360Control Business Credit Card Management System

Reference Guide

Washington Trust Bank
Member FDIC

Privately Owned. **Locally Invested.**

Updates:

August 2023

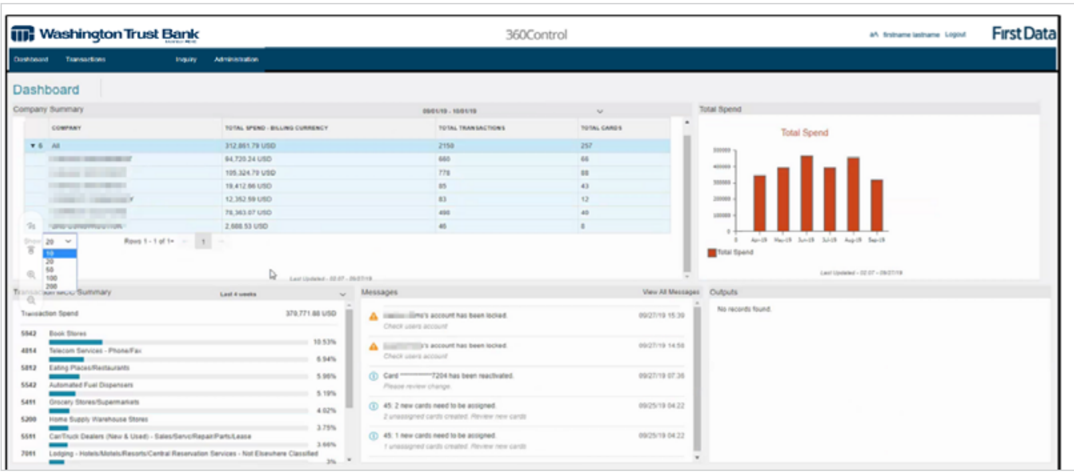
- Combined multiple guides into one.

Table of Contents

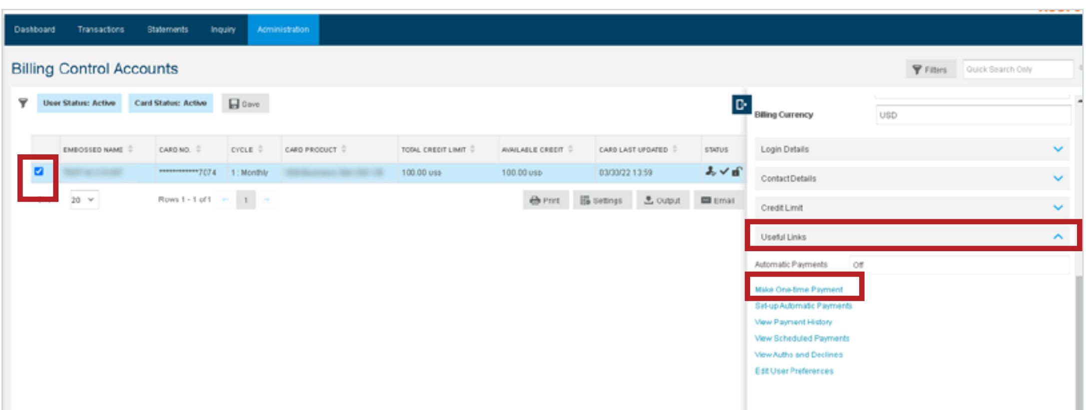
360Control Business Credit Card Management System

Make a One-time Payment

From the 360Control **Dashboard**, click on the **Administration** tab. If your company uses corporate billing, select **Billing Control Accounts**.

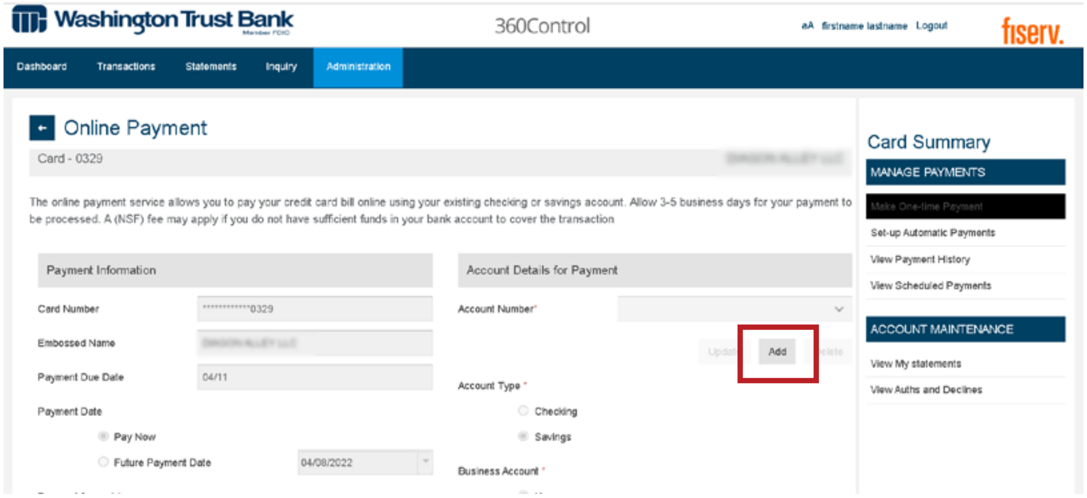


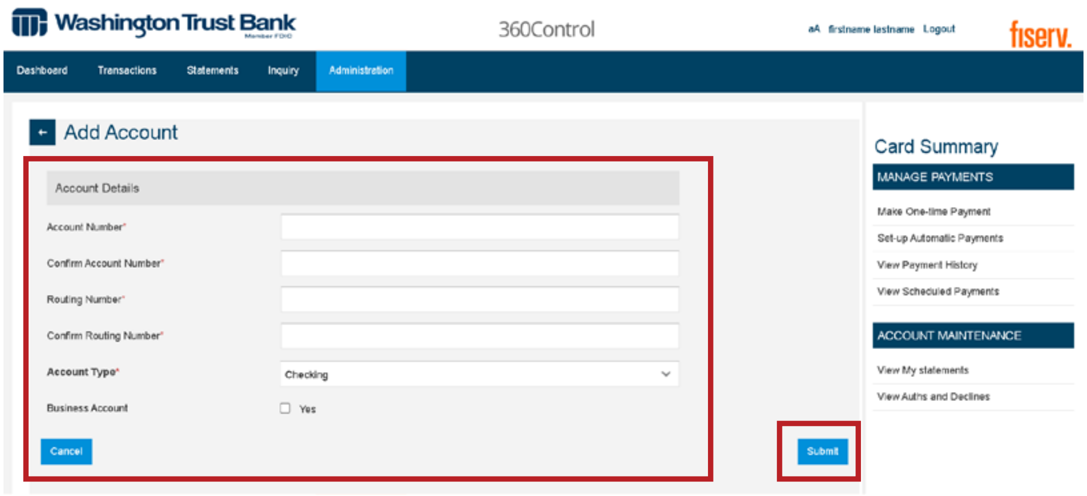
Check the box in the left-hand column so the **Billing Control Account Details** panel displays. Scroll down and select **Payments & Links**. Then click on **Make One-Time Payment**.



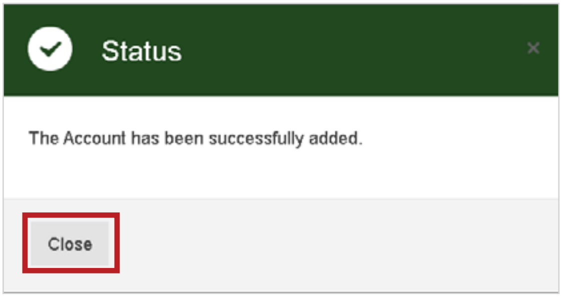
Before the first payment can be made, a **Payment Account** must be set up.

Click **Add** and enter the payment account number and bank routing number. This can be a Washington Trust Bank or an external bank deposit account.

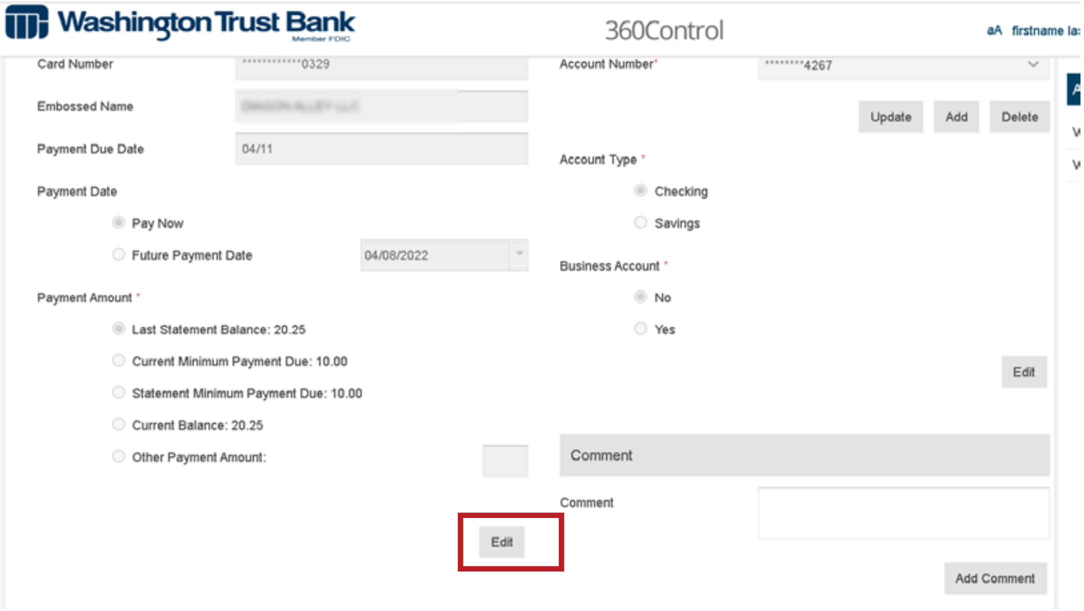




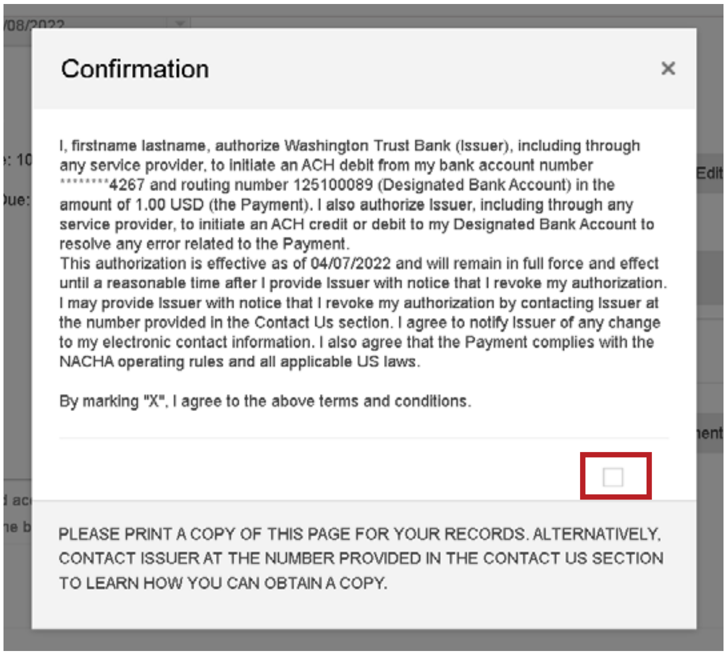
When complete, click on **Submit**. You will receive a pop-up confirmation.



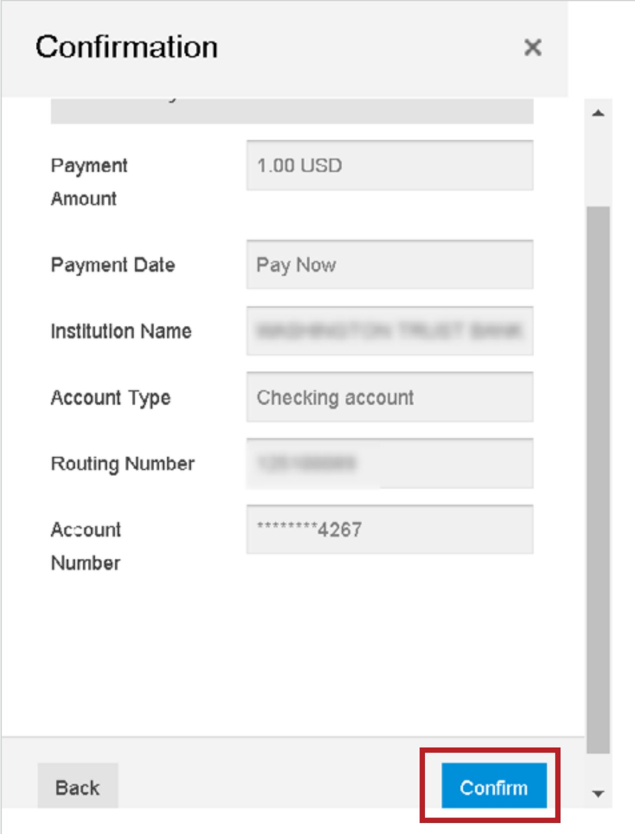
To return to the Payment page click on **Edit**.



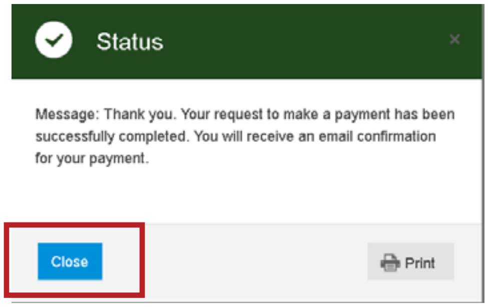
Select the **Payment Date** and **Payment Amount** and click on **Submit**. Click on the box to agree to the terms and conditions.



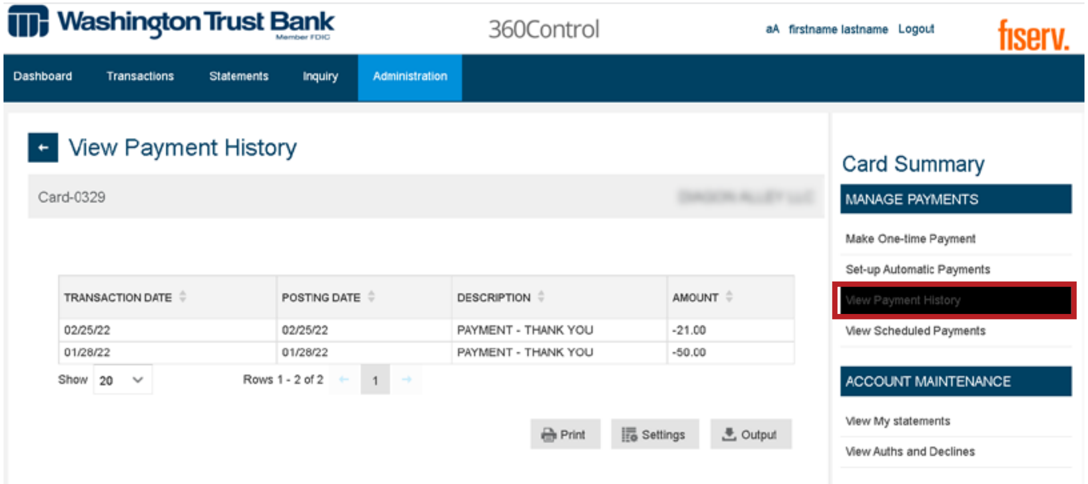
Click on **Confirm**.

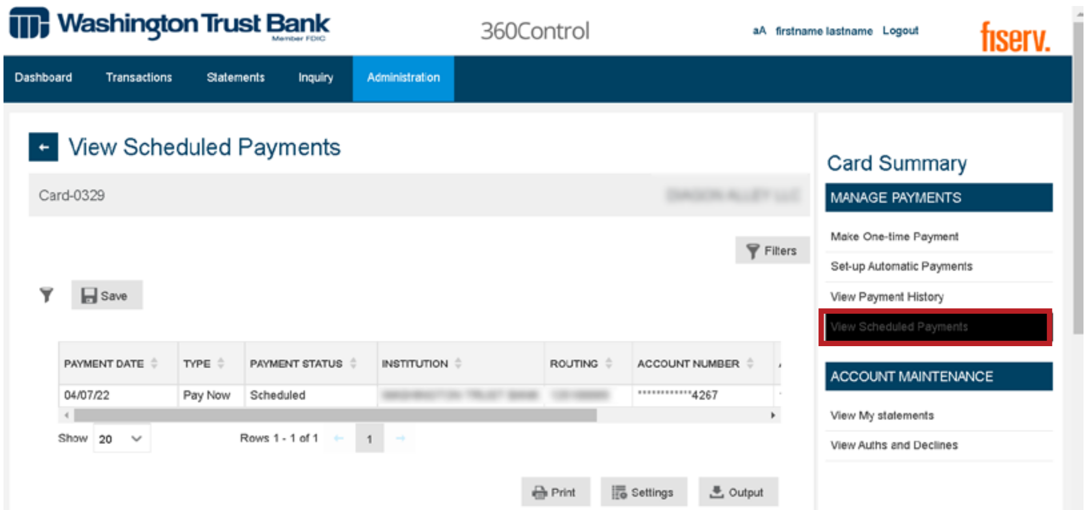


Your payment is now complete.



