

CWB Business Credit Card Portal User Guide

August 2024



*(Entering Ctrl + left click will take you to each section directly.)
(Ctrl + F will open a search field to help you find what you are looking for.)*

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OVERVIEW AND RESOURCES

CWB’s business credit card offering includes a U.S. dollar card, a low-rate card, and two rewards cards –that will meet a range of needs for businesses of different sizes and stages.

CWB credit cards have a cash back rewards program, premium benefits, and insurance for eligible cardholders along with:

- real-time employee card issuance,
- configurable spend controls,
- access to customized reporting and more!

The enhanced digital capabilities will help you better manage your account online.

This user guide assists and orients CWB Business Credit Card clients to the CWB Business Credit Card Portal and outlines the functionality within it.

HOW TO USE THIS GUIDE

Ctrl + left click - The topics in the Table of Contents is hyperlinked. Entering Ctrl + left click will take you to each section directly.

Ctrl + F – This will open a search box. Enter the topic in the search field and the results set will show you every instance of the search term in the document.

Quick Steps – Some sections within this Guide may have a “quick steps” section. This provides fast 1-2-3 steps with screen likenesses. Detailed instructions with screen shots are posted after the Quick Steps section for more information and assistance.

Navigation - Navigation within CWB Business Credit Card Portal is best done using:

Navigational arrows and buttons provided:



Not the browser buttons:



RESOURCES

Our experts can be reached at:



Email:

support@CWBbusinesscreditcards.com



Client Support

Monday to Friday (5AM – 8:00 PM Pacific and 8AM - 11:00PM Eastern)

Canada & USA: 1-877-252-4288 International (collect): 647-252-4216



[CWB Website](#)



CWB Relationship Manager or Banking Centre staff

GENERAL QUESTIONS

ACTIVATION

Once I have been approved, when do I get my card?

Your Digital Welcome Package provides you with immediate access to your new digital card. The Business Credit Card Portal allows you to access your credit card number, expiry and CVV number online – all the details needed to start making online purchases or add to your mobile wallet for in-person Point-of-Sale (POS) transactions. There's no need to wait for your physical card!

You will receive your new Physical Welcome Package and your physical card within 7-10 business days of receiving your Digital Welcome Package, depending on your location and Canada Post volumes.

What is included in my Welcome Package?

Your Digital Welcome Package, which is emailed to you, provides a link for you to log in to the online portal where you can access:

- your digital card,
- functionality to manage your account,
- your legal documentation such as Cardholder Agreement, Product Benefits Guide and other disclosure documents outlining interest rates and fees associated with your card as well as other information like minimum payments, grace periods and insurance coverage.

Inside your Physical Welcome Package, which is mailed to your business address, you will find your new credit card and welcome letter outlining how to activate your card and other important information about card usage.

How do I activate my new card?

Your Physical Welcome Package includes the activation URL. Navigate to the activation link where it takes less than 1 minute to complete the card [activation process](#).

You can activate your card online or by calling our [Client Support Team](#) and selecting option 2.

NOTE: activation is only required for your physical card – you don't need to activate to make purchases using your digital card information.

If one new card is activated, will all cards on the account automatically activate?

No, each cardholder activates their own card to protect the security for account and each cardholder.

CARD USAGE, PLATFORM FEATURES AND BENEFITS

REWARDS EARN

You earn rewards with the CWB Echelon Rewards Business™ and CWB Echelon Rewards+ Business™ Mastercard®.

With both cards, you - earn rewards by making purchases or by using your card through select retail partners through inCard and eShop offers with the CWB Rewards program.

How do I earn rewards on my CWB Business Credit Card?

You will earn rewards on every purchase you make with your CWB Echelon Rewards Business and CWB Echelon Rewards+ Business Mastercard. The base rewards rate is dependent on the type of CWB Business Credit Card selected.

What is inCard?

inCard offers are embedded directly into your credit card, meaning all you need to do is use your card at participating merchants in-store or online to earn the advertised points bonus.

What is eShop?

eShop offers are online only and can be accessed through the Rewards section of the CWB Business Credit Card Portal.

What are CWB Rewards powered by Brim and how does that increase the rewards I earn?

CWB has partnered with Brim to offer you more rewards when you use your CWB Business Credit Card to shop at select retailers and merchants both in person and online. Hundreds of different offers are available, including brands like Apple, Indigo, Lululemon, Avis, and Budget to name a few.

You can earn up to 30% back in points at these partners through the CWB Rewards program. All offers are accessible through the CWB Business Credit Card Portal.

All inCard and eShop offers displayed in the CWB Business Credit Card Portal represent the total points you will earn on an eligible partner transaction. inCard and eShop Rewards replace the base earn rate associated with your CWB Business Credit Card.

What do I have to do to opt into CWB Rewards powered by Brim?

Absolutely nothing! All merchant offers can be viewed or accessed through the CWB Business Credit Card Portal under the Rewards tab.

You will have access to inCard offers automatically, just by using your card. Partners with inCard offers include Amazon, Indigo, Sunwing, Avis, Budget, Contiki, Bloomberg, Hello Fresh and others.

To access eShop offers, log into your CWB Business Credit Card Portal and click on the partner/offer you want to take advantage of. You will be redirected to their e-commerce website, and you simply need to use your CWB Business Credit Card as the payment method at checkout. Partners with eShop offers include Apple, Lululemon, Nike, Patagonia, and others.

REWARDS REDEMPTION

How can I redeem points my business has earned?

You can redeem your rewards in two ways:

1. You can redeem as cashback under the “Make a Payment” button on the Dashboard. Choose the total amount of your accumulated rewards or choose a custom amount to redeem. The amount of your chosen points value will reduce your total balance due the following business day.
2. You can also redeem against specific transactions made in the past by clicking the '+' icon to the right of the transaction in the transaction listing. This means you can put your points towards specific purchases like a computer or a flight, making those transactions completely free! Your total balance due on your next statement will be reduced by the amount of that transaction you redeemed against.

Can anyone redeem points on the card?

Rewards points on the credit card account can only be redeemed by the Primary Cardholder or any Admin (Full Access) user.

What is the difference between the “earn rate” and the “redemption rate”?

The “earn rate” is the rate that rewards are earned on the card.

- CWB Echelon Rewards Business Mastercard earns 0.5% on ALL purchases. This means 0.5 points are earned for every \$1 spent.
- CWB Echelon Rewards+ Business Mastercard earns 1.5% on ALL purchases. This means 1.5 points are earned for every \$1 spent.

The “redemption rate” is the rate points are redeemed. For both rewards earning cards, 1 point is equal to \$0.01. Another way of saying this is for every 10,000 points; \$100 in value is received.

Is there a limit on the number of points I can accumulate and redeem?

There are no limits! You earn points on every eligible purchase and can redeem as many points as you want, at any time.

How long does it take for a point redemption to appear on my account?

You will see the points deducted in real time and the credit will be reflected in your account balance in approximately one business day.

INSTANT LOCK CARD AND BLOCK TRANSACTIONS

How can I lock my card if I misplace it?

If you misplace your card or are worried someone else is using it, you can instantly lock your card in the CWB Business Credit Card Portal. Primary and Admin (Full Access) are also able to lock cards of additional cardholders.

If you believe your card is permanently lost or stolen, please go to your My Card section on the CWB Business Credit Card Portal and request a new replacement card.

Lock your card immediately if you see any fraudulent activity on your account. Alternatively, you can call Client Support at 1-877-252-4288 to report your card as lost/stolen. Client Support will assist you in canceling your existing card and issuing a replacement card.

What is Lock Online or Lock Foreign?

You can customize your own security features on your card or the cards of additional cardholders. Lock online transactions when you know you will not be using your card for any e-commerce transactions. This protects against fraudsters attempting to use your card information online. Lock foreign transactions when you know you will not be spending in a foreign currency.

You can turn these toggles off and on as you continue to use your card – everything is in real-time so you can turn the lock off, make an online or foreign transaction, and then turn it back on again to better protect yourself. You will also be notified if a transaction is attempted when the card is locked.

Who can lock the cards of additional cardholders?

If you are a Primary Cardholder or an Admin (Full Access) user, you can lock the cards of additional users and customize how additional cardholders can spend on the account.

INSTALLMENT PAY

What is Installment Pay?

[Installment Pay](#) is a unique feature allowing you to divide purchases over \$500 into smaller monthly payments, making it easier to manage larger purchases.

Installment Pay may be spread over 3, 6, 12 months. Please refer to your Cardholder Agreement and disclosure statement for eligibility and terms and conditions.

Am I charged interest on installments?

No! Interest is not charged on purchases you pay over installments. Your monthly installment payments are the original purchase price divided by the number of months you have chosen to spread the installments over, plus a monthly processing fee of 1% of the original purchase price.

Is there a fee to set up an installment?

No! There is no set up fee, just a monthly processing fee on the installment which is 1% of the original purchase amount. This is charged monthly for the duration of the term.

How do I setup an installment?

Setting up an installment is done in the CWB Business Credit Card Portal, making it incredibly easy. Select an eligible* transaction under the Installments tab on the Activity page, choose a duration to install over and confirm. Primary Cardholders and Admin (Full Access) users can set up Installment Pay on an account.

*Installment pay cannot be used for restaurant or alcohol purchases and transactions must be over \$500.

How do I pay off my installments?

Your monthly installment payments and processing fee will appear on your monthly statement and will be reflected in your minimum payment for that billing cycle.

Can I pre-pay my installment plan?

Yes! Pay off your installment plan at any time by paying the full amount. You can also email support@CWBbusinesscreditcards.com to cancel your installment plan.

Can I cancel my installments?

You can cancel an installment plan at any time. Any unpaid installment balances will become due and owing as if they were ordinary purchases on the account. Please refer to the Cardholder Agreement for additional information.

Do I earn points on my installments?

Yes! If you have a rewards card, you will earn points on the original purchase.

How long can I install for?

Our installment plans range from 3, 6 and 12-months options. You choose the duration that best fits your needs.

How does Installment Pay affect my available credit?

When setting up an installment plan, your available credit will be reduced by the original purchase price and will increase as you pay your monthly installments.

MOBILE WALLET & CARDS

What Mobile Wallet can I add my credit card to?

You can add your CWB Business Credit Cards to the following Mobile Wallets: Apple Pay, Google Wallet, Samsung Pay, Fitbit Pay or Garmin Pay.

How do I add my credit card to a Mobile Wallet?

On your preferred device (Apple phone, Google phone, etc.), open the Mobile Wallet app or payment app to initiate adding your credit card to the wallet. Enter your credit card details into the wallet or payment app and click on continue. Accept the terms and conditions, and you will receive an SMS or emailed one-time passcode that you will insert into the wallet app or payment app when prompted. That's it! You can then begin using your card on any of the wallets listed above.

If you don't receive a passcode, please call Client Support at 1.877.252.4288.

NOTE: if you don't complete verification within 24 hours, you'll need to restart the process.

How do I use my card through a Mobile Wallet?

Using a Mobile Wallet is very similar to tapping your card/making a contactless purchase. Initiate the use of your Mobile Wallet on your device and then move your phone or device towards the contactless section of the point of sale.

Is there a limit on the amount I can spend through a Mobile Wallet?

CWB has not set a limit on the transaction amount you can pay using a Mobile Wallet on a CWB Business Credit Card. Some merchants do, however, restrict transaction amount, so it may vary from merchant to merchant. If there is a cap, most merchants set it at \$150-\$250.

Can I tap my card?

Yes, you can! All CWB Business Credit Cards are contactless, meaning you can tap your card instead of inserting your card and entering your PIN.

Is there a limit on the amount I can tap?

Yes, you can tap for any transaction up to \$250. If the transaction is above \$250, it will automatically prompt you to insert your card after trying to tap—it will not decline your transaction.

NOTE: The tap function cannot be turned off.

How do I set or change my PIN?

During online activation, you can set your PIN digitally. If you forget your PIN or need to change it as a security measure, you can do so in real time through the CWB Business Credit Card Portal.

Navigate to “Cardholders & Admins” section under “My Account” and click Change PIN. This will prompt you to enter your card number and allow you to change your PIN. Your card with your new PIN will be ready to use on your next transaction.

ADDING CARDHOLDERS

This functionality allows a Primary or Admin (Full Access) user to add and delete cardholders or administrators to the account in real time. Each cardholder immediately receives a welcome email with access to the CWB Business Credit Card Portal and their digital card.

How can I add an additional cardholder to the business account?

You can add up to a maximum of 15 additional cards to your account by going to “Cardholders & Admins” under the Account Management section of the CWB Business Credit Card Portal.

If more than 15 additional cards are needed on your account, you can subscribe to the CWB Business Pro Package which allows for unlimited cardholders.

NOTE: Applicable additional cardholder fees will apply.

How can I set or edit spend limits for the additional cardholders on my account?

You can set spend limits under the “Cardholders & Admins” section of the CWB Business Credit Card Portal. Each cardholder can have their own unique spend limit that resets at the end of each billing cycle.

Setting spend limits does not reduce the overall company credit limit, it just limits what cardholders associated with the business account can access of the total company credit limit.

