

Concur Expense: Expense Payment Manager

User Guide

for Concur Professional/Premium

Last Revised: April 20, 2024

Applies to these SAP Concur solutions:

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

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Revision History

Date	Notes / Comments / Changes
April 20, 2024	Updated screenshots for the topic <i>Courtesy Payments with Failed Funding with Worldline</i> .
March 16, 2024	Updated <i>Supported Card Programs</i> table for Czechia, Norway, and Poland
February 21, 2024	Updated user banking information for United Kingdom
December 8, 2023	Global Accounts updated to Provider Accounts and Classic Accounts updated to Pay File Accounts throughout the guide. Screenshots updated accordingly to reflect new names. Tables updated in <i>Section 8: Country Specific Information for Worldline</i> . Supported Card Programs table is updated as well.
November 9, 2023	Updated <i>Expense Payment Manager Country Availability</i> table
October 13, 2023	Minor updates throughout the guide
September 16, 2023	Initial publication

Expense Payment Manager

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

Section 1: Permissions

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

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

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

Section 2: Overview

Expense Payment Manager

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

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

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

Companion Guide

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

Definitions

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

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

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

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

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

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

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



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

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

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

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

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

Expense Payment Manager Country Availability

Expense Payment Manager supports payment processing for the following countries and currencies:

Region	Country Name (Code)	Currency	Provider
APAC	Australia (AU)	AUD	Convera
	Hong Kong (HK)	HKD	Convera
	India (IN)	INR	Convera
	Japan (JP)	JPY	Zengin Pay File and limited support through Convera (Japan Post Bank restricted)
	Malaysia (MY)	MYR	Convera
	New Zealand (NZ)	NZD	Convera
	Philippines (PH)	PHP	Convera
	Singapore (SG)	SGD	Convera
	South Korea (KR)	KRW	Convera
	Taiwan (TW)	TWD	Convera
	Vietnam (VN)	VND	Convera
EMEA	Aland Islands (AX)	EUR	Worldline and Convera
	Andorra (AD)	EUR	Worldline and Convera
	Austria (AT)	EUR	Worldline and Convera
	Belgium (BT)	EUR	Worldline and Convera
	Croatia (HR)	EUR	Worldline and Convera
	Cyprus (CY)	EUR	Worldline and Convera
	Czech Republic (CZ)	CZK	Convera

Section 2: Overview

Region	Country Name (Code)	Currency	Provider
	Czech Republic (CZ)	EUR	Worldline and Convera
	Denmark (DK)	DKK	Convera
	Denmark (DK)	EUR	Worldline and Convera
	Estonia (EE)	EUR	Worldline and Convera
	Egypt (EG)	EGP	Convera
	Finland (FI)	EUR	Worldline and Convera
	France (FR)	EUR	Worldline and Convera
	French Guiana (GF)	EUR	Worldline and Convera
	Germany (DE)	EUR	Worldline and Convera
	Gibraltar	EUR	Worldline and Convera
	Greece (GR)	EUR	Worldline and Convera
	Guadeloupe (GP)	EUR	Worldline and Convera
	Hungary (HU)	EUR	Worldline and Convera
	Iceland	EUR	Worldline and Convera
	Ireland (IE)	EUR	Worldline and Convera
	Italy (IT)	EUR	Worldline and Convera
	Latvia (LV)	EUR	Worldline and Convera
	Liechtenstein	EUR	Worldline and Convera
	Lithuania (LT)	EUR	Worldline and Convera
	Luxembourg (LX)	EUR	Worldline and Convera
	Malta (MT)	EUR	Worldline and Convera

Region	Country Name (Code)	Currency	Provider
	Martinique (MQ)	EUR	Worldline and Convera
	Mayotte (YT)	EUR	Worldline and Convera
	Monaco (MC)	EUR	Worldline and Convera
	Netherlands (NL)	EUR	Worldline and Convera
	Norway (NO)	NOK	Convera
	Norway (NO)	EUR	Worldline and Convera
	Poland (PL)	EUR	Worldline and Convera
	Poland (PL)	PLN	Convera
	Portugal (PT)	EUR	Worldline and Convera
	Reunion (RE)	EUR	Worldline and Convera
	Romania (RO)	RON	Convera
	Romania (RO)	EUR	Worldline and Convera
	Saint Barthelemy (BL)	EUR	Worldline and Convera
	Saint Martin (MF)	EUR	Worldline and Convera
	San Marino (SM)	EUR	Worldline and Convera
	Slovakia (Slovak Republic) (SK)	EUR	Worldline and Convera
	Slovenia (SI)	EUR	Worldline and Convera
	South Africa (ZA)	ZAR	Convera
	Spain (ES)	EUR	Worldline and Convera
	St Pierre and Miquelon (PM)	EUR	Worldline and Convera
	Sweden (SE)	SEK	Convera
	Sweden (SE)	EUR	Worldline and Convera

Region	Country Name (Code)	Currency	Provider
	Switzerland (CH)	CHF	Convera
	Switzerland (CH)	EUR	Worldline and Convera
	Vatican City State (Holy City) (VA)	EUR	Worldline and Convera
NA	Canada (CA)	CAD	Worldline and Convera
	Mexico (MX)	MXN	Convera
LATAM	Chile (CL)	CLP	Convera
UK	Guernsey (GG)	GBP or EUR	Worldline and Convera
	Isle of Man (IM)	GBP or EUR	Worldline and Convera
	Jersey (JE)	GBP or EUR	Worldline and Convera
	United Kingdom (UK)	GBP or EUR	Worldline and Convera
US	American Samoa (AS)	USD	Worldline and Convera
	Guam (GU)	USD	Worldline and Convera
	Puerto Rico (PR)	USD	Worldline and Convera
	United States (US)	USD	Worldline and Convera
	Virgin Islands (U.S) (VI)	USD	Worldline and Convera

Supported Card Programs

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

Country Name (Code)	Region	Currency	Program Type	Provider
Australia (AU)	APA	AUD	American Express - APA - Australia	Convera
			Bank of America - MasterCard	

Country Name (Code)	Region	Currency	Program Type	Provider
			Citi Global - MC/Visa - Australia	
Austria (AT)	EMEA	EUR	American Express - EMEA - Austria	Convera and Worldline
			Bank of America - MasterCard	
			Citi Global - MasterCard - Austria	
			Citi Global - Visa - Austria	
Belgium (BT)	EMEA	EUR	American Express - EMEA - Belgium	Convera and Worldline
			Bank of America - MasterCard	
			Citi Global - MasterCard - Belgium	
			Citi Global - Visa - Belgium	
Canada (CA)	NA	CAD	American Express	Convera and Worldline
			Bank of America - MasterCard/Visa	
			Citibank - MasterCard/Visa	
			Diners - Carte Blanche - MasterCard	
			JP Morgan Chase - MasterCard	
			Scotiabank - Visa	
			U.S. Bank - Visa	
Czechia (CZ)	EMEA	CZK	American Express - EMEA - Czechia	Convera and Worldline
Denmark (DK)	EMEA	DKK	American Express - EMEA - Denmark	Convera
Eurozone	EMEA	EUR	American Express - EMEA - Gulf Dollar (USD)	Convera and Worldline
			American Express - EMEA - Dollar 45 (USD)	Convera and Worldline
			Evalon - Visa	Convera and Worldline
			HSBC - Mastercard	
			ING - MasterCard	Convera and Worldline
			American Express - EMEA - INT Euro	

