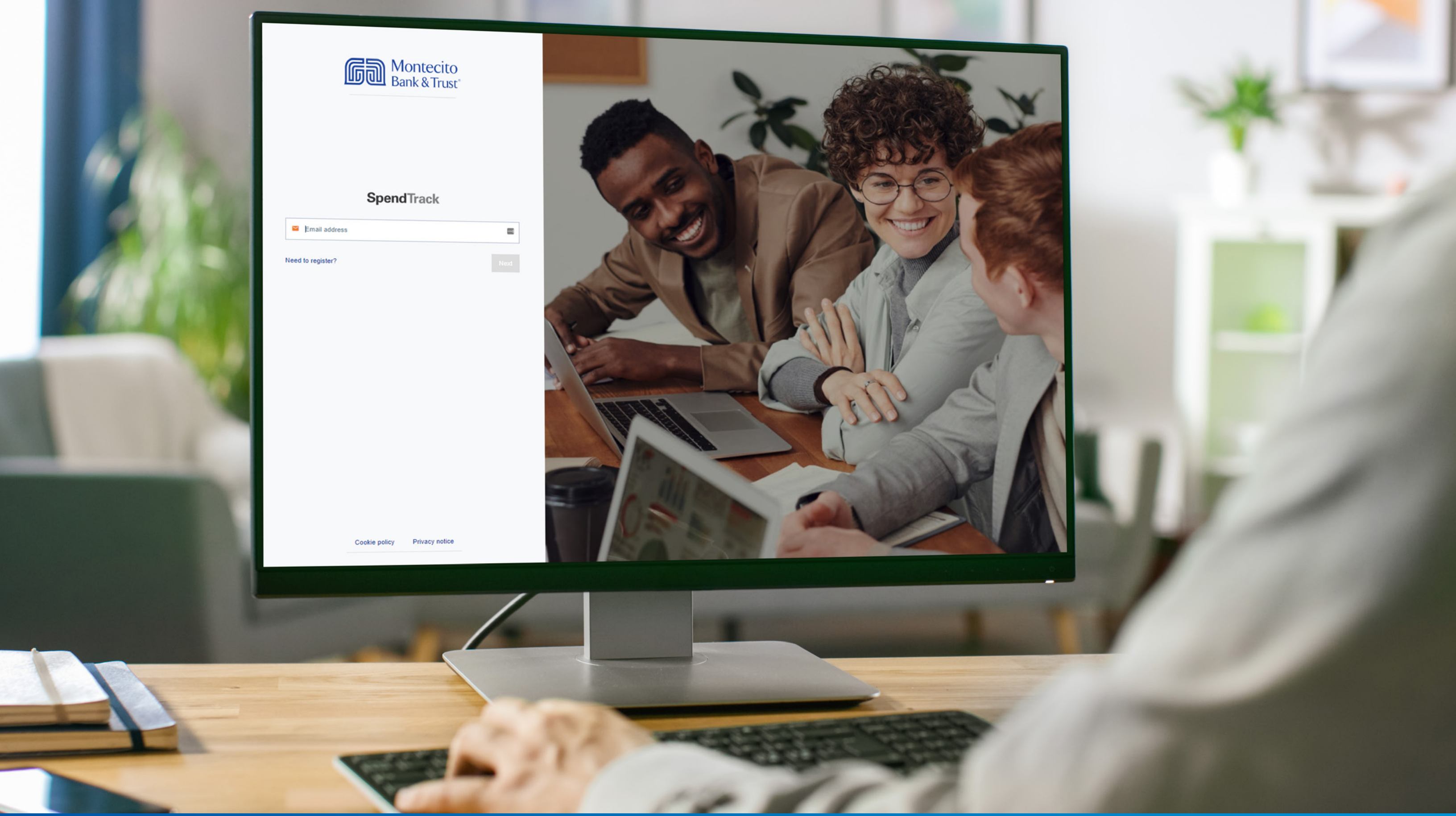

Business Credit Card Program Administators Guide

Montecito Bank & Trust®

EQUAL HOUSING LENDER
Member FDIC
Rev. 07/24

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

Table of Contents

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.

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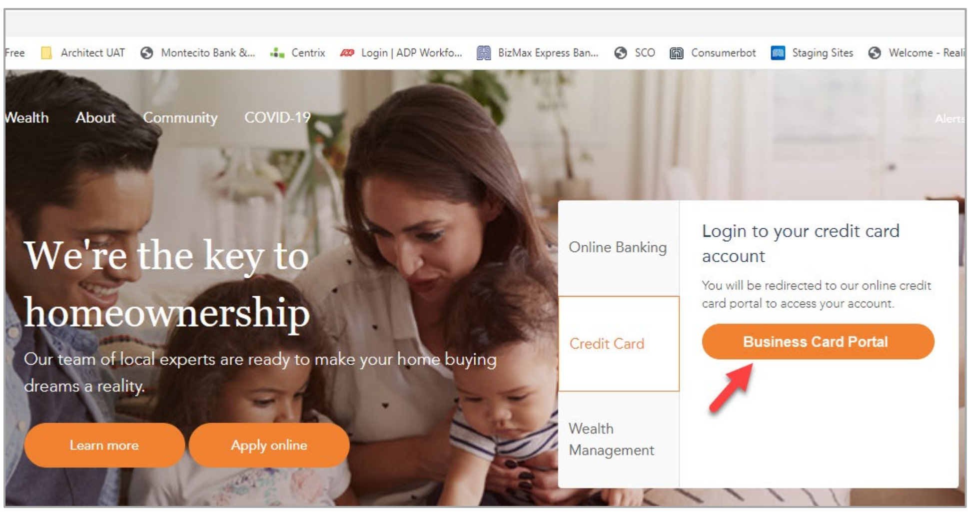
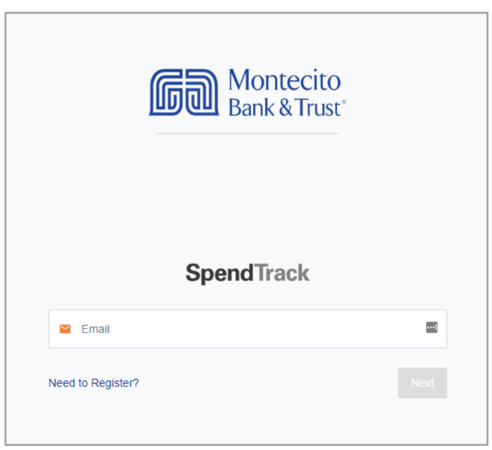
Logging In

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

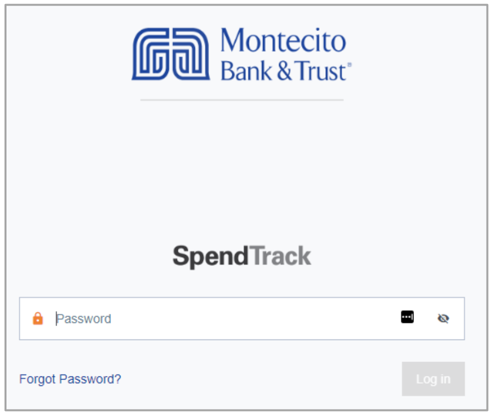
1. Go to montecito.bank.
2. Locate the **Log In Box** and select the **Credit Card** tab.
3. Select **Business Card Portal.**



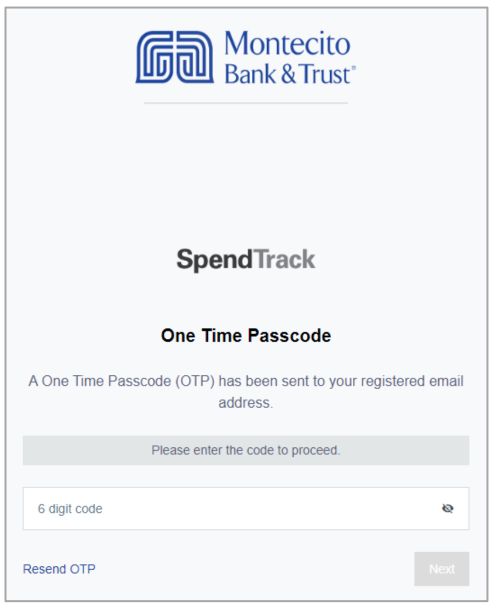
4. Enter your registered email address.



5. Enter your password.



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



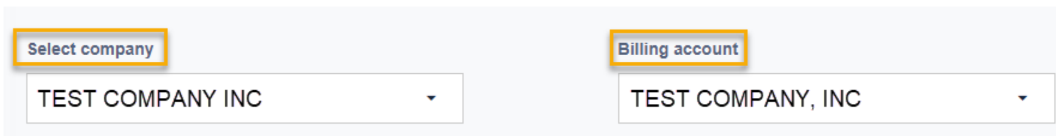
The Home Page will display.

Home Page

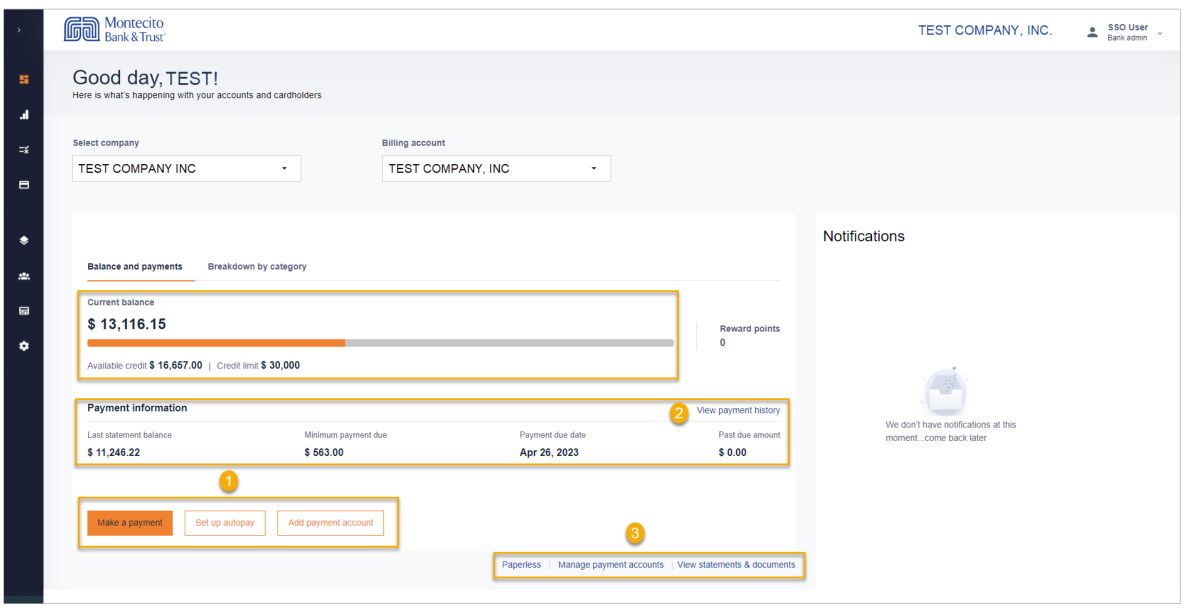
Overview

The portal homepage navigation starts with the **Select Company** and **Billing Account** dropdown lists. The company name will display in the Select Company dropdown.

