



# PWB VIRTUAL CARD ADMIN GUIDE

## TABLE OF CONTENTS

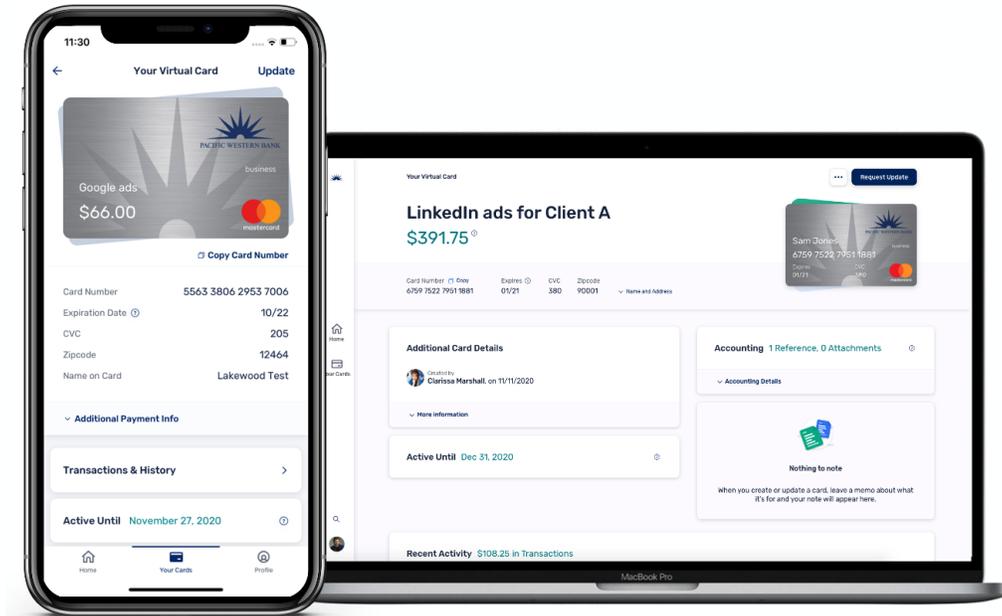
CLICK ON A TITLE BELOW TO JUMP TO A SPECIFIC SECTION.

INTRODUCTION.....	2
SIGN UP WITH PWB VIRTUAL CARD .....	3
ADD A PWB ACCOUNT .....	4
CREATE AND SEND A VIRTUAL CARD .....	5
CREATE AND SEND MULTIPLE VIRTUAL CARDS AT ONCE .....	7
REQUEST A VIRTUAL CARD .....	8
ACCEPT OR REJECT A VIRTUAL CARD REQUEST .....	9
UPDATE A VIRTUAL CARD.....	11
REQUEST A VIRTUAL CARD UPDATE .....	12
DEACTIVATE A VIRTUAL CARD.....	14
REACTIVATE A VIRTUAL CARD.....	15
CREATE OR DELETE A BUDGET.....	16
ADD CUSTOM REFERENCE FIELDS .....	18
APPENDIX .....	19
LIMITED BUDGETS .....	19
UNLIMITED BUDGETS.....	20

## INTRODUCTION

PWB Virtual Card delivers a full suite of card capabilities to Pacific Western Bank customers. The app provides the ability to give virtual credit cards to anyone in minutes with just their email address. Users can immediately approve, modify or cancels cards. Cards are issued and received instantly and remotely.

Use PWB Virtual Card to create T&E cards, purchasing cards, declining balance cards, per diem cards and loyalty cards. Send virtual cards to suppliers, employees, contractors/temporary staff, interns, interviewees, volunteers and customers.



### EFFICIENCY

PWB Virtual Card enables business cardholders to securely and instantly send temporary virtual credit cards.



### CONTROL

Make immediate updates to spend limits and validity dates, and cancel virtual cards with one click.



### TRANSPARENCY

Purchases made on virtual credit cards are tracked in the app.

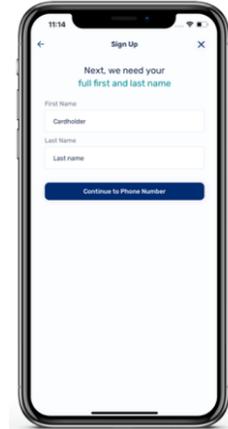


### CASH REBATE

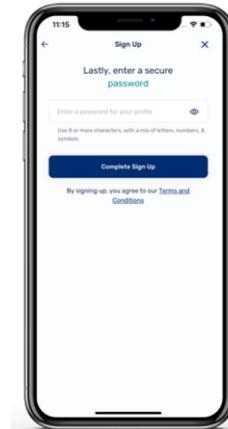
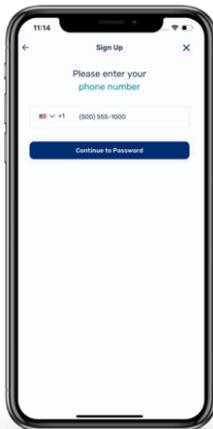
Every dollar spent on virtual cards will be reflected in the monthly rebate total.

