MSD
Merchant Service Depot

MSD Version 1.0

ISSUING Handbook

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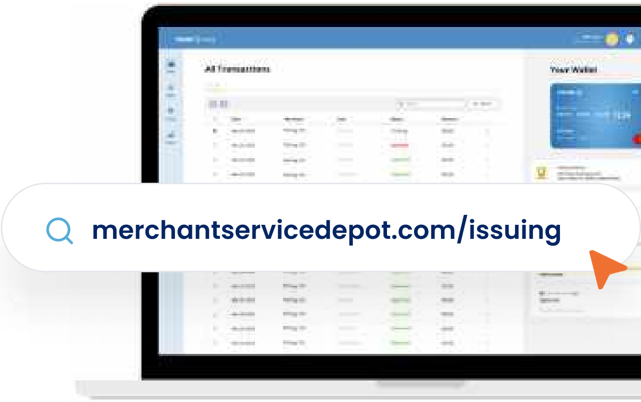
Welcome to our handbook

Welcome to the **MSD Issuing Handbook** — your comprehensive guide to unlocking the full potential of our corporate card platform. This handbook will walk you through everything you need to know to navigate and utilize the **TCB Pay Issuing platform** effectively.



From issuing corporate cards to managing expenses, tracking transactions, and optimizing spending, we will provide step-by-step instructions, best practices, and tips to help you make the most of our platform.

Let's embark on this journey and redefine corporate spending together!

The MSD Team.

MasterCard Network

Use your card wherever MasterCard is accepted.

Flexible Terms

Get prepaid or post-paid card programs, with flexible limits.

Instant Issuance

Get digital cards immediately or order physical cards with speedy delivery.

Peace of Mind

Rely on TCB Pay’s regulatory expertise and experienced compliance and support teams.

Platform overview

Discover the platform

TCB Pay Issuing is divided into four main sections

Wallet
Track your transactions and see your card balance. Real Time.

Admin
Manage the cards, users, and spending profiles.

Settings
Manage your account settings and security.

Reports
Retrieve and download comprehensive reports on your spending.

Type of cards

Physical card
A card that will be shipped by mail in 3-5 business days.

Digital card
A card that you can use online only, available instantly.

Roles

Owner
The Owner of the account has total control over the account. They can add Admins to help them manage the account.

Admin
Admins manage the account and can see all cards and all transactions. They can assign cards, and add new Users and Analysts.

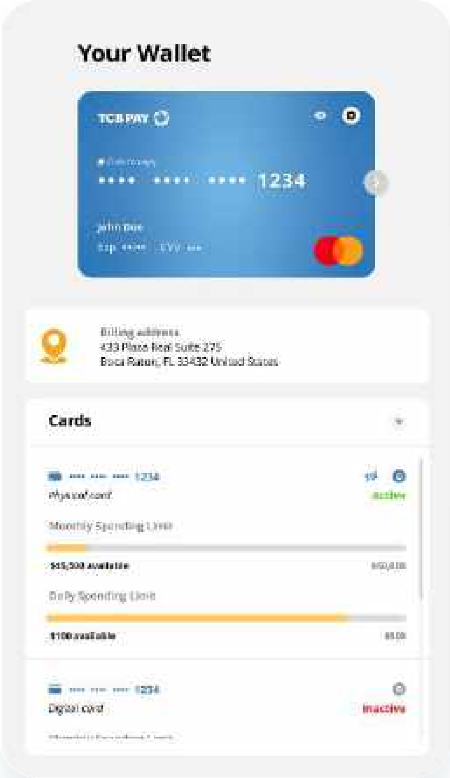
User
Users can see their own cards and track their spending. They do not have access to the Admin panel.

Analyst
Analysts don't have a card. This access is for reporting-only purposes. They can view all transactions, all cards, and all users by default. The Owner and Admin can remove access to certain cards and certain users.

Wallet

Your Wallet

- **Users** can see their cards and their limits.
- **Admins** can see their cards and their limits.
- **Analysts** don't have a card.



Lock card

01

From your **Wallet** or the **Admin - Cards** page, click on the **Settings' icon** on the card that you want to lock and click on **Lock card**.

