

## Welcome to Members 1<sup>st</sup> eZBusiness Card Management Services for Business and Commercial Card Users & Administrators



### **eZBusiness Card Management and eZCardinfo...**

....two tools working together to deliver a complete on line reporting service  
for our VISA Business Card members.

---

This document provides an overview of the capabilities available through Members 1st FCU's new eZBusiness Card Management Services. Members 1st FCU offers the individual user and company administrator extensive on line access to credit card management reporting and account management tools 24 hours a day 7 days a week.

Business members are offered two types of on line management tools:

**eZCardinfo.com** - The individual card user will have complete access to their account information ranging from live activity, historical statementing, alert management, payment processing, specialized reporting, download capabilities, messaging, and more.

**eZBusiness Card Management** - The administrator will have complete access to their entire card portfolio from both a view perspective to on line interactive control functionality.

- View User / Cardholder details (balances & limits)
- View User / Cardholder Live Activity & Historical
- Download Transaction Reporting
- Make Payments On Line
- Modify credit limits immediately
- Close and open card accounts
- Specialized messaging
- And more....

The following information contains further explanations of the features and capabilities available.

## View Cardholder Details

The business / company cardholder view lists all company cardholders, showing current balances and credit limits for each cardholder. This information allows the business administrator to track individual spending habits, and be aware if specific cardholders maybe near their assigned credit limit.

The screenshot shows the 'eZ Business Card Management' interface. The main content area displays a table of cardholders under the heading 'Accounts - 0000111 MEMBERS 1ST FEDERAL CREDIT UNION'. The table includes search filters for Status, Card Number, First Name, and Last Name, along with a 'Download' button. A note indicates that the balance is updated nightly and may not reflect recent transactions.

Card Number	Name	Status	Balance	Credit Limit	Expiration	Acct Type	Hierarchy Name	User
xxx-xxxx-xx		Open	\$1,696.27	\$10,000.00	7/1/2011	Individual	MEMBERS 1ST FEDERAL CREDIT UNION	
xxx-xxxx-xx		Open	\$0.00	\$5,000.00	7/1/2011	Individual	MEMBERS 1ST FEDERAL CREDIT UNION	
xxx-xxxx-xx		Open	\$0.00	\$7,500.00	7/1/2011	Individual	MEMBERS 1ST FEDERAL CREDIT UNION	
xxx-xxxx-xx		Open	\$250.00	\$5,000.00	7/1/2011	Individual	MEMBERS 1ST FEDERAL CREDIT UNION	
xxx-xxxx-xx		Open	-\$6.51	\$5,000.00	7/1/2011	Individual	MEMBERS 1ST FEDERAL CREDIT UNION	
xxx-xxxx-xx		Open	\$0.00	\$350.00	10/1/2011	Individual	MEMBERS 1ST FEDERAL CREDIT UNION	
xxx-xxxx-xx		Open	\$290.56	\$1,000.00	4/1/2013	Individual	MEMBERS 1ST FEDERAL CREDIT UNION	
xxx-xxxx-xx		Closed	\$269.39	\$1,000.00	4/1/2013	Individual	MEMBERS 1ST FEDERAL CREDIT UNION	
xxx-xxxx-xx		Open	\$66.10	\$1,000.00	10/1/2011	Individual	MEMBERS 1ST FEDERAL CREDIT UNION	
xxx-xxxx-xx		Open	\$74.18	\$1,000.00	10/1/2011	Individual	MEMBERS 1ST FEDERAL CREDIT UNION	
xxx-xxxx-xx		Open	\$1,301.29	\$30,000.00	11/1/2011	Individual	MEMBERS 1ST FEDERAL CREDIT UNION	
xxx-xxxx-xx		Open	\$0.00	\$5,000.00	11/1/2011	Individual	MEMBERS 1ST FEDERAL CREDIT UNION	
xxx-xxxx-xx		Open	\$278.00	\$5,000.00	11/1/2011	Individual	MEMBERS 1ST FEDERAL CREDIT UNION	
xxx-xxxx-xx		Open	\$0.00	\$5,000.00	11/1/2011	Individual	MEMBERS 1ST FEDERAL CREDIT UNION	
xxx-xxxx-xx		Open	\$91.87	\$25,000.00	11/1/2011	Individual	MEMBERS 1ST FEDERAL CREDIT UNION	
xxx-xxxx-xx		Open	\$142.85	\$5,000.00	11/1/2011	Individual	MEMBERS 1ST FEDERAL CREDIT UNION	
xxx-xxxx-xx		Open	\$0.00	\$5,000.00	11/1/2011	Individual	MEMBERS 1ST FEDERAL CREDIT UNION	
xxx-xxxx-xx		Open	\$452.00	\$5,000.00	11/1/2011	Individual	MEMBERS 1ST FEDERAL CREDIT UNION	
xxx-xxxx-xx		Open	\$149.48	\$3,500.00	11/1/2011	Individual	MEMBERS 1ST FEDERAL CREDIT UNION	
xxx-xxxx-xx		Open	\$45.10	\$5,000.00	11/1/2011	Individual	MEMBERS 1ST FEDERAL CREDIT UNION	



