eZBusiness User Guide

Card Administrator User Guide

December 2024

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Contents

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1 Getting Started in eZBusiness

Depending on your entitlements you may or may not see all of the options shown. For assistance, contact your Company Administrator or our Treasury Servicing Team at 877-423-9742.

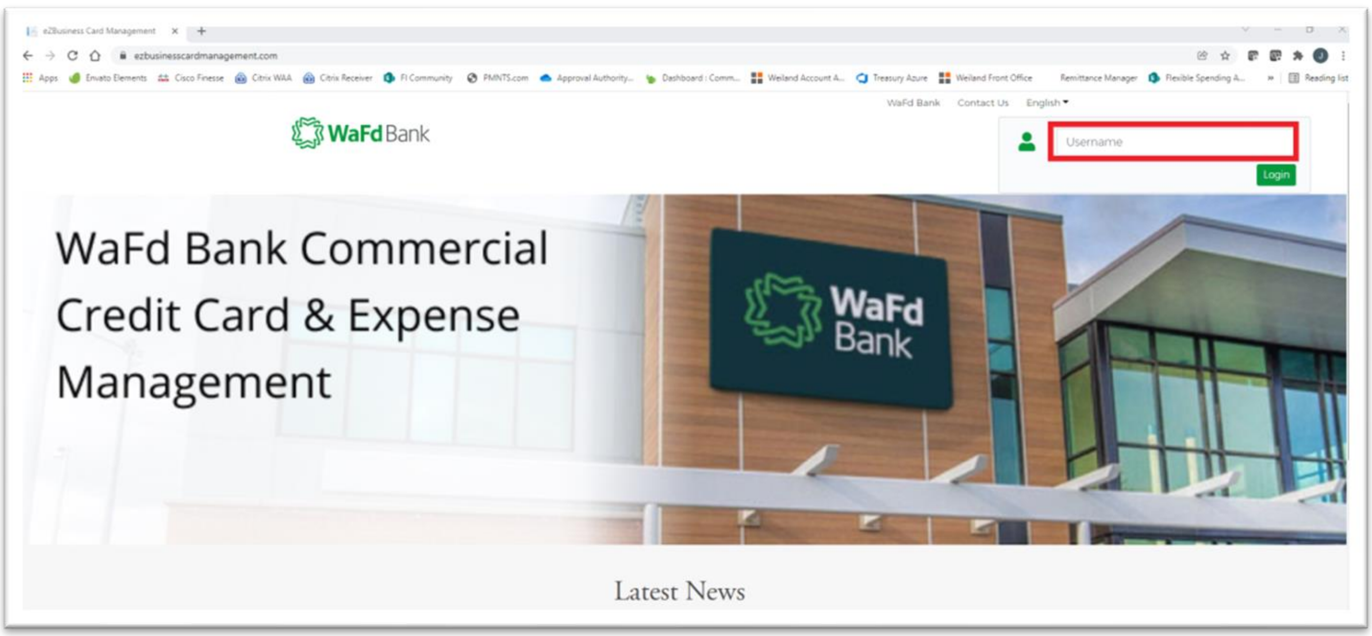
Tip: eZBusiness can be accessed by clicking [here](#) .

1.1 First Time Logging In

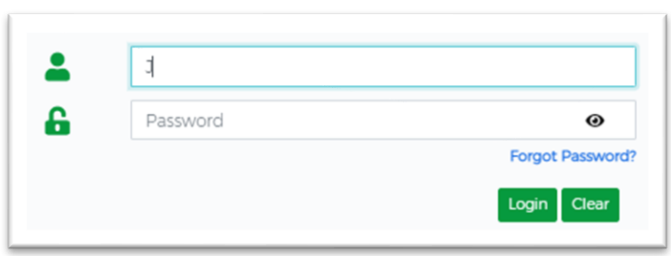
Your security is important to us. Upon your first login, you will be required to change your temporary password and create a Security Account by answering a few short questions.

To log into eZBusiness Card Management, perform the following steps:

1. From the eZBusiness landing page, enter your Username to start the set-up process:



2. As you begin to type in your Username, the Password field will display. Enter your temporary password (as provided by your company admin) and select Login.



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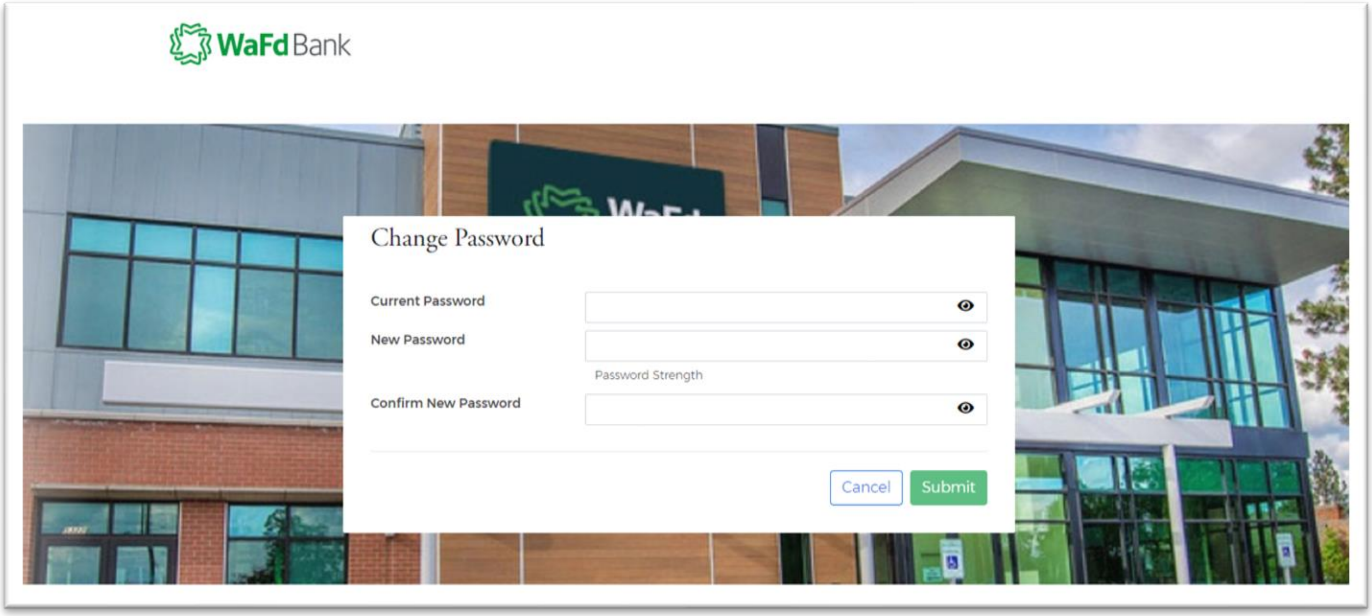
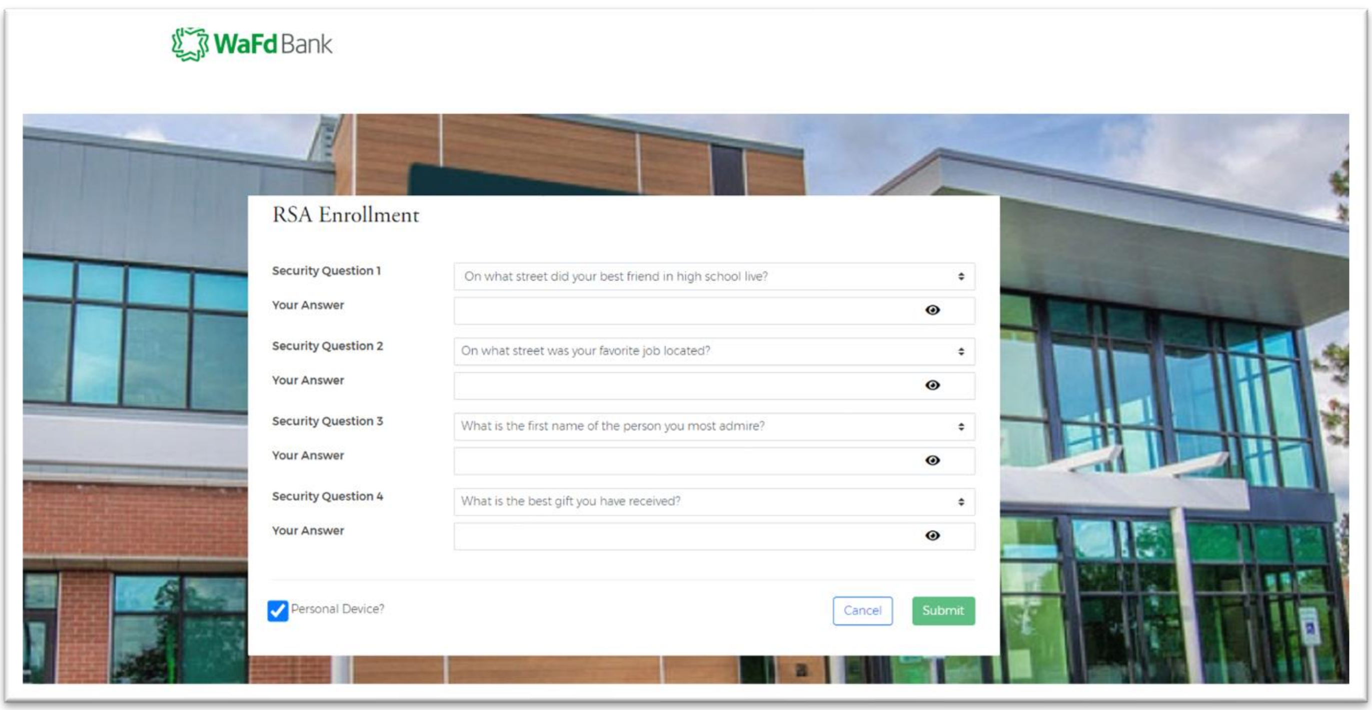
3. Next, set your new password on the Change Password screen:



4. After you change your password, the Security Account setup (RSA Enrollment) is displayed. Answer the questions, select if you are using a personal device and select Submit:



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1.1.1 Security Account (also known as RSA or authentication)

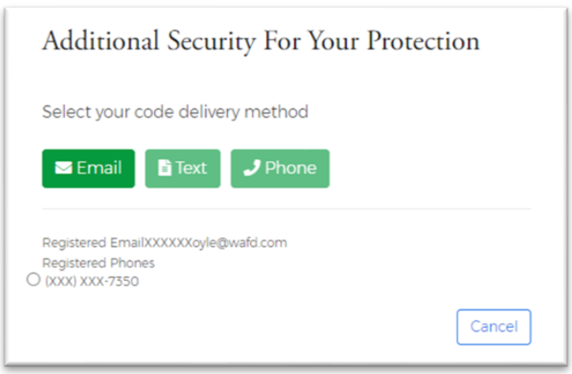
Each time you log in to eZBusiness authentication is performed. If the system detects a difference you will be prompted to authentication.

