# Ulster Bank **One**Card

## Company Administrators' Guide

❋ Ulster Bank

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**About The Ulster Bank OneCard**

Your business has chosen the Ulster Bank **One**Card to help you manage business-to-business payments in a more efficient way.

As the Company Administrator of the card programme, you will have responsibility for the ongoing operation and maintenance of **One**Card within your business. This can range from organising cards for new cardholders to obtaining management information for your **One**Card programme.

This guide has been designed to help you do this by explaining how **One**Card works in a number of short, quick-reference sections. Please take the time to familiarise yourself with this guide as this will help you to answer cardholder questions and to deal with situations that may arise during the lifetime of the programme.

Throughout the guide different procedures are highlighted depending on whether your business has chosen to settle the monthly statement in one amount centrally (this is known as 'central billing'), or if your nominated cardholders are settling their statements directly with us (this is referred to as 'individual billing').

If you are not sure which option has been selected, please refer to the person who originally requested the **One**Card account in your business or call the **One**Card Helpline on **1850 812 280**.

For additional information please refer to your copy of the Terms and Conditions or contact your Relationship Manager. Terms and conditions are available at www.ulsterbank.ie/onecard

A dedicated support team is also on hand to help you achieve the best results from your programme. If you need help please call the **One**Card Helpline on **1850 812 280.** This number should be used for any queries you may have as you go through the guide, unless otherwise specified. Just let your staff know that you are the Company Administrator of your business' **One**Card programme.

**Getting Started**

There are certain decisions that you and/or your colleagues will have made about your card programme to enable us to set it up for you.

These decisions have included:

• **Transaction Blocking** – whether certain types of transactions are not permitted. For instance, when the merchant seeks sanction for the amount (we call this 'authorisation blocking'), or where out of the ordinary transactions are allowed but are reported to the business (we call this 'exception reporting'). You can then review and investigate them with the cardholder to give you additional peace of mind.

• **Cash Withdrawals** – if each cardholder is authorised to use the card to withdraw cash from ATMs or over bank counters.

• **Statements** – whether the programme is centrally billed or individually billed or if your business is diverting certain types of payment, e.g. travel or business supplies, away from the individual cardholder account to a central account for payment. This helps to free up cardholder limits and means that you can set more realistic monthly card limits for your staff.

• **Repayment** – how your business intends to settle the outstanding amount upon receipt of the monthly statement and whether extended payment terms have been selected.

• **Credit Limit** – the overall limit allocated to your business.

You will need to know who the Authorised Signatories are in your business. These are colleagues who will have permission to sign the forms we need to receive to open an account and process when you wish to update your **One**Card programme.

You will also need to check that your nominated cardholders have received their cards/cardholder guides and that they understand when **One**Card should be used to make payment on behalf of the business.

If you are not sure which options your business has selected or who your Authorised Signatories are, please ask one of your decision makers to update you.

Finally, the card is MasterCard badged, guaranteeing your cardholders acceptance in over 24,000,000 outlets worldwide. The card can also be used in over 1,000,000 ATMs worldwide.

## Contact Details

The following assistance is available to help you when you have a query:

| | |
|---|---|
| **One**Card Helpline* | Ulster Bank Ireland Limited<br>Commercial Cards Division<br>PO Box 4015<br>Dublin 2<br>Telephone: 1850 812 280<br>(Mon – Fri 8.00am – 6.00pm)<br>(Saturdays 9.00am – 1.00pm) |
| Smart Data OnLine | To access reports visit<br>www.ulsterbank.ie/onecard or<br>www.reports.ubonecard.com |
| Lost or Stolen Cards* | Telephone from Republic of Ireland: 1890 924 258<br>From overseas: +44 1423 700 545<br>(24 hours) |
| ACE Insurance Claims* | Telephone: (01) 440 1700<br>(Mon – Fri 9.00am – 5.00pm) |
| ACE Assistance* | Telephone: 00 44 (0)870 606 1406 (24 hours) |
| Corporate Liability<br>Waiver Insurance* | International SOS<br>6th Floor<br>Landmark House<br>Hammersmith Bridge Road<br>London<br>W6 9DP<br>Telephone: 00 44 (0)20 8762 8002<br>(Mon – Fri 9.00am – 5.00pm)<br>Fax: 020 8762 8072 |
| MasterCard Global Service Centre* | Telephone: 1800 557 378 or visit<br>www.mastercard.com for details of offices in other countries. |

* Calls may be monitored and recorded.

