

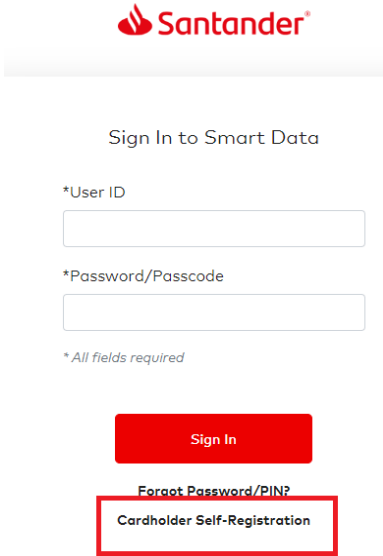
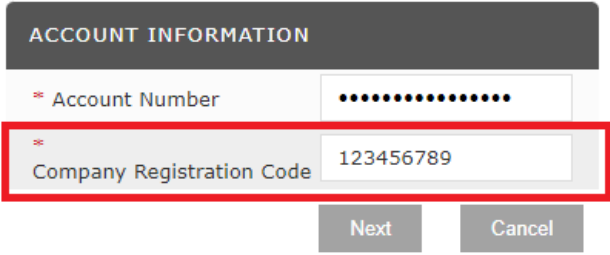
October 2023

Santander Commercial Card

Smart Data Expense Management Guide
For Cardholders

1 Getting Started with Smart Data

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

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. 

Action/Information

3

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



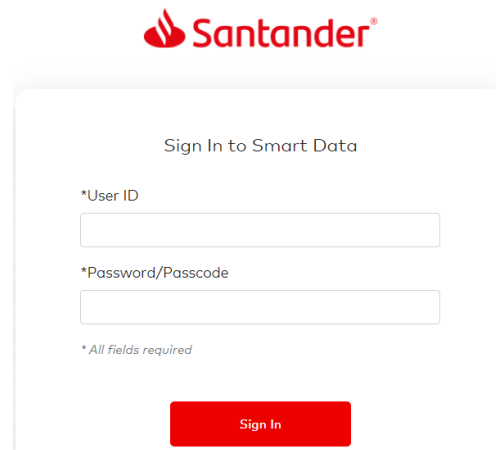
The screenshot shows a 'Cardholder Self-Registration' form with the following fields and values:

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

Buttons: Register Account, Cancel

4

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



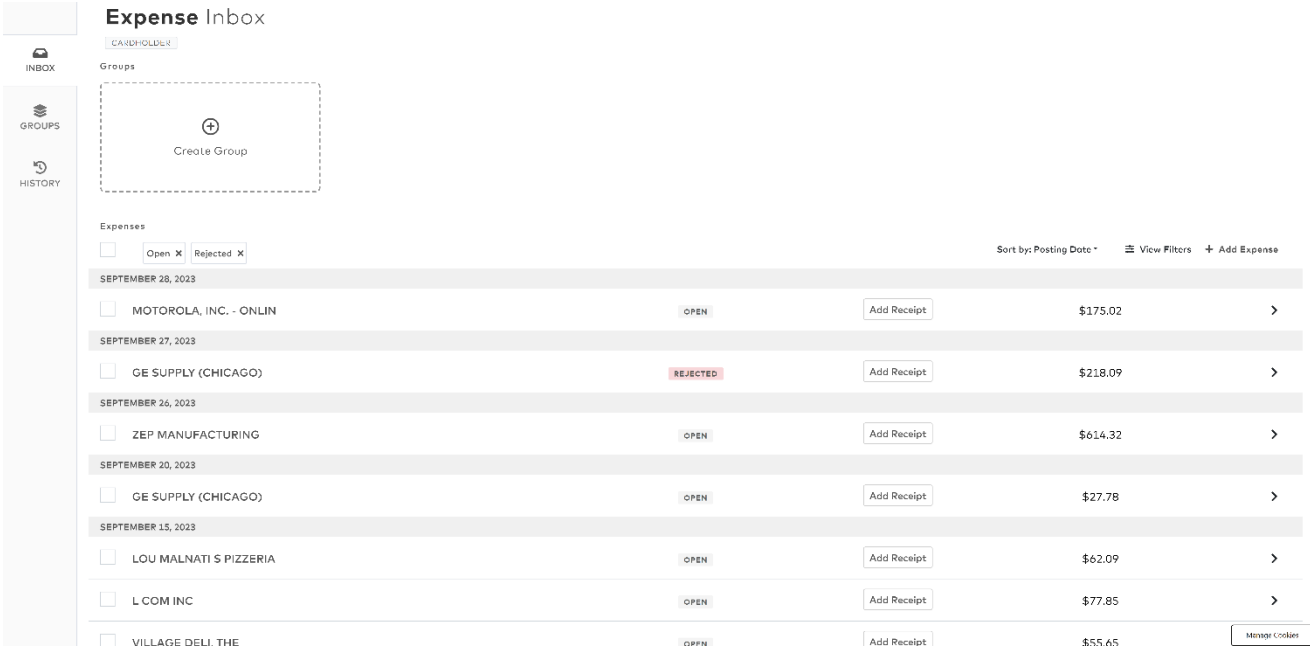
The screenshot shows the 'Sign In to Smart Data' form with the following fields:

