eZCard
User Guide

Treasury Services
833-774-6897
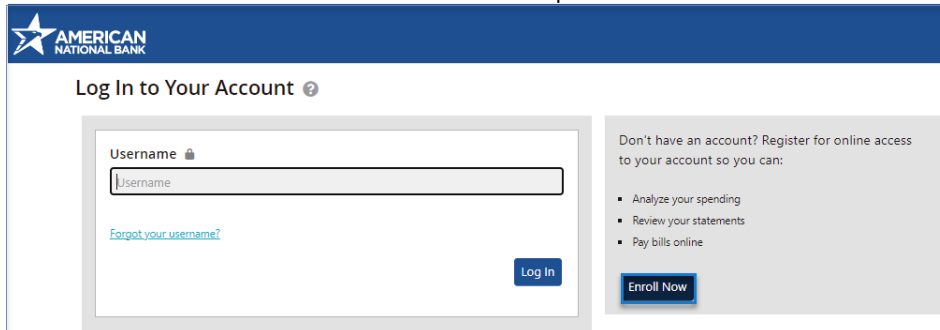TS@anbank.com

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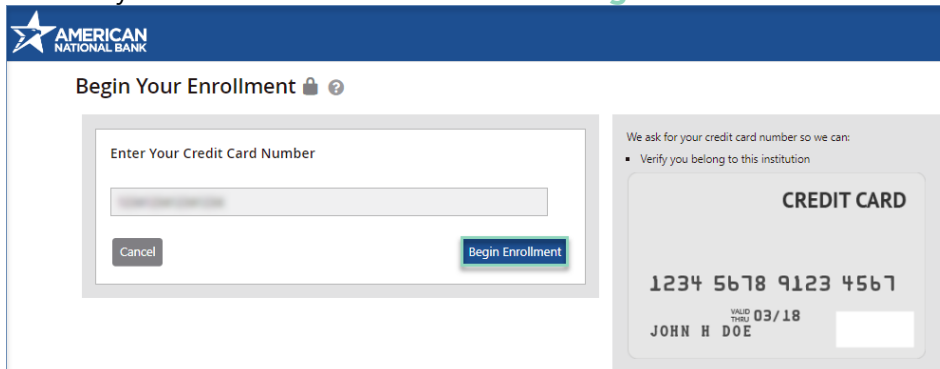
Getting Started

Enrolling

To register for eZcard, go to www.american.bank/.
1. In the upper right-hand corner, click Login.
2. In the dropdown menu, select eZcard and click Log In.
3. Once you have been redirected to the **eZcard** site, click **Enroll Now**.
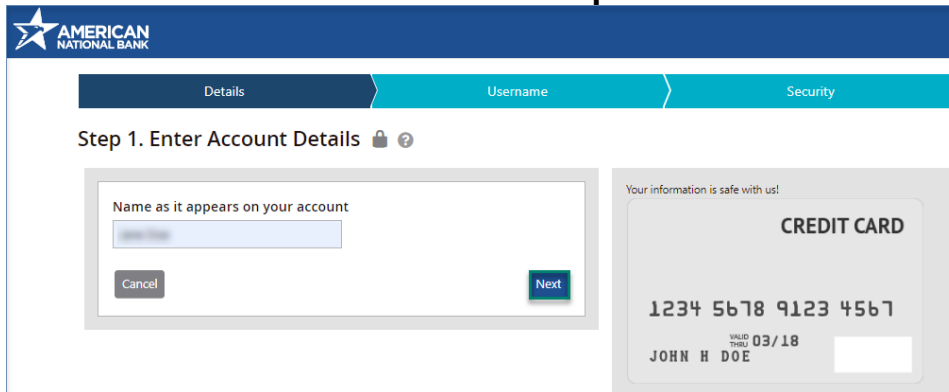   **Note:** The card must be activated to complete enrollment.

4. Enter in your credit card number and click **Begin Enrollment**.

5. Enter in the **Name** on the Card and **Card Expiration Date** and click **Next**.

6. Choose a **Username** and **Password**. Enter and re-enter your **Email Address.** Create a **Nickname** for your credit card. Once complete, click **Enroll Now**.
   Note: The username is case-sensitive. Passwords must be different from the username and cannot contain spaces. Passwords must be between 8 to 20 characters in length and must not match the previous ten passwords. Passwords must contain at least one number, one special character and one lower-case character.

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7. Select four different **Security Questions** and provide an answer for each. Once completed, click **Finish**.

8. If we do not have an email address on file, you will be prompted to verify your email via a verification email such as the one below. Click on the link within the body of the email to complete verification. Once completed, your credit card account will be updated to include your email address.

Forgot Username

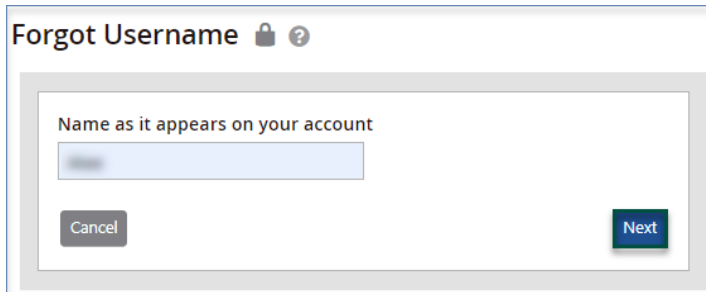1. Click **Forgot your username?** located under the Username field.