**Updating and changing your OneCard programme**

Over time, you may need to make certain amendments to your **One**Card programme.

We can only accept requests to issue new cards or make changes to the credit agreement in writing from an Authorised Signatory as specified on the Application and Agreement Form (Form 1). Company Administrators may only make administrative changes for cardholders.

The table below outlines the most common types of changes and the forms required to make these changes.

| Type of amendment required | Form required | Additional details |
|---|---|---|
| Adding new cardholders | Cardholder Application (Form 2) | For individual billing, the cardholder also needs to complete the Direct Debit Mandate included with Form 2 |
| Setting or revising transaction limits | Cardholder Application (Form 2) | To set or amend single transaction limits for a cardholder |
| Merchant Category Blocking | Diversion Billing and Individual Blocking (Form 3) | To change the spending categories set for a cardholder |
| Changing Authorised Signatories | **One**Card Amendments (Form 5) | To change those individuals permitted to sign on behalf of the business |
| Change of Name | **One**Card Amendments (Form 5) | When a cardholder's name changes (e.g. upon marriage) |
| Card Cancellation | **One**Card Amendments (Form 5) | When a card is no longer required (e.g. when a cardholder leaves the business), simply cut it in two vertically through the magnetic strip/chip and destroy it |
| Waivable transaction | Waiver Request Letter (Form 6) | To make a claim under Corporate Liability Waiver Insurance policy |
| IMPORTANT: Before sending to us for processing, please ensure all forms are signed by those individuals who have been appointed as Authorised Signatories for your card programme. | | |

**Renewal/Lost and Stolen cards**

Card Renewal – Shortly before the expiry date on the card a replacement will be issued. This will happen automatically. Please ensure the new card is signed by the nominated cardholder immediately and kept secure until required. The cardholder should continue to use their existing card until the expiry date shown on the card. It should then be destroyed by cutting it in two vertically through the magnetic strip and also through the chip.

Please be aware renewal cards can only be used from the 'Valid From' date on the card. If a new card does not arrive before the expiry date of the existing card, please call the **One**Card Helpline.

A new PIN will not be issued with the renewal card as the existing PIN will remain valid.

Lost or Stolen Cards – Each card is for the exclusive use of the authorised cardholder who must ensure that it is kept secure at all times. If a card is lost or stolen, the cardholder must telephone our Card Loss Centre on **1890 924 258** (24 hrs). These details are also given in the cardholder guide.

Card lost in the Republic of Ireland – A replacement will normally be despatched within 7 days.

Card lost abroad – The cardholder should immediately report the loss and, if necessary, request an emergency replacement card by telephoning the MasterCard Global Service Centre.

The MasterCard Global Service Centre can provide a temporary emergency replacement card in 1-3 business days. Depending on location, the replacement card may be delivered by courier, or collected by the cardholder from a designated MasterCard Replacement Centre. The temporary card can be used at merchants and at bank branches for cash withdrawals (with two forms of ID). However, the card cannot be used in ATMs.

A permanent replacement will then be issued on the cardholder's return to the Republic of Ireland. There is a €112.50 charge for emergency card replacement overseas.


**Queries on Transactions**

This section examines possible reasons and suggests solutions for the most common types of failed transactions.

Declined Transactions – A transaction may be declined for a number of reasons: the amount of the transaction exceeds the cardholder limit or the individual transaction limit; the transaction is being undertaken with a retailer where your cardholder is not authorised to make purchases; the card used is not yet valid, has expired or has been cancelled; the card has been damaged (if this is the case please request a replacement from the **One**Card Helpline).

Incorrect amounts billed or refunds not applied – Please raise any discrepancies between the cardholder's record and the card statement with the supplier concerned. If a discrepancy remains unresolved, or the supplier cannot be identified, call the **One**Card Helpline and confirm circumstances in writing to the Helpline, enclosing copies of the cardholder's voucher and statement.

If an expected refund does not appear on your statement, please send us a copy of the statement highlighting the original transaction and a copy of the refund voucher or other documentation, together with details of your discussions with the supplier.

Please note: Refunds received from abroad will not necessarily be for the same Euro amount as originally debited due to differing exchange rates that may apply at the time the refund is credited to the account.

