November 2021

Santander Commercial Card

Program Administrator's Guide

Travel and Entertainment Cards Purchasing Cards





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1. Introduction

This guide will provide you with the information to support your role as a Santander Commercial Card Program Administrator. There are many tasks you can do for yourself on our 360Control application and there are other times when you will need to contact us for assistance.

This guide explains:

- Who to contact for each eventuality you may come across as a program administrator.
- Step-by-step instructions and guidance on some of the common program administration tasks for 360Control.
- Guidance for cardholder self-service tasks.
- · Information on Billing, Payments, and Disputes
- Best practice for reducing declined transactions and managing fraud.

Separate guides are available for our Virtual Card and Travel Programs. Please access these from our Commercial Card Resource Center or by contacting Client Service:

Client Service clientservice@santander.us 844-726-0095

2. Self Service Tasks on 360Control

Most tasks you will need to undertake as a program administrator will be via 360Control self-service at:

https://360control.firstdata.com/UI/login/views/login.html#/Login

This guide will give instructions on how to undertake the most comment self-service tasks. For a full and comprehensive 360Control guide download the documents available within the application itself. To access these documents, click on the HELP link in the bottom left hand corner of the screen and the guide will open in a new browser window.





Self-service tasks in 360Control include the following:

General Tasks – Cardholder and Program Admin	Program Admin Tasks
Set your 360Control preferences	Set program admin preferences
Cardholder dashboard settings	Program Administrator customization
 View transactions Search for transactions using filters Allocate cost codes to transactions Add comments to transactions Print transaction details 	Inquiries Cardholder Activity Inquiry Delinquent Cardholder Inquiry Merchant Spend Inquiry Card Spend Summary Inquiry Cards Without Spend Inquiry MCC Merchant Inquiry
View Account Balances and Available Credit	View all Account Balances and Available Credit
Access current and historical statements	Access current and historical cardholder statements for all accounts
Change statement delivery preferences	Lock or Unlock a User
View card details	Reset Users Password
Update contact details	 Update user and cardholder details Update card limits and strategy Change user contact details Move the user/card on the corporate hierarchy
View authorizations and declines	Add new cardholders and non-cardholders
Review pending transactions	Cancel or suspend a card account
	Card request tracking
	View and edit billing control accounts
	Manage payments Make One-time Payment View Payment History
	Run reports Spend Reports

- Cardholder Reports
- Online Query Reporting
- Advanced Custom Filters



3. Who to Call

The table below sets out who to call for each query type you may have.

Contact Information:

- IVR: 800-856-1007 | 24/7
- Cardholder Support: 800-856-1007 | 24/7
- **Program Administrator Client Service**: clientservice@santander.us | 844-726-0095 Monday – Friday 8:00 a.m. – 5:00 p.m. EST
- Account Management: Relationship Manager / Cash Management Sales Officer

	IVR	Cardholder Support	Program Administrator Client Service	Account Management
Card Activation	\checkmark			
Card Balance	\checkmark			
Card Available Credit	\checkmark			
Card Recent transactions	\checkmark			
Select or Change Card PIN	\checkmark			
Card Declined Queries		\checkmark		
Card Account Status		\checkmark		
Available Credit / Balance		\checkmark		
Cardholder Address / Phone Change		\checkmark		
Transaction Inquiry		\checkmark		
Report Fraud		\checkmark		
Transaction Disputes and Claims		\checkmark		
Temporary Blocks on Cards		\checkmark		
PA Password Reset			\checkmark	
Technical Help Assistance with All Self-Service Tasks			\checkmark	
Request Copies of Statements			\checkmark	
File Delivery Issues (e.g. Missing Files, Data Transmission Issues)			\checkmark	
Billing Disputes / Billing Inquiries / Reconciliations			\checkmark	
Adding or Removing Master Program Administrators			\checkmark	



Contact Information:

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- **Program Administrator Client Service**: clientservice@santander.us | 844-726-0095 Monday – Friday 8:00 a.m. – 5:00 p.m. EST
- Account Management: Relationship Manager / Cash Management Sales Officer

	IVR	Cardholder Support	Program Administrator Client Service	Account Management
New Billing Account Setups			\checkmark	
Reallocate Billing Account Credit Limits			\checkmark	
Account Changes for Payments and Rebates			\checkmark	
Merchant Code Blocks			\checkmark	
Change of Company Details			\checkmark	
Cardholder Name Change			\checkmark	
User Profile Administration			\checkmark	
Billing Cycle Changes			\checkmark	
Bulk Cardholder Applications			\checkmark	
Bulk Cardholder Maintenance			\checkmark	
All Virtual Card Issues			\checkmark	
VC Supplier Maintenance			\checkmark	
Rebate Queries				\checkmark
Benefits of Virtual Cards				\checkmark
Copy of Contract				\checkmark
New Products				\checkmark
Company Credit Line Increases				\checkmark
Program Optimization				\checkmark
Payments				\checkmark
Integrated Payable Platform – Enterprise Payment Link				\checkmark
Account Closure				\checkmark

For all questions relating to MasterCard Liability Waiver and MasterCard Benefits, to request MasterCard Assist Services or to file a claim, call 800-MasterCard (800-627-8372).



4. Program Administrators

4.1 Role of Master Program Administrator

Your company is required to register at least one or more of its employees with Santander as a Master Program Administrator.

- A Master Program Administrator has program administrator access to 360Control to manage the card program on behalf of the company. They can manage all the company's card accounts.
- They are responsible for who has administrative rights in 360Control. They can designate other program administrators by giving them the program administrator role in 360Control.
- They can contact Cardholder Support on behalf of any company cardholder (except for fraud claims).
- The Master Program Administrator is the company representative and contact point for Santander and will receive all Commercial Card program communications.

4.2 Granting 360Control Administration Permissions

Each company must have at least one Master Program Administrator who will have full access to all the company's accounts in 360Control and will be registered as the primary contact for Santander. Program Administrators can give 360Control program administration access to others within their organization using the 360Control Application. These program administrators can be restricted in what accounts they have access to, using the Viewpoints feature. See Section 4.4 for step by step instructions on setting up non-card users.

Profiles can also be set up in 360Control for users without the full program administrator access if required. For example, it is possible to set up a role without the ability to create new administrators or without the ability to make payments. To discuss options call Client Service on 844-726-0095.

4.3 Adding, Editing and Removing Master Program Administrators

A Master Program Administrator can request that any other program administrator in 360Control be made a Master Program Administrator by calling Client Service. They can also contact Client Service to request that a current Master Program Administrator is removed from their role or edit their contact details.

If a company finds itself with no Master Program Administrators and needs to set one up, the company will need to complete the Santander Commercial Card Program Administrator Request Form. The form is on our Commercial Card Resource Center or can be requested from Client Service at 844-726-0095 or email Clientservice@santander.com



The form will need to be signed by whoever signed the Master Commercial Card Agreement. Once completed, scan and send the completed form to Clientservice@santander.us.

