

U.S. Bank Access[®] Online Enhancement Overview

This document provides an overview of a few Access Online enhancements from 2017 and 2018.

Transaction Management - Transaction Approval Process

- Approvers can designate a back-up approver to gain access to Manager Approval Queue in their absence. Manager Approval Queue has added options for sorting and viewing transaction approvals to help see which approvals are there as a back-up vs. [my own]
- Transactions Pending Approval Notification added for cardholder approvers
- An approver can approve the transaction without needing to pass it on to another approver if **Final Approval Manager** is applied to the user ID.
 - A **maximum transaction amount for final approval** can be set. If the transaction amount is under the value designated on the user ID, the transaction may be final approved; if it is over the amount designated the approver must forward the transaction to an approver authorized to approve the amount.
- Set a default approver (lock it down for cardholders)
- Transaction Reject Notification: A reject notification email will be sent to users when an approved transaction is rejected. The email notification is defaulted to opted-in. Users will need to opt out in My Personal Information if they don't want to receive these reject notifications.

When you are unavailable to approve others' transactions, who should approve them?
BLATESTBLM, CHERYL (User ID: BLLMPATEST) [Select Backup](#)

When do you want to send transactions to the Backup Approver's Manager Approval Queue?

Do not send
 Send indefinitely
 Send during this timeframe: to

Transaction Approvals

Approval Manager
 Final Approval Manager
 No Limit
 Defined Limit

Default Approver
Jones, Jason D

Transaction Management
Approve Transaction(s)

[-] 1 Transaction(s) to Approve

Number of Transactions: 1
Total Dollar Amount: \$30.00

Records 1-1 of 1

Trans Date	Merchant	Amount
02/21	GOLDEN HARVEST BLAT	\$30.00

Transaction Approval

I approve these transaction(s) and no additional approval is needed.
 I want to forward these transaction(s) to: TAP, Test (User ID: TAPTEST1)

Rejected Transaction Email Notification
A notification will be sent to you when a transaction is rejected by an approver.
 Send rejected transaction notifications.

Effective Date Maintenance

Scheduled MCCG template assignments

- Users can schedule Merchant Authorization Control (MAC/MCCG) template(s) with a future start and/or end date.
- This functionality will be available for users that already have the ability to maintain MACs and have effective dating enabled.

Account Status - Effective Date Maintenance

- Added the ability to schedule and update on the account status field
- Impacts users performing cardholder maintenance for client relationships that have Effective Date Maintenance enabled

Custom Fields (configurable as required or optional)

Custom fields in Account Administration and Transaction Management (up to 5 each)

- Account Administration will have new custom fields in *Account Owners Information*. If a custom field is labeled required, it will appear in the main section of the *Account Owner Information*, otherwise it will appear in the hidden section of the *Account Owner Information*.

- Transaction Management will have an additional tab with new custom fields in *Transaction Detail*.
- Additional Custom Fields have also been added to the following Standard Reports: Account List Report, Account Status Change Report, Account History-Request Status Queue, Transaction Detail Report and Print Transaction Report.
- To activate and configure custom fields for transaction management or account profile, please contact your Account Coordinator or Relationship Manager

Comments Field History

Comment field history will now be stored in Account Profiles, Transaction Management, Order Management, and Payment Plus

- The comments fields found on the transaction detail and Account Administration area will now be stored as read-only once submitted and be available in reports.
- Once entered, a comment cannot be edited and will include a timestamp, time zone, first name and last name tied to the user ID that entered and saved the comment.
- The comments history is being recorded similarly in Order Management > Order Maintenance and Payment Plus > Payment Request/Payment Instruction.
- The historical comments have been added to the Account List, Transaction Detail, Order Detail, Payment Instruction Detail, and Payment Request Detail reports. Select the option to include them on the report parameters page – report output can only be Excel if comments are included.

Data Retention

Data accessible in UI and reports - 6 years online & 15 years offline archive.

Email Center

Program administrators have the ability to communicate directly with account owners tied to hierarchies for which the program administrator is responsible.