2. Enter in your credit card number and click **Begin Forgot Username**.
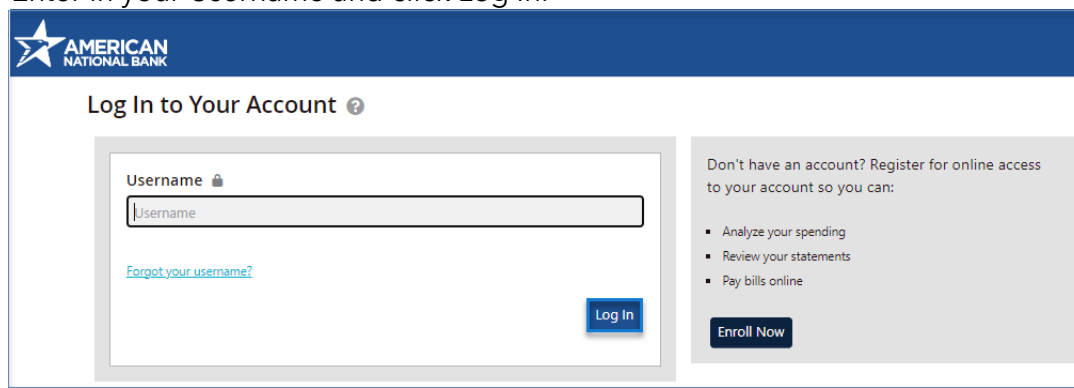

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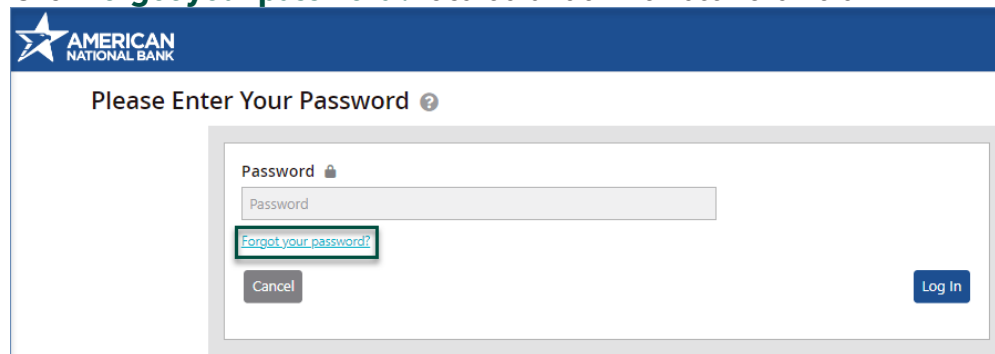3. Enter in your **Name** as it appears on the card and your **Card Expiration Date** and click **Next**.

4. You will receive an email from noreply@ezcardinfo.com providing your username. Please check your Spam or Junk folders if you do not see this email in your inbox.

Forgot Password
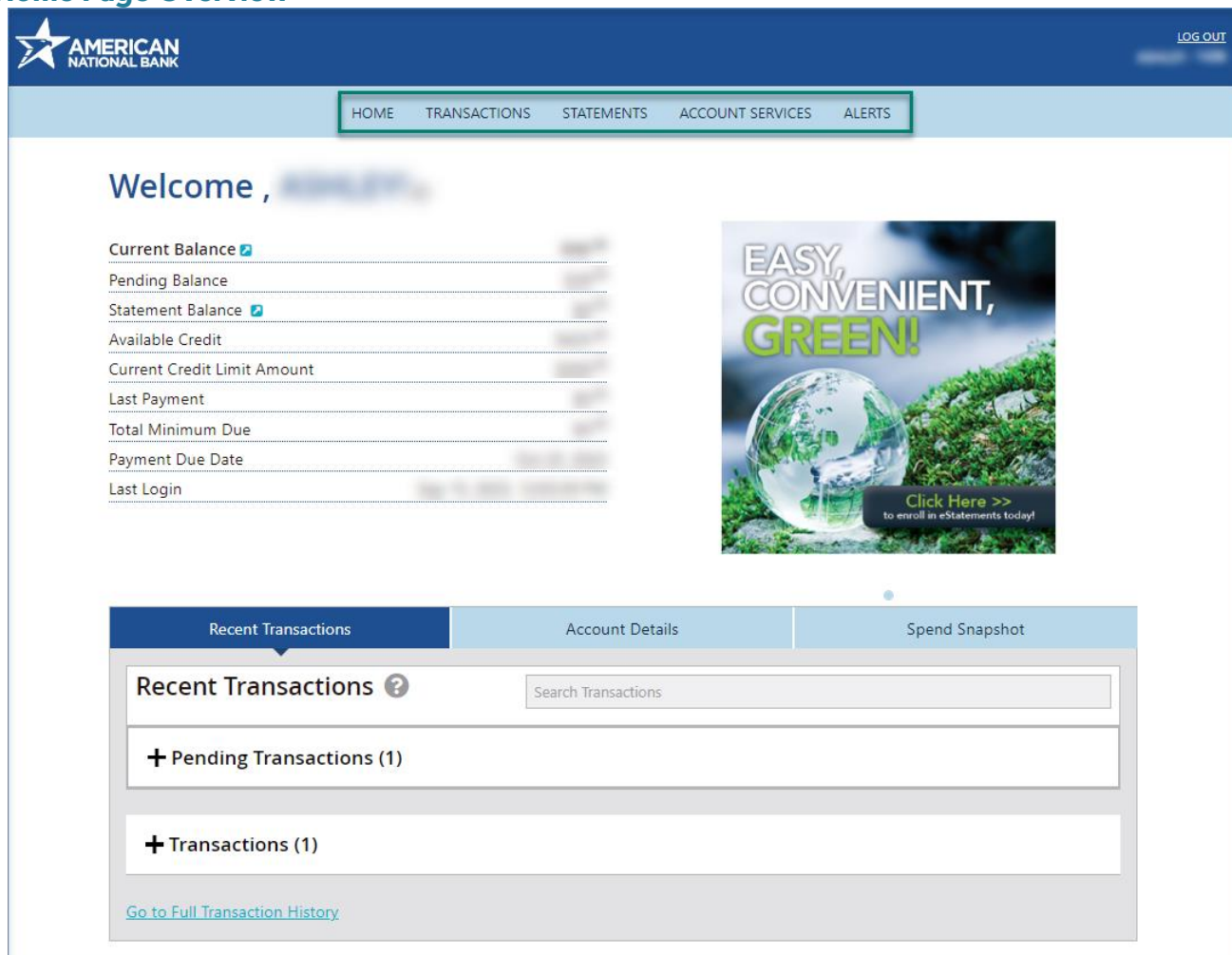
1. Enter in your Username and click Log In.

2. Click **Forgot your password?** located under the Password field.

3. You will receive an email from noreply@ezcardinfo.com providing you with a **Temporary Password**. Enter the temporary password within the **Password** field and click **Log In**.

4. On the following page, enter the new password within the **New Password** and **Re-Enter Password** fields and click **Submit**.

