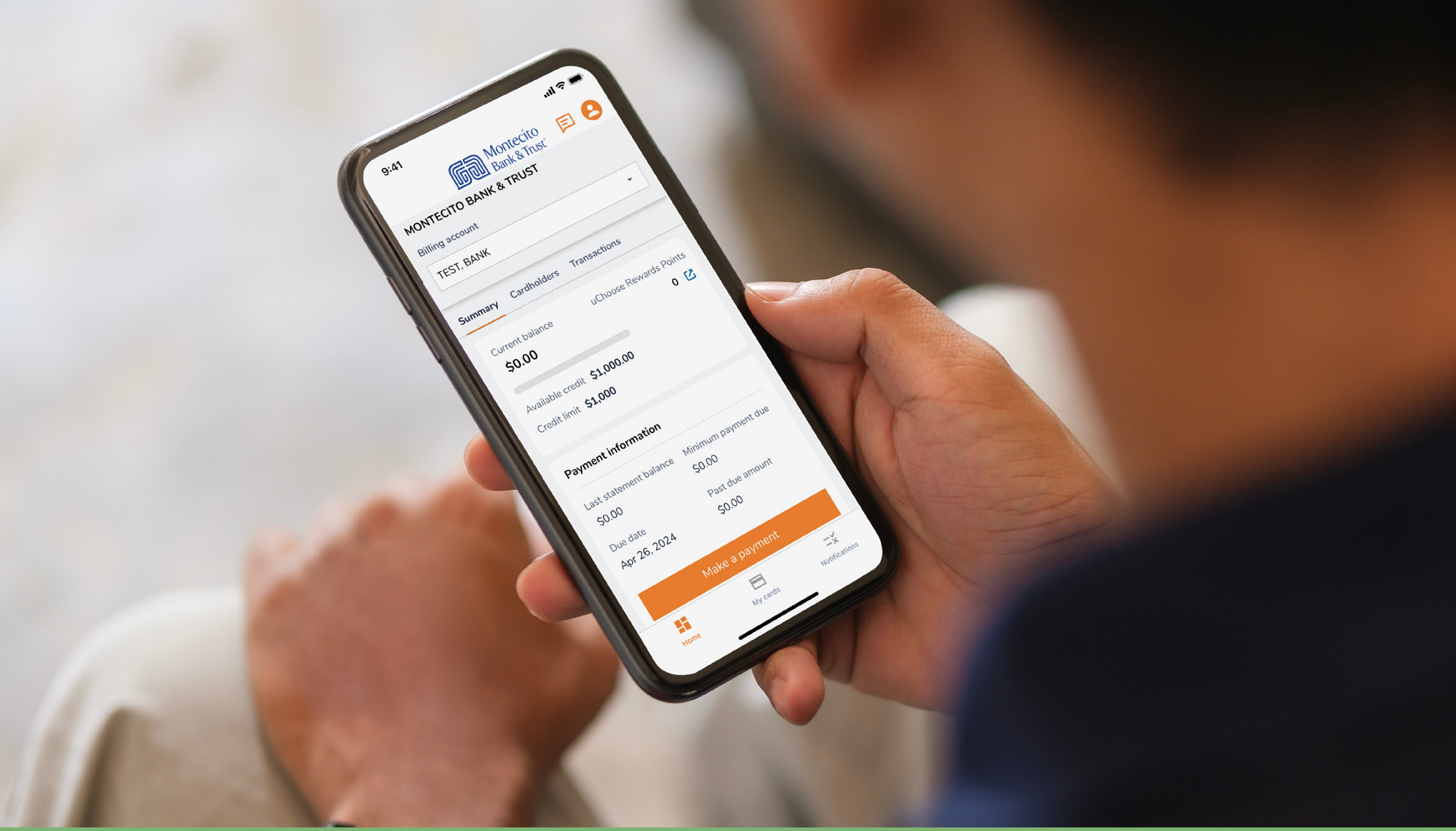


Business Credit Card Mobile Guide

Montecito Bank & Trust®

Member FDIC

Rev. 05/24

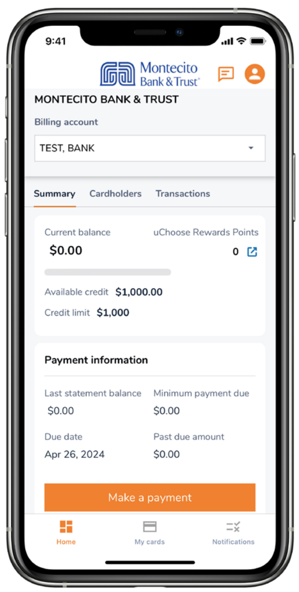
Welcome

MB&Ts business credit card mobile app for cardholders, SpendTrack Mobile, will give you direct access to your business credit card information – from viewing your recent transactions to submitting a request for a temporary limit increase. This guide will provide you with simple instructions to help you navigate the mobile app quickly and easily.

