

Cardholder Expense Management Guide

Training Document

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Version 0.A **07232017**
UMB
Reg. U.S. Pat. & Tm. Off.



Count on more.

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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. Additional information is also located under the **Resources** link at the bottom right-hand corner of each screen.

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>
- 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

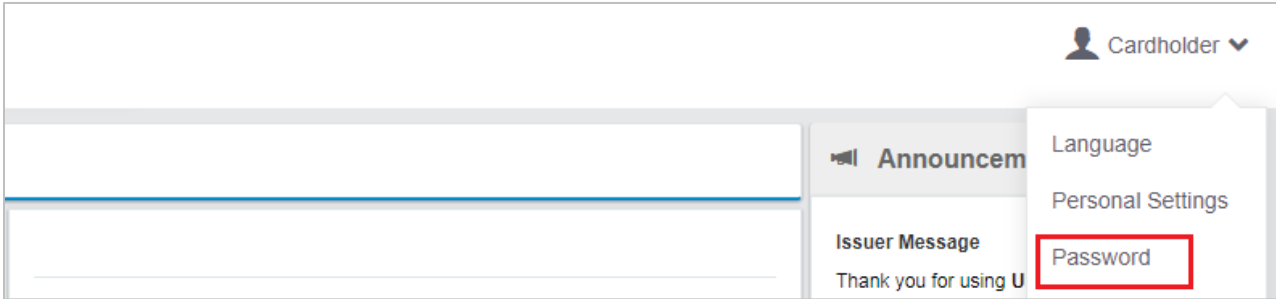
By accessing the UMB Commercial Card platform service, you agree to UMB's Terms and Conditions of the service. Please click to agree.

Accept

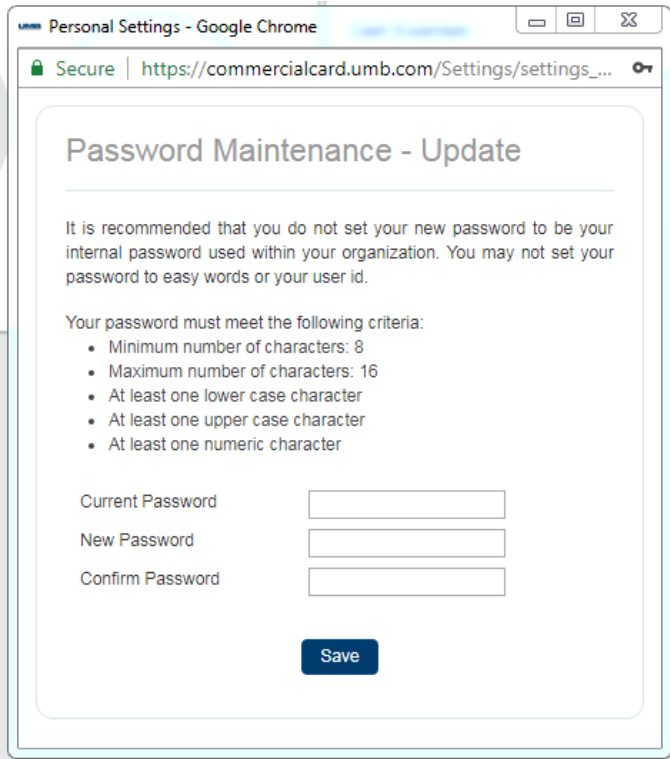
Decline

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.



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.

Password Help

If you have forgotten your password, enter your user details below and a new randomly generated password will be emailed to your email address.

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.

Username

Email

Submit

[Return to login page](#)

If at any time you need more assistance, please contact your internal administrator.

- I cannot remember my username. ▾
- My account is locked. What do I do? ▾
- I don't have a username. ▾
- Help, totally lost! Who do I talk to? ▾

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.

The screenshot displays the UMB Home Page dashboard. At the top left is the UMB logo, followed by navigation links: Home, Accounts, Statements (with a dropdown arrow), and Reports (with a dropdown arrow). On the top right, there is a user profile icon labeled 'Cardholder' with a dropdown arrow.

The main content area is divided into several sections:

- My Actions:** Contains a prominent blue button for '+ Expense Reports', a link for 'Card Expenses' with a red notification badge showing '13', and a link for 'Expense Reports'. Below this is a 'Pinned' section with a note: 'To show your favorites here, try pinning items in menus by clicking [pin icon]'.
- MY EXPENSES:** Displays details for a 'Corporate Card | ****-****-****-0816' issued by 'UMB Bank | VISA | Debbie Haas'. It shows a table with columns for 'Credit Limit (USD)', 'Current Balance (USD)', and 'Available Credit (USD)', with values 1.00, 0.00, and 1.00 respectively. A blue button 'Get Latest Balance' is present. Below the table are links for 'Recent Periods' and 'Authorizations'.
- DELEGATED ACCOUNTS:** Shows 'UMB Bank' with '1 Delegation' and a link for 'Account Details'.
- Announcements:** Features an 'Issuer Message' thanking the user for using the UMB Commercial Card and providing support information. Below it is an 'Important Note' regarding the security of card details and a 'Last visit: 07/30/2018' timestamp.
- REPORT TEMPLATES:** Lists 'Company' report templates, including 'Approved & Receipt Status of 'No'', 'Fraud Charges', and 'PCard Monthly Download', each with an information icon.

- **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.)

Accessing Modules from the “Menu Ribbon”

Menu Ribbon

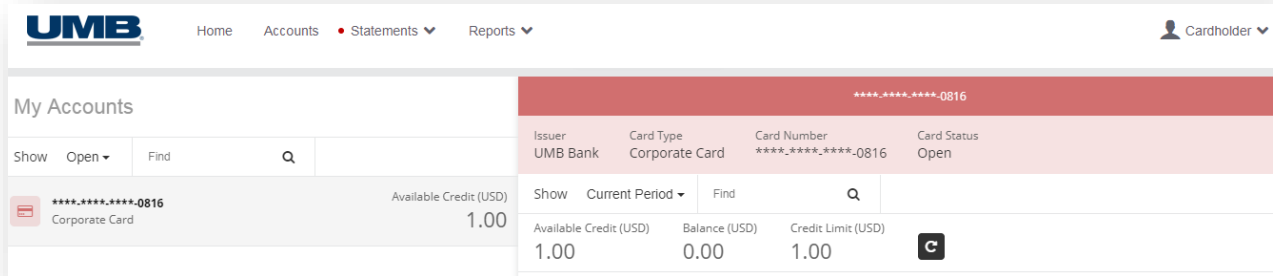
Across the top of the screen, a menu ribbon provides access to key modules within the platform.



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.

