

Santander Treasury Link

Quick Start Guide

You are on your way to experiencing a customizable and central hub from which to effectively manage your company's finances. To ensure you have a positive first experience with Santander Treasury Link, we have developed this Quick Start Guide to provide you with some helpful tips. This guide will walk you through your first log in, as well as show you how to perform many common Treasury Management tasks and functions. Let's get started!

1. INITIAL LOG IN FOR USERS

When you first log on to Santander Treasury Link...

Be sure to have your:

- Company ID: provided by Santander Bank
- User ID: assigned by Santander Bank or established by the Client Administrator at your company
- Password: sent to your email address



The screenshot shows a login form with the following fields and elements:

- Company ID**: A text input field with the placeholder "Enter your Company ID".
- User ID**: A text input field with the placeholder "Enter your username".
- Password**: A text input field with the placeholder "Enter your password".
- Forgot Password?**: A red link below the password field.
- Remember me**: A checkbox with the label "Remember me".
- Sign in**: A red button at the bottom of the form.

Note: Your Company ID, User ID and Password are case sensitive.

Enter your Company ID, User ID and Password.


You will be prompted to create a new password the first time you log on.

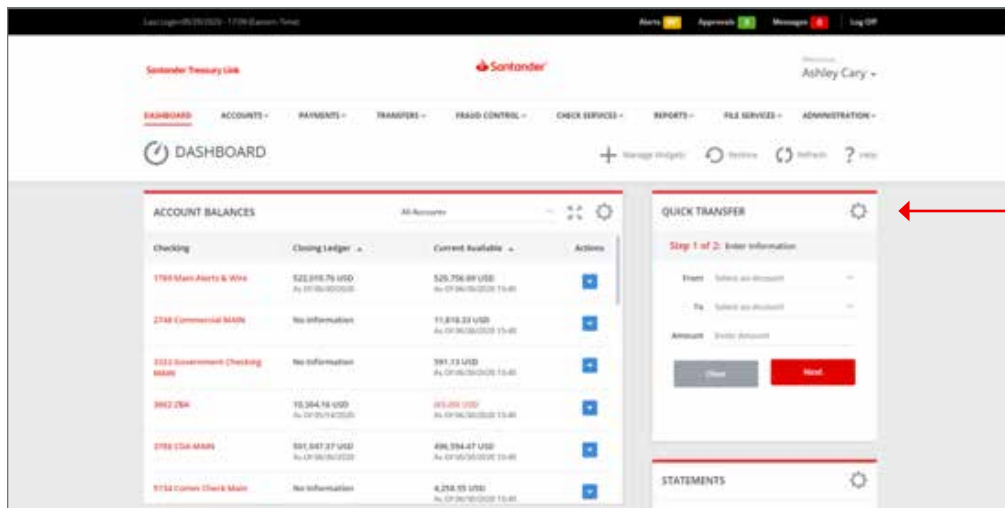
The password must:

- Be 8 to 20 characters long
- Contain at least 1 number and 3 letters
- Not include spaces or special characters
- Not be the same as your User ID

2. TREASURY DASHBOARD

- Once you have logged on to Santander Treasury Link, the default Treasury Dashboard landing page is displayed.
- The **Treasury Dashboard** is the central platform page that contains a view of all products, services and functions to which you are entitled.
- The Treasury Dashboard is highly customizable and provides you with a snapshot of your company's financial information and quick access to different capabilities in Santander Treasury Link.
- The Treasury Dashboard is arranged through a collection of "widgets" for the user. Widgets are miniature applications that can be added or deleted and positioned on the Treasury Dashboard. Available widgets include:
 - Balances Chart
 - Events
 - FX Rates
 - Currency Converter
 - Shortcuts
 - Quick Transfer
 - Special Reports
 - Statements

- To add widgets, click the **'+ Manage Widget'** link on the Treasury Dashboard.
- Each widget has a menu tool that  enables you to customize the widget display. Rename, Remove or customize your personal view settings.



TREASURY DASHBOARD (CONT.)

Last Login: 05/20/2020 - 05:54 (Eastern Time)
Alerts 1 Approvals 1 Messages 1 Log Off

Santander Treasury Link
Welcome James Smith

DASHBOARD
ACCOUNTS -
PAYMENTS -
TRANSFERS -
FRAUD CONTROL -
CHECK SERVICES -
REPORTS -
ADMINISTRATION -

DASHBOARD
+ Manage Widgets
 Restore
 Refresh
 Help

ACCOUNT BALANCES

All Accounts

Account	Closing Ledger	Current Available	Actions
Account Receivable	3,394.86 USD <small>As Of 06/04/2020</small>	3,219.03 USD <small>As Of 06/04/2020 11:07</small>	
Accounts Payable	No Information	64,892.24 USD <small>As Of 06/04/2020 11:07</small>	
Business Commercial Checking	No Information	144.34 USD <small>As Of 06/04/2020 11:07</small>	
Checking Account	695.07 USD <small>As Of 06/04/2020</small>	717.62 USD <small>As Of 06/04/2020 11:07</small>	
Payroll Account	10,304.36 USD <small>As Of 05/14/2020</small>	3,920.01 USD <small>As Of 06/04/2020 11:07</small>	
External	Closing Ledger	Closing Available	Actions

BALANCES CHART

As Of 6/4/20 - 11:08 AM

■ Account...	17.59%
■ Checking...	3.60%
■ Money Ma...	25.44%
■ Payroll ...	53.38%

CURRENCY CONVERTER

Amount: 1043843

From: USD US Dollar

To: JPY Japanese Yen

1,043,843.00 USD = 116,565,382 JPY
1.00 USD = 112.59 JPY - Rate as of 12/27/2016 07:45 (EST)

[New Conversion](#)

SHORTCUTS

- [Create Payment](#)
- [Create Transfer](#)
- [View Statement](#)
- [Manage Stop Payments](#)
- [Manage Users](#)
- [Create New User](#)
- [View Alerts](#)
- [Manage Alerts](#)
- [View Messages](#)
- [Send Message](#)
- [Manage Bookings](#)

QUICK TRANSFER

Step 1 of 2: Enter Information

From: Account Receivable - *****898_

To: Checking Account - *****1769_

Amount: 15,678.00

[Clear](#) [Next](#)

