

Concur Expense: Expense Pay Flex Edition

User Guide

for Concur Professional/Premium

Last Revised: August 4, 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
August 4, 2023	Updated new countries and currencies in <i>Region and Currency Availability</i> section.
March 16, 2023	Updated India User Bank Account Fields topic in the <i>User Bank and Country Specific Information</i> section
November 10, 2022	Updated references to Bambora (now rebranding to Worldline) and Western Union (now rebranding to Convera)
July 15, 2022	Updated Bank Account Number descriptions for Australia and Japan
March 23, 2022	Updated Denmark, Hong Kong, Japan, Japan (Zengin File), New Zealand, Sweden, Switzerland, United Kingdom, and Euro (SEPA) banking information
March 18, 2022	Updated India and United States banking information
March 17, 2022	Updated Canada, Mexico, and Singapore banking information
March 16, 2022	Updated note preceding Japan banking information. Updated Singapore banking information.
March 8, 2022	Added a note to the migration section that on the Edit Card Program page, the Payment Provider checkbox is only available if the card program is active.
March 2, 2022	Updated labels and descriptions for Australian user bank account fields
February 4, 2022	Clarified the use of SWIFT/BIC and Bank Code fields to meet Singapore Dollar (SGD) requirements for use with Hongkong and Shanghai Banking Corporation (HSBC) and State Bank of India (SBI).
January 31, 2022	Clarified importance of enter Arm ID during card program set rather than afterward.
January 19, 2022	New document just for the clients who use Expense Pay, flex edition for payment processing of Expense Pay transactions.

Expense Pay

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 Concur administrator.

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

Section 2: Overview

Expense Pay Flex

! **IMPORTANT:** Currently, Flex edition is available ***only*** to clients migrating from the classic Expense Pay solution. When those migrations are complete, the *Migration Process for Existing Clients* section of this guide will be edited to reflect onboarding for new clients.

Companion Guide

Many of the Expense Pay procedures are documented in the *Payment Manager User Guide*. Both the *Expense Pay User Guide* and the *Payment Manager User Guide* are necessary to manage the Expense Pay 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: Beginning in 2016, SAP Concur began moving to an enhanced system for managing payment execution and there remains a period of time when a subset of clients use more than one of these types of funding accounts:

- **Classic** is the historical Concur Expense Pay type of funding account that utilizes a direct relationship with a bank for moving funds.

NOTE: This solution is retired.

- **Global** is the Expense Pay solution for funding accounts that utilizes an SAP Concur-managed relationship (with onboarding elements integrated into the UI for Concur Expense) with a payment provider (i.e., Worldline – formerly Bambora) to execute moving funds.
- **Flex** is the latest Expense Pay solution for funding accounts that utilizes a direct client relationship with a payment provider (i.e., Convera - formerly Western Union Business Services, "WUBS") to execute moving funds.

NOTE: Currently, Flex clients adding new funding accounts will use the pre-existing **New Global Account** button in Payment Manager.

- ◆ **Western Union –Direct** is the name of a UI setting for clients migrating from **Classic** to **Flex**.

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.

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

Region and Currency Availability

Expense Pay, flex edition, is available for the following countries and currencies:

Region	Country Name (Code)	Currency
APA	Australia (AU)	AUD
	Hong Kong (HK)	HKD
	India (IN)	INR
	New Zealand (NZ)	NZD
	Singapore (SG)	SGD
EMEA	Andorra (AD)	EUR
	Austria (AT)	EUR
	Belgium (BT)	EUR
	Croatia (HR)	EUR
	Cyprus (CY)	EUR
	Denmark (DK)	DKK
	Estonia (EE)	EUR
	Finland (FI)	EUR
	France (FR)	EUR
	French Guiana (GF)	EUR
	Germany (DE)	EUR
	Greece (GR)	EUR
	Guadeloupe (GP)	EUR
	Hungary (HU)	EUR
	Ireland (IE)	EUR
	Italy (IT)	EUR
	Latvia (LV)	EUR
	Lithuania (LT)	EUR
	Luxembourg (LX)	EUR
	Malta (MT)	EUR
Martinique (MQ)	EUR	
Mayotte (YT)	EUR	
Monaco (MC)	EUR	

