



Business MyCardInfo
Individual Account Setup:
Regular User



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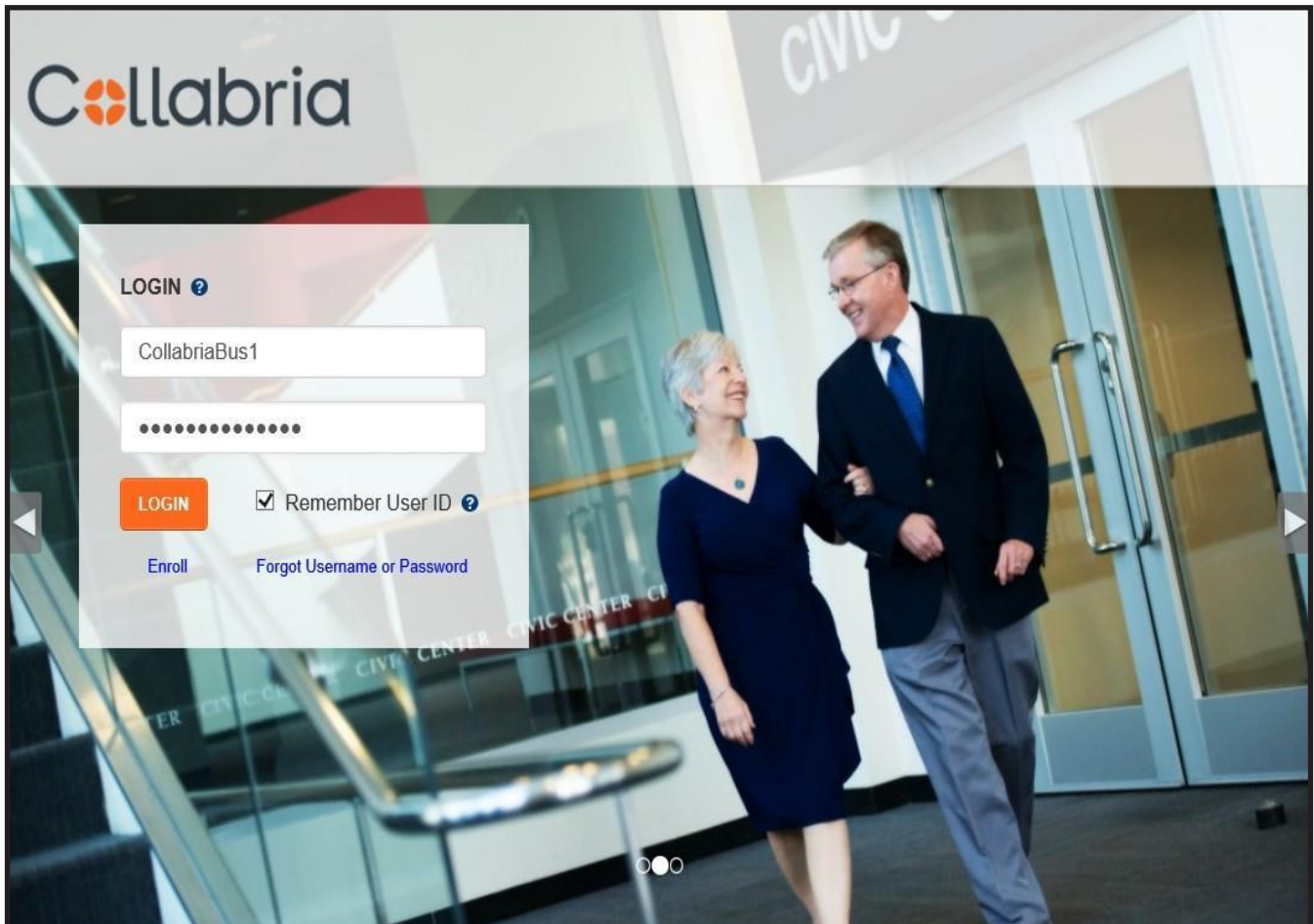
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OVERVIEW

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 individual account information
- View real-time balance and statement information
- Elect and view eStatements
- Make payments
- Submit transaction disputes
- Place a travel status
- Set fraud and security alerts
- Redeem Rewards



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 each 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 employee cardholders who enroll their cards in MyCardInfo.

Business MyCardInfo
Individual 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 **Individual 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

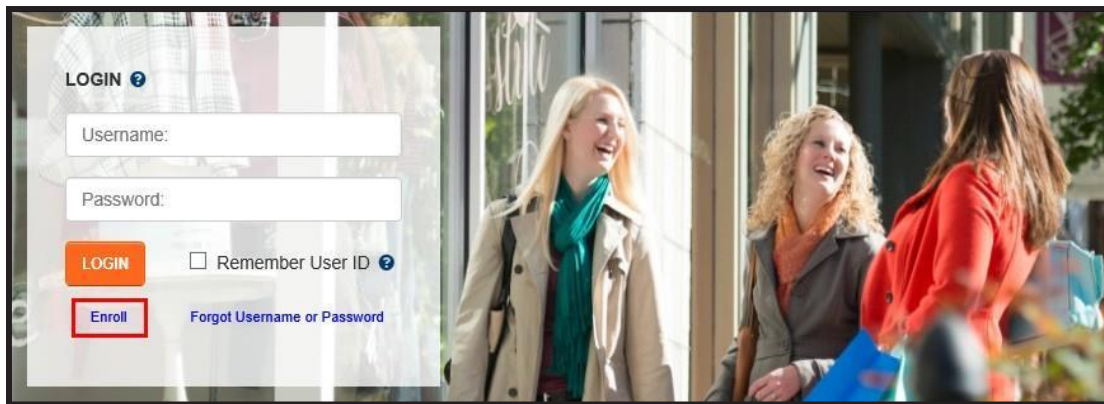
Business MyCardInfo Individual Account Setup: Regular User

ENROLL

First time Regular Users (employee cardholders) will need to enroll their credit card account.

To enroll:

1. Select the “Enroll” option.



2. Input the account number, expiration date, CVV/CVC (the last three digits on the back of the card), mother’s maiden name, date of birth and select “Continue.”

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:
 ?

3. 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: <input type="text" value="Username"/> ?	Security Code: <input type="text" value="Security Code"/> ?
Password: <input type="password"/>	Confirm Security Code: <input type="text" value="Confirm Security Code"/>
Confirm Password: <input type="text" value="Confirm Password"/>	<input type="button" value="CONTINUE"/> <input type="button" value="CANCEL"/>

Authorize
 Do not Authorize ?

- a. The Username 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), one letter and one 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 added layer of security.
- d. The Security Code is different than the CVV/CVC code. It should be a personal code known only to the user and be a minimum of 4 characters.

Note: *If the account was previously enrolled, this page will display a **Reset an Existing User** heading. See **Reset Log In Credentials** for more information.*

4. Chose the appropriate Account Settings.
 - a. It is important to update the email address if the user elects to enroll in eStatements. Click the “Edit” link to the right of the listed email address and input the most updated email address. Then click “Update”.
 - b. If the user does not want to enroll in Payment Accounts at this time, check the appropriate box below the “Payment Account” heading.
 - c. If the user wants to enroll in Payment Accounts, leave this box empty and complete the following information:
 - i. Account Nickname: Personal description of this payment account.
 - ii. Account Type:
 1. Chequing
 2. Savings
 - iii. Payment Routing Transit
 - iv. Account Number

Credit Card Enrollment

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

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
Resume Paper Statements

EMAIL ADDRESS	TYPE	
example@email.com	e-Statements	Edit

Payment Accounts

I do not wish to enroll in payment accounts at this time.

Please enter your Payment Account Information

Account Nickname:
Account Nickname

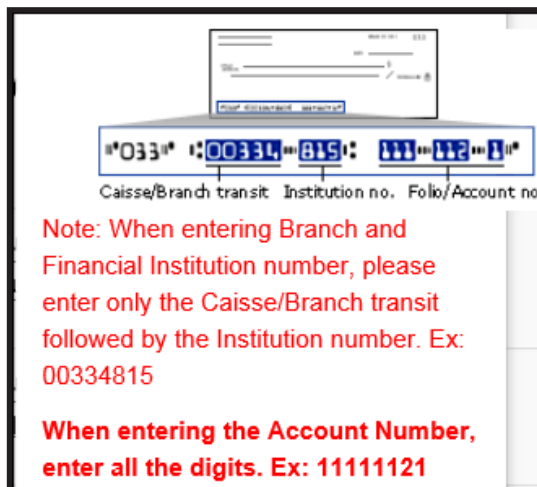
Account Type:
Chequing

Payment Routing Transit:
Payment Routing Transit

Account Number:
Account Number

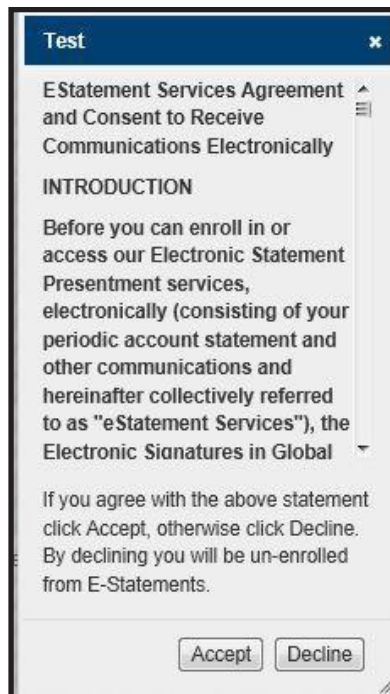
Make Default:

CONTINUE



Business MyCardInfo Individual Account Setup: Regular User

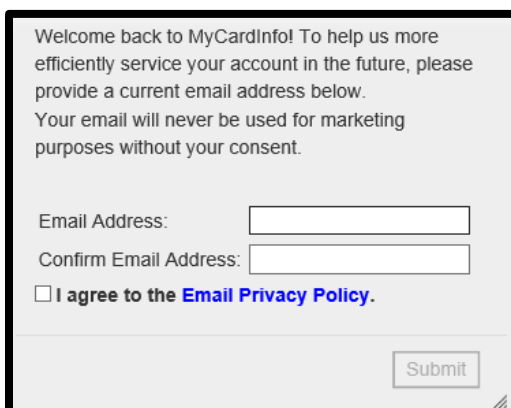
5. If the cardholder elected eStatements, the user will need to read and agree to the Service Agreement and Consent to Receive Communications Electronically statement.



