

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.

Service Center

Monday – Friday • 8:00 AM – 6:00 PM

(805) 963-7511

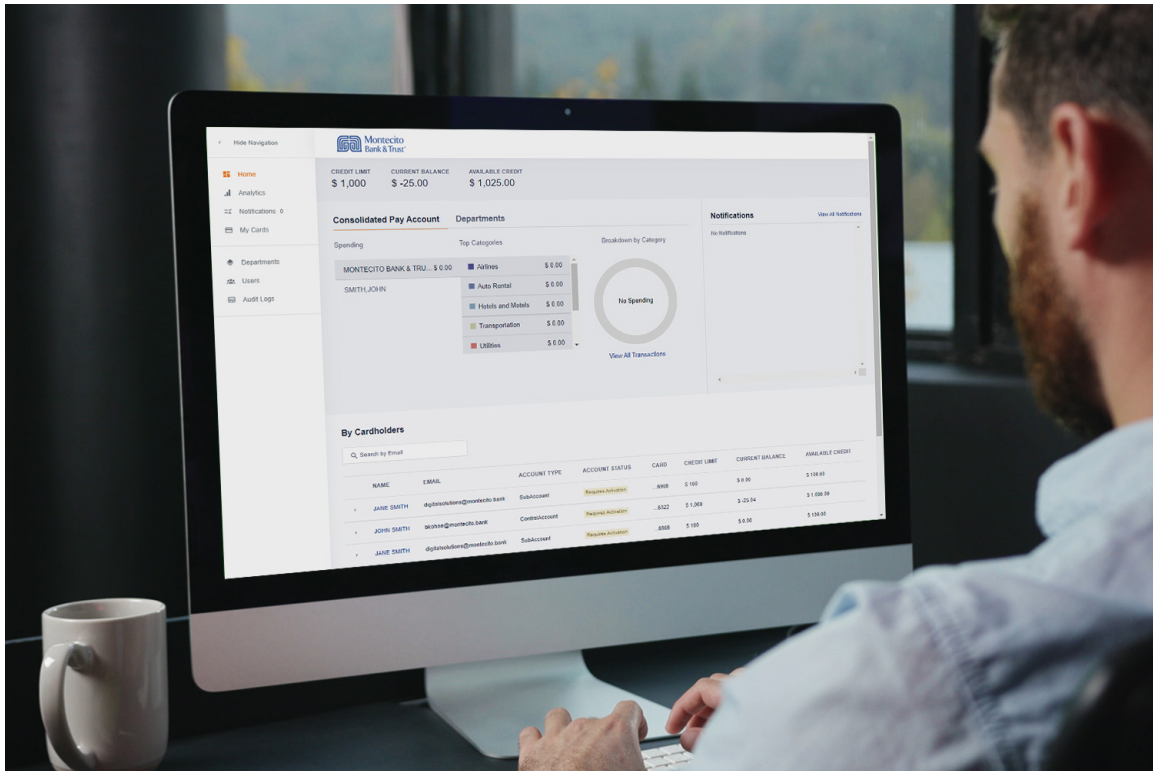


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Getting Started

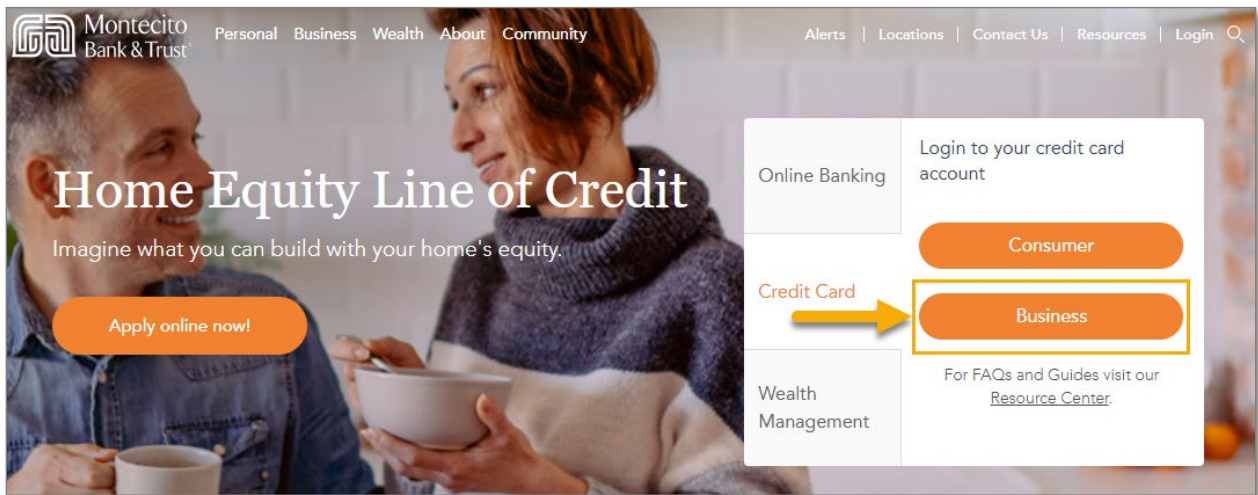


Note: **Access to the site requires registration.** Please ask your company's Program Administrator to send you an invitation to register. Once invited, you will receive an activation email from **alerts@spendtrack.fiserv.com** with first time login instructions.

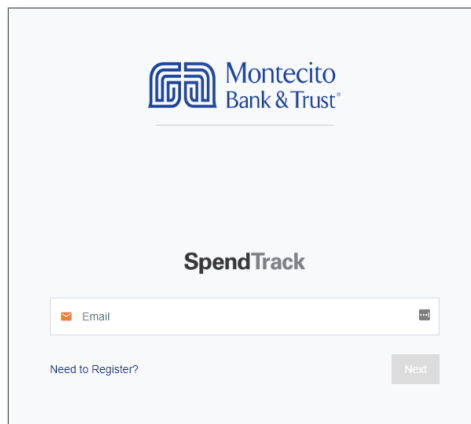
Logging In

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

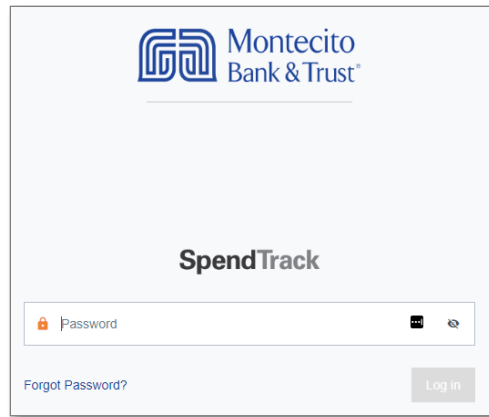