Cancel card

02

From your **Wallet** or the **Admin - Cards** page, click on the **Settings' icon** on the card that you want to cancel and click on **Cancel card**.

View card balance

03

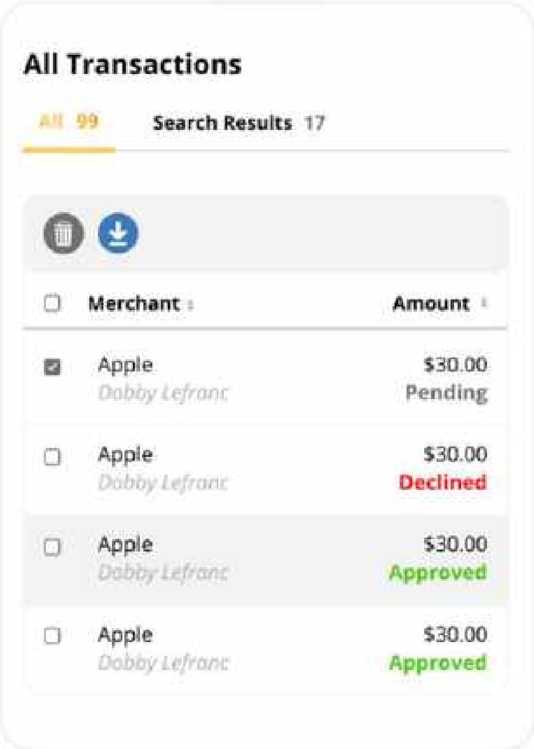
From the **Wallet** section, check your card balance under **My wallet** in the right panel. You will see your **Cycle spending limit** and your **Daily spending limit**.

All Transactions

- **Users** can see their transactions and their available balance.
- **Admins** can see all transactions made by all cards and all users.
- **Analysts** can see all transactions made by all cards and all users unless restricted by the Owner and Admins.

Dispute a transaction

Go to your **Wallet** then select the transaction you would like to dispute under **Transactions**. On the right panel, it will open the **Transaction details**. Click on **Contact support team** and fill out the **form**.



Admin

- **Users** don't have access to the Admin section.
- **Admins** have access to all Admin features. They cannot add new Admins, only the Owner of the account can add Admins.
- **Analysts** have a partial view of the Admin panel, just for reporting purposes. (E.g. they only see the last 4 digits of the card numbers). They can view all cards and all users by default unless restricted by the Owner and Admins. They cannot perform any action for the account.

Cards

View card balance

From your Wallet or the **Admin - Cards** page, click on the **Settings' icon** on the card that you want to lock and click on **Lock card**.

Cancel card

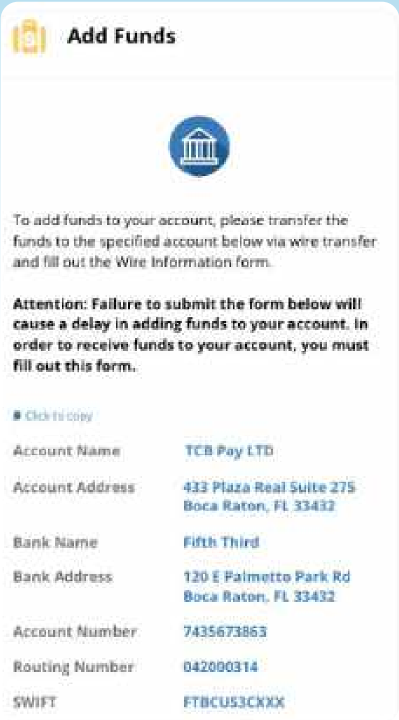
From your Wallet or the **Admin — Cards** page, click on the **Settings' icon** on the card that you want to cancel and click on Cancel card.

Cards

Post-paid accounts

Request a credit line increase

From **Admin - Cards**, click on Credit line increase and fill out the form on the right panel.



