

PROGRAM GUIDE

WaFd Commercial Card Platform

SpendTrack

Program Administrator Guide

MAY 2026

Operational reference for administrators managing cards, users, payments, and analytics.

CONTACT US

Commercial Card Support

commercialcard@wafd.com

877-423-9742

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

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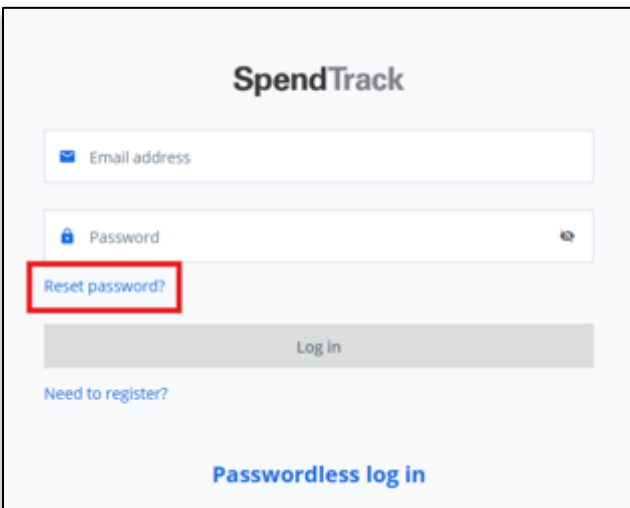
1.2 Password Administration

This section explains how to reset passwords and unlock profiles when users are locked out. The process differs for cardholders and non-cardholders.

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.
2. Select the **Reset password?** hyperlink. The Reset password dialog box appears.

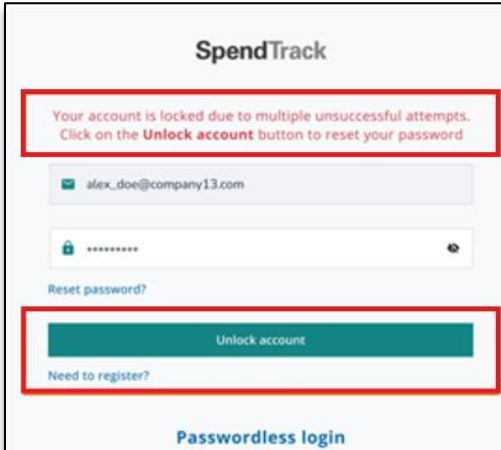


3. Select Confirm. The system sends you a secure link to reset your password.
4. Select Ok. Check for your email.
5. Proceed depending on the card profile associated with the SpendTrack user profile:
 - A user without a card profile in SpendTrack receives and enters the OTP.
 - A user with a card profile in SpendTrack receives the validation page and enters the card's last four digits and expiration date.
6. Select Next.
7. Create and confirm a new password. Select Next. A confirmation page appears.
8. Select Continue. The cardholder dashboard appears.

The program administrator can trigger the cardholder reset password secure link. WaFd generates a secure link for program administrators when they reset a password for the administrator.

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”



The screenshot shows the SpendTrack login interface. At the top, the text reads "SpendTrack". Below this, a red-bordered box contains the message: "Your account is locked due to multiple unsuccessful attempts. Click on the **Unlock account** button to reset your password". Underneath, there is a text input field containing the email address "alex.doe@company13.com" and a password input field with masked characters "*****". A link for "Reset password?" is located below the password field. A prominent teal button labeled "Unlock account" is highlighted with a red border. Below the button is a link for "Need to register?". At the bottom of the page, there is a link for "Passwordless login".

Cardholders can unlock their own profile, following the steps below.

1. Select **Unlock account** and then Select **Confirm** to prompt the password reset process.
2. Depending on your profile type, user may be prompted to verify using a one-time passcode or card details.

i Note: If user hold multiple cards, you can enter information from any one of them to unlock your account. The last four digits and expiration date must be from the same card.

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

An email confirming the password reset will be sent. If you receive a password reset email and you did not reset your password call WaFd immediately at 800-324-9375.

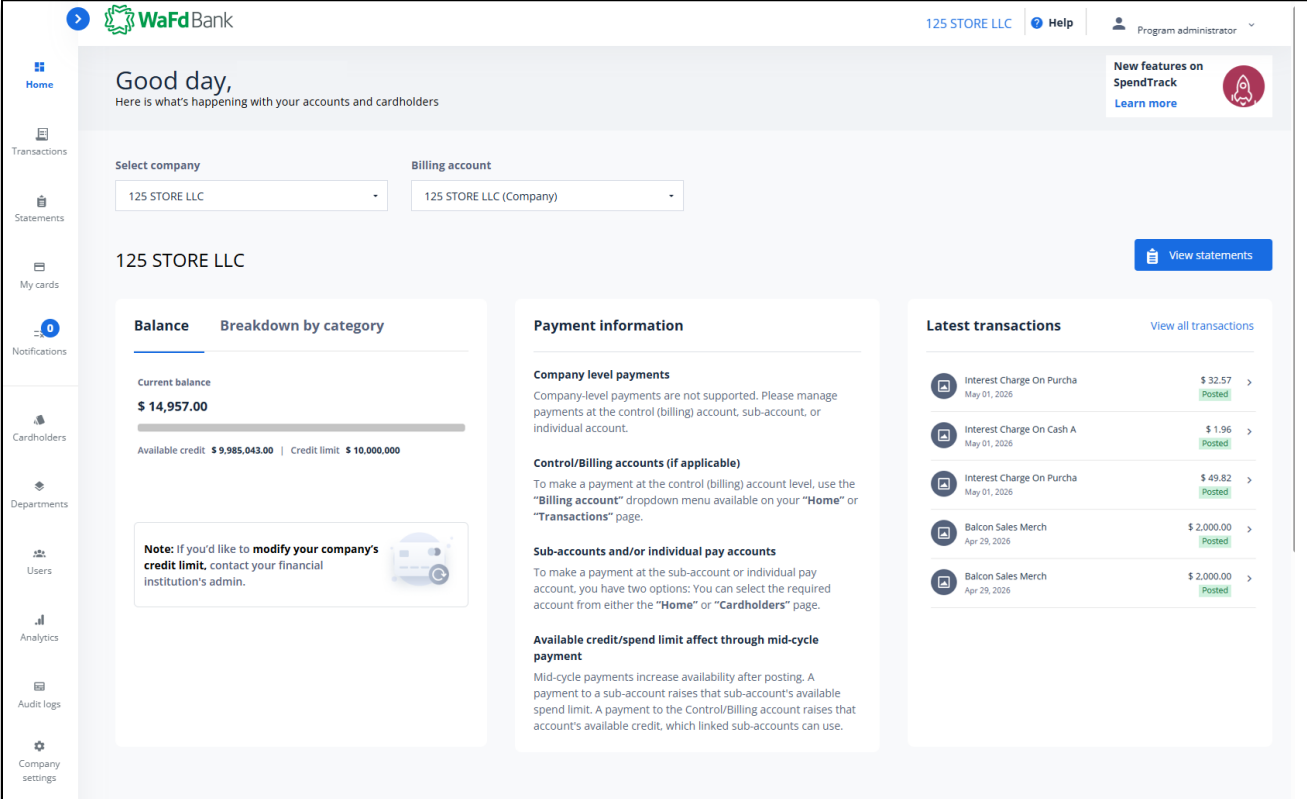
1.3 Navigating SpendTrack

1.3.1 Common Tasks

- [Activate a card](#)
- [Lock a card](#)
- [Cardholder limit increase](#)
- [Make a payment](#)
- [Issue new plastic card](#)
- [Issue virtual card](#)
- [Approving cardholder request](#)

1.3.2 Home Page

When logging in as a card program administrator, the home page displays a summary of current information for your company and account.



The screenshot displays the WaFd Bank SpendTrack home page for a card program administrator. The page includes a navigation menu on the left with options like Home, Transactions, Statements, My cards, Notifications, Cardholders, Departments, Users, Analytics, Audit logs, and Company settings. The main content area shows a greeting, company selection (125 STORE LLC), and a billing account dropdown. Below this, there are three main sections: Balance (Current balance: \$14,957.00, Available credit: \$9,985,043.00, Credit limit: \$10,000,000), Payment information (Company level payments, Control/Billing accounts, Sub-accounts, and Available credit/spend limit), and Latest transactions (Interest Charge On Purcha, Interest Charge On Cash A, Balcon Sales Merch).