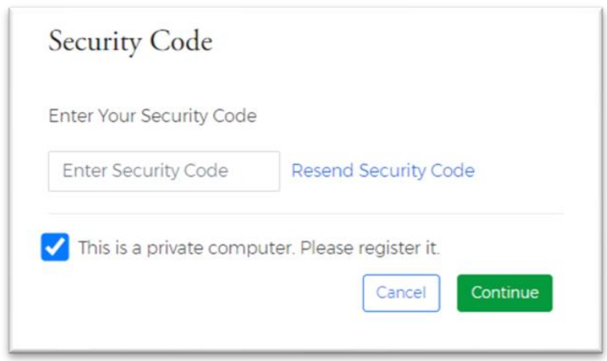
The following are examples of when authentication is required:

- ✓ The user logs in to eZBusiness from a different device
- ✓ The computer or other device has not previously been used to access the system
- ✓ The log in is from an IP address that has had known fraud occur
- ✓ The geographic locations of consecutive logins are different
- ✓ The login was not consistent with the user's login behaviors

1.1.1.1 Out of Band Authentication

Out of Band Authentication is a type of authentication which sends a one-time security code via phone call, text or email. Out of band authentication is required when the authentication is unable to be validated.





1. Select your preferred delivery method
2. The security code will be sent to you via the chosen method and the Security Code window will be displayed
3. Enter the Security Code that was sent to you via email or text
4. Select Continue

1.1.2 Managing Your Password

If you forget your password, use the forgot-password option, or contact your system administrator to issue you a temporary password.

Or from within eZBusiness select Change Password in the upper right-hand corner:

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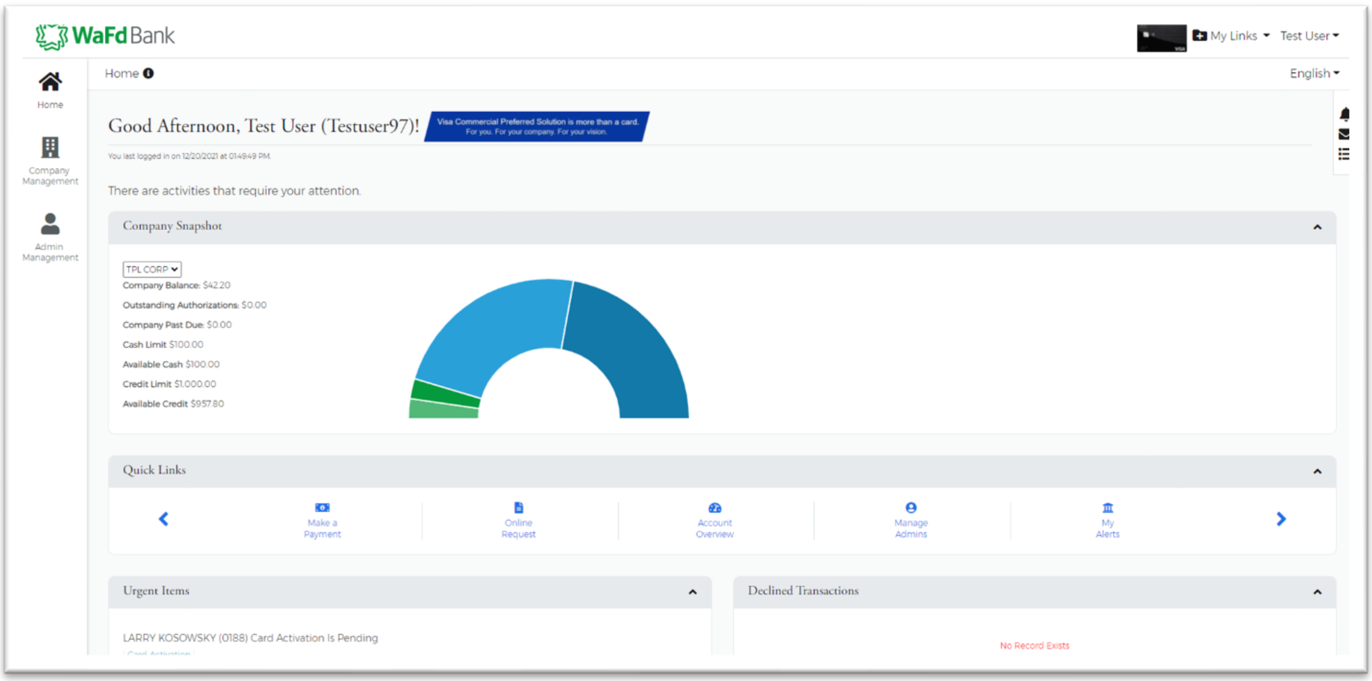
2 General Navigation

2.1 Home Page Overview

eZBusiness is designed for ease of navigation, all icons offer hover over naming as well as easy to understand menu options.



The table below describes the elements of the **Home** page:

Element	Description
Side Navigation Bar	Link to the modules within eZBusiness that you have access to
Language Option	Based on the financial institution's setup, additional languages are available. To change the language, select from the drop-down list
Links	There are two quick link options on the home page: ✓ A drop-down list at the top of the page ✓ A Quick Links section in the middle of the page
Company Snapshot	Provides a snapshot of company's spend status
Urgent Items	Provides information related to items that require immediate attention
Declined Transactions	Provides information related to Declined Transactions related to the company
Company Activity	Provides a snapshot of company activities

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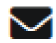
2.2 Basic Functionality

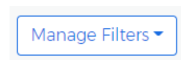
2.2.1 Alerts and Messages

eZBusiness offers a series of Alerts and Messages that pertain to card management and the administration of the card program.

Tip: the messages slide out is accessed by selecting  the icon on the right-hand side of the user interface.

Element	Description
Alerts/Important Information	The **Alert** icon on the right side of the home page displays important information that requires action.
Messages	The **Message** icon on the right side of the home page displays if you have any unread messages.
To-Do List	Provides the user with the ability to create a list of tasks to be completed.

2.2.2 Search Filters

Many of the pages within eZBusiness are customizable based on your needs. By selecting 

the button, you can indicate the fields that you would like to see on the page. Note: Options will vary based on the type of search.

2.2.3 Downloading Search Results

A variety of search results are available to export from within eZBusiness. Results are available in the following formats:

- ✓ Excel/Spreadsheet (.csv or .xls)
- ✓ Text (tab spacing)

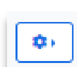
Results can be downloaded in three simple steps:

1. Click the Export  icon
2. The export options will be displayed. Click the desired option to save the file to a specified location on your computer

Tip: Selecting “All Columns” will download all available columns, while selecting “Configured Columns” will only download the columns that you have selected

2.2.4 Configure Columns

Many columns can be configured to display your desired information. To change the columns that are displayed in a results list, perform the following steps:

1. Click the Configure Columns  icon
2. Select the columns that you would like displayed by checking the box next to the item in the drop-down list
Note: The maximum number of columns that can be displayed is 8.

2.2.5 Updating Columns Within a List

The update  icon next to a field allows you to update the information from that screen.

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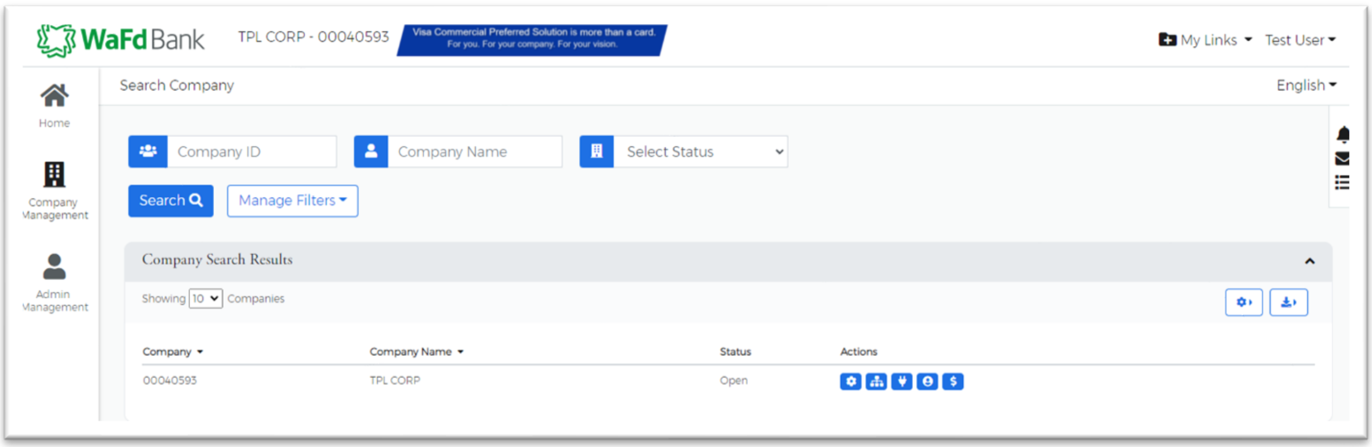
3 Company Management

3.1 Search Company

Manage your companies' profile by selecting **Company Management** then **Search Company**.



