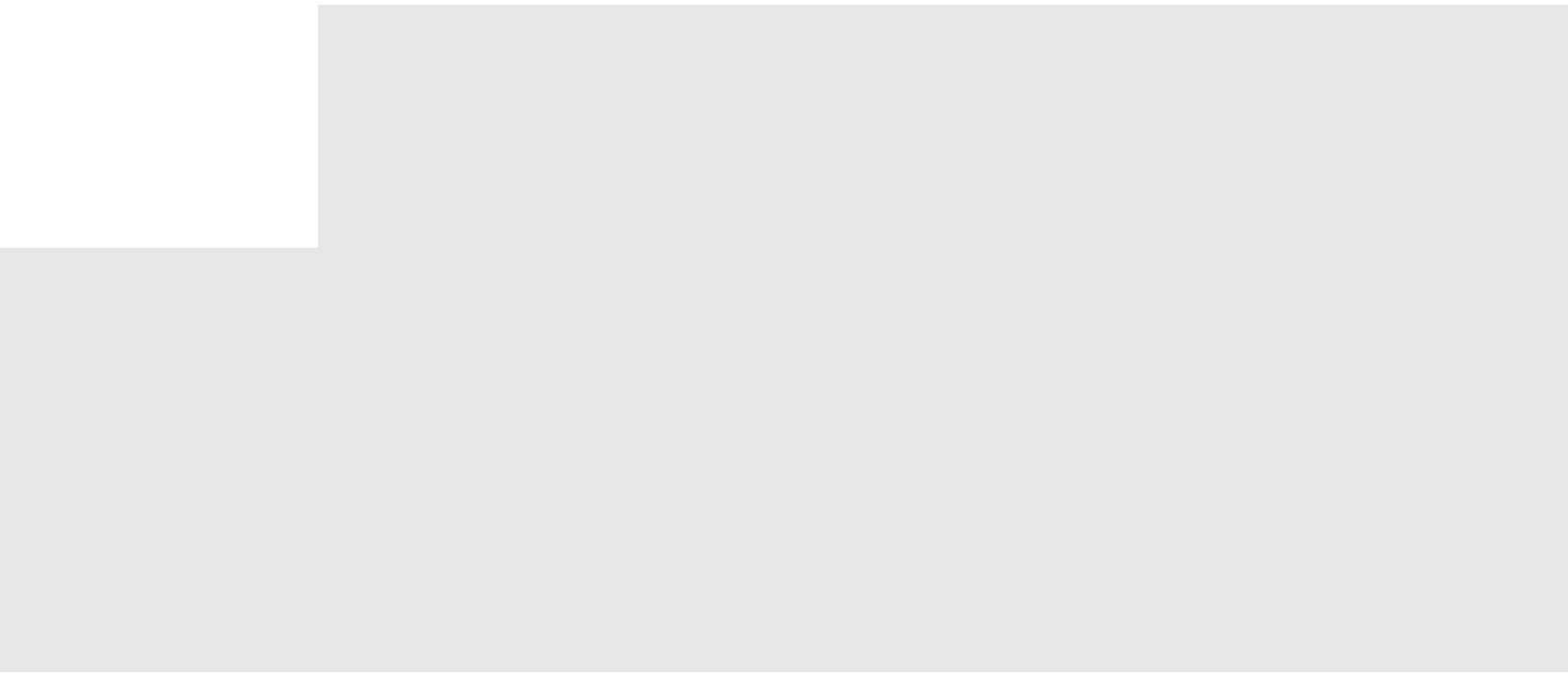


June 2021

Santander Commercial Card

Cardholder Getting Started Guide



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1. Introduction

This guide covers

- Card Activation and setting your PIN
- 360Control Self Registration
- Fraud Alerts
- Frequently Asked Questions

2. Card Activation and Setting PIN

You will need to activate your card by calling the number on the back of the card, 800-856-1007, and following the IVR prompts. While you are on the call, you should the opportunity to set your PIN. More and more merchants require PINs so do not get caught out by not having one set up.

