



# Santander Treasury Link

## Frequently Asked Questions

### Santander Treasury Link Upgrade Related Questions:

#### **How will the upgrade change my user experience?**

The entire look and feel of Santander Treasury Link will be easier to navigate and provide additional ability to customize and establish preferences.

#### **What specific changes should I be aware of?**

- *All reports (including Administrative Audit Reports) have been relocated to the new Reports Tab.*
- *Alerts and Messages can now be accessed from a drop-down under user name located in the right and corner of any page.*
- *The number of items per page to display selection is now saved when changed by the user. Once you change it, you never have to change it again.*
- *You can now customize the minus under each functional area such as reports, payments, transfer, etc. Select what menu options you want to see and change the order that menu items display.*
- *Icons replace buttons throughout the application to provide a consistent sleeker look.*
- *The search functions in the Payments, Template and Transfer Centers are collapsible and are hidden so they are there when you need them and invisible when you don't.*
- *Security alerts are now optional for Administrators.*

#### **What types of reference manuals will be available for me to use as a reference?**

In addition to the live customer assistance via our Client Support team, we have produced Several guides for Santander Treasury Link.

- **Santander Treasury Link User Guide** – *This is a comprehensive document covering all of the Santander Treasury Link functions and features in detail.*

- **Santander Link Portal Guide** – This document covers all aspects of login and password management through Santander Link, our single sign-on platform.
- This guide will also provide client administrators with the process for adding and managing users on the platform.
- **Quick Start Guide** – This is a several page document that will assist you in navigating the Santander Treasury Link platform and guide you through the most common functions and features. Using screenshots and message boxes, you will be able to quickly find information on the tasks you perform on a routine basis.
- **Frequently Asked Questions** – Frequently Asked Questions will be available to our clients via the Santander Bank Santander Treasury Link microsite.

### How can I get an updated version of user guides?

The latest user guides are always available at: <https://www.santanderbank.com/us/documents/22507/131529/Santander+Treasury+Link+User+Guide.pdf/3ccc3844-71d3-4161-b173-01db357dfeeb>

### Will the URL change?

No, you will continue to access Santander Treasury Link through Santander Link using the same URL as you use today.

### Will my user credentials or password change?

No, your user credentials will remain unchanged.

### Will there be any changes to my entitlements?

No, all entitlements will remain unchanged.

### What do I have to do to prepare for the upgrade?

Nothing. You will be notified in advance by letter and banner message of your upgrade date. Just login using your existing credentials.

### Can I use my current tokens with the upgraded version of Santander Treasury Link application?

Yes, your current token for payment approval will continue to work

### Will my customizations be lost?

Customizations will be carried forward with the exception of customization on the Prior day and Current Day Accounts Reports. Customizations are no longer supported on these reports.

### Will my templates and import/export profiles need to be reestablished?

No, your templates and import/export profile will remain.

### Will the same browsers be supported?

Yes, the following browsers are supported by Santander Treasury Link:

- **IE 11**
- **IE 10**
- **Firefox 38**
- **Chrome 43**
- **Safari 5.1.7 (Windows)**
- **Safari 10.9.2 (Mac)**

**Who do I call if I experience an issue or have questions regarding the upgrade?**

A special support number 855-402-3802 has been established to address any questions or issues you have regarding your upgrade.

**Will training be available?**

Training on the upgrade Santander Treasury Link product will be provided via internet-based webinars That will cover the changes in the user interface as well as all-new feature functionality of the platform. These sessions will be coordinated by an Onboarding Specialist and will be available via the Santander microsite.

Santander Treasury will continue to provide Contextual Help content and e-learning on-line tutorial modules that can be accessed from the micro-site and Santander Link in advance of your upgrade.

## General Questions

**What is Santander Link?**

Santander Link is the landing page from where you can access Santander Treasury Link as well as other Santander Treasury Management Services.

**What is the URL for Santander Link?**

<https://santanderlink.santanderbank.com>

**How do I login to Santander Link?**

Your login to Santander Link by entering your company id, User Id and password. New users will receive in separate emails the Santander Link URL as well as the company Id and user id that and temporary password. All fields are case sensitive. The system will force you to establish a new password at the initial login. Your temporary password must be changed at initial login.