- *User ID
- *Password/Passcode

* All fields required

Sign In

2 Submitting Expenses

Action/Information	
1	<p>From the home screen, choose Account Activity and Expense Management</p> <div style="text-align: center; margin: 20px 0;"> Account Manager Account Activity </div> <p style="text-align: center; margin: 20px 0;">Account Information</p> <p style="text-align: center; margin: 20px 0;">Expense Management</p>
2	<p>On your home screen you will be able to see your Expense Inbox</p> 
3	<p>You can either start to review all your transactions one by one, or you can group transactions together to create an expense group. For example, you can group all transactions for a date range, or for a certain trip or a project.</p>

Action/Information

4

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

Expense Inbox

CARDHOLDER

INBOX

GROUPS

HISTORY

Groups

Create Group

Expenses

Open Rejected

Sort by: Posting Date **Hide Filters** + Add Expense

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

RESET Apply

SEPTEMBER 15, 2023	<input type="checkbox"/> L COM INC	OPEN	Add Receipt	\$77.85	>
SEPTEMBER 4, 2023	<input type="checkbox"/> SUPERBY CONVEYANCE	OPEN	Add Receipt	\$100.00	>

Manage Cookies

5

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

Expenses

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

Sort by: Posting Date **Hide Filters** + Add Expense

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

RESET Apply

SEPTEMBER 28, 2023	<input checked="" type="checkbox"/> MOTOROLA, INC. - ONLIN	OPEN	Add Receipt	\$175.02	>
SEPTEMBER 27, 2023	<input checked="" type="checkbox"/> GE SUPPLY (CHICAGO)	REJECTED	Add Receipt	\$218.09	>
SEPTEMBER 26, 2023	<input checked="" type="checkbox"/> ZEP MANUFACTURING	OPEN	Add Receipt	\$614.32	>
SEPTEMBER 20, 2023	<input checked="" type="checkbox"/> GE SUPPLY (CHICAGO)	OPEN	Add Receipt	\$27.78	>
SEPTEMBER 15, 2023	<input checked="" type="checkbox"/> LOU MALNATI'S PIZZERIA	OPEN	Add Receipt	\$62.09	>
	<input checked="" type="checkbox"/> L COM INC	OPEN	Add Receipt	\$77.85	>
	<input checked="" type="checkbox"/> VILLAGE DELTUE	OPEN	Add Receipt	\$100.00	>

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

Action/Information

6 Give the group a name. You can add a description if needed. Click on **Create**.

Create Expense Group ✕

* Fields Required


Name* 14/100

September 2023

Description 0/255

Create
Cancel

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


September 2023

● Open 11
\$1,788.01

Sep 2, 2023 - Sep 25, 2023
⋮

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

Expenses Sort by: Posting Date ▾ ⚙ View

Open Rejected

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

Submit (3)
EDIT (3)
ADD TO GROUP (3)

