

U.S. Bank Access[®] Online Enhancement Release Overview (November 10, 2018)

This document provides an overview of the specific Access Online enhancements and the impact on users. Enhancements include:

Point of Contact (POC)

- Allow clients to create, view, maintain and search for their POC within Access Online
- Clients can choose to maintain information through Access Online or their existing contact update process (through Account Coordinator etc.)
- Users can use the Export to Excel option to view a report of the search results POCs for a relationship
- From System Administration choose to:
 - Create POC
 - Maintain POC
 - View a POC
- Entitled users may add/edit/view POC records in hierarchies at or below their own hierarchy assignments applied on user profile
- Select a Role (list customizable per relationship in Client Controls)
- If applicable *Fleet Manager* designation will be available
- Users can mark a POC as an authorized contact to indicate permission to work with servicing teams regarding accounts.
 - Primary (one allowed per hierarchy)
 - Secondary (up to 99 allowed per hierarchy)

- Account Servicing Email Notifications section appears when Authorization for Contact selection is made
- If Authorized Primary is selected then all options default to checked (can change)

Contact Information

All fields required unless noted as (optional).

Point of Contact Role ⓘ
PA

Authorization for Contact ⓘ
Authorized Primary

☒ Designate Contact as a Fleet Manager

Account Servicing Email Notifications ⓘ

☒ All
☒ Access Online Declines
☒ Address Verification
☒ Bankruptcy Notifications
☒ Credit Balance Refund
☒ Fraud Referrals
☒ High Utilizations
☒ Non-sufficient Funds
☒ Pre-suspension
☒ Weekly Line Reductions

Account Servicing Email Notifications

☒ All
☒ Access Online Declines
☒ Address Verification
☒ Bankruptcy Notifications
☒ Credit Balance Refund
☒ Fraud Referrals

First Name
 Organization ID (optional)

Access Online Declines: Requests that are denied by the Credit Department.
Address Verification: Cardholder has called into Customer Service for a mailing address change.
Bankruptcy Notifications: Cardholder has declared bankruptcy and includes a potential date for account closure.
Credit Balance Refund: Cardholder has requested a credit balance refund through Customer Service. Includes a notification for credit balances that are stagnant for more than six months.
Fraud Referrals: Accounts that were in an FR status at the end of previous business day.
High Utilizations: Managing Accounts with an account balance that exceeds 80% of their overall credit limit.
Non-sufficient Funds: Invalid payment made on a cardholder account is returned as NSF (i.e. insufficient funds, not authorized, etc.).
Pre-suspension: Accounts with an outstanding balance that have reached 150 days past due and are now at risk of potential charge-off.
Potential Charge-offs: Accounts that will be 180 days past due at the next cycle date and scheduled to charge off this month.
Weekly Line Reductions: Accounts identified by the Credit Department as high risk and flagged to have their credit limit lowered.

- Required fields:
 - Point of Contact Role
 - First Name, Last Name
 - Address Line 1
 - City/State/Zip
 - Primary Phone Number
 - Email Address
 - Either a Processing Hierarchy or a Reporting Hierarchy (select all that apply in this role)
 - If a POC is a Primary for some hierarchies and a Backup for others, they would need 2 POC records

Assign a Hierarchy to a POC record

- Processing hierarchy must be assigned to at least company level
- Minimum to search is Bank number
- *Select/Deselect All:* up to 25 hierarchies at a time
- Choose “*Show More Selected Hierarchies*” to see more if >25 are assigned
- Only one Authorized Primary allowed for each hierarchy
- To search for a Reporting Hierarchy, Bank and Level required (default Level 1)
- Up to 2,000 hierarchies can be assigned per POC record

Search for Processing Hierarchy

Select the applicable hierarchy level, enter any known or partial values, then search.
 All fields required unless noted as (optional).

