Barclaycard Commercial online servicing

Reporting and account management – Cardholder user guide

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About Barclaycard Commercial online servicing

Barclaycard Commercial online servicing is your web-based account management and reporting tool. An extra service that helps your organisation achieve the goals of their commercial card programme, you can use it for a variety of handy features, such as:

- **access to electronic statements**

- **viewing real-time balance information**

- **accessing up to 36 months' worth of transactional data**

- **run reports on your spend.**

Plus you can use the platform at any time just by going online. All you need is a user ID, a secure password and access to the internet.

About this guide

We've developed this guide to help Cardholders with a Barclaycard Commercial online servicing card navigate the application, providing guidance and tips on how to use its different functions.

Navigating the guide

This guide is designed to help you navigate quickly to the topic you need. It takes you through each process step by step, using screenshots and notes to help make it clear, straightforward and efficient.

Terminology

Throughout the guide, we'll use some terminology that you may need to familiarise yourself with. We've detailed these terms here:

User types – The following user types can be present in the application, although you may not choose to use all of them.

CGA (Company Group Administrator) – An Administrator who has responsibility for the card programme across multiple geographies and needs consolidated global access.

CPA (Company Programme Administrator) – Programme Administrator for your commercial card programme.

LM (Level Manager) – An Approver role who is responsible for Cardholders assigned to their organisational point in the hierarchy.

AGM (Account Group Manager) – An Approver role who is responsible for Cardholders assigned to them.
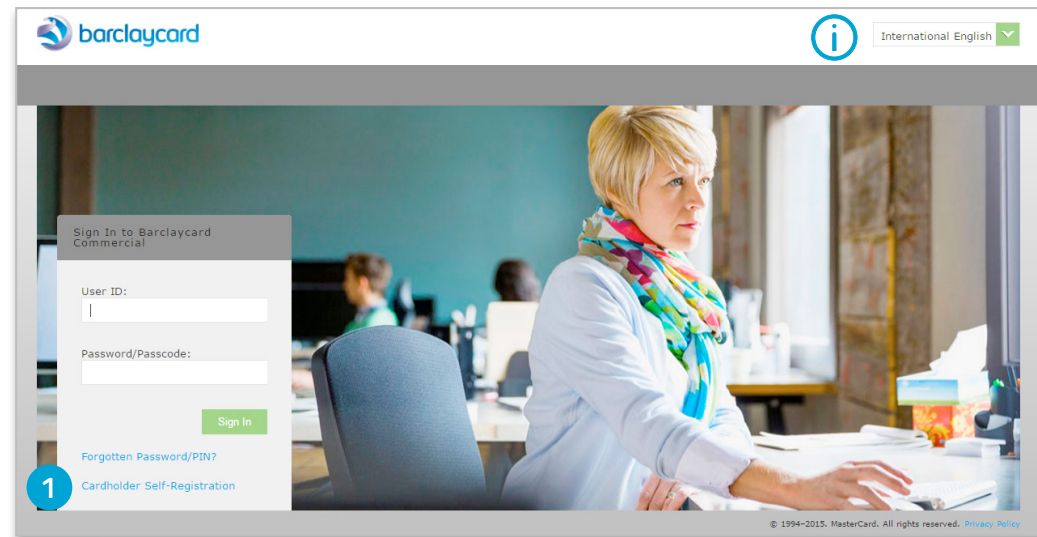
CH (Cardholder) – The holder of a Barclaycard Commercial online servicing card.

Getting started: Cardholder self-registration

The card programme Administrator for your organisation should provide you with a company registration code to allow you to self-register for the application. Once you've got this, you can follow these steps to gain access to Barclaycard Commercial online servicing.

1 Navigate to
commercial.barclaycard.co.uk
and click on the link for **'Cardholder Self-Registration'**.

barclaycard

International English

Sign In to Barclaycard Commercial

User ID:

Password/Passcode:

Sign In

Forgotten Password/PIN?

1 Cardholder Self-Registration

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(i) If you want to access the application in a different language, you can change the detail language preference by choosing from the drop-down menu.

Getting started: Cardholder self-registration

2a Enter your card number and the company registration code provided by your Administrator.

2b Click on '**Next**'.

CARDHOLDER SELF-REGISTRATION

ACCOUNT INFORMATION

* Account Number **2a**	
* Company Registration Code	

2b Next   Cancel

3a Enter user information such as name, email address, password and security question.

3b Click on '**Register Account**'.