Pre-paid accounts

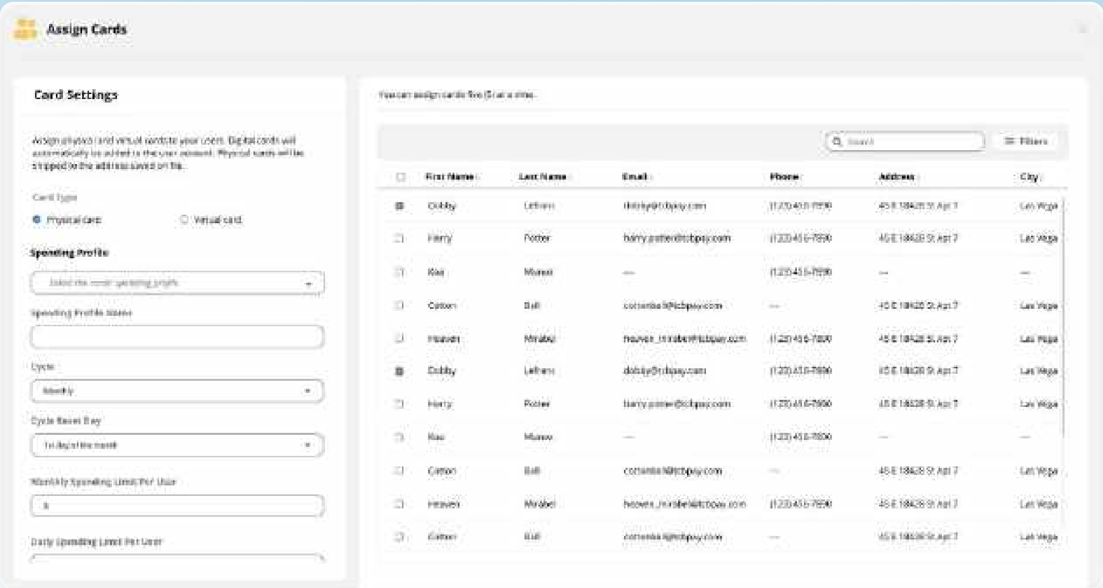
Add funds to the account

From Admin - Cards, click on Add funds. Follow the **wire instructions** on the right panel and submit the **Wire Information form** after wiring the funds.

Cards

Assign cards

To attribute cards to users, click on **Admin > Cards > Assign cards**. On the right panel, select the **card type**, the **spending profile**, and the **users** you would like to assign to the cards.



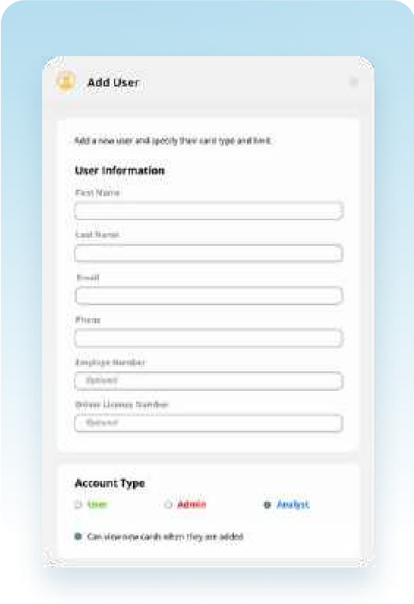
View total account balance

In **Admin - Cards**, your total balance will be displayed on the left menu.

View cards balance

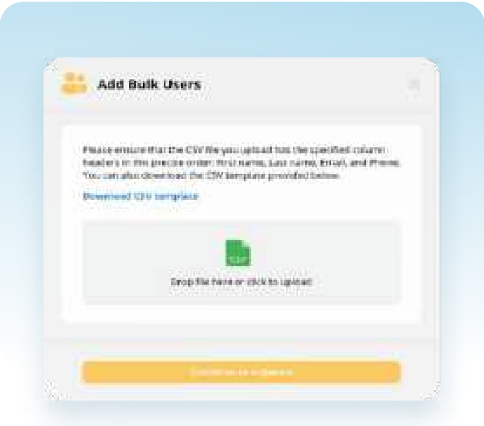
From **Admin - Cards**, you can quickly check the **Cycle limit** of the cards in the main table. Click on a card to open the right panel and check the progress bar for its **Cycle spending limit** and **Daily spending limit**.

