November 2021

Santander Commercial Card

Program Administrator's Guide

Travel and Entertainment Cards
Purchasing Cards

Santander®
Commercial Banking

Santander Commercial Banking

Contents

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:

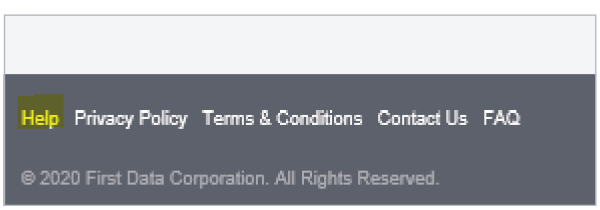
Client Service
clientservice@santander.us
844-726-0095

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

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

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

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.

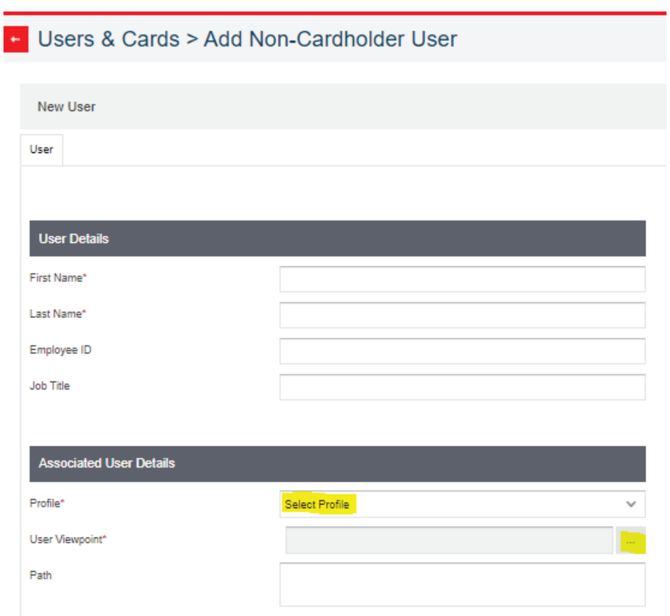
If a company finds itself with no Master Program Administrators and needs to set one up, the company will need to complete the Santander Commercial Card Program Administrator Request Form. The form is on our Commercial Card Resource Center or can be requested from Client Service at 844-726-0095 or email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

4.4 Setting up Program Administrators and Other Non-Cardholder Users

<table>
<tr><th>Step</th><th>Action / Information</th></tr>
<tr><td>1</td><td>Click Administration in the toolbar, then click Users & Cards.

</td></tr>
<tr><td>2</td><td>Click Add and select Add Non-Cardholder User.

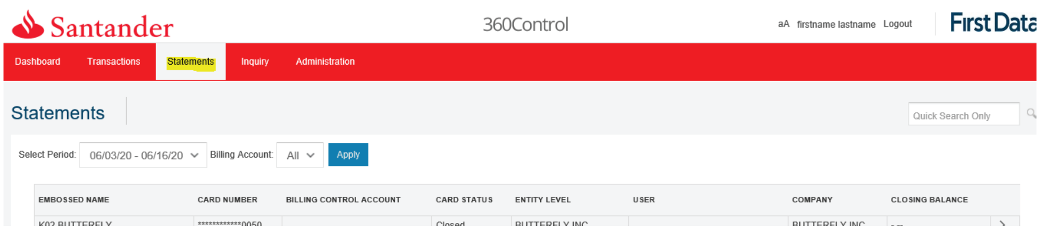
</td></tr>
<tr><td>3</td><td>The Add Non-Cardholder User screen appears. Complete the mandatory fields indicated with the * symbol. Select Program Administrator from the Profile menu. You can restrict the Program Administrators role to a viewpoint on this screen as well (see Section 5.4.9 for more details on Viewpoints). Click Submit.

</td></tr>
<tr><td>4</td><td>The Success dialog box appears, indicating the new user has been successfully created. Click Close.</td></tr>
</table>

5. Common Program Administration Tasks

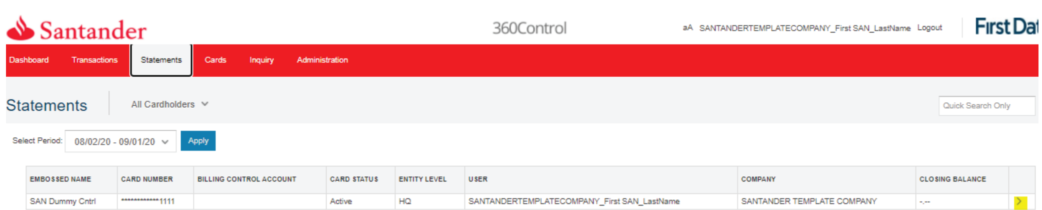
A summary of how to carry out the key Program Administrator tasks is given here. Full instructions for all 360Control tasks are given in the guide accessed via the HELP link in the bottom left hand corner of the 360Control screen.

5.1 Accessing Statements

Step	Action / Information
1	Cardholder statements and billing account statements can be accessed via Statements menu.

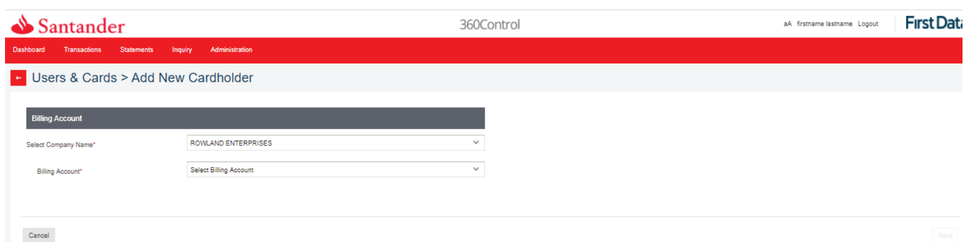
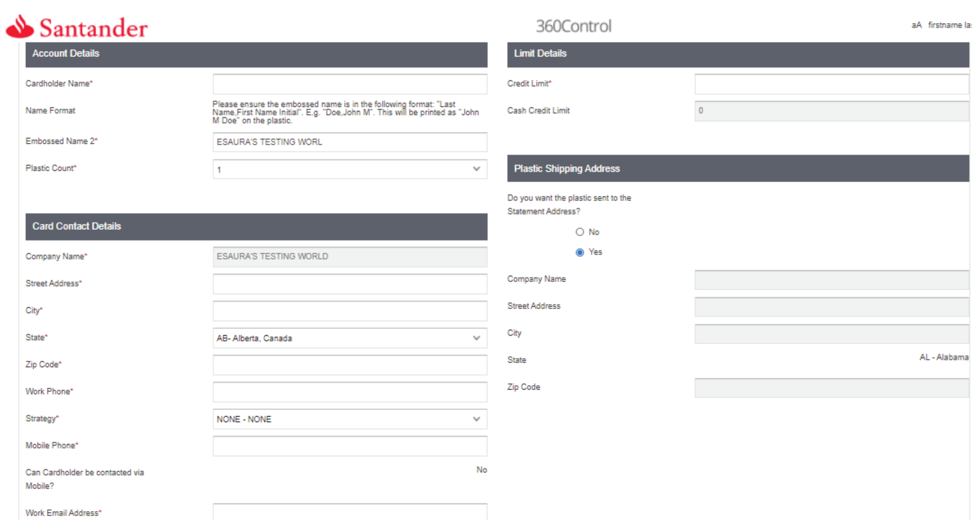


Step	Action / Information
2	Use the filter options to narrow down your search, if required.
3	Select the account that you want to view the statements for by clicking the arrow on the right-hand side of the appropriate account. The statement screen will be displayed.



