Santander Commercial Banking

Aug 2025

Santander Commercial Card

CentreSuite Expense Management Guide

Contents

1 Introduction

CentreSuite has an expense management module that enables clients to manage their commercial card programs and expense management all within the same platform. The expense management module has all the features required to manage company employee expenses. Please contact Client Service if you would like this service enabled for your company.

This guide explains how cardholders, approvers, and program administrators can use CentreSuite's expense management features.

Most of the expense management features outlined in this guide are also available in the CentreSuite mobile app. This can be downloaded from the Apple App Store or Google Play.

Separate Guides are available for the mobile app, card program management, reporting, virtual cards, and travel programs. You can request these from Client Service:

Santander Client Service is open for Program Administrators:

Monday – Friday 7:30 AM – 5:00 PM ET

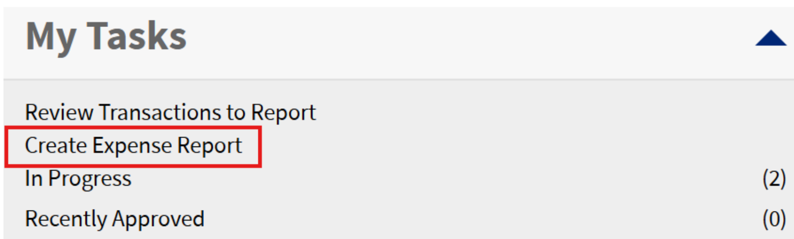
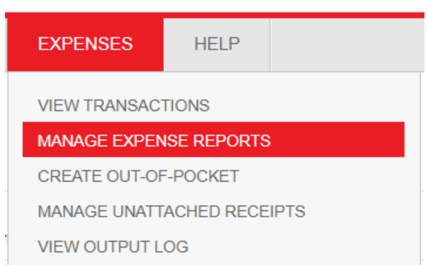
For Program Administrator service after hours: 877-598-7799

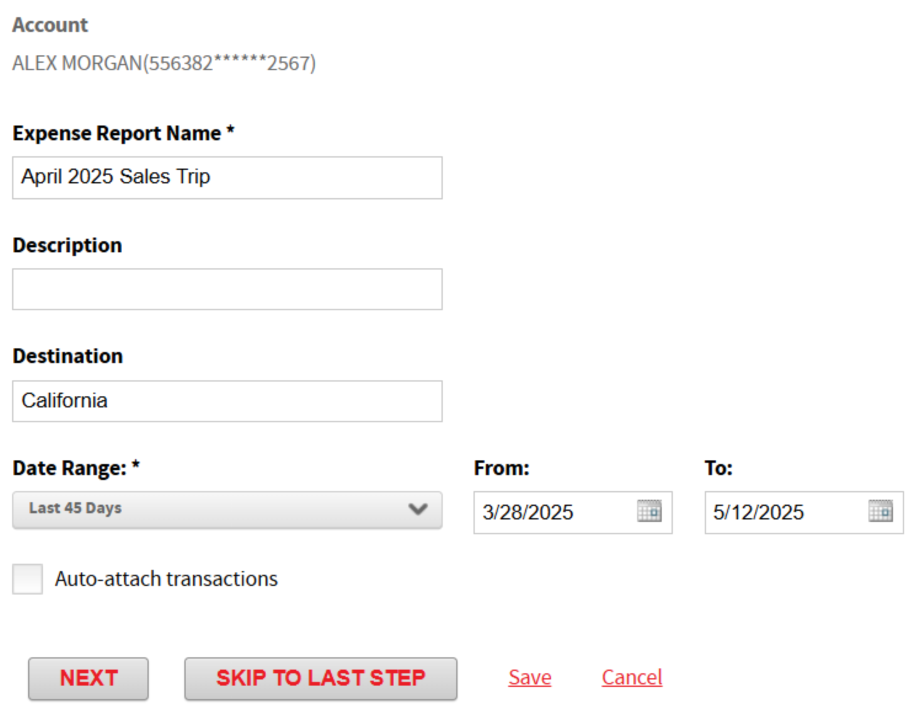
Email: clientservice@santander.us

1 Creating an Expense Report

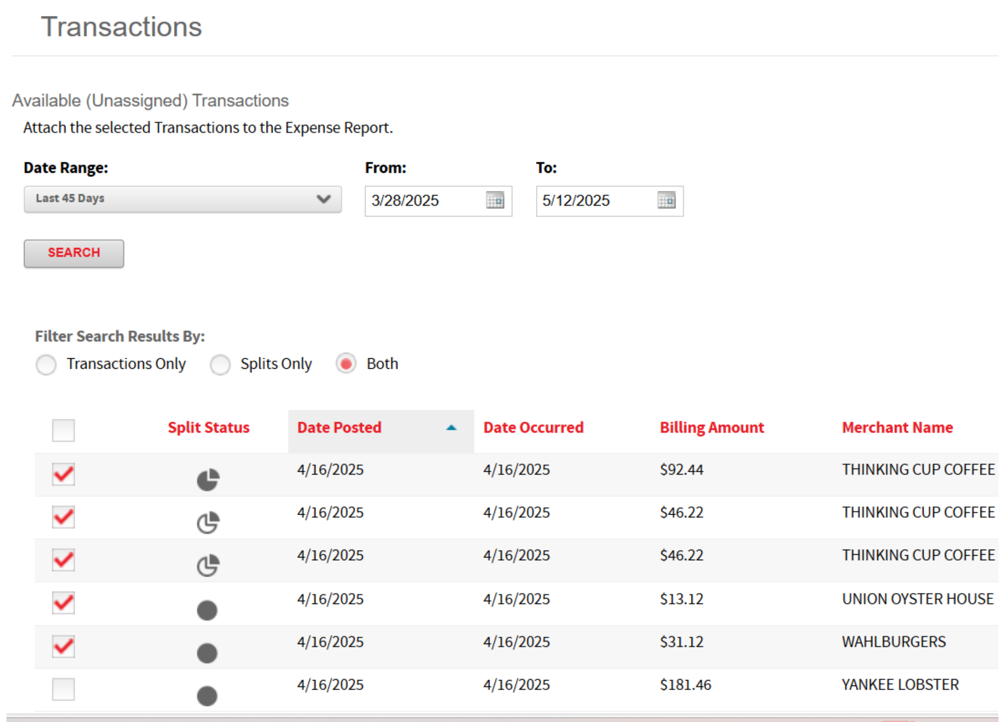
If the company has been set up to be able to create expense reports, cardholders will see **Create Expense Report** in the **My Tasks** box on the home page.

The **In Progress** link takes a user to an expense report they have begun work on but not completed. The **Recently Approved** takes the user to expense reports that have been approved.

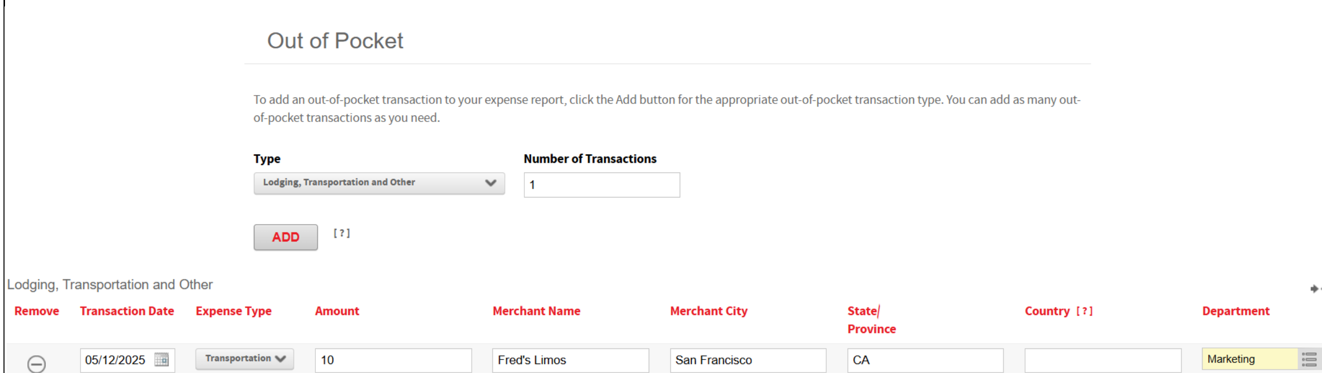
<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>1</td><td>To create an expense report chose the Create Expense Report option under My Tasks.

</td></tr>
<tr><td>2</td><td>You can also reach these options from the Expenses menu and choosing the Manage Expense Reports option.

</td></tr>
</table>

	Action/Information
3	If your company is not enabled for automatic expense report creation (e.g. a report for each payment cycle) then you will need to create the report. Create a name and date range for the report. Adding a description is useful if the expense report is for a specific trip, conference, or project. If you check **Auto-attach transactions** all the transactions in that date range will be included in the expense report. If you do not check this box, all transactions not already assigned to an expense report will be displayed and you can choose whether to select them or not. Click **Next** to continue. 

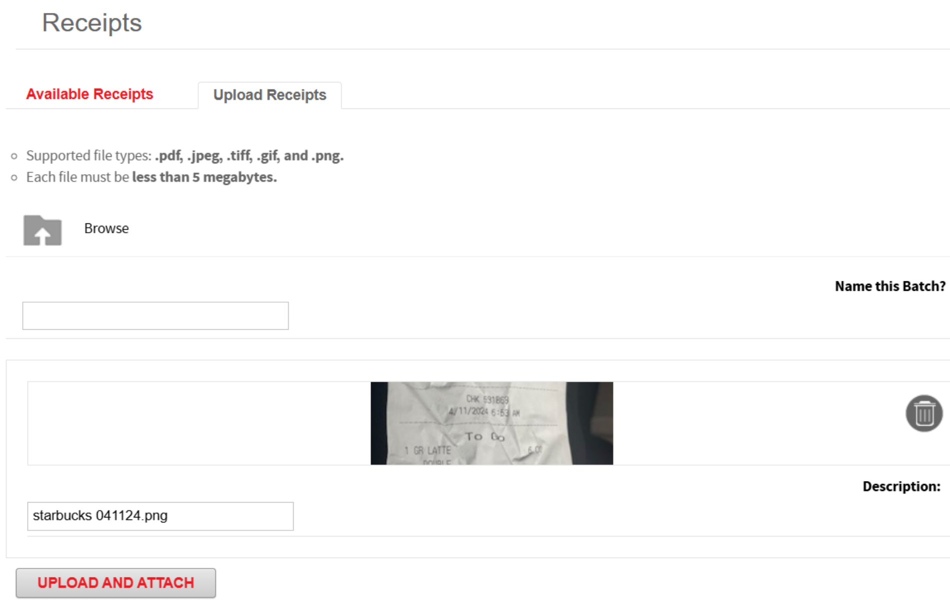
	Action/Information
4	Select or deselect transactions to go on your expense report and click **Next**.



