Santander Commercial Banking

Sept 2025

Santander Commercial Card

CentreSuite Program Administrator's Guide

- Travel and Entertainment Cards
- Purchasing Cards
- One Card

Santander Commercial Banking

Contents

1 Introduction

This guide explains how to perform key tasks as a Santander Commercial Card Program Administrator (PA). There are many self-service tasks on the CentreSuite application and there are other times when you will need to contact us for assistance.

This guide explains:

- Who to contact for each eventuality you may come across as a Program Administrator.
- Step-by-step instructions on various Program Administrator tasks for CentreSuite.
- Guidance for cardholder self-service tasks.
- Information on Billing, Payments, and Disputes
- Best Practice for reducing declined transactions and managing fraud.

Separate Guides are available for our Expense Management, Virtual Card, 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

2 Where to go for What

Common Tasks	CentreSuite	Automated Voice System	Client Service (telephony)	Program Administrator Email support	Account Management
	www.centresuite.santanderbank.com	*877-598-7799 24/7*	*877-598-7799 24/7*	*clientservice@santander.us Mon-Fri, 7:30-5:00 ET*	*RM / Treasury Sales Officer*
Card Activation	✓	✓	✓		
Select or Change Card PIN	✓	✓			
Account Balance	✓	✓	✓		
Account Available Credit	✓	✓	✓		
Onetime payment	✓ (No fee)	✓(No fee)	✓ (Fee)		
Declined Transactions	✓		✓		
User Password Reset / Login Assistance	✓		✓		
Cardholder Address / Phone Change	✓		✓		
Adding or Removing Program Administrator	✓		✓		
Change of Bulk Shipment Address for Cards			✓		
Security Profile Administration	✓		✓		
Transaction Inquiry	✓		✓	✓	
Account Status	✓		✓	✓	
Temporary Blocks on Cards	✓		✓	✓	
Statements	✓		✓	✓	
Merchant Code Blocks	✓		✓	✓	
Cardholder Name Change	✓		✓	✓	
Technical Help Assistance with Self-Service Tasks	✓		✓	✓	
File Delivery Issues e.g., Missing Files, Data Transmission Issues			✓	✓	
New Corporate Account			✓	✓	
Reallocate Corporate Account Credit Limits			✓	✓	
Change Deposit Account for Payments and/or Rebates			✓	✓	
Change of Company Details			✓	✓	
Billing Cycle Changes			✓	✓	
Bulk Cardholder Applications			✓	✓	
Bulk Cardholder Maintenance			✓	✓	

Common Tasks	CentreSuite	Automated Voice System	Client Service (telephony)	Program Administrator Email support	Account Management
Virtual Card Supplier Maintenance			✓	✓	
Integrated Payable Platform – Enterprise Payment Link				✓	
Rebate Queries					✓
Issue Virtual Cards					✓
Company Credit Line Increases					✓
Supplier enablement for cards					✓
Insufficient Funds for Payment					✓
Program Closure					✓

For all questions relating to MasterCard Liability Waiver and MasterCard Benefits, to request MasterCard Assist Services or to file a claim, call 1-800-MasterCard (1-800-627-8372).

3 Program Terminology

Units and Hierarchy

A unit is a single node on your company's hierarchy. In the example below, the company, New England Equipment Inc, has three units reporting into the top 'SuperCorporate' unit in the hierarchy.

	Type	Level	Examples
Unit	SuperCorporate	Level 1: 010	New England Equipment Inc
Unit	Corporate	Level 2: 020	North Sales Team
Unit	Corporate	Level 2: 020	South Sales Team
Unit	Corporate	Level 2: 020	Virtual Card Purchasing
Unit	Individual	Level 3: 030	Sally Smith

- Statements and billing are made a Level 2 for all corporate bill programs.
- Hierarchies can be as simple or as complex as your company needs. We will work with your Program Administrator at onboarding to define and create your company's hierarchy.

A Corporate account can only have cards with one product type, i.e., one of:

- OneCard – general purpose card
- T&E – Travel and Entertainment
- Purchase
- Virtual Purchase
- Virtual Travel

If you need more than one product type, you need to have more than one corporate account.

Account Holders and Program Administrator

Account Holders and Program Administrators are CentreSuite 'Users' and are not included in the hierarchy.

- An Account Holder is associated with one or more accounts and can view statements for the account. If the program is Individual Bill, the cardholder may make payments on the account.
- A Program Administrator is associated with one or more units on the hierarchy and has administrative access to that unit and lower units. The Program Administrator may or may not also be an Account Holder.

4 Program Administrator

4.1 Role of a Program Administrator

A Program Administrator:

- Can manage all the card accounts for the units they have been permissioned for.
- Is responsible for managing administrative rights for the units they have access to.
- Can designate other Program Administrators by giving them the Program Administrator role in CentreSuite.
- Can contact Client Service on behalf of the company (except for fraud claims which should be made by the cardholder).
- Is the company representative and contact point for Santander and will receive all Commercial Card program communications.

4.2 Granting CentreSuite Administration Permissions

Each company must have at least one Program Administrator who has full access to the company's accounts in CentreSuite and can assign administrative privileges to other users. Program Administrators can create other Program Administrator roles in CentreSuite, as well as other users with other security profiles. Users can be assigned to all or just some of the company's corporate accounts. See Section 6.6 for step-by-step instructions on setting up CentreSuite users.

These are the standard security profiles Program Administrators can choose from when setting up new CentreSuite users.

Security Access Role	Permissions
Program Administrator	Full Program Administrator rights for all units they have been given access to.
Program Administrator - Lite	Same as a Program Administrator, except they cannot: • Make payments • Change other users' security or approval profiles • Change cost allocation setup • Change the company set milage rate

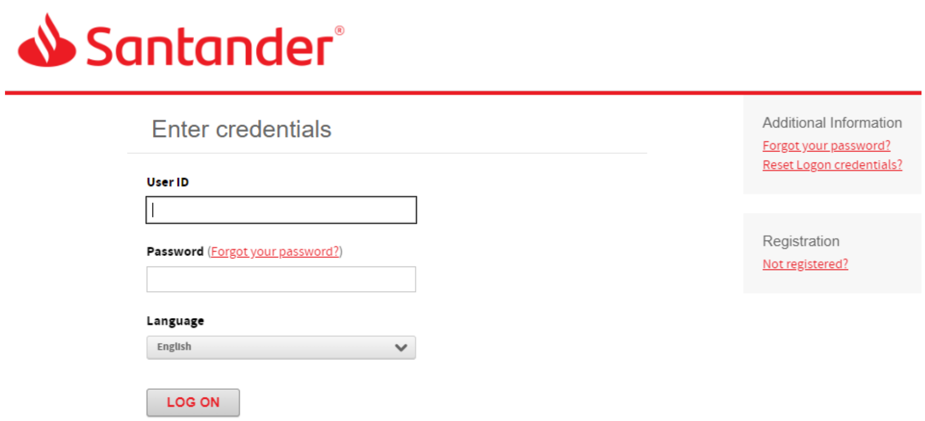
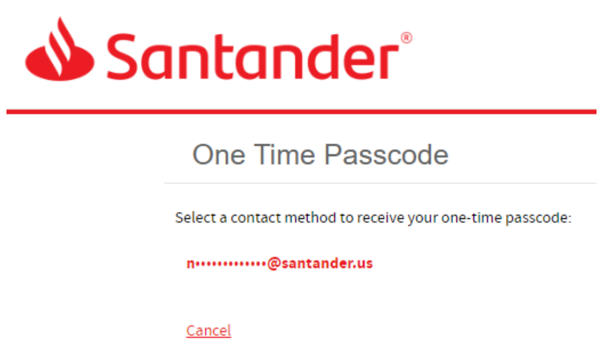
Security Access Role	Permissions
Statements & Reporting Only	Has view access for all accounts. Only actions permissible in CentreSuite are: • View and download statements • View and download transaction • Create and edit reports
Account Holder	Standard account holder

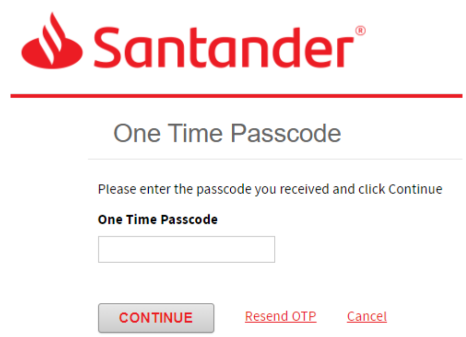
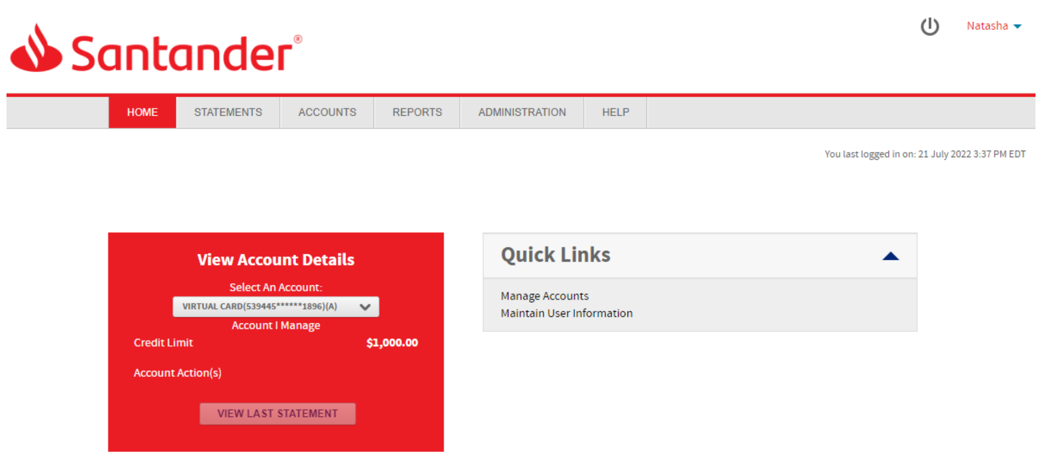
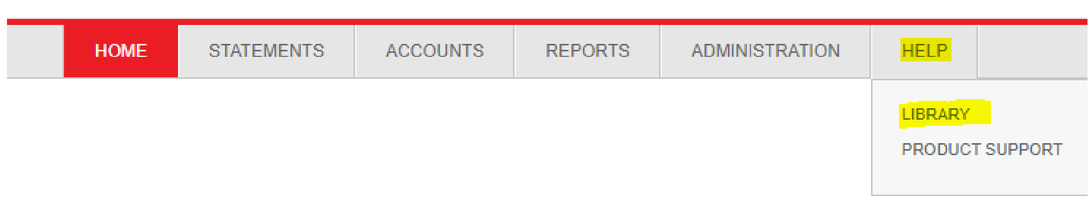
If a company doesn't have a Program Administrator and needs to set one up, the company will need to complete the Santander Commercial Card Program Administrator Request Form. The form can be requested from Client service on 877-598-7799 or email clientservice.santander.us

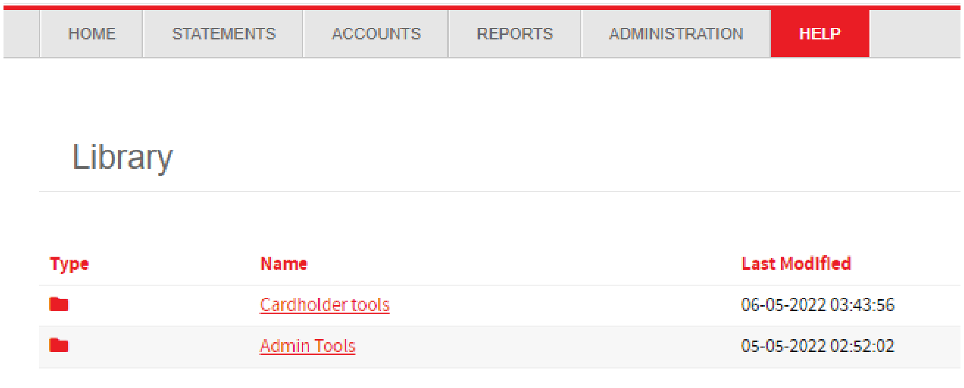
5 Getting Started with CentreSuite – Program Administrators

As a Program Administrator, you will be given credentials for CentreSuite application (cardholders are able to self-register).

After receiving your credentials, go to: centresuite@santanderbank.com

<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>1</td><td>Enter your given credentials:

</td></tr>
<tr><td>2</td><td>Click on your masked email address to have your One Time Passcode (OTP) emailed to you.

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

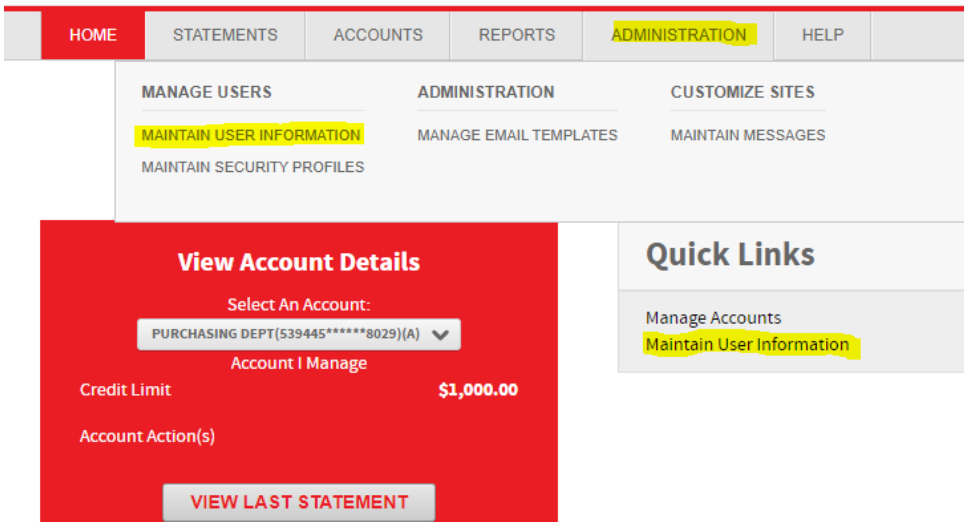
	Action/Information
3	When you receive the email with your passcode, type or copy it into the following screen. You will be asked to approve the terms and conditions. 
4	Your dashboard appears as the first screen after logging in. From here you can view all the accounts you have access to manage. 
5	This guide will give instructions on how to undertake the most comment CentreSuite self-service tasks. For a copy of the most up to date guides go to the **Library** option under the **Help** menu. 

<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>6</td><td>Both Program Administrator and Cardholder resources are available.

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

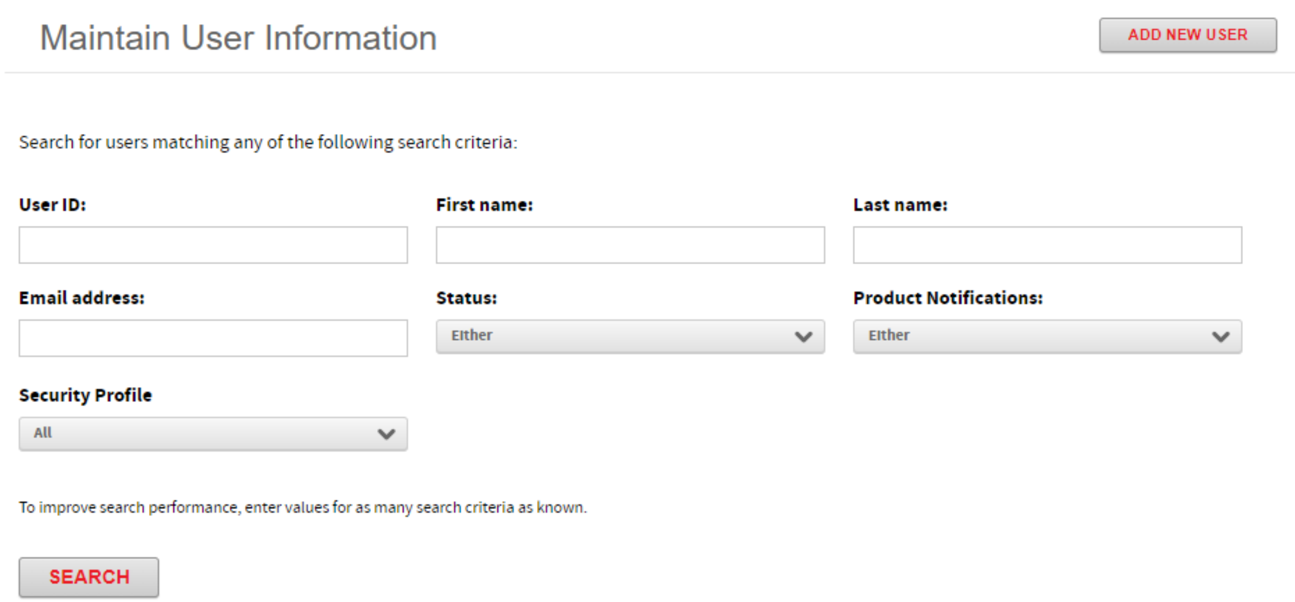
6 User Administration

Program Administrators set-up and manage other CentreSuite users.

<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>1</td><td>This is all done from either the Maintain User Information Quick Links or the Administration menu.

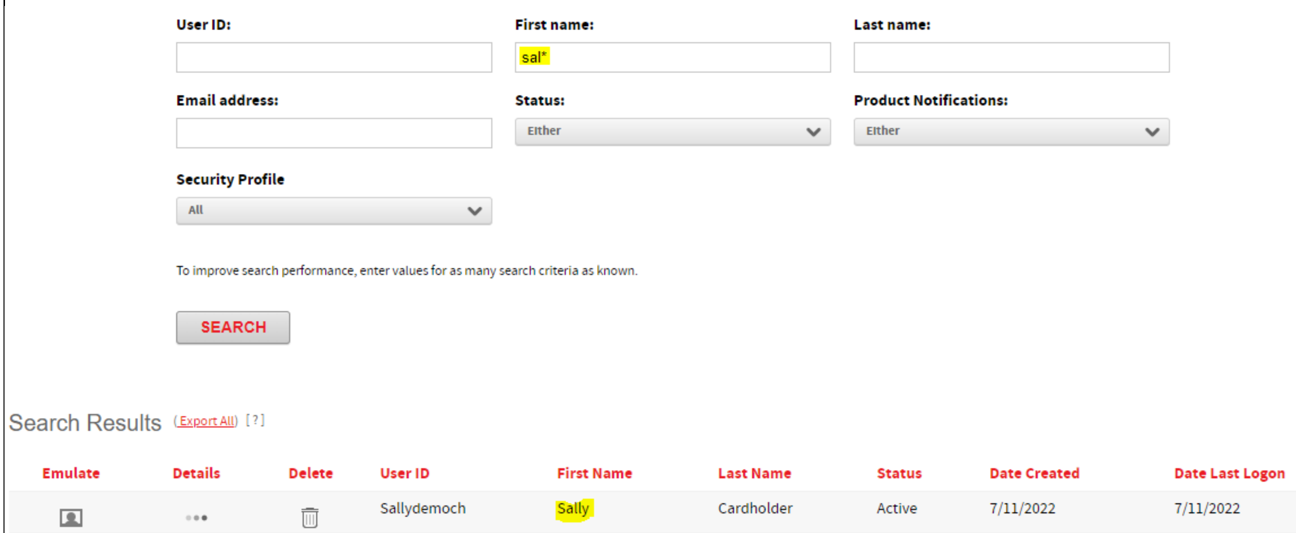


</td></tr>
<tr><td>2</td><td>When you click on Maintain User Information this screen will be displayed.

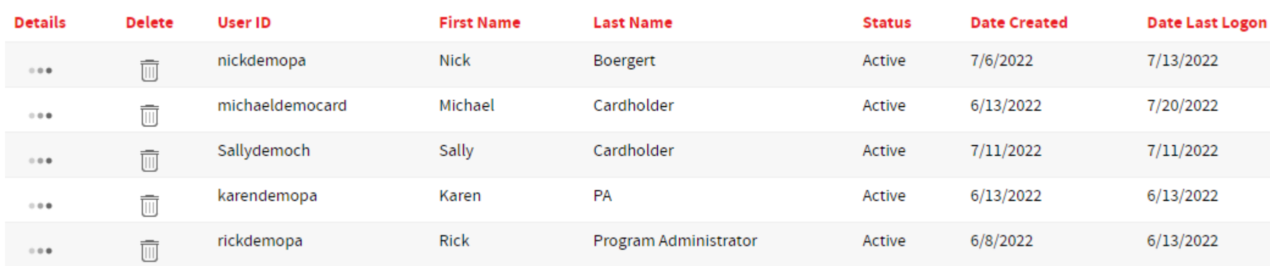


</td></tr>
</table>

	Action/Information
3	If you click on the **Search** button, all the current CentreSuite users will be displayed. To filter this list, enter details into one or more of the search fields. You may use the asterisk (*) after keying three letters in the search.



4	From the search results page you can delete users and see more information about them. Click the three dots under **Details** for more actions.



Details	Delete	User ID	First Name	Last Name	Status	Date Created	Date Last Logon
•••		nickdemopa	Nick	Boergert	Active	7/6/2022	7/13/2022
•••		michaeldemocard	Michael	Cardholder	Active	6/13/2022	7/20/2022
•••		Sallydemoch	Sally	Cardholder	Active	7/11/2022	7/11/2022
•••		karendemopa	Karen	PA	Active	6/13/2022	6/13/2022
•••		rickdemopa	Rick	Program Administrator	Active	6/8/2022	6/13/2022

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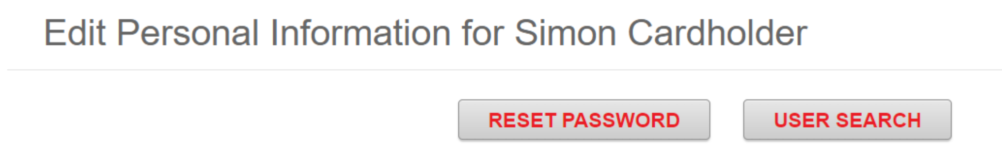
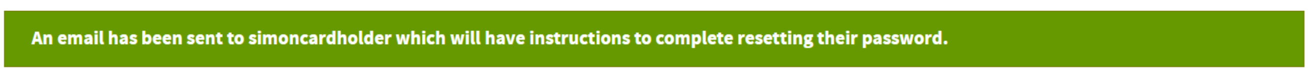
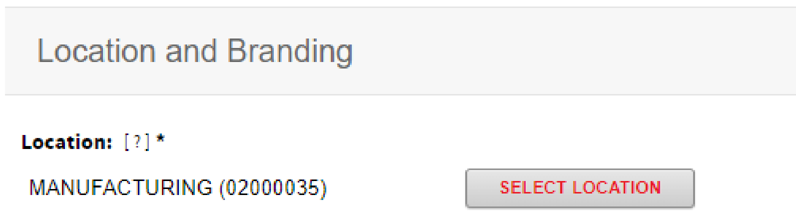
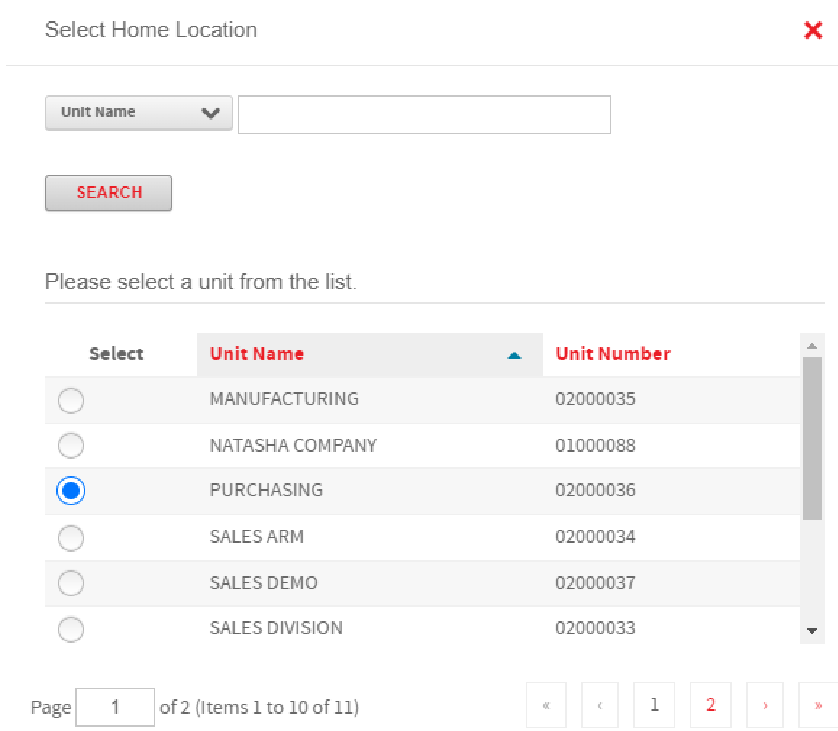
6.1 Reset User's Password

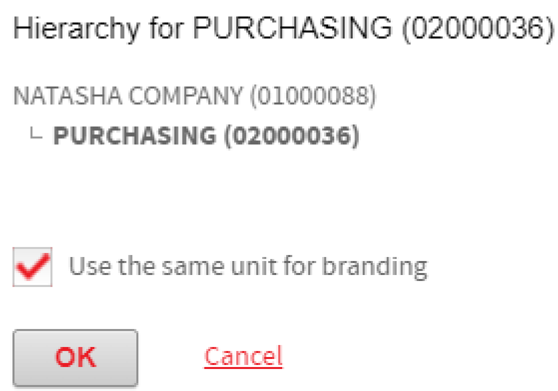
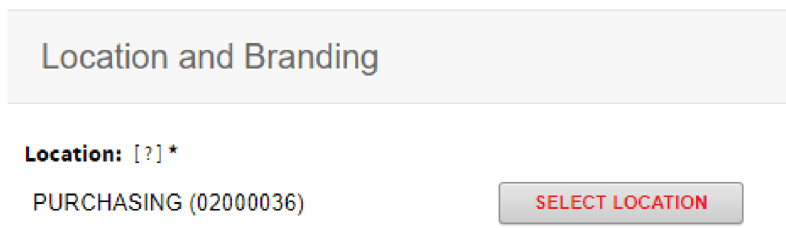
Search for the cardholder on the **Maintain User Information** screen. Click the three-dot icon under '**Details**' to open the **Edit Personal Information** screen

	Action/Information
1	Click on **Reset Password**. 
2	An email will be sent to the cardholder for them to reset their security questions. You will see a green message on the screen confirming the password reset was successful. 

