

June 2020

Santander Commercial Card

A Guide to Our Card Travel Solutions

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1. Card Travel Solutions

There are two solutions that can be adopted for card travel programs:

- **Virtual Card for Travel**
- **Central Travel Account**

This guide covers both solutions, explaining how they work, the advantages of each and how to create reports for each program.

2. Virtual Card for Travel Account

Our Virtual Card for Travel solution provides a secure and efficient way to make travel payments through your Travel Management Company (TMC) without the need for plastic cards. A unique 16-digit card number is generated for each transaction which is then processed like any card-not-present transaction, and is welcomed by almost all card-accepting travel suppliers.

Crucially, granular information is sent with the virtual card number which integrates into existing systems so your company's employee data, cost center, project code, etc. is captured and fed directly to your expense management system.

Not only is Virtual Card for Travel simple, efficient, and secure but you also are able to earn rebate revenue on your travel bookings, directly impacting your bottom line.

2.1 How it works

Your employee makes a booking for a flight, hotel, car rental, etc. through your Travel Management Company's online portal or Customer Service Agent.

The Travel Management Company (TMC) requests a virtual card from Mastercard in real-time. A virtual card is issued specifically for the travel requested (e.g. Marriot in Boston, up to \$350, for the night of August 25th) and used to make the travel booking. The travel booking using virtual card can be enriched to include several custom data fields that are important for expense reconciliation such as employee ID, cost center, project code, department code, travel reason etc.

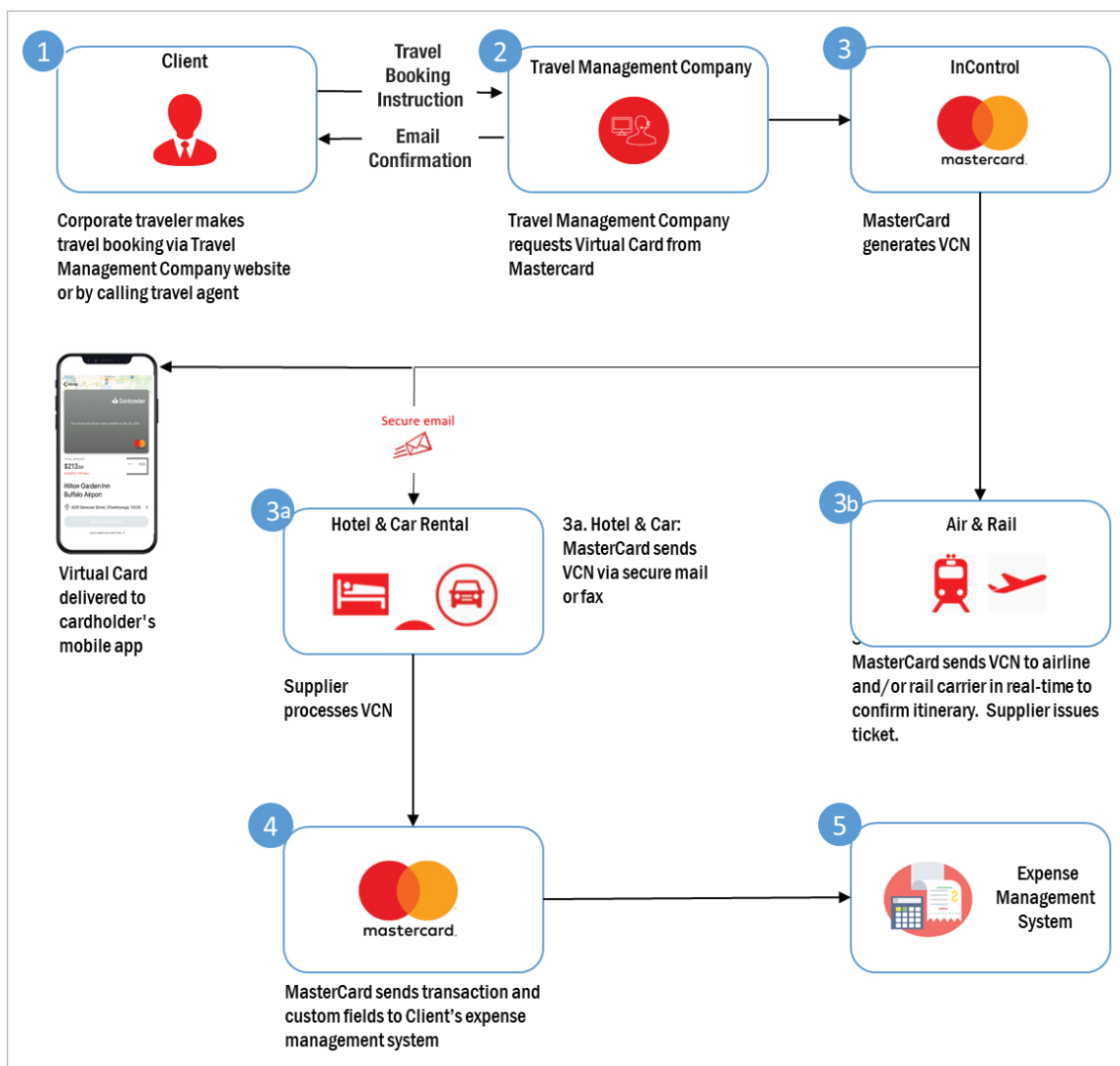
Once the virtual card transaction is approved, the TMC will send confirmation back to the employee via the TMC portal, email, and mobile phone app.