3.1.1 Actions

The following actions are available from the Company view, by selecting the applicable Actions button:

Element	Description
Configure	View the Company Details, update statement options and change company email address
View Hierarchy	View and manage hierarchy (or sublevels)
Online Request	Account administration, order new cards, PINs, manage spending restrictions, block, or activate cards
Account List	View each cardholder account details and manage functions such as payments, statements, and view transaction details
Payments	Make and manage payments, add, or maintain payment accounts

3.1.1.1 Configure

View the configuration of the Company profile and maintain various settings. If making any changes, select **Apply** to save changes.

3.1.1.2 View Hierarchy

Hierarchical levels can be established to designate various departments or cost centers for account management. Hierarchy is established by WaFd Bank and is viewed here.

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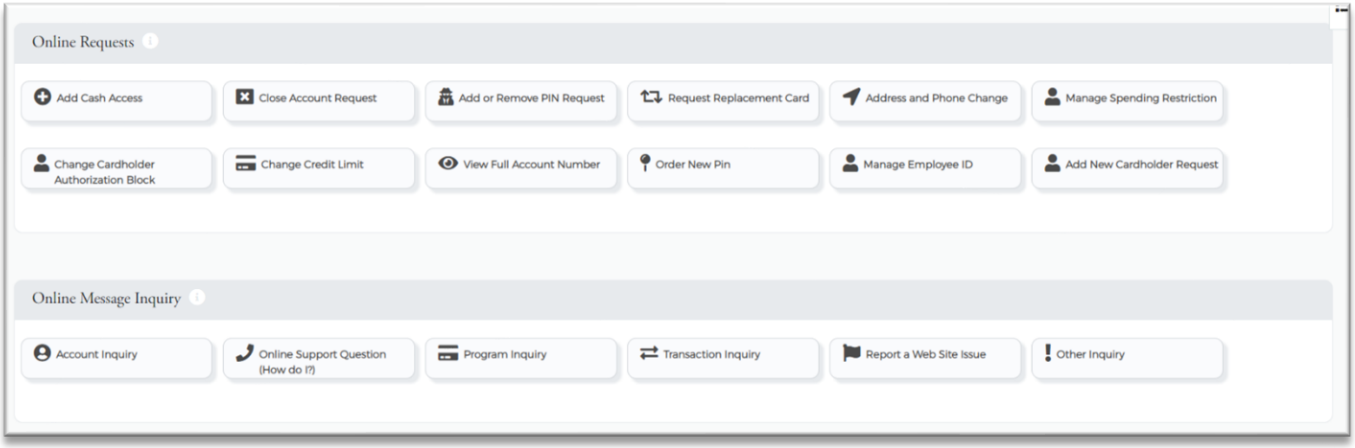
3.1.1.3 Online Request

Online Requests is where the primary functions within the system can be located.



See table for definition of each function:

Element	**Description**
Add Cash Access	Entitle specific Cardholders to cash access. **Note:** Only available if enabled at the company level by WaFd Bank.
Close Account	Close a cardholders account here
Add or Remove PIN Request	Manage cardholder PIN access
Request Replacement Card	Request a replacement card if the card has been damaged or is worn
Address and Phone Change	Maintain a cardholder's phone and address specific to the card program. **Note:** Changes made here do not apply to deposit or loan accounts with WaFd Bank
Manage Spending Restrictions	If enabled, manage Merchant Codes and spending limits here. Codes can be managed at the Merchant Group Code or Spending Limit Level See Merchant Category Guide
Change Cardholder Authorization Block	Add or remove a cardholder block without cancelling a card. Often used for security in the event of vacation or leave of absence but not termination.
Change Credit Limit	Manage individual cardholder limits on a permanent or temporary basis
View Full Account Number	View cardholders full account numbers
Order New PIN	Order a PIN for a cardholder
Manage Employee ID	Add or change Employee ID
Card Activation Request	Activate a cardholder's card from the eZBusiness portal

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Add New Cardholder Request (See section 3.1.2)	Order a card for a new cardholder and establish parameters such as limit, cash advance functionality and PIN

Online Messages (secure messenger) are managed from Online Requests as well, below are the available functions:

Element	**Description**
Account Inquiry	Ask us a question about the account
Online Support Question	Need help with eZBusiness, submit your request here
Program Inquiry	Ask a question about the card program
Transaction Inquiry	Inquire on a specific transaction
Report a Web Site Issue	Report an issue with eZBusiness
Other Inquiry	All other questions can be submitted here

3.1.1.4 Account List

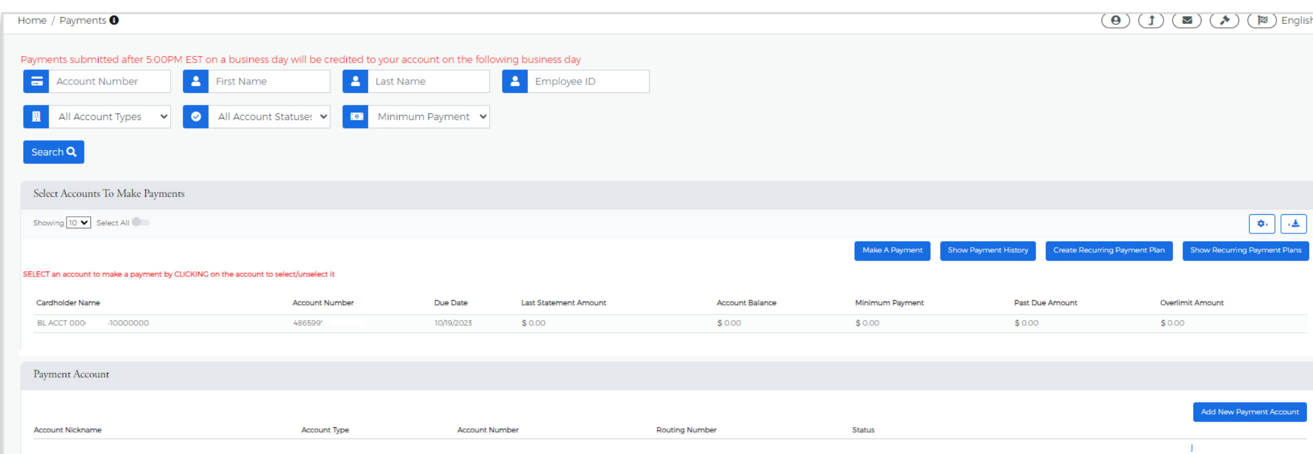
Account shows all Cardholders associated with the account. See Search Cardholder for further.

3.1.1.5 Payments

Use the Payments page to make one-time payments, setup and manage recurring payments, and view payment history.

To manage payments, select, **Make a Payment** from the *Quick Links* section of the *Home* screen.

IMPORTANT: Payments made after 2 PM PT will be credited to the account the following business day.



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Payment Option	**Descriptions**
Account Types	
Billing Account	All company transactions roll up to the Billing Account. A Billing Account is represented as “BL ACCT” followed by 16 digits. • When a payment for the statement period is made at the Billing Account level the balance for individual cardholders will also be updated. • Mid-statement cycle payments made at the Billing Account level will not reset individual card holder balances until the statement period has ended.
Memo Account	Memo Account refers to Individual Cardholder accounts. • Payments made at an Individual Cardholder account (Memo Account) will roll up to the company Billing Account. • Mid-statement cycle payments made at the Individual cardholder account will update the individual cardholder balance.
Payment Page Options	
Make A Payment	Select to make a one-time payment. One time payments can be made at the Billing Account level and Memo Account level.
Show Payment History	View previous and pending payments in this screen.
Create Recurring Payment Plan	Select to create a recurring payment. Recurring Payments can only be setup on the Billing Account.
Show Recurring Payment Plans	Select to edit or delete current recurring payment plans.

Payment Accounts

Before a company can begin making payments in eZBusiness at least one **Payment Account** must be added first.

1. Select **Make a Payment** from the *Quick Links* section of the *Home* screen.
2. Once in the *Payments,* select **Add New Payment Account** under the *Payment Account* section at the bottom of the page.

3. Enter in the account details (all fields highlighted in Yellow are required) and click **Save** to add.

TIP: There is not a limit to the number of payment accounts a company can add in eZBusiness.

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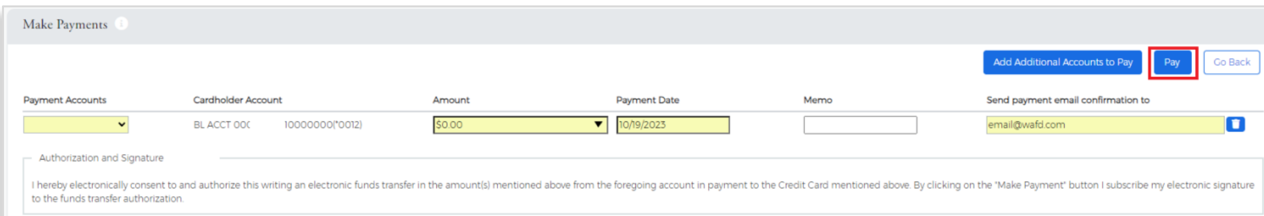
Make a Payment

Follow the below steps to make a onetime payment:

1. Select **Make a Payment** from the *Quick Links* section of the *Home* screen.
2. Click the account the one time payment is to be made on. Once selected user will see an icon next to the applicable account. Click **Make a Payment**.

   TIP: For additional details on how the payment made will affect the company and cardholder balances see the [Payments Options]() table under the *Account Types* section.

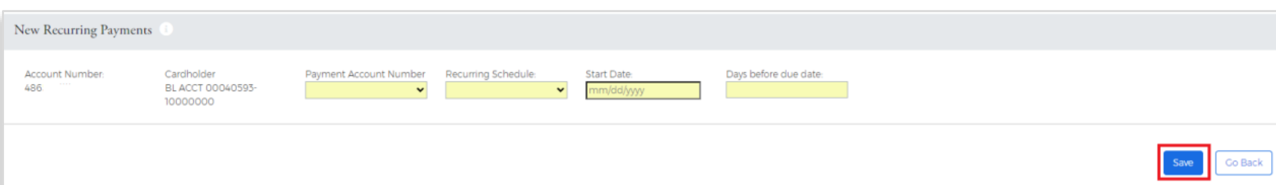
3. Complete the required fields highlighted in yellow and click **Pay** to complete.