6.2 Move User to a Location in the Company

Search for the user on the **Maintain User Information** screen. Click on the three dots under **Details** to open the Edit Personal Information screen.

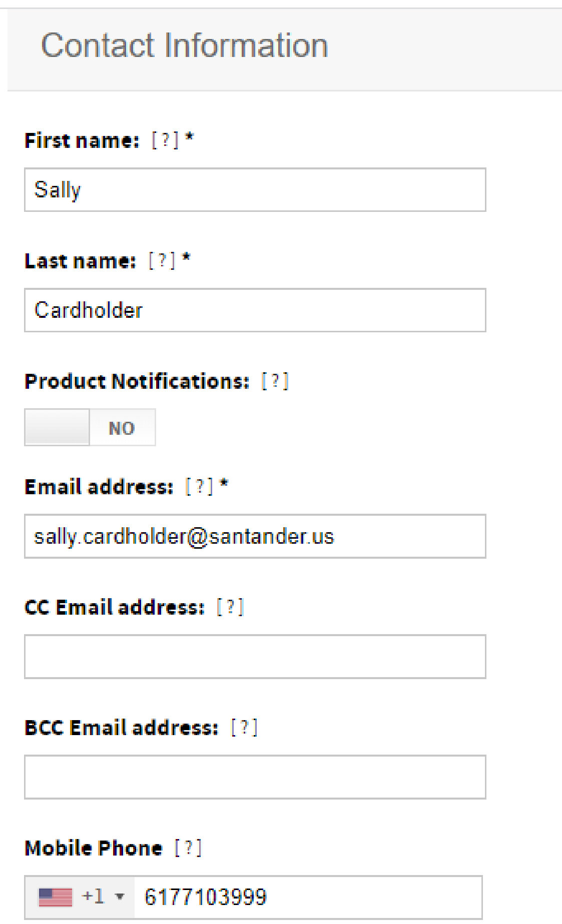
<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>1</td><td>Scroll down to Location and Branding and Click on Select Location.

</td></tr>
<tr><td>2</td><td>In the pop-up screen either click Search to see all the possible locations, or, if you know the unit where you want to move the cardholder to, enter the details.

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

	Action/Information
3	Check on the displayed hierarchy is where you intend to move the cardholder, keep the box **Use the same unit for branding** ticked, and click **OK.** 
4	The cardholder detail screen will now show the cardholder under the new location. 

6.3 Update a User's Contact Details

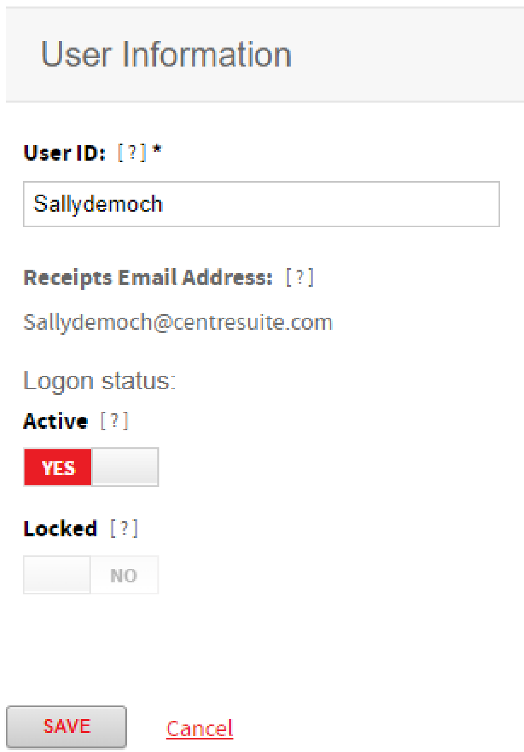
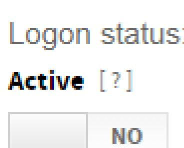
Please note: Changing a user's contact details will only update their CentreSuite profile and will not affect the details associated with their card accounts. For account updates, see Section 7.

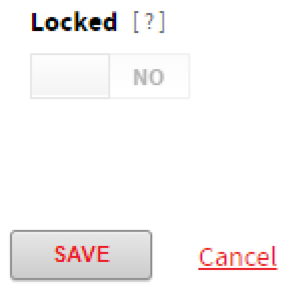
Search for the user on the **Maintain User Information** screen. Click on the three dots under **Details** to open the Edit Personal Information screen.

	Action/Information
1	Scroll down to **Contact Information** and enter the new contact details. 
2	Scroll to the bottom of the page and click **Save**. 

6.4 Unlock or Lock a User’s CentreSuite Access

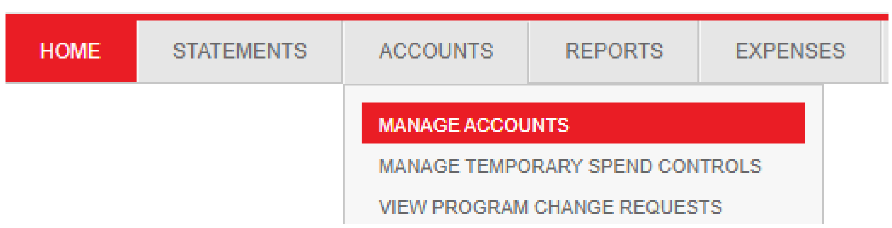
Search for the cardholder on the **Maintain User Information** screen. Click on the three dots under **Details** to open the **Edit Personal Information** screen.

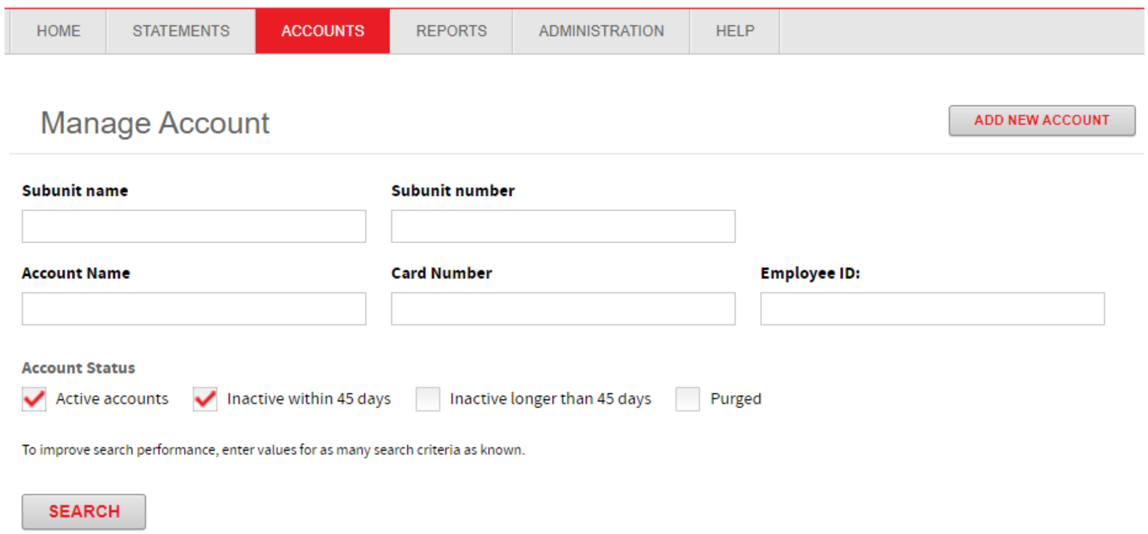
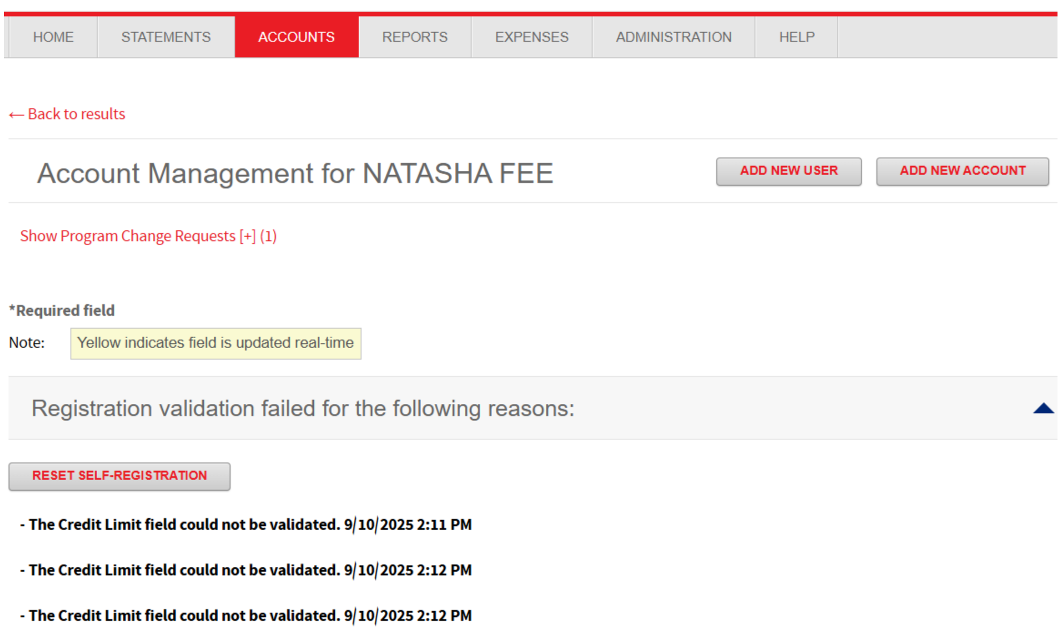
	Action/Information
1	Scroll down to **User Information**. 
2	To **Lock** a cardholder, click on the box next to **YES**, to toggle it to **NO**. Click **Save**. 

	Action/Information
3	To **Unlock** a cardholder, click on the box next to **YES**, to toggle it to **NO**. Click **Save**. 

6.5 Resetting Self-Registration

If a cardholder enters incorrect information when attempting to self-register for CentreSuite, they will be locked out. You can reset their self-registration as follows:

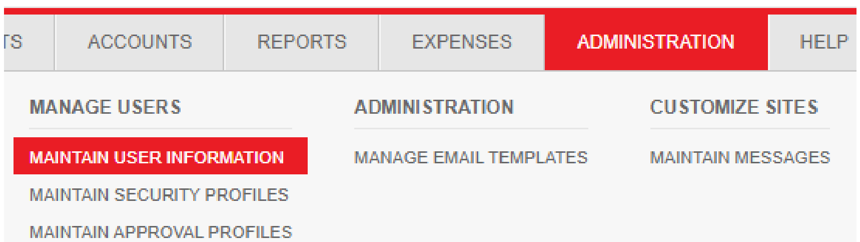
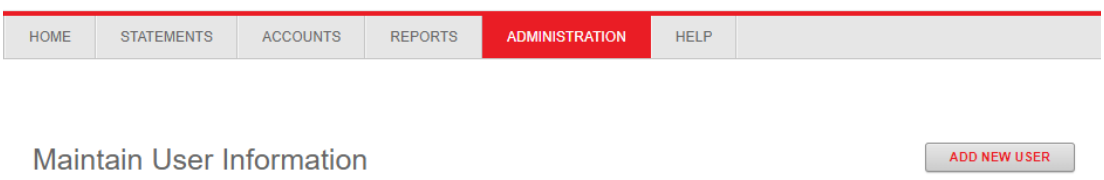
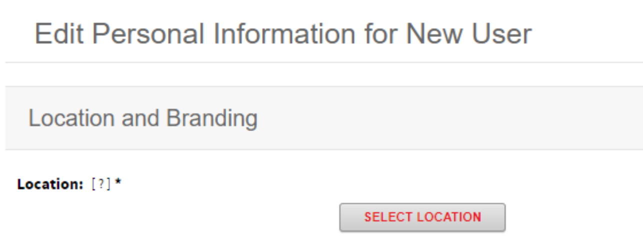
	Action/Information
1	Select **Accounts** >**Manage Accounts**. 

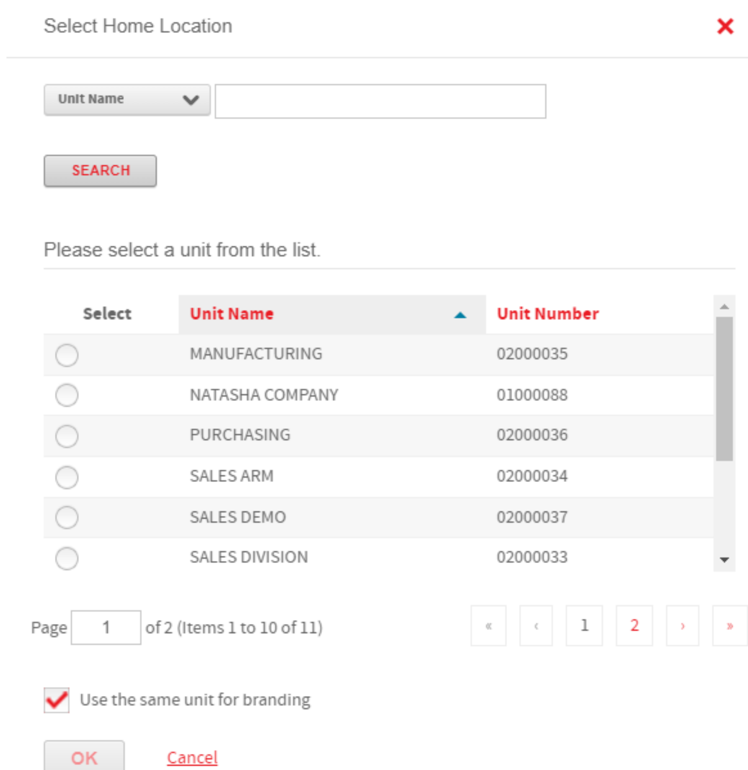
	Action/Information
2	To find a single account or selection of accounts you can use the filter options. To view all accounts, click on the **Search** button. This will show you all your accounts. 
3	Click on the **Reset Self-Registration** button, under the **Registration validation failed for the following reasons** section. 

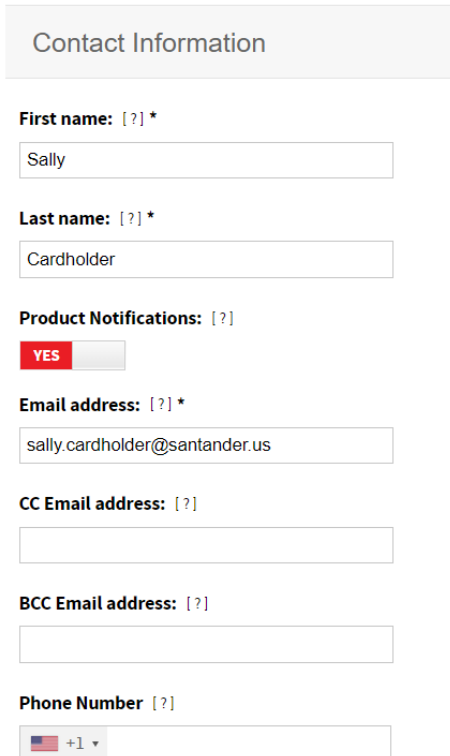
6.6 Adding a New User / Access and Security Profiles

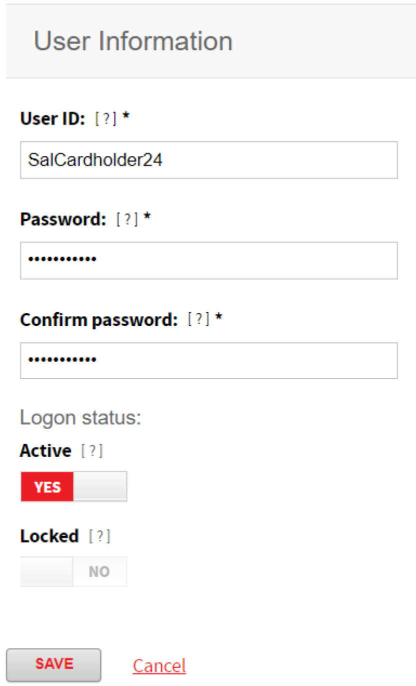
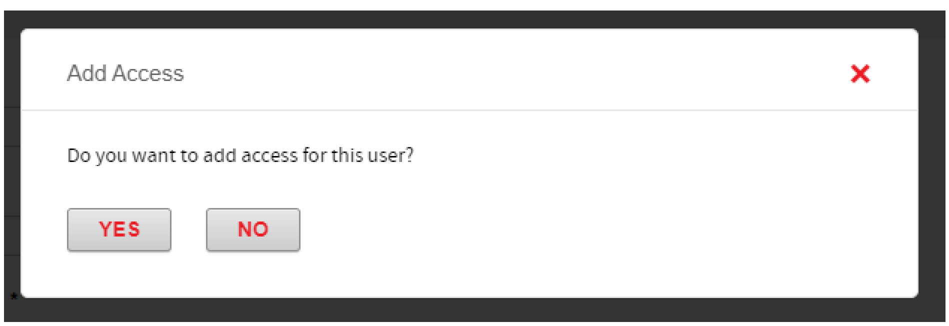
Users can be **Account Holders**, **Program Administrator** or (if using Expense Management) **Approvers**. Typically, Account Holders will self-register when they first receive a new card (see Section 16.2).

You will need to create users with Administration roles, as follows:

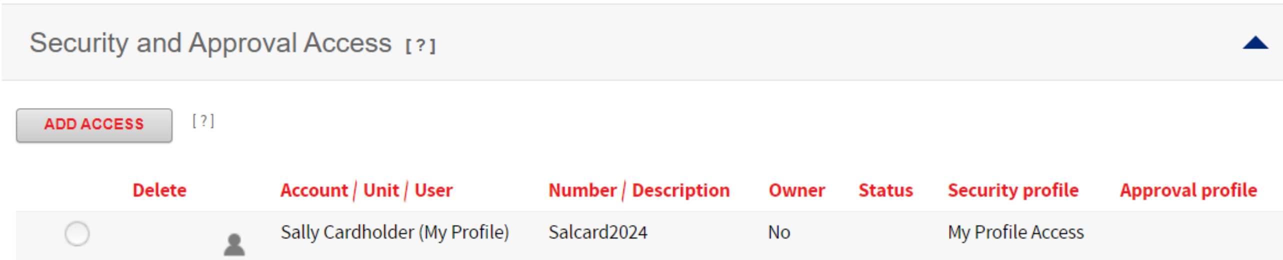
<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>1</td><td>Select Administration >Maintain User Information.

</td></tr>
<tr><td>2</td><td>Click on the Add New User button.

</td></tr>
<tr><td>3</td><td>First choose which part of the organization the new user will be located for reporting, by clicking on Select Location.

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

	Action/Information
4	Choose the reporting level unit and click **OK.** 

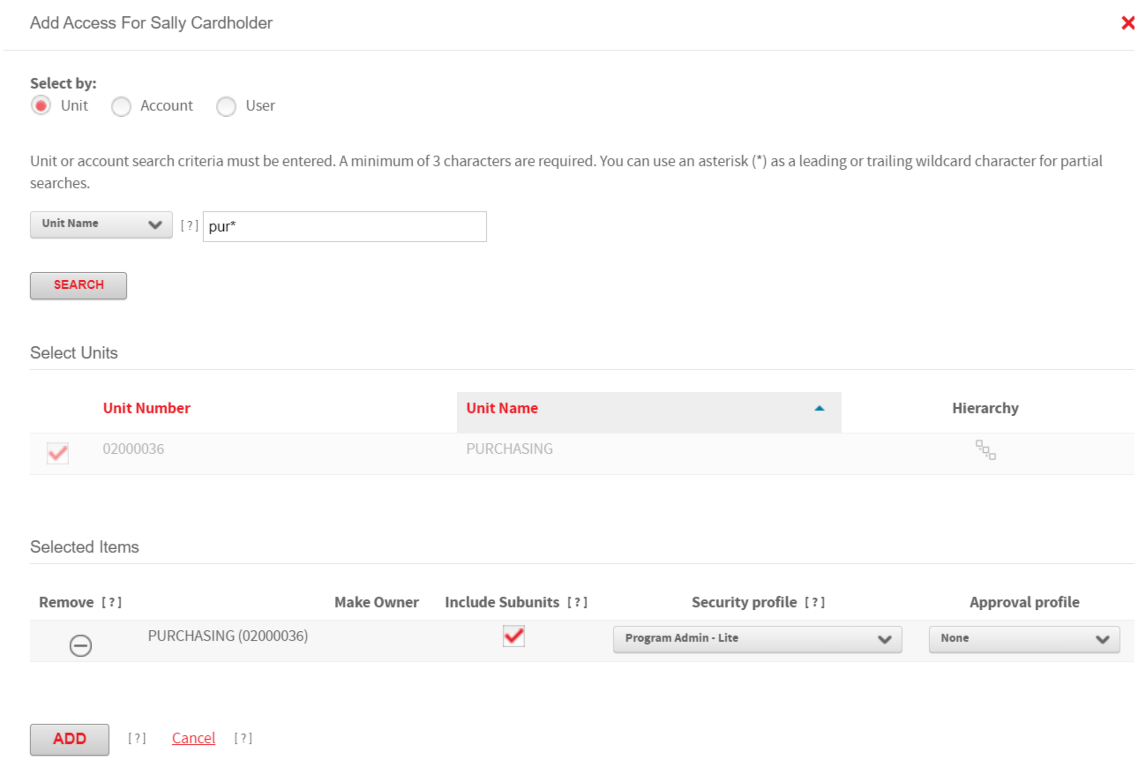
	Action/Information
5	Enter the user’s contact details. 

<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>6</td><td>Create the new user a User ID and Password. Click Save.

</td></tr>
<tr><td>7</td><td>Click Yes in the next pop up to give the user access to a unit or account.

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

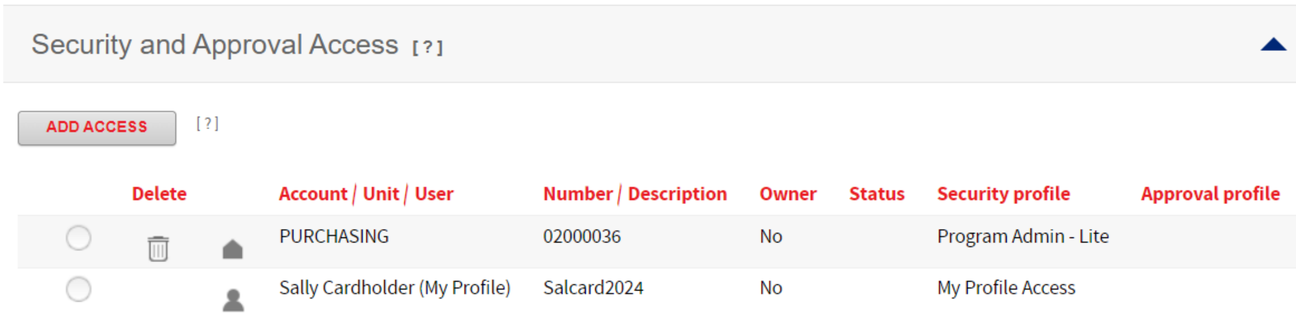
	Action/Information
8	The user is now added. They will be able to login and edit their contact details.



9	You can now add access to accounts or units by clicking on the **Add Access** button. In the example below, the new user is given access to the Manufacturing Corporate account, with a **Security Profile** of PA-Lite, and no **Approval Profile**. Click **Add**.



	Action/Information
10	You can now see the new access and security permissions for the new user. You can keep adding access and permissions, by clicking on the **Add Access** button.

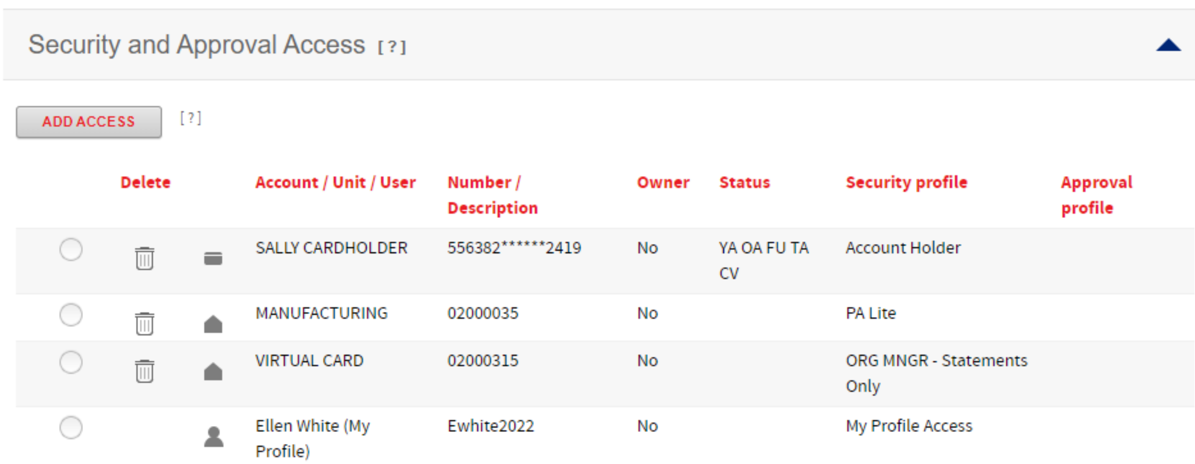


Security and Approval Access [?]

ADD ACCESS [?]

Delete	Account / Unit / User	Number / Description	Owner	Status	Security profile	Approval profile
	PURCHASING	02000036	No		Program Admin - Lite	
	Sally Cardholder (My Profile)	Salcard2024	No		My Profile Access	

11	For example, the user below has **Account Holder** access to one card account, **Statements Only** permissions for the Virtual Card corporate account, and **PA-Lite** permissions for the Manufactruing



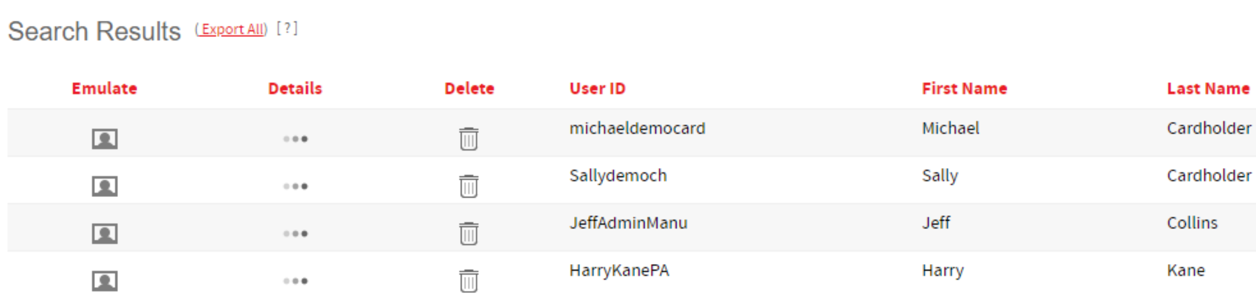
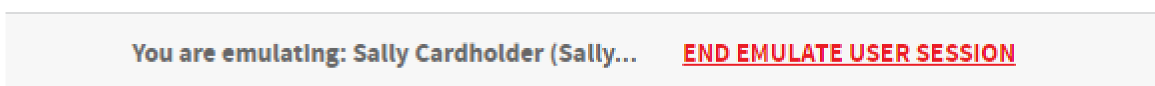
Security and Approval Access [?]