Do I earn points on the spend of my additional cardholders?

Yes! If you have a rewards card, all transactions made by additional cardholders will earn the same number of points as if the Primary Cardholder made the transaction. All points accumulate up to the company level in the credit card account.

Can I track the transactions completed by my additional cardholders?

You will be able to see all transaction activity of your additional cardholders in the Business Credit Card Portal. The Primary Cardholder or Admin (Full Access) user can also filter by additional cardholder to track transactions on an individual level. The additional cardholder can only view their own transactions within the CWB Business Credit Card Portal.

PAYMENTS

How can I make a payment to my account?

Canadian dollar credit card payments can be made through the CWB Business Credit Card Portal using an Online Payment or AutoPay. You can also make a bill payment through your financial institution via online banking or in person.

US dollar credit card payments must be made through the CWB Business Credit Card Portal using Online Payment or AutoPay. USD Credit Card Payments should be made from Canadian USD bank accounts, or they may be rejected by the sending financial institution. If it is not rejected and a non-USD payment is made to your credit card account, foreign exchange rates may be charged by the sending financial institution.

How can I make a bill payment online?

We accept payments from all major Canadian financial institutions. Navigate to the bill payments section of your bank or credit union's online banking platform and search for "CWB Business Mastercard" as your bill payee. Once you add CWB Business Mastercard as your payee, enter your business credit card number under the account number section and type in the amount to be paid.

Payments made through the Bill Payment system take 2-5 business days to reflect in your account.

NOTE: A USD credit card payment cannot be made from a USD account through the Bill Payment system. Please make USD credit card payments through the Business Credit Card Portal.

Can I recall a payment made to my account?

If you've overpaid your account, please contact your Relationship Manager to request a refund.

Can I pay my USD card in USD funds?

Yes! A USD credit card payment must be made from a Canadian USD bank account via the CWB Business Credit Card Portal.

NOTE: A USD credit card payment cannot be made from a USD account through the Bill Payment system.

Can I set up an automatic payment to my account?

Yes! This is called AutoPay and you can set up an automatic payment for a minimum amount, fixed amount, or the total balance owing.

If you set up AutoPay to pay the full balance or the minimum payment amount due each month, your payment amount will automatically adjust to reflect these amounts.

If you make a mid-billing cycle ad hoc payment for an amount greater than your AutoPay amount, AutoPay will not run for that statement period.

Will my available credit limit change if I make a payment prior to the statement due date?

Yes, as you make monthly payments on your account, the available credit limit for the company and Primary Cardholder goes back up by that amount (minus any fees or other charges); this includes any payments you make prior to the payment due date. This does not, however, change the available credit for additional cardholders.

If you need to make credit available for additional cardholders mid-billing cycle, there are 2 options:

- Make a bill payment directly to the cardholder by using their 16-digit credit card number instead of the Primary card number, OR
- Make a regular payment to the Primary cardholder account and then increase the spend limit for the additional cardholder.

STATEMENTS

Will my statement show what is spent for each cardholder?

A Primary Cardholder or any Administrator can access account statements. This information can be filtered by individual users showing everything an authorized cardholder has charged for that period.

An authorized cardholder can access only their transactional activity and not any statement information.

Can I have electronic statements?

Yes, our primary delivery of statements is electronic. If you wish to opt for paper statements instead, you can update your preferences at any time via the Statements section under the Email notifications section of the CWB Business Credit Card Portal.

How am I notified when my statement is ready?

You will receive a link via email taking you to your monthly statement. It can also be accessed via the CWB Business Credit Card Portal at any time. In the Activity section, you can view and download your current statement as well as up to 40 previous statements.

Paper statements are sent at no cost should you choose this option. Please refer to the Disclosure Statement for a complete fee schedule.

ACCOUNT MAINTENANCE

Do I need to call Client Support to change the information on my account?

No, it's easy and safe to make changes to your account on your own via the CWB Business Credit Card Portal. You are always welcome to speak with one of our Client Support agents if you'd like help with your account or updating your information.

Here's a list of account settings you, as the Primary Cardholder or Admin (Full Access) user, can update or change within the portal:

- › Business address
- › Business industry
- › Contact information for cardholders
- › Monthly spend limits for cardholders
- › Travel notices
- › e-Statements or Paper Statement preference

Here's a list of settings all users can update or change within the portal:

- › Password to access the portal
- › Contact email
- › Contact phone number
- › PIN on your card
- › Email communications (opting in or opting out of various email notifications)
- › Setting travel notices

NOTE: changing your address in the CWB Business Credit Card Portal does not change the address within any other CWB systems. Please contact your Relationship Manager to assist you in changing your address throughout CWB.

It is a best practice to select the "Google" drop down address option when possible.

SECURITY & CREDIT

Credit Limits

How can I change my company credit limit?

Please contact your Relationship Manager at CWB or visit your local CWB Banking Centre. Our banking centre staff will be happy to review your request.

Can I change my access permissions?

You can't change the access permissions for a user. See the [summary of permissions](#) available to each user. The Primary Cardholder or Admin (Full Access) can assign a different role to a user.

FRAUD ALERTS

What are fraud alerts?

As you use your card, our system will automatically learn your spending behavior and habits. If there are certain transactions our system deems as potentially fraudulent, you will receive an alert. For

example: a transaction coming from another country, while all other transactions are made in Canada. We may block the transaction and alert you. This keeps your account safe and protects you from fraudulent attempts on your card.

What do I do once I receive an SMS or email fraud alert?

The SMS or email fraud alert will identify the transaction deemed high risk and include information such as the transaction amount, the merchant, and transaction date/time.

You can respond “Valid” or “Fraud” through the SMS alert or the email alert indicating whether you performed the transaction, or if it is fraudulent. If you respond Valid, you can continue to use your card unencumbered. If you respond Fraud, your card will immediately be blocked for future transactions.

If you do not respond within the allotted time frame, you may need to contact Client Support.

TRAVEL NOTICES

What are travel notices?

Within the Business Credit Card Portal, you can set travel notices whenever you are leaving for an international destination and will be using your CWB Business Credit Card. Setting a travel notice automatically updates our system.

NOTE: this does not mean your card will *never* be blocked for suspected fraud while a travel notice is in effect as there may be other factors indicating potential fraud.

How do I set a travel notice?

Travel Notices are set under the My Account section of the Business Credit Card Portal. You can choose a city or country and then identify the travel dates and confirm.

PERMISSIONS/ACCESS CHART

The following chart indicates the functionality of the credit card roles of Primary, Admin (Full Access), Admin (View Only), and Authorized Cardholder (additional cardholder).

An account must have either a Primary Cardholder or an Admin (Full Access) user.

	Primary Cardholder	Admin (Full Access)	Admin (View Only)	Additional Cardholder
Activate A New Card	Only their card			Only their card
Add Additional Cardholders	✓	✓		
Add New Admins	✓	✓		
Change Business Information	✓	✓		
Change PIN	Only their card			Only their card
Download Transactions	✓	✓	✓	Only their card
Enable CWB Business Pro Package	✓	✓		
Lock/Unlock Cards	✓	✓		Only their card
Set Travel Notices	✓	✓		Only their card
Look Up/View Accounts	✓	✓	✓	Only their card
Make Online Payment in the Portal	✓	✓		
Setup Autopay	✓	✓		
Receive Purchase Notifications	✓	✓		Only their card
Modify Additional Cardholder Spend Limits and other details	✓	✓		
Redeem Points	✓	✓		
Remove Admins & Cardholders	✓	✓		
Report Lost/Stolen Cards	✓	✓		Only their card
Set Up Accounting Software Integration	✓	✓		
Set Up Installment Pay	✓	✓		
Search Transactions	✓	✓	✓	Only their card
Statements – Change Delivery Options	✓	✓		
Access Statements	✓	✓	✓	
Update Personal Information	✓	✓	Only their own	Only their own
View Card Details	✓	✓	✓	Only their card
View Rewards Offers	✓	✓	✓	✓
View Individual Transactions	✓	✓	✓	Only their card
View Company Spend	✓	✓	✓	

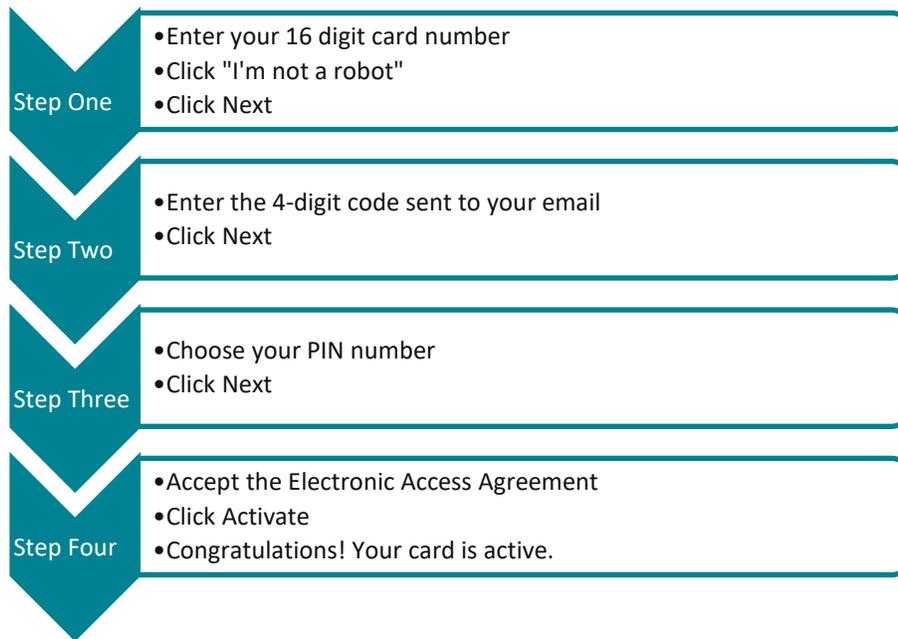
CWB BUSINESS CREDIT CARD PORTAL

CARD ACTIVATION

Instructions to activate a CWB Business Credit Card are available in your Physical Welcome Package.

The URL to activate is listed in the letter itself while the card carrier also has a scannable QR code. Each of these will take you to the card activation page.

Activation - Quick Steps



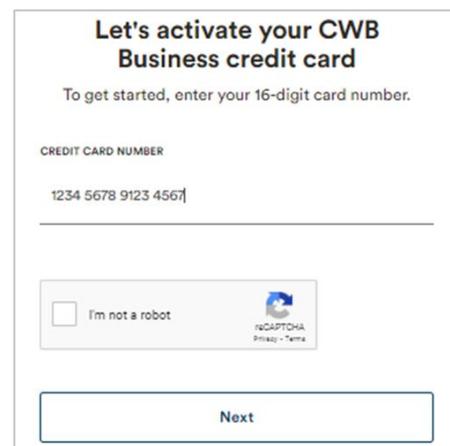
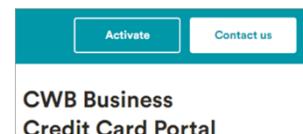
Activation – Detailed Steps

A cardholder can also access the Activation flow from the CWB Business Credit Card Portal login page.

Click **Activate**.

Step One: Enter your 16-digit credit card number.
Check "I'm not a robot"

Click **Next**.



Step Two: Enter the 4-digit email code you've been sent.

Click **Next**.

The screenshot shows the 'Verify your email' step. At the top, there's a progress bar with four steps: 1. VERIFY EMAIL (highlighted), 2. CREATE PASSWORD, 3. CREATE CARD PIN, and 4. REVIEW DETAILS. The main heading is 'Verify your email'. Below it, there's a message: 'To confirm that it's you, we've sent an email with a verification code to: [email address]'. There's a link for 'Didn't receive an email? We can send you a new verification code. For help, please call us at 1-866-940-4332'. Below this is a section 'Enter the 4-digit code' with four input boxes. At the bottom, there are 'Back' and 'Next' buttons. A 'Get In Touch' section at the very bottom includes a 'Find a branch/ATM' link, a 'Contact us' link, and social media icons for Facebook, Twitter, LinkedIn, and YouTube.

Step Three: Create your password for online access.

NOTE: this is only if you haven't already created your password when accessing your account via your Digital Welcome Package.

Click **Next**.

The screenshot shows the 'Create your password' step. The progress bar now highlights step 2. The heading is 'Create your password'. Below it, there's a message: 'Let's set up your password. Use this password to login to your account to monitor your transactions, manage your credit card details, as well as enjoy hundreds of brands and unique offers.' There are two password input fields: 'ENTER PASSWORD' and 'CONFIRM PASSWORD'. Below these fields, there's a section 'Your password must contain:' with four requirements: 'Minimum of 8 characters', 'At least 1 uppercase letter', 'At least 1 lowercase letter', and 'At least 1 special character'. Each requirement has a blue checkmark icon. At the bottom, there are 'Back' and 'Next' buttons.

Step Four: Set your PIN number. Your PIN number can be changed at any time within the portal.