## View Transactions

The transactions page displays a cardholder's transaction for a selected time period. An option also exists to view only transactions over a specific dollar amount as well.

The screenshot shows the 'eZ Business Card Management' web application. The main content area displays a list of transactions for a selected cardholder. The table includes columns for Card Number, Name, Posting Date, Trans Date, Description, Reference, and Amount. The transactions are sorted by date, showing various purchases and a payment.

Card Number	Name	Posting Date	Trans Date	Description	Reference	Amount
XXXX-XXXX		0-07-02T00:00:00	2010-07-01T00:00:00	KING STREET GARAGE	24224430183102017653058	\$3.25
XXXX-XXXX		0-07-02T00:00:00	2010-07-01T00:00:00	CHARLIE BROWNS OF	24224430183103020329652	\$30.00
XXXX-XXXX		0-07-02T00:00:00	2010-07-01T00:00:00	PANERA BREAD #798	24427330182720004707245	\$3.48
XXXX-XXXX		0-07-04T00:00:00	2010-07-02T00:00:00	COUNTRY TABLE RESTAURANT	24246510184200000000295	\$9.81
XXXX-XXXX		0-07-11T00:00:00	2010-07-08T00:00:00	JUICE & JAVA CAFE	24435660190206000000228	\$23.00
XXXX-XXXX		0-07-11T00:00:00	2010-07-08T00:00:00	RITA'S ITALIAN ICE #136	24733090190206180100016	\$9.33
XXXX-XXXX		0-07-12T00:00:00	2010-07-09T00:00:00	BLUE PARROT BISTRO INC	24910160192003436163811	\$32.00
XXXX-XXXX		0-07-14T00:00:00	2010-07-12T00:00:00	CHIL'S GR22500012252	24164070194426570943181	\$18.00
XXXX-XXXX		0-07-16T00:00:00	2010-07-14T00:00:00	RED BRICK BAKERY & TEA	24024870196575291548918	\$27.76
XXXX-XXXX		0-07-20T00:00:00	2010-07-18T00:00:00	RED BRICK BAKERY & TEA	2402487020070829395897	\$5.00
XXXX-XXXX		0-07-21T00:00:00	2010-07-19T00:00:00	EAGLES NEST	24398950201700011382769	\$31.00
XXXX-XXXX		0-07-22T00:00:00	2010-07-20T00:00:00	CHIL'S GR22500012252	24164070202426521048500	\$38.66
XXXX-XXXX		0-07-23T00:00:00	2010-07-21T00:00:00	CHARLIE BROWNS OF	24224430204103017827170	\$16.00
XXXX-XXXX		0-07-23T00:00:00	2010-07-22T00:00:00	GRANT FOOD #087	24692160203000151932241	\$32.52
XXXX-XXXX		0-07-29T00:00:00	2010-07-27T00:00:00	CAFF MAGNOLIA	24323000209253585011364	\$70.00
XXXX-XXXX		0-07-28T00:00:00	2010-07-28T00:00:00	PAYMENT - THANK YOU	7000820020855206270019	-\$175.57

