

# **Expense: Payment Types**

## **Setup Guide**

**Last Revised: September 26 2017**

Applies to these SAP Concur solutions:

- Expense
  - Professional/Premium edition
  - Standard edition
  
- Travel
  - Professional/Premium edition
  - Standard edition
  
- Invoice
  - Professional/Premium edition
  - Standard edition
  
- Authorization Request
  - Professional/Premium edition
  - Standard edition



# Table of Contents

<b>Section 1: Permissions .....</b>	<b>1</b>
<b>Section 2: Overview .....</b>	<b>1</b>
Available Payment Types.....	2
About the Pending Card Transaction Payment Type .....	2
Payment Codes .....	3
Reimbursement Offsets.....	5
<b>Section 3: Configuration.....</b>	<b>6</b>
Access the Payment Types Tool.....	6
Add a Payment Type.....	7
Modify a Payment Type .....	11
Remove a Payment Type.....	11
Set a Payment Type as Default .....	11
<b>Section 4: Special Cases .....</b>	<b>12</b>
Redirecting Funds for Payment to IBCP Company Card.....	12
Configuration.....	15

## Revision History

Date	Notes / Comments / Changes
January 4, 2019	Updated the copyright; no other changes; cover date not updated
April 4 2018	Changed the check boxes on the front cover; no other changes; cover date not updated
January 5 2018	Updated the copyright; no other changes; cover date not updated
September 26 2017	For Clearing Account Code, added that it is required for IBCP, too
July 18 2017	Added the code and description for Company Paid (reimbursement offsets not used), and edited Company Paid to remove "always."
July 17 2017	Added a clarification note to the Reimbursement Offsets section.
December 14 2016	Changed copyright and cover; no other content changes.
Demcember 9 2016	Updated the guide content to new corporate style; no content changes.

Date	Notes / Comments / Changes
November 4 2016	Updated graphic and table for renamed check box. The check box, <b>Use for company card import only</b> is now named <b>Exclude from employees' Payment Type list (applies only to imported card transactions)</b> . The functionality of this setting has not changed.
September 9 2016	Updated information about the Pending Card Transaction Payment type because in some instances Concur will now use it even if the admin has not activated this payment type for the group.
May 13 2016	Updated instances of he/she to they.
December 11 2015	Updated the Clearing Account Code description.
February 19 2015	Removed information about the current user interface; changed the copyright; no other content changes
January 16 2015	Correction to a page name; updated to the <i>enhanced</i> UI
September 24 2014	Added information about two user interfaces; no other content changes.
April 15 2014	Changed copyright and cover; no other content changes
December 28 2012	Made rebranding and/or copyright changes; no content changes
December 14 2012	A default payment type can now be specified via the Group Configurations tool.
June 22 2011	Updated to include new <b>Send card accounts with this payment type to Travel</b> check box that allows or disallows a card account associated with a payment type from being included or excluded from the Employee Extract job to Travel.
January 20 2012	Addition of the Pending Card Transaction payment type Addition of Company Billed/Company Paid (offset applied) payment code type
June 28 2011	Clarified information about the <b>Clearing Account Code</b> field
December 31 2010	Updated the copyright and made rebranding changes; no content changes
December 2010	Updated instructions to the current user interface
December 2009	Changed to stand-alone setup guide; no content change
Jun. 2008 (SU 32)	Added information about the two available user interfaces: <ul style="list-style-type: none"> <li>◆ <i>Classic</i> user interface</li> <li>◆ <i>Current</i> user interface</li> </ul>

# Payment Types

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## Section 1: Permissions

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

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

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

## Section 2: Overview

Payment Types define the way an employee paid for an expense during a transaction. These include cash, personal credit card, or company card, and pending card transaction. It is a required field that appears on the **New Expense** or **Expense** tab on an expense report (with the expense entry open).