Create Recurring Payment Plan

Follow the below steps to setup a Recurring Payment Plan. Plans can only be setup on the Billing Account.

1. Select **Make a Payment** from the *Quick Links* section of the *Home* screen.
2. Select the Billing Account. Once selected user will see an icon. Click the **Create Recurring Payment Plan.**
3. Complete the required fields highlighted in yellow and click **Save** to complete the setup.



3.1.2 Add New Cardholder Request

As part of your company onboarding, the bank will order the first card for your Primary cardholder listed on the application. It is up to an administrative user to order cards for any additional cardholders in the company.

Follow the below steps to order a new card. This screen is used to issue physical and virtual cards.

Access is dependent on company setup and individual user permissions.

1. From the *Quick Links* section select **Online Requests** 

2. Once on the *Online Request* page select **Add New Cardholder Request.**

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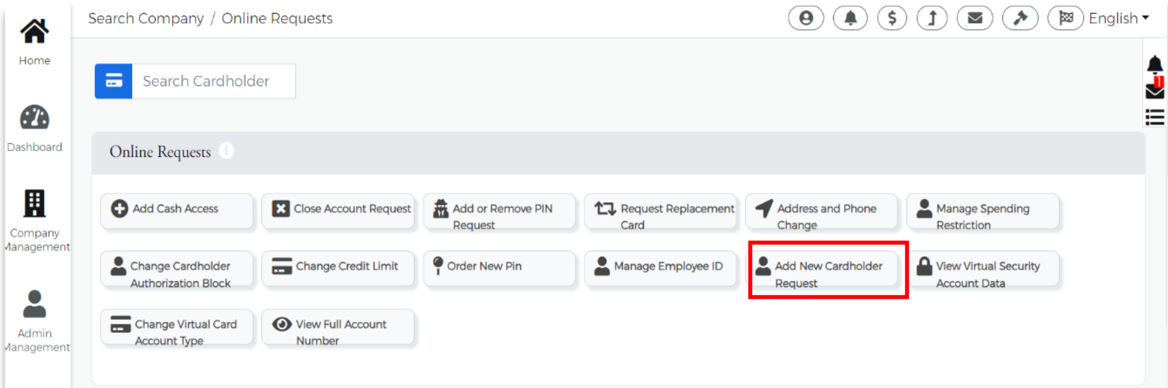
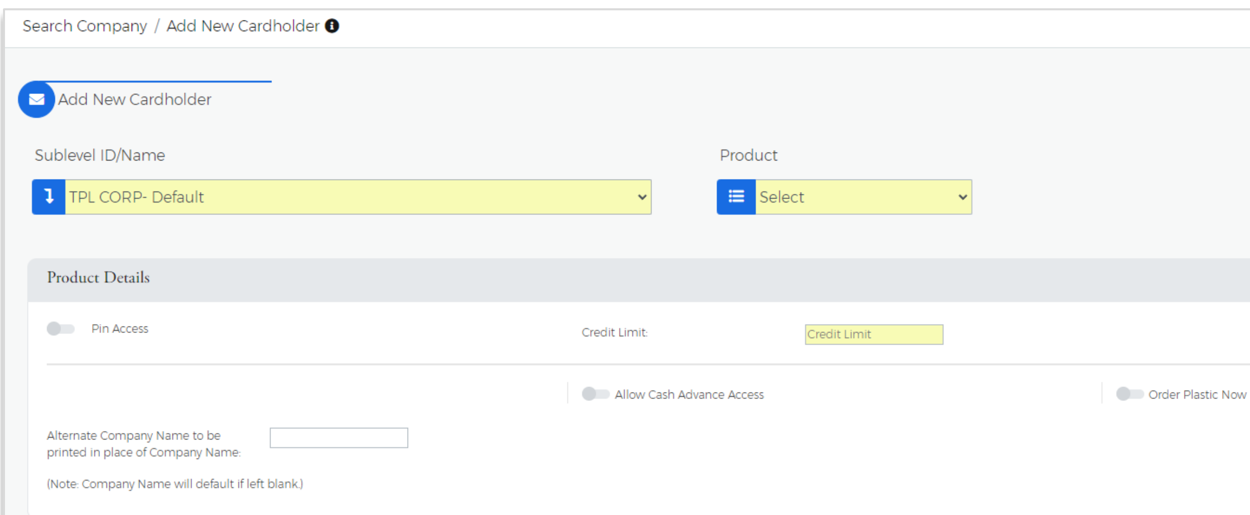


3. On the *Add New Cardholder Request* page, complete the required fields to set up the cardholder:

TIP: Every field highlighted in yellow is required. Click the "i" icon for a tutorial on completing the form.



Required Field	Action
Sublevel/ID Name	Select the correct Company or sub entity from the dropdown *For companies that use a hierarchy structure this field is used to ensure the card is ordered under the correct sub-entity.*
Product	Select the card type being ordered. *Card types available depend on your company card program setup.* **WaFd Visa Commercial Preferred card (T&E) products**: • VISA VCPS (COMPRF) – Physical plastic card • COMMERCIAL PREFERRED VIRTUAL (COMPRV) – Virtual card

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	WaFd Purchasing card products: • VISA PURCHASING (COMPUR) – Physical plastic card • VISA PURCHASING E-PAYABLES (COMPAY) – Virtual card
Product Details	
Pin Access	*Only applicable for companies' set up with Cash Advance limits* Enable toggle to order a PIN for cardholder.
Credit Limit	Assign the credit limit for cardholder
Allow Cash Advance Access	*Only applicable for companies' set up with Cash Advance limits* Enable to allow cardholder to complete cash advances. Enter in the cash advance limit for the cardholder.
Number Of Plastics (Traditional Cards Only)	Enter the number of cards needed for this cardholder **Note**: This will generally be one.
Alternate Company Name	Use this to override the business name that will be printed on the card. Otherwise leave blank. **Note:** Each card is printed with (first line) business name and (second line) cardholder name.
Account Type (Virtual Cards Only)	Select your virtual card account type. You may also set the expiration date. • **Standard Virtual Account** - Established for recurring transactions for long-term use, often are maintained on file by a vendor to pay invoices. • **Single-Use Account** - Established to be utilized for a one-time specific spending limit on a short-term basis (30-45 days) as a one and done transaction. • **Multi-Use Account** - Established for short-term (30-45 days) utilization for numerous transactions totaling a specific credit limit.
Cardholder Details	
First Name & Last Name	Enter the cardholder's Name
SSN or Tax ID	Enter the cardholder's SSN or the Organization's Tax ID

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	Note: The card will not report to any credit bureau for the cardholder. This is used to activate the card.
Date of Birth	Enter the cardholder's Date of Birth **Note**: The cardholder must be 18 years or older. This is used to activate the card.
Primary Address	Enter the cardholder's Primary Address **Note**: This is where the card will be mailed to. It is also the address of record for purchases.
Business Phone	Enter the cardholder's Business Phone **TIP:** We strongly encourage you to add a mobile phone as well. These numbers will be contacted to verify potentially fraudulent charges. If no response is received, the card will be temporarily deactivated.
Rush Delivery	
Rush Delivery	Complete this section to expedite card delivery. **An additional fee will be applied to your statement**.
Auto Enrollment	
Auto Enrollment	Allows you to enroll the cardholder in the eZCard platform
Memo	
Memo	Use the Memo field to post any comments about this request

4. Click **Submit** and **Confirm** at the bottom of the page once complete. If a field was missed or completed incorrectly, the user will see a pop-up message in red with the error description in the bottom right corner of the page.

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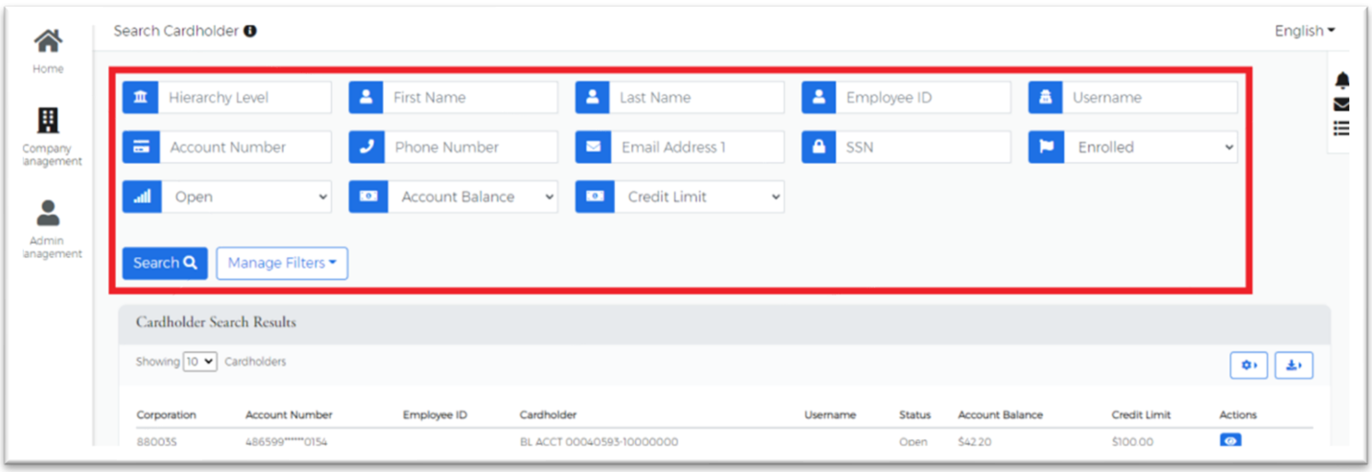
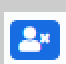
3.2 Search Cardholder

View and manage individual cardholder's profiles by selecting **Company Management** then **Search Cardholder.** The **Search Cardholder** page allows you to search for individual commercial and business cardholder accounts. You can search within all company hierarchal levels and sublevels that you have access to.



