



Business MyCardInfo
Consolidated Account Setup:
Regular User



TABLE OF CONTENTS

| | |
|--|----|
| Overview | 3 |
| Business Account Setup and UserTypes | 4 |
| Reset Login Credentials..... | 6 |
| Enroll..... | 9 |
| Account Info Tab | |
| Account Overview | 12 |
| eStatement Enrollment | 13 |
| Viewing eStatements | 16 |
| Account Activity | 18 |
| Account Profile..... | 19 |
| Fraud Alerts | 20 |
| Account ServicesTab | |
| DisputeTransactions | 25 |
| Travel Center | 30 |
| MasterCard SecureCode | 31 |
| Verified by Visa | 32 |
| Help & Info Tab | |
| Contact Us | 33 |
| Privacy Policy | 34 |
| Terms of Use | 35 |
| Frequently Asked Questions | 36 |
| Contact Information | 37 |

OVERVIEW

The MyCardInfo site allows the Regular User (employee cardholder) to manage their card level activity on a business account at their convenience.

A Regular User can:

- View subaccount information
- View real-time transaction and balance information
- Dispute transactions
- Update travel dates
- Register for MasterCard SecureCode or Verified by Visa

Collabria

LOGIN ⓘ

Username:

Password:

LOGIN Remember User ID ⓘ

[Enroll](#) [Forgot Username or Password](#)

[Home](#)
[Contact Us](#)

24/7 Cardholder Service
Canada and U.S.:
1.855.341.4643
International Collect:
1.515.343.8995

Cardholder Service
Collabria
PO Box 82029 RPO Connaught
Calgary, AB T2R 0X1

[Privacy Policy](#)
[Terms & Conditions](#)
[Frequently Asked Questions](#)

BUSINESS ACCOUNT SETUP AND USERTYPES

There are two types of account configuration available upon business account creation. These two options are Consolidated and Individual. The business account setup will determine which entitlements are available to the end user. Each account setup option, allows two user types within MyCardInfo: Company User or Regular User.

Consolidated Account Setup

Business accounts with a consolidated account setup have an overall Company Master/Holding Account and multiple subaccounts. Each subaccount consists of one cardholder within the company. A company may have multiple subaccounts. The Company Master Account is controlled by an Authorized Business Representative, designated during account creation. Consolidated Business Accounts are characterized by:

- One overall company statement with subaccount memo statements available
- Rewards earned will roll up to the Company Master Account
- The company will have one aggregate company credit limit
- Subaccount credit limits within the aggregate company credit line can be managed by the Authorized Business Representative through MyCardInfo
- Transactions made by each subaccount can be viewed through the Company User login issued to the Authorized Business Representative at the business

Individual Account Setup

Business accounts with an Individual Account Setup do not have an overall Company Master/Holding Account. Each individual account functions independently. Individual Accounts are characterized by:

- Payments are applied to each individual account
- Rewards are retained at a card level on the business account
- Individual cardholders will receive billing statements
- Individual cardholder accounts have set credit limits within the aggregate company credit line

MyCardInfo User Types

Company User - This MyCardInfo access is reserved for the Authorized Business Representative (ABR) designated by the company at the time of application. As the Company User, an ABR will have visibility and administrative permission over all cardholders on the business account.

Regular User - A Regular User will be able to view information pertaining to their card only. This user type is automatically assigned to employees who enroll their cards in MyCardInfo.

Business MyCardInfo
Consolidated Account Setup: Regular User

The following is a chart showing the different Business MyCardInfo user types and features. Each setup has a separate manual. This manual is for **Consolidated Regular User**.

| | Consolidated Company User | Consolidated Regular User | Individual Company User | Individual Regular User |
|---|---------------------------|---------------------------|-------------------------|-------------------------|
| Account Info Tab | x | x | x | x |
| Account Overview | x | x | x | x |
| Dashboard | x | x | | x |
| Account Activity | x | x | x | x |
| Account Profile | x | x | x | x |
| Security Alerts | x | | x | x |
| eStatements | x | x | x | x |
| Payments Tab | x | | x | x |
| Make a Payment | x | | x | x |
| View/Edit Payments | x | | x | x |
| Payment Account | x | | x | x |
| Account Services Tab | x | x | x | x |
| Fraud Alerts | | x | | x |
| Change Credit Line | x | | | |
| Dispute Transactions | x | x | x | x |
| Update My Account | x | | x | |
| Travel Center | | x | | x |
| Rewards | x | | | x |
| Mastercard SecureCode Or Verified by Visa | | x | | x |
| Help & Info Tab | x | x | x | x |
| Contact Us | x | x | x | x |
| Privacy Policy | x | x | x | x |
| Terms and Conditions | x | x | x | x |
| FAQ | x | x | x | x |

RESET LOGIN CREDENTIALS

1. If the user has enrolled but cannot remember their user name, click on the [Forgot Username or Password](#) link from the homepage.

Screen Response:

Forgotten Login Credentials – Re-Enroll

1. Account Information 2. User Information 3. Profile Settings

Account Number:

Expiration Date:

CVV/CVC:

Last 3 digits on the back of your card

Mothers maiden name:

Date of birth:

2. Input the account number, expiration date, CVV/CVC (the three digit security code), mother's maiden name and date of birth. Then select "Continue".

Note: *If re-enrolling a Regular User, input the Account Number, Expiration Date, Mother's Maiden Name, Date of Birth and CVV/CVC associated with the card.*

Screen Response:

| Enrolled Accounts | | |
|-------------------|------------------|-------------------------------------|
| ACCOUNT NUMBER | ACCOUNT NICKNAME | DEFAULT |
| xxxxxxxxxxx0062 | Default | <input checked="" type="checkbox"/> |

Business MyCardInfo Consolidated Account Setup: Regular User

- All usernames associated with the account will appear in this table. To reset a user password, select the link for the username associated with the password to be reset.

Screen Response:

Your password and security code have been reset by the system administrator and needs to be changed.

Change Password

Enter new Password

Username: **CompanyUser1!**

Password: ⓘ

Confirm Password:

Select Your Security Code

Security Code: ⓘ

Confirm Security Code:

- Establish a new password. It must meet the following requirements:
 - Length must be a minimum of 7 characters
 - Must contain at least one letter
 - Must contain at least one number (0-9)
 - Must contain at least one symbol
- Establish a Security Code. This is different than the CVV/CVC code on the back of the business card. It should be a personal code known only to the Company User and a minimum of 4 characters. The Security Code is a feature that helps protect online access to the account by requiring a second step of user verification.

Screen Response:

Password has been changed.
Personal Security code has been changed.

- Click .

Business MyCardInfo Consolidated Account Setup: Regular User

Screen Response:

User logged in successfully

Is this computer a trusted computer that you would like to authorize for future use with this account?

7. By selecting “Authorize,” the next login to the MyCardInfo account on the current computer will not prompt the user to input their Security Code after entering their username and password.

Screen Response:

Email Address

Welcome back to MyCardInfo! To help us more efficiently service your account in the future, please provide a current email address below.

Email Address:

Confirm Email Address:

I agree to the Privacy Policy.

< >

8. Confirm Email Address.
9. Check the box to agree to the Collabria Privacy Policy.
10. The Homepage will appear once the account is enabled.

Business MyCardInfo Consolidated Account Setup: Regular User

ENROLL

First time MyCardInfo users will need to enroll their credit card account. To enroll:

1. Select the “Enroll” option.



2. Input the Account Number, Expiration Date, Mother’s Maiden Name and CVV/CVC (three digit security code on the back of the card).
3. Click “Continue”.

