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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.

Topics include the following:

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

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.

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

**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](https://identity.commercialcard.umb.com/login)
- Enter your Username and Password, as provided by the emails
- Click the ‘Log in’ button
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.
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.
Forgotten Password Assistance

If you are experiencing difficulties 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.

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.

- **My Actions**: For 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, or simply click the pushpin icon again to unpin the link.

- **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.)
Accessing Modules from the “Menu Ribbon”

Menu Ribbon
Across the top of the screen, a menu ribbon provides access to key modules within the platform.

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 a specific account (such as a Control Account).

- 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.

Note: If you have access to more than one card account, your view may incorporate data for multiple accounts.
Statements
The Statements module on the ribbon in UMB Commercial Card allows you to view transactions and obtain copies of your monthly statements.

- Clicking ‘Statements’ on the ribbon will reveal the drop-down menu of available statement periods for your card account(s).
- Select a statement date to view a listing of transactions for that statement period.

The Account Statement view will display all the transactions for the statement period. From here, the following actions are available:

- Click on the icon to the right of a transaction to view additional details.
- To view or download a copy of your statement, click the View Statement Report link.
Reports
The Reports module on the ribbon in UMB Commercial Card allows you to create reports 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.
- Links at the bottom of the results screen allow you to Export to Excel or Export to PDF.”
Coding Transactions

If you have transactions that need to be coded, the Home page will display the following:

The Statements menu item may have a red dot next to it. Click to view transactions by statement period.

The Card Expenses link may also have a number in red next to it. Click to view all transactions that need coding.

Each transaction could show one of the following status icons:

<table>
<thead>
<tr>
<th>Status Icon</th>
<th>Status Description</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>❌</td>
<td>Coding Required</td>
<td>Mandatory coding or information is missing and needs to be completed.</td>
</tr>
<tr>
<td>✔</td>
<td>Viewed &amp; Complete</td>
<td>All required coding information has been entered.</td>
</tr>
<tr>
<td>🔄</td>
<td>Automatically Coded</td>
<td>The transaction has been automatically coded based on default coding set up in your company’s configuration.</td>
</tr>
<tr>
<td>🚫</td>
<td>Approval Required</td>
<td>Transaction requires approval</td>
</tr>
</tbody>
</table>

Tip: Throughout the system, items requiring your attention are marked with a red dot.
Clicking on items in red will bring you to the **Items Requiring Attention** screen. Click \(\times\) next to the transaction you want to code.

The **Transaction: Details** will open and allow you to code the transaction.

On the Coding tab, various functions are available. Click the \(\square\) icon on each line to split a transaction, as needed.

Columns and categories that require coding contain an asterisk. Any default values that auto-populate are specific to your company and may not be available for editing. You may use the search functionality for codes that do not pre-fill.

**Note:** Codes are likely to be updated on a regular basis. A code that was active yesterday may show as inactive today. If you are unable to find a code you believe you should have access to, contact your company Administrator.
To search for a code, click the dropdown arrow and select [Search] to open the search window:

In the search window, enter either the Code Value or Description (if known) that you want to locate or simply click the “Search” button to pull up a list of all applicable Code Values and Descriptions.

Click the appropriate icon to either use the code or add to your favorite codes.

**Note:** Use the wildcard character % anywhere in the search strings to filter the codes to display. For example, %Trav% will return codes that have Travel in it.