**Where can I get the latest version of the Santander Link User Guide?**

The latest user guide is always available at:

<https://www.santanderbank.com/us/documents/23594/39701/Santander+Link+Single+Sign+On+Portal+User+Guide.pdf/73976ebc-c291-4883-9f85-f0e2094bef83>

**What passwords are acceptable?**

The password must be a minimum of 8 characters and no more than 20 characters. At least 3 letters + 1 number, cannot contain more than 2 identical consecutive characters. Cannot equal the user name, the user name backward or rearranged user name. Cannot reuse any of your past 8 passwords.

**Will my password expire?**

Yes, passwords expire every 45 days. You will be prompted to establish a new password at that time.

**If I forgot my password, can I reset the password myself?**

Yes, you can reset your own password by clicking on the [Forgot Password?](#) link on the login page. Santander Link will then validate your identity by presenting challenge questions for which you established responses at your very first login. Once Santander Link validates that responses to your challenge questions are correct, you will receive an email with a new temporary password. The system will require you to establish a new password. That password cannot be a repeat of any of your past 8 passwords. Your system Santander Link administrator can also reset your password.

**What browsers does Santander Link support?**

The following browsers are supported by Santander Link: IE 11, IE 10, Firefox 38, Chrome 43, Safari 1.7 (Windows), Safari 10.9.2 (MAC)

**What is Santander Treasury Link?**

Santander Treasury Link provides you with an on-line banking service with Treasury Management capabilities that allows you to move, manage, and monitor your cash and treasury activities. You can view your account information and activity, receive online statements, initiate payments, get alerts, and much more to streamline the operation of your business.

**How do I access Santander Treasury Link?**

After successfully logging on to Santander Link, click on the STL icon and you will be transferred to the Santander Treasury Link Dashboard. From the dashboard, you will be able to access all functions for which you're entitled.

**Where can I get the latest version of the Santander Treasury Link User Guide?**

The latest user guide is always available at:

<https://www.santanderbank.com/us/documents/22507/131529/Santander+Treasury+Link+User+Guide.pdf/3ccc3844-71d3-4161-b173-01db357dfeeb>

**Does Santander Treasury Link have a Mobile offering?**

Not at this time but the delivery of Mobile is a planned enhancement for 2020.

**Can I customize the dashboard on Santander Treasury Link?**

Yes, the dashboard can be customized to provide convenient access for each user. Customization is user specific. Each user can set up their dashboard to meet their specific needs.

**Can I customize my reports on Santander Treasury Link?**

Yes, Santander Treasury Link provides the ability to customize reports and save favorite reports.

**How much balance and detail reporting history is provided on Santander Treasury Link?**

Santander Treasury Link will provide up to 18 months of balance and transaction history.

**In what formats can I export my reporting information on Santander Treasury Link?**

Santander Treasury Link provides a sophisticated but simple to use data export capabilities. Data export can be done in the following formats: CSV, Text Delimited, BAI, Quickbooks, Semicolon, Tab Separated, and SWIFT Formats

**Does Santander Treasury Link support QuickBooks Direct Connect?**

Santander does not support Intuits QuickBooks Direct Connect but it does support QuickBooks Web connect. Contact Intuit directly to setup Web Connect.

**Can users within my company share custom reports on Santander Treasury Link?**

Yes, when a custom report or import/export profile is created. The entering operator as the option to designate the export or profile "shared".

**Does Santander Treasury link support Xero format for data export?**

Not at this time.

**Can I schedule reports and export files to automatically be delivered each morning?**

Not at this time but we plan to roll out a report and file scheduler in the near future.

**Can I access my check & deposit Images on Santander Treasury Link?**

Yes, Check Images and Deposit Images are available. Images can be accessed from prior day reports and also through a separate Image Search functions.

**Is there a way to search for a specific transaction on Santander Treasury Link?**

Yes, Santander Treasury link provides a transaction search capability that allows you to quickly locate specific transactions by account, date, and transaction type, check number, amount.

**Can I access my Loan Accounts on Santander Treasury Link?**

Loan accounts are available for reporting only on a prior day basis. We have planned enhancements that will provide real-time loan reporting and also provide the ability to make loan payments and drawdowns on lines of credit.

**Does Santander Treasury Link support the ability to report on my non-Santander Accounts?**

Yes, Santander supports the ability to report on external bank accounts.

**Does Santander Treasury Link provide SWIFT reporting?**

Yes, SWIFT 940 reporting is available. We have planned enhancements to support SWIFT 942.