Note: *If enrolling a regular user, input the Account Number, Expiration Date, Mother’s Maiden Name and CVV/CVC associated with the card.*

Credit Card Enrollment

1. Account Information 2. User Information 3. Profile Settings

Account Number:

Expiration Date:

CVV/CVC:

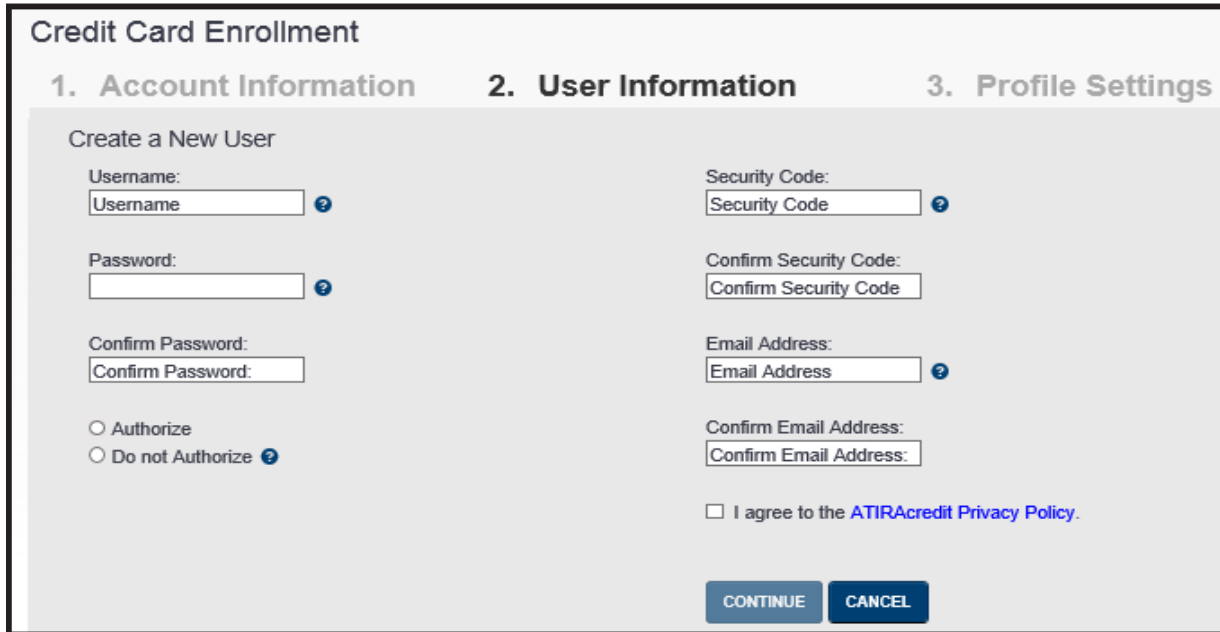
Last 3 digits on the back of your card

Mothers maiden name:

Date of birth:

Business MyCardInfo
Consolidated Account Setup: Regular User

4. Enter the user information and then click “Continue”.



Credit Card Enrollment

1. Account Information 2. User Information 3. Profile Settings

Create a New User

Username: ?

Security Code: ?

Password: ?

Confirm Security Code:

Confirm Password:

Email Address: ?

Confirm Email Address:

Authorize

Do not Authorize ?

I agree to the [ATIRAccredit Privacy Policy](#).

- a. The user name must be a minimum of 6 characters.
- b. The password must be a minimum of 6 characters and must contain at least one number (0-9), letter and symbol.
- c. Select Authorize to designate the current computer from which the user is accessing MyCardInfo as a trusted source. If the computer is not authorized, MyCardInfo will ask for the security code in order to log into the account. This serves as an additional layer of security.
- d. The Security Code is different than the CVV/CVC code. It should be a personal code (a minimum of 4 characters) known only to the cardmember.
- e. The user must agree to the Collabria Privacy Policy to continue.

Note: *If the account was previously enrolled, a Reset an Existing User heading will be displayed.*

Business MyCardInfo Consolidated Account Setup: Regular User

- To elect eStatements, users must read and agree to the Service Agreement and Consent to Receive Communications Electronically form.

eStatement Sign Up Agreement ✕

All services and information made available to users by Collabria Financial Services Inc. ("Collabria") on the following Collabria Websites are covered by these Terms of Use, unless otherwise provided in additional terms of use specific to certain services offered through such Websites:


- collabriafinancial.ca
- collabriacreditcards.ca

< >

If you agree with the above statement click yes, otherwise click cancel.

Note: *By agreeing to the eStatement Service Agreement and Consent to Receive Communications Electronically form, the cardholder will no longer receive paper memo statements at the address listed on the account.*

- The homepage will appear once the account is enabled.



ACCOUNT INFO
ACCOUNT SERVICES
HELP & INFO

Consolidated, Regular User

Account# XXXX

[Account Overview](#)

Current Payment Due:

\$0.00

Payment Due: 02/12

Current Balance:

\$0.00

Available Credit:

RECENT ACTIVITY

Last Statement Balance:

\$0.00

Last Statement Date
No Date Found

VIEW STATEMENT

Recent Transactions Print View All Transactions

+ Pending Authorizations

- Posted Transactions

No transactions available for this time period.

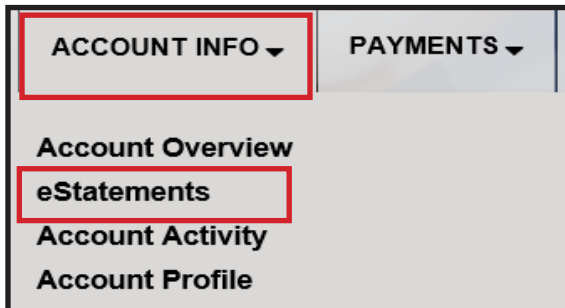
ACCOUNT OVERVIEW

Account Overview provides an at-a-glance summary of the account. Regular Users may view current balance, current payment due, statements and recent activity. Along with these options, users can print or view all pending authorizations and posted transactions.

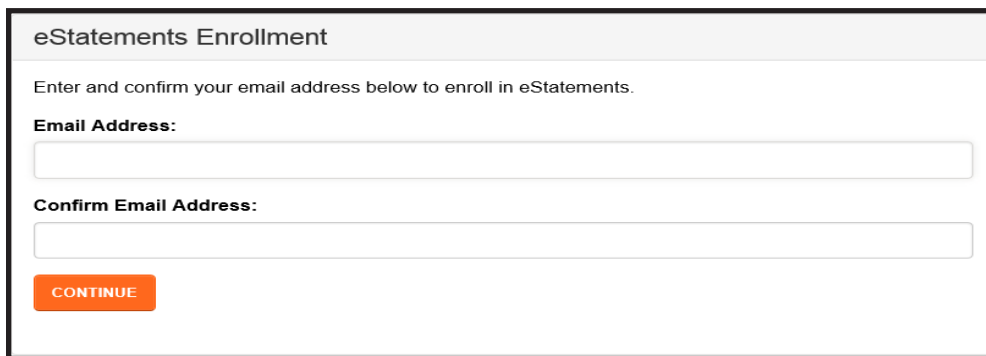
The screenshot shows the Collabria Account Overview page. At the top, there is a navigation bar with a home icon, 'ACCOUNT INFO', 'ACCOUNT SERVICES', and 'HELP & INFO'. Below the navigation bar, the user is identified as 'Consolidated, Regular User' with account number 'XXXX'. A link for 'Account Overview' is provided. The main content area features three summary cards: 'Current Payment Due: \$0.00' (with a payment due date of 02/12), 'Current Balance: \$0.00' (with an available credit button), and 'Last Statement Balance: \$0.00' (with a view statement button). Below these cards, there is a 'Recent Transactions' section with a 'Print' button and a '+ View All Transactions' link. Two expandable sections are shown: '+ Pending Authorizations' and '- Posted Transactions'. A message at the bottom states 'No transactions available for this time period.'

eSTATEMENT ENROLLMENT

Users may access the eStatements enrollment screen in MyCardInfo. Hover over the Account Info tab and select eStatements from the drop down menu.