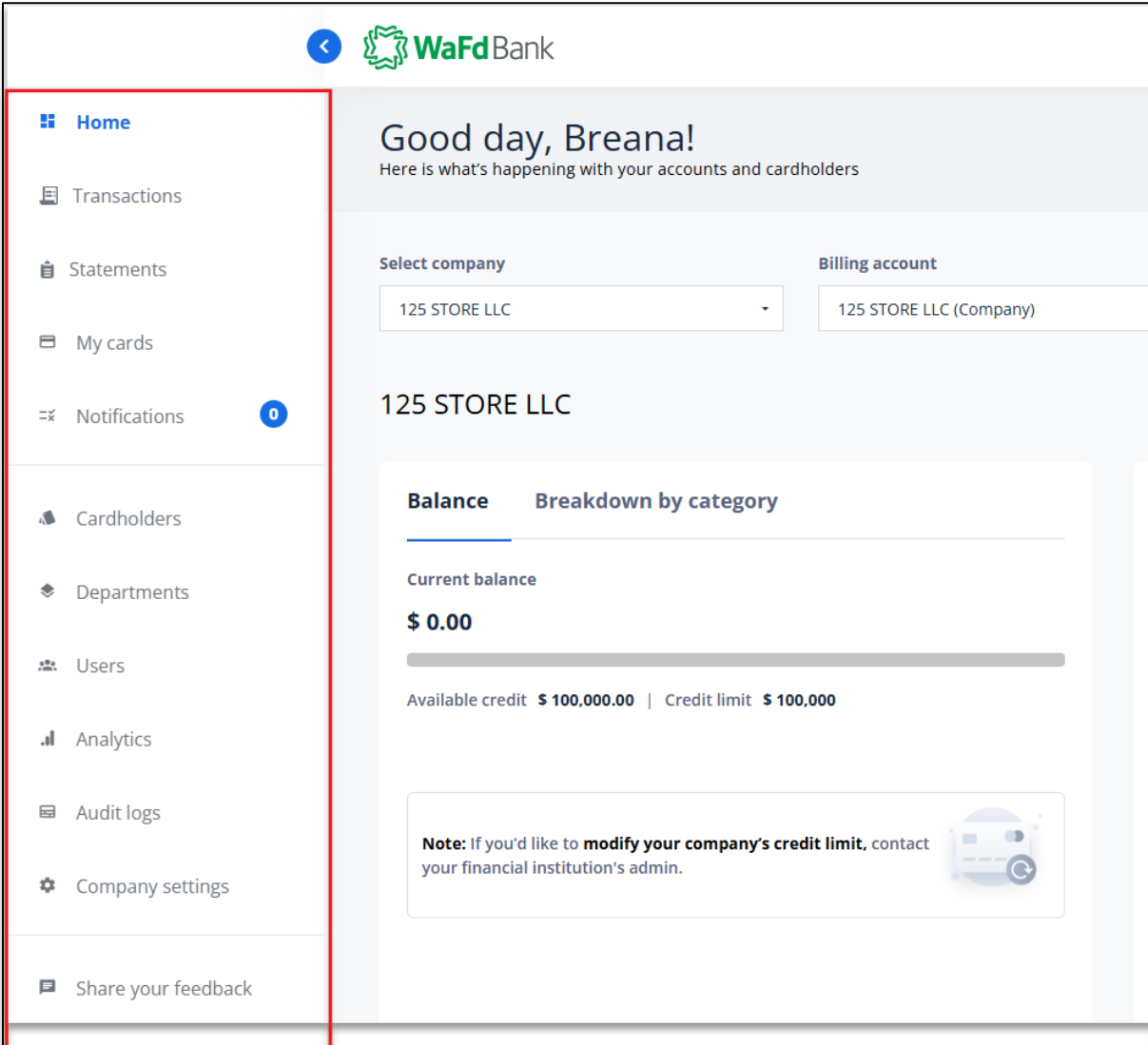
- Use the left navigation menu to connect to other activity pages.
- View records of your full company account or of a selected billing account.
- Manage payments and transactions and take other actions to manage your selected billing account.
- View a snapshot of your payment activities and the five most recent transactions.

- View transactions broken down by category.
- View statements and documents through the link on the upper right section of the page.

1.3.3 Left Navigation Menu

Connect directly to the features and information you need to manage your users and accounts through the left navigation menu. Select the menu, such as **My Cards** or **Expenses**, to open the main page that supports that operation. When you select the menu, it remains highlighted as a marker of your current location within the application.

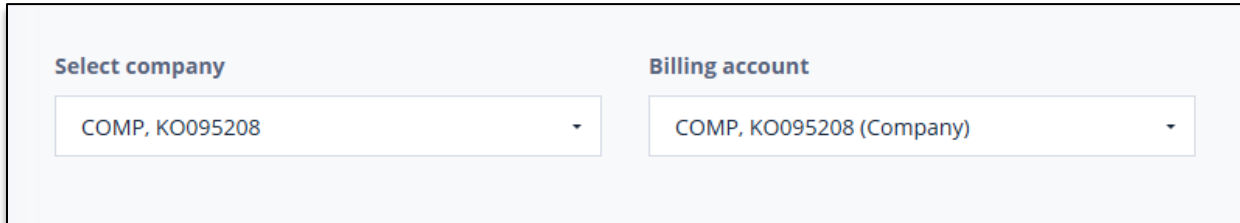
Select More to display any additional menus to the right of the main menu.



The screenshot displays the WaFd Bank dashboard interface. On the left, a navigation menu is highlighted with a red border, listing options: Home, Transactions, Statements, My cards, Notifications (with a '0' badge), Cardholders, Departments, Users, Analytics, Audit logs, Company settings, and Share your feedback. The main content area shows a greeting 'Good day, Breana!' and account information for '125 STORE LLC', including a current balance of \$0.00 and an available credit limit of \$100,000.00. A note at the bottom suggests contacting an administrator to modify the credit limit.

1.3.3.1 Company and Account Records

The values you choose in **Select Company** and **Billing account** determine the range of information that is available to you in SpendTrack.



The image shows a screenshot of two dropdown menus. The first menu is labeled "Select company" and has the value "COMP, KO095208" selected. The second menu is labeled "Billing account" and has the value "COMP, KO095208 (Company)" selected.

When you first sign in to SpendTrack, your company name appears in the Select company dropdown list. One of the billing accounts for your company appears in the Billing account dropdown list. Under this configuration, you can see and work with information for your selected billing account.

You can change the range of available information by selecting new values in the Select company and Billing account dropdown lists that appear above the summary pane.

1.3.3.2 Select Company

If you have access to multiple companies, you can select a company from the **Select Company** dropdown list.

When you select a new company, the **Billing account** dropdown list includes only those accounts assigned to your selected company.

1.3.3.3 Billing Account

If your selected company maintains more than one billing account, you can select an account from the **Billing account** dropdown list. This list contains the control accounts available within your selected company. If there are no control accounts, the list displays the company record. The value that you select in the Billing account dropdown list determines the information that appears elsewhere on the home page and throughout your SpendTrack session.

1.3.4 Summary

The Summary pane displays the most current consolidated balance and payment information for your selected billing account.


Balance **Breakdown by category**

Current balance

\$ 7,468.48

Available credit **\$ 9,992,531.00** | Credit limit **\$ 10,000,000**

Note: If you'd like to **modify your company's credit limit**, contact your financial institution's admin.



The Breakdown by Category tab displays the Spending breakdown chart for your selected billing account. It provides a quick overview of current spending by merchant category group.

1.3.5 Payment Information

The Payment information pane displays payment activities. View payment activities made on your selected billing account.

Payment information [View payment activities](#)

⚠ Your payment is past due - make a payment today to bring your account current

Last statement balance	Minimum payment due
\$ 7,433.48	\$ 327.00
Payment due date	Past due amount
May 26, 2026	\$ 103.00






Make a payment
Set up autopay
Add payment account

Follow additional links on the pane to:

- **Make a payment:** Create a one-time or recurring payment on your selected billing account.
- **Set up autopay:** Create a recurring autopay payment schedule for your selected billing account.
- **Add payment account:** Create new records for checking and savings accounts to serve as the source for card payments.

1.3.6 Latest Transactions

The five most recent payment and charge transactions affecting the billing account or company master account that you select in the Billing account dropdown list appear in the Latest Transactions pane.

Latest transactions		View all transactions
 Interest Charge On Purcha May 01, 2026	\$ 32.57	> Posted
 Balcon Sales Merch Apr 29, 2026	\$ 2,000.00	> Posted
 Balcon Sales Merch Apr 29, 2026	\$ 2,000.00	> Posted
 Purchase Apr 16, 2026	\$ 5,000.00	> Posted
 Payment Branch Thank You Apr 16, 2026	\$ -2,000.00	> Posted

When you select the chevron icon on a transaction entry, you move to the Transactions details page where you can view the selected transactions in detail. If WaFd or the company enables expense management, you can view the Expense details tab containing expense details related to the transaction.

All transactions

Search by cardholder, merchant or amount Filter Connect to quickbooks Spending breakdown Export

Merchant	Transaction date	Posted date	Cardholder	Card	Status	File a dispute	Amount
Interest Charge on Purcha	May 01, 2026	May 01, 2026	WRIGHT YONG		Posted		\$ 32.57 View
Interest Charge on Cash A	May 01, 2026	May 01, 2026	YASAN MOORE		Posted		\$ 1.96 View
Interest Charge on Purcha	May 01, 2026	May 01, 2026	YASAN MOORE		Posted		\$ 49.82 View
BALCON SALES MERCH Retail Stores	Apr 29, 2026	Apr 29, 2026	YASAN MOORE	...9146	Posted		\$ 2,000.00 View
BALCON SALES MERCH Retail Stores	Apr 29, 2026	Apr 29, 2026	WRIGHT YONG	...9120	Posted		\$ 2,000.00 View
BALCON SALES MERCH Retail Stores	Apr 29, 2026	Apr 29, 2026	KIM PERRY	...9138	Posted		\$ 2,000.00 View

You can also connect directly to the Transactions page from the View all transactions link. Use this shortcut to view all transactions for the billing or company master account that you select from the Billing account dropdown list.

1.3.7 View Statements

Use this link to review and download the statements for the account you select in the Billing account dropdown list.

1.3.8 Cardholders

The Cardholders pane displays tiles containing summary information for the top eight cardholders with the highest current balance. This pane typically appears below the pane for most browsers; you need to scroll down to view it.

Each individual tile contains a Make a payment link to schedule a payment for the card on display. You can also select the Lock Card toggle to lock or unlock a card and prevent or reenale ongoing activity.

You can switch to the List view or select the View all cardholders link to connect to records on the Cardholders page.

