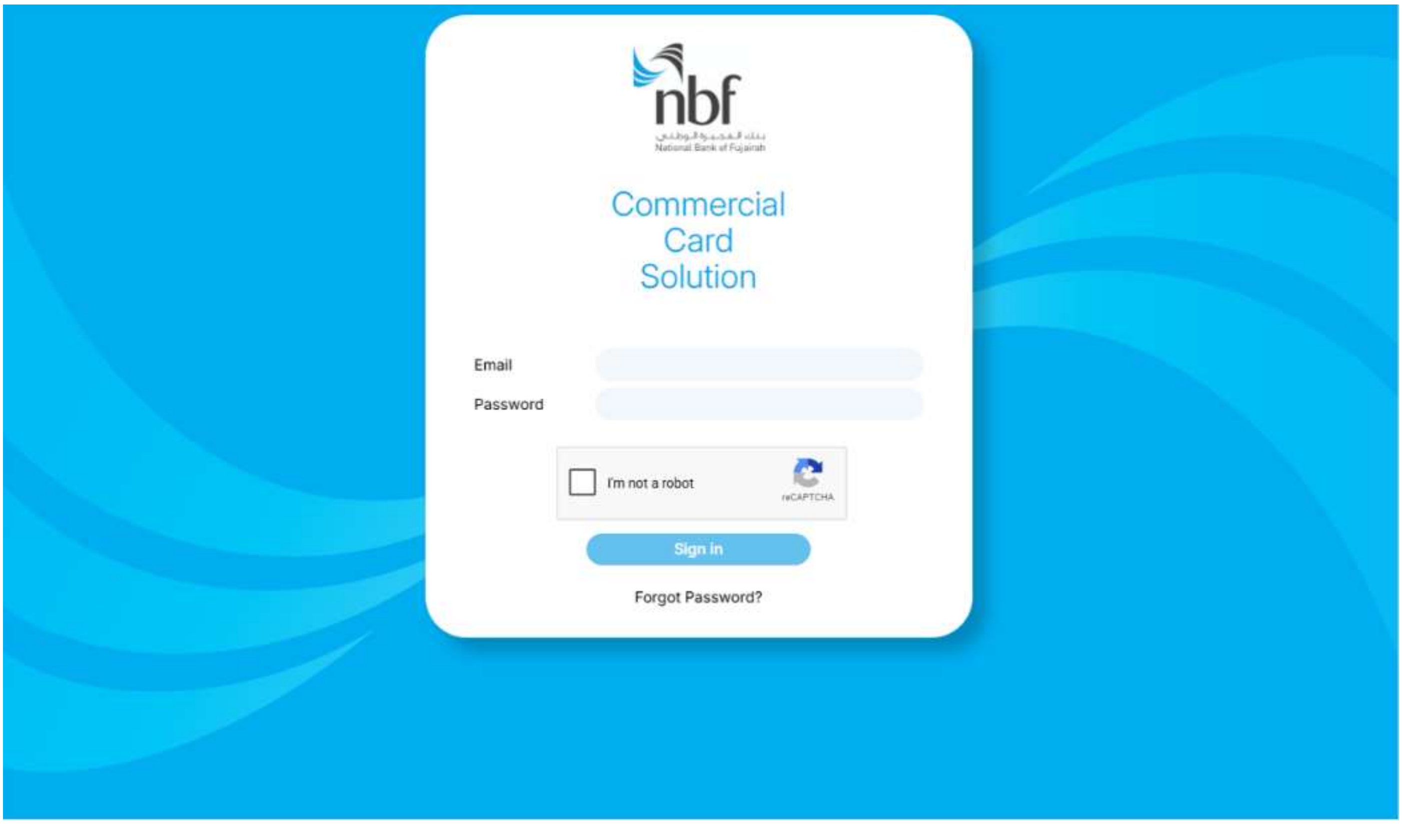
NBF Corporate Credit Card Self-Service Portal (SSP)

Cardholder

User Manual



Classified as: NBF External

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1. Solution Overview

The NBF Corporate Credit Card Self-Service Portal (SSP) is a secure online platform that enables corporate credit cardholders to manage day-to-day card activities linked to their profile, including card activation, secure sign-in, card servicing, transaction review, claims management, reporting and data export.

This manual is designed for NBF Corporate Credit Cardholders. It explains how to activate access, sign in, manage existing cards, review transactions, allocate and upload claims, monitor claim status, download reports and export available data through the portal.

Use this guide as a practical step-by-step reference. Each section describes the purpose of the function, when it should be used, and the key steps or system behaviour that cardholders should expect. Screenshots and system prompts have been included to support each process.

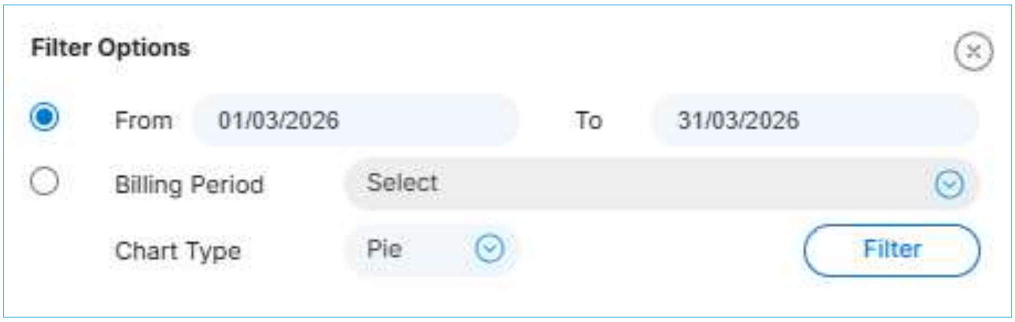
Important: Access and available functions may vary depending on the user role, linked company account, cardholder assignment and approval workflow configuration set up for your organisation.

Depending on the access level assigned, cardholders can perform the functions covered in this manual.

Functional Areas: The portal supports the following functional areas for cardholders:

- Maintain user details, expense information and data export settings.
- Allocate transaction costs to maintained cost centres and expense categories.
- Monitor transactions, cardholder spend and allocations through reports.
- Download interim statements.

Users can further refine the results by selecting a custom **From Date** and **To Date**, or by choosing a **Billing Period**. Statistics can then be displayed in either pie chart or bar chart format.



1.1 Manage Existing Card

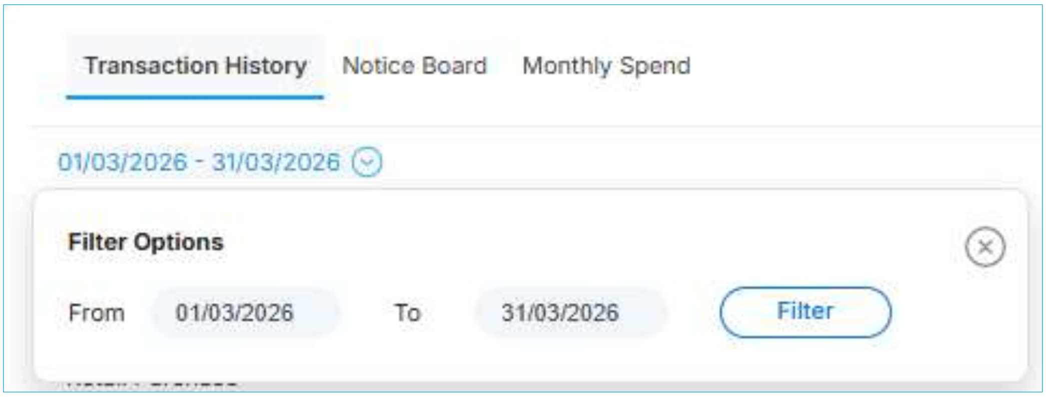
Cardholders can maintain and perform actions on existing cards by selecting **Manage Cards | Existing User Cards**, or by using the **Manage Existing Cards** quick access option in **My Dashboard** for the selected cardholder's card.

When multiple cards are linked to the cardholder, the user can select the filter option to refine the list of displayed cards by card number, name, surname and status before performing the required SSP functions.

1.2 Transaction History

When the cardholder selects the **Transaction History** tab, transactions for **This Month**, based on the current billing period start and end dates, will be displayed for the selected card in **My Dashboard**.

Users can further refine the results by selecting the **This Month** dropdown and entering the required **From** and **To Date**.



1.3 Notice Board

On initial login, the Notice Board displays all notifications posted for **The Last 30 Days** by the Account Admin under the **System Settings | Notice Board** menu option.

Users can also search for previous messages by selecting the **The Last 30 Days** dropdown and entering the required **From** and **To Date**.

1.4 Monthly Spend

When the cardholder selects **Monthly Spend**, a bar graph will display the total transaction value for each month over the **Last 12 Months** for the selected card in the **My Dashboard** section.

1.5 Expense Categories

On initial login, **Expense Categories** will display a pie chart and related statistics for the selected card in the **My Dashboard** section. Expenses are calculated and categorised based on the transaction's Merchant Category Code.

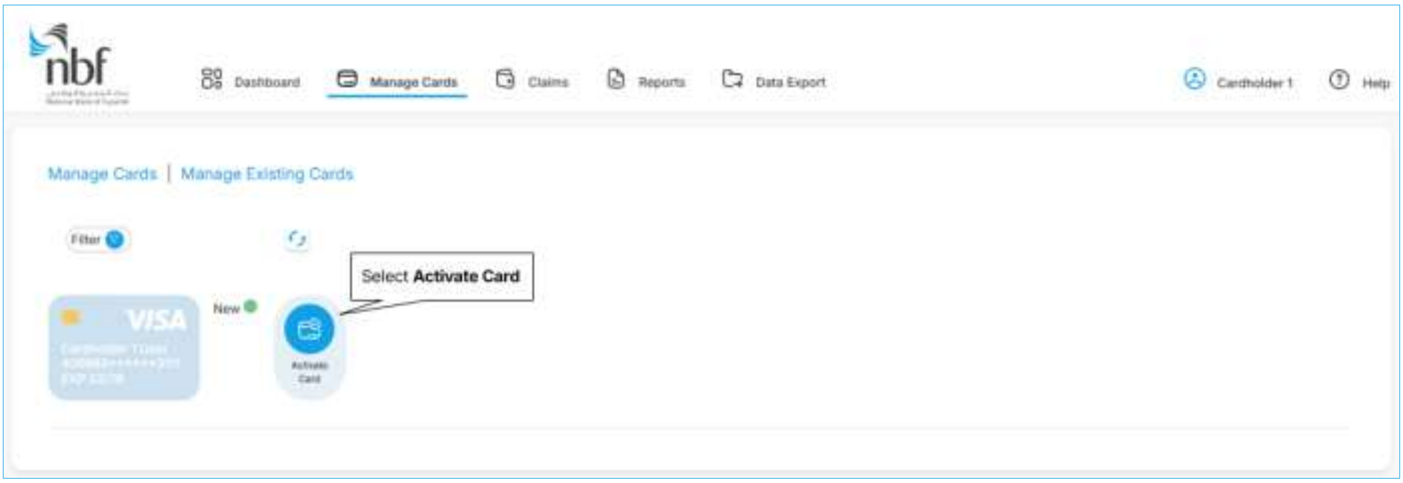
2. Manage Existing Cards

Cardholders can maintain and perform actions on existing cards by selecting **Manage Cards | Existing User Cards**, or by using the **Manage Existing Cards** quick access option in **My Dashboard** for the selected cardholder's card.

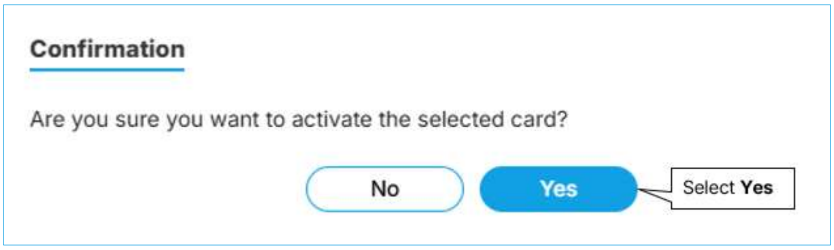
When multiple cards are linked to the cardholder, the user can select the filter option to refine the list of displayed cards by card number, name, surname and status before performing the required SSP functions.

2.1 How to Activate Cards

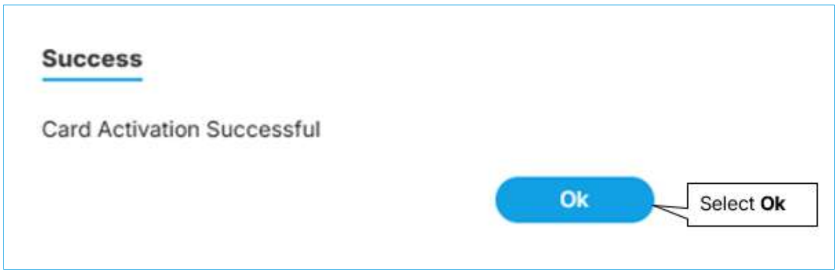
The cardholder can activate a newly issued card by selecting the **activation icon**. Once selected, the card status will change from **New** to **Open**.



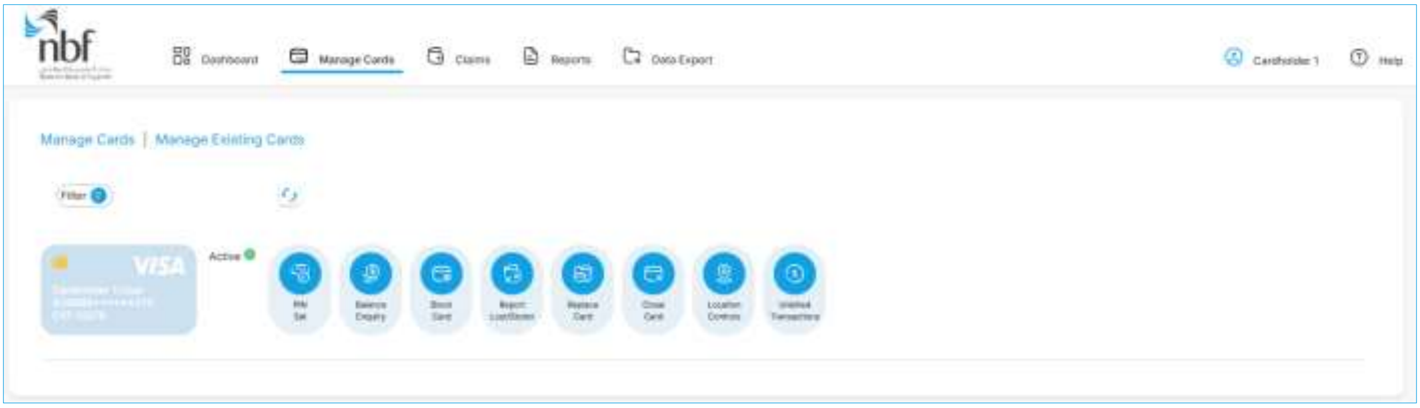
The confirmation pop-up shown above will be displayed.



Once the confirmation is successful, the success pop-up shown above will be displayed, confirming that the card has been activated.

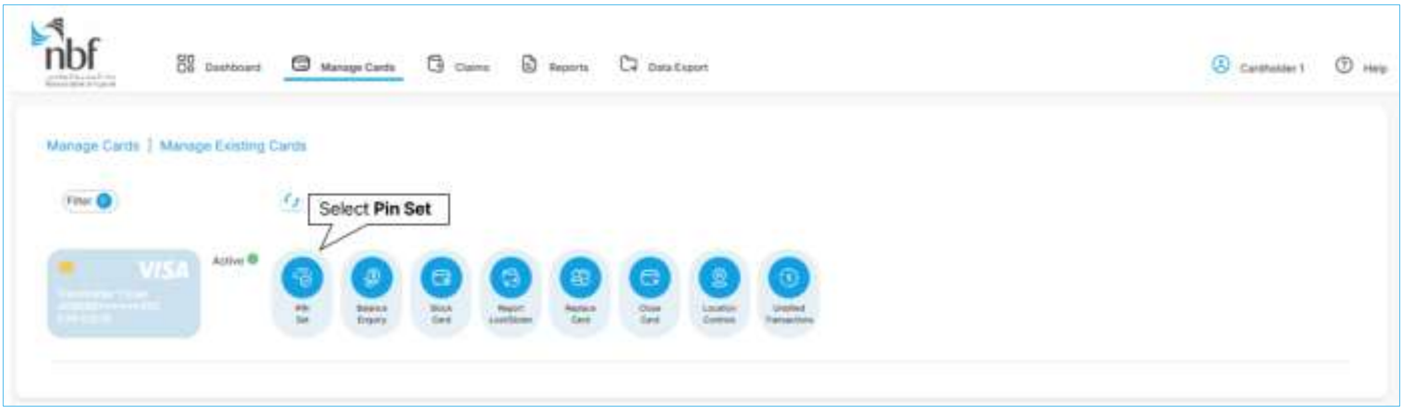


The Activate Card function will then be replaced with the available card functions for an open cardholder card.