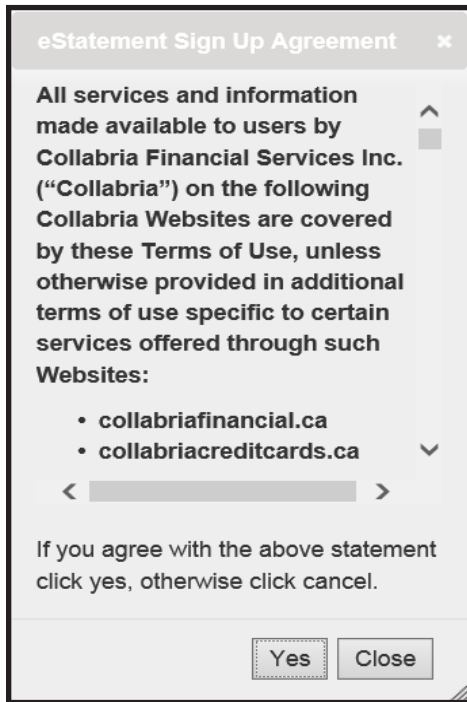


Screen Response:

A screenshot of the 'eStatements Enrollment' form. The title 'eStatements Enrollment' is at the top. Below the title, there is a text prompt: 'Enter and confirm your email address below to enroll in eStatements.' There are two input fields: the first is labeled 'Email Address:' and the second is labeled 'Confirm Email Address:'. At the bottom left of the form, there is an orange button labeled 'CONTINUE'.

1. Enter and confirm a valid email address to enroll in company eStatements.
2. Then select the "Continue" button.

Screen Response:



3. Click on to agree to the eStatement Disclosure Terms and Conditions.

Note: A confirmation email will be automatically sent to the enrolled email address.

Add an Additional eStatement Email

1. Select the "Add Additional Email Add for eStatement Alerts" button.

Screen Response:

A screenshot of a form titled "Add additional email address for eStatement alerts". It has two input fields: "Email Address:" and "Confirm Email Address:". At the bottom, there are two buttons: "+ ADD EMAIL" and "CANCEL".

2. Enter the additional email and click "+ Add Email".

Sample Email



ABC
Partner Organization



Account Number: XXXX-XXXX-XXXX-0021

This is your confirmation email for enrollment in eStatements.

PLEASE DO NOT REPLY TO THIS EMAIL, emails sent back to this address will not be received.

If you have difficulty connecting to mycardinfo using the link above, cut and paste the following URL into your browser.

<https://collabria.mycardinfo.com>

This email and any files transmitted with it are confidential and intended solely for the designated recipient. Any other use of this email is prohibited. If you have received this email in error please notify the sender. Please note that any views or opinions presented in this email are solely those of the author and do not necessarily represent those of the company. Finally, the recipient should check this email and any attachments for the presence of viruses. The company accepts no liability for any damage caused by any virus transmitted by this email.

Note: Once enrolled, the user will receive an email alert notifying them when their eStatement is available for download in MyCardInfo.

Resume Paper Statements

1. Select "Resume Paper Statements" from the eStatements Screen.

eStatement User Profile

Note: If your email notification is returned to us undelivered, we may discontinue online statements and send you paper statements.

[Terms and Conditions](#)

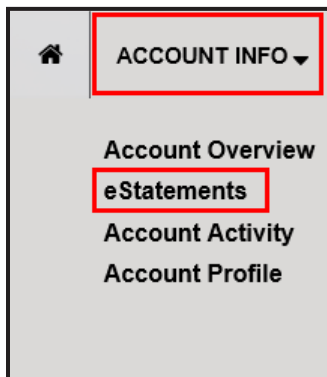
| Email Address | Type | |
|--------------------------------|--------------|----------------------|
| training@collabriafinancial.ca | e-Statements | Edit |

+ ADD ADDITIONAL EMAIL ADDRESS FOR ESTATEMENT ALERTS

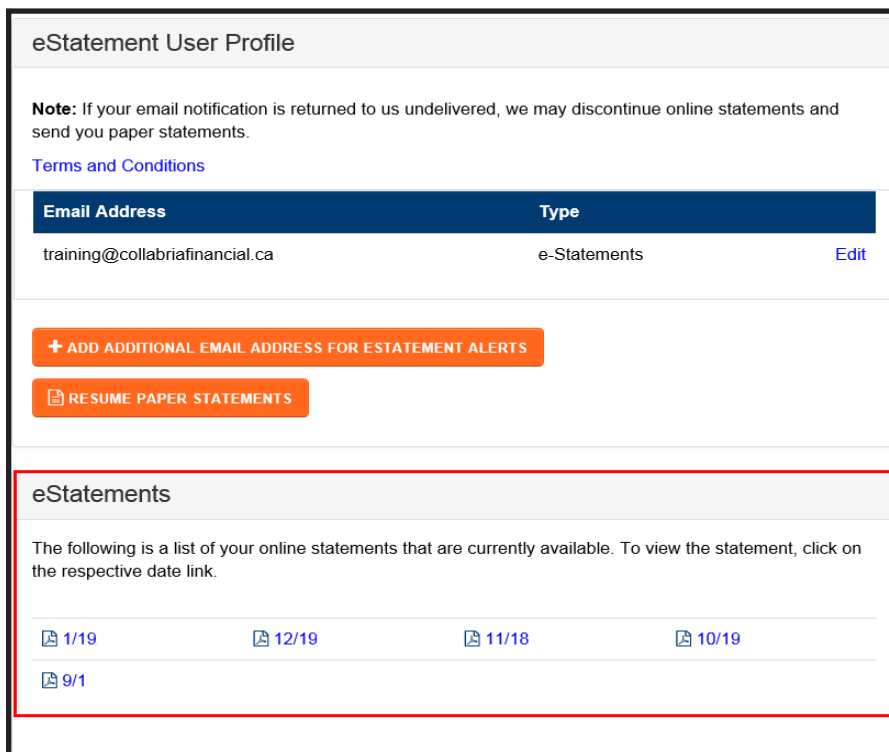
RESUME PAPER STATEMENTS

VIEWING eSTATEMENTS

To access the eStatements screen, hover over the Account Info tab and select the “eStatements” option from the drop down menu.



Screen Response:



I. Click on the  icon to view the statement.

Note: A screen will appear, allowing a PDF of the statement to download.

Business MyCardInfo
Consolidated Account Setup: Regular User

Sample eStatement

Collabria eStatements contain information that can be used to assist cardholders in-branch with their questions concerning their business account.

