Creating New Card Accounts
Program Administrator

When a new employee needs a card account setup, the information can be entered into the system by the program *administrator, and depending on bank and site settings, could be processed Realtime creating a new card number* and scheduling a new plastic for delivery.

Important: Depending on your bank settings, certain fields described below may have different labels or may not display as documented. Contact your bank representative for more information about those field labels.

To create a new account

1. To create a new account, on the Search for Account page click **Add New Account**.

Unit or account search criteria must be entered. A minimum of 3 characters are required. You can use an asterisk (*) as a leading or trailing wildcard character for partial searches.

2. The Select Location for New Account page displays if your company has multiple hierarchy units defined for groups of cards, such as geographic region or departments.   If your company does not have units defined you can skip to step 5.   You can search for a unit by selecting either **Unit Name** or **Unit Number** from the dropdown list and specifying unit information for the location you wish the new card to be assigned to in the associated field. You can use an asterisk (*) as a leading or trailing wildcard character in partial searches.

3. Click **Search**. The search results display below. You can click the Hierarchy icon ( ) to visually display the unit location with your hierarchy

4. Select the unit and click **Next**. The Account Management for New Account page displays.

5. If you have created card models to streamline your new card creation process, Select the card model from the **Select Model/Template** list and click **Apply** Model. Fields defined in the card model are applied.

6. Complete any additional or required account management fields. "See Account Data Fields" below

7. When all fields are complete, click **Submit** (located at the bottom of the page) to submit the request via Real-time. Click **Submit with Note** to open a dialog where you choose the request delivery method (Manual or Real-time), attach a note of up to 250 characters, and select whether the note is marked important.

Account Data Fields

Important: Depending on your bank settings, certain fields described below may have different labels or may not display as documented. Contact your bank representative for more information about those field labels.

Required fields are marked with an asterisk (*).

Depending on your financial institution's specifications, the Account Management page could contain the following sections. Check the online help topic "Creating or modifying accounts" for additional information about additional sections and fields.

- Card Information
- Address Information
- General information
- Account Holder Information
- Account Status
- Authorization
- MCC Group Authorizations

Card Information

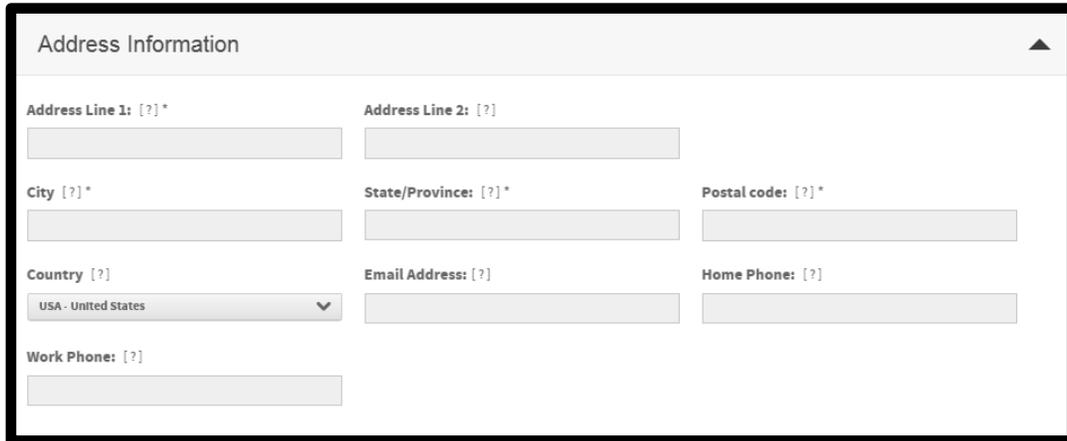## Card Information

Account Number:

Card line 1: [?] *

Card line 2: [?]

Master Accounting Code [?]