The screenshot shows a portion of the Expense Admin interface. On the left, there is a 'City' text input field, an 'Amount' input field containing '68.22', and a currency dropdown menu set to 'USD'. Below these is a checkbox labeled 'Personal Expense (do not reimburse)'. On the right, the 'Payment Type' dropdown menu is open, showing a list of options: 'Cash', 'CBCP', 'Company Paid', and 'IBIP'. A mouse cursor is pointing at the 'Cash' option in the dropdown list.

The admin creates and maintains payment types in the Payment Types tool within Expense Admin. Payment type is a global-only feature. Only the Global Expense Configuration administrator can create, edit, or delete payment types. Group Expense Configuration administrators may view the list of payment types but cannot change them.

The system maps payment types to a group. They are associated with a group because most payment types are company cards that companies issue on a group basis. The Global Expense Configuration administrator creates payment types for a group when you create a company card feed for that group. You use the Group Configurations tool to link payment types to a group.

## Available Payment Types

Several payment types are available by default, and they appear in the default configuration as shown in the table below. These payment types are not all active in the default policies. The admin activates them in the Group Configurations tool (as described later in this guide). At that time, the admin can also elect to set any single payment type as the default. (The default payment type initially displays to the user but can be changed by the user as necessary.)



For definitions, refer to the *Payment Codes* section in this guide. For information about how to set a default payment type, refer to *Setting a Default Payment Type for the User*.

The available payment types are as follows:

Type	Default Payment Code
Cash	Cash
CBCP Corporate Card	Company Billed/Company Paid
Company Paid	Company Paid
IBCP Corporate Card	Individually Billed/Company Paid (reimbursement offsets not used)
IBIP Corporate Card	Individual Billed/Individual Paid
Pending Card Transaction	Cash (cannot be submitted placeholder)
Personal Credit Card	Cash

### ***About the Pending Card Transaction Payment Type***

Concur uses the **Pending Card Transaction** payment type, regardless of whether the admin has activated this payment type for the group.

This occurs when the user moves an Available Expense to their expense report.

Eligible expenses meet all of the following criteria:

- The expense is from an **itinerary**, an **e-receipt**, or **ExpenseIt**.
- The expense was **booked or paid with the company-sponsored credit card** linked to the user's Concur account.

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**NOTE:** These accounts are visible under **Administration > Company > Tools > Company Card**. This will not apply to personal cards entered by the user into the profile for use on travel bookings.

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Once the card transaction arrives, Concur will match the card transaction to the expense and update the payment type.

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**⚠ IMPORTANT:** Concur will not allow an expense to be submitted while it has the **Pending Card Transaction** payment type. The user will have to wait until the expense matches a credit card transaction or manually update the payment type before Concur will allow them to submit the expense.

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The **Pending Card Transaction** payment type will not be visible for the user to select in the list of payment types when manually editing an expense unless it has been activated by the expense admin for the user's expense group.

### EXAMPLE

The user completes a trip booked in the Travel part of the system. On the last day of the trip, the one-click icon appears on the trip list, allowing the user to auto-create an expense report from that trip. Each reservation in the travel booking trip will create a corresponding entry on the expense report. Airfare transactions have an amount, as the system knows what the actual cost was that was charged for airfare since it was purchased in Travel. Other types of expenses like hotel or car rental are created with a zero amount as a placeholder for the actual charge, since the booking reservation does not know what the final charge will be, due to additional charges such as fuel for car or room service for hotel.

These transactions are assigned the *Pending Card Transaction* payment type if the segment was booked or paid with the company-sponsored credit card that is linked to the user's Concur account. An expense with this payment type may never be submitted. The system will block the submission and provide an exception message to the user. The user is allowed to edit the payment type, as there are always valid business reasons for an exception to policy where the user may have used a personal card or other payment method to settle the bill. Each time the user opens an unsubmitted expense report, the system will check all expenses not yet matched to a card transaction against any card transactions that have arrived since the last check to look for new matches.

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**NOTE:** Concur will not set the transaction to **Pending Card Transaction** if the user booked in Travel using an alternative method of payment that is not linked to their Concur profile.


