



## SpendTrack

### Online Banking Single Sign-On Integration

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# Using this guide

## Summary

SpendTrack Web enables financial institutions (FIs) to seamlessly integrate digital card management features into their online banking platforms using single sign-on (SSO). This guide outlines the technical requirements, integration workflow, and role-based access controls necessary to implement SpendTrack Web securely and effectively. By leveraging SSO, FIs can deliver a unified experience to cardholders and administrators while maintaining robust security and operational efficiency.

## Purpose

This document serves as the technical guide for integrating SpendTrack Web with online banking sites using an SSO approach.

This document helps with:

- Understanding the overall integration requirements
- Scoping the development effort of the integration project
- Creating and implementing a development or integration plan

This document includes:

- High-level overview of the SpendTrack Web solution and key integration points
- Functional integration steps

This document does not include:

- Fiserv API specifications
- Feature-specific integration documentation
- Migration from other supported integration models
- Digital assets and other branding guides



**Note:** This document does not describe the core functionality provided by the SpendTrack solution.

## Intended audience

The intended audience for this document includes:

- Solution architects
- Development and integration managers
- Bank-end and app developers
- Development operations and security
- Quality assurance engineers
- Product managers and product operations

## Solution overview

SpendTrack Web enables easy access of SpendTrack using single sign-on (SSO) from a financial institution's (FI) existing online banking site.

Fiserv SpendTrack is a digital card management system for small business and commercial clients. It provides:

- Streamlined card management
- Intuitive digital experience
- Value-added services for users

SpendTrack Web allows authenticated users to:

- View card details, transactions, payments, and statements
- Access role-based interfaces (cardholder or program administrator)
- Initiate workflows such as self-promotion to administrator roles

## SpendTrack single sign-on overview

SpendTrack SSO functionality provides seamless access based on a user's account or card number. The system enforces role-based access control to ensure users land on SpendTrack with appropriate entitlements and privileges (cardholder or program administrator [PA]).

## Role-based access

- Mandatory role assignment: Each account or card must have a defined role in SpendTrack to successfully render the homepage using SSO.
- Default role - cardholder: When SpendTrack first discovers an account or card, it automatically assigns the User role. This role provides access to cardholder-specific entitlements.
- Program administrator role: Accounts or cards configured with the Program Administrator role land the user on the administrator interface. This role grants access to all accounts and cards associated with the company.

## SSO behavior and workflow

- First-time SSO access: When any account or card user first initiates SSO, the user must accept the Terms & Conditions before accessing the homepage.
- Self-promotion workflow: SpendTrack allows cardholders to request promotion to Program Administrator through a self-registration workflow. The system enables this workflow by default and subject to approval.
- Post-promotion access: Once approved, the same account or card lands the user on the administrator interface, providing full visibility and control over all company accounts and cards.

## OPTIS account type

The OPTIS account type operates independently and does not influence or interact with the SpendTrack SSO flow.

Prerequisite	SpendTrack role for account / card	SSO entitlement	Self-registration allowed
Account / Card	User (default)	Cardholder	Yes
	Program administrator	Company access with all accounts and cards	No
	Reporting administrator	View-only access on company account and cards	No