Users



Add a user

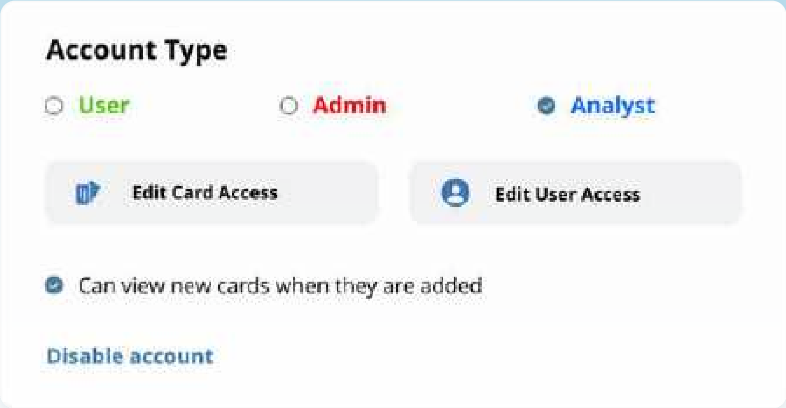
From **Admin - Users**, click on **Add user**. On the right panel, provide **User information**, the Account type, and decide if you would like to **Assign a card** to that user or do it later. Click on **Add user**. The user will then receive an email to activate their account.



Add users in bulk

From **Admin - Users**, click on **Add bulk users**. On the right panel, **upload the CSV file** containing the list of users you want to add. You can then select the **Account type** and **Assign cards** to these users. Click on **Add users**. The users will then receive an email to activate their account.

Users



Restrict Analyst access

From **Admin - Users**, click on the Analyst you would like to restrict access to. On the right panel, open the **User information** and click on **Edit**. Under **Account type**, click on **Edit card access** or **Edit user access** whether you would like to restrict their access to certain users or certain cards. Click on **Save changes**.

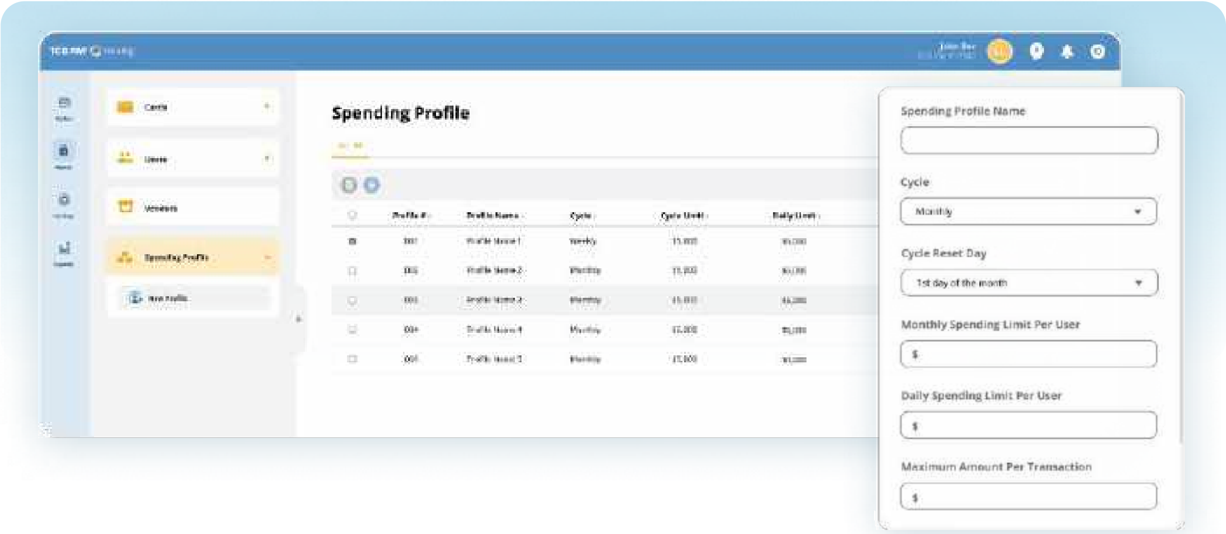
Disable a User

From **Admin - Users**, click on the user you would like to disable. On the right panel, open the **User information** and click on **Edit**. Under **Account type**, click on **Disable account**. Click on **Save changes**.

Edit roles

From **Admin - Users**, click on the user whose role you want to change. On the right panel, open the **User information** and click on **Edit**. Under **Account type**, select the new role you want to attribute to the user. Click on **Save changes**.