Note: Passwords must be different from the username and cannot contain spaces. Passwords must be between 8 to 20 characters in length and must not match the previous ten passwords. Passwords must contain at least one number, one special character and one lower-case character.
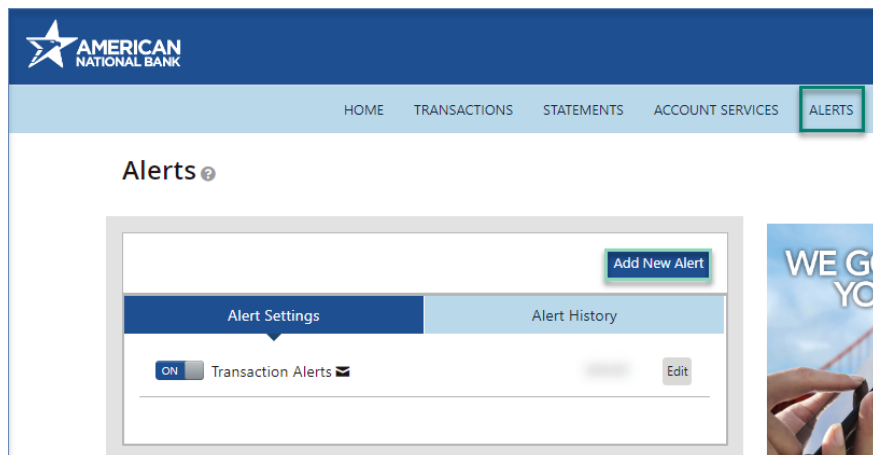
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Home Page Overview
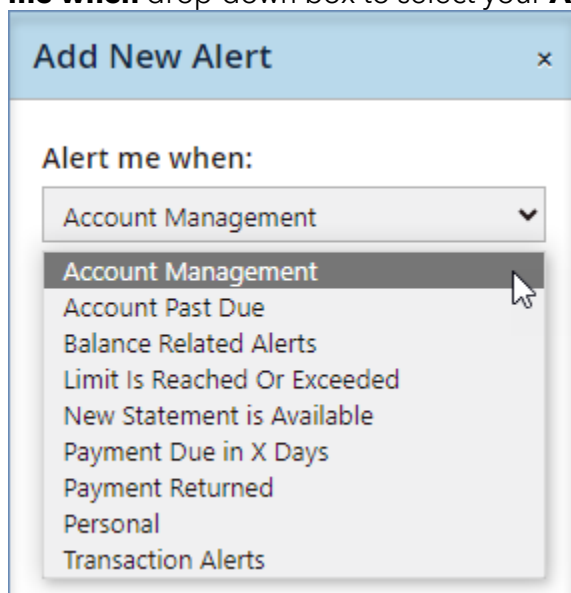

Creating Alerts

Creating **Alerts** will allow you to better monitor your credit card transaction activity and balances, ensure payment timeliness and set personalized reminders or notifications.

1. To set an **Alert,** select **Alerts** from your **Home** page and click **Add New Alert**.

2. The **Add New Alert** section will display on the right-hand side of your screen. Click the **Alert me when** drop-down box to select your **Alert** type.
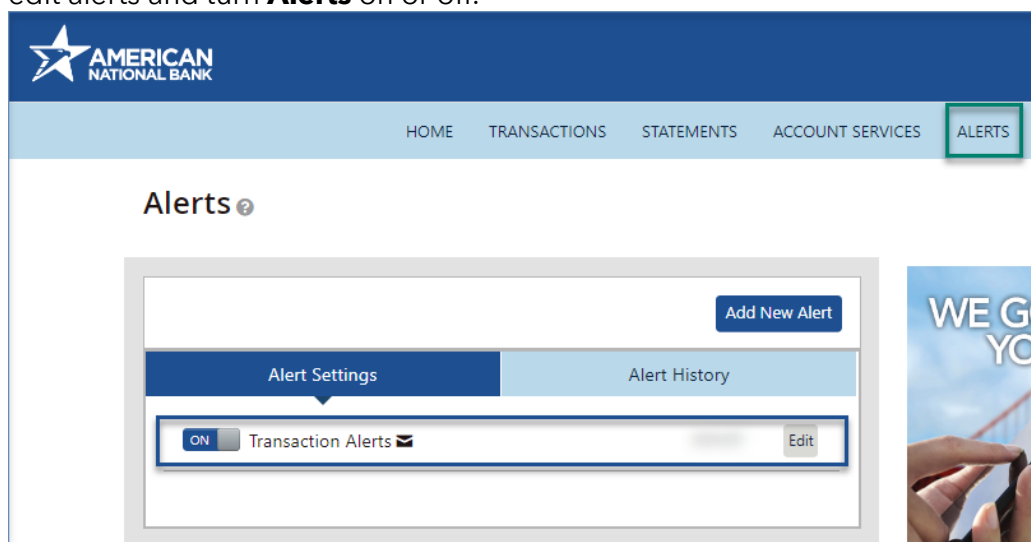
3. Once the **Alert** type is selected, complete additional questions if applicable, confirm the email on file and click **Save Alert**.

4. As **Alerts** are created, they will appear within your **Alert Settings** section. You can view active **Alerts**, edit alerts and turn **Alerts** on or off.

Online Account Services

Change Password

1. To change your existing password, go to **Account Services** and select **Change Password**.
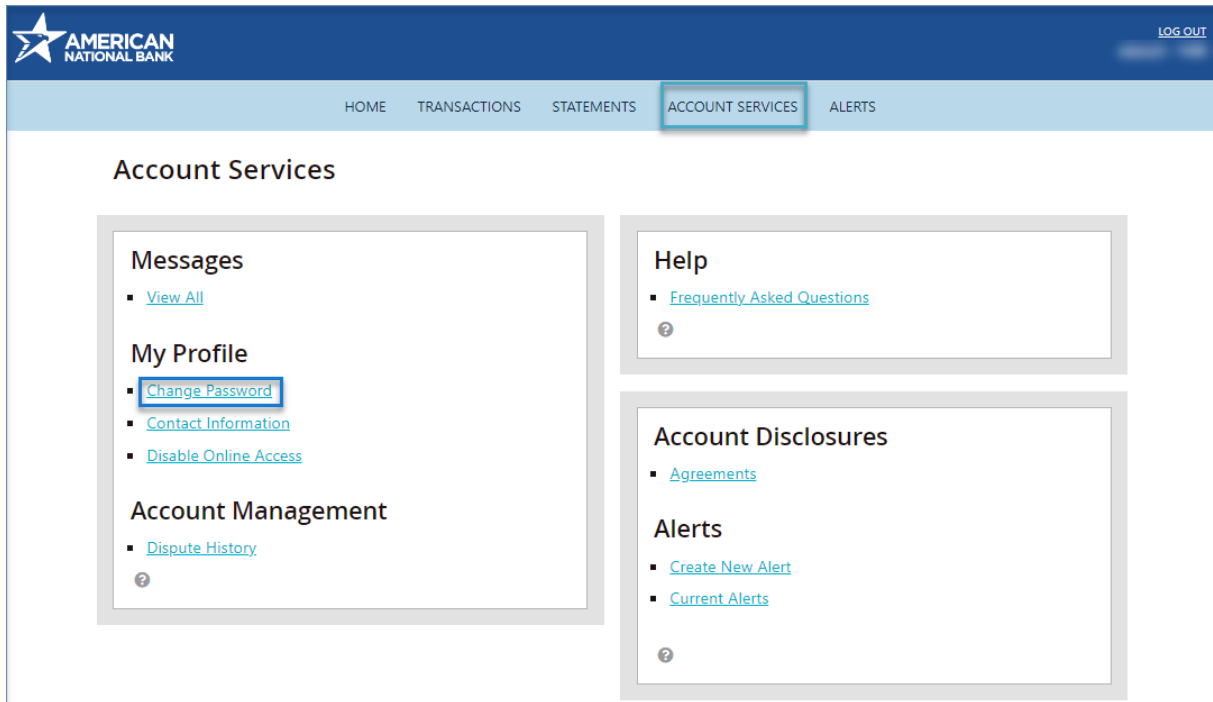
2. On the following screen, enter in your **Current Password**, **New Password** and confirm using the **Re-Enter Password** field. Once completed, click **Submit**.

