

Concur Expense: Payment Card Integration Service

Setup Guide for Standard Edition

Last Revised: October 13, 2023

Applies to these SAP Concur solutions:

- ☒ Expense
 - ☐ Professional/Premium edition
 - ☒ Standard edition
- ☐ Travel
 - ☐ Professional/Premium edition
 - ☐ Standard edition
- ☐ Invoice
 - ☐ Professional/Premium edition
 - ☐ Standard edition
- ☐ Request
 - ☐ Professional/Premium edition
 - ☐ Standard edition

Table of Contents

- Payment Card Integration Service1**
- Section 1: Permissions1**
- Section 2: Overview1**
 - Required Roles..... 1
- Section 3: Configuring Payment Card Integration2**
 - Login With the Correct Credentials2
 - Confirm the Card Provider App Availability in Concur App Center.....2
 - Configure the Payment Type for the Payment Card Service4
 - Configure the Card Integration for the Payment Type7
 - Authorize the Card Provider for Expense9
- Section 4: Appendix11**
 - Using Rule Types to Create Country-Specific Data Imports 11

Revision History

Date	Notes / Comments / Changes
October 13, 2023	Various minor updates and remove the DRAFT watermark.
September 15, 2023	Initial publication of this guide.

Payment Card Integration Service

NOTE: Multiple SAP Concur product versions and UI themes are available, so this content might contain images or procedures that do not precisely match your implementation. For example, when SAP Fiori UI themes are implemented, home page navigation is consolidated under the SAP Concur Home menu.

Section 1: Permissions

A company administrator may or may not have the correct permissions to use this feature. The administrator may have limited permissions, for example, they can affect only certain groups and/or use only certain options (view but not create or edit).

If a company administrator needs to use this feature and does not have the proper permissions, they should contact the company's SAP Concur administrator.

Also, the administrator should be aware that some of the tasks described in this guide can be completed only by SAP Concur. In this case, the client must initiate a service request with SAP Concur Customer support.

Section 2: Overview

The Payment Card Integration service uses a purpose-designed API-based enhanced data delivery service that allows card networks, issuing banks, and FinTech partners to directly deliver custom credit card data to SAP Concur. This offers the card partner a method to send data in near real-time while providing self-service card data onboarding to Concur clients.

This service allows clients working with participating financial institutions to use the SAP Concur App Center to link their corporate and business card types directly to the Concur Expense product's Card functionality. The purpose of a service-driven solution is to reduce manual steps and delays in authorization in favor of a direct, authorized method increasingly endorsed by the banking community and in full control of the client.

Required Roles

The client will need the **Can Administer** role to perform the steps to successfully complete integrating Card data using the Payment Card Integration service.

Section 3: Configuring Payment Card Integration

Products

Expense * Reporting

Settings

Expense Delegates

☐ Exempt from Expense Type Limit rules?

Reimbursement Method *

Company Check (via Account. J) ▼

Permissions

Submit Approve Administer

☒ Can Submit Expense Reports ☐ Can Approve Expense Reports ☐ Can Administer

☐ Can Process Expense Reports

Manager



For more information, refer to the *Shared: Users Setup Guide for Standard Edition*.

Section 3: Configuring Payment Card Integration

The procedures in this document allow the administrator to configure Expense to request API-based integration with card partners. This leverages the card vendor's ability to push card data, using APIs, directly to Expense. The Concur App Center makes available the vendor apps required to perform this action. The client will use the following steps to successfully integrate Expense to the vendor:

- Login to Expense with the correct credentials
- Confirm the vendor app is available in the Concur App Center
- Configure the Payment type(s) and the Card type(s)
- Authorize the card vendor to send data directly to Expense
- (Optional) Create Rule Types for differing card data

Login With the Correct Credentials

To begin, ensure the administrator has both the Card Admin and the Web Services roles prior to login.

NOTE: Roles are assigned using the **Administration > Expense Settings > User Accounts** option on the Settings page.

Confirm the Card Provider App Availability in Concur App Center

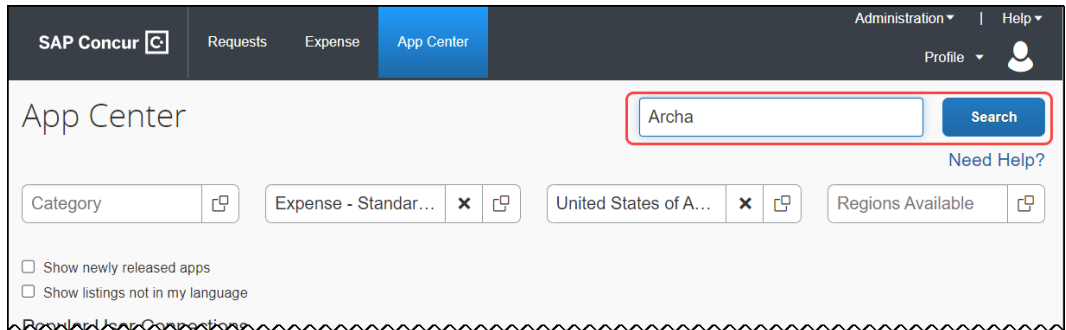
Before configuration, best practice is to search for and confirm the availability of the card vendor's presence in the Concur App Center before proceeding.

