Expense: Expense Pay Global

User Guide

for Concur Professional/Premium

Last Revised: April 30, 2019

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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Debit Authorization Process by Country
Canada
Eurozone: Austria, Belgium, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, Netherlands, Portugal, Spain, Sweden, Switzerland
United Kingdom
United States

Payment Process by Country
Canada
Euro
United Kingdom (UK Pound Sterling)
United States

User Bank Account Fields by Country
Canada
Euro (SEPA)
United Kingdom
United States

Section 9: Appendix A – Engagement Steps
## Revision History

<table>
<thead>
<tr>
<th>Date</th>
<th>Notes / Comments / Changes</th>
</tr>
</thead>
<tbody>
<tr>
<td>April 30, 2020</td>
<td>Added a list of cards that support negative card transactions to the <em>Special Cases</em> section.</td>
</tr>
<tr>
<td>April 13, 2020</td>
<td>Renamed the Authorization Request check box to Request on the guide's title page.</td>
</tr>
<tr>
<td>January 2, 2020</td>
<td>Updated the copyright; no other changes; cover date not updated</td>
</tr>
<tr>
<td>December 18, 2020</td>
<td>Clarified timing in the <em>Payment Process by Country</em> section.</td>
</tr>
<tr>
<td>January 16, 2019</td>
<td>Clarified that the user's bank account information is not masked only when a payment to the user bank’s account failed.</td>
</tr>
<tr>
<td>January 7, 2019</td>
<td>Updated the copyright; no other changes; cover date not updated</td>
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<tr>
<td>November 17, 2019</td>
<td>Added <em>Accounting Extract Reconciliation</em> to the list of <em>Payment Manager</em> pages.</td>
</tr>
<tr>
<td>July 24, 2018</td>
<td>Added clarification, in the To access employee bank information procedure, added a note about system validation of the Bank Account Number field.</td>
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<tr>
<td>April 5, 2018</td>
<td>Changed the check boxes on the front cover; no other changes; cover date not updated</td>
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<tr>
<td>March 17, 2018</td>
<td>Changed consent term from &quot;Agree&quot; to &quot;Authorize&quot; for Expense Pay.</td>
</tr>
<tr>
<td>March 7, 2018</td>
<td>Updated the copyright; no other changes; cover date not updated</td>
</tr>
<tr>
<td>September 16, 2017</td>
<td>Replaced the outdated list of supported cards with a reference to the <em>Expense Pay Credit Cards by Country – Global</em> document available from Concur Client Support.  &lt;br&gt; Added new, additional United States user bank account fields.</td>
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<tr>
<td>June 3, 2017</td>
<td>Changed graphical instances of Beanstream to Bambora.</td>
</tr>
<tr>
<td>May 16, 2017</td>
<td>Clarified the Estimated Payment Date in the description of the Initiated Status.</td>
</tr>
<tr>
<td>April 22, 2017</td>
<td>Added <em>Courtesy Payments with Failed Funding</em> to the Special Cases section.</td>
</tr>
<tr>
<td>March 18, 2017</td>
<td>Added mention of new inactivate button (available to Admins on the Employee Banking page of Payment Manager.)</td>
</tr>
<tr>
<td>February 17, 2017</td>
<td>Added information about support for USD and CAD.  &lt;br&gt; Added improvements to the viewing of funding accounts for batches.</td>
</tr>
<tr>
<td>February 9, 2017</td>
<td>Added clarification to the section <em>When the Employee’s Reimbursement Currency is Different than the Billing Currency of the Card</em></td>
</tr>
<tr>
<td>December 14, 2016</td>
<td>Changed copyright and cover; no other content changes.</td>
</tr>
<tr>
<td>October 28, 2016</td>
<td>Updated the <em>Permissions</em> section and guide content to new corporate style; no content changes.</td>
</tr>
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<td>Date</td>
<td>Notes / Comments / Changes</td>
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<td>---------------</td>
<td>----------------------------------------------------------------------------------------------------------------------------------------------------------</td>
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<tr>
<td>October 3, 2016</td>
<td>Clarified instances of confirmation related to live transactions, also known as penny tests, which are not part of the Global Pay process.</td>
</tr>
<tr>
<td>August 30, 2016</td>
<td>Added Appendix A – Engagement Steps to complement the section on preparing for the Expense Pay Service.</td>
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</table>
Expense Pay

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

Expense Pay employs Electronic Funds Transfer (EFT) to move funds from one bank account to another. Expense Pay 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 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 Concur is moving to an enhanced system for managing payment execution and there will be a period of time and a subset of clients who use one or both 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.
- **Global** is the new Concur Expense Pay type of funding account that utilizes a relationship with a payment-processing partner to execute moving funds.