The screenshot shows a dialog box titled "Test" with a close button (X). The main text reads: "EStatement Services Agreement and Consent to Receive Communications Electronically". Below this is a section titled "INTRODUCTION" with the following text: "Before you can enroll in or access our Electronic Statement Presentment services, electronically (consisting of your periodic account statement and other communications and hereinafter collectively referred to as "eStatement Services"), the Electronic Signatures in Global". At the bottom, it says: "If you agree with the above statement click Accept, otherwise click Decline. By declining you will be un-enrolled from E-Statements." There are two buttons: "Accept" and "Decline".

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

6. The cardholder must enter a valid email address and agree to the Email Privacy Policy.



The screenshot shows a form with the following text: "Welcome back to MyCardInfo! To help us more efficiently service your account in the future, please provide a current email address below. Your email will never be used for marketing purposes without your consent." Below this are two input fields: "Email Address:" and "Confirm Email Address:". Below the fields is a checkbox with the text "I agree to the [Email Privacy Policy](#)". At the bottom right is a "Submit" button.

RESET LOG IN CREDENTIALS

- I. If the user has enrolled but cannot remember the user name, click on the “Forgot Username or Password” link from the homepage.

Screen Response:

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:
 ⓘ

- a. Input the Account Number, Expiration Date, CVV/CVC (the last three digits on the back of the card), Mother’s maiden name and Date of birth and select continue.

Business MyCardInfo
Individual Account Setup: Regular User

2. The following table will appear:

Reset an Existing User

The following user(s) are already created for this account.

Choose one of the users in the list to reset their security credentials or create a new user below.

USERNAME	DATE CREATED
User 1	3/25/
User 2	4/6

3. All user names associated with the account will appear in this table. If the user needs to reset a password, select the link for the user name associated with the password the user wishes to reset.

Screen Response:

Credit Card Enrollment

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

Reset an Existing User

The following user(s) are already created for this account.

Choose one of the users in the list to reset their security credentials or create a new user below.

USERNAME	DATE CREATED
User 1	3/25/
User 2	4/6/

Reset Security Credentials

Username:
[User 1](#) [Create a New User](#)

Password: ⓘ

Security Code: ⓘ

Confirm Password:

Confirm Security Code:

Authorize

Do not Authorize ⓘ

4. Input and confirm the new password. Also, input and confirm the new security code. Then click continue.
- The user name must be a minimum of 6 characters.
 - The password must be a minimum of 6 characters and must contain at least one number (0-9), one letter, and one symbol.
 - The Security Code is different than the CVV/CVC code. It should be a personal code known only to the user and be a minimum of 4 characters.

ACCOUNT OVERVIEW

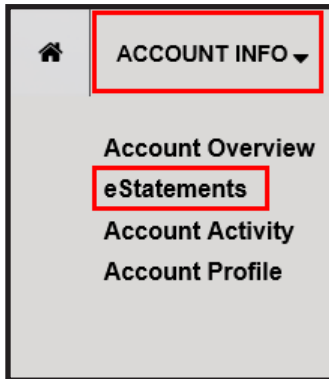
Account Overview provides an at-a-glance summary of the account. The user will have access to see the current payment due, make a payment, current balance, recent activity, last statement and balance.

Along with these options, the cardholder can print or view all transactions and posted transactions.

The screenshot displays the 'Account Overview' interface. It features three main summary cards at the top: 'Current Payment Due' showing \$0.00 with a 'MAKE PAYMENT' button; 'Current Balance' showing \$110.00 with an 'AVAILABLE CREDIT' of \$90.00 of \$200.00 and a 'RECENT ACTIVITY' button; and 'Last Statement Balance' showing \$110.00 with a 'VIEW STATEMENT' button. Below these cards is a 'Recent Transactions' section with a 'Print' icon and a '+ View All Transactions' link. A blue bar indicates 'Posted Transactions', and a message states 'No transactions available for this time period.'

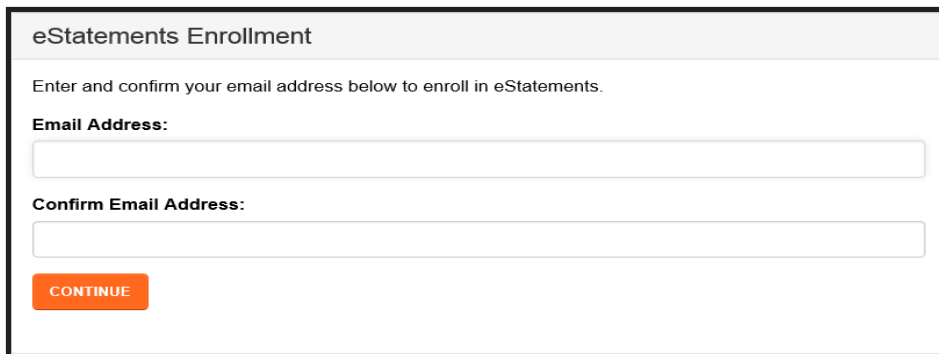
Category	Value	Additional Info	Action
Current Payment Due	\$0.00	Payment Due 04/28	MAKE PAYMENT
Current Balance	\$110.00	Available Credit: \$90.00 of \$200.00	RECENT ACTIVITY
Last Statement Balance	\$110.00	Last Statement Date 04/03	VIEW STATEMENT

eSTATEMENT ENROLLMENT



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

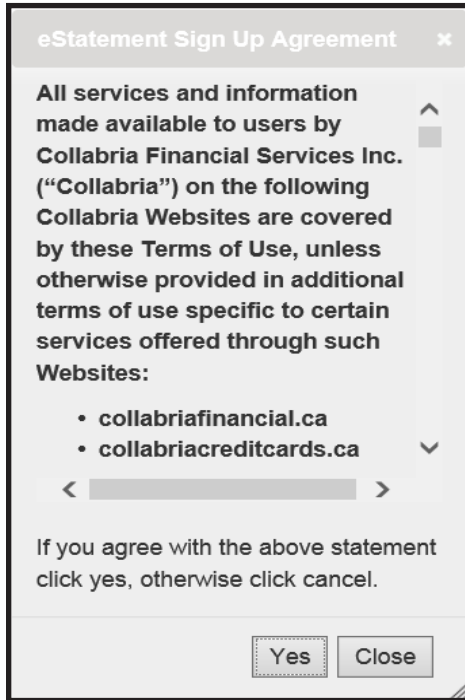
Screen Response:

A screenshot of the 'eStatements Enrollment' form. The title 'eStatements Enrollment' is at the top. Below it is the instruction: '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 is an orange button labeled 'CONTINUE'.

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

Note: *Each individual account associated with the business account will receive a separate billing statement monthly under an individual account setup.*

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

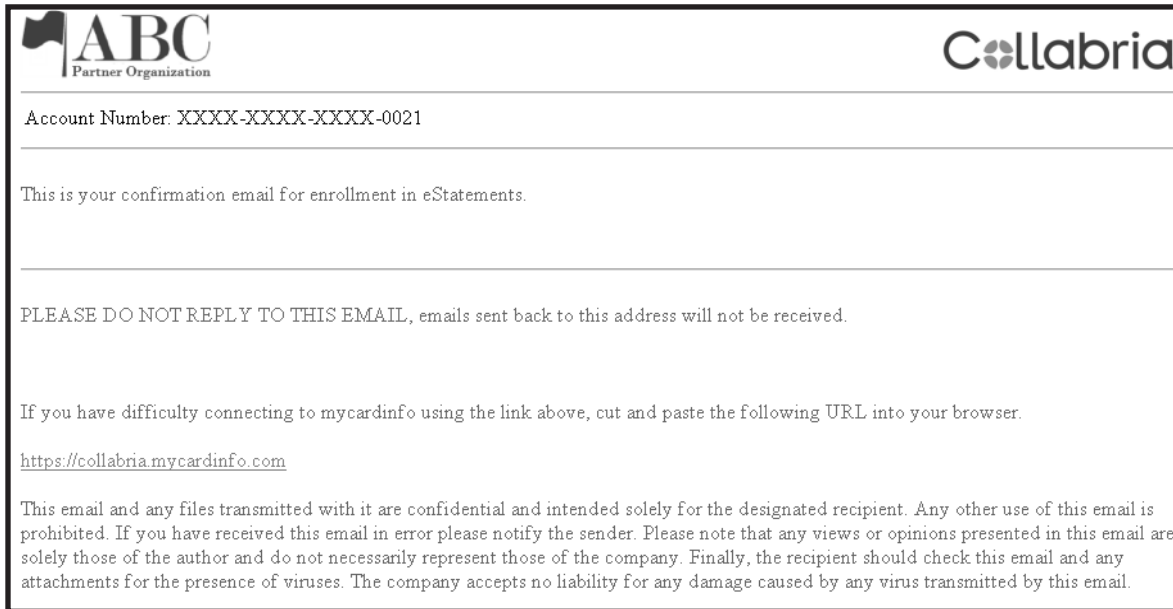
1. Select the "Add Additional Email Address for eStatement Alerts" button.

