

Aug 2025

Santander Commercial Card

Smart Data Expense Management Guide
For Program Administrators

1 Introduction

This guide is intended for Company Program Administrators responsible for managing Expense Management card programs in Smart Data

Separate Guides are available for Account Management, Virtual Card, and Travel programs. Please access these from our Commercial Card Resource Center www.santanderbank.com/commercial-card or by contacting Client Service:



Santander Client Service is open Monday – Friday 7:30 AM – 5:00 PM ET

Program Administrator questions: 844-726-0095

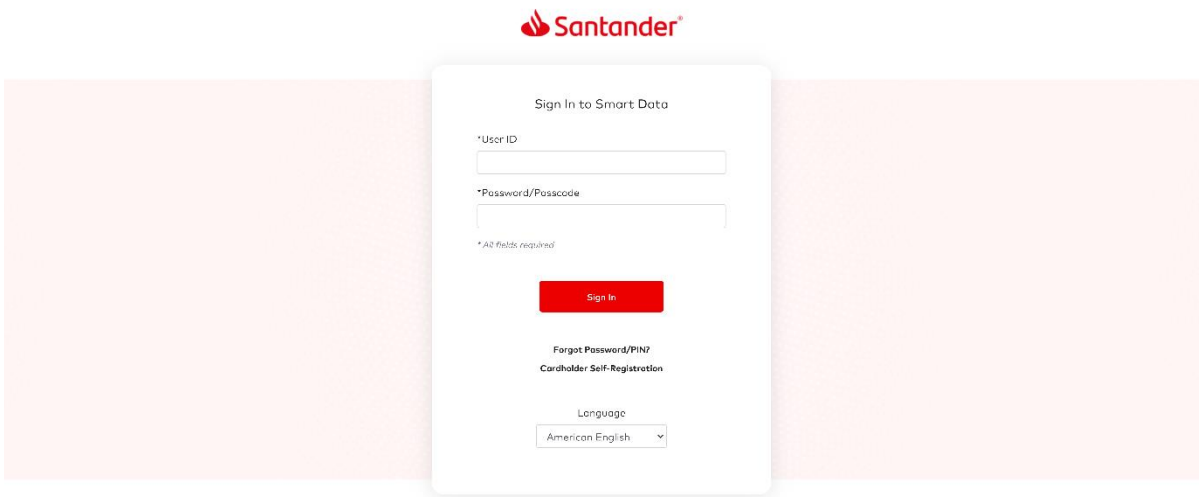
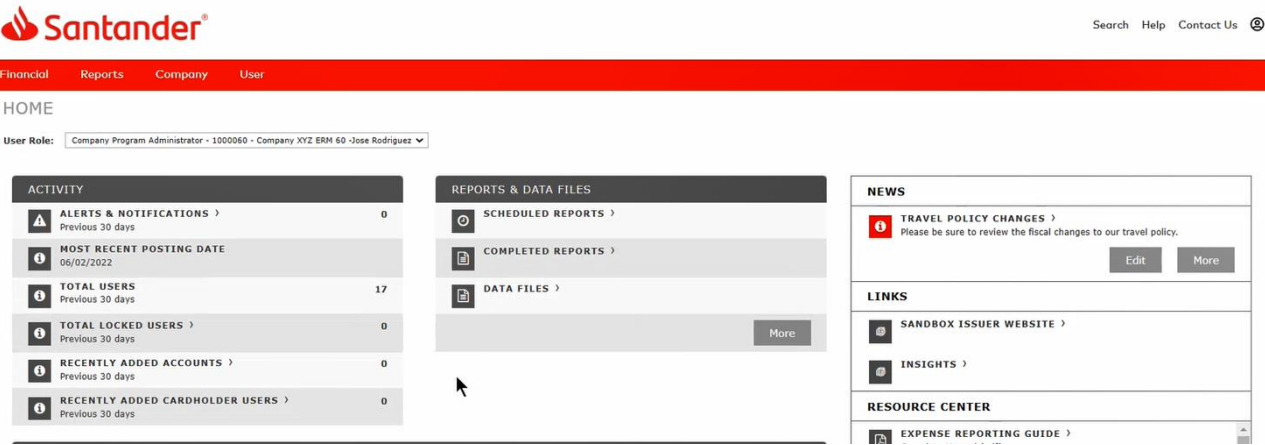
Service out of hours: 877-598-7799

By email: clientservice@santander.us

2 Getting Started with Smart Data – Company Program Administrators

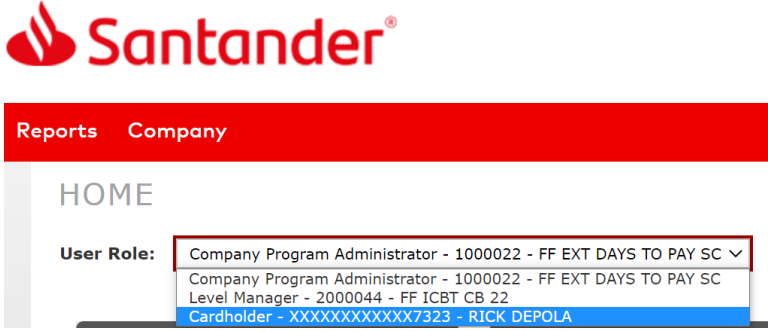
As a Company Program Administrator, you will be sent two emails, one with your user ID and one with your password for Smart Data (cardholders are able to self-register).