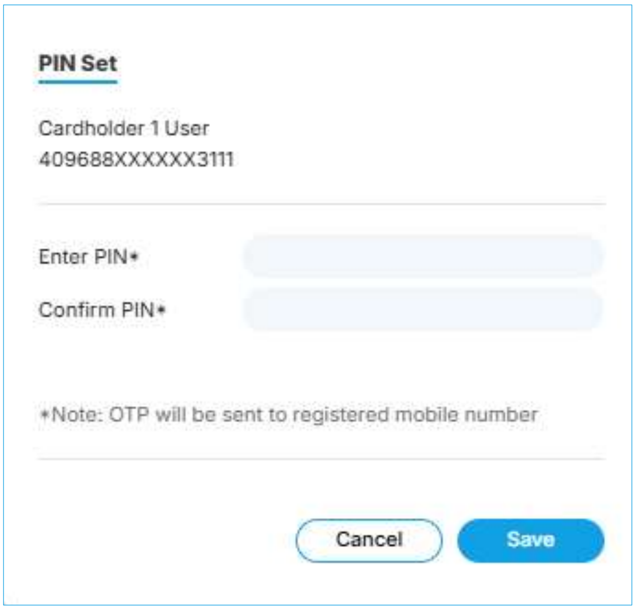


2.2 How to Set a PIN

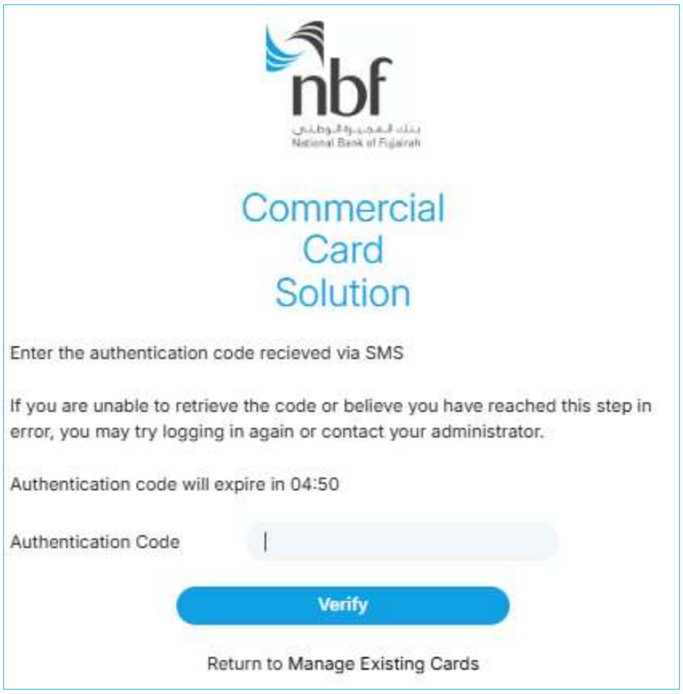
The cardholder can set their card **PIN** by authenticating with a **One-Time Password (OTP)** sent via SMS.



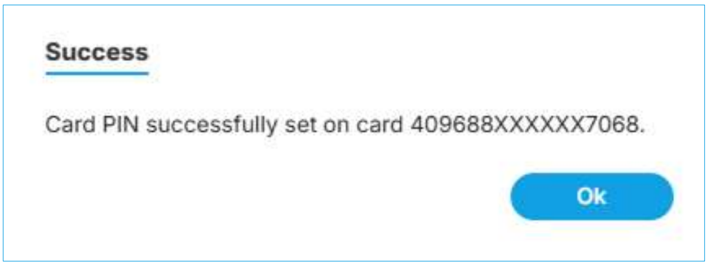
The PIN Set pop-up shown below will be displayed.



The cardholder will receive an **SMS OTP**. The cardholder must enter the code received via SMS and select the **Verify** button.

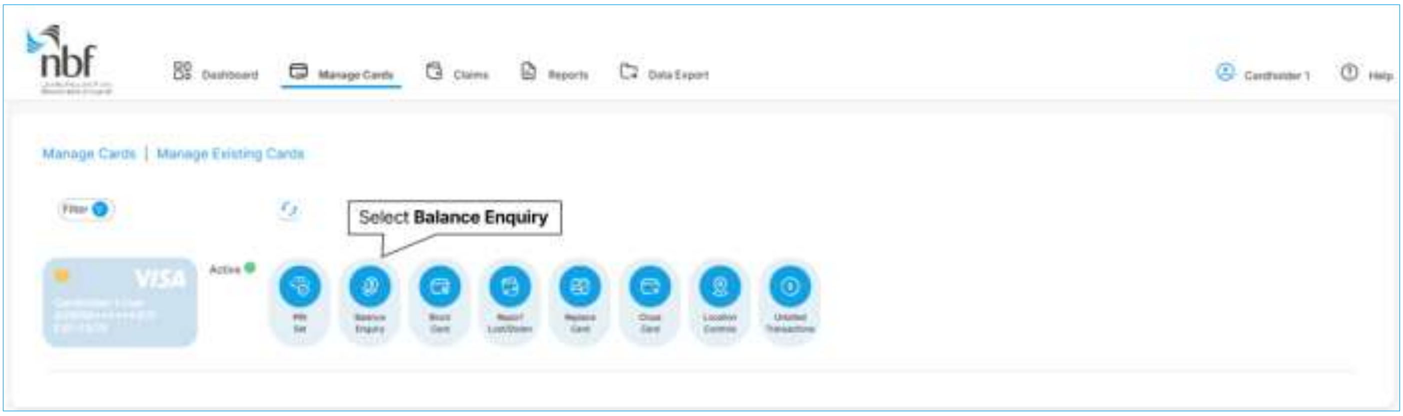


Once completed, the success pop-up shown below will be displayed, confirming that the PIN has been successfully set.

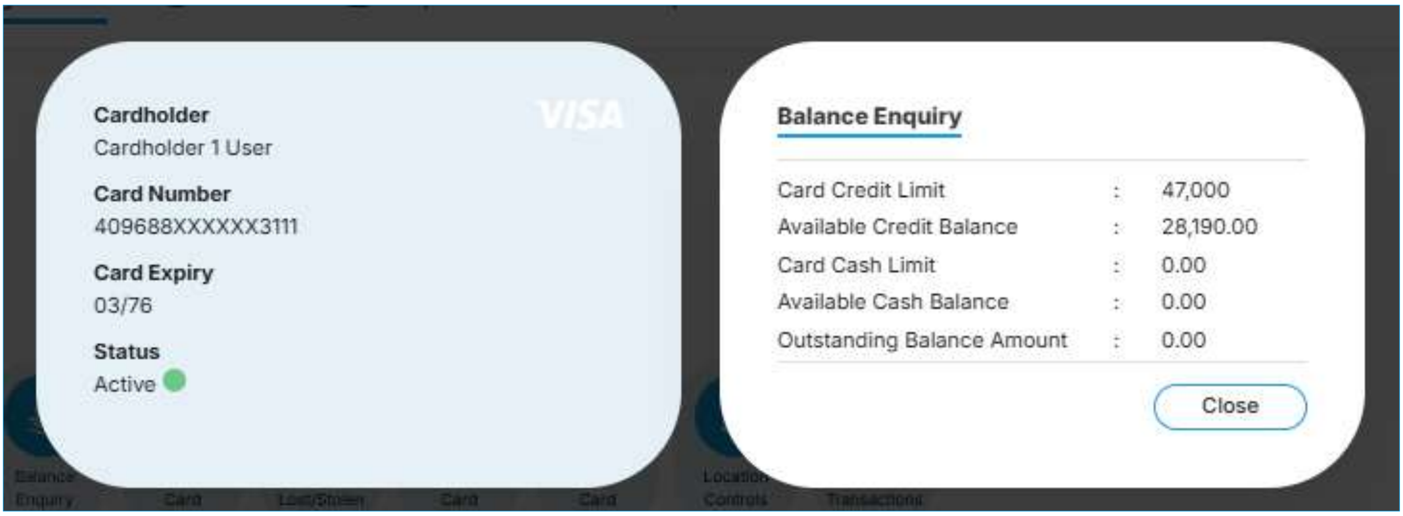


2.3 How to Check Balance

The cardholder can view the card credit limit, available credit balance and outstanding balance for their card.

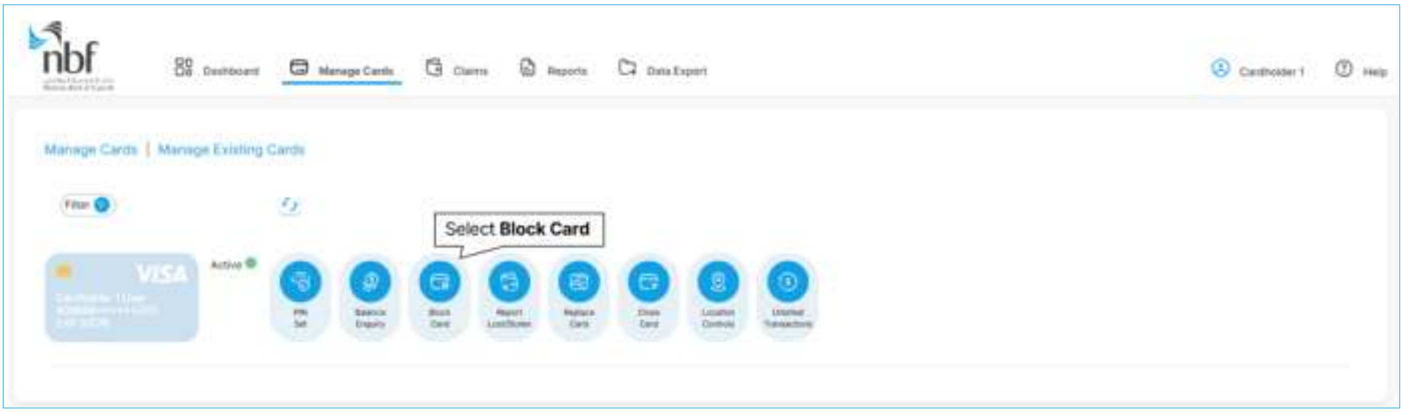


Once selected, the **Cardholder Details and Balance Enquiry** pop-up will be displayed.

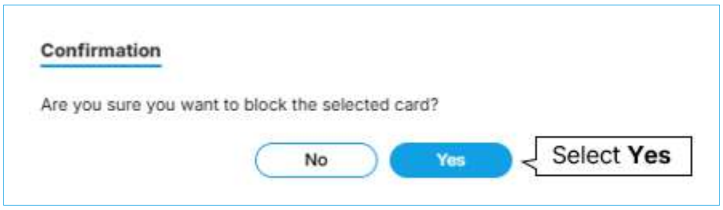


2.4 How to Block/Unblock a Card

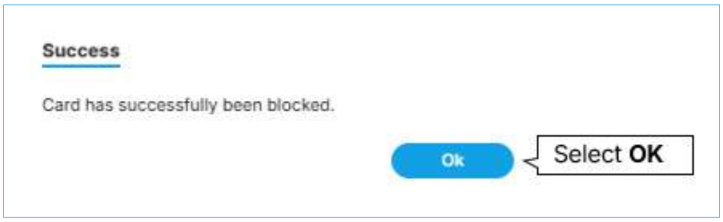
The cardholder can temporarily block their card if there are any concerns or issues with the card. The cardholder can also unblock the card when required.



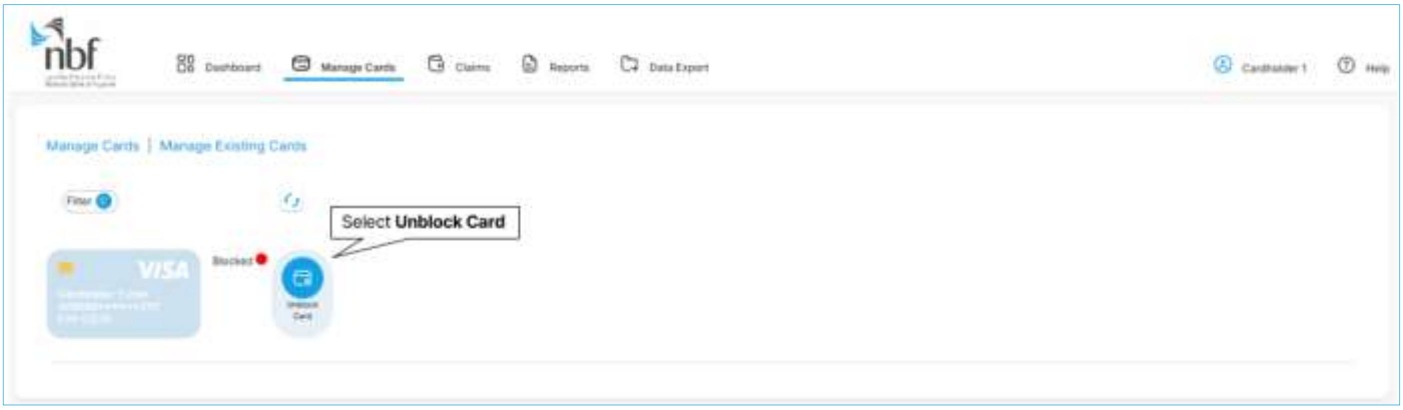
The confirmation pop-up shown below will be displayed.



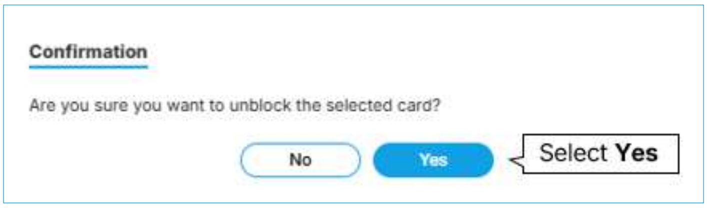
Once the confirmation is successful, the success pop-up shown below will be displayed, confirming that the card has been blocked.



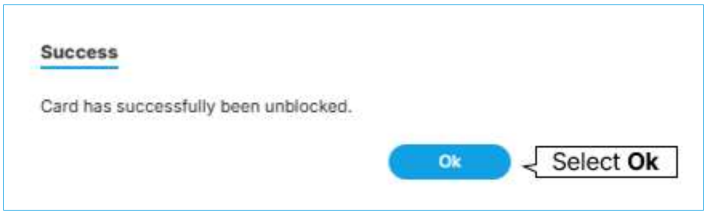
The card status will change to **Blocked** in the status column. The cardholder can then unblock the card when required.



The confirmation pop-up shown below will be displayed.

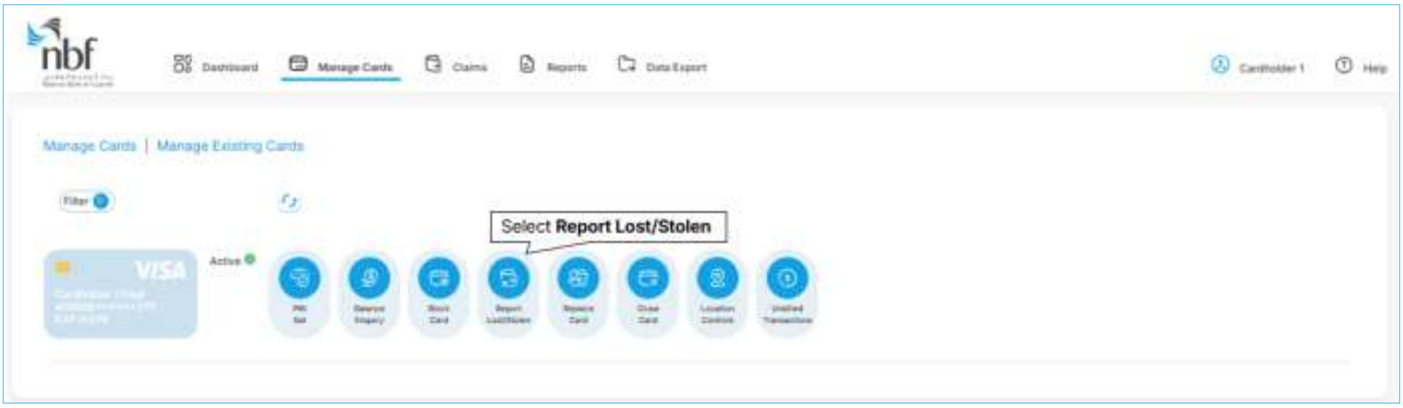


Once the confirmation is successful, the success pop-up shown below will be displayed, confirming that the card has been unblocked.

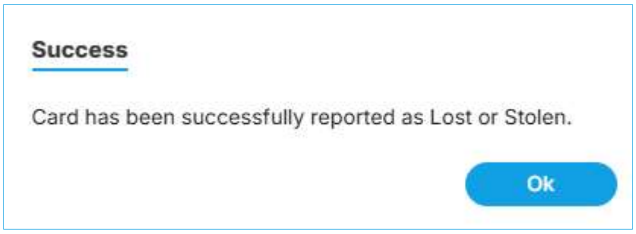


2.5 How to Report a Lost/Stolen Card

The cardholder can report a card that has been lost or stolen.

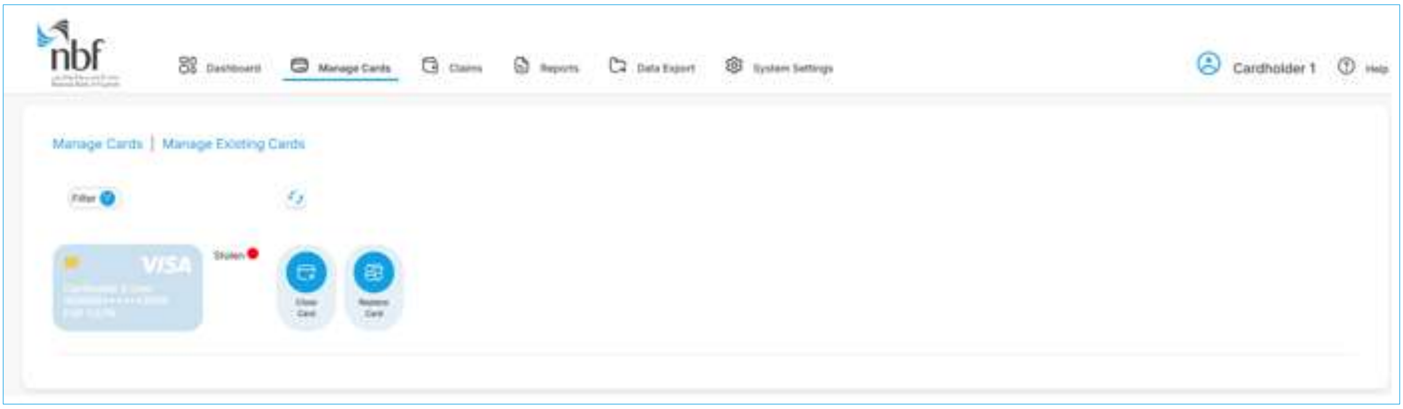


The success pop-up will be displayed, confirming that the card has been successfully reported as Lost/Stolen.



The status of the card will change to **Lost/Stolen** in the status column.