Section 2: Overview

Country Name (Code)	Region	Currency	Program Type	Provider
Finland (FI)	EMEA	EUR	American Express - EMEA - Finland	Convera and Worldline
			Bank of America - MasterCard	
			Citi Global - MasterCard - Finland	
			Citi Global - Visa - Finland	
France (FR)	EMEA	EUR	American Express - EMEA - France	Convera and Worldline
			Bank of America - MasterCard	
			Citi Global - MasterCard - France	
			Citi Global - Visa - France	
Germany (DE)	EMEA	EUR	American Express - EMEA - Germany	Convera and Worldline
			Bank of America - MasterCard	
			Citi Global - MasterCard - Germany	
			Citi Global - Visa - Germany	
Greece (GR)	EMEA	EUR	American Express - EMEA - INT Euro	Convera and Worldline
Hong Kong (HK)	APA	HKD	American Express - APA - Hong Kong	Convera
			Bank of America - MasterCard - HKD	
			Citi Global - MasterCard - Hong Kong	
India (IN)	APA	INR	American Express - APA - India	Convera
	INR		Bank of America - MasterCard - INR	
Ireland (IE)	EMEA	EUR	Citi Global - MasterCard - Ireland	Convera and Worldline
			Bank of America - MasterCard	
Italy (IT)	EMEA	EUR	American Express - EMEA - Italy	Convera and Worldline
			Bank of America - MasterCard	
			Citi Global - MasterCard - Italy	

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

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

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

The Payment Manager Pages

The **Payment Manager** page contains the Expense Payment Manager 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 related to each funding account for the transactions processed by Expense Payment Manager for that batch. Only Expense Payment Manager clients use this tab.
 - ♦ **Accounting Extract Reconciliation** tab: For Expense Payment Manager (only), allows the Reimbursement Manager to view the extract entries associated with Expense Payment Manager 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 Payment Manager (only), the Reimbursement Manager uses this page to see the status of cash advances processed by the system.
- ♦ **Employee Banking** tab: For Expense Payment Manager (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 account IDs you have established with your payment providers and informs the provider with account details to draw funds from to pay employees or card issuers. The Reimbursement Manager uses this page to create funding accounts for payments. For Expense Payment Manager (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 Payment Manager. The Reimbursement Manager uses this page to create and manage card programs for payments. For Expense Payment Manager (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 *Expense Payment Manager Setup Guide*.

Expense Payment Manager Payment Processes

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



For information by country, refer to the Payment Process by Country for Convera Provider and *Payment Process by country for Worldline Provider* section of this guide.

Section 3: Preparing for the Expense Payment Manager 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 SAP 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 Payment Manager Setup Process

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

Step 1: Purchase the Expense Payment Manager Service

You will need to sign a Business Software Agreement (BSA) or amendment to an existing BSA contract to confirm your intent to implement Expense Payment Manager at your site. Contact your SAP Concur sales representative for details. Review the provider's terms and conditions, the required data for funding account setup and confirm that your card program is supported by Expense Payment Manager (if that is a desired feature).

Step 2: Purchase the Expense Payment Manager Service Gather Your Company Information

Once SAP Concur activates the service, you will be required to collect company details to activate your engagement with your Expense Payment Manager payment provider.

For establishing Worldline accounts, you will enter this information into the **Concur Payment Manager Funding Account** page. The process is like creating a new bank account; the information required to establish accounts with the payment providers will include 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.

SAP Concur has multiple payment providers and we will determine the best fit for you; your SAP Concur implementation representative will provide you with the specific details for project. The information required to create funding accounts varies by currency and the payment provider selected for the currency.

► To use Convera as the provider for any of your currencies:

1. Engage with Convera through the SAP Concur App Center.
2. Complete the agreement with Convera.
3. From Convera, receive a **Provider Account ID** for each funding account.

NOTE: When you use Convera as the payment provider for your funding accounts, they will need your **Client ID** and **Datacenter ID** which displays on the funding account setup screen in SAP Concur to complete your onboarding with them towards the end of the process. You will need Expense Payment Manager service activated (step 4) to access the funding account screen.



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

Step 3: Gather Company Card Program Information

Once SAP Concur activates the service, you will enter the information for the incoming card feed so that Expense Payment Manager can send payments to your card issuers. In some cases, you will need to gather this information from them. The information required to create card programs varies by card issuer. Please contact your card vendor to obtain the necessary data. 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 Payment Manager. Not all card requests will be approved for certification and the process and prioritization can take over a year.

Step 4: Activate Expense Payment Manager Service

An Implementation Consultant or Client Support Analyst at Concur enables the Expense Payment Manager 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 Funding Accounts:** You will need to create a new funding account. For steps, refer to the *To create new funding accounts* procedure in the *Detailed Steps in Concur Expense* section in this guide.
- **Create Card Programs:** Using the information mentioned above, set up any card programs that SAP Concur will pay using Expense Payment Manager. 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 Payment Manager 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 account that Expense Payment Manager 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.

- (Recommended) **Enable the Bank Information Link in Profile:** For employees to input their own bank account information, 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 which is required to receive the expense reimbursements via Expense Payment Manager.

NOTE: Regardless of whether employee banking information is initially entered into SAP 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.

Step 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.

Step 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.

Detailed Steps in Concur Expense

Configure Funding Accounts, Card Programs, and Batches

For each Expense Payment Manager funding account, you will create a new funding account and update your batch definitions to use the new funding account.



For screenshots and field definitions, refer to the *Concur Expense: Expense Payment Manager Setup 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 Provider Account**.
4. In the **Funding Account** window, fill in the required fields for the selected country/currency combination.
5. Click **Next**. If Worldline is your payment provider, the onboarding screens for Worldline displays.

OR

If Convera is your payment provider, the **Provider Account ID** displays on the screen.

 **IMPORTANT:** The **Provider Account ID** field is required configuration for Convera funding accounts. Convera provides a 7-digit numeric value for the funding account you have setup with them. Each account has a separate ID assigned to it. This value is unique for each funding account and currency.

6. Enter the **Provider Account ID** value and click **Validate** to verify the **Provider Account ID**. If validation is successful, click **OK**. Verify if the **Provider Account Name** and currency returned is correct for the reimbursement currency on the funding account before you save it.
7. Click **Close**.

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 Payment Manager in the **Report Payments** window.

Employee Banking Information in Profile

Before a user can receive reimbursement for expenses through Expense Payment Manager, the user must have valid bank account information in their profile. This can

be imported as part of an employee import. If it is not imported, the user must provide banking information through their **Profile** after their employee expense group has been linked to an Expense Payment Batch. 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 *Expense Payment Manager Setup Guide*.

► **To access employee bank information:**

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

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

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

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

The screenshot shows the 'Bank Information' page with the following fields and values:

- Bank Country/Region:** CANADA
- Bank Currency:** Canada, Dollar
- Branch Number:** x2345
- Institution Number:** xx3
- Bank Account Number:** xxxxx5678
- Re-Type Bank Account Number:** (empty)
- Bank Name:** Acme Bank
- Branch Location:** 1
- Status:** Confirmed (highlighted with a red box)
- Active:** Yes
- Personal Address Line 1:** 21344 Main St
- Personal Address Line 2:** (empty)
- City:** plymouth
- Province:** mn
- Postal Code:** 33445

At the bottom, there is a 'Save' button and a checkbox labeled 'I authorize the use requirement below'. Below the checkbox, there is a small disclaimer text.

The possible options are:

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

Section 4: Expense User Procedures

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

Bank Information

Bank Country/Region
CANADA

Bank Currency
Canada, Dollar

Branch Number
x2345

Institution Number
xx3

Bank Account Number
xxxx5678

Re-Type Bank Account Number

Bank Name
Acme Bank

Branch Location
1

Status
Confirmed

Active
Yes

Personal Address Line 1
21344 Main St

Personal Address Line 2

City
plymouth

Province
mn

Postal Code
33445

Save

☒ I authorize the use requirement below

You hereby (1) authorize direct deposit into your bank account for funds due to you from your employer using electronic funds transfer (EFT) payment services provided by Worldline or any of its affiliates ([Privacy Statement](#)), (2) represent that the information that you enter is accurate and complete in all respects, and (3) agree that you are solely responsible for ensuring that all such information remains accurate and complete in all respects.