Transactions not recognised – Where the cardholder does not recognise a transaction appearing on the statement, please call the **One**Card Helpline for assistance.

Disputed Transactions – under MasterCard scheme rules, Ulster Bank has the right, in certain circumstances, to claim back money from a supplier but only within a limited time span. It is important to inform our Helpline, in writing, within four weeks of the statement date, of any disputed transaction which cannot be quickly resolved directly with the merchant.

We will do all we can to help you resolve any problem with refunds but we will only be able to begin investigations on your behalf once 45 days have passed since the date the refund should have been made.

## Queries on Goods

Faulty or damaged goods supplied – If the cardholder rejects goods purchased as unsatisfactory, they should inform the supplier immediately and try to reach an agreement to return the goods and obtain a refund. Ulster Bank is unable to become involved in any disputes between cardholder and merchant over the quality or suitability of goods or services purchased.

The supplier can arrange for a credit to be made to the **One**Card account; this will appear on a subsequent statement. To aid reconciliation, we suggest the cardholder retains a record of the credit at the time the goods are returned, rather than waiting for the statement to arrive. Please note, refunds from abroad may vary from the original transaction amount due to exchange rates.

Goods not supplied/wrong goods supplied – If an item is charged to the cardholder's account but the goods or services ordered have not been received, or are incorrect, the cardholder should contact the merchant to confirm if the goods have been supplied, or the correct goods are being despatched.

A refund can only be claimed from the merchant after allowing 30 days from the transaction date for the delivery of correct goods.

## Corporate Liability Waiver Insurance

Ulster Bank holds a Corporate Liability Waiver Insurance policy which is designed to protect your business from liability for cardholder misuse of their **One**Card account.

## Terms of Cover

Cover is provided free up to the limits of €25,000 per cardholder and €1,650,000 per business per year, where a cardholder has misused their Card thus incurring a "waivable charge".

A waivable charge is an amount charged to a cardholder account, which is not of benefit to your business, and for which the business has paid the bill but cannot gain reimbursement from the cardholder, provided that:

• the cardholder is authorised by your organisation to use the card

• the cardholder is at least 18 years old

• the cardholder is not a director controlling over 5% of the issued share capital

• the waivable charge appeared on a statement a maximum of 75 days before its discovery

• the loss was discovered within 14 days of a request to cancel the card, where the transaction has not yet appeared on a statement

• Ulster Bank is advised by Waiver Request Letter (Form 6) within 14 days of discovery.

## Claims Procedures

On discovery of a 'waivable charge', you need to:

• complete and return a Waiver Request Letter (Form 6) to us

• contact immediately, by telephone, fax or letter, International SOS, who act for the Underwriters, quoting "Ulster Bank Corporate Liability Waiver Insurance":

Ulster Bank will cancel the card and International SOS will forward claims documentation direct to you for completion. For full details of the Claims procedures, please see Your Insurance Policies.

Once the claim has been accepted, International SOS will advise you and issue a cheque.

**Smart Data OnLine Getting Started Guide**

Smart Data OnLine is a service that provides you with online access to management information for your **One**Card programme. Smart Data enables you to:

• view a standard set of management information and reports
• create customised management information and reports
• export the reports into your own systems, including accounting packages
• provide details of financial transactions undertaken by cardholders in your business
• allow cardholders to view their own transactions online
• assign cardholders to supervisors
• send email Smart Data requests for amends to your company account

This guide provides some information on how to access Smart Data and obtain management information and reports to help you review and monitor your card programme.

You may wish to add the Smart Data URL to your web favourites to enable you to go straight to the relevant section next time you wish to access your **One**Card programme.

The relevant web addresses are:

www.ulsterbank.ie/onecard or you may prefer to link direct via www.reports.ubonecard.com

**System Requirements**
To run Smart Data OnLine you need a PC loaded with any of the following browser software and 128 bit encryption:

• Mozilla 1.5 or above
• Netscape® Communicator® 6.2 or above
• Microsoft® Internet Explorer 5.5 or above
• America OnLine® (build based on one of the supported versions of Internet Explorer 5.5 or above)
Whilst reports can be viewed on screen using the above software, you will additionally need Adobe® Acrobat Reader 5.0 or higher to print reports via a PDF.

**Getting started**
**Step One – obtaining a password**
Firstly, you will need to obtain a User ID and Password to access the system. To do this, please telephone the **One**Card Helpline on **1850 812 280**. They will provide you with a unique User ID and password. Please note, you can only obtain these details by telephone.

