PROGRAM GUIDE

WaFd Commercial Card Platform

SpendTrack

Cardholder & Department Head Guide

MAY 2026

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For questions about SpendTrack access, support, and card program administration.

Table of Contents

1.1 Register for SpendTrack

Cardholders can enroll in SpendTrack access two ways:

- Self-registration through the SpendTrack portal.
- Program Administrator can create user and send invite directly to cardholder.

Note: SpendTrack registration emails will come from alerts@spendtrack.fiserv.com .

1.1.1 Self-registration process

1.1.1.1 Overview

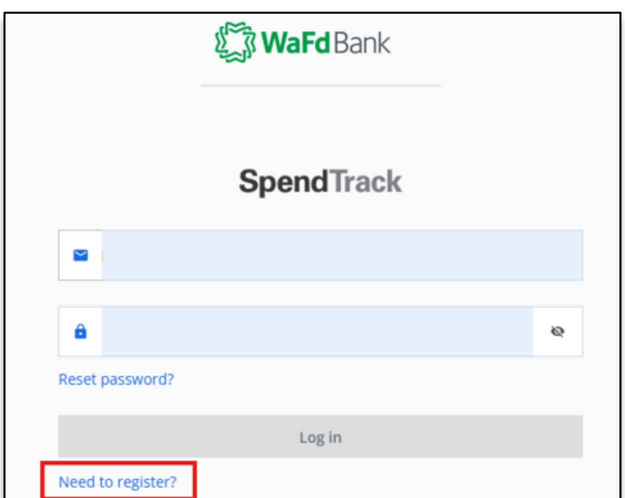
Cardholders can register for SpendTrack by completing a self-service registration process. Once submitted, the request must be approved by a Department Head or Program Administrator before access is granted.

1.1.1.2 Before You Begin

Make sure you have the following available:

- Your card information (card number and security code)
- Access to your email to receive a one-time passcode (OTP)

1.1.1.3 Register Your Account



Follow these steps to complete self-registration:

1. Go to the SpendTrack login page

2. Select **Need to register?**
3. Choose **Register My Card**
4. Enter your personal and contact information
    - When you enter your email address, a one-time passcode (OTP) will be sent to verify your email.
    - Enter the OTP to continue
5. Enter your card details
    - Card number
    - Security code (CVC)
6. Select **Register** to submit your request

After You Register

- Your registration request is sent for approval
- Once approved, you will receive an email with instructions to complete setup
- Follow the link provided to finalize your account and access SpendTrack

⚠️ **Approval Required:** You will not be able to access SpendTrack until your registration request has been approved.

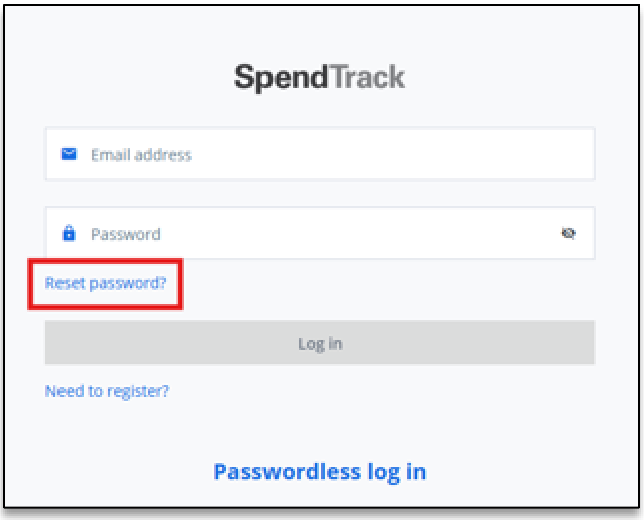
1.2 Password Management

ℹ️ **Note:** Password reset emails will be sent from alerts@spendtrack.fiserv.com.

1.2.1 Password Reset

If a SpendTrack cardholder forgets their password, users can reset their own passwords using the steps below.

1. Enter your email address and select **Reset password?** to prompt the reset password workflow.

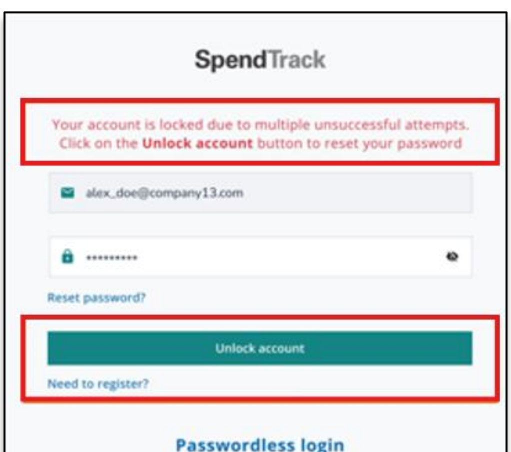


2. Depending on your profile type, you may be prompted to verify using a one-time passcode or card details.

3. Create and confirm a new password. Select Next and continue to complete.

1.2.2 Unlock a Cardholder Account

If a user attempts to login to SpendTrack more than three times with incorrect password, the profile will be automatically locked. Users will receive a message “Your account is locked due to multiple unsuccessful attempts”



1. Select **Unlock account** and then Select **Confirm** to prompt the password reset process.

2. Depending on your profile type, you may be prompted to verify using a one-time passcode or card details.
3. Create and confirm a new password. Select Next and continue to complete.

