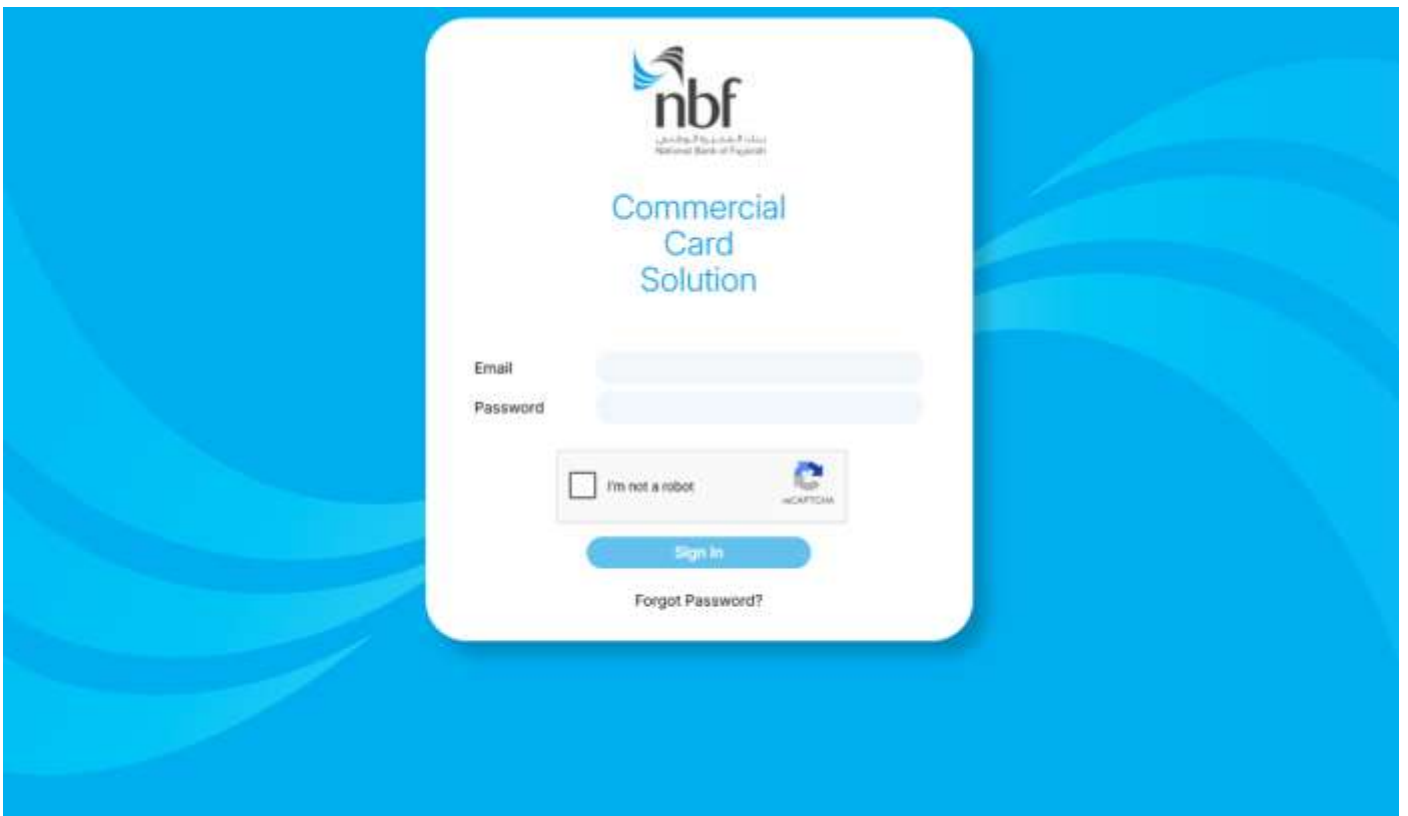




NBF Corporate Credit Card Self-Service Portal (SSP)

Manager User Manual



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1. Solution Overview

The NBF Corporate Credit Card Self-Service Portal (SSP) is a secure online platform that enables corporate Managers to manage day-to-day card administration, user access, expense allocation, cardholder onboarding, reporting and data export activities for their organisation's NBF corporate credit card programme.

This guide is intended for NBF Corporate Credit Card customers assigned the Manager role. It explains how to activate access, sign in, maintain users, manage new card requests, monitor claims, configure exports, use reports and complete other key administrative tasks within the portal.

Use this guide as an operational reference. Each section outlines the purpose of the function, when it should be used and the key steps or system behaviour that Manager users can expect.

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, Managers can perform functions across two broad areas:

Expense Management System (EMS)

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

Self Service Portal (SSP)

- Create new cardholder requests for submission to Issuer Admins for review and approval
- Enable or disable the Manager approval workflow
- Notify users of updates via the notice board, such as changes to the spend policy
- Manage existing cards (activate, replace, set credit limit, report lost or stolen, block and unblock, close, set spend limits, set location controls and block and unblock Merchant Category Codes)
- Check available balance and outstanding transactions

1.1 Functional Areas

Use the table below to identify the main menu options, related secondary menus and functions available to Manager users.

Main Menu	Secondary Menu	Function
Dashboard	My Dashboard	Select a card to update the Dashboard view
	Claim Statistics	View chart reflecting claim status statistics
	Notice Board	View company messages
	Transaction History	View cardholder transactions for the latest billing period
	Monthly Spend	View chart reflecting monthly cardholder spend
	Self-Service Icons	Quick access to Manage Existing Cards self-service functions
	Spend Categories	View chart reflecting cardholder MCC category spend
Claims		Maintain and approve claims
Manage Cards	Manage New Cards	Approve new card orders
	Manage Existing Cards	Activate Card
		Report Lost or Stolen
		Close
		MCC Blocking (block/unblock within allowed MCGs)
		Order Replacement
		Unbilled Transactions (view)
		*Block/Unblock
		*Location Controls (allow all or specific countries)
		Set Credit Limit (within overall account limit)
		Set Spend Limits (spend amount limiters)
		Set Spend Types (online and card machine)
Reports	Detailed Transactions	Search, view and download transactions across statement periods
	Cardholder Spend	View and download cardholder spend totals
	Claims	View and download claim submission details
	Interim Statement	Download to compare to Issuer statement
Data Export		Download preconfigured exports for linked cards

*Cannot be changed by the Cardholder when set by the Manager.

**Applies when the Manager New Card Order Approval workflow is enabled.

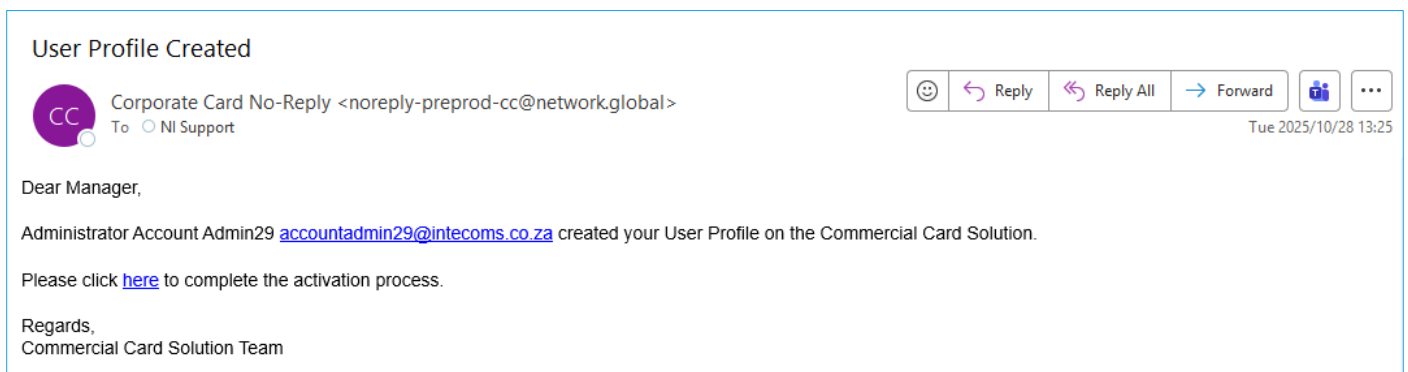
2. How to get started

The solution is supported on the following web browsers. Older browser versions may not display the portal correctly.

- Google Chrome
- Firefox
- Internet Explorer Version 10 and higher
- Microsoft Edge

2.1 How to activate your profile

The Manager receives the **User Profile Created** email notification. To complete activation, the user selects the activation link and is directed to the system to create a password.



The password must be between 12 and 30 characters and include at least one of each of the following:

- Capital letter
- Special character, e.g. # or @
- Number
- For example: SecureP@ssword1

Users are required to update their password every 45 days, as passwords automatically expire after this period.

Complete Activation

Password*

Confirm Password*

Name*

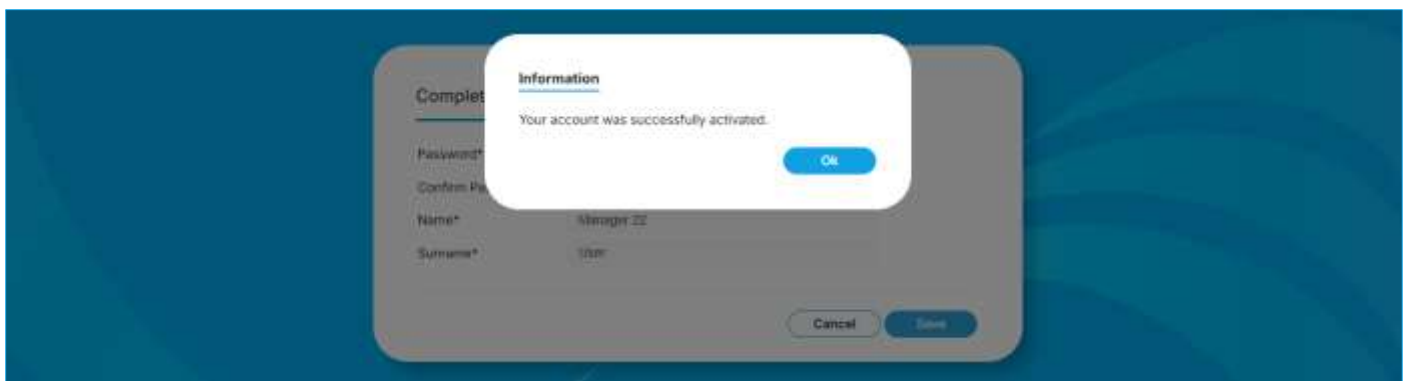
Manager 22

Surname*

User

Cancel

Save



If the user selects the activation link after the token has expired, the following pop-up will display. The Account Admin will be able to resend the user activation email.

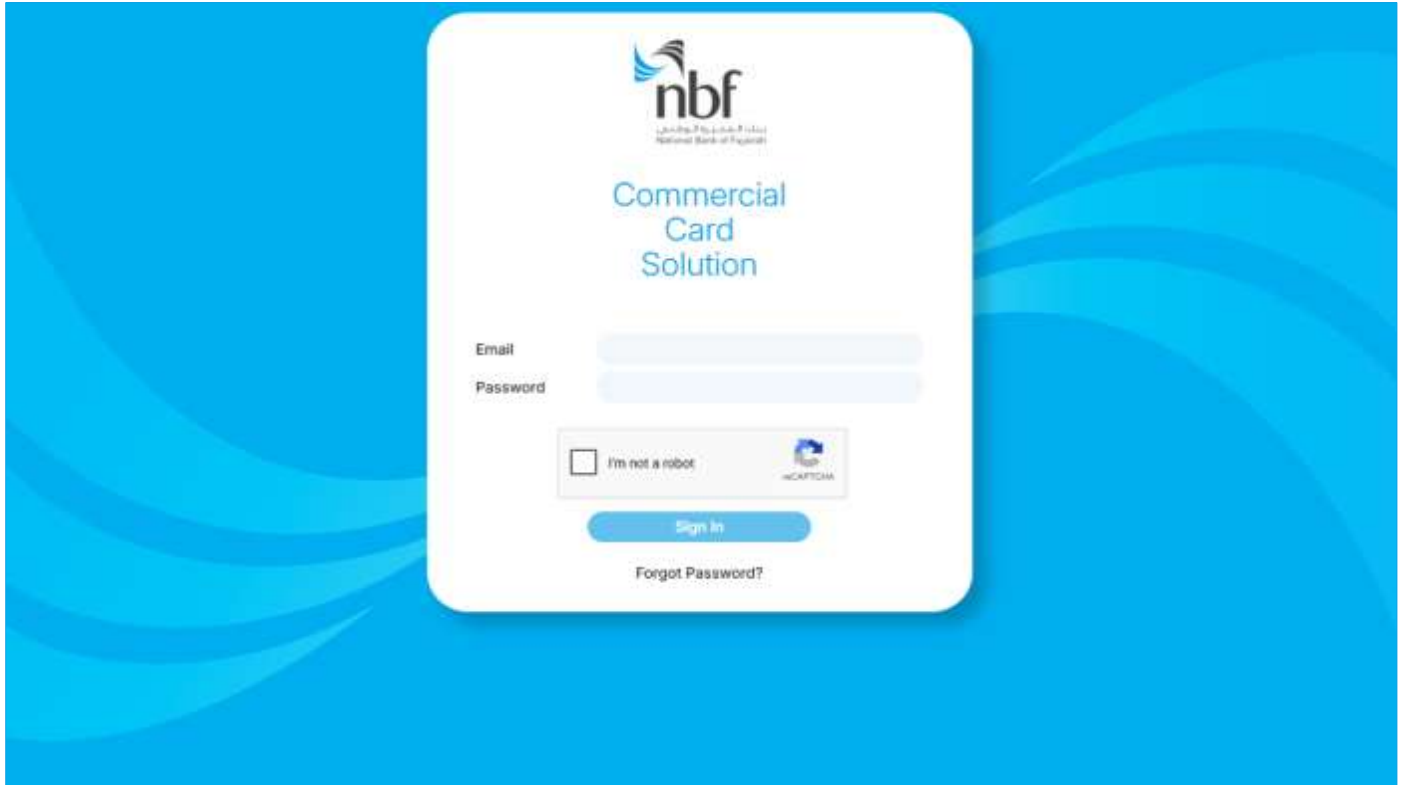
Error

This verification link has expired. Please request a new one

Ok

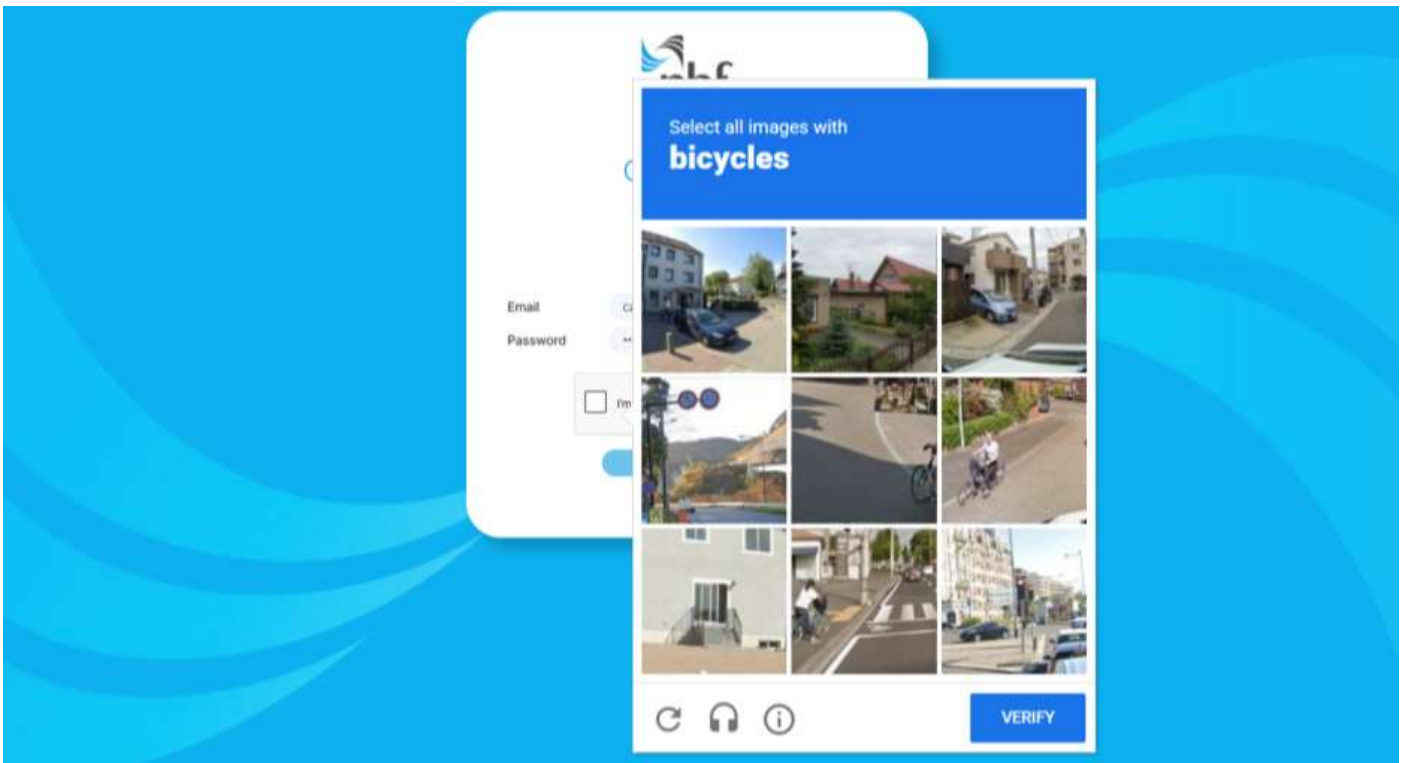
2.2 How to sign in

Go to <https://businesscards.nbf.ae> to access the portal.

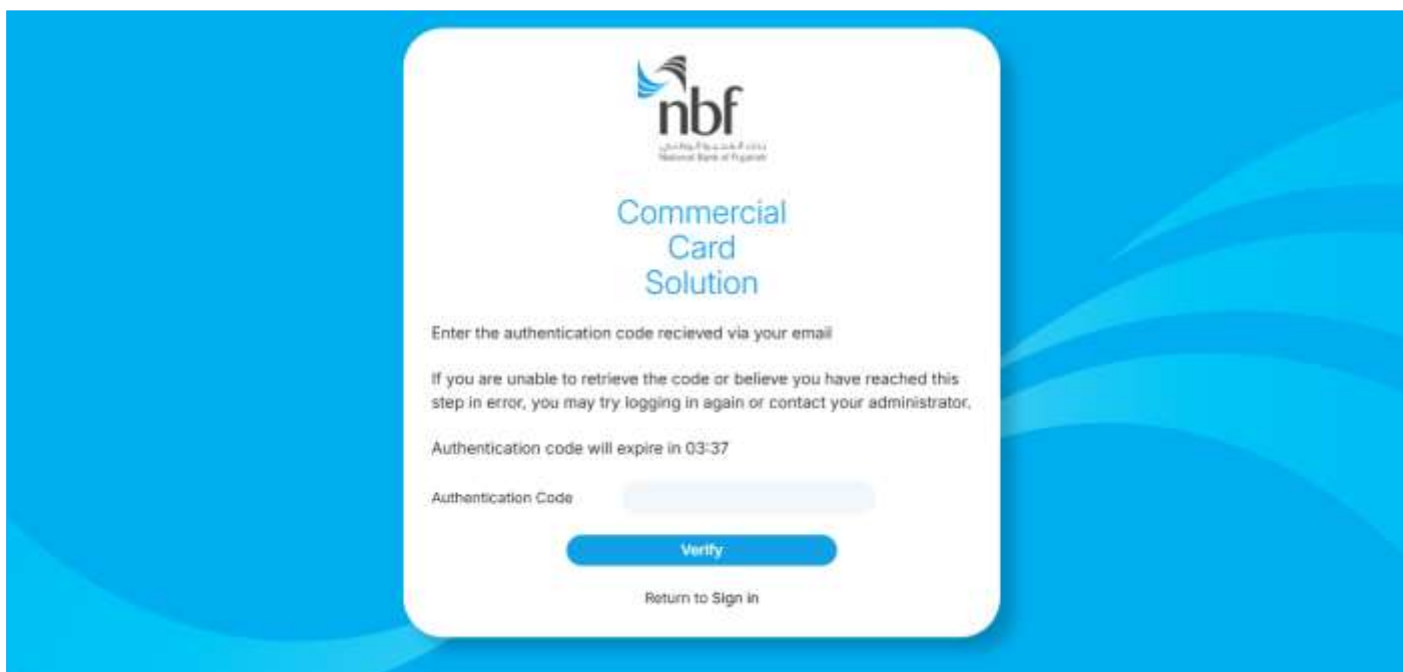


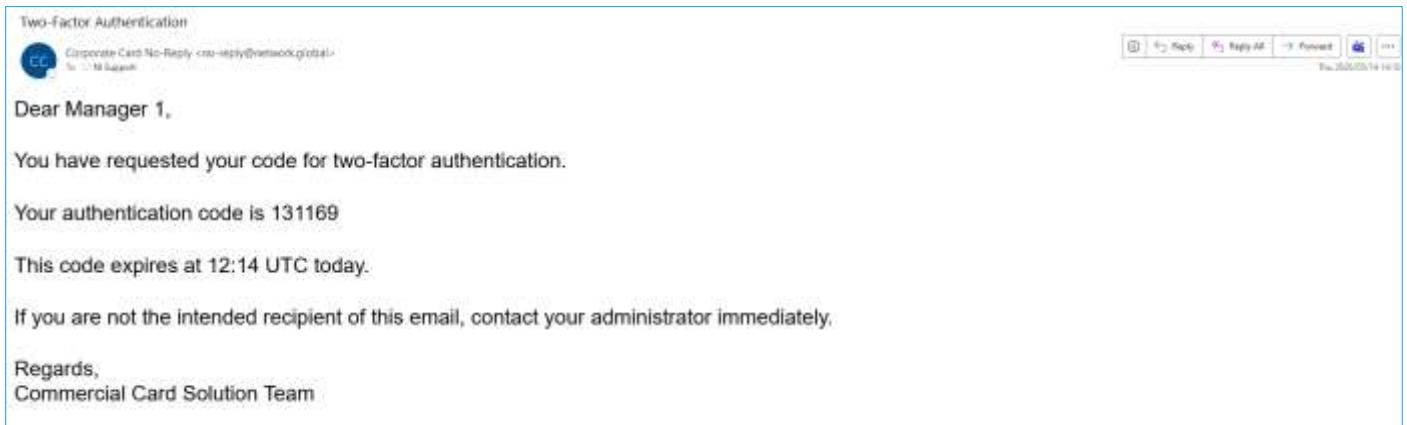
The image shows the login interface for the NBF Commercial Card Solution. It features a white login box centered on a blue background with wavy patterns. The box contains the NBF logo at the top, followed by the text 'Commercial Card Solution'. Below this are input fields for 'Email' and 'Password'. A checkbox labeled 'I'm not a robot' is present, accompanied by a reCAPTCHA logo. A blue 'Sign In' button is located below the inputs, and a link for 'Forgot Password?' is at the bottom of the box.

After entering their login credentials, users are directed to the reCAPTCHA page to verify authenticity and confirm that they are not a robot.



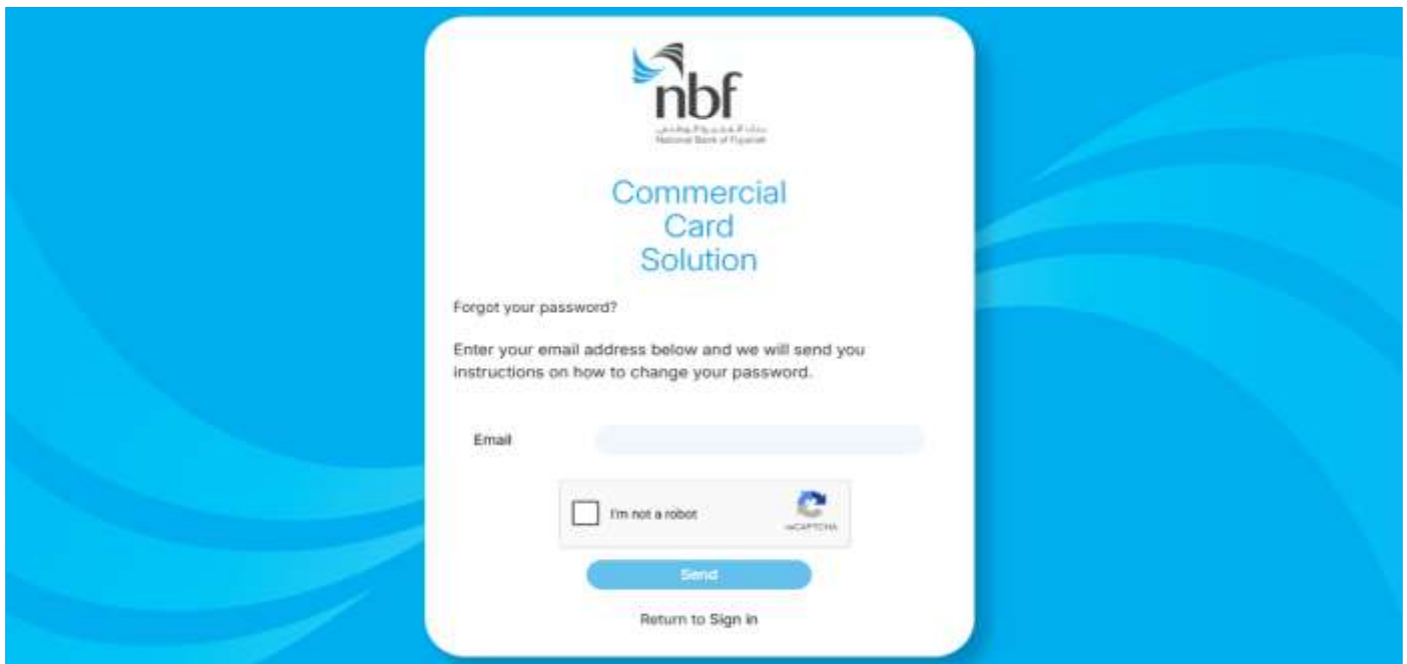
The system will generate a two-factor authentication (2FA) OTP via email.



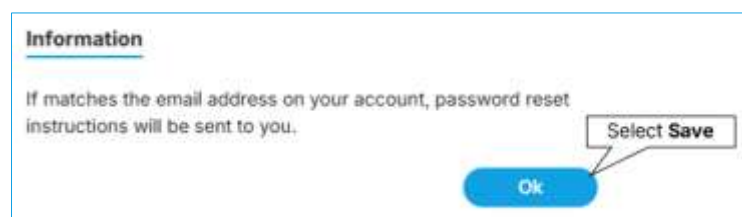


2.3 How to reset a forgotten password

Select the **Forgot password** link on the login page and enter your email address.

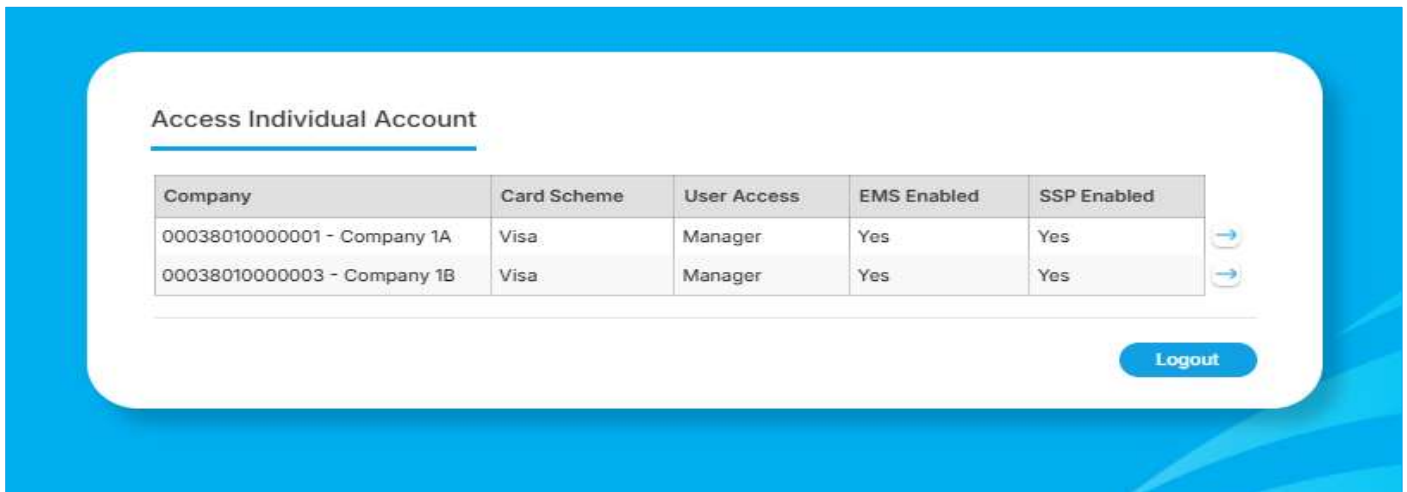


The information pop-up below will display.



If the user is linked to more than one account within the Company Profile during login, the **Access Individual Account** screen will display, allowing the user to select the account they wish to

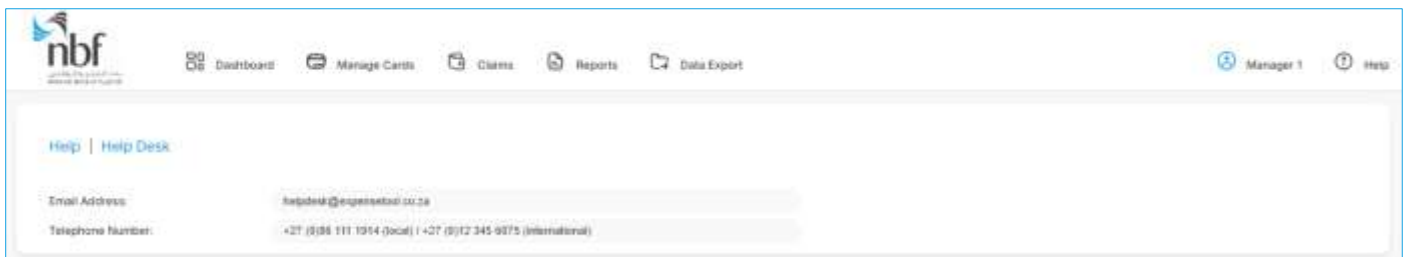
access. Otherwise, the user will be routed directly to the Dashboard page once successfully authenticated.



3. How to use the main menu options

3.1 How to access Help

When the user selects the Help icon, the following submenus will be available:



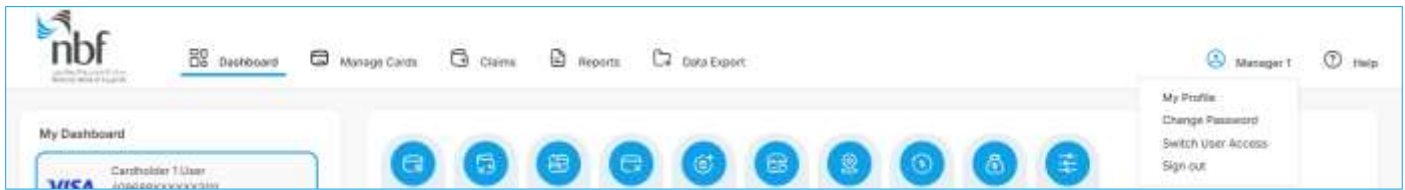
- User Guides
- Help Desk

Users can download the following guides for internal reference and to understand the roles and functionality available within the system.

- Manager User Guide
- Cardholder User Guide

3.2 How to use the user icon

The user can select the User icon to access the following submenu options.



3.3 How to view My Profile

You can view your personal information by selecting the drop-down menu next to your name.

My Profile

Email Address*	manager1@intecomms.co.za
Name*	Manager 1
Surname*	User

Close

3.4 How to change your password

To update the password, the user must enter their current password. Once completed, they must enter and confirm their new password.

Change My Password

Current Password*	
New Password*	
Confirm Password*	

Cancel

Save

For security reasons, the session will expire if no action is performed in the system for a defined period. Before the session expires, a warning pop-up will display.

Session Expiry

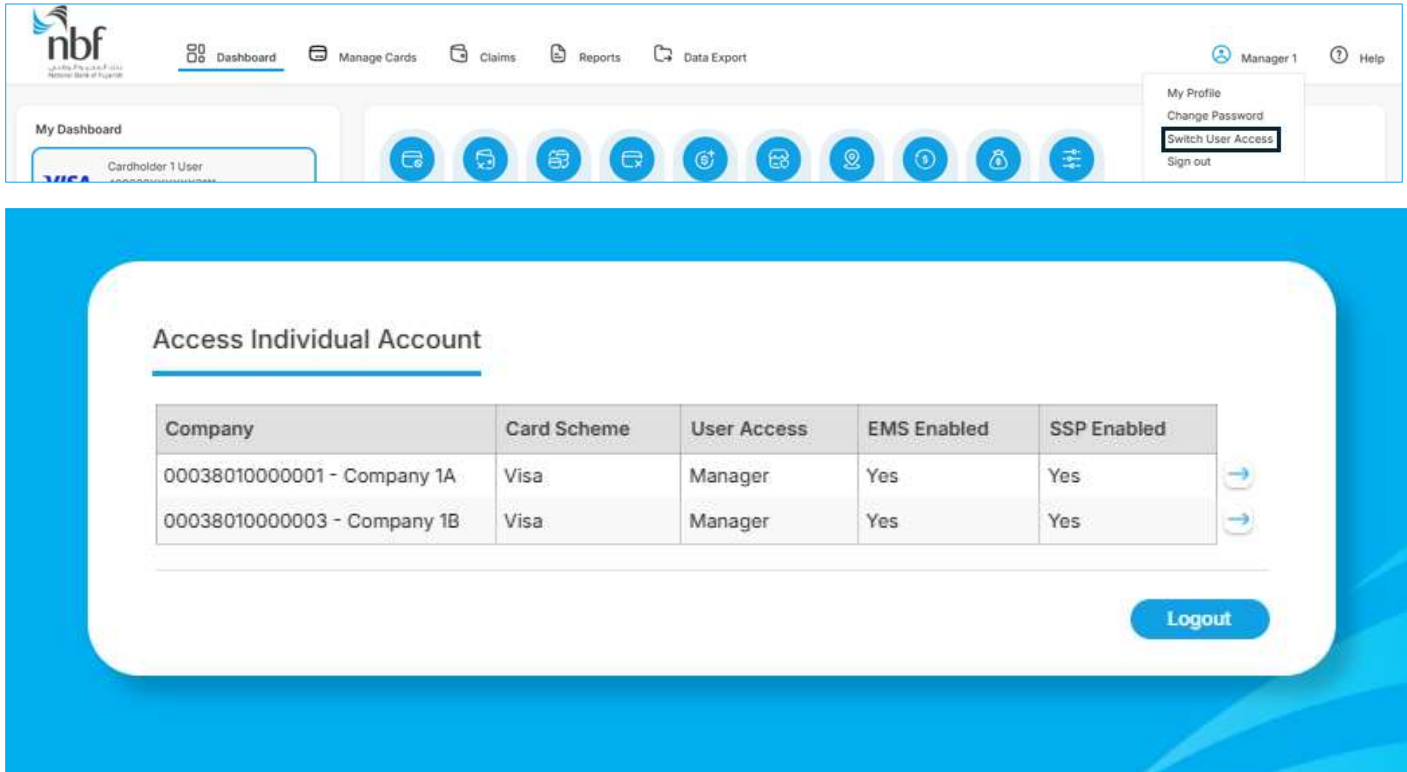
Your session is about to expire in 48 seconds. Do you want to continue?

No

Yes

3.5 How to switch user access

If the user has been linked to more than one account within the Company Profile, selecting **Switch User Access** will route the user to the **Access Individual Account** screen to select an account to log into the system.



The screenshot shows the NBF Corporate Credit Card Self-Service Portal (SSP) interface. The top navigation bar includes the NBF logo, a 'Dashboard' button, and links for 'Manage Cards', 'Claims', 'Reports', and 'Data Export'. The user is logged in as 'Manager 1'. The 'My Profile' dropdown menu is open, showing options: 'Change Password', 'Switch User Access' (highlighted), and 'Sign out'. Below the navigation bar, the 'My Dashboard' section displays a 'Cardholder 1 User' card. The main content area is titled 'Access Individual Account' and contains a table with two rows of account information. A 'Logout' button is located at the bottom right of the main content area.

