

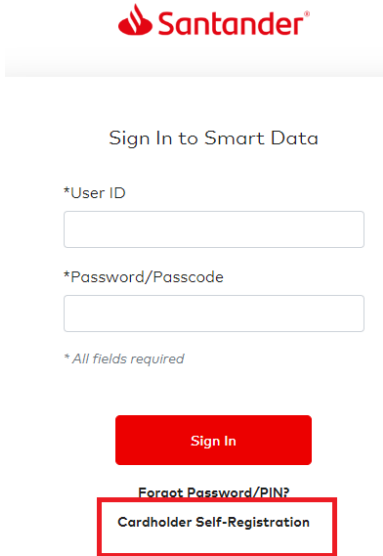
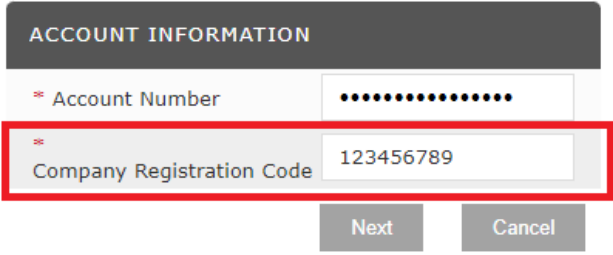
Aug 2025

# Santander Commercial Card

Smart Data Expense Management Guide  
For Cardholders

# 1 Getting Started with Smart Data

You may have been provided with a user ID and password by your program administrator, if not you will need to complete self-registration.

Action/Information	
1	<p>Go to: <a href="mailto:smartdata@santanderbank.com">smartdata@santanderbank.com</a> and click Cardholder Self Registration below the sign-in window</p> 
2	<p>Enter the following in the Account Information fields and click <b>Next</b></p> <ul style="list-style-type: none"><li>• Account Number: Enter your 16-digit card number.</li><li>• Company Registration Code: Enter the code provided by your program administrator.</li></ul> 

Action/Information

3 Complete the User Information fields and click **Register Account** to save your credentials.

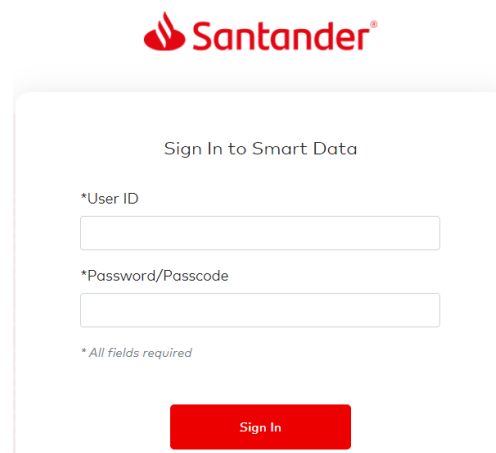


The screenshot shows a 'Cardholder Self-Registration' form with the following fields and values:


USER INFORMATION	
*User ID	card12hold
*First Name	CARD
*Last Name	HOLDER
*E-mail Address	cardholder@company.com
*Confirm E-mail Address	cardholder@company.com
*Password	***** (Must contain at least 8 characters, two of which must be numeric. Cannot be same as User ID.)
*Confirm Password	*****
*Security Question	Your childhood pet's name? <input type="button" value="v"/>
*Security Answer	Spot

Buttons: Register Account, Cancel

4 Click Return to Login Screen, enter your user ID and password, and click **Sign In**.



The screenshot shows the 'Sign In to Smart Data' form with the following fields and a button:



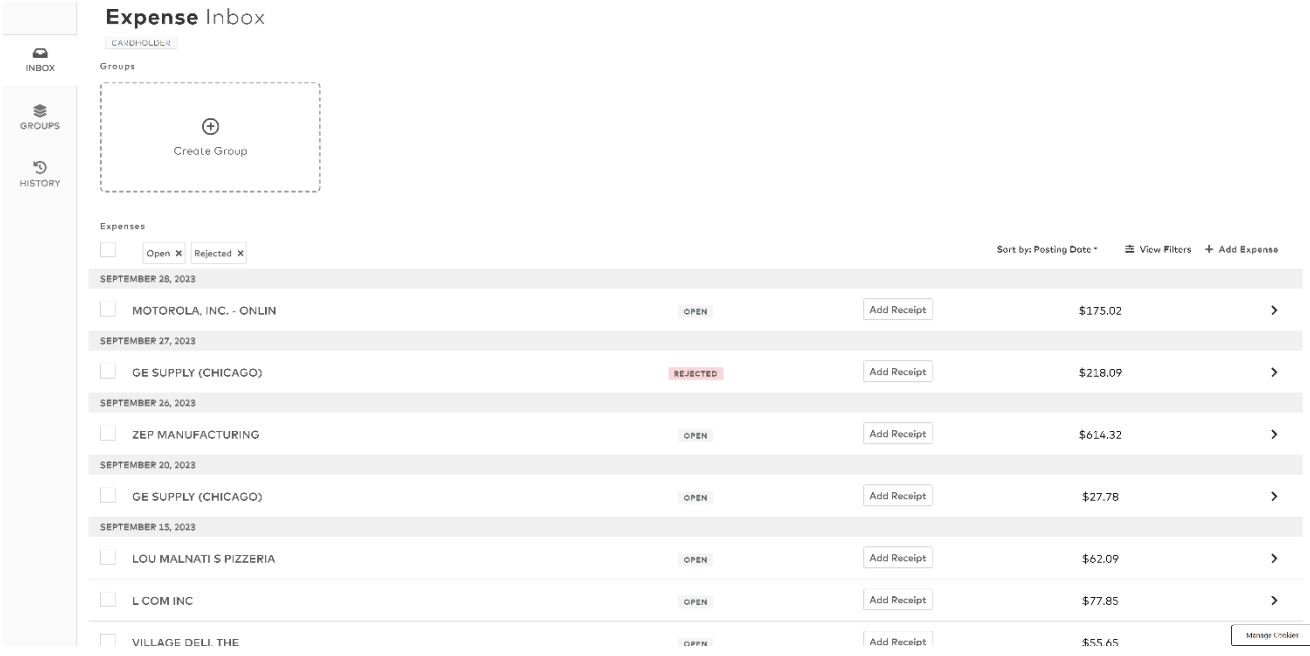
Sign In to Smart Data

\*User ID

\*Password/Passcode

\* All fields required

## 2 Submitting Expenses

Action/Information																																																																		
1	<p>From the home screen, choose <b>Account Activity</b> and <b>Expense Management</b></p> <div style="text-align: center; margin: 20px 0;"> <span style="background-color: #e91e63; color: white; padding: 5px 15px; border-radius: 5px;">Account Manager</span> <span style="background-color: #e91e63; color: white; padding: 5px 15px; border-radius: 5px; margin-left: 10px;"><u>Account Activity</u></span> </div> <p style="text-align: center; margin: 20px 0;">Account Information</p> <p style="text-align: center; margin: 20px 0;">Expense Management</p>																																																																	
2	<p>On your home screen you will be able to see your <b>Expense Inbox</b></p>  <p>The screenshot displays the 'Expense Inbox' interface. On the left, there is a sidebar with 'INBOX', 'GROUPS', and 'HISTORY' options. The main content area is titled 'Expense Inbox' and includes a 'Groups' section with a 'Create Group' button. Below this is an 'Expenses' table with columns for status, merchant name, amount, and actions like 'Add Receipt' and 'Manage Codes'.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2">Expenses</th> <th style="text-align: right;">Sort by: Posting Date</th> <th style="text-align: right;">View Filters</th> <th style="text-align: right;">+ Add Expense</th> </tr> </thead> <tbody> <tr> <td colspan="5"><b>SEPTEMBER 28, 2023</b></td> </tr> <tr> <td><input type="checkbox"/></td> <td>MOTOROLA, INC. - ONLIN</td> <td style="text-align: center;">OPEN</td> <td style="text-align: center;">Add Receipt</td> <td style="text-align: right;">\$175.02</td> </tr> <tr> <td colspan="5"><b>SEPTEMBER 27, 2023</b></td> </tr> <tr> <td><input type="checkbox"/></td> <td>GE SUPPLY (CHICAGO)</td> <td style="text-align: center;">REJECTED</td> <td style="text-align: center;">Add Receipt</td> <td style="text-align: right;">\$218.09</td> </tr> <tr> <td colspan="5"><b>SEPTEMBER 26, 2023</b></td> </tr> <tr> <td><input type="checkbox"/></td> <td>ZEP MANUFACTURING</td> <td style="text-align: center;">OPEN</td> <td style="text-align: center;">Add Receipt</td> <td style="text-align: right;">\$614.32</td> </tr> <tr> <td colspan="5"><b>SEPTEMBER 20, 2023</b></td> </tr> <tr> <td><input type="checkbox"/></td> <td>GE SUPPLY (CHICAGO)</td> <td style="text-align: center;">OPEN</td> <td style="text-align: center;">Add Receipt</td> <td style="text-align: right;">\$27.78</td> </tr> <tr> <td colspan="5"><b>SEPTEMBER 15, 2023</b></td> </tr> <tr> <td><input type="checkbox"/></td> <td>LOU MALNATI S PIZZERIA</td> <td style="text-align: center;">OPEN</td> <td style="text-align: center;">Add Receipt</td> <td style="text-align: right;">\$62.09</td> </tr> <tr> <td><input type="checkbox"/></td> <td>L COM INC</td> <td style="text-align: center;">OPEN</td> <td style="text-align: center;">Add Receipt</td> <td style="text-align: right;">\$77.85</td> </tr> <tr> <td><input type="checkbox"/></td> <td>VILLAGE DELI, THE</td> <td style="text-align: center;">OPEN</td> <td style="text-align: center;">Add Receipt</td> <td style="text-align: right;">\$55.65 <span style="float: right; border: 1px solid #ccc; padding: 2px 5px;">Manage Codes</span></td> </tr> </tbody> </table>	Expenses		Sort by: Posting Date	View Filters	+ Add Expense	<b>SEPTEMBER 28, 2023</b>					<input type="checkbox"/>	MOTOROLA, INC. - ONLIN	OPEN	Add Receipt	\$175.02	<b>SEPTEMBER 27, 2023</b>					<input type="checkbox"/>	GE SUPPLY (CHICAGO)	REJECTED	Add Receipt	\$218.09	<b>SEPTEMBER 26, 2023</b>					<input type="checkbox"/>	ZEP MANUFACTURING	OPEN	Add Receipt	\$614.32	<b>SEPTEMBER 20, 2023</b>					<input type="checkbox"/>	GE SUPPLY (CHICAGO)	OPEN	Add Receipt	\$27.78	<b>SEPTEMBER 15, 2023</b>					<input type="checkbox"/>	LOU MALNATI S PIZZERIA	OPEN	Add Receipt	\$62.09	<input type="checkbox"/>	L COM INC	OPEN	Add Receipt	\$77.85	<input type="checkbox"/>	VILLAGE DELI, THE	OPEN	Add Receipt	\$55.65 <span style="float: right; border: 1px solid #ccc; padding: 2px 5px;">Manage Codes</span>
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3	<p>You can review transactions individually or group them together for easier submission, such as by date range, project, or trip.</p>																																																																	

### Action/Information

4

In the example below, all the transactions for September will be grouped. First filter for the transactions for the September date range, and click **Apply**.