YOUR NAME
123 ANY STREET
YOUR TOWN, PROVINCE RMP FYS

DATE
Y Y Y Y M M D D

PAY TO THE ORDER OF

\$

100 DOLLARS

YOUR BENEFICIAL INSTITUTION
EFT NUMBER
YOUR TOWN, PROVINCE FLS R

MEMO

⑆00⑆ ⑆⑆ ⑆2⑆3⑆4⑆5⑆6⑆7⑆8⑆ ⑆2⑆3⑆4⑆5⑆6⑆7⑆⑆

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

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



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

Account History

Branch Num...	Institution Nu...	Bank Account...	Active	Activity	Description	Last Changed	Changed By
x2345	xx3	xxxx5678	Yes	Confirmed	The account is eligible to receive payments.	17/03/2022 11...	Administrator, ...
x2345	xx3	xxxx5678	Yes	Confirmed	The account is eligible to receive payments.	20/07/2021 07...	Administrator, ...



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

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

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

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

After you enter and save the routing and account numbers, all but the last four digits of the numbers are masked.



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

Section 4: Expense User Procedures

2. Click **Save and Authorize**.

Payment Status in the Report Payments Window

Users can view the status of payments made by Expense Payment Manager 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.

The screenshot shows the Concur Expense List for the 'Concur Fusion Conference'. The top navigation bar includes 'CONCUR', 'Requests', 'Travel', 'Expense' (highlighted), 'Invoice', 'Approvals', and 'App Center'. Below the navigation bar, there are tabs for 'Manage Expenses', 'Cash Advances', and 'Authorization Requests'. The main content area displays a table of expenses with columns for 'Date', 'Expense', and 'Amount'. The table lists several expenses, including 'Room Rate', 'Taxi', 'Dinner', 'Personal Car Mileage', and 'Airfare'. A 'Report Summary' panel on the right shows 'Amount Due Company' as \$0.00 and 'Amount Due Employee' as \$78.84.


Date	Expense	Amount
05/09/2014	Room Rate Hilton Hotels, New Orleans, Louisiana	\$971.32
05/09/2014	Taxi New Orleans, Louisiana	\$31.50
05/09/2014	Dinner Delta Air Lines, New Orleans, Louisiana	\$8.95
05/05/2014	Taxi New Orleans, Louisiana	\$31.50
05/05/2014	Personal Car Mileage Seattle, Washington	\$6.89
04/14/2014	Airfare Delta Air Lines	\$418.00

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

The screenshot shows the Concur Expense List for the 'Concur Fusion Conference'. The 'Details' dropdown menu is open, and the 'Report Payments' option is highlighted. The menu also includes options for 'Report Header', 'Totals', 'Audit Trail', 'Approval Flow', 'Comments', 'Allocations', and 'Allocations'. The background shows the same expense list and report summary as the previous screenshot.

4. Review the information in the **Report Payments** window.

Report Payments ✕				
Estimated Pay...	Status	Description	Payment To	Amount
01/15/2015	Processed	The payment has been sent to the banking system for payment. The Estimated Payment Date indicates the expected date the payment will be posted to the payee's bank account. Provided the payment isn't returned by the banking system, the payment should be in the payee's account no later than this date.	IBCP	\$112.20
<div>Close</div>				

Status	Description
Initiated	<p>The payment was initiated but must 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.</p> <p>NOTE: The exact time will vary by country, holidays, and weekends.</p> <p> For more information on your country's processing time, refer to the <i>Payment Process by Country</i> section of this guide.</p>
Processing	<p>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.</p>
Processed	<p>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.</p>
Failed	<p>According to the payment provider, 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 provider must confirm this information.</p>
Failed Account	<p>According to the payment provider, 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 provider must confirm this information.</p>
On Hold	<p>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.</p>

Status	Description
Organization Paid	SAP Concur will not reimburse this amount due. Instead, your organization will arrange payment for this amount due. Contact the person who administers Concur Expense for your organization for details on this payment.

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

Report ID: <Report ID>

Amount Due to Employee: <amount>

Projected Payment Date: <date>

Link To Concur Expense:

<http://<link>>

Payment to Card Issuer Completed Successfully

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

Report ID: <Report ID>

Amount Due to Card Issuer: <amount>

Projected Payment Date: <date>

Link To Concur Expense:

<http://<link>>

Payment to User Bank Account was Denied

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

The banking system indicated the following reason for the denied payment:

<REASON>

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

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

Link To Concur Expense:

<http://<link>>

Cash Advance Payment Completed Successfully

The following is the email notification that is sent out:

Cash Advance Payment Completed Successfully

Expense Payment Manager has arranged payment of your cash advance named <Cash Advance Request Name>.

Amount: <amount>

Projected Payment Date: <date>

Link To Concur Expense:

<http://<link>>

Section 5: Special Cases

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

Processing Reports with a Negative Amount Due To a Card Issuer

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

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

1. \$350
2. \$220

Section 5: Special Cases

3. -\$120
5. -\$160
6. -\$300

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

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
- BMO/Diners – Mastercard - CA
- BMO/Diners - Mastercard - US
- Elan - Visa - US
- JP Morgan Chase - MasterCard - CA
- JPMorgan Chase - MasterCard - US - EDS
- JPMorgan Chase - MasterCard - US - TSYS
- JPMorgan Chase - Visa - US
- JPMorgan Chase - Visa - US - TSYS
- U.S. Bank - MasterCard - US
- U.S. Bank - Visa - US
- U.S. Bank Elan (FirstStar) - Visa - US



For currently supported cards, refer to the *Supported Card Programs* section of this guide.

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 Payment Manager, in compliance with NACHA standards, will process any Notifications of Change that it receives from US banks. The Notifications of Change contain updates to banking information for funding bank accounts or employee bank accounts. When a Notification of Change is received, the bank account information is updated automatically. No action is required by the 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 Payment Manager can pay the employee in one currency while the company card is paid in a different currency.

Expense Payment Manager evaluates each report payee individually, so the amount due the card issuer is processed separately from the amount due the employee. To process the card issuer report payee, Expense Payment Manager 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:

- Non-card entries are paid to the employee from the EUR funding account
- Card entries are paid to the company card issuer from the GBP funding account

NOTE: Expense Payment Manager 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 provider will confirm that the employee's bank info is valid with the next expense payment.
- The amount of the payment that failed is returned to the funding account.
- When the employee updates their banking information in Profile, the payment request goes into the next open batch, which will initiate a new funding request.

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 Payment Manager will process the payment demands normally.
- After the outstanding payments to the employee are settled, the reimbursement manager should deactivate the user's banking record in payee's **Employee Banking** tab.

Courtesy Payments with Failed Funding with Worldline

The payment provider 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 provider will put the corresponding funding account on hold and suspend further payments. The payment provider 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 updated automatically in Expense Payment Manager to display either the on-hold status or the resolution status. The interaction to resolve the issue is directly between the payment provider and the client.

Example: Failed Funding Account

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.

View Batches

View Funding

Extract Reconciliation

Provider Funding Amounts

Funding Account Name:

ANY

Currency:

ANY

Init Date (From):

04/09/2022

Init Date (To):

Search

Funding Account Name	Process Date	Cash Amount	Card Amount	Total Amount	Returned Amount	Status	Trace Number	Details
WW KRW Acct:10/04/2023: KRW								
WW KRW Acct	10/04/2023	334.00	0.00	334.00	0.00	ERROR		View Details
(1 Transaction)	10/04/2023	334.00	0.00	334.00	0.00			
WW VND Acct:10/04/2023: VND								

View Batches

View Funding

Bank Statements

Direct Debit

Pre Fund

Global Funding

Funding Amount Detail : 04/03/2017 : 991.96 GBP X

Report Name	Report ID	Payment Demand ID	Process Date	Payee Name	Demand Type	Cash Account	Amount	Extracted Amount	Not Extracted Amount	Status	Batch ID	Accounting Extra Job Name
Jan 2017 - 88888888...	8888888888888888...	888888	04/03/2017	Employee 1	Employee	100000	991.96	991.96	0.00	PAID	88888888-8888-888...	Financial Data

If the client does not resolve the funding issue with the payment provider before the next payment batch is sent, payments will be declined by the payment provider 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 provider.