Once you receive your credentials go to: smartdata@santanderbank.com

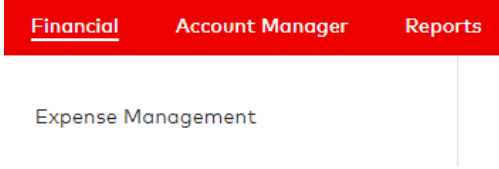
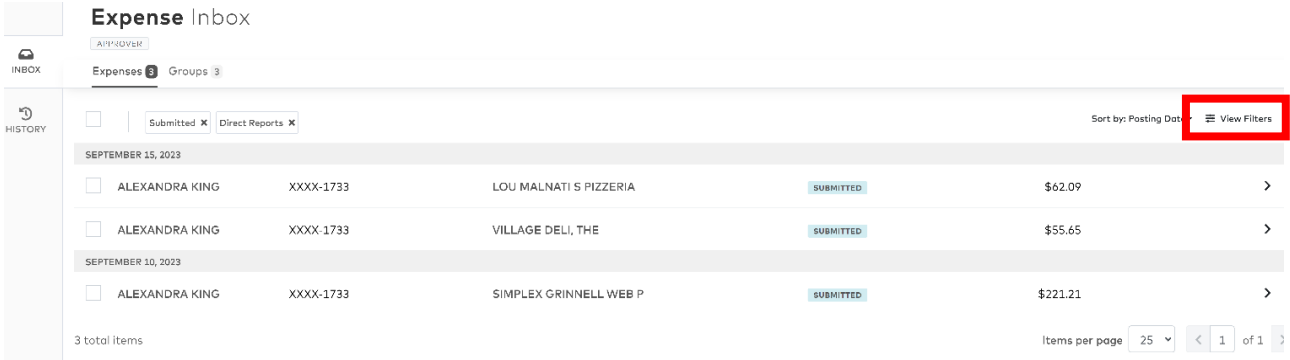
Action/Information	
1	<p>Enter the username and password and then set up a new password and security question.</p> 
2	<p>You will then arrive at the landing page.</p> 

Action/Information

3 If you have more than one security role in Smart Data, you can toggle between them from the dropdown box. To return to the home screen with this option, click on the Santander logo from any page.



3 Approving Expenses

Action/Information	
1	<p>From the home screen, choose Financial and Expense Management</p> 
2	<p>In your Expense Inbox you will be able to see all the transactions for all the cardholders. To view transactions by cardholder, status, or date range, use the Filter option on the right-hand side.</p> 

Action/Information

2 If you are an approver, you can approve or reject multiple transactions at once by selecting all the ones you wish to action and clicking the Approve or Reject button. Alternatively you can work through each

Expense Inbox
APPROVER

INBOX Expenses 3 Groups 3

HISTORY Submitted X Direct Reports X

Sort by: Posting Date View Filters

SEPTEMBER 15, 2023					
<input checked="" type="checkbox"/>	ALEXANDRA KING	XXXX-1733	LOU MALNATI S PIZZERIA	SUBMITTED	\$62.09
<input type="checkbox"/>	ALEXANDRA KING	XXXX-1733	VILLAGE DELI, THE	SUBMITTED	\$55.65
SEPTEMBER 10, 2023					
<input type="checkbox"/>	ALEXANDRA KING	XXXX-1733	SIMPLEX GRINNELL WEB P	SUBMITTED	\$221.21

3 total items Items per page 25 < 1 of 1

Approve (1) Reject EDIT (1) Manage List

2 To work through each transaction, click on the transaction to open the details. Review and either **Approve** or **Reject** the transaction. The system will then open the next transaction to review.

ALEXANDRA KING XXXX-1733

LOU MALNATI S PIZZERIA

\$62.09 SUBMITTED

Summary Cost Allocation Receipt

* Required

SUMMARY

Business Justification 18/255
Dinner with client

Transaction Date 09/11/2023 Posting Date 09/15/2023

Tax \$4.86

COST ALLOCATION

GL Code 19524685 - Truck Department

Project Location Chicago

Split

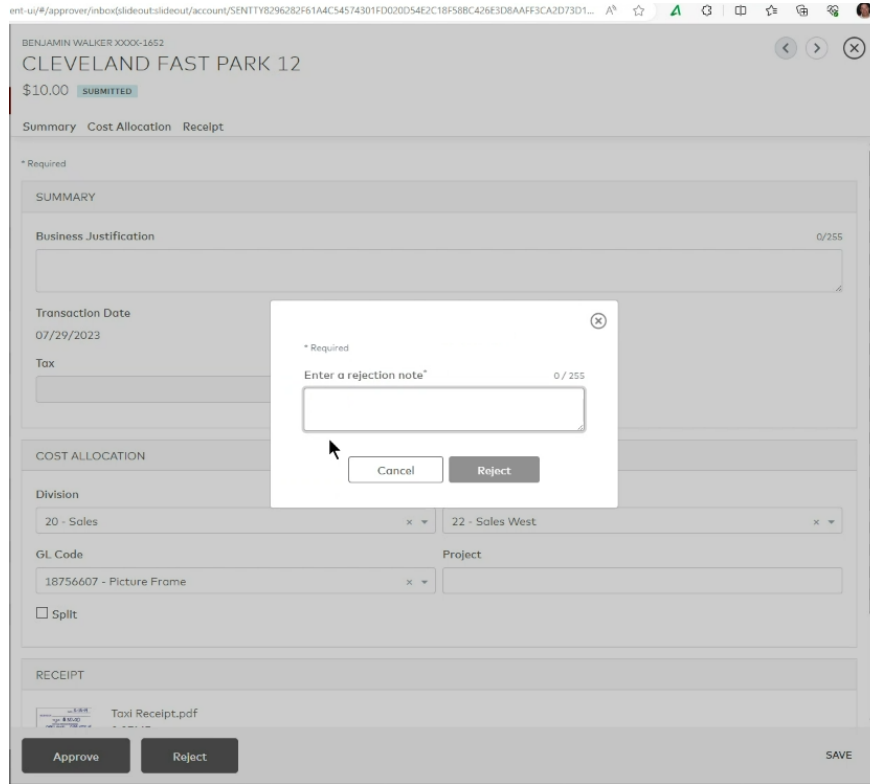
RECEIPT

No receipt attached Choose File

Approve Reject SAVE

Action/Information


- 3 If you reject a transaction, you will need to enter a rejection note. Once you click **Reject**, the transaction will be routed back to the Cardholder's inbox.




