

# **Concur Expense: Payment Card Integration Service**

## **Setup Guide**

**Last Revised: October 13, 2023**

Applies to these SAP Concur solutions:

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



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## Revision History

Date	Notes / Comments / Changes
October 13, 2023	Various minor updates and remove the DRAFT watermark.
September 25, 2023	Initial publication of this guide.

# Payment Card Integration Service

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

## Section 1: Permissions

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

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

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

## Section 2: Overview

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

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

## Required Roles

The client will need the Card Admin and Web Services roles to perform the steps to successfully complete integrating Card data using the Payment Card Integration service.



For more information, refer to *Shared: User Administration User Guide*.

## Section 3: Configuring Payment Card Integration

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

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

### Login With the Correct Credentials

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

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**NOTE:** Roles are assigned using the **Administration > Company > Company Admin > User Permissions** function.

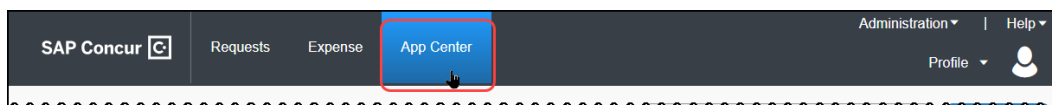
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### Confirm the Card Provider App Availability in Concur App Center

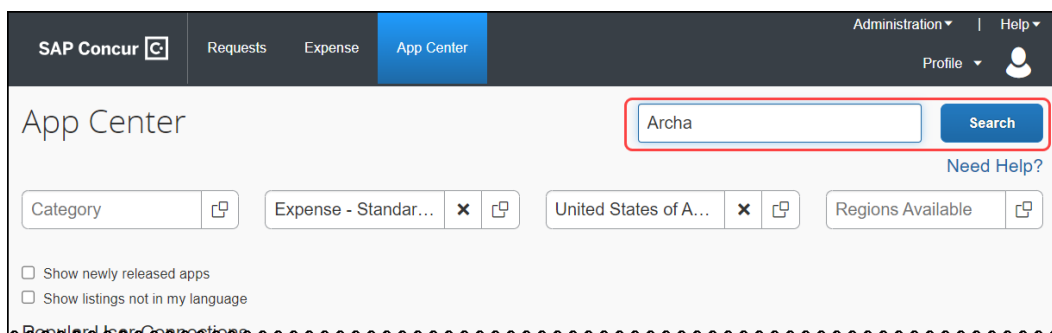
Before configuration, best practice is to search for and confirm the availability of the card vendor's presence in the Concur App Center before proceeding.

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

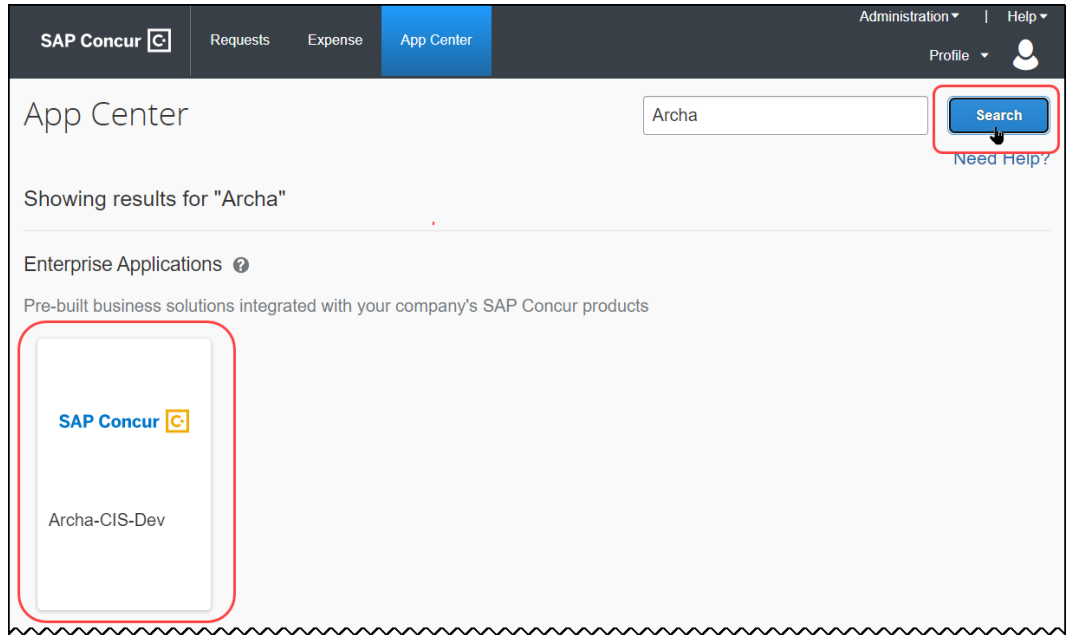
1. Navigate to and click **App Center**.