► **To confirm the card vendor's app availability:**

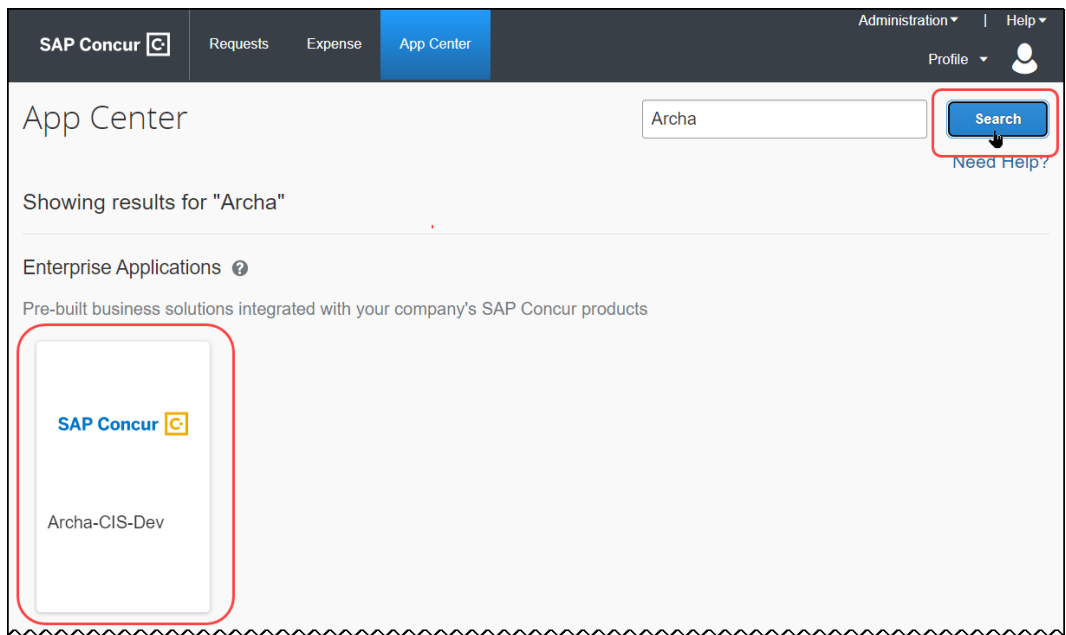
1. Navigate to and click **App Center**.



2. In **App Center**, perform a search using the vendor's name or similar identifying keywords, such as *Archa* or *HyperCard*.



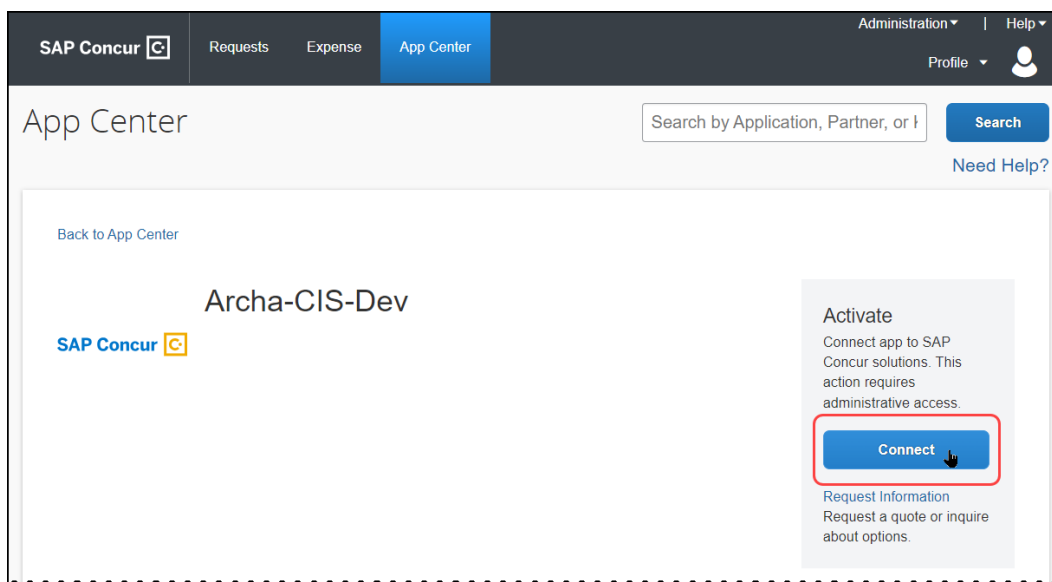
3. Click **Search**.
4. The App Center returns all applicable apps - confirm the vendor app appears.



