



Ulster Bank



Ulster Bank Business **Cash Card**

Cardholder User Guide

TOMORROW BEGINS TODAY

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Ulster Bank

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TOMORROW BEGINS TODAY

Introduction

This guide explains how you (the cardholder) use the Business Cash Card portal to manage your transactional activity and perform functions relating to your card.

Logging in under a cardholder profile allows you (the user) to:

- * Activate cash cards and check your card details.
- * View card transactions over daily, weekly or monthly time periods.
- * Download transaction reports.
- * Keep track of approved and declined transactions.
- * Change username and password.
- * View PIN and unblock card.
- * Report cards as lost/stolen.
- * Order replacement cards.



Login



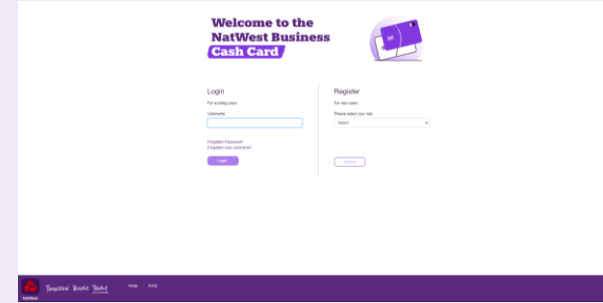
Registration for the Business Cash Card portal

Navigate to the appropriate portal page for your card and click on the Log on dropdown in the top righthand corner of the web page:

- www.ulsterbank.co.uk/business/cards/cash-card.html

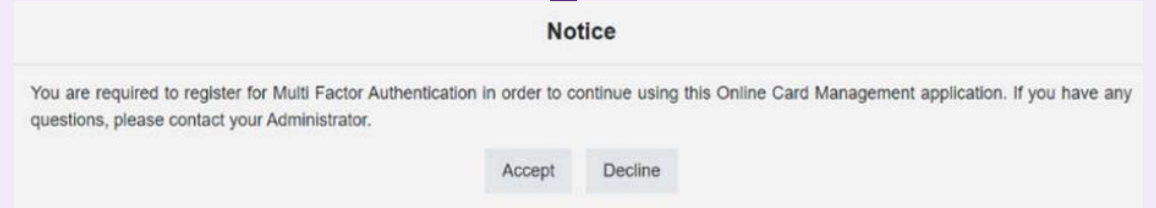
Follow the below steps to register yourself on the portal:

1. Go to the Business Cash Card portal login screen
2. You need to select **Cardholder** as your role from the available drop down under register and click **Continue**
3. You then need to enter your 16-digit card number and click **Continue**
4. You are further required to fill out your details and such as :
 - * a) security phase as appeared on the screen
 - * b) your date of birth and
 - * c) expiry date of your card. Click **Continue**



Registration for the Business Cash Card portal (Cont.)

5. Click **Accept** in the Notice dialog box to proceed further.

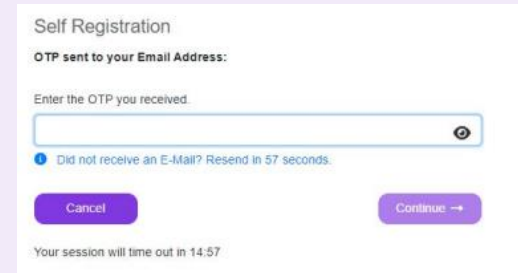


Notice

You are required to register for Multi Factor Authentication in order to continue using this Online Card Management application. If you have any questions, please contact your Administrator.

6. An OTP (One-time password) is sent to your registered email Id, which you need to enter in the OTP text box and click **Continue**

Note: The OTP is valid for 15 minutes only.



Self Registration

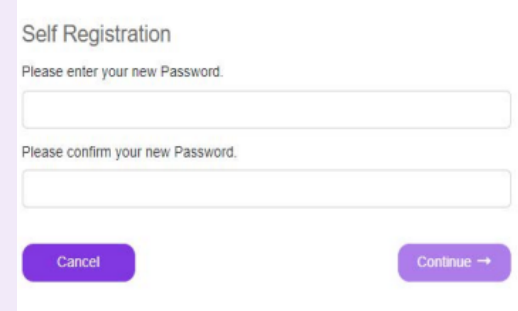
OTP sent to your Email Address:

Enter the OTP you received.

Did not receive an E-Mail? Resend in 57 seconds.

Your session will time out in 14:57

7. You are prompted to enter a new password of your choice in the next screen. Enter the same password in both the text boxes below and click **Continue**.

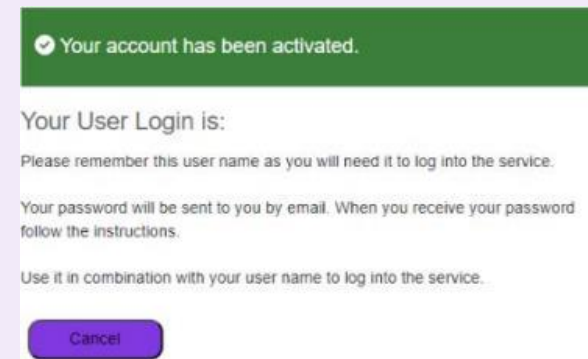


Self Registration

Please enter your new Password.

Please confirm your new Password.

8. Your account is now successfully registered and activated. Your username is displayed on the screen. You should remember your username since you need to log on with this credential every time you enter the portal.



Your account has been activated.

Your User Login is:

Please remember this user name as you will need it to log into the service.

Your password will be sent to you by email. When you receive your password follow the instructions.

Use it in combination with your user name to log into the service.

9. You will receive an email with instructions from Ulster Bank Business Cash Card on how to access your account.



Login

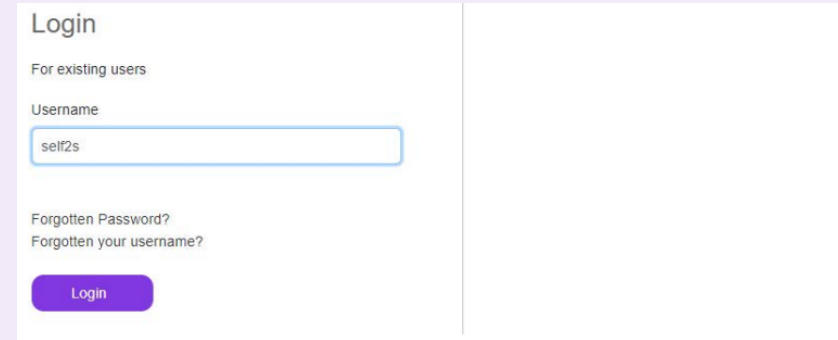
Follow the below steps to log on after you have self-registered successfully into the Business Cash Card portal:

1. Go to the Business Cash Card portal Login screen and enter your username.
2. Enter your password that you had set up during registration
3. Enter the OTP (One Time Password) that is sent to your registered email address and click Login.

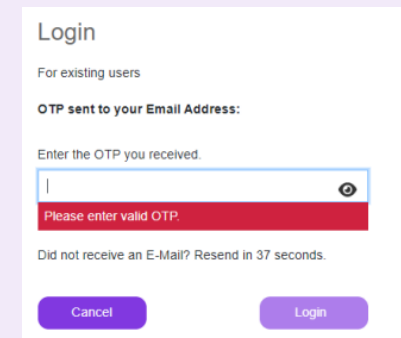
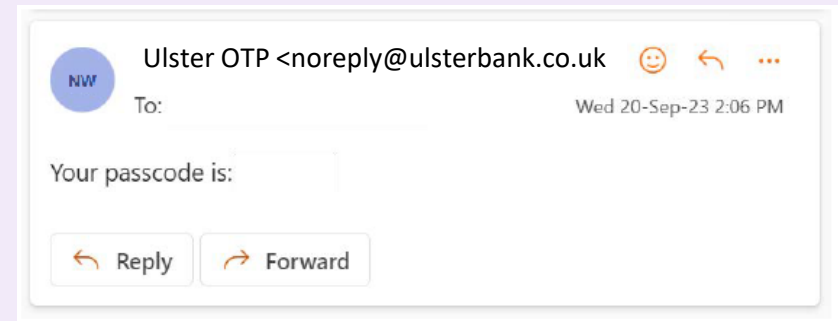
* **Note:** The OTP is valid for 15 minutes only.