Screen Response:

A screenshot of a form titled "Add additional email address for eStatement alerts". It contains 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".

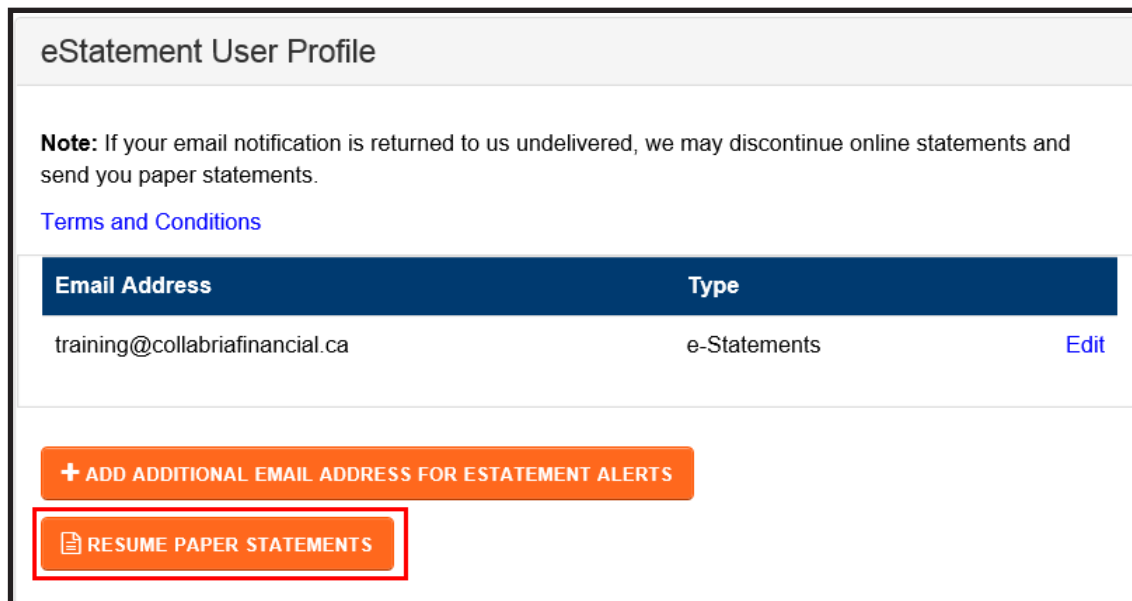
Sample Email:



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.



INDIVIDUAL eSTATEMENTS

eStatements are electronic copies of the account statement. Regular users can sign up for these statements to receive them electronically instead of in the mail. The eStatement section of MyCardInfo contains the eStatements Terms and Conditions and the ability to resume paper statements. Downloadable eStatements are available for up to 12 previous months.

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	Edit
training@collabriafinancial.ca	e-Statements	Edit

+ ADD ADDITIONAL EMAIL ADDRESS FOR ESTATEMENT ALERTS
RESUME PAPER STATEMENTS

eStatements

The following is a list of your online statements that are currently available. To view the statement, click on the respective date link.

[1/19](#)

[12/19](#)

[11/18](#)

[10/19](#)

[9/1](#)

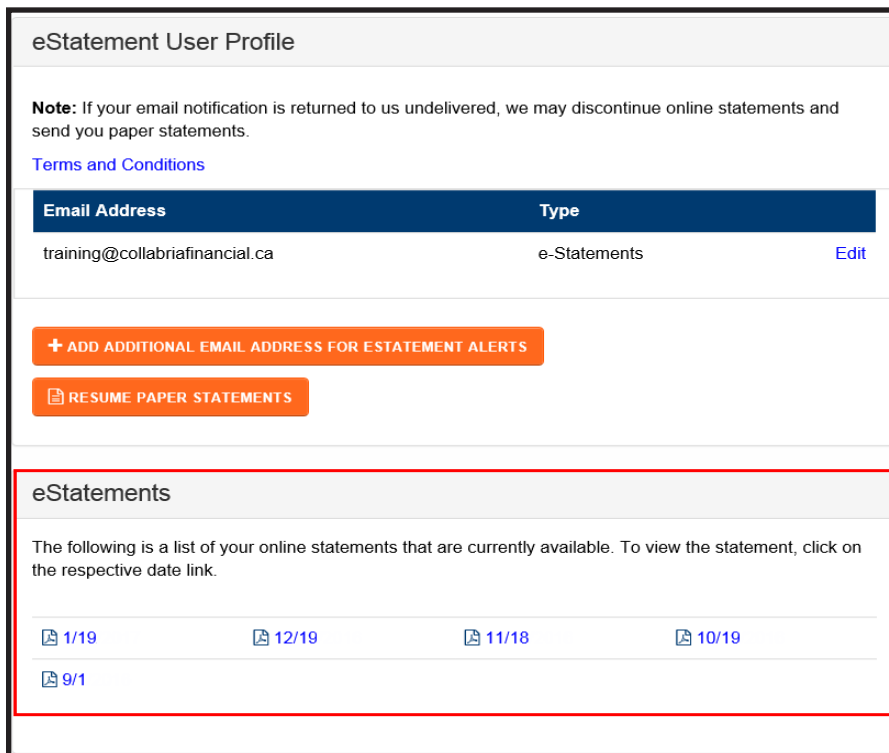
Note: Each individual account associated with the business account will receive a separate billing statement monthly under an individual account setup.

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 view icon  to view the statement.

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

Business MyCardInfo
Individual Account Setup: Regular User

Sample eStatement

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

Note: Each individual account associated with the business account will receive a separate billing statement monthly under an individual account setup.

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

		ACCOUNT NUMBER:									
SUMMARY OF ACCOUNT ACTIVITY		PAYMENT INFORMATION									
Previous Balance	\$31.20	New Balance	\$0.00								
-Payments	\$0.00	Minimum Payment Due	\$0.00								
-Other Credits	\$31.20	Payment Due Date	28/07								
Total Credits	\$31.20	CONTACT US									
+Purchases	\$0.00	For Cardholder Service, including reporting a lost or stolen card, please call:									
+Other Debits	\$0.00	Canada and U.S.: 1.855.341.4643									
+Cash Advances	\$0.00	International Collect: 1.515.343.8995									
+Past Due Amount	\$0.00	Send notice of billing errors to:									
+Fees Charged	\$0.00	Collabria									
+Interest Charged	\$0.00	PO Box 82029 RPO Connaught									
Total Debits	\$0.00	Calgary, AB T2R 0X1									
New Balance	\$0.00	Email: Info@collabriacreditcards.ca									
Account Number Ending In		Website: https://collabria.mycardinfo.com									
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										
<table border="1"> <thead> <tr> <th>New Balance</th> <th>Payment Due Date</th> <th>Amount Past Due</th> <th>Minimum Payment Due</th> </tr> </thead> <tbody> <tr> <td>\$0.00</td> <td>28/07</td> <td>\$0.00</td> <td>\$0.00</td> </tr> </tbody> </table>		New Balance	Payment Due Date	Amount Past Due	Minimum Payment Due	\$0.00	28/07	\$0.00	\$0.00		
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.											
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.											
Collabria PO Box 82029 RPO Connaught Calgary, AB T2R 0X1		<table border="1"> <tr> <td>New Balance</td> <td>\$0.00</td> </tr> <tr> <td>Payment Due Date</td> <td>28/07</td> </tr> <tr> <td>Minimum Payment Due</td> <td>\$0.00</td> </tr> <tr> <td>Amount Enclosed</td> <td>\$</td> </tr> </table>		New Balance	\$0.00	Payment Due Date	28/07	Minimum Payment Due	\$0.00	Amount Enclosed	\$
New Balance	\$0.00										
Payment Due Date	28/07										
Minimum Payment Due	\$0.00										
Amount Enclosed	\$										
COLLABRIA PAYMENT PROCESSING CP 0417 SUCC CENTRE VILLE MONTREAL QC H3C 3L4											
4438940002000181000000000000000000											

