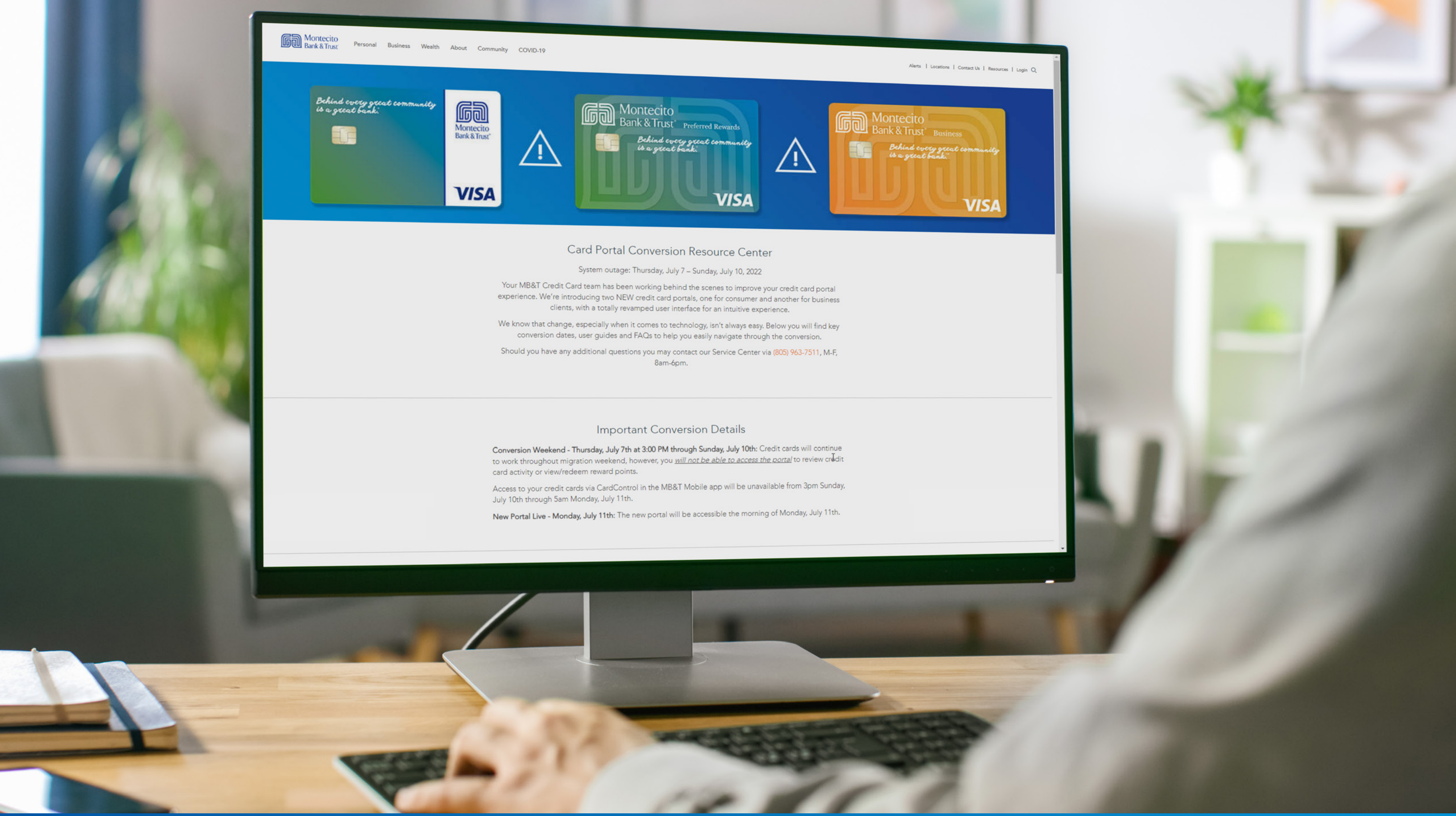


Conversion Program Administrator Portal Guide

Montecito Bank & Trust®

EQUAL HOUSING LENDER
Member FDIC

Rev. 06/22

Welcome

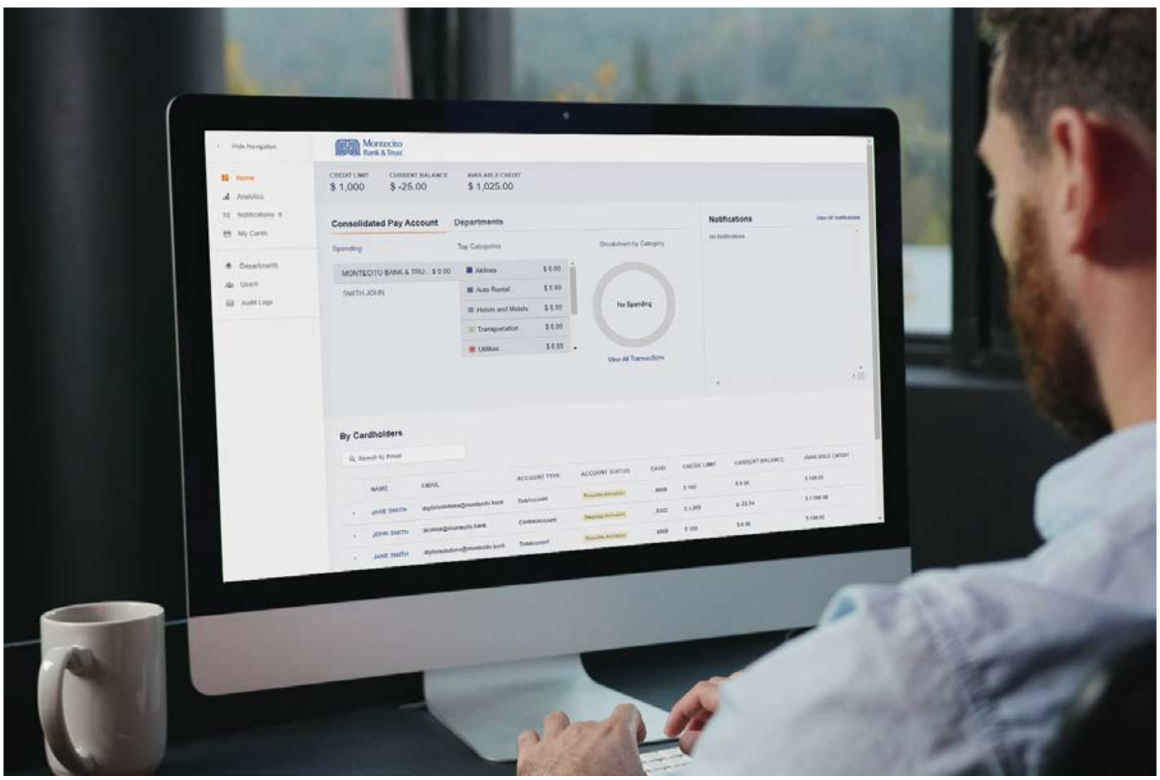
MB&Ts business credit card portal for Program Administrators, SpendTrack, will give you direct access to manage the MB&T credit cards used by your business - from paying your bill and analyzing spend to approving requests for temporary limit increases. This guide will provide you with simple instructions 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