Summary: Credits (All Pages): \$175.57  
Debits (All Pages): \$349.91

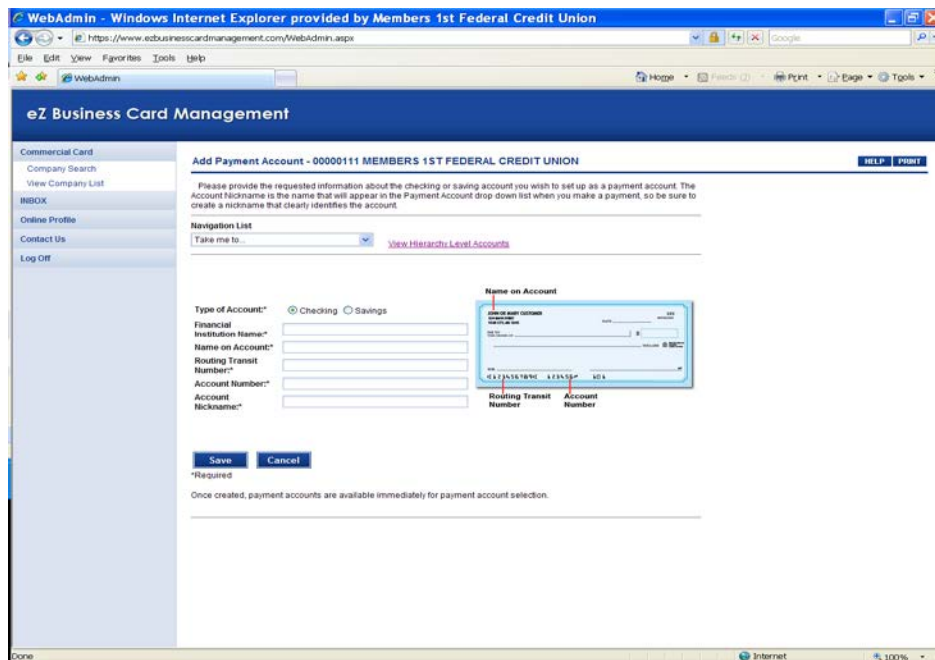
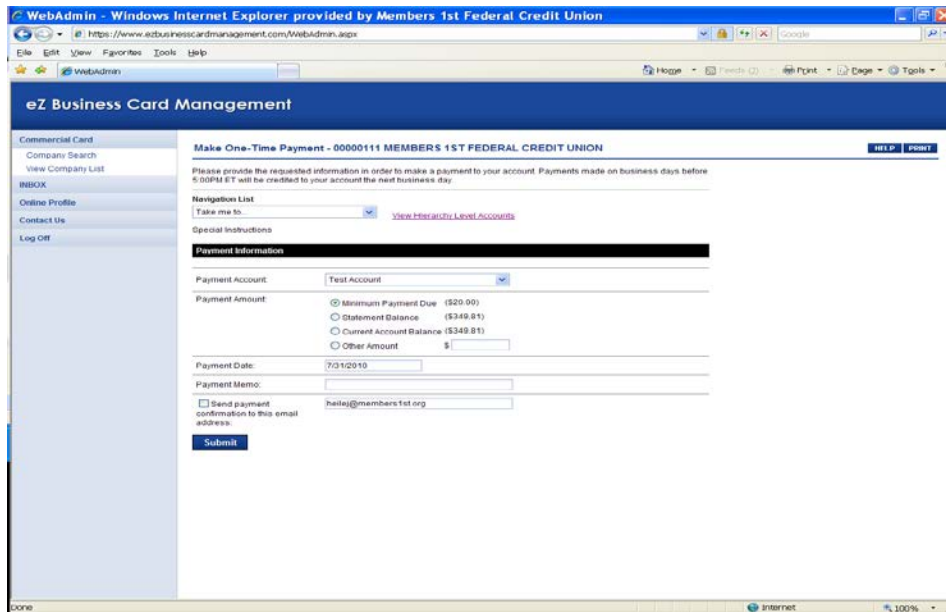
## Download Transaction Reporting

The business or cardholder transaction report allows transactions for a selected time period to be downloaded at your convenience. You can extract the list of cardholder transactions to the following formats and financial software applications:

- Text file in comma-delimited format
- Text file in tab-delimited format
- Quicken 98/MSMoney (QIF)
- Quicken(QFX)
- QuickBooks (QBO)

## Make Payments On Line

Administrators may make payments to individual card accounts quickly on line from a pre-arranged / assigned funding source internally or externally. Multiple payment options are available such as minimum, statement balance, and current balance or other. Scheduled and immediate payments are also available. Please note this feature is an individual bill payment option, not an aggregate bill payment function.



## Enhanced Capabilities

**Change Credit Limits** – The administrator can make real time changes to their cardholder credit limits (within the company's assigned limitations). These changes can be both permanent and temporary based on the needs.