The Billing Account dropdown drives the user navigation and enables you to see details of separate accounts and all control accounts within a company. It enables the Administrator to view detailed cardholder and transaction information from 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.



The portal homepage 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.**



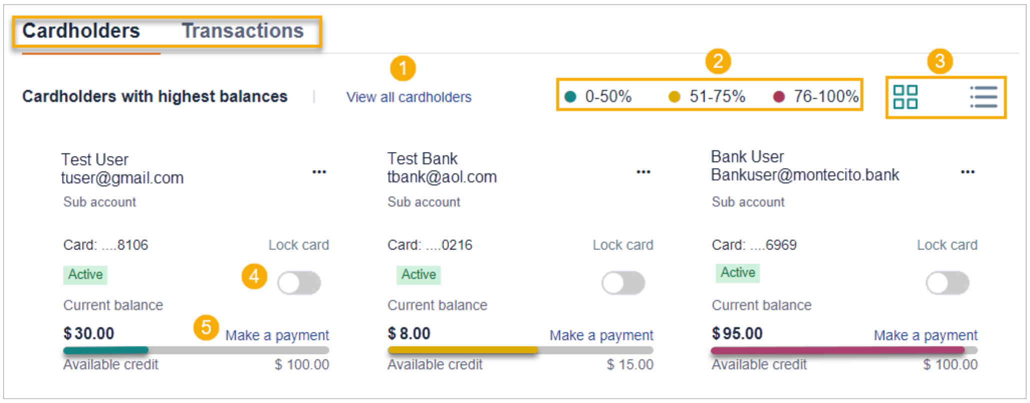
The portal homepage enables an Administrator to manage payments, view payment history, view and download statements, or go paperless to stop paper statements from being mailed.

1. To make or setup up automatic payments, click **Make a Payment** or **Setup Auto Pay.**
2. View payments that have been made within the last year by clicking **View Payment History.**
3. Click **View Statements & Documents** to download statements for the past year, or **Paperless** to stop receiving paper statements. You can also manage accounts that are setup to make payments, **click Manage Payment Accounts.**

Cardholders

Cardholders Tab

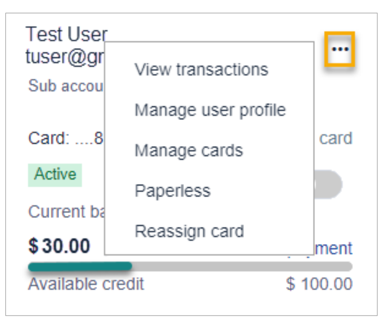
Based on the selected company and billing account, a list of cardholders displays in the lower half of the page. The **Cardholders** tab will default to display the eight cardholders with the highest balances within that billing account.



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 to determine the percentage of credit being used versus the available credit on the card.
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**.

Cardholder Options

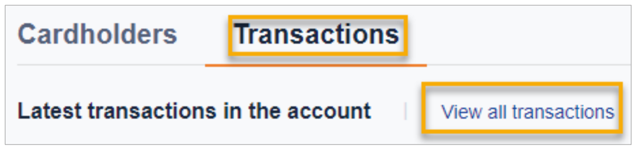
Clicking on the ellipses (**...**) for an *individual cardholder* subaccounts provides additional options including **View Transactions, Manage User Profiles, Manage Cards,** go **Paperless,** and **Reassign card**.

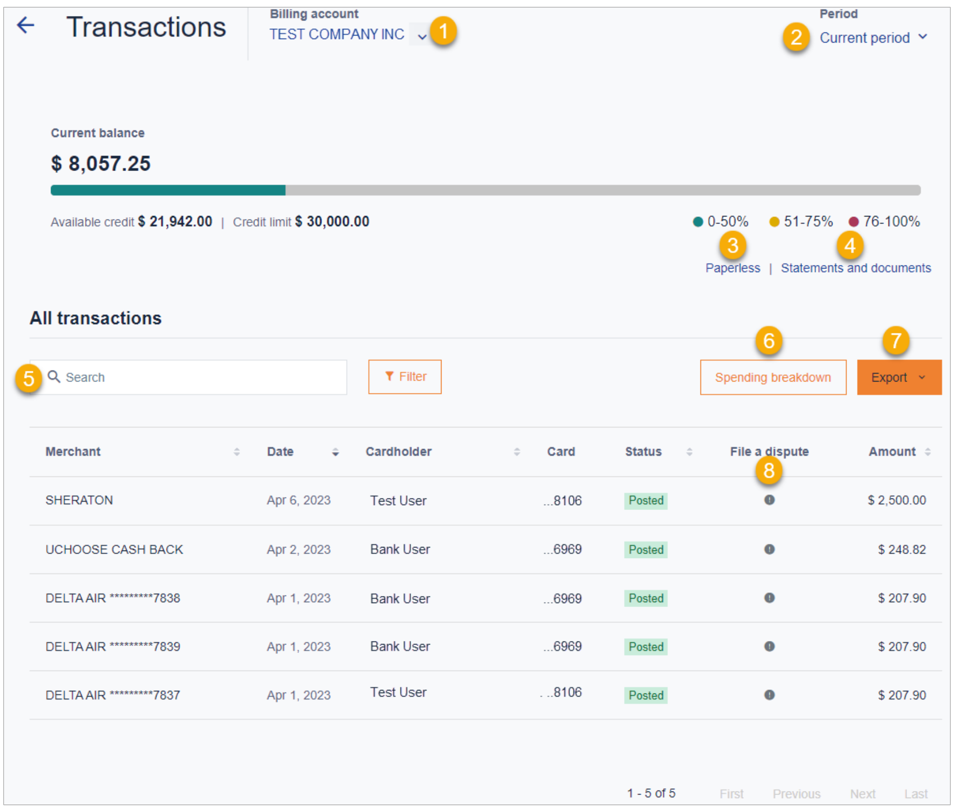


Note: To view transaction history for a specific cardholder, click on **View Transactions** from the individual cardholder menu.

Transactions

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





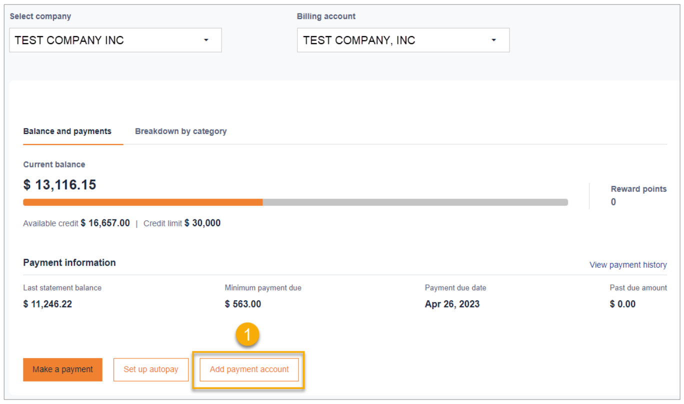
The following functions are available on the Transactions page:

1. **Billing Account** - Change the billing account to view the selected company or control account transaction history.
2. **Period** - Change the period to view a previous period's transaction history.
3. **Paperless** - Stop the mailing of paper statements to be eco-friendly and prevent mail theft.
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 as a CSV file.
8. **File a Dispute** - Dispute unauthorized transactions.

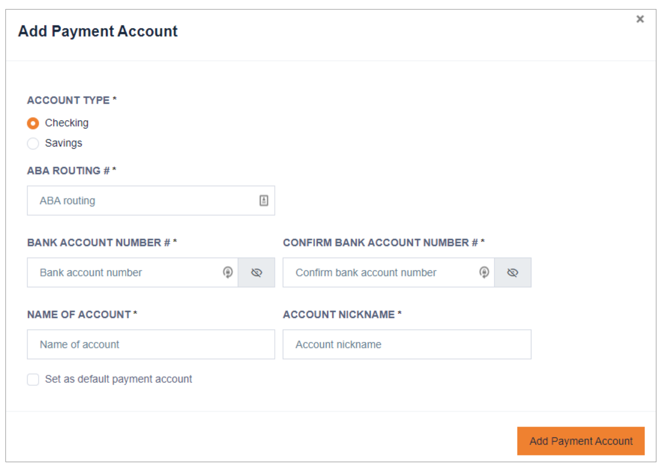
Managing Payment Accounts

Add Payment Accounts

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



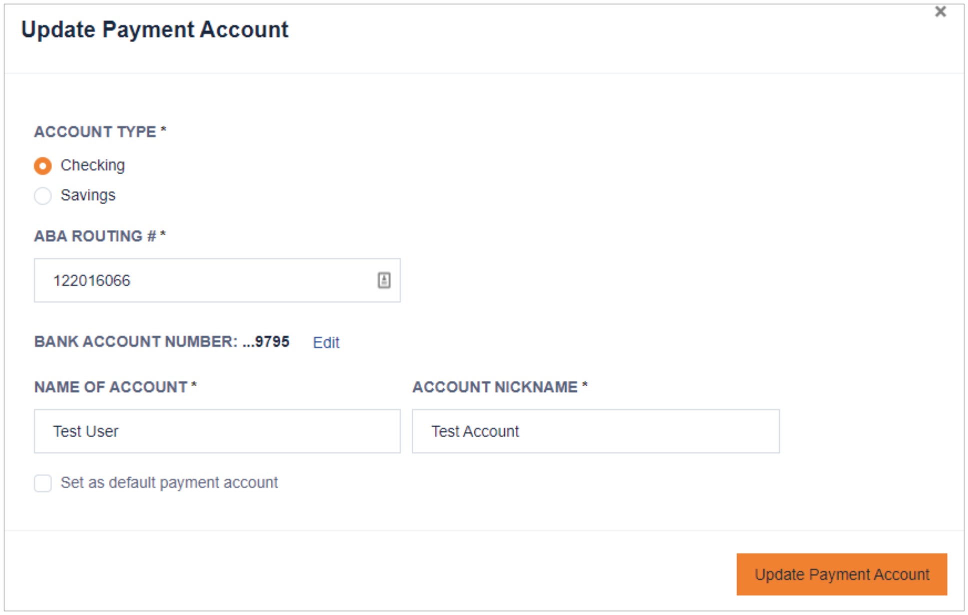
1. From the homepage, click on **Add Payment Account**, the Add Payment Account page will display.