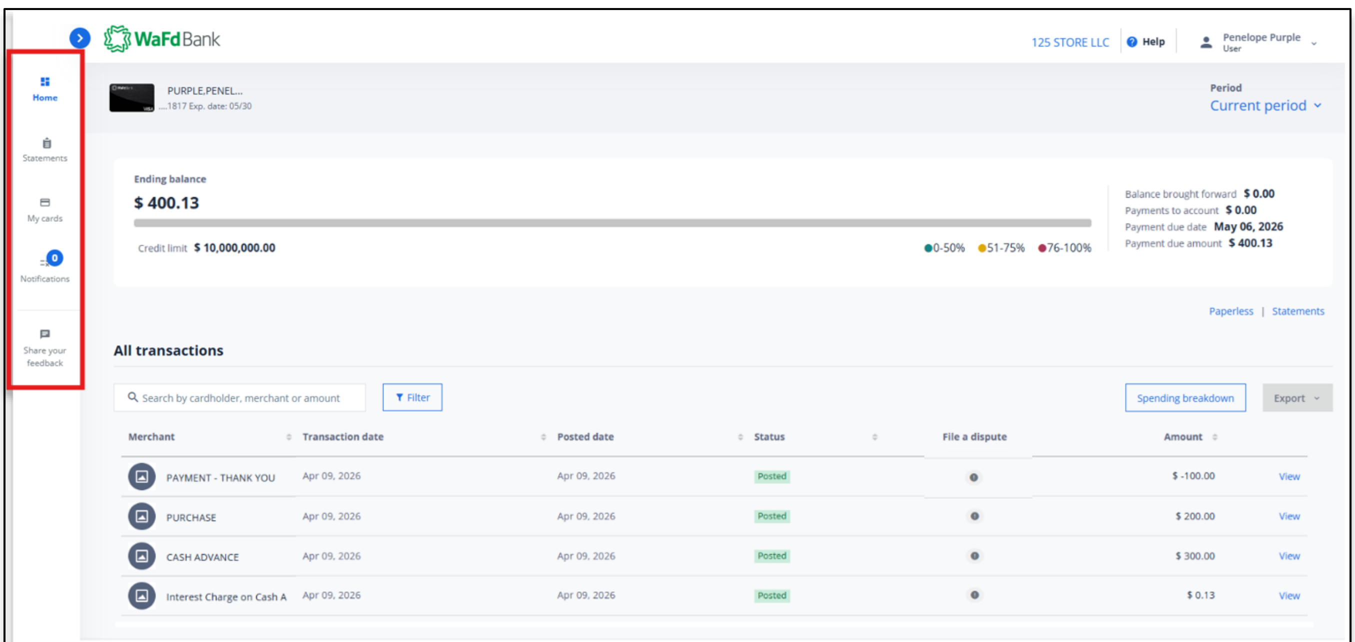
1.3 Navigating SpendTrack

1.3.1 Common Tasks

- Dispute Transaction
- Activate card
- Lock a card
- Request limit increase
- Department Head actions

1.3.2 Menu Options

When logging into SpendTrack as a cardholder, the home page displays summary of current information for your card.

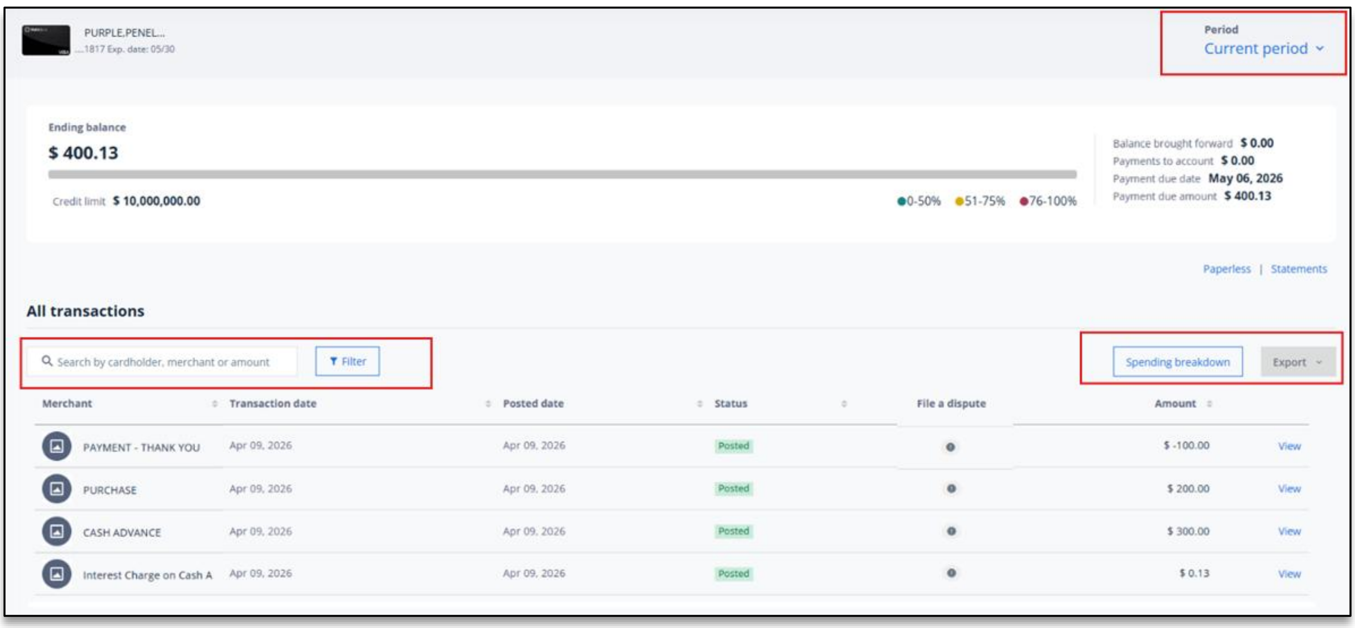


Function	Description
Home	• View transactions • See balances • Start disputes

Statements	• View statements
My cards	• Request a credit limit increase • Lock card • Add travel notice • Paperless statements
Notifications	• Track approvals • View status

1.3.3 Transaction Navigation

Transaction activity is found on the **Home** page of cardholders SpendTrack profile.



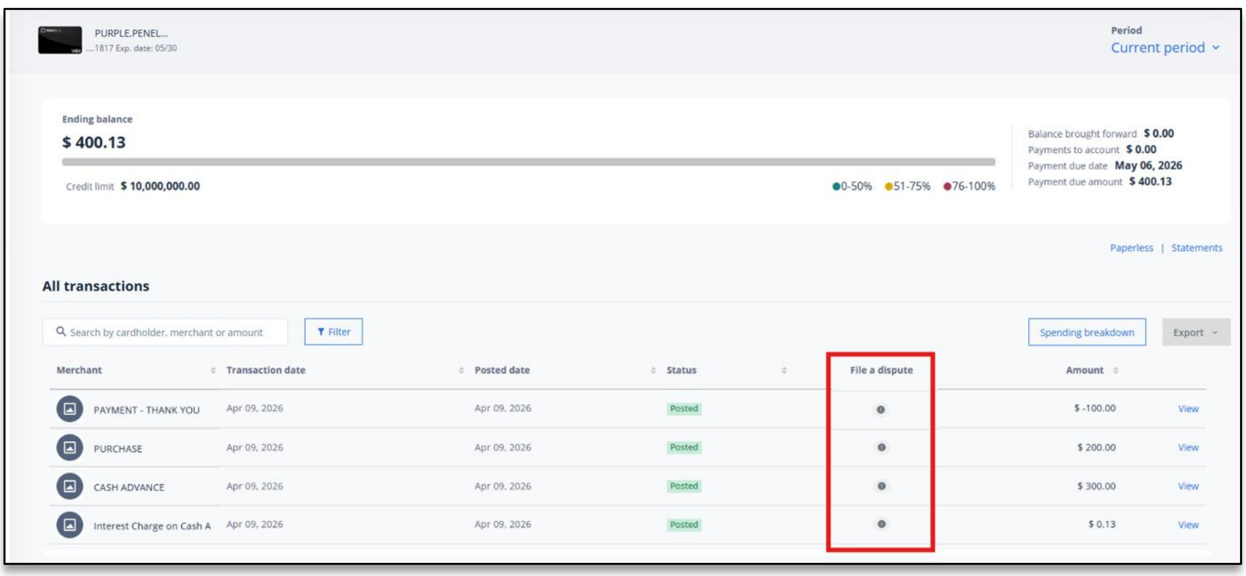
Function	Description
Period	Transaction view defaults to current cycle. Select **current period** dropdown to view a different date selection
Filter	User the **Search** and **Filter** options to narrow your results or search for a specific transaction