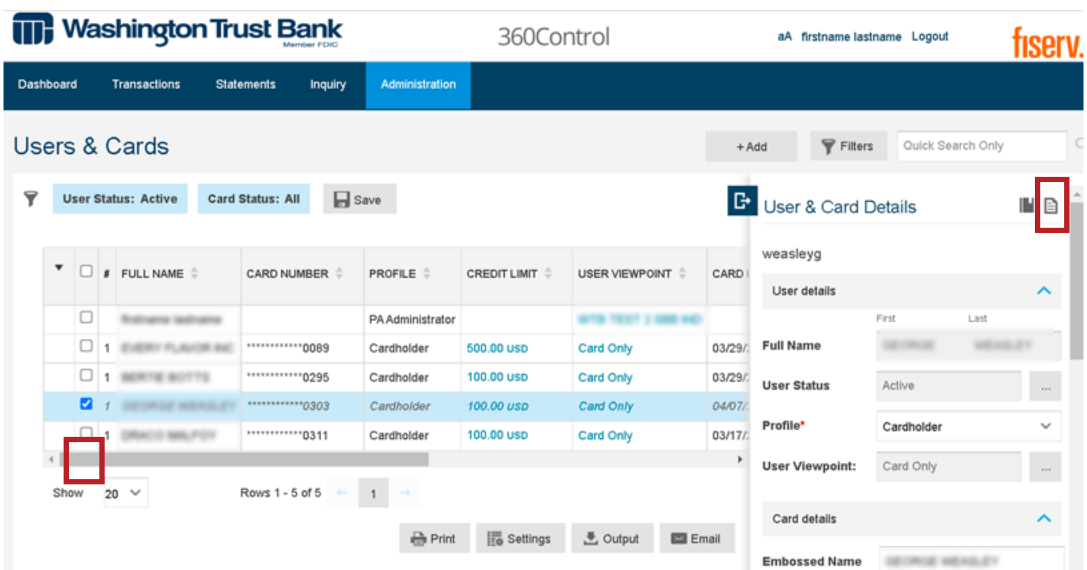
From this page you can also access your payment history and view scheduled payments.





If your business account is set up for individual card billing, you can access individual card accounts under the **Administration** tab by selecting **Users** & Ca**rds**.

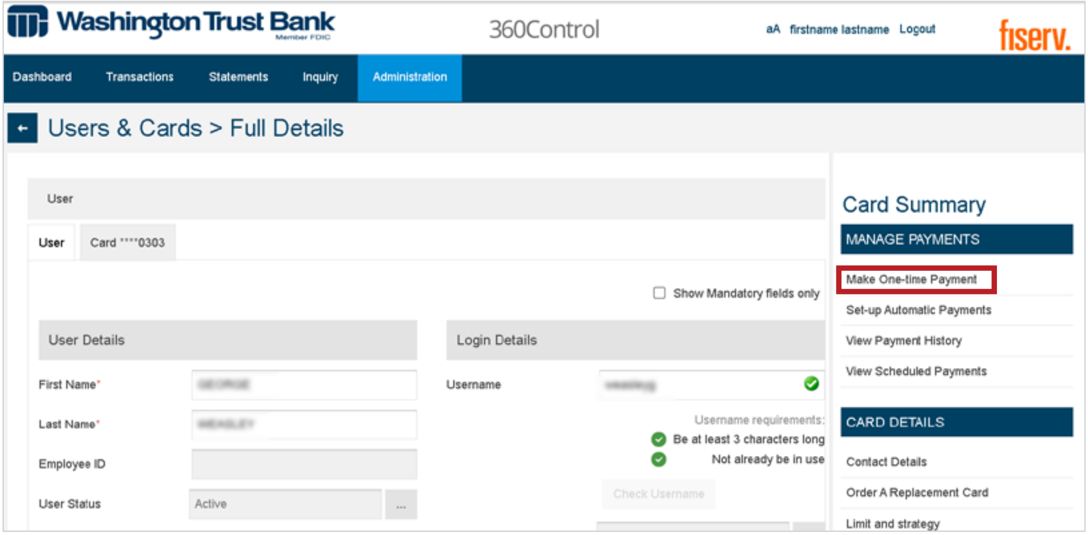
Click the box to the left of the cardholder's name and the **Users & Card Details** panel will display. Click the full details button.

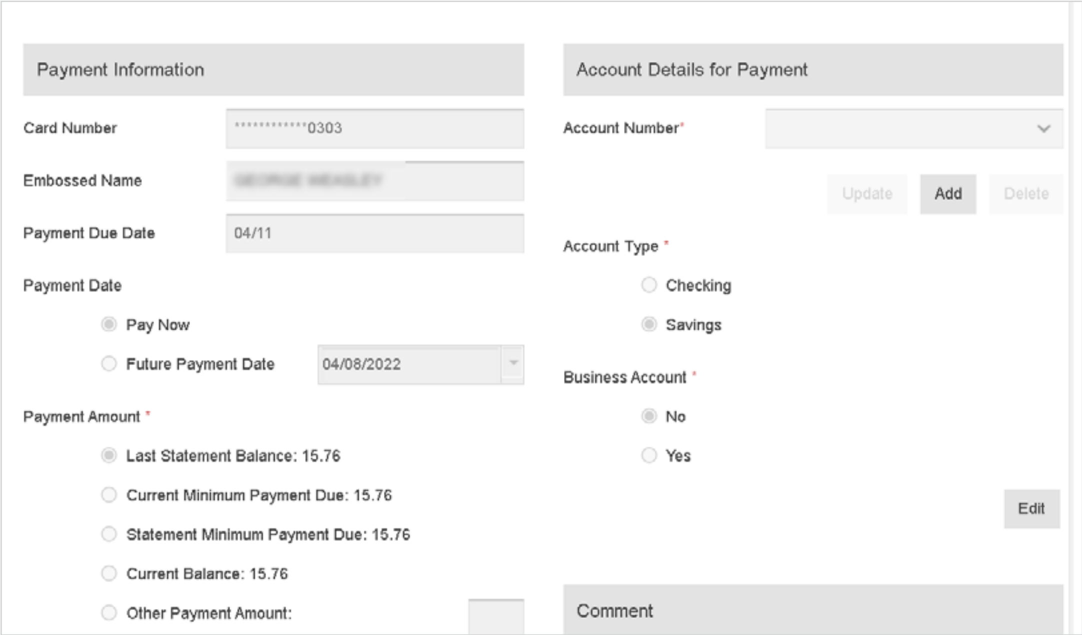


Washington Trust Bank
Member FDIC

EQUAL HOUSING LENDER

Click on **Make One-Time Payment**.





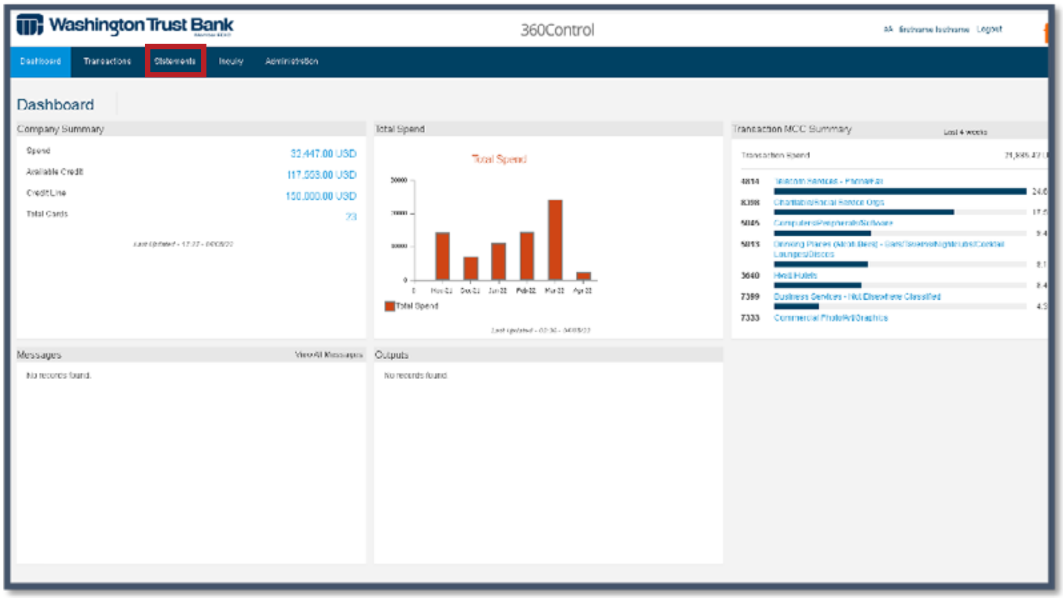
From here, the process is the same for adding a payment account and making a payment.

Statements

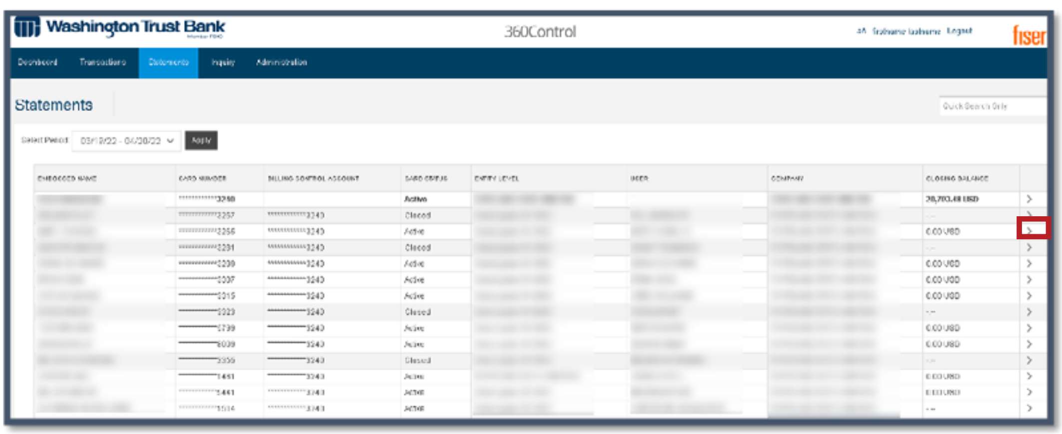
360Control Reference Guide

Access your company credit card statements the day after they are processed. No more waiting for statements to arrive in the mail.

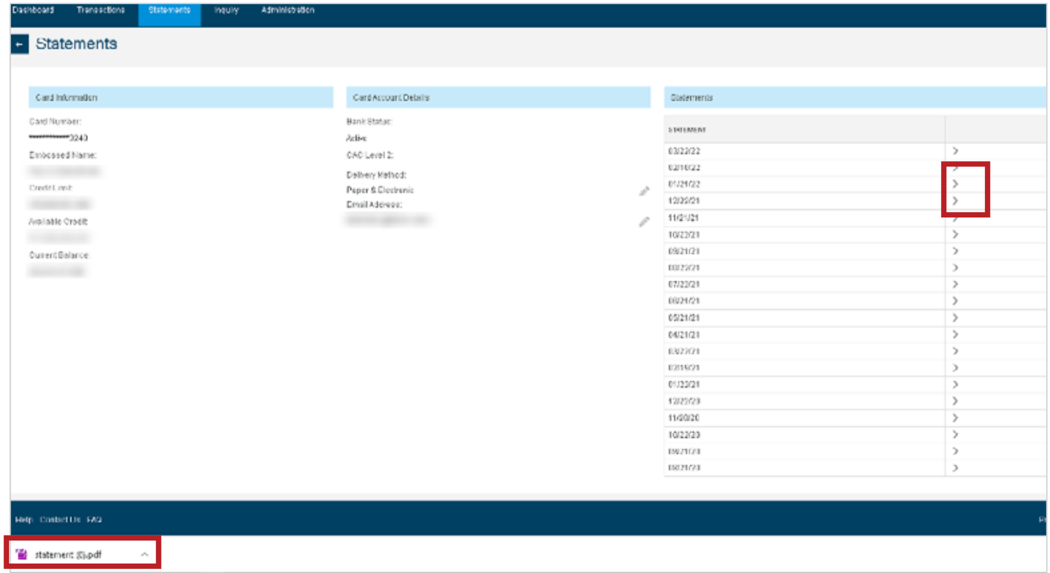
From the 360Control **Dashboard** click on **Statements**.

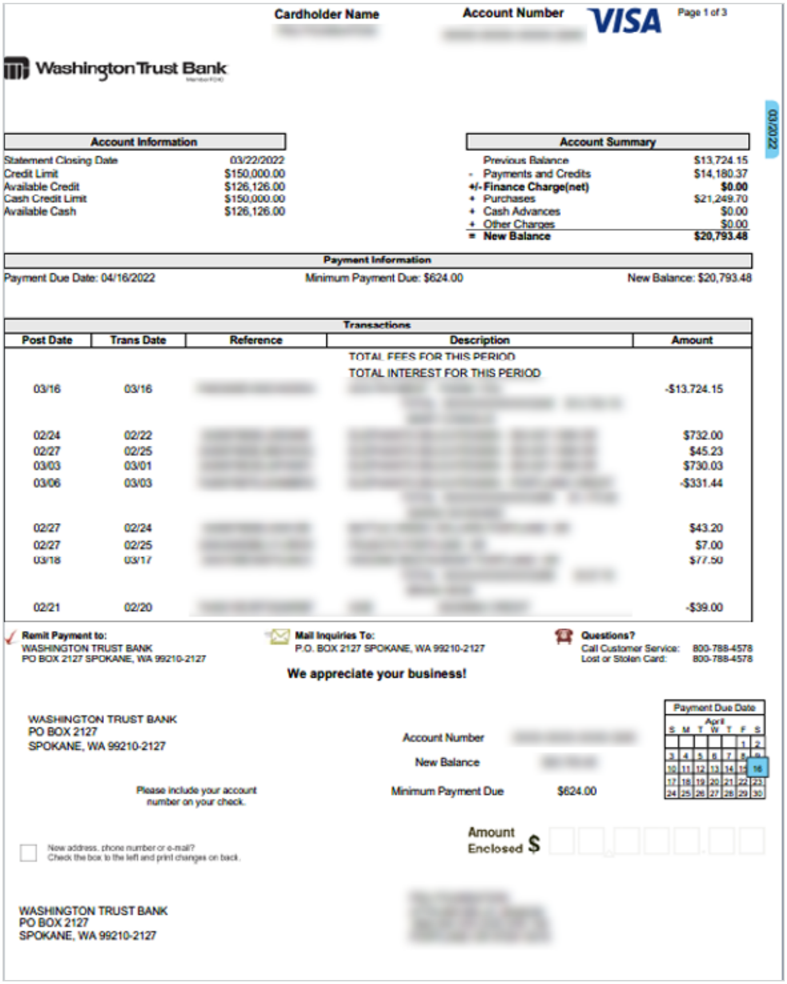


The **Statement** screen displays the company billing account, if your business uses corporate billing, as well as individual cardholder statements. Click on the **greater than** symbol in the right-hand column to select the account. This will display your statements.



Click on the **greater than** symbol to bring up the statement you will wish to view. It will appear as a PDF.





Cardholder Name | Account Number | VISA | Page 1 of 3

Washington Trust Bank

03/22/22

Account Information	
Statement Closing Date	03/22/2022
Credit Limit	$150,000.00
Available Credit	$126,126.00
Cash Credit Limit	$150,000.00
Available Cash	$126,126.00

Account Summary		
	Previous Balance	$13,724.15
-	Payments and Credits	$14,180.37
+/-	**Finance Charge(net)**	**$0.00**
+	Purchases	$21,249.70
+	Cash Advances	$0.00
+	Other Charges	$0.00
=	**New Balance**	**$20,793.48**

Payment Information

Payment Due Date: 04/16/2022 | Minimum Payment Due: $624.00 | New Balance: $20,793.48

Transactions

Post Date	Trans Date	Reference	Description	Amount
			TOTAL FEES FOR THIS PERIOD	
			TOTAL INTEREST FOR THIS PERIOD	
03/16	03/16			-$13,724.15
02/24	02/22			$732.00
02/27	02/25			$45.23
03/03	03/01			$730.03
03/06	03/03			-$331.44
02/27	02/24			$43.20
02/27	02/25			$7.00
03/18	03/17			$77.50
02/21	02/20			-$39.00

Remit Payment to: WASHINGTON TRUST BANK PO BOX 2127 SPOKANE, WA 99210-2127

Mail Inquiries To: P.O. BOX 2127 SPOKANE, WA 99210-2127

Questions? Call Customer Service: 800-788-4578 Lost or Stolen Card: 800-788-4578

We appreciate your business!

