

# Conversion Program Administrator Portal Guide



Montecito  
Bank & Trust®



# Welcome

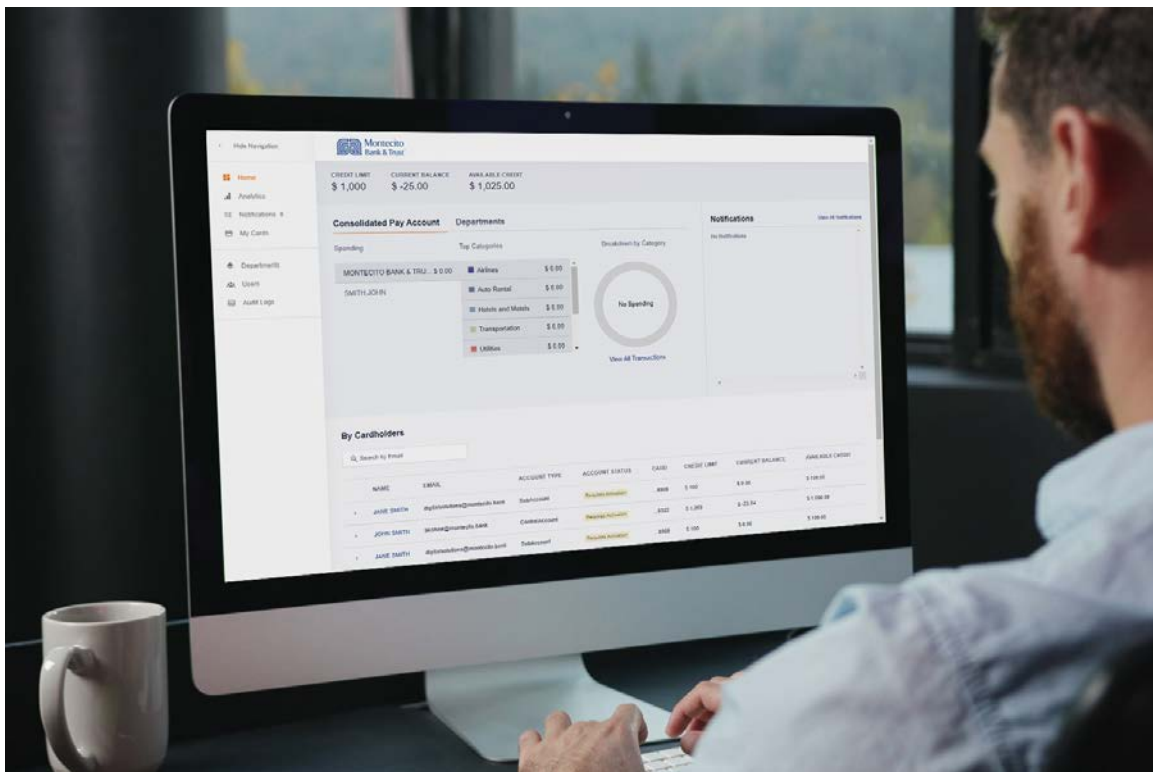
MB&T's business credit card portal for Program Administrators, SpendTrack, will give you direct access to manage the MB&T credit cards used by your business - from paying your bill and analyzing spend to approving requests for temporary limit increases. This guide will provide you with simple instructions 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



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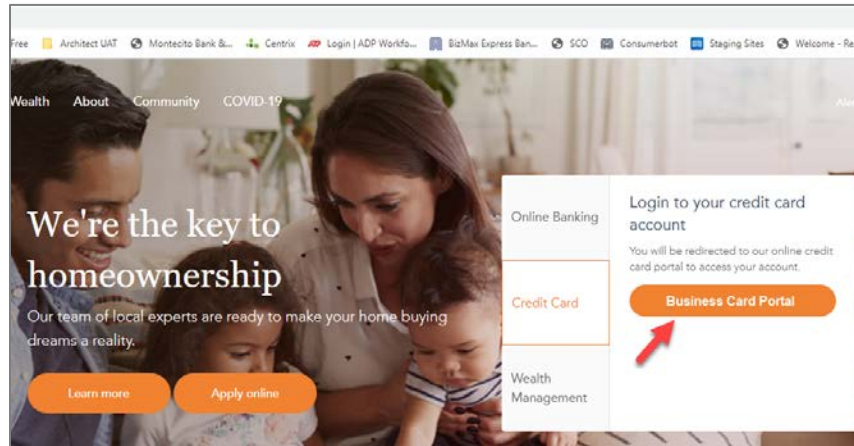
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# Getting Started

