



# Conversion Cardholder Portal Guide

# Welcome

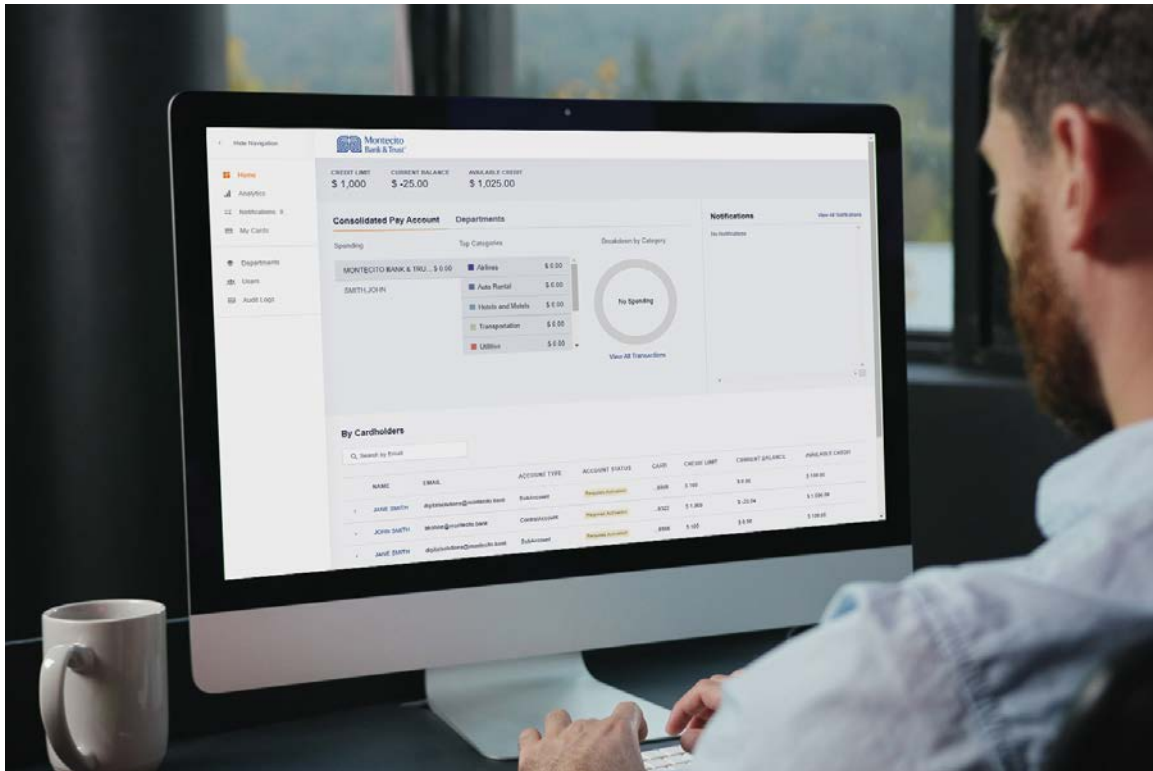
MB&T's business credit card portal for cardholders, SpendTrack, will give you direct access to your business credit card information – from viewing your recent transactions to submitting a request for a temporary limit increase. This guide will provide you with simple instructions to help you navigate 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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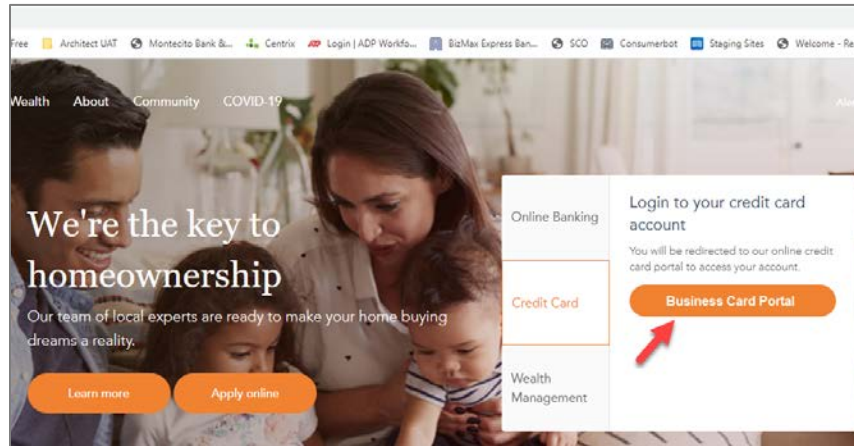
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# Getting Started