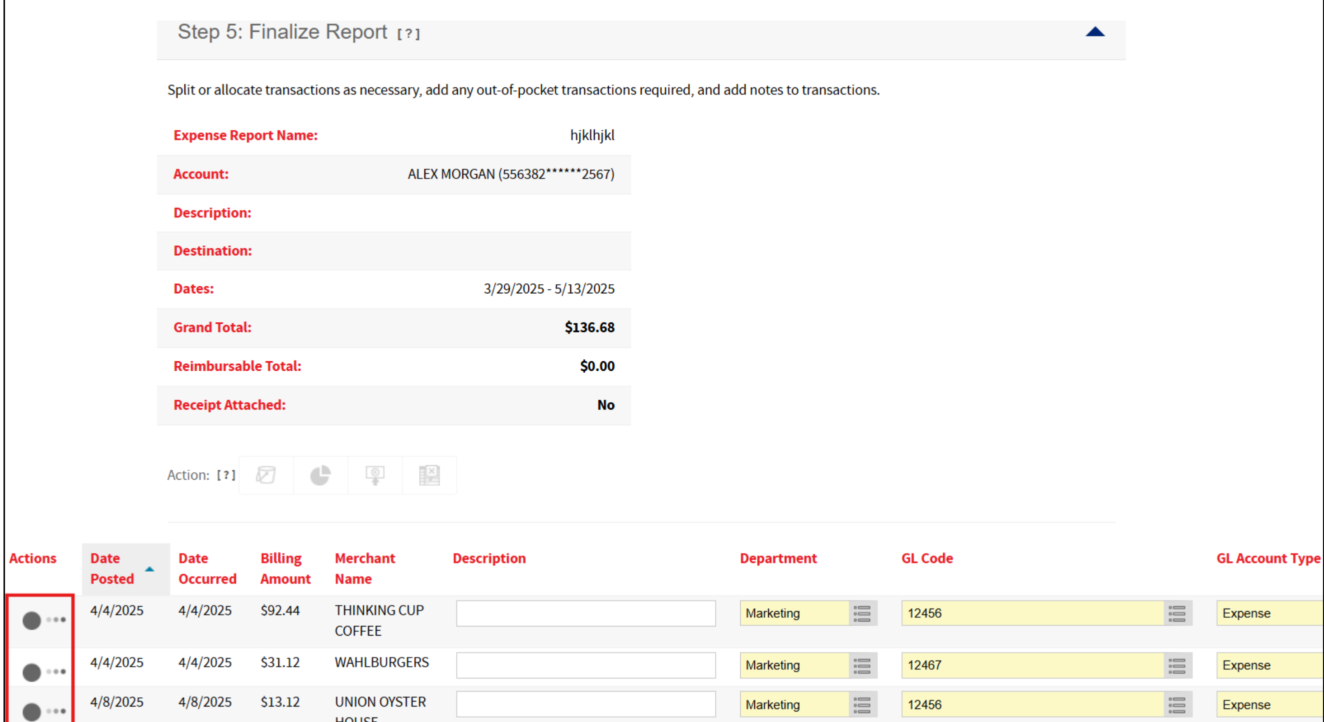
5	Under **Out of Pocket Transactions** you can add any expenses not put on your corporate card. If this section does not appear, it means it has not been enabled for your company.



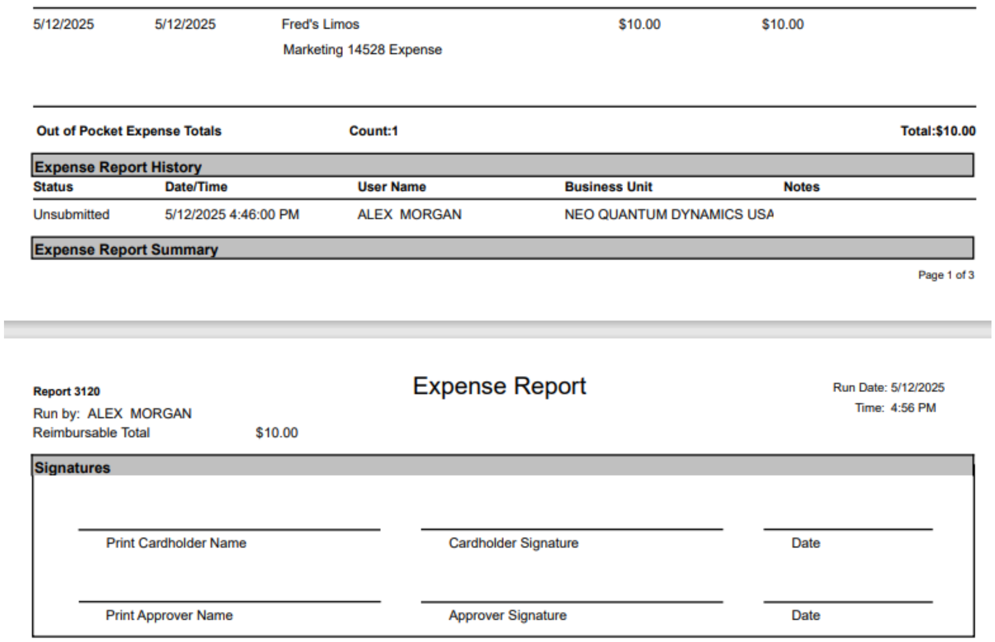
	Action/Information
6	Next you can either attach receipts that have already been captured (eg via the mobile app) which will appear under **Available Receipts**, or **Upload Receipts** saved to your computer.



7	You are now ready to finalize your expense report. From the three-dot icon under **Actions**, you can split transactions and attach receipts (see Sections 4 and 5 for more details reviewing and managing transactions). You can also review and complete the allocations. When completed, click **Submit**.



	Action/Information
8	You can print the report if you want a physical copy. The printed version has to option for the cardholder and approver to sign. Even if the report is printed and signed, the cardholder still has to **Submit** the report and the approver will still need to approve the report in CentreSuite.



5/12/2025	5/12/2025	Fred's Limos Marketing 14528 Expense	$10.00	$10.00

Out of Pocket Expense Totals	Count:1	Total:$10.00

Expense Report History

Status	Date/Time	User Name	Business Unit	Notes
Unsubmitted	5/12/2025 4:46:00 PM	ALEX MORGAN	NEO QUANTUM DYNAMICS USA	

Expense Report Summary

Page 1 of 3

Report 3120
Run by: ALEX MORGAN
Reimbursable Total $10.00

Expense Report

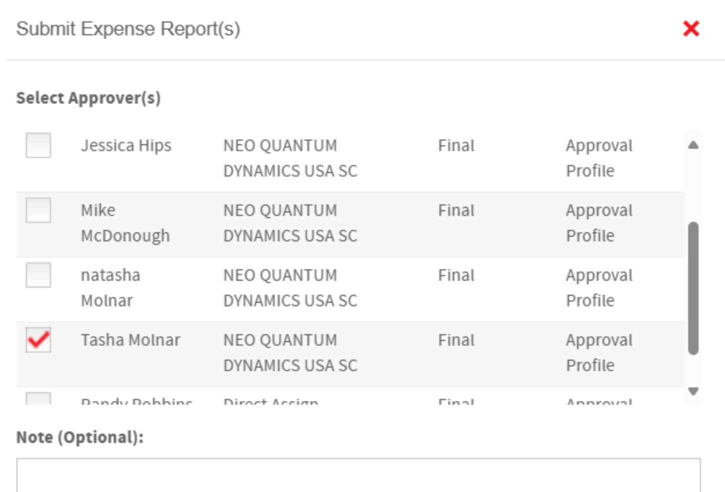
Run Date: 5/12/2025
Time: 4:56 PM

Signatures

Print Cardholder Name   Cardholder Signature   Date

Print Approver Name   Approver Signature   Date

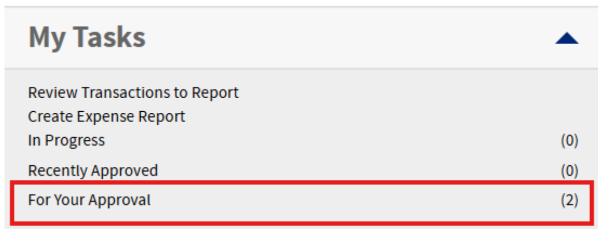
9	Check the box next to the name of the person to approve your expense report. You can add a note for the approver if required. Click **Submit.**



