

Business Credit Card Program Administrators Guide

Welcome

MB&T's business credit card portal for Program Administrators, SpendTrack, will give you direct access to manage the MB&T credit cards used by your business - from paying your bill and analyzing spend to approving requests for temporary limit increases. This guide will provide you with simple instructions to help you navigate the portal quickly and easily.

For additional support using the credit card portal, please contact our Service Center and one of our associates will be happy to assist you.

Service Center

Monday – Friday • 8:00 AM – 6:00 PM

[\(805\) 963-7511](tel:(805)963-7511)

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Getting Started

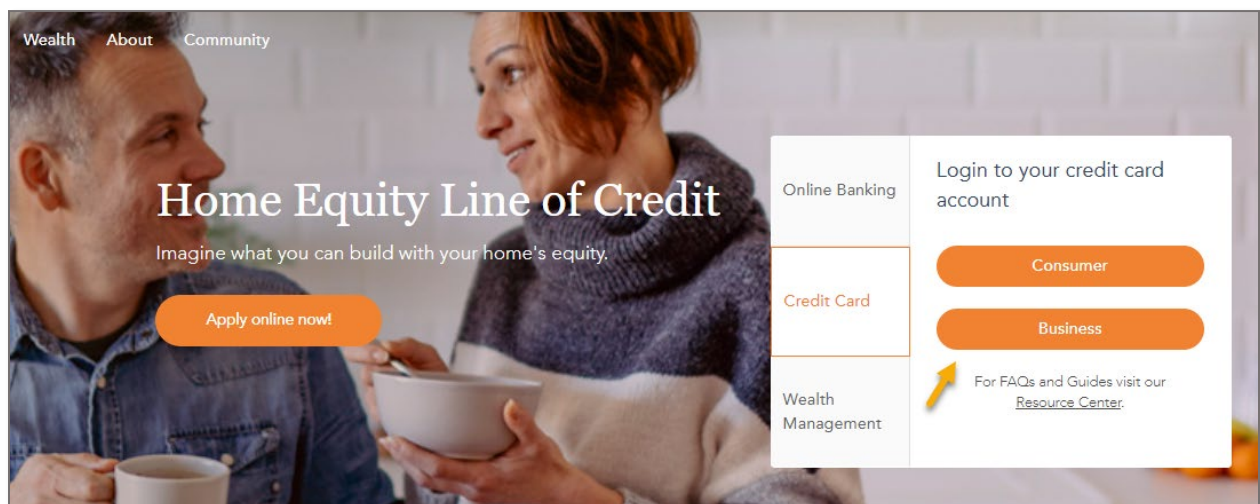


Access to the site requires registration. If you are the card Program Administrator for your company, please contact Montecito Bank & Trust Customer Service at (805) 963-7511 when you are ready to register for SpendTrack. The Customer Service associate will send you an email from **alerts@spendtrack.fiserv.com** with first time login instructions, including an activation code.

Logging In

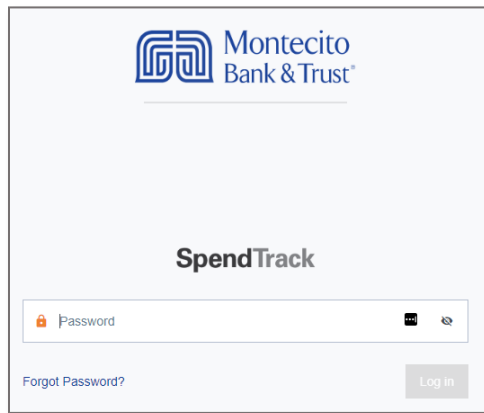
You can find the credit card portal login page by following these simple steps:

1. Go to **montecito.bank**.
2. Locate the **Log In Box** and select the **Credit Card** tab.
3. Select **Business**.



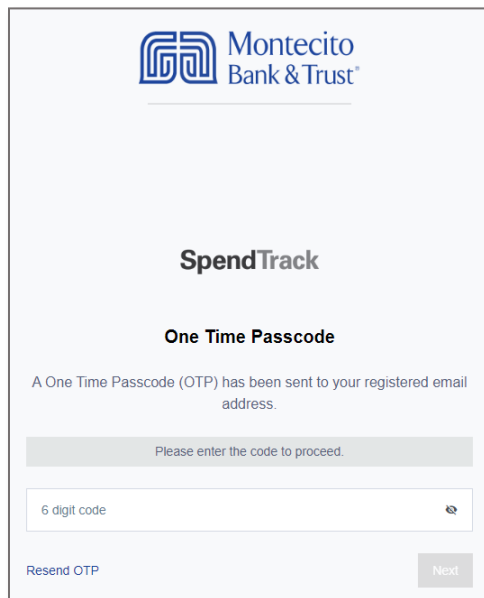
4. Enter your registered email address.

5. Enter your password. Then click **Log in**.



The screenshot shows the Montecito Bank & Trust SpendTrack login interface. At the top is the bank's logo. Below it, the title "SpendTrack" is centered. A password input field with a lock icon and the placeholder text "Password" is present. To the right of the field are icons for a mobile app and a QR code. Below the field is a "Forgot Password?" link. At the bottom right is a "Log in" button.

6. Enter the one-time passcode (OTP) sent to your registered email address. Then click **Next**.



The screenshot shows the Montecito Bank & Trust SpendTrack One Time Passcode screen. At the top is the bank's logo. Below it, the title "SpendTrack" is centered. Underneath is the heading "One Time Passcode". A message states: "A One Time Passcode (OTP) has been sent to your registered email address." Below this is a grey bar with the text "Please enter the code to proceed." A 6-digit code input field with a lock icon is provided. At the bottom left is a "Resend OTP" link, and at the bottom right is a "Next" button.

The **Home** page will display.

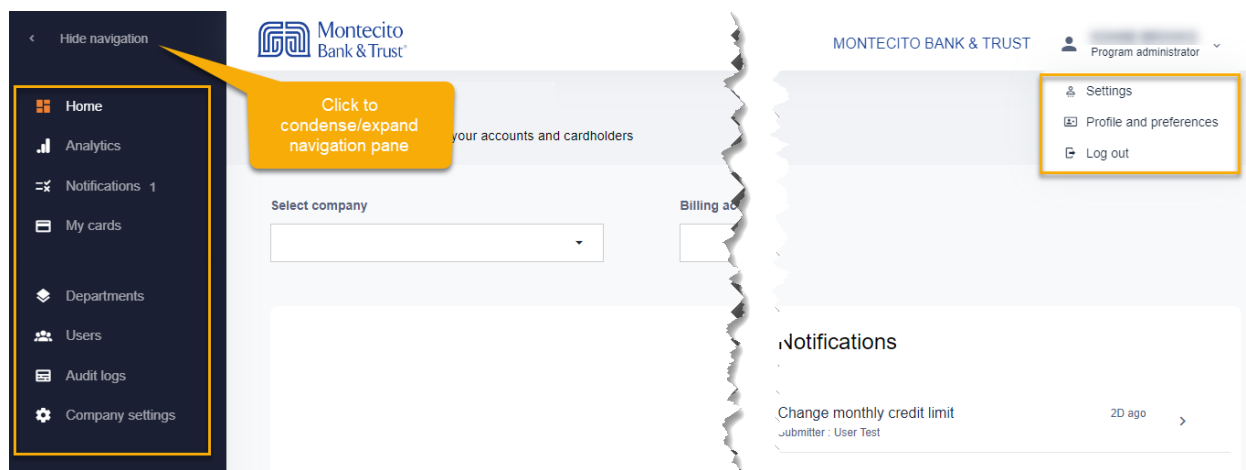
Home page

Overview – Navigating the Dashboard

Welcome to SpendTrack for Program Administrators!