Action/Information

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

Add to Expense Group ✕

CREATE NEW GROUP * Fields Required

Name* 0/100

Description 0/255

Create

OR ADD TO EXISTING GROUP

Project Beta

● Open 0 \$0.00

Project Omega

● Open 0 \$0.00

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

INBOX Project Omega

\$361.61 ● Open 🔍 Review expenses

GROUPS

Description

New product for consumer market

EXPENSES

SEPTEMBER 25, 2023			>
☐	GE SUPPLY (CHICAGO)	\$218.09	>
SEPTEMBER 12, 2023			
☐	GE SUPPLY (CHICAGO)	\$52.52	>
SEPTEMBER 2, 2023			
☐	SARPINO'S PIZZERIA	\$91.00	>

Submit Edit Group Delete Group

Manage Costs

Action/Information

11

Fill out the required fields for each transaction.

GE SUPPLY (CHICAGO) ⊗
\$52.52 OPEN

Summary Cost Allocation Receipt

* Required

SUMMARY

Business Justification 0/255

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

Tax:

COST ALLOCATION

GL Code Department

Project Location

Split

RECEIPT

No receipt attached Choose File
4MB Limit

SAVE

12

You can split transactions, if required.

AMERICAN 00121801410842 ⊗
\$561.40 OPEN

Summary Cost Allocation Receipt

* Required

SUMMARY

Business Justification 0/255

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

Tax:

COST ALLOCATION

Division: 10 - Marketing Department: 21 - Sales East

GL Code: 16542496 - Ear Muffs Project:

Split

RECEIPT

No receipt attached Choose File

Submit SAVE

Action/Information

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

The screenshot shows a 'SPLITS' configuration window. At the top, there is a 'Split' checkbox which is checked. Below it, a text input field contains the number '5', and an 'Apply' button is to its right. A 'COLLAPSE ALL' link is visible in the top right corner. The main section is titled 'Split 1' with a total amount of '\$112.28'. Underneath, there is a 'Description *' field containing 'Split-1'. Below the description is a table with four columns: 'Percent', 'Pre-Tax Amount', 'Tax', and 'Split Amount *'. The values in the table are: Percent: 20.00, Pre-Tax Amount: 103.01, Tax: 9.27, and Split Amount: 112.28. Below the table are four dropdown menus for 'Division', 'Department', 'GL Code', and 'Project'. At the bottom of the form, there is a 'Remove split' button with a trash icon, a 'Submit' button, and a 'SAVE' button.

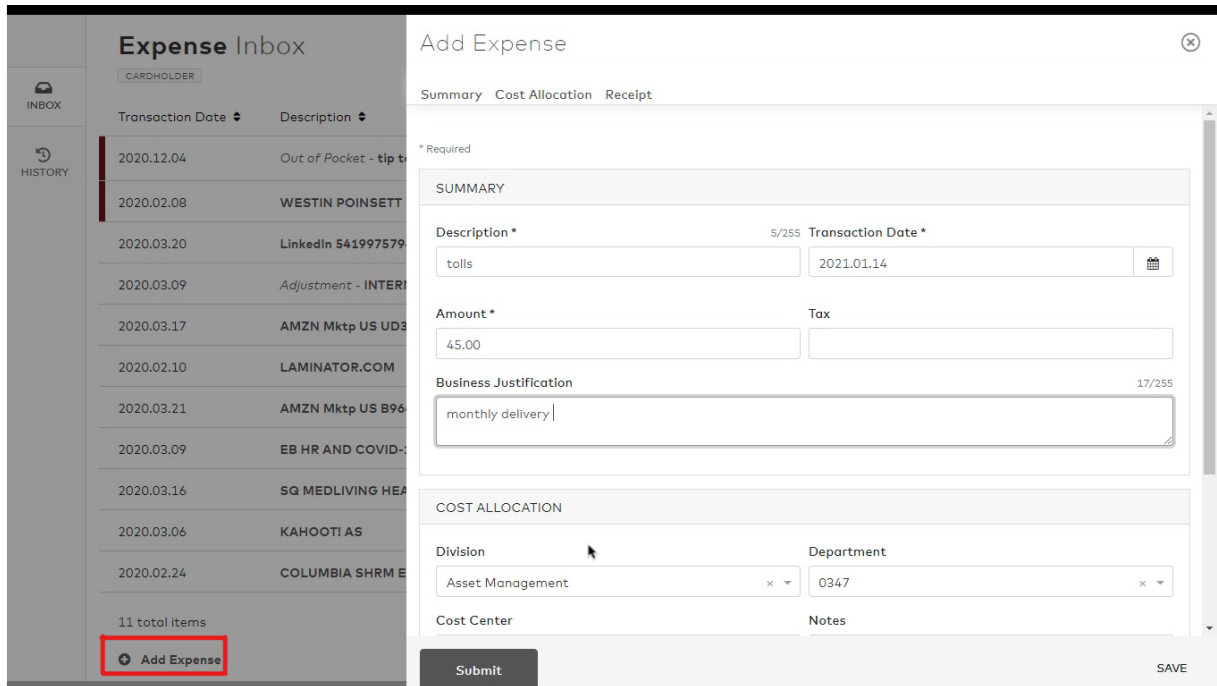
14 Click on **Receipts** to add a receipt. Receipts saved on your computer or captured via the mobile app can be attached.