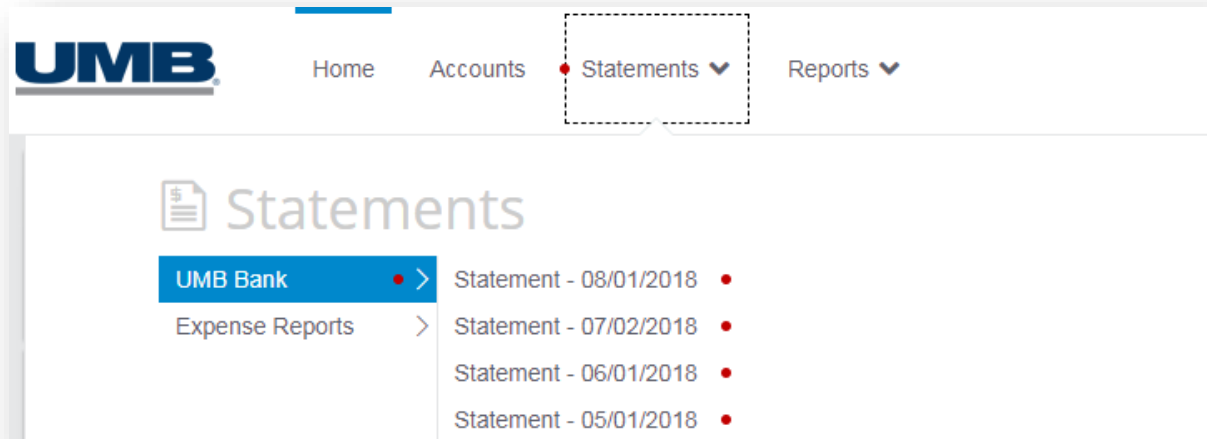


Note: If you have access to more than one card account, your view may incorporate data for multiple accounts.


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 for that billing period, click the [View Statement Report](#) link.

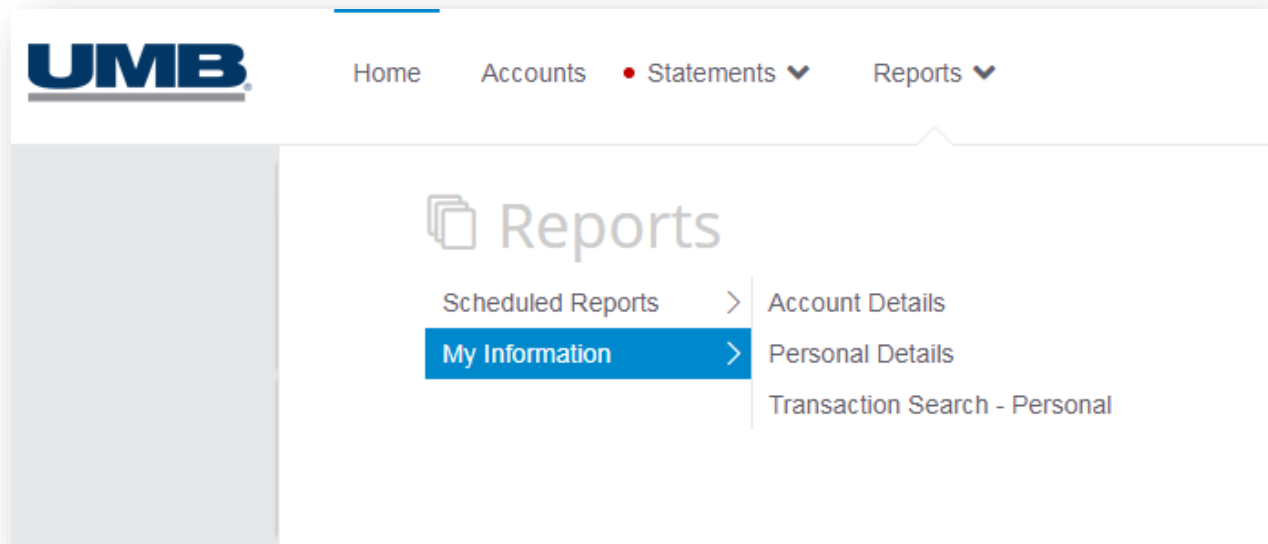
Account Statement					Current Balance	1,151.01
04/03/2018 to 05/01/2018					Previous Balance	177.54
Cardholder Guide - UMB Bank - Corporate (9146)					Credit Limit	2,000.00
Tran Date	Post Date	Supplier	Disputed	Amount Incl		
04/09/2018	04/11/2018	Southwes	.	305.96		
04/25/2018	04/27/2018	Southwes	.	491.60		
04/26/2018	04/27/2018	Earls Restuarant (The	.	89.50		
04/26/2018	04/29/2018	Kci Airport	.	31.00		
04/26/2018	04/27/2018	Sq *donatellas Pizza	.	66.00		
04/27/2018	04/29/2018	Hilton Garden Inn Denver	.	166.95		
04/06/2018	04/06/2018	Payment - Payment	.	-177.54		

[Manage Receipt Images](#)
 [View Statement Report](#)

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

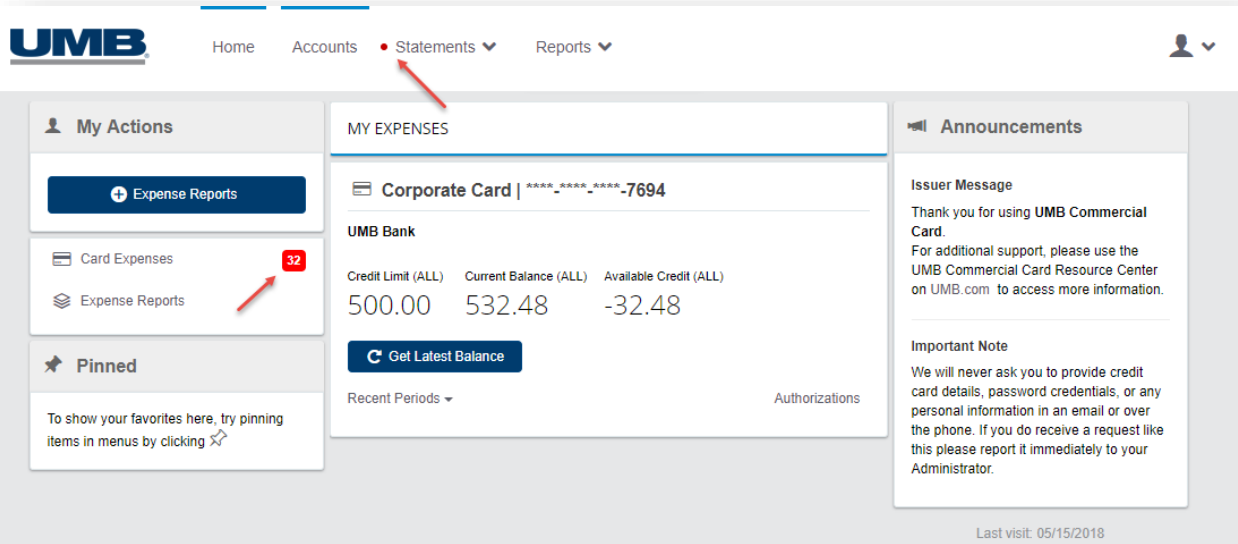
Cardholder Guide

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](#)

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.