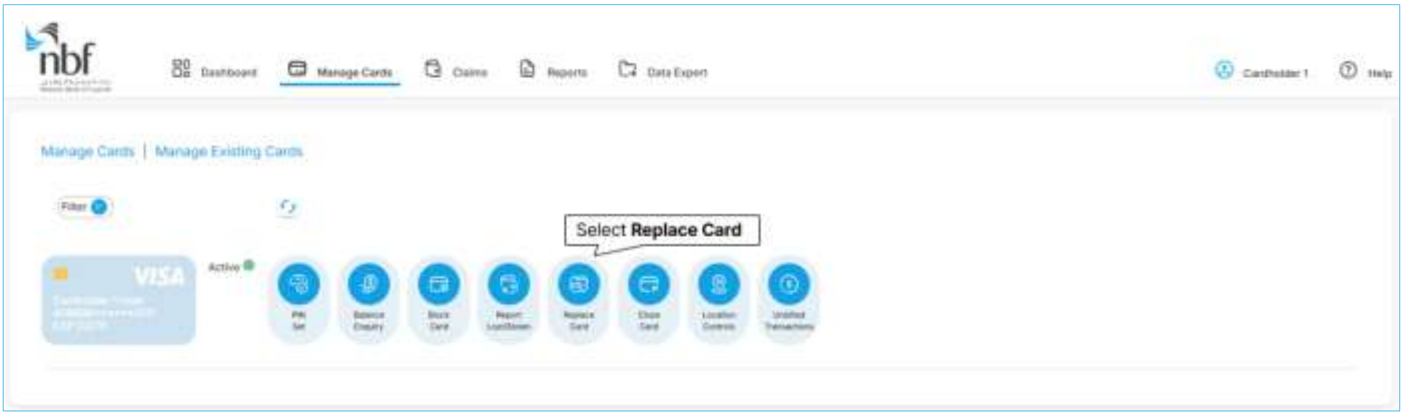
Once the status has been updated to **Lost/Stolen**, the cardholder can choose to either close the card or request a replacement card.



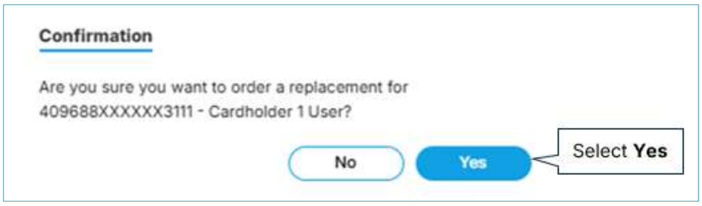
If the user selects the option to replace or close the lost or stolen card, the card will no longer be available under Manage Existing Cards.

2.6 How to Order a Replacement Card

The cardholder can request a replacement card if the existing card is damaged and a new card is required.



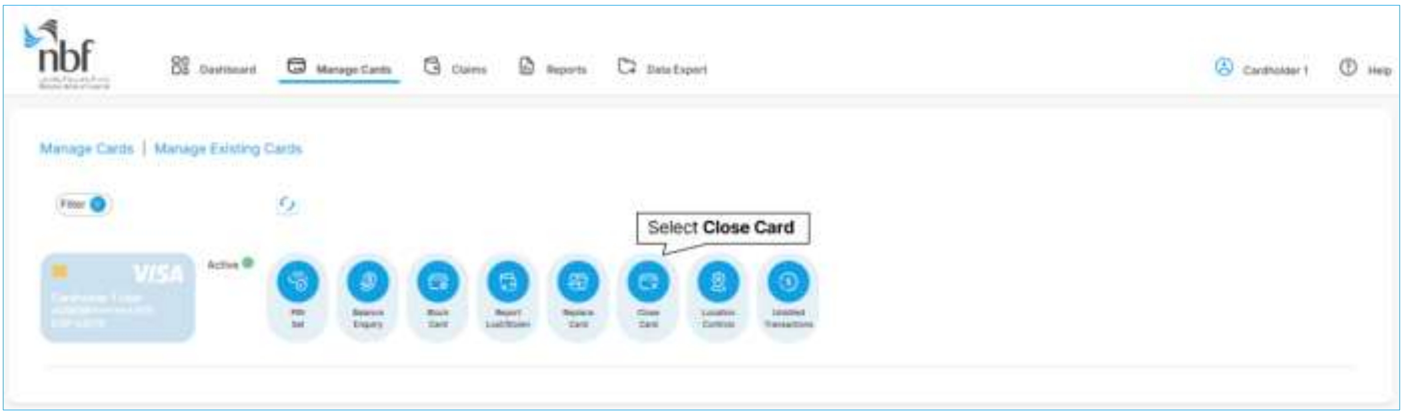
The confirmation pop-up shown below will be displayed.



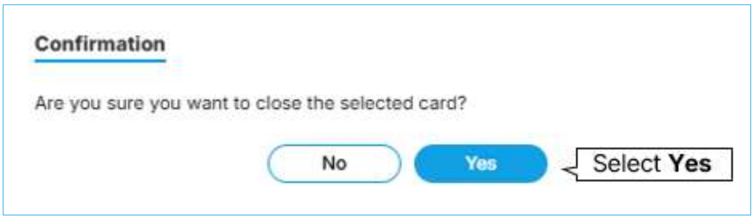
Once confirmed, the success pop-up will be displayed, confirming that the replacement card has been successfully ordered. The existing card will then no longer be available under Manage Existing Cards.

2.7 How to Close a Card

The cardholder can close their card at any time by selecting the **Close Card** icon if the card is no longer required.



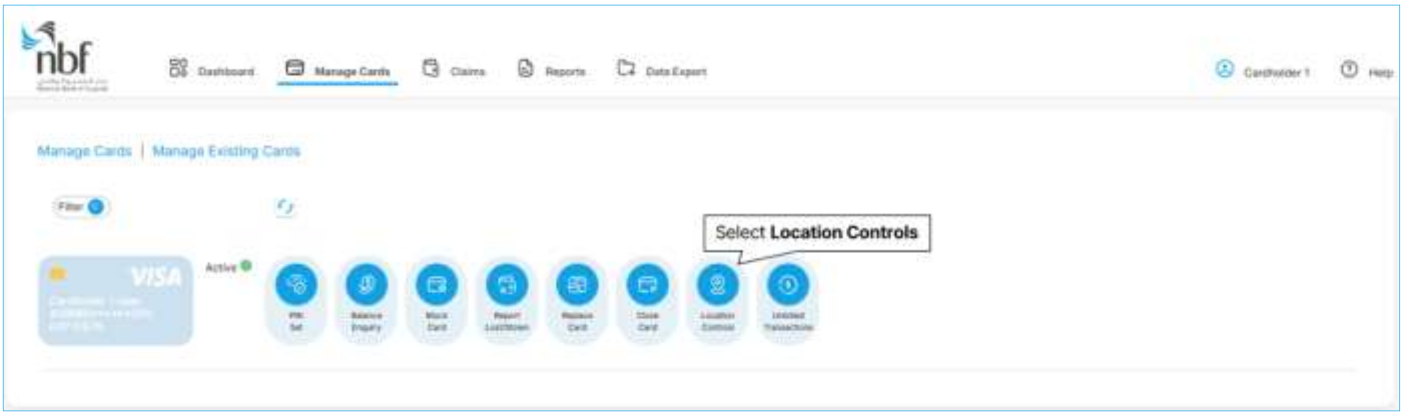
The confirmation pop-up shown below will be displayed.



Once the closure is confirmed, the card will no longer be available under Manage Existing Cards.

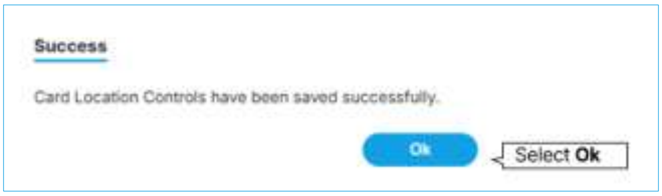
2.8 How to Manage Location Controls

The cardholder can limit card spend by location by selecting either **All Countries** or **Specific Countries**.

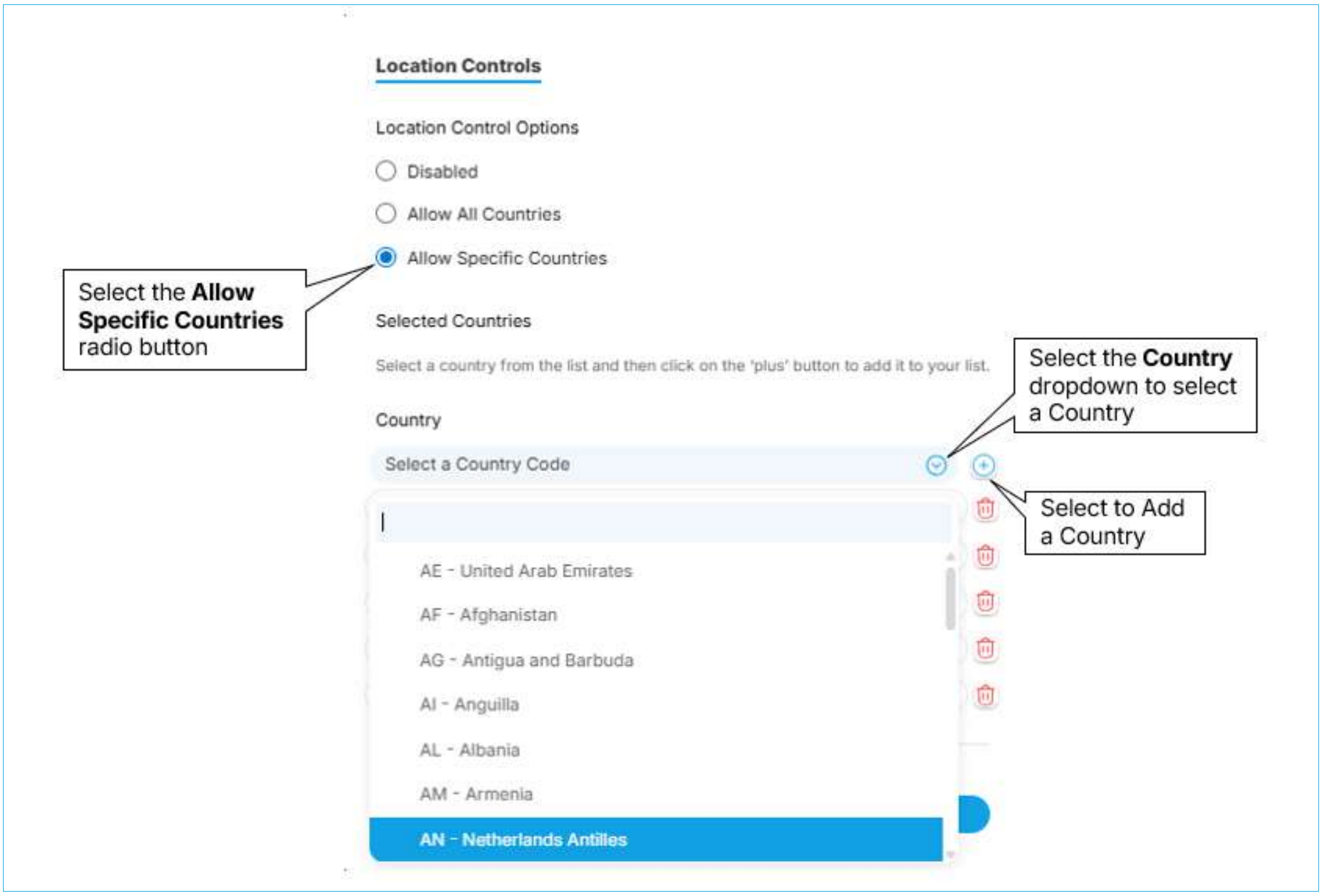


To allow spend in all countries, select the **Allow All Countries** radio button.

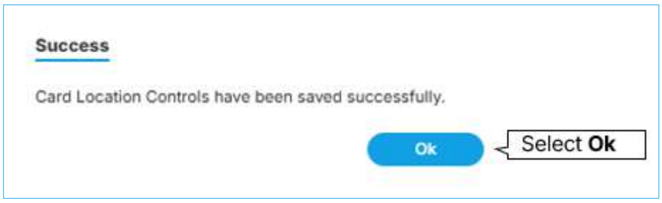
The success confirmation pop-up shown below will be displayed.



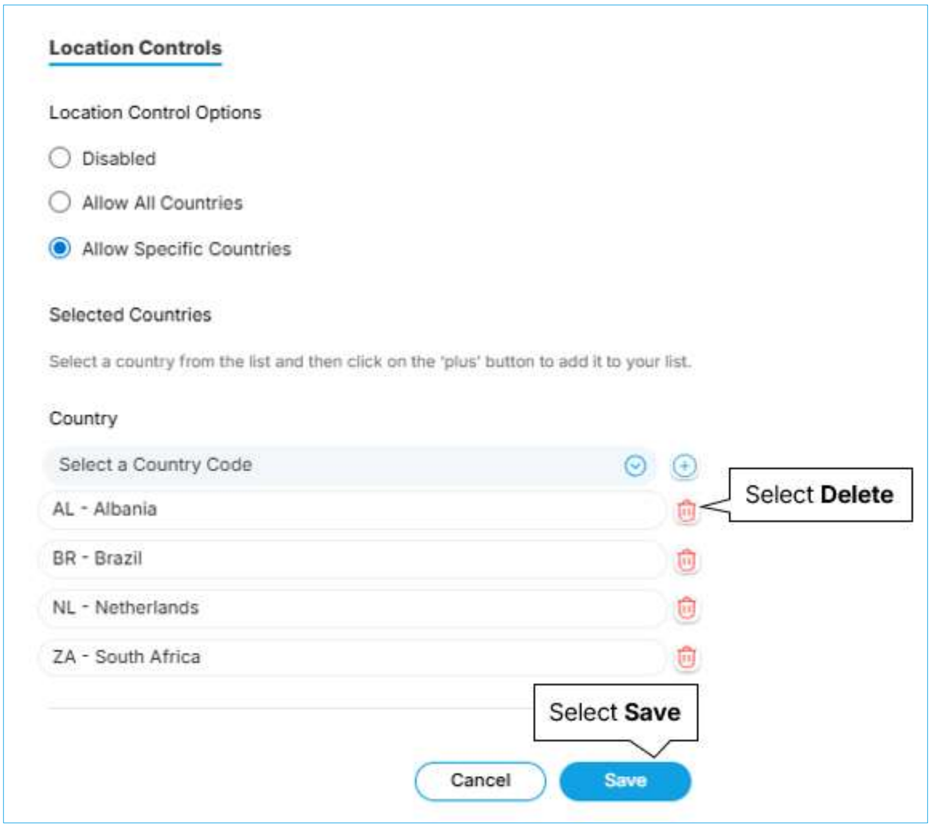
To allow spend in specific countries, select **Allow Specific Countries**. The cardholder can then select multiple countries by adding them to the list.



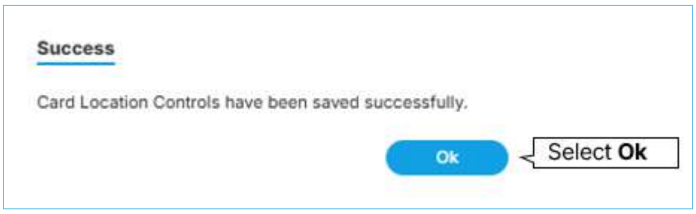
Once the specific countries have been selected, the cardholder can select the **Save** button. The success confirmation pop-up shown above will be displayed.



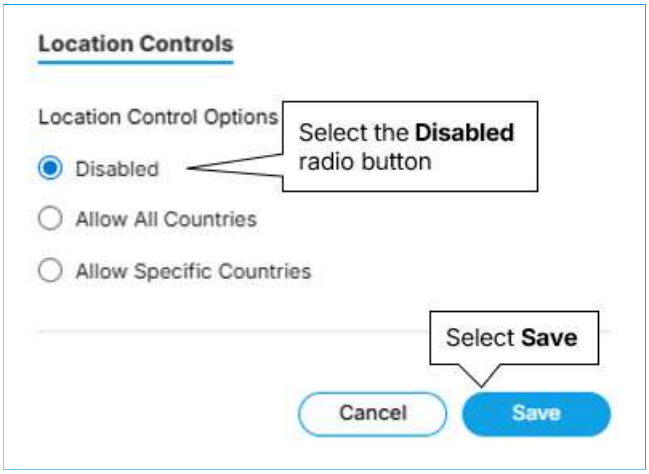
The user can remove specific countries by selecting the delete icon if restrictions are no longer required.

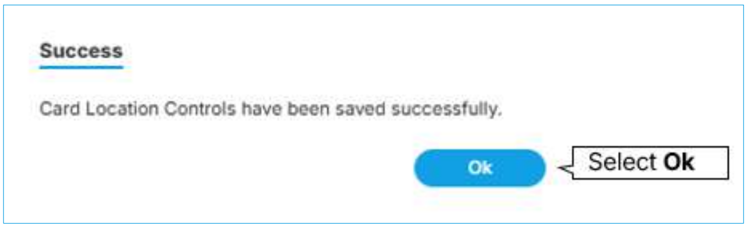


The following success confirmation pop-up will be displayed.



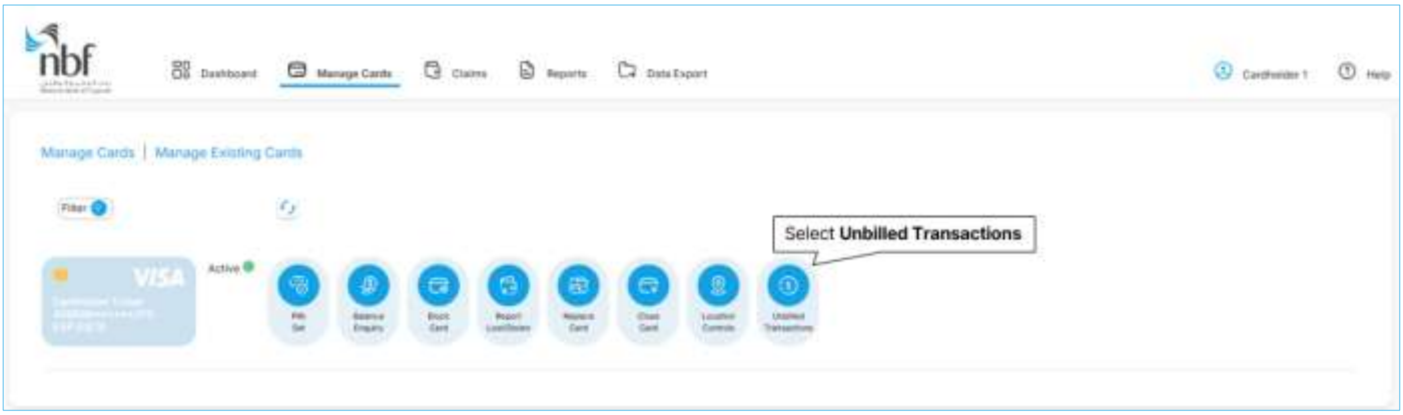
When **Disable** is selected, card spend will be restricted to local transactions only.