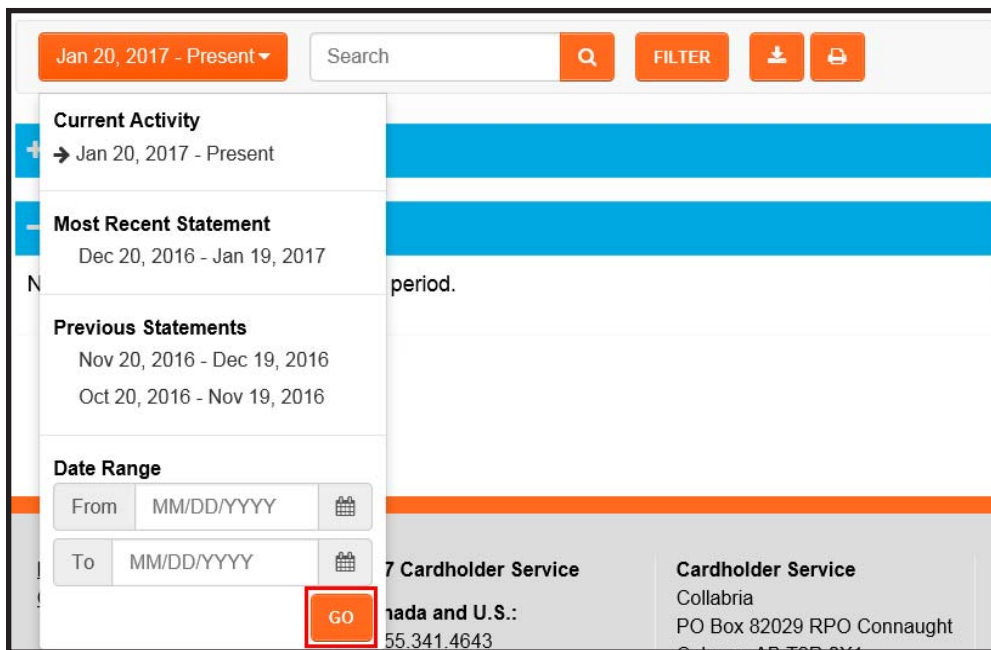
ACCOUNT ACTIVITY

Account Activity gives a detailed list of the most recent transactions on the business account at the employee cardholder 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.



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

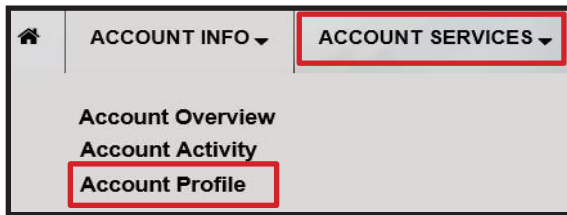


3. Users may also search for specific transactions by entering keywords into the search bar.



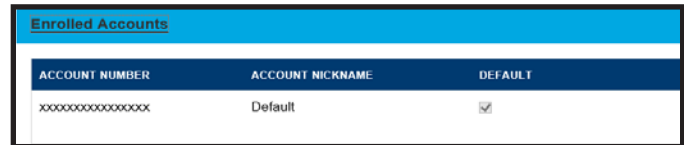
ACCOUNT PROFILE

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

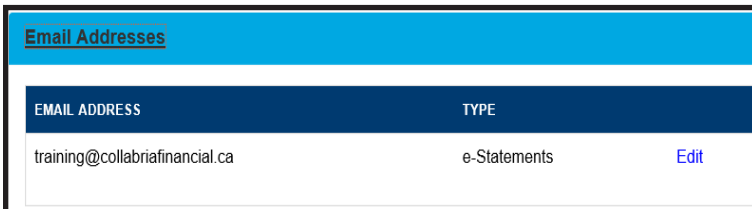


A screenshot of the 'ACCOUNT SERVICES' dropdown menu. The menu is open, showing three options: 'Account Overview', 'Account Activity', and 'Account Profile'. The 'Account Profile' option is highlighted with a red box. The 'ACCOUNT SERVICES' dropdown header is also highlighted with a red box.

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

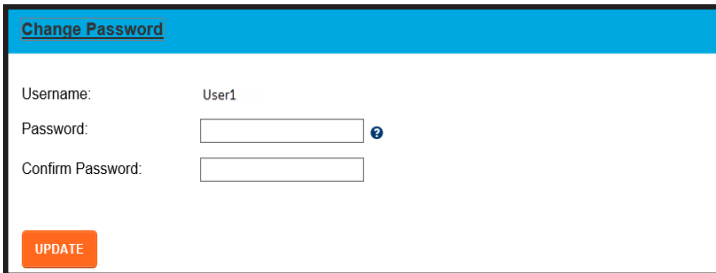


ACCOUNT NUMBER	ACCOUNT NICKNAME	DEFAULT
xxxxxxxxxxxxxxxx	Default	<input checked="" type="checkbox"/>



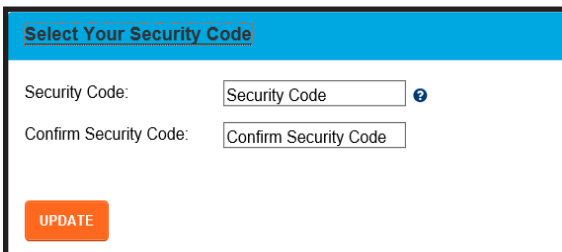
EMAIL ADDRESS	TYPE	
training@collabriafinancial.ca	e-Statements	Edit

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.



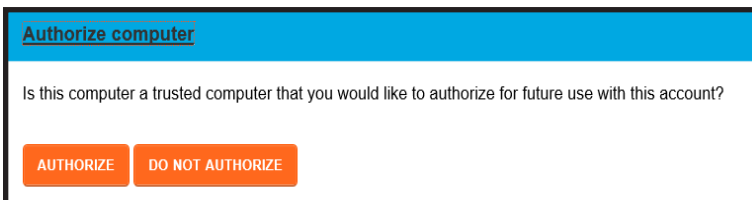
A screenshot of the 'Change Password' form. It includes fields for 'Username' (pre-filled with 'User1'), 'Password', and 'Confirm Password'. An 'UPDATE' button is at the bottom.

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



A screenshot of the 'Select Your Security Code' form. It includes fields for 'Security Code' and 'Confirm Security Code'. An 'UPDATE' button is at the bottom.

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.



A screenshot of the 'Authorize computer' form. It asks the question: 'Is this computer a trusted computer that you would like to authorize for future use with this account?'. There are two buttons: 'AUTHORIZE' and 'DO NOT AUTHORIZE'.

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

SECURITY ALERTS

The Company User may opt in/opt out to receive various security alerts via email. Select “Security Alerts” from the “Account Info” tab at the top of the screen.



Screen Response:

MCI Enrollment email

Email Address	Type		
training@collabriafinancial.ca	MCI Enrollment	Edit	Delete

Select the alerts you want to receive email for:

Off When a Payment is Scheduled

On When a Scheduled Payment is Modified

On When a Scheduled Payment is Cancelled

1. Activated SecurityAlerts will be sent to same email address to which the Regular User account is enrolled.
2. Select “Edit” to update Company User email address.
3. Select the alerts the Company user wants to receive via email

Options:

- a. When Payment is Scheduled
- b. When a Scheduled Payment is Cancelled
- c. When a Scheduled Payment is Modified

MAKE A PAYMENT

Make a Payment allows a cardholder to make a credit card payment online with a one time payment. Benefits to the cardholder include being able to make a payment from any financial institution.

1. To access the Make a Payment screen, hover over the Payments tab.



2. Select the “Make a Payment” option from the drop down menu.

Screen Response:

TEST1, TEST1
Account # XXXX-0181
[Make A Payment](#)

1. Enter Amount 2. Verify 3. Thank You

Bank Account Payment Account: ABC Partner	Account Information Account Number: XXXX- XXXX Last Payment: Last Payment Amount: \$0.00
Payment Amount <input type="radio"/> Minimum Payment: \$0.00 <input type="radio"/> Current Balance: \$0.00 <input type="radio"/> Last Statement Balance: \$0.00 <input type="radio"/> Other Amount: <input type="text" value="Other Amount"/>	Payment Date Payment Date: <input type="text" value="Payment Date"/> Payment Due Date: 02/07 Pending Payments No Pending Payments Recent Payments

NOTE: Payments scheduled for today that are submitted before 5:00 PM CST will be processed today, those posted after 5:00 PM CST will be processed the following business day. NO PAYMENTS ARE PROCESSED ON WEEKENDS

CONTINUE

Note: An account previously entered for payment will display if a payment has been made using an online payment method.

Business MyCardInfo Individual Account Setup: Regular User

Note: To make a payment, the user must first establish a Payment Account to be used for payment withdrawal. There is no limit to the number of accounts the user can enter. To add a new payment account, select the “Add Payment Account” hyperlink.

Screen Example:

1. Enter Amount
2. Verify

Bank Account

Payment Account:

ABC Partner
▼

Add Payment Account

The user may choose to add a payment account or edit an existing one.

- I. To edit an existing payment account, click on “Edit”.

Available Payment Accounts

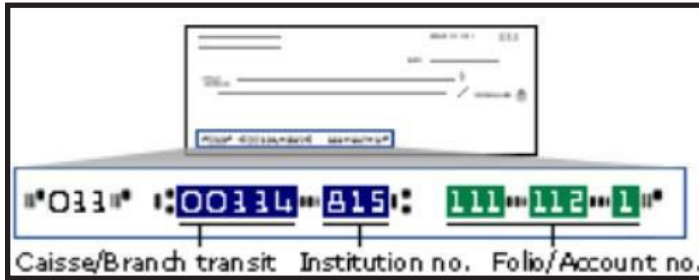
Below are the Payment accounts you have made available to make payments from. If you need to make changes to an account, click **Edit** on the account line. If you would like to delete an account, click on **Delete**.