Hierarchy Level
 Company

Processing Hierarchy Name (optional)

Bank
 3058

Agent (optional)

Company (optional)

Search

Selected Processing Hierarchy

3058 | 0073 | 05907
 3058 | 0073 | 10070
 3058 | 0073 | 14704
 3058 | 0073 | 14721
 3058 | 0073 | 15312
 3058 | 0073 | 15461
 3058 | 0073 | 15560
 3058 | 0073 | 15727
 3058 | 0073 | 16053

Show More Selected Hierarchies

All Results
 The positions below match your search criteria.
 Deselect All Shown

Bank	Agent	Company
☒ 3058	0073	05907
☒ 3058	0073	10070

- Error messages help identify conflicts between hierarchy assignments and Authorized Contact limitations

⚠ One or more processing hierarchies already have an authorized primary contact. A hierarchy can have only one primary contact on file. Please delete the hierarchies highlighted below.

Choose Processing Hierarchy

Assignment to a Processing Hierarchy, Reporting Hierarchy or both is required.
All fields required unless noted as (optional).

Q Search

Bank

Select

[Add Processing Hierarchy](#)

Assigned Processing Hierarchy

⚠ 4596 | 0096 | 12157

+ Reporting Level (Processing Hierarchy or Reporting Hierarchy is required)

Processing Hierarchy (Processing Hierarchy or Reporting Hierarchy is required)

⚠ This processing hierarchy already has an authorized primary contact. A hierarchy can have only one primary contact on file. Please choose a different hierarchy.

Choose Processing Hierarchy

Assignment to a Processing Hierarchy, Reporting Hierarchy or both is required.
All fields required unless noted as (optional).

Q Search

Bank Agent Company

4596 0096 12157

[Add Processing Hierarchy](#)

Assigned Processing Hierarchy

Finding Points of Contact

- Search criteria are customizable
- Results are customizable and sortable
- Export results to Excel to create contact list

Q Search

Results

[Export to Excel](#) | [Customize Results](#)

Sort by

Point of Contact Name

Ascending (A - Z, 0 - 9)

Customize Results

Save settings

Show	Point of Contact Role	Relationship
First Name	A/OPC	ACAG78
Last Name	Additional Phone Number	ACME78 AGENCY
☒ Point of Contact Role	Point of Contact Role	Relationship
☒ Relationship	A/OPC	ACAG90
Org Short Name	Additional Phone Number	ACME90 AGENCY
Client Relationship Name	Point of Contact Role	Relationship
☒ Phone Number	A/OPC	ACAG89
☒ Additional Phone Number	Point of Contact Role	Relationship

[Show/Hide Search Criteria](#)

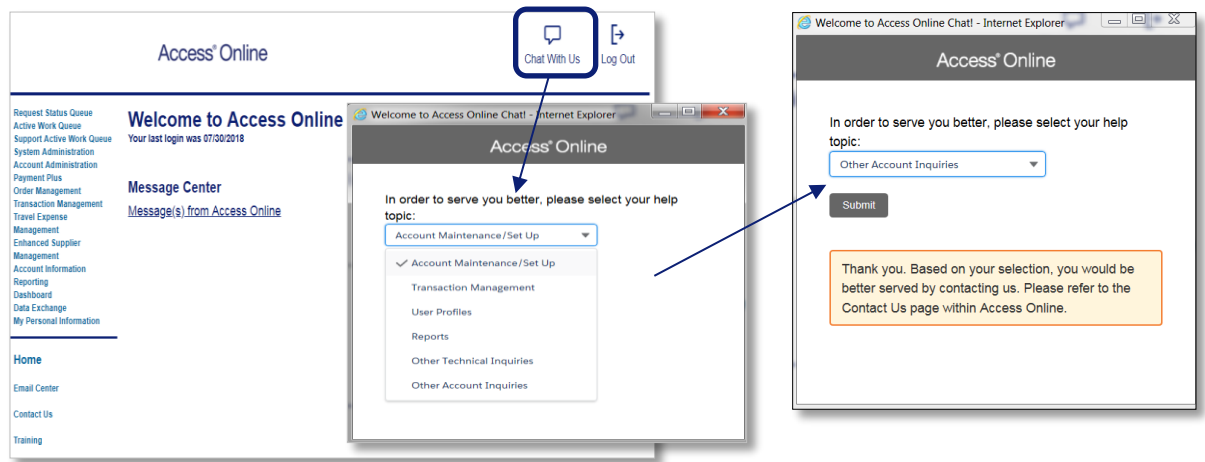
Filter Options [Save settings](#)

