

UMB Commercial Card User Guide – Coding Expenses



Count on more.

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UMB Commercial Card

Version 07152022 Final

Reg. U.S. Pat. & Tm. Off.

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Document Purpose

This Cardholder Expense Management Guide will take you through the process of using **UMB Commercial Card** to access your account information, view and code your commercial card transactions, and receive copies of your statements. You can also refer to the online help by clicking **Help** under your name on the top right-hand side of your screen.

Topics include the following:

- Logging In
- Home Page
- Statements and Viewing Transactions
- Coding Transactions
- Receipt Images
- Reports

Note: The screens, options and labels may vary from the examples in this document, depending on the configuration for your organization.

Cardholder Responsibilities

As a cardholder, you must:

- Comply with your organization's Commercial Cardholder Expense Policy.
- Inform your company Administrator of any changes to your details (e.g., change in location, role, direct manager, cost center, etc.)
- Notify your company Administrator if you are taking a leave of absence so your profile can be delegated to another user to complete your statement.

Accessing UMB Commercial Card

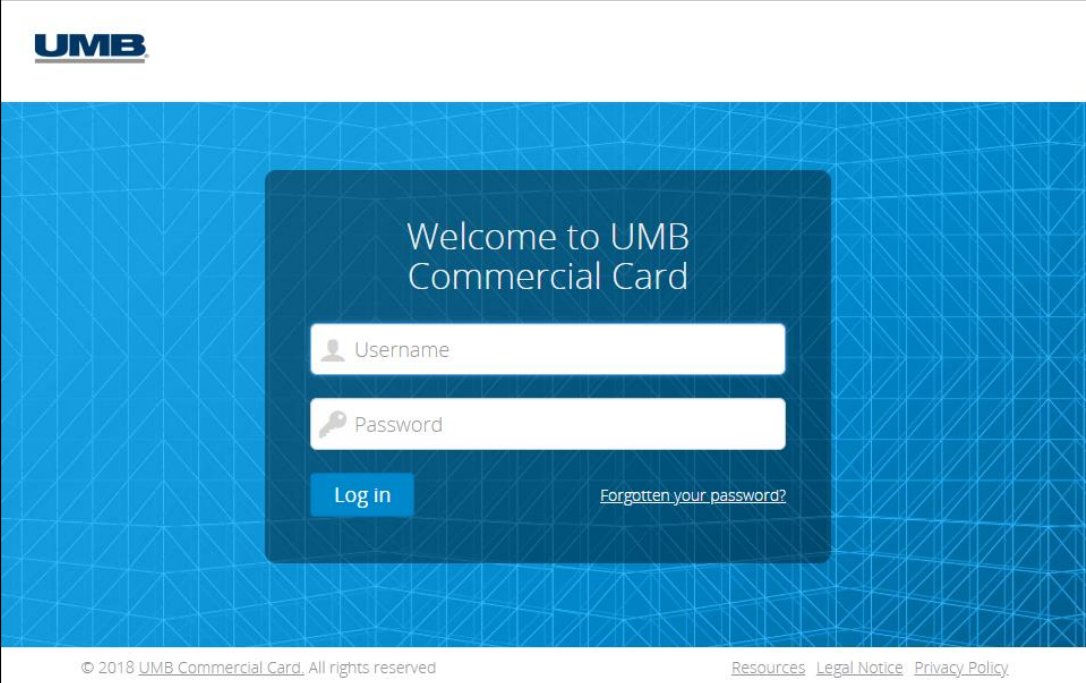
UMB Commercial Card is designed to notify all new users of their user credentials. The emails will come from the sender *UMB Commercial Card* unless your company Administrator has configured an alternate sender name and sender email address.

If you are a new user to **UMB Commercial Card**, you can expect to receive the following system-generated emails:

UMB Commercial Card - Username Created
UMB Commercial Card - Password Created

Once you have your user credentials, perform the following to gain access to **UMB Commercial Card**:

- Go to <https://identity.commercialcard.umb.com/login>
- Enter your Username and Password, as provided by the emails
- Click the 'Log in' button



UMB

Welcome to UMB
Commercial Card

Username

Password

[Log in](#) [Forgotten your password?](#)

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Password Rules

When accessing **UMB Commercial Card** for the first time, or anytime you request a password reset, you will be prompted by the system to set a new password.

Passwords must contain:

- Minimum of 8 characters, maximum of 16; and
- At least one lower case character and one upper case character; and
- At least one number.

Note: If you are logging in for the first time, the login disclaimer message may appear. Read the terms and conditions and click Accept to proceed.



Terms and Conditions

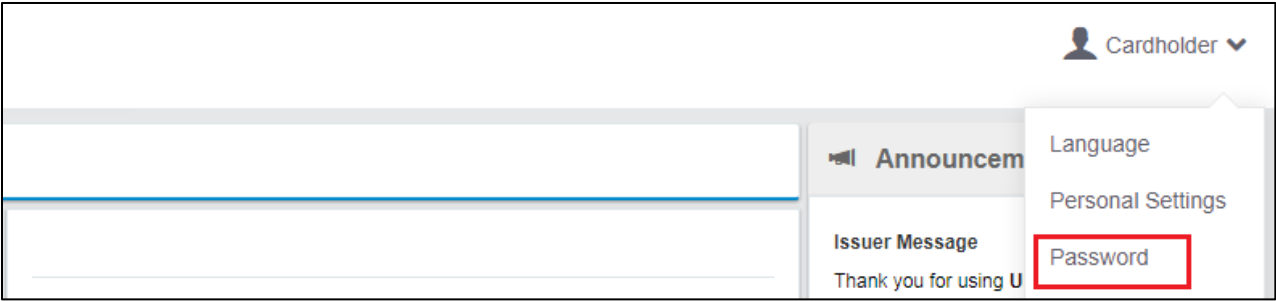
By accessing the UMB Commercial Card platform service, you agree to UMB's Terms and Conditions of the service. Please click to agree.