## SIGN UP WITH PWB VIRTUAL CARD

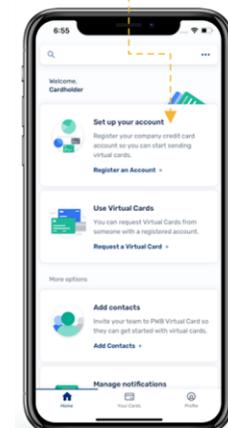
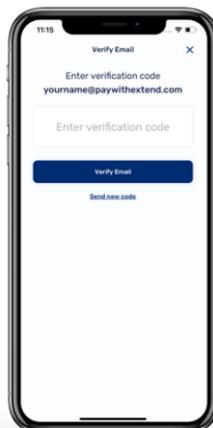
1. Download the PWB Virtual Card app or go to [extend.pacwest.com/login](https://extend.pacwest.com/login) to create a PWB Virtual Card user account.
2. Sign up using your work email.
3. Enter your name.



4. Add your phone number.
5. Create a password.



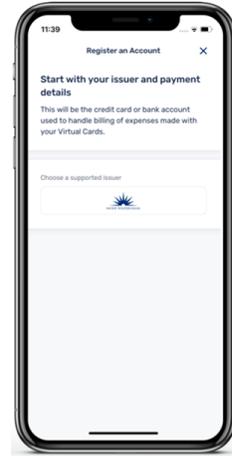
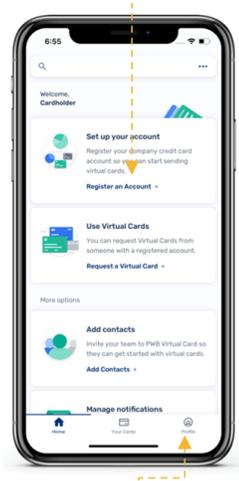
6. Check your email for a verification code and enter it here.
7. Done! Now it's time to add your Pacific Western Bank account.



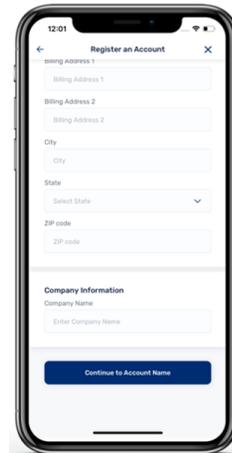
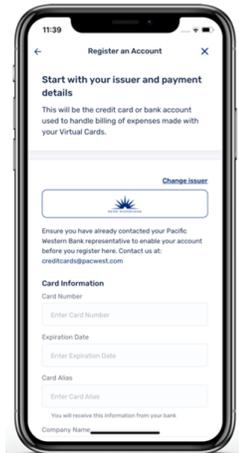
## ADD A PWB ACCOUNT

**NOTE:** Cardholders must contact Pacific Western Bank to request the Card Information details when adding a PWB account.

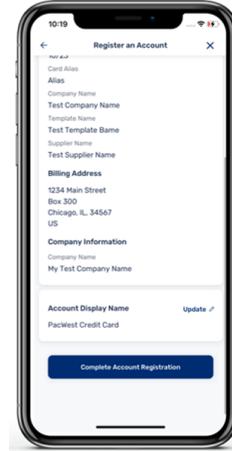
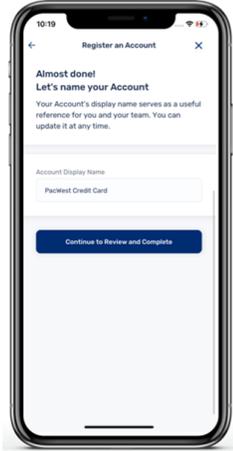
1. As a new user, you'll be prompted to add an account number on your home screen. You can also add an account by going to your profile.
2. Select Pacific Western Bank.



3. Complete the form with the required Card Information details provided to you by PWB.
4. Enter your company name as it appears on your credit card and tap **Continue**.

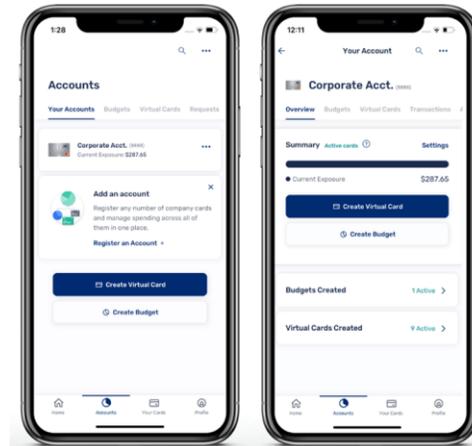
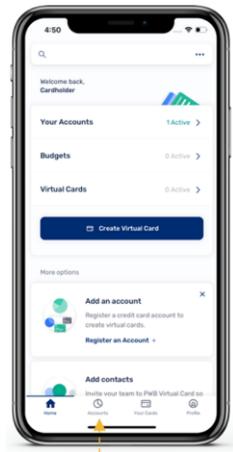


5. Create a display name for this card; this is the name that will appear in PWB Virtual Card.
6. Review your information and tap **Complete Account Registration** at the bottom of the screen. Once you're done, you'll be ready to send your first virtual card.