- **Account number** - The account number will be blank as you begin the new card account request process.
- **Card line 1** - Card account name, as you wish it to appear on the card. Do not use punctuation. Use an asterisk (*) after the first name or middle initial but before the last name to ensure proper alphabetization of names. If the name for the card does not include a person's name, place an asterisk at the end of the line. For example:
  - John Q*Adams
  - Alex*Hamilton
  - Jefferson Resources*
- **Card line 2** - Additional account information that displays under Card line 1. Typically used to display your organization name. Do not use punctuation.
- **Master account code** - Default account allocation code to be assigned to transactions made with the card. Talk to your bank representative about how information in this field can be used.

Address Information

Address Information ▲

Address Line 1: [?] *

Address Line 2: [?]

City [?] *

State/Province: [?] *

Postal code: [?] *

Country [?]

USA - United States ⌄

Email Address: [?]

Home Phone: [?]

Work Phone: [?]

The following fields are displayed for address support.

- **Address 1** - Billing or identifying addresses for this card. Do not use punctuation.
  Address 2
  Address 3
  Address 4
- **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.
- **Email Address** - Account holder's email address.
- **Home Phone** - The account holder's home telephone number.
- **Work Phone** - The account holder's work telephone number.
- **Additional Phone** - If required.
- **Fax number** - The account holder's fax number.

Note: For the account holder's home, work, and fax numbers, specify the full telephone number. Do not use hyphens, spaces, parentheses, or other punctuation. Example 3035551234

General Information

Depending on your program setup, some or all of the fields described below may or may not display in this section:
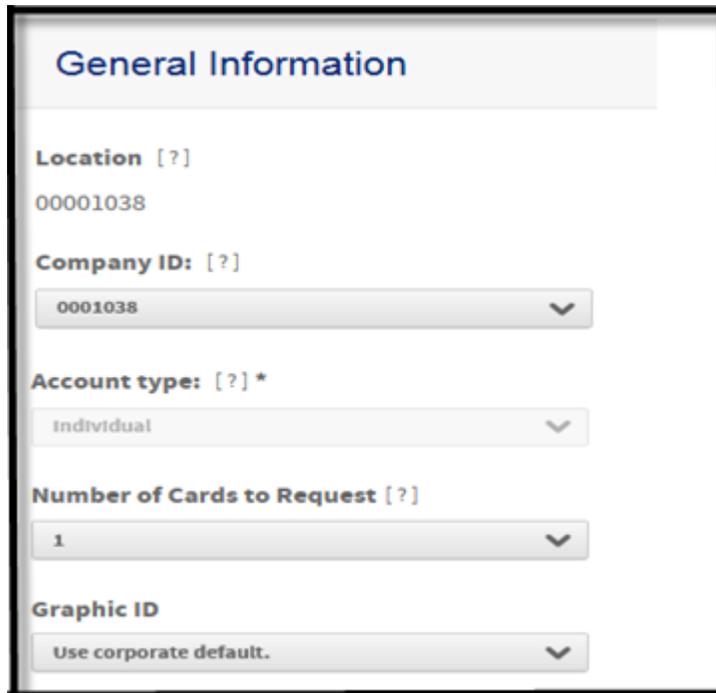
- **Location** - Department or division this account is associated with, used primarily for reporting.
- **Company ID** - The processor's billing system ID number for the site this account is assigned to. Contact your financial institution for more information.
- **Account type** - The new account will be created as 'Individual' account type
- **Request # of cards** - The number of plastic cards to be created for this account
- **Graphic ID** - Set whether the Graphic ID option on the plastic card will be set using corporate defaults.

Account Holder Information

Account Holder Information
Employee ID: [?]
Date of birth: [?]
Jan ⌄   1 ⌄   1900 ⌄
Social Security Number: [?] *

- **Employee ID** - Account holder's company issued number. You can use numerals, letters, punctuation, and spaces.
- **Date of birth** - Date of account holder's birth. Select the date from the drop-down lists.
- **Unique Identifier** - Account holder identifier, used for verification. Depending on site settings, examples can include SSN, SIN, or other identifier. Use numerals only, without hyphens, spaces, or other punctuation, 10 characters maximum.

Note: The label of the Unique Identifier field can be different, depending on the setting specified in the Custom Label field during site setup.