WASHINGTON TRUST BANK
PO BOX 2127
SPOKANE, WA 99210-2127

Account Number

New Balance

Minimum Payment Due $624.00

Please include your account number on your check.

Payment Due Date: April 16

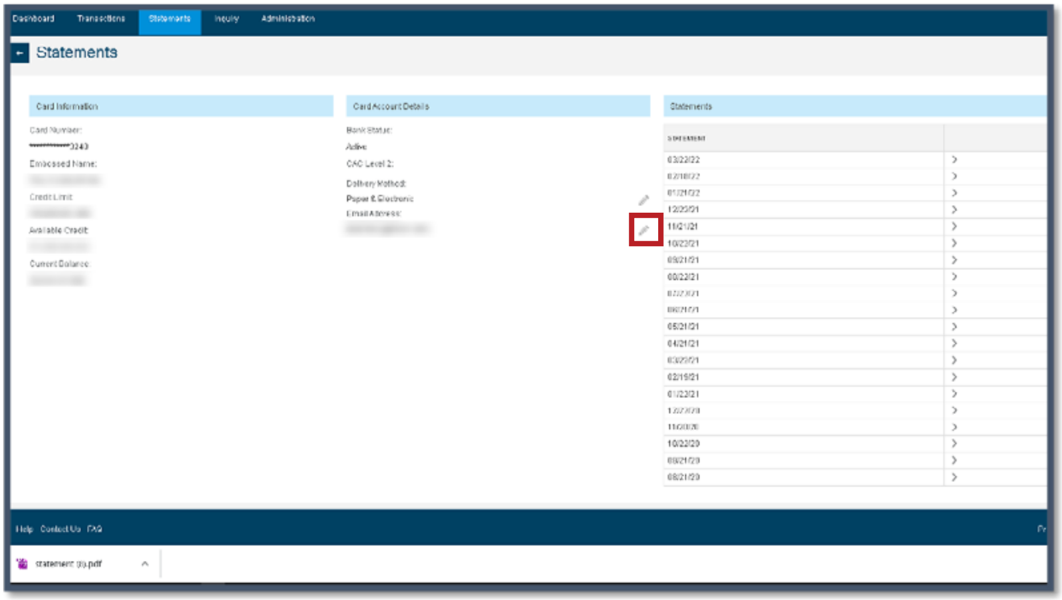
Amount Enclosed $

New address, phone number or e-mail? Check the box to the left and print changes on back.

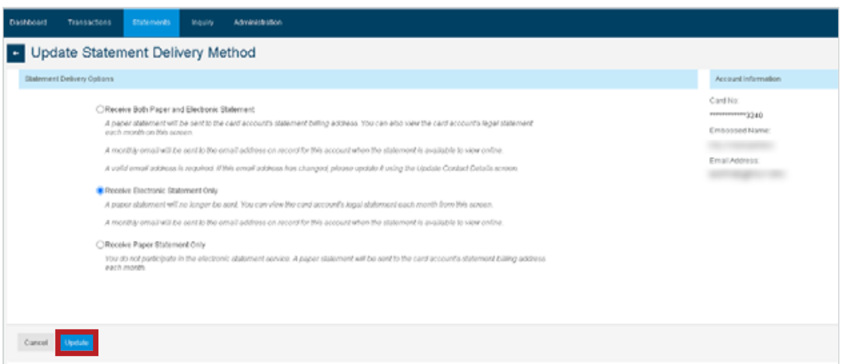
WASHINGTON TRUST BANK
PO BOX 2127
SPOKANE, WA 99210-2127

From here you can print or download the statement by selecting **Save As**.

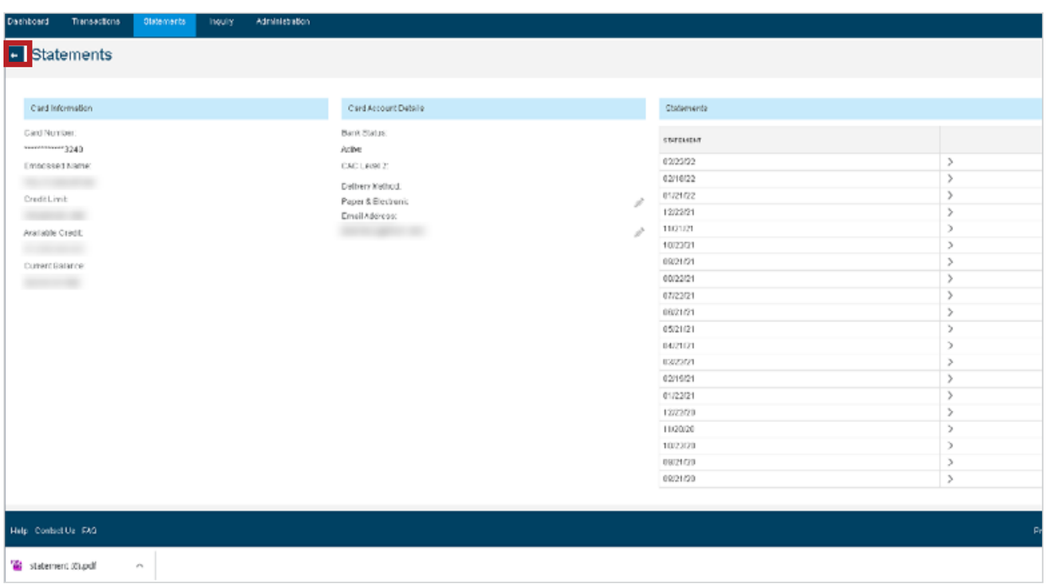
From this page you can also change your statement delivery method. For example, if you wanted to turn off receiving paper statements in the mail, click on the **pencil symbol** to the right of **Delivery Method**.



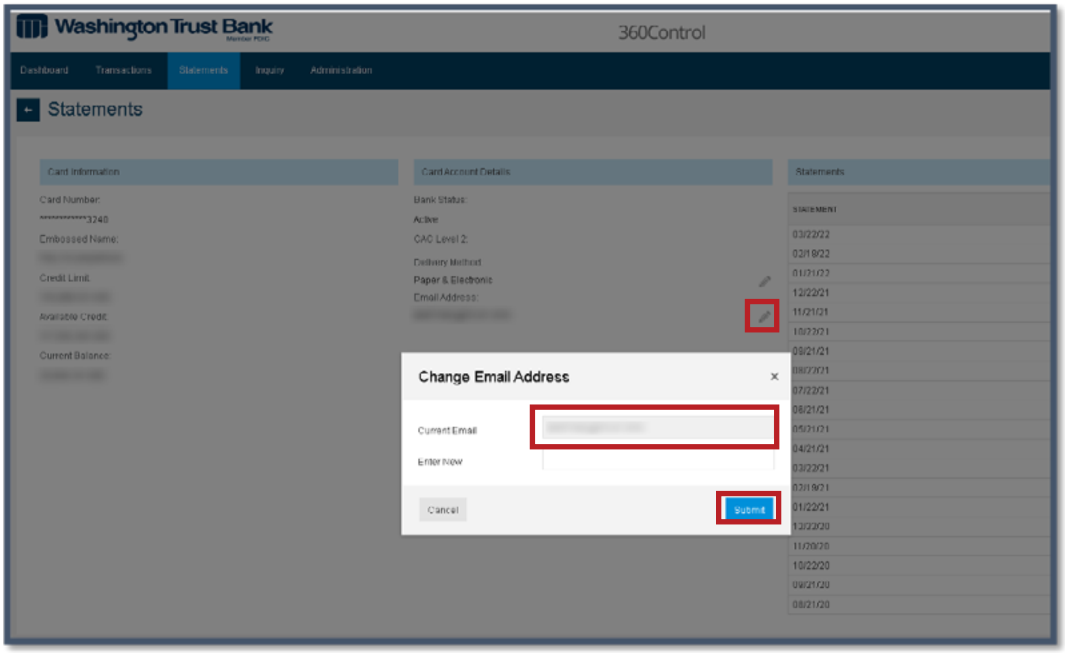
Select the delivery method desired and click **Update**.



To select another account, click on the **left arrow**.



You can also add or update the email address to receive monthly notifications that your statement is available by clicking the **pencil symbol** to the right of the email address, entering the new information and clicking **Submit**.

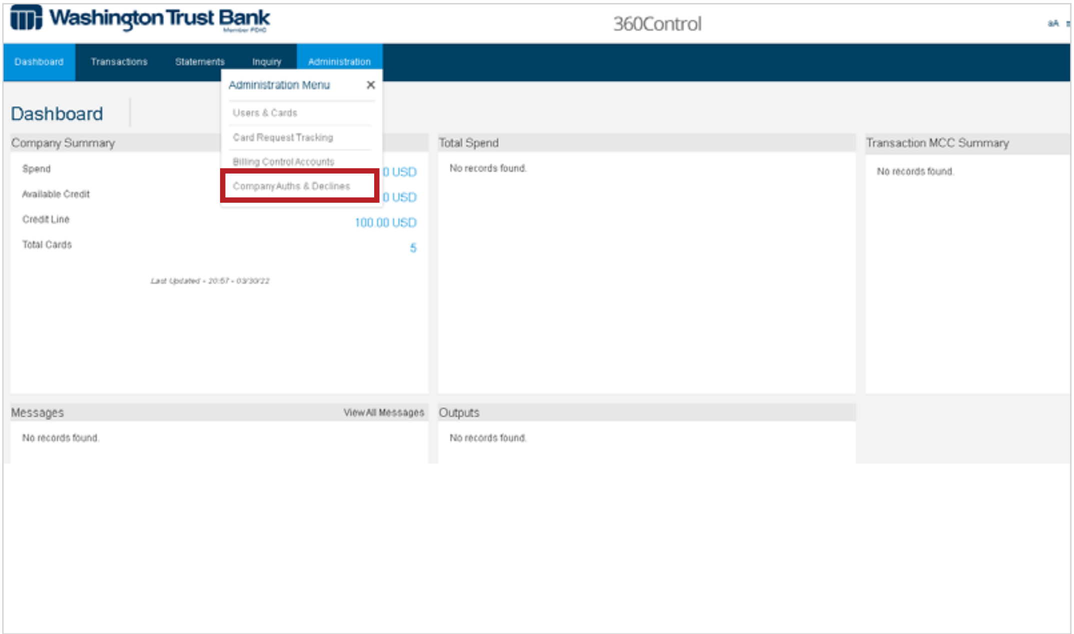


Viewing Card Authorizations and Declines

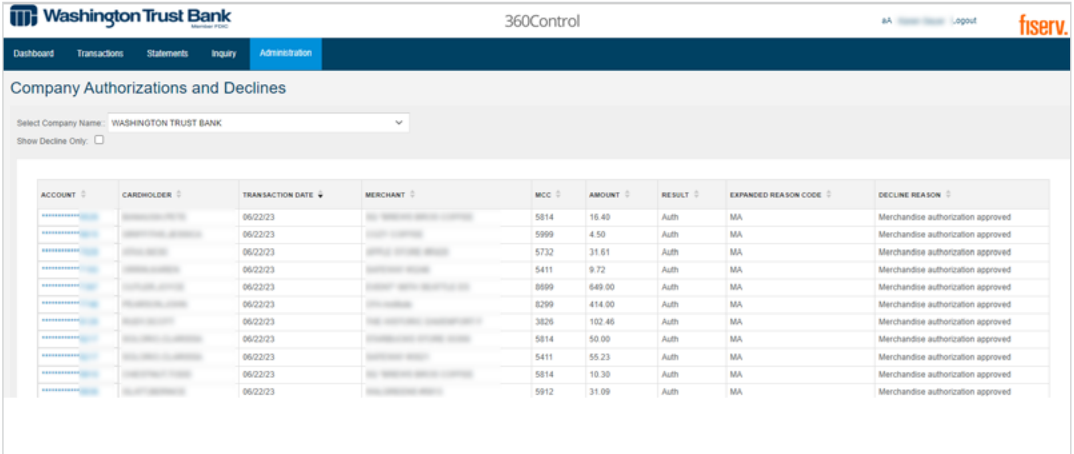
360Control Reference Guide

View approved and declined card authorizations, in other words transactions that have been declined and transactions that have been approved but have not yet posted to the cardholder's account. Please note that approved card authorizations reduce the available card balance.

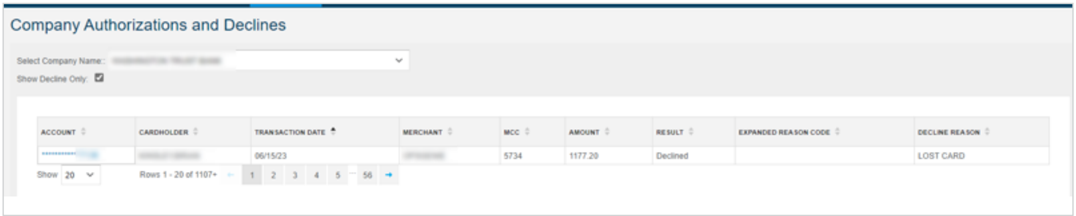
From the 360Control **Dashboard** click on **Administration** and select **Company Auths & Declines**.



This page displays all current company activity in real time.



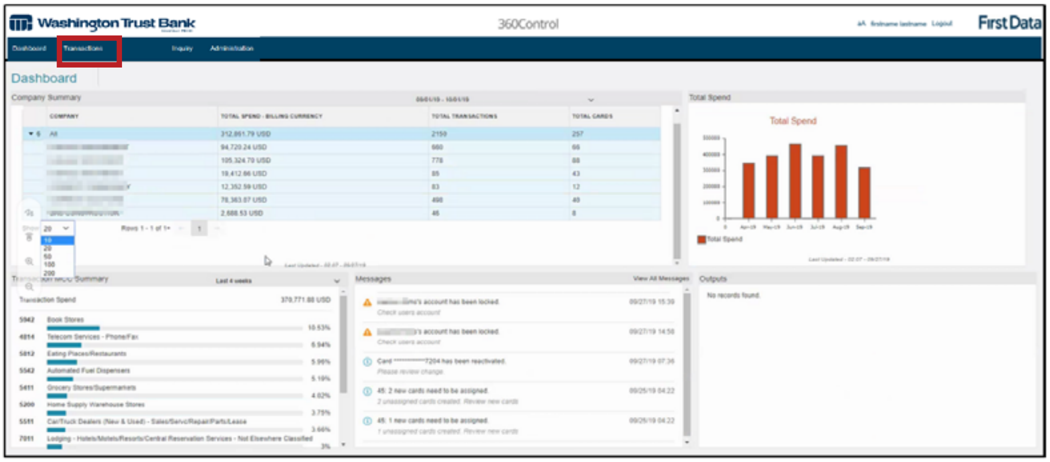
This is a quick and easy way to monitor your company card activity, keep an eye out for any suspicious transactions, as well as investigate any declined card situations. Click the **Show Decline Only** button to quickly locate all transaction attempts that have been declined.



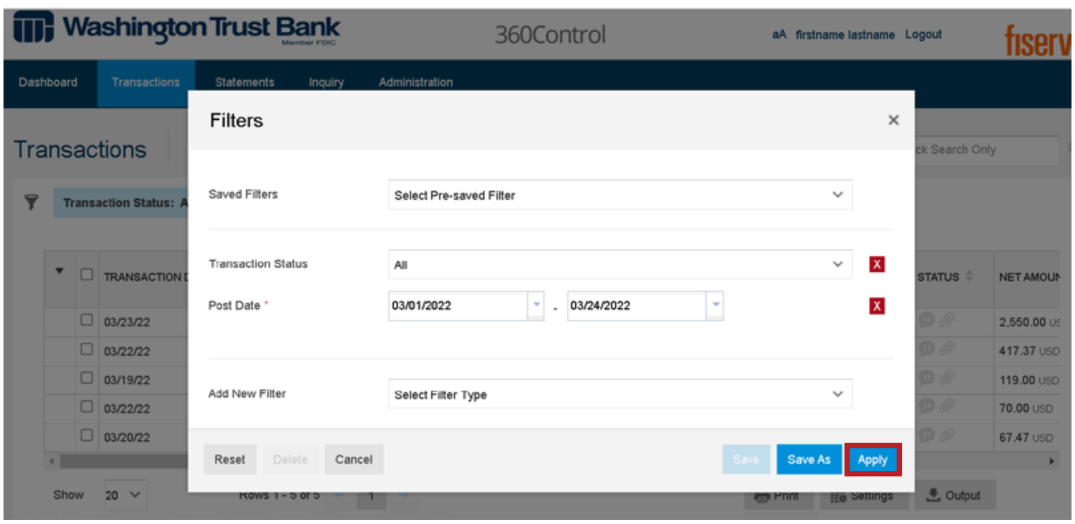
Scrolling to the right will provide the reason the card was declined. Reasons include – the card was reported lost, the transaction would bring the card balance over the credit limit, or an invalid CVV code is being entered. Many declines are easy to resolve by making an interim payment, temporarily increasing a credit limit or verifying that the merchant is using the correct CVV number on the back of the card; however, if you ever have questions about your transactions or need support, Washington Trust Bank is here to assist you.