Cardholders

Missing accounts? Click "View all cardholders" upon selecting company record on "Billing account" dropdown to view all account types within the company

Cardholders with highest balances View all cardholders 0-50% 51-75% 76-100% Grid View List View

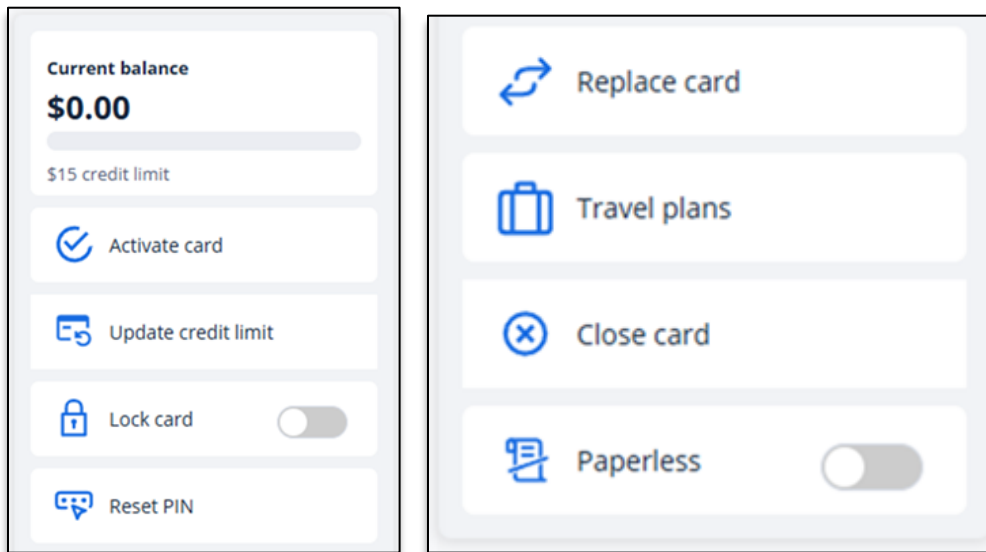
<p>Jennifer Jones nick.porter+user@wafd.com Sub account</p> <p>Card: ...0967 Lock card</p> <p>Active</p> <p>Current balance \$ 0.00 Make a payment</p> <p>Available credit \$ 10,000.00</p>	<p>Josh Smith Sub account</p> <p>Card: ...0942 Lock card</p> <p>Active</p> <p>Current balance \$ 0.00 Make a payment</p> <p>Available credit \$ 10,000.00</p>	<p>Betty Ross Sub account</p> <p>Card: ...0934 Lock card</p> <p>Active</p> <p>Current balance \$ 0.00 Make a payment</p> <p>Available credit \$ 10,000.00</p>	<p>Mary Street Sub account</p> <p>Card: ...9480 Lock card</p> <p>Active</p> <p>Current balance \$ 0.00 Make a payment</p> <p>Available credit \$ 100,000.00</p>
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1.4 Program Administrator Tasks

Program Administrators are responsible for key tasks related to managing cardholders, cards, and user profiles. This section provides step-by-step instructions for those tasks.

1.4.1 Manage Cardholder Cards

Navigate to **Home page > Cardholders tab > View all cardholders > Select menu > Manage cards.**



Within this section you can perform the following tasks:

Function	Description/Steps
Update Credit Limit	Maintain the credit limit for the account. You can add or remove a temporary credit limit from the account. <ul style="list-style-type: none"> • Enter the new credit limit and select Save. • Select Add temporary credit limit. <ul style="list-style-type: none"> ○ Enter Temporary limit and End date. ○ Select Save.
View transactions	A page of current cycle transactions appears. To view transactions from previous cycles, use the Period dropdown.
Lock card	Navigate to the toggle button and Select Yes to Lock card.
Reset PIN	To update the PIN, select the > button. Enter and confirm the new PIN and select Submit .
Replace card	Navigate the popup window for contact information.
Lost/Stolen	To block the card select Yes and Continue . Select Done.
Damaged	If a card is damaged, verify the shipping address and select Done to order a new card.
Travel plans	Select the button and select Add travel plans .
Close card	Select the button and select Yes to close the card.

Paperless	Select the toggle button, a popup window appears. <ul style="list-style-type: none"> • Select View terms and conditions. • Select I have read and agree to the Terms & Conditions from the popup window. • Select Enroll in paperless.
Merchant Category Codes	From the window appearing to the right (see image below) <ul style="list-style-type: none"> • Adjust the permissions between Allow and Decline for the desired merchant category group • Select Save and Close.

Merchant category groups ×

Select merchant category groups and set controls you need for this card.

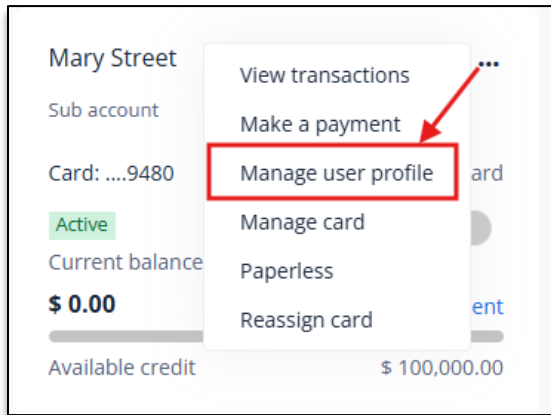
Permission	Merchant category
<input type="text" value="Allow"/> ▼	Airlines
<input type="text" value="Allow"/> ▼	Government Services
<input type="text" value="Allow"/> ▼	Hotels and Motels
<input type="text" value="Allow"/> ▼	Automobile and Vehicles
<input type="text" value="Allow"/> ▼	Personal Service Providers
<input type="text" value="Allow"/> ▼	Contracted Services
<input type="text" value="Allow"/> ▼	Retail Stores
<input type="text" value="Allow"/> ▼	Auto Rental
<input type="text" value="Allow"/> ▼	Amusement and Entertainment
<input type="text" value="Allow"/> ▼	Clothing and Stores
<input type="text" value="Allow"/> ▼	Transportation

1.4.2 Manage User/Cardholder Profile

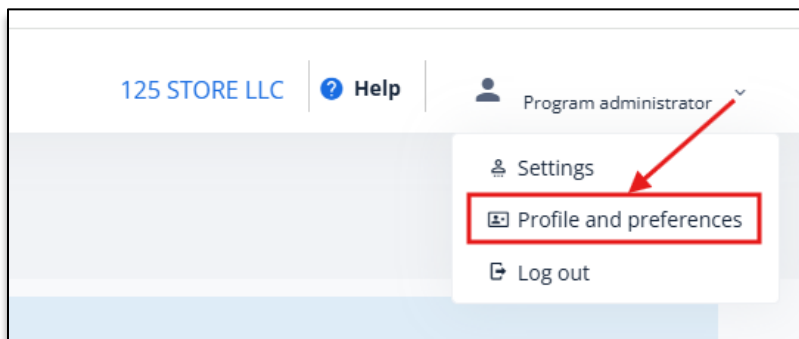
Program administrators can update cardholder/user profile details, as well as their own contact information, in SpendTrack.

To update profile details, follow steps below:

- Update Cardholder/User: navigate to **Home page > Cardholders Tab > View all cardholders > Select menu > Manage user profile.**




- For a Program Administrator managing their own profile, navigate to your name in the top right to view a dropdown list > **Profile and preferences.**



i Note: The card program administrator receives workflow notifications when cardholders update their personal contact information in SpendTrack. Address changes cannot be made in SpendTrack and must be made by contacting the bank.

Manage profiles in SpendTrack is at an account level. The window splits profiles into two sections: **Personal information** (SpendTrack user profiles) and **Contact information.**

←  **Jennifer Jones**
Manage card

View and update user information here

Profile information

Update personal information

First name	Last name	Date of birth	SSN / Tax ID
Jennifer	Jones	---	---
Employee ID	Department	Department manager	User role
---	Marketing	Barry Blue	User

Update contact information

Email	Cell phone number	Home phone number	Work phone number & extension
nick.porter+user@wafd.com	---	---	---

Remove user
Permanently remove user from this company.

1.4.2.1 Personal Information

Use the **Personal Information** section to update user's SpendTrack profile details as well as assigned **Department** and **User Role**.

i Note: Personal information updates the SpendTrack profile only. Changes made here do not update the bank's system of record. Contact the bank if the SSN, cardholder name, date of birth, or address needs to be updated.

1.4.2.2 Contact Information

Use **Contact Information** to update users email address and phone numbers.

⚠ Important: When updating contact information, SpendTrack asks whether the changes should be applied to the individual's card(s). Selecting **Yes** ensures contact details are updated on the card profile for items such as fraud alerts.

Update contact information


Apply this update to SpendTrack user profile

Contact information update will be applied to your SpendTrack user profile. This will be used for electronic statement enrollment.

Name	Role
<input checked="" type="checkbox"/> Jennifer Jones <small>nick.porter+user@wafd.com</small>	User

Apply this update to cards

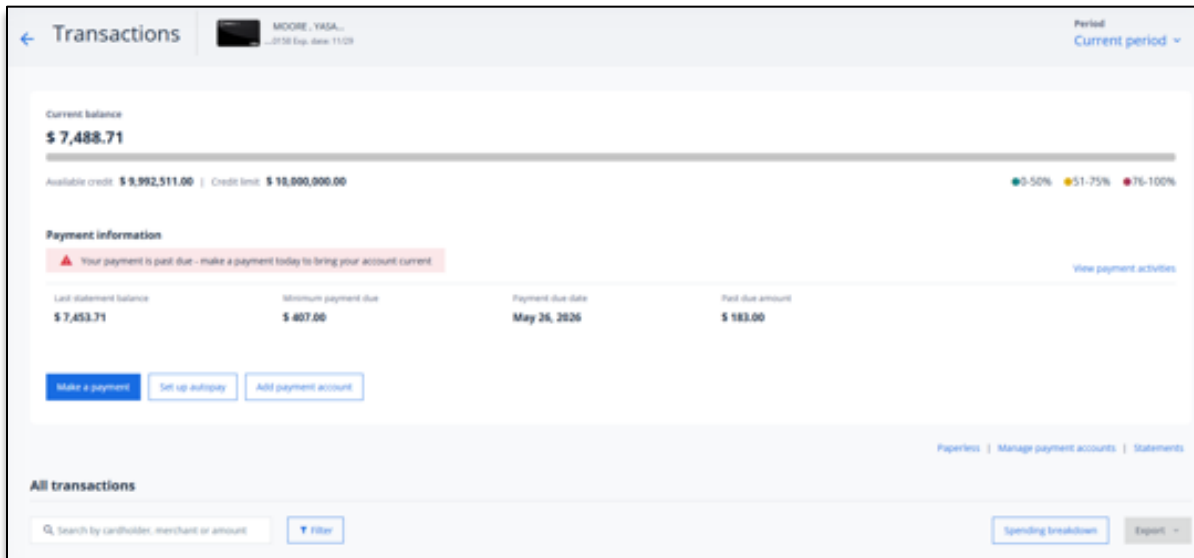
Contact information update will be applied to selected card(s). This will impact your electronic statement enrollment & fraud alerts.