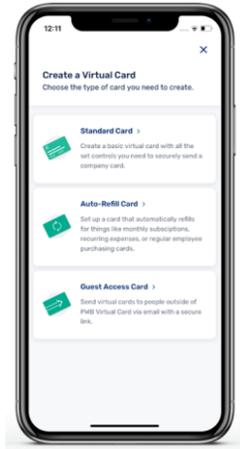


## CREATE AND SEND A VIRTUAL CARD

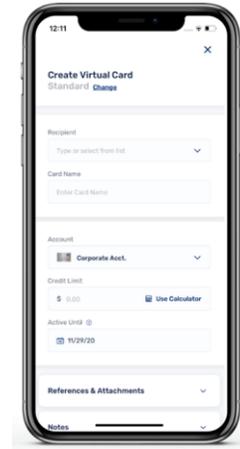
1. Open the PWB Virtual Card app and tap **Create Virtual Card** on your home screen.
2. You can also create a virtual card by going to your **Accounts** tab and selecting a card or account you want to send a virtual card from. After selecting the card or account, tap **Create Virtual Card**.



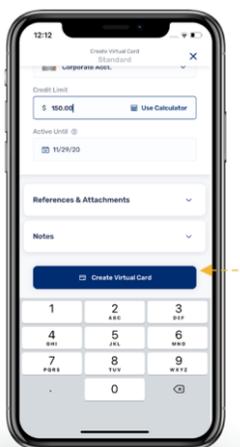
3. Select the card type you want to create.



4. Enter your recipient's email address and the necessary virtual card details.

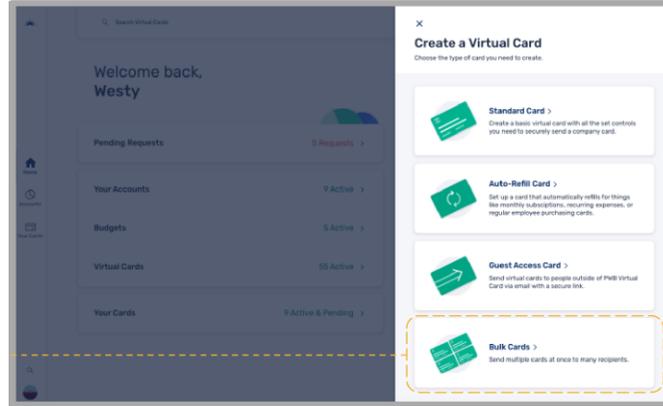


5. Once you've completed the form, tap **Create Virtual Card**, and the recipient will receive it immediately.

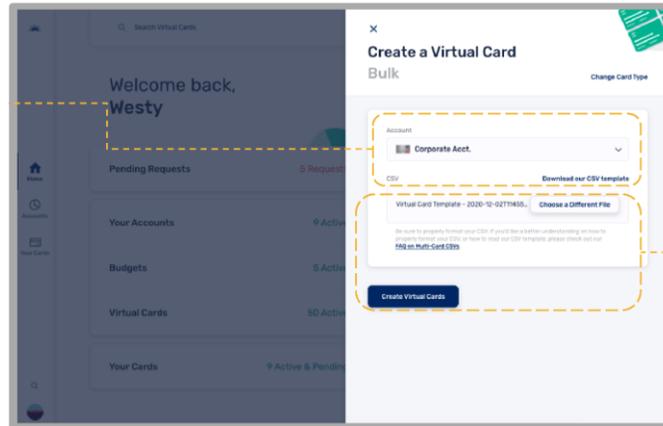


## CREATE AND SEND MULTIPLE VIRTUAL CARDS AT ONCE

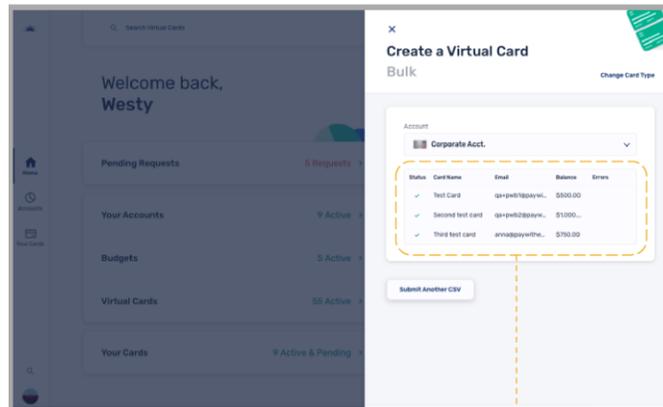
1. You can send multiple virtual cards at once in the web app by selecting **Bulk Cards** in the Create a Virtual Card options.



2. Select the account you would like to use and download the CSV template. Enter all card details in the template and save for file upload. **NOTE:** All dates must be entered in YYYY-MM-DD format. Select the saved file and click **Create Virtual Cards**.

