Santander Commercial Banking

January 2023

Santander Commercial Card

Smart Data Account Manager Guide

For Program Administrators

Santander Commercial Banking

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1 Introduction

This guide will provide you with the information to support your role as a Santander Commercial Card Company Program Administrator (PA). There are many self-service tasks on the Smart Data Account Manager 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 Company Program Administrator.
- Step-by-step instructions on various Company Program Administrator tasks for Smart Data Account Manager.
- 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 Expense Management, Virtual Card, and Travel programs. Please access these from our Commercial Card Resource Center www.santanderbank.com/commercial-card or by contacting Client Service:

Santander Client Service is open Monday - Friday 7:30 AM – 6:00 PM ET
Program Administrator questions: 844-726-0095
For service after hours: 877-598-7799
By email: clientservice@santander.us

2 Where to go for What

Common Tasks	Smart Data Account Manager	Automated Voice System	Program Admin Phone Support	Program Admin Email support	Account Management
	www.smartdata.santanderbank.com	*877-598-7799 24/7*	*844-726-0095* *For service after hours: 877-598-7799*	*clientservice@santander.us Mon-Fri, business hours*	*RM / Cash Management Sales Officer*
Card Activation		✓	✓		
Select or Change Card PIN		✓	✓		
Onetime payment		✓(No fee)	✓ (Fee)		
Account Balance	✓	✓	✓		
Account Available Credit	✓	✓	✓		
Declined Transactions	✓		✓		
User Password Reset / Login Assistance	✓		✓		
Cardholder Address / Phone Change	✓		✓		
Adding or Removing Company Program Administrator	✓		✓		
Change of Bulk Shipment Address for Cards			✓		
Security Profile Administration	✓		✓		
Transaction Inquiry	✓		✓	✓	
Account Status	✓		✓	✓	
Temporary Blocks on Cards	✓		✓	✓	
Statements	✓		✓	✓	
Merchant Code Blocks	✓		✓	✓	
Cardholder Name Change	✓		✓	✓	
Technical Help Assistance with Self-Service Tasks	✓		✓	✓	
File Delivery Issues e.g., Missing Files, Data Transmission Issues			✓	✓	
New Corporate Account			✓	✓	
Reallocate Corporate Account Credit Limits			✓	✓	
Change Deposit Account for Payments and/or Rebates			✓	✓	

Common Tasks	Smart Data Account Manager	Automated Voice System	Program Admin Phone Support	Program Admin Email support	Account Management
Change of Company Details			✓	✓	
Billing Cycle Changes			✓	✓	
Bulk Cardholder Applications			✓	✓	
Bulk Cardholder Maintenance			✓	✓	
Virtual Card Supplier Maintenance			✓	✓	
Rebate Queries					✓
Issue Virtual Cards					✓
Company Credit Line Increases					✓
Supplier enablement for cards					✓
Not Sufficient Funds for Payment					✓
Integrated Payable Platform – Enterprise Payment Link					✓
Program Closure					✓

For all questions relating to MasterCard Liability Waiver and MasterCard Benefits, to request MasterCard Assist Services or to file a claim, call 1-800-MasterCard (1-800-627-8372).

3 Program Terminology

Org Points and Hierarchy

A unit is a single node on your company's hierarchy. In the example below, the company, New England Equipment Inc, has three units reporting into the top 'SuperCorporate' unit in the hierarchy.

	Type	Org Point Number	Examples
Org Point	SuperCorporate	Level 1: 10000**	New England Equipment Inc
Org Point	Corporate	Level 2: 20000**	North Sales Team
Org Point	Corporate	Level 2: 20000**	South Sales Team
Org Point	Corporate	Level 2: 20000**	Virtual Card Purchasing
Org Point	Individual	Level 3: 30000**	Sally Smith

- No transactions are posted at the SuperCorporate level
- Statements and billing are made a Level 2 for all corporate bill programs.
- Each individual Card Account is associated with a unit on the hierarchy.
- Card accounts should be created at Level 3 in the hierarchy.
- Hierarchies can be as simple or as complex as your company needs. We will work with your Company Program Administrator at onboarding to define and create your company's hierarchy.

A Corporate account can only have cards with one product type, i.e., one of:

- OneCard – general purpose card
- T&E – Travel and Entertainment
- Purchase
- Virtual Purchase
- Virtual Travel

If you need more than one product type, you need to have more than one corporate account.

Account Holders and Company Program Administrator

Account Holders and Company Program Administrators are 'Users'.

- An Account Holder is associated with one or more accounts and can view statements for the account. If the program is Individual Bill, the cardholder may make payments on the account.

- A Company Program Administrator is associated with one or more units on the hierarchy and has administrative access to that unit and lower units. A Company Program Administrator may or may not also be an Account Holder.

4 Company Program Administrator

4.1 Role of a Company Program Administrator

A Company Program Administrator:

- Can manage all the card accounts for the units they have been permissioned for.
- Is responsible for managing administrative rights for the units they have access to.
- Can designate other Company Program Administrators by giving them the Company Program Administrator role in Smart Data Account Manager.
- Can contact Client Service on behalf of any company for the units they have been permissioned for (except for fraud claims which need to be made by the cardholder).
- Is the company representative and contact point for Santander and will receive all Commercial Card program communications.

4.2 Granting Smart Data Account Manager Administration Permissions

Each company must have at least one Company Program Administrator who has full access to the company's accounts in Smart Data Account Manager and can assign administrative privileges to other users. Company Program Administrators can create other Company Program Administrator roles in Smart Data, as well as other users with other security profiles. Users can be assigned to all or just some points in the company's hierarchy. See Section 8.4 for step-by-step instructions on setting up Smart Data users.

These are the standard security profiles Company Program Administrators can choose from when setting up new Smart Data Account Manager users.

Security Access Role	Permissions
Company Program Administrator	Full Company Program Administrator rights for all units they have been given access to.
Level Manager	A user who has access to certain O*rg Points* rather than the whole company hierarchy.
Account Holder	Standard account holder.

A Company Program Administrator can be given permissions to setup bespoke profiles. To have this feature enabled for you or to discuss options call the number on the back of your cards or Client Service on 877-598-7799 or email a request to clientservice@santander.us.

NOTE: If you request this capability and alter a Company Program Administrator profile, be aware that Client Service will service all callers with a Company Program Administrator profile, irrespective of what permissions you have added or taken away. If you do not want the users to call Client Service, you must give them profiles with different names.

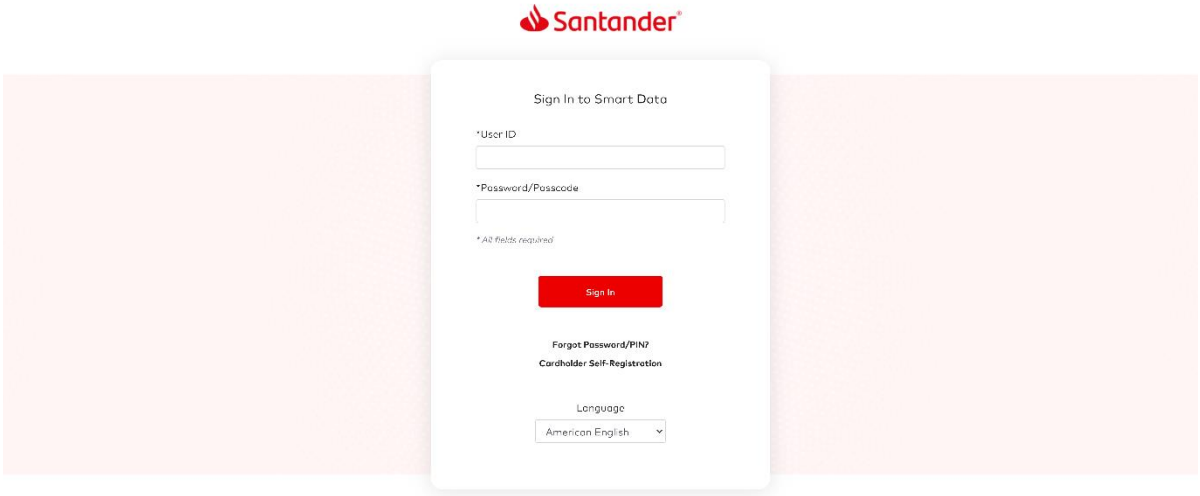
If a company does not have a Company Program Administrator and needs to set one up, the company will need to complete the Santander Commercial Card Program Administrator Request Form. The form is on our Commercial Card Resource Center (www.santanderbank.com/commercial-card) or can be requested from Client service on 877-598-7799 or email Clientservice@santander.com

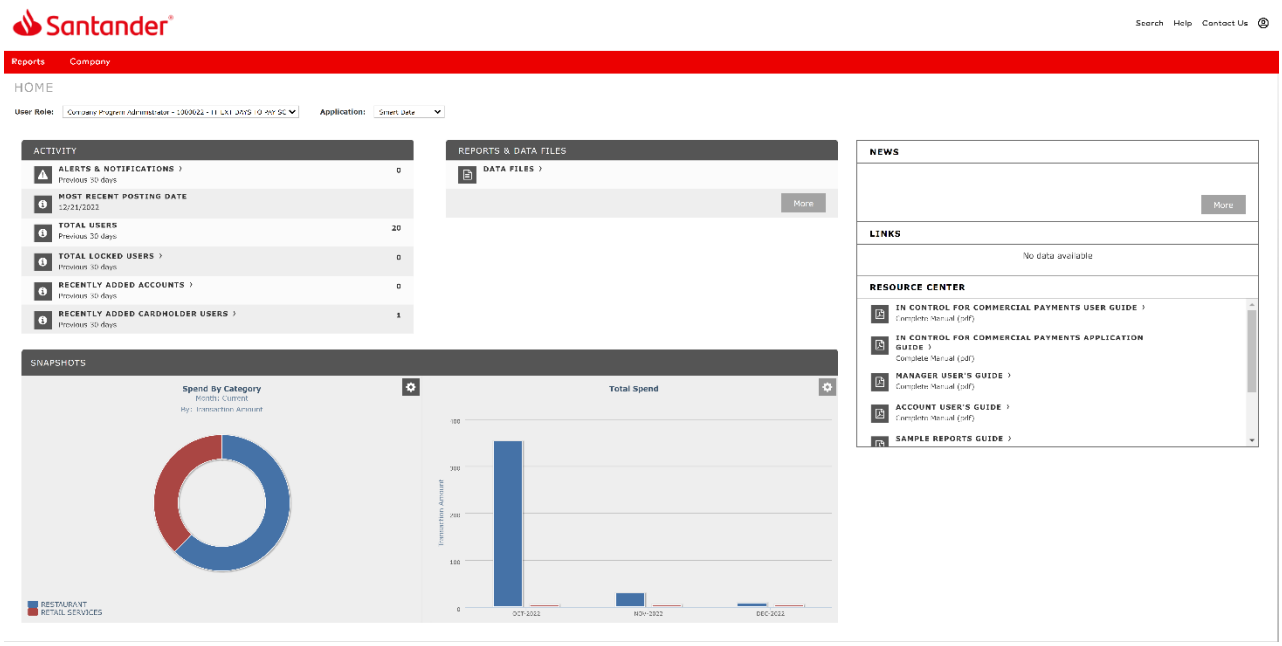
The form will need to be signed by the authorized signer who signed the Master Commercial Card Agreement. Once completed, scan and send the completed form to Clientservice@santander.us

5 Getting Started with Smart Data Account Manager – Company Program Administrators

As a Company Program Administrator, you will be sent two emails, one with your username and one with your password for Smart Data (cardholders are able to self-register).

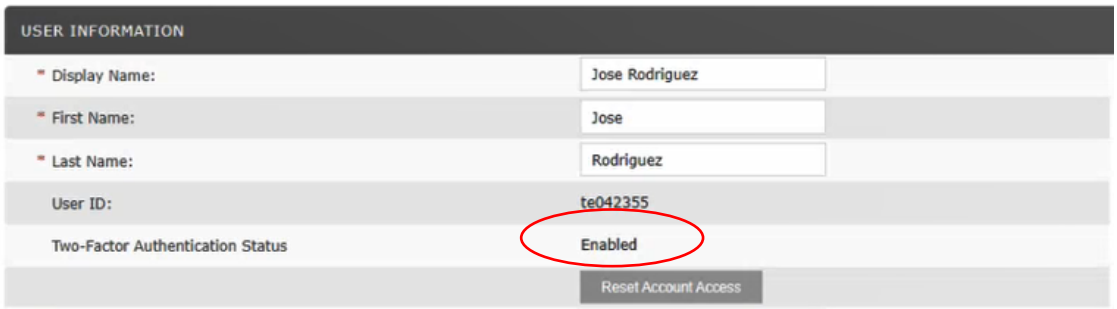
Once you receive your credentials go to: smartdata@santanderbank.com

Step	Action/Information
1	Enter the username and password and then set up a new password and security question. 

Step	Action/Information
2	You will then arrive at the landing page. 
3	If you have more than one security role you can toggle between them from the dropdown box. To return to the home screen click on the Santander logo from any page.

6 RSA SecureID Token for Two Factor Authentication

Users who can either create Virtual Cards or order new physical cards must have Two Factor Authentication enabled. You will see whether this has been applied in a user's profile under **Two-Factor Authentication Status**.



Smart Data uses a token for Two-Factor Authentication. This token can either be download to your phone or desktop.

6.1 Initial Set Up - Phone

The token can be loaded on a phone or desktop, but it is ONE OR THE OTHER, you cannot use a desktop *and* your phone.

To have the token on your phone, download the **SecurID app** to your Android or Apple Device. The icon in the Apple or Google Play Store is:

Smart Data must be open on your desktop to enable the soft token on your phone

- https://www.smartdata.santanderbank.com

You will have received an email with a link for a Seed File from smartdatahelp@mastercard.com, like this:

#External Sender# Sample Seed file Message

RJ Rodriguez, Jose <Jose.Rodriguez@mastercard.com>
To Molnar, Natasha

Reply | Reply All | Forward
Thu 6/23/2022

Please find your encrypted 2FA soft-token (seed file) through the following link: https://demo.smartdata.mastercard.com/file-service/public/files/0FIL5f5d42eb0ef64fe1fcf476b01f43c1401eb92af442a2f485072d549c4167f71635949865/.
Here are the instructions to import it:
1. Ensure that the RSA SecurID Software is installed on your computer or mobile device. If you are unable to install the software, please contact your IT department.
2. Click on the above link to open the seed file and it will automatically open within the RSA SecurID Software.
3. RSA SecurID will prompt for the Encryption Key to complete the import of the seed file.
4. Enter in the Encryption Key.
5. Select OK.
6. If you are using multiple soft-tokens, select Change Name and give this soft-token a meaningful name.
7. Select OK.
8. A success message is displayed.
9. If you have multiple soft-tokens, select the one you just imported, enter 0000 in the PIN field (first time only) and generate a passcode.
10. Use your normal user ID and the above passcode to login to the online application.
11. The system then prompts you to enter Next Passcode and to select a New PIN. Please note, PINs may not start with leading zeros and must contain only numeric values.
12. You will be brought back to the login page. Enter in your new PIN and generate a brand new passcode to login.
Encryption Key From COMPANY: My Sample Company

Click on the link within the email to download the Seed file.

