

# **Concur Expense: Expense Payment Manager**

## **User Guide for Concur Standard Edition**

**Last Revised: March 16, 2024**

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



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## Revision History

Date	Notes / Comments / Changes
March 16, 2024	Updated <i>Supported Card Programs</i> table for Czechia, Norway, and Poland
February 21, 2024	Updated user banking information for United Kingdom
December 8, 2023	<b>Global Accounts</b> updated to <b>Provider Accounts</b> and <b>Classic Accounts</b> updated to <b>Pay File Accounts</b> throughout the guide. Screenshots updated accordingly to reflect new names. Tables updated in <i>Section 8: Country Specific Information for Worldline</i> . Supported Card Programs table is updated as well.
October 13, 2023	Minor updates throughout the guide.
September 16, 2023	Initial publication

# Expense Payment Manager

**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: Overview

### Expense Payment Manager

Expense Pay employs Electronic Funds Transfer (EFT) to move funds from one bank account to another. Expense Payment Manager automates the generation of payments for:

- Reimbursement of out-of-pocket expenses that employees report on expense reports from a payer (the employee's employer) to a payee (the employee) and
- Distribution of approved cash advances from a payer (the employee's employer) to a payee (the employee) and
- Remittance of expenses that employees report on expense reports that are paid with a credit/charge card

The payments are transferred electronically in payment batches—collections of payment demands—organized by batch definitions.

### Companion Guide

Many of the Expense Payment Manager procedures are documented in the *Expense Payment Manager Setup Guide*. Both the *Expense Payment Manager User Guide* and the *Expense Payment Manager Setup Guide* are useful to manage the Expense Payment Manager service.

## Definitions

**Batch:** A collection of payment demands scheduled for payment. One payment demand is created per report. Each payment demand generates a transaction when the batch is processed.

**Batch Close:** The date the batch no longer accepts new payment demands.

**Batch Open:** The date the batch is created and begins accepting payment demands

**Batch Schedule:** The defined close and send dates for the batch.

**Batch Send:** The date the system sends the payment demands for processing.

**Funding System:** Expense Payment Manager uses two different payment providers who will withdraw or request funds from your corporate account and reimburse your employee or card vendor account:

- Pay file accounts are utilized to generate a payment file and deliver it to a client's Secure File Transfer Protocol (SFTP) site so they can use their own bank partner to facilitate payment executions. This type of account is only available for employee reimbursements for JPY and EUR currency.
  - ♦ For JPY (Japanese Yen), this will generate a Zengin file formatted for the banking system in Japan.
  - ♦ For EUR (Euro), this will generate a Sepa file formatted for the banking system in Europe. Euro payments can be paid with the more automated provider account option listed above.



For more information, refer to the *Zengin Pay File Extract Fact Sheet* and *Expense Pay SEPA Extract Specification*.

- Provider Accounts are the Concur Expense Payment Manager type of funding account that utilizes a relationship with a payment provider to execute moving funds.
  - ♦ For provider Worldline: The onboarding application is right within the funding account user interface in SAP Concur and you will agree to standard set of terms and conditions and a direct debit funding model. This provider only supports USD, CAD, EUR, and GBP currency payments.
  - ♦ For provider Convera: You will onboard and contract directly with them by reaching out via the Concur App Center app. You will establish the funding method you will use as a part of your onboarding process based on the options available for the currencies you need.

**Payment Demand:** A payment for a report payee. The payment demand will include all expense entries in the report for the payee. One payment demand is generated for each report in the batch.

**Returned Payments:** Payment demands returned by the banking system. Funds from returned payments are deposited directly back to the client's funding account for direct debit funding accounts.

**Report Payee:** A payee on an expense report. Either an employee or a card issuer can be a report payee.

## Expense Payment Manager Country Availability

Expense Payment Manager is available for the following countries and currencies:

Region	Country Name (Code)	Currency	Provider
APAC	Australia (AU)	AUD	Convera



Region	Country Name (Code)	Currency	Provider
	Japan (JP)	JPY	Convera* Bank Limitations apply (Japan Post Bank Restricted)
	New Zealand (NZ)	NZD	Convera
	Philippines (PH)	PHP	Convera
	Singapore (SG)	SGD	Convera
	South Korea	KRW	Convera
	Taiwan (TW)	TWD	Convera
	Vietnam (VN)	VND	Convera
EMEA	Aland Islands (AX)	EUR	Worldline and Convera
	Andorra (AD)	EUR	Worldline and Convera
	Austria (AT)	EUR	Worldline and Convera
	Belgium (BT)	EUR	Worldline and Convera
	Croatia (HR)	EUR	Worldline and Convera
	Cyprus (CY)	EUR	Worldline and Convera
	Czechia (CZ)	EUR	Worldline and Convera
	Czechia (CZ)	CZK	Convera
	Denmark (DK)	EUR	Worldline and Convera
	Denmark (DK)	DKK	Convera
	Estonia (EE)	EUR	Worldline and Convera
	Finland (FI)	EUR	Worldline and Convera
	France (FR)	EUR	Worldline and Convera
	French Guiana (GF)	EUR	Worldline and Convera
	Germany (DE)	EUR	Worldline and Convera

## Section 1: Overview

Region	Country Name (Code)	Currency	Provider
	Gibraltar	EUR	Worldline and Convera
	Greece (GR)	EUR	Worldline and Convera
	Guadeloupe (GP)	EUR	Worldline and Convera
	Hungary (HU)	EUR	Worldline and Convera
	Iceland	EUR	Worldline and Convera
	Ireland (IE)	EUR	Worldline and Convera
	Italy (IT)	EUR	Worldline and Convera
	Latvia (LV)	EUR	Worldline and Convera
	Liechtenstein (LI)	EUR	Worldline and Convera
	Lithuania (LT)	EUR	Worldline and Convera
	Luxembourg (LX)	EUR	Worldline and Convera
	Malta (MT)	EUR	Worldline and Convera
	Martinique (MQ)	EUR	Worldline and Convera
	Mayotte (YT)	EUR	Worldline and Convera
	Monaco (MC)	EUR	Worldline and Convera
	Netherlands (NL)	EUR	Worldline and Convera
	Norway (NO)	NOK	Convera
	Norway (NO)	EUR	Worldline and Convera
	Poland (PL)	PLN	Convera
	Poland (PL)	EUR	Worldline and Convera
	Portugal (PT)	EUR	Worldline and Convera

Region	Country Name (Code)	Currency	Provider
	Reunion (RE)	EUR	Worldline and Convera
	Romania (RO)	EUR	Worldline and Convera
	Saint Barthelemy (BL)	EUR	Worldline and Convera
	Saint Martin (MF)	EUR	Worldline and Convera
	San Marino (SM)	EUR	Worldline and Convera
	Slovakia (Slovak Republic) (SK)	EUR	Worldline and Convera
	Slovenia (SI)	EUR	Worldline and Convera
	Spain (ES)	EUR	Worldline and Convera
	St Pierre and Miquelon (PM)	EUR	Worldline and Convera
	Sweden (SE)	SEK	Convera
	Sweden (SE)	EUR	Worldline and Convera
	Switzerland (CH)	CHF	Convera
	Switzerland (CH)	EUR	Worldline and Convera
	Vatican City State (Holy City) (VA)	EUR	Worldline and Convera
North America	Canada (CA)	CAD	Worldline and Convera
	Mexico (MX)	MXN	Convera
UK	United Kingdom (GB)	GBP or EUR	Worldline and Convera
	Isle of Man (IM)	GBP or EUR	Worldline and Convera
	Jersey (JE)	GBP or EUR	Worldline and Convera
	Guernsey (GG)	GBP or EUR	Worldline and Convera
US	American Samoa (AS)	USD	Worldline and Convera

Region	Country Name (Code)	Currency	Provider
	Guam (GU)	USD	Worldline and Convera
	Puerto Rico (PR)	USD	Worldline and Convera
	United States (US)	USD	Worldline and Convera
	Virgin Islands (U.S) (VI)	USD	Worldline and Convera

## Supported Card Programs

Expense Payment Manager supports the following card programs for the following countries and currencies:

Country Name (Code)	Region	Currency	Program Type	Provider
Australia (AU)	APA	AUD	American Express - APA - Australia	Convera
			Bank of America - MasterCard	
			Citi Global - MC/Visa - Australia	
Austria (AT)	EMEA	EUR	American Express - EMEA - Austria	Convera and Worldline
			Bank of America - MasterCard	
			Citi Global - MasterCard - Austria	
			Citi Global - Visa - Austria	
Belgium (BT)	EMEA	EUR	American Express - EMEA - Belgium	Convera and Worldline
			Bank of America - MasterCard	
			Citi Global - MasterCard - Belgium	
			Citi Global - Visa - Belgium	
Canada (CA)	NA	CAD	American Express	Convera and Worldline
			Bank of America - MasterCard/Visa	
			Citibank - MasterCard/Visa	
			Diners - Carte Blanche - MasterCard	

Country Name (Code)	Region	Currency	Program Type	Provider
			JP Morgan Chase - MasterCard	
			Scotiabank - Visa	
			U.S. Bank - Visa	
Czechia (CZ)	EMEA	CZK	American Express - EMEA - Czechia	Convera and Worldline
Denmark (DK)	EMEA	DKK	American Express - EMEA - Denmark	Convera
Eurozone	EMEA	EUR	American Express - EMEA - Gulf Dollar (USD)	Convera and Worldline
			American Express - EMEA - Dollar 45 (USD)	
			Evalon - Visa	
			HSBC - Mastercard	
			ING - MasterCard	
			American Express - EMEA - INT Euro	Convera and Worldline
France (FR)	EMEA	EUR	American Express - EMEA - France	Convera and Worldline
			Bank of America - MasterCard	
			Citi Global - MasterCard - France	
			Citi Global - Visa - France	
Germany (DE)	EMEA	EUR	American Express - EMEA - Germany	Convera and Worldline
			Bank of America - MasterCard	
			Citi Global - MasterCard - Germany	
			Citi Global - Visa - Germany	
Ireland (IE)	EMEA	EUR	Citi Global - MasterCard - Ireland	Convera and Worldline
			Bank of America - MasterCard	
			Citi Global - Visa - Ireland	
Italy (IT)	EMEA	EUR	American Express - EMEA - Italy	Convera and Worldline
			Bank of America - MasterCard	

## Section 1: Overview

Country Name (Code)	Region	Currency	Program Type	Provider
			Citi Global - MasterCard - Italy	
			Citi Global - Visa - Italy	
Mexico (MX)	NA	MXN	American Express - Mexico	Convera
Netherlands (N)	EMEA	EUR	American Express - EMEA - Netherlands	Convera and Worldline
			Bank of America - MasterCard	
			Citi Global - MasterCard - Netherlands	
			Citi Global - Visa - Netherlands	
New Zealand (NZ)	APA	NZD	American Express - APA - New Zealand	Convera
Norway (NO)	EMEA	NOK	American Express - Norway	Convera and Worldline
Poland (PL)	EMEA	PLN	American Express - EMEA - Poland	Convera and Worldline
Singapore (SG)	APA	SGD	American Express - APA - Singapore	Convera
			Bank of America - MasterCard - SGD	
			Citi Global - MasterCard - Singapore	
Spain (ES)	EMEA	EUR	American Express - EMEA - Spain	Convera and Worldline
			Bank of America - MasterCard	
			Citi Global - MasterCard - Spain	
			Citi Global - Visa - Spain	
Sweden (SE)	EMEA	SEK	American Express - EMEA - Sweden	Convera
			Bank of America - MasterCard - Sweden	
			Citi Global - MasterCard - Sweden	
			Citi Global - Visa - Sweden	

Country Name (Code)	Region	Currency	Program Type	Provider
Switzerland (CH)	EMEA	CHF	American Express - EMEA - Switzerland	Convera
			Bank of America - MasterCard - Switzerland	
			Citi Global - MasterCard - Switzerland	
			Citi Global - Visa - Switzerland	
United Kingdom (GB)	EMEA	GBP	American Express	Convera and Worldline
			Bank of America - MasterCard	
			Citi Global - MasterCard/Visa	
			Evalon - Visa	
			HSBC - Visa	
			ING - MasterCard	
			Royal Bank of Scotland - MasterCard	
United States (US)	NA	USD	American Express - US	Convera and Worldline
			Beneficial State Bank- Visa US	
			Bank of America – Visa MC - US	
			Capital One - MasterCard - US	
			Citizens Bank - MasterCard - US	
			Citibank - MasterCard - US	
			BMO Diners - Carte Blanche - MC - US	
			Citibank - Visa - US	
			HSBC - MasterCard - US	
			Citizens Bank - MasterCard	
			Elan - Visa - US	
			Fifth Third - MasterCard - US	
			HSBC - MasterCard	
			JPMorgan Chase – MasterCard – US - EDS	
			JPMorgan Chase - MasterCard - US - TSYS	

Country Name (Code)	Region	Currency	Program Type	Provider
			JPMorgan Chase - Visa - US - TSYS	
			PNC Bank - Visa - US	
			Scotiabank - Visa - US	
			Silicon Valley Bank - MasterCard - US	
			SunTrust - Mastercard/Visa	
			U.S. Bank - MasterCard - US	
			U.S. Bank - Visa - US	
			U.S. Bank Elan (First Star) - Visa - US	
			American Express - EMEA - Gulf Dollar	

## The Payment Manager Pages

The **Payment Manager** pages contain the following Expense Payment Manager functionality:

- **Monitor Batches** page:
  - ♦ **View Batches:** Displays the list of open batches, by batch configuration. The administrator can search for historical batches, reschedule open batches, view payment demand details including audit trail, or view report summary information.
  - ♦ **View Funding:** Displays the daily funding and returns activity for the funding accounts used in Expense Payment Manager.
- **Monitor Payees** page:
  - ♦ **Report Payees:** Provides an expense report-centered view into expense report reimbursement. The Admin uses this page to see the status of expense reports being processed by the system.
  - ♦ **Cash Advance Payees** tab: Provides the cash advance-centered view into Cash advance reimbursement. For Expense Payment Manager (only), the Reimbursement Manager uses this page to see the status of cash advances processed by the system.
  - ♦ **Employee Banking:** The administrator can search for employee bank accounts by account status. Expense Payment Manager Payment Processes

The payment process for Expense Payment Manager varies by country and currency.





For information by country, refer to the *Payment Process by Country* section of this guide.

## Section 2: Preparing for the Expense Payment Manager Feature

Prior to activating this service, please review the following information and either take action to implement any outstanding steps or consult SAP Concur support for more information.

The steps below are in a first-to-last order; however, some of the procedures listed below may have already been completed at your site. Note also that some steps may require several weeks for set up and implementation.

**NOTE:** If you are using Convera as a payment provider, it is recommended that you contact them via the Concur App Center to start the onboarding process. You cannot proceed to configure many of the Concur Expense advanced features without completing onboarding and receiving your Provider IDs from Convera.

### Expense Payment Manager Setup Process

The following are the general procedures required to implement this feature:

1. **Purchase the Expense Payment Manager Service.** You will need to sign a Business Software Agreement (BSA) or amendment to an existing BSA contract to confirm your intent to implement Expense Payment Manager at your site. Contact your SAP Concur sales representative for details. Review the payment provider's terms and conditions, and if you plan to use Convera as a provider contact them via the Concur App Center. Start collecting the required data for funding account setup and confirm that your card program is supported by Expense Payment Manager (if that is a desired feature).
2. **Gather Bank Account and Company Card Program information.** Once the service is activated, you will need to enter the information for the funding bank account and the company card programs so that Expense Payment Manager can send payments to your employees or card issuers. You will need to gather this information from your bank or card issuer. The information required to enter funding accounts and card programs varies by payment provider and card issuer. If you need to get any additional information from your bank or card issuer to complete the setup process, your payment provider if using Convera or implementation consultant will provide you with the appropriate form. If your company card provider is not currently supported, contact your implementation consultant to begin the process to add it.
  - ▶ **To use Convera as the provider for any of your currencies:**
    - 1) Engage with Convera through the SAP Concur App Center.
    - 2) Complete the agreement with Convera.

## Section 3: Administrator Procedures

- 3) From Convera, receive a **Provider Account ID** for each funding account.

**NOTE:** When you use Convera as the payment provider for your funding accounts, you must provide your **Client ID** and **Datacenter ID** which displays on the funding account setup screen in SAP Concur to complete your onboarding with them towards the end of the process. You require the Expense Payment Manager service activated to access the funding account screen.

3. **Activate Expense Payment Manager Service.** An SAP Concur activation coach activates the Expense Payment Manager service for you. Then you will:
  - ♦ **Create Your Employee Reimbursements:** Create a reimbursement method using the desired country and currency combination on the **Employee Reimbursements** page of **Product Settings**. Select Expense Payment Manager as the funding method, then set up the funding account that Expense Payment Manager will use to fund payments to employees.
  - ♦ **Create Card Programs:** Create any card programs that will be reimbursed using Expense Payment Manager on the **Payment Types** page of **Product Settings**. Set their payment method to Expense Payment Manager, then set the provider funding account that Expense Payment Manager will use to fund payments to the card issuer.
4. **(Optional) Run End-to-End Tests for Validation.** If you choose to start with a limited pilot program, you will test the overall process by creating several expense reports, validating each report to confirm that each of your employees and each card issuer is properly reimbursed and the expense reports properly processed.

## Section 3: Administrator Procedures

Administrators use **Product Settings** and the **Payment Manager** page to process the expense reports to be reimbursed by Expense Payment Manager. The administrator performs the following tasks:

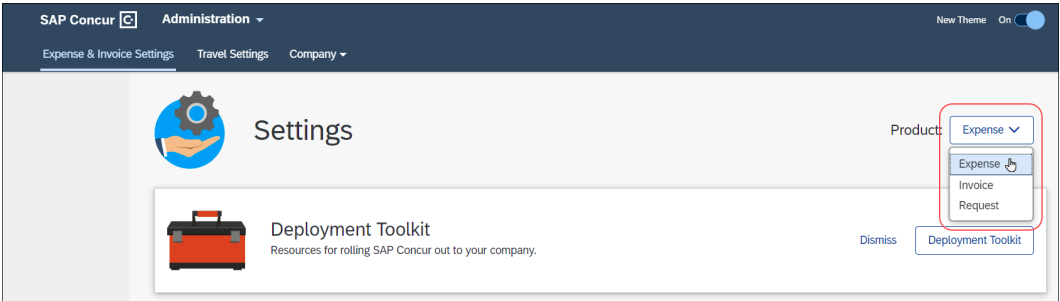
- Creates and maintains the Employee Reimbursements with funding accounts.
- Creates and maintains the company card programs with funding accounts.
- Views the payment batches as they are prepared for transmission to Expense Payment Manager.
- Views payment demand details.
- Views the status of payment batches once they have processed by Expense Payment Manager.
- Views employee bank accounts.

Accessing Product Settings

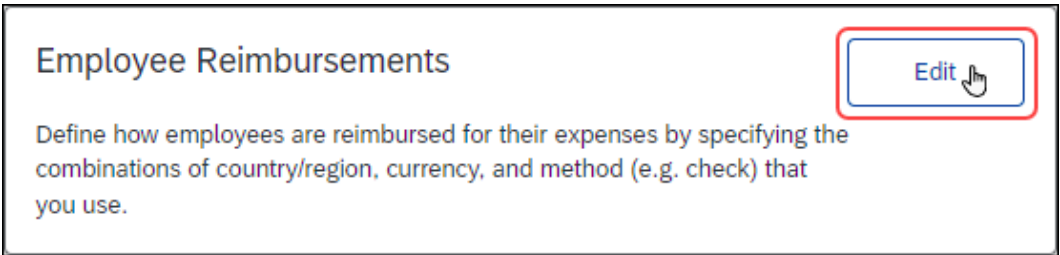
Users with the **Can Administer** permission can configure Expense Payment Manager in **Product Settings**, by creating employee reimbursement methods and company card programs, which have associated funding accounts and batch schedules.

► **To access employee reimbursements:**

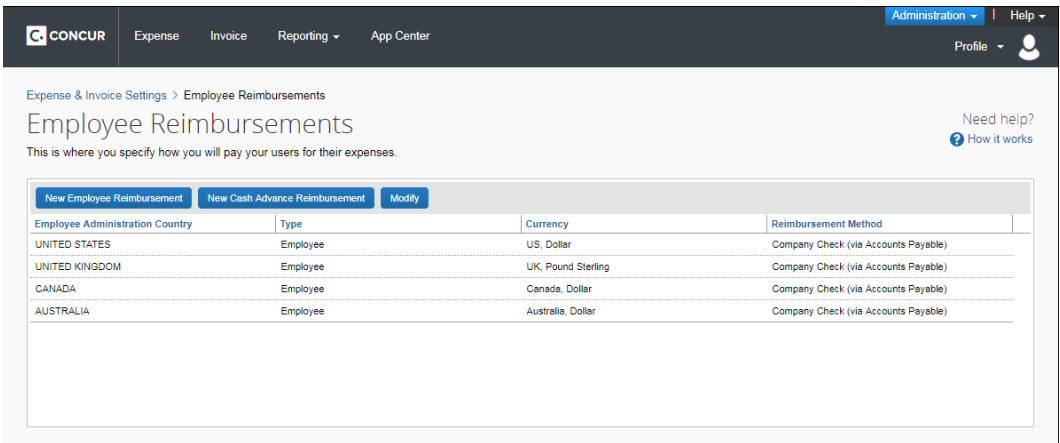
- 1. Click **Administration > Expense Settings** or **Expense & Invoice Settings**.
- 2. In the **Product** list, click *Expense*.



