

eZCard User Guide

Reference Guide: User Guide

Treasury Services

844-684-0917

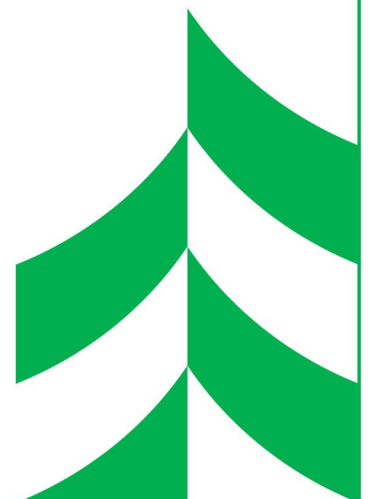


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Getting Started

Enrolling

To register for eZcard, go to <https://www.associatedbank.com/>

1. In the upper right-hand corner, click **Sign in**.
2. Choose Commercial
3. In the dropdown menu, select eZcard and click **Sign In**.
4. Once you have been redirected to the **eZcard** site, click **Enroll Now**.

Note: The card must be activated to complete enrollment.

5. Enter your credit card number and click **Begin Enrollment**.

6. Enter the **Name** on the card and **Card Expiration Date** and click **Next**.

7. Choose a **Username** and **Password**. Enter and re-enter your **Email Address**. Create a **Nickname** for your credit card. Once complete, click **Enroll Now**.

Note: The username is case-sensitive. Passwords must be different from the username

and cannot contain spaces. Passwords must be between 8 to 20 characters in length and must not match the previous ten passwords. Passwords must contain at least one number, one special character and one lower-case character.

8. Select four different **Security Questions** and provide an answer for each. Once completed, click **Finish**.

Step 3. Complete Security Questions 🔒

Your security is important to us

Question 1

If you could be a character in any novel, who would you be? ▼

.....

Question 2

What is your favorite word? ▼

.....

Question 3

Where were you on New Year's in 2000? ▼

.....

Question 4

Other than your immediate family, who would you call first if you won the lottery? ▼

.....

Finish

Forgot Username

1. Click **Forgot your username?** located under the Username field.

Log In to Your Account ?

Username 🔒

Username

[Forgot your username?](#)

Log In

Don't have an account? Register for online access to your account so you can:

- Analyze your spending
- Review your statements
- Pay bills online

Enroll Now

2. Enter your credit card number and click **Begin Forgot Username**.

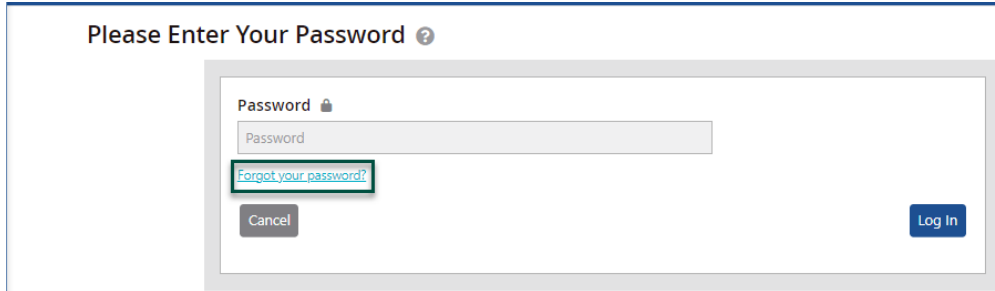
3. Enter your **Name** as it appears on the card and your Card Expiration Date and click **Next**.

4. You will receive an email from noreply@ezcardinfo.com providing your username. Please check your Spam or Junk folder if you do not see this email in your inbox.