3. Once submitted, you will be redirected to your **Account Services** screen. You will receive an email confirmation of the changes made.

Update Contact Information

1. To update your Account Nickname, Address, Phone Number and Email Address, go to **Account Services** and select **Contact Information** from the **My Profile** section.
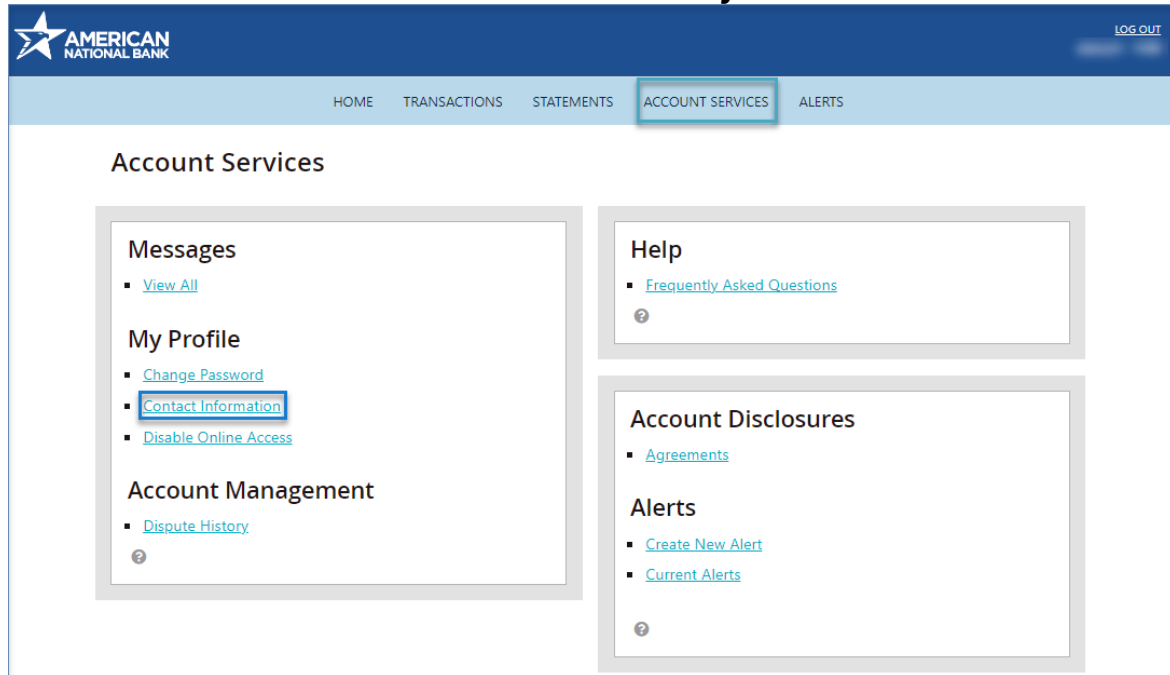
2. The **Account Nickname** is updated by clicking **Edit** located to the right of your **User Nickname**.

3. Enter in the new **User Nickname** and click **Save**.

4. **Contact Information** can be updated by clicking **Edit Information** located at the bottom of your Contact Information section.

5. Use the radio buttons to select what information you would like to update: **Change Address**, **Change Phone** or **Change Address and Phone**.

6. Once an option is selected, additional Address and/or Phone Number fields will expand so you can make necessary changes. Once entered, click **Save Information**.

   Note: The **Primary Address** affects your **Billing Address**. The **Statement Address** will be used when you want your statements mailed to an address other than your Primary/Billing address on file. To enter in a foreign address, toggle **Foreign Address.**

7. **Email Addresses** are used to send cardholders notifications such as Fraud Detection, Alerts or Announcements. To add an **Email Address**, click **Add New Email** located under the **Notification Preference** section.

8. Enter the email address in and click Save Information.

Disable Online Access

When a credit card is closed permanently, the online access to eZcard is disabled. However, if the profile needs to be disabled before that, you may disable your profile by going to **Account Services** and selecting **Disable Online Access**. To confirm you would like to **Disable** your online access, enter your **Password** and click **Submit**.
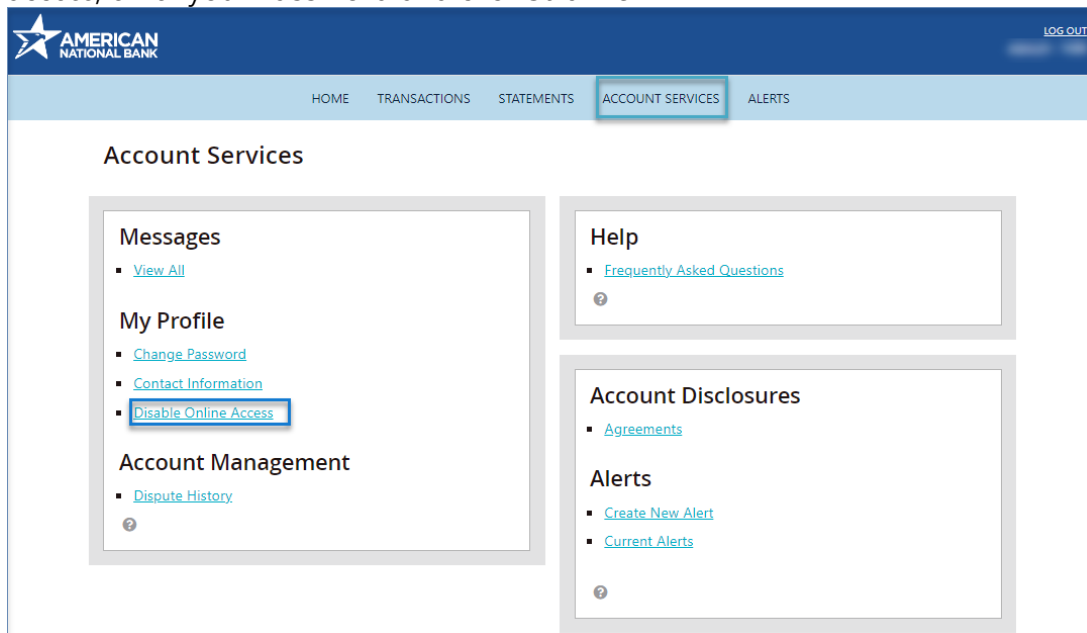
Add New Cardholder Account