NOTE: If the vendor is not found, contact Concur Support to determine availability and next steps.

5. Click the tile directly to open the app, then confirm that the **Connect** button is active (see below) and is not inactive (grayed out).

Section 3: Configuring Payment Card Integration



6. Exit the App Center to return to the **SAP Concur** home page.

Configure the Payment Type for the Payment Card Service

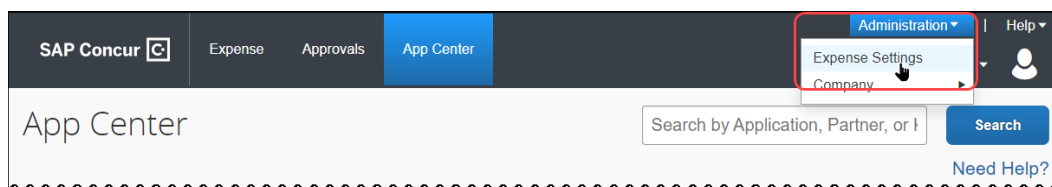
The Payment Type Name and Card Program configuration is required to identify and assign the imported data using the Payment Card Integration service.



For more information, refer to the *Concur Expense: Payment Types Setup Guide for Expense Standard*.

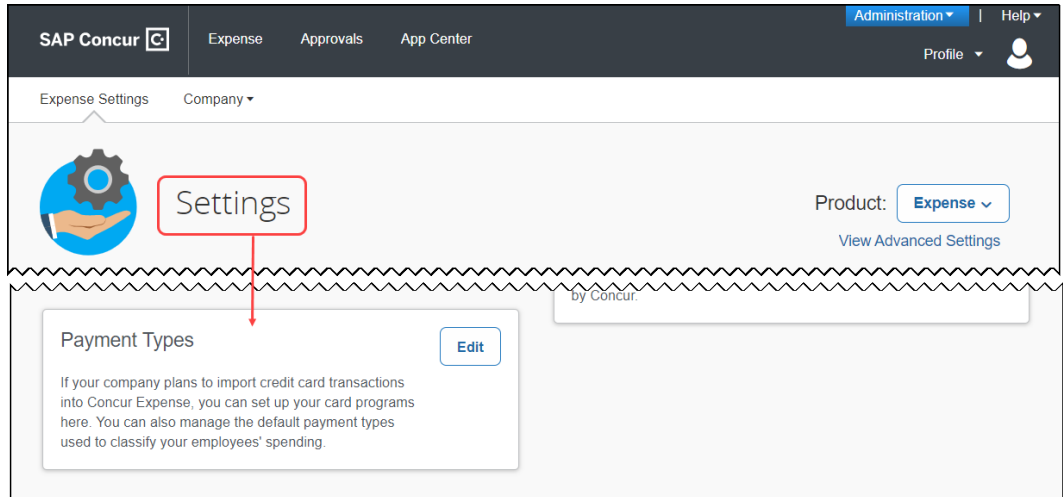
► To configure the payment type:

1. Click **Administration > Expense Settings**.

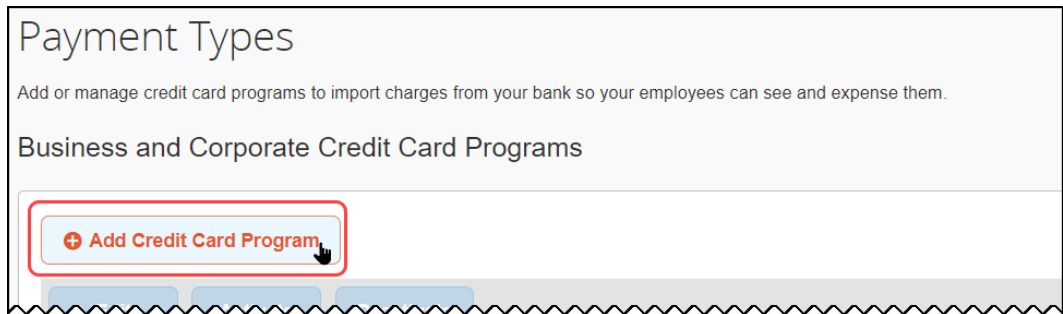


2. On the **Settings** page, scroll down to **Payment Types**, then click **Edit**.

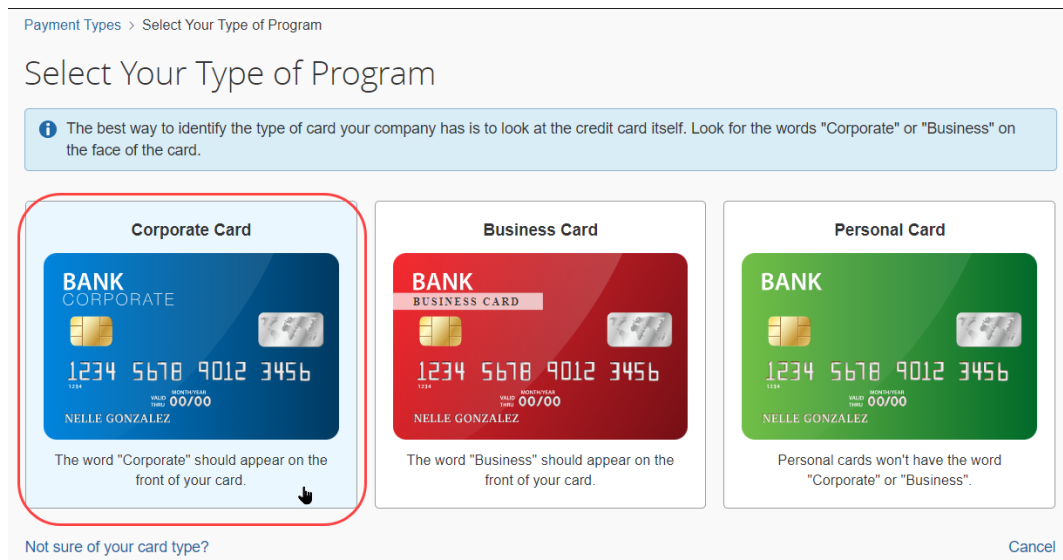
Section 3: Configuring Payment Card Integration



3. On the **Payment Types** page, click **Add Credit Card Program**.



4. On the **Select Your Type of Program**, click the **Corporate Card** tile.



NOTE: If you have validated that your card issuer is present in the App Center, click **Corporate Card** regardless of the wording on your credit card.

Section 3: Configuring Payment Card Integration

5. Confirm the choice by clicking **Yes, I Have a Corporate Card**.
6. In the **Card Program Details** page that appears, enter values for the following options:
 - ◆ The country/region choice for the card issuer and the currency, if different from the default
 - ◆ The card type and the card issuer
 - ◆ The card program type
 - ◆ The liability type (who receives the card statement) and the card payee (who pays the balance of the card statement)
 - ◆ The name (retain the default or type a new name)
 - ◆ Select how the card should be paid in reimbursement
 - ◆ Permissions to allow or disallow employees from manually entering credit card data

The screenshot shows the 'Card Program Details' page in the SAP Concur Expense Settings interface. The page is titled 'Card Program Details' and includes a sub-header 'Payment Types > Card Program Details'. Below the title, it says 'Answer a few questions to complete your credit card program setup.' The main section is 'Program Details' with a 'Required' label on the right. The form contains several fields and options:

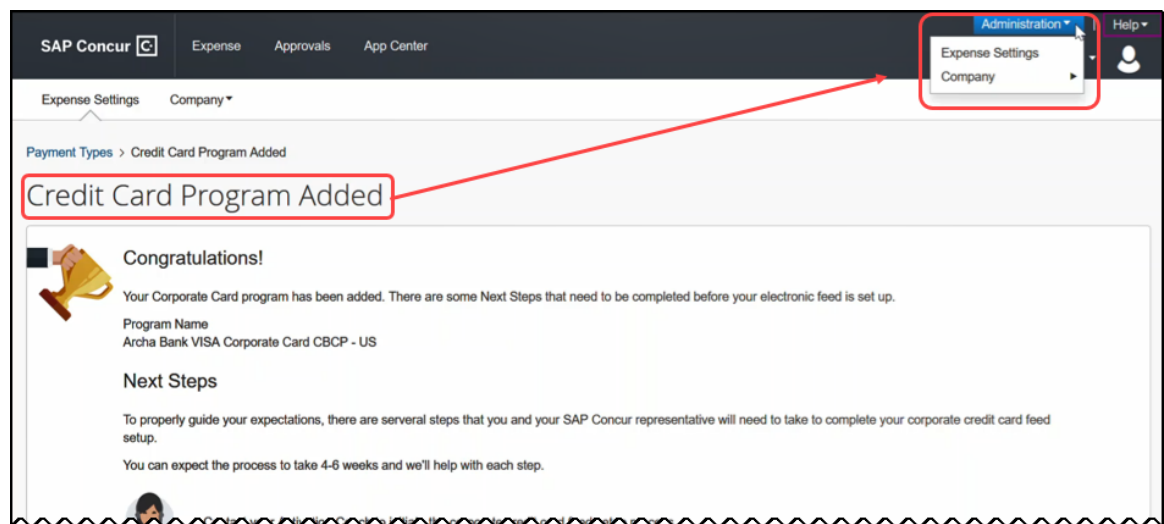
- From what country/region is the card issued? ***: A dropdown menu with 'UNITED STATES' selected.
- What is the billing or posting currency? ***: A dropdown menu with 'US, Dollar' selected.
- What type of card is it? ***: Four radio buttons with logos for VISA, Discover, Mastercard, and AMEX. The VISA button is selected.
- Who issues the card?**: A dropdown menu with 'Associated Bank' selected.
- What type of program is it? ***: A dropdown menu with 'Corporate Card' selected.
- Who receives the card statement? ***: Two radio buttons with icons for 'Company' and 'Individual'. The 'Company' button is selected.
- Who pays the issuer of the card? ***: A radio button with a 'Company' icon, which is selected.
- What do you want to name this card program? ***: A text input field containing 'Archa Bank VISA Corporate Card CBCP - US'.
- 40/121**: A small number indicating progress or a limit.
- How do you want to pay for this card program? ***: A dropdown menu with 'Other Reimbursement Method' selected.
- Prevent employees from manually entering credit card charges. ⓘ**: A checkbox that is checked.

7. Fill out all other fields as needed under **Settings**.

The screenshot shows the 'Settings' tab in the SAP Concur interface. Under the 'Accounting' sub-tab, there is a section titled 'Accounting Fields'. It includes a blue informational banner that says 'Important Accounting Information: We recommend filling them out with someone who is familiar with your accounting practices.' Below this, there are four input fields: 'Liability Account Code' (0/48), 'Cash Account Code' (0/48), 'Clearing Account Code' (0/48), and 'Vendor Name for Card Program' (0/64). At the bottom right, there are three buttons: 'Cancel', 'Previous', and 'Save'.

8. Click **Save**.

The **Credit Card Program Added** page appears. You may disregard the Next Steps at this time and proceed directly to configure the card integration to use the newly created Payment Type Name configuration.



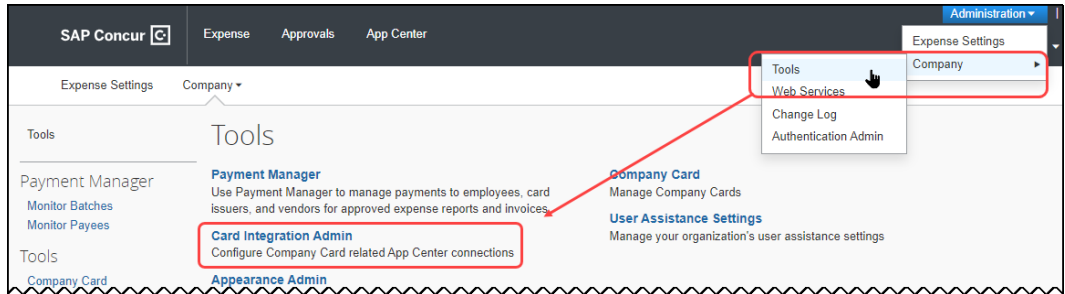
Configure the Card Integration for the Payment Type

The administrator now uses the **Card Integration Admin** tool to associate the payment type to a card integration.

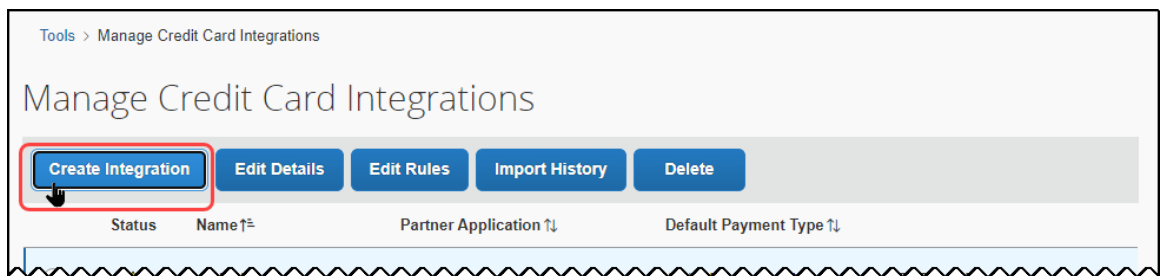
Section 3: Configuring Payment Card Integration