- Program Administrator can create a list of email addresses using Account ID, Processing Hierarchy or Reporting Hierarchy (not available with these product IDs: Payment Plus, CTS, Managed Spend/Declining Balance, and One Card w/ Fleet - Vehicle).
- If Account Access option is used, up to 25 Account IDs can be selected – enter IDs or use search and select. If user chooses to select an entire hierarchy, they may select up to 25 hierarchies.
- Users have the option to either ‘Export to Email’ or ‘Export to Excel’. If a default email tool identified when the ‘Export to Email’ option is used, emails exported to email tool appear in the BCC recipient field of a new, blank email.

The screenshot shows the 'Email Center' interface. At the top, it says 'Create an Email Recipient List' and 'Choose how you would like to create an email list to send messages to your recipients.' Below this is a dropdown menu labeled 'Select recipients by' with 'Account Access' selected. Underneath is the 'Account Access' section, which includes a search icon and a search box, and a 'Cardholder Account ID' input field. There is a link for 'Add Cardholder Account ID' and a note that '25 or fewer Account IDs may be entered or selected at a time.' A search results area shows 'No Results Selected'. At the bottom, there are three buttons: 'Back', 'Export to Email', and 'Export to Excel'. A small note at the very bottom states: '*A default email program on your system must be assigned in order to use Export to Email. Note: Messages sent from your organization are solely the responsibility of the sender.'

Account Unique Identifier

A 16-digit account identifier has been added to Access Online to assist in identifying accounts as account number masking expands throughout the system and reports.

Account Administration - adjustments to increase usability

- Section validation for required fields – only the specific section being maintained will be validated for missing required fields
 - For example, a missing email address or invalid DAC will no longer cause an error message when a user submits a credit limit request or closes an account.
- The Next button has now been enabled (even if required values have not been populated), validation errors will direct users to the missing information (see *example to the right*).
- Search for account by individual name values – first name, last name
- User can save preferences for display of search results in the Find Account Sort Options.
- Users can now expand or hide all areas of an account profile in one click with the Show All/Hide All Optional Field link(s).
- Certain Optional fields have been moved out of the collapsed optional fields areas and into main data entry areas:
 - Organization Name, Optional 1, and Optional 2 in Account Owner’s Information
 - Single Purchase Limit and Cash Withdrawal Limit in Authorization Limits
- Buttons for leaving an Account Profile have now been more clearly labeled.
- Organization Name, Optional 1, and Optional 2 fields have been moved to the cardholder account “banner” area for increased visibility. The fields will still be controlled by Account Owner’s Information (Demographics) entitlements.

Transaction Management History

The ability to search for and edit transactions went from 6 cycles to 12 months plus current open cycle.

Email Address Restrictions (client controls)

Hotmail, Gmail, Yahoo and other personal email types can decrease your information security. Increase security for system communications by adding restrictions on the email addresses allowed in the system.

Example: Restrict to not allow *.com* or only allow *.org*

Account, User, Point of Contact and Alert emails will only allow the email types specified for the system.

Account Creation Templates

Ability to create Cardholder Account templates with shared information and then apply them when setting up new accounts.

- Up to 25 templates can be added per hierarchy, all users with access to the templates in a hierarchy can use or modify the template.
- To use the template during account setup, select the product and hierarchy, then on step 2, choose the template to apply the data.

The image shows two screenshots from the Account Administration system. The top screenshot, titled "Cardholder Account Templates", displays a search interface for templates. It includes a search bar with the text "Declining Balance - 7129" and a "Search Templates" button. Below the search bar is a table of results with columns for Template Name, Description, Date Modified, and Modified By. The bottom screenshot, titled "Create New Account", shows a multi-step process. Step 2 is highlighted, showing a "Select" dropdown menu and an "Apply Template" button. The interface also displays fields for Product (Declining Balance), Processing Hierarchy (Show All Hierarchy Names), Managing Account, Managing Account ID, Managing Account Name, and Physical Card.

Hierarchy Naming

Added the ability to name hierarchies, then use the name to search for accounts and display the names throughout the system

- Users have the ability to search for Processing and Reporting hierarchies by name and hierarchy names will be returned in the search results.
- To add/edit hierarchy names, users must have the "Manage Client Controls" and "Manage Hierarchy Names" functional entitlements. Contact your Account Coordinator or Relationship Manager if your organization would like to utilize this feature or load hierarchy names into Access Online.
- Search for the hierarchy, then click the link to Enter a Name for [Processing Hierarchy]
- Type name for the hierarchy levels you wish to display in Access Online, and click Save.
- Hierarchy names allow up to 15 alphanumeric characters including spaces and these special characters:
 - ! @ # \$ % ^ * () _ - + = | ~ ` [] { } ; : ' " , . / \ ?
- The process is the same for the Reporting Hierarchy level naming.
- The Hierarchy names will display on the Account Profile by clicking on Show All Hierarchy Names.
- Hierarchy names can be utilized to search for hierarchies and can be viewed in the search results by clicking the Show All Hierarchy Names link.
- If your organization does not want to enable the client controls area then a file based upload process exists to add hierarchy names to the system.