F	Click Administration in the toolbar then click Llears & Carde								
1	Click Administration in the tool	lbar, then click Users & Cards.							
	Santander 🕹	360Control	aA firstname lastname Logout First D						
	Dashboard Transactions Statements Inquiry Administr Administration Menu	Iration							
	Dashboard Users & Cards.								
	Company Summary Card Request Hacking	tal Snend	Transaction MCC Summary						
2	Click Add and select Add Non-C	Cardholder User.							
	📣 Santander	360Control	aA firstname lastname Logout						
	Dashboard Transactions Statements Inquiry Administr	ration							
	Users & Cards		+ Add Filters Quick Search Only						
	User Status: Active Card Status: All Save		+ Add X						
			Add Non-Cardholder User Pre-Populate Create Card						
			TROLACCOUNT C EMBOSSED NAME						
3	The Add Non-Cardholder User s the * symbol. Select Program A Administrators role to a viewpo Viewpoints). Click Submit.	screen appears. Complete the m Administrator from the Profile me oint on this screen as well (see So rdholder User	andatory fields indicated with enu. You can restrict the Progra ection 5.4.9 for more details or						
3	The Add Non-Cardholder User s the * symbol. Select Program A Administrators role to a viewpo Viewpoints). Click Submit.	screen appears. Complete the m Administrator from the Profile me oint on this screen as well (see Se rdholder User	andatory fields indicated with enu. You can restrict the Progra ection 5.4.9 for more details on						
3	The Add Non-Cardholder User s the * symbol. Select Program A Administrators role to a viewpo Viewpoints). Click Submit.	screen appears. Complete the m Administrator from the Profile me oint on this screen as well (see Se rdholder User	andatory fields indicated with enu. You can restrict the Progra ection 5.4.9 for more details on						
3	The Add Non-Cardholder User s the * symbol. Select Program A Administrators role to a viewpo Viewpoints). Click Submit. Users & Cards > Add Non-Car New User	screen appears. Complete the m Administrator from the Profile me oint on this screen as well (see Se rdholder User	andatory fields indicated with enu. You can restrict the Progra ection 5.4.9 for more details on						
3	The Add Non-Cardholder User s the * symbol. Select Program A Administrators role to a viewpo Viewpoints). Click Submit. Users & Cards > Add Non-Car New User	screen appears. Complete the m Administrator from the Profile me oint on this screen as well (see Se rdholder User	andatory fields indicated with enu. You can restrict the Progra ection 5.4.9 for more details on						
3	The Add Non-Cardholder User s the * symbol. Select Program A Administrators role to a viewpo Viewpoints). Click Submit. Users & Cards > Add Non-Car New User User User	screen appears. Complete the m Administrator from the Profile me oint on this screen as well (see So rdholder User	andatory fields indicated with enu. You can restrict the Progra ection 5.4.9 for more details on						
3	The Add Non-Cardholder User s the * symbol. Select Program A Administrators role to a viewpo Viewpoints). Click Submit. Users & Cards > Add Non-Car New User User User First Name*	screen appears. Complete the m Administrator from the Profile me oint on this screen as well (see Se rdholder User	andatory fields indicated with enu. You can restrict the Progra ection 5.4.9 for more details on						
3	The Add Non-Cardholder User s the * symbol. Select Program A Administrators role to a viewpor Viewpoints). Click Submit. Users & Cards > Add Non-Car New User User User User User Last Name*	screen appears. Complete the m Administrator from the Profile me oint on this screen as well (see So rdholder User	andatory fields indicated with enu. You can restrict the Progra ection 5.4.9 for more details on						
3	The Add Non-Cardholder User s the * symbol. Select Program A Administrators role to a viewpor Viewpoints). Click Submit. Users & Cards > Add Non-Car New User User User User Enclose Employee ID	screen appears. Complete the m Administrator from the Profile me oint on this screen as well (see So rdholder User	andatory fields indicated with enu. You can restrict the Progra ection 5.4.9 for more details on						
3	The Add Non-Cardholder User s the * symbol. Select Program A Administrators role to a viewpor Viewpoints). Click Submit. Users & Cards > Add Non-Car New User User User User User User User User	screen appears. Complete the m Administrator from the Profile me oint on this screen as well (see So rdholder User	andatory fields indicated with enu. You can restrict the Progra ection 5.4.9 for more details on						
3	The Add Non-Cardholder User s the * symbol. Select Program A Administrators role to a viewpor Viewpoints). Click Submit. Users & Cards > Add Non-Car New User User User User User Employee ID Job Tite	screen appears. Complete the m Administrator from the Profile me oint on this screen as well (see So rdholder User	andatory fields indicated with enu. You can restrict the Progra ection 5.4.9 for more details on						
3	The Add Non-Cardholder User s the * symbol. Select Program A Administrators role to a viewpor Viewpoints). Click Submit. Users & Cards > Add Non-Car New User User User User User User Associated User Details	screen appears. Complete the m Administrator from the Profile me oint on this screen as well (see So rdholder User	andatory fields indicated with enu. You can restrict the Progra ection 5.4.9 for more details on						
3	The Add Non-Cardholder User s the * symbol. Select Program A Administrators role to a viewpo Viewpoints). Click Submit. Users & Cards > Add Non-Car New User User User User User User User Employee ID Job Tite Associated User Details Profile* Select Pr Select Pr	screen appears. Complete the m Administrator from the Profile me oint on this screen as well (see So rdholder User	andatory fields indicated with enu. You can restrict the Progra ection 5.4.9 for more details on						
3	The Add Non-Cardholder User s the * symbol. Select Program A Administrators role to a viewpo Viewpoints). Click Submit. Users & Cards > Add Non-Car New User User User User User User User Select Pr User Viewpoint* Exth	screen appears. Complete the m Administrator from the Profile me oint on this screen as well (see Se rdholder User	andatory fields indicated with enu. You can restrict the Progra ection 5.4.9 for more details on						

4.4 Setting up Program Administrators and Other Non-Cardholder Users

4

The Success dialog box appears, indicating the new user has been successfully created. Click Close.



5. Common Program Administration Tasks

A summary of how to carry out the key Program Administrator tasks is given here. Full instructions for all 360Control tasks are given in the guide accessed via the HELP link in the bottom left hand corner of the 360Control screen.

5.1		cessing Statements								
	Step	Action / Information								
	1	Cardholder statements and billing account statements can be accessed via Statements menu.								
		Santander 360Control aA firstname lastname Logout First Date								
		Dashboard Transactions Statements Inquiry Administration								
		Statements Quick Search Only Q								
		Select Period: 06/03/20 - 06/16/20 V Billing Account All V Apply								
		EMBOSSED NAME CARD NUMBER BILLING CONTROL ACCOUNT CARD STATUS ENTITY LEVEL USER COMPANY CLOSING BALANCE V/O BITTEDCI V ************************************								
	2	Use the filter options to narrow down your search, if required.								
	3	Select the account that you want to view the statements for by clicking the arrow on the right- hand side of the appropriate account. The statement screen will be displayed.								
		Santander 360Control DA SANTANDERTEMPLATECOMPANY_FIRST SAN_LASSING LASSING LAS								
		Dashboard Transactions Statements Cards Inquiry Administration								
		Statements All Cardholders > Quick Search Only								
		Select Period: 08/02/20 - 09/01/20 v Apply								
		EMBOSSED NAME CARD NUMBER BILLING CONTROL ACCOUNT CARD STATUS ENTITY LEVEL USER COMPANY CLOSING BALANCE								
		SAN Dummy Critri *********1111 Active HQ SANTANDERTEMPLATECOMPANY_First SAN_LastName SANTANDER TEMPLATE COMPANY >>								



5.2 Add New Cardholder

Complete the following steps to add a new cardholder.