## 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**.

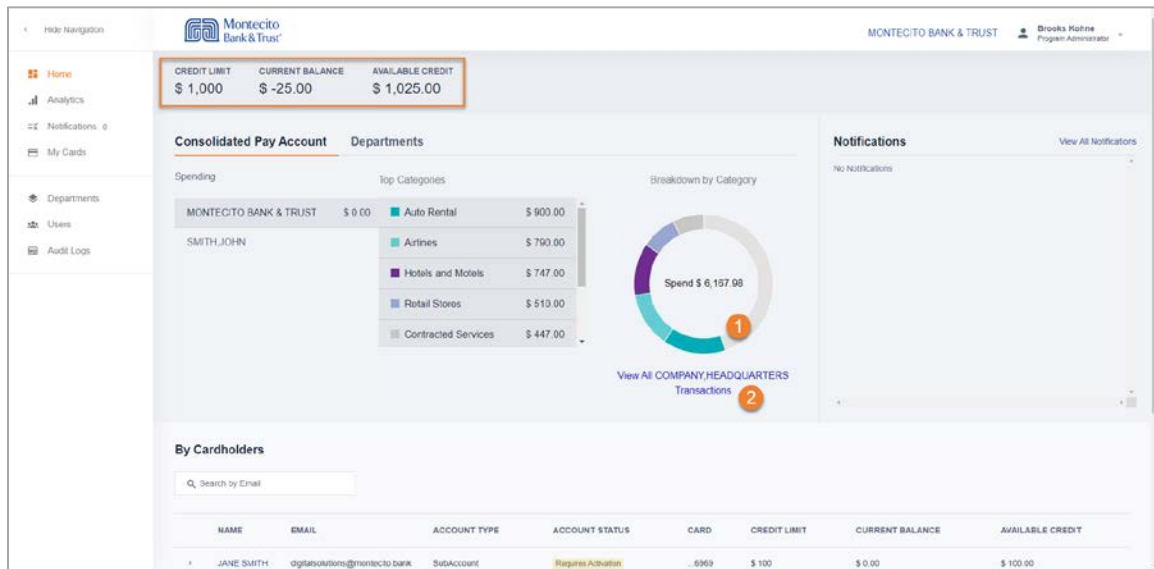


**Note:** Access to the site requires registration. An activation email will be sent from **alerts@spendtrack.fiserv.com** to Program Administrators with first time login instructions. Program Administrators are responsible for sending invitations to the cardholder portal to their cardholders.

# Home Page

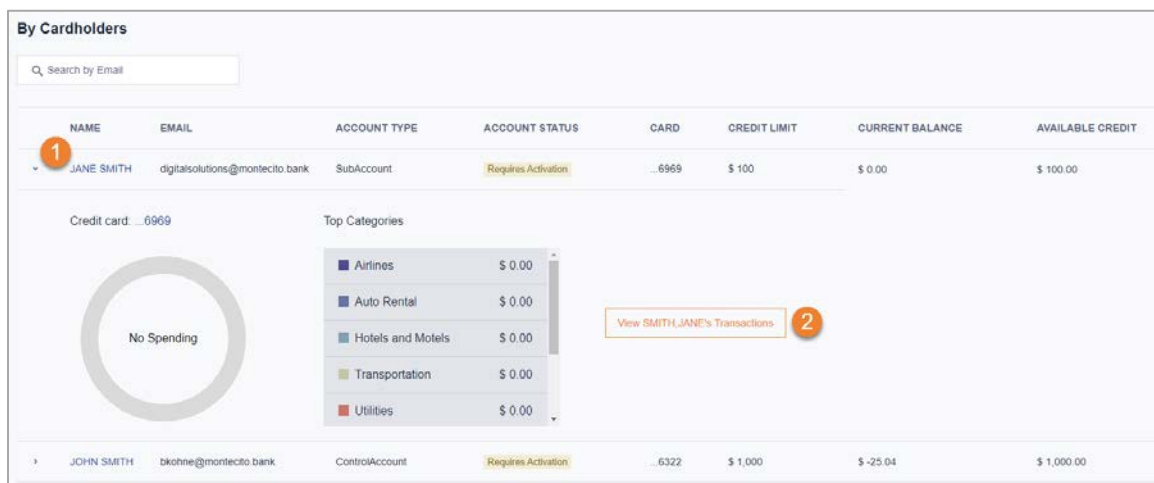
## Overview

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.

