, you will now be able to view the card on the Account List screen.



Adding Virtual Card

If your company has the Virtual card option, you will still use the “Add New Cardholder Request” screen:.

1. Select the virtual product code in the “Product” menu (typically has “virtual” in the description).

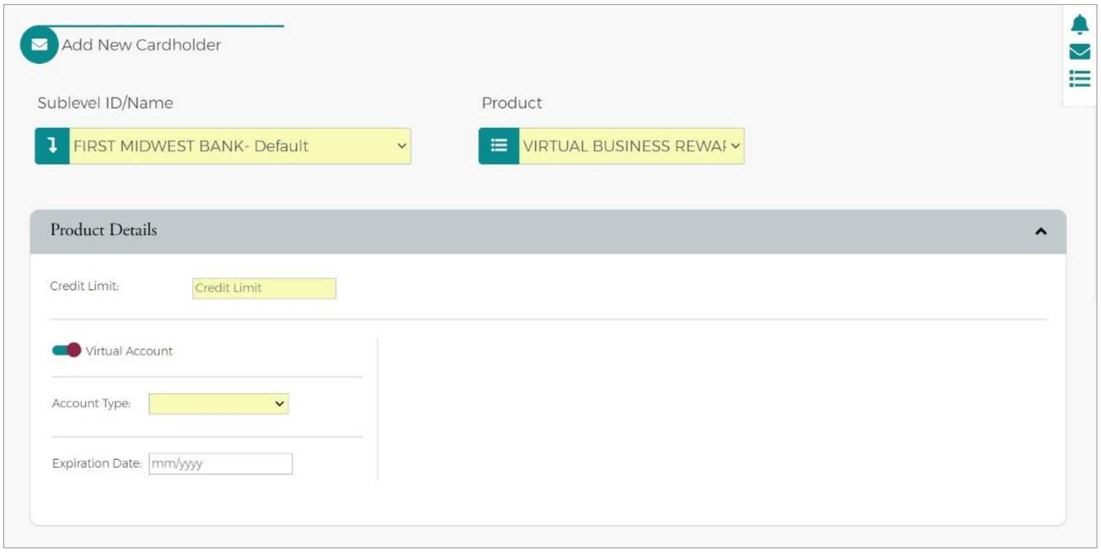
2. Enter the desired credit limit.

3. Ensure the toggle for Virtual Card is turned on, and the Account Type menu is set to “Standard Virtual Acct.”

4. Enter an expiration date (**NOTE**: the expiration date cannot exceed 2 years from the month/year the card is being ordered, and it cannot be changed once the order is placed). Leave the “Name to Print” field blank.

5. **NOTE** that in the Cardholder Details section, the first and last name fields automatically fill in with “Virtual Acct.” Enter the first initial and last name of the person who will manage the virtual card in the Last Name field. (**NOTE**: this field has a limit of nine characters). You must also enter the user’s SSN, mother’s Maiden Name, and Date of Birth.

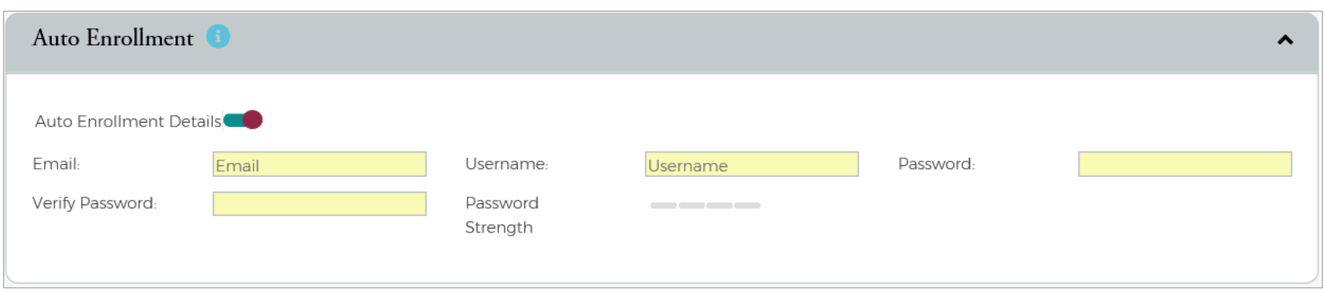
6. Fill out the rest of the form as normal.



7. For a virtual card user to be able to access the card information (card #, expiry date, CVV code), the Administrator must enroll the user in eZCard by completing the "Auto Enrollment" section at the bottom of the screen. Provide the user of this card with the Username and starter password. They will receive an email with the link to the eZCard website at the email address provided in the enrollment form. This email will contain the username and a separate email will be sent with the password. In order to access their virtual card, the user must complete the enrollment process by following the instructions in the email that they receive.

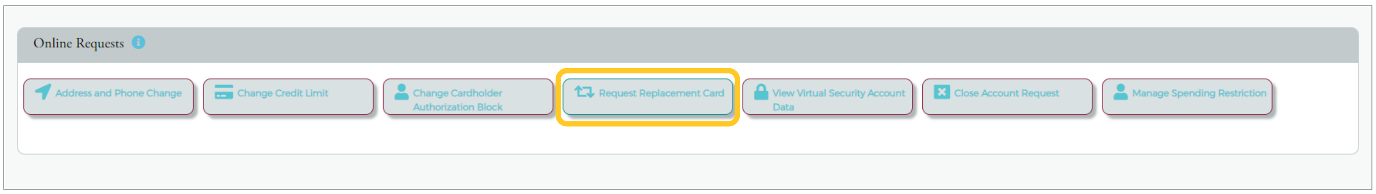
8. Select Submit. The review page is displayed. Review the information and click Confirm if everything is correct. If you need to make changes you can click Edit to return to the Add New Cardholder page and enter the new information.

9. Once submitted, you will see a message stating the card was ordered successfully.



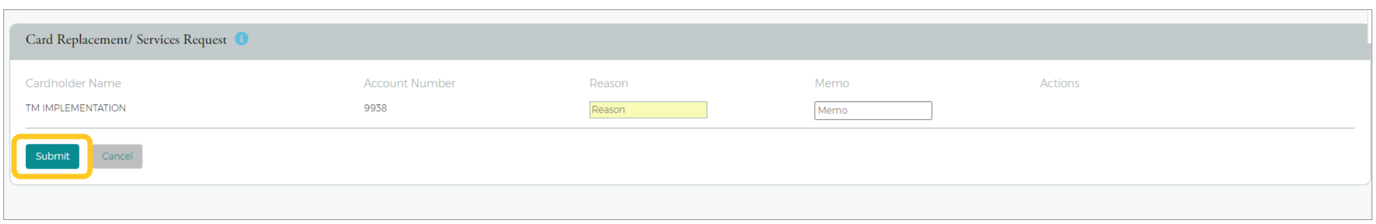
Replacement Request Card

*****IMPORTANT**: Only use this feature if replacing an active card that has been damaged. If the card has been lost/stolen/compromised, call 800-221-5920 to have the lost/stolen/compromised card closed and then order a new card using the "Add New Cardholder Request" screen.*

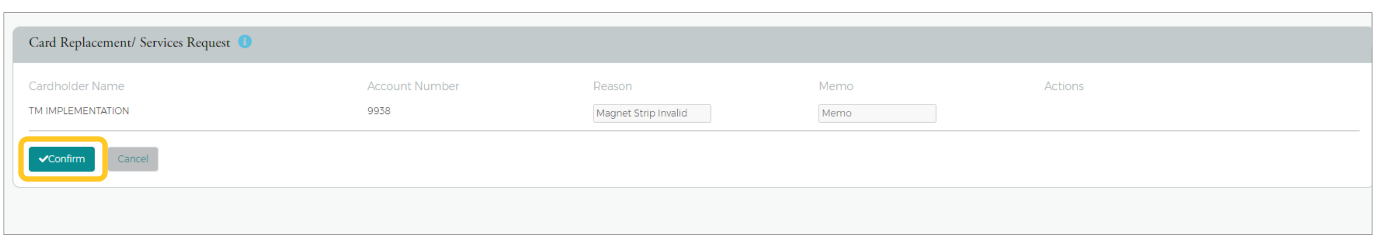


1. From the Online Requests screen, select Replacement Request Card**.**

2. The Card Replacement/Services Request screen displays. Enter the cardholder's name. Once you enter the cardholder's name, the Submit button will appear.



3. Complete the Reason field. The Memo field is mandatory. Click Submit.



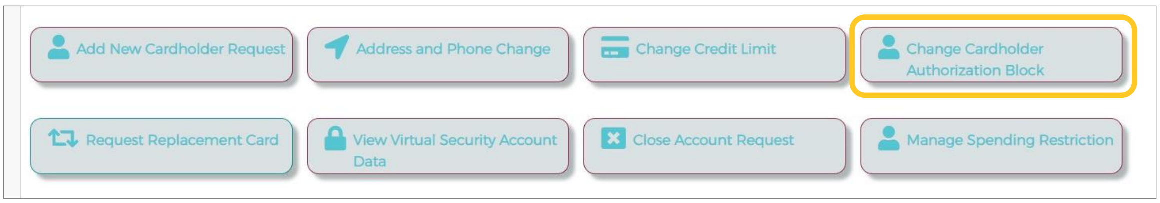
4. The review page is displayed. Review the information and click Confirm.