The left side navigation menu can be condensed or expanded by clicking on the “<” at the top of the navigation bar.

By clicking on the user name at the top right of the dashboard you can update your **Settings** (portal password), update your **Profile and Preferences** (personal or contact information), or **Log out**.



The following page links are available in the navigation pane:

- **Analytics:** Displays charts of Spending by Merchant Category Groups, Spending Trends, and Top Seven Merchants by Spending Category
- **Notifications:** Manage requests (including details and options) from cardholders that are pending approval.
- **My Cards:** Manage your individual card settings and profile.
- **Departments:** Cardholders can be grouped into departments for analysis and Department Heads can be assigned and given advanced capabilities.
- **Users:** From the Users page, admins can invite cardholders to the cardholder portal to view their card transactions. You can also manage users from this page with actions like add, disable, edit (user profile and card profile) and reset password.
- **Audit Logs:** Displays changes made by users.
- **Company Settings:** Manage the merchant category groups displayed on the dashboard.

Most common account and card management tasks, such as viewing balances and making payments, can be done directly from the Home page dashboard once you log in.

The screenshot displays the Montecito Bank & Trust dashboard for a user named TEST COMPANY, INC. The dashboard includes a sidebar with navigation options: Home, Notifications, Departments, Users, Audit logs, Analytics, and Company settings. The main content area is titled "Good day, TEST!" and provides a summary of account information. Key elements include:

- Account Selection:** A "Select company" dropdown menu set to "TEST COMPANY INC" and a "Billing account" dropdown menu set to "TEST COMPANY, INC".
- Balance and Payments:** A section showing the current balance of \$8,823.92, available credit of \$15,255.00, and credit limit of \$25,000. It also displays payment information, including the last statement balance of \$7,126.36, minimum payment due of \$357.00, and payment due date of April 26, 2023.
- Notifications:** A section indicating that there are no notifications at the moment.
- Cardholders:** A section showing a list of cardholders with their current balances and available credit. Two cardholders are listed: one with a balance of \$1,040.56 and another with a balance of \$730.34.

A. Company/Billing Account

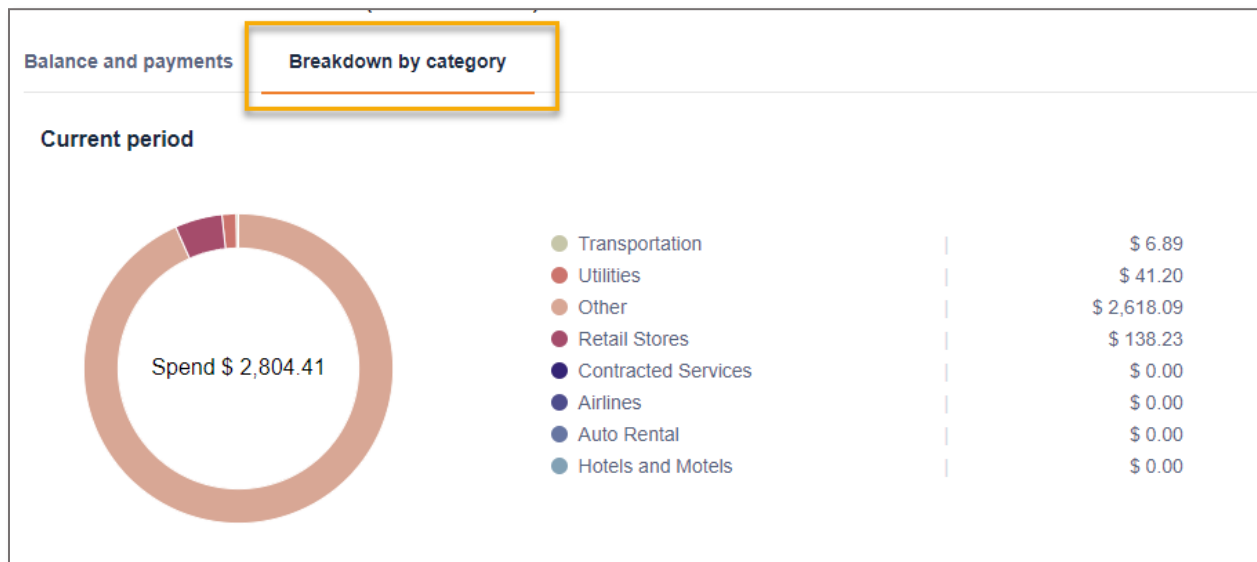
The **Billing account** dropdown drives the user navigation and enables the Administrator to view detailed billing, cardholder and transaction information for the selected company billing account. If you are the Program Administrator for multiple companies, you can switch companies by selecting a company from **Select company** drop down list.

This image shows a close-up of the two dropdown menus at the top of the dashboard. The "Select company" dropdown is set to "TEST COMPANY INC" and the "Billing account" dropdown is set to "TEST COMPANY, INC".

B. Balance and Payments

The **Balance and payments** section displays your company's Credit Limit, Current Balance, and Available Credit information. It also displays Payment Information including Last Statement Balance, Minimum Payment Due, Payment Due Date, and Past Due Amount. Billing account payment options are available under the Payment Information.

You may switch the view in this section to display a breakdown by category by clicking the **Breakdown by category** tab as shown below.



C. Notifications

Displays requests (including details and options) from cardholders that are pending approval. Changes requested from cardholders will not be applied until approved by a Program Administrator.

D. Statement/Document Options

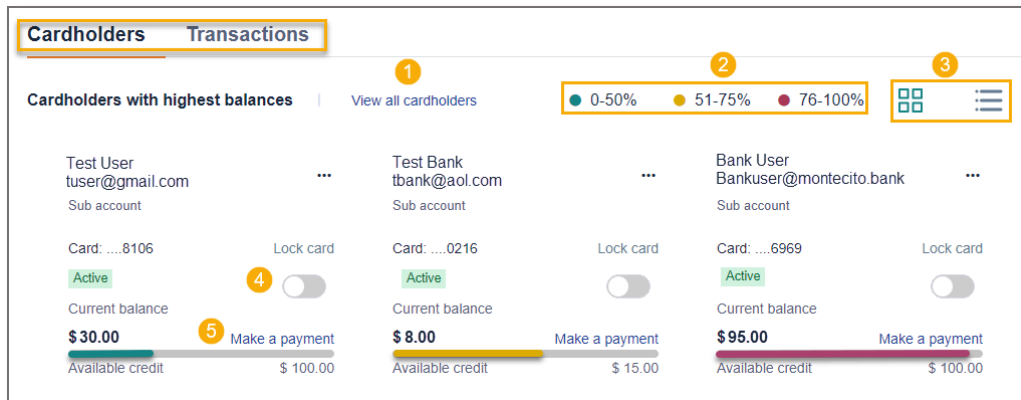
These options allow you to view your billing account statements, manage your payment accounts, or enroll in eStatements (paperless billing).



