

Transaction Approval User Guide



Count on more.

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UMB Commercial Card

Transaction Approval – User Guide

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

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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.

Administration mode: UAT Purchasing Co 2 Log out

UMB Home Administration Administration Administration Reports Reports

Michael

Pinned

To show your favorites here, try pinning items in menus by clicking

ADMINISTRATOR

Transactions 01/20/2018 to 02/21/2018

UMB Bank

Category	Count
Total	4
Coding Required	0
Pending Approval	0

Announcements

Issuer Message

Thank you for choosing UMB Commercial Card as your card of choice

Please click on UMB.com for more information.

Remember no one at UMB for your password

- Language
- Personal Settings
- Password
- Help
- Contact
- Log Out

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.

The screenshot displays the UMB Commercial Card portal interface. The main navigation menu at the top includes Home, Accounts, Statements, Approvals (highlighted with a red box), and Reports. The Approvals menu item has a red badge with the number 1. The main content area is divided into several sections:

- Quick Actions:** Includes Cash Expenses, Card Expenses (34), Approvals (1, highlighted with a red box), and Expense Reports.
- Account Summary:** Shows UMB Bank account details: Credit Limit (ALL) 500.00, Current Balance (ALL) 532.48, and Available Credit (ALL) -32.48.
- Cash Expenses:** A table showing 0 Action Required and 0 Pending Approval.
- APPROVALS:** A table showing 1 Approval Required, 0 Info Provided, and 0 Info Required for 1 Employee.

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).

Employee	Period	Information Required	Information Provided	Approval Required
Cardholder Guide	UMB Bank	07/02/2018	-	1

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

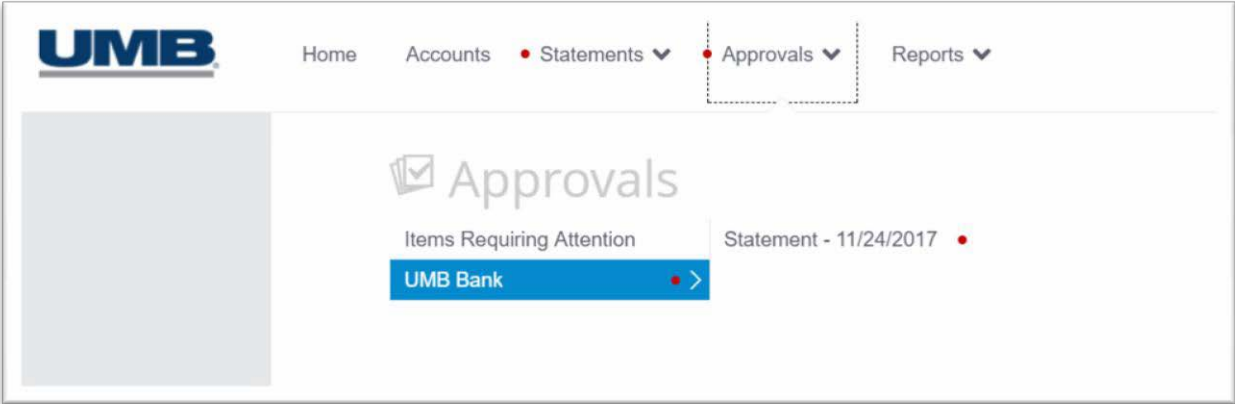
1. An employee's name to display all transactions that need approval across all periods and all account types.
2. A statement period beside an employee's name to display only the transactions for that period and that account type.
3. With this filter, the **Transaction Approval** screen appears, allowing 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.