Card profile	Account type	Exp. date	Status
<input checked="" type="checkbox"/>  ..0967	SubAccount	07/2028	Active

1.4.3 View Cardholder Transactions

Cardholder transactions can be accessed in one of three ways:

1. For company and control accounts, navigate to the **Transactions Tab > Billing account.**
2. For any of the eight cardholders with the highest balances, navigate to **Home page > Cardholders Tab > Select menu > View transactions.**
3. For a selected cardholder profile, navigate to **Home page > Cardholders Tab > View all cardholders > Select menu > View transactions.**

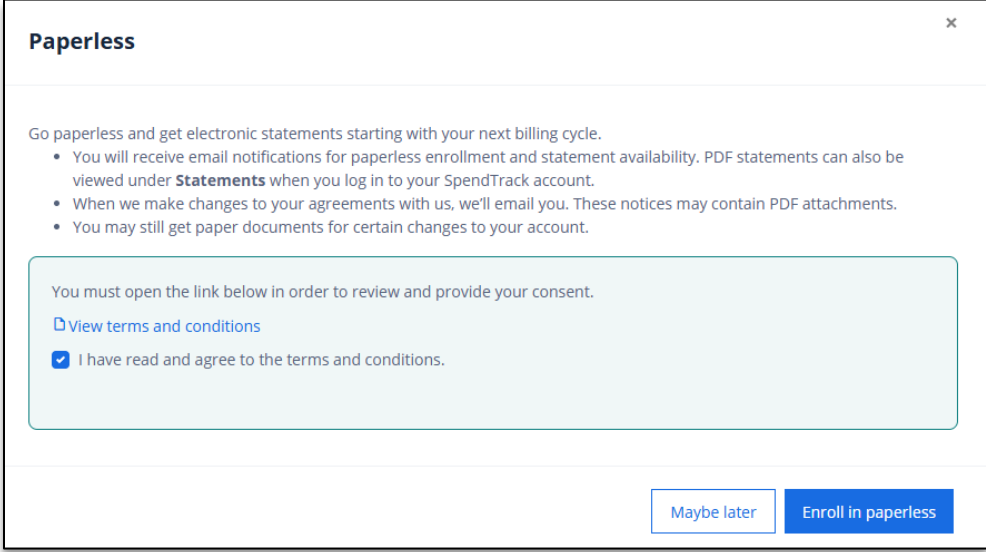


The cardholder transactions page has the following functions:

Function	Description/Steps
Period	Change from the current period to previous month cycles.
View Payment Activities	Displays the payment activities page for the account.
Make a payment	Displays a dialog box to make a one-time payment and autopay for a control account and an individual pay account.
Set up Autopay	Displays a dialog box for recurring payments.
Add Payment Account	Choose a payment account or add a new one.
Paperless	Select statement type.
Manage Payment Accounts	View and maintain available accounts
View Statements	Select a statement to download as a PDF.
Export	Export the list of transactions as a CSV or QBO file.

1.5 Paperless Statements

Commercial card programs default to mailed physical statements, clients can update their statement preferences and enable paperless statements by completing the following steps:



1. Navigate to the Transactions page.
2. Select **Paperless** to view paperless options.
3. Move the slider to **Enable**. A popup window displays terms and conditions.
4. Select the **View terms and conditions** link.
5. Select the **I have read and agree to the terms and conditions** checkbox.
6. Select Enroll in **paperless**. You can view statements or download them as PDFs.

1.6 Making Cardholder Payments

The following shows program administrators how to make one time and automatic card payments.

Payment options can be accessed in one of three ways:

1. For any billing account within the company, navigate to **Billing account** dropdown > **Make a payment**.
2. For any of the eight cardholders with the highest balances, navigate to **Home page** > **Cardholders tab** > **Make a payment**.
3. For any selected cardholder profile, navigate to **Home page** > **Cardholders tab** > **View all cardholders** > Select **Menu** > **Make a payment**

Select company: 125 STORE LLC | Billing account: CONTROL TEST

125 STORE LLC (CONTROL TEST)

Balance Breakdown by category

Current balance
\$ 0.00

Available credit **\$ 10,000,000.00** | Credit limit **\$ 10,000,000**

Note: If you'd like to **modify your company's credit limit**, contact your financial institution's admin.

Payment information [View payment activities](#)

Last statement balance **\$ 0.00** | Minimum payment due **\$ 0.00**

Payment due date | Past due amount **\$ 0.00**

[Make a payment](#) [Set up autopay](#) [Add payment account](#)

Cardholders with highest balances | [View all cardholders](#)

<p>Jennifer Jones</p> <p>Sub account</p> <p>Card: ...0967</p> <p>Active</p> <p>Current balance \$ 0.00</p> <p>Available credit \$ 10,000.00</p> <ul style="list-style-type: none"> View transactions Make a payment Manage user profile Manage card Paperless Reassign card 	<p>Sub account</p> <p>Card: ...0942</p> <p>Active</p> <p>Current balance \$ 0.00</p> <p>Available credit \$ 10,000.00</p> <p>Lock card <input type="checkbox"/></p> <p>Make a payment</p>	<p>Sub account</p> <p>Card: ...0934</p> <p>Active</p> <p>Current balance \$ 0.00</p> <p>Available credit \$ 10,000.00</p> <p>Lock card <input type="checkbox"/></p> <p>Make a payment</p>
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1.6.1 Making a One-Time Payment

Make a payment
Autopay
[View payment activities](#)

◆ Payments submitted before **4:00 PM CST(5:00 PM EST)** will be considered as today's payment.

Choose payment date *

Payment can be scheduled up to 29 days in advance.

Due date May 26, 2026

Choose a different date MMM DD, YYYY

Choose amount *

Minimum payment due \$ 327.00

Current balance \$ 7,468.48

Last statement balance \$ 7,433.48

Other amount \$ Enter Amount

Payment account *

Select payment account ▾

[Add payment account](#)

You must open the link below in order to review and provide your consent.

[View terms and conditions](#)

I have read and agree to the terms and conditions. I authorize WAFD BANK to debit the account with the amount that I have chosen in this web form on the date selected. I understand this is a one-time payment authorization and these funds may be withdrawn from the chosen account on the date selected or on the following banking day. You can cancel this authorization online from SpendTrack till 04:00 PM CST (05:00 PM EST) on or before the scheduled authorization date alternatively you can contact WAFD BANK at (800) 324-9375 till 04:00 PM CST (05:00 PM EST) on or before the scheduled authorization date.

To make a one-time payment following the steps below:

1. Select **Make a payment**.
2. Choose a payment date.
3. Choose an amount.

Payment amount must be added before making a payment.

4. Select a payment account from the dropdown.
5. Select **View terms and conditions**.
6. Select the checkbox for the payment disclosure.
7. Select **Pay**.

i Note: The one-time payment entered in **Other Amount** cannot exceed the current account balance.

1.6.2 Make an Autopay Payment

Payments are available for all account types. Use the Autopay tab to set up recurring payments. Autopay is not applicable for subaccounts.

Make a payment
Autopay
[View payment activities](#)

◆ Payments submitted before **4:00 PM CST(5:00 PM EST)** will be considered as today's payment.

◆ New autopay **scheduled on due date** will be effective from next statement cycle. **Autopay will not be effective for current month, please make one-time payment for current month.**

Choose payment date *

Due date The 26th of each month

Choose a day Pay on of each month

Choose amount *

Minimum payment due \$ 327.00

Current balance \$ 7,468.48
Available only when you choose a different date as the payment date.

Last statement balance \$ 7,433.48

Other amount

Account type *

Checking

Savings

ABA routing number *

Bank account number *

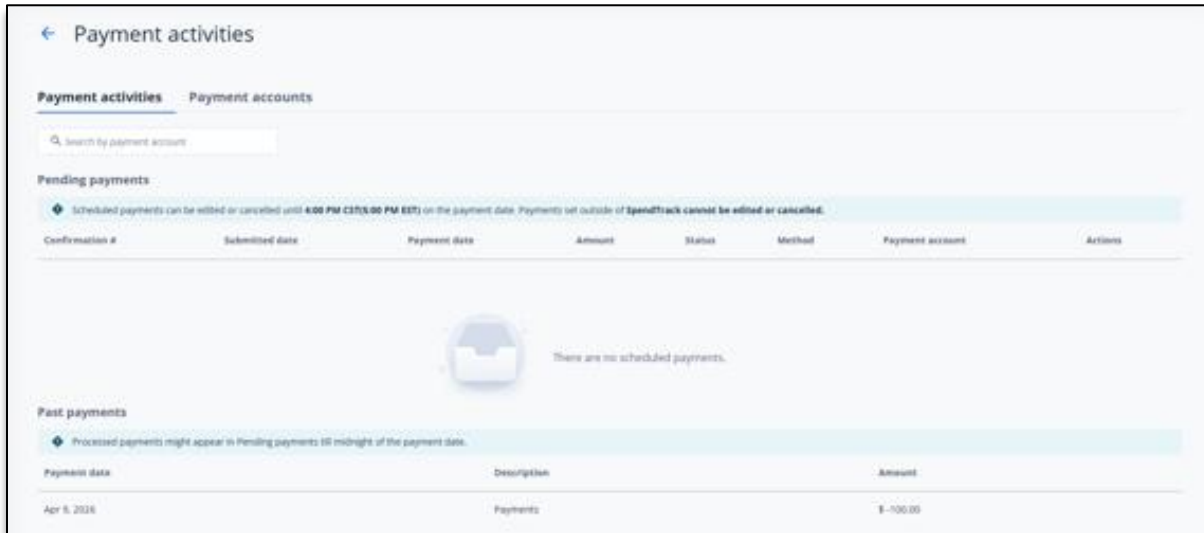
Confirm bank account number *

To make an autopay payment following the steps below:

1. Select **Autopay**.
2. Choose a payment date.
3. Choose an amount.
4. Choose an account type between checking and savings.
5. Enter the routing and bank account number.
6. Select **View terms and conditions**.
7. Select the checkbox for the payment disclosure.
8. Select **Pay**.