Step	Action / Information		
1	Click Administration in the	toolbar, then click Users & Cards.	
	ð Santander	360Control	aA firstname lastname Logout First Data
	Dashboard Transactions Statements Inquiry Ac Administration Me	tministration enu X	
	Dashboard Users & Carde Company Summary Card Request Trad	sing tal Snend T	Fransaction MCC Summary
2	Click Add and select Add No	ew Cardholder. The Add New Cardh	older screen appears.
	🔌 Santander	360Control	aA firstname lastname Logout
	Dashboard Transactions Statements Inquiry Adr	ninistration	
	Users & Cards		Add Filters Quick Search Only Q.
	User Status: Active Card Status: All	+ /	Vdd × Kon-Cardholder User
			e-Populate Create Card
3	If you have multiple billing	control accounts, choose the one v	vhich you want to add the
	cardholder to. If you only h	ave one, click Next.	
	🕹 Santander	360Control	aA firstname Legent First Dati
	Desthoard Transactions Statements Inquiry Administration Users & Cards > Add New Cardholder		
	Billing Account		
	Select Company Name* ROWLAND ENTERPRISES Billing Account* Select Billing Account	v v	
	Canol		
4	The account details screen	appears. Complete the mandatory	fields indicated with the * symbol.
	📣 Santander	360Control	aA firstname la:
	Account Details Cardholder Name*	Limit Details	

Piccourt Details			
Cardholder Name*		Credit Limit*	
Name Format	Please ensure the embossed name is in the following format: "Last Name,First Name Initial". E.g. "Doe,John M". This will be printed as "John M Doe" on the plastic.	Cash Credit Limit	0
Embossed Name 2*	ESAURA'S TESTING WORL		
Plastic Count*	1 ~	Plastic Shipping Address	
		Do you want the plastic sent to the Statement Address?	
Card Contact Details		O No	
Company Name*	ESAURA'S TESTING WORLD	Yes	
Street Address*		Company Name	
City*		Street Address	
State*	AB- Alberta, Canada 🗸 🗸	City	
Zip Code*		State	AL - Alab
Work Phone*		Zip Code	
Strategy*	NONE - NONE V		
Mobile Phone*			
Can Cardholder be contacted via Mobile?	No		
Work Email Address*			

5

The Success dialog box appears, indicating the new card and user have been successfully created and a card will be dispatched. Click Close.



5.3 Billing Control Accounts

Program Administrators can use the Billing Control Accounts screen to view a list of the company's billing control accounts.

Step	Action / Info	ormation							
1 To access the Billing Control Accounts screen, on the Administrative toolbar, click a then click Billing Control Accounts.					< Administr	ation,			
	Santander Darkboard Dashboard	Kosky Administration Administration Administration Menu x Users & Cands				360Control		aA firstname lastname Logout	First Data,
	Company Summary Spend Availatic Destit Credit Line	Card Request Teaching Billing Control Associate	55.00 USD 499,945.00 USD 500,000.00 USD	Total Spend	Total Spend		Transaction MCC Summary Transaction Spond Unineem MCC	Last 4 weeks	15.00 USD 10076

- 2
- To view the Billing Control Details, select the check box of an account. The Billing Control Account Details dialog box appears on the right side of the screen. From here you can update parameters for the billing control account as well as make a payment, view statements and view authorization and declines for the whole billing control account.

	Billing Control Account Details	
	enterprisro1	
	User details	~
n l		
n l	Card details	~
ail	Login Details	~
	Contact Details	~
	Credit Limit	~
	Useful Links	~
	Cancel	



5.4 Cardholder and User Maintenance Tasks

5.4.1 Two Ways to Access Cardholders and Users Accounts

There are two ways to access a cardholder or user's accounts. Both start with Clicking on the Administration tab and selecting Users & Cards from the dropdown menu.

Step	Action / Information									
1	Click on the Administration tab and selecting Users & Cards from the dropdown menu.									
	🕹 Santander	360Control	aA firstname lastname Logout First Data							
	Dashboard Transactions Statements Inquiry Administration									
	Users & Cards Users & Cards		+ Add Filters Quick Search Only							
	User Status: Active Card Status: Ealing Control Accounts									
	►	IT LIMIT $\stackrel{+}{\tau}$ user viewpoint $\stackrel{+}{\tau}$ card last updated $\stackrel{+}{\tau}$ status	BILLING CONTROL ACCOUNT $\stackrel{\wedge}{\mp}$ embossed name $\stackrel{\wedge}{\mp}$							
	□ 1 firstname lastname CASH USD Program Administrator 0.00 t	usd BUTTERFLY INC 07/17/19 04:36 🕹 🗸 🖌 🖓 👦	firstname lastname							
	1 USFR NFW ******5556 Cardholder 1.500	.00 USD Card Only 06/03/20 03:00	USER NEW							

2

The quick way to make edits to an account is to select the check box of the account you want to edit. (You can use the search function if you have a larger number of accounts). The User & Card Details panel will open on the right-hand side of the screen. From here you can make many of the changes you need.

Ś	Sa	ntander				360	Control			8A firstname lastname Logo	First Data.
Dashb	bard	Transactions Sta	itements Inquiry	Administration							
Use	sers & Cards + Ad Fitzes Quick Search Only Q										
Ÿ	User S	itatus: Active Card	I Status: All	Save					[User & Card Details	₩ 🖻
										soxb	
	• •	# FULL NAME	CARD NUMBER	PROFILE	CREDIT LIMIT		CARD LAST UPDATED	STATUS	BILLING (User details	~
		firstname lastname		Program Administrator		ESAURA'S TESTING WORLD		* * >=		Carri details	~
		1 ESAURA BALA	*********0421	Cardholder	200,000.00 USD	Card Only	01/14/20 05:10	<i>≵</i> , ≪ ∎			
		1 NICK MASSARONE	0439	Cardholder	200,000.00 USD	Card Only	08/10/20 07:43	Հ∕ոՐ		Login Details	~
		1 LOVE LADY	0785	Cardholder	150,000.00 USD	Card Only	10/14/19 11:14	Հ√ոՐ		Contact Datails	~
		1 BOSTON SOX	************0876	Cardholder	200,000.00 USD	Card Only	08/27/20 12:15	&, ≪ ∎î	*****		
		1 YORK YANKS	************0884	Program Administrator	200,000.00 USD	Card Only	08/24/20 11:29	∦, ≪ ∎î	******	Credit Limit	~
		1 PCF TEST	0900	Cardholder	200,000.00 USD	Card Only	10/14/19 11:14	Հ∕աՐ		Cost Allocation	~
		1 PLASTIC NUMBER	0918	Cardholder	200,000.00 USD	Card Only	10/14/10 11:14	Հ∕աՐ			
		1 TRY AGAIN	0942	Cardholder	200,000.00 USD	Card Only	10/14/19 11:14	\$~ √ m̂		Useful Links	~
		1 ONEMORE TIME	0959	Cardholder	200,000.00 USD	Card Only	10/14/19 11:14	∦, ∨ ∎î			
		1 ABC AGAIN	0987	Cardholder	200,000.00 USD	Card Only	10/14/19 11:14	\$° ∧ ∎		Canoel	
		1 TWOMORE TIME	0975	Cardholder	200.000.00 USD	Card Only	10/14/19 11:14	おくも			

3

If you have a more complex task or want to see the full profile for the customer displayed, click the symbol in the top right-hand corner.