In the case of airlines, rail companies and the like, the supplier receives the booking, processes the virtual card transaction and issues a ticket for the employee in real-time.

In the case of a hotel or car rental, the supplier will be sent the virtual card number along with the booking details. The supplier will have the virtual card details when the customer checks in and will use the virtual card number for payment. A copy of the virtual card is also available to the employee on a phone app which they can use with the supplier if the check-in officer does not have the virtual card to hand at check-in.

Once the supplier uses the virtual card for payment, Mastercard sends all the payment, and additional custom fields, to your company's expense management system.

See diagram below.



2.2 Benefits

Simple reconciliation: Costs, cost centers and other data are captured accurately when a virtual card is requested, making reconciliation simple. Back office staff are freed up from manual tasks to focus on value-add areas that help the business.

Eliminates paper: Replaces manual, paper-based payments with a faster, more efficient and traceable electronic payables solution.

Working capital benefits: Companies receive working capital benefits since they have up to fifty-days to pay for travel bookings.

Earn rebates: Every transaction counts towards meeting your companies' rebate targets, making travel booking an income earning department.

Customize transaction controls: Companies can customize and preset authorization parameters as needed for each transaction.

Safeguard against fraud: Virtual card numbers minimize exposure to fraud.

Insights into spending patterns: The enriched data and custom data fields enables companies to create reports on traveler behaviors and gain insights into spend trends.

Data to negotiate better rates with suppliers: Companies can use the detailed data available to negotiate better rates with suppliers and drive down costs.

Compliance with company travel policy: Ensures employee compliance with the company's travel policy.

Book travel for non-corporate card holders: Gives companies the ability to book travel for non-corporate card holders, without the need for them to use personal credit cards.

Consistent solution across the globe: A consistent travel solution available for global travel bookings.