► **To configure the card integration:**

1. Click **Company > Tools**, then **Card Integration Admin**.



2. Click **Create Integration**.



3. In the **Add a new configuration** page, enter values for the following options:
 - ◆ Type the name for this integration, such as "Archa Integration."
 - ◆ Type the partner name
 - ◆ Select the new card program from **Default Payment Type** – this is the card program you created in the previous steps.

The screenshot shows the 'Add a new Integration' form. The form has a title bar 'Add a new Integration' with a close button. The form contains the following fields:

- Integration Name ***: A text input field with the value 'Archa Integration'.
- Partner Application**: A text input field with the value 'Archa'.
- Default Payment Type ***: A dropdown menu with the selected value 'Archa Bank VISA Corporate Card CBCP - US'.
- Advanced Options**: A dropdown menu with a downward arrow.

At the bottom right of the form are two buttons: 'Cancel' and 'Save'.

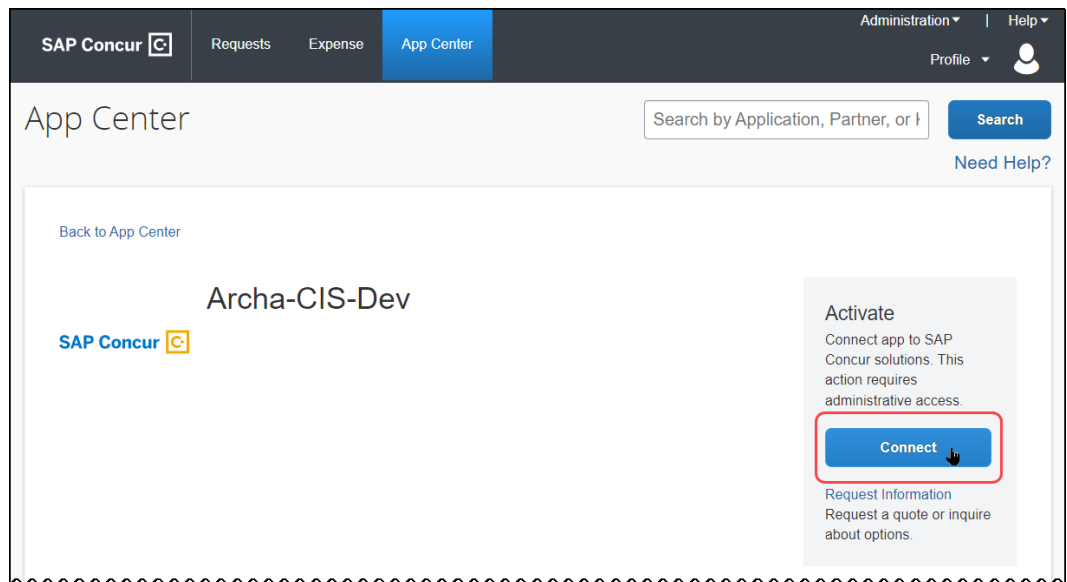
4. Click **Save**. You may disregard the **Status** alert (⚠️) at this time.

Authorize the Card Provider for Expense

This step authorizes the card provider to send data to Expense on behalf of the client, and are virtually identical to those described in this guide to confirm the presence of the vendor's app.

► **To authorize the card provider to send data:**

1. Click the **App Center** tile, then use the **Search** function to return the card vendor's app.
2. Click the vendor tile, then click **Connect**.



3. In the (SAP Concur) **TERMS & CONDITIONS** window, review the required terms and conditions, then agree to each.

Section 3: Configuring Payment Card Integration

TERMS & CONDITIONS

Please review the following licensing terms and conditions
By accepting the following terms, you agree to be bound by the Concur App Center end-user terms, [Company Authorization to Link Services](#) terms, as well as [App Licensing Terms and Conditions](#).