- 3. In the Reimbursements section, on the Employee Reimbursements tab, click **Edit**.

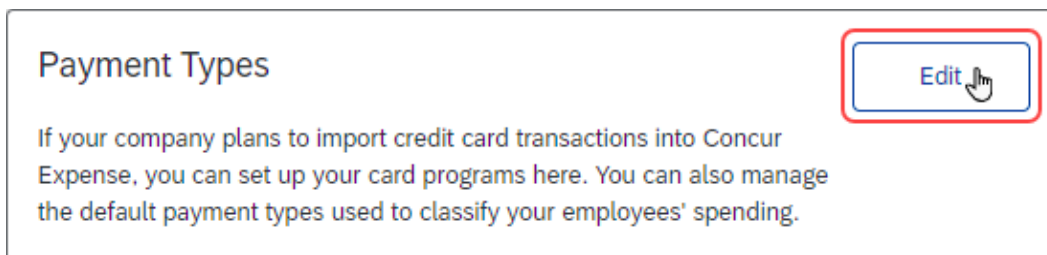


The **Employee Reimbursements** page appears.

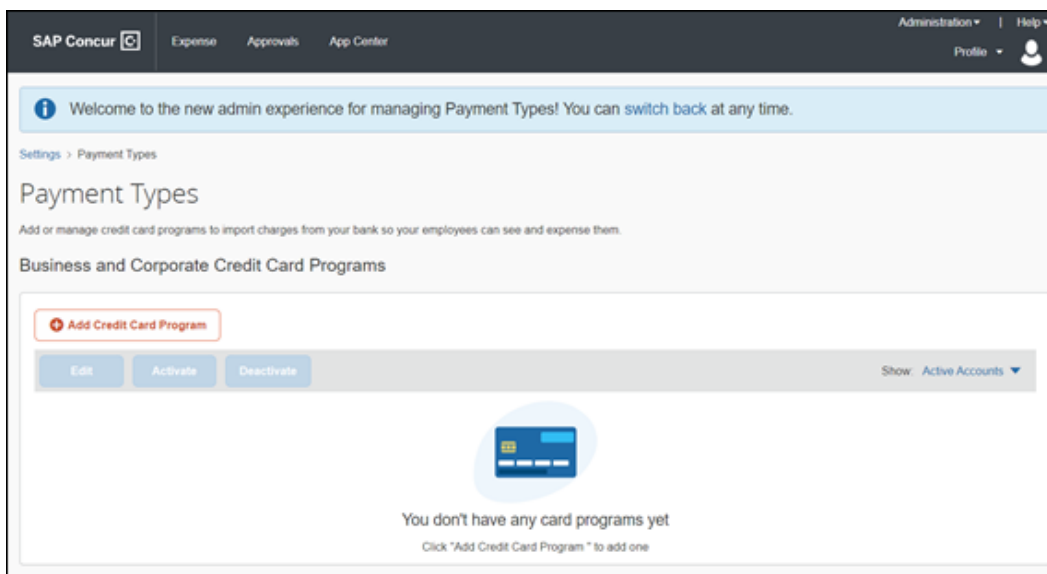


► **To access card programs:**

1. Click **Administration > Expense Settings** or **Expense & Invoice Settings**.
2. In the **Product** list, click **Expense**.
3. In the **Capturing Spend** section, on the **Payment Types** tab, click **Edit**.



The **Payment Types** page appears.



## Accessing Payment Manager

Administrators can use the **Payment Manager** page to view the open and closed Expense Payment Manager payment batches.

► **To access Payment Manager:**

1. Click **Administration > Company > Tools**.  
The **Expense Tools** page appears.

- Click **Payment Manager**. The **Payment Manager** page appears.

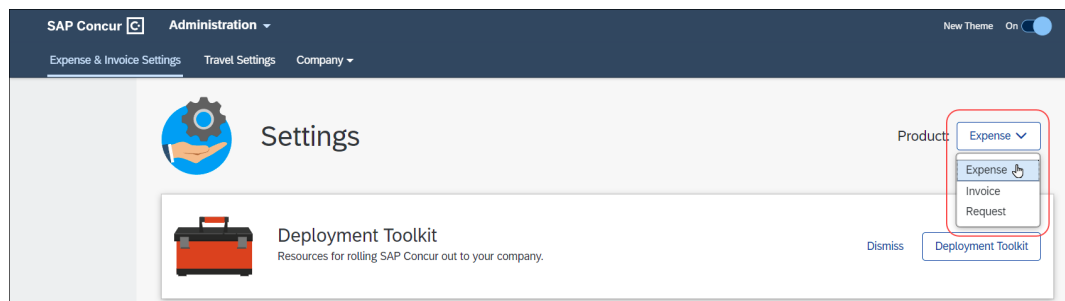
## Managing Employee Reimbursements

The administrator uses the **Employee Reimbursements** page of **Product Settings** to enter the data required to correctly reimburse employees. The administrator can configure the reimbursement method to use an existing Expense Payment Manager funding account or create a new funding account.

### PROCESS

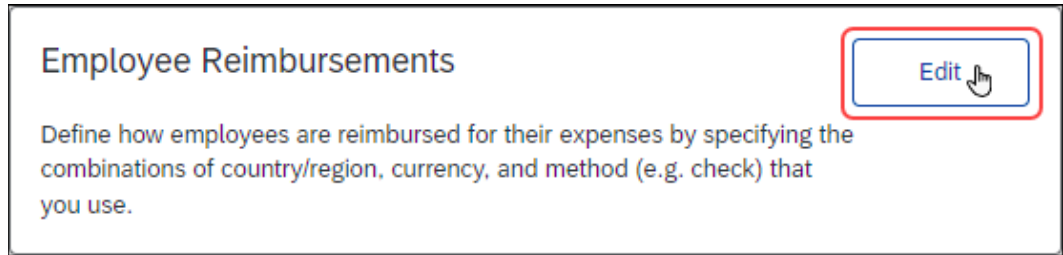
#### ► To access the *Employee Reimbursements* page:

- Click **Administration > Expense Settings** or **Expense & Invoice Settings**.
- In the **Product** list, click **Expense**.

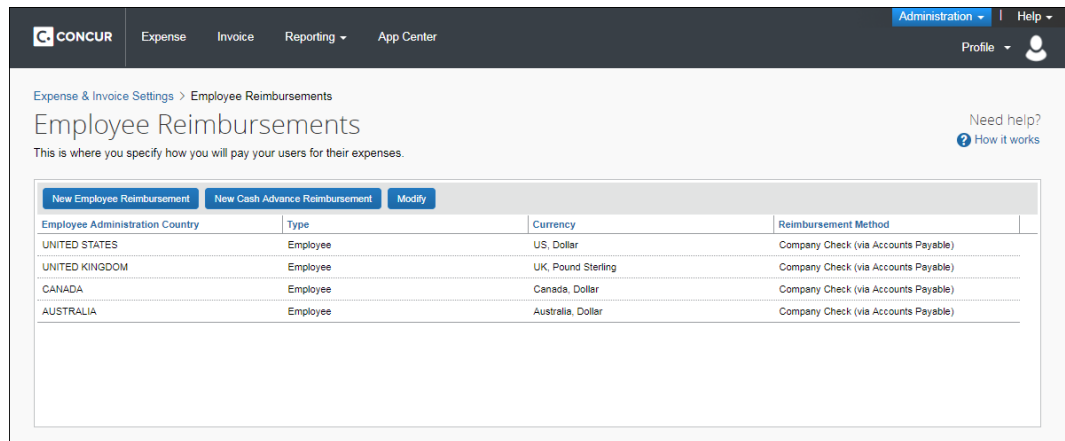


## Section 3: Administrator Procedures

3. In the **Reimbursements** section, on the **Employee Reimbursements** tab, click **Edit**.

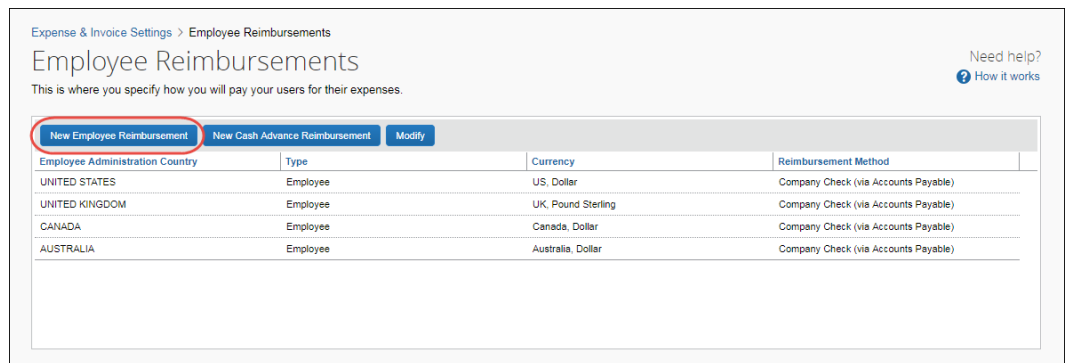


The **Employee Reimbursements** page appears.



### ► To create a new reimbursement method:

1. Click **New Employee Reimbursement**.



2. Select the desired country and currency.
3. In the **Which payment method will you use to reimburse these employees?** list, select **Expense Pay by Concur**.

4. Click **New Provider Account**.

5. The top of the **Funding Account** page appears.

6. Enter an **Account Display Name** and contact information further on the form and select **Worldline** as the provider.7. Click **Next**. The remainder of the **Worldline Onboarding** pages display.

– OR –

If you are using Convera as the provider, obtain the **Provider Account ID** that Convera provides you after you onboard with them. Enter the **Provider ID** in the **Payment Provider Details** area and **Validate** the account before saving it.

## Section 3: Administrator Procedures

### Example

#### Funding Account

Account Information

Account Country:  
UNITED STATES

Account Currency:  
US, Dollar

Funding Type:  
Direct Debit

Account Display Name:  
US Global

Available For:  
Global

Active:  
No

Account Bank Information

Account Owner Name:

Routing Number:

Account Number:

NOTE: you will need to provide a copy of bank statement for this account as proof of ownership

Save

Information of the company that signed Concur Contract

Provide the estimated sale volume:  
USD \$

Company Name:

Business Entity Type:

Company Website URL:  
Eg. http://www.anysite.com

Business Start Date:

Business Number:

Registration Location:

Doing Business As:

Business Address

Address Line 1:

Address Line 2:

City:

Address Line 1:

Address Line 2:

City:

State:

ZIP Code:

Country:

Save

Director 1 Director 2 Director 3 Director 4 Director 5

First Name:

Last Name:

Date of Birth:

% for Company:

Date Current Ownership Started:

Owner Address

Address Line 1:

Address Line 2:

City:

State:

ZIP Code:

Country:

Save

Anticipated Payment Pattern

How often do you submit your batches? (daily, weekly, bi-monthly, monthly etc)

What is the average amount of each batch?

What do expect the maximum amount of each batch to be?

Save

Files required to complete onboarding activity for Application ID - 98657

In addition to the data entry, a few pieces of additional documentation are required to complete your setup. Please upload the documents below as applicable. Your request will not be visible to or actionable by Bambora until the required documents are uploaded.

Copy ID (Owner and/or Principal) - government issued photo ID:

Select a document to upload

Browse...

Enter description of the document.

Upload

Bank Statement:

Select a document to upload

Browse...

Enter description of the document.

Upload

Certificate of Incorporation:

Select a document to upload

Browse...

Enter description of the document.

Upload

Registration Documents:

Select a document to upload

Browse...

Enter description of the document.

Upload

List of Board Members (public and NFP companies):

Select a document to upload

Browse...

Enter description of the document.

Upload

Save

Terms and Conditions: Before you can agree to the terms and conditions, please fill out all the required fields, upload all required documents, and save your application.

Once you submitted your application, please send an email to [applications.northamerica@bambora.com](mailto:applications.northamerica@bambora.com) that you completed your account setup and indicate your application ID.  
Click [here](#) to view Terms and Conditions

☐ By checking this box, I represent that I have fully read the agreement, accept it and agree to be bound by its terms. I represent that I am over 18 years of age. If this Agreement is being entered into by an organisation or entity, I represent that I am legally authorised to accept this Agreement on behalf of the organisation or entity listed above. I agree that my electronic acceptance of this Agreement shall have the same force and effect as if I had Physically signed it.

First Name of person accepting

Last Name of person accepting

Email of person accepting

Phone number of person accepting

Send for Review

Save Cancel





For more information about funding accounts, refer to the *Managing Funding Accounts* section of this guide.

8. Fill in the fields and click **Save**.
9. Select the newly created funding account and **Set Funding Account** to make it the live account.
10. Fill in the fields on the **Schedule** and **Accounting** tabs.



For more information about the **Schedule** tab, refer to the *Managing Batch Schedules* section of this guide.



For more information about the **Accounting** tab, refer to the *Managing Batch Accounting* section of this guide.

11. When done, click **Save**.

**NOTE:** You must have chosen a funding account to be live for this currency. You cannot save until you have a live account.

► **To edit reimbursement method information:**

1. Double click the reimbursement method to view the details. The basic information cannot be modified, however the information on the **Funding Account**, **Schedule**, and **Accounting** tabs can be modified.
2. If you need to change to a new funding account, follow the basic steps above:
  - a. Click **New Provider Account**.
  - b. Complete the setup form and **Save**.
  - c. You can choose to wait until the new funding account is fully validated and live before you replace the live funding account – this will reduce/remove any gap in the payment schedule for your employees.
  - d. You can choose to immediately replace the existing live account with the newly created one, but your employees will experience a delay in payments while the funding account setup is completed.

**NOTE:** If you are using Convera as the provider, gather the **Provider Account ID** that Convera provides you after you onboard with them. Enter the **Provider ID** in the **Payment Provider Details** area and **Validate** the account before saving it.

3. Change the fields on the tabs as necessary.
4. Click **Save**.

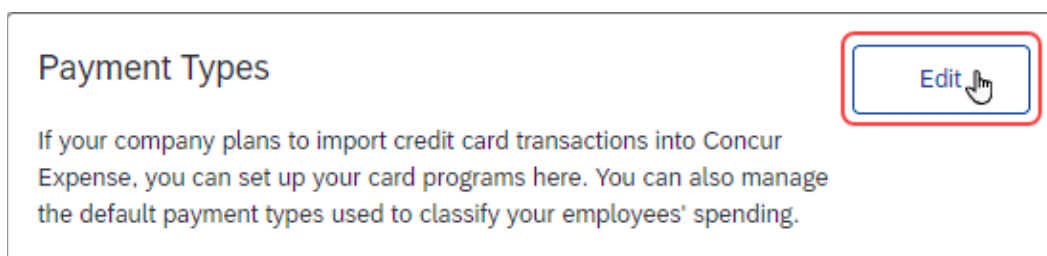
## Managing Card Programs

The administrator uses the **Payment Types** page in Product Settings to enter the data required to correctly import transactions and reimburse the card issuer. The administrator can configure company card programs to use an existing Expense Payment Manager funding account or create a new funding account.

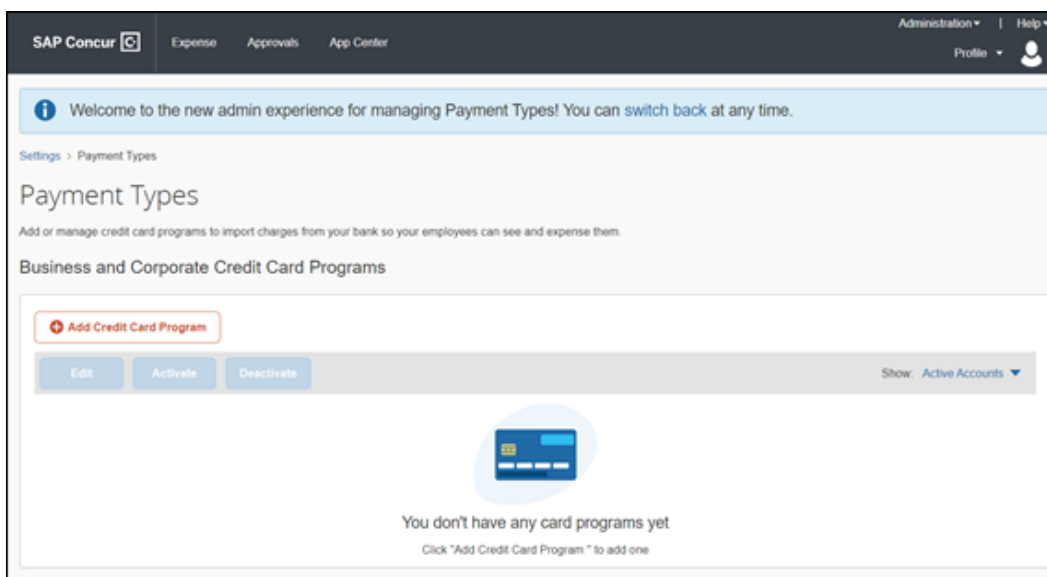
### PROCESS

► **To access the *Payment Types* page:**

1. Click **Administration > Expense Settings** or **Expense & Invoice Settings**.
2. In the **Product** list, click *Expense*.
3. In the **Capturing Spend** section, on the **Payment Types** tab, click **Edit**.

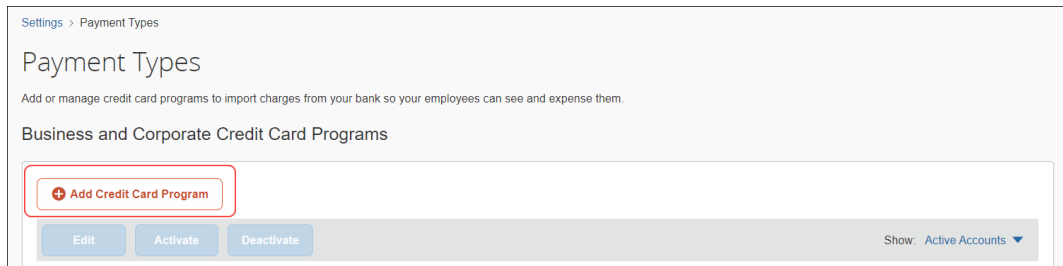


The **Payment Types** page appears.

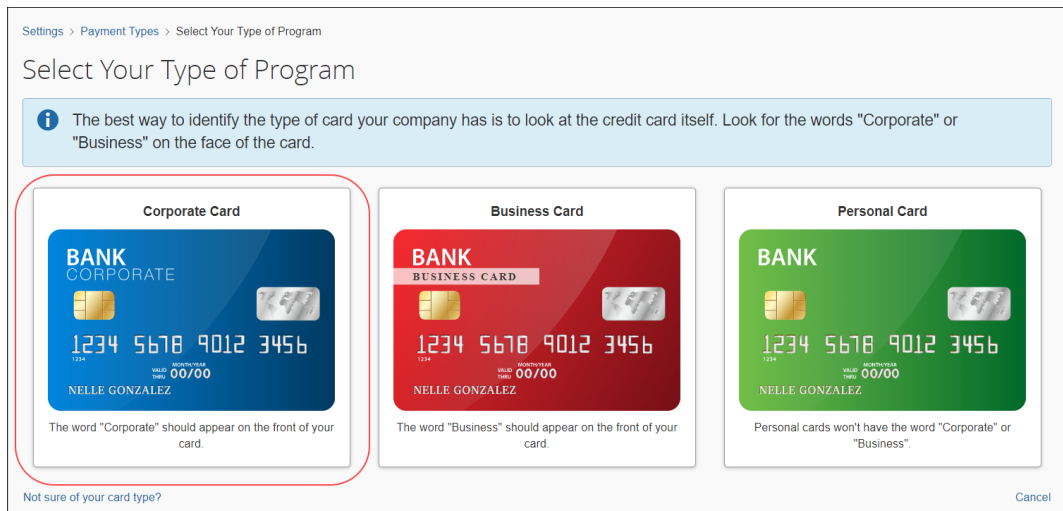


► **To create a new card program:**

1. On the **Payment Types** page, click **Add Credit Card Program**. The **Select Your Type of Program** page displays.



2. On the **Select Your Type of Program** page, click **Corporate Card**. A **Corporate Card Verification** page appears.