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

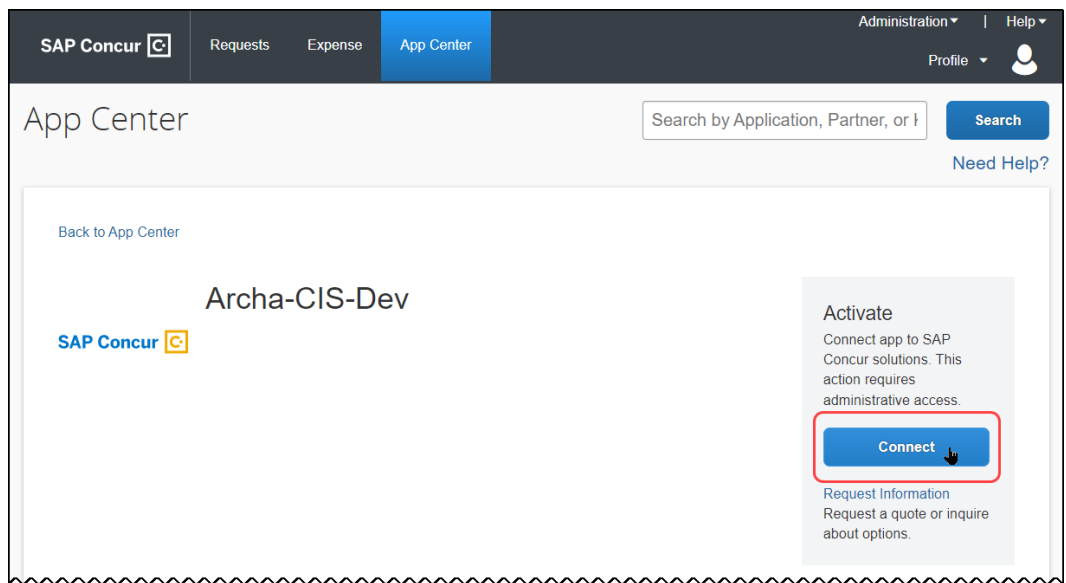


3. Click **Search**.
4. The App Center returns all applicable apps - confirm the vendor app appears.



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

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



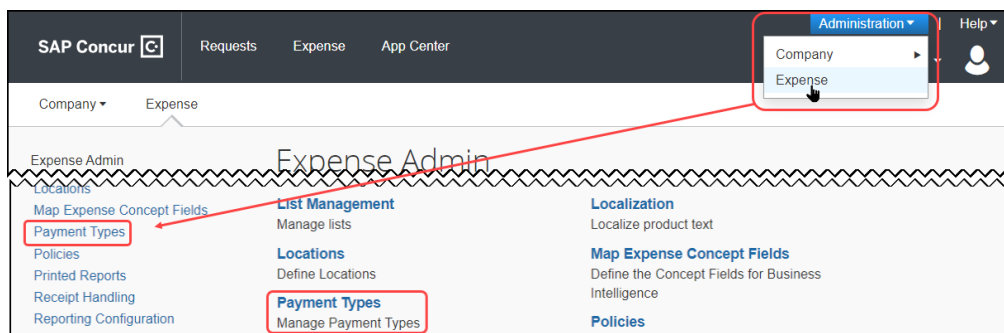
6. Exit the App Center to return to the **SAP Concur** home page.

## Configure the Payment Type for the Payment Card Service

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

► **To configure the card payment type:**

1. Click **Administration > Expense > Payment Types**.



2. On the **Payment Types** page, click **New** to open the **Payment Type** page.
3. Fill in the information, then click **Save**.

A screenshot of the 'Payment Type' configuration form. The form has a title bar 'Payment Type' with a close button. It contains several fields: 'Payment Type:' with the value 'Archa Bank VISA Corporate Card CBCP - US'; 'Description:' with the value 'Archa Integration'; 'Clearing Account Code:' with the value '###'; 'Payment Type Code:' with a dropdown menu showing 'Company Billed/Company Paid'; 'Exclude from employees' Payment Type list (applies only to imported card transactions):' with an unchecked checkbox; and 'Test Payment Type:' with an unchecked checkbox. At the bottom right, there are 'Save' and 'Cancel' buttons.