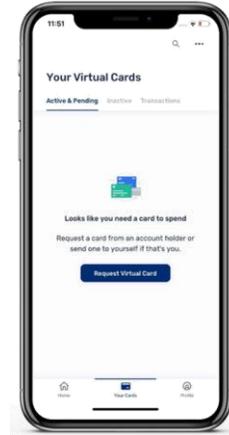
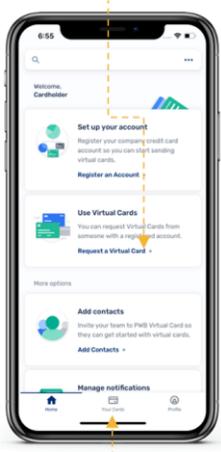


3. After clicking Create Virtual Cards, you can view their statuses on the bulk upload screen as they send.



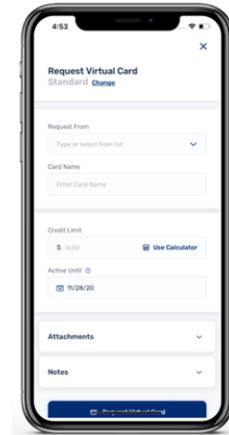
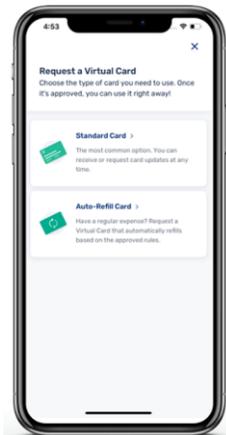
## REQUEST A VIRTUAL CARD

1. Users can select **Request a Virtual Card** from the home screen.
2. You can also request a virtual card by going to the **Your Cards** tab and selecting **Request Virtual Card**. **NOTE:** If you have multiple virtual cards, this button will appear below the list.

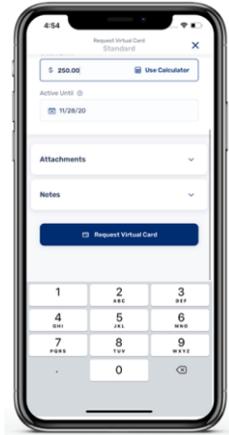


3. Select the card type you need.

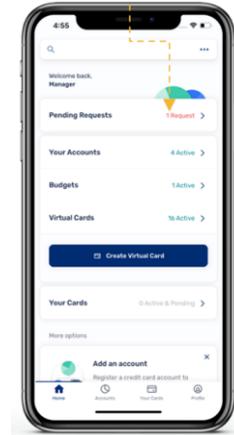
4. Populate the form starting with the email address of who you're requesting a card from.



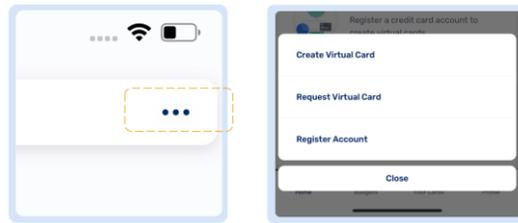
5. Send your request by tapping **Request Virtual Card**.



6. The account owner will receive a notification to review your request.



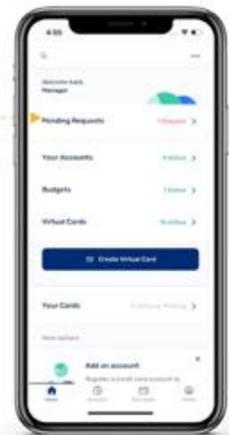
**NOTE:** The top-right menu icon also provides quick access to the **Create Virtual Card** and **Request Virtual Card** options.



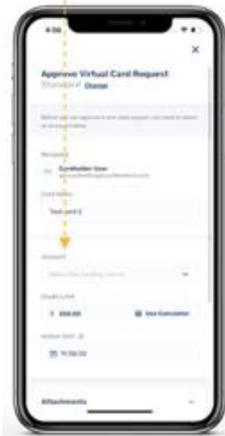
## ACCEPT OR REJECT A VIRTUAL CARD REQUEST

PWB cardholders should receive a push notification and an email to alert them of a virtual card request.

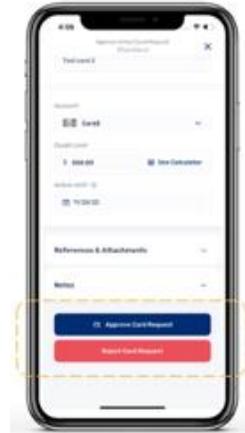
1. Card requests will appear at the top of your home screen for instant access.
2. Select the pending request you want to review.



3. Select the account you want this virtual card to be sent from. **NOTE:** You can also change any of the virtual card details before approving the request.



4. Scroll to the bottom to approve or reject the request.



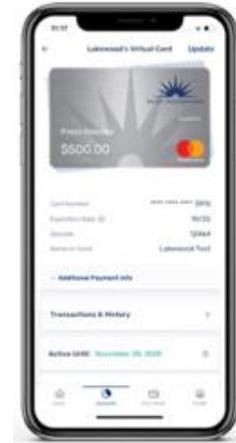
5. The recipient will receive a push notification and email, letting them know their virtual card is approved and ready to use.