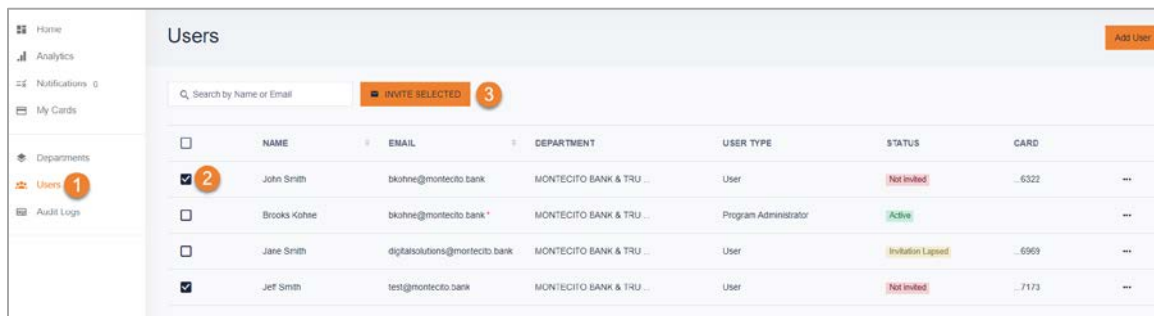
## Switch Companies

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:



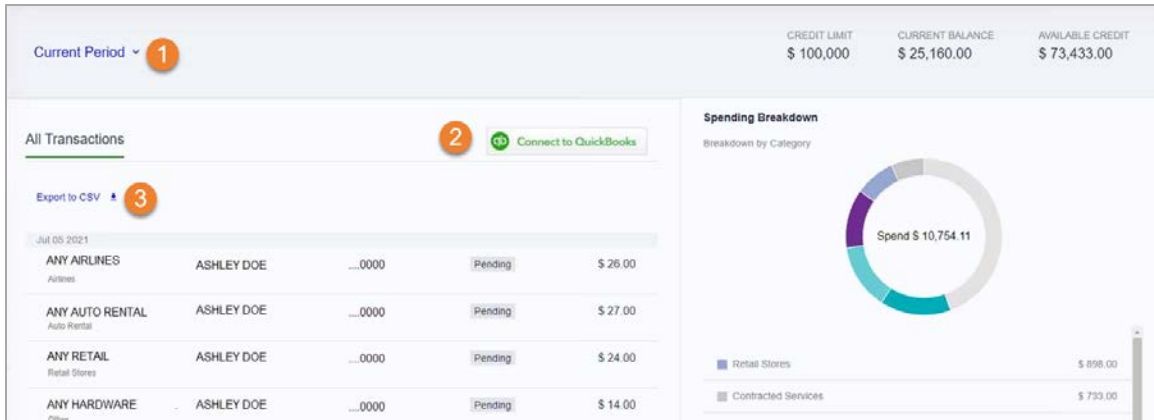
1. Select **Users** from the left side navigation pane.
2. Check the User(s) you wish to send an invitation/activation code to the Cardholder Portal.
3. Click **Invite Selected**.