CARDHOLDER SELF-REGISTRATION

USER INFORMATION

* User ID **3a**	
* First Name	
* Last Name	
* E-mail Address	
* Confirm E-mail Address	
* Password	(Must contain at least 8 characters, two of which must be numeric. Cannot be same as User ID.)
* Confirm Password	
* Security Question	
* Security Answer	

3b Register Account   Cancel

Getting started: Cardholder self-registration

4a   A confirmation message will display.

4b   To log in to the application click on **'Return to login screen'**.

CARDHOLDER SELF-REGISTRATION

✓ A cardholder user, with the specified user ID has been created.   **4a**

USER INFORMATION

* User ID	Bill_CH
* First Name	Bill
* Last Name	Tate
* E-mail Address	linda.weston@barclaycard.co.uk
* Confirm E-mail Address	linda.weston@barclaycard.co.uk
* Password	●●●●●●●●
	(Must contain at least 8 characters, two of which must be numeric. Cannot be same as User ID.)
* Confirm Password	●●●●●●●●
* Security Question	What was your first school?
* Security Answer	eastwood

Register Account   Return to login screen   **4b**

ⓘ   User IDs are alphanumeric and must be between 6 and 20 characters.

Passwords must be between 8 and 20 characters, contain at least two number values and cannot be the same as your user ID.

Your security question is used to verify your identity when you have forgotten your password.

Getting started: logging in for the first time

Once you've completed Cardholder self-registration, you can log in to the application for the first time. Just follow these steps.

1 Navigate to **commercial.barclaycard.co.uk** and enter the user ID and password created during self-registration, then click **'Sign In'**.

2 You will need to set your challenge questions and responses. Choose a question from the drop-down, provide a response and then re-enter the response. Once all three questions have been populated with the relevant responses click on **'Save'**.

Upon subsequent logins, one of these questions will be presented at random. To gain access to the application you need to enter the correct response as provided here.

(i) Responses are case-sensitive and must:

- be a minimum of four alphanumeric characters. Spaces are allowed but no punctuation or special characters are allowed
- not contain more than two identical characters in a row
- be unique – the same answer cannot be used for multiple questions.

Getting started: the usual login process

After you've logged in for the first time, the next time you'll only need to enter your user ID, password and answer one of the three challenge questions. You'll be asked one of these questions at random during the login process and you'll need to answer it correctly to proceed.

1 Go to **commercial.barclaycard.co.uk** and enter your user ID and password then click **'Sign In'**.

2 Enter the response to the challenge question and click on **'Continue'**.

> (i) To maintain access to the platform you will need to log in at least once every 60 days. If you don't, your user ID will become inactive and you will need your user credentials to be reactivated.
>
> If you're inactive in the system for 15 minutes you'll be automatically logged out.

Getting started: navigating the application

We've designed Barclaycard Commercial online servicing to be easy to use. Here are some key pointers to help you move around the application.

1 Menus
The main navigation is via the top tab menus. These allow you to navigate through the functionality by theme.

2 Navigation links
These navigation items appear on all screens in the application, allowing you to quickly move to these options.

ⓘ The back button in your browser will not work within this application. Please use internal navigation.

Getting started: the homepage

The information presented on the homepage will vary based on the options enabled for your card programme and your user type. This is a typical example for a Cardholder.

1 Activity
View information about recent transactions and any transactions you may have outstanding for review.

2 Snapshots
View a dashboard view of your spend.

3 Reports and data fields
Download reports and statements.

4 News
View news messages added by Barclaycard or your Administrator.

5 Resource centre
View and download user materials and other information added by your Administrator.
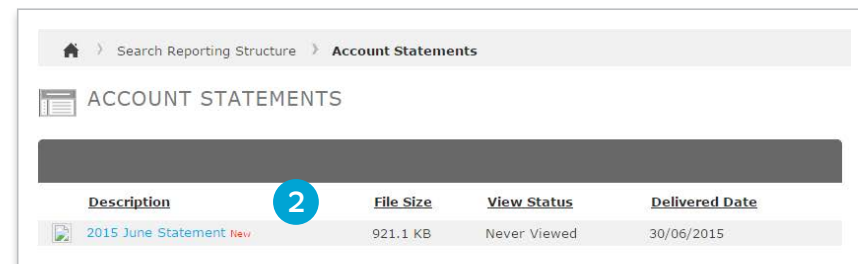
Transactions and statements: view statements

Your statement image will be available electronically through Barclaycard Commercial online servicing. You'll receive an email letting you know when your statement is ready to view.