If you would like to request a new or secondary card, you will need to reach out to your Administrator to do so.

Add Pin Access

Currently, all cards issued do not have PIN access. You may utilize this section to remove PIN access or request a PIN reminder to be sent to you. PIN mailers cannot be rushed; mailing requires 7- 10 business days. If the existing PIN is known, you may change it by calling the number on the back of your card.

Credit Limit Increase

If you would like to request a **Credit Limit Increase**, you will need to reach out to your Administrator to do so.

Card Replacement

In the event you need a card replacement (same card number) due to a damaged card or name change, you may submit your request with your Administrator(s) or by calling the number on the back of your card.

Close An Account

In the event you need to close your card, you may submit your request with your Administrator(s) or by calling the number on the back of your card

File a Dispute

If you do not recognize a transaction, did not receive an item, or believe that a transaction does not belong to your account, the transaction may be disputed by filing a transaction dispute claim.
Note: A Transaction Dispute claim or status of a Transaction Dispute claim can also be filed or inquired via phone by calling the number on the back of your card.

All dispute claims must be received within 60 days of the statement closing date. For company billed programs, do not file a claim under the billing account. You must file the claim under the specific cardholder account. Filing a claim under the billing account will result in a delay and require you to fix your claim submission.

1. When reviewing **Transactions,** you may click on the **hyperlink** of the transaction for additional transaction information.
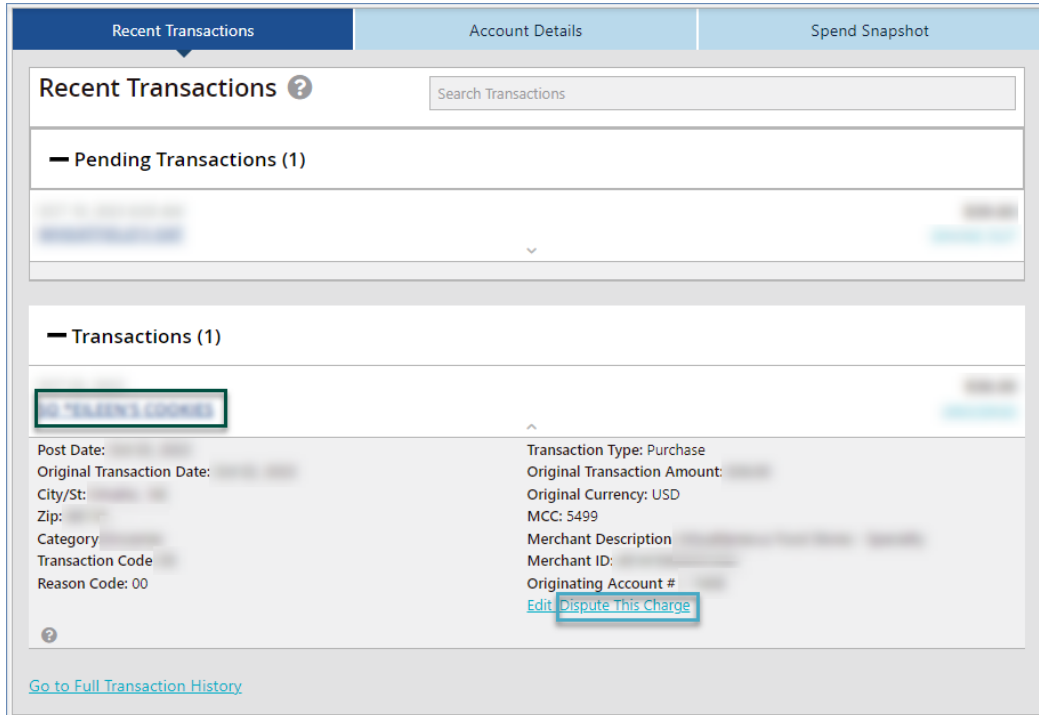

2. If you've determined that an item was not authorized or needs to be disputed, click on **Dispute this Charge** located in the additional information section.

Dispute History

To view dispute history, go to **Account Services** and select **Dispute History**. Dispute History will display all Disputes submitted within the last 90 days.
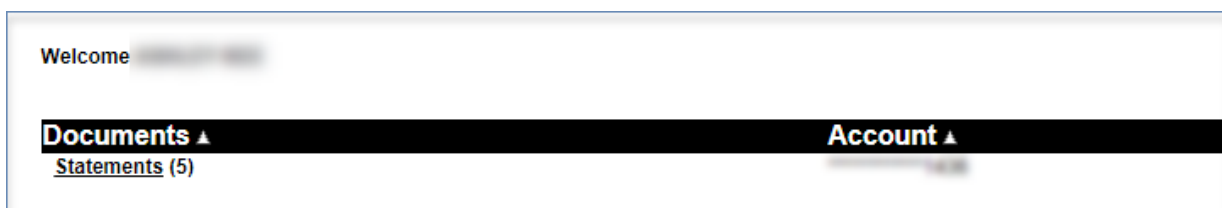
Statements

1. To view PDF statements, go to **Statements** and select **View Statements**. All your available PDF statements will display, up to 24 months.