Accept

Decline

Password Updates

The system will prompt you to create a new password every 90 days as your password expires. You can also update your password at any time. To do so, once you log into **UMB Commercial Card**, select the Personal Settings icon (under your name) on the top right-hand side of the screen, and select *Password* from the menu.



Once you select ‘Password’ you will be prompted to change your password.

Password Maintenance - Update

It is recommended that you do not set your new password to be your internal password used within your organization. You may not set your password to easy words or your user id.

Your password must meet the following criteria:

- Minimum number of characters: 8
- Maximum number of characters: 16
- At least one lower case character
- At least one upper case character
- At least one numeric character

Current Password

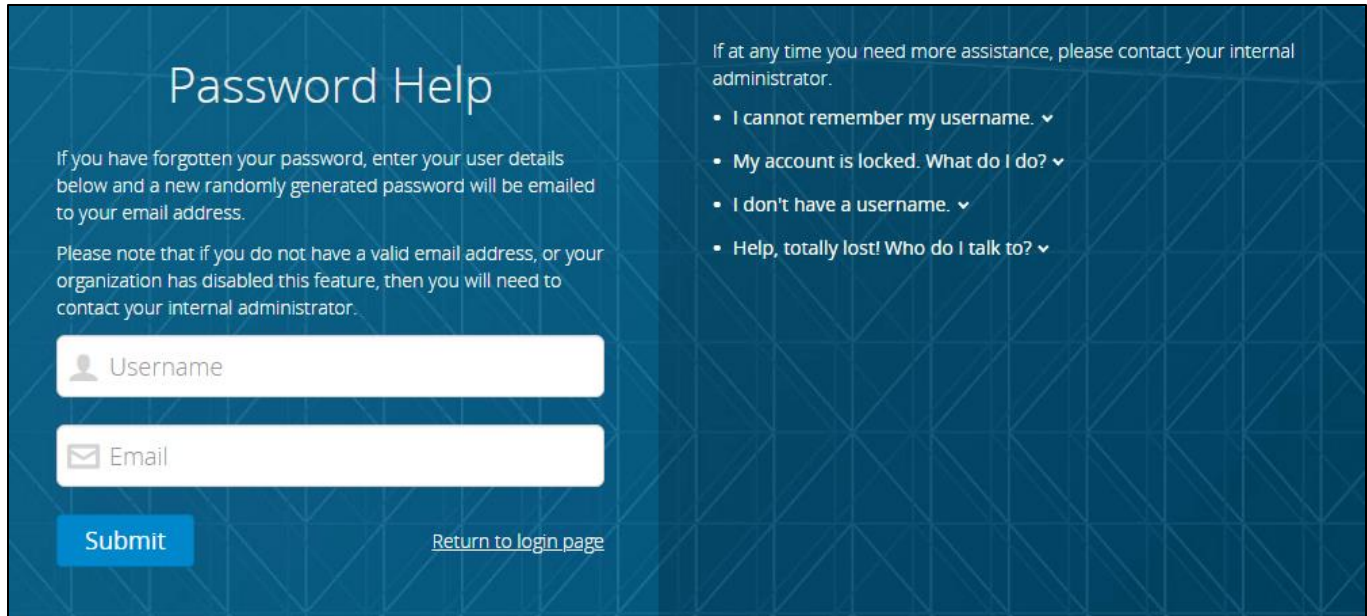
New Password

Confirm Password

Save

Forgotten Password Assistance

If you are experiencing difficulty with accessing **UMB Commercial Card**, please use the [Forgotten your password?](#) link at the bottom of the login screen. Enter your Username and Email and click the 'Submit' button. The system will generate a new temporary password that will be sent to you by email.

The image shows a 'Password Help' form on a blue background with a geometric pattern. The form includes a title 'Password Help', instructions on how to use the form, a list of common issues with dropdown arrows, and input fields for 'Username' and 'Email'. There is a 'Submit' button and a link to 'Return to login page'.

