



Credit Card Platform Update – Commercial Cards

- **What is happening in general?**
 - We are updating our platform to provide a better user experience for both our customers and our employees servicing customer requests.
 - **This update will begin on Friday March 22, 2024 and will be completed on Monday March 25th.**
 - Online access will not be available during the update and no online payments can be made during this timeframe.
- **Will there be any disruptions in customer service during the update?**
 - We will still have 24 hour customer service during the update to handle general account inquiries, fraud and dispute questions. Please call Client Services at (859) 253-6359.
- **What happens to my physical card / can I use my existing card?**
 - Your existing card will not be replaced
 - The account number will remain the same and your card will continue to function throughout our update.
 - Because the card information will not change, information saved on merchant sites and for auto payments with merchants will not need to change.
- **Will my PIN number change / will I need to reset my PIN?**
 - If you do utilize a Personal Identification Number (PIN) with your Central Bank Corporate Card you will need to reset your PIN by calling 888-999-7731 or by logging into SpendTrack and selecting the Reset PIN function. You can do this beginning Monday March 25, 2024 after 8 am EST.
- **How do I access my company card information after the update?**
 - Centre Suite will be replaced with SpendTrack. During the update weekend company administrators will be re-established into SpendTrack. **(More information to follow on this process)**
 - SpendTrack will offer the ability to view and download transactions, access and redeem rewards (** more detailed information regarding uChoose rewards below), turn off paper statements, access card controls for restrictions, replace cards due to lost / stolen, and set card PIN's.
- **Will I need to re-enroll for online access?**
 - System administrators and individual cardholders will need to be re-enrolled into SpendTrack. **(More information to follow on this process)**
- **Will existing settings for my employee cards carry over?**
 - Credit limits and current restrictions set on employee cards will carry over to the updated system. Card controls and settings can be managed in SpendTrack.
- **Will I need to set up my payment information again?**
 - Current payment information will be carried over to the updated system. Payment information can be managed in SpendTrack.

- **Will I have access to my statements online?**
 - Statements generated after the update will be available on SpendTrack.
 - Existing statements currently available on Centre Suite will not be available after the update. Statements currently on Centre Suite should be downloaded and saved or printed prior to March 22, 2024.
- **How much activity will be available after the update?**
 - There will be twelve (12) months of transaction history available in SpendTrack after the update is complete.
- **How does QuickBooks work with SpendTrack?**
 - Transactions can be downloaded from SpendTrack in CSV and QBO formats.
 - QuickBooks can be accessed directly from SpendTrack via a link in SpendTrack.
 - QuickBooks Quick Connect can also be utilized to log into Spend Track. (Search for Central Bank & Trust)
- **How do I report a fraudulent transaction / dispute a transaction?**
 - Fraudulent / disputed transactions can be reported by calling 1-888-999-7731
 - SpendTrack can also be utilized to dispute a transaction.
- **What about my rewards on my Corporate Card?**
 - Your rewards can be accessed by selecting the uChoose Rewards link in SpendTrack. While the link will be visible in SpendTrack starting on March 25, 2024, there will be some delays in moving existing rewards balances to the new platform as outlined below.
 - Your points will accrue at the same rate as the previous rewards system and the cash back / statement credit redemption amounts will stay the same.
 - Any rewards already earned and not redeemed on the current platform will be transferred to the new platform approximately 30 days after the new platform is available (by April 25, 2024).
- **Will there be any interruption in the rewards redemption process?**
 - Your rewards can be accessed by selecting the uChoose Rewards link in SpendTrack. While the link will be visible in SpendTrack starting on March 25, 2024, there will be some delays in moving existing rewards balances to the new platform
 - Cash Back / Statement Credit – the last day to redeem points for cash back / statement credit redemptions with the current platform will be March 17th, 2024. Cash back / statement credit will resume availability approximately April 25, 2024.
 - Redemption options, such as gift cards or merchandise, may vary between the two platforms. If there is a redemption option within the current rewards system that you are interested in, please be sure to redeem it before March 17, 2024. Otherwise the gift card and merchandise option will be available approximately April 25, 2024.
 - *** Rewards will continue to accrue during this period from March 17 – April 25, 2024 ***
- **Can I still make payments at my banking center?**
 - Payments will continue to be accepted at any of our 28 banking centers as they currently are today.
- **I use Visa® Purchase Alerts today for my purchase alerts, will there be any changes to this?**
 - Any Visa® Purchase Alerts that you have established for your Central Bank Credit Card will continue during and after this update. You can visit purchasealerts.visa.com to maintain your Visa Purchase Alerts or visit www.centralbank.com and search for Visa Purchase Alerts.