

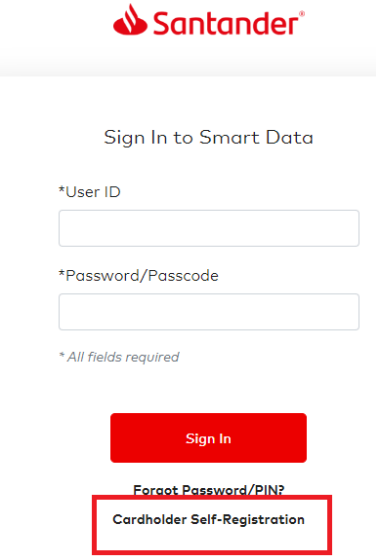
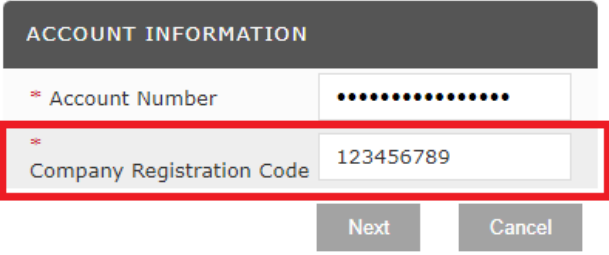
Aug 2025


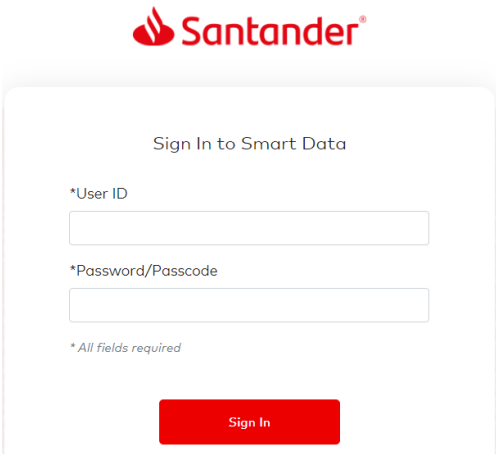
Santander Commercial Card

Smart Data Expense Management Guide
For Level Managers (Approvers)

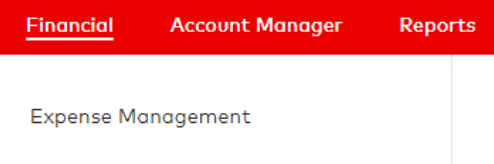
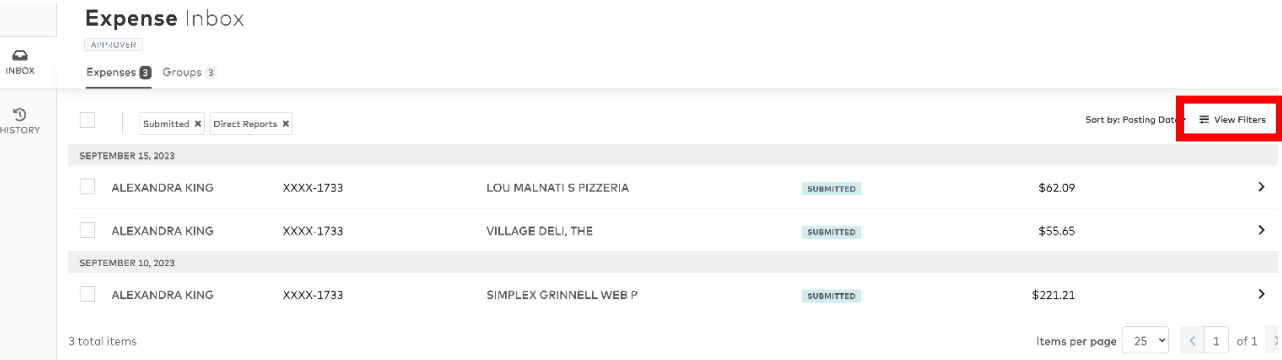
1 Getting Started with Smart Data

You may have received a user ID and password from your program administrator. If not, you will need to complete self-registration.

