

# Concur Expense: Company Card

## Setup Guide for Standard Edition

**Last Revised: November 13, 2020**

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
January 21, 2022	Updated the copyright year; no other changes; cover date not updated
January 21, 2021	Updated the copyright; no other changes; cover date not updated
November 14, 2020	In the <i>Overview</i> , added a note to the <i>Default Card Program</i> section.
October 17, 2020	In the <i>Overview</i> , added a new section, <i>Create Multiple Card Programs for the Same Billing Recipient, Bill Payor, and Country</i> .
May 20, 2020	Minor edits.
May 16, 2020	Added content for the American Express Business Card program.
January 3, 2020	Updated the copyright; no other changes; cover date not updated
June 8, 2019	Updated text and images throughout to reflect UI name change from "Cost Tracking" to "Custom Fields".
April 13, 2019	Minor edits.
January 10, 2019	Updated the copyright; no other changes; cover date not updated
April 14 2018	Changed the <i>QuickBooks Connector Clients Only</i> section to <i>Financial Integration Clients Only</i> . QuickBooks specific information is now available in the <i>Shared: QuickBooks Connector Setup Guide</i> and <i>Shared: QuickBooks Integration Using Concur Financial Integration Service Setup Guide</i> .
April 6, 2018	Changed the check boxes on the front cover; no other changes; cover date not updated
March 13 2018	Updated the copyright; no other changes; cover date not updated
December 5 2017	Updated the <i>Overview &gt; QuickBooks Connector Clients Only</i> section.
November 4 2017	Updated guide to include new <b>Product Settings</b> page, which replaces the Setup Wizard.
March 18 2017	Updated with menu option name change to access Setup Wizard.
February 27 2017	Removed references to General Journal from QuickBooks content
December 15 2016	Changed copyright; no other content changes.
November 4 2016	Added reference to the new <b>Exclude from Employees' Payment Type list</b> check box and removed the Concurforce check box from the cover.
November 20 2015	Updated graphics to reflect updated step names and instructional text where applicable.
May 15 2015	Added the new Clearing Account Code field, available on the Accounting tab.
March 13 2015	Added QuickBooks details regarding the Accounting tab. Removed information about two user interfaces.
September 16 2014	Added information about two user interfaces; no other content changes

<b>Date</b>	<b>Notes/Comments/Changes</b>
August 22 2014	Added new section: <i>Rich Data</i> . This section includes a brief description, an example, and a reference to the rich data client fact sheet document.

Date	Notes/Comments/Changes
May 16 2014	New document. (This content originated from the <i>Expense Setup Guide for Concur Standard.</i> )



# Company Card

This page of Product Settings is visible only when enabled by SAP Concur support or implementation coaches.

## Section 1: Overview

The **Company Card** page allows the administrator to manage company card programs and their associated data imports. Card programs can be added, or removed, or modified, for cards paid by employees and cards paid by the company. Each card program type can be configured with accounting information and a payment batch schedule.

Expense & Invoice Settings > Company Card

### Company Card

This is where you set up company card information to import and configure how the transactions are paid.

Buttons: New, Modify, Activate, Deactivate

Program Name	Payment Type	Reimbursement ...	Employee Admi...	Posting Curr...	Card Issuer	Card Type	Program Type
<b>Active Company Cards</b>							
Company Paid	Company Paid	Company Check (...)		USD			
Company Paid Credit C...	Company Paid Credit C...	Company Check (...)		USD			

### Example

You have two corporate card programs with Citibank. You can create both programs on this page.

Your first program is set to send the statement directly to the employees, and employees are also responsible for paying the card issuer. For this card program, select *Cardholder* for the question **Who receives the statement from the card issuer?** and for **Who pays the card issuer?**. Card transactions that are associated with this first program will be reimbursed to the employees.

Your second card program is set to send the statement to the company, and the company pays the card issuer. For this card program, select *Company* for the question **Who receives the statement from the card issuer?** and for **Who pays the card issuer?**. Card transactions that are associated with this second program will not be reimbursed to the employees.

## Create Multiple Card Programs for the Same Billing Recipient, Bill Payor, and Country

You can create multiple card programs for a card issuer with the same billing recipient, bill payor, and country. Follow the same procedure for setting up the additional card program as you did for the first card program. However, each additional card program name must be unique.