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 Pay Country Availability

Expenses Pay Global is currently available for the following countries and currencies:

<table>
<thead>
<tr>
<th>Region</th>
<th>Country</th>
<th>Currency</th>
</tr>
</thead>
<tbody>
<tr>
<td>EMEA</td>
<td>Austria</td>
<td>EUR</td>
</tr>
<tr>
<td></td>
<td>Belgium</td>
<td>EUR</td>
</tr>
<tr>
<td></td>
<td>Denmark</td>
<td>EUR</td>
</tr>
<tr>
<td></td>
<td>Finland</td>
<td>EUR</td>
</tr>
<tr>
<td></td>
<td>France¹</td>
<td>EUR</td>
</tr>
<tr>
<td></td>
<td>Germany</td>
<td>EUR</td>
</tr>
<tr>
<td></td>
<td>Greece</td>
<td>EUR</td>
</tr>
<tr>
<td></td>
<td>Ireland</td>
<td>EUR</td>
</tr>
<tr>
<td></td>
<td>Italy</td>
<td>EUR</td>
</tr>
<tr>
<td></td>
<td>Luxembourg</td>
<td>EUR</td>
</tr>
<tr>
<td></td>
<td>Netherlands</td>
<td>EUR</td>
</tr>
<tr>
<td></td>
<td>Portugal</td>
<td>EUR</td>
</tr>
<tr>
<td></td>
<td>Spain</td>
<td>EUR</td>
</tr>
<tr>
<td></td>
<td>Sweden</td>
<td>EUR</td>
</tr>
<tr>
<td></td>
<td>Switzerland</td>
<td>EUR</td>
</tr>
<tr>
<td></td>
<td>United Kingdom</td>
<td>GBP</td>
</tr>
<tr>
<td>North America</td>
<td>Canada</td>
<td>CAD</td>
</tr>
<tr>
<td></td>
<td>United States</td>
<td>USD</td>
</tr>
</tbody>
</table>

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.

¹ Including French Guiana, Guadeloupe, Martinique, Saint Pierre and Miquelon, Réunion, and Mayotte.
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 related to each funding account for the transactions processed by Expense Pay for that batch. Only Expense Pay clients use this tab.

- **Bank Statements** tab: For Expense Pay (only), displays data related to pre-fund accounts in a format similar to a bank statement.

- **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 in order 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 card) 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.

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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, refer to the Payment Process by Country section of this guide.

Section 3: 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 a Concur Client Support representative 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.

Expense Pay Setup Process

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

1. **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 partner’s terms and conditions, the required data for funding account setup and confirm that your card program is supported by Expense Pay (if that is a desired feature).

2. **Gather Your Company Information.** Once Concur activates the service, you will be required to collect company details to activate your engagement with your Expense Pay processing partner. You will enter this information into the **Concur Payment Manager** page. The process is similar to 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 partner’s Terms and Conditions of service. Concur has multiple payment processing partners and we will determine the best fit for you; your concur implementation representative will provide you with the specific details for project. The information required to create funding accounts varies by currency. If you need to get any additional information from your bank to complete the setup process, your implementation consultant will provide you with the appropriate form(s).

   For a list of common partner requested data, refer to the **Required Data Elements for Expense Pay Setup** section of this guide.

3. **Gather Company Card Program Information.** Once 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,
Section 3: Preparing for the Expense Pay Service

your implementation consultant will provide you with the appropriate form(s). If 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.

4. **Activate Expense Pay Service.** An Implementation Consultant or Client Support Analyst at Concur activates the Expense Pay service for you. Then you will:

- **Grant the Reimbursement Manager Role:** You can choose to have 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 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 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.