- The Seed File will need to be attached to an email and sent to an email that can be opened on your phone.
- Save the Seed File directly to the phone and not to the cloud.

Once saved on the phone, the Seed File will be recognized by the SecurID app, which should have been installed on the phone prior to the opening the Seed File.

Your implementation manager will provide you the Key which will need to be entered once the Seed File is recognized on your mobile device.

To enable SecurID:

- Enter **0000** when SecurID asks for a PIN number
- An eight-digit value will appear on the SecurID screen
- Enter your username and the eight-digit value from the SecurID as the passcode on the Smart Data login screen.
- You will be prompted to select a SecureID PIN number (cannot begin with a zero) and the next SecurID eight-digit passcode into Smart Data. Either wait for the next eight-digit passcode to appear on SecureID or click on **Options** and **Next Code**.

To sign into Smart Data:

- Enter the new PIN into the SecurID App to retrieve an eight-digit passcode
- Enter your username and the eight-digit passcode into Smart Data

6.2 Initial Set Up - Desktop

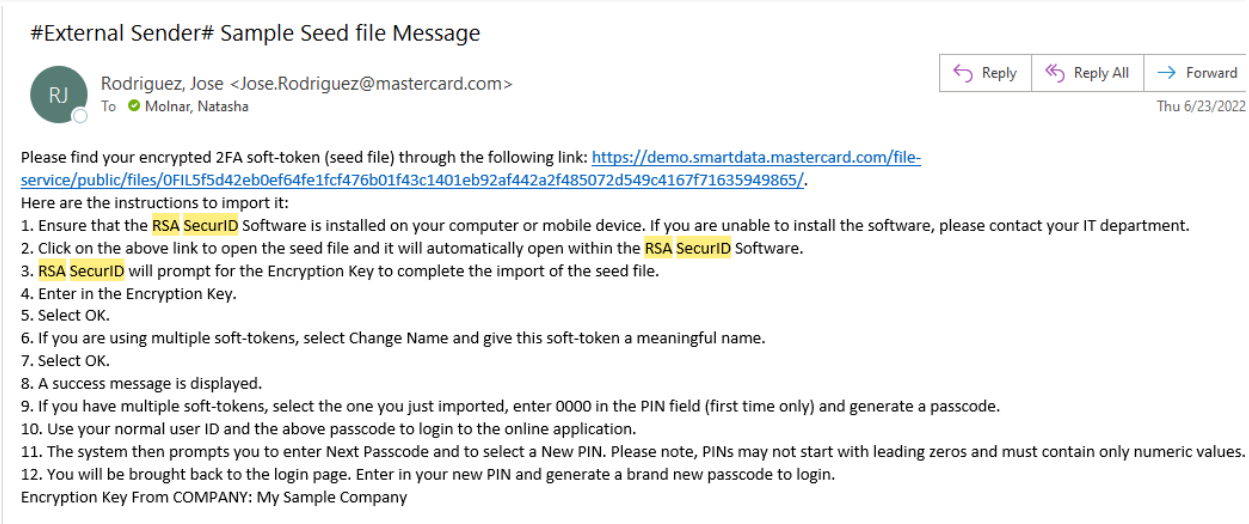
The token can be loaded on a phone or desktop, but it is ONE OR THE OTHER, you cannot use a desktop *and* your phone.

To have the token on your desktop, install the application from the RSA website:
https://community.rsa.com/t5/securid-software-tokens/ct-p/securid-software-tokens
You may need to consult your IT Department if your company usually blocks downloads from websites.

Smart Data must be open on your desktop to enable the soft token

- https://www.smartdata.santanderbank.com

You will have received an email with a link for a Seed File from smartdatahelp@mastercard.com. Click on the link within the email to download the Seed file and follow the steps in the email



#External Sender# Sample Seed file Message

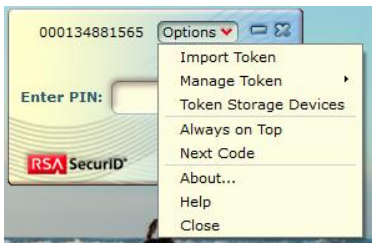
RJ Rodriguez, Jose <Jose.Rodriguez@mastercard.com>
To Molnar, Natasha

Reply | Reply All | Forward
Thu 6/23/2022

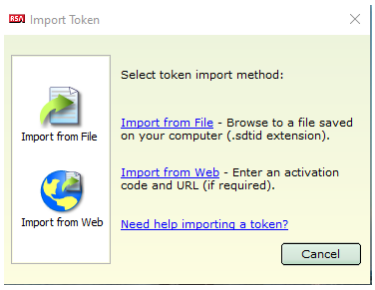
Please find your encrypted 2FA soft-token (seed file) through the following link: https://demo.smartdata.mastercard.com/file-service/public/files/0FIL5f5d42eb0ef64fe1fcf476b01f43c1401eb92af442a2f485072d549c4167f71635949865/.
Here are the instructions to import it:
1. Ensure that the RSA SecurID Software is installed on your computer or mobile device. If you are unable to install the software, please contact your IT department.
2. Click on the above link to open the seed file and it will automatically open within the RSA SecurID Software.
3. RSA SecurID will prompt for the Encryption Key to complete the import of the seed file.
4. Enter in the Encryption Key.
5. Select OK.
6. If you are using multiple soft-tokens, select Change Name and give this soft-token a meaningful name.
7. Select OK.
8. A success message is displayed.
9. If you have multiple soft-tokens, select the one you just imported, enter 0000 in the PIN field (first time only) and generate a passcode.
10. Use your normal user ID and the above passcode to login to the online application.
11. The system then prompts you to enter Next Passcode and to select a New PIN. Please note, PINs may not start with leading zeros and must contain only numeric values.
12. You will be brought back to the login page. Enter in your new PIN and generate a brand new passcode to login.
Encryption Key From COMPANY: My Sample Company

You must have the RSA software already installed for these steps to work.

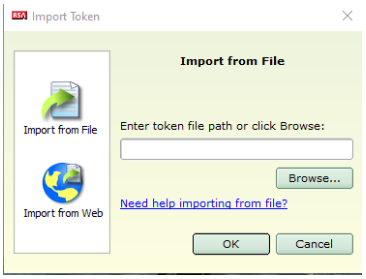
Once you have the seed file downloaded, open the token, and go to **Options** and **Import Token.**



Choose the **Import from File** option.



Browse to find the Seed File – typically it will be in the Downloads folder.



Select the Seed File and click **Open**, and the system will take you through a process to name the token.

The same RSA SecureID tool can have multiple tokens, if required:

To enable the SecureID token:

- Enter **0000** when SecurID asks for a PIN number
- An eight-digit value will appear on the SecurID screen
- Enter your username and the eight-digit value from the SecurID as the passcode on the Smart Data login screen.
- You will be prompted to select a SecureID PIN number (cannot begin with a zero) and enter the next SecurID eight-digit passcode into Smart Data. Either wait for the next eight-digit passcode to appear on SecureID or click on **Options** and **Next Code**.

To sign into Smart Data:

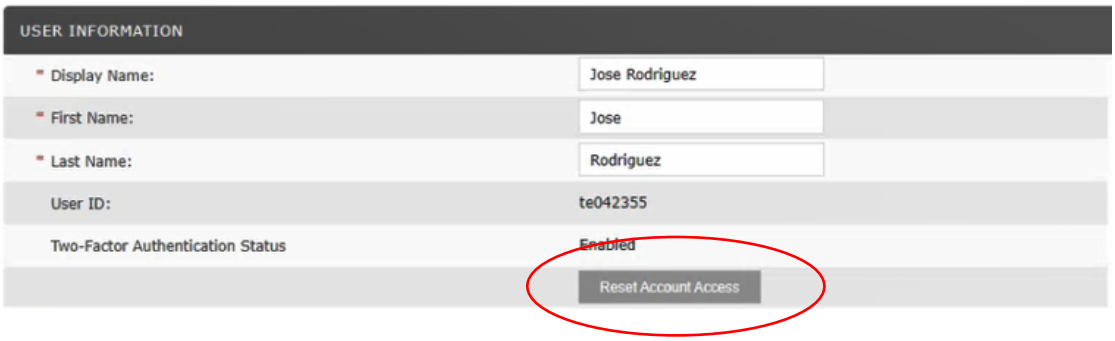
- Enter the new PIN into the SecurID App to retrieve an eight-digit passcode
- Enter your username and the eight-digit passcode into Smart Data

6.3 Resetting users' Multifactor Authentication

From time-to-time users will need to have a reset their multifactor authentication due to:

- Forgotten PIN
- New Computer
- New Phone

To reset a user, click on **Reset Account Access** from the **User Information** screen.



The user will receive the email with the link to the Seed File and should follow the steps outlined above for initial setup.

6.4 Common Issues with Tokens

It can take a few minutes for the email with the seed file to reach the user. If you click the **Reset Account Access** button a second time, the original seed file sent will be canceled and will not work. The user must wait for the email associated with the last time the **Reset Account Access** button was clicked.

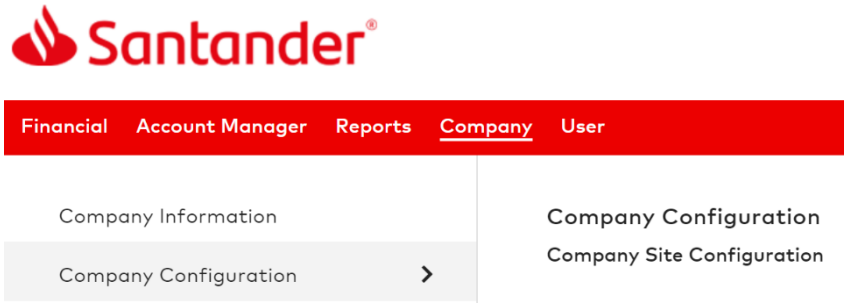
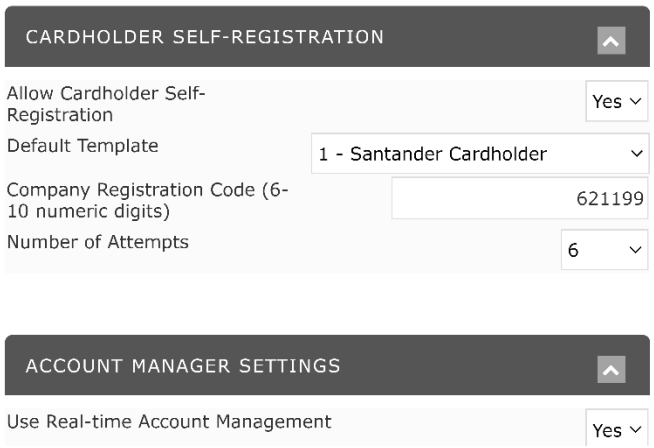
When users use the token for the first time, they must enter a PIN of **0000** into the token and put the resultant code into Smart Data. They are then asked to set their own PIN and it asks them to *wait for the next code*. Often, users do not wait for the next code but enter the code they can see on the screen. They should be told to wait for the code or choose **Next Code** from **Options**.

Our Client Service team are available to help with RSA SecureID token issues:

Santander Client Service is open Monday - Friday 7:30 AM – 6:00 PM ET
Program Administrator questions: 844-726-0095
For service after hours: 877-598-7799
By email: clientservice@santander.us

7 Company Registration Code

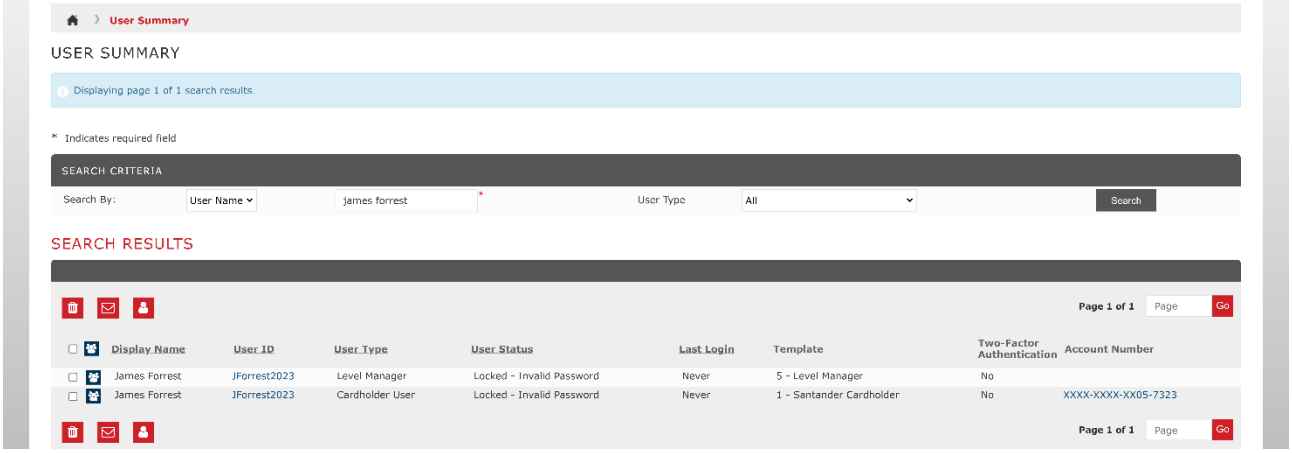
When cardholders self-register on Smart Data they need to enter a Company Registration Code.