The screenshot shows a web application interface for transaction approval. The main window displays a transaction for "CLEVELAND FAST PARK 12" with a value of "\$10.00" and a status of "SUBMITTED". The interface includes tabs for "Summary", "Cost Allocation", and "Receipt". A modal dialog is open in the center, titled "Enter a rejection note*", with a text input field and "Cancel" and "Reject" buttons. The background interface shows fields for "Business Justification", "Transaction Date" (07/29/2023), "Tax", "COST ALLOCATION" (with dropdowns for "Division" and "GL Code"), and "RECEIPT" (with a "Taxi Receipt.pdf" attachment). At the bottom, there are "Approve" and "Reject" buttons, and a "SAVE" button on the right.

Action/Information

4 Once you approve or reject a transaction it will be removed from your Inbox. You can see historical transactions in the History tab.

 INBOX

 HISTORY

Expense History

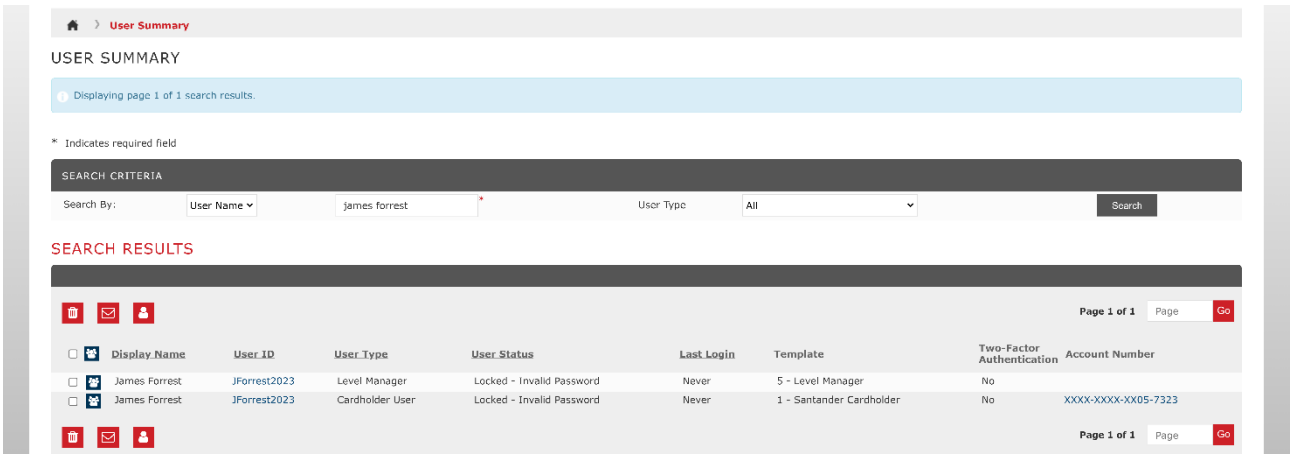
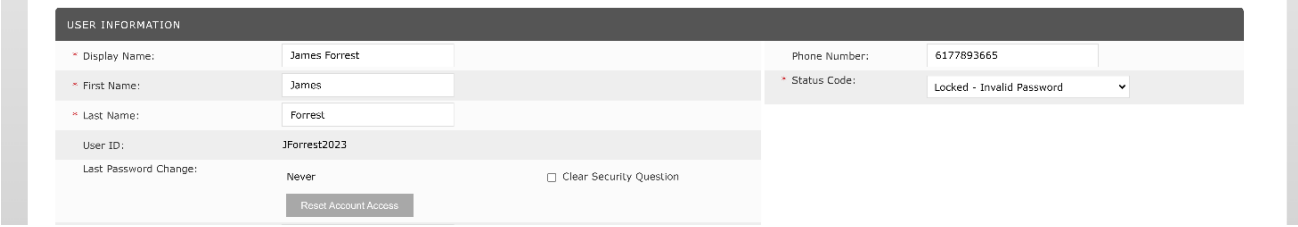
APPROVER