**NOTE:** Expense Payment Manager cannot be used to pay business or personal card programs.


### Section 3: Administrator Procedures

3. On the **Card Program Details** page, select **Corporate Card**. A **Corporate Card Verification** page appears.
4. On the **Corporate Card Verification** page, verify that the credit card is indeed a corporate card.

Corporate Card Verification


We want to make sure you're headed in the right direction!

Corporate cards go through a verification process that's different from other cards so we just want to double-check. If you have a corporate card, your card should have the word "Corporate" somewhere on the front.



Not sure?

If you are unsure or want to double-check, please call the card issuer. The number will be on the back of your card.



Cancel

Yes, I Have a Corporate Card

5. Click **Yes, I Have a Corporate Card** to confirm the selection.

The **Card Program Details** page appears. In the **Program Details** section, a series of questions will appear to help guide administrators through card program configuration.

6. In the **From what country/region is the card issued?** list, select the country of the card issuer.

Settings > Payment Types > Card Program Details

### Card Program Details

Answer a few questions to complete your credit card program setup.

Program Details Required \*

From what country/region is the card issued? \*

- AUSTRALIA
- CANADA
- UNITED KINGDOM
- UNITED STATES

Cancel Previous Save

The list of available countries/regions that display is reflective of the Country Pack(s) that are enabled in the system for your company.

If a country or region has only one currency, it is automatically filled in the **What is the billing or posting currency?** list. If a country or region has more than one currency, select the appropriate billing or posting currency for the card issuer.

Settings > Payment Types > Card Program Details

### Card Program Details

Answer a few questions to complete your credit card program setup.

Program Details Required \*

From what country/region is the card issued? \*

CANADA

What is the billing or posting currency? \*

Canada, Dollar

What type of card is it? \*

☐ American Express
 ☐ Mastercard
 ☐ VISA
 ☐ Discover Club

Cancel Previous Save

7. In the **What type of card is it?** section, select the applicable card type.

### Section 3: Administrator Procedures

8. In the **Who issues the card?** list, select the card issuer.

The screenshot shows the 'Program Details' form. The 'From what country/region is the card issued?' dropdown is set to 'CANADA'. The 'What is the billing or posting currency?' dropdown is set to 'Canada, Dollar'. The 'What type of card is it?' section has four radio buttons: American Express, Mastercard, VISA, and Diners Club. The 'Who issues the card?' dropdown is open, showing a list of issuers: ATB Financial, Bank of America, Bank of Montreal, Bank of NY Mellon, Bank of the West, Citibank, Comerica, and Electronic Funds Source. The 'Bank of Montreal' option is highlighted. The 'Save' button is visible at the bottom right.

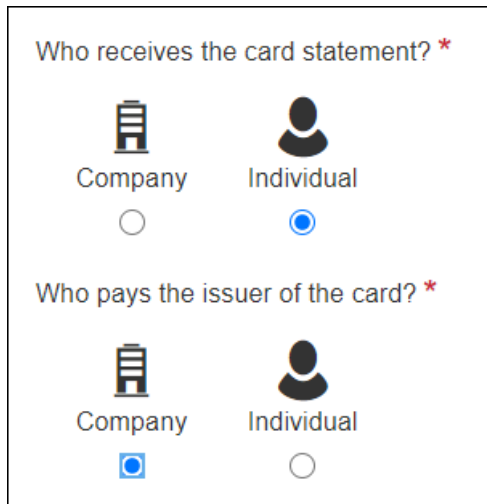
9. In the **What type of program is it?** list, select the card program type: *Corporate Card* or *Purchasing Card*.

The screenshot shows the 'Program Details' form. The 'From what country/region is the card issued?' dropdown is set to 'CANADA'. The 'What is the billing or posting currency?' dropdown is set to 'Canada, Dollar'. The 'What type of card is it?' section has four radio buttons: American Express, Mastercard, VISA, and Diners Club. The 'Who issues the card?' dropdown is set to 'Bank of Montreal'. The 'What type of program is it?' dropdown is open, showing two options: 'Corporate Card' and 'Purchasing Card'. The 'Corporate Card' option is highlighted. The 'Save' button is visible at the bottom right.

10. In the **Who receives the card statement?** section, select **Individual**.

The screenshot shows the 'Who receives the card statement?' section. The 'What type of program is it?' dropdown is set to 'Corporate Card'. There are two radio buttons: 'Company' and 'Individual'. The 'Individual' radio button is selected.

11. In the **Who pays the issuer of the card?** section, select **Company**.



Who receives the card statement? \*

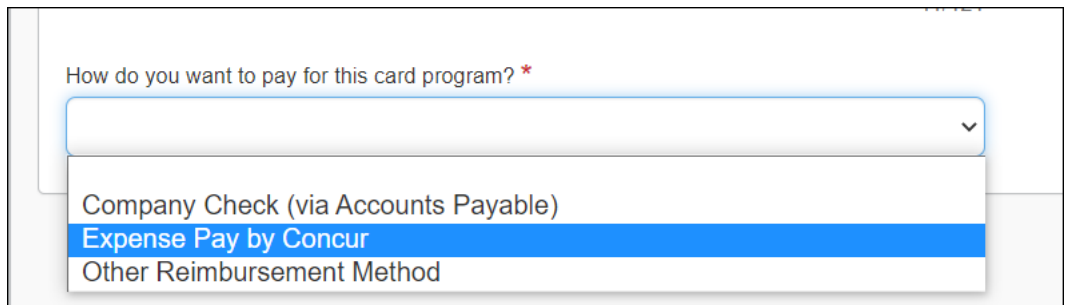
Company Individual

Who pays the issuer of the card? \*

Company Individual

**NOTE:** Expense Payment Manager only allows the Individual Bill/Company Paid (IBCP) payment type.

12. In the **Who pays the issuer of the card?** section, select **Company**.
13. In the **What do you want to name this card program?** list, type or edit a name for the card program as needed. A default name automatically displays.
14. In the **How do you want to pay for this card program?** list, select **Expense Pay by Concur**.



How do you want to pay for this card program? \*

Company Check (via Accounts Payable)

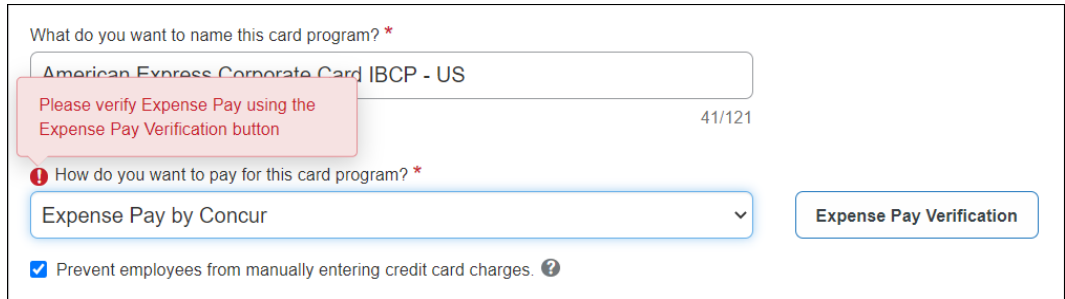
Expense Pay by Concur

Other Reimbursement Method

15. Click **Expense Pay Verification** to verify the issuer identification number (IIN) of the card program you are entering.

This step helps confirm whether the card program is eligible for Expense Payment Manager reimbursement.

### Section 3: Administrator Procedures



What do you want to name this card program? \*

American Express Corporate Card IBCP - US 41/121

Please verify Expense Pay using the Expense Pay Verification button

How do you want to pay for this card program? \*

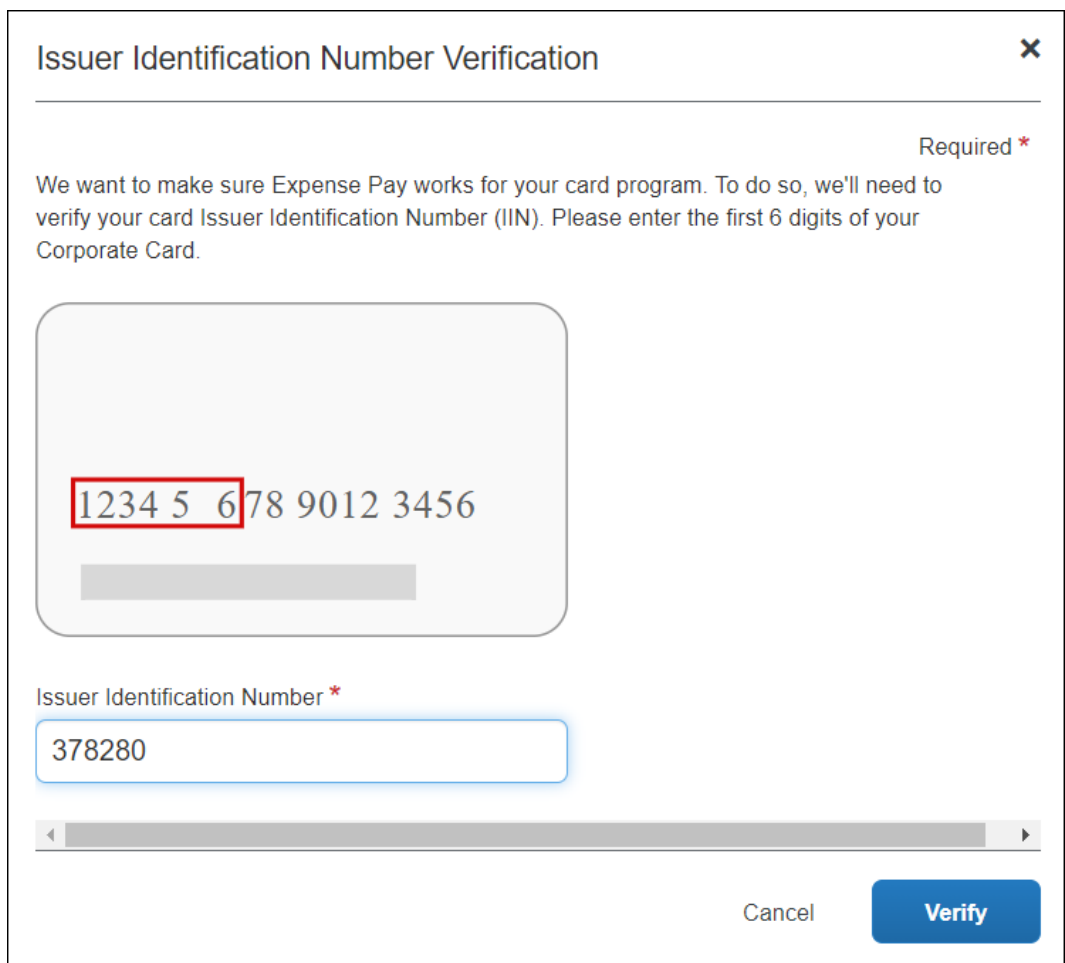
Expense Pay by Concur

Expense Pay Verification

☒ Prevent employees from manually entering credit card charges. ?

The **Issuer Identification Number Verification** page displays.

16. In the **Issuer Identification Number** field, type the first six digits of the corporate card account number.



Issuer Identification Number Verification

Required \*

We want to make sure Expense Pay works for your card program. To do so, we'll need to verify your card Issuer Identification Number (IIN). Please enter the first 6 digits of your Corporate Card.

1234 5 678 9012 3456

Issuer Identification Number \*

378280

Cancel Verify

17. Click **Verify**.

When the account number is verified as valid, a confirmation message appears, and you can complete the steps for creating a corporate card program.



How do you want to pay for this card program? \*

Expense Pay by Concur

Expense Pay Verification

Success! Your card has been verified.

☒ Prevent employees from manually entering credit card charges. ?

If the account number is not supported by Expense Payment Manager, an error message appears.



For more information, refer to the *Validating Credit Card Account Numbers* section of this guide.

18. Verify whether the **Prevent employees from manually entering credit card charges** check box should be selected. The option is selected by default.

How do you want to pay for this card program? \*

Company Check (via Accounts Payable)

☒ Prevent employees from manually entering credit card charges. ?

When this option is selected, employees will not be able to manually enter transactions on their expense reports and assign them to this card. Only transactions that come from the automatic card feed will use this payment type. This can be useful to prevent fraud or duplicate transactions.

19. The **Funding Account** tab displays in the **Settings** section.

Settings

Accounting Payment Batch Schedule **Funding Account**

**Warning** Concur Expense Pay isn't active yet.  
Create and assign a funding account to activate Expense Pay.

**Funding Account**  
This is the account used to pay your credit card issuer or reimburse employees when Expense Pay is enabled.

Create a Global Funding Account Create a Classic Funding Account Manage Funding Account

Available Funding Accounts

Set to Live Funding Account

You don't have any available funding accounts yet  
You can add a new funding account using one of the Create a Funding Account buttons above.

Cancel Previous Save



For more information about funding accounts, refer to the *Managing Funding Accounts* section of this guide.

20. Click **Create a Provider Funding Account**. The **Funding Account** page appears.

21. Fill in the required fields for the selected country/currency combination.
22. Select **Worldline** as the provider and click **Next** to complete the **Worldline Provider Onboarding Application** tab.

- Or -

If you are using Convera as the provider, gather the **Provider Account ID** that Convera provides you after you onboard with them. Enter the **Provider ID** in the **Payment Provider Details** area and **Validate** the account before saving it.

23. When finished, click **Close**.

The funding account displays in the **Available Funding Accounts** section.

Live	Account Name	Bank ID	Account Number	Funding Type	Status	On Hold	Active	Account Type
<input type="checkbox"/>	American Express		*****1234	Direct Debit	Pending	Yes	Yes	Classic
<input checked="" type="checkbox"/>	Account Name	Global Account	Global Account	Direct Debit	In Progress	No	No	Global

24. Select the funding account and click **Set to Live Funding Account**.

25. The **Remittance Information** tab may appear.

Settings

Accounting Payment Batch Schedule Funding Account **Remittance Information**

**Remittance Information**

We'll send payment and payment allocation details to your card issuer. Please enter the information below as required by your card issuer to ensure correct allocations of your payments.

Company ID \*

007600

Load Number \*

12345

Book Number \*

1234

Cancel Previous Save

**NOTE:** The **Remittance Information** tab may appear for certain card programs. This functionality is only available with certain card issuers. The fields on this tab vary by card program.

**NOTE:** These details are required by your card issuer to ensure correct allocations of your payments. Concur Expense will send the payment and payment allocations to your card issuer with these values. Most card issuer will provide these values to you. For some card programs like Citibank, you will define and enter a unique File ID and may need to provide this to your card issuer.

**! IMPORTANT:** Entering incorrect data into these fields can cause processing failures for batches which cannot be aborted.

26. Fill in the required fields.

27. Click **Save**.

## Section 3: Administrator Procedures

The **Credit Card Program Added** page displays confirming card program setup and outlining the next steps to take with your activation coach.

The screenshot shows the 'Credit Card Program Added' page. At the top, there is a breadcrumb trail: 'Settings > Payment Types > Credit Card Program Added'. The main heading is 'Credit Card Program Added'. Below this, there is a 'Congratulations!' section with a trophy icon and a message: 'Your Corporate Card program has been added. There are some Next Steps that need to be completed before your electronic feed is set up.' The 'Program Name' is listed as 'Bank of Montreal MasterCard Corporate Card CBCP - CA'. The 'Next Steps' section follows, stating: 'To properly guide your expectations, there are several steps that you and SAP Concur will need to take to complete your corporate credit card feed setup. You can expect the process to take 4-6 weeks and we'll help with each step.' There are four steps listed with icons: 1. Contact your Activation Coach to initiate the corporate credit card feed setup process. 2. Your Activation Coach will send you an email directing you to fill out an online form. 3. We'll contact your bank to set up the connection. 4. Once setup is complete, you'll register your corporate card users and you're done! At the bottom, there is a button labeled 'Return to Payment Types Home'.

28. Click **Return to Payment Types Home**.

The card program created now appears on the **Payment Types** page. This card program is automatically set to **Active** status.

The screenshot shows the 'Business and Corporate Credit Card Programs' page. At the top, there is a button 'Add Credit Card Program'. Below this, there are three buttons: 'Edit', 'Activate', and 'Deactivate'. To the right of these buttons is a dropdown menu labeled 'Show: Active Accounts'. The main part of the page is a table with the following columns: 'Program Name', 'Country/Region', 'Card Issuer', 'Card Type', 'Program Type', and 'Status'. The table contains three rows of data. The second row, 'Bank of Montreal MasterCard Corporate Card CBCP - CA', is highlighted with a red border. The 'Status' column for all three rows shows 'Active'.

Program Name	Country/Region	Card Issuer	Card Type	Program Type	Status
<input type="checkbox"/> American Express American Express Business Card CBCP - US	UNITED STATES	American Express	American Express	Business Card	Active
<input type="checkbox"/> Bank of Montreal MasterCard Corporate Card CBCP - CA	CANADA	Bank of Montreal	MasterCard	Corporate Card	Active
<input type="checkbox"/> National Bank of Canada Corporate Card CBCP - CA	CANADA	National Bank of Canada	MasterCard	Corporate Card	Active

29. On the **Schedule** and **Accounting** tabs, complete the fields.



For more information about the **Schedule** tab, refer to the *Managing Batch Schedules* section of this guide.



For more information about the **Accounting** tab, refer to the *Managing Batch Accounting* section of this guide.

30. When done, click **Save**.

### ***Editing Card Programs***

Once you have created a card program, you can only edit fields on tabs in the **Settings** section, such as modifying the batch schedule, editing account codes, or editing funding accounts.

▶ ***To edit card program information:***

1. Select the check box next to the card program you want to edit.
2. Click **Edit**.
3. Change fields as necessary on tabs in the **Settings** section.
4. Click **Save**.

### ***Deactivating Card Programs***

Corporate card programs can only be deactivated by an SAP Concur administrator. Contact SAP Concur support to request deactivation of a corporate card program.

### ***Validating Credit Card Account Numbers***

Clients who use Expense Payment Manager to pay their corporate card can verify their card's issuer identification number (IIN) to ensure Expense Payment Manager supports payments to that card issuer. This upfront verification is performed during card program configuration.

If the account number is not supported by Expense Payment Manager, an error message appears.

### Issuer Identification Number Verification ✕

We want to make sure Expense Pay works for your card program. To do so, we'll need to verify your card Issuer Identification Number (IIN). Please enter the first 6 digits of your Corporate Card.

1234 5 678 9012 3456

! Issuer Identification Number \*

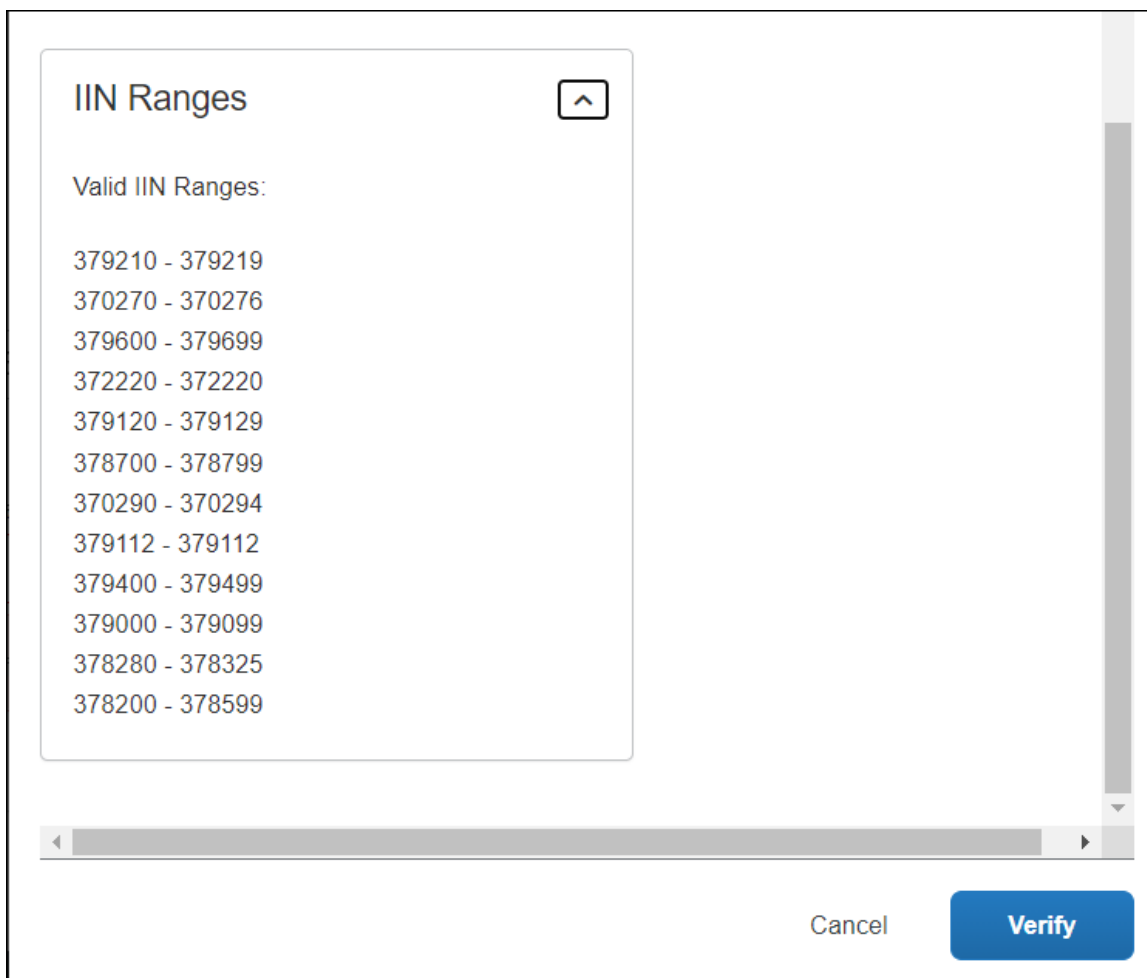
123456

! Unfortunately your Issuer Identification Number isn't supported by Expense Pay. If you're confident that you entered it correctly and that you have a Corporate Card, we recommend that you contact your SAP Concur Account Representative. Alternatively, you can select Cancel and choose an option other than Expense Pay by Concur.

