MEMBER BUSINESS SERVICES

BUSINESS CREDIT CARD ONLINE ACCESS GUIDE

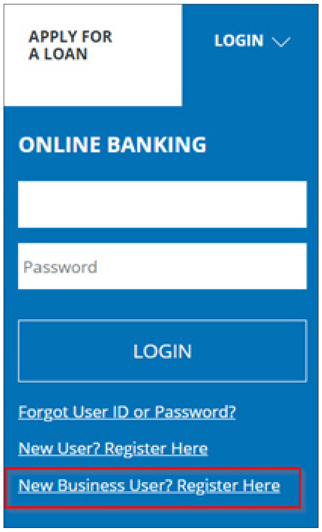
Take control of your business credit cards with ease and confidence. Our Online Access Guide is your key to smarter financial management, helping you enroll quickly, manage cards securely, and empower your team with the right access. Whether you're streamlining operations or enhancing oversight, this guide ensures your business credit card experience is simple, secure, and built for success.

Step 1: Sign Up for Online Banking

If your business is not yet enrolled in online banking:

1. Go to WPCU.coop.
2. Click on **"New Business User? Register Here"**.
3. Enter your business information & Tax ID Info.
4. Select features for your business online banking.
5. Submit the enrollment form.

Once approved, you'll receive a confirmation email with login instructions.



Step 2: Log In to Online Banking

If you're already enrolled:

1. Visit the WPCU's website.
2. Click **"Log In"**.
3. Enter your **username** and **password**.
4. Complete any multi-factor authentication steps.
5. Once logged in, navigate to the **Card Center** and select **Access My Credit Cards**.

Step 3: Accessing Credit Cards as a Non-Admin User

If you are a credit card holder **but not an Online Banking Admin,** you must be **entitled** by your company's Online Banking Administrator to view and manage your card.

What is Entitlement?

Entitlement is the process of granting access to specific accounts or services within online banking.

Contact our Member Business Services team today.

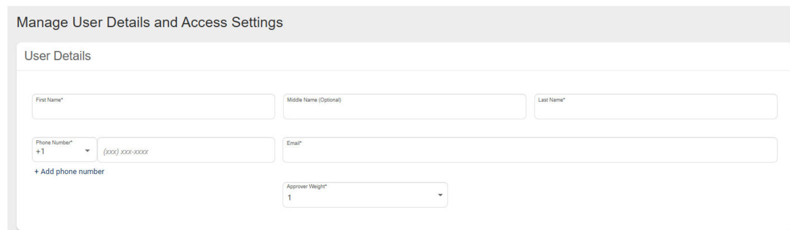
(800) 762-0047
WPCU.coop/Business

Step 4: How Admins Can Entitle Users to Access Credit Cards

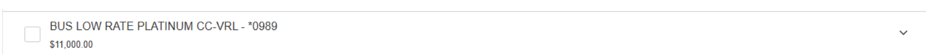
Only Online Banking Admins can perform these steps. WPCU sets up your admins, and these admins set up other employees as business banking users:

(If you are unsure who your business banking admins are, please reach out to wpcu at 800-762-0057).

1. **Log in** to Online Banking as the Admin.
2. Navigate to **Self-Service Center** > Manage Users.
3. Select the user to be entitled or click **"Add a User"**.
4. Enter the user's details:
   - o Name
   - o Email
   - o Phone Number (must be able to receive calls for verification)
   - o Approver weight (applicable if the user will approve ACHWire payments, templates, or other users. Otherwise enter '0")



5. Under the list of shares and loans locate the Credit Card Account you wish to grant access to.
6. Check the box next to the card(s) the user should access.



7. Hit the caret to the right to Set more detailed permissions.
   - o View Balance
   - o View Transaction History / Statements
   - o Loans / Make Loan Payment

8. Click **Save**.
9. The user will receive an email with login instructions or confirmation of access.

Tips for Admins

- Review user access regularly.
- Remove access for inactive users.