Santander® Commercial Cards

January 2025

Santander Commercial Card

Template for New Cardholder Communication – Smart Data

Template for New Cardholder Communication

We have created a template for you to use to inform your cardholders that a new card is on the way. You may want to use this when you launch the Santander card program, or whenever you take on a new cardholder. Please edit the content to suit your company and circumstances as needed. This is the template to use if your program uses **Smart Data** for account management.

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**Subject: Your Santander card will be coming soon**

Your new Santander Commercial Card has been issued and should reach you by [date]. *(Note: 4-7 days for USPS and next day for rush delivery if ordered by 3:00 PM ET.*

With your Santander card you will have:

* **CHIP & PIN Technology:**You will need a PIN for point-of-sale transactions. It is important that you set a PIN when you activate your card.
* **Verification ID:** Your verification ID is [\*\*\*\*]. Use this 4-digit number when calling Santander Commercial Cards to be immediately authenticated, without having to go through the usual security questions. You will need this Verification ID to activate your card. You may reset this number by calling 877-598-7799. Make sure you choose a number that is hard to guess; avoid numbers like 1234, 5555, your date of birth, etc.
* **Convenient online account management**: Once you receive your card you will have access to Smart Data, Santander’s online card management tool. Intuitive and easy to use, this tool gives you access to your transaction history and statements and the expense management application for submitting your expense reports if your company is using this service. Once you have your card, register for Smart Data access at [**www.SmartData.santanderbank.com**](http://www.SmartData.santanderbank.com). You will need your company registration number which is [\*\*\*\*]
* **Fraud Alerts**: If Santander thinks a transaction on your account is suspicious, they will send you a text and an email alert. You will be given the opportunity to text back to let Santander know if the transactions are fraudulent. Please do not ignore this communication from Santander or your card may be blocked.
* **Around-the-clock support**: Santander provides best-in-class cardholder support, available 24/7/365. Call the number on the back of your card, 877-598-7799, and you can be confident that any needs or concerns you have about your account will be managed promptly and professionally.
* **Contactless Technology**: Your card comes with the latest contactless technology for transactions of $100 or less, where contactless purchasing is available.

[Company] has a strict card use policy which you need to follow. This can be found [URL or file

location of company policy]. If you have any questions about our policy for authorized card use,

please speak to your manager or call [Name, Title] at [Phone number].

Please find some helpful hints and tips about card usage below.

Best regards

[Name]

[Title]

Commercial Card Program Administrator

**Hints and Tips**

* If you get locked out of CentreSuite please contact [me/program administrator] to have your password reset. Do not call Santander as they do not have password reset permissions.
* If a terminal asks you whether to choose Debit or Credit, always choose Credit.
* If you are prompted for your ZIP code, enter your correspondence address ZIP code, as recorded in Smart Data.
* If you lose your card or suspect fraud, call the number on the back of your card or 877-598-7799.
* To avoid having your transactions declined it is always best to insert your card into the chip reader or use the contactless feature at the merchant terminal. Avoid swiping your card.
* A new card will have to be inserted into an online point of sale terminal to activate the Chip. Contactless transactions will not work until the chip has been activated.
* If you do not remember your PIN, you can reset by calling 877-598-7799 and following the prompts through the automated voice system.
* If you attempt a PIN and guess incorrectly 3 times, your card will be unavailable for use for 24 hours.