The image shows a screenshot of the "Processing Hierarchy Names" configuration page. It is divided into two steps. Step 1, "Choose Processing Hierarchy", includes a search bar and a table with columns for Bank, Agent, and Company. Step 2, "Enter a Name", shows a table with columns for Bank, Agent, and Company, where users can enter names for each level. The bottom of the page shows the breadcrumb "System Administration > Client Controls > Processing Hierarchy Names".

Payment instruction expiration notification

Users can enable an automatic payment instruction expiration notification sent 15 days and then again 5 days before the payment instruction expiration date, if the payment is not at least 90% fulfilled.

- This email will be similar to the email sent after creating a payment instruction. It can be configured at a system wide level to go to all original recipients, just the merchants, just those CC recipients on the original instruction email, or specified recipients on the CSI record.

Payment Plus 199 days expiration limit change

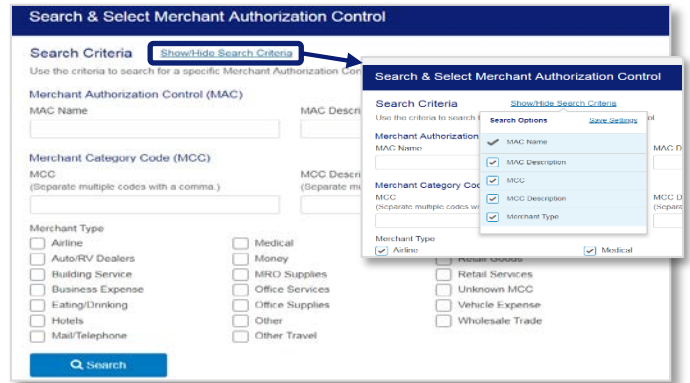
Previously, when a user entered an expiration date greater than 365 days in the future, they would receive an incorrect error message: "The 'Expiration Date' must be a date greater than today and less than 199 days from the Create Date."

- Payment Instruction and Payment Request maximum expiration days limit have been changed from 199 days limit to 365 days.

Merchant Authorization Control Search and Select

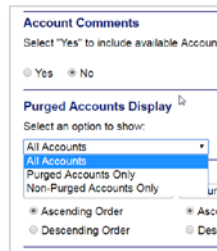
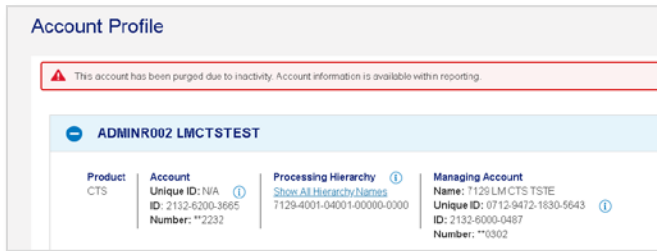
Increased the usability of the search and select area of Merchant Authorization Control templates by:

- More search options available: Merchant Category Code (MCC), MCC description and Merchant Type, customize & save options
- Adding intelligent best match results display
- More informative MCC descriptions in results with a show/hide option in search criteria and results to save space on the page



Purged Account Identifier

When attempting to access a purged account, a new error message will appear identifying the account as purged. Users will also be able to filter for purged accounts within the parameter page of the Account List report and two new columns have been added to the report to identify purged accounts.



	Purged Account	Purged Date	Client Name
ccount			AdminR 7129
ccount			AdminR 7129
ccount			AdminR 7129
ccount			AdminR 7129
ccount	Purged		AdminR 7129
ccount			AdminR 7129
ccount	Purged	2018/04/10	AdminR 7129
ccount	Purged	2018/05/08	AdminR 7129
ccount	Purged		AdminR 7129
ccount			AdminR 7129