5. **Concur Validates Employee Banking Information.** Bank account information is validated when the employee's first expense report is processed. Any employee bank accounts that fail the validation are marked as Failed on the employee's **Profile Bank Information** page.

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.

### Section 4: Expense User Procedures

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 Pay in the **Report Payments** window.

#### Employee Banking Information in Profile

Before a user can receive reimbursement for expenses through Expense Pay, 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 Global 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.
### Bank Information

<table>
<thead>
<tr>
<th>Bank Country</th>
<th>Bank Currency</th>
</tr>
</thead>
<tbody>
<tr>
<td>CANADA</td>
<td>Canada, Dollar</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Branch Number</th>
<th>Institution Number</th>
<th>Bank Account Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>99999</td>
<td>999</td>
<td>9999999</td>
</tr>
</tbody>
</table>

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.

The possible options are:

<table>
<thead>
<tr>
<th>Status</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Confirmed</td>
<td>Displays when the data in the fields is formatted correctly.</td>
</tr>
<tr>
<td>Failed</td>
<td>The account is no longer eligible for payments. Refer to the Description column of the Account History table for the return reason.</td>
</tr>
</tbody>
</table>
2. **Historical Account**: On the **Bank Information** page, review the details in the **Account History** section.

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

<table>
<thead>
<tr>
<th>Column</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank Routing Number</td>
<td>The number of the bank associated with this account.</td>
</tr>
<tr>
<td></td>
<td><strong>NOTE:</strong> This field label will change based on the bank country.</td>
</tr>
<tr>
<td></td>
<td>Refer to the <em>User Bank Account Fields by Country</em> section of this guide for the country-specific field labels.</td>
</tr>
<tr>
<td>Bank Account Number</td>
<td>The account number.</td>
</tr>
<tr>
<td></td>
<td><strong>NOTE:</strong> This field label will change based on the bank country.</td>
</tr>
<tr>
<td></td>
<td><strong>NOTE:</strong> Depending on the currency, the system performs format validations on this field.</td>
</tr>
<tr>
<td></td>
<td>For example, for USD accounts, the routing number must be 9 digits, without letters, and pass</td>
</tr>
<tr>
<td></td>
<td>a check digit validation; for SEPA (Euro) accounts, the system validates that the BIC format is</td>
</tr>
<tr>
<td></td>
<td>alphanumeric and the bank and country codes do not contain numbers.</td>
</tr>
<tr>
<td></td>
<td>Refer to the <em>User Bank Account Fields by Country</em> section of this guide for the country-specific field labels.</td>
</tr>
<tr>
<td>Activity</td>
<td>The activity of the bank account. Possible options are:</td>
</tr>
<tr>
<td></td>
<td>• <strong>Changed:</strong> The account information was changed.</td>
</tr>
<tr>
<td></td>
<td>• <strong>Confirmed:</strong> The banking data is correctly formatted and has not yet caused a payment delivery issue.</td>
</tr>
<tr>
<td></td>
<td>• <strong>Corrected:</strong> 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.</td>
</tr>
<tr>
<td></td>
<td>• <strong>Imported:</strong> The employee import updated the bank account information.</td>
</tr>
<tr>
<td></td>
<td>• <strong>Failed:</strong> According to the payment partner, payment was returned by the bank.</td>
</tr>
<tr>
<td>Description</td>
<td>Additional information about the change to the account.</td>
</tr>
<tr>
<td>Last Changed</td>
<td>The date the listed activity occurred.</td>
</tr>
<tr>
<td>Changed By</td>
<td>The user that initiated the account change. Any changes made by Expense Pay will be listed as System.</td>
</tr>
</tbody>
</table>

To set up employee bank account information:

1. On the **Add/Edit Bank Account or Bank Information** page, enter bank account information. Concur 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 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 in the Report Payments Window**

Users can view the status of payments made by Expense Pay in the **Report Payments** window.

- **To access the Report Payments window:**
  1. Click **Expense**.
  2. Click the name of the desired report. The **Expense List** appears.

