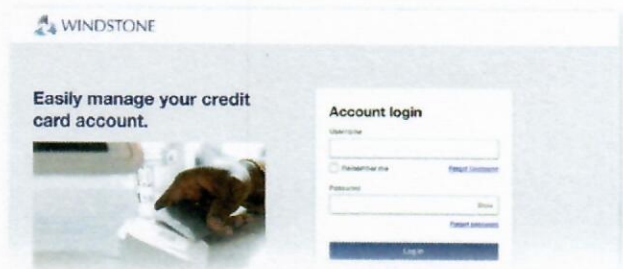


Business Online Account Management

This comprehensive account management site offers tips and information throughout, providing all the tools cardmembers need to maximize card features and benefits, and manage employee cards. The site empowers cardmembers to easily navigate features such as transactions and statements, alerts and notifications, lock/unlock card, spend analysis and much more.

Account login

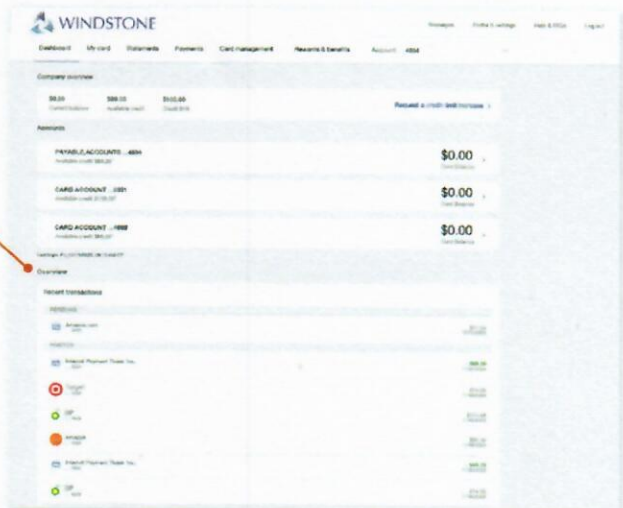
Account login offers cardmembers enhanced verification using Transmit Security and multi-factor authentication.



Dashboard

The **Dashboard** tab is available to Account Owners (AOs).

This tab allows them to view aggregate account balances with a combined ledger of recent transactions, as well as a dropdown menu next to the **Rewards & benefits** tab, which allows the administrator to switch between each account's detailed view.



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My card

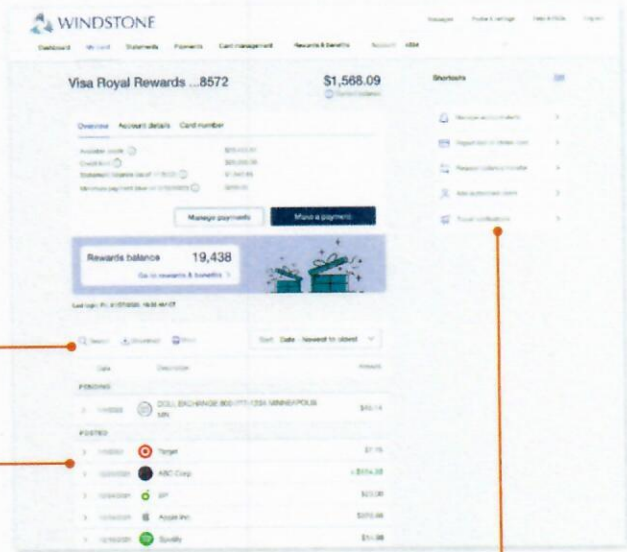
The **My card** tab gives cardmembers a clear, concise overview of their card, including:

- Available credit
- Credit limit
- Most recent statement balance
- Minimum payment due
- Due date

Cardmembers can search for specific transactions (up to 18 months of history) using keyword, transaction type, and date range.

The Activity section displays transactions with merchant logos and location details (where available).

