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100	My Cards	Consolidated Pay Account	Departments		View All Transaction	Noti	fications	View All Notifications		-	- 01
	Departments	Breakdown by: Category	Consolidated Pa	ay Account Jennifer	Yoga Studio Top Categories	0	Add merchant type Submitter : James Smith	351 ago			
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		17.5% Spend \$ 10,760.00	Consolidated	Pay 2 \$ 2,421.00	estaurants \$ 3,608.00	0	Change monthly credit limit Submitter : James Smith	1D ago >			
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		By Cardholders									
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		Employee	Department	Email	Account Type	Status	Cards	Current Balance \$ 784.00			
		Michael Brown James Smith	Jennifer Yoga Studio	michael.brown@jenniferyoga.com	Consolidated Pay	Active	0003	\$ 735.00			
		James Smith William Miller	Jennifer Yoga Studio	william.miller@jenniferyoga.com	Individual Pay	Not invited	0004	\$ 804.00		1 Marriel	
		Richard Davis	Jennifer Yoga Studio	richard.davis@jenniferyoga.com	Individual Pay	Active	0006	\$ 907.00			
		Paul Nelson	Jennifer Yoga Studio	paul.nelson@jenniferyoga.com	Individual Pay	Active	0007	\$ 838.00	ALC: NO		
		> James Smith	Jennifer Yoga Studio	james.smith@jenniferyoga.com	Consolidated Pay	Active	0002	\$ 735.00	-		
								\$ 804.00			

Conversion Cardholder Portal Guide





Welcome

MB&Ts 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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(805) 963-7511

Service Center

Monday - Friday • 8:00 AM - 6:00 PM

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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. 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.

Home Page

Overview

The portal homepage dashboard displays your **Credit Limit**, **Current Balance**, and **Available Credit** information. It also lists your **Transactions** and **Spending Breakdown**. You can quickly and easily change the date range displayed on the page be selecting the correct period from the **Period** dropdown.

Ashley Doe _0000 Exp Date 03/24	PERIOD Current P	eriod 🛩		DIT LIMET 0,000	CURRENT BALANCE \$ 1,998.25	AVAILAIR E CREDE \$-7,920.00
Payments		View Payment His	Spending Breakdown			
LAST STATEMENT BALANCE \$1,572.29 PAYMENT DUE DATE 11-10-2021 PAYMENT ACCOUNT My checking account ~	MINIMUM PAYMENT DIE \$ 497.00 Past due amount \$ 0.00	Make Payme	Breakdown by Category	Sper	nd \$ 506 22	
All Transactions		Acailable Statements	Contracted Services			\$ 59.90
Q. Sorch		Export	Other			\$ 318.07
			III Hotels and Motels			\$ 17.80
10-20-2021 Any Store			Airlines			\$ 110.45
Mainfilments Bures	Pending	\$ 7.80	Auto Rental			\$0.00
Any Service	Pending	\$ 12.85 ···				

Transaction History

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

- 1. Use the **Search** box to search for a specific transaction.
- 2. Click Export to download transactions as either a CSV or QBO file.
- 3. Click Available Statements to download a statement as a PDF.

Spending Breakdown

The Spending Breakdown chart on the dashboard displays percentages of spending by category. Hover over different bands of the chart to view the category and value.

Transaction Disputes

You can create a transaction dispute for any transaction displayed by clicking the ellipses to the right of the transaction and selecting **File a Dispute**. A Dispute Transaction pop-up window will display.

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

 Hide Navigation 	Montecito Bank & Trust			MONTECITO BANK & TRUST 🔔 Jane Smith
E Home My Cards	My Cards			View User
Notifications 6 Departments	SMITH,JANE ACCOUNT TYPE: SubAccount 5569 Exp Date: 1924 Regimes Addresses			
호, Users	Montecito Bark & Trust: Toutions	Limits Settings	CREDIT LIMIT \$ 100	4 Vew Transactions
	Lock Card Activity Card Residue Card	Request Credit Limit Change 5	<u>ੇ 100</u>	
	1 2 3 Rest Pili Tavel Rate	Airlines, Government		

- 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 request a new credit limit or a temporary spending limit. Temporary spending limit options included a single transaction or a daily limit.
- 6. Request New Merchant Types Select new merchant types to request permission to use your card at those merchants.