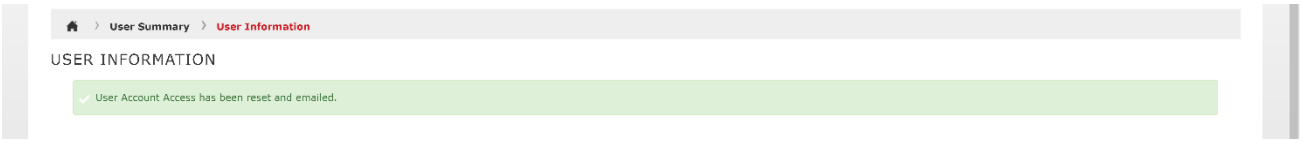
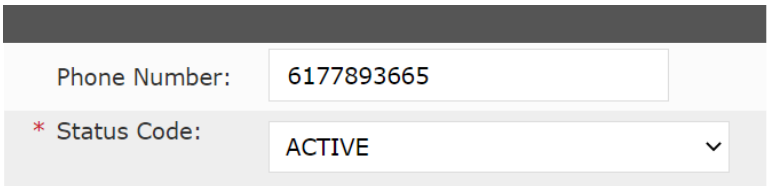
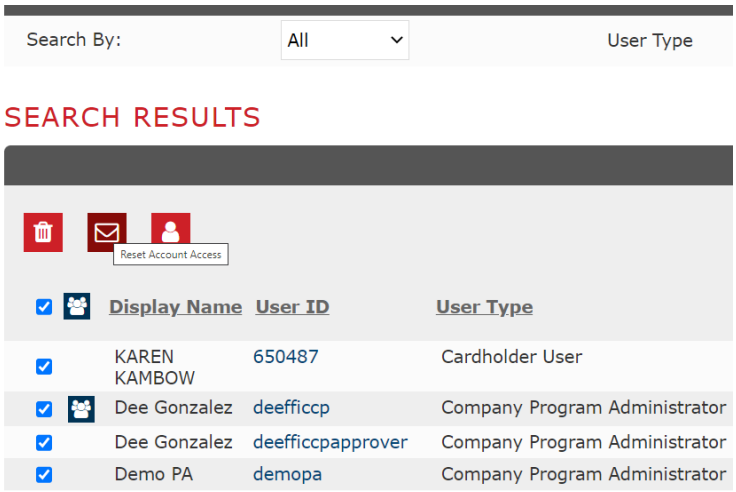
Step	Action/Information
1	To find your **Company Registration Code**, go to the **Company** menu, choose **Company Configuration** and **Company Site Configuration** 
2	Scroll down to the Cardholder Self-Registration panel to find your Company Resigration Code. Your cardholders will need this code to self-register on CenterSuite. 

8 User Administration

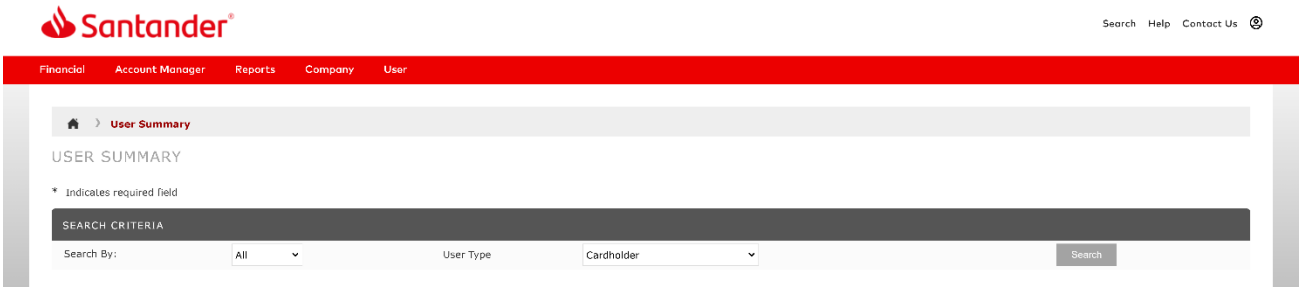
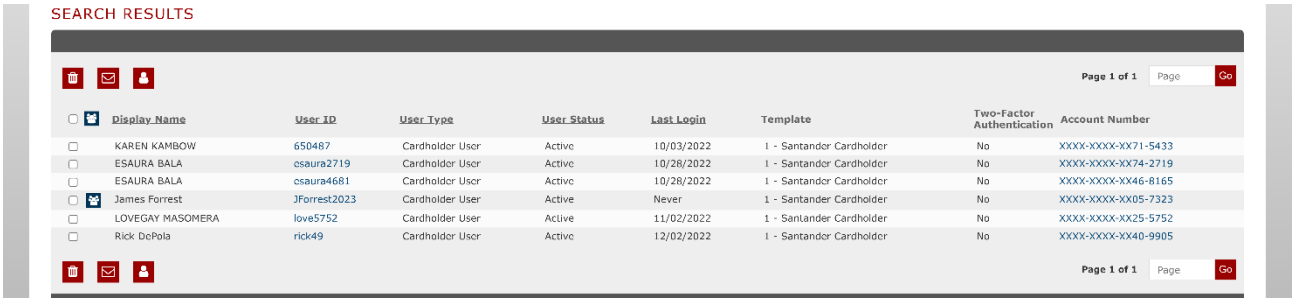
8.1 Reset User's Password / Unlock User

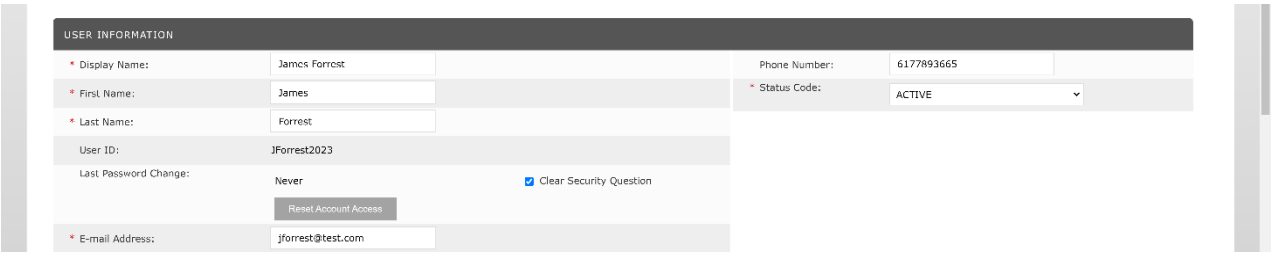
From the **User** menu, choose **User Summary** and search for the user who needs resetting.

Step	Action/Information
1	Users cannot login if they are **Inactive** (not logged in for 90 days) or **Locked** (they have entered their password incorrectly multiple times). You can see this for the user under the **User Status** field. 
2	Note: The user cannot reset their password if they are **Inactive** or **Locked**. The user reset password function on the login screen only works if they are **Active**. You can reset account access by clicking on their **User ID** to open their profile, and then click on the **Reset Account Access**

Step	Action/Information
3	You will see the confirmation message that account access has been reset and emailed. If they have multi-factor authentication, the email they receive will explain the reset process for RSA tokens (see Section 6 on RSA tokens). 
4	You must also change the status code to ACTIVE, or they will not be able to use the password reset email. 
5	The password reset link is valid for one week, HOWEVER, if the user was unable to login because they were **Inactive** (not logged in for 90 days) they need to login in the SAME DAY as you reset them to **Active**, or they will flip back to **Inactive** overnight.
6	There is the option to reset passwords for multiple users at once, say if you want all your user passwords reset. Check the top check box to select all, and then click on the **Reset Account Access** icon. 

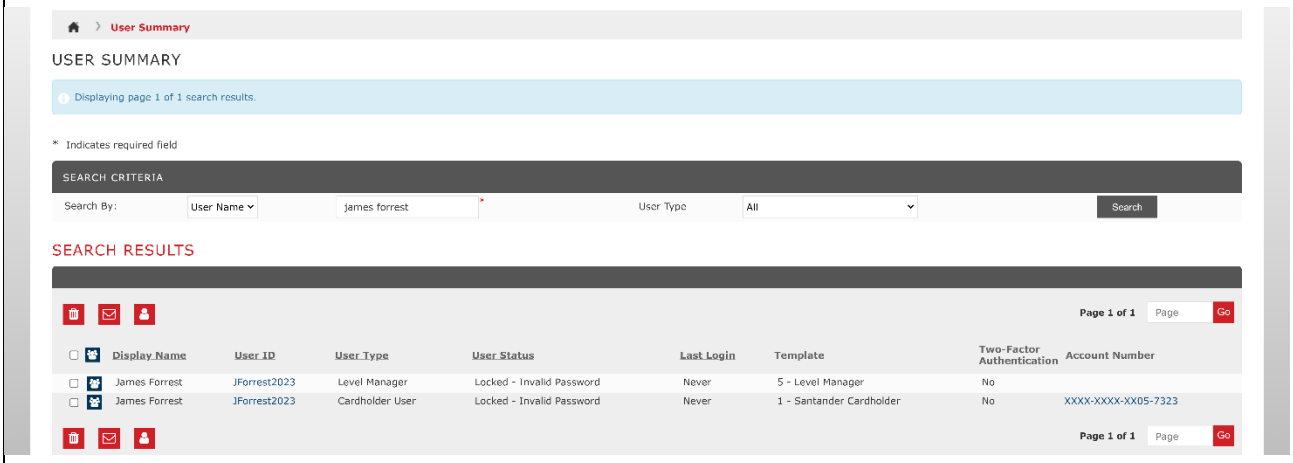
8.2 Reset User's Security Questions

Step	Action/Information
1	Find the user from the User menu and **User Summary** option
2	Search for the user by their name, ID, or type 
3	Click on the **User ID** for the user you need to edit 

Step	Action/Information
4	Check the **Clear Security Question** box and **Save** at the bottom of the screen. Note that updates made to the User Role Information section will only apply to the role selected. 

8.3 Update a User's Contact Details

Please note, these steps will only change their Smart Data user profile and will not update any details associated with their card account. Search for the user from the **User** menu and **User Summary** option.

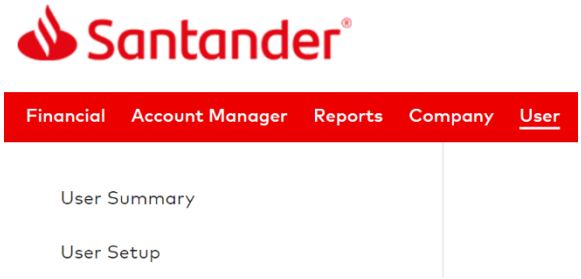
Ste	Action/Information
1	Click on the user ID to open the **User Information** screen. 

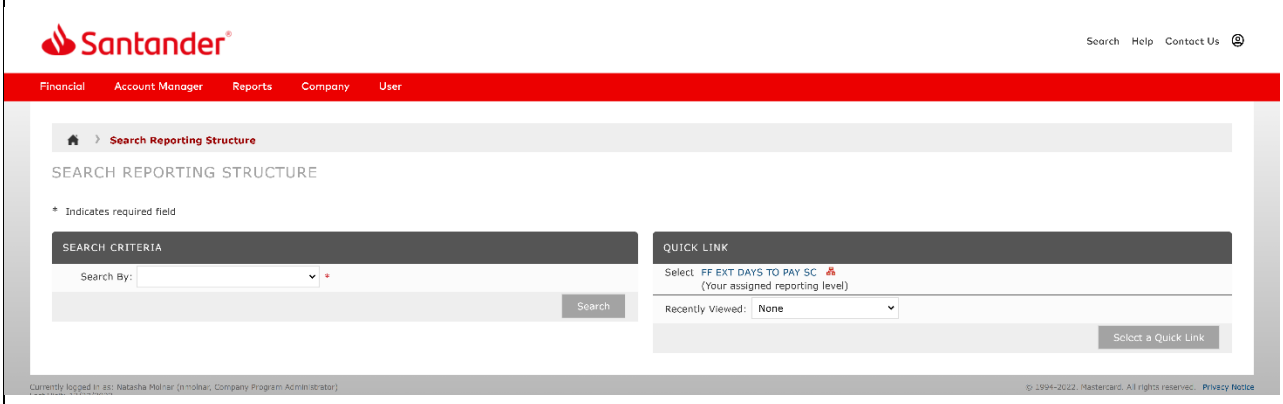
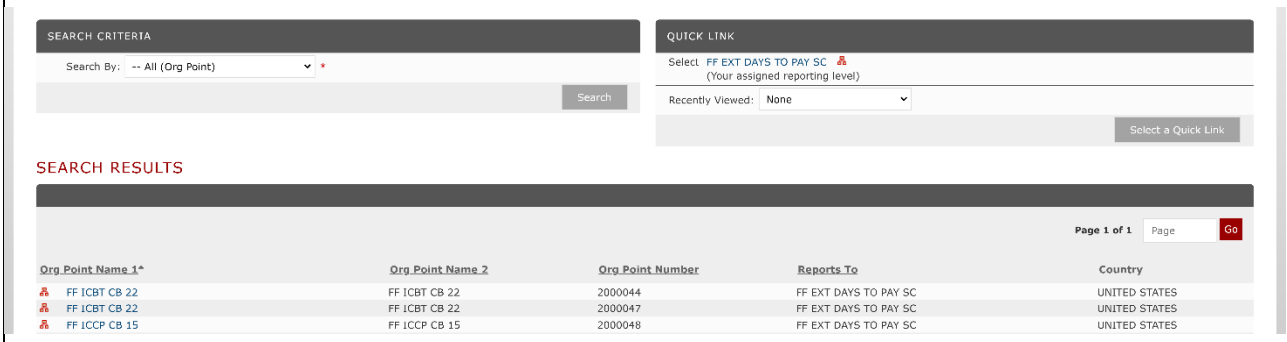
Ste	Action/Information
2	Update the user's email address or phone number and click **Save**