5.2 Add New Cardholder

Complete the following steps to add a new cardholder.

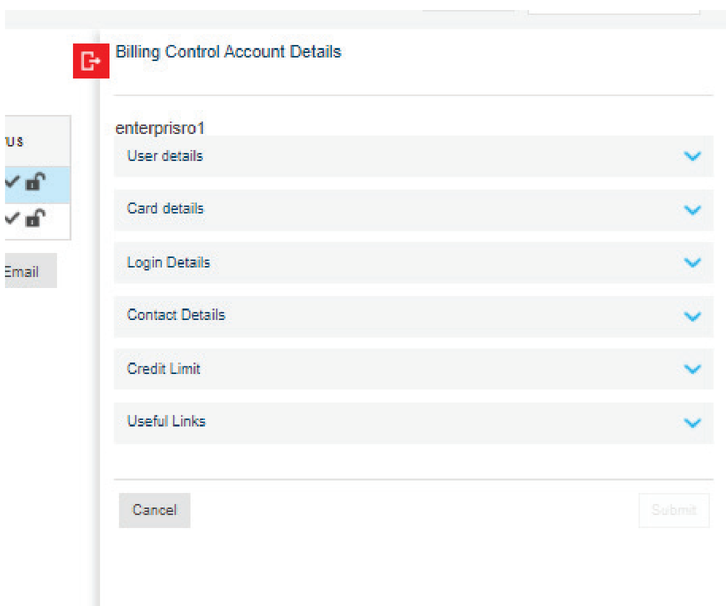
Step	Action / Information
1	Click Administration in the toolbar, then click Users & Cards. 
2	Click Add and select Add New Cardholder. The Add New Cardholder screen appears. 
3	If you have multiple billing control accounts, choose the one which you want to add the cardholder to. If you only have one, click Next. 
4	The account details screen appears. Complete the mandatory fields indicated with the * symbol. 
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 / Information
1	To access the Billing Control Accounts screen, on the Administrative toolbar, click Administration, then click Billing Control Accounts.

Step	Action / Information
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.

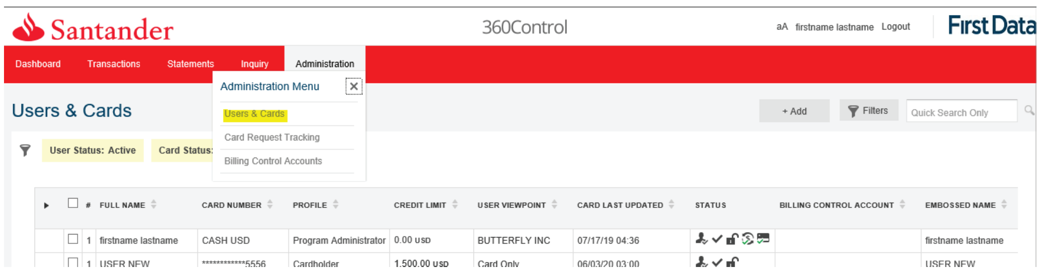


5.4 Cardholder and User Maintenance Tasks

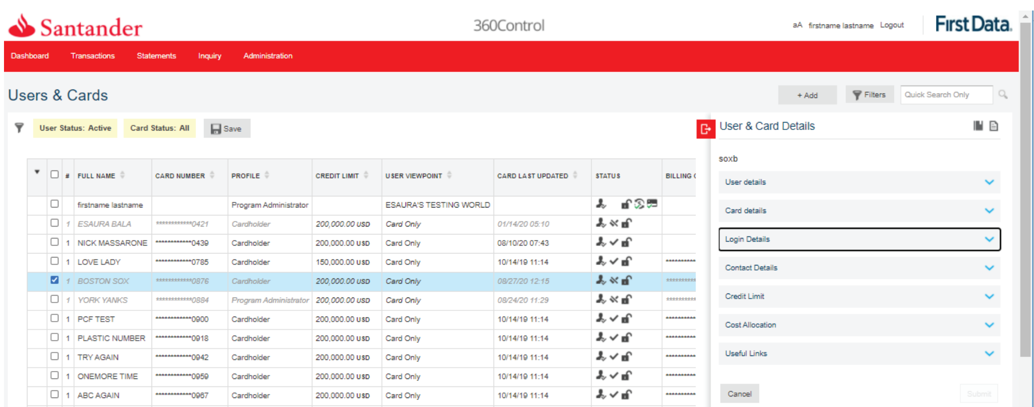
5.4.1 Two Ways to Access Cardholders and Users Accounts

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.

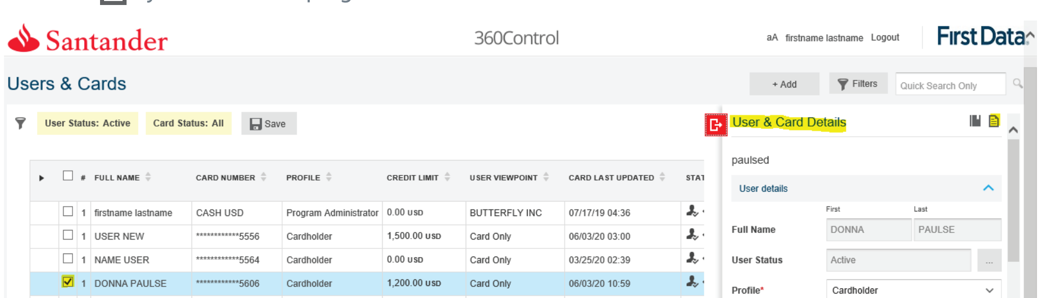
Step	Action / Information
1	Click on the Administration tab and selecting Users & Cards from the dropdown menu.