ADD ACCESS [?]

Delete	Account / Unit / User	Number / Description	Owner	Status	Security profile	Approval profile
	SALLY CARDHOLDER	556382******2419	No	YA OA FU TA CV	Account Holder	
	MANUFACTURING	02000035	No		PA Lite	
	VIRTUAL CARD	02000315	No		ORG MNGR - Statements Only	
	Ellen White (My Profile)	Ewhite2022	No		My Profile Access	

6.7 Emulating a User

As a Program Administrator you will be able to emulate a user, this means you can 'log in' as the user, see what they can see and do any tasks that they can do. Any tasks you do as the Program Administrator while emulating will appear on the audit log as you, the Program Administrator, rather than the user you are emulating.

<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>1</td><td>To emulate a user, click on the emulate symbol next to the user's name under User Maintenance.

</td></tr>
<tr><td>2</td><td>A banner will appear at the top of the screen while you are emulating a user. To stop, click End Emulate User Session.

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

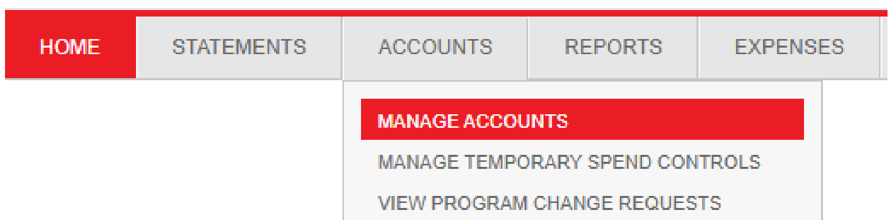
7 Card Account Management

As a Program Administrator you can view all accounts, corporate and cardholder, and manage your cardholder accounts. This is done either through the Quick Link on the home page or the **Accounts** menu.

7.1 Searching for an Account

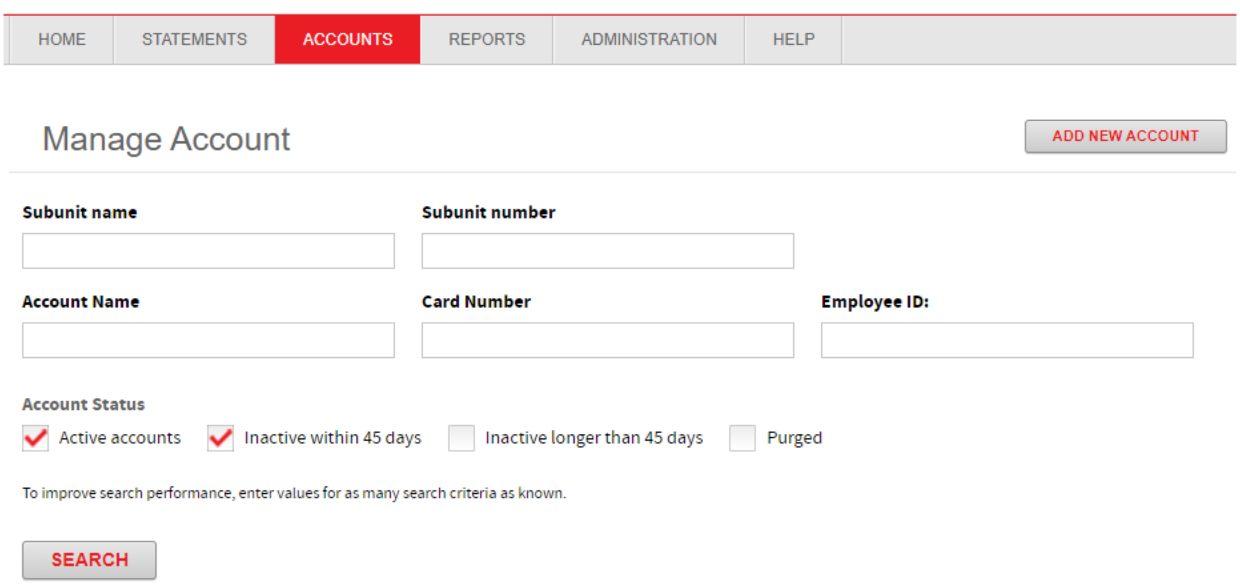
<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>1</td><td>

Choose **Accounts** > **Manage Accounts** from the drop-down list.



</td></tr>
<tr><td>2</td><td>

To find a single account or selection of accounts you can use the filter options. To view all accounts, click on the **Search** button. This will show you all your accounts.



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

<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>3</td><td>The description under Type tells you if the account is:

Your top-level company account: SuperCorporate, which has a unit ID starting with 01.
One of your corporate or billing accounts: Corporate, which has a unit ID starting with 02.
One of your cardholder accounts: Individual, which has a unit ID starting with 03.

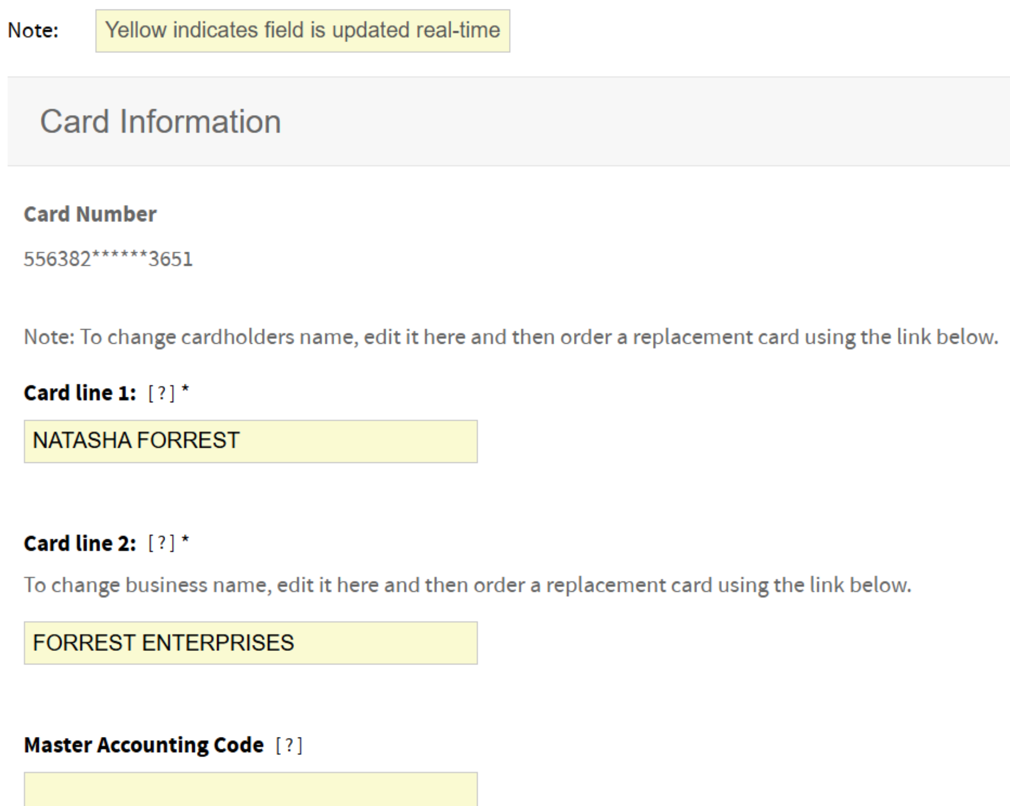
Search Results (Save View | Export All)
SHOW/HIDE COLUMNS
<table>
<tr><th>Details</th><th>Account Number</th><th>Name</th><th>Status</th><th>Email</th><th>Type</th></tr>
<tr><td>•••</td><td>556382******4642</td><td>MANUFACTURING</td><td>FU MA OA PD TA YA</td><td>NATASHA.MOLNAR@SANTANDER.US</td><td>Corporate</td></tr>
<tr><td>•••</td><td>539445******9483</td><td>MICHAEL CARDHOLDER</td><td>AC CV FU OA TA YA</td><td>natasha.molnar@santander.us</td><td>Individual</td></tr>
<tr><td>•••</td><td>556382******9465</td><td>NATASHA COMPANY</td><td>FU MA OA TA YA</td><td>NATASHA.MOLNAR@SANTANDER.US</td><td>SuperCorporate</td></tr>
<tr><td>•••</td><td>539445******8029</td><td>PURCHASING DEPT</td><td>FU MA OA PD TA YA</td><td>NATASHA.MOLNAR@SANTANDER.US</td><td>Corporate</td></tr>
<tr><td>•••</td><td>556382******2419</td><td>SALLY CARDHOLDER</td><td>CV FU OA TA YA</td><td>NATASHA.MOLNAR@SANTANDER.US</td><td>Individual</td></tr>
<tr><td>•••</td><td>539445******1896</td><td>VIRTUAL CARD</td><td>AS TA</td><td>NATASHA.MOLNAR@SANTANDER.US</td><td>Corporate</td></tr>
</table>
</td></tr>
</table>

7.2 Activate cards

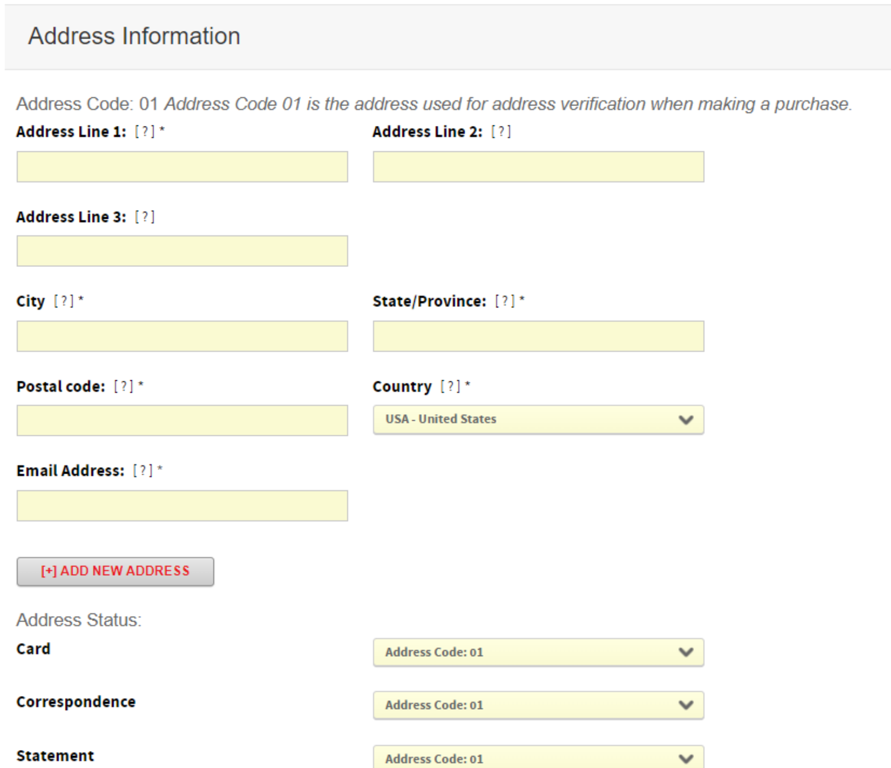
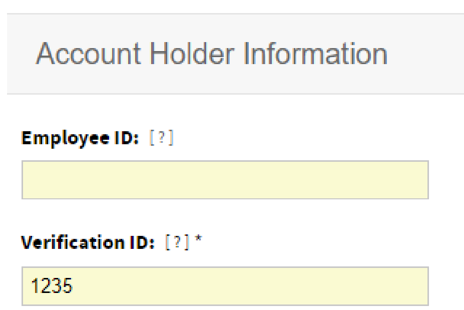
Cardholders can activate their cards by calling the number of the back of their cards, from the home screen in CentreSuite (see Section 16.3), or in the mobile app. They will need their Verification ID when calling in. See Section 7.3.3 for where the Verification ID can be found and edited.

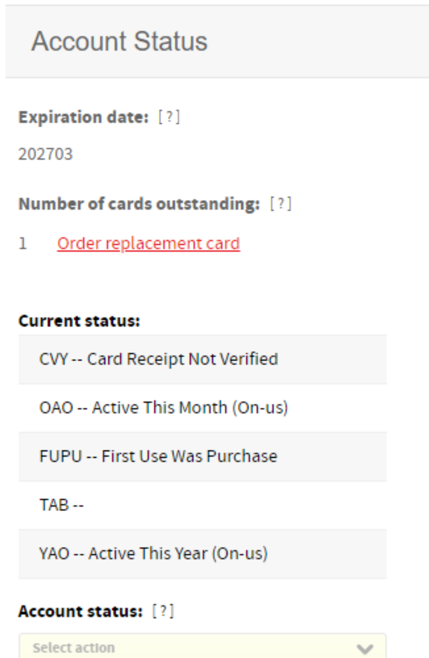
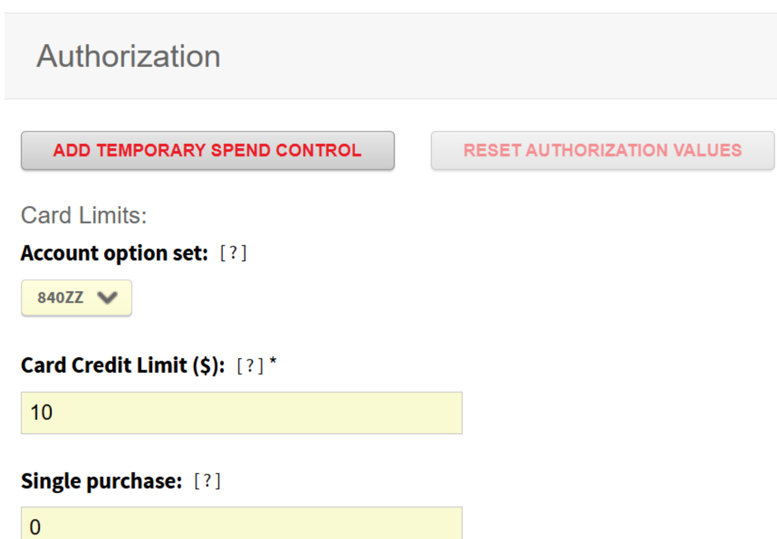
7.3 Making Edits to a Card Account

Search for the cardholder on the **Manage Accounts** screen. Click on the three dots under **Details** to open the **Account Management** screen.

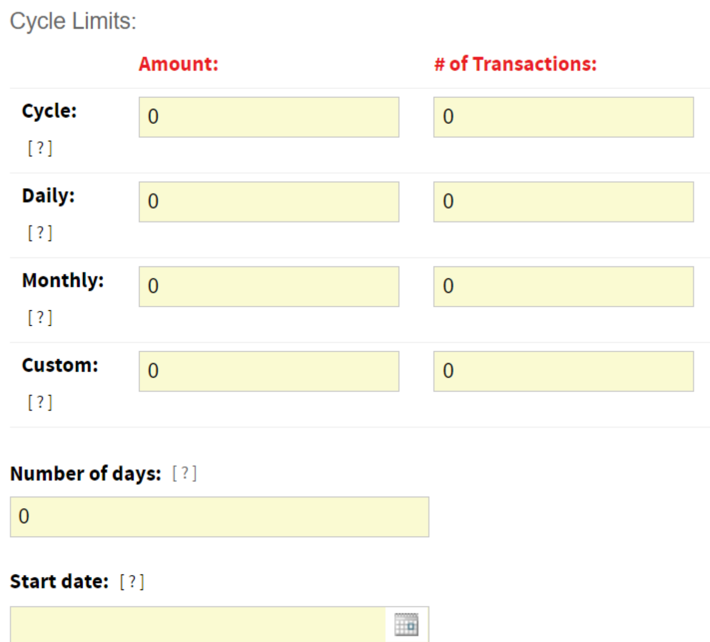
	Action/Information
1	You cannot make edits to your SuperCorporate and Corporate accounts, but you can manage your Individual accounts from this screen. Any boxes in yellow will be updated in real time. In the **Card Information** section, you can change the lines printed on the cards (the next time is it issued). 

Santander
Commercial Banking

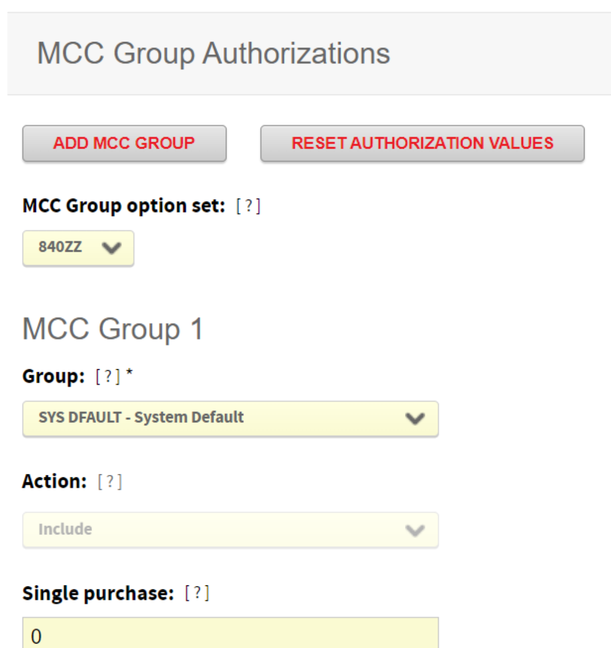
<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>2</td><td>There are three main address options: the address for the Card which is where cards will be sent (and the address that should be entered when making online purchases), the address for the Correspondence where letters will be sent, and the Statement which is where statements will be sent if paper statements have been selected.

</td></tr>
<tr><td>3</td><td>You can edit Account Holder Information. A Verification ID is 4-digit number which can be used to for authentication when calling Client Service. If customers provide a correct Verification ID in the voice automated system or when speaking to an agent, they will not need to answer the usual security questions.

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

	Action/Information
4	You can view the status on the account and order a replacement card. Please note that you should only order a replacement card if a card has been damaged. If the card is lost and no fraud is suspected, use the 'Report Lost/Stolen Card' feature described in Section 7.5. If fraud is suspected, immediately call 855-465-8114. 
5	You can set permanent spend controls for a cardholder. The only parameter you are required to complete is the **Card Credit Limit**. The option to set a Single purchase limit is optional. You can choose one here or type the limit in the **Single Purchase** box. 

<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>6</td><td>Set a single purchase limit or cycle limits if required. Note, the Number of Days and Start Date relate to the Custom cycle limit option only.

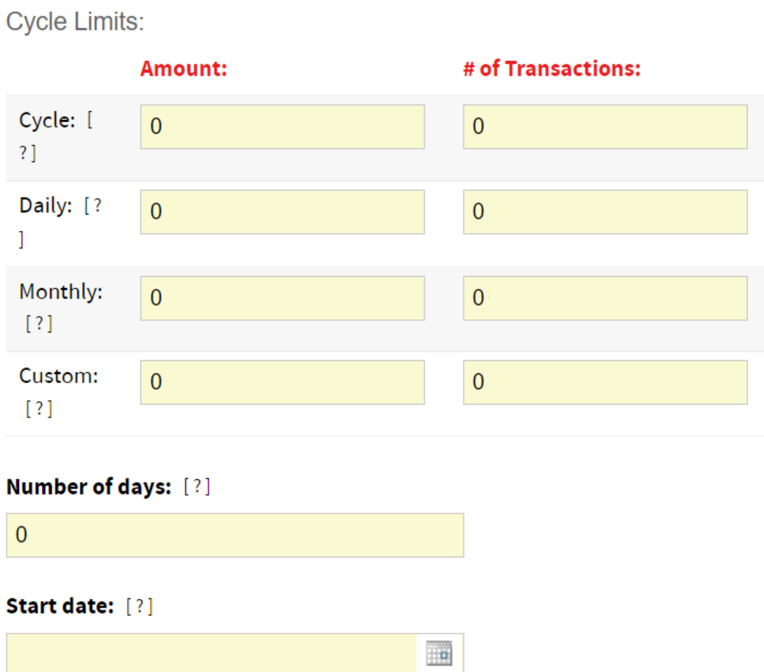


</td></tr>
<tr><td>7</td><td>This section is optional. If you do not make selections, the default Merchant Category Code (MCC) Groups will be applied. If you want to override these settings for a cardholder, you can include or exclude MCC Groups here. You can also set a single purchase limit for the MCC Group. Santander's default MCC Groups are available to all clients. If you want to create a MCC Group call Client Service.



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

<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>7</td><td>You can also apply cycle limit restrictions for the MCC Group, if required. Note, the Number of Days and Start Date relate to the Custom cycle limit option only.



</td></tr>
<tr><td>8</td><td>Click Submit to save and apply the changes to the card account.

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

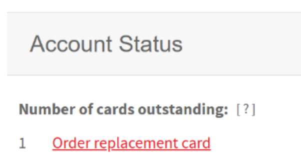
7.4 Ordering a Replacement Card

The feature should only be used if a cardholder's card is damaged, e.g., the chip is not working. It should **NOT be used if the card has been lost or stolen**. If the card has been lost and there are no fraudulent transactions on the account, use the Lost Stolen feature described in Section 7.5. If fraud is suspected, immediately call 855-465-8114.

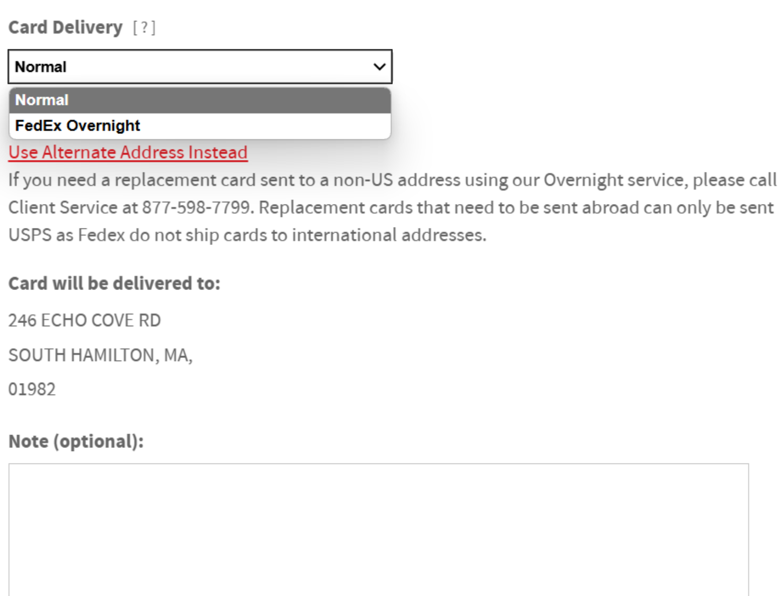
If you need to send a replacement card to a temporary location (eg a hotel), you have the option to do this after you have clicked **Order Replacement Card**. Choose the **'Use Alternate Address'** link and put in the temporary delivery address.

To order a replacement card, search for the cardholder on the **Manage Accounts** screen. Click on the three dots under **Details** to open the Account Management screen.

<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>1</td><td>Scroll down to Account Status and click Order Replacement Card.



</td></tr>
<tr><td>2</td><td>Choose you delivery option. NOTE: The FedEx Overnight option has a rush fee.

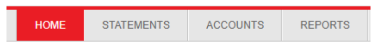


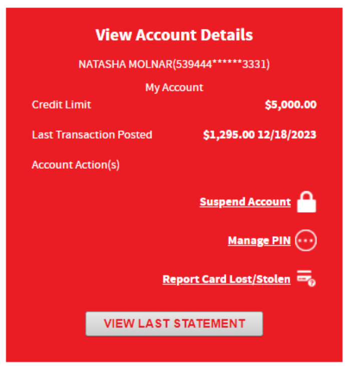
</td></tr>
</table>

7.5 Lost/Stolen Cards

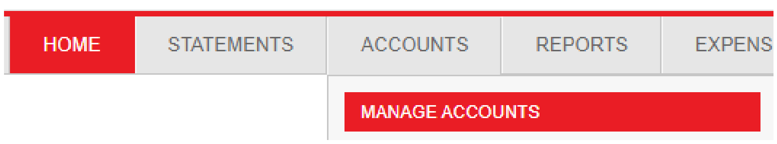
If a card has been lost or stolen and there has been ***no fraudulent activity on the card***, then use the Report Card Lost/Stolen feature in CentreSuite. This will block the current card and send out a new card to the Card Address on file. If there has been fraud on the card, call 855-465-8114 immediately.

<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>1</td><td>Cardholders can do this from the red box on their home page, or from the mobile app.

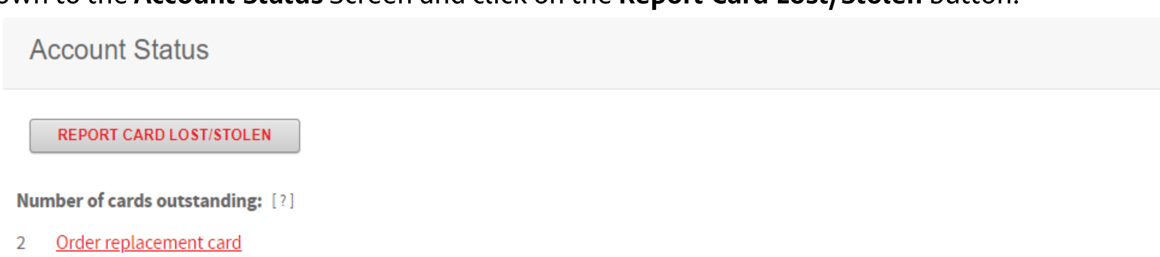




</td></tr>
<tr><td>2</td><td>Program Administrators can do this from the Manage Accounts menu. Search for the account you need to report (see Section 7.1 for how to search).