2. Click View Statement PDFs to view.
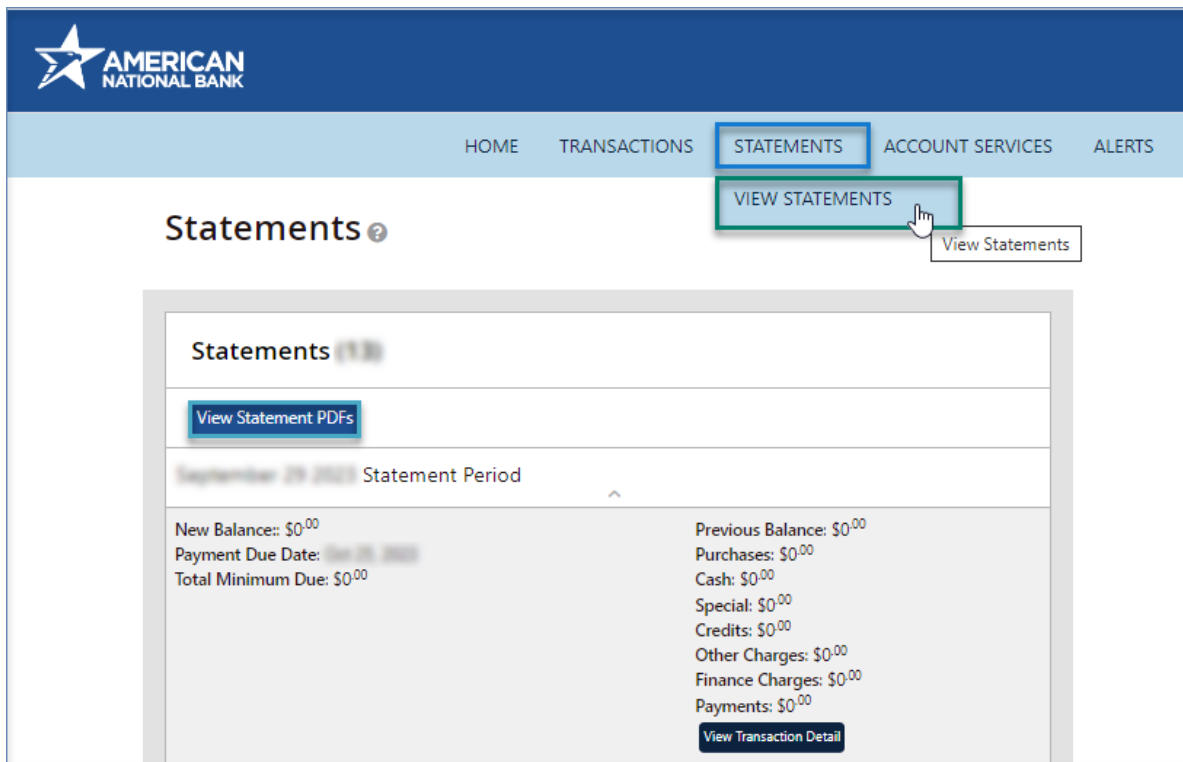
Note: A statement will not generate if the statement period had no balance due or no transactions processed.

You must accept pop-ups for this site to view statements. If you need additional history not located within eZcard, please contact us directly at ts@anbank.com for additional assistance.

3. The following page will display how many statements you have available to view. Click on the **Statements** link located under **Documents** to populate your PDFs.


4. Use the **Date** links located on the right-hand side of your screen to select different statements.

Exporting

Through eZcard, you can export transactions to CSV, QuickBooks, Quicken and Tab files.

1. Go to Transactions and select Search Transactions.

2. Modify your search filters.

3. Choose your **Export Results** Format located on the right-hand side of your screen upon clicking **Choose Format**. The download begins immediately.
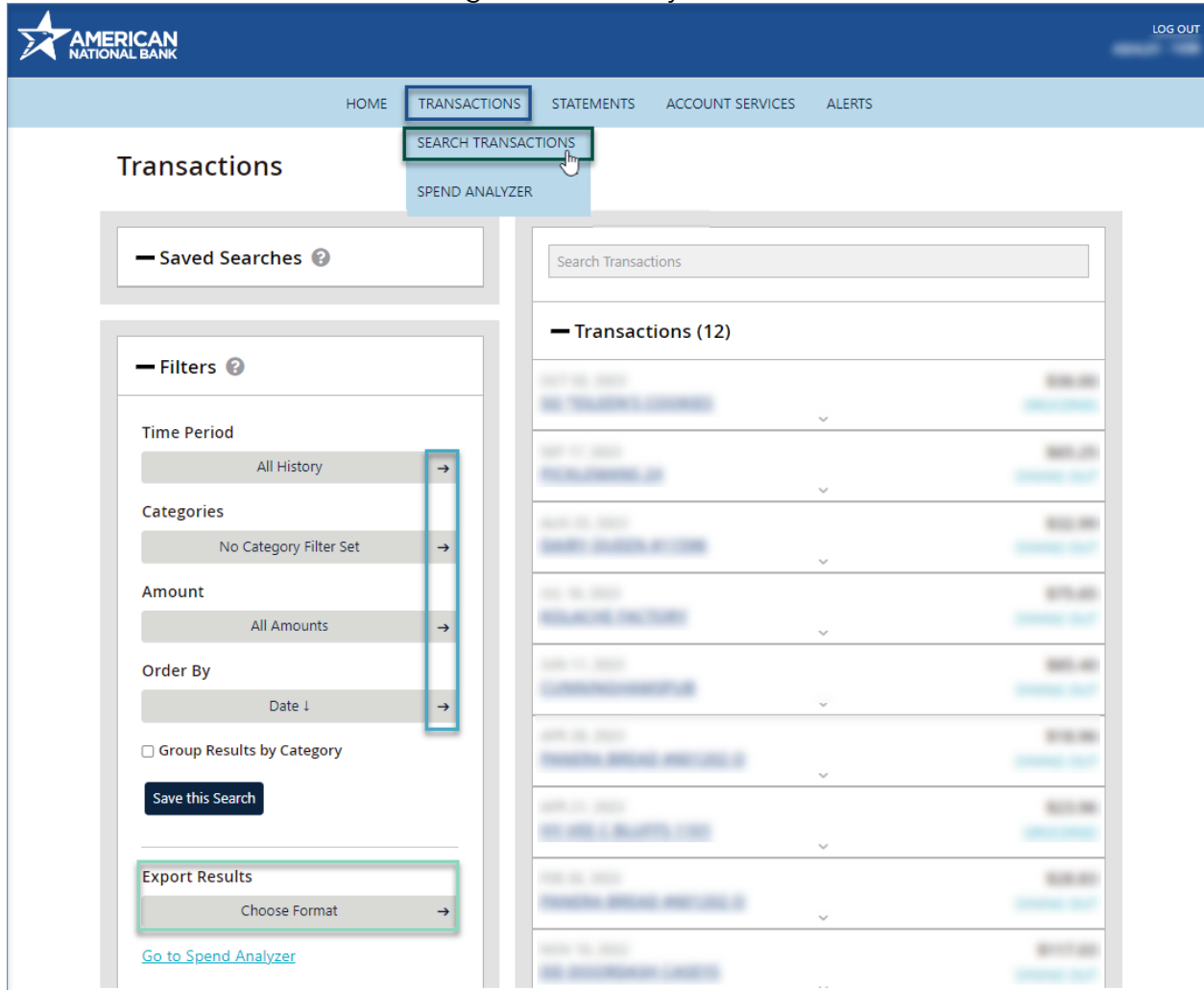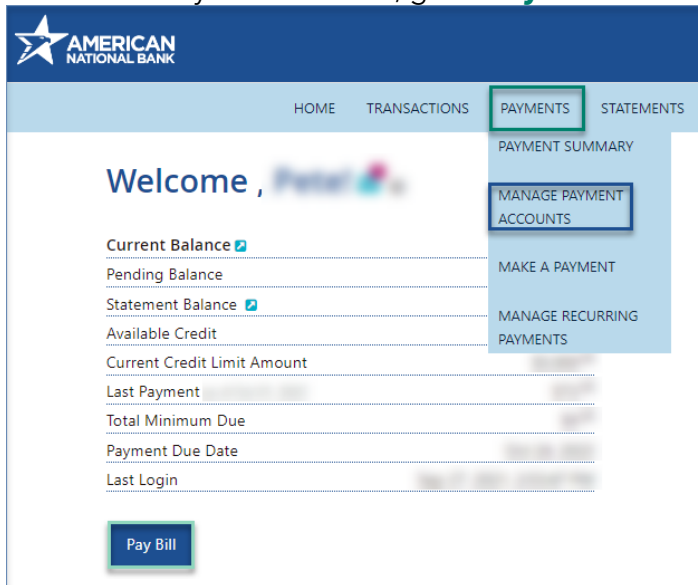
Payments

