



PINNACLE BANK PURCHASING CARD ONLINE EXPENSE REPORTING QUICK REFERENCE GUIDE FOR CARDHOLDERS

This quick reference manual will guide you through the basic features of the Online Expense Reporting. When your corporate card statement is available, you will receive an email notification from DoNotReply@tchek.com. This email contains a link to Online portal where you can view your corporate card transactions. Please add this email to your address book to ensure delivery.

Accessing Your Corporate Card Statement

From the statement notification email click on the link embedded in the email. If you do not have the email, open your web browser and go to www.tcchekonline.com.

1. Enter your Login ID and Password.
 - a. Select the “Remember me on this computer” check box and your Login ID will be auto-populated so you do not have to type it every time you log in.
 - b. The first time you log in you will be guided through your online settings which include changing your password, setting a security question, and selecting a default page. You can change this information at any time by clicking on the My Settings link in the upper right hand corner of the screen.
 - c. To set Expense Reporting as your default page, select “Expense” from the list of available Default Pages.
2. If you chose Expense as your Default Page, you will see the Online Expense Reporting Cardholder Summary page when you log in. If you didn't select a default or you have another default, you will need to click on the Tools tab and then Expense from the Tools menu.

Pinnacle

Tools Reporting Messaging

Expense

Online Expense Reporting

Card #: XXXXXXXXXX

Summary Transactions Add Expense Declines

Statement Date: 7/11/2010

Statement Transaction Count: 0

Not Yet Reviewed: 0

Review Complete: 0

Submitted for Approval: 0

Approved: 0

Disputed: 0

Outstanding Statements: 7/11/2009 7/6/2009 7/2/2009

Message Center

Total Message: 3
New Messages: 1
Click here to see all your messages.

Last 5 Transactions:

POP & FRESH PANCAKES LOS ANGELES, CA	\$15.00	07/09/2009
CAROL'S COPY CENTER LOS ANGELES, CA	\$15.00	07/09/2009
TONY'S TAVERN NEW PRAQUE, MN	\$35.95	07/09/2009
CITY CAB COMPANY MINNEAPOLIS, MN	\$95.00	07/08/2009
TONY'S TAVERN NEW PRAQUE, MN	\$89.95	07/08/2009

Card Information:

Last Transaction: 07/09/2009 07:25 CT

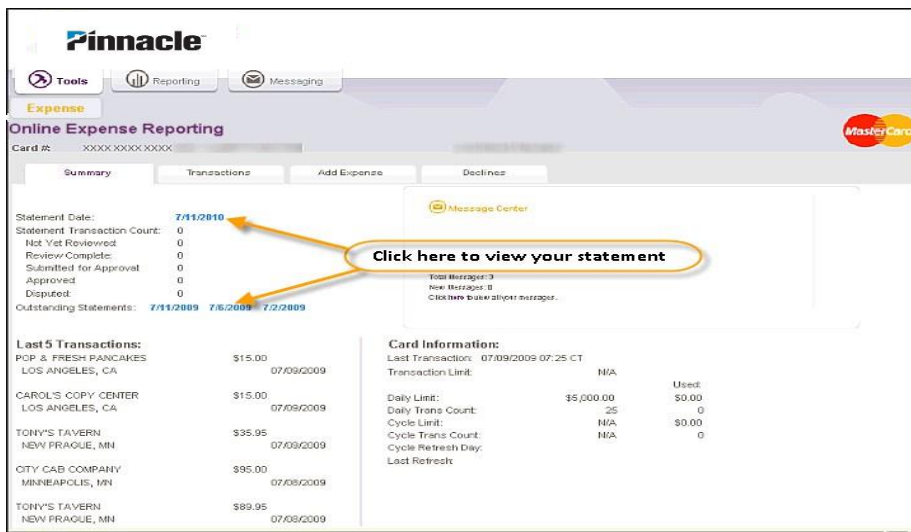
Transaction Limit: N/A

	Used
Daily Limit:	\$5,000.00 \$0.00
Daily Trans Count:	25 0
Cycle Limit:	N/A \$0.00
Cycle Trans Count:	N/A 0
Cycle Refresh Day:	
Last Refresh:	

