

Concur Invoice: Invoice Pay

Setup Guide

Last Revised: April 20, 2024

Applies to these SAP Concur solutions:

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

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Revision History

Date	Notes/Comments/Changes
April 20, 2024	Updated throughout for new currencies for ACH/EFT Payments
March 7, 2024	Minor edit in the <i>Assigning Payment Groups</i> section. Cover date not updated.
February 24, 2024	Added the <i>Setting Up Virtual Card Payments</i> section. Other minor edits throughout.
June 17, 2023	Merged the <i>Concur Invoice: Invoice Pay ACH Setup Guide</i> content to ensure all configuration options are included in one setup guide. Restructured and updated guide content throughout for better usability and workflow. Minor edits throughout.
March 18, 2023	Updated the image in the <i>Step 1: Provide the Check Funding Account Information</i> section to reflect the new Time Zone column.
November 18, 2022	Updated content in <i>Step 4: Approve the Final Check Appearance of the Invoice Pay Check Configuration</i> section.
June 8, 2022	Minor edits; cover date not updated
January 21, 2022	Updated the copyright year; no other changes; cover date not updated
January 20, 2022	Removed information about Invoice Pay ACH.
August 17, 2021	Updated with information about Invoice Provider ACH Payments, a new payment model that incorporates third-party payment vendors to execute ACH payments.
February 17, 2021	Updated the copyright year; no other changes; cover date not updated
October 17, 2020	Removed information about the Supplier Portal since it has been retired.
April 17, 2020	Renamed the Authorization Request check box to Request on the guide's title page; cover date not updated
January 6, 2020	Updated the copyright; no other changes; cover date not updated
April 13, 2019	Changed the term "payment request" to "invoice" as part of the new user experience for Concur Invoice including images.
March 21, 2019	Updated description of company name in table.
February 9, 2019	Added images to reflect the new Payments menu.
January 29, 2019	Updated the copyright; no other changes; cover date not updated
January 12, 2019	Added information about signatures in table and renamed "Concur" to "SAP Concur" where applicable.

Date	Notes/Comments/Changes
December 8, 2018	Clarified supported currencies for ACH payments.
July 21, 2018	Minor wording change.
April 14, 2018	Added information about vendors being able to receive emails when they are paid via ACH or check with Invoice Pay.
April 6, 2018	Changed the check boxes on the front cover; no other changes; cover date not updated
March 6, 2018	Correct name of city from which checks are mailed.
January 5, 2018	Updated information about the signature image.
January 3, 2018	Updated Close Time on to 4pm.
November 4, 2017	Removed note about multiple funding accounts not being available for Invoice Standard clients.
June 22, 2017	Added information about how check logos will print.
May 23, 2017	Added note about EUR and GBP currency only supported for current clients, and not net new clients.
April 24, 2017	Added information about ACH and check address client company having the first 60 characters truncated on printed checks.
December 14, 2016	Changed copyright and cover; no other content changes.
December 5, 2016	Updated the guide content to new corporate style; no content changes.
August 17, 2016	Added information about Next Check Number.
August 12, 2016	Updated information about the Refresh Sample Check and the View Sample Check buttons.
August 15, 2015	Updated description of voided check.
May 15, 2015	Updates: <ul style="list-style-type: none"> • Checks are mailed from St Louis, MO • The Emergency Check Run feature • New images with the enhanced user interface. • New Refresh Sample Check button.
November 30, 2014	Integration Administrator has changed to Import/Extract Administrator; no other content changes
October 17, 2014	Invoice Pay now supports Australian Dollar currency (AUD)
September 17, 2014	Added information about the two user interfaces; no other content changes
September 12, 2014	Added information about credit handling.
	Older revision history has been removed.

Invoice Pay

Section 1: Permissions

You may or may not have the correct permissions to use this tool. You may have limited permissions, for example, you can affect only certain groups and/or use only certain options (view but not create or edit).

If you need to use Invoice Pay and you do not have the proper permissions, contact your company's Concur Invoice administrator.

In addition, be aware that SAP Concur staff may need to complete some of the tasks described in this guide. In this case, your company must contact your SAP Concur account representative.

Section 2: Invoice Pay Overview

This document describes the setup processes for configuring the Invoice Pay feature at your company.

This document provides configuration procedures for the following payment methods:

- Checks
- Card Vouchers
- ACH
- Virtual Card Payments

Where product edition content is not specified for a particular edition, the procedures are identical for both editions.

Use this guide when your company has the Invoice Pay feature enabled and wants to pay vendor invoices with the payment method types offered in Invoice Pay.

Availability

Invoice Pay is available in the US and EU data centers. The Check payment method is only supported in the US data center.

Each payment method type has its own country/currency availability so refer to each section for further details.

Additional Information

For more information about functionalities related to this feature, refer to the following user administration guides for your product edition.