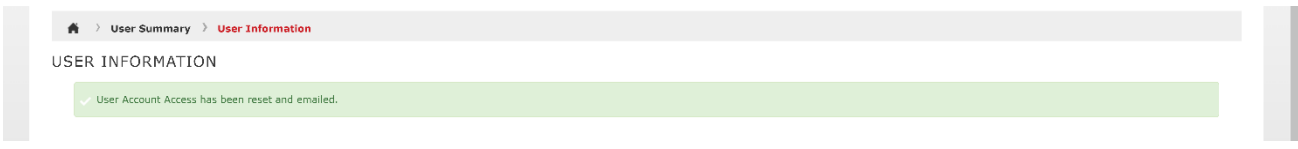
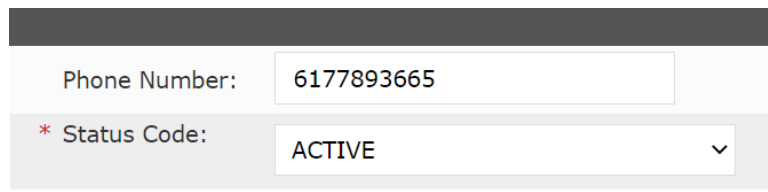
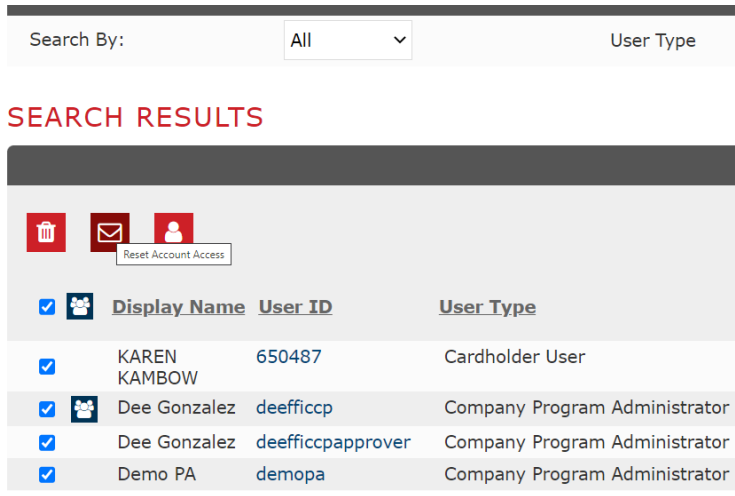
Submitted Date ▼	Account Name	Account Number	Description	Status	Amount
2021.01.12	ACCOUNT #3	XXXX-0003	Out of Pocket - Tolls	APPROVED	\$45.00
2021.01.08	ACCOUNT #3	XXXX-0003	Out of Pocket - Tolls	APPROVED	\$8.00
2021.01.08	ACCOUNT #1	XXXX-0001	FACEBK HXBSXU2AX2	APPROVED	310.78 SGD
2021.01.06	ACCOUNT #3	XXXX-0003	AMZN Mktp US 0F6YV5G03	APPROVED	\$117.04
2021.01.06	ACCOUNT #3	XXXX-0003	WESTIN POINSETT HOTEL	REJECTED	\$44.34
2020.12.29	ACCOUNT #1	XXXX-0001	Out of Pocket - dinner	APPROVED	\$67.00
2020.12.15	ACCOUNT #1	XXXX-9597	Out of Pocket - Test Dinner	APPROVED	\$230.00
2020.12.14	ACCOUNT #1	XXXX-9597	Out of Pocket - Taxi - No Card Acceptor	APPROVED	\$10.00
2020.12.10	ACCOUNT #1	XXXX-9597	SOUTHERN CONNECTOR	APPROVED	\$200.00
2020.12.04	ACCOUNT #3	XXXX-0003	AMZN Mktp US	APPROVED	-\$1077.87
2020.12.04	ACCOUNT #3	XXXX-0003	Out of Pocket - tip to the busboy	REJECTED	\$5.00

4 User Administration


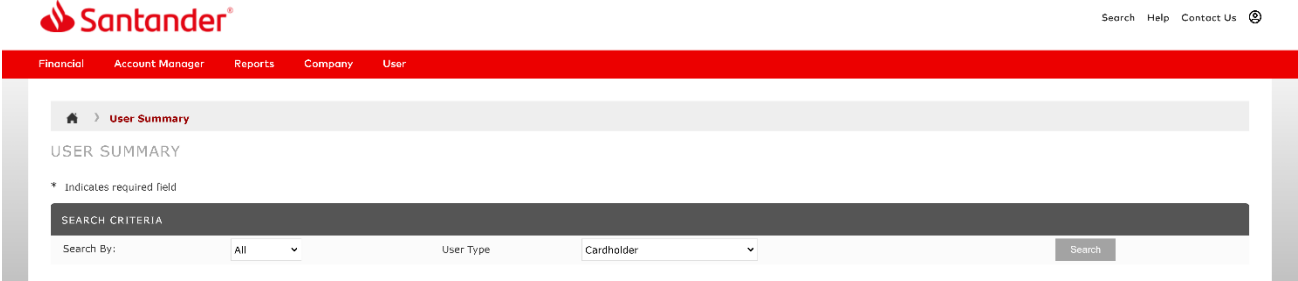
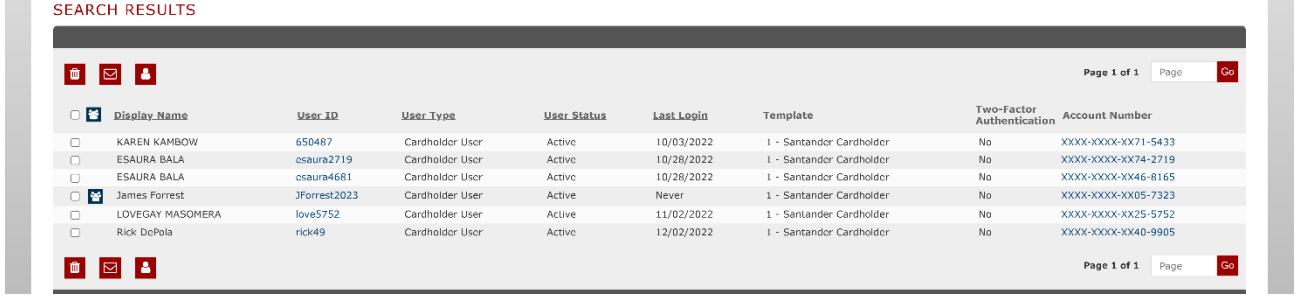
4.1 Reset User's Password / Unlock User

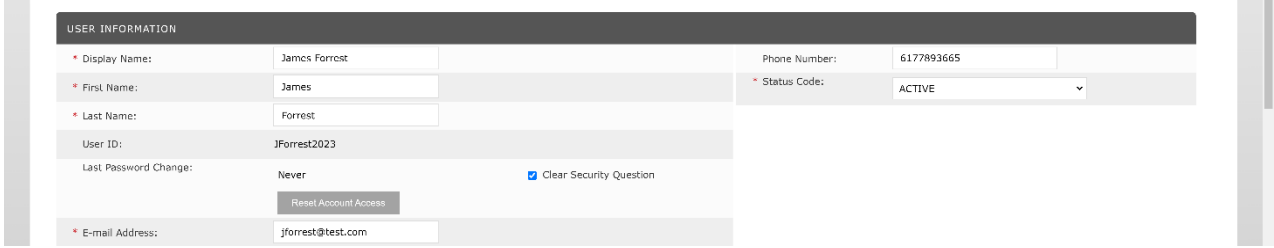
From the **User** menu, choose **User Summary** and search for the user who needs resetting.