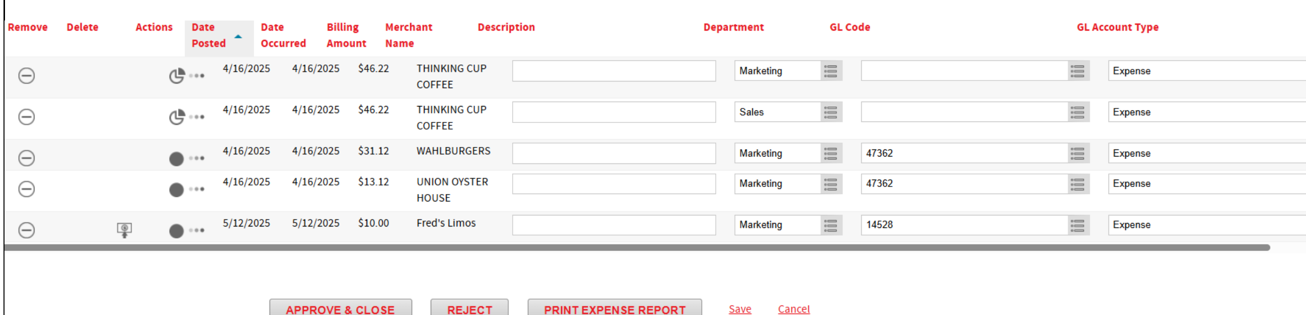
<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>10</td><td>
An email will be sent to the approver to notify them that they have a report to review.
Once submitted you will see that the Status of the report will be Pending Approval on the Manage Expense Reports page.
<table>
<tr><th>Name on Account</th><th>Expense Report Name</th><th>Current Status</th><th>Current Status Date</th><th>Reimbursable Total</th><th>Grand Total</th></tr>
<tr><td>ALEX MORGAN</td><td>April 2025 Sales Trip</td><td>PendingApproval</td><td>4/23/2025</td><td>$100.00</td><td>$1,110.05</td></tr>
</table>
</td></tr>
<tr><td>11</td><td>
You can view the status of all submitted reports on the Manage Expense Reports tab, under Report History. You can also see which user is in control of the current status.
Report History [?]
<table>
<tr><th>Status</th><th>Date/Time</th><th>User Name</th><th>Business Unit</th><th>Notes</th></tr>
<tr><td>Unsubmitted</td><td>4/23/2025 10:10:00 AM</td><td>ALEX MORGAN</td><td>NEO QUANTUM DYNAMICS USA SC</td><td></td></tr>
<tr><td>Submitted</td><td>4/23/2025 10:20:00 AM</td><td>ALEX MORGAN</td><td>NEO QUANTUM DYNAMICS USA SC</td><td></td></tr>
<tr><td>PendingApproval</td><td>4/23/2025 10:20:00 AM</td><td>Tasha Molnar</td><td>NEO QUANTUM DYNAMICS USA SC</td><td></td></tr>
</table>
</td></tr>
</table>

2 Approving an Expense Report

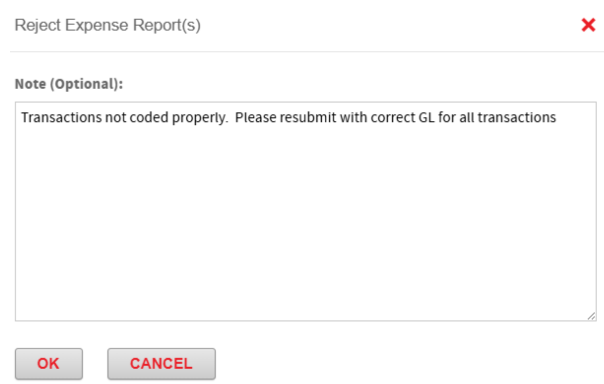
<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>1</td><td>If you have an approval profile and you have a report to approve, you will see it highlighted on your home screen under My Tasks, For Your Approval. You can also click the link in the email sent to you, notifying you that you have a report to approve.


</td></tr>
<tr><td>2</td><td>Click on the For Your Approval link to be taken to Manage Expense Reports. Select the report pending approval. Click the three-dot icon under Details to review a report's transactions.


</td></tr>
<tr><td>3</td><td>If all the transactions and descriptions/receipts look good you can click on Approve & Close. The cardholder will receive an email that the expense report has been closed. The transactions will then be locked down, so that the cardholder can still see the transactions but cannot make any changes to them.

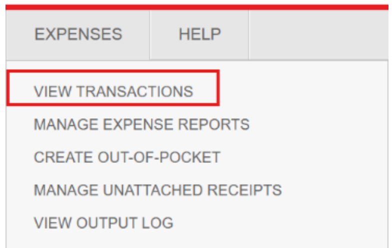
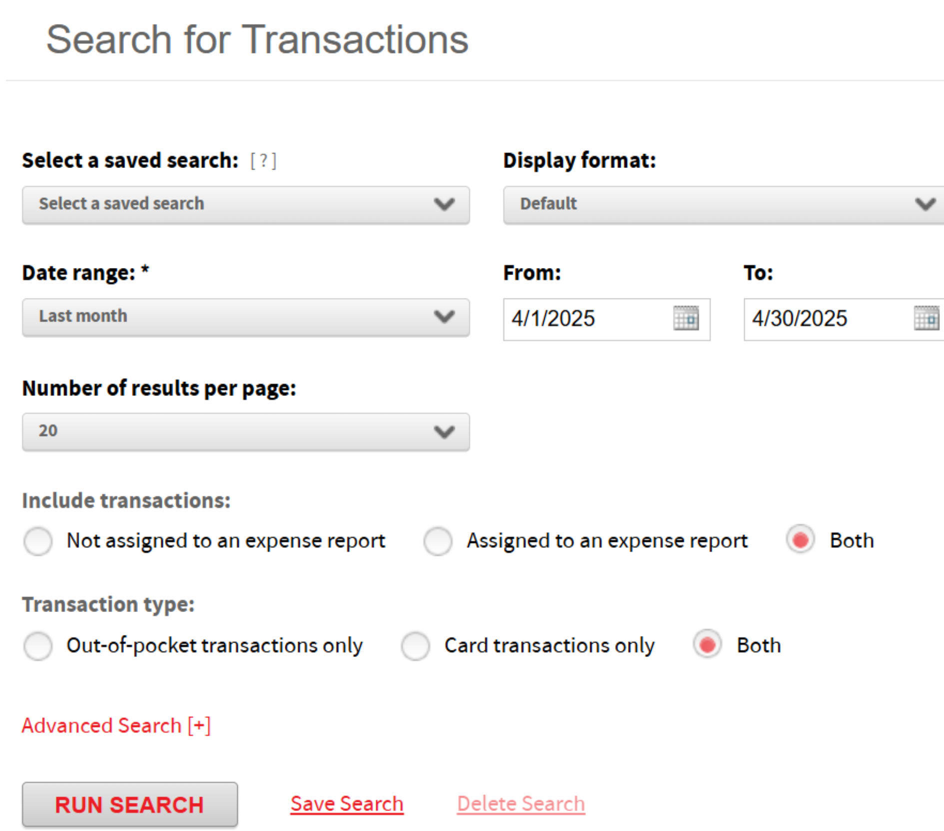

</td></tr>
</table>

<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>4</td><td>If you want to reject an expense report, select the report and click on the Reject Selected button. You can enter some notes to explain why you are rejecting the report. Click OK.

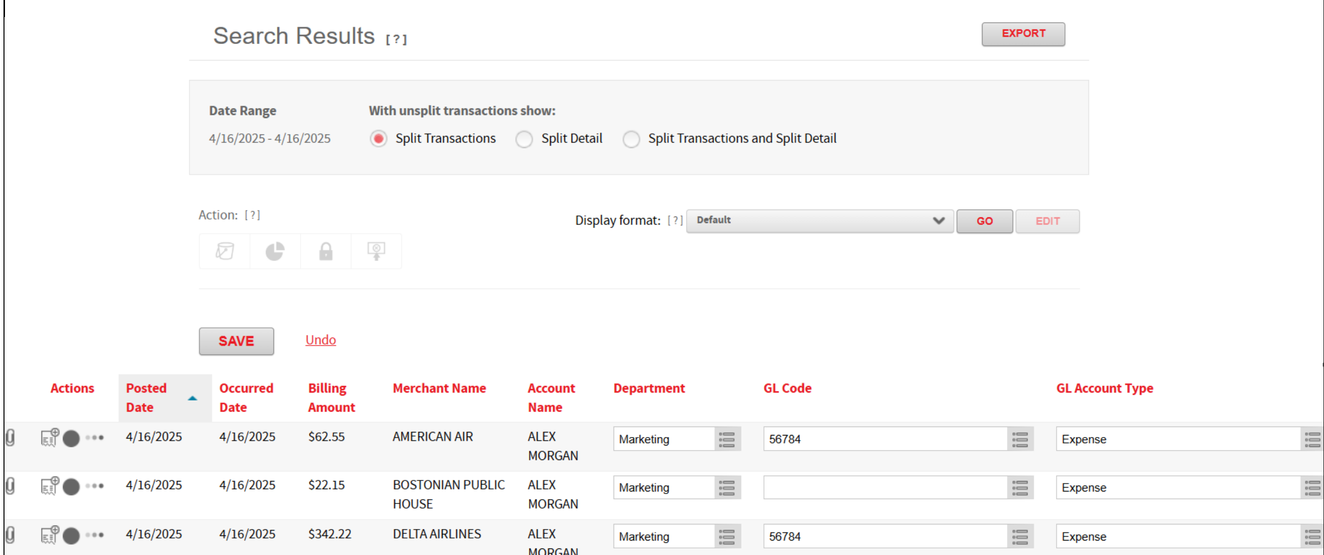

</td></tr>
<tr><td>5</td><td>The cardholder will receive an email telling them the report was rejected and they will need to resubmit. When they go back to Manage Expense Reports they will see the rejected report and be able to read the note explaining why it was rejected.

<table>
<tr><th>Notes</th><th>Receipt</th><th>Report Id</th><th>Name on Account</th><th>Expense Report Name</th><th>Current Status</th></tr>
<tr><td></td><td></td><td>0005783543</td><td>ALEX MORGAN</td><td>test RS</td><td>PendingApproval</td></tr>
<tr><td></td><td></td><td>0005783706</td><td>ALEX MORGAN</td><td>April 2025 Sales Trip</td><td>Rejected</td></tr>
</table></td></tr>
</table>

3 Searching for Transactions

	Action/Information
1	Click on the **Expenses** menu and choose the **View Transactions** option. 
2	Use the filters to define the transactions to view, and click on **Run Search.** Search criteria can be saved for future use. 