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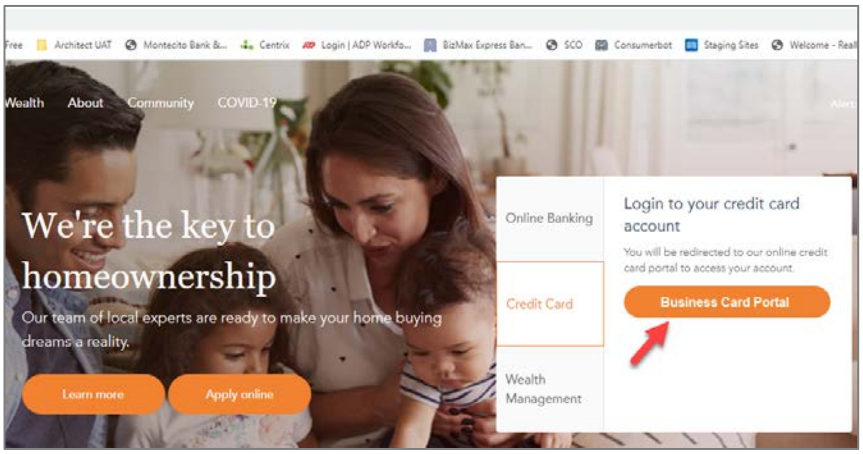
Getting Started

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**.

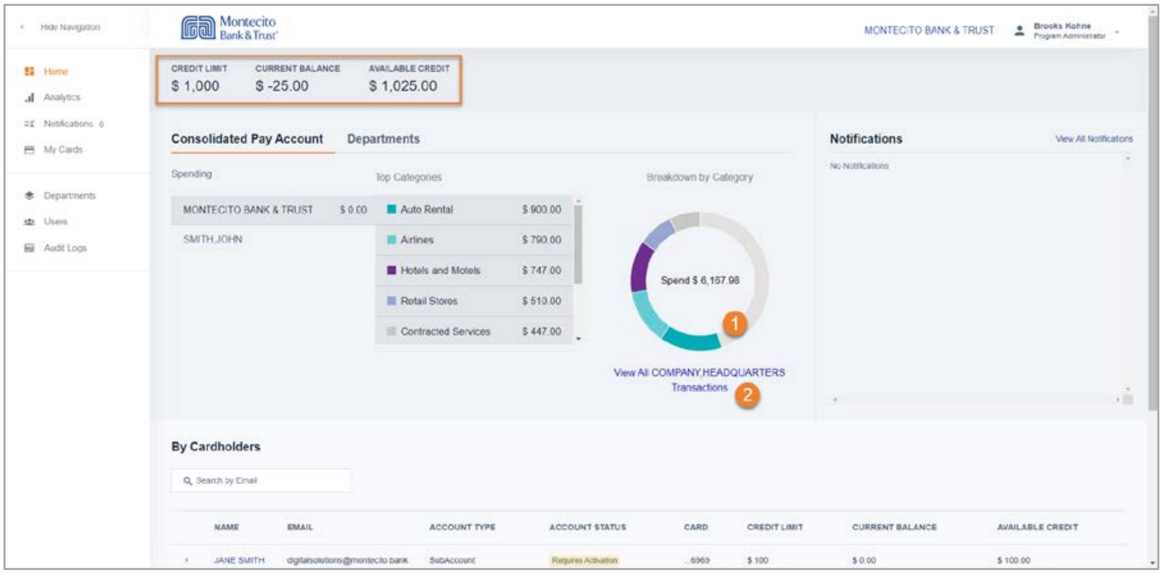


Note: **Access to the site requires registration.** An activation email will be sent from **alerts@spendtrack.fiserv.com** to Program Administrators with first time login instructions. Program Administrators are responsible for sending invitations to the cardholder portal to their cardholders.