Forgot Password

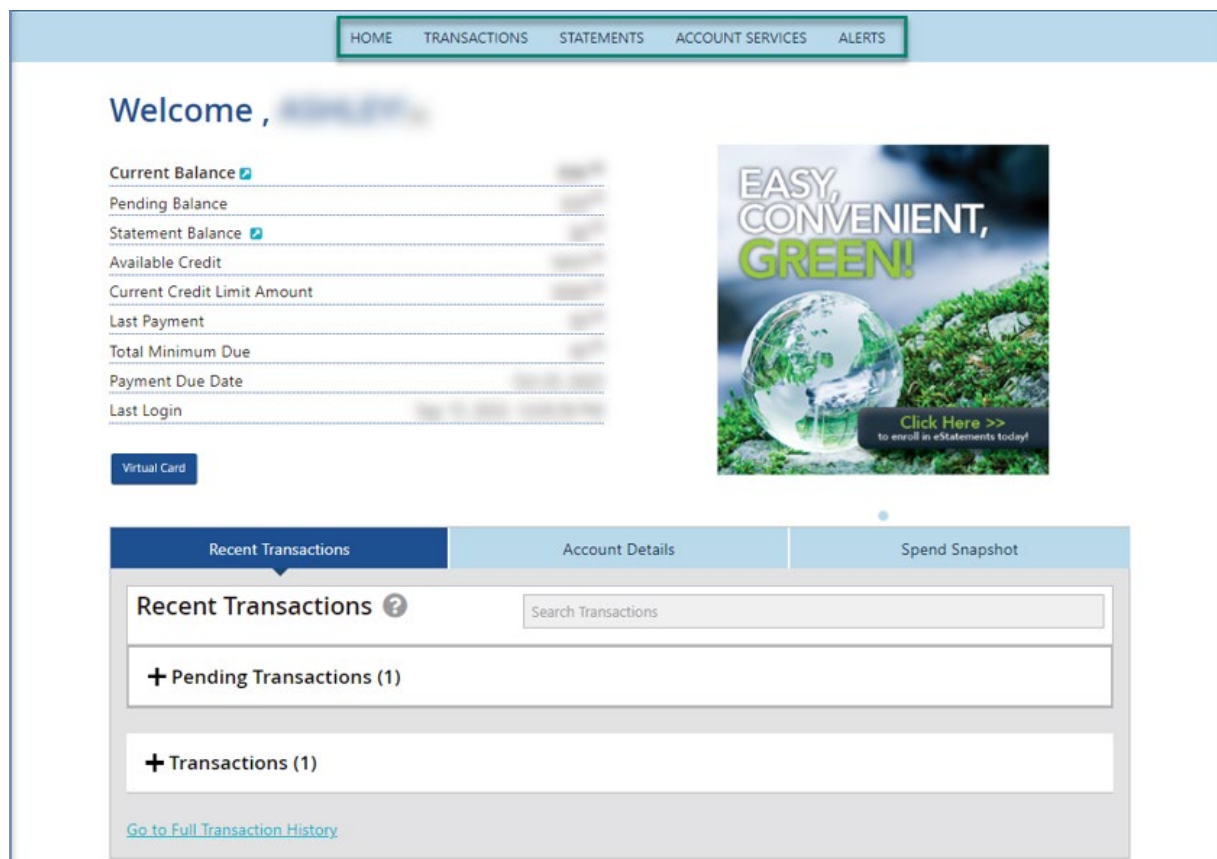
1. Enter your Username and click **Log In**.

2. Click **Forgot your password?** located under the Password field.

A screenshot of a web form titled "Please Enter Your Password" with a help icon. Inside the form, there is a "Password" label with a lock icon, a text input field containing the placeholder text "Password", a link "Forgot your password?" with a red border, a "Cancel" button, and a "Log In" button.

3. You will receive an email from noreply@eZCardinfo.com providing you with a temporary password. Enter the temporary password within the Password field and click **Log In**.
4. On the following page, enter the new password within the **New Password** and **Re-Enter Password** fields and click **Submit**.
Note: Passwords must be different from the username and cannot contain spaces. Passwords must be between 8 to 20 characters in length and must not match the previous ten passwords. Passwords must contain at least one number, one special character and one lower-case character.

