Icons
As you read this document, you will notice the following icons:

➢ **Tip!** Tips contain additional information to help you complete your work more efficiently.

➢ **Learn More:** Additional information explains a business concept in more detail.

Web Addresses

Live System
You can easily access the live system at U.S. Bank Access® Online or by typing the following address into your web browser:

https://access.usbank.com

Web-based Training
Make sure you have the most current version of this user guide (and access additional training content) by checking this guide’s version number against the user guide on the web-based training (WBT) site. You can also type the following address into your web browser:

https://wbt.access.usbank.com

2006 CIO Magazine’s Enterprise Value Award Winner
U.S. Bank’s Access Online system earned this award for leveraging information technology to help our clients achieve their business objectives and produce solid returns on their investments.
Introduction

Whether you are a cardholder or a program administrator, getting started in U.S. Bank Access® Online is quick and easy. This user guide provides some important background information about Access Online, as well as procedures to help you log in and move around within the system.

➢ Learn More: Refer to the Access Online Glossary for definitions of terms in the Access Online user guides and web-based training lessons. Refer to the Managing My Personal Information user guide for information on changing login and contact information.
Access Online Overview

Access Online is a web-enabled commercial card program management and reporting tool that enables organizations to interact with U.S. Bank’s payment processing system. U.S. Bank can configure and deploy Access Online’s feature-rich platform to meet your unique needs, implementing the features and functionality that best support and enhance your business processes.

Access Online Development Philosophy

U.S. Bank developed Access Online based on the unique needs of our commercial clients. The four functional cornerstones of Access Online are:

- Streamlined payment and procurement processes
- Convenient, around-the-clock access to information
- Complete integration with client financial systems
- Effective and efficient management tools

To support our customer-centric approach, U.S. Bank will introduce new Access Online functionality on an iterative basis. This approach demonstrates our ongoing commitment to keeping Access Online current and ensuring that this tool continues to meet your needs. An iterative development approach also enables us to make new functionality available to you as soon as possible.

Transactional Data Flow within Access Online

The U.S. Bank team works with you to implement the Access Online features and functionality that best support and enhance your business processes.

When a cardholder makes a purchase via the telephone, via the Internet, or in a store, the bank issuing the card must verify the cardholder account as a valid account and authorize the transaction. The merchant’s bank, known as the acquiring bank, processes the transaction by requesting funds from the bank issuing the card (known as the issuing bank). The issuing bank approves or denies the authorization to complete the transaction. If the issuing bank approves the authorization, then the merchant can complete the transaction.

The Visa and MasterCard networks transfer this transactional data from bank to bank. The payment processing system at U.S. Bank retrieves this transactional data from Visa and MasterCard via a nightly upload. U.S. Bank then uploads this transactional data into Access Online.

Cardholders and program administrators log in to Access Online via the Internet to access this transactional data. The Access Online user interface is specific to each user, displaying links to only those Access Online functions assigned to each user ID. Cardholders can use Access Online to view statements, perform account inquiries, perform transaction management, and run reports. In addition, program administrators can use Access Online to manage accounting code structures and views, manage merchant category code (MCC) allocation rules and groups, and perform file transfers.
Technical Specifications
Access Online has the following technical specifications:

Desktop/Personal Computer
- Pentium II (or equivalent) or faster
- Microsoft® Windows 95 or higher
- Microsoft Excel required to export report data (not required to view and print reports)
- 15 inch monitor or bigger
- Monitor resolution of 1024 x 768 pixels (recommended)

Internet Connection
- Minimum 56k or faster (DSL or cable recommended)

Browser
- Microsoft Internet Explorer 5.5 or higher (recommended)
- Javascript enabled
- Adobe® Acrobat® Reader 5.0

Web-Based Training Software
- Macromedia® Flash™ 6.0 plug-in
- Adobe Acrobat Reader 5.0
Logging In
The procedures on the following pages describe the login steps for both cardholders and program administrators. The first time you log in to Access Online, and every 60 days thereafter, you must change your password. The first time you log in you must also view and respond to the licensing agreement. To log in to Access Online:

1. Open your web browser and navigate to Access Online (https://access.usbank.com). The Login page displays. You have two options for proceeding:

   - If your program is set up with self-registration, then you can register your own accounts and enter your own contact information. (Refer to the Cardholder Online Registration User Guide for information and procedures on completing self-registration).

   - If your program is not set up with online registration, then your program administrator has already registered you, and you can log in.
Logging In

If your program is not set up for online registration, then your program administrator has already registered you, and you will log in as soon as you navigate to Access Online.

To log in:

1. Type your organization short name in the **Organization Short Name** field. The organization short name is a code that identifies your company in Access Online. You must enter your organization short name each time you log in.

2. Type your user ID in the **User ID** field.

3. Type your password in the **Password** field.

4. Click the **Login** button.

➤ **Tip!** If you have three consecutive failed attempts to log in to Access Online, your account will become inactive. Contact the technical support desk to reset your account.