**Expense Inbox**

CARDHOLDER

INBOX

GROUPS

HISTORY

Groups

Create Group

Expenses

Open  Rejected

Sort by: Posting Date Hide Filters + Add Expense

Status: 2 items selected x Date Range (Start Date): MM/DD/YYYY Date Range (End Date): MM/DD/YYYY

RESET Apply

SEPTEMBER 15, 2023	<input type="checkbox"/> L COM INC	OPEN	Add Receipt	\$77.85	>
SEPTEMBER 4, 2023	<input type="checkbox"/> SUPERV CONNELL WOOD				

5

Check the box under **Expenses** to select all the transactions just filtered, and click on **ADD TO GROUP**

**Expenses**

Open  Rejected  09/01/2023 - 09/30/2023

Sort by: Posting Date Hide Filters + Add Expense

Status: 2 items selected x Date Range (Start Date): 09/01/2023 Date Range (End Date): 09/30/2023

RESET Apply

SEPTEMBER 28, 2023	<input checked="" type="checkbox"/> MOTOROLA, INC. - ONLIN	OPEN	Add Receipt	\$175.02	>
SEPTEMBER 27, 2023	<input checked="" type="checkbox"/> GE SUPPLY (CHICAGO)	REJECTED	Add Receipt	\$218.09	>
SEPTEMBER 26, 2023	<input checked="" type="checkbox"/> ZEP MANUFACTURING	OPEN	Add Receipt	\$614.32	>
SEPTEMBER 20, 2023	<input checked="" type="checkbox"/> GE SUPPLY (CHICAGO)	OPEN	Add Receipt	\$27.78	>
SEPTEMBER 15, 2023	<input checked="" type="checkbox"/> LOU MALNATI'S PIZZERIA	OPEN	Add Receipt	\$62.09	>
	<input checked="" type="checkbox"/> L COM INC	OPEN	Add Receipt	\$77.85	>
	<input checked="" type="checkbox"/> VILLAGE DELTUE		Add Receipt	\$22.45	>

Submit (11) EDIT (11) ADD TO GROUP (11) Manage Cookies

**Action/Information**

6 Enter a name for the group. Optionally, you may add a description to provide context. Click on **Create**.

Create Expense Group ✕

\* Fields Required

**Name\*** 14/100

**Description** 0/255

Create
Cancel

7 You will now see your group in the **Expense Inbox**. To work the items in the group, click on the group box.

September 2023

● Open 11 \$1,788.01

Sep 2, 2023 - Sep 25, 2023
⋮

8 You can also pick transactions to add to a group, rather than using the filter function. Check the transactions to group and click on **ADD TO GROUP**.

Expenses Sort by: Posting Date ▾ ⚙ View

Open ✕ Rejected ✕

SEPTEMBER 27, 2023			
<input type="checkbox"/>	GE SUPPLY (CHICAGO)	REJECTED	\$218.09
SEPTEMBER 15, 2023			
<input checked="" type="checkbox"/>	LOU MALNATI S PIZZERIA	OPEN	\$62.09
<input type="checkbox"/>	L COM INC	OPEN	\$77.85
<input checked="" type="checkbox"/>	VILLAGE DELI, THE	OPEN	\$55.65
SEPTEMBER 14, 2023			
<input type="checkbox"/>	GE SUPPLY (CHICAGO)	OPEN	\$52.52
SEPTEMBER 10, 2023			
<input checked="" type="checkbox"/>	SIMPLEX GRINNELL WEB P	OPEN	\$221.21
SEPTEMBER 6, 2023			
<input type="checkbox"/>	SARPINO'S PIZZERIA	OPEN	\$91.00

submit (3)

✎ EDIT (3)
 

➕ ADD TO GROUP (3)

**Action/Information**

9 Choose from groups you have already created, shown at the bottom of the screen, or create a new group.

Add to Expense Group ✕

**CREATE NEW GROUP** \* Fields Required

Name\* 0/100

Description 0/255

**Create**

OR ADD TO EXISTING GROUP

**Project Beta**

● Open 0 \$0.00

**Project Omega**

● Open 0 \$0.00

10 Work through the expense items by clicking on the right-hand chevron for each in turn.

**INBOX** Project Omega

Sep 2, 2023 - Sep 25, 2023

\$361.61 ● Open 🔍 Review expenses ⋮

**GROUPS**

Description

New product for consumer market

**HISTORY**

**Expenses**

	Description	Amount	
	<b>SEPTEMBER 25, 2023</b>		
<input type="checkbox"/>	GE SUPPLY (CHICAGO)	\$218.09	>
	<b>SEPTEMBER 12, 2023</b>		
<input type="checkbox"/>	GE SUPPLY (CHICAGO)	\$52.52	>
	<b>SEPTEMBER 2, 2023</b>		
<input type="checkbox"/>	SARPINO'S PIZZERIA	\$91.00	>