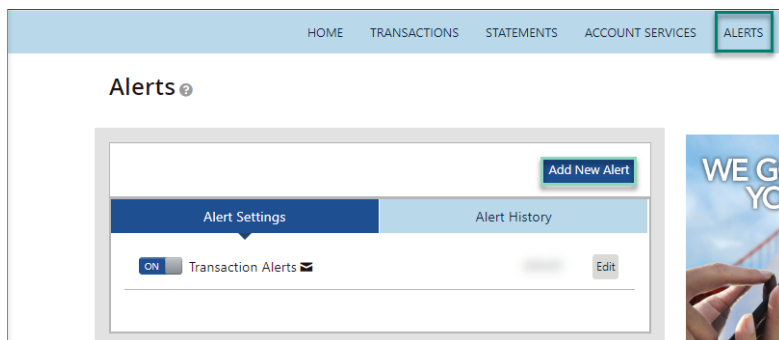
Home Page Overview



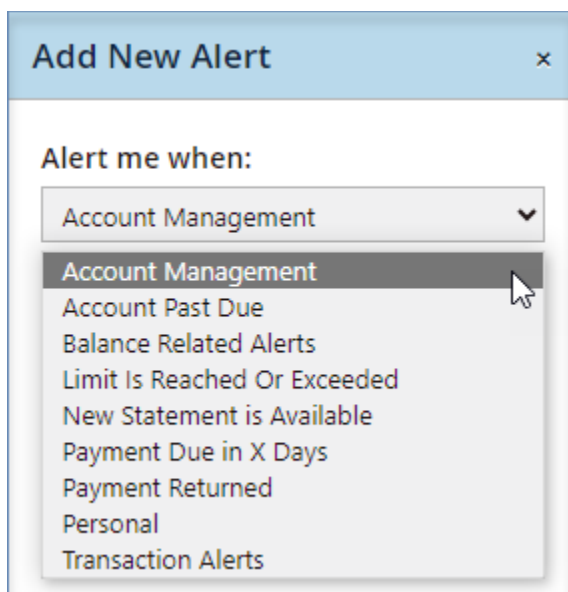
Creating Alerts

Creating alerts helps you proactively monitor your credit card transactions and account balances, stay on top of payment due dates and receive customized reminders and notifications tailored to your preferences.

To set an alert, select **Alerts** from your **Home** page and click **Add New Alert**.



1. The **Add New Alert** section will be displayed on the right-hand side of your screen. Click the **Alert me when** dropdown and select the **Alert** type.

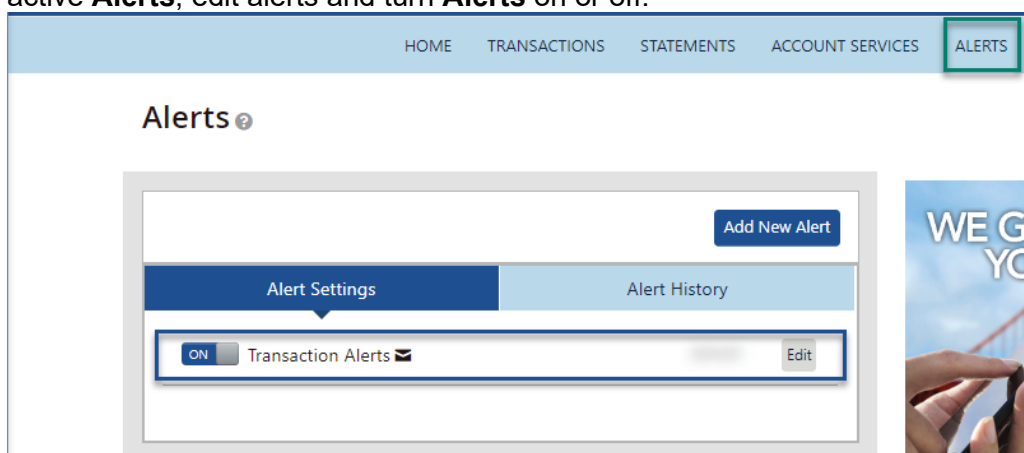


Add New Alert ×

Alert me when:

- Account Management
- Account Past Due
- Balance Related Alerts
- Limit Is Reached Or Exceeded
- New Statement is Available
- Payment Due in X Days
- Payment Returned
- Personal
- Transaction Alerts

2. Once the **Alert** type is selected, complete additional questions if applicable, confirm the email on file and click **Save Alert**.
3. As **Alerts** are created, they will appear within your **Alert Settings** section. You can view active **Alerts**, edit alerts and turn **Alerts** on or off.



HOME TRANSACTIONS STATEMENTS ACCOUNT SERVICES **ALERTS**

Alerts ⓘ

Add New Alert

Alert Settings Alert History

ON Transaction Alerts ✉ Edit

WE GO YOU

Online Account Services

Change Password

1. To change your existing password, go to **Account Services** and select **Change Password**.

2. On the following screen, enter in your **Current Password**, **New Password** and confirm using the **Re-Enter Password** field. Once completed, click **Submit**.

3. Once submitted, you will be redirected to your **Account Services** screen. You will receive email confirmation of the changes made.

Update Contact Information

1. To update your Account Nickname, Address, Phone Number and Email Address, go to **Account Services** and select **Contact Information** from the **My Profile** section.

The screenshot shows the 'Account Services' page with a navigation bar at the top containing links for HOME, TRANSACTIONS, STATEMENTS, ACCOUNT SERVICES (highlighted with a red box), and ALERTS. The main content area is titled 'Account Services' and contains four sections: Messages (with a 'View All' link), My Profile (with links for 'Change Password', 'Contact Information' (highlighted with a red box), and 'Disable Online Access'), Account Management (with a 'Dispute History' link), and Help (with a 'Frequently Asked Questions' link). On the right side, there are sections for 'Account Disclosures' (with an 'Agreements' link) and 'Alerts' (with links for 'Create New Alert' and 'Current Alerts').