5. A **Successfully Submitted** notification will appear.
   NOTE: *It may take up to 48 hours for the request to take effect.*

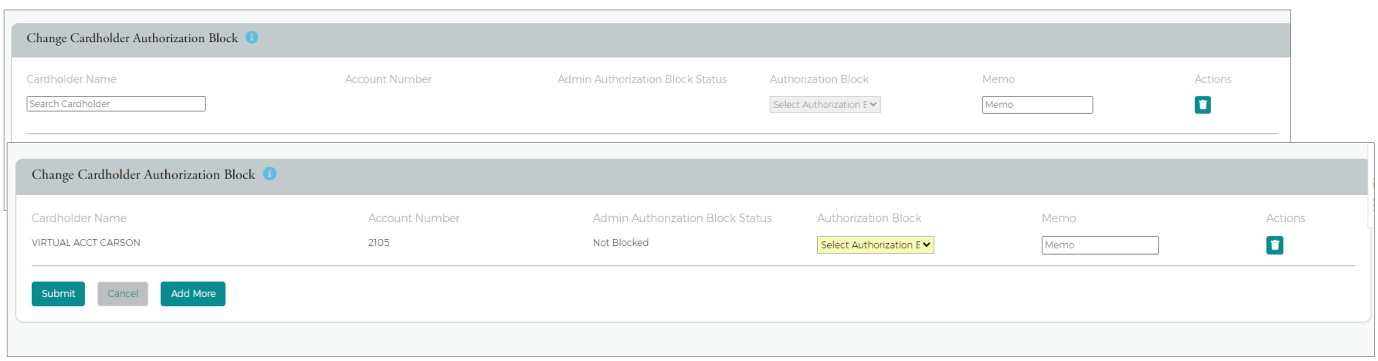
Change Cardholder Authorization Block

Change Cardholder Authorization Block allows the administrator to impose or remove a real-time cardholder authorization block at the account level. This block prevents additional approved authorizations on the account until an Administrator removes the block. To complete the Change Cardholder Authorization Block online request, perform the following steps.

1. From the Online Requests screen, select Change Cardholder Authorization Block.



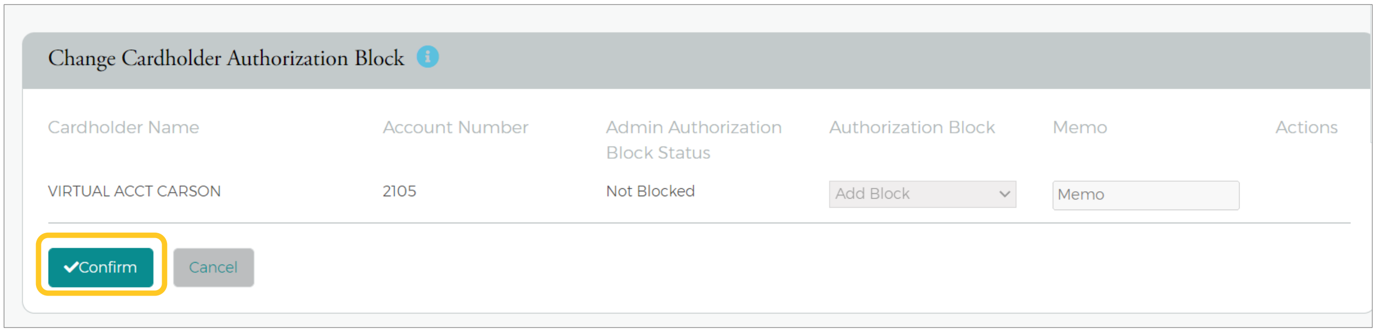
2. The Change Cardholder Authorization Block screen displays. Enter the cardholder's name. Once you enter the cardholder's name, the Submit button will appear.



3. In the Authorization Block drop-down, select whether you are adding or removing a block from the drop-down menu. Complete the Memo field and click Submit.
NOTE: *If you select **Add** a block, this will prevent authorizations on the account selected.*

4. The Change Cardholder Authorization Block review page displays. Review the information and click Confirm.

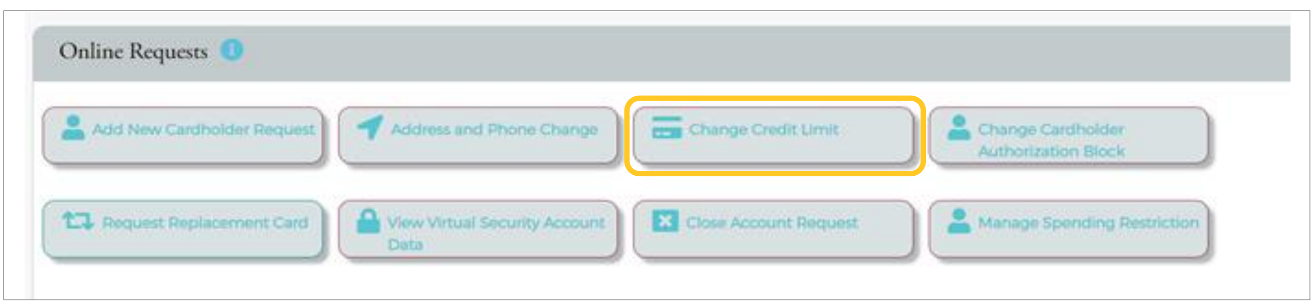
5. A confirmation message is displayed.
NOTE: *This Service Request is a real-time process, and the Memo field serves as a notation.*



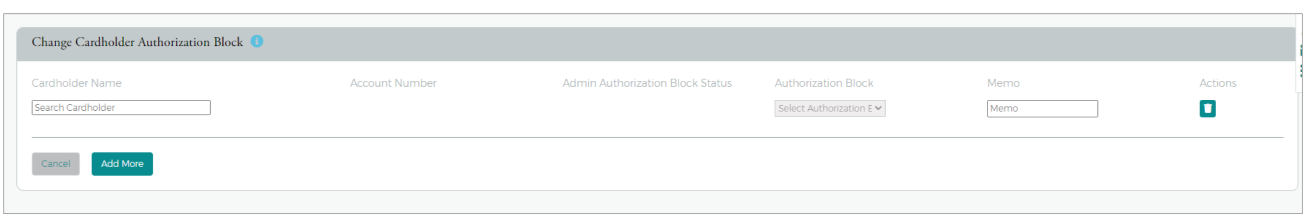
Change Credit Limits

The Change Credit limit online request allows you to request an increase or decrease in a cardholder's credit limit in real time.

1. From the Online Requests screen, select Change Credit Limit.

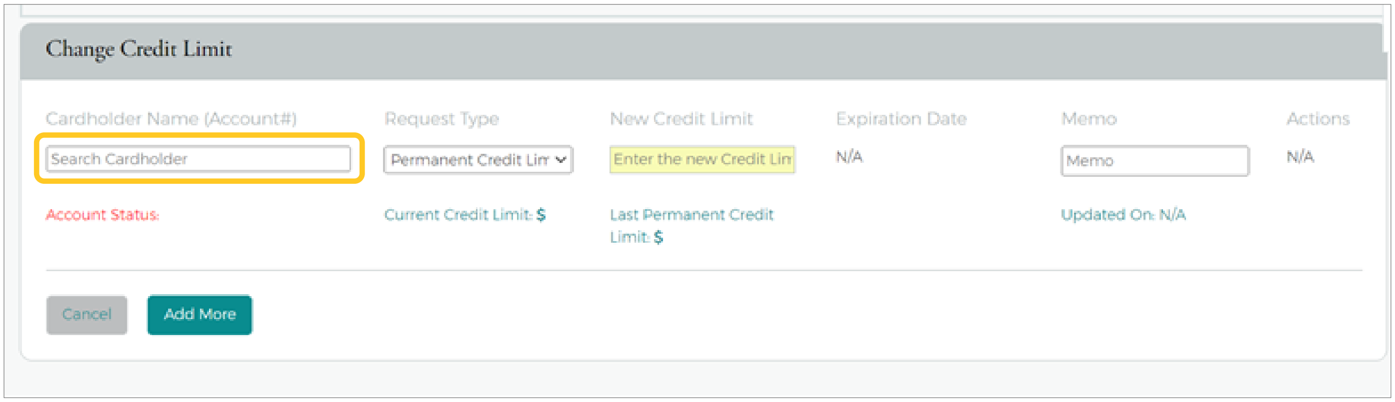


2. The Change Credit Limit screen displays. Enter the cardholder's name.



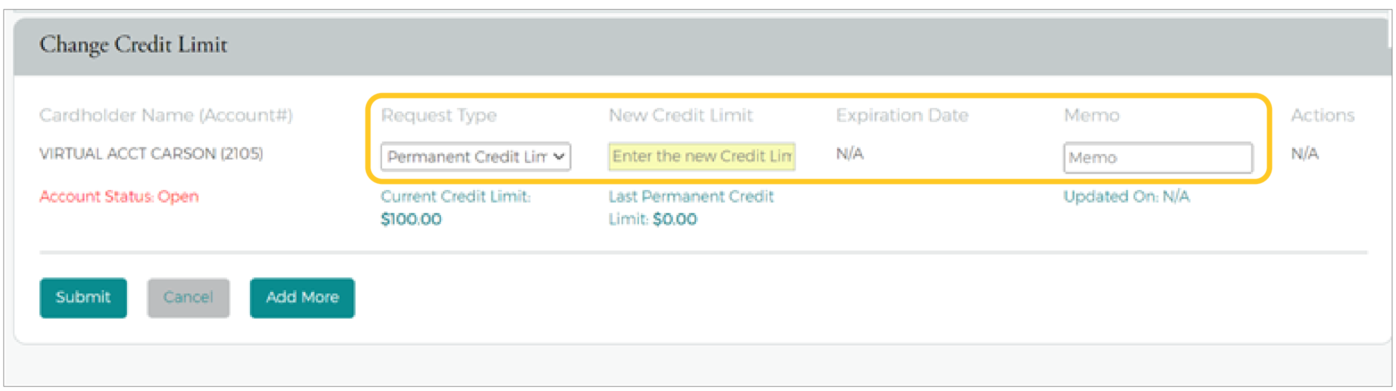
3. Once you enter the cardholder's name, the Submit button will appear.

4. Select the Request Type and complete the New Credit Limit field. The Memo field is mandatory. Click Submit.



If you selected Temporary Credit Limit, the Expiration Date field appears and must be completed prior to clicking Submit.

NOTE: *The Request Type field options are based on the security setting.*



The review page displays. Review the information and click Confirm.