☒	Organization Short Name
☒	Client Relationship Name
☒	Point of Contact Role
☒	Point of Contact Name
☒	Processing Hierarchy
☒	Reporting Level
☒	Cardholder Account Number & Name
☒	Cardholder Account ID
☒	Managing Account Number & Name
☒	Managing Account ID

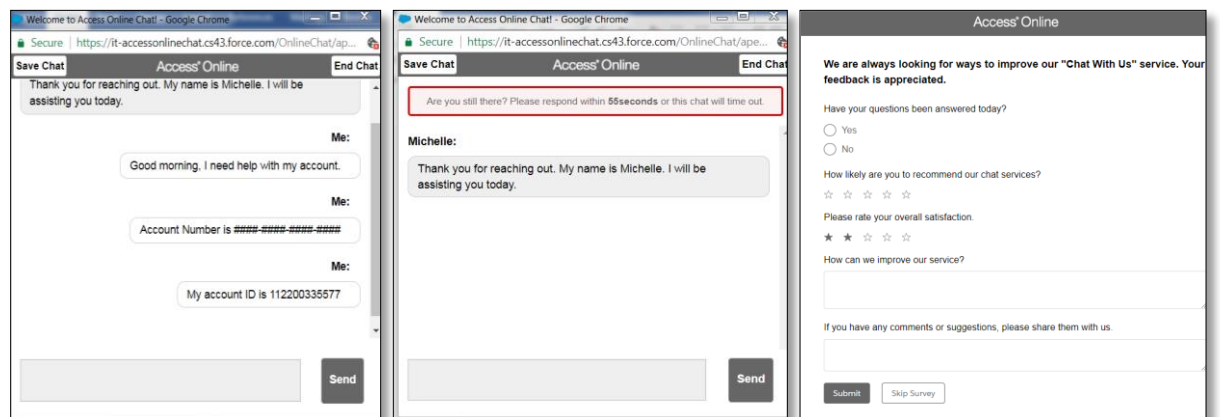
Training materials are available immediately upon release of the functionality. See the web-based training area for comprehensive quick reference guide on Point of Contact functionality.

Chat

- U.S. clients will have access to technical help desk support once logged into the system
- Pre-chat survey identifies support topic prior to engaging live support personnel



- Full account numbers or SSN are masked
- 90 seconds inactivity displays a warning – 60 more seconds inactivity and session is ended
- Post chat survey – requests feedback



Unique Transaction ID

- The transaction sequence number is being modified to assist with reconciliation of transactions on same day, account, merchant
- Available in Flex Data Reporting and on Transaction Detail report – in Excel when run with additional merchant information included

The screenshot displays the Flex Data Reporting interface. On the left, a table lists transactions with columns for Name, Account Number, Transaction Unique Identifier, and Cycle Close Date. The 'Transaction Unique Identifier' column is highlighted with a blue box. On the right, a configuration panel titled 'Flex Data Reporting' allows users to select report columns, rename columns, and wrap data. The 'Transaction Unique Identifier' is selected in the 'Select Report Columns' section and highlighted with a blue box. Below the table, there are buttons for 'Save Template', 'Revert to Last Saved', 'Preview Layout', 'Run Report', and 'Create Scheduled Report'.