The screenshot shows the 'Set up your PIN' step. The progress bar highlights step 3. The heading is 'Set up your PIN'. Below it, there's a message: 'Set up a 4-digit PIN which you will input for card purchases and ATM cash withdrawals worldwide.' There are two PIN input fields: 'ENTER PIN' and 'CONFIRM PIN'. Below these fields, there are two radio button options: 'Must be 4-digits' (selected) and 'Must not be easy to guess'. At the bottom, there is a 'Next' button.

Step Five: Accept the Electronic Access Agreement.

Click **Activate**.

The screenshot shows the 'Electronic access agreement' step. The progress bar highlights step 4. The heading is 'Electronic access agreement'. Below it, there's a section 'Part A: General' with two sub-sections: '1. Scope: This Agreement, as amended from time to time, governs your use of your Bim Account and applies when you access or use the Services, regardless of the technology you use to access the Services. Subject to Section 2, this Agreement replaces all prior agreements between you and us for your use of your Bim Account.' and '2. Other Agreements: This Agreement supplements any other existing and future written agreements that you have with us and any terms, conditions or disclaimers provided on our Website. For example, there are a variety of additional terms, conditions and disclaimers in other...'. At the bottom, there is a checkbox 'I acknowledge that I have read and agree to the electronic access agreement.' and 'Activate' and 'Back' buttons.

Congratulations! Your card is active.

You can navigate to the portal from this page.

The screenshot shows the final confirmation page. The heading is 'Your card has been activated!'. Below it, there's a 'Remember:' section with the text: 'You will not be asked for your PIN on your first transaction. Simply insert your chip and your transaction will be approved. After that, you can use your PIN, tap away and make online purchases!'. At the bottom, there is a 'Go to my Portal' button.

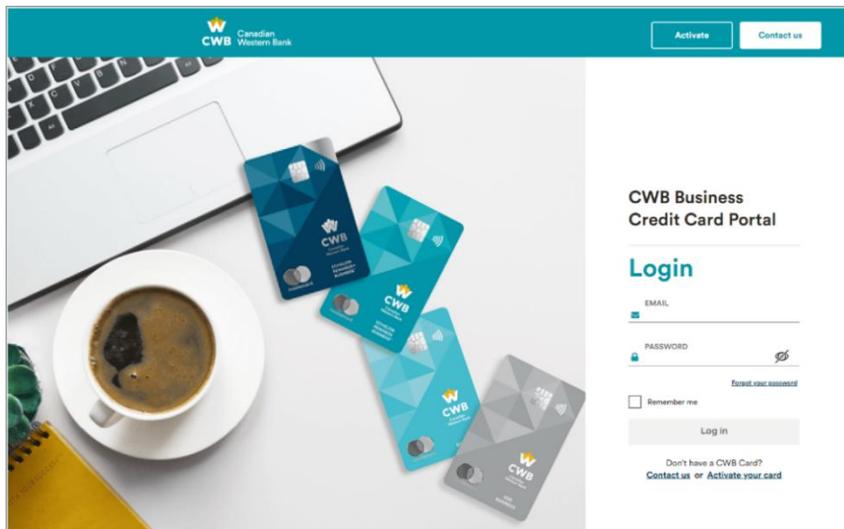
LOGIN

You can access the CWB Business Credit Card Portal via the login page.

<https://businesscreditcard.cwbank.com/webportal/cwb-login>

1. Enter credentials – Email and Password
2. Click Login.
3. Enter one-time Password (if needed)
4. Activate the physical card (if needed)
5. Reset password (if needed)

NOTE: One-time Password Authentication is required when logging in for the first time and when accessing the portal from a new IP address.



EXPLORING THE DASHBOARD

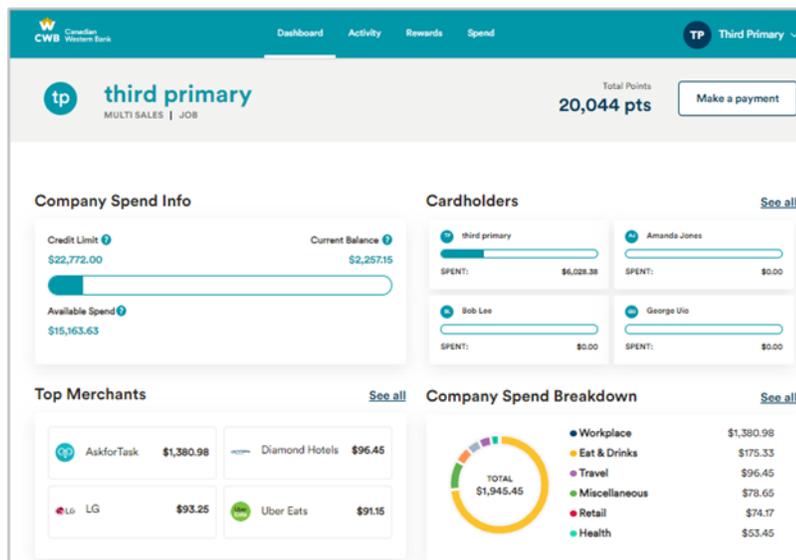
Once successfully logged in, the dashboard appears and provides an account overview. This overview will depend on user permissions and users can view and access details on their accounts.

The dashboard view for a Primary Cardholder or an Admin (Full Access) allows these roles to view their information and those associated with other cardholders and users.

NOTE: the CVC number will not show for anyone except the cardholder.

As the Primary Cardholder or Admin (Full Access) user, you will be able to view the following account related information on the dashboard:

1. Company Spend Info
 - a. Business Credit Limit - the maximum credit available on the account
 - b. Current Balance - current amount owed on the account including all cardholder transactions, fees and payments. Pending transactions and pending payments are not included.
 - c. Available Spend – The account credit limit minus the current balance and pending transactions. Pending payments



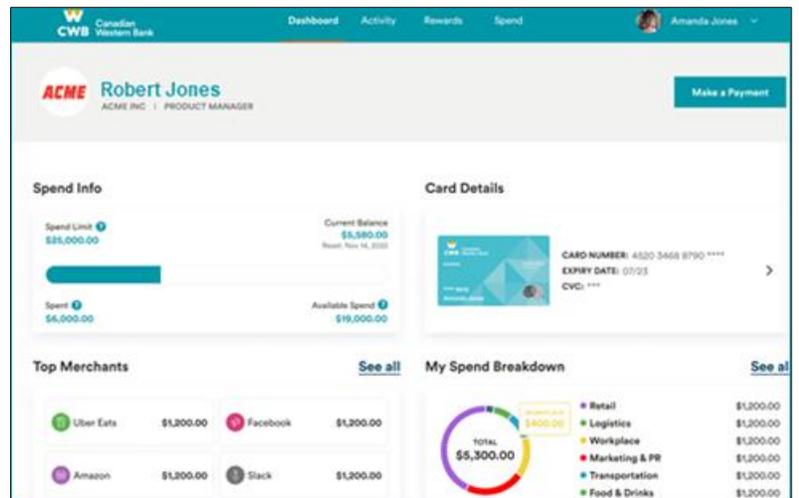
are not included.

d. Total Points – current points balance (available for applicable cards)

2. Cardholders
 - a. Search for employees
 - b. Balance for each employee
 - c. View employee card details
 - d. View employee detailed spend
3. Recent transactions for Primary and additional cardholders

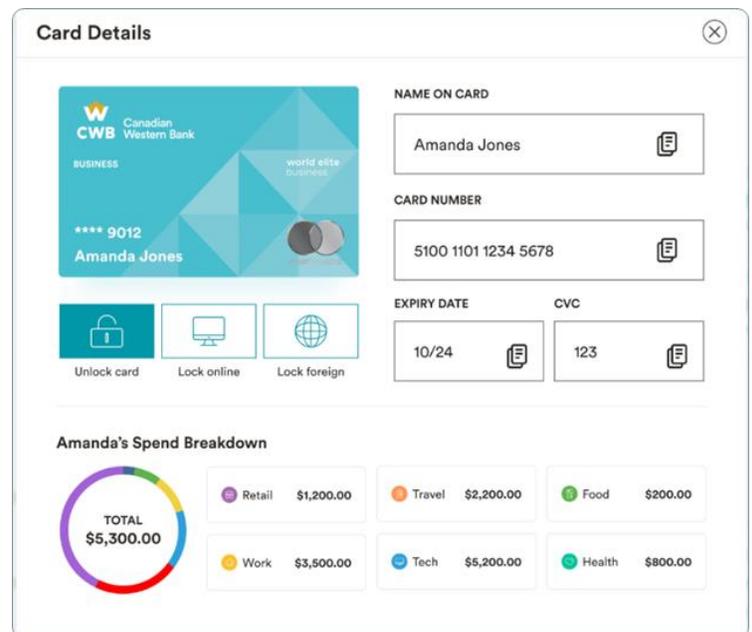
The Primary Cardholder or Admin (Full Access) user, the dashboard acts as a conduit for other functions within the portal such as:

1. View Primary card details
2. Lock and unlock – all cardholders
3. Lock and unlock online – all cardholders
4. Lock and unlock foreign transactions – all cardholders
5. Make a payment



If you're an additional cardholder on the account, you will be able to perform the following actions within the CWB Business Credit Card Portal **for your card only**:

1. View card details
 - a. Lock and unlock card
 - b. Lock and unlock online
 - c. Lock and unlock foreign
 - d. View card transactions
2. Your spend info
3. Your top merchants
4. Your spend breakdown

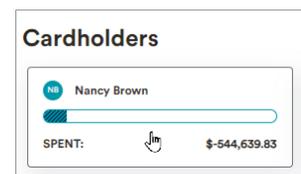


Navigation in the portal can be done through:

Tabs at the top of the page.

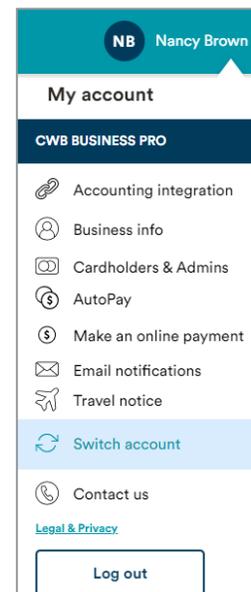


Clicking on a **Tile Link**.



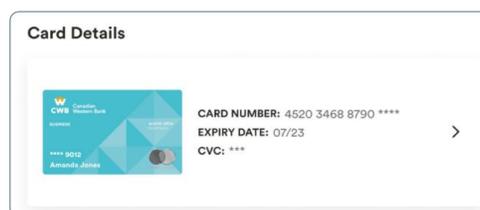
Navigating to **My account** under the cardholder's name.

If you have more than one credit card account profile, you may also switch between accounts with the **Switch account** feature. Your email address and Date of Birth must be the same on each account profile to be able to navigate between them, and you must also have activated your profile on each account.



VIEW CARD DETAILS

As a cardholder, you can digitally access details including card number, expiration date and CVC.



LOCK/UNLOCK CARD

As a cardholder, you can lock/unlock your physical and digital card in real time. You can also lock/unlock for foreign (out of country) transactions or lock online to block e-commerce transactions. You will not be able to access your card for any transactions when your card is locked.

- ▶ When the card is locked, the locked card icon will appear on your card.
- ▶ This action will be enabled in real-time.
- ▶ Until disabled, the unlock card option will be available for you.

If you have a USD card, the 'lock foreign' feature will block all non-USD transactions.

VIEW RECENT TRANSACTIONS

Individual cardholders can only view transactions made on their own card. Primary Cardholders and Admin roles can review transactions completed by all cardholders.

You have the option to toggle on/off to view or hide pending transactions.

You can view historical transactions.

Each transaction will include the amount and respective points accumulated (if applicable).

Thu, May 18			4,640 POINTS	\$174.03		
	lululemon	Clothing & Apparel	Mike Jones	19 points	\$37.92	+
Mon, May 15			4,621 POINTS	\$136.11		
	UGG	Clothing & Apparel	Mike Jones	29 points	\$58.99	+
Sat, May 13			4,592 POINTS	\$77.12		
	New Installment - Dyson	Installation	Mike Jones	0 points	-\$986.35	
	One-time Set up fee - Dyson	Installation	Mike Jones	0 points	\$69.04	
Fri, May 12			4,592 POINTS	\$994.43		
	Mark's	Clothing & Apparel	Mike Jones	46 points	\$92.14	+
	Dyson	Home	Mike Jones	493 points	\$986.35	
Thu, May 11			4,053 POINTS	-\$84.06		
	Molson Beer	Eating Out & Dri...	Mike Jones	42 points	\$84.19	+
	Hertz	Car Rentals	Mike Jones	47 points	\$94.54	+

MAKE A PAYMENT

(Primary Cardholders and Admin (Full Access) users have this functionality.)

You can access payment options directly from the **Dashboard** or through the **My Account** menu.

To make payments from the Dashboard, click the make a payment button.

[Make a payment](#)

Select your payment method:

- Pay Bill – takes 3-5 business days to post to your credit card account
- AutoPay – allows you to “set and forget” an automatic payment
- Online Payment – applies payments the next business day
- Cashback (on applicable cards) – allows you to redeem points and apply the credit to your account balance

Pay Bill - allows you to pay from any financial institution and takes 3-5 business days to process.