5. A confirmation message is displayed.
IMPORTANT! *Do not process this request if the account is in a Closed or Blocked status.*

The change credit limit service request cannot be submitted under any of the following conditions for Individually Billed and Centrally Billed Accounts:

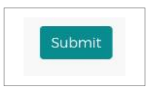
- Requested credit limit change cannot exceed the company limit.
- Requested credit limit change must be different than the cardholder's current credit limit.
- If the Service Request is unable to be completed in a real time manner it will be routed to Incoming Messages queue to be addressed.

Close Account Request

IMPORTANT! *This feature is not intended for lost or stolen cards. It can take up to 48 hours to process. For a lost or stolen card, contact 800-221-5920.*

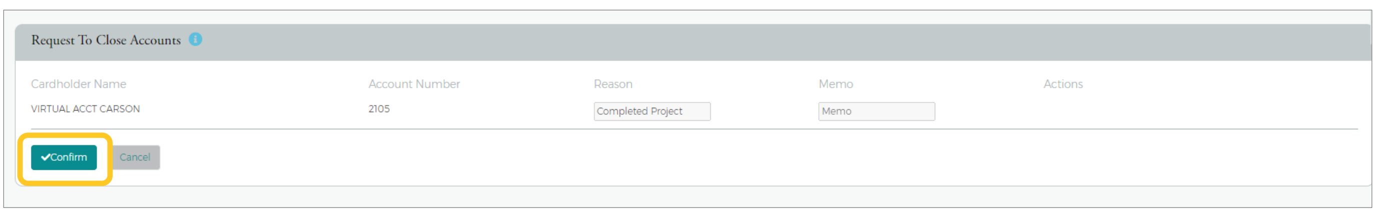
1. From the Online Requests screen, select Close Account Request. The Request To Close Accounts page is displayed. Enter the cardholder's name.

Once you enter the cardholder's name, the Submit button will appear.



2. Enter the Reason for closing the account. The Memo field is mandatory. Select Submit.

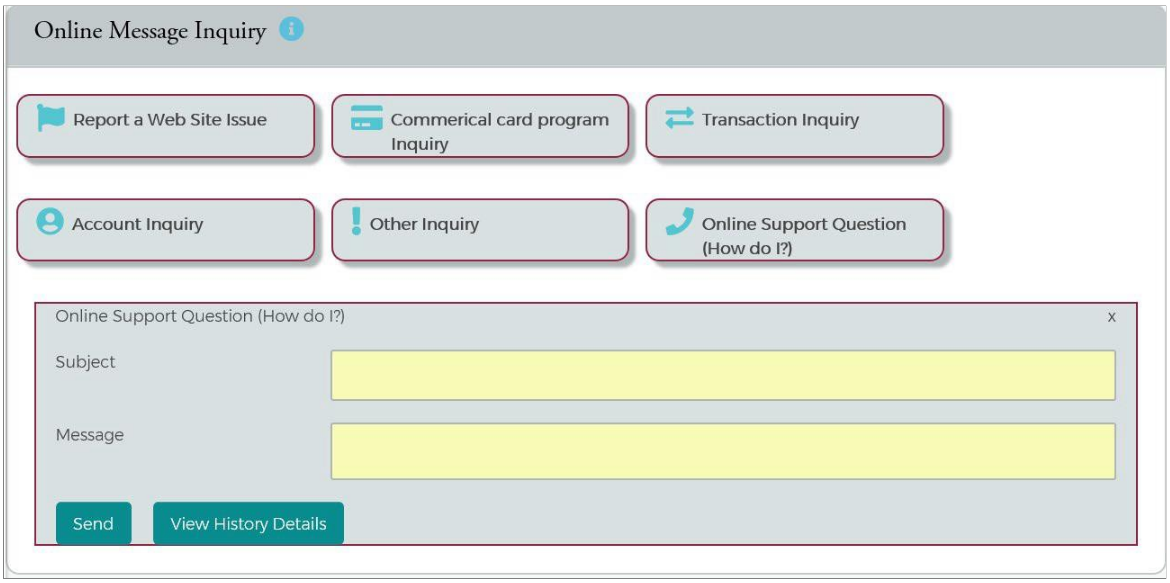
3. The Request To Close Account review page displays. Review the information and select confirm.



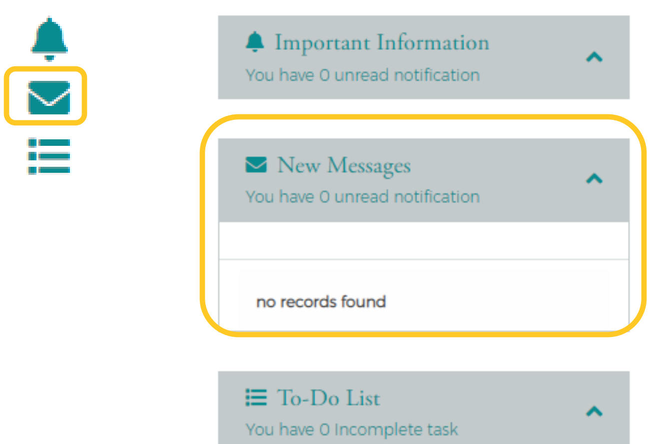
Online Message Inquiry

Users may send messages directly to the bank via the Online Messaging Inquiry options on the Online Requests screen.

Select the type of inquiry you are making by clicking on the appropriate icon. Then type in a subject and a message. Once done, click "Send," and your message will then appear in the queue in eZBusiness for a Treasury Management Representative to review and respond to your inquiry.



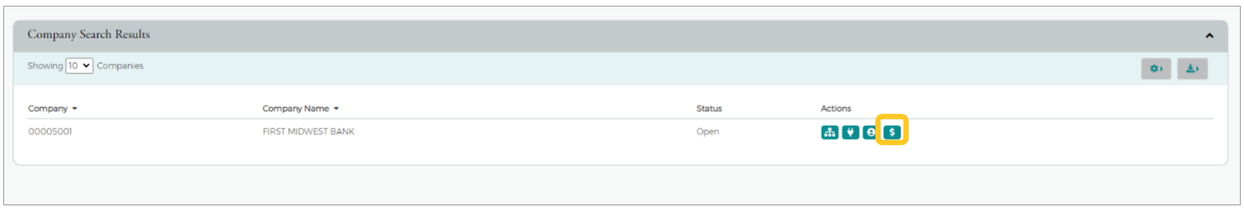
To view responses to your inquiries, click on the menu on the top right side of the screen (envelope icon). You will see the "New Messages" display. Click "View" to see the reply from the bank.



Payments

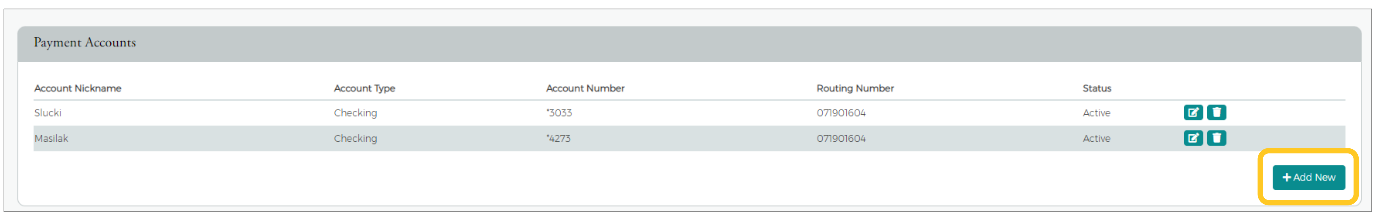
The Payments page allows you to set up multiple checking or savings accounts to be used as payment accounts to pay your cardholder's bill online. You can create an unlimited number of payment accounts. Once a payment account is created, it can be used immediately to make an online payment.

1. Click Company Management and then click Search Company.



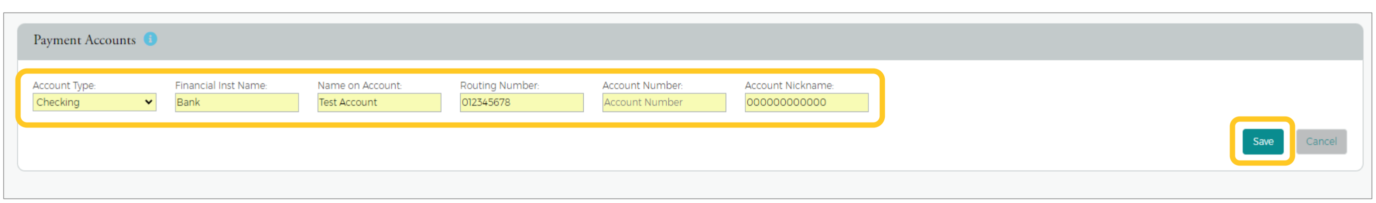
On the Company Search Results page click on the Payment icon.

2. From the Payments page, select Add New in the Payment Accounts section.



3. The payment information fields are displayed. Complete all the fields and select Save.

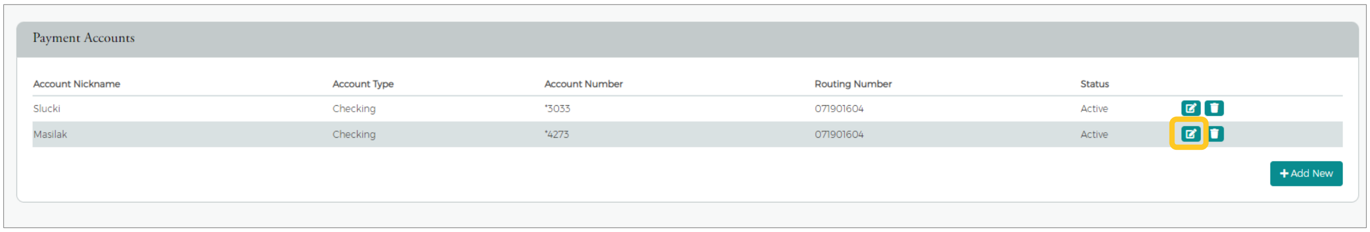
4. The Success Payment Account Added message is displayed.