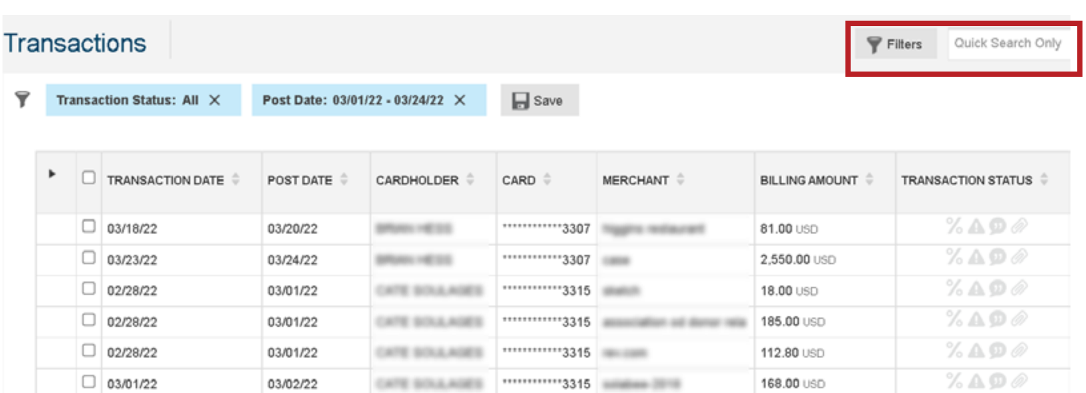
Viewing and Managing Cardholder Transactions

From the **Dashboard** select the **Transactions** tab.

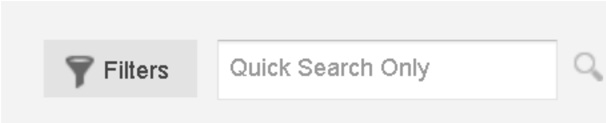


The **Transactions** page displays all cardholder transactions that have posted to company card accounts. Transactions are posted in alphabetical order by first name. Check the filter for the transaction date range and adjust as needed. To filter transactions by posting date click on the filter, select **Add New Filter**, followed by **Post Date**, add the date range and then click on **Apply**.

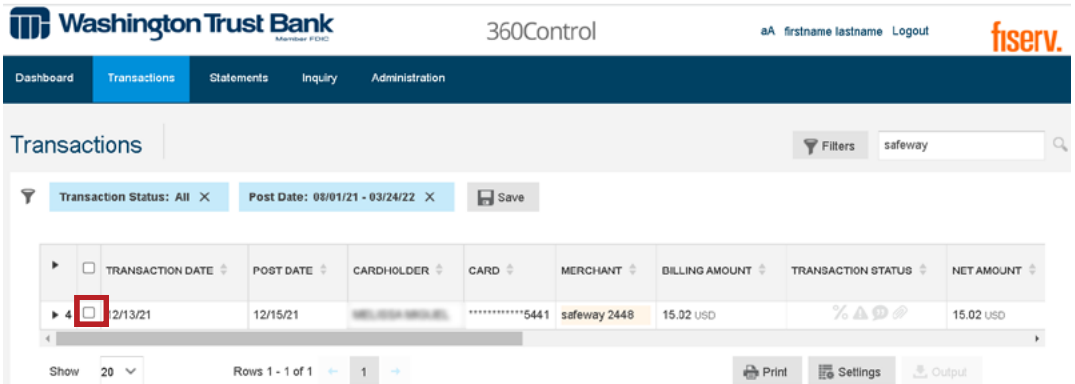




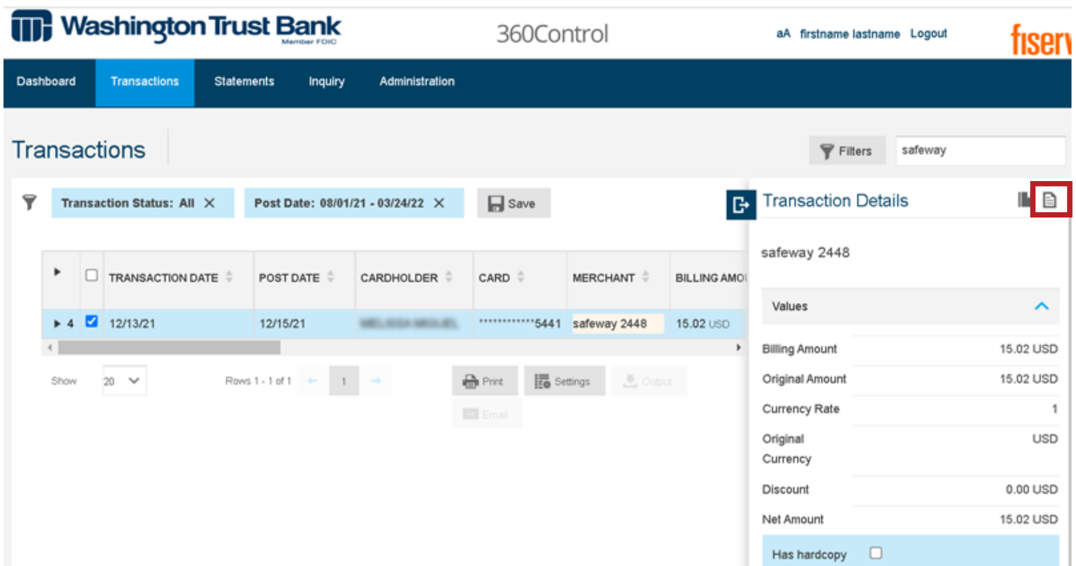
Use the **Quick Search Only** box to locate specific cardholders, merchants or transaction amounts.

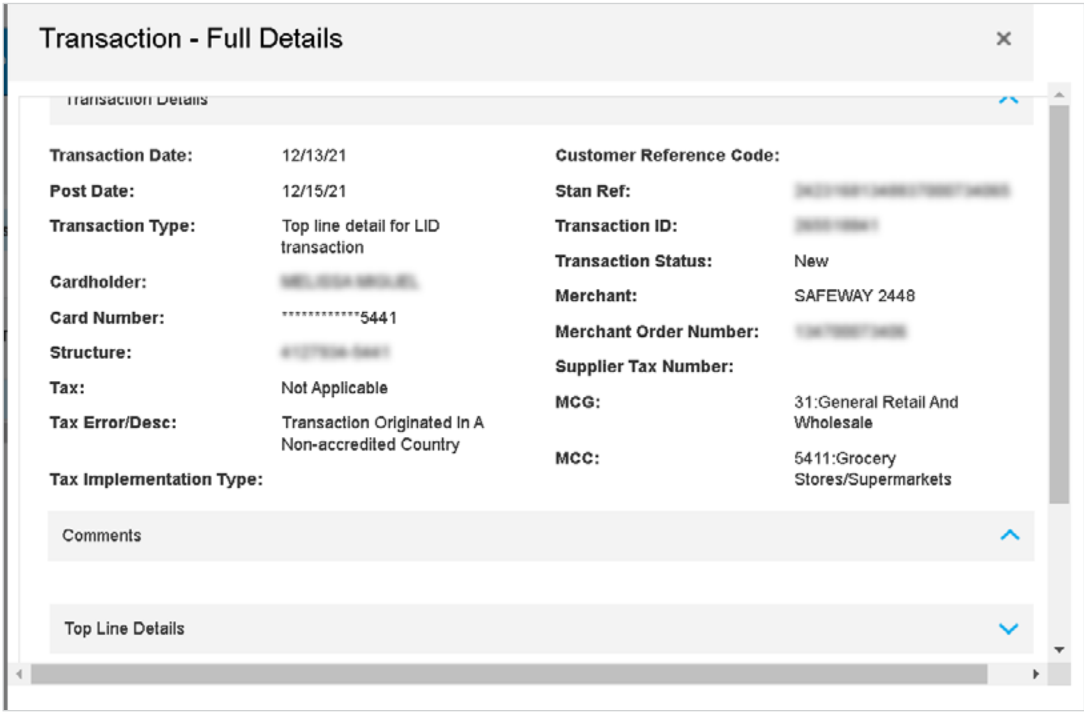


Clicking on the box to the left of the transaction date will provide additional information about the transaction and provide the opportunity to attach a receipt or add a comment.

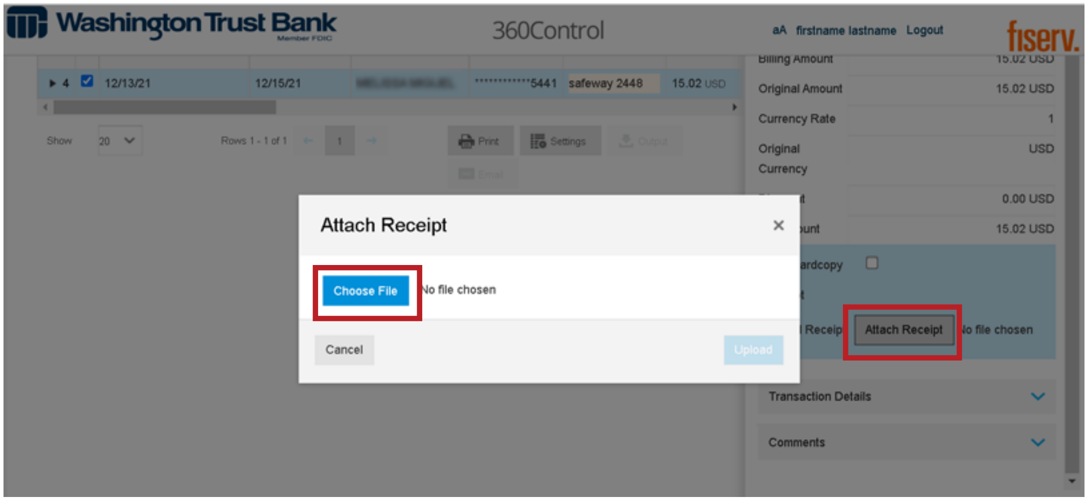


Click on the **Transaction Details** icon for additional information regarding the transaction.

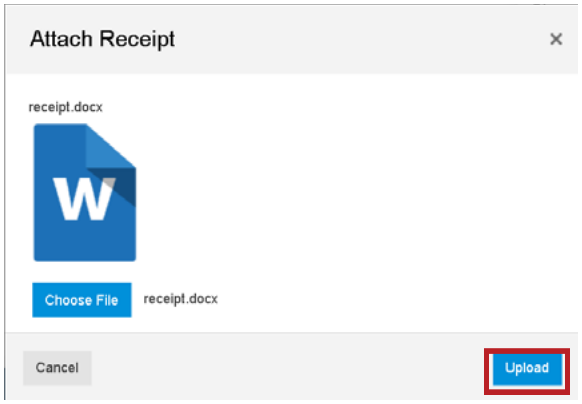




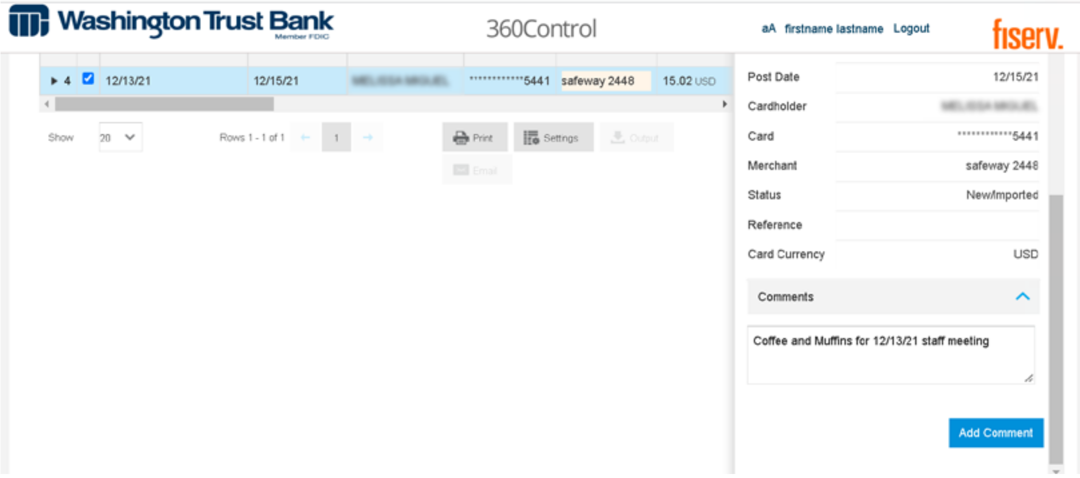
To attach a receipt to this transaction scroll down and click on the **Attach Receipt** button and then select **Choose File**.



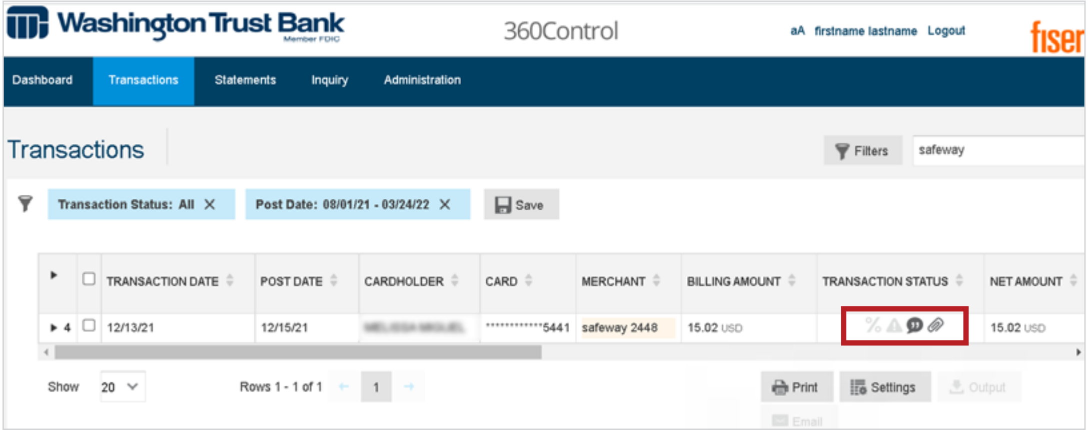
Select the file from your desktop and click **Upload**.



You can also choose to include a comment about the transaction by selecting the **Comments** button, entering transaction information and clicking **Add Comment**.

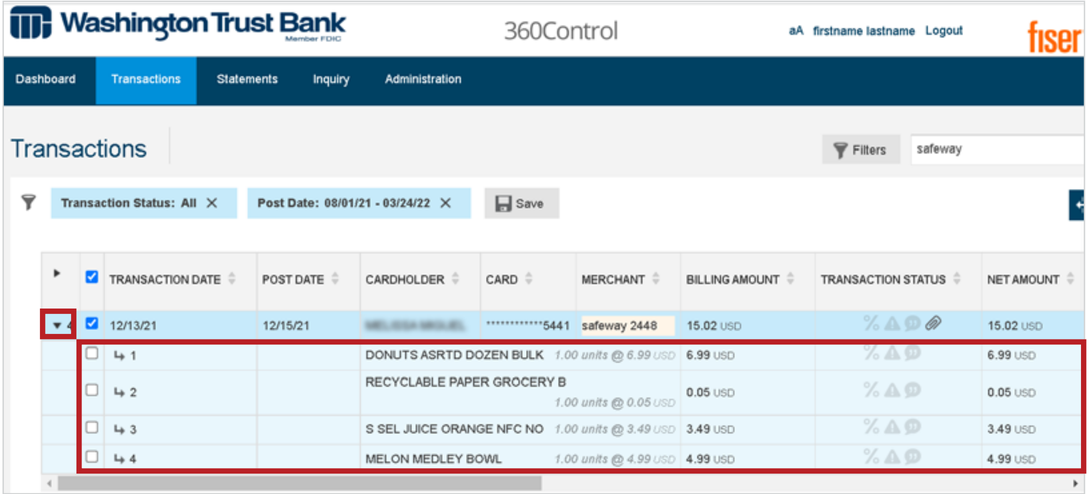


The paperclip and an equals sign icons indicate there is an attached receipt and a comment attached to the transaction.