Download the mobile app from the Apple® App Store or Google® Play Store

Scan Here

Scan Here



Service Center

Monday – Friday • 8:00 AM – 6:00 PM

(805) 963-7511

Table of Contents

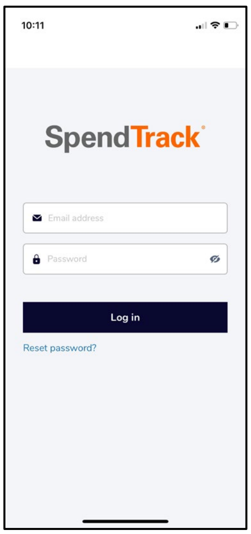
SpendTrack Mobile App 3
First Time Log In 3
Program Administrator Navigation 5
Summary Tab 5
Cardholders Tab 5
Transactions Tab 6
Making Payments 7
One Time Payments 7
Automatic Payments 8
Managing Cards 9
Update or Add a Temporary Credit Limit 10
Reset a Pin 11
Close a Card 11
Replace Card 12
Travel Plans 13
Card Controls 14
Profile Settings 14
Profile and Preferences 15
Account Settings 16
Settings 16
Cardholder Navigation 17
Summary Tab 17
Transactions Tab 17
My Cards 18
Notifications 19

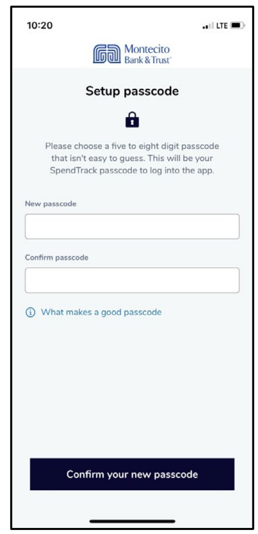
SpendTrack Mobile App

Note: **Access to the app requires an existing User ID and Password.** If you do not have existing credentials, ask your company's Program Administrator to send you an invitation to register. First time registration must performed through SpendTrack desktop before the app can be used.

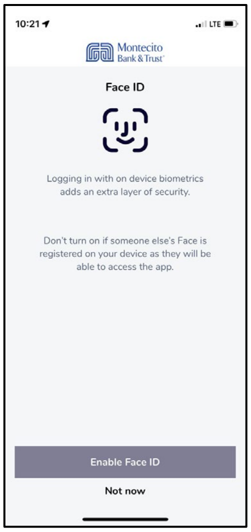
First Time Log In

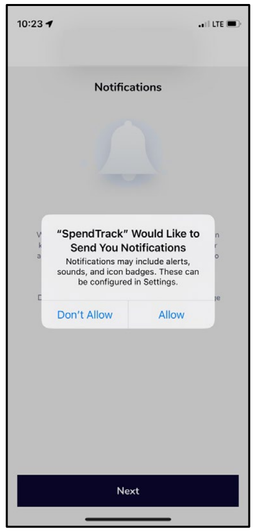
Download the **SpendTrack mobile app** to a mobile device and use your SpendTrack credentials to log in.

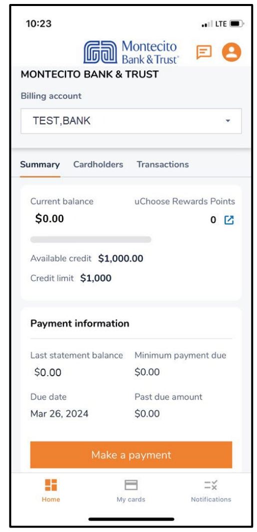




1. Launch the mobile app. In the login page, enter your **email address** and **password**.
2. A **One Time Passcode (OTP)** will be sent to your email. Enter the OTP to authenticate.
3. You will be prompted to **create a 5-to-8-digit passcode.** The passcode will be used to log in to SpendTrack instead of your password.







4. The option to enroll in **biometric authentication** such as **Face ID** and **Fingerprint ID** will display. To enroll select **Enable Face ID** or **Enable Fingerprint ID**, otherwise select Not Now.

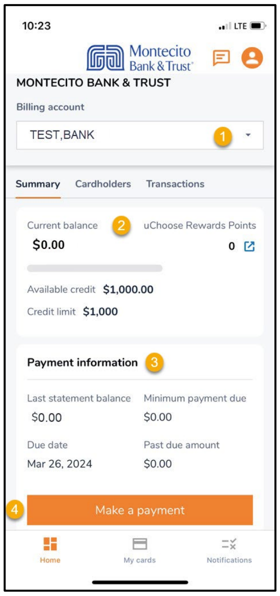
5. You will be prompted to enable push notifications. Select **Allow** to be notified about events in the account, otherwise select Don't Allow.

6. Congratulations! The home page will appear and you can now begin using SpendTrack mobile to manage your account.

Program Administrator Navigation

Summary Tab

The Summary Tab has information regarding companies and billing accounts.