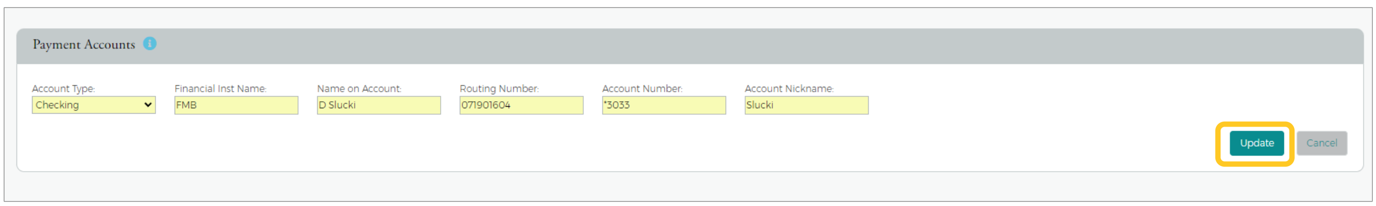
NOTE: The *Payment Accounts* section lists all the active and deleted payment accounts, which can be used to pay the cardholder's accounts online.

Change Payment Account Information

1. From the Payments page, click the Edit Payment Account icon next to the account thatyou want to update.



2. The Payment Account fields will become highlighted. Make the necessary edits and click Update.



3. A confirmation will display.

Making a One-Time Payment

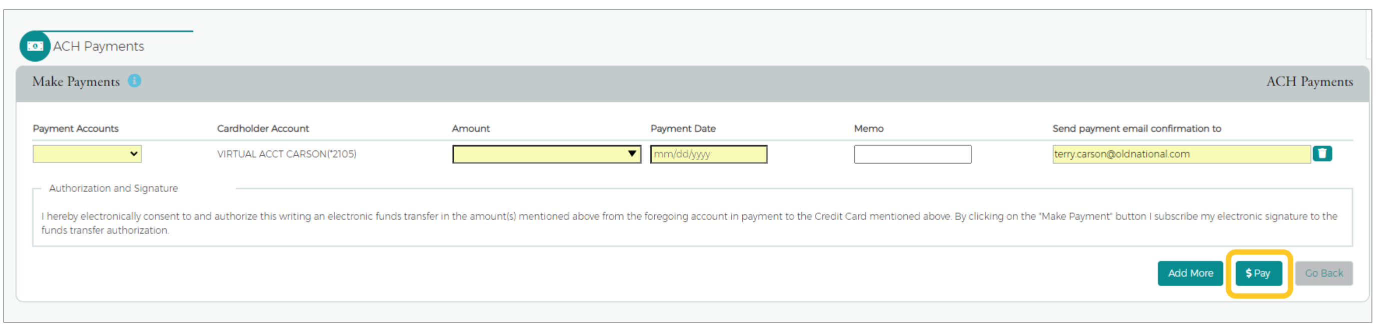
Administrators may make payments to individual and billing commercial card accounts. The one- time payment feature allows you to schedule one or more online payments for a current or future payment date (up to 60 days out). Once the payment is made, the payment amount is automatically deducted from the designated account.

NOTE: *If you have not yet set up a payment account, the Payment Account page displays. Before making a payment, you must first have a Payment Account*.

1. From the Payments page, select the account(s) that you are making a payment on by clicking the Checkmark icon next to the account(s) and click Make Payments.

   NOTE: You can also view payment history, create recurring payment plans and view existing recurring payment plans from this page by clicking on the icons in the *Select Accounts To Make Payments* section.

   The payment accounts that have been set up will also appear on the page in the *Payment Accounts* section. You can edit and delete existing payment accounts and add new accounts from this page.



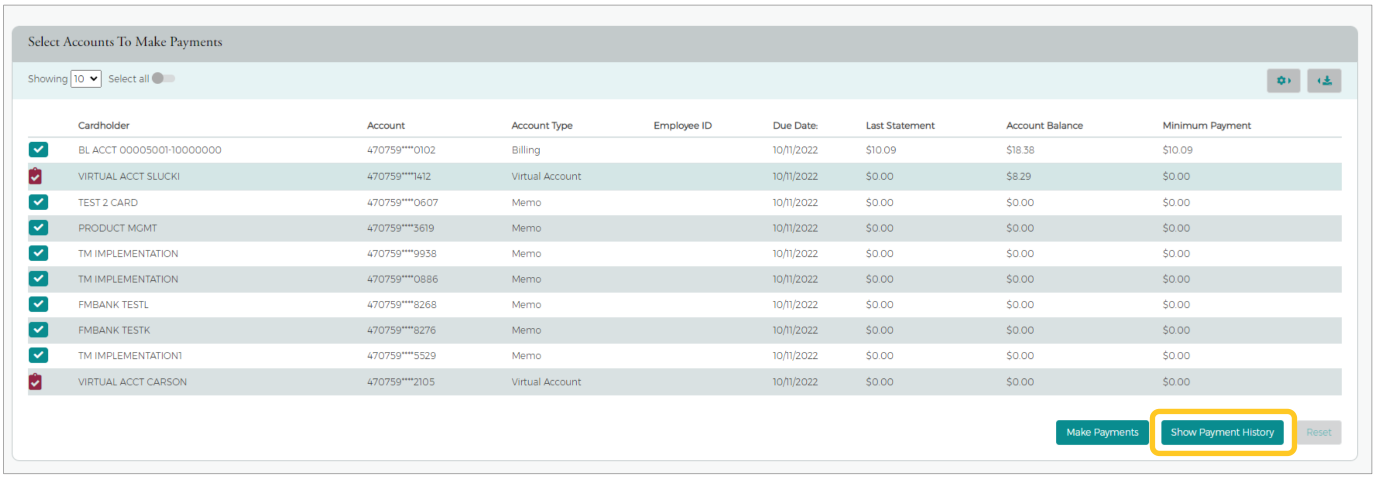
2. The Make Payments section is displayed. Complete the required fields and then click the $Pay icon. A confirmation message is displayed.

NOTE: If the payment is made before 5:00 P.M. ET, the payment posts to the account on the same day. If the payment is made after 5:00 P.M. ET, the payment posts to the account on the next business day. If the payment is made on a Saturday, Sunday or a Federal Holiday, the payment will post to the account the next business day.

Viewing Payment History

The payment history for an account consists of all payments that have been made in the eZBusiness and eZCard sites within the last eighteen months, including pending and canceled payments*. Payments with a pending status can also be updated or canceled.

1. From the Payments page, select the account(s) that you want to view by clicking the Checkmark icon next to the account(s) and click Show Payment History.


Select Accounts To Make Payments

Showing 10 Select all

	Cardholder	Account	Account Type	Employee ID	Due Date	Last Statement	Account Balance	Minimum Payment
	BL ACCT 00005001-10000000	470759****0102	Billing		10/11/2022	$10.09	$18.38	$10.09
	VIRTUAL ACCT SLUCKI	470759****1412	Virtual Account		10/11/2022	$0.00	$8.29	$0.00
	TEST 2 CARD	470759****0607	Memo		10/11/2022	$0.00	$0.00	$0.00
	PRODUCT MGMT	470759****3619	Memo		10/11/2022	$0.00	$0.00	$0.00
	TM IMPLEMENTATION	470759****9938	Memo		10/11/2022	$0.00	$0.00	$0.00
	TM IMPLEMENTATION	470759****0886	Memo		10/11/2022	$0.00	$0.00	$0.00
	FMBANK TESTL	470759****8268	Memo		10/11/2022	$0.00	$0.00	$0.00
	FMBANK TESTK	470759****8276	Memo		10/11/2022	$0.00	$0.00	$0.00
	TM IMPLEMENTATION1	470759****5529	Memo		10/11/2022	$0.00	$0.00	$0.00
	VIRTUAL ACCT CARSON	470759****2105	Virtual Account		10/11/2022	$0.00	$0.00	$0.00

Make Payments Show Payment History Reset

2. The Payment History section is displayed for the account(s) you selected.


Payment History

Cardholder Details	Payment Accounts	Amount	Date To Make Payment	Payment Date	Missing Element: AdminUser--eZBPayments	Missing Element: PaymentType--eZBPayments	Status
John Test	123456**7800	394	02/02/2019	18/01/2019	JAdmin1	One Time	Pending
Jane Test	876543**2100	268	02/02/2019	18/01/2019	JAdmin1	One Time	Pending
John Test	123456**7800	394	02/08/2019	18/01/2019	JAdmin1	One Time	Pending
Sample Test	876543**2100	268	02/01/2019	18/01/2019	JAdmin1	One Time	Pending

Go Back

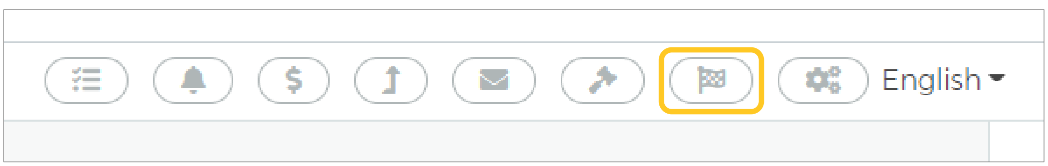
*Should clients need historical information older than 18 months a request can be made via Online Message Inquiry.

