# Santander Commercial Cards Platform Upgrade

October/November 2022











### Why are we Upgrading?

### Our upgrade will bring our clients significant benefits

#### **New Processor**

Santander is moving to a new card processor with an industry leading proposition, including cutting edge fraud controls and significantly enhanced program customization.

#### **New Card Management Tool**

New functionality includes:

- · Simple, intuitive interface
- Mobile App
- Ability to set single purchase limits and MCC blocks
- Set alerts
- Wide range of reports, which can be run real time or scheduled
- Much more robust service availability
- Ability for cardholders to activate cards, set PIN and update Verification Code
- Expense Management capability
- No functionality from 360Control will be lost

#### **New Client Servicing Team**

Our new support model offers:

- 24-hour cardholder support, as now
- New 24-hour program administrator support
- Enhanced automated voice features such as the ability to make a payment
- Text fraud alerts, with ability to text back a response
- Authentication with a verification ID









### How will you be Impacted?

	Now	After Upgrade
Plastic Cards	Master Card plastics	New design Master Card plastics with a new number. (PIN required)
Card Management Tool	360Control	CentreSuite. www.centresuite.santanderbank.com
Client Service	Only in-hours for Program Admins	Program Admins can call number on the back of the card out of hours
Program Structure	Option for multiple Billing Accounts	Corporate Accounts, with structured hierarchies
File Transmissions	File feeds to expense management companies and ERP systems	We will work with your vendors to test and integrate your existing file feed
Cost Allocations	Cost centers and GL codes available in online tool	Data and approval hierarchies will be transferred
Virtual Card (AP)	Smart Data Virtual Card module	No change, except new Real Card Numbers and batch upload template. In flight VCs will need to be re-issued.



### How will you be Impacted?

### Help we need from you

- 1. Update your User and Cardholder Demographics
  - Cardholders listed as *Inactive* will be issued new cards with a credit limit of \$0. If you do not want a new card issued to a cardholder please *close* the card, rather than just make it *inactive* in 360Control.
  - Please add cell phone numbers for all your cardholders for fraud alerts. If we are not able to text cardholders to get a quick response, we may put an unnecessary blocks on cards.
  - If we do not have emails for program administrators, we cannot send them credentials for the CentreSuite
- 2. Download 360Control Statements and Transaction Reports
- 3. Attend one of our training seminars on the new card management portal We will be running training on CentreSuite throughout October and November 2022
- 4. Keep your cardholders informed
- 5. Confirm you card shipping address, corporate accounts and PAs when we send it out to you.

We have a sample email for you to send to your cardholders and a guide for 360Control tasks in 360Control. If you need help with 360Control, please call Client Services at 844-726-0095



### Launch

#### Verification ID

Each account has its own verification ID.

The Verification number for each account is the last four digits of the current account number.

- For cardholders it will be the last four digits of their current plastic cards
- For program administrators it will be the last for digits of the current billing accounts they manage.
- For program administrators with full company access, the <u>company level</u> Verification ID will be the last four digits of the Billing Account number listed first alphabetically.

If you do not know your verification ID you can look it up in CentreSuite or just answer the security questions.

#### **Credit Limits**

When we migrate your account, we will transfer your full company, billing account and cardholder credit limits as they are in 360Control.

When we migrate your account, we will transfer your available spend at the time of transition to your new program, at the company level. As and when you pay off balances on your old program, these amounts will be added to your available spend on the new program, at the company level.

There will be no impact on your ability to spend.

#### Trailing Activity

After the launch of the new program, there may be trailing activity on the old cards as transactions post and as refunds are issued. Any new authorizations on the old cards after the launch of the new program will be declined.



### Virtual Cards

#### Credentials

- You will not have to change your Smart Data username or RSA token
- You will be able to flip between your new program and old program by selecting the appropriate User Role from the home page.

#### Set up

• You will automatically have your current virtual card templates, profiles, and settings in your new instance of Smart Data.