## Logging In

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

1. Go to [montecito.bank](https://montecito.bank).
2. Locate the **Log In Box** and select the **Credit Card** tab.
3. Select **Business Card Portal**.

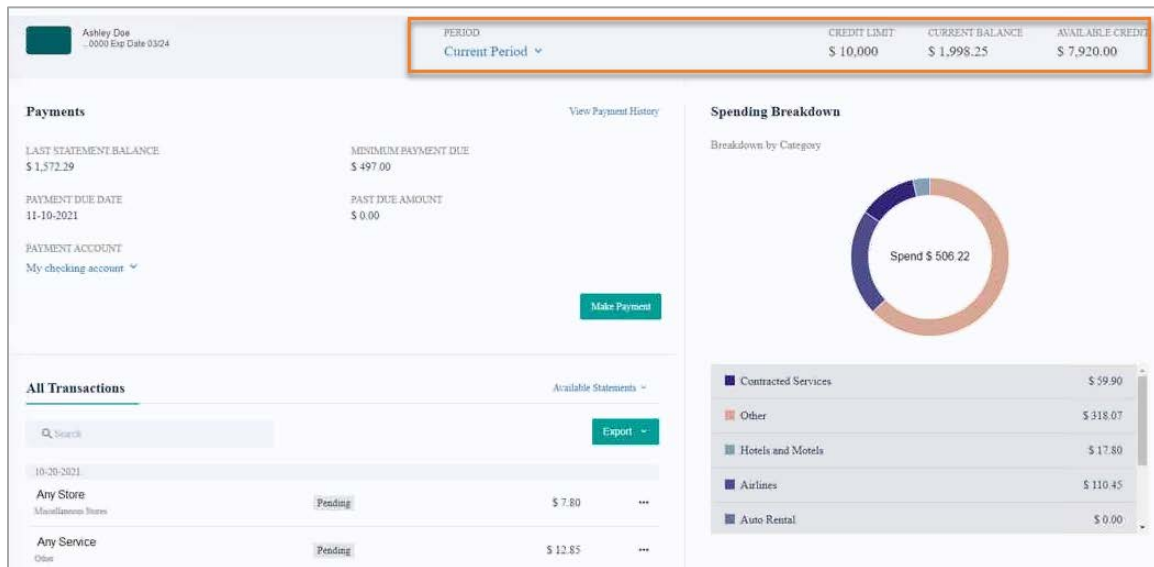


**Note: Access to the site requires registration.** Please ask your company's Program Administrator to send you an invitation to register. Once invited, you will receive an activation email from [alerts@spendtrack.fiserv.com](mailto:alerts@spendtrack.fiserv.com) with first time login instructions.

# 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 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, 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**.