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 several zero batches, as the payment demands will continue rolling to the next open batch until the funding issue is resolved.

Example: Unresolved Funding Issue

The funding issue was not resolved when new payment batches were sent to payment provider.

- **April 3rd:** The payment provider 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 provider 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 payment provider, 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.

Monitor Batches								
View Batches View Funding Bank Statements								
Advanced Search								
Status:	Type:	Funding Account Name:	Batch ID:	Hide Unused Batches:				
Any	Any	GBP UK Wells		<input type="checkbox"/>				
Close Date (From):	Close Date (To):	Send Date (From):	Send Date (To):	Search				
Total	Status	Count	Close Date	Send Date	Available For	Funding Account	Reimbursement Method	Actions
UK GBP: Employees Batch Paid By Expense Pay By Concur								
3,152.18 GBP	Sent	11	04/06/2017	04/06/2017	UK GBP	GBP UK Wells	Expense Pay - Global	
0.00 GBP	Sent	0	04/05/2017	04/05/2017	UK GBP	GBP UK Wells	Expense Pay - Global	
0.00 GBP	Sent	0	04/04/2017	04/04/2017	UK GBP	GBP UK Wells	Expense Pay - Global	
991.96 GBP	Sent	1	04/03/2017	04/03/2017	UK GBP	GBP UK Wells	Expense Pay - Global	

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 Payment Manager.

For EMEA clients, pay data is stored in SAP 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 Concur Expense.

NOTE: The employee bank account information can be displayed in the Expense Payment Manager 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 Payment Manager 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. For example, Expense Payment Manager has been able to make payments to this account for several months. One day, the employee receives an email notification from Expense Payment Manager stating that it attempted to make a payment to this account, but the bank rejected it. This can happen when the bank changes either the account's routing number or account number. The email notification directs the employee to verify the accuracy of the account information on the **Bank Information** page. The employee can verify the bank account only if this page displays all digits of their bank account information.

Section 7: Required Data Elements for Expense Payment Manager Setup

For Payment Provider Convera

You will onboard and contract directly with Convera. You can initiate the onboarding process through the Concur App Center by requesting information through the Convera app.

For Payment Provider Worldline

Obtain the following information in preparation for your bank funding setup with your payment provider. The information requested is based on regulatory requirements

for the country/currency and payment provider. Company information is related to the entity that signed the contract with SAP Concur, not the subsidiary.

For Worldline funding accounts, you will enter this information into the onboarding form when setting up your funding accounts in SAP Concur.

Information of the company that signed the SAP 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:

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

Details about your anticipated Expense Payment Manager 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 provider. 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 provider does not need to see any financial transactions.
- **Mandate Form** (require for each bank account, if applicable – GBP, EUR)
- **Bank Reference Letter** (if applicable)
- **Business Registration Documents** (i.e., certificate of incorporation, non-profit registration, etc.) (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 for Convera

For clients using Convera, your funding account setup and debit authorization process if needed will be determined during onboarding. To begin the onboarding process, visit the Concur App Center and request more information.

Debit Authorization Process by Country for Worldline

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

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

NOTE: For clients using Convera, your funding arrangement will vary and will be determined during onboarding. The number of days to payment will also vary based on your funding arrangement for the currency.

Canada

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

Forms: No mandate required, Bank Statement, Company details

► **Steps:**

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



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

Eurozone:

Debit Mechanism: SEPA B2B Direct Debit

Forms: 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.

1. Check with your bank to make sure they support the SEPA B2B Direct Debit scheme. If they do not, you cannot use that bank to fund the EUR payments. It is important to make sure the bank supports the B2B scheme, which is for businesses (the "Core" scheme is for consumer debits; Expense Payment Manager does SEPA B2B direct debits, not Core direct debits).
2. 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.
3. You must also provide a signed copy of the mandate to your bank. All required fields on the form must be completed. Your bank will reference the signed mandate on file to validate that the payment provider is authorized to debit your account. You will receive the Mandate Reference ID after your funding account has been approved by the payment provider.
4. Wait to begin using your funding bank account in Payment Manager until your bank confirms to you that they have received your signed mandate and completed the filing process to enable the payment provider to access funds in your account.

United Kingdom

Debit Mechanism: BACS Direct Debit

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.

5. 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.

6. You must sign one *BACS Direct Debit Mandate* per bank account. This completed and signed file will be maintained by the payment processor.
7. You must also provide a signed copy of the mandate to your bank. All required fields on the form must be completed. Your bank will reference the signed mandate on file to validate that the payment provider is authorized to debit your account. You will receive the Mandate Reference ID after your funding account has been approved by the payment provider.
8. Wait to begin using your funding bank account in Payment Manager until your bank confirms to you that they have received your signed mandate and completed the filing process to enable the payment provider to access funds in your account.

United States

Debit Mechanism: Automated Clearing House (ACH) Direct Debit

Forms: No mandate required, Bank Statement, Company details

► **Steps:**

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



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

All Other Countries/Currencies with Convera as Providers

Funding mechanism will be determined during onboarding.

Payment Process by Country for Convera Provider

Your funding arrangement and the time it takes to fund your batches will vary based on the funding arrangement for each country. Convera can provide more information during onboarding. It will generally take 1-2 days for the payment to land into the employees account after the funding is received for a payment batch.

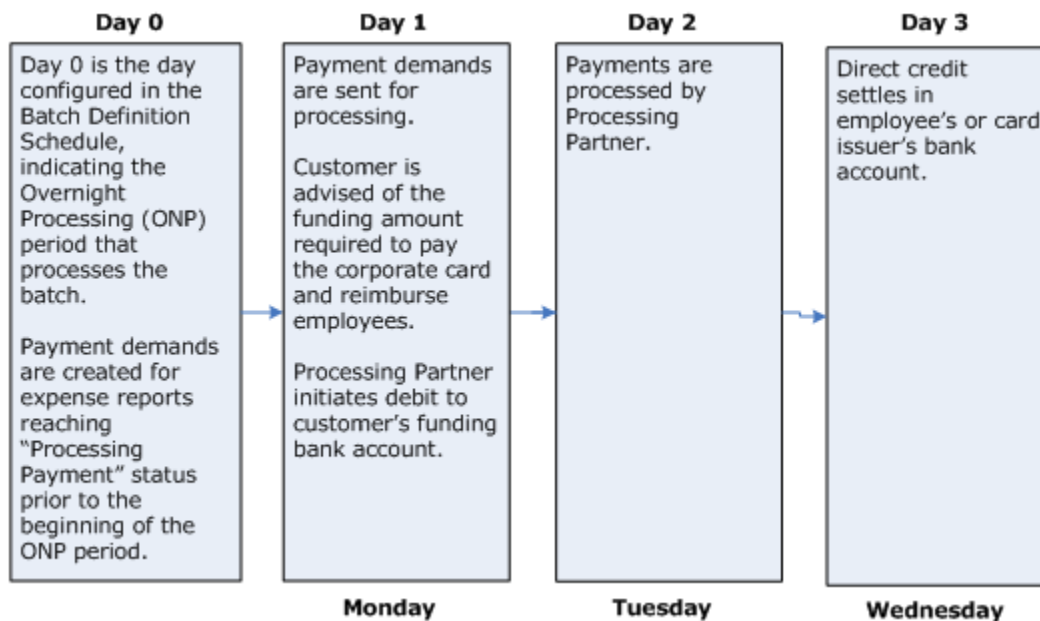
Payment Process by Country for Worldline Provider

NOTE: For clients using Convera, your funding arrangement will vary and will be determined during onboarding. The number of days to payment will also vary based on your funding arrangement for the currency.