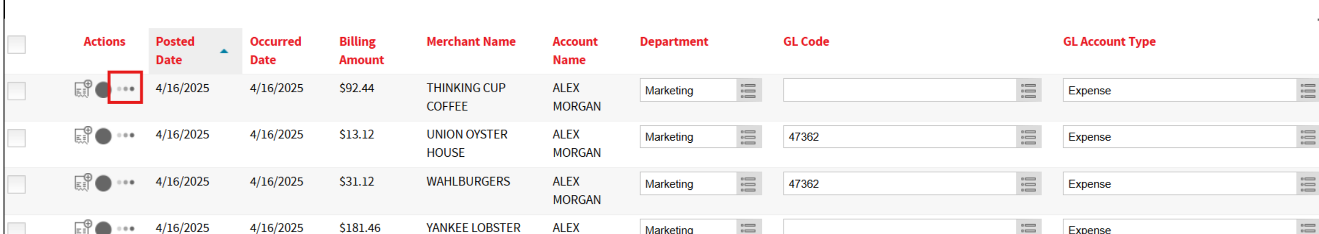
<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>3</td><td>The results are shown. A paper clip means the transaction has already been attached to an expense report. A solid circle under Actions means it is the whole transaction, i.e. it has not been split.



</td></tr>
</table>

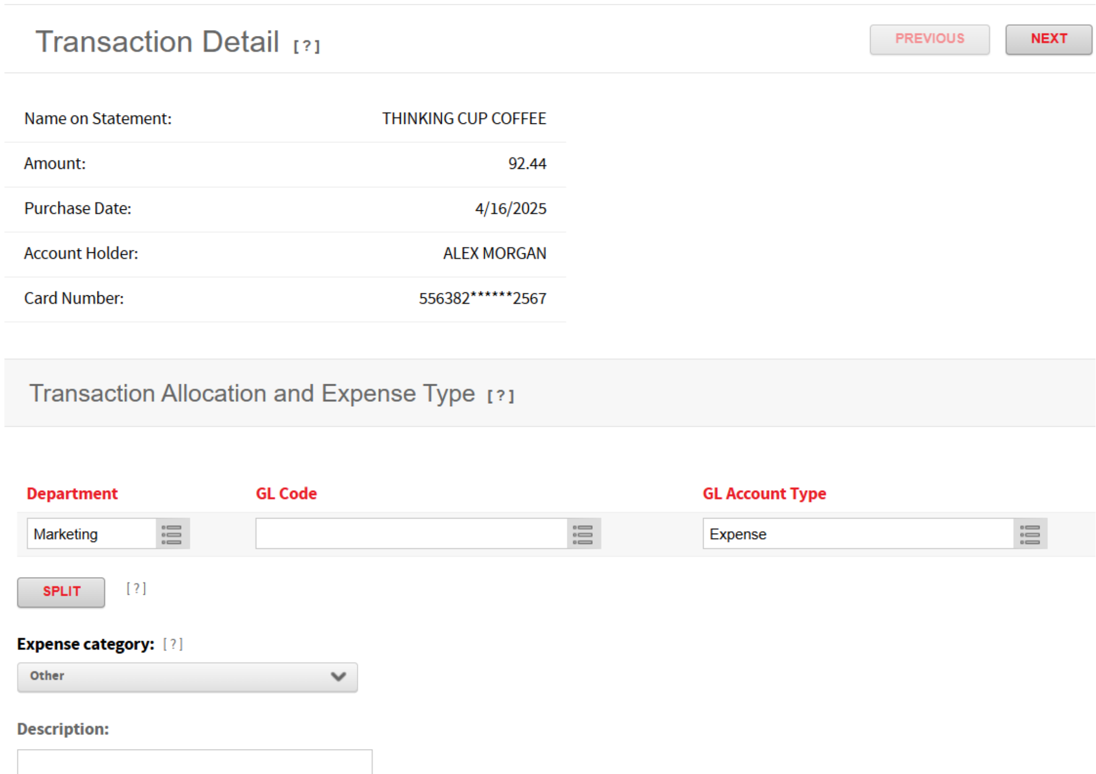
4 Reviewing Transactions

<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>1</td><td>To see the transaction details click on the three-dot icon under Actions from the Search Results.

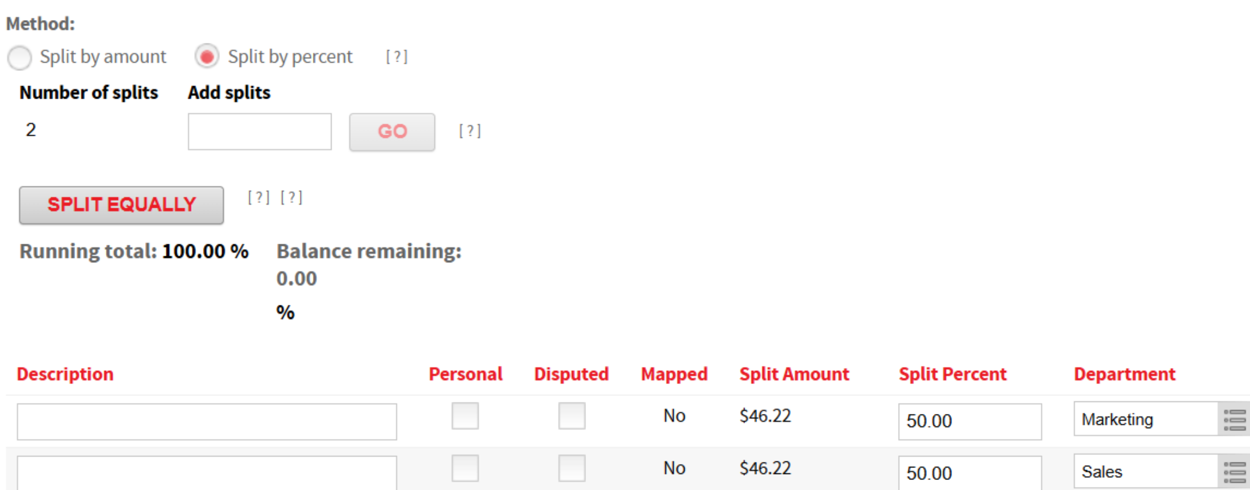


</td></tr>
</table>

<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>2</td><td>From the Transaction Detail page and the Transaction Allocation and Expense Type section, you can split a transaction and allocate expense categories.

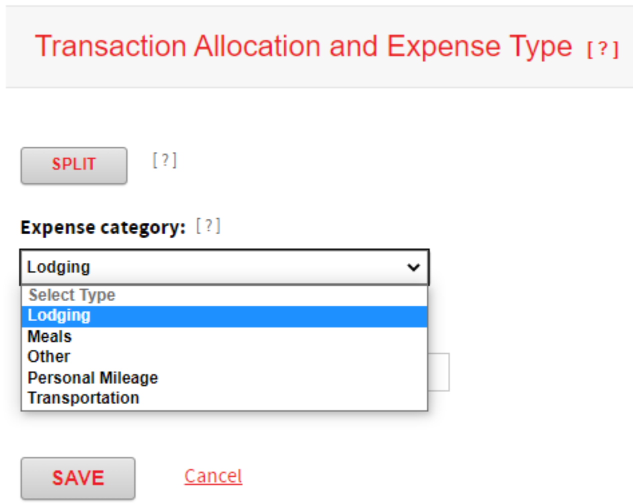


</td></tr>
<tr><td>3</td><td>To split a transaction click on the Split button and enter the parameters for how you would like the transaction to be split.

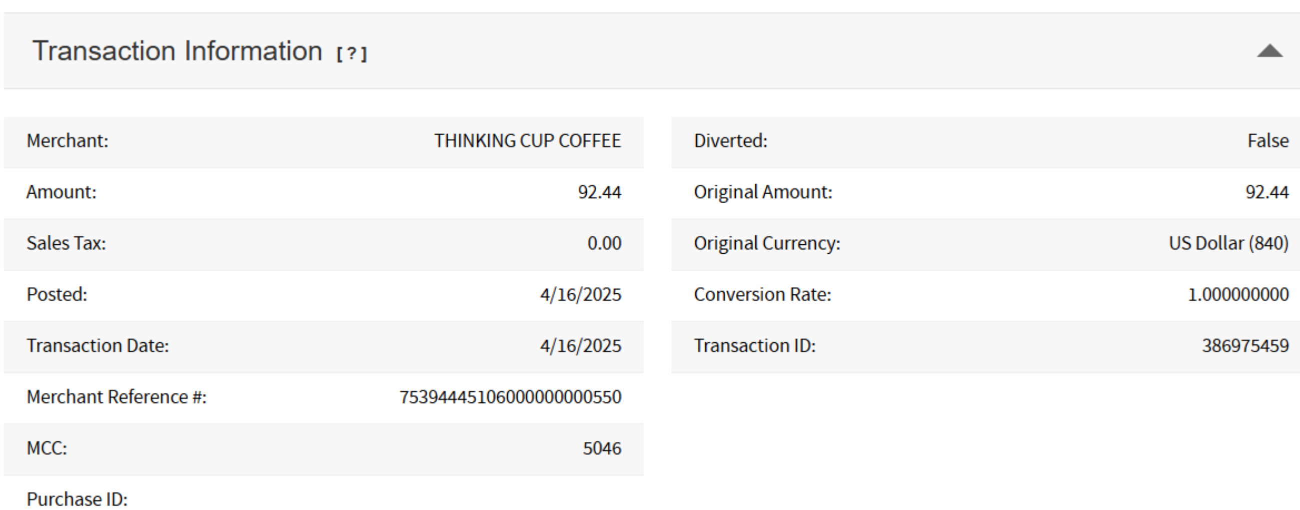


</td></tr>
</table>

	Action/Information
4	From the **Transaction Allocation and Expense Type** section you can see the assigned expense category. This can be overwritten and a description may be added (if the transactions has not yet been submitted on an expense report). Choose the new category and click **Save**.



5	The **Transaction Information** section gives details on the transaction. Note that if the Sales Tax is $0, it does not necessarily mean there was no sales tax, just that the merchant did not provide the information.



	Action/Information
6	The merchant information sent with the transaction is displayed.