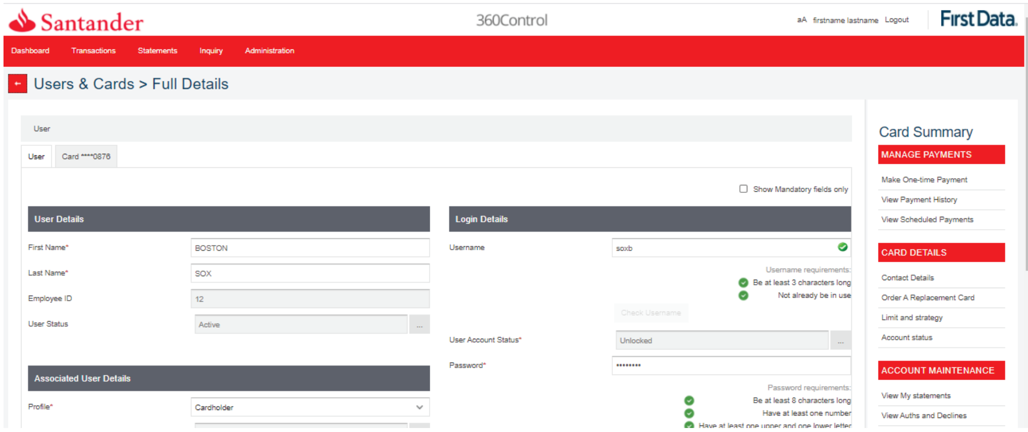
Step	Action / Information
2	The quick way to make edits to an account is to select the check box of the account you want to edit. (You can use the search function if you have a larger number of accounts). The User & Card Details panel will open on the right-hand side of the screen. From here you can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



Step	Action / Information
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.



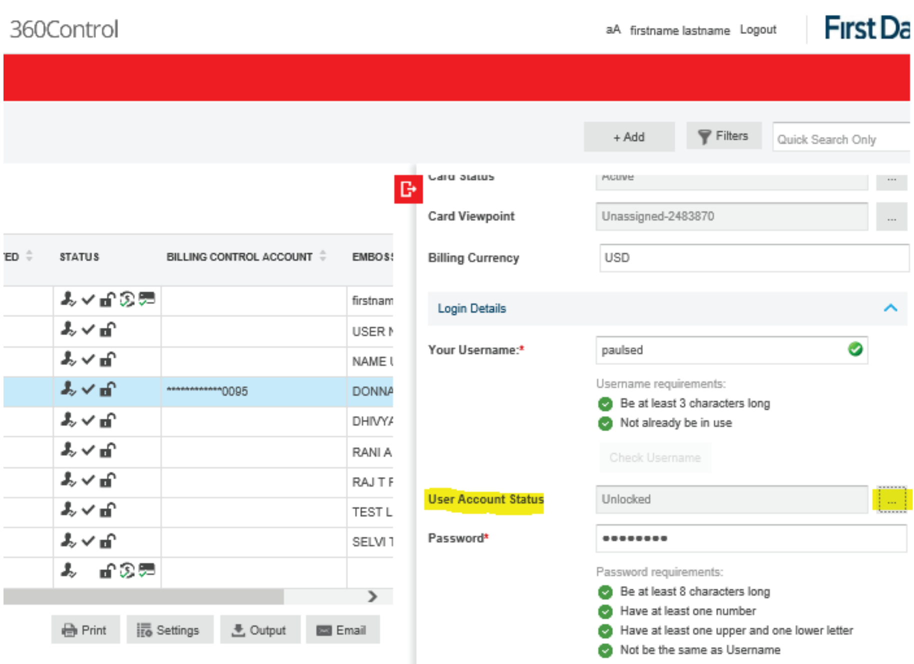
4	The Full Details screen will then be displayed, with options to make the full range of account updates and maintenance tasks.



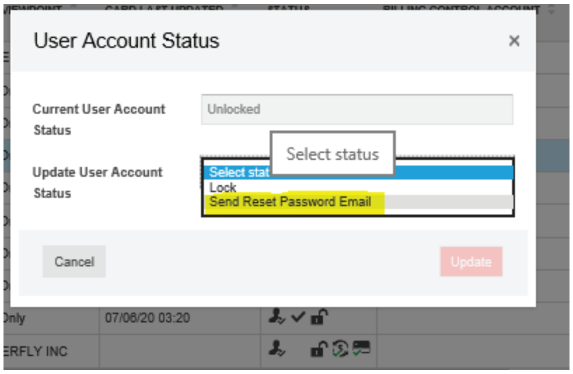
5.4.2 Reset Password

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

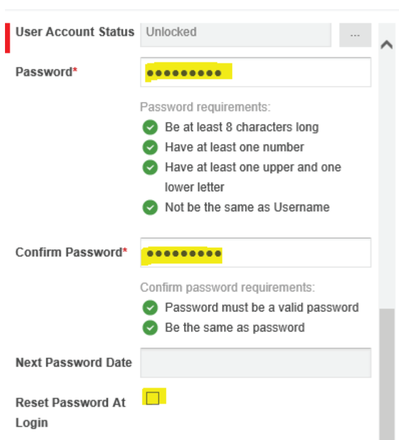
Step	Action / Information
1	Access the cardholder or user account as described in 5.4.1 and use the User & Card Details dialog box option.
2	The best way to reset the password is to send a password reset email to the cardholder. From the User and Card Details Panel, begin by clicking the box ... next to User Account Status.



3 Choose Send Reset Password Email.



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.



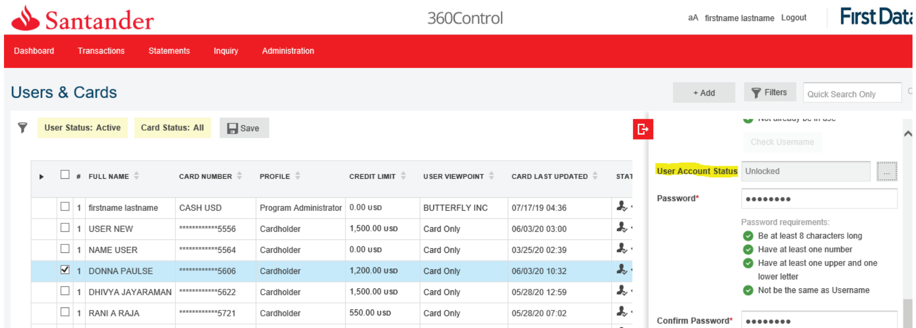
5 *Always* prompt the user to change the password at the next login by selecting Reset Password at Login. Click Submit.

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.

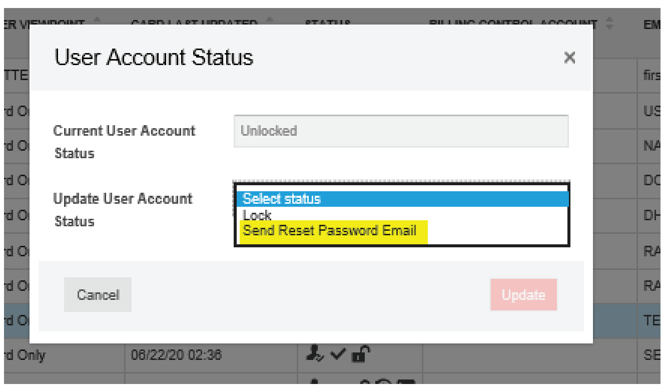
Step	Action / Information
1	Access the cardholder or user account as described in 5.4.1 and use the User & Card Details dialog box option.

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



3 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.

