

Sept 2022

Santander Commercial Card

Cardholder Getting Started Guide – Smart Data



Contents

1.	Welcome	3
2.	Self-Registration – Smart Data	3
3.	Card Activation and Setting a PIN	5
4.	Reset Verification ID	5
5.	Lost or Stolen Cards	5
6.	Frequently Asked Questions	5
	Why is the merchant asking me for a PIN?	5
	Where do I find my PIN?	5
	What is a Verification ID?	6
	The terminal is asking me to choose debit or credit. Which do I choose?	6
	When getting fuel, I am prompted for my ZIP code. What should I enter?	6
	What if there are fraudulent transactions on my account?	6
	What do I do if my card is lost or stolen?	6
	What if my card is declined?	6
	What is the ZIP code for my card?	6
	Can I call in on behalf of a colleague or my manager for fraud related calls?	7
	What happens when my card expires?	7
	What do I need to do if I travel abroad?	7
	Does Santander have a PIN try limit on corporate cards?	7
	How much will I be charged for purchases made outside of the United States?	7
	How do contactless cards work?	7

1. Welcome

Congratulations on becoming a Santander Commercial Card cardholder. Your card offers a simple, safe way to pay for business expenses domestically and abroad. Your Santander Commercial Card provides you with a wide range of benefits, visit www.santander.commercialbenefits.com to view all the benefits available with your card.

To get the most from your Commercial Card, register on our online card management application, Smart Data. Smartdata.santanderbank.com

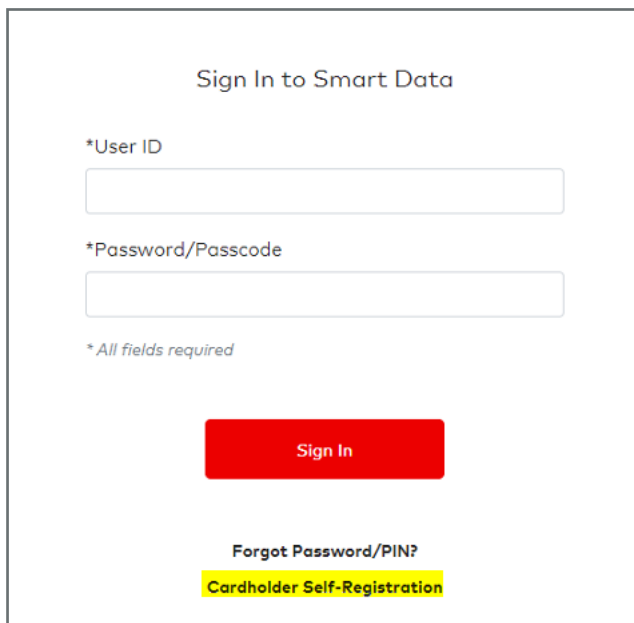
2. Self-Registration – Smart Data

To register Click this link, or copy it into your browser:
Smartdata.santanderbank.com

You will need the following to register:

- Your 16-digit card number
- Your Company Registration Code, which your company program administrator will provide.

When you reach the landing page click on the **'Cardholder Self-Registration Link'**.



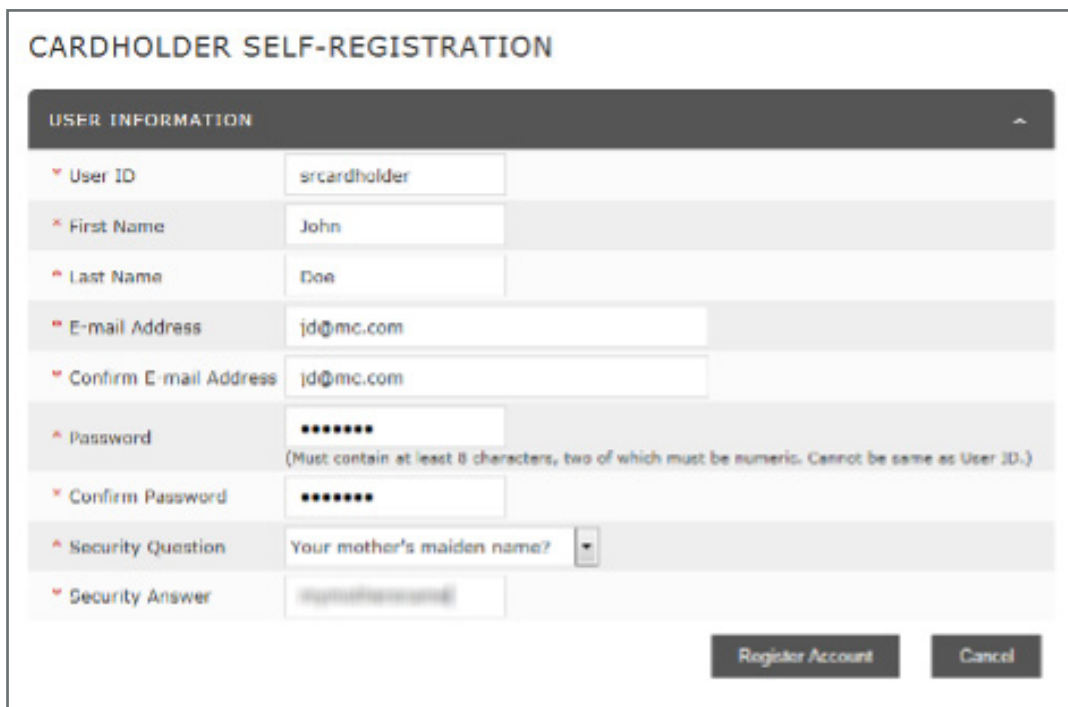
The screenshot shows a sign-in form titled "Sign In to Smart Data". It contains two input fields: "*User ID" and "*Password/Passcode". Below the fields is a note: "* All fields required". A red "Sign In" button is centered below the fields. At the bottom, there are two links: "Forgot Password/PIN?" and "Cardholder Self-Registration", with the latter highlighted in yellow.