3.2.1 Cardholder Search Results

The table below describes the icons available in the Cardholder Search Results section:

<u>**Icon**</u>	<u>**Description**</u>
	Emulate the cardholder **Note:** Allows you to view but not edit
	View Cardholder Details page
Open	Account status is open
	Account status is closed
	Export/Download (see section 2.2.3)

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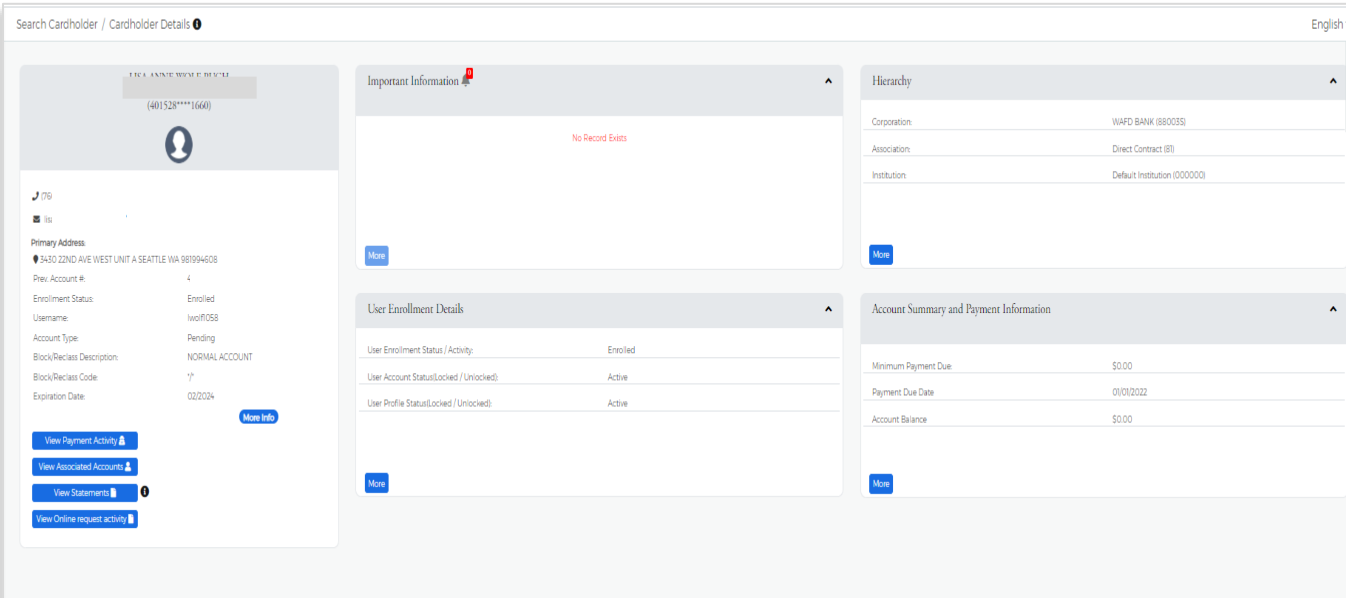
3.2.2 View Cardholder Details



The **Cardholder Details** page contains five sections of information:

Element	Description
Cardholder Profile	View the cardholder's contact information and access quick links to: • Payment Activity • Association Accounts • Statements • Online Request Activity
Important Information	Displays important information about the account (past due details, declined transaction details, etc.)
Hierarchy	Displays the Corporation, Association, and Institution when the Cardholder Details page displays.
User Enrollment Details	See section 3.2.2.1
Account Summary & Payment Information	See section 3.2.2.2

TIP: Selecting **More Info** throughout the platform additional information displays.

3.2.2.1 User Enrollment Details

The **User Enrollment Details** section displays the User Enrollment Status in eZCard, User Account Status, and User Profile Status when the **Cardholder Details** page displays.

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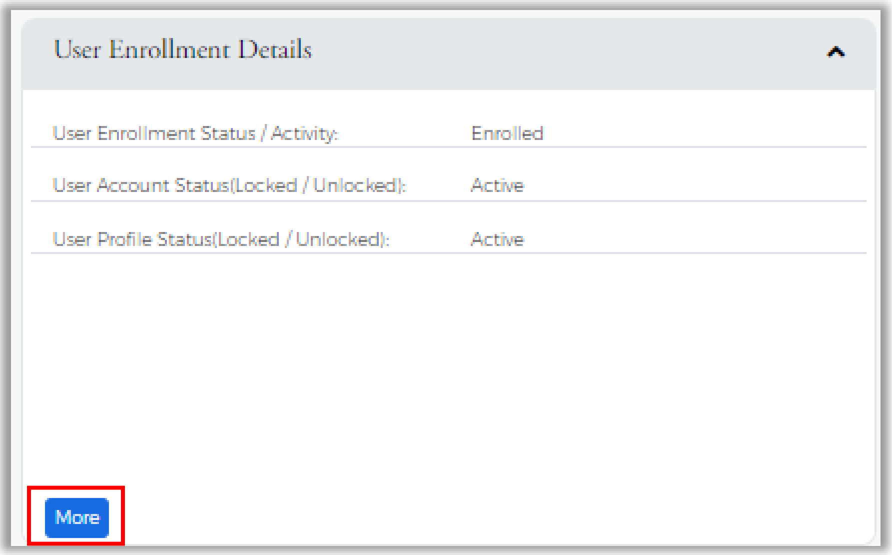
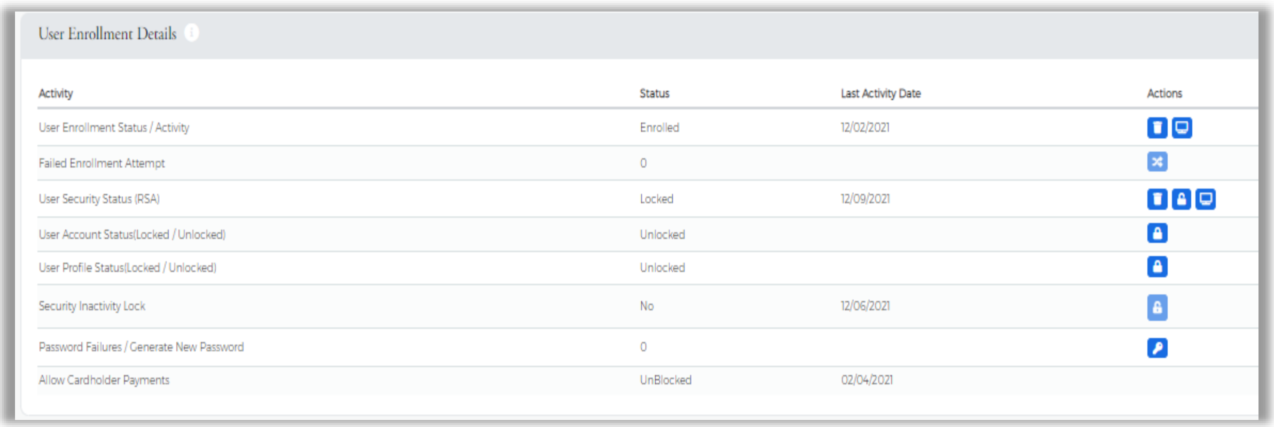


Click **More** to see additional information and perform actions on the account.



The below table describes the elements of the **User Enrollment Details** Section:

Element	Description
User Enrollment Status / User Activity	Status of the user's enrollment in eZCard. Allows you to delete the user link and enroll the cardholder.
Failed Enrollment Attempt	Displays the number of failed enrollment attempts and allows you to reset, if needed.
User Security Status	Displays the status of the user's security account and allows you to delete the user's security account, lock/unlock the security account and view the user's security history.
User Account Status (Locked / Unlocked)	Displays the status of the user's account and allows you to lock and unlock the account.
User Profile Status (Locked / Unlocked)	Displays the user's status and allows you to lock and unlock the account.

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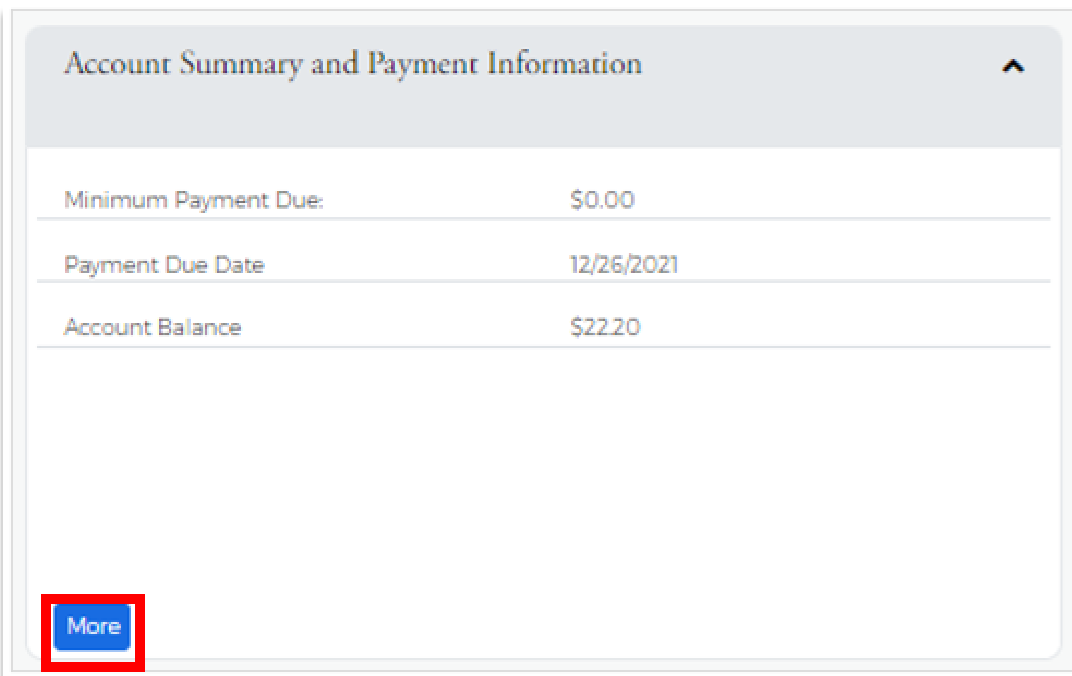
Security Inactivity Status	Displays the user's inactivity status and allows you lock and unlock the user's account and view activity.
Password Failure / Generate New Password	Displays the number of password failures
User Enrollment Status (Only ID)	Shows if the cardholder is enrolled in Only ID. *You will only see this option if you are enrolled in Only ID.*
User Lock Status (Only ID)	Displays the status of the user's Only ID log in account. *You will only see this option if you are enrolled in Only ID.*

3.2.2.2 Account Summary & Payment Information Section

The **Account Summary & Payment Information** section displays the Minimum Payment Due, Payment Due Date and Account Balance when the **Cardholder Details** page displays.