FX RATES

1 USD Rates as of 12/27/2016 07:45 (EST)

Currency	Rate
AUD Australian Dollar	1.3200000000
CAD Canadian Dollar	1.2900000000
CHF Swiss Franc	0.9800000000
CZK Czech Koruna	24.6200000000

EVENTS

June 2020

S	M	T	W	T	F	S
31	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	1	2	3	4
5	6	7	8	9	10	11

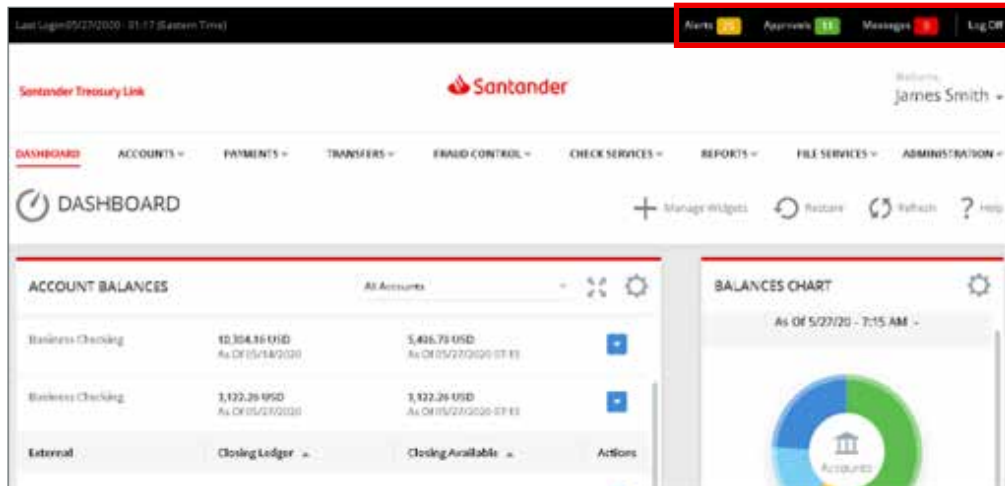
STATEMENTS

Accounts Payable - *****7642

Name	Date
NO STATEMENTS AVAILABLE	

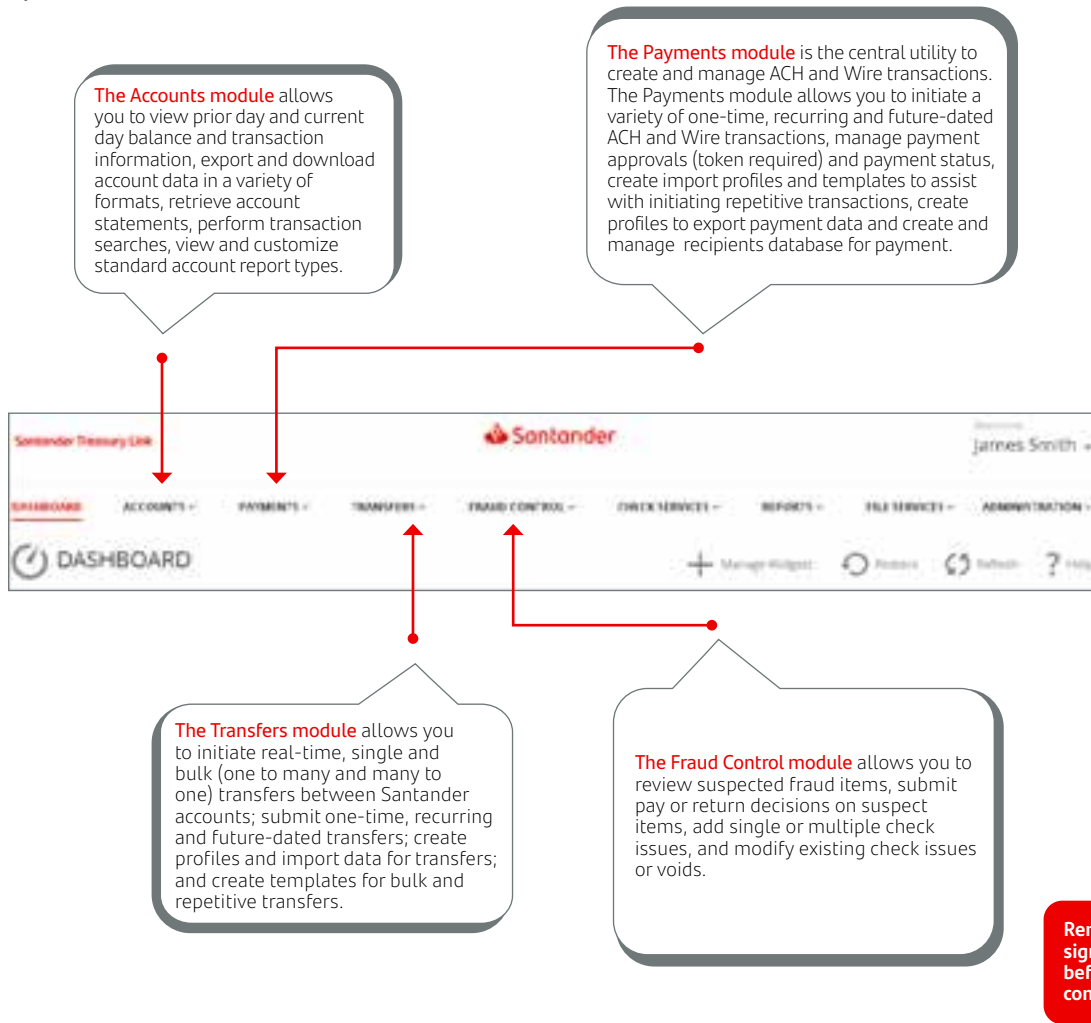
3. ALERTS AND NOTIFICATION CENTER

Once you have successfully logged on to Santander Treasury Link, you will notice an Alert, Approvals and Messages notification bar that is positioned on the top right-hand corner of the screen above your login name. The notification center lists the number of Alerts, Approvals and unread secure Messages that might necessitate review or action on your part.