- **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.**

Editing Accounts

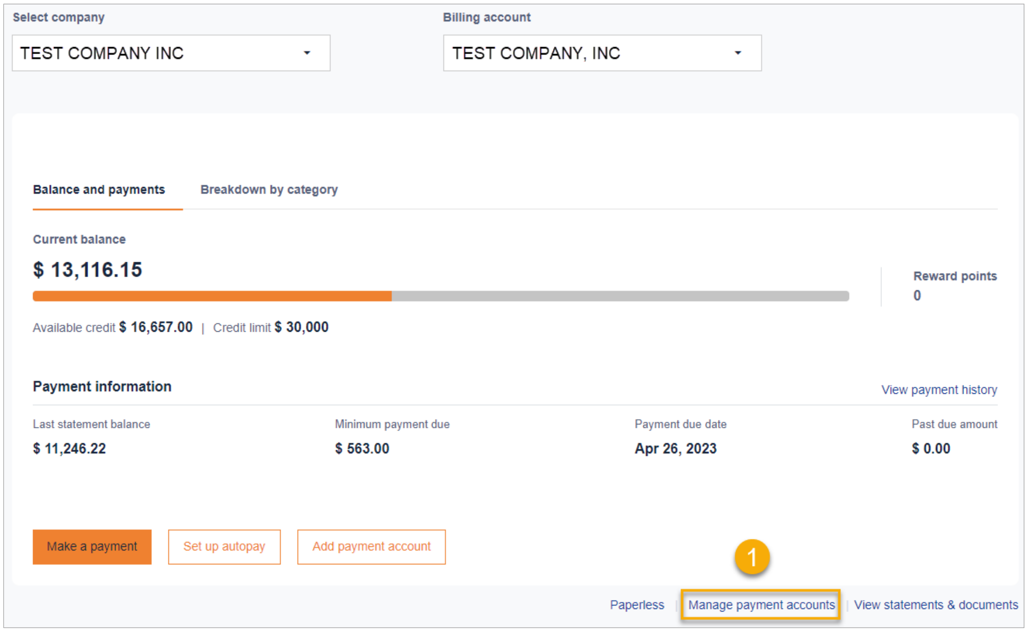
You can edit payment accounts by clicking on the Edit link or Pencil icon.



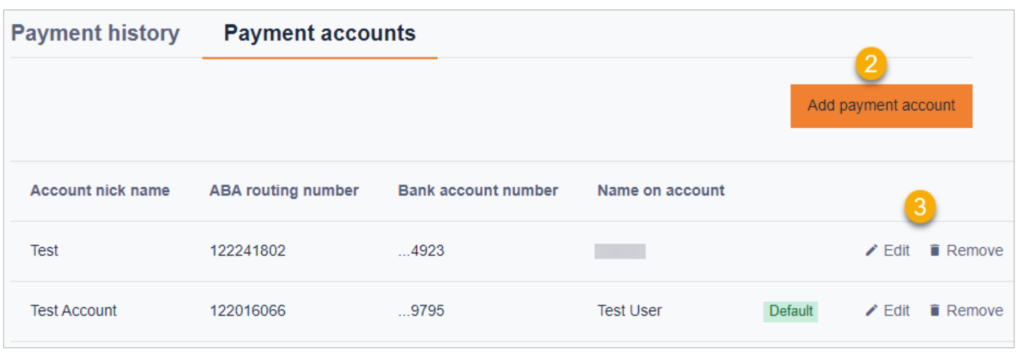
- **Account Type** – Select Checking or Savings.
- **ABA Routing Number** – Enter the routing number of the payment account.
- **Bank Account Number** – Click Edit to enter a different account number.
- **Name of Account** – Enter the name on the payment account.
- **Account Nickname** – Enter the unique 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 **Update Payment Account.**

View Payment Accounts

Navigate to the home page.



1. Click **Manage Payment Accounts.** The Payments Account page will display.



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

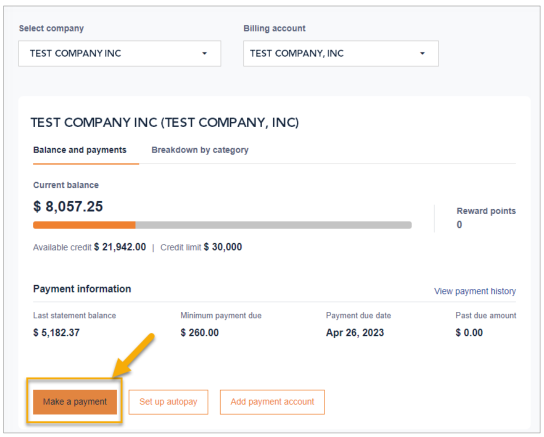
Making Payments

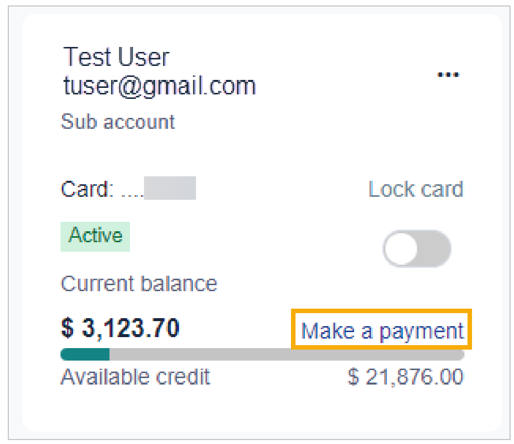
Payments can be made to billing or individual cardholder accounts, though it is recommended that all payments are made to the Billing Account. Payments can be scheduled up to 30 days in advance. Payments can be made one at a time or setup for automatic payments.

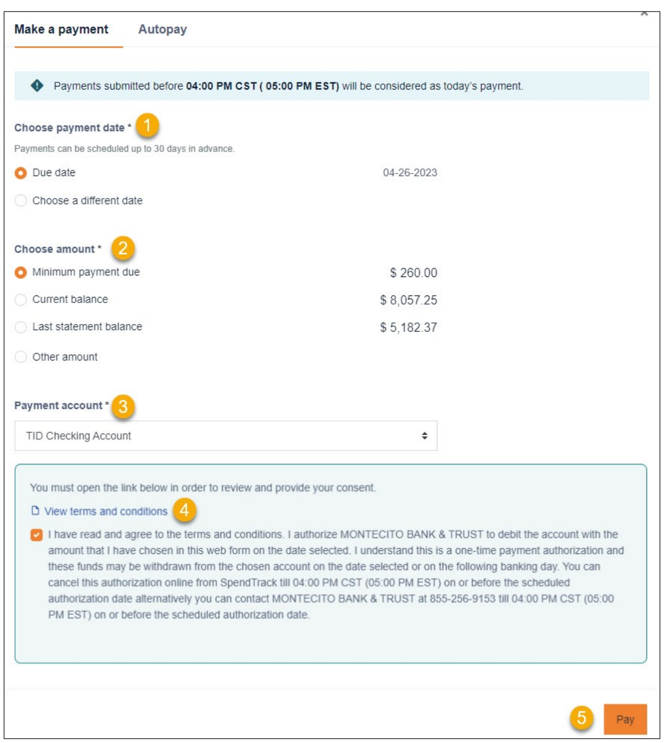
Note: Payments must be made before 2:00 PM Pacific Time for same day posting.

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 go to the **Cardholders** section of the home page and click on **Make a Payment** for the individual cardholder.







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 **View Terms and Conditions** to review the payment disclosure. Check the checkbox to agree to the disclosure.
5. Click **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.

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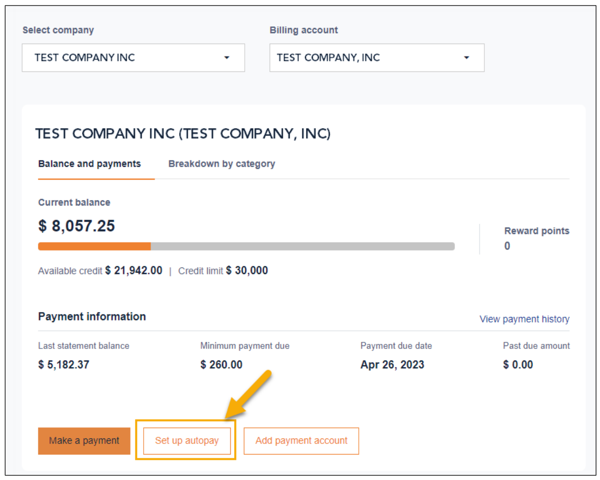
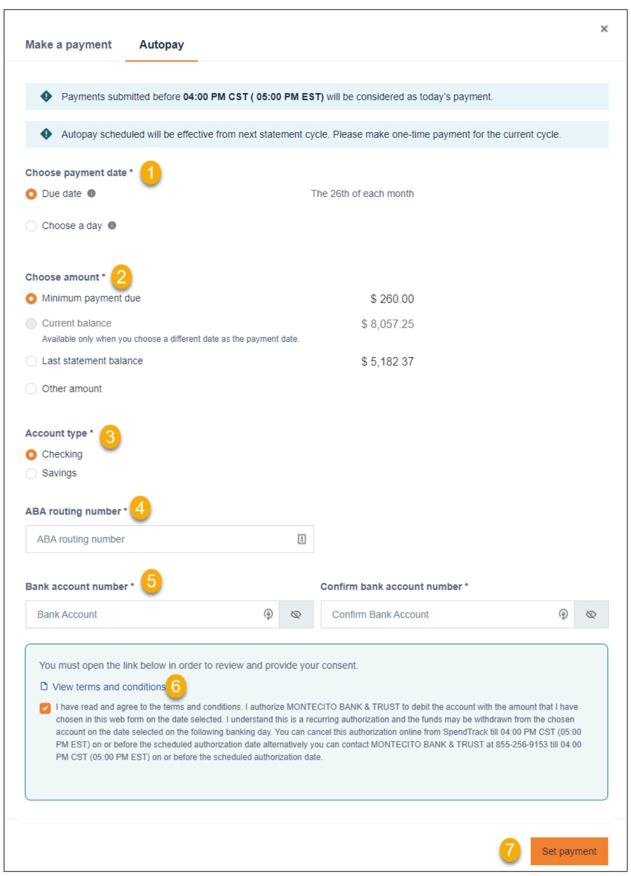
Automatic Payments

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.





