CWB Employee Business Credit Card Portal

User Guide

March 2023

OVERVIEW & RESOURCES

This guide assists CWB employees with logging in and using the Employee Portal when on boarding and assisting new clients as well as supporting and servicing existing clients with their CWB Business Credit Cards.

This user guide outlines the CWB employee journey within the employee portal, how to leverage each aspect of the platform.

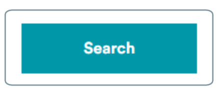
HOW TO USE THIS GUIDE

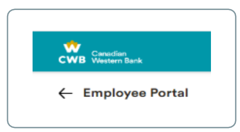
Some sections within this User Guide may have a "Quick Steps" section. This provides the employee with fast 1-2-3 steps without screen shots. More detailed instructions with screen shots are posted after the Quick Steps section for more information and assistance.

The goal being to provide instruction quickly, especially if you are with a client, to transact business quick without flipping through pages.

NAVIGATION

Navigation within both the Employee Portal and the Client Business Credit Card Portal is best done using the navigational arrows and buttons provided and not the browser buttons.





EMPLOYEE RESOURCES

[INFOserver – Product Page]

[Change Champion Network]

[FAQs] – Internal speaking points, handling client concerns about transition

[CWB's Credit Card transition page including external client FAQs]

[Historical Comparison Chart]

[Product Benefits Guides]

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PERMISSIONS/ACCESS CHART

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

A Primary cardholder is necessary for each business and if the business has a Primary cardholder, then an Admin (Full Access) is not required.

	Primary Cardholder	Admin (Full Access)	Admin (View Only)	Cardholder
Activate a new card	✓	✓	Only their card	Only their card
Add new cardholders	✓	✓		
Add new Admins	✓	✓		
Charge Transactions	✓	✓		Only their card
Change Business Information	✓	✓		
Change PIN	✓	✓		Only their card
Download transactions	✓	✓	✓	Only their card
Lock/Unlock cards	✓	✓		Only their card
Set travel notices	✓	✓		Only their card
Look up/view accounts	✓	✓	✓	Only their card
Make Payments – One time	✓	✓		
Make Payment – Auto Pay	✓	✓		
Make Installment Payment	✓	✓		
Receive purchase notifications	✓	✓		Only their card
Receive purchase notifications all cardholders	✓	✓		
Modify Cardholder Limit	✓	✓		
Redeem Points	✓	✓		
Remove other Admins & Cardholders	✓	✓		
Report Lost/Stolen Cards	✓	✓		Only their card
Set up Installments	✓	✓		
Search Transactions	✓	✓	✓	Only their card
Statements – change delivery options	✓	✓		
Access statements	✓	✓	✓	
Update personal information	✓	✓	✓	Only their card
View Card Details	✓	✓	✓	Only their card
View rewards offers	✓	✓	✓	✓
View Individual Transactions	✓	✓	✓	Only their card
View Company Spend	✓	✓	✓	
Enable CWB Business Pro Package	✓	✓		
Set up accounting integration	✓	✓		

CWB STAFF PERMISSIONS SET

CWB employees are assigned permissions within the Brim portals. The functionality you can and cannot complete is dependent on your permissions set.

CMS Roles: Permissions Set 1
- Banking Support Officer
- Senior Banking Support Officer

BCSC Roles: Permissions Set 2
- Branch & Client Support Advisors
- Cash Mgmt Advisor (BCSC)

Banking Support Manager Permissions Set 3
- Branch & Client Support Centre Manager, Banking Support
- Sr. Manager of Banking Support Manager

Banking Centre - Branch Permissions Set 4
- AVP, Cash Mgmt
- Senior Manager, Cash Management
- Manager, Cash Mgmt
- Manager, Cash Mgmt Specialists
- Relationship Manager, Cash Management
- Cash Mgmt Specialist

Other Permissions Set 5
- Banking Centre - Commercial
- Product

Function\Permission Set	1	2	3	4	5
Lookup/view accounts	✓	✓	✓	✓	✓
Change statement delivery preference (hard copy/digital)	✓	✓	✓	✓	
Monetary adjustments - Adjust or reverse fees/interest charges	✓	✓	✓		
Apply annual fee waiver	✓	✓	✓		
Apply additional fee waiver	✓	✓	✓		
Apply interest charge waiver	✓	✓	✓		
Add/remove cardholder	✓	✓	✓		
Add/remove ABR/company admin	✓	✓	✓		
Perform business information changes (address, industry, contact details)	✓	✓	✓	✓	
Update cardholder/auth user information (demographic, personal information, contact details) with tick box to apply company level address and contact details for cardholder/user	✓	✓	✓	✓	
Lock/Unlock card		✓	✓	✓	
Reset cardholder/user password	Client self-serve only				
Issue replacement/reissue card	✓	✓	✓		
Download all reporting in client portal (statements, customised reporting)	✓	✓	✓	✓	✓
Reset PIN	Client self-serve only				
Activate card	Client self-serve only				
Adjust overall account credit limit		✓	✓		
Adjust cardholder credit limits		✓	✓		
Apply temporary credit limit increase		✓	✓		
Update CIF and MD loan ID	✓	✓	✓	✓	
Change card type	✓	✓	✓		
Setting travel notice		✓	✓	✓	
Update notification settings for cardholders		✓	✓	✓	
Reissue Onboarding and Operational correspondence		✓	✓	✓	
Close account	✓	✓	✓		
Enroll client in CWB Pro Package upgrade	✓	✓	✓	✓	
Create credit card application (maker)				✓	
Submit credit card application (checker)	✓	✓	✓		
Submit service request to Brim Operations	✓	✓	✓		
Add memos to the account	✓	✓	✓		
View account memos	✓	✓	✓	✓	✓

Lock/Unlock a client's password	✓	✓	✓	✓	
Set up/Cancel installment pay on behalf of client	✓	✓	✓	✓	
Set up accounting software integration on behalf of client	✓	✓	✓		
Redeem points on behalf of client		✓			
Set up AutoPay on behalf of client	✓	✓			

LOGGING IN - EMPLOYEE PORTAL

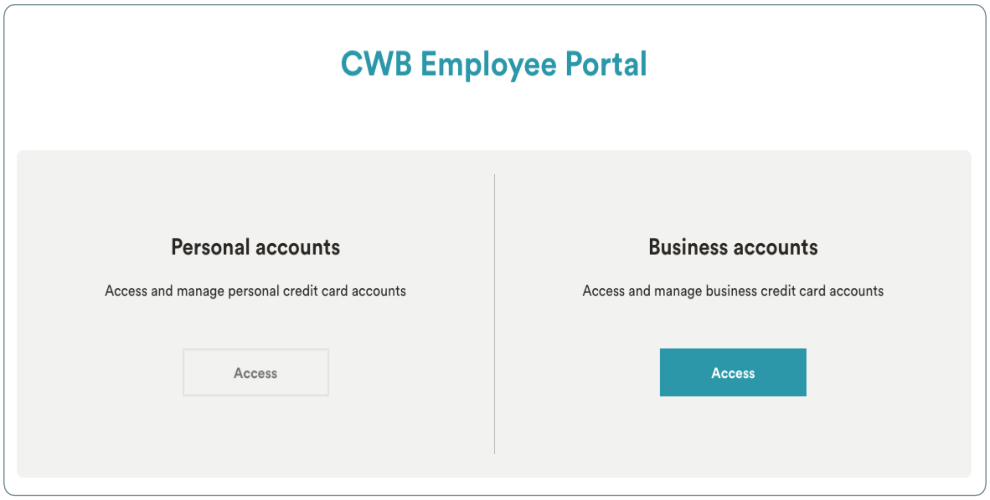
CWB employees can access the CWB Business Credit Card Employee Portal using Sentry Single Sign-On via the following URL:

https://preserver.brim.ca/cwb/employeeportal/sso

Employees will need to request portal access first by raising a Buddy Ticket.

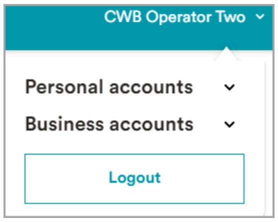
Click on **Access** in the Business account area.

Depending on your permissions and access, you may access personal Mastercard accounts or Business Mastercard accounts.



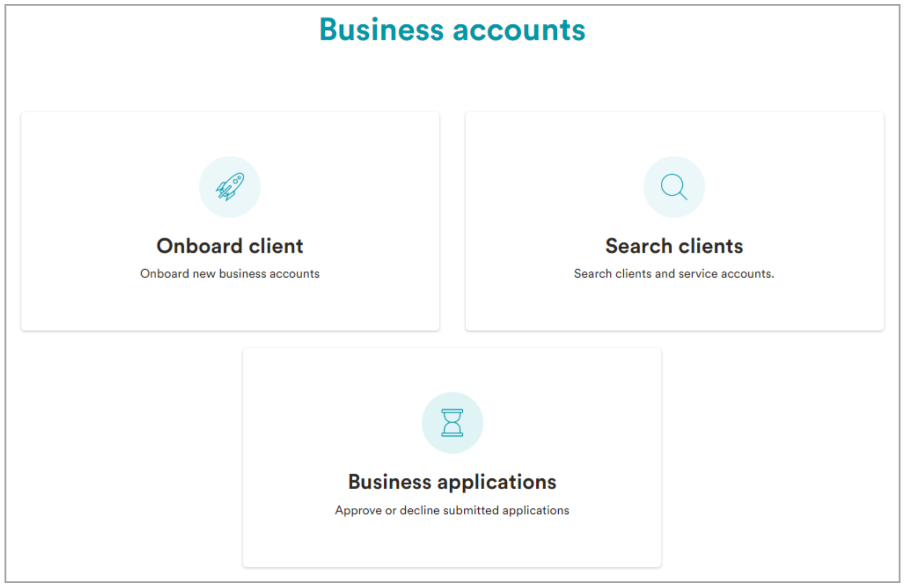
NOTE: Currently you can only access Business accounts in the Employee Portal. Accessing both Personal accounts and Business accounts through one portal is a future enhancement.

Also, after enhancements, employees will be able to toggle between Personal accounts and Business accounts (depending on your permissions and access) through the drop down located under your name.

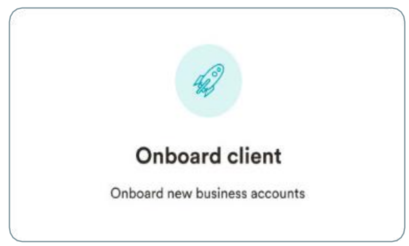


On the landing page, the following functions can be accessed:

- Onboard Client
- Search Client
- Business Applications

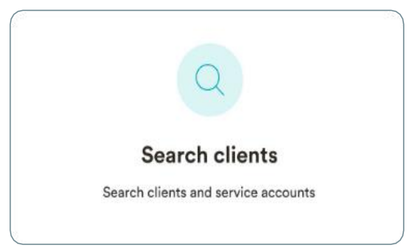


ONBOARD CLIENT



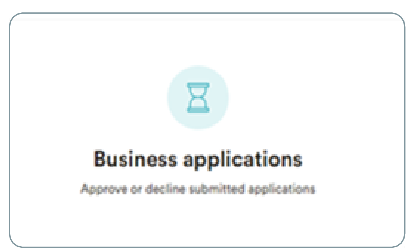
Employees can create a business credit card account application for clients.

SEARCH CLIENT



Employees can search for the client accounts and cardholders here in order to provide assistance.

BUSINESS APPLICATIONS



The business applications queue includes a complete list of application requests submitted via the employee portal. CWB employees can access these application queues to view, verify, and act on existing application requests for CWB business credit card accounts.

Once action is taken on an application, they move from the "Awaiting Decision" section to the "Decision Made" section.

ONBOARD CLIENT

The following steps will assist a CWB employee to onboard a new business credit card account.

NOTE: Before starting the onboarding process – search by client name to ensure the client does not already have an account or has a different account to avoid duplications.

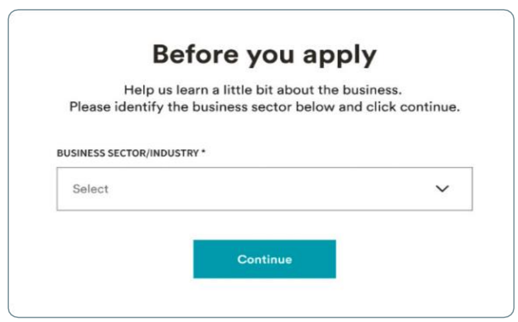
Onboarding a client: Quick Steps

Step 1	• Select Business sector
Step 2	• Select Business type
Step 3	• Select Credit card type
Step 4	• Enter Business information
Step 5	• Add Primary Cardholder, Admin (if applicable) & authorized cardholders
Step 6	• Select a plan & review

Onboarding a client: Detailed Steps

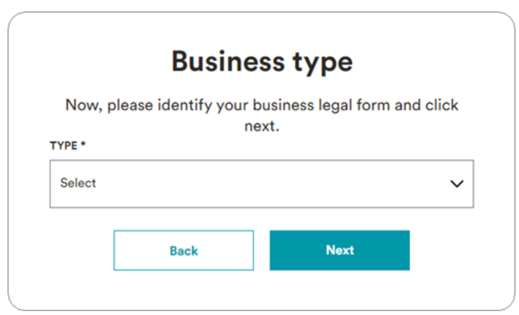
Step 1. Select the Business Sector/Industry using the drop down.

Click continue.

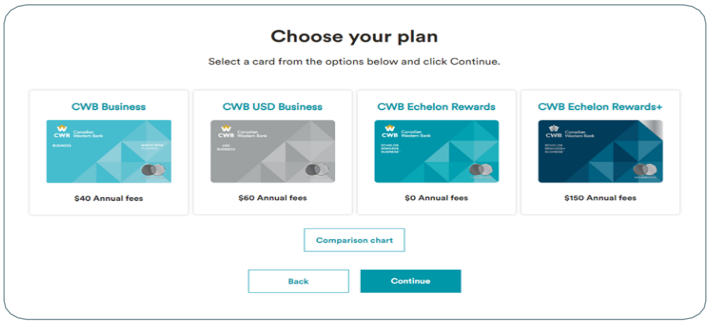


Step 2. Select Business type using the drop down.

Click Next.



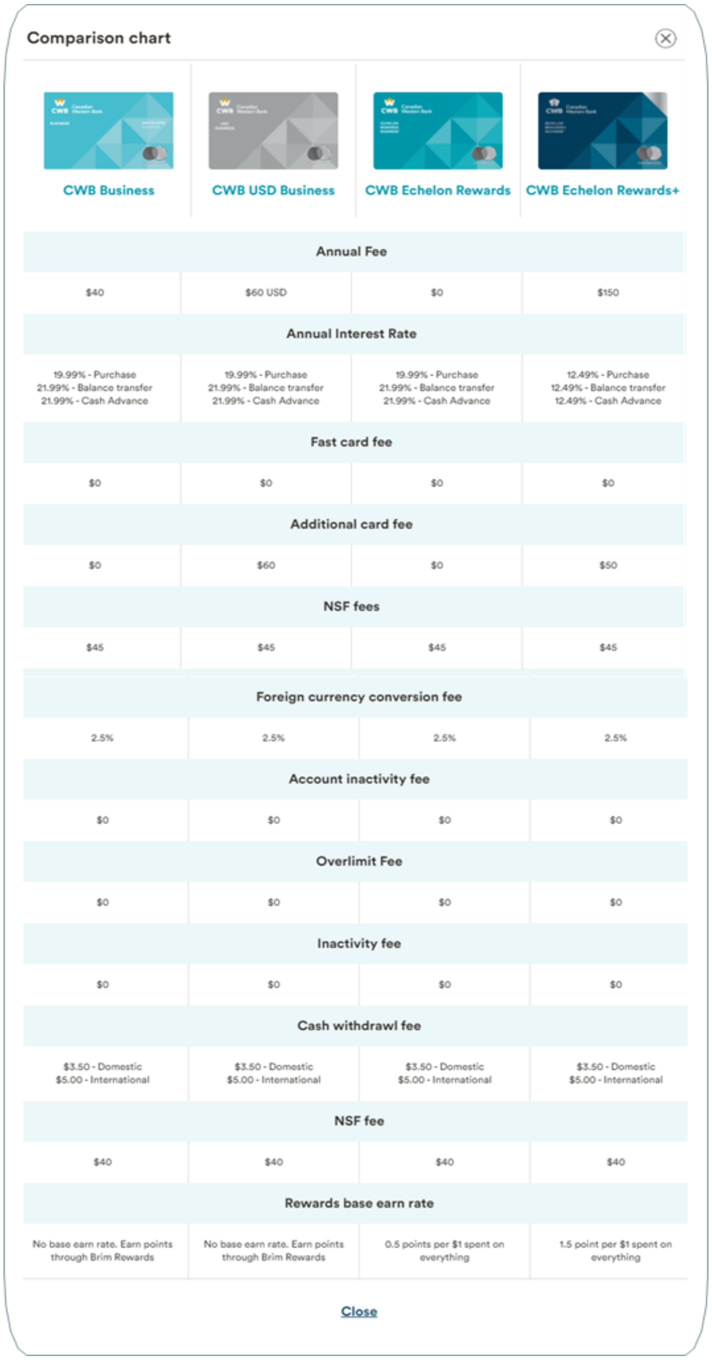
Step 3. Select the credit card from the options. The annual fees associated with each card are listed on this page of the application.



A comparison chart is easily accessible to see the features of each product type.

A card must be selected to proceed to the next step. This can be modified before the application is submitted.

NOTE: This chart is for illustration purposes only and for a complete and up to date listing of features and benefits on each card, please refer to the [Product Comparison](#) flyer on INFOserver.

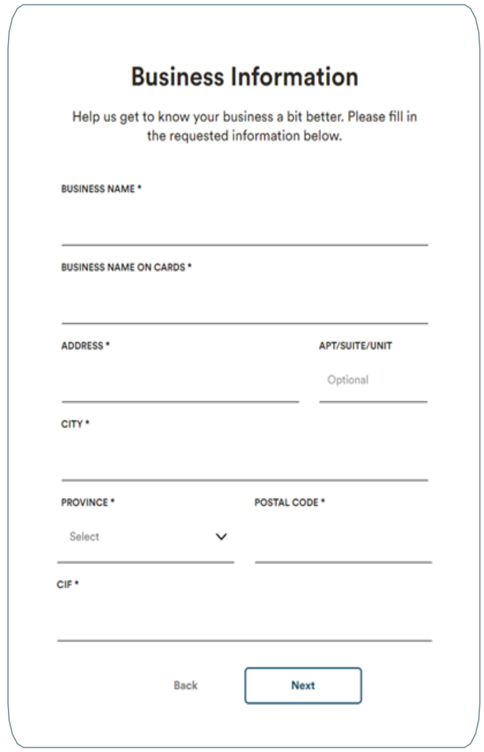


Comparison chart

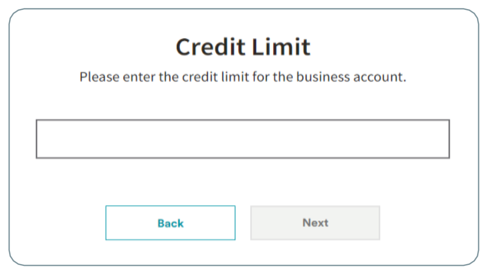
	CWB Business	CWB USD Business	CWB Echelon Rewards	CWB Echelon Rewards+
Annual Fee	$40	$60 USD	$0	$150
Annual Interest Rate	19.99% - Purchase 21.99% - Balance transfer 21.99% - Cash Advance	19.99% - Purchase 21.99% - Balance transfer 21.99% - Cash Advance	19.99% - Purchase 21.99% - Balance transfer 21.99% - Cash Advance	12.49% - Purchase 12.49% - Balance transfer 12.49% - Cash Advance
Fast card fee	$0	$0	$0	$0
Additional card fee	$0	$60	$0	$50
NSF fees	$45	$45	$45	$45
Foreign currency conversion fee	2.5%	2.5%	2.5%	2.5%
Account inactivity fee	$0	$0	$0	$0
Overlimit Fee	$0	$0	$0	$0
Inactivity fee	$0	$0	$0	$0
Cash withdrawl fee	$3.50 - Domestic $5.00 - International	$3.50 - Domestic $5.00 - International	$3.50 - Domestic $5.00 - International	$3.50 - Domestic $5.00 - International
NSF fee	$40	$40	$40	$40
Rewards base earn rate	No base earn rate. Earn points through Brim Rewards	No base earn rate. Earn points through Brim Rewards	0.5 points per $1 spent on everything	1.5 point per $1 spent on everything

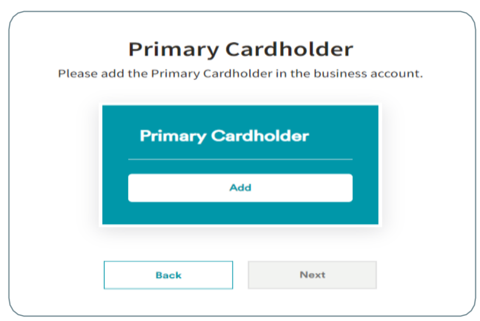
Close

Step 4. Enter the Business Information.