Home Page

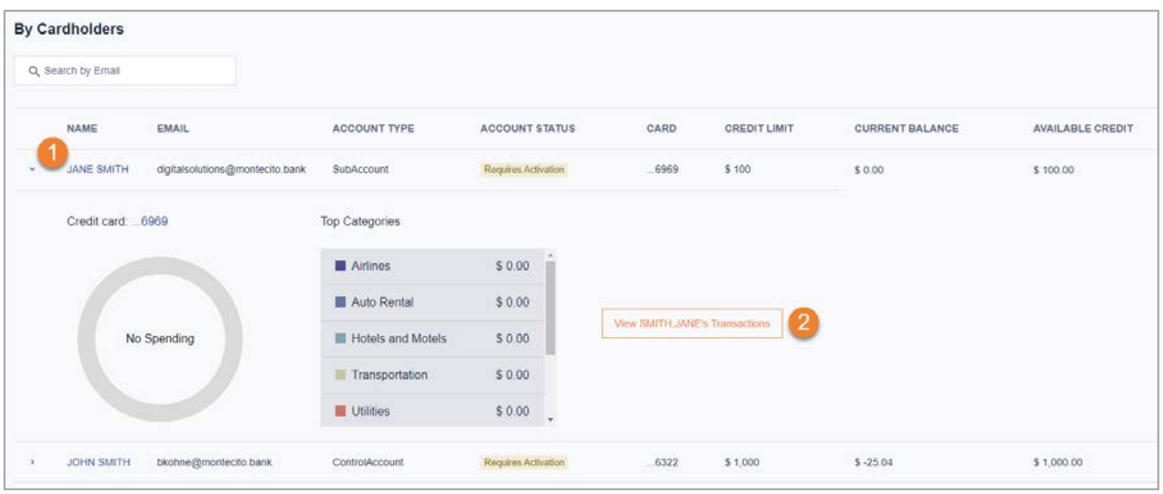
Overview

The portal homepage displays your company's **Credit Limit**, **Current Balance**, and **Available Credit** information. The dashboard displays the spending breakdown by Consolidated Pay Account or by Department, as well as any recent notifications.



1. Hover over different bands of the doughnut chart to view additional sets of data.
2. Click the **View All Transactions** link to display recent transactions or to **make a payment.**

Based on whether the **Consolidated Pay Accounts** or **Departments** tab is selected, a list of cardholders displays in the lower half of the page.



1. To view the spending metrics for an individual cardholder, click the arrow to the left of the cardholder name or click on the cardholder's name.

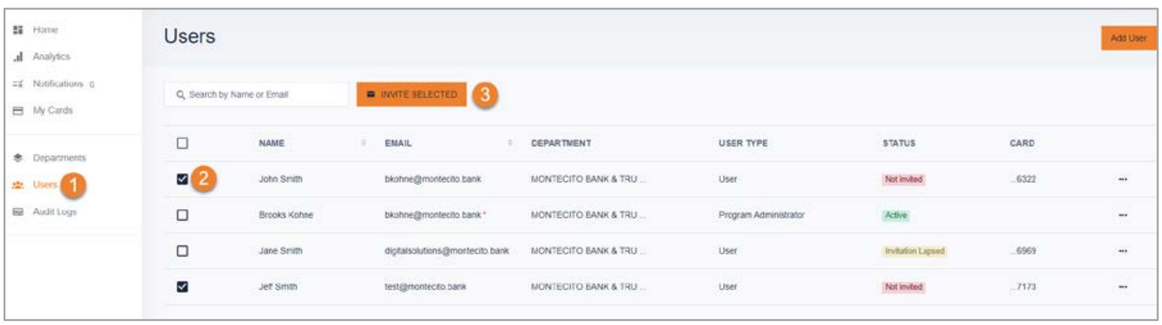
2. To view the cardholder's transactions or make a payment directly to a cardholder subaccount, click the **View Cardholder's Transactions** button.

Switch Companies

If you are the Program Administrator for multiple companies, only one login is required. You can switch companies by selecting the arrow next to your name and select **Switch Company** to select the company you wish to view.

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:

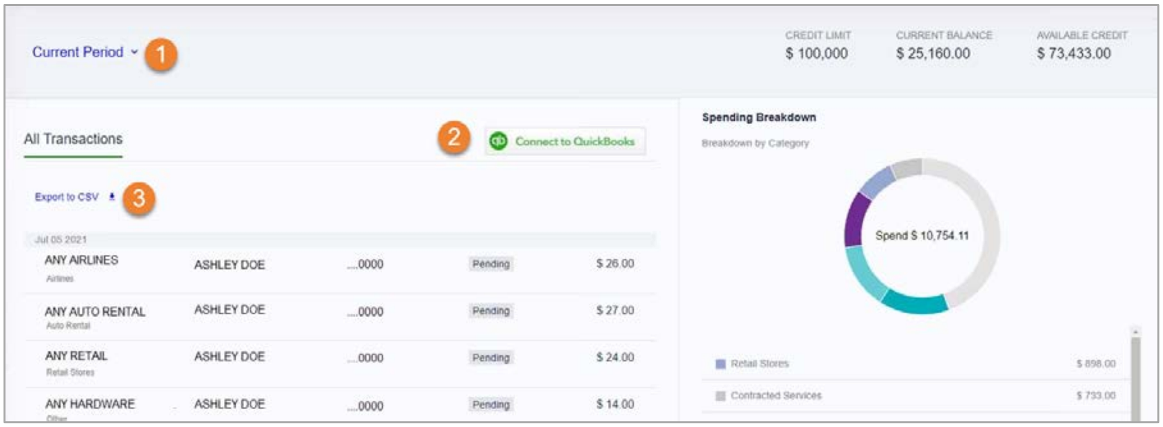


1. Select **Users** from the left side navigation pane.
2. Check the User(s) you wish to send an invitation/activation code to the Cardholder Portal.
3. Click **Invite Selected.**

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**.

Transactions

Clicking the **All Transactions** link from the home page displays the transaction details for a given time period.