For more information, refer to *Concur Expense: Company Card & Company Bill Statement Administrator User Guide*.

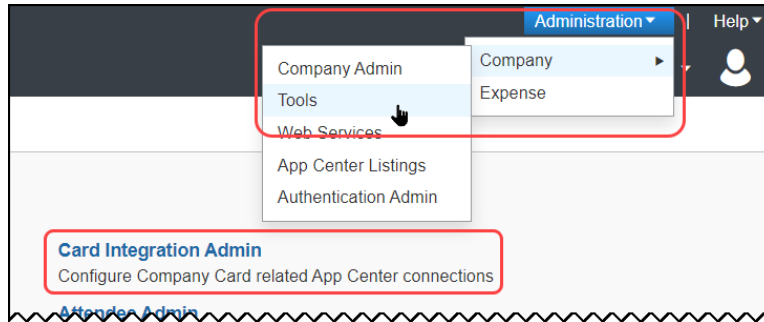
## Configure the Card Integration for the Payment Type

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

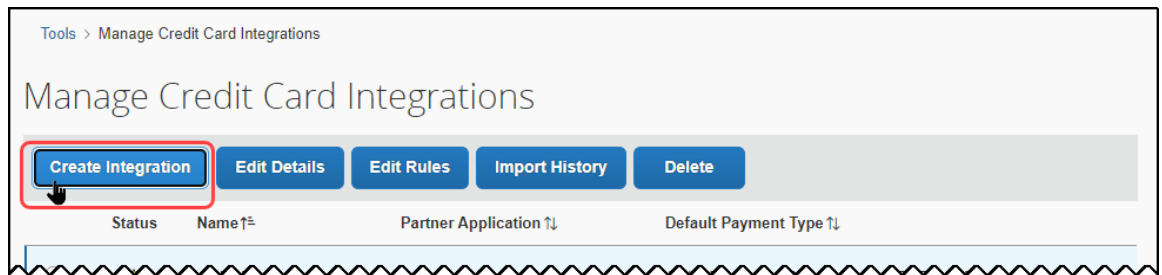


► **To configure the card integration:**

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



2. Click **Create Integration**.



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

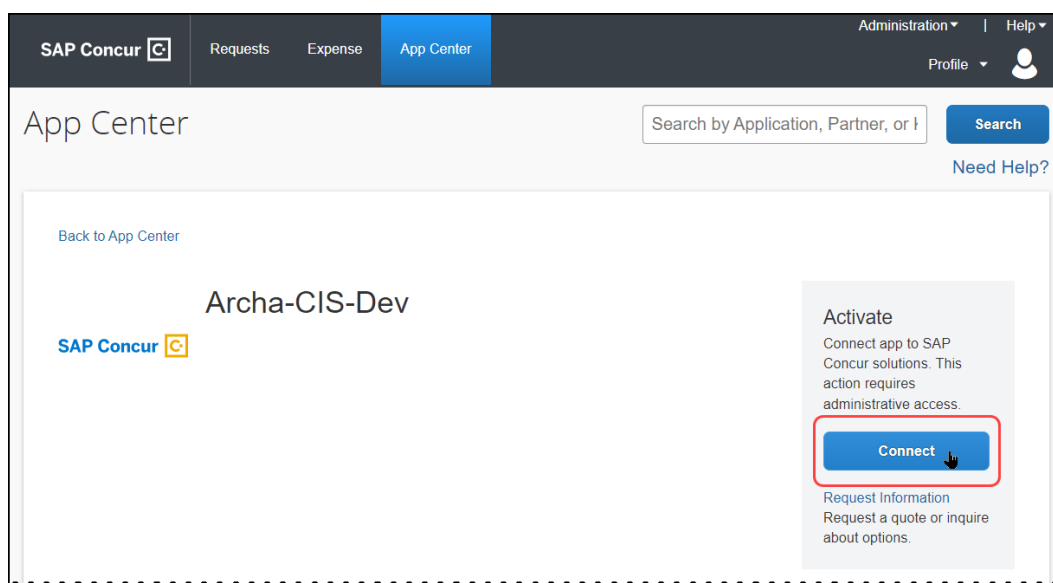
4. Click **Save**. You may disregard the **Status** alert (⚠️) at this time.

