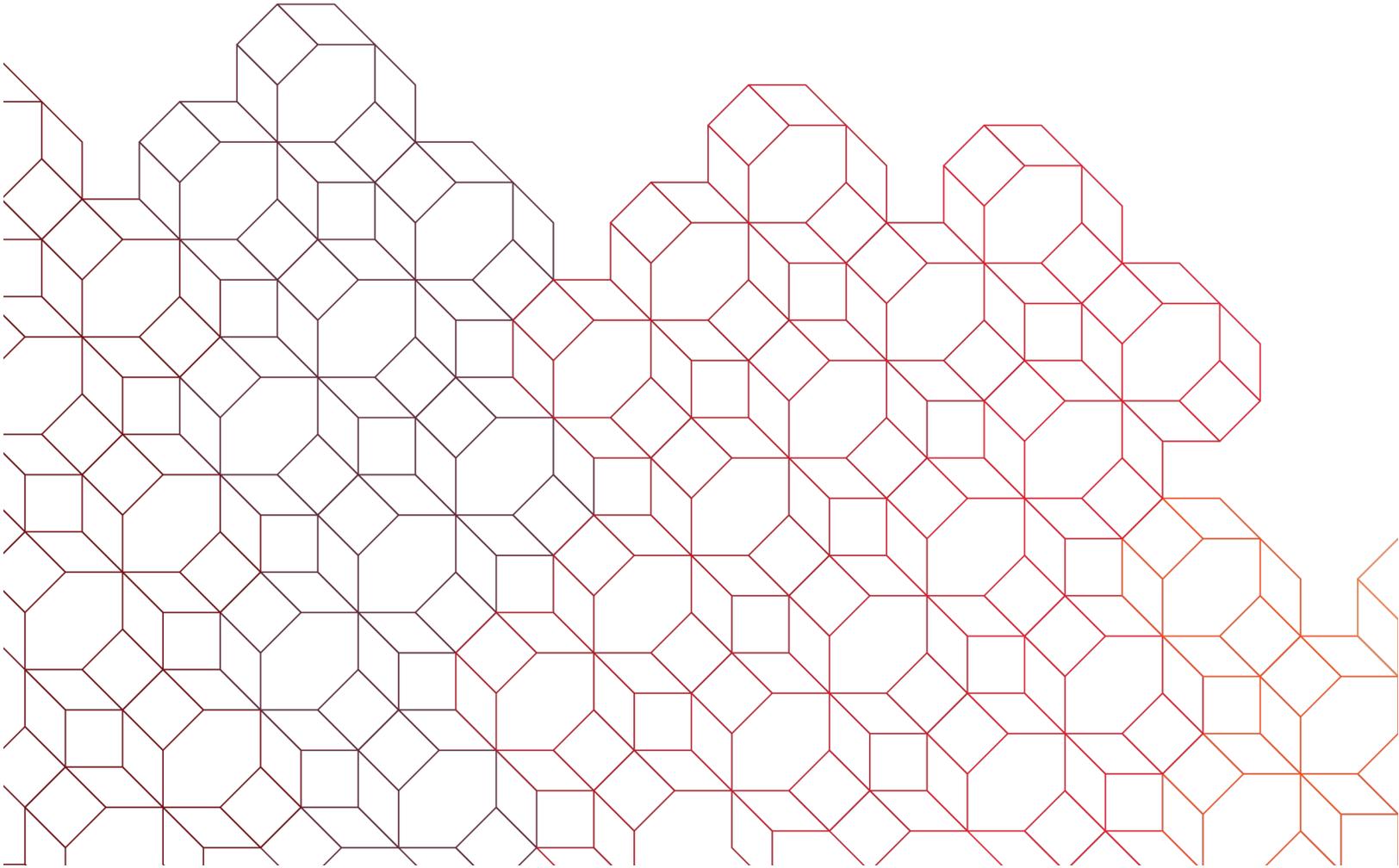# Spend Control

BOKF Corporate Card Program Administrator Guide

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Thank you for choosing the BOK Financial Corporate Card
The BOK Financial Corporate Card program provides card management tools to both increase efficiency and improve bottom-line results for your organization. This document will serve as guide to achieve these results.