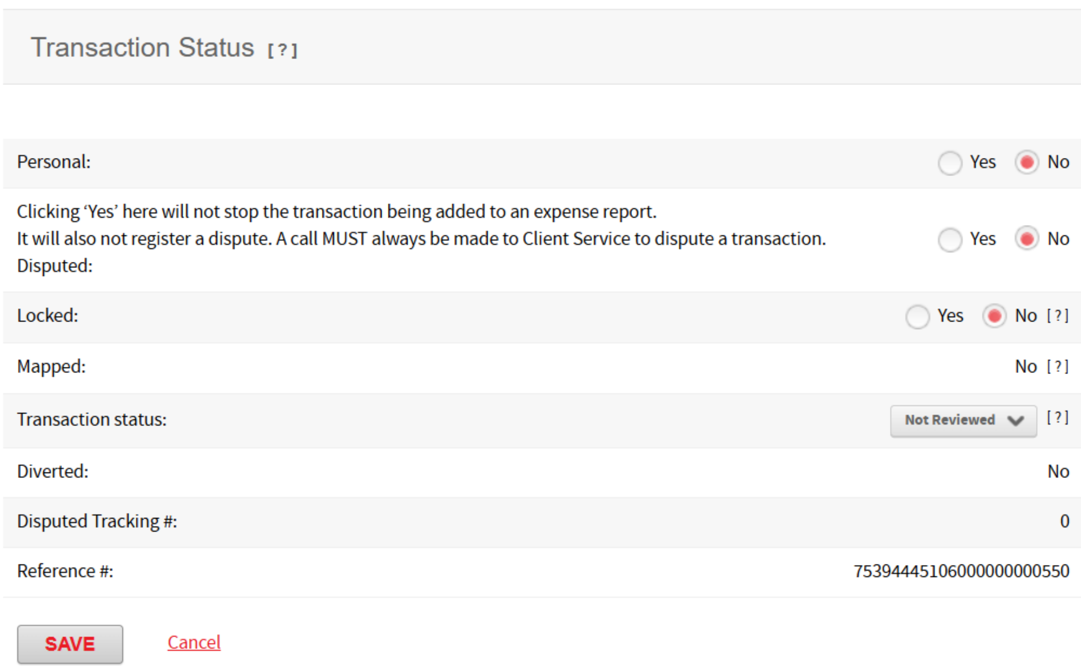
Merchant Information [?]

Name on Statement:	THINKING CUP COFFEE
Alias:	THINKING CUP COFFEE
City:	
State:	
Postal Code:	
MCC:	5046
MCC Description:	Commercial Equipment Not Elsewhere Classified
Expense Type Category:	Industrial Supply
Merchant Status (1099):	

7	Account information is provided.

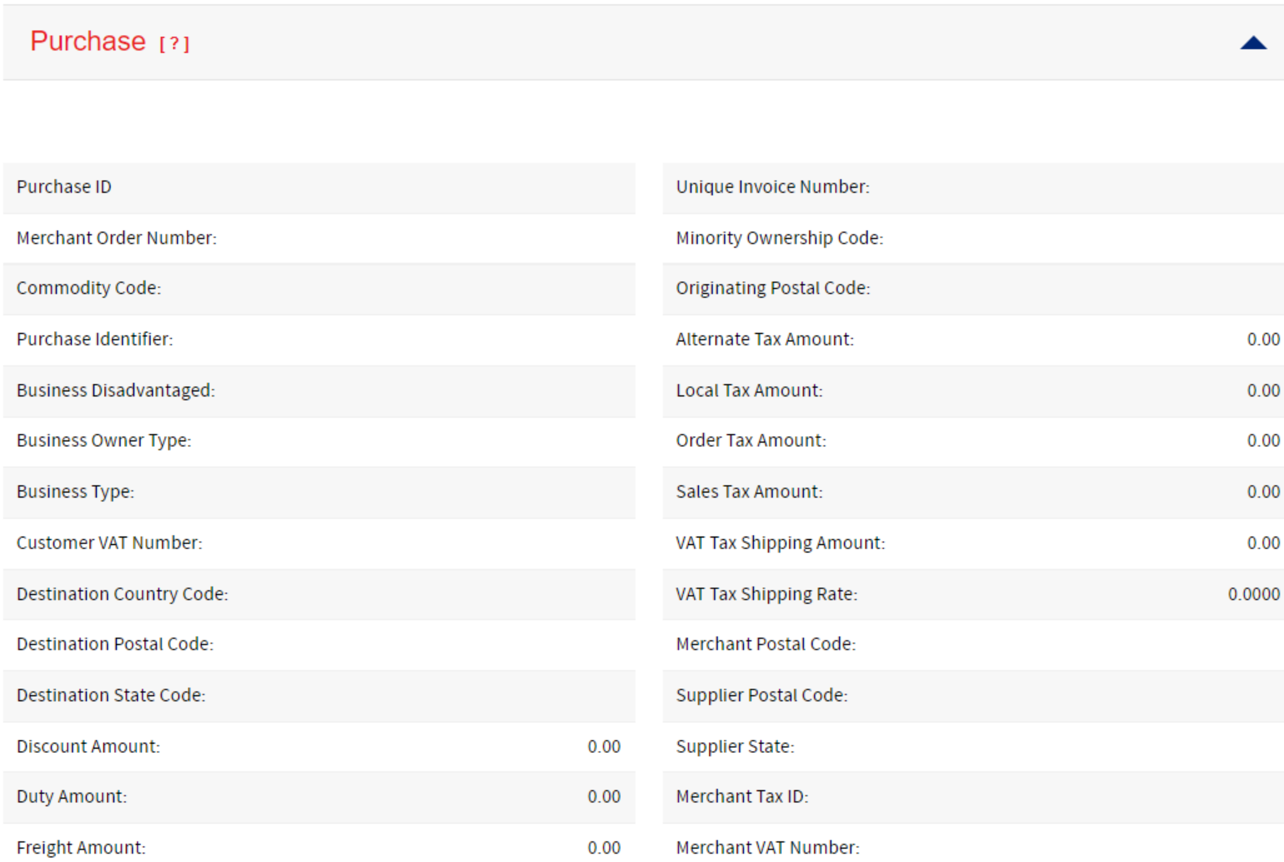
Account Information [?]

Name on account:	ALEX MORGAN
City:	EAST PROVIDENCE
State:	RI
Postal Code:	02915
Allocation Code:	
Unit:	SOUTHERN DIVISION (03000004)

<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>8</td><td>
Cardholders can update the transaction status from the Transaction Status section of the Transaction Details screen, for example mark the transaction as personal.
Note, marking the transaction as Dispute DOES NOT open a dispute case. Marking a transaction as Disputed serves to stop the cardholder being sent reminders to process the transaction until the dispute has been resolved. The transaction will still appear on an expense report.
A locked transaction means it has already been approved.
We recommend that you do not use the Transaction status dropdown list for noting whether a transaction has been approved. Note: selecting 'Approved' in the transaction status does not approve it for the expense report. That must be done separately.


</td></tr>
</table>

	Action/Information
9	Any addenda that come through with the transactions from the merchant will appear here.

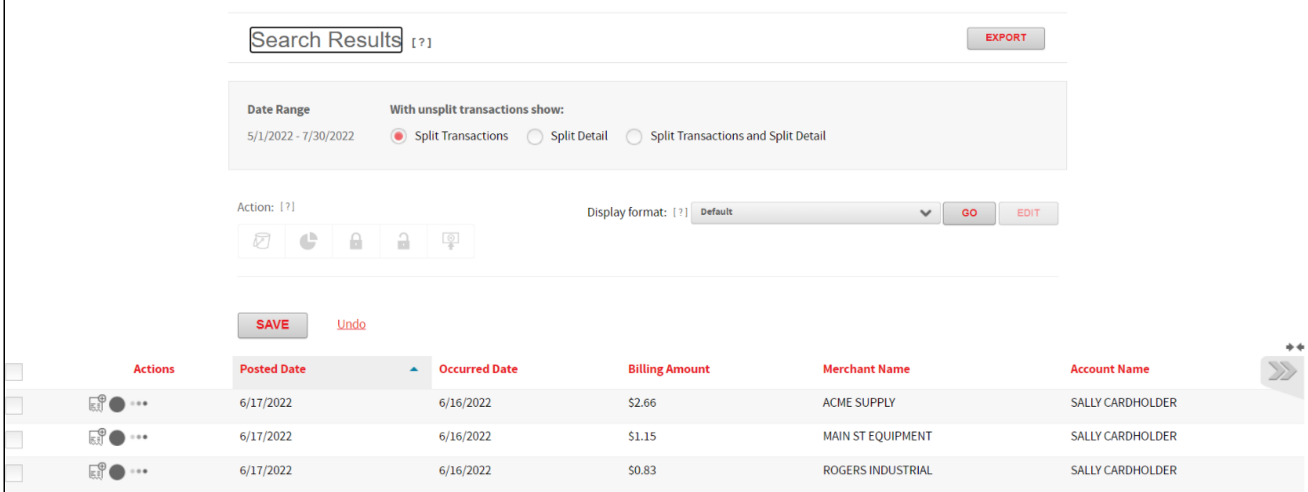
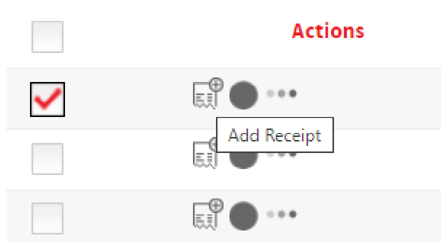

Purchase [?]

