

Tools for managing your card program

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Agenda & Objectives

Agenda:

Review some Bank of America tools for managing your card program

Objectives:

Learn about new tools to for your Pcard program

Session Rules:

When you ask a question or share information, please tell us your name, where you work and your accounting system

Simplifying card management

Tools and features

Bank of Am
Merrill Lyn

Global Card Access is mobile-friendly!

Online tools in a single location

Global Card Access is a single, online site with robust security features to deliver corporate card tools.



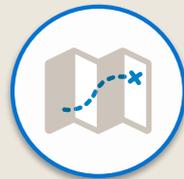
Online PIN Check

Cardholders are able to view their PIN in two simple, secure steps.¹



Alerts

Receive alerts through SMS text message, email or phone call to help protect your card from fraudulent activity.²

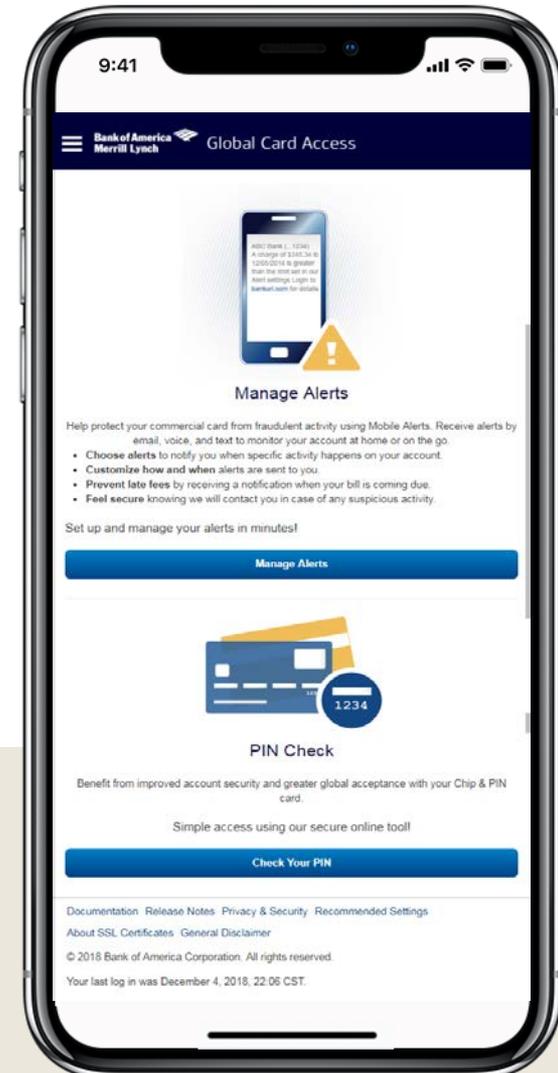


Coming Soon:

One global, mobile cardholder site

View Account Details
(Credit Limit, Available Balance, Current Balance, and Recent Activity)
Change your PIN
Lock your card

Everything that a cardholder needs in one place.



www.bofam1.com/globalcardaccess

Global Card Access User's Guide

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A one-stop shop for Commercial Card Program Administrators