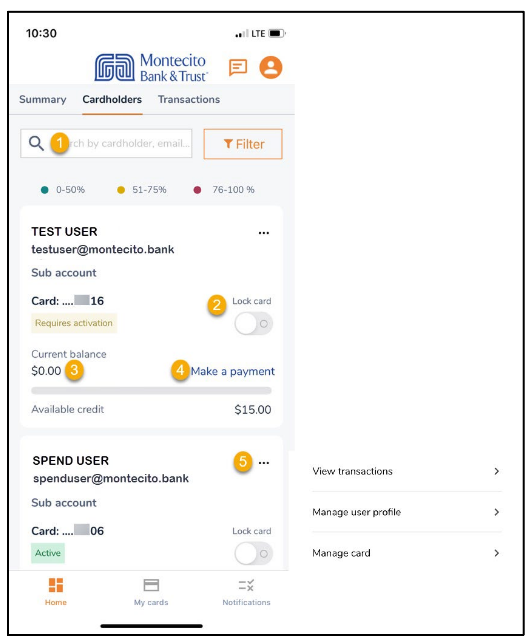


1. Select and view the **Billing account**.
2. View **Credit limit, Current balance, and Available credit**
3. View **Payment information** such as **Minimum payment due, Due date,** and **Past due** amounts.
4. **Make a payment**.

Cardholders Tab

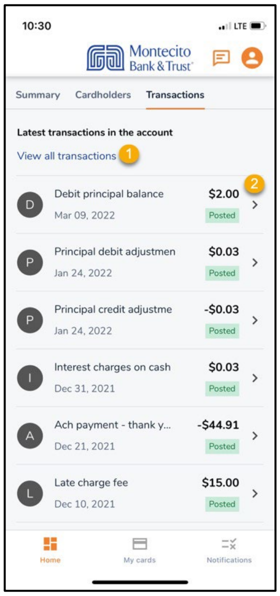
The **Cardholders tab** lists all cards for the selected **billing account**. From here you can perform quick actions such as:

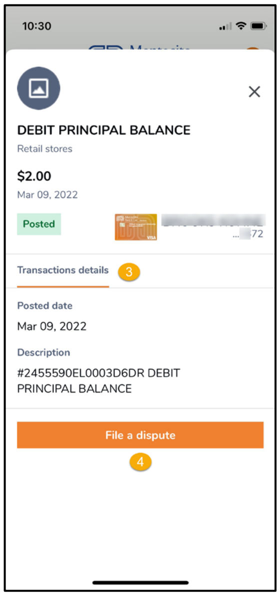
1. **Search** or **Filter** for a cardholder.
2. **Lock a card** for a specific cardholder.
3. View the **Current balance** for a card.
4. **Make a payment** to a card.
5. Click "**…**" to **View transactions, Manage user profile, or Manage card** for a cardholder.



Transactions Tab

The Transactions tab displays the latest transactions for a card.



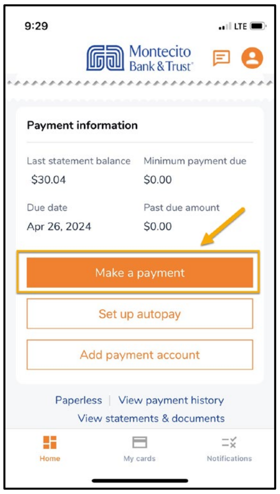


1. **View all transactions** will display all transactions for a card.
2. Tap **>** to view the individual transaction detail.
3. **Transaction details** displays the Posted Date and Description for the transaction.
4. Tap **File a dispute** to report an incorrect or unauthorized charge on your credit card.

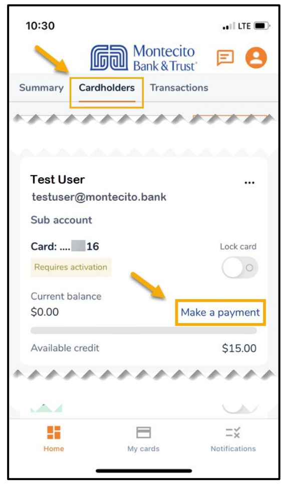
Making Payments

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 set up for **automatic payments**.

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

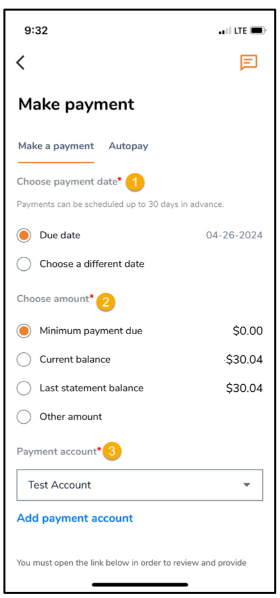


To make a payment on the billing account, go to the home page and select **Make a payment.**

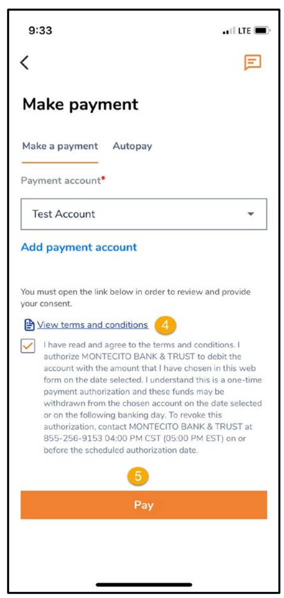


To make a payment on an individual cardholder go to the **Cardholders tab** and select **Make a payment** for the individual cardholder.