## UPDATE A VIRTUAL CARD

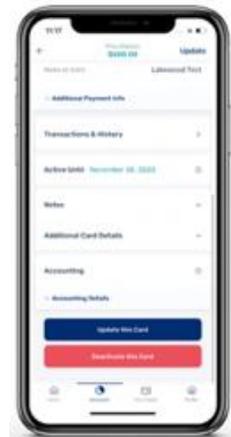
After a virtual card has been created, the PWB cardholder can update the card's name, available credit, and active until date at any time. The cardholder can also add attachments or notes.

1. In your account section, under the Virtual Cards tab, select the card you want to update.
2. Scroll to the bottom of the virtual card detail screen.



3. Tap **Update this Card.**

4. Make your changes to the virtual card and select **Update Virtual Card.**



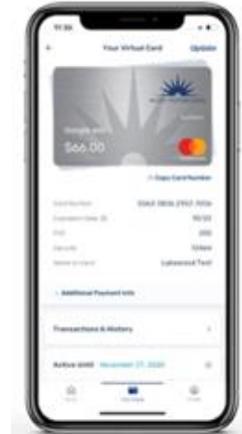
- The recipient will receive a push notification and email, letting them know their virtual card is updated and ready to use.



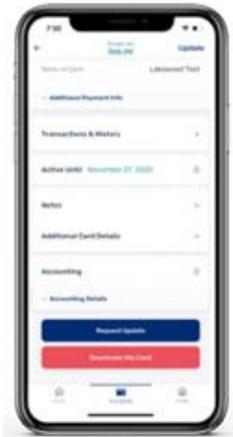
## REQUEST A VIRTUAL CARD UPDATE

After a virtual card has been created, the recipient can request changes to the card's available credit and active until date at any time. Changing the virtual card name, notes, or attachments does not require approval, but the PWB cardholder will be notified of these updates.

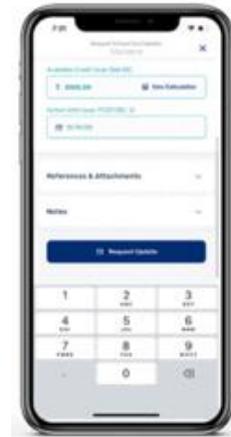
- Select the virtual card you want to update.
- Scroll to the bottom of the virtual card detail screen.



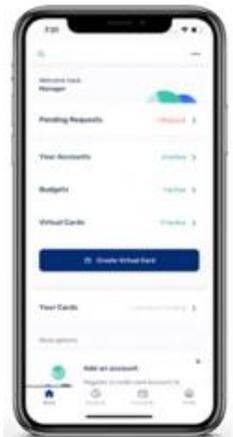
3. Tap **Request Update**.



4. Make your changes to the virtual card and select **Request Update**.



5. The account owner will receive a notification and email letting them know of the pending request.



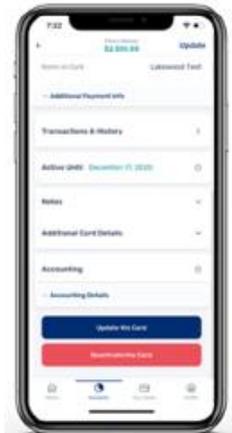
## DEACTIVATE A VIRTUAL CARD

Deactivating a virtual card is the same process, whether it's a card you've sent or a card you've received.

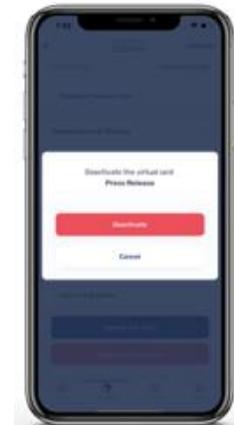
1. Select the virtual card you want to deactivate.
2. Scroll to the bottom of the virtual card detail screen.



3. Tap **Deactivate this Card**.



4. Tap **Deactivate** to confirm.



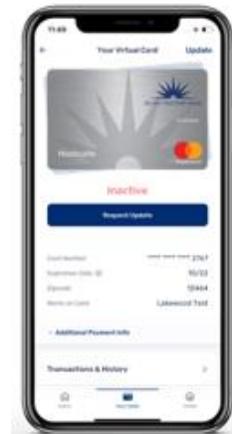
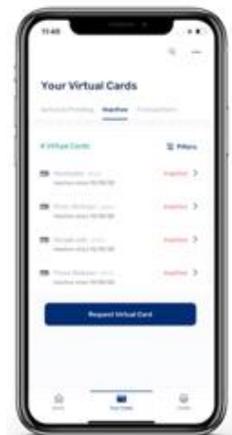
- The virtual card will immediately become inactive, and all pending and future charges will be declined.



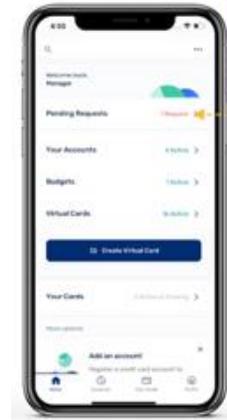
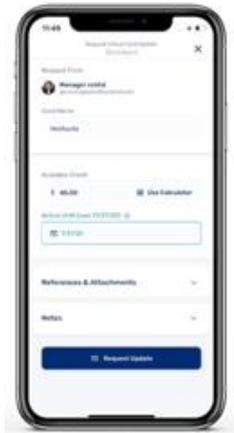
## REACTIVATE A VIRTUAL CARD

Reactivating a virtual card is the same process as updating a card for PWB cardholders and virtual card recipients.