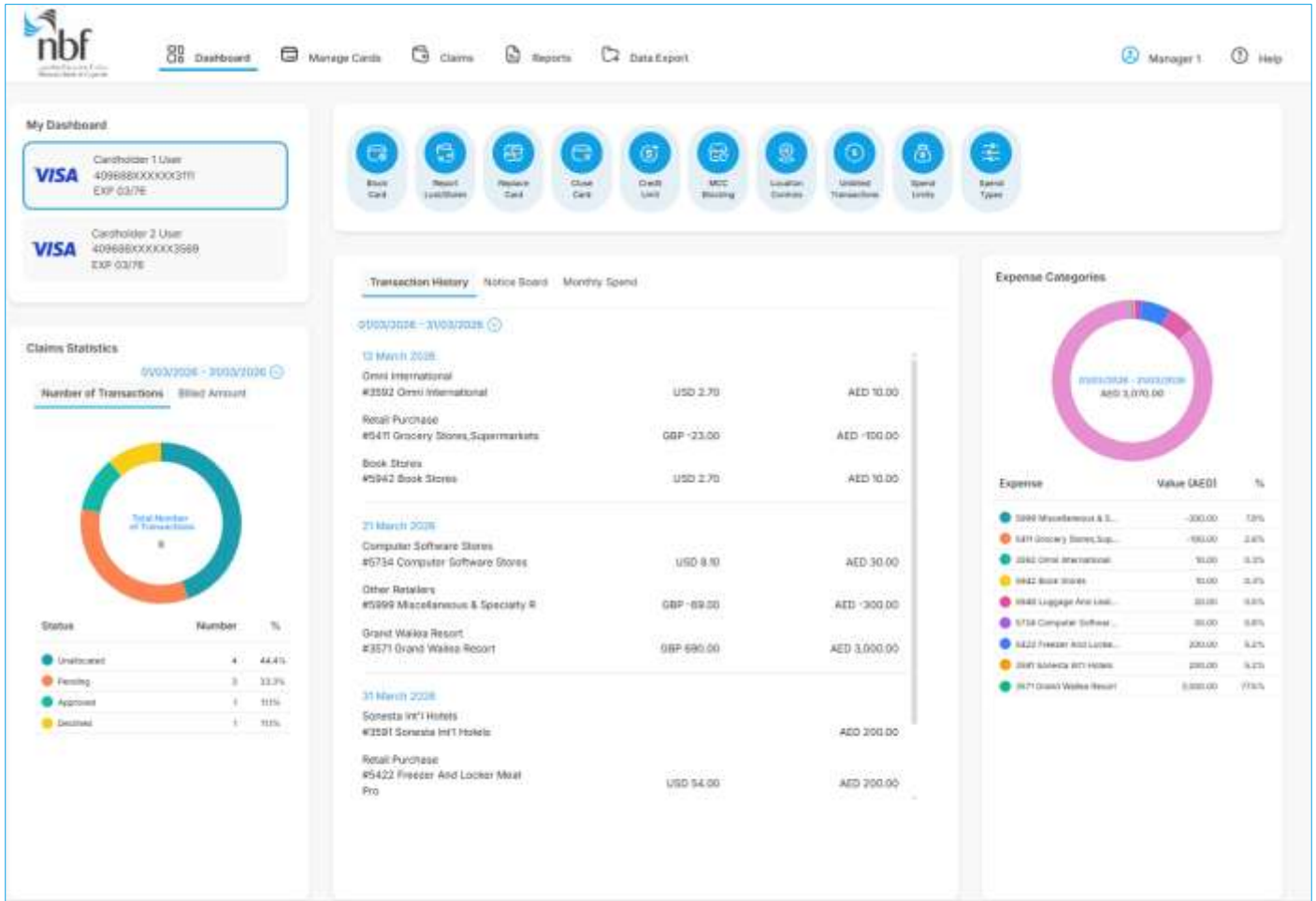
Company	Card Scheme	User Access	EMS Enabled	SSP Enabled
00038010000001 - Company 1A	Visa	Manager	Yes	Yes
00038010000003 - Company 1B	Visa	Manager	Yes	Yes

3.6 How to sign out

When the user selects **Sign out**, they will be routed to the login page and will need to enter their email address and password to log back into the system.

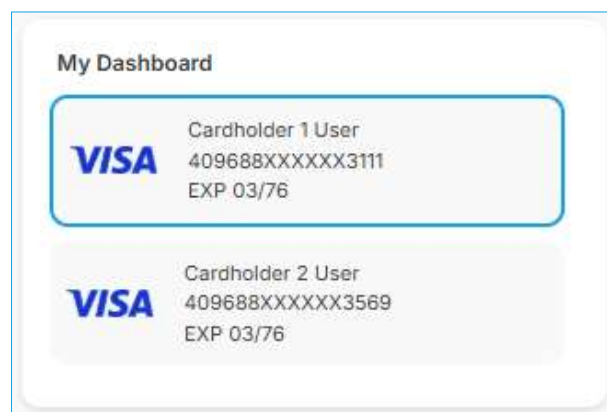
4. How to use the dashboard

After successful login, the user will be routed directly to the Dashboard page.



4.1 How to use My Dashboard

The **My Dashboard** section displays all cards linked to the user, with the signed-in account preselected.



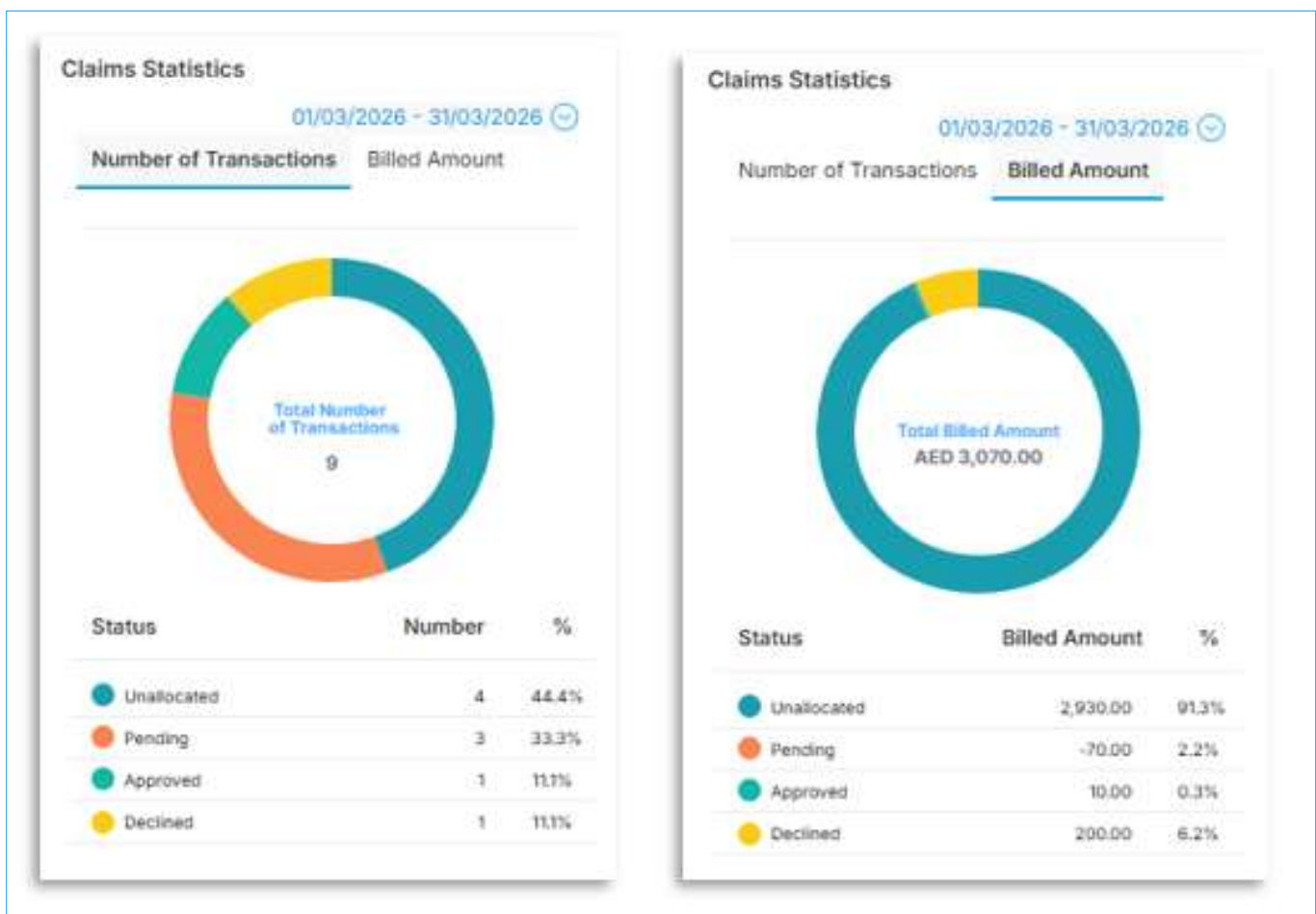
On first login, the preselected account's statistics and information will appear in the following areas on the Dashboard:

- Claim Statistics
- Transaction History
- Notification Board
- Category Statistics

If the user is linked to more than one card, they can select another card under **My Dashboard**. The Dashboard will then update to reflect the statistics and information for the selected account.

4.2 How to view claims statistics

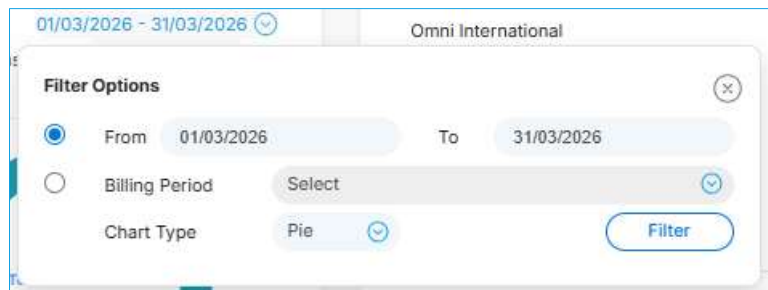
On initial login, the claim statistics for **This Month** (current billing period start and end date) will display.



The information is further separated into the **Total Number** and **Total Billed Amount** of transactions by claim status:

- Unallocated – No action taken
- Pending – Claim submitted for approval
- Declined – Claim declined for reallocation
- Approved – Approved claims

The user can further filter the results by selecting a custom **From** and **To Date**, or a **Billing Period**, with the option to present the statistics in pie chart or bar chart format.



01/03/2026 - 31/03/2026 Omni International

Filter Options

☒ From 01/03/2026 To 31/03/2026

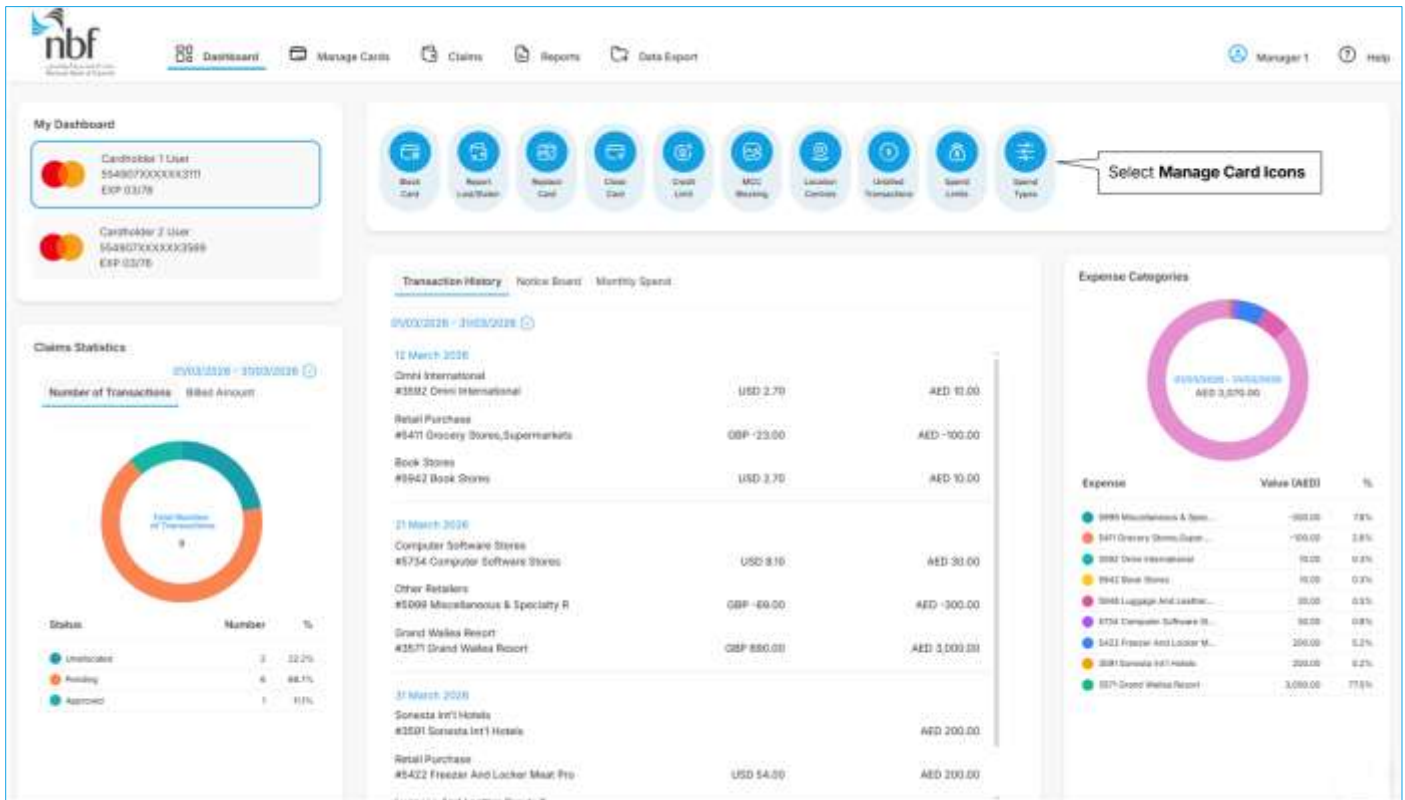
☐ Billing Period Select

Chart Type Pie

Filter

4.3 How to use Manage Existing Card icons

The **Manage Existing Cards** icons provide quick access to the required card functions for the cardholder's card.



The dashboard provides a comprehensive overview of cardholder information and transaction data. It includes sections for My Dashboard, Claims Statistics, Transaction History, and Expense Categories.

My Dashboard: Displays cardholder details for two users. Cardholder 1 User (554807XXXXX3111, EXP 03/26) and Cardholder 2 User (554807XXXXX3588, EXP 03/26).

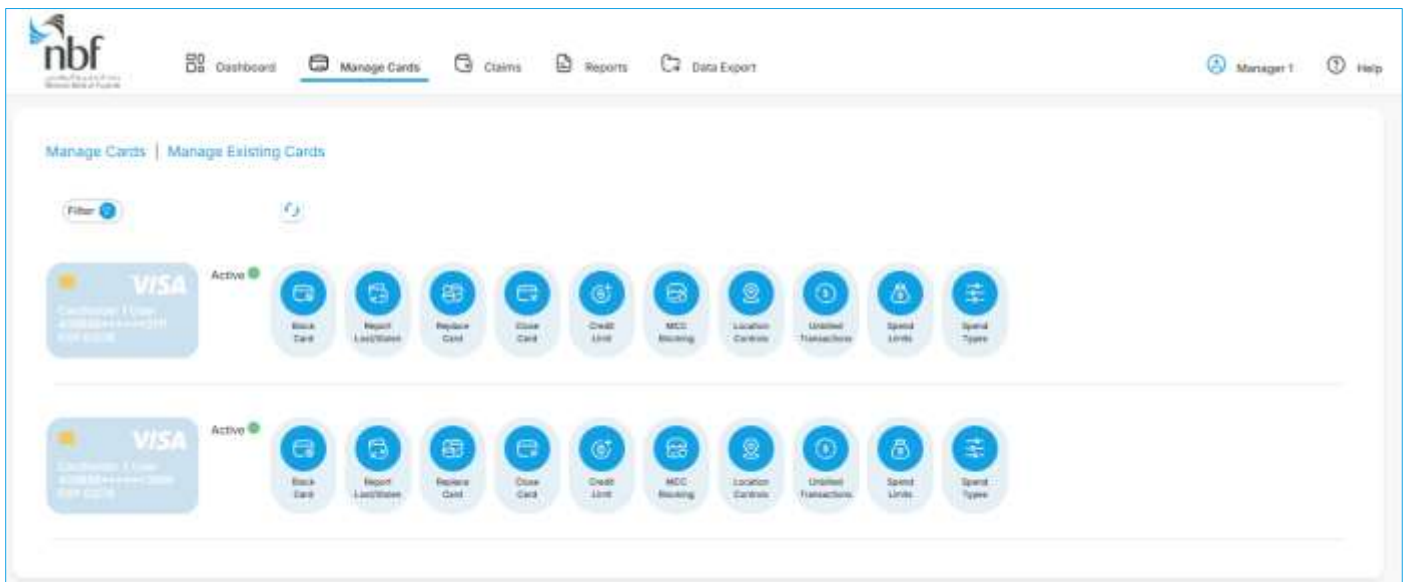
Claims Statistics: Shows a donut chart for the period 01/03/2026 - 31/03/2026. The chart indicates 9 total transactions, with 3 Unsubmitted (33.3%), 6 Pending (66.7%), and 0 Approved (0%).

Transaction History: Lists transactions for the period 01/03/2026 - 31/03/2026. Transactions include Omni International, Retail Purchase, Book Stores, Computer Software Stores, Other Retailers, Grand Walea Resort, Sonesta Int'l Hotels, and Retail Purchase. Each transaction shows the date, description, amount in USD and AED, and a status.

Expense Categories: A donut chart showing the distribution of expenses. The chart indicates 9 total transactions, with 3 Unsubmitted (33.3%), 6 Pending (66.7%), and 0 Approved (0%).

Select Manage Card Icons: A set of icons for managing cards, including Block Card, Report Lost/Stolen, Replace Card, Close Card, Credit Limit, MCC Blocking, Location Controls, Unlink Transactions, Spend Limits, and Spend Types.

If the user is linked to more than one card, they can navigate to **Manage Cards | Manage Existing Cards** to perform the required card functions for all linked cardholder cards in one view.



The Manage Existing Cards page displays a list of active cards. Each card entry includes the cardholder's name, card number, and a set of icons for managing the card.

Manage Existing Cards: The page shows two active cards. Each card entry includes the cardholder's name, card number, and a set of icons for managing the card. The icons are: Block Card, Report Lost/Stolen, Replace Card, Close Card, Credit Limit, MCC Blocking, Location Controls, Unlink Transactions, Spend Limits, and Spend Types.

4.4 How to view transaction history

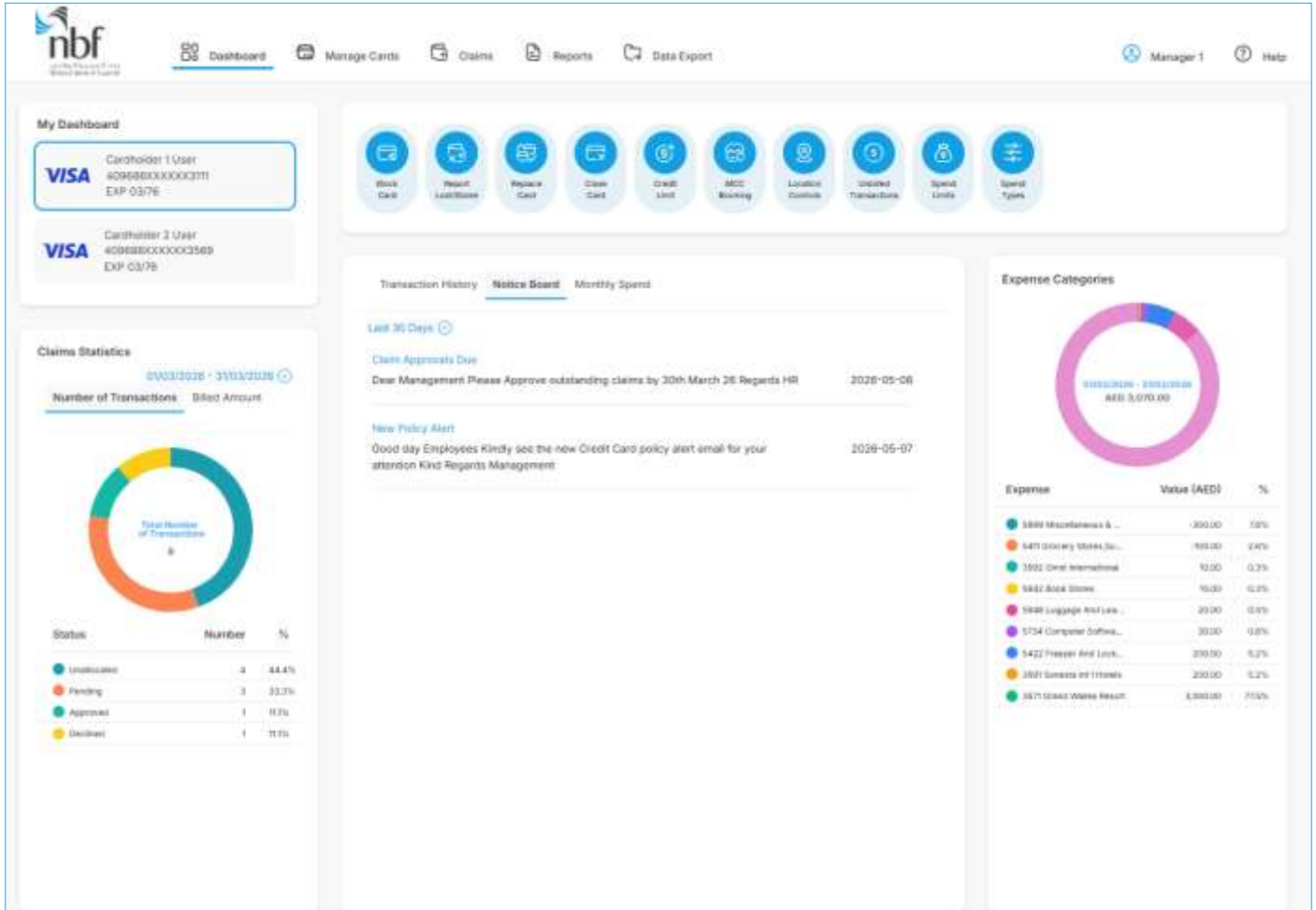
Once the user selects the **Transaction History** tab, the transactions for **This Month** (current billing period start and end date) will display for the selected card in **My Dashboard**.

Transaction History Notice Board Monthly Spend			
01/03/2026 - 31/03/2026			
12 March 2026			
Omni International			
#3592 Omni International	USD 2.70		AED 10.00
Retail Purchase			
#5411 Grocery Stores, Supermarkets	GBP -23.00		AED -100.00
Book Stores			
#5942 Book Stores	USD 2.70		AED 10.00
21 March 2026			
Computer Software Stores			
#5734 Computer Software Stores	USD 8.10		AED 30.00
Other Retailers			
#5999 Miscellaneous & Specialty R	GBP -69.00		AED -300.00
Grand Wailea Resort			
#3571 Grand Wailea Resort	GBP 690.00		AED 3,000.00
31 March 2026			
Sonesta Int'l Hotels			
#3591 Sonesta Int'l Hotels			AED 200.00
Retail Purchase			
#5422 Freezer And Locker Meat	USD 54.00		AED 200.00

The user can further filter the results by selecting a custom **From** and **To Date**.

Transaction History Notice Board Monthly Spend			
01/03/2026 - 31/03/2026			
Filter Options			
From	01/03/2026	To	31/03/2026
		Filter	

4.5 How to view the notice board



My Dashboard

VISA Cardholder 1 User
409686XXXXXX3111
EXP 03/76

VISA Cardholder 2 User
409686XXXXXX3569
EXP 03/76

Claims Statistics

Number of Transactions: 5
Billed Amount: AED 3,070.00

Expense Categories

AED 3,070.00

Notice Board

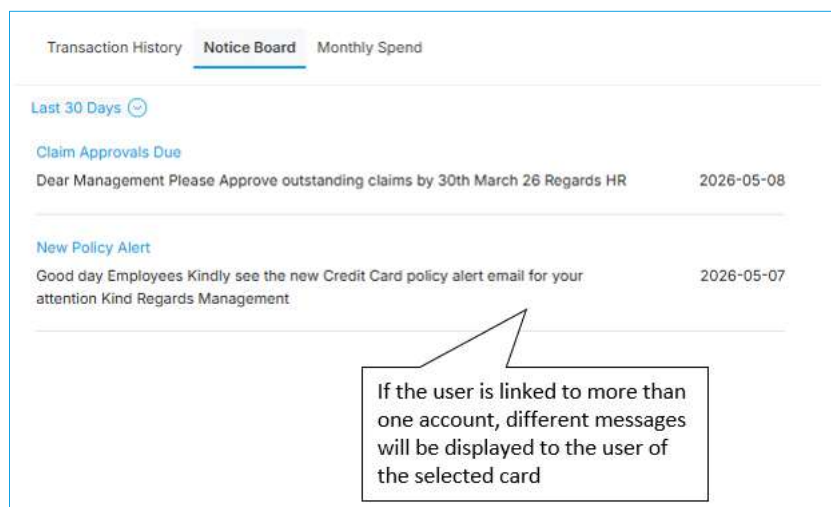
Claim Approvals Due
Dear Management Please Approve outstanding claims by 30th March 26 Regards HR 2026-05-08

New Policy Alert
Good day Employees Kindly see the new Credit Card policy alert email for your attention Kind Regards Management 2026-05-07

Expense Categories

Expense	Value (AED)	%
1884 Miscellaneous & ...	350.00	11.4%
1471 Grocery Stores, Sto...	893.00	29.1%
1502 Great International	10.00	0.3%
1882 Book Stores	16.00	0.5%
1888 Luggage And Loh...	20.00	0.6%
1734 Computer Softwa...	30.00	0.9%
1422 Printer And Loh...	200.00	6.5%
1601 Services and Travel	250.00	8.1%
1575 Travel Voucher Reim...	8,000.00	25.9%

On initial login, the Notice Board reflects all notifications posted for **This Month** by the Account Admin.



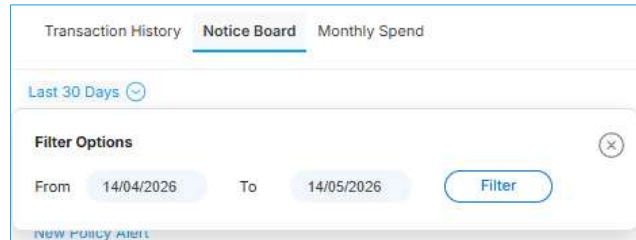
Notice Board

Claim Approvals Due
Dear Management Please Approve outstanding claims by 30th March 26 Regards HR 2026-05-08

New Policy Alert
Good day Employees Kindly see the new Credit Card policy alert email for your attention Kind Regards Management 2026-05-07

If the user is linked to more than one account, different messages will be displayed to the user of the selected card

The user can also search for past messages by selecting the **The Last 30 Days** drop-down and entering the **From** and **To Date**.



The screenshot shows the 'Notice Board' tab selected. Below it, a dropdown menu is set to 'Last 30 Days'. A 'Filter Options' box is open, showing 'From' as 14/04/2026 and 'To' as 14/05/2026, with a 'Filter' button.

4.6 How to view monthly spend

Once the user selects **Monthly Spend**, a bar graph will display for the **Last 12 Months**, representing the total transactions for each month for the selected card in the **My Dashboard** section.



The user can further filter the results by selecting a custom **From** and **To Date**.

Transaction History
Notice Board
Monthly Spend

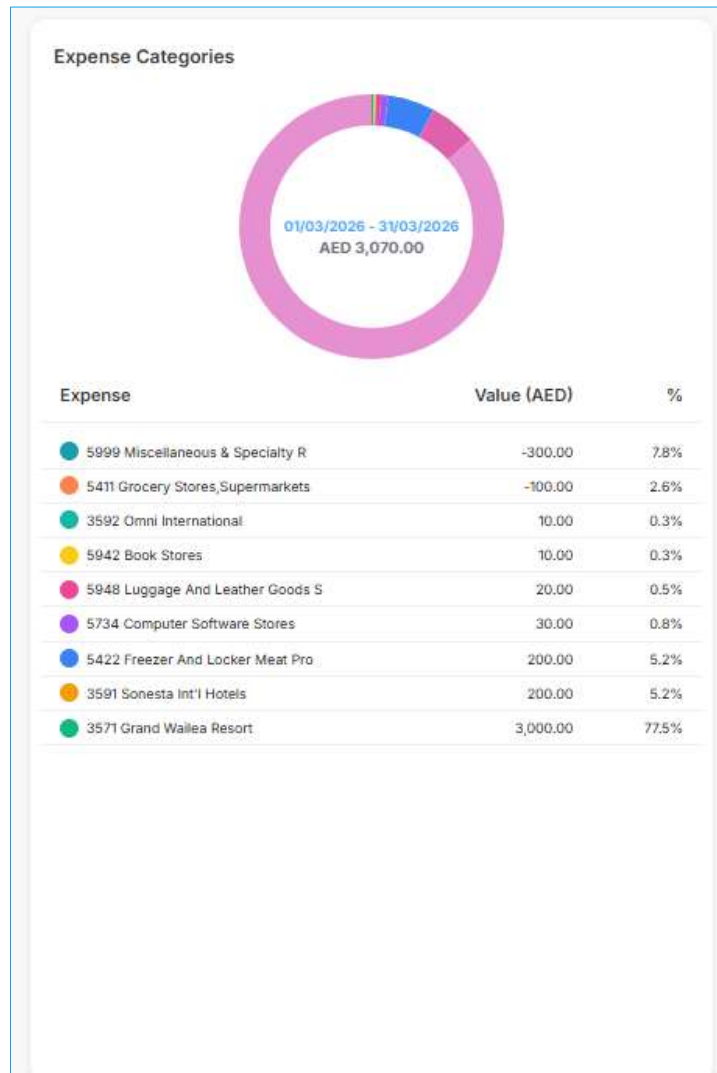
Last 12 Months

Filter Options

From
01/05/2025
To
30/04/2026
Filter

4.7 How to view expense categories

On initial login, **Expense Categories** will display a pie chart and statistics or information for the selected card in the **My Dashboard** section. These expenses are calculated and categorised by the transaction's Merchant Category Code.

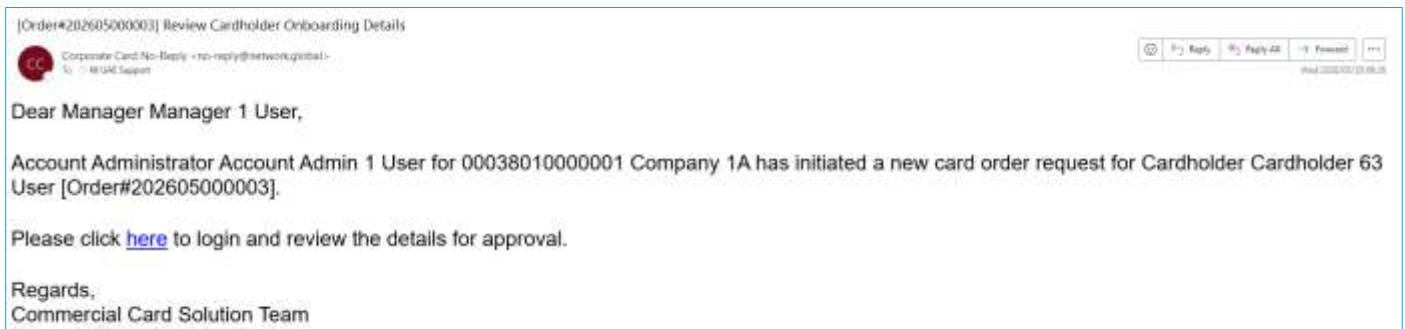


5. How to manage new cards

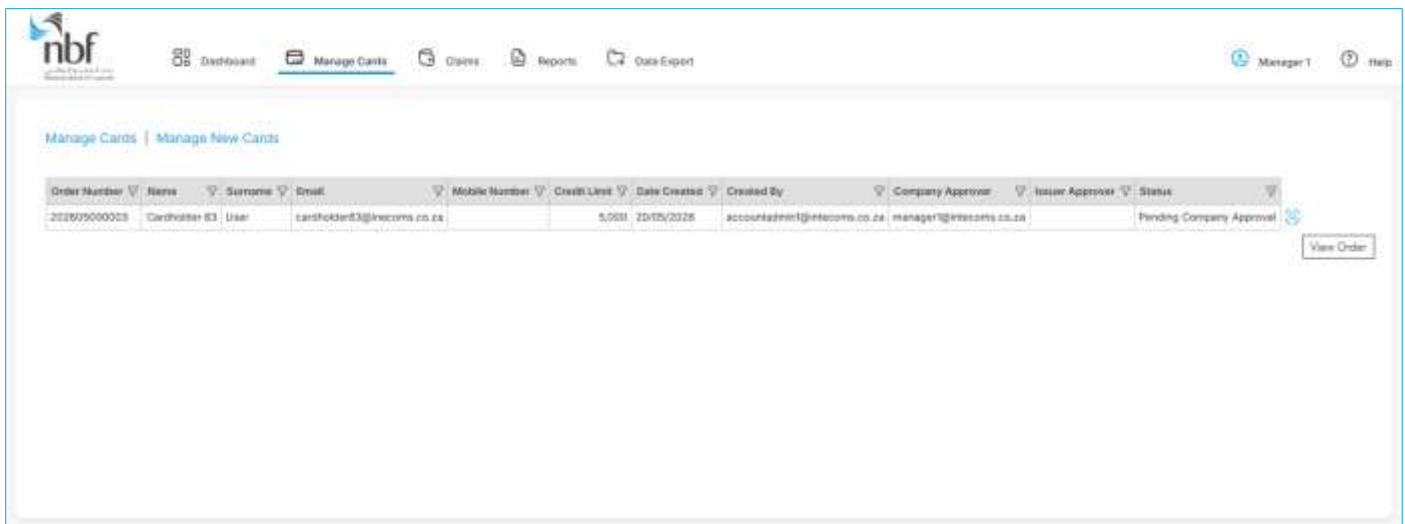
The Administrator creates a new card order and determines whether Manager approval is required during the ordering process. If the Manager approval workflow is enabled, the Manager can review, refer, approve or decline the card order.

5.1 How to review an order

The Manager will receive the **Review Cardholder Onboarding Details** email notification once the Administrator has created the new card order.



The Manager should navigate to **Manage Cards | Manage New Cards** and select the **View Order** icon next to the order that needs to be reviewed.



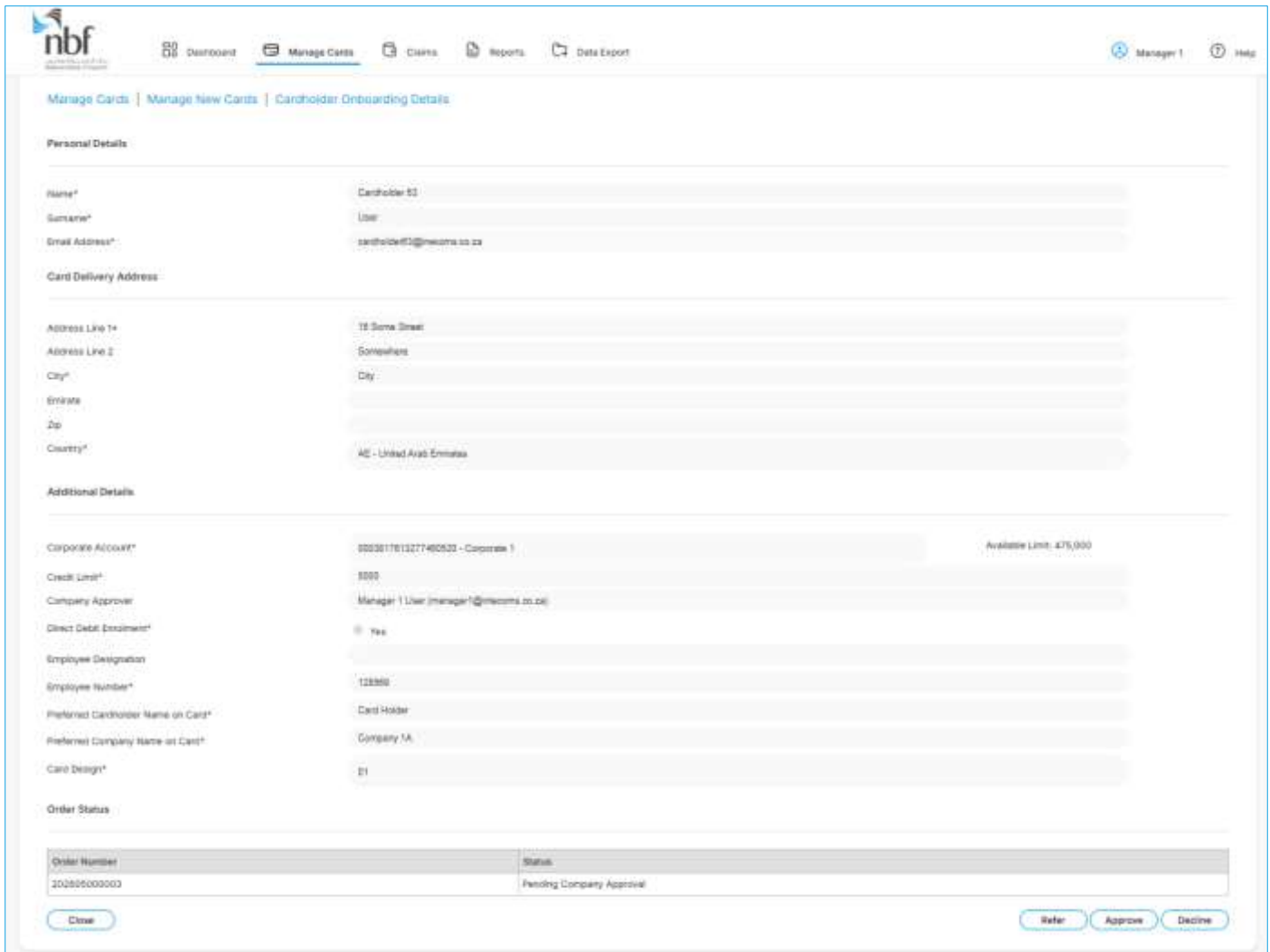
The following order statuses may display when the Manager workflow is **Enabled**.

Status	Status Description
Pending Company Approval	Submitted by Administrator to Manager
Referred by Company	Referred back to the Administrator by the Manager
Pending Cardholder Details	Approved by Manager and submitted to Cardholder

Declined by Manager

Order declined by Manager

The Manager cannot update any details; however, they can refer the order back to the Administrator for changes.



Manage Cards | Manage New Cards | Cardholder Onboarding Details

Personal Details

Name* Cardholder S3
Surname* User
Email Address* cardholder3@nbfcoms.co.za

Card Delivery Address

Address Line 1* 18 Some Street
Address Line 2* Somewhere
City* City
Emirate*
Zip
Country* AE - United Arab Emirates

Additional Details

Corporate Account* 000011813277400533 - Corporate 1 Available Limit: 475,000
Credit Limit* 1000
Company Approver Manager 1 User (manager1@nbfcoms.co.za)
Direct Debit Enrollment* ☐ Yes
Employee Designation
Employee Number* 123456
Preferred Cardholder Name on Card* Card Holder
Preferred Company Name on Card* Company TA
Card Design* B1

Order Status

Order Number	Status
202505000003	Pending Company Approval

[Close](#) [Refer](#) [Approve](#) [Decline](#)

5.2 How to refer an order

Select the **Refer** button and enter the reason for the referral to the Administrator.