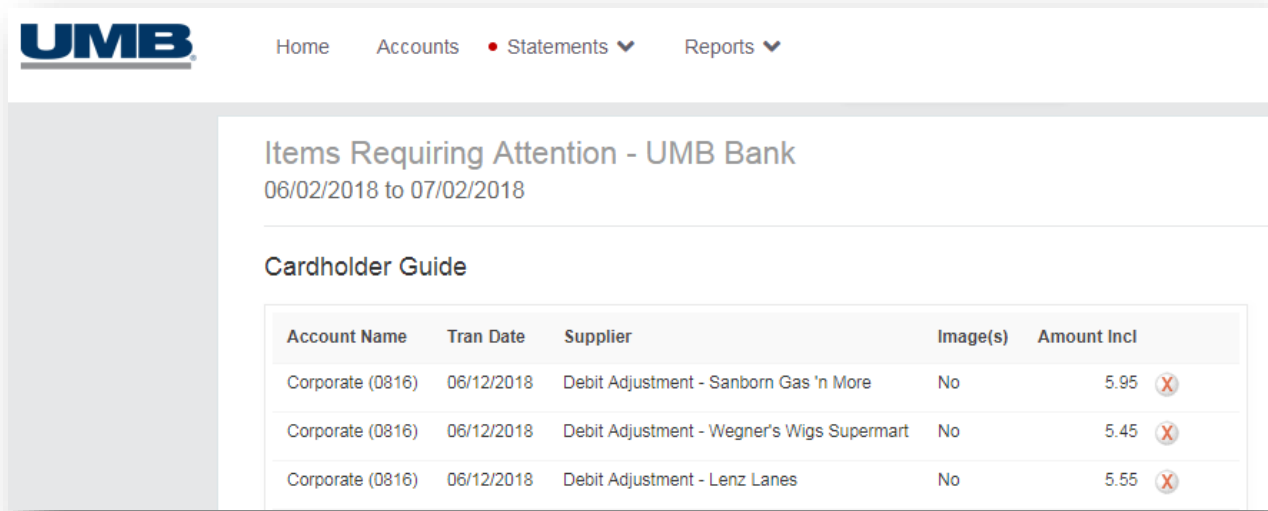
Each transaction could show one of the following status icons:

Status Icon	Status Description	Details
	Coding Required	Mandatory coding or information is missing and needs to be completed.
	Viewed & Complete	All required coding information has been entered.
	Automatically Coded	The transaction has been automatically coded based on default coding set up in your company's configuration.
	Approval Required	Transaction requires approval

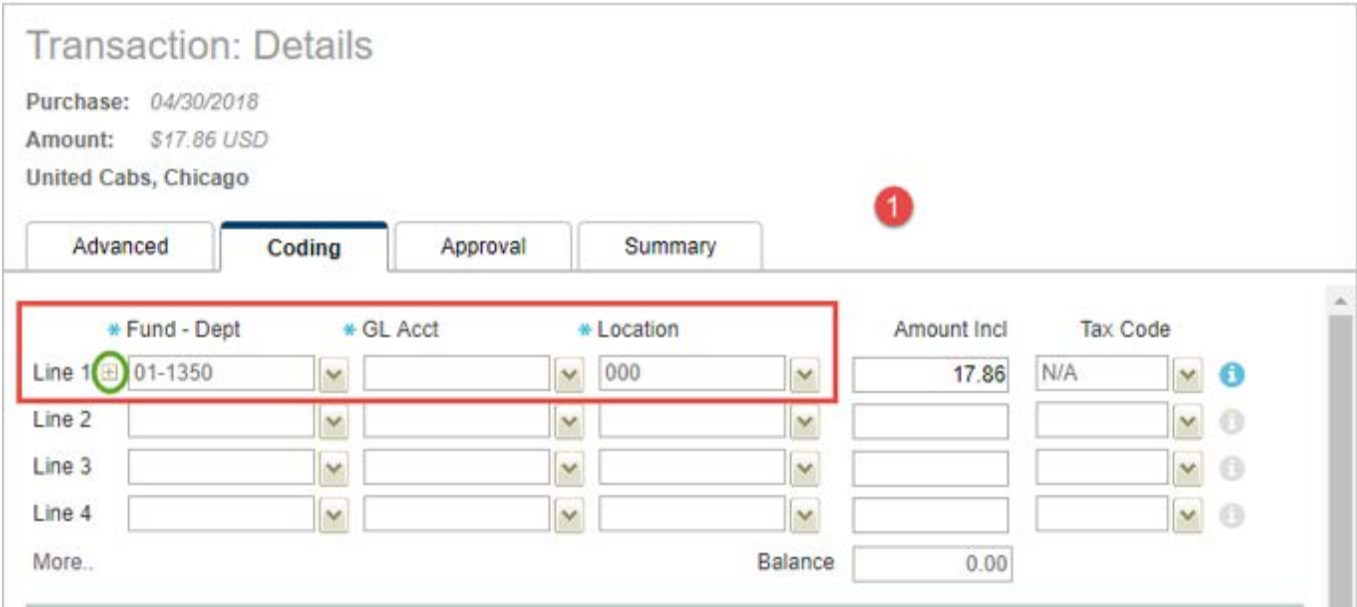
Tip: Throughout the system, items requiring your attention are marked with a red dot.


Clicking on items in red will bring you to the **Items Requiring Attention** screen.

Click  next to the transaction you want to code.



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



- 1 On the Coding tab, various functions are available. Click the  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:

Transaction: Details

Purchase: 04/30/2018
 Amount: \$17.86 USD
 United Cabs, Chicago

Advanced
Coding
Approval
Summary

	* Fund - Dept	* GL Acct	* Location
Line 1	01-1350		000
Line 2			[Search]
Line 3			
Line 4			
More..			Balance

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.

Location - Search

Please search for the code you require. Note that only the first 60 active codes will be returned matching your criteria.

Code Value	
Description	

Valid Codes Only Yes All

Search

Location - Favorites

If you are unsure about a code please use the information icon after you have performed a search. This information will provide you with code manager details as well as specific comments added to the code for usage.




Add codes that you use regularly to your favorites below. This will place them within your select lists. A total of 15 codes per code type may be added to each list.