4. After the successful log on and from this point onwards, you would need to use your username and password for each subsequent log on.

5. An OTP is requested again in addition to your username and password if you a) do not log on for 30 days or more b) log on from a new device c) OR have cleared your browser cookies.



The screenshot shows the 'Login' page for existing users. It features a 'Username' input field containing 'self2s'. Below the input field are links for 'Forgotten Password?' and 'Forgotten your username?'. A purple 'Login' button is positioned at the bottom of the form.

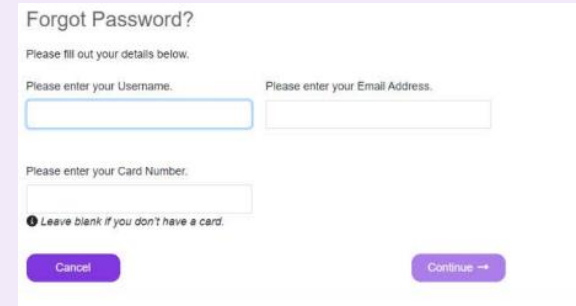


The screenshot shows the 'Login' page for existing users. It features a section for 'OTP sent to your Email Address:' with an input field for the OTP. A red error message 'Please enter valid OTP.' is displayed below the input field. At the bottom, there are 'Cancel' and 'Login' buttons.



Forgotten Password

1. Enter your username, email address and 16-digit card number and click **Continue**.
2. Enter the OTP (One Time Password) that you have received on your registered email ID.
3. You are then prompted to enter a new password of your choice. Enter the same password in both the text boxes and click **Continue**.
4. Your new password is updated successfully.



Forgot Password?

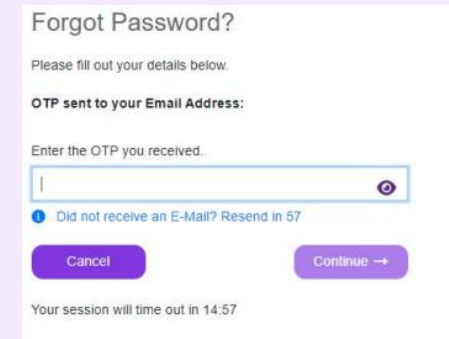
Please fill out your details below.

Please enter your Username.

Please enter your Email Address.

Please enter your Card Number.

❗ Leave blank if you don't have a card.



Forgot Password?

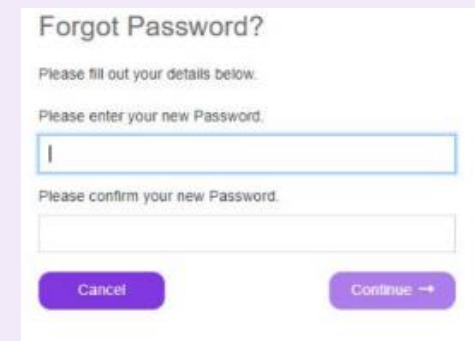
Please fill out your details below.

OTP sent to your Email Address:

Enter the OTP you received.

❗ Did not receive an E-Mail? Resend in 57

Your session will time out in 14:57



Forgot Password?

Please fill out your details below.

Please enter your new Password.

Please confirm your new Password.



User Preferences



User Preferences

The portal allows you to amend your login details.

You can change your username and password by following the below steps.

1. Log on to the Business Cash Card portal.
2. On the top right corner of the portal your username is displayed. Click on it.
(See figure 1 for example)
3. This opens the User Preferences.
(See figure 2 for example)
4. User Preferences has options to Change Username and Password. Clicking on these let's you change both login details.

Note:

- Usernames must be unique and at least 3 characters long. If the portal advises username already exists you will have to choose another.
- Existing password also needs to be entered before portal will let you enter new one.

There are also options to change the time that is displayed and E-mail notifications that the user receives.

Cash Card portal Header

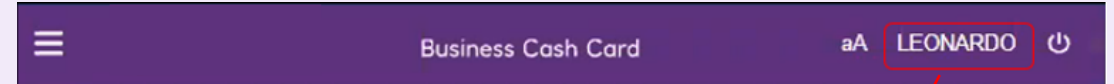


Figure 1

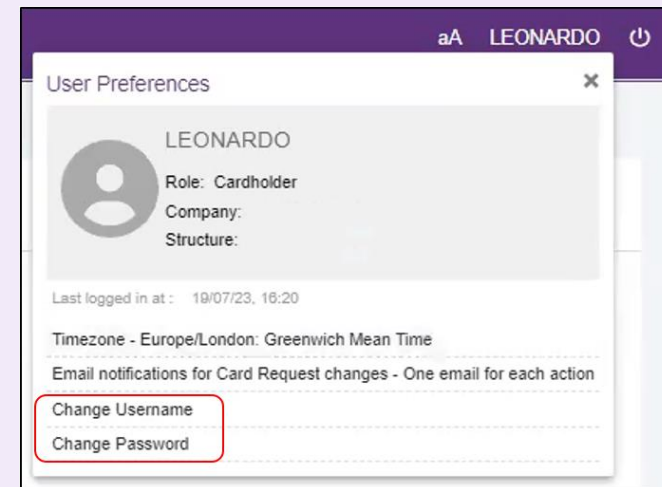


Figure 2



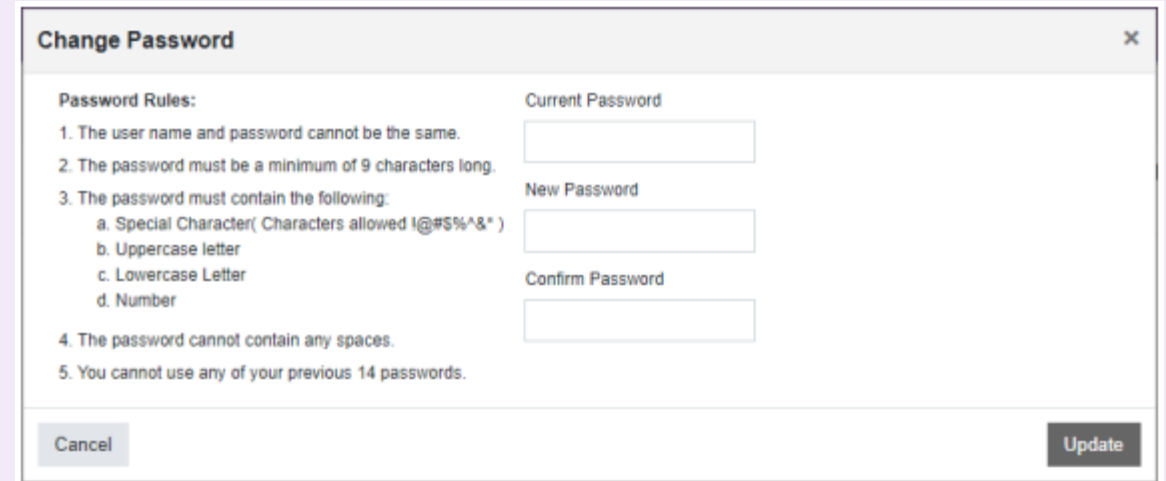
Change Password

For changing password you have to follow these steps:

1. From the User Preferences click **Change Password**.
2. Change Password Pop-Up Box will appear.
(See figure 1 for example)
3. Enter your current password.
4. Enter new password.
5. Confirm new password.
6. Click Update.
7. Password will be confirmed as changed.

