Managing Card Accounts

Select Accounts>Manage Accounts from the menu to open the Manage Accounts page. On this page you add new or manage existing accounts. You also have the option to search for and review purged accounts. Accounts flagged to be purged are also included in the search results.

Search for existing accounts

When you search for accounts, only accounts to which you have security access are displayed. If more accounts are located than fit on the screen, you can page through the remaining results using the links at the bottom of the screen.

1. Select Accounts>Manage Accounts from the menu. The Manage Accounts search page appears.

2. Select a value from the Search Using list and specify additional criteria in the Search for field. You can use an asterisk (*) as a wildcard for beginning or ending characters in partial searches.
   a. Search using: Account Number - Specify all or part of the 16-digit card number in the Search for field.
   b. Search using: Name on account - Specify all or part of the Card Line 1 name in the Search for field.
   c. Search using: Unit name - Specify all or part of the unit name in the Search for field.
   d. Search using: Unit number - Specify all or part of the eight-digit unit number in the Search for field. Full unit number searches must be padded with leading zeros if the unit number length is less than eight characters.
   e. Search using: Account Status - Select the account status from the Search for list.

3. Select whether to view active, purged, or all accounts. If purged or all accounts are selected, purged accounts and accounts flagged to be purged are included in the search results.

4. Click Go. The search results are displayed below.

5. Click the Edit link under the Account Detail column corresponding to account you want to modify. The Account Management page for that account opens. See "To specify account information for new or existing accounts" for a description of each account field.

To export account information from the “Search Results” list

1. With the Search Results list displayed, click Export All. A file download dialog appears.

2. Click Save. A Save As dialog appears.

3. Specify a file name and location on your local system, and click Save. A .csv file of all accounts in the Search Results list (all pages) is created and downloaded.
create new accounts and specify account information

To create a new account

1. Select Accounts>Manage Accounts from the menu. The Manage Accounts search page appears.
2. Click Add New Account. The Select Location for New Account page appears with the site hierarchy. You can sort the site hierarchy display by site Name or Number.
3. Click the expand icon (.expand) to the left of a unit name in the tree to open subunits on the tree, until the location you want attach the card to is reached. Click the name of the unit to select it. The name is shown in bold when selected.

To specify account information for new or existing accounts

The account fields displayed depends on the nightly data feed from the processor (TS1/TS2) and additional data fields specific to individual banks. These bank specific data fields are not documented here. If you have questions about these fields, contact your bank administrator. Certain fields are required and are marked with an asterisk.

1. If you are modifying an existing account, proceed to the Card Information section.
2. If you are creating a new card:
   a. Proceed to the Card Information section.
   b. If you have the appropriate privileges and card models have been created for your site, make a selection from the Select Mode/Template list and click Apply Model. See the guide "Working with Card Models" for more information. Additional account information not applied using the selected card model is entered manually as detailed starting in the Card Information section.

Card Information

1. Account number: The account number of this card. The account number cannot be modified.
2. Card lines:
   a. Card line 1 - Card account name, as it appears on the card. Do not use punctuation. To ensure proper alphabetization of names, include an asterisk ( * ) between the first name and last name, following a middle initial. If the name on the card does not include a person’s first and last name, place an asterisk at the end of the line.

   For example:
   - John Q*Adams
   - Alex*Hamilton
   - Jefferson Resources*

   b. Card line 2 - Additional account information that displays under Card line 1. Typically used to display the organization name or an allocation code for which transactions are assigned.

   - Address 1 - Billing or identifying addresses for this card. Do not use punctuation.
   - Address 2
   - Address 3 (TS2 only)
   - Address 4 (TS2 only)
   - City - City for this account address. Do not use punctuation.
- **State/Province** - Two-character state or province abbreviation for this account address.
- **Postal code** - Postal code or US ZIP code for this account address. Do not use hyphens or spaces. For US ZIP code, type either the 5-digit or 9-digit code. For information about non-US addresses, contact your financial institution.
- **Country** - Country for this account address. Select from list.
- **Master account code** - Default account allocation code to be assigned to transactions made with the card.