4	S	an	tander				360Control			aA firstname lastname Logout				ta≏
Us	ers	& C	Cards							+ Add	Filters	Quick Search Only		٩
٣	Use	r Stat	us: Active Card St	atus: All 🕞 Sav	/e				G	User & Card D	etails		0	^
		Π.	•	^						paulsed				
	•	- *	FOLL NAME	CARD NOMBER V	PROFILE #	CREDIT LIMIT V	USER VIEWPOINT U	CARD LAST OFDATED	STAT	User details			^	
		1	firstname lastname	CASH USD	Program Administrator	0.00 USD	BUTTERFLY INC	07/17/19 04:36	2.		First	Last		
		1	USER NEW	*****5556	Cardholder	1,500.00 usp	Card Only	06/03/20 03:00	2.	Full Name	DONNA	PAULSE		
		1	NAME USER	******5564	Cardholder	0.00 USD	Card Only	03/25/20 02:39	2.	User Status	Active			
		⊻ 1	DONNA PAULSE	******5606	Cardholder	1,200.00 USD	Card Only	06/03/20 10:59	2.	Profile*	Cardholder		~	



4 The Full Details screen will then be displayed, with options to make the full range of account updates and maintenance tasks.



5.4.2 Reset Password

This feature enables an administrator to reset a user's password in the 360Control system.

Step	Action / Information										
1	Access the cardholder or user ac dialog box option.	count a	as described in 5	5.4.1 and use the User & Card Details							
2	The best way to reset the passw the User and Card Details Panel,	ord is t , begin	o send a passwo by clicking the l	ord reset email to the cardholder. From box next to User Account Status.							
	360Control			A firstname lastname Logout							
	'ED ♦ STATUS BILLING CONTROL ACCOUNT ♦	EMBOS:	Card Viewpoint Billing Currency	Unassigned-2483870 USD							
	 泉 ✓ 留 ③ 売 泉 ✓ 留 용 ✓ 留 오 四 오 四	firstnam USER M NAME I DONNA DHIVYA RANI A RAJ T F TEST L SELVI 1	Login Details Your Username:* User Account Status Password*	paulsed Image: Constraint of the system							



3 Choose Send Reset Password Email.

User A	User Account Status									
Current Us Status Update Use Status	er Account er Account	Unlocked Select sta Lock Send Res	Select status]						
Cancel				Update						
Only ERFLY INC	07/06/20 03:20		⊁՝ Ք⊗≌							

4

Alternatively, a password can be reset manually from the Login Details section, locate the Password field. Enter a password in the Password field, and then reenter the password in the Confirm Password field.

User Account Status	Unlocked
Password*	•••••
	Password requirements:
	Be at least 8 characters long
	Have at least one number
	Have at least one upper and one
	lower letter
	Not be the same as Username
Confirm Password*	
	Confirm password requirements:
	Password must be a valid password
	Be the same as password
Next Password Date	
Reset Password At	

5 *Always* prompt the user to change the password at the next login by selecting Reset Password at Login. Click Submit.

5.4.3 Lock or Unlock a User

This feature enables an administrator to lock and unlock a user's access to the 360Control system. Users that lock themselves out of the system can be unlocked by the administrator. This will occur when a user enters an incorrect password three times.

Step	Action / Information
1	Access the cardholder or user account as described in 5.4.1 and use the User & Card Details dialog box option.



2 From the Login Details section, locate the User Account Status field.

\$	▶ Santander								360Control aA firstna				lastname Logout First Data
Dast	board			ransactions	Statem	nents Inquiry	Administration						
Js	ers	&	С	ards								+ Add	Fitters Quick Search Only
7	Us	er S	itatu	is: Active	Card Sta	atus: All	Save				G	•	Check Username
	۲		,	FULL NAME	÷	CARD NUMBER	PROFILE 🗘	CREDIT LIMIT		CARD LAST UPDATED	STAT	User Account Status	Unlocked
			1	firstname la	stname	CASH USD	Program Administrator	0.00 USD	BUTTERFLY INC	07/17/19 04:36	2.	Password*	•••••
			1	USER NEW	/	******5556	Cardholder	1,500.00 USD	Card Only	06/03/20 03:00	2.		Password requirements:
			1	NAME USE	R	******5564	Cardholder	0.00 U SD	Card Only	03/25/20 02:39	2.		Have at least one number
		V	1	DONNA PA	ULSE	******5606	Cardholder	1,200.00 USD	Card Only	06/03/20 10:32	2.		 Have at least one upper and one lower letter
			1	DHIVYA JA	YARAMAN	******5622	Cardholder	1,500.00 usp	Card Only	05/28/20 12:59	2.		Not be the same as Username
			1	RANI A RA	JA	**********5721	Cardholder	550.00 USD	Card Only	05/28/20 07:02	2.	Confirm Password	
		-										Commin Password	

3

4

Click ____ to change the user account status. The User Account Status dialog box appears. From the Update New Account Status dropdown list, change the user account status.

If the account is unlocked always choose the option to have a system password reset be emailed to the cardholder. Click Update.

				PTATIO			\$ EM
TTE	User A	ccount Stat	us			×	firs
d O							US
d O	Current Us Status	er Account	Unlocked				NA
d Oi	Undata Una		Colortat				DC
d Oi	Status	Account	Lock Send Re	set Password Email			DH
d Oi							RA
d Oi	Cancel				Upd	late	RA
d O							TE
d Only		08/22/20 02:38		*∧ u			SE

5.4.4 Change Account Status / Suspend a Card

You may wish to suspend a card for an employee on vacation, maternity leave, because they temporarily cannot find it, or some other reason. All lost and stolen cards must be reported to Cardholder Support at 800-856-1007.

Step	Action / Information
1	Access the cardholder or user account as described in 5.4.1 and use the User $\&$ Card Details dialog box option.



Open the Customer Details section, select Card Status and click on the _____ symbol.

ontrol				aA firstname lastname Logout	Data			
				+ Add Filters Quick Search Only	a			
			User & Card Details		N D			
			smithbo3					
STATUS	BILLING CONTROL ACCOUNT	EM	User details		~			
* 6 35			Card details		~			
Հ, ∧ պ^	**********0117	BIL	Card Column					
<i>ե</i> շ∨ տ^	0117	SA	Embossed Name	BOB SMITH				
J₀ ∨ m̂	***************************************	во	Card Number	************0174				
եշ∨ աՐ	***********0125	SA						
<i>\$</i> , ∨ m̂	**********0125	LIS	Cycle Number	31: Monthly	~			
<i>\$</i> ₀ ∨ m̂	***************************************	BL	Card Status	Active				
∦⊳ ∨ mî	***************************************	GR	Card Viewpoint	Unassigned-2760632				
J₀ ✓ m̂	***************************************	LO	Billing Currency					
J₀ ✓ m̂	***************************************	SM	coming currently					
J₀ ∨ m̂	TH Login Details		~					
1.2.0		1.00						

3

2

The Update Change Status screen will be displayed. Click Edit. Enter required fields, scroll down, and click Submit.

