

## Visa Business: Frequently Asked Questions (FAQ)

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### Card Application

#### **1. How can I apply for the new Laurentian Bank Business Visa Credit Cards?**

We're excited for you to experience our new Laurentian Bank Business Visa Credit Card experience. To apply, please visit your nearest branch or contact your business centre coordinator.

#### **2. I applied for a new card. How long will it take for my Card to arrive and where will it be sent?**

Your Card will be sent to your company address and should arrive in the mail within 5-7 business days after we notify you that your account has been opened. All cards will be sent to the Controller or Primary Contact for the account.

### Activation

#### **3. How do I or my company's Authorized Users activate cards?**

All cardholders can activate their card through the QR code provided on the letter with the new card, or they can visit this [link](#). Simply use the camera on your mobile device to scan the QR code and follow the instructions provided. If you need support, please refer to the [Activation Guide](#). We recommend that you ensure that all Authorized Users have received their Laurentian Bank Business Visa Card before activating one.

#### **4. Can Authorized Users/cardholders activate their card if the company account is not activated?**

We recommend that you ensure that all Authorized Users have received their Laurentian Bank Business Visa Card before activating one. All Authorized Users/cardholders must activate their own card, and any can be the first to activate.

#### **5. How do I set up my online account after I have activated my physical card?**

During the online card activation process, you will receive emails that will prompt you to set up your online account for each of your profiles. If you are a company administrator, you will be prompted to verify your identity by entering your mobile phone number. If you are

experiencing issues at this step, it may be because we do not have your updated mobile phone number in our records. Please contact the Telebanking Centre at 1-800-522-1846 or your business centre coordinator so we can assist you.

## **6. How can I set or change my PIN?**

When you activate your new card, you will be asked to create a new 4-digit PIN. Avoid using 4 consecutive numbers such as “0000” or easy to guess PINs like “1234”, as the system will not accept it.

On the next purchase after changing your PIN, you need to insert your card into a payment terminal and enter your new 4-digit PIN. You’ll be asked to enter your new PIN 3 times. Each time you enter the PIN, the message “Incorrect PIN” will appear. Don’t worry, just continue until you receive a confirmation.

After your third and final attempt, your PIN will be synced to your card, and you can continue to use it as usual.

To change your PIN, you do it online via your [Credit Card Login](#).

## **7. Can I activate by phone?**

Yes, you can. However, we strongly recommend you use our simple online activation procedure so you can access your credit card account and all the amazing features and benefits online. If you prefer to activate over the phone, you can do so by calling the number on the back of your card and carefully following the options.

## **8. I activated my new card via the automated telephone service. How can I create my Credit Card Login to access and manage my account online?**

If you have activated your new card by telephone, you can create your online profile by visiting the [Activate Your Card](#) or [Credit Card Login](#) page. When you create your online Credit Card Login credentials, you will be asked to select your 4-digit PIN. This is normal. At this point, you can either input the 4-digit PIN initially selected when activating your card over the phone, or you can modify it if you prefer.

## **Account Access**

### **9. If I have access to multiple companies, or I have both Business and Personal credit cards, where can I access each account?**

Through your [Credit Card login](#), you will be able to access all Personal or Business accounts and profiles that are linked to the same email address. Each time you log in, you will be able to select which profile or account you would like to view, and you can switch between profiles at any time.

## 10. Who will have access to my company's account?

There are different roles that will dictate the type of access a user has:

- **Level 1 Administrator (Account Signatories):** Full access to the company account and all features of the Credit Card Login
- **Level 2 Administrator:** View-only access to the company account
- **Authorized User (Cardholder):** Can view and manage their own card but will not have access to the company account

## 11. Can I change who has access to the company account?

Account signatories with Level 1 Administrator access can add or remove Level 2 administrators through their online account at any time. To add or remove other Level 1 Administrators or Authorized Users, please contact your branch manager or your business centre coordinator.

## 12. Can I see my new credit card on LBCDirect?

If you are already a Laurentian Bank business client and you use LBCDirect for your banking transactions, your new card and account balance will be displayed on the platform. You can continue to view your credit card balance on LBCDirect, however, you'll need to log in to your credit card account separately to see your transactions, manage your card and access Laurentian Rewards. A link to the Credit Card Login will be available on LBCDirect.

