

UMB Commercial Card User Guide – Approving Expenses



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UMB Commercial Card

Version 07152022 Final

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

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Document Purpose

This Transaction Approval User Guide will take you through the process of approving your employee's card and cash expenses in the **UMB Commercial Card** platform. 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
- Viewing Transactions
- Approvals
- Reports

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

If you have any questions regarding the **UMB Commercial Card** platform, please contact your program administrator.

Approver Responsibilities

As an approver, you must:

- Comply with your organization's corporate expense policy.
- Delegate your approval responsibilities to another approver prior to taking leave. Please contact your UMB administrator for information on how to delegate approvals.
- Ensure employees have submitted all receipts and tax invoices for their transactions.
- Ensure employees have included a description of the transaction.
- Inform your administrator of any changes to your details.
- Ensure your employees are not using their card for personal expenses.

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.

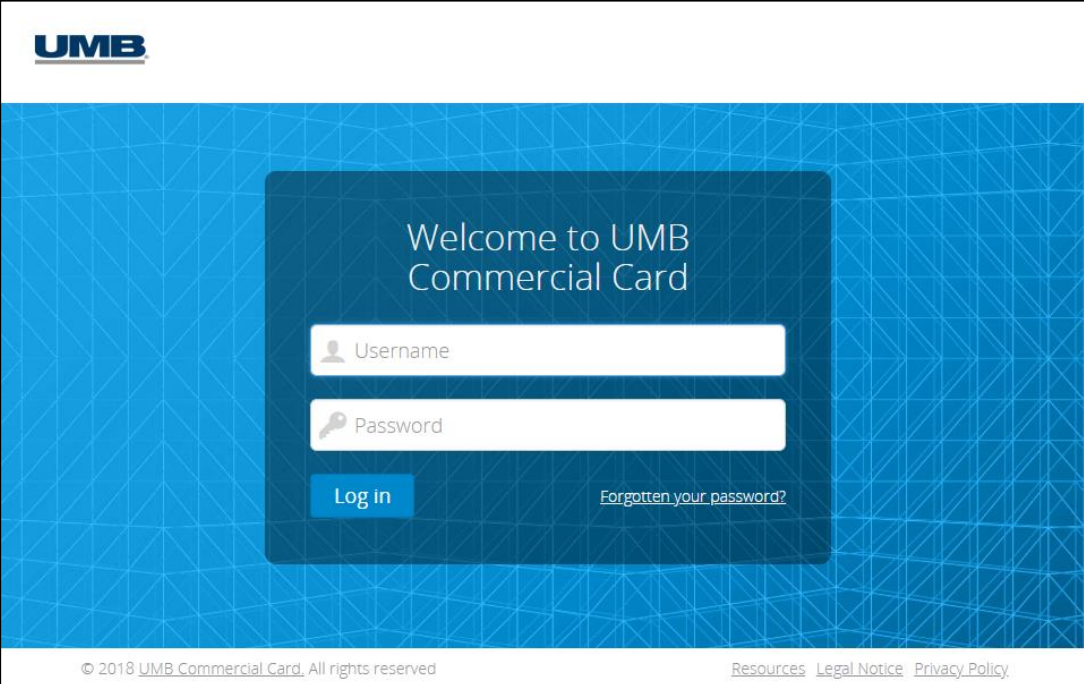
If you are a new user to **UMB Commercial Card**, you can expect to receive the following system-generated emails:

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



The image shows the login page for UMB Commercial Card. At the top left is the UMB logo. The background is a blue geometric pattern. In the center is a dark blue rounded rectangle containing the text 'Welcome to UMB Commercial Card'. Below this text are two white input fields: the first is labeled 'Username' with a person icon, and the second is labeled 'Password' with a key icon. Below the password field is a blue 'Log in' button and a link that says 'Forgotten your password?'. At the bottom of the page, there is a footer with the copyright notice '© 2018 UMB Commercial Card. All rights reserved' and three links: 'Resources', 'Legal Notice', and 'Privacy Policy'.