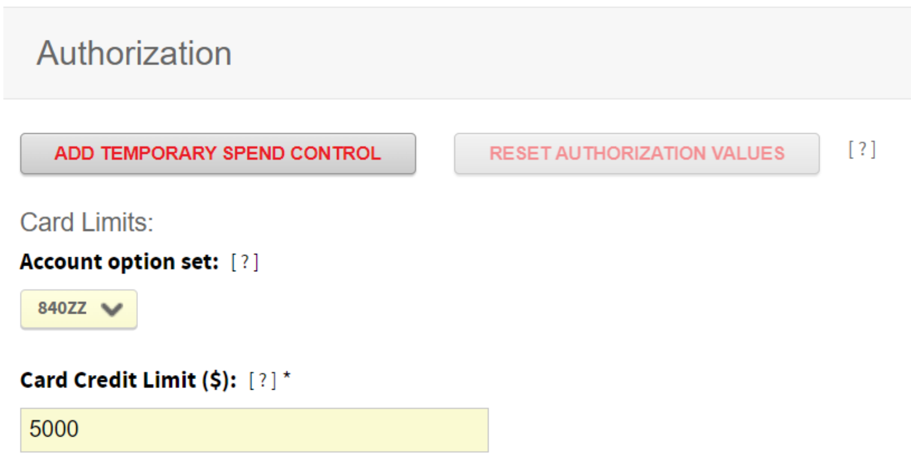
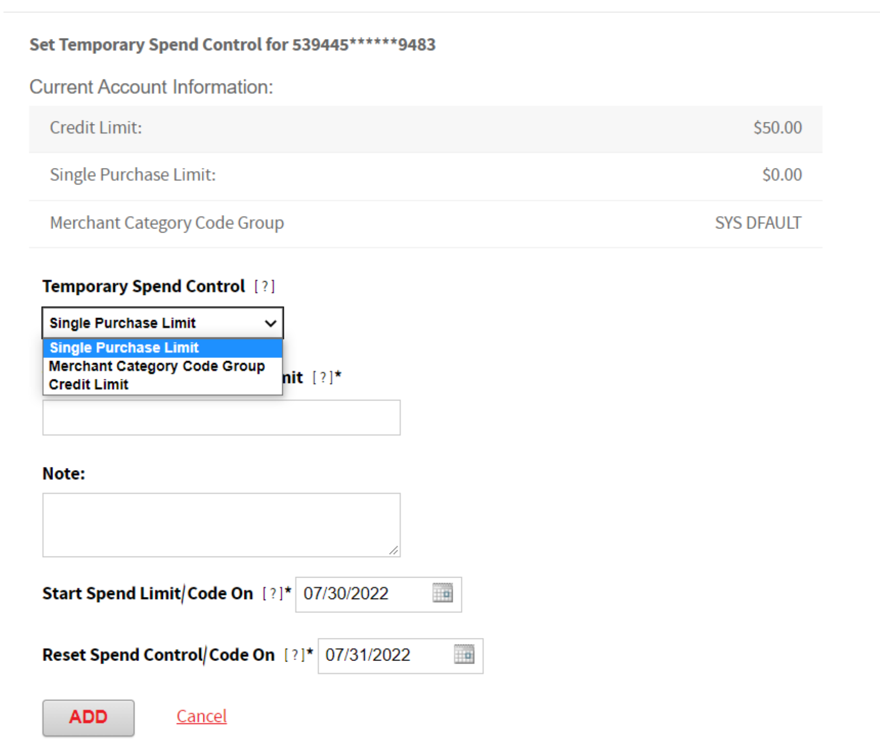
</td></tr>
<tr><td>3</td><td>Scroll down to the Account Status Screen and click on the Report Card Lost/Stolen button.



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

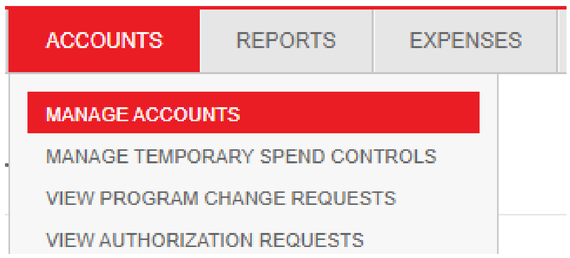
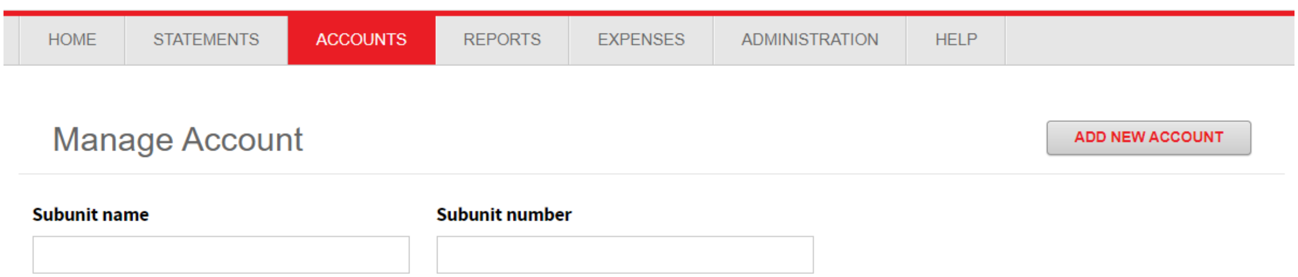
7.6 Temporary Spend Controls

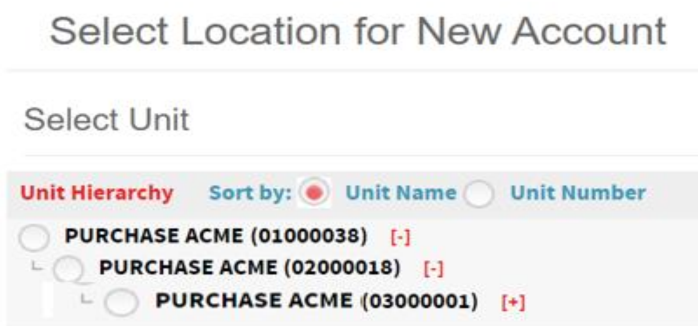
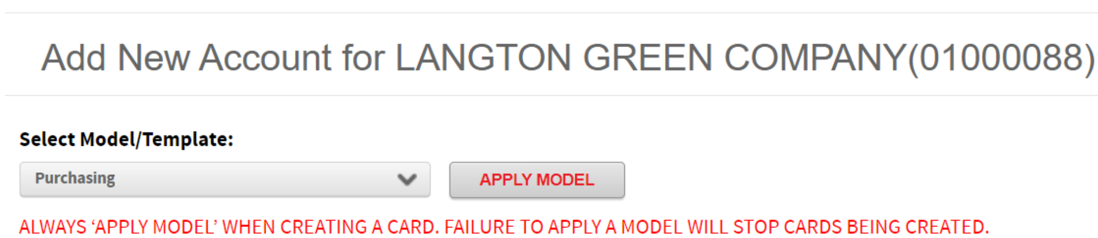
Search for the cardholder on the **Manage Accounts** screen. Click on the three dots under **Details** to open the **Account Management** screen.

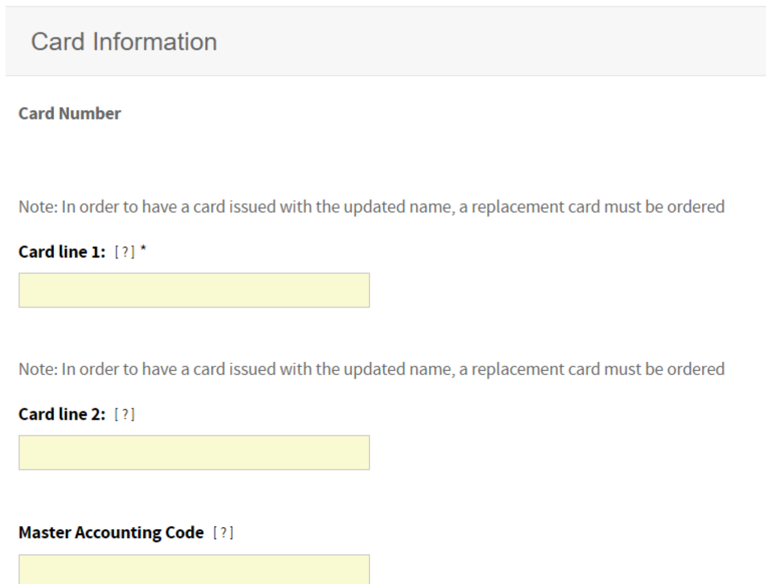
	Action/Information
1	Scroll down to the **Authorization** section and click on **Add Temporary Spend Control** 
2	Here you can choose which type of spend control to apply. Enter the control parameters and click **Add.** 

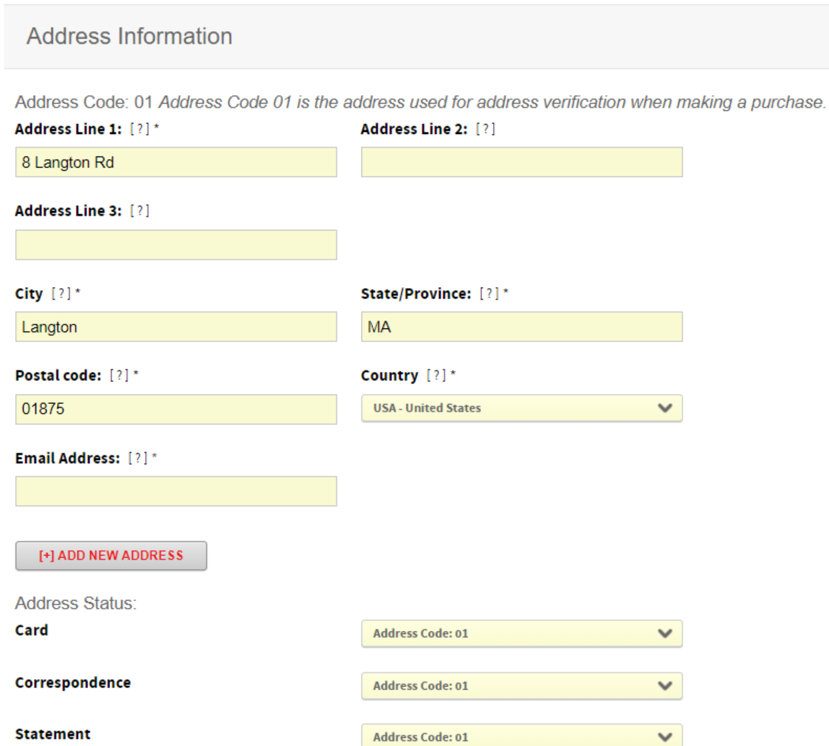
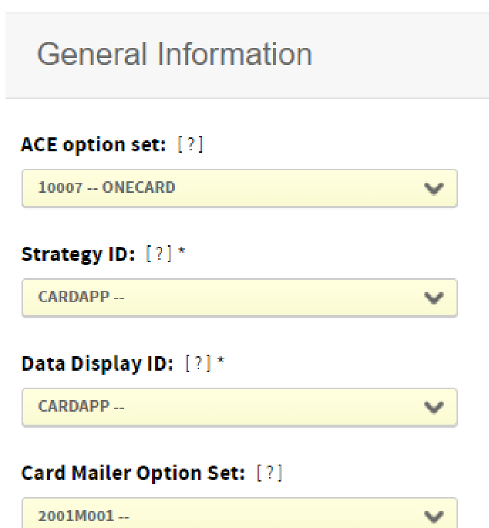
7.7 Creating a New Card Account

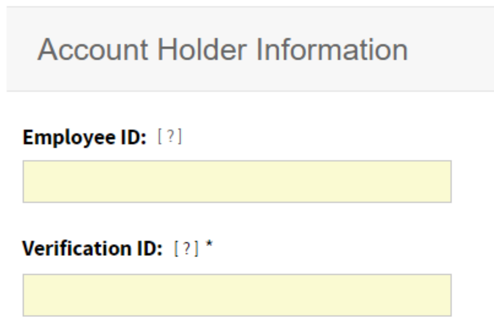
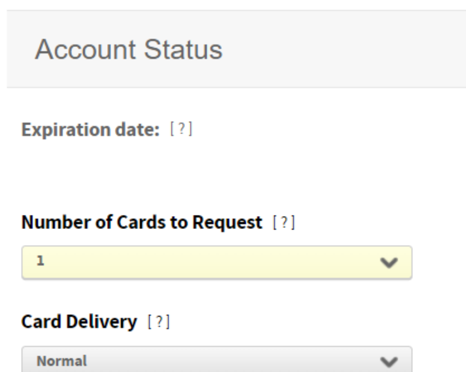
Open **Manage Accounts** either through the **Quick Link** on the home page or the **Accounts** menu.

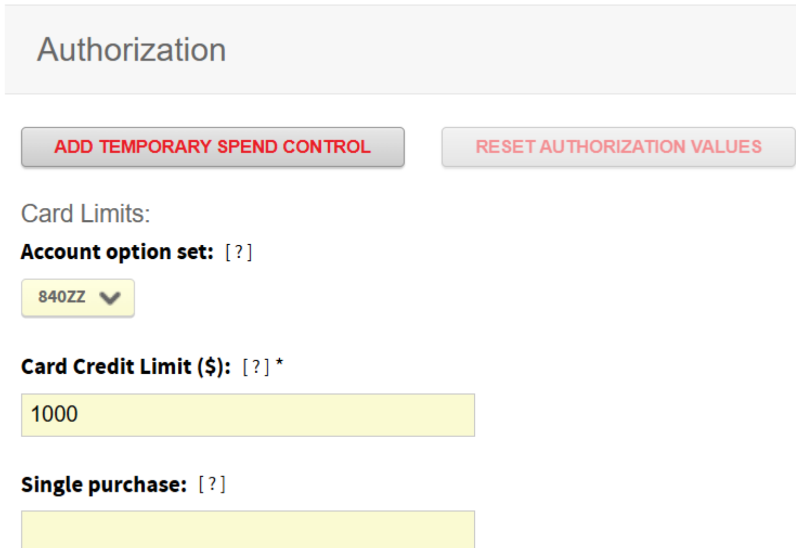
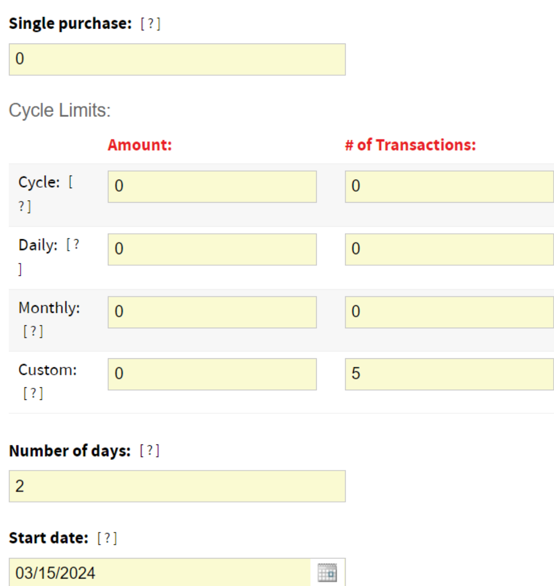
	Action/Information
1	Choose **Manage Accounts** from the drop-down list. 
2	Click on **Add New Account** 

	Action/Information
3	Choose where in the organization you want the card to be located for reporting. The plus and minus signs reveal and hide the hierarchy structure. Cards should be created at Level 3 under the chosen corporate account. Note: Corporate accounts always have a unit ID beginning with '02'. Cards should be created at the level starting with '03'. 
4	Click on **Apply Model** to pre-fill fields for the new account. Choose the model that matches the corporate account for the card. You may edit the model or create new models, see Section 7.7 for more information on Models. 

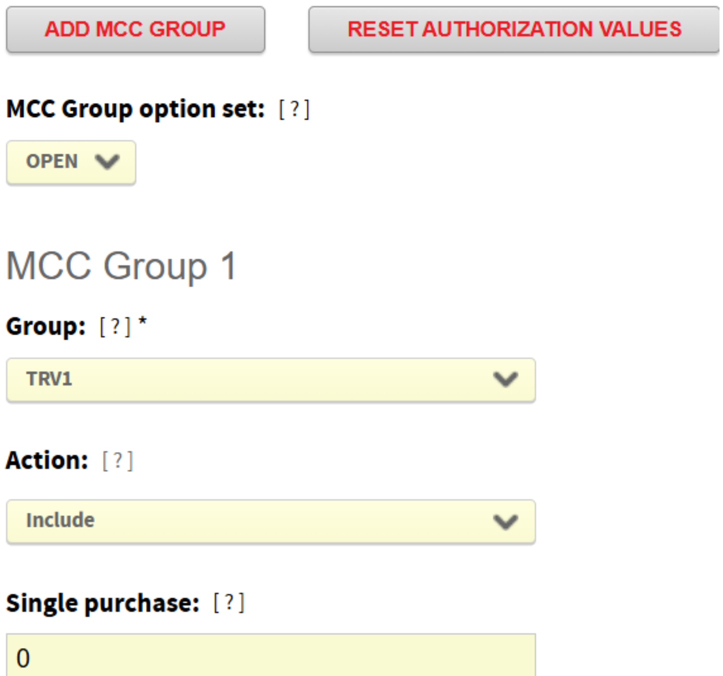
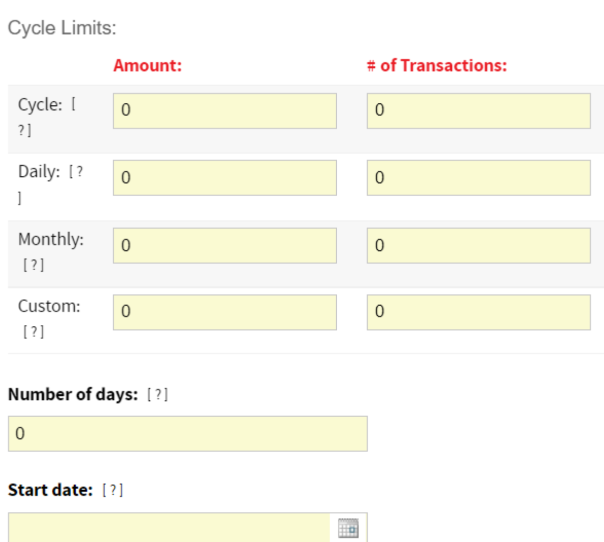
	Action/Information
5	Start by entering the Card Information. • **Card Line 1** is typically the cardholder name. Do not use punctuation and include an asterisk between the first and last name, ○ eg John Q*Adams,. • **Card line 2** will be pre-filled by the Model. You may overwrite this, if required. • The **Master Accounting Code** box is for a cost allocation code, like cost center. 

<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>6</td><td>Address Code 01 will be pre-filled by the Model with the corporate address.This can be overwritten, if required. You are able to enter different addresses for where you want correspondence or cards sent. You must provide a mobile phone number.

</td></tr>
<tr><td>7</td><td>These fields will be pre-filled by the Model.

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

	Action/Information
8	Complete the Cardholder Information. The employee ID field is optional. A Verification ID is 4-digit number which can be used to for authentication when calling Client Service. If customers provide a correct Verification ID in the voice automated system or when speaking to an agent, they will not need to answer the usual security questions. The verification ID is not the same as the PIN. 
9	Choose the Card Delivery option under Account Status. **NOTE:** There is an additional fee associated with shipping cards using FedEx. 

<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>10</td><td>You can set permanent authorization controls for a cardholder. The only parameter you are required to complete is the cardholder credit limit Card, this must be at least $1 to create a new card. Setting an Account Option Set or Single purchase limit is optional.

</td></tr>
<tr><td>11</td><td>Set a single purchase limit or cycle limits, if required.
The Number of Days and Start Date relate to the Custom cycle limit option only. In the example below, the cardholder will only be able to make five transactions during the two days from 03/15/2024.


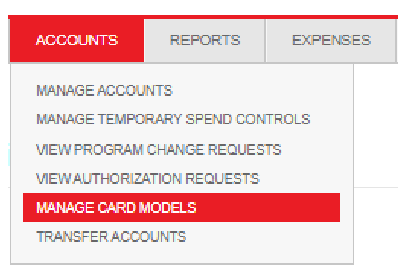
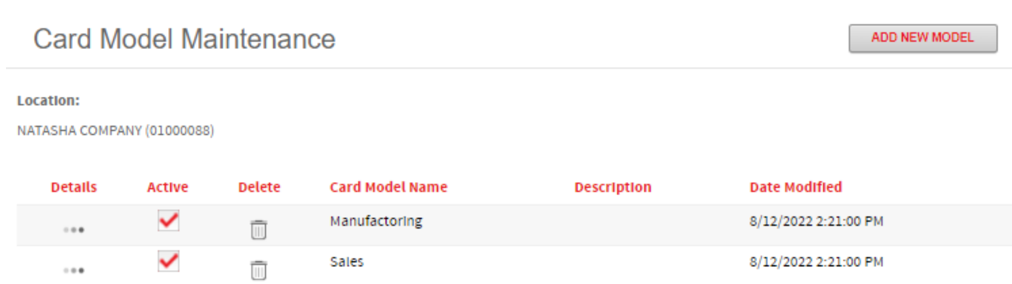
Check the boxes under Additional Restrictions using Parent Account Limits to ensure a cardholder’s restrictions are at least as strict as those at the corporate account level.</td></tr>
</table>

	Action/Information
12	This section is optional. If you do not make selections, the default **Merchant Category Code (MCC)** Groups will be applied. If you want to override these settings for a cardholder, you can include or exclude a MCC Groups here. You can also set a single purchase limit for the MCC Group. 
13	You can also apply cycle limit restrictions for the MCC Group, if required. **NOTE:** the **Number of Days** and **Start Date** relate to the **Custom** cycle limit option only. Check the boxes under **Additional Restrictions** using **Parent Account Limits** to ensure a cardholder's restrictions are at least as strict as those at the corporate account level. 

	Action/Information
14	Click Submit to create the Cardholder. 
15	When you give the Cardholder their card (or they receive by mail) they can register on CentreSuite if they are a brand new user. See Section 16.2. If they are already a CentreSuite user, they can add the new card account to their profile. See Section 6.6.

7.8 Card Models (Templates)

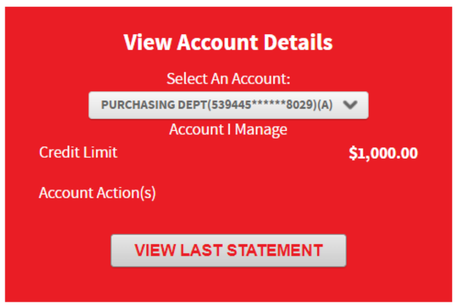
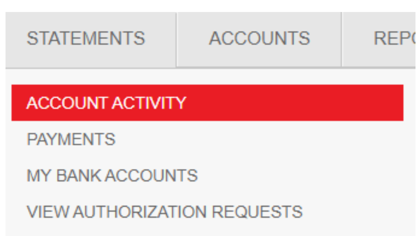
You may edit the Templates or Models, so that you don't have to type in the same details each time you create a card.

	Action/Information
1	Choose the **Accounts** tab and select the **Manage Card Models** option. 
2	All the models you have already created will be displayed. Choose the one you wish to edit, complete the changes and click **Save.** 

8 Statement and Transactions

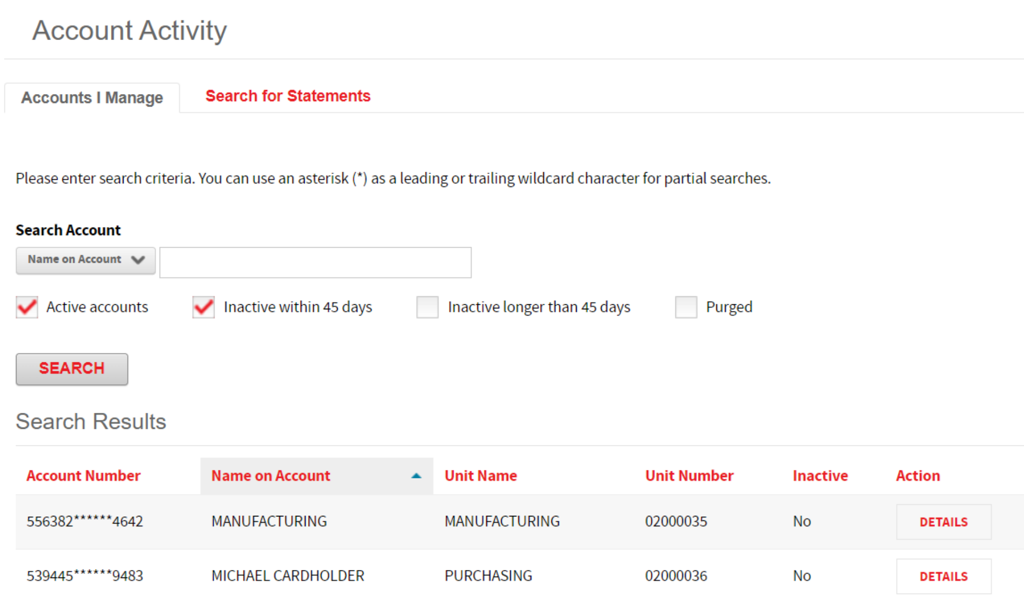
8.1 Downloading a Statement

CentreSuite makes it easy to access statements. This is done either on the home page under **View Last Statement** or the under **Statements** menu.

	Action/Information
1	From the home page you can choose an account and click on the **View Last Statement** button to download the statement for that account. 
2	Alternatively, choose the **Statements** tab and select the **Account Activity** option. 