Spending Breakdown	Displays spending by merchant category groups for the selected cycle.
Export	Select to download and export transaction activity
View	To see more information about a transaction, select the **view** option

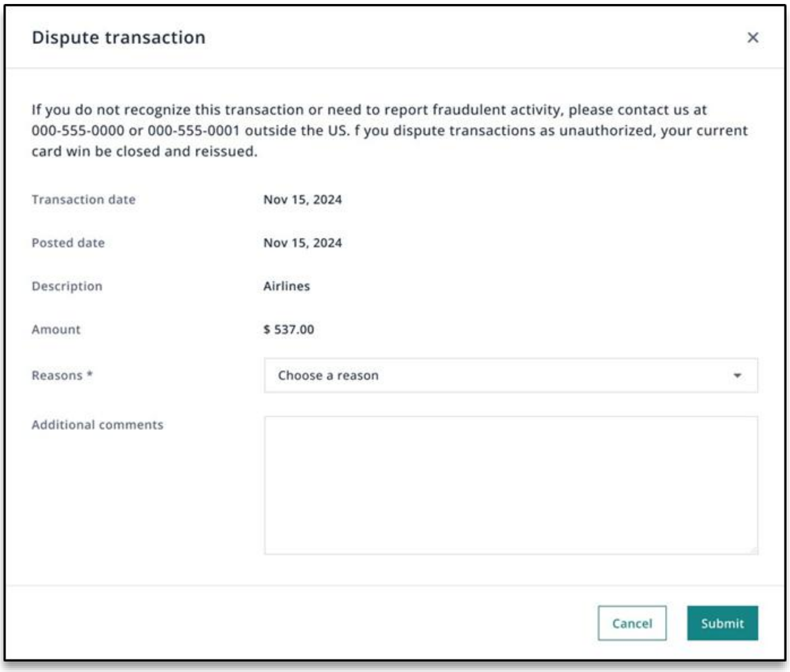
1.3.4 File a Dispute

Cardholders can initiate a dispute from the **All Transactions** section on the home page.

1. From the **Home** page navigate to the **All Transaction** section



2. Select the **File a dispute** icon to the right of the transaction. The Dispute transaction popup window appears.



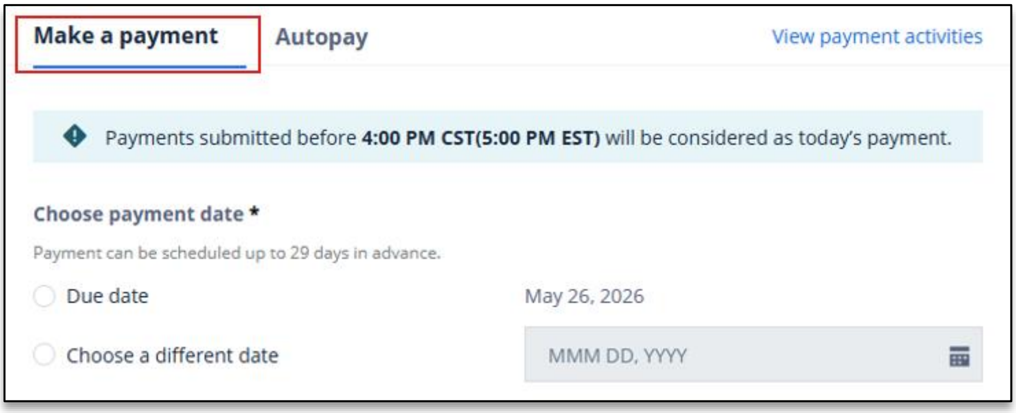
3. In the **Reasons** dropdown list, select an option.
4. Add comments, as needed.
5. Select **Submit**.

Note: The system links the dispute case number to the account, not the individual dispute. For multiple disputes on a single account, the case number remains the same.

1.3.5 Payments

1.3.5.1 Make a Payment

Follow the steps below to make a one-time payment.

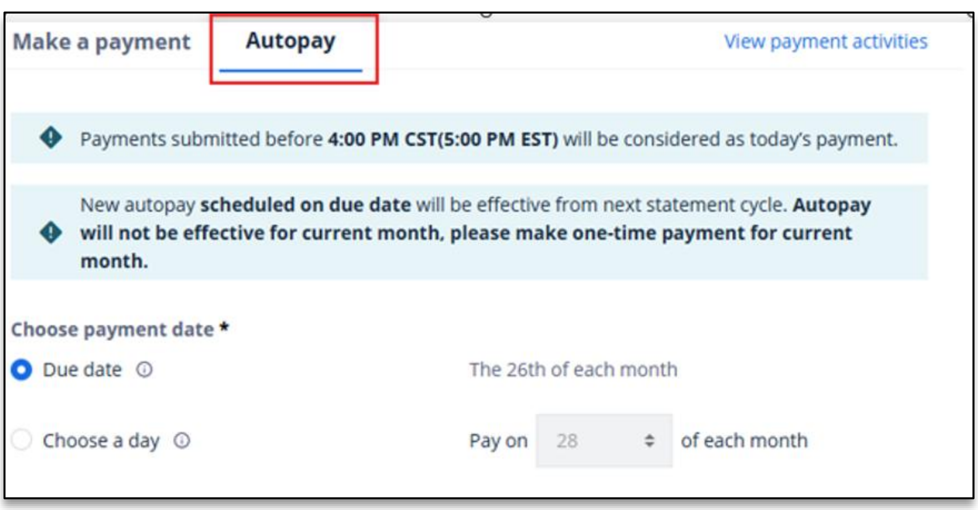


1. Navigate to **Make a payment**.
2. Select the **payment date**.
3. Select the **amount** or enter a different amount.
4. Select the **payment account**.
5. Select the **terms and conditions** checkbox.
6. Select **Pay**.

Note: The amount listed at the statement date is the minimum amount due.

1.3.5.2 Make a Recurring Payment

Follow the below steps to establish a recurring payment.

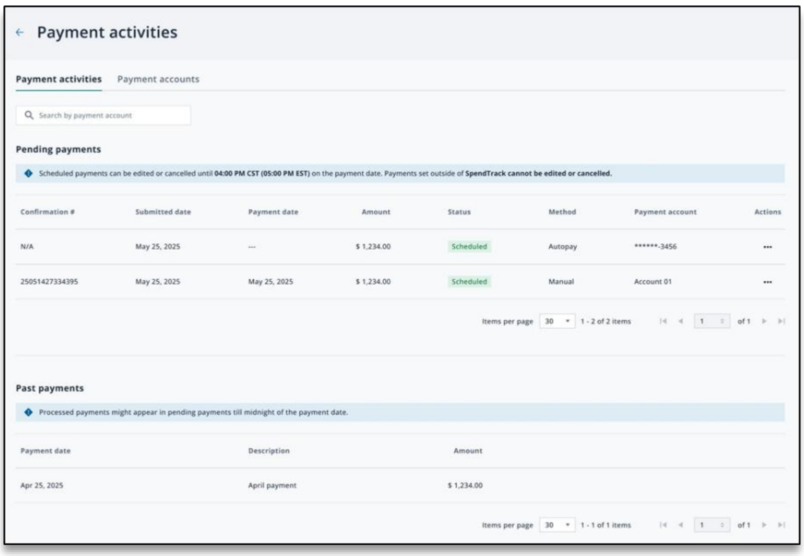


1. Navigate to **Make a payment**.
2. Select the **Autopay** tab.
3. Select the **payment date**.

4. Select the **amount** or enter a different amount.
5. Add the account information.
6. Select the **terms and conditions** checkbox.
7. Select set **Payment**.