- Once selected, click on your bank’s icon, and you will be redirected to your bank’s website.
- Go to your bank’s bill payment screen
- Add CWB Business Mastercard as your payee
- Add your Account Number (i.e. Card Number) and make a payment towards your balance.

NOTE: To reduce the balance of an individual card mid-cycle, enter the individual card number.

You may continue to make payments through your financial institution.

The screenshot shows a 'Make a payment' window with the following sections:

- Select your payment method:** Includes 'Pay Bill' (2+ Business days), 'Pay with AutoPay' (On payment due date), 'Online payment' (Next business day), and 'Cashback' (Real-time).
- Or redeem your points:** A button labeled 'Cashback'.
- To make a payment through your institution:** A list of four numbered steps: 1. Tap on your bank's icon & you will be redirected to your bank's website. 2. Select CWB Business Mastercard as your bill payee. 3. To make a payment to the company balance, enter the Primary card number, OR. 4. To reduce the balance on an individual card mid-cycle, enter the individual card number.
- Payment details:** Payee Name: CWB Business Mastercard; Account Number: **** * 3246 * Your CWB Card Number.
- Suggested payments:** Balance - All Cards: \$-104.39; Balance Due: \$-109.39; Minimum Payment: \$0.00. Each has a 'Copy' button.
- Select your institution:** A row of logos for various banks including CWB, BNSF, Scotiabank, BMO, CIBC, TD, Sun Life, ATR Financial, HSBC, and National Bank.

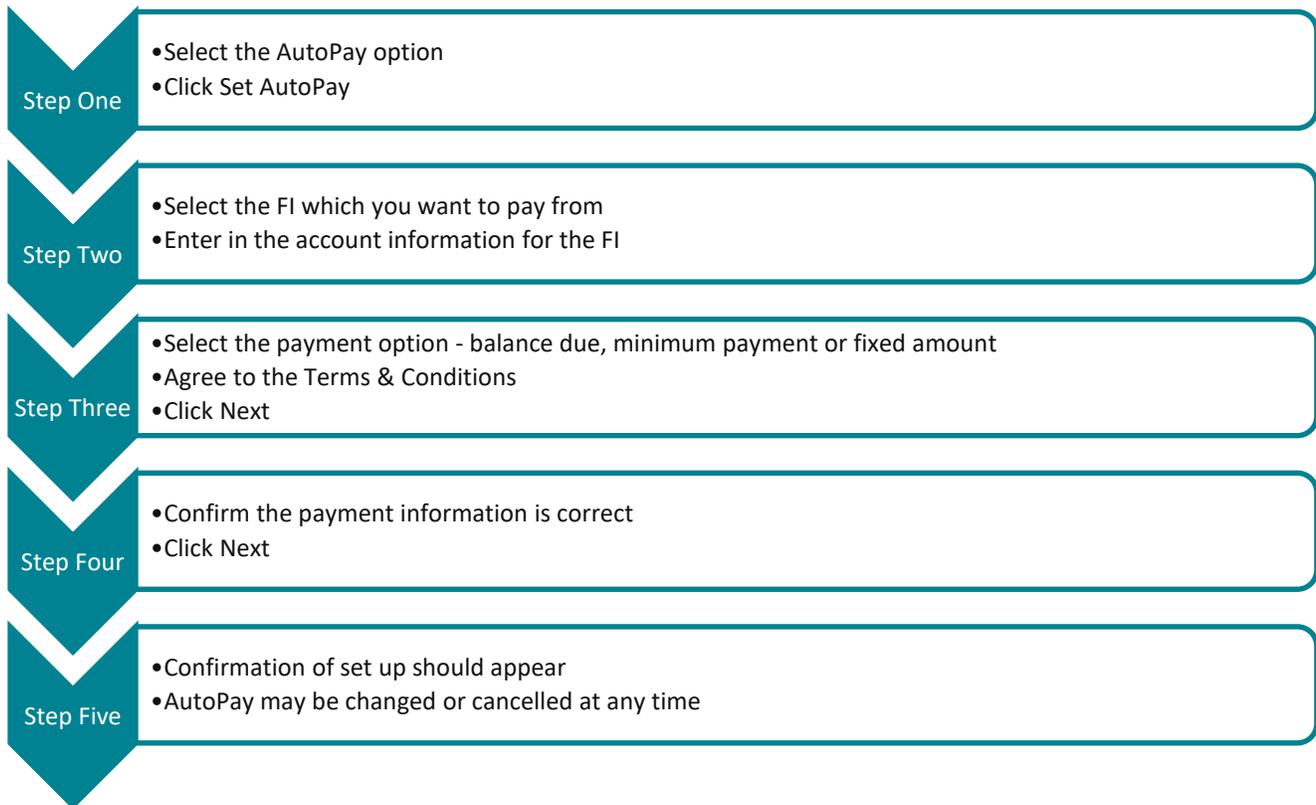


The screenshot shows a login screen for Canadian Western Bank (CWB) with the following elements:

- Header:** CWB Canadian Western Bank logo.
- Username:** A label 'Username' followed by the instruction 'Enter your username (or if applicable, the last 8 digits of your Debit Card or PAN)' and a text input field.
- Remember me:** A checkbox labeled 'Remember me'.
- Next:** A large teal button labeled 'Next'.
- Can't Log In?:** A link labeled 'Can't Log In?' at the bottom.

Pay with AutoPay – once set, this method will automatically pull either the balance due, minimum payment or a fixed amount every month and avoids the hassle of making a payment manually.

AutoPay - Quick Steps



AutoPay – Detailed Steps

Step One:

- Select the AutoPay option
- Click **Set AutoPay**

The screenshot shows a 'Make a payment' window with a close button in the top right. It has two main sections: 'Select your payment method:' and 'Or redeem your points:'. Under 'Select your payment method:', there are four buttons: 'Pay Bill' (2+ Business days), 'Pay with AutoPay' (On payment due date, highlighted in dark blue), 'Online payment' (Next business day), and 'Cashback' (Real-time). Below these buttons is a large area with a card icon and the heading 'Get started with AutoPay!'. The text below reads: 'Set up AutoPay to avoid the hassle of making a payment manually each month. With AutoPay, you have options to pay automatically from your CWB Bank account or other financial institutions.' At the bottom of this area is a 'Set AutoPay' button.

Step Two:

- Select the FI which you want to pay from
- Enter in the account information for the FI – Please ensure you type in your transit and account numbers correctly as most rejected payments are due to mistyping of this information.

NOTE: your transit number is usually 5 digits. Your CWB Relationship Manager or banking centre can assist if you have questions.

The screenshot shows a 'Select your institution' screen. At the top is the 'Canadian Western Bank' logo. Below it is a section for 'Other institutions' with logos for RBC, Scotiabank, BMO, CIBC, TD, Tangerine, HSBC, EQ Bank, simplii, NATIONAL BANK, Desjardins, and Meridian. At the bottom, there is a 'Don't see your institution?' section with a note: 'If you don't see your institution above, please click the icon below.' Below this is an 'Other' button. At the very bottom are 'Cancel' and 'Next' buttons.



The screenshot shows an 'Account Information' screen. It has a 'Selected institution' section with the CWB logo, 'Name of Institution' (Canadian Western Bank), and 'Institution Number' (030). Below this is a 'Your bank account information' section with the text: 'Please fill in your bank information below.' There are two input fields: 'Transit number*' with the value '12349' and 'Account Number*' with the value '12345679'. At the bottom is a 'Next' button.

Step Three:

- Select the payment option - balance due, minimum payment or fixed amount
- Agree to the Terms & Conditions
- Click **Next**

Set up AutoPay

Selected accounts

FROM :
Canadian Western Bank account *5679

TO :
CWB Echelon Rewards + *8126

Make a payment

Please select your payment option below.

<input type="checkbox"/> Balance Due	This billing cycle \$0.00
<input type="checkbox"/> Minimum Payment	This billing cycle \$0.00
<input type="checkbox"/> Fixed Amount	\$0.00

AUTOPAY TERMS AND CONDITIONS:

Print a copy or take a screenshot of these terms and documents for your records as Canadian Western Bank won't send you paper copies.

[Download PDF](#)

The following terms and conditions, along with your selected account information, payment option selection and authorization above, constitutes a PAD Agreement. This PAD Agreement is provided for the benefit of Brim Financial Inc. ("Brim"), the issuer of your Card, in connection with Brim's administration of pre- authorized debits (PADs) under this PAD Agreement on behalf of Canadian Western Bank ("CWB"). It is also provided in consideration of the financial institution selected above (the "Financial Institution") agreeing to process PADs against the bank account specified above (or any other bank account you may provide to Brim from time to time)(the "Account") for the purposes of making all regular recurring payments and/or other payments for amounts due and owing by you to CWB from time to time under or in connection with the cardholder agreement between you and CWB ("Agreement"). All capitalized terms used but not defined in this PAD Agreement will have the same meanings given to them in the Agreement.

The debits authorized hereunder are for business purposes and

Next

NOTE: if you make an ad hoc payment between your account cycle date and the scheduled payment due date, it will reduce the total amount due and consequently adjust the amount deducted on the next AutoPay. It is advisable to set the payment option to 'Balance Due' to ensure the full balance is paid off each month and avoid interest charges. If you make an ad hoc payment for an amount greater than the balance due, AutoPay will not be processed for that statement period.

NOTE: Rewards points redemptions are applied as a cashback, reducing the amount reflected in your balance due. However, this redemption does not affect the amount deducted through AutoPay, which will continue to be charged based on the original option selected.

Step Four:

- Confirm the payment information is correct
- Click **Next**

Confirm your payment

Selected accounts

FROM :
Canadian Western Bank account *5679

TO :
CWB Echelon Rewards + *8126

Payment information

Please confirm your payment information authorization for pre-authorized debits below.

PAYMENT OPTION: \$500.
Fixed Amount

PAYMENT AMOUNT:
Variable, as indicated in your Statement

FREQUENCY OF PAYMENT:
Monthly

PAYMENT DUE DATE:
Each payment will be debited on the Payment Due Date indicated in your Statement



By clicking "Next" you:

(a) confirm that the Account information for the selected account is complete and accurate and undertake to notify us promptly of any changes to such information;

(b) warrant and guarantee that all persons who are required to authorize withdrawals from the selected account (and on whose behalf any PAD purports to be drawn or direction purports to have been given), have provided this PAD Agreement; and

(c) acknowledge having received, read and understanding the terms and conditions relating to this PAD Agreement, and agree to be bound by such terms.

[Next](#)

Step Five:

- Confirmation of setup should appear

AutoPay



Your autopay has been set up!

Your next automatic payment of \$500.00 will be paid on Jun 11, 2023. You can update the payment amount any time before the payment date. To make a change, select "Manage AutoPay".

[Manage Autopay](#)

The payment will be applied to your account by the end of the day on the payment due date. If the payment is not applied on the due date, please allow two additional business days for it to reflect in your account. The fund transfer timing depends on your selected bank's processing times.

MANAGE AUTOPAY

Once AutoPay has been successfully setup, you can also select Manage AutoPay in the My Account menu to make modifications.

NOTE: Any change to or cancellation of AutoPay must be completed 3 business days prior to the due date.

CANCEL AUTOPAY

To cancel AutoPay, you can select Manage AutoPay and proceed through the workflow to cancel the AutoPay setup on your account.

Set up AutoPay

Selected accounts
FROM :
Canadian Western Bank account *5679

TO :
CWB Echelon Rewards + *8126

Make a payment
Please select your payment option below

Balance Due This billing cycle 0.00

Minimum Payment This billing cycle 0.00

Fixed Amount
500.00

[Cancel AutoPay setup](#)

AutoPay

Cancel AutoPay setup
Are you sure you would like to cancel this AutoPay setup?

Yes, Delete

AutoPay

Done!
Your AutoPay setup has been cancelled.

MAKING AN ONLINE PAYMENT

To make a payment directly through the CWB Business Credit Card portal, select the Make an Online Payment option from either the “My Account” menu or the “Payment” button on the Dashboard.

Payment processing times:

If your Online Payment is set up **BEFORE** 3 PM EST on a business day, then the payment will be processed to the account in the evening (Day 1) and you will see the payment the next day.

If your Online Payment is set up **AFTER** 3 PM EST on a business day, then your payment will be processed to your account in the evening of the **NEXT** day (Day 2).

If the Online Payment is set up on a non-business day (i.e., weekend or statutory holiday), then the payment is posted in the evening of the first business day (Day 3).

This will take you through similar steps as the other payment options.

Click **“Make an Online Payment”**. Select your FI.

Make a payment

Select your payment method: Or redeem your points:

Pay Bill Pay with AutoPay **Online payment** Cashback

2+ Business days On payment due date Next business day Real-time

Get started with online payment

Initiate a one-time payment from your CWB bank account or other financial institution via the Business Credit Card Portal.

Payments submitted before 3pm EST will be processed same day, and post to your account the following business day.

No payments are processed on weekends.