Note: MB&T does not produce individual cardholder statements, only billing account statements. To enroll in eStatements for the billing account, use the Paperless link on the Home page. Do not enroll from the Cardholder Options.

E. Cardholders/Transactions

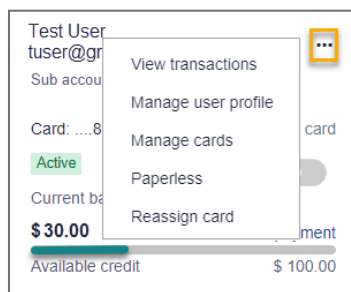
Based on the selected company and billing account, a list of cardholders is displayed in the lower half of the page. The **Cardholders** tab will default to display the eight cardholders with the highest balances within that billing account.



1. To view all cardholders for a company and billing account, click **View All Cardholders**.
2. Each cardholder displays a color-coded credit utilization bar indicating the percentage of available credit being used.
3. The **Cardholders** view can be set to a **Tile View** or **List View**. Tile view is the default.
4. To lock a cardholder's card to prevent it from being used, click on the **Lock Card** toggle button.
5. To make payment to a cardholder's card, click **Make a Payment**. Please note: It is recommended that you make payments to the billing account and not individual cardholder accounts.

Cardholder Options

Clicking on the ellipses (...) for an individual cardholder provides additional options including **View Transactions**, **Manage User Profiles**, **Manage Cards**, go **Paperless**, and **Reassign card**.



Note: To view transaction history for a specific cardholder, click on **View Transactions** from the individual cardholder menu.

Do not use the Paperless option from the Cardholder Options. MB&T does not produce individual cardholder statements so there is no need to go paperless with cardholder statements. Use the Paperless link under the Balance and Payments section of the Home page to enroll the Billing Account in eStatements.

Transactions Tab

The Transactions tab will default to Latest Transactions in the Account and will display the previous eight transactions for all cardholders. Click **View all transactions** to display the transaction details for the current period for all cardholders.

Cardholders **Transactions**

Latest transactions in the account | [View all transactions](#)

← Transactions | Billing account: TEST COMPANY INC | Period: Current period

Current balance: **\$ 8,057.25**

Available credit: \$ 21,942.00 | Credit limit: \$ 30,000.00

0-50% 51-75% 76-100% | Paperless | Statements and documents

All transactions

Search | Filter | Spending breakdown | Export

Merchant	Date	Cardholder	Card	Status	File a dispute	Amount
SHERATON	Apr 6, 2023	Test User	...8106	Posted	●	\$ 2,500.00
UCHOOSE CASH BACK	Apr 2, 2023	Bank User	...6969	Posted	●	\$ 248.82
DELTA AIR *****7838	Apr 1, 2023	Bank User	...6969	Posted	●	\$ 207.90
DELTA AIR *****7839	Apr 1, 2023	Bank User	...6969	Posted	●	\$ 207.90
DELTA AIR *****7837	Apr 1, 2023	Test User	...8106	Posted	●	\$ 207.90

1 - 5 of 5 | First | Previous | Next | Last

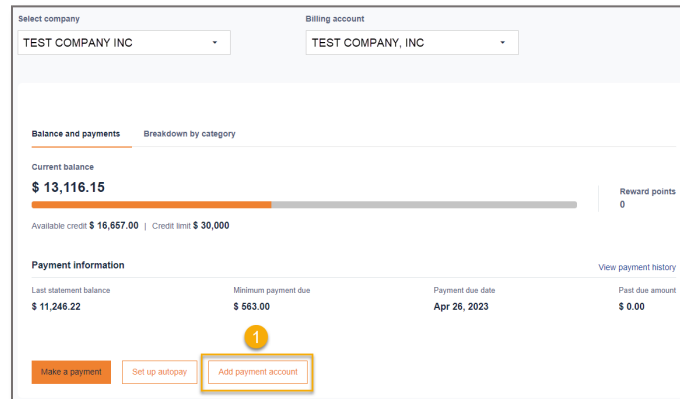
The following functions are available on the **All Transactions** page:

1. **Billing Account** – If you manage multiple companies through SpendTrack you can change the billing account here to view the transactions for a different company.
2. **Period** - Change the period to view a previous period's transaction history.
3. **Paperless** - Stop the mailing of paper statements by enrolling in eStatements.
4. **Statements and Documents** –Download up to one year of statements in PDF format.
5. **Search** field or **Filter** button - Find specific transactions.
6. **Spending Breakdown** - Displays transactions by category.
7. **Export** – Export a list of transactions in a CSV file.
8. **File a Dispute** - Dispute unauthorized transactions.

Managing Payment Accounts

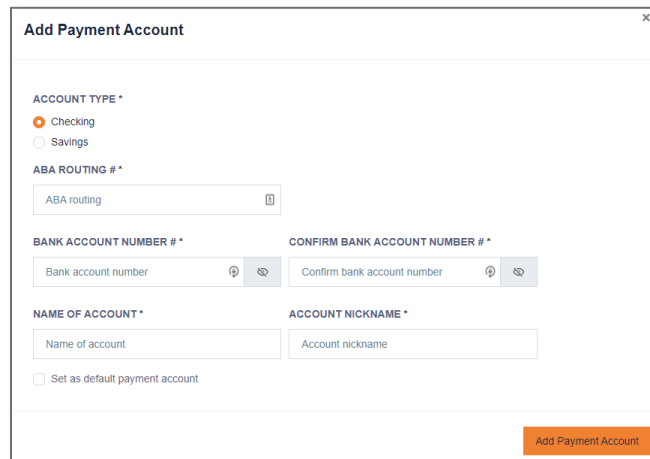
Add Payment Accounts

A Payment account must be added in order to make payments on consolidated or card holder accounts.



The screenshot shows a user interface for managing a payment account. At the top, there are dropdown menus for 'Select company' and 'Billing account', both set to 'TEST COMPANY INC'. Below this, there are two tabs: 'Balance and payments' (active) and 'Breakdown by category'. The 'Balance and payments' tab displays the 'Current balance' as '\$ 13,116.15' with a progress bar. It also shows 'Available credit \$ 16,667.00' and 'Credit limit \$ 30,000'. A 'Reward points' section shows '0'. Below this is a 'Payment information' section with a table showing 'Last statement balance' (\$ 11,246.22), 'Minimum payment due' (\$ 563.00), 'Payment due date' (Apr 26, 2023), and 'Past due amount' (\$ 0.00). At the bottom, there are three buttons: 'Make a payment', 'Set up autopay', and 'Add payment account' (highlighted with a yellow box and a red '1' icon).