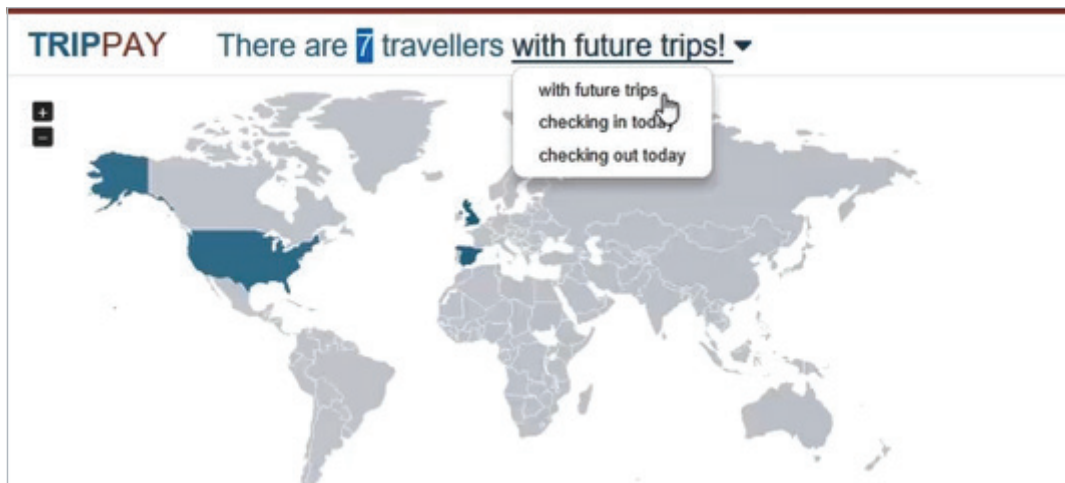
2.3 Reports

The best way to review your Virtual Travel Account transactions is via the SNAP application, <https://snap.conferma.com/>




SNAP gives you an overview of your program



Including current and future trips.



You can also search for transactions and deployments (issued virtual cards which may or may not have been used).

SNAP   Logged In: Daisy Baldwin  **HELPODESK**

TRANSACTION SEARCH

Spend Type:

Card Pool:

Statement Reference:

Transaction Id:

Deployment Id:

Narrative:

Date Range: To

Last 4 Digits:


Authorisation Code:

Deployments Matched?

Invoices Matched?

Reconciled?




☐ Exclude Fees & Adjustments

TRANSACTIONS - 17809059 

Transaction Details: **671.42 USD**

Narrative: CP WHITE PLAINS DOWNTOWN WHITE PLAINS
 Statement Ref: 25NOV17
 Customer: Confirma Staff Travel
 Transaction Date: 15/11/2017
 Matching State: Automatic

Last 4 Digits: 1824
 Transaction Amount: 671.42 USD
 Unreconciled Amount: 671.42 USD
 Statement Amount: 528.40
 Authorisation Code: 054197



1 Deployment: 671.38 USD  0 Invoices  0 Notes 




Matched Deployments

ID	Type	Date	Name	Reference	Detail	Card	Amount
19191359	Hotel	01/11/2017	Crown Plaza - White Plains-Downtown	1196515	15/11/2017 - 18/11/2017	1824	671.38 USD

Supplier Name: Crown Plaza - White Plains-Downtown
 Date Range: 01/11/2017 - 18/11/2017
 Last 4 Digits: 1824
 Status: Deployed

Supplier Reference: 67129015
 Amount: 671.38 USD
 Transaction Count: 1

 Unlink From: 17809059 

SNAP   Logged In: Daisy Baldwin  **HELPODESK**

DEPLOYMENT SEARCH

Spend Type:

Card Pool:

Deployment Id:

Date Range: To

Reference:

Supplier Name:

PNR Locator:

Last 4 Digits:

Deployment Status:


Transaction Matched?

Invoices Matched?

Reconciled?

Document Matched?

☒ Exclude Cancellations

Advanced Options 


Hotel Name:




Address:

DEPLOYMENTS

Search Results

ID	Type	Date	Name	Reference	Supplier	Supplier Reference	PNR Locator	Detail	Amount	Card
22299043	Hotel	19/04/2018	AC Hotel Alana Madrid	10327458-2	AC Hotel Alana Madrid	86473378	OBDSO	29/05/2018 - 31/05/2018	341.00 EUR	1429
21267915	Hotel	26/02/2018	Premier Inn London Richmond	10021538-1	Premier Inn London Richmond	BBKR101862	TIVILT	27/02/2018 - 28/02/2018	95.00 GBP	0612

 Download 1 of 1

SNAP   Logged In: Daisy Baldwin  **HELPODESK**

DEPLOYMENT SEARCH

Spend Type:

Card Pool:

Deployment Id:

Date Range: To

Reference:

Supplier Name:

PNR Locator:

Last 4 Digits:

Deployment Status:


Transaction Matched?

Invoices Matched?

Reconciled?

Document Matched?

