

UCB Business Credit Cards

Authorized Cardholders Frequently Asked Questions

What is an authorized cardholder?

An authorized cardholder is a person designated by the Business who is allowed to use the account but is not liable for amounts incurred nor for making payments.

What can an authorized cardholder do on the account?

An authorized cardholder can use their card to make purchases, increasing the balance on the account. An authorized cardholder does not have account permissions to access the account and cannot change any business information or its account password, add or remove another authorized cardholder, or request an increase or decrease of the credit limit.

What information is needed to add an authorized cardholder?

The authorized cardholder's full name, social security number, date of birth, mailing address, and mobile telephone number are needed. Unless you request otherwise on terms that are acceptable to us, each card will be sent to the principal address we maintain for the Business in our account records.

Will authorized cardholders be able to see all transaction activity on the account?

We will send a combined statement for all cardholder accounts to the central billing address we maintain for the Business in our account records.

Can an authorized cardholder's spending limit be changed?

An authorized cardholder's spending limit can be increased or decreased through UCB Business Online Banking by the Program Administrator designated by the Business.

How do I add or remove an authorized cardholder?

An authorized cardholder can be added or removed through UCB Business Online Banking by the Program Administrator designated by the Business.

Will the Business earn rewards on purchases made by authorized cardholders?

If the Business has a Community Points credit card, all authorized cardholders' purchases earn rewards on the account.