To add additional accounts click **Add Payment Account**.

ACCOUNT NICKNAME	INSTITUTION NAME	ACCOUNT TYPE	ACCOUNT NUMBER	ROUTING NUMBER	STATUS	
ABC	ABC Credit	Chequing	xxxxx6789	xxxxx809	Default	<div style="display: flex; gap: 5px;"> <div style="border: 1px solid red; padding: 2px;">Edit</div> <div style="padding: 2px;">Delete</div> </div>

Add Payment Account

Business MyCardInfo Individual Account Setup: Regular User



To set up a payment account:

1. Enter an Account Nickname.
2. Select Chequing or Savings from the drop down menu.
3. Enter the account number.

Note: The appropriate Account Number is located at the bottom of a cheque or routing slip for the desired account. The account number is highlighted green in the image above. When entering the Account Number, enter all the digits. Example: 1111121. Account Numbers must be at least 7 digits long. Do not include any spaces/dashes or letters. If the check sample has a 45 on the right, do not include it.

4. Enter the routing number.

Note: The appropriate Routing Transit Number is at the bottom of a cheque or routing slip for the desired account. The Routing Transit Number is highlighted blue in the image above. When entering the Routing Transit Number, please enter only the Caisse/Branch transit followed by the Institution number. The Caisse/Branch number is 5 digits, the Institution number is 3 digits. Example: 00334815.


5. Click "Submit."

Screen Response:

Enter Payment Account Information

Account Nickname:

Account Type:



Caisse/Branch transit Institution no. Folio/Account no.

Note: When entering Branch and Financial Institution number, please enter only the Caisse/Branch transit followed by the Institution number. Ex: 00334815

When entering the Account Number, enter all the digits. Ex: 1111121

Routing Number:

Account Number:

Make Default:

Note: If Make Default is checked, that account will be the first to appear in the payment drop down menu.

Business MyCardInfo Individual Account Setup: Regular User

The Make a Payment screen will display.

Screen Response:

Default - XXXX-0012 - Default ▾
[Add Another Account](#)
[Make A Payment](#)

1. Enter Amount
2. Verify
3. Thank You

Bank Account

Payment Account:

ABC Partner
▾

[Add Payment Account](#)

Account Information

Account Number: XXXX- XXXX

Last Payment: 1/28

Last Payment Amount: \$200.00

Payment Amount

Minimum Payment: \$99.00

Current Balance: \$2,477.09

Last Statement Balance: \$2,477.09

Other Amount

Payment Date

Payment Date:

Payment Due Date: 04/12

Pending Payments

No Pending Payments

[Recent Payments](#)

NOTE: Payments scheduled for today that are submitted before 5:00 PM CST will be processed today, those posted after 5:00 PM CST will be processed the following business day. NO PAYMENTS ARE PROCESSED ON WEEKENDS

CONTINUE

To make a one time payment:

1. Using the drop down menu, select the account from which the payment will be taken.
2. Input the payment amount.
3. Enter the effective date of the payment.
4. Click "Continue."

Screen Response:

1. Enter Amount	2. Verify	3. Thank You
Bank Account		Account Information
Payment Account:	xxxxx	Account Number: XXXX
Payment Account Description:	Chequing	
Routing Number:	xxxx	
Financial Institution:	ABC Partner	
Payment Amount		Payment Date
Payment Amount:	\$99.00	Payment Date: 4/8
Total Payment Amount:	\$99.00	Payment Processing Date: 4/8
		Date:
		<input type="button" value="CONFIRM"/> <input type="button" value="CANCEL"/>

5. Verify information and click "Confirm."

Screen Response:

1. Enter Amount	2. Verify	3. Thank You
Thank you! Your payment has been scheduled. ✕ Confirmation Number: <u>4100313</u>		
Bank Account		Account Information
Financial Institution:	ABC Partner	Account Number: XXXX
Payment Account:	XXXXX	
Payment Routing Transit:	XXXX	
Payment Amount		Payment Date
Payment Amount:	\$99.00	Payment Date: 4/8
		Payment Processing 4/8
		Date:
Return to Payments		

Payment Guidelines

1. Only one payment per day is allowed through Springboard Make Payment and/or MyCardInfo. If a payment is scheduled in MyCardInfo, the user cannot schedule another payment until the prior payment has processed.
2. The daily payment processing deadline is 5:00 PM - CST.
3. Payments will be posted within two business days.
4. MyCardInfo will not allow a payment greater than the current balance showing.
5. Payments may come from a chequing or savings account at a financial institution. MyCardInfo will not accept payments from another credit card.
6. The primary cardholder can add a joint cardholder. If the joint cardholder wishes to make a payment, they must setup the payment in a separate MyCardInfo account.
7. Both MyCardInfo users can schedule a payment on an account, however, only one payment may be scheduled daily.
8. Payments may be cancelled within the MyCardInfo account they were submitted until the day the payment is processed.

Note: *Payments scheduled before 5 PM - CST are processed same business day. This means that payment is received overnight and posted to the account the next business day, therefore releasing the equivalent amount back into the company available credit. However, the payment reflects as "paid" on the date it was scheduled.*

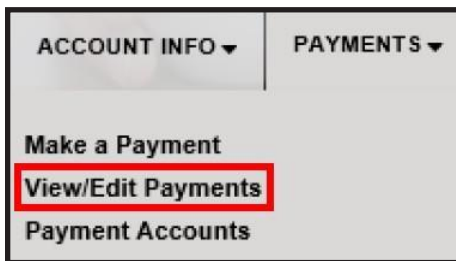
Payments scheduled after 5 PM - CST are processed next business day. The payment reflects as "paid" on the date after it was scheduled (because it was scheduled after end of business day). The payment is received and posted to the account next business day, therefore releasing the equivalent amount back into the company available credit. This means that it could take up to two business days for the payment to post to the account in this example.

Payments are not processed on weekends or holidays (Canada and USA). For example, if a payment is made Friday after 5 PM - CST on a holiday weekend, the payment will be processed the following Tuesday and post to the account the following Wednesday. It is not processed on Friday, because it is scheduled after the end of the business day. Therefore, it processes the next business day which is Tuesday, since it is a three day weekend and posts to the account next business day - Wednesday.

VIEW AND EDIT PAYMENTS

View/Edit Payments allows the user to view, edit or cancel their payment history for all payments processed through Springboard or MyCardInfo.

To access the View/Edit Payments screen, hover over the Payments tab and select View/Edit Payments from the drop down menu.



Screen Response:

Payment Activity ⓘ

Note: This screen will only show payments made on this site and some in-branch payments. If you would like to validate any payment, it is best to view them on the [Account Transactions](#) screen.

<u>Status</u>	<u>Definition</u>
Scheduled	Payment will be received on the date shown.
In Process	Payment is being processed and will be received on the date shown. This payment cannot be Edited or Canceled.
Processed	Payment was successfully processed on the date shown.
Canceled	This payment was Canceled. It will not be processed.

STATUS		PROCESSING DATE	PAYMENT AMOUNT	PAYMENT TYPE	PAYMENT ACCOUNT	CONFIRMATION #	
Scheduled	11/4	11/4	\$40.00	Online	xxxxxx5887	43766936	Edit Delete
Canceled	10/19	10/19	\$1.00	Customer Service	xxxxxxxx7715	S15101906P	
Canceled	10/12	10/13	\$1.00	Customer Service	xxxxxxxx7715	S15101205J	
Processed	10/9	10/9	\$30.00	Online	xxxxxxxx7715	43676882	

Edit a Scheduled Payment

1. Select the Edit link to the right of the payment.

Screen Response:

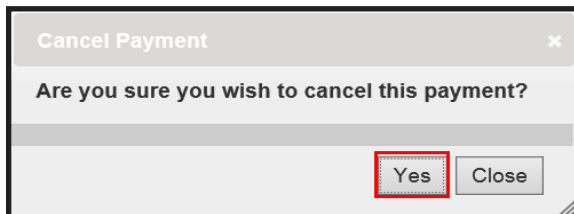
STATUS	PROCESSING DATE	PAYMENT AMOUNT	PAYMENT TYPE	PAYMENT ACCOUNT	CONFIRMATION #	
Scheduled	11/5	11/5	\$1.00	Online Service	xxxxxx5887	43770235 Edit Delete

2. Enter correct dollar amount.
3. Click "Update".

Cancel a Payment

1. Select the "Delete" link to the right of the payment.

Screen Response:

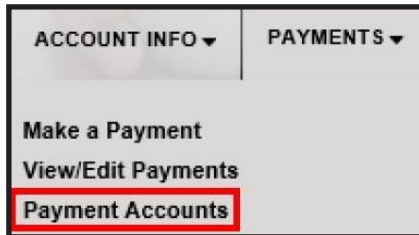


Note: Only scheduled payments can be cancelled/edited. If the payment status is noted as "In Progress" or "Processed" the payment may not be edited/cancelled. Financial institutions can cancel payments in Springboard.