Make an online payment



Select your institution

Canadian Western Bank

Other institutions

RBC Scotiabank BMO CIBC TD Tangerine

HSBC EQ Bank simplii NATIONAL BANK Desjardins Meridian

Don't see your institution?

If you don't see your institution above, please click the icon below.

Other

Cancel **Next**

Confirm your account (or add a new account). Click Next. Enter the amount of the payment. Click Next.

Confirm your Account

Selected institution

CWB Canadian Western Bank

Name of Institution Institution Number

Canadian Western Bank 030

Your bank account information

Please fill in your bank information below.

TRANSIT NUMBER

12349 [Edit](#)

ACCOUNT NUMBER

12345679 [Edit](#)

Back **Next**



Make an online payment

Selected accounts

FROM :

Canadian Western Bank account *5679

TO :

CWB Echelon Rewards + *8126

Payment Amount:

\$500.

Back **Next**

Confirmation of your payment will appear.

Make an online payment

Success!

Your online payment request has been submitted. To make another payment, select the button below.

Make another online payment

You bank account information will be saved for future payments. To make another online payment, select your account from the drop-down menu.

Make Another Online Payment

Please select the account you'd like to use for this new payment.

Payment Information:

FROM :
Select Account ▼

TO :
CWB Echelon Rewards plus *6095

[Pay using a different bank account](#)

A listing of completed requests will also be available for your records.

COMPLETED REQUESTS			
Date	Sending From	Amount	Status
25 Mar, 2024 12:42:55 EST	TD Bank Savings Account *6789	\$500.00	Submitted
15 Mar, 2024 12:42:55 EST	TD Bank Savings Account *6789	\$500.00	Submitted
3 Mar, 2024 12:42:55 EST	TD Bank Savings Account *6789	\$500.00	Submitted

Redeeming Points as Cashback

(Primary Cardholders and Admin (Full Access) users have this functionality.)

The option to redeem points as Cashback only appears for the CWB Echelon Rewards+ Business™ Mastercard® or the CWB Echelon Rewards Business™ Mastercard®.

You may redeem the “Maximum Amount” or a “Custom Amount” on the account.

The screenshot shows the 'Make a payment' interface. Under 'Select your payment method:', 'Cashback' is selected. Under 'Or redeem your points:', 'Cashback' is also selected. The interface shows account balances and a 'How much would you like to redeem?' section with 'Maximum Amount' and 'Custom Amount' buttons. The 'Amount' is \$0.00 and 'Points' is 0.

MAXIMUM AMOUNT

Entering the “Maximum Amount” will auto-populate the points total and clicking next will take you to a confirmation screen. The cashback redemption will be reflected in your account the following business day.

The screenshot shows the 'How much would you like to redeem?' screen. 'Maximum Amount' is selected, and the 'Amount' is auto-populated as \$17.96 and 'Points' as 1,796. A 'Next' button is visible at the bottom.



The screenshot shows the 'Confirm your points details' screen. It lists the following details:

Points	
Your Redemption	\$17.96
Your current points	1,796
Points Used	1,796 pts
Value	\$17.96
NEW Points Balance	0
NEW Account Balance	\$ 543,772.96

Buttons for 'Back' and 'Confirm' are at the bottom.

CUSTOM AMOUNT

Entering the “Custom Amount” will allow you to apply a specific number of points to the account.

The first screenshot shows a screen titled 'TOTAL POINTS 1,796' with the question 'How much would you like to redeem?'. There are two buttons: 'Maximum Amount' and 'Custom Amount'. Below these is a conversion tool with 'Amount \$10' and 'Points 1,000' and a 'Next' button. An orange arrow points to the second screenshot, which is titled 'Confirm your points details:'. It shows a summary: 'Your Redemption \$10.00', 'Your current points 1,796', 'Points Used 1,000 pts', 'Value \$10.00', 'NEW Points Balance 796', and 'NEW Account Balance \$ 543,765.00'. There are 'Back' and 'Confirm' buttons at the bottom.

NOTE: If you make a payment via points redemption, you will still need to make a minimum payment. Points redemption doesn't satisfy the minimum payment requirement. Redemptions also do not affect the amount deducted through AutoPay, which will continue to be charged based on the original AutoPay option selected.

POINTS REDEMPTION ON A SPECIFIC PURCHASE

From the “Recent transactions” or the “Activity” tab, click on the “+” sign beside the purchase.

Wed, May 31		5,893 POINTS	\$802.70			
	Walmart Grocery	Grocery	Mike Jones	41 points	\$81.49	+

Click the **Redeem** button.

Wed, May 31		5,893 POINTS	\$802.70			
	Walmart Grocery	Grocery	Mike Jones	41 points	Redeem	-

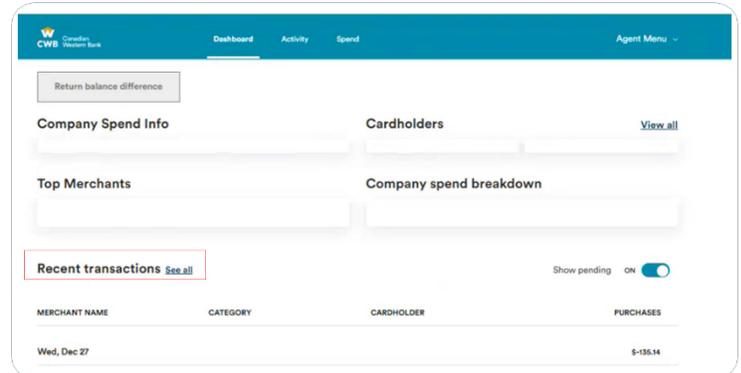
Select “Maximum Amount” (if applicable) or “Custom Amount” and follow the prompts as above.

The 'Redeem' screen shows 'WALMART GROCERY \$81.49' and 'Your points 5,820'. It has 'Maximum Amount' and 'Custom Amount' buttons. Below is a conversion tool with 'Amount 0.00' and 'Points 0' and a 'Continue' button. A 'Cancel' link is at the bottom.

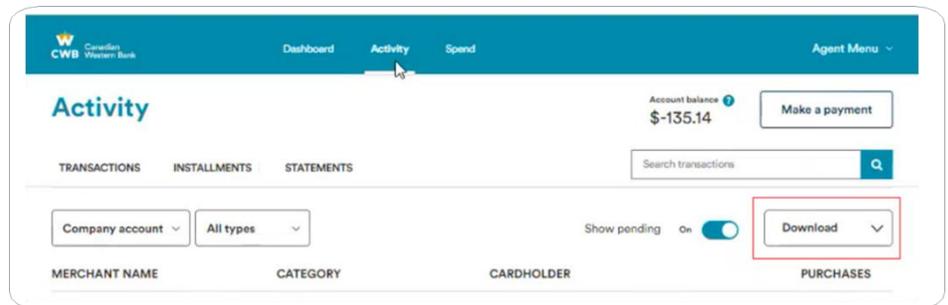
ACCOUNT ACTIVITY

You may retrieve the activity on your account from either the Dashboard or from the Account Activity page.

From the **Dashboard**, scroll down to **Recent transactions** and click **See all**. This takes you to the **Activity Tab** where you may download transactions.



Click **Download**.



As a Primary Cardholder or Admin, you can download transactions for an individual cardholder, or for all cardholders on the account.

- ▶ By posted date
- ▶ By transaction date or
- ▶ By statement period

Select Excel or CSV under file type and click **Download**

The screenshot shows the 'Download transactions' dialog box. It has a title bar with a close button. Below the title, there is a section titled 'Download Transactions' with the instruction 'Select the dates for the transactions you would like to download:'. There is a dropdown menu for 'CARDHOLDER' with the text 'Select a cardholder'. Below this, there are three radio button options: 'View by posted date' (which is selected), 'View by transaction date', and 'Select a statement period'. There are two date input fields: 'START DATE' and 'END DATE', both with the format 'DD/MM/YYYY'. Below these fields, there is a dropdown menu for 'SELECT A FILE TYPE' with the text 'Select a file type to download'. At the bottom of the dialog, there are two buttons: 'Cancel' and 'Download'.

The **Activity Dashboard** will include the cardholder's card balance and points balance.

The screenshot shows the 'Activity' dashboard for 'John's Account'. At the top right, it displays 'YOUR POINTS' as 13,031 and 'ACCOUNT BALANCE' as \$4,190.52, with a 'Make a payment' button. Below this are tabs for 'TRANSACTIONS', 'INSTALLMENTS', and 'STATEMENTS'. A search bar is present. The main content area shows a list of transactions grouped by date, with filters for 'John's Account' and 'All Types'. A 'Show pending transactions' toggle is set to 'On'. A 'Download Transactions' button is also visible.

Date	Merchant	Category	Account	Points	Amount
Wed, Nov 30					
	Avis	Car Rentals	John CWB Biz	250 pts	\$125.00
Tue, Nov 29					
	HotHouse	Eating Out & Dri...	John CWB Biz	38 pts	\$19.00
Mon, Nov 28					
	Runner	Eating Out & Dri...	John CWB Biz	20 pts	\$10.00
Sun, Nov 27					
	Amazon	Wholesale Stores	Jane CWB Biz	70 pts	\$35.00

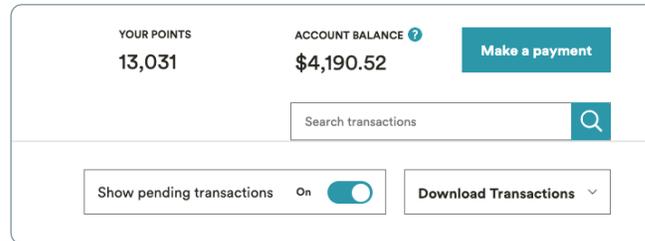
TRANSACTIONS

As a Primary Cardholder or Admin, you can view a complete summary of the transactions made on the account, including transactions of your own and any additional cardholders. As an additional cardholder, you can view your transactions.

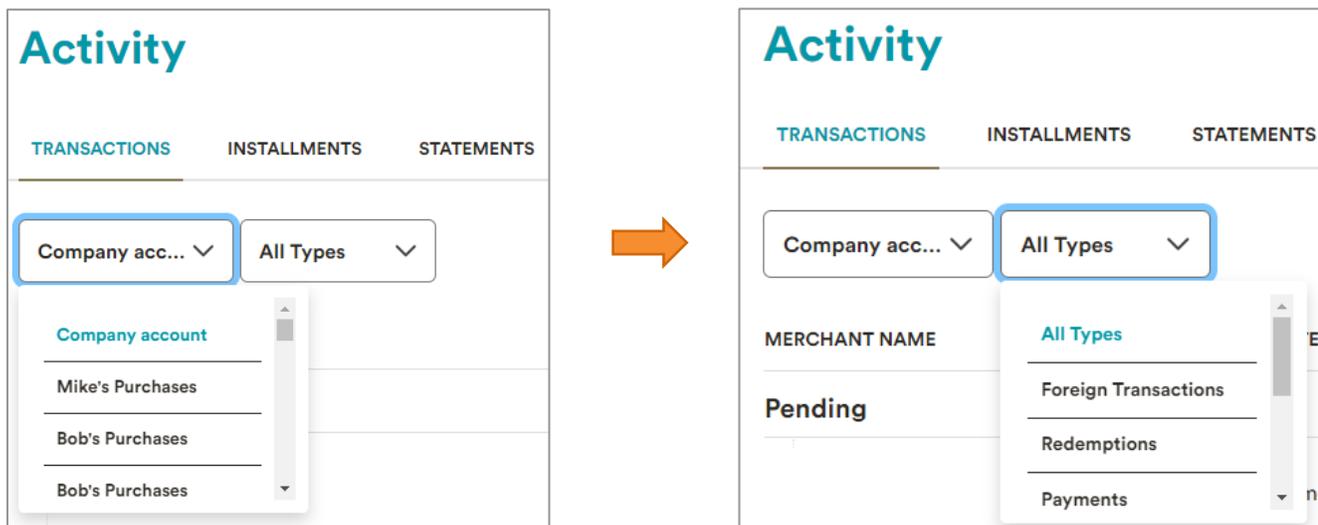
This screenshot shows a detailed list of transactions. Each entry includes the date, merchant name, category, account name, points earned, and the transaction amount.

Date	Merchant	Category	Account	Points	Amount
Wed, Nov 16					
	Air Canada	Car Rentals	John CWB Biz	100 pts	\$50.00
Tue, Nov 15					
	Toronto Popcorn Company	Eating Out & Dri...	Jane CWB Biz	30 pts	\$15.00
	HelloFresh	Eating Out & Dri...	John CWB Biz	2,022 pts	\$11.00
Mon, Nov 14					
	Popeyes Louisiana Kitchen	Eating Out & Dri...	John CWB Biz	40 pts	\$20.00
Sun, Nov 13					
	Kobo	Education	John CWB Biz	196 pts	\$98.00
Sat, Nov 12					
	Yorkdale Shopping Centre	Wholesale Stores	John CWB Biz	156 pts	\$78.00

1. You can search for a specific transaction.



2. As a Primary Cardholder or Admin, you can select a specific cardholder from dropdown to view their transactions and you can filter the transaction list by:
- a. Foreign transactions
 - b. Redemptions
 - c. Payments
 - d. Recurring Transactions
 - e. Refund Transactions
 - f. eShop Transactions
 - g. inCard Transactions



STATEMENTS

As a Primary Cardholder or Admin, you can view and download your current and previous account statements on the Statements page (under the Activity tab) in the CWB Business Credit Card Portal.