Password Rules:

The portal only accepts passwords that meet the rules listed in figure 1.



Change Password [Close]

Password Rules:

1. The user name and password cannot be the same.
2. The password must be a minimum of 9 characters long.
3. The password must contain the following:
 - a. Special Character(Characters allowed !@#%&^*)
 - b. Uppercase letter
 - c. Lowercase Letter
 - d. Number
4. The password cannot contain any spaces.
5. You cannot use any of your previous 14 passwords.

Current Password

New Password

Confirm Password

Cancel Update

Figure 1



Change Username

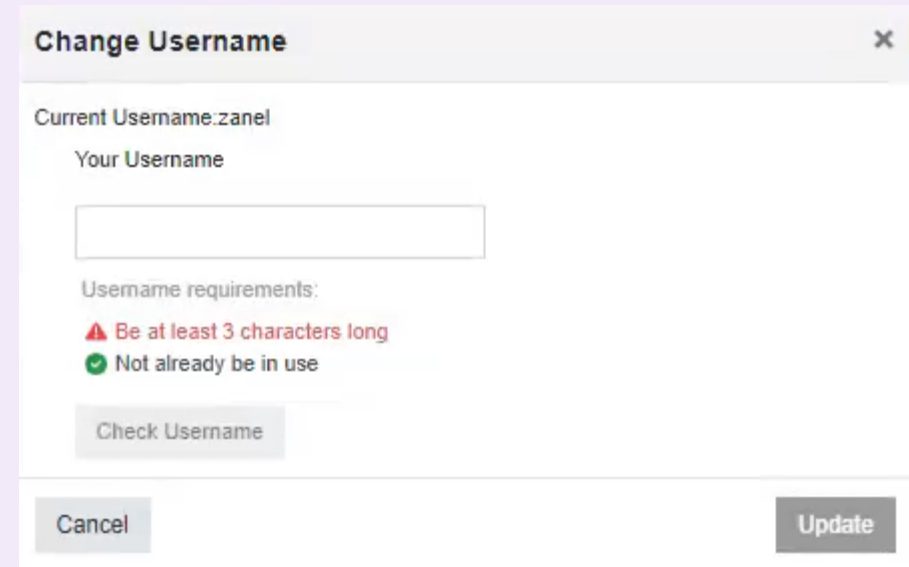
For changing your **Username** you have to follow these steps:

1. From the User Preferences click **Change Username**.
2. Change Username pop-up box will appear.
(See figure 1 for example)
3. Enter your new username.
4. Click check username.

Note:

portal does not allow you to use usernames already in use by other users.
portal does not allow you to use usernames less than 3 characters in length.

5. portal will then confirm whether you can change to that username.
6. Click update and username will be change.



Change Username [X]

Current Username: zanel

Your Username

Username requirements:

- ⚠ Be at least 3 characters long
- ✅ Not already be in use

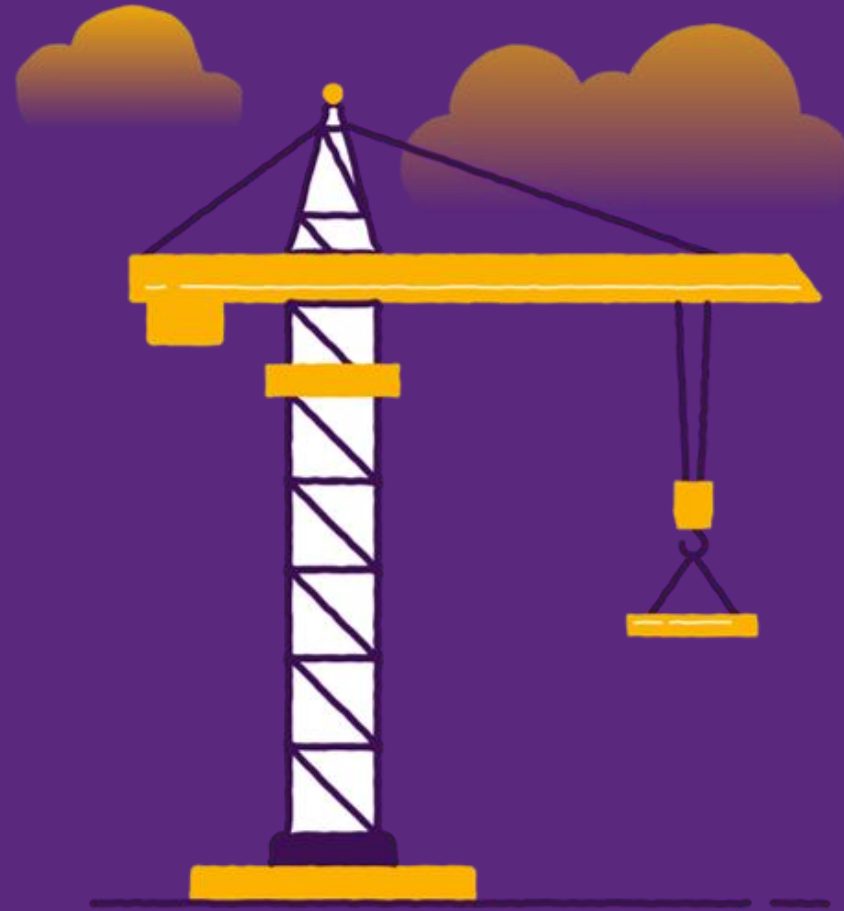
Check Username

Cancel Update

Figure 1




Dashboard



Dashboard

The Dashboard Screen is the first screen you will see when you access the portal. It gives a summary of portal and card activity.

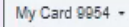
(See figure 1 for example)

You can also access it from any other screen on the portal by clicking  .

Dashboard layout is divided into 3 sections circled in red in figure 1:

- * **Profile** - this displays username, card number, login time, cash withdrawals and refresh periods for withdrawal limits.
- * **Total Withdrawals Per Month** – this displays a bar chart that shows the total of withdrawals made in the given month.
- * **Recent Activity** – this gives a list of recent transactions. You can click on each transaction to see more detail about them.

The dashboard can also be set to show these details for different cards.

Next to the Dashboard header you will see a dropdown box that allows you to select different cards based on last 4 digits  .

Selecting a new card by clicking on this will cause the 3 sections to show details relating to that card.