The screenshot shows a web browser window titled "WebAdmin - Windows Internet Explorer provided by Members 1st Federal Credit Union". The URL is "https://www.ezbusinesscardmanagement.com/WebAdmin.aspx". The page is titled "eZ Business Card Management" and displays a form for "Change Credit Limit - Service Request - 00000111 MEMBERS 1ST FEDERAL CREDIT UNION".

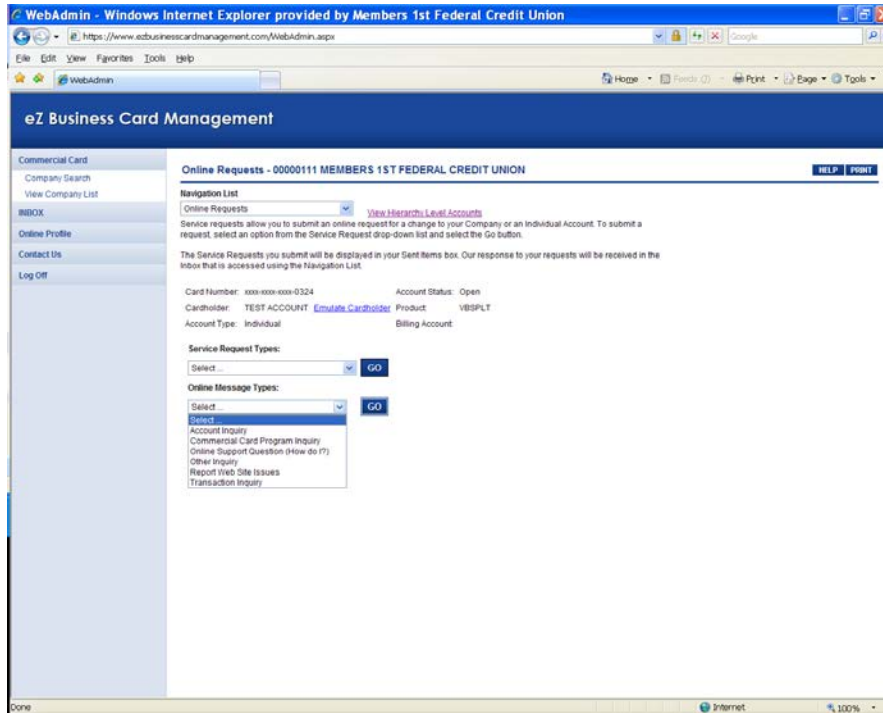
The form includes a navigation list with a dropdown menu set to "Take me to..." and a link to "View Hierarchy Level Accounts". The "Cardholder Name/Account" field is set to "TEST ACCOUNT xxx-xxx-0124". The "Current Credit Limit" is \$350.00. There are two radio button options: "Permanent Credit Limit Increase or Decrease" and "Temporary Credit Limit Increase". The "Permanent" option has a "New Credit Limit \$" field. The "Temporary" option has an "Increase Credit Limit By: \$" field and a "Temporary Credit Limit to Expire on" field (mm/dd/yyyy). A "Service Request Memo" field is also present. Below the form are "Continue", "Reset", and "Cancel" buttons. A note states: "This Service Request is a real-time process. Any entry in the Service Request Memo field will not be reviewed by an Administrator but will serve as a notation".

**Close Accounts** – The administrator can quickly close a selected account in real time. All account closures are permanent and non-reversible so these actions should be taken with care.

The screenshot shows the same web browser window as the previous image, but the "Online Requests" dropdown menu is open. The menu items are: "Select", "Close", "Address and Phone Change", "Change Cardholder Authentication Block", "Change Credit Limit", "Close Account", "Request Replacement Card", and "Setup Account AuthPay". The "Close Account" option is highlighted. The background shows the "Online Requests - 00000111 MEMBERS 1ST FEDERAL CREDIT UNION" page with a navigation list and a "Service Request Types" dropdown menu.



**On Line Messaging** - The administrator and individual cardholder will have the functionality to forward the Card Services Group on line messages that remain secured within the eZBusiness Card Management and eZCardinfo systems. These messages are pulled multiple times during the day and responded directly to the eZBusiness / eZCard on line account.



**On Line Emulation of Individual Cardholder eZCardinfo Site** – This will give the administrator the ability to review the actual eZCardinfo site that the cardholder maybe using or managing through.