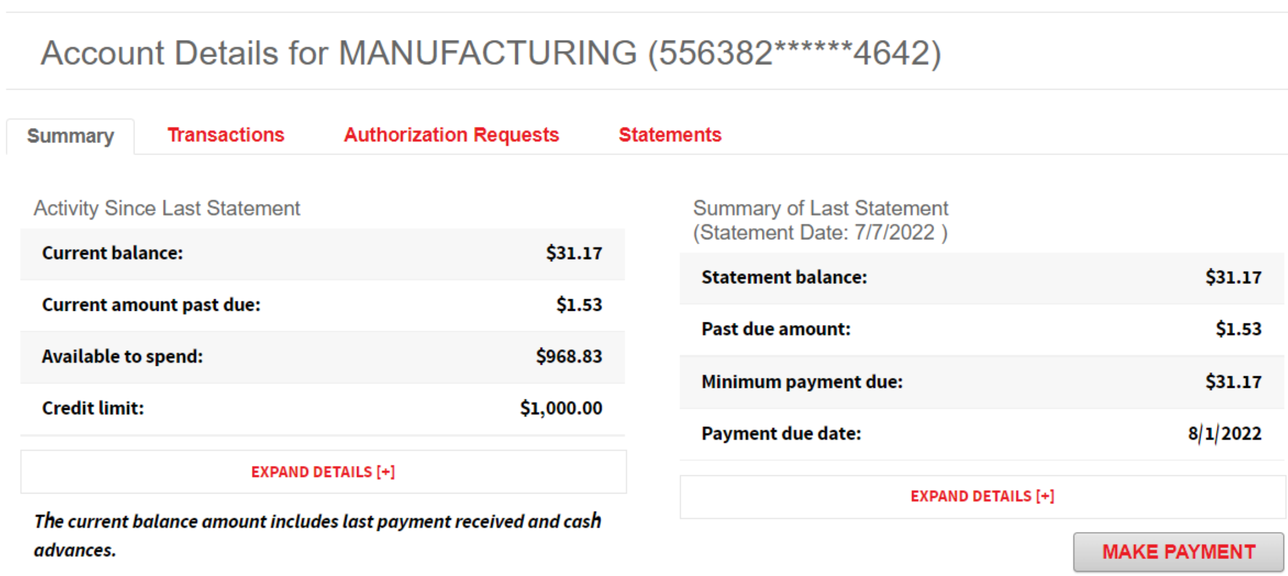
<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>3</td><td>

Click **Search** to show all accounts or use filters to narrow down your search. You can use an asterisk (*) to simplify your search. Click on the **Details** button next to account you want to display.

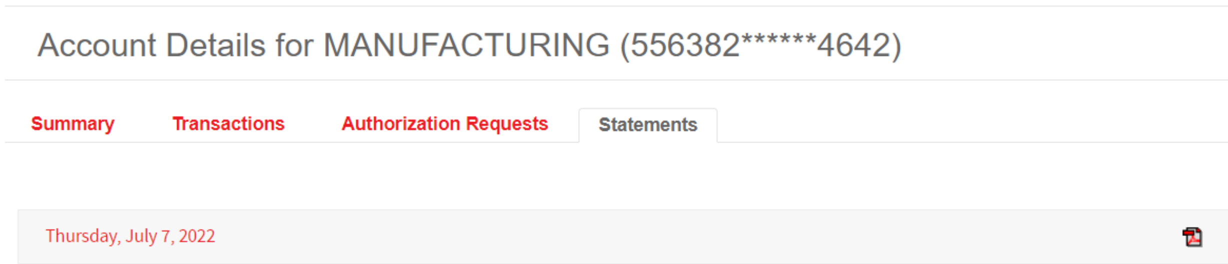


</td></tr>
<tr><td>4</td><td>

The **Account Details** screen will open. From here you can see a **Summary** of account.

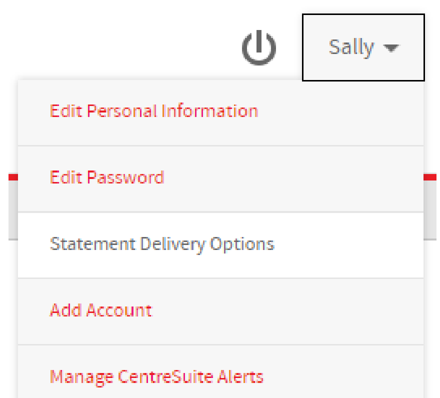


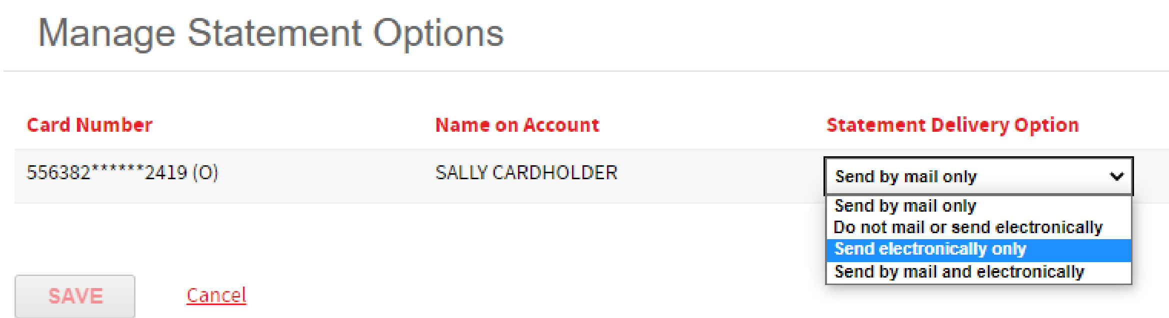
</td></tr>
</table>

	Action/Information
5	Click on the **Statements** tab to see all the statements available for the account and click the pdf icon to download. 
6	You can access the past 13 months of statements in CentreSuite. For statements older than 13 months, contact Client Service. **NOTE:** A fee for each statement will be applied to the account.

8.2 Statement Delivery Options

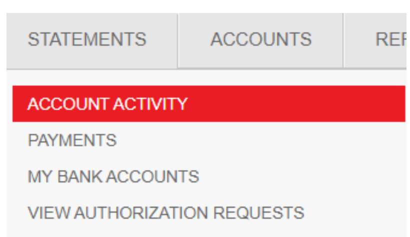
We recommend you have statements delivered electronically vs. paper statements. There is a fee for each paper statement sent.

	Action/Information
1	To change you statement delivery option click on your profile and choose **Statement Delivery Options**. 

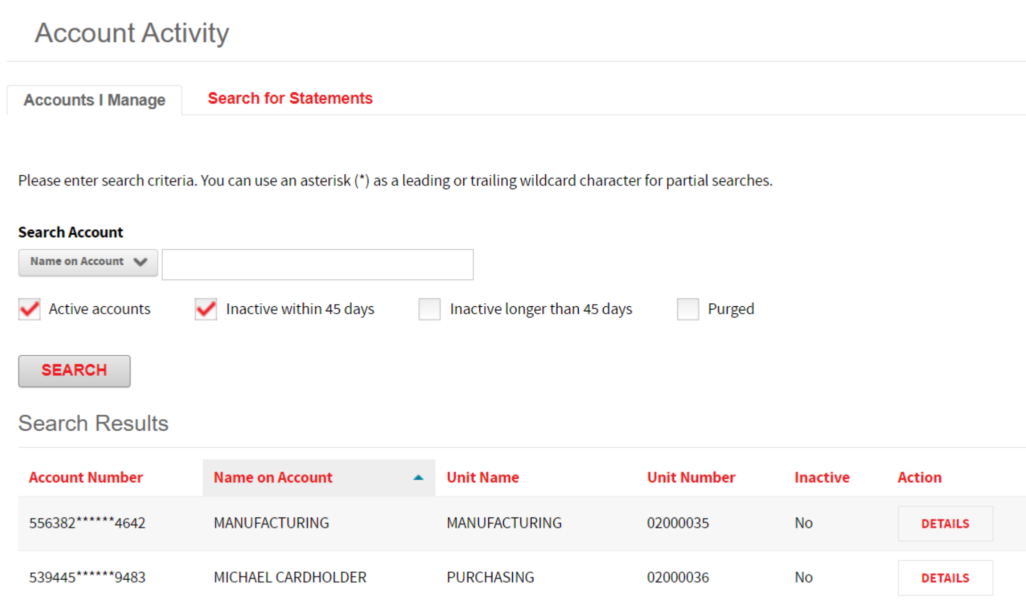
<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>2</td><td>Select your preferred delivery option and click Save.

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

8.3 Viewing and Downloading Transactions and Authorizations

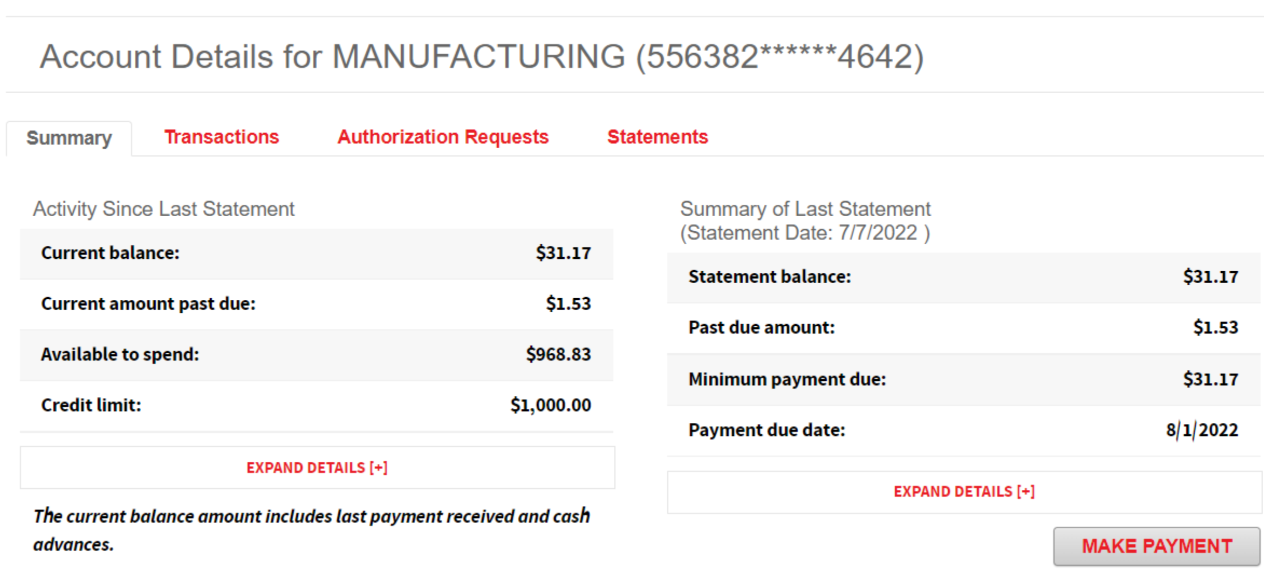
Transaction reports can be found under the **Statements** tab.

<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>1</td><td>Choose the Statements tab and select the Account Activity option.

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

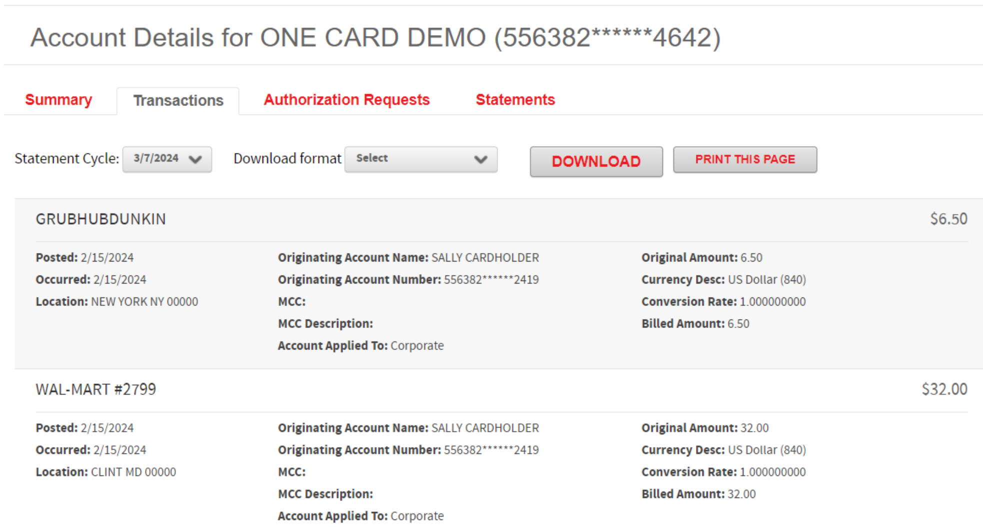
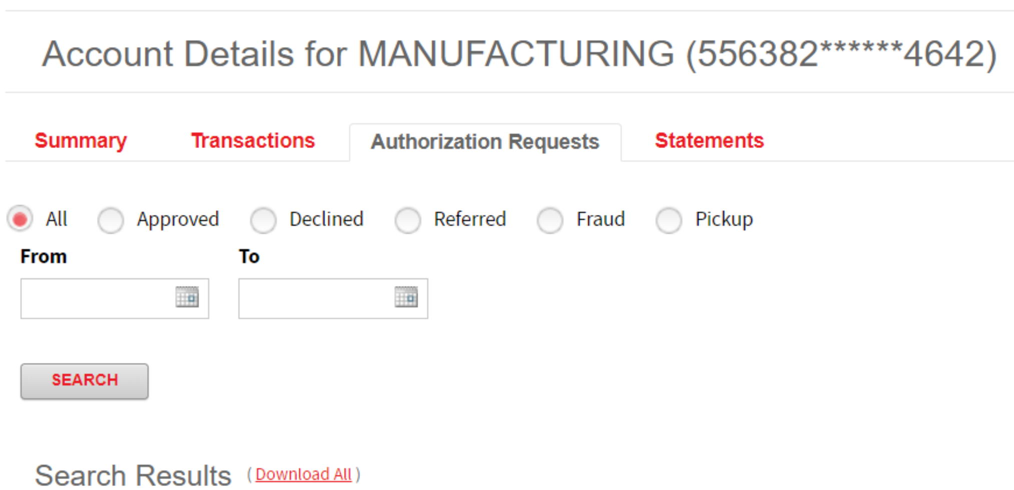
<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>3</td><td>Click on Search to display all accounts, or use the filter to find an account. You can use an asterisk (*) to simplify your search. Click on the Details button next to account you want to display.



</td></tr>
<tr><td>4</td><td>The Account Details screen will open. From here you can see a summary of account.

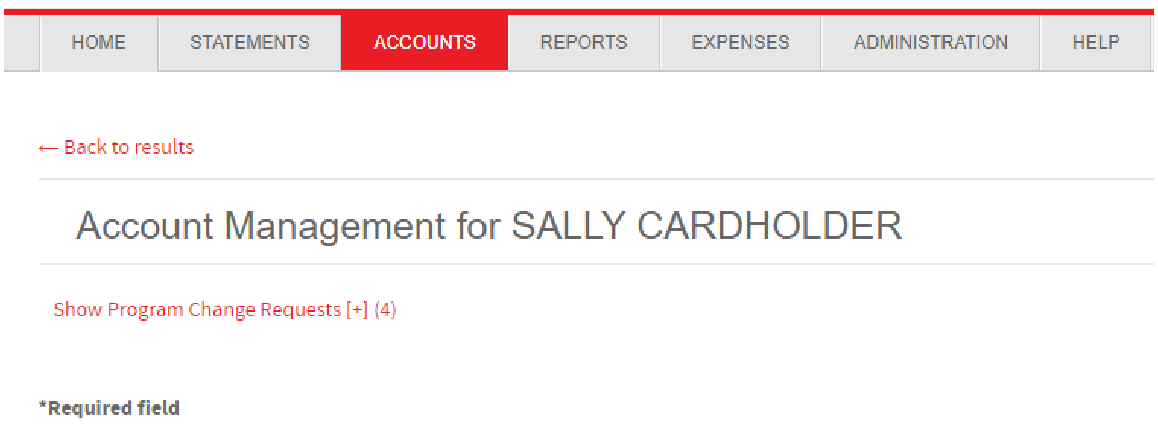
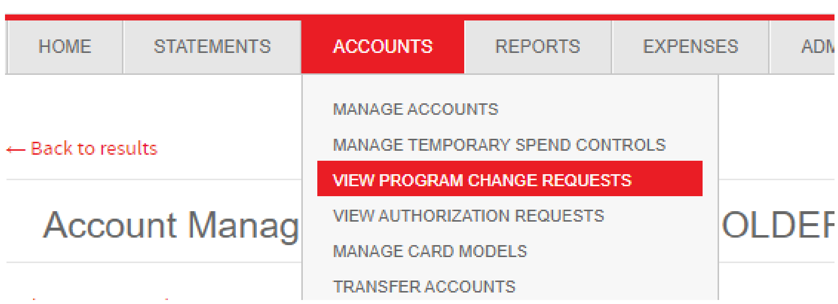


</td></tr>
</table>

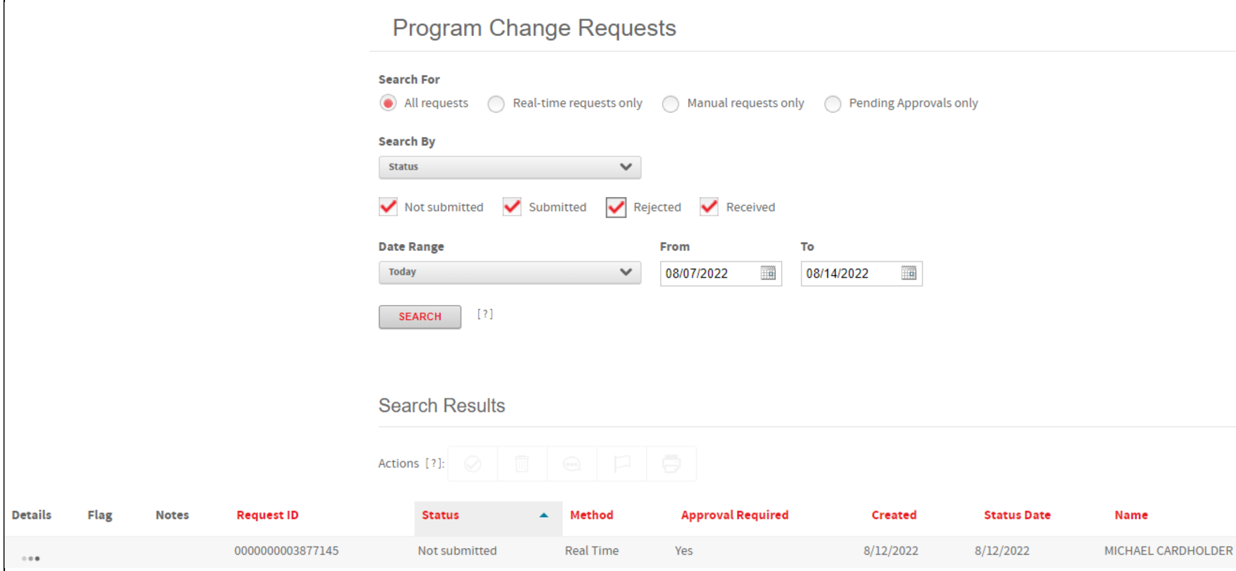
<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>5</td><td>Click on the Transactions tab to see transactions. You can choose the cylce to view, print the page, or download the transactions into a format of your choice.

</td></tr>
<tr><td>6</td><td>You can view authorizations by clicking the Authorization Request tab. Here you can filter by date and by authorization type (approved, declined, etc). The results can be downloaded. A full history of declined transactions is available in the Reports module.

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

9 Program Change Requests

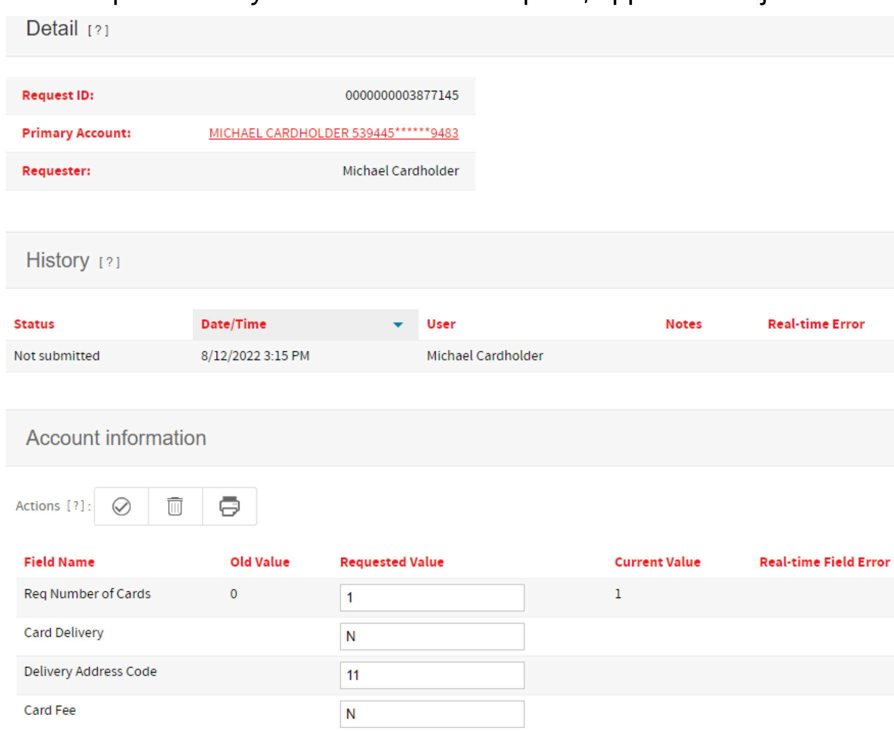
If enabled for your program, some Cardholders requests, such as ordering a replacement card or changing their contact details, are routed to the Program Administrator as a **Program Change Request** for approval before the request is implemented. The Program Administrator is notified of the change request via an email and in CentreSuite.

<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>1</td><td>When you go into the Account Management screen for a cardholder you can click on Show Program Change Requests

</td></tr>
<tr><td>2</td><td>Alternativley you can search for program change requests from the Accounts menu.

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

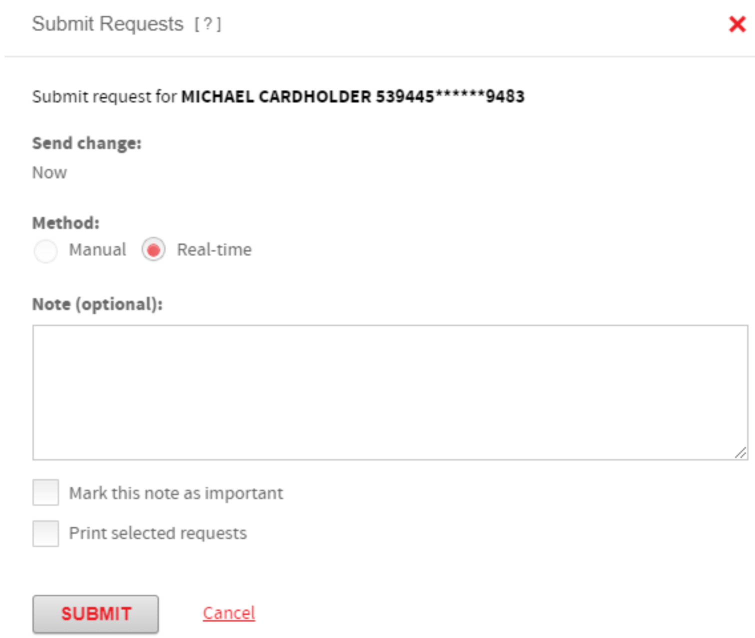
<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>3</td><td>You can filter and search for all requests. To review and action a request, click on the three dots under Details.



</td></tr>
<tr><td>4</td><td>The Detail screen will open where you can review the request, approve or reject.



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

	Action/Information
5	If you accept the request, you have the option to add a note on the following screen. Click **Submit**. 

10 Making a Payment

Customers on **Corporate Bill** will have payments automatically deducted each cycle. However, there may be times when a Program Administrator may need to make an intra-cycle, one-time payment. Cardholders under **Individual Bill** programs may need to make payment for unauthorized transactions.

A one-time payment will reset the available funds for the corporate account, meaning that individual cardholders who have not reached their credit limits will be able to transact again. Individual cardholders who have reached their credit limit will not be able to transact until the next billing cycle, even if there is capacity at the corporate account level.

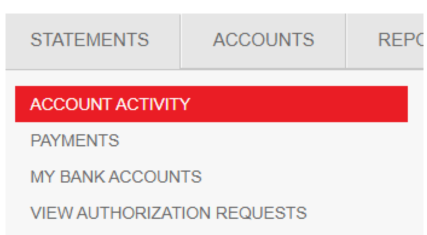
For example: New England Equipment LLC has one corporate account and two cardholders, Tom and Sara. The credit limit for the corporate account is $5000, which has been reached mid-cycle meaning that both cards are unable to transact.

- Sara has a credit limit of $4000 and has spent $4000 already this month
- Tom has a credit limit of $2000 and has spent $1000 already this month

The Program Administrator makes a one-time payment of $2000:

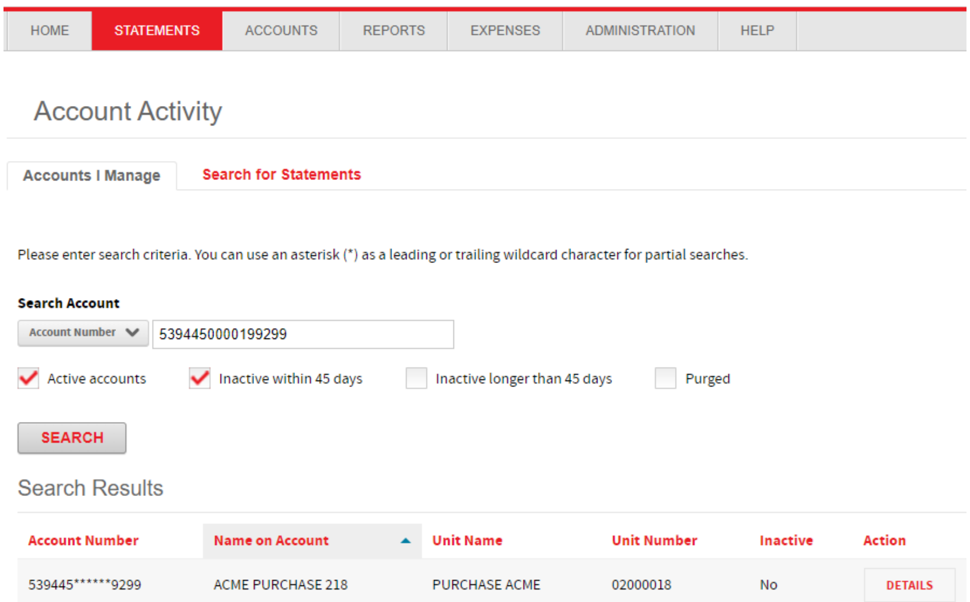
- Sara will still not be able to use her card unless the Program Administrator goes into CentreSuite and increases her credit limit.
- Tom can spend up to $1000 during the rest of the month.

To make a payment follow the steps below:

	Action/Information
1	Choose the **Statements** tab and select the **Account Activity** option. 