Professional

- Concur Invoice: Invoice Pay User Guide
- Concur Invoice: Vendor Manager User Guide
- Concur Invoice: Vendor Import User Guide
- Concur Invoice: Vendor Banking Import User Guide
- Concur Invoice: Payment Confirmation Extract Guide

Standard

- Concur Invoice: Invoice Pay User Guide
- Concur Invoice: Administration User Guide for Standard Edition
- Concur Invoice: Vendor Import (On-Demand) User Guide for Standard Edition
- Concur Invoice: Vendor Import (Scheduled) for Standard Edition
- Concur Invoice: Payment Request Confirmation Extract

Definitions



For a list of Invoice Pay definitions, refer to the *Concur Invoice: Invoice Pay User Guide*.

Required Roles for Setup

The user roles described in this section are required to set up and use Invoice Pay or are required to set relevant Concur Invoice settings and manage vendor data. Each of these roles are important in the overall process of using Invoice Pay.



For more information about assigning roles and permissions, refer to the *Shared: User Administration User Guide* and the *Shared: Users Setup Guide for Standard Edition*.

Invoice Payment Manager

The Invoice Payment Manager role is required to use Payment Manager and is responsible for configuring ACH funding accounts, check configurations, and virtual card accounts as sources to fund payments and manage the pay process in Payment Manager.

Invoice Configuration Administrator or Invoice Admin

PROFESSIONAL EDITION

The Invoice Configuration Administrator role is used to configure vendor default settings and access to change vendor banking information in Invoice Settings.

STANDARD EDITION

The Invoice Admin role is used to configure vendor default settings and access to change vendor banking information in Invoice Settings.

NOTE: Standard Edition does not have configurable vendor default settings.

Vendor Manager

The Vendor Manager role is responsible for creating and managing vendor profiles for Concur Invoice. For Invoice Pay this includes updating vendor profiles with a default payment method type and the information required to process payments by that method.

Section 3: Configuring Invoice Settings for Invoice Pay

The following invoice settings impact the Invoice Pay process and are configured by the Invoice Configuration Administrator or Invoice Admin, depending on your Concur Invoice product edition.

Professional Edition

Accessing Invoice Pay Related Settings

► To access Invoice Settings:

Click **Invoice** > **Invoice Settings**.

The screenshot shows the 'Invoice' settings page for the 'Invoice Processing Admin' role. The top navigation bar includes 'Company', 'Request', 'Expense', and 'Invoice'. The left sidebar lists various settings categories, with 'Invoice Settings' highlighted. The main content area contains a list of settings with checkboxes, some of which are checked. At the top of the settings area are 'Save' and 'Cancel' buttons.

Setting	Status
Hide Payment Request Delete Link for Payment User	<input type="checkbox"/>
Hide Add and Delete Item Link for Payment Processor User	<input type="checkbox"/>
Hide Add and Delete Item Link for Payment Approver User	<input type="checkbox"/>
Allow invoice users to delete images on payment requests created on their behalf	<input checked="" type="checkbox"/>
Allow processor users to change vendor on requests pending processor roles	<input type="checkbox"/>
Allow processor users to approve requests that are pending other approvers	<input checked="" type="checkbox"/>
Allow users to manage favorite allocations for payment and purchase request	<input checked="" type="checkbox"/>
Limit the Processor and Processor Manager roles to employee's vendor access list	<input type="checkbox"/>
Assign invoice to Purchase Request Owner	<input checked="" type="checkbox"/>
Enable Change Order	<input checked="" type="checkbox"/>
Allow Purchase Request Owners to Transmit their own Purchase Orders	<input checked="" type="checkbox"/>
Allow Purchase Request Owners to process their own Purchase Requests	<input checked="" type="checkbox"/>
Allow Purchase Request Owners to Edit their own Purchase Orders	<input checked="" type="checkbox"/>
Allow Payment Manager to change banking information	<input checked="" type="checkbox"/>
Send vendor payment email notifications for Check and ACH Concur Invoice Pay types	<input checked="" type="checkbox"/>

Understanding Default Payment Terms

In Concur Invoice, payment terms are entered as a number of days after the Invoice Date the payment of an invoice is due. For example, if most of your vendors are net 30 the payment terms in Concur are entered as 30. The Due Upon Receipt payment term is entered as 0.

With the **Default Payment Term (days)** option in Concur Invoice, you can specify default payment terms, which are used any time individual payment terms are not

specified on the vendor record. This flexibility allows you to declare a default but allow Vendor Managers to make changes for specific vendors as required.



For more information, refer to the *Concur Invoice: Invoice Settings Setup Guide*.

Restricting Changes to Bank Information by Import

You can allow or prevent the Invoice Payment Managers from importing banking information by using the **Banking Import** link in Payment Manager.

If you disable the **Allow Payment Manager to change banking information** option, the **Banking Import** link and all the import and export functionality are no longer available for the Invoice Payment Manager role.



For more information, refer to the *Concur Invoice: Invoice Settings Setup Guide*.