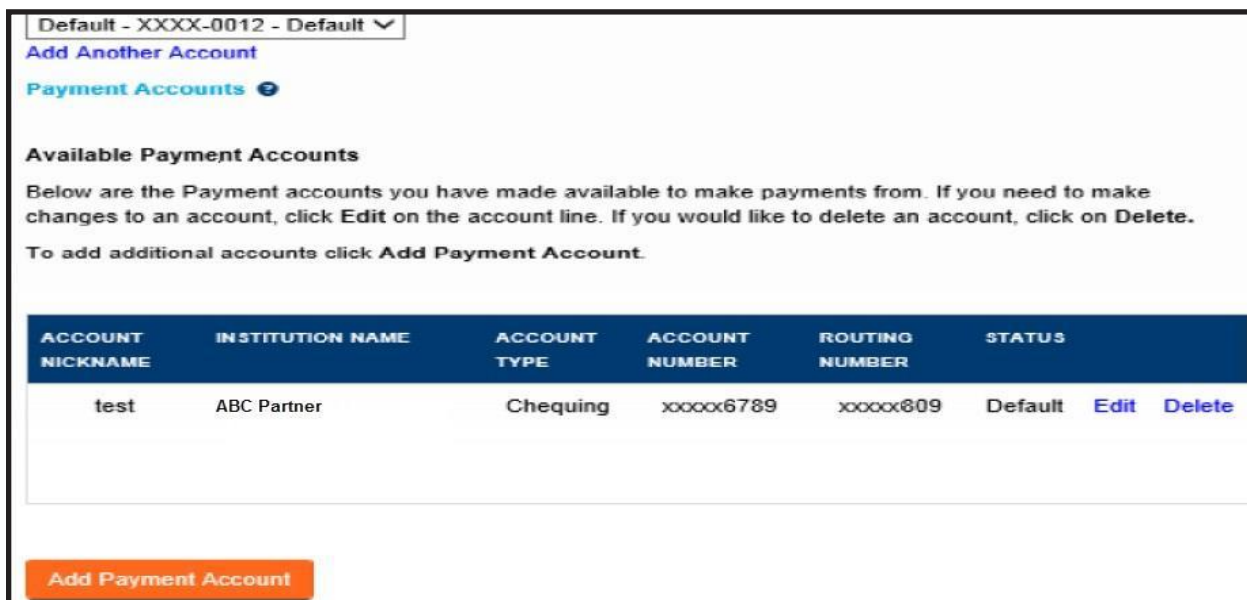
PAYMENT ACCOUNTS

Payment Accounts allows users to add, edit or delete checking and savings accounts within MyCardInfo.

To access the Payment Accounts screen, hover over the Payments tab and select Payment Accounts from the drop down menu.



Screen Response:

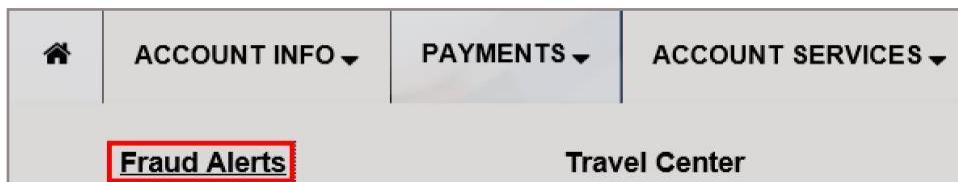


1. Select the Edit or Delete links or the **Add Payment Account** button to make changes.

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:

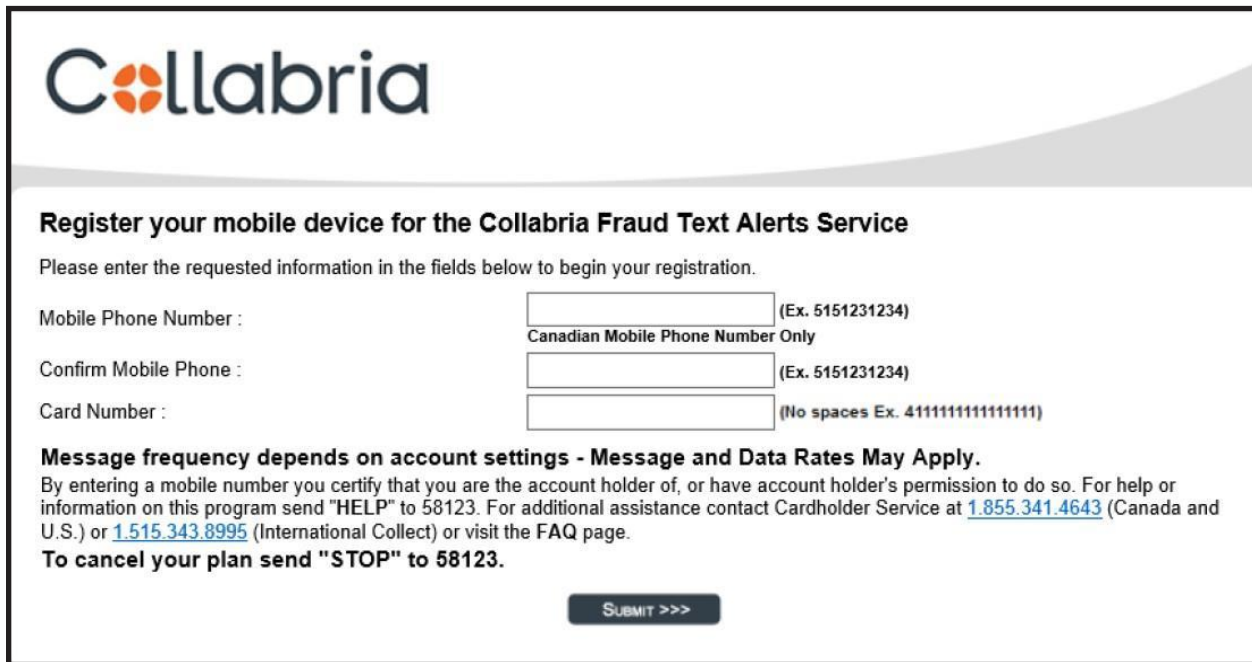
A screenshot of the Collabria Real-Time Fraud Text Alerts screen. The screen features the Collabria logo at the top left. Below the logo, the heading 'Real-Time Fraud Text Alerts' is displayed. The main text explains that the service provides real-time fraud text alerts to a mobile phone and that the service is free and easy to enroll in. A 'REGISTER HERE' button is located below the text. To the right of the text is an image of a hand holding a smartphone displaying a text message from Collabria. The message asks the user to review transactions for a card ending in 4387 4204 and to reply 'Y' or 'N' to stop or continue the service. Below the image, the heading 'How it works:' is followed by a bulleted list of three steps: 1. A text message will be sent to your mobile phone when there is a suspicious transaction identified on your credit card account. 2. Simply reply to confirm whether or not you recognize the transaction(s). 3. If you do not recognize the transaction(s), we will block usage of your credit card until we hear from you. 4. If you reply that you recognize the transaction(s), your card will remain available for use. A second 'REGISTER HERE' button is located at the bottom center of the screen.

Business MyCardInfo Individual Account Setup: Regular User

To Register for Fraud Alerts:

3. Select  .

Screen Response:



Collabria

Register your mobile device for the Collabria Fraud Text Alerts Service


Please enter the requested information in the fields below to begin your registration.


Mobile Phone Number : (Ex. 5151231234)
Canadian Mobile Phone Number Only

Confirm Mobile Phone : (Ex. 5151231234)


Card Number : (No spaces Ex. 4111111111111111)

Message frequency depends on account settings - Message and Data Rates May Apply.
By entering a mobile number you certify that you are the account holder of, or have account holder's permission to do so. For help or information on this program send "HELP" to 58123. For additional assistance contact Cardholder Service at [1.855.341.4643](tel:18553414643) (Canada and U.S.) or [1.515.343.8995](tel:15153438995) (International Collect) or visit the FAQ page.
To cancel your plan send "STOP" to 58123.



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  .

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 >>>** .