For example, if the first card program is named *Citibank VISA Corporate Card IBCP*, we recommend including a unique identifier, such as a "2", in the additional card program's name, such as: *Citibank VISA Corporate Card IBCP 2*. This naming convention helps ensure a unique name for each card program.

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**NOTE:** If an additional card program is created for a card issuer with the same billing recipient, bill payor, and country, but the name is not unique, you will receive the following error message:

*"A card program with the same name already exists. Please update the name of this new card program to be unique in order to save it."*

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## Default Card Program

The **Company Card** page provides a default card program for card charges labeled Company Paid Credit Card that are imported using the automated personal card import (Yodlee) feature. You can modify card programs to set the schedule and accounting details.

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**NOTE:** Depending on your company's configuration, this option may not be available to you. Check with your SAP Concur administrator.

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## Rich Data

When transactions with rich data are imported through the credit card feeds, the rich data can take the place of a required receipt. For countries that accept rich data, the presence of rich data fulfills the receipt requirement.

**Example:** On the **Compliance Controls** page of Product Settings, the company has set the Car Rental expense type to require a receipt. Chris Miller has a company card transaction for a car rental that includes rich data. Chris will be able to submit the expense report without adding a receipt image to the car rental expense entry, as the rich data counts as an attached receipt.



Refer to the *Client Fact Sheet Rich Data – Company Card Transactions as Receipts In Standard Edition* document for more information.