IIN Ranges ▼

Cancel Verify

Click the **IIN Ranges** list to view valid account number ranges for Expense Payment Manager.

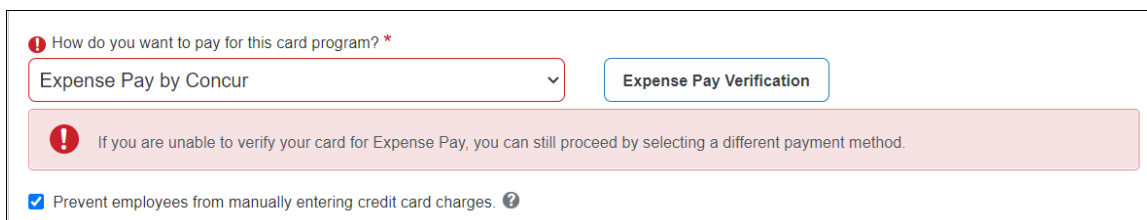


The image shows a dialog box titled "IIN Ranges" with a close button (X) in the top right corner. Below the title, it says "Valid IIN Ranges:" followed by a list of 12 ranges: 379210 - 379219, 370270 - 370276, 379600 - 379699, 372220 - 372220, 379120 - 379129, 378700 - 378799, 370290 - 370294, 379112 - 379112, 379400 - 379499, 379000 - 379099, 378280 - 378325, and 378200 - 378599. At the bottom right of the dialog are two buttons: "Cancel" and "Verify".

**NOTE:** If you are certain you entered the numbers correctly, call your SAP Concur account representative.

Click **Cancel** to close the page.

An error message appears on the page informing you that you can still set up the card program if you select another payment option other than *Expense Pay by Concur*.



The image shows a screen with a red error message. At the top, it says "How do you want to pay for this card program? \*". Below this is a dropdown menu with "Expense Pay by Concur" selected. To the right of the dropdown is a button labeled "Expense Pay Verification". Below the dropdown is a red error message box that says: "If you are unable to verify your card for Expense Pay, you can still proceed by selecting a different payment method." At the bottom of the screen is a checkbox labeled "Prevent employees from manually entering credit card charges." with a question mark icon.

Click **Cancel** or **Previous** to return to the **Select Your Type of Program** page.



## Managing Funding Accounts

Funding accounts are the link to the bank accounts that payment providers use to withdraw funds from to fund reimbursements paid to employees or card programs. The administrator assigns these bank account links in two places in Product Settings:

- **Employee Reimbursements:** This page contains the reimbursement methods for the employees. If the administrator selects Expense Payment Manager as the reimbursement method, Concur Expense will prompt the admin to enter the funding account information and set the live account for the country. If a funding account already exists for the country/currency combination, the system will provide any available existing accounts to be selected as the live account for reimbursements.
- **Card Programs:** This page defines which card programs your company supports. If the administrator selects Expense Payment Manager as the payment method for the card program, Concur Expense will prompt the admin to enter the funding account information and set the live account for the country. If a funding account already exists for the country/currency combination, the system will provide any available existing accounts to be selected as the live account for reimbursements.

**NOTE:** Card programs and Employee Reimbursements can utilize two different funding accounts, or they can access the same funding account.

### *Creating a Funding Account for Convera*

**NOTE:** You must first onboard directly with Convera via the Concur App Center. They will issue provider IDs after you establish an account with them.

► **To create a new funding account:**

1. Click **New Provider Account**. The **Funding Account** window appears. Fill in the required fields for the selected country/currency combination.

The screenshot shows the 'Funding Account' window with the following sections:

- Account Information:**
  - Reimbursement Currency: Australia, Dollar
  - Account Country/Region: AUSTRALIA
  - Account Display Name: Enter a name
  - Active: No
  - ☒ Receive Daily Funding Email
- Contact Information:** Enter the contact who can resolve funding issues.
  - Primary Contact Name, Email, and Phone Number fields.
  - Secondary Contact Name, Email, and Phone Number fields.
- Payment Provider Details:**
  - Client ID: p008822gjhkl Datacenter: EU2
  - Provide your "Client ID" and "Datacenter" values to your payment provider if requested during the onboarding process.
  - Provider: Convera

A 'Next' button is located at the bottom right of the window.

2. Complete the following fields:

Field	Description
Account Country	The country where the bank account is located.
Reimbursement Currency	The available currency or currencies based on the selected Account Country. <b>NOTE:</b> UK funding accounts can use either GBP or Euro.
Account Display Name	The name that will appear for the funding account on the <b>Create/Edit Batch Definitions</b> page and on the <b>Monitor Batches &gt; View Funding &gt; Global Funding</b> page. <b>NOTE:</b> The Reimbursement Auditor user role can view the funding account name but not the details. The funding account name should be clear and descriptive.
Available For	The group whose Reimbursement Managers will be able to access the funding account.
Active	The status of the account, either active or inactive.

Field	Description
Receive Daily Funding Email	The feature that sends a funding email out daily for this funding account. Selected to receive the email or cleared to not receive the email. This setting is only used to stop sending daily funding emails when the daily funding amount is equal to 0 (currency).  <b>NOTE:</b> The funding account email is not group aware. The emails for all funding accounts will go to all users who have the Reimbursement Manager user role, regardless of group.
Primary Contact Name	The name of the primary contact who can resolve funding issues.
Primary Contact email	The email of the primary contact who can resolve funding issues.
Primary Contact phone number	The phone of the primary contact who can resolve funding issues.
Secondary Contact Name	The name of a secondary contact who can resolve funding issues.
Secondary Contact email	The email of the secondary contact who can resolve funding issues.
Secondary Contact phone number	The phone of the secondary contact who can resolve funding issues.
Payment Provider	The payment provider for this funding account.

3. Select **Convera** as the **Provider**.

## Section 3: Administrator Procedures

- Click **Next**. The **Provider Account ID** field displays.

The screenshot shows the 'Funding Account' form with the following fields and values:

- Account Information** (tab selected)
- Reimbursement Currency:** Canada, Dollar
- Account Country/Region:** CANADA
- Account Display Name:** m
- Available For:** Global
- Active:** No
- ☒ **Receive Daily Funding Email**
- Contact Information**: Enter the contact who can resolve funding issues.
- Primary Contact Name:** m
- Primary Contact Email:** m@m.com
- Primary Contact Phone Number:** m
- Secondary Contact Name:** m
- Secondary Contact Email:** m@m.com
- Secondary Contact Phone Number:** m
- Payment Provider Details**
- Provider:** Convera - Flex
- Provider Account ID:** p1001088yaul-12345
- Validate** button
- ProcessingPartnerToken:** Enter 7 digit numeric Account ID issued from your payment provider.
- Save** button

- Enter the seven-digit numeric **Provider Account ID** provided to you by Convera after your Convera onboarding. To begin onboarding, go to the Convera page on the Concur App Center and click **Request Information**.
- Click **Validate** to verify the **Provider Account ID**.

The screenshot shows the 'Funding Account' form with the following fields and values:

- Contact Information**: Enter the contact who can resolve funding issues.
- Primary Contact Name:** m
- Primary Contact Email:** m@m.com
- Primary Contact Phone Number:** m
- Secondary Contact Name:** m
- Secondary Contact Email:** m@m.com
- Secondary Contact Phone Number:** m
- Payment Provider Details**
- Provider:** Convera - Flex
- Provider Account ID:** p1001088yaul-5512345
- Validate** button
- Provider Account Name:** Concur\_Currency\_HKD
- Save** button

A **Success** message dialog is displayed with the text: "Success! Verify the Provider Account Name and Currency returned looks correct and matches reimbursement currency on this account before saving." The **Validate** button is highlighted with a red box.

- If the validation is successful, click **OK**. The **Provider Account Name** displays on the screen after a successful validation. You must verify if the **Provider Account Name** and currency returned is correct for the reimbursement currency on the funding account before you save it.

**NOTE:** After every modification, the **Provider Account ID** requires verification before it can be saved.

- Click **Save** if the information is verified. You are now ready to create your employee and card batches and will be able to select this funding account during those steps.

### ***Creating a Funding Account for Worldline***

**NOTE:** For a comprehensive view of funding accounts, refer to the **Batch Definitions** tab.

► ***To create a new funding account:***

- Click **New Provider Account**. The **Funding Account** window appears. Fill in the required fields for the selected country/currency combination.

The screenshot shows the 'Funding Account' window with the following sections:

- Account Information:**
  - Reimbursement Currency: Select Account Currency (dropdown)
  - Account Country/Region: Select a Country/Region (dropdown)
  - Account Display Name: Enter a name (text field)
  - Available For: (dropdown)
  - Active: No (dropdown)
  - ☒ Receive Daily Funding Email
- Contact Information : Enter the contact who can resolve funding issues.**
  - Primary Contact Name: (text field)
  - Primary Contact Email: (text field)
  - Primary Contact Phone Number: (text field)
  - Secondary Contact Name: (text field)
  - Secondary Contact Email: (text field)
  - Secondary Contact Phone Number: (text field)
- Payment Provider Details**
  - Client ID: p1001088yaui Datacenter: INT
  - Provide your "Client ID" and "Datacenter" values to your payment provider if requested during the onboarding process.
  - Provider: Select Payment Provider (dropdown)

A blue **Next** button is located at the bottom right of the window.

- Complete the following fields:

## Section 3: Administrator Procedures

Field	Description
Account Country	The country where the bank account is located.
Reimbursement Currency	The available currency or currencies based on the selected Account Country. <b>NOTE:</b> UK funding accounts can use either GBP or Euro.
Account Display Name	The name that will appear for the funding account on the <b>Create/Edit Batch Definitions</b> page and on the <b>Monitor Batches &gt; View Funding &gt; Direct Debit</b> page. <b>NOTE:</b> The Reimbursement Auditor user role can view the funding account name but not the details. The funding account name should be clear and descriptive.
Available For	The group whose Reimbursement Managers will be able to access the funding account.
Active	The status of the account, either active or inactive.
Receive Daily Funding Email	The feature that sends a funding email out daily for this funding account. Selected to receive the email or cleared to not receive the email. This setting is only used to stop sending daily funding emails when the daily funding amount is equal to 0 (currency). <b>NOTE:</b> The funding account email is not group aware. The emails for all funding accounts will go to all users who have the Reimbursement Manager user role, regardless of group.
Primary Contact Name	The name of the primary contact who can resolve funding issues.
Primary Contact email	The email of the primary contact who can resolve funding issues.
Primary Contact phone number	The phone of the primary contact who can resolve funding issues.
Secondary Contact Name	The name of a secondary contact who can resolve funding issues.
Secondary Contact email	The email of the secondary contact who can resolve funding issues.
Secondary Contact phone number	The phone of the secondary contact who can resolve funding issues.
Payment Provider	The payment provider for this funding account.

3. Select **Worldline** as the provider.

4. Click **Next**. The **Provider Onboarding Application** tab displays.
5. On the **Provider Onboarding Application** tab, fill in the field required by the provider.

! **IMPORTANT:** Not all SAP Concur clients will utilize the same providers. Please refer to the *Funding Bank Account Fields by Country* section for onboarding requirements per currency and provider.

6. Click **Close**. The status of the new account will be set to *Unconfirmed* while Worldline verifies the account details.



For field details, refer to the *Funding Bank Account Fields by Country* section of this guide.

The newly created funding account appears in the available funding accounts section where the account can be selected as the live batch account or left as a possible future account.

The possible statuses for Provider funding accounts are:

- ♦ **In Progress** – The client has started, but not finished entering funding account information.
- ♦ **In Review** – The client has finished entering funding account information and submitted it for verification to the provider.
- ♦ **Reopened** – The provider has reviewed the application and has requested additional information. The information displays on the top of the application form and can be viewed by clicking **View All**. Copy the information requested into a Word document, and provide answers, then upload this document along with any other documents that might have been requested into the **Additional Relevant Documentation** field. Re-submit the application.

- ♦ **Accepted** – The provider has verified and accepted the account information.

### ***Verifying a Worldline Funding Account (Euro, GBP, USD, or CAD)***

The debit test allows clients to confirm that the payment processor (Worldline) can debit their funding account and that the funding account is ready to be used to pay employees and company cards.

For Expense Payment Manager clients whose funding accounts use Worldline as the payment provider, it is possible to manually initiate a debit test (commonly known as a penny test) transaction for **Accepted** (status) Worldline funding accounts.

**NOTE:** Convera funding accounts do not have this capability as they will complete this action during the onboarding process.

The test will debit the amount of 0.01 in funding account currency (Euro, GBP, USD, or CAD) from the funding account and credit it back to the funding account.

To use the new debit test button, the funding account must meet the following requirements:

- The payment provider must be Worldline.
- The funding account status must be **Accepted**.
- A funding account must not already be on a temporary hold due to a funding failure with Worldline.



► **Debit Test a Funding Account**

1. From the (Modify) **Funding Account** page, click **Initiate Debit Test**.

The screenshot shows the 'Funding Account' form with the following sections:

- Account Information:**
  - Reimbursement Currency: US, Dollar
  - Account Country/Region: UNITED STATES
  - Account Display Name: [Redacted]
  - Available For: [Redacted]
  - Active: No
  - ☒ Receive Daily Funding Email
- Contact Information:** Enter the contact who can resolve funding issues.
  - Primary Contact Name: [Redacted]
  - Primary Contact Email: [Redacted]
  - Primary Contact Phone Number: [Redacted]
  - Secondary Contact Name: [Redacted]
  - Secondary Contact Email: [Redacted]
  - Secondary Contact Phone Number: [Redacted]
- Payment Provider Details:**
  - Provider: Select Payment Provider

At the bottom right, the **Initiate Debit Test** button is highlighted with a red circle and a red arrow. A **Save** button is also visible next to it. A **Close** link is at the bottom right of the form.

The test will debit the amount of 0.01 in funding account currency (Euro, GBP, USD, or CAD) from the funding account and credit it back to the funding account.

2. Review your bank statement with your bank and confirm a debit for 0.01 from Worldline.
3. After the debit test is complete, it is appropriate to assign a new funding account to an employee or card batch.

## Managing Batch Schedules

Expense & Invoice Settings > Employee Reimbursements

### Employee Reimbursements

This is where you specify how you will pay your users for their expenses.

[Save](#) [Cancel](#)

Which country are you setting the employee payment method for? UNITED STATES

Which currency do you plan to reimburse these employees with? US, Dollar

Which payment method will you use to reimburse these employees? Expense Pay By Concur

We will use this information to help you export payment data from Concur.

[Funding Account](#) [Schedule](#) [Accounting](#)

\*If the schedule changes after there is an open batch, the system will wait until the current batch is completed (using the old schedule), then open a new batch using the new schedule.

☒ On-Demand  
☐ Daily  
☐ Weekly  
☐ Sunday  
☐ Monday  
☐ Tuesday  
☐ Wednesday  
☐ Thursday  
☐ Friday  
☐ Saturday  
☐ Every other week

☐ Semi-Monthly - Days of Month  
☐ Monthly

Batch scheduling is used to set the dates that a payment batch will close (preventing any new demands from being entered) and be processed. Each reimbursement method and company card program have their own payment batch with a unique batch schedule. The **Schedule** tab appears after the administrator has created a new employee reimbursement or card program, or when the administrator is viewing the details of an existing reimbursement method or card program.

If you change the schedule once there is an open batch, the system will wait until the current batch is completed (using the old schedule), then open a new batch using the new schedule. Any reports that reach the *Pending Payment* status will go into the current open batch.

► **To schedule the Expense Payment Manager batch:**

1. On the **Schedule** tab, select the desired batch close timing.

Schedule	Description
On-Demand	The batch will remain open until you manually close it in Payment Manager.
Daily	The batch closes daily at the end of the day.
Weekly	The batch closes at the end of the day on the selected day(s) of the week.

Schedule	Description
Every other week	<p>The batch closes at the end of the day on the selected day of the week, every other week. The administrator selects the weekday, and the batch closes on the second occurrence of that day.</p> <p>Example: On Monday, the administrator chooses Every <b>other week schedule</b> and selects Thursday as the weekday. The next Thursday (3 days later) is the first occurrence of the weekday and marks the end of the first week. The Thursday after that is when the batch closes for the first time.</p>
Semi-Monthly – Days of Month	The batch closes at the end of the day on the two selected days of the month.
Monthly	<p>The batch closes at the end of the day on the selected day of the month.</p> <p><b>NOTE:</b> You can account for banking holidays by setting the <b>Monthly</b> option to six calendar days prior to your payment due date. These six calendar days will account for three banking days for processing plus three non-banking days for the weekend plus a bank holiday. If you set the day of the month six calendar days out, you may pay your card prior to the due date. If you choose this option, you will avoid the need to modify the batch close date around bank holidays.</p>

2. Select the desired dates if necessary.
3. Click **Save**.

## Managing Batch Accounting

The **Accounting** tab allows you to configure your accounting codes for the Expense Payment Manager payment batches. The codes entered on this page will be included in the accounting export file for the batch.

The screenshot shows the 'Employee Reimbursements' page under 'Expense & Invoice Settings'. The 'Accounting' tab is selected and highlighted with a red circle. The page contains several dropdown menus and text input fields for configuring payment and accounting settings.

### ► **To enter your account codes:**

1. On the **Accounting** tab, enter the codes in the fields:

Field	Description
Liability Account Code	<p>This is the accounting code that will appear in the accounting file "Payment Demand Company Liability Account Code" field for payment made with this reimbursement method.</p> <p>The <b>Liability Account Code</b> field may be used to record when expenses are incurred. Clients may use this field to capture a code that represents an offset account in the GL extract. This account code commonly represents the credit in the expense accounting entry.</p> <p><b>NOTE:</b> This field does not appear for QuickBooks clients.</p>

Field	Description
Cash Account Code	<p>This is the accounting code that will appear in the accounting file "Payment Demand Company Cash Account Code" field for payments made with this reimbursement method.</p> <p>The <b>Cash Account Code</b> field maybe used to record when expenses settle. Clients may use this field to capture offsets against transactions that directly impact the bank accounts. This account code commonly represents the credit in the payment accounting entry.</p> <p><b>NOTE:</b> This field does not display for companies that use one of the SAP Concur financial integrations, such as QuickBooks, Xero, Sage, Intacct, etc.</p>
Clearing Account Code	<p>This is the accounting code that appears in the accounting file "Payment Demand Company Cash Account Code" field for payments made to this card program.</p> <p>The Clearing Account Code field may be used to book amounts in the company's ledger that the employee owes back to the company when they have charged amounts that are not going to be reimbursed on a company paid card.</p> <p><b>NOTE:</b> This field only displays if the payment type is Company Bill/Company Paid (CBCP).</p>
Vendor Name for Company Credit Card Program (only appears for card programs)	<p>(Optional) This field allows clients to enter the Vendor ID value for the card issuer of your company-paid card program.</p> <p>If clients choose to populate this field, the value is available for output into their accounting file. If they have multiple company paid card programs, they can set this value independently for each company paid card program they create in the system.</p>

2. Click **Save**.

### Clients Connected to Financial Systems

If you have connected Concur Expense to your financial system, some fields on this page may display different labels or pre-populated values based on your connected financial system.



For more information, refer to the Concur Expense setup guide for your financial system.

## Managing Employee Banking

### *Updating Employee Bank Information*

Organizations can bring employee bank account information into Expense Payment Manager through the following:

- **Employee manages their own banking information using Profile:** This method is the most popular and the "best practice" way for organizations to manage this information.
- **Organization imports employee banking information:** Some organizations choose to use the User Import to import employees banking information from another system that manages this information.