Refer to the eStatement for any of the following:

1. Credit limit
2. Available credit
3. New balance
4. Payment due date
5. Amount past due
6. Minimum balance due

Example eStatement:

| | | | |
|---|-------------------------|---|----------------------------|
| | | Collabria ACCOUNT NUMBER: | |
| SUMMARY OF ACCOUNT ACTIVITY Previous Balance \$31.20 -Payments \$0.00 -Other Credits \$31.20 Total Credits \$31.20 +Purchases \$0.00 +Other Debits \$0.00 +Cash Advances \$0.00 +Past Due Amount \$0.00 +Fees Charged \$0.00 +Interest Charged \$0.00 Total Debits \$0.00 New Balance \$0.00 Account Number Ending In Credit Limit Available Credit Annual Interest Rate - Purchases & Fees Annual Interest Rate - Cash Advances Statement Period 03/06 - 03/07 Days this Billing Cycle 30 | | PAYMENT INFORMATION New Balance \$0.00 Minimum Payment Due \$0.00 Payment Due Date 28/07 CONTACT US For Cardholder Service, including reporting a lost or stolen card, please call: Canada and U.S.: 1.855.341.4643 International Collect: 1.515.343.8995 Send notice of billing errors to: Collabria PO Box 82029 RPO Connaught Calgary, AB T2R 0X1 Email: info@collabriacreditcards.ca Website: https://collabria.mycardinfo.com | |
| New Balance | Payment Due Date | Amount Past Due | Minimum Payment Due |
| \$0.00 | 28/07 | \$0.00 | \$0.00 |
| An amount preceded by a minus sign (-) is a credit or credit balance. | | | |
| See reverse side for important information. | | | |
| <small>1058 MDH 002 7 2 150703 0 C PAGE 1 of 3 1 0 3393 0000 V002 01AB1058 Please detach this portion and return with your payment to ensure proper credit. Retain upper portion for your records.</small> | | | |
| Collabria PO Box 82029 RPO Connaught Calgary, AB T2R 0X1 | | New Balance \$0.00 Payment Due Date 28/07 Minimum Payment Due \$0.00 Amount Enclosed \$ <input type="text"/> | |
| <small>COLLABRIA PAYMENT PROCESSING CP 8417 SUCC CENTRE VILLE MONTREAL QC H3C 3L4</small> | | | |
| 443894000200018100000000000000000000 | | | |

ACCOUNT ACTIVITY

Account Activity gives a detailed list of the most recent transactions on the account at an account level.

1. Select from the following options in the Account Activity drop down menu:

- a. Current Activity
- b. Most Recent Statement
- c. Previous Statements
- d. Search for account activity within a certain date range

After selecting one of these options from the drop down menu, click GO.

The screenshot shows the Account Activity interface. At the top, there is a date range selector set to "Jan 20, 2017 - Present", a search bar, and buttons for "FILTER", "Download", and "Print". A dropdown menu is open, showing the following options:

- Current Activity**
 - Jan 20, 2017 - Present
- Most Recent Statement**
 - Dec 20, 2016 - Jan 19, 2017
- Previous Statements**
 - Nov 20, 2016 - Dec 19, 2016
 - Oct 20, 2016 - Nov 19, 2016
- Date Range**
 - From: MM/DD/YYYY
 - To: MM/DD/YYYY
 - GO** (highlighted with a red box)

2. To download or print account activity, click on the icons to the right



3. Users may also search for specific transactions by entering keywords into the search bar.

A white search bar with the text "Search" and an orange button with a magnifying glass icon.

ACCOUNT PROFILE

The user can change various account settings by navigating to the Account Profile. Click on the Account Info tab. Select Account Profile.

ACCOUNT INFO ▾ ACCOUNT SERVICES ▾

Account Overview
Account Activity
Account Profile

Click on Enrolled Accounts to view and edit the account “nickname” tied to credit card account enrolled within MyCardInfo.

| Enrolled Accounts | | |
|----------------------|------------------|-------------------------------------|
| ACCOUNT NUMBER | ACCOUNT NICKNAME | DEFAULT |
| xxxxxxxxxxxxxxxxxxxx | Default | <input checked="" type="checkbox"/> |

| Email Addresses | |
|--------------------------------|-----------------------------------|
| EMAIL ADDRESS | TYPE |
| training@collabriafinancial.ca | e-Statements Edit |

Click on Email Addresses to view and edit which email address receives eStatement alerts. Users may also edit which email address is associated with their MyCardInfo account.

Change Password

Username: User1

Password:

Confirm Password:

[UPDATE](#)

Click on Change Password to update the password from within MyCardInfo.

Select Your Security Code

Security Code:

Confirm Security Code:

[UPDATE](#)

Click on Select Your Security Code to update the Security Code from within MyCardInfo.

The Security Code is a four digit number the user must provide when signing into MyCardInfo on an unauthorized computer.

Authorize computer

Is this computer a trusted computer that you would like to authorize for future use with this account?

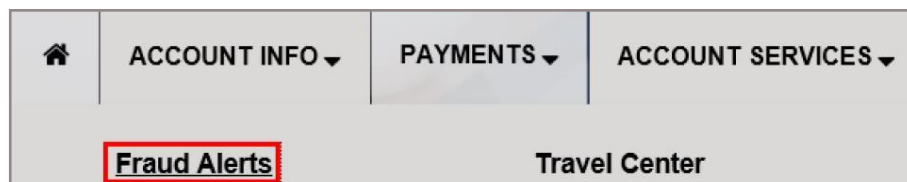
[AUTHORIZE](#) [DO NOT AUTHORIZE](#)

Click on Authorize computer to designate the current computer on which the user is signed into MyCardInfo as a trusted computer.

FRAUD ALERTS

MyCardInfo now offers real-time fraud alerts to a cardholder's mobile phone.

1. To access the Fraud Alerts screen, click on the Fraud Alerts icon on the right side of the Account Overview page. Or hover over Account Services and click Fraud Alerts.



2. This screen will provide a brief overview of the Fraud Alerts functionality.

Screen Response:


Collabria

Real-Time Fraud Text Alerts

Your Collabria credit card, provided through your financial institution or organization, offers real-time fraud text alerts to your mobile phone. Fraud text alerts can help you prevent fraudulent transactions from occurring on your card.

This service costs you nothing and enrollment is easy!

[REGISTER HERE](#)



How it works:

- A text message will be sent to your mobile phone when there is a suspicious transaction identified on your credit card account.
- Simply reply to confirm whether or not you recognize the transaction(s).
- If you do not recognize the transaction(s), we will block usage of your credit card until we hear from you.
- If you reply that you recognize the transaction(s), your card will remain available for use.

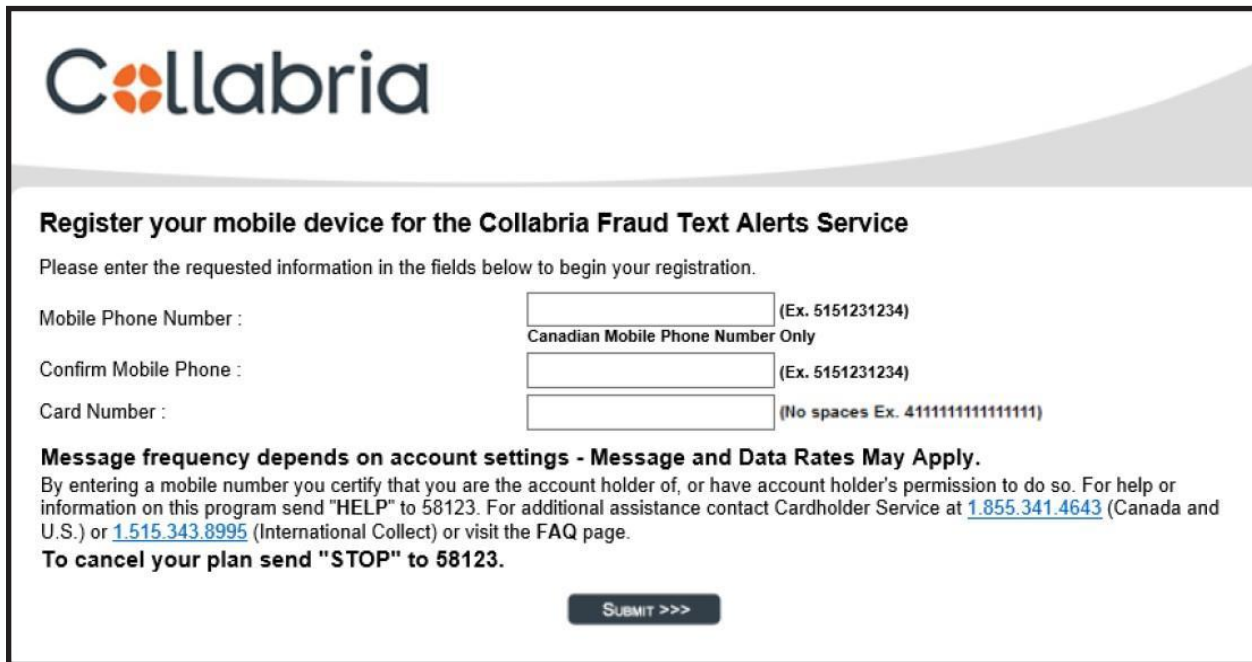
[REGISTER HERE](#)