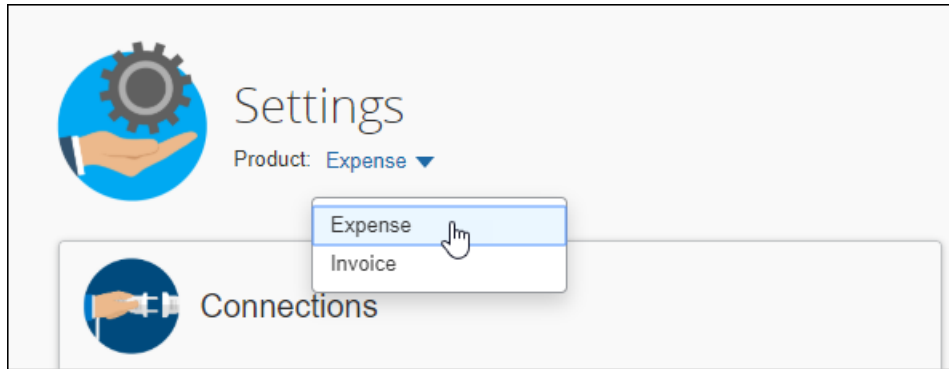


## Section 2: Manage Company Card Programs

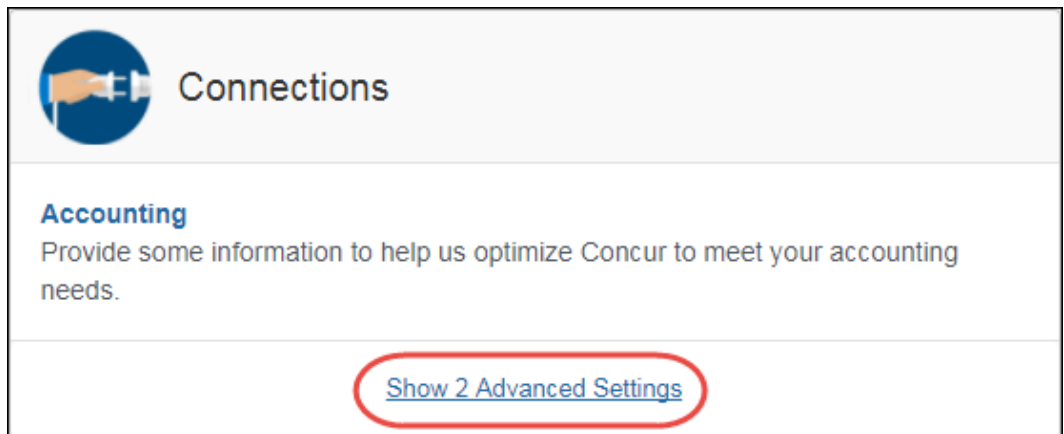
### Access the Company Card Page

▶ **To access the Company Card page:**

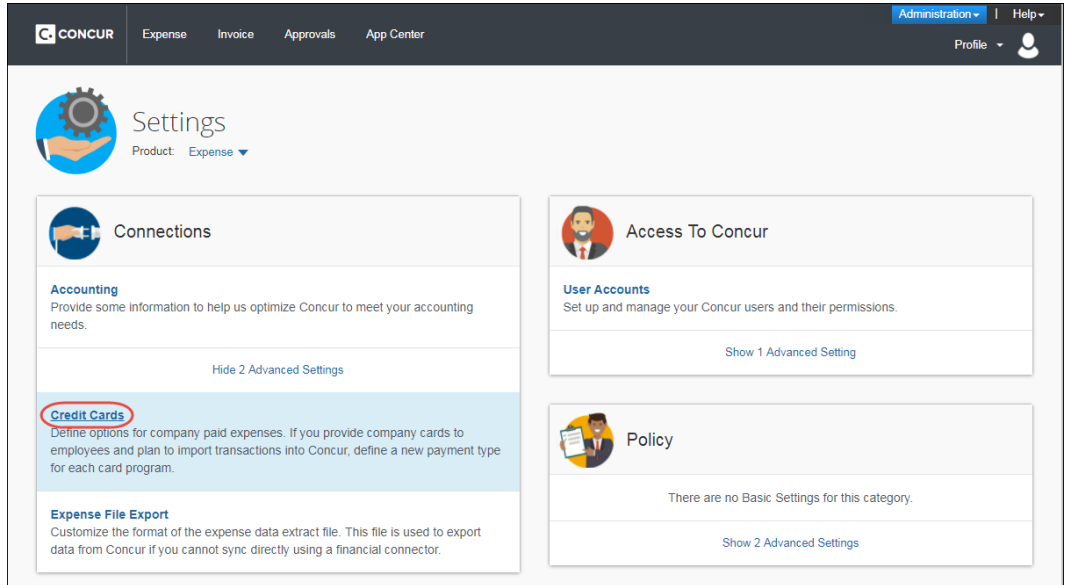
1. Click **Administration** > **Expense Settings** or **Expense & Invoice Settings**.
2. In the **Product** list, click *Expense*.



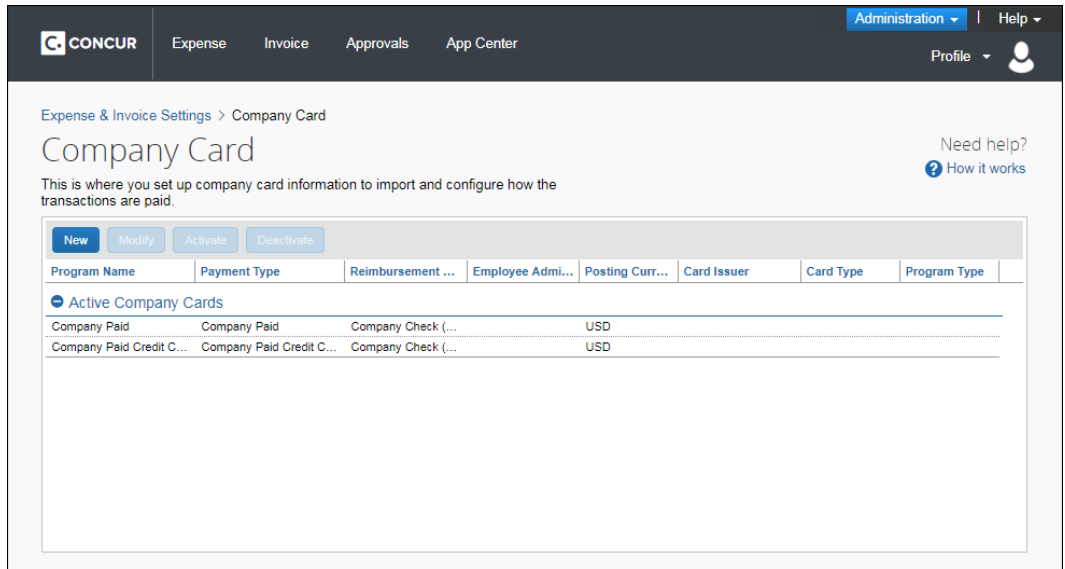
3. In the **Connections** section, click **Show Advanced Settings**.



4. Click **Credit Cards**.



The **Company Card** page appears.



## Create an Automated Card Feed Program

The administrator can configure card programs to automatically import card transactions directly from the card issuer using a card feed.

► **To create a card program:**

1. On the **Company Card** page, click **New**. The following screen displays:

2. Select the desired option:

Option	Description
Automated data feed from our bank	Select this option to set up a company card data import.
Our employees will download and import the charges from the card provider or manually enter them	Select this option to set up a program that users can use when importing card charges.