1.3.5.3 View Payment Activities

On the Payment activities page, you can view a complete payment activity list.

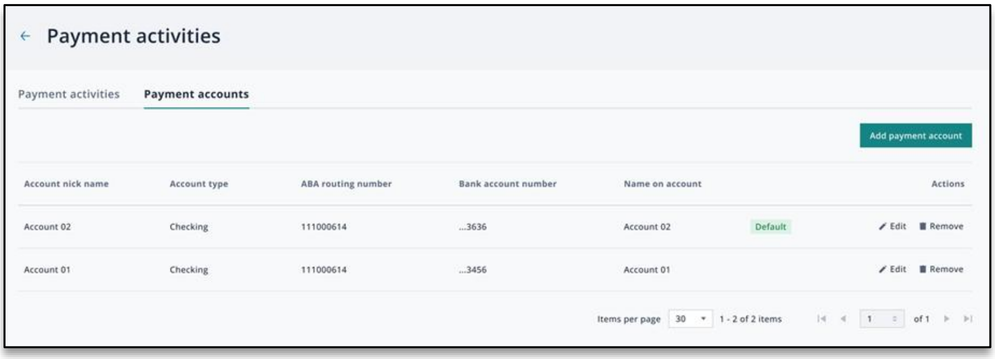


1.3.5.4 Payment Account Options

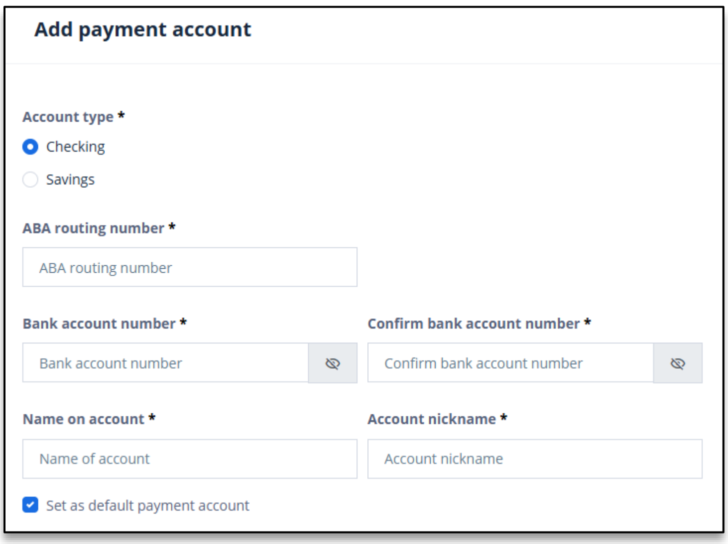
1. Navigate to **Payment activities**.
2. Select the **Payment accounts** tab.

Do any of the following:

- Select **Add payment account** to add a new account.
- Select **Edit** to update the payment account.
- Select **Remove** to delete the payment account.



1.3.5.5 Add a Payment Account



1. Navigate to **Payment activities**.
2. Select the **Payment accounts** tab.
3. Select **Add payment account** to add a new account.
4. Enter account details and **Add payment account.**

1.4 My Card Tasks

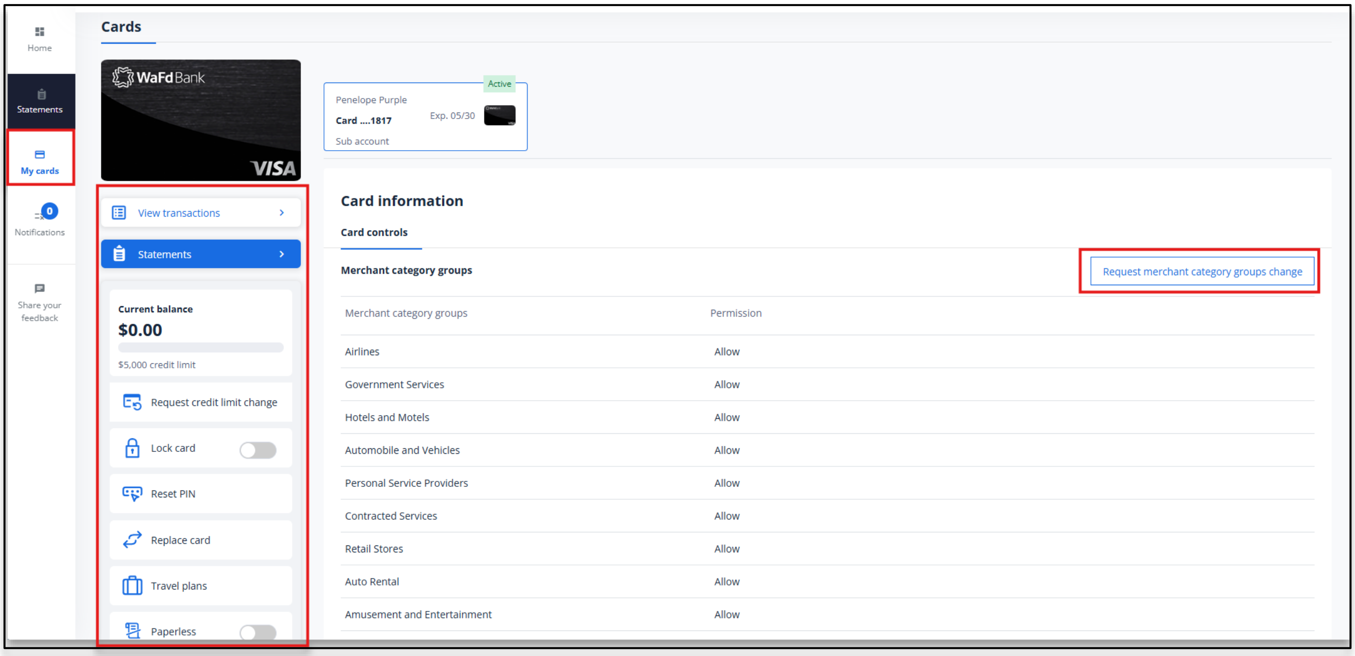
1.4.1.1 Overview

The **My Cards** tab allows you to manage your card and perform key account-related tasks. From this page, you can access card details, take action on your account, and submit requests as needed.

Go to the **My cards** from the navigation menu.