2. The **Account Nickname** is updated by clicking **Edit** located to the right of your **User Nickname**.

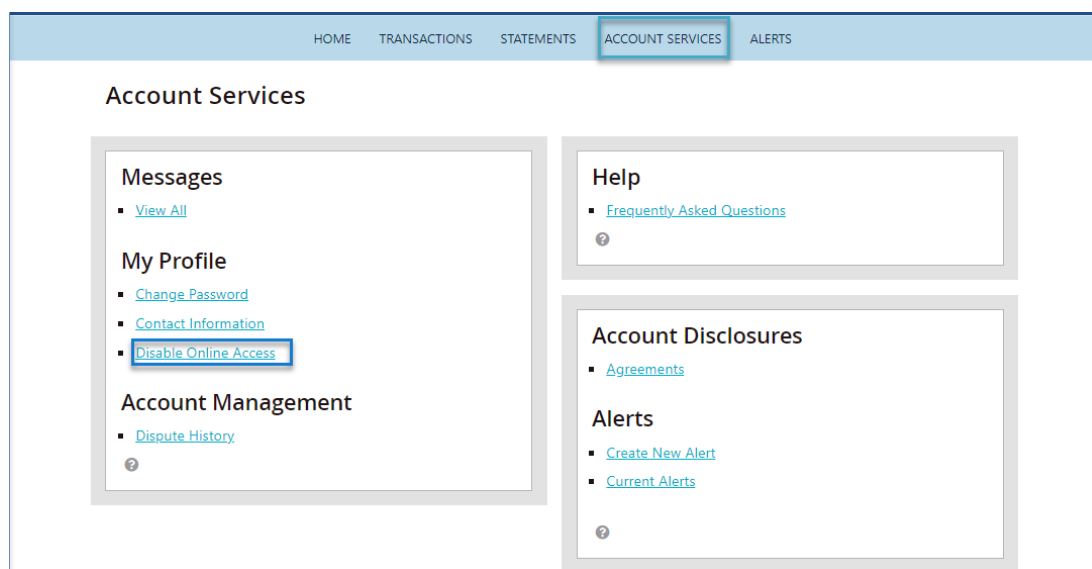
The screenshot shows the 'My Profile' page under the 'Account Services' menu. The breadcrumb trail is 'Account Services > My Profile'. The page is divided into three main sections: 'Name on Account', 'Notification Preferences', and 'Contact Information'. The 'Name on Account' section includes fields for 'Cardholder Name' and 'User Nickname', with an 'Edit' button to the right of the 'User Nickname' field. The 'Notification Preferences' section includes fields for 'Email Address' (marked as 'Confirmed') and 'Phone 1', with 'Add New Email' and 'Add New Phone' buttons below them. The 'Contact Information' section includes fields for 'Mobile Phone', 'Day Phone', 'Evening Phone', 'Other Phone', 'Primary Address', and 'Statement Address'.

3. Enter the new **User Nickname** and click **Save**.
4. **Contact Information** can be updated by clicking **Edit Information** located at the bottom of your Contact Information section.
5. Use the radio buttons to select what information you would like to update: **Change Address**, **Change Phone** or **Change Address and Phone**.

6. Once an option is selected, additional Address and/or Phone Number fields will expand so you can make necessary changes. Once entered, click **Save Information**.
Note: The **Primary Address** affects your **Billing Address**. The **Statement Address** will be used when you want your statements mailed to an address other than your Primary/Billing address on file. To enter a foreign address, toggle to **Foreign Address**.
7. Email Addresses are used to send cardholders notifications such as Fraud Detection, Alerts or Announcements. To add an **Email Address**, click **Add New Email** located under the **Notification Preference** section.
8. Enter the email address in and click Save Information.

Disable Online Access

When a credit card is closed permanently, the online access to eZcard is disabled. However, if the profile needs to be disabled before that, you may disable your profile by going to **Account Services** and selecting **Disable Online Access**. To confirm you would like to **Disable** your online access, enter your **Password** and click **Submit**.



Add New Cardholder Account

If you would like to request a new or secondary card, you will need to reach out to your Administrator to do so.

Credit Limit Increase

If you would like to request a Credit Limit Increase, you will need to reach out to your Administrator to do so.

Card Replacement

In the event you need a card replacement (same card number) due to a damaged card or name change, you may submit your request with your Administrator(s) or by calling the number on the back of your card.

