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Introduction

This Transaction Approval User Guide will take you through the process of approving your employee’s card and cash transactions in the UMB Commercial Card platform.

Note: The screens, options, and labels on your environment 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.
Logging In

1. Go to https://identity.commercialcard.umb.com/login
2. Enter your **username** and **password**.
3. Press the **Enter** key or click **Login**.

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

Viewing Transactions Requiring Approval

If there are transactions that require your approval, an indicator displays next to **Approvals** in the main menu. A count of items requiring your approval displays beside **Approvals** in the quick actions area, under the **Attention Required** heading.

To view the transactions awaiting your approval, you can either:

1. Click **Approvals** in the quick actions area, or
2. Select **Approvals > Items Requiring Attention** from the main menu.
After you have selected to view your approvals, the **Items Requiring Attention** screen appears. This screen is arranged by employee, with transactions needing approval grouped by transaction type (e.g. card issuer or cash expenses).

In the **Items Requiring Attention** screen, you can select one of the below to view more detail:

1. An employee's name to display all transactions that need approval across all periods and all account types.
2. A statement period beside an employee's name to display only the transactions for that period and that account type.
3. With this filter, the **Transaction Approval** screen appears, allowing you to view the employee’s transactions that require approval. The items are categorized by account type, and the **Approval Required** list is automatically expanded for each type. For each transaction, you can view the supplier, item description, transaction date, amount, coding details, any linked receipts, and any linked expense report.
Viewing Items By Approval Status

You can view transactions based on approval status for specific statement periods. This enables you to see the items waiting for your approval, declined items, approved transactions, and items you requested more information for. An indicator displays next to statements that require approval action.

Select the account type and statement period from the Approvals menu item.

The Transaction Approval screen displays accountholders with transactions that require attention, grouped by approval status. Click the employee name to view and perform approval action on the transaction(s).
Actioning Approvals
The second column of icons in the Transaction Approval screen indicates the status of each transaction.

<table>
<thead>
<tr>
<th>Icon</th>
<th>Status Description</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>🤔</td>
<td>Information Required</td>
<td>The approver has requested more information.</td>
</tr>
<tr>
<td>⚠️</td>
<td>Approval Required</td>
<td>The transaction requires approval action.</td>
</tr>
<tr>
<td>✔️</td>
<td>Approved</td>
<td>The transaction has been approved.</td>
</tr>
</tbody>
</table>
Approving Individual Transactions

1. Click ! next to the transaction.

2. In the Transaction Details window, add Approver Comments and/or select a new approval status for the transaction, and click Save.

3. Click Next to begin the process.

**Note:** If you select Information Required, you must specify the information you require in the Approver Comments box.
Information Required Prior To Approval

As an Approver, to request additional information click 'Information Required.'

- Be certain your 'Approver Comments' clearly indicate what is needed.
**Approving Multiple Transactions**

You can approve multiple transactions directly from the Transaction Approval screen.

1. In the Transaction Approval screen, select the check boxes for the transactions you want to approve.
2. Click Approve Selected Items.

**Approving All Transactions**

To approve all transactions displayed in the Transaction Approval screen, click Approve All.

The Approve All function only approves transactions that require approval, and does not change previously actioned transactions.
Coded and Approved Transactions

Two green checkmarks ☑️ ☑️ next to a transaction indicate that it has been both coded and approved.
Using Reports

Reports are grouped into categories, such as My Information and Expenditure Analysis. The reports available to you depend on the rights assigned by your administrator.

In the Reports menu, select the report category, and then click the report you want (for example, Expenditure Analysis > Suppliers - Employee).
In most reports, a search window appears. In the search window, specify the criteria for your report, and click Search. The generated report normally displays a high-level summary of results. To display more details, click the area of interest within the report.

Note: If you select a Statement Period, the Start Date and End Date must be blank. Similarly, if the Statement Period is blank, you must enter a Start Date and End Date.
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 at the bottom right-hand corner of each screen.

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