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

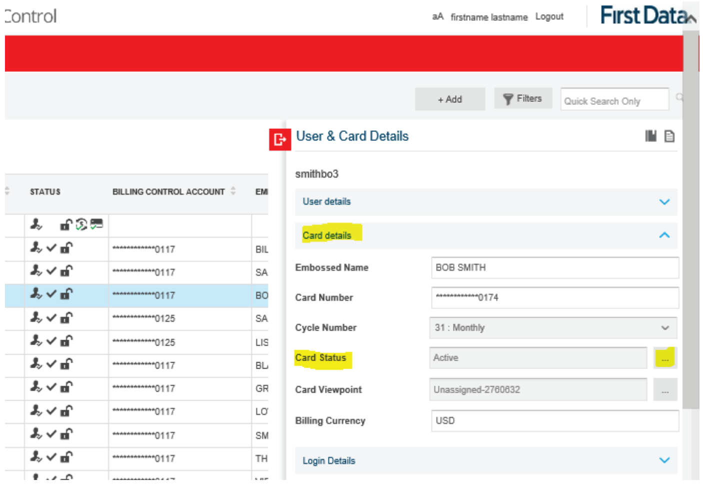


5.4.4 Change Account Status / Suspend a Card

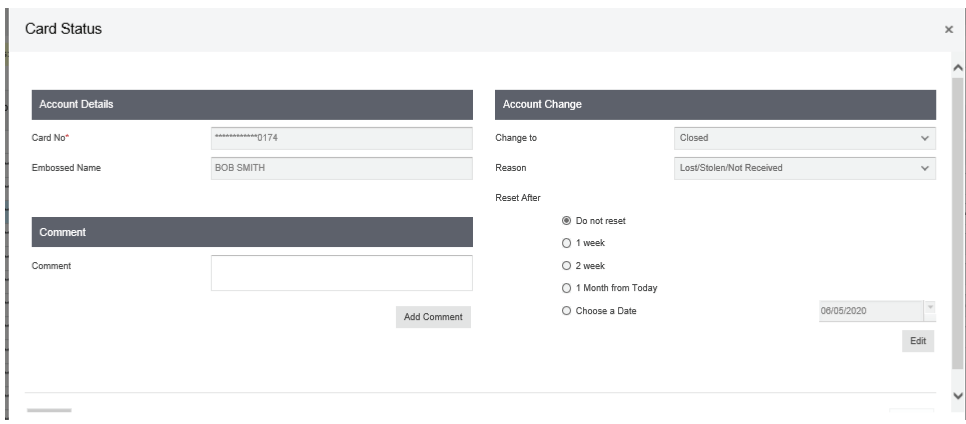
You may wish to suspend a card for an employee on vacation, maternity leave, because they temporarily cannot find it, or some other reason. All lost and stolen cards must be reported to Cardholder Support at 800-856-1007.

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.

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



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



4 To suspend an account, select Suspended from the dropdown list under "Change to."

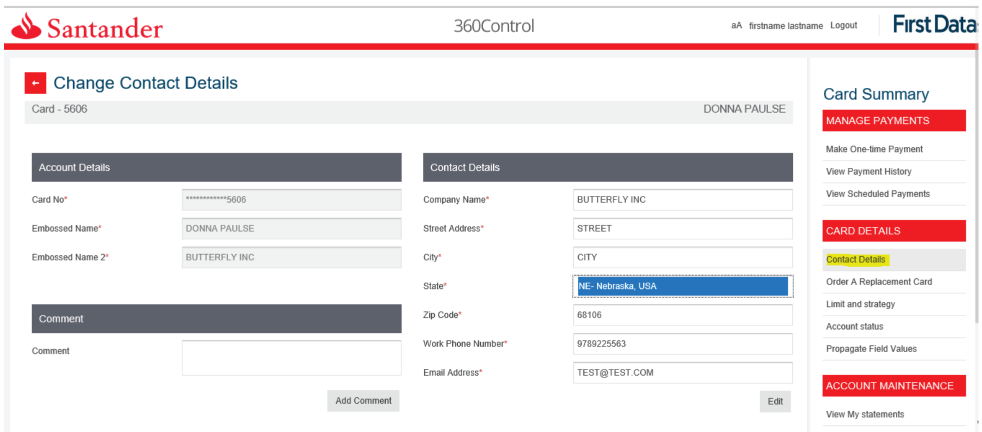
5 Choose the period you want the card suspended for. Once suspended, the card will not work until the date has passed. If you need the card reinstated sooner, contact Client Service at 844-726-0095.

6 Select Submit.

5.4.5 Update User or Cardholder Contact Details

To update a contact details:

Step	Action / Information
1	Access the cardholder or user account as described in 5.4.1 and use the Full Details option.
2	To edit a user’s contact details, click on the Contact Details option under the Cards Details option.

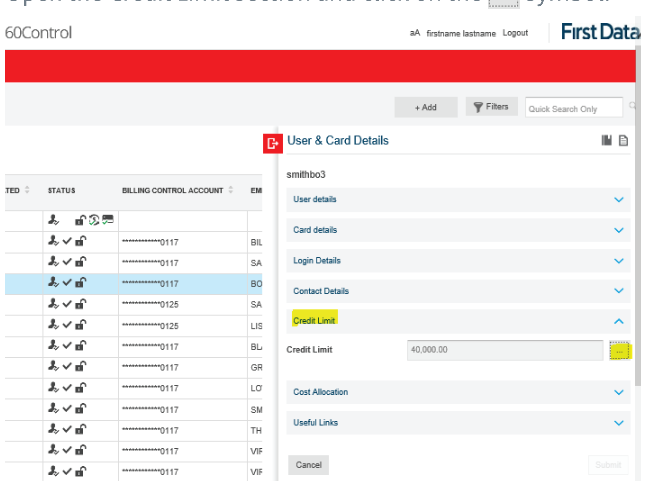


Step	Action / Information
3	Click Edit and enter the new contact details. Click Submit.

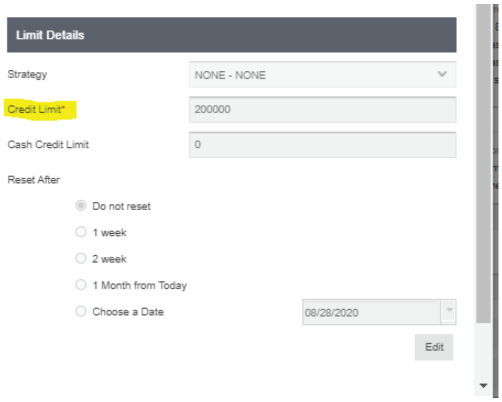
5.4.6 Change Credit Limit

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.