1.4.1.2 Available Actions

From the My Cards page, you can perform the following tasks:



Function	Description
View Transactions	• View recent transactions • Select a transaction to see more details
View Statements	• View PDF statements (if enabled)
Activate Card	• Activate a new card after receiving it • Requires card details to complete activation
Request Credit Limit Change	• Submit a request to increase credit limit • Options to request a **temporary** or **permanent** increase • Requests are sent to your *Department Head* and *Program Administrator* for approval
Lock/Unlock Card	• Immediately lock card to prevent new transactions • Unlock card to restore activity
Reset PIN	• Request to set a new PIN

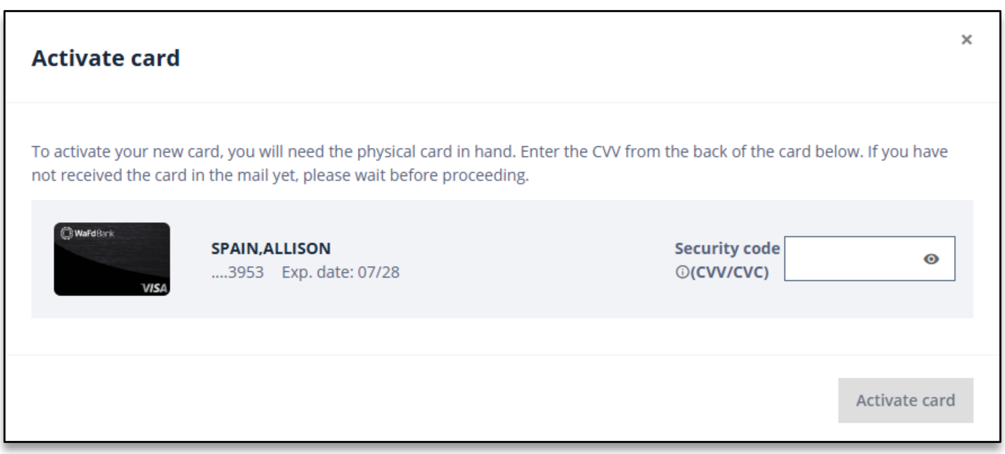
	• You will be prompted to create a new PIN during your next sign-in
Replace Card	• Request a replacement for a damaged card • Follow prompts to confirm the reason and shipping details • Your existing card will be blocked if reported lost or stolen ⚠️ Lock card immediately if you believe it has been lost or stolen.
Travel Plans	• Enter travel dates and destinations • Helps prevent transaction declines when traveling
Paperless	• Enable paperless delivery of statements • View and download statements online
Request Merchant Category Groups Change	• Submit a request to allow or restrict certain merchant types • Requests are sent to your *Department Head* and *Program Administrator* for approval

1.4.2 Activate Card

When cardholders receive their card in the mail, they have two options to activate it:

- Use the phone number they receive with the card. The user follows a series of prompts to activate the card.
- Activate card within SpendTrack.

The following steps outline how to activate a card within SpendTrack.

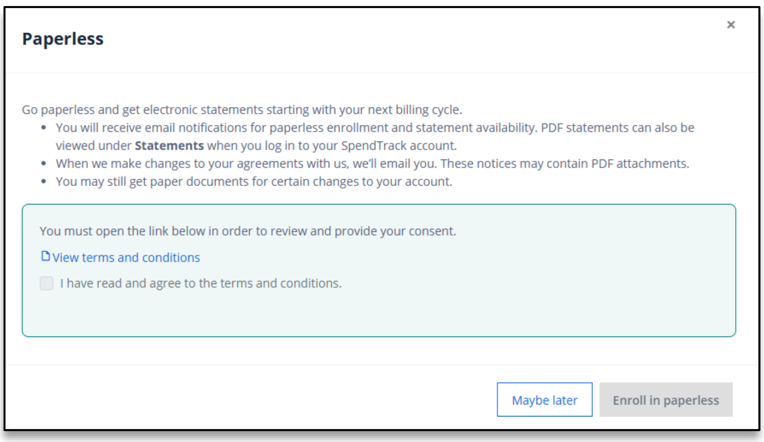


1. Navigate to **My cards** from the navigation pane.
2. Select **Activate Card**. A popup window appears.
3. Enter the security code located on the back of the card
4. Select **Activate Card**. Cardholder will receive a success message on the screen.

1.4.3 Set Paperless Options

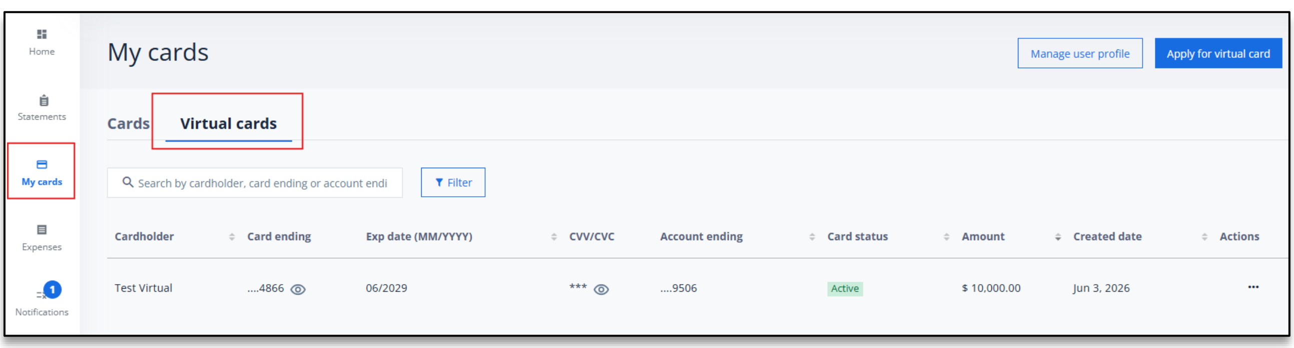
If your company is enabled with individual cardholder statements, follow the steps below to enroll in paperless statements.

1. Navigate to **My cards** from the navigation pane and select **Paperless settings**.
2. Move the slider to **Enable** to initiate paperless statements.
3. Select the **View terms and conditions** link.
4. Select **I have read and agree to the terms and conditions**.
5. Select **Enroll in paperless**. Statements are available to view or download as PDFs.



1.4.4 Virtual Card Management

Virtual card(s) can be accessed under the **My Cards** tab



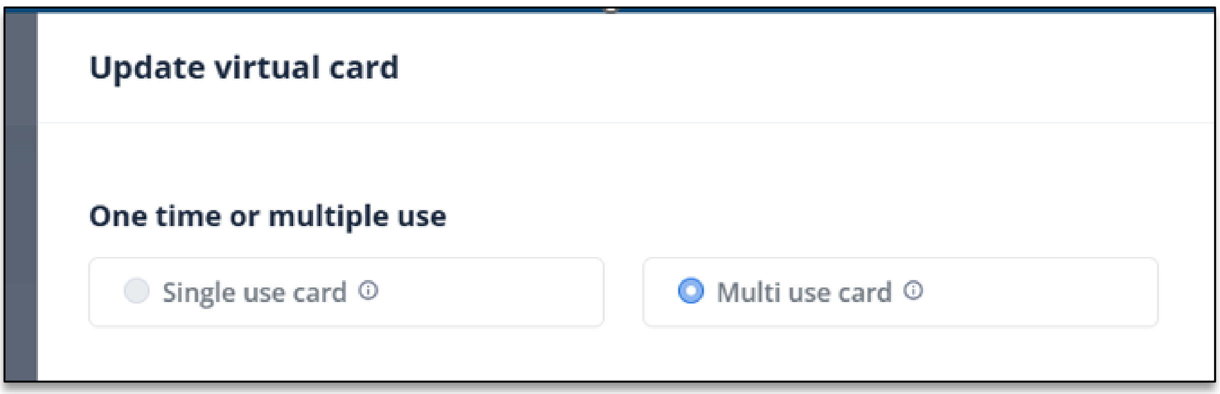
1.4.4.1 Virtual Card Types

SpendTrack offers two types of Virtual Cards.