Canada

DIRECT DEBIT

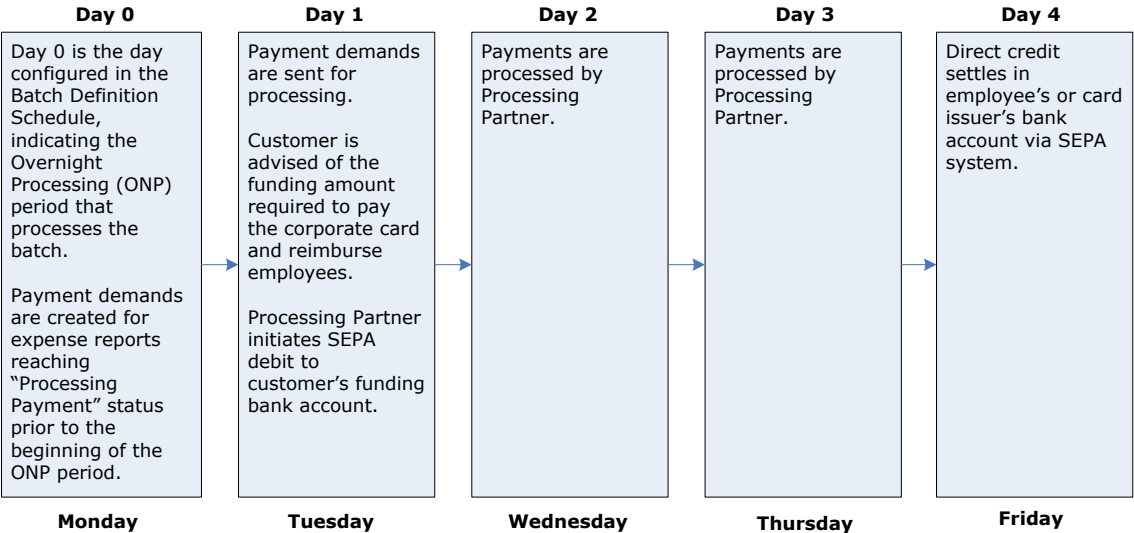
The Expense Payment Manager direct debit payment process typically takes place over three business days for CAD accounts. Below is an example of a typical payment cycle that is scheduled to start overnight on Sunday:



Euro

DIRECT DEBIT

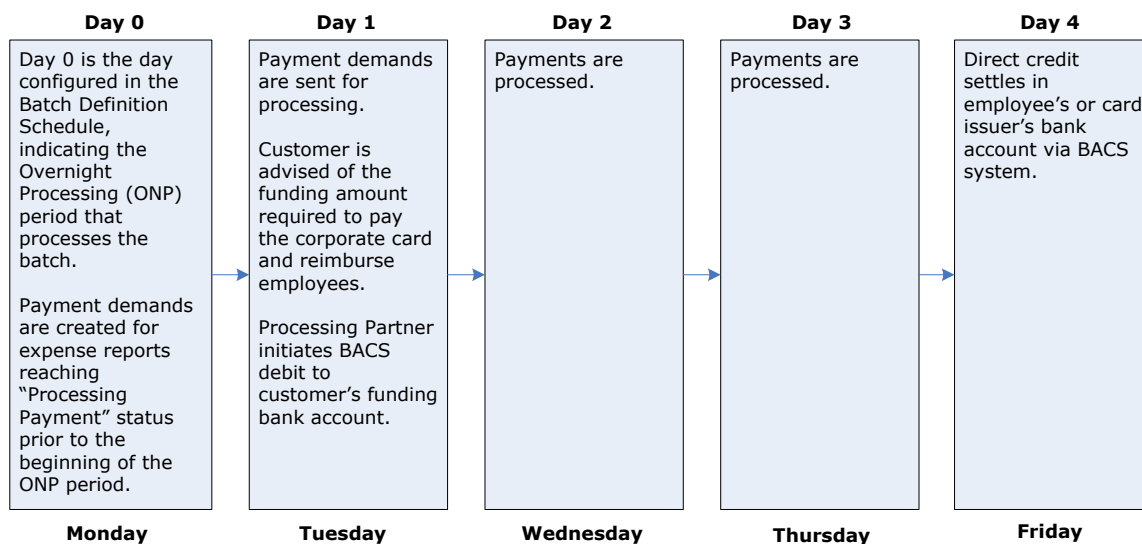
The Expense Payment Manager direct debit payment process typically takes place over four business days for Euro accounts. The following is an example of a typical payment cycle that is scheduled to start overnight on Sunday:



United Kingdom (UK Pound Sterling)

DIRECT DEBIT

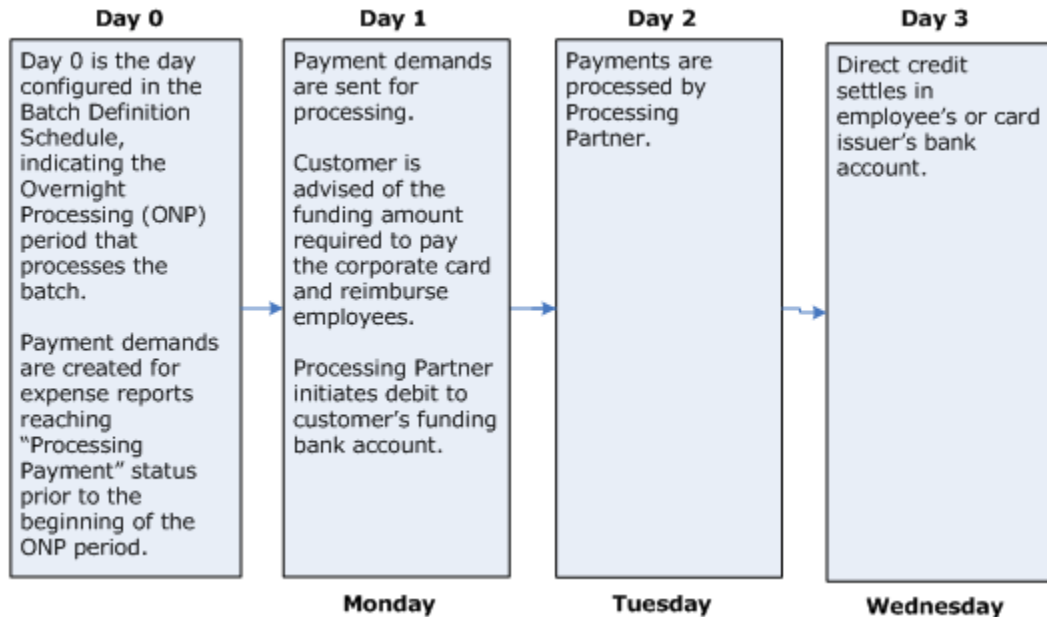
The Expense Payment Manager direct debit payment process typically takes place over 4 business days for UK Pound Sterling accounts. Below is an example of a typical payment cycle that is scheduled to start overnight on Sunday:



United States

DIRECT DEBIT

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



NOTE: For clients using Convera, your funding arrangement will vary and will be determined during onboarding. The number of days to payment will also vary based on your funding arrangement for the currency.

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 six-digit BSB (Bank State Branch) number of the bank account. The number represents the bank, state, and location of the branch.
Bank Account Number	The six to ten-digit number of the account.
Re-Type Bank Account Number	Re-enter the six to ten-digit number of the account.
Bank Name	The name of the bank hosting the account.

Section 8: Country Specific Information

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

Canada

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

Canada Bank Account Fields	
Field	Description
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.