**Submit**
Edit Group
Delete Group Manage Costs

### Action/Information

11 Fill out the required fields for each transaction.

GE SUPPLY (CHICAGO) ⊗  
\$52.52 OPEN

Summary Cost Allocation Receipt

\* Required

SUMMARY

Business Justification 0/255

Transaction Date: 09/12/2023      Posting Date: 09/14/2023

Tax: \$3.32

COST ALLOCATION

GL Code:       Department:

Project:       Location:

Split

RECEIPT

No receipt attached Choose File  
4MB Limit

SAVE

12 You can split transactions, if required.

AMERICAN 00121801410842 ⊗  
\$561.40 OPEN

Summary Cost Allocation Receipt

\* Required

SUMMARY

Business Justification 0/255

Transaction Date: 07/23/2023      Posting Date: 07/25/2023

Tax: \$46.35

COST ALLOCATION

Division: 10 - Marketing      Department: 21 - Sales East

GL Code: 16542496 - Ear Muffs      Project:

Split

RECEIPT

No receipt attached Choose File

Submit      SAVE

Action/Information

13 You can choose the number of splits and whether splits should be made by amount or percentage.

The screenshot shows a 'SPLITS' configuration window. At the top, there is a 'Split' checkbox which is checked. Below it, a text input field shows '5' splits, with a range '(2 - 250)' and an 'Apply' button. A 'COLLAPSE ALL' link is visible on the right. The main section is titled 'Split 1' with a total amount of '\$112.28'. It includes a 'Description \*' field with 'Split-1'. Below this is a table with four columns: 'Percent', 'Pre-Tax Amount', 'Tax', and 'Split Amount \*'. The values are: Percent (20.00), Pre-Tax Amount (103.01), Tax (9.27), and Split Amount \* (112.28). There are also dropdown menus for 'Division', 'Department', 'GL Code', and 'Project'. At the bottom, there is a 'Remove split' button and a 'Submit' button. A 'SAVE' button is located in the bottom right corner.

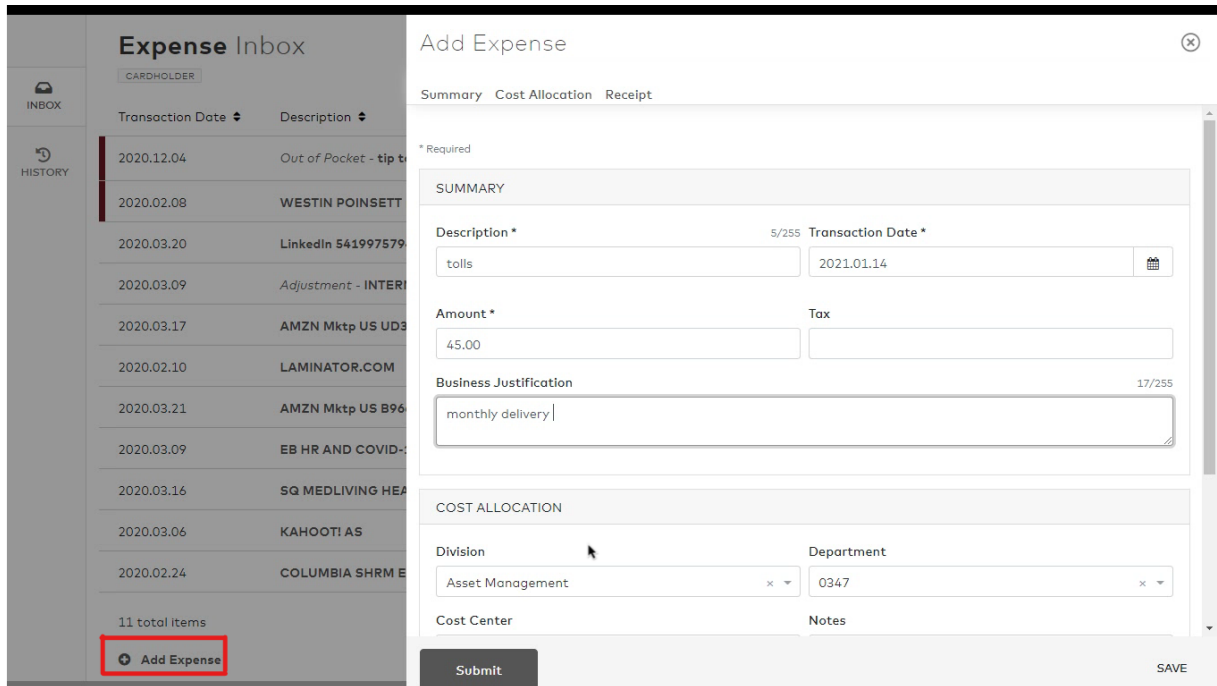
14 Click on **Receipts** to add a receipt. Receipts saved on your computer or captured via the mobile app can be attached.

The screenshot shows a receipt summary for 'AMERICAN 00121801410842' with a total amount of '\$561.40' and a status of 'OPEN'. Below the total, there are three tabs: 'Summary', 'Splits', and 'Receipt'. The 'Receipt' tab is highlighted with a red box. The receipt date is '07/23/2023' and the due date is '07/25/2023'. Under the 'Tax' section, there is a value of '\$46.35'.

## Action/Information

15

You can add out of pocket expenses. Click on the **Add Expense** button and then enter all the required fields.