3. Click **Next**. The program detail page appears:

4. Fill in the fields:

Field	Description
In which country is the card issued?	Select the correct country for the card program.
What is the billing or 'posting' currency?	Select the currency the card is billed in.
Who is the card issuer?	Select the card issuer from the list. If you do not see your card issuer in the list, please contact SAP Concur support.
What type of card is it?	Select the card type.
What type of program is this?	Select either <i>Corporate Card</i> or <i>Purchasing Card</i> .
Who receives the statement from the card issuer?	Select the person or group that receives the billing statement from the company card.
Who pays the card issuer?	Select the person or group that is financially responsible for the company card program.
What do you want to name this card program?	Choose a name for this program. This name appears on the <b>Company Card</b> page. The system generates a descriptive name. The administrator can either keep the generated name or change it.
How do you want to pay for this card program?	Select the reimbursement method for this card program. If you select <i>Expense Pay</i> , the <b>Funding Account</b> tab appears.
Exclude from employees' Payment Type list (applies only to imported card transactions)	<p>This check box determines whether the company card is available for selection in the <b>Payment Type</b> list when users are creating expenses.</p> <p>When the check box is selected (enabled) for a company card, the card will <i>not</i> be available for selection in the <b>Payment Type</b> list for users.</p> <p>When the check box is cleared (disabled), the company card will be available for selection in the <b>Payment Type</b> list. The <b>Payment Type</b> list displays the card's card program name.</p> <p>Only company cards <i>not associated</i> with a card feed can be configured for the <b>Payment Type</b> list.</p> <p><b>NOTE:</b> This check box only displays on the <b>Company Card</b> page in edit mode. The check box is not displayed when adding a new card program.</p>

Field	Description
Verify IIN	Validates the credit card account number against the card issuer's identification number. <b>NOTE:</b> This link does not always display. This is only for users who use Expense Pay to pay their corporate card and only displays for certain card programs.

5. Click **Save**. The **Schedule, Accounting, Funding Account, and Remittance Advice** tabs may appear.

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**NOTE:** The **Remittance Advice** tab may appear for certain payment type methods. The fields that appear vary by card program.

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## Create an American Express Business Card Program

Customers who want to use the American Express® Business Card connection must contact SAP Concur support to have the feature enabled. Once enabled, a card administrator can configure the card program. After configuration is complete, cardholders can register American Express business cards by clicking the **Add Amex Business Card** link on the **Expense Credit Cards** page in Profile settings.

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**NOTE:** Currently, this feature is only available to clients in the United States. Additional countries will be included in future releases.

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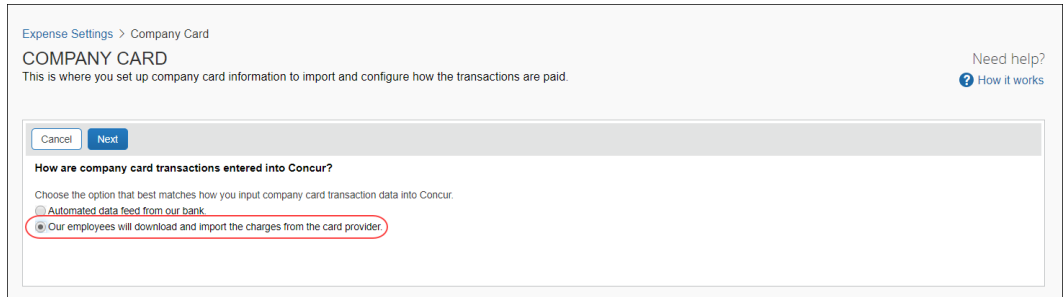
**⚠ IMPORTANT:** The American Express® Business Card connection is disabled by default. Once this feature is enabled, it cannot be disabled.

**⚠ IMPORTANT:** If the card program is not configured correctly, an SAP Concur administrator will not be able to map the payment type required for the connection.