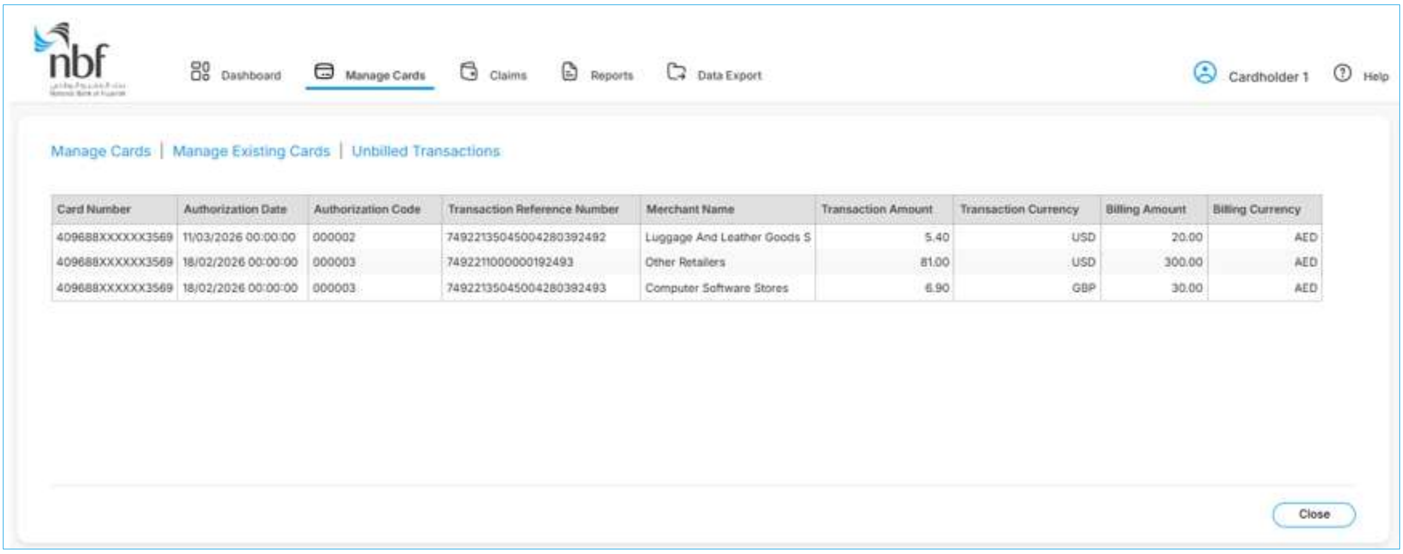


2.9 How to View Unbilled Transactions

The cardholder can view transactions that have not yet been billed to their card.



The following page will be displayed, showing all unbilled transactions.



Card Number	Authorization Date	Authorization Code	Transaction Reference Number	Merchant Name	Transaction Amount	Transaction Currency	Billing Amount	Billing Currency
409688XXXXXX3569	11/03/2026 00:00:00	000002	74922135045004280392492	Luggage And Leather Goods S	5.40	USD	20.00	AED
409688XXXXXX3569	18/02/2026 00:00:00	000003	7492211000000192493	Other Retailers	81.00	USD	300.00	AED
409688XXXXXX3569	18/02/2026 00:00:00	000003	74922135045004280392493	Computer Software Stores	6.90	GBP	30.00	AED

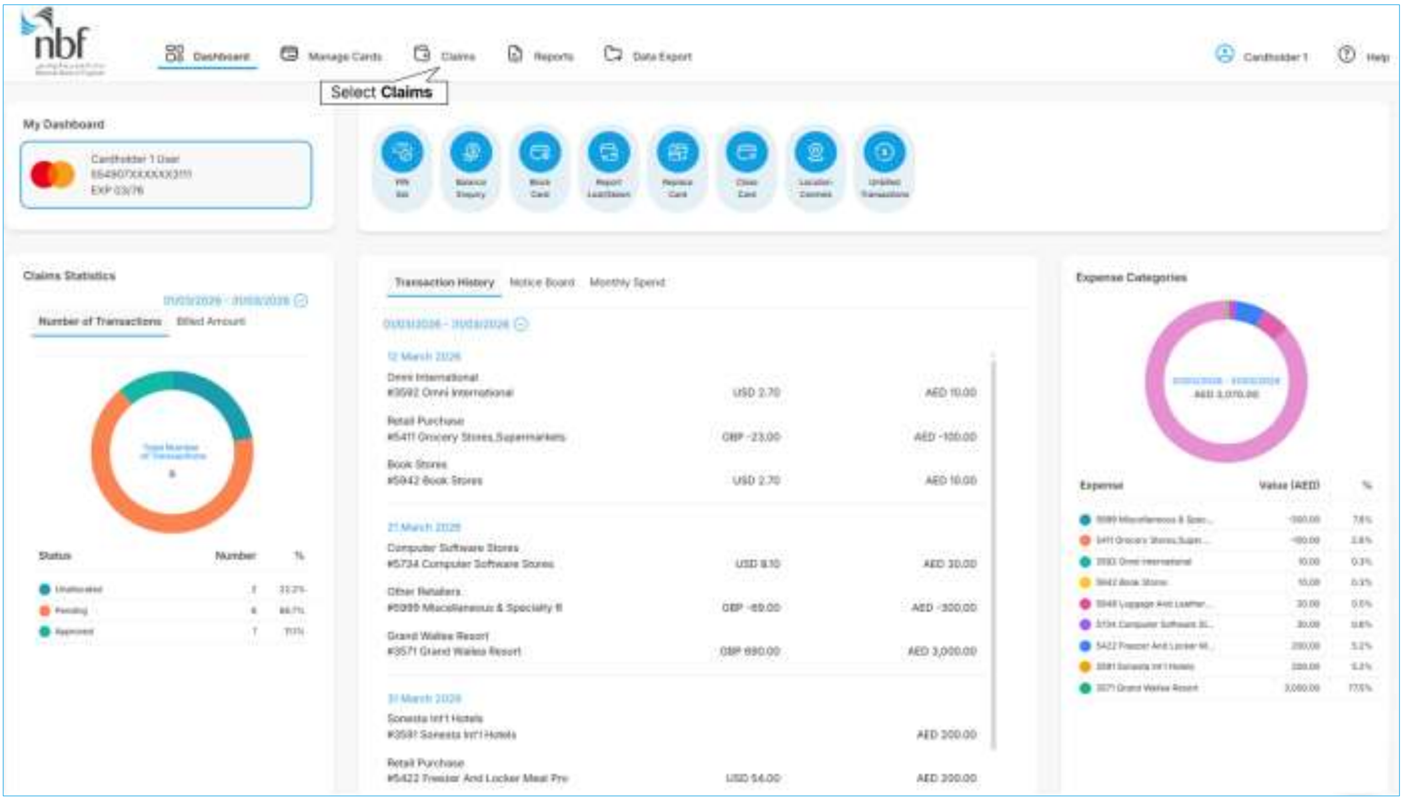
3. Claims

All users can allocate and complete card transactions for cardholders whose cards are linked to their profile.

Allocated claims will be reflected in the Claims Statistics Chart on the Dashboard, allowing users to track cardholder claims more easily.

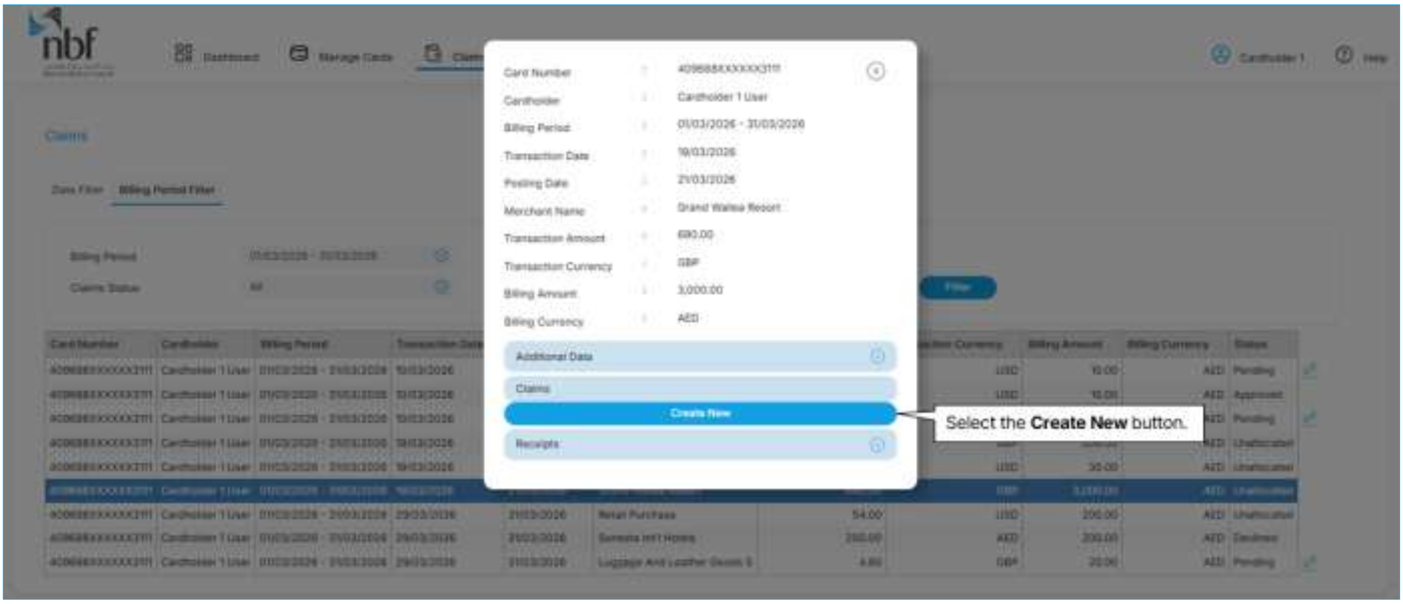
The Claims section includes the following functions:

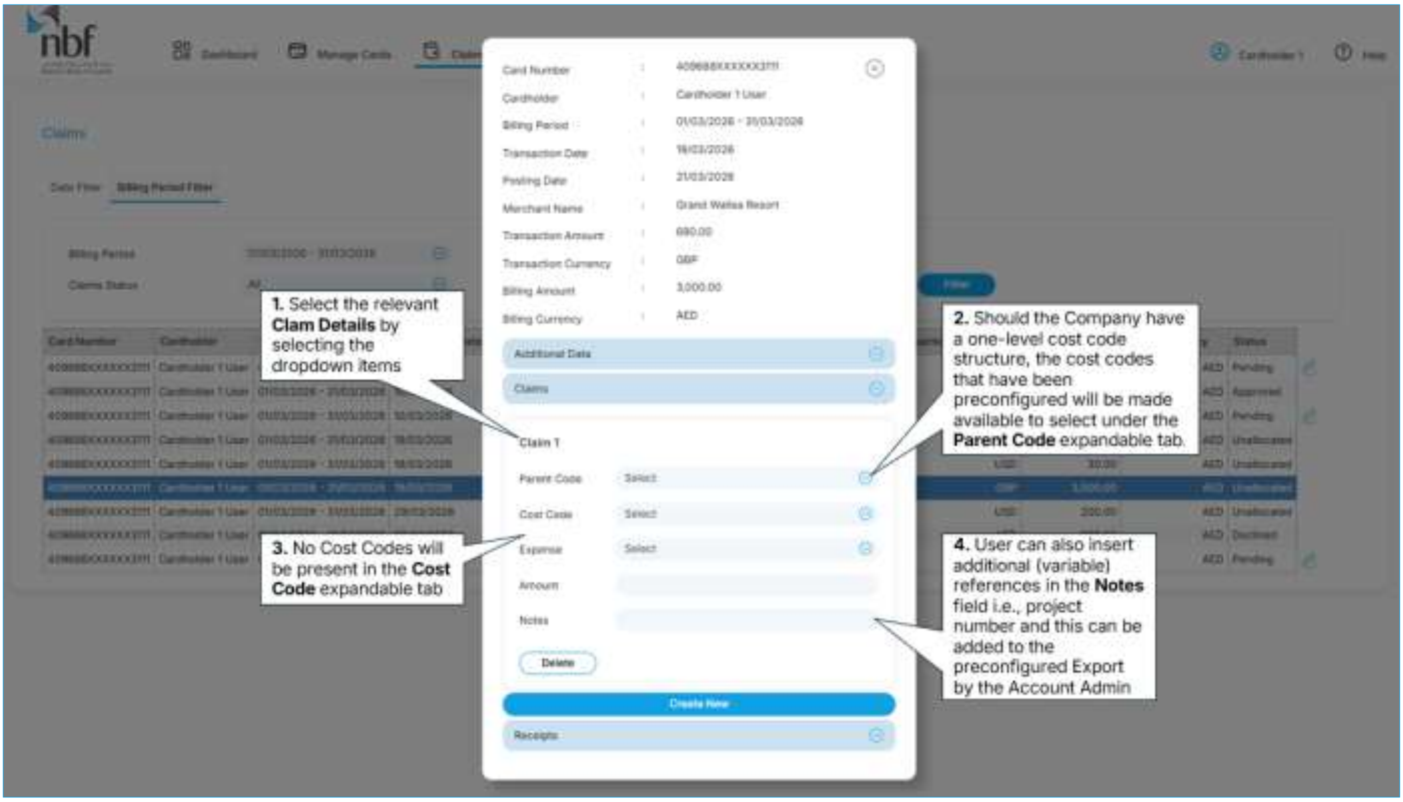
3.1 How to Allocate Claims
3.2 How to Upload Receipts
3.3 How to Approve or Decline Claims
3.4 How to Reallocate a Claim



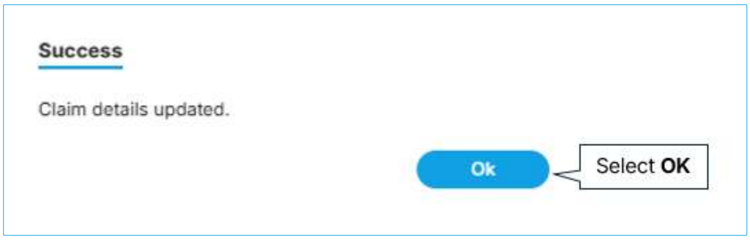
On the Claims page, users can filter transactions using the following options:

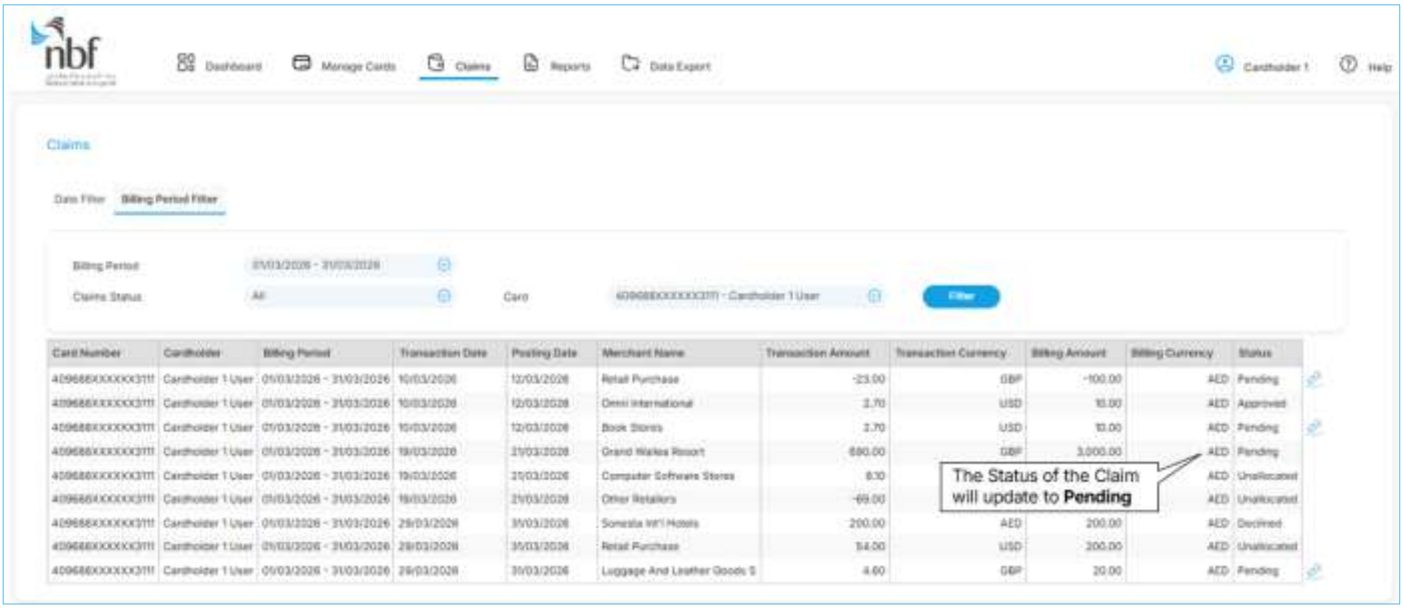
- **Date Filter** – select a **From Date** and **To Date**.
- Expand the **Claim Details** section to review claim information.
- Expand the **Receipts** section to upload, download or delete supporting documents.
- Select **Create New** to allocate the claim against the required cost code and expense category.