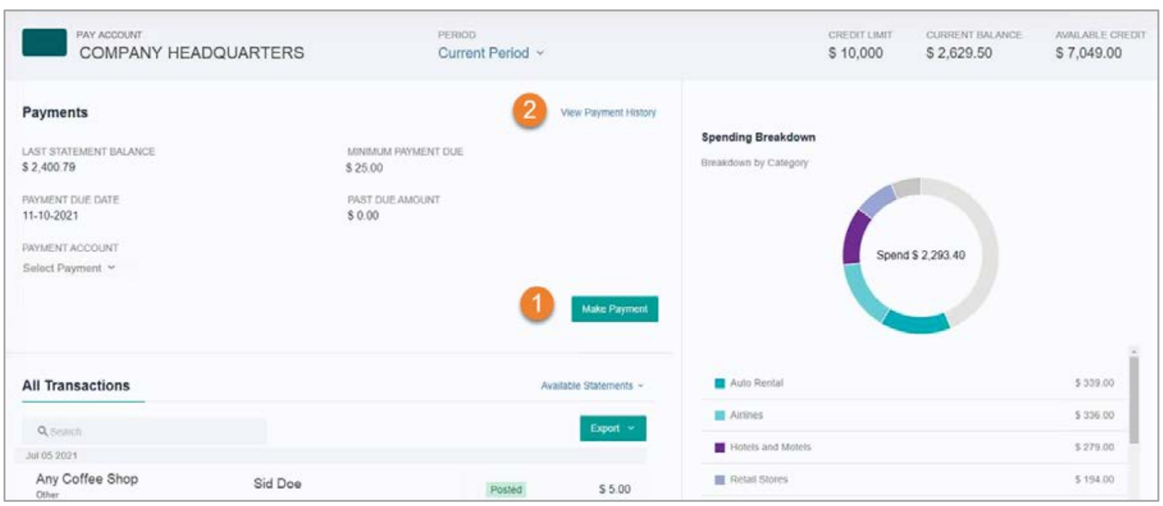


1. Change the time period by selecting a new period from the **Current Period** dropdown.
2. Click **Connect to QuickBooks** to view the data in QuickBooks.
3. Click **Export** to download transactions as either a CSV or QBO file.

Payments

Consolidated Pay Account Payments

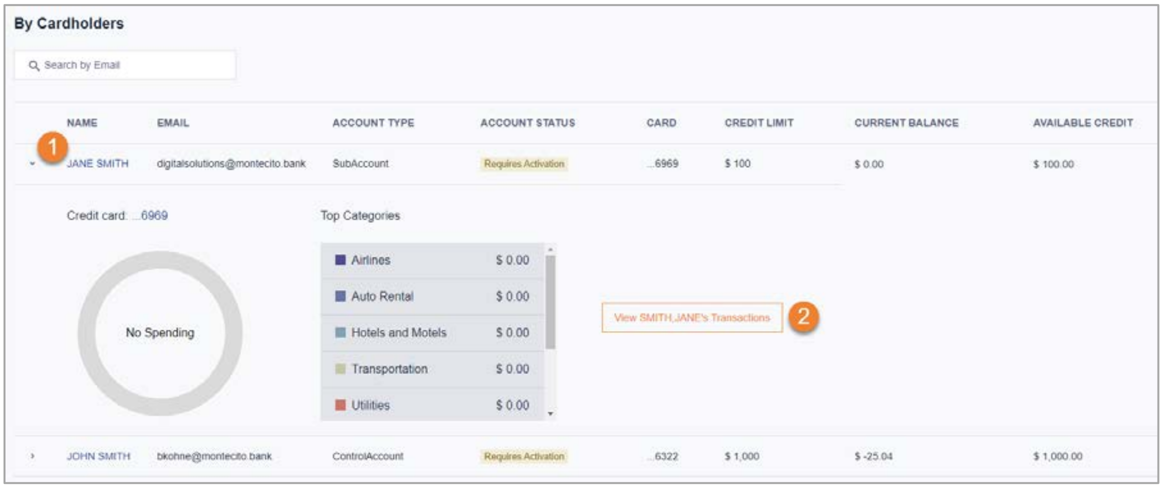
Consolidated Pay Account payments can be made quickly and easily from the **All Transactions** page.



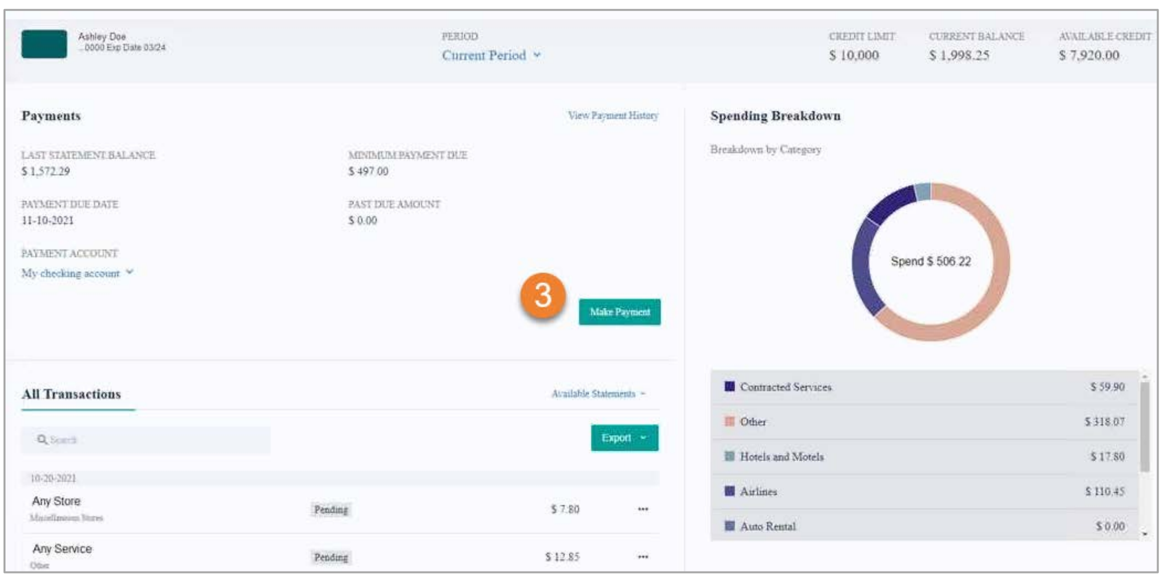
1. Click on the **All Transactions** link for the Consolidated Account on the home dashboard.
2. Click **Make Payment** to make a payment or set up AutoPay.
3. Click **View Payment History** to view a list of previous payments or to manage **Payment Accounts.**

Cardholder Payments

Payments can be made to an individual cardholder subaccounts, though it is recommended that all payments are made to the Consolidated Payment Account (see above).
To make a payment to a cardholder subaccount from the dashboard:



1. Click the arrow to the left of the cardholder name to expand.
2. Click **View Transactions.**



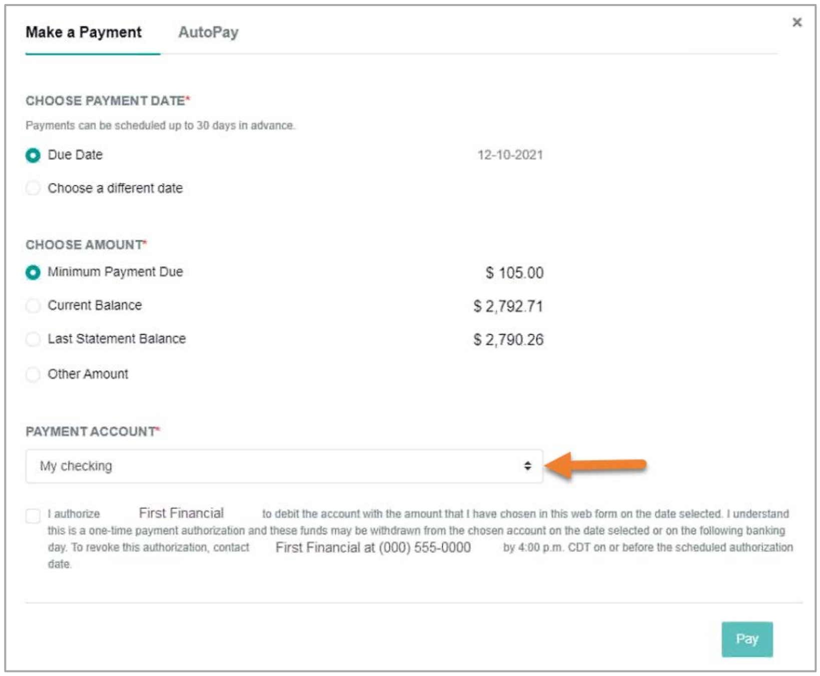
3. Click **Make Payment** to make the payment or set up AutoPay.

Add Payment Accounts

There are 2 ways to add a **Payment Account**:

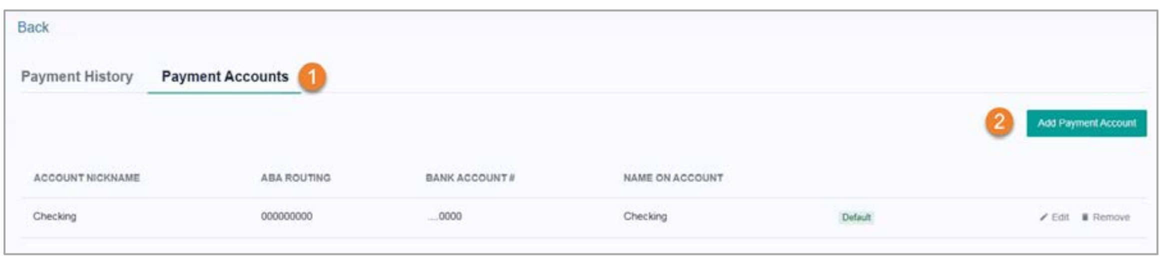
Option 1:

1. Select **Add Payment Account** from the **Make Payment page**; OR



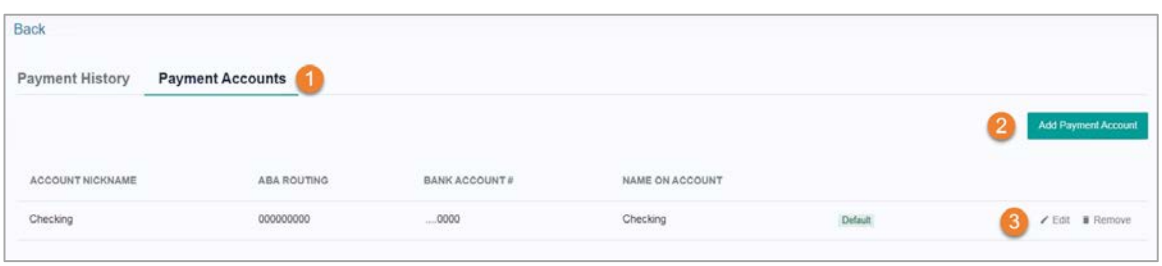
Option 2:

1. Select the **Payment Accounts tab** from the **Payment History page.**
2. Click **Add Payment Account.**



Manage Payment Accounts

Payment Accounts are accessed from the Payment History page.



1. Click the **Payment Accounts** tab.

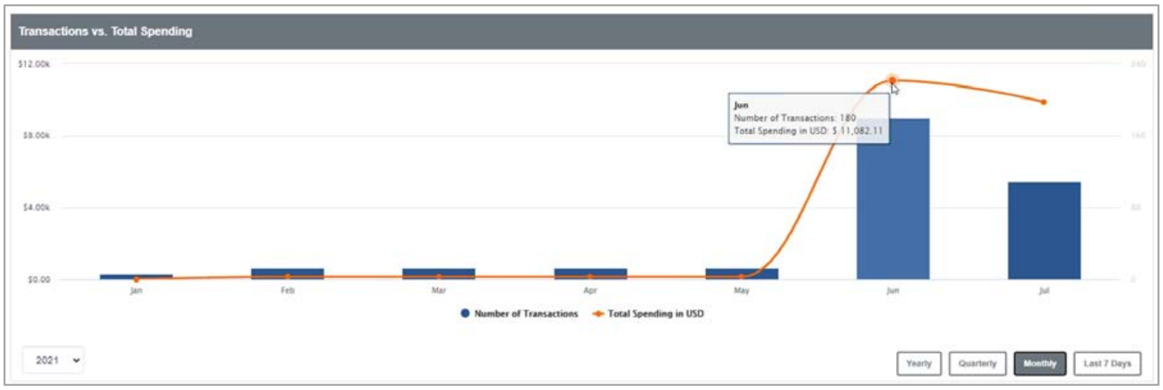
2. Click **Add Payment Account** to add a new payment account.
3. Click or **Edit** or **Remove** to edit account details or remove an account.