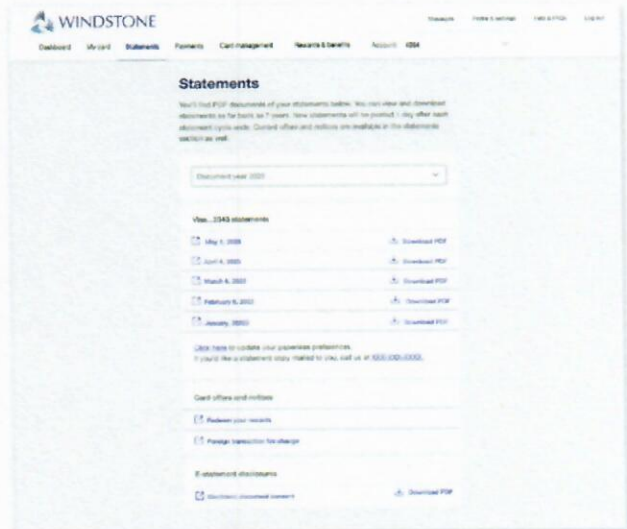
Along the right-hand side of the page, cardmembers can edit shortcuts to features or tasks they use frequently.



Statements

In the **Statements** tab, cardmembers can:

- Access up to seven years of statement history
- View and download PDFs
- Update paperless preferences to receive electronic statements
- Review offers, notifications and disclosures

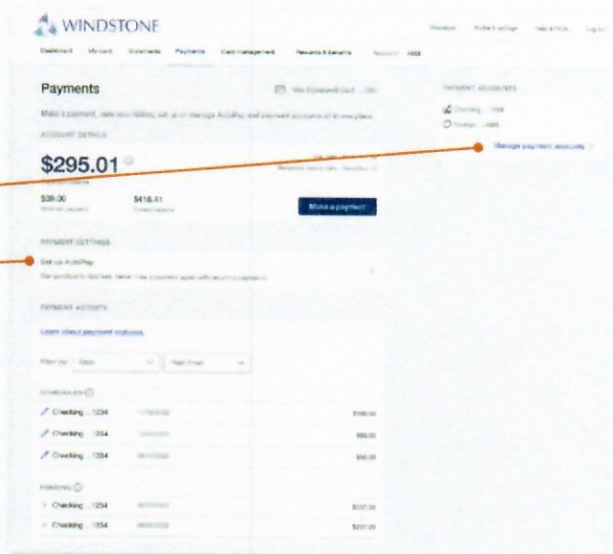


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Payments

The **Payments** tab provides cardmembers with account management tools such as:

- Easy-to-navigate calls to action
- Links to make payments
- Manage accounts by renaming as needed
- Useful filters
- Prominent link to set up AutoPay



Card management

The **Card management** tab is a one-stop shop for accessing tools and features such as:

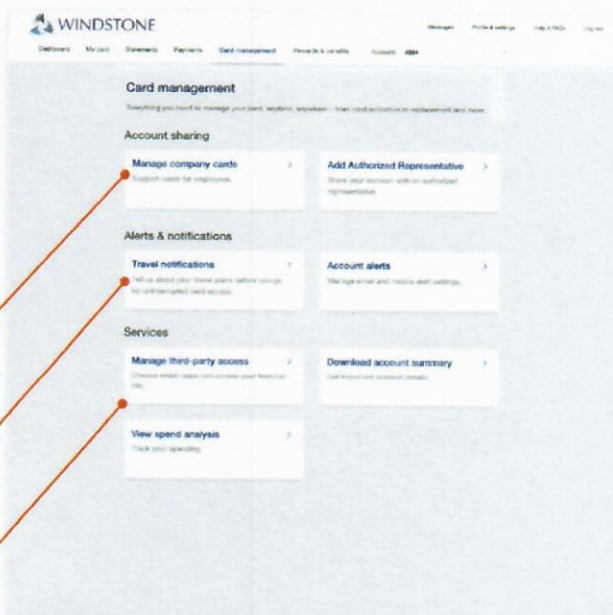
- Download account summary
- Card security
- Account sharing
- New cards
- Management of payment methods, notifications, Money Tracker and more

AOs can manage employee cards and appoint an Authorized Representative.

Cardmembers can activate their card when it arrives, utilize enhanced card security with the lock/unlock feature, and report their card lost or stolen if needed.

This tab also allows the cardmember to alert your financial institution that they'll be traveling.

Cardmembers can also make service requests, including: credit limit increases, balance transfers, or convenience checks. Account management tools give cardmembers the ability to view the account summary, track spending, and control permissions for apps that access a cardmember's financial information.



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Rewards & benefits

The **Rewards & benefits** tab highlights the value of their card rewards, with:

- Current rewards balance
- Recap of rewards earned during previous and current cycle and YTD total
- Rewards earned and redeemed on each net purchase