Region	Country Name (Code)	Currency
	Netherlands (NL)	EUR
	Portugal (PT)	EUR
	Reunion (RE)	EUR
	Saint Barthelemy (BL)	EUR
	San Marino (SM)	EUR
	Slovakia (Slovak Republic) (SK)	EUR
	Slovenia (SI)	EUR
	Spain (ES)	EUR
	St Pierre and Miquelon (PM)	EUR
	Sweden (SE)	SEK
	Switzerland (CH)	CHF
	Saint Martin (MF)	EUR
	Vatican City State (Holy City) (VA)	EUR
	Aland Islands (AX)	EUR
Japan	Japan (JP)	JPY
North America	Canada (CA)	CAD
	Mexico (MX)	MXN
UK	United Kingdom (GB)	GBP
	Isle of Man (IM)	GBP
	Jersey (JE)	GBP
	Guernsey (GG)	GBP
US	American Samoa (AS)	USD
	Guam (GU)	USD
	Puerto Rico (PR)	USD
	United States (US)	USD
	Virgin Islands (U.S) (VI)	USD

The Payment Manager Pages

The **Payment Manager** page contains the Expense Pay functionality available in the current user interface.

- **Monitor Batches** page:

- **View Batches** tab: Displays the list of open batches, by batch configuration. The Reimbursement Manager can search for historical batches, reschedule open batches, view payment demand details including audit trail, or view report summary information. This tab allows users to search for status and details on batches. This includes views by funding account, batch status or dates, allowing flexibility of monitoring tasks.
- **View Funding** tab: Displays the details (available for USD only) related to each funding account for the transactions processed by Expense Pay for that batch. Only Expense Pay clients use this tab.
- **Accounting Extract Reconciliation** tab: For Expense Pay (only), allows the Reimbursement Manager to view the extract entries associated with Expense Pay payments.
- **Monitor Payees** page:
 - **Report Payees** tab: Provides an expense report-centered view into expense report reimbursement. The Reimbursement Manager uses this page to see the status of expense reports processed by the system.
 - **Cash Advance Payees** tab: Provides the cash advance-centered view into Cash advance reimbursement. For Expense Pay (only), the Reimbursement Manager uses this page to see the status of cash advances processed by the system.
 - **Employee Banking** tab: For Expense Pay (only), displays a list of employee bank accounts with status, and allows the administrator to view account history and failed accounts, and inactivate an account.
- **Configure Batches** Page:
 - **Funding Accounts** tab: Displays the list of bank accounts that Expense Pay will draw funds from to pay employees or card issuers. The Reimbursement Manager uses this page to create funding accounts for payments. For Expense Pay (only), these accounts are associated with payees on the **Batch Definitions** page.
 - **Card Programs** tab: Displays the (list of cards) programs that are currently configured as payees for Expense Pay. The Reimbursement Manager uses this page to create and manage card programs for payments. For Expense Pay (only), these programs are associated with funding accounts on the **Batch Definitions** page.
 - **Batch Definitions** tab: Displays the full details for each type of batch. The Reimbursement Manager uses this page to create and maintain the batch definitions that control the organization and timing of payment batches.



For Payment Manager procedures, refer to the *Payment Manager Utilizing Global Funding Accounts User Guide*.

Expense Pay Payment Processes

The payment process for Expense Pay varies by country and currency.



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

Section 3: Migration Process for Existing Clients

Clients using the classic Expense Pay solution need to migrate their existing funding accounts to the Expense Pay, Flex edition solution as described in the Concur Expense product [release notes](#) for September 2021.

Clients must engage with Convera through the SAP Concur App Center and notify their SAP Concur account manager that they would like to sign a Sales Order Form (SOF) for Expense Pay Flex for Migrating Customers.

Clients will work with Convera to complete the bank onboarding and SAP Concur will provide the activation steps to be completed in Concur Expense.

The migration itself is typically a seamless process involving a client's Reimbursement Manager and Treasury resource(s).

What to Expect (Steps for Clients)

The following are the general procedures for clients that are required to migrate to Flex edition:

Step 1: Contracts and Know Your Customer (KYC)

1. Engage with Convera through the [SAP Concur App Center](#).
2. Sign a Sales Order Form (SOF) for Expense Pay Flex for Migrating Customers with SAP Concur.
3. Complete the agreement with Convera.
4. From Convera, receive a Provider Account ID for each funding account.

Step 2: Activation and Setup

1. SAP Concur enables Expense Pay, Flex edition. Once this is enabled, the funding account payment provider list in the UI will allow you to select **Convera** as your provider.
2. Your Customer Reimbursement Manager adds new Convera funding accounts in Payment Manager and will enter the corresponding provider account ID.

