

# Business Credit Card Portal User Guide





## Welcome

MB&T's business credit card portal for cardholders, SpendTrack, 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 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.

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E Home al Analytics	CREENT LIMAT CURRENT BALANCE AVAILABLE CREENT \$ 1,000 \$ -25.00 \$ 1,025.00		
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	By Cardholders C, Standa Y Mark MARE MARE ACCOUNT TYPE ACCOUNT SAMA CAR A DATA SAMA AND ACCOUNT TYPE ACCOUNT SAMA CAR ADDRESS AND ADDRESS AND ADDR	\$ 1,000 \$ 425.04 \$ 1.000.00 \$ 1,000	

#### Service Center

Monday - Friday • 8:00 AM - 6:00 PM

(805) 963-7511

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# **Getting Started**



**Note:** Access to the site requires registration. Please ask your company's Program Administrator to send you an invitation to register. Once invited, you will receive an activation email from **alerts@spendtrack.fiserv.com** with first time login instructions.

## 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.

ļ	<b>Montecito</b> Bank & Trust <sup>®</sup>	
	SpendTrack	
🞽 Email		
Need to Register?		Next

5. Enter your password. Then click Log in.

Montecito Bank & Trust	
SpendTrack	
2 Password	
Forgot Password?	Log in

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

Montecito Bank & Trust	
SpendTrack	
One Time Passcode A One Time Passcode (OTP) has been sent to your register address.	ed email
Please enter the code to proceed.	
6 digit code	ø
Resend OTP	Next

The **Home** page will display.

# Home Page

## Overview

There are 3 main pages that can be accessed from the left-side dashboard navigation. The options are **Home** (default), **My Cards**, and **Notifications**. You can condense or expand the navigation pane by clicking the "<" symbol at the top of the Navigation pane.

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



The Home page dashboard displays your Credit Limit, Current Balance, and Available Credit information. It also lists your Transactions and Credit Utilization. You can quickly and easily change the date range displayed on the page by selecting the correct period from the Period dropdown.

>	Montecito Bank & Trust			MONTECITO BANK & TRUST	User Test User
	TEST			Peri Cu	od rrent period  ~
8					
×	Current balance \$ 12,322.15				
	Available credit \$ 7,658.00   Credit	limit \$ 20,500.00		• 0-50% • 51-759	6 • 76-100%
				2 Paperless   Stateme	nts and documents
	All transactions				2
	1 Q Search	<b>▼</b> Filter		4 Spending breakdown	Export 5
	Merchant ¢	Date ÷	Status ¢	File a dispute	Amount ¢
	RINGCENTRAL INC.	Apr 12, 2023	Posted	<b>6</b>	\$ 344.73
	PY *Goleta Valley Self St	Apr 2, 2023	Posted	0	\$ 179.00
	FSP*STATE STREET STORAGE	Apr 1, 2023	Posted	0	\$ 360.00
	RINGCENTRAL INC.	Apr 12, 2023	Pending	0	\$ 344.73

#### **Transaction History**

The **All Transactions** section of the dashboard displays the transaction date, merchant and category, status, file dispute, and amount.

- 1. Search search or filter for a specific transaction.
- 2. Paperless not applicable, MB&T does not produce cardholder statements.
- **3. Statements and documents** not applicable, MB&T does not produce cardholder statements.
- 4. Spending Breakdown display spending by category.
- 5. Export download transactions as a CSV file.
- 6. File a Dispute click the (!) icon to dispute a specific unauthorized transaction.

#### **Transaction Disputes**

You can create a transaction dispute for any transaction displayed by clicking the exclamation icon (!) in the **File A Dispute** column in transactions. A Dispute Transaction pop-up window will display.