### *Existing Payment Demand Behavior for Failed Accounts*

If a user's bank account status changes to **Failed**, any existing payment demands created for them change to **Failed**. If the batch closes while the payment demands are in this status, the payment demands are moved to the next open batch. When the user updates their bank information, all associated payment demands associated are moved into the current open batch and their status is updated to **Assigned**.

### *Employee Banking Page*

The **Employee Banking** page allows the administrator to view employee bank account information, including historical information.

**NOTE:** The re-confirm failed account function is not part of the Concur Pay process.

In cases where there is incorrect banking information, the employee should correct the bank number, bank account number, or account type. The Admin does not have a means to enter employee bank account information.

► **To access the Employee Banking page:**

1. Click **Administration > Company > Tools**.
2. Click **Monitor Payees** in the left menu.
3. Click **Employee Banking**.

► **To search for an employee's bank information:**

To search for a specific employee's bank information, use the **Find Employee Where** or **Status** fields in the Search area.

► **To deactivate an employee's bank account:**

1. Use the **Find Employee Where** or **Status** fields in the Search area to locate the desired employee.
2. Select the desired employee.
3. Click **Inactivate**.

## Managing Payment Demands

The administrator manages payment demands through the **Payment Demands** tab of the **Monitor Batches** page. This page displays the payment demands contained in a specified batch listed on the **View Batches** tab. The administrator can access the **Payment Demands** tab from the **View Batches** tab of the **Monitor Batches** page of Payment Manager.

From the **Payment Demands** tab, you can open the **Payment Demand Audit Trail** page and then troubleshoot or audit a payment demand. You can also open the **Report Summary** page to view the summary for the report associated with the payment demand.



Refer to the *Managing Batches* section of this guide for more information.

### Payment Demand Types

There are two kinds of payment demands, Cash and Card. A Cash payment demand contains one report payee, an employee. A Card payment demand contains one payee, a card issuer. These payment demands result from actual expense report submissions.

#### ► To review payment demands contained in a batch:

1. On the **View Batches** tab of the **Monitor Batches** page, click the number in the **Count** column of the desired batch.

Payment Manager

This is where you view batches of approved expenses and download your transaction files.  
[Learn about this step](#) [How it works](#)

View Batches View Funding Bank Statements

Advanced Search

Batch ID:  Type:  Funding Account Name:  Hide Unused Batches: ☐ [Search](#)

Closed Date (From):  Closed Date (To):

Total	Status	Count	Closed Date	Reimbu	Actions
0.00 USD	Open	0			<a href="#">Expense</a>
0.00 USD	Open	0			<a href="#">Expense</a>
0.00 USD	Open	0			
17.60 USD	Open	1			<a href="#">close now</a>
0.00 USD	Open	0			

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2. The **Payment Demands For Batch Total** tab appears.

Payment Manager

This is where you view batches of approved expenses and download your transaction files.  
[Learn about this step](#) [How it works](#)

View Batches

View Funding

Bank Statements

Advanced Search

Payment Demands For Batch Total: 17.60 USD X

USD: Employees Batch Paid By Company Check (via Accounts Payable)  
(b877d66f-64a7-4625-a2b3-1a5b75fdf80c)

Report Name ▲	Report ID	Payee Name	Amount	Paid Date	Status
Pacific Expo	FB4E670388E34EC48E1...	Miller, Chris	17.60 USD		Assigned

3. Review the information for the desired demands.
4. Click **X** to close the tab.

► **To view the audit trail of a payment demand:**

1. On the **Payment Demands** tab, click **Payment Demand ID**. The **Audit Trail for Payment Demand** page opens:

Audit Trail for Payment Demand 8 X

Date / Time ▲	Updated By	Action	Description
06/19/2015 02:22 PM	Miller, Chris	Creation	Payment demand created.

OK

You can review the payment demand audit trail.

2. When done, click **OK**.

► **To review the audit trail of a report:**

1. On the **Payment Demands** tab, click **Report ID**. The **Audit Trail** page opens.

Audit Trail					
Report Level					
Date/Time ▼	Updated By	Action	Description		
06/19/2015 02:31 PM	System, Concur	Queued for processing	The report was added to the Expense Pay processing queue.		
06/19/2015 02:31 PM	Petei, Jin	Approval Status Change	Status changed from Approved & In Accounting Review to Approved Comment:		
06/19/2015 02:30 PM	Petei, Jin	Approval Status Change	Status changed from Submitted & Pending Approval to Approved Comment:		
06/19/2015 02:30 PM	Miller, Chris	Approval Status Change	Status changed from Submitted to Submitted & Pending Approval		
Entry Level					
Date/Time ▼	Updated By	Action	Description		

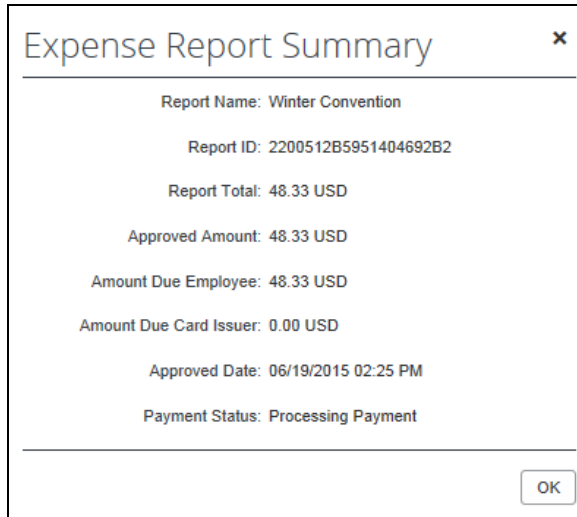
Close

You can review the report audit trail.

2. When done, click **Close**.

► **To review the report summary for a payment demand:**

On the **Payment Demands For Batch** tab, click the desired name in the **Report Name** column. The **Expense Report Summary** page appears:

A screenshot of a web-based dialog box titled "Expense Report Summary" with a close button (X) in the top right corner. The dialog box contains the following information: Report Name: Winter Convention, Report ID: 2200512B5951404692B2, Report Total: 48.33 USD, Approved Amount: 48.33 USD, Amount Due Employee: 48.33 USD, Amount Due Card Issuer: 0.00 USD, Approved Date: 06/19/2015 02:25 PM, and Payment Status: Processing Payment. An "OK" button is located at the bottom right of the dialog box.

Report Name: Winter Convention
Report ID: 2200512B5951404692B2
Report Total: 48.33 USD
Approved Amount: 48.33 USD
Amount Due Employee: 48.33 USD
Amount Due Card Issuer: 0.00 USD
Approved Date: 06/19/2015 02:25 PM
Payment Status: Processing Payment

## Managing Batches

### **Monitoring Batches**

The administrator uses the **Monitor Batches** page of Payment Manager to review batch status and payment demand details for all batches. The batches are grouped by batch based on country and currency. By default, the page displays the current batches for each definition. The administrator can search for a specific batch.

► **To review payment batch status:**

1. Click **Administrator > Company > Tools**. The **Expense Tools** page appears.
2. Click **Payment Manager**. The **View Batches** tab of the **Monitor Batches** page appears, displaying the current open batches.

**NOTE:** When applicable, the **View Batches** tab of the **Monitor Batches** page displays the column, **Warnings**, and the message, **"Incomplete Banking Profile"** to help prevent delays in successful processing of payments.

3. (Optional) Use the search fields to locate a particular batch. The search results display below.

The **Status** indicates whether an administrator can add more payment demands to the batch and whether Expense Payment Manager successfully transmitted the batch.

Status	Description
Open	The batch is open to receive approved report payees.
Closed	The batch no longer accepts approved report payees.
Sent	The system successfully sent the batch to the payer's bank.
Failed	The system is unable to process the batch. This could be due to network issues or a failed funding account. The EPE will attempt to resend the batch in 24 hours.

► **To view the payment demands in a batch:**

On the **View Batches** tab, click the **Count** value for the desired batch. The list of payment demands in the batch displays.

Payment Manager

This is where you view batches of approved expenses and download your transaction files.  
[Learn about this step](#) [How it works](#)

View Batches View Funding Bank Statements

Advanced Search Payment Demands For Batch Total: 17.60 USD ✕

USD: Employees Batch Paid By Company Check (via Accounts Payable)  
 (b877d66f-64a7-4625-a2b3-1a5b75fdf80c)

Report Name	Report ID	Payee Name	Amount	Paid Date	Status
Pacific Expo	FB4E6703B8E34EC48E1...	Miller, Chris	17.60 USD		Assigned

► **To export data to an Excel spreadsheet:**

1. Click the **Monitor Batches** tab.

View Batches View Funding Bank Statements

Advanced Search

Batch ID: Type: Funding Account Name: Hide Unused Batches: Search

Closed Date (From): Closed Date (To):

Total	Status	Count	Closed Date	Reimbu	Actions
0.00 USD	Open	0		Expense	
0.00 USD	Open	0		Expense	
0.00 USD	Open	2	close now	Expense	
0.01 USD	Open	1		Expense	
17.60 USD	Open	1	close now	Expense	
0.00 USD	Open	0			

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2. Select the desired payment batch and click **Send to Excel**. This opens an Excel spreadsheet.

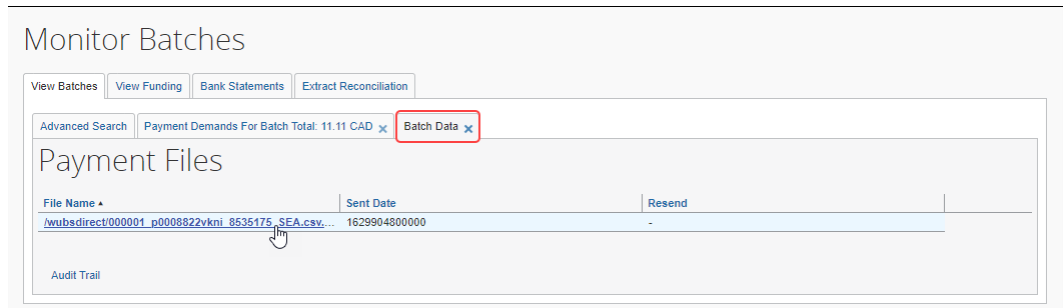
**NOTE:** The columns displayed in the **Monitor Batches** tab will be the columns in the Excel spreadsheet.

► **To view batch data for card batches:**

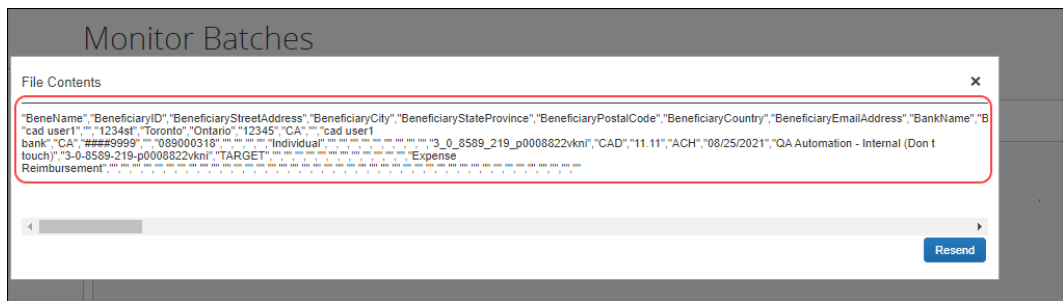
**NOTE:** Not all card batches have viewable data, but when applicable, the **View Batch Data** link displays the masked remittance data that is transmitted to the card provider.

## Section 3: Administrator Procedures

- Click **View Batch Data** to open the **Batch Data** tab.



- Click a file name, if one is available, to display the masked data that was transmitted.



**NOTE:** The **Resend** button is only available for some providers; click **Resend** only if directed to do so by your payment provider, card provider, or SAP Concur.

### **Rescheduling Batches**

In some circumstances, the administrator may need to close or send a particular batch earlier or later than its regular schedule. For example, to ensure Expense Payment Manager pays employees before a banking holiday, the administrator may choose to pay the batch earlier than scheduled. In such circumstances, the administrator can use the **Reschedule Batch** link in Payment Manager to close and send the batch sooner or later than scheduled. In some cases, administrators may want to have some payment demands in the batch paid on an earlier schedule, and some paid on the original schedule.

#### **► To reschedule a batch:**

- On the **Payment Manager** page, click the **reschedule batch** link for the desired batch.

## Monitor Batches

View Batches
View Funding
Bank Statements

**Advanced Search**

Status:

Type:

Funding Account Name:

Batch ID:

Hide Unused Batches: ☐

Close Date (From):

Close Date (To):

Send Date (From):

Send Date (To):

[Search](#)

Total	Status	Count	Close Date	Send Date	Available For	Funding Account	Reimbur	Actions
<b>AMEX: Card Batch Paid By Expense Pay By Concur</b>								
0.00 USD	Open	1	<a href="#">close now</a>		Global	US Funding	Expense	<a href="#">reschedule batch</a>
<b>US Expenses: Employees Batch Paid By Expense Pay By Concur</b>								
0.00 USD	Open	0	10/08/2014	10/08/2014	Global	US Funding	Expense	
<b>US Expenses - System: Confirmation Batch Paid By Expense Pay By Concur</b>								
0.01 USD	Open	1	01/13/2015	01/13/2015	Global	US Funding	Expense	

- The **Reschedule Batch** page appears.

Reschedule Batch Id:  
55a002b1-5624-4f91-934f-57e9648251c5

✕

---

Batch ID: 55a002b1-5624-4f91-934f-57e9648251c5

Name: US Funding

Open Date: 02/03/2015

Close Date:

[Close Now](#)
[Reschedule](#)
[Cancel](#)

- Set a new **Close Date** for the batch.
- Click **Reschedule** or **Close Now** to close the batch immediately.

**NOTE:** Closing a batch earlier makes the following batch longer in duration by the number of days you shorten the original batch.

► **To close an on-demand batch:**

- On the **View Batches** of the **Monitor Batches** page, select the desired batch.
- Click **close now**. The batch is closed and a new batch for that payment type is opened.

## Section 3: Administrator Procedures

The screenshot displays the 'View Batches' tab in the Concur Expense Payment Manager. It features an 'Advanced Search' section with filters for Batch ID, Type, Funding Account Name, and a 'Hide Unused Batches' checkbox. Below the search filters is a table listing various payment batches. The batch 'USD: Employees Batch Paid By Expense Pay By Concur' is highlighted with a red box, indicating it is the current focus. This batch has a status of 'Sent', a count of 0, and a 'close now' link. Other batches include 'USD Company Paid: Card Batch Paid By Company Check (via Accounts Payable)', 'USD Company Paid Credit Card: Card Batch Paid By Company Check (via Accounts Payable)', 'USD - System: Confirmation Batch Paid By Expense Pay By Concur', 'USD: Employees Batch Paid By Company Check (via Accounts Payable)', and 'USD: Employees Batch Paid By Other Reimbursement Methods'.

Total	Status	Count	Closed Date	Reimbu	Actions
• USD Company Paid: Card Batch Paid By Company Check (via Accounts Payable)					
0.00 USD	Open	0			Expense
• USD Company Paid Credit Card: Card Batch Paid By Company Check (via Accounts Payable)					
0.00 USD	Open	0			Expense
• USD: Employees Batch Paid By Expense Pay By Concur					
0.00 USD	Open	2	<a href="#">close now</a>		Expense
0.00 USD	Sent	0	06/19/2015		Expense
• USD - System: Confirmation Batch Paid By Expense Pay By Concur					
0.01 USD	Open	1			Expense
• USD: Employees Batch Paid By Company Check (via Accounts Payable)					
17.60 USD	Open	1	<a href="#">close now</a>		Expense
• USD: Employees Batch Paid By Other Reimbursement Methods					
0.00 USD	Open	0			Expense

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The batch is sent to payment provider for processing.

## Managing Expense Reports on the Report Payees List

A report payee is a payee on an expense report. Report payees can either be employees or company card issuers. A payment demand consists of one or more report entries for the same payee. A payment demand for a card program will contain the total reimbursement amount for all card transactions for that card program included in the batch. A payment batch consists of one or more payment demands.

The administrator uses the **Report Payees** page to investigate the payment status of a specific expense report or report payee.

### ► To locate reports in Payment Manager:

1. Click **Administration > Company > Tools > Payment Manager**. The **Monitor Batches** page appears.



2. Click **Monitor Payees**. The **Report Payees** page appears.

To search for a specific expense report within the group, use the following fields:

- ◆ Find report payees where
- ◆ Status
- ◆ Payee Type
- ◆ Currency
- ◆ Reimbursement Method

► **To place a report payee on hold:**

1. Click **Administration > Company > Tools > Payment Manager**. The **Monitor Batches** page appears.
2. Select **Monitor Payees**.
3. Search for the desired report(s).
4. Select the check box next to each expense report.

**NOTE:** Only report payees associated to batches that are not sent can be set to on hold.

5. Click **Place On Hold**. The report payee status changes to *On Hold*.

► **To assign a report to an open batch:**

1. Click **Administration > Company > Tools > Payment Manager**. The **Monitor Batches** page appears.
2. Select **Monitor Payees**.

3. Search for the desired report(s).
4. Select the check box next to each desired expense report.
5. Click **Change Batch > Assign to Next Batch**. The report payee status changes to *Assigned*.

► ***To mark a report payee as Client Paid:***

**NOTE:** There are two options for handling the reports of employees that were paid outside of Concur Expense: 1. **Client Pay**. This method will remove the possibility of any accounting reporting for the reports. The reports are removed from any batch and the accounting data cannot be downloaded. Reports are found in **Monitor Payees** and indicated with **Client Pay**. 2. **Recall to Processor**. This method maintains the ability to download the accounting extract for these transactions. The report is recalled to the processor, the employee's reimbursement is changed to your non-Pay method, and then the report is approved again. After the report is corrected, you would move the employees back to Expense Payment Manager reimbursement method.

1. Click **Administration > Company > Tools > Payment Manager**. The **Monitor Batches** page appears.
2. Select **Monitor Payees**.
3. Search for the desired report(s).
4. Select the desired expense report.

**NOTE:** Only report payees associated to batches that have not been sent can be set to **Client Paid**.

5. Click **Client Pay**. The report payee status changes to **Client Pay**.

► ***To move a report marked Client Pay to an open batch:***


1. Click **Administration > Company > Tools > Payment Manager**. The **Monitor Batches** page appears.
2. Select **Monitor Payees**.  
  
Select the desired files.
3. Click **Reverse Client Paid** for each desired report.

This puts the payment demand on hold and moves the report into the open batch.

## Report Payee Status

The **Status** column displays information about a report that guides what an administrator can do with a specific report.

Status	Description
Aborted	<p>The payment demand was in a batch sent to the payer's bank for payment. Expense Payment Manager designated that the bank was unable to pay the payment demand. In most cases, the Admin does not need to take action for aborted payment demands. When a payment demand with an employee payee is aborted, that employee's bank account is marked as Failed and an email notification is sent to them. Once the employee updates their bank account information, the system will move any aborted payment demands for that employee into the next available batch.</p> <p><b>NOTE:</b> If necessary, reports with a status of <b>Aborted</b> can be assigned to the next batch, placed on hold, or marked as <b>Client Pay</b>.</p>
Accepted	<p>The payment demand has been accepted by the payment engine or payment provider. This is a normal step in the process that may be followed by funded and then paid or possibly aborted if the payment is returned.</p>
Any	<p>This selects for any status.</p>
Assigned	<p>The payment demand is assigned to an open or closed batch that has not yet been sent to the payer's bank for payment. Reports with a status of Assigned can be assigned to the next batch (if the batch it currently belongs to is closed), placed on hold, or marked as Client Pay.</p>
Client Pay	<p>The Admin changed the reimbursement method from Expense Payment Manager to Client Pay.</p> <p><b>NOTE:</b> There are two options for handling the reports of employees that were paid outside of Concur Expense:</p> <p><b>Client Pay.</b> This method will remove the possibility of any accounting reporting for the reports. The reports are removed from any batch and the accounting data cannot be downloaded. Reports are found in Monitor Payees and marked with "Client Pay".</p> <p><b>Recall to Processor.</b> This method maintains the ability to download the accounting extract for these transactions. The report is recalled to the processor, the employee's reimbursement is changed to your non-Pay method, and then the report is approved again. After the reports are corrected, you would move the employees back to Expense Pay reimbursement method.</p>
Not Sent/Not Completed (only used in Search field)	<p>This status includes all payment demands with a status of <b>Aborted</b>, <b>Assigned</b>, or <b>On Hold</b>.</p>
On Hold	<p>The Admin put this report payee on hold. No payment demand is associated with a report payee that is on hold. Reports in a Hold status can be assigned to the next batch or marked as <b>Client Pay</b>.</p>

Status	Description
Paid	The payment demand is in a batch sent to the payer's bank for payment. The EPE indicated that the payee's bank accepted the payment demand and payment should occur within a few banking days. Note that the payee's bank may subsequently reject the payment demand. If this occurs, the EPE will change the status to <b>Aborted</b> .
Payment Funded	Funding has been initiated and the funding dates for the payment demand have been set.
Failed Account	The employee's bank account associated with this report payee has a status of <b>Failed</b> . The payment demand will remain in the status until the employee updates their bank account information.   Refer to <i>Failed Account Statuses</i> for more information.
Sent/Completed	The payment demand is in a batch sent to the payer's bank for payment.
Unassigned (only used in Search field)	This status includes all payment demands with status of <b>On Hold</b> , <b>Aborted</b> , and <b>Client Pay</b> .
Unpaid (only used in Search field)	This status includes all payment demands without a status code and those set to <b>Not Paid</b> .