1.6.3 View Payment Activities

The following shows program administrators how to view payment activities.



Payment activities can be accessed in one of three ways:

1. For any billing account within the company, navigate to **Home page > Billing account dropdown > View payment activities.**
2. For any of the eight cardholders with the highest balances, navigate to **Home page > Cardholders tab > Select menu > View transactions > View payment activities.**
3. For the selected cardholder profile, navigate to **Home page > Cardholders tab > View all cardholders > Select menu > View transactions > View payment activities.**

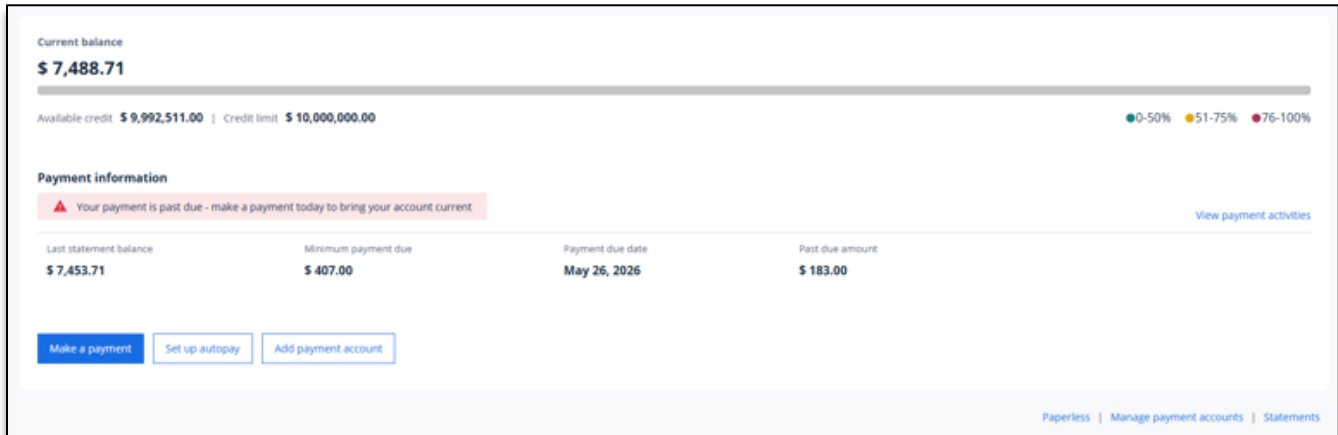
From this page you can view account type payments. This includes control account, subaccount, or individual pay account:

- Pending payments display scheduled payment on the account.
- Past payments display posted payment on the account.

i Note: You can edit or cancel scheduled payments until 2 PM PT (4 PM CT) on the payment date. Processed payments may appear in pending payments until midnight on the payment date.

1.6.4 Add or Manage Payment Accounts

The following shows program administrators how to add or manage payment accounts.



The screenshot displays a credit card account summary. At the top, the current balance is \$7,488.71. Below this, a progress bar shows available credit at \$9,992,511.00 and a credit limit of \$10,000,000.00. A color-coded indicator shows the balance is between 51-75% of the limit. The 'Payment information' section features a red warning: 'Your payment is past due - make a payment today to bring your account current'. Below the warning is a table with the following data:

Last statement balance	Minimum payment due	Payment due date	Past due amount
\$7,453.71	\$407.00	May 26, 2026	\$183.00

At the bottom of the dashboard are three buttons: 'Make a payment', 'Set up autopay', and 'Add payment account'. A footer contains links for 'Paperless', 'Manage payment accounts', and 'Statements'.

Payment accounts can be accessed in one of three ways:

1. For any billing account within the company, navigate to **Home page > Billing account dropdown > View payment activities > Payment accounts tab > Edit.**
2. For any of the eight cardholders with the highest balance, navigate to **Home page > Cardholders Tab > Select menu > View transactions > Add payment account or Manage payment accounts.**
3. For any selected cardholder profile, navigate to **Home page > Cardholders Tab > View all cardholders > Select menu > View transactions > Add payment account or Manage payment accounts.**

From here users can complete the following tasks:

- Select **Edit** to update the payment account.
- Select **Remove** to delete the payment account.

Select **Add Payment Account** to add a new account.

- Select the account type.
- Complete the form.

Add payment account

Account type *

Checking

Savings

ABA routing number *

Bank account number *

Confirm bank account number *

Name on account *

Account nickname *

Set as default payment account

- Select **Add payment account** button.

1.7 Reassign Cards


In some instances, a client record in SpendTrack is not connected to the card record. The following steps allow for assignment the card to the SpendTrack client record.

Reassign card ending in ...0158 ✕

You may transfer this card to any user within the same company.

Search for a user

New cardholder

 KIM PERRY

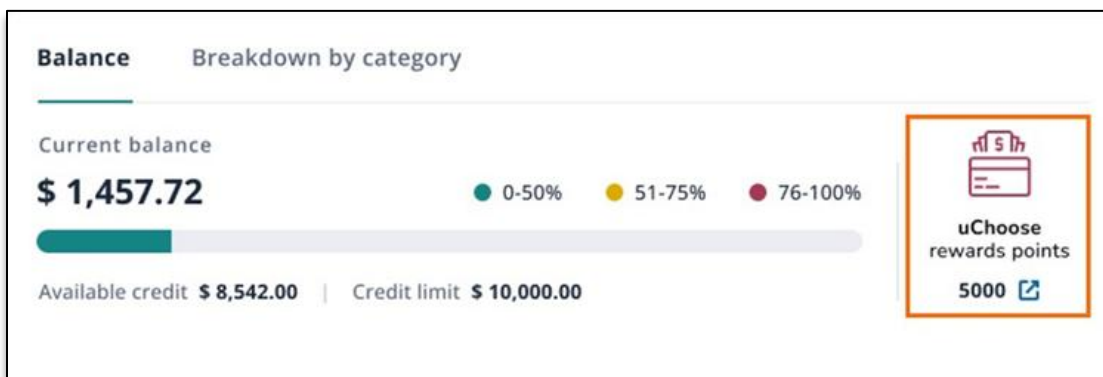
Example: Sid Doe is an employee for the business and already has a business card as an existing vendor card record. Sid also has a user record in SpendTrack, but the card is not yet connected to the SpendTrack user record.

1. Program administrators can do one of the following:
 - For any of the eight cardholders with highest balances, navigate to **Home page > Cardholders Tab > Select menu > Reassign card.**
 - For a selected cardholder profile, navigate to **Home page > Cardholders Tab > View all cardholders > Select menu > Reassign card.**
2. Search for the SpendTrack user record.
3. Select the user from the search results.
4. Select **Reassign card.**

1.7.1 Undo a reassignment

1. Select **Cancel reassign card** from the action menu. A confirmation popup appears.
2. Select **Yes** from the confirmation popup to undo the reassignment.

1.8 View and redeem uChoose Rewards



For program administrators to view and redeem rewards, do one of the following:

- For the billing account under the company, navigate to **Home page > Billing account > Balance > Reward points.**
- For a selected cardholder profile, navigate to **Home page > Cardholders tab > View all cardholders > Select menu > View transactions > Rewards.**

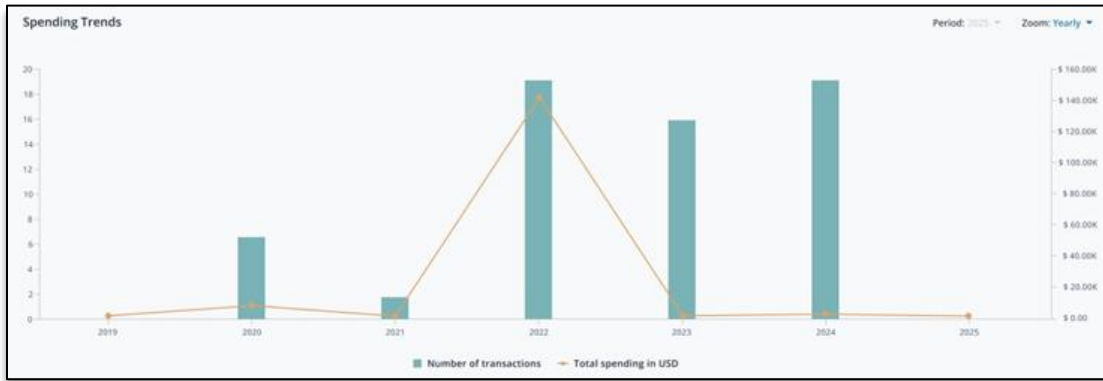
An account enrolled in uChoose Rewards can view point totals from the home page for billing accounts within the company. You can view rewards points on the transaction's pages. Select the arrow icon next to the points to sign in through single sign-on (SSO) to the uChoose Rewards website and redeem points. To redeem points on the uChoose Rewards website, select the **arrow** icon next to the points to sign in through single sign-on (SSO).

1.9 Analytics

Navigate to **Analytics** from the navigation pane.