Spending Profiles



What is a spending profile

You must attribute a spending profile to each card as it will set the card settings:

01 **Cycle**: monthly or weekly

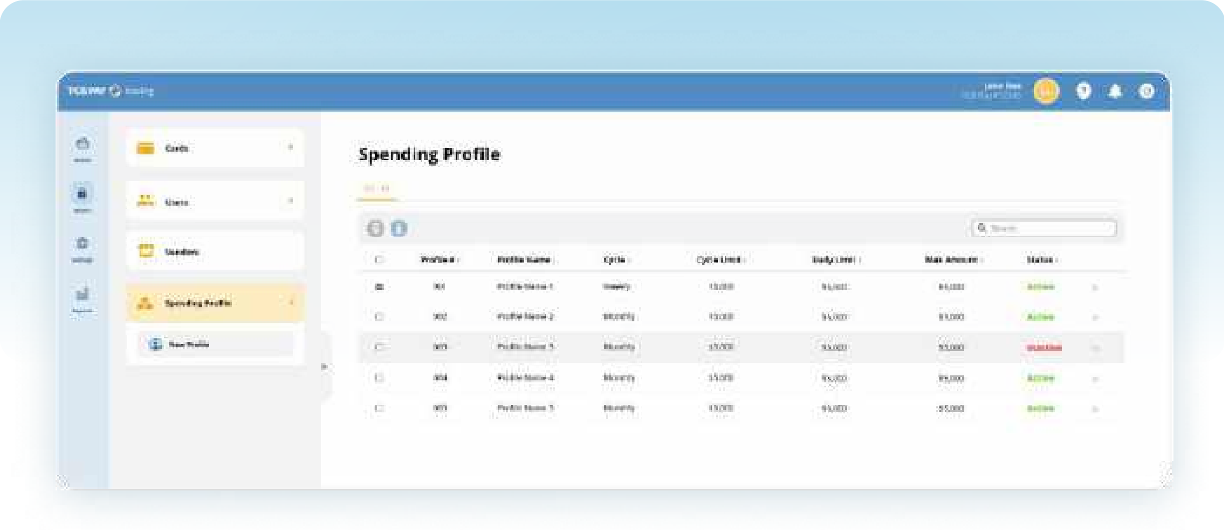
02 **Cycle reset day**: what day of the week/month you want the cycle to reset.

03 **Cycle spending limit**: the maximum amount that can be spent by card per cycle.

04 **Daily spending limit:** the maximum amount that can be spent by card per day.

05 **Maximum amount per transaction:** the maximum amount that can be spent in one transaction.

Spending Profiles



Create a spending profile

From **Admin - Spending Profiles**, click on **New profile**. On the right panel, **set up** your new spending profile with a cycle and its spending limits. Finally, you can directly **Add cards** to this profile or choose to do it later.

Add cards to a spending profile

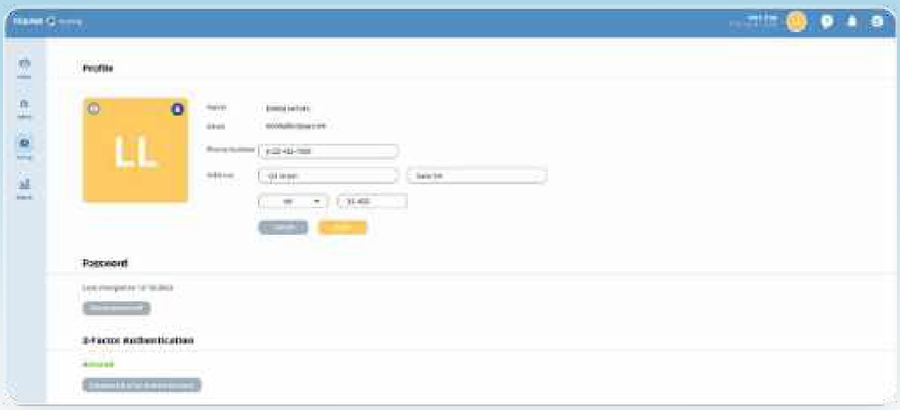
- **Option 1** - from **Admin** - **Spending Profile**, select the **Spending profile** you want to add a card to. On the right panel, click on **Cards** and **Add cards** under this profile.