000	No Specific Location	↑ ⓘ →
001	County Courthouse	↑ ⓘ →


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

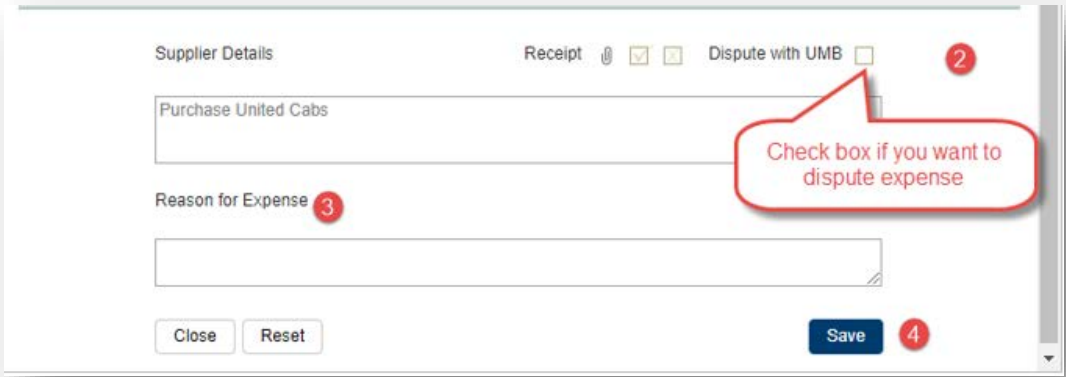
Note: Use the wildcard character % anywhere in the search strings to filter the codes to display. For example, %Trav% will return codes that has Travel in it.

Icon	Description	Details
↑	Use code for the transaction	Uses the charge code for the transaction and closes the search window.

Icon	Description	Details
	Add to favorites	Use these icons to move the charge code between the search results pane on the left and the favorites pane on the right. You can have up to 15 favorite codes. Your favorite codes appear in the drop-down list in the Coding tab.
	Remove from favorites	
	More information	Displays code information such as extended description, manager details and parent coding requirements.

2 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.]



In a few words, enter the reason for expense.

3 Reason for Expense

Travel - Airfare

Close Reset Save 4

4 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.

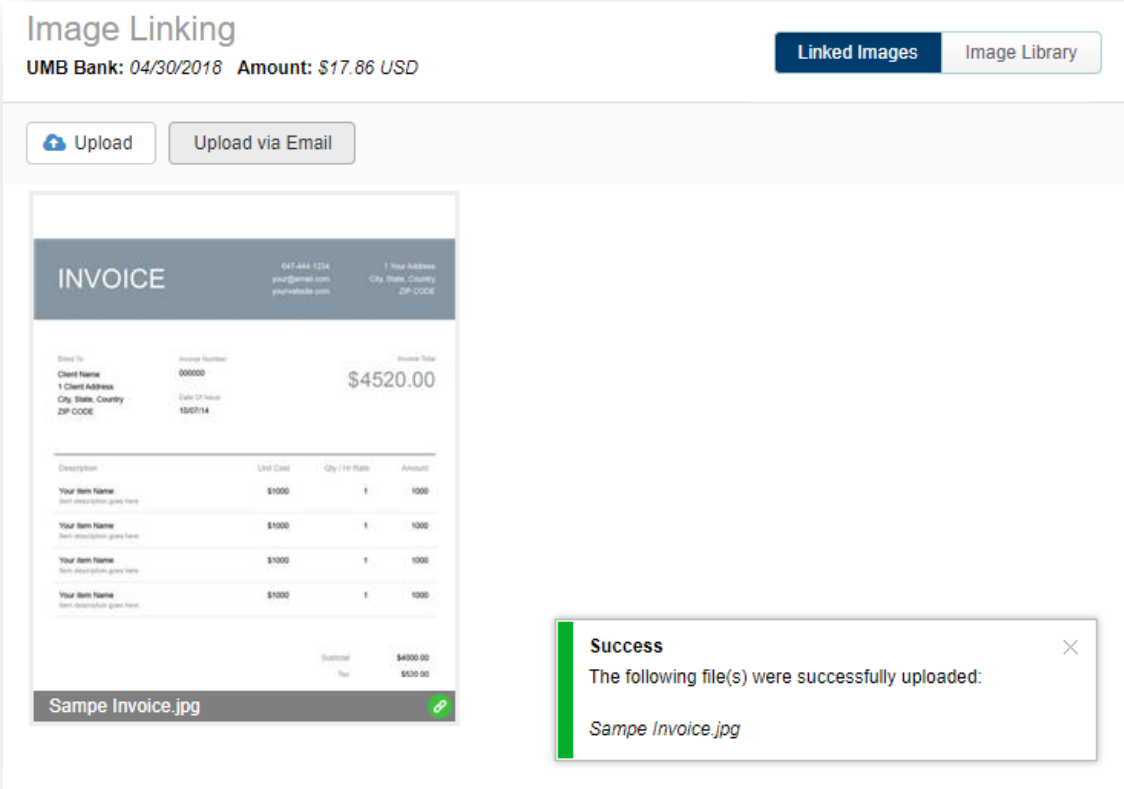
Or, click **Upload via Email** to access your unique receipt upload email address, and email receipt images from your phone or other devices into the **Image Library**.

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.”









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.

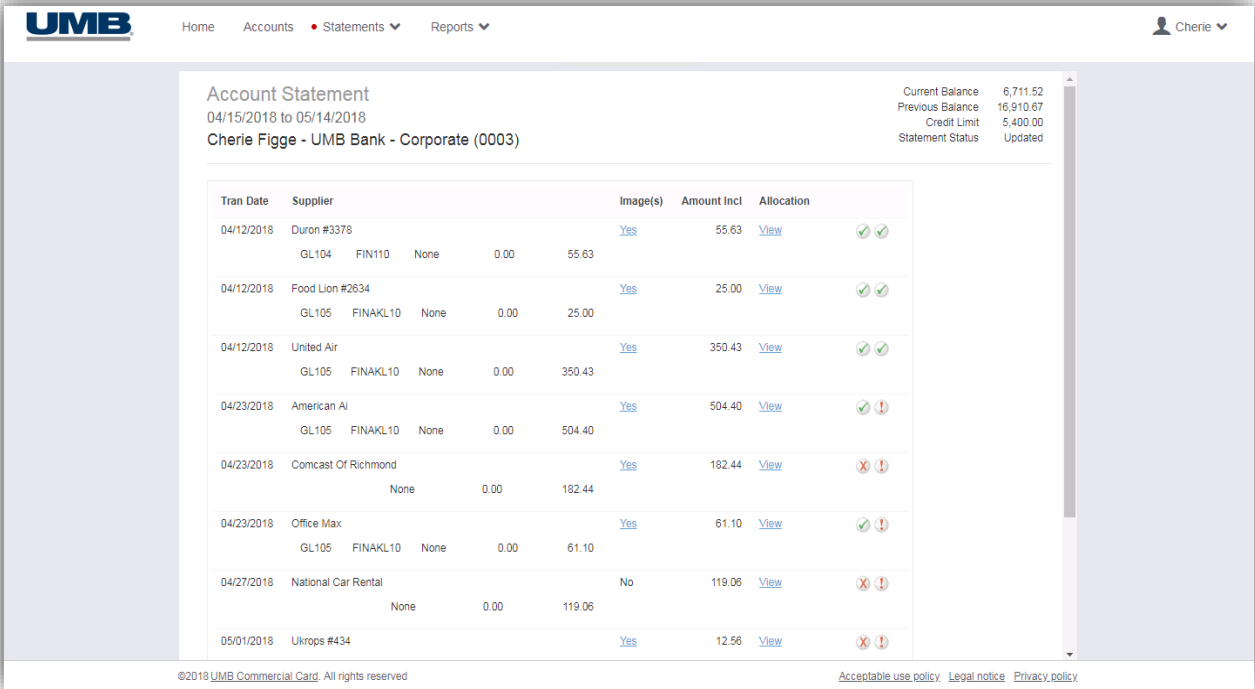
Account Statement
06/02/2018 to 07/02/2018
Cardholder Guide - UMB Bank - Corporate (0808)