**Password Requirements**
• Minimum of 8 and maximum of 20 alphanumeric characters
• Password must contain at least two numeric characters
• You cannot choose the same password more than once
• Passwords are case sensitive.

If you should forget your password, please telephone our Helpline on **1850 812 280** and a new password will be issued to you.

**Step Two – logging on**
Once you have obtained your password and User ID you are ready to log on. You can either access via the Ulster Bank web site at the following address www.ulsterbank.ie/onecard and click on the Smart Data icon or direct from www.reports.ubonecard.com.

You are now in the Login screen for Smart Data OnLine. Key in your User ID and password as prompted on screen. Please note this must be keyed exactly as indicated using the specified mix of alpha and numeric characters as well as upper and lower case letters. At this stage, you will be prompted to choose a different password.

Once you have logged into Smart Data OnLine you will enter the Welcome screen. At the top of the page you will see details of your business and at the bottom some links to more detailed instructions on all aspects of the service.

There is also a news section that we will use to advise you of important information relating to Smart Data OnLine in future.

**Step Three – setting up your company information**
We will have already set your business up on Smart Data OnLine. All you need to do is:

1) Click on the "Company" Tab at the top of the page
2) Click on the "Company Maintenance" menu option
3) The page displays information about your business. If any of the information has changed you will need to telephone our Helpline on **1850 812 280** to arrange for it to be updated.

If you wish to obtain reports now for the business as a whole, please go to Step Seven below. If you wish to give access to Smart Data OnLine to other staff in your business, go to Step Four. If you wish to continue reading about further functions in Smart Data, go to Step Five.

**Step Four – assigning user access**
Each time a new cardholder is added to your business the information is automatically added to Smart Data OnLine. If you wish, you can also give user access to your cardholders. This will enable them to view management information and reports specific to their card account.

**A brief description of the User Levels:**
1) Company Administrator – has access to the whole account and cardholders connected.
2) Intermediate User – has access to all cardholders within their specific part of account or billing area.
3) Supervisor – has access to any cardholders specified regardless of billing areas.
4) Account User – this is the cardholder level and they have access to their own card only.

If you wish to assign user access, please proceed as follows: (Be aware that in order to set up an intermediate user, a hierarchy will need to be built.)

1) Select the "User" tab
2) Select the "User set-up" sub menu
3) Select the "Type of User" you wish to set up. Cardholders are called 'Account Users'
4) Complete the information on the screen. Ensure you complete all fields indicated with red asterisks. When you complete the "Entity ID" scroll down box, ensure you click on the cardholder's name/account number.
5) You will need to select a template for the user from the 'Template' scroll down box. Select the appropriate template, from the list below, for the type of user you wish to set up

| User type | Template name |
|---|---|
| Account User | Company Staff |
| Supervisor User | Company Supervisor |
| Intermediate User | Intermediate |
| Company Administrator User | Company Administrator |

6) You will need to assign an initial password to the user. When the cardholder logs on for the first time, they will need to key their card account number in the field 'User ID' and the password you have assigned to them. The user will then be prompted to change their password to something that only they know. The password needs to be 8 – 20 characters; two of which must be numeric characters (passwords are case sensitive, cannot contain spaces and cannot be the same as the User ID). For security reasons, the user will then be prompted to change their User ID from their card account number to something different.
7) Make sure the 'Status Code' is flagged to 'Active'
8) Click on the 'Apply' button
9) You can click on the "User maintenance" option to see a list of users you have created.

**Step Five – Viewing Transactions**
You can quickly access cardholder transactions onscreen, based on a specific date range. You can then refine your search by selecting transactions based on posting date, transaction date or review status. Cardholders only have access to view the transactions on their own account.

To view a transaction summary:

1) Click on the "Financial" tab at the top of the page
2) Select the "account summary" sub menu. For a summary of account totals for a group of accounts, click on the company or intermediate (i.e. reporting unit). For a transaction summary of an individual account, click an account name.
3) You will now be asked to choose your search criteria. Once you have selected the date range, view by and review status, click on the view button.
4) The transactions summary screen provides a summary of the transactions found in your search. Use the icons and links on the page to view more detailed information.