Setup Automatics Payments

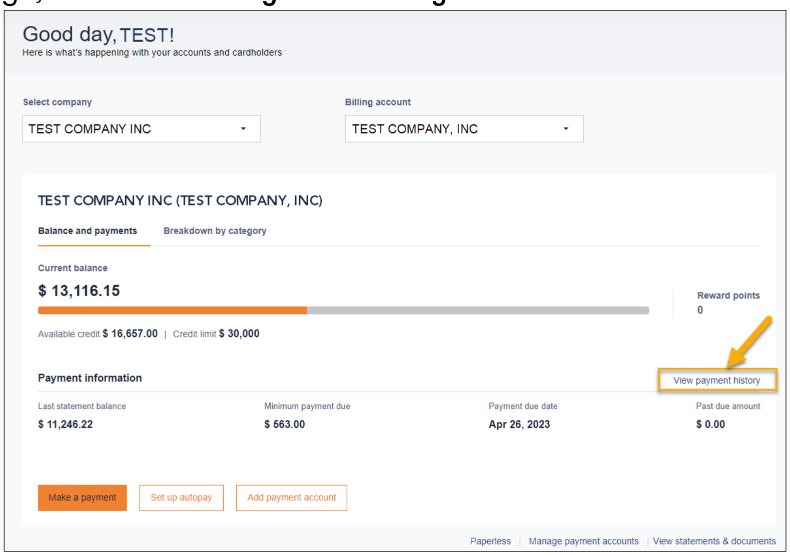
1. **Choose a scheduled payment day** of either each Due Date or a different day of the month
2. Choose an amount to be paid for each scheduled payment..
3. Select the **account type** for the account to be debited.
4. Enter the **routing number** for the account.
5. Enter and confirm the **bank account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

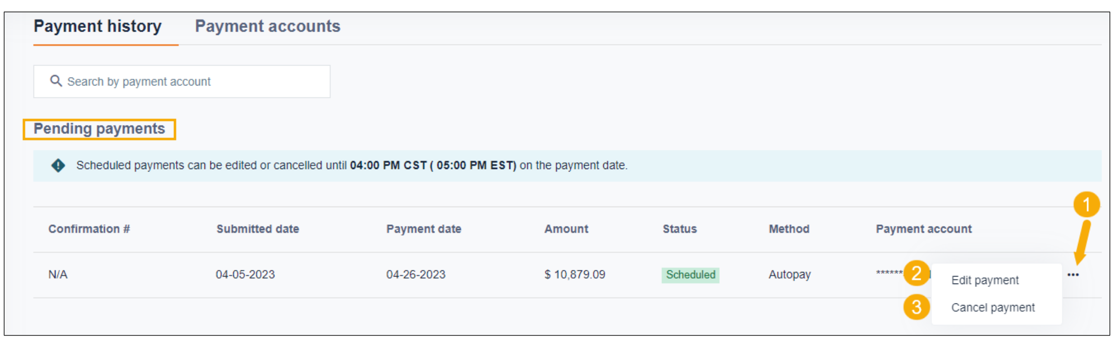
Editing or Canceling Automatic Payments

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 homepage, click on **View Payment History.**



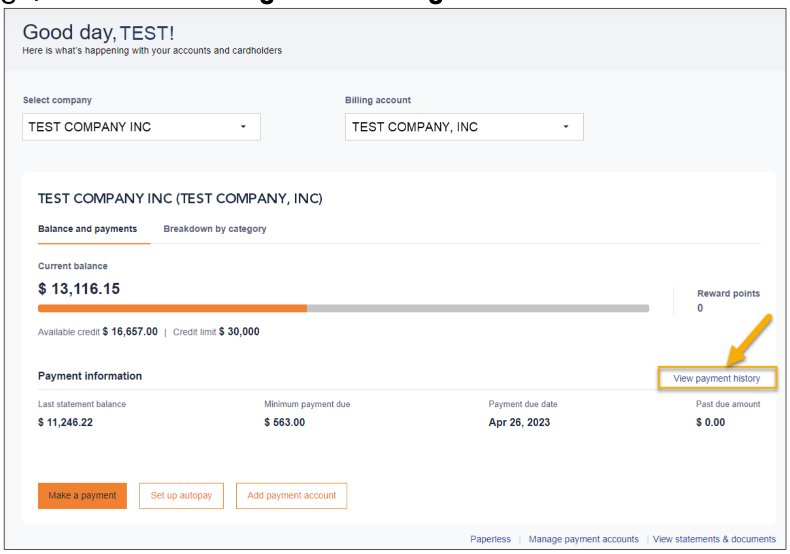


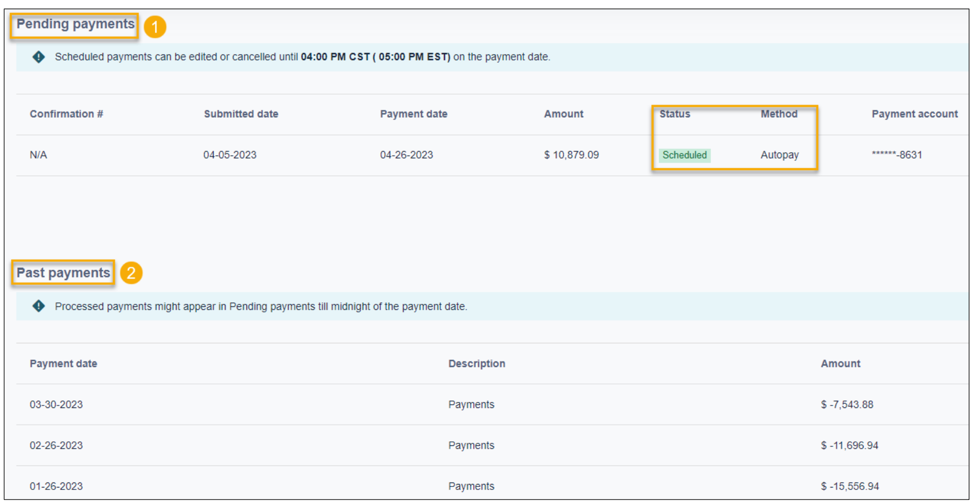
1. Click on the ellipses (**...**) to display the payment options.
2. Select **Edit Payment** to update the scheduled date, dollar amount, or debiting account.
3. Select **Cancel Payment** to cancel the scheduled automatic payment.

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 homepage, click on **View Payment History**.





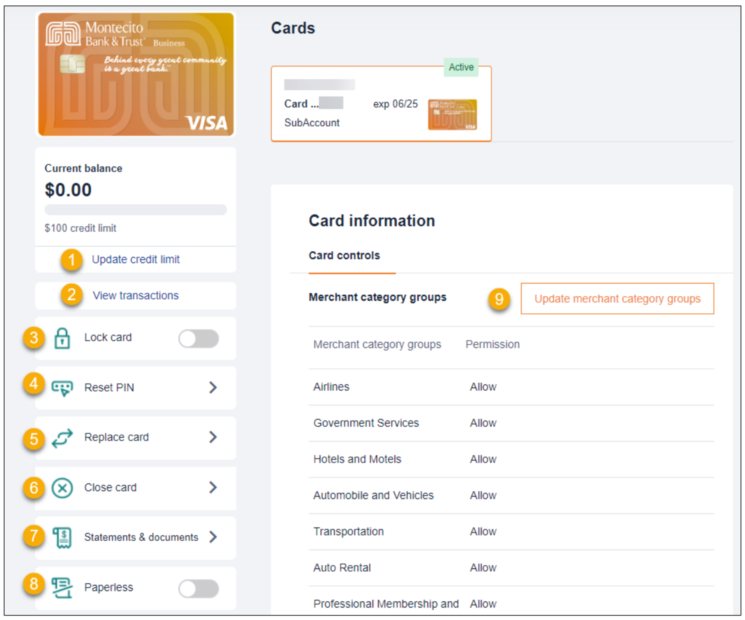
1. **Pending Payments** – This section displays payments that are scheduled for the future.
2. **Past Payments** – This section displays past payments for a year.

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.

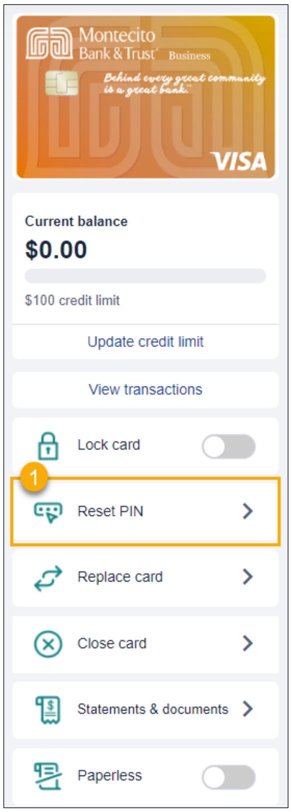
From the **Cardholder** section the of homepage or **View All Cardholders** page, select a cardholder name and click on the ellipses (**…**) then **Manage Cards** to display the Cardholder Page for that cardholder.