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## Payment Codes


Payment Codes identify the way that the payment type is handled within the system and the output file that exports into a company's general ledger. Expense has six payment codes that appear upon installation. Every payment type created must be associated with one of these codes. These codes do not appear to the employee.

Code	Description
Cash	Transaction was employee out-of-pocket expense that may be cash or personal credit card. If the approver approves it, the system reimburses this type of expenditure.

## Section 2: Overview

Code	Description
Company Billed/Company Paid (reimbursement offsets applied)	<p>When using Company Billed/Company Paid (CBCP), the employee uses the company card to charge their expenses, but the company receives the bill and pays the company card vendor directly.</p> <p><i>Reimbursement offsets applied</i> means that if there are any personal expenses or expenses that the approvers reject, the system offsets employee reimbursements with the amount of personal or unapproved expenses. This ensures that the company does not overpay for reimbursements to the employee when the employee owes the company for non-reimbursed expenses.</p> <p> For more information, refer to the <i>Reimbursement Offsets</i> section of this guide.</p>
Company Billed/Company Paid (reimbursement offsets not used)	<p>When using Company Billed/Company Paid (CBCP), the employee uses the company card to charge their expenses, but the company receives the bill and pays the company card vendor directly.</p> <p>The employee pays unapproved and personal amounts charged to the card directly to the company card vendor or the company pays it. The offsets occur within the company's internal financial system. Financial officers make arrangements (such as payroll deductions) with the employee.</p>
Company Paid (reimbursement offsets used)	<p>Works similar to CBCP, but without a charge card. Company Paid uses reimbursement offsets. The company has an account with a vendor and pays them at a certain time, such as monthly.</p> <p>When an employee purchases an item or service, they place the transaction on the company bill. Company paid always has offset reimbursements. Typically, the payment type created for this is the vendor name, such as <b>Acme Limousines</b>, with the payment code of Company Paid.</p>
Company Paid (reimbursement offsets not used)	<p>Works like Company Paid, however, without offsets applied. The company has an account with a vendor and pays them at a certain time, such as monthly.</p> <p>When an employee purchases an item or service, they place the transaction on the company bill. Company Paid (reimbursement offsets not used) means that the amount due the vendor is always the sum of the approved business expenses charged to the company bill. The amounts due to the employee are always the sum of approved cash expenses. The employee pays unapproved and personal amounts charged to the company bill directly to the vendor or the company pays it. The offsets occur within the company's internal financial system. Financial officers make arrangements (such as payroll deductions) with the employee.</p>



Code	Description
Individually Billed/Company Paid (reimbursement offsets applied)	<p>When using Individual Bill/Company Paid (IBCP), the individual cardholder (employee) makes the charges on his company card and then adds the charge activity to an expense report. The company reimburses the company card vendor based upon all company card charges that the employee submits on expense reports in that payment cycle.</p> <p><i>Reimbursement offsets applied</i> means that if there are any personal expenses or expenses that the approvers reject, the system offsets employee reimbursements with the amount of personal or unapproved expenses. This ensures that the company does not overpay for reimbursements to the employee when the employee owes the company for non-reimbursed expenses.</p> <p><b>NOTE:</b> A user can redirect funds owed them by their company to pay all or part of the balance they may owe on a company card.</p> <p> For more information, refer to the <i>Reimbursement Offsets</i> section of this guide.</p>
Individually Billed/Company Paid (reimbursement offsets not used)	<p>Same as the IBCP above, however, without offsets applied. When the company card is set up with <b>IBCP reimbursement offsets not used</b> (never pay personal or unapproved amounts), the amount due the card vendor is always the sum of the approved business expenses charged to the card. The amounts due to the employee are always the sum of approved cash expenses.</p> <p>The employee pays unapproved and personal amounts charged to the card directly to the company card vendor or the company pays it. The offsets occur within the company's internal financial system. Financial officers make arrangements (such as payroll deductions) with the employee.</p>
Individual Billed/Individual Paid	<p>A charge card that is issued by a company and is in the employee name. The system sends the bill to the employee. The company expects the employee to pay the bill and then submit an expense report for the company to reimburse.</p>

### **Reimbursement Offsets**

In a reimbursement offset, the system offsets (reduces) employee reimbursements by the amount of any personal or unapproved expenses. In this way, the company avoids overpaying for reimbursements to the employee when the employee owes the company for non-reimbursed expenses.