Reporting

The Company Reporting page allows you to view and download the following information for a company, cardholder, or a group of accounts/cardholders:

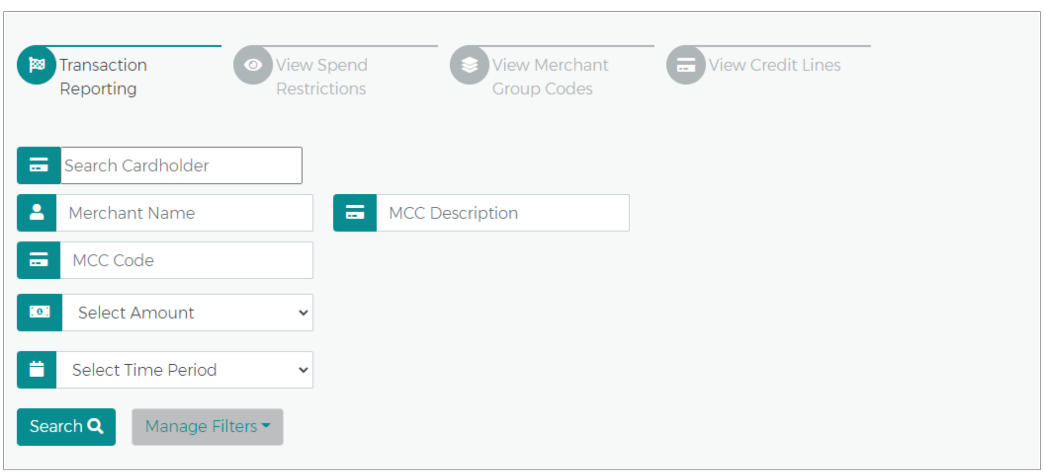
- Transaction Reporting
- View Credit lines

The Company Reporting page can be accessed from the Online Request and Account List pages. To access Company Reports from the Online Request and Account List pages, perform the following steps:



1. Click the Company Reporting icon at the top of the page.

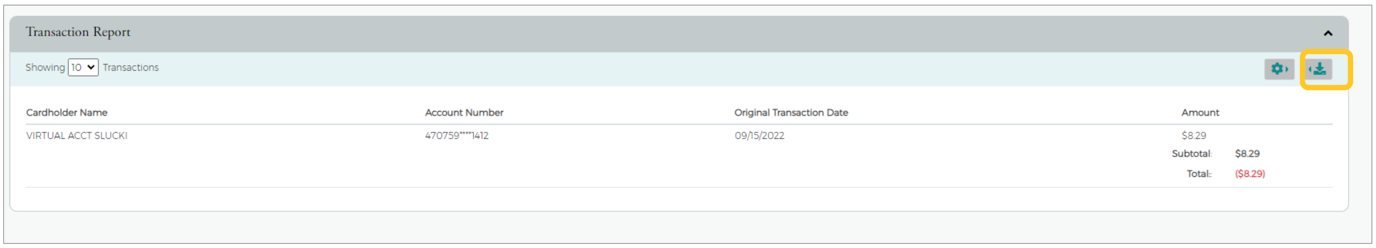
2. The Company Reporting page is displayed.



To download the list, perform the following steps:

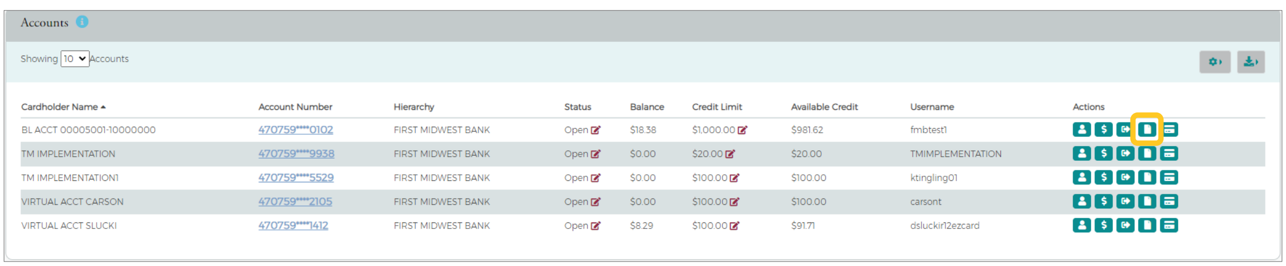
1. Select Transactions Reporting. In the next three fields select the respective search criteria. **NOTE*:*** if you would like a report with all cardholders for a specific time period, leave the search cardholder blank and select the time period.

2. Click the Download icon. All Reports are downloadable in the following formats:
    - Spreadsheet (.csv) format
    - Excel (.xls) format and Text (.txt tab spacing) format
3. Click on the format option that you want and save the file to a specified location on your computer.

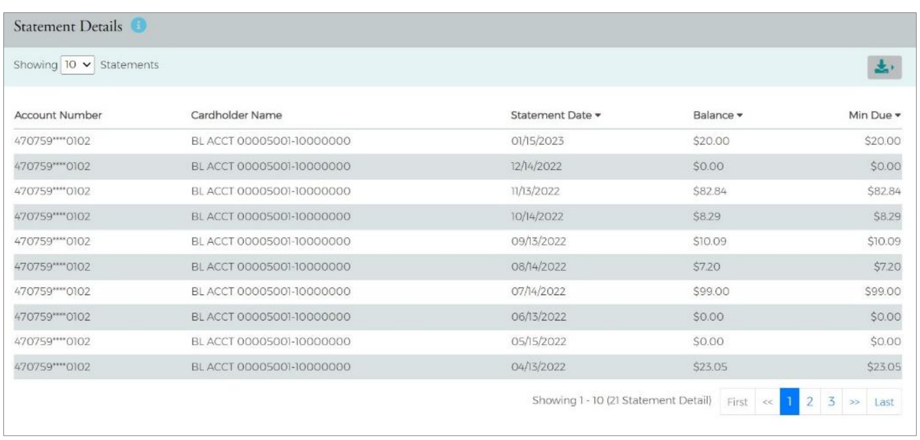


Statements

1. From the Company Account List, click the View Statement icon located in the row of the respective account. If the account is centrally billed, locate, and click the account titled “BL Acct.”



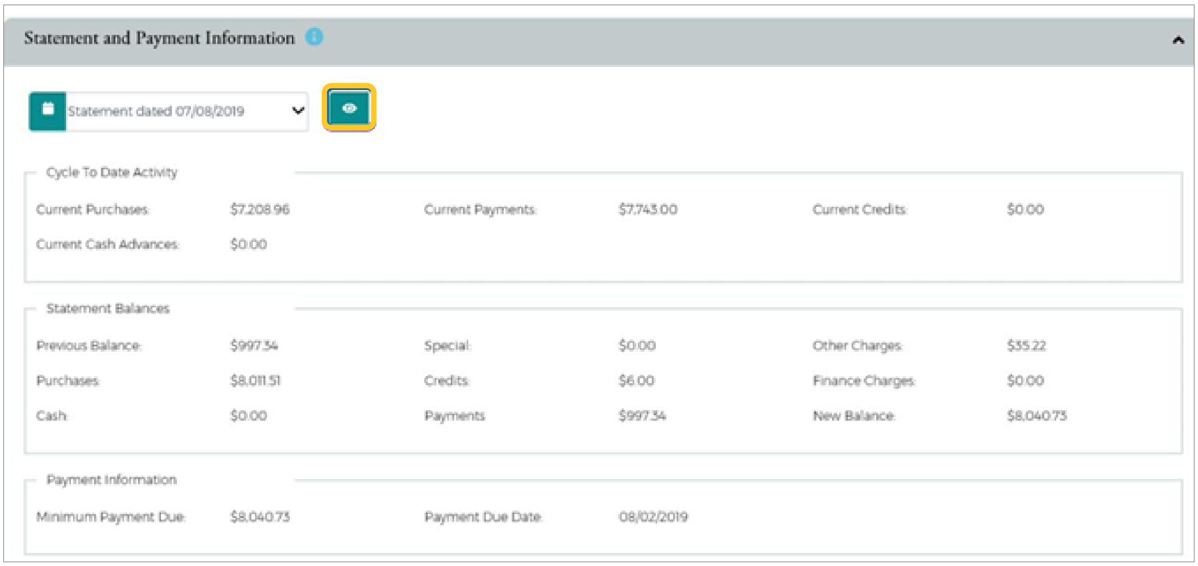
2. A list of all available statements will display. Select the row that contains the statement you wish to view.



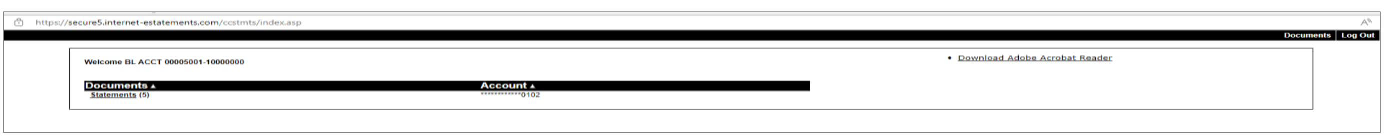
3. The Statement and Payment screen appears.

View eStatements

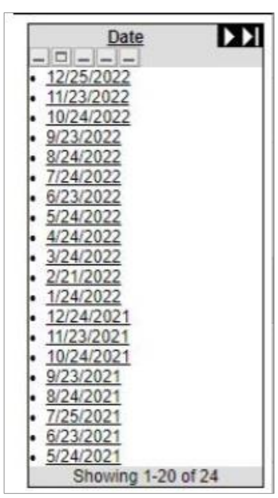
4. To retrieve eStatements, click the "View Images" (eyeball) icon. A new window will appear with a list of available statements to view/save/print.



5. NOTE: if the window does not open, turn off the pop-up blocker for the page and try again.

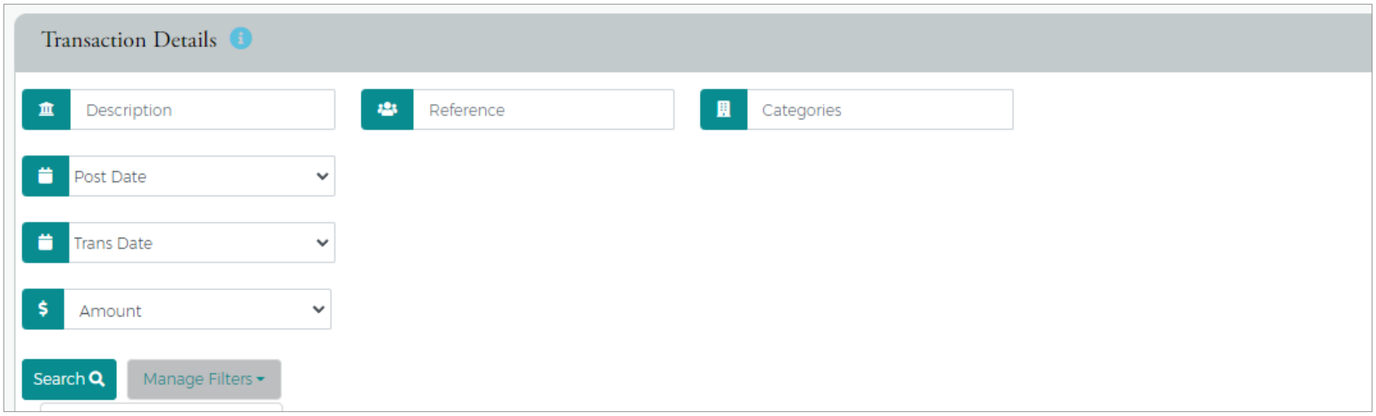


6. Rolling 24 months of statements are retained on eZBusiness for clients enrolled to receive estatements. Should clients need historical information older than the rolling 24 months a request can be made via Online Message Inquiry, see page 20.