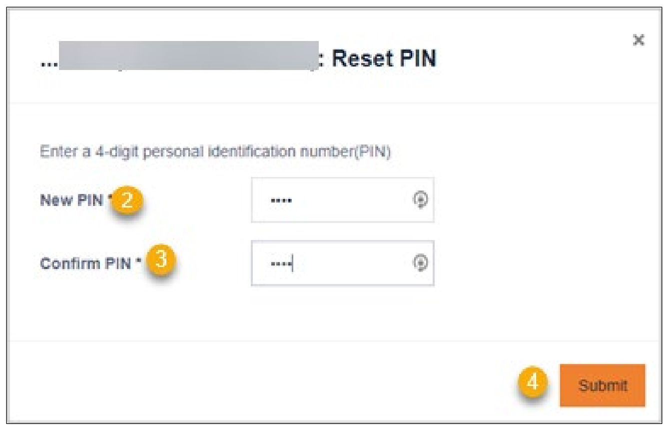


1. **Update Credit Limit –** Select to update a credit limit for a user's card.
    a. You can enter a new credit limit or a temporary spending limit for the cardholder. Temporary spending limit options included a single transaction or a daily limit.
2. **View Transactions** – displays transaction page.
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 -** Stop the mailing of paper statements to be eco-friendly and prevent mail theft.
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.

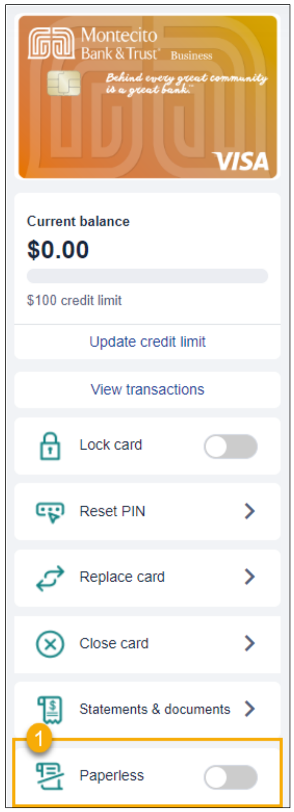




1. Select **Reset PIN**. The Reset Pin page will display.
2. **New PIN** - Create a 4-digit pin for cardholder.
3. **Confirm PIN** – Enter 4-digit PIN entered in New PIN.
4. Click **Submit.**

eStatement Enrollment

You can enroll a cardholder in eStatements and they will receive an email notification when their electronic statement is available to view in the portal.

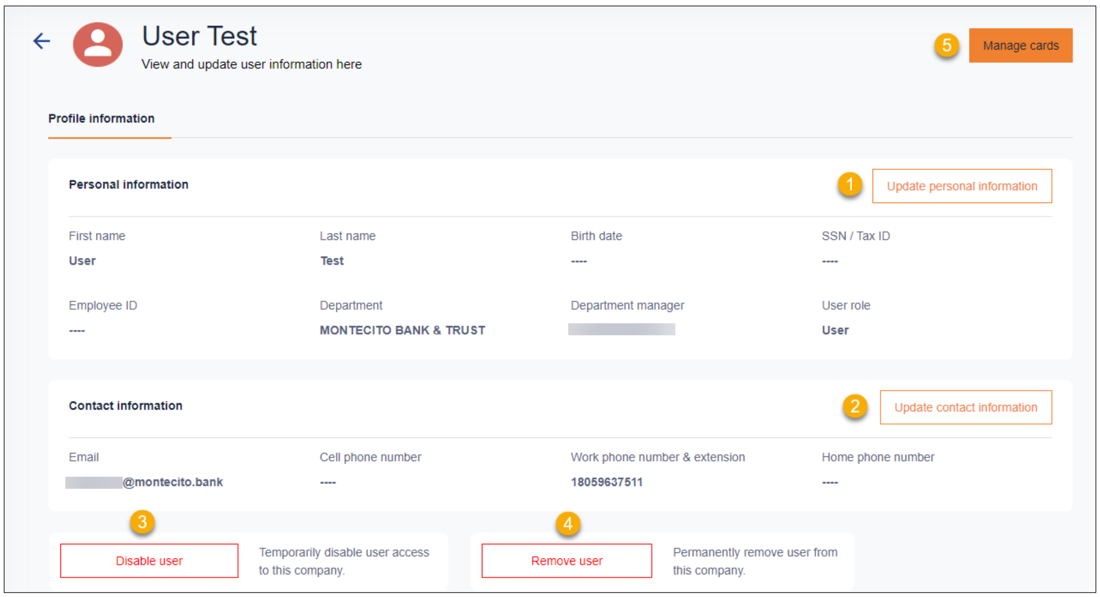


1. On the **Cardholder** Page, go to **Paperless** and move the slider to initiate eStatement enrollment.
2. Select **Terms and Conditions** and **Agree** to the terms.
3. Select **Enroll in Paperless.**

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



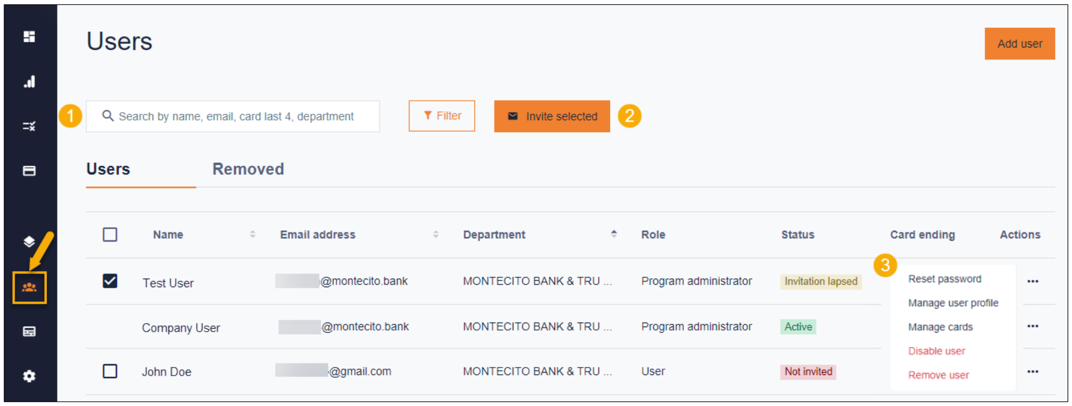
1. **Update Personal Information** – A user's personal information can be updated.
2. **Update Contact Information** – A user's contact information can be updated. Updating contact information on an account will only update the profile information in SpendTrack. Updated information can selectively be 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.

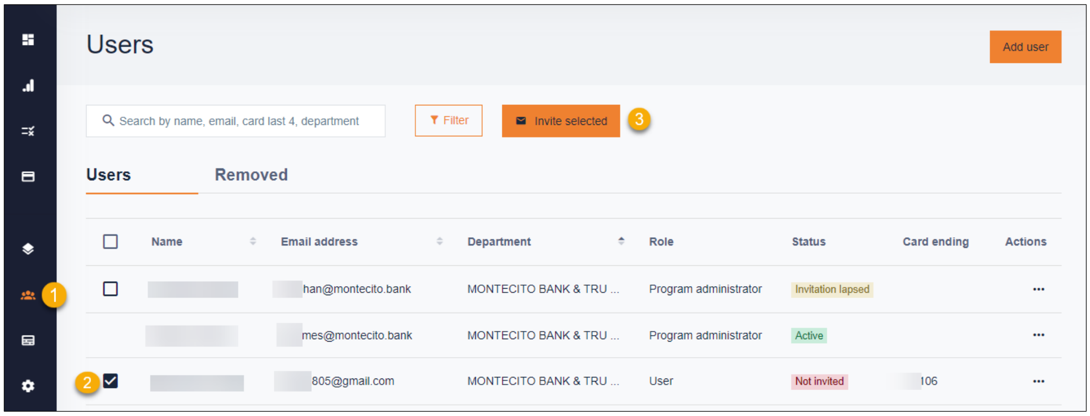
To manage existing users, select **Users** from the navigation pane.



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:

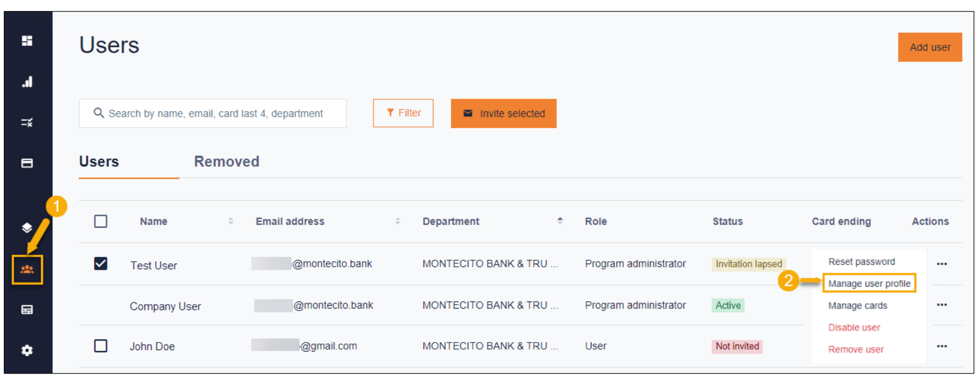


1. Select **Users** from the left side navigation pane.
2. Check the checkbox next to the User(s) you wish to send an invitation/activation code to the Cardholder Portal.
3. Click **Invite Selected.**

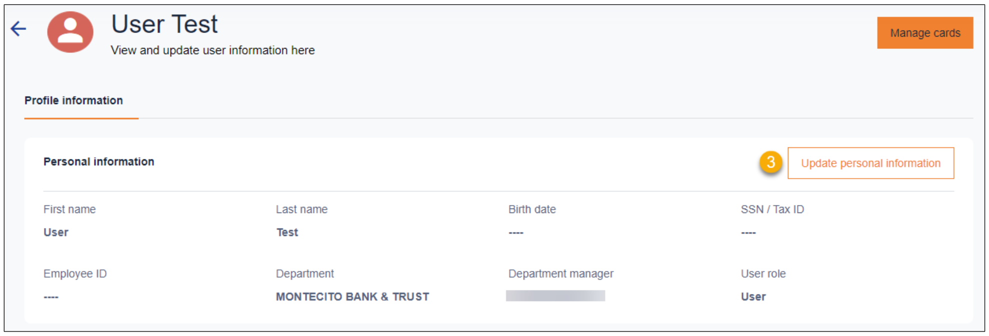
Note: If you wish to send a user an invitation to the Program Administrator portal, first click the ellipses (**...**) to the far right of the name row and select **Edit Profile.** On the **Edit User** page, change the **User Type** to **Program Administrator** and **Save.**

