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# Santander Commercial Card

Cardholder Getting Started Guide – CentreSuite



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# 1. Welcome

Congratulations on becoming a Santander Commercial Card cardholder. Your card offers a simple, safe way to pay for business expenses domestically and abroad. Your Santander Commercial Card provides you with a wide range of benefits. Visit [www.santanderbank.com/commercialbenefits](http://www.santanderbank.com/commercialbenefits) to view all the benefits available with your card.

To get the most from your Commercial Card, register on our online card management application, CentreSuite, or download the CentreSuite app: [www.centresuite.santanderbank.com](http://www.centresuite.santanderbank.com).

# 2. Self Registration - CentreSuite

To register, click this link or copy it into your browser:

[www.centresuite.santanderbank.com](http://www.centresuite.santanderbank.com)

You will need the following to register:

- Your 16-digit card number
- Your credit limit

When you reach the landing page, click on the **'Not Registered'** Link and follow the steps to register.

## Enter credentials

User ID ([Forgot your User ID?](#))

Password ([Forgot your password?](#))

Language

LOG ON

Additional Information

[Forgot your User ID?](#)

[Forgot your password?](#)

[Reset Logon credentials?](#)

Registration

[Not registered?](#)

First, enter you **16-digit account number** from your card:

## Provide Account Number

Account Number

NEXT

[Cancel](#)

Then complete the fields on the screen.

1 **Create a user ID and password** 2 Register Account 3 Additional Security Information

## Create a user ID and password

Your email address [?]

Confirm your email address

Your Mobile Phone Number [?]

First name

Last name

Create a user ID [?]

Enter a password [?]

Re-enter password

Your password hint [?]

**NEXT**

[Cancel](#)

Finally, you will need to enter your name and credit limit.

✓ Create a user ID and password 2 **Register Account** 3 Additional Security Information

## Register an existing account

**Account Number \***

539444\*\*\*\*\*4557

**Name on account \* [?]**

**Credit Limit \***

**NEXT**

[Cancel](#)

You will then get the following success message.

✓ Create a user ID and password    2 Register Account    3 Additional Security Information

## Account has been registered

Your login account has been created and account 539444\*\*\*\*\*4557 has been registered

**Your email address**

natasha.molnar@santander.us

**Your name**

Natasha

**Your User ID**

NatashaRA2022

**Receipts Email Address:** [ ? ]

NatashaRA2022@centresuite.com

**You have registered the following accounts**

Please note that paper statements incur a monthly fee, which will be applied to your account. There is no fee for electronic statements.

539444\*\*\*\*\*4557    Select Option    ▼

**Activate Card?**

[Register another account](#)

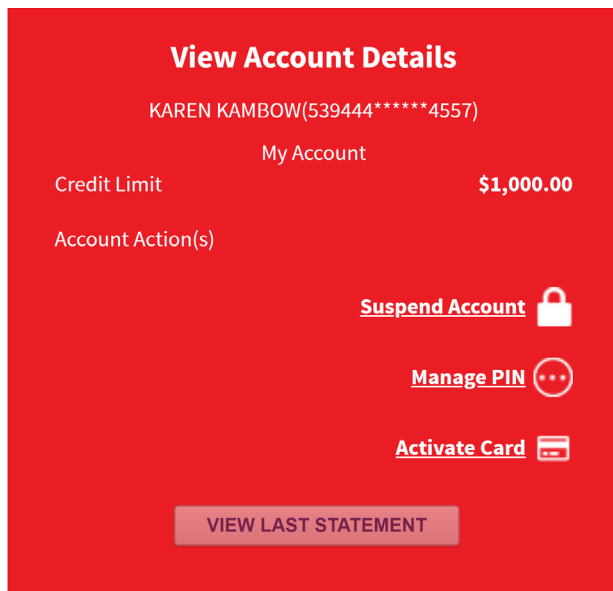
**NEXT**

### 3. Card Activation and Setting a PIN

You will need to activate your card by visiting [www.centresuite.santanderbank.com](http://www.centresuite.santanderbank.com) or calling 855-805-4337 and following the interactive voice response (IVR) prompts. As part of the activation process, you will be prompted to set your card PIN. You MUST complete this process. You will need a PIN for all transactions where you insert your card.