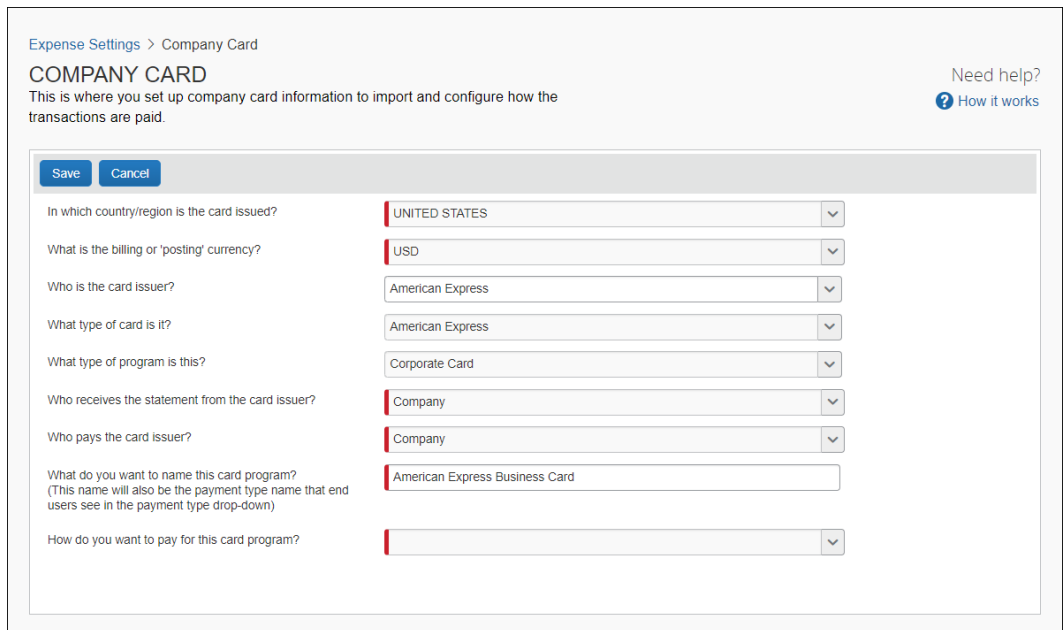
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► **To configure the American Express business card program:**

1. On the **Company Card** page, click **New**.
2. Select the **Our employees will download and import the charges from the card provider.** option.



3. Click **Next**.
4. The **Company Card** page appears.



5. Fill in the fields exactly as shown in the table.

Field	Entry
In which country is the card issued?	<i>United States</i>
What is the billing or 'posting' currency?	<i>USD</i>
Who is the card issuer?	<i>American Express</i>
What type of card is it?	<i>American Express</i>
What type of program is this?	<i>Corporate Card</i>

Field	Entry
Who receives the statement from the card issuer?	<i>Company</i>
Who pays the card issuer?	<i>Company</i>
What do you want to name this card program?	<i>American Express Business Card</i>
How do you want to pay for this card program?	Select <i>Company Check (via Accounts Payable)</i> or <i>Other Reimbursement Method</i>

- Click **Save**.
- On the **Company Card** page, select the American Express card program you created, then click **Modify**.

Expense Settings > Company Card

### COMPANY CARD

This is where you set up company card information to import and configure how the transactions are paid. [Need help? How it works](#)

New **Modify** Activate Deactivate

Program Name	Payment Type	Reimbursement ...	Employee Admi...	Posting Curr...	Card Issuer	Card Type	Program Type
Active Company Cards							
Company Paid	Company Paid	Company Check (v...		USD			
Company Paid Credit C...	Company Paid Credit C...	Company Check (v...		USD			
American Express Busi...	American Express Busi...	Company Check (v...		USD			

8. Select the **Exclude from employees' Payment Type list (applies only to imported card transactions)** check box.

Expense Settings > Company Card

### COMPANY CARD

This is where you set up company card information to import and configure how the transactions are paid.

Need help? [How it works](#)

What do you want to name this card program?  
(This name will also be the payment type name that end users see in the payment type drop-down)

American Express Business Card

Exclude from employees' Payment Type list (applies only to imported card transactions)

Schedule Accounting

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

On-Demand  
 Daily  
 Weekly

Semi-Monthly - Days of Month

9. Click **Save**.

## Validate Credit Card Account Numbers

Clients who use Expense Pay to pay their corporate card can now validate their card account number against the card issuer's identification number.

▶ **To validate credit card account numbers:**

1. On the **Company Card** page, select **New > Automated data feed from our bank**, then click **Save**.
2. Enter the necessary information on the **Company Card** page.



- To verify the issuer identification number (IIN) of the card program you are entering, click the **Verify IIN** link. This link only appears if you are using Expense Pay to pay the card program.

Expense & Invoice Settings > Company Card

### Company Card

This is where you set up company card information to import and configure how the transactions are paid.