Section 3: Migration Process for Existing Clients



For steps, refer to the *To create new funding accounts* procedure in the *Detailed Steps in Concur Expense* section in this guide.

3. Customer Reimbursement Manager updates card programs (if applicable)



For steps, refer to the *To modify card programs to use new funding accounts* procedure in the *Detailed Steps in Concur Expense* section in this guide.

4. Customer Reimbursement Manager replaces funding accounts assigned to existing batch definitions with Convera funding account



For detailed steps, refer to the *To update batches to use new funding accounts* procedure in *Detailed Steps in Concur Expense* section this guide.

5. Verify users' bank information



For detailed steps, refer to the *Remind users to verify their Bank Information* section in this guide.

6. Rename old funding accounts



For detailed steps, refer to the *Rename Old Funding Accountings* section in this guide.

Step 3: Funding and Releasing Payments

1. After a batch closes, receive funding email from Convera and send funds to Convera (if applicable).
2. Convera remits payment.

Step 4: Payment Reconciliation

1. Confirm batches closed and sent successfully.
2. Confirm payment was sent successfully.
3. Confirm payment was received as expected.
4. Monitor for returned payments emails.

Detailed Steps in Concur Expense

Configure Funding Accounts, Card Programs, and Batches

For each classic Expense Pay funding account, you will create a new replacement funding account, modify your card programs, and update your batch definitions to use the new funding account.



For screenshots and field definitions, refer to the *Concur Expense: Payment Manager for Expense Pay for Expense Pay Flex User Guide*.

CREATE NEW FUNDING ACCOUNTS

▶ To create new funding accounts:

1. Log in as an admin.

NOTE: The Card Program Administrator role and the Reimbursement Manager roles each have sufficient permission to complete this task.

2. Click **Administration > Company > Tools > Payment Manager > Configure Batches**.
3. On the **Funding Accounts** tab, click **New Global Account**.
4. In the **Funding Account** window, fill in the required fields for the selected country/currency combination.

! **IMPORTANT:** The **Provider Account ID** field is required configuration for Convera funding accounts. Convera provides a 7-digit numeric value for USD funding account and a 6-Digit alphanumeric value for non-USD accounts. This value is unique for each funding account and currency.

5. Click **Next**.
6. Click **Close**.

MODIFY CARD PROGRAMS

▶ To modify card programs to use new funding accounts:

1. Log in as an admin.

NOTE: The Card Program Administrator role and the Reimbursement Manager roles each have sufficient permission to complete this task.

2. Click **Administration > Company > Tools > Payment Manager > Configure Batches**.

Section 3: Migration Process for Existing Clients

3. Click **Card Programs** (tab).
4. For each program (row) paid by a classic Expense Pay funding account:
 - a. Select the row, and click **Modify**.
 - b. On the **Edit Card Program** page, select **Payment Provider** checkbox.

NOTE: The checkbox is only available if the card program is active.

- c. (Optional) Enter a **File ID**.

NOTE: When this field is needed, the client will need to ask their card vendor for the issuer remittance number which is referred to as File ID, Company ID, etc. depending on the issuer.

- d. For the following card programs, enter an **Arm ID**.

! **IMPORTANT:** The **ARM ID** field cannot be edited after the initial setup of the card program. If it is required and left blank, the card program will need to be deactivated and recreated.

- Bank of America - MasterCard – AUD
- Bank of America - MasterCard – GBP

! **IMPORTANT:** For GBP cards, **Arm ID** is optional on the form itself, but for Expense Pay Flex clients it is required for reimbursements to succeed.

- Bank of America - MasterCard – EUR

! **IMPORTANT:** For EUR cards, **Arm ID** is optional on the form itself, but for Expense Pay Flex clients it is required for reimbursements to succeed.

- Bank of America - MasterCard - HKD
- Bank of America - MasterCard - INR
- Bank of America - MasterCard - SGD
- Bank of America - MasterCard - Sweden
- Bank of America - MasterCard – Switzerland

! **IMPORTANT:** Clients must ask Bank of America for the Automated Remittance Management number which is referred to as Arm ID. Arm ID is required once you enable the card program for a payment provider.