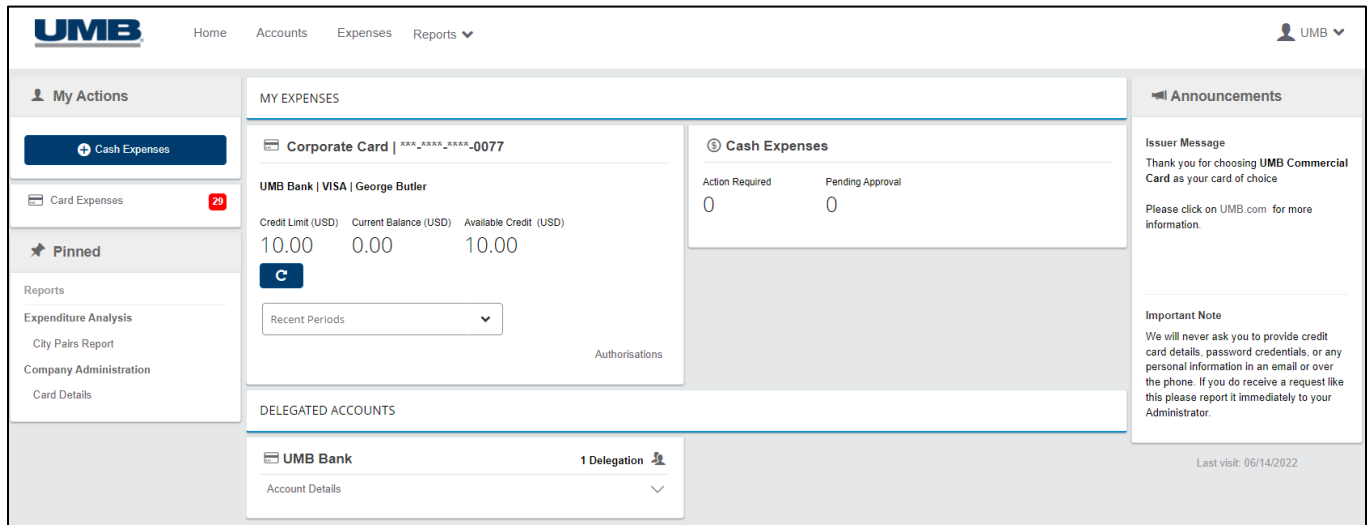
If you need additional support accessing **UMB Commercial Card**, please contact your company Administrator.



Password Expiration

The system will prompt you to create a new password every 90 days as your password expires. This timeline could be shortened if configured by your Administrator based on your organization's internal policies.

Home Page

The Home screen (or dashboard) offers quick access to important details for your account.



- **Menu Ribbon:** Across the top of the screen, a menu ribbon provides access to key modules within the platform: Accounts, Expenses and Reports
- **My Actions:** Any Expense Management capabilities (cost allocation, expense reporting) you will have quick links in this pane to begin creating new or viewing existing expense reports.
- **Pinned:** This pane may contain quick links which have been saved by you for direct access to certain functions, screens or reports.
To pin a link to the Home page, click the  icon. To unpin a link, click the  icon.
- **My Expenses:** This pane provides a snapshot of your Credit Limit, Current Balance, and Available Credit.
 - To update your Available Credit in real-time, click the “Get Latest Balance” button.
 - To view any recent authorized transactions that have not yet posted to your account, click the “Authorizations” link.
- **Announcements:** This pane contains important messages posted by both UMB Bank and your company Administrator.
- **Report Templates:** This pane allows you to access report templates you create as well as any program-wide report templates created by your company Administrator. (See the Reports section of this guide for more details.)

Accounts

The Accounts module on the menu ribbon in **UMB Commercial Card** will only be visible to you if you are a cardholder *or* are delegated to an account *or* have a Card Account for submitting out-of-pocket expenses.

- Clicking 'Accounts' on the menu ribbon allows you to view the Available Credit, Balance and Credit Limit for your card account or delegated accounts. A list of recent transactions also displays.
- Users with access to multiple accounts may toggle between account numbers listed on the left-hand side of the screen to see the Available Credit, Balance and Credit Limit with associated transactions for each card account.

The screenshot displays the UMB Commercial Card Accounts module. The interface is divided into a sidebar and a main content area. The sidebar on the left has a 'My Accounts' section with a 'Delegated Accounts' link. The main content area is titled 'My Accounts' and includes a search bar and filters for 'All issuers' and 'Account status Open'. Below this, there is a list of accounts with their available credit. A detailed view of a 'Corporate Card' is shown on the right, including a statement period, opening balance, balance, credit limit, and a list of transactions.

My Accounts		Corporate Card			
Issuer	Account status	Card Type	Card Number	Card Status	
UMB Bank	Open	Corporate Card	****-****-****-4068	Open	
Cash Expenses		Statements			
Statement period		Payment Details			
04/02/2022 - 05/02/2022					
Opening Balance (USD)		Balance (USD)		Credit Limit (USD)	
205.57		690.11		5,000.00	
Chipotle Online		04/28/2022		575.84 USD	
Payment		04/20/2022		-205.57 USD	
Cfs Flowers And Gifts		04/14/2022		81.56 USD	
Jasons Deli		04/07/2022		32.71 USD	

Note: If you have access to more than one card account, your view may incorporate data for multiple accounts.

Statements

The Accounts module will also allow you to download copies of Statements for available statement periods.

When you click on an account, by default the “Statement Period” will default to the *Current Period* in the drop down. The current period does not yet have a statement. Use the drop down to select a previous statement period to display the transactions for that period.

×

Corporate Card

Issuer

UMB Bank

Card Type

Corporate Card

Card Number

*****-0077

Card Status

Open

Statements

Payment Details

Statement period

04/21/2022 - 05/19/2022

▼

Find

🔍

Current Period

04/21/2022 - 05/19/2022

04/18/2022 - 04/20/2022

Credit Limit (USD)

10.00

📄


...

Credit Adjustment

04/22/2022

-1.00 USD

-3.00 USD

Once the statement period is selected and the transactions displayed, click on the **Download** icon  in the upper-right corner to download a copy of the statement for the period.

Expenses

The Expenses module on the ribbon in **UMB Commercial Card** allows you to view transactions and review actions you may have outstanding, such as coding and submitting transactions.