Type	**Description**

Single use Card	• For one-time use. • Once the credit limit or expiration date is reached the card will deactivate.
Multi-use card	• For multiple transactions up to credit limit. • Once credit limit or expiration date is reached the card will deactivate.

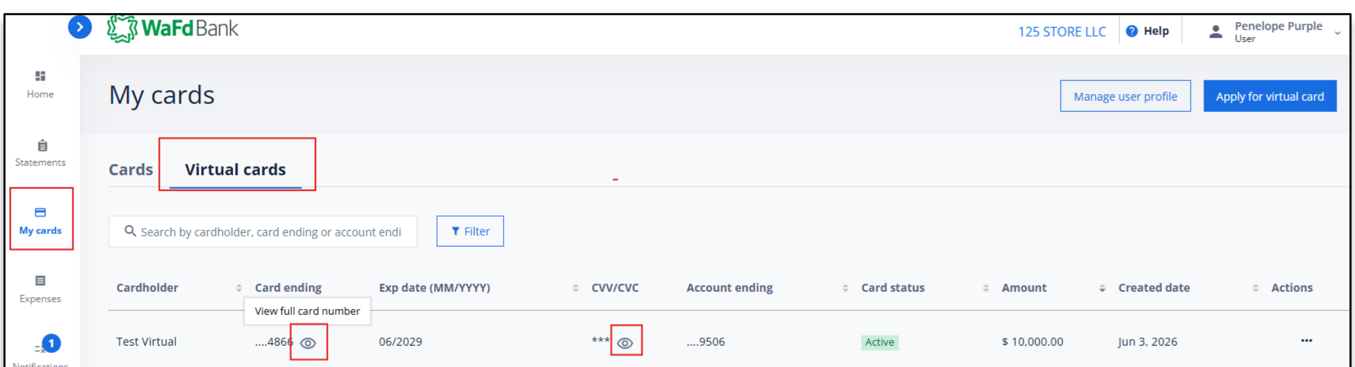
To confirm your virtual card type, Go to the **My Cards** tab < **Virtual Cards** and select the **Actions** option next to the virtual card and **Update Card.** The slide out menu will show the type selected.



1.4.4.2 View Virtual Card Number

To view the virtual card number for transaction processing go to the **My Cards** < **Virtual Card** tab.

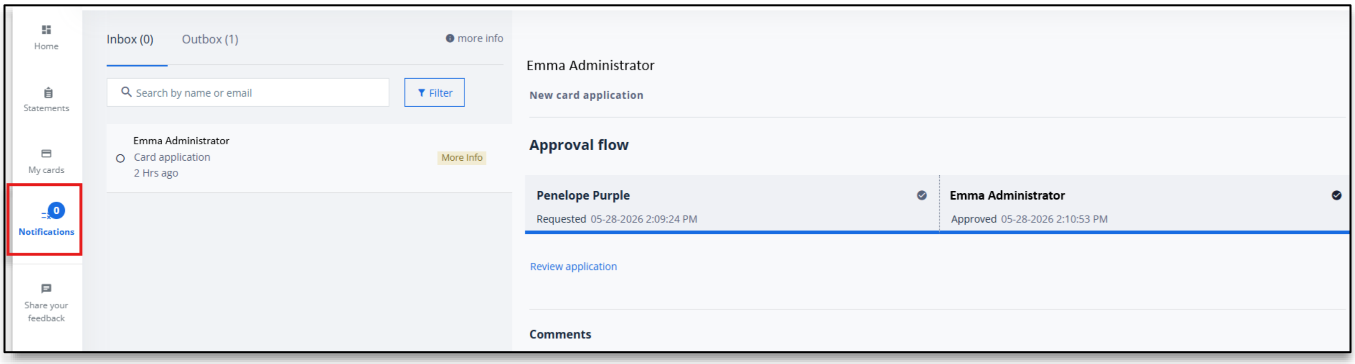
Click the view icon next to the **card ending** or **cvv/cvc** field to see full data.



1.5 Notifications (Cardholder)

When cardholders make a request, such as increasing their credit limit or adding a new merchant type, the system sends a notification to the Department Head and/or Program Administrator (PA) for approval. Cardholders can check the status of the request in Notifications.

1. Navigate to **Notifications**.
2. View messages from the PA or department head in your Inbox.



3. Select the message you want to read.
4. View sent messages/requests in the Outbox tab.
5. Enter a name or email into the search function to search for notifications.
6. Filter notifications by Type, Status, and Date range.

1.6 Department Head Role

The following section highlights the additional activities a user that has been assigned as a **Department Head** can perform within SpendTrack.

1.6.1 Additional Menu Options

Function	Description
Home	View department spend and take quick actions
Notifications	Review, approve or decline cardholder requests
Cardholders	Manage cards and transactions
Users	Manage user access and invitations