Confirmation

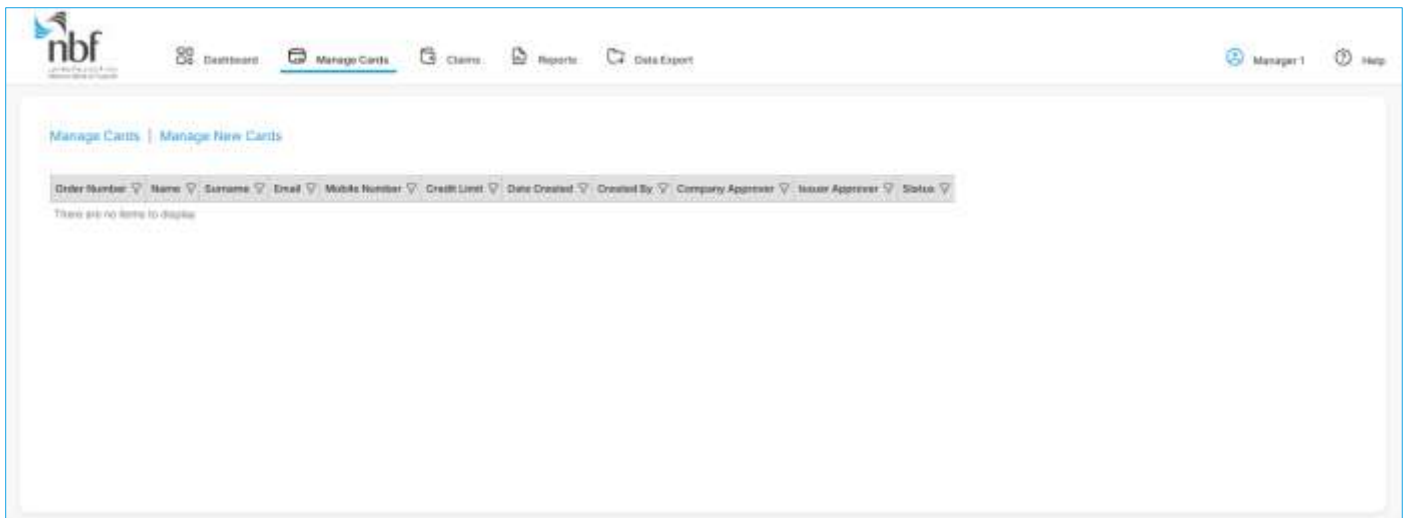
Are you sure you want to refer this request to the Account Administrator?

Please increase the Credit Limit to AED 6000

No

Yes

Once referred, the order will no longer be available to the Manager on the **Manage Cards | Manage New Cards** screen until it is resubmitted by the Administrator for approval.



The Administrator will receive the **Cardholder Onboarding Referred by Company** email notification with the reason for the referral.

[Order#202605000003] Cardholder Onboarding Referred by Company

Corporate Card No-Reply <no-reply@network.global>

To: HR Mkt Support

Dear Account Administrator Account Admin 1 User,

Manager Manager 1 User for 00038010000001 Company 1A has reviewed the cardholder onboarding details [Order#202605000003] and indicated that the information is incomplete with reason: "Please increase the Credit Limit to AED 6000"

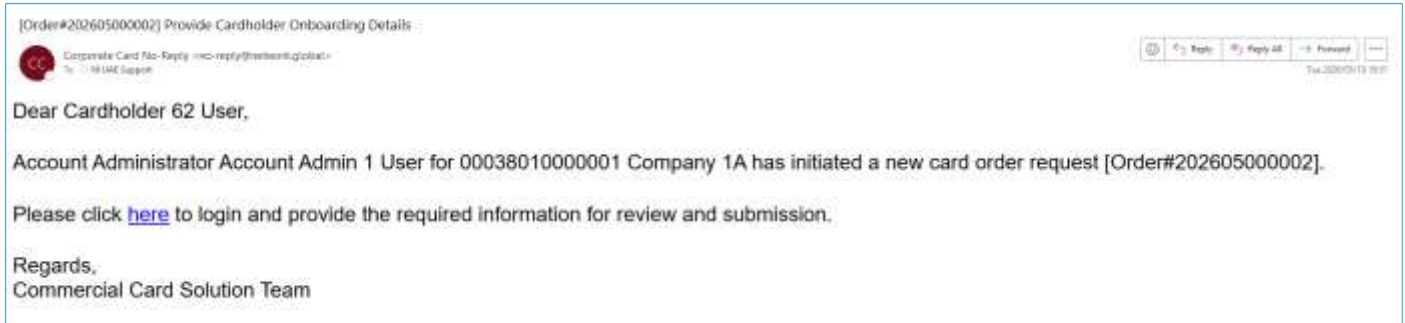
Please click [here](#) to login and update the details.

Regards,
Commercial Card Solution Team

When the order has been updated and submitted by the Administrator, the Manager will again receive the **Review Cardholder Onboarding Details** email notification.

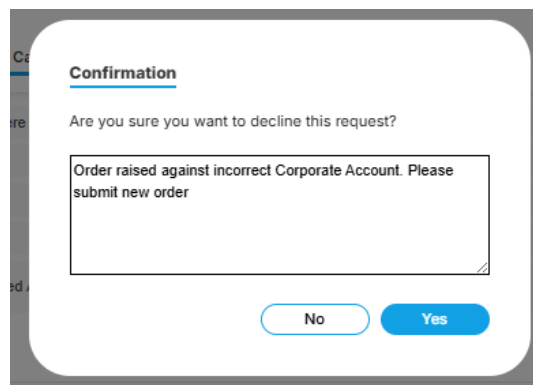
5.3 How to approve an order

After successful verification of the order, the Manager can **Approve** the order. This will trigger the **Provide Cardholder Onboarding Details** email notification to be sent to the new cardholder.



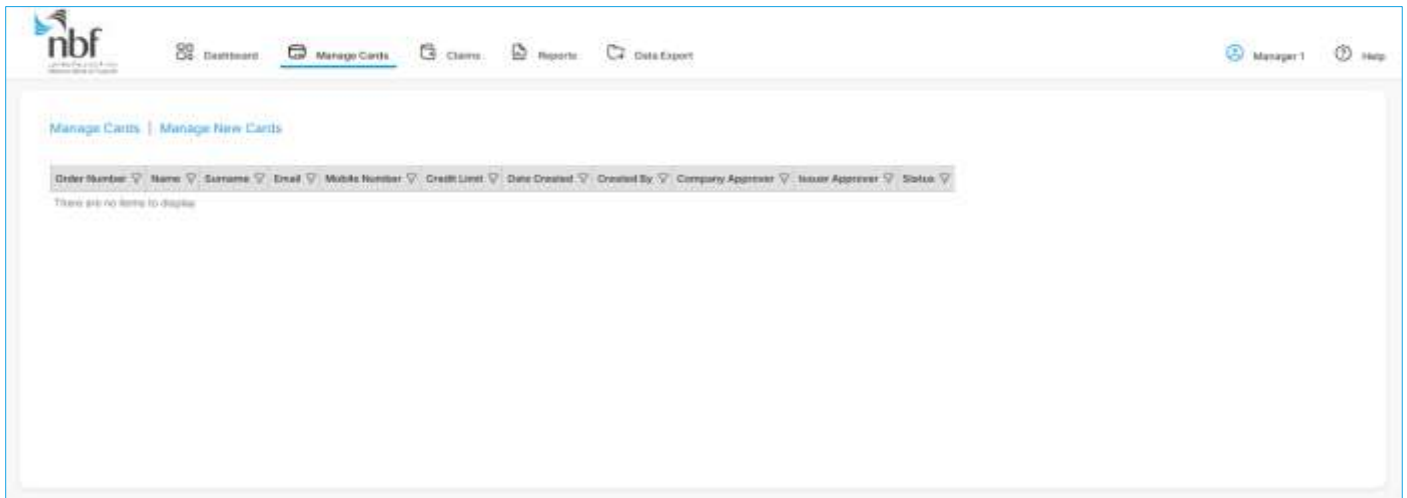
5.4 How to decline an order

If the Manager declines the order, they can select the **Decline** button and enter the reason for decline for the Company Administrator.

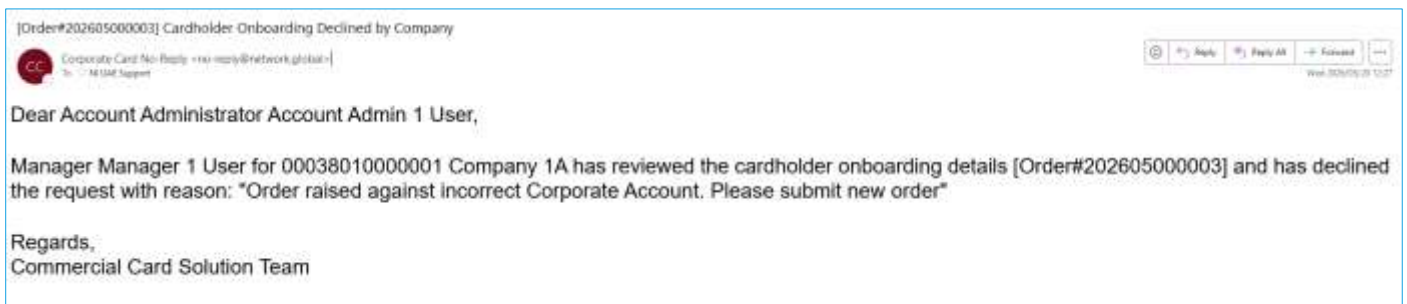


Once declined:

- The order will no longer be available to the Manager on the **Manage Cards | Manage New Cards** screen.

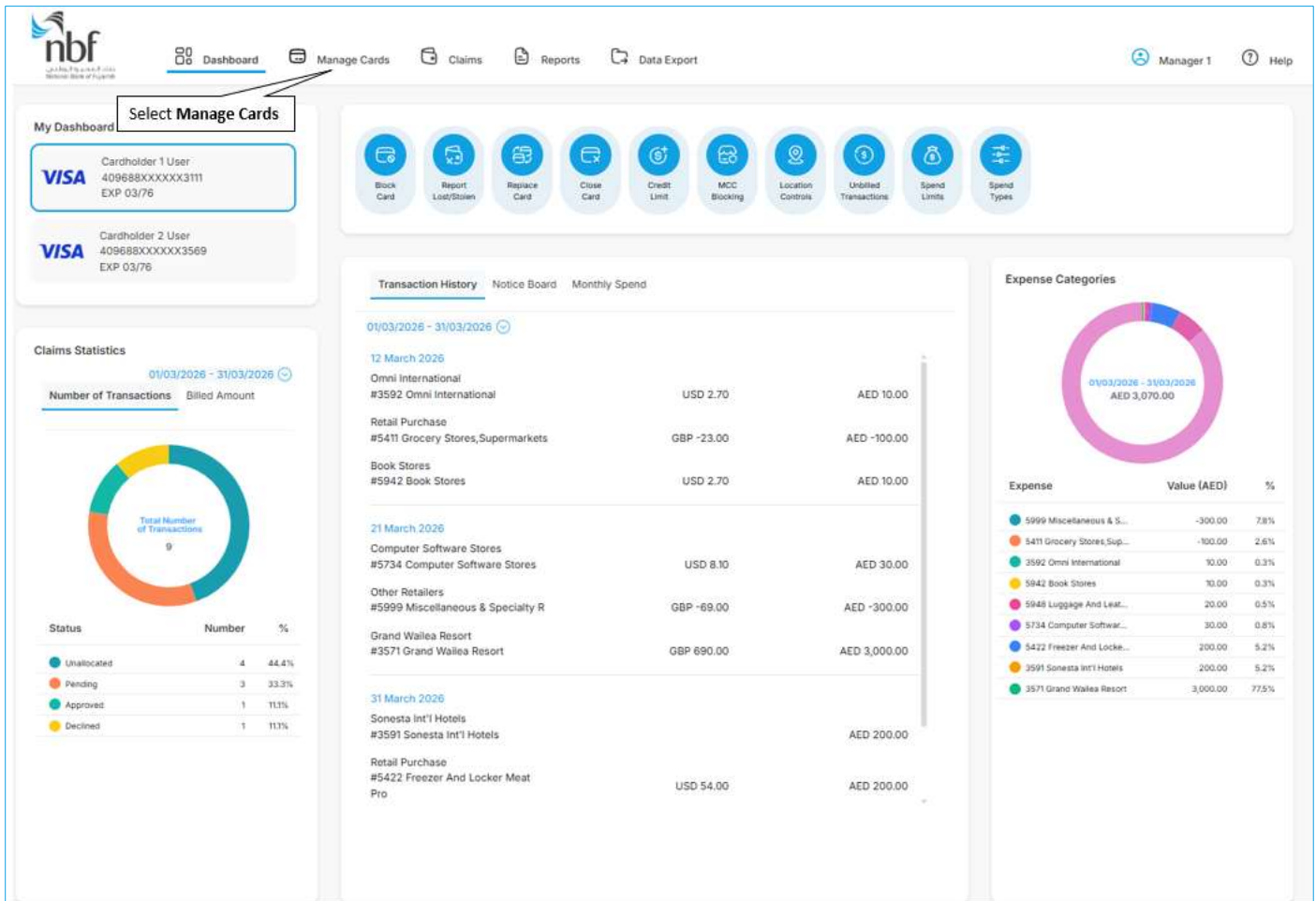


- The Company Administrator will receive the **Cardholder Onboarding Declined by Company** email notification, which reflects the reason for the decline.



6. How to manage existing cards

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



The dashboard provides a comprehensive overview of the user's credit card account. It includes a navigation bar with links to Dashboard, Manage Cards, Claims, Reports, and Data Export. The main content area is divided into several sections:

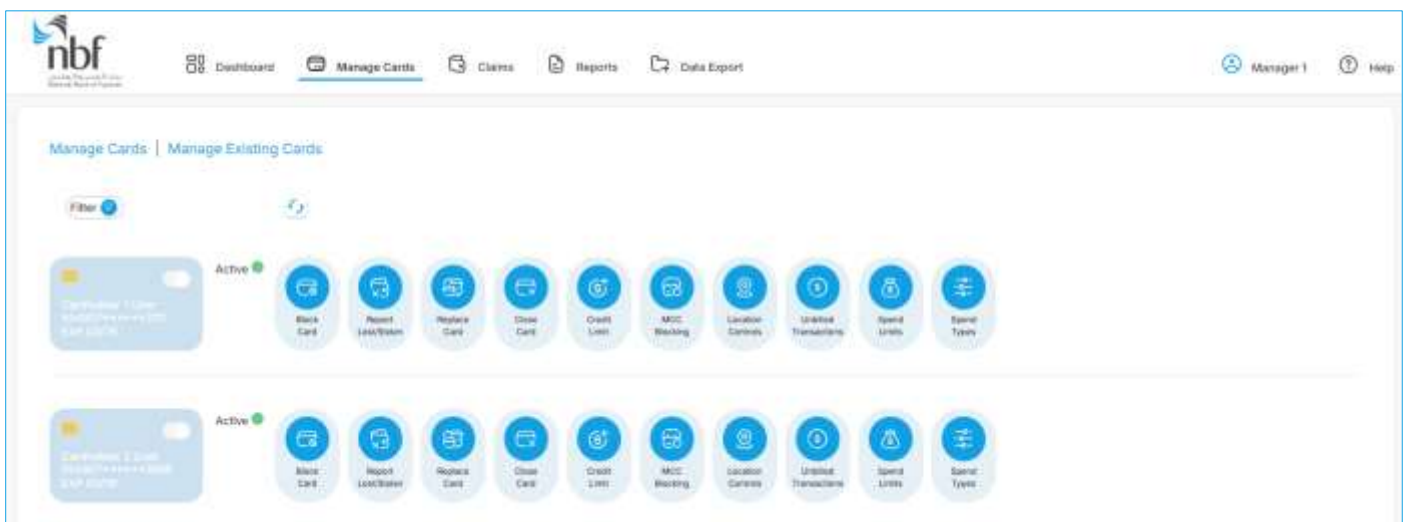
- My Dashboard:** Displays cardholder information for two users. A callout box labeled "Select Manage Cards" points to the "Manage Cards" link in the navigation bar.
- Transaction History:** A table showing recent transactions, including dates, merchant names, and amounts in USD and AED.
- Expense Categories:** A donut chart and a table showing the distribution of expenses across various categories.
- Claims Statistics:** A donut chart and a table showing the status of claims (Unallocated, Pending, Approved, Declined).

Transaction History Table:

Date	Description	USD	AED
12 March 2026	Omni International #3592 Omni International	USD 2.70	AED 10.00
	Retail Purchase #5411 Grocery Stores, Supermarkets	GBP -23.00	AED -100.00
	Book Stores #5942 Book Stores	USD 2.70	AED 10.00
21 March 2026	Computer Software Stores #5734 Computer Software Stores	USD 8.10	AED 30.00
	Other Retailers #5999 Miscellaneous & Specialty R	GBP -69.00	AED -300.00
	Grand Wailea Resort #3571 Grand Wailea Resort	GBP 690.00	AED 3,000.00
31 March 2026	Sonesta Int'l Hotels #3591 Sonesta Int'l Hotels		AED 200.00
	Retail Purchase #5422 Freezer And Locker Meat Pro	USD 54.00	AED 200.00

Expense Categories Table:

Expense	Value (AED)	%
5999 Miscellaneous & S...	-300.00	7.8%
5411 Grocery Stores, Sup...	-100.00	2.6%
3592 Omni International	10.00	0.3%
5942 Book Stores	10.00	0.3%
5948 Luggage And Leat...	20.00	0.5%
5734 Computer Softwar...	30.00	0.8%
5422 Freezer And Lock...	200.00	5.2%
3591 Sonesta Int'l Hotels	200.00	5.2%
3571 Grand Wailea Resort	3,000.00	77.5%



The "Manage Cards" page allows users to manage their existing credit cards. It features a "Filter" button and a list of active cards. Each card entry includes a card number, name, and status (Active). Below each card, there are icons for various actions: Block Card, Report Lost/Stolen, Replace Card, Close Card, Credit Limit, MCC Blocking, Location Controls, Unlink Transactions, Spend Limits, and Spend Types.

When multiple cards are linked to the user, the user can select the filter option to narrow the displayed cards by card number, name, surname or status.

Filter Options

Sort by

Card Number

Search by

Search...

Submit



Dashboard
Manage Cards
Claims
Reports
Data Export

Manager 1
Help

Manage Cards | Manage Existing Cards

Filter

VISA

Cardholder: Faisal

4532 1234 5678 9010

EXP: 12/18

Active

Block Card

Report Lost/Stolen

Replace Card

Close Card

Credit Limit

MCC Booking

Location Controls

Unlinked Transactions

Spending Limits

Spending Types

6.1 How to activate a card

To activate a newly issued cardholder card, the user can select the **Activate** icon on behalf of the cardholder. This will change the card status from **New** to **Open**.



Dashboard
Manage Cards
Claims
Reports
Data Export

Manager 1
Help

Manage Cards | Manage Existing Cards

Filter

VISA

Cardholder: Faisal

4532 1234 5678 9010

EXP: 12/18

New

Activate Card

Select **Activate** Card

The following confirmation pop-up message will display.

Confirmation

Are you sure you want to activate the selected card?

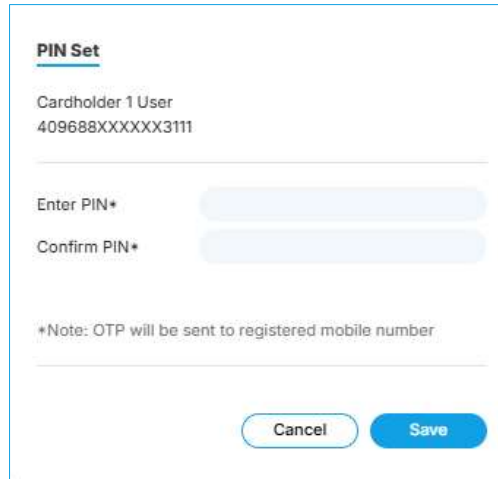
No

Yes

Select Yes

Once confirmation is successful, the success pop-up will display, confirming that the card has been activated.

The cardholder will be able to set the card PIN by authenticating with an OTP sent via SMS. The following **PIN Set** pop-up will display.



PIN Set

Cardholder 1 User
409688XXXXX3111

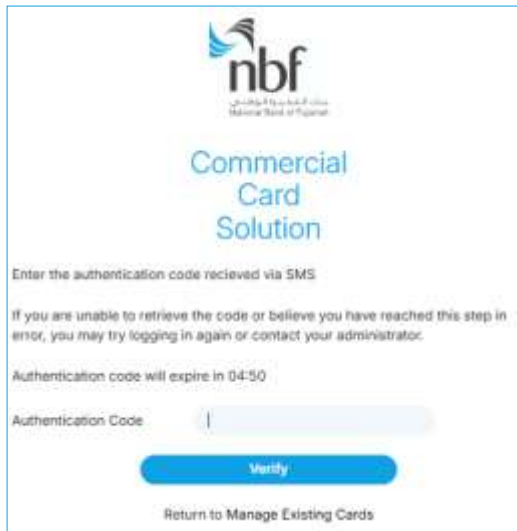
Enter PIN*

Confirm PIN*

*Note: OTP will be sent to registered mobile number

Cancel Save

The user must then enter the code received via SMS and select the **Verify** button.




بنك البلاد
National Bank of Fujairah

Commercial
Card
Solution

Enter the authentication code received via SMS

If you are unable to retrieve the code or believe you have reached this step in error, you may try logging in again or contact your administrator.

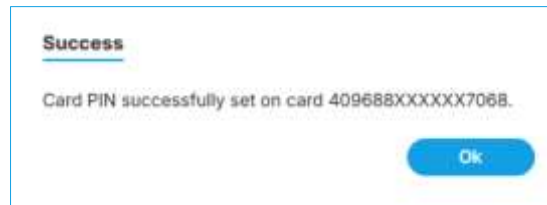
Authentication code will expire in 04:50

Authentication Code

Verify

[Return to Manage Existing Cards](#)

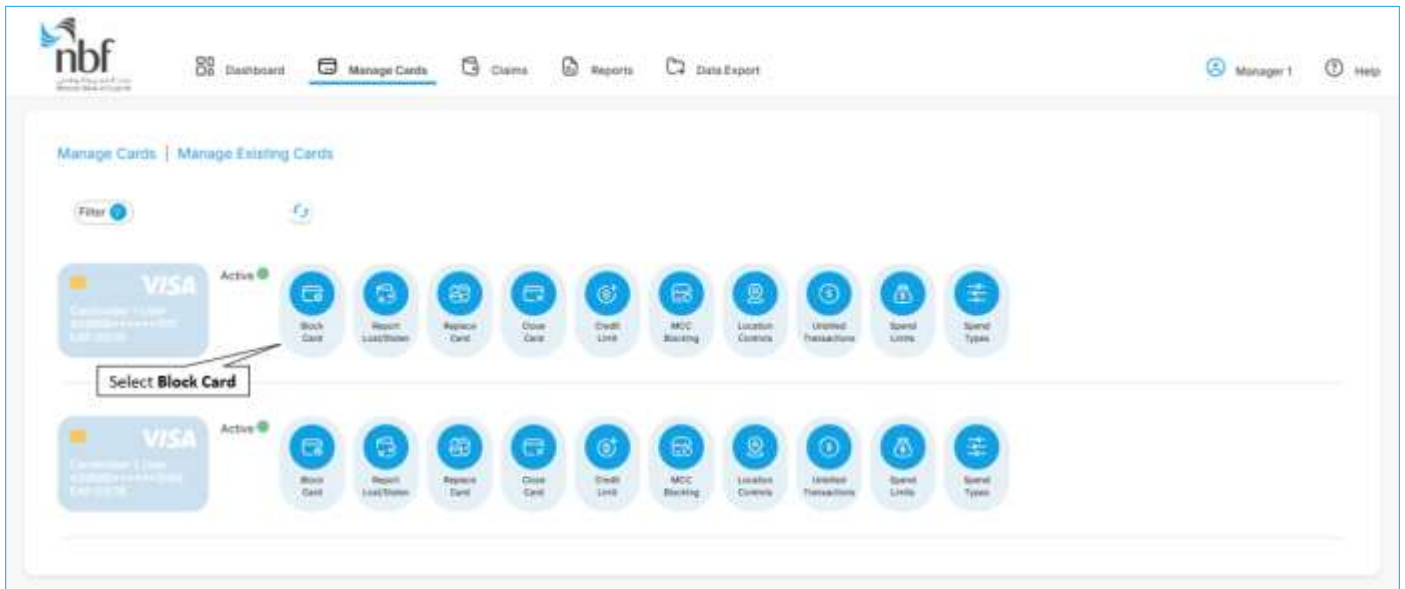
Once completed, the success pop-up below will display, confirming that the PIN has been successfully set.



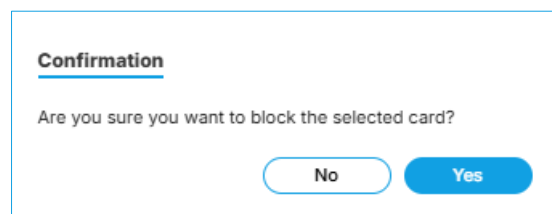
The **Activate Card** function will then be replaced by all SSP functions available for an open cardholder card.

6.2 How to block or unblock a card

The user can temporarily block or unblock a cardholder's card. Once blocked, the cardholder will not be able to unblock their card.



The following confirmation pop-up will display.



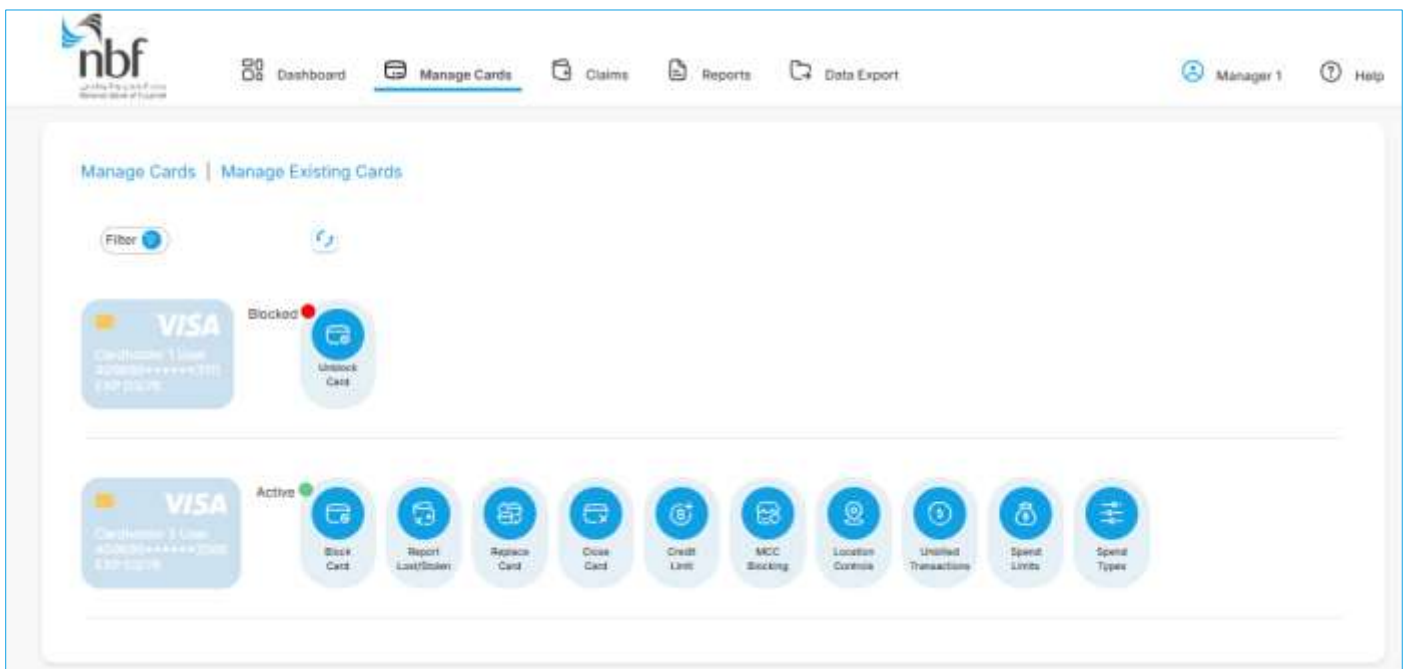
Once confirmation is successful, the success pop-up below will display, confirming that the card has been blocked.

Success

Card has successfully been blocked.

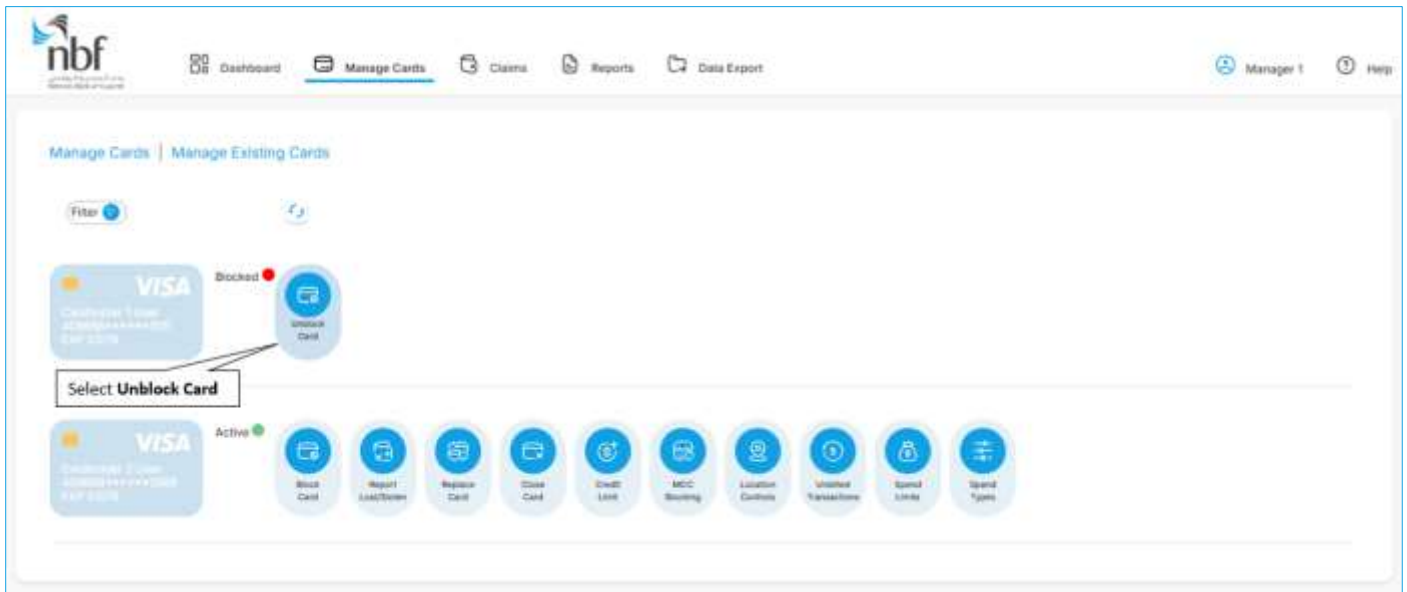
Ok

The status of the card will change to **Blocked** in the status column.



The screenshot shows the NBF Corporate Credit Card Self-Service Portal (SSP) interface. The top navigation bar includes the NBF logo, a user profile icon labeled 'Manager 1', and a 'Help' icon. The main menu contains 'Dashboard', 'Manage Cards', 'Claims', 'Reports', and 'Data Export'. The 'Manage Existing Cards' section is active, showing two cards. The first card is 'Blocked' and has an 'Unlock Card' button. The second card is 'Active' and has a row of buttons: 'Block Card', 'Report Lost/Stolen', 'Replace Card', 'Close Card', 'Credit Limit', 'MCC Blocking', 'Location Controls', 'Unlinked Transactions', 'Spend Limits', and 'Spend Types'.

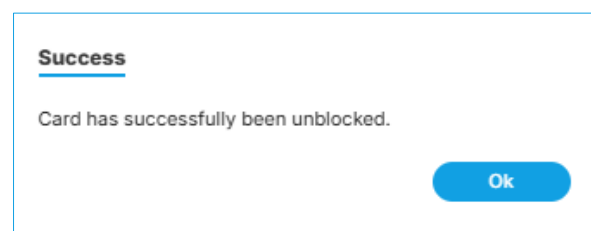
The user can unblock a cardholder's card once it has been blocked.



The following confirmation pop-up will display.

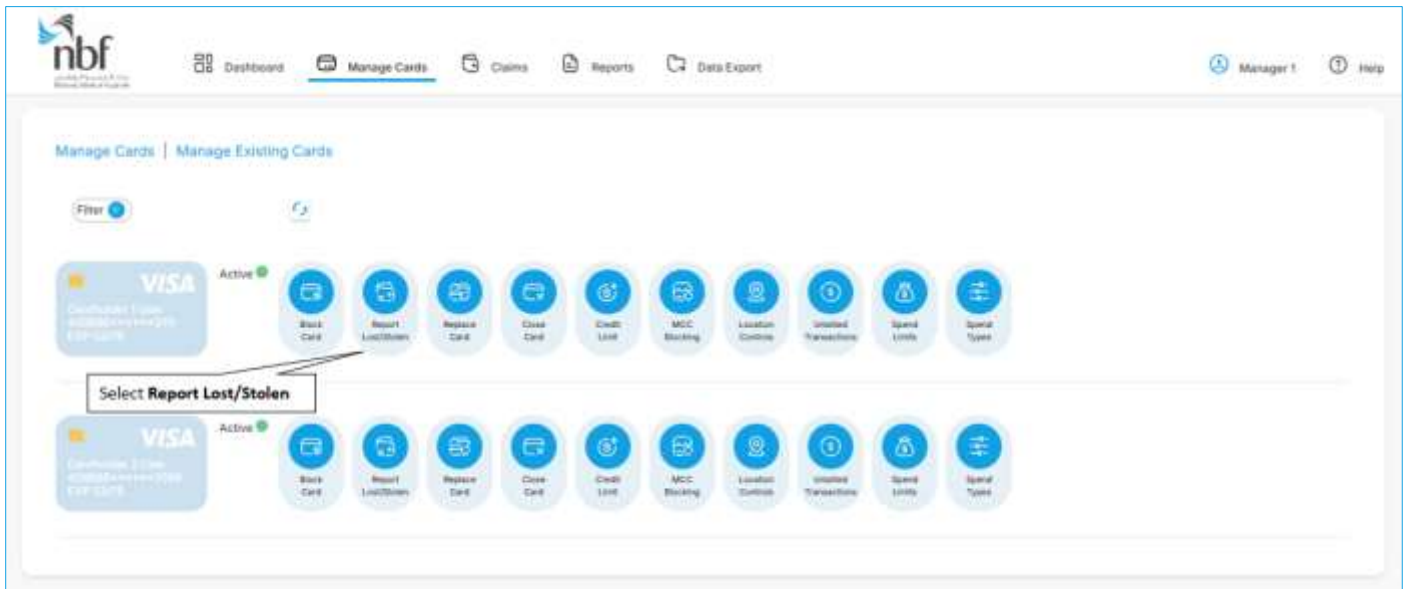


Once confirmation is successful, the success pop-up above will display, confirming that the card has been unblocked.



6.3 How to report a card as lost or stolen

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



Report Lost/Stolen

Report card as Lost or Stolen?

☒ Lost Select Lost/ Stolen radio button

☐ Stolen

Select Yes

The success pop-up will display, confirming that the card has been successfully reported as lost or stolen.

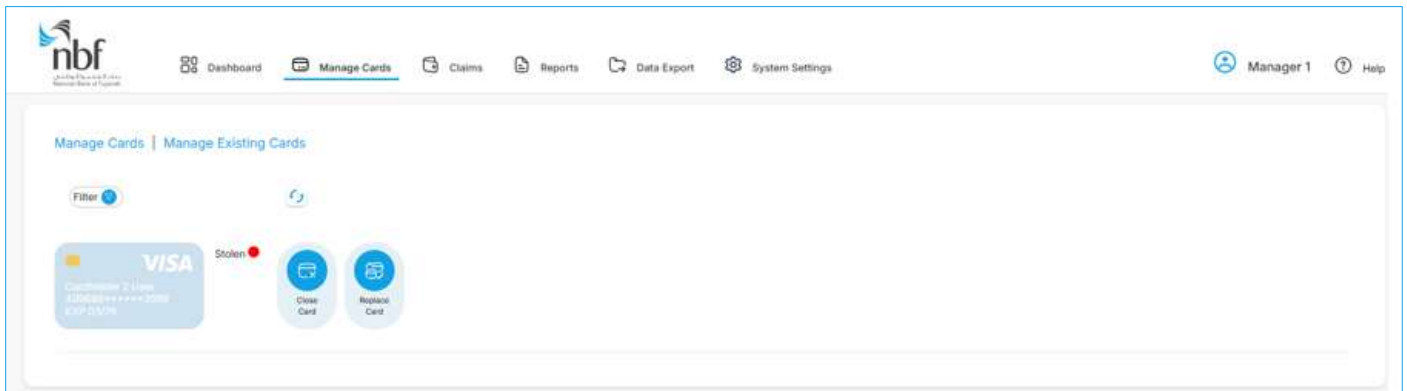
Success

Card has been successfully reported as Lost or Stolen.