**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.

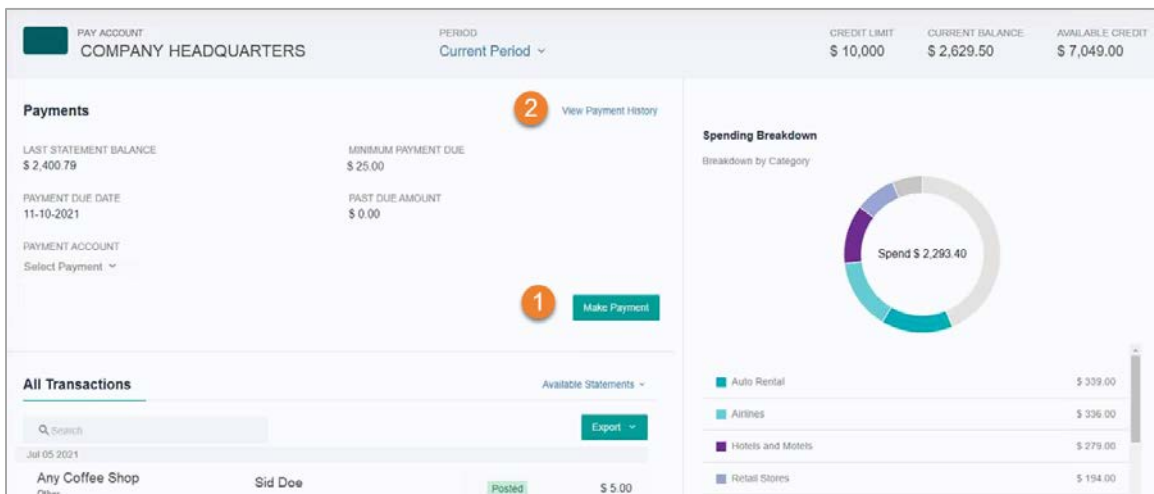


1. Change the time period by selecting a new period from the **Current Period** dropdown.
2. Click **Connect to QuickBooks** to view the data in QuickBooks.
3. Click **Export** to download transactions as either a CSV or QBO file.

## 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:

The screenshot shows the 'By Cardholders' dashboard. At the top, there is a search bar labeled 'Search by Email'. Below it is a table with columns: NAME, EMAIL, ACCOUNT TYPE, ACCOUNT STATUS, CARD, CREDIT LIMIT, CURRENT BALANCE, and AVAILABLE CREDIT. The first row is for JANE SMITH, with email digitalsolutions@montecito.bank, SubAccount, Requires Activation, card ...6969, credit limit \$ 100, current balance \$ 0.00, and available credit \$ 100.00. To the left of the table, there is a circular progress indicator labeled 'No Spending'. To the right, there is a 'Top Categories' list with Airlines, Auto Rental, Hotels and Motels, Transportation, and Utilities, all showing \$ 0.00. A button labeled 'View SMITH,JANE's Transactions' is also visible. A red circle with the number 1 points to the arrow next to JANE SMITH's name. A red circle with the number 2 points to the 'View SMITH,JANE's Transactions' button.

NAME	EMAIL	ACCOUNT TYPE	ACCOUNT STATUS	CARD	CREDIT LIMIT	CURRENT BALANCE	AVAILABLE CREDIT
JANE SMITH	digitalsolutions@montecito.bank	SubAccount	Requires Activation	...6969	\$ 100	\$ 0.00	\$ 100.00
JOHN SMITH	bikohne@montecito.bank	ControlAccount	Requires Activation	...6322	\$ 1,000	\$ -25.04	\$ 1,000.00

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

The screenshot shows the cardholder payment dashboard for Ashley Doe. At the top, there is a header with the name Ashley Doe, the period 'Current Period', and the credit limit, current balance, and available credit. The credit limit is \$ 10,000, the current balance is \$ 1,998.25, and the available credit is \$ 7,920.00. Below the header, there is a 'Payments' section with a 'View Payment History' link. The 'Payments' section shows the last statement balance of \$ 1,572.29, the minimum payment due of \$ 497.00, the payment due date of 11-10-2021, and the payment account of 'My checking account'. A red circle with the number 3 points to the 'Make Payment' button. To the right, there is a 'Spending Breakdown' section with a 'Breakdown by Category' link. The 'Spending Breakdown' section shows a donut chart with the label 'Spend \$ 506.22' and a table with categories: Contracted Services (\$ 59.90), Other (\$ 318.07), Hotels and Motels (\$ 17.80), Airlines (\$ 110.45), and Auto Rental (\$ 0.00). Below the 'Payments' section, there is an 'All Transactions' section with a search bar and an 'Export' button. The 'All Transactions' section shows a table with columns: Date, Description, Status, Amount, and Action. The first row is for 10-20-2021, with the description 'Any Store', status 'Pending', amount \$ 7.80, and action '...'. The second row is for 10-20-2021, with the description 'Any Service', status 'Pending', amount \$ 12.85, and action '...'. A red circle with the number 3 points to the 'Make Payment' button.

NAME	PERIOD	CREDIT LIMIT	CURRENT BALANCE	AVAILABLE CREDIT
Ashley Doe	Current Period	\$ 10,000	\$ 1,998.25	\$ 7,920.00

Category	Amount
Contracted Services	\$ 59.90
Other	\$ 318.07
Hotels and Motels	\$ 17.80
Airlines	\$ 110.45
Auto Rental	\$ 0.00

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

The screenshot shows the 'Make a Payment' form with the 'AutoPay' tab selected. The form includes sections for 'CHOOSE PAYMENT DATE\*', 'CHOOSE AMOUNT\*', and 'PAYMENT ACCOUNT\*'. The 'PAYMENT ACCOUNT\*' dropdown is currently set to 'My checking', and an orange arrow points to it. Below the dropdown is a checkbox for authorization and a 'Pay' button at the bottom right.