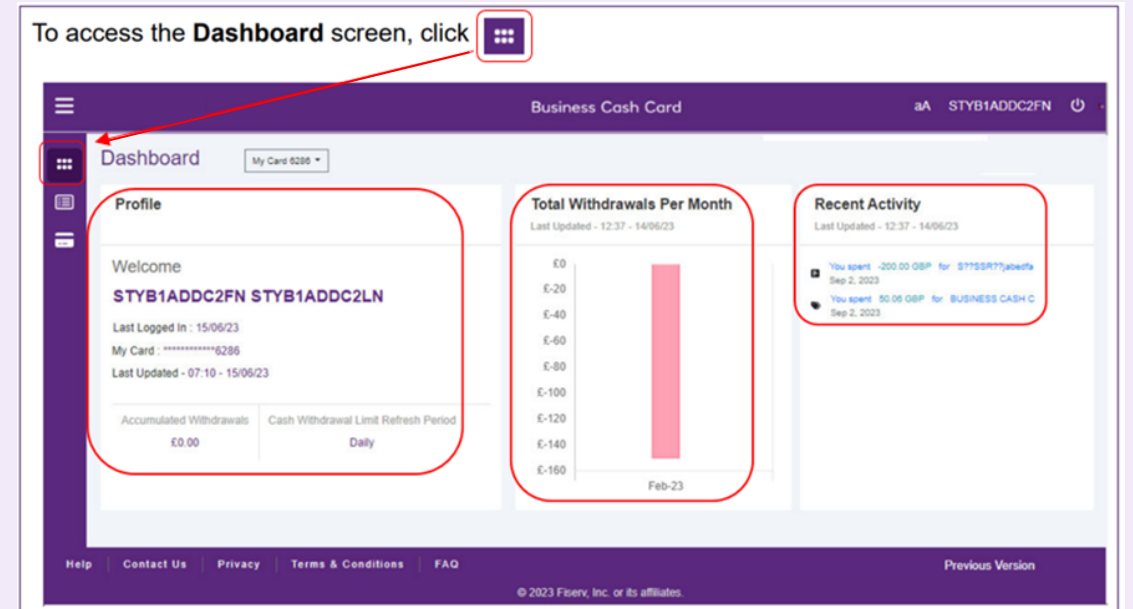
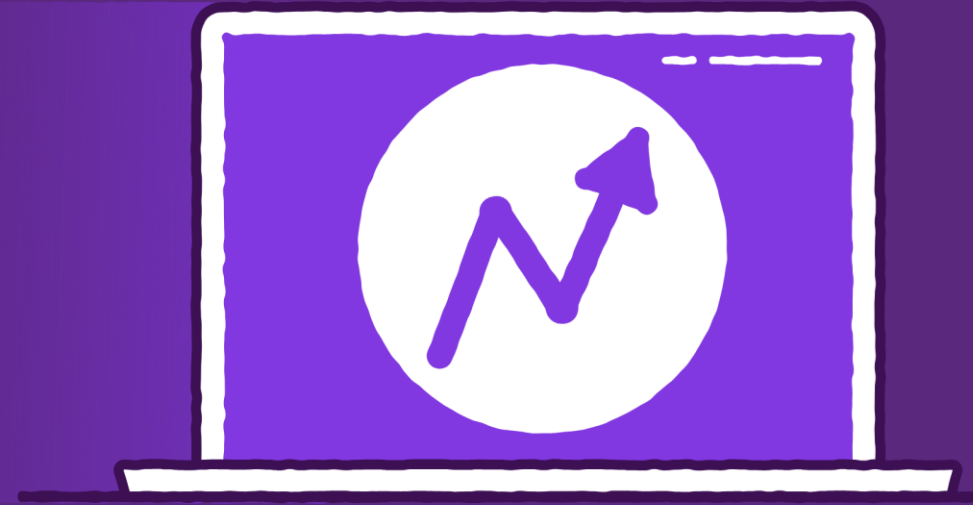



Figure 1




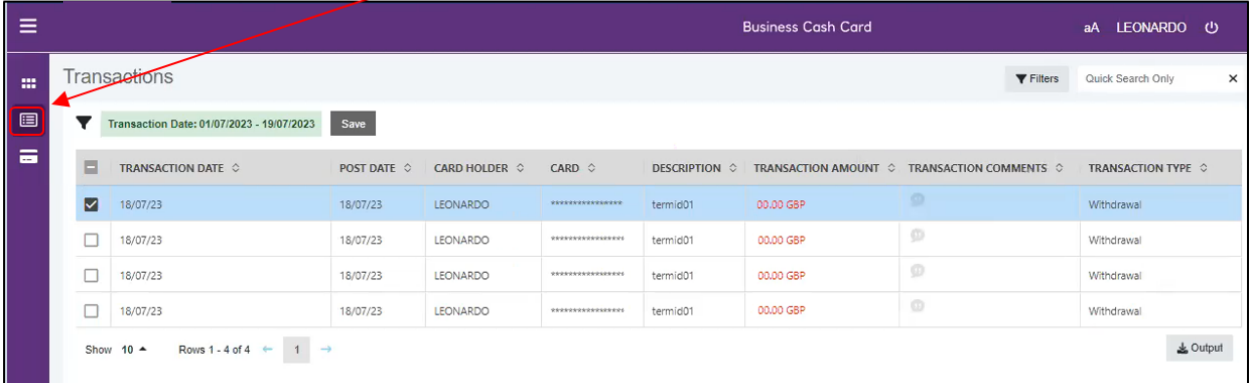
Transactions



Transactions

- * The transactions screen allows you to view card transactions for any time period covering months, weeks and days.
- * Please note you can only see transactions made using your own cash card. Company administrators can see transactions for all cards.
- * You can access the transactions screen by clicking .

To access the **Transactions** screen, click .



The screenshot displays the 'Transactions' screen in the 'Business Cash Card' app. The header shows 'Business Cash Card' and the user 'aA LEONARDO'. The main content area is titled 'Transactions' and includes a filter for 'Transaction Date: 01/07/2023 - 19/07/2023' and a 'Save' button. Below this is a table with the following columns: TRANSACTION DATE, POST DATE, CARD HOLDER, CARD, DESCRIPTION, TRANSACTION AMOUNT, TRANSACTION COMMENTS, and TRANSACTION TYPE. The table contains four rows of data, all showing 'Withdrawal' transactions for 'LEONARDO' on '18/07/23' with an amount of '00.00 GBP'. The first row is selected. At the bottom, there is a pagination control showing 'Show 10' and 'Rows 1 - 4 of 4', and an 'Output' button.

TRANSACTION DATE	POST DATE	CARD HOLDER	CARD	DESCRIPTION	TRANSACTION AMOUNT	TRANSACTION COMMENTS	TRANSACTION TYPE
18/07/23	18/07/23	LEONARDO	*****	termid01	00.00 GBP		Withdrawal
18/07/23	18/07/23	LEONARDO	*****	termid01	00.00 GBP		Withdrawal
18/07/23	18/07/23	LEONARDO	*****	termid01	00.00 GBP		Withdrawal
18/07/23	18/07/23	LEONARDO	*****	termid01	00.00 GBP		Withdrawal



The table on the screen gives details of transaction dates, who made payment, Card number used to make payment, transaction descriptions, amounts, comments and type i.e. withdrawals and deposits.

It also allows you to search for a specific transaction using the filter and search options. How to do this is covered on next slide.




Filtering Transactions


On the transactions screen you can filter the table to show transactions based on criteria such as dates, amounts, transaction type, description etc.

1. To do this navigate to the transactions page .
2. Click Filters .
(See figure 1 for example)
3. It will then show a range of criteria to filter on.
(See figure 2 for example)
4. Tick the boxes of the criteria you wish to use. Then press apply.
5. The table should then show the transactions that meet that criteria

Optional tools:

In the headers of the transactions screen table, you can click  to sort and hide columns.

You can also save filters to use in future. To do this press Save button .

Once saved they will be available in a drop-down box going forward .