Expenses				
<div> <div>Show My expenses</div> <div>Filters Default</div> <div>Find</div> </div> <div> <div>Select all</div> <div>Code selected expenses</div> </div>	Transaction Fees	1.50 USD	UMB Bank	23 Jul 2020
	Kensington Plaza Hotel	2,860.66 USD	UMB Bank	18 Jul 2020
	Paris Cafe Expense Row	29.03 USD	UMB Bank	14 Jul 2020
	The Hertz Corporation	633.18 USD	UMB Bank	13 Jul 2020
	ATM Cash Withdrawal	60.00 USD	UMB Bank	11 Jul 2020
	Virgin Air	1,281.85 USD	UMB Bank	08 Jul 2020
	Inter-Continental	-25.00 USD	UMB Bank	04 Jul 2020

- Click on the “Show” drop down to select from viewing expenses on your card account, or on the accounts of cards delegated to you.

An indicator of a red dot (•) will highlight accounts that have expenses which require attention.

- Click on the “Filters” drop down to select options to help you locate expenses, if not displayed in the “Default” view:
 - Duration: select from All, Last 2 Weeks, Last 30 Days, Last 90 Days or from a specific statement period.
 - Status: select from to do (requires coding attention), Pending Approval or Completed
 - Expense Type: select from Card Expenses or Cash Expenses (if you are enabled to submit cash expenses)

Show My expenses

Filters Default

Find

Duration All

Status To do

Expense type All expense types

Apply

Reset filters

A combination of these filters can be chosen and applied to display the search results. Resetting of the filters is achieved by selecting **Reset** to apply the default filters again.

- Use the “Find” functionality to search through the expenses already displayed. The user can select the **LOAD MORE** link at the bottom of the page to progressively search the next block of 200 expenses. Once all available expenses that match the search string are displayed, the **LOAD MORE** link will no longer be available.

Each row contains summary information on the expense (merchant category, merchant name, spend amount, issuer, transaction date) as well as the following indicators.

Icon	Description
	Merchant category group icons associated with the supplier, or the first letter of the expense if the MCG cannot be identified.
	If Cardholders have more than once card account from the same issuer, the account is identified by the last four digits of the card number.
	The receipt icon will display if one or more receipts is linked to the expense and no icon if there is no receipt is linked.
	Policy Alert. A bar displays the name of the policy that has been breached. If there are multiple policies that are breached, the details pane displays each.
	The disputed icon will display if you dispute the expense because you think your card has been charged incorrectly.
	The chevron button opens the details panel so that you can code the expense and attach a receipt. You can click anywhere in the row to open the details panel except the multi-select checkbox (if multi-select is enabled).
	Approver requires more information.

Sidebar Navigator

The Expenses screen features a Sidebar for easier navigation.

Click on the  to expand the Sidebar Navigator. Once expanded, click the  to collapse.

The sidebar contains an **Add** button for performing actions such as (as applicable) adding a Receipt or Cash Expense.

Coding

Coding allows you to make manual changes to a coding line and update any required coding fields not already completed by default coding, expense templates or wizards. To begin, select an expense by clicking on the chevron ➤ to the right of the expense. This will open the “Coding” pane.

You can view any coding that is already assigned to the transaction. To enter a code into an empty charge code segment, select the (+) to view the list of available favorite codes or searches for all valid codes.

If a charge code segment is already populated, simply click on the populated data to view or modify the code value.

If a needed code is not available in the favorites drop-down, then search for it by selecting **Search codes**. Once the desired code is found, then click on it and select from one of the three options:

- **Select** – this will populate the code into the chosen field
- **Favourite** – this will add the code to the favorites drop-down for next time
- **Info** – this will give the user more information about the codes

If required by your program, then enter text into the “Reason for Expense” field. An indicator of a red dot (•) will indicate if this text is required.

Once coding is complete, click on **Complete**. If the coding is not complete, then you can select **Update** to keep the progress and continue coding at a later time.

If there are no validation errors on the expense, the expense is moved to the **Pending approval** list (if the expense requires approval) or to the **Completed** list, if there are no more actions pending.

If validation fails, the **Coding** section displays the validation errors, and the expense is saved as a draft.

Multi-Select Coding

To code multiple expenses to the same charge code values at the same time, you can click the checkbox ☐ to the left of the expenses to code. There is also an option at the top of the expenses list to **Select all** expenses.

Expenses

Show
My expenses

Filters
Default

Find

Select all ☒ Code selected expenses

<input type="checkbox"/>	...	Credit Adj...	-1.00 USD	UMB Bank	04/22/2022
<input type="checkbox"/>	...	Credit Adj...	-2.00 USD	UMB Bank	04/22/2022

As expenses are selected, there will be options to **Clear selection** to remove the checks in the checkboxes or to **Code selected expenses** which will open the Coding pane.

The Coding pane will allow for the selection of charge code values to apply to the multiple transactions, or for the option to select an Expense Template. It does not allow for the linking of receipt images, or for the entry of the **Reason for Expense**. Click on **Complete** when coding is done.

×

2 expenses selected

...

2

Update your coding details

Apply coding to your selected expenses. Leaving any code empty will retain any existing codes in the selected expenses.