5. Click **Save**.

UPDATE BATCHES

▶ *To update batches to use new funding accounts:*

! **IMPORTANT:** Any currently open batches will still be paid using the existing classic Expense Pay funding account. Only future batches will be paid from the new Convera funding account. Once the current open batch for classic pay closed the next batch that opens will reflect the Expense Pay Global as reimbursement method.

1. Log in as an admin.

NOTE: The Reimbursement Manager role has sufficient permission to complete this task.

2. Click **Administration > Company > Tools > Payment Manager > Configure Batches**.
3. Click Batch Definitions (tab).
4. For each batch definition (row) paid by a classic Expense Pay funding account:
 - a. Select the batch, and click **Modify**.
 - b. From the **Available Funding Accounts** list, select the new funding account, and click **Modify**.
 - c. From the **Active** list, select Yes.
 - d. Click **Replace Funding Account**.
 - e. On the confirmation page, click **OK**, and **Save**.

Rename Old Funding Accountings

Funding accounts cannot be deleted, but they may be renamed. After migrating your existing batches to use the new provider-paid funding account, complete this task for your classic pay accounts.

▶ **To rename old funding accounts:**

1. On the **Funding Accounts** tab, select the classic account and click **Modify**.
2. In the **Account Display Name** field, edit the name to reflect that this account is no longer in use. For example, add "zNotUsed" to the beginning of the name.

! IMPORTANT:

- The current open batches will be paid based on the existing Classic Pay funding account.
 - The next batch will be paid from the new Convera funding account.
 - For SAP Concur prefund accounts with an available balance, you must request the money be sent back to the company.
-

3. Click **Save**.

Remind users to verify their Bank Information

Users who enter or update their **Bank Information** page in Profile will see that there are new fields required now for some currencies that may not have been required last time that they edited this page. Since this additional information is required for payment processing, it may be helpful to use one or both options below.

OPTION 1: ADD A YELLOW AUDIT RULE TO REMIND USERS UPON REPORT SUBMIT

▶ **To add an audit rule:**

1. Click **Administration > Expense > Expense Admin > Audit Rules**.

2. Create a new rule that applies to users reimbursed in CAD, INR, MXN, and SGD, and JPY.

Audit Rules

Custom Random

1 Audit Rule 2 Conditions 3 Exception

Name: Expense Pay - user Update Bank Info

Event: Report Save

Editable By: Global

Applies To: Global (selected), Marketing, R&D, Sales

Cancel Next>>

3. Configure the rule for all active bank accounts.

Audit Rules

Custom Random

1 Audit Rule 2 Conditions 3 Exception

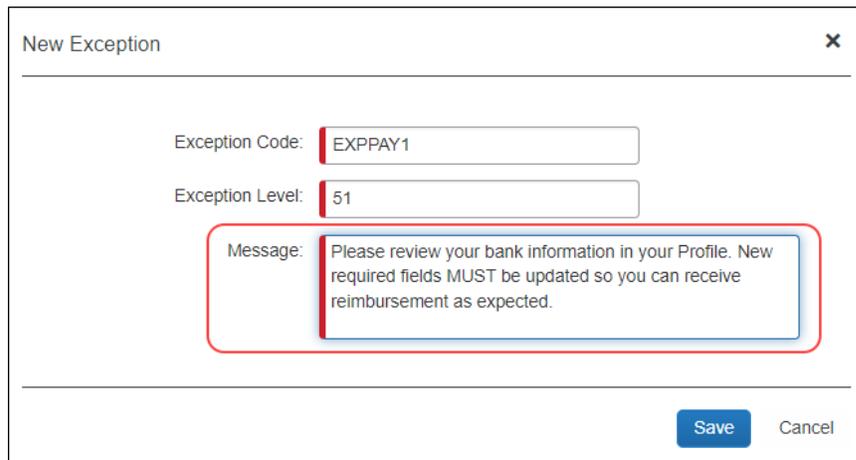
Insert Remove

Data Object/Operator	Field/Value	Operation
Employee	Bank Account is Active	Yes
Value	Yes	

Cancel <<Previous Next>>

Section 3: Migration Process for Existing Clients

4. Provide an exception message.



New Exception

Exception Code: EXPPAY1

Exception Level: 51

Message: Please review your bank information in your Profile. New required fields MUST be updated so you can receive reimbursement as expected.