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



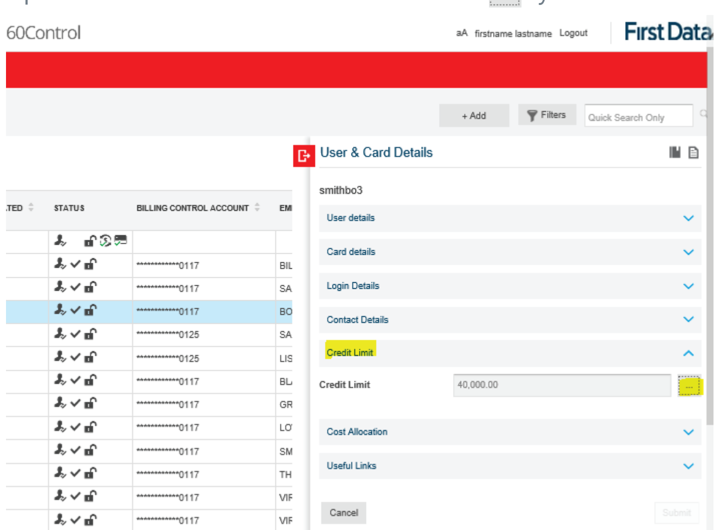
5.4.7 Change Merchant Category Code Limit Strategy

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

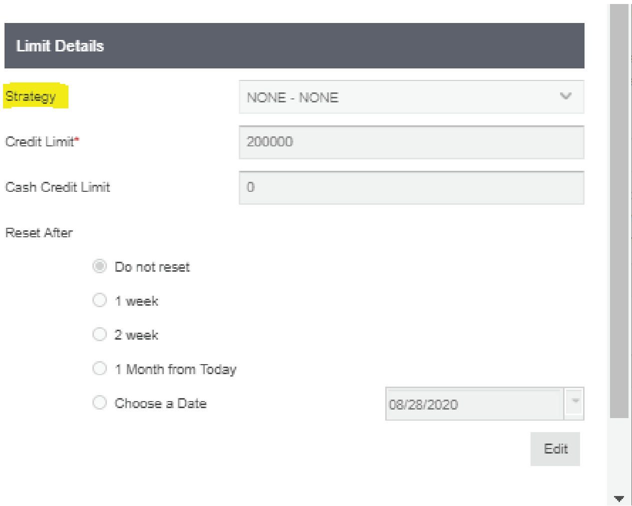
To change an MCC Strategy for a cardholder:

To change a credit strategy:

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.



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.

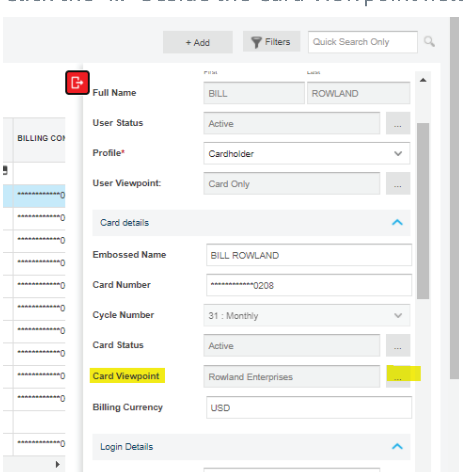


5	Click Submit.

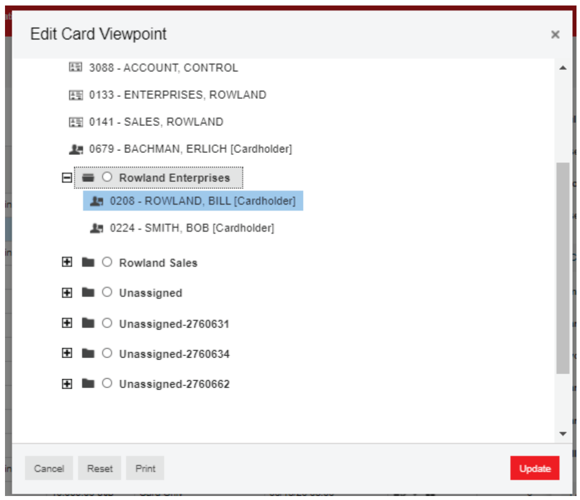
5.4.8 Assigning or Changing a Cardholder's Billing Account / Viewpoint

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.

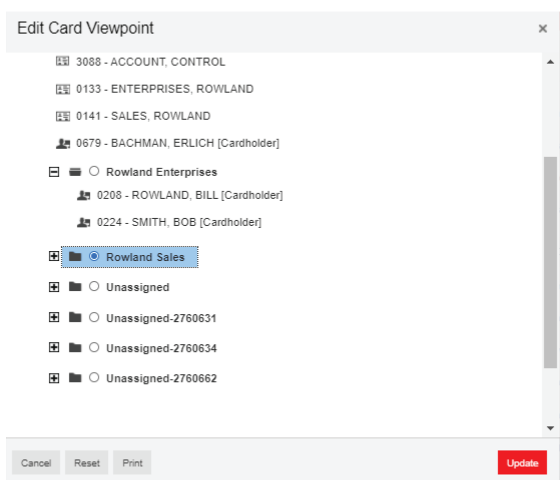
Step	Action / Information
1	Access the cardholder or user account as described in 5.4.1 and use the User & Card Details dialog box option.
2	Scroll down to the Card Details section.
3	Click the "..." beside the Card Viewpoint field.



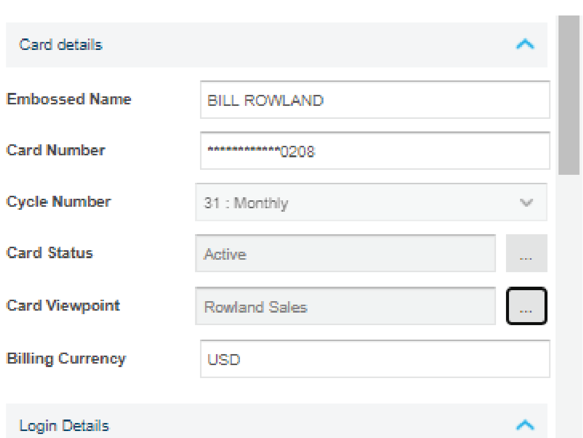
4 A box with the company hierarchy will display. Click on the + symbols to expand the hierarchy if needed.



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



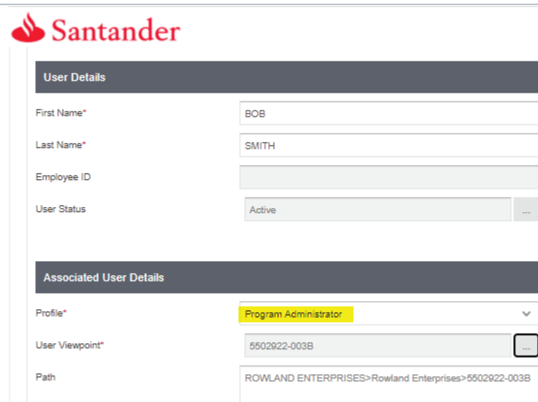
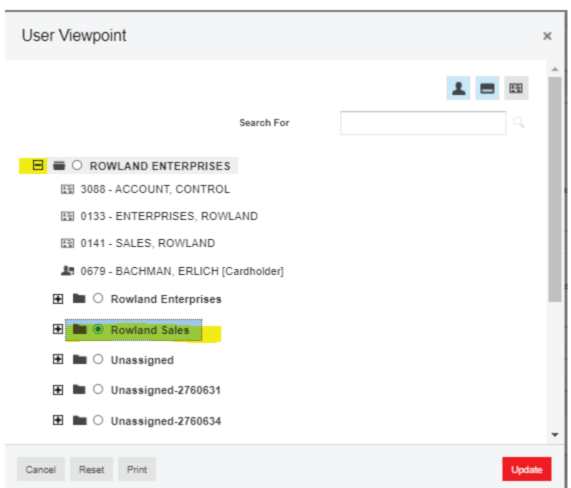
6 The card viewpoint will now give the new billing account.