3. Select **Details > Report Payments**.

4. Review the information in the **Report Payments** window.
Section 4: Expense User Procedures

The possible statuses are:

<table>
<thead>
<tr>
<th>Status</th>
<th>Description</th>
</tr>
</thead>
</table>
| Initiated| The payment was initiated, but has to be released by your organization for processing. The Estimated Payment Date is roughly estimated (based on the date your organization has scheduled to release the payment for processing) by adding an average processing time of three weekdays.  
**NOTE:** The exact time will vary by country, holidays, and weekends.  
For more information on your country's processing time, refer to the Payment Process by Country section of this guide. |
| Processing| Your organization has released the payment for processing, but it has yet to be sent to the banking system for payment. The Estimated Payment Date 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 Estimated Payment Date indicates the expected date the payment will be posted to the payee’s bank account. Provided the payment is not returned by the banking system, the payment should be in the payee’s account no later than this date. |
| Failed   | According to the payment partner, the banking system has returned this payment. Before payment can be made you must update your bank account information in Profile > Profile Settings > Bank Information and the payment partner must confirm this information. |
| Failed Account| According to the payment partner, 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 Profile > Profile Settings > Bank Information and the payment partner must confirm this information. |
| On Hold  | The payment was initiated, but has yet to be released by your organization for processing. The Estimated Payment Date is blank because your organization has not scheduled a release date yet. Contact the person who administers Expense for your organization. |
### Expense User Procedures

#### Expense User Email Notification Text

**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 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>
- 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>
- Link To Concur Expense: http://<link>

---

<table>
<thead>
<tr>
<th>Status</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Organization Paid</td>
<td>Concur will not reimburse this amount due. Instead, your organization will arrange payment for this amount due. Contact the person who administers Expense for your organization for details on this payment.</td>
</tr>
</tbody>
</table>
Section 5: Special Cases

**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.

**Cash Advance Payment Completed Successfully**
The following is the email notification that is sent out:
Cash Advance Payment Completed Successfully
Expense Pay 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 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 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
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 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 Expense Pay Credit Cards by Country - Global document available from SAP Concur support.
Section 5: Special Cases

**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.

**Notifications of Change**

Expense Pay, 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 Reimbursement Manager or the employee. This functionality is not available for bank accounts outside the US.

**When the Employee’s Reimbursement Currency is Different than the Billing Currency of the Card**

Employees can sometimes have a different reimbursement currency than the billing currency of their company card. Expense Pay can pay the employee in one currency while the company card is paid in a different currency.

Expense Pay evaluates each report payee individually, so the amount due the card issuer is processed separately from the amount due the employee. In order to process the card issuer report payee, Expense Pay needs a card program definition that:

- Applies to the report’s expense group
- Has a funding account with a currency equal to the transaction’s posting currency
- Has a Card Program that has a billing currency that matches the country of origin

**NOTE:** This can be verified by reviewing the Issuer Identification Numbers (IINs) associated with the card program in Payment Manager.

For example:

A Canadian employee is reimbursed in EUR, but uses a company card that is billed in GBP.

Required setup:

- Two funding bank accounts, one using GBP located in the UK and one using EUR located in the Eurozone
- User’s banking information entered
- Card program configured to use GBP

Results:

Employee’s report transactions split into two groups:
6. Non-card entries are paid to the employee from the EUR funding account

7. Card entries are paid to the company card issuer from the GBP funding account

**NOTE:** Concur Expense Pay only supports in country, in currency payment transactions, EUR zone countries are considered in country.

---

**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 Expense will be marked as *Failed* in Profile.
- When the employee updates their banking in Profile, the payment partner 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.

---

**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.

---

**Courtesy Payments with Failed Funding**

The payment processing partner will execute a client’s payment batch(es) and pay employees or card issuers in good faith expecting that they can then debit client’s funding account and that all necessary setup steps have been completed prior to the client approving the first batch.

If the funding transaction fails, for example due to incomplete mandate setup with the client bank, the payment processing partner will put the corresponding funding account on hold and suspend further payments. The payment processing partner will contact the client to resolve the funding issue.
When a courtesy payment has been made, the Payment Manager will see an **ERROR** status for the funding transaction and a **PAID** status for the employees or card issued payments.

**NOTE:** Currently the funding account status is not be updated automatically in Expense Pay to display either the on-hold status or the resolution status. The interaction to resolve the issue is directly between the payment processing partner and the client.