Select Ok

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

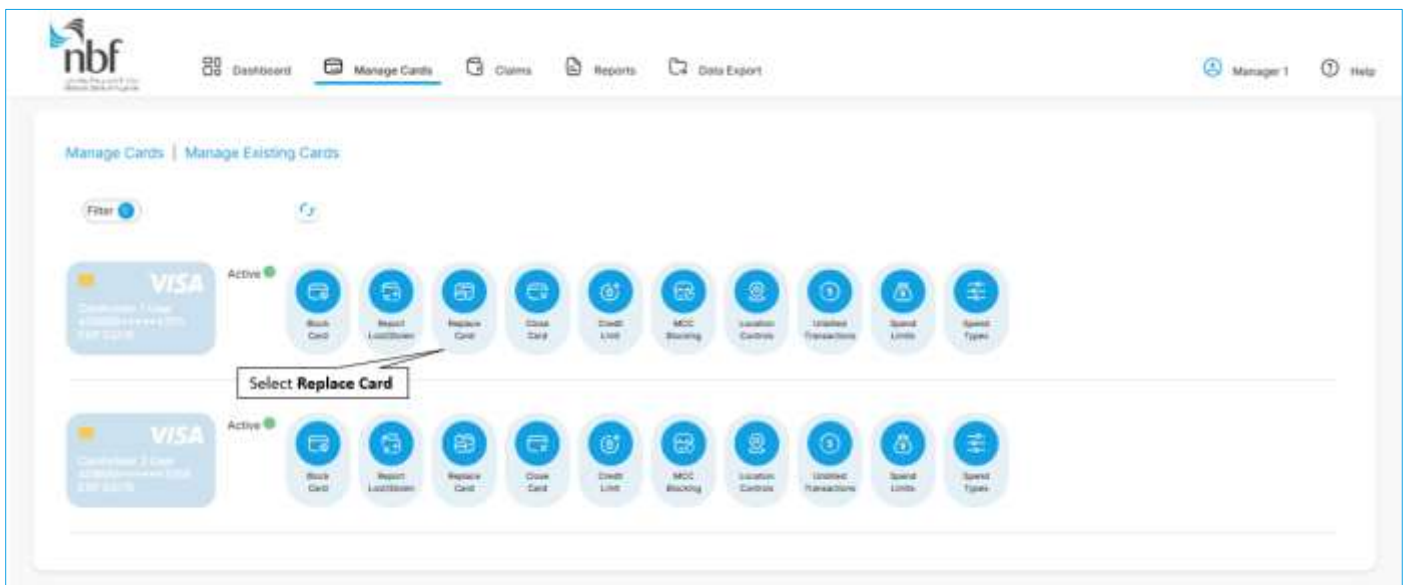
Once the status is updated to **Lost/Stolen**, the user can then choose to either close the card or replace it.



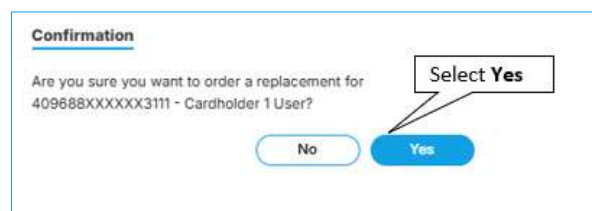
If the user selects **Replace** or **Close** for the lost or stolen card, the card will no longer be available under **Manage Existing Cards**.

6.4 How to order a replacement card

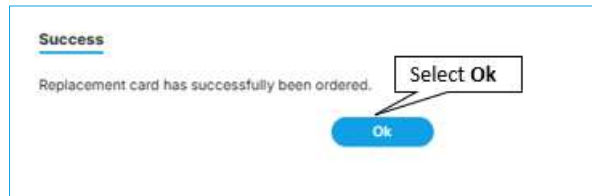
The user can replace a damaged card.



The following confirmation pop-up will display.

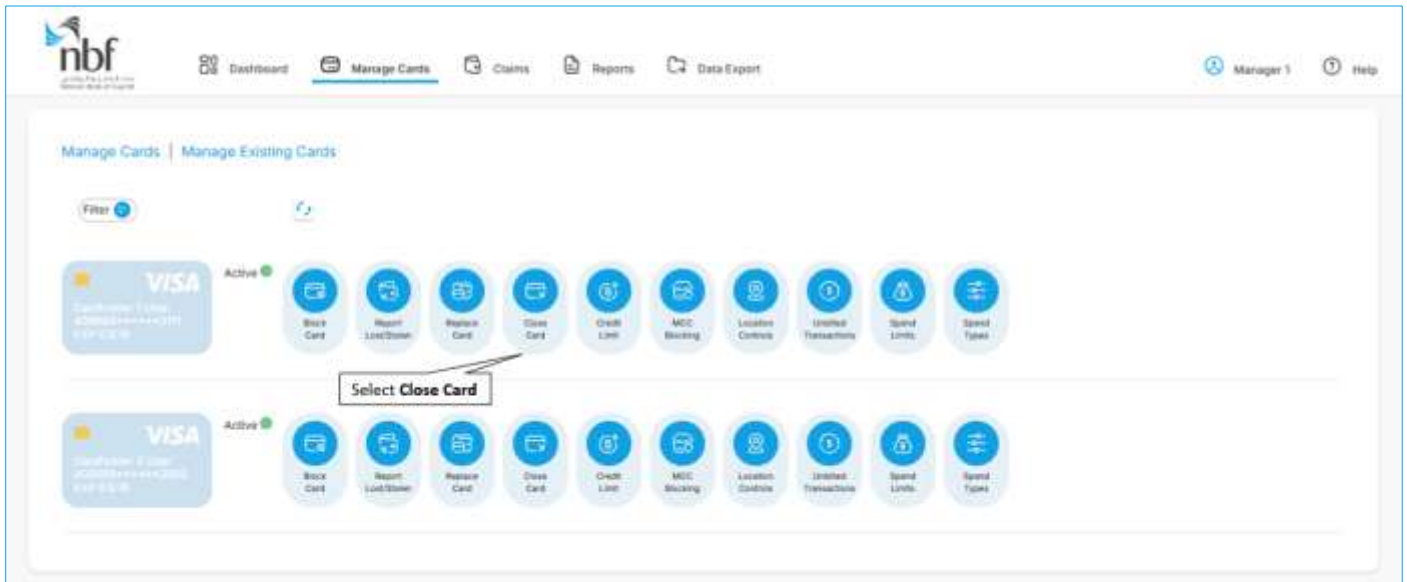


Once confirmed, the success pop-up will display, confirming that the replacement card has been successfully ordered. Thereafter, the card will no longer be available under **Manage Existing Cards**.

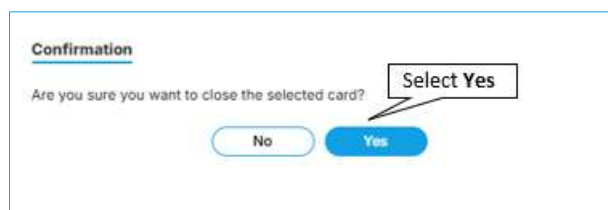


6.5 How to close a card

The user can close the cardholder's card at any time by selecting the **Close Card** icon.



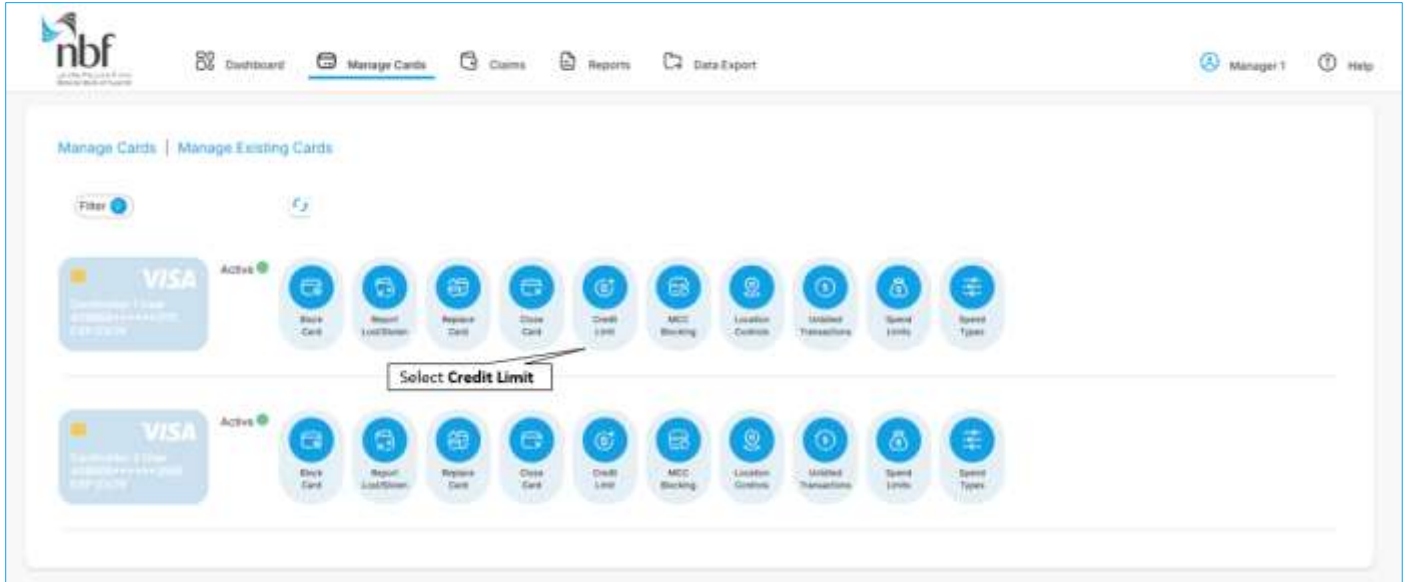
The following confirmation pop-up will display.



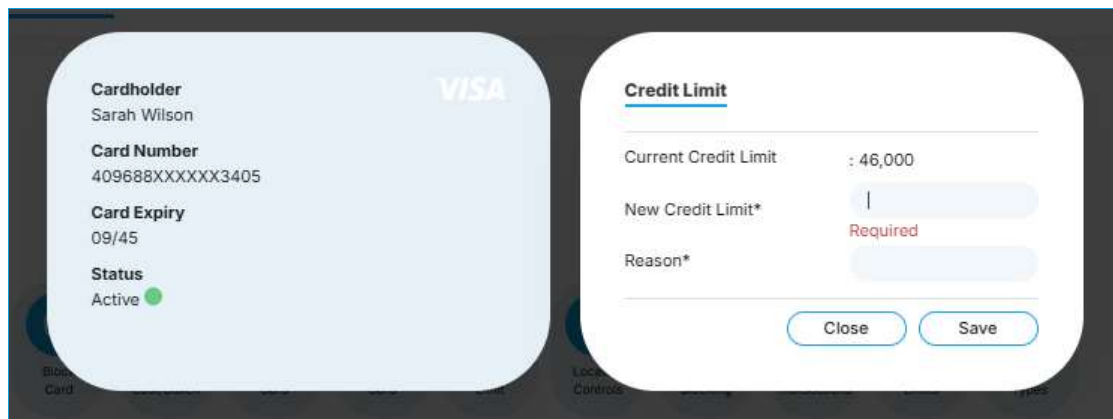
Once the card closure is confirmed, the card will no longer be available under **Manage Existing Cards**.

6.6 How to set a credit limit

The user can update the cardholder's credit limit based on the cardholder's requirements.



The following side-by-side **Credit Limit** pop-up will display, including the cardholder details.



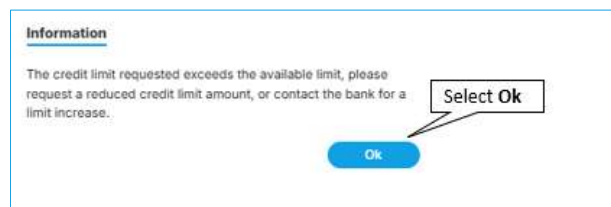
The user can update the cardholder's credit limit by entering the required value in the **New Credit Limit** field. A reason must be provided for the new limit.



The success pop-up will display, confirming that the card limit has been successfully set.

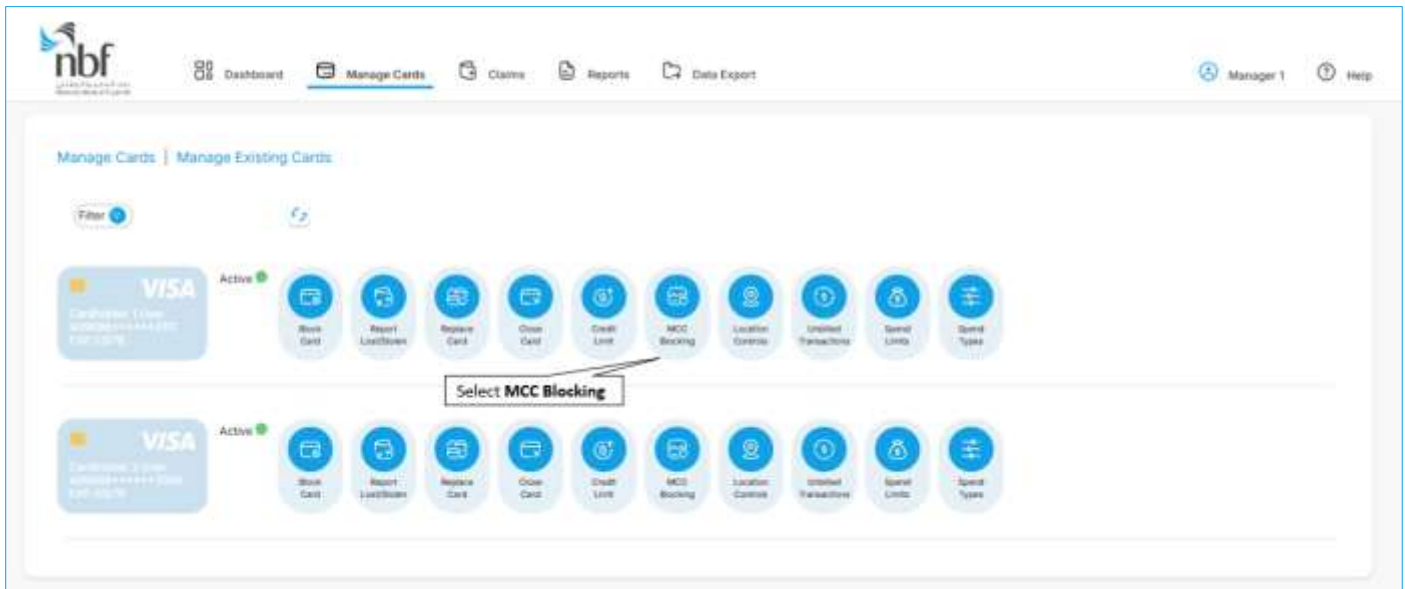


If the user enters a credit limit that exceeds the overall credit limit, the above Error pop-up will display.

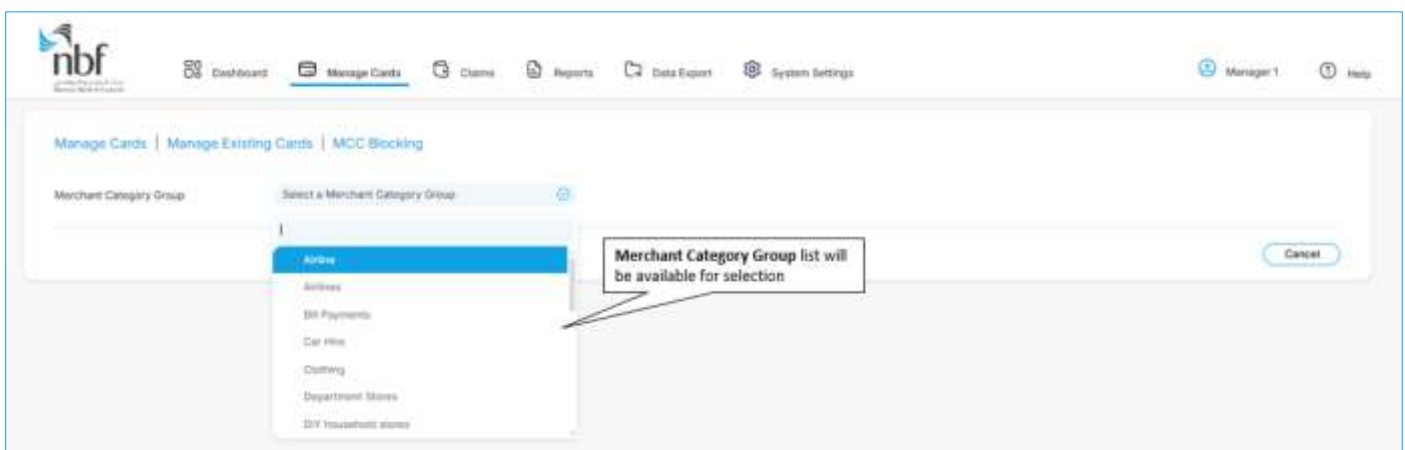
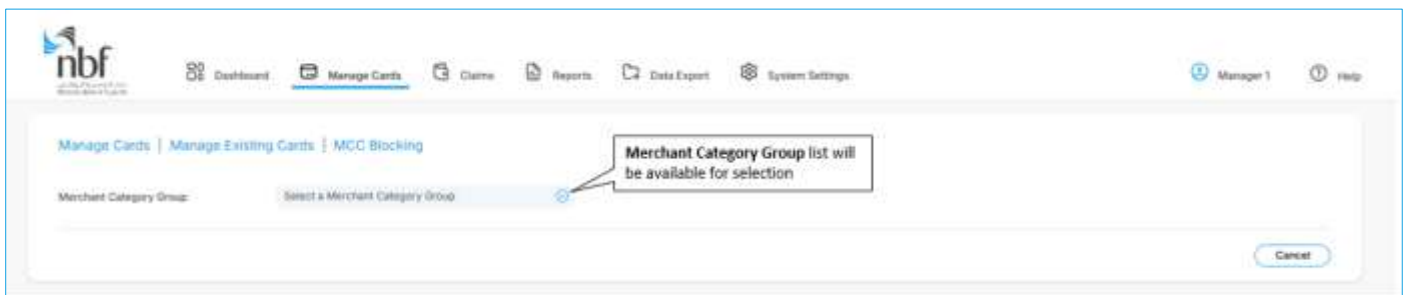


6.7 How to manage MCC blocking

The user can allow or block purchases related to specific Merchant Category Codes.

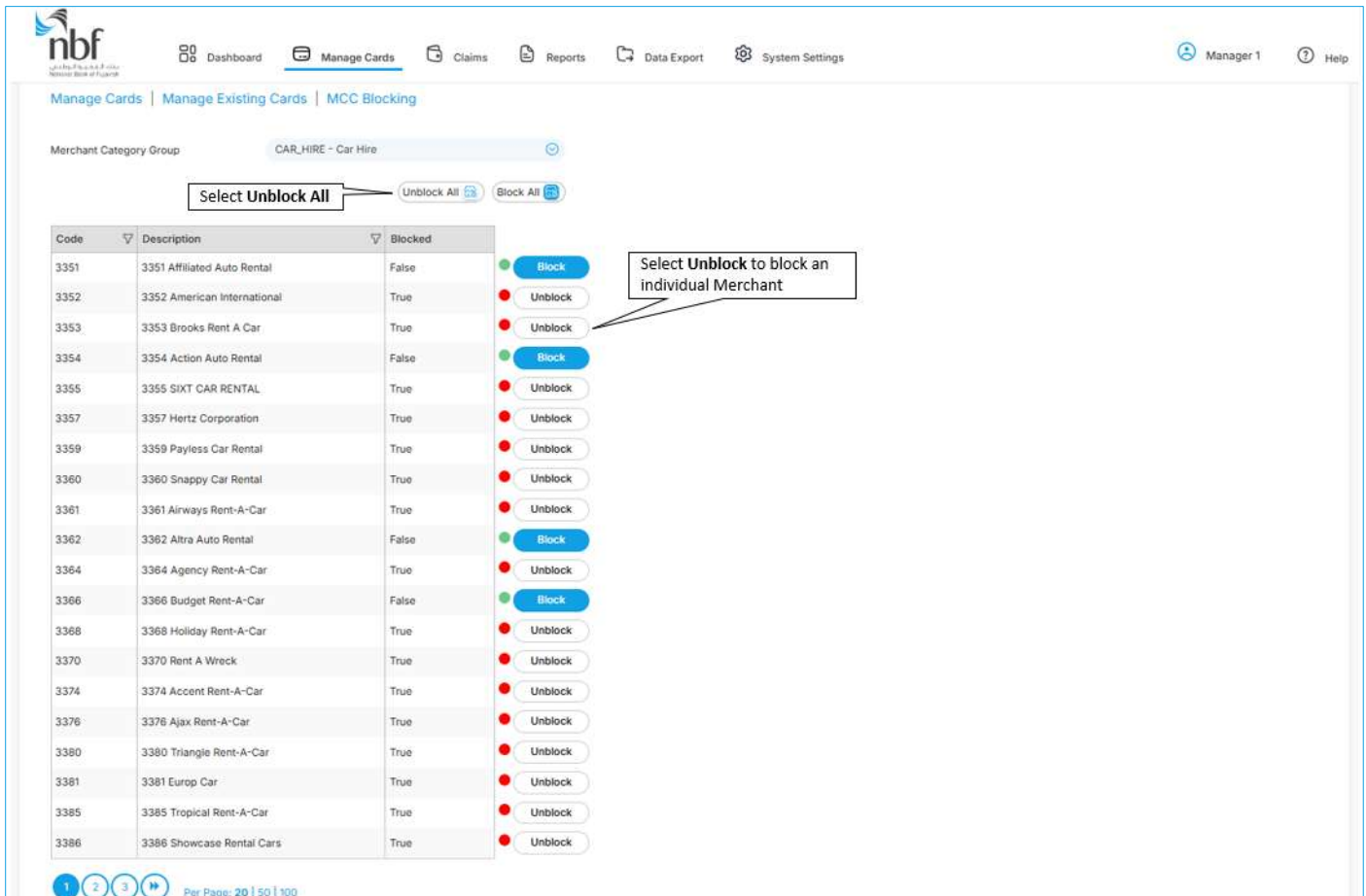


The user will be able to select a Merchant Category Group from the drop-down.



Once the user has selected the required Merchant Category Group from the drop-down, the related Merchant Category Codes will display above.

Once a Merchant Category Code is blocked, the user can select **Unblock** to restore regular use of the card.



Merchant Category Group: CAR_HIRE - Car Hire

Select Unblock All | Unblock All | Block All

Code	Description	Blocked
3351	3351 Affiliated Auto Rental	False
3352	3352 American International	True
3353	3353 Brooks Rent A Car	True
3354	3354 Action Auto Rental	False
3355	3355 SIXT CAR RENTAL	True
3357	3357 Hertz Corporation	True
3359	3359 Payless Car Rental	True
3360	3360 Snappy Car Rental	True
3361	3361 Airways Rent-A-Car	True
3362	3362 Altra Auto Rental	False
3364	3364 Agency Rent-A-Car	True
3366	3366 Budget Rent-A-Car	False
3368	3368 Holiday Rent-A-Car	True
3370	3370 Rent A Wreck	True
3374	3374 Accent Rent-A-Car	True
3376	3376 Ajax Rent-A-Car	True
3380	3380 Triangle Rent-A-Car	True
3381	3381 Europ Car	True
3385	3385 Tropical Rent-A-Car	True
3386	3386 Showcase Rental Cars	True

Per Page: 20 | 50 | 100

The success pop-up below will display, confirming that the MCC codes have been updated successfully.



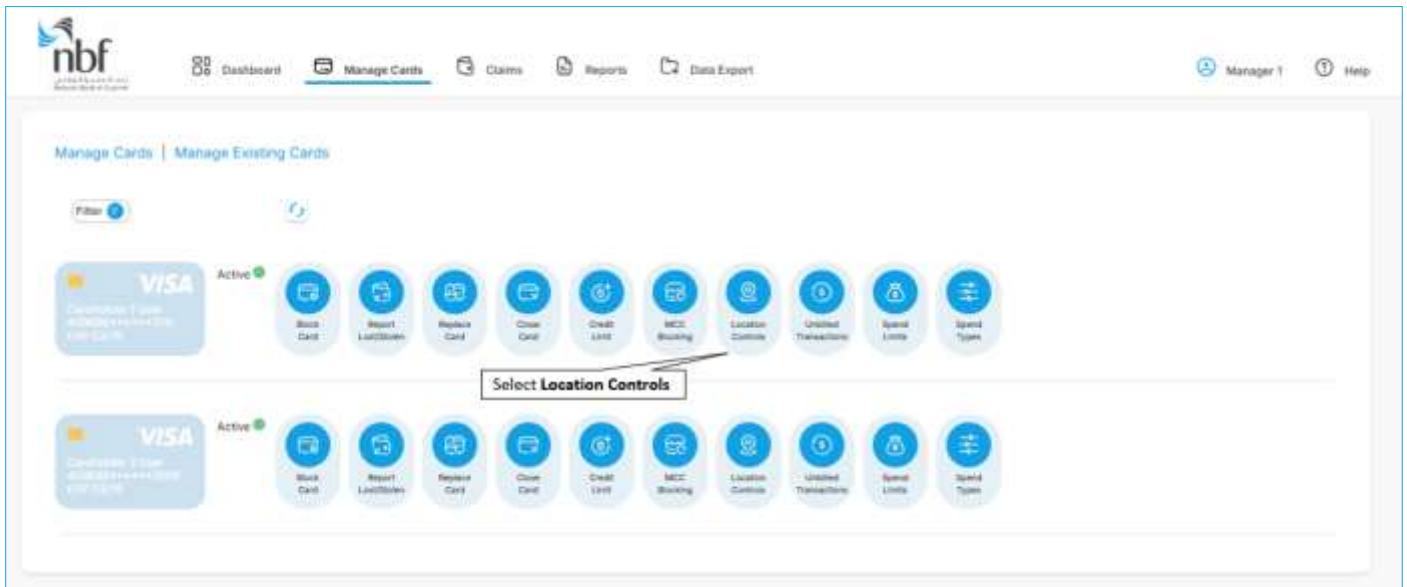
Success

The MCC codes have been updated successfully.

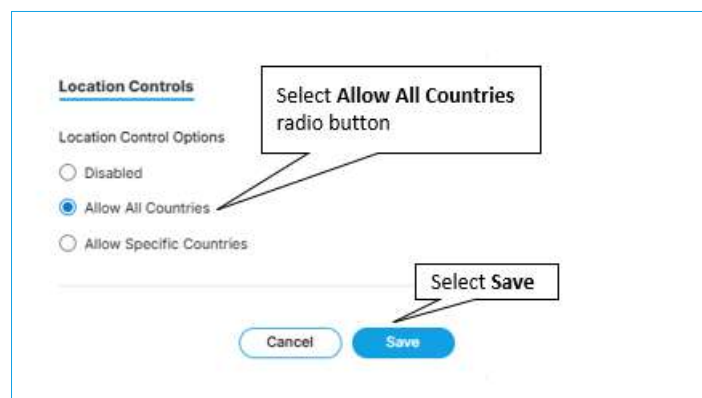
Ok

6.8 How to manage location controls

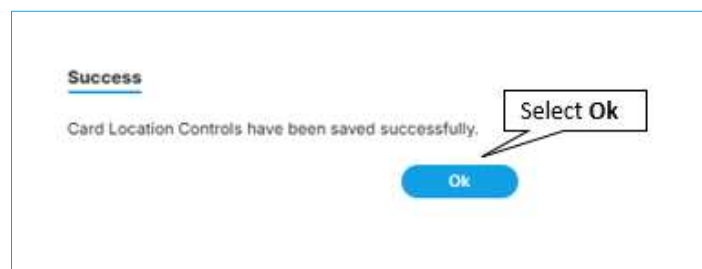
The user can limit cardholder spend by selecting either **All Countries** or **Specific Countries**.



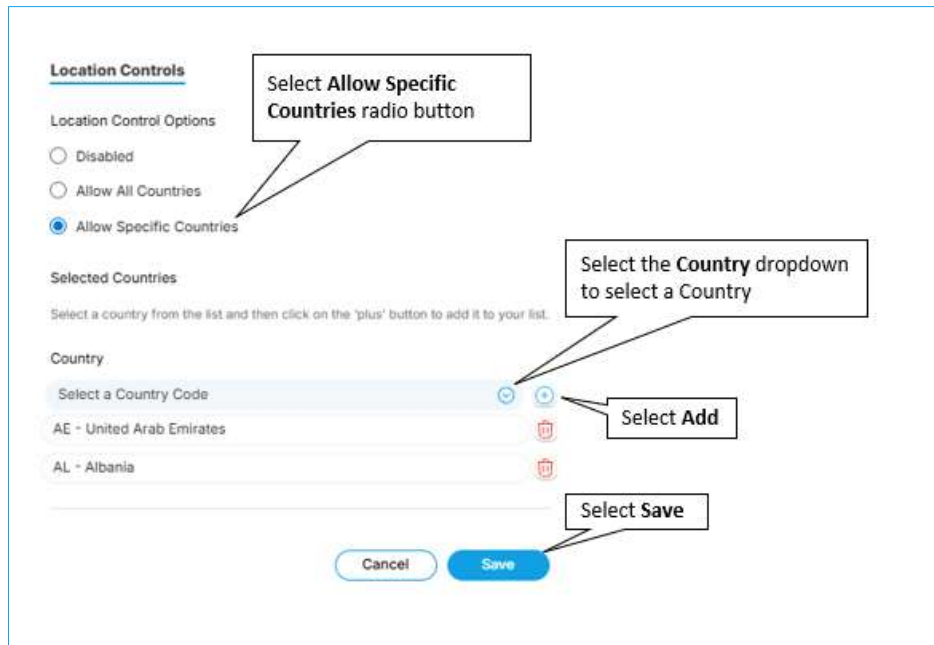
To allow spend in all countries, select the **Allow All Countries** radio button.



The following success confirmation pop-up will display.



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



Location Controls

Location Control Options

- ☐ Disabled
- ☐ Allow All Countries
- ☒ Allow Specific Countries

Selected Countries

Select a country from the list and then click on the 'plus' button to add it to your list.

Country

Select a Country Code

AE - United Arab Emirates

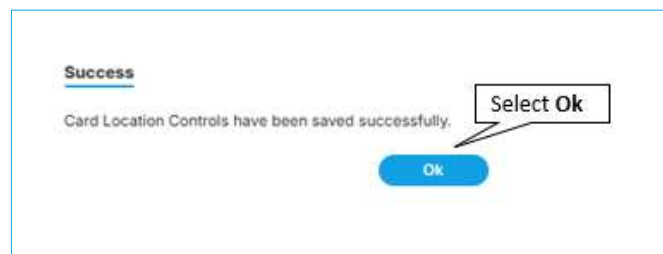
AL - Albania

Cancel Save

Callouts:

- Select Allow Specific Countries radio button
- Select the Country dropdown to select a Country
- Select Add
- Select Save

Once the specific countries have been selected, the Manager can select the **Save** button and the success confirmation pop-up above will display.



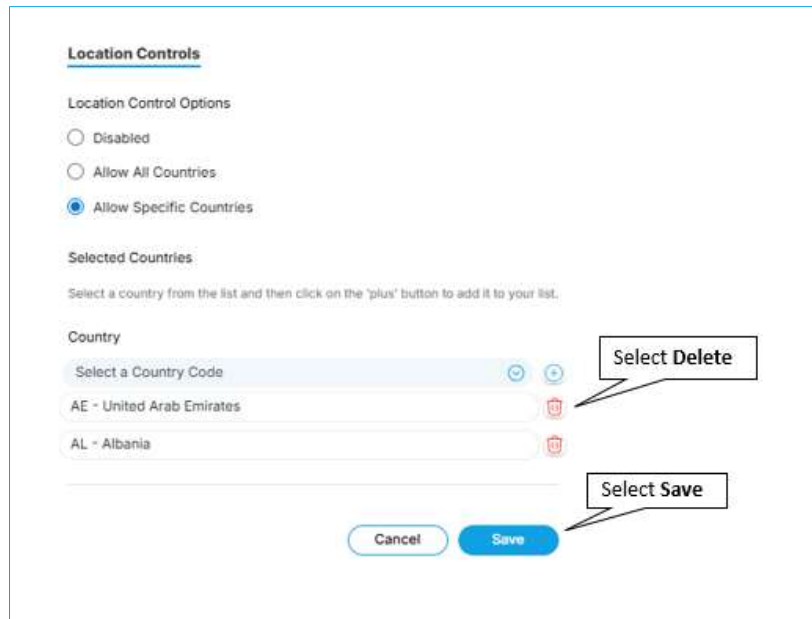
Success

Card Location Controls have been saved successfully.

Ok

Callout: Select Ok

The user can remove specific countries when restrictions no longer apply by selecting the delete icon.



Location Controls

Location Control Options

☐ Disabled

☐ Allow All Countries

☒ Allow Specific Countries

Selected Countries

Select a country from the list and then click on the 'plus' button to add it to your list.

Country

Select a Country Code

AE - United Arab Emirates

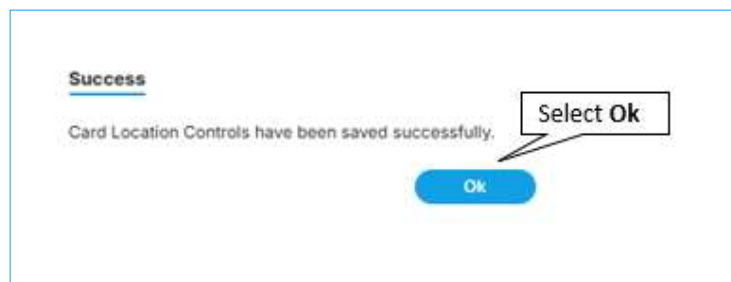
AL - Albania

Cancel Save

Select Delete

Select Save

Once selected, the user can select the **Save** button, and the success confirmation pop-up above will display.



Success

Card Location Controls have been saved successfully.

Ok

Select Ok

When **Disable** is selected, the cardholder's card spend will be limited to local spend only.



Location Controls

Location Control Options

☒ Disabled

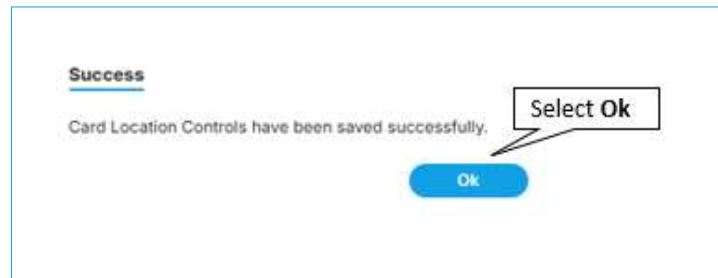
☐ Allow All Countries

☐ Allow Specific Countries

Cancel Save

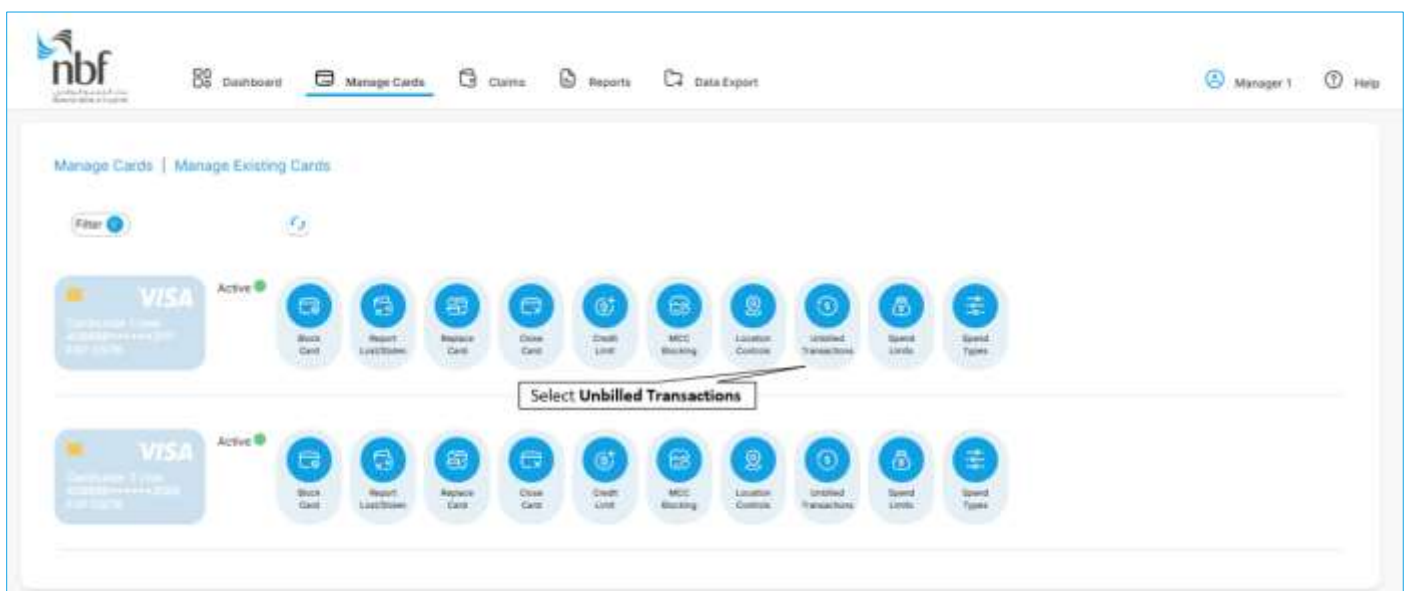
Select the Disabled radio button

Once selected, the user can select the **Save** button, and the success confirmation pop-up below will display.

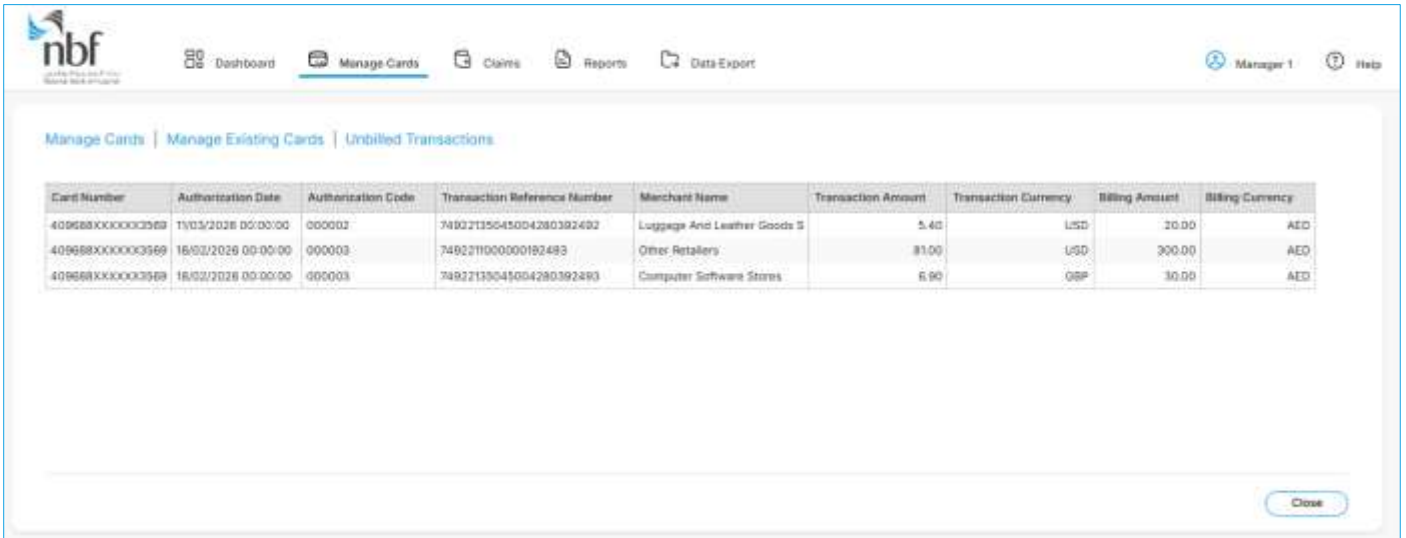


6.9 How to view unbilled transactions

The user will be able to view transactions that have been authorised on cards and not yet billed.