Save Cancel

OPTION 2: INACTIVATE USER BANK ACCOUNTS

▶ **To inactivate user bank accounts:**

1. Click **Administration > Company > Tools > Payment Manager > Monitor Payees > Employee Banking** (tab).
2. From the **Find Employee Where** list, select *Reimbursement Currency*.
3. From the **Currency** list, select the desired currency.
4. From the **Status** list, select All.

5. Select ***each row*** and click **Inactivate**.

Monitor Payees

Report Payees Cash Advance Payees Employee Banking

Find Employee Where

Reimbursement C

Currency: Canada, Dollar Status: All

Search

Reconfirm View History **Inactivate**

Employee Name	Acco...	Account Type	Account Status	Active
canadian,carl				
causer,causer				
causer1,causer1				
causer2,causer2				
user,canada	XXXX...	Checking	Confirmed	Yes
CANLN,CANFN	XXXX...	Checking	Confirmed	Yes
user,cad	XXXX...	Checking	Confirmed	Yes

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Section 4: Preparing for the Expense Pay Service

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

! IMPORTANT: Currently, Flex edition is available ***only*** to clients migrating from the classic Expense Pay solution. This section is for future use.

Setup Process for New Clients

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

- Contact the payment provider via the SAP Concur App Center.**
- Purchase the Expense Pay 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 Pay at your site. Contact your Concur sales representative for details. Review the provider's terms and conditions, the required data for funding account setup and confirm that your card program and currencies are supported by Expense Pay (if that is a desired feature).
- Gather Your Company Information.** Once Concur activates the service, you will be required to collect company details to activate your engagement

Section 4: Preparing for the Expense Pay Service

with your Expense Pay payment provider. You will provide this info to your payment provider directly after establishing contact with them through the Concur App Center. The process is like creating a new bank account; this will include a variety of information such as details about your company and the photo identification of the person at your company who will be authorizing to the provider's Terms and Conditions of service. Your Payment Provider will provide you with the specific details for your project. The information required to create funding accounts varies by currency. **Gather Company Card Program Information.** Once SAP Concur activates the service, you will enter the information for the incoming card feed so that Expense Pay can send payments to your card issuers. In some cases, you will need to gather this information from your card issuers. The information required to create card programs varies by card issuer. If you need to get any additional information from your card issuer to complete the setup process, your implementation consultant will provide you with the appropriate form(s). If SAP Concur does not currently support your company card provider, contact your implementation consultant to begin the process to request evaluation for certification of the card provider for use with Expense Pay. Not all card requests will be approved for certification and the process and prioritization can take over a year. (If using Bank of America Corporate cards See Sub-section below.)

4. **Activate Expense Pay Service.** An Implementation Consultant or Client Support Analyst at SAP Concur activates the Expense Pay service for you. Then you will:
 - ◆ **Grant the Reimbursement Manager Role:** You can choose to have SAP Concur or your authorized employee administrator grant this role to an employee at your site.
 - ◆ **Create Card Programs:** Using the information mentioned above, set up any card programs that SAP Concur will pay using Expense Pay. Later, you will use these in setting up Batch Definitions to pay card programs.
 - ◆ **Create Batch Definitions:** Batch Definitions control the timing and funding accounts for payments to employees and card issuers. Batch Definitions use Expense Groups (groups of employees) to establish the timing and funding accounts Expense Pay will use to reimburse various groups of employees. You will create a Batch Definition for each Expense Group that uses a different funding bank account or reimbursement schedule. For paying card issuers you will create a Batch Definition for each Card Program including the funding account and reimbursement schedule to pay the Card Program. Users with the Reimbursement Manager role use the Payment Manager tool to create Batch Definitions. Using the information mentioned above, set up or choose an existing funding accounts that Expense Pay will use to fund payments to employees or card issuers. Alternatively, you can manage all funding accounts outside of individual batch definitions under the Funding Account tab.

NOTE: If you use Cash Advances, employees in the cash advance batch must also be assigned an employee reimbursement batch.

- ◆ (Optional and Recommended) **Enable the Bank Information Link in Profile:** If you prefer that employees input their bank account information

(recommended), you can enable the link in the batch definition for the desired group. Once this feature is enabled, your employees will see a link named **Bank Information** in Profile, where they can enter and update their bank account information.

NOTE: Regardless of whether employee banking information is initially entered into Concur Expense using an import or whether employees manually enter that information, it is an important best practice policy that each employee, not administrators, own the accuracy of their employee banking information. Additionally, you should never select BOTH import and employee edit at the same time – this will cause employee changes to be overridden and payments to be rejected.