Tran Date	Supplier	Image(s)	Amount Incl	
06/12/2018	Debit Adjustment - Umb Airlines	No	5.25	 
06/12/2018	Debit Adjustment - Umb Airlines		5.25	View  
06/12/2018	Debit Adjustment - Elaine Electric		5.65	View 
06/12/2018	Debit Adjustment - Mike's Lodge		5.35	View 

 [View Statement Report](#)

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:

Status Icon	Status Description	Details
	Coding Required	Mandatory coding or information is missing and needs to be completed.
	Viewed & Complete	All required coding information has been entered.
	Automatically Coded	The transaction has been automatically coded based on default coding set up in your company's configuration.
	Coded / Approved	The transaction has been coded and approved.
	Approval Required	Transaction requires approval

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.

UMB Home Accounts Statements Reports

Items Requiring Attention - UMB Bank

06/02/2018 to 07/02/2018

Delegated Accounts - Cardholder Guide

[Previous](#) [Next](#)

Account Name	Tran Date	Supplier	Amount Incl	
Corporate (0808)	06/12/2018	Debit Adjustment - Umb Airlines	5.25	✓ ?
Corporate (0808)	06/12/2018	Debit Adjustment - Lenz Lanes	5.55	✗
Corporate (0808)	06/12/2018	Debit Adjustment - Mike's Lodge	5.35	✗
Corporate (0808)	06/12/2018	Debit Adjustment - Sanborn Gas 'n More	5.95	✗
Corporate (0808)	06/12/2018	Debit Adjustment - Wegner's Wigs Supermart	5.45	✗
Corporate (0808)	06/12/2018	Debit Adjustment - Elaine Electric	5.65	✗
Corporate (0808)	06/12/2018	Debit Adjustment - Boaty McBoatface	5.85	✗
Corporate (0808)	06/12/2018	Debit Adjustment - Boaty McBoatface	5.75	✗

How to Manage Receipt Images

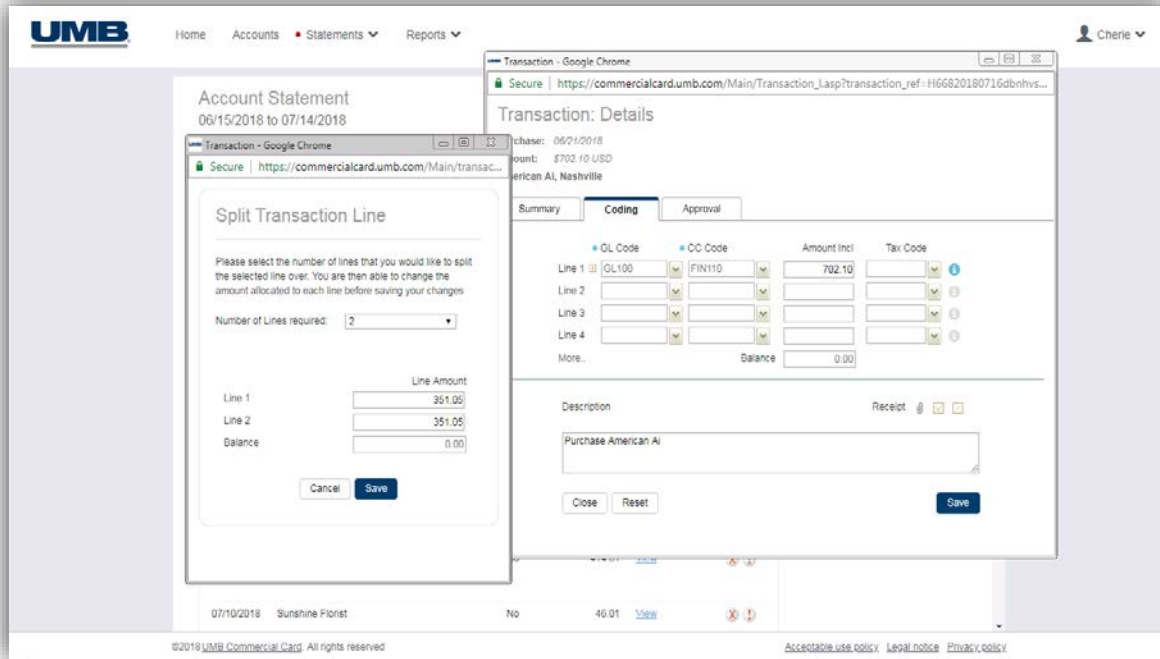
As a cardholder, you have the option of attaching all receipts to transactions at once. To do so, click on **'Manage Receipt Images'** to attach all receipts to your coded transactions at the same time.

The screenshot displays the UMB Account Statement interface. At the top, there is a navigation bar with 'Home', 'Accounts', 'Statements', and 'Reports'. The user's name 'Cherie' is visible in the top right. The main content area shows the account statement for 'Cherie Figge - UMB Bank - Corporate (0003)' covering the period from 02/15/2018 to 03/14/2018. To the right of the statement, key figures are listed: Current Balance (3,362.12), Previous Balance (5,938.52), Credit Limit (5,400.00), and Statement Status (Updated). The central part of the page features a table of transactions with the following columns: Tran Date, Supplier, Image(s), and Amount Incl. Each row includes a status icon (checkmark or 'X') and a small red exclamation mark icon. Below the table, there are two links: 'Manage Receipt Images' and 'View Statement Report'. At the bottom of the page, there is a footer with copyright information and links to 'Accessible use policy', 'Legal notice', and 'Privacy policy'.