Enter the Credit Limit and Click Next.

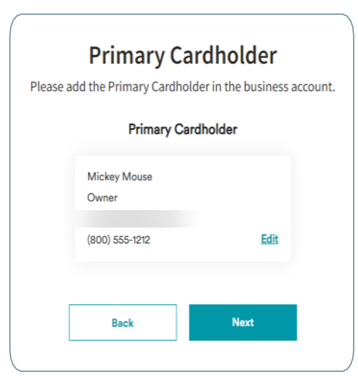




Step 5. Add the Primary Cardholder. You will need:

- First & Last Name
- Birth date
- Email address
- Mobile phone number
- Job Title

NOTE: A spend limit cannot be selected for a Primary Cardholder as they have access to the total company credit limit. The also have full administrative access on the account.



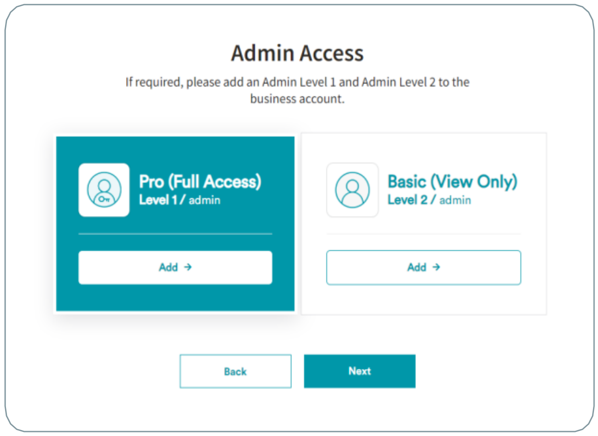
Once the Primary Cardholder is added, Click Next.

Add an Admin to the account (if required).

If there is a Primary Cardholder on the account, then an Admin (either full access or view only) is not required.

To add an Admin to the account, you will need:

- First & Last Name
- Birth date
- Email address
- Mobile phone number
- Job Title



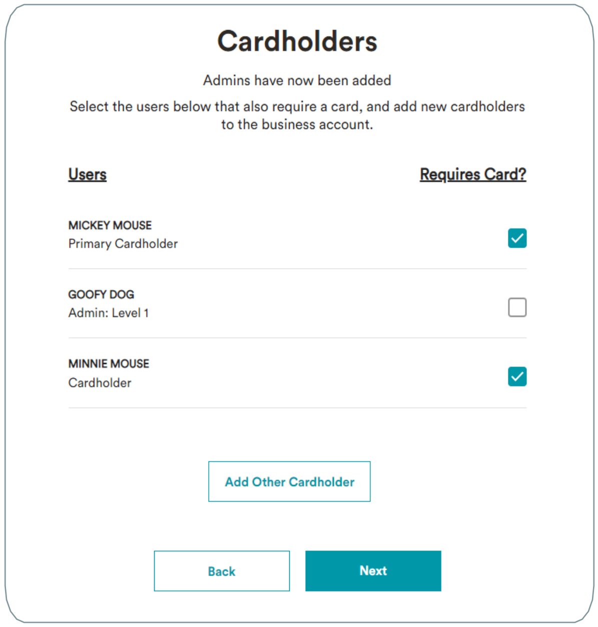
Add any other cardholders using the same process and required information as Primary Cardholders and Admins.

Multiple cardholders can be added to the account. Indicate if the cardholder requires a physical card.

NOTE: Cardholders may still use the account digitally without a physical card. They can also add the information into their mobile wallet.

The maximum number of cardholders is 15 without the Business Pro package.

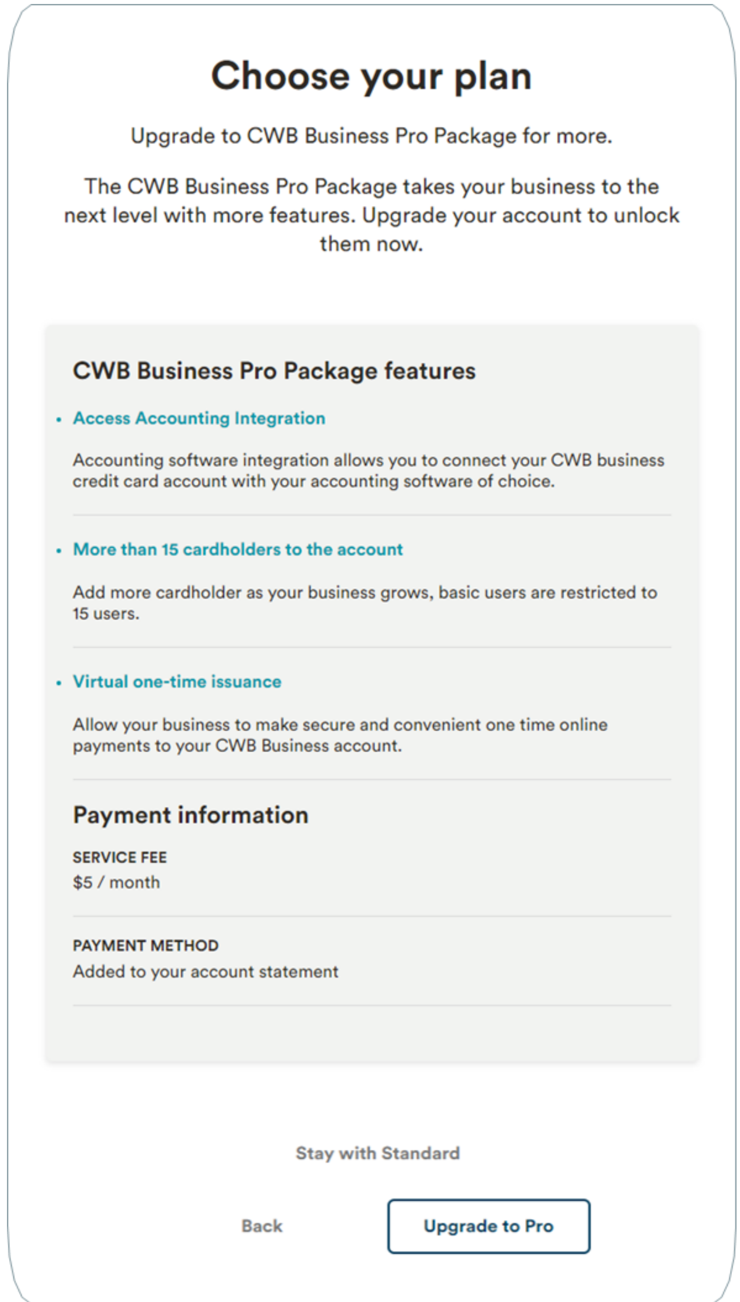
Once all cardholders and Admins have been added to the credit card account, Click Next.

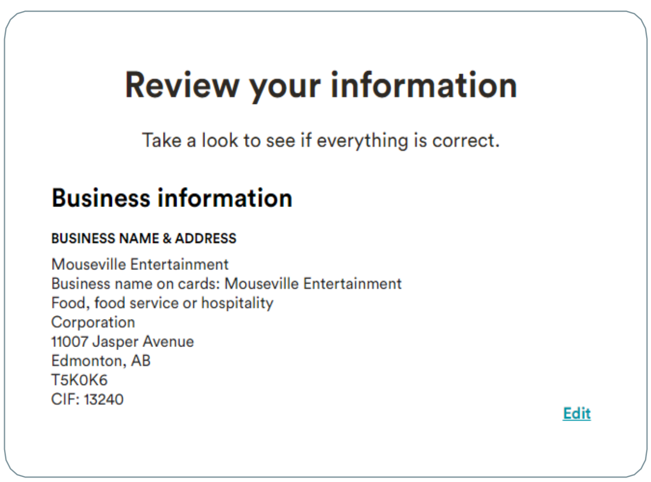


Step 6. Select the CWB business account plan.

Select the CWB Business Pro Package by clicking on **Upgrade to Pro** if this is the client's choice. Otherwise select '**Stay with Standard**'.

The upgrade allows the client to access additional functionality for a monthly subscription fee of $5. The client can opt-out of the upgrade at any time via the portal.



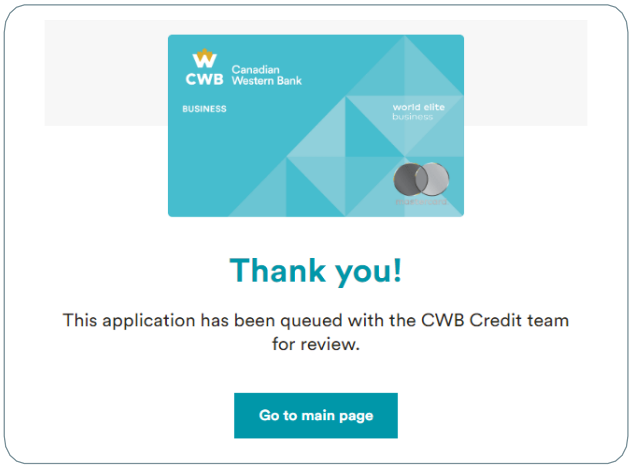


Review the information.

Employees will be able to review and edit the information prior to submission.

Any of the following sections may be reviewed and edited:

- Business information
- Selected Card type
- Credit limit
- Primary Cardholder
- Admin(s)
- Cardholders(s)
- Your plan



Once all the information is reviewed for accuracy, click submit, then print the application as a PDF and send to your client for signature.

The application will be queued until Credit Support notifies Cash Management Support they can submit the application.

SEARCH CLIENTS

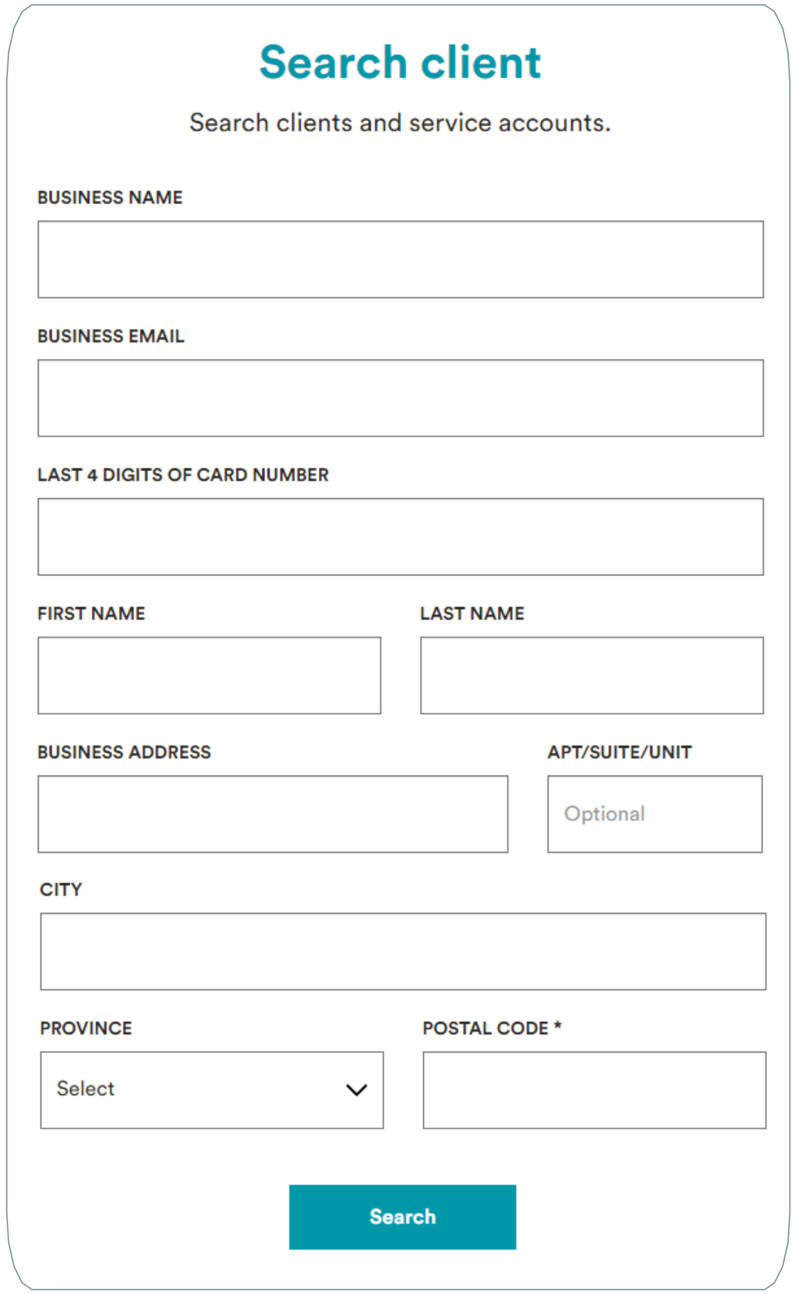
Employees can search for the business credit card accounts using a variety of search criteria including:

- Business name (1 Criteria)
- First name (1 of 2 Criteria)
- Last name (1 of 2 Criteria)
- Business email (1 Criteria)
- Last 4 digits of Card number (1 of 2 Criteria)

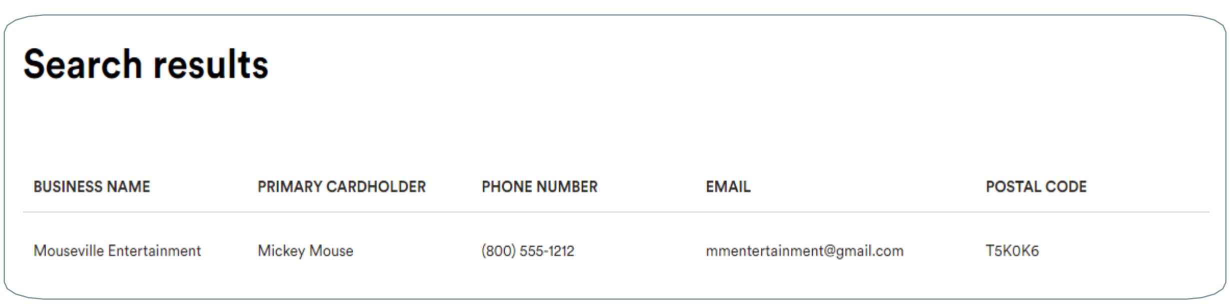
All fields are NOT required to search. Depending on the field, only 1 or 2 fields need to be entered.

1 Criteria - Search can be initiated if only this field is inputted.
2 Criteria - Search can be initiated if this field and another field is inputted.

Once the client and credit card account details are submitted, a search can be performed in real time.



Clicking on the client's name will open to the client's landing page.



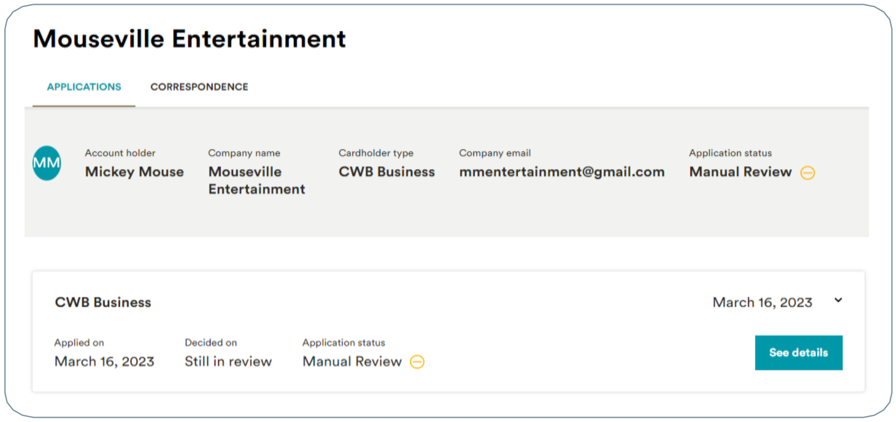
Search results

BUSINESS NAME	PRIMARY CARDHOLDER	PHONE NUMBER	EMAIL	POSTAL CODE
Mouseville Entertainment	Mickey Mouse	(800) 555-1212	mmentertainment@gmail.com	T5K0K6

This page under the client search area, is separated into **Applications** and **Correspondence**.

Click the **See details** button for more details on the account such as:

- Business information
- Card selection
- Cardholders – their roles and information
- Enrollment to the CWB Business Pro Package
- Account application submission details
- Memo & Action



APPLICATIONS

The applications section displays credit card application details such as:

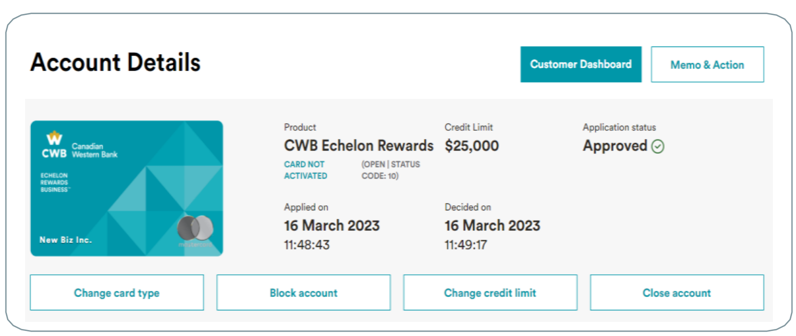
- Account holder
- Company name
- Product type
- Company email
- Application status

SEE DETAILS BUTTON

If the card is in Application Approved status, clicking on the See details button yields:

If the card is approved and issued, clicking on the See details button yields the **Account Details** information and provides links to:

- Customer Dashboard
- Memo & Action Log
- Change card type
- Block account
- Change credit limit
- Close account

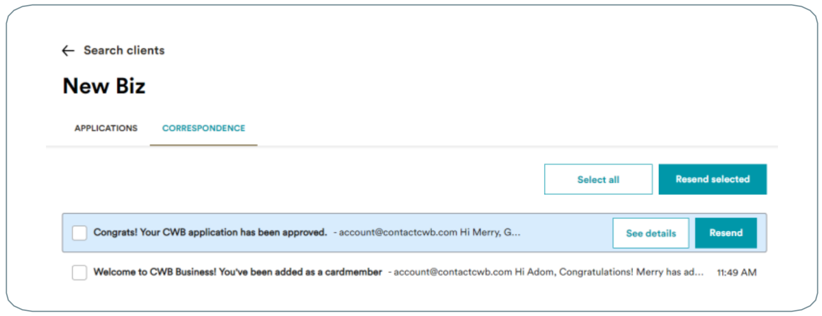


More information on this page is in the Account Details section.