	Action/Information																								
1	<p>Users cannot login if they are Inactive (not logged in for 90 days) or Locked (they have entered their password incorrectly multiple times). You can see this for the user under the User Status field.</p>  <p>The screenshot shows the 'User Summary' page with search criteria set to 'User Name' and 'James Forrest'. The search results table is as follows:</p> <table border="1"> <thead> <tr> <th>Display Name</th> <th>User ID</th> <th>User Type</th> <th>User Status</th> <th>Last Login</th> <th>Template</th> <th>Two-Factor Authentication</th> <th>Account Number</th> </tr> </thead> <tbody> <tr> <td>James Forrest</td> <td>JForrest2023</td> <td>Level Manager</td> <td>Locked - Invalid Password</td> <td>Never</td> <td>5 - Level Manager</td> <td>No</td> <td></td> </tr> <tr> <td>James Forrest</td> <td>JForrest2023</td> <td>Cardholder User</td> <td>Locked - Invalid Password</td> <td>Never</td> <td>1 - Santander Cardholder</td> <td>No</td> <td>XXXX-XXXX-XX05-7323</td> </tr> </tbody> </table>	Display Name	User ID	User Type	User Status	Last Login	Template	Two-Factor Authentication	Account Number	James Forrest	JForrest2023	Level Manager	Locked - Invalid Password	Never	5 - Level Manager	No		James Forrest	JForrest2023	Cardholder User	Locked - Invalid Password	Never	1 - Santander Cardholder	No	XXXX-XXXX-XX05-7323
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James Forrest	JForrest2023	Cardholder User	Locked - Invalid Password	Never	1 - Santander Cardholder	No	XXXX-XXXX-XX05-7323																		
2	<p>Note: The user cannot reset their password if they are Inactive or Locked. The user reset password function on the login screen only works if they are Active.</p> <p>You can reset account access by clicking on their User ID to open their profile, and then click on the Reset Account Access.</p>  <p>The screenshot shows the 'User Information' page for James Forrest. The status code is 'Locked - Invalid Password'. A 'Reset Account Access' button is located at the bottom of the profile information.</p>																								

Action/Information	
3	<p>You will see the confirmation message that account access has been reset and emailed. If they have multi-factor authentication, the email they receive will explain the reset process for RSA tokens (see Section 6 on RSA tokens).</p> 
4	<p>You must also change the status code to ACTIVE, or they will not be able to use the password reset email.</p> 
5	<p>The password reset link is valid for one week. However, if the user remains inactive or fails to log in within the same day, their status will revert to Inactive overnight.</p>
6	<p>There is the option to reset passwords for multiple users at once, say if you want all your user passwords reset. Check the top check box to select all, and then click on the Reset Account Access icon.</p> 