**Example**

**A COURTESY PAYMENT IS MADE TO “EMPLOYEE 1” FOR 991.96 GBP WHILE THE CORRESPONDING DEBIT OF 991.96 GBP TO THE “GBP UK WELLS” FUNDING ACCOUNT FAILED.**

If the client does not resolve the funding issue with the payment processing partner before the next payment batch is sent, payments will be declined by the payment processing partner and will roll over to the next open batch. The client can put the batches on hold by setting the funding account to Inactive until they have resolved the issue with their bank and the payment processing partner.

The payment roll over effect is the same with returned payments where the employee must update their banking details before the payment is retried. The process for all returned or declined payments is to remove them from their original batch and make a new payment demand for the next open batch. In the case of declined payments, these are retried right away by placing these into the next batch. In the case of returned payments, these are put on hold until the employee updates their bank details.

**NOTE:** The roll over functionality for declined payments may result in a number of zero batches, as the payment demands will continue rolling to the next open batch until the funding issue is resolved.
Example

THE FUNDING ISSUE WAS NOT RESOLVED WHEN NEW PAYMENT BATCHES WERE SENT TO PAYMENT PROCESSING PARTNER.

- April 3rd: The payment processing partner paid the batch, but was not able to debit the client’s funding account. The payment processor put the account on hold until the debit issue could be resolved. The payment from April 3rd did not roll forward because employees were paid.

- April 4th: A new payment batch was processed for the on-hold funding account, but was declined by payment processing partner because the funding account was still on hold.

- April 5th: The next payment batch was opened and all declined payment demands from April 4th were moved to this batch in addition to any newly approved payment demands. This payment batch was also declined by the processing partner, because the funding account was still on hold.

- April 6th: The next payment batch was opened and all declined payment demands from April 4th and April 5th were moved to this batch in addition to any new approved payment demands. This payment batch will be sent to the payment processor. If the funding issue is resolved then the batch will be paid, if not, the payment demands will be moved to the next batch.

Section 6: Information Security

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 is stored in Concur’s 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. Clients decide which method to use.
• Once the data has been entered, it can only be viewed by the employee within Expense.

**NOTE:** The employee bank account information can be displayed in the Expense Pay extract file. This file is intended to be read only by data integration programs and not individuals. The client's data integration program determines whether to import this information into their financial system. It is up to the client to secure this sensitive information in their financial system. If the client allows people to view this file then it is possible for someone other than employees to see employee bank account information. Clients may request a version of the Expense Pay Extract that blanks the employee bank account fields.

• The bank account information is stored securely. The payment service will comply with PCI, and ISO controls for maintaining sensitive information.

The user’s bank account information is not masked in the field (ex. XXXXXX123) by design if a payment to the user bank’s account failed. Employees need to see their entire bank account information because they are responsible for managing this information. Employees must be able to validate that the routing and account numbers are correct over an indefinite period of time. For example, Expense Pay has been able to make payments to this account for several months. Then one day the employee receives an email notification from Expense Pay 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: Required Data Elements for Expense Pay Setup

Obtain the following information in preparation for your bank funding setup. The information requested is based on regulatory requirements. Company information is related to the entity that signed the contract with Concur, not the subsidiary.

### Information of the company that signed the Concur Contract

• General information:
  ♦ **Company Name**
  ♦ **Company Website URL**
  ♦ **Legal Business Name**
  ♦ **Doing business As**
  ♦ **Business Start Date**
  ♦ **An Estimated Annual Sales volume**
  ♦ **Full business address**

• Company Director Information:
Section 8: Country Specific Information

- Name
- Date of Birth
- Date Current Ownership Started
- Personal address

- Details about your anticipated Expense Pay setup:
  - **How often do you submit your batches?** (daily, weekly, bi-monthly, monthly, etc.)
  - **What is the average amount of each batch?**
  - **What is the expected maximum amount for each batch to be?**