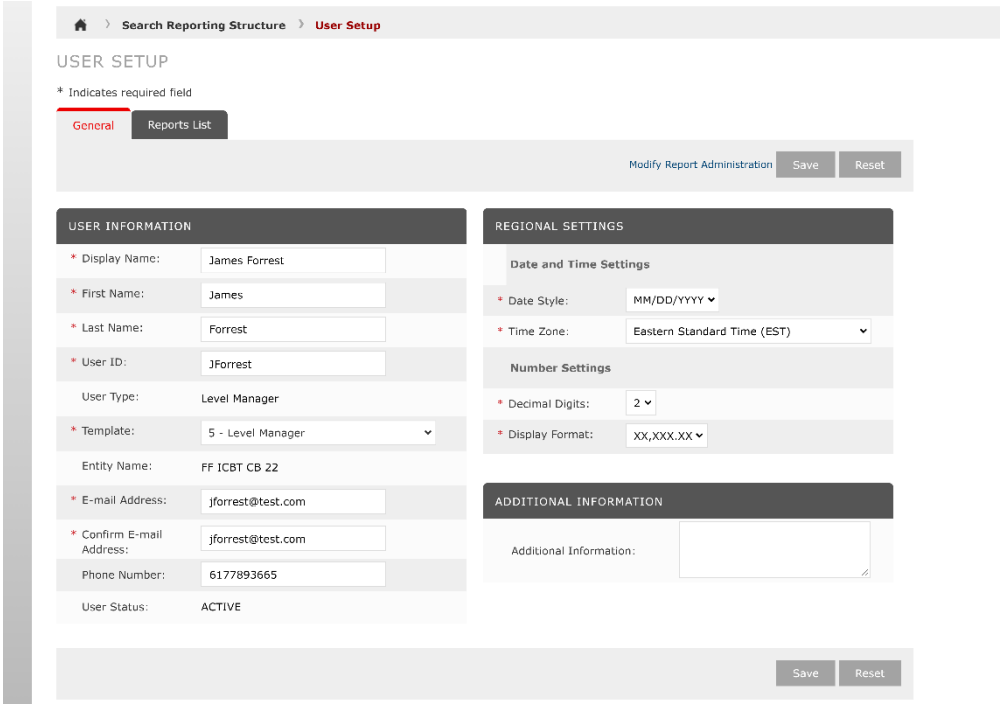
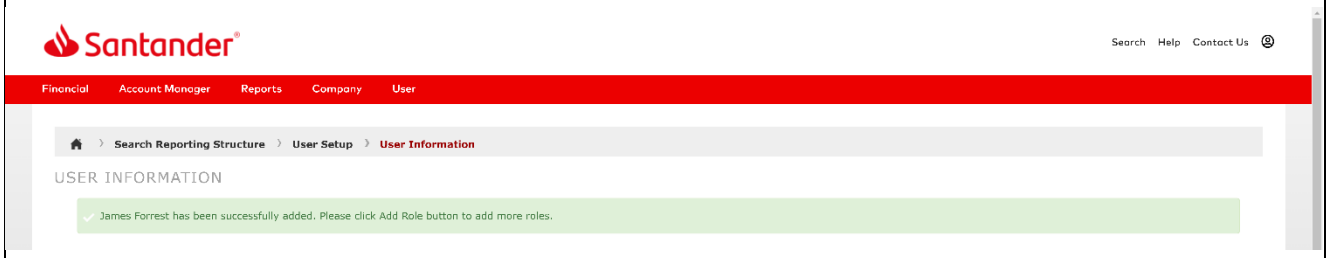
8.4 Adding a New User / Access and Security Profiles

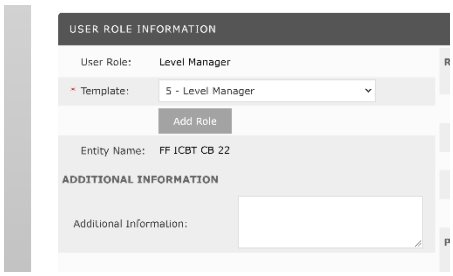
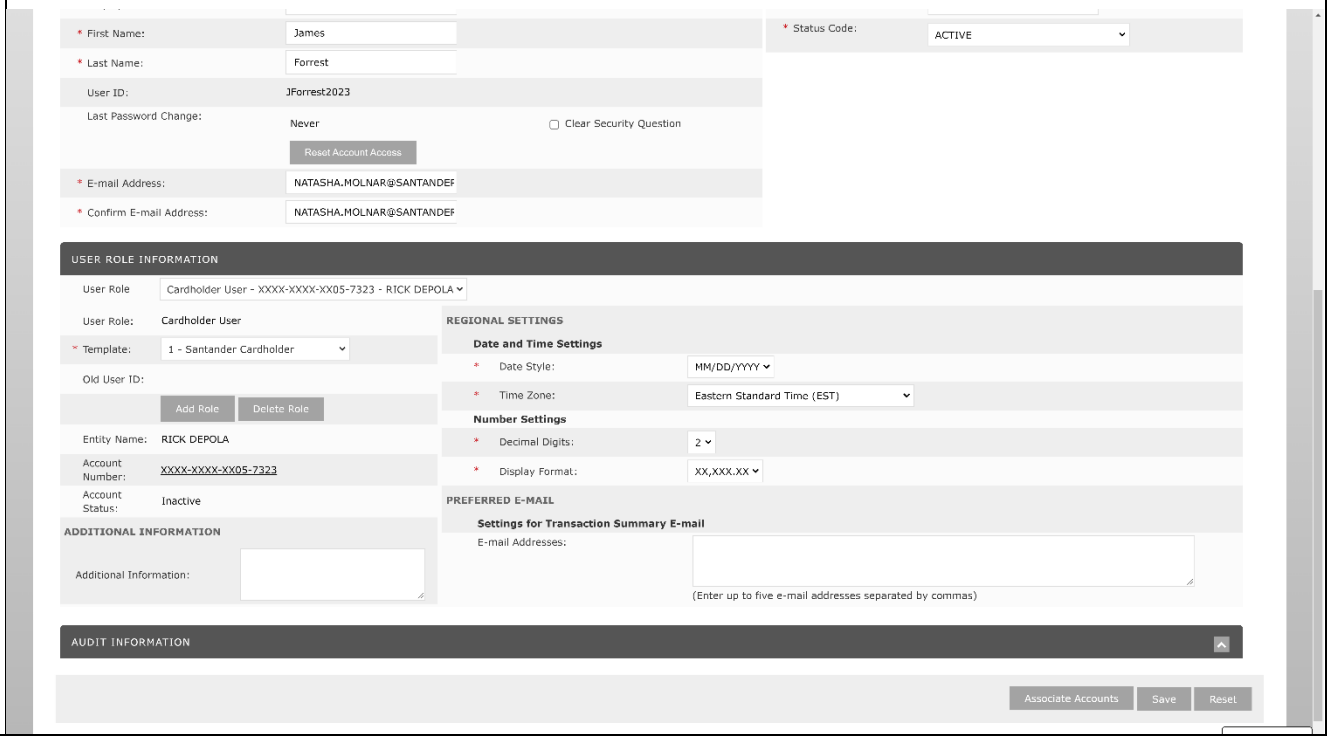
Users can be **Account Holders** and administrators such as **Company Program Administrator** or **Level Manager**. Typically, **Account Holders** will self-register when they first receive a new card (see Section 16.2).

You will need to create users with administration roles, as follows:

Step	Action/Information
1	From the **User** menu, choose **User Set Up** 

Step	Action/Information
2	If the User is to be a Company Program Administrator for the whole company, click on the company name under Quick Link. If the user is just going to be associated with certain *Org Points* or *Accounts*, find the appropriate *Org Point* or *Account* using the **Search By** filter. 
3	If the user is just going to be associated with certain *Org Points* or *Accounts*, select the appropriate *Org Point* or *Account* (you can only add one at a time). See Section 3 for more information about Org Points and Accounts. 

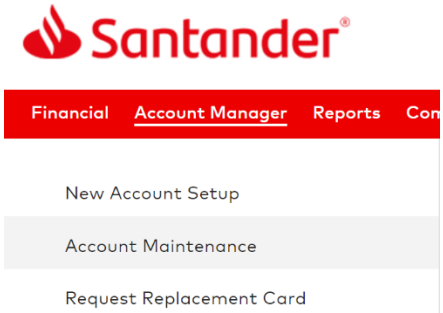
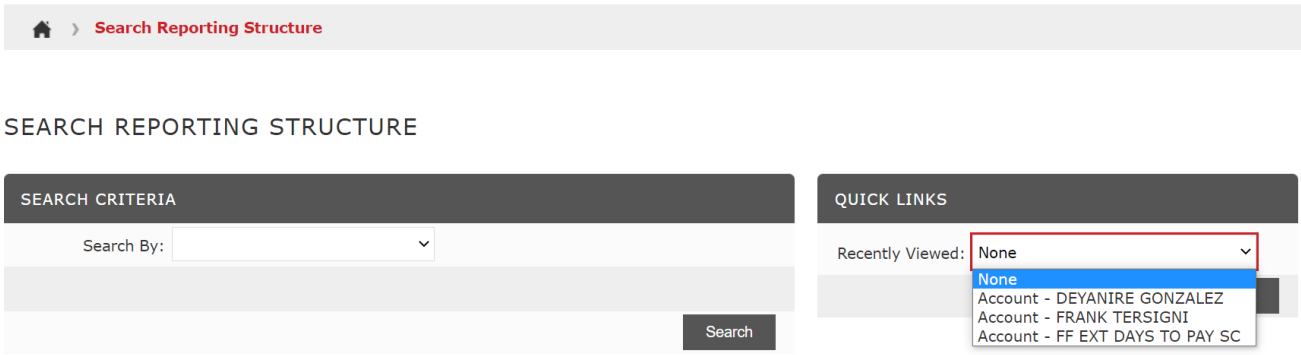
Step	Action/Information
4	Complete the user details on the next page and click **Save.** If you choose if you selected access for the whole company, the User Type will automically be set at **Company Program Administrator**. If you choose access to an Org Point, the **User Type** will automatically be set at **Level Manger,** as they do not have full company access. If you choose a card account, the **User Type** will automatically be set at **Cardholder User.** Make sure you choose a template for the User Type (eg Reporting Only if you do not want to give them full access to this Org Point). 
5	You will get a confirmation message and advice to click on **Add Role** to add more roles. 

Step	Action/Information
6	If you want to add another role, click on **Add Role** to give the new user access to another Org Point (or account if they are also a card holder). 
7	Repeat steps 2-6 until you have built up all the roles for the new user, then click **Save** at the bottom of the screen. 

9 Account Management

As a Company Program Administrator, you can view all accounts, corporate and cardholder, and make edits to your cardholder accounts.

9.1 Searching for an Account

Step	Action/Information
1	From the **Account Manager** menu, choose **Account Maintenance** 
2	You can search for an individual account, a corporate account or supercorporate account (your overall client account). Accounts you have viewed recently will appear in the **Recently Viewed** drop down under **Quick Links** 

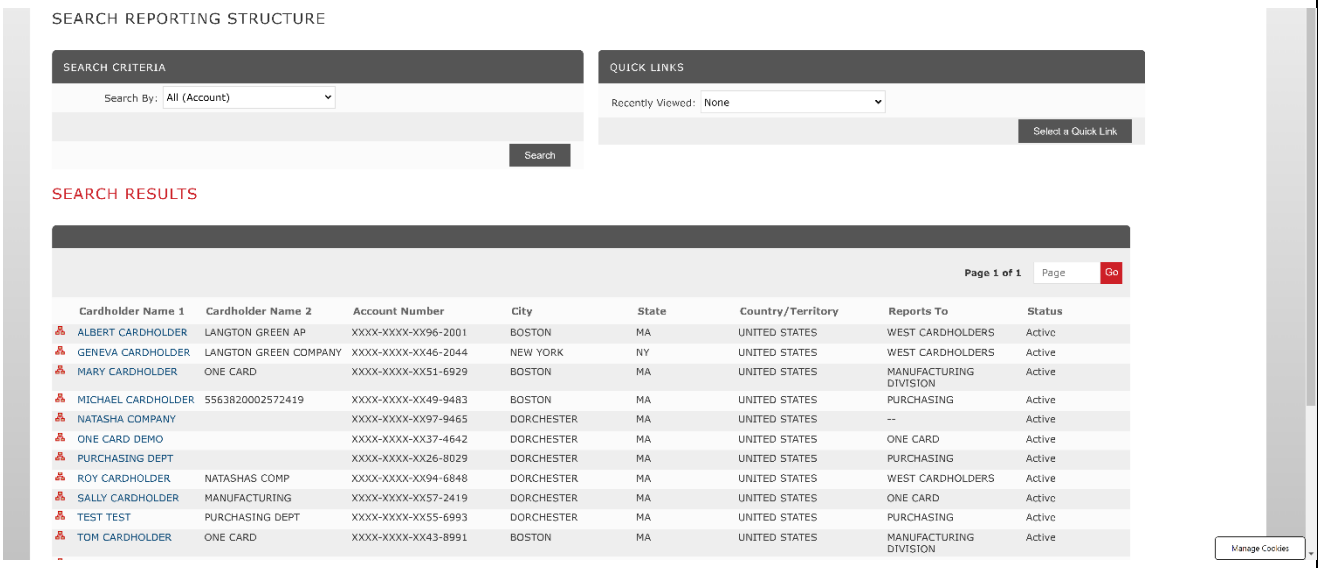
9.2 Activate cards

Cardholders can activate their cards by calling the number on the sticker on their new cards, 855-805-4337. They will need their Verification ID when calling in. See Section 9.3.3 for where the Verification ID can be found.

9.3 Making Edits to a Card Account

Search for the cardholder from the **Account Manager** menu and choose **Account Maintenance**.

Step	Action/Information
1	You cannot make edits to your SuperCorporate and Corporate accounts, but you can manage your Individual accounts from this screen. Search for the account and click on the **Cardholder Name 1** link



Cardholder Name 1	Cardholder Name 2	Account Number	City	State	Country/Territory	Reports To	Status
ALBERT CARDHOLDER	LANGTON GREEN AP	XXXX-XXXX-XX96-2001	BOSTON	MA	UNITED STATES	WEST CARDHOLDERS	Active
GENEVA CARDHOLDER	LANGTON GREEN COMPANY	XXXX-XXXX-XX46-2044	NEW YORK	NY	UNITED STATES	WEST CARDHOLDERS	Active
MARY CARDHOLDER	ONE CARD	XXXX-XXXX-XX51-6929	BOSTON	MA	UNITED STATES	MANUFACTURING DIVISION	Active
MICHAEL CARDHOLDER	5563820002572419	XXXX-XXXX-XX49-9483	BOSTON	MA	UNITED STATES	PURCHASING	Active
NATASHA COMPANY		XXXX-XXXX-XX97-9465	DORCHESTER	MA	UNITED STATES	--	Active
ONE CARD DEMO		XXXX-XXXX-XX37-4642	DORCHESTER	MA	UNITED STATES	ONE CARD	Active
PURCHASING DEPT		XXXX-XXXX-XX26-8029	DORCHESTER	MA	UNITED STATES	PURCHASING	Active
ROY CARDHOLDER	NATASHAS COMP	XXXX-XXXX-XX94-6848	DORCHESTER	MA	UNITED STATES	WEST CARDHOLDERS	Active
SALLY CARDHOLDER	MANUFACTURING	XXXX-XXXX-XX57-2419	DORCHESTER	MA	UNITED STATES	ONE CARD	Active
TEST TEST	PURCHASING DEPT	XXXX-XXXX-XX55-6993	DORCHESTER	MA	UNITED STATES	PURCHASING	Active
TOM CARDHOLDER	ONE CARD	XXXX-XXXX-XX43-8991	BOSTON	MA	UNITED STATES	MANUFACTURING DIVISION	Active

Step	Action/Information
2	You can update Account Information, Card Status, Address and Employee Information, Credit Limits, Phone Numbers, MCC Group Limits and Transaction Limits

ACCOUNT MAINTENANCE

* Indicates required field

ACCOUNT INFORMATION (Edit)

Account Number	XXXX-XXXX-XX96-2001
Name 1	ALBERT CARDHOLDER
Embossed Line 1	ALBERT CARDHOLDER
Name 2	PURCHASING DEPT
Embossed Line 2	LANGTON GREEN AP
Accounting Code	