The screenshot shows the 'Expense Inbox' on the left and the 'Add Expense' form on the right. The 'Add Expense' form is divided into three sections: SUMMARY, COST ALLOCATION, and Notes.

**Expense Inbox Table:**

Transaction Date	Description
2020.12.04	Out of Pocket - tip b
2020.02.08	WESTIN POINSETT
2020.03.20	LinkedIn 541997579
2020.03.09	Adjustment - INTER
2020.03.17	AMZN Mktp US UD3
2020.02.10	LAMINATOR.COM
2020.03.21	AMZN Mktp US B96
2020.03.09	EB HR AND COVID-
2020.03.16	SQ MEDLIVING HEA
2020.03.06	KAHOOTI AS
2020.02.24	COLUMBIA SHRM E

**Add Expense Form Fields:**

- Summary Section:**
  - Description \* (Required): tolls
  - Transaction Date \* (Required): 2021.01.14
  - Amount \* (Required): 45.00
  - Tax: (Empty field)
  - Business Justification (17/255): monthly delivery
- Cost Allocation Section:**
  - Division: Asset Management
  - Department: 0347
  - Cost Center: (Empty field)
  - Notes: (Empty field)

Buttons: **Add Expense** (highlighted in red), **Submit**, **SAVE**

Action/Information

16

If not using Groups, once all the fields are complete you can either click **Submit** to finalize or **Save** to return later.

AMERICAN 00121801410842

\$561.40 OPEN

Summary Splits Receipt

07/23/2023 07/25/2023

Tax \$46.35

SPLITS

Split

Splits (2 - 250)

5 **Apply**

^ COLLAPSE ALL

**Split 1** \$112.28

Description \* 7/255

Split-1

Percent	Pre-Tax Amount	Tax	Split Amount *
20.00	103.01	9.27	112.28

Division Department

GL Code Project

**Submit** **SAVE**

If using Groups, once you have reviewed, coded and saved all the transactions in the Group, click on the three dots in the corner of the group box and **Submit Group**.

**Project Beta Trip**

**Open** 2 \$642.10

Sep 18, 2023 - Sep 23, 2023

- Submit Group
- Delete Group

### Action/Information

17 Approvers get a notification email once a day if they have any items to approve. If they reject an item, it will reappear on your home screen with a **Rejected** status.

**Expense Inbox**

CARDHOLDER

Transaction Date	Description	Status	Amount
2020.12.04	Out of Pocket - tip to the busboy	REJECTED	\$5.00
2020.02.08	WESTIN POINSETT HOTEL	REJECTED	\$44.34
2020.03.20	LinkedIn 5419975794 Inkd.	OPEN	\$621.95
2020.03.09	Adjustment - INTERNATIONAL TRANSACTION FEE	OPEN	\$9.60
2020.03.17	AMZN Mktp US UD3OF7IZ3	OPEN	\$1077.87
2020.02.10	LAMINATOR.COM	OPEN	\$184.49
2020.03.21	AMZN Mktp US B966Z21R3	OPEN	\$550.80
2020.03.09	EB HR AND COVID-19APP	OPEN	\$244.58
2020.03.16	SQ MEDLIVING HEALT	OPEN	-\$350.00
2020.03.06	KAHOOT! AS	OPEN	\$480.00
2020.02.24	COLUMBIA SHRM ECOMM	OPEN	\$125.00

18 Click the rejected item to review the Rejection Notes. Make the necessary changes, then click **Submit**.

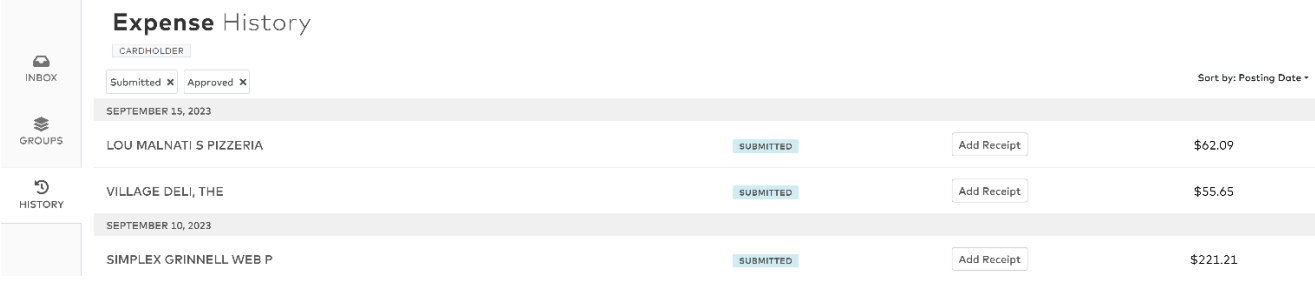
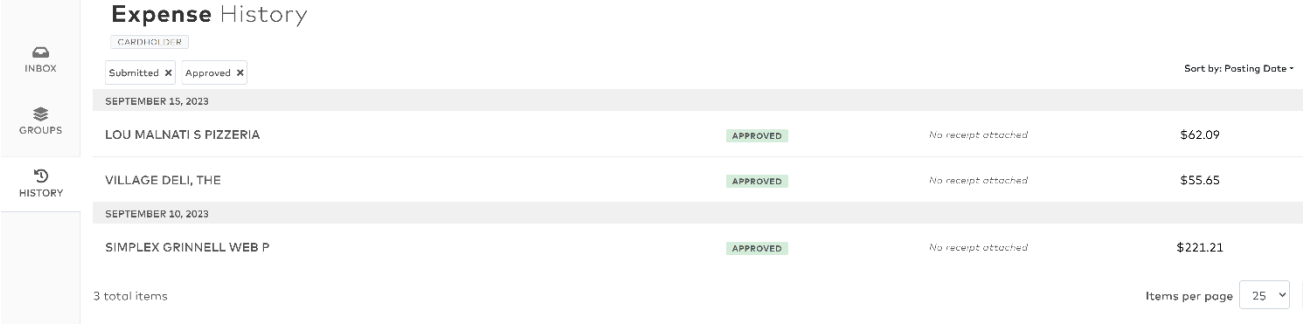
### GE SUPPLY (CHICAGO)