Expense template

Reset expenses with multiple coding lines to a single line ☐

GL Code		+
CC Code		+
Project		+

Split Coding

Split line coding will allow you to split a coding line so costs can be allocated across departments or cost centers. To split a line, simply click on the **Split** link to display the **Split** panel. By default, the amount is split evenly across two lines with 50% allocation to each line.

The screenshot shows the 'Split' panel for a transaction at Ginos East. The main transaction details are: Amount 176.45 USD, Date 13 Jul 2020, Issuer G-Bank, Merchant category group Dining. The 'Coding' section shows a 'Split' link highlighted with a red box. The 'Split' panel on the right shows two lines with USD 88.23 each, representing a 50% split. The 'Split evenly' toggle is checked. The 'Add line' link is also highlighted with a red box. The 'Complete' button is highlighted in yellow.

To continue to split the amount equally across lines, click the **Add line** link. Alternatively, the amount or percentage allocation can be changed or the **Split evenly** toggle can be disabled. Once the toggle is disabled, any new line added will be blank. Once the complete amount is allocated across coding lines, i.e., the balance becomes zero, clicking the **Split** button applies the coding.

The screenshot shows the 'Split' panel with two lines added. Each line has an amount of USD 88.23. The 'Split' button is highlighted in yellow. The 'Details' section on the right shows the allocation for each line: GL Code GL100 (Legal Expenditure), CC Code BUSAKL12 (Operations - Auckland 12), and Project PRO1003 (Project Gilmore). The 'Link receipt' button is visible in the top right corner.

On the **Split pane**, an expense cannot be split into more than 50 coding lines. Overall, an expense cannot have more than 200 coding lines.

Expense Templates

Expense Templates are a quick way of completing all the required information on the expenses incurred most often. By saving the details of the expense in a template, it can be quickly applied in just one click for the same type of expense.

Selecting the **Expense template** button displays the **Select an expense template** pane on the right. The pane provides you the options to:

- Select an existing template to apply to the expense
- Create a template
- Edit an existing template

When the template is applied the corresponding codes appear. You can then complete any other mandatory fields on the screen and select **Complete** to finish.

The screenshot displays the 'Expense Management' interface. On the left, the 'Expense template' button is highlighted with a red box. The 'Select an expense template' pane is open on the right, showing a 'Create New Expense Template' section and a list of 'Existing templates'. The 'Existing templates' list includes 'Coding 101' and 'Meals', with 'Meals' highlighted by a red box. The 'Create New Expense Template' section includes fields for 'Template Name', 'Line', 'GL Code', 'CC Code', 'Project', 'Percentage', and 'Tax Code'. The 'Narrative Details' section has a text area and a 'Receipt' dropdown menu.

It is possible to apply an expense template to multiple expenses if your program is configured to support multi-select. Individual expenses are selected through a checkbox to the left of the expense or by selecting the **Select all** button.

Note: A maximum of 50 expenses can be selected at a time. If you **Select all** and there are more than 50 expenses, only the first 50 will be selected and a message is displayed. Cash expenses are not able to be selected and the check boxes are disabled.

To code the expenses, the users select the **Code selected expenses** button which opens the bulk actions pane to code all the selected expenses in one go.

The screenshot displays the UMB Expense Management interface. On the left, a list of expenses is shown with columns for 'Billing' and 'Source'. Four expenses are selected, indicated by checkmarks in the left margin: Kensington Plaza Hotel (2,860.66 USD), Paris Cafe (29.03 USD), The Hertz Corporation (633.18 USD), and ATM Cash Withdrawal (60.00 USD). A red box highlights the 'Code selected expenses' button in the top left of the list. On the right, the '4 expenses selected' bulk actions pane is open. It contains an 'Expense template' section with three input fields: 'GL Code', 'CC Code', and 'Project'. The 'GL Code' field has a red error message 'A required code is missing.' and the 'Project' field has a red error message 'Combination code is required.' Below these fields is a 'Description' section with a text area for applying a description to all selected expenses.

Expense	Billing	Source
Transaction Fees	1.50 USD	
Kensington Plaza Hotel	2,860.66 USD	
Paris Cafe	29.03 USD	
The Hertz Corporation	633.18 USD	
ATM Cash Withdrawal	60.00 USD	
Virgin Air	1,281.85 USD	

Note: When coding for multiple expenses, there are fewer options available than when coding an individual expense.

Spend Wizards

If your program is enabled with Spend Wizards, then selecting the **Spend Wizard** button displays a list of available Spend Wizards.

- The list will provide information about the expense.
- Keyword search can be used to find the Spend Wizard of choice.
- Then enter the expense details into the dynamic Spend Wizard form.
- Click **NEXT** to save the details and go back to the expense details pane.

The screenshot illustrates the 'Spend Wizard' interface within the 'Coding' tab. The 'Spend Wizard' button is highlighted in the top left. Below it, a list of available wizards is shown, with 'Asset Purchase' selected. A detailed form for 'Asset Purchase' is displayed, showing the allocation of the remaining balance of 81.60 USD to various categories like IT Hardware, IT Software, Office Consumables, and Office Equipment. The 'NEXT' button is highlighted at the bottom right.

Coding Details [Link receipt](#)

Spend Wizard Expense template

What was this expense for?

Type in keywords like 'travel' or 'hotel'

Asset Purchase

For purchasing all IT and office assets, including hardware, software, office furniture, and consumables.

Asset Purchase

For purchasing all IT and office assets, including hardware, software, office furniture, and consumables.

