Commercial Card Management System (CMS)

Quick Reference Guide

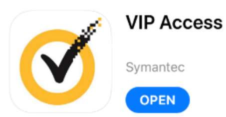
The Card Management System (CMS) gives the Commercial Card Administrator real time access to the following activities:

- **Order new cards** or cancel existing cards
- Review **declined transactions**
- **Override** a declined transaction
- **Modify** credit limits
- View/Print **statements**
- **Reports** exportable to Microsoft Excel

ACCESSING CMS AND VIP ACCESS DOWNLOAD

URL for Login: https://www.card-data.com/FirstHorizonCardManagementSystem

The Card Management System (CMS) requires multifactor authentication to login. Use the below instructions to download the mobile token.



How to download the VIP Access Token:

- Go to the App Store on your smartphone
- Search “VIP Access” and Download
- When you log into CMS, you will be required to enter your credential ID on the first login and the 6 digit security code on every login attempt thereafter

LOGGING IN FOR THE FIRST TIME

- Navigate to the web address provided.
- Enter your username
- Enter your password
- Select Login
- Change your password
- Register your mobile token
    - Within the app, at the top of the screen it provides your credential ID- Enter that alphanumeric value
    - Enter the six-digit security code provided in the middle of the screen
    - Check the box agreeing to the Symantec Validation & Id Protection Credential End User Agreement
    - Once registration is success select continue
- Set your password reset security questions
- Save questions

ACCESS AND REVIEW CARD ACCOUNTS

- Hover the cursor over Account Maint. & Statement
  - Select Account Maint. & Statement from the dropdown menu
- Use the fly-out menu to the left which is represented by 3 dots to access the below icons for each account:
  - Account View/Update – activate/cancel card, change limits,
  - Create New Account – model existing cardholder settings to create a new cardholder account
  - Recent Activity – view recent authorization history and pending and posted transactions
  - Make a payment – submit a manual payment
  - View Statement – view/download most recent 12 months of statement activity
  - International Travel – notify the bank of upcoming international travel
  - Pin Account – administrators can "pin" an account to their home screen for ease of access

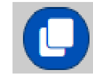
STATEMENTS

- Place your cursor over the three dots to the right of the card account.
- Click on "View Statement". The most recent statement will be displayed.
- Past statements can be found by clicking on the drop-down menu labeled "View Statement" on the right hand side of the page.
- Statements can be exported using the PDF or Excel buttons on the right side of the screen.

MAINTENANCE

- Place your cursor over the three dots to the right of the card account.
- Select "Account View / Update" in the flyover menu. You will see the following tabs:
  - Account Permissions – Activate or Cancel Account
  - Demographics – Edit cardholder address or personal information
  - Limits – Edit credit and velocity limits or MCC Groups
  - Billing – Edit reporting hierarchy or account level coding
- Any open field can be edited.
- Once all changes have been made, click on "Save" at the bottom and any changes will be effective immediately.

ORDERING A NEW CARD



- Place your cursor over the three dots to the right of the card account
- Click on “Create a New Account” in the flyover menu.
  NOTE: New cards are created by modeling an existing user, and the account being modeled will not be affected by creating the new account.
- Key in the appropriate information into the blank space and click “Search”.
- There are three tabs to be customized (Demographics, Limits & Billing) for the new cardholder. Customize and click on “Review” at the bottom of any page.
- Review the new cardholder information on the following screen and then click on “Add Account”.
- Once added, the card will be mailed within 2 business days.

TRANSACTION INQUIRY (APPROVALS/DECLINES)

- Place your cursor over the three dots to the right of the card account
- Click on “Recent Activity”.
- The most recent 50 pending and posting transactions will be displayed.

AUTHORIZATION OVERRIDES

- Authorization Overrides allow the administrator to “override” a declined transaction. This can be applied to the account before, or after, a transaction.
- From the “Recent Authorizations” screen, click the “Auth Override” button on the top right side of the screen.
- Key in the following criteria for the Override:
  - Number of occurrences
  - Time limit for the override to be in affect
  - Maximum transaction amount
  - Check all applicable Override Options

- Then click on “Request Override”.
- Then choose “Yes” to apply it on the pop-up menu.
- The override will be in effect immediately upon completion of these steps and the cardholder can attempt the purchase.

CREATING REPORTS

- Place your cursor over “Reports” in the top Navigation Bar and a drop down will appear.
- Click on “Standard Reports”. A new pop-up window will appear.
- Key in your VIP security code.
- Click on any tab across the top of the page to display the various reports that are available.
- Customize the view by selecting a specific hierarchy or date range and select “Go”.
- Reports can be printed or downloaded into several different formats by choosing the appropriate options at the bottom of the page.

REQUESTING NEW CARD FOR EXISTING CARDHOLDER

- Hover the cursor over Account Maint. & Statement
- Select Card Replacement
- Search for cardholder by using the available search types
- Select the Card Replacement Type
    - Damaged Card- Requests new plastic with SAME card number
    - Name Change- Requests new plastic with SAME card number
    - Lost Stolen- Closes existing card- DOES NOT request new card
    - Lost Stolen Replacement- Closes current card and requests new card with new number

CREATING A NEW USER

- Hover the cursor over Administration
- Select User Maintenance from the drop-down menu
- Select Add User
- Enter Users Information requested
- Select the appropriate access level
    - If Multi- Account user, select cards button to review account list
    - If Account Level- Enter the card account number
- Select Save & Continue

Purchasing Card Client Support is available 24/7/365 and can be reached at: 800-806-2816 or fhpcardadminsupport@pcard.firsthorizon.com.