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
- Transactions vs Total Spending
- Top 5 merchants – available for all merchants or by specific category

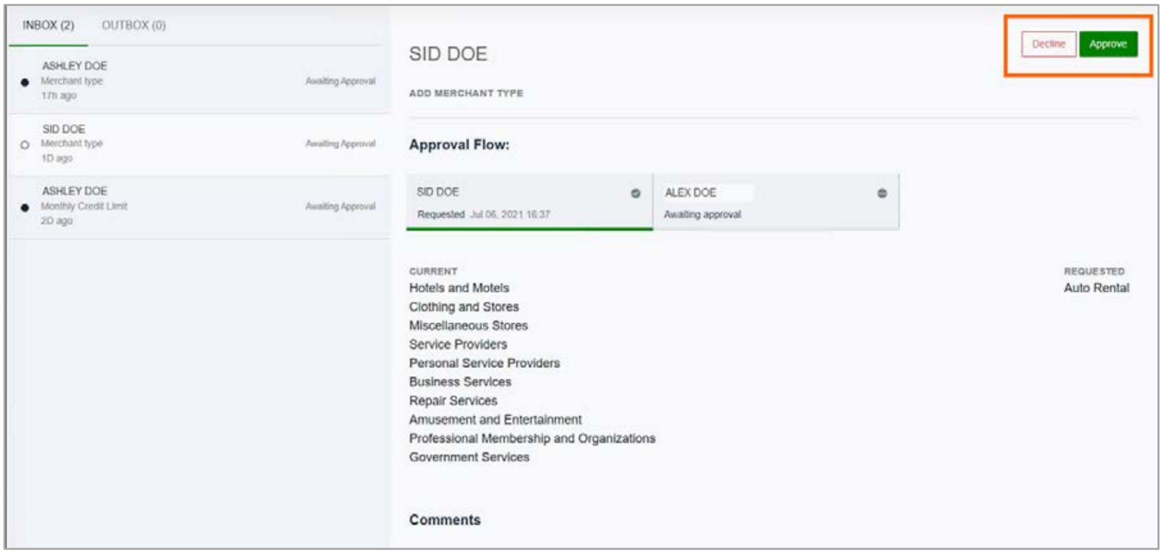
Sample Report:



Tip: Hover over the chart to display specific values.

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.

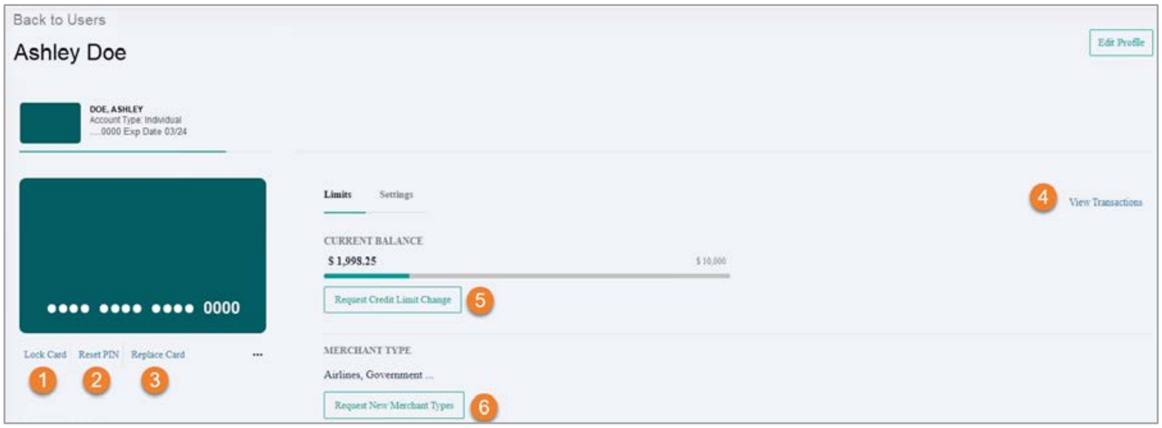


1. Select a message in the inbox to display the details of the request and options.
   a. **Decline** - Rejects the request and sends a notification to the requester.
   b. **Accept** - Approves the request and sends a notification to the requester.

Cardholder Maintenance

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

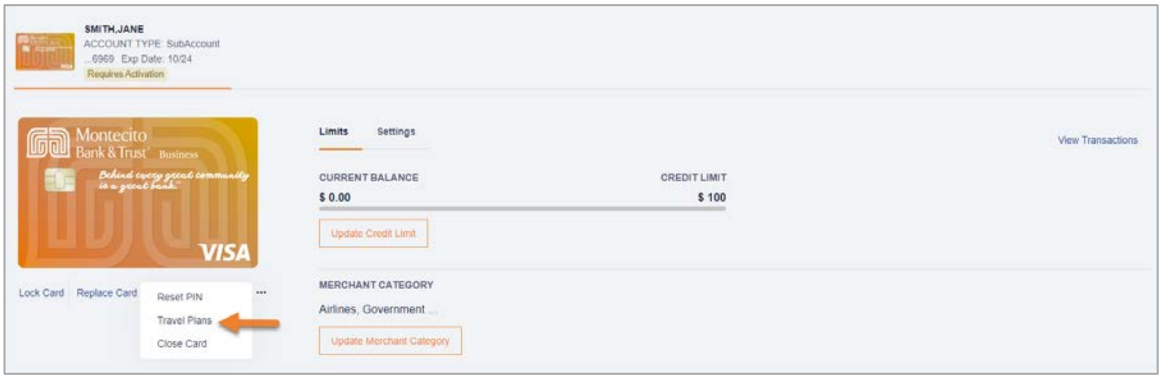
There are several important and useful features for performing cardholder maintenance for authorized cardholders in the card portal. Select a cardholder name from the home dashboard to display the Cardholder Page for that cardholder.