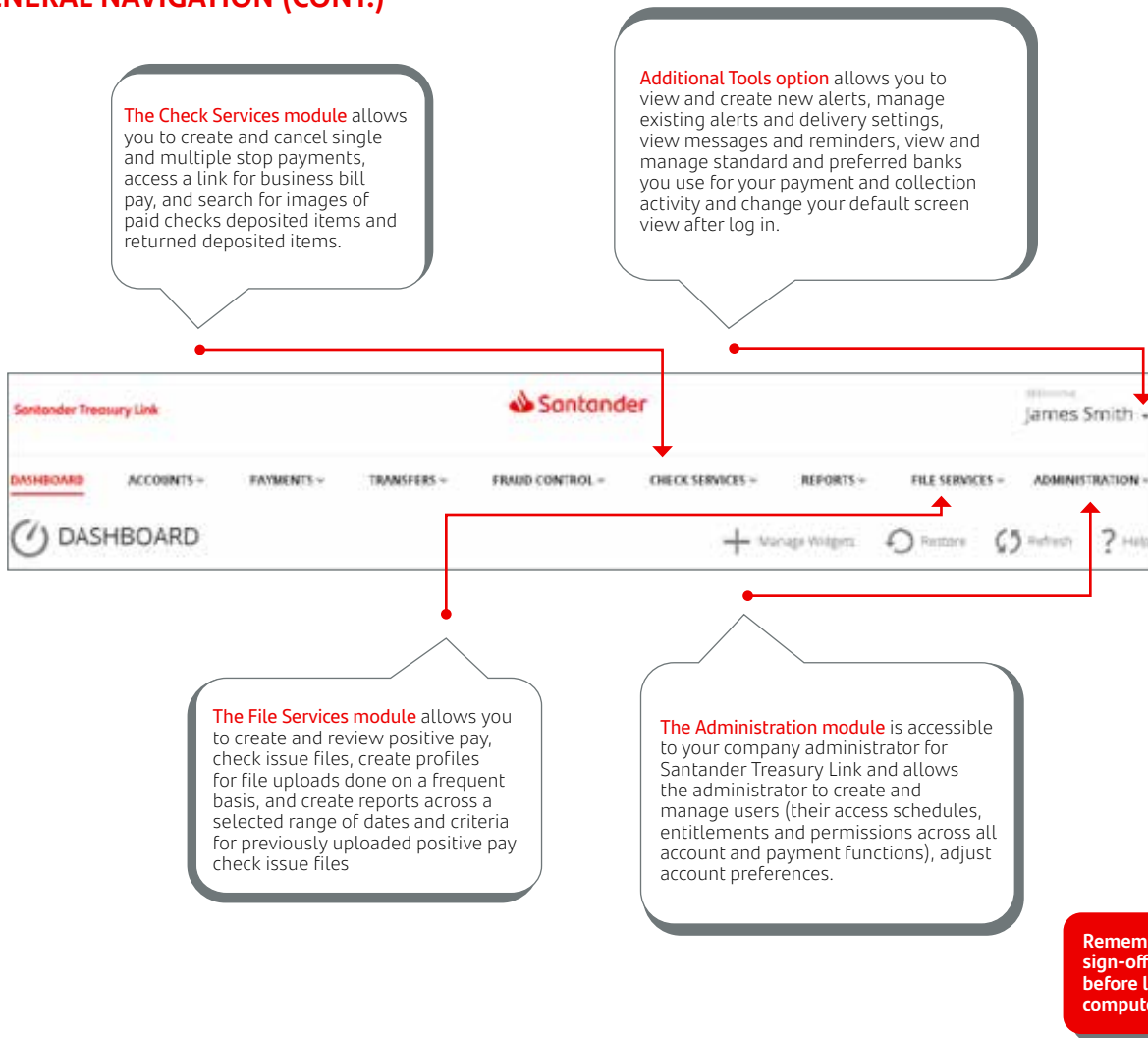


4. GENERAL NAVIGATION

Discovering the capabilities of Santander Treasury Link has been simplified by the main navigation bar and tabs at the top of your screen.



• **GENERAL NAVIGATION (CONT.)**



5. HOW TO CHANGE YOUR PASSWORD

User can reset their password from the Santander Link page. It is available in the drop-down menu under your login name.

You will be prompted to change, confirm and submit your password. Remember your password must:

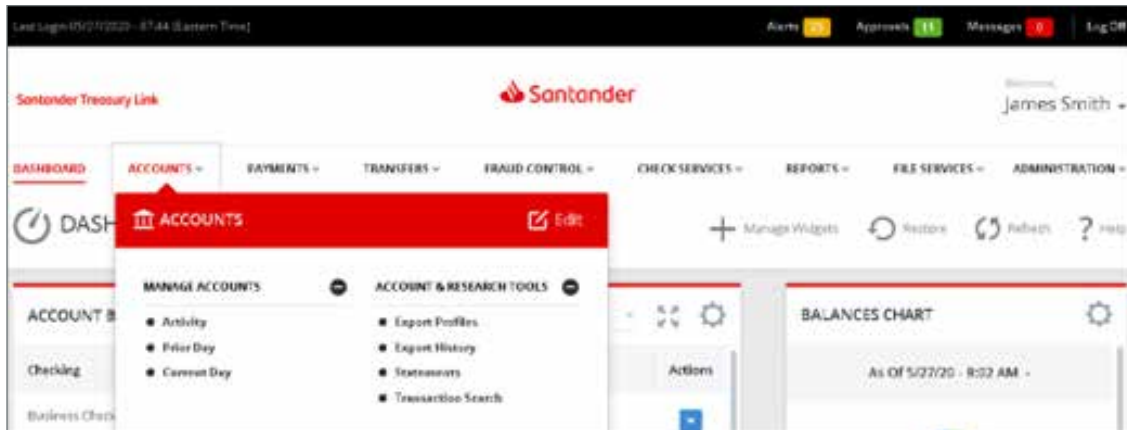
- Be 8 to 20 characters
- Contain at least 1 number and 3 letters
- Not include spaces or special characters
- Not be the same as your User ID



6. ACCOUNTS MODULE – INFORMATION REPORTING

The Santander Treasury Link Accounts module organizes information on your accounts into two menu sections:

- Manage Accounts: Obtain account balance and transaction information for up to 90 days
- Account & Research Tools: Use to create export profiles of account information, retrieve accounts statements and perform transaction searches



• ACCOUNTS MODULE – INFORMATION REPORTING (CONT.)