You will have the ability to review current statements under that section, as well as up to 40 previous statements. If you require older statements, please contact Client Support.

Account statement cycle dates are the 7th, 14th, and 21st of the month. If you would like to change the date your account cycles, please contact your Relationship Manager or local Banking Centre.

From here you can:

- View your current statements
- Download current statements in PDF/CSV/Excel formats
- View past statements
- Download past statements in PDF/CSV/Excel formats
- Change to electronic statements

The screenshot shows the 'Activity' page for a credit card account. At the top right, the 'Balance Due' is \$1,053.42, with a 'Make a payment' button. Below this are tabs for 'TRANSACTIONS', 'INSTALLMENTS', and 'STATEMENTS'. The 'STATEMENTS' tab is active, showing the 'Latest Statement' for 'Apr 18 - May 17, 2023'. Key details include a 'Balance Due' of \$1,053.42, a 'Minimum Payment' of \$105.34, and a 'Payment Due Date' of Jun 11, 2023. There are buttons for 'View PDF' and 'Download', with a dropdown menu for 'Download' showing options for 'CSV' and 'Excel'. Below this, there is a toggle for 'Electronic statements' which is currently 'On'. At the bottom, there are two dropdown menus for selecting previous statement periods: 'Mar 18 - Apr 17, 2023' and 'Feb 18 - Mar 17, 2023'.

NOTE: A statement period must include at least 30 days. Requesting a change to your cycle date will result in a longer statement period. Example: if the cycle date is the 7th and it is changed to the 14th, the statement cycle will run from the 7th of the previous month to the 14th of the following month.

INSTALLMENT PAY

(Primary Cardholders and Admin (Full Access) users have this functionality.)

As a Primary Cardholder and Admin (Full Access) user, you can view installment information associated with your account by navigating to the Activity tab and then selecting the Installments section. You can view Current installments, Eligible installments, and Past installments.

CURRENT INSTALLMENTS

You can view the status, date of purchase and installment set up, total amount, and monthly installment breakdown.

ELIGIBLE INSTALLMENTS

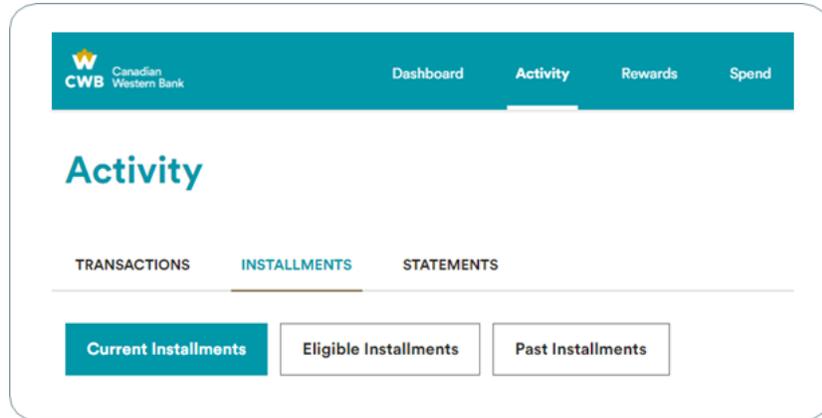
You can view your current transactions (above \$500) that are eligible for Installment Pay.

- Restaurant and alcohol transactions are not eligible for Installment Pay.
- You may be able to use Installment Pay for Costco purchases as it is categorized as a wholesaler.

SET UP AN INSTALLMENT

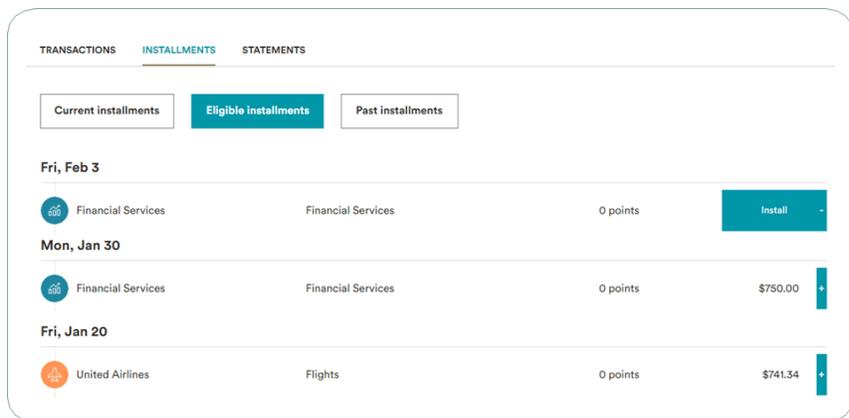
1. To set up a new installment, navigate to the Activity tab > Installments on your account.

Select **Eligible Installments**.

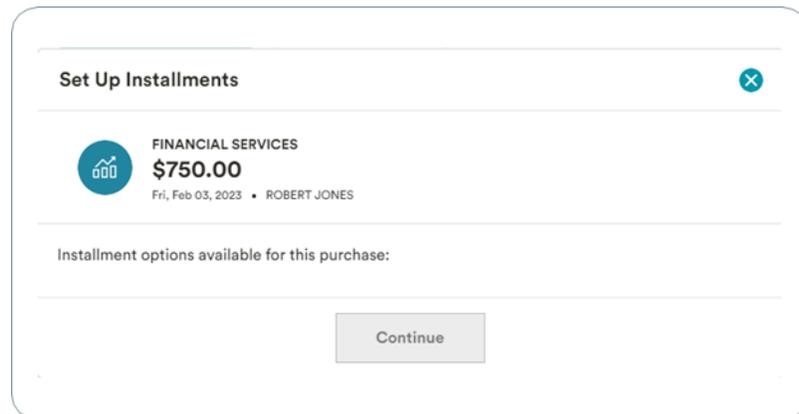


2. From Eligible Installments, select the transaction by clicking on the “+” symbol on the right-hand side of the screen.

Click **Install**.



3. Click **Continue**.
4. Select the length of the installment.
5. Confirm.



VIEW INSTALLMENTS

From the Activity tab, click on installments and a list of all current installments will be generated. Click on the transaction you wish to view.

MERCHANT NAME	PURCHASED ON	INSTALLED ON	TOTAL	MONTHLY	PROGRESS
Trip Advisor Rentals	Mar 17, 2020	Mar 22, 2020	\$665.75	\$58.64	3/12
West Elm	May 24, 2020	May 28, 2020	\$2,400.00	\$200.00	6/12

Installment options available for this purchase:

- \$44.05/mo for 12 months Installment fee 7.00%: \$35.00 Total: \$563.56
- \$44.05/mo for 12 months Installment fee 7.00%: \$35.00 Total: \$563.56
- \$44.05/mo for 12 months Installment fee 7.00%: \$35.00 Total: \$563.56
- \$44.05/mo for 12 months Installment fee 7.00%: \$35.00 Total: \$563.56

A monthly processing fee of 0.475% is applied to the initial purchase price.

[Continue](#)

6/12 months PAID: \$338.22 REMAINING: \$301.75

7% ONE-TIME FEE \$44.8 / one-time

INSTALLMENTS \$56.37 / month (\$639.97 Total)

PROCESSING FEE \$3.04 / month (\$36.48 Total)

[Close](#)

FRAUD ALERTS

After your credit card spending habits are established, you may receive fraud alerts on your CWB Business Credit Card via SMS and email on certain transactions. This assists in keeping your account safe and protects you from fraudulent attempts.

While you're able to turn on/off email notifications, you may NOT turn off any Fraud Alerts.

You can respond "Valid" or "Fraud" either through the SMS alert or the email alert or both indicating whether you performed the transaction or whether it was fraudulent. If you respond Valid, you can continue to use your card unencumbered. If you respond Fraud, your card will immediately be blocked for future transactions.

If you do not respond within the allotted time frame, you may need to contact Client Support.

REWARDS

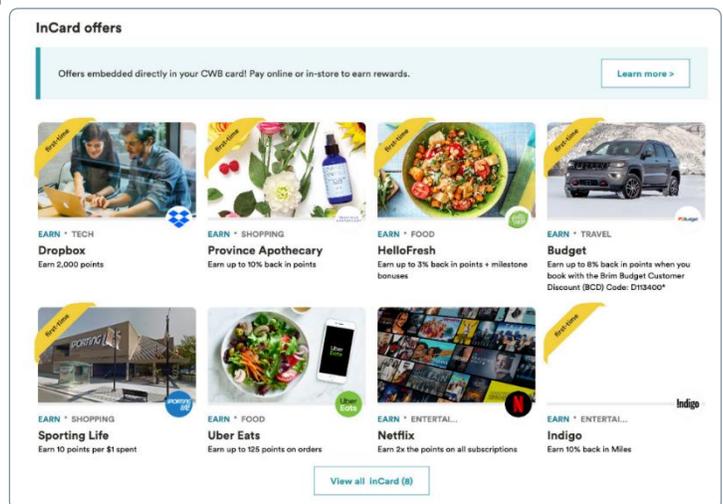
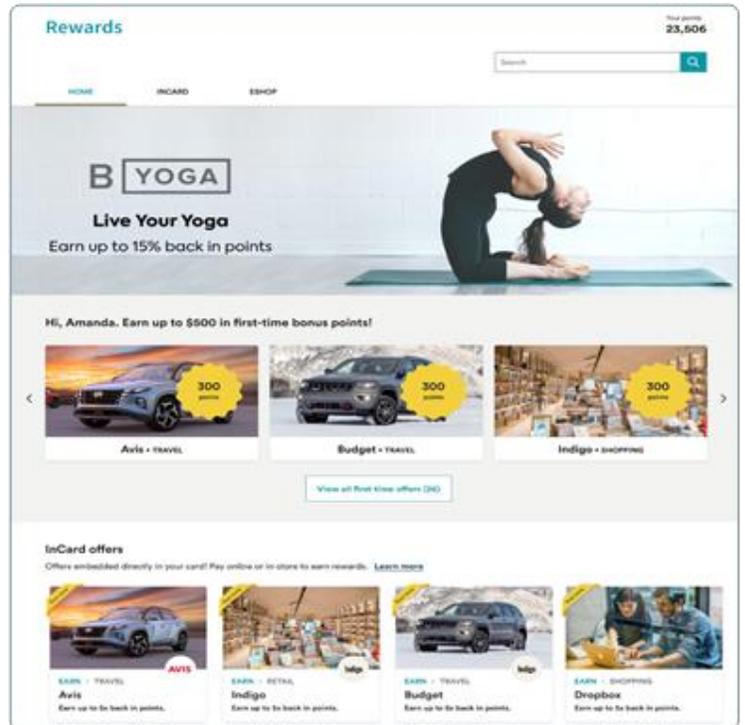
On every purchase with your CWB Echelon Rewards or CWB Echelon Rewards+ card, you will earn points at your card's earn rate unless it is with a CWB Rewards merchant partner, in which case the promotional points offer replaces the base reward earn rate.

There are two ways to earn added points when using the CWB Business Credit Card and that is through inCard and eShop Rewards.

INCARD REWARDS

CWB Business Credit Card clients can access inCard offers via the CWB Business Credit Card Portal under the Rewards tab at the top of the screen. These offers are automatically applied once you use your credit card at one of the merchant partners either in store or online. You can:

1. Search for a specific inCard offer
2. Filter the offers by "category"
3. Filter the offers by the "offer type"
4. Sort the offers alphabetically or by newest offers



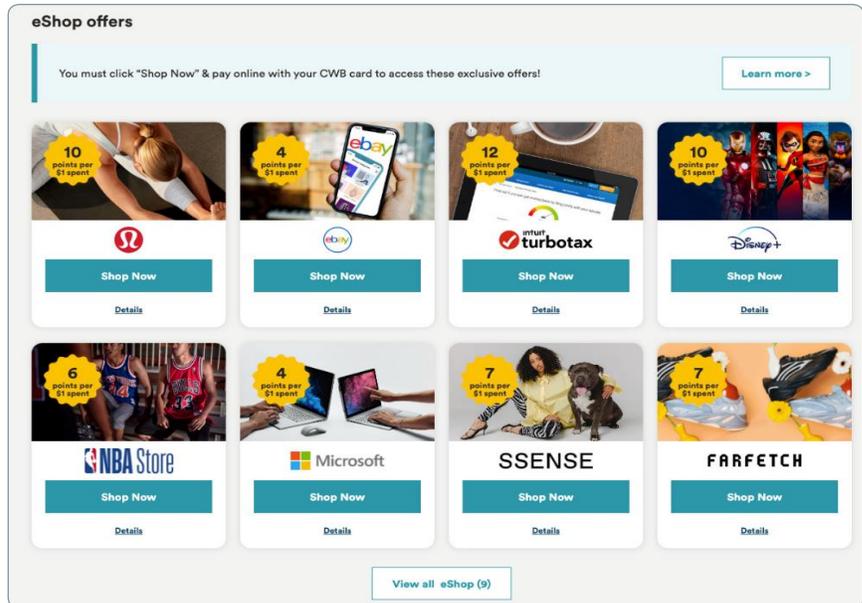
ESHOP REWARDS

eShop offers are online offers available only through the CWB Business Credit Card Portal through the Rewards tab at the top of the screen.