Chile

Chile Bank Account Fields	
Field	Description
Bank Country/Region	The country where the bank is located.
Bank Currency	The currency of the country where the bank is located.
Swift/BIC	Also known as SWIFT-BIC, BIC code and SWIFT ID, a SWIFT code is a standard format of Bank Identifier Codes. It is the unique identification code of a particular bank. The SWIFT code is eight or 11 characters, made up of: Four characters - bank code (only letters) Two characters - country code (only letters) Two characters - location code (letters and digits) Three characters - branch code, optional ('XXX' for primary office) (letters and digits)
Bank Account Number	Up to 20-digit account number as specified on the bank statement.
Re-Type Bank Account Number	Re-type the Account Number.
Tax ID/RUT	Nine-digit Registro Unico Tributario (RUT). Do not include "RUT" in the field. If less than nine digits, precede the value with zeros. Format: XX XXX K Replace K with check digit, if applicable.
Bank Name	Name of the bank branch.
Account Type	Checking or Savings
Status	Status of the account.
Active	Select the account status in the list.
Full Legal Name of Account Owner	Legal name of the person who owns this bank account. If left blank, user profile name will be used.
Address Line 1	The first line of the physical address the employee provided to the bank for this account. No Post Office boxes.

Section 8: Country Specific Information

Chile Bank Account Fields	
Field	Description
Address Line 2	(Optional) The second line of the physical address the employee provided to the bank for this account. No Post Office boxes.
City	The city for the postal address the employee provided the bank for this bank account.
State/Region	The region for the postal address the employee provided the bank for this bank account.
Beneficiary Country	Country for the address the employee provided the bank for this bank account.
Postal Code	The postal code for the postal address the employee provided the bank for this bank account.
Phone Number	Phone number of the employee who owns the account.

Czechia (Czech Republic)

Czechia Bank Account Fields	
Field	Description
Bank Country/Region	The country the bank is located.
Bank Currency	The currency of the country the bank is located.
Swift/BIC	Also known as SWIFT-BIC, BIC code and SWIFT ID, a SWIFT code is a standard format of Bank Identifier Codes. It is the unique identification code of a particular bank. The SWIFT code is eight or 11 characters, made up of: Four characters - bank code (only letters) Two characters - country code (only letters) Two characters - location code (letters and digits) Three characters - branch code, optional ('XXX' for primary office) (letters and digits)
IBAN	The two-character country code, followed by two check digits and then the bank identifier and account number, typically derived from the domestic account number. Length: 24
Re-Type IBAN	Re-type the IBAN code.
Bank Name	Name of the bank branch.
Account Type	Checking or Savings
Status	Status of the account.
Active	Select the account status in the list.
Full Legal Name of Account Owner	Legal name of the person who owns this bank account. If left blank, user profile name will be used.

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

Denmark

Denmark Bank Account Fields	
Field	Description
Bank Country/Region	The country the bank is located.
Bank Currency	The currency of the country the bank is located.
Swift Code	<p>Also known as SWIFT-BIC, BIC code and SWIFT ID, a SWIFT code is a standard format of Bank Identifier Codes. It is the unique identification code of a particular bank.</p> <p>The SWIFT code is eight or 11 characters, made up of:</p> <ul style="list-style-type: none"> Four characters - bank code (only letters) Two characters - country code (only letters) Two characters - location code (letters and digits) Three characters - branch code, optional ('XXX' for primary office) (letters and digits)
IBAN	<p>The two-character country code, followed by two check digits and then the bank identifier and account number, typically derived from the domestic account number.</p> <p>Denmark: DK2!n4!n9!n1!n</p> <p>Length: 18</p> <p>! = characters, a = alphabetic, c = alphanumeric, n = numeric.</p>
Re-Type IBAN	Re-type the IBAN code.
Bank Name	Name of the bank branch.
Branch Location	Bank branch location as defined by the bank.
Status	Status of the account.
Active	Select the account status in the list.

Section 8: Country Specific Information

Denmark Bank Account Fields	
Field	Description
Full Legal Name of Account Owner	Name the bank account was opened under.
Address Line 1	The first line of the physical address the employee provided to the bank for this account. No Post Office boxes.
Address Line 2	(Optional) The second line of the physical address the employee provided to the bank for this account. No Post Office boxes.
City	The city for the postal address the employee provided the bank for this bank account.
State/Province	The state for the postal address the employee provided the bank for this bank account.
Postal Code	The postal code for the postal address the employee provided the bank for this bank account.

Egypt

Egypt 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 eight or 11 characters, made up of: Four characters - bank code (only letters) Two characters - country code (only letters) Two characters - location code (letters and digits) Three characters - branch code, optional ('XXX' for primary office) (letters and digits)
IBAN	The two-character country code, followed by two check digits and then the bank identifier and account number, typically derived from the domestic account number. Length: 29
Re-Type IBAN	Re-type the IBAN code.
Bank Name	Name of the bank branch.
Account Type	Checking or Savings
Status	Status of the account.
Active	Select the account status in the list.

Egypt Bank Account Fields	
Field	Description
Full Legal Name of Account Owner	Legal name of the person who owns this bank account. If left blank, user profile name will be used.
Address Line 1	The first line of the physical address the employee provided to the bank for this account. No Post Office boxes.
Address Line 2	(Optional) The second line of the physical address the employee provided to the bank for this account. No Post Office boxes.
City	The city for the postal address the employee provided the bank for this bank account.
State/Governorate	The Governorate for the postal address the employee provided for this bank account.
Beneficiary Country	Country for the address the employee provided the bank for this bank account.
Postal Code	The postal code for the postal address the employee provided the bank for this bank account.

Euro (SEPA)



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

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

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>Luxembourg: LU2!n3!n13!c Length: 20</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.

SEPA 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 first line of the physical address the employee provided to the bank for this account. No Post Office boxes.
Address Line 2	(Optional) The second line of the physical address the employee provided to the bank for this account. No Post Office boxes.
City	The City for the postal address the employee provided the bank for this bank account.
Region	The 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.

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	The three-digit number of the branch.
Bank Account Number	The one to nine-digit account number of the bank account.
Re-Type Bank Account Number	Re-enter bank account number.
Bank Name	The name of the bank hosting the account.
Branch Location	Bank branch location as defined by the bank.
Status	Status of the account.
Active	Select the account status in the list.
Full Legal Name of Account Owner	Name the bank account was opened under.
Address Line 1	The first line of the physical address the employee provided to the bank for this account. No Post Office boxes.
Address Line 2	(Optional) The second line of the physical address the employee provided to the bank for this account. No Post Office boxes.
City	The city associated with the postal address the employee provided the bank for this bank account.

Section 8: Country Specific Information

Hong Kong Bank Account Fields

Field	Description
State/Province	The region provided to the bank for this bank account.

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 eight or 11 characters, made up of: Four characters - bank code (only letters) Two characters - country code (only letters) Two characters - location code (letters and digits) Three characters - branch code, optional ('XXX' for primary office) (letters and digits)
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 first line of the physical address the employee provided to the bank for this account. No Post Office boxes.
Address Line 2	(Optional) The second line of the physical address the employee provided to the bank for this account. No Post Office boxes.
City	The city 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.

India Bank Account Fields

Field	Description
Postal Code	The postal code of the address the employee provided to the bank for this account.

Japan (Convera) (English Only)

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

Japan Bank Account Fields

Field	Description
Bank Country/Region	The country the bank is located.
Bank Currency	The currency of the country the bank is located.
Swift/BIC	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: SWIFT codes starting with JPPSJPJ cannot be used for reimbursement.
Bank Account Number	A 7-to-10-digit number for the employee's bank account.
Re-Type Bank Account Number	Re-type the bank account information.
Bank Name (Latin-Alphanumeric Only)	A 15-character name of the bank at which the employee holds their Yen bank account. Must be entered in Latin characters. You cannot get reimbursed to Japan Post Bank as the beneficiary bank.
Branch Name (Latin-Alphanumeric Only)	A 15-character name for the branch of the bank at which the employee holds their Yen account. Must be entered in Latin characters.
Account Type	Type of bank account: Checking or Savings account.
Bank Branch Address Line 1	The address the employee provided the bank for this bank account.
Bank Prefecture	Region or territory the bank branch is located.
Bank Postal Code	The postal code for the postal address the employee provided the bank for this bank account.