Need help? [How it works](#)

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

In which country is the card issued? UNITED STATES

What is the billing or 'posting' currency? USD

Who is the card issuer? Bank of America

What type of card is it? Visa

What type of program is this? Corporate Card

Who receives the statement from the card issuer? Cardholder

Who pays the card issuer? Company

What do you want to name this card program? Bank of America VISA Corporate Card IBCP - US

How do you want to pay for this card program? Expense Pay by Concur

Expense Pay Program Name Bank of America - VISA - US

[Verify IIN](#)

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

The **Verify Issuer Identification Number** page displays. This page contains the valid ranges for the card program you entered.

Verify Issuer Identification Number ×

The following table contains valid IIN ranges for this card program.  
Enter a 6-digit IIN and hit Enter to verify that the number is within range.

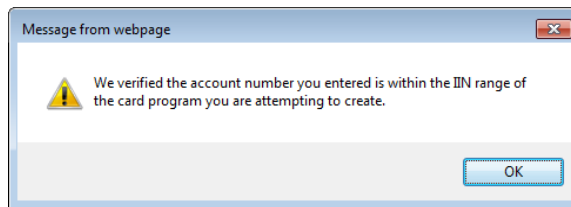
Start	End
471503	471503
402441	402441
402451	402452
447620	447620
471596	471596
471529	471529
471546	471546
464764	464764
479809	479809
448855	448855
471526	471526
435632	435632
448569	448569
479819	479819
480707	480707

## Section 2: Manage Company Card Programs

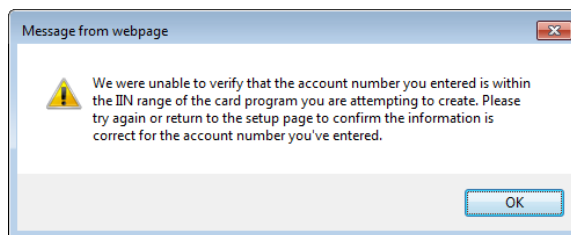
- To verify that the card's IIN is within range of the card program that is being set up, enter the 6-digit BIN number into the field, then press **Enter**.

Start	End
471503	471503
402441	402441
402451	402452
447620	447620
471596	471596
471529	471529
471546	471546
464764	464764
479809	479809
448855	448855
471526	471526
435632	435632
448569	448569
479819	479819
480707	480707

- If the number is verified, the following message displays. Click **OK** to dismiss the message.



If the number is not verified, the following message displays. Click **OK** to dismiss the message.



- To return to the **Company Card** page, click the **X** in the corner of either message.
- If you are satisfied with your card program, click **Save**.

## Create a User-Managed Card Program

If you have cards that are not received by automated credit card programs, the administrator can manually add those card programs.

► **To manually add cards:**

1. On the **Company Card** page displays, click **New**.

2. When you select **Our employees will download and import the charges from the card provider**, the following page displays:

3. Fill in the fields:

Field	Description
In which country is the card issued?	Select the correct country for the card program.
What is the billing or 'posting' currency?	Select the currency the card is billed in.

Field	Description
Who is the card issuer?	Enter the desired card into the field. For the user-managed card imports, if they do not see the desired value in the list, they simply type in the name of the card issuer in the <b>What do you want to name this card program?</b> list.
What type of card is it?	Select the card type.
What type of program is this?	Select <i>Corporate Card</i> or <i>Purchasing Card</i> .
Who receives the statement from the card issuer?	Select the person or group that receives the billing statement from the company card.
Who pays the card issuer?	Company displays by default.
What do you want to name this card program?	Choose a name for this program. This name appears on the <b>Company Card</b> page. The system generates a descriptive name. The administrator can either keep the generated name or change it.
How do you want to pay for this card program?	The Company Check reimbursement method is the only selection for this card program. For the user-managed card import option Expense Pay is not an available payment method.

4. Click **Save**. The **Schedule** and **Accounting** tabs appear.

## Modify Card Programs

You can edit, deactivate, and activate card programs. Card programs can only be removed by an SAP Concur administrator. Contact SAP Concur support to request removal of a card program.

▶ **To edit card program information:**

1. Double-click the card program to view the program details.
2. Change the fields as necessary.
3. Click **Save**.

▶ **To deactivate or activate a card program:**

1. Select the card program that you want to remove.
2. Click **Deactivate**.
3. The deactivated card program moves from **Active Company Cards** to **Inactive Company Cards**.