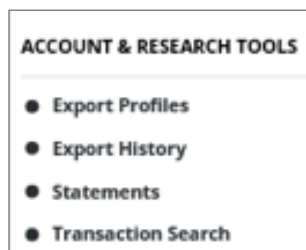
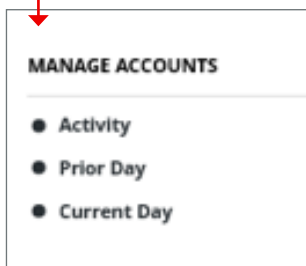


MANAGE ACCOUNTS:

- Account Activity: Pending and processed transactions, as well as image access
- Prior Day: Customizable report with posted balance and transaction details
- Current Day: Customizable report with balance and transaction detail for the current business day and the past 7 days

ACCOUNT & RESEARCH TOOLS

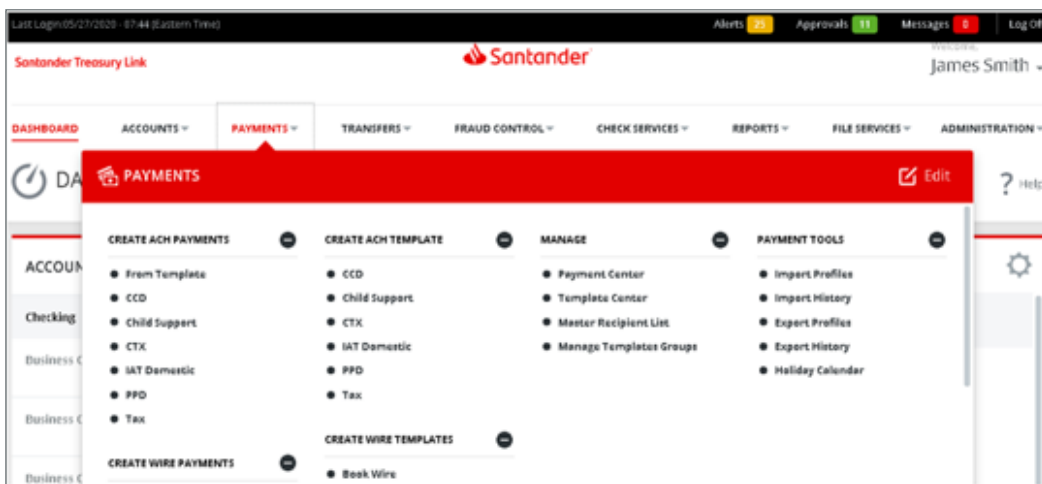
- Export Profiles: Create standard profiles to easily export report data in BAI II, QuickBooks, SWIFT, .CSV, and semicolon and tab separated output formats
- Export History: Export file history and log information
- Statements: View business account statements up to 7 years
- Transaction Search: Search for a specific transaction



7. PAYMENTS MODULE – INITIATE ACH AND WIRE TRANSACTIONS

The Payments module allows you to view and manage ACH and Wire transactions through the following menu tabs:

- Manage: Provides a comprehensive view of existing payments and payment status, allows the creation of new payments, provides a view of existing payment templates and allows the creation of new templates. Under the Manage function, you can also create Master recipients for ACH & Wire transactions.
- Payment Tools: Create, edit and delete import and export payment profiles, obtain payment export history and view holiday calendar for countries outside the U.S.
- Create ACH Payments: Create one-time, recurring and future-dated ACH transactions
- Create Wire Payments: Create one-time, recurring, and future-dated domestic and FX wires
- Create ACH Templates: Create ACH debit and credit templates for recurring transactions
- Create Wire Templates: Create wire templates for recurring payments



- **PAYMENTS MODULE – INITIATE ACH AND WIRE TRANSACTIONS (CONT.)**



- MANAGE**
- Payment Center
 - Template Center
 - Master Recipient List
 - Manage Templates Groups

- PAYMENT TOOLS**
- Import Profiles
 - Import History
 - Export Profiles
 - Export History
 - Holiday Calendar

MANAGE

- Payment Center: Review status of existing payments, create, approve, reject, delete and export
- Template Center: Review, create, edit and copy ACH and Wire templates
- Template Groups: Create, edit and delete template groups; create payments

PAYMENT TOOLS

- Import Profiles: Create, import, edit and delete profiles for ACH and Wire transactions
- Import History: Review status and log information for payment file import history
- Export Profiles: Create, edit and delete ACH and Wire profiles to export transaction details
- Export History: Export file status and log information

- **PAYMENTS MODULE – INITIATE ACH AND WIRE TRANSACTIONS (CONT.)**



- CREATE ACH PAYMENTS**
- From Template
 - CCD
 - Child Support
 - CTX
 - IAT Domestic
 - PPD
 - Tax

- CREATE ACH TEMPLATE**
- CCD
 - Child Support
 - CTX
 - IAT Domestic
 - PPD
 - Tax

CREATE ACH PAYMENTS:

Create one-time, recurring and future-dated (**max # days = 59**) ACH debit and credit transactions

Supported ACH Payment Types:

- Create CCD (**Corporate Credit or Debit**) Payment
- Create Child Support Payment
- Create CTX (**Corporate Trade Exchange**) Payment
- Create IAT (**Domestic**) Payment
- Create PPD (**Prearranged Payment and Deposit**) Payment
- Create RCK (**Re-presented Check Entry**) Payment
- Create Tax Payment (**state and U.S. federal taxes**)
- Create TEL (**Telephone-Initiated Entry**) Payment
- Create WEB (**Internet-Initiated Entry**) Payment

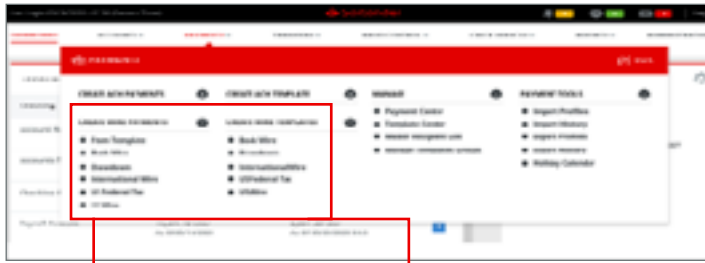
CREATE ACH TEMPLATES

Create, edit and copy ACH templates for all transaction types or specific transaction types
 Dual control using a security token is required to approve a payment that has been created from a template.
 Dual control authorization on creation (**and editing**) of a template is an optional feature and can be implemented at the customer's request (**with or without a security token requirement**).