## 13. How can I make a payment toward my new card?

You can make payments to your account by adding your new credit card as a bill payee on LBCDirect. Payment can also be made via you [Credit Card Login](#) by selecting the "Make a payment" tab. When making a payment to the account, you will need to use a Cardholder's card number. The payment will then be applied to the account balance after two business days.

## 14. Will each Authorized User receive their own statement?

To provide a single overview of your account, a global eStatement will be provided to the account holder.

### **15. Will I receive electronic or paper statements?**

Statements will default to be received electronically. Should the account holder wish to receive a paper statement instead, any account signatory (Admin 1) can make this selection within the [Credit Card login](#). Paper statements will be sent to the business address, care of the Primary Contact listed for the account.

### **16. Can an Authorized User exceed their monthly spend limit?**

Authorized Users will only be able to spend up to the monthly limit the account holder has set for their card. This limit resets at the beginning of each billing cycle and is subject to available credit.

### **17. How can I set an Authorized User's spend limit?**

The spend limit for a Primary Cardholder will be equal to the full credit limit for the account, and this cannot be modified. Spend limits chosen may vary from cardholder to cardholder, and the limit for each cardholder can be up to the full credit limit for the company. Account signatories with Level 1 Administrator access can set or amend the monthly spend limit for each cardholder through their [Credit Card Login](#).

## **Rewards**

### **18. How do I access Laurentian Bank Rewards?**

Holders of either the Business Rewards or Business Cashback cards can access Laurentian Bank Rewards by logging in to their credit card account [here](#). Once you're logged in, you can view your rewards through the Rewards tab or the dashboard, where you can browse through hundreds of unique offers to get your company earning faster.

### **19. How can I redeem my rewards?**

All Cardholders can earn the account holder rewards throughout the cycle. Rewards are accumulated by making transactions at merchants with offers. These rewards will be automatically applied to the Account Balance on each statement.

### **20. What the new Rewards Program include?**



The account holder will get access to an enhanced Laurentian Bank Rewards experience.

**Business Cashback Card:** The Cashback Program is based on a cashback reward accumulation system tied to the amount of eligible Net Purchases charged to the Account during the billing cycle, including those made through our rewards program offered by merchants. The cashback earned will depend on the total amount charged and posted to the Account during the billing cycle.

**Business Rewards Card:** The Points Program is based on a points accumulation system tied to the amount of eligible Net Purchases made through the Bank's rewards program offered by merchants and charged to the Account during the billing cycle. Points are earned for every dollar on eligible Net Purchases made with the Card through our rewards program offered by merchants.

Log in to your [Credit Card Login](#) to browse unique **inCard** offers (earn bonus rewards automatically when you pay with your credit card) and **eShop** offers (earn bonus rewards when you shop online through the dedicated link) from hundreds of brands you love in order to get your company earning faster.

## Product & Payments

### 21. Are Business accounts eligible for Instalment Plans?

No. Business accounts are not eligible for instalment plans. We invite you to contact the Telebanking Centre at 1-800-522-1846 or your business centre coordinator to discuss other products that may suit your needs.

### 22. Can I add my new Business Card to mobile wallets?

No. Business cards cannot be added to mobile wallets at this time.

### 23. Can my business account have both a Visa Business Cashback and a Visa Business Rewards card?

Only one card type can be held per company account. This means that all Authorized Users can hold only one card per business account and must hold the same card type as the account holder.

### 24. How can I manage the email notifications I receive when making transactions with my new card?

You can modify your preferences by logging in to your [credit card account online](#). At the top right-hand corner of the screen, select the drop-down menu under your name, access the “My Account” page, then select “Notifications”. Use the toggle to turn your notifications on and off.

## Support

### **25. What number do I call for support?**

For additional support, please contact the Telebanking Centre at 1-800-522-1846 or your business centre coordinator.

To report a lost or stolen card and for self-service options, telebanking is available 24/7 at 514-522-6463 or toll-free at 1-844-522-6463. You can also do this online, by logging on to your [Credit Card Login](#).