Create a Travel Plan

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

SMITH,JANE ACCOUNT TYPE: SubAccount 099 Exp Date: 10/24 Require Activation			
Montecito Bank & Trust Business Colored currey pocad community is a gene back	Limits Settings CURRENT BALANCE \$ 0.00	OREDIT LIMIT \$ 100	View Transactions
Lock Card Replace Card Reset PIN " Travel Plans Close Card	Update Credit Limit MERCHANT CATEGORY Airlines, Government Update Merchant Category		

- 1. In My Card, click on the ellipses from the My Card menu to add a Travel Plan.
- 2. Select the dates of travel and up to 15 US or international destinations.
- 3. Select Save.

eStatement Enrollment

You can enroll in eStatements to receive email notifications when your electronic statement is available to view in the portal.

SMITHJANE ACCOUNT TYPE: SubAccount 		
Montecito Bark & Trus [*] Business Bolicad wergy proced community is a primed factor.	Limits Settings Paperless	View Transactions
Lock Card Replace Card	Paperless Go paperless and stop receiving paper statements in the mail starting with your next billing cycle.	
	Enroll	

- 1. In My Card, 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 your phone number on the View User page.

- 1. In My Card, click View User.
- 2. Update the phone number and click **Save**.

Note: To update any other information on your profile, contact your Program Administrator.

Department Head

Program Administrators can create departments to group cardholders, assign individual cardholders to departments, and assign users to Department Head roles. Department Heads can view the Departments and Users pages, and have enhanced capabilities for their assigned departments.

The home page dashboard displays spend analytics for the department, and spend for each user within the department, by spend category.

DOGNI	BALANCE AN	ALABLE CREDIT							
0.00		100.00							
epartr	ments						Notifications	View All Notifications	
	Spending		Top Categories		Breakdown by Category		Merchant type Submitre Anthor Doe	tith age 3	
	Any Yoga Stu	dio \$ 10,966.11	Retail Stores	\$ 920.00			Monthly credit limit	20 mpc	
			Contracted Services	\$ 753.00					
			Other	\$ 4,886.11	Spend \$ 10,966.11				
			Auto Rental	\$ 1,603.00					
			Airlines	\$ 1,482.00					
					View All Transactions				
Care	dholders								
Q, Sea	rch by Ernall								
	NAME	EMAL	ACCOUNT TYPE	ACCOUNT STATUS	CARD	CREDIT LIMIT	CURRENT BALANCE	AVAILABLE CREDIT	
8	JANE SMITH	digitalsolutions@montecillo.bank	SubAccount	Requires Activation	. 6565	5 100	5 0.00	5 100 00	
22	JEFF SMITH	test@montecito.bank	SubAccount	Closed	.7173	50	50.00	50.00	

Depatment Heads can view an individual cardholder's transactions and spend by category by clicking on the arrow to the left of the cardholder's name in the cardholder list on the dashboard.

User Maintenance

From the Users Page, a Department Head can manage the access of their assigned users.

Hide Navigation	Ga Mon Bank	tecito &Trust					MONTECITO BA	NK & TRUST	Jane Smith User
Home My Cards	Users								Export to CSV
TE Notifications o	Q, Search by Na	ame or Email							
Departments Departments	0	NAME	e email.	DEPARTMENT	USER TYPE	STATUS	CARD		~
2. Users		Jane Smith	digitalsolutions@montecito.ban	k* Sales	User	Active	6969	Disable User	- 2
		Jeff Smith	test@montecito.bank	Sales	User	Top: withing	7173	Reset Password View User	
								View Transactions Card Profile	

- 1. **Send invitation** sends an invitation email with activation code for the user to access SpendTrack for their card.
- 2. Disable user disables SpendTrack access for the user.

Reset Password – resets the SpendTrack password for the user.

View User - view user details.

View transactions – view user's card transactions.

View card profile – view and change card settings including lock card, reset PIN, replace card, and view merchant types.

Approval Notifications

From the Notifications page, Department Heads can view user 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 **Approve** and a notification will be sent to the Program Administrator for final approval.
- 3. Select **Decline** to decline the request.

Still have questions?

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