Enter your **16-digit card number** and then the **registration code** your company program administrator provided you. Click **'Next'**



The screenshot shows a form titled "ACCOUNT INFORMATION" with a dark header. Below the header, there are two input fields: "Account Number" and "Company Registration Code". Both fields are currently empty. At the bottom right of the form, there are two buttons: "Next" and "Cancel".

Complete the required fields and click **'Register Account'**



The screenshot shows a form titled "CARDHOLDER SELF-REGISTRATION" with a dark header. Below the header, there is a sub-section titled "USER INFORMATION". The form contains several fields: "User ID" (sricardholder), "First Name" (John), "Last Name" (Doe), "E-mail Address" (jd@mc.com), "Confirm E-mail Address" (jd@mc.com), "Password" (masked with asterisks), "Confirm Password" (masked with asterisks), "Security Question" (Your mother's maiden name?), and "Security Answer" (mymothername). A note below the password field states: "(Must contain at least 8 characters, two of which must be numeric. Cannot be same as User ID.)". At the bottom right, there are two buttons: "Register Account" and "Cancel".

You will receive a success message and the new user ID will be sent to the email address entered during registration. You now have access to Smart Data Account Management.

3. Card Activation and Setting a PIN

You will need to activate your card by calling, 855-805-4337, and following the IVR prompts. As part of the activation process, you will be prompted to set your card PIN. You **MUST** complete this process. **You will need a PIN for all transactions where you insert or swipe your card.**

4. Reset Verification ID

Your Verification ID is a 4-digit number which you will use to authenticate yourself when calling Santander Commercial Cards. If you provide a correct Verification ID, you will not need to answer the usual security questions. You may confirm or reset your Verification ID by calling 877-598-7799 and speaking to a Santander agent. Make sure you choose a number that is hard to guess; avoid numbers like 1234, 5555, your date of birth, etc.

5. Lost or Stolen Cards

All lost or stolen cards must be reported as soon as possible by calling 877-598-7799, open 24/7/365. Smart Data **cannot** be used to report or administer lost or stolen cards, a call *must* be made.

6. Frequently Asked Questions

Why is the merchant asking me for a PIN?

The Santander card program is chip- and PIN-based with contactless functionality. If the merchant's terminal is set up for PIN and you are not using the contactless feature, you must enter your 4-digit PIN code for your transaction to go through.

Where do I find my PIN?

When you activated your card, you would have chosen a PIN at that time. If you do not remember your PIN call 877-598-7799 and follow the prompts through the automated voice system.

What is a Verification ID?

Every company, corporate and card account has a Verification ID which can be used by the program administrator or cardholder to authenticate themselves when calling Santander Client Services. If you give a correct Verification ID there is no need to answer the usual list of security questions.

Your Verification ID was set at the time of account opening and is a 4-digit number. It is not the same as your card PIN.

You can verify or reset your Verification ID by speaking to a Santander agent (877-598-7799). Always choose a hard to guess verification ID; avoid numbers like 1234, 5555, your date of birth, etc.

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 the ZIP code associated with the correspondence address for your card.

What if there are fraudulent transactions on my account?

Call the number on the back of your card immediately, 877-598-7799, open 24/7/365. Note that the transactions will show in your account at first; once Santander determines the charges are fraudulent, a corresponding credit will appear.

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

Call the number on the back of your card, 877-598-7799, to report a card lost or stolen. A new replacement card will be generated and mailed to your address on file. There is an option to send to an alternative address if you are traveling; your company program administrator can arrange this for you.

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.
- Approval of the transaction would exceed your approved credit limit.
- Incorrect CVV given to the merchant (the three numbers 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 Smart Data, smardata@santanderbank.com, or call Santander Client Service at 877-598-7799 for further assistance.

What is the ZIP code for my card?

The ZIP code of your card is always going to be the correspondence address ZIP code, as entered in Smart Data.

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

A company program administrator may call to report a fraud on behalf of a cardholder. This will cause a block to be placed on the card. However, a new card will only be issued when the cardholder calls in to confirm the details of the fraudulent transaction(s).

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?

There is no need to advise us of domestic or international travel.

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 for 24 hours.

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, up to \$100, simply by tapping or holding your card one inch from the terminal. The contactless card is a secure method of payment as a cryptographic code that is unique to the card and to the transaction is created. The cryptogram can only be decoded by the bank to validate the transaction.



**Santander Client Service is open 24/7
for all your cardholder queries.**

Call the number on the back of your card, 877-598-7799

If outside the US call 706-649-2112