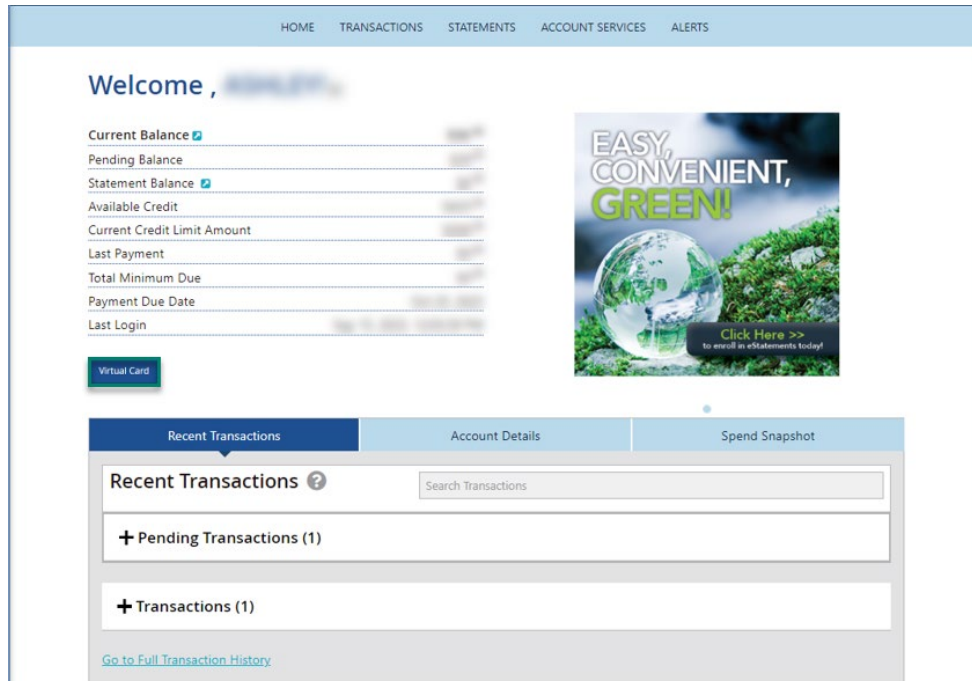
Close An Account

In the event you need to close your card, you may submit your request with your Administrator(s) or by calling the number on the back of your card

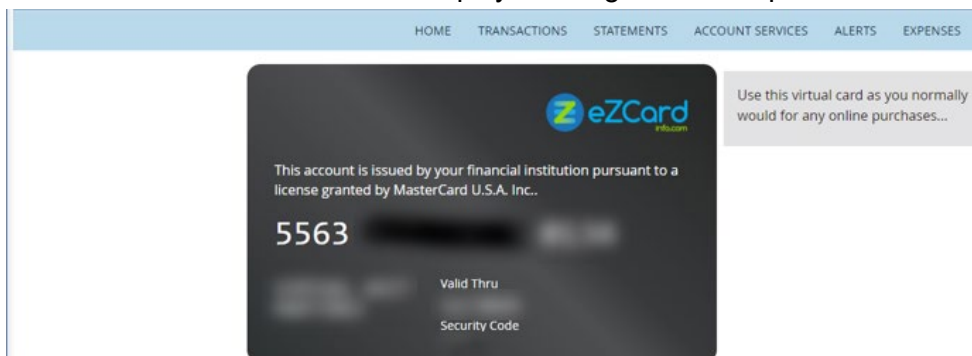
Viewing a Virtual Account Number

Follow the steps below to access your Virtual Card.

1. Log into eZCard.
2. On the home page, click on **Virtual Card**.



3. The full card number will be displayed along with the Expiration Date and Security code.



File a Dispute

If you do not recognize a transaction, did not receive an item or believe that a transaction does

not belong to your account, the transaction may be disputed by filing a transaction dispute claim.

Note: A *Transaction Dispute claim* or *status of a Transaction Dispute claim* can also be filed or inquired via phone by calling the number on the back of your card.

All dispute claims must be received within 60 days of the statement closing date. For company billed programs, do not file a claim under the billing account. You must file the claim under the specific cardholder account. Filing a claim under the billing account will result in a delay and require you to fix your claim submission.

1. When reviewing **Transactions**, you may click the **hyperlink** of the transaction for additional transaction information.