CORRESPONDENCE

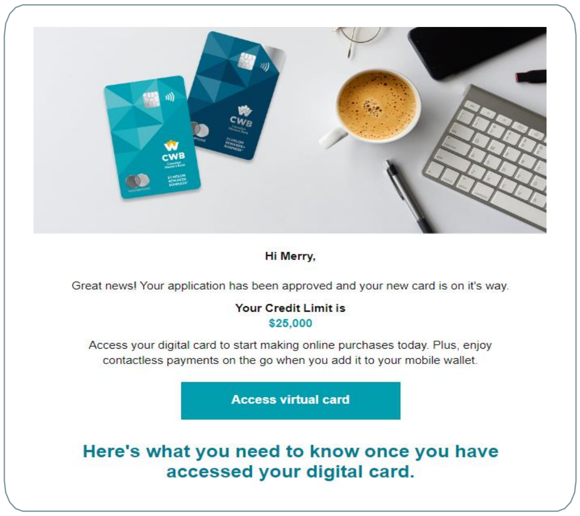
The correspondence tab includes all account related and transactional emails the client has received on behalf of CWB regarding the credit card.

Moving a cursor over the each of the items allows users to **See details** of the correspondence or select the item and **Resend.**



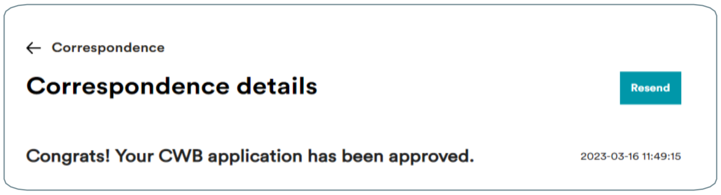
VIEW CORRESPONDENCE

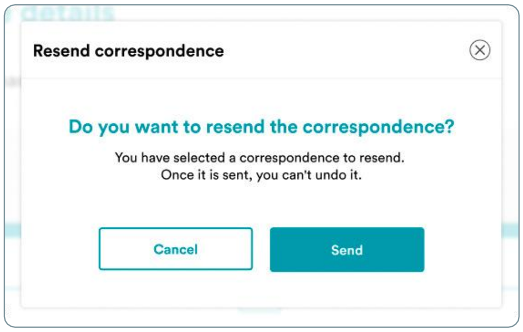
Clicking on **See details** will open the correspondence.

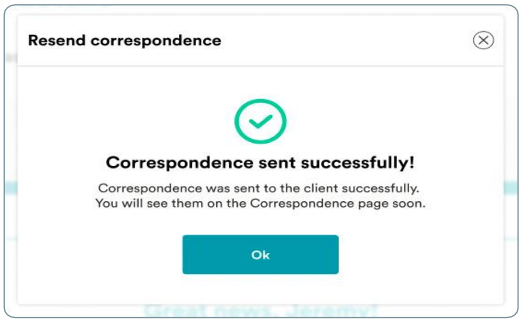


RESEND A CORRESPONDENCE

To resend correspondence to the client, click the Resend button located at top right corner of the screen.







NOTE: Please be sure when resending correspondence to a client. This cannot be reversed once actioned.

RESEND MULTIPLE CORRESPONDENCES

Employees can select **specific** correspondence to resend or **select all** correspondence to resend to a cardholder. The same pop-up confirmation will appear with this functionality.

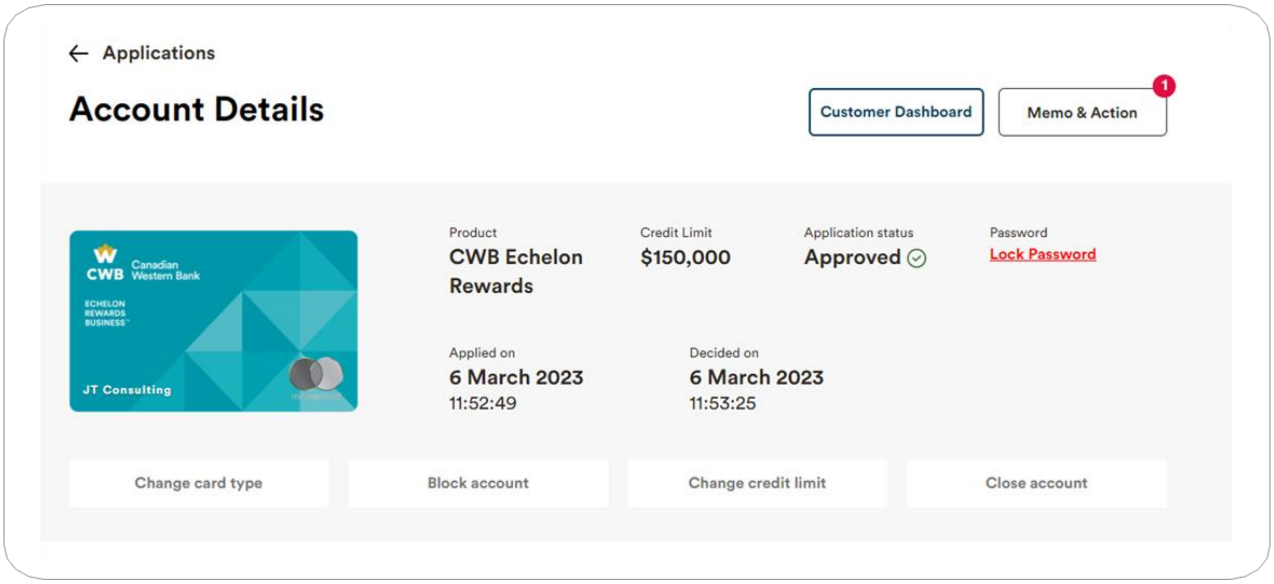
FILTER CORRESPONDENCE

Employees can also filter the correspondence and view the correspondence sent to the cardholder in the last 10, 60 or 90 days.

ACCOUNT DETAILS

To access account details associated with a business credit card account:

Navigate: Application page > See details button

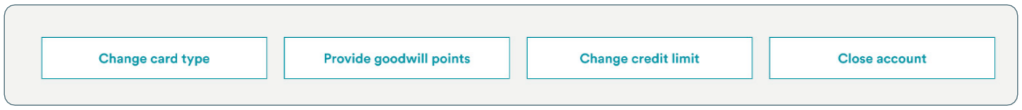


Information on the Account Details page includes:

- **Business information**
  - Business general information
  - Business address
- **Business card details**
  - Business card type
  - Business card credit limit
- **Admins on the business account**
  - Admin name
  - Admin date of birth
  - Admin email
  - Admin phone number
- **Cardholders on the business account**
  - Cardholder name
  - Cardholder date of birth
  - Cardholder email
  - Cardholder phone number
  - Cardholder card status
  - Cardholder business card credit limit
- **Application submission**
  - Channel
  - IP Address
  - Submission time

SERVICE ACCOUNTS

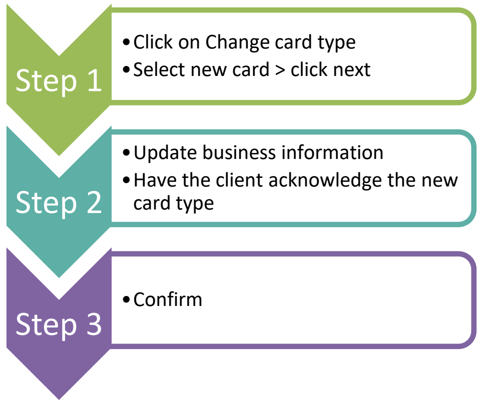
CWB employees have access to assist business credit cardholders to assist in making changes on the credit card account.



CHANGE CARD TYPE

TO MODIFY AND UPDATE THE EXISTING CARD TYPE

Change card type: Quick Steps

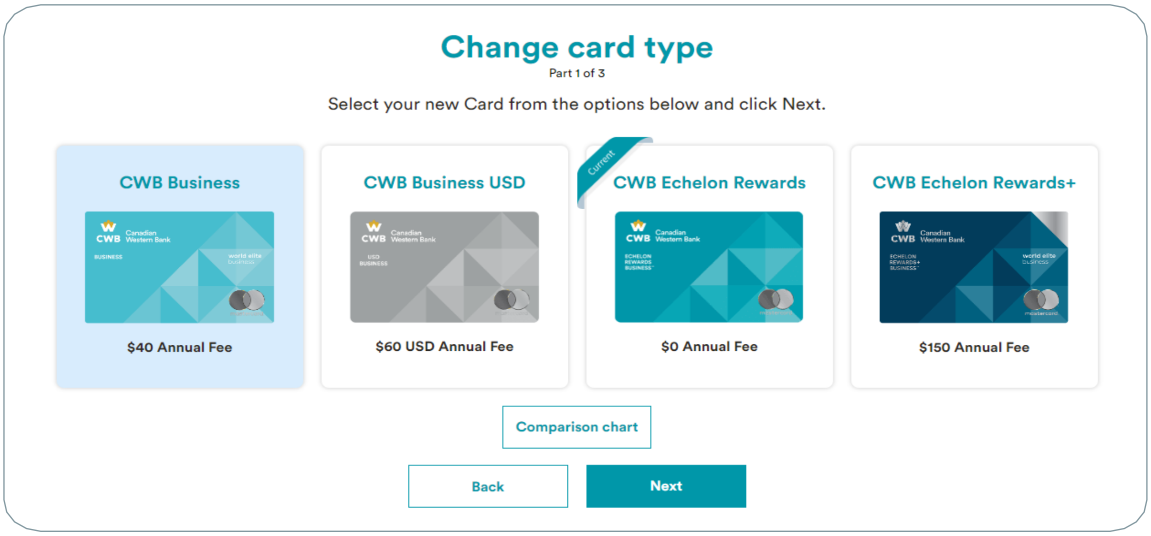


Change card type: Detailed Steps

Step 1. Change card type will allow employees to change the card type for cardholders. The client's current card is identified, and a comparison chart is available.

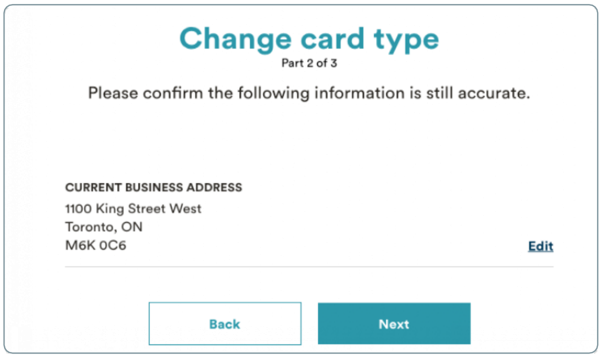
NOTE: this is the same comparison chart identified in the [Onboarding](#) section.

Select the new card type and **click next**.



NOTE: you cannot change card type between CAD or USD funds.

Step 2. Confirm the card details. Update the business address if applicable and click next.



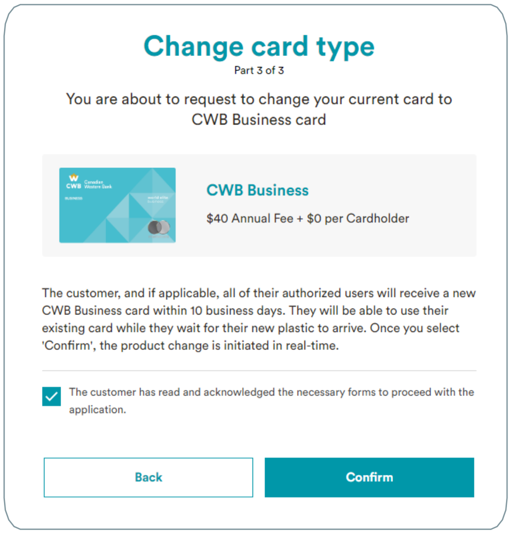
Have the client receive and acknowledge the new card type.

Step 3. Click Confirm.

NOTE: the Confirm button will be activated when the acknowledgement is complete.

Once confirmed, a confirmation message with the new product type will be received. This new card type will also reflect on the cardholder's dashboard immediately.

Cardholders on the credit card account will receive a new CWB business credit card within 7-10 business days.



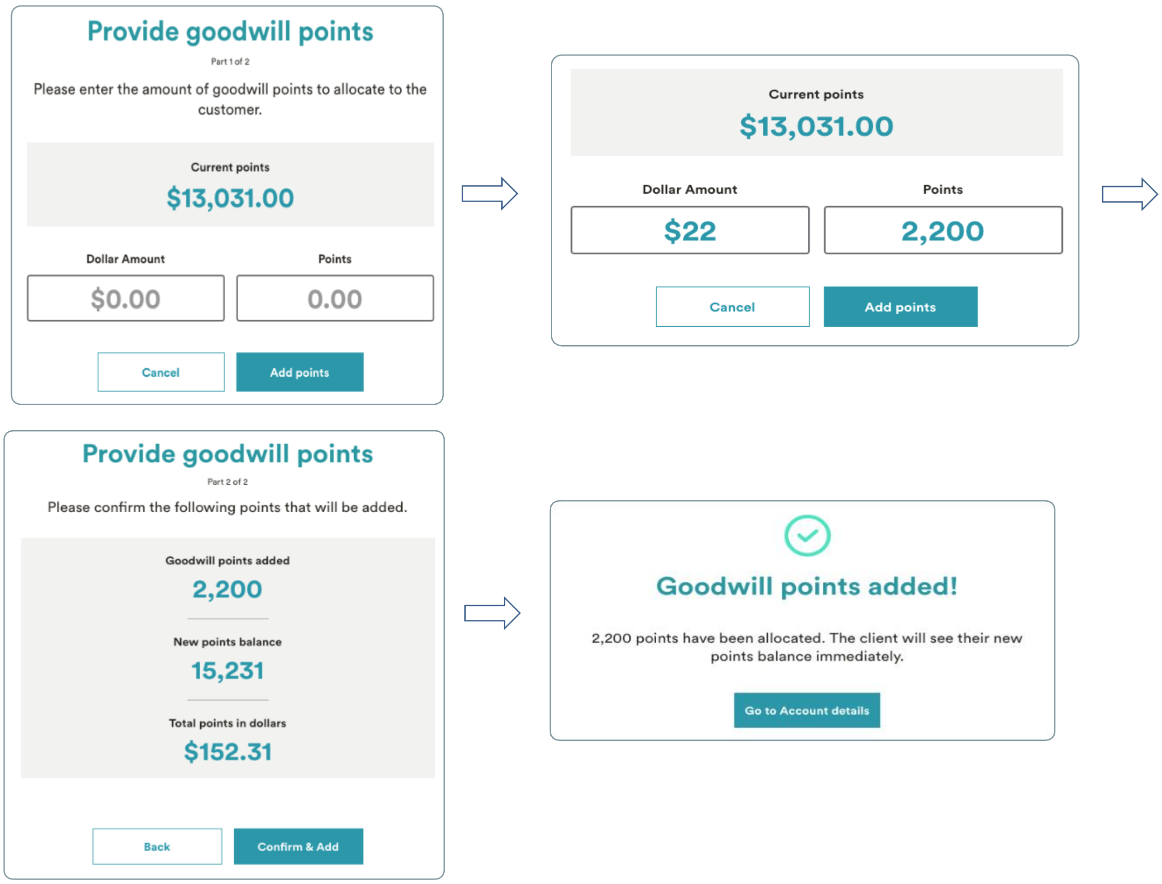
The new digital card is available in real-time, and the cardholder can access it through their dashboard after selecting View Card Details.

PROVIDE GOODWILL POINTS

Employees can award cardholders with goodwill points as a goodwill gesture. Once added, these points will immediately reflect in the cardholder's account.

NOTE: Goodwill points can only be credited by Banking Support with Product Manager and Branch Manager approval.

Click on **Provide goodwill points**.

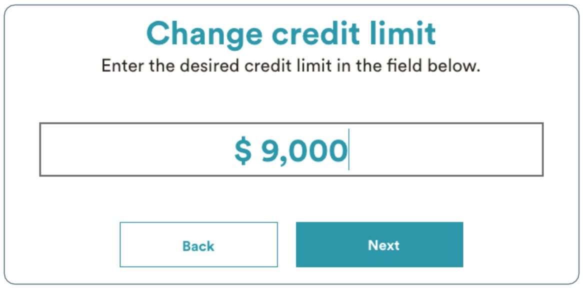


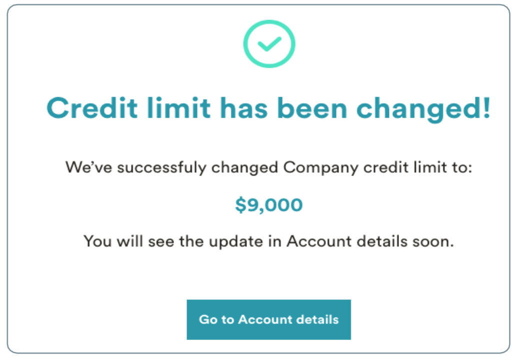
CHANGE CREDIT LIMIT

Employees can change the credit limit for a business credit card account. Once the limit is modified and confirmed, this is reflected in real-time for the business credit card account.

Click **Change credit limit**.

NOTE: Please follow temporary and permanent credit limit increase policy prior to changing the credit limit.

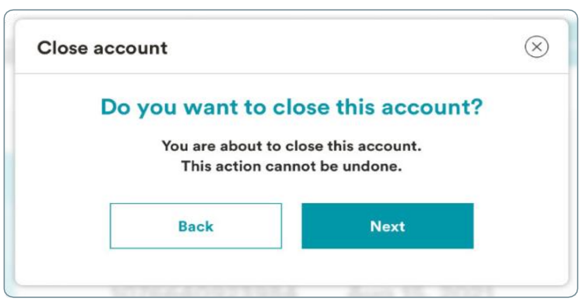


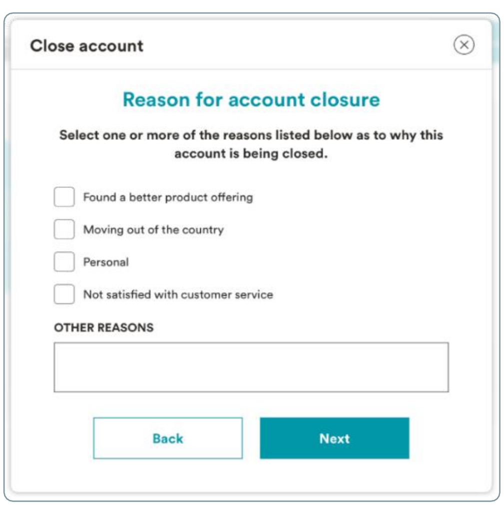


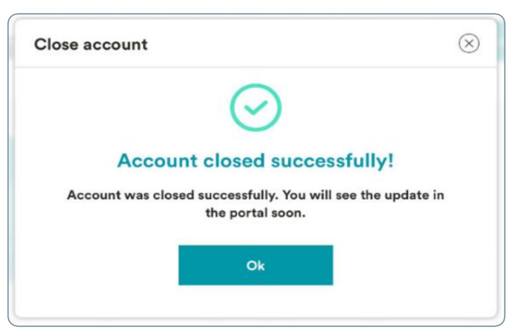
CLOSE ACCOUNT

Employees can close the business accounts via the Employee Portal. Before closing the account, CWB employees will need to provide a reason for the closure of the account.