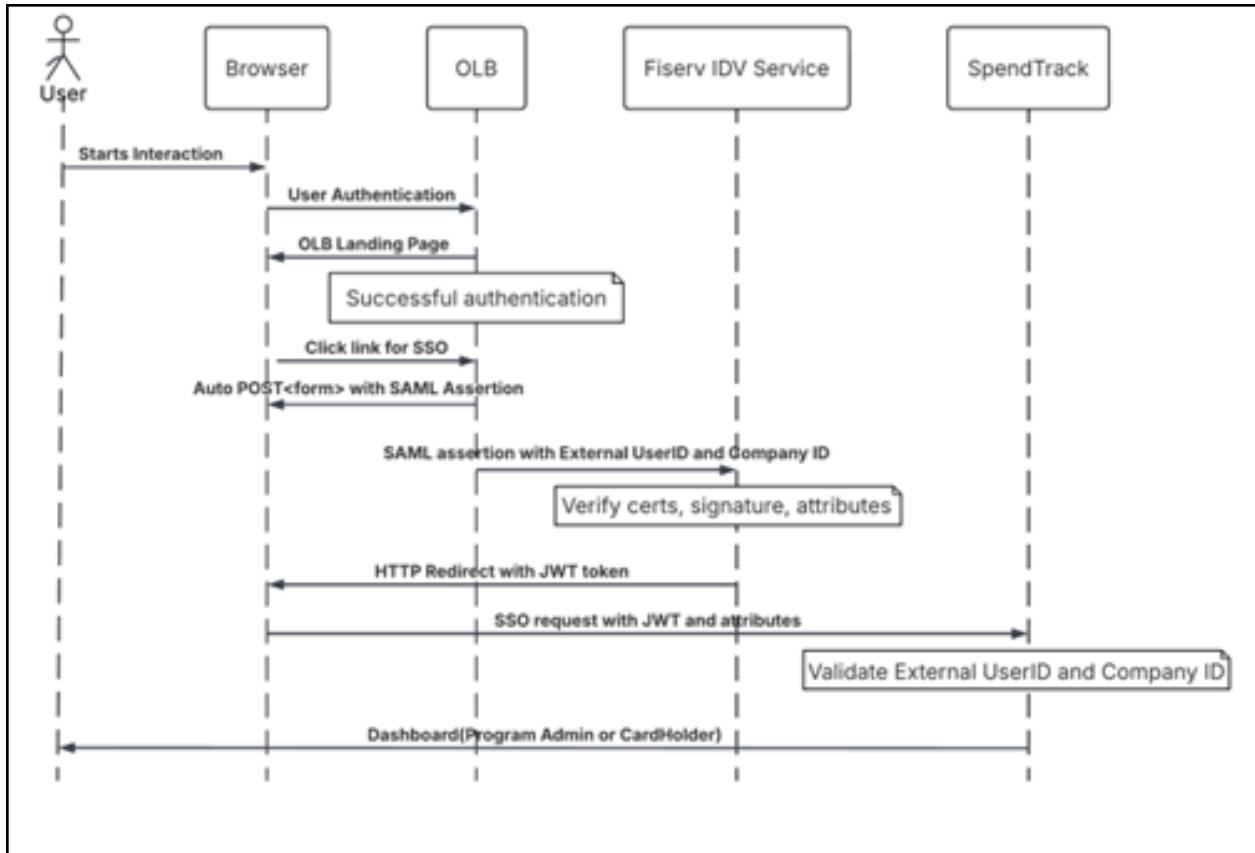
Account or card ending	SpendTrack role	SSO entitlement	Promote through self-registration	Remarks
1234	User	Cardholder	No	
1234	User	Cardholder	Yes	
1234	Program administrator	Program administrator	NA	Upon workflow approval
1234	Program administrator	Program administrator	NA	Role updated to PA as a prerequisite

## SpendTrack integration workflow

SpendTrack is a fully-integrated solution designed to provide a seamless user experience within online banking sites. SpendTrack Web delivers all features and functions.

The Fiserv SpendTrack server powers core functionality and communicates with processor systems to provide real-time controls, alerts, transactions, and other self-service functions.

The overall solution consists of the following three key components.



## Step-by-step workflow

- Step 1: User authentication
  - Action: User starts interaction via browser.
  - System: Browser sends credentials to Online Banking (OLB).
  - Response: OLB authenticates and returns the landing page.



Note: Authentication must be successful before proceeding.

- Step 2: Initiate SSO
  - Action: User clicks on the SSO link within OLB.
  - System: OLB autosubmits a POST form containing a SAML assertion to the browser.
- Step 3: SAML assertion to Fiserv IDV
  - Action: Browser forwards the Security Assertion Markup Language (SAML) assertion to Fiserv identity verification (IDV).
  - Payload: Includes External UserID and Company ID.
    - Validation:
      - Fiserv IDV verifies:
      - Certificate validity
      - Signature integrity
      - Required attributes
- Step 4: JSON web token (JWT) token issuance
  - Action: Upon successful validation, Fiserv IDV redirects the browser.
  - Response: HTTP redirect containing a JWT token.
- Step 5: Access SpendTrack
  - Action: Browser sends SSO request to SpendTrack.
  - Payload: JWT token and user attributes.
  - Validation:
    - SpendTrack verifies:
      - External UserID
      - Company ID
- Step 6: Dashboard Access
  - Response: SpendTrack returns the appropriate dashboard (Program Admin or Cardholder view).

## SAML Assertion

SpendTrack expects the following identifiers in the SAML assertion.

Attribute	Description
cid	Client identifier (CID) required by SpendTrack. There will be a unique CID assigned to every client at the time of client implementation.
emailAddress	End user's e-mail address.
appId	Application configuration identifier required by SpendTrack. This value will be unique for each FI.
accountId	Card number on the plastic or the credit account number.
externalUserID	OLB User ID.
companyID	Company ID associated to the user in the Fiserv system.
returnURL	URL where user needs to be redirected on the FI's OLB.
logoutURL	URL where user needs be redirected upon signing out of SpendTrack.



**Note:** For detailed information, refer to the specific integration type documentation.

## Revision history

Date	Description
October 2025	First release.