1 From the homepage click on **'Account Statements'**.
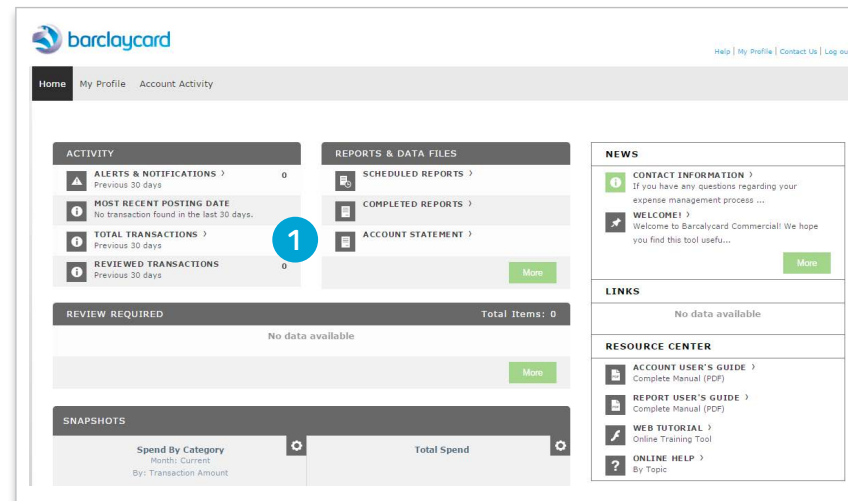
2 Click on the relevant month to download the statement.

ⓘ The application stores 13 months' worth of statements.

Transactions and statements: transaction summary

Barclaycard Commercial online servicing lets you view your transactions.

1 Navigate to Account Activity > Transaction Summary.

2 Select the date range that you want to view transactions for. It will automatically default to the last 30 days.

You can also view transactions in line with your Barclaycard Commercial online servicing card billing cycle, if your company has configured this setting.

3 Click on **'Search'**.

4 If you are searching for a specific transaction(s), click the **'Advanced Search'** button to choose additional filtering criteria.

ⓘ The maximum amount of data that you can search for at any one time is six months. The six-month period can be any time during the 36-month data retention period.

Transactions and statements: transaction summary

5 Transactions meeting the search criteria will display. Here you can view standard transactional information such as post date, transaction date, merchant description and amount.

For purchasing card programmes:

6a The eligibility of the transaction for evidence of VAT paid will be made and display in the **'VAT Eligibility'** column.

6b Any VAT amounts will display in the VAT amount field and the line item data can be viewed by clicking on the icon in the **'Additional Information'** column.

TRANSACTION SUMMARY

ELLIOTT SHEPHERD • XXXX-XXXX-XXXX-3775 (Active) • 1 HIGH ST • LONDON, UNK SW1 4AB

SEARCH CRITERIA   Advanced Search

Date Range: From: 01/08/2014

                To: 31/01/2015

Date Type: Posting Date

Data available starting: 20/07/2012   Search

SEARCH RESULTS

Expand All | Collapse All   Search Total: 536,014.30

                                                    Page 1 of 1   Page   Go

Detail	Posting Date	Transaction Date	Description	Transaction Amount	VAT	Additional Information	VAT Eligibility
	01/01/2015	20/12/2014	NV SAP BELGIUM SA BRUSSELS, BEL -1160	2,485.74 3,599.75 EUR			
	22/01/2015	27/12/2014	BT Pay by Phone CARLIOL SQUAR, GBR -NE1 1BB	180,760.75			UK Non Evidence
	01/01/2015	28/12/2014	VERISIGN UK 650-426-3434, GBR -E1W 1YT	468.83			UK Non Evidence
	05/01/2015	03/01/2015	WATKISS AUTOMATION THANK YOU, -- -SG19 1RZ	225.58			UK Non Evidence
	08/01/2015	05/01/2015	COMPUTERLAND UK SALFORD, GBR -M50 2UW	18,133.33	2,700.71	▭	UK LID
	10/01/2015	09/01/2015	VIRGINTRAINS.CO.UK WWW.VIRGINTRA, -- -EH11 3AF	46.00			UK Non Evidence
	12/01/2015	11/01/2015	COMPUTERLAND UK SALFORD, GBR -M50 2UW	79,281.55	11,807.89	▭	UK LID

Reporting: standard reports

Barclaycard Commercial online servicing provides you with access to some standard, pre-defined reports to help you understand your spend.