If you need assistance beyond the Access Online web-based training and user guides, contact the technical support desk:

- Program administrators call 1-877-452-8083.
- Cardholders call 1-877-887-9260.
- Program administrators can also send any questions to techsupport@usbank.com.
5. The first time you log in to Access Online, and every 60 days thereafter, the Login: New Password screen displays and you must change your password.

Login

New Password

Please enter a password between 8-20 alphanumeric characters. Use a combination of letters and numbers easy for you to remember but not for others to guess.

Current Password: 5a

Enter New Password: 5b

Re-enter New Password: 5c

Save 5d

a. Type your current password in the Current Password field.

b. Type a new password in the Enter New Password field.
   − Your password must be 8–20 alpha/numeric characters.
   − Your password must contain at least one alpha and one numeric character.
   − You cannot reuse a password for 12 months.

c. Confirm your new password by typing it a second time in the Re-enter New Password field.

d. Click the Save button.
6. The first time you log in to Access Online, the *Licensing Agreement* page displays and you must view and respond to the licensing agreement.

### Licensing Agreement

Please read and accept the Licensing Agreement to continue.

**AccessOnline Terms of Service**

1. **ACKNOWLEDGMENT AND ACCEPTANCE OF TERMS OF ACCESSONLINE**

   Customer and U.S. Bank agree that any cause of action arising out of or related to this AccessOnline must commence within one (1) year after the cause of action arose; otherwise, such cause of action is permanently barred.

The action titles in the ATS are solely used for the convenience of the parties and have no legal or contractual significance.

**6a** | **6b**
---|---
I Decline | I Accept

e. Click the **I Decline** button to return to the *Login* page.

f. Click the **I Accept** button to accept the terms of the licensing agreement and continue. The *Client Home* page displays.
Forgot Your Password?

If you forget your password, you can still log in to Access Online using your authentication. Your authentication is an answer to a question that only you know. To log in to Access Online using your authentication:

1. At the Login page, type your organization short name in the Organization Short Name field.
2. Type your user ID in the User ID field.
3. Click the Forgot your password? link. The Login: Forgot Password page displays.
4. Type the answer to your authentication question in the *Enter the response to your Authentication Question* field.

5. Click the **Continue** button. The *Login: New Password* page displays.
6. Type a new password in the *Enter New Password* field.
   - Your password must be 8–20 alpha/numeric characters.
   - Your password must contain at least one alpha and one numeric character.
   - You cannot reuse a password for 12 months.

7. Confirm your new password by typing it a second time in the *Re-enter New Password* field.

8. Click the *Save* button. The *Client Home* page displays.
Client Home Page, User Interface and Site Navigation

The Client Home page displays each time you log in to Access Online and whenever you click the Home link in the Left-Column Navigation Bar. The Client Home page has the following elements:

- **Messages**—Provide important global and company-specific notices
- **Account Activity box**—Provides one-click access to transaction information for the cardholders’ accounts

Click an account number to access transaction information.

Check your Client Home page often for U.S. Bank and company-specific notices.
Navigation Basics

User Interface and Site Navigation

The clean, intuitive Access Online user interface makes beginning to use the system easy and fast. The following elements are common to all Access Online screens:

- **U.S. Bank links**—Display other U.S. Bank web sites in new browser windows
- **Client name**—Displays in the right-hand corner of the screen
- **Error message**—Displays in red text at the top of the screen
- **Log Out button**—Ends your Access Online session and displays the Login page
- **Left-Column Navigation Bar**—Specific to each user, displays links only to those Access Online functions assigned to your user ID
- **Back link**—Displays a previous screen
Navigation Basics

Left-Column Navigation Bar

Use the *Left-Column Navigation Bar* to navigate throughout Access Online. The *Left-Column Navigation Bar* has the following elements:

- **High-level tasks**—Displays links to sub-tasks in the *Left-Column Navigation Bar* and on the screen (with descriptive text explaining each task). Clicking a sub-task link displays the screens on which you make selections, enter data, and review information to complete the task.

- **Contact Us link**—Displays the U.S. Bank Corporate Payment Systems mailing address and the phone numbers for the Access Online technical support desk

- **Home link**—Displays the *Client Home* page

➢ **Tip!** Use the links in the *Left-Column Navigation Bar* and on the screens, rather than your browser’s Back and Forward buttons, to navigate through the Access Online site.
Navigation Basics

Logging Out

You can log out of your Access Online session from any screen. To log out:

1. On any screen, click the Log Out button in the right-hand corner of the screen. The Login page displays.

   ➤ Tip! For security reasons, if you do not perform any task in Access Online for 15 minutes, the system will log you out of your session automatically. A warning message displays that lets you resume your session or log out.

   Session Ending Soon

   Your current Access Online session is about to expire.

   For your security, sessions end after 15 minutes of inactivity. If you wish to continue your session, click the "Resume Session" button.
Navigation Basics

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