Name	Account Number	Transaction Unique Identifier	Cycle Close Date
TEST T 1275	**1691	03046472189328742018-09-2100001	2018/09/27
TEST T 1275	**1691	03046472189328742018-09-2100002	2018/09/27
TEST T 1275	**1691	03046472189328742018-09-2100003	2018/09/27
TEST T 1275	**1691	03046472189328742018-09-2100004	2018/09/27
TEST T 1275	**1691	03046472189328742018-09-2100005	2018/09/27
TEST T 1275	**1691	03046472189328742018-09-2100006	2018/09/27
TEST T 1275	**1691	03046472189328742018-09-2100007	2018/09/27
TEST T 1275	**1691	03046472189328742018-09-2100008	2018/09/27
TEST T 1275	**1691	03046472189328742018-09-2100009	2018/09/27
TEST T 1275	**1691	03046472189328742018-09-2100010	2018/09/27
BLATEST BANK	**1980	0304647218668	2018/09/27
BLATEST BANK	**1980	0304647218668	2018/09/27
BLATEST BANK	**1980	0304647218668	2018/09/27
BLATEST BANK	**1980	0304647218668	2018/09/27
BLATEST BANK	**1980	0304647218668	2018/09/27
BLATEST BANK	**1980	0304647218668	2018/09/27
BLATEST BANK	**1980	0304647218668	2018/09/27
ANNCHO BLATEST	**1106	0304647218691	2018/09/27
ANNCHO BLATEST	**1106	0304647218691	2018/09/27

Multi-Factor Authentication

- Will provide the users the choice to add enhanced security during their log in process in Access Online InSite.
 - User's choose whether to enroll the first time they log in after the release
 - Must enter mobile phone number, agree to terms and conditions, and validate the number by entering the code sent to the phone (*within 15 min. of receipt*)
 - If user chooses "NO", user can simply Continue and system returns to the Homepage.

The screenshot shows the 'Access InSite' login page with the 'Enhanced Security Authentication Enrollment Preferences' section. The user is prompted to choose whether to set up an additional method to verify their identity. The 'No' option is selected. The 'Yes' option is also available, which would require entering a mobile phone number and agreeing to terms and conditions. The 'Continue' button is at the bottom of the form.

The following enhancements will be available upon request (or require additional setup on the relationship) on November 30, 2018.

Training Certificate Upload – Account Level Document Upload

- View/upload/edit/remove training certificate(s) on a cardholder account
 - PNG, JPG, PDF
 - 5MB or smaller
 - Up to 5 attachments per account
- Report on all current documents on CH account
 - Account List Report
- Controlled by App Control (default is off)
 - Either activate as optional or require a training certificate on new account setups
 - Cardholder Initiated Setup
 - Create New Cardholder Account
- Opt in/out for email notifications on expiring documents on
 - My Personal Information
 - User Profile
- Certificate information added to Account List report
 - Attachment name
 - Certificate Date
 - Expiration Data
 - Uploaded By
 - Uploaded Date
- PDF output allow users to select on the certificate name to view the attachment.

Account Owner's Information

Legal Information

Training Certificate

Add a training certificate attachment. Five or fewer PNG, JPG and PDF files 5MB or smaller are allowed. Remove expiring certificates when uploading a renewed certificate to avoid receiving email reminders.

[Add Attachment](#)

Training Certificate Comments (optional)

Account Profile - Review

TVP1423CH1 BLATEST

Product	Account Unique ID	Account ID	Account Number
Corporate Card	0142-3242-1347-6237	1132-4000-0004	77464

The fields below will be updated with the changes indicated:

Training Certificate

Current			
Upload Name, Date & User	Certification Date	Expiration Date	
2017Thomson... 08/27/2018 mch651	08/16/2018	08/23/2018	

New			
Upload Name, Date & User	Certification Date	Expiration Date	
2017Thomson... 08/27/2018 mch651	08/16/2018	08/06/2018	

Additional Detail

Selected options allow a drill-down to additional detail if available.

☒ Account Owner's Information ☐ Default Accounting Code ☐ Merchant Authorization Code

☒ Account Details ☐ Authorization Limits ☐ Merchant Authorization Code

☐ Fleet Information ☒ Training Certificate

Account Comments

Select "Yes" to include available Account Comments in the Report Output.