1. From the Home page, click on **Add Payment Account**, the Add Payment Account page will display.



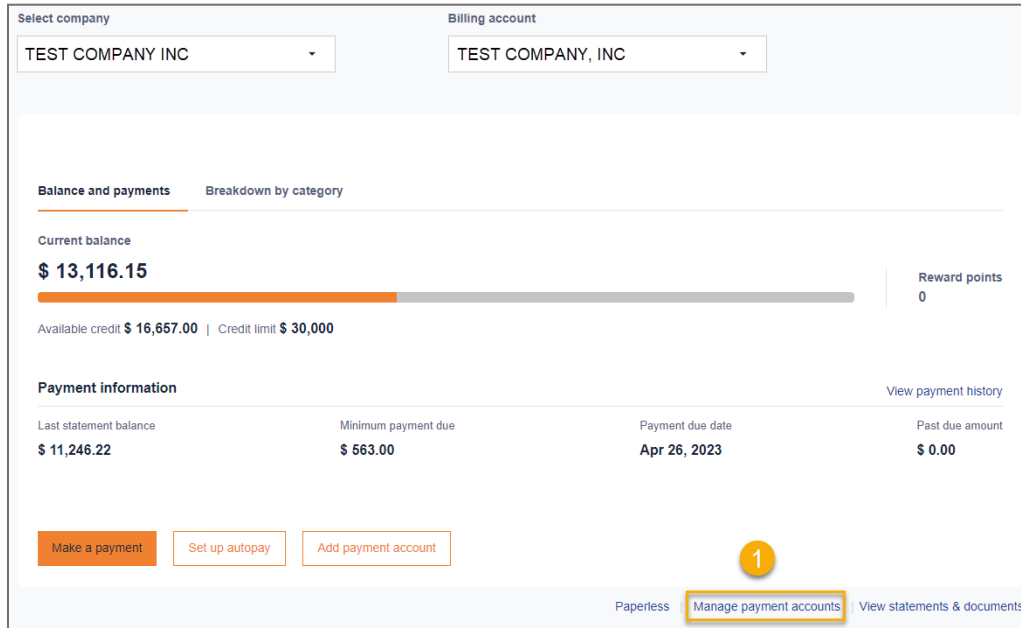
The screenshot shows the 'Add Payment Account' form. It has a title bar with 'Add Payment Account' and a close button. The form contains several sections: 'ACCOUNT TYPE *' with radio buttons for 'Checking' (selected) and 'Savings'; 'ABA ROUTING # *' with a text input field and a help icon; 'BANK ACCOUNT NUMBER # *' and 'CONFIRM BANK ACCOUNT NUMBER # *' with text input fields and help icons; 'NAME OF ACCOUNT *' and 'ACCOUNT NICKNAME *' with text input fields; and a checkbox for 'Set as default payment account'. At the bottom right, there is an 'Add Payment Account' button.

- **Account Type** – Select Checking or Savings.
- **ABA Routing Number** – Enter the routing number of the payment account.
- **Bank Account Number** – Enter the bank account number of the payment account.
- **Confirm Banking Account Number** – Confirm the bank account number.
- **Name of Account** – Enter the name on the payment account.
- **Account Nickname** – Enter the unique name for the payment account.
- **Set as default payment account** – Check this box to make this the default payment account for payments to this card. The nickname will appear as the Payment Account for all future payments.

- Click **Add Payment Account**.

View/Edit/Remove Payment Accounts

Navigate to the **Home** page.



Select company: TEST COMPANY INC | Billing account: TEST COMPANY, INC

Balance and payments | Breakdown by category

Current balance: **\$ 13,116.15**

Available credit **\$ 16,657.00** | Credit limit **\$ 30,000**

Reward points: 0

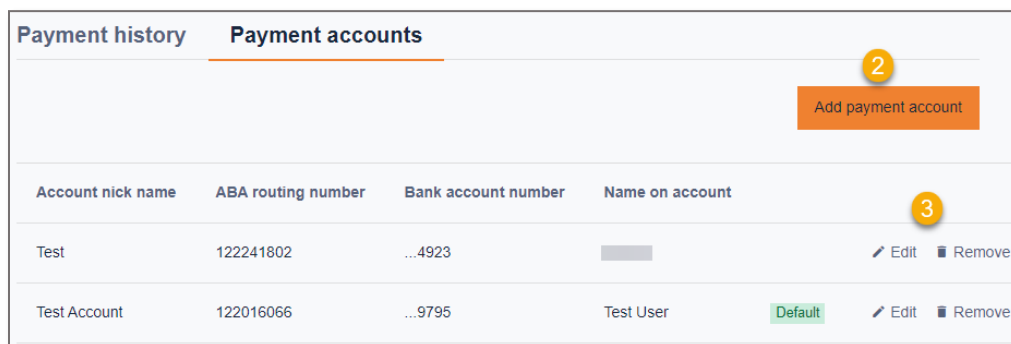
Payment information | View payment history

Last statement balance	Minimum payment due	Payment due date	Past due amount
\$ 11,246.22	\$ 563.00	Apr 26, 2023	\$ 0.00

Buttons: Make a payment, Set up autopay, Add payment account

Footer: Paperless | **Manage payment accounts** | View statements & documents

1. Click on **Manage Payment Accounts**. The **Payment Accounts** page will display.



Payment history | **Payment accounts**

Add payment account

Account nick name	ABA routing number	Bank account number	Name on account	
Test	122241802	...4923		Edit Remove
Test Account	122016066	...9795	Test User	Default Edit Remove

2. Click **Add Payment Account** to add a new payment account.
3. Click **Edit** or **Remove** to edit account details or remove an account.

Making Payments

Payments can be made to billing or individual cardholder accounts, though it is recommended that all payments are made to the Billing Account. Payments can be scheduled up to 30 days in advance. Payments can be made one at a time or setup for automatic payments.



Note: Payments must be made before 2:00 PM Pacific Time for same day posting.

One Time Payments

To make a payment on the billing account, go to the Home page and select **Make a Payment**. To make a payment on an individual cardholder account, go to the **Cardholders** section of the Home page and click on **Make a Payment** for the individual cardholder.

Select company: TEST COMPANY, INC. Billing account: TEST COMPANY, INC.

TEST COMPANY, INC. (TEST COMPANY, INC.)

Balance and payments Breakdown by category

Current balance: \$ 8,057.25 Reward points: 0

Available credit: \$ 21,942.00 | Credit limit: \$ 30,000

Payment information View payment history

Last statement balance	Minimum payment due	Payment due date	Past due amount
\$ 5,182.37	\$ 260.00	Apr 26, 2023	\$ 0.00

Make a payment Set up autopay Add payment account

Test User
tuser@gmail.com
Sub account

Card: ... Lock card

Active

Current balance: \$ 3,123.70

Available credit: \$ 21,876.00

Make a payment

Make a payment Autopay

Payments submitted before 04:00 PM CST (05:00 PM EST) will be considered as today's payment.

Choose payment date * 1

Payments can be scheduled up to 30 days in advance.

Due date 04-26-2023

Choose amount * 2

Minimum payment due \$ 260.00

Current balance \$ 8,057.25

Last statement balance \$ 5,182.37

Other amount

Payment account * 3

TID Checking Account

You must open the link below in order to review and provide your consent.