1. **Lock Card** – Select Yes in the pop-up window to lock the card and prevent transactions
2. **Reset PIN** – Select Yes in the pop-up window to create a new PIN at next login
3. **Replace Card**
   a. If Lost/Stolen, verify the shipping address, confirm recent transactions, and select Done
   b. If Damaged, verify the shipping address and select Done
4. **View Transactions** – displays transaction page
5. **Request Credit Limit Change**
   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.
6. **Request New Merchant Types** – Select the merchant types where the cardholder is allowed to perform transactions

Create a Travel Plan

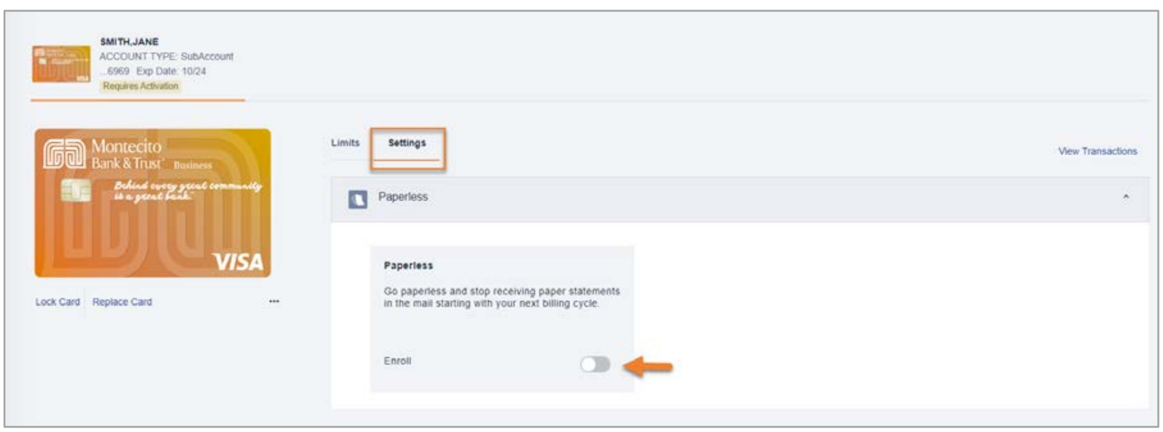
You can create a Travel Plan for a cardholder to ensure no disruption in card service while they are traveling.



1. On the **Cardholder Page**, select **Travel Plan** from the application (ellipses) menu.
2. Select **Add Travel Plan.**
3. Select the dates of travel and up to 15 US or international destinations.
4. Select **Save.**

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**, click on **Settings.**
2. Move the slider to initiate eStatement enrollment.
3. Select **Terms and Conditions** and **Agree** to the terms.
4. Select **Enroll in Paperless.**

Update Cardholder Profile

You can update a cardholder's name, department, email address, phone, and user type in the **Edit Profile** settings

1. On the **Cardholder Page**, click **Edit Profile** and the **Edit User** page displays.
2. Update the cardholder information and click **Save.**

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.

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:

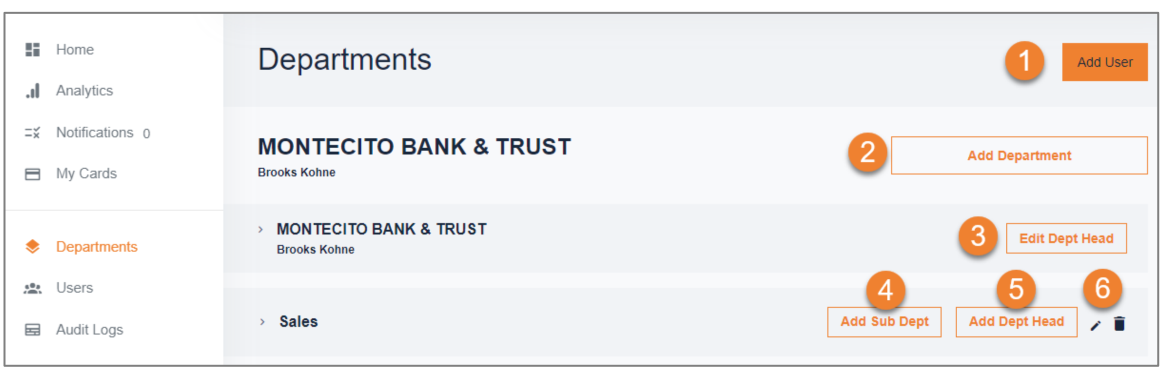
Home - View spend analytics on the home page for the departments and spend for each user within the department by spend category.

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.

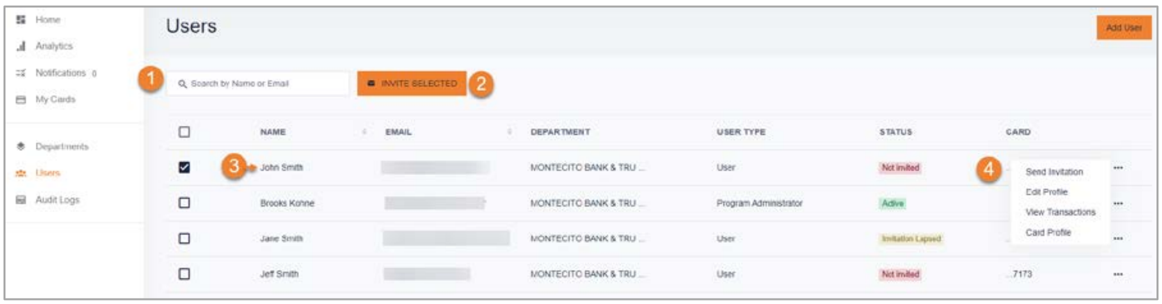


1. **Add User** - Adds a user to an existing department.
2. **Add Department** - Create a new department.

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.