Assigning Other Program Administrators

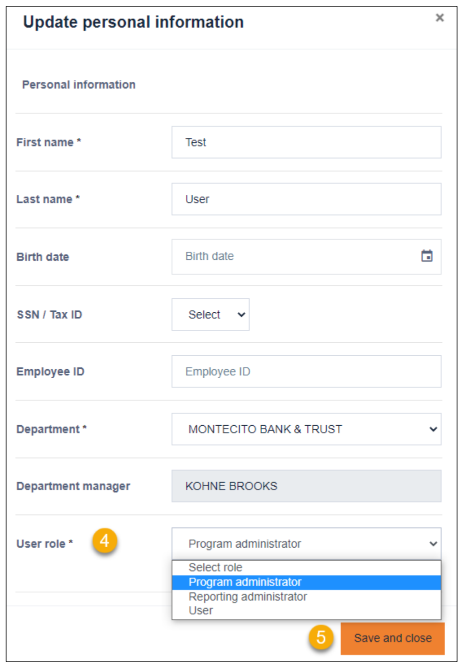
To give existing users Program Administrator privileges:



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



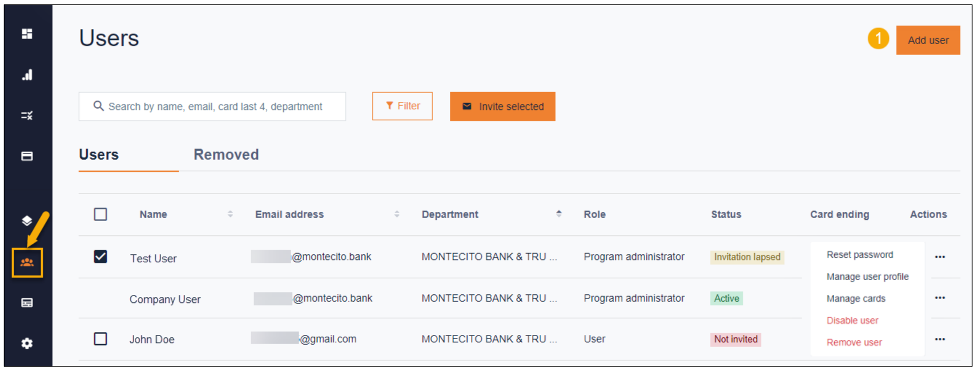
3. Select **Update Personal Information** from the **Profile Information** page.



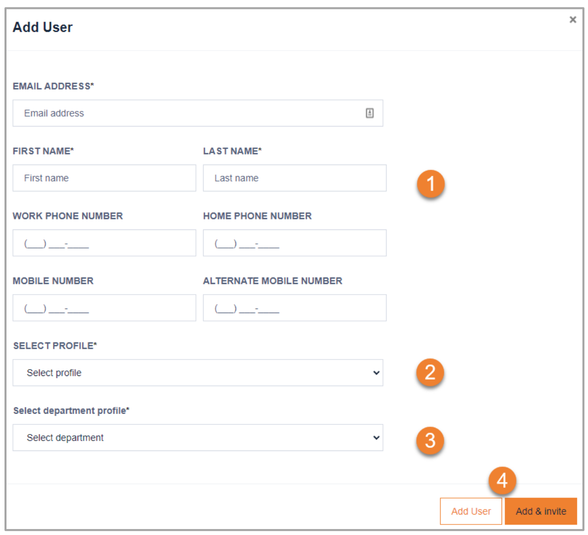
4. From the **Update Personal Information** page, select **Program Administrator** from the **User Role** drop down menu.
5. Click **Save and Close.**

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.



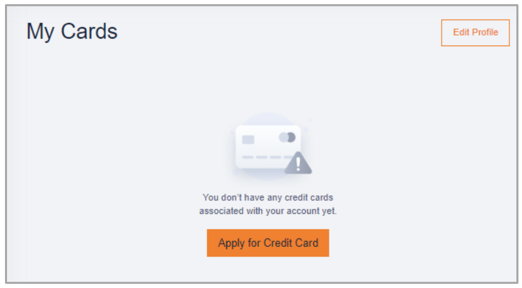
2. Complete the required fields email, first name, last name, and phone number.
3. Select either Program Administrator or User from the **Select Profile** drop-down list.
4. Select a department from the **Select Department** drop-down list.
5. Select **Add User** to create a new user record or **Add & 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

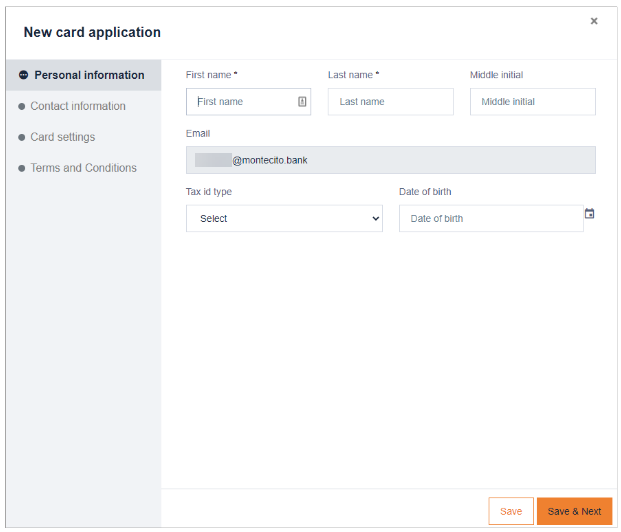
Once the new user is created, the user displays in the list on the Users page. When you add a card to a user, a physical card is mailed to the address on file.

To add a card to the user:

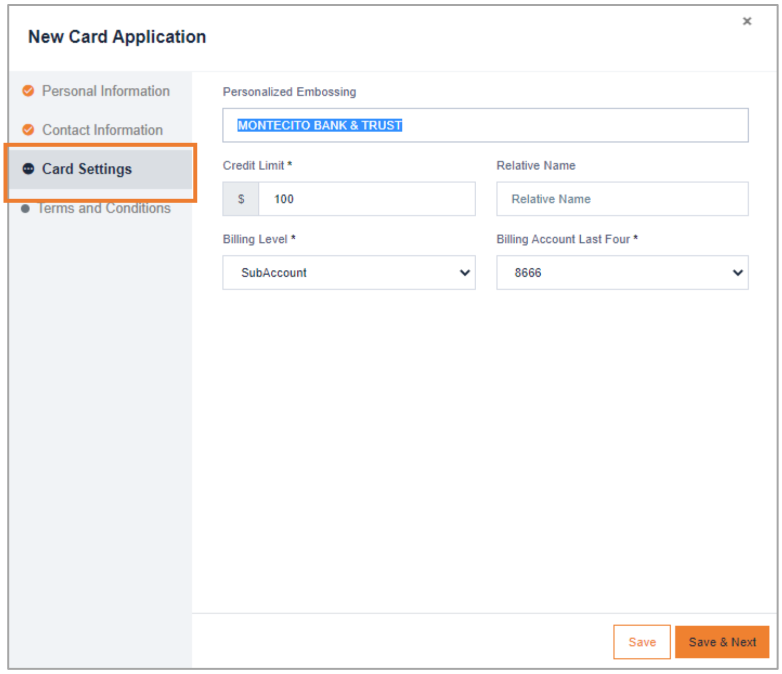
1. Select the user from the Users list on the **Users Page** and select **Manage Cards**.



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.**



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** – Select SubAccount.
    - **Billing Account Last Four** – Select the parent 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 home page.

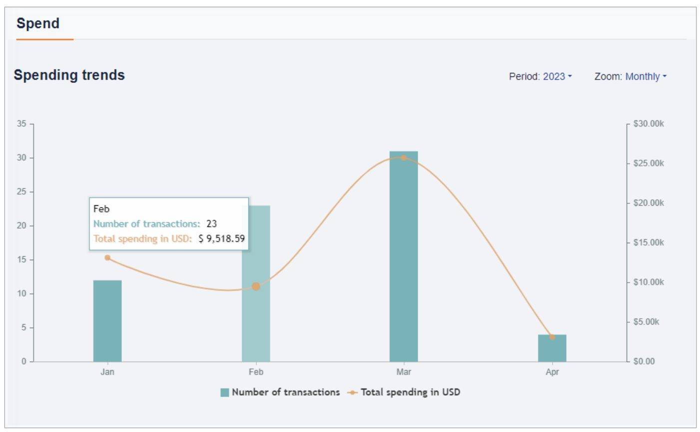
Analytics

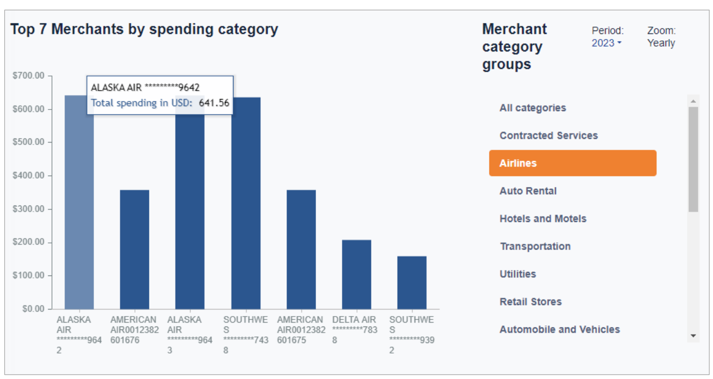
Select Analytics from the navigation pane to display the Analytics page. The following charts are available. The charts are available for multiple periods (yearly, quarterly, monthly, and last 7 days).