1. Click on the partner/offer you want to take advantage of
2. You will be redirected to their e-commerce website, and you simply need to use your CWB rewards credit card within (3) hours of URL activation.

You can:

1. Filter offers by category
2. Filter offers by earn type
3. Sort eShop offers alphabetically, highest rewards or by newest offers



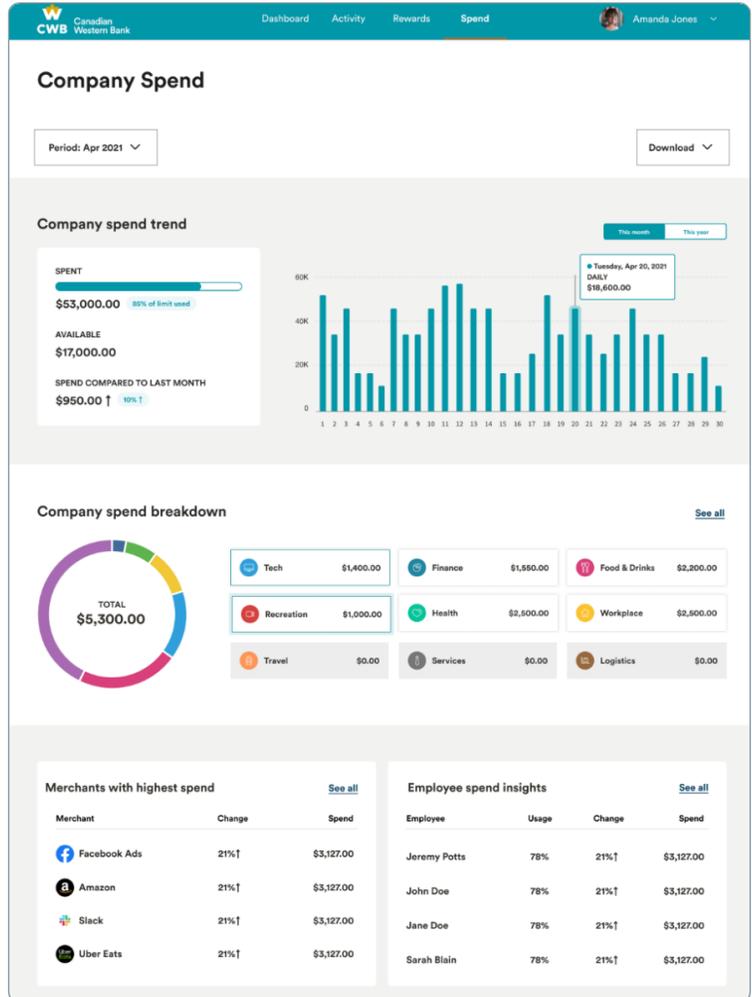
NOTE: Clicking the “Shop Now” button means you, the cardholder, are taken to a specific merchant URL. Purchases within the site need to be made within the first 3 hours in order for the extra points to be applied.

SPEND

(Primary Cardholders and Admin users have this functionality.)

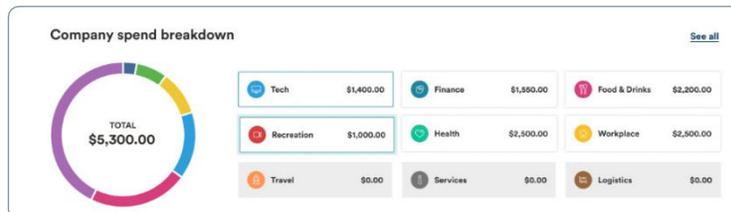
You will be able to view spend for the entire CWB Business Credit Card account.

This will include the transactions made by all the cardholders associated with the Business Credit Card account and can be viewed based on a selected month/year.



BUSINESS SPEND BREAKDOWN

The company spend section will display your transactions made in a specific month/year and segregated by different categories.



In addition, Company spend will also be categorized based on the merchant categories and employee spend insights. Merchants with the highest spend and employees with the highest spend will be displayed on the Spend Dashboard.

Merchants

Employee	Category	Change	Spend
Facebook Ads	Marketing & PR	21%↑	\$3,127.00
Amazon	Workplace	21%↑	\$3,127.00
Slack	Technology	21%↑	\$3,127.00

Categories

Category	Usage	Change	Spend
Recreation	45%	21%↑	\$3,127.00
Finance	45%	21%↑	\$3,127.00
Food & Drinks	45%	21%↑	\$3,127.00
Health	45%	21%↑	\$3,127.00
Marketing	45%	21%↑	\$3,127.00

MY ACCOUNT

As a Primary Cardholder or Admin (Full Access) user, you can access various administrative functions on your account in the My Account section of the portal, such as:

- Upgrading to CWB Business Pro Package
- View Business information
- View Cardholders & Admins
- Setup and manage AutoPay
- Make an online payment
- Manage email notifications
- Setup Travel notices
- Switch to another account (if applicable)
- Access support contact information
- Access legal documentation such as your Cardholder Agreement, Disclosure Statement, Rewards Terms & Conditions, and Insurance Certificates

Mike Jones

My account

CWB BUSINESS PRO

- Accounting integration
- Business info
- Cardholders & Admins
- AutoPay
- Make an online payment
- Email notifications
- Travel notice
- Switch account
- Contact us

[Legal & Privacy](#)

Log out

BUSINESS INFORMATION

Primary Cardholders and Admin (Full Access) users can view and modify business information including:

- Business Address
- Business Industry

Business information



XYZ Global
EMERGENCY AND PROTECTION

CURRENT ADDRESS
5555 Eglinton Avenue West

Toronto, ON
M9C 5M1 [Edit](#)

INDUSTRY
Insurance Accounting And Banking [Edit](#)

CARDHOLDERS & ADMINS

“Cardholders & Admins” page will display all additional cardholders and Admins associated with the account. Primary Cardholders and Admin (Full Access) users can modify or remove any of these users as well as add new users from this page.

Cardholders & Admins

[Add Admin+](#) [Add Cardholders+](#)

Cardholders

	Mike Jones AVP Product	Last 4 digits: 4789	
	Bob Joey Admin	Last 4 digits: 9277	
	Eva Lution Environmental Officer	Last 4 digits: 3047	

PRIMARY CARDHOLDER OR ADMIN (FULL ACCESS) VIEW

As a Primary Cardholder or Admin (Full Access) user, you can view and access card details for you and additional users associated with the CWB Business Credit Card account.

You can view or make changes to the following on your profile:

1. View card details
2. Lock/unlock card
3. Lock/unlock foreign
4. Lock/unlock online
5. Change PIN (your card only)
6. Report Card lost/stolen
7. Modify personal information including:
 - i. Job title
 - ii. Work email
 - iii. Phone number

Amanda Jones



President & COO
Product Manager

 Card Info  Change PIN  Report lost/stolen

NAME
Amanda Jones

JOB TITLE
Product Manager [Edit](#)

WORK EMAIL
amanda@starkenterprise.com [Edit](#)

MOBILE PHONE NUMBER
(416) 123 4567 [Edit](#)

ADD NEW CARDHOLDER OR ADMIN

As a Primary Cardholder or Admin (Full Access) user, you can add additional cardholders and Admins to your CWB Business Credit Card account by inputting the user's personal information (i.e., name, date of birth, contact details). Once added, they will display within the Business Credit Card Portal in real time.

A Primary Cardholder can only be added at account setup. To change the Primary please contact your local CWB banking centre.

ADDING A NEW CARDHOLDER

Navigate to Add Cardholder. Click **Add Cardholders**.

[Add Cardholders+](#)

Enter the cardholder information.

The screenshot shows a form titled "Add a Cardholder" with a close button in the top right corner. The form contains the following fields: "FIRST NAME" and "LAST NAME" (two input fields), "DATE OF BIRTH" (three dropdown menus for Day, Month, and Year), "EMAIL" (one input field), "MOBILE PHONE NUMBER" (one input field), and "JOB TITLE" (one input field). At the bottom of the form are two buttons: "Back" and "Next".

Set the limit on the card and the new Cardholder will have access to the digital card immediately and receive their physical card 7-10 business days later.

The screenshot shows a screen titled "Add a Cardholder" with a close button in the top right corner. The main heading is "Set monthly spending limit". Below the heading is the instruction "Enter a value in the custom field below to set the desired spending limit." A large input field displays "\$350.00" in blue text. At the bottom are two buttons: "Back" and "Next".

The screenshot shows a screen titled "Add Cardholders" with a close button in the top right corner. The screen features a large green checkmark icon and the text "Done!". Below this is the message "The cardholder has been added to your business account." and a single "Ok" button at the bottom.

NOTE: For new credit card accounts, additional cardholders can only be added 24 hours after account is opened.

ADDING AN ADMINISTRATOR

The process is similar to adding a Cardholder except you must select the type of Administrator you would like on the account.

Navigate to Add Admin. Click **Add Admin**.



Enter the Administrator's information.

Click **Next**.

Add admin ✕

FIRST NAME * LAST NAME *

Claire Voyant

DATE OF BIRTH *

06 ↓ October ↓ 1971 ↓

EMAIL *

claire.voyant@yopmail.com

MOBILE PHONE NUMBER *

(555) 555-1212

JOB TITLE*

Company Future Forecaster

Back **Next**

Select the type of Admin and confirm. The Administrator will immediately receive a welcome email with a link to access the CWB Business Credit Card portal.

 **Admin (full access)**
Level 1 / admin

- Lock cards on all accounts
- Modify spend limits and business information
- Manage Statements and notifications
- Add cardholders and admins
- Make payments
- + all Level 2 privileges

Choose Admin (full access) →

 **Admin (view only)**
Level 2 / admin

- View statements
- View Rewards
- View Company Spend
- Download Transactions

Choose Admin (view only) →

Back

Add admin ✕

Please review the following:

Name : Claire Voyant
DOB : 06/10/1971
Email : claire.voyant@yopmail.com
Mobile Phone Number : (555) 555-1212
Job Title : Company Future Forecaster
Access Level : Admin(full access)

Back **Confirm**

ADDITIONAL CARDHOLDER VIEW

As an Additional Cardholder, you can view and access card details for your card only. You can view or make changes to the following on your profile:

- Access card information
 - Lock card
 - Lock online
 - Lock foreign
- Change PIN
- Report card lost/stolen
- Change Job Title
- Work Email
- Phone Number
- Change email notifications
- Set travel notices

REPORT LOST/STOLEN CARD

While Client Support is always happy to assist if your card is lost or stolen, you can also go directly to the CWB Business Credit Card Portal to report a lost/stolen card.

You can mitigate any potentially fraudulent activity by selecting the Report lost/stolen card button located in the Cardholders & Admins section in the My Account screen and also by locking your card immediately in the portal.

Once reported as lost/stolen, a replacement card will be delivered to the business address. You will also have immediate access to the new digital card details in the Card information tab.

Full Navigation: My Account > Cardholders & Admins > Click on your name > Report lost/stolen

Mike's Card



Mike Jones
AVP Product

 Card Info  Change PIN  Report lost/stolen

NAME
Mike Jones

JOB TITLE
AVP Product [Edit](#)

WORK EMAIL
mikejones.xyz@yopmail.com [Edit](#)

PHONE NUMBER
4564564567 [Edit](#)

MIKE JONES'S SPEND LIMIT
\$21,612.00 [Edit](#)

You are asked two questions to determine if you can order a replacement card yourself or if the request must be handled by Client Support.

In the event of the card being lost/stolen, are any of the following true?

- Does the account have fraudulent activity?
- Has the address changed in the past 30 days and/or were you traveling outside of Canada?

NOTE: If either of the above are true, you will have to call Client Support to process a replacement card request. See the [Resources section](#) of this guide.

Report lost/stolen card

Are any of the following statements true?

1) Does your account have fraudulent activity?

2) Have your address changed in the past 30 days and/or are you travelling outside of Canada?

No Yes

If your answer is “No” to the above statements, then you can proceed with the next steps.

Click **Confirm**.

Report lost/stolen card

Confirm your details

You will be given a digital version of your replacement card instantly upon confirmation. Your physical card will arrive in the mail in about 7-10 business days.

EMAIL ADDRESS:
mikejones.xyz@yopmail.com Edit

MOBILE PHONE NUMBER
4564564567 Edit

Confirm

If your answer is “Yes” to the above statements, then you will be prompted to contact the Support Centre.

Report lost/stolen card

Next steps

Please lock your card and call **1-877-252-4288**. One of our agents will happily assist you to issue your replacement card.