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

Action/Information

15

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



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

Expense Inbox Table:

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

Add Expense Form Fields:

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

Buttons: **Add Expense** (in the inbox), **Submit**, and **SAVE**.

Action/Information

16

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

AMERICAN 00121801410842
\$561.40 OPEN

Summary Splits Receipt

07/23/2023 07/25/2023

Tax \$46.35

SPLITS

Split

Splits (0 - 250)

5 Apply

Split 1 \$112.28

Description * 7/255
Split-1

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

Division Department
GL Code Project

Remove split

Submit SAVE

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

Project Beta Trip

Open 2 \$642.10

Sep 18, 2023 - Sep 23, 2023

- Submit Group
- Delete Group

Action/Information

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

Expense Inbox

CARDHOLDER

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

18 Click on the rejected item to see the Rejection Notes, make the required change, and then click **Submit**.

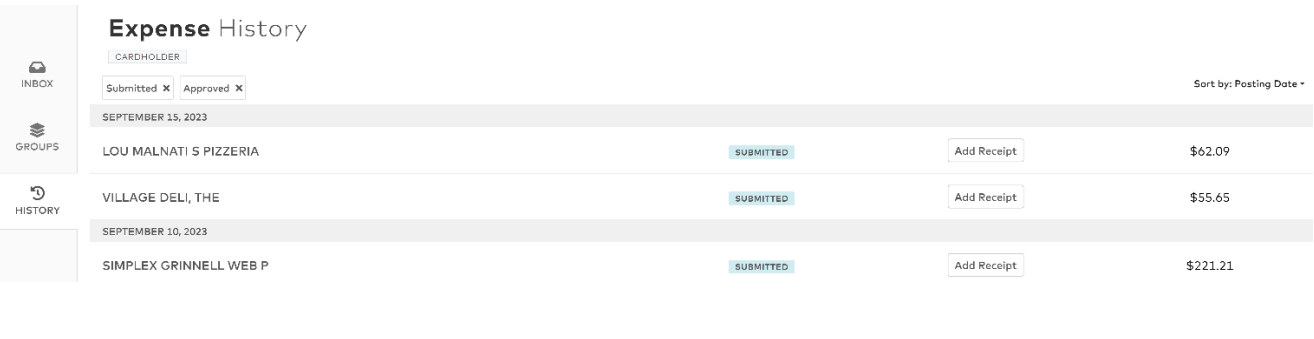
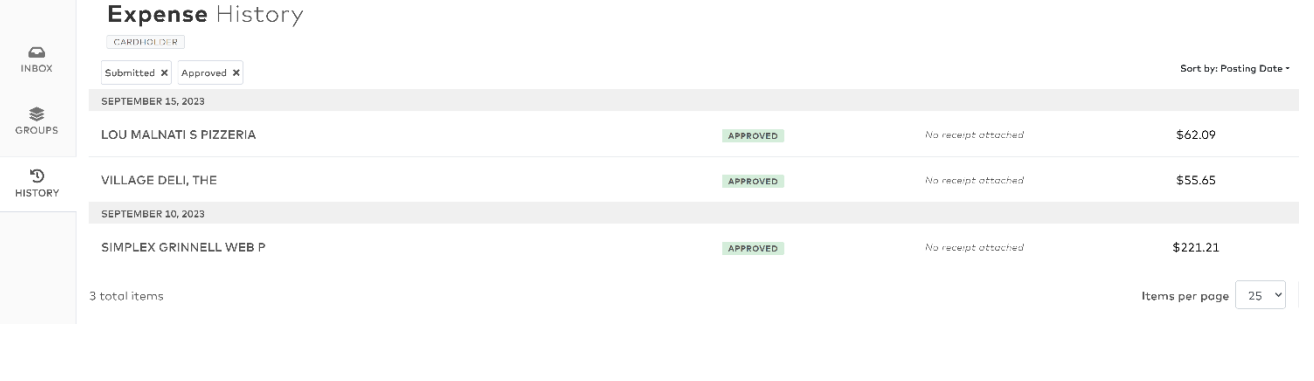
GE SUPPLY (CHICAGO)