- Select the virtual card you want to reactivate.
- Tap **Request Update**.



3. Update any of the details and tap **Request** if you're the virtual card recipient.
4. The account owner will receive a notification and email letting them know of the pending request.



**NOTE:** Account owners will see an **Update** button. Once updated, no further action is required. The recipient will be notified, and their card will be ready to use.

## CREATE OR DELETE A BUDGET

A budget is a great way to organize spending across teams, projects, clients, or other expensive categories by assigning the ability to create virtual cards from your account without sharing your account into itself (or sharing a login, etc.).

Ex: A company president registers her credit card in PWB's Virtual Card Program, and sends a budget to each department head, so they can create virtual cards.

### Budgets can be Standard or Auto-Refill.

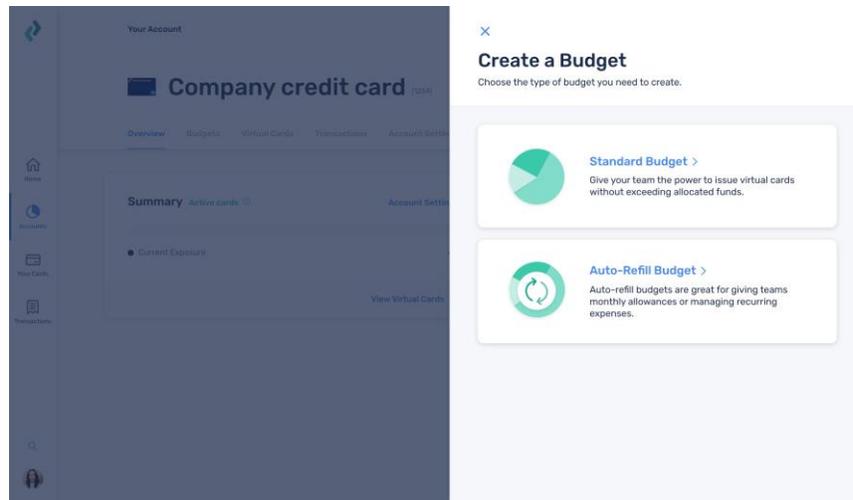
Standard budgets have two independent options: Limit and Active Until.

### Quick Reference

When a budget expires....

Can the budget user create more virtual cards?	No
Can the budget or virtual card user update virtual card fields: Active Until, name, reference fields, notes or attachments?	Yes
Can the budget user lower the Available Credit on a virtual card?	Yes
Can the budget user raise the Available Credit on a virtual card?	No

1. Go to **Your Accounts** and click “...” at the top.
2. Select **Create Budget** and choose the type of Budget you wish to create. **Standard budgets** have a one-time set limit; you can also create a Budget with no limit. **Auto-refill budgets** will replenish to the set limit at your desired frequency.



3. Enter the recipient's email address (yourself or anyone else who needs to create virtual cards on your behalf).
4. Name the Budget.
5. Select the card or account you'd like to create the Budget from.
6. Enter the desired credit limit and an optional active-until date. You can always change these details later.
7. Hit **Create Budget**.
8. To delete a Budget, select it from your Accounts tab. Then select the “...” menu in the top right and click **Delete Budget**. Any active virtual cards still active will be reassigned to the main account.

**NOTE:** The limit you set will automatically be drawn down as the Budget owner creates new virtual cards, regardless of whether or not transactions have occurred on those virtual cards. Only one person can own a Budget and create virtual cards from it, however you can reassign a budget to another user at any time.

## ADD CUSTOM REFERENCE FIELDS

You can create custom reference fields and attach them to virtual cards to help better organize and manage expenses.

To set up your references, first go to your account tab and select the PWB account you're using.