\$218.09 **REJECTED**

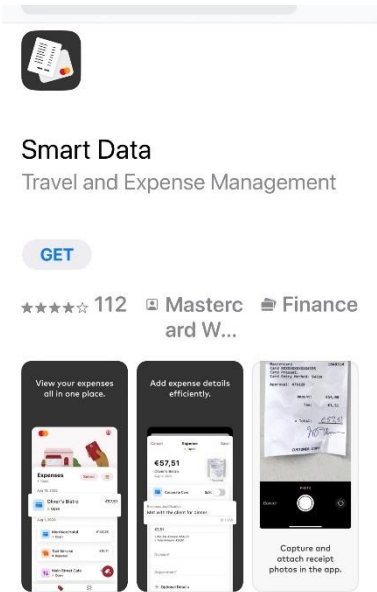
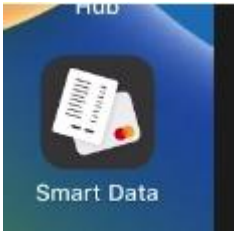
Summary Cost Allocation Receipt

✘ Rejected by Natasha Molnar on 10/13/2023  
Wrong GL - Please fix

\* Required

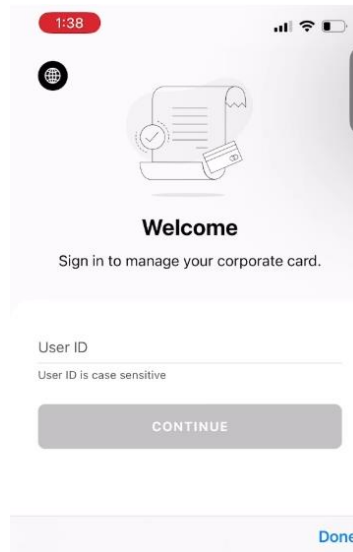
Action/Information	
19	<p>Once a transaction has been submitted it will go to into <b>History</b> and will no longer appear on the home screen.</p>  <p>The screenshot shows the 'Expense History' page with a sidebar containing 'INBOX', 'GROUPS', and 'HISTORY' tabs. The 'HISTORY' tab is active. The main content area shows a list of transactions under the heading 'Expense History'. The transactions are grouped by date: 'SEPTEMBER 15, 2023' and 'SEPTEMBER 10, 2023'. Each transaction has a 'SUBMITTED' label, an 'Add Receipt' button, and a dollar amount. The transactions are: LOU MALNATI S PIZZERIA (\$62.09), VILLAGE DELI, THE (\$55.65), and SIMPLEX GRINNELL WEB P (\$221.21). The page also includes filters for 'Submitted' and 'Approved', a 'Sort by: Posting Date' dropdown, and a 'CARDHOLDER' dropdown.</p>
20	<p>When the transaction has been approved, it will show on this same History tab with an Approved label.</p>  <p>The screenshot shows the 'Expense History' page with the same layout as the previous screenshot. The transactions are now labeled 'APPROVED' instead of 'SUBMITTED'. The 'Add Receipt' button is replaced with the text 'No receipt attached'. The dollar amounts remain the same: LOU MALNATI S PIZZERIA (\$62.09), VILLAGE DELI, THE (\$55.65), and SIMPLEX GRINNELL WEB P (\$221.21). At the bottom of the list, it says '3 total items' and 'Items per page 25' with a dropdown arrow.</p>
21	<p>The online application and the mobile application work seamlessly together. See the next section for how to use the mobile app. Receipts taken in the app are available to you in the online application.</p>