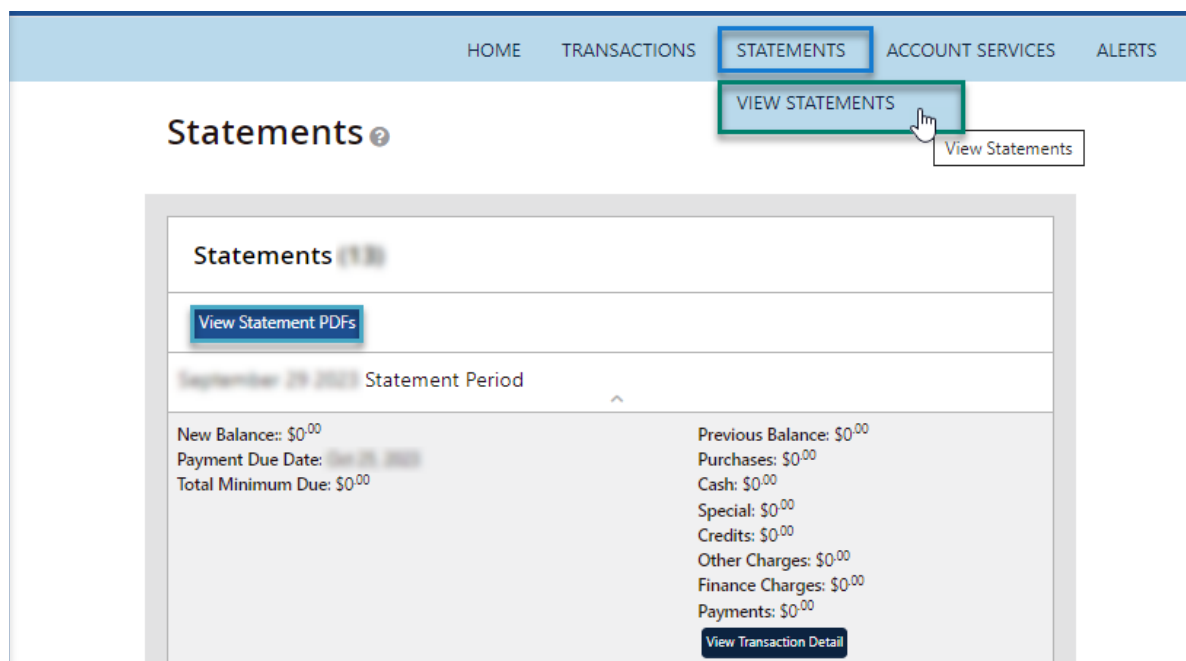
2. If you've determined that an item was not authorized or needs to be disputed, click on **Dispute this Charge** located in the additional information section.

Dispute History

To view dispute history, go to **Account Services** and select **Dispute History**. Dispute History will display all Disputes submitted within the last 90 days.

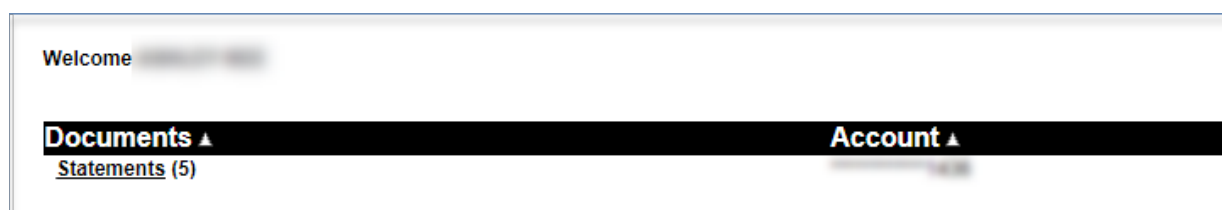
Statements

1. To view PDF statements, go to **Statements** and select **View Statements**. All your available PDF statements will be displayed, up to 24 months.
2. Click **View Statement PDFs** to view.



Note: A statement will not generate if the statement period had no balance due or no transactions processed.

3. You must accept pop-ups for this site to view statements. If you need additional history not located within eZCard, please contact us directly at ts@anbank.com for additional assistance.
4. The following page will display how many statements you have available to view. Click on the **Statements** link located under **Documents** to populate your PDFs.



5. Use the **Date** links located on the right-hand side of your screen to select different statements.

Exporting

Through eZcard, you can export transactions to CSV, QuickBooks, Quicken and Tab files.

1. Go to Transactions and select **Search Transactions**.
2. Modify your search filters.
3. Choose your **Export Results** Format located on the right-hand side of your screen upon clicking **Choose Format**. The download begins immediately.

Transactions

— Saved Searches ?

— Filters ?