Allocate remaining balance (81.60 USD)

USD 0.00 Add a comment

IT hardware purchases (laptops, monitors, keyboards, mice, etc...).

USD 0.00 Add a comment

IT software purchases, including licenses and license renewals.

USD 0.00 Add a comment

Purchase of office consumables (e.g. printer paper, printer cartridges, handwash, etc...).

USD 0.00 Add a comment

Office furniture and equipment purchases.

Allocated **0.00 USD**

Remaining balance **81.60 USD**

NEXT

Complete Update

Description

Purchase City Abstract Design

Amount incl 81.60 USD

Tax code ILL State

Tax amount 4.80 USD

Split

GL Code

CC Code

Project

Cash Allowance

Allowances cover all your away from home expenses. The item will be charged to the allowance.

Domestic Travel

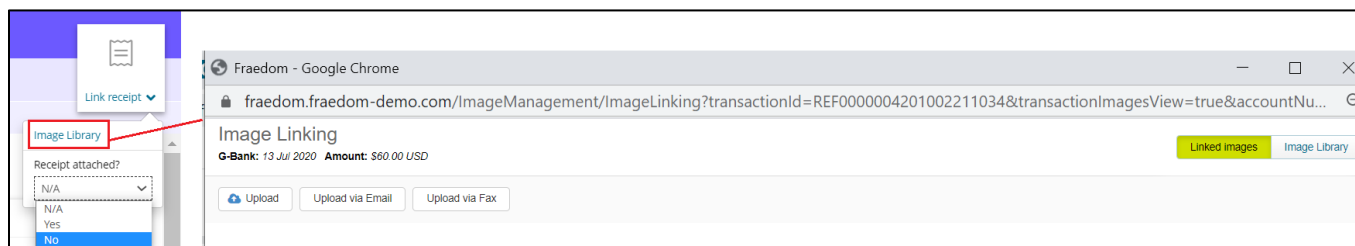
Domestic Travel covers expense items you incur while traveling within the United States, including taxis, train, bus, and car rental.

Entertainment

Receipt Images

If Receipt Imaging is enabled for your program, the **Link receipt** option in the top-right corner provides access to the **Image Library**. Click on this to link or unlink a receipt to an expense.

If an image does not require a receipt the user selects **N/A** (default). Once a receipt is linked, a thumbnail of the receipt image displays. Where applicable, more than one receipt can be linked to an expense.



Receipt Image Auto-Linking

If the image auto-linking is configured for your program and the expense type is card or cash, an image that matches the transaction date and amount can be automatically linked to the transaction.

If the image cannot be automatically linked for some reason, it appears at the top of the image library for manual linking. Receipts with four bars display first, receipts with three bars next, and receipts with two bars last.

Note: Automatic linking will not take place if the receipt has been auto-linked before, or if the receipt date or expense are more than five weeks old.

Expense Details

The **Details** tab displays basic expense details, approval rules and reference codes, along with links to view additional transaction details.

Approval Rules

Once an expense has been coded and submitted for approval, the approval details can be viewed. This includes the approval rules that have been applied to automatically route the transaction for approval based on complex rules/exceptions. The name of the approver(s) and status of the approval also displays.

The screenshot shows the 'Expense Details' tab for a transaction titled 'Dinner'. The transaction details are as follows:

Amount	Date	Type
2,000.00 USD	12 Nov 2020	Cash Expense

Below the transaction details, there are tabs for 'Coding' and 'Details'. The 'Details' tab is selected and highlighted with a red box. To the right of the tabs is a 'Link receipt' button with a dropdown arrow.

Below the tabs, there is a section titled 'Expense locked' with a lock icon. Below this, there is a section titled 'Approval rules' which is also highlighted with a red box. It contains two rules:

- General Cash Expenses** > All transaction amounts ⓘ
Approvers: Andrew Phillips
- Transactions over \$1500** > All transaction amounts ⓘ
Approvers: Vanessa Jones

Expense Details

The Expense Details section provides information about the supplier location, transaction type, posting date and merchant category information.

The screenshot shows the 'Expense Details' tab for a transaction titled 'City Abstract Design'. The transaction details are as follows:

Amount	Date	Issuer	Merchant category group
60.00 USD	13 Jul 2020	G-Bank	Retail

Below the transaction details, there are tabs for 'Coding' and 'Details'. The 'Details' tab is selected and highlighted with a red box. To the right of the tabs is a 'Link receipt' button with a dropdown arrow.

Below the tabs, there is a section titled 'Approval rules' which states: 'There is no approval required for this expense.'

Below this, there is a section titled 'Expense details' which is also highlighted with a red box. It contains the following information:

- City Abstract Design, Chicago Illinois**
- Type**: Purchase
- Posting date**: 13 Jul 2020
- Exchange rate**: -
- Extract date**: -
- Supplier category details**
- Merchant category group**: Retail
- Merchant category**: Miscellaneous House Furnishing Specialty Shops (5719)

At the bottom of the 'Expense details' section, there is a link for 'Audit history'.

Extended Transaction Details

This section provides the user a view of any extended data the card issuer has provided for the expense. For example, an expense for a taxi fare may show pick up and drop off location details, or if the expense was for an airfare, you may see the flight number, passenger name, departure and arrival time.

If there is more than one category of enhanced data for a transaction, categories are displayed one after the other in separate sections. If the solution is storing additional supplier details, such as merchant location, date added, tax reference and vendor reference, a Supplier details section displays these.

