

# Transaction Approval User Guide



Count on more.

Copyright © 2018 UMB Financial Corporation

Transaction Approval – User Guide

Version 4.0 07022018 FINAL March 2018

UMB

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

---

# Contents

Introduction.....	4
Approver responsibilities.....	4
Logging In.....	5
Viewing transactions requiring approval.....	5-6
Viewing items by approval status.....	7
Actioning approvals.....	8
Approving individual transactions.....	9
Approving multiple transactions.....	10
Approving all transactions.....	10
User reports.....	10-11

## 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. You can also find help online in the card dashboard by selecting [Help](#) from the right dropdown menu underneath your name.

**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. Click **Login**.
3. In the **Expenses** pane, click **login**.
4. Enter your **username** and **password**.
5. 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 shows the UMB Bank user interface. At the top, there is a navigation bar with the UMB logo and menu items: Home, Accounts, Statements, Approvals (highlighted with a red box), and Reports. Below the navigation bar, there is a sidebar with a 'Pinned' section and a main content area. In the sidebar, the 'Approvals' menu item is highlighted with a red box and has a red notification badge with the number '1'. The main content area displays 'UMB Bank' information, including Credit Limit (ALL) of 500.00, Current Balance (ALL) of 532.48, and Available Credit (ALL) of -32.48. Below this, there is a table for 'CASH EXPENSES' with columns for 'Action Required' and 'Pending Approval', both showing '0'. At the bottom, there is a section for 'APPROVALS' with a sub-section for 'Approvals' showing '1 Employee' and a table with columns for 'Approval Required' (1), 'Info Provided' (0), and 'Info Required' (0).

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).

Items Requiring Attention					
Statement & Transactions requiring approval					
Approver Summary View					
Employee	Period	Information Required	Information Provided	Approval Required	
UMB User1	UMB Bank	11/24/2017	-	-	1

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

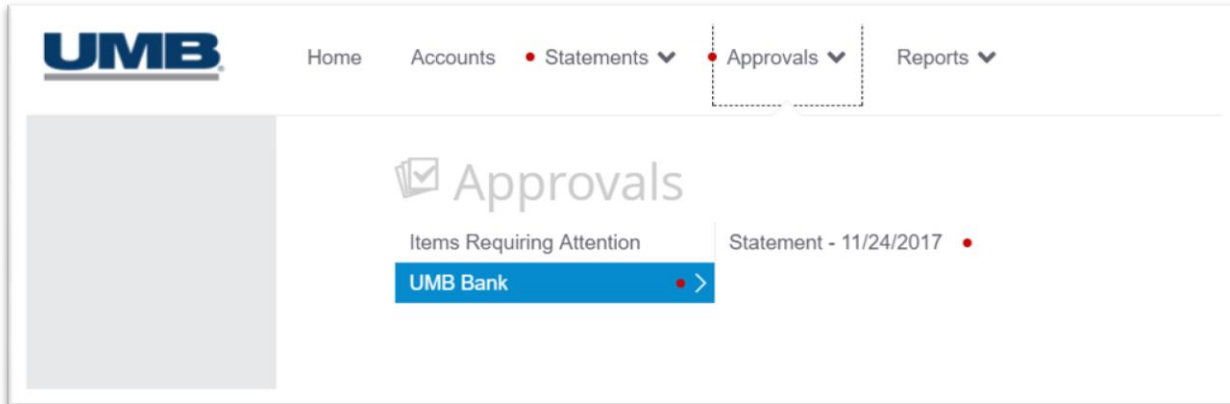
1. An employee's name to display all transactions that need approval across all periods and all account types.
2. A statement period beside an employee's name to display only the transactions for that period and that account type.
  - a. With this filter, the **Transaction Approval** screen appears, 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					
Transaction Date	Supplier	Item Description	Linked to	Receipt	Amount
10/29/2017	Yellow Cab	Purchase Yellow Cab	-	Yes	45.45
		Taxi for client meeting			
	GL0018	CC102	N/A	0.00	45.45