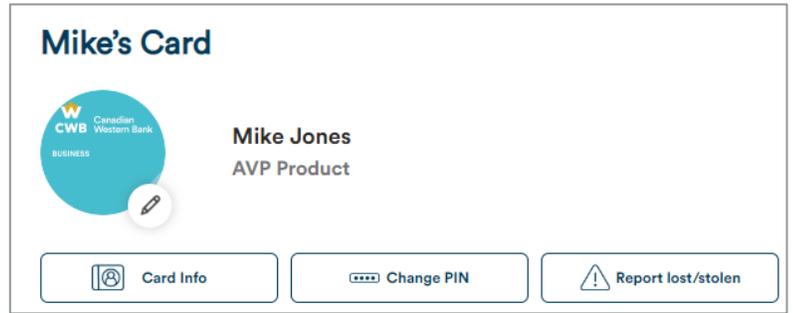
Ok

Once reported as lost/stolen, your card will be delivered in 7-10 business days. Your digital card will be available immediately.

CHANGE PIN

Any cardholder can change their PIN, via the “My Account” screen. Navigate to “Cardholders & Admins” section and click on the account.

Click on “Change PIN”.



1. Enter your card number. Click **Next**.

A screenshot of the 'Change PIN Step 1 of 3' screen. The title is 'Change PIN' in large black font. Below it is 'Step 1 of 3'. The instruction says 'Please enter the following account details to change your PIN'. There is a label 'CARD NUMBER' above a text input field containing the number '7379 3164 3151 4789'. Below the input field is a 'Next' button.

2. Select if you remember your current PIN number or not.

A screenshot of the 'Change PIN Step 2 of 3' screen. The title is 'Change PIN' in large black font. Below it is 'Step 2 of 3'. The question is 'Do you remember your current PIN?'. There are two buttons: 'Yes, I Remember!' and 'No, I Forgot.'. Below these buttons is a light blue banner with the text 'This will help us to ensure you know exactly how to activate your new PIN.'. At the bottom, there are 'Back' and 'Next' buttons.

3. Enter and save your new card PIN.

Change PIN

Step 3 of 3

Please create a new card PIN. Avoid the following combinations:

- Your card expiration date
- Your date of birth
- Any 4 digit grouping of your card number
- Any consecutive numbers, such as 0123, 4321, 1111 etc.

NEW CARD PIN:

CONFIRM NEW CARD PIN:

Must be 4 digits Must not be easy to guess!

[Back](#) [Save PIN](#)

NOTE: Activation instructions are different if you select Remember or Forgot PIN.

If you selected 'Yes I remember my PIN':

If you selected 'No, I forgot my PIN':

Change PIN

Success!

You've successfully changed your PIN.

How to activate your new PIN:

- 1 On your next purchase, insert your card into the machine and enter your NEW PIN for one final purchase.
- 2 The purchase will be approved. Not to worry, this is what's meant to happen!
- 3 This transaction has now synced your new PIN to your card. Before you can make tap purchases, you'll just need to insert your card on one more transaction and this time enter the NEW PIN.

If you have entered an incorrect PIN three times and locked your card, you will not be asked to enter a PIN. Simply insert your card into the machine and wait for your transaction to be approved. Your new PIN is now synced for all future purchases.

[Go to your Cards](#)

Change PIN

Success!

You've successfully changed your PIN.

How to activate your new PIN:

- 1 On your next purchase, you must insert your card into the machine and enter your NEW PIN.
- 2 You will be asked to enter your NEW PIN three times. After each attempt, it will state INCORRECT PIN. Not to worry, this is what's meant to happen!
- 3 After your third attempt, your transaction will be approved!
- 4 This transaction has now synced your new PIN to your card. Before you can make tap purchases, you'll just need to insert your card on one more transaction and this time enter the NEW PIN.

If you have entered an incorrect PIN three times and locked your card, you will not be asked to enter a PIN. Simply insert your card into the machine and wait for your transaction to be approved. Your new PIN is now synced for all future purchases.

[Go to your Cards](#)

EMAIL NOTIFICATIONS

Each user can modify their email notification preferences. You can choose to either opt-in or opt-out of the various account related email notifications based on the correspondence you prefer to receive.

As a Primary Cardholder or Admin (Full Access) user, you can perform the following functions:

Enable or disable:

- ▶ Personal email notifications for purchases and payments
- ▶ Marketing email notifications
- ▶ Electronic statements
- ▶ Purchase email notifications related to additional cardholders
- ▶ Notifications for when your available credit reaches a certain threshold, as well as adjust the threshold.

Note: statement delivery preferences are set at account level – changing the delivery method will change it for all users.

Corporate Notifications

Personal Notifications

Receive all email notifications.

Purchase notifications
Know when a transaction goes through right away.

Credit limit notifications
Be notified when you are within the following available credit: \$100 [Change alert](#)

Payment received notifications
Get notified when we have successfully received a payment.

Marketing

Offers & Newsletter
Learn more about CWB and CWB's partners offers. Receive fresh content about finance, lifestyle, and more.

Statements

Electronic statements
Receive your statements and correspondence electronically.

Additional Member Purchase Notifications

Receive all additional member's purchase notifications.

Samantha Jones

TRAVEL NOTICE

As the Primary Cardholder or the Admin (Full Access) user, you can set travel notices for yourself and others when going overseas and intend to use your CWB Business Credit Card. Setting a travel notice automatically updates the system. Although your travel notice is set, you may still be alerted to review transactions and confirm a transaction is not fraudulent.

HOW TO SET A TRAVEL NOTICE

Setting a notice is quick and easy. A Travel notice may be added by navigating to My Account and selecting Travel notice.

1. Add a destination by city or country.
2. Identify the departure and return dates you will be traveling. Click Add travel notice.
3. Once confirmed, your travel notice will appear in the travel notice section.
4. You can modify or remove your travel notice if any itinerary changes occur.

Travel notice

Where are you travelling to?

Keep us informed about your upcoming travel plans to ensure that your card won't be flagged for fraud.

ADD DESTINATION

Search by city or country

SET A DEPARTURE DATE **SET A RETURN DATE**

YYYY-MM-DD YYYY-MM-DD

Add travel notice

My destinations

Ghent, Belgium **FROM : 2022-12-08** **TO : 2022-12-29**

CWB BUSINESS PRO PACKAGE

There's no one-size-fits-all for businesses. That's why we're introducing the CWB Business Pro Package, which is an optional upgrade giving your business access to premium accounting and administrative tools for only \$5.00 per month. The package includes:

- ▶ **Add unlimited additional cardholders** - Easily scale and adapt to your company's evolving needs. Provide employees with the purchasing power they need to perform their jobs effectively without the administrative burden. Additional card fees may apply depending on card type.

Coming soon to the CWB Business Pro Package:

- ▶ **Digital one-time card issuance** (*coming soon*)- Generate digital cards for one-time use. These can be used for a one-time pre-authorized payment or issued to an employee for a single purchase. Cards automatically expire after one transaction, providing an additional layer of security and reducing the risk of fraud.
- ▶ **Accounting Integration** (*coming soon*) - Reduce manual errors and save time while gaining valuable insights into your financials. Software integration helps streamline your financial management and is compatible with Quickbooks

To upgrade to a CWB Business Pro Package, click on the **Upgrade** button in the My account area:

CWB Business Pro Package

Upgrade to CWB Business Pro Package

The CWB Business Pro Package takes your business to the next level with more features. Upgrade your account to unlock them now.

[Learn more](#) ▾

[Upgrade](#)

CWB Business Pro



You've successfully upgraded to the CWB Business Pro Package

Your account can now access the CWB Business Pro Package. Take advantage of these exclusive features by selecting the links below.

CWB Business Pro Package features

- **One-time digital card issuance**
Generate digital cards for one-time or occasional use to pay suppliers and bills. Or issue a single-use card to employees who don't frequently make purchases. Cards automatically expire after use providing an additional layer of security and reducing the risk of fraud.

[Issue a one-time digital card](#)

- **Unlimited additional cardholders**
Easily scale and adapt to your evolving business needs with no limit on additional cardholders.

[Add cardholders](#)

- **Access accounting integration**
Accounting software integration allows you to connect your CWB business credit card account with your accounting software of choice.

[Set up accounting integration](#)

CONTACT US

Client Support can assist you with any inquiry or service request related to your account, including questions about delivery of cards, reissuance of a new card, questions on rewards or fees associated with your account, etc.

Client Support can also perform account maintenance on the account such as changing contact information, and redirecting cardholders to areas depending on your inquiry. You can reach out to the following lines for further assistance via email or phone.

NOTE: Any requests regarding credit limit changes, account closures and fee or interest reimbursement should be raised directly with your Relationship Manager at CWB.

Contact us

Email us

Feel free to email us with any inquiry and we will be happy to help.
 support@CWBbusinesscreditcards.com

Call us

Prefer speaking to someone? Give us a call - we're happy to assist.

Client services

 CANADA & USA 1-877-252-4288	 INTERNATIONAL (COLLECT) 647-252-4216
--	---

Monday - Friday
8AM - 11:00PM (Eastern)
5AM - 8:00PM (Pacific)

Insurance services

 CANADA & USA 1-833-429-2746	 INTERNATIONAL (COLLECT) 416-920-0938
--	---

Monday - Friday
8:00 AM to 11:00 PM (Eastern)
5:00 AM to 8:00 PM (Pacific)
Insurance benefits provided by Royal Sun Alliance

Emergency travel medical assistance

 CANADA & USA 1-833-429-2746	 INTERNATIONAL (COLLECT) 416-920-0938
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7 days/week
Open 24 hours
Insurance benefits provided by Royal Sun Alliance

User guide

Click here to access the Business Credit Card Portal [user guide](#).

ACRONYMS, DEFINITIONS, GLOSSARY

Activity tab – Under the activity tab, you will be able to see your transactions, any installments you have set up and access your statements.

Administrators - This is a user who is authorised to manage the business credit card account on behalf of the company. There is no limit to how many admins you can add on an account.

Admin (Full Access) - company administrator who can access and manage all employee cardholders. This includes adding and removing cardholders, locking and unlocking employee cards or specific transactions, as well as other tasks such as managing payments and point redemptions (if applicable). They may also be a cardholder but are not required to be.

Admin (View Only) - a user that has view-only access to the company account (i.e. for pulling statements, transaction history) – this profile would be suitable for an accountant or bookkeeper.

AutoPay – A method of automatically making payments on your Business Credit Card Account. This can be a full balance, minimum payment, or specific dollar value payment.

Authorized User - This is an employee cardholder. Their credit limit is the amount assigned to them by the Primary or Admin (Full Access) and they can only view their own card details and transactions in the client portal.

Brim Financial – CWB's credit card partner. Brim Financial, one of the fastest growing fintechs in Canada, is ranked best-in-class Credit-Card-as-a-Service Platform (CCaaS) provider globally. Brim is a market-leading provider of an omni-channel, financial technology Platform-as-a-Service (PaaS) for financial institutions, large brands and fintech partners.

Client Support – The Client Support area refers to a support centre where you may call in for assistance with your account.

Dashboard – For a Primary Cardholder or an Admin (Full Access) user, this is where you will view your Company Spend Info, Card Details, Top Merchants and Company Spend Breakdown within the Business Credit Card Portal. You may also make a payment or add a new cardholder on this screen. If you are an additional cardholder, you will be able to see information on your account only.

Digital Card – A digital card is when you have your credit card number, expiry date and CCV number and you use your card online or through your Mobile Wallet without using your physical card. You can access your digital card online at any time after you receive your digital Welcome Package.

Earn Rate – This is the rate in which you earn rewards on your credit card. Currently, the CWB Echelon Rewards + Card earns points at 1.5% and the CWB Echelon Rewards Card at 0.5%.

e-Shop - eShop offers are “online only” offers which can be accessed through the CWB Business Credit Card Portal and you earn a higher point value because the retailer is part of the Brim merchant program.

FI – Financial Institution

inCard – These are offers which are automatically applied when you use your credit card account at a merchant partner in store (POS) or online store and you will earn points at a higher point value because the retailer is part of the Brim merchant program.

Installment Pay – A program where you may be able to spread larger purchases (>\$500) over a 3-, 6- or 12-month period.

Merchant partner – these are retailers who are part of the CWB Rewards program where you will earn higher point values when you use your Business Credit Card at their locations (either in store or online).

My Account – is located under your name. In this section, you can access the Pro Package subscription, accounting integration tab, business information, cardholders & admins, AutoPay function, manage Email notifications, travel notices, and help and support information.

Primary cardholder - is a cardholder that has full administrative access to the account. They can view and manage all employee cardholders and their own credit limit is equal to the total company credit limit. There can only be one primary cardholder per account.

POS – Point of Sale – This is the terminal which you can tap or enter your PIN number in when making a purchase in person at a retailer.

Redemption Rate – This is the rate in which you can redeem points on your credit card. Currently, the redemption rate for both rewards earning cards is: 1-point equals \$0.01 (or 10,000 points is \$100).

Travel notice - Setting a travel notice automatically updates the system to ensure the cardholder won't be encumbered while using their card while away from home and traveling.