One Time Payments



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 payment account was added will display.

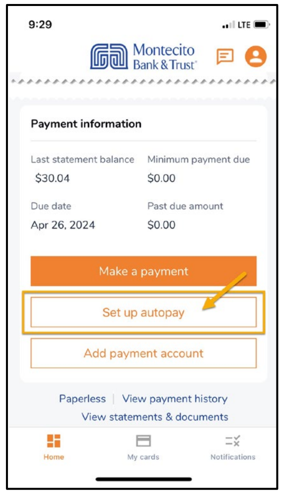


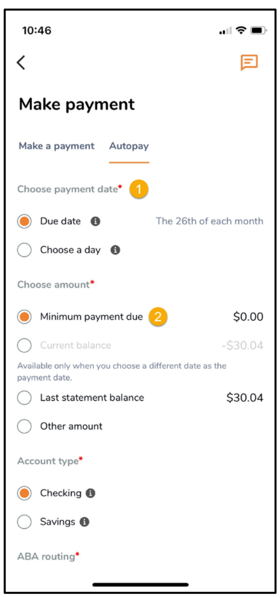
4. Click on **View Terms and Conditions** to review the payment disclosure. Check the checkbox to agree to the disclosure.
5. Click on **Pay** to submit the payment for the selected date and amount. The Pay button will not enable unless the terms and conditions checkbox has been checked.

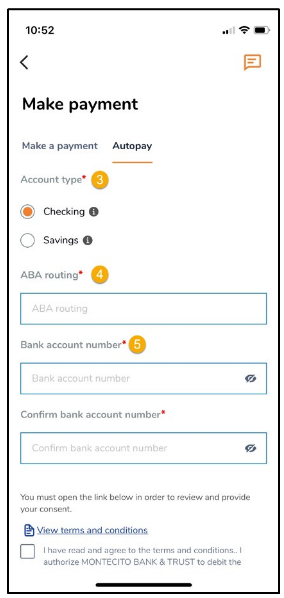
Automatic Payments

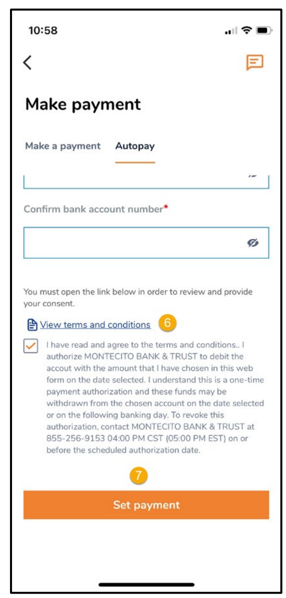
To make automatic payments on the billing account, go to the home page and select **Set Up Autopay.** Automatic payments can only be set up for the billing accounts. Autopay is not applicable to individual cardholder subaccounts.

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





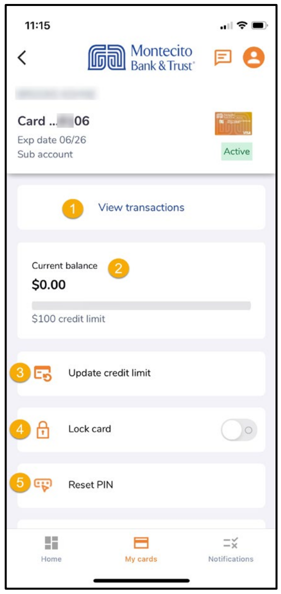


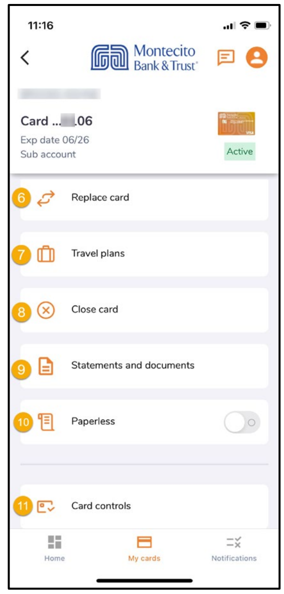


1. Choose a **scheduled payment day** of either each Due Date or a different day of the month.
2. Choose an amount to be paid for each scheduled payment.
3. Select the **account type** for the account to be debited.
4. Enter the **routing number** for the account.
5. Enter and **confirm the bank account number**.
6. Click on **View terms and conditions** to review the payment disclosure. Check the checkbox to agree to the disclosure.
7. Click **Set Payment** to submit the payment for the selected date and amount.

