Santander Treasury Link

Quick Start Guide | Security Services and Entitlements

We know how important it is to execute your treasury management needs in a safe and secure site. Every organization is unique, this guide outlines the services and entitlements available for you and your organization. Utilize the settings to establish a set of rules at the company account and user level, choose what is important to you.

ORGANIZATIONAL LEVEL SETTINGS:

	Description	Mandatory /Optional
Santander Link User Login Desktop & Mobile	Established rulesets validate and apply a risk score to every user login. • Examples include geolocation, known browser/device, usage behaviors The risk score will either allow a set-up OTP (one-time-passcode) or block the user. OTPs are sent by email or to the enrolled mobile device. Utilizing Santander Treasury Link, if entitled, you will log in once and securely access other systems without needing to log in again. This is done through a method called SAML2.0, which ensures you are properly verified.	M
Security Alerts	Administrators are sent an email and/or SMS alert when any of the following changes are made within the system: • Template change • Recipient change • User added • User entitlement modified • User contact information modified (alert also goes to the user impacted)	M
RSA Token – Payment Approval	Entitled payment approvers receive an RSA token. The 6-digit code displayed must be entered into Santander Treasury Link to approve a payment	M
RSA Token - Template Approval	Entitled template approvers receive an RSA token. The 6-digit code displayed must be entered to Santander Treasury Link to approve template changes	O
Approve own payments, templates & recipients*	Allows client administrators to choose which users should be entitled to approve their own payments, templates, and recipients	O
Payment Dual Approval	Second approval (up to 3) required for ACH/Wire (except users entitled to approve own)	O
Recipient Dual Authorization	Second approval (up to 3) required for recipient (except users entitled to approve own)	O
Template Dual Authorization	Second approval (up to 3) required for ACH, Wire or Transfer Template, (except users entitled to approve own)	O
User Administration Dual Authorization (Client)	Administrative changes to a user's profile must be approved by a second administrator	O
Variable Payment Approvals	Designate # of approvers by $ thresholds, for example: • no approver for payments <$100 • one approver for payments between $100 and $5K • two approvers for payments between 5K $50k • three approvers for payments greater than >$100k	O
Check Positive Pay	Matches details of checks presented for payment against a list of checks authorized and issued by the organization; exceptions are decisioned by authorized users (pay or return)	O
Positive Pay Issuance Maintenance	Second approval (up to 3) required on manually entered Check Issues	O
Positive Pay Decision Approvals	Second approval (up to 3) required on Positive Pay Decisions	O
Company Limits**	Designate the dollar limit; limit options include Company Daily, Transaction, Daily ACH/Wire, Daily ACH Credit/Debit	O

ACCOUNT LEVEL SETTINGS:

	Description	Mandatory/Optional
Account Limits**	Designate daily payment transaction dollar limits each account is bound by e.g. CCD, PPD, Internal Transfers, US Wires	O

USER LEVEL SETTINGS:

	Description	Mandatory/Optional
User Level Access: Full, Custom or None*	Client administrators choose Full, Custom or None: • **Full**: entitles users to all accounts and services provisioned by the bank to the company; including all accounts and services added in the future • **Custom:** requires the client administrator to select individual accounts and services to which the user should be entitled • **None**: restricts the users' access to only a subset of online banking entitlements; System Administrator, Approvals, Manage Confidential Batches (ACH)	NA
Manage Confidential Batches*	Specific to ACH, allows entitled users to create ACH Batches that restrict visibility to other users with the entitlement	O
Access Schedule*	The days/times a user can access Santander Treasury Link (e.g. Mon – Friday, 09:00-17:00)	O
Approvals*	Used in conjunction with Limits, designate which user can approve specific transactions by product (e.g. ACH PPD, ACH CCD, US Wire, Int'l Wire, Stop Payment, Issue Maintenance, Positive Pay)	M
Limits*, **	Designate the dollar limit a user is bound by; levels for each transaction by product include Transaction (Repetitive or Non-Repetitive), Approval (Repetitive / Non-Repetitive), Daily Cumulative	O
Optional Alerts	Users can enroll to be alerted when specific conditions in Treasury Link are met (e.g. Recipient Status – Approved, Template Status – Approved)	O

**Managed by client administrators*

*** When limits are established at multiple levels, the **lowest level** prevails when a transaction occurs*

Questions? Contact your Cash Management Sales Officer or dedicated Signature Service representative at 1.844.726.0095