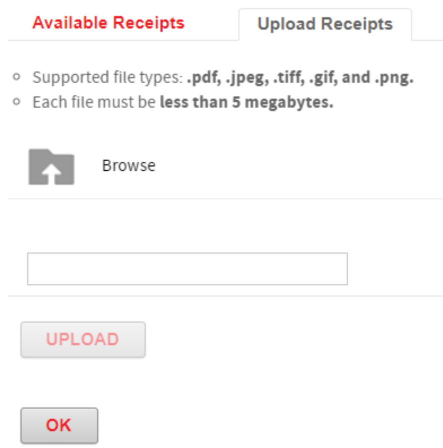
Purchase ID		Unique Invoice Number:	
Merchant Order Number:		Minority Ownership Code:	
Commodity Code:		Originating Postal Code:	
Purchase Identifier:		Alternate Tax Amount:	0.00
Business Disadvantaged:		Local Tax Amount:	0.00
Business Owner Type:		Order Tax Amount:	0.00
Business Type:		Sales Tax Amount:	0.00
Customer VAT Number:		VAT Tax Shipping Amount:	0.00
Destination Country Code:		VAT Tax Shipping Rate:	0.0000
Destination Postal Code:		Merchant Postal Code:	
Destination State Code:		Supplier Postal Code:	
Discount Amount:	0.00	Supplier State:	
Duty Amount:	0.00	Merchant Tax ID:	
Freight Amount:	0.00	Merchant VAT Number:	

5 Adding Receipts

Only companies enabled for receipts will be able to view the option to add receipts.

Receipts can be added to transactions from the **Search Results** screen, or when creating an expense report.

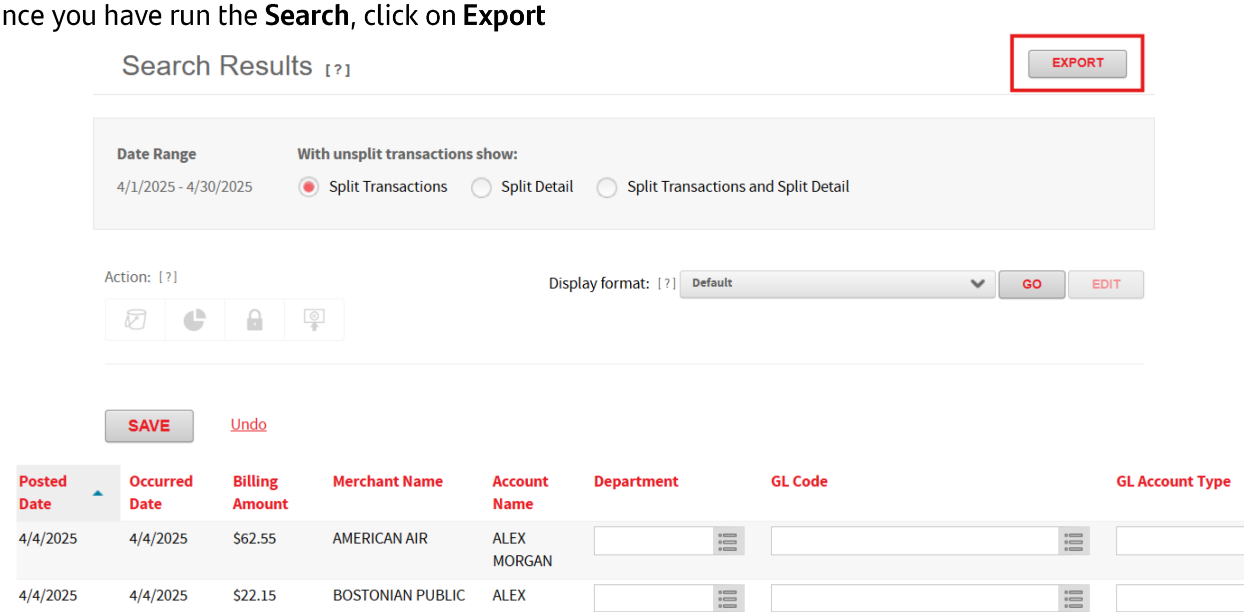
	Action/Information
1	Receipts can be added from the **Search Results** screen 
2	Select the transaction and click on the receipt icon. 

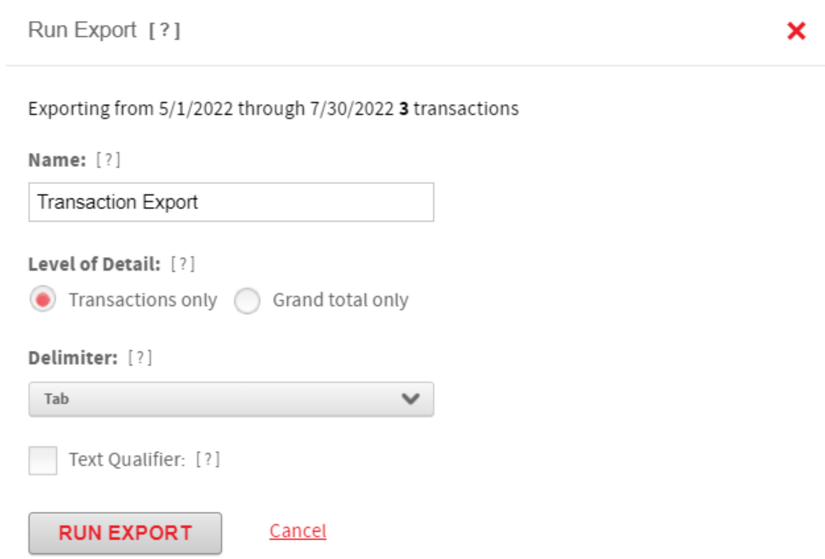
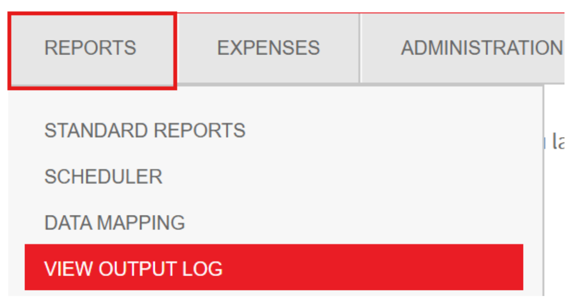
<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>3</td><td>Receipts can be captured in the mobile app or emailed to Centresuite, in which case they will be available under Available Receipts. The cardholder also has the option to upload the receipts from their computer.


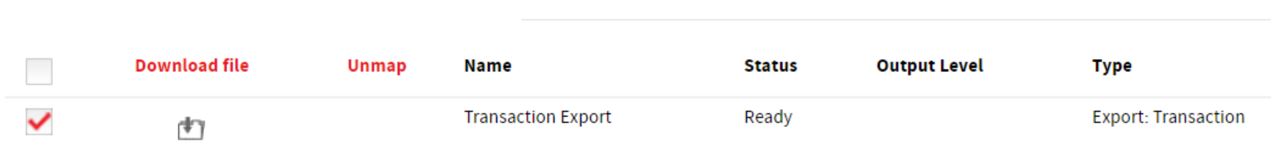
If you want to email receipts to the CentreSuite application, ask you program administrator for the email address to send your receipts to. It is listed under your User profile.</td></tr>
</table>

6 Exporting Transactions

To export transactions, first **Search** for the transactions to export.

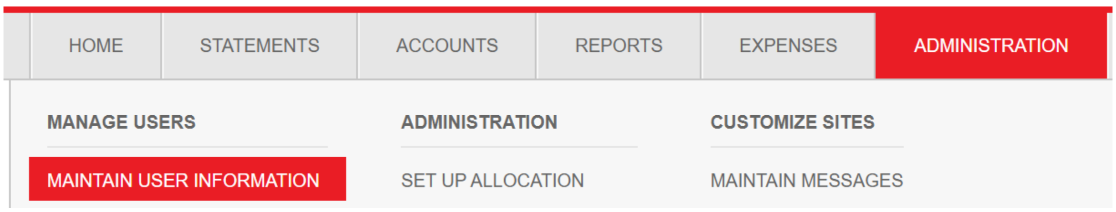
<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>1</td><td>Once you have run the Search, click on Export

</td></tr>
</table>

<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>2</td><td>Name the export file, set the level of detail required, and choose the format of the file. Click Run Export.

</td></tr>
<tr><td>3</td><td>The report will be avilable in the Output Log. This can be reached through the Reports menu or the Expenses Menu. Click the Refresh Status log after a few minutes if the report has not appeared.

</td></tr>
<tr><td>4</td><td>Select the report to download by checking the box next to report and click on the download icon to download.

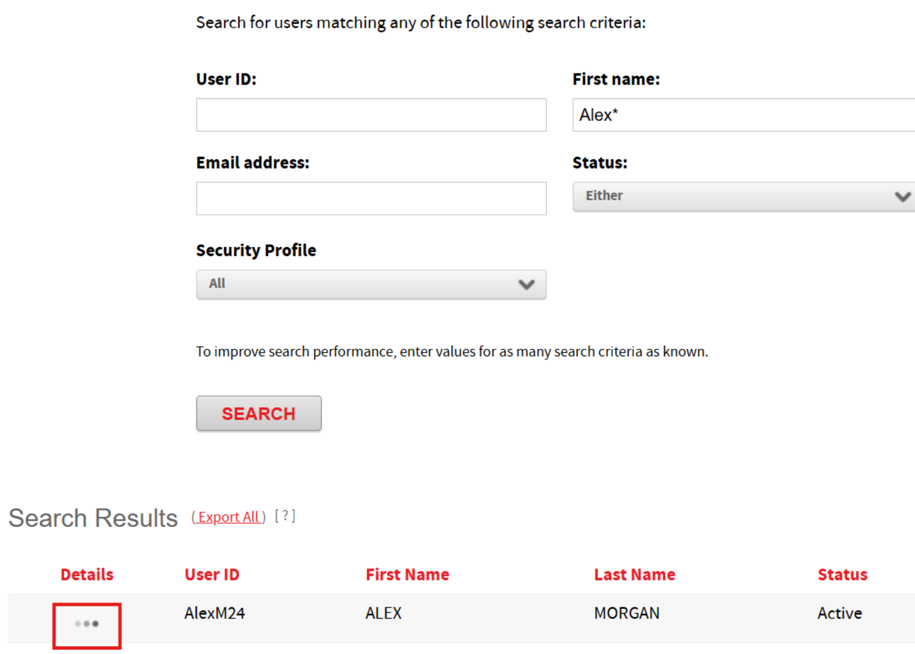
Reports will remain in the Output Log for 10 business days.