ADDRESS AND EMPLOYEE INFORMATION (Edit)

Correspondence Address	
Address Line 1	1000 STATE ST
Address Line 2	
City	BOSTON
State	MA
Postal Code	02129
Country/Territory	UNITED STATES
Employee ID	
Verification ID	1234
E-mail Address	RICK.DEPOLA@EXTERNAL.SANTANDER.US
Date of Birth	

PHONES (Edit)

Home Phone Number	00000000000000000
Work Phone Number	00000006154206681
Work Phone Extension	
Mobile Phone Number	00000007073312264
Fax Number	00000000000000000

TRANSACTION LIMITS (Edit)

Single Transaction Limit	0.00
Cycle Number of Transactions	0
Cycle Amount	0.00
Daily Number of Transactions	0
Daily Amount	0.00
Monthly Number of Transactions	0
Monthly Amount	0.00

STATUS (Edit)

Processor	TSYS-TS2
Account Type	Individual
Billing Type	Corporate

Card Account Status Included

CV/Y - Crv Indicator Active
AC/Y - Address Change This Cycle
TA/B - Business Type Account

CREDIT LIMITS (Edit)

Current Balance	0.00
Available Limit	100.00
Previous Balance	0.00
Disputed Amount	0.00
Current Amount Due	0.00
Days Past Due	0
Credit Limit	100.00
Temporary Credit Limit	

MCC GROUP LIMITS (Add, Edit, Remove)

Group Number	1
Group Identifier	SYS DFAULT
Status	Active
Action	Include
Single Transaction Limit	0.00
Cycle Number of Transactions	0
Cycle Amount	0.00
Daily Number of Transactions	0
Daily Amount	0.00
Monthly Number of Transactions	0
Monthly Amount	0.00

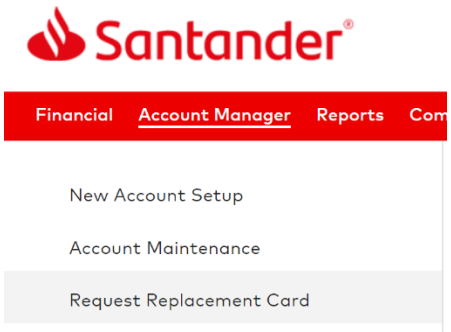
MCC Group Report

Currently logged in as: Rick DePola (testpa, Company Program Administrator)
Originally logged in as: nmolnar
Last Visit: 11/07/2022

Step	Action/Information
3	The Verification ID is 4-digit number is used for authentication when calling Client Service to activate a card or for any other enquiry. If cardholders provide a correct Verification ID in the voice automated system or when speaking to an agent, they will not need to answer the usual security questions. To edit the Verification ID the account holder will need to call Client Service. ADDRESS AND EMPLOYEE INFORMATION Edit **Correspondence Address** Address Line 1: 1000 STATE ST Address Line 2: City: BOSTON State: MA Postal Code: 02129 Country/Territory: UNITED STATES Employee ID: Verification ID: 1234 E-mail Address: RICK.DEPOLA@EXTERNAL.SANTANDER.US Date of Birth:

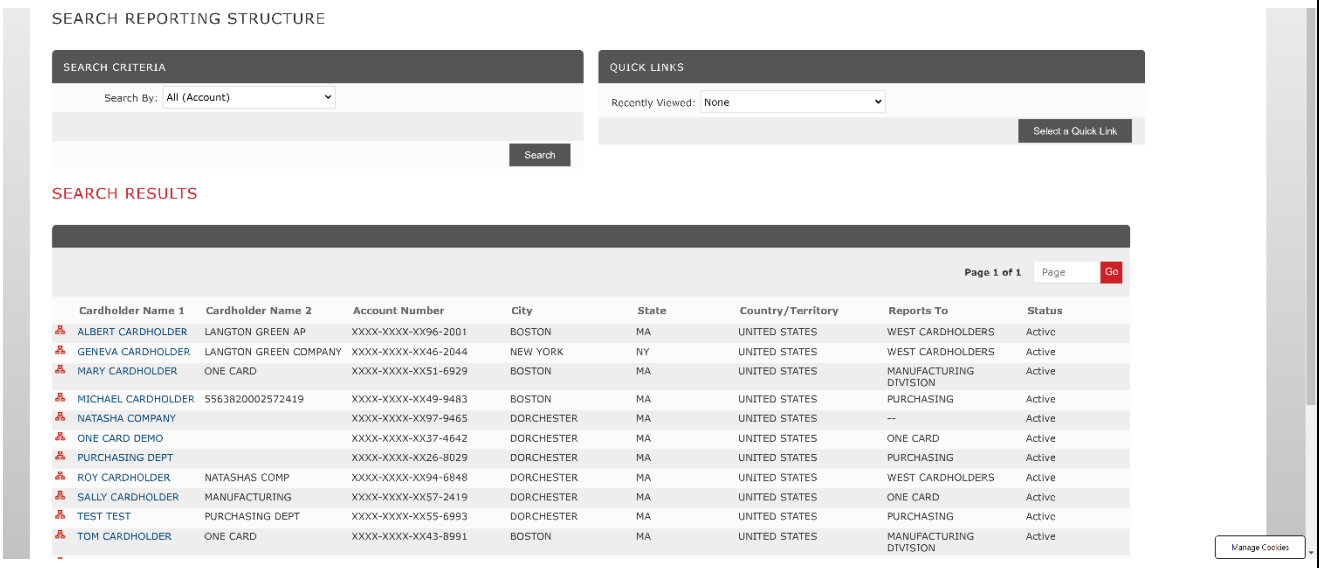
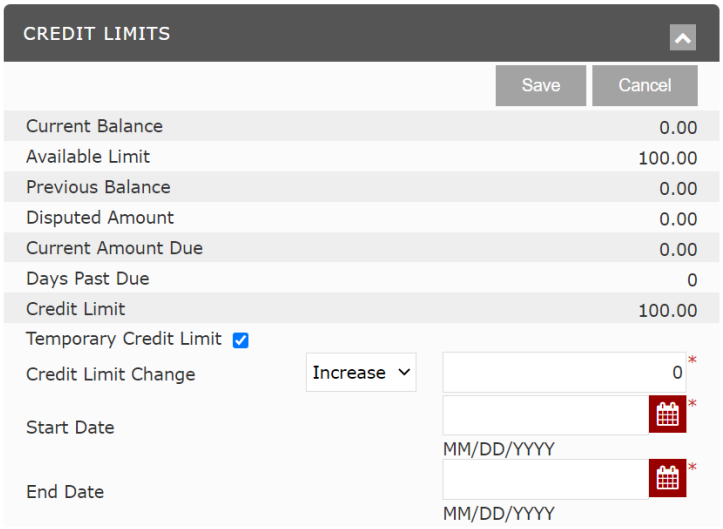
9.4 Ordering a Replacement Card

The feature should only be used if a cardholder's card is damaged, e.g., the chip 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 Client Service on 877-598-7799.

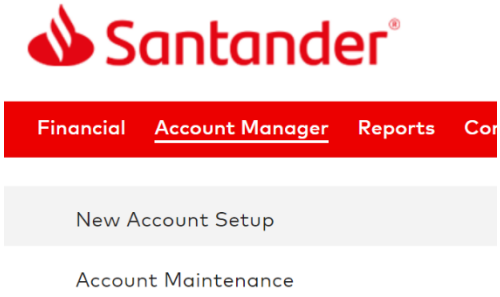
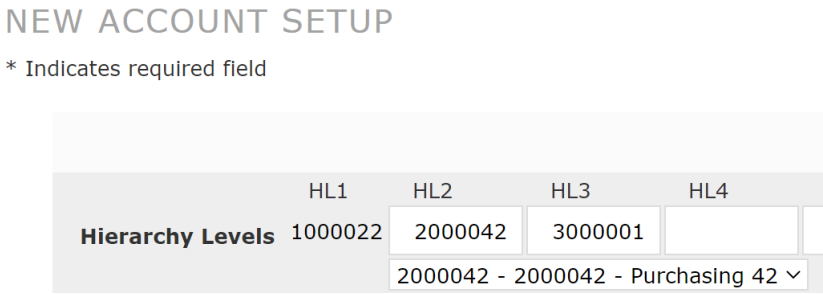
Step	Action/Information
1	To order a replacement card, select the **Request Replacement Card** from the **Account Manager** menu 
2	Search for the account you need a replacement card for. Accounts you have viewed recently will appear in the **Recently Viewed** drop down under **Quick Links.**

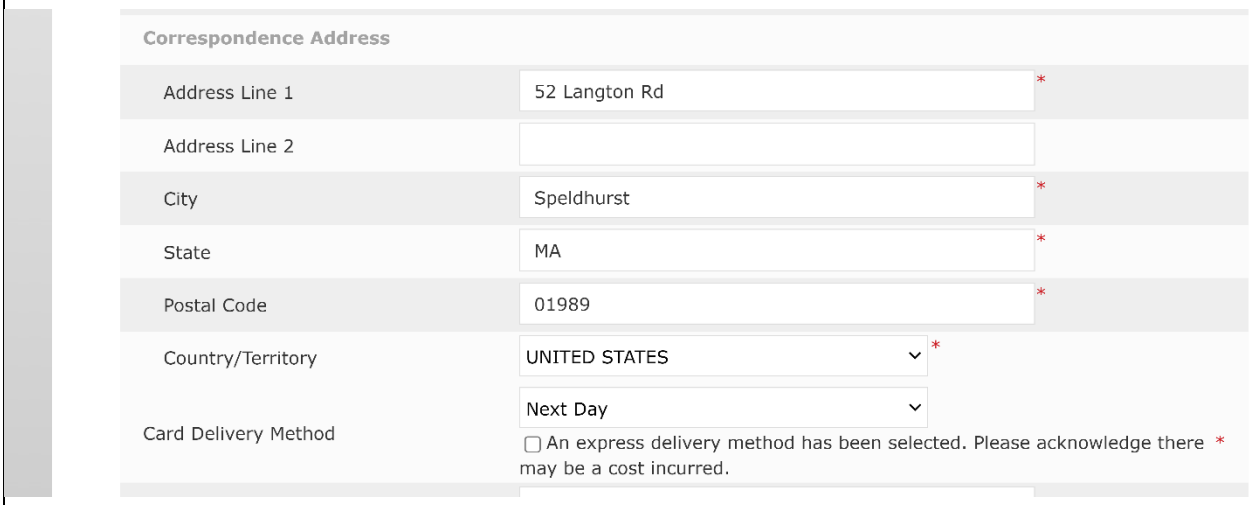
9.5 Temporary Credit Limit

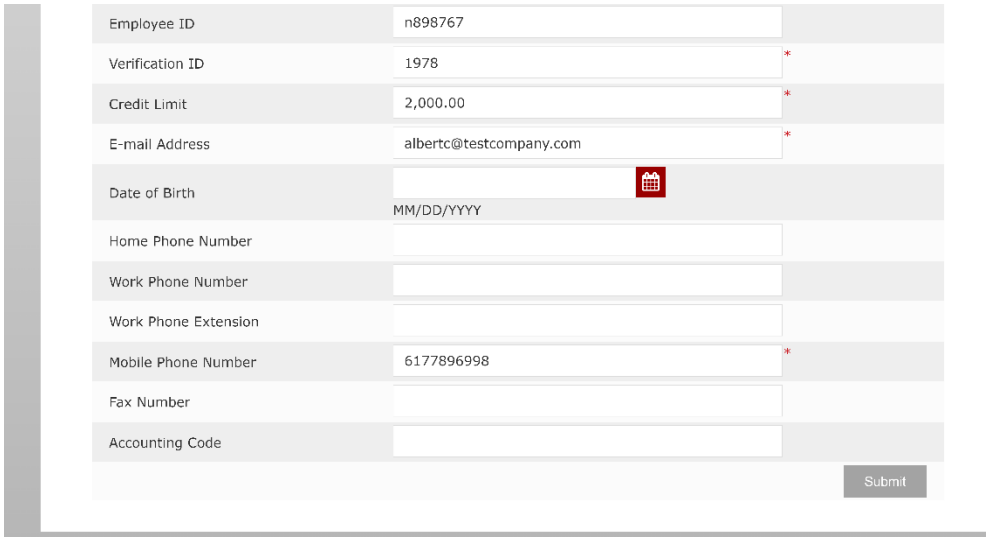
Search for the cardholder from the **Account Manager** menu and choose **Account Maintenance**.

Ste	Action/Information
1	Search for the account and click on the **Cardholder Name 1** link  Cardholder Name 1 / Cardholder Name 2 / Account Number / City / State / Country/Territory / Reports To / Status ALBERT CARDHOLDER / LANGTON GREEN AP / XXXX-XXXX-XX96-2001 / BOSTON / MA / UNITED STATES / WEST CARDHOLDERS / Active GENEVA CARDHOLDER / LANGTON GREEN COMPANY / XXXX-XXXX-XX46-2044 / NEW YORK / NY / UNITED STATES / WEST CARDHOLDERS / Active MARY CARDHOLDER / ONE CARD / XXXX-XXXX-XX51-6929 / BOSTON / MA / UNITED STATES / MANUFACTURING DIVISION / Active MICHAEL CARDHOLDER / 5563820002572419 / XXXX-XXXX-XX49-9483 / BOSTON / MA / UNITED STATES / PURCHASING / Active NATASHA COMPANY / / XXXX-XXXX-XX97-9465 / DORCHESTER / MA / UNITED STATES / -- / Active ONE CARD DEMO / / XXXX-XXXX-XX37-4642 / DORCHESTER / MA / UNITED STATES / ONE CARD / Active PURCHASING DEPT / / XXXX-XXXX-XX26-8029 / DORCHESTER / MA / UNITED STATES / PURCHASING / Active ROY CARDHOLDER / NATASHAS COMP / XXXX-XXXX-XX94-6848 / DORCHESTER / MA / UNITED STATES / WEST CARDHOLDERS / Active SALLY CARDHOLDER / MANUFACTURING / XXXX-XXXX-XX57-2419 / DORCHESTER / MA / UNITED STATES / ONE CARD / Active TEST TEST / PURCHASING DEPT / XXXX-XXXX-XX55-6993 / DORCHESTER / MA / UNITED STATES / PURCHASING / Active TOM CARDHOLDER / ONE CARD / XXXX-XXXX-XX43-8991 / BOSTON / MA / UNITED STATES / MANUFACTURING DIVISION / Active
6	The option to make a temporary credit limit increase displays when you click the **Edit** button on the **Credit Limit** section. Check the **Temporary Credit Limit** box. Enter the parameters and click **Save**. 