\$218.09 REJECTED

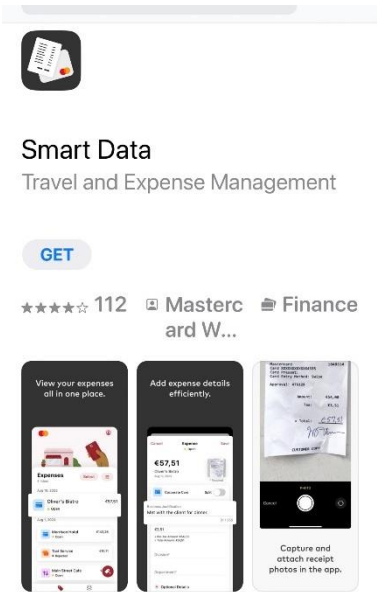
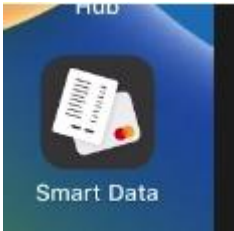
Summary Cost Allocation Receipt

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

* Required

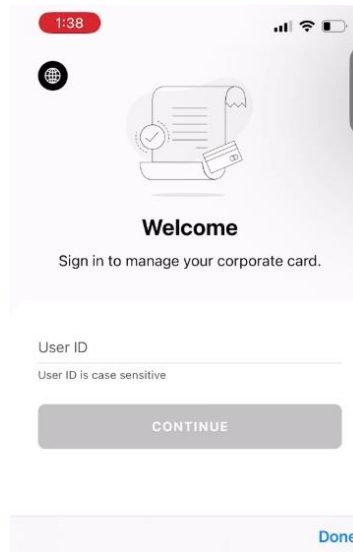
Action/Information	
19	<p>Once a transaction has been submitted it will go to into History and will no longer appear on the home screen.</p>  <p>The screenshot shows the 'Expense History' page with a sidebar containing 'INBOX', 'GROUPS', and 'HISTORY' tabs. The 'HISTORY' tab is active. The main content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