Time Period

All History →

Categories

No Category Filter Set →

Amount

All Amounts →

Order By

Date ↓ →

☐ Group Results by Category

Save this Search

Export Results

Choose Format →

[Go to Spend Analyzer](#)

Search Transactions

— Transactions (12)

Date	Description	Amount
01/15/2020	ATM Withdrawal	\$100.00
01/15/2020	ATM Withdrawal	\$100.00
01/15/2020	ATM Withdrawal	\$100.00
01/15/2020	ATM Withdrawal	\$100.00
01/15/2020	ATM Withdrawal	\$100.00
01/15/2020	ATM Withdrawal	\$100.00
01/15/2020	ATM Withdrawal	\$100.00
01/15/2020	ATM Withdrawal	\$100.00
01/15/2020	ATM Withdrawal	\$100.00
01/15/2020	ATM Withdrawal	\$100.00
01/15/2020	ATM Withdrawal	\$100.00
01/15/2020	ATM Withdrawal	\$100.00

Payments

Currently, the Payments feature is only available to Individually Billed programs. From the **Payments** section, you may **Manage Payment Accounts**, **Make a Payment** or set up **Recurring Payments**.

Manage Payment Accounts

Before you can process a one-time payment, you must add a **Payment Account**. **Manage Payment Accounts** allows you to set up multiple checking or saving accounts to be used as **Payment Accounts** to pay your bill online. You can create an unlimited number of **Payment Accounts**. Once a **Payment Account** is created, it can be used immediately to make an online payment.

1. To create a Payment Account, go to **Payments** and select **Manage Payment Accounts**.

- Click Add a Payment Account.

- Select the **Account Type** from the drop-down box and click **Next**.

- Provide all account information, including Name on Account, Financial Institution Name, Account Number and Routing Number.
Note: After entering the Account Number and Routing Number, a pop-up page will display, asking you to **Confirm the Account Number and Routing Number** by re-entering it. Once entered, click **Verify**.
- Create a **Nickname** for the Payment Account, then click **Next**.

Add a Payment Account

Account Type | **Account Info** | Verify | Confirmation

Step 2 of 4: Provide the account information ?

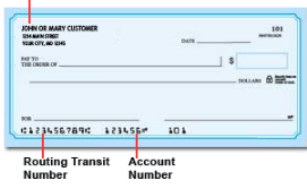
Name on Account

Financial Institution

Account Number

Routing Number

Account Nick Name



6. The following page will have you **Verify your Information**. Once reviewed, if everything is correct, click **Create Account**.

Add a Payment Account

Account Type | Account Info | **Verify** | Confirmation

Step 3 of 4: Verify your information ?

Account Type: Checking

Financial Institution:

Account Number:

Routing Number:

Account Nickname:

7. Confirmation of the **Added Account** will be displayed. Click **Close and Make Payment** to continue.

Make A Payment

The one-time payment feature allows individually billed program cardholders to schedule one or more online payments for a current or future payment date up to the current balance. Anything greater will need to be processed by the credit card team if the payment is debiting an Associated Bank account which must contain your administrator's approval. Once the payment is made, the payment amount is automatically deducted from the designated account. Additional questions can be addressed at 844-684-0917.

1. To make a payment, go to **Payments** and select **Make a Payment**.

2. Choose your **Payment Account** from the **Payment Account** drop-down and click **Next**.

3. Select the appropriate payment radio button for your payment choice of **Minimum**, **Current Balance**, **Statement Balance**, **Last Payment** or **Other** Amount. If **Other** is selected, enter the amount you wish to pay. Click **Next**.

[Payment Summary](#) > Make a One-Time Payment

Account
Amount
Date
Verify
Confirmation

Step 2 of 5: Choose a payment amount ?

☐ Minimum Due:
☐ Current Balance:
☐ Statement Balance:
☒ Last Payment:
☐ Other Amount:

Pending Payments
Remaining Balance
Memo:

Cancel
Back
Next

4. Select the **Payment Date** of your choice and click **Next**.

[Payment Summary](#) > Make a One-Time Payment

Account
Amount
Date
Verify
Confirmation

Step 3 of 5: Choose a payment date ?

Payment Due Date:
Today's Payment:

No confirmed email addresses were found for this alert. To confirm your email address go to your contact information under account settings and confirm your email address.

CAUTION!!

Leaving the payment from this step shall cancel the payment you are executing and the payment will have to be performed from the beginning to complete.