Section 8: Country Specific Information

Japan Bank Account Fields	
Field	Description
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.
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.

Malaysia

Malaysia 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 eight or 11 characters, made up of: Four characters - bank code (only letters) Two characters - country code (only letters) Two characters - location code (letters and digits) Three characters - branch code, optional ('XXX' for primary office) (letters and digits)
Bank Account number	Seven-to-20-character account number.
Re-Type Bank Account number	Re-type the Bank Account number.
Bank Name	Name of the bank branch.
Account Type	Checking or Savings
Status	Status of the account.
Active	Select the account status in the list.

Malaysia Bank Account Fields	
Field	Description
Full Legal Name of Account Owner	Legal name of the person who owns this bank account. If left blank, user profile name will be used.
Address Line 1	The first line of the physical address the employee provided to the bank for this account. No Post Office boxes.
Address Line 2	(Optional) The second line of the physical address the employee provided to the bank for this account. No Post Office boxes.
City	The city for the postal address the employee provided the bank for this bank account.
State	The state for the postal address the employee provided the bank for this bank account.
Beneficiary Country	Country for the address the employee provided the bank for this bank account.
Postal Code	The postal code for the postal address the employee provided the bank for this bank account.

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 eight or 11 characters, made up of: Four characters - bank code (only letters) Two characters - country code (only letters) Two characters - location code (letters and digits) Three characters - branch code, optional ('XXX' for primary office) (letters and digits)
CLABE	A unique 18-digit number used to identify account holders.
Re-Type CLABE	Re-type the unique 18-digit number.
RFC	The employee's 13- to 18-digit Mexican tax identification number.
Bank Name	Name of the bank.
Branch Location	Bank branch location as defined by the bank.
Status	Status of the account.
Active	Select the account status in the list.

Section 8: Country Specific Information

Mexico Bank Account Fields	
Field	Description
Full Legal Name of Account Owner	Name the bank account was opened under.
Address Line 1	The first line of the physical address the employee provided to the bank for this account. No Post Office boxes.
Address Line 2	(Optional) The second line of the physical address the employee provided to the bank for this account. No Post Office boxes.
City	The city for the postal address the employee provided the bank for this bank account.
State	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	Two-digit number of the bank.
Branch Number	Four-digit number of the branch.
Bank Account Number	The Seven-digit number of the account.
Re-Type Bank Account Number	Re-type the bank account information.
Suffix	Two or three-digit suffix number to the account number.
Re-Type Suffix	Re-type the suffix number.
Bank Name	Name of the bank.
Branch Location	Bank branch location as defined by the bank.
Status	Status of the account.
Active	Select the account status in the list.
Full Legal Name of Account Owner	Name the bank account was opened under.
Address Line 1	The first line of the physical address the employee provided to the bank for this account. No Post Office boxes.

New Zealand Bank Account Fields	
Field	Description
Address Line 2	(Optional) The second line of the physical address the employee provided to the bank for this account. No Post Office boxes.
City	The city for the postal address the employee provided the bank for this bank account.
Region	The region for the postal address the employee provided the bank for this bank account.
Postal Code	The postal code for the postal address the employee provided the bank for this bank account.

Norway

Norway 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 eight or 11 characters, made up of: Four characters - bank code (only letters) Two characters - country code (only letters) Two characters - location code (letters and digits) Three characters - branch code, optional ('XXX' for primary office) (letters and digits)
IBAN	The two-character country code, followed by two check digits and then the bank identifier and account number, typically derived from the domestic account number. Length: 15
Re-Type IBAN	Re-type the IBAN code.
Bank Name	Name of the bank branch.
Account Type	Checking or Savings
Status	Status of the account.
Active	Select the account status in the list.
Full Legal Name of Account Owner	Legal name of the person who owns this bank account. If left blank, user profile name will be used.
Address Line 1	The first line of the physical address the employee provided to the bank for this account. No Post Office boxes.
Address Line 2	(Optional) The second line of the physical address the employee provided to the bank for this account. No Post Office boxes.

Section 8: Country Specific Information

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

Philippines

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

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

Poland

Poland 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: Four characters - bank code (only letters) Two characters - country code (only letters) Two characters - location code (letters and digits) Three characters - branch code, optional ('XXX' for primary office) (letters and digits)
IBAN	The two-character country code, followed by two check digits and then the bank identifier and account number, typically derived from the domestic account number. Length: 28 - 26-digit NRB with PL prefixed
Re-Type IBAN	Re-type the IBAN code.
Bank Name	Name of the bank branch.
Account Type	Checking or Savings
Status	Status of the account.
Active	Select the account status in the list.
Full Legal Name of Account Owner	Legal name of the person who owns this bank account. If left blank, user profile name will be used.
Address Line 1	The first line of the physical address the employee provided to the bank for this account. No Post Office boxes.

Section 8: Country Specific Information

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

Romania

Romania 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 eight or 11 characters, made up of: Four characters - bank code (only letters) Two characters - country code (only letters) Two characters - location code (letters and digits) Three characters - branch code, optional ('XXX' for primary office) (letters and digits)
Account Number/IBAN	24 Character IBAN. Contact your bank for your IBAN number. IBAN consists of: (country code - 2 char.) + (check digits - 2 char.) + (unique bank identifier - 4 char.) + (unique bank branch/account identifier - 16 char.)
Re-Type IBAN	Re-type the IBAN.
Bank Name	Name of the bank branch.
Account Type	Checking or Savings.
Status	Status of the account.
Active	Select the account status in the list.
Full Legal Name of Account Owner	Legal name of the person who owns this bank account. If left blank, user profile name will be used.
Address Line 1	The first line of the physical address the employee provided to the bank for this account. No Post Office boxes.

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

Singapore

Singapore Bank Account Fields	
Field	Description
Bank Country/Region	The country the bank is located.
Bank Currency	The currency of the country the bank is located.
Bank Code	<p>Four-digit bank code.</p> <p>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.</p> <p>NOTE: For SBI, the Bank Code must be 7991.</p>
SWIFT/BIC	<p>Also known as SWIFT-BIC, BIC code and SWIFT ID, a SWIFT code is a standard format of Bank Identifier Codes. It is the unique identification code of a particular bank.</p> <p>The SWIFT code is 8 or 11 characters, made up of:</p> <ul style="list-style-type: none"> 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) <p>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.</p>
Branch Code	Three-digit bank branch code.

Singapore Bank Account Fields	
Field	Description
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.
Bank Name	Name of the bank.
Branch Location	Bank branch location as defined by the bank.
Status	Status of the account.
Active	Select the account status in the list.
Full Legal Name of Account Owner	Name the bank account was opened under.
Address Line 1	The first line of the physical address the employee provided to the bank for this account. No Post Office boxes.
Address Line 2	(Optional) The second line of the physical address the employee provided to the bank for this account. No Post Office boxes.
Town	The town for the postal address the employee provided the bank for this bank account.
Postal Code	The postcode for the postal address the employee provided the bank for this bank account.

South Africa

South Africa 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 Routing Code	Six-digit routing code for bank account.

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

South Korea

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

Section 8: Country Specific Information

South Korea Bank Account Fields	
Field	Description
Bank Currency	The currency of the country the bank is located.
Swift/BIC	Also known as SWIFT-BIC, BIC code and SWIFT ID, a SWIFT code is a standard format of Bank Identifier Codes. It is the unique identification code of a particular bank. The SWIFT code is 8 or 11 characters, made up of: 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 11-to-16-digit number for the employee's bank account.
Re-Type Bank Account Number	Re-type the bank account information.
Bank Name	Name of the Bank
Branch City	The city the bank branch is located.
Account Type	Type of bank account: Checking or Savings account.
Bank Branch Address Line 1	The address of the bank where this account was established.
Bank Branch Address Line 2	(Optional) The address line 2 of the bank where this account was established.
Bank Province	State or Province the bank branch is located.
Bank Postal Code	The postal code for the postal address for this bank.
Status	Status of the account.
Active	Select the account status in the list.
Full Legal Name of Account Owner	Legal name of the person who owns this bank account. If left blank, user profile name will be used.
Address Line 1	The first line of the physical address the employee provided to the bank for this account. No Post Office boxes.
Address Line 2	(Optional) The second line of the physical address the employee provided to the bank for this account. No Post Office boxes.
City	The city for the postal address the employee provided the bank for this bank account.
Province	State or Province for the address the employee provided the bank for this bank account.
Beneficiary Country	Country for the address the employee provided the bank for this bank account.
Postal Code	The postal code of the address the employee provided to the bank for this account.
Phone Number	Phone number of the employee who owns the account.