You can activate your card and set your PIN from the landing page of CentreSuite. **Click on the links in the red panel and follow the instructions.**

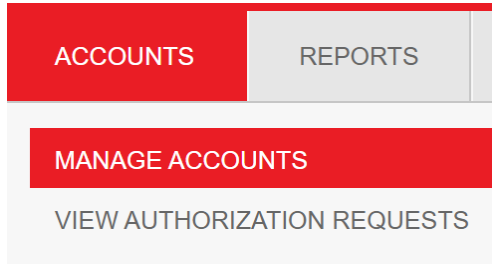
- You will need your expiration date and CVV code (the three-digit number on the back of the card) to activate your card.
- You will need your 16-digit card number to reset your PIN.



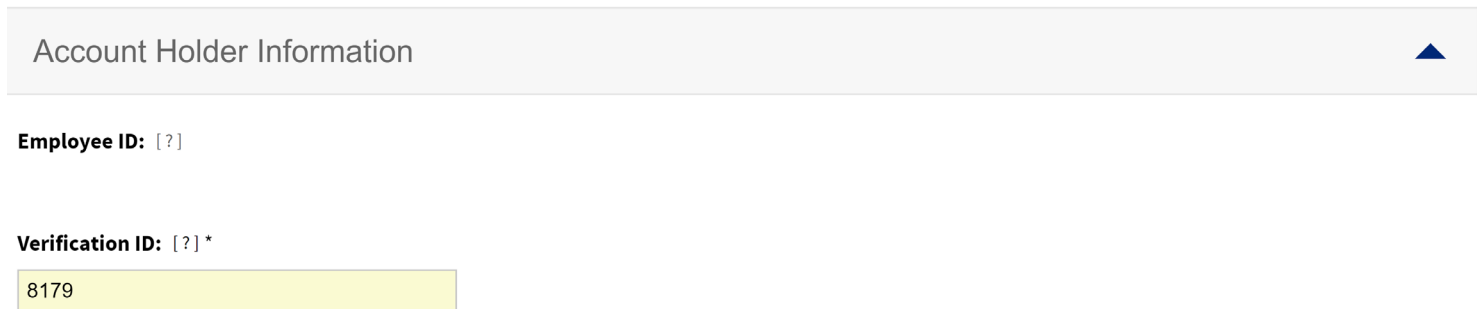
## 4. Reset Verification ID

Your Verification ID is a 4-digit number which you will use to authenticate yourself when calling Santander Commercial Cards Customer Service. If you provide your correct Verification ID, you will not need to answer the usual security questions. You may confirm or reset your Verification ID by calling 877-598-7799 or going into the online application as follows:

Choose **'Manage Accounts'** from the dropdown menu.



Scroll down to **'Account Holder Information'** and view or edit the 4-digit Verification ID. Make sure you choose a number that is hard to guess; avoid numbers like 1234, 5555, your date of birth, etc.

A screenshot of the 'Account Holder Information' section in a web application. The section title 'Account Holder Information' is at the top right with a blue upward-pointing triangle. Below it, there are two fields: 'Employee ID: [?]' and 'Verification ID: [?] \*'. The 'Verification ID' field is highlighted in yellow and contains the number '8179'.

Scroll to the bottom of the page and click **'Submit'**. Your Verification ID will be updated in real time.

A screenshot of two buttons at the bottom of the page. The first button is 'SUBMIT' and the second is 'SUBMIT WITH NOTE' with a small '[?]' icon to its right.