☒ Exclude Cancellations

Advanced Options 


Hotel Name:

DEPLOYMENTS - 21267915

Deployment Details: **95.00 GBP**

Deployment Name: Premier Inn London Richmond
 Amount: 95.00 GBP
 Deployment Date: 26/02/2018
 Start Date: 27/02/2018
 Card Pool: Confirma Travel
 Customer ID: 7244
 Platform: Hotel Booker
 Supplier: Premier Inn London Richmond
 Transfer: Mr Stuart Davenport

Reference: 10021538-1
 Last 4 Digits: 0612
 Status: Deployed
 End Date: 28/02/2018
 Card Provider: Barclaycard Commercial
 Customer Name: Confirma Staff Travel
 Platform Username: Confirma-stuandavenport
 Supplier Reference: BBKR101862
 PNR Locator: TIVILT



Accommodation Details





Check In: 27/02/2018
 Rate Information: Room Only / Server Rate - No Cancellation Additional Information: There is limited parking at this hotel which is allocated on a first come, first served basis and is chargeable. All twin rooms at this hotel and breakfast
 Payment Restrictions: Please note that this booking is non-cancellable. Should you decide to cancel, you will be charged for the full value of the stay. This booking cannot be amended. If you decide you'd like to make an
 Booked Via: PTI
 Contact Name: Mr Stuart Davenport

Check Out: 28/02/2018
 Room Type: Quad Room

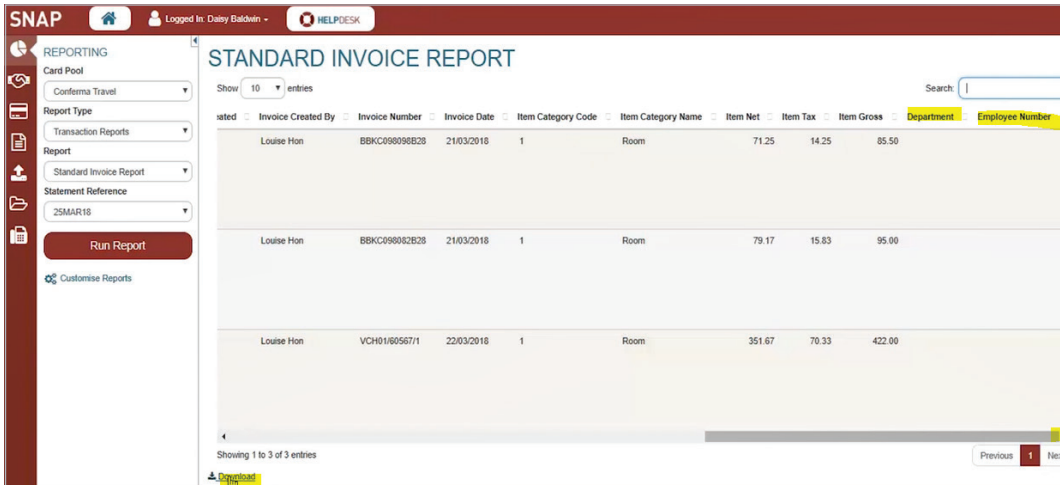
Special Requirements: Client Ref: CN-10021538/1

Custom Data Fields

Employee Number: Not Set
 Department: Not Set
 Cost Centre: Not Set

1 Transaction: 95.00 GBP  0 Invoices  0 Documents  0 Notes 

You can also run standard and customized reports. Standard invoice reports and standard deployment reports, will have your custom data fields in the last columns. These can all be downloaded to Excel.



Invoice Created By	Invoice Number	Invoice Date	Item Category Code	Item Category Name	Item Net	Item Tax	Item Gross	Department	Employee Number
Louise Hon	BBKC09808828	21/03/2018	1	Room	71.25	14.25	85.50		
Louise Hon	BBKC09808828	21/03/2018	1	Room	79.17	15.83	95.00		
Louise Hon	VCH01605671	22/03/2018	1	Room	351.67	70.33	422.00		

SNAP have a tutorial which takes you through the full SNAP functionality:

<https://help.conferma.com/hc/en-us/articles/360017754533-What-Training-Is-Available-For-SNAP>

There is also a comprehensive FAQ site at:

<https://help.conferma.com/hc/en-us/categories/201033185-Conferma-Pay-Snap>

3. Central Travel Account

3.1 How it works

The Central Travel Account can be used standalone, but usually supplements a Virtual Card Travel program. If you have a Virtual Card Travel Account, you may want to also set up a Central Travel Account for:

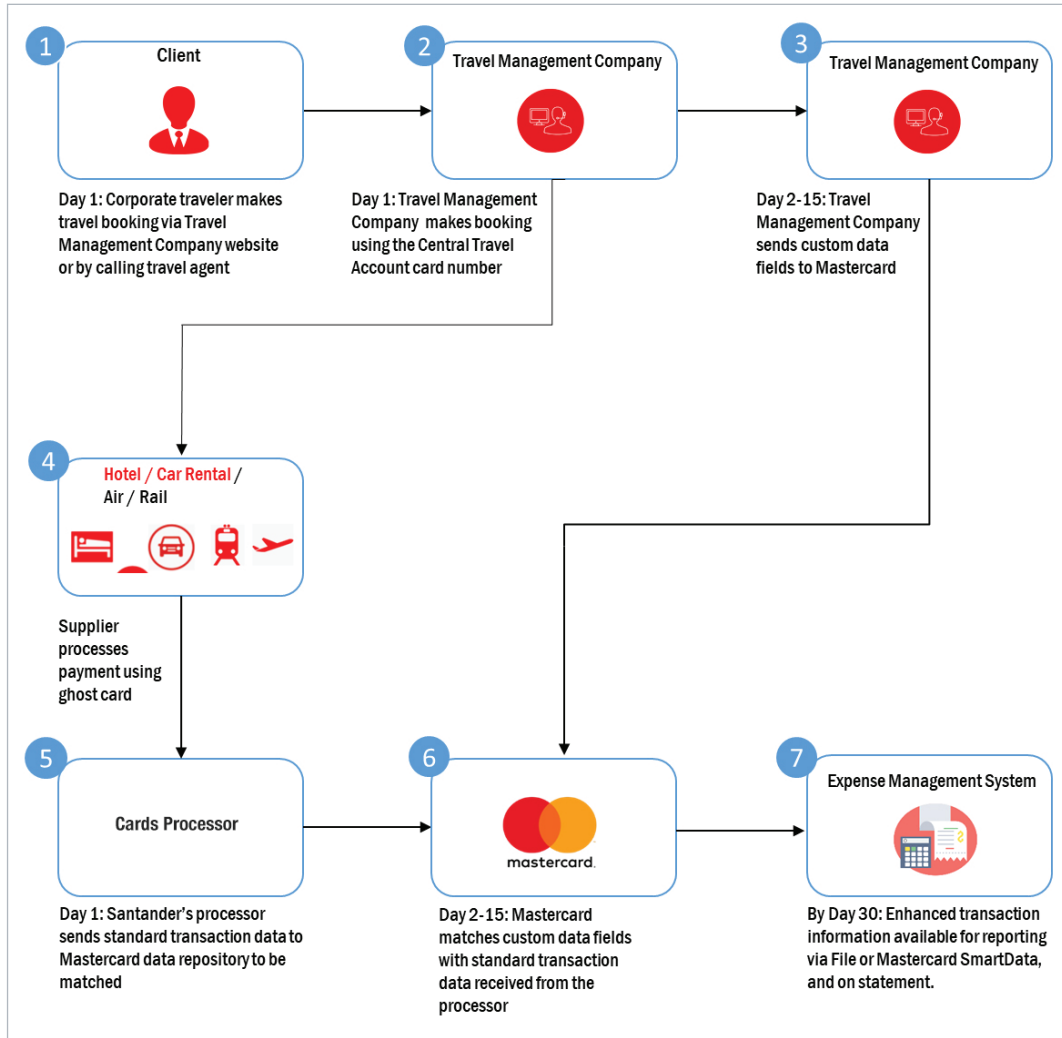
- Back up if your Travel Management Company is not able to create virtual cards.
- Instances where suppliers do not take virtual cards, e.g. some low cost airlines.

Santander will provide you with a “ghost card number,” i.e. a card number with no associated plastic card. You will share this with your Travel Management Company who will use this for payments.

In order to get the same information and reconciliation benefits as with virtual card payments, you can share custom data fields (cost center, travel reason code, etc) with your Travel Management Company who will pass this information on the Mastercard.

When the supplier (airline, car rental company, etc.) processes the transaction, the payment will reach Mastercard who will match the payment information with the custom data fields you have supplied. This way you have the same reconciliation benefits as with virtual cards. The only point to note is that it can take up to 30 days for the information to be matched and appear in your statements, SmartData, and expense management system.

See diagram below.