**Are my monthly accounts statements available on Santander Treasury Link?**

Yes, an account can be accessed via Santander Treasury Link and are available by the third business day of each month.

**Can I get my Account Analysis Statements on Santander Treasury Link?**

Not at this time but the delivery of Account Analyses Statements is a planned enhancement for 2020.

**What is the latest I can perform account transfers on Santander Treasury Link?**

Transfer can be performed up to 10:45 pm ET each day for the same day.

**Can I schedule future dated Transfers on Santander Treasury Link?**

Yes, Future dated transfers can be scheduled up to 30 days in advance.

**Can I schedule recurring Transfers on Santander Treasury Link?**

Yes, Recurring transfers can be scheduled, with the following options are available: Every Week, Every Two Weeks, Every Month, Every Last day of the month, Every 2 months, Every 3 months, Every 6 months, Every Year (12 months), Recurring Send X Total Payments, Recurring Till Further Notice, and Recurring with Set End Date.

**Can I complete more than one transfer at a time on Santander Treasury Link?**

Yes, Santander Treasury Link provides the ability to set up "many to one" and "one to many transfers".

**What Fraud Control Services does Santander Treasury link provide?**

Santander Treasury Link provides Positive Pay and Reverse Positive Pay that provides you the ability to closely monitor your check activity.

**What options are there for entering my positive pay issues on Santander Treasury Link?**

There are three options for entering Positive Pay issue items. A direct file transmission can be established, files can be uploaded thru Santander's Treasury Link's File Serves Upload Feature and issues can also be manually entered on Santander Treasury Link.

**Is there a deadline for entering issues on Santander Treasury Link?**

Yes, Issues must be entered by 9pm ET.

### **What is the cutoff time for Positive Pay Decisions each Day?**

There is a 2pm deadline for positive pay decisions to be made. If a decision is not received, the default is to return the item.

### **How will I be notified that I have Positive Pay exceptions?**

Santander Treasury Link Provides a variety of alerts to notify the user of multiple events which includes if a positive pay decision is required. Your Client Services Onboarding specialist will work with you when Positive Pay is implemented to ensure an alert is setup.

### **What type of Alerts are available on Santander Treasury Link?**

Santander Treasury Link offers a comprehensive selection of alerts that include: Alerts - User Profile/ Demographics Change, Alerts-Personal Reminders, Low Balance Text/email Alert, High Balance Text/email Alert, Wire Transfer Credit Advice, Wire Transfer Debit Advice, Investment Sweep, Positive Pay Exception Alert, Check Paid, Preauthorized ACH Debit, Preauthorized ACH Credit, Other Deposit, Miscellaneous Debit, Miscellaneous Credit, On-site Check Deposit Ticket, ZBA Credit, ZBA Debit, Incoming Money Transfer, Outgoing Money Transfer, Overdraft Fee, Miscellaneous Fees

There are also security alerts that are received by administrators that are intended to call attention to possible fraudulent activity such as changes to template or payment recipient information.

### **Where are Santander Treasury Link Alerts Delivered?**

Santander Treasury Link delivers alerts to the primary users' email and Treasury Link Inbox. Users can optionally designate alerts to go to alternate email as required.

### **Can I receive alerts via SMS Text?**

Not at this time. Delivery of alerts via text is a planned enhancement.

### **What type of ACH payment types are supported by Santander Treasury Link?**

Santander Treasury Link supports the following ACH Payment types: CCD Corporate Credit or Debit, Child Support, CTX Corporate Trade Exchange, IAT Domestic, PPD - Prearranged Payment & Deposit RCK - Re-presented Check Entry, TAX - Tax Payments-state and federal, TEL Telephone Initiated Entries WEB Internet Initiated Payments, Internet Initiated Entries (WEB).

### **What type of Wire Payment types are supported by Santander Treasury Link?**

Santander Treasury Link supports the following ACH Payment types: Domestic Fed Wire, USD International Book Wire, US Federal Tax, International FX Wire.

### **Is dual approval required for all wire and ACH payments on Santander Treasury Link?**

Dual Approval is the default for all ACH and Wire Payments.

### **Can I get dual approval protection on any features other than wire and ACH payment approval?**

Yes, dual control can optionally be applied to a template creation, template modification, recipient creation, recipient modification, transfers and stop payments. Dual approval is also available for administration functions that include creation and entitlement of users.