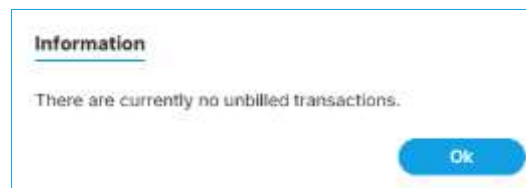


The following page will display all unbilled transactions.



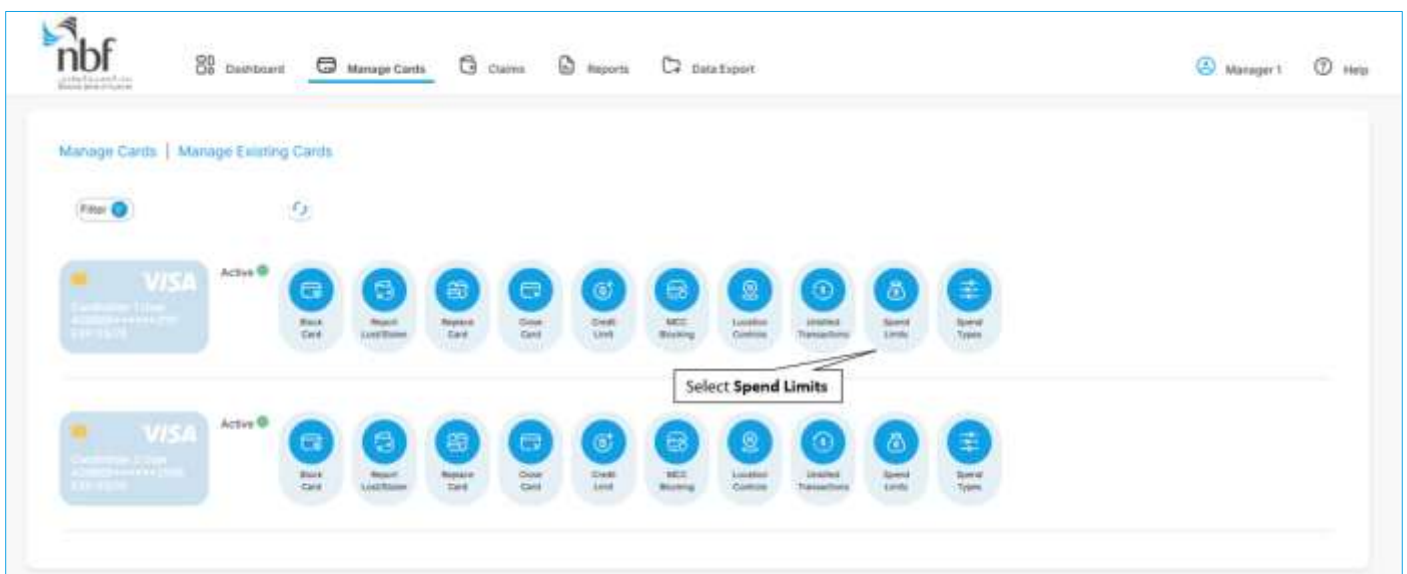
Card Number	Authorization Date	Authorization Code	Transaction Reference Number	Merchant Name	Transaction Amount	Transaction Currency	Billing Amount	Billing Currency
40968XXXXXX3569	15/03/2026 05:00:00	000002	74822135045004280392492	Luggage And Leather Goods S	5.40	USD	20.00	AED
40968XXXXXX3569	16/02/2026 00:00:00	000003	748221000000192493	Other Retailers	81.00	USD	300.00	AED
40968XXXXXX3569	16/02/2026 00:00:00	000003	74822135045004280392493	Computer Software Stores	6.90	GBP	30.00	AED

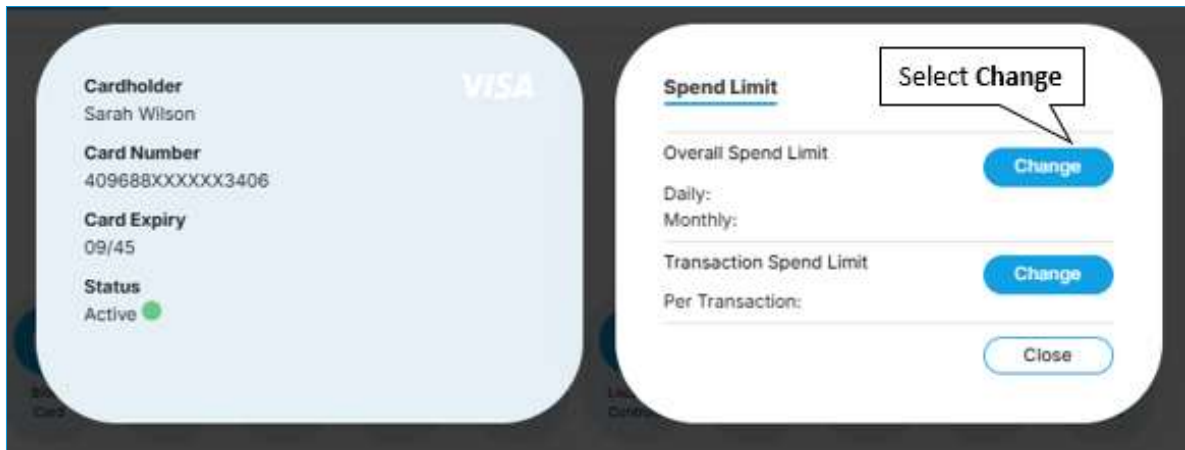
If there are no unbilled transactions, the following information pop-up will appear.



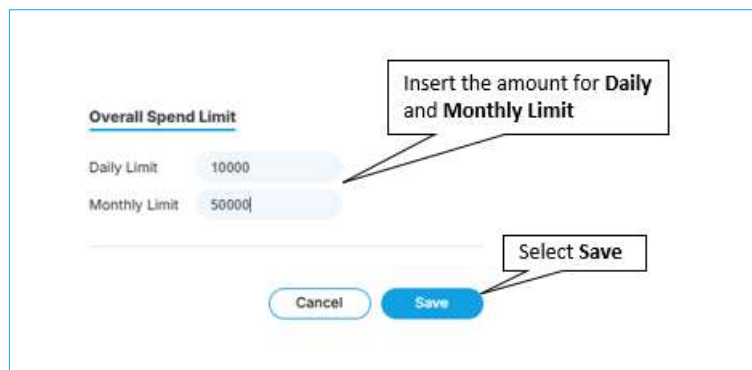
6.10 How to set spend limits

The user can set spend limits for cardholders based on daily, monthly and per-transaction limits.



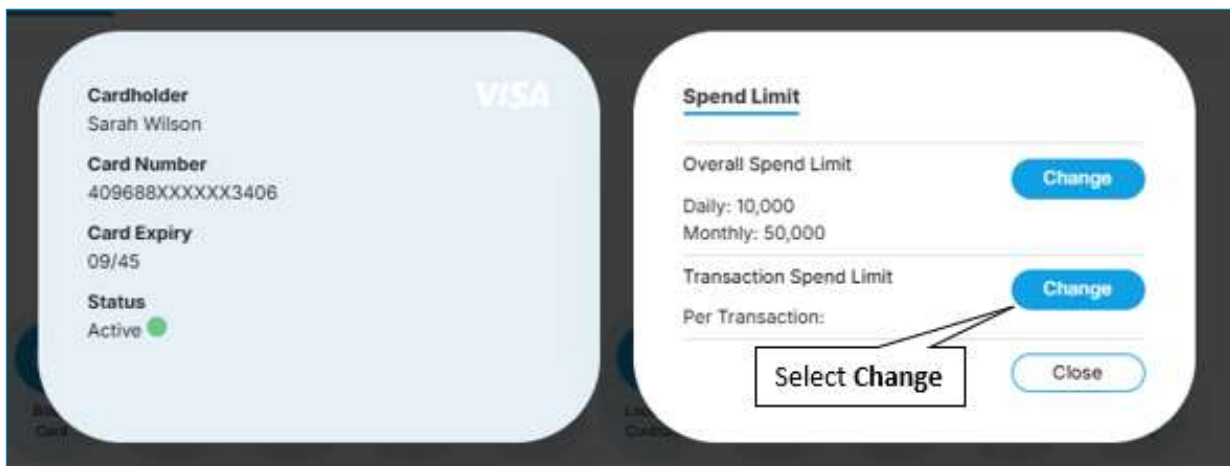


The screenshot displays two panels. The left panel, titled 'VISA', shows cardholder information: Sarah Wilson, Card Number 409688XXXXXX3406, Card Expiry 09/45, and Status Active. The right panel, titled 'Spend Limit', has a 'Select Change' callout pointing to the 'Change' button for the Overall Spend Limit. Below this, there are fields for Daily and Monthly limits, and a 'Change' button for the Transaction Spend Limit. A 'Close' button is at the bottom right.

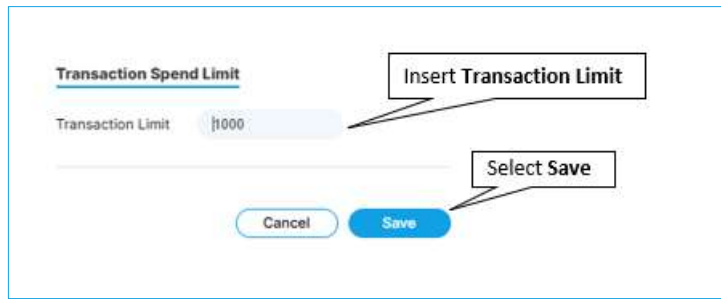


This screenshot shows the 'Overall Spend Limit' section with input fields for 'Daily Limit' (10000) and 'Monthly Limit' (50000). A callout 'Insert the amount for Daily and Monthly Limit' points to these fields. At the bottom, there are 'Cancel' and 'Save' buttons, with a 'Select Save' callout pointing to the 'Save' button.

The daily limit and monthly limit will adjust to the new limit entered.



This screenshot shows the 'Spend Limit' panel with the updated limits: 'Daily: 10,000' and 'Monthly: 50,000'. A callout 'Select Change' points to the 'Change' button for the Transaction Spend Limit. The 'Close' button is at the bottom right.



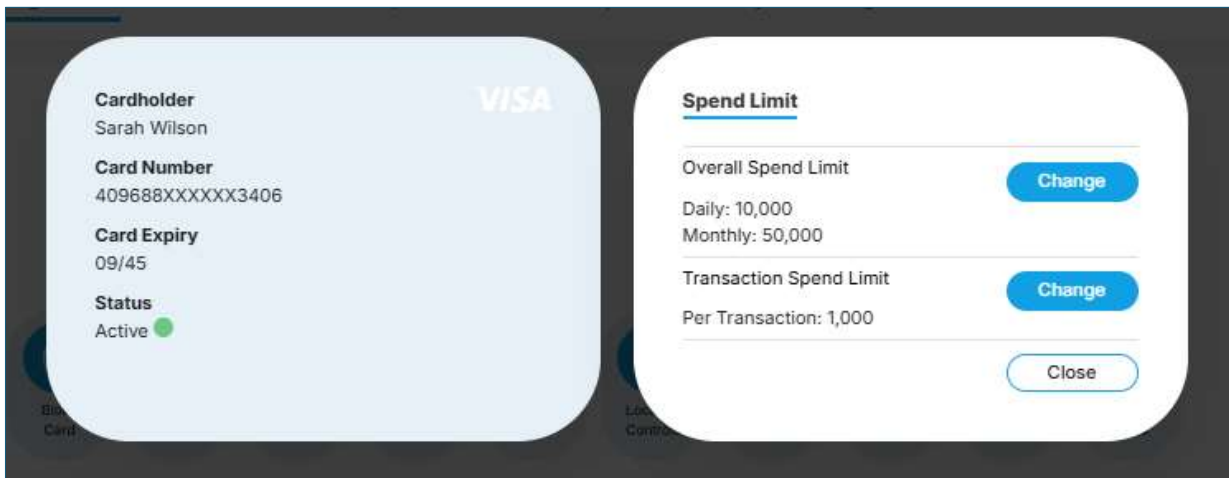
Transaction Spend Limit

Transaction Limit

Insert Transaction Limit

Select Save

The transaction spend limit will adjust to the new limit entered.



Cardholder
Sarah Wilson

Card Number
409688XXXXX3406

Card Expiry
09/45

Status
Active

VISA

Spend Limit

Overall Spend Limit

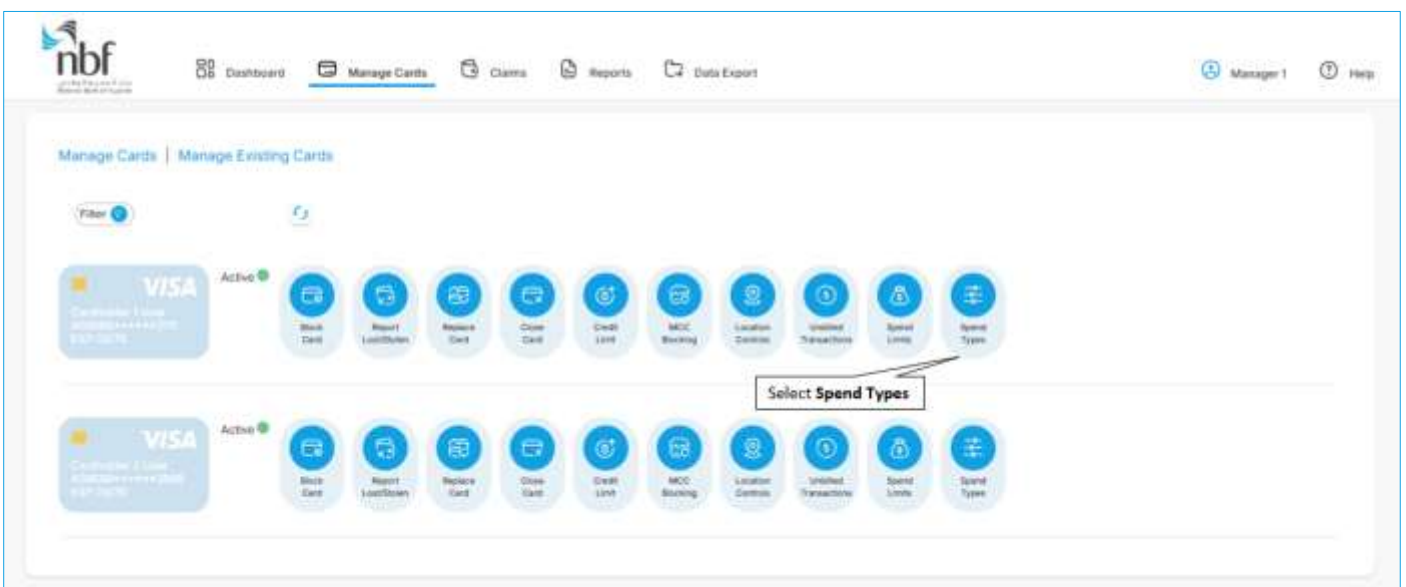
Daily: 10,000
Monthly: 50,000

Transaction Spend Limit

Per Transaction: 1,000

6.11 How to set spend types

The user can set spend types for cardholders for online spend and card machine transactions.



Manage Cards | Manage Existing Cards

Filter

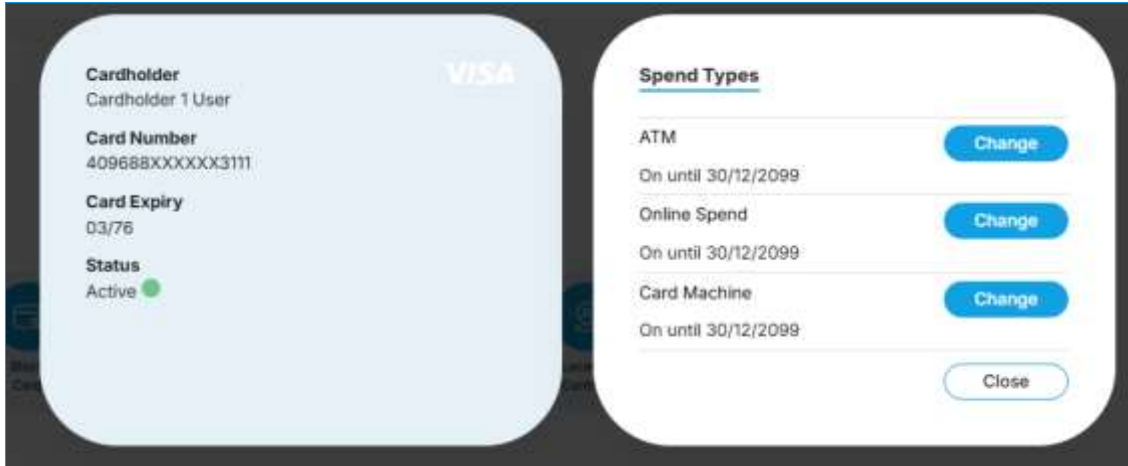
VISA Active

VISA Active

Select Spend Types

Block Card, Report Lost/Stolen, Replace Card, Close Card, Credit Limit, MCC Blocking, Location Controls, Unlinked Transactions, Spend Limits, Spend Types

To set spend types for **ATM**, select **Change**.



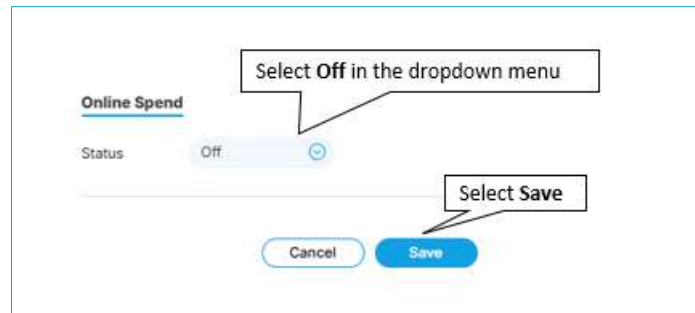
The screenshot displays the NBF Corporate Credit Card Self-Service Portal (SSP) interface. On the left, a light blue rounded rectangle contains cardholder information: Cardholder (Cardholder 1 User), Card Number (409688XXXXX3111), Card Expiry (03/76), and Status (Active with a green dot). To the right, a white rounded rectangle titled 'Spend Types' lists three categories: ATM, Online Spend, and Card Machine. Each category has a blue 'Change' button. Below the 'Card Machine' button is a 'Close' button. The background is dark blue with a subtle pattern.

Within the **On Until** drop-down, the calendar will display and the spend type can be set until a specific date.

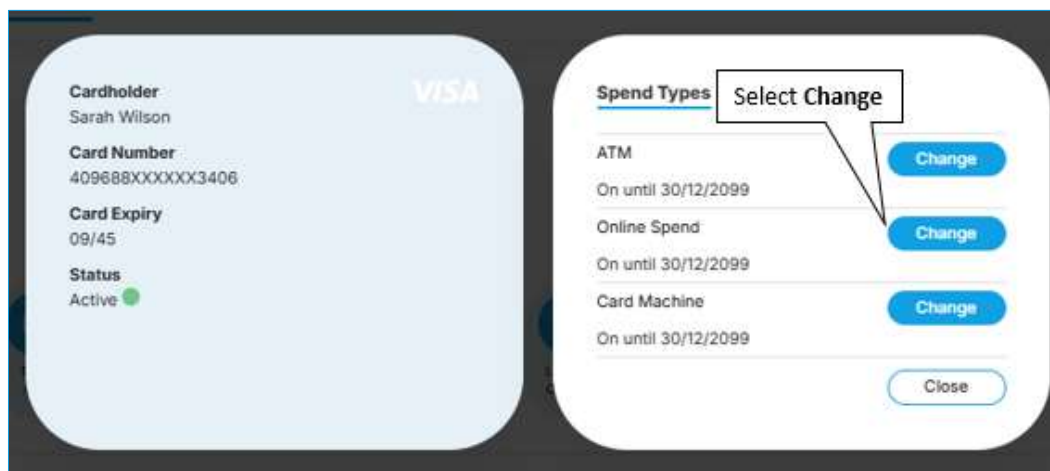


The screenshot shows the 'ATM' section of the portal. The 'Status' is 'On' and the 'On Until' date is '30/12/2099'. A calendar for December 2099 is displayed, with the date '30' highlighted in blue. A callout box points to the 'On' status with the text 'Select On in the Dropdown'. Another callout box points to the 'On Until' date with the text 'The ATM type can be set till a specific date.' The calendar shows days of the week (Su, Mo, Tu, We, Th, Fr, Sa) and dates from 29 to 31.

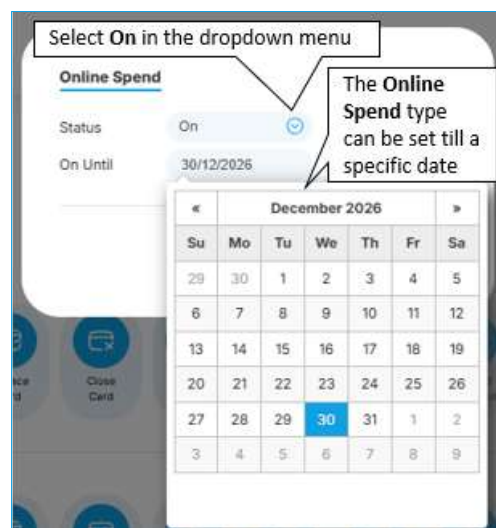
To turn off online spend transactions, select **Off** from the drop-down. No additional options will be available when **Off** is selected.



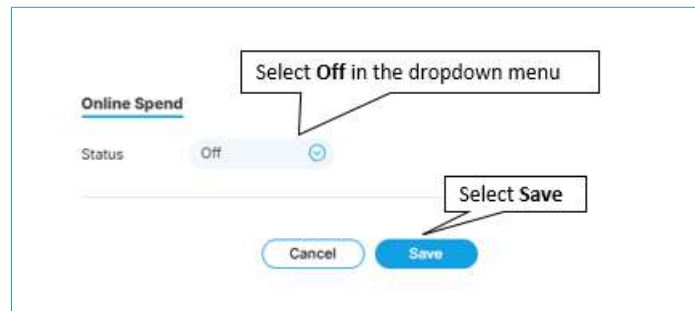
To set spend types for **Online Spend**, select **Change**.



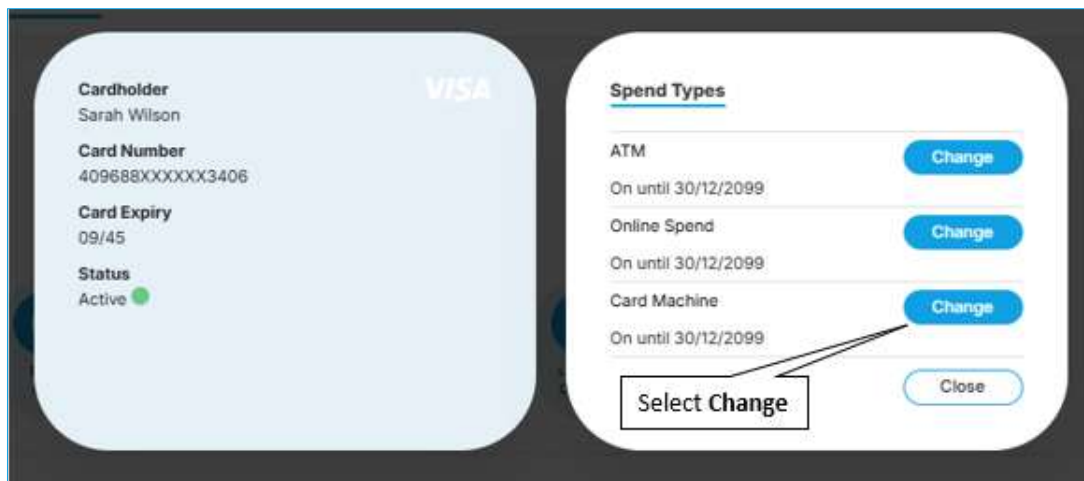
Within the **On Until** drop-down, the calendar will display and the spend type can be set until a specific date.



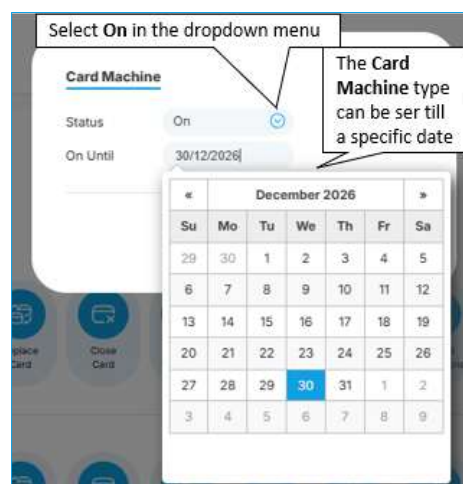
To turn off online spend transactions, select **Off** from the drop-down. No additional options will be available when **Off** is selected.



To set spend types for **Card Machine**, select **Change**.



Within the **On Until** drop-down, the calendar will display and the spend type can be set until a specific date.



To turn off card machine transactions, select **Off** from the drop-down. No additional options will be available when **Off** is selected.

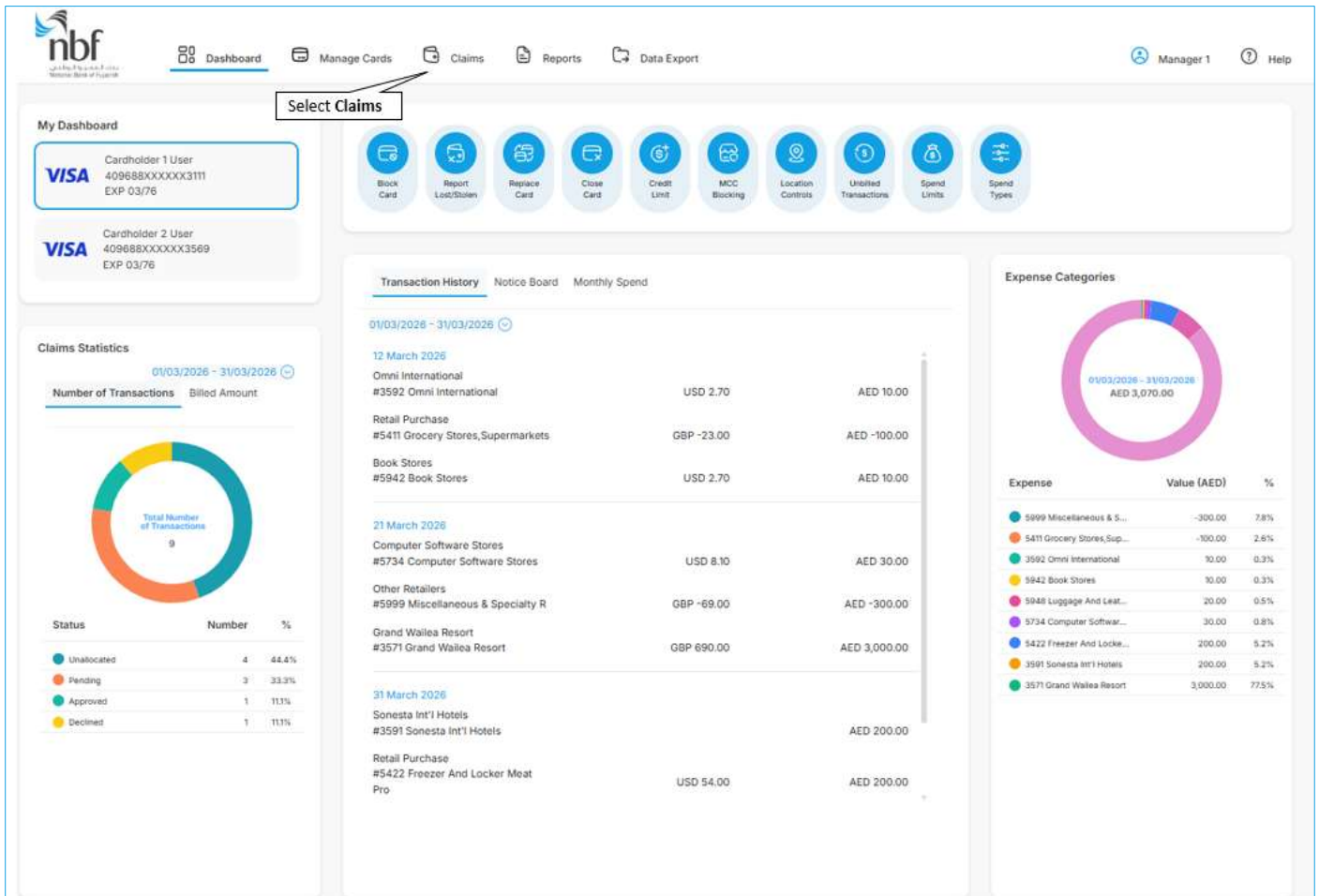


7. How to manage claims

In this section, users can allocate and complete card transactions for cardholder cards linked to their profile.

The claims allocated in this section will display in the Claims Statistics chart located in the Dashboard section, making it easier to track cardholder claims.

- Allocate Claims
- Upload Receipts to Claims
- Approve/Decline Claims



My Dashboard

Cardholder 1 User
409688XXXXX3111
EXP 03/76

Cardholder 2 User
409688XXXXX3569
EXP 03/76

Claims Statistics
01/03/2026 - 31/03/2026

Number of Transactions Billed Amount

Total Number of Transactions: 9

Status	Number	%
Unallocated	4	44.4%
Pending	3	33.3%
Approved	1	11.1%
Declined	1	11.1%

Transaction History
01/03/2026 - 31/03/2026

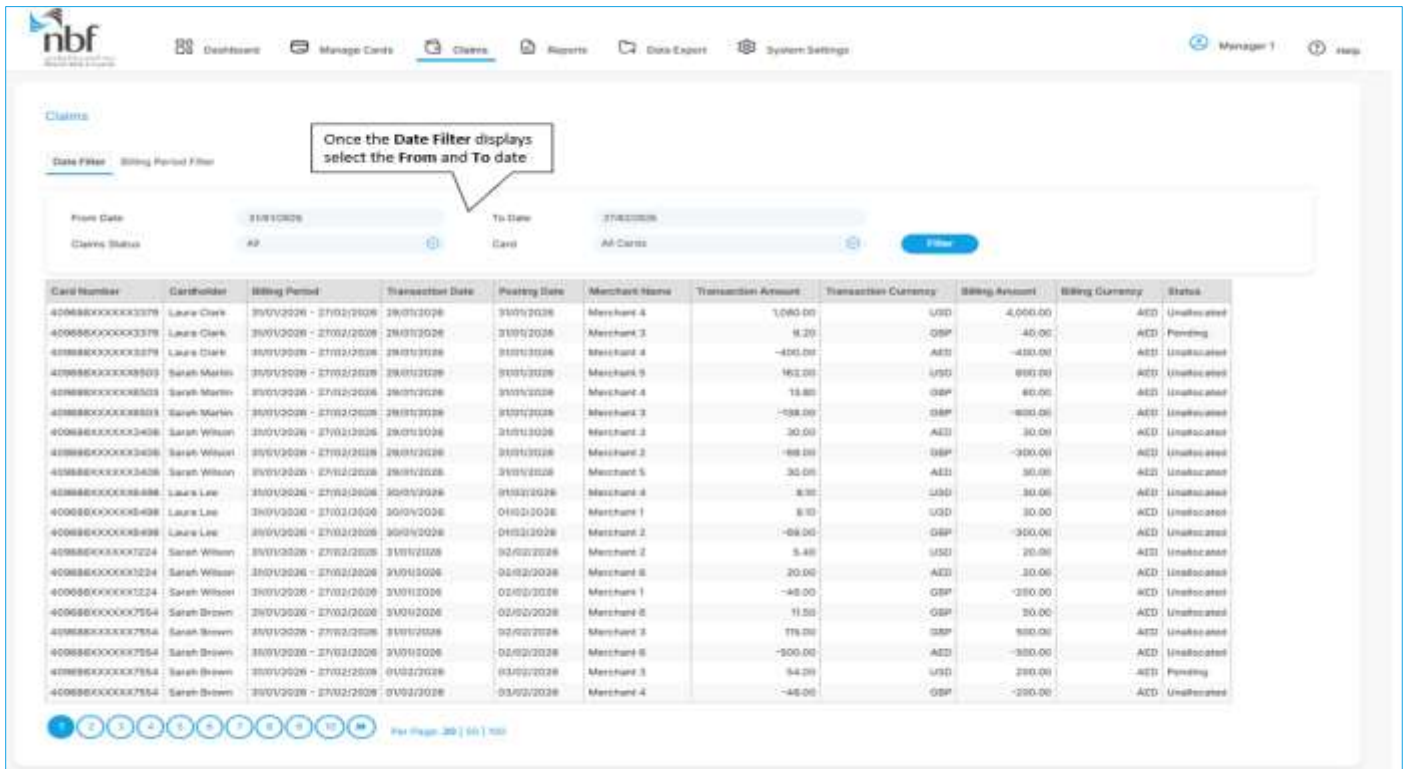
Date	Description	Amount (USD)	Amount (AED)
12 March 2026	Omni International #3592 Omni International	USD 2.70	AED 10.00
	Retail Purchase #5411 Grocery Stores, Supermarkets	GBP -23.00	AED -100.00
	Book Stores #5942 Book Stores	USD 2.70	AED 10.00
21 March 2026	Computer Software Stores #5734 Computer Software Stores	USD 8.10	AED 30.00
	Other Retailers #5999 Miscellaneous & Specialty R	GBP -69.00	AED -300.00
	Grand Wailea Resort #3571 Grand Wailea Resort	GBP 690.00	AED 3,000.00
31 March 2026	Sonesta Int'l Hotels #3591 Sonesta Int'l Hotels		AED 200.00
	Retail Purchase #5422 Freezer And Locker Meat Pro	USD 54.00	AED 200.00

Expense Categories
01/03/2026 - 31/03/2026
AED 3,070.00

Expense	Value (AED)	%
5999 Miscellaneous & S...	-300.00	7.8%
5411 Grocery Stores, Sup...	-100.00	2.6%
3592 Omni International	10.00	0.3%
5942 Book Stores	10.00	0.3%
5948 Luggage And Leat...	20.00	0.5%
5734 Computer Softwar...	30.00	0.8%
5422 Freezer And Locke...	200.00	5.2%
3591 Sonesta Int'l Hotels	200.00	5.2%
3571 Grand Wailea Resort	3,000.00	77.5%

On the Claims page, there are two transaction filter options or tabs:

- **Date Filter** – Select a **From** and **To Date**.
- **Billing Period Filter** – Select a specific billing period from the drop-down menu.