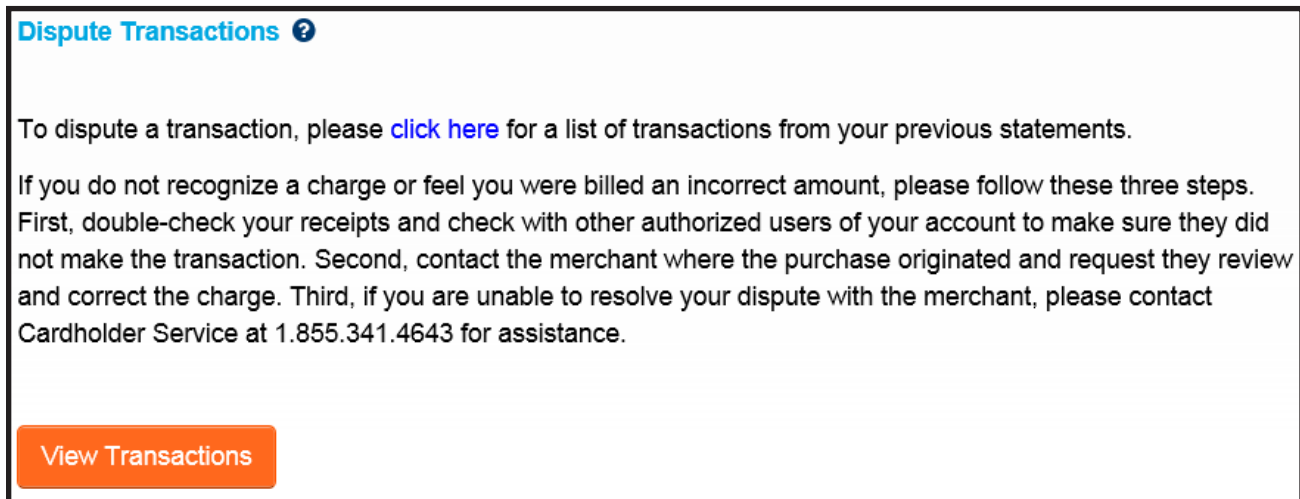
DISPUTE TRANSACTIONS

This option allows users to dispute a transaction online. Account holders 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:



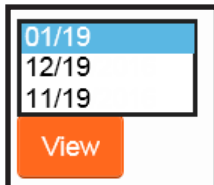
1. Click on  .

Screen Response:



2. Click on the Recent Transaction dropdown.

Screen Response:



3. Click on the correct statement date and click "View".

Screen Response:



Transaction Summary			
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.

Example Screen Response:

Paid By Other Means

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

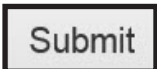
8. Fill out the details page.

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  .

11. Enter Contact Phone and Email Address.

Contact Phone *

Email Address *


12. Click "Submit Disputes".

Screen Response:

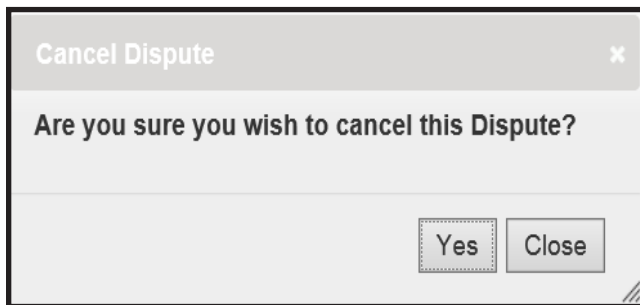
Thank you for your response. An email has been sent to the appropriate team for your inquiry to be processed.

Canceling a Transaction Dispute

To cancel a transaction dispute before final submission of information:

1. Click on the  button.

Screen Response:



2. Click .

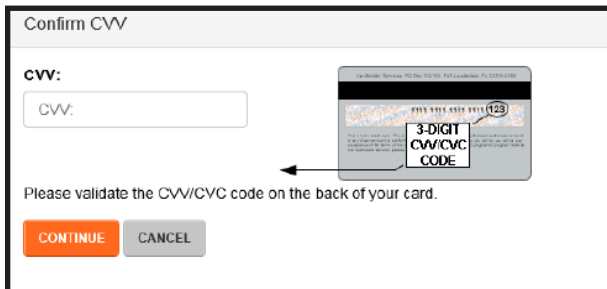
Note: To cancel a disputed transaction after it has been submitted, contact Risk_Email@tmg.global.

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.

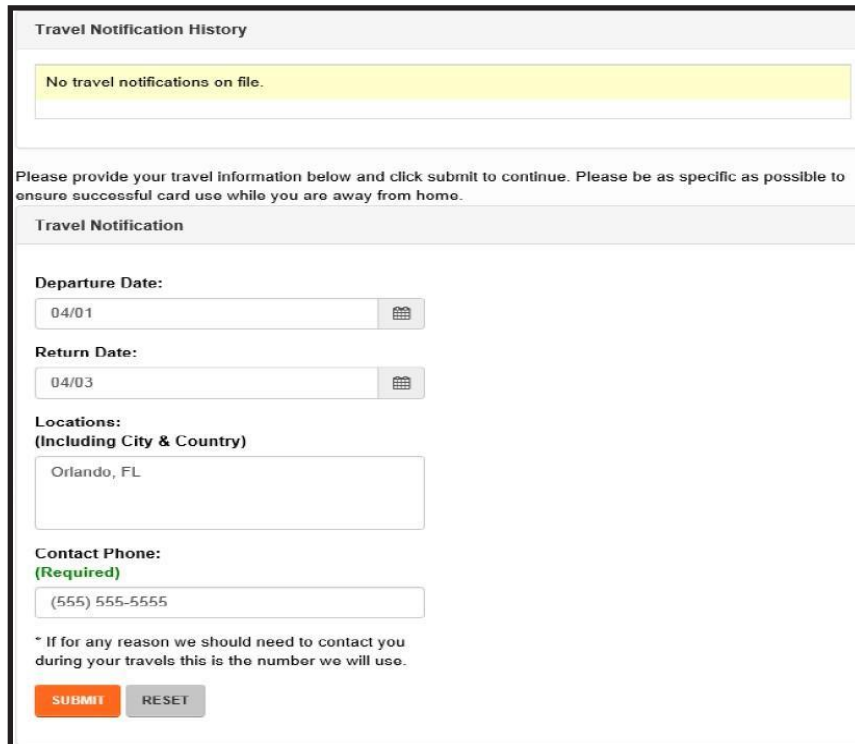
To access the Travel Center screen, hover over the Account Services tab and select the “Travel Center” link from the drop down menu.

Screen Response:



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

Screen Response:



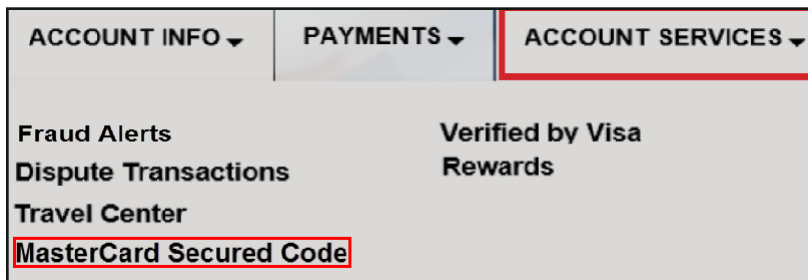
- Input the following:
- a. Departure date
 - b. Return date
 - c. Locations (including city and country)
 - d. Contact phone number

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

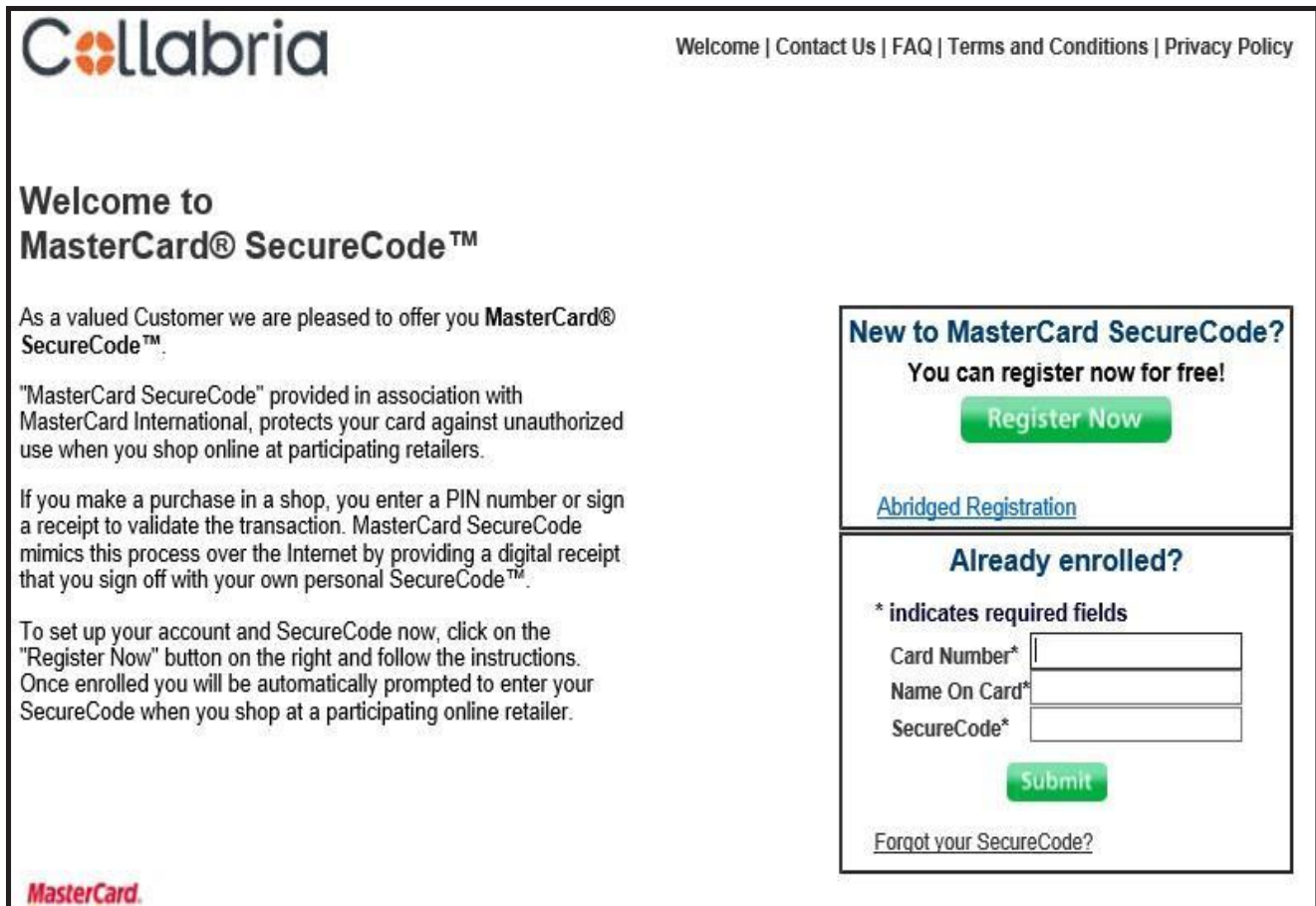
MASTERCARD SECURECODE

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.