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

Step	Action/Information
3	<p>Complete the User Information fields and click Register Account to save your credentials.</p> <div data-bbox="428 317 1333 947" data-label="Form">  </div>
4	<p>Click Return to Login Screen, enter your user ID and password, and click Sign In.</p> <div data-bbox="570 1115 1062 1566" data-label="Form">  </div>

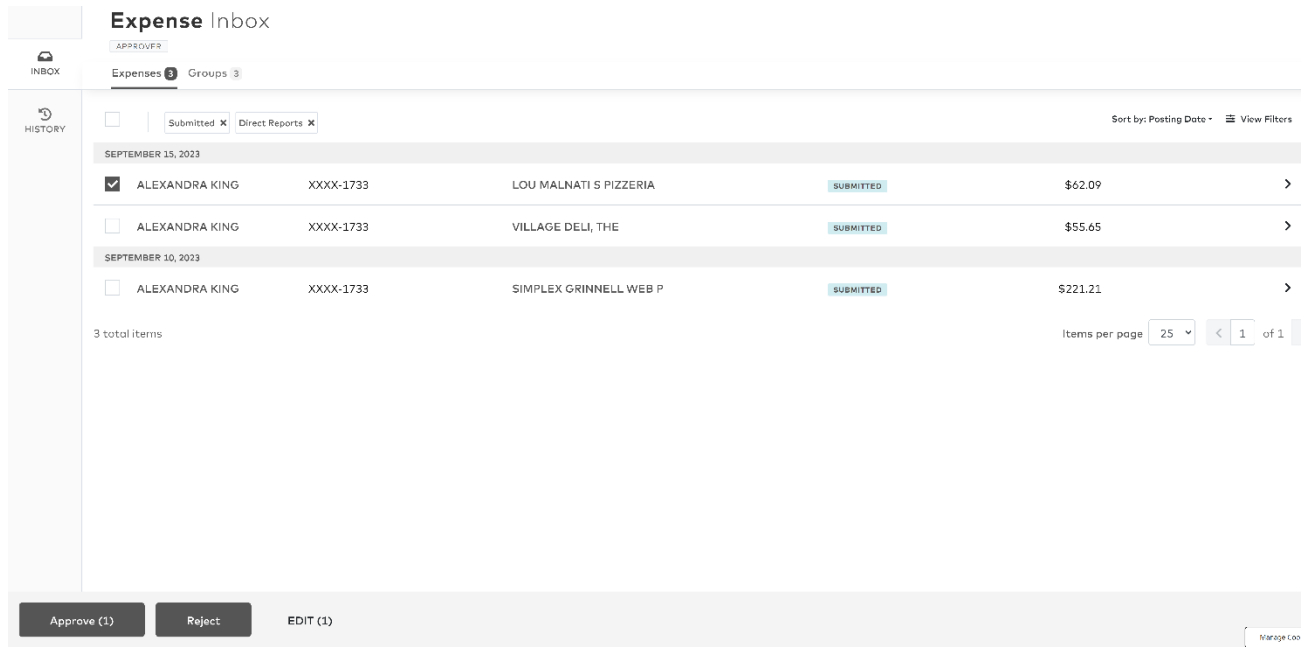
2 Approving Expenses

Action/Information																																											
1	<p>From the home screen, choose Financial and Expense Management</p> 																																										
2	<p>Your Expense Inbox will display all the transactions you need to approve. If you approve expenses for multiple cardholders, all their transactions will appear here. To view a specific cardholder or date range, use the filter option on the right-hand side.</p>  <table border="1"> <caption>Expense Inbox Data</caption> <thead> <tr> <th>Date</th> <th>Cardholder</th> <th>Card Number</th> <th>Merchant</th> <th>Status</th> <th>Amount</th> <th>Action</th> </tr> </thead> <tbody> <tr> <td colspan="7">SEPTEMBER 15, 2023</td> </tr> <tr> <td></td> <td>ALEXANDRA KING</td> <td>XXXX-1733</td> <td>LOU MALNATI 5 PIZZERIA</td> <td>SUBMITTED</td> <td>\$62.09</td> <td>></td> </tr> <tr> <td></td> <td>ALEXANDRA KING</td> <td>XXXX-1733</td> <td>VILLAGE DELI, THE</td> <td>SUBMITTED</td> <td>\$55.65</td> <td>></td> </tr> <tr> <td colspan="7">SEPTEMBER 10, 2023</td> </tr> <tr> <td></td> <td>ALEXANDRA KING</td> <td>XXXX-1733</td> <td>SIMPLEX GRINNELL WEB P</td> <td>SUBMITTED</td> <td>\$221.21</td> <td>></td> </tr> </tbody> </table>	Date	Cardholder	Card Number	Merchant	Status	Amount	Action	SEPTEMBER 15, 2023								ALEXANDRA KING	XXXX-1733	LOU MALNATI 5 PIZZERIA	SUBMITTED	\$62.09	>		ALEXANDRA KING	XXXX-1733	VILLAGE DELI, THE	SUBMITTED	\$55.65	>	SEPTEMBER 10, 2023								ALEXANDRA KING	XXXX-1733	SIMPLEX GRINNELL WEB P	SUBMITTED	\$221.21	>
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	ALEXANDRA KING	XXXX-1733	SIMPLEX GRINNELL WEB P	SUBMITTED	\$221.21	>																																					