The database is only storing totals for the expense total amount and the approved amount on each row. There is also a flag that marks an expense as personal.

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**NOTE:** The offset selection for Company Billed/Company Paid will have no impact on the actual payments. The offset selection for CBCP will only determine how the Standard Accounting Extract (SAE) presents data. Using offsets will reduce the number of journal rows in the extract file to remove rows that cancel each other compared to not using offsets, which will send the full/verbose set of journal entries without any consolidation.

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### REIMBURSEMENT OFFSET EXAMPLE

The following outlines an example of expenses incurred with an IBCP card that has offsets applied. The company pays the total amount due to the employee, but there are personal and rejected expenses that are still due to the company card vendor.

Expense report example:

Expense	Payment Code	Total Amount Spent	Business Amount	Personal Amount	Unapproved Amount
Car Rental	IBCP	125.00	80.00		45.00
Meals	CASH	40.00	35.00		5.00
Hotel	IBCP	110.00	100.00	10.00	
<b>Totals</b>		<b>275.00</b>	<b>215.00</b>	<b>10.00</b>	<b>50.00</b>

From the above example, \$235 is due to the company card vendor (the sum of the IBCP amounts). Of that amount, the company pays \$180 for the approved business expenses (deducting personal and unapproved amounts). The company also owes the employee the \$35 from the approved cash business expense. However, instead of paying this amount to the employee, the company applies it to the amount it owes the company card vendor. So, in total, the company pays the company card vendor \$215. The employee is then responsible for the remaining \$20 due to the credit card vendor, and the employee must pay this directly or with whatever method that the company has set up.

The system displays the total amount due for any party, vendor, employee, and company, on the **Report Totals** page within Expense and Expense Processor.

## Section 3: Configuration

### Access the Payment Types Tool

► **To access the payment types tool:**

1. Click **Administration > Expense** (on the sub-menu).
2. Click **Payment Types** (left menu). The **Payment Types** page appears.

**NOTE:** The **Payment Types** page lists all payment types that are visible to the current administrator for all group configurations (Global and Group Expense Configuration administrators).

The screenshot displays the SAP Concur Expense Admin interface. The top navigation bar includes 'CONCUR' and various menu items like 'Requests', 'Travel', 'Expense', 'Invoice', 'Approvals', 'Reporting', 'Administration', and 'Help'. Below this, there's a secondary navigation bar with 'Company', 'Request', 'Travel Admin', 'Locate', 'Expense', and 'Invoice'. The main content area is titled 'Payment Types' and features a table with the following data:

Payment Type	Payment Type Code	Clearing Account Code	Description
Cash	CASH: Cash		Payment in cash
Company Paid	COPD: Company Paid		Payment by company ch...
IBCP	IBCP: Individual Billed/C...		Company-paid (authoriz...
IBIP	IBIP: Individual Billed/Ind...		Employee-paid corporat...
Pending Card Transaction	CASH: Cash		Payment in cash
Personal	CASH: Cash		Employee personal card

The left-hand navigation menu lists various administrative tasks, with 'Payment Types' highlighted by a red circle.

## Add a Payment Type

When you create a new payment type, it is **inactive** by default. The steps below show how to add and activate a new payment type.