Account Details			Account 0	Change			
Card No*	***********0174		Change to		Closed		~
mbossed Name	BOB SMITH		Reason		Lost/Stolen/Not Received		~
			Reset After				
Comment				Do not reset			
				0 1 week			
oninen				 1 Month from Today 			
		Add Comment		O Choose a Date		06/05/2020	4
							Edit

- To suspend an account, select Suspended from the dropdown list under "Change to."
 Choose the period you want the card suspended for. Once suspended, the card will not work until the date has passed. If you need the card reinstated sooner, contact Client Service at 844-726-0095.
- 6 Select Submit.



5.4.5 Update User or Cardholder Contact Details

To update a contact details:

Step	Action / Inform	nation						
1	Access the care	dholder or us	er account	as described	in 5.4.1 and use	e the Full [Details option.	
2	To edit a user's	contact deta	ils, click or	n the Contact	Details option u	Inder the (Cards Details option	,
	📣 Santander	r		360Control		aA firstname lastna	me Logout First Data:	
	Change Cont Card - 5606 Account Details	act Details	_	Contact Details		DONNA PAULSE	Card Summary MANAGE PAYMENTS Make One-time Payment View Payment History	
	Card No*	******5606		Company Name*	BUTTERFLY INC		View Scheduled Payments	
	Embossed Name*	DONNA PAULSE		Street Address*	STREET		CARD DETAILS	
	Embossed Name 2*	BUTTERFLY INC		City*	CITY		Contact Details	
				State*	NE- Nebraska, USA		Order A Replacement Card	
	Comment			Zip Code*	68106		Limit and strategy	
	Comment			Work Phone Number*	9789225563		Propagate Field Values	
			Add Comment	Email Address*	TEST@TEST.COM	Edit	ACCOUNT MAINTENANCE View My statements	
							View Auths and Declines	

3

Click Edit and enter the new contact details. Click Submit.

5.4.6 Change Credit Limit

To change a credit limit:

Step	Action / Information										
1	Access the cardholder or user account as described in 5.4.1 and use the User $\&$ Card Details dialog box option.										
2	Open the Credit Limit section and click on the symbol.										
	60Control				aA firstname lastname Logou	First Data					
					+ Add Y Filters	Quick Search Only					
			C	User & Card Details		₩ 12					
	TED 🗘 STATUS	BILLING CONTROL ACCOUNT	EM	smithbo3							
	2	- 2 5		User details		~					
	2. 1	n	BIL	Card details		~					
	\$, √	n 0117	SA	Login Details		~					
	\$, ✓ 1	1	BO	Contact Details		~					
	よ く	1 0125	SA								
	2.~.	n0125	LIS	Credit Limit		^					
	<i>z</i> , √	1	BL	Credit Limit	40,000.00	-					
		• ••••••••••••••••••••••••••••••••••••	IC	0.00							
	2. 1	n	SM	Cost Anocation		~					
	ネット	n	TH	Useful Links		~					
	\$, √1	n 0117	VIF								
	あく	n ••••••0117	VIF	Cancel							



- 3
- The Update Limit and Strategy screen will be displayed. Click Edit, enter required fields and click Submit.

Limit Details			
Strategy	NONE - NO	NE	~
Credit Limit*	200000		
Cash Credit Limit	0		
Reset After			
Do not reset			
1 week			
2 week			
1 Month from	n Today		
O Choose a D	ate	08/28/2020	v
			Edit

5.4.7 Change Merchant Category Code Limit Strategy

All full explanation of Merchant Category Codes and Strategies is given in our guide Understanding Merchant Category Codes and Strategies available from our <u>Commercial Card</u> Resource Center or from Client Service.

To change an MCC Strategy for a cardholder:

To change a credit strategy:

Step	Act	ion/Info	ormation					
1	Acc dial	ess the c log box c	ardholder or option.	use	r account as o	described in t	5.4.1 and us	e the User & Card Details
2	Ope	en the Ci	redit Limit sec	tior	n and click on	the sym	bol.	
	60Cc	ontrol				aA firstname lastname Log	First Dat	a
						+ Add 🍸 Filters	Quick Search Only	Q
				B	User & Card Details		₩ 🗎	
	TED 0	STATUS	BILLING CONTROL ACCOUNT	ЕМ	smithbo3 User details		~	
		\$						
		<i>♣,</i> ∨ m̂	0117	BIL	Card details		~	
		<i>\$</i> ₀ ∨ m̂	***************************************	SA	Login Details		~	
		℁✓Ճ	***************************************	BO	Contact Details		~	
		♣, ✓ mî	**********0125	SA				
		<i>\$</i> , ∨ m̂	**********0125	LIS	Credit Limit		^	
		a‰ v mi`	**********0117	BL	Credit Limit	40,000.00		
		* v =0	0117	GR				
		****	0117	SM	Cost Allocation		~	
		al v nî	0117	TH	Useful Links		~	
		#. ✓ m̂	***********0117	VIF				
		a‰ ∨ mî	••••••0117	VIF	Cancel			



- 3 The Update Limit and Strategy screen will be displayed. Click Edit
- 4 Under the Strategy option choose the MCC Strategy you have had allocated to your profile. If you need a MCC strategy contact Client Service on 844-726-0095 or email Clientservice@santander.com.

Limit Details				
Strategy	NONE - NONE		~	
Credit Limit*	200000			
Cash Credit Limit	0			
Reset After				
Do not reset				
1 week				
2 week				
O 1 Month from Today				
Choose a Date		08/28/2020	~	
			Edit	
				-

5 Click Submit.

5.4.8 Assigning or Changing a Cardholder's Billing Account/Viewpoint

If a company has multiple billing accounts, you may want to change which billing/viewpoint account a cardholder belongs to. In the example below we are moving Bill Rowland from the Rowland Enterprises billing account to the Rowland Sales billing account.

Step	Action	Information				
1	Access the cardholder or user account as described in 5.4.1 and use the User & Card Details dialog box option.					
2	Scroll	own to the Card Deta	ails section.			
3	Click th	e "" beside the Card	d Viewpoint field.			
	C	+ Add Filters	Low Could Search Only Q. Low Could Search Only Q. ROWLAND			
	BILLING COM	User Status Active Profile* Cardholder	e e e e e e e e e e e e e e e e e e e			
	······································	User Viewpoint: Card Only Card details	~			
	··················0	Embossed Name BILL ROWLAND Card Number Curl Number Cur				
	00	Card Status Active				
	0	Billing Currency USD				
	•••••••	Login Details Your Username:* mwlandhi2	<u>^</u>			



A box with the company hierarchy will display. Click on the + symbols to expand the hierarchy if needed.



5

4

Choose the new billing account for the cardholder, in this case Rowland Sales and click Update.