Option 2:

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

The screenshot shows the 'Payment Accounts' tab selected in the 'Payment History' section. A table lists the current payment account: 'Checking' with ABA routing '000000000' and bank account number '...0000'. The account is named 'Checking' and is the 'Default' account. An 'Add Payment Account' button is visible in the top right corner, marked with a circled '2'.

## Manage Payment Accounts

Payment Accounts are accessed from the Payment History page.

This screenshot is identical to the previous one but includes numbered callouts: a circled '1' above the 'Payment Accounts' tab, a circled '2' above the 'Add Payment Account' button, and a circled '3' above the 'Edit' and 'Remove' icons for the existing account.

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

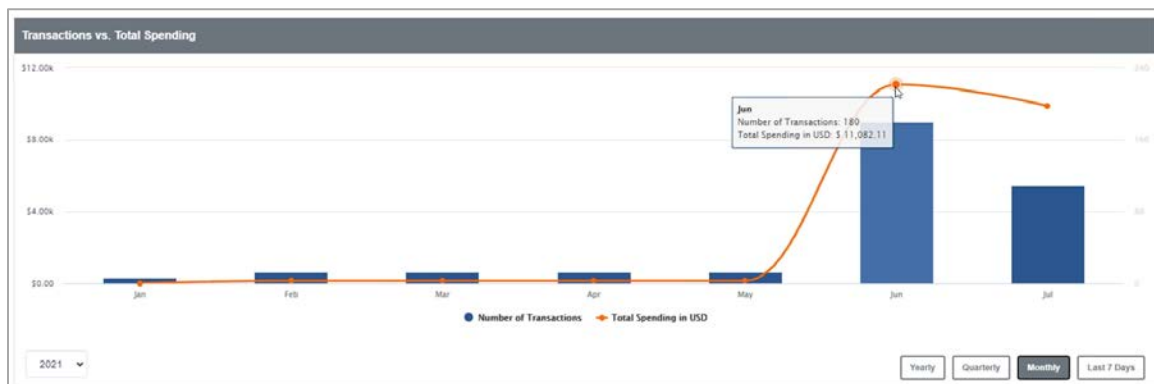
2. Click **Add Payment Account** to add a new payment account.
3. Click or **Edit** or **Remove** to edit account details or remove an account.

## 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.

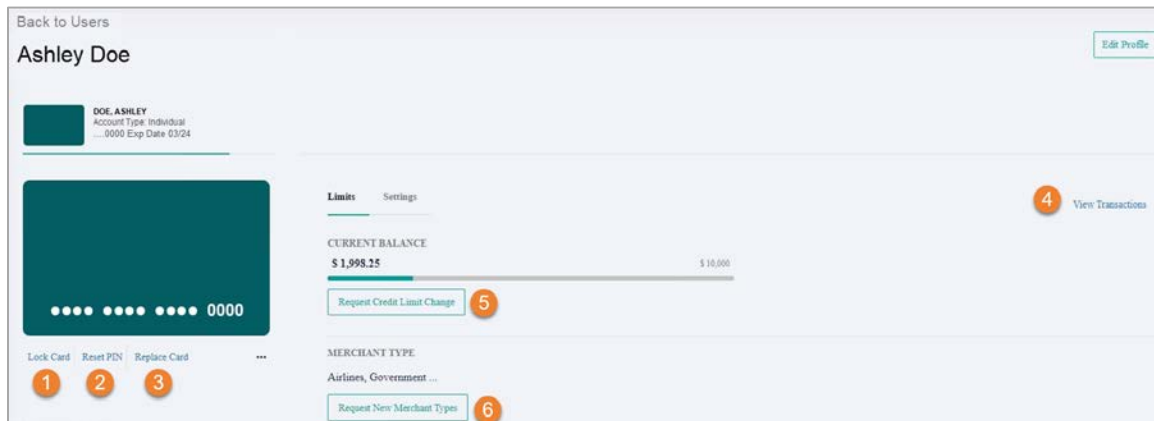
The screenshot displays a user interface for managing requests. On the left, an 'INBOX (2)' section lists three pending requests: two from 'ASHLEY DOE' (Merchant type, 17h ago and Monthly Credit Limit, 2D ago) and one from 'SID DOE' (Merchant type, 1D ago). All are marked 'Awaiting Approval'. The main area shows details for the 'SID DOE' request. At the top right of this section are 'Decline' and 'Approve' buttons. Below is a section for 'Approval Flow' showing a sequence: 'SID DOE' (Requested Jul 06, 2021 16:37) followed by 'ALEX DOE' (Awaiting approval). A list of merchant categories is shown, with 'Auto Rental' highlighted under the 'REQUESTED' column. The categories include Hotels and Motels, Clothing and Stores, Miscellaneous Stores, Service Providers, Personal Service Providers, Business Services, Repair Services, Amusement and Entertainment, Professional Membership and Organizations, and Government Services. A 'Comments' section is at the bottom.