¢	Date	÷	Status	¢	File a dispute	Amount 👳
	Apr 12, 2023		Posted		0	\$ 344.73
	Apr 2, 2023		Posted		0	\$ 179.00
	Apr 1, 2023		Posted		0	\$ 360.00
	Apr 12, 2023		Pending		0	\$ 344.73
	\$	Apr 12, 2023 Apr 2, 2023 Apr 1, 2023	Apr 12, 2023 Apr 2, 2023 Apr 1, 2023	Apr 12, 2023     Posted       Apr 2, 2023     Posted       Apr 1, 2023     Posted	Apr 12, 2023     Posted       Apr 2, 2023     Posted       Apr 1, 2023     Posted	Apr 12, 2023         Posted         Image: Constraint of the second secon

Dispute transaction		>
	rsaction or need to report fraudulent activity, please contact us at 855-256-9153. If you dispute rour current card will be closed and reissued.	
Transaction date	04-06-2023	
Posting date	04-06-2023	
Description	SPROUTS FARMERS MAR SANTA BARBARACA	
Amount	\$ 16.30	
Reason *	1 Choose a reason 🗸	
Additional comments		
	2	
	~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~	
	3 su	ıbmit

- 1. Select the reason for dispute.
- 2. Add a comment to help research the dispute.
- 3. Select Submit.

Ē

**Note**: This form is not to be used if you suspect fraud on your account. If you need to report fraudulent activity, please contact us at **(855) 256-9153**.

# My Card

There are several important and useful features available by clicking **My Card** from the navigation pane.

:	My o	cards					9 Manage user profile
Π		Montecito Bank & Trust		Car	Requires activation oks Test d0216 exp 08/25		
		Current balance					
		\$15 credit limit			Card information		
	Request credit limit change     View transactions		it change	Card controls			
			ions		Merchant category groups	8	Request merchant category groups change
	3	Activate card	>		Merchant category groups	Permission	
	4	Lock card			Airlines	Allow	
	6	Reset PIN	>		Government Services	Allow	
		-•			Hotels and Motels	Allow	
	6	Peplace card	>		Automobile and Vehicles	Allow	
	7	Paperless			Transportation	Allow	
		-			Auto Rental	Allow	

### Card Maintenance and Submitting Approval Requests

- 1. **Request Credit Limit** Select to request a change to your credit limit. This will send a request to the Department Head or Program Administrator for approval.
  - a. You can enter a new credit limit or a temporary spending limit for the card. Temporary spending limit options included a single transaction or a daily limit.
- 2. View Transactions Displays transaction page.
- 3. Activate Card Select to activate a card for use.
- 4. Lock Card Select "Yes" in the pop-up window to lock the card and prevent transactions.
- 5. Reset Pin Reset the pin number for the card.
- 6. Replace Card Displays a contact number, (855) 256-9153, for assistance.
- 7. Paperless Do not use. MB&T does not produce cardholder statements.
- 8. Update Merchant Category Groups Displays the merchant types where the cardholder is allowed to perform transactions. To request different access, use the request button to send a request to the Department Head or Program Administrator.
- **9. Manage User Profile** Select to send a request to the Department Head or Program Administrator to have personal and contact information updated.

## Activate Card

Credit Cards need to be activated to use for purchases or withdrawals. The Security Code, CVV number, from the back of the card is required to activate the card.

	Current balance \$0.00	
	\$15 credit limit	
	Request credit limit change	
	View transactions	
0	Activate card	
	Lock card	
	Reset PIN >	
	Replace card	
	Paperless	
То	ctivate card activate your new card, you will need the pl elved the card in the mail yet, please wait b	x ysical card in hand. Enter the CVV from the back of the card below. If you have not efore proceeding.
	TEST, VISA	8/25 Security code 123
		3 Activate card

- 1. Select Activate Card.
- 2. Enter the three-digit security code (CVV/CVC) from the back of the card.
- **3.** Click **Activate Card**.

#### Notifications

From the **Notifications** page, Cardholders can view their requests, such as spend limit increases. **User requests go to the Department Head for approval before they are sent to the Program Administrator.** 

< Hide navigation	Montecito Bank & Trust		MONTECITO BANK	& TRUST	User Test User	
Home Horards	Inbox (0) Outbox (0)		User Test			
≍ Notifications 0	User Test O Monthly Credit Limit	More Info	Change monthly credit limit			
	15s ago User Test		Approval flow	Approval flow		
	Oser Test Monthly Credit Limit 3 Mth ago	More Info	User Test Requested 04-14-2023 4:28:21 PM			
			Awaiting approval		٠	
			Current Permanent credit limit: \$ 15	Requested Permanent	1 credit limit: \$ 20	
			Comments			
			User Test: Test comments			

To view and reply to notifications:

- 1. Select **Notifications** from the navigation pane.
- 2. Select a message to view the details.
- **3.** View sent messages in the Outbox.

## Have additional questions?

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