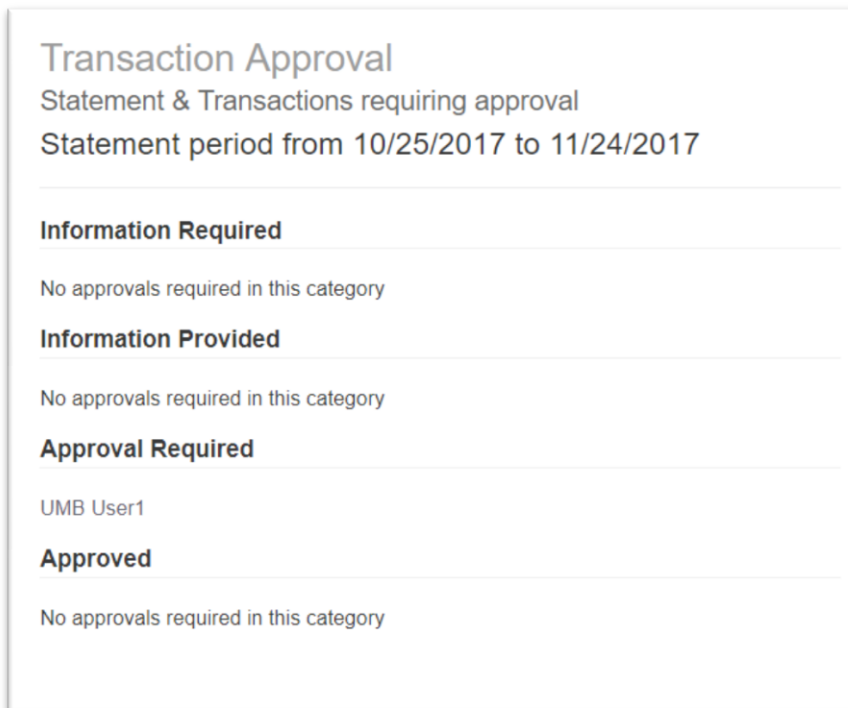
## Viewing items by approval status

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					-	Yes	45.45		<input 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 type="checkbox"/>
	Purchase Powells Bookstores									
	Training									
	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
	<b>Information Required</b>	The approver has requested more information.
	<b>Approval Required</b>	The transaction requires approval action.
	<b>Approved</b>	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.

## 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"/>
	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"/>
	Purchase Powells Bookstores				
	Training				
	GL0011 CC100	N/A	0.00	99.95	

## Approving all transactions

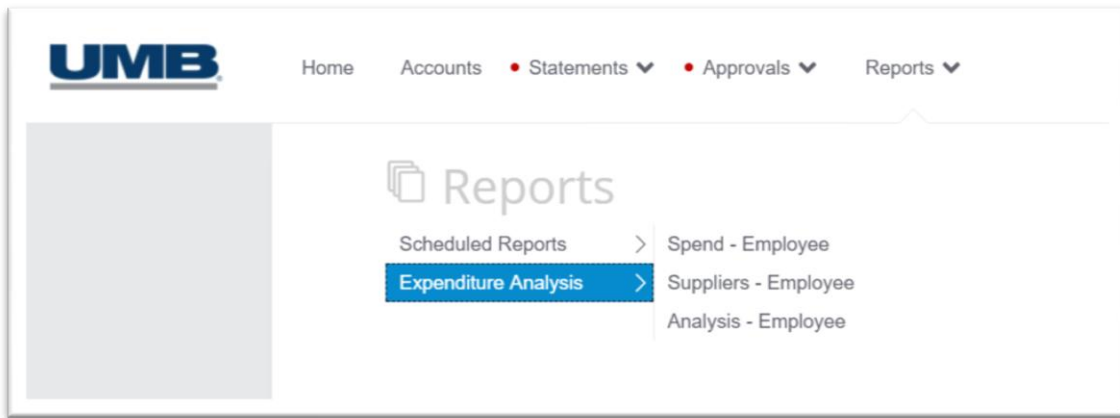
To approve all transactions displayed in the [Transaction Approval](#) screen, click [Approve All](#).

The approve all function only approves transactions that require approval, and does not change previously actioned transactions. We recommend setting an Approver Disclaimer if you use this option. This ensures liability is with the approver and s/he understands the consequences if they do not perform due diligence.

## 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**

**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**.