3.2 Benefits

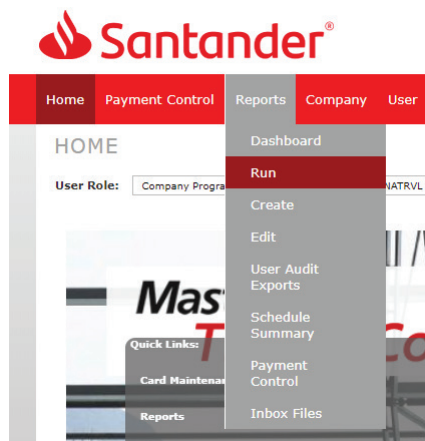
The Central Travel Account option has all the benefits of virtual card travel account, however, there is a delay in custom data fields being available for reconciliation and analysis.

3.3 Reports

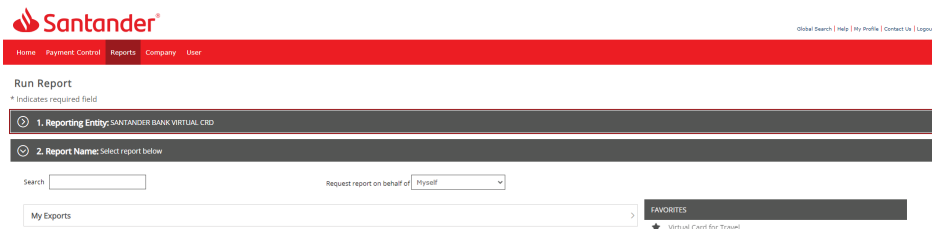
Reports on Central Travel Account transactions can be created in SmartData InControl. The most common report you will need is a payment control report, completed as follows:

Step	Action / Information
------	----------------------

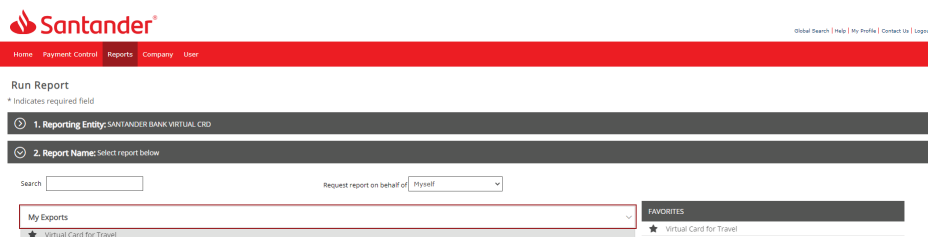
- 1 Click on Reports and select Run.



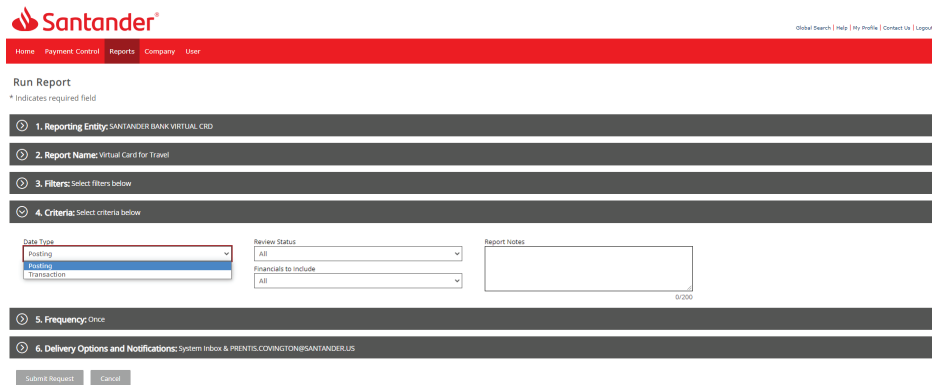
- 2 Click on Report Name.



- 3 Click on My Exports and select the Virtual Card for Travel Report.