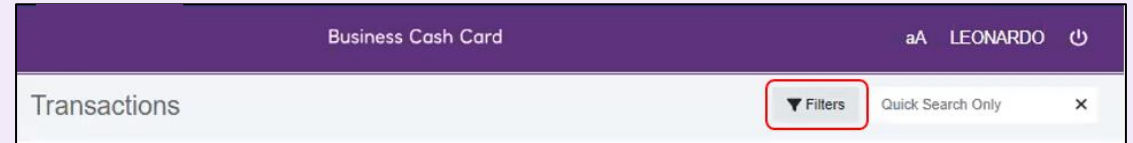


Figure 1

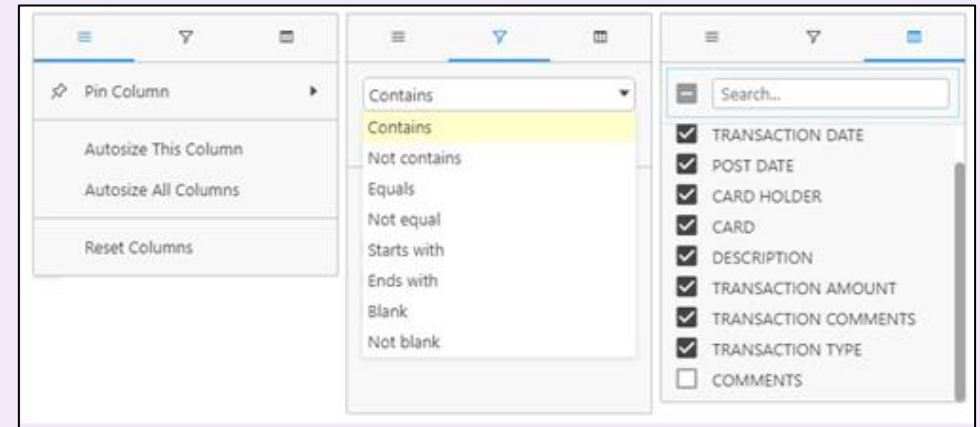


Figure 2

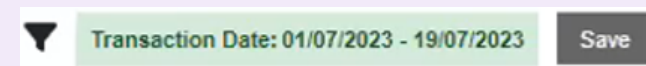




Figure 3



Searching Transactions

On the transactions screen you can also search for transactions based on key words.

To do this follow these steps:

1. To do this navigate to the transactions page .
2. In the top right hand corner there is a Quick Search Only box .
(See figure 1 for example)
3. Enter a keyword into this box and press Enter.
4. The table should then display all transactions containing the keyword in their description.

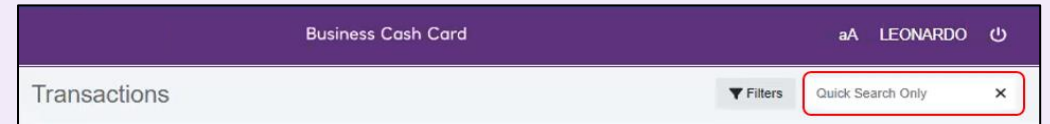




Figure 1



Transaction Details

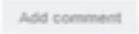
The transactions screen also allows you to look at transactions in more detail.


To do this follow these steps:

1. To do this navigate to the transactions page .
2. Find the transaction you want to view details of in the table.
(this is done using filter and search which were explained on slides 14 and 15)
3. Click the box in the far left column for the transactions you want to see the details for .
4. The box will then be ticked and the transaction details tab will then appear for that transaction.
(see figure 1 for example)

The transaction details tab gives dates, cardholder name, transaction description and the amount that the transaction concerns.

It will also allow you to enter comments about the transaction. To do this:

- * Type your comment into the comments textbox.
- * Click Add Comment .
- * Comment will then be saved to transaction.

You can exit the transactions detail screen by clicking .

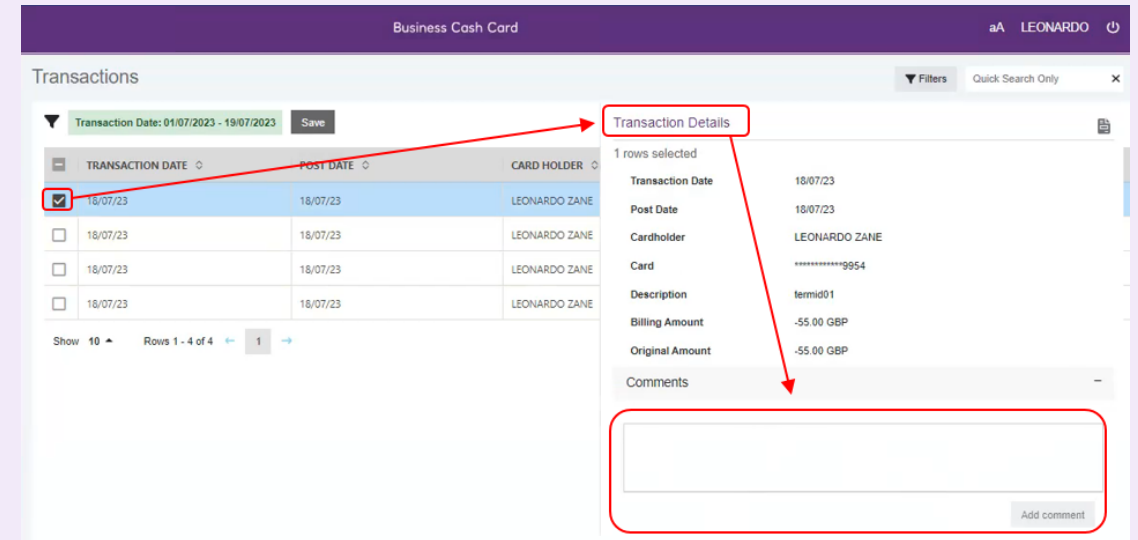




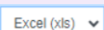
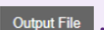
Figure 1



Transaction Reports

The transactions screen lets you export a report of transactions to an Excel spreadsheet. This report shows transactions you have made using the card.

To do this follow these steps:

1. To do this navigate to the transactions page  .
2. Find the transaction you want to include in the report by filtering and searching on table.
(this is done using filter and search which were explained on slides 14 and 15)
3. Once you have found the transactions showing in table click the Output button  .
(see figure 1 for example)
4. This will open the Output Settings pop-up screen.
(see figure 2 for example)
5. On Output Settings select either Visible Columns or All Columns.
(visible means if the column is hidden it will not be included in the report)
6. Set Output File Format to Excel (xls)  .
7. Then Click Output File  .
8. Excel report will then be downloaded to your desktop.

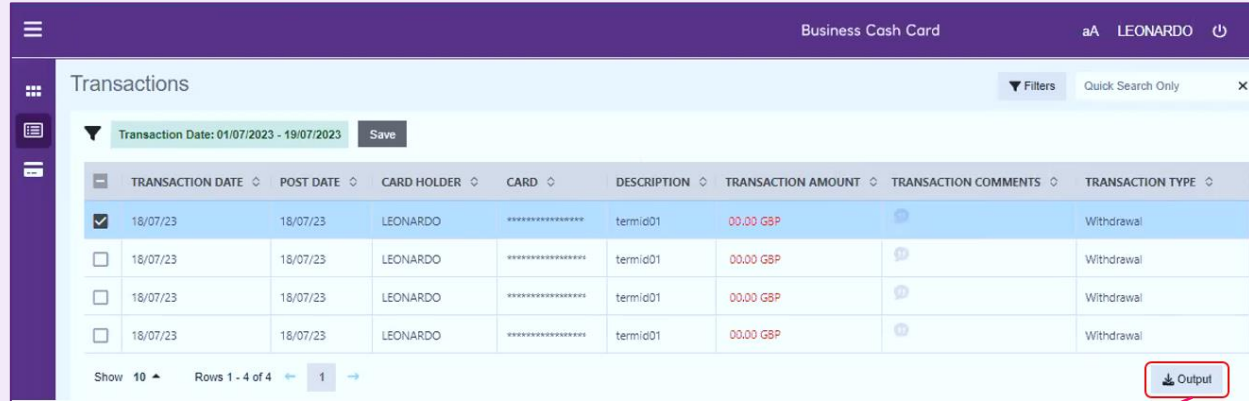


Figure 1

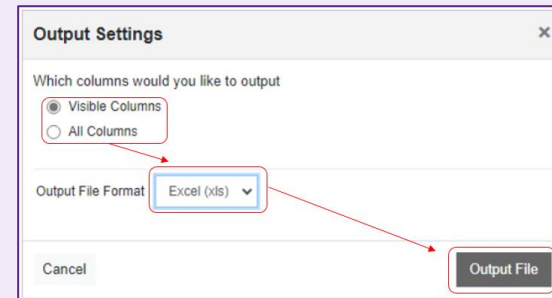


Figure 2



Card Summary



Card Summary

The card summary screen contains the details held on your business card.