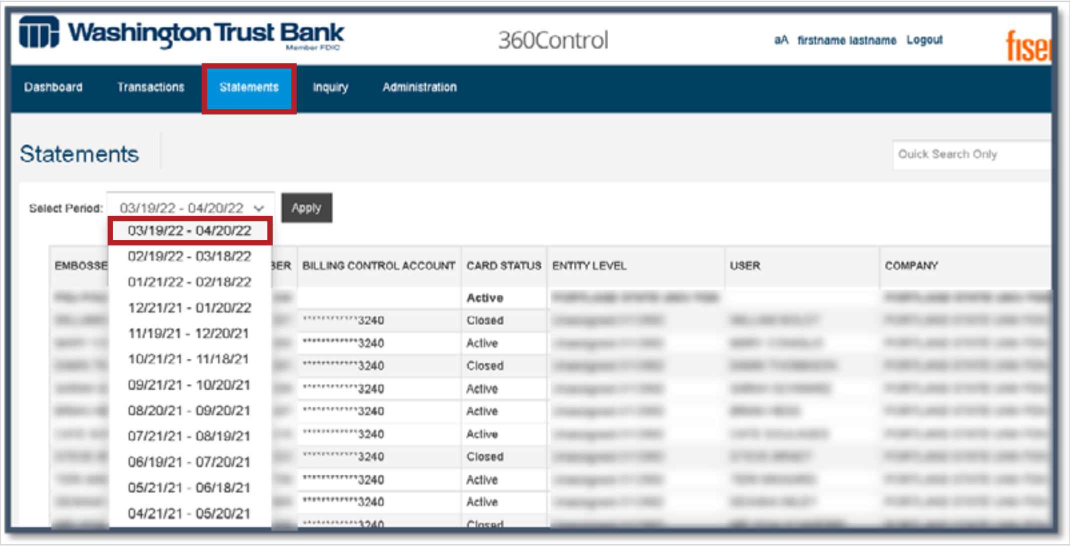
Please note that cardholders can access their individual accounts in 360Control to attach receipts and enter comments to their transactions.

If there is a number to the left of the transaction, click on the arrow and an itemized list of the purchase will display.

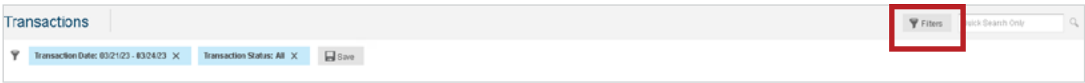


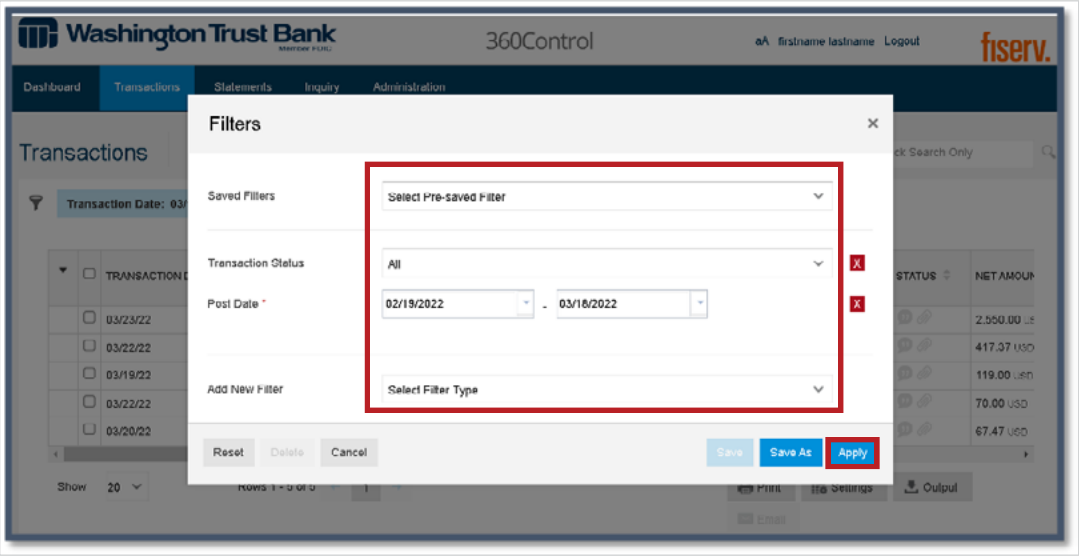
Create a Transaction Report

As an example, to create a transaction report from the company's most recent statement cycle, from the **Dashboard**, click the **Statements** tab to find the beginning and end dates of the last statement.

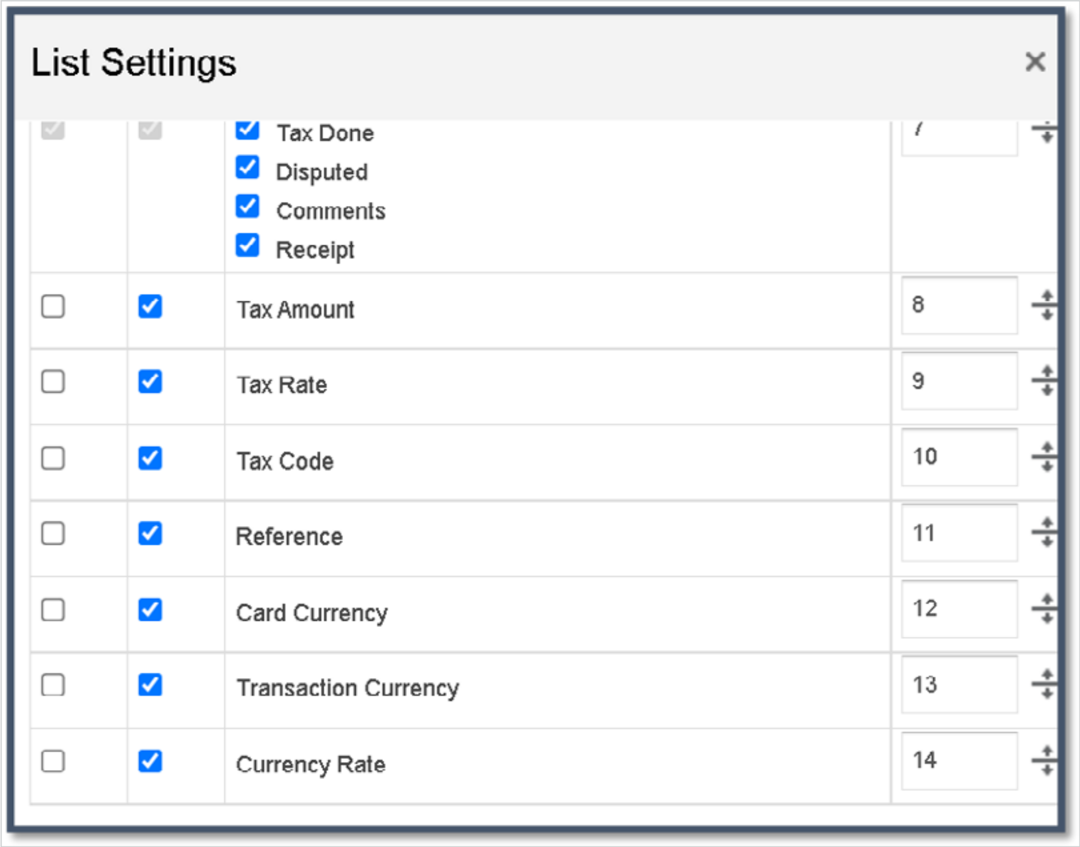


Then return to the **Transactions** tab and click on **Filters**. Under **Add New Filter** select **Post Date** and add the statement beginning and end dates, then click on **Apply**.



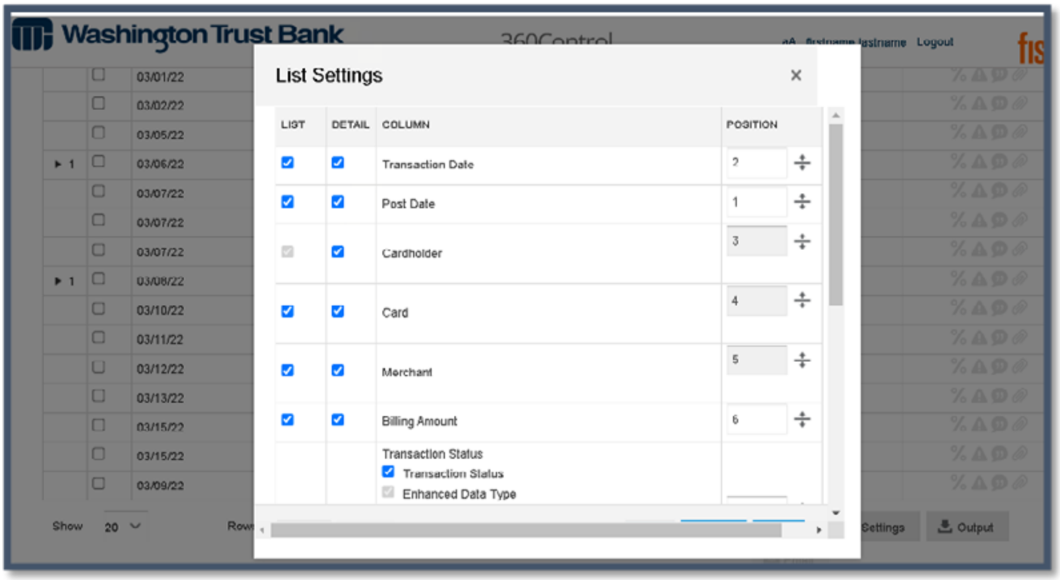


Scroll to the bottom and click on **Settings**. Click on the checked boxes under the **List Settings** column to remove the columns from the display.

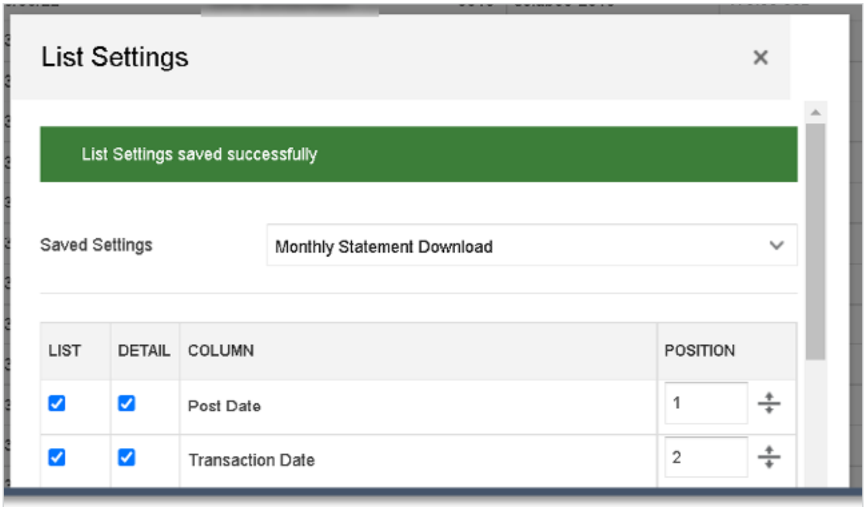


Click **Apply** then the **Settings** button again.

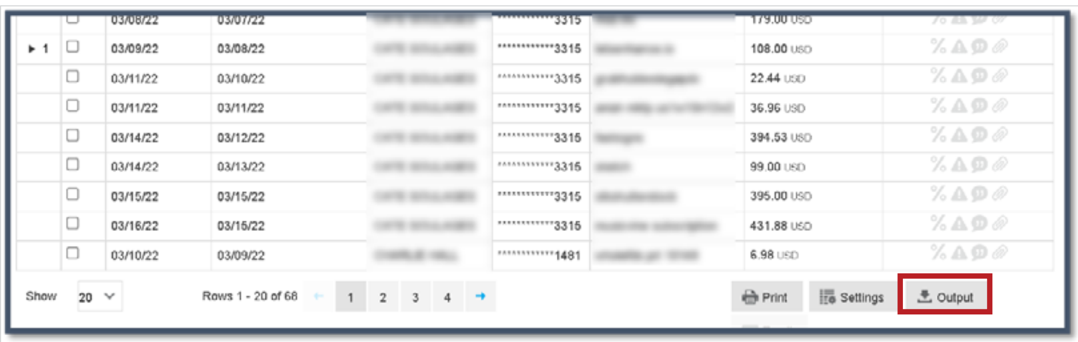
Now you can change the position of your columns by updating the position number or dragging the column heading up or down. Click **Apply**.



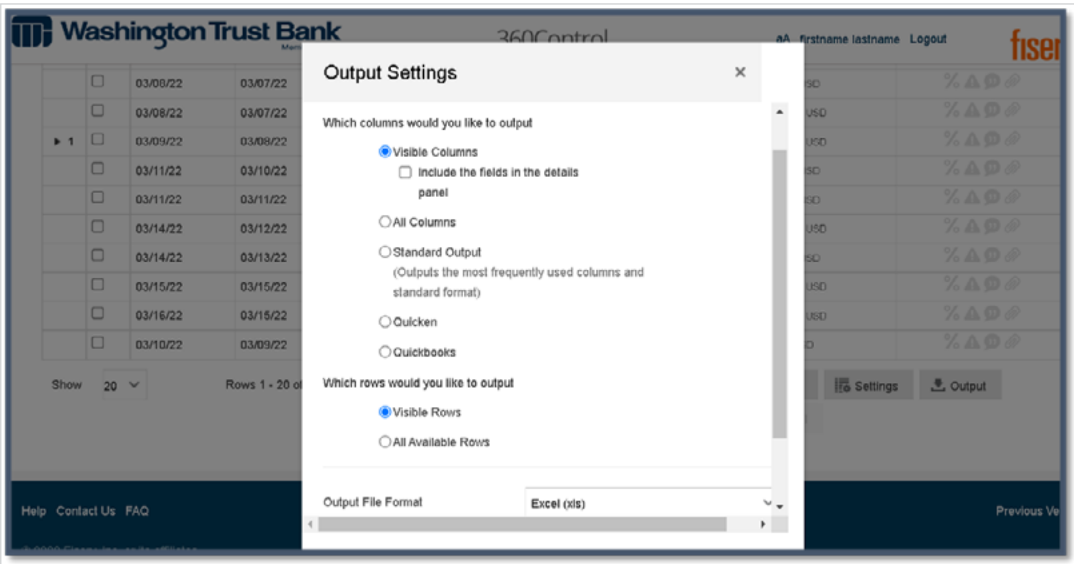
Click on **Save As** to name and save this format for future reports.

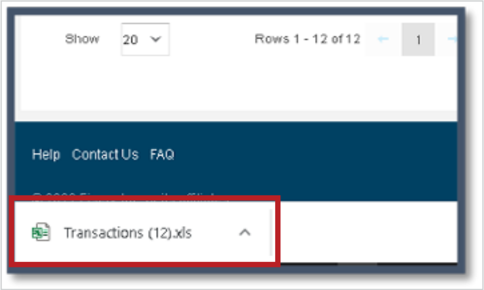


You also have the option to download the transaction report to an Excel spreadsheet or a format compatible with Quicken or QuickBooks. Click on the **Output** button at the bottom of the page.



Select **Output Settings** and click on **Output File**. The report will appear at the top of your screen.

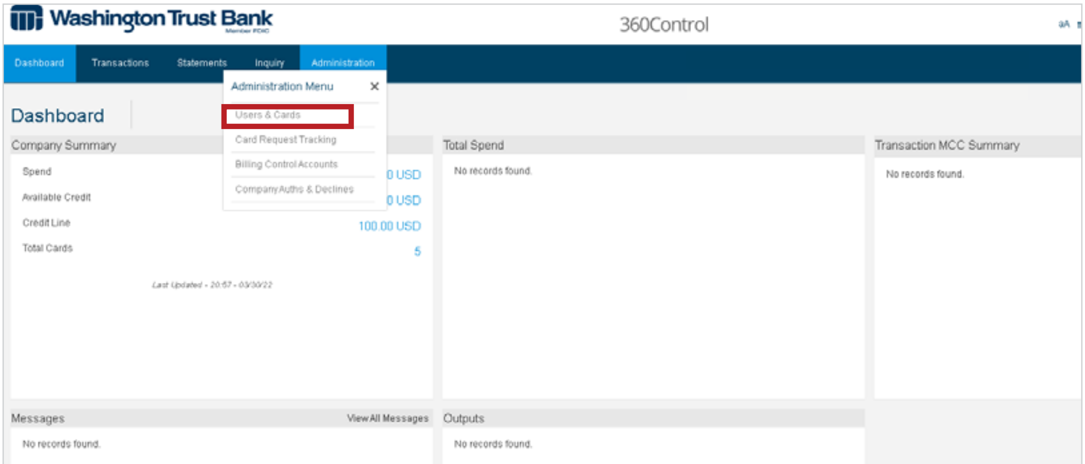




Please note that the downloaded report contains all the columns that are included in the default transaction display.