## Authorize the Card Provider for Expense

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

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

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



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

TERMS & CONDITIONS

×

Please review the following licensing terms and conditions

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

Concur App Center End-User Terms and Conditions

*The basic terms of use, accepted once, for individuals using the Concur App Center.*

▼

Shared Information

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

▼

Company Authorization to Link Services

*Terms of use, accepted once, for all company-wide partner integrations.*

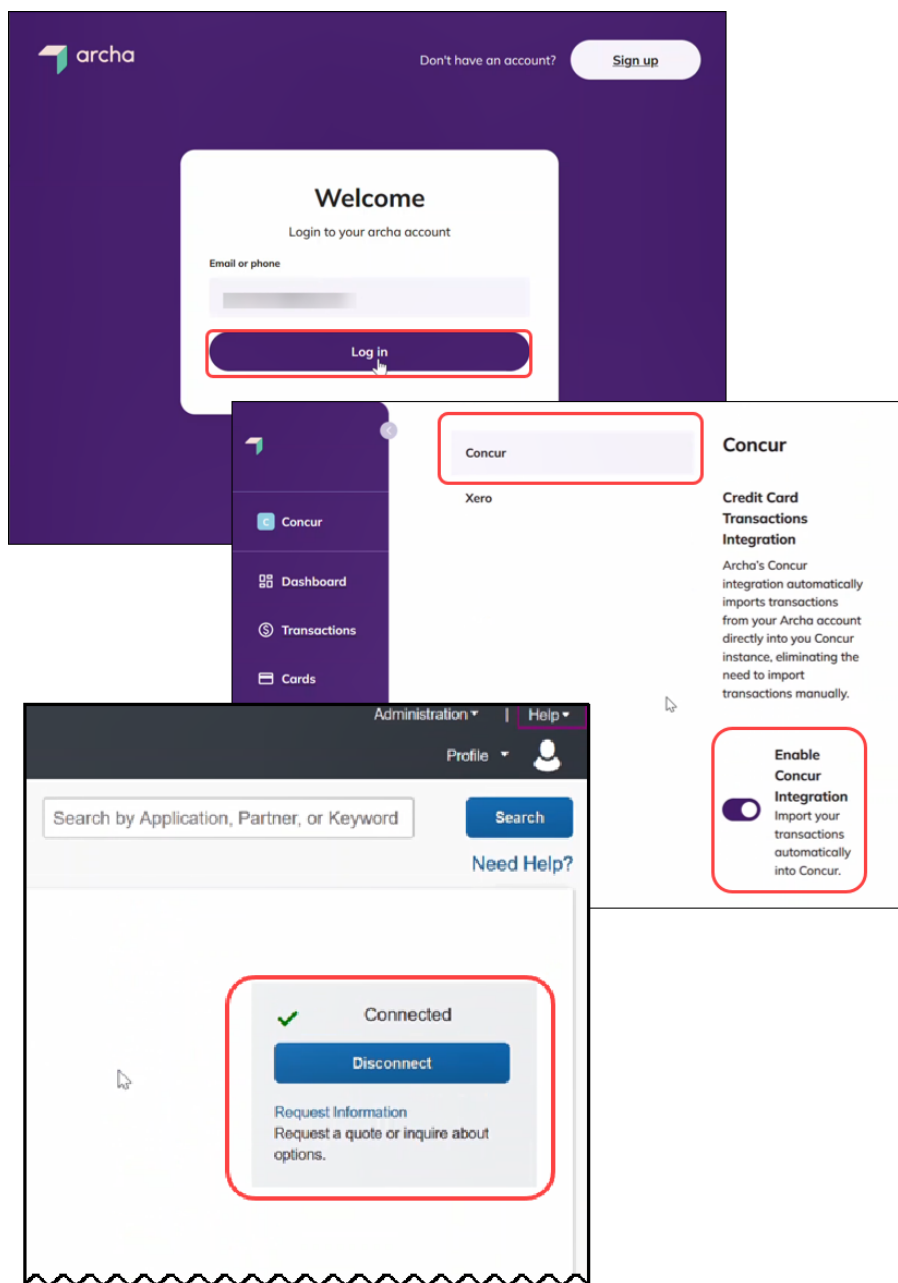
▼

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

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

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

## Section 4: Appendix

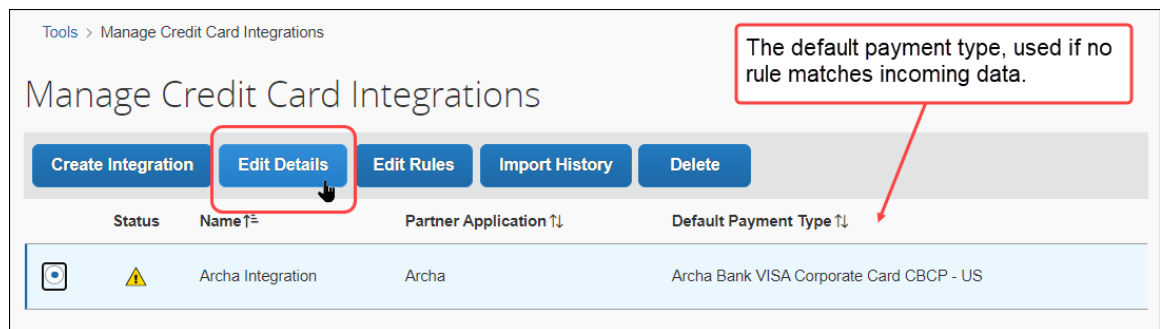