- **Option 2** -from **Admin - Cards**, select the **Card** you want to change the spending profile to. On the right panel, click on **Spending profile** and **Edit** its spending profile.

Settings

All roles can access their Settings.

Account Settings



Edit profile picture

From **Settings**, click on the **Camera icon** to upload a profile picture and click on the **Trash icon** to delete your profile picture.

Edit name

Contact our support team to change your email address.

Edit address

From **Settings**, click on **Edit profile** under Profile then enter your new address. We will use this address to send your physical cards moving forward.

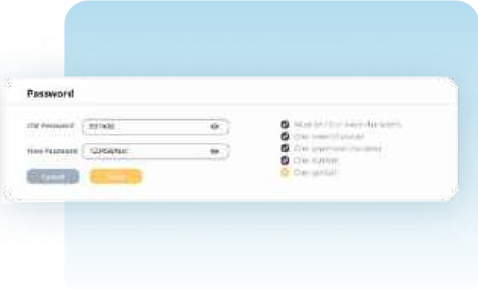
Edit name

Contact our customer support team to change your name. If you have physical cards, we will have to send you new cards with your new name on it.

Edit email

From **Settings**, click on **Edit profile** under Profile then follow the instructions on the screen to change your phone number.

Password



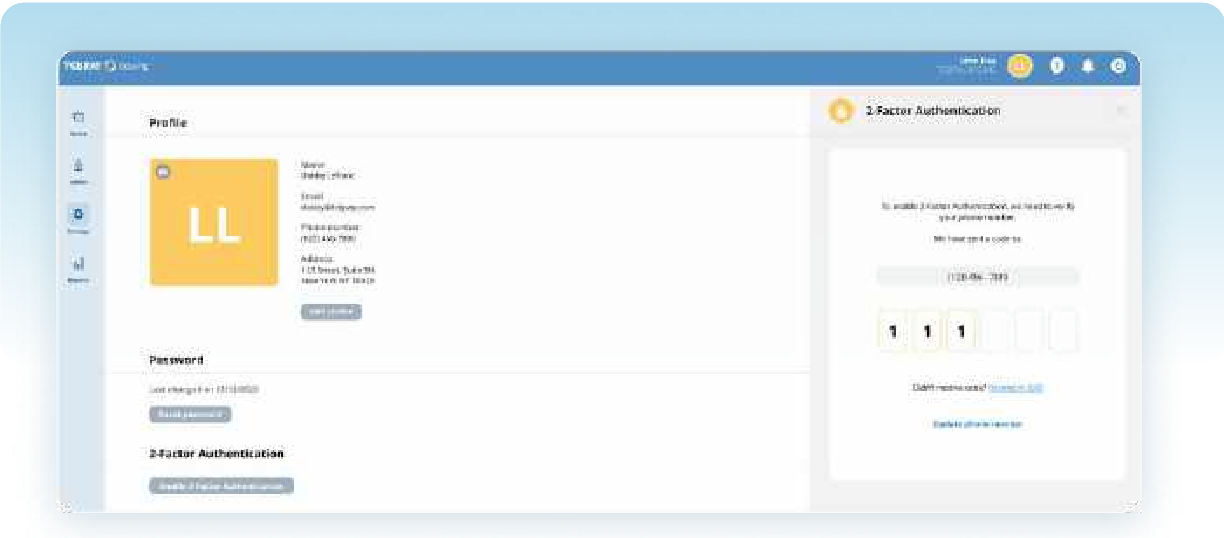
Reset password

From **Settings**, click on **Reset password** under Password and follow the instructions on the screen to change your password.

Security

Enable 2-factor auauthentication

From **Settings**, click on **Enable 2-factor authentication** under 2-Factor Authentication then follow the instructions on the screen.