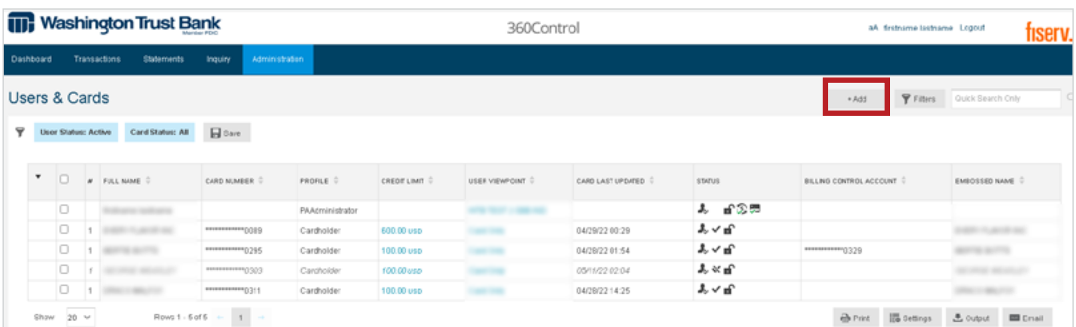
Adding a New Cardholder

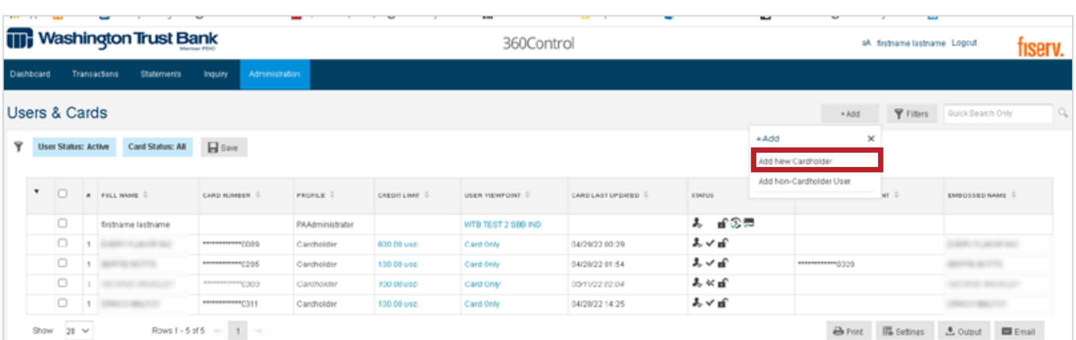
From the 360Control **Dashboard** click on **Administration** and select **Users & Cards**.



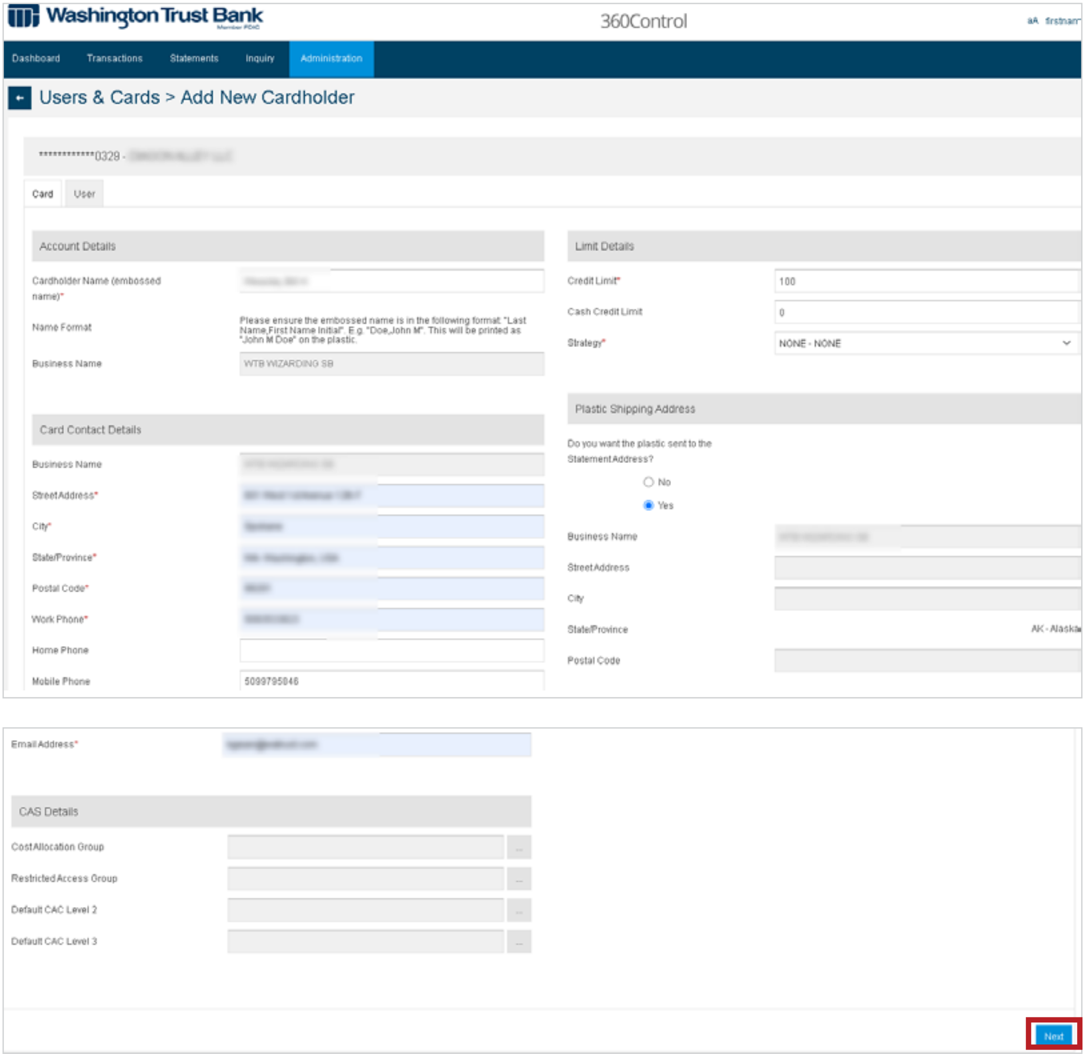
To create a New Cardholder

Click the **+Add** button on the top right of your screen and select **Add New Cardholder**.

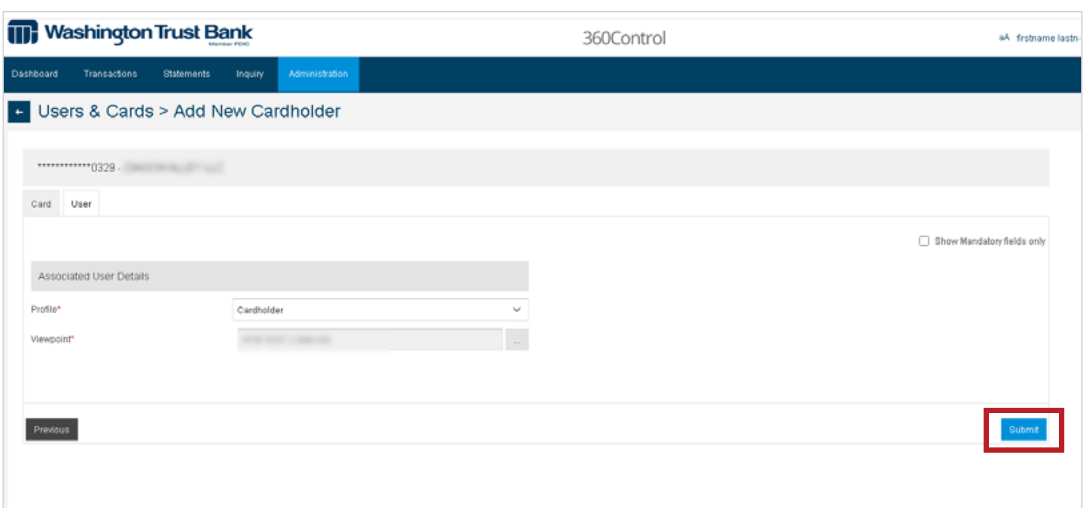




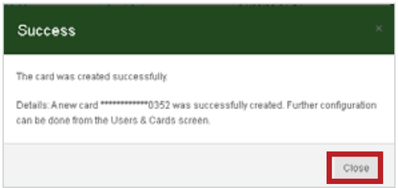
Complete the required account, cardholder, limit and contact information. You can also elect the have the card sent to an alternate address. When complete click on **Next**.



Click on **Profile** to select **Cardholder** and on **Viewpoint** to select the company name. When complete, click on **Submit**.

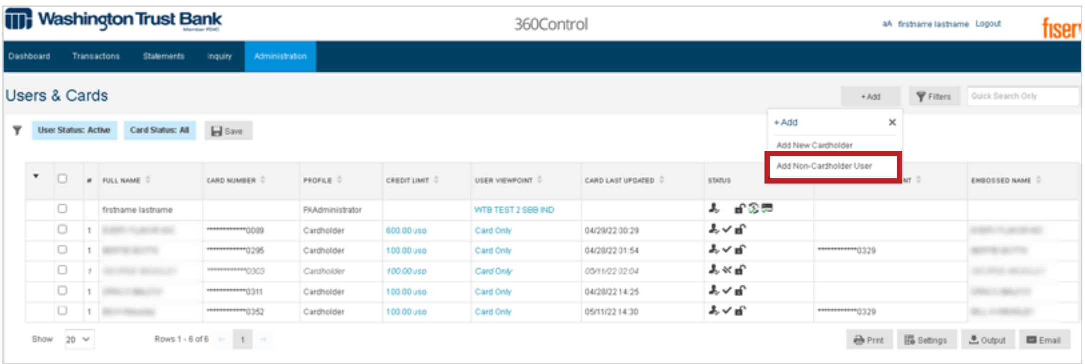


Your new card has been created and will be received within 7-10 business days.



Setting Up New Admins

To add additional 360Control Program Administrators, click the **+Add** button on the **Users & Cards** page and select **Add Non-Cardholder User.**

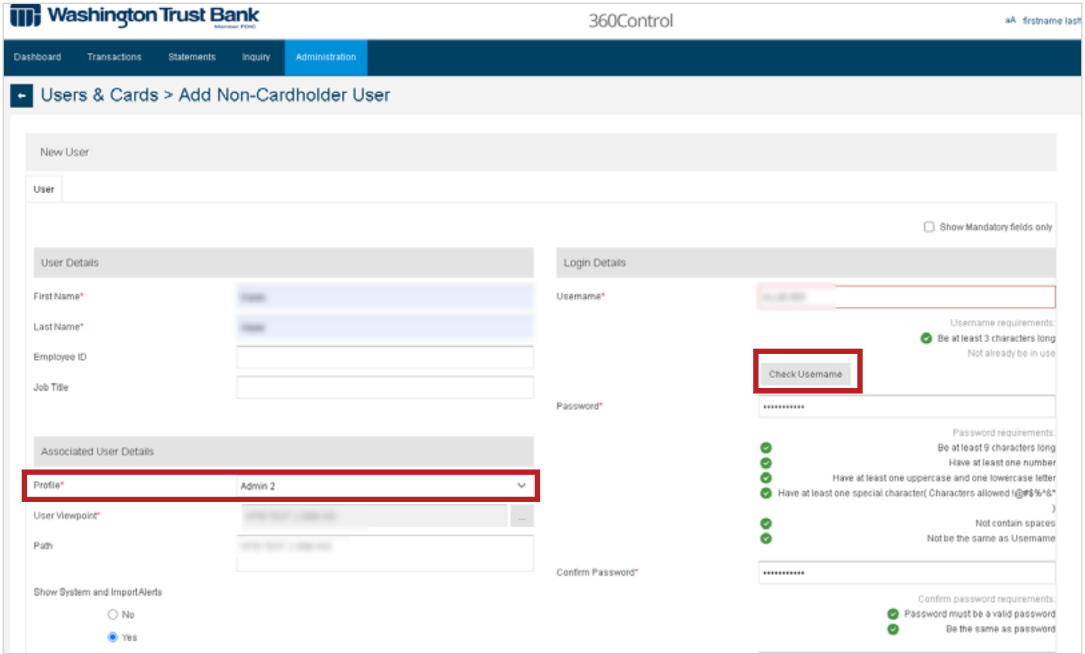


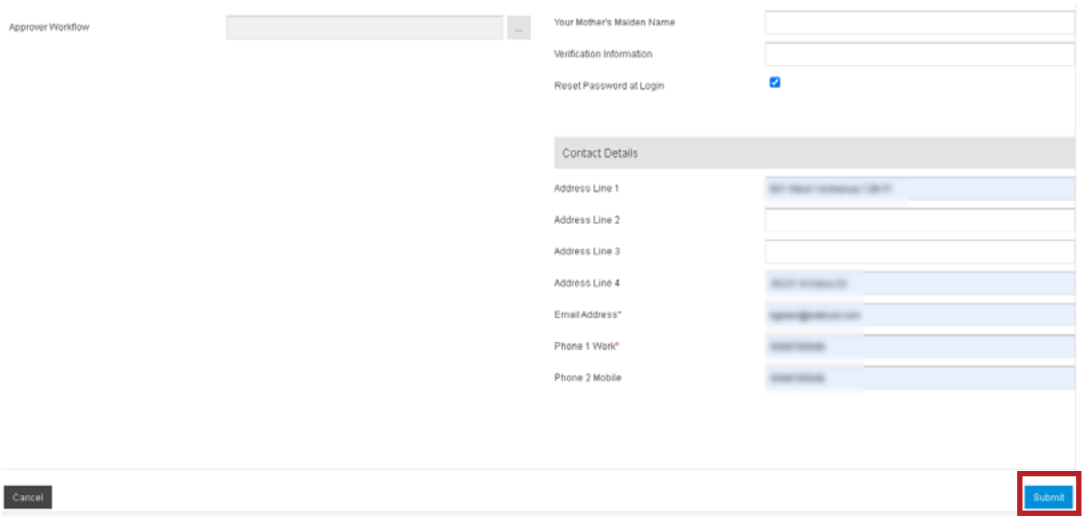
Complete the mandatory fields designated with an asterisk including the user profile. There are three types of 360Contral profiles – Program Admins have full access to 360Control including the ability to add additional Admins. View Only users have access to view and download information; however, they cannot conduct maintenance or add cards or admins within 360Control. Admin Twos have the same access as Program Admins except they cannot add additional Admins.

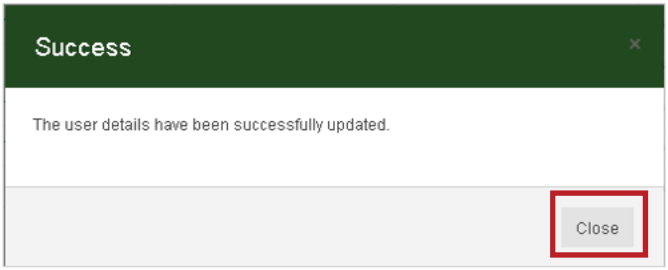
Next, if needed, select the company under **User Viewpoint**.

Create a username and password for the new user. Be sure to click on **Check Username** to be sure the name has not already been assigned in the 360 Platform. Finally, be sure to click on Reset Password at Login.

When complete, click **Submit**. Your new user has been created. When creating new Admin Users, an email will not be generated. <u>The user id and temporary password will need to be provided to the new user.</u>




Approver Workflow
Your Mother's Maiden Name
Verification Information
Reset Password at Login
Contact Details
Address Line 1
Address Line 2
Address Line 3
Address Line 4
Email Address*
Phone 1 Work*
Phone 2 Mobile
Cancel
Submit

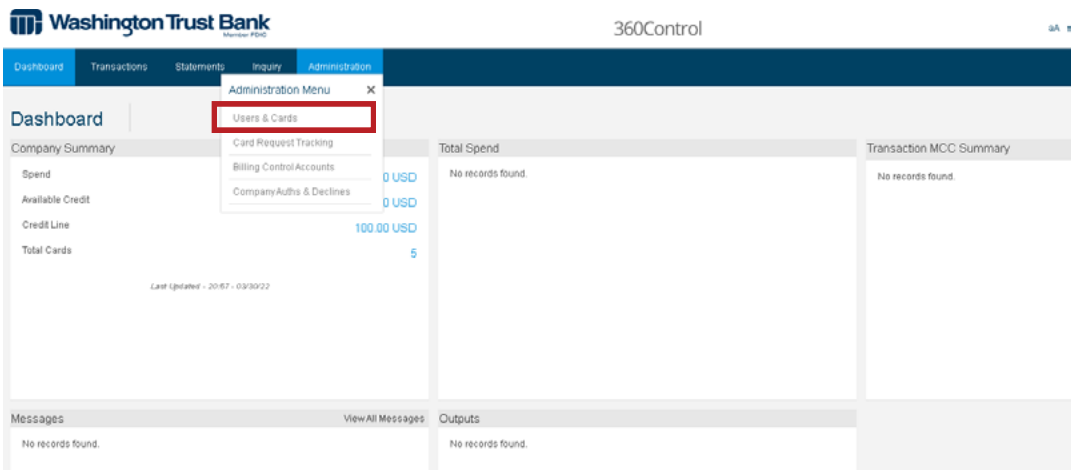

Success
The user details have been successfully updated.
Close

Managing Cards

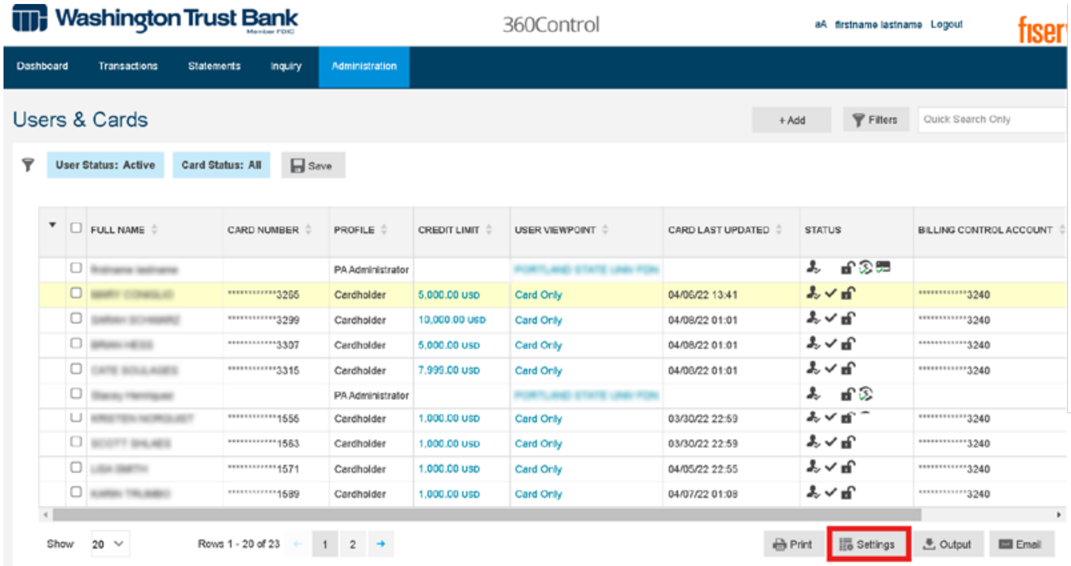
360Control Reference Guide

This section provides information on managing credit cards in 360Control including, resetting a cardholder's user ID and/or passwords, updating cardholder contact information, activating a newly issued card, ordering a replacement card, closing a suspended card, changing a card limit, and setting a travel notification.