1. Enter 16-digit ACCOUNT (CARD) NUMBER, followed by #.
2. Enter 3 DIGIT CVV Security code (located on the signature panel on back of the card), followed by #.
3. Enter FOUR DIGIT EXP DATE (mm/yy), followed by #.
4. Enter the BUSINESS ZIP CODE (5 digits), followed by #.

You will hear the "Your account has not been activated" message.

5. Press 1 to activate the card.

Your card is now available for immediate use.

DO NOT STOP HERE. REMEMBER TO SET YOUR PIN

6. Select option # 4 to set your PIN.

If you receive a message that there are multiple cards on this account, you will be asked to enter the first name of the card that you want to reset the PIN for.

7. ENTER YOUR FIRST NAME – in number format followed by #.

In some instances, your name may not be recognized by the IVR menu. If you receive a message that your first name was not recognized, please enter your middle initial also.

8. Press 1 to confirm you would like to change the PIN for your card user account.
9. Enter a NEW 4 Digit PIN, followed by #.
10. Lastly, you will be asked to re-enter the NEW 4 Digit PIN to confirm, followed by #.

3. 360Control Self Registration

Cardholders should register for 360Control to view and download statements, see their transactions, and check balances and available credit.

Control and Click this link to access 360Control, or copy it into your browser:

<https://360control.firstdata.com/UI/login/views/login.html#/Login>

If this is the first time you are logging in, you will need to register using the 'No Account? Register now' option.

Step	Action/Information
1	<p>Select Cardholder from the drop-down list under <i>Please select your role:</i></p> <div data-bbox="423 974 1349 1350" style="border: 1px solid black; padding: 10px; margin: 10px auto; width: fit-content;"> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>Login</p> <p>If you are an existing user click below to login.</p> <p>Please enter your Username.</p> <input style="width: 100%;" type="text"/> <p style="text-align: center;">Login →</p> <p>Forgot Password? Forgot Username?</p> </div> <div style="width: 45%;"> <p>No Account? Register now</p> <p>Enter your details below to start.</p> <p>Please select your role:</p> <input style="width: 100%;" type="text" value="Select"/> <p style="text-align: center;">Register →</p> </div> </div> </div>
2	<p>Details needed to self-register will include: Card Number, Work Email Address, and Name as it appears on the front of the card.</p> <p>Click Next to get to the next screen.</p>
3	<p>Additional details needed will include: Work Phone Number, Expiration Date, and Employee ID.</p> <p>Click Next to get to the next screen.</p>

Step	Action/Information
4	<p>If the information is correctly entered, the following message will appear.</p> <div data-bbox="446 338 1385 709" style="border: 1px solid black; padding: 10px; margin: 10px auto; width: fit-content;"> <div style="background-color: #4CAF50; color: white; padding: 5px; display: flex; align-items: center;"> ✓ Your account has been activated. </div> <p>Your User Login is:</p> <p>Please remember this user name as you will need it to log into the service.</p> <p>Your password will be sent to you by email. When you receive your password follow the instructions.</p> <p>Use it in combination with your user name to log into the service.</p> <div style="text-align: center; margin-top: 10px;"> <input type="button" value="Cancel"/> </div> </div>

Multifactor Authentication

If you access 360Control on a new device, or if it has been greater than 30 days since you last logged in, you will be asked to enter a one-time passcode code (OTP) that will be emailed to you at the time of login.

Login

If you are an existing user click below to login.

OTP sent to your Email Address:

NAT*****@SANTANDER.US

Enter the OTP you received.



[Did not receive an E-Mail? Resend in 56 seconds.](#)

4. Fraud Alerts

If Santander suspects a transaction on your account may be fraudulent you will get an email from us. You will either be asked to call our fraud department or will be given the opportunity to click on a link to let us know if you made the transactions or if they were fraudulent. The links will appear on in your email like this:



These transactions were performed by me, or someone authorized by me to use my card.



These transactions were NOT performed by me or someone authorized to use my card.

If you do not respond to the email, a phone call will be made to the registered phone number on the account. Your card may be blocked while we are waiting on your response.

If you suspect fraud on your account DO NOT WAIT for a notification. Call Cardholder Support immediately on (800)-856-1007, 24 hours a day, 7 days a week.