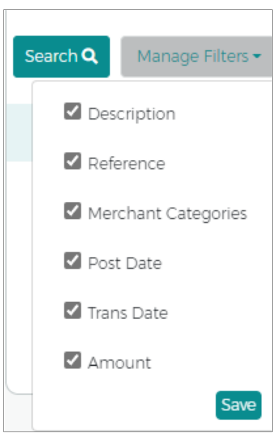


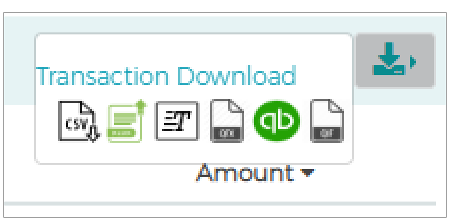
Download Transaction Reports

1. On the Statement and Payments screen, scroll down to the “Transaction Details” section. Complete the Search fields and or Manage Filter fields to gather the desired information intoyour report, and then click “Search.”



2. Select the Download icon in the top right corner of the transaction list to display the download format options. You will be able to download the transactions list in multiple formats including .csv, .txt, or .qbo for QuickBooks uploading.

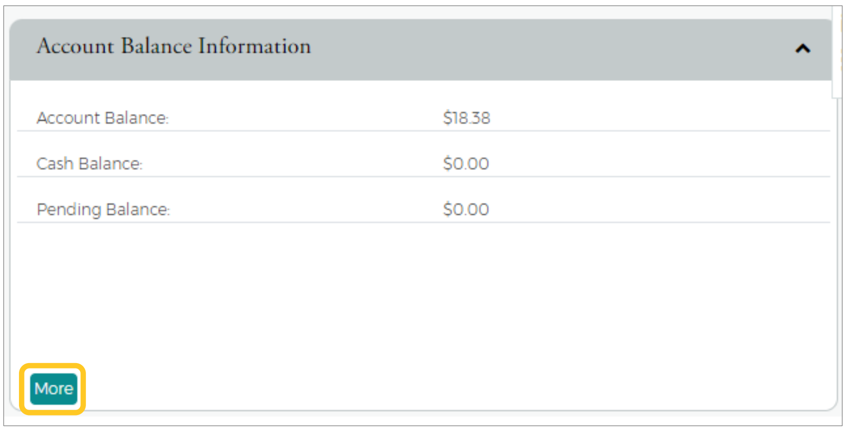




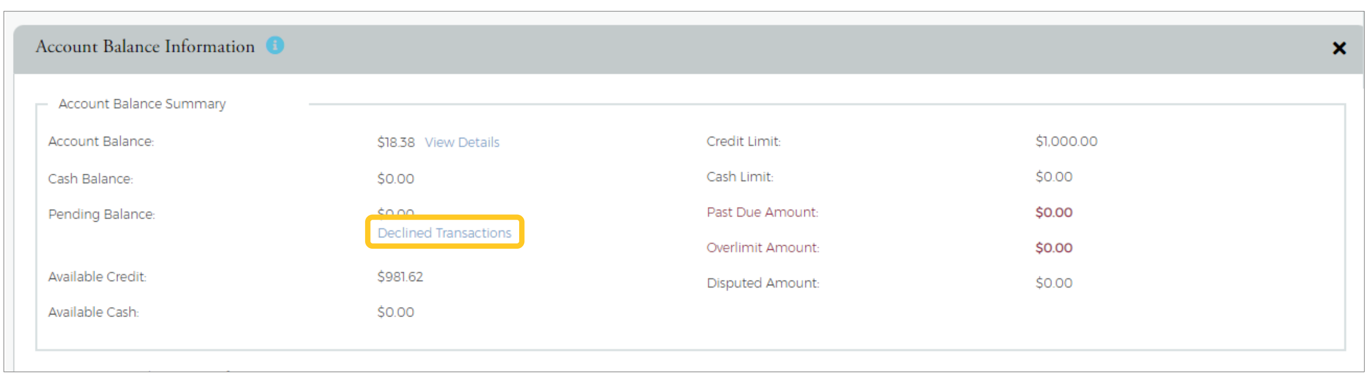
View Declined Transactions

1. From the Account List page, click on the account that had a declined transaction in the list.

2. On the Account Detail screen, locate the "Account Balance Information" section, and click the "More" icon.



3. The detailed Account Balance Information page is displayed. Click the Decline Transaction link in the Pending Balance field. The details, including the decline reason, will be displayed.



Dispute a Transaction

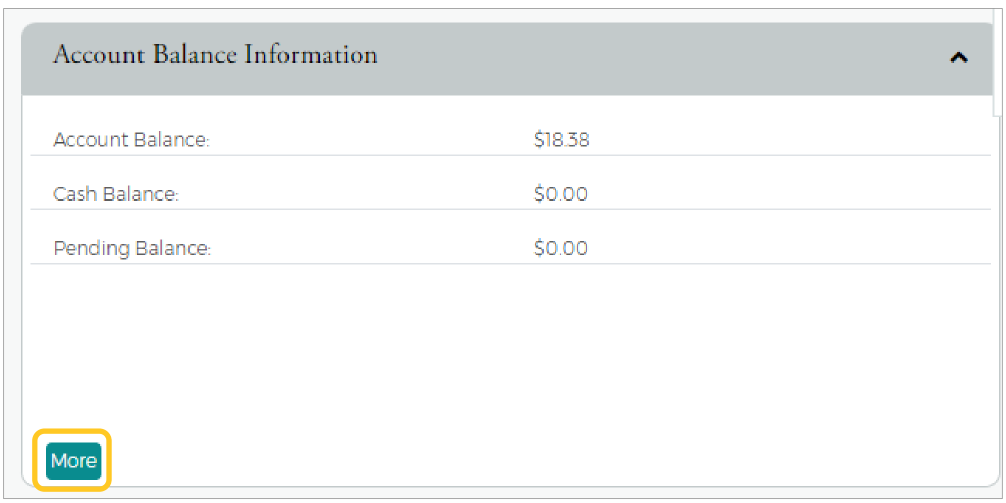
If a cardholder does not recognize a transaction, did not receive the item, or believes that a transaction does not belong to their account, the transaction may be disputed by filing a transaction dispute claim.

IMPORTANT! All dispute claims must be received within 60 days of the statement closing date.

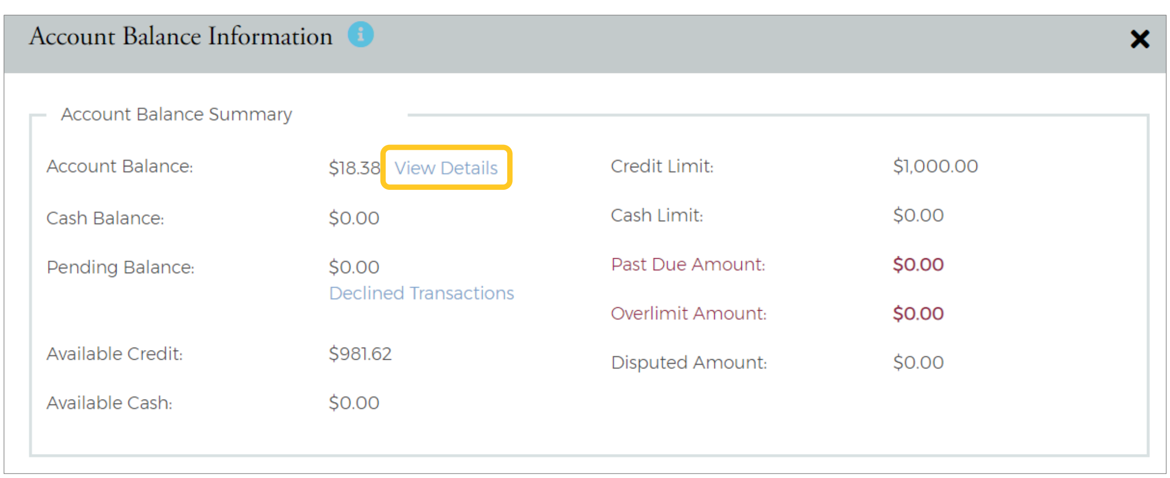
If a card has had a fraudulent transaction, even if it has not been lost or stolen, it is recommended that the card be closed, and a new card be ordered. If you are unsure, please call 800-221-5920.

The Transaction Details page displays the cardholder transactions. Transactions for the last 45 days are listed for both billing and individual accounts. Transaction details can be viewed by searching for a cardholder in Company Management or by searching for a company and selecting a cardholder from the Account List.