Audit history

Clicking **Audit history** allows the user to view status changes for the transaction, such as its approval date or the date it was saved.

The screenshot displays the 'City Abstract Design' transaction details page. The top section shows transaction metadata: Amount (60.00 USD), Date (13 Jul 2020), Issuer (G-Bank), and Merchant category group (Retail). Below this, there are tabs for 'Coding' and 'Details'. The 'Details' tab is active, showing 'Approval rules' (no approval required) and 'Expense details' (City Abstract Design, Chicago Illinois, Type: Purchase, Posting date: 13 Jul 2020). The 'Supplier category details' section shows Merchant category group (Retail) and Merchant category (Miscellaneous House Furnishing). A red box highlights the 'Audit history' link in the bottom left. A red arrow points from this link to a secondary window showing the 'Audit history' table.

City Abstract Design			
Amount	Date	Issuer	Merchant category group
60.00 USD	13 Jul 2020	G-Bank	Retail

Link receipt ▼

Coding Details

Approval rules
There is no approval required for this expense.

Expense details
City Abstract Design, Chicago Illinois
Type: Purchase
Posting date: 13 Jul 2020
Exchange rate: -
Extract date: -

Supplier category details
Merchant category group: Retail
Merchant category: Miscellaneous House Furnishing

Audit history

City Abstract Design			
Amount	Date	Issuer	Merchant category group
60.00 USD	13 Jul 2020	G-Bank	Retail

Link receipt ▼

Coding Details

< Back

Audit history

Time stamp	Action	Who	Description
23 Jul 2020 20:00:00	Transaction - Created		

Policy Alerts

Any policy breaches will be highlighted in the Expenses pane under the coding screen.

When a transaction of this type arrives, it is flagged as a possible policy breach and highlighted so it stands out when an approver is looking at a report that includes this transaction. You can comment on this rule to offer an explanation before submitting the transaction to the approver.

Once the approver receives the transaction on their "to do list", they can see the comment but are unable to respond.

The screenshot displays the 'Approve for Sarah' interface. At the top, the transaction details are shown: Amount 3,500.00 NZD, Date 16 Oct 2019, Type Cash Expense. Below this, the 'Coding' section is visible, with a red box highlighting the 'Policy alert' icon and the rule 'Greater than 1000!'. A red arrow points from this alert to the 'Transaction: Details' panel on the right. This panel shows the transaction details: Purchase 17 Apr 2019, Amount \$1,736.50 NZD (Original Amount \$1,736.50 AUD), and Test Same Supplier for hotel, Melbourne. The 'Approval' tab is selected, showing the 'Policy Rules' section with the rule 'Greater than 1000!' and the 'Approval Required' section with 'Transactions over \$1500'. A 'Policy Level 1' indicator is shown with a red bar. The 'Information Required' section shows 'Hotels and Rentals' with a red exclamation mark icon. The 'Cardholder Comments' section is empty. At the bottom right of the details panel are 'Close' and 'Save' buttons.

Note: Every transaction is assessed to see if that cardholder/transaction has triggered a policy rule.

Dispute Transaction

Disputes can be initiated online through the **Options** button in the lower-right corner of the coding pane. Disputes should only be initiated for instances in which there is a merchant error with a transaction that cannot be resolved with the merchant.

If you have a transaction in which you did not participate, and you believe your account has had unauthorized use please do not submit a Dispute. Please contact the UMB Commercial Client Support team at 888-494-5141.

To start a Dispute, click on the **Options** menu and select **Dispute**.

The Dispute window will open. The top sections of the window will confirm your details, and the details on the transaction. You will need to select a “Dispute Type” from the drop down and then provide a description in the “Dispute Reason” box.

Email To	bankcustcomm@umb.com	From	UMB Cardholder
Email Subject	Commercial Card Dispute	Email	
Fax Number	816-843-2536		




I wish to dispute the following item, which has been charged to my card

<u>Account Number</u>	_____0077
<u>Transaction Date</u>	04/18/2022
<u>Merchant Name</u>	Debit Adjustment
<u>Transaction Amount</u>	\$2.00 USD
<u>Transaction Reference</u>	H3220220419vbwrepejrh

Dispute Type

Dispute Reason (Please describe the error made by the merchant. Please describe your attempts to correct error with merchant)

Please print this form or save as a PDF. Completed forms must be sent to UMB by email or fax. See above for contact information.

 Close
  Save
  Print

Click **Save** when you are done and ready to submit to UMB.

Cash Expenses

The ability to create cash expenses will be available to you if:

- You have at least one cash account, or
- You are a delegate to another cardholder that has at least one cash account

Cash expenses can be created from the Home Screen or from the Expenses pane sidebar navigator.

UMB Home Accounts Expenses Reports

My Actions

- Cash Expenses**
- Card Expenses

Pinned

- Reports
- Expenditure Analysis
- City Pairs Report
- Company Administration
- Card Details

MY EXPENSES

Corporate Card | ****-****-****-0077

UMB Bank | VISA | George Butler

Credit Limit (USD)	Current Balance (USD)	Available Credit (USD)
10.00	0.00	10.00

Cash Expenses

Action Required	Pending Approval
0	0

Announcements

Issuer Message
Thank you for choosing UMB Commercial Card as your card of choice.
Please click on UMB.com for more information.