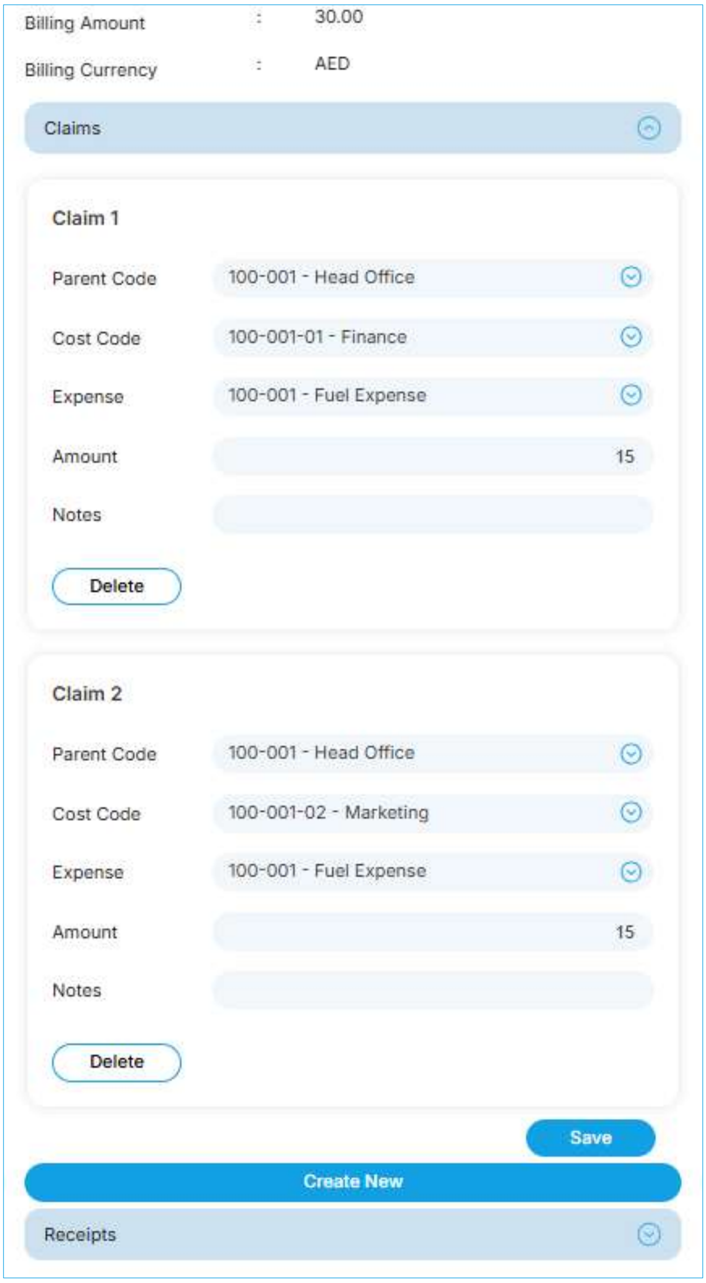
Once the user selects **Create New**, the preconfigured cost codes and expense categories will be available for selection.

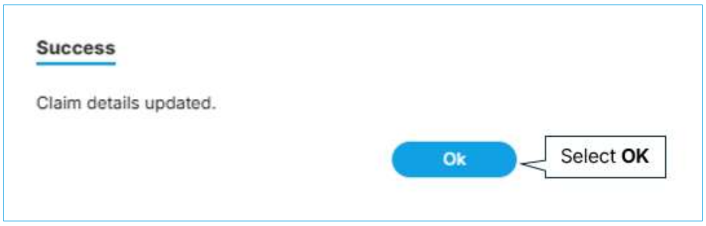




Please note: *The Super Admin, Account Administrator or Manager User can amend the claim details if they are incorrect, or decline the claim for reallocation by the cardholder. Once a claim has been approved, the cardholder can no longer make changes.*

The user can split a claim by selecting and saving the current claim, then selecting Create New.





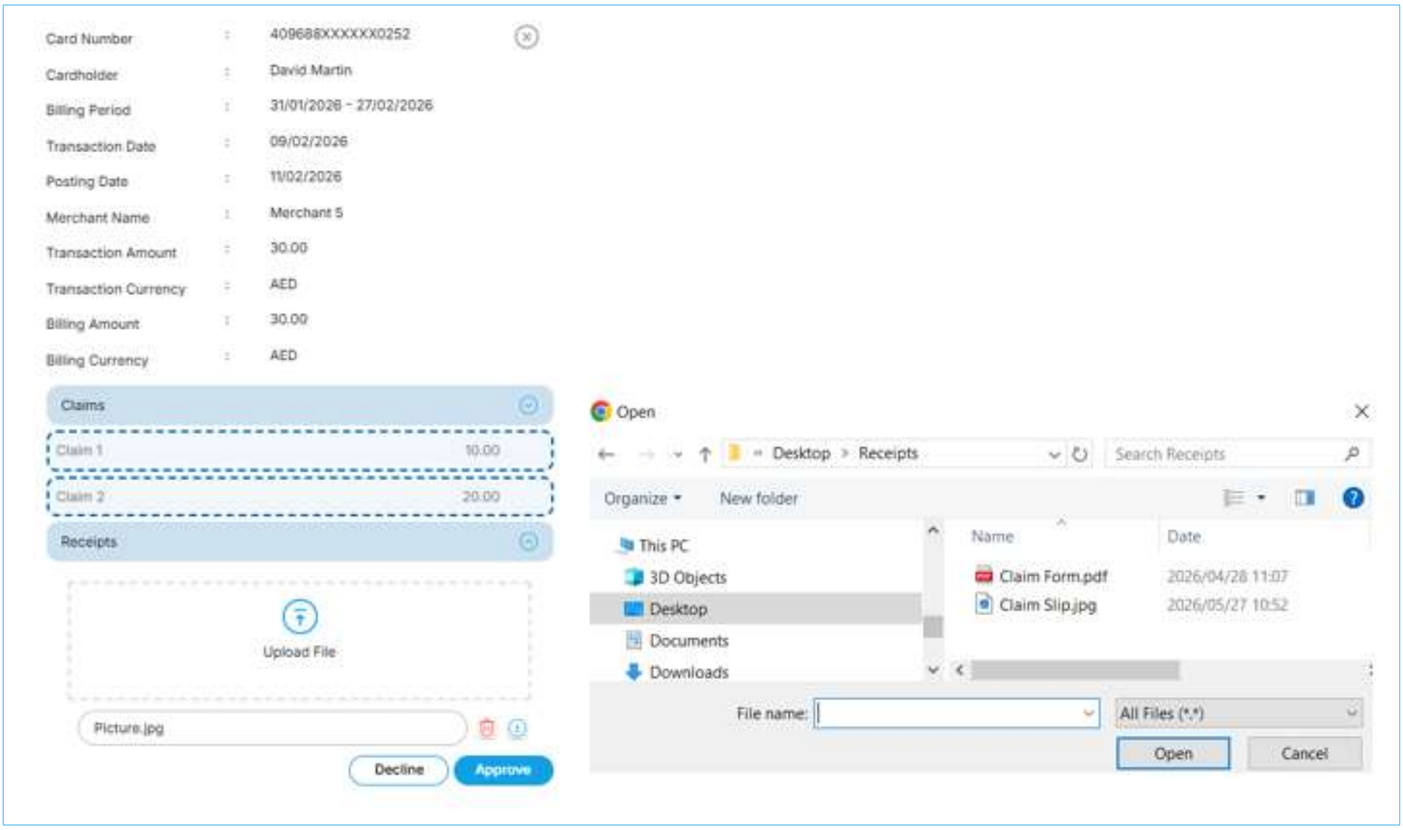
Please note: *The claim will not be saved if the total allocation amount does not match the total Billing Amount of the transaction.*

3.5 How to Upload Receipts

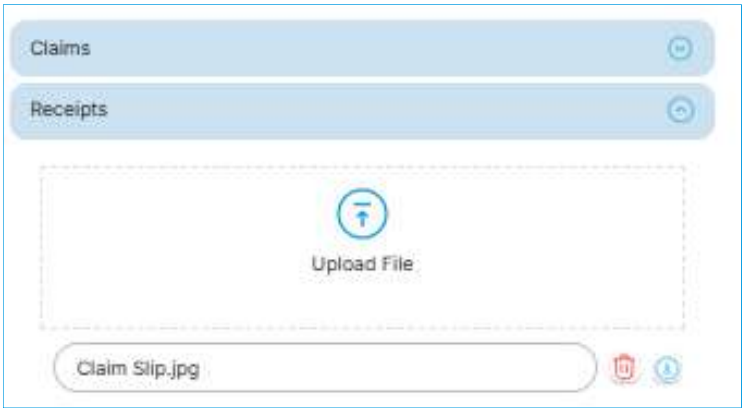
Upload supporting documents related to the transaction by selecting the **Receipts** dropdown and choosing **Upload File**.

Browse to the required document and select **Open** to upload it.

Supported file formats are PNG, JPEG, BMP, DOCX, PDF, XLSX, CSV and TXT, with a maximum file size of 2 MB per document.

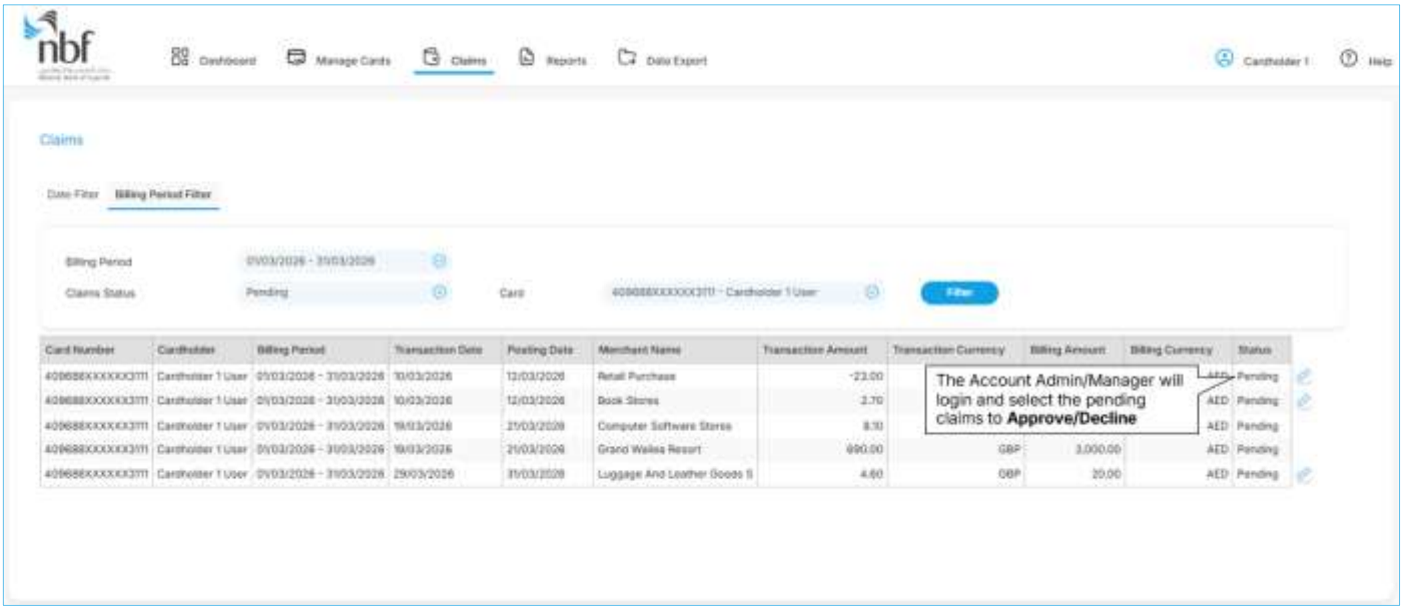


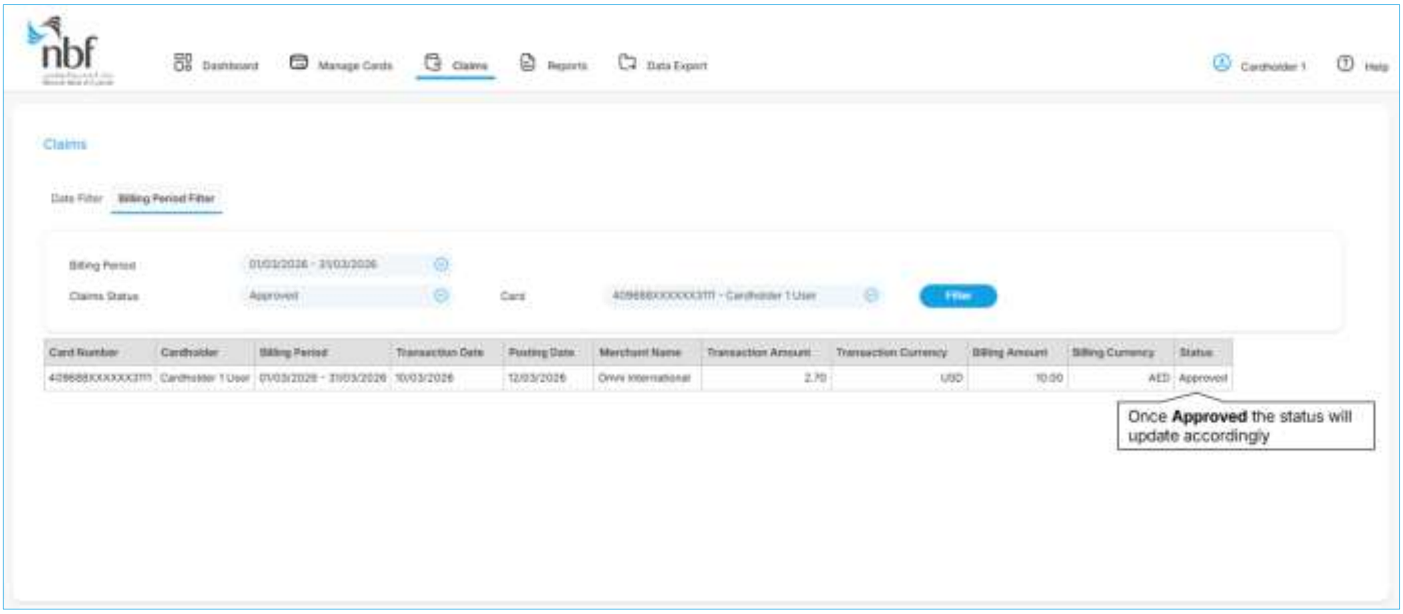
After a receipt has been uploaded, the user can delete it if it is incorrect or download it for record purposes.



3.6 How to Approve or Decline Claims

Once the user has completed the claim, the linked Account Administrator or Manager User can review it. If all details are in order, the claim can be approved. If changes are required, the claim can be declined and returned for correction.