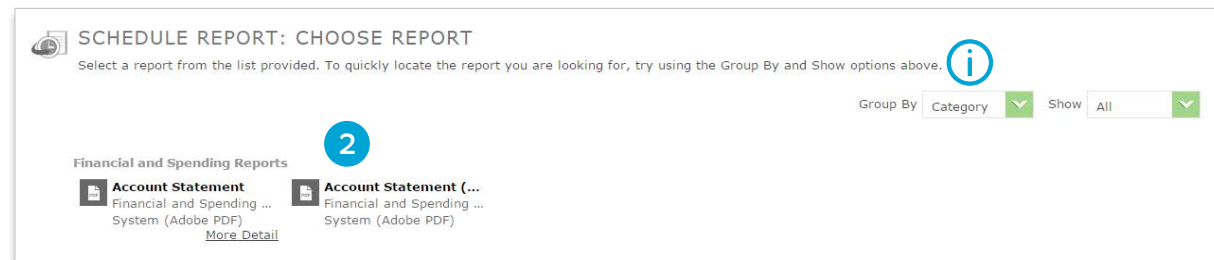**1** Navigate to Account Activity > Schedule Report.
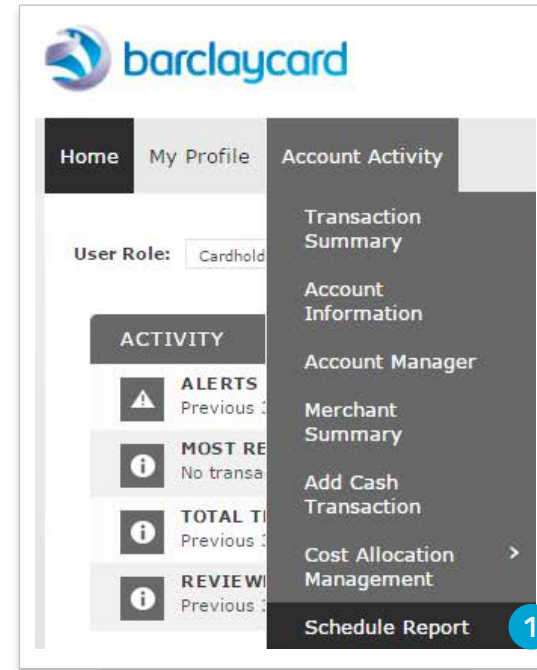
2 Choose the report you want to run from the list.

ⓘ You can sort the reports on this screen in different ways.

If you hover over the report, you can view a description of it to help see if it includes the required information.

Reporting: standard reports

3 Set the report options. The exact options may vary depending on the report you run.

Then click on **'Next'**.

4 Choose the report frequency.
Daily, weekly, monthly or billing cycle schedules will ensure reports are automatically run based on the set schedule.

Click on **'Save'**.

5 You will receive an email notification when the report has completed. It's then available to download from the homepage.

The last two reports will show directly – any others can be accessed by clicking on **'Completed Reports'**.

User management: my profile

On this screen you can amend your user credentials, e.g. change your password, email address, amend challenge questions and their responses.

1 Click on the **'My Profile'** link at the top of the page.

Make the changes you need, such as:

2a change password

2b amend security question/ response

2c change challenge questions and responses.

3 Click on **'Save'**.

User management: associate accounts

From the 'My Profile' screen you can link additional Cardholder accounts to your user profile. For example, if you lose your card, you can use this function to link your new card number to your old card number.

1 From the '**My Profile**' page click on '**Associate Accounts**'.

2 Enter the details for the card account you want to associate to your user profile.

3 Click on '**Save**'.

4 Once complete, each account will appear in a drop-down on the homepage allowing you to switch between accounts.
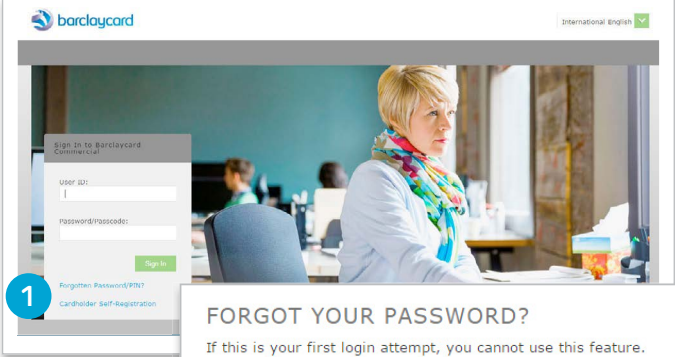
User management: forgotten password

If you forget your password for Barclaycard Commercial online servicing, you can request a password reset via the application rather than asking the Administrator.