Currently, the Payments feature is only available to Individually Billed programs. From the **Payments** section, you may **Manage Payment Accounts**, **Make a Payment** or set up **Recurring Payments**.

Manage Payment Accounts

Before you can process a one-time payment, you must add a **Payment Account. Manage Payment Accounts** allows you to set up multiple checking or saving accounts to be used as **Payment Accounts** to pay your bill online. You can create an unlimited number of **Payment Accounts**. Once a **Payment Account** is created, it can be used immediately to make an online payment.

1. To create a Payment Account, go to **Payments** and select **Manage Payment Accounts**.

2. Click Add a Payment Account.
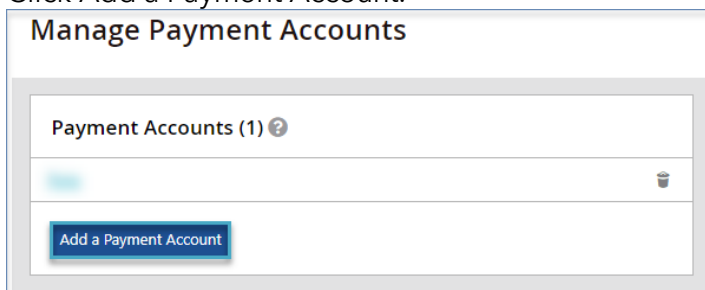
3. Select the **Account Type** from the drop-down box and click **Next.**
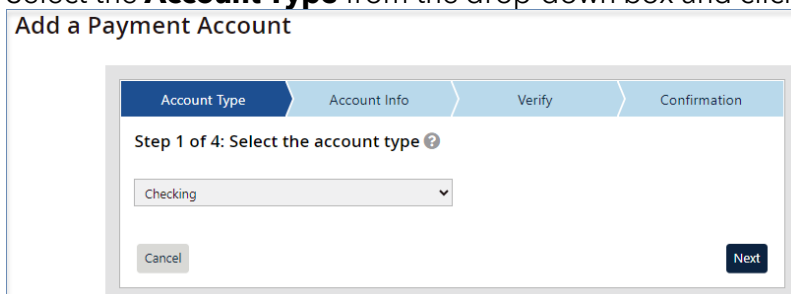
4. Provide all account information, including Name on Account, Financial Institution Name, Account Number, Routing Number.

    Note: After entering the Account Number and Routing Number, a pop-up page will display, asking you to **Confirm the Account Number** and **Routing Number** by re-entering it. Once entered, click **Verify**.

5. Create a **Nickname** for the Payment Account, then click **Next**.

6. The following page will have you **Verify your Information**. Once reviewed, if everything is correct, click **Create Account**.

7. Confirmation of the **Added Account** will display. Click **Close and Make Payment** to continue.

Make A Payment

The one-time payment feature allows individually billed program cardholders to schedule one or more online payments for a current or future payment date up to the current balance. Anything greater will need to be processed by the credit card team if the payment is debiting an American National Bank account which must contain your administrator's approval. Once the payment is made, the payment amount is automatically deducted from the designated account. Additional questions can be addressed at 402-399-5079 or at TS@anbank.com