1.6.2 Common Tasks

- Lock a card
- Approve a cardholder request
- View card activity

1.6.3 Home

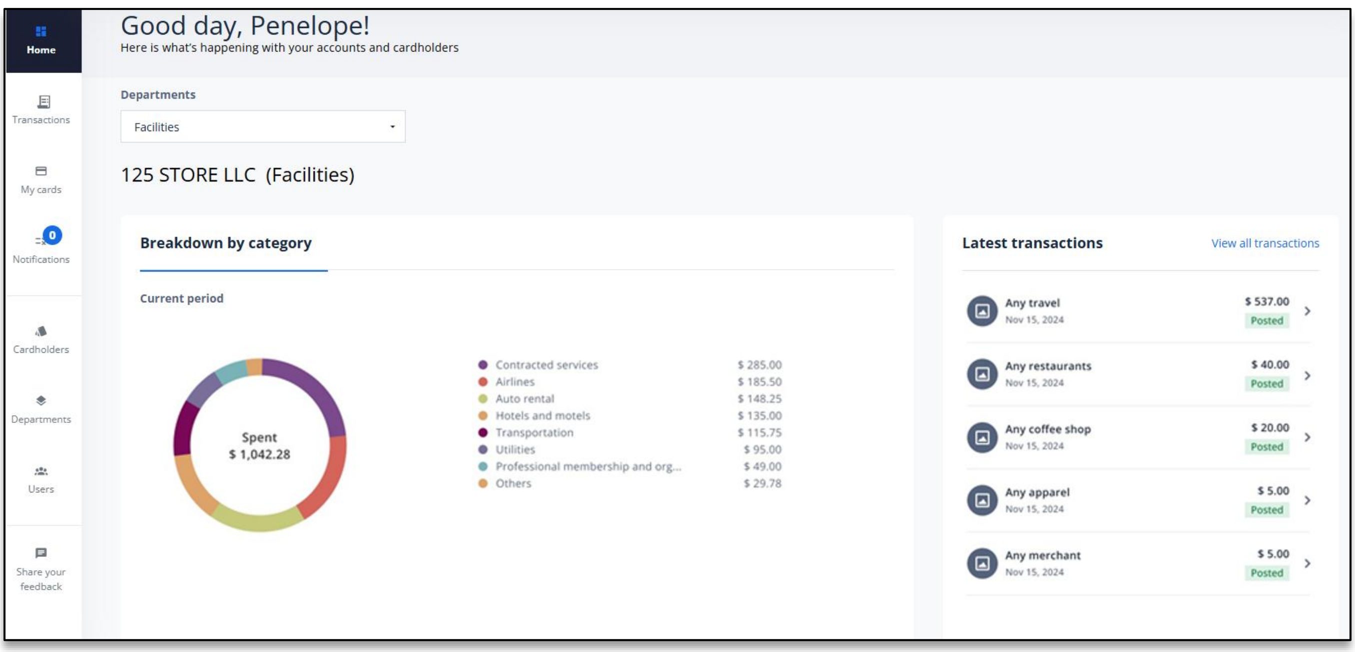
1.6.3.1 Overview

The Home dashboard provides a centralized view of department spending and cardholder activity, along with quick actions for managing cards.

1.6.3.2 What You Can See

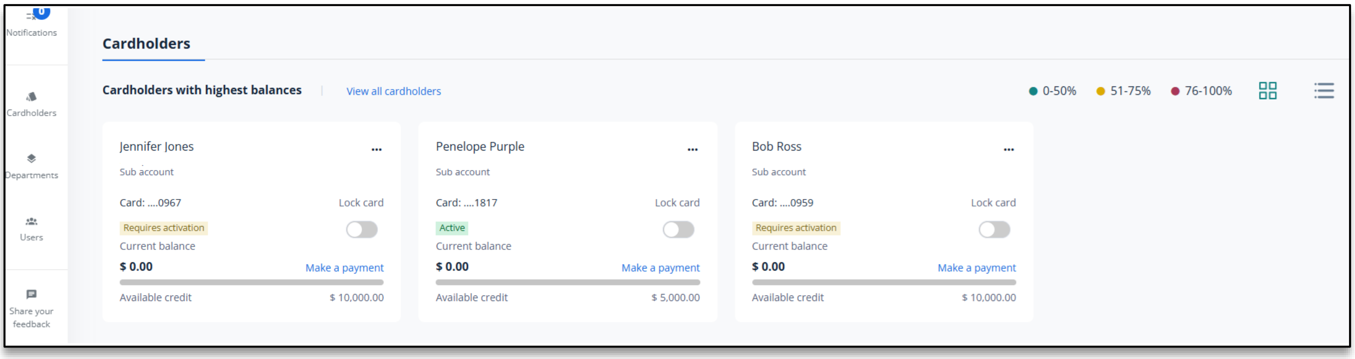
The Home page displays key information to help you manage your department effectively:

- **Spend Analytics**
  View overall spending trends and breakdowns by category.
- **Cardholder Activity**
  Monitor current balances and activity across cardholders in your department.
- **Top Cardholders by Balance**
  Quickly identify which cardholders have the highest outstanding balances.



1.6.3.3 Cardholder Tiles

The Cardholders section displays tiles for the top eight cardholders with the highest current balances.



Each tile includes summary information and provides quick access to key actions:

- **Make a Payment**
  Schedule a payment for the selected card
- **Lock/Unlock Card**
  Immediately prevent or allow card activity
- **View Details**
  Access additional information about the cardholder

Note: Depending on your screen size, the Cardholders section may appear further down the page. Scroll to view all cardholder tiles.

1.6.4 Notifications (Department Head)

1.6.4.1 Overview

The **Notifications** section allows Department Heads to review and take action on requests submitted by cardholders. These requests typically require your approval before being forwarded to the Program Administrator for final review.

1.6.4.2 Approval Workflow

Most requests follow a two-step approval process:

1. Department Head Approval (your action)
2. Program Administrator Final Approval

⚠ **Important:** A request is not fully approved until both steps are compete.

1.6.4.3 What You Can See

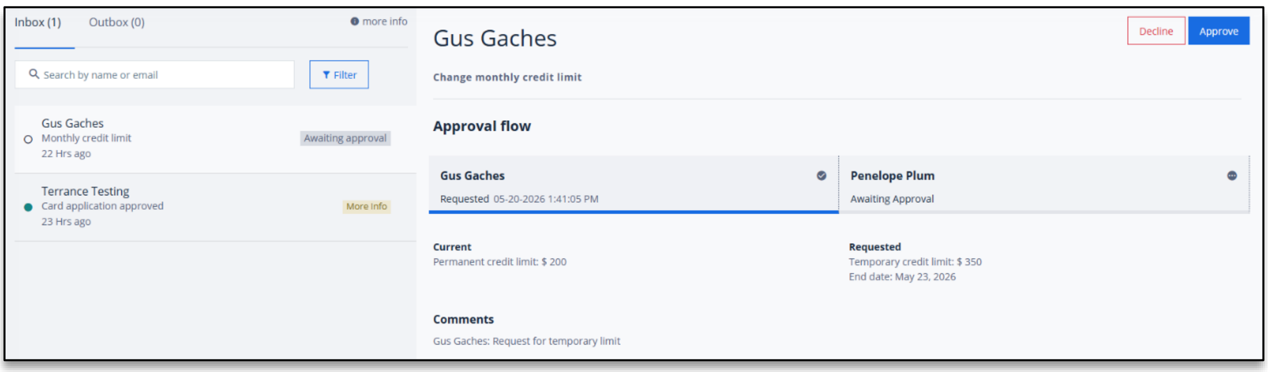
The Notifications page displays incoming requests and messages from cardholders, including:

- Credit limit increase requests
- Merchant category (MCC) change requests

- Other card or account-related requests requiring approval

Each notification includes key details such as:

- Request type
- Cardholder name
- Submitted comments
- Approval status and workflow



1.6.4.4 Available Actions

After reviewing a request, choose one of the following:

- **Approve**
  Approves the request and forwards it to the Program Administrator for final approval
- **Decline**
  Rejects the request and notifies the cardholder

1.6.5 Cardholders

1.6.5.1 Overview

The **Cardholders** tab allows Department Heads to view and manage all cardholders assigned to their department.

From this page, you can monitor activity, access card details, and take action on individual accounts.