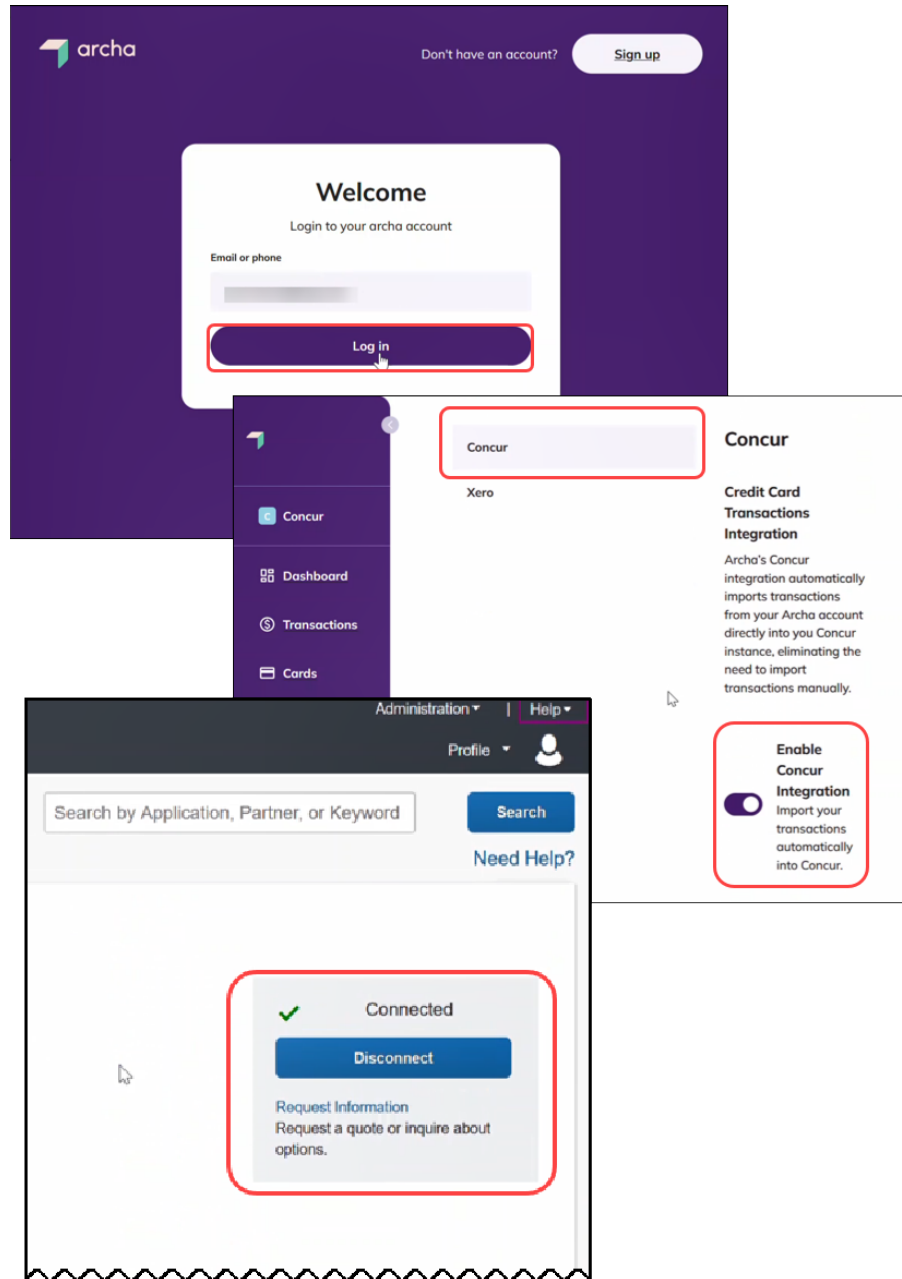
Concur App Center End-User Terms and Conditions
The basic terms of use, accepted once, for individuals using the Concur App Center.

Shared Information
By connecting this application, you are authorizing SAP Concur to exchange data with this Provider.

Company Authorization to Link Services
Terms of use, accepted once, for all company-wide partner integrations.

4. Each individual card issuer will open a unique pop-up window, but the general steps are the same for all, in general:
 - ◆ Agree to the card issuer's terms and conditions, if required, and any authorization to link services on the client's behalf
 - ◆ Use the options provided to log in to your account
 - ◆ Complete all card issuer steps, such as enablement, and then close the pop-up window

A sample of the vendor experience is shown below; your experience may differ depending on the vendor and what you may have already contractually agreed to when signing up initially to their service.



The integration is now complete, and the **Connected** value appears in the vendor tile on return to Expense. Accounts and transactions will now flow into Expense as the card issuer submits them, in near real-time.