- In addition to the data above you will be required to provide the following documentation:
  - **Copy Government photo ID** (Owner and/or Principal) – The ID will be for the person who is accepting the terms and conditions with the partner. The ID is required for the electronic ‘signature’.
  - **Bank Statement** – The bank statement will be required for each account. The bank statement is required to validate your bank account. A partner does not need to see any financial transactions.
  - **Mandate Form** (require for each bank account, if applicable – GBP, EUR)
  - **Certificate of Incorporation** (if applicable)
  - **Non-Profit Registration Documents** (if applicable)
  - **List of Board Members** (public and NFP companies)

**Account Bank Information**

Bank account information varies by country. Example fields include the following:

- **Bank Name**
- **Account Owner Name**
- **Swift Code**
- **IBAN**

**Section 8: Country Specific Information**

**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 the payment-processing partner 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 Pay 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: Austria, Belgium, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, Netherlands, Portugal, Spain, Sweden, Switzerland**

**Debit Mechanism:** SEPA B2B Direct Debit

**Forms:** Eurozone Funding Instructions, SEPA Business to Business Direct Debit Mandate

- **Steps:**
  1. Collect all documentation and data required by the assigned payment processor.

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

  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 Pay 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 processing partner is authorized to debit your account. You will receive the Mandate Reference ID after your funding account has been approved by the payment processing partner.

  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 processing partner to access funds in your account.

**United Kingdom**

**Debit Mechanism:** BACS Direct Debit

**Forms:** BACS Direct Debit Mandate, 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.

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 processing partner is authorized to debit your account. You will receive the Mandate Reference ID after your funding account has been approved by the payment processing partner.

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 processing partner 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

### 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:

<table>
<thead>
<tr>
<th>Day 0</th>
<th>Day 1</th>
<th>Day 2</th>
<th>Day 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Day 0 is the day configured in the Batch Definition Schedule, indicating the Overnight Processing (ONP) period that processes the batch. Payment demands are created for expense reports reaching “Processing Payment” status prior to the beginning of the ONP period.</td>
<td>Payment demands are sent for processing. Customer is advised of the funding amount required to pay the corporate card and reimburse employees. Processing Partner initiates debit to customer’s funding bank account.</td>
<td>Payments are processed by Processing Partner.</td>
<td>Direct credit settles in employee’s or card issuer’s bank account.</td>
</tr>
</tbody>
</table>

Monday | Tuesday | Wednesday
**Euro**

**DIRECT DEBIT**

The Expense Pay 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:

<table>
<thead>
<tr>
<th>Day 0</th>
<th>Day 1</th>
<th>Day 2</th>
<th>Day 3</th>
<th>Day 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monday</td>
<td>Payment demands are sent for processing. Customer is advised of the funding amount required to pay the corporate card and reimburse employees. Processing Partner initiates SEPA debit to customer’s funding bank account.</td>
<td>Payments are processed by Processing Partner.</td>
<td>Payments are processed by Processing Partner.</td>
<td>Direct credit settles in employee’s or card issuer’s bank account via SEPA system.</td>
</tr>
</tbody>
</table>

Day 0 is the day configured in the Batch Definition Schedule, indicating the Overnight Processing (ONP) period that processes the batch. Payment demands are created for expense reports reaching “Processing Payment” status prior to the beginning of the ONP period.
**United Kingdom (UK Pound Sterling)**

**DIRECT DEBIT**

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

<table>
<thead>
<tr>
<th>Day 0</th>
<th>Day 1</th>
<th>Day 2</th>
<th>Day 3</th>
<th>Day 4</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Monday</strong></td>
<td><strong>Tuesday</strong></td>
<td><strong>Wednesday</strong></td>
<td><strong>Thursday</strong></td>
<td><strong>Friday</strong></td>
</tr>
<tr>
<td>Day 0 is the day configured in the Batch Definition Schedule, indicating the Overnight Processing (ONP) period that processes the batch. Payment demands are created for expense reports reaching &quot;Processing Payment&quot; status prior to the beginning of the ONP period.</td>
<td>Payment demands are sent for processing. Customer is advised of the funding amount required to pay the corporate card and reimburse employees. Processing Partner initiates BACS debit to customer’s funding bank account.</td>
<td>Payments are processed.</td>
<td>Payments are processed.</td>
<td>Direct credit settles in employee’s or card issuer’s bank account via BACS system.</td>
</tr>
</tbody>
</table>