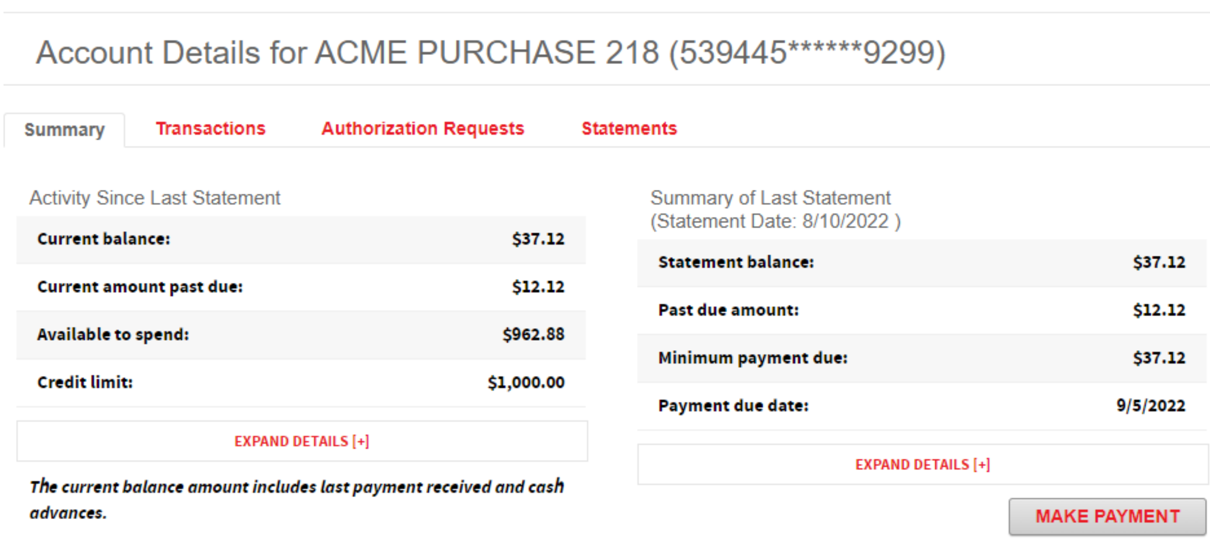
<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>2</td><td>

Click on **Search** to display all accounts, or use the filter to find an account. You can use an asterisk (*) to simplify your search. Click on the **Details** button next to account you want to make a payment for.



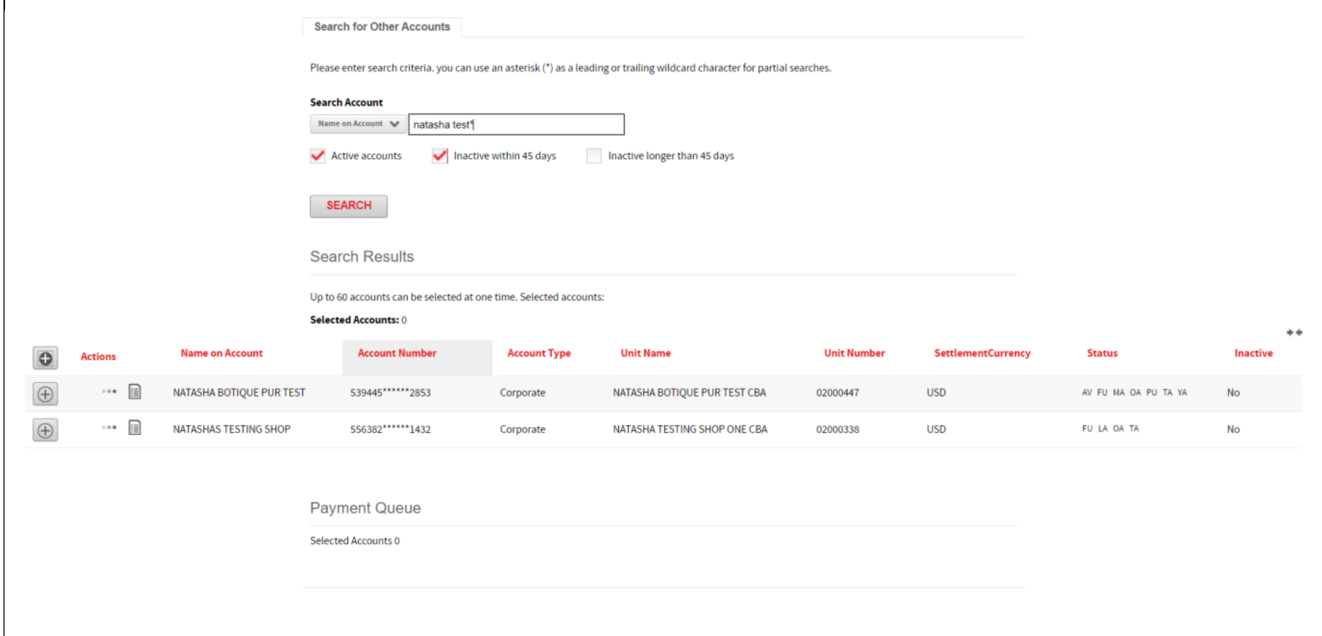
</td></tr>
<tr><td>3</td><td>

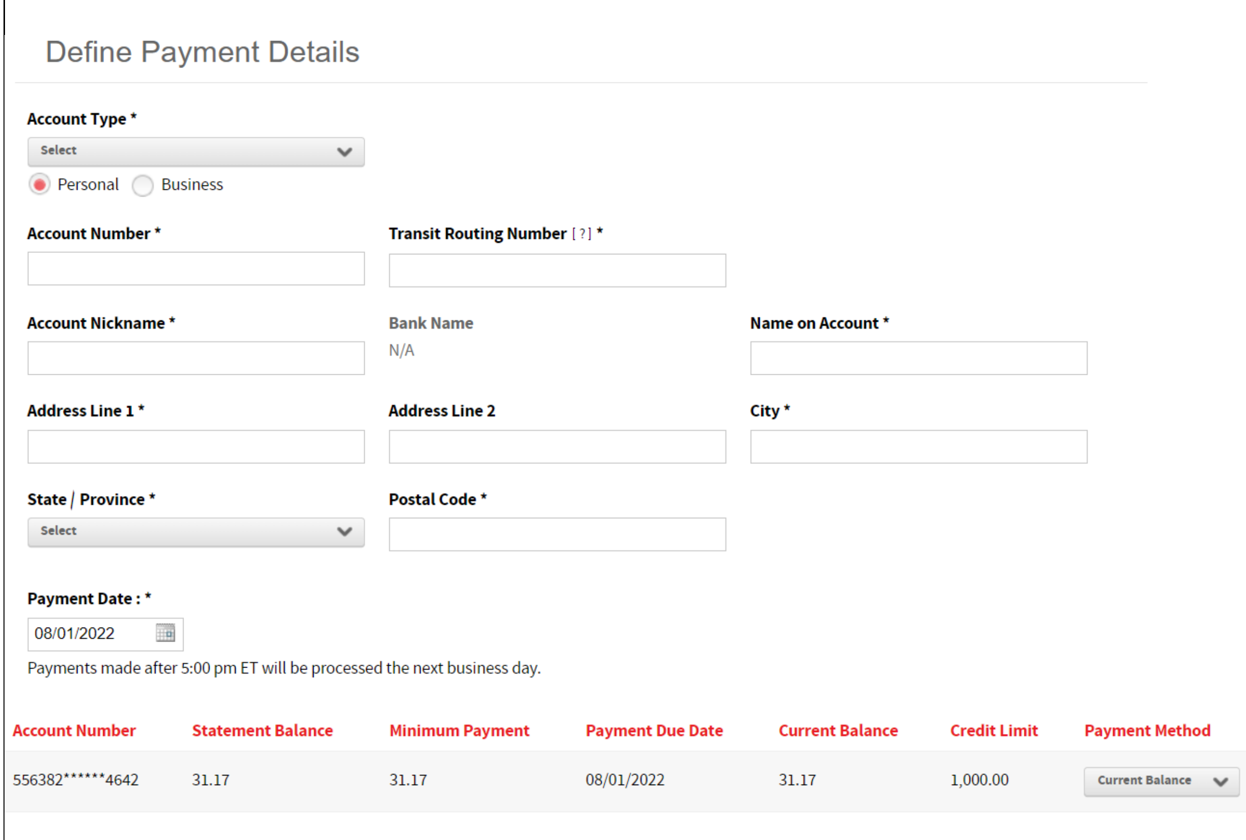
The Account Details screen will open. From here click on the **Make a Payment** button.



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

<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>4</td><td>Click the + icon beside the account name to begin the payment process.


</td></tr>
<tr><td>5</td><td>Enter your payment details, the date for payment, the payment method and click Make Payment


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

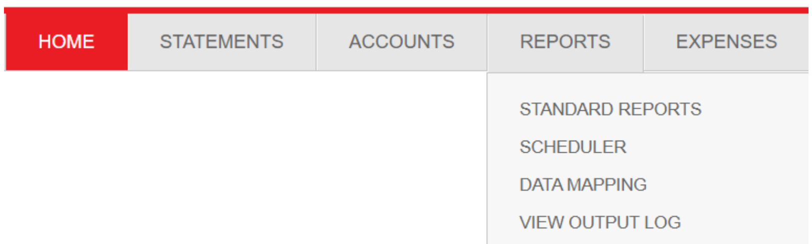
	Action/Information
6	Authenticate the payment details and enter your password to confirm. Authenticate and Confirm Payment - MANUFACTURING (556382******4642) You have requested the following payment: **Payment Amount** 31.17 **Withdraw from Account** hjgfj (123456789) **Transit Routing Number** 216589878 **Requested Payment Date** 08/01/2022 **Name on Account** MANUFACTURING **Applied to Account** 556382******4642 Password Confirmation **Username** natashademopa **Password : ***
7	Click **Submit Payment** Payments submitted using this application are governed by the End User License Agreement. By clicking the Submit button, I authorize the payment institution that holds my specified bank account to initiate the payment(s) from my specified bank account to be applied to each credit card account displayed above in the amount(s) indicated. Prior to the payment being processed, I may revoke my authorization for any payment submitted using this application by deleting the payment in the payment log. Your payment will not be processed until you click Submit. SUBMIT PAYMENT Modify Cancel

11 Reports

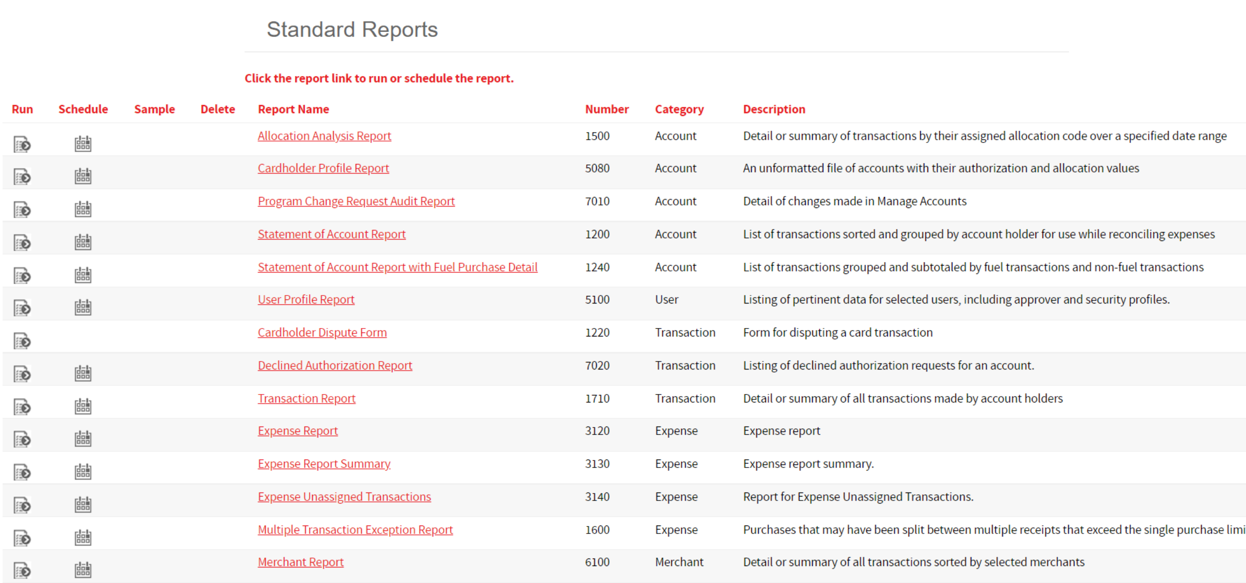
11.1 Standard Reports

CentreSuite has a wide selection of reports which are easy to customize, schedule, run and download.

	Action/Information
1	To run reports, choose the **Reports** tab and select the **Standard Reports** option.



	Action/Information
2	Choose the report from the list of **Standard Reports**

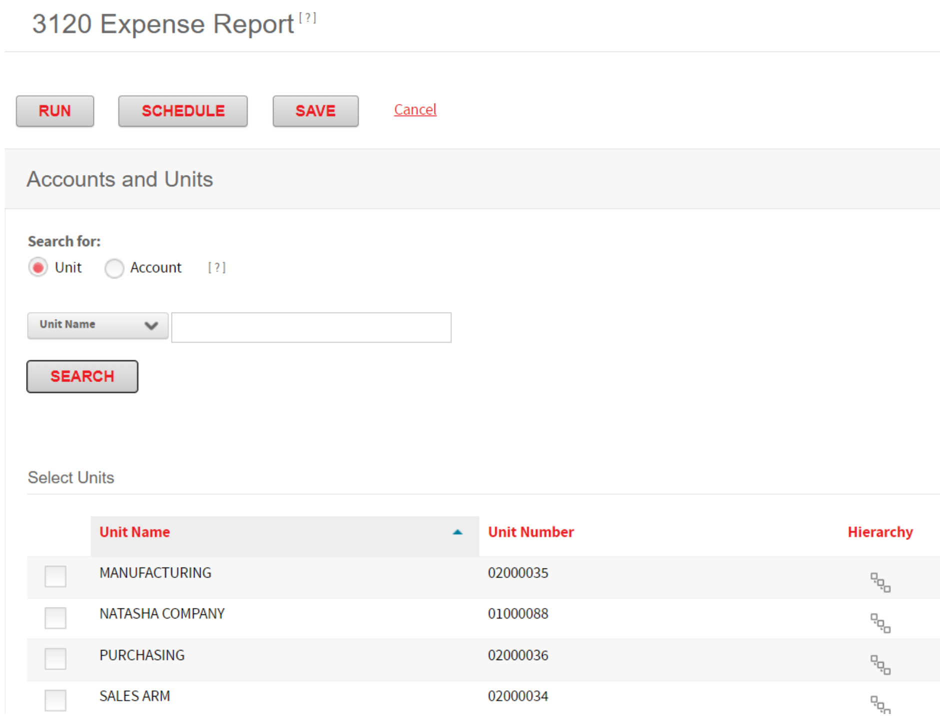


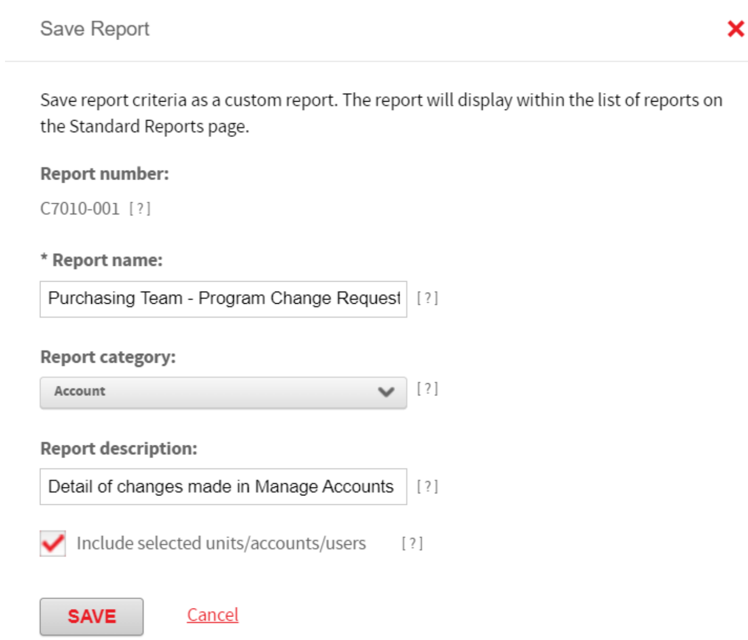
Standard Reports

Click the report link to run or schedule the report.

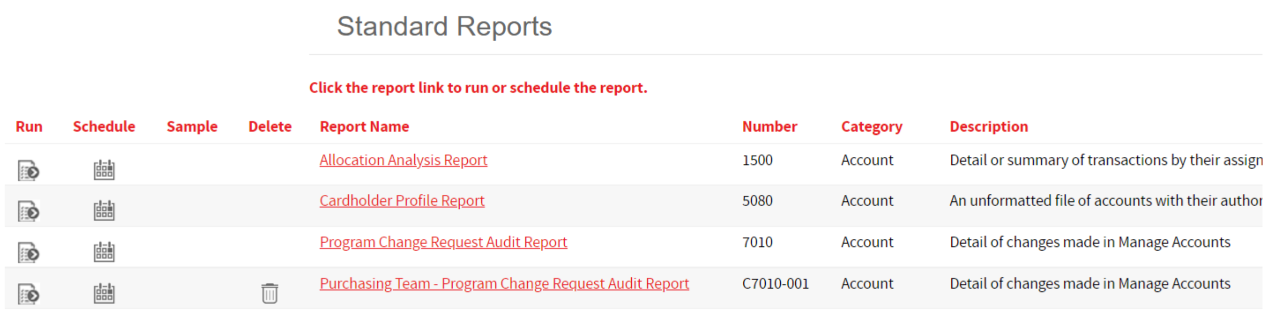
Run	Schedule	Sample	Delete	Report Name	Number	Category	Description
				Allocation Analysis Report	1500	Account	Detail or summary of transactions by their assigned allocation code over a specified date range
				Cardholder Profile Report	5080	Account	An unformatted file of accounts with their authorization and allocation values
				Program Change Request Audit Report	7010	Account	Detail of changes made in Manage Accounts
				Statement of Account Report	1200	Account	List of transactions sorted and grouped by account holder for use while reconciling expenses
				Statement of Account Report with Fuel Purchase Detail	1240	Account	List of transactions grouped and subtotaled by fuel transactions and non-fuel transactions
				User Profile Report	5100	User	Listing of pertinent data for selected users, including approver and security profiles.
				Cardholder Dispute Form	1220	Transaction	Form for disputing a card transaction
				Declined Authorization Report	7020	Transaction	Listing of declined authorization requests for an account.
				Transaction Report	1710	Transaction	Detail or summary of all transactions made by account holders
				Expense Report	3120	Expense	Expense report
				Expense Report Summary	3130	Expense	Expense report summary.
				Expense Unassigned Transactions	3140	Expense	Report for Expense Unassigned Transactions.
				Multiple Transaction Exception Report	1600	Expense	Purchases that may have been split between multiple receipts that exceed the single purchase limit
				Merchant Report	6100	Merchant	Detail or summary of all transactions sorted by selected merchants

<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>3</td><td>Each report will open a slightly different option screen. In each screen you will be able to Run, Schedule or Save the Report. You will also be able to choose what unit or account you want the report for. To see all the units, click on the Seach button.

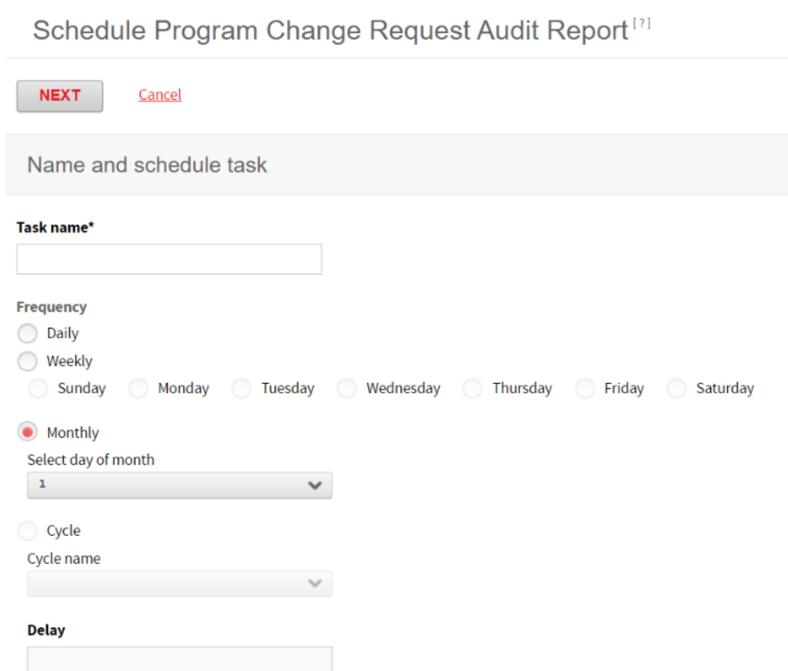

</td></tr>
<tr><td>4</td><td>Once you have set all the parameters for the report, you can Save the report. This is useful if you are going to run the report frequently.


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

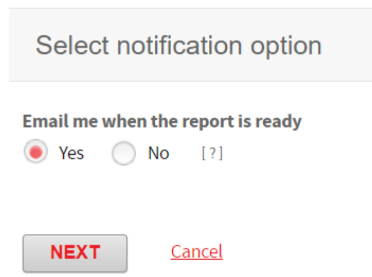
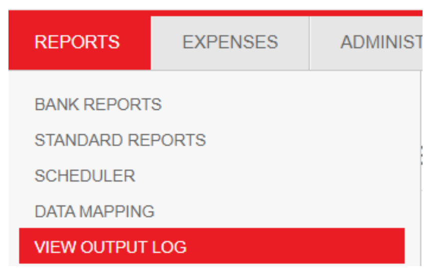
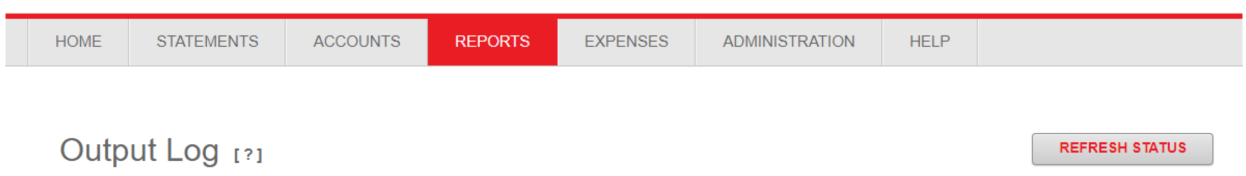
<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>5</td><td>
The saved report will now appear on the list of **Standard Reports**.

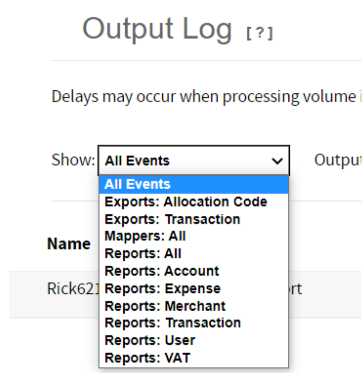
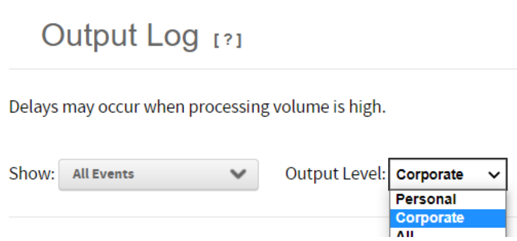
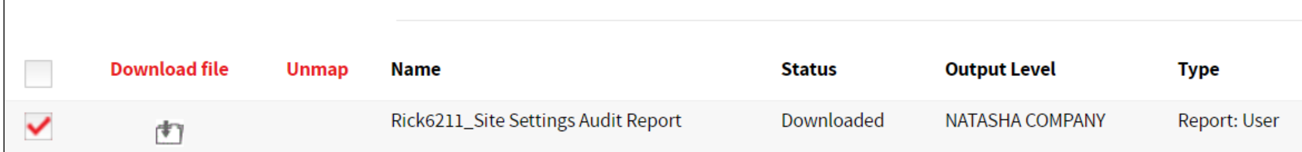


</td></tr>
<tr><td>6</td><td>
You can schedule a report to run at frequency of your choosing.



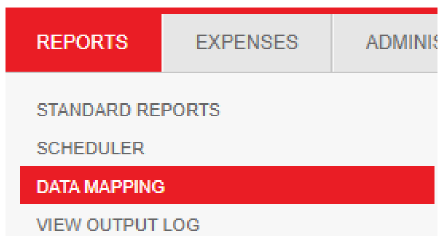
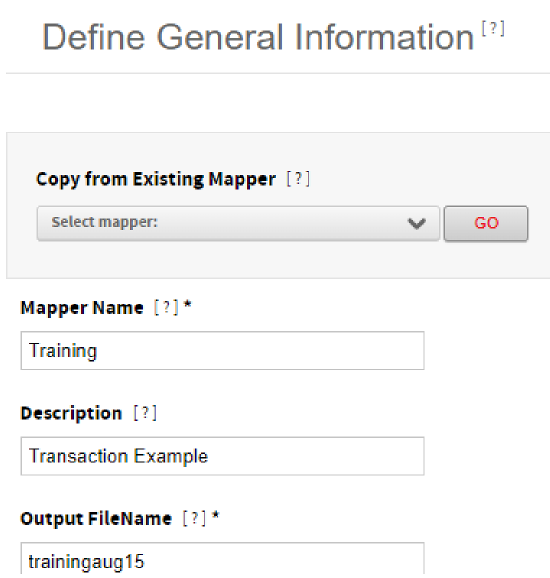
</td></tr>
</table>

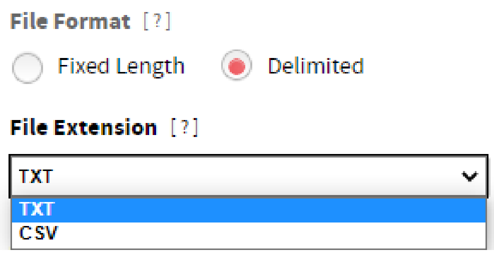
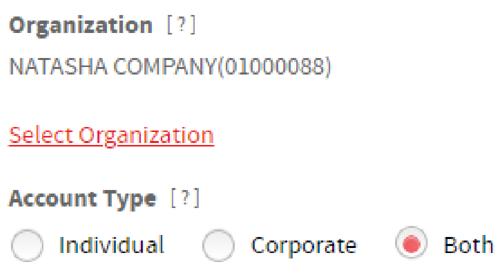
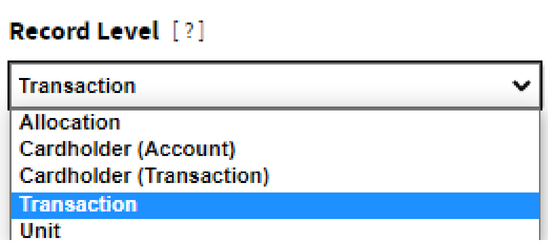
<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>7</td><td>If you choose Yes under notification option, you will receive an email to tell you when the report is ready. Click Next to continue.