**Step Six – Creating Reporting Levels**
Smart Data OnLine features the ability to create reporting levels. If your company has several departments you can create a reporting hierarchy that groups cardholders into the department they work for. This is particularly useful where you have a large number of cardholders and numerous departments within the business. This feature is purely for MI reporting and does not affect the billing method for your business.

You do not need to do this if you choose not to. If you do not choose this option all cardholders in the company will be attached to the main company level. If you have a small number of cardholders you may find it easier not to create individual reporting levels.

To create a reporting level hierarchy:
1) Click on the "Company" tab at the top of the page
2) Select the "company maintenance" sub menu
3) Click on the "Add Hierarchy Intermediate" button
4) Complete details of the reporting unit. This might be the department name and address
5) All the fields marked with red asterisks must be completed
6) Make sure the "status code" is flagged to "Active"
7) Click on the 'Apply' button
8) The reporting level is now created. A message will appear at the top of the screen: "Intermediate has been successfully added"

To add further reporting levels, repeat Steps 4 - 7 for each one you wish to include.

Now that you have created different reporting levels, you can assign each cardholder to a reporting level.

1) Click on the "Hierarchy" tab
2) Select "Hierarchy Tree" from the sub menu
3) When a new cardholder is set up they are initially placed directly under your company level within the hierarchy. Click on this level within the hierarchy
4) Click on the "Move accounts" button
5) From the box "Select one or more accounts", highlight the cardholders you wish to move and, from the box "Select a hierarchy level", highlight the hierarchy level to which you wish to move them
6) Select "Apply" button
7) The cardholder has now been moved to the reporting level you have selected. A message "Change successfully applied" appears on screen.

The way to obtain report information may differ. If the report to be run is very large, the run report option may not be available. In this case the report can be scheduled and will appear in your inbox on SDOL the next working day. You can still choose whether to have a screen or printed version.

**Step Seven – Obtaining Reports**
1) Click on the "Reports" tab at the top of the screen
2) You will see a sub menu on the screen. Click on the "Run Reports" option
3) You will now be asked to choose your report and date criteria and whether you wish to have a screen or printed version of the report
4) Once you have highlighted the report you require, the date range you wish to report on, and whether to view on screen or print the report, click on the "Run" button at the bottom of the page
5) You must now choose which cardholders to run the report for. You can choose your whole business, or individual hierarchy points that you may have created. Click on whichever group of cardholders you wish to run the report for
6) The report will now be displayed for you to review
7) If you have run a report on screen, you may print off a copy by clicking on the print icon at the top of the report.

**How to Schedule a Report**
You can schedule a report to run at regular intervals:
1) From the "Reports Tab", select "Schedule Reports"
2) On the "Schedule Reports" screen, define the report data
3) Click "Apply"
4) Select an account, intermediate (or company) hierarchy entity on which to base the report
5) The Schedule Summary displays the scheduled report.

- **Exporting a Report** – You can export a range of transactions to incorporate into a spreadsheet or reporting application for review. You can create an export file in real-time, or for larger files with more than 500 records, schedule the export process to occur at a later date.
- **Real-time Export** – the system creates an export file immediately and prompts you to save it to the local directory on your PC.
- **Scheduled Export** – the export file is created as a scheduled process and placed in your Inbox (Smart Data home page) on the day it is run. When you export a file in real-time that contains more than 500 records, the system will prompt you to schedule the export. Exports that are automatically scheduled are placed in your Inbox (Home Page) during the day they are scheduled to run.

**How to Export Data in Real-time**
1) From the "Reports" tab, select "Real-time Export"
2) On the "Real-time Export" screen, define the export data from a drop-down list of options
3) Click "Apply"
4) Select an account, intermediate (or whole company) on which to base the export data
5) In the "File Download" dialogue, select "Save the file to disk".
6) In the "Save As" dialogue box, select a directory in which to save the export file
7) Click "Save".

**How to schedule an Export of a Data File**
1) On the "Schedule Export" screen, define the export data from the drop-down list of options
2) Click "Apply"
3) Select an account, intermediate (or the whole company) on which to base the export data
4) The "Schedule Summary" displays the scheduled export.