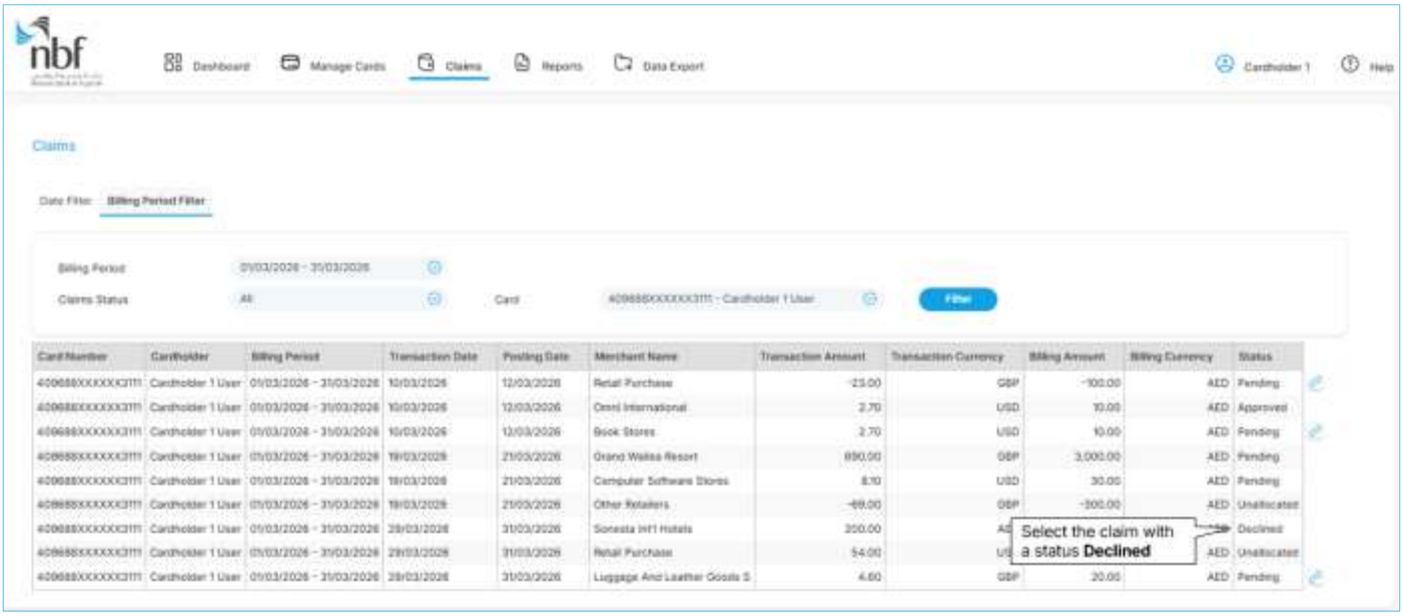


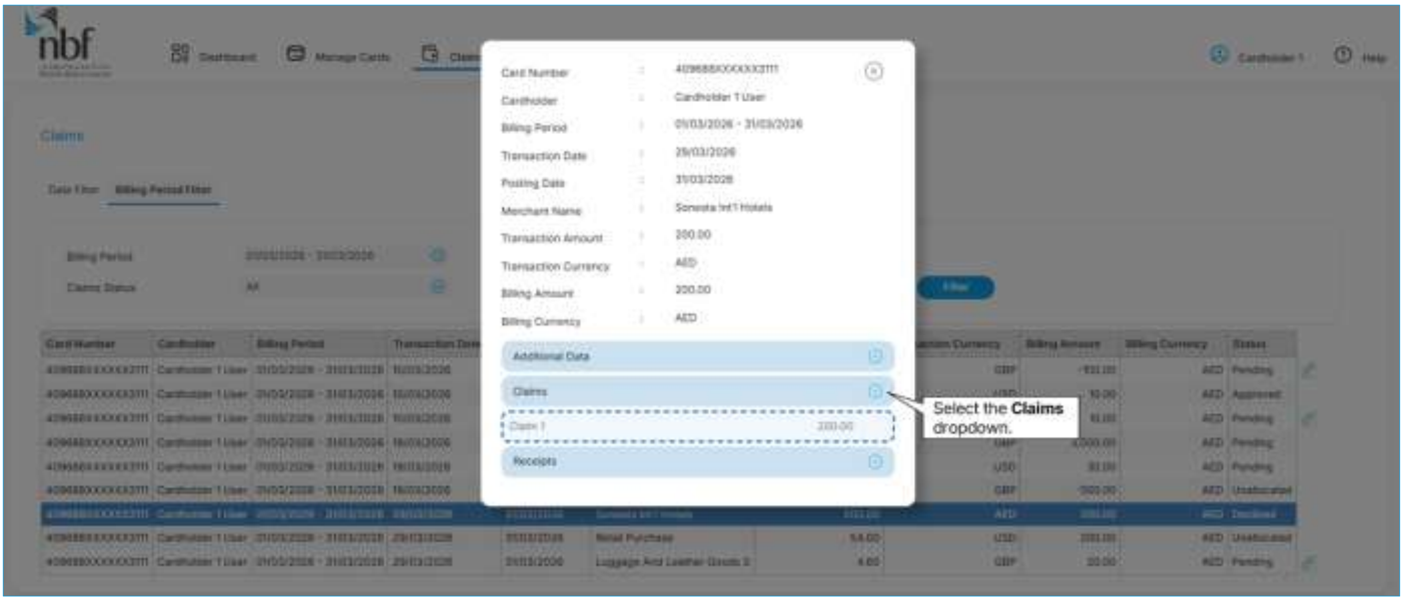


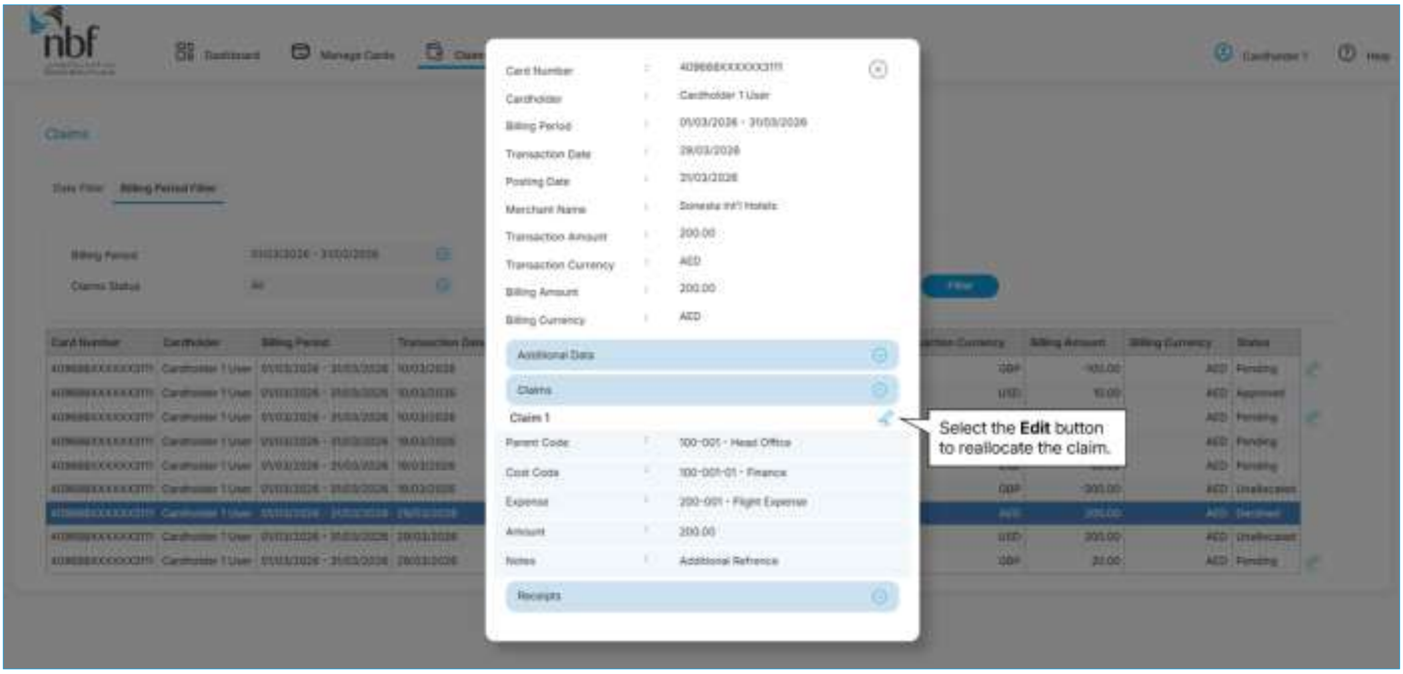
Please note: *When all transactions are allocated within a billing period, the Account Administrator can lock the period under the Export menu option. This will prevent cardholders from making any further changes.*

3.7 How to Reallocate a Claim

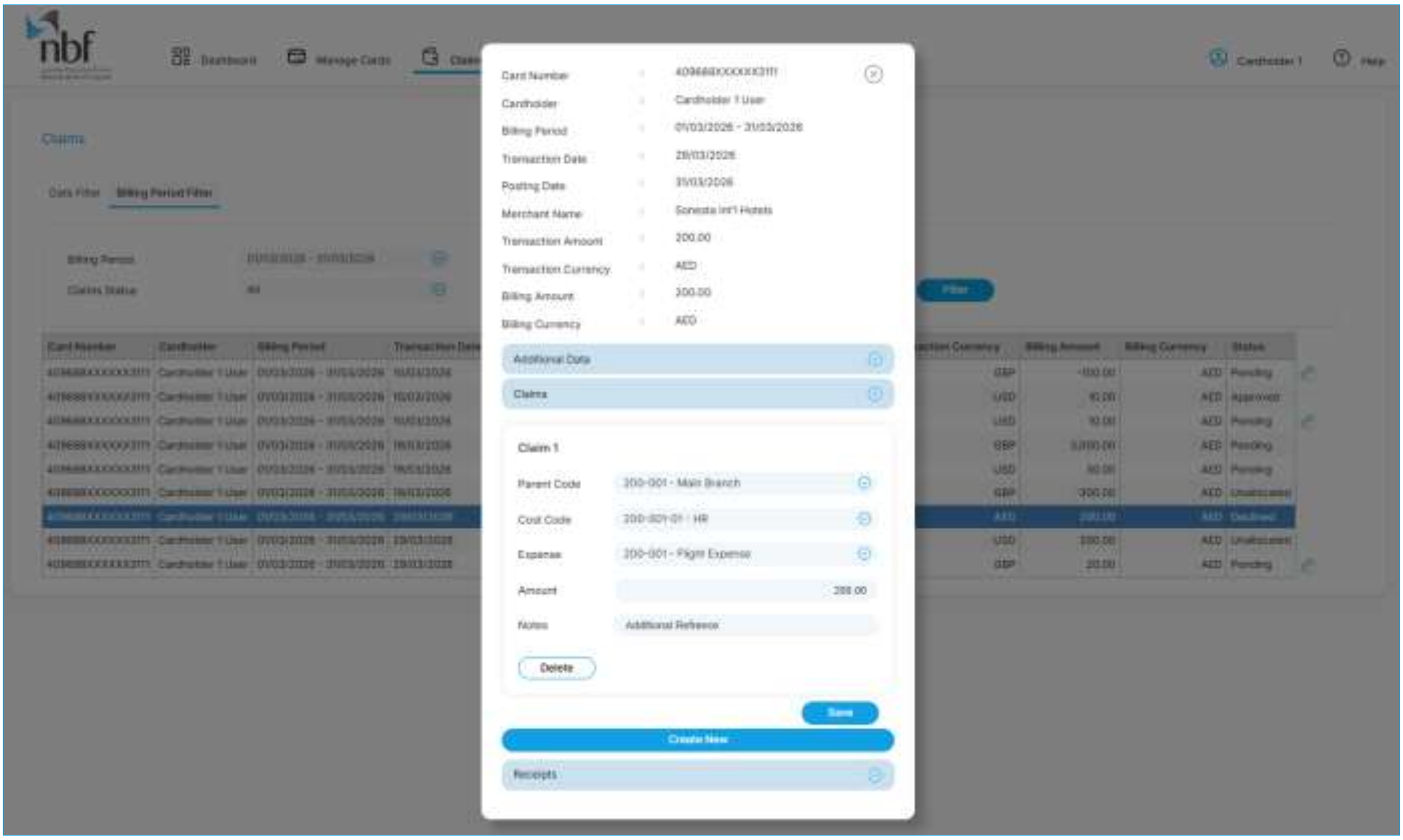
The cardholder can reallocate a claim when it has been declined by either the Manager User or the Account Administrator.


Dashboard
Manage Cards
Claims
Reports
Data Export
Cardholder 1
Help
Claims
Date Filter
Billing Period Filter
Billing Period
Claims Status
Card
Filter
Select the claim with a status **Declined**


Card Number
Cardholder
Billing Period
Transaction Date
Posting Date
Merchant Name
Transaction Amount
Transaction Currency
Billing Amount
Billing Currency
Additional Data
Claims
Receipts
Select the **Claims** dropdown.

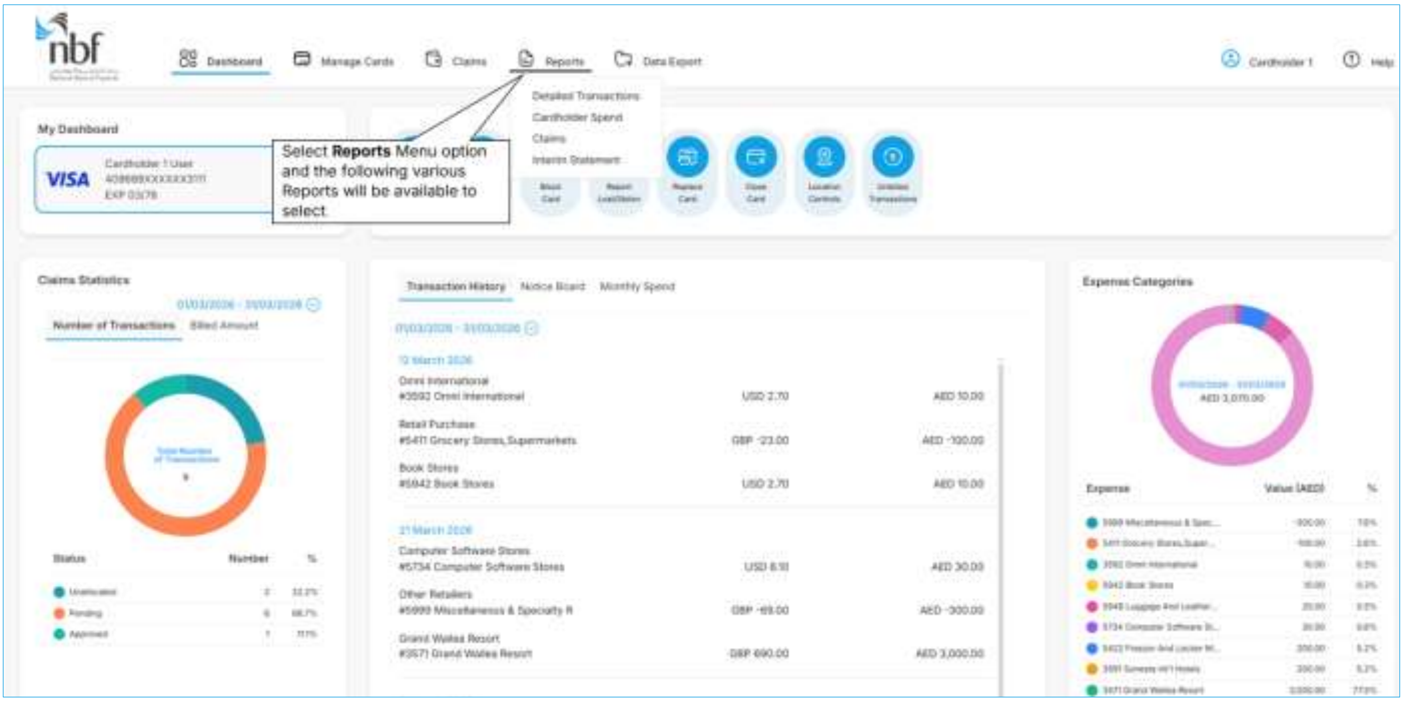


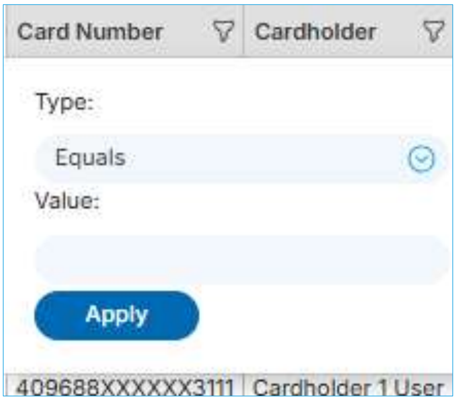
The user can edit the declined claim by selecting the correct cost codes and expense codes from the dropdown fields.


Card Number
409688XXXXXX3111
Cardholder
Cardholder 1 User
Billing Period
01/03/2026 - 31/03/2026
Transaction Date
28/03/2026
Posting Date
31/03/2026
Merchant Name
Sonesta Int'l Hotels
Transaction Amount
200.00
Transaction Currency
AED
Billing Amount
200.00
Billing Currency
AED
Additional Data
Claims
Claim 1
Parent Code
200-001 - Main Branch
Cost Code
200-001-01 - HR
Expense
200-001 - Flight Expense
Amount
Notes
Additional Reference
Delete
Save
Create New
Receipts

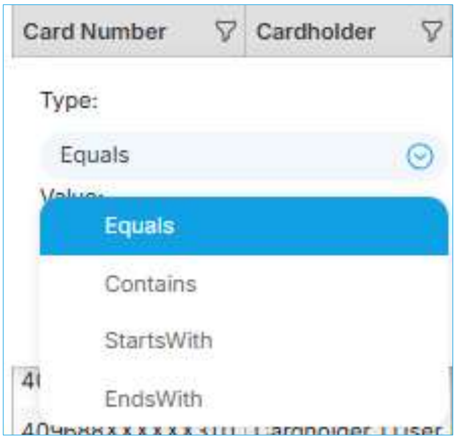
4. Reports

In the Reports section, users can access predefined reports and apply report parameters to search for specific transactions.

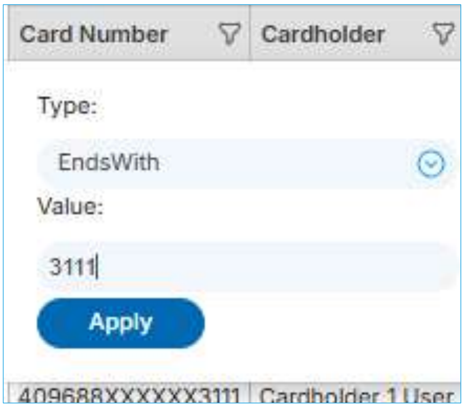




- Limit the results via the **Filter** option that displays next to the column headers.



- Equals – Display data that has the exact value
- Contains – Display data that contains the value
- StartsWith – Display data that starts with the value
- EndsWith – Display data that ends with the value



- After you have specified the TYPE of filtering that needs to be applied, insert the VALUE that the filter needs to consider and select the Apply button to

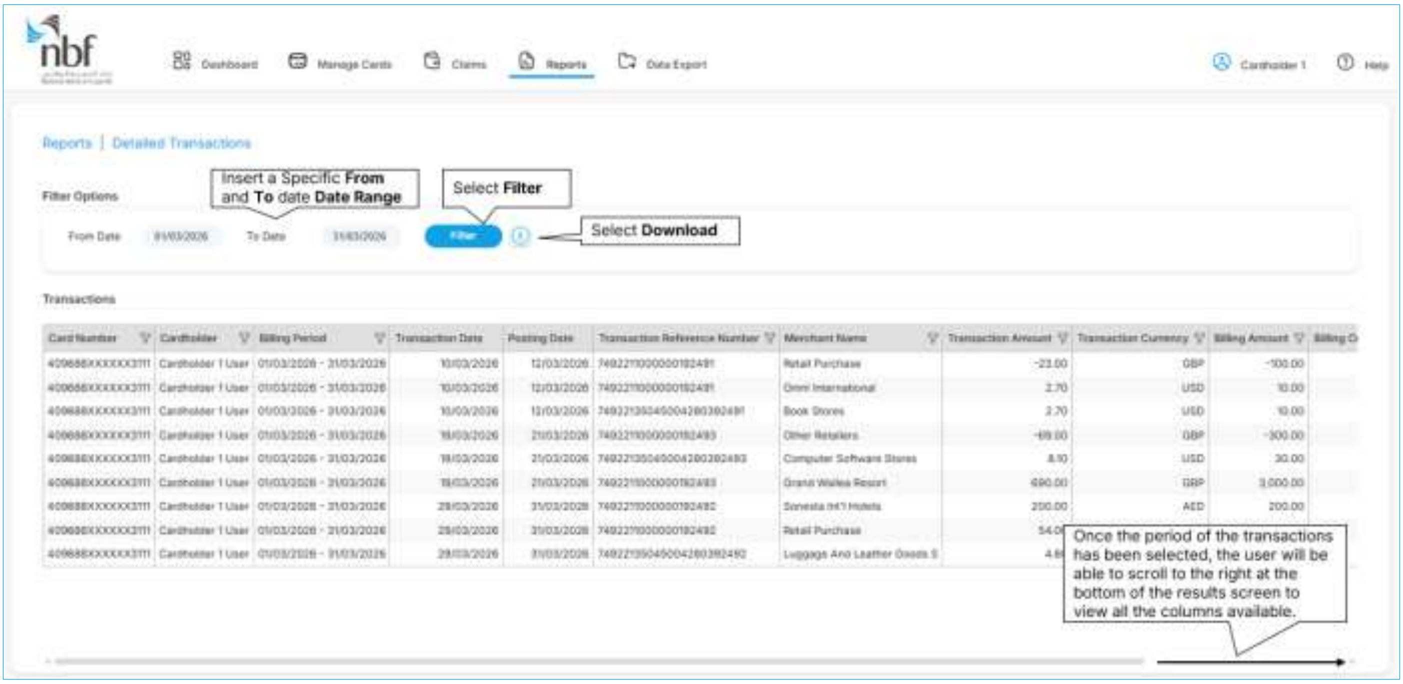
To apply a filter, select the **Filter** button, choose the required filter **Type**, and enter the relevant **Value** to refine the report results.