If you intend to import employee banking information, request the associated file specification from a Client Support representative. The 820 employee import has the correct user banking fields required to complete payments for Expense Pay, Flex edition.

5. **SAP Concur Validates Employee Banking Information.** Bank account information is validated when the employee's first expense report is sent to the payment provider for payment. Any employee bank accounts that fail the validation or where the payment provider cannot complete the payment will be returned as Failed The clients designated contact defined during onboarding with the provider will receive a returned payment email with details of which payments were unable to be completed. These payments need to be manually aborted in SAP concur.



For more information, refer to the *Abort Payment Process* section in this guide.

6. **(Optional and recommended) Client Runs 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 that involve all associated roles, validating each report to confirm that each of your employees and each card issuer is properly reimbursed and the expense reports properly processed.



For engagement steps, refer to *Appendix A* in this guide.

Expense User Email Notification Text

Expense Pay 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.

Section 4: Preparing for the Expense Pay Service

Subject: Concur 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 Expense service and confirm that your bank information is correct.

Report Payment Completed Successfully

Expense Pay 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> This is defaulted to the day after it was sent to the payment provider and actual payment date will vary based on your company's agreement with the provider.

Link To Concur Expense:

<http://<link>>

Payment to Card Issuer Completed Successfully

Expense Pay 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> This is defaulted to the day after it was sent to the payment provider and actual payment date will vary based on your company's agreement with the provider.

Link To Concur Expense:

<http://<link>>

Payment to User Bank Account was Denied

Expense Pay 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 Pay is able to verify the accuracy of account information.

Link To Concur Expense:

<http://<link>>

Section 5: Special Cases

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

Processing Reports with a Negative Amount Due To a Card Issuer

Certain company card issuers now allow Expense Pay to process reports that have a negative amount due to a card issuer. Expense Pay will never withdraw funds from a credit card issuer's account. Instead, Expense Pay 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 Pay 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 Pay moves this negative payment demand (\$300) to the next batch, and then processes the batch,

sending a total of \$290 to the company card issuer, along with the instructions for the negative amounts.

The negative amount reports will appear in the Standard Accounting Extract with column #128 set to 1, meaning they were processed by Expense Pay.

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 - US
- Citibank - MasterCard - US
- Citibank - MasterCard - CA
- Citibank - Visa - US
- Elan - Visa - US
- JP Morgan Chase - MasterCard - CA
- JPMorgan Chase - MasterCard - US - EDS
- JPMorgan Chase - MasterCard - US - TSYS
- JPMorgan Chase - Visa - US
- U.S. Bank - MasterCard - US
- U.S. Bank - Visa - US
- U.S. Bank Elan (FirstStar) - Visa - US



For currently supported cards, refer to the *Expense Pay Credit Cards by Country – Flex* document available from SAP Concur support.

NOTE: If you have an audit rule in place to prevent users from submitting a report with a net credit, the rule must be inactivated to allow them to use this feature.

When the Payment to an Employee Fails

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

- The company's designated contact with the payment provider will be notified by email of any returned or rejected payments.
- The designated contact, typically the reimbursement manager, will follow the below Abort Payment process in SAP Concur to reflect the returned status.
- Once the employee's payment has been marked aborted, the employee will be notified by email and their banking information in Concur Expense will be marked as *Failed* in Profile.

- 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.

Abort Payment Process

Convera

NOTE: The **manual** abort payment process is only available for Convera non-USD payments. USD payments are automatically updated to *Aborted* status in SAP Concur and do not require a manual procedure to be performed in Payment Manager.

If Convera cannot complete a payment to a beneficiary (employee or card program) for any reason, they will send an email (to the client's rejected payment contact person) a notice of rejection. This notification will indicate the details of the payment, the reason for rejection, and will inform the client that the funds will be returned.

In Payment Manager, the client must abort the payment and notify the beneficiary that the payment cannot be paid until updated information is provided.



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

When a Payee is Terminated During the Reimbursement Process

When a payee is terminated and has outstanding expense reports:

- A user with the Expense Proxy Logon role should submit any unsubmitted expense reports for the employee.
- The employee should be marked **Inactive** in User Administration.
- Expense Pay will process the payment demands normally.

Section 6: Information Security

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

For EMEA clients, pay data can be stored in SAP Concur's EMEA data center – if the client has this requirement.