When dual control for templates is turned on, the approver has the following options:

- Approve: Authorizes the template for use in creating new payments
- Reject: Stops further processing of the request in its current form; the request can be edited and submitted again for approval
- Delete: Permanently removes the template from the system
- Templates can be established with transaction limits at the customer's discretion (the maximum amount for a payment created from the template)

- **PAYMENTS MODULE – INITIATE ACH AND WIRE TRANSACTIONS (CONT.)**

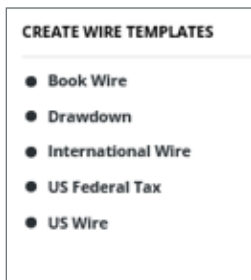


CREATE WIRE PAYMENTS

Create one-time, recurring and future-dated (max # days = 30) USD Wire transactions and International (Foreign Currency) Wires

Supported Wire Payment Types:

- Book Wire
- Drawdown
- U.S. Wire
- U.S. Federal Tax Payment
- International Wire (multiple currencies)



CREATE WIRE TEMPLATES

Create, edit and copy Wire templates for all transaction types or specific transaction types.

Dual control using a security token is required to approve a payment that has been created from a template. Dual control authorization on creation (and editing) of a template is an optional feature and can be implemented at the customer's request (with or without a security token requirement).

When dual control for templates is turned on, the approver has the following options:

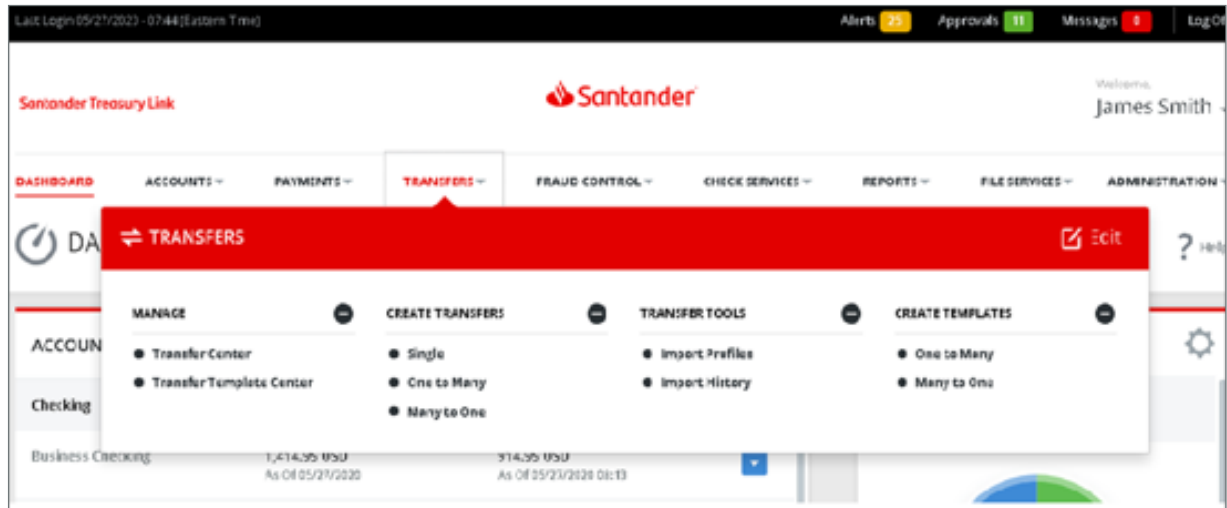
- **Approve:** Authorizes the template for use in creating new payments
- **Reject:** Stops further processing of the request in its current form; the request can be edited and submitted again for approval
- **Delete:** Permanently removes the template from the system
- Templates are established with transaction limits (*the maximum amount for a payment created from the template*)
- Wire Template Groups: Group and execute multiple wires simultaneously

8. TRANSFERS MODULE – MOVE FUNDS BETWEEN SANTANDER ACCOUNTS

The Transfers module allows you to initiate funds transfers between your Santander accounts.

The Transfer Center provides a central point for your activities including:

- Create transfers (one-time, recurring, single and multiple accounts)
- Edit transfers
- Approve/Reject transfers



- **TRANSFERS MODULE – MOVE FUNDS BETWEEN SANTANDER ACCOUNTS (CONT.)**



MANAGE

- Transfer Center
- Transfer Template Center

CREATE TRANSFERS

- Single
- One to Many

TRANSFER TOOLS

- Import Profiles
- Import History

CREATE TEMPLATES

- One to Many
- Many to One

TRANSFER TEMPLATE CENTER

Transfer templates allow you to create repetitive transfers with minimal data entry; entitled users can approve, reject,

CREATE TRANSFERS

- **Single:** Create a transfer between 2 accounts, one-time, recurring, or future-dated **(30 days max)**
- **One to Many:** Create a transfer from 1 account to multiple **(credit)** accounts; one-time, recurring or future-dated **(30 days max)**
- **Many to One:** Create a transfer from multiple accounts to 1 **(credit)** account; **one-time, recurring or future-dated (30 days max)**