Managing Cards

My cards and **Manage card** under the **Cardholders tab** display your personal cardholder information or an individual Cardholder account to do any of the following:

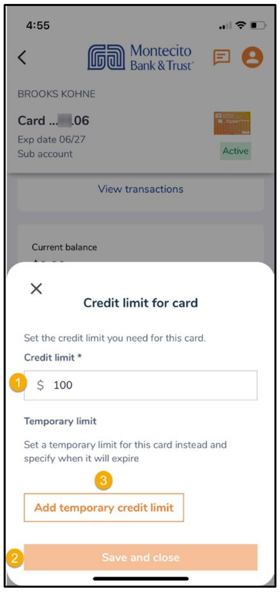




1. **View transactions** and view **Spending breakdown** by category.
2. View **Current balance** and **Credit limit**.
3. **Update credit limit** or **Add a temporary credit limit** and specify when the limit for the card will expire.
4. **Lock card** to turn off and prevent the card from being used.
5. **Reset PIN** to create or change your PIN number.
6. **Replace card** to report your card lost, stolen, or damaged.
7. Set **Travel plans** to specify dates where the card will be used in other states or countries.
8. **Close card** when it is no longer needed or has been lost or stolen. A closed card cannot be reopened.
9. Retrieve **Statements and documents**.
10. Select **Paperless** to stop receiving mailed statements.
11. Use **Card controls** to allow the card to be used to enable or disable specific Merchant Category Groups.

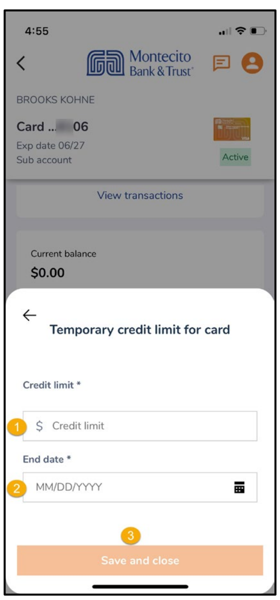
Update or Add a Temporary Credit Limit

Program Administrators can update or add a temporary credit limit for their own card or another cardholder's card. Navigate to **My Cards** or **Manage Card** under the Cardholders tab for an individual Cardholder account and select **Update credit limit**.



Update a Credit Limit

1. Enter the desired credit amount in the **Credit limit** field. There must be sufficient credit available on the control account to increase a limit.
2. Select **Save and close** to update the limit.
3. Optional - To add a credit limit for a specified time frame, select **Add temporary credit limit.**

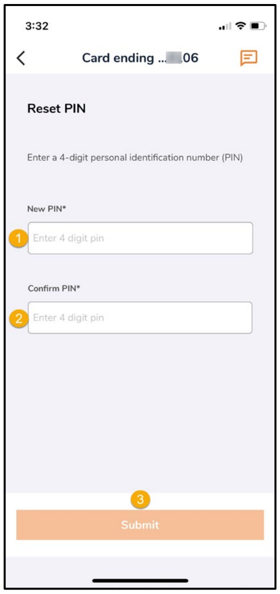


Add a Temporary Credit Limit

1. Enter the desired credit amount in the **Credit limit** field.
2. Specify a date for the temporary limit to expire in the **End date** field.
3. Select **Save and close**.

Reset a Pin

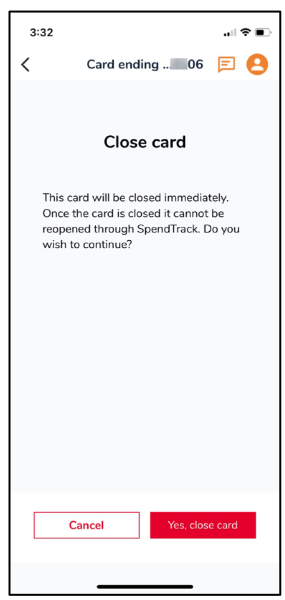
Program Administrators can reset a PIN for their own card or another cardholder's card. Navigate to **My Cards** or **Manage Card** under the Cardholders tab for individual Cardholder account and select **Reset PIN.**



1. Enter a 4 digit PIN in **New PIN.**
2. **Confirm PIN** by reentering the new PIN.
3. Click **Submit.**

Close a Card

Program Administrators can close their own card or another cardholder's card. Navigate to **My Cards** or **Manage Card** under the Cardholders tab for individual Cardholder account and select **Close card.**

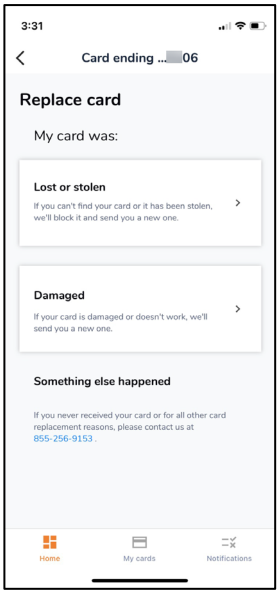


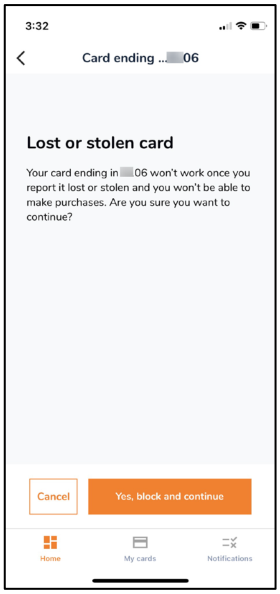
1. Select **Yes, Close Card** to confirm that the card is to be closed.