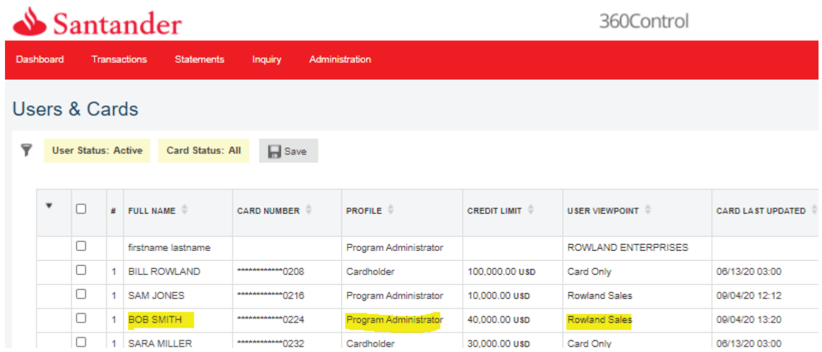


If the cardholder is also an administrator, you will need to ensure that the User Viewpoint is also updated to match the Card Viewpoint (see Section 5.4.9).

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. 
3	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. 
4	On the following screen click Next and on the next screen click Submit.

Step	Action / Information
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. 

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).

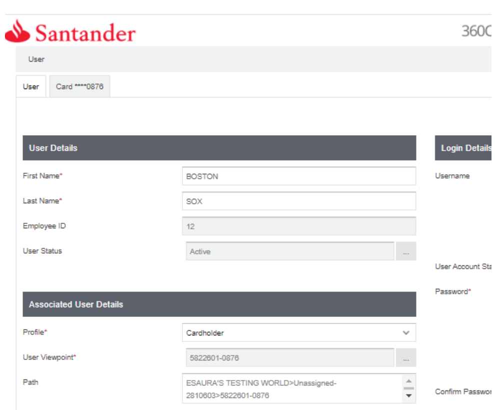
5.4.10 Update User or Cardholder Name

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.

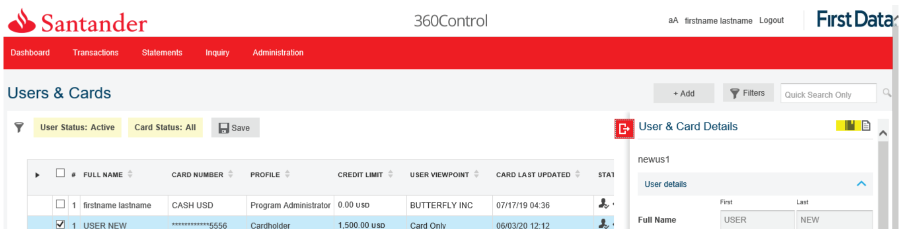
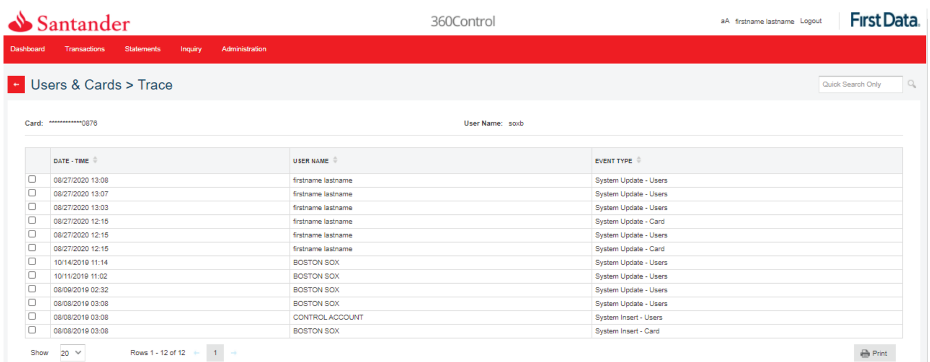
To change a user's name as it appears in 360Control:

Step	Action / Information
1	Access the cardholder or user account as described in 5.4.1 and use the Full Details option.
2	From the Full Details screen make the edits required to the Name fields. 

3 Click on Next.

4 On the following screen Click on Submit.

5.4.11 Trace Activity

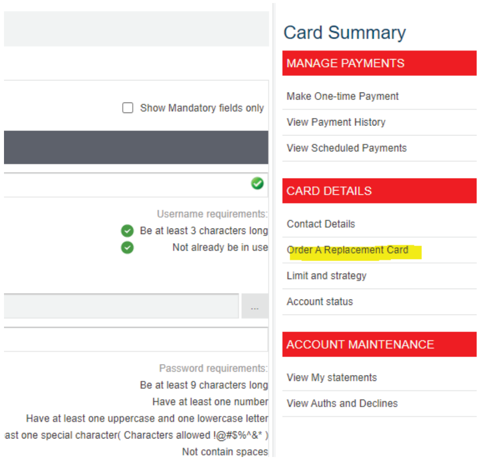
Step	Action / Information
1	Access the cardholder or user account as described in 5.4.1 and use the User & Card Details dialog box option.
2	To view more details of a trace item, click on the check box in the first column, and the floppy disk icon on the right hand side. 
3	The Event Details panel will display. 
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.

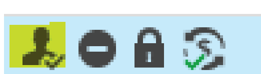
2	From the Full Details select the Order A Replacement Card option under Card Details. 
3	Check the card details and if all is correct, Click on Submit. If the card details are not correct you can edit them from the Full Details screen, under Card Details.
4	You will get a confirmation message that the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

5.4.13 Expire a Cardholder or User

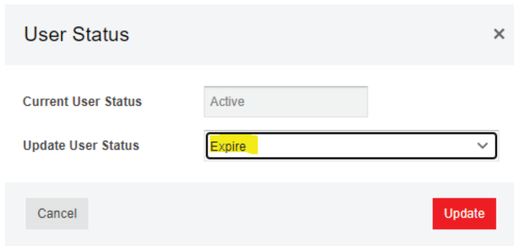
It is not necessary to remove cardholders or users from 360Control as once a card is ‘closed’ the cardholder will not be able to use their card, and if the user account is ‘locked’ they will no longer have access to 360Control. These statuses are visible on the Users & Cards screen, under Administration.