NOTE: Please follow credit or debit balance procedures for recovering or refunding any outstanding funds.



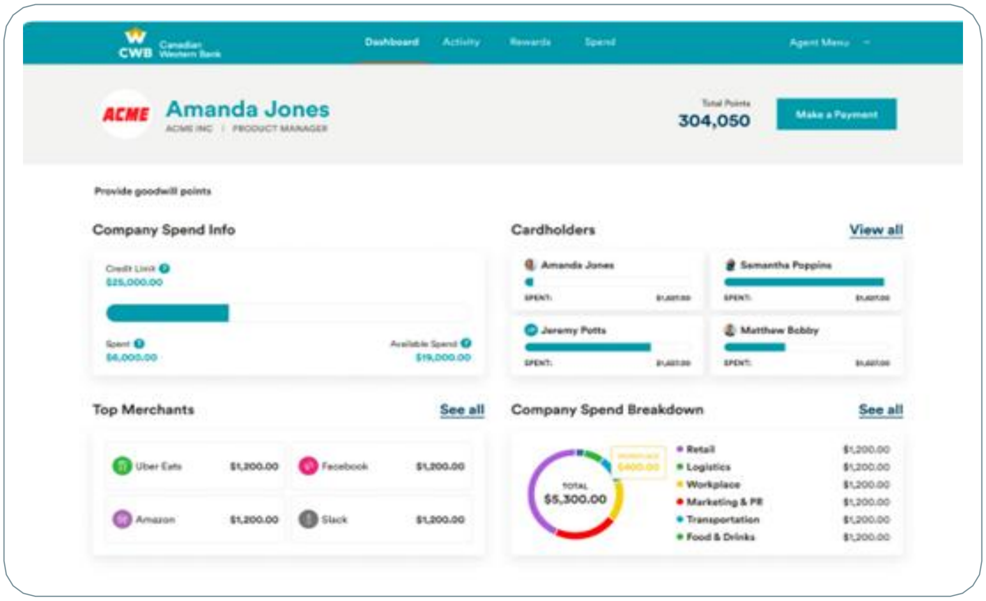




CUSTOMER DASHBOARD

Employees have an overview of the client's dashboard. This is what the Primary Cardholder or Admin (Full Access) sees once they log onto the Business Credit Card Portal, including:

1. Company name and Primary Cardholder details.
2. Company credit card information including credit limit, account balance and available balance and total points.
3. Company credit card details for the primary cardholder and all employees associated with the business account and their spend balance.
4. Employees can also search for other cardholders via the drop-down option and view the summary of their transactions.



EMPLOYEE DASHBOARD

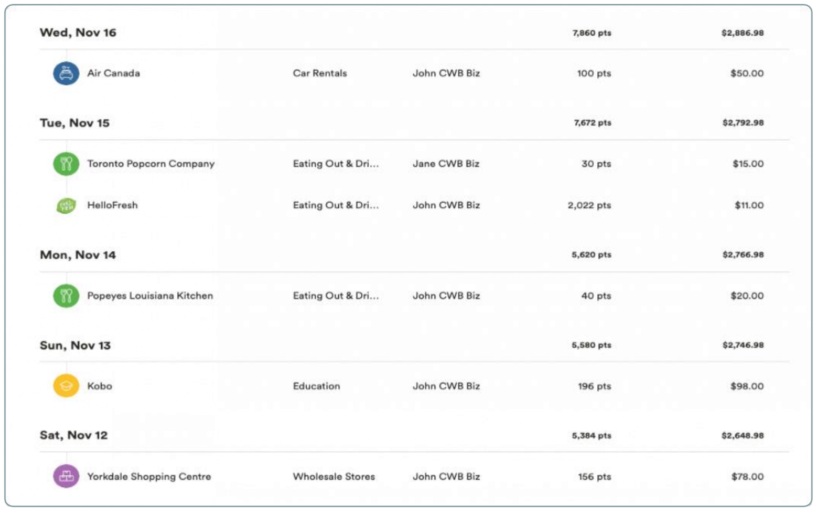
In addition to the above credit card and balance details, employees can view the company credit card spend for a specific employee segregated by spend categories.

Employees can assist the client in resolving their query. They have access to perform the following actions to assist the client:

- View recent transactions
- Waive fees (This function can be completed by Banking Support.)

VIEW RECENT TRANSACTIONS

Employees have full visibility to the business credit card account and transactions, which is helpful in assisting with queries.



REIMBURSE FEES AND INTEREST CHARGES

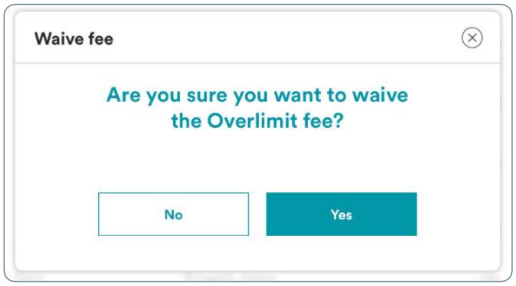
Employees can view all transactions associated with the business account. These transactions also include the fees charged. CWB's Banking Support team can waive fees, if required. These fee types include:

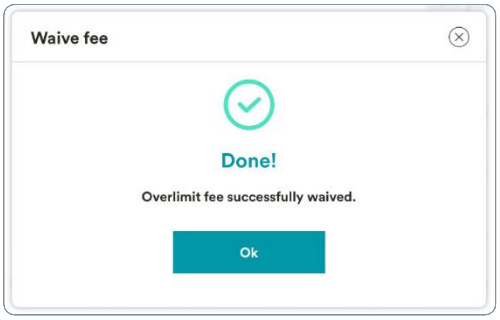
1. Annual fee
2. Overlimit fee
3. Fast card fee
4. CWB Business Pro Package fee
5. Interest charge

Navigate from the Dashboard > Activity tab > Transactions > Select the transaction

Click Waive Fee.

Follow the screen prompts.





INSTALLMENTS

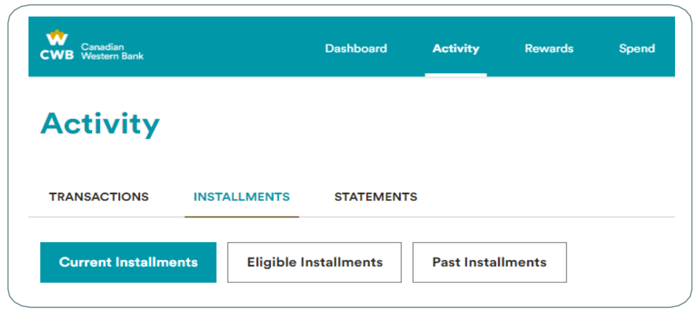
Primary Cardholder and Admin (Full Access) users can set up installments on a card as a way of paying off larger purchases over a longer period. Employees can view Current installments and Past installments and walk them through the process. Only clients can set up installments.

A credit card purchase is eligible for an installment plan of 3, 6 or 12 months if the purchase is:

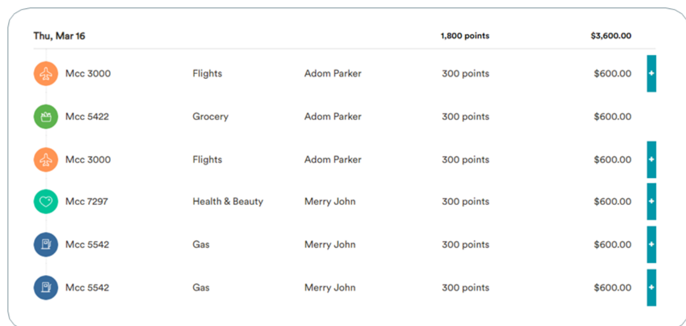
- Over $500
- Not a restaurant or alcohol purchase

To access installment information, navigate: **Dashboard** > **Activity** tab > **Installments** tab.

On this page, current, eligible, and past installments may be viewed.



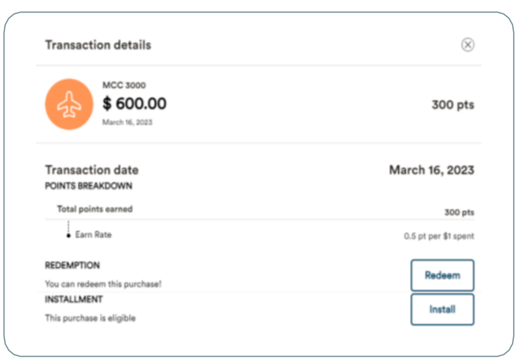
You can also view and set up an installment by clicking on a transaction.

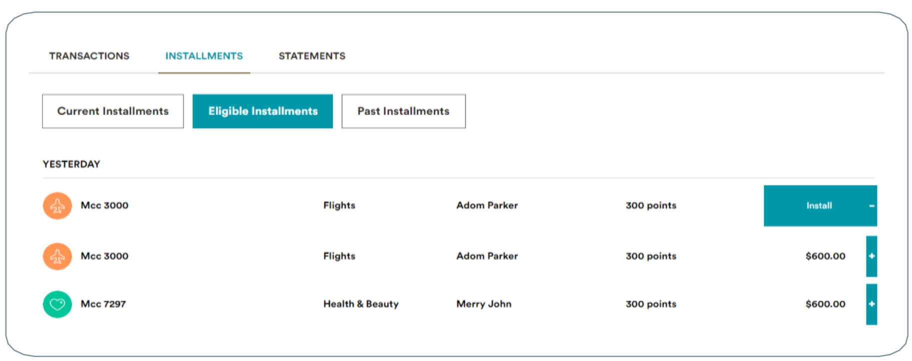


SET UP AN INSTALLMENT

Setting up an installment can be completed by either **clicking a transaction** or navigating to Eligible Installments and selecting a transaction from the list.

Click Install.

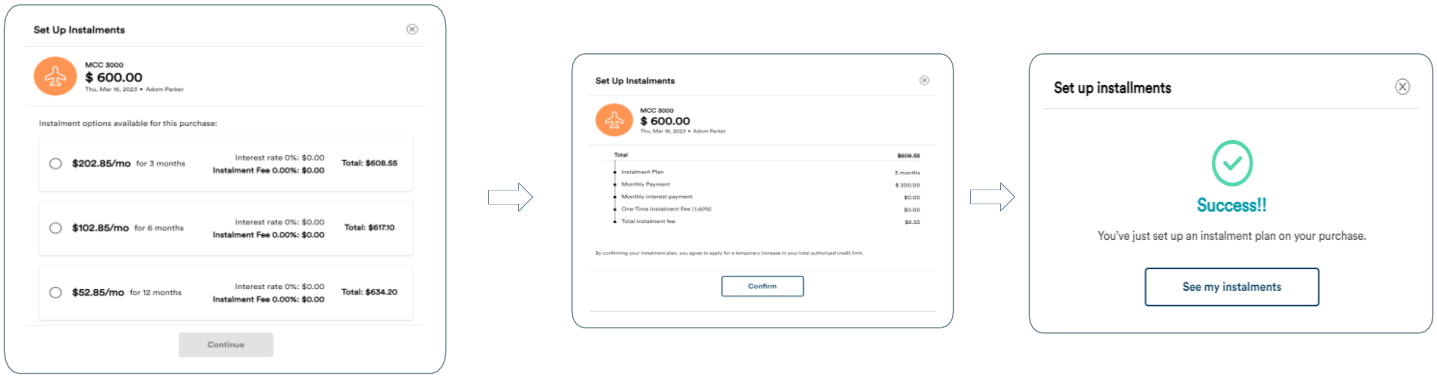




(Clicking on a transaction.)

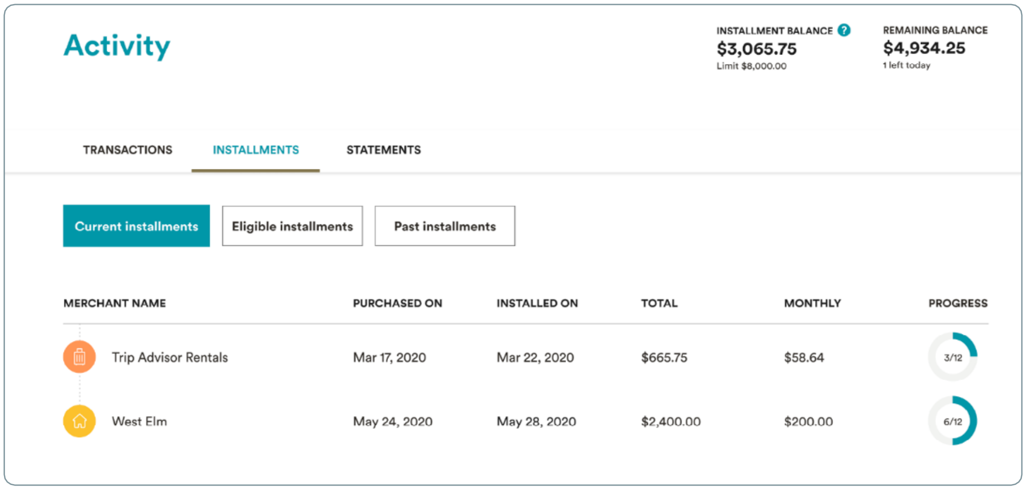
(Navigating to Eligible Installments.)

Select the installment duration. Prior to confirming, the client can review and see the total cost of the installment.



CURRENT INSTALLMENTS

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



CANCEL INSTALLMENTS

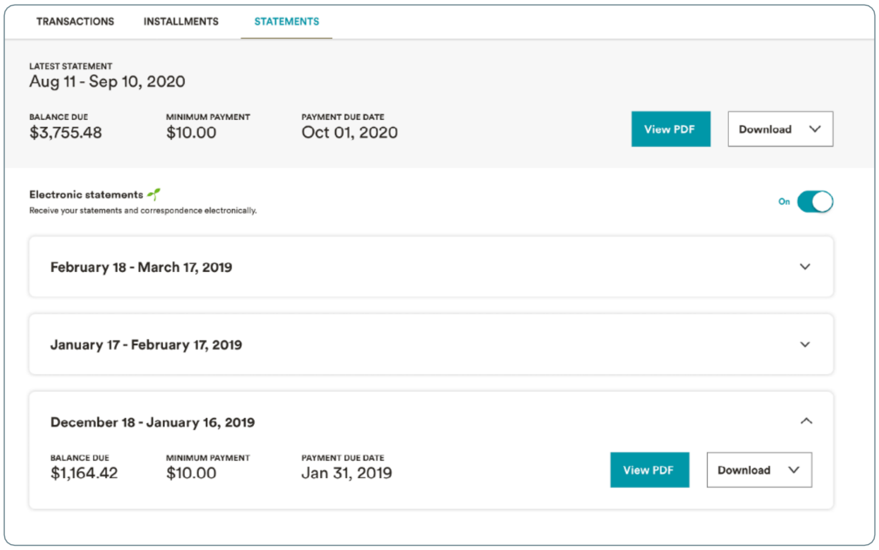
Employees can cancel an existing installment on the cardholder's account by submitting a service request. Before cancelling an installment, employees must notify the cardholder a cancellation fee will be charged as the installment is being canceled before all the pending monthly installments have been paid.

VIEW PAST INSTALLMENTS

Employees can look at past installments and see whether those were fully paid off or canceled.

STATEMENTS

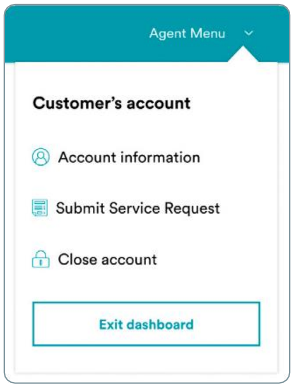
Employees can view and download client statements. The statements can be viewed in PDF and downloaded as an excel or CSV file. The client may also choose to have paper statements mailed to them at no cost.



EMPLOYEE PORTAL AGENT MENU

The agent menu can be accessed from the top right corner of the customer dashboard. The Employees can then access and perform the following actions:

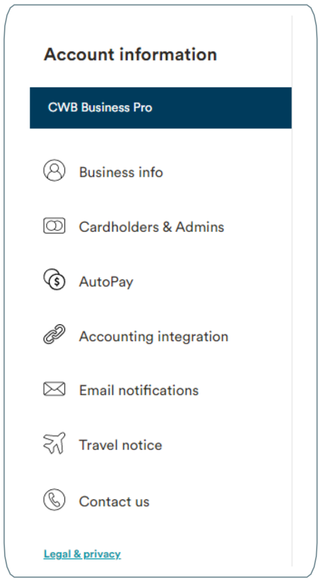
- View account information
- Submit a service request
- Close account
- Exit the Customer Dashboard



ACCOUNT INFORMATION

Employees can access the cardholder's **Account Information** and take actions to support their queries. Employees can access the page to view and modify information related to:

- Card package subscribed to
- Cardholders & Admins
- Autopay
- Accounting Integration
- Email notifications
- Travel Notice
- Contact Us



BUSINESS INFORMATION

Employees can view and help assist cardholders to modify details via the Business Information Section.

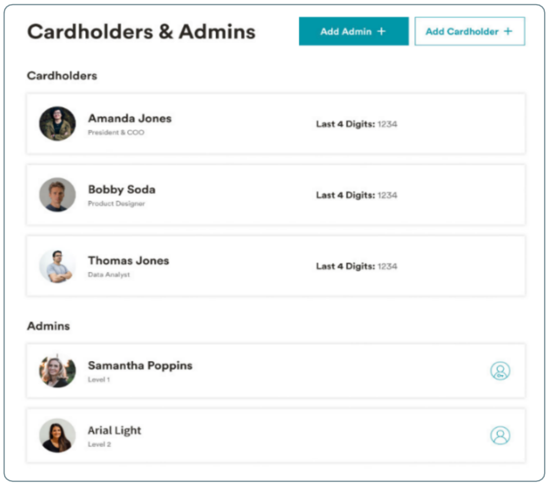
Here the following is accessed and edited:

- Business Address
- Business Industry
- Primary contact information

CARDHOLDERS & ADMINS

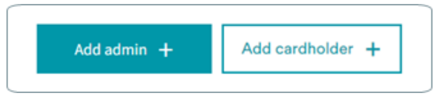
Employees can access the "Cardholders and Admins" page and get an overview of all cards associated with the business credit card account.

This includes both the Primary Cardholders and Admin(s). Employees see the same view a Primary Cardholder would see on the Business Credit Card Portal.