Tran Date	Supplier	Image(s)	Amount Incl	
02/14/2018	Continental	No	499.65	✓ !
02/14/2018	Home Depot Com	Yes	500.00	✓ ✓
02/14/2018	Mimco Com	Yes	14.98	✓ ✓
02/25/2018	Delta Air	No	545.80	✓ !
02/25/2018	Ferguson Enterprises #5a	Yes	824.00	✓ !
02/25/2018	Office Max	No	57.99	✗ !
02/29/2018	National Car Rental	No	263.39	✗ !
03/03/2018	Ct Secretary Of The St	No	435.00	✗ !
03/03/2018	United Air	No	421.24	✗ !
03/01/2018	Payment - Payment	No	-5,938.52	

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.

The screenshot shows the UMB Intranet Landing page. The user is logged in as 'Cherie'. The page layout includes a navigation menu at the top with 'Home', 'Administration', 'Accounts', 'Statements', and 'Reports'. A 'Pinned' sidebar on the left contains links for 'Administration', 'Overview', 'Card Management', 'Reports', 'Expenditure Analysis', and 'Transaction Search - Company'. The main content area is divided into three sections: 'ADMINISTRATOR' with a 'Transactions' summary for the period 07/05/2018 to 08/03/2018, 'Account Management' showing 22 unmapped and 9 active UMB Bank accounts, and 'MY EXPENSES' with a 'Control Account' summary for UMB Bank showing a last statement balance of 0.00, current balance of 0.00, and a credit limit of 1.00. A right-hand sidebar contains 'Announcements' and a user profile menu with options for 'Language', 'Personal Settings', 'Password', 'Help', 'Contact', and 'Log Out'. The footer includes copyright information for UMB Commercial Card and links for 'Resources', 'Legal notice', and 'Privacy policy'.

How to QuickCode Transactions

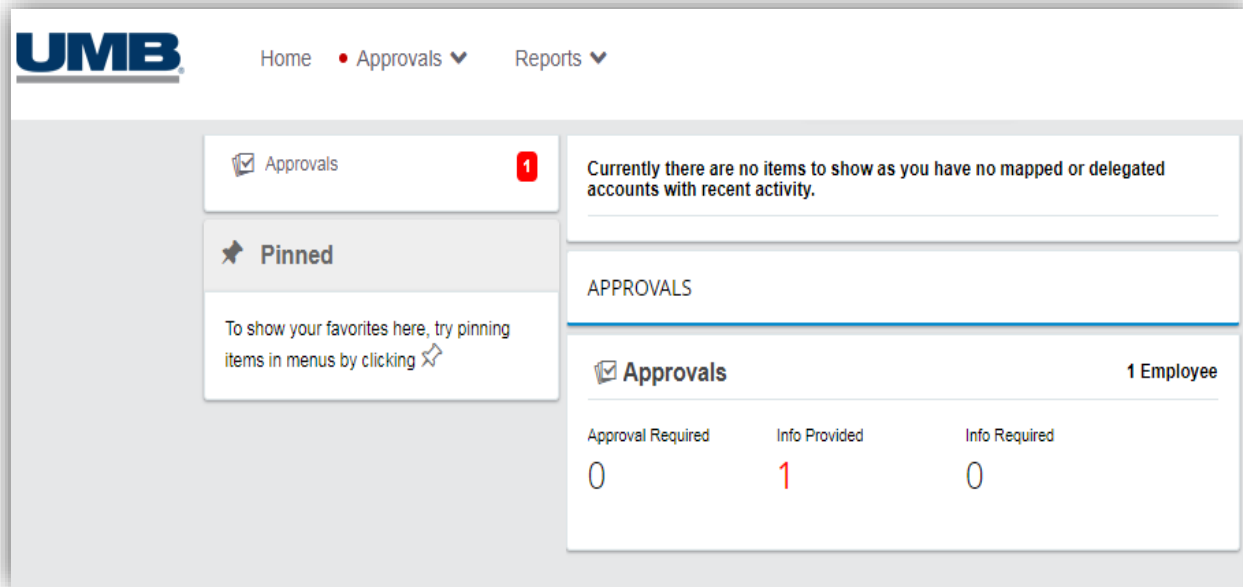
- Next, click **'Customize Views.'**
- Under **Statement - Fields & Sort Order** select the **'QuickCode'** radio-dial button.
- Click **'Save.'**

The screenshot displays the UMB web application interface. At the top, the UMB logo is on the left, and navigation links for 'Home', 'Accounts', 'Statements', and 'Reports' are on the right. A sidebar on the left contains a menu with the following items: Personal Details, Account Management, Management Codes, Default Codes, Expense Templates, Approval Delegation, Customize Views (highlighted), Audit History, Regional Settings, and Email Management. The main content area is titled 'Statement - Fields & Sort Order' and contains a list of fields with radio buttons for selection. The 'QuickCoding' field is checked. A 'Save' button is located at the bottom right of the main content area.

Field Name	Selected
Transaction Date	<input checked="" type="radio"/>
Posting Date	<input type="radio"/>
Transaction Type	<input type="radio"/>
Supplier	<input checked="" type="radio"/>
Supplier Order Number	<input type="radio"/>
Disputed	<input type="radio"/>
Personal	<input type="radio"/>
Source Amount	<input type="radio"/>
Tax Amount	<input type="radio"/>
Issuer Tax Amount	<input type="radio"/>
Amount (Tax Exclusive)	<input type="radio"/>
Amount (Tax Inclusive)	<input checked="" type="radio"/>
Receipt	<input type="radio"/>
Receipt Image	<input checked="" type="radio"/>
Enhanced Data	<input type="radio"/>
Transaction Coding	<input checked="" type="radio"/>
Allocation	<input checked="" type="radio"/>
Expense Report Name	<input type="radio"/>
Expense Report Number	<input type="radio"/>
QuickCoding	<input checked="" type="radio"/>
General Settings	
No Auto Closing Windows	<input type="radio"/>
QuickCoding - Line Item	<input type="radio"/>

Approving Transactions

For transactions that need to be approved, the Home page will display the following:



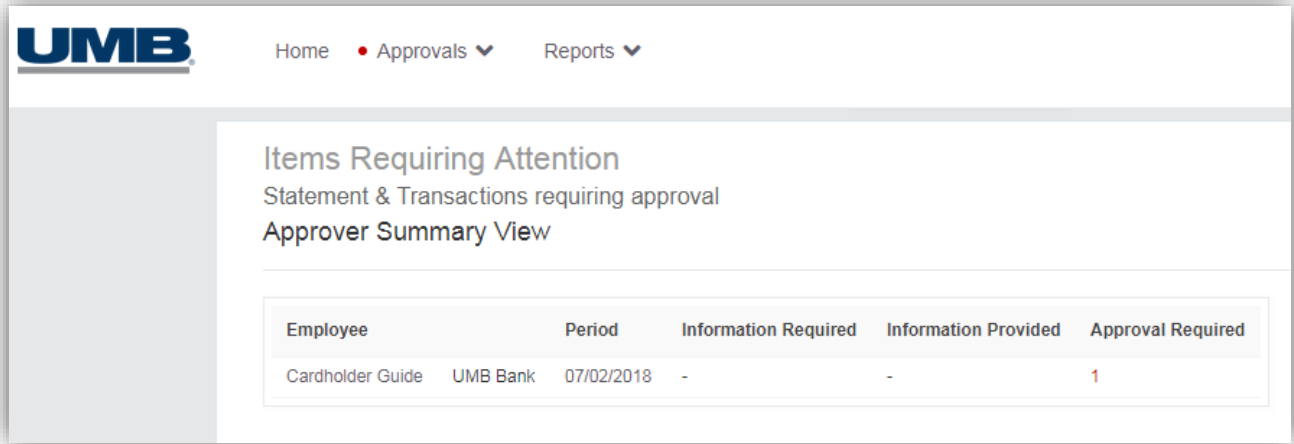
The Approvals pane will indicate the number of transactions awaiting review and approval.