Edit Card Viewpoint	×
國 3088 - ACCOUNT, CONTROL	
图 0133 - ENTERPRISES, ROWLAND	
晤 0141 - SALES, ROWLAND	
🚂 0679 - BACHMAN, ERLICH [Cardholder]	Æ
Rowland Enterprises	0
0208 - ROWLAND, BILL [Cardholder]	
10224 - SMITH, BOB [Cardholder]	
E 🖲 Rowland Sales	1
🗄 🖿 🔿 Unassigned	
🗄 🖿 🔿 Unassigned-2760631	1
🗄 🖿 🔿 Unassigned-2760634	·c
🗄 🖿 🔿 Unassigned-2760662	
	r
	-
Cancel Reset Print	Update
	d

6

The card viewpoint will now give the new billing account.

Card details		^
Embossed Name	BILL ROWLAND	
Card Number	***********0208	
Cycle Number	31 : Monthly	~
Card Status	Active	
Card Viewpoint	Rowland Sales	
Billing Currency	USD	
Login Details		~

Santander Commercial Card: Program Administrator Guide Travel and Entertainment Cards & Purchasing Cards



If the cardholder is also an administrator, you will need to ensure that the User Viewpoint is also updated to match the Card Viewpoint (see Section 5.4.9).

5.4.9 Assigning or Changing a Program Admin's or User's Billing Account/Viewpoint

If a company has multiple billing accounts, you may want to change which billing/viewpoint account a program administrator or user has access to. In the example below we are making Bob Smith a program administrator with only access to the Rowland Sales Billing account.

Step	Action / Information
1	Access the cardholder or user account as described in 5.4.1 and use the Full Details option.
2	Go to the Associated User Details panel and select Program Administrator from the

Profile dropdown.

BOB SMITH Active
SMITH Active
Active
Active
Program Administrator
5502922-003B

_	
-	

Click on the '...' next to the User Viewpoint to display the User Viewpoint screen. Expand the hierarchy buy clicking on the + sign and choose the account you want the user to have access to. In this case it is Rowland Sales. Click Update.

User Viewpoint			×
		1	
	Search For		
E C ROWLAND ENTERPRISES			
国 3088 - ACCOUNT, CONTROL			
図 0133 - ENTERPRISES, ROWL	AND		
題 0141 - SALES, ROWLAND			
🌆 0679 - BACHMAN, ERLICH [C	ardholder]		
🗄 🖿 🔿 Rowland Enterprises			
E 🔳 🖲 Rowland Sales			
🗄 🖿 🔿 Unassigned			
🛨 🖿 🔿 Unassigned-2760631			
🗄 🖿 🔿 Unassigned-2760634			
Cancel Reset Print		Update	



On the following screen click Next and on the next screen click Submit.



5 The record for Bob Smith will now show him as a program administrator for the Rowland Sales viewpoint. They will only be able to view and manage accounts under the Rowland Sales billing account.

	S	ant	ta	nder			360Control		
Dashl	board	Tra	ansa	ctions Statements	Inquiry Admini	istration			
Use	ərs	& C;	aro	ds					
٣	Use	er Status	5: A	Card Status:	All Save				
	•		#	FULL NAME	CARD NUMBER	PROFILE 🗘	CREDIT LIMIT	USER VIEWPOINT	CARD LAST UPDATED
				firstname lastname		Program Administrator		ROWLAND ENTERPRISES	
			1	BILL ROWLAND	*********0208	Cardholder	100,000.00 USD	Card Only	06/13/20 03:00
			1	SAM JONES	0216	Program Administrator	10,000.00 USD	Rowland Sales	09/04/20 12:12
			1	BOB SMITH	********0224	Program Administrator	40,000.00 USD	Rowland Sales	09/04/20 13:20
			1	SARA MILLER	•••••0232	Cardholder	30,000.00 USD	Card Only	06/13/20 03:00

If the user is also a cardholder you will need to ensure that the Cardholder Viewpoint is also updated to match the User Viewpoint (see Section 5.4.8).

5.4.10 Update User or Cardholder Name

If a cardholder wants a card with their new name embossed on it, you should:

- Create a new cardholder using their new name (see Section 5.2).
- Once they have received their card, change the status of their current card account to Closed (see Section 5.3.4).
- Ask them to destroy their old card.

Changing a cardholder's name in 360Control will only change their name in the 360Control system. It will not change the name embossed on their cards.

To change a user's name as it appears in 360Control:

Step	Action / Information						
1	Access the cardh	older or user account a	s described in 5.4.1 and use the Full Details option.				
2	From the Full De	etails screen make the	edits required to the Name fields.				
	User User Card0878		3600				
	User Details	BOSTON	Login Detaile				
	Last Name*	SOX					
	Employee ID	12					
	User Status	Active	User Account Sta				
	Associated User Details		Password*				
	Profile*	Cardholder v					
	User Viewpoint*	5822801-0878					
	Path	ESAURA'S TESTING WORLD>Unassigned- 2810803>5822801-0876	Confirm Passwo				
	Show System and Import Alerts						



	3	Click on Next.	
--	---	----------------	--

4 On the following screen Click on Submit.

5.4.11 Trace Activity

лср	Action / Informatio	n	
1	Access the cardhold dialog box option.	der or user account as described in 5	5.4.1 and use the User & Card Detail
2	To view more detai floppy disk icon on	ls of a trace item, click on the check the right hand side.	c box in the first column, and the
	Santander	360Control	eA firstname lastname Logovi First Data
	Users & Cards		+ Add Filters Quick Search Only
	User Status: Active Card Status: All	☐ Save	C User & Card Details
	1 firstname lastname CASH US	BD Program Administrator 0.00 uso BUTTERFLY INC 07/17/19 04:36	User details
3	The Event Details p	anel will display.	
3	The Event Details p	anel will display.	AA fostarre lastrame Lopost First Data.
3	The Event Details p Santander Texture Texture Office	anel will display. Amended	AA fratrame lastrame Legeut First Data.
3	The Event Details p Santander Users & Cards > Trace Cer:	anel will display. 360Control Advantedator User Name: 500	A transme Lagrant First Data.
3		300 Calorina	Vert trate latitum Latitum

4

To print the trace log, click the print icon at the bottom of the screen.

5.4.12 Order a Replacement Card

The feature should only be used if a cardholder's card is damaged, e.g. the magnetic stripe is not working. It should NOT be used if the card has been lost or stolen. All lost or stolen cards should be reported by calling Cardholder Support on 800-856-1007.

To order a replacement card:

Step	Action / Information
1	Access the cardholder or user account as described in 5.4.1 and use the Full Details option.



2 From the Full Details select the Order A Replacement Card option under Card Details.

	Card Summary
	MANAGE PAYMENTS
Show Mandatany fields anti-	Make One-time Payment
	View Payment History
	View Scheduled Payments
0	CARD DETAILS
Username requirements: Be at least 3 characters long	Contact Details
Not already be in use	Order A Replacement Card
	Limit and strategy
	Account status
	ACCOUNT MAINTENANCE
Password requirements: Be at least 9 characters long	View My statements
Have at least one number	View Auths and Declines
Have at least one uppercase and one lowercase letter	
ast one special character(Characters allowed !@#\$%^&*) Not contain spaces	

- Check the card details and if all is correct, Click on Submit. If the card details are not correct you can edit them from the Full Details screen, under Card Details.
- 4 You will get a confirmation message that the replacement card was ordered successfully.