Employees can assist the cardholder with the following actions:

- Add a cardholder
- Add an admin



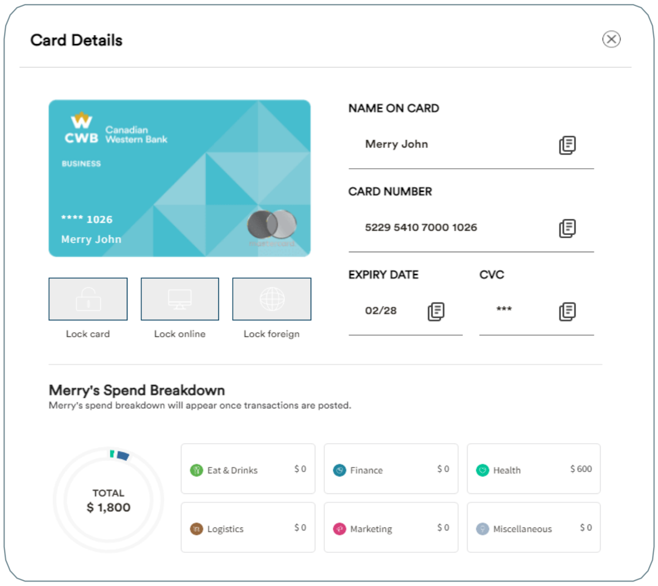
Within the Cardholders & Admin section, employees can assist Primary Cardholders & Admins with following:

- View card info
- Reporting card lost/stolen
- Lock/Unlock: Card, online transactions & foreign transactions
- Modify personal and account information

Primary Cardholders	Admins
• Changing a PIN	• Modify the employee spend limit

VIEW CARD DETAILS

Employees can access the cardholder's card details including card number, expiration date, but not the CVC for security reasons.



LOCK/UNLOCK CARD

Employees can lock/unlock the client's card. The cardholder will not be able to access their card for any:

- in-store
- online or
- foreign transactions

until the card is enabled. The locked card icon will appear on the cardholder's card.

The locking or unlocking of a card is in real-time.

CHANGE PIN

Employees can assist the cardholder in changing their PIN by guiding the client through the steps in the Business Credit Card Portal or asking the client to call Client Support.

Change PIN number: Quick Steps

(Employees can guide clients through this process in the Business Credit Card Portal. Employees cannot change client PINs.)

Step 1
- Have the client log into the Business Credit Card Portal

Step 2
- Navigate to Cardholders & Admin section in "My account"
- Have the cardholder click on their account
- Click Change PIN button

Step 3
- Enter Card Number
- Click Next

Step 4
- Answer the question: Do you remember your current PIN?
- Click Next

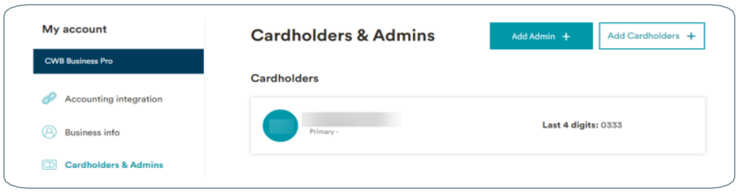
Step 5
- Enter the new PIN
- Client will confirm the new PIN
- Click Save PIN

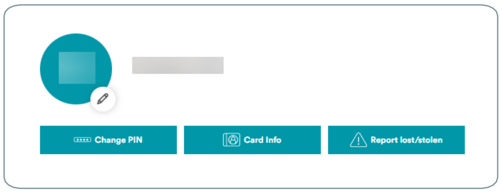
DETAILED CHANGE PIN NUMBER

Step 1. Have the client log into the Business Credit Card Portal.

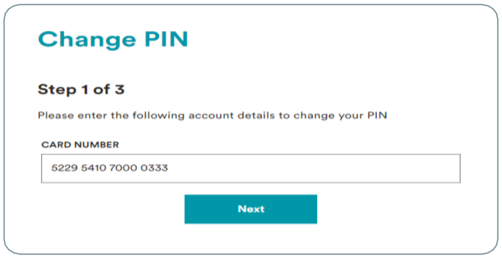
Step 2. Navigate to the Cardholders & Admin section in “My account”.

Click on the Change PIN button.

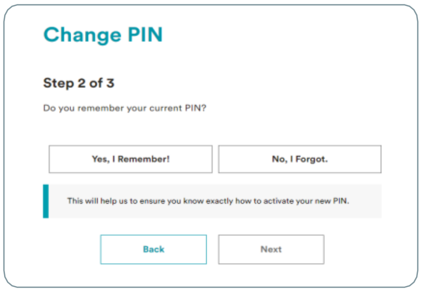




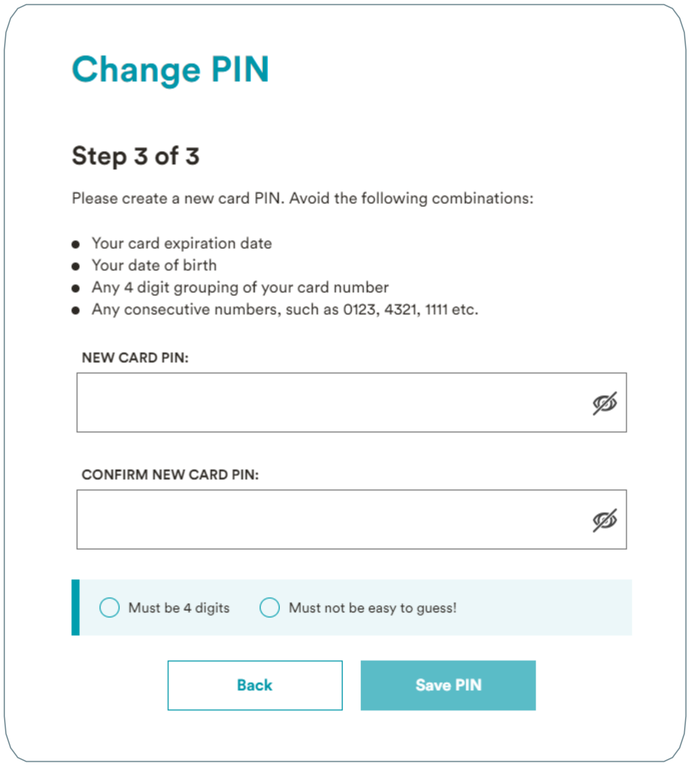
Step 3. Enter in the Card Number and click next.

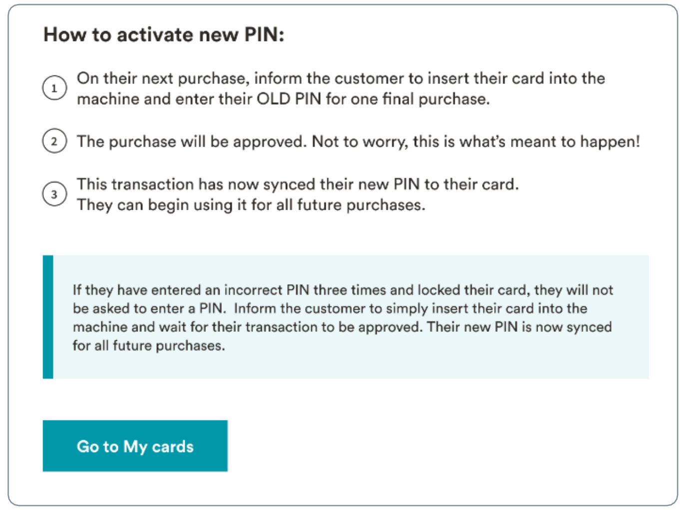


Step 4. Answer the question “Do you remember your current PIN?



Step 5. Enter and confirm the new card PIN. Click save PIN button.





REPORT CARD LOST/STOLEN

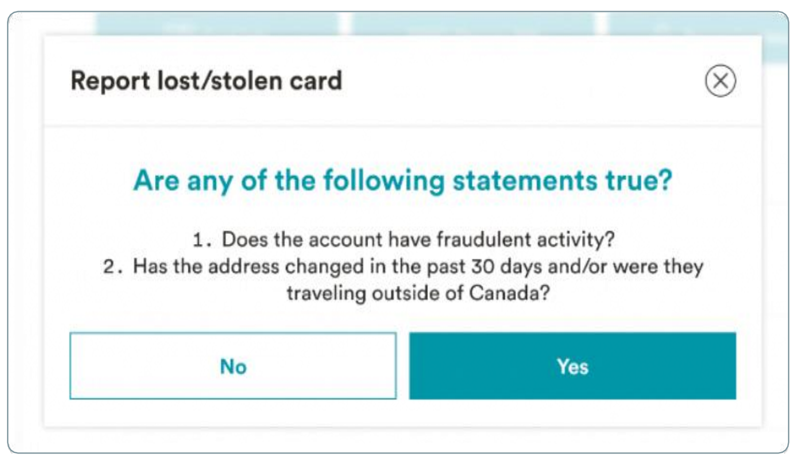
Employees can report a lost or stolen card on behalf of the client.

In case of emergency, employees can assist in requesting a lost/stolen card and a replacement card will be delivered to the business address.

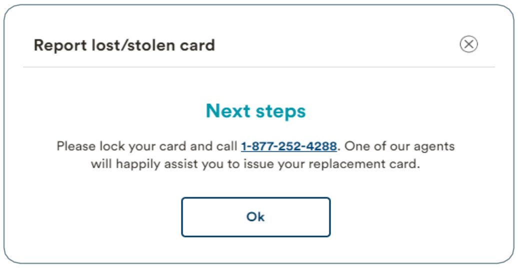
Employees must verify the following statements before they proceed to the next steps.

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

1. Does your account have fraudulent activity?
2. Has your address changed in the past 30 days and/ or are you traveling outside of Canada?



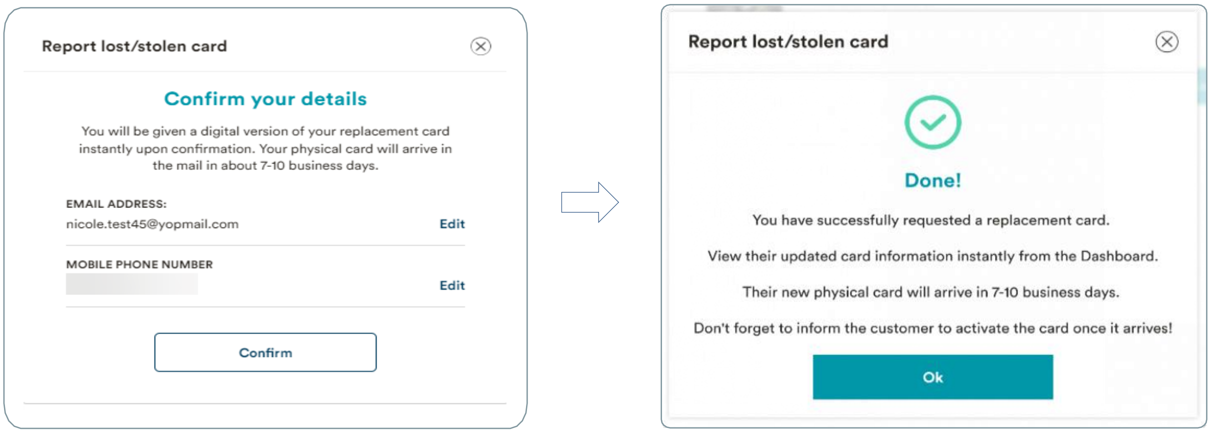
NOTE: If either of the above are true, the client will have to call the call center to process a replacement card request.



If their answer is No to the above statements, they can proceed with the next steps.

NOTE:

In the event, where a client recently requested a lost/stolen card and their request is in progress, they will not be allowed to request a new card.

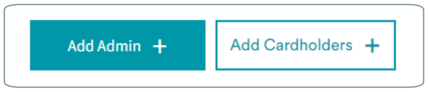


ADD CARDHOLDERS AND NEW ADMINS

Employees can assist in adding new cardholders or Admins to a credit card account.

Navigate: Employee Portal > Locate and open the client account > Cardholders & Admins >

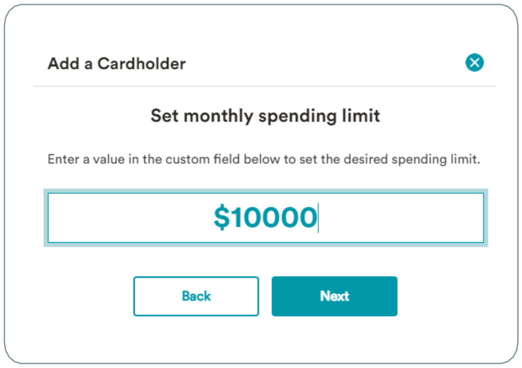
Click either the Add Admin button or Add Cardholder button (depending on the role you are adding)



Enter the information required. Both user profiles will require:

- First & last name
- Date of birth
- Email
- Mobile phone number (a home or business phone can be added but is not recommended as the user won't be able to receive fraud text alerts)
- Job title

In addition to the above information, a **new cardholder** will need to have their credit limit set. Click next.

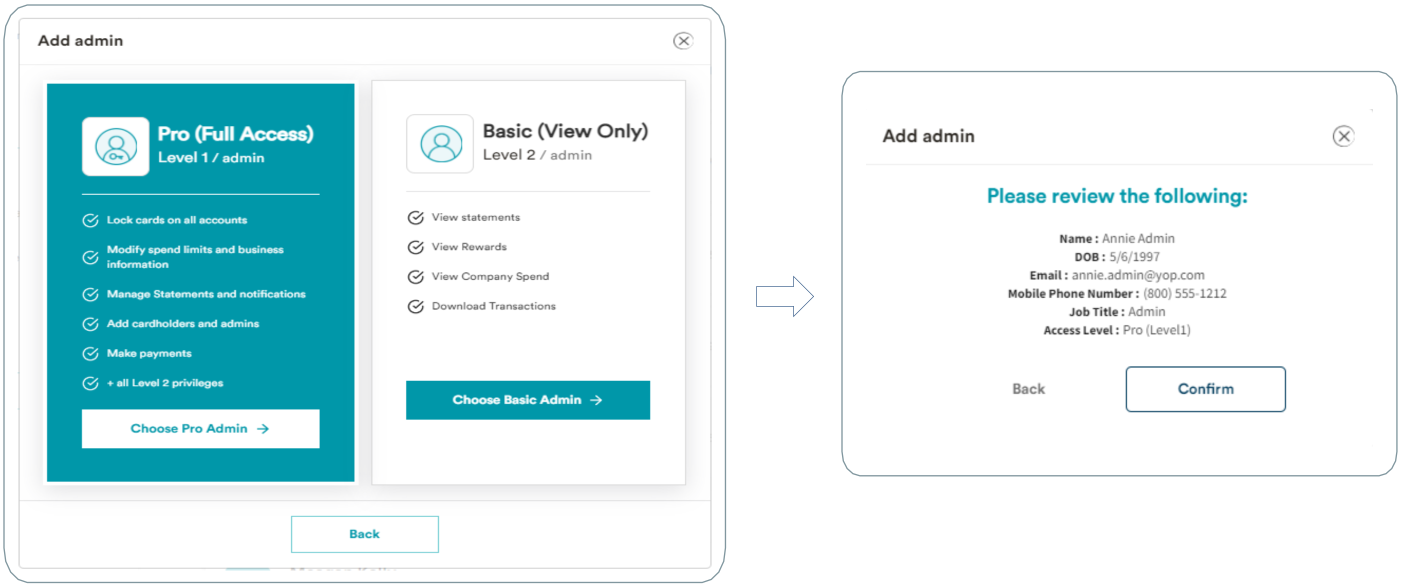


NOTE: if no credit limit is set, then it will default to the full company credit limit.

Once confirmed, the new cardholder will be added to the account in real time and receive an automated welcome email with instructions for accessing the Business Credit Card Portal.

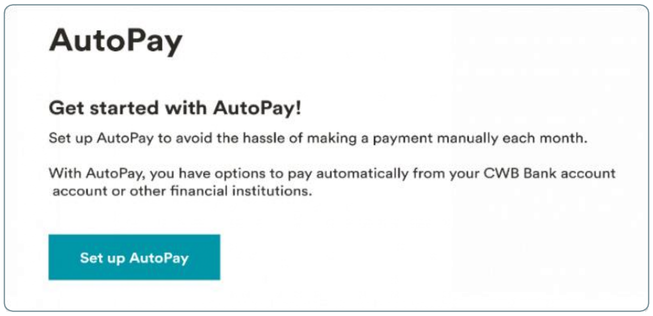
In addition to the above information, **new Admins** will need their access level defined. Review and confirm the addition of the new Admin.

Once confirmed, the new admin will be added to the account in real time and receive an automated welcome email with instructions for accessing the Business Credit Card Portal.



AUTOPAY

Employee can assist Primary Cardholders or Admin (Full Access) to setup and manage AutoPay. AutoPay is a function where clients can set up an automatic monthly payment from a financial institution of their choice. A client can only have one AutoPay set up on their credit card account at a time.



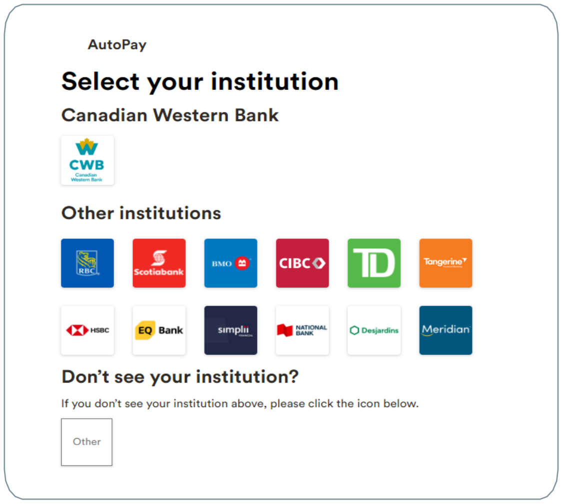
Employees and clients can set up, manage, and cancel their AutoPay via the Business Credit Card Portal

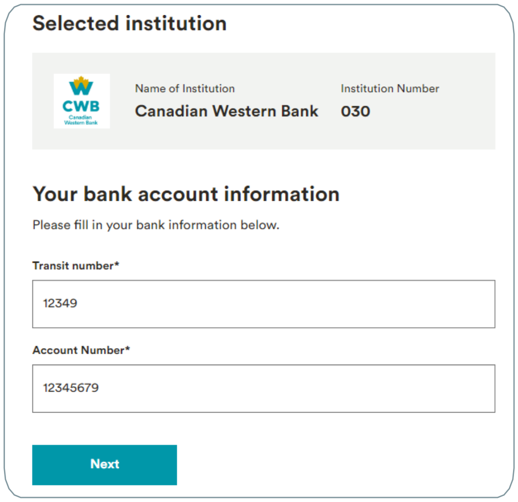
Navigate: Open client Dashboard > My account > AutoPay

Click Set up AutoPay button.

SET UP AUTOPAY

Select your financial institution. Enter and confirm your transit number and bank account details. Click Next.