### **Can Santander Treasury Link provide me with the option to require more than dual approval on my payments?**

Yes, Santander Treasury Link optionally provides the ability to require up to 3 approvals on any wire or ACH payment.

### **Is a token always required to approve a wire or ACH Transaction?**

Yes, a token is required for final approval of ACH and Wire payments. There is no exception.

**If I have more than one approver, can I require them all to use a token?**

Santander Treasury link by default requires the final approver to provide a token to approve a wire or ACH transaction. Optionally you can request that the operator entering the transaction and all approvers also be required to use a token.

**Does Santander Treasury Link support soft tokens?**

Santander Treasury Link does not support soft tokens at this time.

**Can Santander Link require a token for user validation at Login?**

No, Token validation at login is not available on Santander Link.

**Does Santander Treasury Link support Confidential ACH batches?**

Yes, Santander Treasury Link supports confidential ACH Batches.

**I am converting from another banks treasury management platform to Santander Treasury Link. Can I import my wire and ACH templates?**

Yes, you can import your templates. ACH templates can be imported directly into Treasury Link. Your onboarding specialist can arrange for wire templates to be imported.

**What are wire cutoff times for Santander Treasury Link?**

Wire cutoff time for Santander Treasury Link are 5:30 PM ET for US Domestic Wires, Book Wire and USD International. Cutoff for International FX is 4 PM ET and US Federal Tax is 4:30 PM ET.

**What are ACH cutoff time for Santander Treasury Link?**

ACH cutoff time for Santander Treasury Link is 7:00 PM ET

**Does Santander Treasury Link offer Bill Payment Services?**

Yes, Santander Treasury Link offers Bill Payment Services. Please refer to Online Bill Payment User Guide: <https://www.santanderbank.com/us/documents/22507/131529/Santander+Treasury+Link+Online+Bill+Payment+User+Guide+V1.pdf/30131d13-5481-4468-8c31-f59030e8fae4>

**Does Santander Treasury link allow me to create and maintain payment templates?**

Yes, Santander Treasury Link provides the ability to create and maintain templates for ACH, Wire and multi-transaction account transfers.

**Does Santander Treasury Link provide a bank directory for establishing payment routing instructions?**

Yes, A full bank directory is available that includes SWIFT and ABA.

**Can I group payment templates in Santander Treasury Link?**

Yes, wire template groups can be created. However, there is no grouping of ACH templates available.

**Can I import ACH payment files to Santander Treasury Link?**

Yes, ACH payment files can be imported in NACHA format or user-defined format.

**Can I import wire payment files to Santander Treasury Link?**

Yes, wire payment files can be imported in a proprietary format or user-defined format.

**Can I export wire and ACH payment information in Santander Treasury Link?**

Yes. Payment information (ACH or wire) can easily be exported from the Santander Treasury Link payment Center.

**Can I schedule future dated wire and ACH payments on Santander Treasury Link?**

Yes, Future dated wire and ACH payments can be scheduled up to 30 days in advance.

**Can I schedule recurring ACH and wire payments on Santander Treasury Link?**

Yes, Recurring ACH and wire payments can be scheduled, the following options are available: Every Week, Every Two Weeks, Every Month, Every Last day of the month, Every 2 months, Every 3 months, Every 6 months, Every Year (12 months), Recurring Send X Total Payments, Recurring Till Further Notice, and Recurring with Set End Date.

**Can I monitor the status of my Payments on Santander Treasury Link?**

Yes, The Payment Center is the single location where you can enter, approve and monitor the status of your ACH and wire payments.

**How many administrators can I have on Santander Treasury Link?**

There is no limit to the number of administrators a company can have. The bank will establish one company administrator during the onboarding process. That company administrator can then establish as many additional company administrators as deemed necessary.

**Can I copy user entitlements from one user to another?**

Yes, a "copy to" function permits a company administrator to quickly entitlements from one user to another.

**Does Santander Treasury Link provide the ability to establish account "nicknames"?**

Yes, the company administrator can establish meaning account nicknames for each account that will appear throughout Santander Treasury Link.

**Are all BAI codes in reporting going to remain the same?**

No, although the vast majority codes will remain consistent, the Overnight Investment Balance code will change from "057" to "912", and the Mutual Fund Balance code will update from "230" to "913".