3 Mobile App

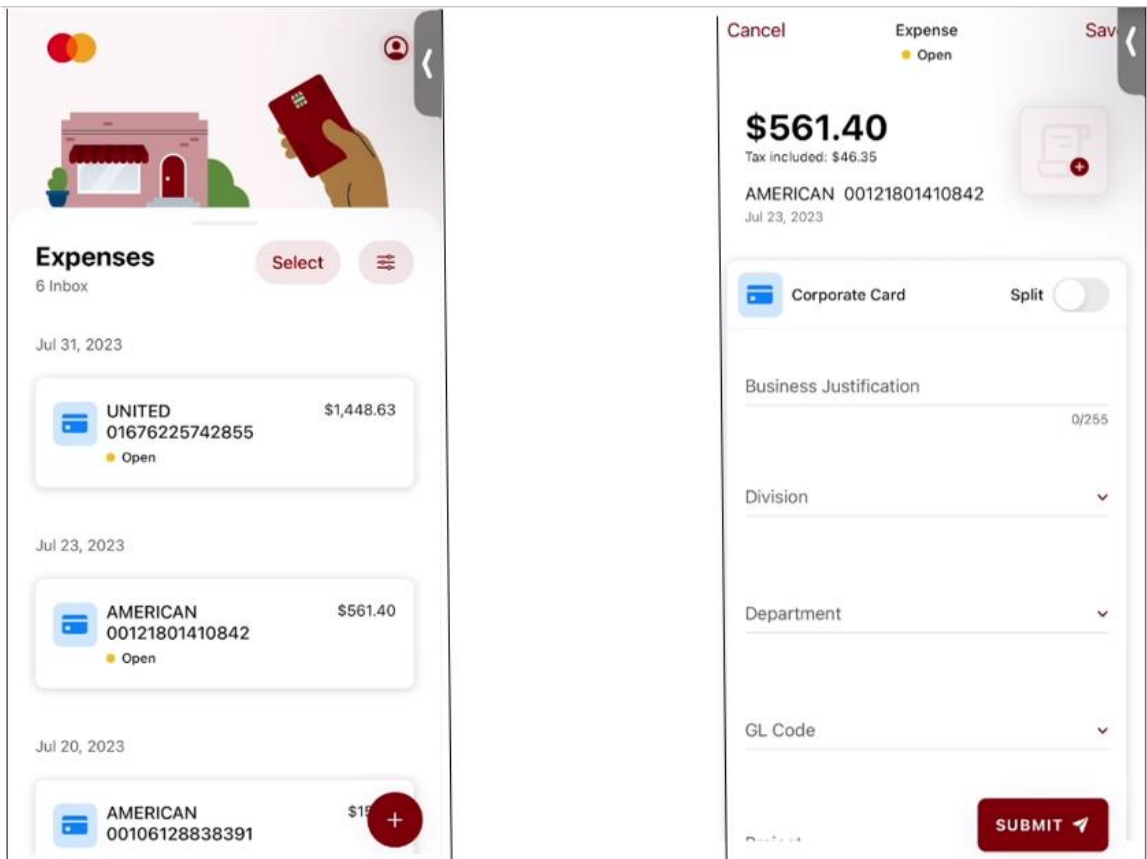
Action/Information	
1	<p>Download the App from the Apple App Store or Google Play.</p> 
2	<p>Open the app on your phone.</p> 

Action/Information

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



4 Your transactions will display on the home screen. Group them, if required, and then click on each one to review, code and submit.



Action/Information

- 5 You can split transactions, either by amount or percentage. Click the **Split** button and then fill in the details for each split.