Day 0

Day 1

Day 2

Day 3

Day 4

*Day 0 is the day configured in the Batch Definition Schedule, indicating the Overnight Processing (ONP) period that processes the batch. Payment demands are created for expense reports reaching "Processing Payment" status prior to the beginning of the ONP period.*

*Payment demands are sent for processing. Customer is advised of the funding amount required to pay the corporate card and reimburse employees. Processing Partner initiates BACS debit to customer’s funding bank account.*

*Payments are processed.*

*Payments are processed.*

*Direct credit settles in employee’s or card issuer’s bank account via BACS system.*
United States

DIRECT DEBIT

The Expense Pay 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:

Day 0 is the day configured in the Batch Definition Schedule, indicating the Overnight Processing (ONP) period that processes the batch.

Payment demands are created for expense reports reaching “Processing Payment” status prior to the beginning of the ONP period.

Day 0

Day 1

Payment demands are sent for processing.

Customer is advised of the funding amount required to pay the corporate card and reimburse employees.

Processing Partner initiates debit to customer’s funding bank account.

Day 2

Payments are processed by Processing Partner.

Day 3

Direct credit settles in employee’s or card issuer’s bank account.

Monday

Tuesday

Wednesday

User Bank Account Fields by Country

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

Canada

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Branch Number</td>
<td>The five-digit Branch Number.</td>
</tr>
<tr>
<td>Institution Number</td>
<td>The three-digit Institution Number.</td>
</tr>
<tr>
<td>Bank Account Number</td>
<td>The number of the account.</td>
</tr>
<tr>
<td>Active</td>
<td>Select the account status in the list.</td>
</tr>
</tbody>
</table>
## Euro (SEPA)

<table>
<thead>
<tr>
<th>SEPA Bank Account Fields</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>SWIFT Code</td>
<td>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)</td>
</tr>
</tbody>
</table>
### SEPA Bank Account Fields

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>IBAN</td>
<td>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:</td>
</tr>
<tr>
<td></td>
<td>Austria: AT2!n5!n11!n</td>
</tr>
<tr>
<td></td>
<td>Length: 20</td>
</tr>
<tr>
<td></td>
<td>Belgium: BE2!n3!n7!n2!n</td>
</tr>
<tr>
<td></td>
<td>Length: 16</td>
</tr>
<tr>
<td></td>
<td>Denmark: DK2!n4!n9!n1!n</td>
</tr>
<tr>
<td></td>
<td>Length: 18</td>
</tr>
<tr>
<td></td>
<td>Finland: FI2!n6!n7!n1!n</td>
</tr>
<tr>
<td></td>
<td>Length: 18</td>
</tr>
<tr>
<td></td>
<td>France: FR2!n5!n5!n11!c2!n</td>
</tr>
<tr>
<td></td>
<td>Length: 27</td>
</tr>
<tr>
<td></td>
<td>Germany: DE2!n8!n10!n</td>
</tr>
<tr>
<td></td>
<td>Length: 22</td>
</tr>
<tr>
<td></td>
<td>Greece: GR2!n3!n4!n16!c</td>
</tr>
<tr>
<td></td>
<td>Length: 27</td>
</tr>
<tr>
<td></td>
<td>Ireland: IE2!n4!a6!n8!n</td>
</tr>
<tr>
<td></td>
<td>Length: 22</td>
</tr>
<tr>
<td></td>
<td>Italy: IT2!n1!a5!n5!n12!c</td>
</tr>
<tr>
<td></td>
<td>Length: 27</td>
</tr>
<tr>
<td></td>
<td>Luxembourg: LU2!n3!n13!c</td>
</tr>
<tr>
<td></td>
<td>Length: 20</td>
</tr>
<tr>
<td></td>
<td>Netherlands: NL2!n4!a10!n</td>
</tr>
<tr>
<td></td>
<td>Length: 18</td>
</tr>
<tr>
<td></td>
<td>Portugal: PT2!n4!n4!n11!n2!n</td>
</tr>
<tr>
<td></td>
<td>Length: 25</td>
</tr>
<tr>
<td></td>
<td>Spain: ES2!n4!n4!n1!n1!n10!n</td>
</tr>
<tr>
<td></td>
<td>Length: 24</td>
</tr>
<tr>
<td></td>
<td>Sweden: SE2!n3!n16!n1!n</td>
</tr>
<tr>
<td></td>
<td>Length: 24</td>
</tr>
<tr>
<td></td>
<td>Switzerland: CH2!n5!n12!c</td>
</tr>
<tr>
<td></td>
<td>Length: 21</td>
</tr>
<tr>
<td></td>
<td>United Kingdom: GB2!n4!a6!n8!n</td>
</tr>
<tr>
<td></td>
<td>Length: 22</td>
</tr>
<tr>
<td>! =</td>
<td>characters, a = alphabetic, c = alphanumeric, n = numeric.</td>
</tr>
<tr>
<td>Bank Name</td>
<td>Name of the bank branch</td>
</tr>
<tr>
<td>Branch Location</td>
<td>Bank branch location as defined by the bank.</td>
</tr>
<tr>
<td>Active</td>
<td>Select the account status in the list.</td>
</tr>
</tbody>
</table>
### SEPA Bank Account Fields