Cancel
Back
Next

5. Verify that the payment information you have selected is correct. If so, click **Make a Payment**.

[Payment Summary](#) > Make a One-Time Payment

Account	Amount	Date	Verify	Confirmation
Verify Information and Make Payment ⓘ				
Account: XXXX-XXXX-XXXX				
Pay From:				
Payment Amount:				
Pay on:				
Date Scheduled:				
Regulation E Disclosure Statement: By clicking on the "Make a Payment" button, you hereby authorize a debit to your Checking account in the amount of as payment to your Credit Card account number XXXX-XXXX-XXXX. The debit will appear on your account statement as a Payment. Be sure to click "Make a Payment" button. If you forget, your Checking account will not be debited and your payment will not be applied to your credit card balance.				
Authorization and Sign Statement: I hereby electronically consent to and authorize by this writing an electronic funds transfer in the amount of from the foregoing account in payment to my Credit Card account number XXXX-XXXX-XXXX. By clicking on the "Make Payment" button I subscribe my electronic signature to the funds transfer authorization.				
Cancel		Back Make A Payment		

6. The following page will advise that the payment has been submitted. Click **Close**.

Note: Once payment has been processed, it may be canceled before 5 p.m. ET by going to Payments, selecting Payment Summary, and clicking Cancel.

Once the payment has been canceled, it will change from Pending to Canceled.

Recurring Payments

Cardholders under individually billed programs have the option to set up a Recurring Payment Plan. To do so, follow the following.

1. Go to **Payments** and select **Manage Recurring Payments**.

HOME	TRANSACTIONS	PAYMENTS	STATEMENTS
Welcome , Peter			
Current Balance ⓘ		PAYMENT SUMMARY	
Pending Balance		MANAGE PAYMENT ACCOUNTS	
Statement Balance ⓘ		MAKE A PAYMENT	
Available Credit		MANAGE RECURRING PAYMENTS	
Current Credit Limit Amount			
Last Payment			
Total Minimum Due			
Payment Due Date			
Last Login			
Pay Bill			

2. Choose your payment account from the **Payment Account** drop-down and click **Next**.

[Payment Summary](#) > Recurring Payments

Account
Amount
Date
Verify
Confirmation

Step 1 of 5: Choose a bank account ?

Or [Add a New Account](#)

Payment Instructions:
You can set up a recurring payment plan so that your payment is automatically paid each month. You can only have one active plan set up on your account. You must choose between the Minimum Payment due or Statement Balance Due payment amount options. Payment Account Notice! Please be sure to verify your payment account details before submitting your payment. If necessary, you can setup a new payment account.

Cancel Plan
Next

3. Select the appropriate radio button for your recurring payment choice of **Minimum**, **Statement Balance** or **Fixed Amount**. Click **Next**.

[Payment Summary](#) > Recurring Payments

Account
Amount
Date
Verify
Confirmation

Step 2 of 5: Select the amount to be paid each month ?

☒ Minimum Due:
☐ Statement Balance:
☐ Fixed Amount:

Cancel Plan
Back
Next

4. Select when you would like your recurring payments to **Start** and how many days before the **Due Date** it should be processed monthly. Click **Next**.

[Payment Summary](#) > Recurring Payments

Account
Amount
Date
Verify
Confirmation

Step 3 of 5: Choose start and payment dates ?

Payment Plan Start Date

Payment Date 24 Days before Due Date

Cancel Plan
Back
Next

5. Verify that the recurring payment information you have selected is correct. If so, click **Save Plan**.

[Payment Summary](#) > Recurring Payments

Account	Amount	Date	Verify	Confirmation
Step 4 of 5: Verify payment information and confirm				
Account: XXXX-XXXX-XXXX- Pay From: Plan Type: Min Payment Due Days before Due Date: 24 Payment Amount: Start On: Regulation E Disclosure Statement By Clicking on the "Set up Payment Plan", you hereby authorize Min Payment Due debits to your Checking account in the \$0.00 as payment to your Credit Card account number XXXX-XXXX-XXXX. The debits will appear on your account statement as a payment. If you do not click the "Set Up Payment Plan" button, authorizing your ACH payment, your Checking will not be charged (debited) each month, nor will your payment be applied towards your credit card balance each month. Authorization and Sign Statement I hereby electronically consent to and authorize by this writing an electronic funds transfer in the amount of \$0.00, Min Payment Due from the foregoing account in payment to my Credit Card account number XXXX-XXXX-XXXX- By clicking the "Set Up Payment Plan" button I subscribe my electronic signature to the funds transfer authorization.				
Cancel Plan		Back Save Plan		

6. The following page will advise that your recurring payment has been added. Click **Close**.

Note: Only one recurring payment plan can be set up at a time. If you would like to cancel your recurring plan or create a different plan, go to **Payments** and select **Manage Recurring Payment**.