<table>
<thead>
<tr>
<th>Icon</th>
<th>Description</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><img src="image1.png" alt="Icon" /></td>
<td><strong>Use code for the transaction</strong></td>
<td>Uses the charge code for the transaction and closes the search window.</td>
</tr>
<tr>
<td>Icon</td>
<td>Description</td>
<td>Details</td>
</tr>
<tr>
<td>----------</td>
<td>------------------------------------</td>
<td>----------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td></td>
<td><strong>Add to favorites</strong></td>
<td>Use these icons to move the charge code between the search results pane on the left and the favorites pane on the right.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>You can have up to 15 favorite codes.</td>
</tr>
<tr>
<td></td>
<td><strong>Remove from favorites</strong></td>
<td>Your favorite codes appear in the drop-down list in the Coding tab.</td>
</tr>
<tr>
<td></td>
<td><strong>More information</strong></td>
<td>Displays code information such as extended description, manager details and parent coding requirements.</td>
</tr>
</tbody>
</table>

### Additional Steps to Code Transactions

To attach an image on the Coding tab, click the icon next to the Receipt checkboxes to open the Image Linking window. [For additional steps on this, see the following section.]

![Image Linking Window](image.png)

In a few words, enter the reason for expense.

![Reason for Expense](image.png)

Click “Save” to submit the transaction.

### Attaching Receipt Images

If your company’s program is enabled to use Receipt Imaging features of UMB Commercial Card then you will want to complete the following steps to attach receipt images to your transactions.

In the Image Linking window, click either Linked Images to display images that have been linked to transactions, or Image Library to display all (unlinked) images previously captured.
Adding Images to your Image Library
In the **Image Linking** window, click the “Upload” button to locate and select the required image from your computer or network folder.

Or, click **Upload via Email** to access your unique receipt upload email address, and email receipt images from your phone or other devices into the **Image Library**.

Open your phone’s email app

Create a new email

Set the “Send to” in the email to send to your unique receipt upload email address.

Once images are in your **Image Library**, simply select the image you wish to link to a transaction, click on it, and click “Link.”

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**Note:** Save the receipt upload email address as a contact on your phone for future use.
Coding Complete Pending Approval
The transaction will display a green checkmark on the Account Statement screen. Continue to code any additional transactions on the next expense line.
Whenever an approval is required, the transaction will display a red ‘!’ exclamation point.
Coding Complete

Two green checkmarks on the Account Statement screen indicate that a transaction has been both coded and approved.

Each transaction could show one of the following status icons:

<table>
<thead>
<tr>
<th>Status Icon</th>
<th>Status Description</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>✗</td>
<td>Coding Required</td>
<td>Mandatory coding or information is missing and needs to be completed.</td>
</tr>
<tr>
<td>✔</td>
<td>Viewed &amp; Complete</td>
<td>All required coding information has been entered.</td>
</tr>
<tr>
<td>?</td>
<td>Automatically Coded</td>
<td>The transaction has been automatically coded based on default coding set up in your company’s configuration.</td>
</tr>
<tr>
<td>✔ ✔</td>
<td>Coded / Approved</td>
<td>The transaction has been coded and approved.</td>
</tr>
<tr>
<td>!</td>
<td>Approval Required</td>
<td>Transaction requires approval</td>
</tr>
</tbody>
</table>
Coding Transactions - Additional Functionality

How to Provide Additional Information on a Transaction
Once your transactions are coded, they are immediately available for review by your Approver. Your approver could send the transactions back to you for additional details.
How to Manage Receipt Images
As a cardholder, you have the option of attaching all receipts to transactions at once. To do so, click on 'Manage Receipt Images' to attach all receipts to your coded transactions at the same time.
How to Split a Transaction
The system allows you to split a transaction between multiple Code Values. To do so, click on the + sign to the left of the expense on the 'Coding' tab within the Transaction: Details screen.

- Click on ‘More...’ to continue splitting out the transaction.

**Note:** When splitting a transaction, the system requires a $0.00 ‘Remaining Balance’ for coding to be considered complete.
How to QuickCode Transactions
QuickCoding allows the user to code transactions directly within the Statements tab.

- To enable QuickCoding from the Home page, navigate to your name and click on the 'Personal Settings' icon.
How to QuickCode Transactions

- Next, click ‘Customize Views.’
- Under Statement - Fields & Sort Order select the ‘QuickCode’ radio-dial button.
- Click ‘Save.’
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).