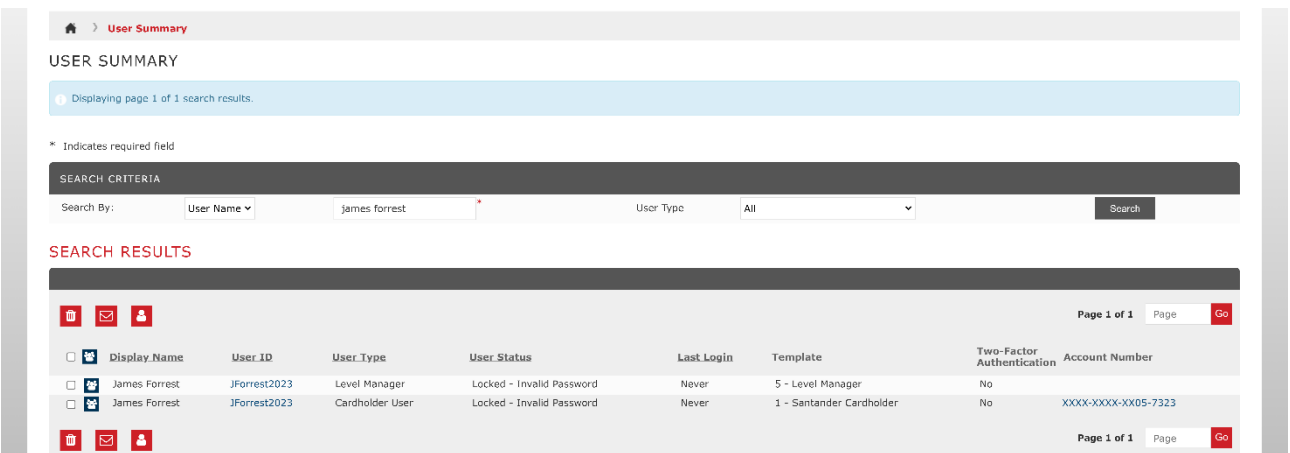
4.2 Reset User's Security Questions


Action/Information																																																																							
1	<p>Find the user from the User menu and User Summary option.</p> 																																																																						
2	<p>Search for the user by their name, ID, or type.</p> 																																																																						
3	<p>Click on the User ID for the user you need to edit.</p>  <table border="1"> <thead> <tr> <th><input type="checkbox"/></th> <th><input type="checkbox"/></th> <th>Display Name</th> <th>User ID</th> <th>User Type</th> <th>User Status</th> <th>Last Login</th> <th>Template</th> <th>Two-Factor Authentication</th> <th>Account Number</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td>KAREN KAMBOW</td> <td>650487</td> <td>Cardholder User</td> <td>Active</td> <td>10/03/2022</td> <td>1 - Santander Cardholder</td> <td>No</td> <td>XXXX-XXXX-XX71-5433</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td>ESAURA BALA</td> <td>csaura2719</td> <td>Cardholder User</td> <td>Active</td> <td>10/28/2022</td> <td>1 - Santander Cardholder</td> <td>No</td> <td>XXXX-XXXX-XX74-2719</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td>ESAURA BALA</td> <td>csaura4681</td> <td>Cardholder User</td> <td>Active</td> <td>10/28/2022</td> <td>1 - Santander Cardholder</td> <td>No</td> <td>XXXX-XXXX-XX46-8165</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td>James Forrest</td> <td>JForrest2023</td> <td>Cardholder User</td> <td>Active</td> <td>Never</td> <td>1 - Santander Cardholder</td> <td>No</td> <td>XXXX-XXXX-XX05-7323</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td>LOVEGAY MASOMERA</td> <td>love5752</td> <td>Cardholder User</td> <td>Active</td> <td>11/02/2022</td> <td>1 - Santander Cardholder</td> <td>No</td> <td>XXXX-XXXX-XX25-5752</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td>Rick DePola</td> <td>rick49</td> <td>Cardholder User</td> <td>Active</td> <td>12/02/2022</td> <td>1 - Santander Cardholder</td> <td>No</td> <td>XXXX-XXXX-XX40-9905</td> </tr> </tbody> </table>	<input type="checkbox"/>	<input type="checkbox"/>	Display Name	User ID	User Type	User Status	Last Login	Template	Two-Factor Authentication	Account Number	<input type="checkbox"/>	<input type="checkbox"/>	KAREN KAMBOW	650487	Cardholder User	Active	10/03/2022	1 - Santander Cardholder	No	XXXX-XXXX-XX71-5433	<input type="checkbox"/>	<input type="checkbox"/>	ESAURA BALA	csaura2719	Cardholder User	Active	10/28/2022	1 - Santander Cardholder	No	XXXX-XXXX-XX74-2719	<input type="checkbox"/>	<input type="checkbox"/>	ESAURA BALA	csaura4681	Cardholder User	Active	10/28/2022	1 - Santander Cardholder	No	XXXX-XXXX-XX46-8165	<input type="checkbox"/>	<input checked="" type="checkbox"/>	James Forrest	JForrest2023	Cardholder User	Active	Never	1 - Santander Cardholder	No	XXXX-XXXX-XX05-7323	<input type="checkbox"/>	<input type="checkbox"/>	LOVEGAY MASOMERA	love5752	Cardholder User	Active	11/02/2022	1 - Santander Cardholder	No	XXXX-XXXX-XX25-5752	<input type="checkbox"/>	<input type="checkbox"/>	Rick DePola	rick49	Cardholder User	Active	12/02/2022	1 - Santander Cardholder	No	XXXX-XXXX-XX40-9905
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Action/Information	
4	<p>Check the Clear Security Question box and Save at the bottom of the screen. Note that updates made to the User Role Information section will only apply to the role selected.</p> 


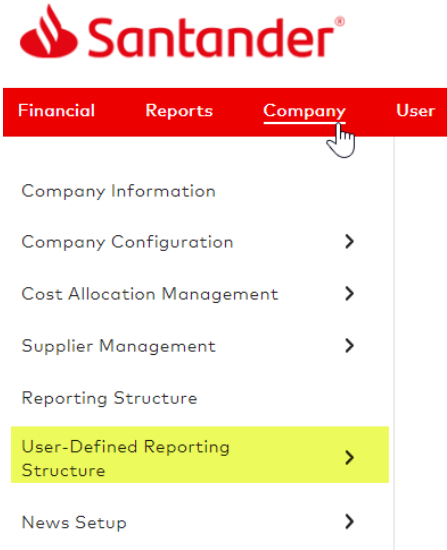
4.3 Update a User's Contact Details

Please note, these steps will only change their Smart Data user profile and will not update any details associated with their card account. Search for the user from the **User** menu and **User Summary** option.

Action/Information	
1	<p>Click on the user ID to open the User Information screen.</p> 

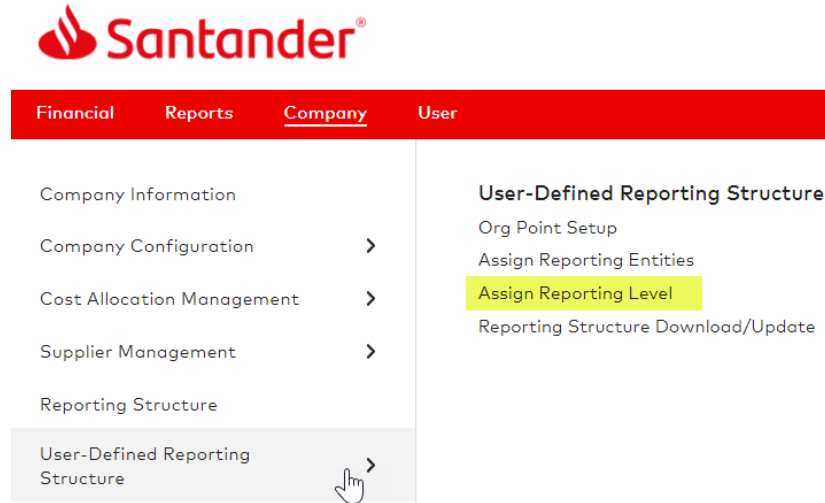
Action/Information	
2	<p>Update the user's email address or phone number and click Save.</p> 