1.10 Spending Trends

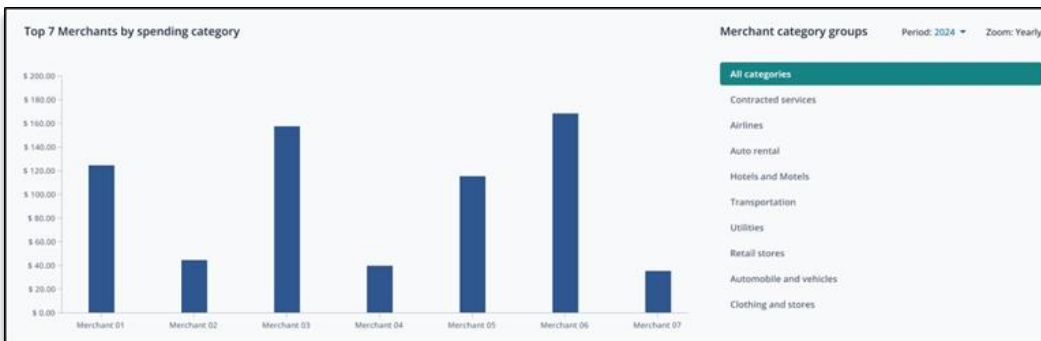
This chart displays a total number of transactions forming the spend amount in a specific timeframe. Hover over the chart to view a specific number of transactions and spend value.



Select the options below the chart to display by data year, quarter, month, or last 7 days.

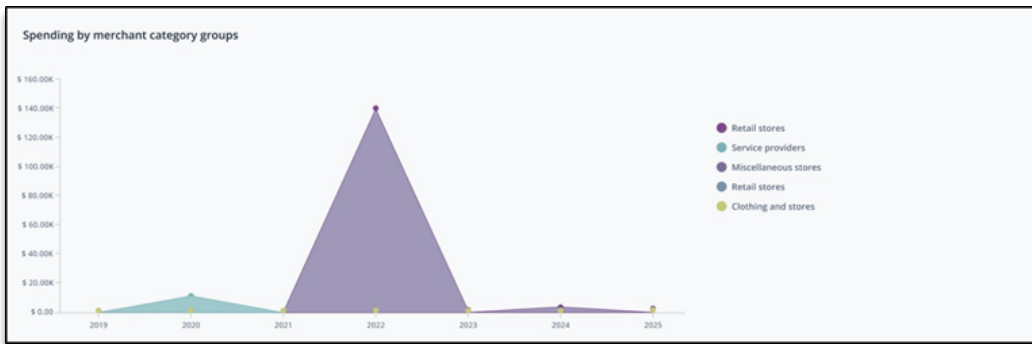
1.10.1 Top Seven Merchants by Spending Category

This chart displays merchant spend data. View the top five of all merchants or select a category on the right to view the top five merchants for that specific category.



1.10.2 Spending by Merchant Category Groups

The Spending by Category chart displays the spending data by time frame and merchant category groups.



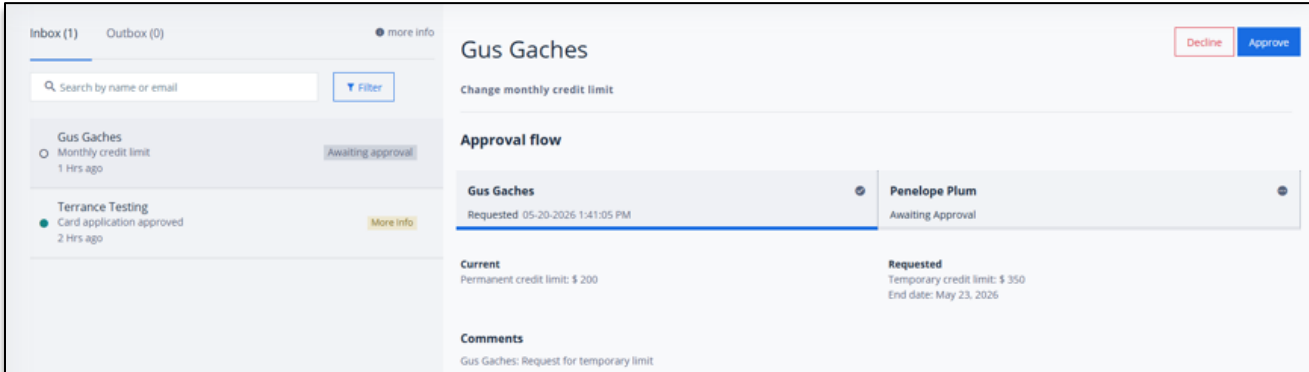
Hover over the chart to view specific spend values.

1.11 Notifications

1. Navigate to **Notifications** from the navigation pane. The Inbox displays requests from cardholders that are awaiting approval. Messages include useful information, including the approval flow and comments.
2. Select a message in the Inbox to display the request details and options.
 - **Approve** — Approves the request and sends a notification to the requester.
 - **Decline** — Rejects the request and sends a notification to the requester.

1.11.1 Additional Information

- Request and their approval status display on the Notifications page.



- To search for notifications, enter name and email into the search function.
- Filter notifications by Type, Status and Date range.

Filter notifications ✕

Type

Select type ▼

Status

Select status ▼

Date range

Select date range ▼

Cancel
Apply

1.12 Departments

1.12.1 [Create a Department](#)

You can group users into departments for analysis. This department hierarchy is only within SpendTrack. Card Console does not reflect it. You can place an individual user in only one department. You can create sub-departments as necessary. You can assign department heads who have enhanced capabilities as well.

Navigate to **Home page > Departments** from the navigation pane.

Options include:

Field	Description
Add User	Adds a user to an existing department.
Add Department	Creates a new department.
Add Department Head	Adds a user to the department head role.
Add Sub-Department	Creates a new subdepartment.
Pencil Icon	Edit the department or subdepartment.
Trash Icon	Deletes the department or subdepartment.



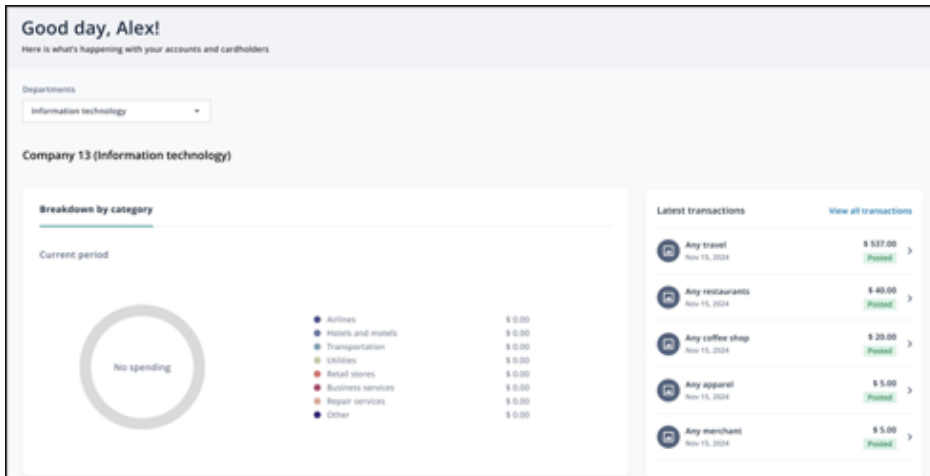
1.12.2 Edit a Department

1. Navigate to Departments from the navigation pane.
2. Select the arrow to the right of the department name to open the record.
3. Select the pencil icon to the right of Dept. Head to edit. Information under Users includes names, email, profile, and status.

1.12.3 View Department Spend Analytics

Sign in to SpendTrack as a department head user. Department heads have enhanced capabilities for the departments to which they are assigned:

Field	Description
Home	View spend analytics on the home page and spend by spend for each user within the department.
Notifications	View client requests, such as spend limit increases. The system first sends user requests to the department head before the PA. From the Notifications page, department heads select Approve or Decline. After the department head approves a request, SpendTrack sends it to the PA for final approval.
Users	View a list of users in the department. Options include send an invitation email, disable user, reset password, view transactions, and view card profile.
Card Profile	View details of the cardholder. Options include locking a card and resetting a PIN.

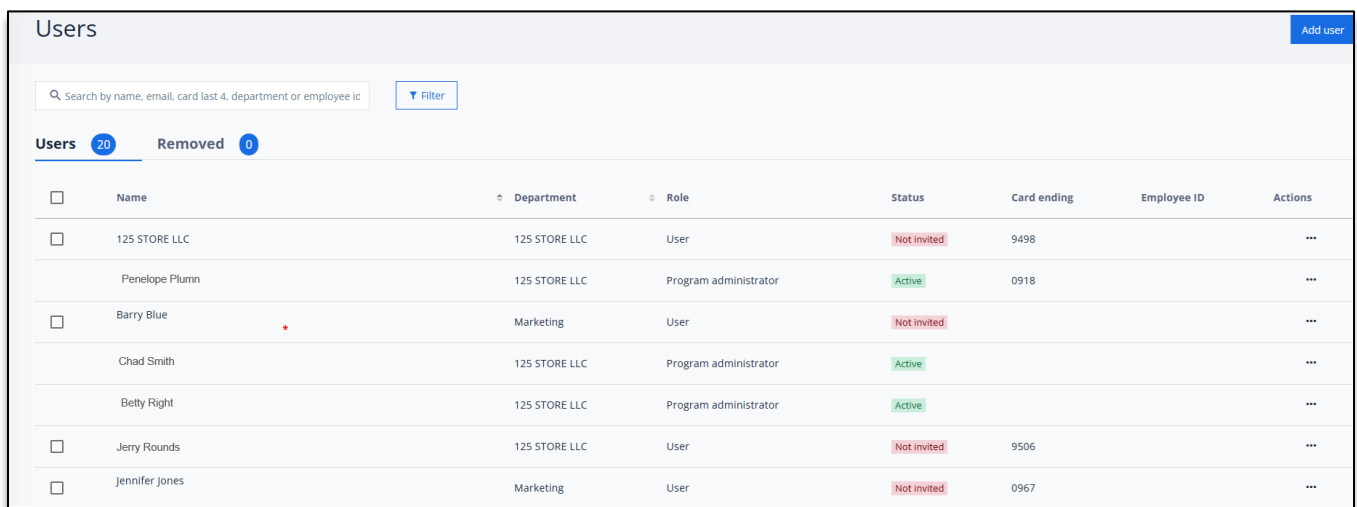


1.13 Users & Card Management

From the Users page, clients can manage existing users, create new users, and add cards to users.