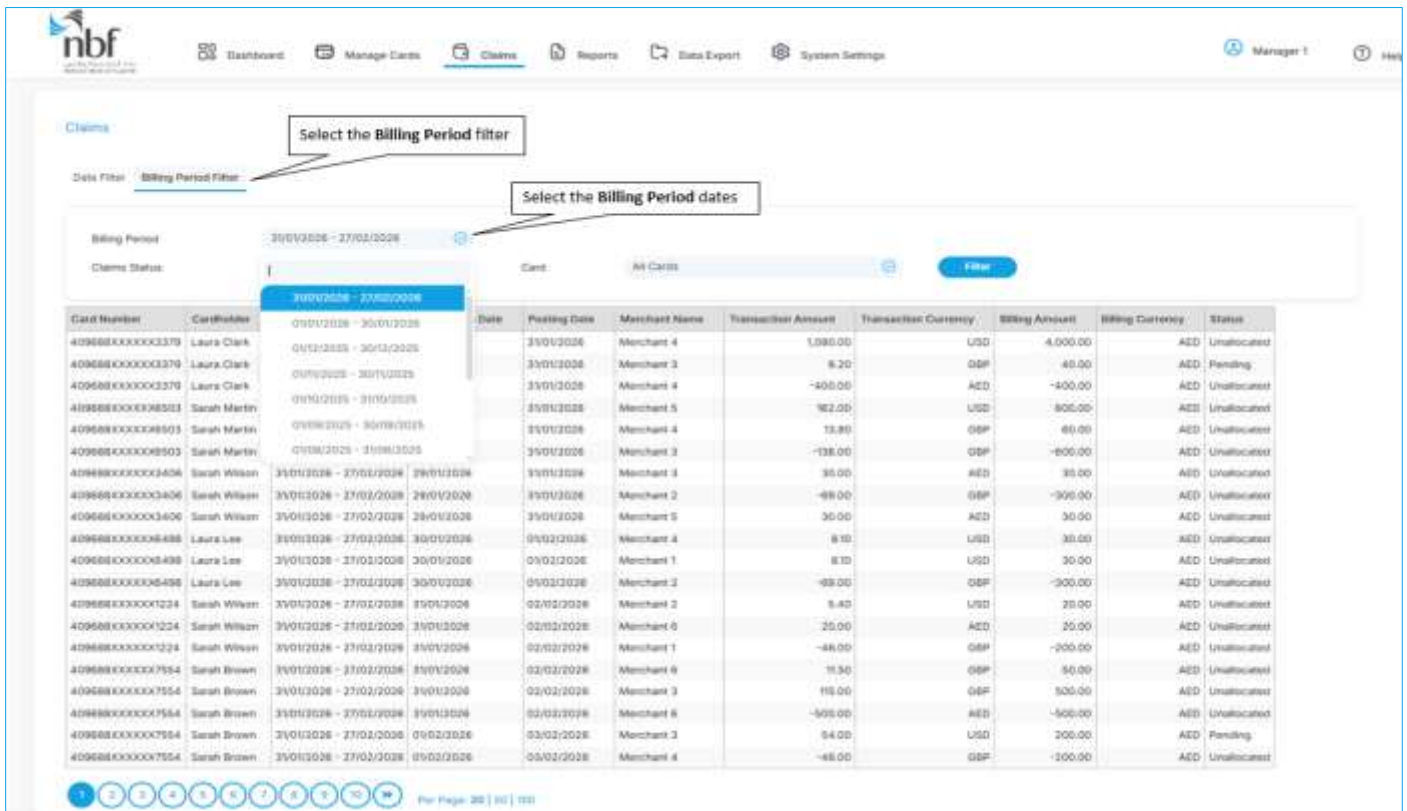
Once the Date Filter displays select the From and To date

From Date: 31/01/2026 To Date: 27/02/2026

Claims Status: All Card All Cards

Card Number	Cardholder	Billing Period	Transaction Date	Posting Date	Merchant Name	Transaction Amount	Transaction Currency	Billing Amount	Billing Currency	Status
40968800000003379	Laura Clark	31/01/2026 - 27/02/2026	28/01/2026	31/01/2026	Merchant 4	1,000.00	USD	4,000.00	AED	Unallocated
40968800000003379	Laura Clark	31/01/2026 - 27/02/2026	28/01/2026	31/01/2026	Merchant 3	6.20	GBP	40.00	AED	Pending
40968800000003379	Laura Clark	31/01/2026 - 27/02/2026	28/01/2026	31/01/2026	Merchant 4	-400.00	AED	-400.00	AED	Unallocated
40968800000008503	Sarah Martin	31/01/2026 - 27/02/2026	28/01/2026	31/01/2026	Merchant 5	162.00	USD	800.00	AED	Unallocated
40968800000008503	Sarah Martin	31/01/2026 - 27/02/2026	28/01/2026	31/01/2026	Merchant 4	13.80	GBP	60.00	AED	Unallocated
40968800000008503	Sarah Martin	31/01/2026 - 27/02/2026	28/01/2026	31/01/2026	Merchant 3	-138.00	GBP	-600.00	AED	Unallocated
40968800000003406	Sarah Wilson	31/01/2026 - 27/02/2026	28/01/2026	31/01/2026	Merchant 3	30.00	AED	30.00	AED	Unallocated
40968800000003406	Sarah Wilson	31/01/2026 - 27/02/2026	28/01/2026	31/01/2026	Merchant 2	-60.00	GBP	-300.00	AED	Unallocated
40968800000003406	Sarah Wilson	31/01/2026 - 27/02/2026	28/01/2026	31/01/2026	Merchant 5	30.00	AED	30.00	AED	Unallocated
40968800000008488	Laura Lee	31/01/2026 - 27/02/2026	30/01/2026	01/02/2026	Merchant 4	8.00	USD	30.00	AED	Unallocated
40968800000008488	Laura Lee	31/01/2026 - 27/02/2026	30/01/2026	01/02/2026	Merchant 1	8.00	USD	30.00	AED	Unallocated
40968800000008488	Laura Lee	31/01/2026 - 27/02/2026	30/01/2026	01/02/2026	Merchant 2	-60.00	GBP	-300.00	AED	Unallocated
40968800000003224	Sarah Wilson	31/01/2026 - 27/02/2026	31/01/2026	02/02/2026	Merchant 2	5.40	USD	20.00	AED	Unallocated
40968800000003224	Sarah Wilson	31/01/2026 - 27/02/2026	31/01/2026	02/02/2026	Merchant 6	20.00	AED	20.00	AED	Unallocated
40968800000003224	Sarah Wilson	31/01/2026 - 27/02/2026	31/01/2026	02/02/2026	Merchant 1	-40.00	GBP	-200.00	AED	Unallocated
40968800000007554	Sarah Brown	31/01/2026 - 27/02/2026	31/01/2026	02/02/2026	Merchant 2	11.50	GBP	50.00	AED	Unallocated
40968800000007554	Sarah Brown	31/01/2026 - 27/02/2026	31/01/2026	02/02/2026	Merchant 3	116.00	GBP	500.00	AED	Unallocated
40968800000007554	Sarah Brown	31/01/2026 - 27/02/2026	31/01/2026	02/02/2026	Merchant 6	-500.00	AED	-500.00	AED	Unallocated
40968800000007554	Sarah Brown	31/01/2026 - 27/02/2026	01/02/2026	03/02/2026	Merchant 3	54.00	USD	200.00	AED	Pending
40968800000007554	Sarah Brown	31/01/2026 - 27/02/2026	01/02/2026	03/02/2026	Merchant 4	-40.00	GBP	-200.00	AED	Unallocated

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Select the Billing Period filter

Select the Billing Period dates

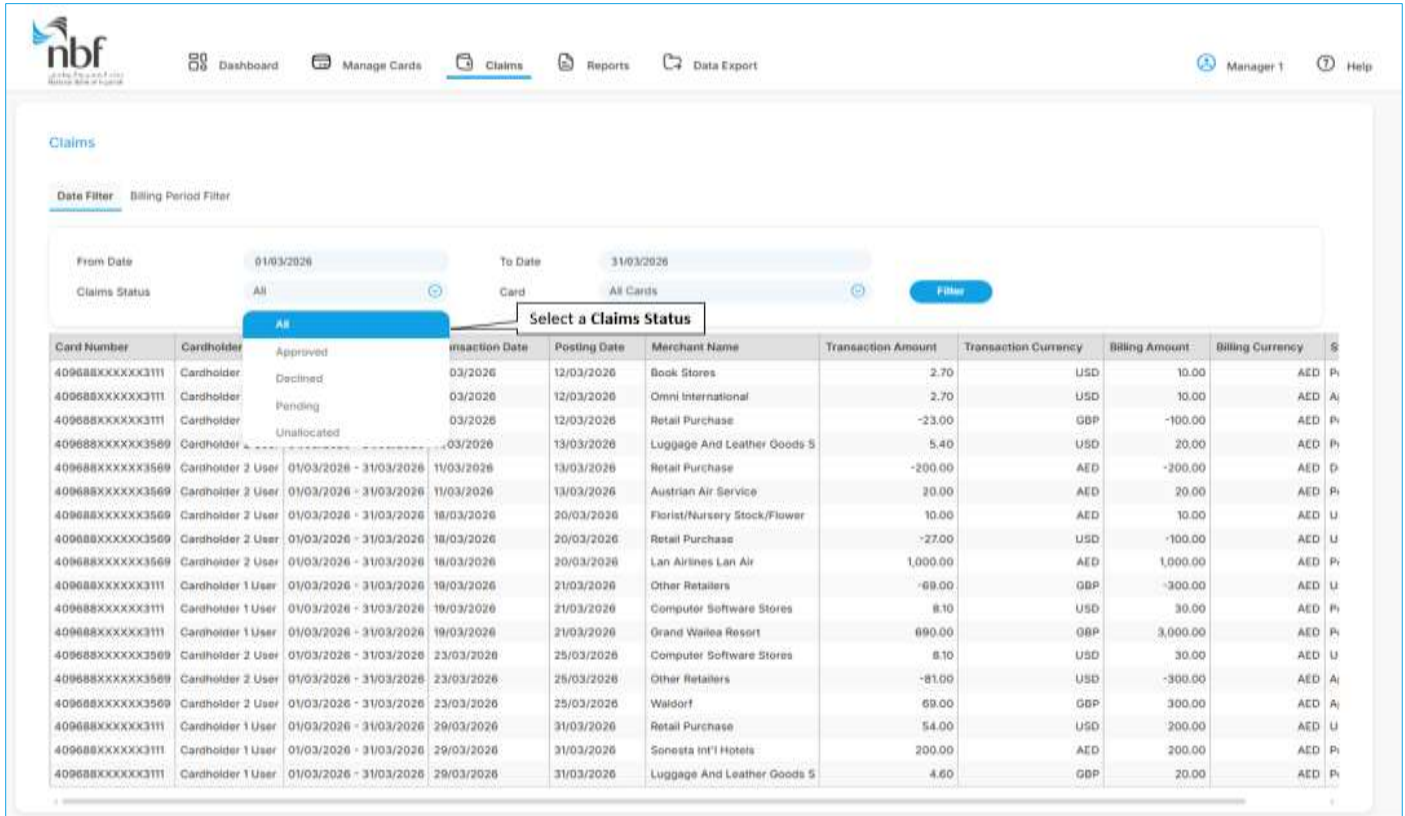
Billing Period: 31/01/2026 - 27/02/2026

Claims Status: All Card All Cards

Card Number	Cardholder	Billing Period	Date	Posting Date	Merchant Name	Transaction Amount	Transaction Currency	Billing Amount	Billing Currency	Status
40968800000003379	Laura Clark	31/01/2026 - 27/02/2026	28/01/2026	31/01/2026	Merchant 4	1,000.00	USD	4,000.00	AED	Unallocated
40968800000003379	Laura Clark	31/01/2026 - 27/02/2026	28/01/2026	31/01/2026	Merchant 3	6.20	GBP	40.00	AED	Pending
40968800000003379	Laura Clark	31/01/2026 - 27/02/2026	28/01/2026	31/01/2026	Merchant 4	-400.00	AED	-400.00	AED	Unallocated
40968800000008503	Sarah Martin	31/01/2026 - 27/02/2026	28/01/2026	31/01/2026	Merchant 5	162.00	USD	800.00	AED	Unallocated
40968800000008503	Sarah Martin	31/01/2026 - 27/02/2026	28/01/2026	31/01/2026	Merchant 4	13.80	GBP	60.00	AED	Unallocated
40968800000008503	Sarah Martin	31/01/2026 - 27/02/2026	28/01/2026	31/01/2026	Merchant 3	-138.00	GBP	-600.00	AED	Unallocated
40968800000003406	Sarah Wilson	31/01/2026 - 27/02/2026	28/01/2026	31/01/2026	Merchant 3	30.00	AED	30.00	AED	Unallocated
40968800000003406	Sarah Wilson	31/01/2026 - 27/02/2026	28/01/2026	31/01/2026	Merchant 2	-60.00	GBP	-300.00	AED	Unallocated
40968800000003406	Sarah Wilson	31/01/2026 - 27/02/2026	28/01/2026	31/01/2026	Merchant 5	30.00	AED	30.00	AED	Unallocated
40968800000008488	Laura Lee	31/01/2026 - 27/02/2026	30/01/2026	01/02/2026	Merchant 4	8.00	USD	30.00	AED	Unallocated
40968800000008488	Laura Lee	31/01/2026 - 27/02/2026	30/01/2026	01/02/2026	Merchant 1	8.00	USD	30.00	AED	Unallocated
40968800000008488	Laura Lee	31/01/2026 - 27/02/2026	30/01/2026	01/02/2026	Merchant 2	-60.00	GBP	-300.00	AED	Unallocated
40968800000003224	Sarah Wilson	31/01/2026 - 27/02/2026	31/01/2026	02/02/2026	Merchant 2	5.40	USD	20.00	AED	Unallocated
40968800000003224	Sarah Wilson	31/01/2026 - 27/02/2026	31/01/2026	02/02/2026	Merchant 6	20.00	AED	20.00	AED	Unallocated
40968800000003224	Sarah Wilson	31/01/2026 - 27/02/2026	31/01/2026	02/02/2026	Merchant 1	-40.00	GBP	-200.00	AED	Unallocated
40968800000007554	Sarah Brown	31/01/2026 - 27/02/2026	31/01/2026	02/02/2026	Merchant 2	11.50	GBP	50.00	AED	Unallocated
40968800000007554	Sarah Brown	31/01/2026 - 27/02/2026	31/01/2026	02/02/2026	Merchant 3	116.00	GBP	500.00	AED	Unallocated
40968800000007554	Sarah Brown	31/01/2026 - 27/02/2026	31/01/2026	02/02/2026	Merchant 6	-500.00	AED	-500.00	AED	Unallocated
40968800000007554	Sarah Brown	31/01/2026 - 27/02/2026	01/02/2026	03/02/2026	Merchant 3	54.00	USD	200.00	AED	Pending
40968800000007554	Sarah Brown	31/01/2026 - 27/02/2026	01/02/2026	03/02/2026	Merchant 4	-40.00	GBP	-200.00	AED	Unallocated

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After selecting the transaction period, users can further refine the results by filtering by cardholder cards linked to the user's profile or by claim status.



Claims

Data Filter **Billing Period Filter**

From Date: 01/03/2026 To Date: 31/03/2026

Claims Status: All Card: All Cards **Filter**

Select a Claims Status

Card Number	Cardholder	Claims Status	Transaction Date	Posting Date	Merchant Name	Transaction Amount	Transaction Currency	Billing Amount	Billing Currency	\$
409688XXXXXX3111	Cardholder	Declined	03/2026	12/03/2026	Book Stores	2.70	USD	10.00	AED	Pi
409688XXXXXX3111	Cardholder	Pending	03/2026	12/03/2026	Omni International	2.70	USD	10.00	AED	Al
409688XXXXXX3111	Cardholder	Unallocated	03/2026	12/03/2026	Retail Purchase	-23.00	GBP	-100.00	AED	Pi
409688XXXXXX3569	Cardholder		03/2026	13/03/2026	Luggage And Leather Goods S	5.40	USD	20.00	AED	Pi
409688XXXXXX3569	Cardholder 2 User	01/03/2026 - 31/03/2026	11/03/2026	13/03/2026	Retail Purchase	-200.00	AED	-200.00	AED	Pi
409688XXXXXX3569	Cardholder 2 User	01/03/2026 - 31/03/2026	11/03/2026	13/03/2026	Austrian Air Service	20.00	AED	20.00	AED	Pi
409688XXXXXX3569	Cardholder 2 User	01/03/2026 - 31/03/2026	18/03/2026	20/03/2026	Florist/Nursery Stock/Flower	10.00	AED	10.00	AED	U
409688XXXXXX3569	Cardholder 2 User	01/03/2026 - 31/03/2026	18/03/2026	20/03/2026	Retail Purchase	-27.00	USD	-100.00	AED	U
409688XXXXXX3569	Cardholder 2 User	01/03/2026 - 31/03/2026	18/03/2026	20/03/2026	Lan Airlines Lan Air	1,000.00	AED	1,000.00	AED	Pi
409688XXXXXX3111	Cardholder 1 User	01/03/2026 - 31/03/2026	19/03/2026	21/03/2026	Other Retailers	-69.00	GBP	-300.00	AED	U
409688XXXXXX3111	Cardholder 1 User	01/03/2026 - 31/03/2026	19/03/2026	21/03/2026	Computer Software Stores	8.10	USD	30.00	AED	Pi
409688XXXXXX3111	Cardholder 1 User	01/03/2026 - 31/03/2026	19/03/2026	21/03/2026	Grand Wailea Resort	690.00	GBP	3,000.00	AED	Pi
409688XXXXXX3569	Cardholder 2 User	01/03/2026 - 31/03/2026	23/03/2026	25/03/2026	Computer Software Stores	8.10	USD	30.00	AED	U
409688XXXXXX3569	Cardholder 2 User	01/03/2026 - 31/03/2026	23/03/2026	25/03/2026	Other Retailers	-81.00	USD	-300.00	AED	Al
409688XXXXXX3569	Cardholder 2 User	01/03/2026 - 31/03/2026	23/03/2026	25/03/2026	Waldorf	69.00	GBP	300.00	AED	Al
409688XXXXXX3111	Cardholder 1 User	01/03/2026 - 31/03/2026	29/03/2026	31/03/2026	Retail Purchase	54.00	USD	200.00	AED	U
409688XXXXXX3111	Cardholder 1 User	01/03/2026 - 31/03/2026	29/03/2026	31/03/2026	Sonesta Int'l Hotels	200.00	AED	200.00	AED	Pi
409688XXXXXX3111	Cardholder 1 User	01/03/2026 - 31/03/2026	29/03/2026	31/03/2026	Luggage And Leather Goods S	4.60	GBP	20.00	AED	Pi

nbf

Global Network Bank of Finance

Dashboard

Manage Cards

Claims

Reports

Data Export

System Settings

Manager 1

Help

Claims

Date Filter

Billing Period Filter

Billing Period:31/01/2026 - 27/02/2026

Claims Status:All

Card:All Cards

Filter

Card Number	Cardholder	Billing Period	Transaction Date	Posting Date		Select the Cardholder's Card	Status
4096800000003379	Laura Clark	31/01/2026 - 27/02/2026	29/01/2026	31/01/2026		30000014 - Top Contract	USD 4,000.00 AED Unallocated
4096800000003379	Laura Clark	31/01/2026 - 27/02/2026	29/01/2026	31/01/2026		GBP 40.00	AED Pending
4096800000003379	Laura Clark	31/01/2026 - 27/02/2026	29/01/2026	31/01/2026		4096800000002252 - David Martin	AED -400.00 AED Unallocated
4096800000008503	Sarah Martin	31/01/2026 - 27/02/2026	28/01/2026	31/01/2026		4096800000002254 - Sarah Wilson	USD 800.00 AED Unallocated
4096800000008503	Sarah Martin	31/01/2026 - 27/02/2026	29/01/2026	31/01/2026		4096800000002554 - Alex Taylor	GBP 60.00 AED Unallocated
4096800000008503	Sarah Martin	31/01/2026 - 27/02/2026	29/01/2026	31/01/2026		4096800000003379 - Laura Clark	GBP -600.00 AED Unallocated
409680000000406	Sarah Wilson	31/01/2026 - 27/02/2026	29/01/2026	31/01/2026		4096800000003379 - Laura Clark	AED 30.00 AED Unallocated
409680000000406	Sarah Wilson	31/01/2026 - 27/02/2026	29/01/2026	31/01/2026		4096800000003406 - Sarah Wilson	AED -300.00 AED Unallocated
409680000000406	Sarah Wilson	31/01/2026 - 27/02/2026	29/01/2026	31/01/2026		Merchant 2	GBP -30.00 AED Unallocated
4096800000006489	Laura Lee	31/01/2026 - 27/02/2026	30/01/2026	31/02/2026		Merchant 5	USD 30.00 AED Unallocated
4096800000006489	Laura Lee	31/01/2026 - 27/02/2026	30/01/2026	31/02/2026		Merchant 4	USD 9.30 AED Unallocated
4096800000006489	Laura Lee	31/01/2026 - 27/02/2026	30/01/2026	31/02/2026		Merchant 1	USD 8.10 AED Unallocated
4096800000006489	Laura Lee	31/01/2026 - 27/02/2026	30/01/2026	31/02/2026		Merchant 2	GBP -89.00 AED Unallocated
4096800000001224	Sarah Wilson	31/01/2026 - 27/02/2026	31/01/2026	02/02/2026		Merchant 3	USD 2.40 AED Unallocated
4096800000001224	Sarah Wilson	31/01/2026 - 27/02/2026	31/01/2026	02/02/2026		Merchant 6	AED 20.00 AED Unallocated
4096800000001224	Sarah Wilson	31/01/2026 - 27/02/2026	31/01/2026	02/02/2026		Merchant 1	GBP -46.00 AED Unallocated
4096800000007554	Sarah Brown	31/01/2026 - 27/02/2026	31/01/2026	02/02/2026		Merchant 6	GBP 30.00 AED Unallocated
4096800000007554	Sarah Brown	31/01/2026 - 27/02/2026	31/01/2026	02/02/2026		Merchant 3	GBP 100.00 AED Unallocated
4096800000007554	Sarah Brown	31/01/2026 - 27/02/2026	31/01/2026	02/02/2026		Merchant 6	AED -500.00 AED Unallocated
4096800000007554	Sarah Brown	31/01/2026 - 27/02/2026	31/01/2026	03/02/2026		Merchant 3	USD 200.00 AED Pending
4096800000007554	Sarah Brown	31/01/2026 - 27/02/2026	31/01/2026	03/02/2026		Merchant 4	GBP -300.00 AED Unallocated

12345678910

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Dashboard
 Manage Cards
 Claims
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 Data Export
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Super Admin
 Help

Claims

Date Filter Billing Period Filter

Billing Period

Claims Status

Card

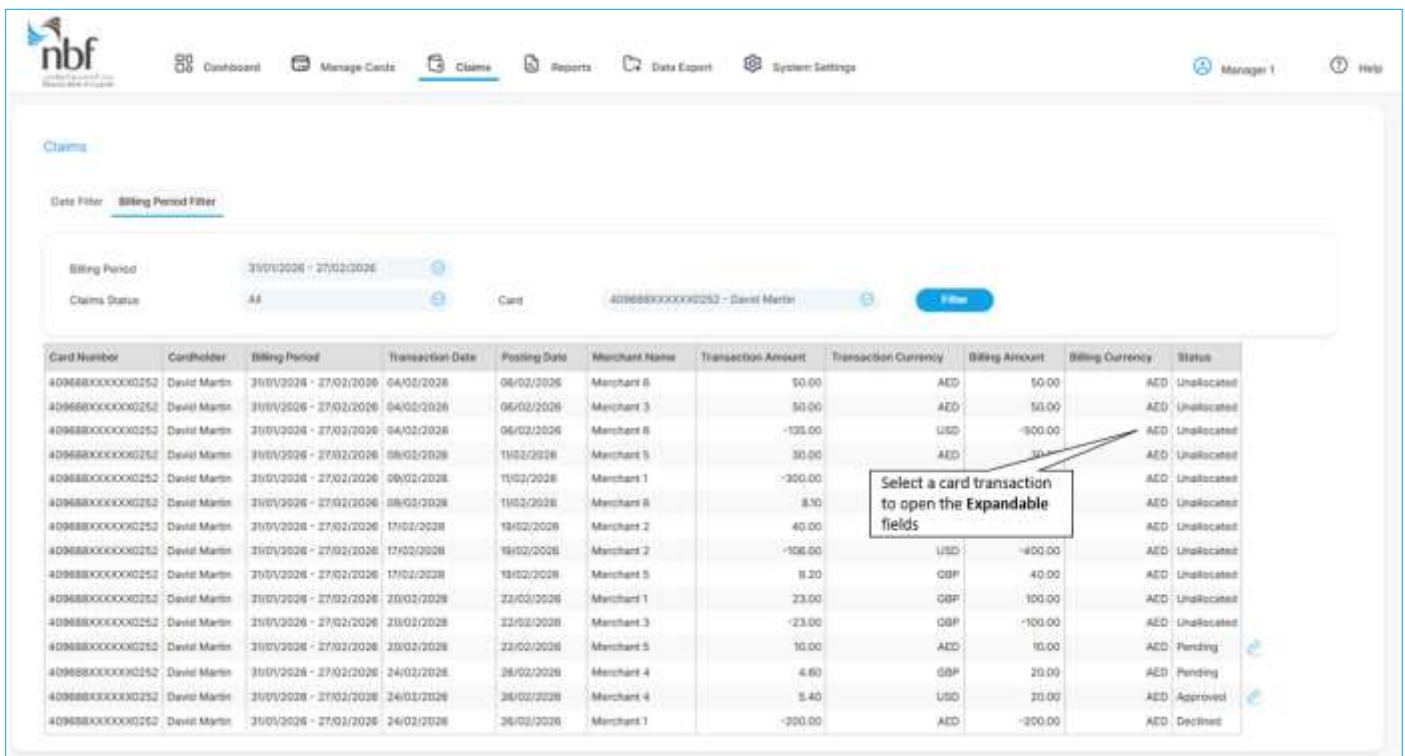
Card Number	Cardholder	Billing Period	Transaction Date	Paying Date	Merchant Name	Transaction Amount	Transaction Currency	Billing Amount	Billing Currency	Status
40668XXXXX0252	David Martin	31/01/2026 - 27/02/2026	04/02/2026	06/02/2026	Merchant 6	50.00	AED	50.00	AED	Unallocated
40668XXXXX0252	David Martin	31/01/2026 - 27/02/2026	04/02/2026	06/02/2026	Merchant 3	50.00	AED	50.00	AED	Unallocated
40668XXXXX0252	David Martin	31/01/2026 - 27/02/2026	04/02/2026	06/02/2026	Merchant 6	-125.00	USD	-500.00	AED	Unallocated
40668XXXXX0252	David Martin	31/01/2026 - 27/02/2026	08/02/2026	11/02/2026	Merchant 5	30.00	AED	30.00	AED	Unallocated
40668XXXXX0252	David Martin	31/01/2026 - 27/02/2026	09/02/2026	11/02/2026	Merchant 1	-300.00	AED	-300.00	AED	Unallocated
40668XXXXX0252	David Martin	31/01/2026 - 27/02/2026	09/02/2026	11/02/2026	Merchant 8	8.30	USD	30.00	AED	Unallocated
40668XXXXX0252	David Martin	31/01/2026 - 27/02/2026	17/02/2026	19/02/2026	Merchant 2	40.00	AED	40.00	AED	Unallocated
40668XXXXX0252	David Martin	31/01/2026 - 27/02/2026	17/02/2026	19/02/2026	Merchant 2	-126.00	USD	-400.00	AED	Unallocated
40668XXXXX0252	David Martin	31/01/2026 - 27/02/2026	17/02/2026	19/02/2026	Merchant 5	9.20	GBP	40.00	AED	Unallocated
40668XXXXX0252	David Martin	31/01/2026 - 27/02/2026	20/02/2026	22/02/2026	Merchant 1	23.00	GBP	100.00	AED	Unallocated
40668XXXXX0252	David Martin	31/01/2026 - 27/02/2026	20/02/2026	22/02/2026	Merchant 3	-23.00	GBP	-100.00	AED	Unallocated
40668XXXXX0252	David Martin	31/01/2026 - 27/02/2026	20/02/2026	22/02/2026	Merchant 5	10.00	AED	10.00	AED	Pending
40668XXXXX0252	David Martin	31/01/2026 - 27/02/2026	24/02/2026	26/02/2026	Merchant 4	4.80	GBP	20.00	AED	Pending
40668XXXXX0252	David Martin	31/01/2026 - 27/02/2026	24/02/2026	26/02/2026	Merchant 4	5.40	USD	20.00	AED	Approved
40668XXXXX0252	David Martin	31/01/2026 - 27/02/2026	24/02/2026	26/02/2026	Merchant 1	-200.00	AED	-200.00	AED	Declined

The following claim statuses are available for selection:

Status	Description
All	All claims, irrespective of status
Approved	Approved and finalised
Declined	Declined and requires attention or reallocation
Pending	Allocated and requires approval
Unallocated	Not yet allocated

7.1 How to allocate claims

This feature allows users to allocate transactions to preconfigured cost codes and expense categories. Users can also split a transaction between multiple cost codes.

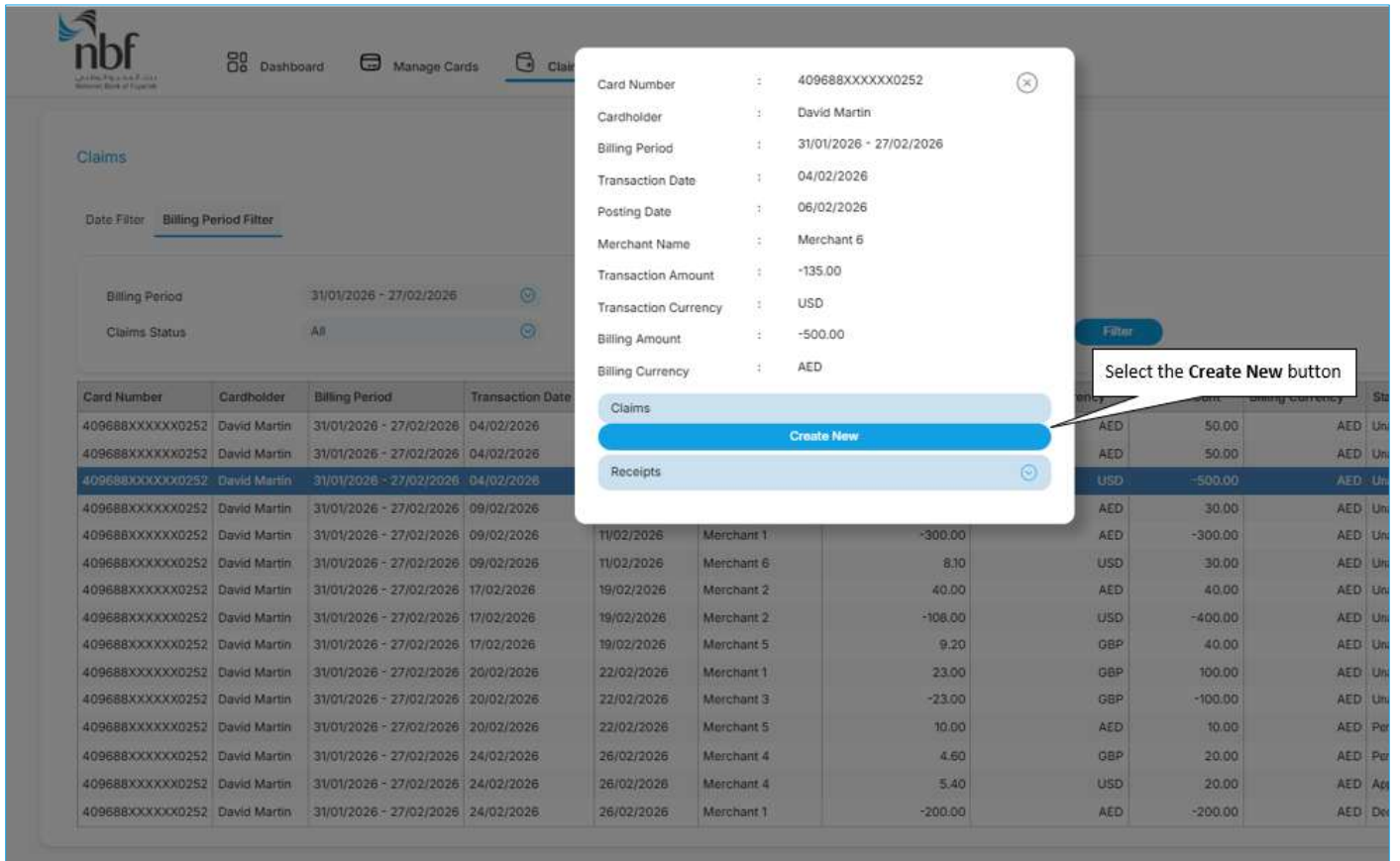


The screenshot displays the 'Claims' section of the NBF Corporate Credit Card Self-Service Portal. The interface includes a navigation bar with links to Dashboard, Manage Cards, Claims, Reports, Data Export, and System Settings. The 'Claims' section is active, showing a table of claims. A callout box points to a transaction row with the text 'Select a card transaction to open the Expandable fields'.

Card Number	Cardholder	Billing Period	Transaction Date	Posting Date	Merchant Name	Transaction Amount	Transaction Currency	Billing Amount	Billing Currency	Status
409688XXXXXX0252	David Martin	31/01/2026 - 27/02/2026	04/02/2026	06/02/2026	Merchant 8	50.00	AED	50.00	AED	Unallocated
409688XXXXXX0252	David Martin	31/01/2026 - 27/02/2026	04/02/2026	06/02/2026	Merchant 3	50.00	AED	50.00	AED	Unallocated
409688XXXXXX0252	David Martin	31/01/2026 - 27/02/2026	04/02/2026	06/02/2026	Merchant 8	-135.00	USD	-900.00	AED	Unallocated
409688XXXXXX0252	David Martin	31/01/2026 - 27/02/2026	06/02/2026	11/02/2026	Merchant 5	30.00	AED	30.00	AED	Unallocated
409688XXXXXX0252	David Martin	31/01/2026 - 27/02/2026	06/02/2026	11/02/2026	Merchant 1	-300.00	AED	-300.00	AED	Unallocated
409688XXXXXX0252	David Martin	31/01/2026 - 27/02/2026	08/02/2026	11/02/2026	Merchant 8	8.10	AED	8.10	AED	Unallocated
409688XXXXXX0252	David Martin	31/01/2026 - 27/02/2026	11/02/2026	18/02/2026	Merchant 2	40.00	AED	40.00	AED	Unallocated
409688XXXXXX0252	David Martin	31/01/2026 - 27/02/2026	17/02/2026	18/02/2026	Merchant 2	-106.00	USD	-600.00	AED	Unallocated
409688XXXXXX0252	David Martin	31/01/2026 - 27/02/2026	17/02/2026	18/02/2026	Merchant 5	8.20	GBP	40.00	AED	Unallocated
409688XXXXXX0252	David Martin	31/01/2026 - 27/02/2026	20/02/2026	22/02/2026	Merchant 1	23.00	GBP	100.00	AED	Unallocated
409688XXXXXX0252	David Martin	31/01/2026 - 27/02/2026	20/02/2026	22/02/2026	Merchant 3	-23.00	GBP	-100.00	AED	Unallocated
409688XXXXXX0252	David Martin	31/01/2026 - 27/02/2026	20/02/2026	22/02/2026	Merchant 5	10.00	AED	10.00	AED	Pending
409688XXXXXX0252	David Martin	31/01/2026 - 27/02/2026	24/02/2026	26/02/2026	Merchant 4	4.60	GBP	20.00	AED	Pending
409688XXXXXX0252	David Martin	31/01/2026 - 27/02/2026	24/02/2026	26/02/2026	Merchant 4	5.40	USD	20.00	AED	Approved
409688XXXXXX0252	David Martin	31/01/2026 - 27/02/2026	24/02/2026	26/02/2026	Merchant 1	-300.00	AED	-300.00	AED	Declined

Once the user selects a cardholder's claim, the Claim pop-up will display the financial data for the claim and the following two expandable tabs and **Create New** button.

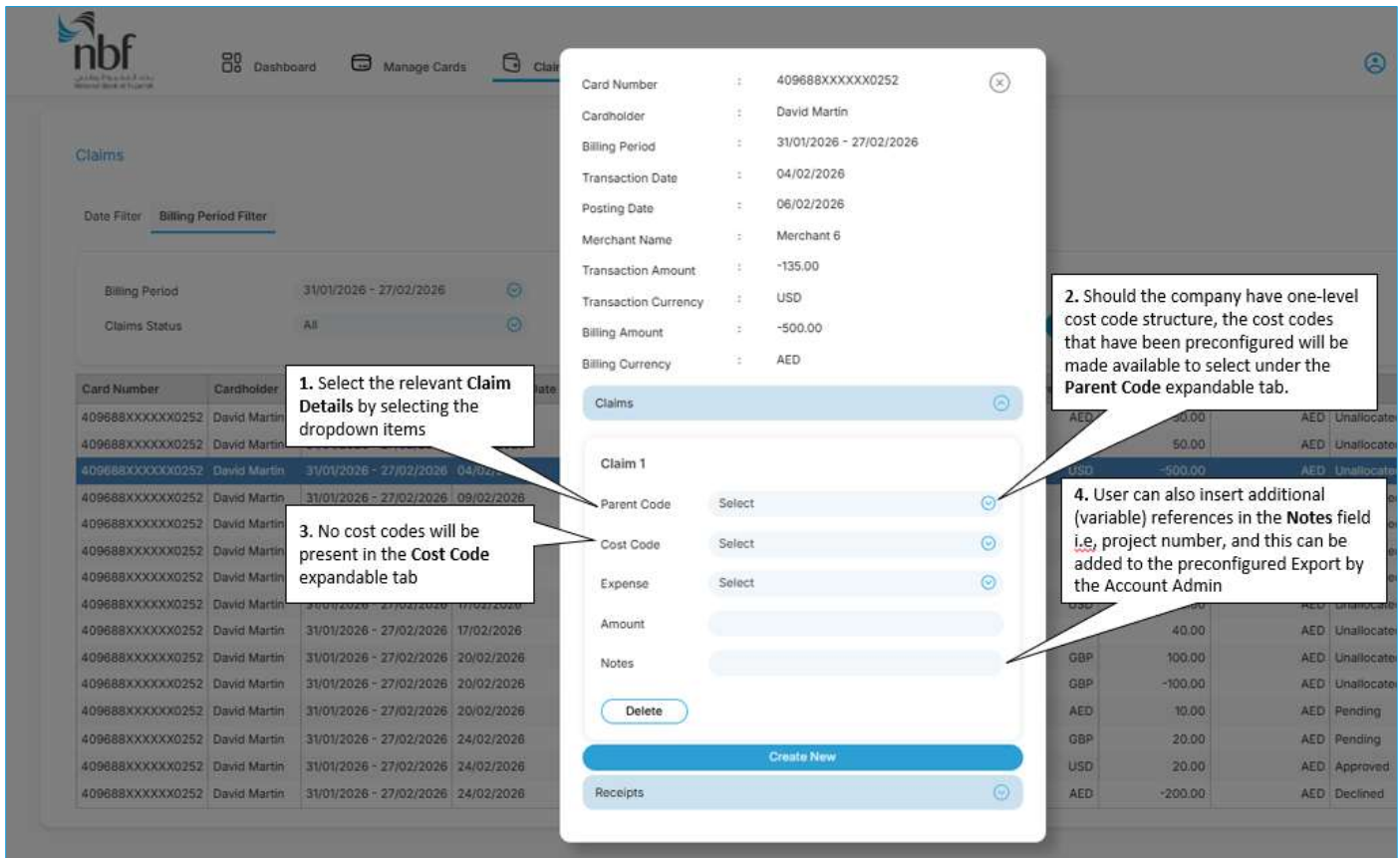
- **Claims** – The Claims drop-down will display a summary of the claim details once a claim has been allocated.
- **Receipts** – The receipt section will display the upload icon when no receipts are attached. When receipts are attached, the attachment file name will display with the delete and download icons.



The screenshot displays the NBF Corporate Credit Card Self-Service Portal (SSP) interface. A modal window is open, showing details for a claim. The modal includes fields for Card Number, Cardholder, Billing Period, Transaction Date, Posting Date, Merchant Name, Transaction Amount, Transaction Currency, Billing Amount, and Billing Currency. Below these fields are tabs for 'Claims' and 'Receipts', with a 'Create New' button highlighted. A callout box points to the 'Create New' button with the text 'Select the Create New button'.