4.4 Moving a User within the Organization

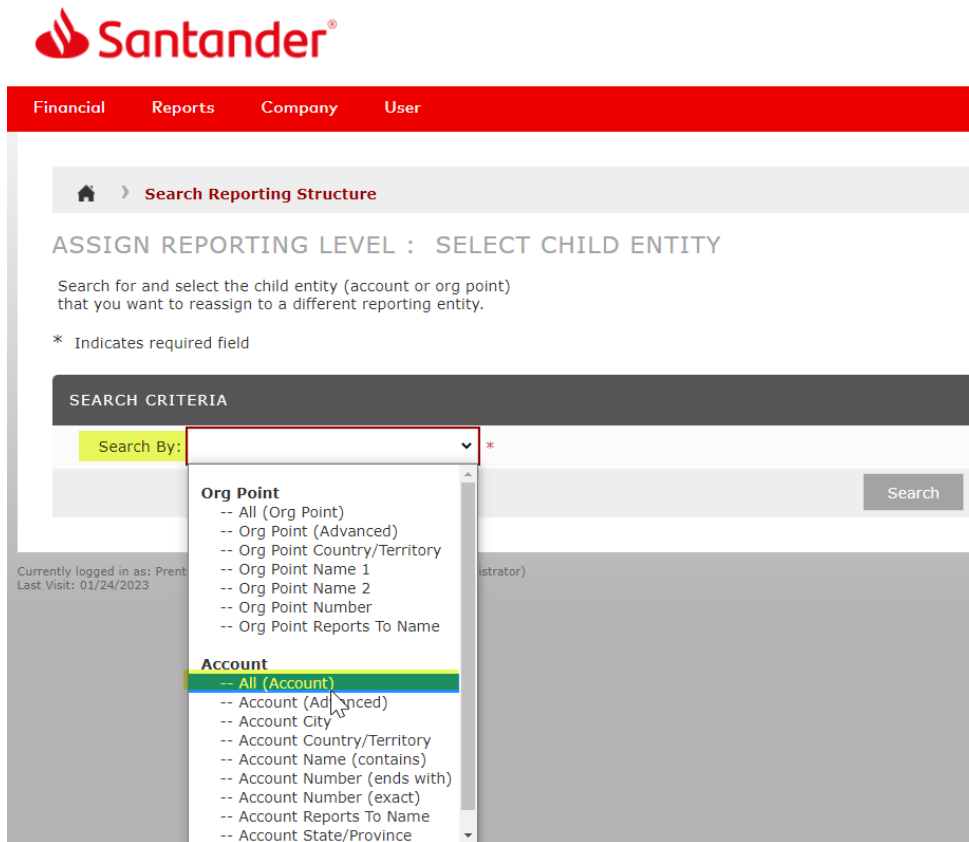
Action/Information	
1	<p>Place your cursor on Company.</p> 
2	<p>Use your cursor to hover over User-Defined Reporting Structure.</p> 

Action/Information

3 Within the *User-Defined Reporting Structure*, choose the option, which reads **Assign Reporting Level**.



4 In the next screen, the *Search Criteria* menu should appear. In the *Search By* menu, select "**All Accounts**" or (Child Entity).



Action/Information

5 Click on **Search** to navigate to the next screen.

Santander
Financial Reports Company User

Home > Search Reporting Structure

ASSIGN REPORTING LEVEL : SELECT CHILD ENTITY

Search for and select the child entity (account or org point) that you want to reassign to a different reporting entity.

* Indicates required field

SEARCH CRITERIA

Search By: -- All (Account) *

6 In the search results, locate the account (or Child Entity) and click on its name to continue.

Santander Search Help Contact Us

Financial Reports Company User

Home > Search Reporting Structure

Displaying page 1 of 1 search results.

ASSIGN REPORTING LEVEL : SELECT CHILD ENTITY

Search for and select the child entity (account or org point) that you want to reassign to a different reporting entity.

* Indicates required field

SEARCH CRITERIA Search By: -- All (Account) *

QUICK LINK Recently Viewed: None

SEARCH RESULTS

Page 1 of 1 Page

Cardholder Name 1	Cardholder Name 2	Account Number	City	State	Country/Territory	Reports To	Status
AIDEN HALL		XXXX-XXXX-XXXX-1671	AVON LAKE	OH	UNITED STATES	Sales	Active
ALEXANDRA KING		XXXX-XXXX-XXXX-1733	AVON LAKE	OH	UNITED STATES	--	Active
ALEXIS MOORE		XXXX-XXXX-XXXX-0546	AVON LAKE	OH	UNITED STATES	--	Active
ALLISON WRIGHT		XXXX-XXXX-XXXX-1726	AVON LAKE	OH	UNITED STATES	--	Active
ANNA LOPEZ		XXXX-XXXX-XXXX-1590	AVON LAKE	OH	UNITED STATES	--	Active

Action/Information

7 In the next screen, the search criteria will appear by which the Parent Entity should be chosen. In the **Search By** menu, select **Org Point**.

The screenshot shows the Santander web interface for 'Select Parent Entity'. The breadcrumb trail is 'Search Reporting Structure > Select Parent Entity'. The page title is 'ASSIGN REPORTING LEVEL : SELECT PARENT ENTITY'. Below this, it states 'Child Entity: ALEXANDRA KING (Account)' and provides instructions to search for a parent entity. A note indicates that asterisks denote required fields. The 'SEARCH CRITERIA' section has a dropdown menu open, with 'Org Point' selected. The 'QUICK LINK' section has a dropdown menu with 'Select DEMO COMPANY 1' selected. A 'Search' button is visible next to the search criteria dropdown.