## 5. Lost or Stolen Cards

All lost or stolen cards must be reported as soon as possible. Either use the 'Report Lost Stolen' feature in CentreSuite or in the CentreSuite Mobile app, or call 877-598-7799, open 24/7/365. If you see fraudulent transactions on your account you **MUST** call in, you cannot report fraud online or in the app.

## 6. Frequently Asked Questions

### Where do I find my PIN?

When you activated your card, you would have chosen a PIN at that time. If you do not remember your PIN, you can reset it in the online portal or call 877-598-7799 and follow the prompts through the automated voice system.

### What is a Verification ID?

Every company, corporate, and card account has a Verification ID, which can be used by the program administrator or cardholder to authenticate themselves when calling Santander Client Service. If you give a correct Verification ID, there is no need to answer the usual list of security questions.

Your Verification ID was set at the time of account opening and is a 4-digit number. It is not the same as your card PIN.

You can view your Verification ID in CentreSuite. You can also reset your Verification ID in CentreSuite or by speaking to a Santander agent. Always choose a hard to guess verification ID; avoid numbers like 1234, 5555, your date of birth, etc.

### The terminal is asking me to choose debit or credit. Which do I choose?

If prompted for debit or credit, always choose credit.

### When getting fuel, I am prompted for my ZIP code. What should I enter?

Enter the ZIP code associated with the correspondence address for your card.

### What if there are fraudulent transactions on my account?

Call the number on the back of your card immediately: 877-598-7799, open 24/7/365. Note that the transactions will show in your account at first; once Santander determines the charges are fraudulent, a corresponding credit will appear.

### What do I do if my card is lost or stolen?

Either use the Lost Stolen feature in CentreSuite or call the number on the back of your card (877-598-7799) to report a card lost or stolen. A new replacement card will be generated and mailed to your address on file. There is an option to send to an alternative address if you are traveling; your company program administrator can arrange this for you.

### What if my card is declined?

A credit card transaction may be declined for several reasons. The most common reasons are:

- You chose the debit option rather than the credit option at point of sale.
- Your card has been reported lost, stolen, or you have reported fraud on the card.
- Approval of the transaction would exceed your approved credit limit.
- Incorrect CVV given to the merchant (the three numbers on the back of the card).

If you are still unsure as to why your card was declined, you can check the decline reason on CentreSuite ([www.centresuite.santanderbank.com](http://www.centresuite.santanderbank.com)) or call Santander Client Service at 877-598-7799 for further assistance.

### What is the billing ZIP code for my card?

The billing ZIP code of your card is always going to be the Card address ZIP code, as entered in CentreSuite.

### Can I call in on behalf of a colleague or my manager for fraud-related calls?

A company program administrator may call to report a fraud on behalf of a cardholder. This will cause a block to be placed on the card. However, a new card will only be issued when the cardholder calls in to confirm the details of the fraudulent transaction(s).



### **What happens when my card expires?**

New cards are automatically generated at least 30 days before the card expires. You need not take any action.

### **What do I need to do if I travel abroad?**

There is no need to advise us of domestic or international travel but having your travel plans on your notes with us reduces the chance of a suspicious activity block going onto your card.

### **Does Santander have a PIN try limit on corporate cards?**

Yes, if you attempt a PIN and guess incorrectly three times, then your card will be unavailable for use for 24 hours.

### **How much will I be charged for purchases made outside of the United States?**

MasterCard uses a standard industry conversion rate to convert your transaction amount into U.S. dollars and Santander applies an additional 1% fee to the transaction amount.

### **How do contactless cards work?**

All Santander Commercial cards have contactless technology. Contactless cards use radio frequency technology to transmit the cardholder's account information to the merchant's point-of-sale terminal. You can pay for goods and services—up to \$2,500—simply by tapping or holding your card one inch from the terminal. The contactless card is a secure method of payment as a cryptographic code that is unique to the card and to the transaction is created. The cryptogram can only be decoded by the bank to validate the transaction.



**Santander Client Service is open 24/7 for all your cardholder queries.**

Call the number on the back of your card: 877-598-7799.