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

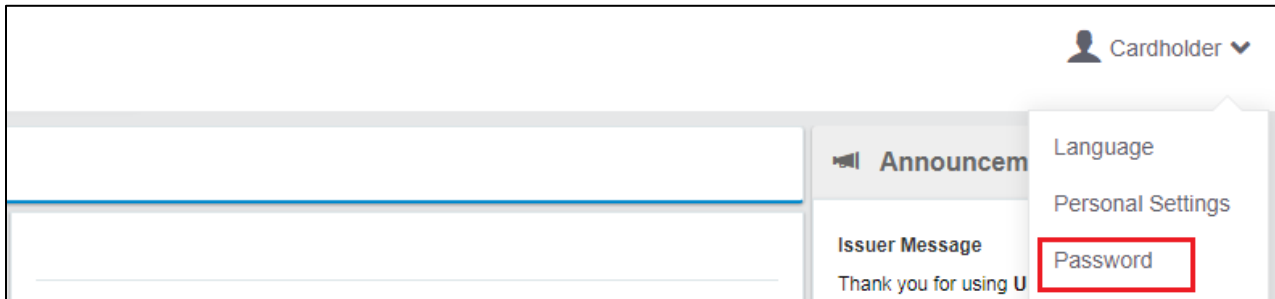
By accessing the UMB Commercial Card platform service, you agree to UMB's Terms and Conditions of the service. Please click to agree.