1. To make a payment, go to **Payments** and select **Make a Payment**.
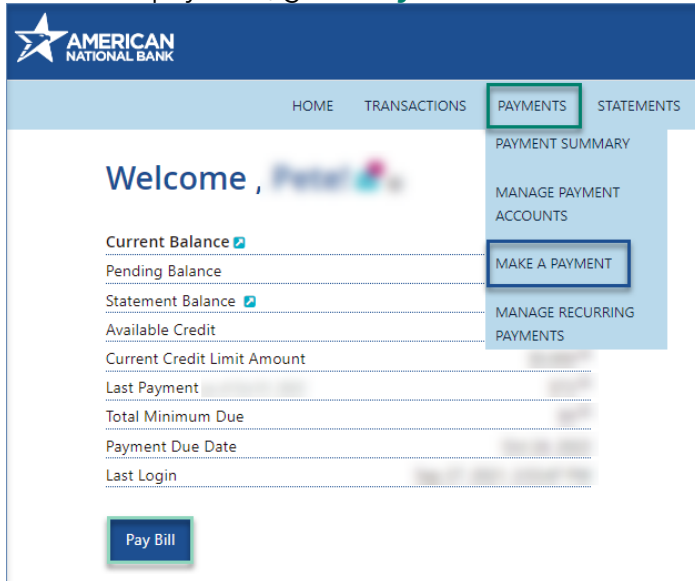
2. Choose your **Payment Account** from the **Payment Account** drop-down and click **Next**.
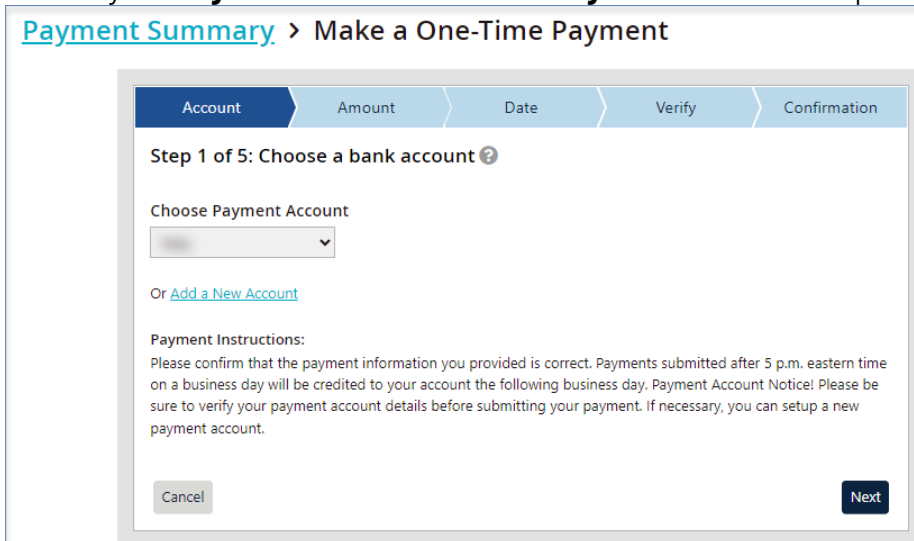
3. Select the appropriate payment radio button for your payment choice of **Minimum**, **Current Balance**, **Statement Balance**, **Last Payment** or **Other** Amount. If **Other** is selected, enter in the amount you wish to pay. Click **Next**.

4. Select the **Payment Date** of your choice and click **Next**.

5. Verify the payment information you have selected is correct. If so, click **Make a Payment**.

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6. The following page will advise the payment has been submitted. Click **Close**.
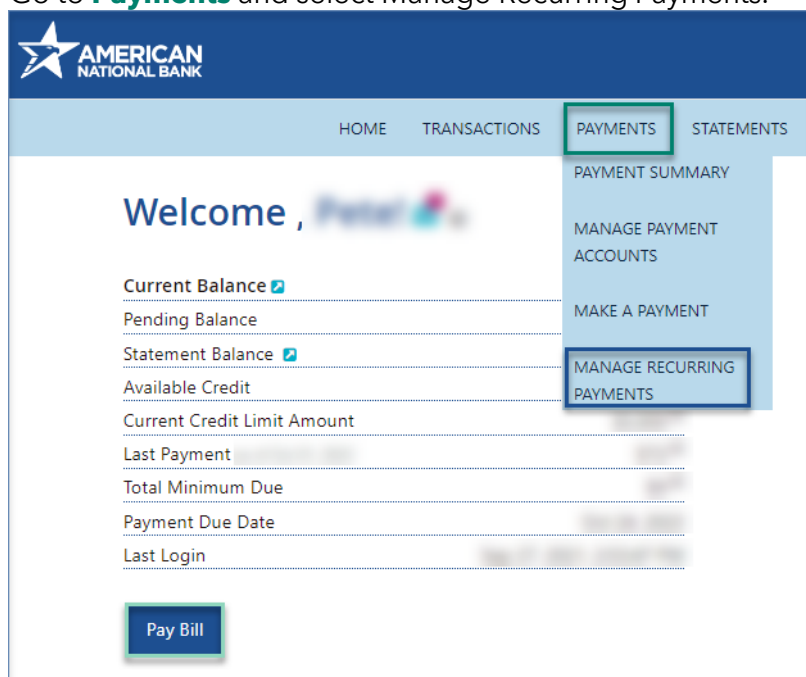
> **Note:** Once payment has been processed, it may be canceled before 5 p.m. ET by going to Payments, selecting Payment Summary, and clicking Cancel.

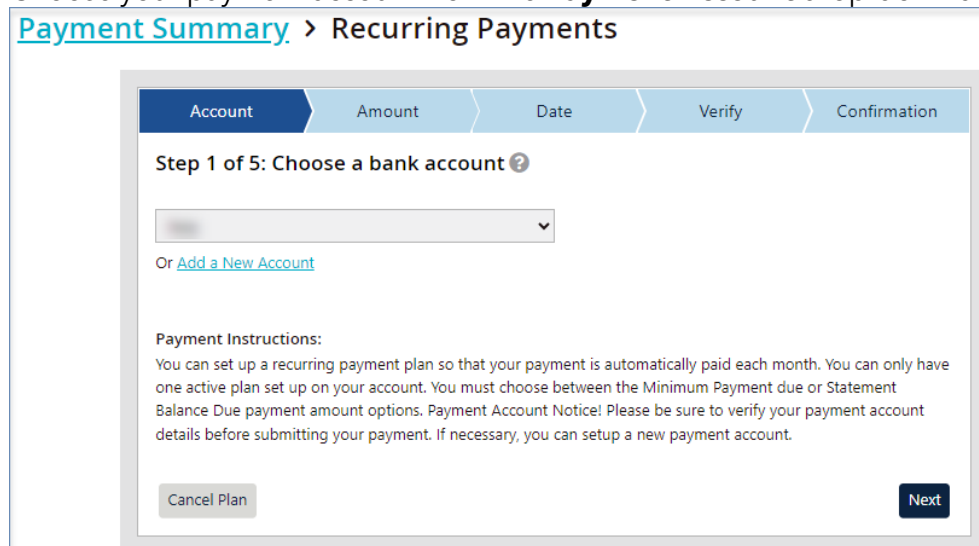Once the payment has been canceled, it will change from Pending to Canceled.

Recurring Payments

Cardholders under individually billed programs have the option to set up a Recurring Payment Plan. To do so, follow the below.

1. Go to **Payments** and select Manage Recurring Payments.

2. Choose your payment account from the **Payment Account** drop-down and click **Next**.

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3. Select the appropriate radio button for your recurring payment choice of **Minimum**, **Statement Balance** or **Fixed Amount**. Click **Next**.

4. Select when you would like your recurring payments to **Start** and how many days before the **Due Date** it should be processed monthly. Click **Next**.

5. Verify the recurring payment information you have selected is correct. If so, click **Save Plan**.

6. The following page will advise that your recurring payment has been added. Click **Close**.
   Note: Only one recurring payment plan can be set up at a time. If you would like to cancel your recurring plan or create a different plan, go to **Payments** and select **Manage Recurring Payment.**

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