### 3 Mobile App

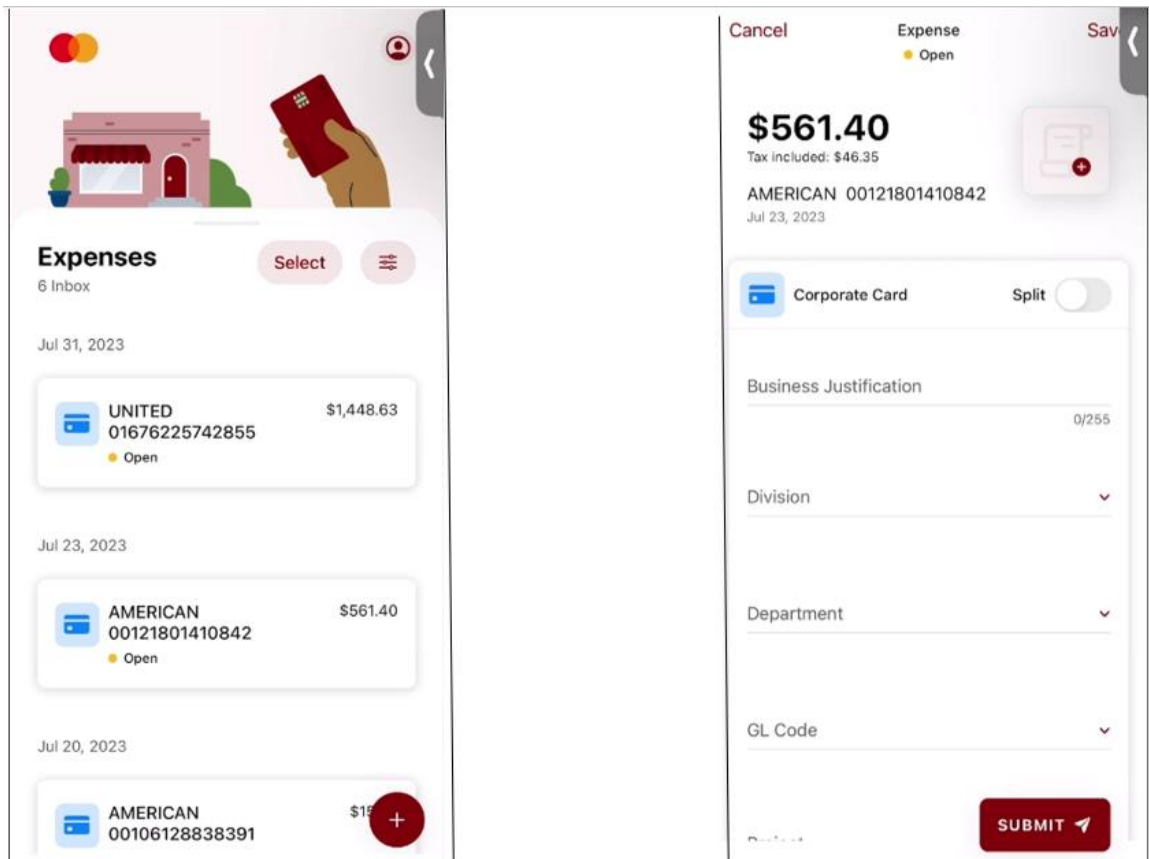
Action/Information	
1	<p>Download the App from the Apple App Store or Google Play.</p> 
2	<p>Open the app on your phone.</p> 

Action/Information

3 Login to the app using the same user ID and password as for the online application.

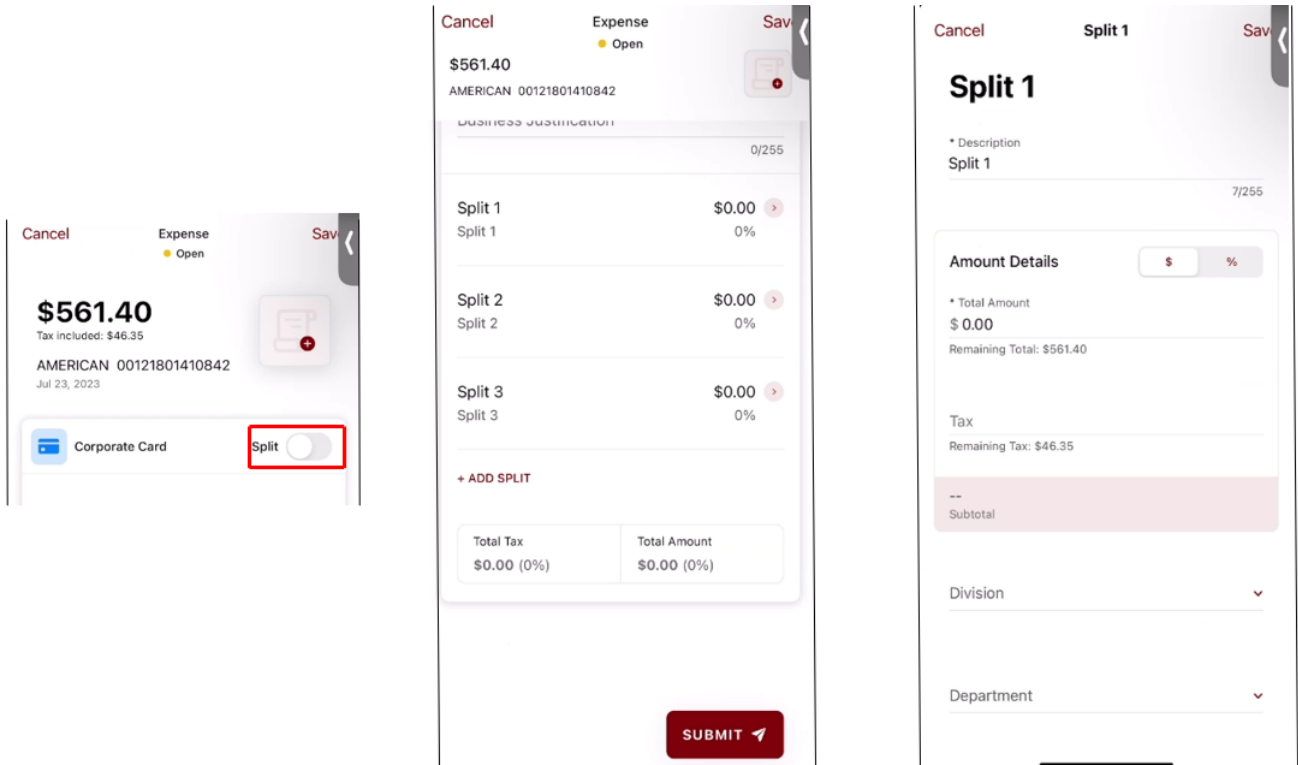


4 Your transactions will display on the home screen. If needed, group your transactions, then tap each item to review, code, and submit.