1 From the login page click on the **'Forgotten Password/PIN?'** link.

2 Enter the user ID and click on **'Submit'**.

3 Select your security question from the drop-down and enter the security answer.

4 Click on **'Submit'**.

If you enter the details correctly, you will receive an email with your password within a couple of minutes. If you cannot remember your security question or answer, then you will need to contact your card programme Administrator to reset your password.

Account management: view account information

If you need to, you can view real-time information about your card account such as your balance limit.

1 To access Account Manager navigate to Account Activity > Account Manager.
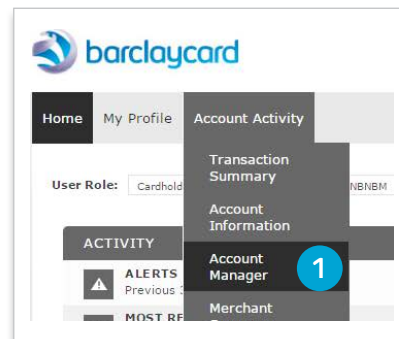
2 The screen will default to the **'Account Information'** screen. You can view balance, availability etc. in this section.
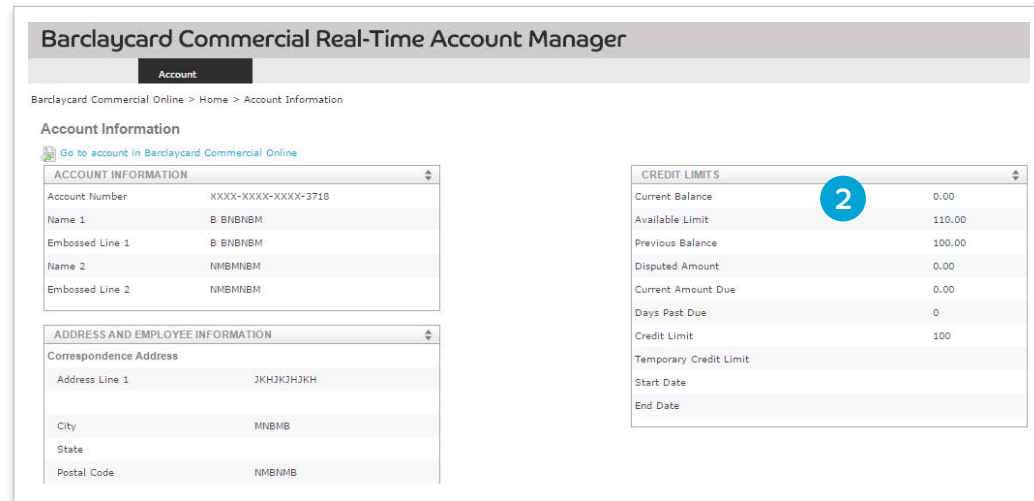
Account management: view authorisations and declines

Account Manager will allow you to view real-time authorisation and decline information for your Cardholders, allowing you to quickly troubleshoot any issues and take the required action.

1 Navigate to Accounts > Authorisation Activity.
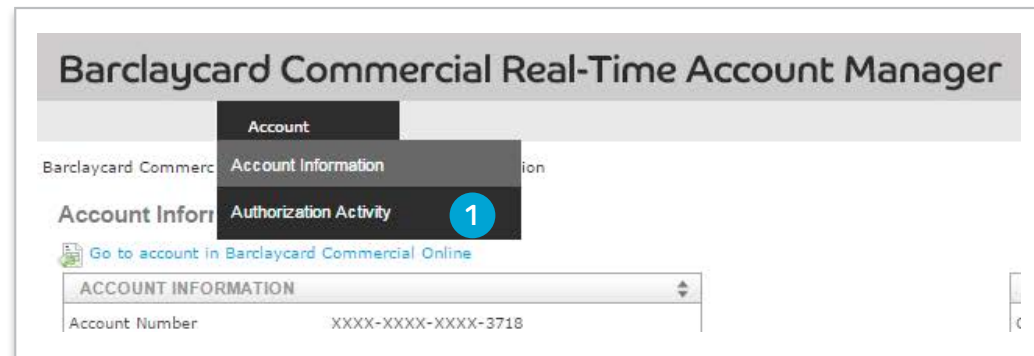
2a Enter the details for the Cardholder you want to search for and enter the date range.