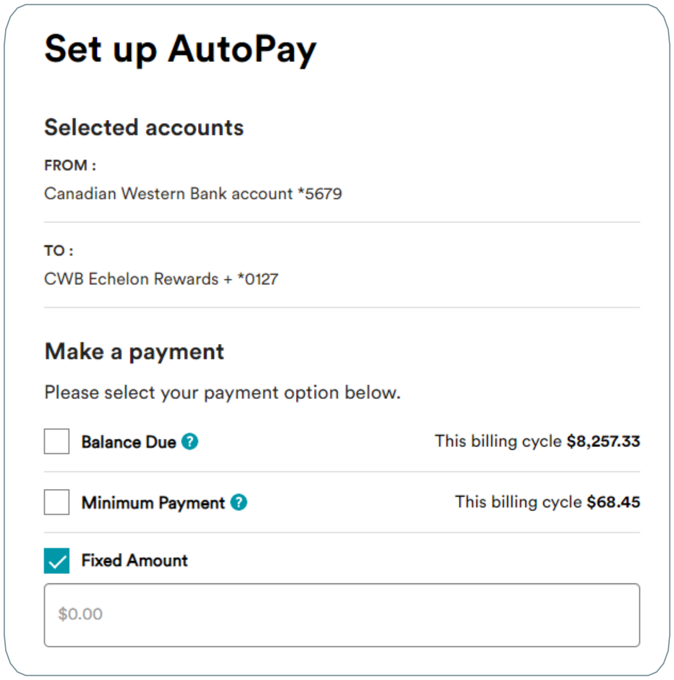


NOTE: Please ensure you type in your transit and account numbers correctly as most rejected payments are due to mistyping of account numbers.

NOTE: The transit number is usually 5 digits. Your CWB relationship manager or banking centre can assist if you have questions.

Select your payment option:

a. Balance Due
b. Minimum Payment Due
c. Fixed Amount

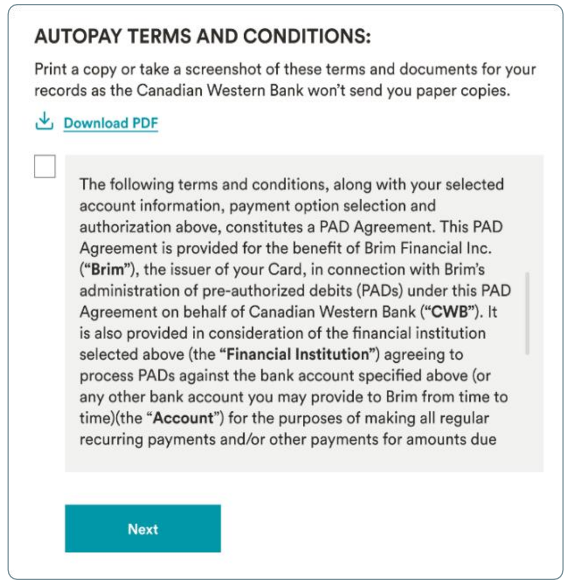


NOTE:
When setting up AutoPay for a fixed amount and the balance on the account is more or less than the AutoPay amount, the fixed AutoPay amount will still be taken and applied to the card.

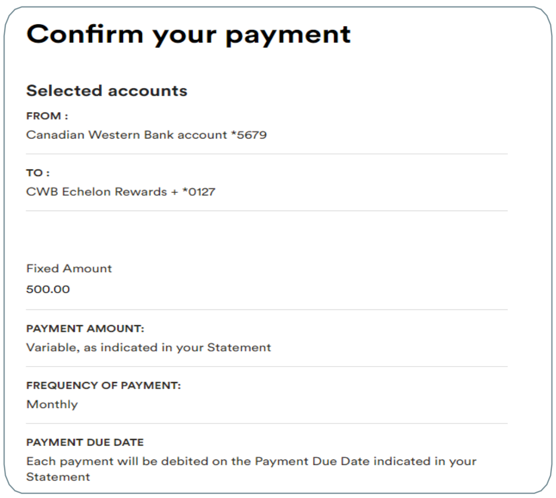
This may result in an overpayment or payment less than the minimum payment required.

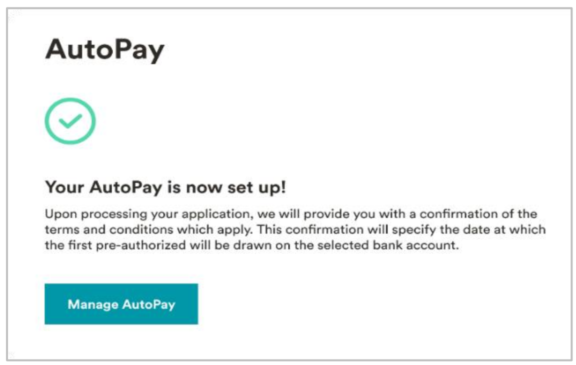
I.e., If your account balance is $2,000 and your AutoPay is set for $5,000, $5,000 will still be taken from your bank account and applied to your credit card account.

Agree with the AutoPay Terms & Conditions. Click Next.



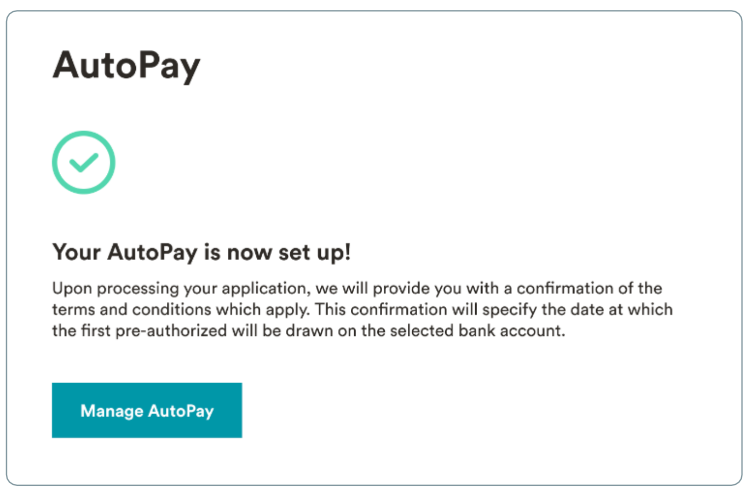
Review the details and confirm.





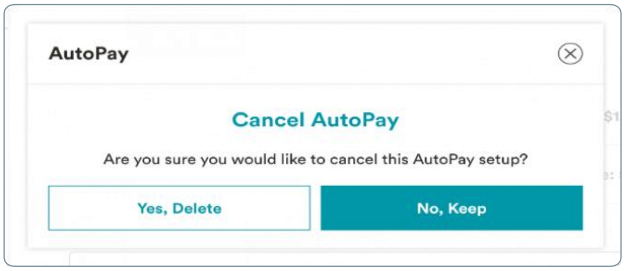
MANAGE AUTOPAY

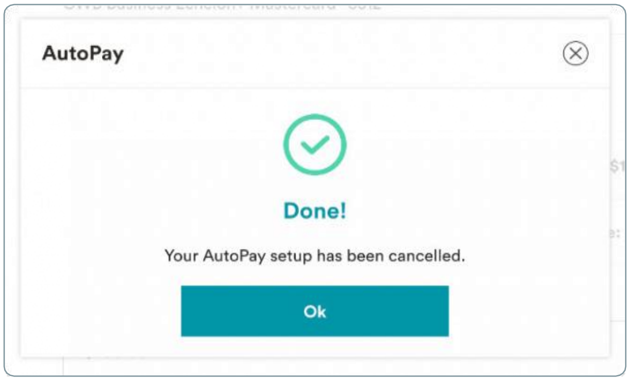
Once AutoPay has been successfully setup, the client can always navigate to **Account Information** and select **AutoPay**. If an AutoPay is set up, then the Manage AutoPay button displays.



CANCEL AUTOPAY

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



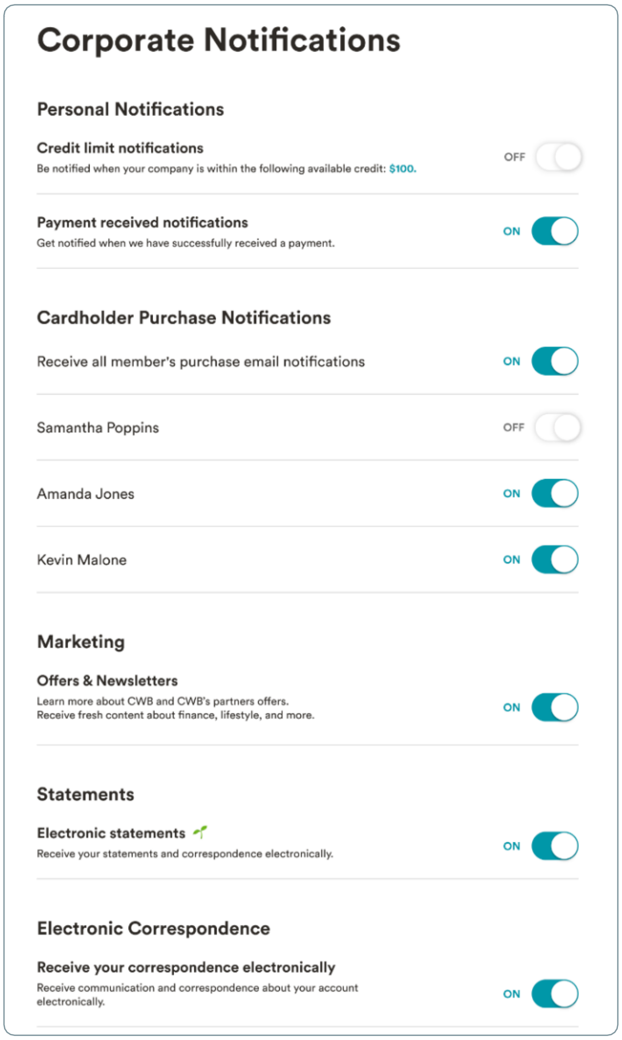


EMAIL NOTIFICATIONS

Employees can modify cardholder's email notification preferences. Cardholder's can choose to either opt-in or opt-out for the account related email notifications based on the correspondence preference.

Employees can assist with enable/disable:

- Personal email notifications
- Marketing email notifications
- Purchase and payment notifications
- Receiving electronic statements
- Purchase email notifications related to other cardholders
- Credit limit notifications based on a specific threshold



TRAVEL NOTICES

Employees can set travel notices on behalf of Cardholders. Cardholders can also set these travel notices. Setting a travel notice automatically updates the system to ensure that the cardholder won't be encumbered while using their card internationally while traveling.

Although a travel notice is set, cardholders may still be alerted to review transactions and confirm a transaction is not fraudulent.

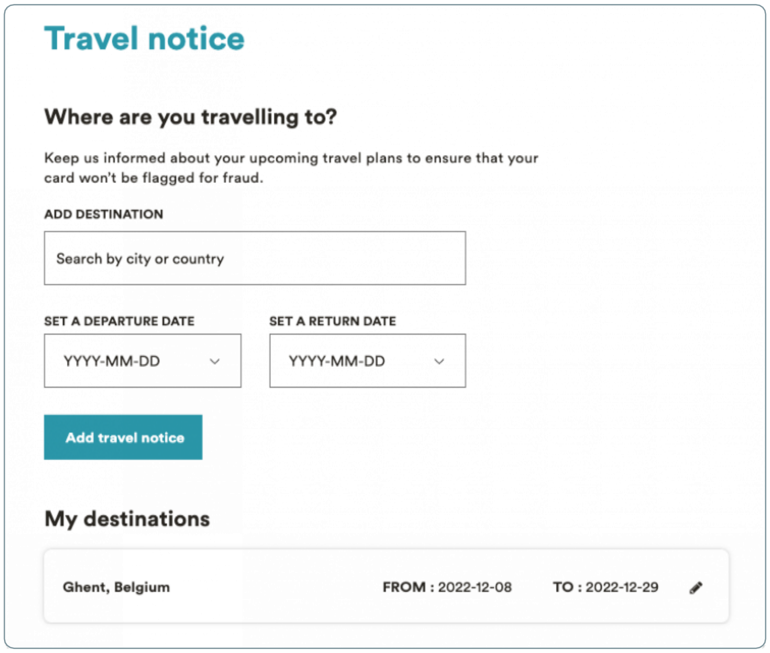
HOW TO SET A TRAVEL NOTICE

Navigate to: **My account** > **Travel notice**.

- Add a destination.
- Identify the departure and return dates.
- Click Add travel notice.

Once confirmed, the travel notice will appear in the travel notice section.

The client can also modify or remove their travel notice if any itinerary changes occur.



FRAUD ALERTS

Once a cardholder's spending habits are established, fraud alerts may be received on the credit card via SMS and email on certain transactions. This assists in keeping the account safe and protects cardholders from fraudulent attempts.

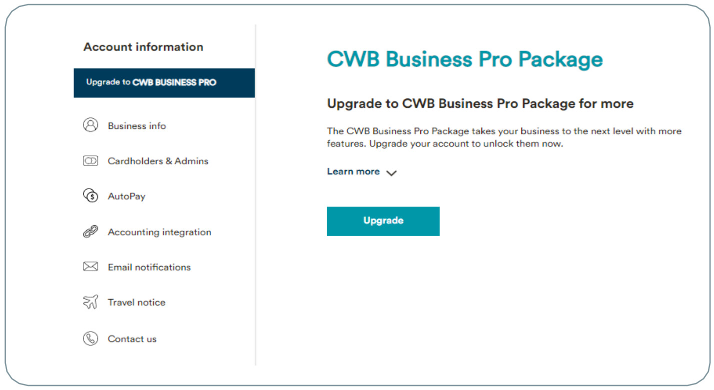
While cardholders may be able to turn on/off email notifications, they may NOT turn off any Fraud Alerts.

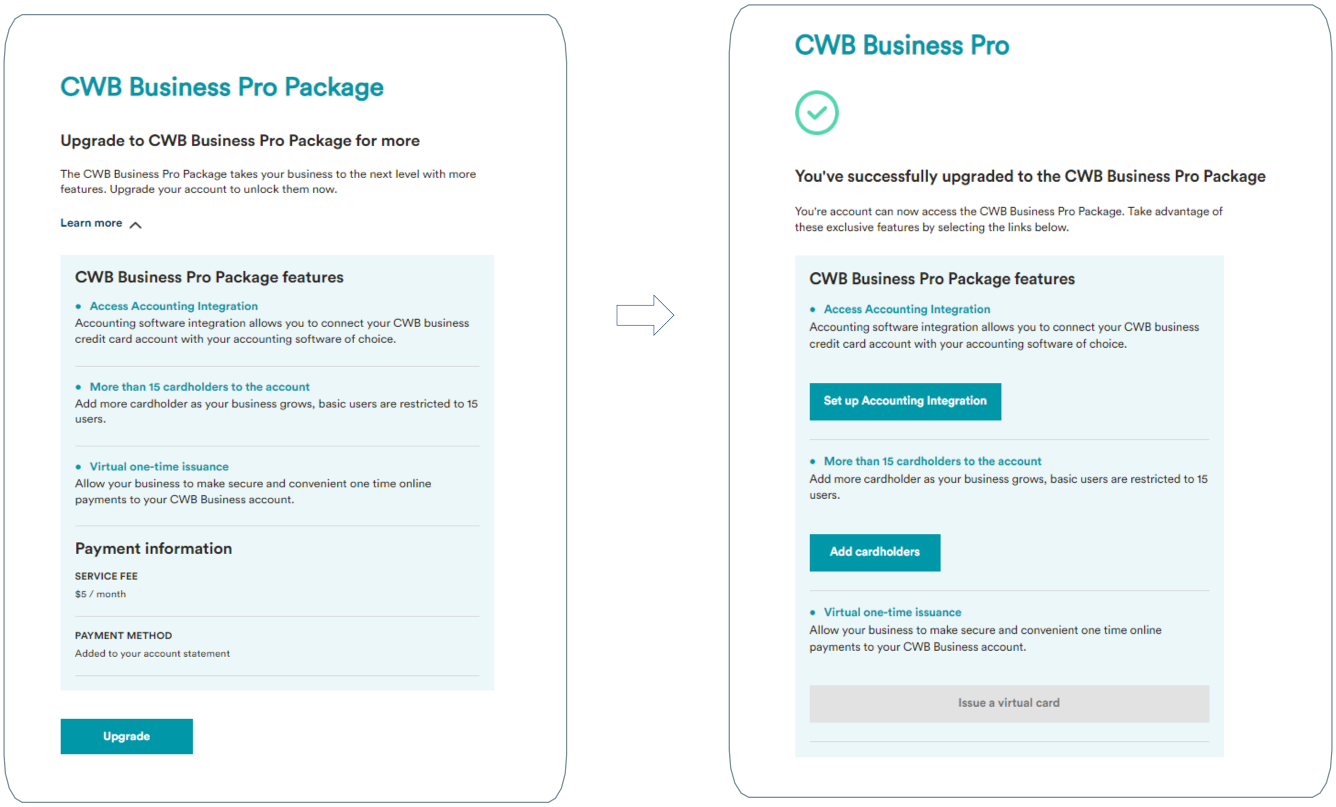
If a cardholder receives an SMS or email fraud alert, they must respond with **Valid** or **Fraud**. **Valid** means the transaction will go through and the cardholder may use the card unencumbered. **Fraud** means the card will immediately be blocked for any future transactions and a new card will be reissued (both digital and physical cards).

CWB BUSINESS PRO PACKAGE +

The CWB Business Pro Package is a monthly subscription that allows a client to scale up their account's spend management capability with additional features:

- Accounting Integration
- Ability to add unlimited additional cardholders
- Digital one-time card issuance

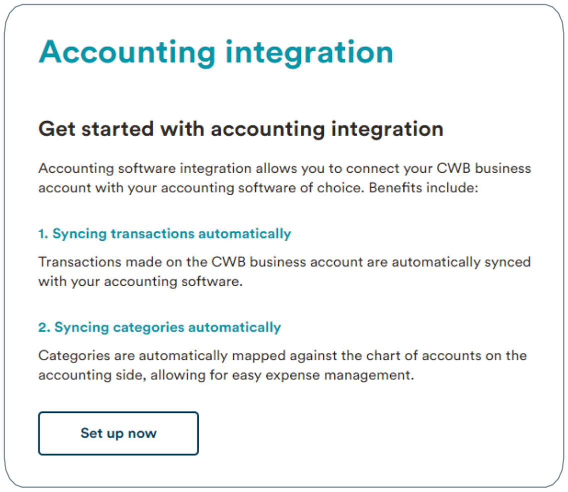




ACCOUNTING INTEGRATION

This functionality allows CWB Business Credit Card account data to seamlessly sync with the client's preferred accounting software.

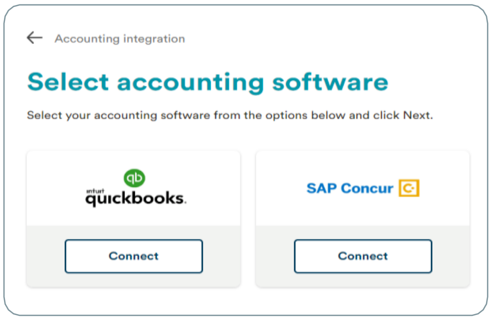
1. Transactions made on the CWB Business Credit Card are automatically synced with the accounting software.
2. Categories are automatically mapped against the chart of accounts on the accounting side, resulting in a hassle-free process of expense management for the business.

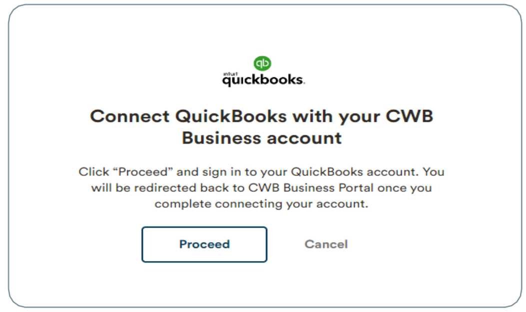


Click **Set up now**.