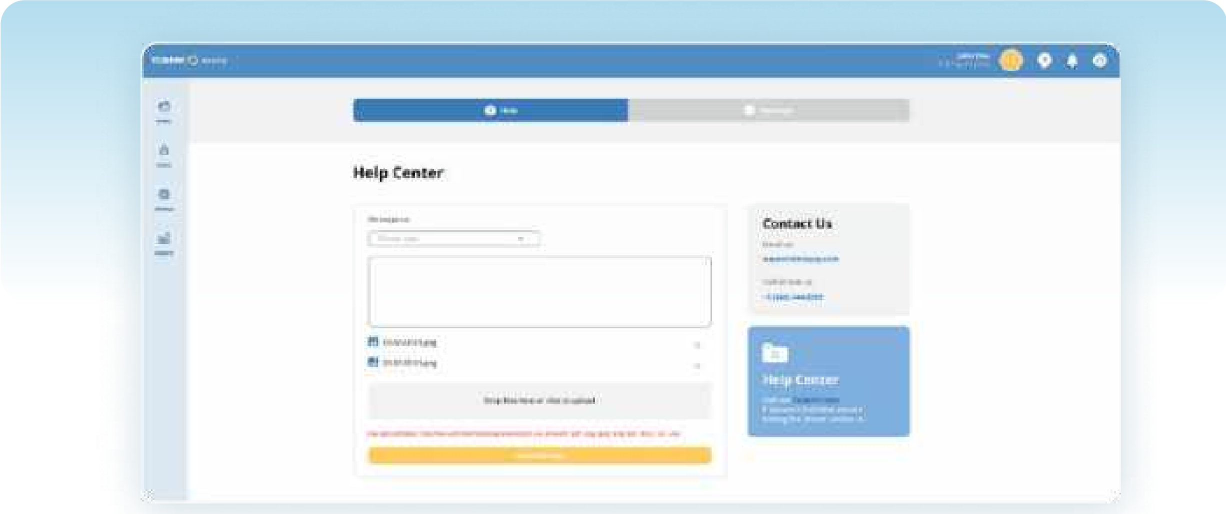


Help

All roles have access to the Help center.

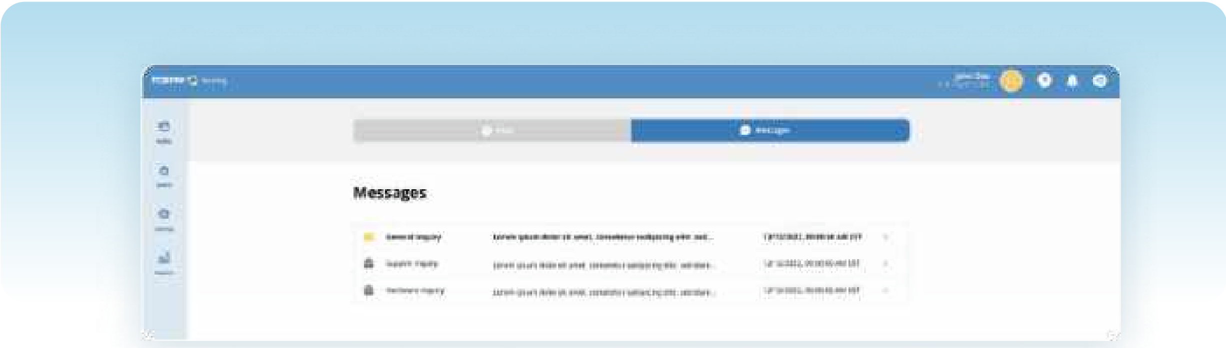
Contact us

In the top menu, click on the **Help icon** to access the **Help center page** and start a new ticket with our support team.



View messages

To access opened and resolved tickets, click on the **Help icon** in the menu then click on **Messages** to access all your conversations with our support team.