Action/Information

3

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 transaction one by one.



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

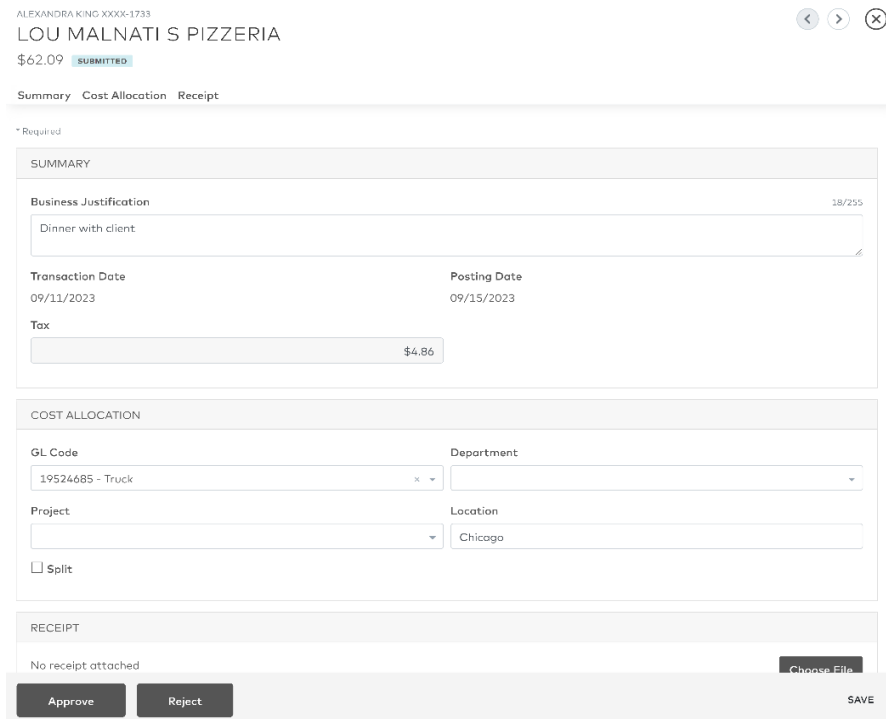
Items per page 25 < 1 of 1

Approve (1) Reject EDIT (1)

Manage Log

4

To work through each transaction, click on the transaction to open the details. Review and either **Approve** or **Reject** the transaction. After submitting your action, the system will automatically display the next transaction for 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