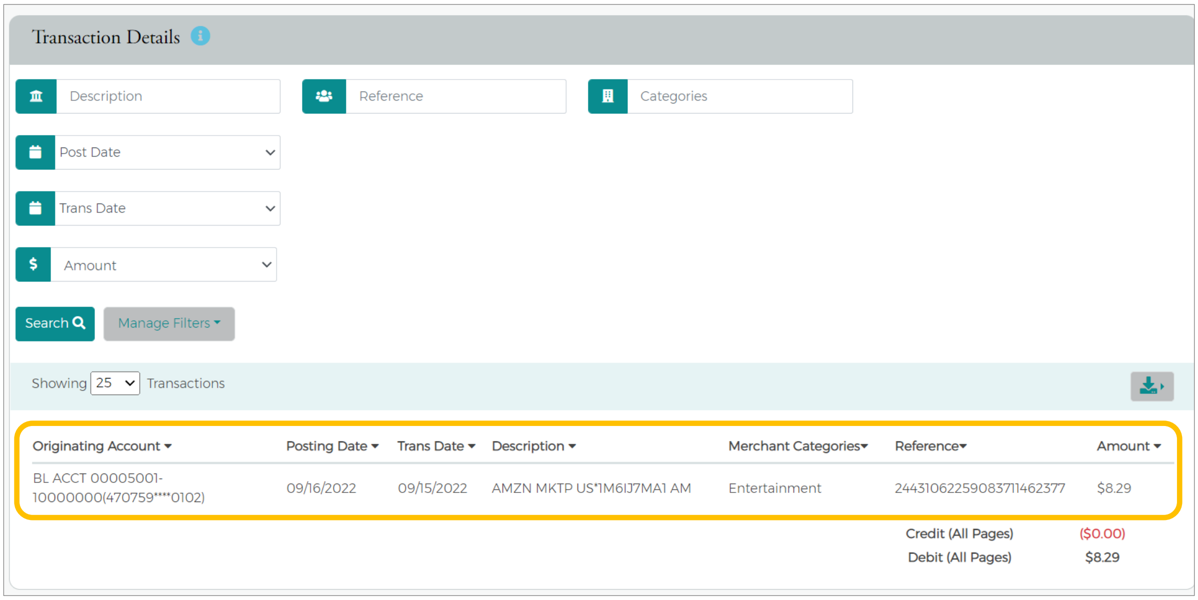
1. From the Account Detail page, select the More button in the Account Balance Information section to see all the account balance details.



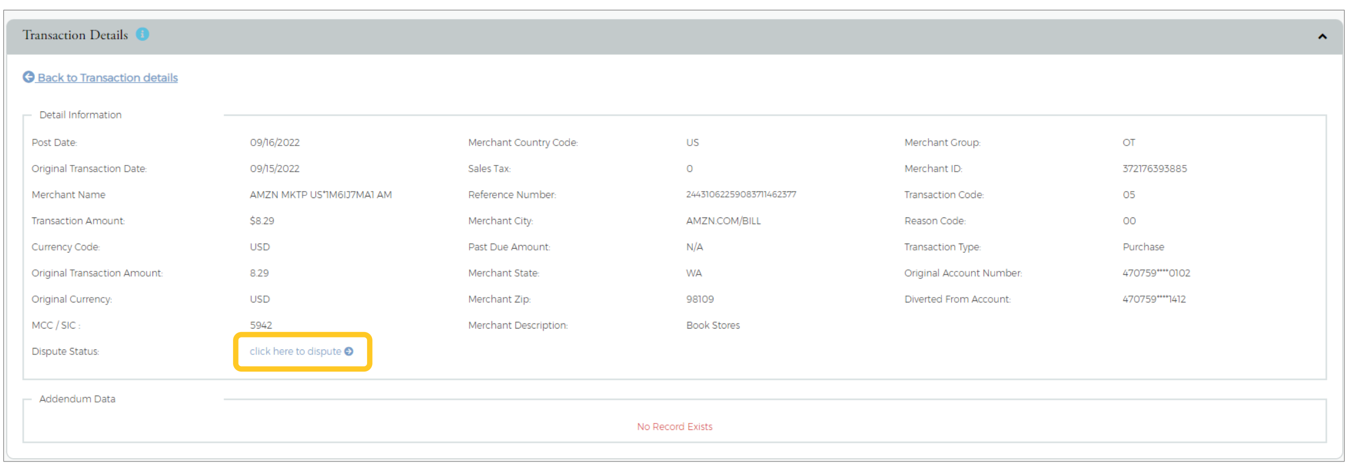
2. In the Account Balance Summary section, select the View Details link next to Balance.



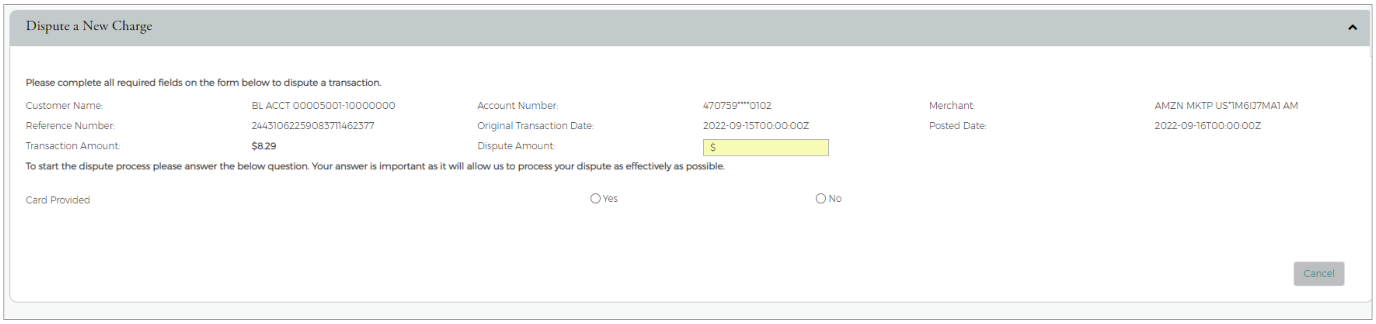
3. The Transaction Details page is displayed. You can search for transactions to limit the number appearing in the grid.



4. From the Transaction Details screen, select the link beside Dispute Status.



5. The Dispute a New Charge page is displayed. Complete the form with required information. Print the form by clicking the Print button and submit the dispute by clicking the Dispute Submit Ticket button.



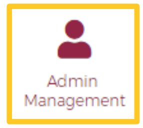
NOTE: *A reference number will be generated when the claim gets submitted.*

6. To view the status of a dispute, click the gavel icon next to the amount.

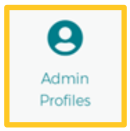
User Management

Adding Admin Users

1. Company Administrators have the ability to assign sub-level users such as Organization Managers.

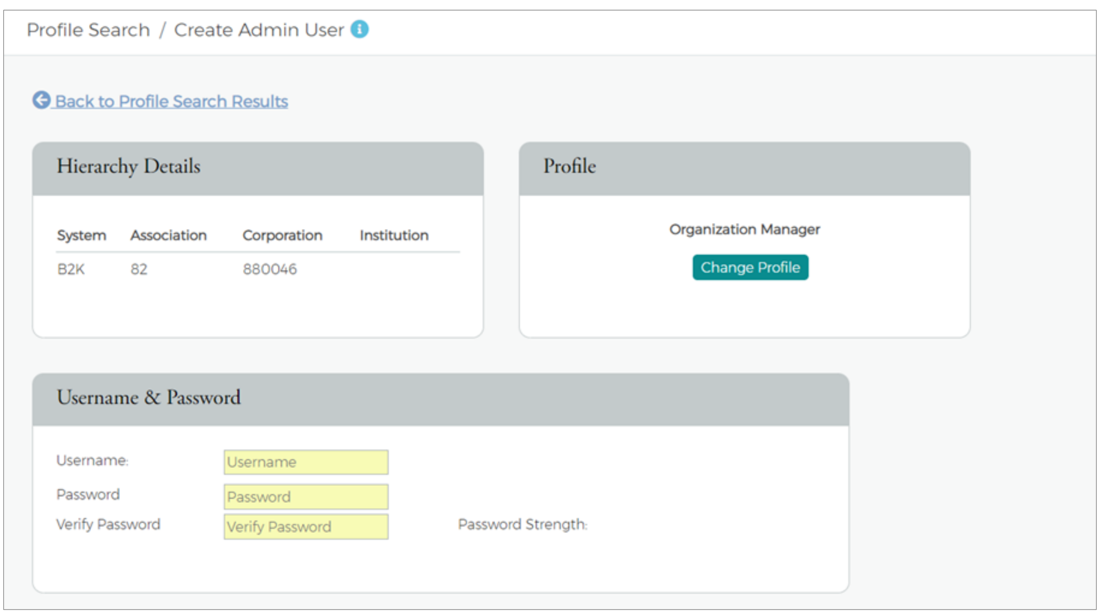
2. From the Home screen, click Admin Management 

then Admin User Search.