Transaction Approval	Linked to	Receipt	Image(s)	Amount
06/12/2018 Debit Adjustment - Umb Airlines Debit Adjustment Umb Airlines Meeting with ABC Client in Kansas City GL101 BUSWLG11 N/A 0.00 5.25	-	Yes		5.25

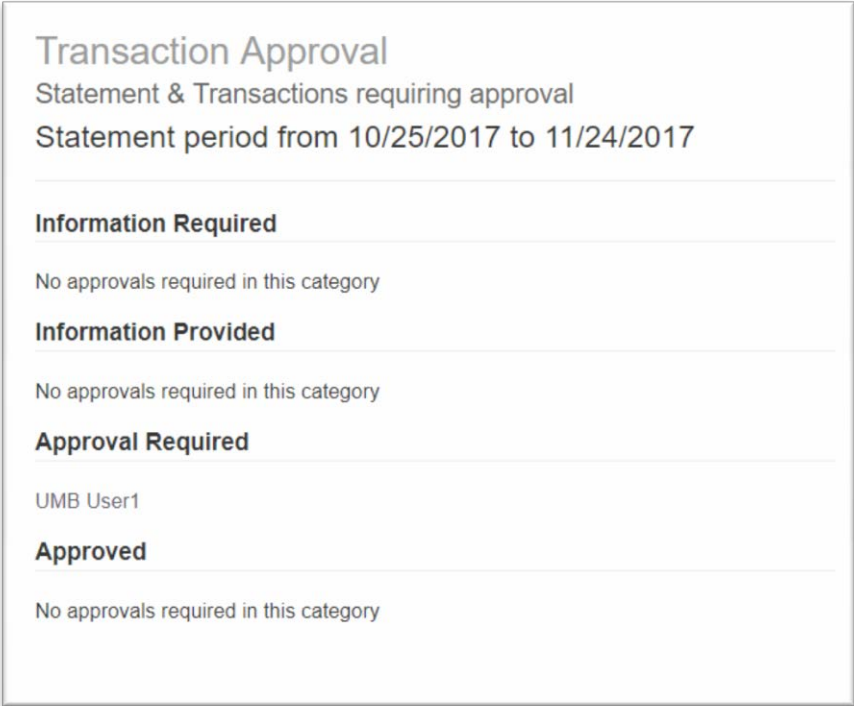
Viewing Items By Approval Status

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.





Transaction Approval [Back](#)

Statement & transactions requiring approval
 UMB User1 - 10/25/2017 to 11/24/2017




[Expand All](#) [Collapse All](#)

UMB Bank - Corporate (8253) [Approve Selected Items](#) [Approve All](#)


- Information Required
- Information Provided
- ▾ **Approval Required (2)**

Transaction Approval		Linked to	Receipt	Amount	
10/29/2017	Yellow Cab Purchase Yellow Cab Taxi for client meeting	-	Yes	45.45	  <input type="checkbox"/>
	GL0018 CC102 N/A 0.00 45.45				
10/29/2017	Powells Bookstores Purchase Powells Bookstores Training	-	Yes	99.95	  <input type="checkbox"/>
	GL0011 CC100 N/A 0.00 99.95				

A transaction can have one of the following status icons. Use the icon to view more details on the transaction, or to change the approval status.

Icon	Status Description	Details
	Information Required	The approver has requested more information.
	Approval Required	The transaction requires approval action.
	Approved	The transaction has been approved.

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.

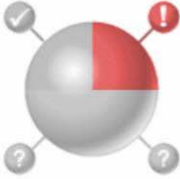
Transaction: Details

Purchase: 10/29/2017
Amount: \$45.45 USD
Yellow Cab, Chicago

Coding
Approval
Summary

Approval Required

Transaction Approval



Approval
Process
History

Transaction Approval

Cardholder Comments

Approver Comments

Information Required

Approval Required

Approved

Close
Save

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.

Transaction: Details

Debit Adjustment: 06/12/2018
Amount: \$5.25 USD
Umb Airlines

Coding | **Approval** | Summary

Approval | Process | History

Transaction Approval

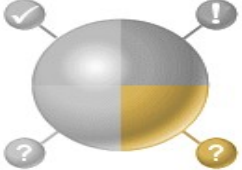
Cardholder Comments

Business meeting in KC

Approver Comments

Receipt required for this dollar amount.

1

 Information Required Transaction Approval

Information Required
 Approval Required
 Approved

Close Save

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](#).