**General Information**

- **Location** - Department or division this account is associated with, used primarily for reporting.
- **Corporate ID** (shown for new account creation only) - The processor reporting system ID number for the site with which this account is associated.
- **Company ID** (shown for new account creation only) - Five-digit company ID number of the billing system assigned by the financial institution. See your administrator for information about the company ID.
- **ACE option set** (TS2 only) - The ACE option set for this account.
- **Account type** - The account type of this card. The "Individual" account type is the only option allowed for new card creation.
  - Other account types may include:
    - Corporate
    - Individual
    - Diversion
    - Finance Office
    - Super Company
    - Finance Authorize
    - Fleet
- **Client Product Code** (TS2 only) - The client code associated with this account.
- **Bill Type** - This selection determines whether the account balance is paid by the organization or the individual assigned to the account.
- **Request # of cards** - The number of plastic cards to be created for this account.
- **Mailer Option Set** - The 4-digit code for the card mailer option set applied to this account.

**Account Holder Information**

- **Employee ID** - Account holder’s company ID. You can use numerals, letters, punctuation, and spaces. When maintaining existing account holder information, you cannot update this field.
- **Date of birth** - Date of account holder’s birth. Select a date from the month, day, and year lists.
- **Unique Identifier** - Account holder identifier, used for verification. Depending on site settings, examples can include SSN, SIN, or other identifiers. Use numerals only, without hyphens, spaces, or other punctuation, 10 characters maximum.
  - **Note**: The label of this field may be different, depending on the setting specified in the Custom Label field during site setup.
- **Email** - Account holder’s email address.
- **Home phone** - The Account holders home telephone number.
- **Work phone** - The Account holders work telephone number.
- **Fax number** - Account holder’s fax number.
  - **Note**: For the home, work, and fax numbers, specify digits only, do not use hyphens, spaces, or other punctuation. Example: 3035551212
- **Routing #** (checking or savings) - Bank routing number of the checking or savings account specified in the Account # field. For a non-individual pay program, leave this field blank.
Account # (checking or savings) - Checking or savings account number (also known as a Demand Deposit Account number). This is the account used to pay the credit card account. Leave this blank for a non-individual bill program.

Account Status
- **Expiration date** - Date this account expires.
- **# of cards outstanding** - Number of plastic cards that have been issued for this account.
- **Order replacement cards** (button) - For existing accounts - Click this button to open a dialog which displays the current address of the account holder. If the information is correct, click OK to order and send the new plastic card.
- **Account status** - (For existing accounts) - Select the status code to be applied to this account. This selection is used to close accounts.
- **Current Status** - Status to assign to this account.

Authorization
- **PIN issued** (read only) - Indicates whether a Personal Identification Number (PIN) has been issued for this account. Select Yes to request that the bank issue a PIN for this account. When selected, the Auto generate and Custom number fields are available.
- **Auto generate** (read only) - If selected, a processor-generated PIN is created and mailed to the account holder.
- **Custom number** (read only) - If selected, a custom number is assigned to the PIN.

Card limits
- **Reset Authorization Values** (button) - Removes the account-level override limits and restores the selected option set limits.
- **Account option set** - Authorization option set that is to be assigned to this account.
- **Card** - Total charge amount allowed for this card, in whole numbers only, no punctuation. For example, type 5000 for five thousand dollars.
- **Single purchase** - Maximum amount allowed for a single purchase, in whole numbers only, no punctuation.
- **Cash advance** - Percentage (for TS1) or amount (for TS2) of the total card limit allowed for cash advances. Do not include decimals or punctuation.

Cycle limits
For each of the following fields, leave blank or type 0 (zero) to indicate that the field is not used.
- **Cycle Amount**: Total spending amount allowed per cycle.
- **Cycle # of transactions**: Total number of purchases allowed per cycle.
- **Daily Amount**: Total spending amount allowed per day.
- **Daily # of transactions**: Total number of purchases allowed per day.
- **Monthly Amount**: Total spending amount allowed per month.
- **Monthly # of transactions**: Total number of purchases allowed per month.
- **Custom Amount**: Total spending amount allowed per custom time period. If used, Number of days and Start date are required.
- **Custom # of transactions**: Total number of purchases allowed per custom time period. If used, number of days and start date are required.
- **Number of days** (required if values entered in Custom fields above) For Custom, number of days before card limit is reset.
- **Start date** (required if values entered in Custom fields above) For Custom, start date of period. Click the Calendar icon to select a date from the calendar.