Getting Started
This guide contains commonly-referenced processes for program administrators. All cardholder questions and troubleshooting items will be directed to the program administrator(s), and this guide's purpose is to assist administrators with those responsibilities. Our BOKF team is a resource available to program administrators **only**, and we are happy to assist administrators with managing the program. The program administrator will receive two emails containing the User ID and temporary Password needed to login into the card management platform, Spend Control. The emails will come from: sdg2@mastercard.com. This will occur at the beginning of the implementation of the program and will be initiated by the BOK Financial Corporate Card team.

Program Administrator Responsibilities
- Resolving any and all cardholder questions and/or issues.
- Adding/ordering cards as needed for the company.
- Managing credit limits and availability for cardholders. Often a decline is the result of a lack of available credit on an account. This can only be managed by the Program Administrator.
- Reviewing online statements and transactions for unauthorized activity. Unauthorized activity must be reported within 30 days of the statement being made available.
- User management in Spend Control. If others are given access, it is the Program Administrator's responsibility to create users and reset passwords as needed.
- Suspending or closing cardholder accounts that are no longer needed.
- Responding to communication from BOK Financial Fraud Team (phone calls, messages, letters) if suspicious activity is identified.

Spend Control URL
https://spendcontrol.bokf.com/sdportal/home.view

Adding Cardholders
Account Manager > New Account Setup

Complete the required fields with the red asterisks.
- **Company Number:** Do not modify this field.
- **Hierarchy Levels:** Do not modify this field.
- **Name 1:** Must be in the following format: John*Smith or John A*Smith.
- **Name 2:** Not required. Will default to company name.
- **Correspondence Address:** Required. Best practice is to use the business address.
- **Date of Birth:** Required. Should be in the following format: 01/01/1900.
- **SSN:** Last 4 digits required. Must be in the following format: 000001234.
- **Employee ID:** Not required.
- **Cash Advance Limit:** Not required. This function is generally disabled.
- **E-mail Address:** Not required.
- **Home Phone Number:** Required. This should be the cell number of the cardholder. Format: 1234567890
- **Work Phone Number:** Not required.
- **Accounting Code:** Not required.
- **Credit Limit:** Required. Format: 1000.

Click Submit. You will be taken to a confirmation screen. Review for errors and click submit again.

Call Center Information

The call center may be used to activate cards, check current balance, inquire on declined transactions, report fraud, and many other functions. The call center does not support Spend Control. Please contact the BOK Financial Client Experience team with any Spend Control related items. Contact email for the BOK Financial Client Experience Team is listed below.

- **For Program Administrators** (You will need the corporate account number, Tax ID and 4 digit security PIN): 1-877-468-6115
- **For Cardholders:** 1-877-473-6364
- **For Card Activation:** 1-877-473-6127
- **For Fraud:** 1-855-605-6278 (Calls will not be answered by a BOK Financial representative)
- **For Disputes:** 1-855-886-6786
- **BOK Financial Client Experience Team** (For Spend Control related inquiries): CorporateCardSupport@bokf.com

Fraud Communication

- If you identify unauthorized activity, contact the call center immediately. You will be routed to a fraud analyst that will determine the appropriate next steps. Do not order a new card without contacting the call center.
- If a card is lost or stolen, contact the call center immediately. You will be routed to a fraud analyst that will determine the appropriate next steps. Do not order a new card without contacting the call center.
- If during the hours of 8:00am – 9:00pm, the fraud analyst will make two attempts to call either the cardholder or program administrator.
- If outside of the hours above, a temporary block will be placed on the account, which will cause a decline on any purchases. The fraud analyst will make the call attempts the following day. If the cardholder receives a decline due to a fraud block, contact the call center to review the transaction activity and to determine next steps.

Account Statements

- Account statements can be accessed electronically via Spend Control. No paper copies will be generated.
- To view the statement(s), go to Financial > Account Statements > Select the appropriate criteria and click "Search".
- Statements will be available at both the corporate and cardholder level. By selecting the corporate account statement, you will see the payment information (amount due and due date) in the top right section.
- The Program Administrator will receive an email notification when the statement is available.

Account Activity

- Account activity can be viewed in Spend Control.
- Mouse over Financial. If you have Expense Management listed, follow these steps:
    o Go to Financial > Expense Management.
    o Click on "View Filters".
    o Set the filters for the transactions you want to view, then click "Apply".
- Mouse over Financial. If you have Account Summary listed, follow these steps:
    o Go to Financial > Account Summary.
    o Set the search by drop-down to "All" and click "Search".
    o Click on the desired card account, set your date range and click "Search".
    o Activity for the date range will appear in your Search Results section, with additional details available by clicking on the description.