User Maintenance

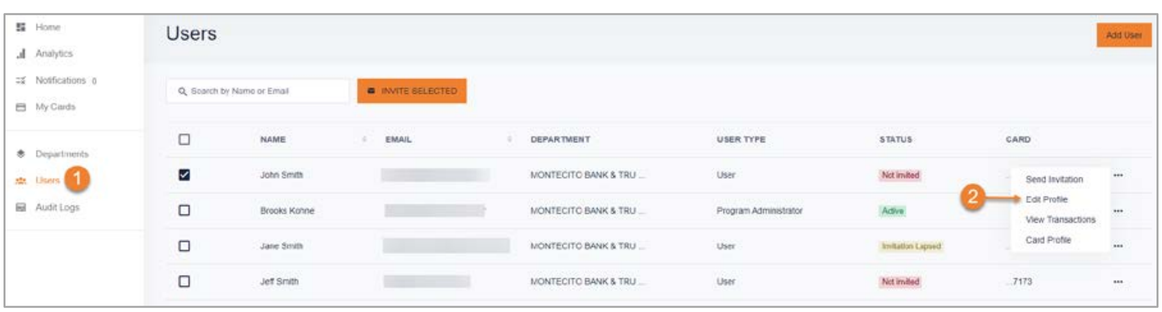
From the Users page, Program Administrators can manage the portal access of all company cardholders.



1. To manage existing users, select **Users** from the navigation pane.
2. **Search** users by name or email.
3. If the **status** of the user is Not Invited, select the checkbox to the left of the user to send them an activation email for the Cardholder Portal.
4. Select a cardholder name to open the **User page.**
5. Select the ellipses to the right of the user for additional options:
   a. **Disable user** – disables SpendTrack access for the user
   b. **Reset Password** – resets the SpendTrack password for the user
   c. **Edit Profile** – opens the Edit Users page
   d. **Card Profile** – opens the Card Profile page

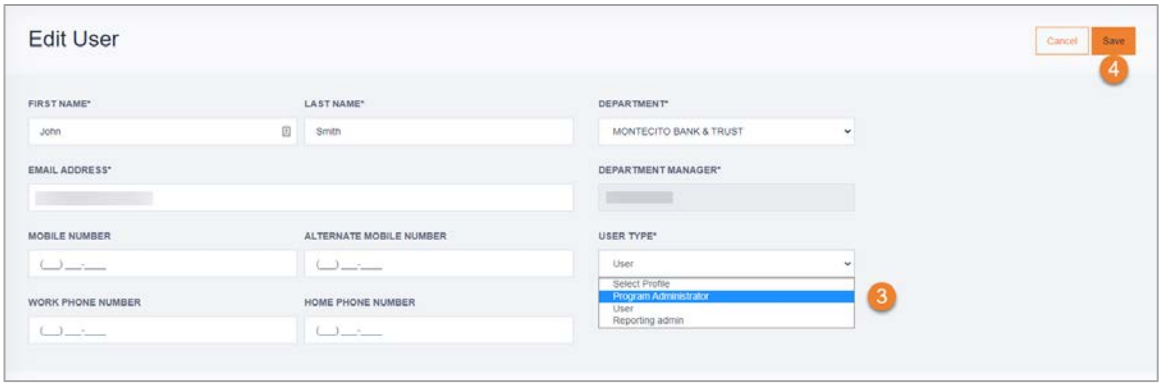
Assigning other Program Administrators

To give existing users Program Administrator privileges:



1. Select **Users** from the navigation pane.

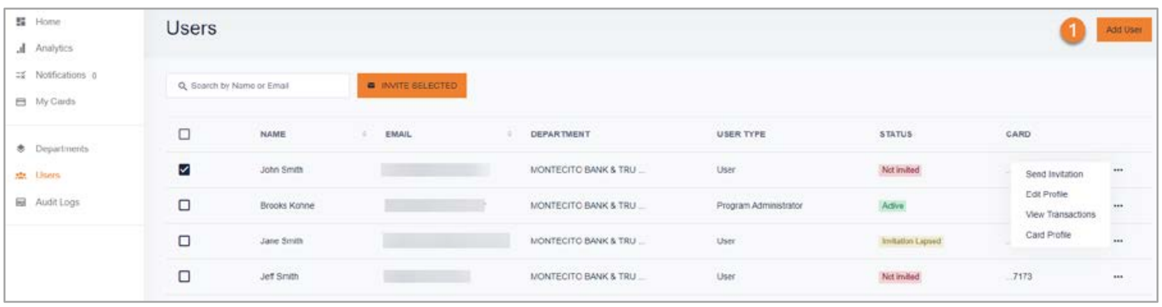
2. Use the ellipses menu to select **Edit Profile.**



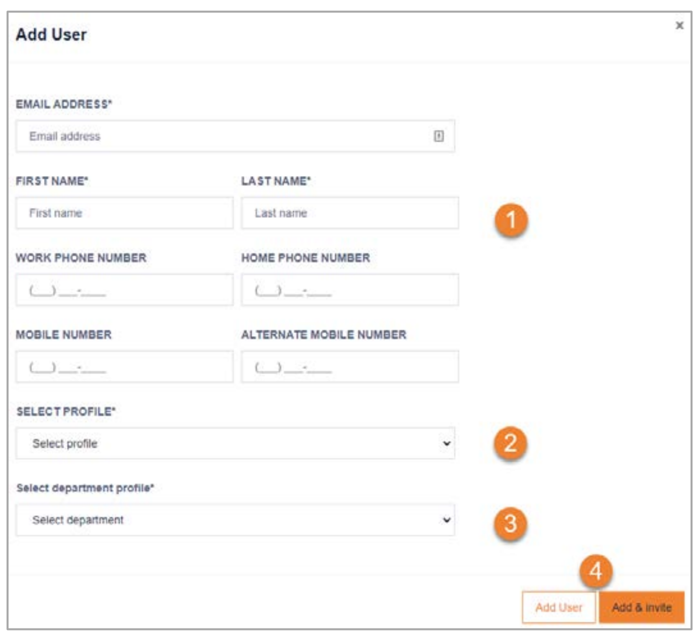
3. Select **Program Administrator** from the **User Type** dropdown.
4. Click **Save.**

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**. The user's record displays.
2. Select **Add a Card.** The **New Card Application** dialog box displays.
3. Complete the form and select **Submit**.

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

Still have questions?

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