</td></tr>
</table>

7 Choosing an Approver for a Cardholder

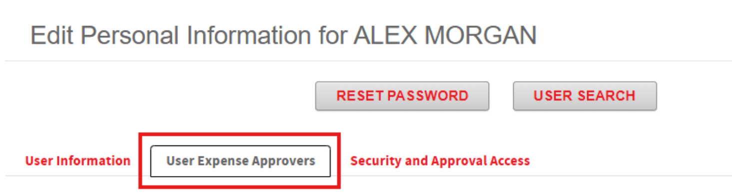
<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>1</td><td>To assign an approver to a user go to Maintain User Information under the Administration menu.



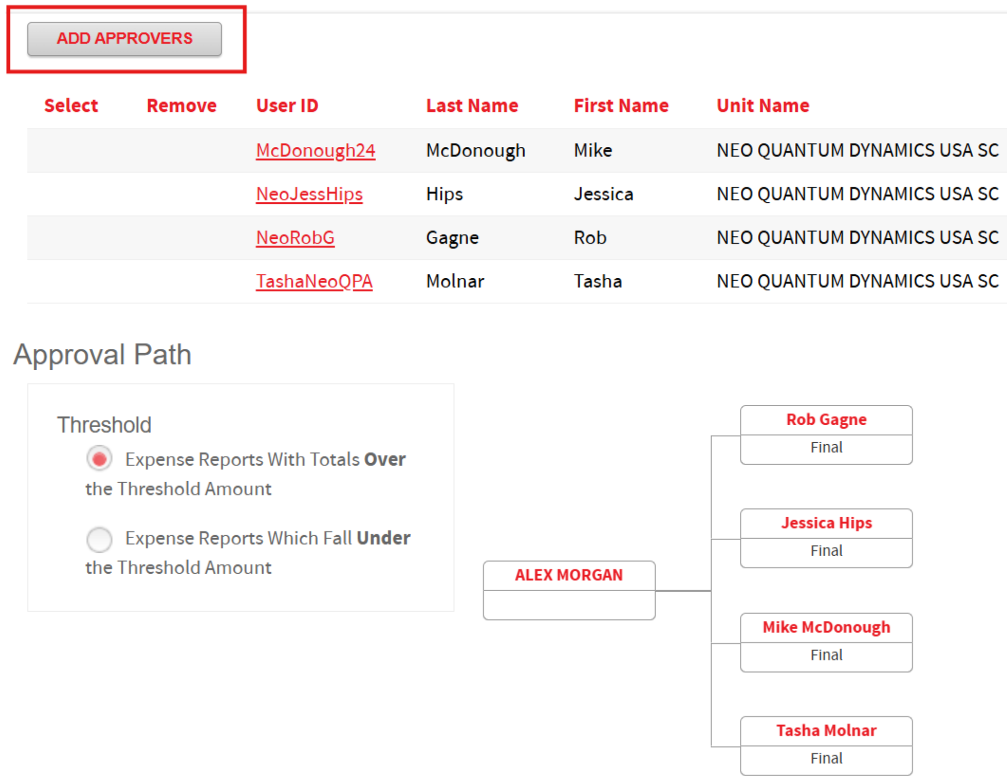
</td></tr>
<tr><td>2</td><td>Search for the user. Click the Search button to show all users, or use the filter options. Click on the three-dot icon under Details next to their name.

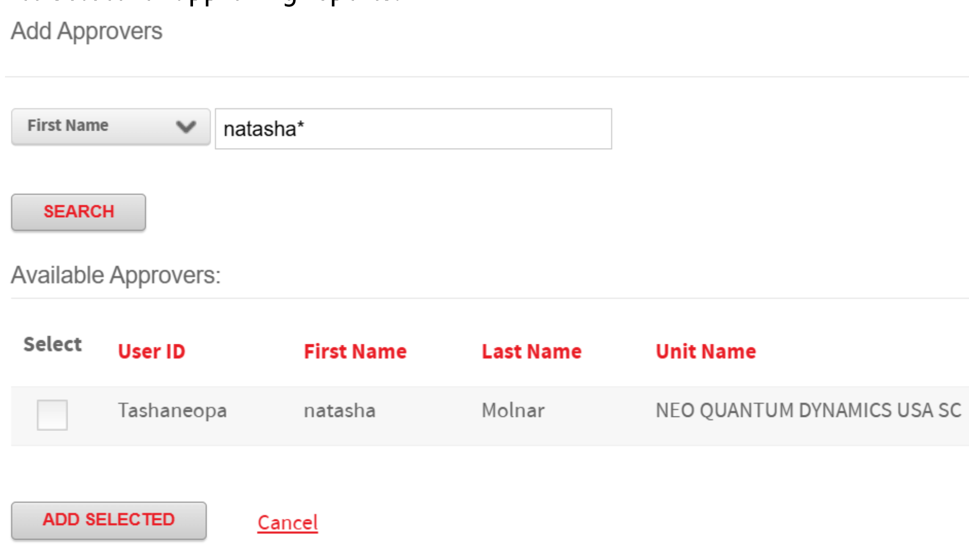


</td></tr>
<tr><td>3</td><td>Select the User Expense Approvers tab.



</td></tr>
</table>

<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>1</td><td>In the example below there four users who can already approve Alex's expense reports
To add another approver, click on the Add Approvers button.


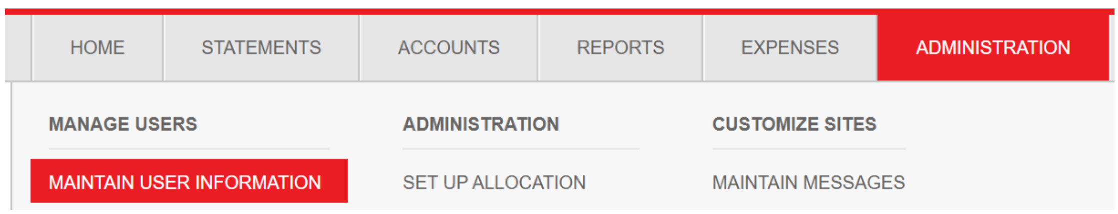
</td></tr>
<tr><td>2</td><td>Search for the approver, select and click on Add Selected. The approver will now be available to the cardholder to select for approving reports.


</td></tr>
</table>

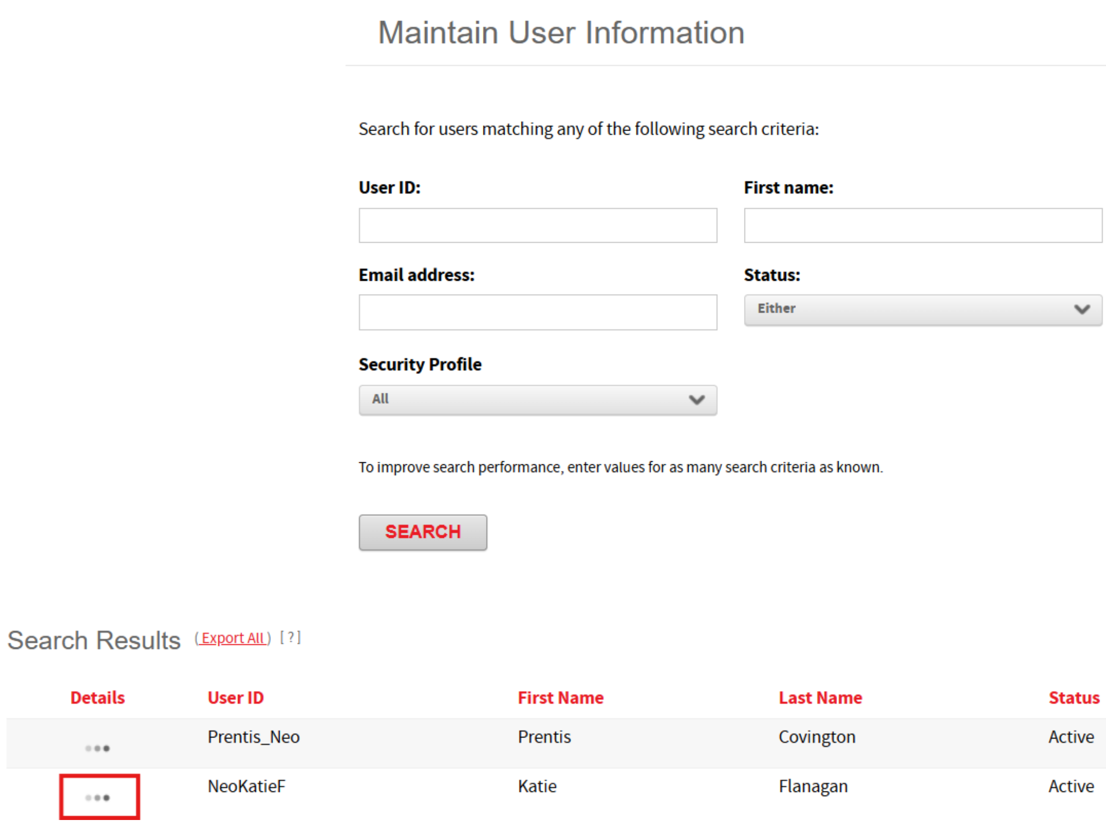
8 Assigning a User an Approval Profile

A company must have at least one user with an **Approval Type** of **Final**.

<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>1</td><td>To assign an approval profile to a user, go to Maintain User Information under the Administration menu.