**To Add or Modify a Custom Export Template**
You can create your own custom report, for example in an Excel or Tab delimited format, with any data fields you require from within Smart Data OnLine. Here's how:
1) From the "Reports" tab, select "Custom Export Set-Up"
2) On the "Custom Export Set-Up" screen complete the "Set up" options as required. Use the drop down box to choose the format, for example, Excel. Under "Available Fields", highlight the data items you wish to include in the report and click the Down arrow underneath
3) To save the template, click "Apply"
4) Once you have applied this template in Step 3, you can schedule this template to be run either in real-time or as a scheduled export, following the instructions already given.

## Cardholder Maintenance

If you need to make amendments to your Ulster Bank **One**Card programme e.g. amend cardholder details, credit limits, transaction limits and merchant category blocking, you can do this online via Smart Data OnLine.

Smart Data's Cardholder Maintenance function allows Smart Data Company Administrators and intermediate users, as authorised by the business, to request changes to existing cardholder details such as those mentioned above. Smart Data supervisors and account users cannot use Cardholder Maintenance.

Please note that it is not able to cater for lost and stolen notification or the introduction of new cardholders.

When a Company Administrator or intermediate user has submitted a request via Smart Data, an on-screen acknowledgement is displayed. Normally requests are dealt with by the **One**Card Helpline within one working day (requests are not updated in real-time). Company Administrators and intermediate users can view the status of any request made through Smart Data Cardholder Maintenance.

Company Administrators and intermediate users authorised by the business to send requests, will require a Cardholder Maintenance authorisation password. Your Company Administrator can obtain this from the **One**Card helpdesk.

To access Cardholder Maintenance and request a cardholder amendment:

| |
|---|
| **Log-on** to Smart Data |
| **Select** – Hierarchy tab |
| **Select** – Hierarchy Tree tab |
| **Select** – Cardholder maintenance option<br>1. Select the cardholder by cardholder name (as stated on card) or card number.<br>2. Select appropriate reason request.<br>3. Complete form with required changes.<br>4. Add comments, in the box provided, if required.<br>5. Enter the Authorisation Password.<br>6. Submit form. |

To view submitted requests:

| |
|---|
| **Log-on** to Smart Data |
| **Select** – Reports |
| **Select** – Cardholder Maintenance |

## Statements

Statements can be viewed on any date format provided there has been cardholder activity.

## Company preferences

Access to certain areas of the Smart Data system is enabled by the Company Preferences settings. This can be located by selecting the Company Tab and choosing Company Preferences from the menu.

## Email requests

In order to set up email requests you need to select the Company tab. Scroll down to Cardholder maintenance and and select yes. Once this is applied, you will find the facility by selecting the Hierarchy tab, then Hierarchy tree. There is a grey box at the top of the screen which has Cardholder Maintenance displayed. A password is required to send email requests, and this can be obtained by contacting the **One**Card Helpline number on **1850 812 280**.

## Further Assistance

Smart Data OnLine contains a number of Help screens to assist you in using the system. Additionally, more detailed instructions on the use of all aspects of Smart Data are available by clicking on the links at the bottom of the Home page.

If you require any further assistance please call the **One**Card Helpline.

## Managing your account

Monthly Statements and Settling Your Account Depending on your billing arrangements, statements will be supplied direct to the business (central billing) or to cardholders for direct settlement (individual billing).

Where central billing has been selected, summary statements will be supplied at cardholder level in addition to a company level statement displaying all transactions the business has undertaken in the billing period. You can share these individual summary statements with your cardholders to enable them to validate their own transactions and to collect supporting receipts.

Diversion Billing – As an option selected when the account was opened, your business may have requested Diversion Billing. This unique **One**Card feature allows certain transactions to be diverted for central billing, whilst retaining individual billing for all other transactions. This offers increased settlement flexibility and can help reduce, or free up, the credit limits required on individual accounts.

Cash Advances – Cash can be obtained over the counter at most banks and cash machines displaying the MasterCard symbol. This facility is available at over 1,000,000 outlets worldwide.

Cash advances are subject to a 1.5% cash handling fee (minimum €2.54).

## Settling Your Account

Accounts are settled by Direct Debit. The amount due is claimed by Ulster Bank within a specified period from the date of each statement – your statement will specify this date. This period will have been agreed between us at the outset.

## Reviewing your Credit Limit

If your overall spending limit no longer meets the needs of your business, please contact your Relationship Manager to discuss your revised requirements.

**Supplier Recruitment**

Whether you have recently made the decision to use **One**Card, or simply wish to expand your current programme, Ulster Bank Merchant Services can work with you and your suppliers to ensure you gain maximum benefit from your **One**Card programme.