</td></tr>
<tr><td>8</td><td>Review your settings on the next page and if you are happy with your selections click Finish.</td></tr>
<tr><td>9</td><td>Once a report has run it appears in the Output Log.

</td></tr>
<tr><td>10</td><td>It may take a few minutes for a new report to run. You can click the Refresh Status to check progress.

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

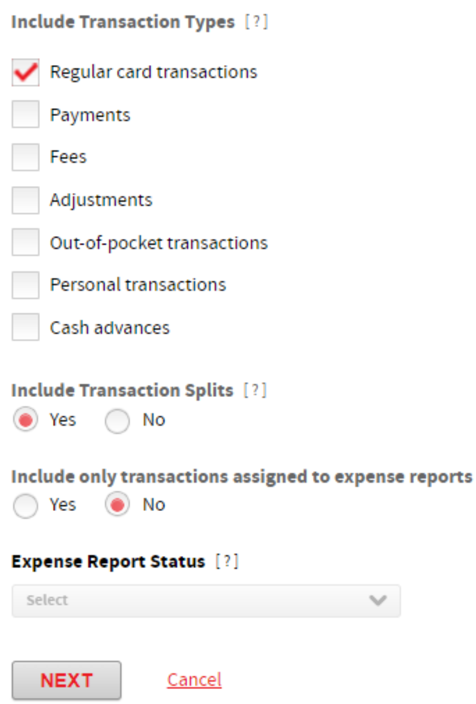
<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>11</td><td>If there are a long list of reports you can filter using the Show option.

</td></tr>
<tr><td>12</td><td>If you have the required permissions, you can see reports save to your log and the corporate log by choosing the Output Level.

</td></tr>
<tr><td>13</td><td>Select the report and click on the Download icon to download.

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

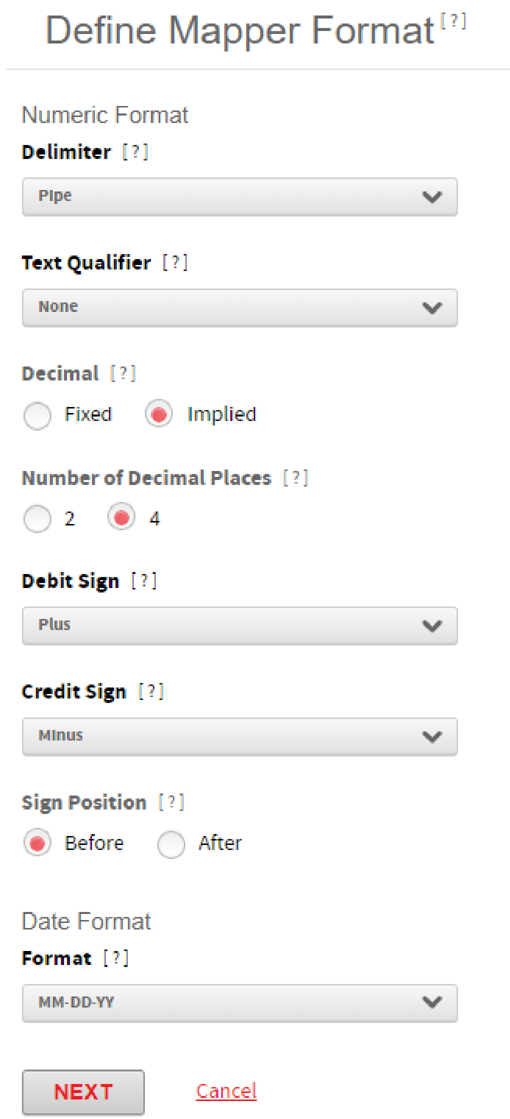
11.2 Creating Mappers

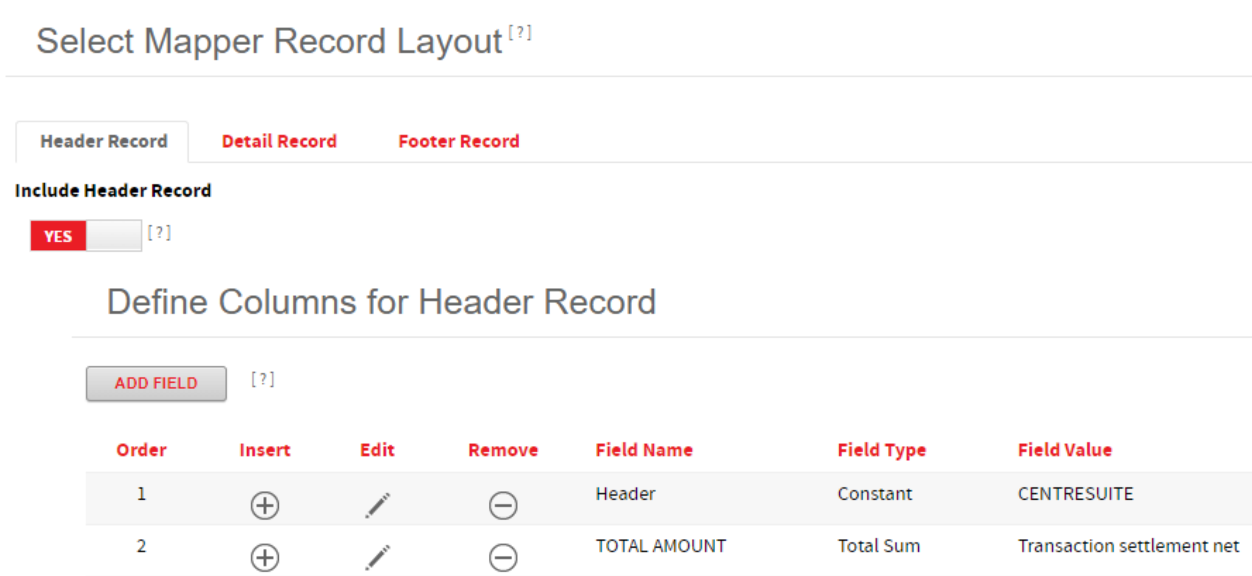
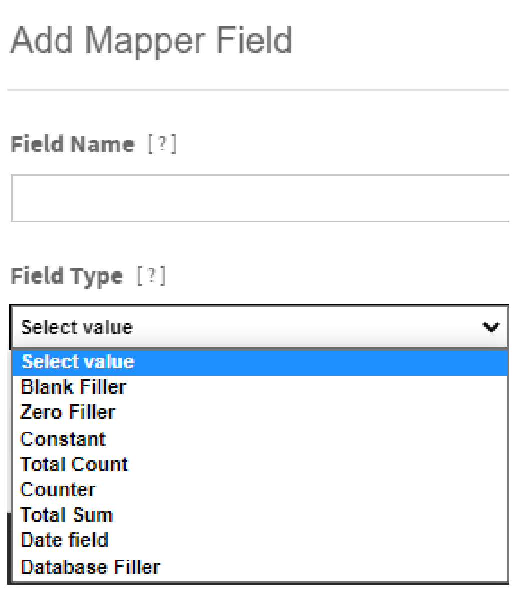
If you need a specific report not listed as a **Standard Report**, you can create a **Mapper**. This process allows you to design reports to you exact specifications in terms for fields and format. There is a detailed **Data Mapper Definitions** document to support this process on our Resource Center, www.santanderbank.com/commercial-card

	Action/Information
1	To create a mapper, choose the **Data Mapping** option under the **Reports** tab. 
2	Click on **Create New Mapper.** 
3	If you already have a mapper similar to the one you are creating you can copy from an existing mapper. If not, begin by giving your new mapper a name, description and enter what your want the output file to be called. 

<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>4</td><td>Next choose the File format. If you choose fixed length you will need to provide the number if characters for each field. If you choose Delimited, you will need to choose a file extention.
</td></tr>
<tr><td>5</td><td>Next choose the Organization level you want the reporting for. Unless you program is Individual Bill, it is usual to choose Both for Account Type.
</td></tr>
<tr><td>6</td><td>Choose the Record Level for the mapper.
Allocation will aggregate reporting by allocation code (eg GL).
Cardholder (Account) will give details of each card (eg address, limit, MCC Group).
Cardholder (Transaction) will give transactions for cardholders who had transactions within a given date range.
Transaction will provide the chosen details for each transaction (eg details, allocation, cardholder info, merchant name).
Unit will pull transactions just for the units with transactions in the specific date range.
</td></tr>
</table>

	Action/Information
7	Choose what **Transaction Type**(s) you want in the report, whether you want **Transaction Splits** (usually **Yes**), if you are using the expense reporting modules you can opt to have only transactions assigned to expense reports, if not, then seelect **No**. Click **Next**. 

	Action/Information
8	In the next section you can define the format of you report. The format will usually be specified by your IT department so that the file can be ingested into your ERP or other accounting system. Click **Next**. 

<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>9</td><td>First choose the Header Record for your report. If you do not need a header, select No for Include Header Record.   If you do want headers, click Add Field to keep adding header records.

</td></tr>
<tr><td>10</td><td>When you add a header field you can choose from a range of field types, including sum, count and date options.

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

	Action/Information
11	Now add the Detail Records, which will be the main content of your report. Keep adding fields using the **Add Field** button.

Header Record | Detail Record | Footer Record

Include Detail Record

YES

Define Columns for Detail Record

ADD FIELD [?]

Order	Insert	Edit	Remove	Field Name	Field Type	Field Value
1	⊕		⊖	CARD NUMBER	Card field	Account number
2	⊕		⊖	CARD NAME	Card field	Name on account
3	⊕		⊖	STATE	Card field	State
4	⊕		⊖	MERCH NAME	Merchant field	Name
5	⊕		⊖	AMOUNT	Transaction field	Transaction split amount
6	⊕		⊖	DATE	Transaction field	Date posted

12	Finally choose the Footer Record(s). When completed click **Finish.**

Select Mapper Record Layout [?]

Header Record | Detail Record | Footer Record

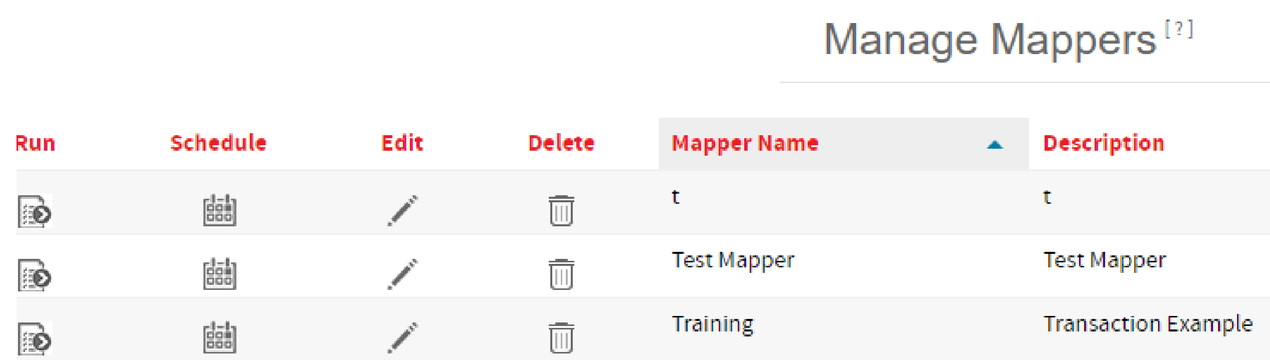
Include Footer Record

YES [?]

Define Columns for Footer Record

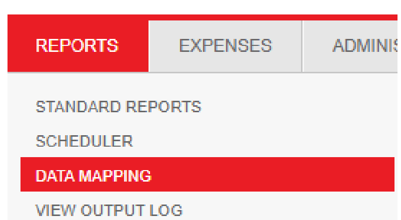
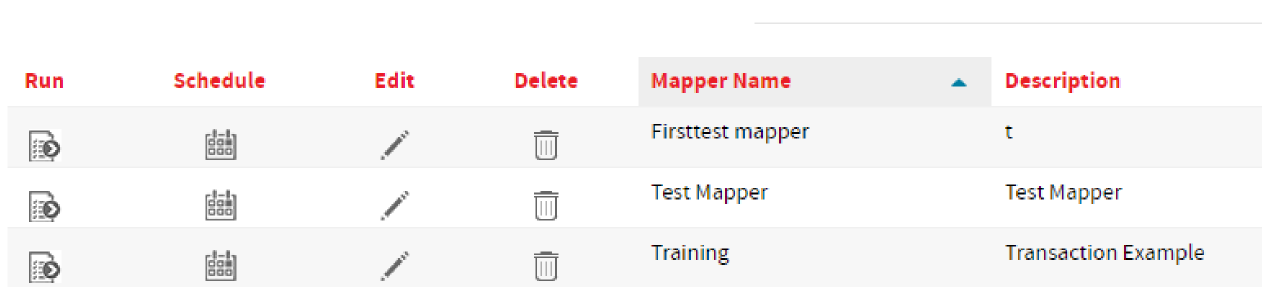
ADD FIELD [?]

Order	Insert	Edit	Remove	Field Name	Field Type	Field Value
1	⊕		⊖	CONSTANT	Constant	END OF FILE
2	⊕		⊖	AMOUNT	Total Sum	Transaction settlement net

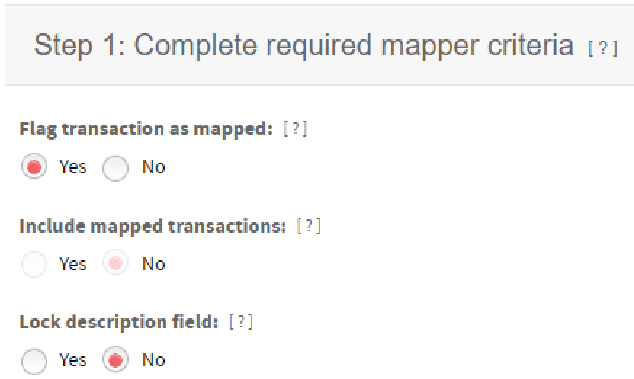
<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>13</td><td>You mapper is now complete and ready to be run or scheduled.

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

11.3 Running Mappers

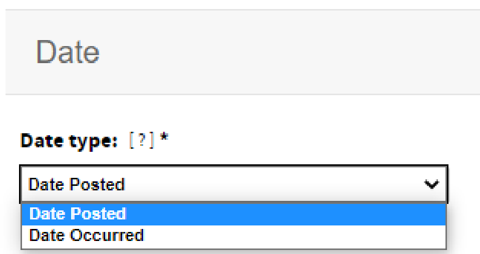
You can either run a mapper immediately or schedule it to run at a time and frequency of your choosing.

<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>1</td><td>To run or schedule a mapper, choose the Data Mapping option under the Reports tab.

</td></tr>
<tr><td>2</td><td>Click either the Run or Schedule icon.

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

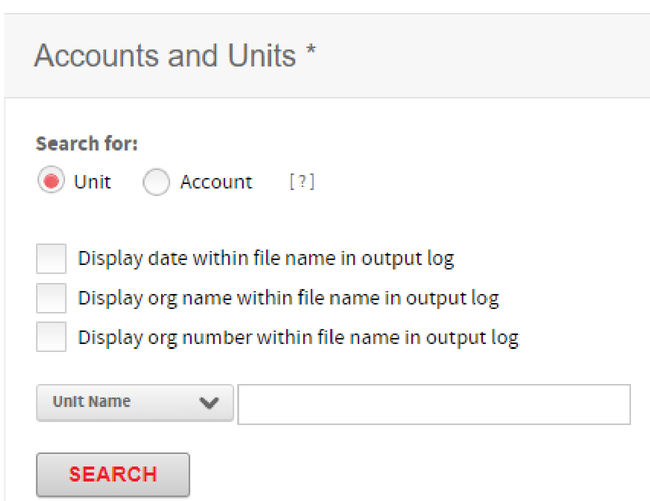
<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>3</td><td>If a transaction is flagged, this means it is locked down and cannot be edited in CentreSuite after it has been reported. This is to ensure that data in CentreSuite and the source location of your files (eg you ERP) remain in sync. The default is therefore to say Yes for Flag Transactions as Mapped and No for Include Mapped Transactions. We recommend making description fields editable, so the default for Lock Desciption Fields is No.



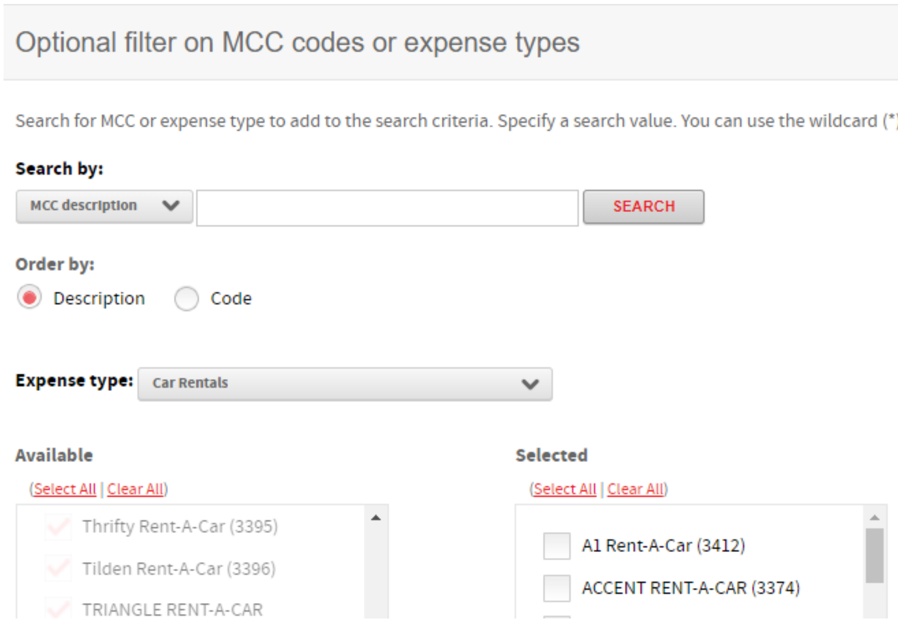
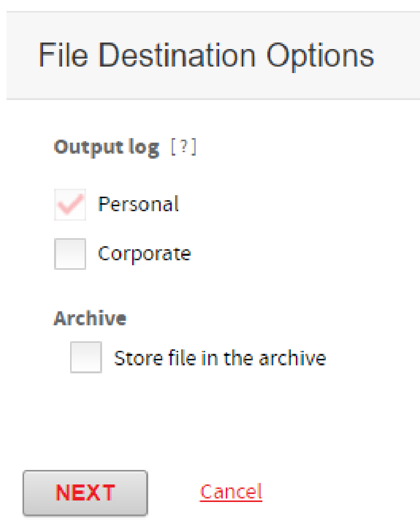
</td></tr>
<tr><td>4</td><td>Choose the Date Type. To match the dates on your statements, choose Date Posted.

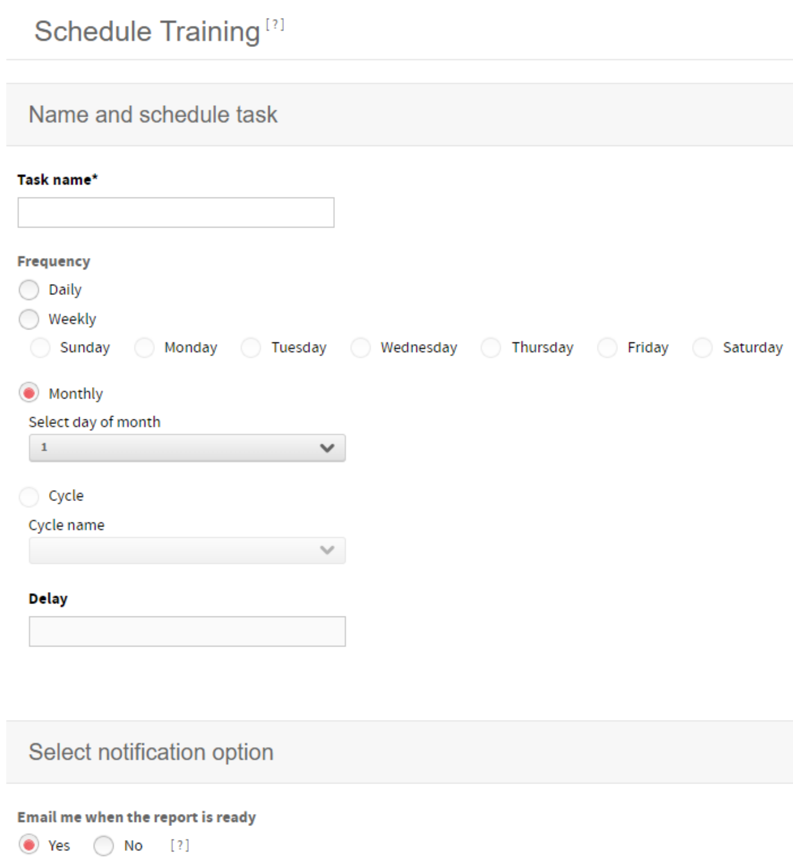


</td></tr>
<tr><td>5</td><td>Choose the Unit or Account you want the report to cover.



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

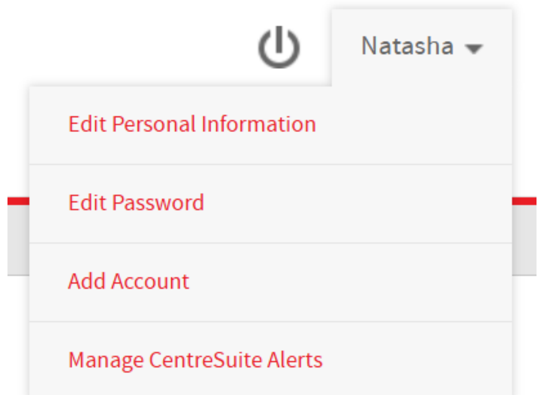
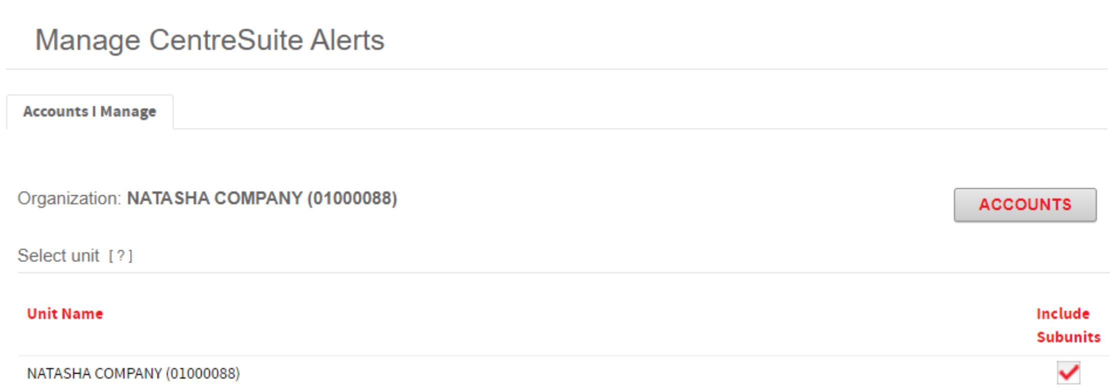
<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>6</td><td>You have the option to filter by Merchant Category code, description or expense type (MCC Group), if required.

</td></tr>
<tr><td>7</td><td>Choose where you want the file sent. If you choose Personal only you will be able to see the report. If you choose Corporate, you collegues see the report too. Click Next

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

<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>8</td><td>If you have chosen to schedule the report, the scheduling options will be displayed. Choose your parameters and click Next. You will be given a chance to review all your settings. Once reviewed click Finish to complete.