Note: A user can schedule the transfer time (**exact hour and**

TRANSFER TOOLS

- **Import Profiles:** Create, edit or delete transfer import profiles

CREATE TEMPLATES

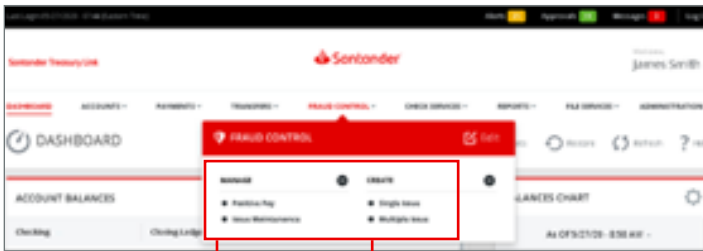
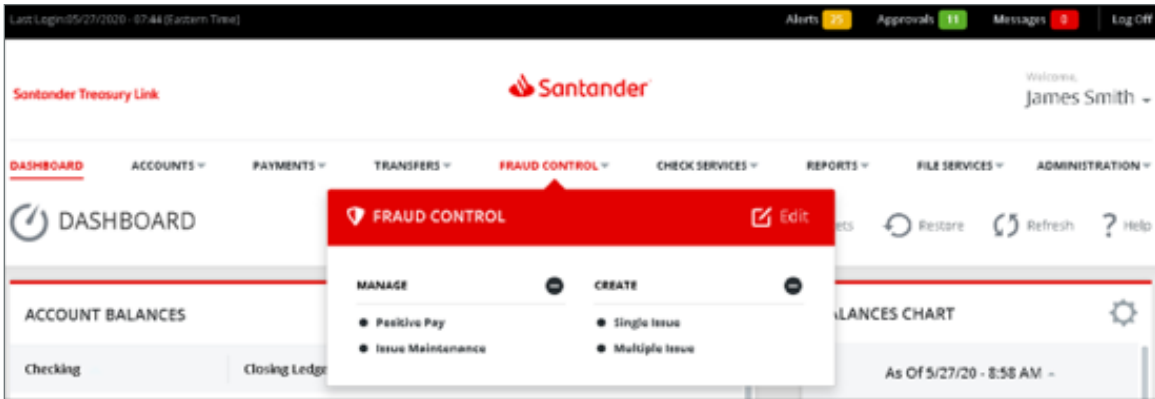
Create templates for conducting bulk transfers. Templates for One to Many & Many to One type of transactions can be created

9. FRAUD CONTROL MODULE

The Fraud Control Module is a central check positive pay feature that enables you to make pay or return decisions on suspect checks on your positive pay accounts.

The two types of positive pay services are:

- Standard Positive Pay: With standard positive pay, the system declares an item as suspect when a comparison between the presented checks and your issued checks indicates the item may be suspect
- Reverse Positive Pay: With reverse positive pay, you take a more active role, self-monitoring your accounts and notifying the financial institution when a check should be returned. To enable the return and decision process, the system provides a list of all paid items, including checks



MANAGE

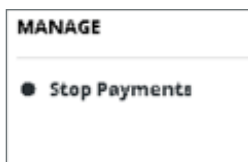
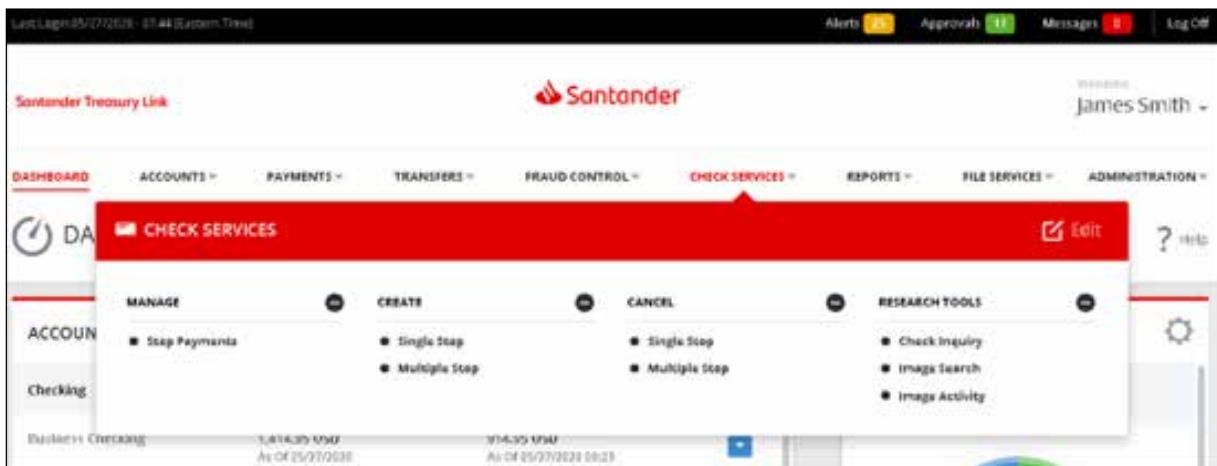
- Positive Pay: Review accounts with suspect items and submit pay or return decisions
- Issue Maintenance: Create single or multiple check issues, find existing issue or void instructions and make modifications to the instructions



CREATE

- Single Issue: Create check issue (**issue add**) or check void (**void add**) instruction for a single check or a range of checks. User can also supply optional Payee and Reference information
- Multiple Issues: Create multiple check issues (**issue add**) or multiple check voids (**void add**) instruction for a single check or a range of checks. User can also supply optional Payee and Reference information

10. CHECK SERVICES – MANAGE CHECK PAYMENTS & CHECK IMAGES



MANAGE

- Stop Payments: Manage existing requests for check stop payments

CREATE

- Create Single Stop: Request stop payment on a single check or a range of check numbers
- Create Multiple Stop: Request stop payment on up to ten

CANCEL

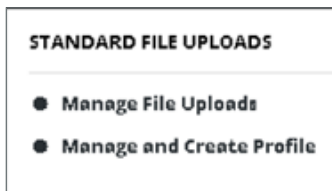
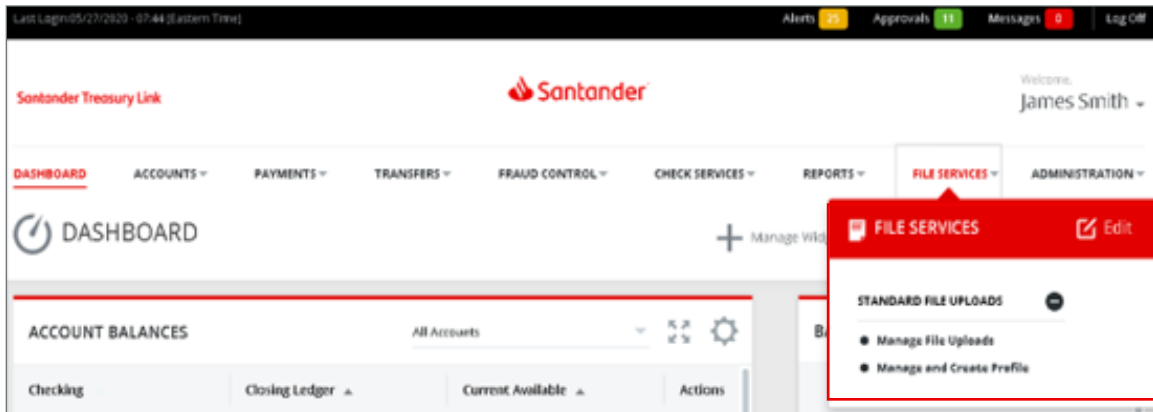
- Cancel Single Stop: Cancel a previous stop payment request for a single check or range of check numbers
- Cancel Multiple Stop: Request cancellation of up to ten