Click **More** to see additional information.

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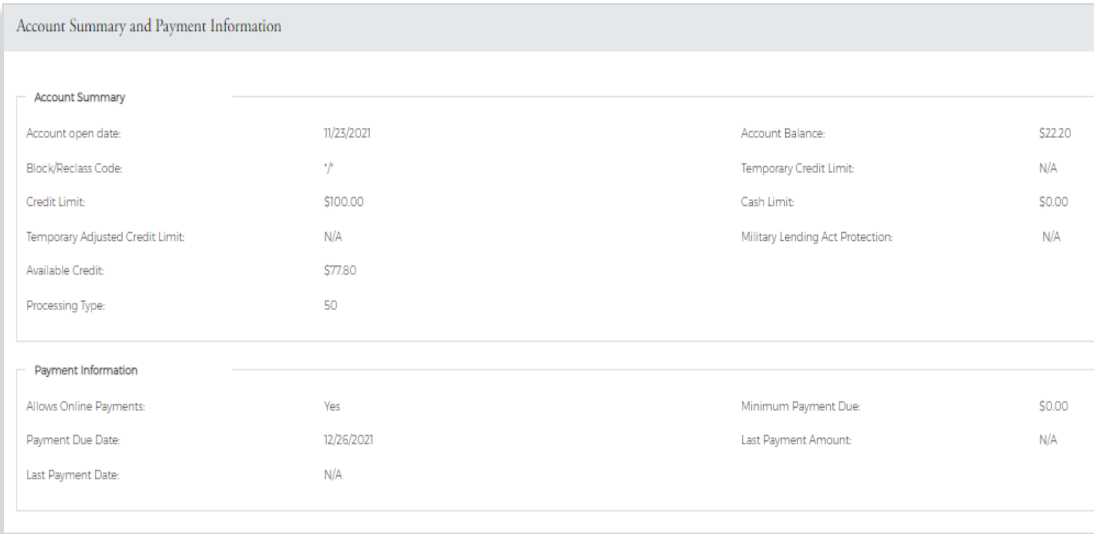
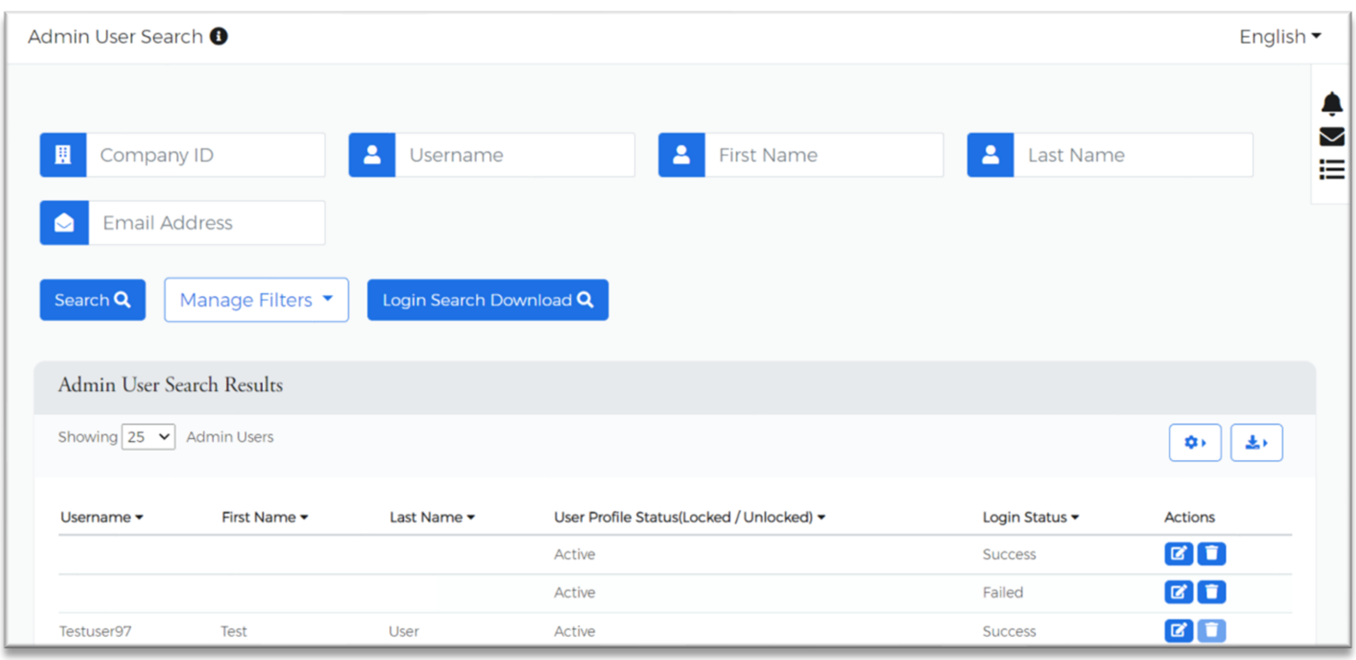


4 Admin Management

The eZBusiness portal is designed for self-administration. WaFd Bank will establish the first Administrator or Bank Admin, the Bank Admin is then responsible for the administration of additional Administrators.

4.1 Admin User Search

View Administrators already entitled to manage the card program:



From this screen you can take the following Actions:

Element	**Description**

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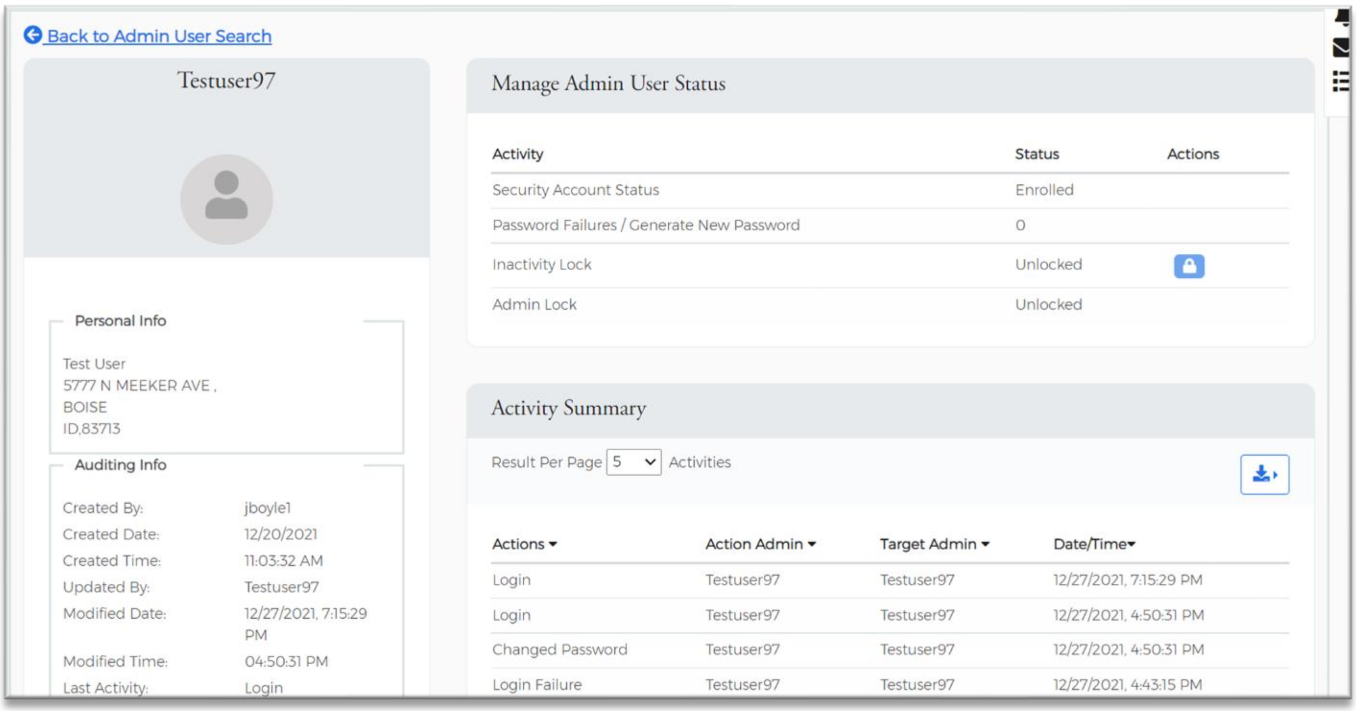
Manage Admin User	View Admin profiles and maintain
Delete User	Delete Admin User

4.1.1 Manage Admin Users

When selecting Manage Admin User, the follow screen is presented with information regarding the Administrators activities and access can be viewed and maintained:



4.2 Admin Profiles

Admin Profiles allow you to view how many Admin's the company currently has and create a new Admin:

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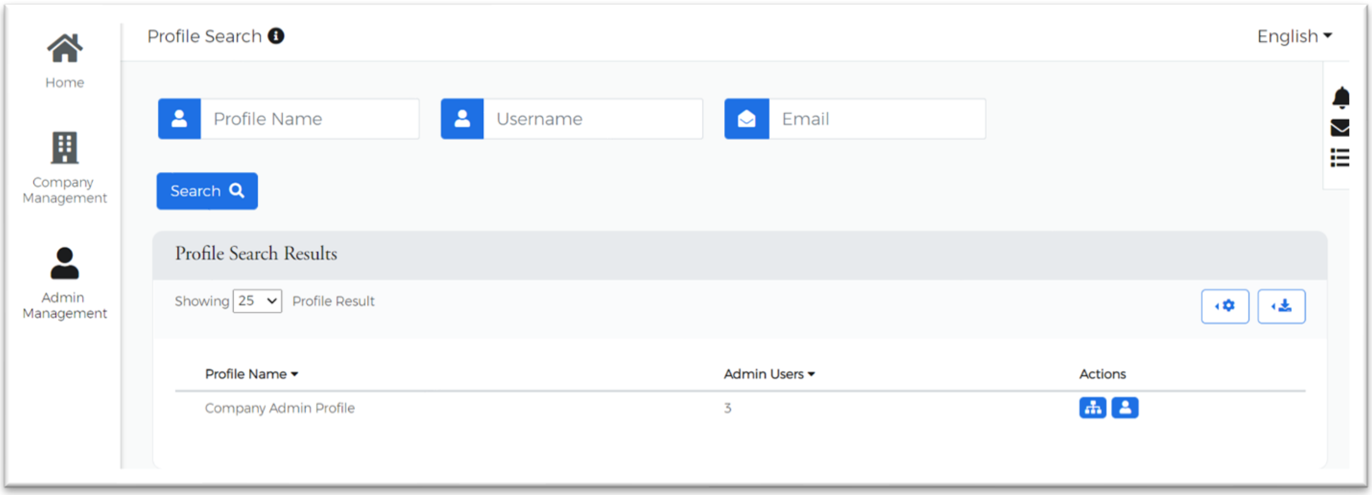
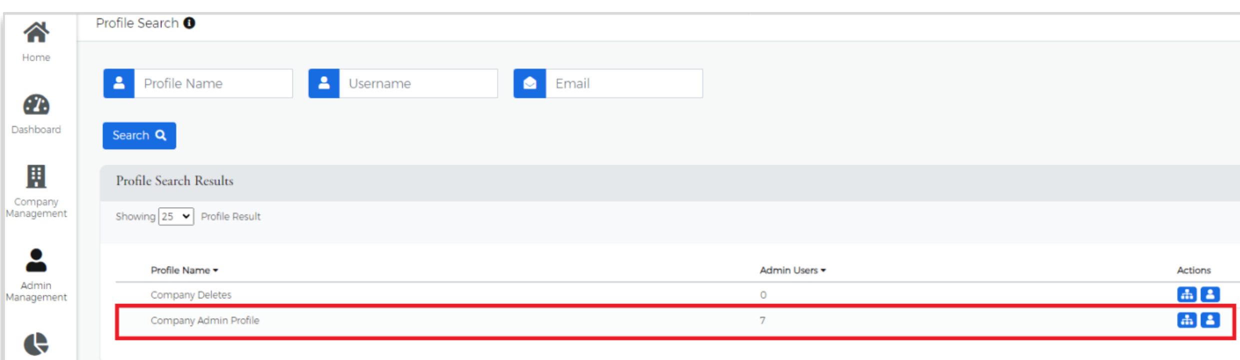


4.2.1 Creating an Admin User

eZBusiness allows companies to set up additional users within the system. Follow the below steps to create a new user.

1. Select **Admin Management** > **Admin Profiles** from the left menu.
2. Next, select the **Create Admin User**  icon in the **Company Admin Profile** section.



3. Once on the *Create Admin User* page, complete the required fields to set up the new user:

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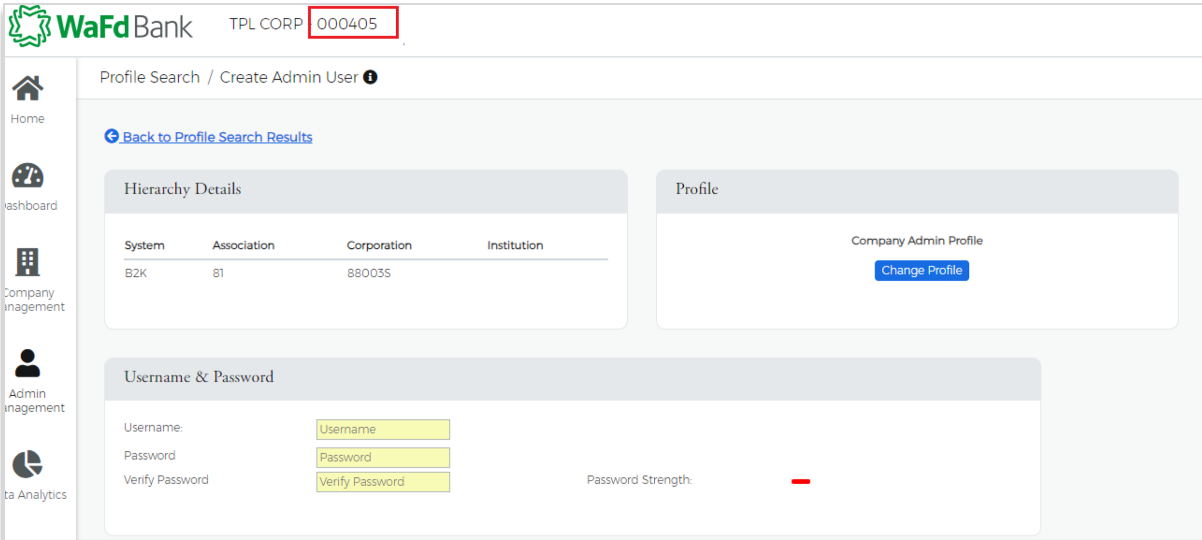
TIP: Every field highlighted in yellow is required. Click the "i" icon for a tutorial on completing the form.



Required Field	Action
Personal Information	

Username & Password	Create a username and temporary password.
	
	Temporary password requirements:
	• Must be 8-15 characters
	• Contain at least:
	    ○ 1 number
	    ○ 1 uppercase character
	    ○ 1 special character

Company Restrictions	Used to assign company access. *For companies that have multiple card programs, or a hierarchy structure linked to their eZBusiness profile, this can be used to restrict user access to a specific company or sub-entity.* In the Company Restrictions section, type in your company ID number. Once you see the number populate in the dropdown, click directly on the underlined number. You can then click the blue **Add Restriction 1** button.

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	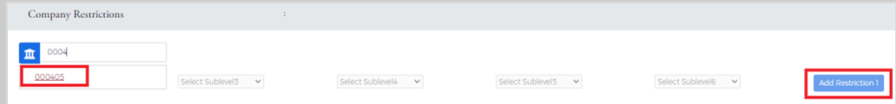 TIP: Your Company ID can be found at the top of the screen next to your company name.
First Name & Last Name	Enter the user's name details
Address	Enter the user's address details
Credit Limit	Enter the dollar amount the user should be able to assign as a credit limit for cardholders. If the user should not be able to manage card limits enter 0 **Note**: If the new user will be creating additional users within the system, they will not be able to assign a Credit Limit higher than their own.
Phone Number	Enter the user's phone number. TIP: enter a mobile number if user would like to be able to receive one-time passcodes for login via text message
Email Address	Enter users email address.
User Roles	
Admin Roles	Must assign at least one role in this section • **Admin Role** – provide user access to eZBusiness • **Company Expense Management** - provides user access to the Expense Management module. *Only Applicable if company has enrolled in service.*
Company Admin Roles	Must assign at least one role in this section • **Admin Role** – provide user access to eZBusiness • **Company Expense Management** - provides user access to the Expense Management module. *Only Applicable if company has enrolled in service.*
Reporting Roles	Provides user access to company reports. Includes audit and user reports. For customers using Expense Management - also provides access to the expense detail reports.
IP Restrictions	**Optional field** - Allows company to restrict which IP addresses a user can login from.
Account Restriction	**Optional field** - Allows company to restrict which cardholder profiles the user can view and maintain.

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	Enter the full card number for the applicable cardholders. Repeat for each cardholder the user should have access to.

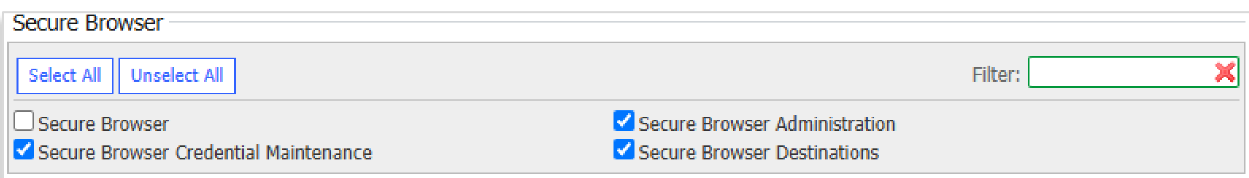
4. Click **Create Admin User** at the bottom of the page once complete. If a field was missed or completed incorrectly the user will see a pop-up message in red with the error description in the bottom right corner of the page.
5. Once the new user is created successfully, they will receive two automated emails from noreply@ezbusinesscardmanagement.com with their login credentials.
6. If the new admin user created would like to access their eZBusiness profile from their existing Treasury Prime or Treasury Express online banking profile, see section 4.2.2 Treasury Prime or 4.2.3 Treasury Express for next steps.

4.2.2 Treasury Prime

The below outlines the steps for linking an eZBusiness Admin users access to their Treasury Prime profile, this will allow a user to access the eZBusiness portal directly from their online banking login.

Note: To complete the following steps, user is required to have user administrative rights within Treasury Prime.

1. Login to Treasury Prime and go to the **Administration** tab, select **Services** from the Actions dropdown next to the user access is being enabled for.
2. Check the boxes to enable the applicable services and click **Save** to update.



Service	Description
Secure broswer destinations	Required to enable eZBusiness access
secure browser credential maintenance	*Only applicable if for administrative users* Gives user ability to maintain credentials for ancillary services
secure browser administration	*Only applicable if for administrative users* Gives user ability to entitle secure browser destinations for additional users.