Key to the success of your programme is helping your suppliers to accept card payments and provide electronic reporting at the level you require. Their experience of accepting card payments will vary. Some may be sole traders unfamiliar with accepting card payments, or major retailers with experience of accepting a high volume of card payments.

**The role of Ulster Bank Merchant Services**

Recognising how critical supplier recruitment is, Ulster Bank has established a dedicated team to support your supplier recruitment programme. Not only will you be given a dedicated Ulster Bank Business Manager, but also listed below are some examples of how the team will help you:

• Identifying suppliers who are not card capable
• Supplier Education
• Supporting your supplier recruitment seminars
• Meeting primary suppliers individually
• Providing a range of product literature
• Application assistance for suppliers seeking to accept cards and deliver electronic reporting
• Upgrade suppliers who can accept cards to your chosen level of electronic reporting.

**Successful Recruitment**

For a successful supplier recruitment strategy it is important that you implement an effective recruitment process. There are three key steps:

• Identifying your suppliers
• Segmenting your suppliers
• Communicating with your suppliers.

Whilst your Ulster Bank recruitment team will manage supplier communications throughout their learning and decision process, the choice to provide a facility that accepts card payment is one that a supplier makes based on their relationship with your business. Commitment is required at all levels and suppliers will look to you, for assurance that their efforts in establishing card acceptance facilities, is one that will improve their relationship and future trade.

**Phone 048 9027 5977**

**Fax 048 9027 5828**

**B2B.Merchants@ulsterbank.com**

*Calls may be recorded.

**Additional Benefits for Cardholders – Travel Accident Insurance and Assistance**

**Travel Benefits**

All cardholders are entitled to a wide range of travel related services, some at no additional charge. Please refer to the leaflet 'Your Insurance Policies' for full travel insurance details.

**Travel Accident Insurance and Assistance**

As a **One**Card cardholder, they are covered by FREE Travel Accident Insurance where Ulster Bank **One**Card has been used to pay for all travel/ accommodation costs in advance of departure from the Republic of Ireland. This insurance is automatic and can be used for any number of trips of up to 90 days in duration.

The following services are available for all cardholders and are provided by ACE European Group Limited:

**Travel Assistance Before Your Journey**

Cardholders are able to obtain advice on the following before going abroad:

• Requirements for visa and entry permits for any country worldwide
• Requirements for inoculations and vaccinations for all countries and advice on current World Heath Organisation warnings. ACE Assistance can also arrange the relevant inoculations and vaccinations before the commencement of a trip abroad
• Climate
• Local languages
• Time differences
• Main banking opening hours, including whether or not a Bank Holiday falls within the duration of the intended trip
• Motoring restrictions, regulations, Green Cards and other insurance issues.

This service does not include meeting any costs or expenses of any kind.

**Travel Assistance Abroad**

In the event of an emergency during a trip abroad ACE Assistance will provide:

Transfer of Emergency Funds – for immediate emergency needs, where normal financial/banking arrangements are not available locally, up to €250. Cardholders need to make arrangements to repay the transfer.

Message Relay Service – transmission of urgent messages to relatives or business associates if medical or travel problems disrupt the schedule.

Tracing Lost Luggage – if luggage is lost or misdirected in transit, and the carrier has failed to resolve the problem, help will be provided in tracing and redelivering the luggage. Cardholders will need to have the baggage tag number available.

Replacement Documents – ACE will help replace lost or stolen tickets and documents, including passports and refer the cardholder to suitable travel offices.

Lost Credit Cards Overseas – ACE can advise on how to cancel and obtain replacement cards.

Legal Advice – if legal advice is required when abroad, referral can be made to a local English speaking Lawyer, Embassy or Consulate.

Payment can also be arranged for reasonable emergency legal expenses or bail against cardholder guarantee of repayment.

Medication Replacement Assistance – will be provided in replacing lost medication or other essential medication, and lost or broken prescription spectacles or contact lenses which are unobtainable overseas.

Homecall Referral – if the cardholder's home suffers damage whilst they are abroad, ACE Assistance can arrange for an approved tradesman to effect repairs to the domestic plumbing or drainage system, the domestic gas or electricity supply, roofing, external locks, doors or windows or the fixed heating system. The cardholder will be responsible for the payment of all charges associated with effecting the repair, including any call-out fee, and they should make arrangements to pay the repairer at the time the work is carried out.