5.4.13 Expire a Cardholder or User

It is not necessary to remove cardholders or users from 360Control as once a card is 'closed' the cardholder will not be able to use their card, and if the user account is 'locked' they will no longer have access to 360Control. These statuses are visible on the Users & Cards screen, under Administration.



It is also possible to remove a user completely from your program which you may choose to do, e.g. after they have left the company for some time. Please be aware that you will not be able to download or view their individual statements once they have been 'expired.'

To 'Expire' or remove all references of a cardholder or user:

Step	Action / Information
1	Select the user and click on the person icon.



2	Select Expire from	the dropdown me	nu and Click on U _l	pdate	
	User Status		×		
	Current User Status	Active			
	Update User Status	Expire	~		
	Cancel		Update		

3

The user will no longer be displayed under Users & Cards.

6. Billing, Payments, and Disputes

6.1 Program Billing

When there is transaction activity on any card, the Program Administrator or designated recipient will receive a billing account statement notification at the end of their billing cycle via email. The statement will be available on 360Control.

6.2 Program Payment

If you are on a monthly payment cycle, your monthly statement balance is due 25 days after your statement date. Your DDA account with Santander will be auto debited overnight and you will see this deducted from your account on the morning of Day 26 of the payment cycle.

If you are on a cycle other than monthly, your due date is agreed with your during the on-boarding process





6.2.1 One-time Payment

Funds will available next day for payments made in 360Control before 5:00 p.m. ET. The exception being for payments made on a Saturday and Sunday when funds will be available on Monday.

Only one-time payments over \$1000 will trigger a reset of funds.

A one-time payment will reset the credit limit for the control account, meaning that individual cardholders who have not reached their credit limits will be able to transact again. Individual cardholders who have reached their credit limit will not be able to transact until the next billing cycle, even if there is capacity at the control account level.

For example:

Company Butterfly LLC has one control account and two cardholders, Tom and Sara. The credit limit for the control account is \$5000, which has been reached mid-cycle meaning that all of the cards are unable to transact.

- Sara has a credit limit of \$4000 and has spent \$4000 already this month.
- Tom has a credit limit of \$2000 and has spent \$1000 already this month.

The program administrator makes a one-time payment of \$2000.

- Sara will still not be able to use her card, unless the program admin goes into 360Control and increases her credit limit.
- Tom can spend up to \$1000 during the rest of the month.

Only one-time payments over \$1000 will trigger a reset of funds.

6.2.2 Instructions for One-time Payments

The steps to make a one-time payment differ slightly if an account has been frozen or not. Here are the two processes:

6.2.2.1 One-time payments for active (non-frozen) accounts





- 2 Choose the billing account to make the payment for by selecting the appropriate check box.
 - Scroll down to the Useful Links and Make One-time Payment option in the Billing Control Account Details panel that opens on the right-hand side of the screen.

1	S	antander							360	Control						aA firstname la	stname Logout	First D)ata
Dasł	board	Transactions S	Statements	Inquiry	Adr	ministration													
Bill	ing (Control Acco	unts														Y Filters Ouk	sk Search Only	q
¥	User	Status: Active Ca	rd Status: A	Active	Save									G	Login Details			~	^
															Contact Details			~	
		EMBOSSED NAME		CARD NO.		CYCLE 0	CARD PRODUCT	TOTAL CREDIT LIMIT	AVAILABLE CR	edit \$	CARD LAST UPD	ATED 🗘	STATUS		Credit Limit			^	
		RAFANELLO ENTERPE RAFANELLO SALES	RISES	0	117 125	31 : Monthly 31 : Monthly	MC P-Card USD CB MC P-Card USD CB	400,000.00 usp	399,985.00 us	10 10	08/08/20 13:36		*, ∧ n. * ∧ n.		Credit Limit	400,000.00			
	Show	20 ~	Rows 1 -	2 of 2 🔶	1					🖶 Print	10 Settings	🕭 Output	🖾 Email		Available Credit Limit	399,985.00			
															Useful Links			^	•
															Automatic Payments	On			
															Make One-time Payment View Payment History				
															View Scheduled Payments				
															View Auths and Declines				
															Lon out i recomes				
															Cancel				~

The payment screen opens. Click Edit and enter the required fields. Click Submit to complete the payment.

Santar	nder			360Coi	ntrol		aA firstname lastn	ame Logout	First Da
ie online payment s	ervice allows you to pay your credit ca	rd bill online using your existing checking or savings account.	Allow 3-6 business days for you	ir payment to be proce	ssed. A (NSF) fee may apply if you do n	ot have sufficient funds in your bank account to cover the transaction		MANAGE Make One-6	PAYMENTS
								Turn Auto P	ay Off
Payment Informa	tion			Account Details	for Payment			View Payme	nt History
and Number		***************************************		Account Number*			~	View Sched	aled Payments
mbossed Name		RAFANELLO ENTERPRISES					Add Delete	ACCOUNT	MAINTENANC
ayment Due Date		06/25		Account Type *				View My sta	Jements
ayment Date					C Checking			Vew Auths :	and Declines
	Pay Now				Savings				
	O Future Payment Date		06/09/2020	Business Account *					
syment Amount *					No No				
	Last Statement Balance: 15.00				O Yes				
	C Minimum Payment Due: 15.00						Edit		
	 Ourrent Balance: 15.00 								
	O Other Payment Amount:			Comment					
			_	Comment					
			Edt						
							Add Comment		
		The routing and account numbers are located at the bottom of ye deposit slip	our check or savings						
							D. La C.		

6.2.2.2 One-time Payments for frozen accounts

3

4





2 Click on Filters in the upper right of the screen.

Administ	ration							
						Filters Quid	k Search Only	Q,
Save								
	CYCLE ≑	CARD PRODUCT 👙	TOTAL CREDIT LIMIT	AVAILABLE CREDIT		CARD LAST UPDATED	STATUS	
413	5 : Weekly	MC P-Card USD CB	900,000.00 USD	897,908.00 USD		08/14/20 09:58	Հ∨ոՐ	
+					🖶 Pri	nt 📰 Settings 🛓 Outpu	ut 🔤 Email	

3

Where it reads "Card Status" in the menu, "Active" will be the default setting in the drop-down box; change the selection to "All" and click Apply at the bottom of the pop-up screen.

Administration					
Filters			×		Filters
Saved Filters	Select Pre-saved Filter	~			
User Status	Active	~		CARD	AST UPDATED
Card Status	All	~	_		
Add New Filter	Select Filter Type	~	P	rrint III Si	ettings 👱 🤇
Reset Delete	Cancel	Save Save As Ap	ply		

- 4 Identify the Control Account to be paid. Click the check box on the left to select the appropriate Account.
- 5 Billing Control Account Details summary dialogue box will open to the right; Scroll down to the Useful links pane, click Useful Links to expand the menu.
- 6 Select Make One-time Payment.





7 Click Edit to enable fields and enter payment information as applicable (mandatory fields are indicated by red asterisks).





Click Submit. Review confirmation screen before payment is scheduled. Confirm.

6.3 Disputing a Transaction

If the cardholder wishes to dispute a transaction, they should first contact the merchant and raise it with them. If the claim cannot be resolved with the merchant, the cardholder should contact Cardholder Support at 800-856-1007 (24/7) to initiate a billing dispute.