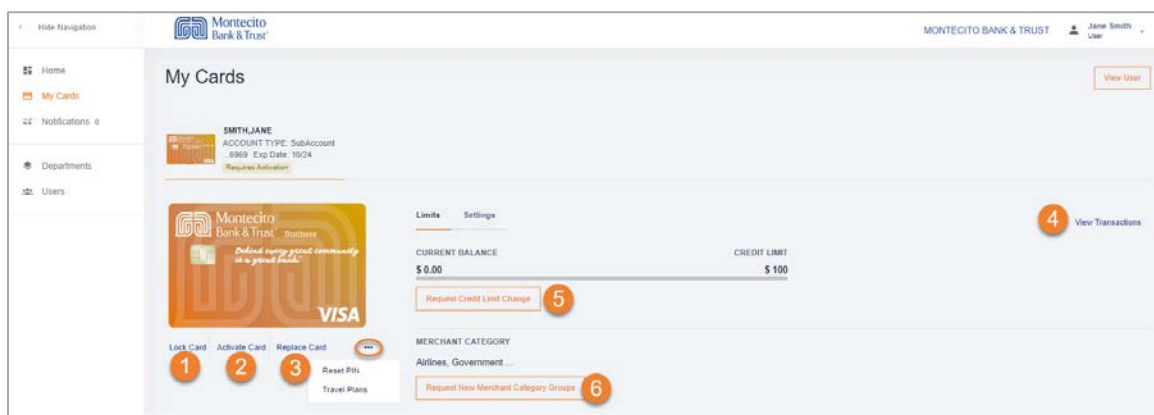


**Note:** This form is not to be used if you suspect fraud on your account. If you need to report fraudulent activity, please contact us at **(855) 256-9153**.

## My Card

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

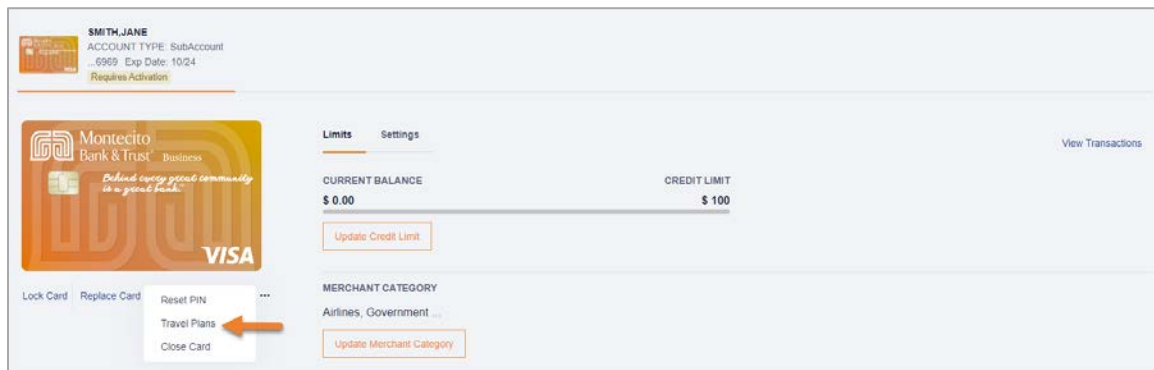
### Card Maintenance and Submitting Approval Requests



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

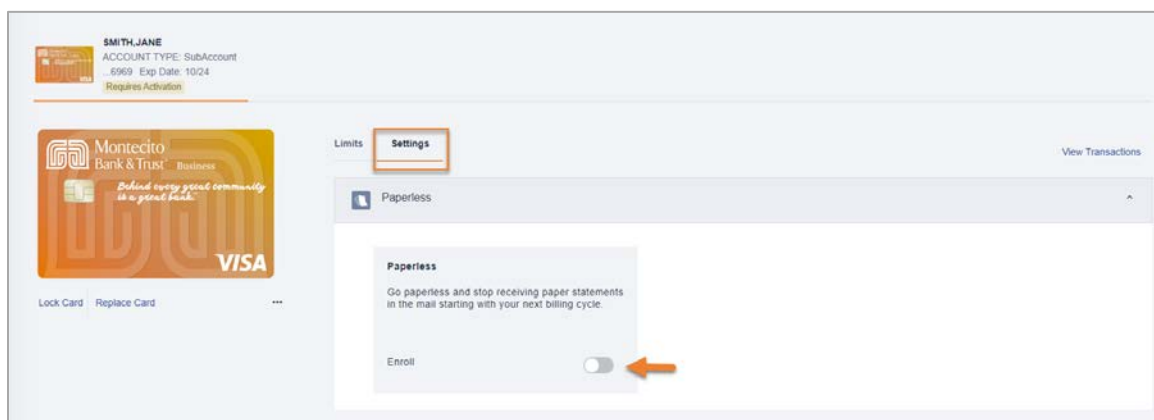
You can create a Travel Plan to ensure no disruption in card service while you are traveling.