The system will indicate transactions where:

- Approval is required.
- As an approver, you have requested more information about the expense.
- Requested information has been provided from the cardholder.

Approver Summary View

Click on the Employee name link on the 'Items Requiring Attention' screen to approve transactions for a cardholder.



The screenshot shows the UMB logo in the top left corner. To its right are navigation links: 'Home', 'Approvals' (with a red dot and a dropdown arrow), and 'Reports' (with a dropdown arrow). The main content area is titled 'Items Requiring Attention' and includes the subtitle 'Statement & Transactions requiring approval'. Below this is the section 'Approver Summary View'. A table is displayed with the following data:

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

Transaction Approval

If information is required from the cardholder prior to approval, click the exclamation point.

- To approve the transaction, click the checkbox to the right of the expense to select it for approval.

The screenshot shows the UMB Transaction Approval interface. At the top, there is a navigation bar with the UMB logo, 'Home', 'Approvals', and 'Reports' menus. The main heading is 'Transaction Approval' with a 'Back' link. Below this, there are links for 'Expand All' and 'Collapse All', and 'Approve Selected Items' and 'Approve All' buttons. The account is identified as 'UMB Bank - Corporate (0808)'. There are three expandable sections: 'Information Required', 'Information Provided', and 'Approval Required (1)'. The 'Approval Required (1)' section contains a table with the following data:

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	<input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/>

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

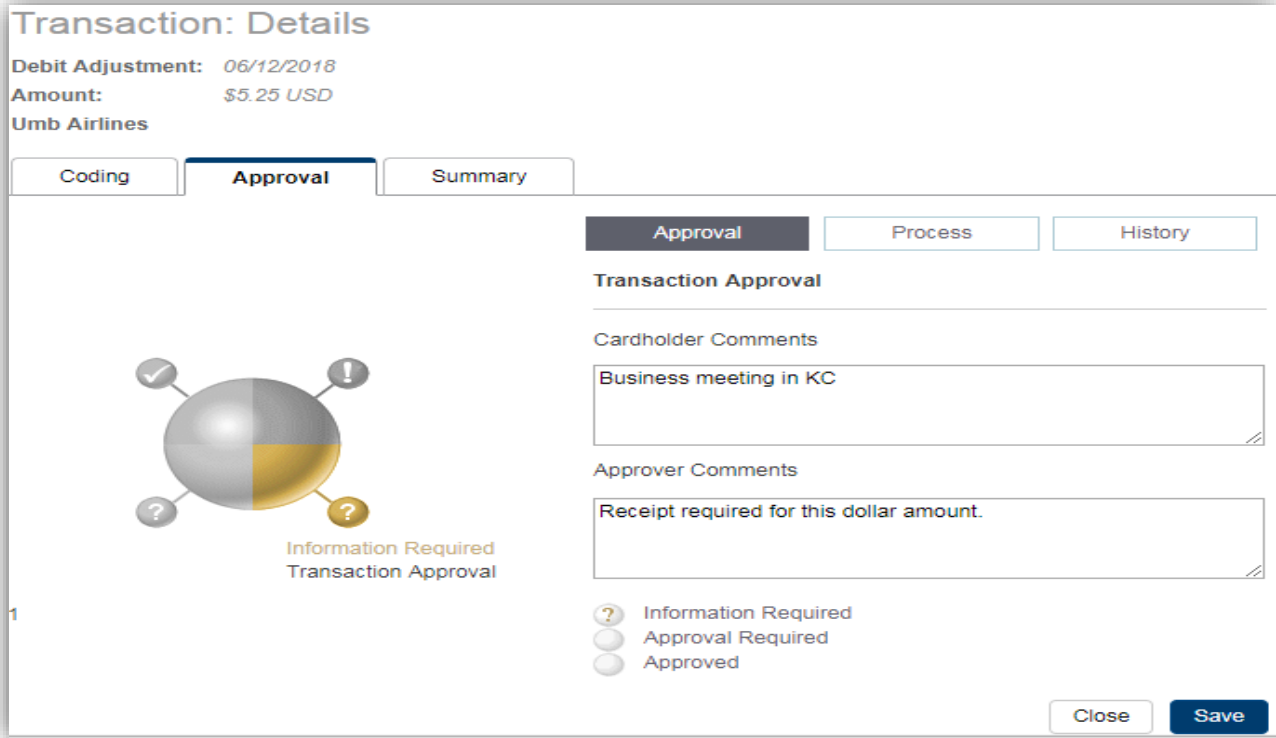
Receipt required for this dollar amount.