#### **Payments**

- You will still be able to see your old transactions, but any Virtual Cards that are issued but not used by suppliers, including subscriptions, will be invalid after your go live date, and new Virtual Cards will need to be issued.
- We recommend you do not issue virtual cards with ability to spend after you go live date.
- If you do have virtual cards that are open on your *go live* dates, we will send a file of your open cards that will need to be recreated on the new real card number.

#### Batch Upload Template

• The batch upload template you use to upload virtual card payments to Smart Data will have minor modifications. We will send you an updated template to use in your new instance of Smart Data





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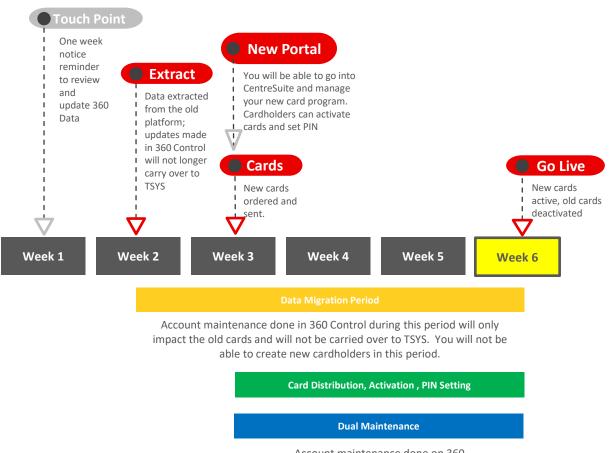
Timing of the Upgrade?



### **Timing**

Migration will begin in December 2022.

Each client will be given the dates for when their program will be migrated.





### Help

We have a dedicated mailbox for platform upgrade questions, and helpful guides and FAQs on our customer portal.

**Email:** santandercommercialcards@santander.us

Please use this mailbox only for migration questions. General inquiries should continue to go to <u>clientservice@santander.us</u>

Portal: www.santanderbank.com/commercial-card





## Thank you.

Our purpose is to help people and businesses prosper.

Our culture is based on believing that everything we do should be:





Appendix - FAQs

### **FAQs**

### **General Questions**

	Questions	Answer
1.	Why is Santander upgrading the cards processor?	To meet the growing demands of our customers and position our product for future success, Santander is upgrading to the industry-leading processor for commercial cards.
2.	What is the name of the new card platform	The new cards platform is being provided by TSYS and the platform is called Total Systems2 (TS2)
3.	What are some of the new benefits that clients can expect from the new processor?	<ul> <li>24X7 Program Admin and Cardholder support</li> <li>Wide assortment of product availability including Corporate Card, Purchase Card, One Card and Virtual Card and soon to be available Fleet Card and Executive Card")</li> <li>Mobile App         <ul> <li>Industry leading fraud management tools</li> <li>Expense Management</li> <li>Overall better client experience across all client interfaces including cards portal, mobile app, and customer service</li> </ul> </li> </ul>
4.	When is the migration scheduled?	Client Migration will be done in waves starting October 19 <sup>th</sup> . The Santander team will inform you of the exact date your Company's card program will be migrated to the TSYS platform
5.	Will new cards be issued to existing cardholders?	All cardholders will receive new cards with a new card number. The old cards will be disabled on the day your Company's card program goes live on the new card platform
6.	Will cardholders have to setup a new PIN for the new cards	Cardholders will need to set a new PIN during card activation. You'll have the convenience to choose telephone or on-line services to activate your card and select your PIN.