Go to Account Settings

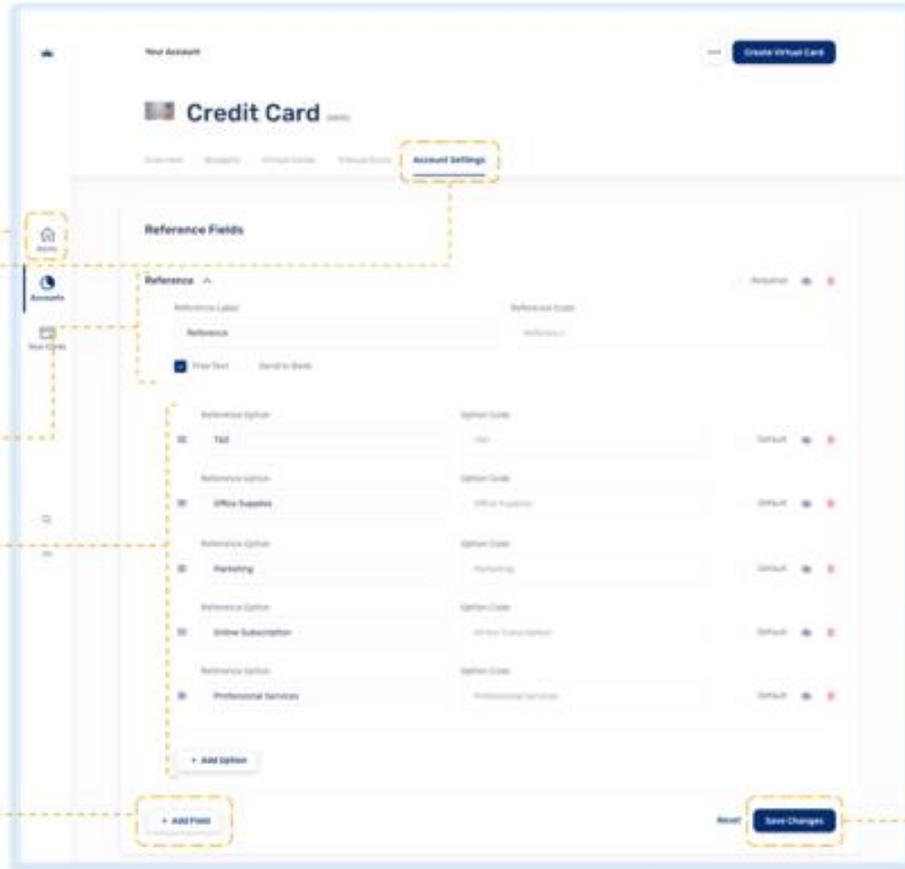
Expand the first Reference Label to edit the name, code, or reference options within the category.

**Reference Label** can serve as a broader category, department, or client.

**Reference options** can serve to further categorize spend within a Label.

**Reference Code and Option Code** are the tags that will appear in the .CSV file while the Label and Option names will appear in the app. For example: create a Reference Label for a client and name it "Client Name" and use the job code "#C1043520" that you would use for reporting purposes

Add a new field to create another Reference Label



**Reference Fields**

Reference Label	Reference Code	Reference Options
Travel	#C1043520	Hotel, Airfare, Rental Car
Office Supplies	#C1043520	Office Supplies
Marketing	#C1043520	Marketing
Online Subscription	#C1043520	Online Subscription
Professional Services	#C1043520	Professional Services

+ Add Field

Save Changes

Don't forget to hit save!

## APPENDIX

### Limited Budgets

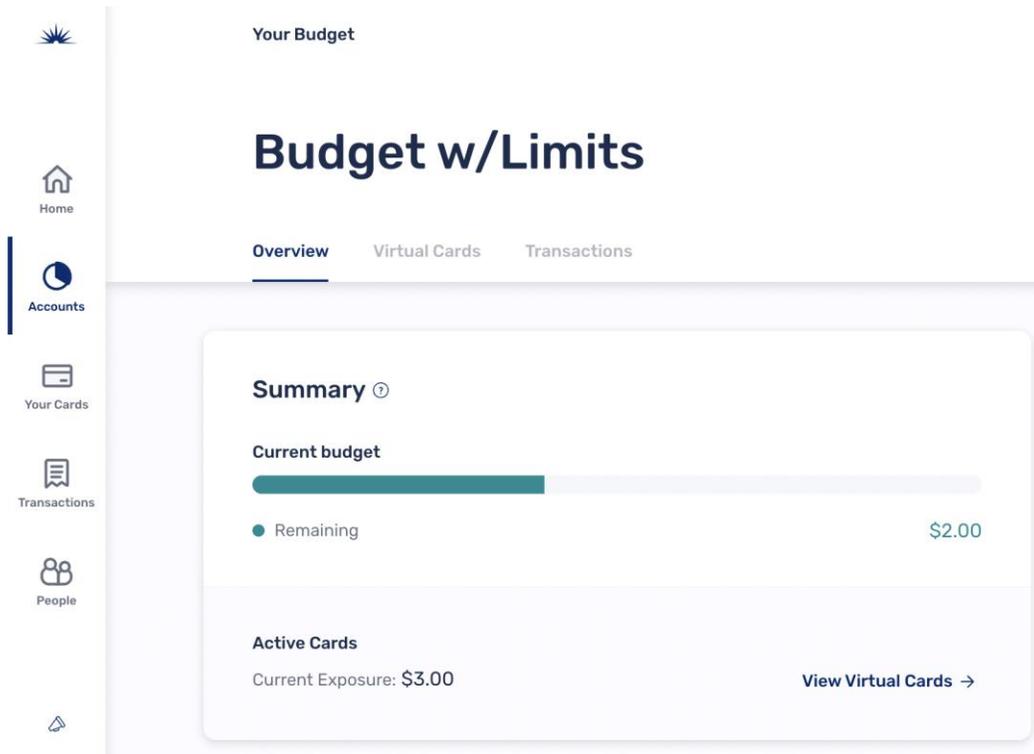
The account owner can set a limit when creating a budget. This will limit the budget user to the amount they can issue in virtual cards.