## Viewing Funding

The **View Funding** page displays a daily summary of account activity for all funding accounts used by Expense Payment Manager. The administrator can search for specific funding accounts or date ranges. The returned amounts are summarized on this page.

**NOTE:** If using Convera as your payment provider, you will see a **View Receipt** hyperlink for your fundings which, when clicked, will return the Convera Line Item Payment Confirmation document.



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

## Administrator Email Notifications

### **Daily Funding Amount Email Notification**

An email notification of the daily funding amounts by account will be sent to users with the **Can Administrator** role. On days with no activity, such as bank holidays, the amounts listed in the email will be zero. If the funding amount is not available when the email is sent, the administrator will be directed to the Daily Funding and Returned Amounts page for funding details. The administrator must make sure that the funding account is funded no later than the close of business on the settlement

date for each batch. Contact SAP Concur support to schedule the Daily Funding Amount Email Notification job.

**NOTE:** To ensure that this notification is sent out, when you initially set up funding accounts, first set up the account on an actual schedule (that is, select a specific date). This activates the email notification. After the account is set up, then switch to an on demand schedule.

**WHEN FUNDING ACTIVITY INFORMATION IS AVAILABLE:**

This is the daily funding account notification for all active funding accounts for <MM/DD/YYYY>

```
-----
Bank ID: <bankid>
Account Number: <accountnumber>
Cash Program Amount: 0.00 USD
Card Program Amount: 0.00 USD
Total Funding Amount: 0.00 USD
-----
-----
Bank ID: <bankid>
Account Number: <accountnumber>
Cash Program Amount: 268.34 CAD
Card Program Amount: 0.00 CAD
Total Funding Amount: 268.34 CAD
-----
-----
Bank ID: <bankid>
Account Number: <accountnumber>
Cash Program Amount: 0.00 USD
Card Program Amount: 0.00 USD
Total Funding Amount: 0.00 USD
-----
```

## Section 4: Concur Expense User Procedures

Concur Expense users view and manage their personal bank account information on the **Profile > Profile Settings > Bank Information** page. Users can view the status of the payments made by Expense Payment Manager in the **Report Payments** page.

### Employee Banking Information in Profile

Before a user can receive reimbursement for expenses through Expense Payment Manager, the user must have valid bank account information in their profile. This can be imported as part of an employee import. If it is not imported, the user must provide banking information through **Profile**. The user can view their bank account status and history on the **Bank Information** page, which they can access if the user is logged in as the employee and not a delegate or proxy.

**NOTE:** If this was not activated during implementation, you can enable the **Bank Information** link in the batch definition for the group. For more information, refer to the *Payment Manager Utilizing Provider Funding Accounts User Guide*.

► **To access employee bank information:**

1. Click **Profile > Profile Settings**.
2. Click **Bank Information** (left menu). The **Bank Information** page appears.

**NOTE:** The specific fields are different for each employee reimbursement currency.

► **To view bank account status and history:**

1. **Current Account:** On the **Bank Information** page, review the details in the **Status** field.

The screenshot shows the 'Bank Information' form. The 'Status' field is highlighted with a red oval and contains the text 'Failed'. Other fields include Bank Country (CANADA), Bank Currency (Canada, Dollar), Branch Number (99999), Institution Number (999), Bank Account Number (999999), Re-Type Bank Account Number (empty), Bank Name (empty), Branch Location (empty), and Active (Yes). A 'Save And Authorize' button is at the bottom.

The possible options are:

Status	Description
Confirmed	Displays when the data in the fields is formatted correctly.
Failed	The account is no longer eligible for payments. Refer to the <b>Description</b> column of the <b>Account History</b> table for the return reason.

2. **Historical Account:** On the **Bank Information** page, review the details in the **Account History** section.

### Bank Information

Bank Country

CANADA

Bank Currency

Canada, Dollar

Branch Number

99999

Institution Number

999

Bank Account Number

999999

Re-Type Bank Account Number

Bank Name

Branch Location

Status

Failed

Active

Yes

Save And Authorize

By entering your bank account information you are authorizing direct deposit using electronic funds transfer into this account for amounts due to you. If you do not want to authorize direct deposit then you should not enter your bank account information.

YOUR NAME

123 MAIN STREET

YOUR TOWN, PROVINCE AND P.C.

DATE

MM

DD

YY

PAY TO THE ORDER OF

\$

100.00

US DOLLARS

MEMORANDUM FOR THE PAYEE

FOR YOUR RECORD

DATE

MM

DD

YY

000000

12345678901234567890

**Branch Number :** Enter the five-digit Branch Number (shown as 12345 in the illustration).

**Institution Number :** Enter the three-digit Institution Number (shown as 678 in the illustration).


**Account Number** is usually located before the # symbol on your cheque and is 3-12 numbers or letters.

#### Account History


Branch N...	Institutio...	Bank Acc...	Activity	Description	Last Cha...	Changed ...
		xx9999	Returned	The banking system has returned a payment demand for this account because	12/23/201...	System, C...



For all supported currencies, refer to the *User Bank Account Fields by Country* section of this guide.

Column	Description
Bank Routing Number	<p>The number of the bank associated with this account.</p> <p><b>NOTE:</b> This field label will change based on the bank country.</p> <p> Refer to the <i>User Bank Account Fields by Country</i> section of this guide for the country-specific field labels.</p>



Column	Description
Bank Account Number	<p>The account number.</p> <p><b>NOTE:</b> This field label will change based on the bank country.</p> <p><b>NOTE:</b> Depending on the currency, the system performs format validations on this field. For example, for USD accounts, the routing number must be 9 digits, without letters, and pass a check digit validation; for SEPA (Euro) accounts, the system validates that the BIC format is alphanumeric and the bank and country codes do not contain numbers.</p> <p> Refer to the <i>User Bank Account Fields by Country</i> section of this guide for the country-specific field labels.</p>
Activity	<p>The activity of the bank account. Possible options are:</p> <ul style="list-style-type: none"> <li>• <b>Changed:</b> The account information was changed.</li> <li>• <b>Confirmed:</b> The banking data is correctly formatted and has not yet caused a payment delivery issue.</li> <li>• <b>Corrected:</b> The banking system sent a Notification of Change (NOC) with corrected information for this bank account. The bank account has been updated with this corrected information.</li> <li>• <b>Imported:</b> The employee import updated the bank account information.</li> <li>• <b>Failed:</b> According to the payment provider, payment was returned by the bank.</li> </ul>
Description	Additional information about the change to the account.
Last Changed	The date the listed activity occurred.
Changed By	The user that initiated the account change. Any changes made by Expense Payment Manager will be listed as System.

► **To set up employee bank account information:**

1. On the **Add/Edit Bank Account or Bank Information** page, enter bank account information. Concur Expense fills in the **Bank Currency** field automatically based on the user's reimbursement currency.

After you enter and save the routing and account numbers, Concur Expense masks all but the last four digits of the numbers. The full numbers only appear if the account has the **Failed** status, allowing the user to make corrections.



For more information, refer to the **User Bank Account Fields by Country** section of this guide.

2. Click **Save and Authorize**.

## Payment Status on the Report Payments Page

Users can view the status of payments made by Expense Payment Manager in the **Report Payments** page.

► **To access the Report Payments page:**

1. Click **Expense**.
2. Click the name of the desired report. The **Expense List** appears.
3. Select **Report Details > Payments**.
4. Review the information in the **Report Payments** page.

Report Payments <span>×</span>				
Estimated Pay...	Status	Description	Payment To	Amount
01/15/2015	Processed	The payment has been sent to the banking system for payment. The Estimated Payment Date indicates the expected date the payment will be posted to the payee's bank account. Provided the payment isn't returned by the banking system, the payment should be in the payee's account no later than this date.	IBCP	\$12.00
<div>Close</div>				

The possible statuses are:

Status	Description
Initiated	The payment was initiated but has yet to be released by your organization for processing. The <b>Estimated Payment Date</b> indicates three weekdays after the date your organization is scheduled to release the payment for processing.
Processing	Your organization has released the payment for processing, but it has yet to be sent to the banking system for payment. The <b>Estimated Payment Date</b> indicates the approximate date the payment will be posted to the payee's bank account.
Processed	The payment has been sent to the banking system for payment. The <b>Estimated Payment Date</b> indicates the expected date the payment will be posted to the payee's bank account. Provided the payment isn't returned by the banking system, the payment should be in the payee's account no later than this date.
Failed	The banking system has returned this payment. Before payment can be made you must update your bank account information in <b>My Profile &gt; Banking Information</b> and the system must confirm this information.
Failed Account	The payment has not been initiated because your bank account has invalid information. Before payment can be initiated, you must update your bank account information in <b>My Profile &gt; Banking Information</b> .

Status	Description
On Hold	The payment was initiated but has yet to be released by your organization for processing. The <b>Estimated Payment Date</b> is blank because your organization hasn't scheduled a release date yet. Contact the person who administers Concur Expense for your organization.
Organization Paid	The payment provider will not reimburse this amount due. Instead, your organization will arrange payment for this amount due. Contact the person who administers Concur Expense for your organization for details on this payment.

## Concur Expense User Email Notification Text

Expense Payment Manager sends email notifications to expense users to keep them informed about payment activity or changes to bank account information.

### ***Changing Bank Account Information***

When a user changes their bank account information, an email is sent ONLY IF a new routing number is entered or the account number is different.

Subject: Concur Expense Banking Information Change

*Body text:*

Dear <User First Name>,

On <Month, Day, Year> the bank information we use to process your expense reimbursements was changed. If you made this change then no action is required.

If you didn't make this change you should login to the Concur Expense service and confirm that your bank information is correct.

### ***Report Payment Completed Successfully***

Expense Payment Manager has arranged payment of your expense report named <Report Name> for the amount due to you.

Report ID: <Report ID>

Amount Due to Employee: <amount>

Projected Payment Date: <date>

### ***Payment to Card Issuer Completed Successfully***

Expense Payment Manager has arranged payment of your expense report named <Report Name> for the amount due to your company card issuer.

Report ID: <Report ID>

Amount Due to Card Issuer: <amount>

Projected Payment Date: <date>

### ***Payment to User Bank Account was Denied***

Expense Payment Manager attempted to make an electronic payment directed to your bank account that was denied payment by the banking system.

The banking system indicated the following reason for the denied payment:  
<REASON>

You should log in to Concur Expense and verify the accuracy of your electronic payment information in the My Profile, Banking information area. Use the reason stated above as a guide to determine what about your banking information requires modification.

Note that no electronic payments can be transacted until Expense Payment Manager is able to verify the accuracy of account information.

### ***Cash Advance Payment Completed Successfully***

The following is the email notification that is sent out:

Cash Advance Payment Completed Successfully  
Expense Payment Manager has arranged payment of your cash advance named  
<Cash Advance Request Name>.  
Amount: <amount>  
Projected Payment Date: <date>

## **Section 5: Special Cases**

This section covers information about special situations that may occur during the reimbursement process.

### **Processing Reports with a Negative Amount Due To a Card Issuer**

Certain company card issuers allow Expense Payment Manager to process reports that have a negative amount due to a card issuer. Expense Payment Manager will never withdraw funds from a credit card issuer's account. Instead, Expense Payment Manager will evaluate the amount due to the card issuer from all the reports in the batch, only sending them when the batch total is a positive amount. This process allows employees to submit reports with negative amounts due a card issuer, which are then balanced against other payment demands for that card issuer. For example:

The client batch includes the following payments to be sent to the card issuer:

1. \$350
2. \$220
3. -\$120
4. -\$160
5. -\$300

Expense Payment Manager will evaluate the batch from the highest amount to the lowest (most negative) amount. It will start by adding the two positive amounts, for a batch total of \$570. It will then apply the first negative amount (\$120). The batch total is now \$450. The batch is still a positive amount, so the next negative amount (\$160) is applied. This lowers the batch total to \$290. The batch is still a positive amount, so the next negative amount (\$300) is applied. This payment demand would move the batch to a negative amount, which cannot be processed. Expense Payment Manager moves this negative payment demand to the next batch, then processes the batch, sending a total of \$290 to the company card issuer, along with the instructions for the negative amounts.

### **SUPPORTED CARDS**

This functionality is only available with certain card issuers. The card types that currently support this are:

- American Express - CA
- American Express - US
- Bank of America - Visa MC - US
- Citibank - MasterCard - US
- Citibank - MasterCard/Visa - CA
- Citibank - Visa - US
- Diners - Carte Blanche - MC - CA
- Diners - Carte Blanche - MC - US
- Elan - Visa - US
- JP Morgan Chase - MasterCard - CA
- JPMorgan Chase - MasterCard - US - EDS
- JPMorgan Chase - MasterCard - US - TSYS
- JPMorgan Chase - Visa - US
- JPMorgan Chase - Visa - US - TSYS
- U.S. Bank - MasterCard - US
- U.S. Bank - Visa - US
- U.S. Bank Elan (FirstStar) - Visa - US



For currently supported cards, refer to the *Supported Cards Program* section in this document.

## Notifications of Change

Expense Payment Manager, in compliance with NACHA standards, will process any Notifications of Change that it receives from US banks. The Notifications of Change contain updates to banking information for funding bank accounts or employee bank accounts. When a Notification of Change is received, the bank account information is updated automatically. No action is required by the administrator or the employee. This functionality is not available for bank accounts outside the US.

## When the Payment to an Employee Fails

When a payment to an employee's bank account fails:

- The employee will be notified by email.
- The employee's banking information in Concur Expense will be marked as Failed in Profile.
- When the employee updates their banking in Profile, the payment provider will confirm that the employee's bank info is valid with the next expense payment.
- The amount of the payment that failed is returned to the funding account.
- When the employee updates their banking information in Profile, the payment request goes into the next open batch, which will initiate a new funding request.

## Manually Create a Payment Demand

On rare occasions, certain payment demands are not created for payees. The most typical case is when a user did not have banking entered at the time their report was approved. The administrator can use the **Create Payment Demand** feature to retroactively trigger a payment demand. The administrator can create payment demands for the reports that meet the following criteria:

- Reports that do not have a payment demand for cash or card payee or both types of demand
- The report must have one of the following payment statuses:
  - ♦ Processing Payment
  - ♦ Paid
  - ♦ Payment Confirmed
- The reports can be pre-extract or already extracted in the Standard Accounting Extract
- For cash payment demands, the user must have an active bank account in the system

You can only create a payment demand if there is a valid batch definition (cash or card) for creating this payment demand.

► **To manually create a payment demand:**

1. Click **Administration > Company > Tools > Payment Manager**. The **Monitor Batches** page appears.
2. Click **Create**. The **Create Payment Demand** page appears.
3. Fill out the search fields with the report information.
4. Click **Search**.

Report Name	Report ID	Approved Date	Employee	Status	Has Cash De...	Has Non-Cas...	Has Active Ba...	
Demo 2	08C1D1E412A...	07/25/2014	Gato, Bailey	Paid	N	N	N	<a href="#">Create</a>
Office Supplies	8328BAAFED0...	09/16/2014	Peterson, Sue	Paid	N	N	N	<a href="#">Create</a>
Business Trip	A5568C667BE...	09/15/2014	Peterson, Sue	Paid	N	Y	N	<a href="#">Create</a>
Misc Expenses	BD939DFEF9F...	09/16/2014	Peterson, Sue	Paid	N	Y	N	<a href="#">Create</a>
Sales Support ...	A88C537426E...	10/07/2014	Brown, Terry	Paid	N	N	Y	<a href="#">Create</a>
Client Meeting	4FE9969AC36...	01/13/2015	Miller, Chris	Processing Pa...	N	N	Y	<a href="#">Create</a>
Client Meeting	78842B9631E...	01/13/2015	Miller, Chris	Processing Pa...	N	N	Y	<a href="#">Create</a>
January Expen...	EB4B34C30F2...	02/03/2015	Brown, Terry	Processing Pa...	N	N	Y	<a href="#">Create</a>

5. Click **Create for the desired payment demand(s)**. The report disappears from the list and appears in the **Report Payees** list.
6. When finished, click **Done**.

## Section 6: Information Security

SAP is committed to maintaining a high level of data security for all clients. This section details the security measures used by Expense Payment Manager.

For EMEA clients, pay data is stored in the SAP EMEA data center – not the US data center.

### Employee Bank Information

- User bank information is entered by the employee, or by an automated import process. It is recommended that the user enters their own banking information into the system.
- Once the data has been entered, it can only be viewed by the employee within Concur Expense.
- The bank account information is stored securely. The payment service will comply with PCI, and ISO controls for maintaining sensitive information.

## Section 7: Country Specific Information for Convera

- The user's bank account information is masked in the field (ex. XXXXXX123) when it is in **Confirmed** status. It is displayed unmasked, by design, when it is in **Failed** status. Employees need to see their entire bank account information when it is in **Failed** status because they are responsible for managing this information. Employees must be able to validate that the routing and account numbers are correct. For example, Expense Payment Manager has been able to make payments to this account for several months. Then one day the employee receives an email notification from Expense Payment Manager stating that it attempted to make a payment to this account, but the bank rejected it. This can happen when the bank changes either the account's routing number or account number. The email notification directs the employee to verify the accuracy of the account information on the **Bank Information** page. The employee can verify the bank account only if this page displays all digits of their bank account information.

## Section 7: Country Specific Information for Convera

To begin setting up account with Convera for one of the countries listed in the country availability chart in section 1, you can contact Convera via the SAP Concur App Center.

### Debit Authorization Process by Country

You will work directly with Convera to setup your accounts with them and they will request the specific information they need from you during onboarding.

## Section 8: Country Specific Information for Worldline

The Standard Edition of Concur Expense Payment Manager with worldline as the provider supports the countries shown here. Contact SAP Concur support to activate new countries in your company.

### Debit Authorization Process by Country

Prior to setting up a funding bank account in Payment Manager , you must authorize your bank to accept debits from Concur Expense to your funding bank account. The documents you use and the process you follow are specific to the country in which your bank account is domiciled.

The following table explains for each country the form(s) and process you should follow to authorize your bank to allow debits to your bank account to fund the payments that Expense Payment Manager will make on your behalf.

#### **Canada**

**Debit Mechanism:** Pre-authorized Debit (PAD) Direct Debit

**Forms:** No mandate required, Bank Statement, Company details



► **Steps:**

- Collect all documentation and data required by the assigned payment processor.



For details, refer to *Appendix A* in this document.

## ***Eurozone***

**Debit Mechanism:** SEPA B2B Direct Debit

**Forms:** SEPA Business to Business Direct Debit Mandate

Bank Statement

Company details

► **Steps:**

1. Collect all documentation and data to onboard with the assigned payment processor <<Note to see section or standalone files>>
2. Check with your bank to make sure they support the SEPA B2B Direct Debit scheme. If they do not, you cannot use that bank to fund the EUR payments. It is important to make sure the bank supports the B2B scheme, which is for businesses (the “Core” scheme is for consumer debits; Expense Payment Manager does SEPA B2B direct debits, not Core direct debits).
3. You must sign one *SEPA Business to Business Direct Debit Mandate* per bank account. This completed and signed file will be maintained by the payment processor.
4. You must also provide a signed copy of the mandate to your bank. All required fields on the form must be completed. Your bank will reference the signed mandate on file to validate that the payment provider is authorized to debit your account. You will receive the Mandate Reference ID after your funding account has been approved by the payment provider.
5. Wait to begin using your funding bank account in Payment Manager until your bank confirms to you that they have received your signed mandate and completed the filing process to enable the payment provider to access funds in your account.

## ***United Kingdom***

**Debit Mechanism:** BACS Direct Debit (GBP)

**Forms:** BACS Direct Debit Mandate

Bank Statement

Company details

### ► **Steps:**

1. Collect all documentation and data to onboard with the assigned payment processor <<Note to see section or standalone files>>
2. Check with your bank to make sure they support the BACS Direct Debit scheme. If they do not, you cannot use that bank to fund the GBP payments.
3. You must sign one *BACS Direct Debit Mandate* per bank account. This completed and signed file will be maintained by the payment processor.
4. You must also provide a signed copy of the mandate to your bank. All required fields on the form must be completed. Your bank will reference the signed mandate on file to validate that the payment provider is authorized to debit your account. You will receive the Mandate Reference ID after your funding account has been approved by the payment provider.
5. Wait to begin using your funding bank account in Payment Manager until your bank confirms to you that they have received your signed mandate and completed the filing process to enable the payment provider to access funds in your account.