### Using Rule Types to Create Country-Specific Data Imports

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

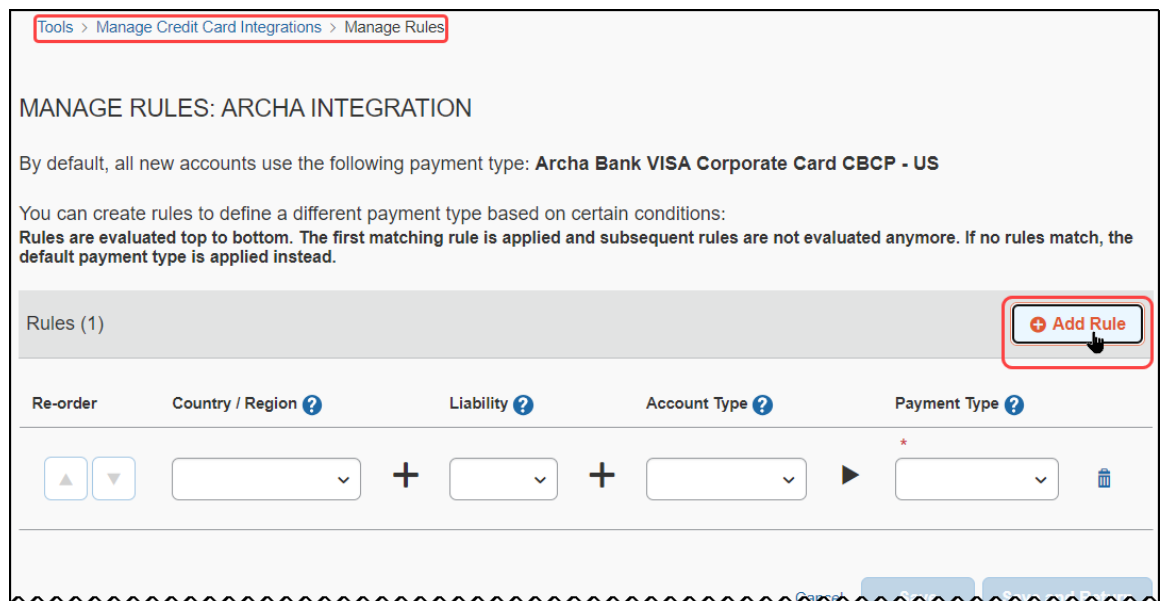
and Germany. Since the data the bank sends is handled by the card integrations default payment type, the administrator can notify the bank(s) that country-specific data sent by the APIs should include a country-specific identifier.

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

The card integration with the initial, default payment type.



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



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

## Section 4: Appendix

Rules (3) + Add Rule

Re-order	Country / Region ?		Liability ?		Account Type ?		Payment Type ?	
<div>▲ ▼</div>	CANADA ▼	+	IBCP ▼	+	▼	▶	IBCP	<div>🗑️</div>
<div>▲ ▼</div>	UNITED STATES ▼	+	CBCP ▼	+	▼	▶	Archa Bank VISA Corporate Card CBCP - US	<div>🗑️</div>
<div>▲ ▼</div>	▼	+	▼	+	▼	▶	▼	<div>🗑️</div>

GEORGIA

GERMANY

GHANA

Cancel Save Save and Return



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