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full Legal Name of Account Owner</td>
<td>Name the bank account was opened under.</td>
</tr>
<tr>
<td>Address Line 1</td>
<td>The employee’s address that is on file with their bank (not the address of their bank.)</td>
</tr>
<tr>
<td>Address Line 2</td>
<td>The employee’s address that is on file with their bank (not the address of their bank.)</td>
</tr>
<tr>
<td>City</td>
<td>The City for the postal address the employee provided the bank for this bank account.</td>
</tr>
<tr>
<td>Region</td>
<td>The Region for the postal address the employee provided the bank for this bank account.</td>
</tr>
<tr>
<td>Postal Code</td>
<td>The Postal Code for the postal address the employee provided the bank for this bank account.</td>
</tr>
</tbody>
</table>

### United Kingdom

#### United Kingdom Bank Account Fields

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank Currency</td>
<td>Select either GBP or Euro. The following fields reflect GBP.</td>
</tr>
</tbody>
</table>
| IBAN or Sort Code + Account Numbers | IBAN:  
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 SSCC 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 SSCC CCCC CC  
S = sort code (often a specific branch), C = account number. |
| 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.                                      |
| 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. |
### United Kingdom Bank Account Fields

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Town</td>
<td>The Town for the postal address the employee provided the bank for this bank account.</td>
</tr>
<tr>
<td>Locality</td>
<td>(Optional) The Locality for the postal address the employee provided the bank for this bank account.</td>
</tr>
<tr>
<td>Postal Code</td>
<td>The Postal Code for the postal address the employee provided the bank for this bank account.</td>
</tr>
</tbody>
</table>

### United States

### United States Bank Account Fields

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Routing Number</td>
<td>The identification number for the bank.</td>
</tr>
<tr>
<td>Bank Account Number</td>
<td>The number of the account.</td>
</tr>
<tr>
<td>Account Type</td>
<td>Specifies whether the account is Checking or Savings.</td>
</tr>
<tr>
<td>Bank Name</td>
<td>Name of the bank branch</td>
</tr>
<tr>
<td>Branch Location</td>
<td>Bank branch location as defined by the bank.</td>
</tr>
<tr>
<td>Personal Address Line 1</td>
<td>The employee’s address that is on file with their bank (not the address of their bank.)</td>
</tr>
<tr>
<td>Personal Address Line 2</td>
<td>The employee’s address that is on file with their bank (not the address of their bank.)</td>
</tr>
<tr>
<td>City</td>
<td>The City for the postal address the employee provided the bank for this bank account.</td>
</tr>
<tr>
<td>State</td>
<td>The State for the postal address the employee provided the bank for this bank account.</td>
</tr>
<tr>
<td>Zip Code</td>
<td>The Postal Code for the postal address the employee provided the bank for this bank account.</td>
</tr>
<tr>
<td>Active</td>
<td>Select the account status in the list.</td>
</tr>
</tbody>
</table>
Section 9: Appendix A – Engagement Steps

The implementation of Project Manager (PM) engagement steps combine setting up a funding account with the required compliance and regulatory steps necessary to set up the corporate credit relationship with the payment partner.