9.6 Creating a New Card Account

Step	Action/Information
1	From the **Account Manager** menu, choose **New Account Setup.** 
2	The first thing you will need to do is choose where in your company hierarchy (or which Org Point) you want the new card to go. The first level of your hierarchy, the supercorporate, has already been chosen for you (in the example below it is 10000022). You will then chose which corporate billing account for the card (in the example below the card is is Purchasing 2000042). Finally you should enter 3000001 at the third hierarchy level (unless you company has been set up with a more complex hirarchy structure). 

Step	Action/Information
3	Now enter the card account details. When you enter the cardholder name put an asterisk between the names as shown. The Embossed Line 1 field will show how the name will be printed on the card. The company name (embossed line 2) will be pre-filled with your company name. If you wish to overwrite this you can. Name 1: Albert*Cardholder Sr * Full Legal Name - Example: First*Middle*Last Jr Embossed Line 1: Albert Cardholder Sr * Name on Card Name 2: *LANGTON GREEN LLC Embossed Line 2: LANGTON GREEN LLC
4	Enter the address you want the card to be sent to. Note that if you choose **Next Day**, rather than Normal for **Card Delivery Method**, a fee will be applied.  Correspondence Address Address Line 1: 52 Langton Rd * Address Line 2: City: Speldhurst * State: MA * Postal Code: 01989 * Country/Territory: UNITED STATES * Card Delivery Method: Next Day ☐ An express delivery method has been selected. Please acknowledge there may be a cost incurred. *

Step	Action/Information
5	Employee ID is optional, but is useful if you use or plan to use an expense management service. The Verification ID is 4-digit number which is used to for authentication when calling Client Service to activate the card or for any other enquiry. If cardholders provide a correct Verification ID in the voice automated system or when speaking to an agent, they will not need to answer the usual security questions. To edit the Verification ID the account holder will need to call Client Service. An email address and mobile phone number are required. When completed, click **Submit** 

Step	Action/Information
6	You will get a confirmation screen. Check the details and click **Submit**

NEW ACCOUNT SETUP - CONFIRMATION

* Indicates required field

Submit Edit

Hierarchy Levels	HL1	HL2	HL3	HL4	HL5	HL6	HL7	HL8
	1000088	2000035	300001	0000000	0000000	0000000	0000000	0000000

Name 1	James*Forrest
Embossed Line 1	James Forrest
Name 2	*Langton Green LLC
Embossed Line 2	Langton Greeen LLC
Correspondence Address	
Address Line 1	52 Langton Rd
Address Line 2	
City	Speldhurst
State	MA
Postal Code	01989
Country/Territory	UNITED STATES
Card Delivery Method	Normal
Employee ID	n898776
Verification ID	1978
Credit Limit	2,000.00
E-mail Address	jforrest@testco.com
Date of Birth	
Home Phone Number	
Work Phone Number	
Work Phone Extension	
Mobile Phone Number	6177893665
Fax Number	
Accounting Code	

7	You will get a success message and be asked if you want to make any maintenance changes to the account. Given that you have just created the account you are unlikely to have changes at this step. If you click **No, Not at This Time**, you will only be able to make edits after 1-3 days, when the card has been created and appears in Smart Data.

NEW ACCOUNT SETUP - SUCCESS

* Indicates required field

Application successfully submitted. The new account is available for maintenance, would you like to maintain XXXX-XXXX-XX17-6180?

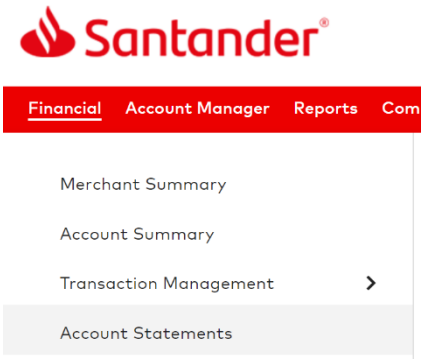
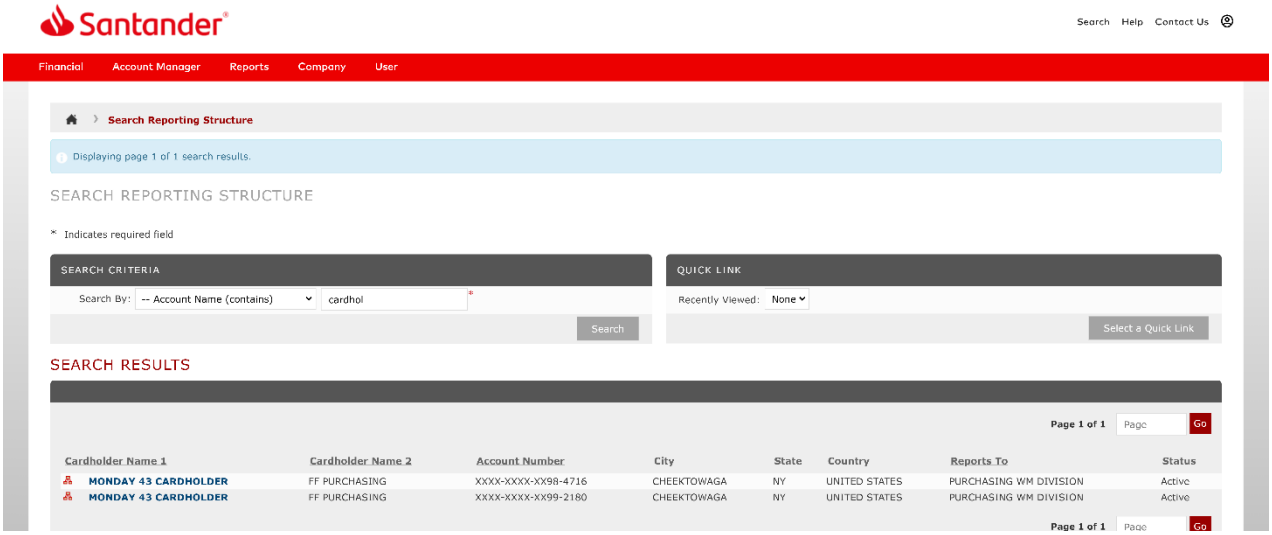
Yes, Maintain Account | No, Not at This Time

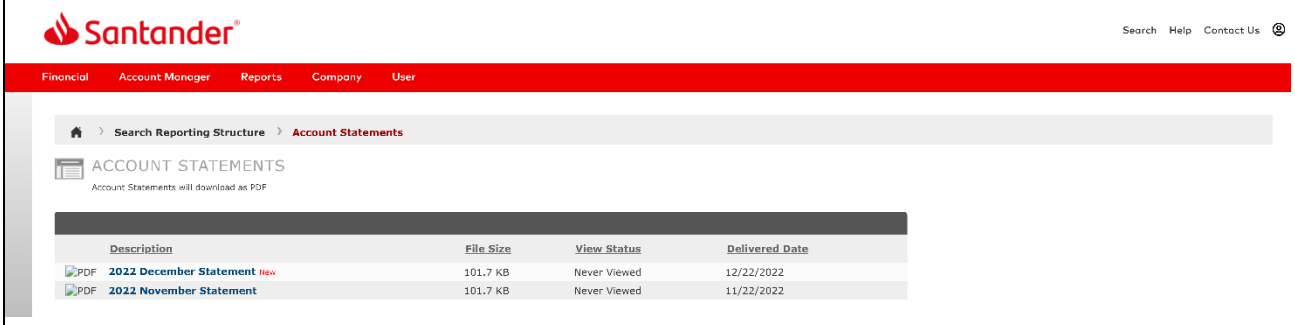
Step	Action/Information
8	When the card has been created, you will be able to see it and maintain it from the Account Maintenance menu option (see Section 9.3).

10 Statement and Transactions

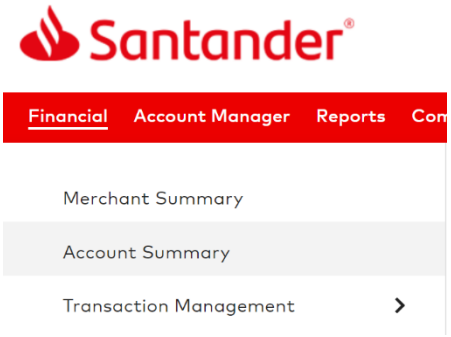
10.1 Downloading a Statement

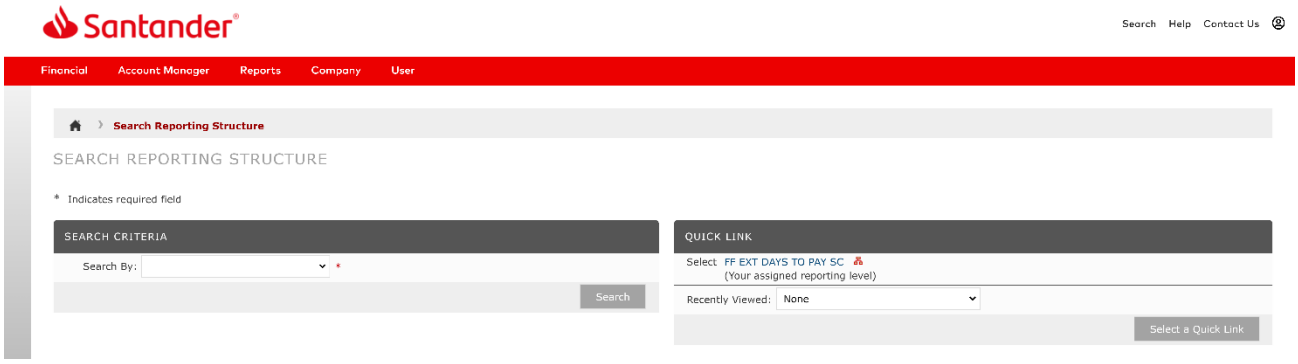
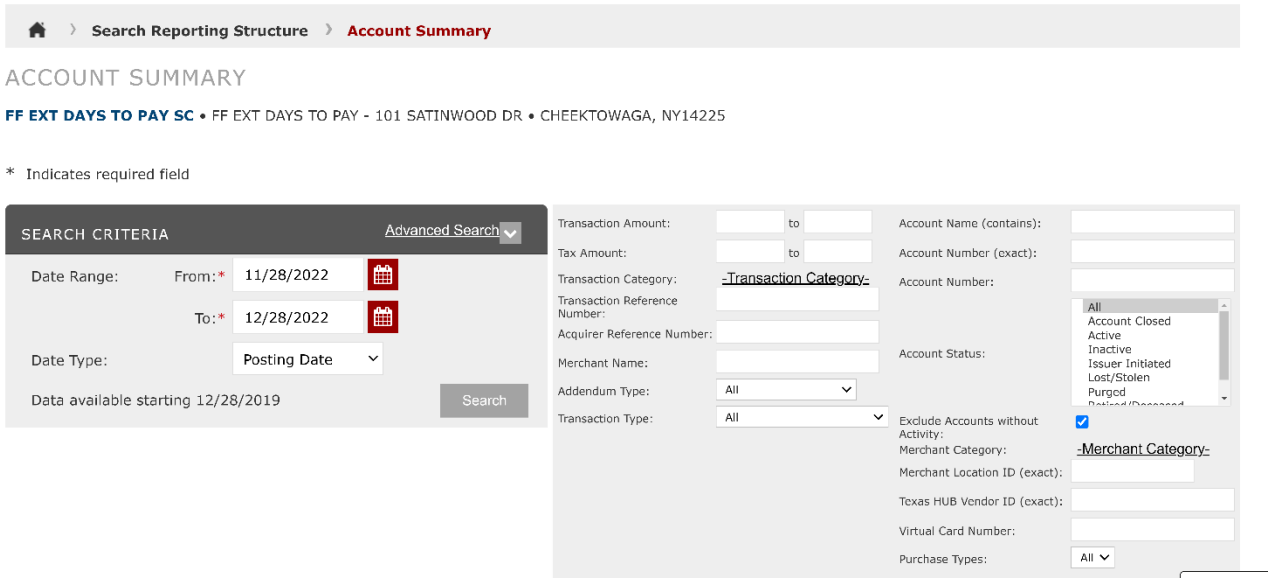
Smart Data Account Manager makes it easy to access statements.

Step	Action/Information
1	Choose the **Account Statements** under **Financial** menu. 
2	Search for the account. You can view statements at the company (supercorporate), billing (corporate) or individual level. Click on the **Cardholder Name 1** field 

Step	Action/Information
3	Statements for the chosen account will be displayed. 
6	Smart Data Account Manager has statements for the last 13 months. If you require an older statement, call or email Client Service. **NOTE:** A fee for each statement will be applied to the account.