Information Required Transaction Approval

1

Information Required
Approval Required
Approved

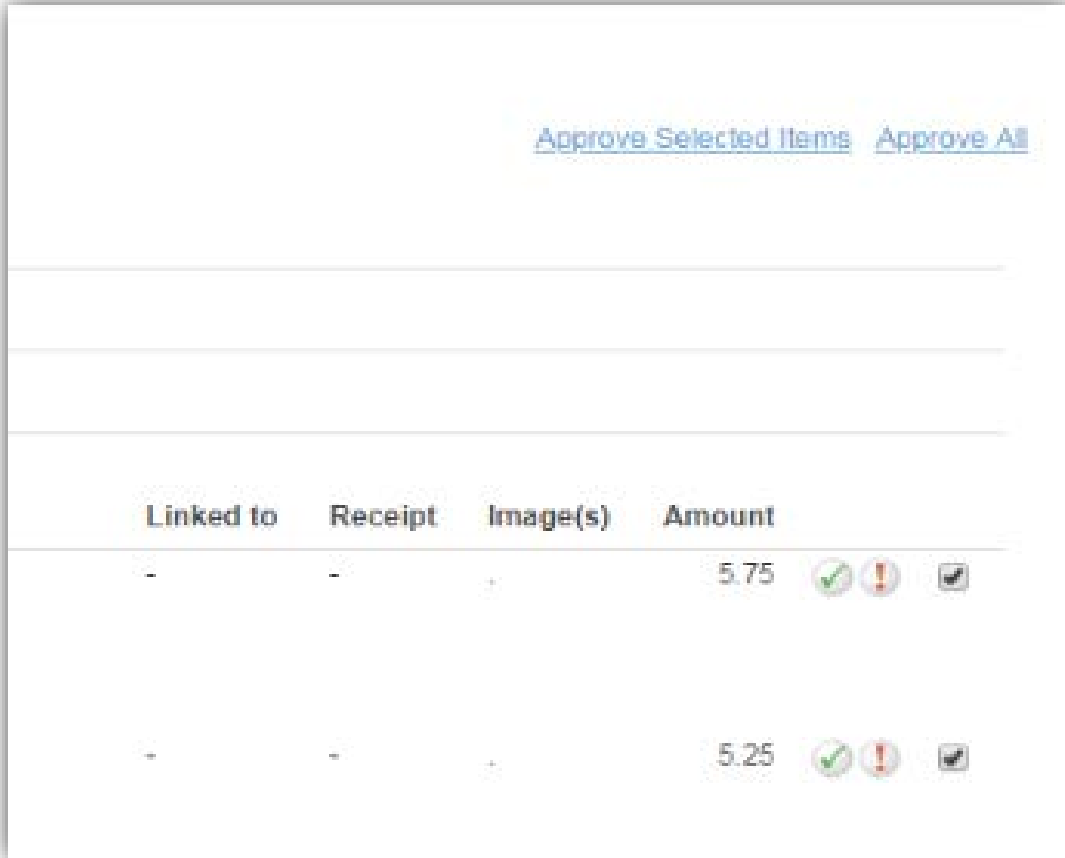
Close Save











Approving Selected Items

To approve multiple transactions, select the transactions you are prepared to approve now and click the link to **'Approve Selected Items.'**



- To approve every single transaction at once, simply click the link to **'Approve All.'**

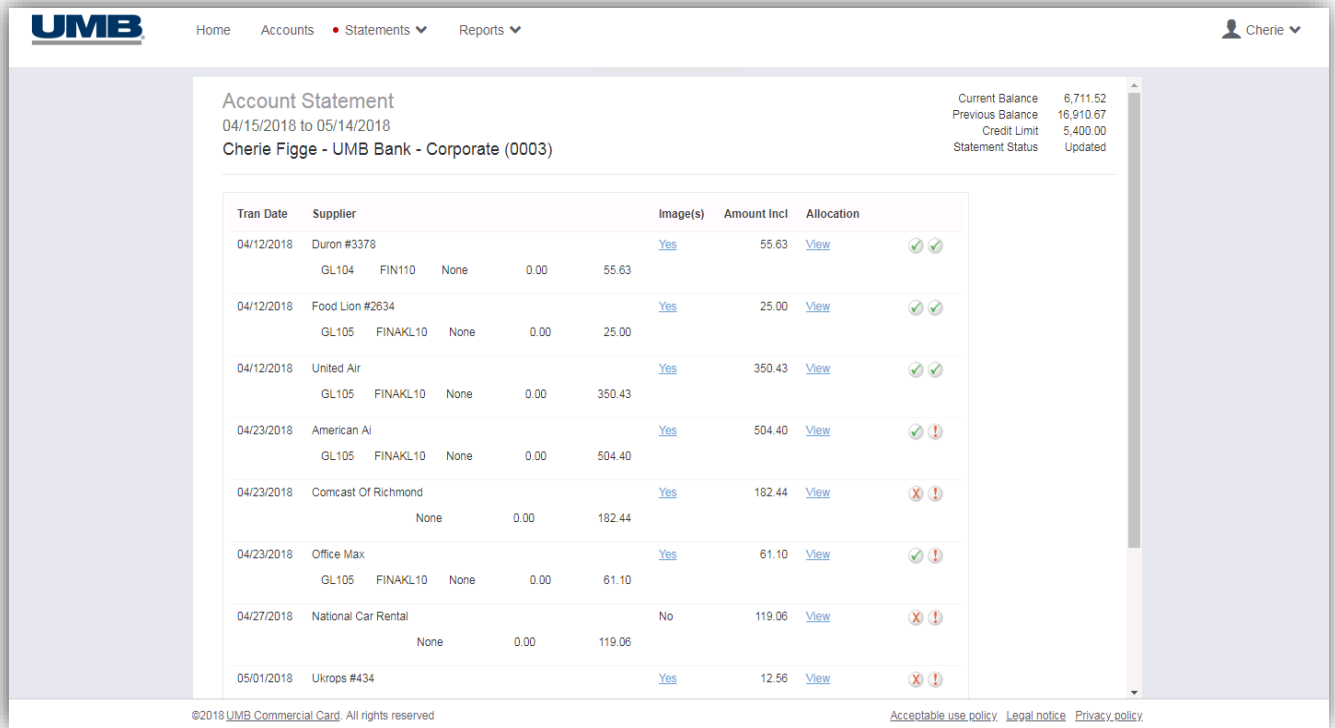


The screenshot shows a web interface for approving transactions. At the top right, there are two blue links: [Approve Selected Items](#) and [Approve All](#). Below these links is a table with the following columns: **Linked to**, **Receipt**, **Image(s)**, and **Amount**. The table contains two rows of data. Each row has a hyphen in the 'Linked to' and 'Receipt' columns, a small image icon in the 'Image(s)' column, and a numerical amount in the 'Amount' column. To the right of each amount are three icons: a green checkmark, a red exclamation mark, and a grey checkmark.

















Linked to	Receipt	Image(s)	Amount	
-	-		5.75	  
-	-		5.25	  

Coded and Approved Transactions

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



The screenshot shows the UMB Account Statement interface for Cherie Figge - UMB Bank - Corporate (0003) covering the period from 04/15/2018 to 05/14/2018. The current balance is 6,711.52. The interface includes a navigation menu (Home, Accounts, Statements, Reports) and a user profile (Cherie). The main content area displays a table of transactions with columns for Tran Date, Supplier, Image(s), Amount Incl, and Allocation. Each transaction row includes a 'View' link and a status icon. Two green checkmarks indicate a transaction is both coded and approved.

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  

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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](#)).

The screenshot displays the UMB Commercial Card Cardholder interface. At the top, there is a navigation bar with the UMB logo, links for Home, Accounts, Statements, and Reports, and a Cardholder profile icon. Below this, the main content area is divided into sections: Pinned (with a message about pinning items), MY EXPENSES (showing a Control Account with a balance of 0.00 and a credit limit of 1.00), and Announcements (with an issuer message). On the right side, a dropdown menu is open, listing options: Language, Personal Settings, Password, Help, Contact, and Log Out. Yellow arrows point to the 'Help' and 'Contact' options in the dropdown menu. 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. A yellow arrow points to the 'Resources' link.