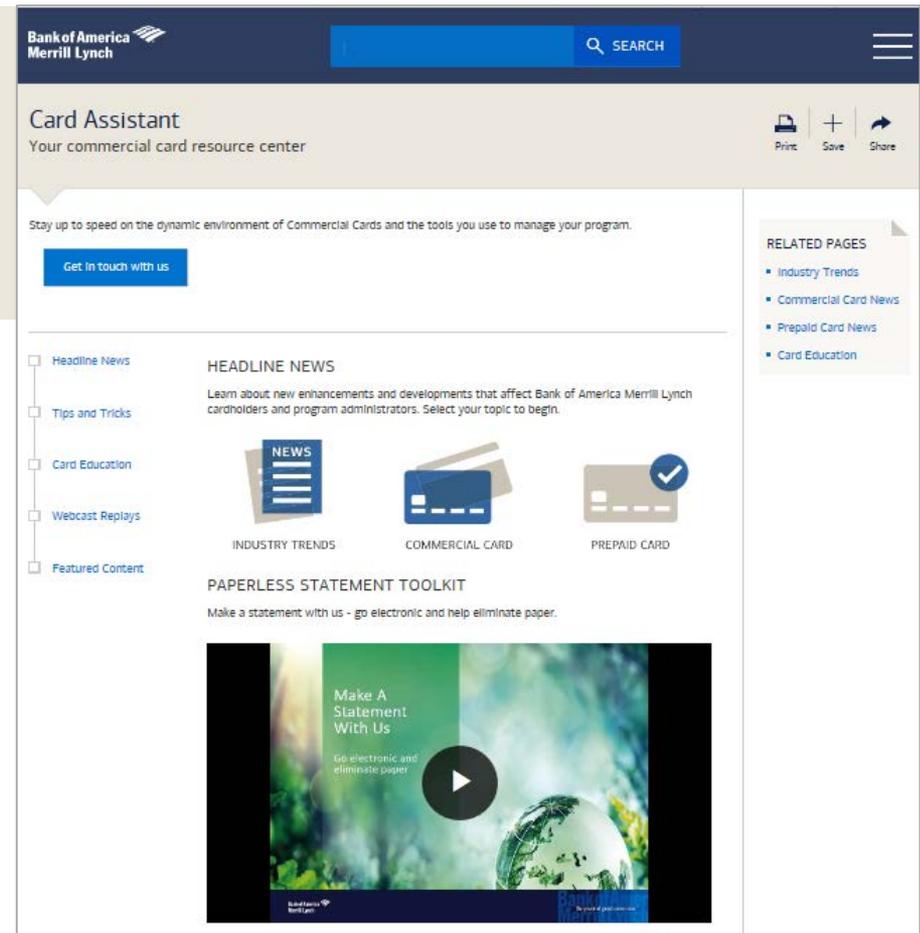
Resources include:

- Industry News
- Tips and Tricks
- Training Videos
- Webinar Replays

Training videos:

- GCA Registration
- GCA Password Reset
- Viewing Payment Center Transactions
- Viewing Payment Center Auth/Decline

www.bofam.com/cardassistant



Bank of America Merrill Lynch

SEARCH

Card Assistant

Your commercial card resource center

Print Save Share

Stay up to speed on the dynamic environment of Commercial Cards and the tools you use to manage your program.

[Get in touch with us](#)

- Headline News
- Tips and Tricks
- Card Education
- Webcast Replays
- Featured Content

HEADLINE NEWS

Learn about new enhancements and developments that affect Bank of America Merrill Lynch cardholders and program administrators. Select your topic to begin.

- INDUSTRY TRENDS
- COMMERCIAL CARD
- PREPAID CARD

PAPERLESS STATEMENT TOOLKIT

Make a statement with us - go electronic and help eliminate paper.

Make A Statement With Us
Go electronic and eliminate paper.

RELATED PAGES

- Industry Trends
- Commercial Card News
- Prepaid Card News
- Card Education



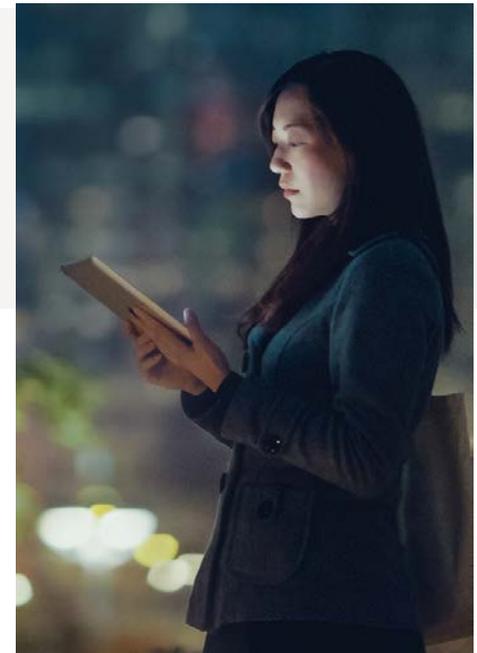
Go Paperless!

