

September 2022

Santander Commercial Card

Card Migration Frequently Asked Questions

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Why is Santander upgrading the card processor?

Santander is upgrading to the industry-leading processor for commercial cards to meet the growing demands of our clients and position our product for future success.

What is the name of the new card platform?

The new card platform is being provided by Total System Services (TSYS®) and the platform is called Total Systems2 (TS2®).

What are some of the new benefits that clients can expect from the new processor?

- 24x7 Program Administrator and Cardholder support
- Broad range of product availability, including Corporate, Purchase, One Card, and Virtual Card. Our products will also include Executive and Fleet Card in the future.
- Mobile app
- Industry-leading fraud management tools
- Expense management

When will the migration start?

The Client migration will be scheduled in waves starting November 2022. The Santander team will inform you of the exact dates when your Company's card program will be migrated to the TSYS platform.

Will new cards be issued to existing cardholders?

Yes, all cardholders will receive new cards with a new card number.

Please note: The old cards will be disabled on the day your Company's card program goes live on the new card platform.

Will cardholders have to set up a new PIN for the new cards?

Yes, cardholders will need to set a new PIN during card activation. Cardholders will have the option to select telephone or online services to activate their card and select their PIN.

Will the cardholder and the Company's credit remain the same during and after the migration?

Yes, the total Company credit limit will remain the same during the Company's card program transition. Any outstanding balances on old card program accounts will reduce the "open-to-buy" amount available on the new card program. Once the balances are paid in full on the old card program, cardholders will have full credit available on the new card program.

Will there be training for cardholders and Program Administrators?

Yes, Santander will conduct a series of online training webinars for Program Administrators.

What if I cannot attend the training; will there be other training sessions?

Training sessions will be recorded for offline viewing and can be accessed via the client service portal. Additional training can be requested by calling your Treasury Sales Officer.

Will there be any changes to the rebate rates and schedule?

No, there won't be changes to the rebate rates or rebate schedule.

Will there be a change to the toll-free number for Customer Service Support?

Yes, the new number for Customer Service Support is 877-598-7799. This new Customer Service Support number is located on the back of the new cards.

What is my Verification ID?

Your Verification ID is a 4-digit number unique to each Supercorp, corporate, or individual account. When you call Client Service, you will be asked for the account number you are calling about. If you provide the correct Verification ID for that account, you will not need to answer the usual security questions. Cardholders may confirm or reset their Verification ID by calling 877-598-7799 or going into the online application.

Will I need to do anything to ensure my transactions still load to my expense management company?

No, we will ensure Mastercard continues to send your CDF files to Concur, Expensify, or Certify.

Will there be a new portal for cardholders to view transactions and download statements?

The new card portal is called CentreSuite and can be accessed via the URL: www.centresuite.santanderbank.com.

Will cardholders need to register their cards in CentreSuite?

Yes, cardholders will need to create a new profile on CentreSuite.

Is there a mobile app for the card's portal, CentreSuite?

Yes, there is a mobile app for CentreSuite. The app can be downloaded from the Apple and Android app stores. Instructions on how to use the app are available on the client service portal.

Will the old card portal 360Control be available after the migration?

360Control will be available for a short period post conversion to TSYS. You will have the ability to review old statements and monitor chargebacks. 360Control will be permanently decommissioned Q1 2023.

What if cardholders need to access old statements after 360Control is no longer available?

Old statements can be requested by calling client service at 877-598-7799.

How will the card platform migration impact virtual cards?

The real card number used to settle virtual card transactions will be changed to a new billing account.

Will there be any changes to the virtual card platform-Mastercard Smart Data?

No, there won't be any changes to the Smart Data portal used to issue virtual cards. Clients can continue to access Smart Data the same way they do today with the same credentials.

What will happen to virtual cards that have been issued, but not used, after the TSYS migration?

Any virtual cards that are issued but not used by suppliers will be canceled and new virtual cards will need to be issued. If you use a batch upload template to load transactions into Smart Data, you will be given a new template to use.

Will there be any changes to the Virtual Card for Travel program?

The real card number used to settle virtual card transactions will be changed to a new billing account.

What do I need to do to ensure this platform upgrade is a success?

We believe that by following these three steps, your Company will experience a smooth migration:

- Update Cardholders and Administrator Demographic Information in 360Control.
- Download statements and transaction reports from 360Control.
- Add key dates to your calendar and keep you cardholders informed.

Following these three steps will help ensure your Company experiences a smooth migration.

Do the new cards have contactless technology?

Yes, the new cards are enabled with Chip & PIN and contactless technology.

Will I be prompted to enter a PIN when using the new cards?

If the merchant terminal is enabled with Chip & PIN contactless technology, then cardholders will be prompted to enter their PIN.

Will the new card processor have 3-D Secure technology?

Yes, our new processor will have 3-D Secure technology. Many transactions processed online or via a mobile app are monitored for fraud, and cardholders may be prompted for a one-time passcode.

What happens when a transaction is suspected of fraud?

In the event of suspected fraud, the card processor will send a text message alert to the mobile number on file to confirm if the transaction is fraudulent or not. In addition, an email alert will also be sent to the email address on file. Failure to respond to these alerts may result in your cards being blocked.

Is there a limit on contactless transactions?

Contactless technology provides an expedited purchase experience that does not require entering the cardholder's PIN. Focusing on our Client's card security while still providing for the ease of contactless capability requires limiting contactless transactions to $\leq \$100$.