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

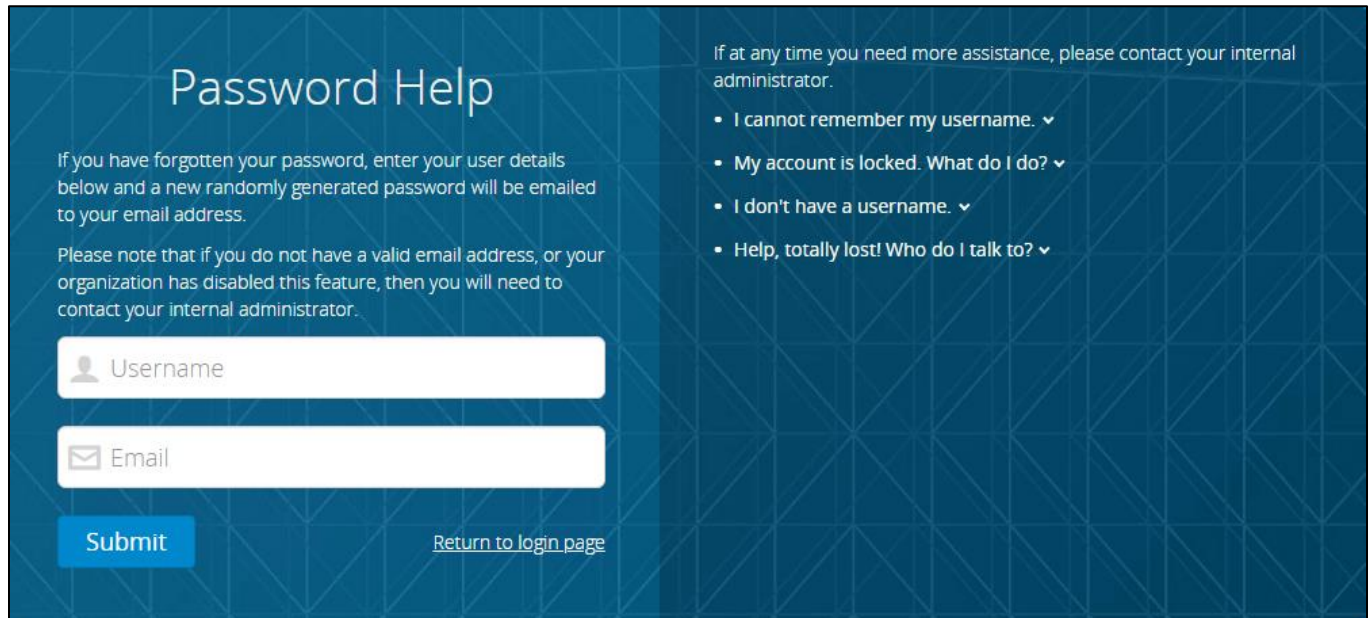
New Password

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 dark blue background with a geometric pattern. The form has a title 'Password Help' in white. Below the title, there is a paragraph of text explaining the process: 'If you have forgotten your password, enter your user details below and a new randomly generated password will be emailed to your email address.' This is followed by a note: 'Please note that if you do not have a valid email address, or your organization has disabled this feature, then you will need to contact your internal administrator.' There are two input fields: 'Username' with a person icon and 'Email' with an envelope icon. A blue 'Submit' button is at the bottom left, and a link 'Return to login page' is at the bottom right. On the right side of the form, there is a list of four links with dropdown arrows: 'I cannot remember my username.', 'My account is locked. What do I do?', 'I don't have a username.', and 'Help, totally lost! Who do I talk to?'. Above this list, there is a line of text: 'If at any time you need more assistance, please contact your internal administrator.'

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 accounts and any approval actions you need to take.

- **Menu Ribbon:** Across the top of the screen, a menu ribbon provides access to key modules within the platform: Accounts, Expenses, Approvals 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.

- **Approvals:** This pane provides a snapshot of expenses requiring your attention.
 - Approval Required: expenses submitted by your cardholders ready for your review.
 - Info Provided: expenses that you may have returned to a cardholder with a request for more information, and now the cardholder has responded.
 - Info Required: expenses that you have sent back to cardholders for more information.
- **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.)

Viewing Expenses Requiring Approval

The Home page links offer multiple ways to access the Approvals screen:

- Top-level navigation menu option **Approvals**
- Left-hand quick-access menu item **Approvals**
- Three links in the Approval widget: **Approval Required**, **Info Provided**, **Info Required**

Clicking on any link will open the Approvals screen.

- The filter shows the approval status of “To do”, and the default date range.
- **Find** is in a separate area.
- To open or close the filter, select the down arrow icon or select anywhere in the filter bar.

Approve expenses

To do • 10 Aug 2018 to 10 Aug 2020

Find

Networksdirect.com

932.87 AUD

ANZ NZ (6452)

29 Apr 2019

The Stamford Plaza Syd...

300.95 AUD




ANZ NZ (7322)

13 May 2019

Each row in the list displays the following expense details:

- MCG icon
- Amount spent (and currency)
- Account (card or cash) used for the expense, identified by the last four digits of the card number
- Expense date
- Icons (see table below)

Icons	Description
	Policy Alert
	Disputed
	Receipt
Yes / No	Receipt Attached Status
	Personal

Icons	Description
	Expense Report
	Response Received
	Receipt Linked Automatically

These details help you to scan through the expenses quickly and action them accordingly.