Before issuing a new card, user must be created in SpendTrack first.

1.13.1 Manage Users



<input type="checkbox"/>	Name	Department	Role	Status	Card ending	Employee ID	Actions
<input type="checkbox"/>	125 STORE LLC	125 STORE LLC	User	Not invited	9498		...
	Penelope Plum	125 STORE LLC	Program administrator	Active	0918		...
<input type="checkbox"/>	Barry Blue	Marketing	User	Not invited			...
	Chad Smith	125 STORE LLC	Program administrator	Active			...
	Betty Right	125 STORE LLC	Program administrator	Active			...
<input type="checkbox"/>	Jerry Rounds	125 STORE LLC	User	Not invited	9506		...
<input type="checkbox"/>	Jennifer Jones	Marketing	User	Not invited	0967		...

1. Navigate to Users from the navigation pane. From the Users page the following actions can occur

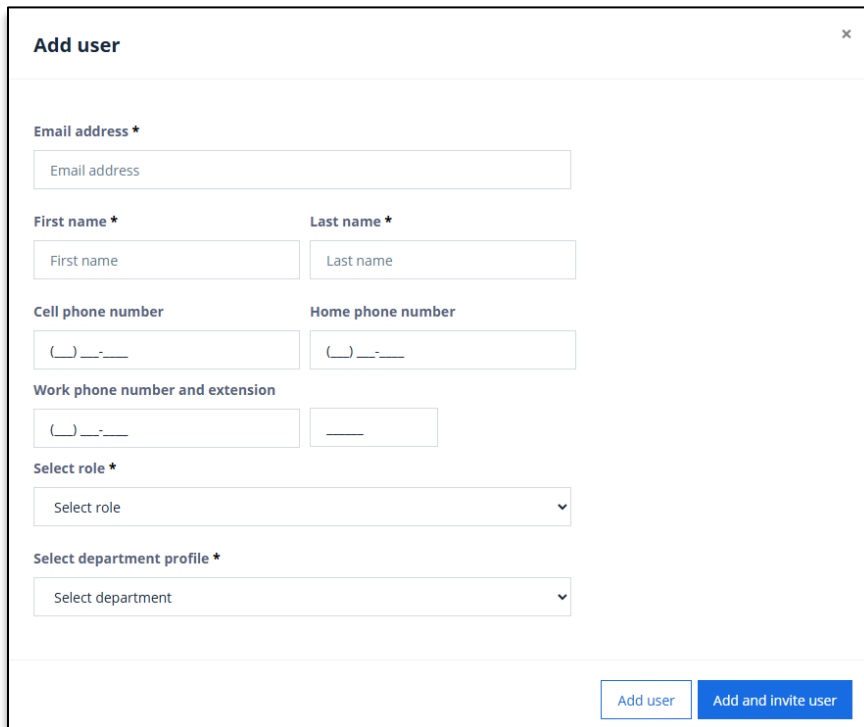
- Use the search field to locate user by name or email address
- If the status is **Not Invited**, select the checkbox to the left.
 - Then select the Invite Selected button at the top of the page.
- Select column heading to sort the list.
- Select the action menu to the right for additional options:
 - Manager user profile - opens the Edit User page.
 - Manage cards - opens the Card Profile page.

- Disable User - changes the status to inactive.
- Reset Password - prompts the user to reset the password.
- View card transactions, if the user has a card.
- Remove user.
- Manage company access.

1.13.2 Create a New User

Program administrators create new users from the page, which is the first step in submitting an application for a new card. New users only exist in SpendTrack and do not flow into Card Console. To create a new user:

1. Navigate to the **Users** from the navigation pane.
2. Select **Add User**.



3. Complete the required fields email, first name, and last name. The phone numbers fields are optional.
4. Select either **Program Administrator**, **Reporting Administrator** or **User** from the Select role dropdown list.

Role	Description
Program Administrator	Gives user full access to the card program.

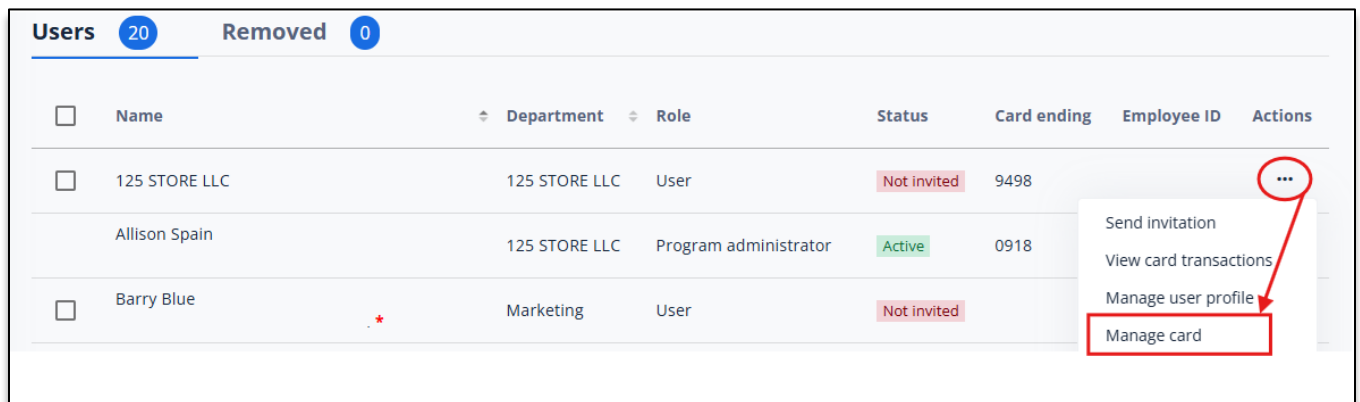
Reporting Administrator	Give user view only access of the card program.
User	Used for individual cardholder access. Users can also be assigned as Department Head , which provides the user with additional access. Including viewing transactions and cardholders assigned to their department. Requests for approval will be sent to a Department Head first before going to the Program Administrator for final approval.

5. Select a department from the Select department profile dropdown list. The PA manages the list of departments from the [Departments page](#).
6. Select **Add User** to create a new user record or **Add and invite user** to create a record and send the user an invitation email to sign in to SpendTrack. The user receives an email with instructions to sign in.

1.13.3 Add a Card

After you create a new user, the profile appears on the Users page. To order a card for that user, follow the steps below.

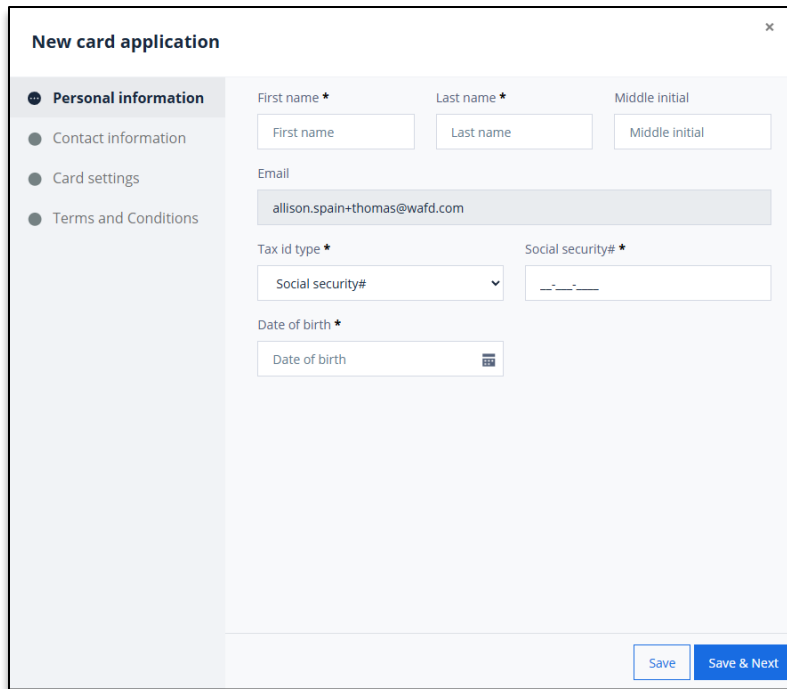
1. Navigate to **Users** from the navigation pane and select **Manage Cards** from the users Actions list



The screenshot shows the 'Users' page with a table of users. The table has columns for Name, Department, Role, Status, Card ending, Employee ID, and Actions. A dropdown menu is open for the user 'Barry Blue', showing options: 'Send invitation', 'View card transactions', 'Manage user profile', and 'Manage card'. The 'Manage card' option is highlighted with a red box.

<input type="checkbox"/>	Name	Department	Role	Status	Card ending	Employee ID	Actions
<input type="checkbox"/>	125 STORE LLC	125 STORE LLC	User	Not invited	9498		...
<input type="checkbox"/>	Allison Spain	125 STORE LLC	Program administrator	Active	0918		Send invitation View card transactions Manage user profile Manage card
<input type="checkbox"/>	Barry Blue	Marketing	User	Not invited			

2. Select **Create credit card** in the upper corner of the Manage Card screen. The New Card Application popup window appears.



3. Complete the form and select **Submit**.

Submitting this form begins the card creation process. You can see the card on the home page under the Cardholder tab after you create it.