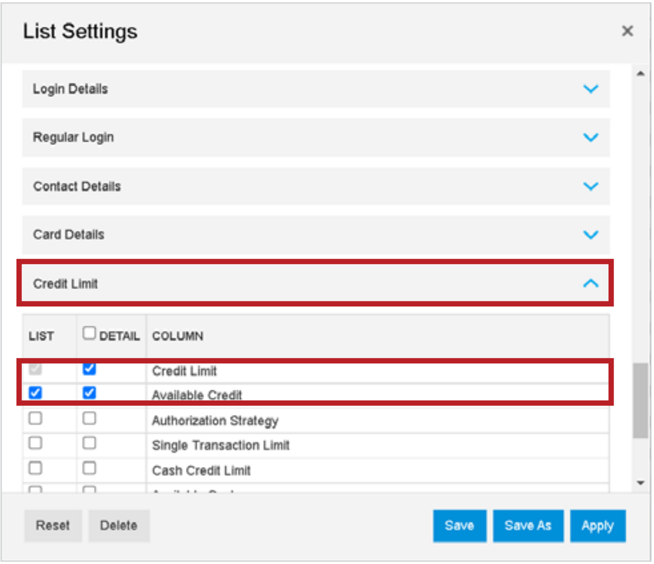
From the 360Control **Dashboard**, click on **Administration** and select **Users & Cards**.



This page displays a list of your cardholders as well as all 360Control admin users. This display is configurable and we highly recommend adding in the **Available Balance** column by selecting the **Settings** button at the bottom of the page.

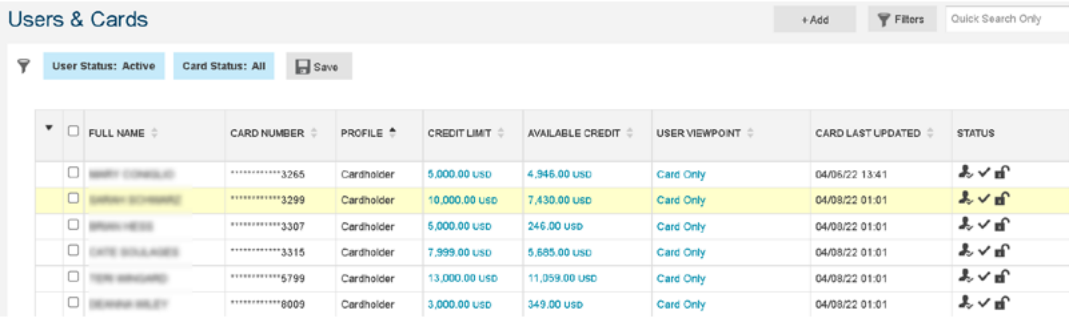


Under the **Credit Limit** section, click on **Available Credit** and click on **Apply**.

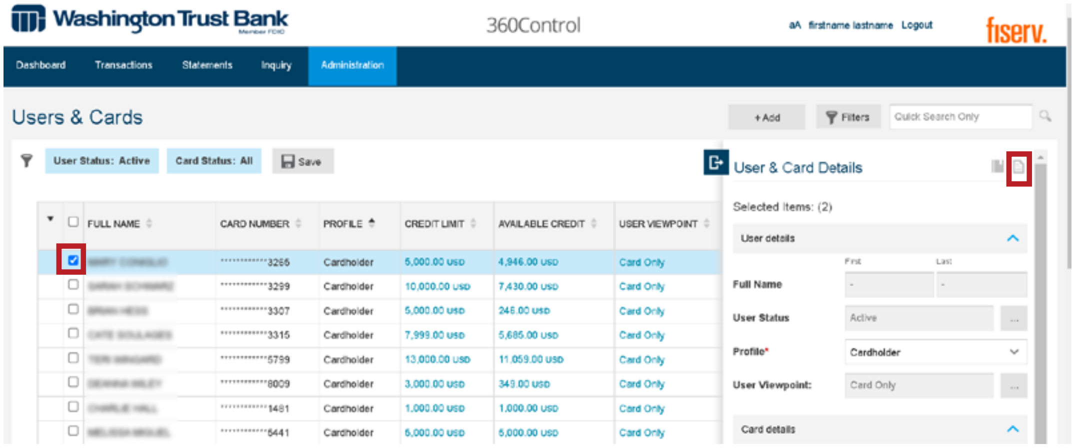


You can click on the **Settings** button again to move the **Available Credit** column so that it displays next to the credit limit. Click **Save** and **Apply**.

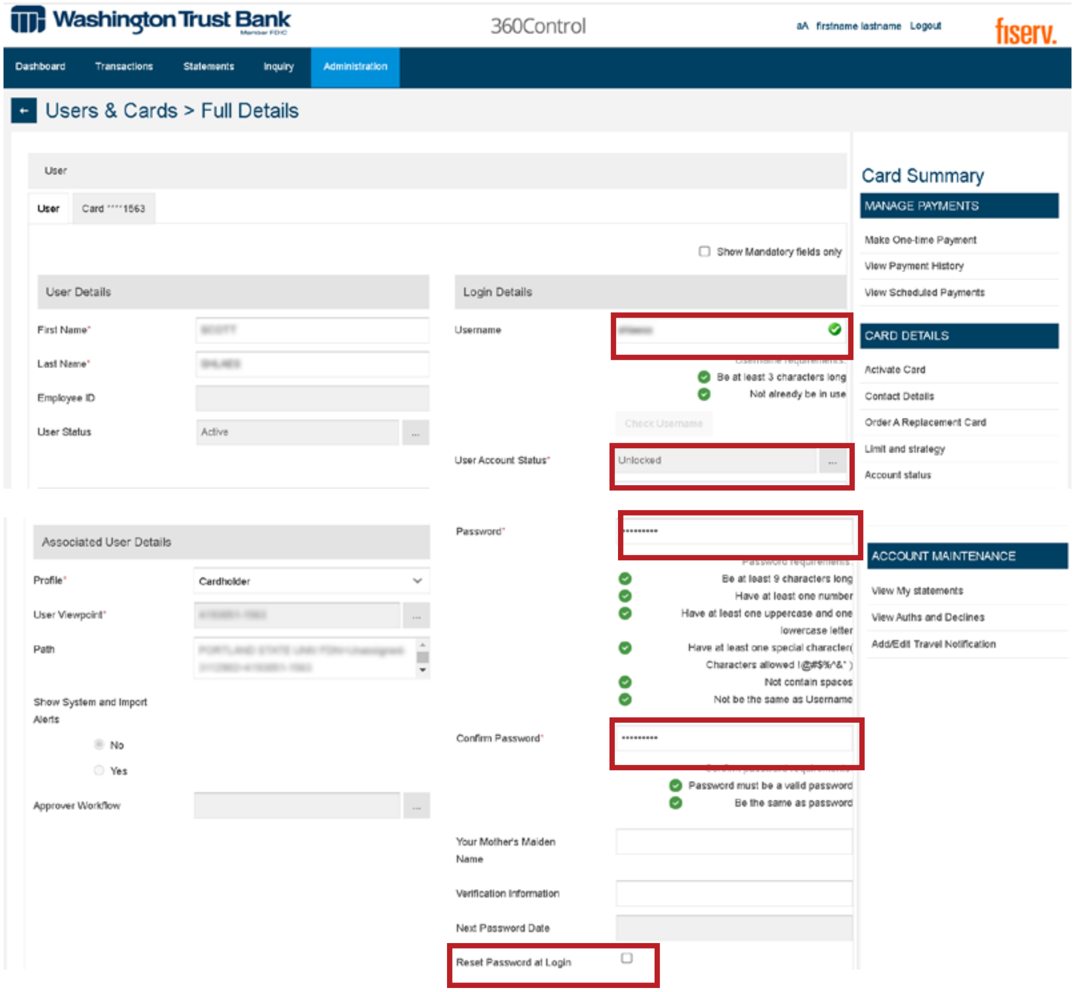
Now you have a snapshot of your cardholders and their available credit balances. This is helpful for determining cardholders who are approaching their limit. An interim payment or temporary line increase may be desired.



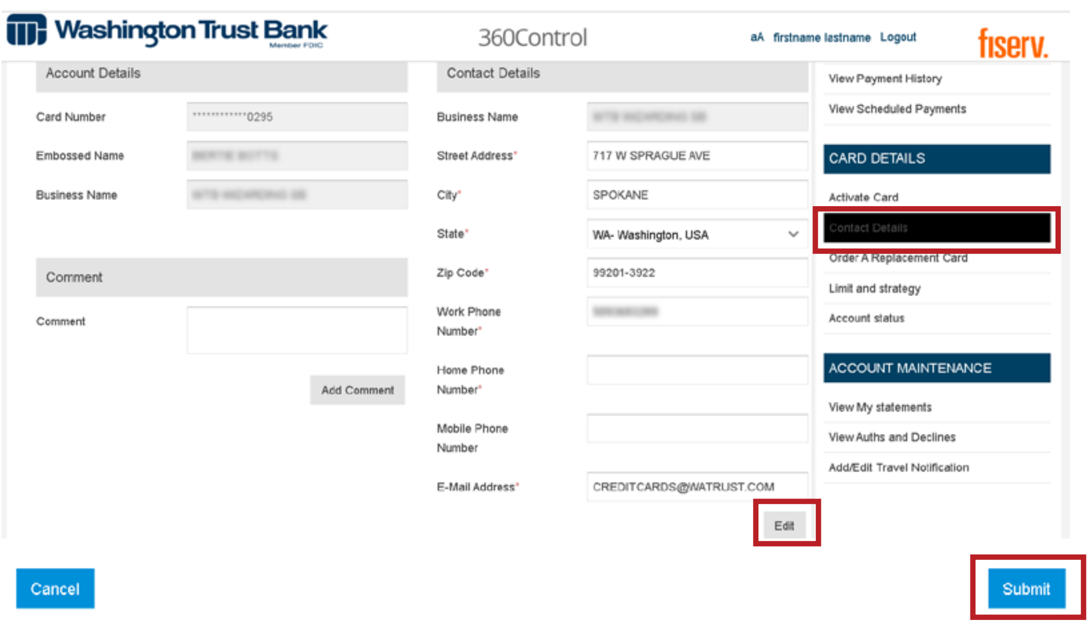
Click on the box next to the cardholder's name and the **Users & Cards** details panel will display. Click on the full details button for a more user-friendly display.



If your individual cardholders have access to their card account information in 360Control, you can use this screen to view or update their user ID and change their password. This is especially helpful when cardholders have either let their passwords expire or have forgotten them. Be sure to provide the cardholder with the temporary password you entered and check the **Reset Password at Login** box so the cardholder can set their own password. You may also need to unlock the cardholders' user status if they have made too may unsuccessful attempts.

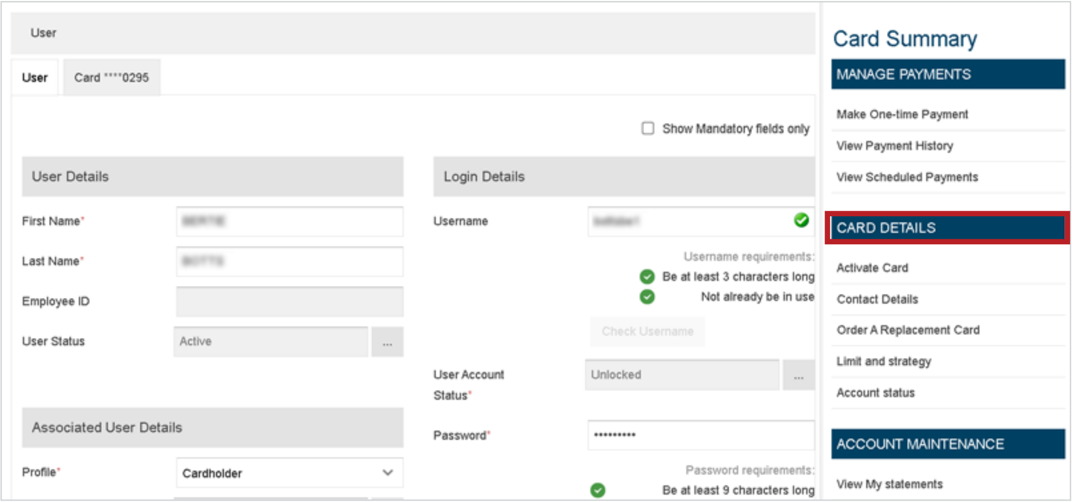


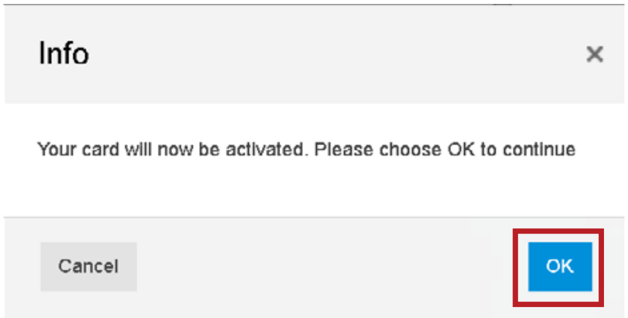
Select **Contact Details** to update cardholder contact information by clicking on the **Edit** button, making your updates and clicking **Submit**.



Activate a New Card

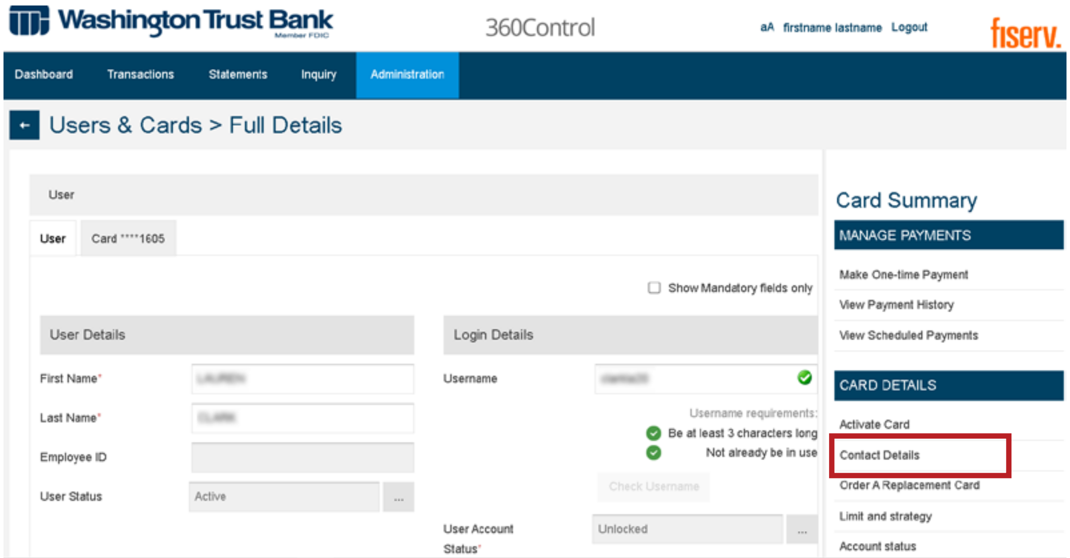
Activate new cards on your cardholders' behalf by selecting **Activate Card** and clicking **OK**. Please note that if the Activate Card selection does not display, the card is already active.