1. Go to **montecito.bank**.
2. Locate the **Log In Box** and select the **Credit Card** tab.
3. Select **Business**.



4. Enter your registered email address.



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



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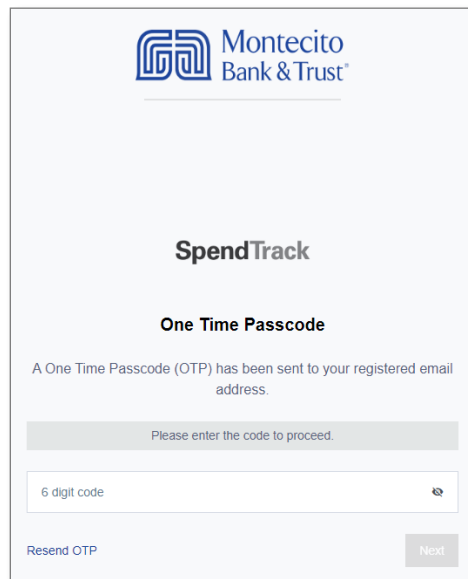
SpendTrack

Password

Forgot Password?

Log in

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



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SpendTrack

One Time Passcode

A One Time Passcode (OTP) has been sent to your registered email address.

Please enter the code to proceed.

6 digit code

Resend OTP

Next

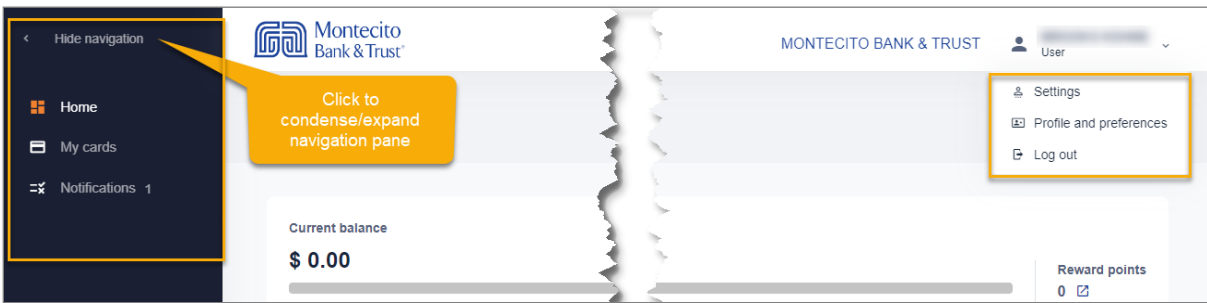
The **Home** page will display.