(see figure 1 for example)

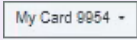
You can get to it by clicking .

The screen gives details for:

- * **Business site address** – this is the business address attached to the card.
- * **Residential address** – this is the cardholders home address.
- * **Contact details** – this is the cardholders contact details.
- * **Misc Card Details** – this is details such as status of card, withdrawal limit and limit refresh periods.

It also includes options on the right to view card shipping address, authorisations and declines, order replacement cards, report cards as lost/stolen and unblock or view your PIN no.

You can set the screen to show these details and options for different cards.

1. To do this just click this drop down  and select new card based on last 4 digits of card.
2. The screen will then change to show details for the different card.

The options on the far right will be explained on subsequent slides.

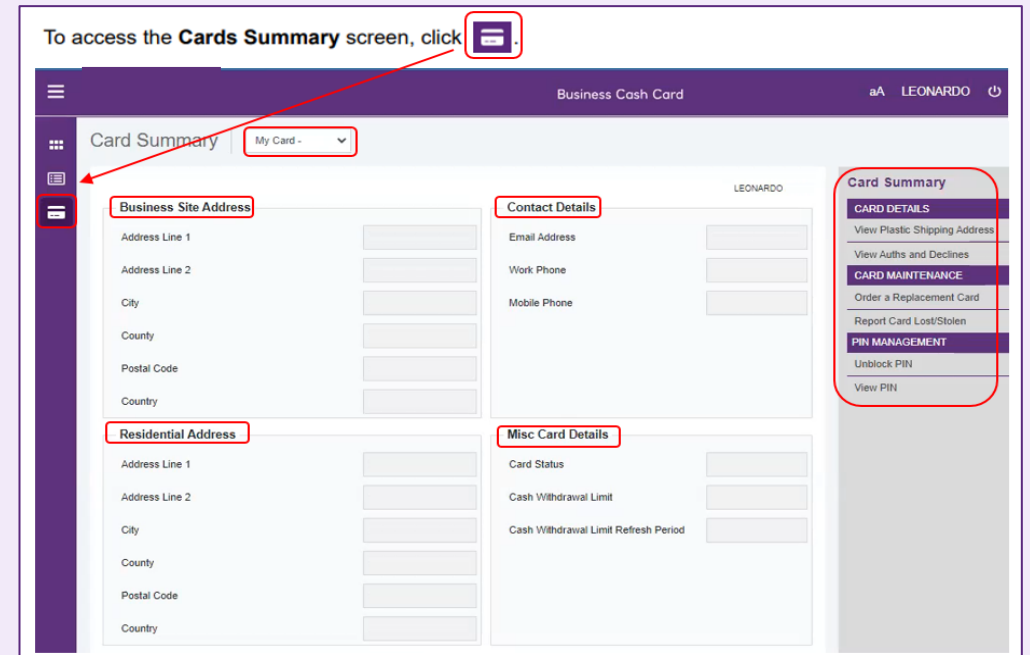


Figure 1



Activating Card

Once you have logged on to the Business Cash Card portal you can use it to activate your business card.

To do this follow these steps:

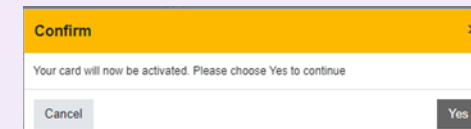
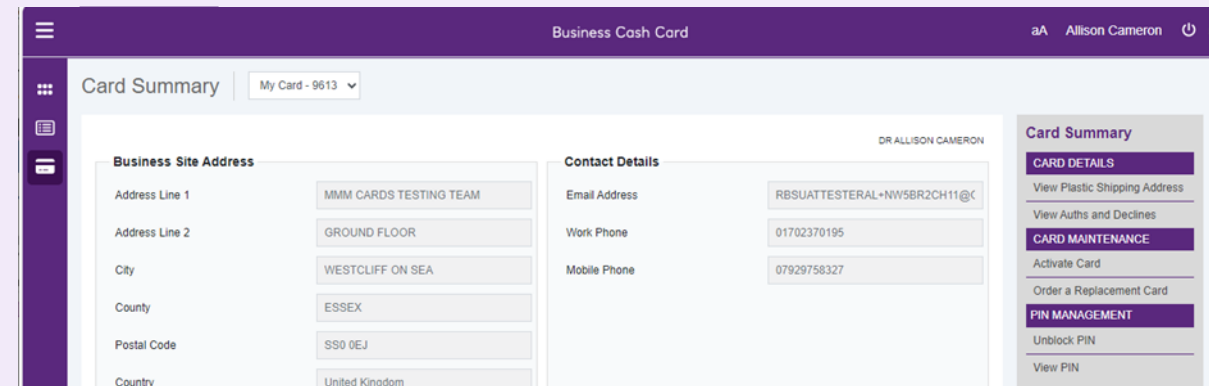
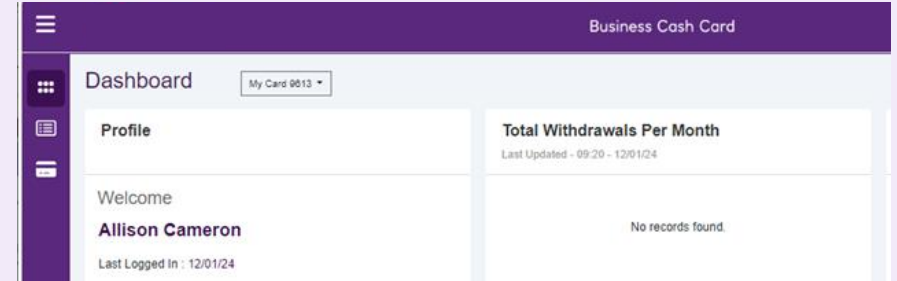
1. To do this navigate to the card summary page .

2. On the far right there is an option called Activate My Card.

3. Click Activate My Card and this will activate the card.

You should then be able to use the card to make withdrawals and deposits at both ATMs and at the post office.




Note: when card is activated the “Activate My Card” option will be replaced with the “Report Card Lost/Stolen” option.



Viewing PIN

The card summary screen allows you to view your card PIN in case you need a reminder.

To do this follow these steps:

1. To do this navigate to the card summary page .
2. On the far right under PIN Management **PIN MANAGEMENT** click View PIN .
3. The View PIN pop up box will appear.
(see figure 2 for example)
4. Enter the 16 digit Card number and expiry date on card. Then click .
5. This will then display the 4-digit PIN number with ****. To see each digit, you must hover your mouse cursor over the stars.

This is how you see the PIN number for your card.