Procedure

- First contact the merchant and raise it with them.
 - Keep notes and copies of all correspondence.
- If the claim cannot be resolved with the merchant contact Cardholder Support at 800-856-1007 (24/7) to initiate a billing dispute.
- Cardholder Support will gather the necessary information to begin the procedure and pass the case to the Dispute Department.
- Santander will send a letter to cardholder acknowledging dispute (using address on file in 360Control).
- The cardholder may be contacted to provide additional information at any stage.
 - Please respond to any questions or requests for information as soon as possible or the dispute may be closed.
- Santander will submit the required documentation and the investigation begins.
 - The merchant is allowed 45 days to respond. If response is not received within 45 days, disputes are automatically resolved in favor of the cardholder.
- The Dispute Department will inform the cardholder of the outcome.



Please note

- Cardholders must notify the issuer of dispute within 60 days from statement date on which transaction appears or 90 days from the date of the transaction.
- Cardholders should retain all receipts and other transaction documentation.
- Cardholders may not dispute a transaction if previously disputed.
- Only posted transactions can be disputed.
- Cardholders cannot dispute fees.
- The account may continue to be billed for the amount in question. The customer does not have to pay any questioned amount while it is being investigated, but the customer is still obligated to pay the parts of the bill that are not in question.

7. Cardholder Self Service

7.1 Fraud Alerts

If Santander suspects a transaction on your account may be fraudulent you will get an email from us. You will either be asked to call our fraud department or will be given the opportunity to click on a link to either let us know if you made the transactions or if they were fraudulent. The links will appear in your email like this:

Yes, these are my transactions No, I do not recognize the transactions

If you do not respond to the email, a phone call will be made to the registered phone number on the account. Your card may be blocked while we are waiting on your response.

If you suspect fraud on your account DO NOT WAIT for an email notification. Call Cardholder Support immediately at 800-856-1007, 24 hours a day, seven days a week.



7.2 Card holder Self-Registration on 360Control

Cardholder needs to register for access to 360Control as follows:

- Go to https://360control.firstdata.com/UI/login/views/login.html#/Login
- Select Cardholder from the drop down list under Please select your role:

Login	No Account? Register now
If you are an existing user click below to login.	Enter your details below to start.
Please enter your Username.	Please select your role:
	Select 🗸
Login →	Register →
Forgot Password?	
Forgot Username?	

- Details needed to self-register will include: Card Number, Work Email Address, and Name as it appears on the front of the card.
- Click Next to get to the next screen.
- Additional details needed will include: Work Phone Number, Expiration Date, and Employee ID.
- Click Next to get to the next screen.
- If the information is correctly entered, the following message will appear:

	360Control
Your account has bee	en activated
Your User Login is: caryas1	
Your User Login is: caryas1 Please remember this user name as yo	ou will need it to log into the service.
Your User Login is: caryas1 Please remember this user name as yo Your password will be sent to you by er	ou will need it to log into the service. mail. When you receive your password follow the instructions.
Your User Login is: caryas1 Please remember this user name as yo Your password will be sent to you by er Use it in combination with your user nam	ou will need it to log into the service. mail. When you receive your password follow the instructions. me to log into the service.

The cardholder will then be able to log into 360Control for transaction viewing, statement access, and reporting.

Multifactor Authentication

If you access 360Control on a new device, or if it has been greater than 30 days since you last logged in, you will be asked to enter a one-time passcode code (OTP) that will be emailed to you at the time of login.



7.3 Resetting a Cardholder PIN

To reset the PIN for a card:

- Call the number on the back of your card: 800-856-1007 and enter the following when prompted:
 - Enter 16-digit ACCOUNT (CARD) NUMBER, followed by the # sign.
 - Enter 3-DIGIT CVV Security code (located on the Signature Panel on back of the card), followed by the # sign.
 - Enter FOUR DIGIT EXP DATE (mm/yy), followed by the # sign.
 - Enter the BUSINESS ZIP CODE (5 digits), followed by the # sign.
- You will then reach the main menu, PRESS OPTION 4 to reset or change your PIN.
- If you receive a message that there are multiple cards on this account, you will be asked to enter the first name of the card that you want to reset the PIN for.
- Enter Your First Name in number format followed by the # sign.
- You will then be prompted to confirm you would like to change the PIN for your card user account. If correct, press 1.
- You will then be asked to enter a NEW 4-Digit PIN, followed by the # sign.
- And lastly, you will be asked to re-enter the NEW 4-Digit PIN to confirm, followed by the # sign.

In some instances, your name may not be recognized by the IVR menu. If you receive a message that your first name was not recognized, please enter your middle initial also.

7.4 Lost or Stolen Cards

All lost or stolen cards must be reported to Cardholder Support as soon as possible by calling 800-856-1007. Cardholder Support will block the card and order a new card, which will be sent to the cardholder's address.

Program Administrators cannot register cards as lost or stolen in 360Control or use 360Control to order a new card for one that has been lost or stolen. A call must be made by the cardholder to Cardholder Support.



8. Chip and PIN – How to Reduce Declined Transactions

The U.S. card industry is moving rapidly towards enforcing chip and contactless technology usage at point of sale to combat fraud. As a Santander Commercial Card customer you are ahead of the game as all of our cards are already chip- and PIN- as well as contactless-enabled.

Please advise your cardholders that most merchants that have a chip-enabled terminal will no longer support magnetic swipe transactions. Cardholders should always insert their cards into the card chip reader or use the contactless feature at the merchant terminal otherwise the transaction may be declined.

If a card has a damaged chip the cardholder should call Cardholder Support to have their card replaced.

Cardholder Support can be reached at 800-856-1007.

In many countries outside the USA a PIN is required at point of sale for credit card sales. All cardholders will be asked to set a PIN when they activate their card. If they forget their PIN, they can reset their PIN themselves by calling the number on the back of the card, see Section 7.3.

9. Fraud Best Practice Controls

Set and communicate company policy

Determine and implement a company card use policy, e.g. Set rules for your employees for use of cards.

Monitor and take quick action

- Analyze cardholder spend for suspicious activities.
- Ensure cardholders review their statements for unauthorized activity.
- Report suspect transactions to Cardholder Support.
- Update contact and personal information to enable Santander to verify the validity of transactions.

Set Card Limits

Each card can be assigned a monthly card limit as a control to avoid unnecessary exposure to fraud. Review these limits periodically to ensure they are still appropriate. See section 5.4.6 for instructions on how to edit cardholder limits.



Set Merchant Category Code (MCC) blocks

Restricting the types of merchants where your company's cards can be used is a prudent control measure. Setting Merchant Category Code (MCC) strategies for your cards restricts possible misuse of cards by employees and can reduce the risk of fraud should the card details get into the wrong hands.

Santander can help you set up one or more MCC strategies which you can then apply to your cardholder accounts as you see fit. Strategies have MCCs to include or exclude. Strategies are usually set up when you are onboarded, but can be requested at any time by calling Client Service at 844-726-0095 or by email at clientservice@santander.us. See our guide *Understanding MCCs and Strategies*, and our MCC Strategy Template.xls on our <u>Commercial Card Resource Center</u> for more information. These documents are also available from Client Service:

Client Service Clientservice@santander.com 844-726-0095

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