View terms and conditions 4

I have read and agree to the terms and conditions. I authorize MONTECITO BANK & TRUST to debit the account with the amount that I have chosen in this web form on the date selected. I understand this is a one-time payment authorization and these funds may be withdrawn from the chosen account on the date selected or on the following banking day. You can cancel this authorization online from SpendTrack till 04:00 PM CST (05:00 PM EST) on or before the scheduled authorization date alternatively you can contact MONTECITO BANK & TRUST at 855-256-9153 till 04:00 PM CST (05:00 PM EST) on or before the scheduled authorization date.

Pay 5

Make a Payment

1. Choose a **payment date** on either the Due Date or a different date up to 30 days in advance.
2. Select the **payment option** for the date selected. Other Amount cannot exceed the current balance.
3. Select a **payment account** from the dropdown menu. The default payment account designated when the account was added will display.
4. Click on **View Terms and Conditions** to review the payment disclosure. Check the checkbox to agree to the disclosure.
5. Click on **Pay** to submit the payment for the selected date and amount. The Pay button will not enable unless the terms and conditions checkbox has been checked.

Automatic Payments

To make automatic payments on the billing account, go to the Home page and select **Set Up Autopay**. Automatic payments can only be setup for the billing accounts. Autopay is not applicable to individual cardholder subaccounts.



Note: Automatic payments will be effective on the next statement cycle. Please make one-time payment for the current cycle.

Select company: TEST COMPANY INC | Billing account: TEST COMPANY, INC

TEST COMPANY INC (TEST COMPANY, INC)

Balance and payments | Breakdown by category

Current balance: **\$ 8,057.25**

Available credit: \$ 21,942.00 | Credit limit: \$ 30,000

Reward points: 0

Payment information | View payment history

Last statement balance	Minimum payment due	Payment due date	Past due amount
\$ 5,182.37	\$ 260.00	Apr 26, 2023	\$ 0.00

Buttons: Make a payment, **Set up autopay**, Add payment account

Make a payment | Autopay

Payments submitted before 04:00 PM CST (05:00 PM EST) will be considered as today's payment.

Autopay scheduled will be effective from next statement cycle. Please make one-time payment for the current cycle.

Choose payment date * 1

Due date: The 25th of each month

Choose amount * 2

Minimum payment due: \$ 260.00

Current balance: \$ 8,057.25

Last statement balance: \$ 5,182.37

Account type * 3

Checking

ABA routing number * 4

Bank account number * 5

Confirm bank account number *

You must open the link below in order to review and provide your consent.

View terms and conditions 6

I have read and agree to the terms and conditions. I authorize MONTECITO BANK & TRUST to debit the account with the amount that I have chosen in this web form on the date selected. I understand this is a recurring authorization and the funds may be withdrawn from the chosen account on the date selected on the following banking day. You can cancel this authorization online from SpendTrack till 04:00 PM CST (05:00 PM EST) on or before the scheduled authorization date alternatively you can contact MONTECITO BANK & TRUST at 855-256-9153 till 04:00 PM CST (05:00 PM EST) on or before the scheduled authorization date.

7 Set payment

Setup Automatics Payments

1. Choose a scheduled **payment day** of either each Due Date or a different day of the month
2. Choose an **amount** to be paid for each scheduled payment..
3. Select the **account type** for the account to be debited.
4. Enter the **routing number** for the account.
5. Enter and confirm the **bank account number**.
6. Click on **View Terms and Conditions** to review the payment disclosure. Check the checkbox to agree to the disclosure.
7. Click on **Pay** to submit the payment for the selected date and amount. The Pay button will not enable unless the terms and conditions checkbox has been checked.

Editing or Canceling Automatic Payments

Automatic payments can be updated to change a scheduled date, dollar amount, or debiting account. Automatic payments can also be cancelled.



Note: Scheduled payments can be edited or cancelled until 2:00pm Pacific Time on the payment date. Processed payments might appear in Pending payments until midnight of the payment date.

From the Home page, click on **View Payment History**.

Good day, TEST!
Here is what's happening with your accounts and cardholders

Select company: TEST COMPANY INC | Billing account: TEST COMPANY, INC

TEST COMPANY INC (TEST COMPANY, INC)

Balance and payments | Breakdown by category

Current balance: \$ 13,116.15 | Reward points: 0

Available credit \$ 16,657.00 | Credit limit \$ 30,000

Payment information

Last statement balance	Minimum payment due	Payment due date	Past due amount
\$ 11,246.22	\$ 563.00	Apr 26, 2023	\$ 0.00

Buttons: Make a payment, Set up autopay, Add payment account

Footer: Paperless | Manage payment accounts | View statements & documents

A yellow arrow points to the 'View payment history' link in the Payment information section.

Payment history | Payment accounts

Search by payment account

Pending payments

Scheduled payments can be edited or cancelled until 04:00 PM CST (05:00 PM EST) on the payment date.

Confirmation #	Submitted date	Payment date	Amount	Status	Method	Payment account	
N/A	04-05-2023	04-26-2023	\$ 10,879.09	Scheduled	Autopay	*****	<div>1 2 Edit payment 3 Cancel payment</div>

1. Click on the ellipses (...) to display the payment options.
2. Select **Edit Payment** to update the scheduled date, dollar amount, or debiting account.
3. Select **Cancel Payment** to cancel the scheduled automatic payment.

View Payment History

Payment history can be viewed for the past year or for future automatic payments on the billing account and for individual cardholder subaccounts.

From the Home page, click on **View Payment History**.

Good day, TEST!
Here is what's happening with your accounts and cardholders

Select company: TEST COMPANY INC | Billing account: TEST COMPANY, INC

TEST COMPANY INC (TEST COMPANY, INC)

Balance and payments | Breakdown by category

Current balance: \$ 13,116.15 | Reward points: 0

Available credit: \$ 16,657.00 | Credit limit: \$ 30,000

Payment information

Last statement balance	Minimum payment due	Payment due date	Past due amount
\$ 11,246.22	\$ 563.00	Apr 26, 2023	\$ 0.00

Make a payment | Set up autopay | Add payment account

View payment history

Paperless | Manage payment accounts | View statements & documents

Pending payments 1						
Scheduled payments can be edited or cancelled until 04:00 PM CST (05:00 PM EST) on the payment date.						
Confirmation #	Submitted date	Payment date	Amount	Status	Method	Payment account
N/A	04-05-2023	04-26-2023	\$ 10,879.09	Scheduled	Autopay	*****8631

Past payments 2		
Processed payments might appear in Pending payments till midnight of the payment date.		
Payment date	Description	Amount
03-30-2023	Payments	\$ -7,543.88
02-26-2023	Payments	\$ -11,696.94
01-26-2023	Payments	\$ -15,556.94

1. **Pending Payments** – This section displays payments that are scheduled for the future.
2. **Past Payments** – This section displays past payments up to one year.

Cardholder Maintenance

Lock Card, Reset Pin, Replace Card, Request Limit Change, Request New Merchant Types

There are several important and useful features for performing cardholder maintenance for authorized cardholders in the card portal.