Account Status

Account Status
Request new cards: [?]
○ Yes   ◉ No
Current status:
Open

- **Request new cards** - Select **Yes** to request new cards (plastic) for this account.
- **Current Status** - The current status for this account.

Authorization

Authorization

Card Limits:

Card: [?] *

```
0
```

Single purchase: [?]

```
0
```

Cash advance %: [?]

```
0
```

Cycle Limits:

	Amount:	# of Transactions:
Cycle: [?]	0	0
Dally: [?]	0	0
Monthly: [?]	0	0
Custom: [?]	0	0

Number of days: [?]

```
0
```

Start date: [?]

```

```

Additional Restrictions using Parent Account Limits: [?]

☐ Check single purchase limit for parent account

☐ Check cycle limit for parent account:

☐ Check MCCG table for parent account:

Authorization (continued)

Card limits

- **Account option set** - Authorization option set that is to be assigned to this account. Select from a drop-down list. Note that this field is available only if "Account Authorization Option Sets," on Site Setup, is set to **Display**.

- **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. For example, type 5000 for five thousand dollars.

- **Cash advance** - Percentage or *amount* of the total card limit allowed for cash advances. Do not include decimals or punctuation.

Cycle limits

For each of the cycle limit 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.

- **Custom # of transactions:** Total number of purchases allowed per custom time period.

- **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

MCC Group Authorizations

ADD MCC GROUP

MCC Group 1 Remove

Group: [?]

[⌄]

Action: [?]

[Default ⌄]

Diversion Account: [?]

[420000******5913 ⌄]

Single purchase: [?]

[0]

Cycle Limits:

	Amount:	# of Transactions:
Cycle: [?]	0	0
Daily: [?]	0	0
Monthly: [?]	0	0
Custom: [?]	0	0

Number of days: [?]

[0]

Start date: [?]

[01/01/1900 📅]

Additional Restrictions using Parent Account Limits: [?]

☐ Check single purchase limit for parent account

☐ Check cycle limit for parent account:

☐ Check MCCG table for parent account:

MCC Group Authorizations (continued)

Note: Depending on the format of the nightly data feed from the processor, some of the buttons or fields described below may not display. See your administrator for details.

The Merchant Category Code (MCC) Group Authorization fields define card limits for Merchant Category Code groups. Up to eleven MCC groups can be assigned to one account.

- **Option set** - 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 to customer service.
  - **Divert -** Activates the Diversion Account field and allows you to select a different diversion account from the list. This action will divert the authorization to the specified diversion account. When this action is selected, you must also select the appropriate diversion account using 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 limit -** 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.

MCC group 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 for this MCC group.
- **Cycle # of transactions**: Total number of purchases allowed per cycle for this MCC group.
- **Daily Amount**: Total spending amount allowed per day for this MCC group.
- **Daily # of transactions**: Total number of purchases allowed per day for this MCC group.
- **Monthly Amount**: Total spending amount allowed per month for this MCC group.
- **Monthly # of transactions**: Total number of purchases allowed per month for this MCC group.
- **Custom Amount**: Total spending amount allowed per custom time period for this MCC group.
- **Custom # of transactions**: Total number of purchases allowed per custom time period for this MCC group.
- **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 by each field to select a date from a 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.

Manage Accounts

[ADD NEW ACCOUNT]

Unit or account search criteria must be entered. A minimum of 3 characters are required. You can use an asterisk (*) as a leading or trailing wildcard character for partial searches.

* Bank number
0000

Unit Name

Unit Number

Account Name
Cardholder*

Account Number

Account status code

☑ Active accounts ☑ Inactive within 45 days ☐ Inactive longer than 45 days ☐ Purged

To improve search performance, enter values for as many search criteria as known.

[SEARCH]

Search Results (Save View | Export All)

[SHOW/HIDE COLUMNS]

Details	Account Number	Name ▲	Status	Type	Inactive	Date Created	Expiration Date
●●●	000000******0000	CARDHOLDER1		Individual	No	10/5/2007	10/5/2016
●●●	111111******1111	CARDHOLDER2		Individual	No	10/5/2007	10/5/2016-