1.13.4 Add SubAccounts

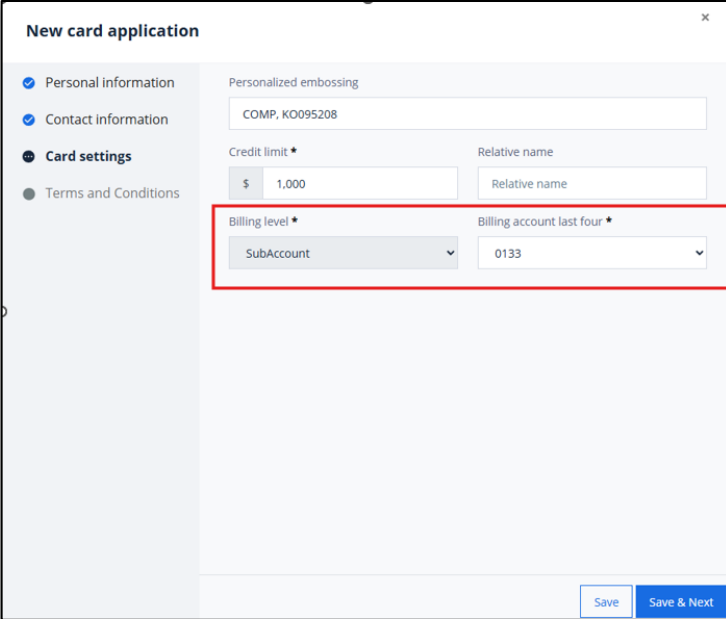
Businesses that want to have subaccounts linked to control accounts begin by working with WaFd Bank to create the control accounts. You create control accounts in Card Console, not SpendTrack. Once control accounts exist in Card Console, you can create subaccounts in SpendTrack and link them to the control accounts.

To add subaccounts to a control account:

- WaFd creates a control account with at least one subaccount linked to it in Card Console.
- The program administrator creates a new user in SpendTrack.
- The program administrator adds a new card to each user.

1.13.4.1 Add SubAccounts in SpendTrack

1. Navigate to the Card Settings step in the New Card Application form.
2. Select Subaccount from the Billing Level dropdown list.
3. Select an account from the Billing Account Last Four dropdown list to link the new card to the control account.



1.14 Virtual Card Management

The following section outlines virtual card management within SpendTrack.

Virtual card options include:

Type	Description
Single use Card	<ul style="list-style-type: none"> • For one-time use. • Once the credit limit or expiration date is reached the card will deactivate.
Multi-use card	<ul style="list-style-type: none"> • For multiple transactions up to credit limit. • Once credit limit or expiration date is reached the card will deactivate.

1.14.1 Create Virtual Card

Follow the steps to create a new virtual card.

1. Virtual cards can be created from multiple screens:
 - a. From the **Home** page select **Create Virtual Card**
 - b. From **Users** tab select the *Actions* next to the applicable user and **Manage Card < Create Virtual Card**
2. Complete the **Create Virtual Card** screen. Required fields are noted with an (*):

Create virtual card

One time or multiple use

Single use card ⓘ
 Multi use card ⓘ

Multi use card is meant for multiple times use, once it's reached it's credit limit or expiration date the card will deactivate.

Card details

Name on virtual card *

Name on virtual card

Provide the name of the supplier, if you will use this card to make a payment to a supplier, otherwise provide the name of the employee who will use this card.

Amount * Time to live *

\$ 0.00 Date till when the virtual card will be active 📅

Invoice number

You can add maximum of ten invoice numbers

[Add invoice number](#)

Description

Description

Card controls

Merchant category code (MCC)

Maximum of five merchant category code is allowed

[Add merchant category code](#)

Merchant ID

You can allow maximum of ten merchant IDs for specific supplier

[Add merchant ID](#)

Field	Description
Required Fields	
Virtual Card User	Only applicable when issuing a virtual card from the Home page. Select the User to assign virtual card access.

Select account	Select the billing Control account. ⚠ Important: If user sub-account is selected, the virtual card balance will roll up to the user's plastic card.
Virtual Card type	Select if this will be a Single Use or Multi use card
Name on virtual card	If card will be used for a supplier payment, recommendation is to list supplier name, otherwise list employee virtual card or department card is assigned to.
Amount	Enter credit limit. <ul style="list-style-type: none"> • Single use – for single use cards list the total transaction amount. Once transaction has been posted and met credit limit card will automatically close • Multi use – list total amount of all transactions. Once transaction post and meet credit limit card will automatically close.
Time to live	Assign card expiration date
Optional Fields	
Invoice number	Allows individuals to add invoice details for supplier payment. Note: this is an internal record only and will not be sent with the card transactions.
Description	Add an internal virtual card use description
Card Controls – Merchant Category	Define what Merchant Category (MCC) transaction types are allowed for the virtual card *max of 5 MCC's per card
Card Controls – Merchant ID	Add the merchant IDs allowed. *max of 10 merchant IDs per card.

3. Click **Create** to issue virtual card.

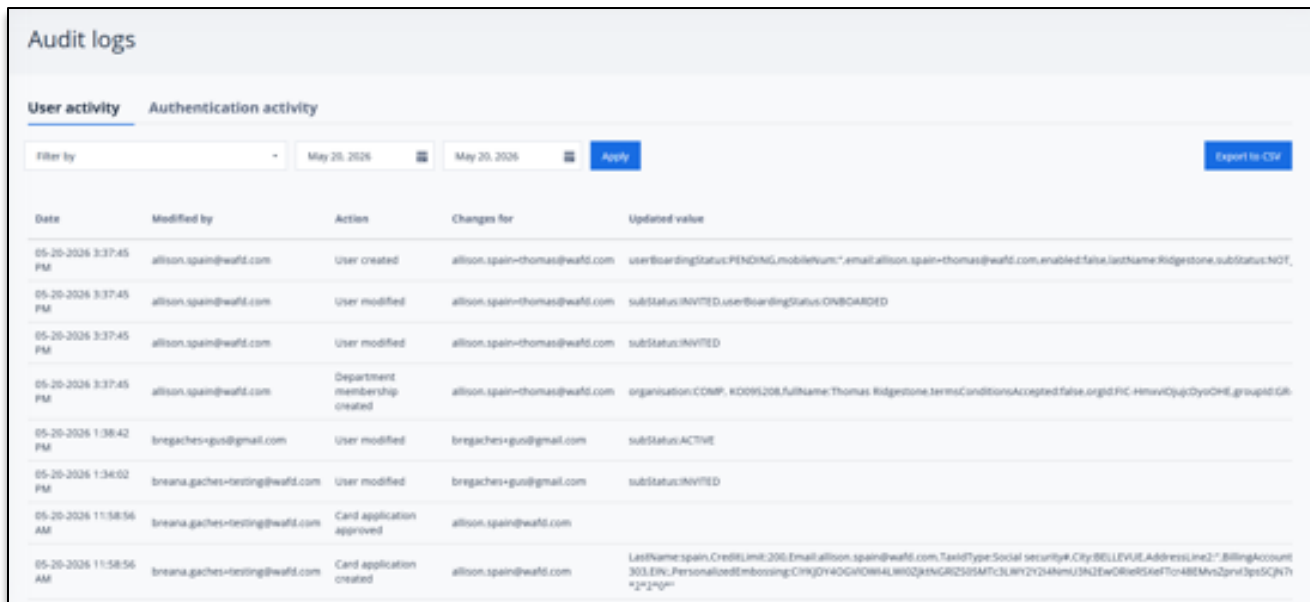
1.15 Settings and Feedback

The following section includes audit logs, ability to change passwords as well as provide feedback specific to the platform.

1.15.1 View Audit Logs

Audit logs track and display changes made to user records. Complete the following to view audit logs:

1. Select **Audit Logs** from the navigation pane.
2. Use the **Event** dropdown list and the date fields to filter the list by criteria in a date range.
3. Select **Export to CSV** to save the data as a .csv file.



Date	Modified by	Action	Changes for	Updated value
05-20-2026 3:37:45 PM	alison.spain@wafd.com	User created	alison.spain-thomas@wafd.com	userBoardingStatus:PENDING,mobileNum:"email:alison.spain-thomas@wafd.com.enabled:false.lastName:Ridgestone.subStatus:NOI,
05-20-2026 3:37:45 PM	alison.spain@wafd.com	User modified	alison.spain-thomas@wafd.com	subStatus:INVITED,userBoardingStatus:ONBOARDED
05-20-2026 3:37:45 PM	alison.spain@wafd.com	User modified	alison.spain-thomas@wafd.com	subStatus:INVITED
05-20-2026 3:37:45 PM	alison.spain@wafd.com	Department membership created	alison.spain-thomas@wafd.com	organization:COMP, K0091208,fullName:Thomas Ridgestone,termsConditionsAccepted:false.orgID:FIC_HmrvDqyDysDHE,groupID:GH
05-20-2026 1:38:42 PM	bregaches+gus@gmail.com	User modified	bregaches+gus@gmail.com	subStatus:ACTIVE
05-20-2026 1:38:02 PM	breana.gaches-testing@wafd.com	User modified	bregaches+gus@gmail.com	subStatus:INVITED
05-20-2026 11:58:56 AM	breana.gaches-testing@wafd.com	Card application approved	alison.spain@wafd.com	
05-20-2026 11:58:56 AM	breana.gaches-testing@wafd.com	Card application created	alison.spain@wafd.com	LastName:spain,CreditLimit:200,Email:alison.spain@wafd.com,TaxIDType:Social_security#,City:BELLEVEUE,AddressLine2:"BillingAccount:303,ENr_PersonalizedEmbossing:CH9J0Y40Gx0DW4L8W0Z9xNGR2505MTcL8WY2Y24kMuJ3N2Ew0RieR3IeT7o48EMn2pvt3ps5CjN7*2=2=0=

1.15.2 Change Password

Make edits to your profile in Settings.

1. Select your name in the top right to view a dropdown list.
2. Select **Settings**. The Settings page displays.
3. Select the **Change password** link.

1.15.3 Feedback and Survey

The Feedback and Survey section lets SpendTrack users share their thoughts about the SpendTrack application.

1. Navigate to **Share your feedback** from the navigation pane. The feedback form appears.
2. Submit a star rating, select a feedback category, and add comments.
3. Do one of the following:
 - Select **Submit**.
 - Select **Maybe later** to submit feedback in the future.