From the **Cardholder** section the of Home page or **View All Cardholders** page, select a cardholder name and click on the ellipses (...) then **Manage Cards** to display the Cardholder Page for that cardholder.

The screenshot shows the 'Cards' management interface for a Montecito Bank & Trust Business Visa card. On the left, a sidebar lists eight actions: 1. Update credit limit, 2. View transactions, 3. Lock card (with a toggle switch), 4. Reset PIN, 5. Replace card, 6. Close card, 7. Statements & documents, and 8. Paperless (with a toggle switch). The main area shows card details: 'Active' status, card number, expiration date (exp 06/25), and subaccount. Below this is the 'Card information' section, which includes 'Card controls' and a table for 'Merchant category groups'. The table lists categories like Airlines, Government Services, Hotels and Motels, Automobile and Vehicles, Transportation, Auto Rental, and Professional Membership and, all with a 'Permission' of 'Allow'. A button 'Update merchant category groups' is next to the table header.

1. **Update Credit Limit** – Select to update a credit limit for a user’s card.
 - a. You can enter a new credit limit or a temporary spending limit for the cardholder. Temporary spending limit options included a single transaction or a daily limit.
2. **View Transactions** – Displays transaction page.
3. **Lock Card** – Select “Yes” in the pop-up window to lock the card and prevent transactions.
4. **Reset Pin** – Reset the pin number for the card.
5. **Replace Card**
 - a. **Lost/Stolen**- To block the card select **Yes and Continue**, then select **Done**.
 - b. **Damaged** - Verify the shipping address and select **Done** to order a new card.
6. **Close Card** – Close the card so that it can no longer be used and cannot be reopened.
7. **Statements and Documents** - Download up to one year of statements in PDF format.

8. **Paperless – Do not use.** MB&T does not produce cardholder statements. Go to the Home page and click the Paperless link under the Balance and Payments section to enroll in eStatements for the billing account.
9. **Update Merchant Category Groups** – Select the merchant types where the cardholder is allowed to perform transactions.

Reset a PIN Number

You can reset a personal identification number (PIN) number for a cardholder so that they may perform a Cash Advance and withdraw cash from an ATM.

The image shows two screenshots from the Montecito Bank & Trust mobile app. The left screenshot displays the card management menu with the 'Reset PIN' option highlighted by a yellow box and a yellow circle with the number 1. The right screenshot shows the 'Reset PIN' screen with a yellow circle with the number 2 next to the 'New PIN' field, a yellow circle with the number 3 next to the 'Confirm PIN' field, and a yellow circle with the number 4 next to the 'Submit' button.

1. Select **Reset PIN**. The Reset Pin page will display.
2. **New PIN** - Create a 4-digit pin for cardholder.
3. **Confirm PIN** – Enter 4-digit PIN entered in New PIN.
4. Click **Submit**.

Update Cardholder Profile

You can update a cardholder's **personal and contact information** including name, department, email address, phone, and user type.

From the **Cardholder** section of the Home page or the **View All Cardholders** page, select a cardholder name and click on the ellipses (...). Then click **Manage User Profile** to display the **Cardholder Page** for that cardholder.

User Test
View and update user information here

Profile information

Personal information

First name	Last name	Birth date	SSN / Tax ID
User	Test	----	----

Employee ID	Department	Department manager	User role
----	MONTECITO BANK & TRUST	-----	User

Contact information

Email	Cell phone number	Work phone number & extension	Home phone number
@montecito.bank	----	18059637511	----

3 **Disable user** Temporarily disable user access to this company.

4 **Remove user** Permanently remove user from this company.

5 **Manage cards**

- 1. Update Personal Information** – A user's personal information can be updated.
- 2. Update Contact Information** – A user's contact information can be updated. Updating contact information on an account will only update the profile information in SpendTrack. Updated information can selectively be applied to the card profiles by clicking **Apply this update to cards**.
- 3. Disable User** – Temporarily disable a user's access.
- 4. Remove User** – Permanently remove a user's access.
- 5. Manage Cards** – Manage a user's card.

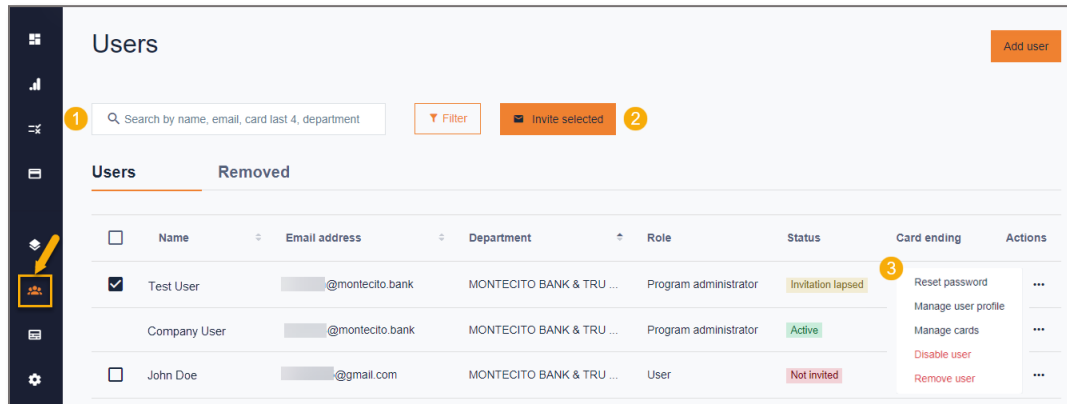


Note: Cardholders are not permitted to update their own name, department, email address, or user type in the cardholder portal. This information can only be updated by Program Administrators.

User Maintenance

From the **Users** page, Program Administrators can manage the portal access of all company cardholders.

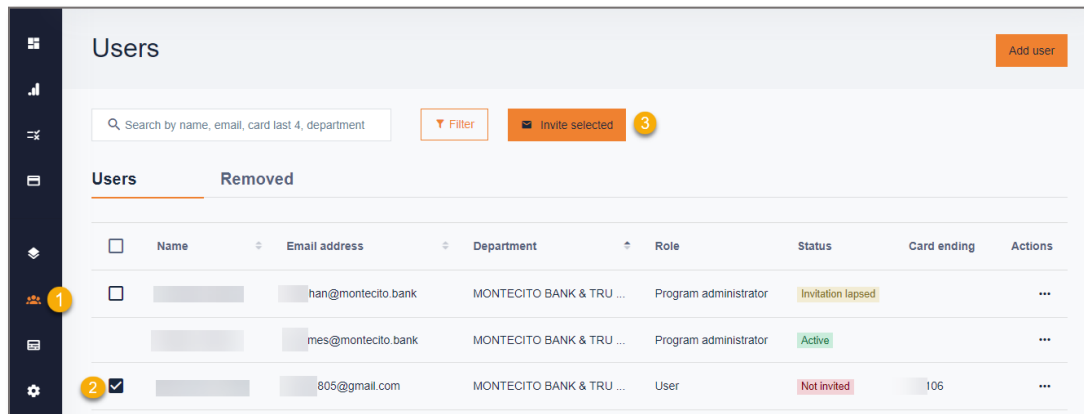
To manage existing users, select **Users** from the navigation pane.