- To reactivate a card program, select the card and click **Activate**. The card program moves back to the **Active Company Cards**.

## Set Batch Schedules

### Definitions

Term	Definition
Batch	A group of payment demands.
Payment Demand	The collection of all payment requests for a single payee (such as a card issuer) for a report. A report with five expenses would have a single payment demand for the total of the expenses.

Batch scheduling is used to set the dates that a payment batch is closed (preventing any new payment demands from being entered) and processed. Payment Manager automatically closes the batches and creates the transaction file for the batch based on the schedule selected.

The batches close at the end of the day on the selected dates. If you are using Expense Pay, the batches are also sent to the payment engine on that day.

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

#### ► **To schedule the batch:**

- Fill in the fields.

Schedule	Description
On-Demand	The batch will remain open until you manually close it in Payment Manager.
Daily	The batch closes daily at the end of the day.
Weekly	The batch closes at the end of the day on the selected day(s) of the week.
Every other week	The batch closes at the end of the day on the selected day of the week, every other week. The administrator selects the weekday, and the batch closes on the second occurrence of that day.  Example: On Monday, the administrator chooses the <b>Every other week schedule</b> and selects Thursday as the weekday. The next Thursday (3 days later) is the first occurrence of the weekday, and marks the end of the first week. The Thursday after that is when the batch closes for the first time.

Schedule	Description
Semi-Monthly – Days of Month	The batch closes at the end of the day on the two selected days of the month.
Monthly	The batch closes at the end of the day on the selected day of the month.  <b>NOTE:</b> If you use Expense Pay, you can account for banking holidays by setting the <b>Monthly</b> option to six calendar days prior to your payment due date. These six calendar days will account for three banking days for processing plus three non-banking days for the weekend plus a bank holiday. If you set the day of the month six calendar days out, you may pay your card prior to the due date. If you choose this option you will avoid the need to modify the batch close date around bank holidays.

2. Click **Save**.

## Configure Accounting Codes

The **Accounting** tab allows you to configure your accounting codes for each card program. The codes entered on this page are included in the accounting export file for the card program.

If you connect Concur Expense to your financial system using one of the SAP Concur financial integrations, you may see options on the **Accounting** tab specific to your financial system.



Refer to the setup guide for your financial system integration for details.

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

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

Field	Description
Cash Account Code	This is the accounting code that appears in the accounting file "Payment Demand Company Cash Account Code" field for payments made to this card program. The Cash Account field maybe used to record when expenses settle. Clients may use this field to capture offsets against transactions that directly impact the bank accounts. This account code commonly represents the credit in the payment accounting entry.
Liability Account Code	This is the accounting code that appears in the accounting file "Payment Demand Company Liability Account Code" field for payment made to this card program. The Liability Account field may be used to record when expenses are incurred. Clients may use this field to capture a code that represents an offset account in the GL extract. This account code commonly represents the credit in the expense accounting entry.

Field	Description
Vendor Name for Company Credit Card Program	This optional field allows clients to enter the Vendor ID value for the card issuer of your company-paid card program. If clients choose to populate this field, the value is available for output into their accounting file. If they have multiple company paid card programs, they can set this value independently for each company paid card program they create in the system.

2. Click **Save**.

## Set Up Funding Accounts

If you have purchased Expense Pay by Concur, you see this as an item for reimbursement method.

When Expense Pay is selected as the reimbursement method, the Funding Account window appears.

Funding Account
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Introduction

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Expense Pay withdraws your expense report reimbursements directly from your bank account and deposits them into your employee's accounts. Your bank account is called a funding bank account. If you have a debit filter on your funding bank account, you will need to send a letter to the bank to allow Concur to debit funds. Click [learn more](#) for more information and a link to download the appropriate letter for your country. If you are ready to enter your funding bank account, fill in the required fields below.

Return Reason

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Account Information

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Account Country:	Account Currency:	Funding Type:
<input type="text" value="UNITED STATES"/>	<input type="text" value="US, Dollar"/>	<input type="text" value="Direct Debit"/>

Account Display Name:

Account Owner Name:

Date Bank Authorized Debits from Concur:

Routing Number:	Account Type:
<input type="text" value="Enter a 9 digit Routing Number"/>	<input type="text" value="Checking"/>

Account Number:	Re-enter Account Number:
<input type="text" value="Enter an account number"/>	<input type="text"/>

Contact Information

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