Example: When a budget has a limit of \$100, the budget user can issue virtual cards in various amounts up to \$100 as long as the cumulative total does not exceed \$100. Such as \$50, \$20, and \$30.

**NOTE:** If you try to issue a virtual card that is over the budget limit, you will receive this error: “Budget limit exceeded. Please contact your cardholder to increase the limit, or try a lower virtual card limit.”

**Important:** A budget’s limit controls how much is issued in virtual cards, NOT what is spent.

Below the budget limit is \$5, and the budget user issued a \$3 virtual card, so the remaining budget limit is \$2. The summary shows the budget limit as a horizontal bar, and the remaining budget is a green color that gets smaller as virtual cards are issued. The current exposure is also listed here.



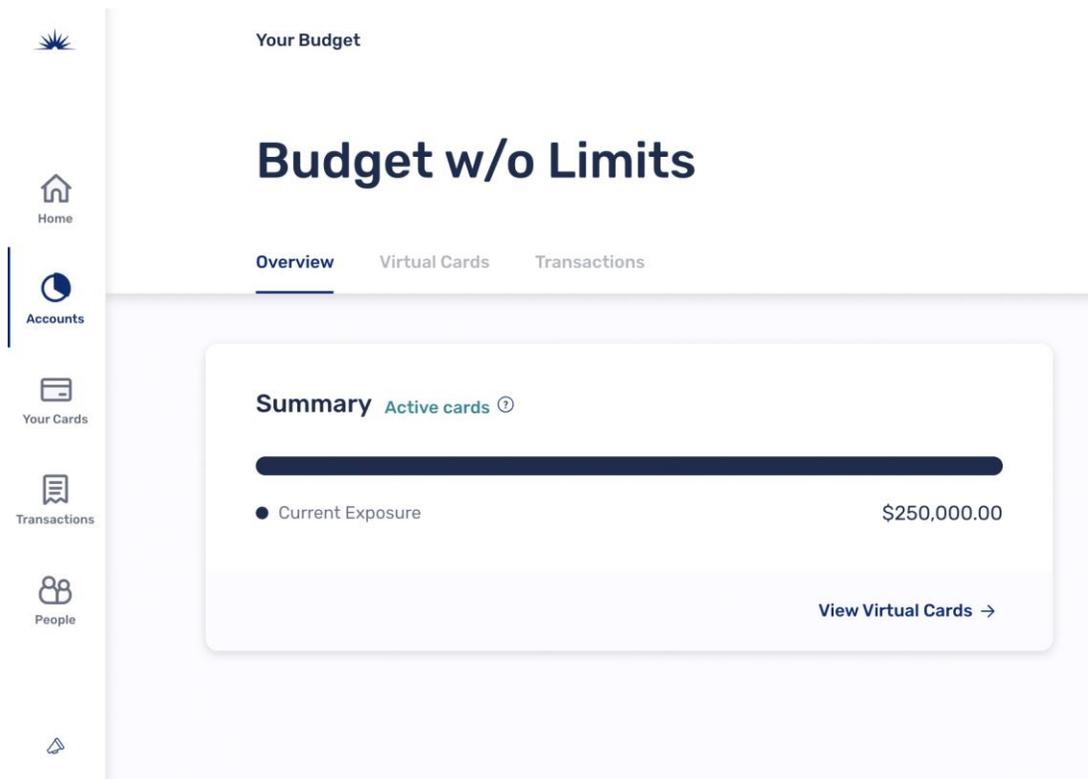
The screenshot displays the 'Your Budget' section of a web application. The main heading is 'Budget w/Limits'. Below this, there are three tabs: 'Overview', 'Virtual Cards', and 'Transactions'. The 'Overview' tab is selected. A 'Summary' section shows a 'Current budget' with a horizontal bar chart. The bar is partially filled with green, representing the remaining budget. A legend indicates that the green color represents 'Remaining' budget, with a value of '\$2.00'. Below the summary, there is an 'Active Cards' section showing 'Current Exposure: \$3.00' and a link to 'View Virtual Cards →'. A sidebar on the left contains navigation icons for Home, Accounts, Your Cards, Transactions, People, and a search icon.

## Unlimited Budgets

A budget can also have no limit. This means the budget user is not limited by how many virtual cards can be created. Spending on these virtual cards will always be limited by the credit limit of the funding account.

**NOTE:** Transactions will decline when the credit card limit is reached.

Below is an example of an unlimited budget. Since there is no limit, the summary only shows the current exposure, which is the **sum of all active virtual cards' available credit**.



The screenshot displays the 'Your Budget' interface. At the top, it says 'Your Budget' and 'Budget w/o Limits'. Below this, there are three tabs: 'Overview' (selected), 'Virtual Cards', and 'Transactions'. A 'Summary' box contains a progress bar and a list item: 'Current Exposure' with a value of '\$250,000.00'. A 'View Virtual Cards' link with a right-pointing arrow is located at the bottom right of the summary box. A vertical sidebar on the left contains navigation icons for Home, Accounts, Your Cards, Transactions, People, and a search icon.