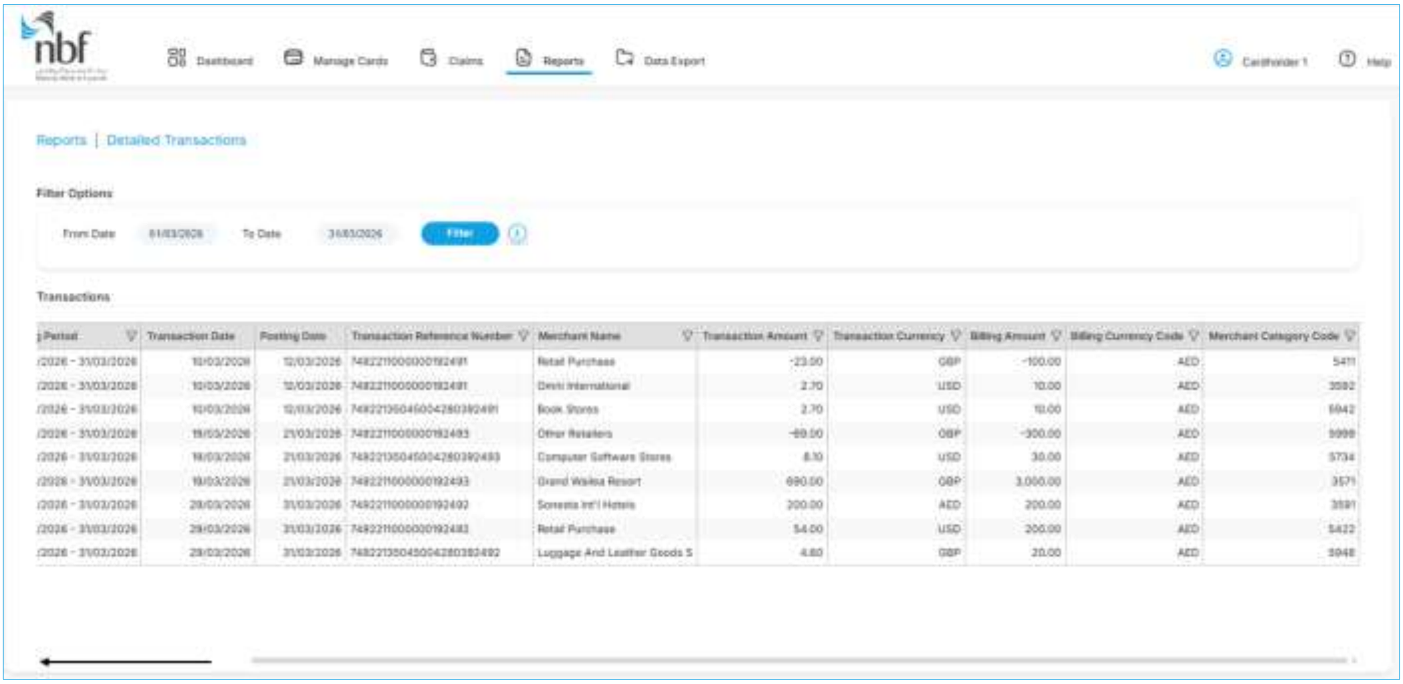
Users can customise report data by using the available **Filter** options. The table below outlines the report layout and available export format.

Report	Export Format
Detailed Transactions	XLSX
Cardholder Spend	XLSX
Allocations	XLSX
Interim Statement	PDF

4.1 How to View Detailed Transactions

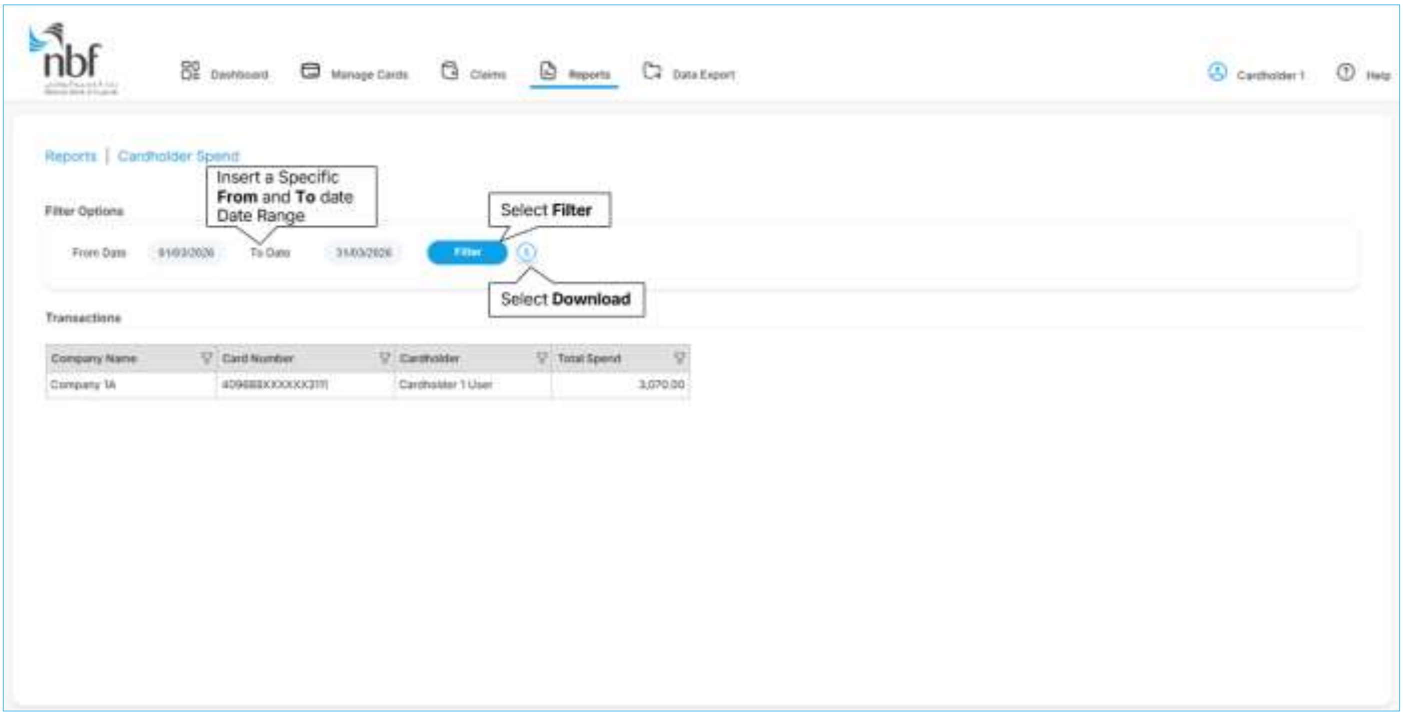
The cardholder can search for specific transactions across billing periods.





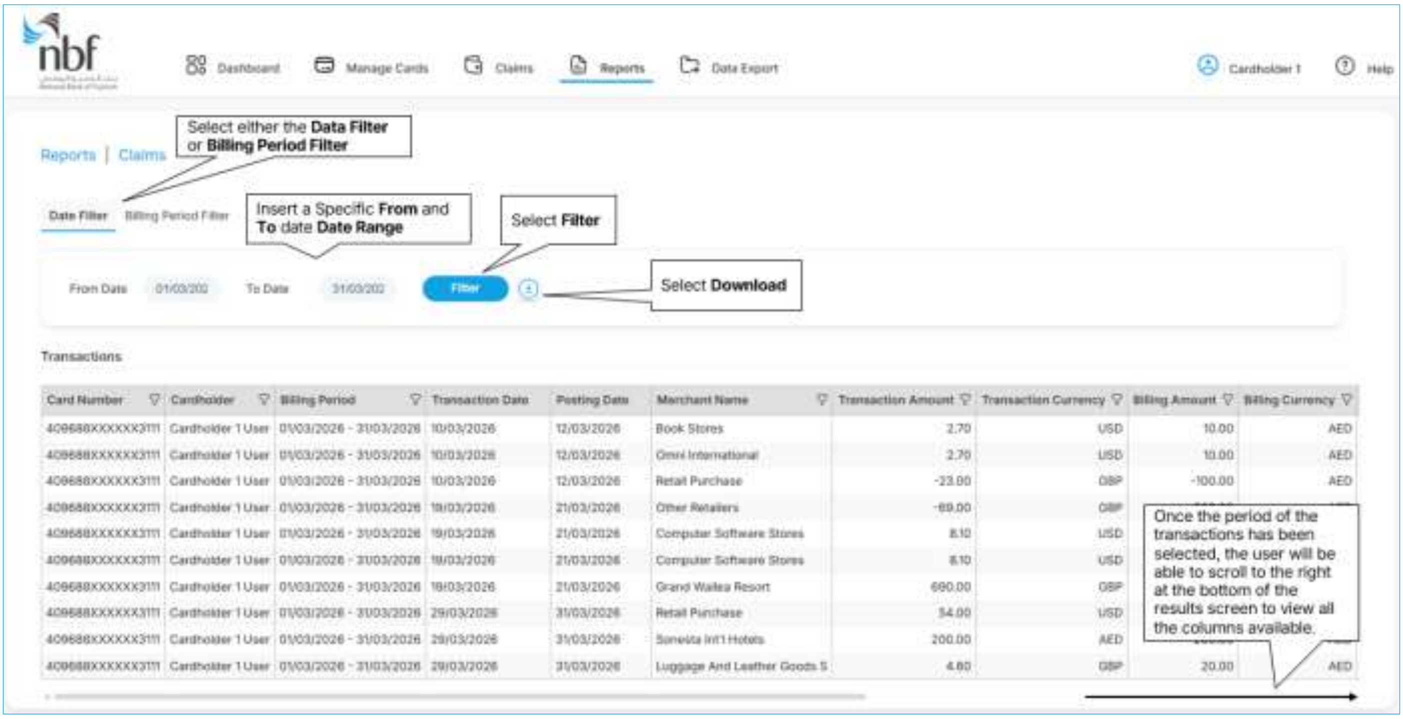
4.2 How to View Cardholder Spend

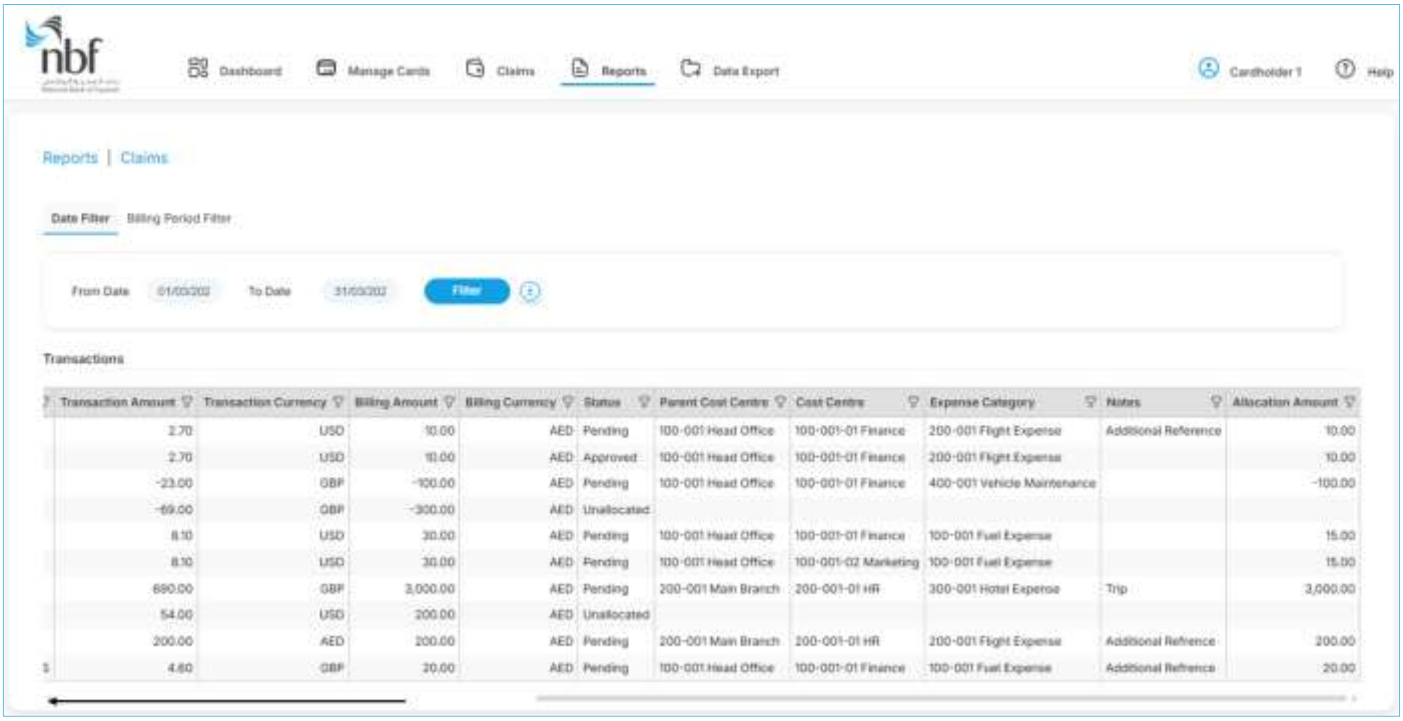
The cardholder can monitor and view a summary of their Total Spend by selecting a specific period. The report can then be downloaded for reference.



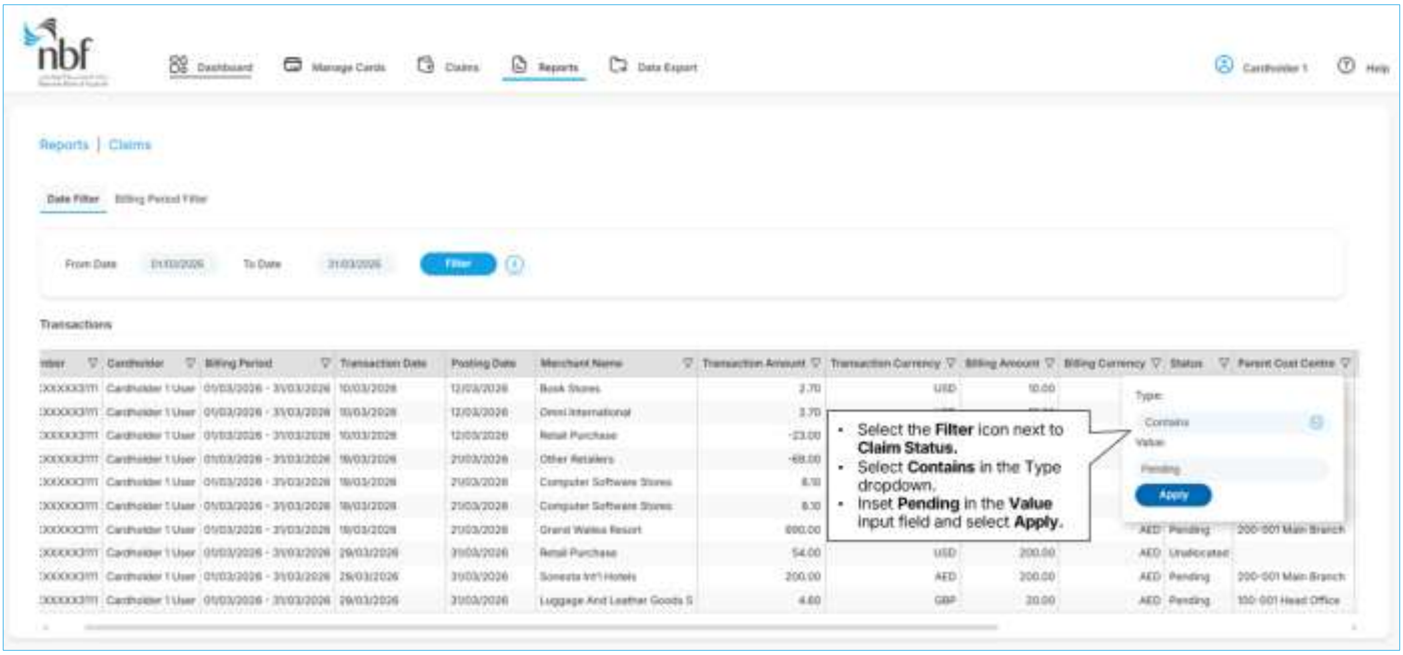
4.3 How to View Claims

The cardholder can monitor the status of their claims.