RESEARCH TOOLS

- Check Inquiry: Search for checks based on their check number, amount or status. You must specify a value for at least one of the search options
- Image Search: Search for images of paid checks, deposit tickets, deposited items and returned deposited items
- Image Activity: Retrieve images for a specific day or range of days

11. FILE SERVICES – MANAGE POSITIVE PAY CHECK ISSUE FILES

- The File Services module enables you to upload positive pay check issue files from your local drive and transmit them to the Bank



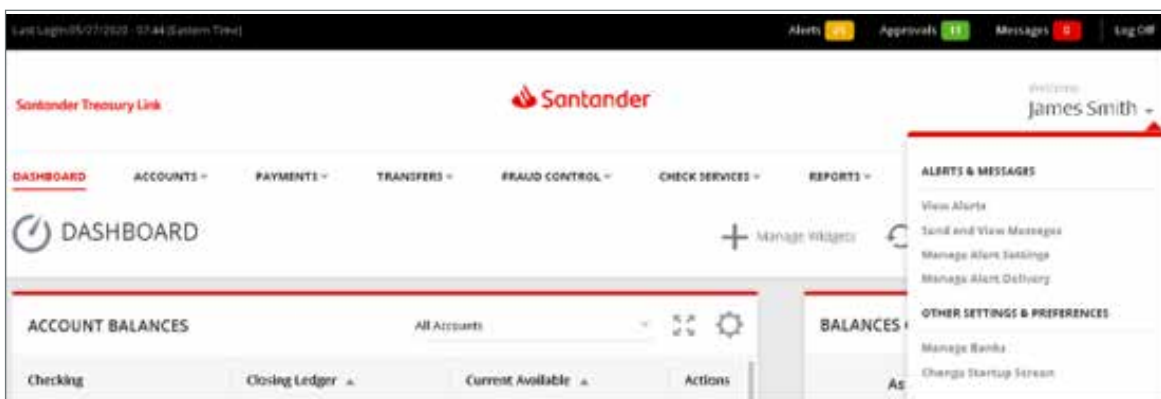
STANDARD FILE UPLOADS

- Manage File Uploads: Use this feature to review positive pay check issue files
- Create File Upload: Use this feature to submit positive pay check issue files
- Manage & Create Profiles: Use this feature to create fixed width or delimited check issue file profiles and use on a recurring basis

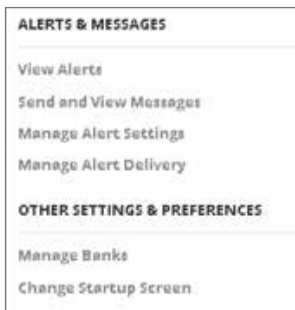
12. ALERTS, MESSAGES, PREFERENCES & SETTINGS FUNCTIONALITY:

This module allows you to manage the following features:

- Alerts: Create and edit alerts, as well as when and how to deliver alerts
- Messages: Send and receive secure messages between you and the Santander Client Support Team
- Standard and Preferred Banks: Access the Santander-provided bank directory and create a custom list of banks that you routinely use
- Startup Screen: Use this feature to select an alternate landing page after log on



• **MANAGE ALERTS, MESSAGES, AND BANK LISTS (CONT.)**



ALERTS & MESSAGES

- **Alert Settings:** Create, edit and delete alert subscriptions on the Manage Alert Settings page; an alert is a message that a specified condition has been reached
- **Messages:** View alerts and messages. Create and receive secure messages to/from Santander's Client Support team (maximum of 2000 characters)

OTHER SETTINGS & PREFERENCES

- **Standard/Preferred Banks:** View Santander-provided bank directory and add a bank to the custom list of banks you routinely use

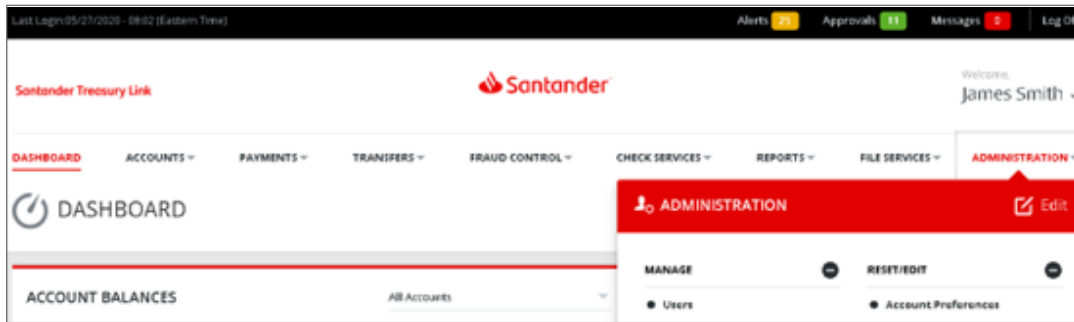


VIEWING ALERTS, MESSAGES & APPROVALS

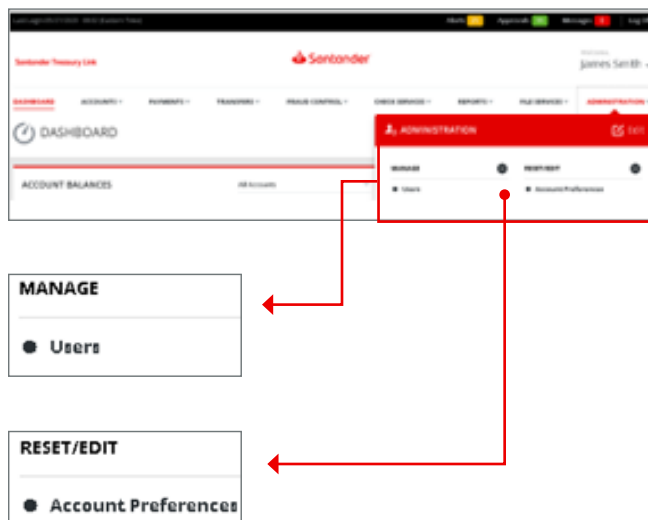
- User can access Alerts, Messages and Approval requests by clicking on the respective icon on the notification bar.
- Users get direct access to the respective inbox.
- The indicator number next to the icon represents the unread messages / alerts in the Inbox.