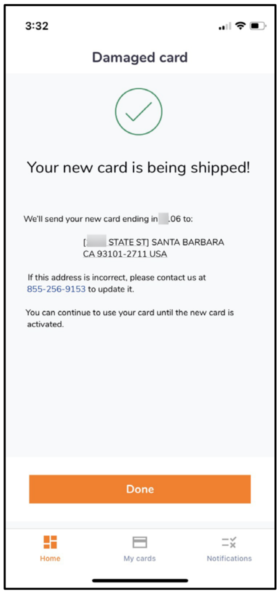
> **Note:** Once a card is closed, it cannot be reopened.

Replace Card

Program Administrators can replace their own card or another cardholder's card. Navigate to **My Cards** or **Manage Card** under the Cardholders tab for individual Cardholder account and select **Replace card**.



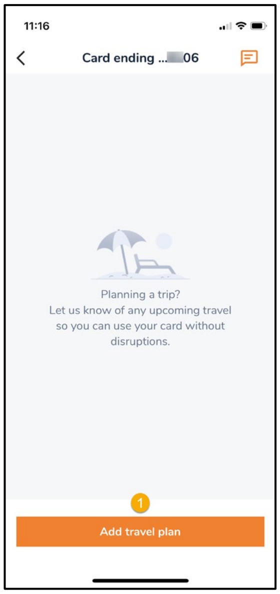


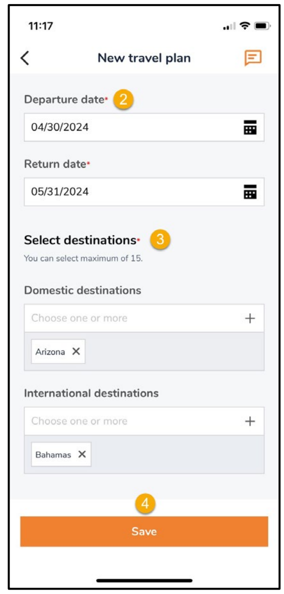


1. Select **Lost or stolen** or **Damaged** as appropriate.
2. To report a card lost or stolen, select **Lost or stolen**, then **Yes, block and continue** to block the card and have a new card with a new card number shipped to the address associated with the card.
3. To report a damaged card, select **Damaged**, then **Done**. The shipping address of the card will be displayed.

Travel Plans

Set travel plans for your card or another cardholder's card. Navigate to **My Cards** or **Manage Card** under the Cardholders tab for individual Cardholder account and select **Travel plans**.

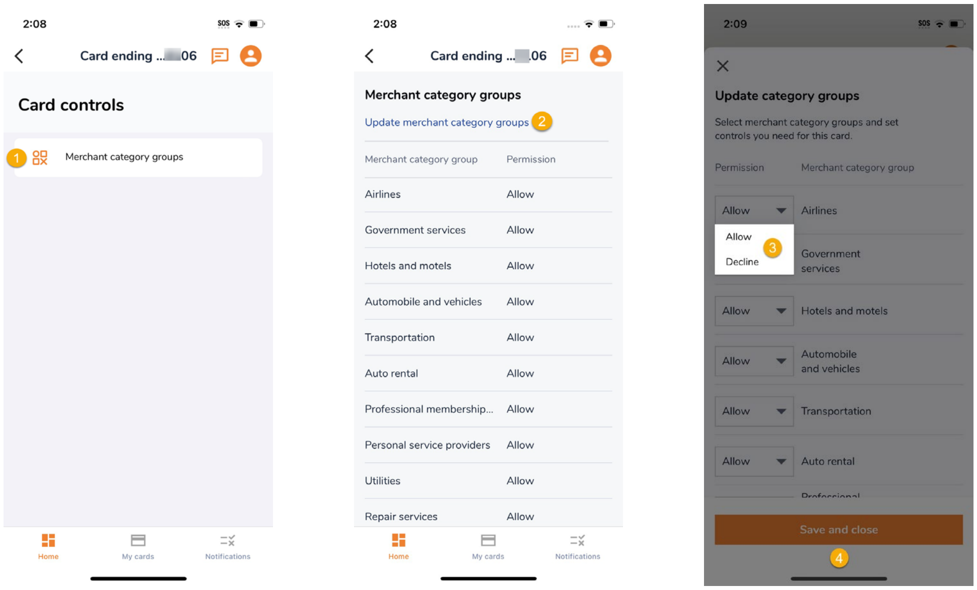




1. Select **Add travel plan**.
2. Enter a **Departure date** and **Return date** for your upcoming travel.
3. Enter the traveling destination(s) from the **Domestic destinations** and/or **International destinations** list. You can add up to 15 locations in one travel plan and add up to two plans.
4. Click **Save** to create a travel plan.