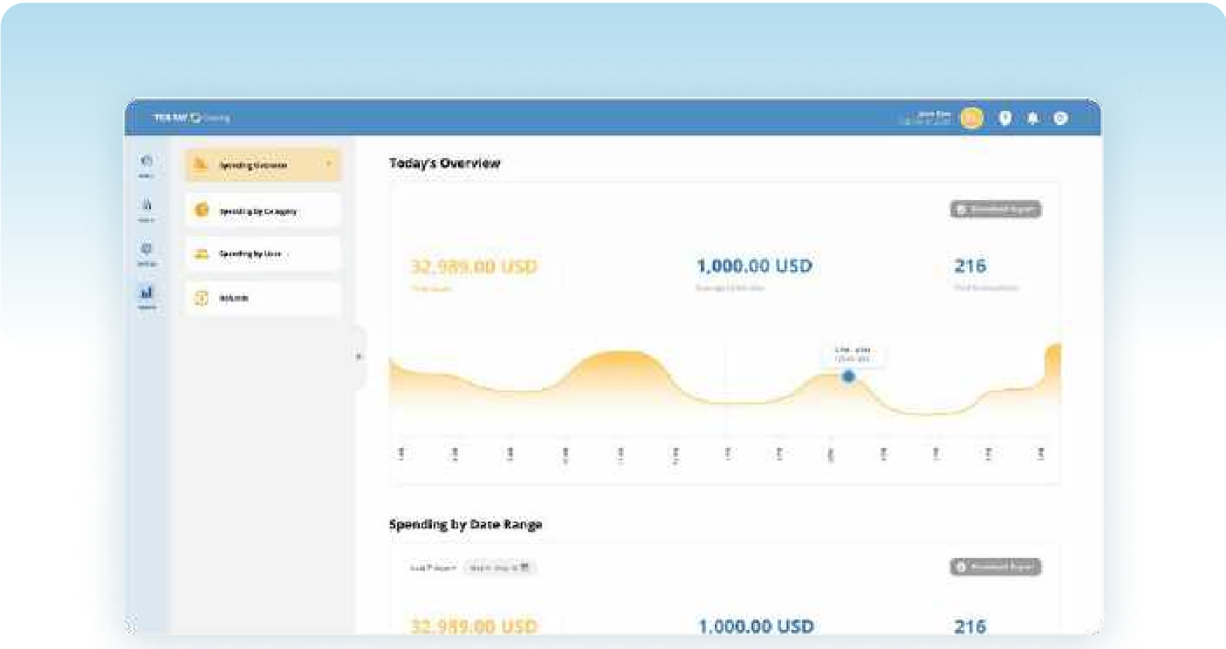


Reports

Users can view reports of their own spending.
Admins can view reports of all transactions, from all cards and all users.
Analysts can view reports of all transactions, from all cards and all users by default, unless restricted by the Owner and Admin.

The Reports section provides detailed reports of your spending. You may see your:

- **Spending Overview**
- **Spending by Category**
- **Spending by User**
- **Refunds**



SMS notifications

Sign up for our Alerts & Notifications Program

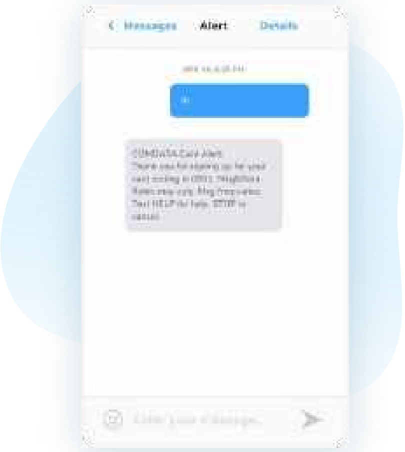
The Alerts and Notifications system is a security feature provided by ComData (our card issuer partner), that allows you to authorize or deny transactions that are flagged as being suspicious as well as notify you of declined transactions that are non-fraudulent (e.g. an incorrect PIN number) via text message from your mobile phone.

Note: Message frequency varies. Message and data rates may apply.

To take advantage of the TCB Pay Alerts and Notifications security feature simply take the following action:

- Text the word IN to 57911 using the mobile phone associated with your corporate card.

- You will receive a return text message confirming your enrollment.



Once you enroll, you will only receive text messages when ComData's fraud detection system flags a purchase as being suspicious or for non-fraudulent activity, including the reason for the decline, so you can take action to correct the error.

> Please enroll as soon as possible to ensure the security of your corporate card and your organization's funds.

THANK YOU

The whole MSD team would like to welcome you to our family. We couldn't be more excited to provide you excellent service and collaboration.

At the end of the day we are here to earn the right to you business, and we appreciate the opportunity to do so.

The Merchant Service Depot team

> For more information about the value of this program, you can visit merchantservicedepot.com

(800) 805-5449

support@merchantservicedepot.com