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

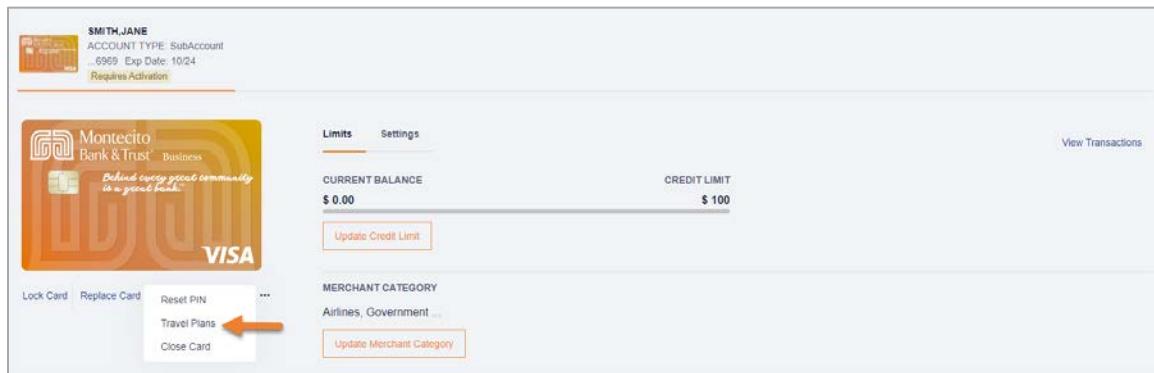
There are several important and useful features for performing cardholder maintenance for authorized cardholders in the card portal. Select a cardholder name from the home dashboard to display the Cardholder Page for that cardholder.



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

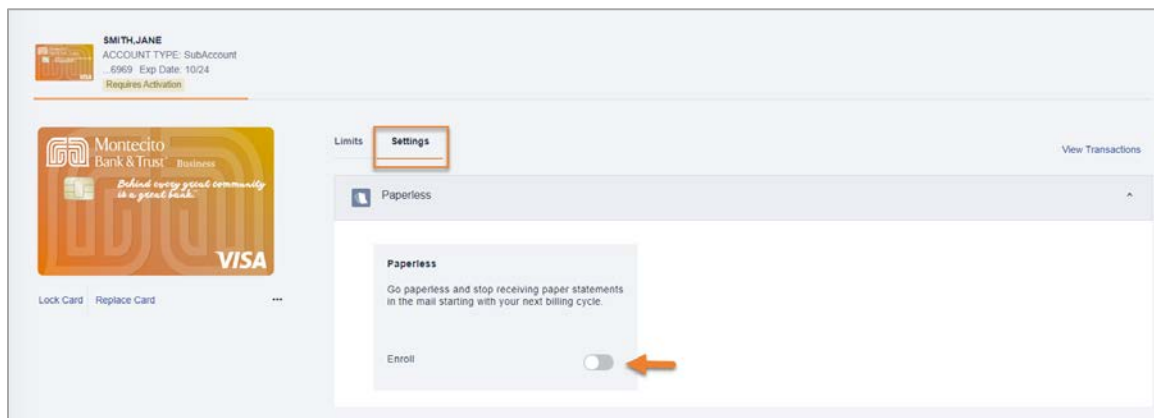
You can create a Travel Plan for a cardholder to ensure no disruption in card service while they are traveling.