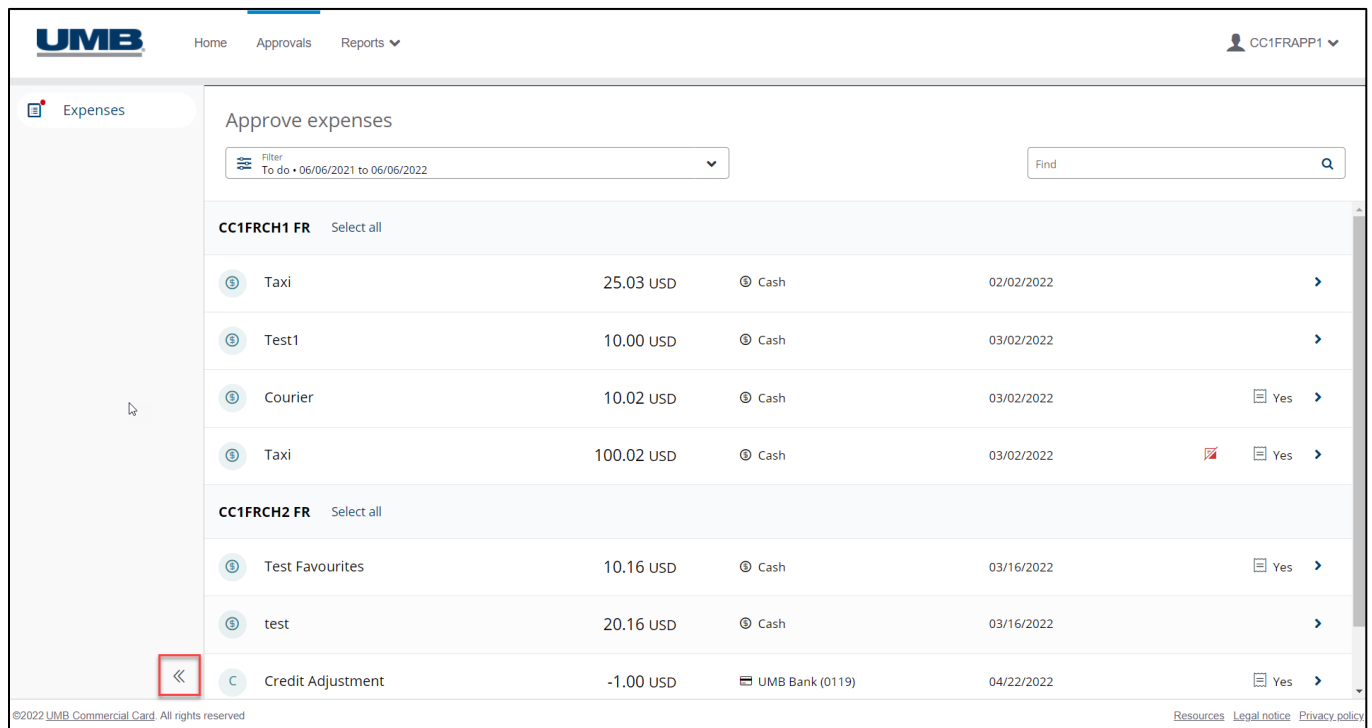
Within the **to do** list, oldest expenses are displayed first based on the expense date. All expenses are grouped by employee.

The **Awaiting response** and **Completed** lists show the latest expenses first, with all expenses grouped by employee.

Up to 1500 expenses will be loaded initially. A listing can be expanded beyond this using the **Load More** icon.

Side Bar

A new navigation side bar was introduced in the **Approvals** area. It is open by default and can be closed using the double chevron button at the bottom of the sidebar.



The screenshot shows the UMB Commercial Card Expense Management interface. The sidebar on the left has a 'Expenses' tab selected. The main content area is titled 'Approve expenses' and features a filter dropdown set to 'To do • 06/06/2021 to 06/06/2022' and a search bar. The expenses are grouped by employee, with two groups visible: CC1FRCH1 FR and CC1FRCH2 FR. Each group contains a list of expenses with columns for status (indicated by a circle with a dot), description, amount, currency, payment method, date, and action buttons (including 'Yes' and a chevron). A double chevron button is highlighted in the sidebar at the bottom, indicating it can be used to close the sidebar.

Filter & Find

The Approvals screen has “Filter” and “Find” functions.

The **Find** filter will filter as the user is typing, against anything visible in the listing (employee name, description, amount, issuer, date), plus the MCG label (e.g., hotel, mail, misc., cash, airline, etc.).

The **Filter** includes the following parameters:

- Approval status
- Date range
- Expense type
- Amount Range
- Options

The screenshot shows a 'Filter' panel with the following sections:

- Approval status:** Radio buttons for 'To do' (selected), 'Awaiting response', and 'Completed'.
- Date range:** Two date pickers. The first is labeled 'Start date' with the value '24/11/2018'. The second is labeled 'End date' with the value '24/11/2020'. They are separated by a 'to' label and a calendar icon.
- Expense type:** Radio buttons for 'All' (selected), 'Cash', and 'Card'. Below them is a dropdown menu labeled 'Card issuer' with the text '16 selected'.
- Amount range:** Two input fields labeled 'Minimum amount' and 'Maximum amount' separated by a 'to' label.
- Options:** A list of categories with radio buttons for 'All', 'Yes', and 'No':
 - Receipt linked: All (selected), Yes, No
 - Disputed: All (selected), Yes, No
 - Policy alert: All (selected), Yes, No
 - Credit: All (selected), Yes, No
 - Personal: All (selected), Yes, No

At the bottom, there is a yellow 'Show results' button and a blue 'Reset' link.