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 menu and Click on 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

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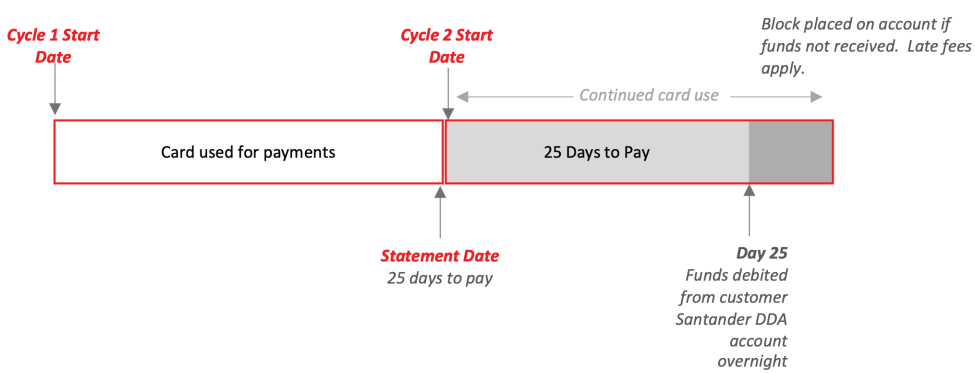


6.2.1 One-time Payment

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.

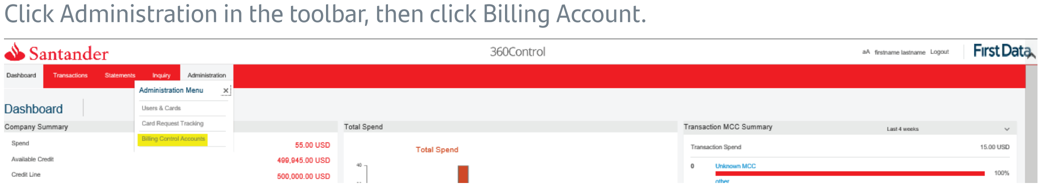
Only one-time payments over $1000 will trigger a reset of funds.

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:

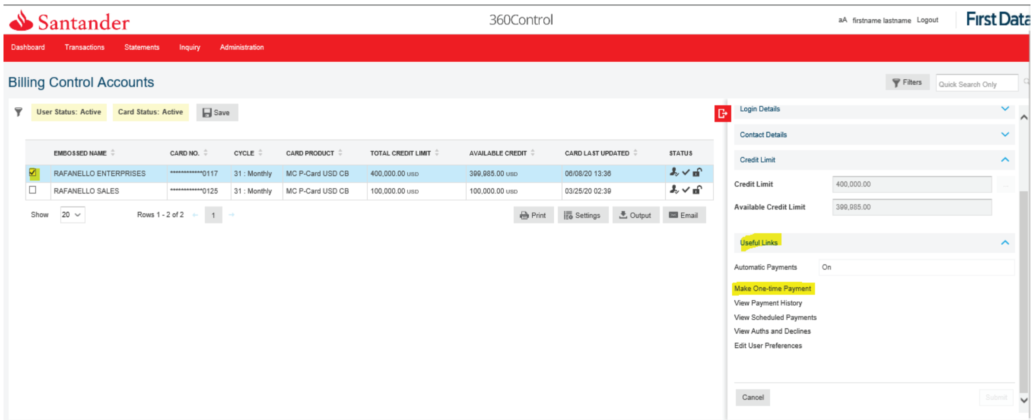
6.2.2.1 One-time payments for active *(non-frozen)* accounts

Step	Action / Information
1	Click Administration in the toolbar, then click Billing Account.

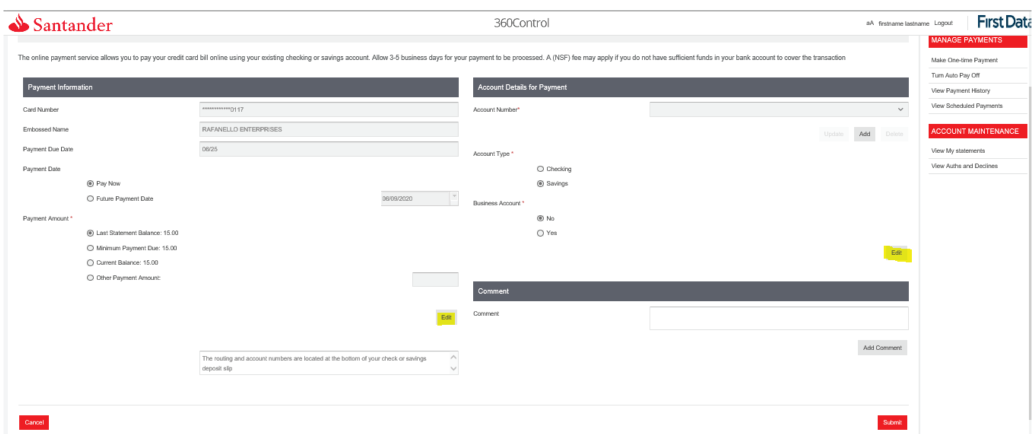


2 Choose the billing account to make the payment for by selecting the appropriate check box.

3 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.

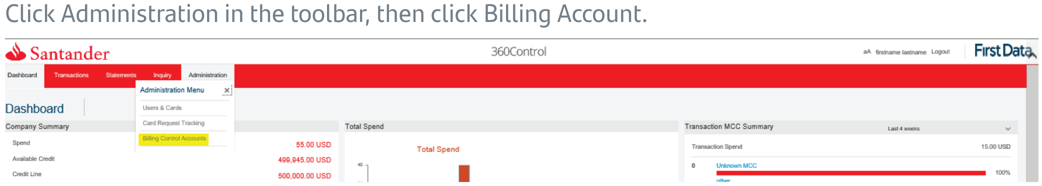


4 The payment screen opens. Click Edit and enter the required fields. Click Submit to complete the payment.

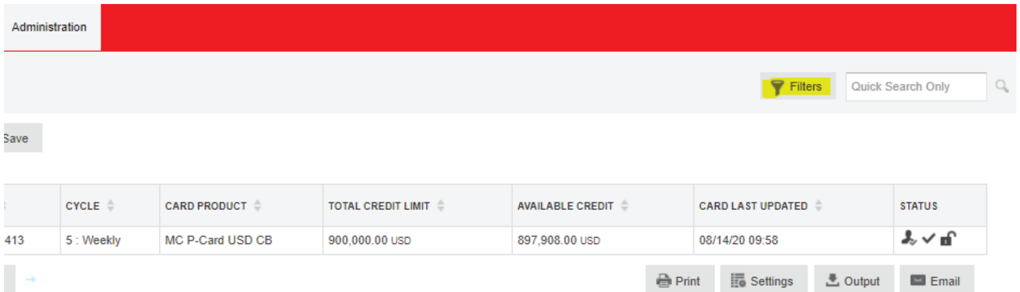


6.2.2.2 One-time Payments for *frozen* accounts

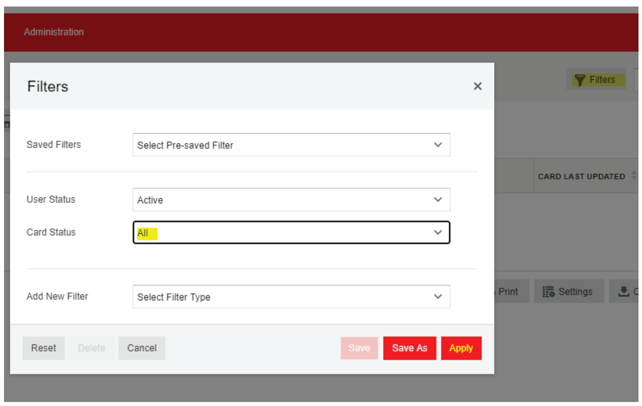
Step	Action / Information
1	Click Administration in the toolbar, then click Billing Account.