### ▶ **To add a payment type:**

1. On the **Payment Types** page, click **New**. The **Payment Type** window appears.

## Section 3: Configuration

### Payment Type ✕

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Payment Type:

Description:

Clearing Account Code:

Payment Type Code:  ▼

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


Test Payment Type:

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Save
Cancel

2. Complete all required fields.

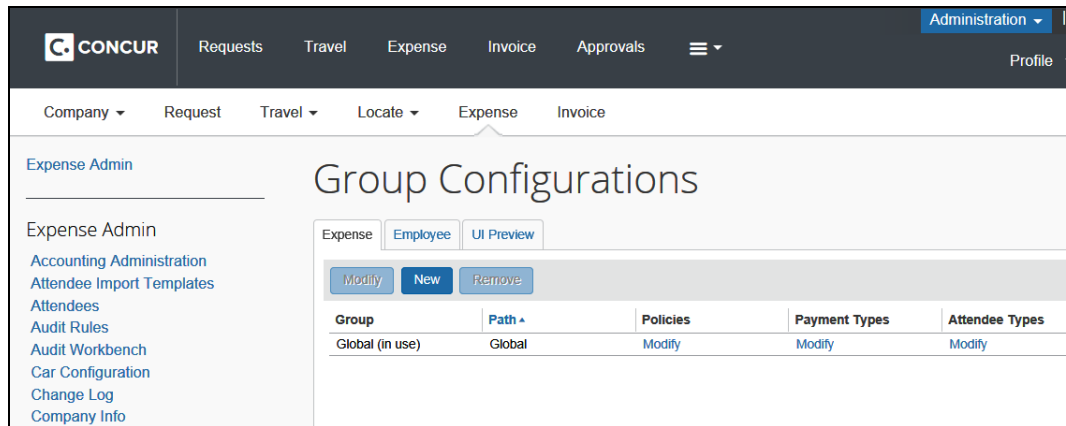
Field	Description
Payment Type	Type a unique alphanumeric name. This text appears to the employee within Expense.
Description	Type an additional description of the payment type. This description does not appear anywhere else in Expense.
Clearing Account Code	<p>When there are amounts in the company's ledger that the employee has charged on a company-paid card, it may sometimes happen that the company does not reimburse the charges. In such cases, the company can use the clearing account code to book amounts that the employee owes back to the company.</p> <p>The <b>Clearing Account Code</b> field must be populated for an employee to submit a company card transaction expense in an expense report for an expense marked as IBCP, CBCP, or Company Paid. The field may be populated in the payment type configuration, or in the user's card account.</p> <p>If the field is blank, the user receives an error message stating that this field was not completed, and the user is not be able to submit the expense report. This field is required only for payment types with IBCP, CBCP, or Company Paid payment type codes.</p>

Field	Description
Payment Type Code	<p>Choose the type of payment code you want associated with this payment type. See the <i>Payment Codes</i> section of this guide for more information on each of the choices.</p> <p>The choices are:</p> <ul style="list-style-type: none"> <li>• Cash</li> <li>• Company Billed/Company Paid (reimbursement offsets applied)</li> <li>• Company Billed/Company Paid (reimbursement offsets not used)</li> <li>• Company Paid (reimbursement offsets used)</li> <li>• Company Paid (reimbursement offsets not used)</li> <li>• Individually Billed/Company Paid (reimbursement offsets applied)</li> <li>• Individually Billed/Company Paid (reimbursement offsets not used)</li> <li>• Individually Billed/Individually Paid</li> </ul>
Exclude from employees' Payment Type list (applies only to imported card transactions) check box	<p>Selecting this check box only allows users to view this payment type from a company card transaction that is added to a report. An employee cannot select this payment type when they create an expense from scratch.</p> <p>When a company card transaction with this payment code is added to a report, the payment type is read-only and the employee is not able to edit it.</p>
Send card accounts with this payment type to Travel	<p>Select to have card accounts that include this payment type included (selected) or excluded (cleared) when the Employee Extract job to Travel is run.</p> <p><b>NOTE:</b> This check box only appears if activated by Concur - submit a Service Request to do so.</p>
Test Payment Type	<p>Used for the Test User feature</p> <p> Refer to the <i>Shared: Test User Setup Guide</i>.</p>