Section 7: User Bank and Country Specific Information

Debit Authorization Process by Country

During the onboarding process with your payment provider they will inform you regarding the specific information they require. This information will vary by country and currency.

! Data **required** by the payment provider may exist in fields which are **not required** fields the Concur Expense UI.

For example, for Australian users, the **State/Territory** field is not a required field in the Concur Expense UI, **but if the field is not populated, Convera payments will fail. It is a best practice for your employees to fill out all the available fields in the employee banking information screen.**

User Bank Account Fields by Country



The funding bank account fields are described in the *Payment Manager User Guide*.

Australia

Australia Bank Account Fields	
Field	Description
BSB Code	The 6 digit BSB Code (Bank State Branch number) for the bank account. The number represents the bank, state, and location of the branch.
Bank Account Number	The 6-to-10-digit number of the account.
Re-Type Bank Account Number	Re-enter the 6-to-9-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 that the account was opened at.
Active	Choose whether the account is active.
Full Legal Name of Account Owner	The name associated with the account.
Address Line 1	The first line of the address the employee provided to the bank for this account.
Address Line 2	(Optional) The second line of the address the employee provided to the bank for this account.
Placename / Locality	The city, town, place name, or subdivision of the address the employee provided to the bank for this account.

Australia Bank Account Fields	
Field	Description
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.
Institution Number	The three-digit institution number.
Bank Account Number	The 7-to-12-digit account number as specified on the bank statement.
Re-Type Bank Account Number	Re-type the bank account number.
Bank Name	The name of the bank.
Branch Location	The city where the branch is located.
Status	Status of the account.
Active	Select the account status from the list.
Personal Address Line 1	The first line of the address the employee provided to the bank for this account.
Personal Address Line 2	The second line of the address the employee provided to the bank for this account.
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.

Denmark

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

Section 7: User Bank and Country Specific Information

Denmark Bank Account Fields	
Field	Description
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 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)
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. Denmark: DK2!n4!n9!n1!n Length: 18 ! = characters, a = alphabetic, c = alphanumeric, n = numeric.
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 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.
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)

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

SEPA Bank Account Fields	
Field	Description
Bank Currency	The currency of the country the bank is located.
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 8 or 11 characters, made up of:</p> <ul style="list-style-type: none"> 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)

Section 7: User Bank and Country Specific Information

SEPA Bank Account Fields	
Field	Description
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>Format:</p> <p>Austria: AT2!n5!n11!n Length: 20</p> <p>Belgium: BE2!n3!n7!n2!n Length: 16</p> <p>Denmark: DK2!n4!n9!n1!n Length: 18</p> <p>Finland: FI2!n6!n7!n1!n Length: 18</p> <p>France: FR2!n5!n5!n11!c2!n Length: 27</p> <p>Germany: DE2!n8!n10!n Length: 22</p> <p>Greece: GR2!n3!n4!n16!c Length: 27</p> <p>Ireland: IE2!n4!a6!n8!n Length: 22</p> <p>Italy: IT2!n1!a5!n5!n12!c Length: 27</p> <p>Netherlands: NL2!n4!a10!n Length: 18</p> <p>Portugal: PT2!n4!n4!n11!n2!n Length: 25</p> <p>Spain: ES2!n4!n4!n1!n1!n10!n Length: 24</p> <p>Sweden: SE2!n3!n16!n1!n Length: 24</p> <p>Switzerland: CH2!n5!n12!c Length: 21</p> <p>United Kingdom: GB2!n4!a6!n8!n Length: 22</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.
Active	Select the account status in the list.

SEPA Bank Account Fields	
Field	Description
Full Legal Name of Account Owner	Name the bank account was opened under.
Address Line 1	The employee's address that is on file with their bank (not the address of their bank.)
Address Line 2	The employee's address that is on file with their bank (not the address of their bank.)
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.

Hong Kong

Hong Kong 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	Three-digit number of the bank.
Branch Code	Three-digit number of the branch.
Bank Account Number	The one- to nine-digit number of the account.
Re-Type Bank Account Number	Re-enter 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 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 associated with the postal address the employee provided the bank for this bank account.
State/Province	The region provided to the bank for this bank account.