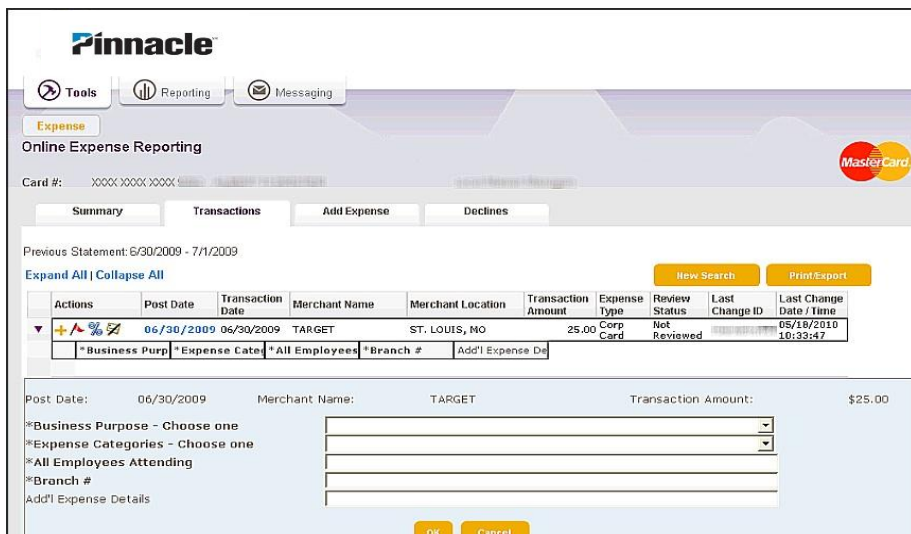
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Reviewing your Current Statement

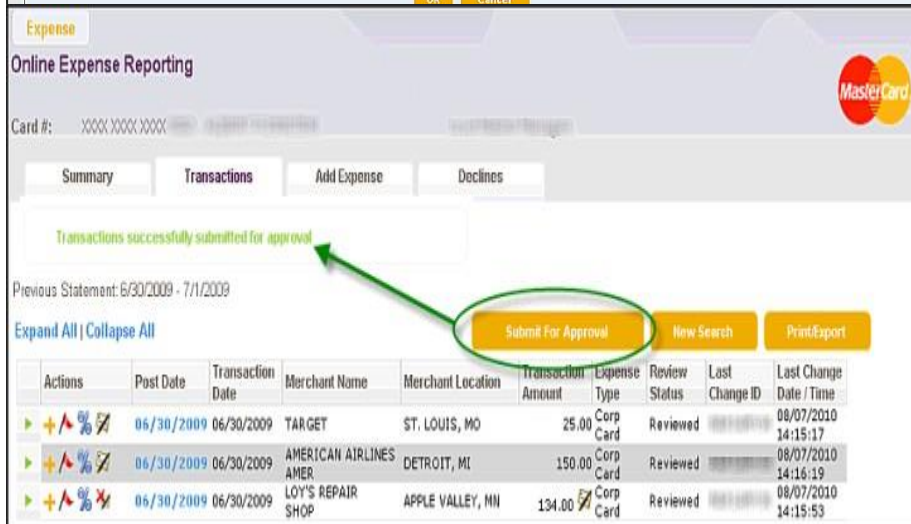
1. Quickly view your current statement by clicking on the Statement Date on the Summary tab. You can also access your statement from the Transaction tab by searching by Current Statement.
2. Outstanding Statements links allow quick access to statements that have not been submitted for approval.