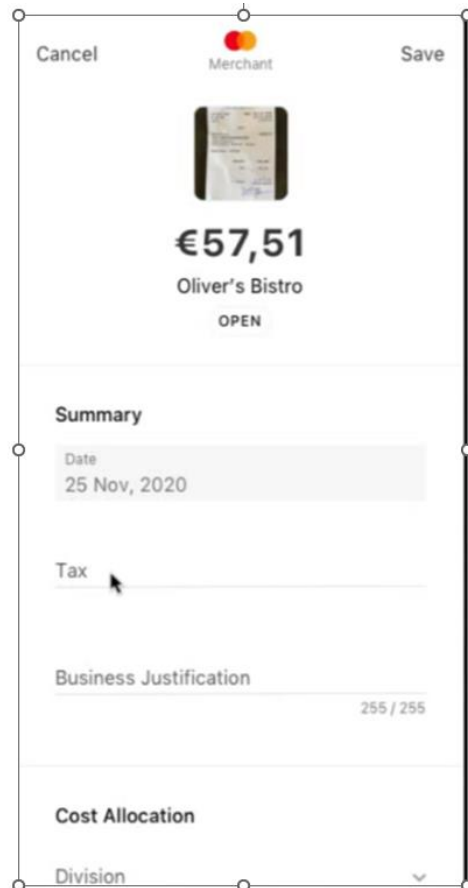
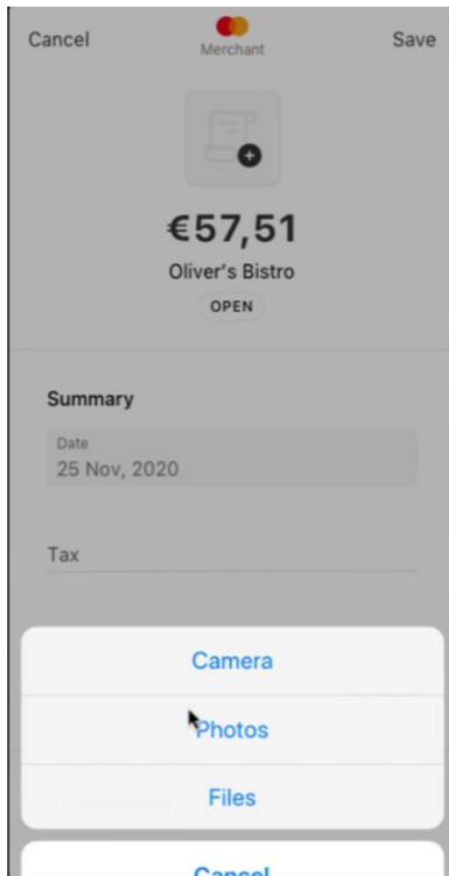
The image displays three sequential screenshots from the Santander mobile app illustrating the transaction splitting process:

- First Screenshot:** Shows the main transaction screen for an expense of \$561.40. The 'Split' button is highlighted with a red box. Transaction details include 'AMERICAN 00121801410842' and 'Jul 23, 2023'.
- Second Screenshot:** Shows the 'Split' configuration screen. It lists three split entries, each for \$0.00 (0%). A '+ ADD SPLIT' button is visible at the bottom. A 'SUBMIT' button is at the bottom right.
- Third Screenshot:** Shows the 'Split 1' details screen. It includes an 'Amount Details' section with a toggle for '\$' and '%', showing a total amount of \$0.00 and a remaining total of \$561.40. It also shows tax details with a remaining tax of \$46.35 and dropdown menus for 'Division' and 'Department'.

Action/Information

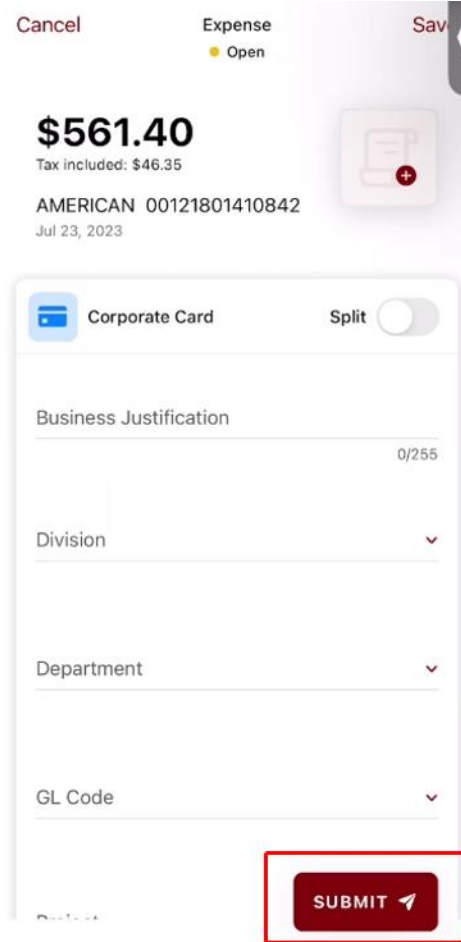
- 6 You can add receipts by taking a photo of the receipt with your phone camera, adding it from the photos stored on your phone, or from your files. You can only load one receipt per transaction.

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



Action/Information

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



Cancel Expense Open Save

\$561.40
Tax included: \$46.35

AMERICAN 00121801410842
Jul 23, 2023

Corporate Card Split

Business Justification 0/255

Division

Department

GL Code

SUBMIT

Action/Information

8

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