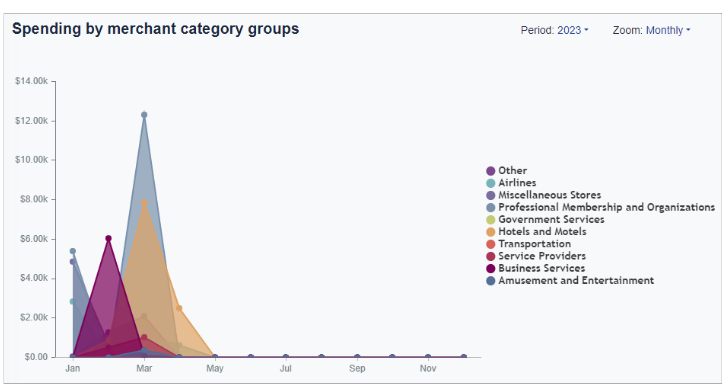
- Spending Trends
- Spending by merchant category groups
- Top 7 merchants – available for all merchants or by specific category

Note: Hover over the chart to display specific values.

Sample Reports:

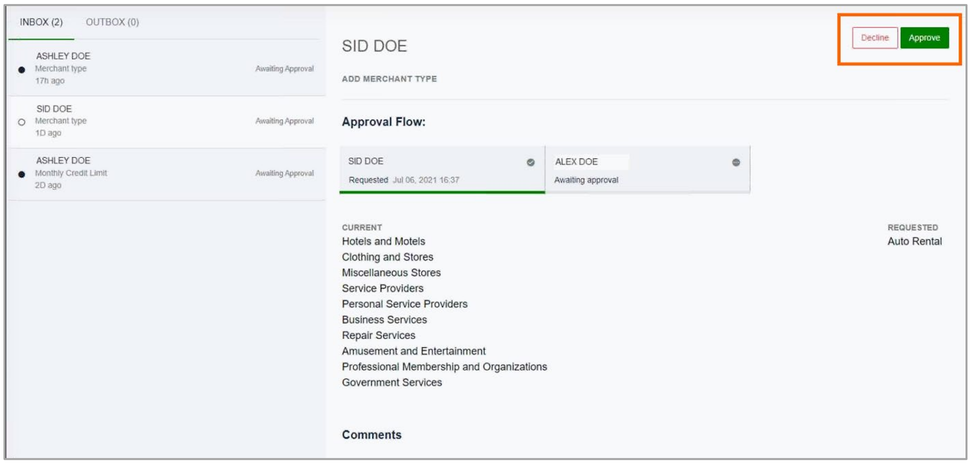






Notifications

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.



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:

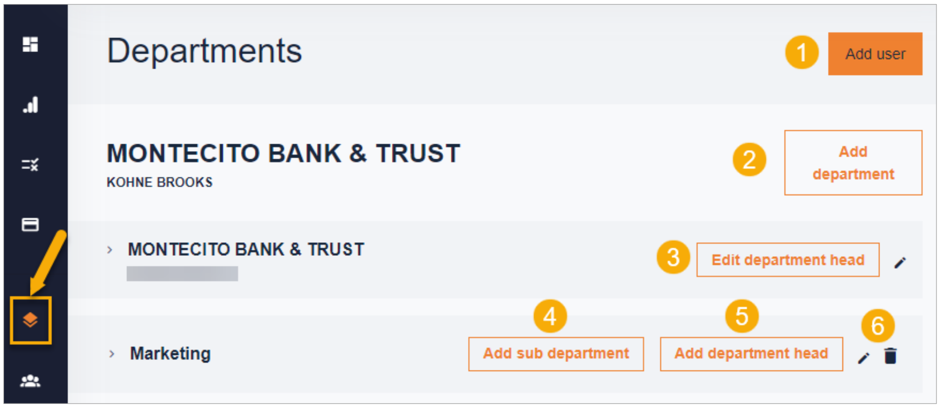
Home - View spend analytics on the home page for the departments and spend for each user within the department by spend category.

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.

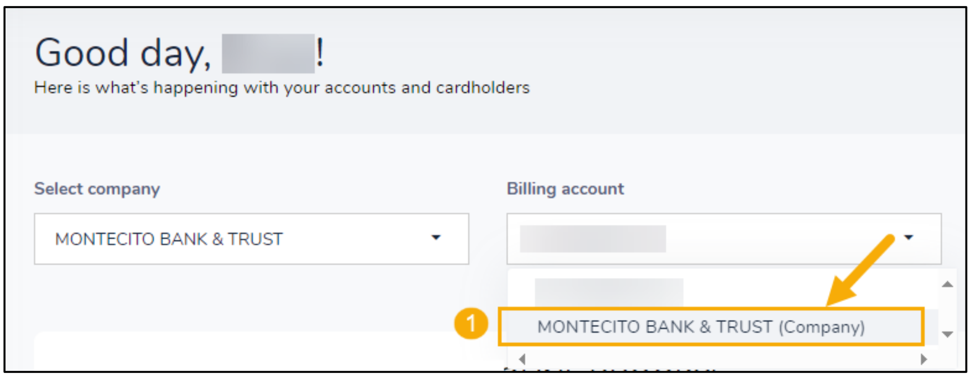
Connect to QuickBooks

There two ways to connect to QuickBooks:

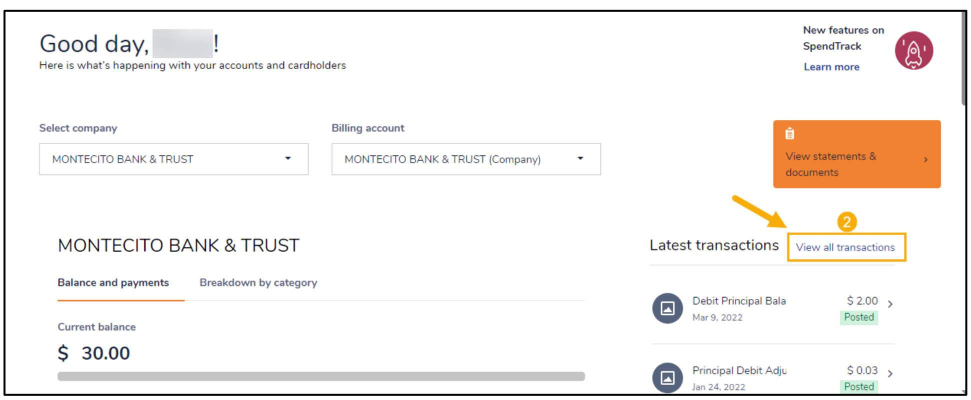
- Connect to QuickBooks from SpendTrack: This feature allows admin users (Program Admins or Bank Admins) to manually export their company's past transaction information to QuickBooks.
- Connect to SpendTrack from QuickBooks: Administrators can connect their SpendTrack accounts from QuickBooks to automatically update their transaction information.

Connect QuickBooks from SpendTrack

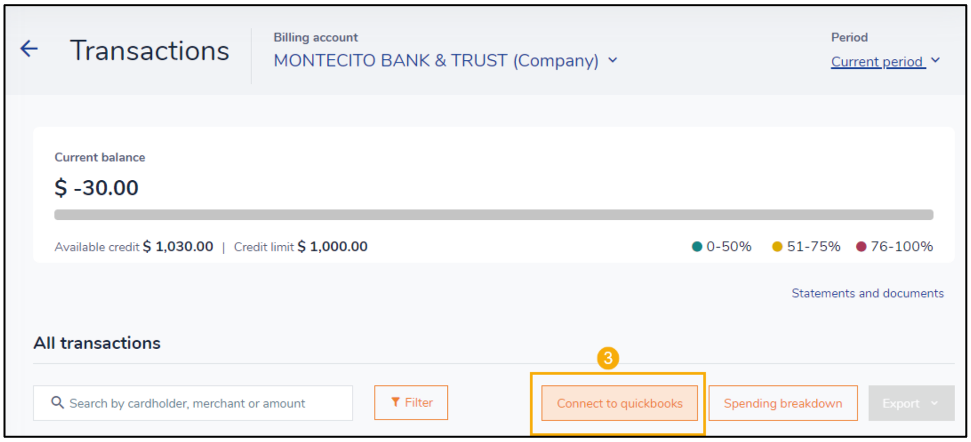
1. Select the **Company Account** from the **Billing Account** drop down menu.



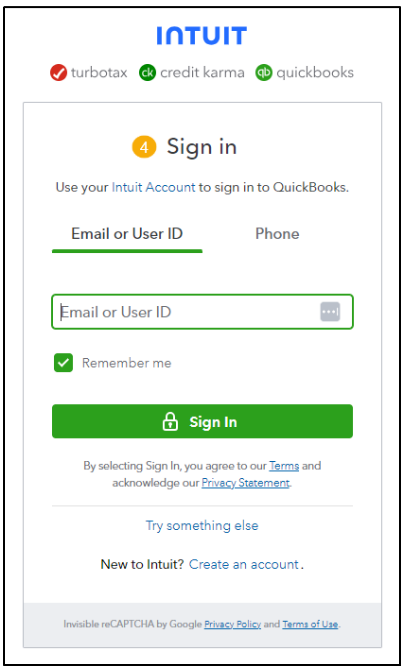
2. From **Latest Transactions** widget, select **View Transactions.**



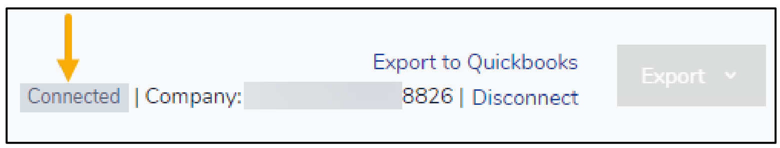
3. From **All Transactions**, select **Connect to QuickBooks**.

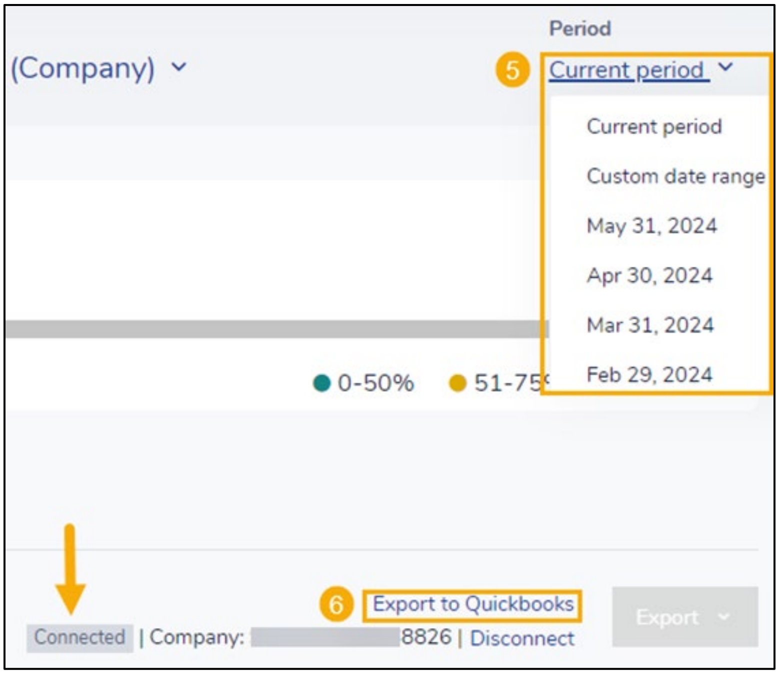


4. **Sign in** to QuickBooks.