3. Once back on the Administration screen, select the Services dropdown on the users' profile to view their existing services and click the green briefcase next to **Secure Browser Destinations**. Check the box for **eZBusiness** and **Save** to update.

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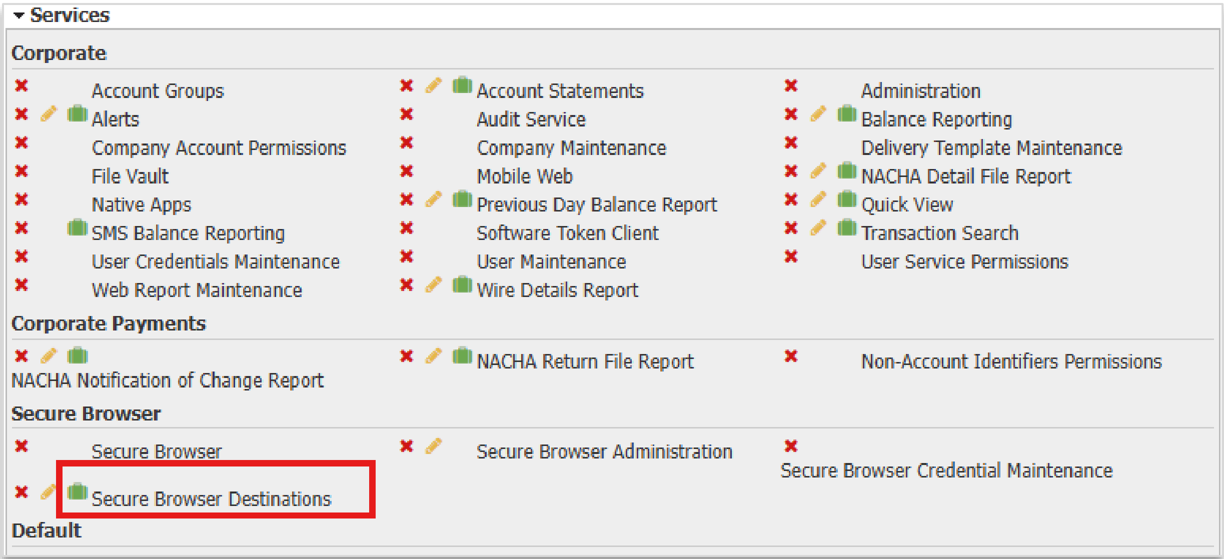
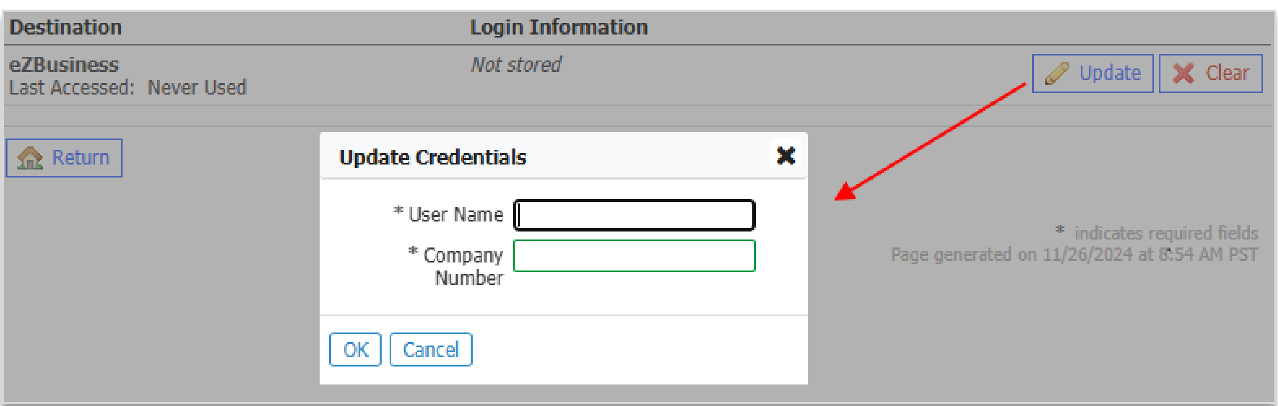


4. Last, select the pencil icon next to the **Secure Browser Destination** service. Click Update to enter in users eZBusiness credentials. Click **Ok** to save credentials.



Field	Action
USER NAME	Enter the eZBusiness Username for user
Company number	Enter the 8 digit eZBusiness Company Number. eZBusiness Company Number can be located at the top of users eZBusiness profile when logged in.

5. If administrative user should be allowed to enable eZBusiness access for additional users within Treasury Prime, click the pencil icon next the **Secure Browser Administration** service, and check the box for **eZBusiness**. Click **Save** to update.

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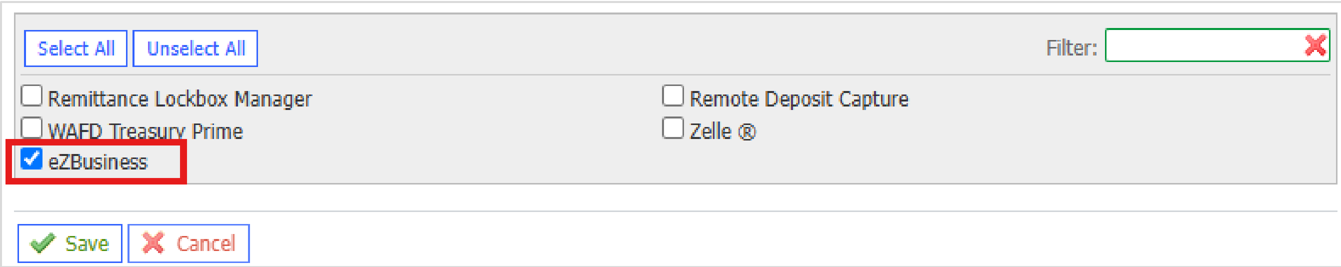


6. Once the eZBusiness credentials have been linked to the users Treasury Prime profile, the user will see an "eZBusiness" option from the **Account Information** tab in Treasury Prime.

4.2.3 Treasury Express

For companies enrolled in our Treasury Express online banking, linked eZBusiness access must be setup by the bank. Contact your local Treasury team or contact our Treasury Servings team at treasury.servicing@wafd.com , to request an eZBusiness user access be linked to their existing Treasury Express user login.

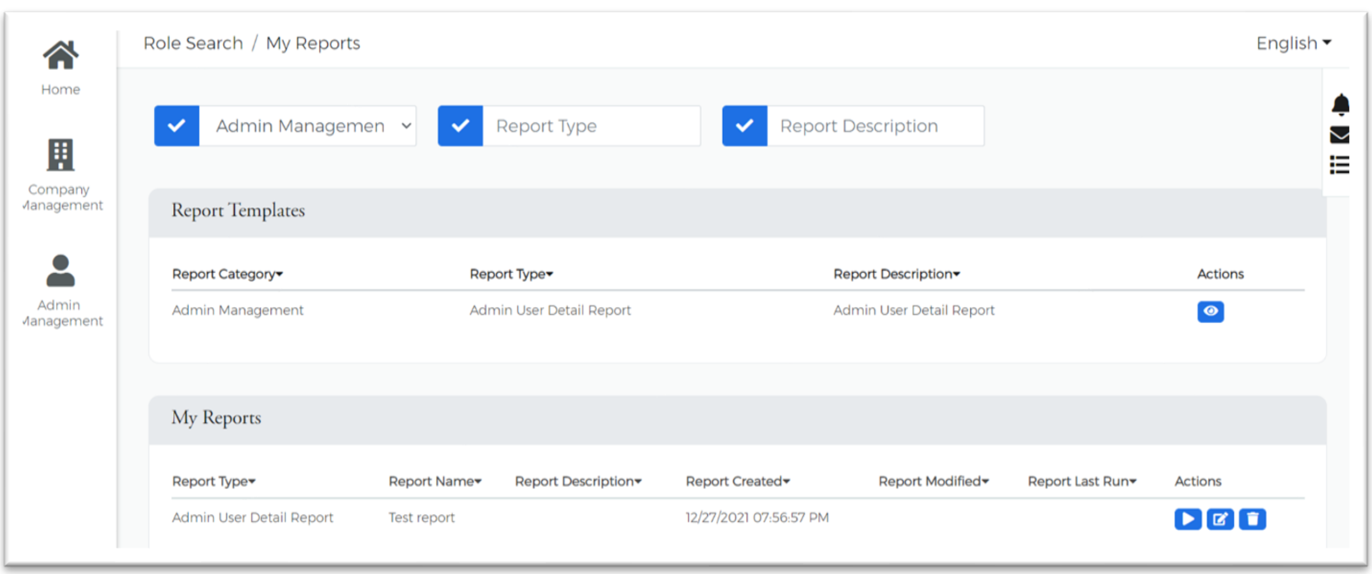
Note: In order for the bank to complete the setup, the user must already existing in Treasury Express.

4.3 Admin Roles

Admin Roles is defined by WaFd Bank, although you can see the tab, no applicable actions are available.

4.4 Admin User Detail Report

Create a report specific to your Administrators, report templates can be saved and accessed at a future time. Once report templates are created the reports can be run ad hoc, templates can be maintained or deleted.



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5 Contact Us

For assistance when navigating eZbusiness the system has built in help tips which can be accessed by clicking on this icon: . Or contacting our Treasury Servicing team at 877-423-9742 or Treasury.Servicing@wafd.com .

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6 Appendix – User Icons

Icon	Description
User Enrollment Status / User Activity	
	Delete User Link – Icon only appears if the user is enrolled
	Enroll cardholder
	View Activity Summary
Failed Enrollment Attempts	
	Reset
User Security Status	
	Delete the user's security account
	Lock/Unlock the user's security account
	View the user's security account history
User Account Status	
	Lock/Unlock the user's account
User Profile Status	
	Lock/Unlock the user's account
Security Inactivity Lock	
	Lock/Unlock the user's account
	View Activity Summary
Password Failures	
	Generate password

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