- Sample Cardholder Email
- Quick Reference Guide
- Video Tutorials

Mobile adoption

By 2020, more people will have mobile phones (5.4B) than electricity (5.3B), running water (3.5B) or cars (2.8B)¹

- More than half of the world's population now has a mobile subscription²
- Global mobile users will grow from 65% (4.8B) in 2015 to 70% (5.5B) of the world's population by 2020¹
- Now 50.3% of ecommerce website traffic comes through a mobile device³
- In 2013, 95 million U.S. adults used mobile banking—27 million more than 2012⁴
- By 2018, 63% of the mobile consumer population is forecasted to be using mobile banking⁴



Changing Communications⁵

The new small talk

Nearly three in 10 (29%) Americans cite texting as their preferred method of conversing with others, with millennials (40%) most likely to do so.



1. Forbes / Tech, Feb 7, 2016, Cisco Finds Global Mobile Users Growing 2X Faster Than Global Population; 2. GMSA, The Mobile Economy 2015, www.gsmamobileeconomy.com; 3. Shopify; 4. Javelin Strategy & Research, MOBILE BANKING, TABLET AND SMARTPHONE FORECAST 2013-2018: Smart Device Adoption Drives Mobile Banking Boom, March 2014; 5. Trends in Consumer Mobility Report, Bank of America, 2016

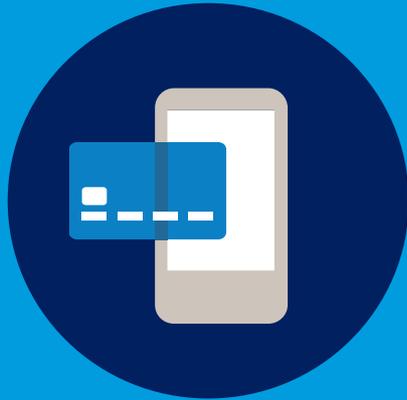
Mobile wallet for business purchases



Store your **Corporate, Commercial or Purchasing** card information digitally on your smartphone or smartwatch for use online or at contactless terminals.

How to set up and use mobile wallet

Add



Follow the step-by-step directions in your wallet app to add your BofAML Corporate, Commercial or Purchasing card.



Open the wallet app on your personal device.



Add your card details by taking a photo of your corporate card or by entering the details manually.



Verify your account details: Select a one-time passcode through SMS text or email, or call the toll-free number listed within the mobile wallet to talk to a service representative.



Watch for a notification on your device that indicates your account is active and ready to use.

How to set up and use mobile wallet

Pay



Hold your mobile phone near the digitally-enabled payment terminal*. Make in-app purchases using Apple Pay[®], Google Pay[™] and Samsung Pay[®].



The Wallet app, available on iPhones, Apple Watches and iPads, allows users to manage their payment cards for Apple Pay. The first card that you add to your wallet is your default card. To change your default card, touch and hold a card, then drag it to the front of your cards. Each transaction is authenticated with Face ID or Touch ID.

On Apple Watch Series 3 and later, and iPhone 8 and iPhone 8 Plus and later, you can add up to 12 cards on a device. On earlier models, you can add up to eight cards on a device. Apple Pay works with all terminals that are enabled for Near Field Communications (NFC). – [Apple Pay](#)



Download the Google Pay app on Google Play. Google Pay transactions are authenticated with PIN, pattern, password, fingerprint or retina scanning screen locks (not compatible with screen locks like Smart Unlock or Knock to Unlock). If Google Pay app disappears after the first time opening, it may be because the app is not in your main screen. To show it again, go to device settings and change the Home Screen setting to Drawer or Show all apps. Google Pay works with all terminals that are enabled for Near Field Communications (NFC). – [Google Pay](#)