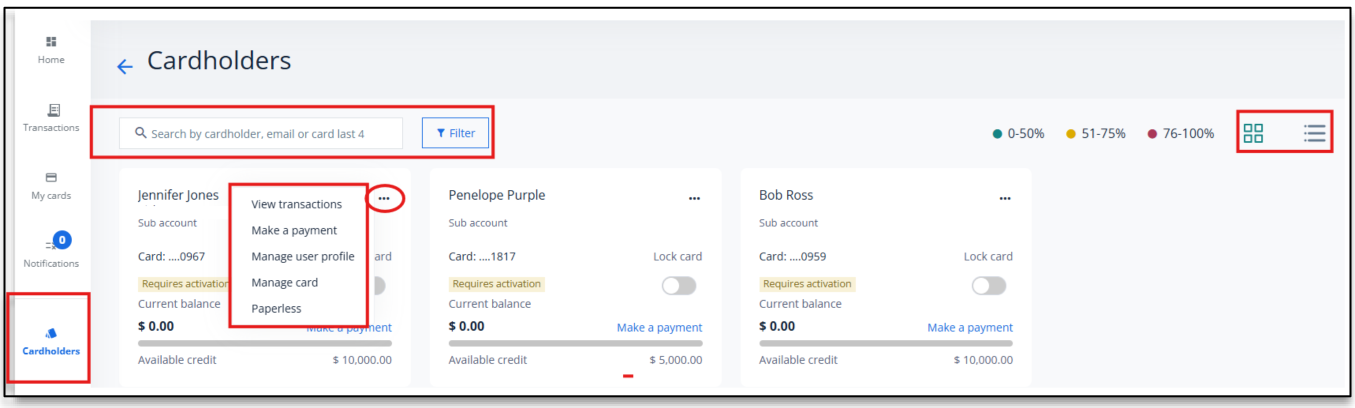
1.6.5.2 What You Can See

The Cardholders page displays a list of all cardholders in your department. You can:

- Search for a specific cardholder using filters

- Switch between **tile view** and **list view** for easier navigation
- View key details, such as:
    - Cardholder name
    - Card status
    - Current balance

Select a cardholder to access additional options and detailed information.



1.6.5.3 Available Actions

After selecting a cardholder, you can perform the following actions:

- **View Transactions**
  Review recent and historical transaction activity
- **Make a Payment**
  Schedule a payment on behalf of the cardholder
- **Manage User Profile**
  Submit updates to user information (such as contact details or role)
- **Manage Card**
  Access card-specific controls and actions, including locking the card, replacing the card, or viewing statements

1.6.5.4 Manage User Profile

Use **Manage User Profile** to request updates to a cardholder's information:

Note: User profile updates require Program Administrator approval.

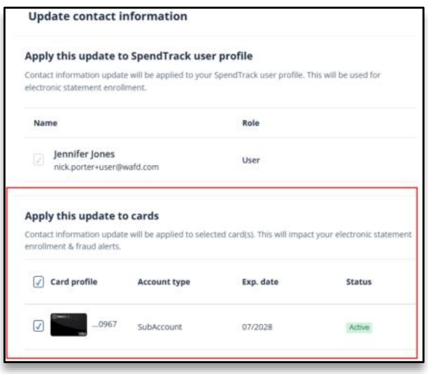
- **Personal information:**
    - Employee ID
    - Department assignment

- User role
- SSN
- Date of Birth

⚠️ **Important:** Updates made to personal information do not update the bank's system of record. For changes to sensitive details (e.g. SSN, legal name, or address), contact your Program Administrator.

- **Contact information:**
  - Email
  - Phone number

⚠️ **Important:** When prompted, select **Yes** to update contact details on the card record(s) for fraud alerts.



1.6.5.5 Manage Card

Department heads can use the **Manage Card** option for the following on an individual cardholder assigned to their department:

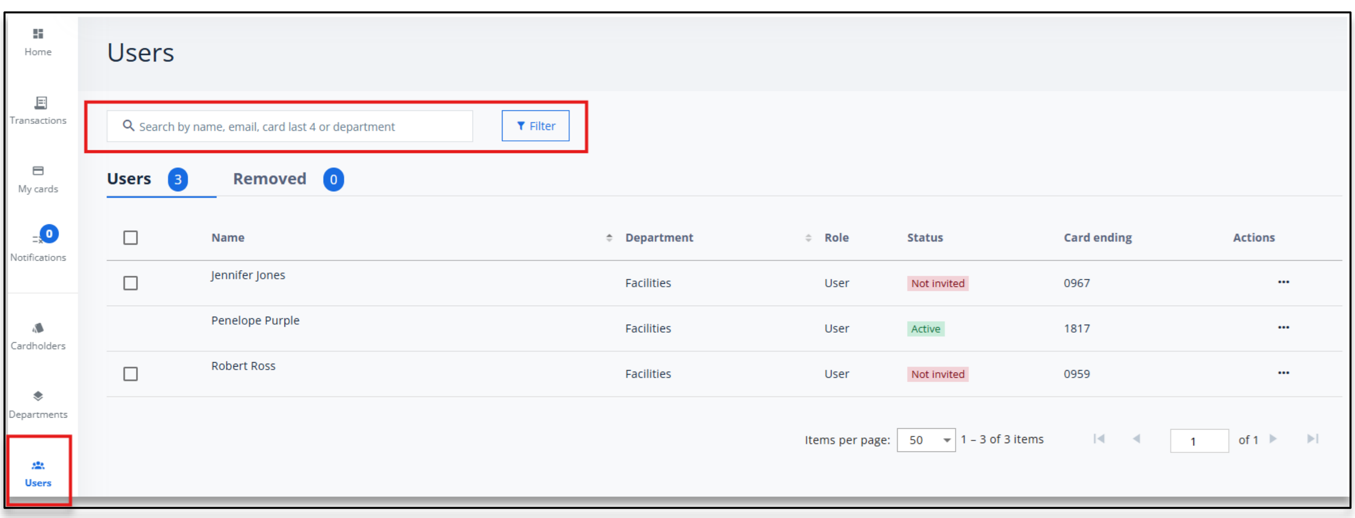
Function	Description
View transactions	• Review card activity
Statements	• Access available statements (if enabled)
Current balance	• View outstanding balances
Lock card	• Immediately lock card to prevent usage
Reset PIN	• Set a new PIN for the cardholder
Replace Card	• Request a replacement card for damaged plastics
Close card	• Permanently close the card

Card Controls (MCC Groups)	• View which merchant categories are allowed for a cardholder. • Requests to change merchant category restrictions must be approved ○ Updates are completed by the Program Administrator • Cardholders may also submit requests for changes
Limit Increase Requests	Department Heads cannot directly request credit limit changes. • Cardholders must submit limit increase requests through SpendTrack • Requests are routed to the Department Head and Program Administrator for approval

1.6.6 Users

Department Heads can use the **Users** tab to view user profiles assigned to their department.

⚠ **Important:** Department heads should work with their Program Administrator(s) to deactivate a user profile.



Function	**Description**

Role	Assigned user role
Status	Current SpendTrack invite status: • Not invited • Active
Actions	User the actions options to: • Send invitation for SpendTrack registration to a cardholder • View cardholder transactions • Manage user profile • Manage card