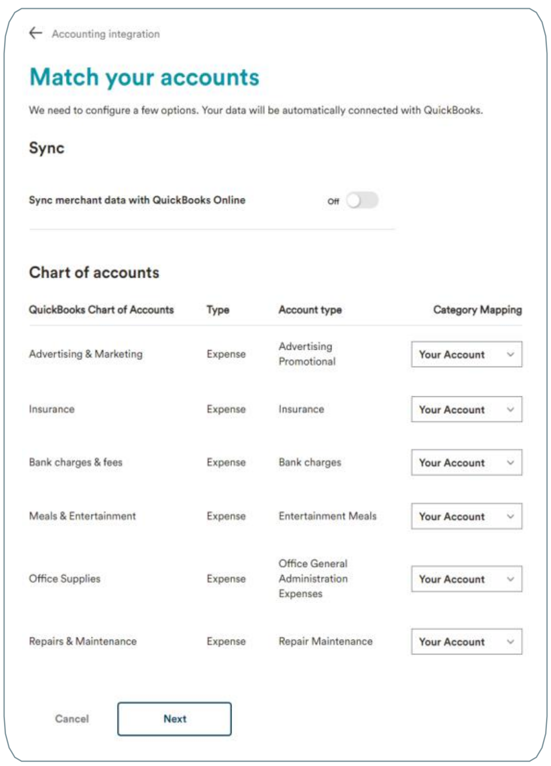
HOW TO SETUP ACCOUNTING INTEGRATION

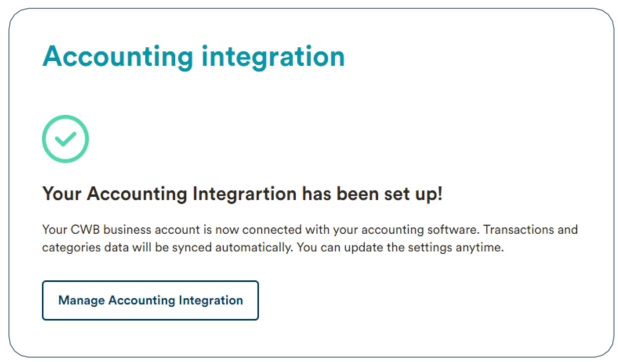
1. Select a preferred accounting software.





2. Based on the Accounting software chart of accounts, specific accounts can be selected for mapping. Once confirmed, the accounting integration will be successfully setup for the CWB business account.





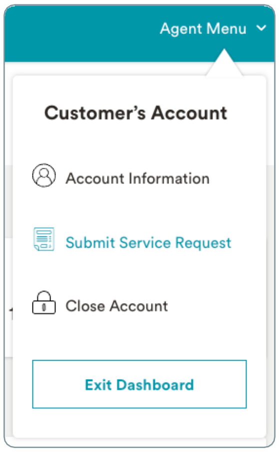
NOTE: Additional information on accounting integration will be provided later. Clients cannot cancel the subscription while they have more than 15 additional cardholders. Cancellation will also sever any accounting feed that may be in place.

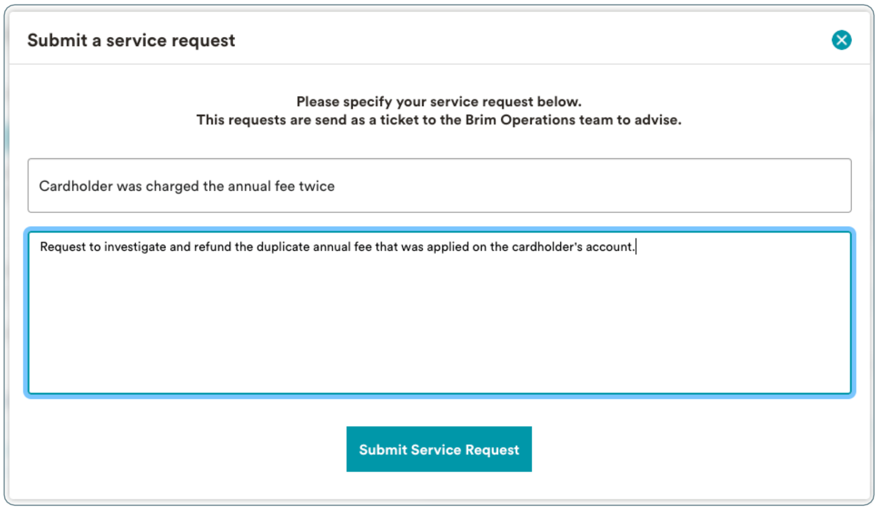
SUBMIT A SERVICE REQUEST

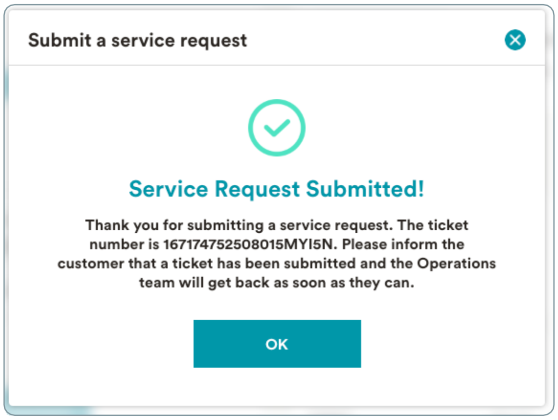
Banking Support employees with the correct permissions can submit a service request to Brim Operations via the employee portal. When accessing the client's dashboard, the employee can navigate to the tab on the top right corner of their screen and select a **Submit Service Request**.

Banking centre employees may submit service requests through ACME.

1. Employees have the option to select the type of service request (i.e., Credit balance refund, change Primary, alternate card mailing instructions, Fast Card mailing instructions).
2. Provide additional information related to the issue or the cardholder's account to speed up the process.
3. Once submitted, this will appear in the memo and action log, which can be accessed by other CWB employees.

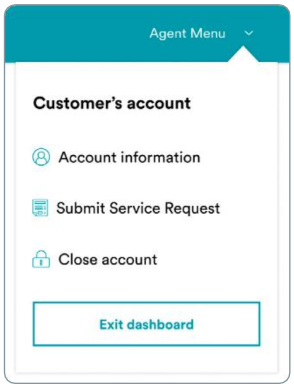






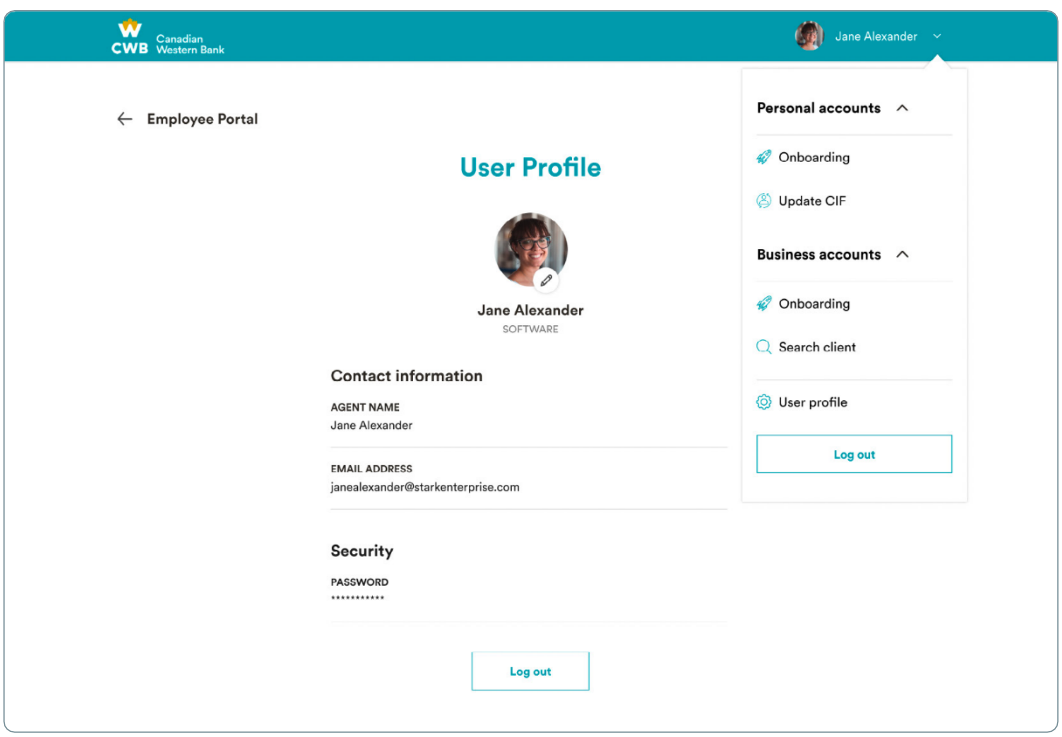
EXIT CUSTOMER DASHBOARD

Employees can click on the dropdown under the Agent Menu in the top right corner and click “Exit dashboard” to exit.



EXIT AGENT PORTAL

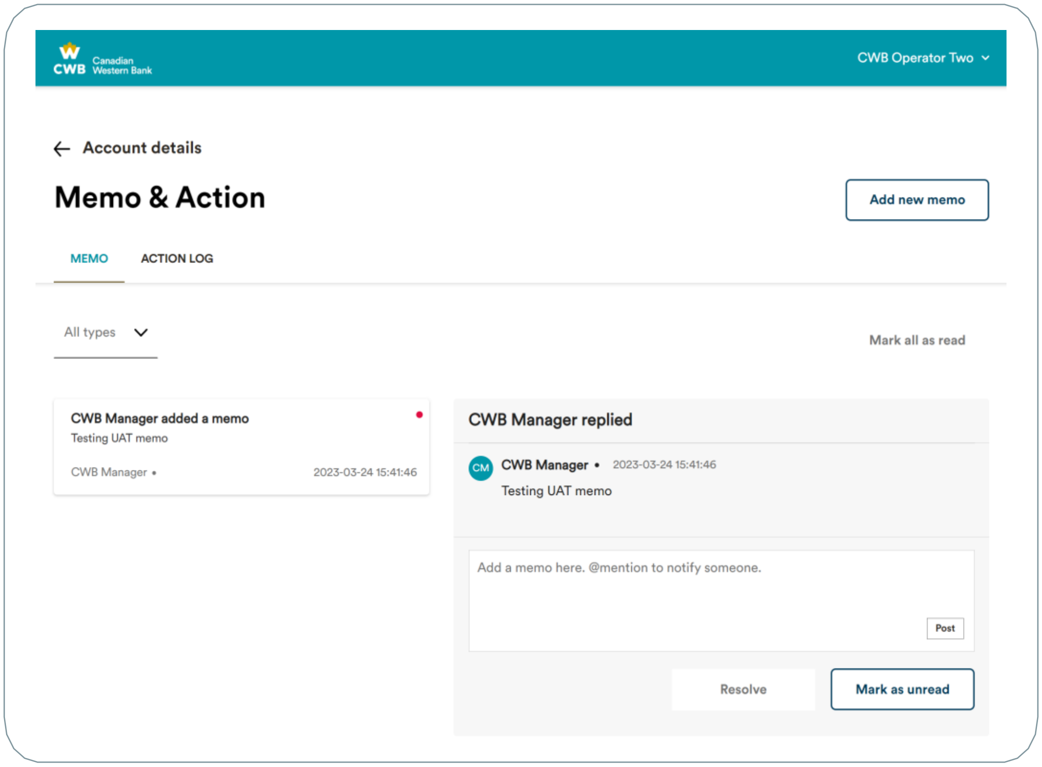
Employees can click on the dropdown on the top right corner of the dashboard and click **Log out**. Clicking **Log out** on the User Profile page will successfully log out an employee as well.



MEMO & ACTION

The memo tool is located on the Account Details page and enables CWB Banking Support to interact with Brim Operations regarding any pending resolutions or requests associated with an account.

The memo tool displays all communications between CWB Banking Support and Brim Operations.



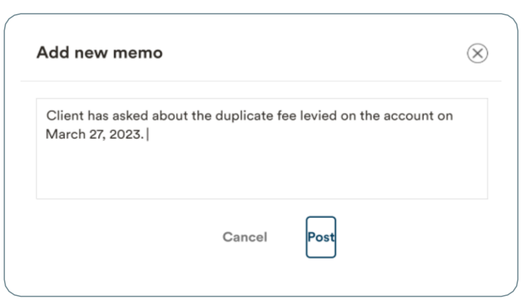
ADD NEW MEMO

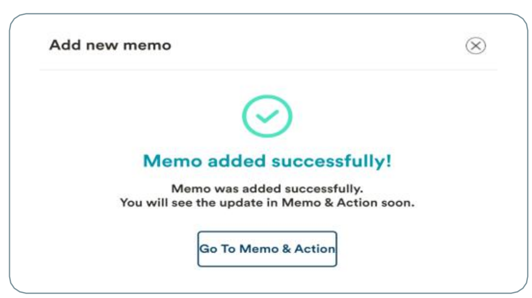
Banking Support employees can add a new memo and Brim Operations would then receive an email notification.

Click **Add new memo**.

Enter information.

Click **Post**.

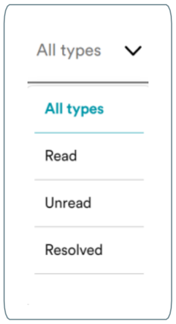




FILTER MEMOS

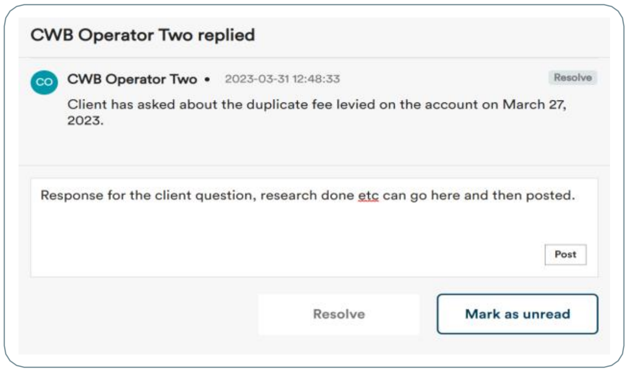
The memos can be filtered to sort and track any issues raised. The memos can be filtered as:

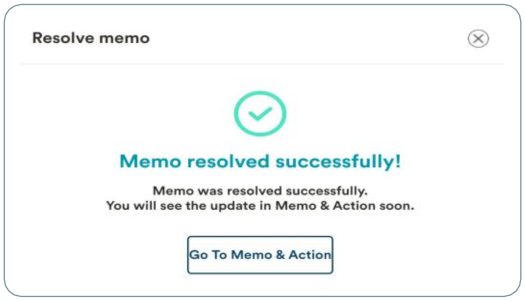
- All types
- Unread
- Read
- Resolved



RESOLVE A MEMO

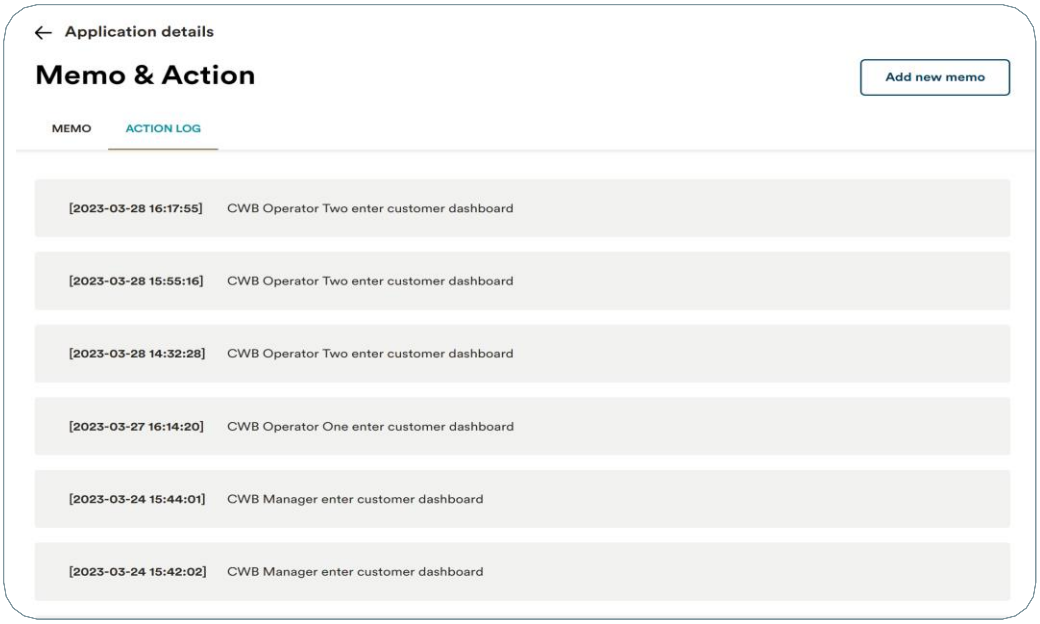
Once the issue is resolved, the employee who originally raised the query can then proceed to resolve the issue within the memo & action page itself.





ACTION LOG

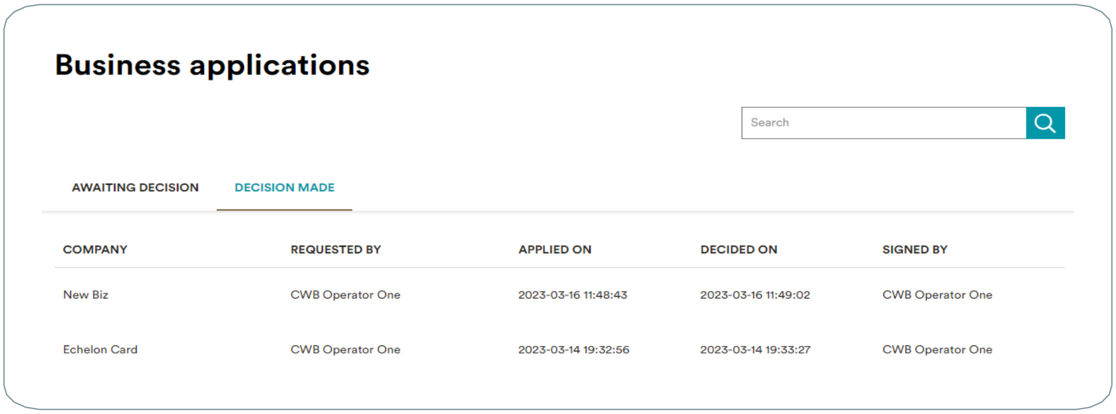
The Action Log is an internal overview of all actions taken on a client's account, including all service requests and decisions. Employees can view a log of all the actions associated with an account.



BUSINESS APPLICATIONS

The Business application queue provides a listing of credit card application requests which were submitted via the Employee portal. Employees can access the application queues to view, verify and action existing application request for CWB Business Credit Card accounts.

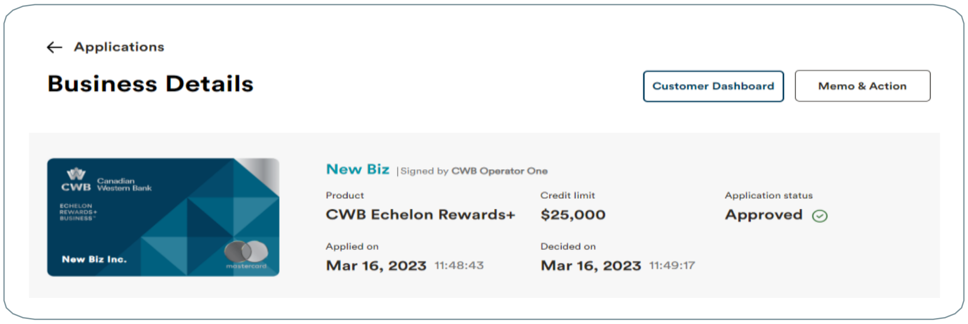
Applications submitted by banking centres are held in the **Awaiting Decision** queue until actioned by the Banking Support team and are moved to the **Decision Made** queue once the application is approved or rejected.