13. ADMINISTRATION – COMPREHENSIVE TOOLS TO MANAGE EMPLOYEE PROFILES AND ENTITLEMENTS

- The Administration module provides administration functionality. This feature appears in Santander Treasury Link only when the user has been assigned client administrator status
- User entitlements determine the level of access a user has when using Santander Treasury Link. Client administrators have the ability to entitle users within their company with access to specific accounts, functionality and data services that have been provisioned by Santander
- The Administration module also allows the company's assigned client administrator to establish account preferences for their users.



• ADMINISTRATION – COMPREHENSIVE TOOLS TO MANAGE EMPLOYEE PROFILES AND ENTITLEMENTS



MANAGE

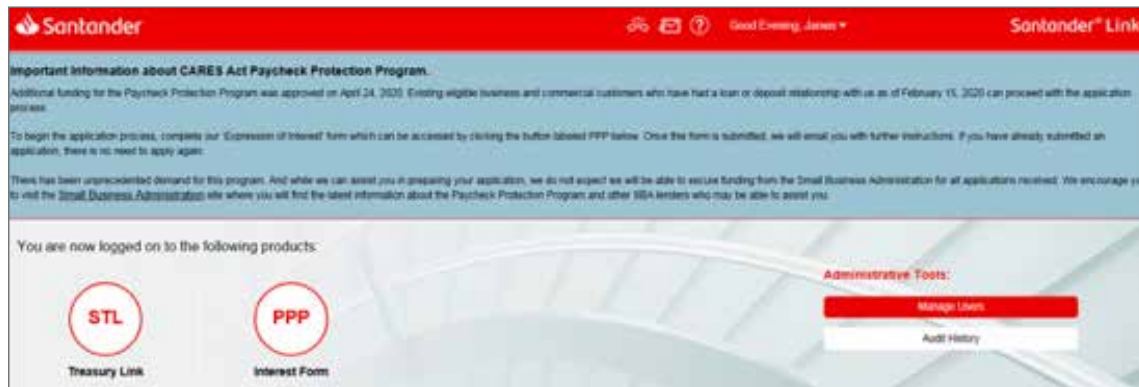
- **Users:** The Manage Users feature is used by the client administrator to view and edit (Contact information, user default language, approval limits)

RESET / EDIT

- Client administrator can edit account preferences for their users.
- Option to change account nicknames and viewing preferences
- Option to change stop payment expiration period /

13. ADMINISTRATION (MANAGE USERS) – COMPREHENSIVE TOOLS TO CREATE USERS, ASSIGN PRODUCTS & RELATED FUNCTIONS.

- The Santander Link landing page provides direct access to online banking services that you are entitled to, as well as various informational features.
- A single universal login screen provides access to the entire Santander Link portal. A user can log in by entering your company ID, User ID, and Password.
- User can reset their password, manage / edit their profile, reset security questions and log out.



- ✎ (Edit)
- 🔄 (Reset Password)
- (Request Token)
- 🚫 (Disable)

Add User

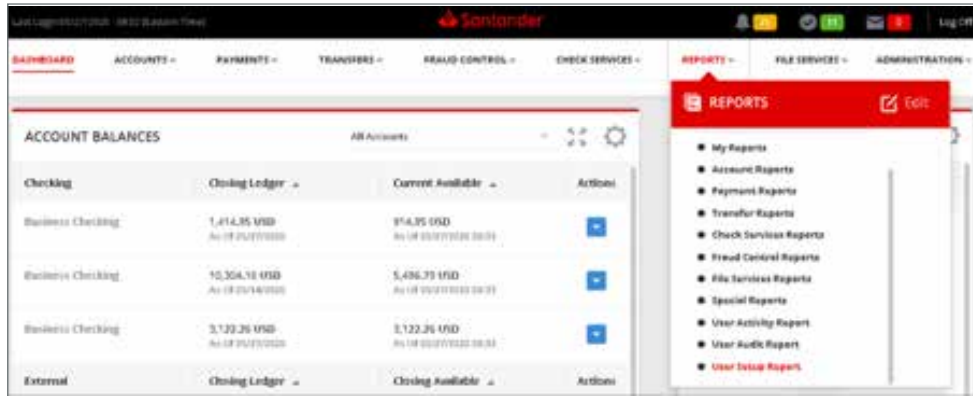
USER SETTINGS:

- As a Client Administrator you can perform the following function:
- **Edit:** Edit existing user's contact details
- **Reset Password:** Reset password for other users. Users receive an email with a temporary password and are forced to change at first log in.
- **Request Token:** Request token for other users to approve payments and transfers.
- **Disable:** Disable existing users

ADD USER

- Client Administrator can create new users, assign entitlements and rights.

13. REPORTS- CONSOLIDATED REPORTS MENU FOR TREASURY LINK FUNCTIONS



MY REPORTS:

- User customized reports available under

• My Reports

ACCOUNT REPORTS:

- **Account Reports:** Access standard prior day and current day summary and detail reports with options to customize, view and saved according to date, amount/range and reference number
- **Special Reports:** Obtain detailed remittance information with the EDI Special Report

• Account Reports

PAYMENT REPORTS:

- **Payment Reports:** Generate standard and custom reports on ACH and Wire payment activity

• Payment reports

TRANSFER REPORTS:

- Use this page to generate reports on your transfer activity

• Check Services Report

CHECK SERVICES REPORTS:

- View, print and customize reports related to Check Services

• Fraud Control Reports

FRAUD CONTROL REPORTS:

- View standard reports or customize standard reports according to your specific criteria

1. REPORTS– CONSOLIDATED REPORTS MENU FOR TREASURY LINK FUNCTIONS (cont.)

FILE SERVICES REPORT:

- Use this feature to generate Payment Summary, Payment Detail or File Upload Summary reports; each report can

SPECIAL REPORTS:

- Administrative Reports:
- User Activity Report: Provides a list of all activity performed by selected user(s)
- User Audit Report: Provides a list of all entitlement

• **Files Service Reports**

• **Special Reports**

• **User Activity Reports**

• **User Audit Reports**

• **User Setup Reports**

Questions:

Contact your Santander relationship manager or treasury management sales officer, or call us at 877-768-1145.