### **United States**

**Debit Mechanism:** Automated Clearing House (ACH) Direct Debit

**Forms:** No mandate required, Bank Statement, Company details

### ► **Steps:**

1. Collect all documentation and data required by the assigned payment processor.



For details, refer to *Appendix A* in this document.

## **Payment Process by Country Convera**

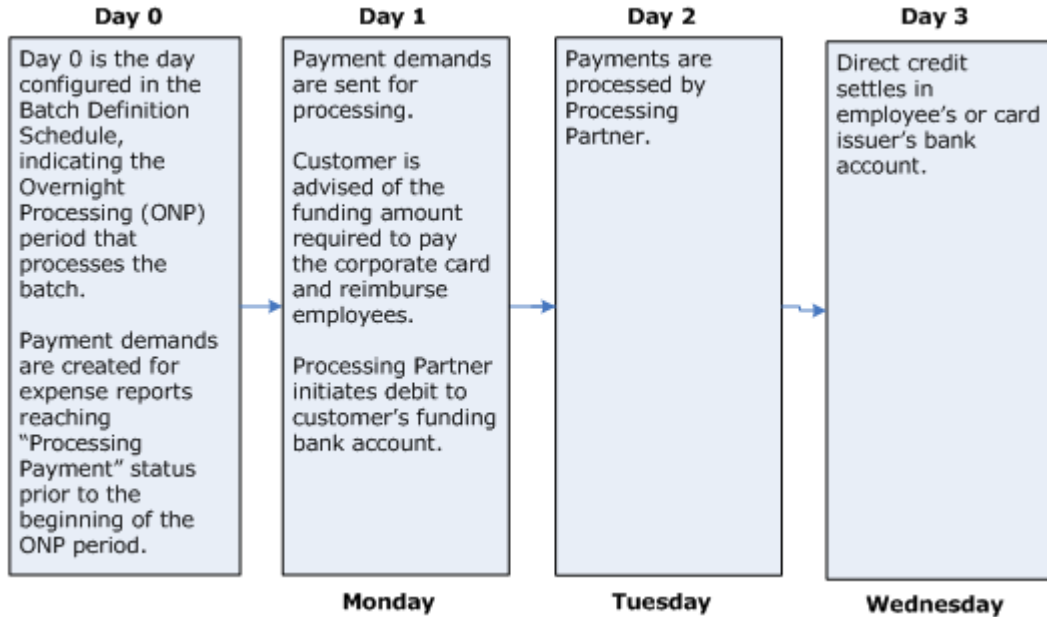
Your funding arrangement and the times it takes to fund your batches varies based on your Convera setup per funding arrangement for each country. Convera can provide more information during onboarding. The general timeframe it takes for the payment to deposit into the employees account after the funding is received for a payment batch is one to two days.

## Payment Process by Country Worldline

### Canada

#### DIRECT DEBIT

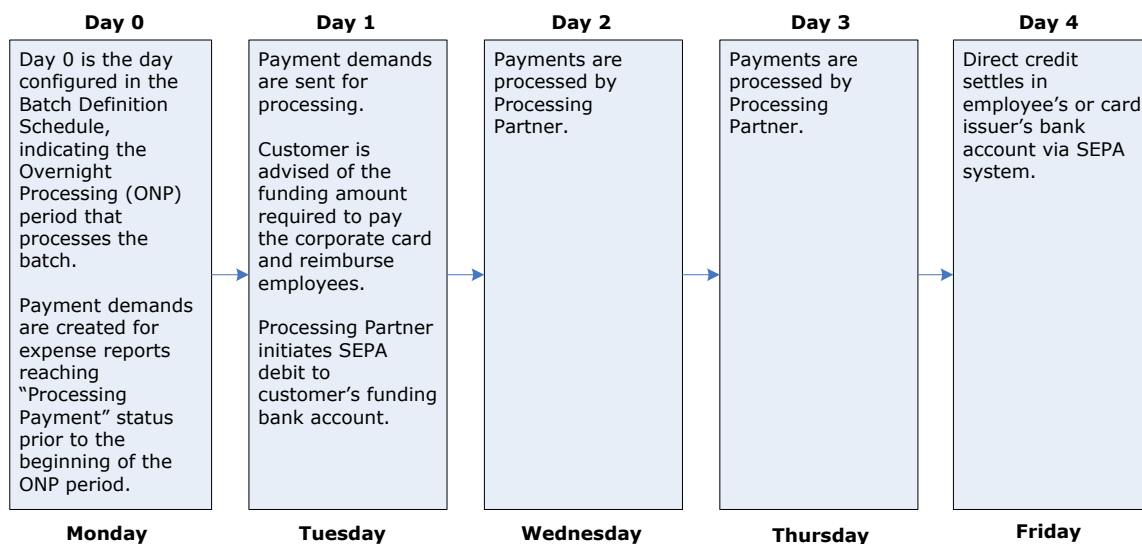
The Expense Pay direct debit payment process typically takes place over three business days for CAD accounts. Below is an example of a typical payment cycle that is scheduled to start overnight on Sunday:



## Euro

### DIRECT DEBIT

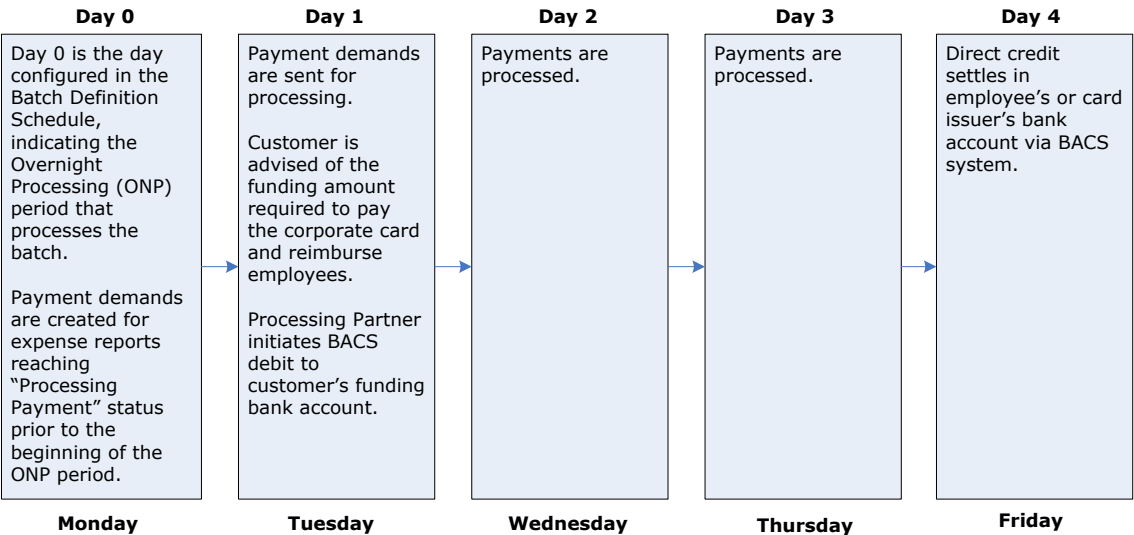
The Expense Payment Manager direct debit payment process typically takes place over four business days for Euro accounts. Below is an example of a typical payment cycle that is scheduled to start overnight on Sunday:



**United Kingdom**

**DIRECT DEBIT**

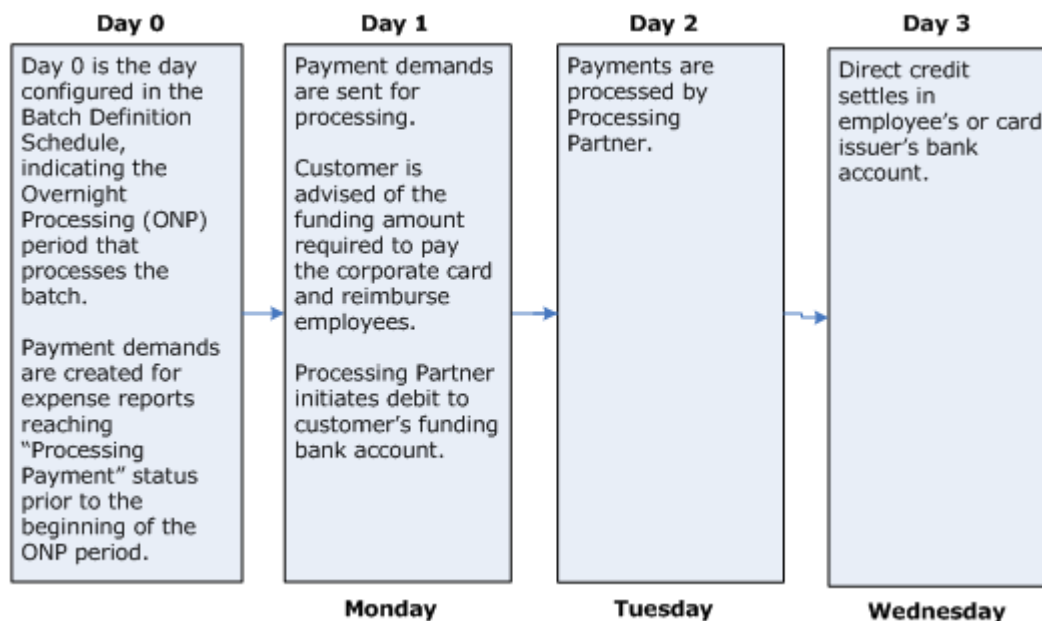
The Expense Payment Manager direct debit payment process typically takes place over 4 business days for UK accounts. Below is an example of a typical payment cycle that is scheduled to start overnight on Sunday:



## United States

### DIRECT DEBIT

The Expense Payment Manager direct debit payment process typically takes place over three business days for USD accounts. Below is an example of a typical payment cycle that is scheduled to start overnight on Sunday:




### Tracking payments through the process

The Admin and the employee can track where a payment demand is in the payment process using the **Payment Manager** page and the **Report Payments** page.

The following is a description of how the payment process is displayed:

#### Day 1-2:

- **Payment Manager:** The payment demand audit trail shows that the payment demand was created.
-  Refer to the *Managing Payment Demands* section of this guide for more information on viewing the payment demand audit trail.
- **Report Payments page:** The **Status** displays **Accepted**
- **Once the Batch has been funded:** The **Status** displays **Payment Funded**.

#### Day 3:

- **Payment Manager:** The payment demand audit trail shows that the payment demand was paid
- **Report Payments page:** The **Status** displays **Processed**

## User Bank Account Fields by Country

**NOTE:** Use only English characters. Special characters are not allowed.



For Funding Bank Account fields, refer to the *Payment Manager User Guide*.

### Australia

Australia Bank Account Fields	
Field	Description
BSB Code	The six-digit BSB (Bank State Branch) number of the bank account. The number represents the bank, state, and location of the branch.
Bank Account Number	The six to ten-digit number of the account.
Re-Type Bank Account Number	Re-enter the six to ten-digit number of the account.
Bank Name	The name of the bank hosting the account.
Branch Location	The location of the branch of the bank where the account was opened.
Active	Select the account status in the list.
Full Legal Name of Account Owner	The name associated with the account.
Address Line 1	The first line of the physical address the employee provided to the bank for this account. No Post Office boxes.
Address Line 2	(Optional) The second line of the address the employee provided to the bank for this account. No Post Office boxes.
Placename / Locality	The city, town, place name, or subdivision of the address the employee provided to the bank for this account.
State / Territory	The province or territory of the employee provided to the bank for this account.
Postcode	The postal code of the address the employee provided to the bank for this account.

### Canada

Canada Bank Account Fields	
Field	Description
Bank Country/Region	The country the bank is located.
Bank Currency	The currency of the country the bank is located.
Branch Number	The five-digit branch number.

## Section 8: Country Specific Information for Worldline

Canada Bank Account Fields	
Field	Description
Institution Number	The three-digit institution number.
Bank Account Number	The seven to 12-digit account number as specified on the bank statement.
Re-Type Bank Account Number	Re-enter the six to ten-digit number of the account.
Bank Name	The name of the bank hosting the account.
Branch Location	The location of the branch of the bank where the account was opened.
Status	Status of the account.
Active	Select the account status in the list.
Personal Address Line 1	The first line of the physical address the employee provided to the bank for this account. No Post Office boxes.
Personal Address Line 2	(Optional) The second line of the physical address the employee provided to the bank for this account. No Post Office boxes.
City	The city of the address the employee provided to the bank for this account.
Province	The province for the postal address the employee provided the bank for this bank account.
Postal code	The postal code for the postal address the employee provided the bank for this bank account.

### ***Czechia (Czech Republic)***

Czechia Bank Account Fields	
Field	Description
Bank Country/Region	The country the bank is located.
Bank Currency	The currency of the country the bank is located.
Swift/BIC	<p>Also known as SWIFT-BIC, BIC code and SWIFT ID, a SWIFT code is a standard format of Bank Identifier Codes. It is the unique identification code of a particular bank.</p> <p>The SWIFT code is eight or 11 characters, made up of:</p> <ul style="list-style-type: none"> <li>Four characters - bank code (only letters)</li> <li>Two characters - country code (only letters)</li> <li>Two characters - location code (letters and digits)</li> <li>Three characters - branch code, optional ('XXX' for primary office) (letters and digits)</li> </ul>



Czechia Bank Account Fields	
Field	Description
IBAN	The two-character country code, followed by two check digits and then the bank identifier and account number, typically derived from the domestic account number. Length: 24
Re-Type IBAN	Re-type the IBAN code.
Bank Name	Name of the bank branch.
Account Type	Checking or Savings
Status	Status of the account.
Active	Select the account status in the list.
Full Legal Name of Account Owner	The name associated with the account at the beneficiary bank. If this is left blank, we will use the name set up in the user profile to send along with the payments. If payments fail due to the name, the user should enter the account owner name the bank has on file.
Address Line 1	The first line of the physical address the employee provided to the bank for this account. No Post Office boxes.
Address Line 2	(Optional) The second line of the physical address the employee provided to the bank for this account. No Post Office boxes.
City	The city for the postal address the employee provided the bank for this bank account.
State/Region	The Region for the postal address the employee provided the bank for this bank account.
Beneficiary Country	Country for the address the employee provided the bank for this bank account.
Postal Code	The postal code for the postal address the employee provided the bank for this bank account.

### Denmark

Denmark Bank Account Fields	
Field	Description
Bank Country/Region	The country the bank is located.
Bank Currency	The currency of the country the bank is located.

## Section 8: Country Specific Information for Worldline

Denmark Bank Account Fields	
Field	Description
Swift Code	<p>Also known as SWIFT-BIC, BIC code and SWIFT ID, a SWIFT code is a standard format of Bank Identifier Codes. It is the unique identification code of a particular bank.</p> <p>The SWIFT code is eight or 11 characters, made up of:</p> <ul style="list-style-type: none"> <li>Four characters - bank code (only letters)</li> <li>Two characters - country code (only letters)</li> <li>Two characters - location code (letters and digits)</li> <li>Three characters - branch code, optional ('XXX' for primary office) (letters and digits)</li> </ul>
IBAN	<p>The two-character country code, followed by two check digits and then the bank identifier and account number, typically derived from the domestic account number.</p> <p>Denmark: DK2!n4!n9!n1!n</p> <p>Length: 18</p> <p>! = characters, a = alphabetic, c = alphanumeric, n = numeric.</p>
Re-Type IBAN	Re-type the IBAN code.
Bank Name	Name of the bank branch.
Branch Location	Bank branch location as defined by the bank.
Status	Status of the account.
Active	Select the account status in the list.
Full Legal Name of Account Owner	Name the bank account was opened under.
Address Line 1	The first line of the physical address the employee provided to the bank for this account. No Post Office boxes.
Address Line 2	(Optional) The second line of the physical address the employee provided to the bank for this account. No Post Office boxes.
City	The city for the postal address the employee provided the bank for this bank account.
State/Province	The state for the postal address the employee provided the bank for this bank account.
Postal Code	The postal code for the postal address the employee provided the bank for this bank account.

**Euro (SEPA)**

If using Pay File option instead of using Expense Payment Manager providers, refer to the *Expense Pay SEPA Extra Specification*

**Japan (Convera) (English Characters Only)**

**NOTE:** Use only English characters for all the fields. Japanese characters are not allowed. JPY cannot be sent to Japan Post Bank Co Ltd through Convera (any SWIFT code beginning with JPPSJPJ).

Japan Bank Account Fields	
Field	Description
Bank Country/Region	The country the bank is located.
Bank Currency	The currency of the country the bank is located.
Swift/BIC	<p>Also known as SWIFT-BIC, BIC code and SWIFT ID, a SWIFT code is a standard format of Bank Identifier Codes. It is the unique identification code of a particular bank.</p> <p>The SWIFT code is 8 or 11 characters, made up of:</p> <ul style="list-style-type: none"> <li>4 characters - bank code (only letters)</li> <li>2 characters - country code (only letters)</li> <li>2 characters - location code (letters and digits)</li> <li>3 characters - branch code, optional ('XXX' for primary office) (letters and digits)</li> </ul> <p><b>NOTE:</b> Swift codes starting with JPPSJPJ cannot be used for reimbursement.</p>
Bank Account Number	A 7-to-10-digit number for the employee's bank account.
Re-Type Bank Account Number	Re-type the bank account information.
Bank Name (Latin-Alphanumeric Only)	A 15-character name of the bank at which the employee holds their Yen bank account. Must be entered in Latin characters. You cannot get reimbursed to Japan Post Bank as the beneficiary bank.
Branch Name (Latin-Alphanumeric Only)	A 15-character name for the branch of the bank at which the employee holds their Yen account. Must be entered in Latin characters.
Account Type	Type of bank account: Checking or Savings account.
Bank Branch Address Line 1	The address the employee provided the bank for this bank account.
Bank Prefecture	Region or territory the bank branch is located.
Bank Postal Code	The postal code for the postal address the employee provided the bank for this bank account.
Status	Status of the account.

<b>Japan Bank Account Fields</b>	
<b>Field</b>	<b>Description</b>
Active	Select the account status in the list.
Account Owner Name (Latin-Alphanumeric Only)	Name the bank account was opened under.
Address Line 1	The address the employee provided the bank for this bank account.
Address Line 2	The address the employee provided the bank for this bank account.
City	The city for the postal address the employee provided the bank for this bank account.
Prefecture	Region or territory where the employee lives.
Beneficiary Country	Region or territory where the employee's beneficiary lives.
Postal Code	The postal code of the address the employee provided to the bank for this account.

**Mexico**

<b>Mexico Bank Account Fields</b>	
<b>Field</b>	<b>Description</b>
Bank Country/Region	The country the bank is located.
Bank Currency	The currency of the country the bank is located.
SWIFT Code	Also known as SWIFT-BIC, BIC code and SWIFT ID, a SWIFT code is a standard format of Bank Identifier Codes. It is the unique identification code of a particular bank.  The SWIFT code is eight or 11 characters, made up of: Four characters - bank code (only letters) Two characters - country code (only letters) Two characters - location code (letters and digits) Three characters - branch code, optional ('XXX' for primary office) (letters and digits)
CLABE	A unique 18-digit number used to identify account holders.
Re-Type CLABE	Re-type the unique 18-digit number.
RFC	The employee's 13- to 18-digit Mexican tax identification number.
Bank Name	Name of the bank.
Branch Location	Bank branch location as defined by the bank.
Status	Status of the account.
Active	Select the account status in the list.
Full Legal Name of Account Owner	Name the bank account was opened under.

<b>Mexico Bank Account Fields</b>	
<b>Field</b>	<b>Description</b>
Address Line 1	The first line of the physical address the employee provided to the bank for this account. No Post Office boxes.
Address Line 2	(Optional) The second line of the physical address the employee provided to the bank for this account. No Post Office boxes.
City	The city for the postal address the employee provided the bank for this bank account.
State	The state for the postal address the employee provided the bank for this bank account.
Postal Code	The postal code for the postal address the employee provided the bank for this bank account.
Phone Number	Phone number for the contact person for the bank account.

***New Zealand***

<b>New Zealand Bank Account Fields</b>	
<b>Field</b>	<b>Description</b>
Bank Country/Region	The country the bank is located
Bank Currency	The currency of the country the bank is located.
Bank Code	Two-digit number of the bank.
Branch Number	Four-digit number of the branch.
Bank Account Number	The Seven-digit number of the account.
Re-Type Bank Account Number	Re-type the bank account information.
Suffix	Two or three-digit suffix number to the account number.
Re-Type Suffix	Re-type the suffix number.
Bank Name	Name of the bank.
Branch Location	Bank branch location as defined by the bank.
Status	Status of the account.
Active	Select the account status in the list.
Full Legal Name of Account Owner	Name the bank account was opened under.
Address Line 1	The first line of the physical address the employee provided to the bank for this account. No Post Office boxes.
Address Line 2	(Optional) The second line of the physical address the employee provided to the bank for this account. No Post Office boxes.