Important Note
We will never ask you to provide credit card details, password credentials, or any personal information in an email or over the phone. If you do receive a request like this please report it immediately to your Administrator.

DELEGATED ACCOUNTS

Account Details	Delegation
UMB Bank	1 Delegation

Expenses

Show: My expenses Filters: Default Find

Select all ☒ Code selected expenses

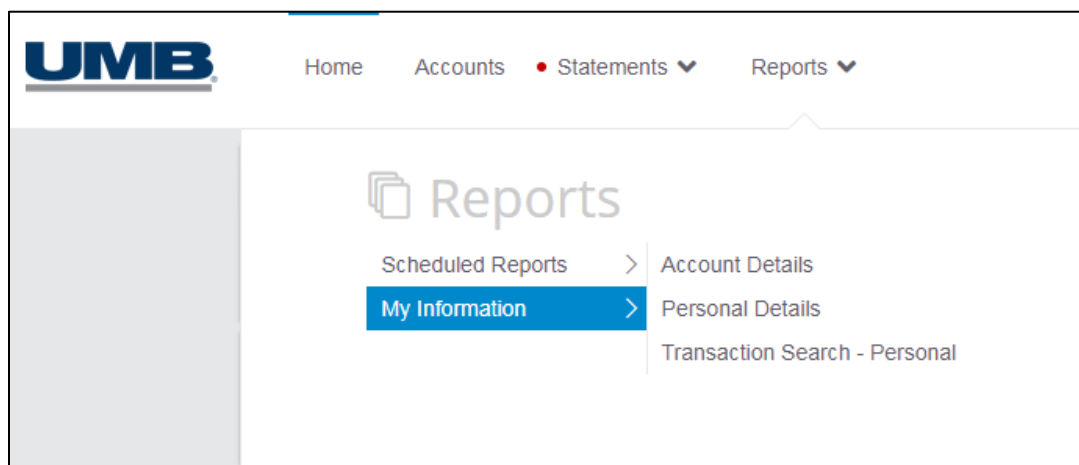
<input type="checkbox"/>	...	Credit Adjustment	-1.00 USD UMB Bank
<input type="checkbox"/>	...	Credit Adjustment	-2.00 USD UMB Bank
<input type="checkbox"/>	...	Credit Adjustment	-2.00 USD UMB Bank

Coding and details for Cash is as described by the *Expense Coding* section above.

Reports

The Reports module on the ribbon in **UMB Commercial Card** allows you to create reports built with specific search criteria beyond what is contained on your monthly statement. Depending on your search criteria you can generate a report of all transactions:

- Over a specified date range (such as, the last six months).
 - At specific merchant types (such as, airline purchases).
 - With a certain dollar amount (such as, greater than, less than, or equal to).
- Clicking “Reports” on the ribbon will reveal a drop-down menu of available report options.
 - Click to select the appropriate report.



Note: The available report options may differ based on your company’s program configuration. Contact your company Administrator for additional support.

All reports in **UMB Commercial Card** function on the same basic premise:

- Select your report criteria using options on the left-hand side of the report window. Options can include: Statement Period, Account Type (if you have more than one) and Execution Range.
- Set additional report filters using options on the right-hand side of the report window. Filters available can include: Transaction Type & Status, Supplier Groups, Currency & Amount, etc.
- Click on the “Search” button once you are ready to run the report. Results will display on screen for you to review.

Transaction Search - Personal i

Statement Issuer

() UMB Bank - Corporate (0 ▼)

Statement Period

07/01/2018 to 07/31/2018 ▼

Account Type

[All Types] ▼

Start Date

21

End Date

21

Execution Range

▼

☒ Posting Date

☐ Transaction Date

Export File Name

Export File Type

▼

☐ Exclude Payments

Transaction Type & Status ▲

Transaction Type

▼

Transaction Status

▼

Approval Status

▼

Policy Status

▼

Receipt Status

☐ Yes ☐ No ☒ Both

Personal Transactions

☐ Yes ☐ No ☒ Both

Linked Transactions

☐ Yes ☐ No ☒ Both

Disputed Transactions

☐

Supplier Groups ▼

Currency & Amount ▼

Enhanced Data ▼

Additional Fields ▼

Report Templates ▼

Search

- Links at the bottom of the results screen allow you to [Export to Excel](#) or [Export to PDF](#).

Transaction Search - Personal

All amounts are tax inclusive and displayed in their billing currency











As the cardholder or delegate you are able to make adjustments to transactions shown if editable

Filter 

UMB Bank, , 01/01/2018 to 12/31/2018

Mapped Cards

Cardholder Guide

Period End 	Posting Date 	Tran Date 	Account 	Transaction Type 	Supplier 	Amount 
05/01/2018	04/11/2018	04/09/2018	9146	Purchase	Southwes	305.96 
05/01/2018	04/27/2018	04/25/2018	9146	Purchase	Southwes	491.60 
08/01/2018	07/04/2018	07/02/2018	9146	Purchase	Southwes	327.96 
Debit Total USD						1,125.52
Credit Total USD						0.00
Total USD						1,125.52

[Export to Excel](#) [Export to PDF](#)

General Questions/Assistance

If you need assistance navigating, please access [Help](#) for online assistance with any screen in the platform. Simply select your name at the top right-hand side of the screen under your Personal Settings icon.

Additional information is also located under the [Resources](#) link in the **Issuer Message** panel.

For further support contact your company Administrator (details can be found under [Contact](#)).