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.



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**.

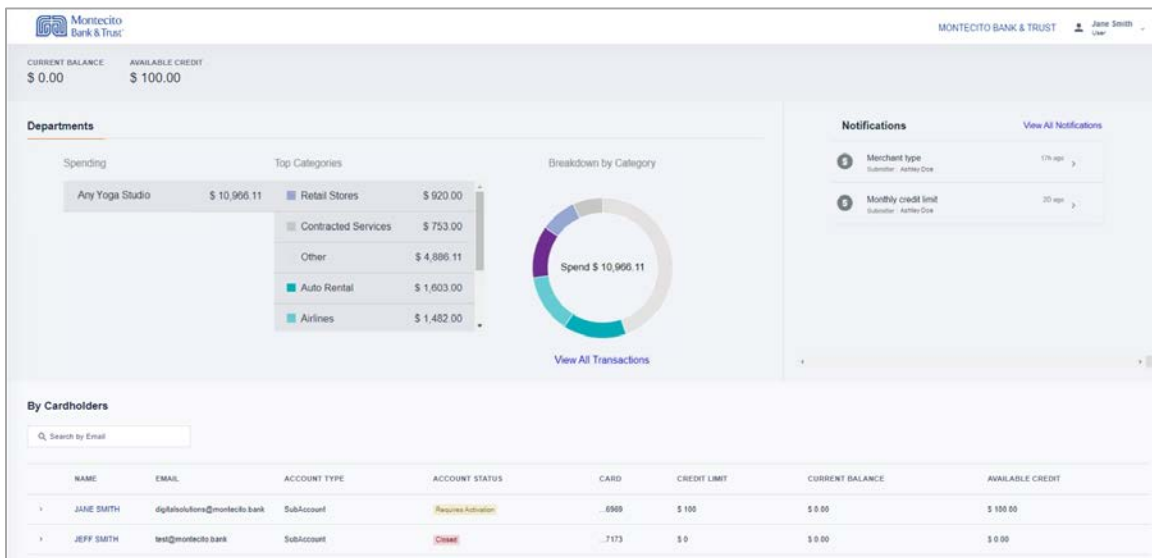


**Note:** To update any other information on your profile, contact your Program Administrator.

## 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.

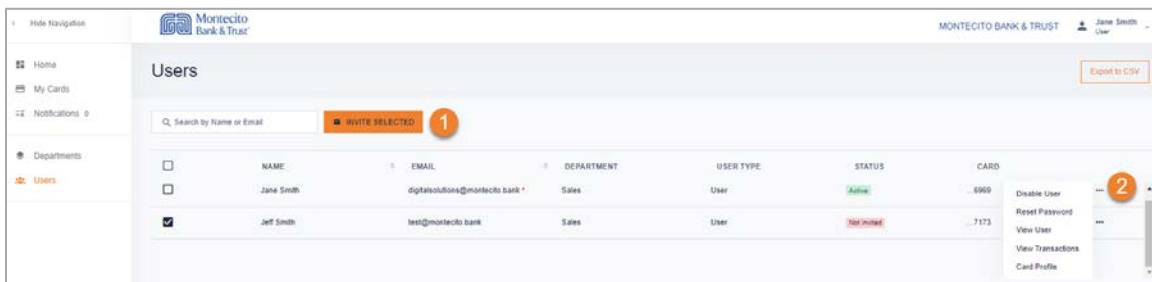


Department Heads can view an individual cardholder's transactions and spend by category by clicking on the arrow to the left of the cardholder's name in the cardholder list on the dashboard.



## User Maintenance

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



- 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](mailto:online@montecito.bank).