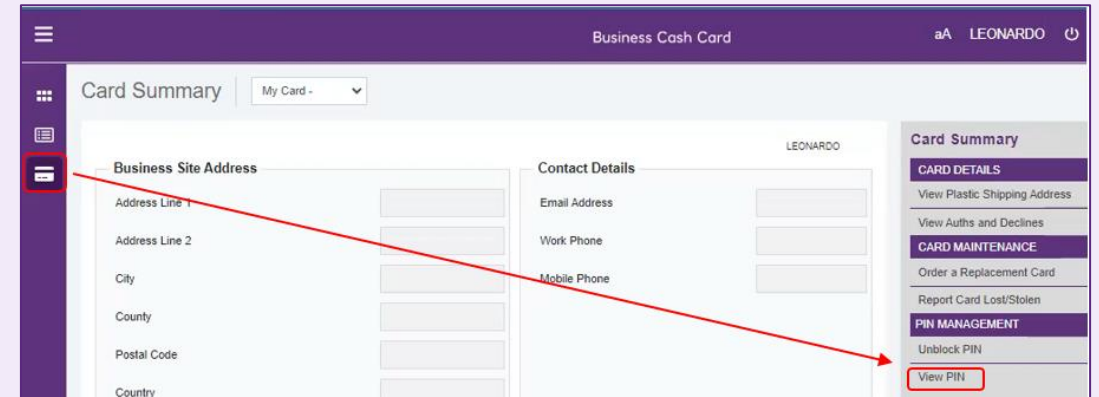


Figure 1

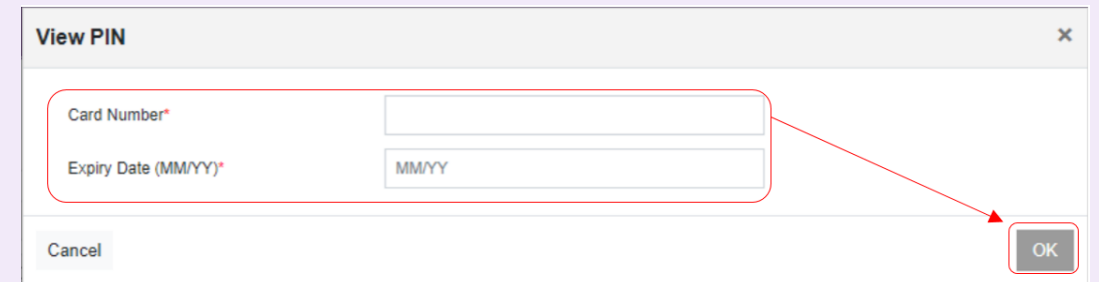


Figure 2



Unlocking PIN



There are 2 situations where a cardholder might have their PIN blocked.

How to unblock PIN in both situations is explained below:

✳️ They enter PIN incorrectly 3 times within a Ulster Bank branch.

In this situation PIN can be unlocked by: Entering the card into ATM machine, selecting PIN services, and then follow the on-screen guidance to reset PIN. Normally ATM machine will be available within a Ulster Bank Branch to allow you to do this.

✳️ They enter PIN incorrectly 3 times at an ATM machine.

In such a situation PIN can be unlocked by logging on to the Business Cash Card portal and going to the Card Summary screen . Once you are on the Card Summary screen go to an option under PIN Management called “Unlock PIN”  as shown in figure 1.

Clicking Unlock Pin will bring a pop-up box up that will ask you to enter your 16-digit number and expiry date on card.

(see figure 2 for example)

Enter these details, click  and the PIN will be unlocked.

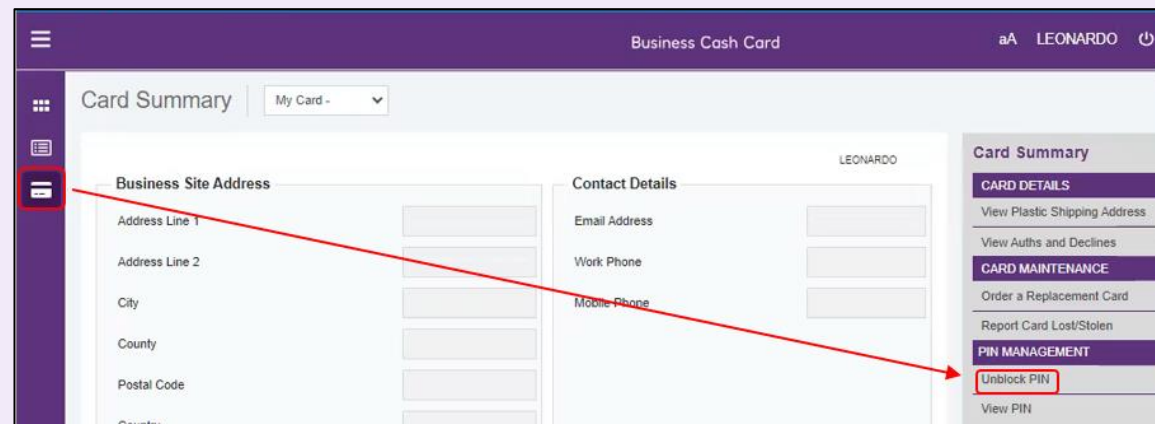


Figure 1

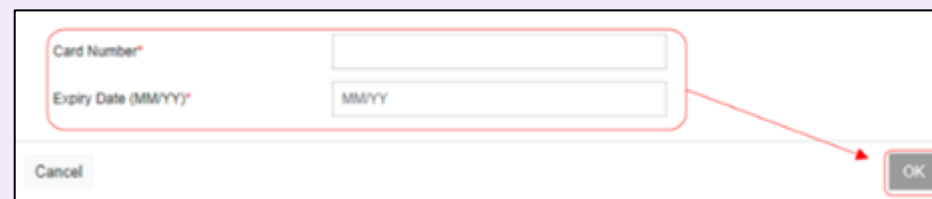



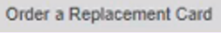
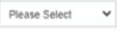

Figure 2



Ordering Replacement Card

The portal allows you to order replacement cards if you need a new card.

To do this follows these steps:

1. Navigate to the card summary page .
2. On the far right click Order a Replacement Card  .
(see figure 1 for example)
3. A screen will then appear where you can order a new business card.
(see figure 2 for example)
4. Check the details for the new card you are going to order on the screen.
5. Then select shipping address using the drop down box then .
6. Click Submit .

The replacement card will then be delivered to the shipping address that you selected.

Optional:

- There is a comments box where you can give detail about why new card is needed.

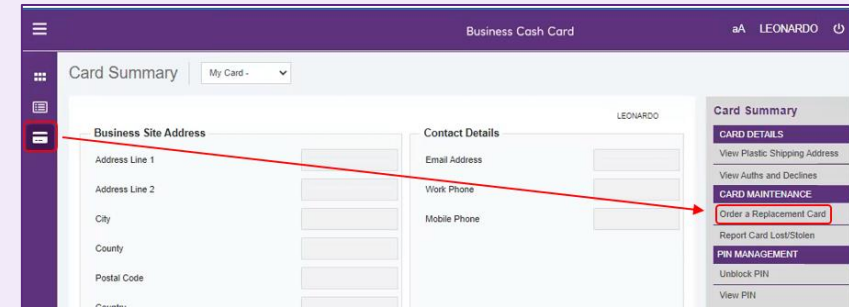


Figure 1

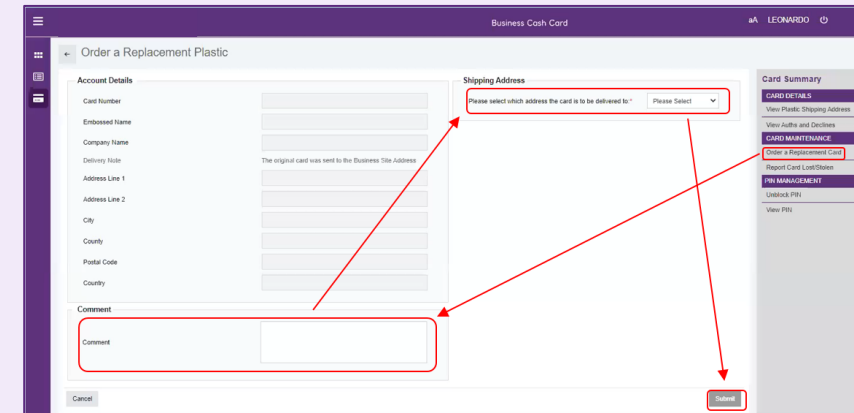



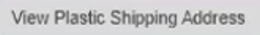
Figure 2



Viewing Plastic Shipping Address

The portal allows you to view the plastic shipping address that your cards are sent to when you order them.