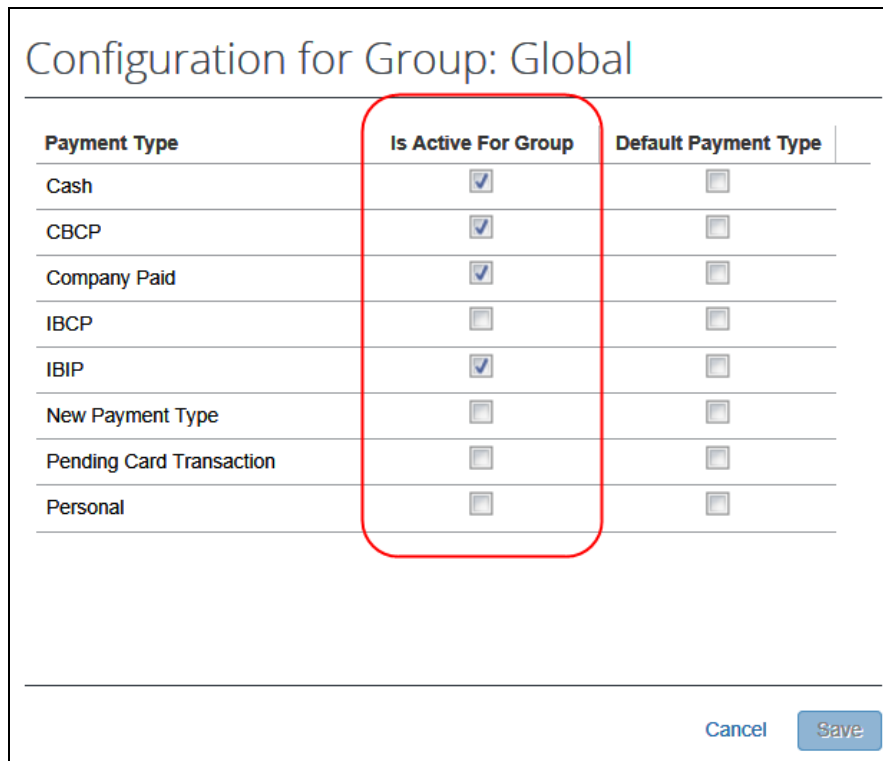
3. Click **Save**. The payment type is ready to be activated, as described below.

► **To activate the payment type:**

1. Click **Group Configurations** (left menu). The **Group Configurations** page appears.



2. Click **Modify** in the **Payment Types** column. The **Configuration for Group** window appears.



3. Select (enable) the check box in the **Is Active for Group** column for the new payment type.
4. Click **Save**.

## Modify a Payment Type

Modifications to payment types take place immediately if a payment type is associated with a group.

### ▶ *To modify a payment type:*

1. On the **Payment Types** page, either:
  - ◆ Select the desired payment type and click **Modify**.  
– or –
  - ◆ Double-click the desired payment type.

The **Payment Type** window appears.

2. Make any required changes.



For field definitions, refer to *Add a Payment Type* section of this guide.

3. Click **Save**.

## Remove a Payment Type

Removing a payment type removes it completely from the system. If any submitted report has the payment type attached to it, the payment type will no longer appear.