The background shows a table of transactions with the following columns: Card Number, Cardholder, Billing Period, Transaction Date, Transaction Amount, Transaction Currency, Billing Amount, and Billing Currency. The table lists multiple transactions for David Martin, with various transaction amounts and currencies (AED, USD, GBP).

Card Number	Cardholder	Billing Period	Transaction Date	Transaction Amount	Transaction Currency	Billing Amount	Billing Currency
409688XXXXX0252	David Martin	31/01/2026 - 27/02/2026	04/02/2026				
409688XXXXX0252	David Martin	31/01/2026 - 27/02/2026	04/02/2026				
409688XXXXX0252	David Martin	31/01/2026 - 27/02/2026	04/02/2026				
409688XXXXX0252	David Martin	31/01/2026 - 27/02/2026	09/02/2026				
409688XXXXX0252	David Martin	31/01/2026 - 27/02/2026	09/02/2026				
409688XXXXX0252	David Martin	31/01/2026 - 27/02/2026	17/02/2026				
409688XXXXX0252	David Martin	31/01/2026 - 27/02/2026	17/02/2026				
409688XXXXX0252	David Martin	31/01/2026 - 27/02/2026	20/02/2026				
409688XXXXX0252	David Martin	31/01/2026 - 27/02/2026	20/02/2026				
409688XXXXX0252	David Martin	31/01/2026 - 27/02/2026	20/02/2026				
409688XXXXX0252	David Martin	31/01/2026 - 27/02/2026	24/02/2026				
409688XXXXX0252	David Martin	31/01/2026 - 27/02/2026	24/02/2026				
409688XXXXX0252	David Martin	31/01/2026 - 27/02/2026	24/02/2026				
409688XXXXX0252	David Martin	31/01/2026 - 27/02/2026	26/02/2026				



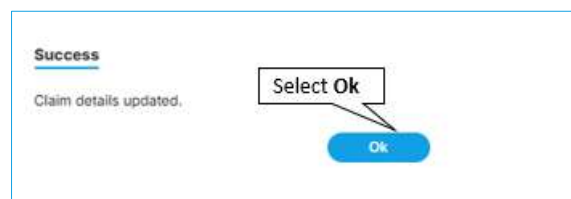
1. Select the relevant Claim Details by selecting the dropdown items

2. Should the company have one-level cost code structure, the cost codes that have been preconfigured will be made available to select under the Parent Code expandable tab.

3. No cost codes will be present in the Cost Code expandable tab

4. User can also insert additional (variable) references in the Notes field i.e, project number, and this can be added to the preconfigured Export by the Account Admin

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

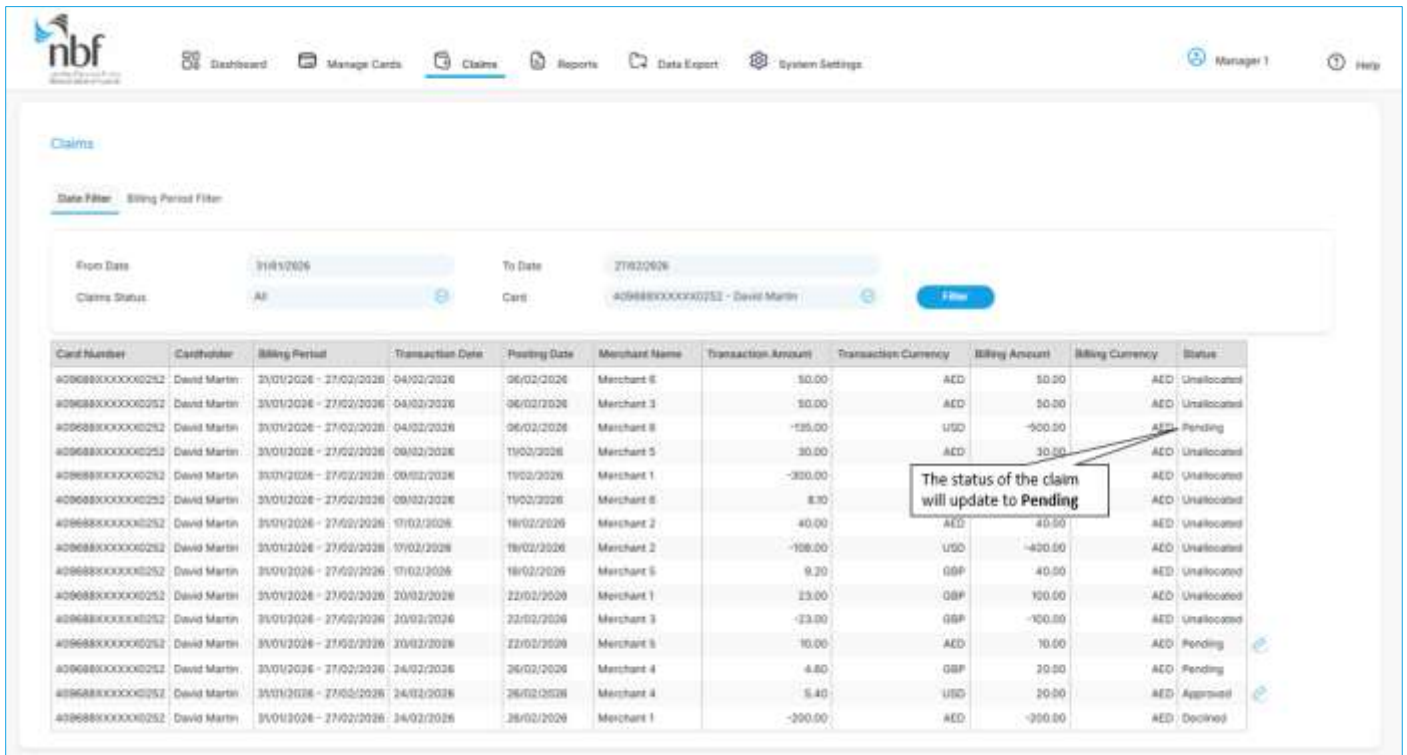


Success

Claim details updated.

Select Ok

Ok



Card Number	Cardholder	Billing Period	Transaction Date	Posting Date	Merchant Name	Transaction Amount	Transaction Currency	Billing Amount	Billing Currency	Status
4096880000000252	David Martin	31/01/2026 - 27/02/2026	04/02/2026	06/02/2026	Merchant 6	50.00	AED	50.00	AED	Unallocated
4096880000000252	David Martin	31/01/2026 - 27/02/2026	04/02/2026	06/02/2026	Merchant 3	50.00	AED	50.00	AED	Unallocated
4096880000000252	David Martin	31/01/2026 - 27/02/2026	04/02/2026	06/02/2026	Merchant 8	-135.00	USD	-500.50	AED	Pending
4096880000000252	David Martin	31/01/2026 - 27/02/2026	09/02/2026	11/02/2026	Merchant 5	30.00	AED	30.00	AED	Unallocated
4096880000000252	David Martin	31/01/2026 - 27/02/2026	09/02/2026	11/02/2026	Merchant 1	-300.00	AED	30.00	AED	Unallocated
4096880000000252	David Martin	31/01/2026 - 27/02/2026	09/02/2026	11/02/2026	Merchant 6	8.70	AED	40.50	AED	Unallocated
4096880000000252	David Martin	31/01/2026 - 27/02/2026	09/02/2026	11/02/2026	Merchant 2	40.00	AED	40.50	AED	Unallocated
4096880000000252	David Martin	31/01/2026 - 27/02/2026	17/02/2026	18/02/2026	Merchant 2	-108.00	USD	-420.50	AED	Unallocated
4096880000000252	David Martin	31/01/2026 - 27/02/2026	17/02/2026	18/02/2026	Merchant 5	9.20	GBP	40.50	AED	Unallocated
4096880000000252	David Martin	31/01/2026 - 27/02/2026	20/02/2026	22/02/2026	Merchant 1	23.00	GBP	100.00	AED	Unallocated
4096880000000252	David Martin	31/01/2026 - 27/02/2026	20/02/2026	22/02/2026	Merchant 3	-23.00	GBP	-100.00	AED	Unallocated
4096880000000252	David Martin	31/01/2026 - 27/02/2026	20/02/2026	22/02/2026	Merchant 5	10.00	AED	10.00	AED	Pending
4096880000000252	David Martin	31/01/2026 - 27/02/2026	24/02/2026	26/02/2026	Merchant 4	4.80	GBP	20.00	AED	Pending
4096880000000252	David Martin	31/01/2026 - 27/02/2026	24/02/2026	26/02/2026	Merchant 4	5.40	USD	20.00	AED	Approved
4096880000000252	David Martin	31/01/2026 - 27/02/2026	24/02/2026	26/02/2026	Merchant 1	-200.00	AED	-200.00	AED	Declined

Please note: The Account Administrator or Manager user can change 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 the **Create New** button after selecting and saving the current claim.

Card Number	:	409688XXXXX0252	
Cardholder	:	David Martin	
Billing Period	:	31/01/2026 - 27/02/2026	
Transaction Date	:	09/02/2026	
Posting Date	:	11/02/2026	
Merchant Name	:	Merchant 5	
Transaction Amount	:	30.00	
Transaction Currency	:	AED	
Billing Amount	:	30.00	
Billing Currency	:	AED	

Claims 

Claim 1 

Parent Code	:	100-014 - Head Office
Cost Code	:	100-014-01 - Finance
Expense	:	500-014 - Staff Expense
Amount	:	10.00
Notes	:	Additional Reference

Claim 2 

Parent Code	:	100-014 - Head Office
Cost Code	:	100-014-02 - Marketing
Expense	:	500-014 - Staff Expense
Amount	:	20.00
Notes	:	Additional Reference

Receipts 

Decline Approve

Success

Claim details updated.

Select Ok

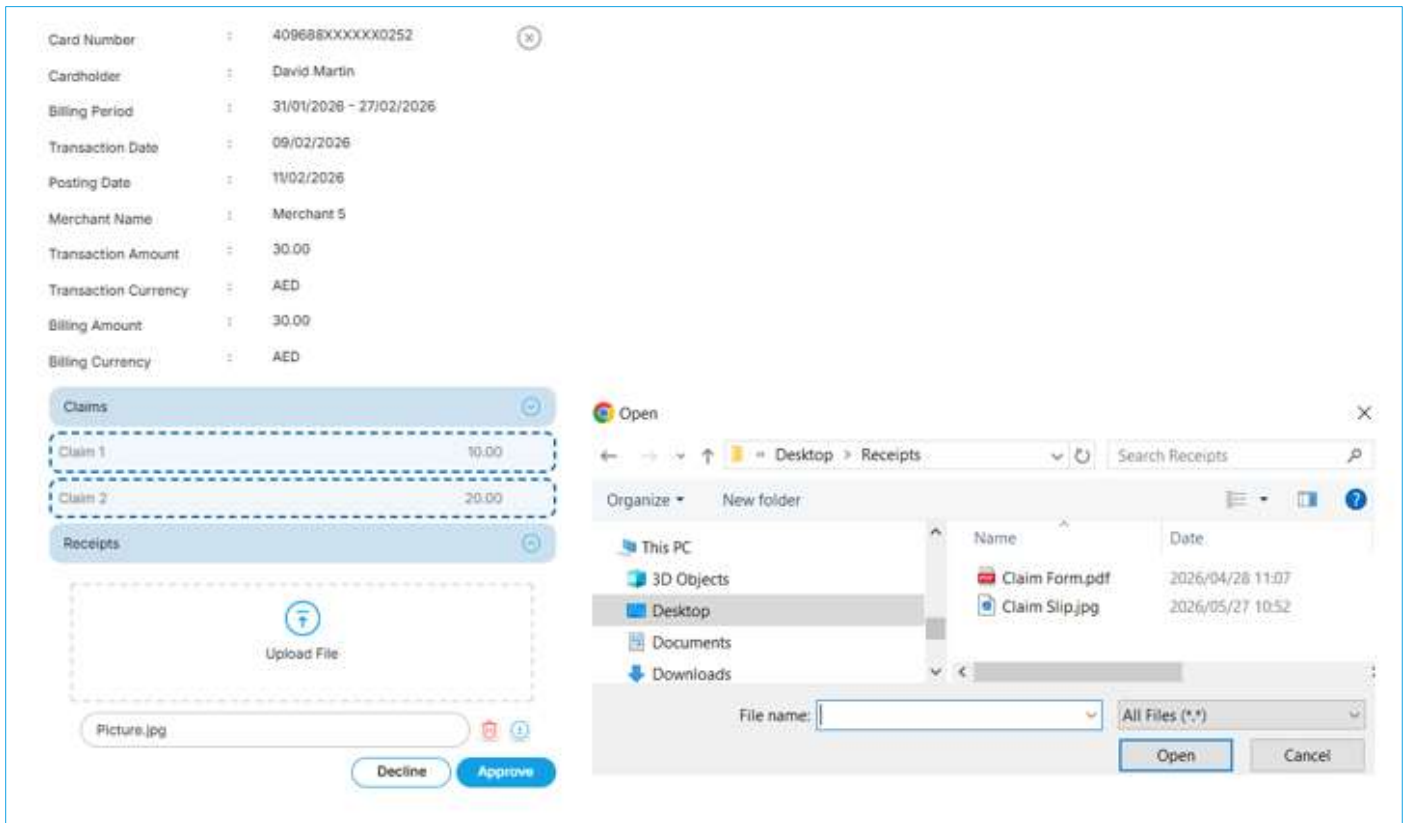


Ok

Please note: The claim will not save if the total allocation amount does not equal the total **Billing Amount** of the actual transaction.

7.2 How to upload receipts

Users can upload multiple documents related to a transaction by selecting the **Receipts** drop-down and clicking **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.

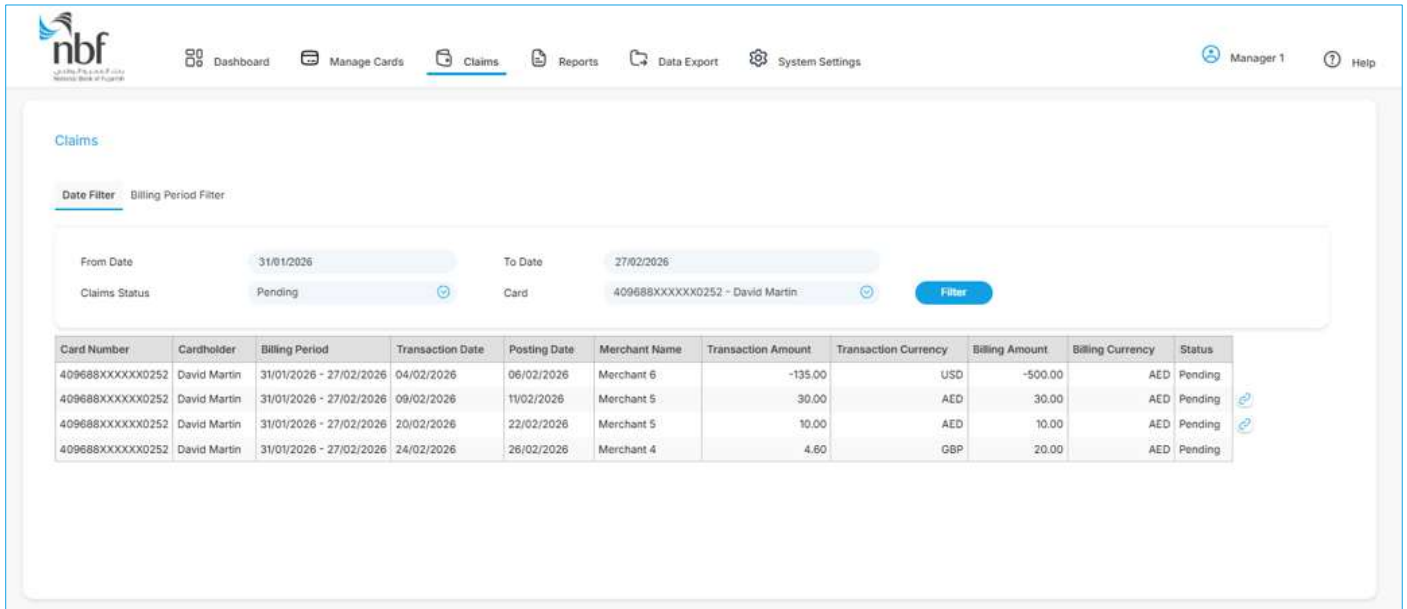


After a user has uploaded a receipt, they can delete it if it is incorrect or download it for record purposes.

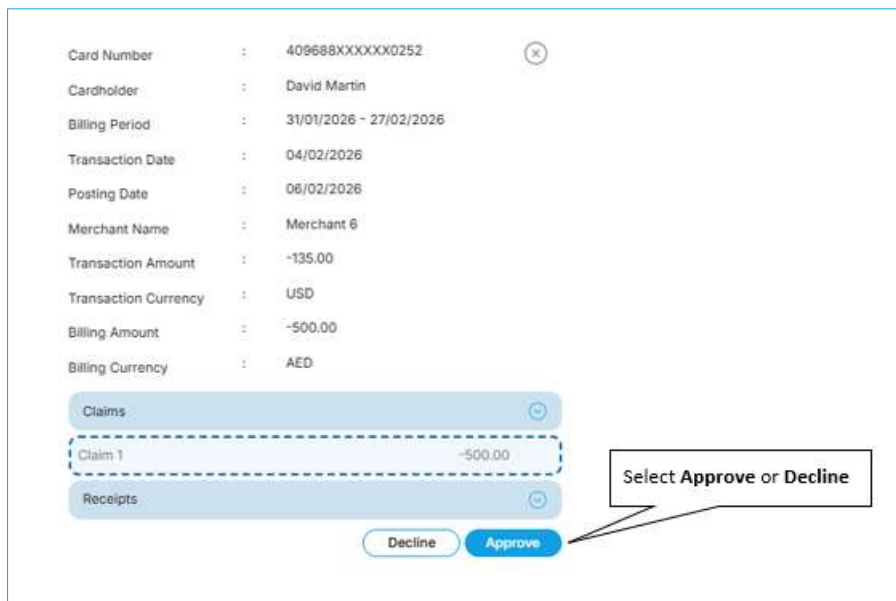


7.3 How to approve or decline claims

Once the claim is completed, the Account Admin or Manager user can review it. If all details are correct, the claim can be approved or declined.



Card Number	Cardholder	Billing Period	Transaction Date	Posting Date	Merchant Name	Transaction Amount	Transaction Currency	Billing Amount	Billing Currency	Status
409688XXXXX0252	David Martin	31/01/2026 - 27/02/2026	04/02/2026	06/02/2026	Merchant 6	-135.00	USD	-500.00	AED	Pending
409688XXXXX0252	David Martin	31/01/2026 - 27/02/2026	09/02/2026	11/02/2026	Merchant 5	30.00	AED	30.00	AED	Pending
409688XXXXX0252	David Martin	31/01/2026 - 27/02/2026	20/02/2026	22/02/2026	Merchant 5	10.00	AED	10.00	AED	Pending
409688XXXXX0252	David Martin	31/01/2026 - 27/02/2026	24/02/2026	26/02/2026	Merchant 4	4.60	GBP	20.00	AED	Pending



Card Number : 409688XXXXX0252

Cardholder : David Martin

Billing Period : 31/01/2026 - 27/02/2026

Transaction Date : 04/02/2026

Posting Date : 06/02/2026

Merchant Name : Merchant 6

Transaction Amount : -135.00

Transaction Currency : USD

Billing Amount : -500.00

Billing Currency : AED

Claims

Claim 1 -500.00

Receipts

Decline Approve

Select Approve or Decline

The following confirmation pop-ups will display, depending on whether the user selects to approve or decline the cost allocation.



Confirmation

Are you sure you want to approve this cost allocation?

No Yes Select Yes

Confirmation

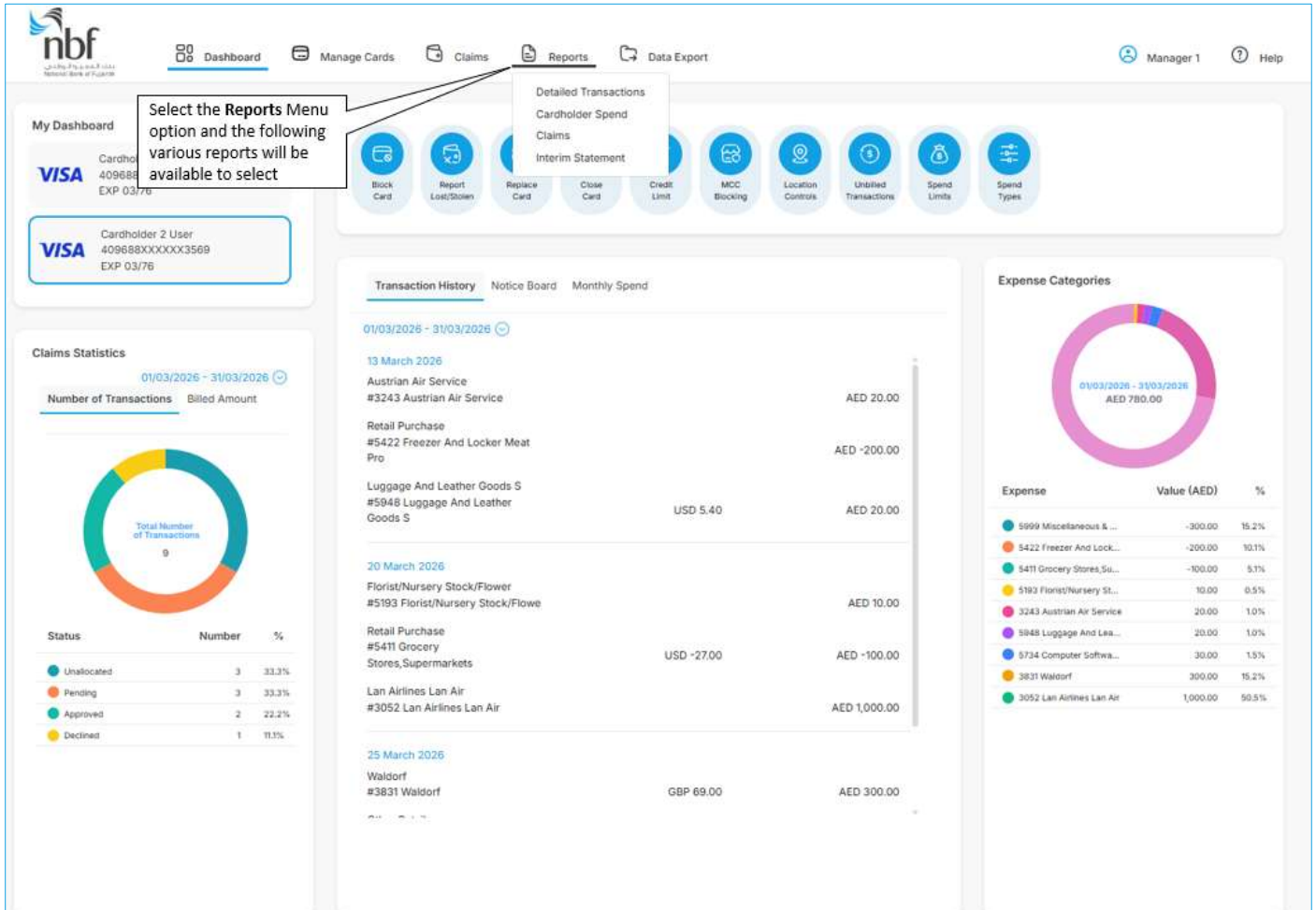
Are you sure you want to decline this cost allocation?

No Yes Select Yes

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

8. How to use reports

The Reports section provides access to predefined reports. Various report parameters are available when searching for specific transactions.



My Dashboard

Cardholder 2 User
409688XXXXX3569
EXP 03/76

Claims Statistics

01/03/2026 - 31/03/2026

Number of Transactions Billed Amount

Total Number of Transactions: 9

Status	Number	%
Unallocated	3	33.3%
Pending	3	33.3%
Approved	2	22.2%
Declined	1	11.1%

Transaction History

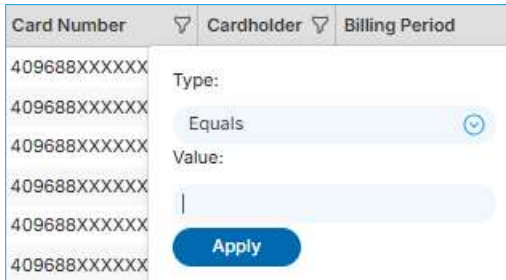
01/03/2026 - 31/03/2026

Date	Description	Amount	Currency
13 March 2026	Austrian Air Service #3243 Austrian Air Service	AED 20.00	AED
	Retail Purchase #5422 Freezer And Locker Meat Pro	AED -200.00	AED
	Luggage And Leather Goods S #5948 Luggage And Leather Goods S	USD 5.40	AED 20.00
20 March 2026	Florist/Nursery Stock/Flower #5193 Florist/Nursery Stock/Flower	AED 10.00	AED
	Retail Purchase #5411 Grocery Stores, Supermarkets	USD -27.00	AED -100.00
	Lan Airlines Lan Air #3052 Lan Airlines Lan Air	AED 1,000.00	AED
25 March 2026	Waldorf #3831 Waldorf	GBP 69.00	AED 300.00

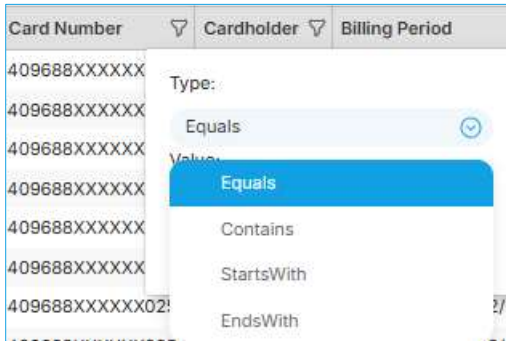
Expense Categories

01/03/2026 - 31/03/2026
AED 780.00

Expense	Value (AED)	%
5999 Miscellaneous & ...	-300.00	15.2%
5422 Freezer And Lock...	-200.00	10.1%
5411 Grocery Stores, Su...	-100.00	5.1%
5193 Florist/Nursery St...	10.00	0.5%
3243 Austrian Air Service	20.00	1.0%
5948 Luggage And Lea...	20.00	1.0%
5734 Computer Softwa...	30.00	1.5%
3831 Waldorf	300.00	15.2%
3052 Lan Airlines Lan Air	1,000.00	50.5%



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

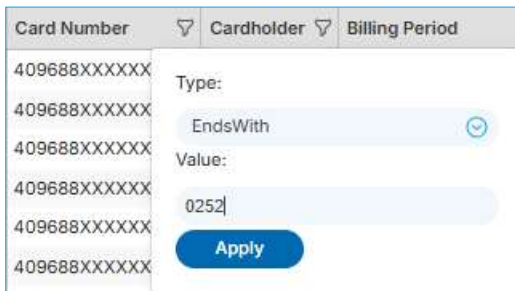


Equals – Display data that has the exact value

Contains – Display data that contains the value

Starts With – Display data that starts with the value

Ends With – 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

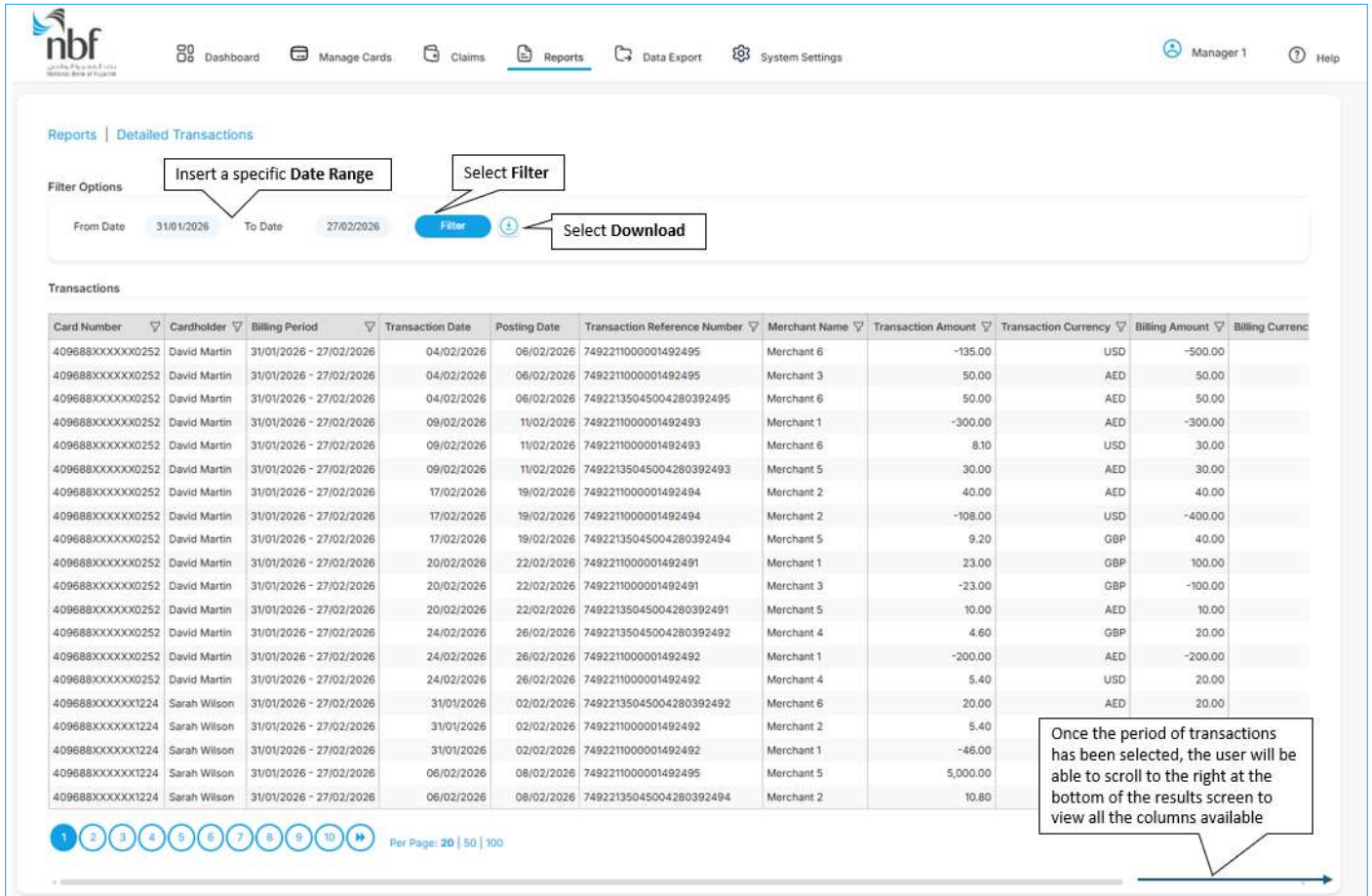
Once the user has selected the **Filter** button, they can begin by specifying the type of filter they would like to apply and the **Value** to be filtered.

The user can customise the data content of the report by using the **Filter** options. The table below indicates the report layout and export format.

Reports	Format
Detailed Transaction	XLSX
Cardholder Spend	XLSX
Allocations	XLSX
Interim Statement	PDF

8.1 How to use detailed transaction reports

The user can search for a specific transaction across billing periods.



Filter Options

From Date: 31/01/2026 To Date: 27/02/2026

Filter **Download**

Transactions

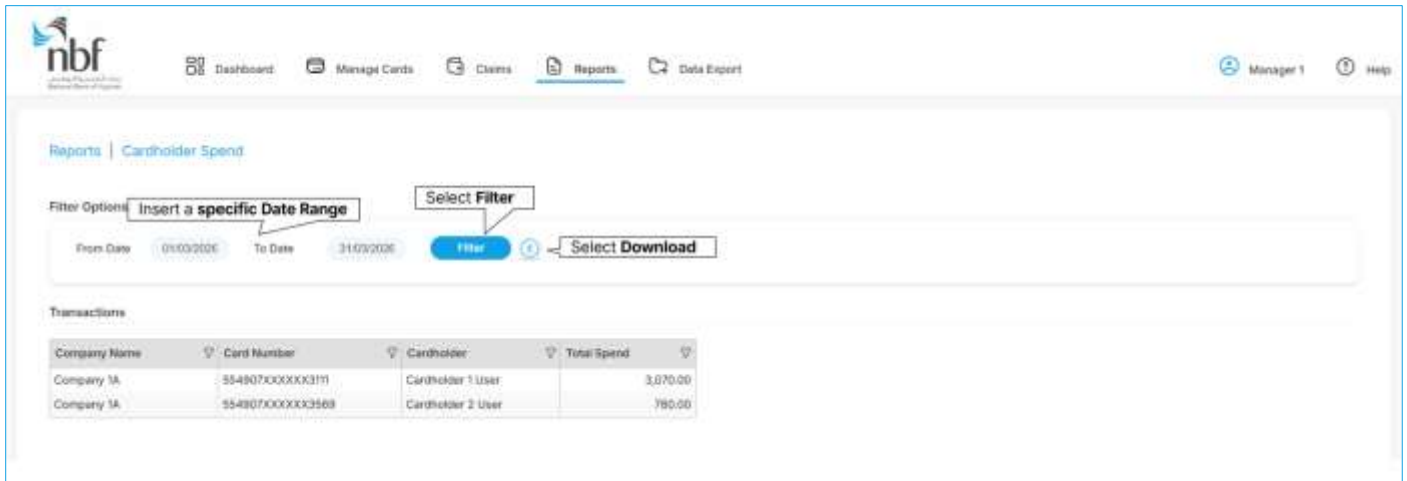
Card Number	Cardholder	Billing Period	Transaction Date	Posting Date	Transaction Reference Number	Merchant Name	Transaction Amount	Transaction Currency	Billing Amount	Billing Current
409688XXXXX0252	David Martin	31/01/2026 - 27/02/2026	04/02/2026	06/02/2026	7492211000001492495	Merchant 6	-135.00	USD	-500.00	
409688XXXXX0252	David Martin	31/01/2026 - 27/02/2026	04/02/2026	06/02/2026	7492211000001492495	Merchant 3	50.00	AED	50.00	
409688XXXXX0252	David Martin	31/01/2026 - 27/02/2026	04/02/2026	06/02/2026	74922135045004280392495	Merchant 6	50.00	AED	50.00	
409688XXXXX0252	David Martin	31/01/2026 - 27/02/2026	09/02/2026	11/02/2026	7492211000001492493	Merchant 1	-300.00	AED	-300.00	
409688XXXXX0252	David Martin	31/01/2026 - 27/02/2026	09/02/2026	11/02/2026	7492211000001492493	Merchant 6	8.10	USD	30.00	
409688XXXXX0252	David Martin	31/01/2026 - 27/02/2026	09/02/2026	11/02/2026	74922135045004280392493	Merchant 5	30.00	AED	30.00	
409688XXXXX0252	David Martin	31/01/2026 - 27/02/2026	17/02/2026	19/02/2026	7492211000001492494	Merchant 2	40.00	AED	40.00	
409688XXXXX0252	David Martin	31/01/2026 - 27/02/2026	17/02/2026	19/02/2026	7492211000001492494	Merchant 2	-108.00	USD	-400.00	
409688XXXXX0252	David Martin	31/01/2026 - 27/02/2026	17/02/2026	19/02/2026	74922135045004280392494	Merchant 5	9.20	GBP	40.00	
409688XXXXX0252	David Martin	31/01/2026 - 27/02/2026	20/02/2026	22/02/2026	7492211000001492491	Merchant 1	23.00	GBP	100.00	
409688XXXXX0252	David Martin	31/01/2026 - 27/02/2026	20/02/2026	22/02/2026	7492211000001492491	Merchant 3	-23.00	GBP	-100.00	
409688XXXXX0252	David Martin	31/01/2026 - 27/02/2026	20/02/2026	22/02/2026	74922135045004280392491	Merchant 5	10.00	AED	10.00	
409688XXXXX0252	David Martin	31/01/2026 - 27/02/2026	24/02/2026	26/02/2026	74922135045004280392492	Merchant 4	4.60	GBP	20.00	
409688XXXXX0252	David Martin	31/01/2026 - 27/02/2026	24/02/2026	26/02/2026	7492211000001492492	Merchant 1	-200.00	AED	-200.00	
409688XXXXX0252	David Martin	31/01/2026 - 27/02/2026	24/02/2026	26/02/2026	7492211000001492492	Merchant 4	5.40	USD	20.00	
409688XXXXX1224	Sarah Wilson	31/01/2026 - 27/02/2026	31/01/2026	02/02/2026	74922135045004280392492	Merchant 6	20.00	AED	20.00	
409688XXXXX1224	Sarah Wilson	31/01/2026 - 27/02/2026	31/01/2026	02/02/2026	7492211000001492492	Merchant 2	5.40			
409688XXXXX1224	Sarah Wilson	31/01/2026 - 27/02/2026	31/01/2026	02/02/2026	7492211000001492492	Merchant 1	-46.00			
409688XXXXX1224	Sarah Wilson	31/01/2026 - 27/02/2026	06/02/2026	08/02/2026	7492211000001492495	Merchant 5	5,000.00			
409688XXXXX1224	Sarah Wilson	31/01/2026 - 27/02/2026	06/02/2026	08/02/2026	74922135045004280392494	Merchant 2	10.80			

Per Page: 20 | 50 | 100

Once the period of transactions has been selected, the user will be able to scroll to the right at the bottom of the results screen to view all the columns available

8.2 How to view cardholder spend

The user will be able to monitor and view a summary of total spend by selecting a specific period and downloading the information for all cardholders or a specific cardholder.