Business MyCardInfo Consolidated Account Setup: Regular User

To Register for Fraud Alerts:

3. Select **REGISTER HERE**.

Screen Response:




The screenshot shows the Collabria mobile device registration interface. At the top is the Collabria logo. Below it is the heading "Register your mobile device for the Collabria Fraud Text Alerts Service". A sub-heading reads "Please enter the requested information in the fields below to begin your registration." There are three input fields: "Mobile Phone Number" with a placeholder "(Ex. 5151231234)" and the note "Canadian Mobile Phone Number Only"; "Confirm Mobile Phone" with a placeholder "(Ex. 5151231234)"; and "Card Number" with a placeholder "(No spaces Ex. 4111111111111111)". Below the fields is a bolded message: "Message frequency depends on account settings - Message and Data Rates May Apply." followed by explanatory text and a link to Cardholder Service. At the bottom is a "SUBMIT >>>" button.

4. Enter and confirm the mobile phone number to which the fraud alerts should be sent. Then enter the card number of the account.

5. Select **SUBMIT >>>**.

Screen Response:



Terms and Conditions

Please read and accept the terms and conditions.

[Click here to Print or Save a Copy](#)
[\(Download the Free Adobe Reader here\)](#)

Card messaging is a service provided to you as a primary and/or joint credit card accountholder ("you"), free of charge, by Collabria Financial Services Inc. ("Collabria"). Card messaging provides you with alerts using voice messages and, if you have chosen this option, text messages, sent to your home and/or mobile phone, and allows you two-way communication with Collabria to confirm or deny suspicious fraudulent activity ("Card Messaging Services").

TERMS AND CONDITIONS

Please read these terms and conditions carefully. By enrolling for and using Card Messaging Services, you agree to be bound by the terms and conditions below. If you do not agree to the terms and conditions below, do not enroll for or use Card Messaging Services. Collabria may change or limit any aspect of Card Messaging Services or these terms and conditions at any time with or without prior notice.

ALERTS AND MESSAGES

Collabria will provide you notice through voice and, if you have chosen this option, text messages sent to your home and/or mobile phone in the event suspicious fraudulent activity is detected by Collabria's fraud strategies relating to your credit card account with Collabria ("**Alerts and Messages**"). If you receive an Alert and Message and wish to confirm or deny suspicious transaction activity, you must contact Collabria at 1-855-341-4643 or by replying to the text message (you may also be required to contact Collabria by phone if you use this method). If you do not reply to our Alert and Message sent by text messages, Collabria will then notify you through voice messages to your home and/or mobile phone.

Alerts and Messages do not prevent suspicious transaction activity from occurring. The availability, timing, content and delivery of Alerts and Messages is in Collabria's sole discretion, and Collabria does not guarantee the availability, timing, content and delivery of Alerts and Messages. Alerts and Messages are provided for convenience and information purposes only, and should not be relied on for any other purpose. Collabria is not responsible for any actions taken or not taken by you or any third party as the result of an Alert and Message, or for actions taken or not taken by Collabria if you confirm or deny suspicious transaction activity after receiving an Alert and Message.

Your enrollment in or use of Card Messaging Services, or Card Messaging Services themselves may be terminated or suspended, in whole or in part, at any time for any reason with or without prior notice. In no event will Collabria be liable to you or to any third party for the termination of your access to Card Messaging Services. If you wish to cancel your access to Card Messaging Services, please contact Collabria at 1-855-341-4643.

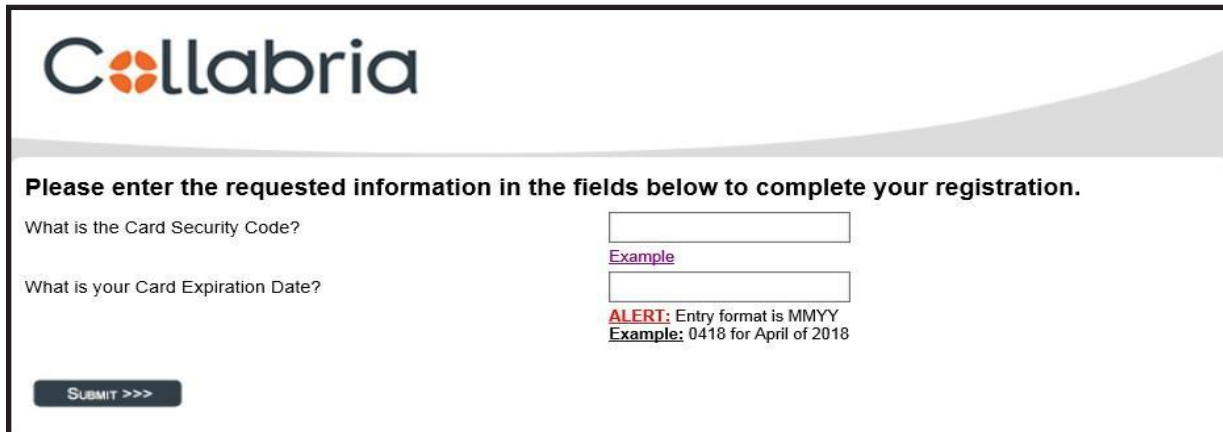
I have read and agree to the Terms and Conditions

SUBMIT >>>

6. Read the Terms and Conditions and select I have read and agree to the Terms and Conditions .

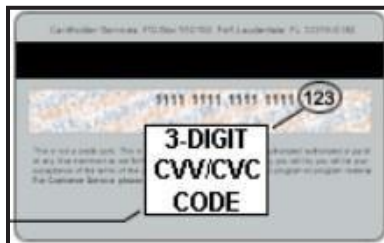
7. Select **SUBMIT >>>** .

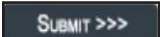
Screen Response:



The screenshot shows the Collabria registration page. At the top left is the Collabria logo. Below it is a heading: "Please enter the requested information in the fields below to complete your registration." There are two input fields. The first is labeled "What is the Card Security Code?" and has a text box with "Example" written below it. The second is labeled "What is your Card Expiration Date?" and has a text box with "ALERT: Entry format is MMYX" and "Example: 0418 for April of 2018" written below it. At the bottom left of the form is a button labeled "SUBMIT >>>".