1. **Search** users by name or email.
2. If the **Status** of the user is **Not Invited** or **Invitation Lapsed**, select the checkbox to the left of the user to send them an activation email for the Cardholder Portal.
3. Select the ellipses (...) to the right of the user for additional options:
 - a. **Reset Password** – Resets the SpendTrack password for the user.
 - b. **Manage User Profile** – Opens the profile information page to edit user information.
 - c. **Manage Cards** – Opens the Card page.
 - d. **Disable User** – Disables SpendTrack access for the user.
 - e. **Remove User** – Permanently removes SpendTrack access for the user.

Send Cardholder Portal Activation Codes to Cardholders

Program Administrators are responsible for sending activation codes to cardholders for Cardholder Portal access. To send the activation code:



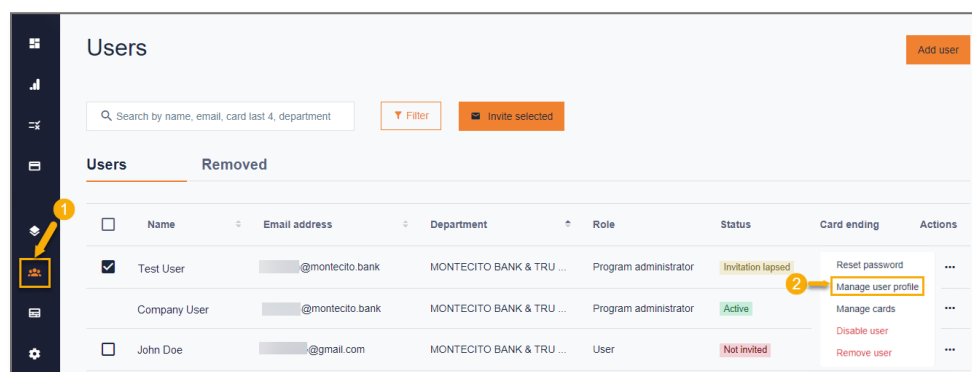
1. Select **Users** from the left side navigation pane.
2. Check the checkbox next to the User(s) you wish to send an invitation/activation code to the Cardholder Portal.
3. Click **Invite Selected**



Note: If you wish to send a user an invitation to the Program Administrator portal, first click the ellipses to the far right of the name row and select **Edit Profile**. On the **Edit User** page, change the **User Type** to **Program Administrator** and **Save**.

Assigning Other Program Administrators

To give existing users Program Administrator privileges:



1. Select **Users** from the navigation pane.
2. Use the ellipses menu to select **Edit Profile**.

User Test
View and update user information here

Manage cards

Profile information

Personal information

First name User	Last name Test	Birth date ----	SSN / Tax ID ----
Employee ID ----	Department MONTECITO BANK & TRUST	Department manager [Grey bar]	User role User

3 Update personal information

3. Select **Update Personal Information** from the **Profile Information** page.

Update personal information

Personal information

First name * Test

Last name * User

Birth date Birth date

SSN / Tax ID Select

Employee ID Employee ID

Department * MONTECITO BANK & TRUST

Department manager KOHNE BROOKS

User role * 4

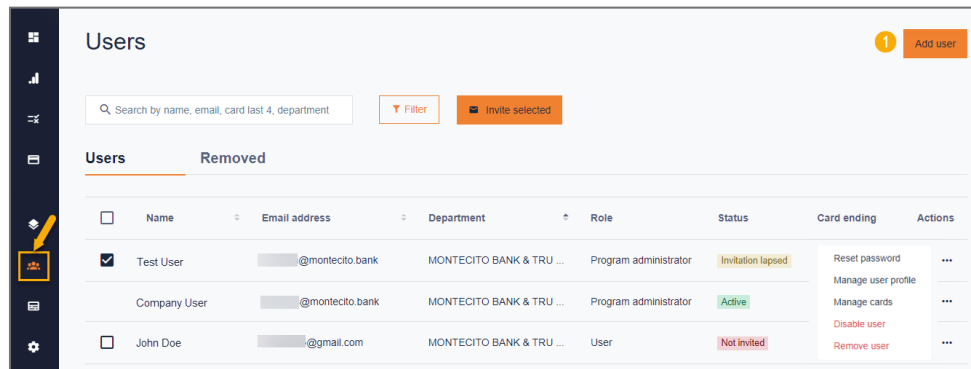
- Select role
- Program administrator
- Reporting administrator
- User

5 Save and close

4. From the **Update Personal Information** page, select **Program Administrator** from the **User Role** drop down menu.
5. Click **Save and Close**.

Create a New User and Add Card

The first step to adding a new cardholder and ordering their card is to create a new user in the portal. To create a new user:



1. Select **Add User** on the **Users** page.

The 'Add User' form includes the following fields and callouts:

- EMAIL ADDRESS***: Text input field.
- FIRST NAME***: Text input field (Callout 1).
- LAST NAME***: Text input field.
- WORK PHONE NUMBER**: Text input field.
- HOME PHONE NUMBER**: Text input field.
- MOBILE NUMBER**: Text input field.
- ALTERNATE MOBILE NUMBER**: Text input field.
- SELECT PROFILE***: Dropdown menu (Callout 2).
- Select department profile***: Dropdown menu (Callout 3).
- Add User** and **Add & Invite** buttons (Callout 4).

2. Complete the required fields email, first name, last name, and phone number.
3. Select the appropriate access from the **Select Profile** drop-down list:
 - a. **Program Administrator** – gives full authority to manage the billing account and all associated cards.
 - b. **Reporting Administrator** – gives view access of the billing account and all associated cards/transactions.
 - c. **User** – provides transaction information for an individual cardholder and the ability to submit disputes and requests to the admin for changes such as card limit and profile information.
4. Select a department from the **Select Department** drop-down list.

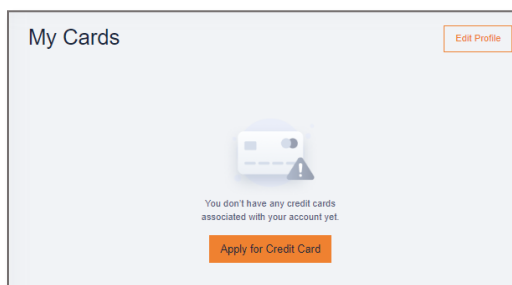
5. Select **Add User** to create a new user record or **Add & Invite** to create a record AND send the user an invitation email to log in to SpendTrack. The user receives an activation email with instructions to log in.

Add a Card

Once the new user is created, the user displays in the list on the **Users** page. When you add a card to a user, a physical card is mailed to the address on file.

To add a card to the user:

1. Select the user from the **Users list** on the **Users Page** and select **Manage Cards**.



2. Select **Apply for Credit Card**. The **New Card Application** dialog box displays.

3. Complete the Personal Information and Contact Information sections and select **Save & Next**.

New Card Application

- Personal Information
- Contact Information
- Card Settings**
- Terms and Conditions

Personalized Embossing

MONTECITO BANK & TRUST

Credit Limit *

\$ 100

Relative Name

Relative Name

Billing Level *

SubAccount

Billing Account Last Four *

8666

Save Save & Next

4. Complete the Card Settings section:

- **Personalized Embossing** – Enter the cardholder first and last name to be embossed on the card.
- **Credit Limit** – Enter the desired credit limit for the card. If there are other cards, this limit must be less than or equal to the sum of the company's overall limit.
- **Relative Name** – Do not use.
- **Billing Level** – IMPORTANT!! Select **SubAccount**.
- **Billing Account Last Four** – Select the billing account of the card.