Approval status

This close-up shows the 'Approval status' section with three radio buttons: 'To do' (selected), 'Awaiting response', and 'Completed'.

The default is **To do**, but you can choose **Awaiting Response** or **Completed**.

Note: For expenses with multiple rules (which at any given moment, may be in differing statuses during the workflow) it's possible to see a single expense in all three lists.

Date range

Date range	<div>Start date 10 Aug 2018</div> <div>to</div> <div>End date 10 Aug 2020</div>
------------	---

Use the calendar date pickers to select a **Start date** and **End date**. You cannot manually enter a date into the field.

The approver can go back in time to any start date, but no future dates can be selected.

Note: The date range cannot exceed 2 years. If the user tries to select a range over 2 years, they are notified by an error message.

Expense type

Expense type	<input checked="" type="radio"/> All <input type="radio"/> Cash <input type="radio"/> Card
	<div>Card issuer 16 selected</div> <div>▼</div>

Allows you to filter your results so that only expenses of a certain type are displayed. You can filter by:

- **All** - All expense types will be shown in the results list.
- **Cash** - Only cash expenses will be shown in the results list.
- **Card** - Only card expenses will be shown in the results list, including expenses generated by virtual cards.

Amount range

Amount Range	<div>Minimum amount</div> <div>to</div> <div>Maximum amount</div>
--------------	---

Allows you to filter your results so that only expenses between the specified minimum and maximum amounts are displayed. The amount fields only accept numeric characters, decimals and commas.

Options

Options		<input checked="" type="radio"/> All	<input type="radio"/> Yes	<input type="radio"/> No
Receipt linked		<input checked="" type="radio"/> All	<input type="radio"/> Yes	<input type="radio"/> No
Disputed		<input checked="" type="radio"/> All	<input type="radio"/> Yes	<input type="radio"/> No
Policy alert		<input checked="" type="radio"/> All	<input type="radio"/> Yes	<input type="radio"/> No
Credit		<input checked="" type="radio"/> All	<input type="radio"/> Yes	<input type="radio"/> No
Personal		<input checked="" type="radio"/> All	<input type="radio"/> Yes	<input type="radio"/> No

Allows you to filter your results so that only expenses matching the specified options are displayed. The options are:

- **Receipt linked** - expenses with a receipt attached to them.
- **Disputed** - expense that have been marked as 'disputed'.
- **Policy alert** - Expenses that have triggered a policy alert.
- **Credit** - Expenses that are credit (as opposed to debits).
- **Personal** - Expense marked as “personal”.

You can choose to show **All**, **Yes** or **No** for a particular option.

Reviewing Expense Details

Selecting an expense from the Approvals list opens a details pane comprising an approver's view of the expense (view only and similar to the cardholder view in the Expenses screen) with an intuitive focus on any workflow rules the approver has rights to action.

Click an expense to view the following details in the details pane:

- Expense related information in the header
- Two tabs: **Workflow** and **Additional Information**

Workflow tab

×

Cafe St Martin | Becker Michael


Amount	Date	Issuer	Type
30,45 GBP	11/05/2019	Wells Fargo	Purchase
Merchant category group			
Misc Store			

Workflow

Additional information

Description

Purchase Cafe St Martin



Coding

Amount	30,45 GBP
Tax code	
Tax amount	0,00 GBP
GL Code	
CC Code	BUSAKL12 Operations - Auckland 12
Office	
Alias Code 1	

Approve

Options

This tab is where the approval actions are. The following details are displayed:

- Expense description (Description 1 and/or 2)
- Receipt and receipt status
- Coding section with all the coding lines
- Policy alerts triggered by the rule
- Approval rules and relevant actions

Additional Information tab

Workflow		Additional information
Expense details		
Gas Station, Fredonia IL		
Type	Purchase	
Transaction date	06/11/2021	
Posting date	06/14/2021	
Exchange rate	-	
Extract date	-	
Extended details		
Supplier category details		
Merchant category group	Fuel/Gas/Service Stations	
Merchant category	Service Stations (5541)	
Supplier Details		

This tab displays the following information:

Expense details

- **Transaction date** - The date the transaction was made.
- **Posting date** - The date the transaction was posted to the account holder's account.
- **Exchange rate** - If the transaction was in a foreign currency.
- **Merchant details** - Shows the Merchant Category and Merchant Category Group.