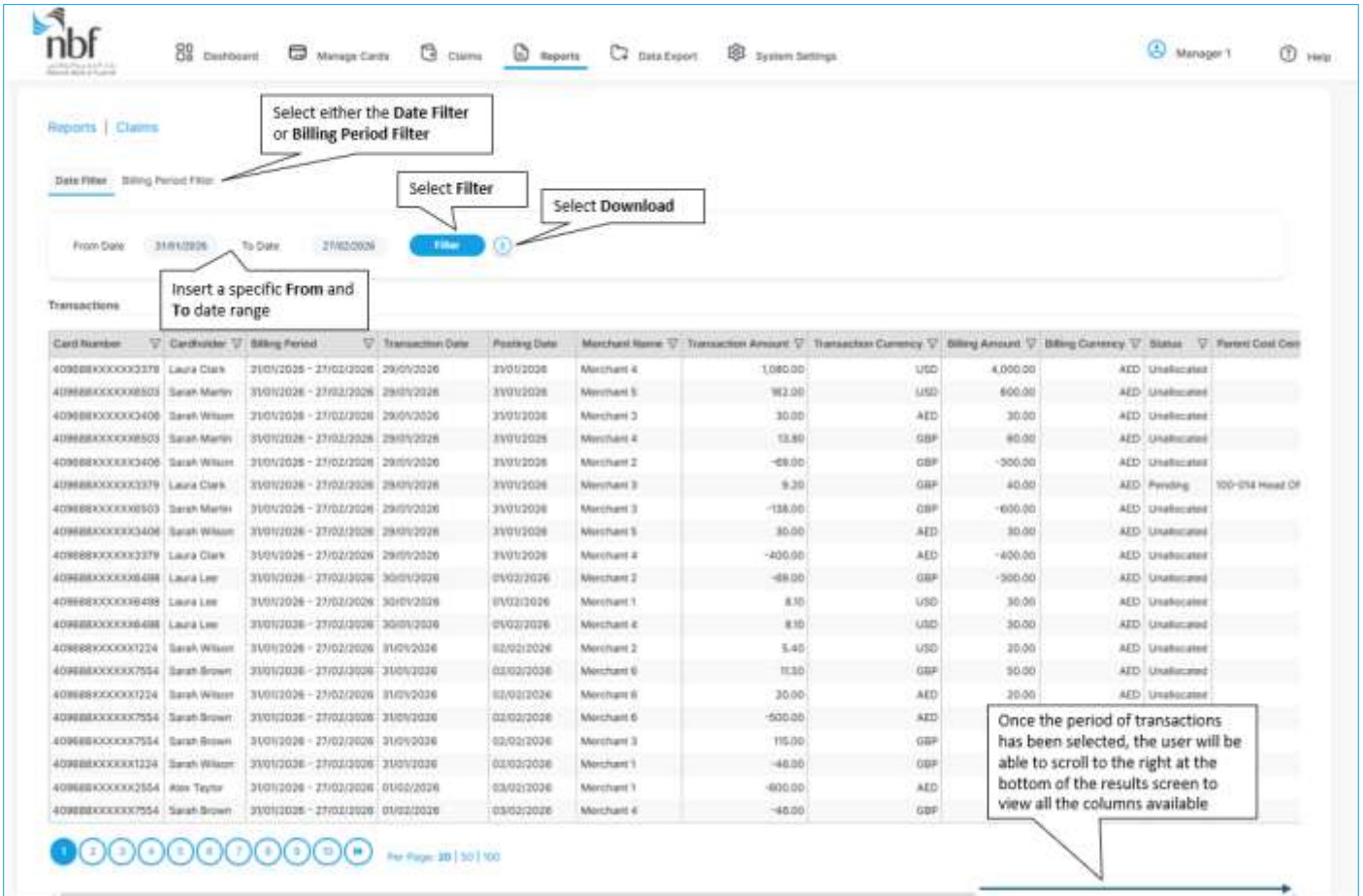


The screenshot displays the 'Reports | Cardholder Spend' section of the NBF Corporate Credit Card Self-Service Portal. The interface includes a navigation bar with links to Dashboard, Manage Cards, Claims, Reports, and Data Export. The 'Reports' section is active, showing a 'Cardholder Spend' report. Below the navigation bar, there are filter options for 'From Date' (01/03/2025) and 'To Date' (31/03/2025). A 'Filter' button is present, and a 'Select Download' button is also visible. The 'Transactions' table below shows the following data:

Company Name	Card Number	Cardholder	Total Spend
Company 1A	554807XXXXXX3111	Cardholder 1 User	3,070.00
Company 1A	554807XXXXXX3568	Cardholder 2 User	780.00

8.3 How to monitor claims reports

The user will be able to monitor the status of claims.



The screenshot displays the 'Reports' section of the NBF Corporate Credit Card Self-Service Portal. The interface includes a top navigation bar with links to Dashboard, Manage Cards, Claims, Reports, Data Export, and System Settings. The 'Reports' section is active, showing a 'Date Filter' and a 'Billing Period Filter' option. A 'Select Filter' button is visible, along with a 'Select Download' button. The 'From Date' is set to 31/01/2026 and the 'To Date' is set to 27/02/2026. A 'Filter' button is also present. Below the filters, a table of transactions is displayed with columns for Card Number, Cardholder, Billing Period, Transaction Date, Posting Date, Merchant Name, Transaction Amount, Transaction Currency, Billing Amount, Billing Currency, Status, and Parent Cost Code. The table contains 20 rows of transaction data. A 'Select Download' button is located at the bottom right of the table. A callout box indicates that once the period of transactions has been selected, the user will be able to scroll to the right at the bottom of the results screen to view all the columns available.

Select either the Date Filter or Billing Period Filter

Select Filter

Select Download

From Date: 31/01/2026 To Date: 27/02/2026

Filter

Insert a specific From and To date range

Card Number	Cardholder	Billing Period	Transaction Date	Posting Date	Merchant Name	Transaction Amount	Transaction Currency	Billing Amount	Billing Currency	Status	Parent Cost Code
4096880000003378	Laura Clark	31/01/2026 - 27/02/2026	29/01/2026	31/01/2026	Merchant 4	1,080.00	USD	4,000.00	AED	Unallocated	
4096880000008503	Sarah Martin	31/01/2026 - 27/02/2026	29/01/2026	31/01/2026	Merchant 5	912.00	USD	600.00	AED	Unallocated	
4096880000003400	Sarah Wilson	31/01/2026 - 27/02/2026	29/01/2026	31/01/2026	Merchant 3	30.00	AED	30.00	AED	Unallocated	
4096880000008503	Sarah Martin	31/01/2026 - 27/02/2026	29/01/2026	31/01/2026	Merchant 4	13.80	GBP	80.00	AED	Unallocated	
4096880000003400	Sarah Wilson	31/01/2026 - 27/02/2026	29/01/2026	31/01/2026	Merchant 2	-69.00	GBP	-300.00	AED	Unallocated	
4096880000003379	Laura Clark	31/01/2026 - 27/02/2026	29/01/2026	31/01/2026	Merchant 3	9.30	GBP	40.00	AED	Pending	100-014 Head Of
4096880000008503	Sarah Martin	31/01/2026 - 27/02/2026	29/01/2026	31/01/2026	Merchant 3	-138.00	GBP	-600.00	AED	Unallocated	
4096880000003400	Sarah Wilson	31/01/2026 - 27/02/2026	29/01/2026	31/01/2026	Merchant 5	30.00	AED	30.00	AED	Unallocated	
4096880000003379	Laura Clark	31/01/2026 - 27/02/2026	29/01/2026	31/01/2026	Merchant 4	-400.00	AED	-400.00	AED	Unallocated	
4096880000008488	Laura Lee	31/01/2026 - 27/02/2026	30/01/2026	01/02/2026	Merchant 2	-69.00	GBP	-300.00	AED	Unallocated	
4096880000008488	Laura Lee	31/01/2026 - 27/02/2026	30/01/2026	01/02/2026	Merchant 1	8.10	USD	30.00	AED	Unallocated	
4096880000008488	Laura Lee	31/01/2026 - 27/02/2026	30/01/2026	01/02/2026	Merchant 4	8.10	USD	30.00	AED	Unallocated	
4096880000007224	Sarah Wilson	31/01/2026 - 27/02/2026	31/01/2026	02/02/2026	Merchant 2	5.40	USD	20.00	AED	Unallocated	
4096880000007554	Sarah Brown	31/01/2026 - 27/02/2026	31/01/2026	02/02/2026	Merchant 6	11.30	GBP	50.00	AED	Unallocated	
4096880000007224	Sarah Wilson	31/01/2026 - 27/02/2026	31/01/2026	02/02/2026	Merchant 6	30.00	AED	20.00	AED	Unallocated	
4096880000007554	Sarah Brown	31/01/2026 - 27/02/2026	31/01/2026	02/02/2026	Merchant 6	-500.00	AED				
4096880000007554	Sarah Brown	31/01/2026 - 27/02/2026	31/01/2026	02/02/2026	Merchant 3	115.00	GBP				
4096880000001224	Sarah Wilson	31/01/2026 - 27/02/2026	31/01/2026	02/02/2026	Merchant 1	-48.00	GBP				
4096880000002554	Alex Taylor	31/01/2026 - 27/02/2026	01/02/2026	03/02/2026	Merchant 1	-600.00	AED				
4096880000007554	Sarah Brown	31/01/2026 - 27/02/2026	01/02/2026	03/02/2026	Merchant 6	-48.00	GBP				

Once the period of transactions has been selected, the user will be able to scroll to the right at the bottom of the results screen to view all the columns available

The user can filter the status of allocated claims by selecting the filter icon in the **Claims Status** column.



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Claims

Date Filter
Billing Period Filter

From Date: 01/12/2025
To Date: 27/02/2026
Filter

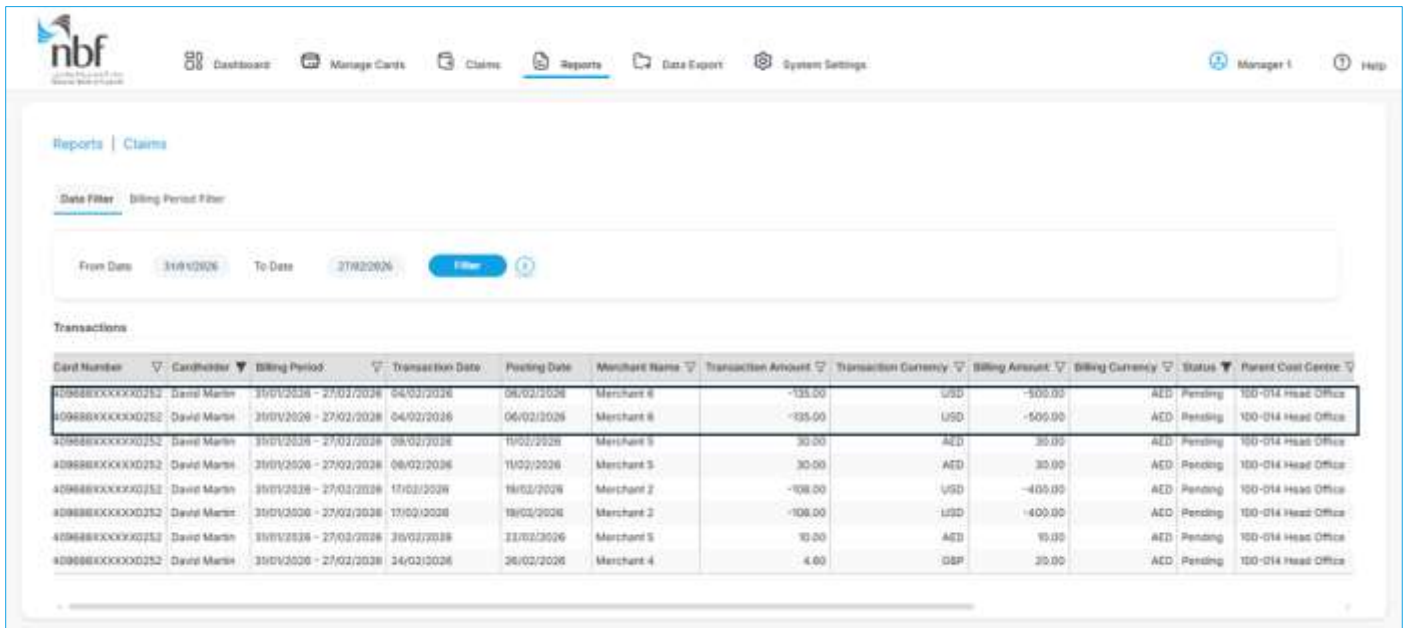
Transactions

Card Number	Cardholder	Billing Period	Transaction Date	Posting Date	Merchant Name	Transaction Amount	Transaction Currency	Billing Amount	Billing Currency	Status	Parent Cost Cent
409688XXXXX5850	John Taylor	01/12/2025 - 30/12/2025	29/11/2025	01/12/2025	Merchant 4	18.40	GBP	80.00			
409688XXXXX2554	Alex Taylor	01/12/2025 - 30/12/2025	29/11/2025	01/12/2025	Merchant 4						
409688XXXXX5850	John Taylor	01/12/2025 - 30/12/2025	29/11/2025	01/12/2025	Merchant 4						
409688XXXXX2554	Alex Taylor	01/12/2025 - 30/12/2025	29/11/2025	01/12/2025	Merchant 4						
409688XXXXX5850	John Taylor	01/12/2025 - 30/12/2025	29/11/2025	01/12/2025	Merchant 3	-216.00	USD	-800.00			
409688XXXXX2554	Alex Taylor	01/12/2025 - 30/12/2025	29/11/2025	01/12/2025	Merchant 1	46.00	GBP	200.00			
409688XXXXX7554	Sarah Brown	01/12/2025 - 30/12/2025	30/11/2025	02/12/2025	Merchant 4	162.00	USD	600.00	AED	Unallocated	
409688XXXXX3379	Laura Clark	01/12/2025 - 30/12/2025	30/11/2025	02/12/2025	Merchant 5	9.20	GBP	40.00	AED	Unallocated	
409688XXXXX7554	Sarah Brown	01/12/2025 - 30/12/2025	30/11/2025	02/12/2025	Merchant 2	60.00	AED	60.00	AED	Unallocated	
409688XXXXX3379	Laura Clark	01/12/2025 - 30/12/2025	30/11/2025	02/12/2025	Merchant 5	-92.00	GBP	-400.00	AED	Unallocated	
409688XXXXX6503	Sarah Martin	01/12/2025 - 30/12/2025	30/11/2025	02/12/2025	Merchant 4	50.00	AED	50.00	AED	Unallocated	
409688XXXXX3379	Laura Clark	01/12/2025 - 30/12/2025	30/11/2025	02/12/2025	Merchant 2	920.00	GBP	4,000.00	AED	Unallocated	
409688XXXXX6503	Sarah Martin	01/12/2025 - 30/12/2025	30/11/2025	02/12/2025	Merchant 3	-135.00	USD	-500.00	AED	Unallocated	
409688XXXXX6503	Sarah Martin	01/12/2025 - 30/12/2025	30/11/2025	02/12/2025	Merchant 4	11.50	GBP	50.00	AED	Unallocated	
409688XXXXX7554	Sarah Brown	01/12/2025 - 30/12/2025	30/11/2025	02/12/2025	Merchant 1	-162.00	USD	-600.00	AED	Unallocated	
409688XXXXX0252	David Martin	01/12/2025 - 30/12/2025	02/12/2025	04/12/2025	Merchant 1	60.00	AED	60.00	AED	Unallocated	
409688XXXXX0252	David Martin	01/12/2025 - 30/12/2025	02/12/2025	04/12/2025	Merchant 2	13.80	GBP	60.00	AED	Unallocated	
409688XXXXX6498	Laura Lee	01/12/2025 - 30/12/2025	02/12/2025	04/12/2025	Merchant 5	-162.00	USD	-600.00	AED	Unallocated	
409688XXXXX0252	David Martin	01/12/2025 - 30/12/2025	02/12/2025	04/12/2025	Merchant 6	-138.00	GBP	-600.00	AED	Unallocated	
409688XXXXX0252	David Martin	01/12/2025 - 30/12/2025	02/12/2025	04/12/2025	Merchant 4	70.00	AED	70.00	AED	Unallocated	

Type:
Contains
Value:
Pending
Apply

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 ... 32
Per Page: 20 | 50 | 100

Please note: When a transaction is split between multiple cost centres, it may display as a duplicate transaction. However, when you scroll to the right-hand side of the screen, the claim allocation split will be visible.



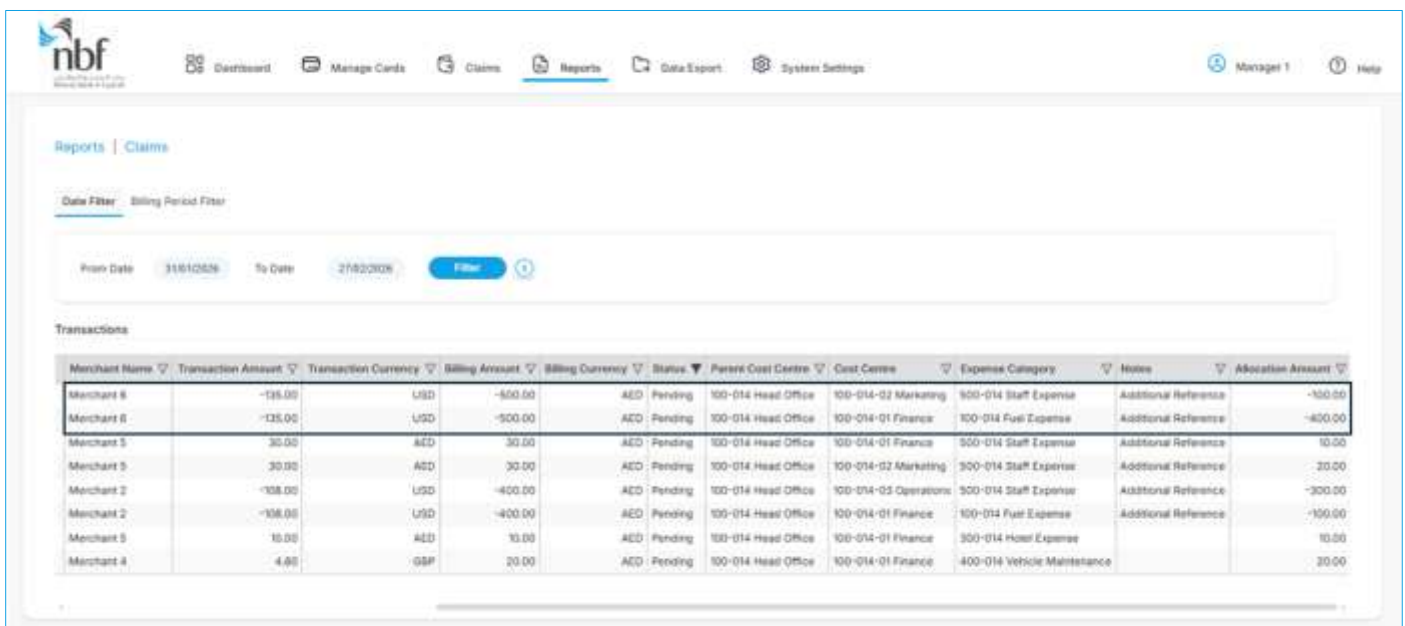
Reports | Claims

Date Filter **Billing Period Filter**

From Date: 31/01/2026 To Date: 27/02/2026 **Filter**

Transactions

Card Number	Cardholder	Billing Period	Transaction Date	Posting Date	Merchant Name	Transaction Amount	Transaction Currency	Billing Amount	Billing Currency	Status	Parent Cost Centre
409688XXXXXX0252	David Martin	31/01/2026 - 27/02/2026	04/02/2026	06/02/2026	Merchant 6	-135.00	USD	-505.00	AED	Pending	100-014 Head Office
409688XXXXXX0252	David Martin	31/01/2026 - 27/02/2026	04/02/2026	06/02/2026	Merchant 6	-135.00	USD	-505.00	AED	Pending	100-014 Head Office
409688XXXXXX0252	David Martin	31/01/2026 - 27/02/2026	06/02/2026	11/02/2026	Merchant 5	30.00	AED	30.00	AED	Pending	100-014 Head Office
409688XXXXXX0252	David Martin	31/01/2026 - 27/02/2026	06/02/2026	11/02/2026	Merchant 5	30.00	AED	30.00	AED	Pending	100-014 Head Office
409688XXXXXX0252	David Martin	31/01/2026 - 27/02/2026	17/02/2026	19/02/2026	Merchant 2	-108.00	USD	-400.00	AED	Pending	100-014 Head Office
409688XXXXXX0252	David Martin	31/01/2026 - 27/02/2026	17/02/2026	19/02/2026	Merchant 2	-108.00	USD	-400.00	AED	Pending	100-014 Head Office
409688XXXXXX0252	David Martin	31/01/2026 - 27/02/2026	26/02/2026	27/02/2026	Merchant 5	10.00	AED	10.00	AED	Pending	100-014 Head Office
409688XXXXXX0252	David Martin	31/01/2026 - 27/02/2026	26/02/2026	26/02/2026	Merchant 4	4.00	GBP	20.00	AED	Pending	100-014 Head Office



Reports | Claims

Date Filter **Billing Period Filter**

From Date: 31/01/2026 To Date: 27/02/2026 **Filter**

Transactions

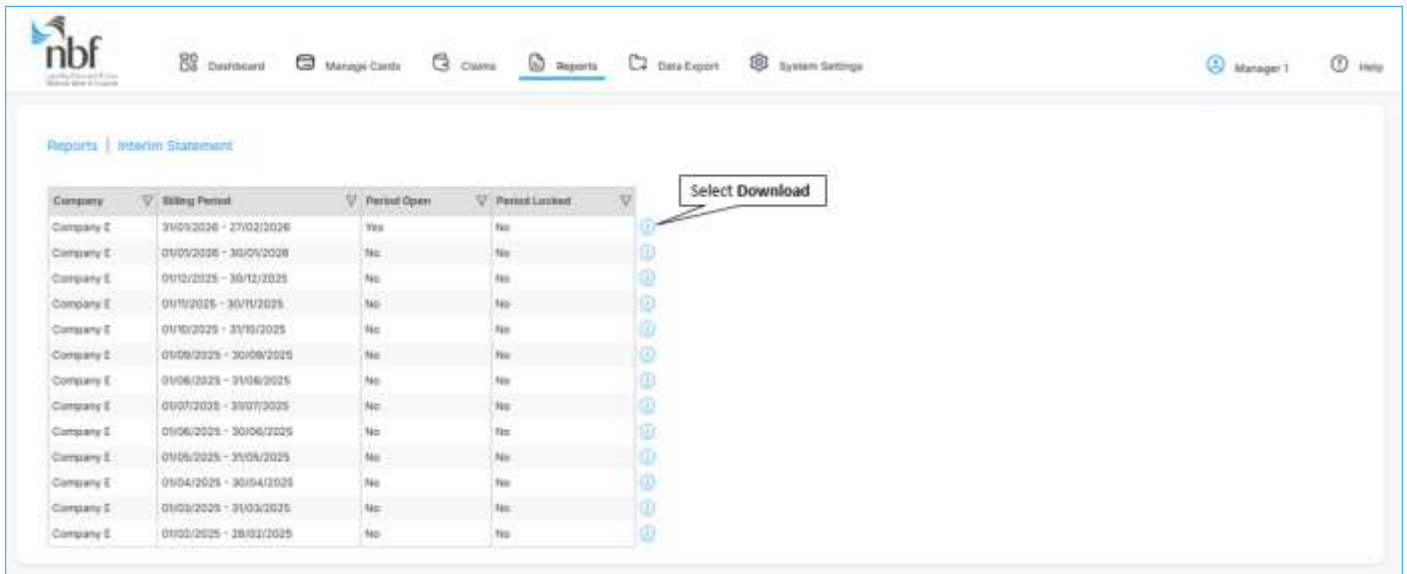
Merchant Name	Transaction Amount	Transaction Currency	Billing Amount	Billing Currency	Status	Parent Cost Centre	Cost Centre	Expense Category	Notes	Allocation Amount
Merchant 6	-135.00	USD	-505.00	AED	Pending	100-014 Head Office	100-014-02 Marketing	500-014 Staff Expense	Additional Reference	-130.00
Merchant 6	-135.00	USD	-500.00	AED	Pending	100-014 Head Office	100-014-01 Finance	500-014 Fuel Expense	Additional Reference	-400.00
Merchant 5	30.00	AED	30.00	AED	Pending	100-014 Head Office	100-014-01 Finance	500-014 Staff Expense	Additional Reference	10.00
Merchant 5	30.00	AED	30.00	AED	Pending	100-014 Head Office	100-014-02 Marketing	500-014 Staff Expense	Additional Reference	20.00
Merchant 2	-108.00	USD	-400.00	AED	Pending	100-014 Head Office	100-014-03 Operations	500-014 Staff Expense	Additional Reference	-300.00
Merchant 2	-108.00	USD	-400.00	AED	Pending	100-014 Head Office	100-014-01 Finance	100-014 Fuel Expense	Additional Reference	-100.00
Merchant 5	10.00	AED	10.00	AED	Pending	100-014 Head Office	100-014-01 Finance	500-014 Hotel Expense		10.00
Merchant 4	4.00	GBP	20.00	AED	Pending	100-014 Head Office	100-014-01 Finance	400-014 Vehicle Maintenance		20.00

To view the original results, select the **Clear filter** button where the user filtered the information, and all cost allocations will be visible in the grid.

8.4 How to use the interim statement

The Interim Statement helps reconcile card transactions to the card statement.

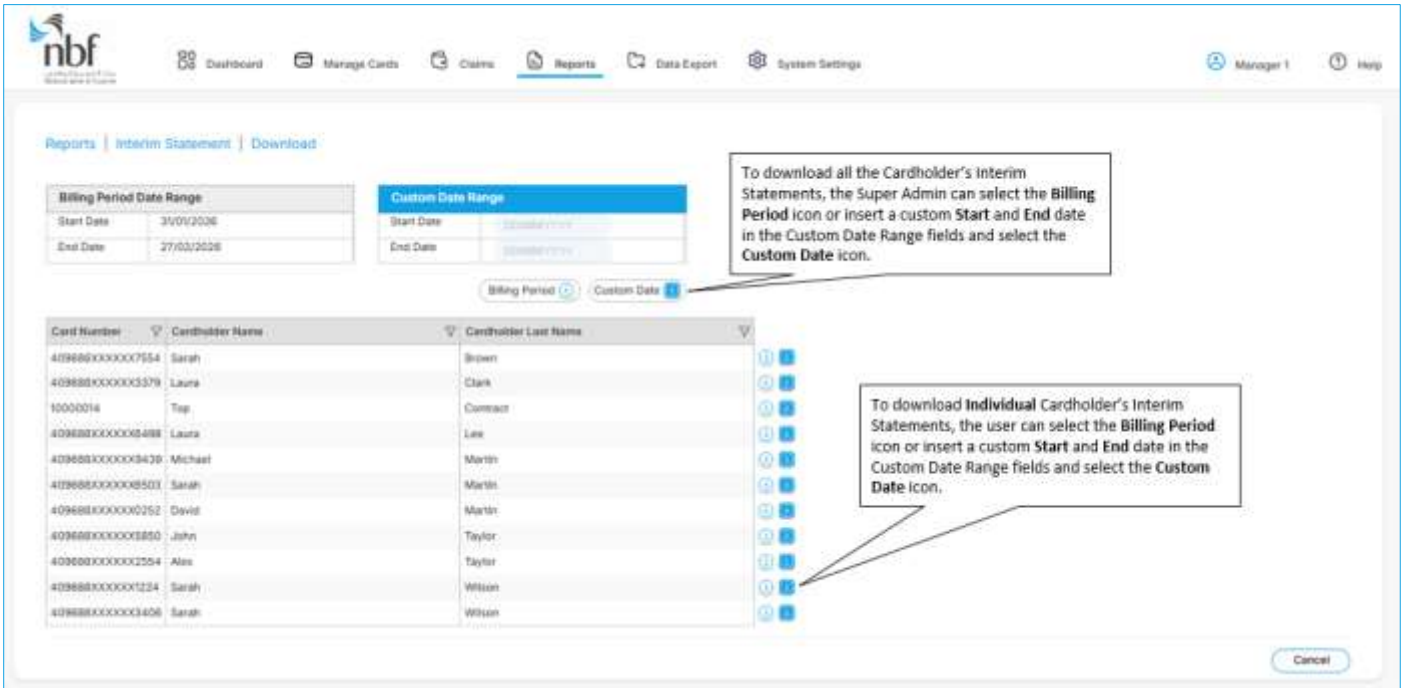
Please note that you must refer to the **Card Monthly Statement** to ascertain any balances due and make payment.



Company	Billing Period	Period Open	Period Locked	
Company E	31/03/2026 - 27/02/2026	Yes	No	Download
Company E	01/05/2026 - 30/04/2026	No	No	Download
Company E	01/12/2025 - 30/12/2025	No	No	Download
Company E	01/11/2025 - 30/11/2025	No	No	Download
Company E	01/10/2025 - 31/10/2025	No	No	Download
Company E	01/09/2025 - 30/09/2025	No	No	Download
Company E	01/08/2025 - 31/08/2025	No	No	Download
Company E	01/07/2025 - 30/07/2025	No	No	Download
Company E	01/06/2025 - 30/06/2025	No	No	Download
Company E	01/05/2025 - 31/05/2025	No	No	Download
Company E	01/04/2025 - 30/04/2025	No	No	Download
Company E	01/03/2025 - 31/03/2025	No	No	Download
Company E	01/02/2025 - 28/02/2025	No	No	Download

The Period Number serves as a unique identifier (Julian Date) that aligns with the cycle dates (Period Start and End) provided in the issuer data file.

In the Period Open field, the Interim Statement status will determine whether the cycle date is open or closed.



Reports | Interim Statement | Download

Billing Period Date Range

Start Date: 31/01/2026

End Date: 27/02/2026

Custom Date Range

Start Date:

End Date:

Billing Period ☒ Custom Date ☐

Card Number	Cardholder Name	Cardholder Last Name	
409688XXXXXX7554	Sarah	Brown	☒
409688XXXXXX3379	Laure	Clark	☒
10000014	Tap	Contract	☒
409688XXXXXX8488	Laura	Lee	☒
409688XXXXXX3479	Michael	Martin	☒
409688XXXXXX8503	Sarah	Martin	☒
409688XXXXXX0252	David	Martin	☒
409688XXXXXX3850	John	Taylor	☒
409688XXXXXX2554	Alex	Taylor	☒
409688XXXXXX1224	Sarah	Wilson	☒
409688XXXXXX3456	Sarah	Wilson	☒

Cancel

To download all the Cardholder's Interim Statements, the Super Admin can select the **Billing Period** icon or insert a custom **Start** and **End** date in the Custom Date Range fields and select the **Custom Date** icon.

To download **Individual** Cardholder's Interim Statements, the user can select the **Billing Period** icon or insert a custom **Start** and **End** date in the Custom Date Range fields and select the **Custom Date** icon.

When downloading **All Cardholder Interim Statements**, a zip folder will automatically be generated containing the PDF Interim Statements for all cardholders linked to the Account Administrator's profile.

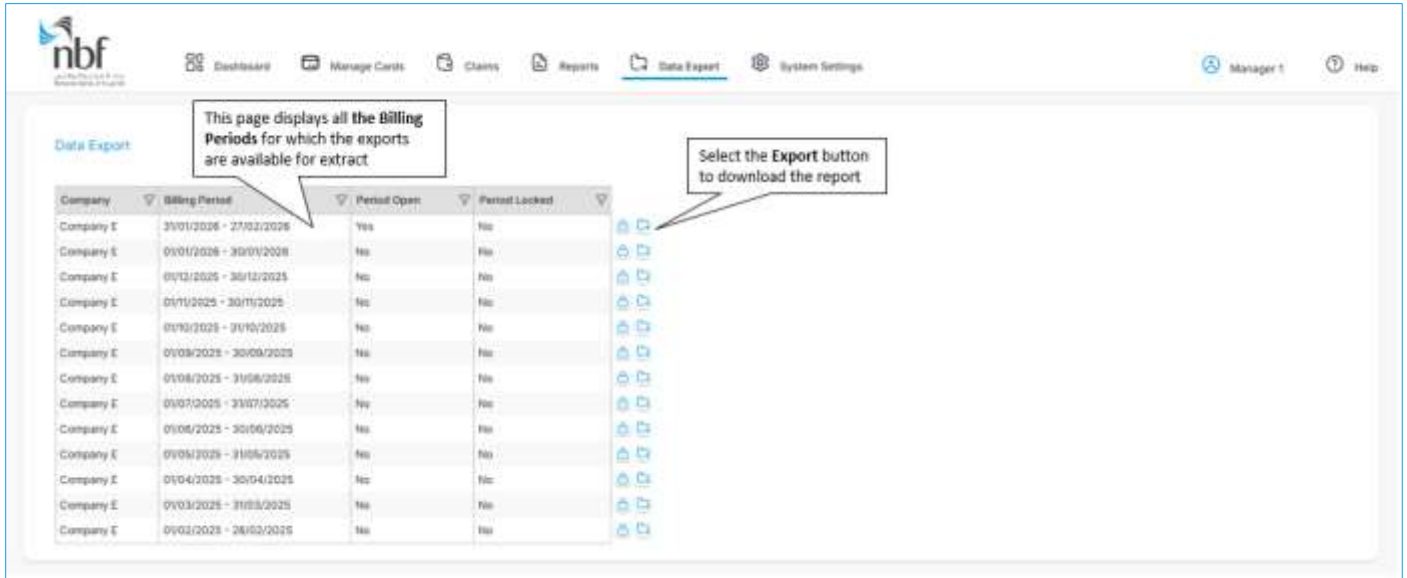
Save the zip folder in the appropriate location for review and printing.

1. Open the zip folder.
2. Select the required PDF Interim Statements.
3. Right-click and select **Print**.

9. How to export data

Managers can download standard or preconfigured exports.

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



This page displays all the **Billing Periods** for which the exports are available for extract

Select the **Export** button to download the report

Company	Billing Period	Period Open	Period Locked	
Company E	31/01/2025 - 27/02/2025	Yes	No	Export
Company E	01/01/2025 - 30/01/2025	No	No	Export
Company E	01/02/2025 - 30/02/2025	No	No	Export
Company E	01/03/2025 - 30/03/2025	No	No	Export
Company E	01/04/2025 - 30/04/2025	No	No	Export
Company E	01/05/2025 - 30/05/2025	No	No	Export
Company E	01/06/2025 - 30/06/2025	No	No	Export
Company E	01/07/2025 - 30/07/2025	No	No	Export
Company E	01/08/2025 - 30/08/2025	No	No	Export
Company E	01/09/2025 - 30/09/2025	No	No	Export
Company E	01/10/2025 - 30/10/2025	No	No	Export
Company E	01/11/2025 - 30/11/2025	No	No	Export
Company E	01/12/2025 - 30/12/2025	No	No	Export

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 claims.

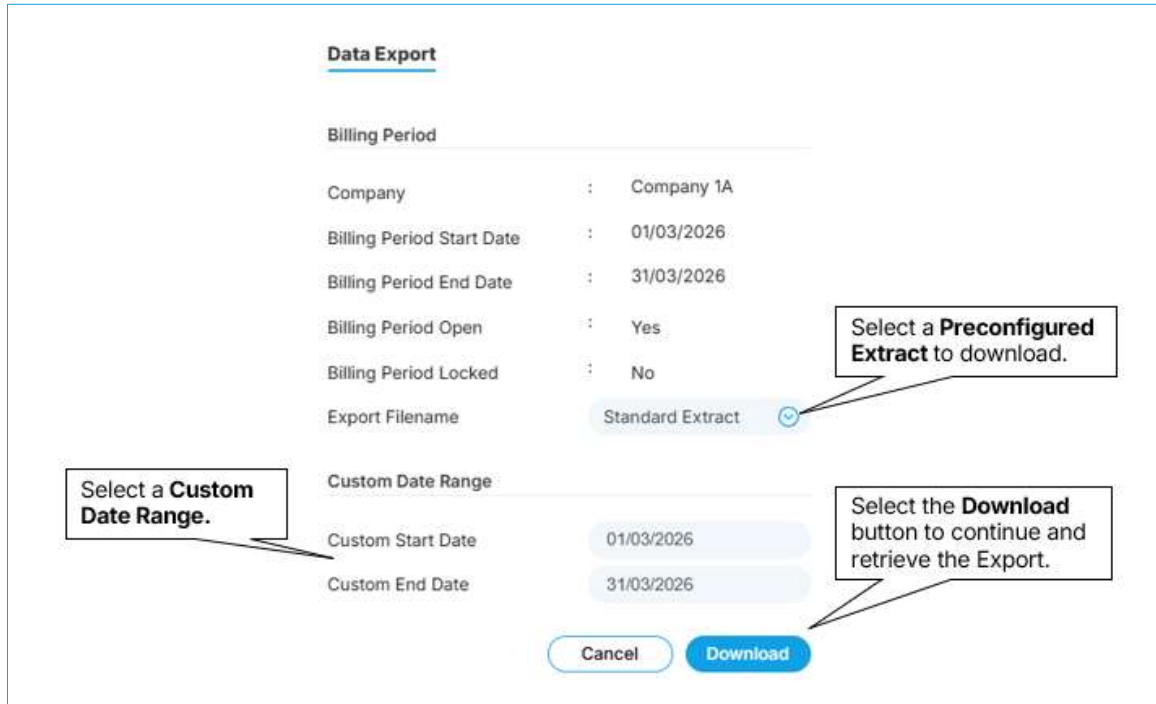
If **No**, reflects in the **Period Open** column, the Billing Period has Closed.

Period Open	Period Locked
No	No

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

Period Open	Period Locked
No	Yes

Please note: *It is recommended that the Account Admin locks the period before exporting the data to ensure that no further changes are made to claims, especially if the extract will be imported into the company's back-office system.*



The screenshot shows the 'Data Export' form with the following fields and values:

- Billing Period**
 - Company: Company 1A
 - Billing Period Start Date: 01/03/2026
 - Billing Period End Date: 31/03/2026
 - Billing Period Open: Yes
 - Billing Period Locked: No
- Export Filename**: Standard Extract (selected with a radio button)
- Custom Date Range**
 - Custom Start Date: 01/03/2026
 - Custom End Date: 31/03/2026

Callouts in the image:

- 'Select a **Custom Date Range**.' points to the Custom Date Range section.
- 'Select a **Preconfigured Extract** to download.' points to the 'Standard Extract' radio button.
- 'Select the **Download** button to continue and retrieve the Export.' points to the 'Download' button.

Buttons at the bottom: Cancel, Download

Although the user can customise the data content of the export by using the **Filter** options, the table below indicates the export layout and available file formats.

Reports	Format
Export	CSV, XLSX and TXT