8. Enter the Card Security Code (CVC/CVV). This is a three or four digit number that is unique to each card. This additional security feature is designed to protect the account by helping to ensure the cardholder for the account is registering for the service. It is printed only on the card, never on any receipts, statements or in SMS responses to the cardholder.

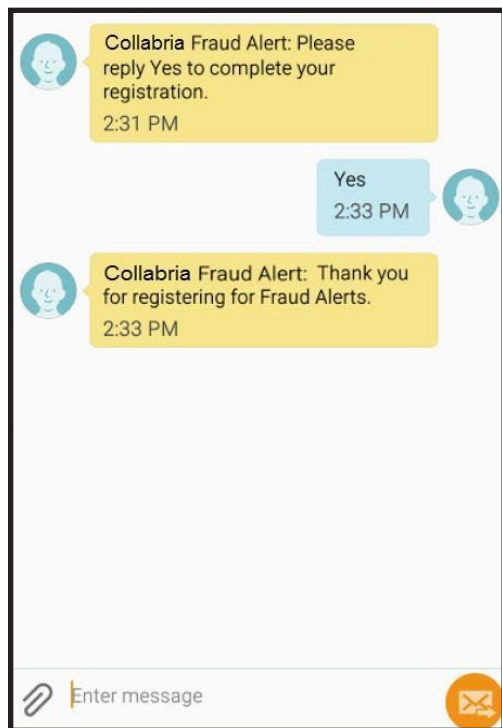


9. Enter the expiry date on the card. Entry format is MMYX (e.g., 04XX is April of 20XX).
10. Select  .

Business MyCardInfo Consolidated Account Setup: Regular User

11. After submission, the cardholder will receive a text on their mobile device to verify the correct mobile phone number has been submitted.
12. The cardholder must respond with “Yes,” to complete the Real-time Fraud Text Alerts registration.

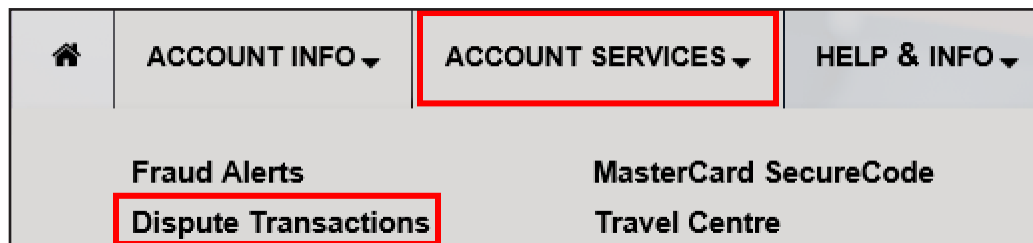
Screen Response (Mobile Phone example):



DISPUTE TRANSACTIONS

This option allows users to dispute a transaction online. Cardholders are required to attempt to resolve a dispute directly with the merchant prior to submitting the request through MyCardInfo. Users are required to call the number on the back of their card to report fraudulent transactions.

To access the Dispute Transactions hover over the Account Services tab select the “Dispute Transactions”.



Screen Response:

Dispute Transactions ⓘ

To dispute a transaction, please [click here](#) for a list of transactions from your previous statements.

If you do not recognize a charge or feel you were billed an incorrect amount, please follow these three steps. First, double-check your receipts and check with other authorized users of your account to make sure they did not make the transaction. Second, contact the merchant where the purchase originated and request they review and correct the charge. Third, if you are unable to resolve your dispute with the merchant, please contact Cardholder Service at 1.855.341.4643 for assistance.

[View Transactions](#)

I. Click on [View Transactions](#).

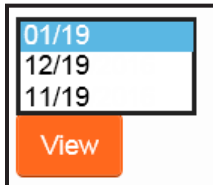
Screen Response:

01/19 ▼

[View](#)

2. Click on the “Recent Transaction” drop down.

Screen Response:



3. Click on the correct statement date and click “View”.

Screen Response:



A screenshot of a "Transaction Summary" table. The table has four columns: TRANSACTION DATE, POST DATE, TRANSACTION DESCRIPTION, and TRANSACTION AMOUNT. There are three rows of transaction data, each with a checkbox in the first column.


| | TRANSACTION DATE | POST DATE | TRANSACTION DESCRIPTION | TRANSACTION AMOUNT |
|--------------------------|------------------|-----------|-------------------------|--------------------|
| <input type="checkbox"/> | 8/5 | 8/6 | SAKURA SUSHI | \$65.66 |
| <input type="checkbox"/> | 8/7 | 8/9 | STARBUCKS | \$3.98 |
| <input type="checkbox"/> | 8/7 | 8/9 | NOODLES & CO | \$11.43 |

4. Check the box next to the transaction being disputed.

5. Click  .

Screen Response:

Dispute History

| Post Date | Dispute Date | Description | Amount | Reason for Dispute | Status |
|-----------|--------------|--------------|---------|--------------------|--|
| 8/6 | 11/9 | SAKURA SUSHI | \$65.66 | Select Reason ▼ | Incomplete  |

Contact Phone * Email Address *

6. Access the Select Reason drop down menu.

Screen Response:

Select Reason

- Double Billing
- Credit Not Received
- Merchandise/ Service Not Received
- Damaged/Defective Merchandise
- Cancelled Reservation
- Returned Merchandise
- Cancelled Services
- Invalid Amount
- Paid by Other Means
- Fraud
- Other
- Remove from List

7. Click on the reason for the dispute.

Screen Response:



Paid By Other Means [X]

Other method of payment: Date of Payment:

By checking this box you acknowledge that you have attempted to resolve this with the merchant before submitting this dispute.

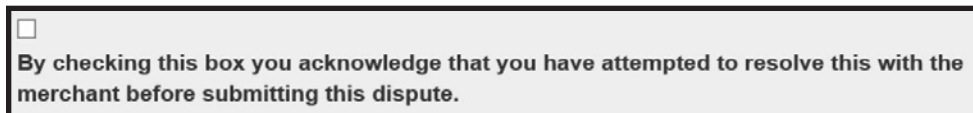
Submit Cancel

8. Fill out the details page.

Note: The details page will change depending on the dispute reason selected.

9. Click the checkbox to acknowledge that attempts were previously made to resolve the dispute directly with the merchant.

Screen Response:



By checking this box you acknowledge that you have attempted to resolve this with the merchant before submitting this dispute.

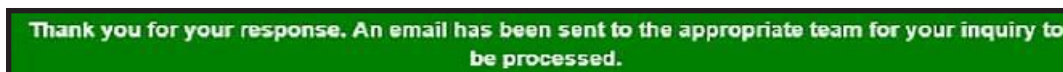
10. Click  .

Note: The details page will change depending on the dispute reason.

11. Enter Contact Phone and Email Address.

12. Click “Submit Disputes”.

Screen Response:



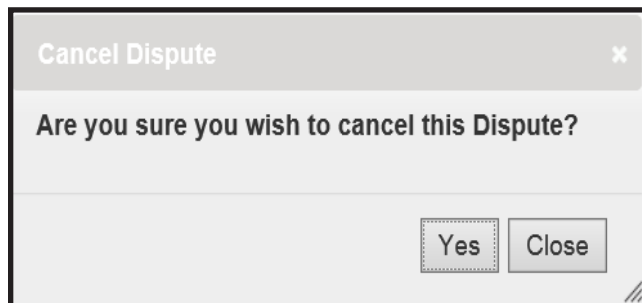
Thank you for your response. An email has been sent to the appropriate team for your inquiry to be processed.