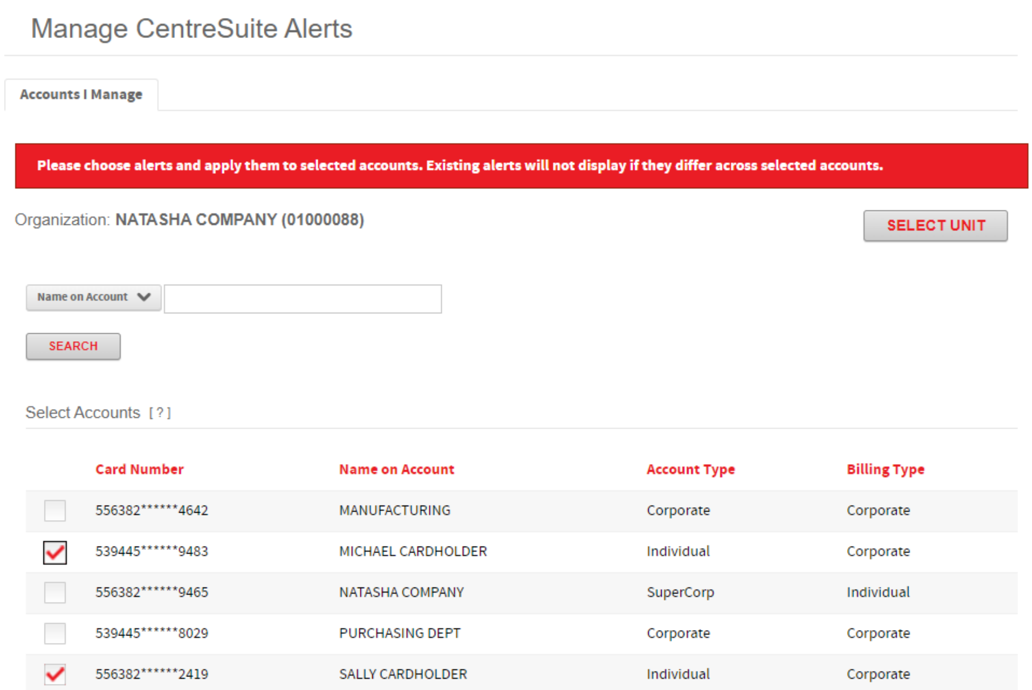
</td></tr>
<tr><td>9</td><td>Your report will be in the Output Log. See Section 11.1.9 for details.</td></tr>
</table>

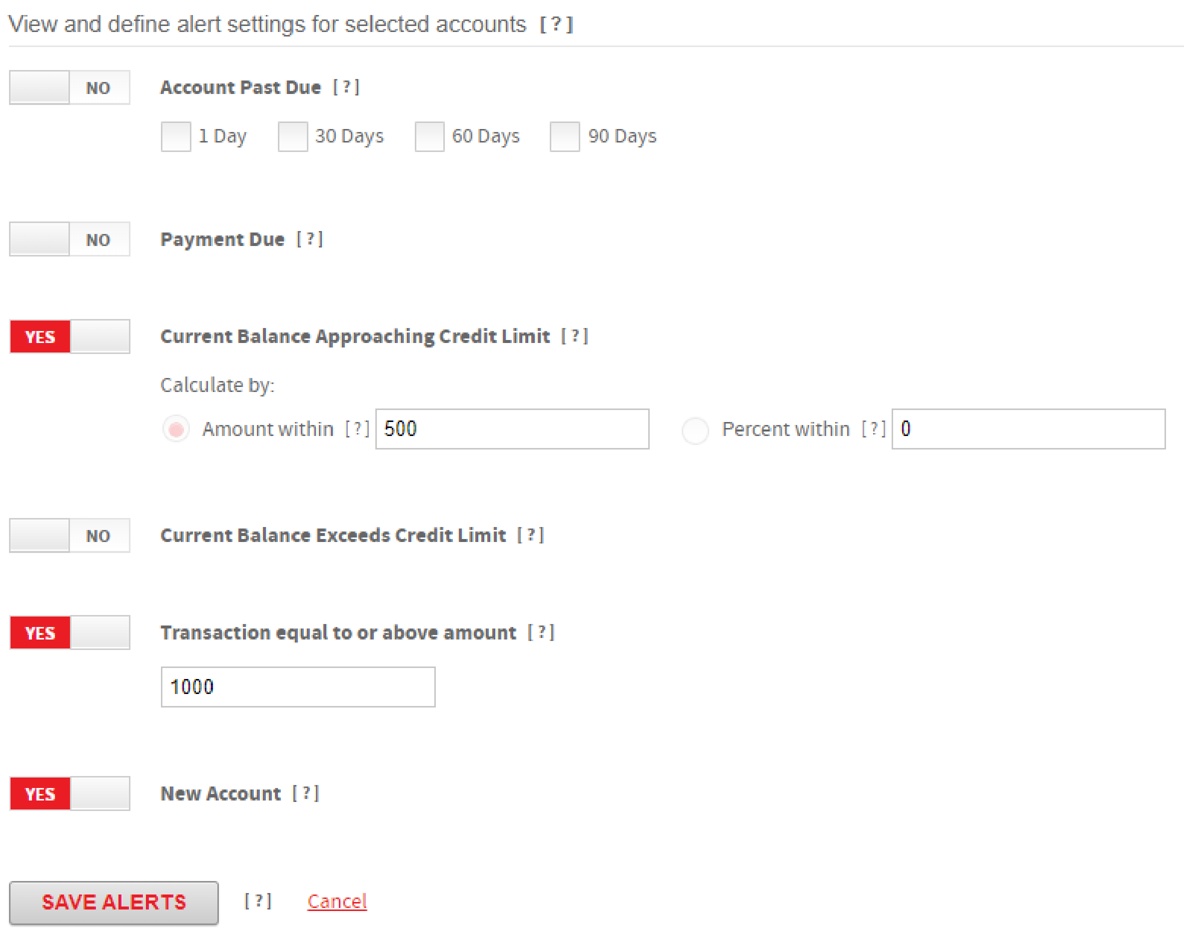
12 Alerts

You can set alerts to be notified by email when certain thresholds are met, or actions taken.

	Action/Information
1	Choose **Manage CentreSuite Alerts** under your profile in the top right-hand corner of the screen. 
2	You can either select all the accounts you manage. 

	Action/Information
3	Or click the **Search** button to reveal all the possible accounts and choose the ones you want to set alerts for.



<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>4</td><td>Choose the alerts and parameters you want and click Save Alerts.

</td></tr>
<tr><td>5</td><td>You will receive a success message.

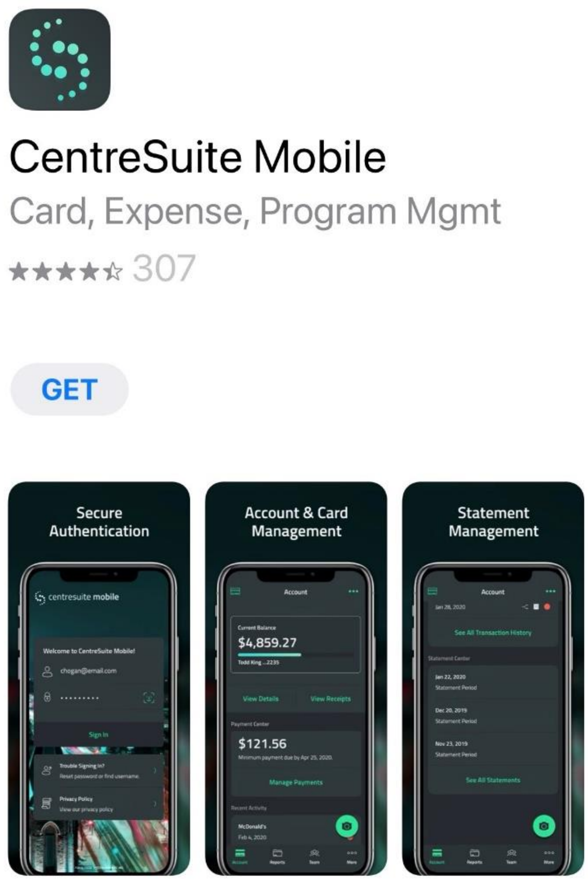
</td></tr>
</table>

13 Mobile App

The CentreSuite mobile app can be downloaded from the Apple **App Store** or **Google Play.** Search for **CentreSuite Mobile.**

A separate guide is available for the mobile app, available from our Client Service team, clientservice@santander.us

Users will use the same credentials for the app as for the online version of CentreSuite.



14 Billing and Payments

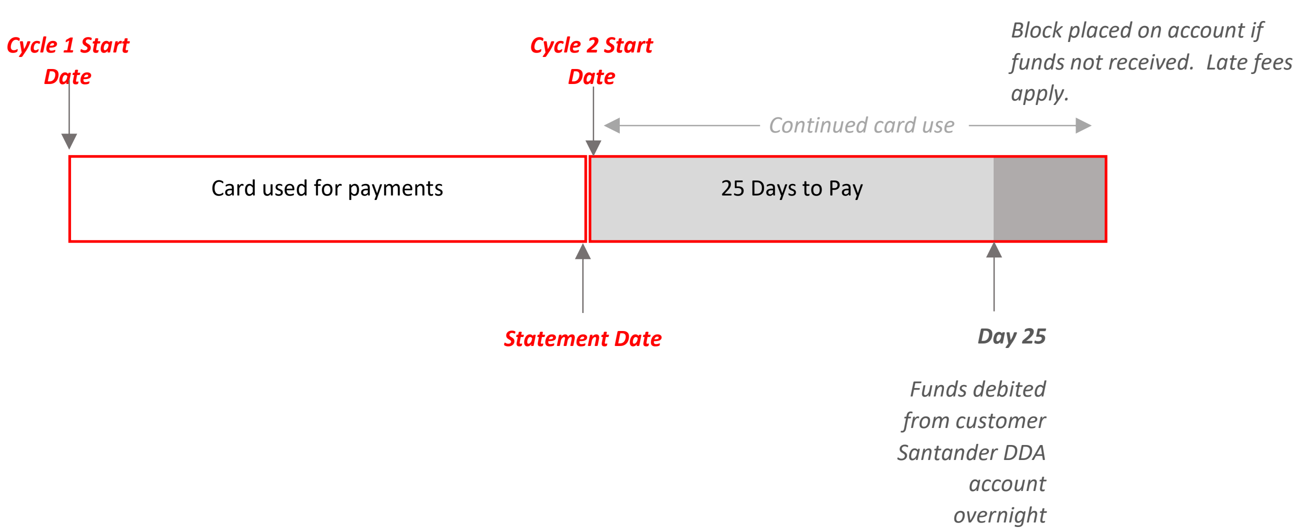
14.1 Program Billing

When there is transaction activity on any card, the Program Administrator or designated recipient will receive an account statement notification at the end of their billing cycle via email. The statement will be available on CentreSuite.

14.2 Program Payment

If you are on a corporate bill or monthly payment cycle, your monthly statement balance is typically due 15 or 25 days after your statement date. Your DDA account with Santander will be auto debited overnight and you will see this deducted from your account on the morning of Day 16 or 26 of the payment cycle.

If you are on a cycle other than monthly, your due date is agreed during the on-boarding process.



15 Disputing a Transaction

If the cardholder wishes to dispute a transaction, they should first contact the merchant and raise it with them. If the merchant does not resolve the issue, the cardholder must contact Client Service to begin a dispute. Call 855-465-8107 to initiate a billing dispute.

Procedure

- First contact the merchant and raise it with them.
    - Keep notes and copies of all correspondence.
- If the claim cannot be resolved with the merchant contact Cardholder Support at 877-598-7799 to initiate a billing dispute.
- Cardholder Support will gather the necessary information to begin the procedure and pass the case to the Dispute Department.
- Santander will send the cardholder a letter acknowledging the dispute (using address on file in CentreSuite).
- Cardholders may receive requests for additional information during the dispute resolution process.
    - Please respond to any questions or requests for information as soon as possible or the dispute may be closed.
- Santander will submit the required documentation and the investigation begins.
    - The merchant is allowed 45 days to respond. If a response is not received within 45 days, disputes are automatically resolved in favor of the cardholder.
- The Dispute Department will inform the cardholder of the outcome.

NOTE:

- Cardholders must notify the issuer of dispute within 60 days from statement date on which transaction appears or 90 days from the date of the transaction.
- Cardholders should retain all receipts and other transaction documentation.
- Cardholders may not dispute if previously disputed.
- Only posted transactions can be disputed.
- Cardholders cannot dispute fees.
- The account may continue to be billed for the amount in question. The customer does not have to pay any questioned amount while it is being investigated, but the customer is still obligated to pay the parts of the bill that are not in question.

16 Cardholder Self Service

16.1 Fraud Alerts

If Santander suspects a transaction on your account may be fraudulent the cardholder will get an email and text from us (providing we have a mobile phone number listed for the account in CentreSuite). The cardholder may text a response back:

- If they text back that the transactions listed in text were NOT fraudulent, then they need take no further action. The card will remain unblocked.
- If they do not recognize the transactions listed in the text as theirs and text back that the transactions ARE fraudulent, we will block the card and immediately arrange to send out a new card.

Cardholders may call the number in the email if they did not receive the text or prefer to call.

Failure to respond to our alerts will result in cards being blocked until the cardholder makes contact.

If you suspect fraud on your account **DO NOT WAIT** for a notification. Call Cardholder Support immediately on 877-598-7799, available 24 hours a day, 7 days a week.

Program Administrators may call in on behalf of customers to notify us of fraud on an account, but this will just result in a block going on the card. A claims process will not begin, and a new card will not be ordered until the Cardholder calls in.

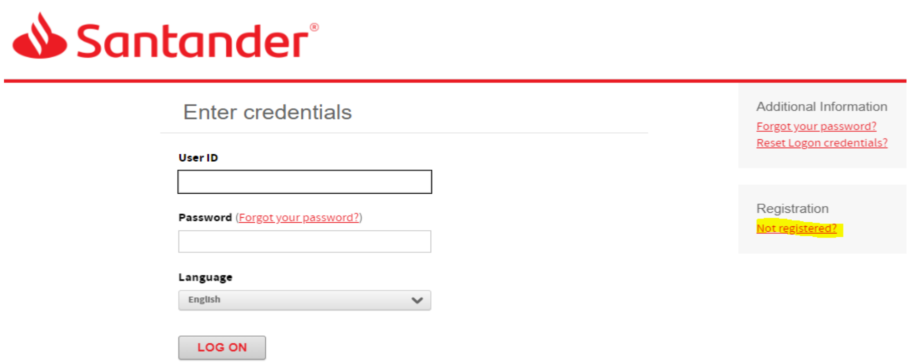
16.2 Card holder Self Registration on CentreSuite

Cardholders need to register for access to CentreSuite as follows:

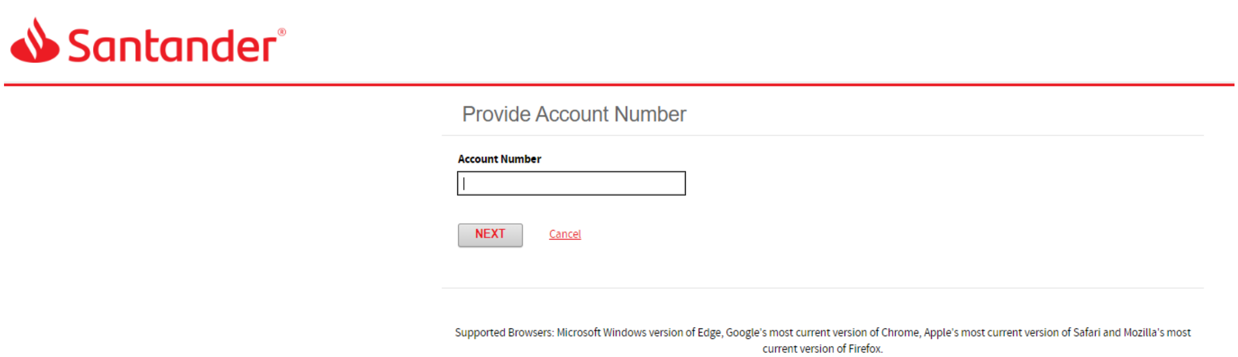
- Click this link, or copy it into your browser: centresuite.santanderbank.com

- Cardholders will need the following to register:
    - 16-digit card number
    - Their Credit Limit

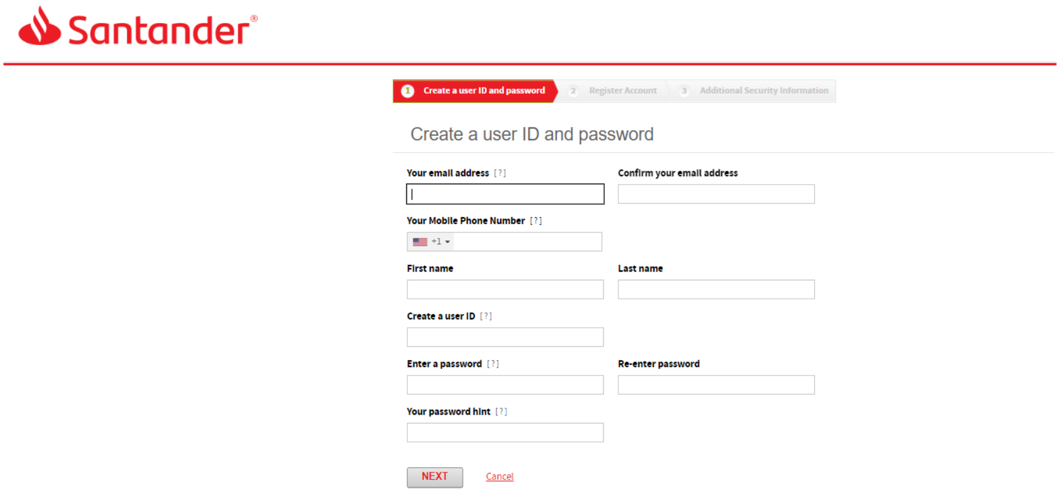
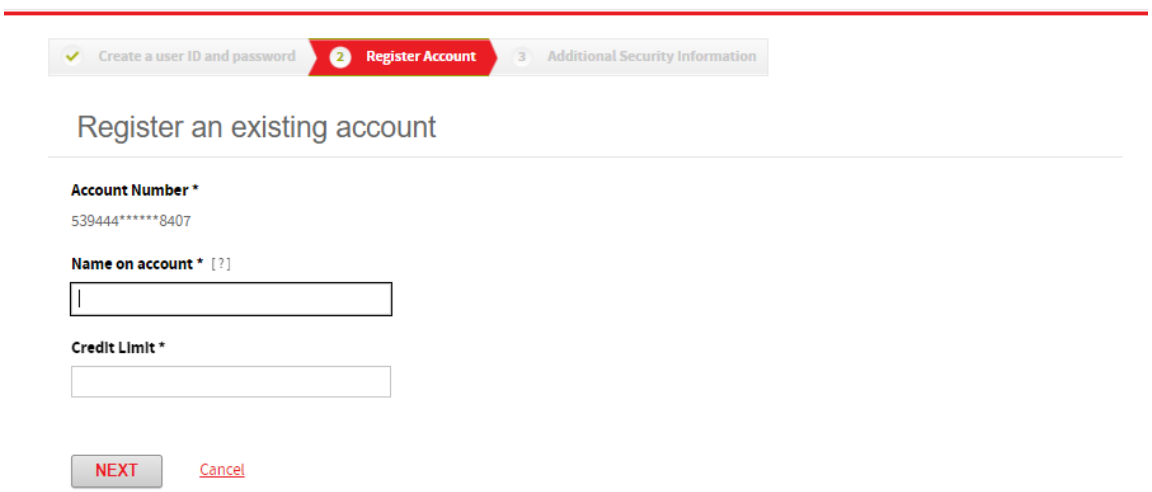
<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>1</td><td>When you reach the landing page click on the ‘Not Registered Link’ and follow the steps to register.



</td></tr>
<tr><td>2</td><td>First, enter your 16-digit account number from your card:

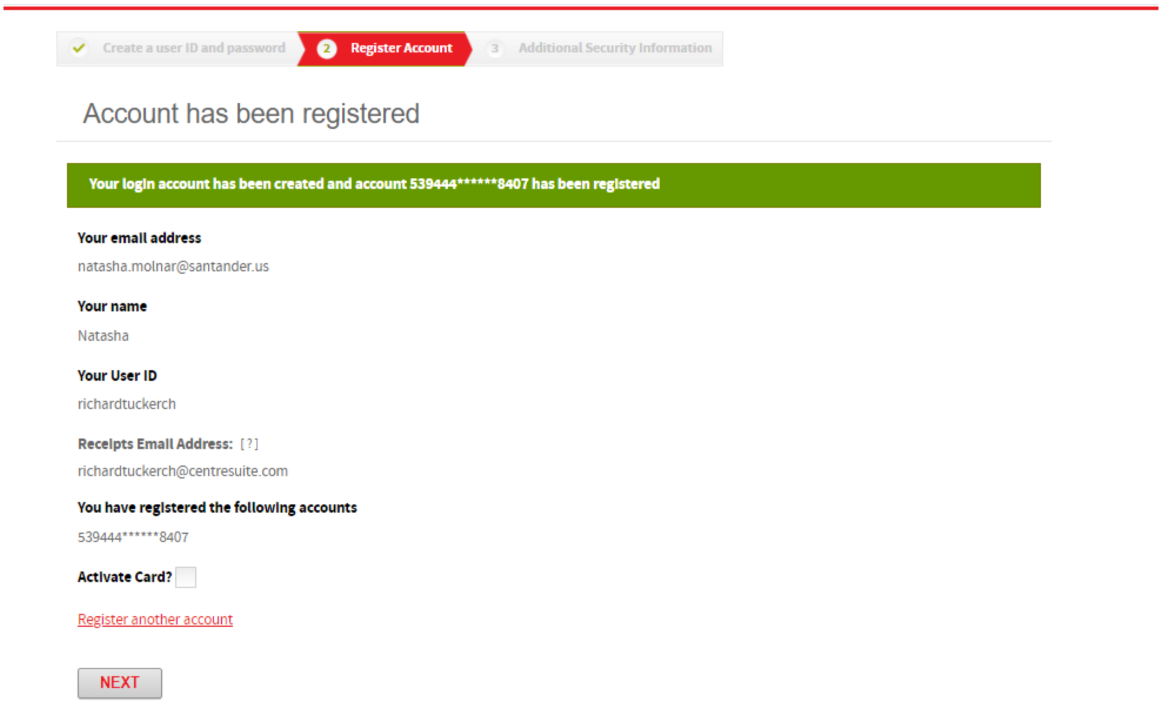


</td></tr>
</table>

<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>3</td><td>Then complete the fields on the screen.
</td></tr>
<tr><td>4</td><td>Finally, you will need to enter your name and credit limit.
</td></tr>
</table>

Santander® Commercial Banking

<table>
<tr><th></th><th>Action/Information</th></tr>
<tr><td>5</td><td>You will then get the following success message.



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

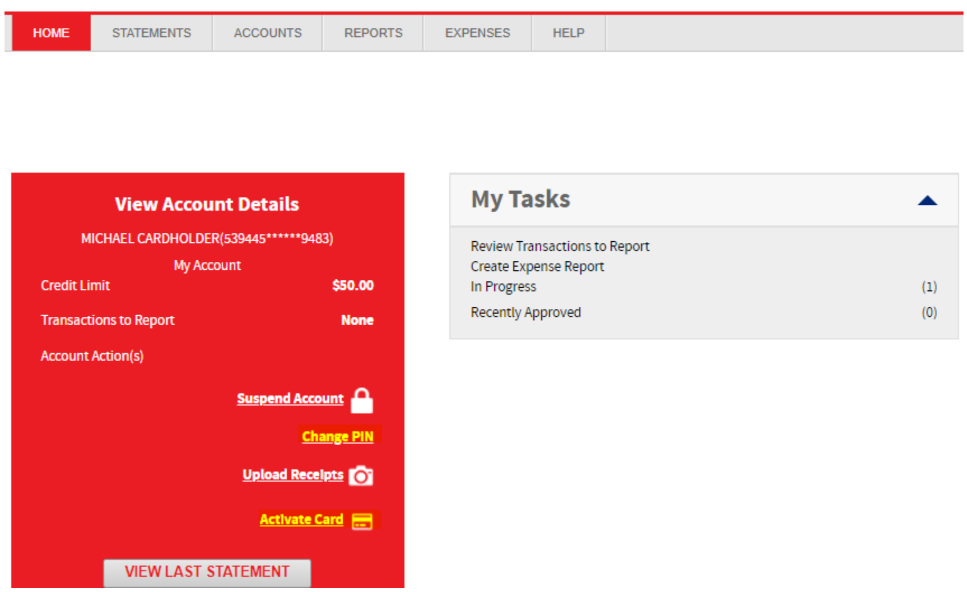
16.3 Cardholder Card Activation and PIN Setting

Cardholders will need to activate their cards by calling 1 855-805-4337 and following the IVR prompts. As part of the activation process, they will be prompted to set their card PIN. They MUST complete this process. ***They will need a PIN for transactions where cards are inserted or swiped.***

They will need their Verification ID whenever calling in. They will also need their expiration date and CVV code (the three-digit number on the back of the card) to activate their card.

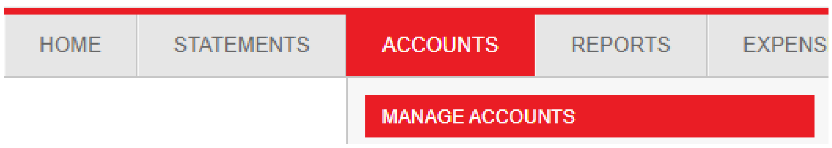
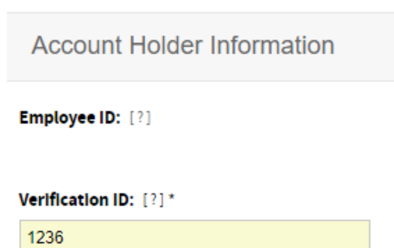
They will need their 16-digit card number to set their PIN.

Cardholders can also activate their card and set their PIN from the landing page of CentreSuite or in the mobile app.

	Action/Information
1	Click on the links in the red panel and follow the instructions. 

16.4 Resetting Verification ID

A Verification ID is 4-digit number which customers will use to authenticate themselves when calling Santander Commercial Cards Customer Service. If customers provide a correct Verification ID, they will not need to answer the usual security questions. Cardholders and Program Administrators may confirm or reset their Verification IDs by calling 877-598-7799. Cardholders may reset their Verification ID in CentreSuite, as follows:

	Action/Information
1	Choose **Manage Accounts** from the dropdown menu. 
2	Scroll down to **Account Holder Information** and view or edit the 4-digit Verification ID. Make sure to choose a number that is hard to guess; avoid numbers like 1234, 5555, date of birth, etc. 
3	Scroll to the bottom of the page and click **Submit**. The Verification ID will be updated in real time. 

16.5 Lost or Stolen Cards

All fraud on accounts must be reported as soon as possible by calling 877-598-7799, open 24/7/365. CentreSuite or the mobile app can be used to report lost cards, but this will simply block the lost card and order a replacement, any fraudulent transactions will remain on your account until you call in to report them as fraud – see Section 7.5

17 Fraud Best Practice Controls

Set and Communicate Company Policy

Determine and implement a company card use policy, e.g., Set rules for your employees for use of cards.

Monitor and Take Quick Action

- Analyze cardholder spend for suspicious activities, use the CentreSuite email alerts for transactions over set values.
- Ensure cardholders review their statements for unauthorized activity.
- Report suspicious transactions.
- Ensure every cardholder has a mobile phone number listed, to enable Santander to verify the validity of transactions by text.

Set Card and Transaction Limits

Each card can be assigned a monthly card limit as a control to avoid unnecessary exposure to fraud.
Review these limits periodically to ensure they are still appropriate.
If appropriate, set transaction limits as well as card limits.

Set Merchant Category Code (MCC) Blocks

Restricting the types of merchants where your company's cards can be used is a prudent control measure. Setting Merchant Category Code (MCC) strategies for your cards restricts possible miss-use of cards by employees and can reduce the risk of fraud should the card details get into the wrong hands.

Santander has a set of recommended MCC Groups for different product types, e.g., Travel and Entertainment, or Purchasing. We recommend you choose appropriate MCC groups for your program or even at the cardholder level. Strategies are usually set up when you are onboarded but can be requested at any time by calling Client Service, 877-598-7799.

Consider Expense Management Reporting

As your program grows you should have your cardholders review transactions and submit expense reports. Santander has an expense report module it can enable for you in CentreSuite and the CentreSuite mobile app for you to use with your employees.