Section 4: Appendix

Using Rule Types to Create Country-Specific Data Imports

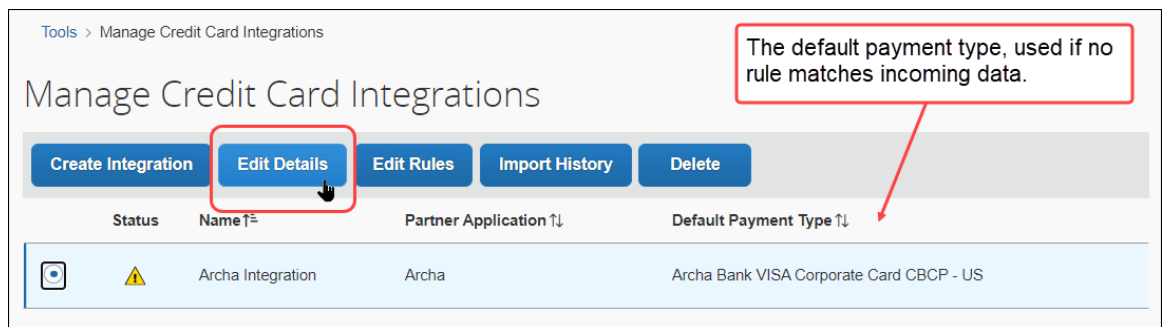
Some clients may require country-specific payment type data, for example, if they require banking data by country from their operations in the United States, Canada,

Section 4: Appendix

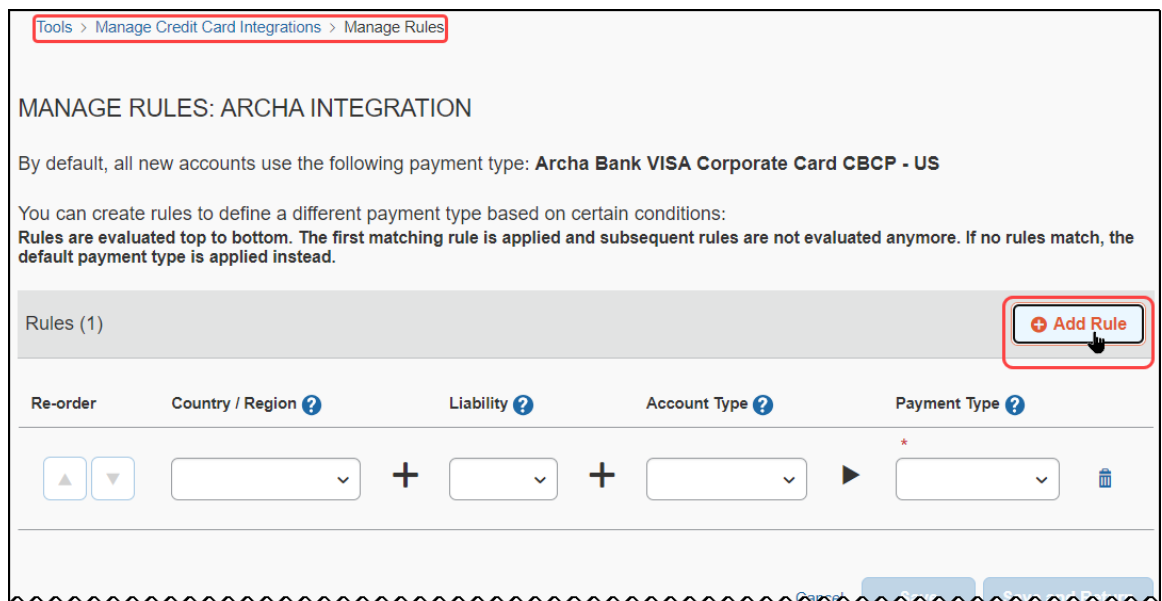
and Germany. Since the data the bank sends is handled by the card integrations default payment type, the administrator can notify the bank(s) that country-specific data sent by the APIs should include a country-specific identifier.

Now, with an identifier, the administrator can create a rule in Expense that will recognize and gather data by country and apply the specified payment type to that country's data. This is done using the **Manage Credit Card Integrations** tool, which allows for one or more rules to be configured for the card integration, each of which can match the desired payment type to be applied to the country. All other data that does not match a rule will be associated with the default payment type.

The card integration with the initial, default payment type.



The **Manage Rules** page, where the rule is configured for each country type.



A sample set of rules configured for Canada, Germany, and the United States.

Rules (3) + Add Rule

Re-order	Country / Region ?	Liability ?	Account Type ?	Payment Type ?
	CANADA	+ IBCP	+	* IBCP
	UNITED STATES	+ CBCP	+	* Archa Bank VISA Corporate Card CBCP - US
	<div> <div>GEORGIA</div> <div>GERMANY</div> <div>GHANA</div> </div>	+	+	* <div></div>

Cancel Save Save and Return



For more information, refer to the *Concur Expense: Payment Types Setup Guide for Standard Edition*.