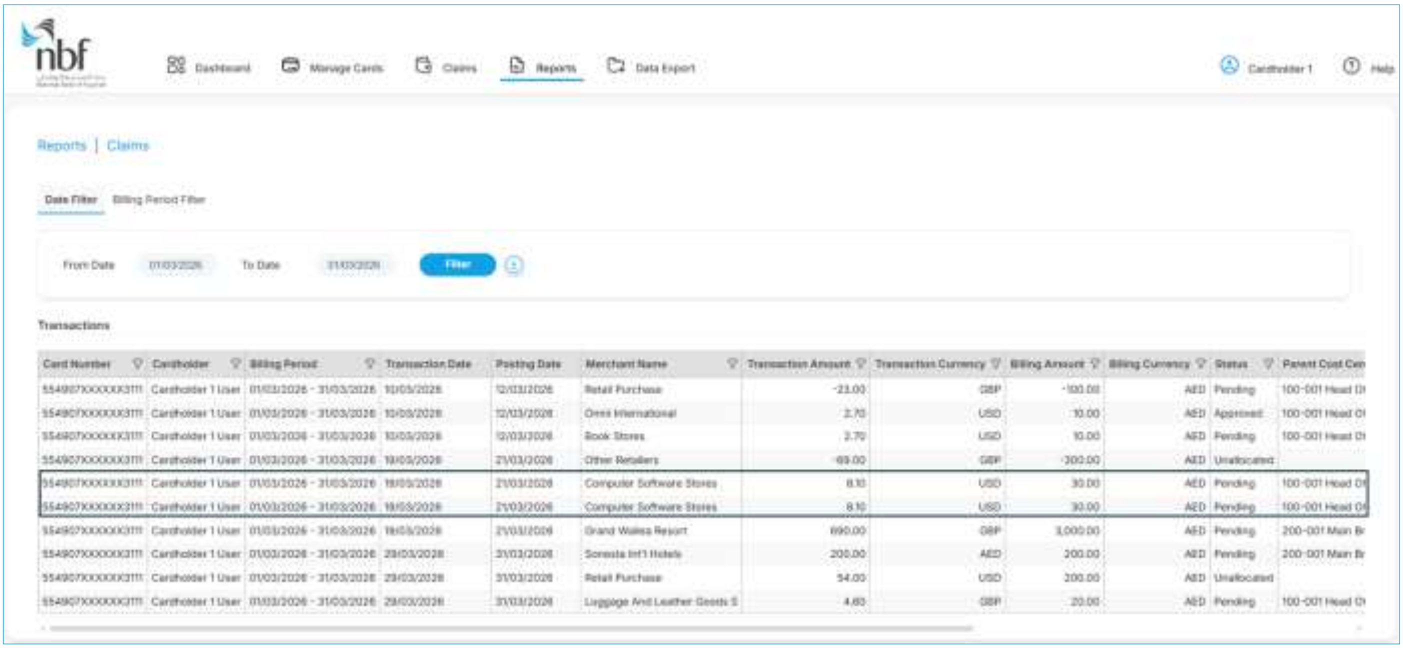


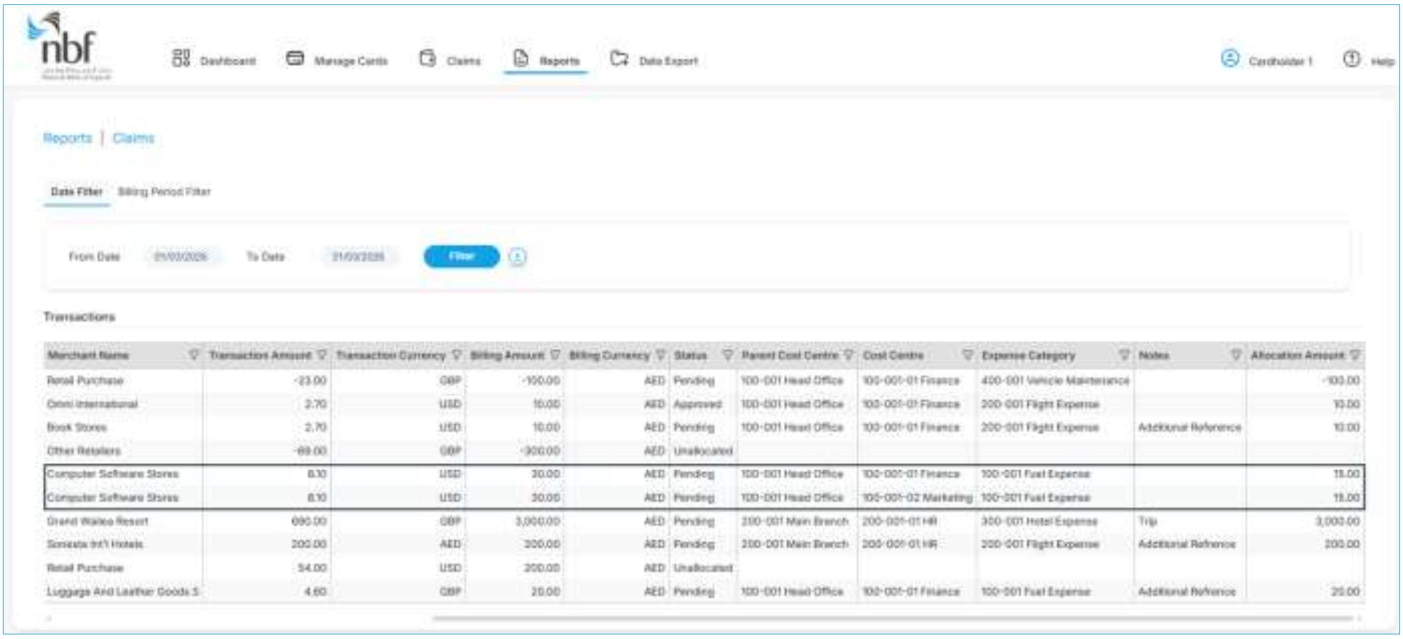


The cardholder can filter allocated claims by selecting the filter icon in the **Claims Status** column.



Please note: *When a transaction is split across multiple cost centres, it may appear as a duplicate transaction. However, when the user scrolls to the right-hand side of the screen, the cost allocation split will be visible.*



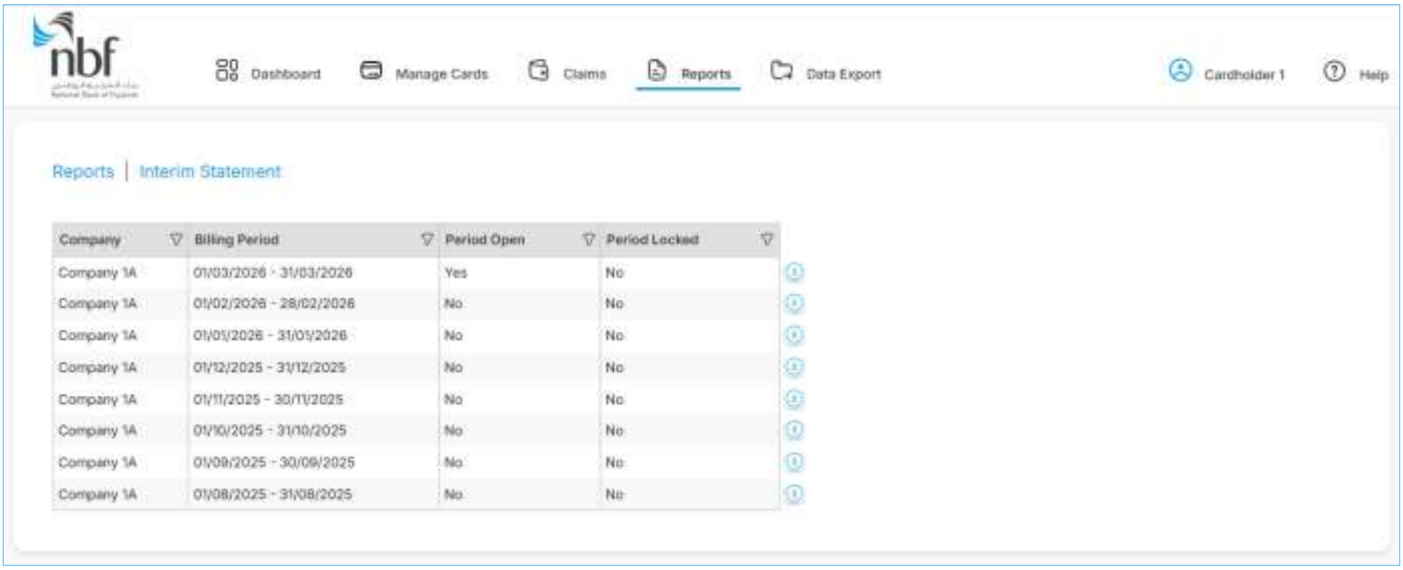


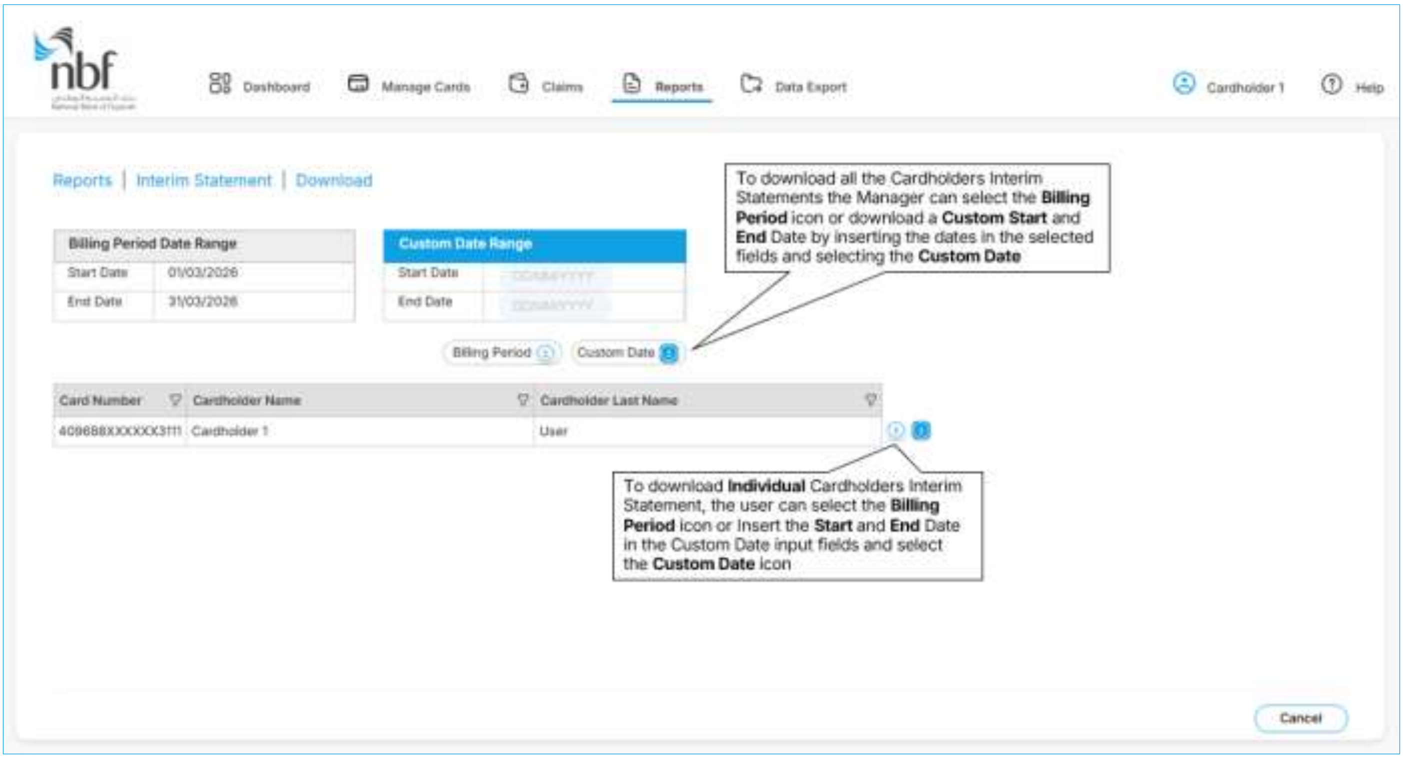
To view the original results, select **Clear Filter**. All cost allocations will then be visible in the grid.

4.4 How to Download an Interim Statement

The Interim Statement helps users reconcile card transactions against the card statement.

Please refer to the Card Monthly Statement to confirm any balances due and make the required payment.





When downloading All Cardholder Interim Statements, a zip folder will be generated automatically. This folder will contain the PDF interim statements for all cardholders linked to the Account Administrator’s profile.

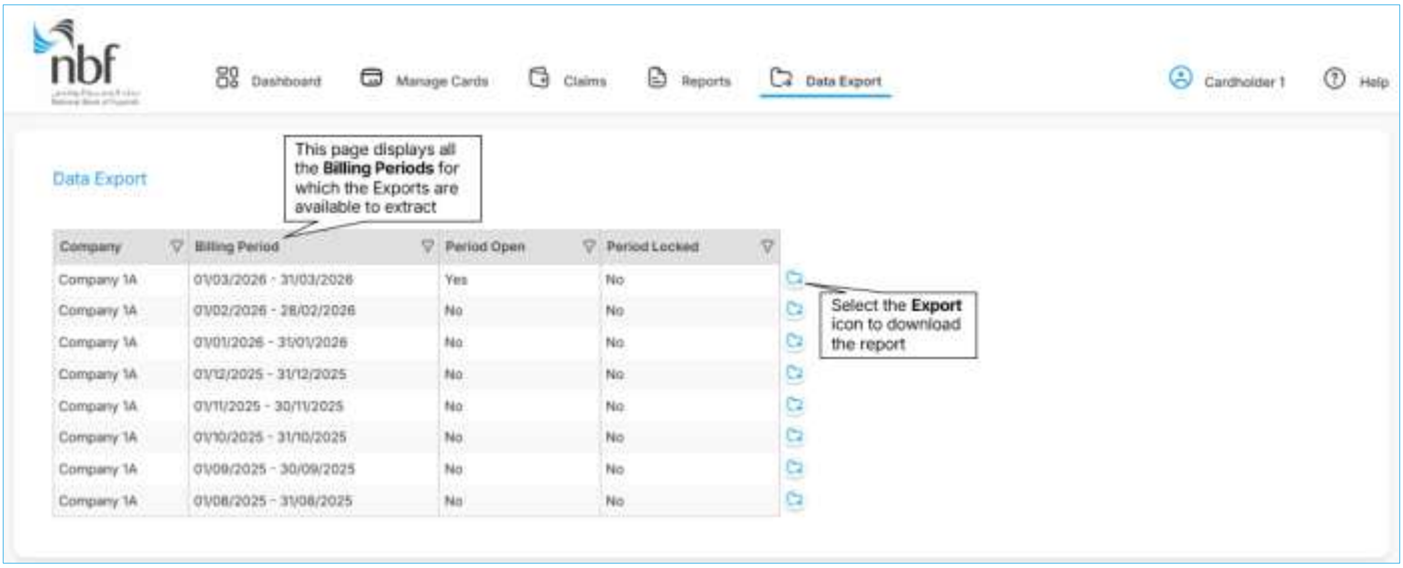
To view or print interim statements:

- Save the zip folder to the appropriate location.
- Open the zip folder.
- Select the required PDF interim statements.
- Right-click and select **Print**.

5. Data Export

The cardholder can download either a Standard or Preconfigured export.

The Export Configuration settings are predefined by the company during the onboarding process.



If **Yes,** reflects in the **Period Open** column, the Billing Period is still Open.

Period Open	Period Locked
Yes	No

If **No** reflects in the **Period Locked** column the users will still be able to make changes to their allocations.

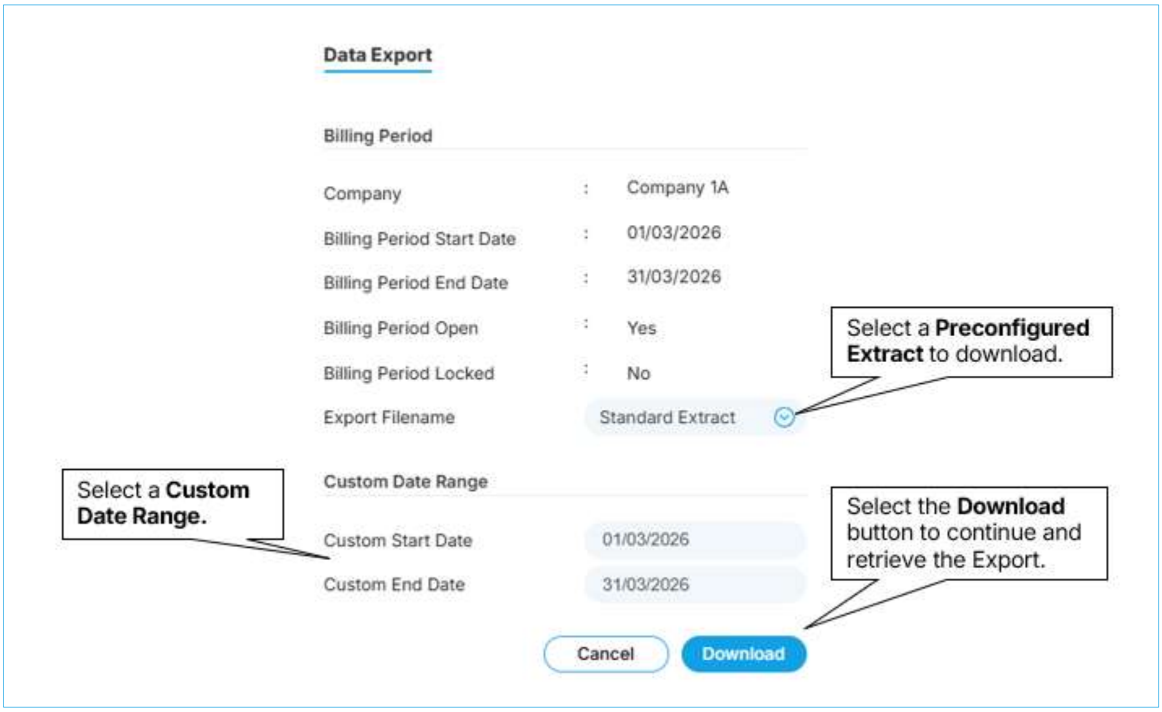
Period Open	Period Locked
No	No

If **No,** reflects in the Period Open column, the Billing Period has Closed.

If **Yes,** reflects in the **Period Locked** column the users will not be able make any changes to their allocations.

Period Open	Period Locked
No	Yes

Please note: *The Account Administrator should lock the period before exporting the data to ensure that no changes are made to claims, particularly if the extract will be imported into the company's back-office system.*



Users can customise the export data by using the available **Filter** options.

The table below outlines the export type and available file formats.

Export Type	Format
Standard or Preconfigured Export	CSV, XLSX and TXT

To export data, select the required **Standard** or **Preconfigured** export option.

If required, use the available **Filter** options to customise the data before downloading the file.

Once the export has been generated, download the file in the required format: **CSV**, **XLSX** or **TXT**.