Clicking on the client's name will open to the Business Details landing page. On this page, there are connections to the **Customer Dashboard** and **Memo & Action**.

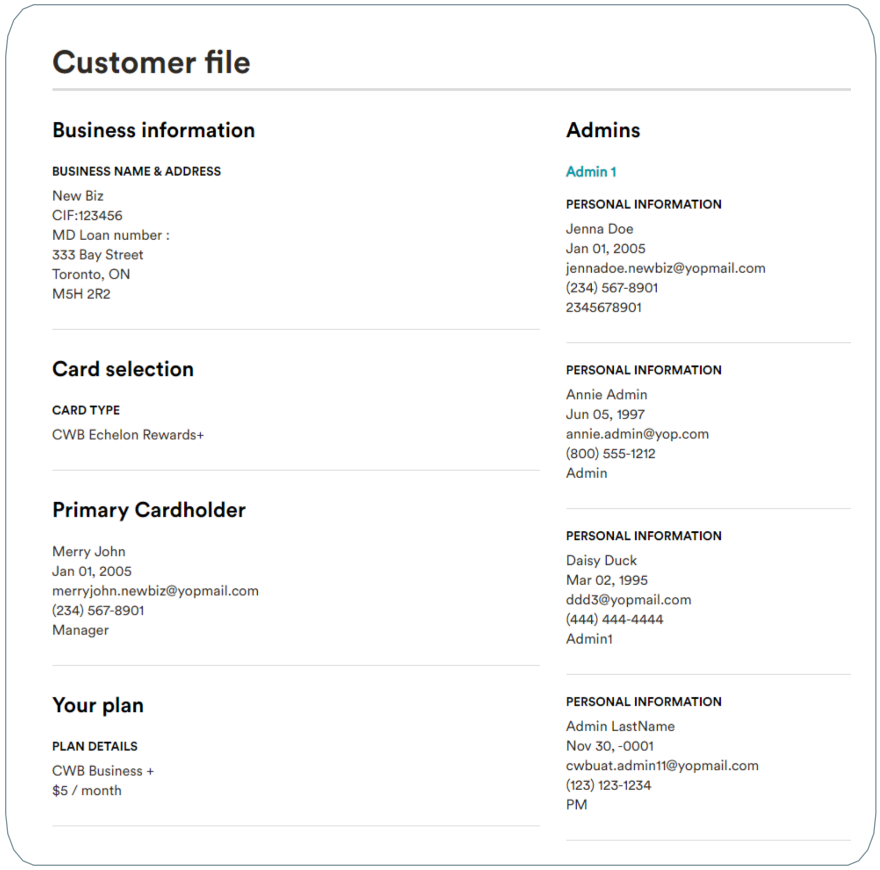
On the Business Details landing page, the following information is available:

- Card type (product)
- Credit Limit
- Application status
- Application date
- Decisioning date
- Business information
- Cardholders and Admins
- Enrollment in the CWB Business Pro Package
- Account application submission details

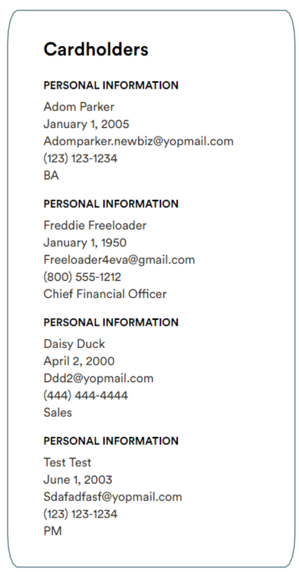


For all the business applications, employees can access the client file.

- **Business Information**
  - Business general information
  - Business Address
- **Card Selection**
  - Selected Card
- **Admins**
  - All admins associated to the business account
  - Personal information



- **Cardholders**
  - All cardholders associated to the business account
  - Personal information

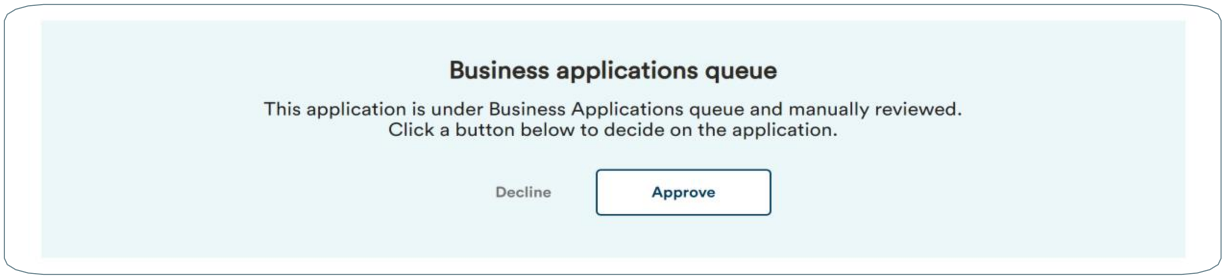


TAKING ACTION ON A REQUEST WITHIN A QUEUE

Banking Support employees can view the business application, client file details and evaluate to approve or decline the application if they have the permission set to do so. Banking Support employees who currently have this capability are:

- Branch & Client Support Advisors
- Cash Management Advisor (BCSC)
- Branch & Client Support Centre Manager, Banking Support
- Senior Manager or Banking Support Manager

Each request will include an option to approve or decline. Once a decision has been made, it cannot be undone.

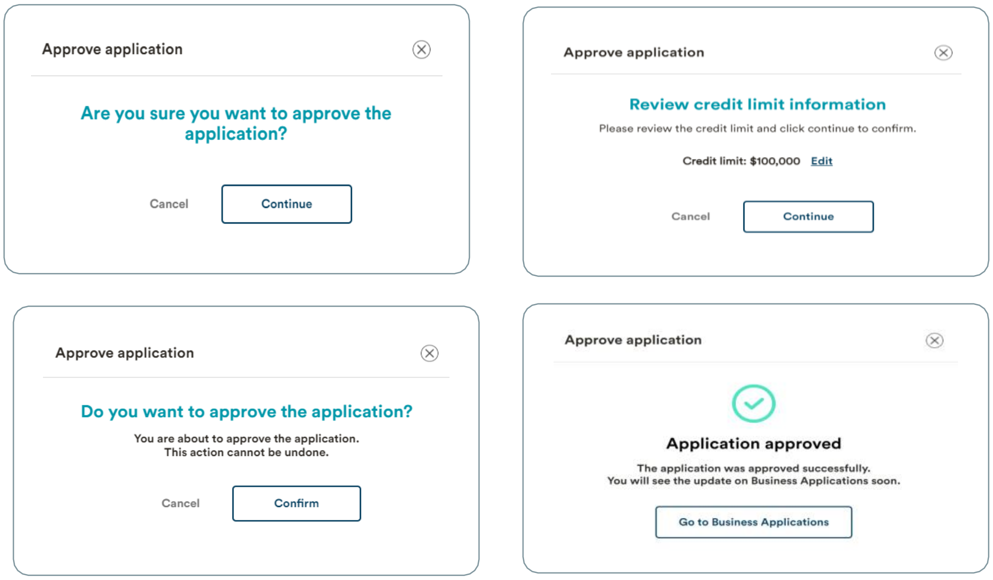


APPROVE THE APPLICATION

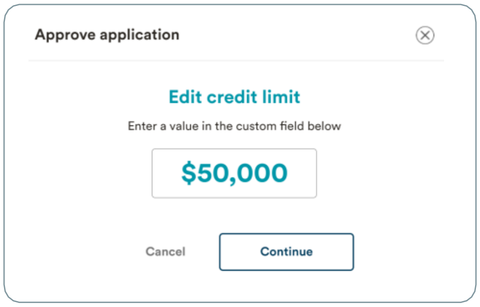
Once an employee approves an application, it cannot be reversed. To approve an application, the employee can click the **Approve** option and begin the user flow.

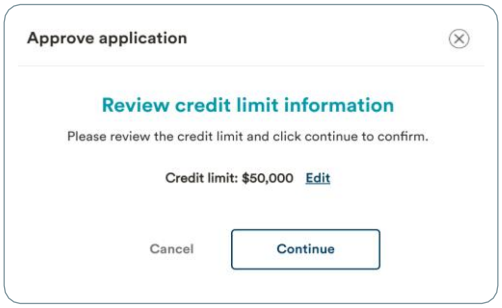
During approval stage, employees can:

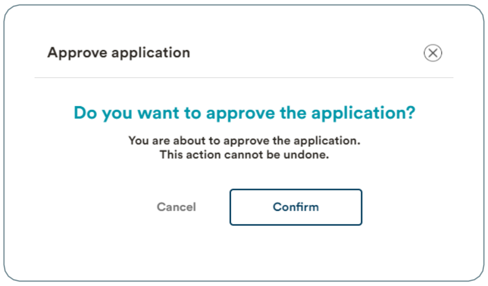
Approve with the requested credit limit:

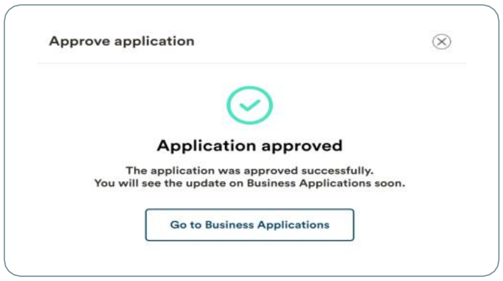


Approve with an updated credit limit: This is an available option; however, the limit should not be changed after approval without written confirmation from Credit Support. The credit card limit in the portal should match the documentation sent to the Credit Support team. Employees can use the **Edit** option to modify the credit limit. A custom credit limit may be entered and click **Save** before approving the business application.

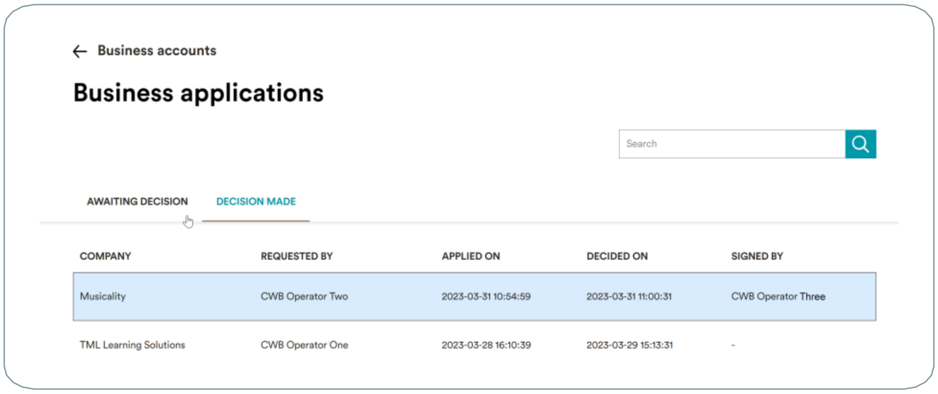








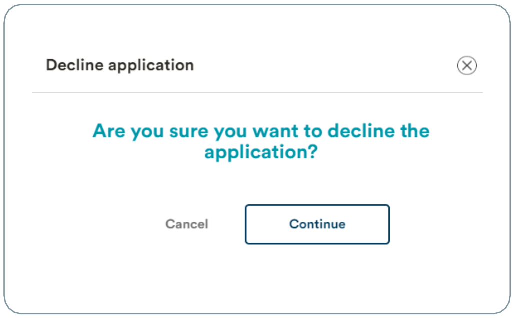
Once approved, the account will immediately reflect in the decision made section in the business application queue.

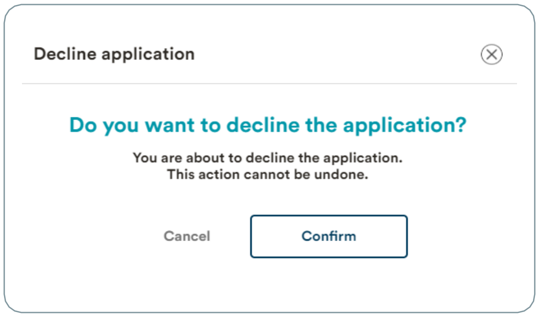


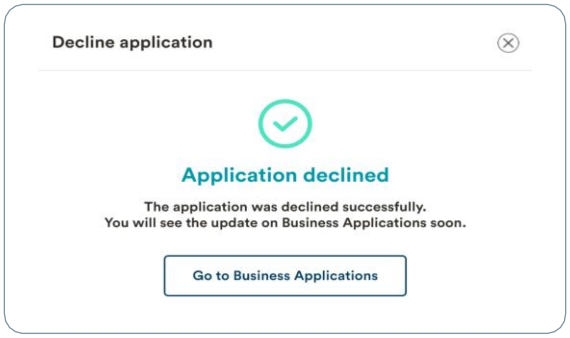
- The application details will now include the date the decision was made on and the employee who made the decision on the request.
- The request will now be found in the **Decision Made** tab. Employees can review and track the approved/declined requests.

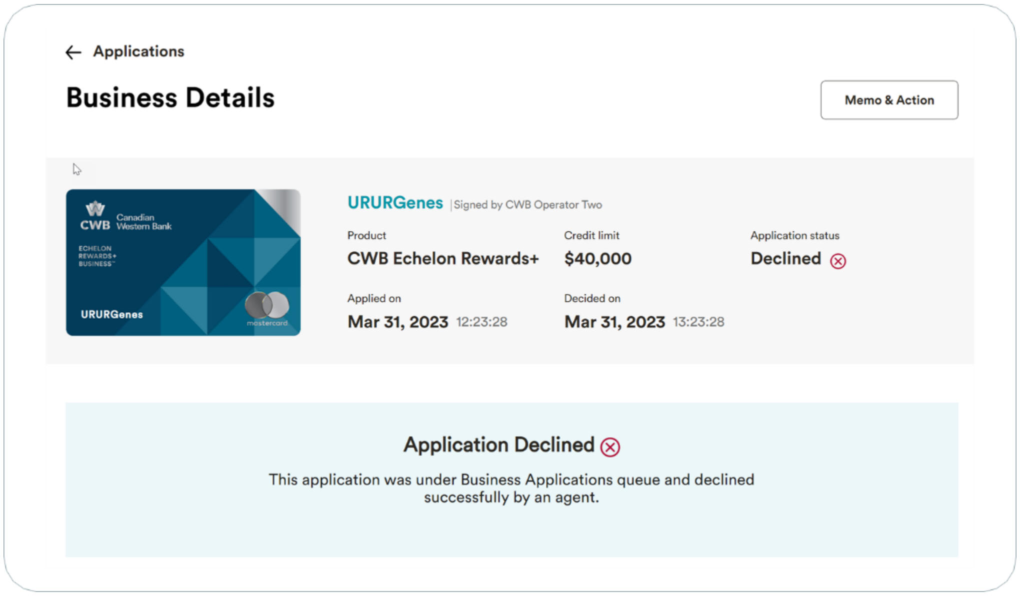
DECLINE THE APPLICATION

The application may be declined if the details in the client-signed copy of the application form do not match the details in the online application. If the application is declined, the banking centre will need to submit a new application.









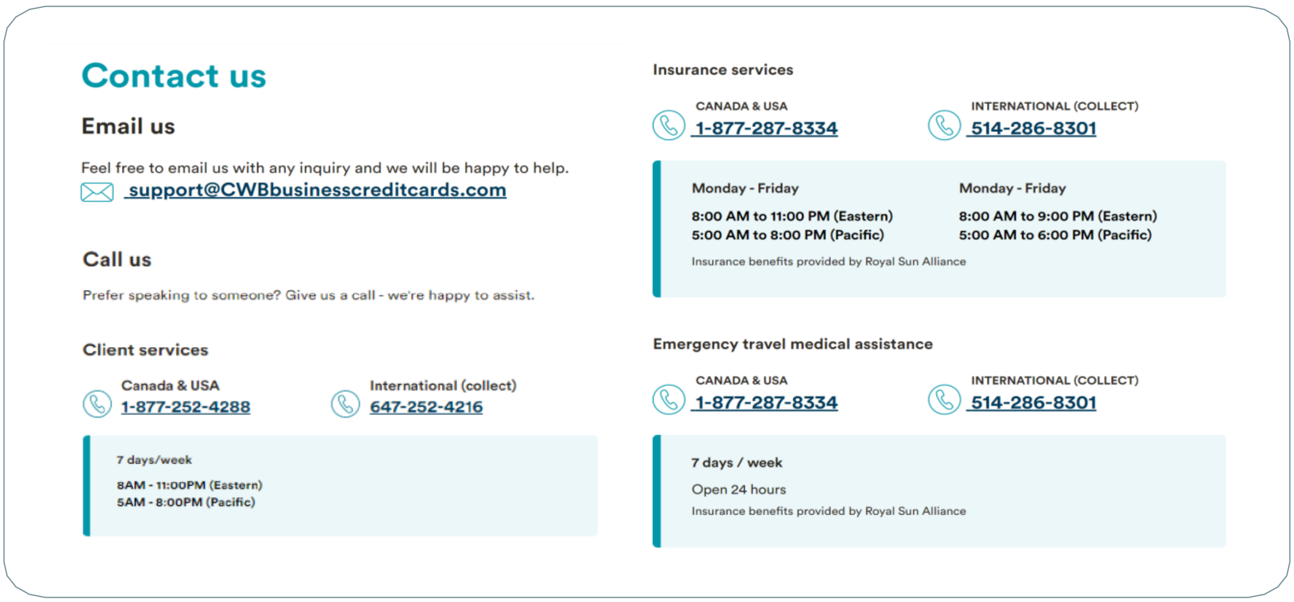
CONTACT US

Much of the Employee portal functionality may be completed by the client in real time without employee assistance. It is part of CWB culture to be able to service and assist clients as best we can, providing the client with a CWBx experience.

The Client Support centre may assist clients with any inquiry or service request related to the account, including questions about:

- General inquiries
- Delivery of cards
- Reissuance of a new card
- Questions on rewards
- Questions on fees
- Changing contact information
- Performing a product change

Refer to the Ops Manual on INFOserver for more information on where certain types of requests and queries should be directed.



NOTE: Changing contact information within the credit card portal, does not change the information in the banking system or any other systems within CWB.

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.

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.

Banking Support – refers to CWB's internal support are where banking centres can reach out to for assistance.

Brim Financial – CWB's credit card partner. Brim Financial, one 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.

Business legal form – refers to the legal structure of the business: Sole proprietor, Corporation, Partnership, Other

Client Support – The Client Support area refers to Brims Support Centre where you may call in for assistance with changes on your account, adding additional card holders, questions about transactions and more.

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 CVC number and you use your card online or through your Mobile Wallet without using your physical card. You are able to access your digital card online at any time after you receive your digital Welcome Package.

Digital one-time card issuance - allows your business to issue a digital-only card with a specific dollar value limit that expires immediately upon the amount being spent.

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 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 changing the credit card account type, accounting integration tab, business information, cardholders & admins, AutoPay function, manage Email notifications, travel notices and help and support information.

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.