5. Lost or Stolen Cards

All lost or stolen cards must be reported to Cardholder Support as soon as possible by calling 800-856-1007, open 24/7/365. Cardholder Support will close the card and order a new card, which will be sent to the cardholder's address. 360Control **cannot** be used to report or administer lost or stolen cards, a call must be made.

6. Frequently Asked Questions

The terminal is asking me to choose debit or credit. Which do I choose?

If prompted for debit or credit, always choose credit.

When getting fuel, I am prompted for my ZIP code. What should I enter?

Enter your business ZIP code.

Can my PIN # be used to take out cash withdrawals?

No, cash advances are not available for this card.

What do I do if I suspect fraud on my account?

Call Santander Cardholder Support immediately at 800-856-1007, open 24/7/365.

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

Call Santander Cardholder Support immediately at 800-856-1007 to report a card lost or stolen. A new replacement card will be generated and mailed to your address recorded in 360Control.

What if my card is declined?

A credit card transaction may be declined for several reasons. The most common reasons are:

- You chose the debit option rather than the credit option at point of sale.
- Your card has been reported lost, stolen, or you have reported fraud on the card.
- You are over your credit limit.
- Incorrect CVV given to the merchant (the three number on the back of the card).

If you are still unsure as to why your card was declined, you can check the decline reason on 360Control or contact Santander Cardholder Support at 800-856-1007 for further assistance.

What if I can't see my transactions in 360Control?

Log into 360Control and make sure transactions are shown on your statement. If the transactions have not posted to your account, the vendor has not charged your card yet. All credit card transactions will appear in 360Control the day after they are posted to your account. If not, you should contact Cardholder Support at 800-856-1007 and we will check on the status of your account.

What if there are transactions I did not make on my card?

If there are fraudulent charges on your card, immediately contact Cardholder Support at 800-856-1007 to advise them you did not authorize those charges. Note that the transactions will show in your account, and once Santander determines the charges are fraudulent, a corresponding credit will appear.

What is the billing ZIP code for my card?

The billing ZIP code of your card is always going to be the business address ZIP code, as entered 360Control.

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

No, only the cardholder can call First Data's Fraud department for any fraud related alert or issue.

What happens when my card expires?

New cards are automatically generated at least 30 days before the card expires. You need not take any action.

What do I need to do if I travel abroad?

International travel outside of the continental USA requires advance notice to Cardholder Support. You must call and say you are placing a "Travel Notation" on your account.

Why is the merchant asking me for a PIN #?

The Santander card program is chip- and PIN-based with contactless functionality.

More and more US merchants are requiring the use of a PIN for added fraud protection and most merchants overseas require the use of a PIN to authorize transactions. If the merchant's terminal is set up for PIN, you must enter the 4-digit PIN code for your transaction to go through.

Where do I find my PIN #?

When you activated your card, you could have chosen a PIN at that time. If you do not remember your PIN or need to set one, please call 800-856-1007 and follow the prompts through the automated voice system to set or change your PIN#.

You will have to authenticate yourself as the cardholder before doing so. Bank officers do not have access to your PIN. Please always refer to the automated voice system to request a reset.

If my card is lost or stolen, and I receive a new card, can I use my old PIN?

No, PINs do not carry over from one card to the next.

Does Santander have a PIN try limit on corporate cards?

Yes, if you attempt a PIN and guess incorrectly 3 times, then your card will be unavailable for use. Please call the number on the back of your card and have your card re-instated. This is for your protection.

How much will I be charged for purchases made outside of the United States?

MasterCard uses a standard industry conversion rate to convert your transaction amount into US dollars and Santander applies an additional 1% fee to the transaction amount.

How do contactless cards work?

All Santander Commercial cards have contactless technology. Contactless cards use radio frequency technology to transmit the cardholder's account information to the merchant's POS terminal. You can pay for goods and services simply by tapping or holding your card one inch from the terminal. The contactless card is a secure method of payment as a cryptographic code that is unique to the card and to the transaction is created. The cryptogram can only be decoded by the bank to validate the transaction.

Cardholder Support is open 24/7 for all your cardholder queries.

Cardholder Support can be contacted at:

Cardholder Support

800-856-1007