Action/Information

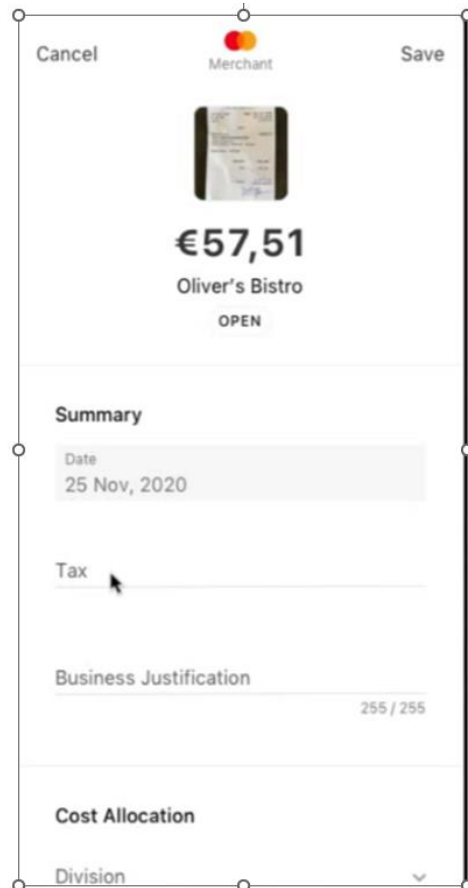
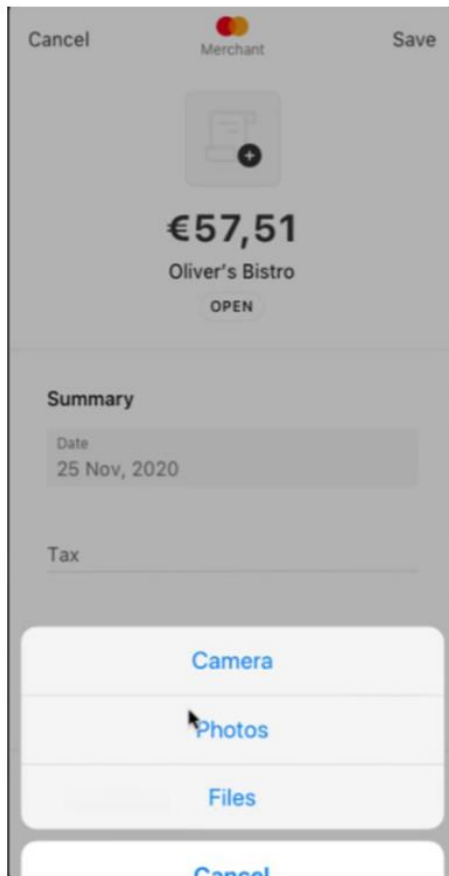
- 5 You can split transactions, either by amount or percentage. Tap **Split**, then enter the details for each portion of the transaction—by amount or percentage.



Action/Information

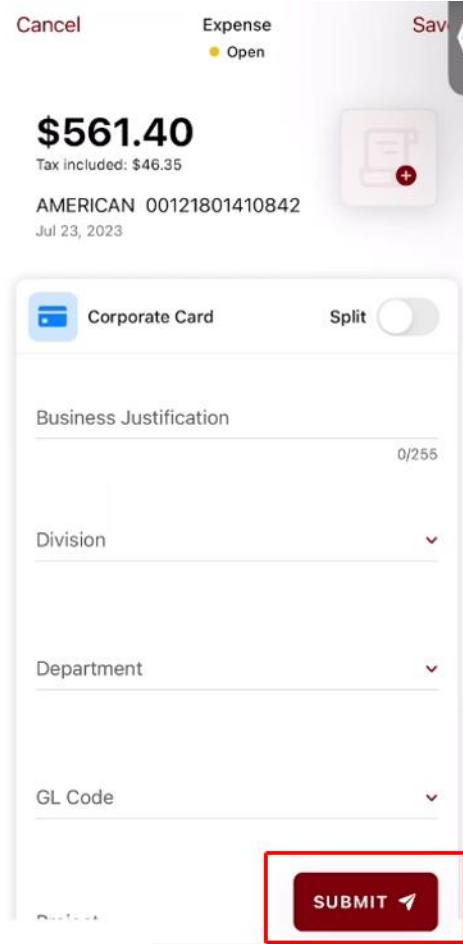
- 6 You can add receipts by taking a photo of the receipt with your phone camera, adding it from the photos stored on your phone, or from your files. Note: Only one receipt can be attached per transaction.

Once you load the receipt a picture will appear at the top of the transaction.



Action/Information

7 Once you have completed all the required fields and uploaded a receipt, click **Submit**. The transaction will then route to your approver.



Cancel Expense Open Save

**\$561.40**  
Tax included: \$46.35  
AMERICAN 00121801410842  
Jul 23, 2023

Corporate Card Split

Business Justification 0/255

Division

Department

GL Code

**SUBMIT**

Action/Information

8

Once all the transactions are submitted, the Inbox will show as empty. You can use the filter to view open, rejected, historical and submitted transactions.