To do this follow these steps:

1. Navigate to the card summary page .
2. On the far right click View Plastic Shipping Address .
3. This takes you to the View Plastic Shipping Address Screen shown in figure 1.

This screen lets you view the contact details and the delivery address that the business card was shipped to.

It also shows the last four digits of the card number and the name embossed on the card in account details.

The details seen on the screen cannot be altered. Therefore, if an error is holding you will need to contact company administrator to get this changed.

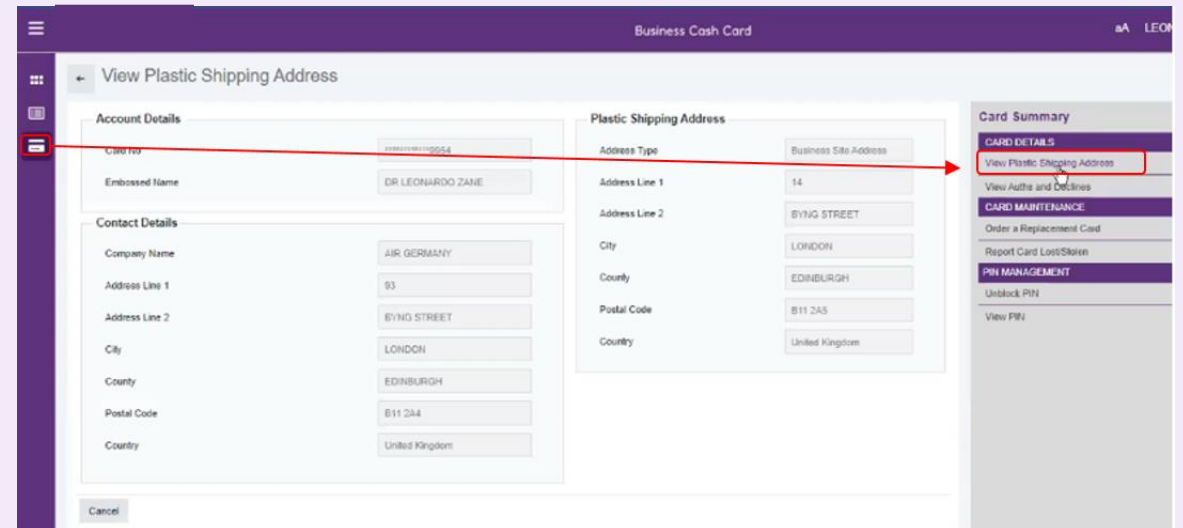



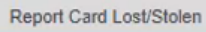
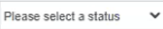
Figure 1



Reporting Card as Lost/Stolen

The portal allows you to report cards as lost/stolen. This will cancel the card so no one can use it.

To do this follow these steps:

1. Navigate to the card summary page .
2. On the right click Report Card Lost/Stolen .
3. This takes you to the Change Card Status screen.
(see figure 1 for example)
4. Under Account Change click the drop down box and select lost/stolen .
5. Then select reason the card is missing:
 - * **Card Lost** – for when card is lost. But PIN is safe.
 - * **Card Lost and PIN Compromised** – for when both card and PIN are lost.
 - * **Card Stolen** – for when card is stolen. But PIN is safe.
 - * **Card Stolen and PIN Compromised** – for when card and PIN are stolen.
6. Once you have chosen reason select the date card went missing and then press submit.

This has reported the card as lost/stolen and the card is now cancelled.

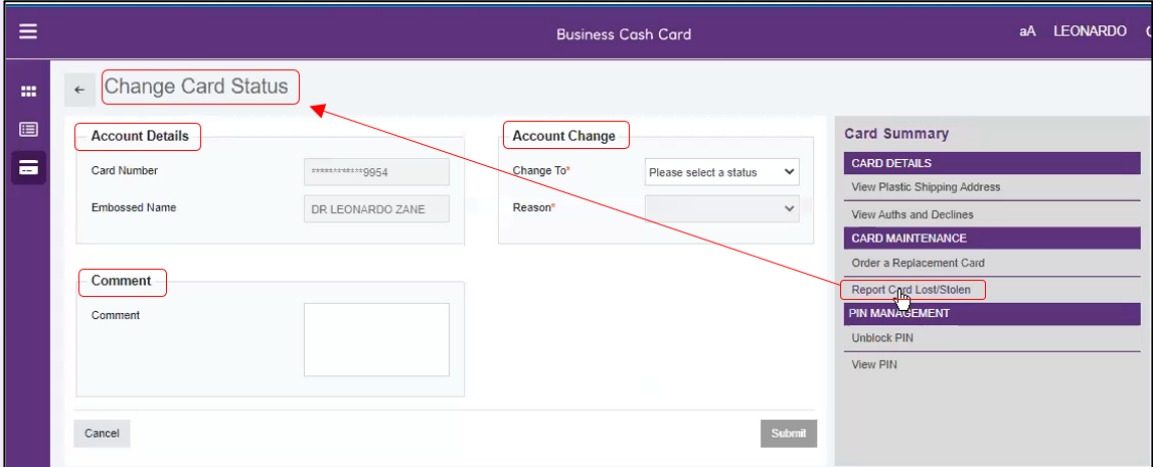



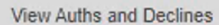
Figure 1



Authorisations and Declines

The portal allows you to see updates for approved and declined transactions.


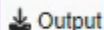
To view these:

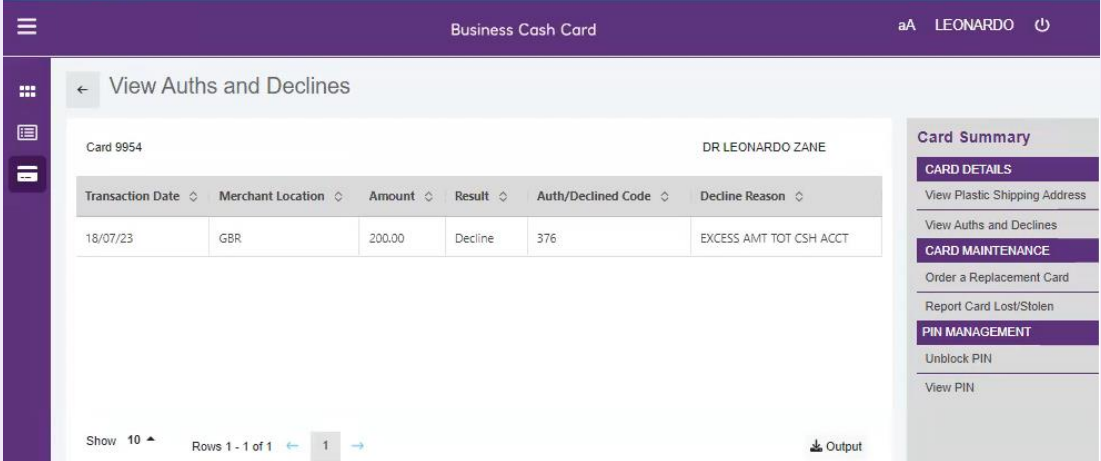
1. Go to the card summary screen .
2. On the far right click View Auths and Declines .
3. This takes you to a screen showing a table listing approved and declined transactions.
(see figure 1 for example)

The screen lists transactions and gives details such as dates, location, amounts, status i.e. approved or declined, the authorisations/decline code and a reason for decline if applicable.

If there is an error, then this needs to be rectified by cardholder contacting company Administrator.

Notes:

- You can also filter the table by clicking on the arrows in the column headers .
- You can produce an Excel report of the table by clicking the Output button .



Transaction Date	Merchant Location	Amount	Result	Auth/Declined Code	Decline Reason
18/07/23	GBR	200.00	Decline	376	EXCESS AMT TOT CSH ACCT

Figure 1



Thank you



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