3. Review transactions by selecting the **+** and completing required fields within the transaction pop up box. Choose from your company's predetermined values in drop down boxes (Business Purpose and Expense Category fields) or type text in fields customized by your company administrator. Required fields appear with an asterisk (*) and are in **bold font**. Select OK to save your entries and close the transaction details box. If all required fields are completed, the review status for the transaction will change to Reviewed.



4. You can also mark a full transaction as a Personal Expense by clicking on the **P** icon located in the Actions column of the transaction being reviewed.



5. When you have reviewed all transactions on your statement, you will select the Submit for Approval button at the top of the screen. An email is generated to your manager/approver and you will receive a message at the top of the screen that your transactions were successfully submitted for approval.

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Optional Features

Your company administrator may choose to offer the following optional Expense Reporting features:

Out of Pocket Expenses



Any business expense you paid with your personal cash or credit card and wish to submit for reimbursement can be added to your current statement.

1. Click on the Add Out of Pocket Expense tab.
2. Complete required fields. Select the **+** to view custom fields. (Required fields appear with an asterisk (*) and **bold font**.)
3. Transaction Date Range is required; however End Date will use the Start Date if you do not supply one.
4. If your expense is for mileage, select the mileage check box. The amount calculates based on the company's rate of reimbursement.
5. Click on the Save button. This will validate that all required fields are complete. Your transaction will appear on your statement with a review status of Reviewed.
6. When you have added all Out of Pocket Expenses, click on the Submit for Approval button on your electronic statement.

The screenshot shows the 'Online Expense Reporting' interface with the 'Add Expense' tab selected. The 'Transaction Details' section includes fields for Post Date (7/10/2010), Transaction Date (Start and End dates), Mileage Expense (checkbox), Miles Traveled, Merchant Name, Merchant City, Merchant State/Province, and Transaction Amount (USD). A 'Click to access Custom Fields' button is highlighted with a red circle and an arrow. Below the form are 'Reset' and 'Save' buttons.

Dispute Transactions

This function allows you to start the dispute resolution process. If your card has been lost or stolen, please contact Pinnacle Bank immediately at 844-846-7625.

1. If you have the card in your possession and/or feel the transaction was not authorized by you or any other authorized user, you can fill out an electronic form that will initiate an email to Pinnacle Bank for research. To dispute a transaction click on the  located in the Actions column of the transaction to be disputed.
2. Complete the required fields on the Dispute Transaction form. Please provide as much detail as possible.
3. Click the Save button. This will close the Dispute Transaction form and return you to your electronic statement.
4. This transaction now has a Review Status of Disputed. No other changes are allowed to this transaction as long as it is being disputed.
5. You can view the dispute information submitted to Pinnacle by clicking on  icon again. You may then be able to remove the dispute by clicking on the delete button within the Dispute Transaction form. This will permanently delete your dispute information. Please contact Pinnacle Bank at 615-743-8405 if you no longer are disputing a transaction.


The screenshot shows the 'Dispute Transaction' form. It includes a 'Transaction Detail' table with columns for Post Date, Transaction Date, Merchant Name, Merchant Location, Merchant Phone, and Transaction Amount. Below the table are several required fields for dispute information, including 'Is the card still in your possession?', 'Are you the only authorized user of this card?', and 'Please choose the reason you are disputing this transaction:'. A text area is provided for describing the reason for the dispute. The form ends with 'Cancel' and 'Save' buttons.