Sweden

Sweden Bank Account Fields	
Field	Description
Bank Country/Region	The currency of the country the bank is located.
Bank Currency	Select either SEK or Euro.
SWIFT Code	<p>Also known as SWIFT-BIC, BIC code and SWIFT ID, a SWIFT code is a standard format of Bank Identifier Codes. It is the unique identification code of a particular bank.</p> <p>The SWIFT code is eight or 11 characters, made up of:</p> <ul style="list-style-type: none"> Four characters - bank code (only letters) Two characters - country code (only letters) Two characters - location code (letters and digits) Three characters - branch code, optional ('XXX' for primary office) (letters and digits)
IBAN	<p>The two-character country code, followed by two check digits and then the bank identifier and account number, typically derived from the domestic account number. Format: SE2!n3!n16!n1!n</p> <p>Length: 24 ! = characters, a = alphabetic, c = alphanumeric, n = numeric.</p>
Re-Type IBAN	Re-type the IBAN number.
Bank Name	Name of the bank branch.
Branch Location	Bank branch location as defined by the bank.
Status	Status of the account.
Active	Select the account status in the list.
Full Legal Name of Account Owner	Name the bank account was opened under.
Address Line 1	The first line of the physical address the employee provided to the bank for this account. No Post Office boxes.
Address Line 2	(Optional) The second line of the physical address the employee provided to the bank for this account. No Post Office boxes.
City	The city for the postal address the employee provided the bank for this bank account.
State/Province	The state for the postal address the employee provided the bank for this bank account.
Postal Code	The postal code for the postal address the employee provided the bank for this bank account.

Switzerland

Switzerland Bank Account Fields	
Field	Description
Bank Country/Region	The currency of the country the bank is located.
Bank Currency	Select either CHF or Euro.
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 eight or 11 characters, made up of: Four characters - bank code (only letters) Two characters - country code (only letters) Two characters - location code (letters and digits) Three characters - branch code, optional ('XXX' for primary office) (letters and digits)
IBAN	The two-character country code, followed by two check digits and then the bank identifier and account number, typically derived from the domestic account number. 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.
Full Legal Name of Account Owner	Name the bank account was opened under.
Address Line 1	The first line of the physical address the employee provided to the bank for this account. No Post Office boxes.
Address Line 2	(Optional) The second line of the physical address the employee provided to the bank for this account. No Post Office boxes.
City	The city for the postal address the employee provided the bank for this bank account.
State/Province	The state for the postal address the employee provided the bank for this bank account.
Postal Code	The postal code for the postal address the employee provided the bank for this bank account.

Taiwan (Convera) (English Only)

NOTE: Use only English characters for all fields, no Chinese characters.

Taiwan 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: Four characters - bank code (only letters) Two characters - country code (only letters) Two characters - location code (letters and digits) Three characters - branch code, optional ('XXX' for primary office) (letters and digits)
Bank Account Number	Account number as specified on the bank statement.
Re-Type Bank Account Number	Re-type the Account Number.
Bank Name	Name of the bank branch.
Account Type	Type of bank account: Checking or Savings account.
Status	Status of the account.
Active	Select the account status in the list.
Full Legal Name of Account Owner	Legal name of the person who owns this bank account. If left blank, user profile name will be used.
Address Line 1	The first line of the physical address the employee provided to the bank for this account. No Post Office boxes.
Address Line 2	(Optional) The second line of the physical address the employee provided to the bank for this account. No Post Office boxes.
City	The city for the postal address the employee provided the bank for this bank account.
Region	The state or region for the postal address the employee provided the bank for this bank account.
Beneficiary Country	Country for the address the employee provided the bank for this bank account.
Postal Code	The postal code for the postal address the employee provided the bank for this bank account.
Phone Number	Phone number of the employee who owns the account.

United Kingdom

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

United States

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

United States Bank Account Fields	
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 first line of the physical address the employee provided to the bank for this account. No Post Office boxes.
Personal Address Line 2	(Optional) The second line of the physical address the employee provided to the bank for this account. No Post Office boxes.
City	The city for the postal address the employee provided the bank for this bank account.
State	The state for the postal address the employee provided the bank for this bank account.
Zip Code	The postal code for the postal address the employee provided the bank for this bank account.

Vietnam

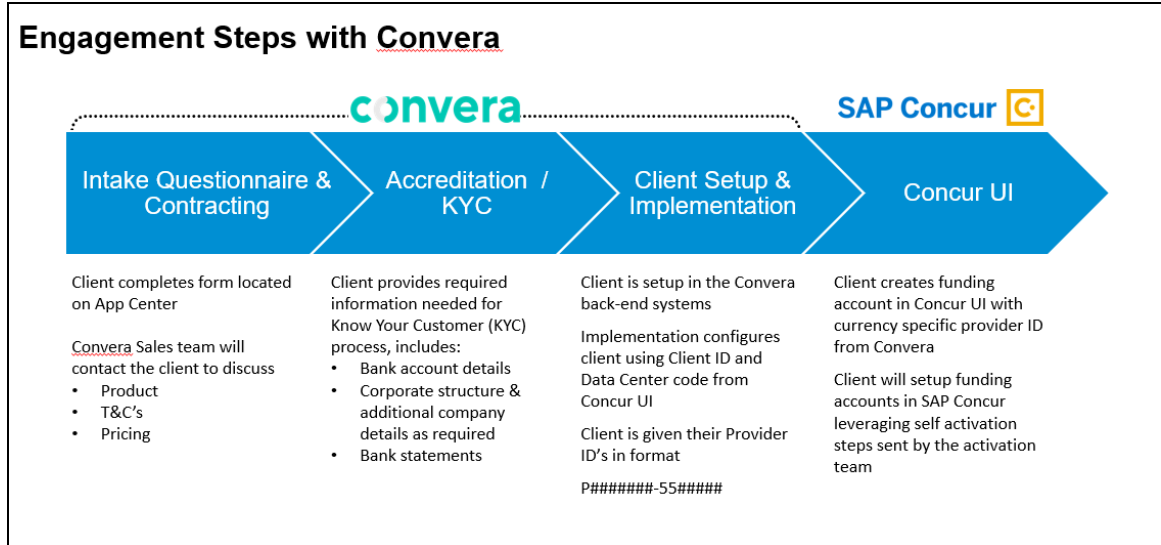
Vietnam Bank Account Fields	
Field	Description
Bank Country/Region	The country the bank is located.
Bank Currency	The currency of the country the bank is located.
Bank Routing Code/CITAD	8 Digit CITAD Bank Code. Agribank branches/subbranches in Vietnam is 01204888
Swift/BIC	<p>Also known as SWIFT-BIC, BIC code and SWIFT ID, a SWIFT code is a standard format of Bank Identifier Codes. It is the unique identification code of a particular bank.</p> <p>The SWIFT code is 8 or 11 characters, made up of:</p> <ul style="list-style-type: none"> Four characters - bank code (only letters) Two characters - country code (only letters) Two characters - location code (letters and digits) Three characters - branch code, optional ('XXX' for primary office) (letters and digits)
Bank Account Number	Up to 30 characters. Enter the employee's bank account.

Section 8: Country Specific Information

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

Section 9: Appendix A

Engagement Steps for Convera



Engagement Steps for Worldline