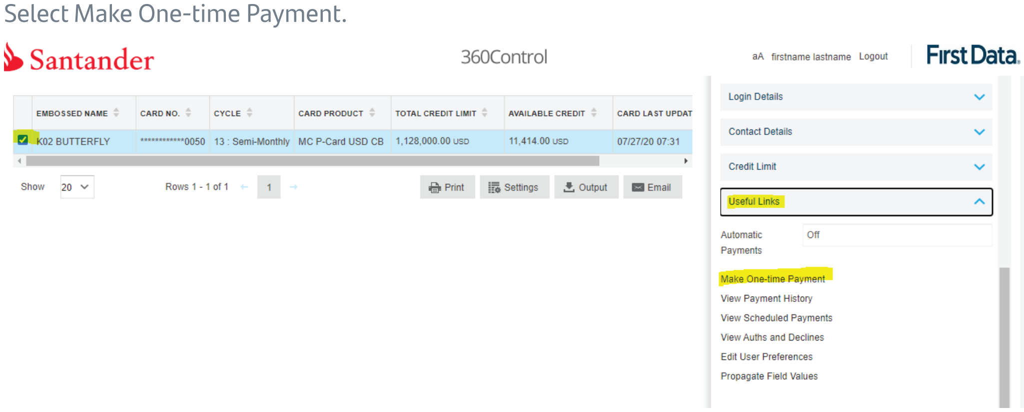
2	Click on Filters in the upper right of the screen.



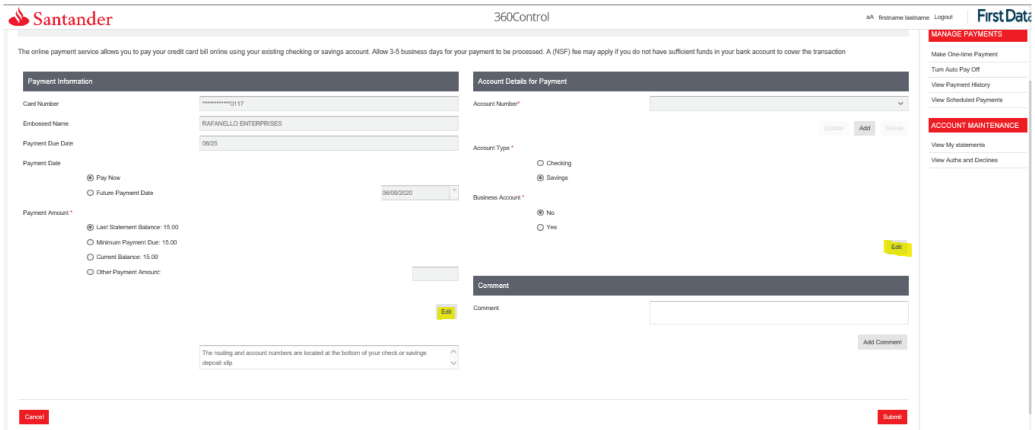
3	Where it reads "Card Status" in the menu, "Active" will be the default setting in the drop-down box; change the selection to "All" and click Apply at the bottom of the pop-up screen.



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).



8 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.

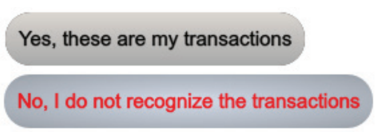
Please note

- 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:



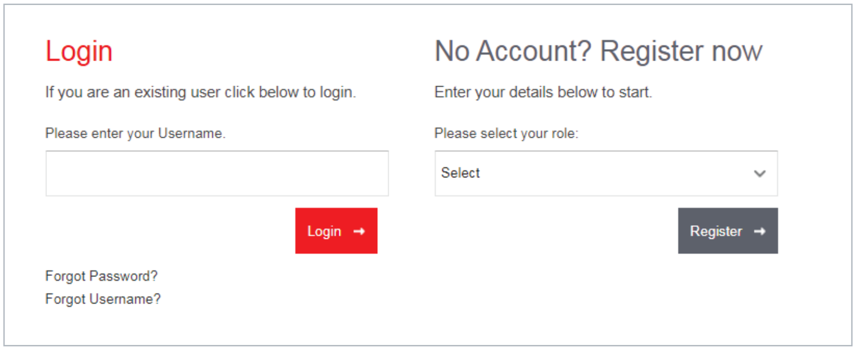
If you do not respond to the email, a phone call will be made to the registered phone number on the account. Your card may be blocked while we are waiting on your response.

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.

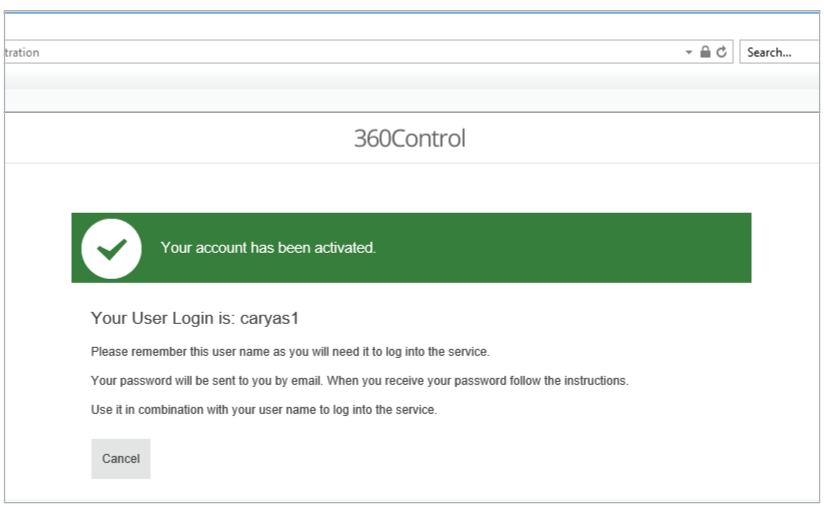
7.2 Card holder Self-Registration on 360Control

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:



- 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:



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 Commercial Card Resource Center for more information. These documents are also available from Client Service:

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