5. Click on **View Terms and Conditions**, then check "I have read and agree...".

6. Click **Submit**.

Once the card is created, you will see the user record on the **Users** page.

Analytics

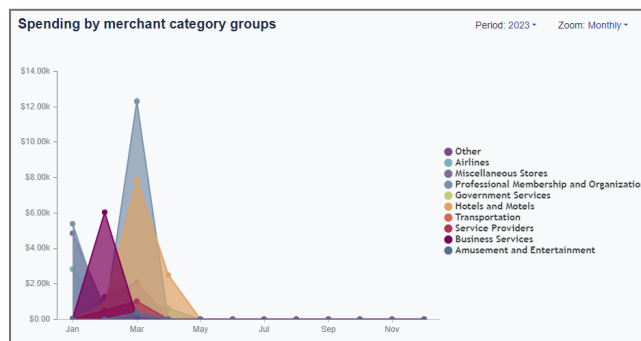
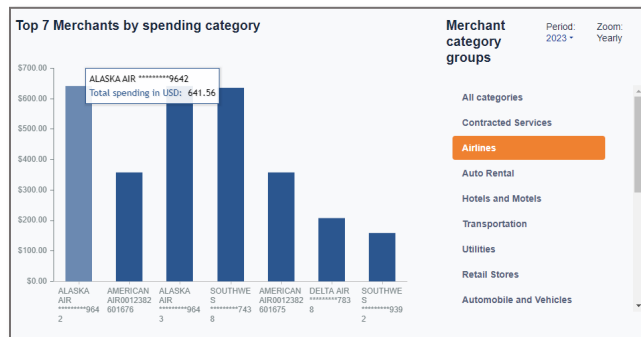
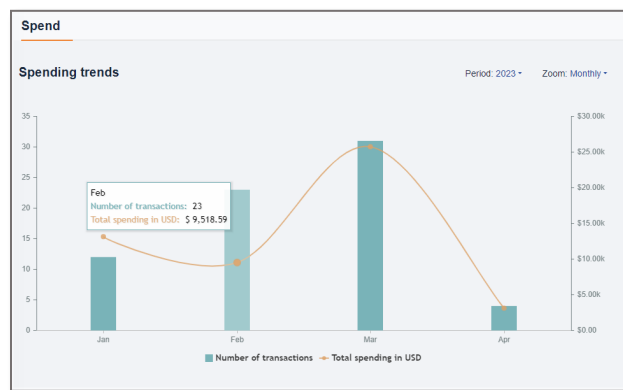
Select **Analytics** from the navigation pane to display the **Analytics page**. The following charts are available. The charts are available for multiple periods (yearly, quarterly, monthly, and last 7 days).

- Spending Trends
- Spending by merchant category groups
- Top 7 merchants – available for all merchants or by specific category



Note: Hover over the chart to display specific values.

Sample Reports:



Notifications

Notifications display requests from cardholders that are pending approval. If a cardholder is assigned to a specific department, the Department Lead must give their approval before the request will appear for the Program Administrator. Message information includes the approval flow and comments on the request.

The screenshot displays the 'Notifications' interface. On the left, there is an 'INBOX (2)' and 'OUTBOX (0)' section. The inbox contains three items: 'ASHLEY DOE Merchant type 17h ago', 'SID DOE Merchant type 1D ago', and 'ASHLEY DOE Monthly Credit Limit 2D ago'. The main area shows the details for the selected request from 'SID DOE'. At the top right, there are 'Decline' and 'Approve' buttons. Below this is the 'Approval Flow' section, which shows a sequence of users: 'SID DOE' (Requested Jul 06, 2021 16:37) and 'ALEX DOE' (Awaiting approval). The 'CURRENT' section lists various merchant types: Hotels and Motels, Clothing and Stores, Miscellaneous Stores, Service Providers, Personal Service Providers, Business Services, Repair Services, Amusement and Entertainment, Professional Membership and Organizations, and Government Services. The 'REQUESTED' section shows 'Auto Rental'. At the bottom, there is a 'Comments' section.

1. Select a message in the inbox to display the details of the request and options:
 - a. **Decline** - Rejects the request and sends a notification to the requester.
 - b. **Accept** - Approves the request and sends a notification to the requester.

Departments

Program Administrators can create Departments to group cardholders for analysis and designate Department Heads. An individual cardholder can only be placed in one department. Department Heads have these enhanced capabilities for the departments to which they are assigned:

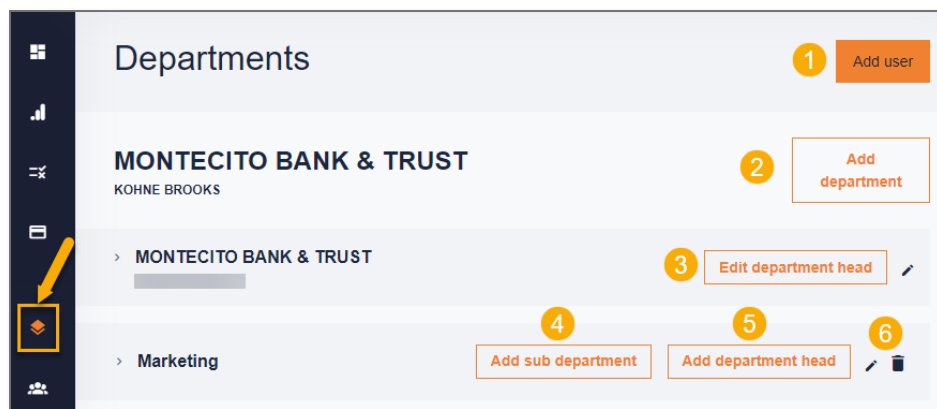
Home - View spend analytics on the Home page for the departments and spend for each user within the department by spend category.

Notifications - View user requests, such as spend limit increases. User requests go to the Department Head before the PA. From the Notifications page, Department Heads select Approve or Decline. After the Department Head approves a request, it goes to the PA for final approval.

Users - View a list of users in the department. Options include send an invitation email, disable user, reset password, view transactions, and view card profile.

Card Profile - View details of the cardholder. Options include lock a card and reset PIN.

To create Departments and assign appropriate user authority, select **Departments** from the navigation page.



1. **Add User** - Adds a user to an existing department.
2. **Add Department** - Create a new department.
3. **Edit Department Head** – Change the Department Head.
4. **Add Dept Head** - Add a user to the Department Head role.
5. **Add Sub Dept** - Create a new sub-department.
6. **Pencil/Trash icon** – Edit/Remove the department or sub-department.

Have additional questions?

Please call us at (805) 963-7511 Mon-Fri, 8am-6pm or send an email to online@montecito.bank.