Samsung Pay comes preloaded on Samsung phones. You can add up to 10 payment cards to Samsung Pay. Each transaction is authenticated by your fingerprint, pin number or iris scan. In addition to Near Field Communication (NFC) Samsung Pay uses Magnetic Secure Transmission (MST), which sends a magnetic signal from your device to the payment terminal's card reader (to emulate swiping a physical card without having to upgrade the terminal's software or hardware). MST technology is accepted at nearly all payment terminals. – [Samsung Pay](#)

*Look for the Contactless Symbol. The Contactless Symbol and Contactless Indicator are trademarks owned by and used with permission of EMVCo, LLC

Manage



Manage your account exactly as you do today. Mobile wallet transactions provide the same information as physical card transactions.

Best Practices for PAs:



Update your company policy

- Personal device use for mobile wallets
- Corporate card use with mobile wallet
- Process for accidental corporate card use with mobile wallet

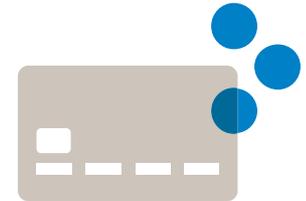


Reminders for cardholders

- Personal card should be default card (not corporate card) to reduce accidental use
- As needed for company policy, request receipt for mobile wallet purchases

Tokenization reduces the risk of fraud

Your account number is never stored on your phone or presented to a merchant.



Token generated when card is loaded in mobile wallet



Payment is made through mobile wallet



Token used in authorization process



Merchant does not receive or store account number



Account number remains unexposed



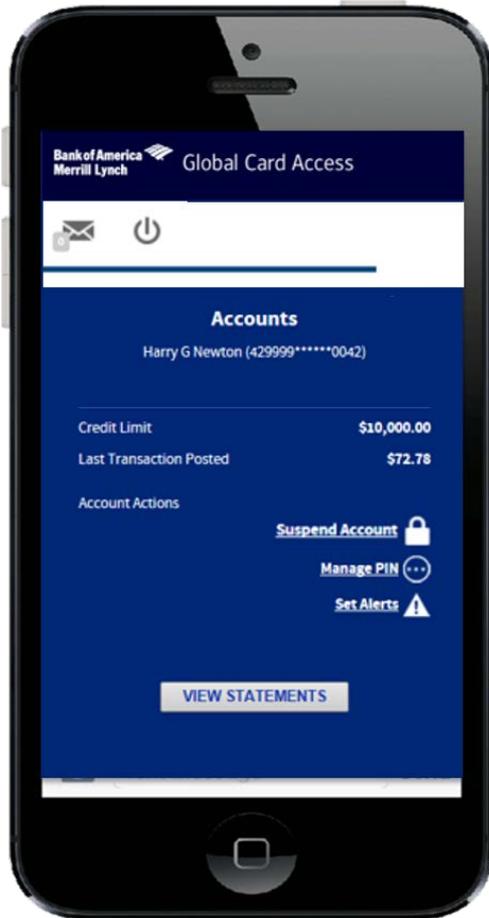
Requires additional confirmation, such as thumbprint or passcode, for transaction completion



In the event of a data breach, the tokens are exposed and account numbers remain hidden

The cardholder experience

Delivering a single, global, mobile cardholder experience.



sample screen

Corporate card tools with robust security features make it easy to access your card account information

Global Card Access

(mobile friendly at year-end 2018)

- ✓ Online PIN check
- ✓ Alerts*

Payment Center

(mobile-friendly)

- ✓ View current balance
- ✓ View last transaction
- ✓ Access statements
- ✓ Make a payment**

COMING IN 2019!

Suspend card
Change PIN

One site. One sign on. Global access.

Merging our current tools and adding more features
on ONE mobile friendly site.

- Training Guides, Training Videos & Live Training
- Filter Dates
- Dashboard
- Accounts
 - Scheduled Assignments

Questions & Wrap Up

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