☒ Yes ☐ No

Bulk Receipt Download

- Request transaction documents on multiple transactions and accounts
 - User can submit up to 5 requests within 24 hours.
 - System prevents duplicate requests within 48 hours.
 - File size is limited to 4GB or approximately 800 images.
 - User will have to submit multiple requests if more than 800 images are needed.
- Request for Account(s) or hierarchy(s):
 - Max. Processing/Reporting Hierarchy per request is 10
 - Max. Unique Account IDs per request is 50.

Multiple Attachments Request

Create a New Request

Create a request to receive files attached to transactions during a specific date range.
All fields required unless noted as (optional).

Step 1 - Select a Date Type and Date Range

Date Type

☒ Cycle Close Date

☐ Enable Cycle Day

☐ Calendar Month

☐ Pending Date

☐ Transaction Date

Date Range

Start Date: 09/01/2018 End Date: 09/01/2018

Step 2 - Select a Transaction Status

Approval Status

☒ Pending Cardholder Approval

☒ Pending Manager Approval

☒ Final Approval

Reviewed Status

☐ Reviewed

☐ Not Reviewed

Step 3 - Select an Option to Filter Transactions

Filter Transactions by

Processing Hierarchy

Processing Hierarchy

State

County

City

Department (optional)

Department (optional)

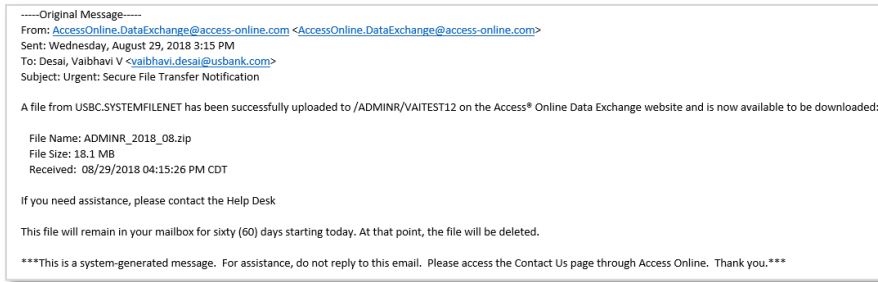
Full Transaction Hierarchy

10 or fewer PROCESSING HIERARCHIES may be entered or selected at a time.

No Records Selected

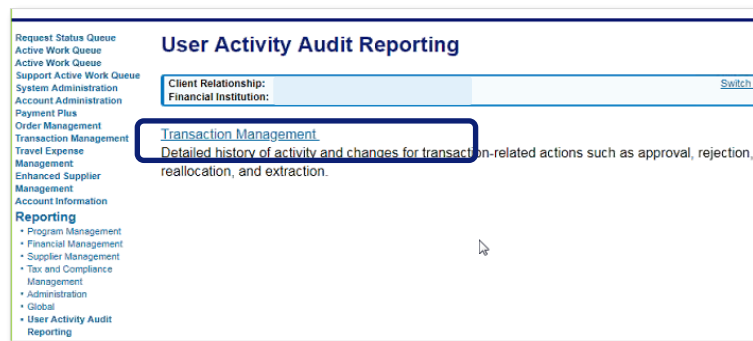
Cancel Submit

- User will receive an error message when the selected accounts only have transactions without attachments during selected time frame.
- Email notifies user when the zip file is available for download in Data Exchange



Audit Log – Transaction Management

- Reporting – User Activity Audit Reporting
 - Track which users made changes to transactions and when
 - Link is available to user only if Functional Entitlement is assigned
 - Available in Excel format only



Account Setup Template – Enhancements to CIS

- Adding the ability to apply an account setup template to a CIS request either:
 - Before the request goes to the cardholder to add their info
 - Or after the request comes back from the cardholder
 - Adding the custom CH template at this step will not override the CH entries.