Card Controls

Program Administrators can limit spending to specific **Merchant Category Groups** for their own card or another cardholder's card. Navigate to **My Cards** or **Manage Card** for individual Cardholder account under the Cardholders tab and select **Card controls**.

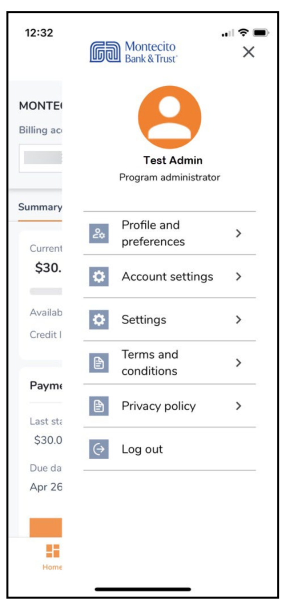


1. Select **Merchant category group.**
2. Select **Update merchant category groups**.
3. Select **Allow** or **Decline** to update the Merchant Category Group.
4. Select **Save and close**.

Profile Settings

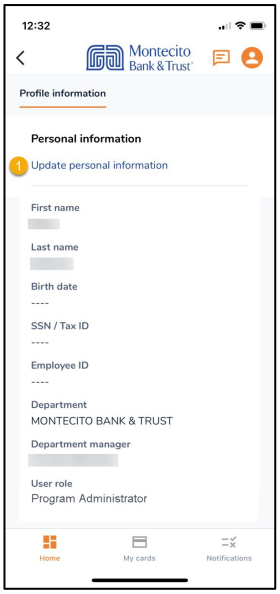
Select the profile icon from the top right corner of the homepage to access Settings and perform any of the following:

1. Update **Profile and preferences.**
2. Update **Account settings.**
3. Update **Settings**.
4. View **Terms and conditions.**
5. View the **Privacy policy.**
6. **Log out** of SpendTrack.



Profile and Preferences

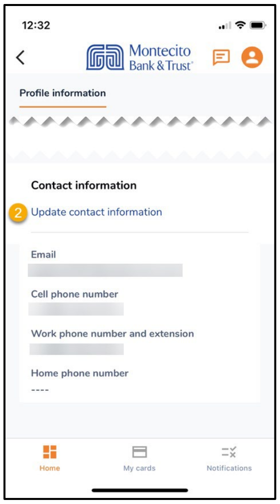
Program Administrators can update their **Personal and Contact information**.



Update Personal Information

1. Select **Update personal information** to change the following:
   - First Name
   - Last Name
   - Birth Date
   - SSN/Tax ID
   - Employee ID
   - Department
   - User Role

Note: For security purposes, complete Birth Date and SSN/TAX ID information.

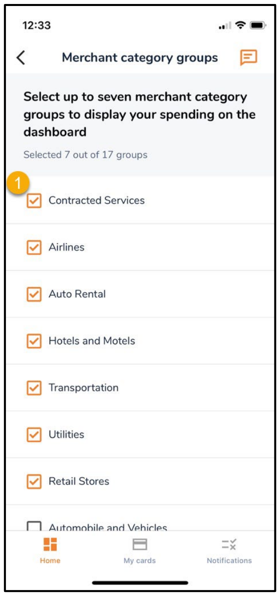


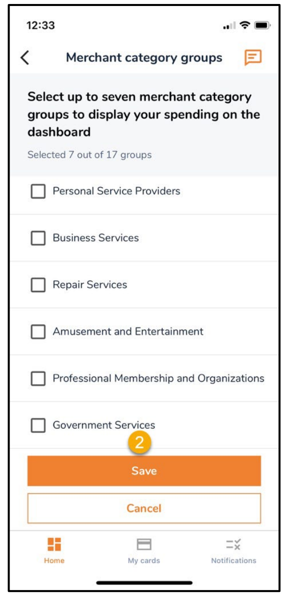
Update Contact Information

2. Select **Update contact information** to change the following:
   - Email
   - Cell Phone Number
   - Work Phone Number and Extension
   - Home Phone Number

Account Settings

Account Settings allow you to select **Merchant Category Groups** in **Spending Breakdown**. Spending Breakdown can be found in **View All Transactions** from the **Transactions tab**.

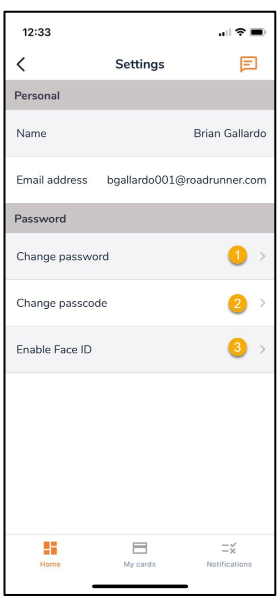




1. Select up to seven merchant categories to display on Spending Breakdown.
2. Click **Save** to update.

Settings

Settings allow you to change:

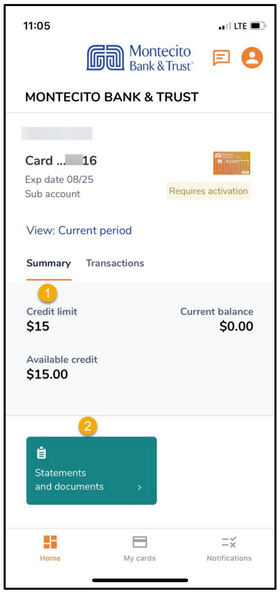


1. Change your password.
2. Change your passcode.
3. Enable biometric login.

Cardholder Navigation

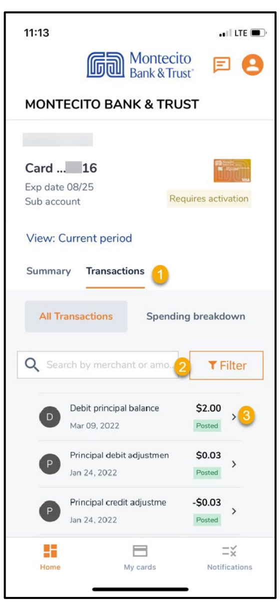
Summary Tab

After you log in, the mobile app home page displays. You can perform the following:

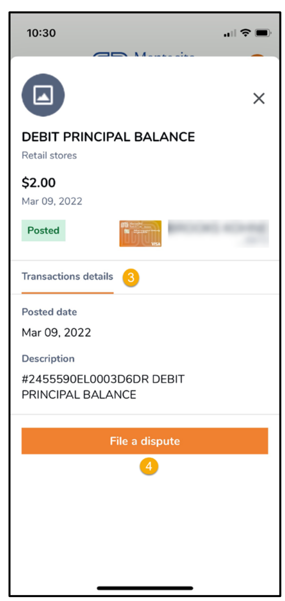


1. View **Credit limit, Current balance, and Available credit.**
2. Navigate to **Statements and documents**.

Transactions Tab



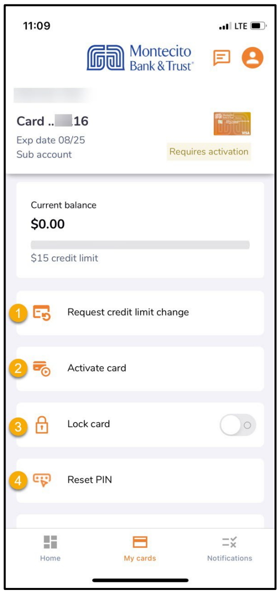
1. **All Transactions** will display transactions for the card. **Spending breakdown** displays spending by merchant category group.
2. **Search** or **Filter** for a specific transaction.
3. Tap **>** to view the individual transaction detail.

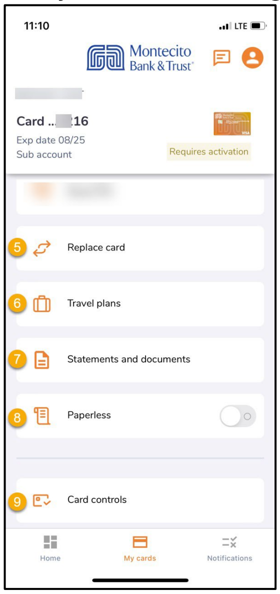


4. **Transaction details** displays the Posted Date and Description for the transaction.
5. Tap **File a dispute** to report an incorrect or unauthorized charge on your debit card.

My Cards

My Cards display your cardholder information to do any of the following:

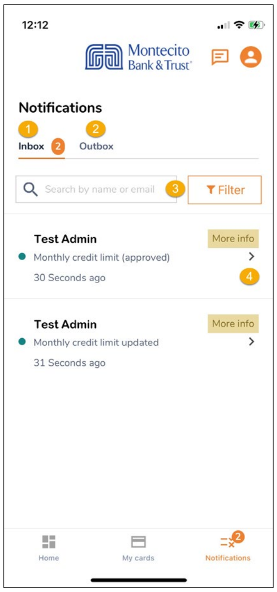




1. **Request a credit limit change** or **temporary credit limit** and specify when the limit for the card will expire. Program Administrators will need to approve the request before changes take effect.
2. **Activate your card** prior to performing transactions.
3. **Lock card** to turn off and prevent the card from being used.
4. **Reset PIN** to create or change your PIN number. See **Reset a Pin**.
5. **Replace card** to report your card lost or stolen, damaged, or never received by calling (855) 256-9153.
6. Set **Travel plans** to specify dates where the card will be used in other states or countries. See **Travel Plans**.
7. Retrieve **Statements and documents**.
8. Select **Paperless** to stop receiving mailed statements.
9. Use **Card controls** to send a request to allow the card to be used for specific **Merchant Category Groups**. Program Administrators will need to approve the request before changes take effect.

Notifications

When cardholders make a request, such as increasing their credit limit or adding a new merchant type, a notification is sent to the Program Administrator. Cardholders can check the status of the request in **Notifications**.



1. View messages from the Program Administrator in your **Inbox**.
2. View sent messages in the **Outbox**.
3. Notifications can be filtered by **Type, Status and Date range**.
4. Tap **>** next to a message to view details.

Still have questions?

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