Emergency Translation Facility – if local help is needed in an emergency situation, arrangements can be made for a translation service.

Every effort will be made to ensure that advice or assistance is provided promptly and in good faith. Due to the potential for unforeseen local conditions which are beyond our control, liability cannot be accepted for loss or

damage of any kind which may arise or result from the use, or intended use, of the Travel Assistance Service.

Please note, you will remain responsible for paying all fees and changes resulting from the provision of any advice or assistance (with the exception of replacement documents as stated).

The dedicated ACE Assistance telephone number is **00 44 (0)870 606 1406** (open 24 hours). To ensure that ACE assistance operates smoothly when a cardholder needs it most, the cardholder will need to quote their name and **One**Card number. They may also wish to give these details to a friend/colleague if they are unable to make the call themselves.

**Travel Accident Insurance**

Travel Accident Insurance of up to €150,000 is provided automatically on overseas business trips where the card has been used to pay travel costs. This protection covers the cardholder and up to 3 colleagues or business associates for accidental death or permanent total disablement anywhere in the world, when travelling on fee paying, passenger carrying, services or whilst in a hire car, for up to 90 days.

At other times during the trip, accident cover is provided for up to €37,000.

This policy relates only to Travel Accident Insurance. It does not insure the Cardholder against loss of baggage, money, medical expenses and other risks which may occur, especially when travelling abroad. We recommend that the Cardholder consider a suitable policy for other such risks. Contact any branch of Ulster Bank, where our staff will be happy to advise.

The telephone number for Insurance Claims is **(01) 440 1700** (Monday to Friday, 9.00am – 5.00pm).

**Claims and Underwriting Exchange**

Insurers and their agents share information with each other to prevent fraudulent claims. They also use the information for underwriting purposes via the Claims and Underwriting Exchange Register, operated by Insurance Database Services Ltd. A list of participants is available on request.

In the event of a claim, the information you supply on the claim form, together with other information relating to the claim, may be put on the register and made available to participants.

To request a claim form, please telephone **(01) 440 1700** and ask for the Claims Department
(Mon-Fri, 9am - 5pm).

The Travel Insurance, Travel Assistance Services and Travel Accident Insurance policies are underwritten by ACE European Group Limited.

Registered Office: ACE Building, 100 Leadenhall Street, London, EC3 ABP.
Registered No.1112892. Dublin Branch, registered in Ireland, No. 904967: 5 George's Dock, I.F.S.C. Dublin 1, Ireland.
ACE European Group Limited is regulated by the Financial Regulator in the Republic of Ireland.

In order to maintain the highest levels of service the ACE European Group may record and monitor telephone communication.

**Law Applicable to Contract**
The Laws of Ireland will apply.

## Complaint procedures for travel accident insurance

Any enquiry or complaint you may have regarding your policies may be addressed to:

Ulster Bank Ireland Limited
Commercial Cards Division
PO Box 4015
Dublin 2

or:

ACE European Group Limited
5 George's Dock
I.F.S.C.
Dublin 1
Ireland

(for complaints relating to your Travel Accident Insurance).

If you are still not satisfied you may then approach:

Financial Services Ombudsman's Bureau (FSOB)
3rd Floor
Lincoln House
Lincoln Place
Dublin 2

You will not affect your rights to take legal action against the insurer by following this complaints procedure.

## OneCard additional service fees

| | |
|---|---|
| Duplicate statements | €4 |
| Audit list of cardholders and limits | €15 (per billing unit) |
| Emergency card replacement (overseas only) | €112.50 |

## Forms

All **One**Card forms are located at www.ulsterbank.ie/onecard

## Master Copies

All forms should be returned to your Relationship Manager.

| Form Name | Form Number |
|---|---|
| Cardholder Application Form | 2 |
| Diversion Billing and Individual Blocking Form | 3 |
| Direct Debit Mandate Form | 4 |
| **One**Card Amendments Form | 5 |
| Corporate Liability Waiver Form | 6 |
| Additional Business Details Form | 7 |
| Indemnity Form | |
| **One**Card Terms and Conditions | |
| Your Insurance Policies | |

IMPORTANT: Before returning to your Relationship Manager, please ensure all forms are signed by those individuals who have been appointed as Authorised Signatories for your card programme.