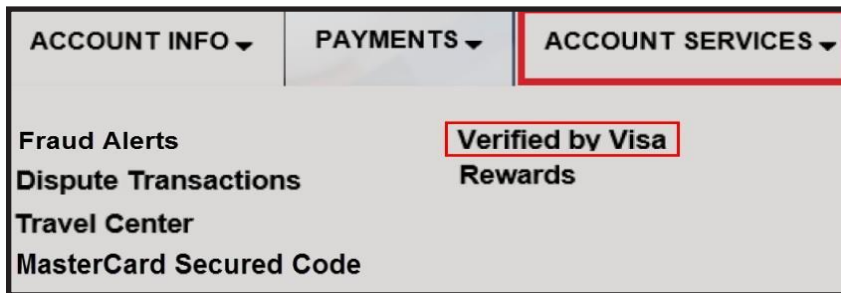
Screen Response:



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.

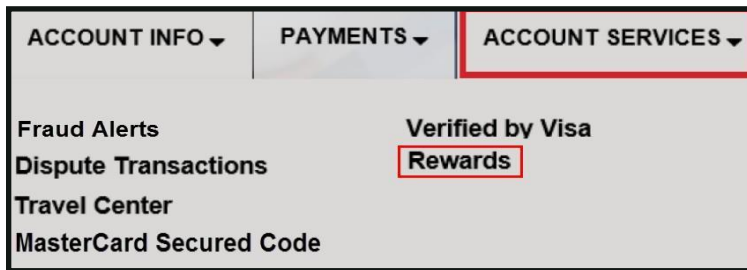


Screen Response:

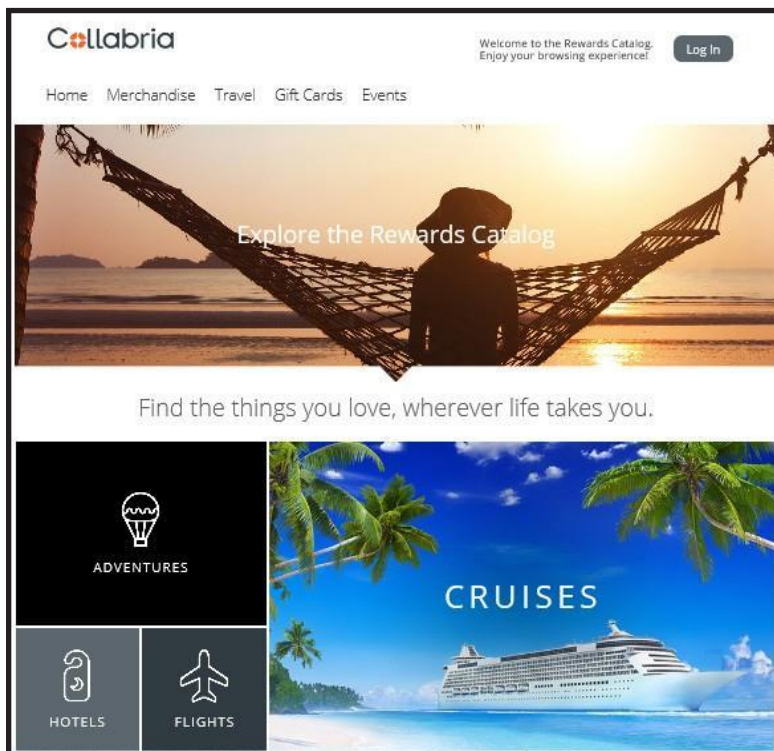


REWARDS

Rewards an individual business account will be applied at the card level. Regular Users can access the Collabria Rewards site by clicking the “Rewards” option from the “Account Services” menu.



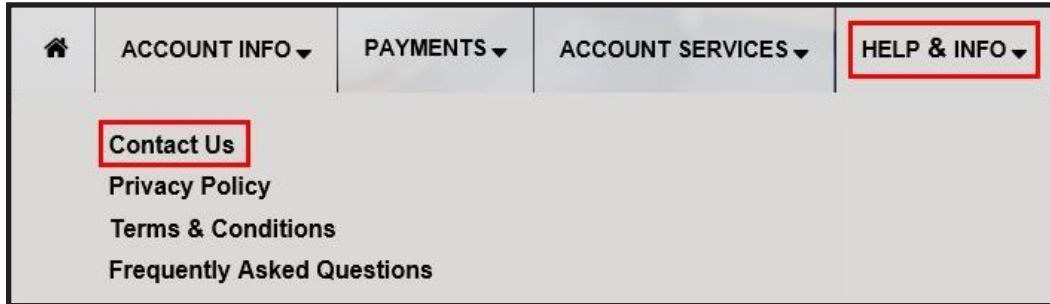
Screen Response:



CONTACT US

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

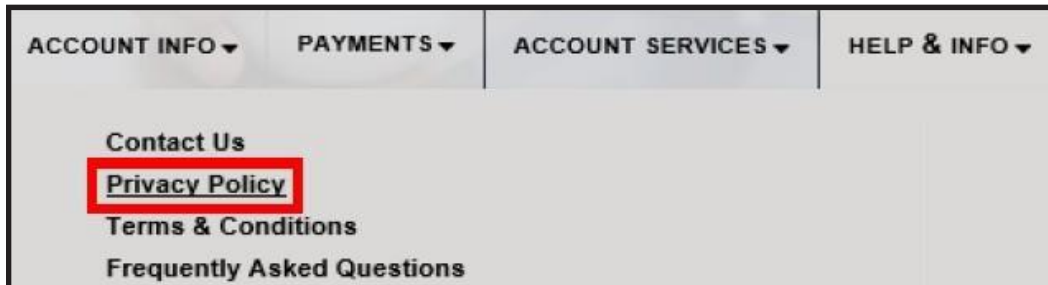
To access the Contact Us screen, hover over the Help & Info tab. Then click on “Contact Us”.



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

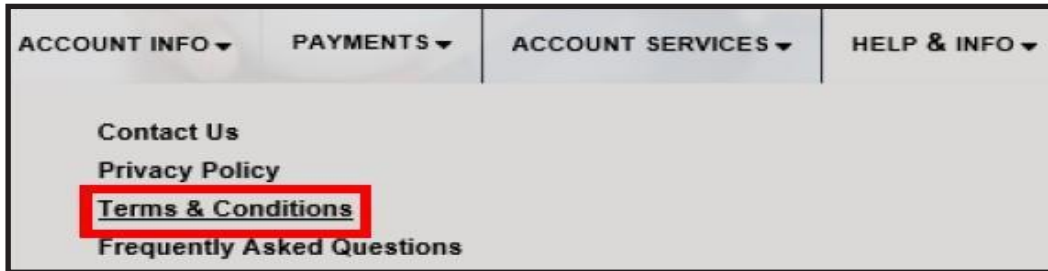
In order to provide service to you, we will collect information from you, including personal information.

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 or 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.

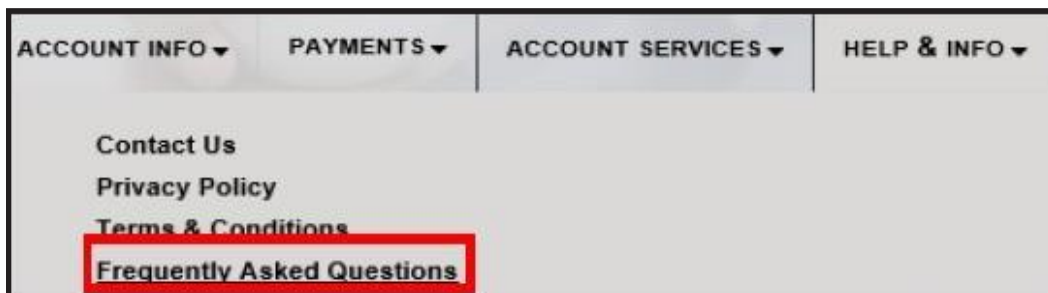
The personal information we collect from you on our online credit card application depends on the product or service you requested, and is collected by Collabria in order to make a credit decision. We are also required by law to obtain, verify and record information that identifies each person who opens 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
Individual Account Setup: Regular User

CONTACT INFORMATION

For additional assistance, please send inquiries to one of the contact methods listed below:

Partner Support

Email Address: partnersupport@collabriefinancial.ca