**Additional Restrictions using Parent Account Limits**

- Check *single purchase limit* for parent account - Select to apply parent account purchase limits to this account.
- Check *cycle limits* for parent account - Select to apply parent account cycle limits to this account.
- Check *MCCG table* for parent account - Select to apply parent account Merchant Category Code Group (MCCG) limits to this account.

**MCC Group Authorizations**

The MCC Group Authorization fields define card limits for Merchant Category Code groups. Depending on the nightly data feed from the processor, up to nine or up to eleven MCC groups can be assigned to one account. See your administrator for more details.

- **Add Group** (button) - Click to assign an additional MCC group limit to this account. The fields for another MCC group are added below the existing group listings.
- **Reset Authorization Values** (TS2) - Removes the account override values and resets the MCC group limits to the values associated with the selected option set.
- **Option set** (TS2) - Bank-defined group of MCC groups that is to be assigned to this account. Displayed only if "MCC Group Authorization Option Sets," on Site Setup, is set to Display.
- **Group** - Select an MCC group from the Group list. The MCC group controls the type of merchants the account holder is allowed to make purchases with
- **Action** - Select an action for this MCC group from the Action list.
  - **Include**: Allows the account holder to make purchases with merchants with MCC codes within the selected group.
  - **Exclude**: Prevents the account holder from making purchases with merchants with MCC codes within the selected group.
  - **Refer**: Refer all authorizations of customer service.
  - **Divert**: Activates the Diversion Account field.
  - **Bypass**: Ignores the card's available credit limit and uses the corporate account's authorization limits set for the MCC group.
  - **Default**: The single purchase limit and velocity checks are applied to authorizations.
- **Single purchase**: Maximum amount allowed for a single purchase for this MCC group, in whole numbers only, no punctuation. For example, type 5000 for five thousand dollars.

For each of the following fields, leave blank or type 0 (zero) to indicate that the field is not used.

- **Cycle Amount**: Total spending amount allowed per cycle.
- **Cycle # of transactions**: Total number of purchases allowed per cycle.
- **Daily Amount**: Total spending amount allowed per day.
- **Daily # of transactions**: Total number of purchases allowed per day.
- **Monthly Amount**: Total spending amount allowed per month.
- **Monthly # of transactions**: Total number of purchases allowed per month.
- **Custom Amount**: Total spending amount allowed per custom time period. If used, Number of days and Start date are required.
- **Custom # of transactions**: Total number of purchases allowed per custom time period. If used, number of days and start date are required.
- **Number of days** (required if values entered in Custom fields above) For Custom, number of days before card limit is reset.
- **Start date** (required if values entered in Custom fields above) For Custom, start date of period. Click the Calendar icon to select a date from the calendar.

### Additional Restrictions using Parent Account Limits

The MCCG restrictions override parent account limits only if parent account limits are set for this account and they apply only to the MCC group for which they are set.

- **Check single purchase limit for parent account** - Select to override this account's parent account purchase limits for this MCC group.
- **Check cycle limits for parent account** - Select to override this account's parent account cycle limits for this MCC group.
- **Check MCCG table for parent account** - Select to override this account's parent account MCCG limits for this MCC group.

When you have completed or reviewed the card account fields:

1. Click **Submit**. The Submit Requests dialog opens.
2. Select **Manual** or **Real-time** to indicate how the request is to be submitted, and type a note about the request if you want. The note is appended to the request for others to view. You can mark the note as important, and print request information.
3. Click **OK**. The request is submitted. You can use the Program Change Request detail page to see information about your request and manage the request.

If the request cannot be completed because of business rules (such as when a request to raise a credit limit exceeds bank limits), the Manual Submission Required dialog opens. Complete the dialog fields, and click **Submit** to submit as a manual request. If the request cannot be completed because of a system error, the Resubmission Required dialog opens. Complete the dialog fields, and click **OK** to resubmit the request.