Canceling a Transaction Dispute

To cancel a transaction dispute before final submission of information:

1. Click on  button._

Screen Response:



2. Click 

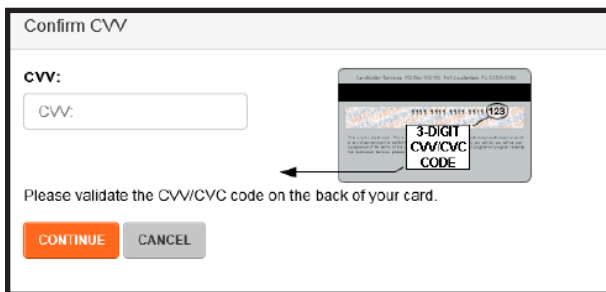
Note: To cancel a disputed transaction after it has been submitted, contact Risk_Email@tmg.global.

TRAVEL CENTER

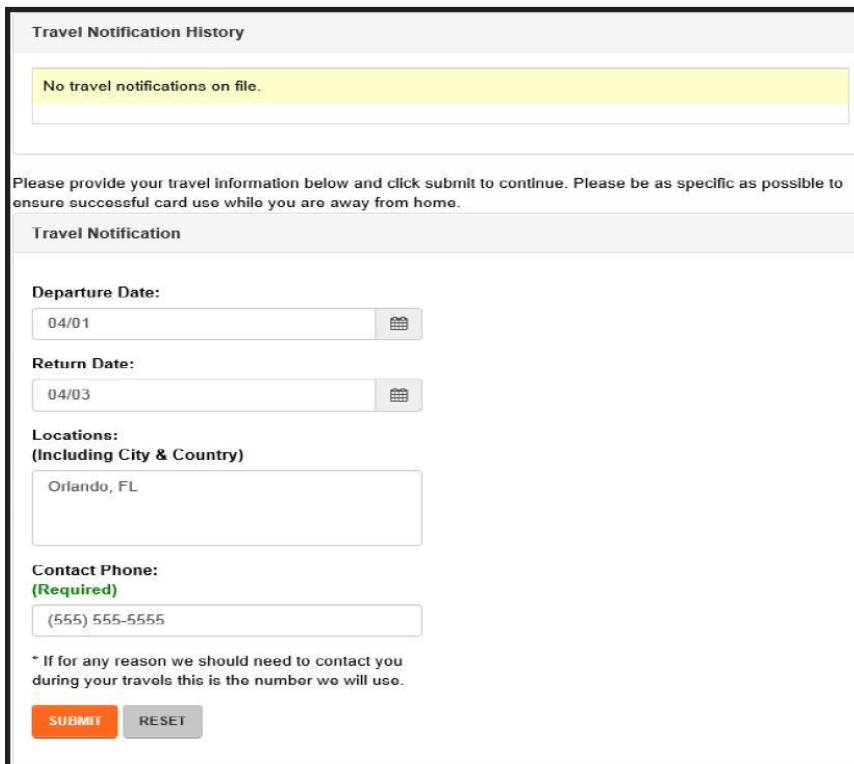
This option allows the user to place a travel status on their account. This notifies Collabria of travel plans, allowing travel purchases to be processed without interruption.

To access the Travel Center screen, hover over the Account Services tab and select the “Travel Center” link from the drop down menu.

Screen Response:



1. Enter the CVV/CVC code on the back of the credit card to gain access the Travel Center.



Input the following:

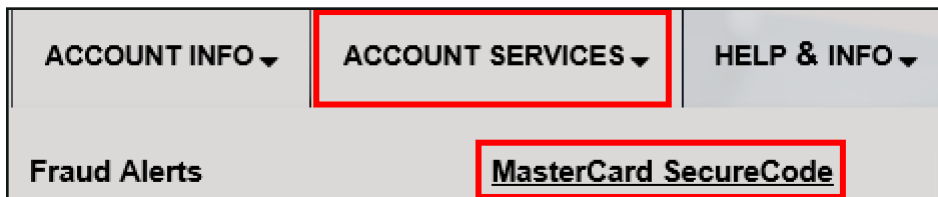
- a. Departure date
- b. Return date
- c. Locations (including city and country)
- d. Contact phone number

2. Click “Submit” at the bottom of the page.

MASTERCARD SECURECODE

This complementary transaction validation service offered through MasterCard. MasterCard SecureCode protects the card against unauthorized use when shopping online at participating retailers by requiring a specialized PIN. Cardholders may learn additional details and register for MasterCard SecureCode through MyCardInfo.

To access, hover over Account Services. Then click on MasterCard SecureCode.



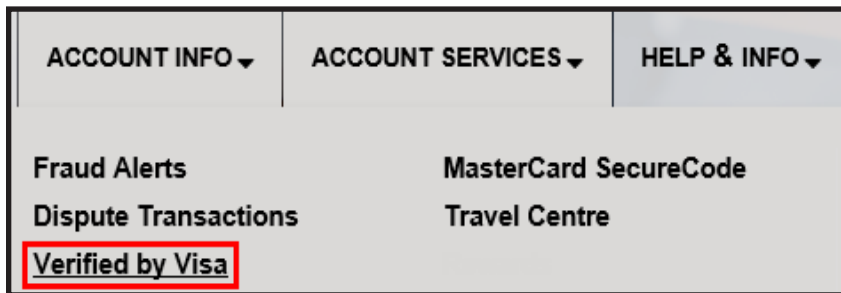
Screen Response:

The screenshot shows the MasterCard SecureCode registration page. At the top left is the Collabria logo, and at the top right are links for 'Welcome | Contact Us | FAQ | Terms and Conditions | Privacy Policy'. The main heading is 'Welcome to MasterCard® SecureCode™'. Below this, there is a welcome message: 'As a valued Customer we are pleased to offer you MasterCard® SecureCode™.' This is followed by a paragraph explaining that MasterCard SecureCode is provided in association with MasterCard International to protect against unauthorized use. Another paragraph explains that when making a purchase in a shop, a PIN or receipt is used for validation, and the SecureCode mimics this process online. A final paragraph instructs the user to click the 'Register Now' button and follow the instructions. On the right side, there is a registration box with the heading 'New to MasterCard SecureCode? You can register now for free!' and a green 'Register Now' button. Below this is a link for 'Abridged Registration'. Underneath is another section for 'Already enrolled?' with a note that an asterisk indicates required fields. This section contains three input fields: 'Card Number*', 'Name On Card*', and 'SecureCode*', each with a green 'Submit' button below them. At the bottom of this section is a link for 'Forgot your SecureCode?'. The MasterCard logo is visible in the bottom left corner of the page.

VERIFIED BY VISA

This option is a free transaction validation service offered through Visa. Cardholders can use Verified by Visa to protect their account when shopping online by requiring a password to checkout. Cardholders may learn additional details and register for Verified by Visa through MyCardInfo.

To access Verified by Visa, hover over Account Services. Then click on Verified by Visa.



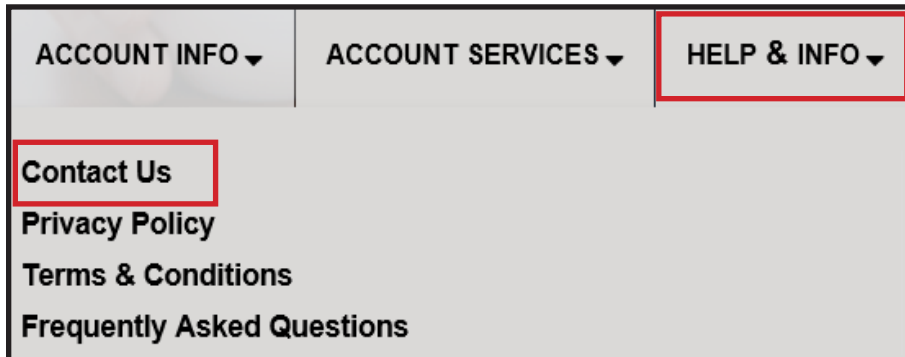
Screen Response:



CONTACT US

This option provides the user with the appropriate contact information for Collabria resources supporting partner card programs.