	Questions	Answer
7.	Will cardholder and company credit remain the same during and after the migration?	Total company credit limit will remain the same during your Company's card program transition. Any outstanding balances on your old card program accounts will reduce the "open-to-buy" amount available on your new card program. Once the balances are paid in full on your old card program, you will have full credit available on your new card program.
8.	Will there be training for cardholders and program administrators?	Santander will conduct a series of online training webinars for program administrators.
9.		Training sessions will be recorded for offline viewing and can be accessed via the client service portal. Additional training can be requested by calling your Treasury Sales Officer
10.	Will there be any changes to the rebate rates and schedule?	There will be no changes to the rebate rates or rebate schedule
11.	Will there be a change to the toll-free number for customer service?	Yes, there will be a new number for customer service support. That number is 877.598.7799 and is conveniently located on the rear of your cards.
12.	What is my verification ID?	Your Verification ID is a 4-digit number unique to each Supercorp, corporate or individual account. When cardholders call Client Service they will be asked for the account number you are calling about. If they provide the correct Verification ID for that account, they will not need to answer the usual security questions. Program Admins may confirm or reset your Verification ID by calling 844 726 0095. Cardholders may reset their ID in CentreSuite.
13.	Will I need to do anything to ensure my transactions still load to my expense management company?	We will ensure Master Card continues to send your CDF files to Concur, Expensify, or Certify

### **FAQs**

### Card Management Tool Questions

	Questions	Answer
1.	Will there be a new portal for cardholders to view transactions and download statements?	The new card portal is called CentreSuite and can be accessed via the URL: www.centresuite.santanderbank.com
2.	Will cardholders need to register their cards in CentreSuite?	Yes, cardholders will need to create a new profile on CentreSuite
3.	Is there a mobile app for the card's portal CentreSuite?	Yes, there is a mobile app for CentreSuite. The app can be downloaded from the Apple and Android app stores. Instructions on how to use the app are available on the client service portal.
4.	Will the old card portal 360Control be available after the migration	360 Control will be available for a short period post conversion to TSYS. You will have the ability to review old statements and monitor chargebacks. 360 Control will be permanently decommissioned Q1 2023.
5.	What if cardholders need to access old statements after 360Control is no longer available?	Old statements can be requested by calling client service at 877.598.7799
6.	How will the cards platform migration impact virtual cards?	The real card number used to settle virtual card transactions will be changed to a new billing account.

	Questions	Answer
7.	How will my company be structured in the new portal	Your company will be set up as a <i>supercorporate</i> at Level 01. Your billing account(s) will be set up as <i>corporate account</i> (s) at Level 02. Your cards are called <i>individual accounts</i> and will be under the appropriate corporate account at Level 03.
8.	Will there be any changes to the Virtual card platform-Mastercard SmartData?	There will be no change to the SmartData portal used to issue Virtual Cards. Clients can continue to access SmartData the same way they do today with the same credentials.
9.	What will happen to virtual cards that have been issued but not used after the TSYS migration	Any Virtual Cards that are issued but not used by suppliers will be canceled and new Virtual Cards will need to be issued.
10.	Will there be any changes to the Virtual Card for Travel program	The real card number used to settle virtual card transactions will be changed to a new billing account. If you use a batch upload template to load transactions into Smart Data, you will be given a new template to use.
11.	What do I need to do to ensure this platform upgrade is a success	Update Cardholders and Administrator Demographic Information in 360Control.  Download statements and transaction reports from 360Control.  Add key dates to your calendar and keep you cardholders informed.

### **FAQs**

### Fraud Management Questions

	Questions	Answer
1.	Do the new cards have contactless technology	The new cards are enabled with Chip & PIN and contactless technology.
2.	Will I be prompted to enter a PIN when using the new cards	If the merchant terminal is enabled with Chip & PIN then cardholders will be prompted for a PIN
3.	Will the new card processor have 3D Secure Technology	Our new processor will have 3D Secure technology. Many transactions done online or via a mobile app are monitored for fraud and cardholders may be prompted for a one-time passcode.
4.	What happens when a transaction is suspected of fraud?	In the event of suspected fraud, the card processor will send a text message alert to the mobile number on file to confirm if the transaction is fraudulent or not. In addition, an email alert will also be sent to the email address on file. Failure to respond to these alerts may result in your cards being blocked.
5.	Is there a limit on contactless transactions?	Contactless technology provides for an expedited purchase experience that does not require entering your card PIN. Focusing on our Client's card security while still providing for the ease of contactless capability requires limiting contactless transactions to <= \$100