Extended transaction details

Where applicable, approvers can now see **Extended transaction details** in the approval details pane. These details are loaded from the transaction file (that the issuer provided) and are displayed in the **Additional Information** tab.

Extended transaction details are not available for cash expenses.

To view extended transaction details

1. Navigate to *Home > Approvals* and select [an expense to view](#).
2. Click **Additional Information** tab. Basic transaction details are displayed along with a link to view extended transaction details.
3. Click **Extended transaction details**. The information is displayed into categories with the first record displayed for each category.
NOTE: Extended transaction details can be extensive and long. Use **Show more** when you want to view all the records under that category. **Show less** will restore the list to display the original view.
4. Click the **Back** button to return to the details view.

Approving Expenses

Once you are ready to approve an expense, click on the chevron icon on the right-hand side of the expense row.

Approve expenses

Filter

To do • 06/06/2021 to 06/06/2022

Find

CC1FRCH1 FR <div>Select all</div>				
<div></div>	Taxi	25.03 USD	<div></div> Cash	02/02/2022 <div></div>
<div></div>	Test1	10.00 USD	<div></div> Cash	03/02/2022 <div></div>
<div></div>	Courier	10.02 USD	<div></div> Cash	03/02/2022 <div></div> Yes <div></div>
<div></div>	Taxi	100.02 USD	<div></div> Cash	03/02/2022 <div></div> Yes <div></div>
CC1FRCH2 FR <div>Select all</div>				
<div></div>	Test Favourites	10.16 USD	<div></div> Cash	03/16/2022 <div></div> Yes <div></div>
<div></div>	test	20.16 USD	<div></div> Cash	03/16/2022 <div></div>
<div></div>	Credit Adjustment	-1.00 USD	<div></div> UMB Bank (0119)	04/22/2022 <div></div> Yes <div></div>

The Expense Details pane will open, showing the expense details including the coding and access to view any receipt images. Once you are confident that the expense warrants approval, click on the “Approve” button at the bottom.

Debit Adjustment | UMB Cardholder

Amount
2.00 USD

Date
04/18/2022

Issuer
UMB Bank

Type
Debit Adjustment

Workflow

Additional information

Supplier Details
Debit Adjustment Zoro Tools Inc

Reason for Expense
Supplies for project

Coding

Amount
2.00 USD

Tax code
N/A

Tax amount
0

GL Code
GL105

CC Code
BUSCHC12

Project
P100

Finance Expenditure

Operational

Test Pagination

Receipt status: No response

Approve

Options

Once an expense is approved, it moves to **Completed** list and no more actions are required.

Approving Multiple Expenses

To approve multiple expenses within a single action, click on the “Select all” option next to an employee, above the listing of expenses.

Approve expenses

Filter

To do • 29 Mar 2020 to 29 Mar 2021

Damien Farley

Select all

	Rydgas Hotel	448.45 USD	G-Bank (8440)
	The Stamford Plaza Auckland	337.06 USD	G-Bank (8440)
	Airfares Direct	1,099.00 USD	G-Bank (8440)

This will open the **Review Expenses** screen. On this screen you can:

- View information about each expense, including the coding details.
- View the number of selected expenses and the total number of all expenses (on the **Approve selected** button).
- De-select any expenses to exclude from approval. To do this:
 - select a checkbox to deselect one expense, or
 - select **Clear all** to deselect all expenses and re-select the ones you want to approve.

Review expenses - Damien Farley

Show columns

Clear selection

			Date	Amount	Tax code	Tax amount	GL Code	CC Code	Project
<input checked="" type="checkbox"/>		Rydgas Hotel	Details	11 Oct 2020	448.45 USD			0.00	
<input checked="" type="checkbox"/>		The Stamford Plaza Auckland	Details	11 Nov 2020	337.06 USD			0.00	
<input checked="" type="checkbox"/>		Airfares Direct	Details	30 Dec 2020	1,099.00 USD			0.00	
<input checked="" type="checkbox"/>		Airfares Direct	Details	08 Jan 2021	2,299.00 USD	ILL State		135.24	
<input checked="" type="checkbox"/>		The Stamford Plaza	Details	11 Jan 2021	1,736.50 USD	ILL State		102.15	
<input checked="" type="checkbox"/>		Grand Montanan	Details	12 Jan 2021	1,635.96 USD	FRA 19.6%		268.10	
<input checked="" type="checkbox"/>		The Stamford Plaza Melbourne	Details	12 Jan 2021	534.40 USD			0.00	

Approve selected (7 of 7)

Back

If required, you can select **Details** to open the details pane for more information.