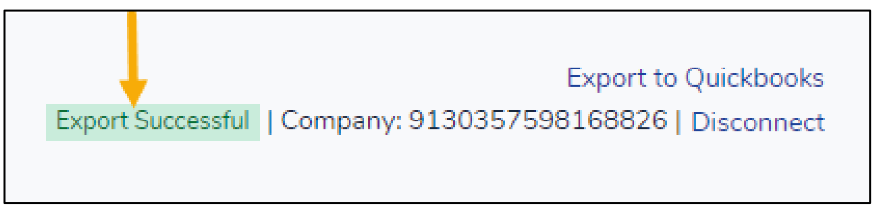
5. **Connected** will appear after signing in successfully.





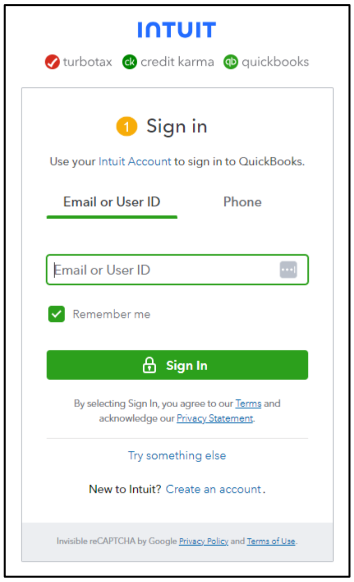
6. Select the **Period** to export.
7. Select **Export to QuickBooks**.

Export Successful!

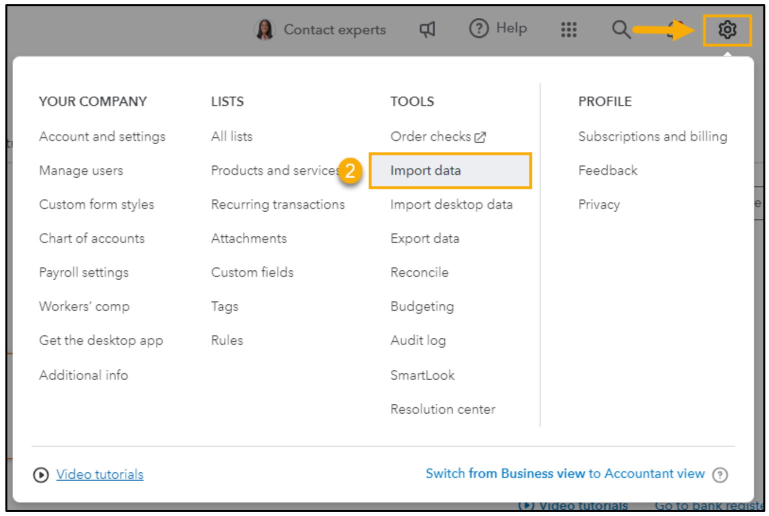


Connect SpendTrack from QuickBooks

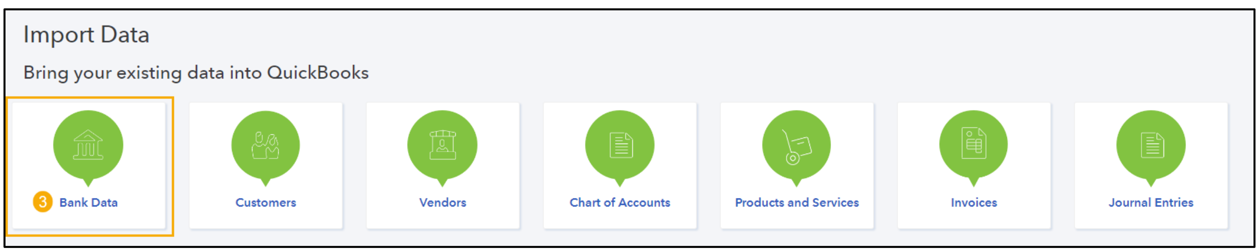
1. **Sign In** to QuickBooks.



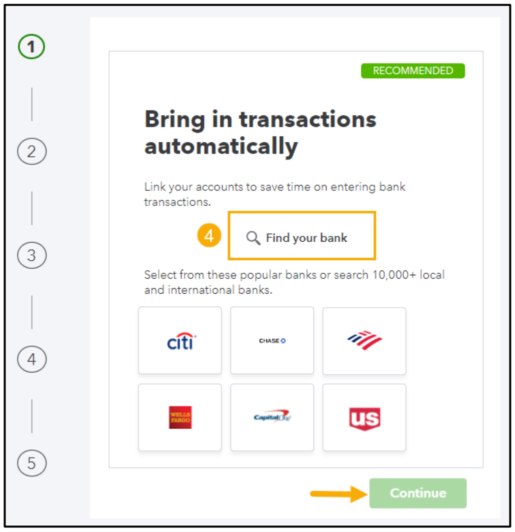
2. Select the **gear icon** at the top right, then select **Import Data.**



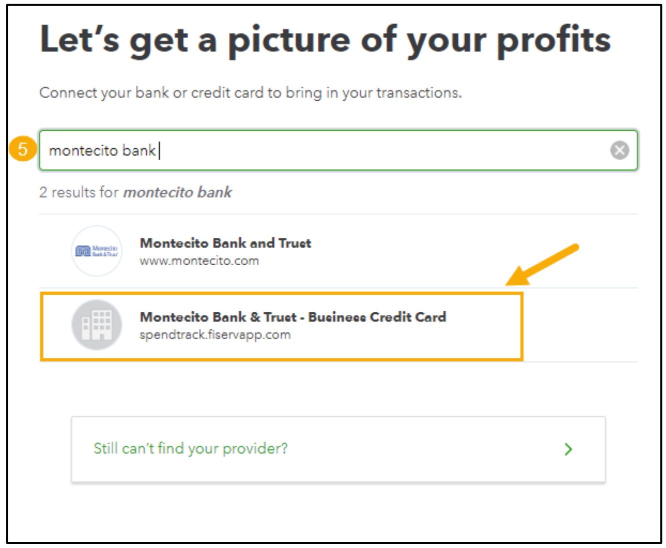
3. From Import Data, select **Bank Data.**



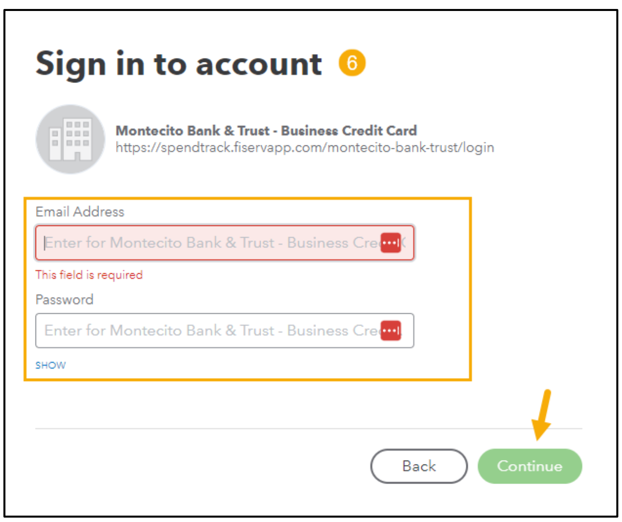
4. Select **Find your Bank**, then **Continue.**



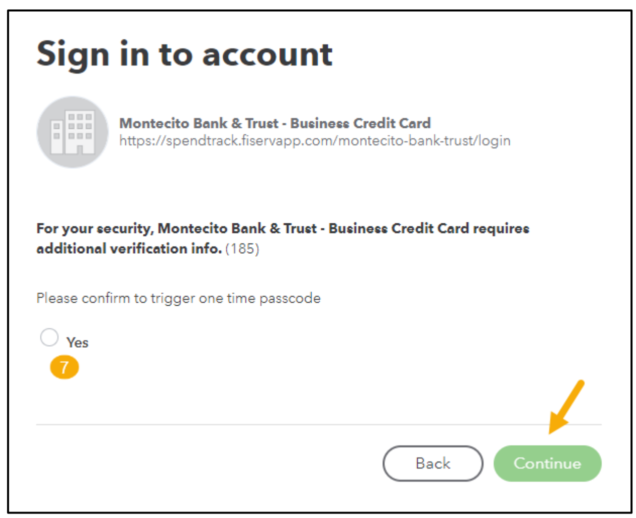
5. Enter **Montecito Bank**, and select: **Montecito Bank & Trust – Business Credit Card.**



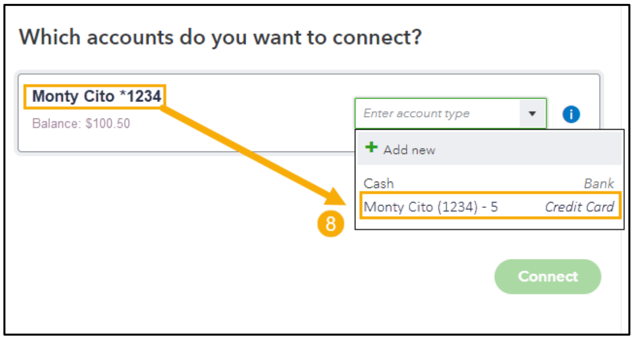
6. Enter your **SpendTrack Email Address** and **Password** then **Continue** to Sign in to account.



7. Select the **Yes** radio button, then **Continue.** For your security, a **One Time Passcode (OTP)** will be sent to your SpendTrack email address. **Check your email.**



8. Select the account created in Chart of Accounts in **Enter account type**.



9. **Done!**