<b>New Zealand Bank Account Fields</b>	
<b>Field</b>	<b>Description</b>
City	The city for the postal address the employee provided the bank for this bank account.
Region	The region for the postal address the employee provided the bank for this bank account.
Postal Code	The postal code for the postal address the employee provided the bank for this bank account.

**Norway**

<b>Norway Bank Account Fields</b>	
<b>Field</b>	<b>Description</b>
Bank Country/Region	The country the bank is located.
Bank Currency	The currency of the country the bank is located.
Swift/BIC	Also known as SWIFT-BIC, BIC code and SWIFT ID, a SWIFT code is a standard format of Bank Identifier Codes. It is the unique identification code of a particular bank.  The SWIFT code is eight or 11 characters, made up of: Four characters - bank code (only letters) Two characters - country code (only letters) Two characters - location code (letters and digits) Three characters - branch code, optional ('XXX' for primary office) (letters and digits)
IBAN	The two-character country code, followed by two check digits and then the bank identifier and account number, typically derived from the domestic account number.  Length: 15
Re-Type IBAN	Re-type the IBAN code.
Bank Name	Name of the bank branch.
Account Type	Checking or Savings
Status	Status of the account.
Active	Select the account status in the list.
Full Legal Name of Account Owner	Legal name of the person who owns this bank account. If left blank, user profile name will be used.
Address Line 1	The first line of the physical address the employee provided to the bank for this account. No Post Office boxes.
Address Line 2	(Optional) The second line of the physical address the employee provided to the bank for this account. No Post Office boxes.
City	The city for the postal address the employee provided the bank for this bank account.

Norway Bank Account Fields	
Field	Description
State/County	The county for the postal address the employee provided the bank for this bank account.
Beneficiary Country	Country for the address the employee provided the bank for this bank account.
Postal Code	The postal code for the postal address the employee provided the bank for this bank account.

### Philippines

Philippines Bank Account Fields	
Field	Description
Bank Country/Region	The country the bank is located.
Bank Currency	The currency of the country the bank is located.
Swift/BIC	<p>Also known as SWIFT-BIC, BIC code and SWIFT ID, a SWIFT code is a standard format of Bank Identifier Codes. It is the unique identification code of a particular bank.</p> <p>The SWIFT code is eight or 11 characters, made up of:</p> <ul style="list-style-type: none"> <li>Four characters - bank code (only letters)</li> <li>Two characters - country code (only letters)</li> <li>Two characters - location code (letters and digits)</li> <li>Three characters - branch code, optional ('XXX' for primary office) (letters and digits)</li> </ul> <ul style="list-style-type: none"> <li>Payments to Bank of the Philippine Island (BOIPHMM) should now use the following SWIFT Code: BOIPHMMTRY.</li> <li>The correct SWIFT Code for Philippine National Bank is PNBMPHMMTOD.</li> </ul>
Bank Account number	Six-to-18-character account number
Re-Type Bank Account number	Re-type the IBAN code.
Bank Name	Name of the bank branch.
Account Type	Checking or Savings
Status	Status of the account.
Active	Select the account status in the list.
Full Legal Name of Account Owner	Legal name of the person who owns this bank account. If left blank, user profile name will be used.
Address Line 1	The first line of the physical address the employee provided to the bank for this account. No Post Office boxes.

<b>Philippines Bank Account Fields</b>	
<b>Field</b>	<b>Description</b>
Address Line 2	(Optional) The second line of the physical address the employee provided to the bank for this account. No Post Office boxes.
City	The city for the postal address the employee provided the bank for this bank account.
State/Province	The Province for the postal address the employee provided the bank for this bank account.
Beneficiary Country	Country for the address the employee provided the bank for this bank account.
Postal Code	The postal code for the postal address the employee provided the bank for this bank account.

**Poland**

<b>Poland Bank Account Fields</b>	
<b>Field</b>	<b>Description</b>
Bank Country/Region	The country the bank is located.
Bank Currency	The currency of the country the bank is located.
Swift/BIC	Also known as SWIFT-BIC, BIC code and SWIFT ID, a SWIFT code is a standard format of Bank Identifier Codes. It is the unique identification code of a particular bank.  The SWIFT code is 8 or 11 characters, made up of: Four characters - bank code (only letters) Two characters - country code (only letters) Two characters - location code (letters and digits) Three characters - branch code, optional ('XXX' for primary office) (letters and digits)
IBAN	The two-character country code, followed by two check digits and then the bank identifier and account number, typically derived from the domestic account number.  Length: 28 - 26-digit NRB with PL prefixed
Re-Type IBAN	Re-type the IBAN code.
Bank Name	Name of the bank branch.
Account Type	Checking or Savings
Status	Status of the account.
Active	Select the account status in the list.
Full Legal Name of Account Owner	Legal name of the person who owns this bank account. If left blank, user profile name will be used.



Poland Bank Account Fields	
Field	Description
Address Line 1	The first line of the physical address the employee provided to the bank for this account. No Post Office boxes.
Address Line 2	(Optional) The second line of the physical address the employee provided to the bank for this account. No Post Office boxes.
City	The city for the postal address the employee provided the bank for this bank account.
State/Province	The province for the postal address the employee provided the bank for this bank account.
Beneficiary Country	Country for the address the employee provided the bank for this bank account.
Postal Code	The postal code for the postal address the employee provided the bank for this bank account.

### Singapore

Singapore Bank Account Fields	
Field	Description
Bank Country/Region	The country the bank is located.
Bank Currency	The currency of the country the bank is located.
Bank Code	<p>Four-digit bank code.</p> <p><b>NOTE:</b> For HSBC, the Bank Code for <i>retail/personal</i> accounts must be <b>9548</b> and the Bank Code for <i>corporate</i> accounts must be <b>7232</b>.</p> <p><b>NOTE:</b> For SBI, the Bank Code must be <b>7991</b>.</p>
SWIFT/BIC	<p>Also known as SWIFT-BIC, BIC code and SWIFT ID, a SWIFT code is a standard format of Bank Identifier Codes. It is the unique identification code of a particular bank.</p> <p>The SWIFT code is 8 or 11 characters, made up of:</p> <ul style="list-style-type: none"> <li>4 characters - bank code (only letters)</li> <li>2 characters - country code (only letters)</li> <li>2 characters - location code (letters and digits)</li> <li>3 characters - branch code, optional ('XXX' for primary office) (letters and digits)</li> </ul> <p><b>NOTE:</b> For HSBC, the SWIFT for retail/personal accounts must be HSBCSGS2 and the SWIFT for corporate accounts must be HSBCSGSG.</p>
Branch Code	Three-digit bank branch code.

Singapore Bank Account Fields	
Field	Description
Bank Account Number	Bank account number. <b>NOTE:</b> Usually, you do not include the Bank Code or Branch Code when entering the account number. However, beneficiary banks (HSBC, SBI, and OCBC Bank) may require employees to prefix the branch code on account number for payments to succeed. The payment provider will provide additional information if this applies to you. It typically would be required to prefix the branch code in the account number field for employees of organizations domiciled in Singapore.
Re-Type Bank Account Number	Re-type the bank account number.
Bank Name	Name of the bank.
Branch Location	Bank branch location as defined by the bank.
Status	Status of the account.
Active	Select the account status in the list.
Full Legal Name of Account Owner	Name the bank account was opened under.
Address Line 1	The first line of the physical address the employee provided to the bank for this account. No Post Office boxes.
Address Line 2	(Optional) The second line of the physical address the employee provided to the bank for this account. No Post Office boxes.
Town	The town for the postal address the employee provided the bank for this bank account.
Postal Code	The postcode for the postal address the employee provided the bank for this bank account.

### South Korea

South Korea Bank Account Fields	
Field	Description
Bank Country/Region	The country the bank is located.
Bank Currency	The currency of the country the bank is located.
Swift/BIC	Also known as SWIFT-BIC, BIC code and SWIFT ID, a SWIFT code is a standard format of Bank Identifier Codes. It is the unique identification code of a particular bank. The SWIFT code is 8 or 11 characters, made up of: 4 characters - bank code (only letters) 2 characters - country code (only letters) 2 characters - location code (letters and digits) 3 characters - branch code, optional ('XXX' for primary office) (letters and digits)

South Korea Bank Account Fields	
Field	Description
Bank Account Number	A 11-to-16-digit number for the employee's bank account.
Re-Type Bank Account Number	Re-type the bank account information.
Bank Name	Name of the Bank
Branch City	The city the bank branch is located.
Account Type	Type of bank account: Checking or Savings account.
Bank Branch Address Line 1	The address of the bank where this account was established.
Bank Branch Address Line 2	(Optional) The address line 2 of the bank where this account was established.
Bank Province	State or Province the bank branch is located.
Bank Postal Code	The postal code for the postal address for this bank.
Status	Status of the account.
Active	Select the account status in the list.
Full Legal Name of Account Owner	Legal name of the person who owns this bank account. If left blank, user profile name will be used.
Address Line 1	The first line of the physical address the employee provided to the bank for this account. No Post Office boxes.
Address Line 2	(Optional) The second line of the physical address the employee provided to the bank for this account. No Post Office boxes.
City	The city for the postal address the employee provided the bank for this bank account.
Province	State or Province for the address the employee provided the bank for this bank account.
Beneficiary Country	Country for the address the employee provided the bank for this bank account.
Postal Code	The postal code of the address the employee provided to the bank for this account.
Phone Number	Phone number of the employee who owns the account.

### Sweden

Sweden Bank Account Fields	
Field	Description
Bank Country/Region	The currency of the country the bank is located.
Bank Currency	Select either SEK or Euro.

Sweden Bank Account Fields	
Field	Description
SWIFT Code	<p>Also known as SWIFT-BIC, BIC code and SWIFT ID, a SWIFT code is a standard format of Bank Identifier Codes. It is the unique identification code of a particular bank.</p> <p>The SWIFT code is eight or 11 characters, made up of:</p> <p>Four characters - bank code (only letters)</p> <p>Two characters - country code (only letters)</p> <p>Two characters - location code (letters and digits)</p> <p>Three characters - branch code, optional ('XXX' for primary office) (letters and digits)</p>
IBAN	<p>The two-character country code, followed by two check digits and then the bank identifier and account number, typically derived from the domestic account number. Format: SE2!n3!n16!n1!n</p> <p>Length: 24 ! = characters, a = alphabetic, c = alphanumeric, n = numeric.</p>
Re-Type IBAN	Re-type the IBAN number.
Bank Name	Name of the bank branch.
Branch Location	Bank branch location as defined by the bank.
Status	Status of the account.
Active	Select the account status in the list.
Full Legal Name of Account Owner	Name the bank account was opened under.
Address Line 1	The first line of the physical address the employee provided to the bank for this account. No Post Office boxes.
Address Line 2	(Optional) The second line of the physical address the employee provided to the bank for this account. No Post Office boxes.
City	The city for the postal address the employee provided the bank for this bank account.
State/Province	The state for the postal address the employee provided the bank for this bank account.
Postal Code	The postal code for the postal address the employee provided the bank for this bank account.

### Switzerland

Switzerland Bank Account Fields	
Field	Description
Bank Country/Region	The currency of the country the bank is located.
Bank Currency	Select either CHF or Euro.

Switzerland Bank Account Fields	
Field	Description
SWIFT/BIC Code	<p>Also known as SWIFT-BIC, BIC code and SWIFT ID, a SWIFT code is a standard format of Bank Identifier Codes. It is the unique identification code of a particular bank.</p> <p>The SWIFT code is eight or 11 characters, made up of:</p> <p>Four characters - bank code (only letters)</p> <p>Two characters - country code (only letters)</p> <p>Two characters - location code (letters and digits)</p> <p>Three characters - branch code, optional ('XXX' for primary office) (letters and digits)</p>
IBAN	<p>The two-character country code, followed by two check digits and then the bank identifier and account number, typically derived from the domestic account number. Format: CH2!n5!n12!c</p> <p>Length: 21 ! = characters, a = alphabetic, c = alphanumeric, n = numeric.</p>
Re-Type IBAN	Re-type the IBAN number.
Bank Name	Name of the bank branch
Branch Location	Bank branch location as defined by the bank.
Status	Status of the account.
Active	Select the account status in the list.
Full Legal Name of Account Owner	Name the bank account was opened under.
Address Line 1	The first line of the physical address the employee provided to the bank for this account. No Post Office boxes.
Address Line 2	(Optional) The second line of the physical address the employee provided to the bank for this account. No Post Office boxes.
City	The city for the postal address the employee provided the bank for this bank account.
State/Province	The state for the postal address the employee provided the bank for this bank account.
Postal Code	The postal code for the postal address the employee provided the bank for this bank account.

## Taiwan

**NOTE:** Use English characters only.

Taiwan Bank Account Fields	
Field	Description
Bank Country/Region	The country the bank is located.

## Section 8: Country Specific Information for Worldline

Taiwan Bank Account Fields	
Field	Description
Bank Currency	The currency of the country the bank is located.
Swift/BIC	Also known as SWIFT-BIC, BIC code and SWIFT ID, a SWIFT code is a standard format of Bank Identifier Codes. It is the unique identification code of a particular bank.  The SWIFT code is 8 or 11 characters, made up of: Four characters - bank code (only letters) Two characters - country code (only letters) Two characters - location code (letters and digits) Three characters - branch code, optional ('XXX' for primary office) (letters and digits)
Bank Account Number	Account number as specified on the bank statement.
Re-Type Bank Account Number	Re-type the Account Number.
Bank Name	Name of the bank branch.
Account Type	Type of bank account: Checking or Savings account.
Status	Status of the account.
Active	Select the account status in the list.
Full Legal Name of Account Owner	Legal name of the person who owns this bank account. If left blank, user profile name will be used.
Address Line 1	The first line of the physical address the employee provided to the bank for this account. No Post Office boxes.
Address Line 2	(Optional) The second line of the physical address the employee provided to the bank for this account. No Post Office boxes.
City	The city for the postal address the employee provided the bank for this bank account.
Region	The state or region for the postal address the employee provided the bank for this bank account.
Beneficiary Country	Country for the address the employee provided the bank for this bank account.
Postal Code	The postal code for the postal address the employee provided the bank for this bank account.
Phone Number	Phone number of the employee who owns the account.

### **United Kingdom**

United Kingdom Bank Account Fields	
Field	Description
Bank Country/Region	The currency of the country the bank is located.

United Kingdom Bank Account Fields	
Field	Description
Bank Currency	Select either GBP or Euro. The following fields reflect GBP.
Sort Code	<p>Sort Code + Account Numbers:</p> <p>The two-character country code (GB) followed by two check digits and 18 alphanumeric characters for the domestic bank account number.</p> <p>Example: GBkk BBBB SSSS SSCC CCCC CC</p> <p>B = alphabetical bank code, S = sort code (often a specific branch), C = account number.</p> <p>Sort Code + Account Number:</p> <p>A local account number.</p> <p>Example: SSSS SSCC CCCC CC</p> <p>S = sort code (often a specific branch), C = account number.</p>
Account Number	The eight-digit number of the account.
Bank Name	Name of the bank branch
Branch Location	Bank branch location as defined by the bank.
Status	Status of the account.
Active	Select the account status in the list.
Full Legal Name of Account Owner	Name the bank account was opened under.
Building Number and Road	The building number and road for the postal address the employee provided the bank for this bank account.
Building Name	(Optional) The building name for the postal address the employee provided the bank for this bank account.
Town	The town for the postal address the employee provided the bank for this bank account.
Locality	The locality for the postal address the employee provided the bank for this bank account.
Postal Code	The postal code for the postal address the employee provided the bank for this bank account.

### United States

United States Bank Account Fields	
Field	Description
Bank Country/Region	The country the bank is located.
Bank Currency	The currency of the country the bank is located.
Routing Number	The identification number for the bank.

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Bank Account Number	The number of the account.
Re-Type Bank Account Number	Re-type the bank account number.
Bank Name	Name of the bank branch
Branch Location	Bank branch location as defined by the bank.
Account Type	Specifies whether the account is Checking or Savings.
Status	Status of the account.
Active	Select the account status in the list.
Personal Address Line 1	The first line of the physical address the employee provided to the bank for this account. No Post Office boxes.
Personal Address Line 2	(Optional) The second line of the physical address the employee provided to the bank for this account. No Post Office boxes.
City	The city for the postal address the employee provided the bank for this bank account.
State	The state for the postal address the employee provided the bank for this bank account.
Zip Code	The postal code for the postal address the employee provided the bank for this bank account.

### ***Vietnam***

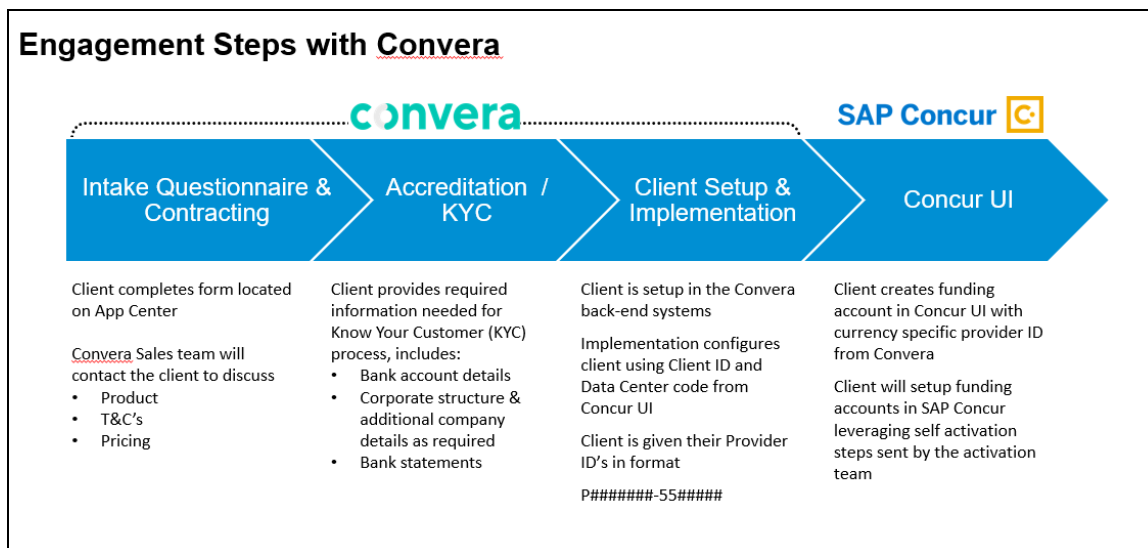
<b>Vietnam Bank Account Fields</b>	
<b>Field</b>	<b>Description</b>
Bank Country/Region	The country the bank is located.
Bank Currency	The currency of the country the bank is located.
Bank Routing Code/CITAD	8 Digit CITAD Bank Code. Agribank branches/subbranches in Vietnam is 01204888
Swift/BIC	Also known as SWIFT-BIC, BIC code and SWIFT ID, a SWIFT code is a standard format of Bank Identifier Codes. It is the unique identification code of a particular bank.  The SWIFT code is 8 or 11 characters, made up of: Four characters - bank code (only letters) Two characters - country code (only letters) Two characters - location code (letters and digits) Three characters - branch code, optional ('XXX' for primary office) (letters and digits)
Bank Account Number	Up to 30 characters. Enter the employee's bank account.
Re-Type Bank Account Number	Re-type the bank account information.



Vietnam Bank Account Fields	
Field	Description
Bank Name	Name of the Bank
Branch City	The city the bank branch is located.
Account Type	Type of bank account: Checking or Savings account.
Bank Branch Address Line 1	The address of the bank branch.
Bank Branch Address Line 2	(Optional) The 2 <sup>nd</sup> line of the address of the bank branch
Bank Province	State or Province the bank branch is located.
Bank Postal Code	The postal code for the postal address the employee provided the bank for this bank account.
Status	Status of the account.
Active	Select the account status in the list.
Full Legal Name of Account Owner	Legal name of the person who owns this bank account. If left blank, user profile name will be used.
Address Line 1	The first line of the address the employee provided to the bank for this account. Physical address only, No PO Boxes
Address Line 2	(Optional) The second line of the address the employee provided to the bank for this account. No PO boxes
City	The city for the postal address the employee provided the bank for this bank account.
State/Province	Province for the postal address the employee provided the bank for this bank account.
Beneficiary Country	Country for the address the employee provided the bank for this bank account.
Postal Code	The postal code of the address the employee provided to the bank for this account.

## Section 9: Appendix A

### Engagement Steps for Convera



### Engagement Steps for Worldline