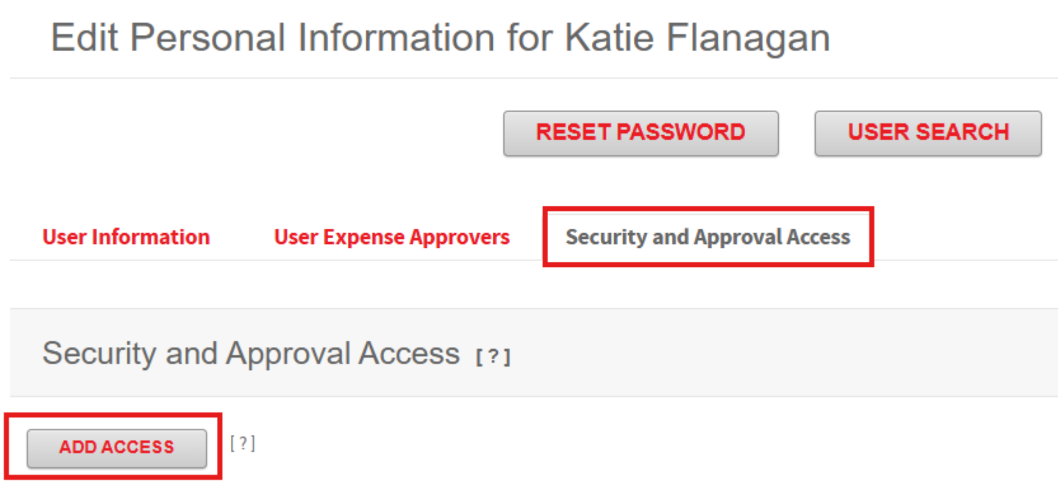


</td></tr>
<tr><td>2</td><td>Search for the user to add the profile to. Click the Search button to show all users, or use the filter options.

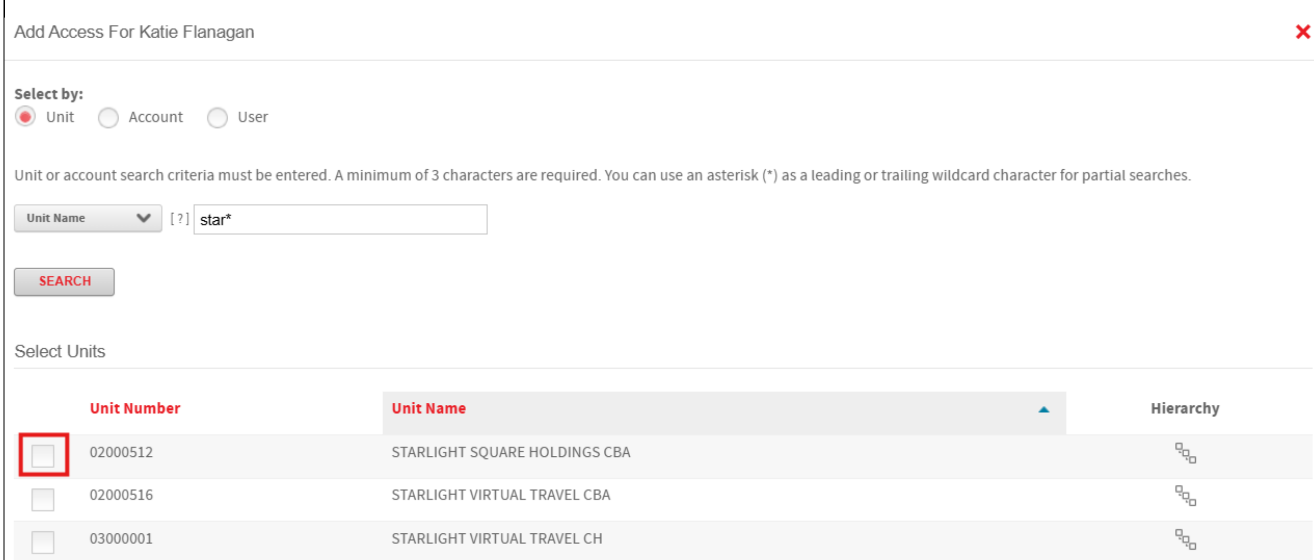


</td></tr>
</table>

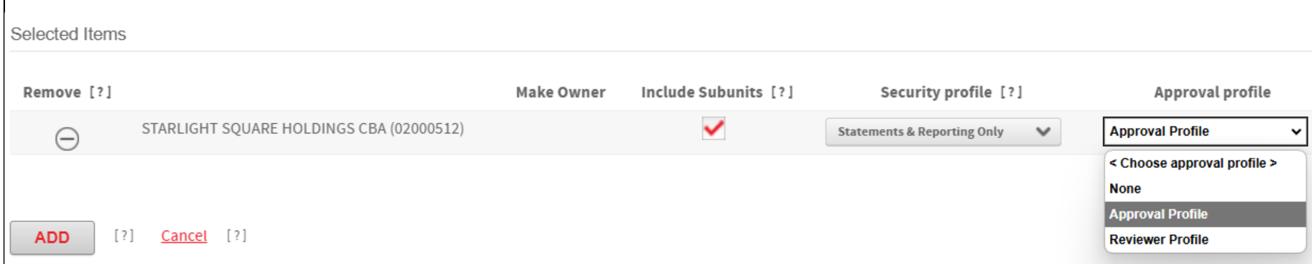
<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>3</td><td>Select the Security and Approval Access tab, and click on Add Access.



</td></tr>
<tr><td>4</td><td>Search for the unit(s) or account(s) they are to be an approver for.

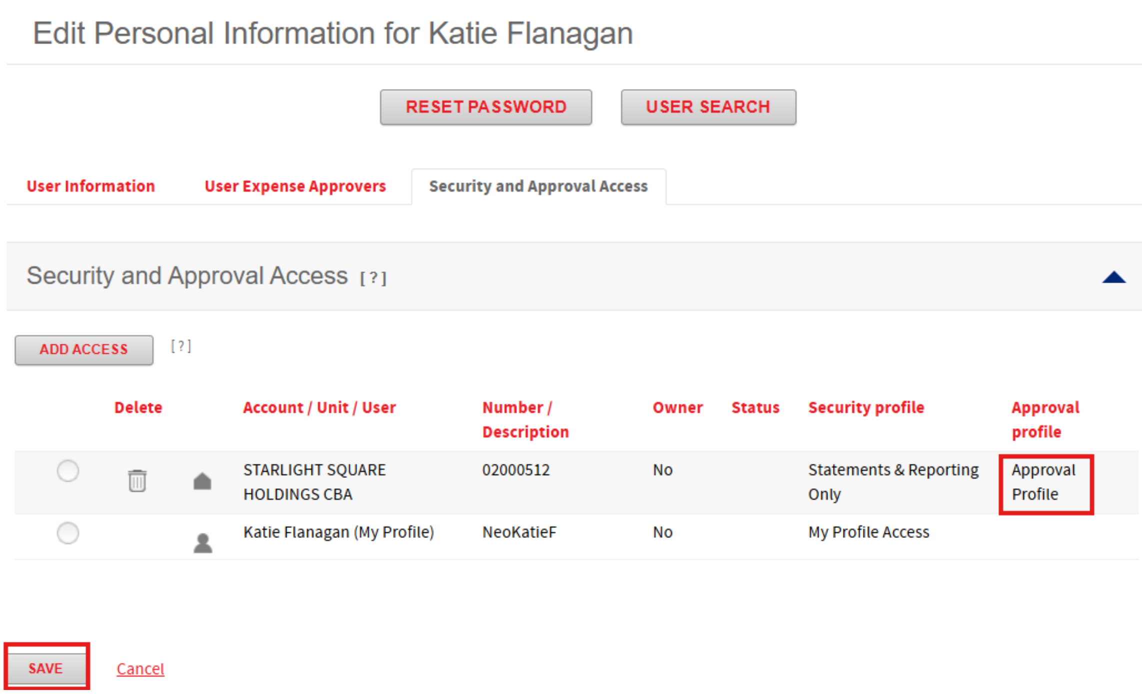


</td></tr>
<tr><td>5</td><td>Here you can choose the Security Level and Approval Level required for the user. Click Add.



</td></tr>
</table>

	Action/Information
6	You will now see that the user has an **Approval profile** for the unit required. Click **Save**.



9 Allocations

Your implementation manager will have offered to set up your allocations when you were enabled for expense management. If you do not have allocations and want them set up, please contact Client Service at 844 726 0095, or by email at: clientservice@santander.us

Allocation is the process of assigning transactions to the proper general ledger accounts, cost centers or other fields in your organization's accounting system. You can define these fields and assign them to an allocation by importing or creating the allocation assignment.

In the example below, the company has 3 fields they need allocating for each transaction: Department, GL Code and GL Account Type.

Field label	Department	GL Code	GL Account Type
Position in string	1 - 10	11 - 67	68 - 92

Edit	Insert	Remove	Field label	Length
			Department	10
			GL Code	57
			GL Account Type	25

You can set rules to have CentreSuite prefill the fields. The allocations can be reviewed and overridden by the cardholder if you set up the program that way. There are four allocation types than can be used:

- **Account**: Associate allocation codes to individual accounts. All transactions made with the selected account are assigned the corresponding allocation code.
- **Expense type:** Associate allocations to an expense type, which are groupings of merchant category codes (MCCs), such as airlines. All transactions made at merchants included in an expense type are assigned the associated allocation.
- **MCC**: Assign allocation based on a class of merchants, such as office supply stores, by associating them to specific merchant category codes (MCCs). All transactions made at these merchants are assigned the allocation you have associated with that MCC code.
- **Unit**: Associate allocations to a unit. All transactions made with accounts that roll up to a unit are assigned the unit's allocation. A unit could be an organization's Department, Region, Subgroup.

In the example below, the Department field will be determined by the Card Account. The GL will first be populated by the GL associated with the Expense Type, eg Car Rental, but may overridden by the GL associated by a specific MCC (eg Avis). The GL Account Type will be populated according to the Expense Type.

Match Types with Fields [?]

For each Allocation Type, select the allocation fields to which the default values associated.

[Show Example]

Allocation Type	Department	GL Code	GL Account Type
Account	✓		
Expense types		✓	✓
MCC		✓	

NEXT Continue Later Cancel

Allocations can be entered and amended manually or via a batch update.

Expense Type Search Results [?]

SAVE BATCH UPDATE EXPORT ALL UNDO

	Description	View Codes	GL Code	GL Account Type
☐	Accounting, Auditing, and Bookkeeping	ⓘ		Expense
☐	Advertising Svcs.	ⓘ		Expense
☐	Ag-Lawn Garden Supply	ⓘ		Expense
☐	Airlines	ⓘ	56784	Expense

If you think allocations will be helpful for your company, please call our client service team to discuss enabling this feature for you.