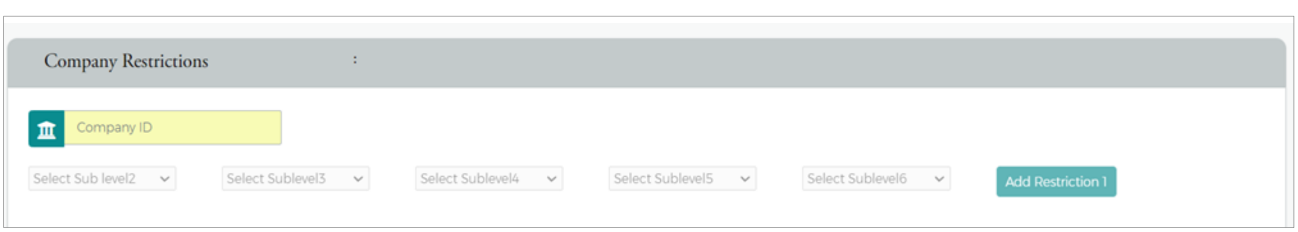
3. Select Admin Profiles, 

then select the Create Admin User option 

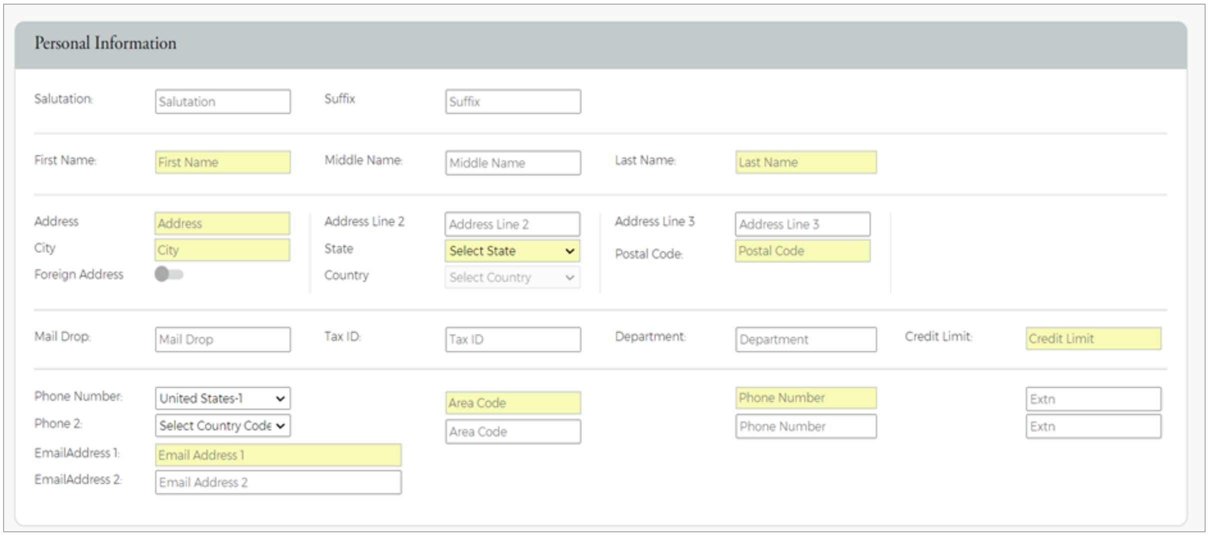
4. In the username and password fields, create a Username and temporary password for the new user. They will receive an email with the link to the website and another that includes their credentials. Company Restrictions section: Enter the company ID (should be 8 digits long lead with zeroes for e.g. 00001234). If your company has a hierarchy (sub-levels) established, you can provide access to one or a few of the sublevels to a specific user.



- Company Restrictions section: Enter the company ID (should be 8 digits long lead with zeroes for e.g. 00001234). If your company has a hierarchy (sub-levels) established, you can provide access to one or a few of the sublevels to a specific user.



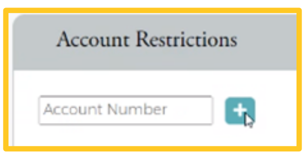
- Personal Information: all fields in yellow are mandatory. For the Credit Limit Field, this sets the highest card limit that this Admin user will be able to order cards for or increase limits on existing cards.



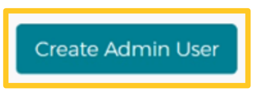
- **For Admin Roles, Company Admin Roles and Reporting Roles, ensure that the toggles are turned on to the right (toggles should show green) "Only Organization Administrators can add sublevel Administrators as Organization Managers or R12. Contact Treasury Management Client Services to complete the process.

- For Company Profile Restrictions, select Organization Manager.

- Account Restrictions section: You can also restrict which accounts (cards, billing account) a user can see using this section. Enter the account number and select the plus sign to add the account number that the Admin will be able to see.



Select Create Admin User at the bottom of the screen.



Resetting Admin and Cardholder Passwords

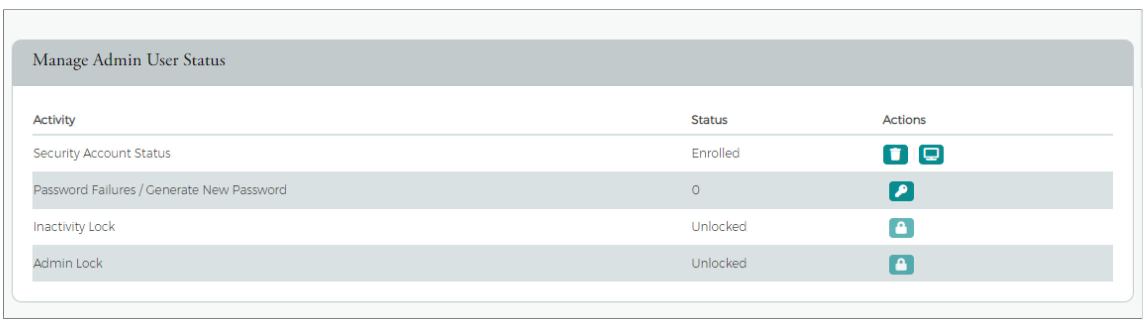
If an Admin User enters an incorrect password numerous times, the system locks the account the next time the user tries to log in. The Admin user should contact their Security Administrator to have their user account unlocked or password changed.

1. From the Admin User Search Results page, select the Manage Admin User icon.

2. From the Manage Admin User page in the Manage Admin User Status section, select the Change Password icon in the Password Failure row.

3. The Change Admin User Password section is displayed. Enter the following information in the Change Admin User Password section and click Submit:

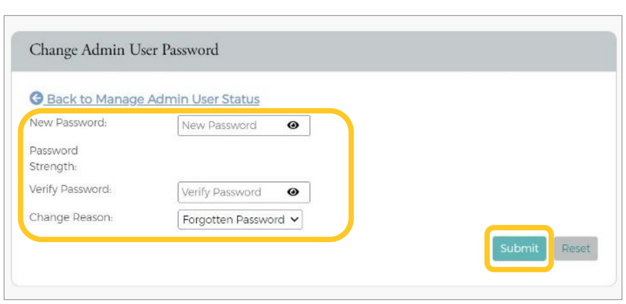
   - New Password > Verify Password - re-enter the password



   - Change Reason > select the reason from the drop-down list

NOTE: Passwords must be a minimum of eight characters and include at least 1 number, a special character and a lower-case letter.

4. The Password is updated successfully.



Resources

If you have questions while using eZBusiness, please contact Treasury Management Client Service.

Hours: Monday-Friday 8am-6pm ET / 7am-5pm CT
Phone: 800-844-1720
Email: tmservice@oldnational.com

Frequently Asked Questions (FAQs) For Cardholders

These FAQs will help your cardholders navigate their most common service needs– and point them towards additional assistance, should they need it. Feel free to omit any of the below Questions and Answers if they do not apply to your cardholders. As a best practice, we recommend that you include this information in your welcome package to new cardholders and that you provide this information periodically to existing cardholders.

Q: What information do I need when I call the number on the back of my card?
A: In addition to your card number and expiration date, you will need:

- Your card's CCV (the 3-digit number on the back).
- The ZIP code associated with your card (check with your Program Administrator to confirm the correct ZIP code).
- You may also need your mother's maiden name and the phone numbers on file.

Q: What do I need to do when traveling?
A: Call 800-221-5920 to put a travel alert on your card.

Note: Transactions may still be declined, but you will be contacted should a suspicious transaction trigger a fraud alert. Please ensure your current email and cell phone numbers are on file at Old National Bank, so we can contact you, should we need. Your Program Administrator can help you with this.

Q: What if my card was declined?
A: You have two options:

- Call 800-221-5920 to learn why your card was declined.
- Ask your Program Administrator to look it up via our eZBusiness platform.

Q: What if I need additional information on a transaction?
A: If you need additional information, like a city or phone number, you have two options:

- Call 800-221-5920 for additional transaction information.
- If you are enrolled in eZCard, you can access the information from the transaction details section.

Q: What if I have not received my reissued card?
A: Call 800-221-5920 to learn when your card was mailed. Delivery can take up to 7-10 business days. If the card has not arrived after this timeframe, please report it as lost or stolen. FIS customer service will close and reissue the card.

Note: Please activate your card as soon as it is received to avoid getting declines. Remember to update your recurring billers with your card information.

Q: How do I know if my payment posted?
A: Your Program Administrator can login to the eZBusiness portal and see if your payment posted.

Q: What is the cutoff time for assuring that an online payment posts on the same day?
A: Payments made in eZBusiness before 4:00 pm CT will update that night. The payment will be credited to your account on the following business day.

Q: What is the cutoff time for expedited card delivery?
A: If expedited delivery is requested before 1:00 pm CT, the card should arrive the next business day.

Q: Why does my card have a blocked XS status?
A: Our Security Fraud team has blocked your card to confirm recent activity. Please contact Security Fraud at 855-961-1602 and reference the case number provided to you via your call or text or provided by your Program Administrator.

If you confirm that the activity is valid, the block will be removed. If the activity is fraud, the card will be permanently closed and a new card will be issued.

Note: To confirm the recent activity, you must call from the number registered within our system.

Q: What if my card is lost?
A: Call us at 800-221-5920 to review your recent activity and report your card as lost or stolen. Our Help Desk will close and replace the card. You can expect delivery of your new card within 7-10 business days.

Q: How do I dispute a charge?
A: You have three options to file a dispute:

- Your Program Administrator can file a dispute via eZBusiness on your behalf.
- If you have access to eZCard, you can file a dispute.
- You can call the Dispute Department at 800-600-5249 to file a dispute.

Q: How do I get a status update on a disputed item?
A: Please call our Dispute Department at 800-600-5249 to query the status of a previously filed dispute.

Q: How do card spending limits work? Can I increase mine?
A: Your card limit is the amount you are allowed to spend in one statement period. If you need to increase your card spending limit, your Program Administrator may be able to process a temporary increase until the next statement, provided your company has availability in their credit line.

Q: How can I get my PIN number?
A: Individual cardholders are not issued PIN numbers.

Q: What are your international fee charges?
A: Our international fee is 3% of the transaction amount. This will post right after the international transaction takes place. The reference number on the fee will match the reference number for the transaction.

Q: My card is expiring soon. When will I get a new card mailed to me?
A: New cards to replace expiring cards are sent at the beginning of the month prior to the expiration month. For example, if your card expires February 2025, your new card should be mailed at the beginning of January, normally by the 10th of the month.

Note: You must activate your card immediately to avoid declines on the card on file. Remember to update your recurring billers with your card information.