10.2 Viewing and Downloading Transactions and Authorizations

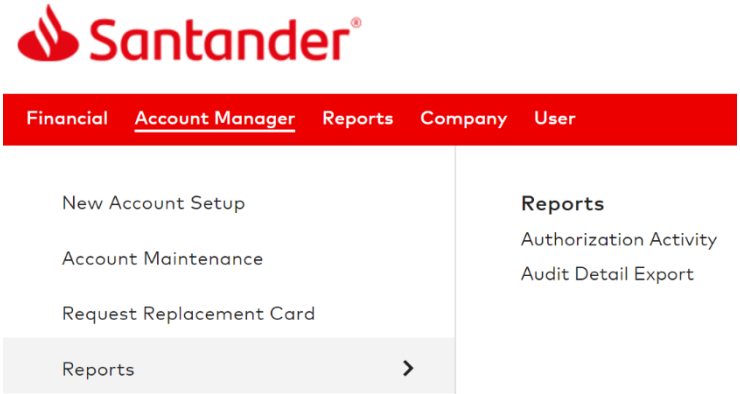
Step	Action/Information
1	Choose the **Account Summary** option under the **Financial** menu 

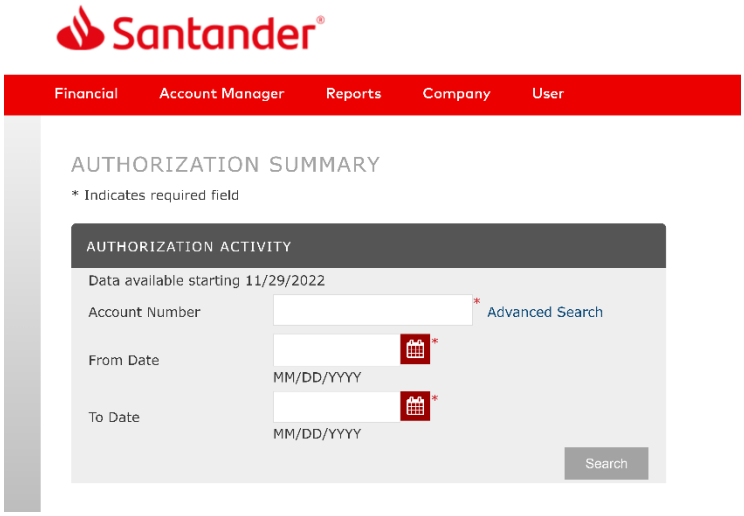
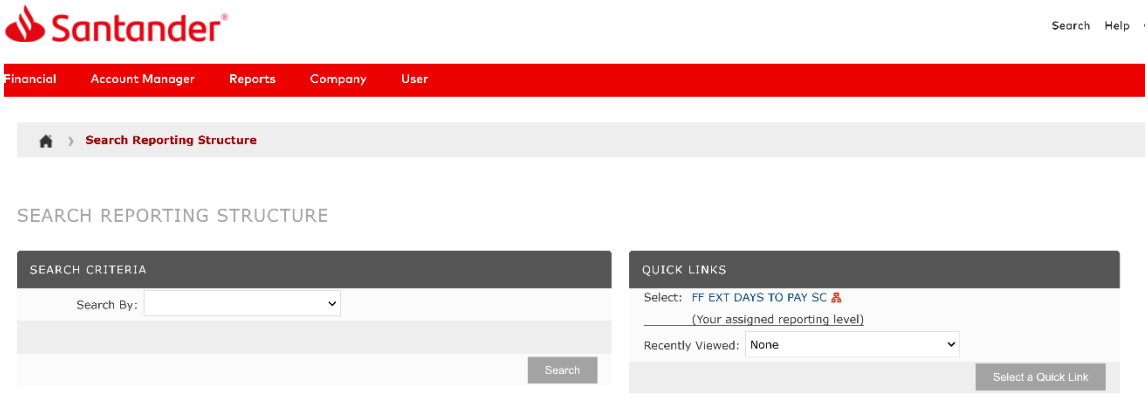
Step	Action/Information
3	Search for the Account or Org Point you want transactions for. If you want transactions for the whole supercorporate, click on the link under **Quick Links**. 
4	Choose the date range for the transactions. If you click on the **Advanced Search** option, you can specify other filters for your search. All the transactions for the range you have selected will be displayed. 

11 Reports

Reports are available in the Account Management module and in the Reports module.

11.1 Account Management Reports – Auth Activity and Audit Details

Step	Action/Information
1	Account Management Reports are found under the **Account Manger** menu and **Reports** option. There are two reports, **Authorization Activity** and **Audit Detail Export**. 

Step	Action/Information
2	The **Authorization Activity** allows you to review approved and declined transactions and related merchant information for an account. Authorization data is available for up to 30 days prior to the date the search is being conducted. Enter the 16-digit card number for the account you want to search on, and the date range to display the results 
3	The **Audit Detail Export** allows you to review changes made to accounts within the last day, week, month, quarter, and year. Results are provided in an Excel file. First search for the unit you want data for, or click on the link under **Quick Links** for all units you have access to 

Step	Action/Information
4	Next enter the date range and click **Run**.
5	An excel document with the activity will open.

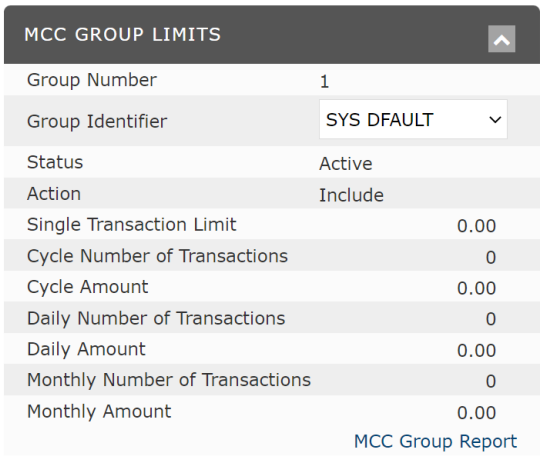
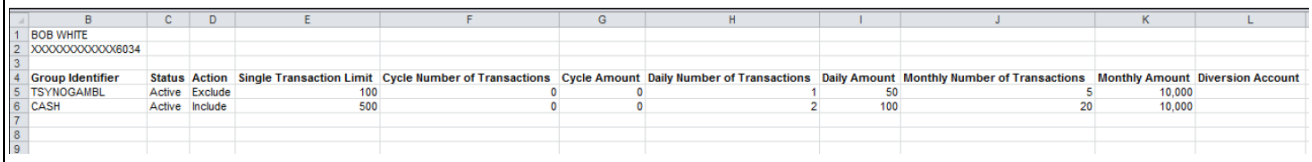
Audit Detail File for 11/29/2022 - 12/29/2022

Company Name FF EXT DAYS TO PAY SC
Company Number 1000022
Company Address FF EXT DAYS TO PAY
CHEEKTOWAGA, NY, 14225

Account Number	Account Name	Action	Submitted Date	Submitted Time	MCC Gro	Field Name	Original Value	Modified Value	Submitted By	Access as User ID	Request Status
XXXXXXXXXX909878	JANE SMITH	Update	12/28/2022	20:20:47 GMT		Address Line 1	101 MAYFIELD DR	45 FIRST ST	nmolnar		COMPLETE
XXXXXXXXXX909878	JANE SMITH	Update	12/28/2022	20:20:47 GMT		City	LANGTON	BOSTON	nmolnar		COMPLETE
XXXXXXXXXX868879	HARRY COVINGTON	Update	12/16/2022	18:44:41 GMT		Account Status	CL/V9		rick22		COMPLETE
XXXXXXXXXX868897	HARRY COVINGTON	Update	12/16/2022	18:43:58 GMT		Account Status		CL/V9	rick22		COMPLETE
XXXXXXXXXX909878	JANE SMITH	Update	12/16/2022	18:41:00 GMT		Account Status	CL/V9		rick22		COMPLETE

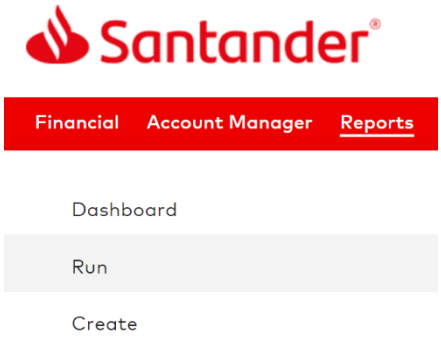
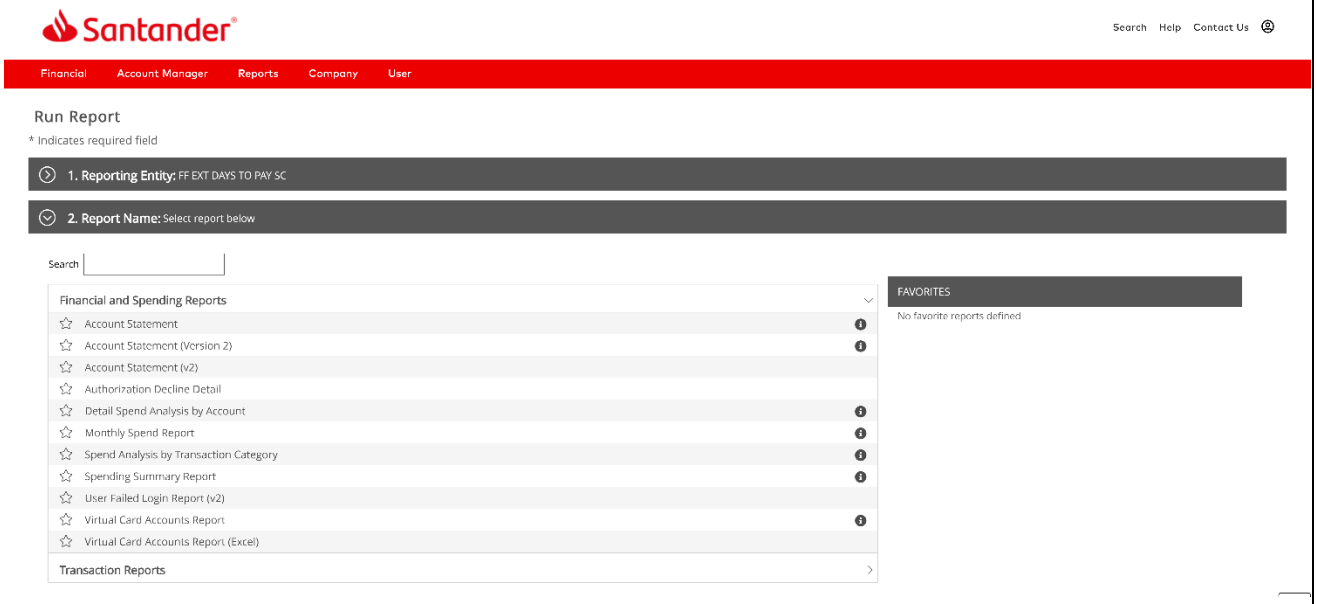
Total Number of Records:5

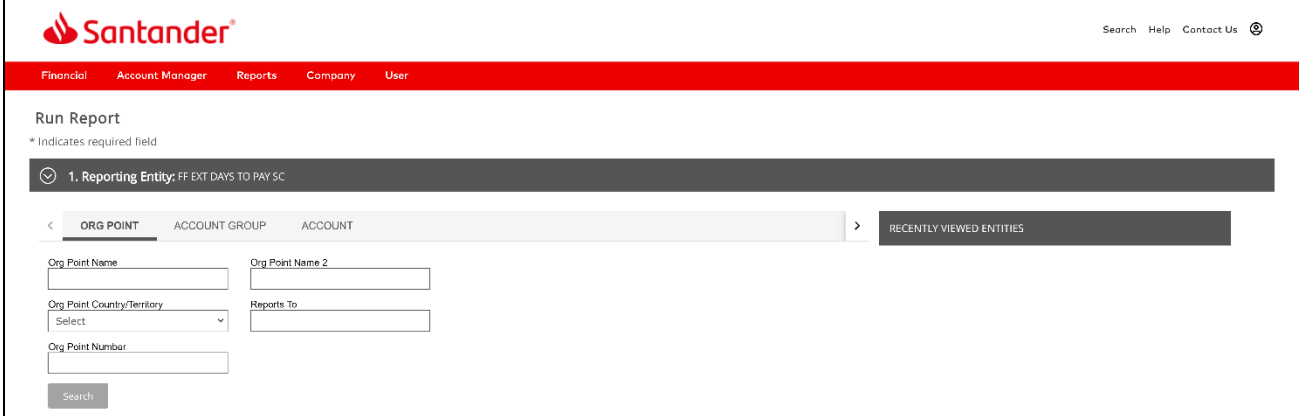
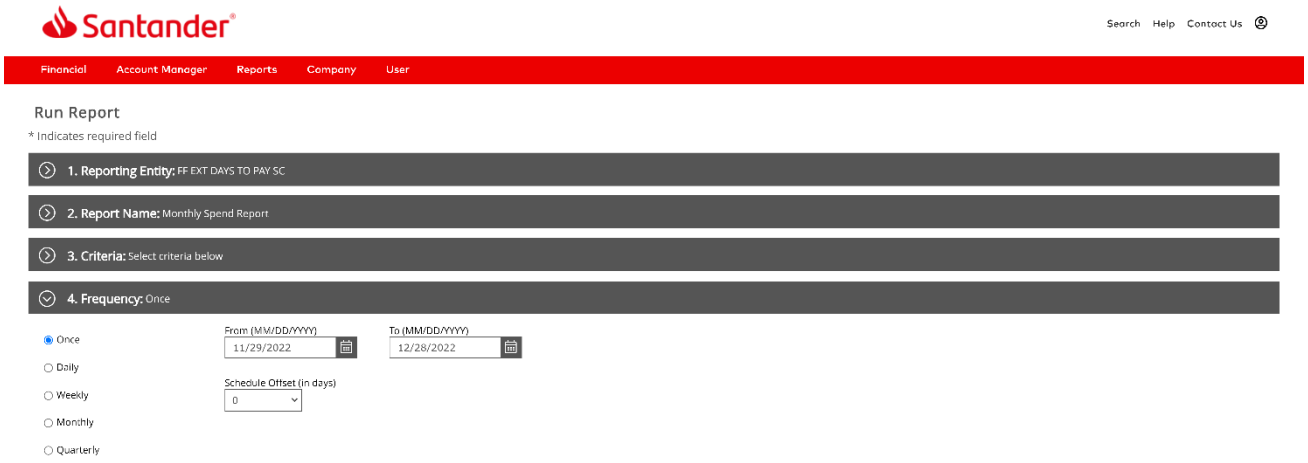
11.2 Account Management Reports – MCC Group Reports

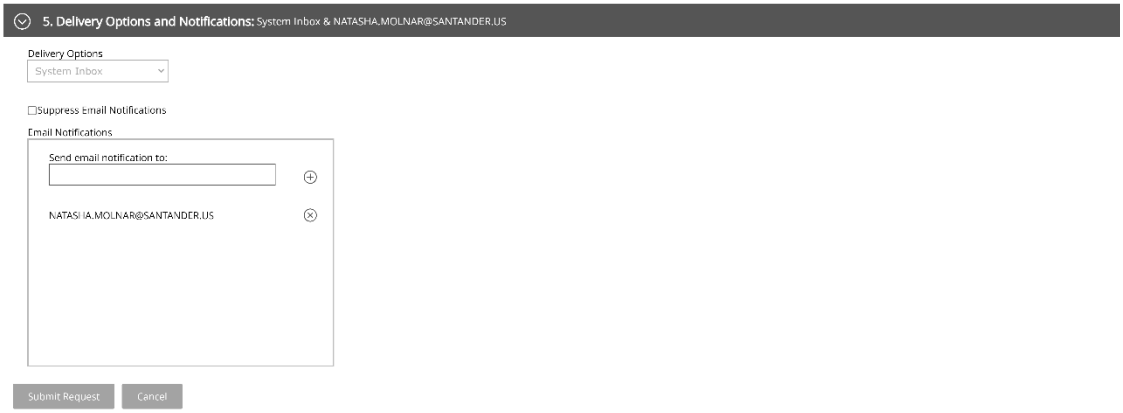
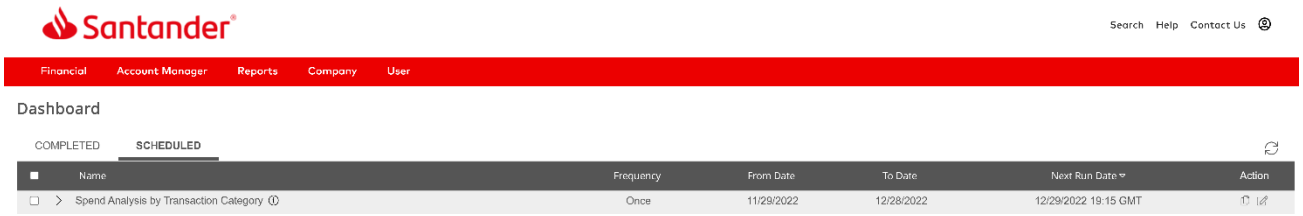
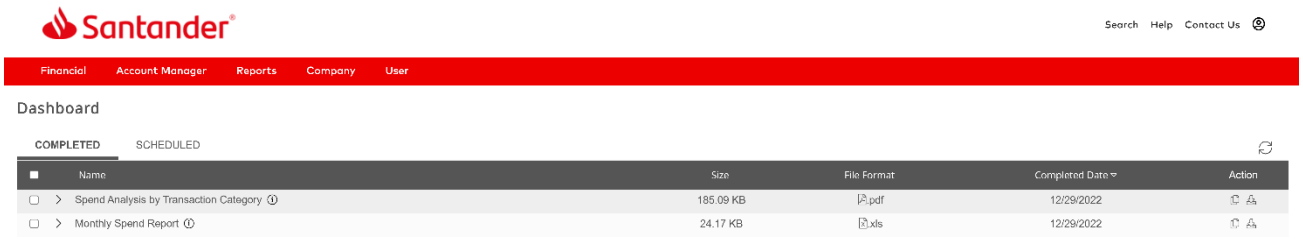
Step	Action/Information
1	This report is accessed from the Account Maintenance screen under Account Manager. First find the card account you want to report on. Then scroll to the MCC Group Limits section and click on MCC Group Report at the bottom.  MCC GROUP LIMITS Group Number 1 Group Identifier SYS DFAULT Status Active Action Include Single Transaction Limit 0.00 Cycle Number of Transactions 0 Cycle Amount 0.00 Daily Number of Transactions 0 Daily Amount 0.00 Monthly Number of Transactions 0 Monthly Amount 0.00 MCC Group Report
2	An excel report will open with the daily and monthly number of transactions and transaction amount for the MCCG. 