Section 7: User Bank and Country Specific Information

India

India 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.
Citizenship	The current legal citizenship country that displays on the employee's passport.
IFS Code	11-digit bank/branch code (exactly 11 digits alphanumeric). NOTE: The IFS Code goes into the Routing Number field.
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)
Bank Account Number	Alphanumeric, 34 digits maximum, one digit minimum. The length varies by bank.
Re-Type Bank Account Number	Re-type the bank account information.
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 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 of the address the employee provided to the bank for this account.
State	The state of the address the employee provided to the bank for this account.
Postal Code	The postal code of the address the employee provided to the bank for this account.

Japan**NOTE:** Use only English characters, not Japanese characters.

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	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)
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.
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.
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.

Section 7: User Bank and Country Specific Information

Japan Bank Account Fields	
Field	Description
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.

Japan (Zengin File)

Japan Bank Account Fields	
Field	Description
Bank Country/Region	The country the bank is located.
Bank Currency	JPY.
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)
Bank Number	A 4-digit bank code for the bank at which the employee holds their Yen bank account.
Re-Type Bank Account Number	Re-type the bank account information.
Branch Number	A 3-digit branch code for the branch of the bank at which the employee holds their Yen bank account.
Bank Account Number	A 7-digit number for the employee's bank account.
Bank Name (Latin-Alphanumeric Only)	A 15-character name of the bank at which the employee holds their Yen bank account. This must be entered in half-width Katakana.
Branch Name (Latin-Alphanumeric Only)	A 15-character name for the branch of the bank at which the employee holds their Yen account. This must be entered in half-width Katakana.
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.

Japan Bank Account Fields	
Field	Description
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

Mexico 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 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 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)
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.

Section 7: User Bank and Country Specific Information

Mexico Bank Account Fields	
Field	Description
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.
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

New Zealand 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	2-digit number of the bank.
Branch Number	4-digit number of the branch.
Bank Account Number	The 7-digit number of the account.
Re-Type Bank Account Number	Re-type the bank account information.
Suffix	2- or 3-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 address the employee provided the bank for this bank account.
Address Line 2	The address the employee provided the bank for this bank account.

New Zealand Bank Account Fields	
Field	Description
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.

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	Four-digit bank code. NOTE: For HSBC, the Bank Code for <i>retail/personal</i> accounts must be 9548 and the Bank Code for <i>corporate</i> accounts must be 7232 . NOTE: For SBI, the Bank Code must be 7991 .
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) NOTE: For HSBC, the SWIFT for <i>retail/personal</i> accounts must be HSBCSGS2 and the SWIFT for <i>corporate</i> accounts must be HSBCSGSG .
Branch Code	Three-digit bank branch code.
Bank Account Number	Bank account number. NOTE: 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.

Section 7: User Bank and Country Specific Information

Singapore Bank Account Fields	
Field	Description
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 address the employee provided the bank for this bank account.
Address Line 2	The 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.
Postal Code	The postcode for the postal address the employee provided the bank for this bank 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.
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 8 or 11 characters, made up of:</p> <ul style="list-style-type: none"> 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)
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. Format: SE2!n3!n16!n1!n Length: 24 ! = characters, a = alphabetic, c = alphanumeric, n = numeric.
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.

Sweden Bank Account Fields	
Field	Description
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 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.
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.
SWIFT/BIC 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 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)
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. Format: CH2!n5!n12!c Length: 21 ! = characters, a = alphabetic, c = alphanumeric, n = numeric.
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.

Section 7: User Bank and Country Specific Information

Switzerland Bank Account Fields	
Field	Description
Full Legal Name of Account Owner	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.
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.

United Kingdom

United Kingdom Bank Account Fields	
Field	Description
Bank Country/Region	The currency of the country the bank is located.
Bank Currency	Select either GBP or Euro. The following fields reflect GBP.
Sort Code	Sort Code + Account Numbers: The two-character country code (GB) followed by two check digits and 18 alphanumeric characters for the domestic bank account number. Example: GBkk BBBB SSSS SSSC CCCC CC B = alphabetical bank code, S = sort code (often a specific branch), C = account number. Sort Code + Account Number: A local account number. Example: SSSS SSSC CCCC CC S = sort code (often a specific branch), C = account number.
Account Number	The 7-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.

United Kingdom Bank Account Fields	
Field	Description
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	(Optional) 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.
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 employee's address that is on file with their bank (not the address of their bank.)
Personal Address Line 2	The employee's address that is on file with their bank (not the address of their bank.)
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.

Section 7: User Bank and Country Specific Information