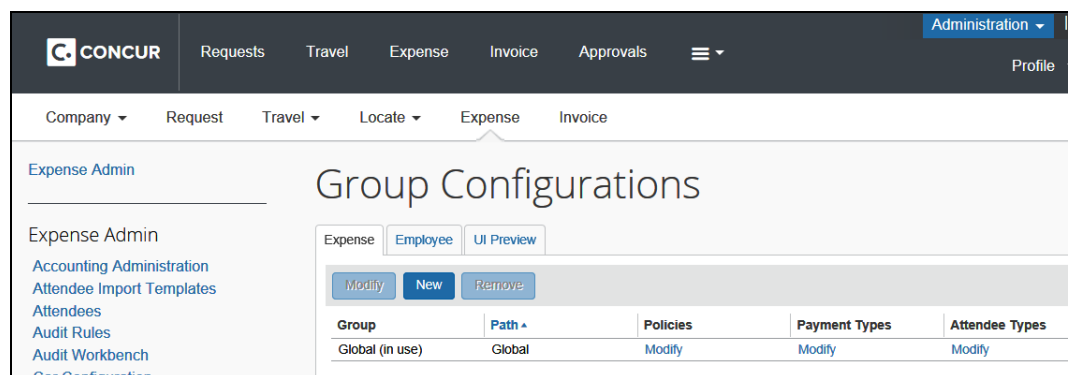
### ▶ *To delete a payment type:*

1. On the **Payment Types** page, select the desired payment type.
2. Click **Remove**.

## Set a Payment Type as Default

### ▶ *To set the default payment type:*

1. Click **Group Configurations** (left menu). The **Group Configurations** page appears.



## Section 4: Special Cases

- Click **Modify** in the **Payment Types** column. The **Configuration for Group** window appears.

Payment Type	Is Active For Group	Default Payment Type
Cash	<input checked="" type="checkbox"/>	<input type="checkbox"/>
CBCP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Company Paid	<input checked="" type="checkbox"/>	<input type="checkbox"/>
IBCP	<input type="checkbox"/>	<input type="checkbox"/>
IBIP	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Pending Card Transaction	<input type="checkbox"/>	<input type="checkbox"/>
Personal	<input type="checkbox"/>	<input type="checkbox"/>

- Select (enable) the check box in the **Default Payment Type** column for the desired payment type.

Note the following:

- ◆ You can select only one.
- ◆ You cannot select an inactive payment type. Activate a payment type, if necessary.

- Click **Save**.

## Section 4: Special Cases

### Redirecting Funds for Payment to IBCP Company Card

An Expense user can elect to redirect funds owed them by their company to pay all or part of the balance they may owe on a company card. This feature is available to users:

- With a company card arrangement where the company (the card holder) pays the card provider directly for authorized business expenses.



- Where the card holder also pays the card provider for personal expenses when the card provider and the card user(s) are *both* owed funds by the company for expenses an expense report.
- Where the card user also has an outstanding personal balance on that company card.

### How It Works

The user may indicate on the report header an amount to be redirected to a selected company card.



Redirect Funds To Card

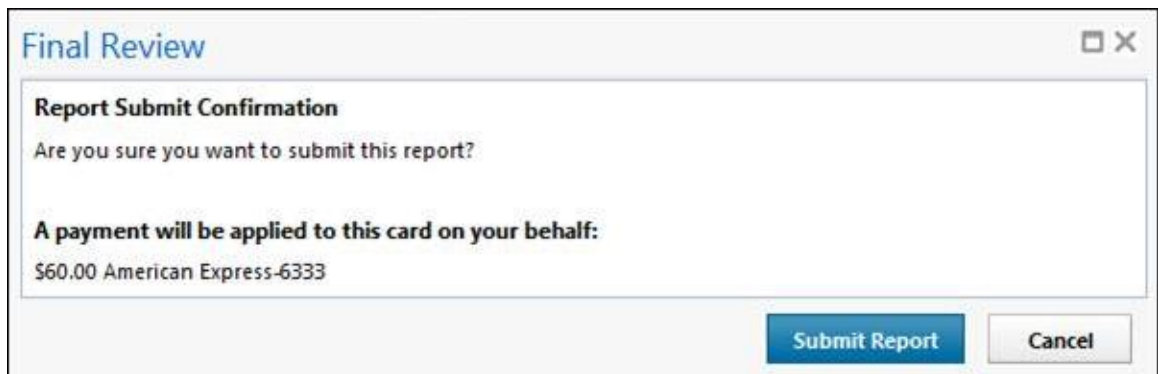
Amex - 6333

Amount

60.00

USD

When the user submits the report, the system validates that the amount due to the employee as cash reimbursement equals or exceeds the amount requested by the employee for payment to the card. The user is presented with the summary information so that they may review and validate that this what they intend.