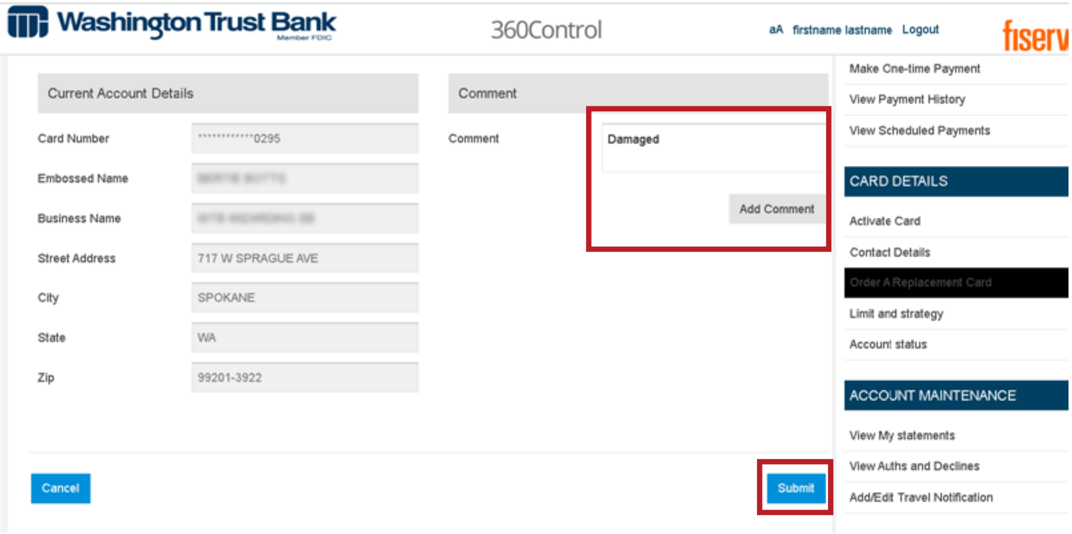


Order a Replacement Card

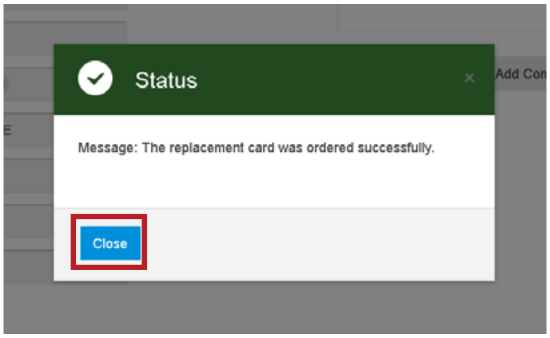
Under **Card Details**, select **Order A Replacement Card**. Ordering a replacement card will not change the account number and this function should not be used for a card that is lost or stolen. Contact Priority Service for any lost/stolen situations.



You have the option to add a comment and click on **Submit**.

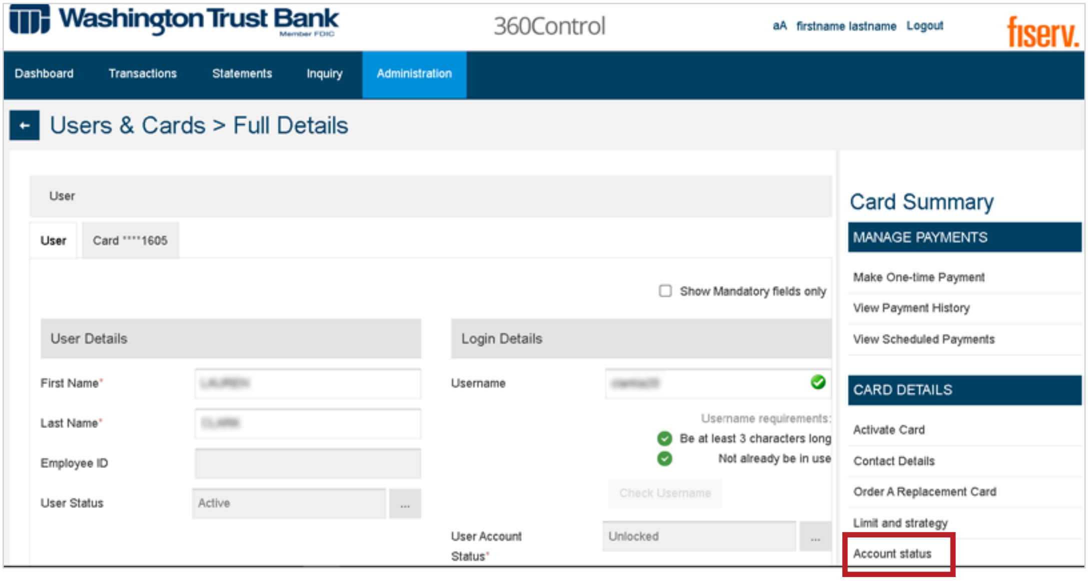


The new card will arrive in the mail in 7-10 business days.

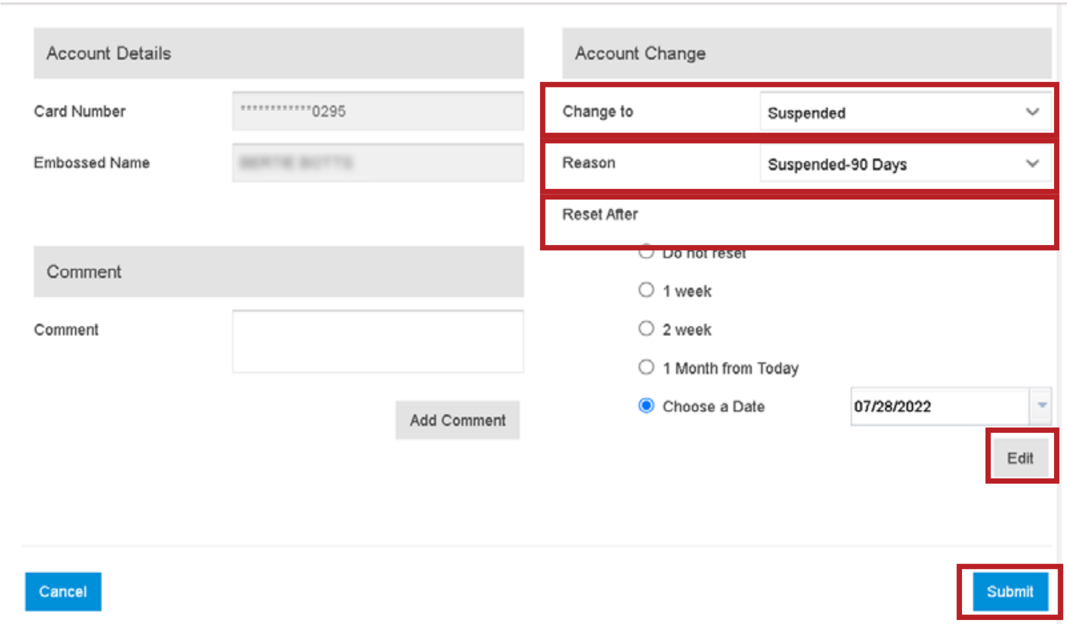


Suspend an Account

Click on **Account Status** to temporarily block a card.



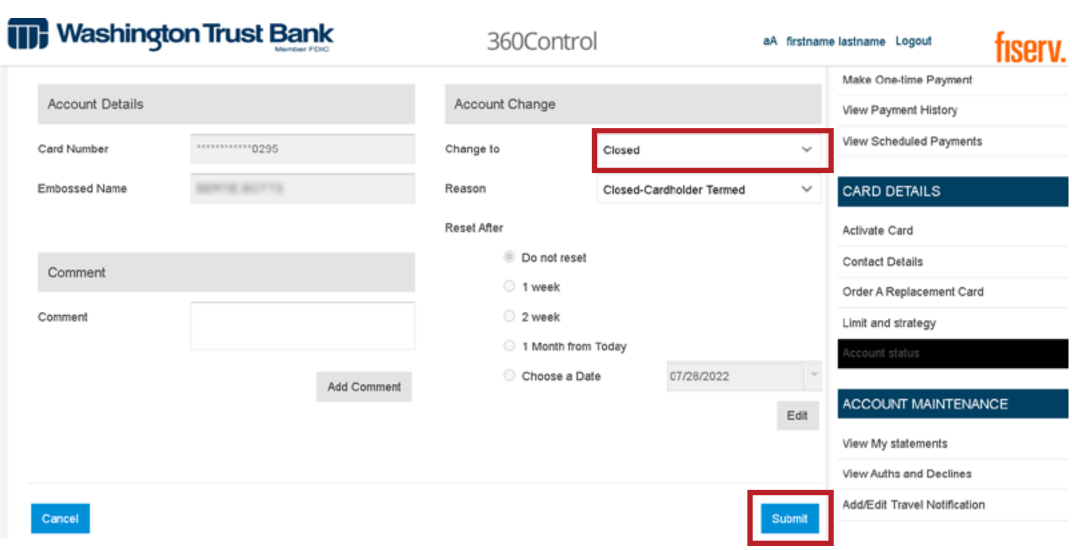
Click **Edit** and select **Suspended** from the **Change to** drop down box. Make a selection from the **Reason** drop down box. Please note the **Reason** is for informational purposes and does not impact the account change time frame. Next, select a time frame from the **Reset After** options. Then click **Submit**.



Close an Account

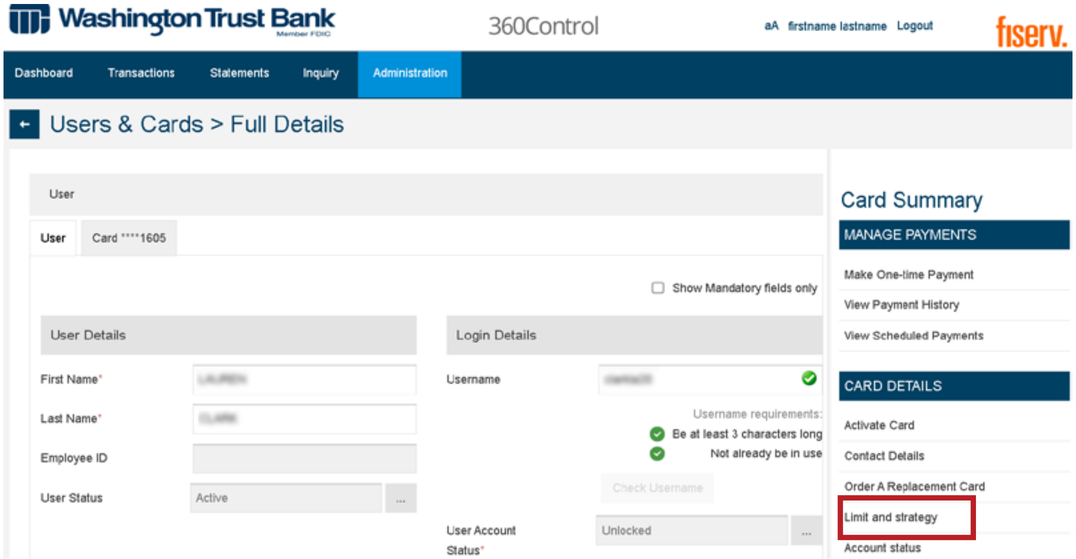
Please note that if you have a card with fraudulent activity, do not close the account or order a replacement card in 360Control. Contact our Priority Service at 800.788.4578 as soon as possible to report suspected fraud.

To close an account, select **Closed** in the **Change to** drop down box and select a **Reason**. There is no reset option for closed account. Click on **Submit**. The account is closed in real time.

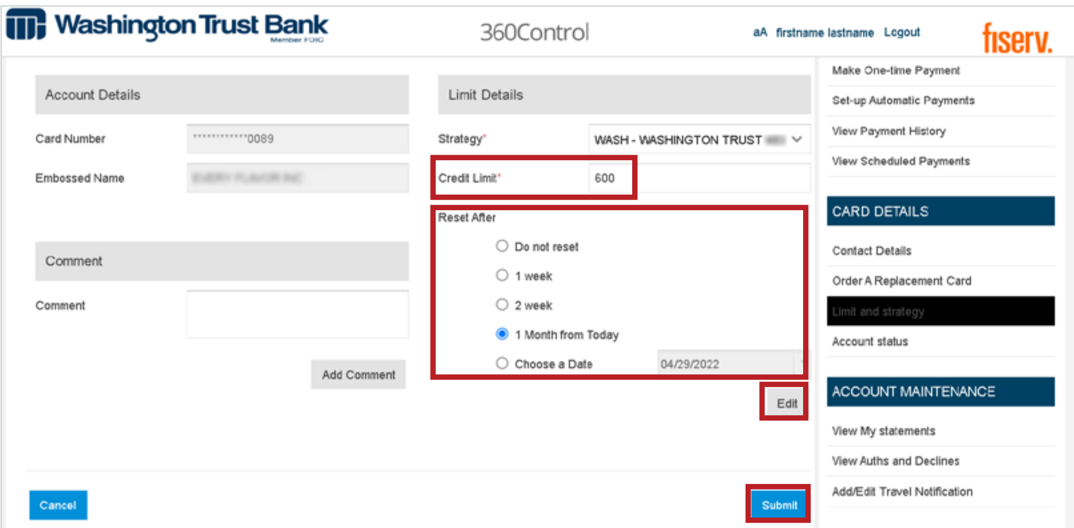


Change a Cardholder Credit Limit

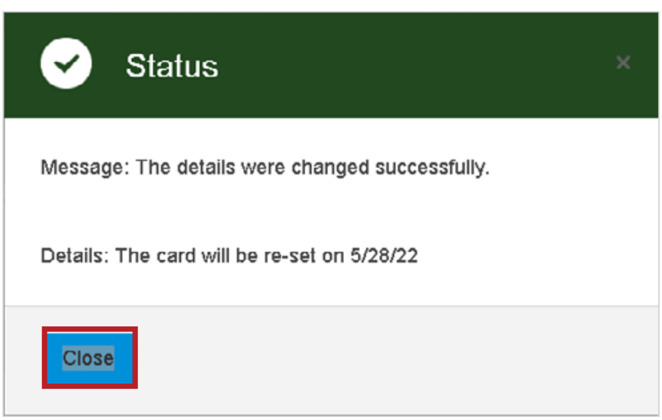
To increase or decrease cardholders credit limits, click on **Limit and strategy**.



From this page, click the **Edit** button and update to the desired new credit limit. If this is a permanent change, select **Do not reset**. If the limit is temporary, select when you would like the temporary limit to expire. When complete, click **Submit**.

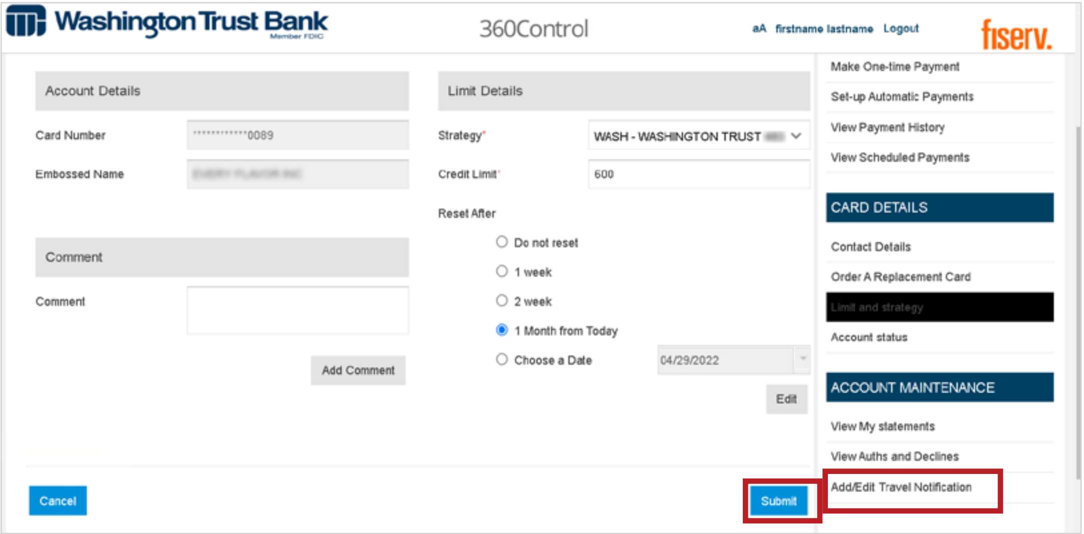


Your cardholder's credit limit has been adjusted in real time.



Setting a Travel Notification

Setting a travel notification will ensure that your cardholders experience minimal disruptions from suspicious transaction alerts and card declines while traveling. To begin, select **Add/Edit Travel Notifications**.



From this screen select the travel destination and date details, then click **Submit**.