8 Click on **Search** to navigate to the next screen.

This screenshot is identical to the previous one, but the 'Search' button in the 'SEARCH CRITERIA' section is highlighted with a yellow border, indicating the next action to be taken.

Action/Information

9 Find the *Org Point* (or *Parent Entity*) under the search results and click on the name.

Financial Reports Company User

Home > Search Reporting Structure > Select Parent Entity

Displaying page 1 of 1 search results.

ASSIGN REPORTING LEVEL : SELECT PARENT ENTITY

Child Entity: ALEXANDRA KING (Account)
Search for and select the parent entity (org point or company) to which the child entity will be reassigned.

* Indicates required field

SEARCH CRITERIA

Search By: -- All (Org Point) *

QUICK LINK

Select DEMO COMPANY 1 (Your assigned reporting level)

Recently Viewed: None

SEARCH RESULTS

Org_Point_Name.1*	Org_Point_Name.2	Org_Point_Number	Reports_To	Country/Territory
Collections		700	--	UNITED STATES
Customer Service		300	--	UNITED STATES
Information Technology		400	--	UNITED STATES
Marketing		200	--	UNITED STATES
Sales		100	Marketing	UNITED STATES

10 The next screen will appear indicating the **Successfully assigned reporting level.**

Financial Reports Company User

Home > Search Reporting Structure > Select Parent Entity > **Assign Reporting Level**

✓ Successfully assigned reporting level.

Reassign another reporting entity.

Or, view the reassigned child entity in the reporting structure tree.

Currently logged in as: Prentis Covington (N242159, Company Program Administrator)
Last Visit: 01/24/2023

Action/Information

11

Click on the **View Reporting Structure Tree** icon to confirm the change has been completed.



Financial Reports Company User

Home > Reporting Structure Tree

REPORTING STRUCTURE TREE

Display: All Entities

Page 1 of 1

Go to page **Go**

Issuer: SANTANDER BANK N.A.

Company: DEMO COMPANY 1

- Marketing

+ Sales

•ALEXANDRA KING (XXXX-XXXX-XXXX-1733)(Active)

•ESTEBAN SANCHEZ (XXXX-XXXX-XXXX-1711)(Active)

•JOSE GONZALEZ (XXXX-XXXX-XXXX-1597)(Active)

Page 1 of 1

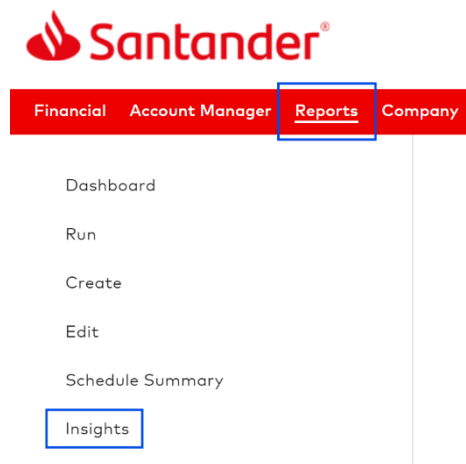
Go to page **Go**

5 Reports

Reports are available in the Account Management module and in the Reports module.

5.1 Running a Report

All reports are accessed via the **Reports** menu at the top of the screen. Most reports are accessed via the **Insights** tab.



Use the **Insights** tab to view, run, or schedule reports.

Financial Account Manager Reports Company User

Company: 0000003 - Santander EM Demo Co

TRANSACTION MANAGEMENT ACCOUNT PROFILE

INSIGHTS

REPORT LIST

SCHEDULES

Reset Apply

Date Range: 01/01/2024 - 12/31/2024

TOTAL TRANSACTION AMOUNT
75,987.35

SPENDING BY TRANSACTION TYPE

SPENDING BY TRANSACTION CATEGORY

76.0K

SPENDING BY MERCHANT - TOP 10 LIST

Merchant Name	Posted Amount
WYNDHAM GRDN HTL CHICAGO	8,616.14 USD
CONTINENTAL	6,033.31 USD
UNITED AIRLINES	5,091.53 USD
AGNT FEE	4,196.63 USD
COURTYARD BY MARRIOTT	2,868.28 USD
NATIONAL CAR RENTAL	2,819.26 USD
DELTA	2,593.81 USD
NORTHWEST	1,564.72 USD
MARRIOTT	1,313.06 USD
FAIRFIELD INN	1,272.60 USD

SPENDING BY MERCHANT - TREEMAP

Airlines - Rail Lodging Retail Services Vehicle Rental

Transaction Category: Retail Services
Merchant Name: MARYVILLE RENTAL CENTER
Posted Amount: 1,201.75
Run Now
Run with Options

The other menu options, **Dashboard**, **Run**, **Create**, **Edit** and **Schedule Summary** relate to User Defined Exports.



Financial Account Manager Reports Company

- Dashboard
- Run
- Create
- Edit
- Schedule Summary

Insights

If you require a report that is not listed under the standard reports this can be created as a User Defined Export using the Create Report tool. The **User Defined Export** tool offers over 3,400 available fields and supports:

- Custom header and trailers
- Custom fields
- Conditional fields
- Totals of numeric fields
- Field concatenation

For more information on reporting, see our full Reports Guides:

- Smart Data Reports Guide
- Virtual Card Reporting Guide

These are available on our Commercial Card Resource Center www.santanderbank.com/commercial-card or by contacting Client Service, phone: 844 726 0095 or email clientservice@santander.us

5.2 QuickBooks

Smart Data does not have QuickBooks integration, however, an export that is compatible with QuickBooks can be created. A user guide is available on our Resource Center: www.santanderbank.com/commercial-card