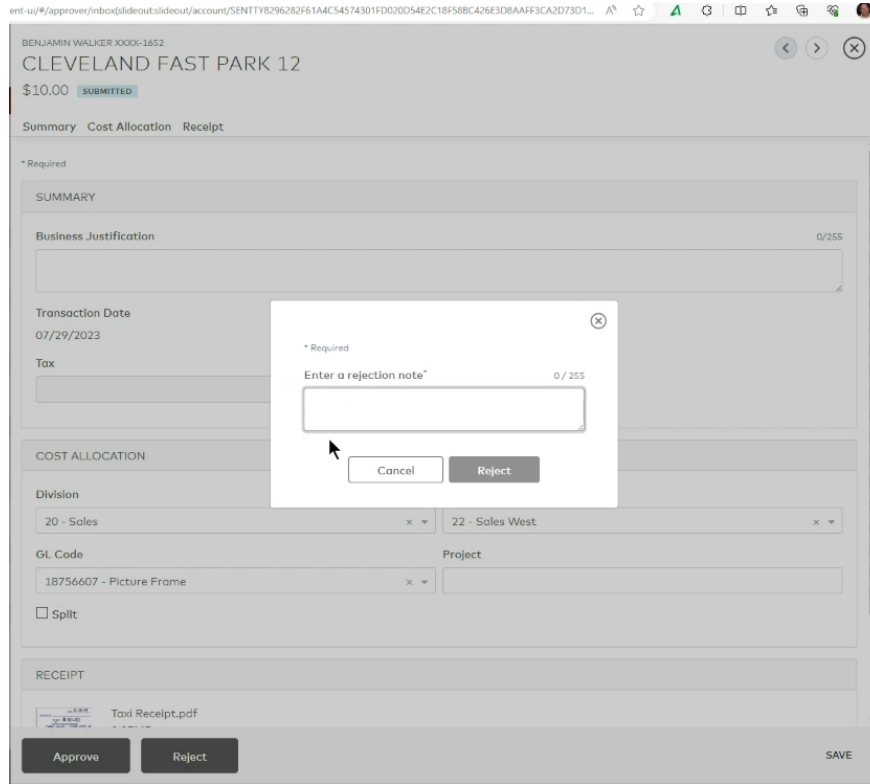
No receipt attached

Choose File

Approve Reject SAVE

Action/Information


- 5 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 browser window displaying a transaction approval page. The transaction details include: BENJAMIN WALKER XXXX-1652, CLEVELAND FAST PARK 12, \$10.00, and a status of SUBMITTED. The page has tabs for Summary, Cost Allocation, and Receipt. A modal dialog box is open in the center, titled "Enter a rejection note*", with a character count of 0/255. The modal contains a text input field and two buttons: "Cancel" and "Reject". The background page shows sections for Business Justification, Transaction Date (07/29/2023), Tax, COST ALLOCATION (with dropdowns for Division: 20 - Sales, 22 - Sales West, and GL Code: 18756607 - Picture Frame), and RECEIPT (with a PDF receipt titled "Taxi Receipt.pdf"). At the bottom of the page, there are "Approve" and "Reject" buttons, and a "SAVE" button on the right.

Action/Information

6 Once a transaction is approved or rejected, it will be removed from your Inbox. You can view all historical transactions under 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	ACCOUNTHOLDER 1	XXXX-9597	Out of Pocket - Test Dinner	APPROVED	\$230.00
2020.12.14	ACCOUNTHOLDER 1	XXXX-9597	Out of Pocket - Taxi - No Card Acceptor	APPROVED	\$10.00
2020.12.10	ACCOUNTHOLDER 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

3 Reports

All reports are accessed via the **Reports** menu at the top of the screen. The majority of reporting features are available under the **Insights** tab.

Reports can be viewed, run, and scheduled within the **Insights** tab:

The screenshot displays the Santander Insights reporting interface. At the top, a navigation bar includes 'Financial', 'Account Manager', 'Reports', 'Company', and 'User'. Below this, the user is logged in as 'Company: 0000003 - Santander EM Demo Co'. The main area is divided into 'TRANSACTION MANAGEMENT' and 'ACCOUNT PROFILE' tabs. A sidebar on the left contains 'INSIGHTS', 'REPORT LIST', and 'SCHEDULES' options. The main content area shows a 'Date Range: 01/01/2024 - 12/31/2024' and a 'TOTAL TRANSACTION AMOUNT' of 75,987.35. Below this, there are three primary visualizations: 'SPENDING BY TRANSACTION TYPE' (a bar chart showing 'Merchant Initiated' at approximately 76K), 'SPENDING BY TRANSACTION CATEGORY' (a donut chart showing a total of 76.0K), and 'SPENDING BY MERCHANT - TOP 10 LIST' (a table listing the top 10 merchants by posted amount).

Merchant Name	Posted Amount
WYNDHAM GRON 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

At the bottom, a 'SPENDING BY MERCHANT - TREEMAP' visualization shows a hierarchical breakdown of spending across categories like 'Airlines - Rail', 'Lodging', 'Retail Services', and 'Vehicle Rental'. A tooltip for 'MARYVILLE RENTAL CENTER' shows a 'Posted Amount' of 1,201.75.

Additional menu options such as **Dashboard**, **Run**, **Create**, **Edit**, and **Schedule Summary** are used for managing **User Defined Exports**.



Financial Account Manager Reports Company

Dashboard

Run

Create

Edit

Schedule Summary

Insights