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:

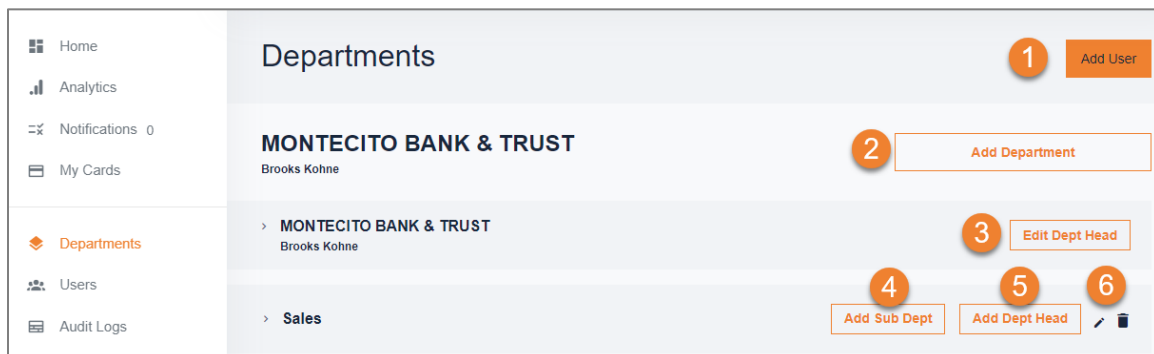
**Home** - View spend analytics on the home page for the departments and spend for each user within the department by spend category.

**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.

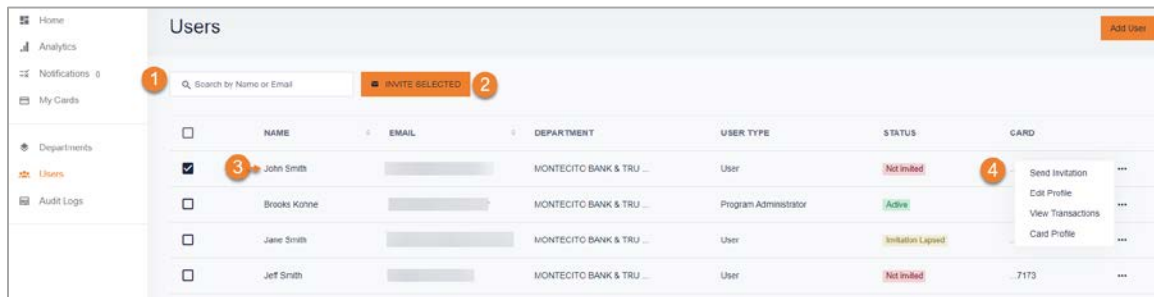


1. **Add User** - Adds a user to an existing department.
2. **Add Department** - Create a new department.

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

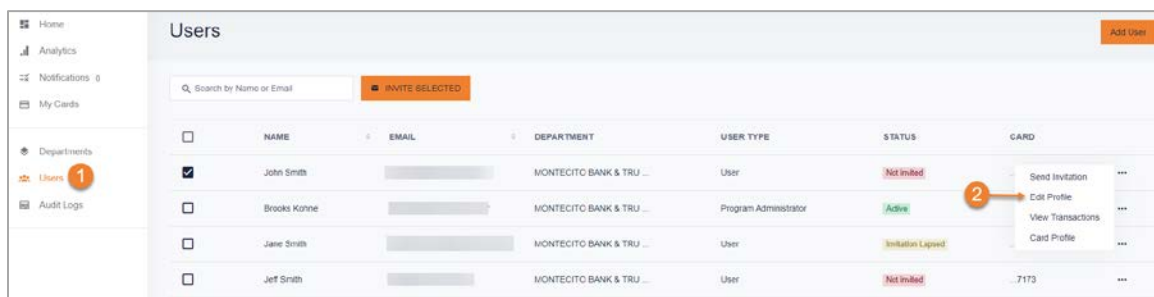
From the Users page, Program Administrators can manage the portal access of all company cardholders.



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:

	NAME	EMAIL	DEPARTMENT	USER TYPE	STATUS	CARD
<input checked="" type="checkbox"/>	John Smith		MONTECITO BANK & TRU ...	User	Not invited	
<input type="checkbox"/>	Brooks Kuhne		MONTECITO BANK & TRU ...	Program Administrator	Active	
<input type="checkbox"/>	Jane Smith		MONTECITO BANK & TRU ...	User	Invitation Lapsed	
<input type="checkbox"/>	Jeff Smith		MONTECITO BANK & TRU ...	User	Not invited	7173

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**.