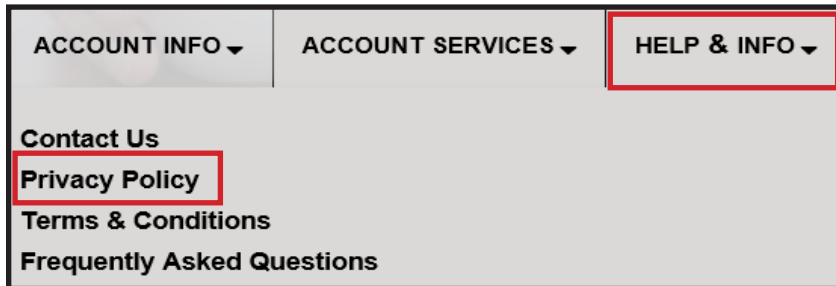
To access the Contact Us screen, hover over the Help & Info tab. Then click on “Contact Us”.



Note: The Contact Us page displays updated phone numbers, email addresses, Dispute a Transaction contact information and Fraud Department contact information.

PRIVACY POLICY

To access the Privacy Policy screen, hover over the Help & Info tab and select Terms & Conditions from the drop down menu.



Screen Response (Sample Only):

Internet Privacy Policy for Collabria

1. Accountability

At Collabria, we ensure your confidentiality by protecting the personal, business and financial information entrusted to us. Committing to protect your confidential information is fundamental to the way we do business and is reflected in our privacy policies and procedures. Each and every one of our employees is responsible for respecting and protecting the personal information to which the employee or its agent has access.

A copy of the Collabria Privacy policy is available by calling 1-855-341-4643 or visiting collabriafinancial.ca where a copy of the privacy policy is available for view or print.

This policy is developed in compliance with the privacy and personal information protection statute that is applicable in your province. These statutes set out rules for how organizations such as ours can collect, use and disclose your "personal information". For the purposes of this privacy policy, "personal information" means information about an identifiable individual, as further defined under applicable laws provincial and federal privacy statutes.

2. Why We Ask For Your Information

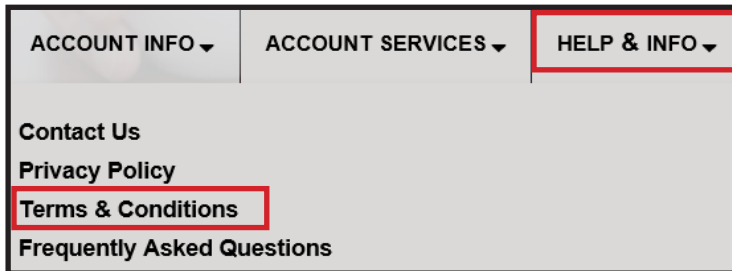
In order to provide service to you, we will collect information from you, including personal information.

We request information from you, including personal information, to complete your credit card application request and to establish and serve you as our customer. When you apply for a new product or service we will indicate in the application agreement

TERMS OF USE

Users can access the Terms of Use for MyCardInfo.

To access the Terms of Use screen, hover over the Help & Info tab and select Terms or Use from the drop down menu.



Screen Response (Sample Only):

All services and information made available to users by Collabria Financial Services Inc. ("Collabria") on the following Collabria Websites are covered by these Terms of Use, unless otherwise provided in additional terms of use specific to certain services offered through such Websites:

- collabriefinancial.ca
- collabriefcreditcards.ca

Terms AND Conditions

Please read these terms and conditions carefully.

By enrolling for, accessing and using the Collabria Websites and any pages contained in the Collabria Websites, you agree to be bound by the terms and conditions below. If you do not agree with the terms and conditions below, do not enroll for, access or use the Collabria Websites, or any pages contained in the Collabria Websites.

As a user of the Collabria Websites, you have to make sure you review the terms and conditions applying specifically to certain services provided on the Collabria Websites as they may contain variations to what is provided in these Terms of Use and create additional obligations for you.

DESCRIPTION OF SERVICES

Collabria currently provides users with a wide selection of online services through the Collabria Websites (hereinafter collectively referred to as the "Service" or the "Services") to which these Terms of Use apply.

Unless otherwise specified, any new feature that enhances or augments one or more existing Services, or any new Service launched by Collabria, will be subject to these Terms of Use.

You alone are responsible for paying the costs associated with the use of the Service, such as Internet connection charges or fees charged for connecting to networks that provide access to Internet content. As well, you are responsible for acquiring any equipment needed for such connections.

IDENTIFICATION AND PASSWORD

You are not required to identify yourself when making use of the Services, except when such identifying information is required to access the Collabria Websites' transactional tools or credit card application forms.

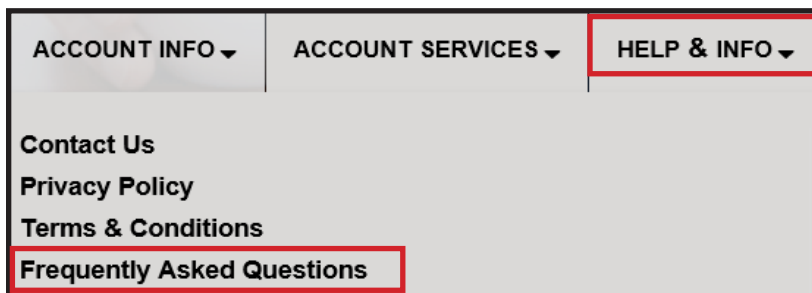
The personal information we collect from you on our online credit card application depends on the product or service you requested, and is collected by Collabria in order to make a credit decision. We are also required by law to obtain, verify and record information that identifies each person who opens an account. Because of these requirements, we may ask you to provide any of the following:

- Personal information that will be used to identify and validate your identity;
- Employment information;
- Income; and
- Any other financial information that may be required to perform the credit adjudication process.

FREQUENTLY ASKED QUESTIONS

Frequently Asked Questions provides access to commonly asked questions about the MyCardInfo website.

To access the Frequently Asked Questions, hover over the Help & Info tab and select Frequently Asked Questions link from the drop down menu.



Screen Response (Sample Only):

What is MyCardInfo? MyCardInfo is Collabria's online account management tool where you can access account information 24/7. You can register for a MyCardInfo account for free as a Collabria cardholder. With MyCardInfo, you can check current balances, review recent activities, verify the last payment made, make payments, view eStatements and more.

How do I enroll? For personal cards, enrolling is as simple as entering your account information, assigning a username, password and personal security code and completing a few security questions. You will then have access to your online account. To enroll, click the "Home" link at the bottom of the page and you'll be redirected to our enroll/login page. Click "Enroll" to get started.

What if my Username or Password does not work? If you encounter any questions or concerns that are not answered by the online instructions during your enrollment or login process, call Cardholder Service at 1.855.341.4643 for assistance.

Is MyCardInfo safe? MyCardInfo is designed to keep your account information secure. Your session will time out after 20 minutes of inactivity and your account number is never displayed on the screen. If you have any questions please call Cardholder Service at 1.855.341.4643 for assistance.

Business MyCardInfo
Consolidated Account Setup: Regular User

CONTACT INFORMATION

For additional assistance, please contact:

Collabria Partner Support

Email Address: partnersupport@collabriafinancial.ca