Home Page

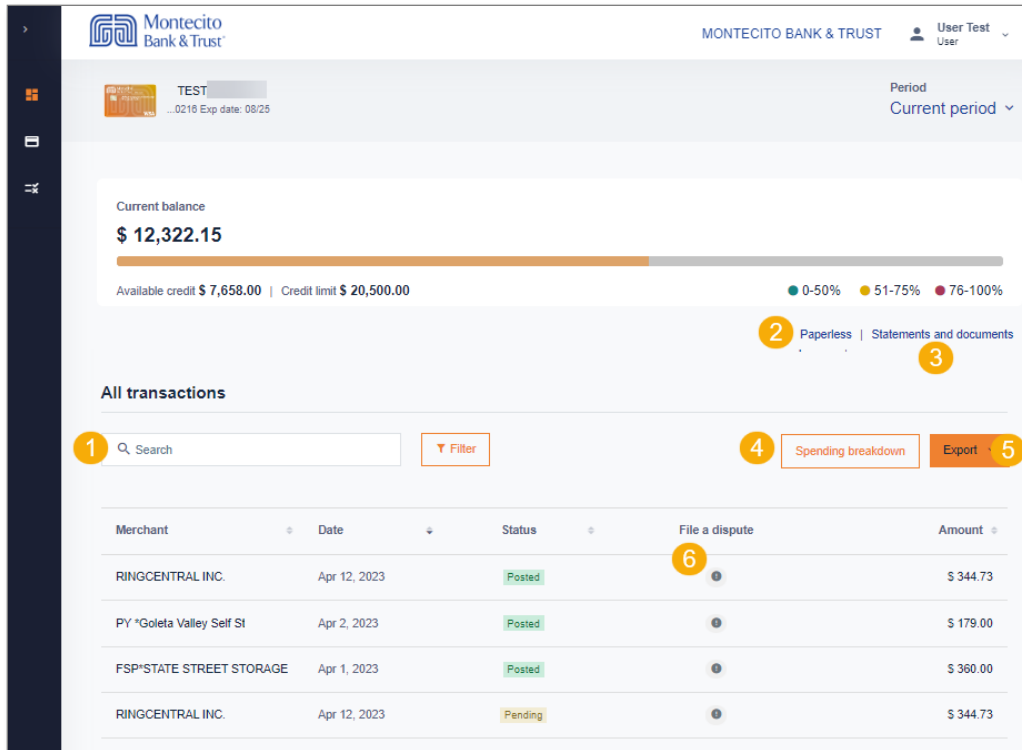
Overview

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.



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.

Merchant	Date	Status	File a dispute	Amount
RINGCENTRAL INC.	Apr 12, 2023	Posted	!	\$ 344.73
PY *Goleta	Apr 2, 2023	Posted	!	\$ 179.00
FSP*STATE STREET	Apr 1, 2023	Posted	!	\$ 360.00
RINGCENTRAL INC.	Apr 12, 2023	Pending	!	\$ 344.73

Dispute transaction

If you do not recognize this transaction or need to report fraudulent activity, please contact us at 855-256-9153. If you dispute transactions as unauthorized, your 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

