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Santander Commercial Card

Cardholder Frequently Asked Questions

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The terminal is asking me to choose debit or credit. Which do I choose?

If prompted for debit or credit, always choose credit.

When getting fuel, I am prompted for my ZIP code. What should I enter?

Enter your business ZIP code.

Can my PIN# be used to take out cash withdrawals?

No, cash advances are not available for this card.

What do I do if I suspect fraud on my account?

Call Santander Cardholder Support immediately at 800-856-1007, open 24/7/365.

What do I do if my card is lost or stolen?

Call Santander Cardholder Support immediately at 800-856-1007 to report a card lost or stolen. A new replacement card will be generated and mailed to your address recorded in 360Control.

What if my card is declined?

A credit card transaction may be declined for several reasons. The most common reasons are:

- You chose the debit option rather than the credit option at point of sale.
- Your card has been reported lost, stolen, or you have reported fraud on the card.
- You are over your credit limit.
- Incorrect CVV given to the merchant (the three number on the back of the card).

If you are still unsure as to why your card was declined, you can check the decline reason on 360Control or contact Santander Cardholder Support at 800-856-1007 for further assistance.

What if I can't see my transactions in 360Control?

Log into 360Control and make sure transactions are shown on your statement. If the transactions have not posted to your account, the vendor has not charged your card yet. All credit card transactions should appear in 360Control the day after they are posted to your account. If not, you should contact Cardholder Support at 800-856-1007 and we will check on the status of your account.

What if there are transactions I did not make on my card?

If there are fraudulent charges on your card, immediately contact Cardholder Support at 800-856-1007 to advise them you did not authorize those charges. Note that the transactions will show in your account, and once Santander determines the charges are fraudulent, a corresponding credit will appear.

What is the billing ZIP code for my card?

The billing ZIP code of your card is always going to be the business address ZIP code, as entered into 360Control.

Can I call in on behalf of a colleague or my manager for fraud related calls?

No, only the cardholder can call First Data's Fraud department for any fraud related alert or issue.

What happens when my card expires?

New cards are automatically generated at least 30 days before the card expires. You need not take any action.

What do I need to do if I travel abroad?

International travel outside of the continental USA requires advance notice to Cardholder Support. You must call and say you are placing a "Travel Notation" on your account.

Why is the merchant asking me for a PIN#?

The Santander card program is chip- and PIN-based with contactless functionality. More and more US merchants are requiring the use of a PIN for added fraud protection and merchants overseas require the use of a PIN to authorize transactions. If the merchant's terminal is set up for PIN, you must enter the 4-digit PIN code in order for your transaction to go through.

Where do I find my PIN#?

When you activated your card you could have chosen a PIN at that time.

If you do not remember your PIN or need to set one, please call 800-856-1007 and follow the prompts through the automated voice system to set or change your PIN#. You will have to authenticate yourself as the cardholder before doing so.

Bank officers do not have access to your PIN. Please always refer to the automated voice system to request a reset.

If my card is lost or stolen, and I receive a new card, can I use my old PIN?

No, PINs do not carry over from one card to the next.

Does Santander have a PIN try limit on corporate cards?

Yes, if you attempt a PIN and guess incorrectly 3 times, then your card will be unavailable for use. Please call the number on the back of your card and have your card re-instated. This is for your protection.

How much will I be charged for purchases made outside of the United States?

MasterCard uses a standard industry conversion rate to convert your transaction amount into US dollars and Santander applies an additional 1% fee to the transaction amount.

How do contactless cards work?

All Santander Commercial cards have contactless technology. Contactless cards use radio frequency technology to transmit the cardholder's account information to the merchant's POS terminal. You can pay for goods and services simply by tapping or holding your card one inch from the terminal. The contactless card is a more secure method of payment as a cryptographic code that's unique to the card and to the transaction is created. The cryptogram can only be decoded by the bank to validate the transaction.

Cardholder Support is open 24/7 for all your cardholder queries.

Cardholder Support can be contacted at:

Cardholder Support
800-856-1007