Final Review

**Report Submit Confirmation**

Are you sure you want to submit this report?

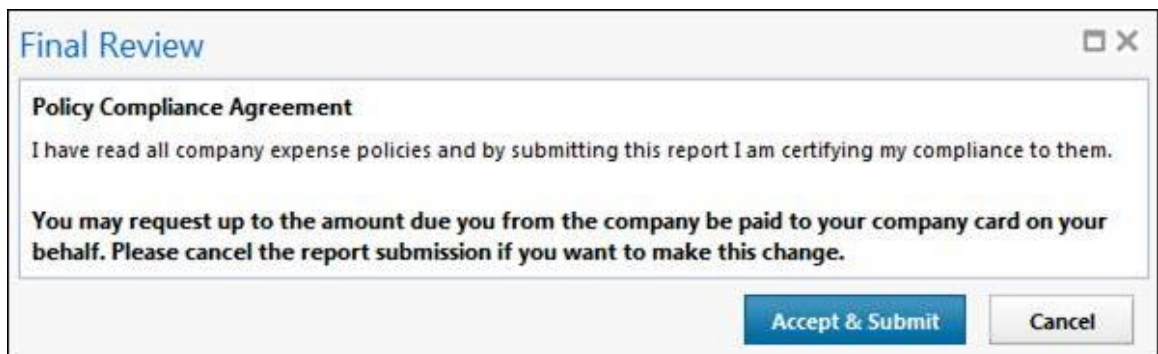
**A payment will be applied to this card on your behalf:**

\$60.00 American Express-6333

Submit Report

Cancel

If no amount has been requested for payment to the card, an informational message appears explaining how the user can redirect funds.



Final Review

**Policy Compliance Agreement**

I have read all company expense policies and by submitting this report I am certifying my compliance to them.

**You may request up to the amount due you from the company be paid to your company card on your behalf. Please cancel the report submission if you want to make this change.**

Accept & Submit

Cancel

## Section 4: Special Cases

By canceling from the **Final Review** dialog box, they can update their expense report for the amount they want redirected to the card account using the new fields available in the Report Header:



Redirect Funds To Card

Amex - 6333

Amount

60.00

USD

### Special Conditions Pre- and Post-Submit

If a user attempts to redirect more funds than available, an exception is displayed in the **Report List** - the user must adjust the amount in order to submit the report:

**Exception**


 The report cannot be submitted because the amount to be paid on your behalf to your company card exceeds the amount available from your company reimbursement. Adjust the payment to match the available amount before submitting the report.

Sometimes, after submit and final processing, some amount of funds due the employee are disallowed by an approver, reducing the available amount balance below the amount originally requested for redirection to the card provider. The system includes this information in both the audit trail:



Report Level			
Date/Time	Updated By	Action	Description
04/10/2012 4:01 PM	System,Concur	Payment Status Change	Status changed from Not Paid to Processing Payment
04/10/2012 4:01 PM	System,Concur	Partial redirect funds to card	Due to partial approval the amount paid to the company card was less than requested. The payment redirected to the card was: 39.90
04/10/2012 4:01 PM	Administrator,Con...	Approval Status Change	Status changed from Approved & In Accounting Review to Approved

As well as the final email confirmation sent to the report owner:



**Due to partial approval the amount paid to your company card was less than you requested.**

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Report Owner	Sam1 EUser1_1311
Report Name	test partial redirect email
Card Account	American Express - 6338
Amount Requested	60.00 CAD
Amount Paid	39.90 CAD

**Link To Expense**  
<http://www.concursolutions.com>

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 This is what smartphones were made for. [Click here to learn more.](#)



## Configuration

To see this option each user must have an IBCP card assigned to them, and the **Redirect Funds To Card Account** field must be added to the Expense report header using the Forms & Fields tool. To do this, most clients will need to submit a change request to Concur support. The request should specify the report header forms to be altered and the position of the field on the form.



Refer to the *Expense: Forms and Fields Setup Guide* for more information.