Review expenses - Damien Farley

Clear selection

		Date	Amount	Tax code	Tax amount	GL Code
<input checked="" type="checkbox"/>	Rydges Hotel	Details	11 Oct 2020	448.45 USD	0.00	
<input checked="" type="checkbox"/>	The Stamford Plaza Auckland	Details	11 Nov 2020	337.06 USD	0.00	
<input checked="" type="checkbox"/>	Airfares Direct	Details	30 Dec 2020	1,099.00 USD	0.00	
<input checked="" type="checkbox"/>	Airfares Direct	Details	08 Jan 2021	2,299.00 USD	ILL State	135.24
<input checked="" type="checkbox"/>	The Stamford Plaza	Details	11 Jan 2021	1,736.50 USD	ILL State	102.15
<input checked="" type="checkbox"/>	Grand Montanan	Details	12 Jan 2021	1,635.96 USD	FRA 19.6%	268.10
<input checked="" type="checkbox"/>	The Stamford Plaza Melbourne	Details	12 Jan 2021	534.40 USD	0.00	

Approve selected (7 of 7)

Back

The Stamford Plaza | Damien Farley

Amount1,736.50 USD

Date11 Jan 2021

IssuerG-Bank

TypePurchase

Merchant category groupHotels

Workflow

Additional information

Description

Receipt status: No response

Coding

Amount1,736.50 USD

Tax codeILL State

Tax amount102.15 USD

GL Code

CC Code

Project

Approval rules (2)

> Hotels and Rentals

Approval required

> Transactions over \$1500

View only

Approve

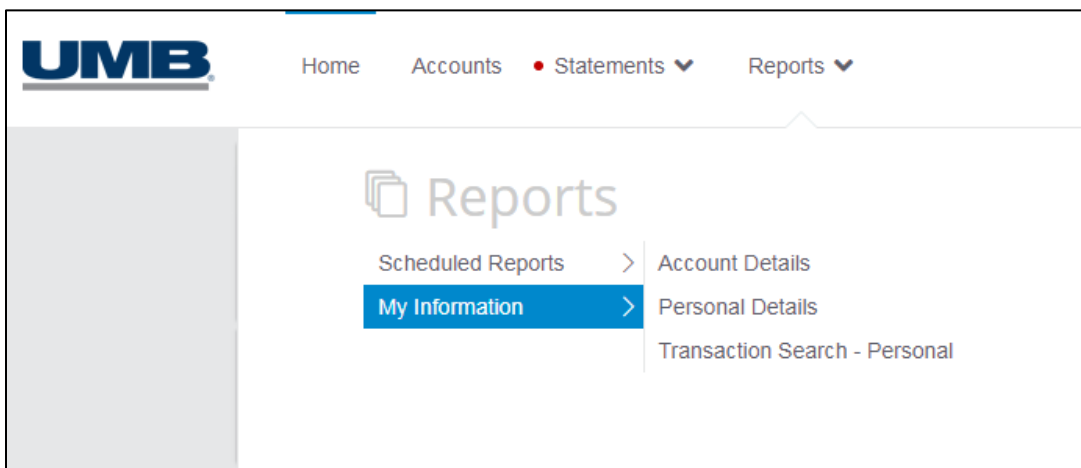
Options

When you are ready to approve the expenses, select “Approve selected” at the bottom of the screen. The expenses are moved from your **to do** list to your **Completed** list.

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

Statement Issuer

() UMB Bank - Corporate (0)

Statement Period

07/01/2018 to 07/31/2018

Account Type

[All Types]

Start Date

End Date

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](#)).