Transaction Approval [Back](#)

Statement & transactions requiring approval
UMB User1 - 10/25/2017 to 11/24/2017

[Expand All](#) [Collapse All](#)

UMB Bank - Corporate (8253) [Approve Selected Items](#) [Approve All](#)

▸ Information Required

▸ Information Provided

▾ **Approval Required (2)**

Transaction Approval		Linked to	Receipt	Amount	
10/29/2017	Yellow Cab	-	Yes	45.45	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>
	Purchase Yellow Cab				
	Taxi for client meeting				
	GL0018 CC102	N/A	0.00	45.45	
10/29/2017	Powells Bookstores	-	Yes	99.95	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>
	Purchase Powells Bookstores				
	Training				
	GL0011 CC100	N/A	0.00	99.95	

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.

commercialcard.umb.com says

This option will approve all transactions with a status of Approval Required.



You can approve individual transactions by using the approve icon located next to each transaction.

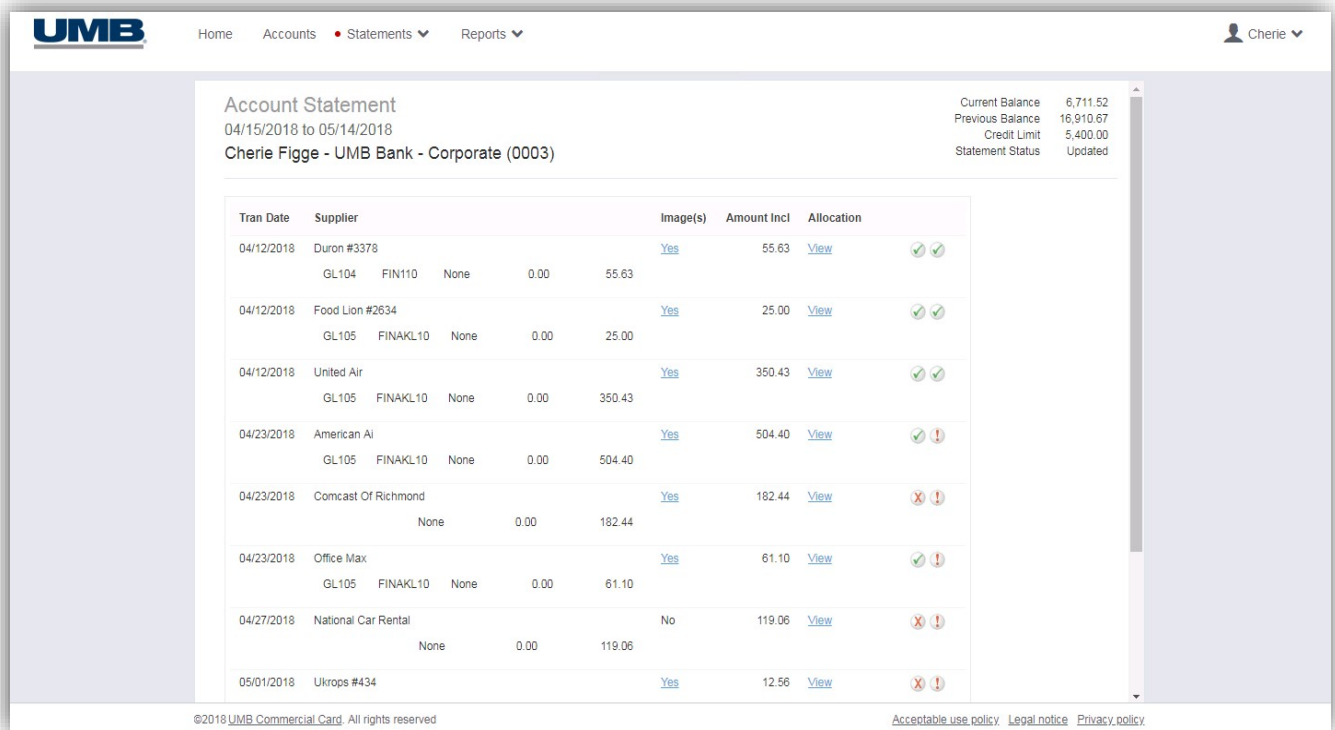
Are you sure you wish to approve all the transactions?