	B	C	D	E	F	G	H	I	J	K	L
1	BOB WHITE										
2	XXXXXXXXXXXX6034										
3											
4	Group Identifier	Status	Action	Single Transaction Limit	Cycle Number of Transactions	Cycle Amount	Daily Number of Transactions	Daily Amount	Monthly Number of Transactions	Monthly Amount	Diversion Account
5	TSYNOGAMBL	Active	Exclude	100	0	0	1	50	5	10,000	
6	CASH	Active	Include	500	0	0	2	100	20	10,000	
7											
8											
9											

11.3 Reports Menu - Running a Report

Step	Action/Information
1	To run a report, choose the **Reports** menu and select the **Run** option. 
2	Choose the report you want to run. 

Step	Action/Information
3	You can now edit any of the following parameters by clicking on the arrow next to the feature. If you do not want the report for the whole company you can specify the Org Point or Account under **1.Reporting Entity** 
4	You can set the date range and report frequency under **4.Frequency.** Please note that if you choose today's date, the report will be scheduled to run at midnight. You may wish to Schedule Offset days so that you catch all transactions in your timeframe, even if they are posted a day or two later. Transactions are available for reports for three years. 

Step	Action/Information
5	You can choose to have an email notification when the report is ready under **5. Delivery Options** and Notifications. Click **Submit Request**. 
6	You will get a confirmation message and the **Dashboard** will open showing the report under **Scheduled**. 
7	When reports are ready, they will appear on the **Dashboard** under **Completed**. You can download these by clicking on the Download icon on the left. 

11.4 Reports Menu - Creating Reports – User Defined Exports

If you require a report that is not listed under the standard reports this can be created as a User Defined Export using the Create Report tool. This tool has over 3,400 detail fields to choose from and supports:

- Custom header and trailers
- Custom fields
- Conditional fields
- Totals of numeric fields
- Field concatenation

If you require help with creating a report, please contact Client Service.

11.5 QuickBooks

Smart Data does not have QuickBooks integration, however, an export that is compatible with QuickBooks can be created. A user guide is available on our Resource Center: www.santanderbank.com/commercial-card

12 Making a Payment

Customers on **Corporate Bill** will have payments automatically deducted each cycle. However, there may be times when a Company Program Administrator may need to make an intra-cycle, one-time payment. Cardholders under **Individual Bill** programs may need to make payment for unauthorized transactions.

Payments cannot be made at the supercorp level, as transactions are only posted to corporate or individual accounts.

A one-time payment will reset the available funds for the corporate 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 corporate account level.

For example: New England Equipment LLC has one corporate account and two cardholders, Tom, and Sara. The credit limit for the corporate account is $5000, which has been reached mid-cycle meaning that both 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 Company Program Administrator makes a one-time payment of $2000:

- Sara will still not be able to use her card unless the Company Program Administrator goes into Smart Data Account Manager and increases her credit limit.
- Tom can spend up to $1000 during the rest of the month.

To make a payment you will need to call the number of the back of your cards, 877-598-7799. You should have the account verification ID for the corporate account you are making the payment for. See Section 7.3.3 for where to find the Verification ID. **Using the voice automated system for making a payment is free; however, there is a charge if you have an agent set up the payment for you.**

13 Billing and Payments

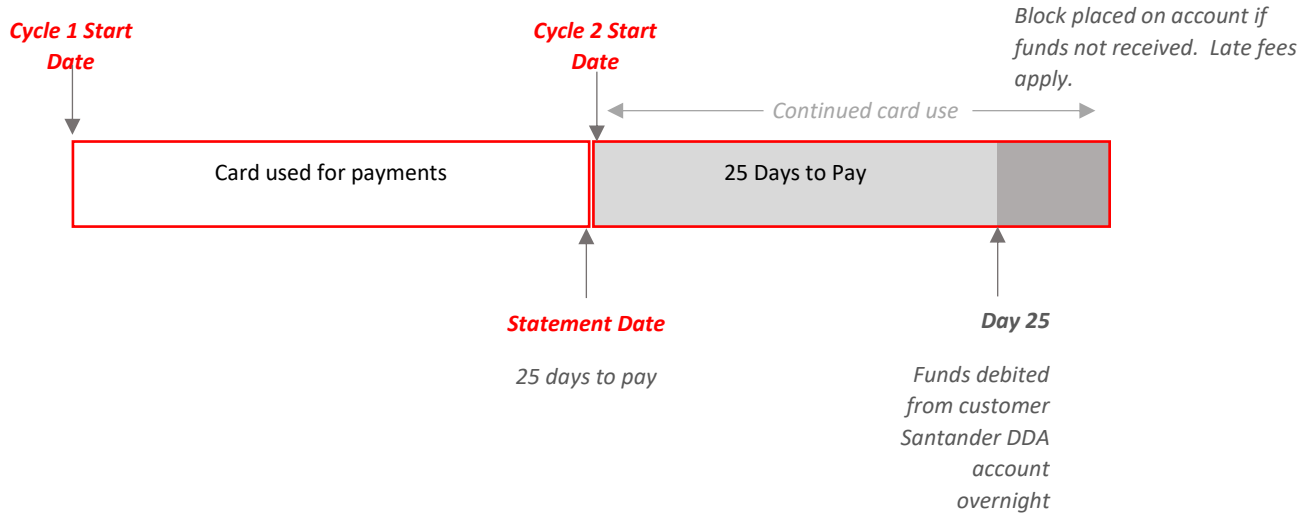
13.1 Program Billing

When there is transaction activity on any card, the Company Program Administrator or designated recipient will receive an account statement notification at the end of their billing cycle via email. The statement will be available on Smart Data Account Manager.

13.2 Program Payment

If you are on a corporate bill or monthly payment cycle, your monthly statement balance is typically due 15 or 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 16 or 26 of the payment cycle.

If you are on a cycle other than monthly, your due date is agreed during the on-boarding process.



NOTE: The number of days to pay may not be 25 if you are not on a monthly payment cycle. Consult your Card Agreement for your payment cycle and 'days to pay period'.

14 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 Client Service at 855-465-8107to 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 877-598-7799 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 Smart Data Account Manager).
- 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 a 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.

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 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.

15 Cardholder Self Service

15.1 Fraud Alerts

If Santander suspects a transaction on your account may be fraudulent the cardholder will get an email and text from us (providing we have a mobile phone number listed for the account in Smart Data Account Manager). The cardholder may text a response back:

- If they text back that the transactions listed in text were NOT fraudulent, then they need take no further action. The card will remain unblocked.
- If they do not recognize the transactions listed in the text as theirs and text back that the transactions ARE fraudulent, we will block the card and immediately arrange to send out a new card.

Cardholders may call the number in the email if they did not receive the text or prefer to call.

Failure to respond to our alerts will result in cards being blocked until the cardholder makes contact.

If you suspect fraud on your account **DO NOT WAIT** for a notification. Call Cardholder Support immediately on 877-598-7799, available 24 hours a day, 7 days a week.

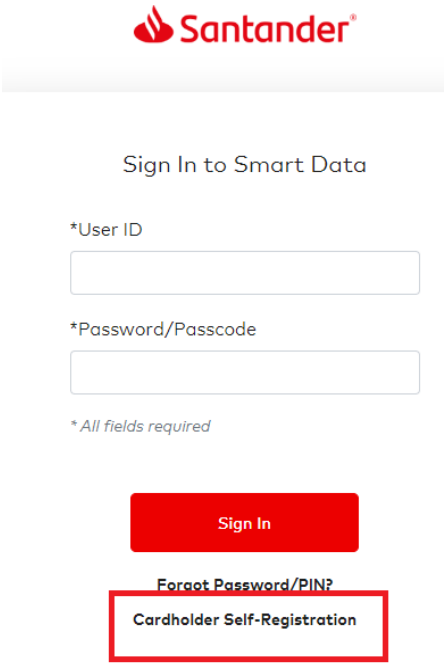
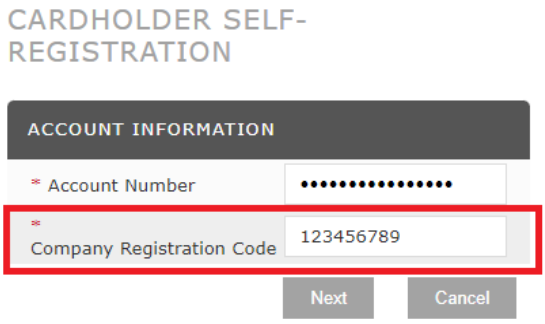
Company Program Administrators may call in on behalf of customers to notify us of fraud on an account, but this will just result in a block going on the card. A claims process will not begin, and a new card will not be ordered until the Cardholder calls in.

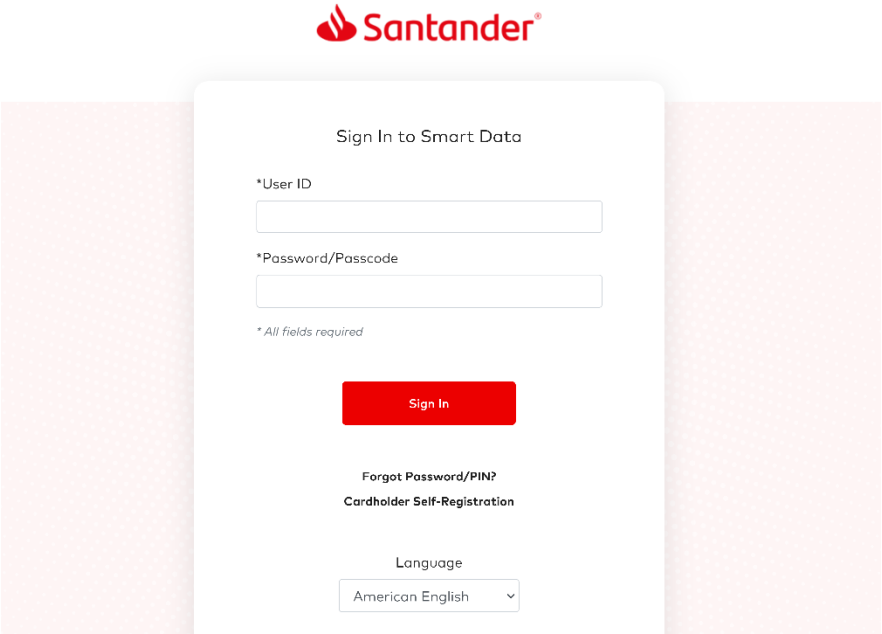
15.2 Card holder Self Registration on Smart Data

Cardholders need to register for access to Smart Data Account Manager as follows:
Click this link, or copy it into your browser: smartdata.santanderbank.com

Cardholders will need the following to register:

- 16-digit card number
- Your Company Registration Code (see Section 7 for where to find this)

Ste	Action/Information
1	Click **Cardholder Self-Registration**, underneath the Forgot Password/PIN link on the home page. 
2	Enter your 16-digit card number and **Company Registration Code** (provided by the program administrator). Click **Next** 

Ste	Action/Information
3	Complete the User Information fields and Click **Register Account** to save your credentials
4	5. Click **Return** to Login Screen, enter your user ID and password, and click **Sign In** 

15.3 Cardholder Card Activation and PIN Setting

Cardholders will need to activate their cards by the number on the sticker on their cards, 1 855-805-4337 and following the IVR prompts. As part of the activation process, they will be prompted to set their card PIN. They MUST complete this process. ***They will need a PIN for transactions where cards are inserted or swiped.***

They will need their 16-digit card number and Verification ID (see Section 9.3.3 for where to find a Verification ID).

15.4 Resetting Verification ID

A Verification ID is 4-digit number which customers will use to authenticate themselves when calling Customer Service to activate a card or ask a question . If customers provide a correct Verification ID, they will not need to answer the usual security questions. Cardholders and Company Program Administrators may view their Verification ID in the account details listed under **Account Maintenance** (see Section 9.3.3). Cardholders, Level Managers and Company Program Administrators may reset their Verification IDs by calling Client Service on 877-598-7799.

15.5 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 Account Manager **cannot** be used to report or administer lost or stolen cards, a call *must* be made.

16 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 suspicious transactions.
- Ensure every cardholder has a mobile phone number listed, to enable Santander to verify the validity of transactions by text.

Set Card and Transaction 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 miss-use of cards by employees and can reduce the risk of fraud should the card details get into the wrong hands.

Santander has a set of recommended MCC Groups for different product types, e.g, Travel and Entertainment, or Purchasing. We recommend you choose appropriate MCC groups for your program or even at the cardholder level. Strategies are usually set up when you are onboarded but can be requested at any time by calling Client Service, 877-598-7799.

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