2b Click on the 'Advanced Search' button for additional options to locate the account if you do not know the full card number.

3 Click on 'Search'.

Account management: view authorisations and declines

4a View the decline. The reason displays in the **'Response Reason'** column.

4b Further information can be obtained by clicking on **'Details'**.

SEARCH RESULTS

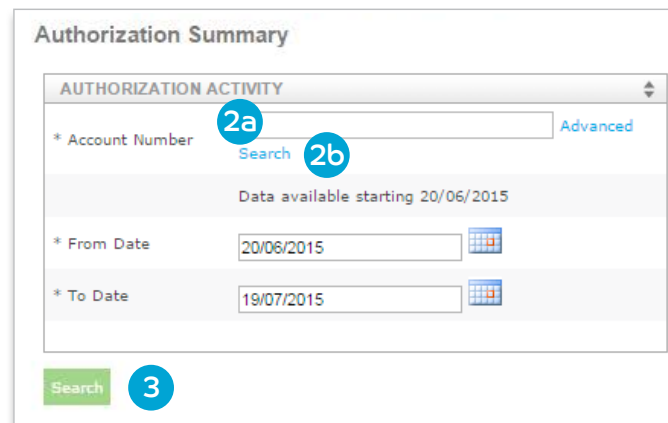| Account Name	Authorization Date/Time	Transaction Amount	Request Type	Request Disposition	Response Reason	MCC	Merchant Name	Currency	Details
MR TEST CO11CH01	20/07/2015 10:07:41CDT	2,000.00	Purchase	Declined	NOT ENOUGH AVAILABLE MONEY	3000		POUND STERLING	Details
MR TEST CO11CH01	20/07/2015 10:07:24CDT	300.00	Purchase	Declined	INVALID EXPIRATION DATE	3000		POUND STERLING	Details
MR TEST CO11CH01	20/07/2015 09:55:09CDT	200.00	Purchase	Approved	APPROVED	3000		POUND STERLING	Details
MR TEST CO11CH01	20/07/2015 09:54:48CDT	100.00	Purchase	Approved	APPROVED	3000		POUND STERLING	Details

ⓘ The last 14 days with authorisations and declines will show on the application. If you want historic declines, run the decline report by going to Reports > Schedule Report > Authorisation Decline Report.

Account management: view authorisations and declines

The following table details the commonly occurring decline reasons and the actions that can be taken to prevent further declines.

Reason	Decline description	Action to be taken to enable spend
Not enough available	The Cardholder currently does not have enough available credit to complete the transaction.	Programme Administrator to increase the Cardholder's credit limit. This can be done by Barclaycard Commercial online servicing.
MCCG excluded/included	The merchant category code for the merchant that the Cardholder is transacting with is not included in their Merchant Category Code Group (MCCG) assignment.	Programme Administrator to amend the Cardholder's MCCG to one which contains the MCC for the merchant.
Single purchase limit exceeded	The Cardholder is trying to make a purchase for a value that exceeds the single transaction limit assigned to the account.	Programme Administrator to amend the single transaction limit assigned to the Cardholder's account.
Overlimit	The Cardholder is attempting to make a purchase but they are currently over their credit limit.	Programme Administrator to increase the credit limit assigned to the Cardholder's account. This can be done by Barclaycard Commercial online servicing.
Offline PIN blocked	The Cardholder has entered their PIN incorrectly three times or more and therefore locked their card for use with Chip and PIN-enabled merchants.	The Cardholder needs to go to a UK-based ATM and choose to **'Unlock PIN'** from the **'PIN Management'** menu. If the Cardholder is outside of the UK, they should contact the call centre for further options.
Invalid CVV2 or CVC2	An invalid card security code has been entered. This is the last three digits on the signature strip on the reverse of the card. This usually occurs with online/telephone transactions.	Merchant/Cardholder to check the security code being used and validate that it is correct.
Invalid expiration date	An invalid card expiry date has been entered. This usually occurs with online/telephone transactions.	Merchant/Cardholder to check the expiry date being used and validate that it is correct.

Help

This guide provides details on how to perform the key functions in the application. If you need further detail, the 'Help' function contains more information in a range of formats.

1 Choose '**Help**' from the main menu.

2 You can search for topics or navigate using the key menu topics.