Additional comments 2

3

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

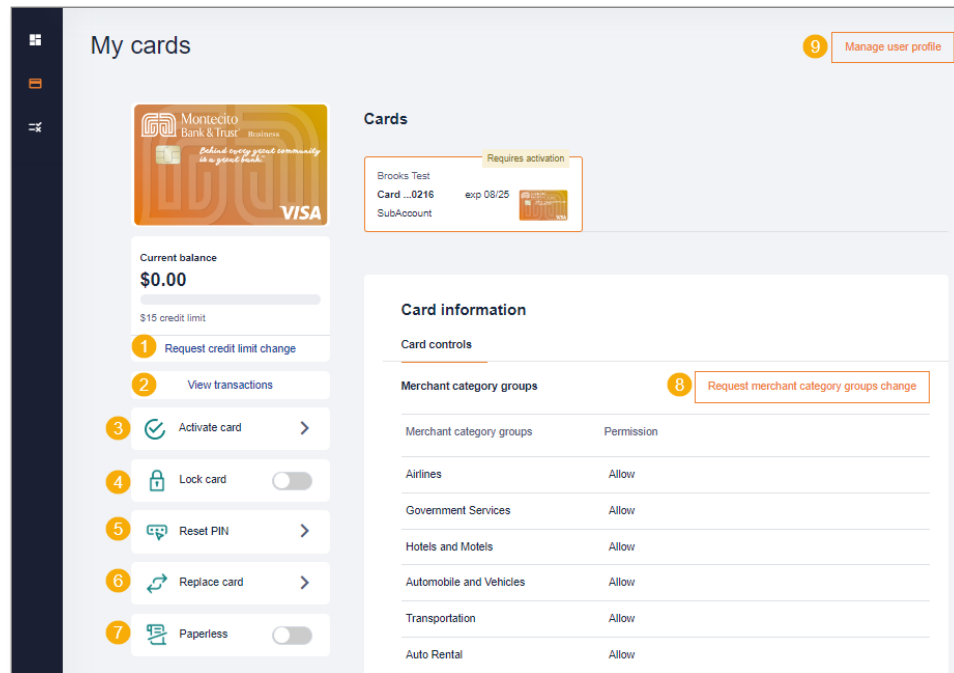


Note: This form is not to be used if you suspect fraud on your account. If you need to report fraudulent activity, please contact us at **(855) 256-9153**.

My Card

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

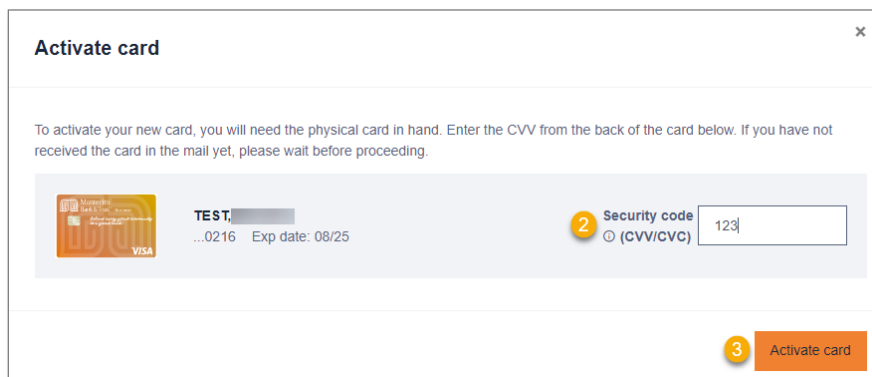
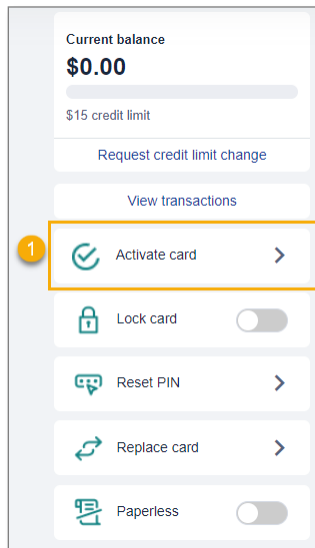
Card Maintenance and Submitting Approval Requests



- 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

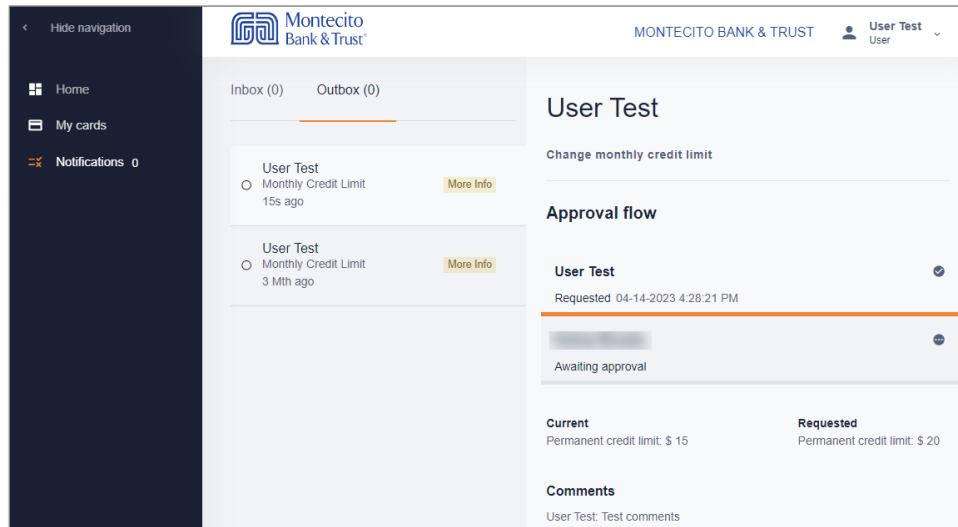
Credit Cards need to be activated to use for purchases or withdrawals. The Security Code, CW number, from the back of the card is required to activate the card.



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.**



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.