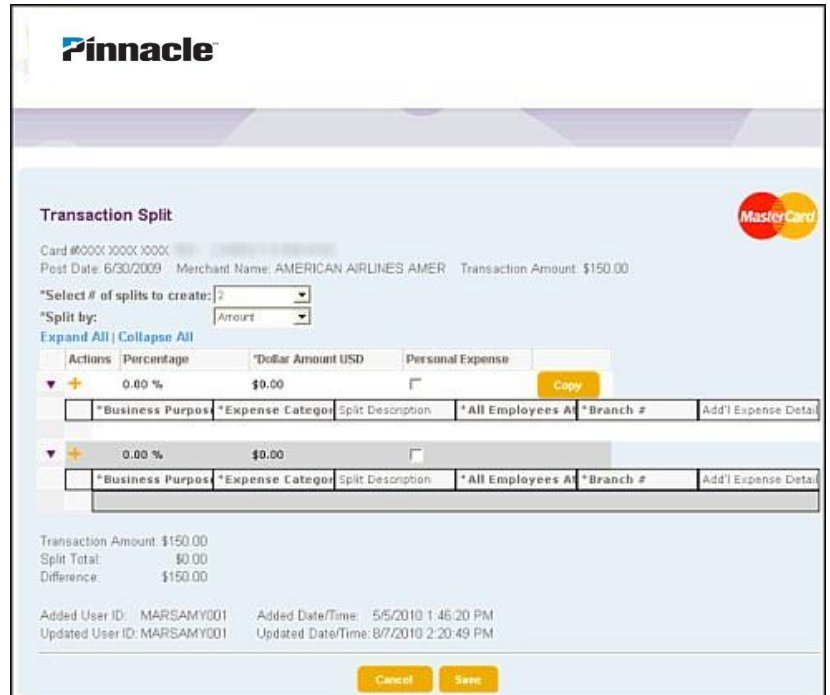
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Optional Features - Continued

Split Transactions

This feature allows you to split the cost of a single transaction up to 20 times. This can be useful if the cost is shared between departments or branches, or part of the transaction is a Personal Expense.

1. Click on the  located in the Actions column of the transaction to be split.
2. Select the # of splits to create. You can split a transaction up to 20 times.
3. Select how the transaction should be split – by amount or percent.
4. Fill in the appropriate percentage or dollar amount for the first split and complete all required fields.
5. You can mark one or more of the splits as a Personal Expense by clicking on the checkbox in the Personal Expense column.
6. To copy your entries to the next split, click on the Copy button.
7. Once you have completely filled out all split entries and the difference is zero, click on the Save button.
8. This will close the Transaction Split form and return you to your electronic statement. Your transaction now has a Review Status of Reviewed.



Transaction Split

Card #0000:0000:0000:0000
Post Date: 6/30/2009 Merchant Name: AMERICAN AIRLINES AMER Transaction Amount: \$150.00

*Select # of splits to create:
*Split by: Amount

Expand All | Collapse All

Actions	Percentage	*Dollar Amount USD	Personal Expense			
▼ +	0.00 %	\$0.00	<input type="checkbox"/>	Copy		
	*Business Purpos	*Expense Catego	Split Description	*All Employees A	*Branch #	Add'l Expense Detail
▼ +	0.00 %	\$0.00	<input type="checkbox"/>			
	*Business Purpos	*Expense Catego	Split Description	*All Employees A	*Branch #	Add'l Expense Detail

Transaction Amount: \$150.00
Split Total: \$0.00
Difference: \$150.00

Added User ID: MARSAMY001 Added Date/Time: 5/5/2010 1:46:20 PM
Updated User ID: MARSAMY001 Updated Date/Time: 8/7/2010 2:20:49 PM

Cancel Save

Other Reports

Several optional reports may be available to you on the Transaction tab.

Recent Transactions – View posted transactions that have occurred since your last statement. These are useful because it allows you to review and complete your expenses as they occur without waiting for your statement.

Pending Transactions – View transactions that have been authorized, but have not yet posted.

Advanced Search – Search by a specific Data Range and Review Status.

Viewing Declined Transactions

A third tab within Online Expense Reporting called Declines may be available. When selecting the Declines tab, you will see the last 30 days of authorization request(s) that were denied with the reason they were declined.

Viewing Card Limit Information

You may be able to view Transaction and Daily or Cycle limits and usage. If available, you will see Card Information on the Summary tab of Online Expense Reporting in the lower right hand corner.