[Approve Selected Items](#) [Approve All](#)

















Amount	Allocation		
59.82	View	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/>
159.90	View	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/>
1,009.89	View	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/>
75.88	View	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/>

Coded and Approved Transactions

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



Account Statement
04/15/2018 to 05/14/2018
Cherie Figge - UMB Bank - Corporate (0003)

Tran Date	Supplier	Image(s)	Amount Incl	Allocation
04/12/2018	Duron #3378	Yes	55.63	View  
	GL104 FIN110 None 0.00	55.63		
04/12/2018	Food Lion #2634	Yes	25.00	View  
	GL105 FINAKL10 None 0.00	25.00		
04/12/2018	United Air	Yes	350.43	View  
	GL105 FINAKL10 None 0.00	350.43		
04/23/2018	American Ai	Yes	504.40	View  
	GL105 FINAKL10 None 0.00	504.40		
04/23/2018	Comcast Of Richmond	Yes	182.44	View  
	None 0.00	182.44		
04/23/2018	Office Max	Yes	61.10	View  
	GL105 FINAKL10 None 0.00	61.10		
04/27/2018	National Car Rental	No	119.06	View  
	None 0.00	119.06		
05/01/2018	Ukrops #434	Yes	12.56	View  

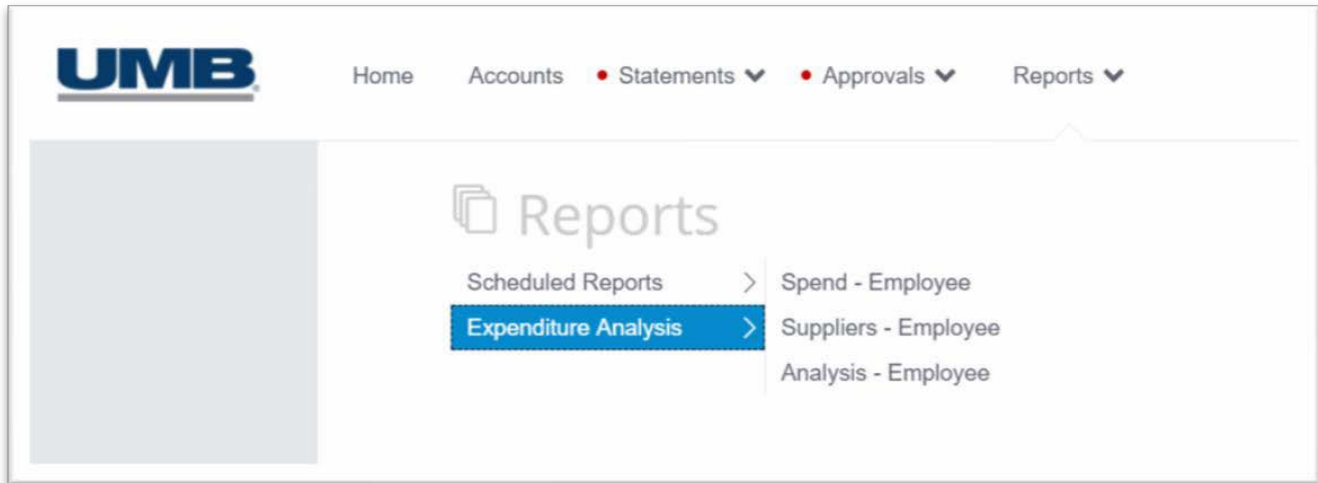
Current Balance 6,711.52
Previous Balance 16,910.67
Credit Limit 5,400.00
Statement Status Updated

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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.

Suppliers - Employee

Supplier Name:

Merchant Group:

Merchant Category:

Preferred Supplier: Both Yes No

Account Issuer:

Statement Period:

Account Type:

Start Date:

End Date:

Execution Range:

Posting Date Transaction Date

Export File Name:

Export File Type:

List Suppliers By

- Merchant Groups
- Merchant Categories
- Supplier List

Display Result In

- Source Currency
- Billing Currency

Employee Information

Employee First Name:

Employee Last Name:

Management Level:

Coding Information

Currency & Amount

Supplier Properties

Properties & Status

Additional Fields

Report Templates

Search

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](#)).