Password Reset

- If you or a cardholder is locked out of Spend Control, please use the "Forgot Password" link on the login page.
- A Program Administrator can also reset a user's password. Go to User > User Summary.
- Choose the User Type in the drop-down on the right and click "Search".
- Click on the User ID in blue.
- Check the Status Code drop-down on the right under User Information. That status must be set to Active for a password reset to work. If needed, set that status to Active and click "Save".
- In the User Information section, click the "Reset Account Access" button.

Authorization Declines

- If a cardholder receives a decline, the Program Administrator should research the reason for the decline in Spend Control. Many declines are due to scenarios that the Program Administrator must correct.
- Program Administrators can run the Authorization Report to determine a decline reason. To run this report:
  - Account Manager > Reports > Authorization Activity > Click Advanced Search > Change the drop-down menu on the left to Search By: "All (Account)" > Click "Search" > Click on the name of the desired cardholder > Select a date range > Click "Search".
  - Authorizations for that date range will appear under the Search Results section. If an authorization was declined, the word 'Declined' will appear in the Request Disposition column. The decline reason will be detailed in the Response Reason column.
- Examples of possible decline reasons:
  - **Not Enough Available Money:** To correct, the Program Administrator can provide a temporary or permanent credit limit increase. To do this:
    - Account Manager > Account Maintenance > Change the drop-down menu on the left to Search By: "(All Account)" > Click "Search" > Click on the name of the desired cardholder > In the Credit Limits section, click "Edit" > Adjust the credit limit and click "Save." This change will be effective immediately.
  - **Account Closed:** A closed account may not be re-opened.
  - **Account Suspended:** To correct, the Program Administrator can re-open the card account. To do this:
    - Account Manager > Account Maintenance > Change the drop-down menu on the left to Search By: "(All Account)" > Click "Search" > Click on the name of the desired cardholder > In the Status section, click "Edit" > Change the Account Status to Open Account and click "Save". This change will be effective immediately.
  - **Invalid CVC2 Value or Expiration Date:** If the transaction is online/over the phone, verify with the merchant that they are entering correct information.
  - There are some declines that are due to suspicious activity on the account. They may reference a decline by score, caution, or bank fraud. Please contact the call center **ASAP** to review the activity, and either remove the block on the account or begin the fraud process.

Changing a Credit Limit

- Account Manager > Account Maintenance > Change the drop-down menu on the left to Search By: "(All Account)" > Click "Search" > Click on the name of the desired cardholder > In the Credit Limits section, click "Edit" > Adjust the credit limit and click "Save". This change will be effective immediately.
  - The Credit Limit box is for a permanent change.
  - For a temporary limit change, click the "Temporary Credit Limit" box, enter the amount of the temporary limit, and the appropriate start and end dates. Click "Save".

Changing an Account Status

- The Program Administrator can change the status of an account. Examples of available account statuses include: Suspend Card, Closed, and Open Account. To do this:
    - Account Manager > Account Maintenance > Change the drop-down menu on the left to Search By: "(All Account)" > Click Search > Click on the name of the desired cardholder > In the Status section, click "Edit" > Change the Account Status to the appropriate option and click "Save".

Additional Payments

- To make an additional payment before the due date or the date of automatic payment, contact the call center.
    - The Program Administrator may make a payment by dialing 1-877-468-6115. You will be required to provide the corporate account number, Tax ID and 4 digit security PIN.
    - An option will be given to use the automated system or speak to a live agent.
    - You will need the bank information (account and routing number) from where the payment will be debited.
    - Payments made through this method are available in real-time.

Monthly Spend Report

- The Monthly Spend Report identifies the account holders current credit limit and aggregates spend for the account holder by calendar month, with a total sum column for the period selected. To run this report:
    - Reports > Run > Expand the Financial and Spending Reports section > Click "Monthly Spend Report"
    - The date range will automatically select the current month. You can adjust this to match your billing cycle by expanding the Frequency section and changing the From and To fields.
    - Click "Submit Request". You will receive an email when the report is ready.
- To retrieve the report:
    - Reports > Dashboard > Your report will be in the Completed tab > Click the download icon on the right hand side of the screen.