4 Select Criteria and select Date Type; the most commonly used is Posting.



Run Report
* Indicates required field

1. Reporting Entity: SANTANDER BANK VIRTUAL CRD

2. Report Name: Virtual Card for Travel

3. Filters: Select filters below

4. Criteria: Select criteria below

Date Type: Posting
Posting
Transaction

Review Status: All
All
Financials to Include

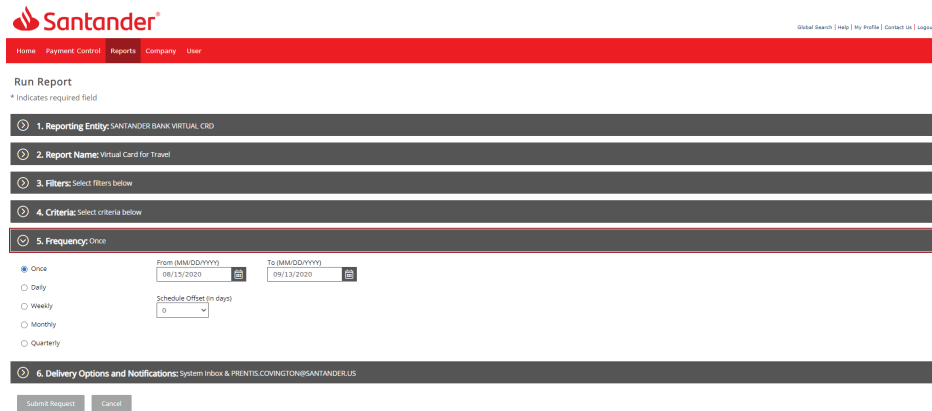
Report Notes: 0/200

5. Frequency: Once

6. Delivery Options and Notifications: System Inbox & PRENTIS.COVENTON@SANTANDER.US

[Submit Request](#) [Cancel](#)

5 Click on Frequency to choose if you want the report to run once, daily, weekly, and so on. Select the date range.



Run Report
* Indicates required field

1. Reporting Entity: SANTANDER BANK VIRTUAL CRD

2. Report Name: Virtual Card for Travel

3. Filters: Select filters below

4. Criteria: Select criteria below

5. Frequency: Once

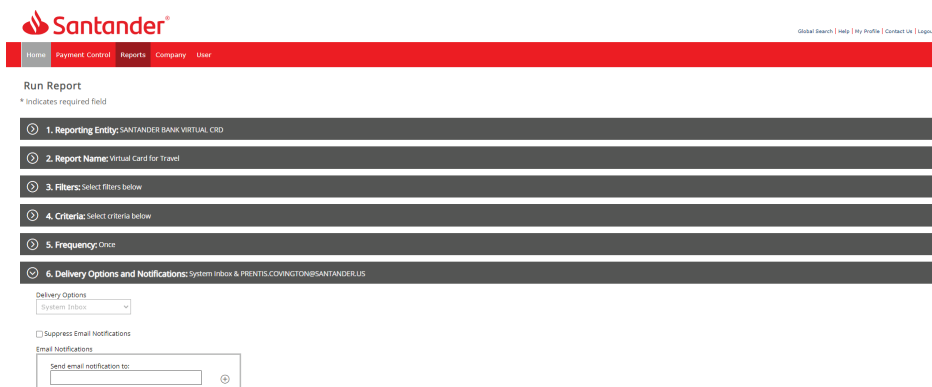
From: (MM/DD/YYYY) 08/13/2020 To: (MM/DD/YYYY) 09/13/2020

Schedule Offset (in days): 0

6. Delivery Options and Notifications: System Inbox & PRENTIS.COVENTON@SANTANDER.US

[Submit Request](#) [Cancel](#)

6 Choose who you want an email notification to go to; add that person's email address.



Run Report
* Indicates required field

1. Reporting Entity: SANTANDER BANK VIRTUAL CRD

2. Report Name: Virtual Card for Travel

3. Filters: Select filters below

4. Criteria: Select criteria below

5. Frequency: Once

6. Delivery Options and Notifications: System Inbox & PRENTIS.COVENTON@SANTANDER.US

Delivery Options: System Inbox

☐ Suppress Email Notifications

Email Notifications

Send email notification to:

7 Click Submit.

All reports include primary details such as Date, User ID, User Name, Company Name, Action, Account No., Purchase Request ID (VCN Request ID), Template Name, and Description. CVCs do not show in the download reports for information security requirements.

Note: Microsoft Excel processes decimal places differently from InControl. Mastercard recommends opening any CSV files in Microsoft Notepad, or a similar application. To open a file in Microsoft Excel, use the Import Wizard to import the data as text and maintain the correct format.