Notifying Vendors When Payment Has Been Made

Vendors can receive an email when they are paid via ACH or Check with Invoice Pay. Notification emails contain full remittance information including when, how, and for what they are paid. This applies to both partial and full payments.

For vendors to receive these emails, you must select the **Send vendor payment email notifications for Check and ACH Concur Invoice Pay types** option on the **Invoice Settings** page.



For more information, refer to the *Concur Invoice: Invoice Pay User Guide*.

Standard Edition

In Standard Edition the Default Payment Terms (days) setting is not available but is automatically set to 30 days (equivalent of Net 30).

In Standard Edition the **Send vendor payment email notifications for Check and ACH Concur Invoice Pay types** setting is not available but is automatically enabled.

Accessing Invoice Pay Related Settings

► To access Product Settings:

Click **Administration > Expense & Invoice Settings > Invoice Settings > Invoice Compliance**.

Restricting Changes to Bank Information by Import

You can allow or prevent the Invoice Payment Managers from importing banking information by using the **Banking Import** link in Payment Manager.

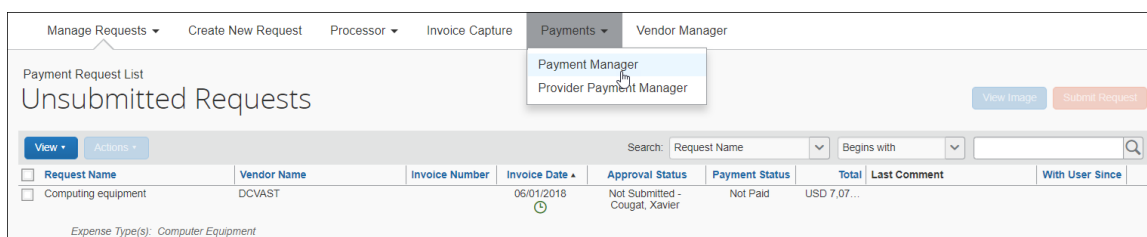
If you disable the **Allow Payment Manager to change banking information** option, the **Banking Import** link and all the import and export functionality are no longer available for the Invoice Payment Manager role.

Section 4: Accessing Payment Manager

Users assigned the Invoice Payment Manager role can access Payment Manager to setup payment sources to fund and batch ACH, check, and virtual card payments to vendors.

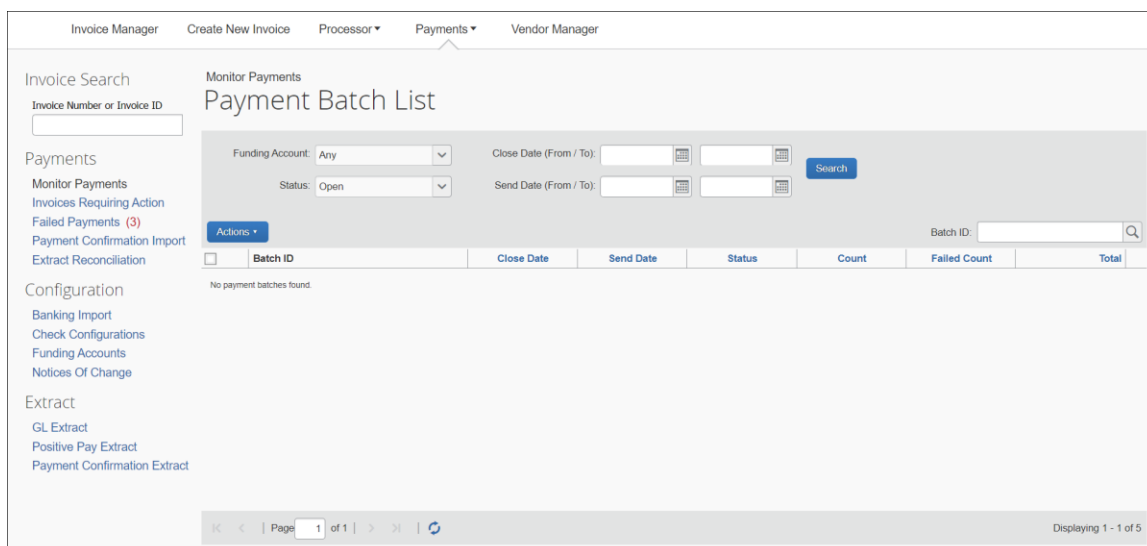
► To access Payment Manager:

Click **Payments > Payment Manager**.



The screenshot shows the 'Payment Manager' interface. At the top, there are tabs: 'Manage Requests', 'Create New Request', 'Processor', 'Invoice Capture', 'Payments', and 'Vendor Manager'. The 'Payments' tab is selected, and a dropdown menu shows 'Payment Manager' and 'Provider Payment Manager'. Below the tabs, the page title is 'Payment Request List' and 'Unsubmitted Requests'. There is a search bar with 'Request Name' and 'Begins with' filters. A table lists requests with columns: Request Name, Vendor Name, Invoice Number, Invoice Date, Approval Status, Payment Status, Total, Last Comment, and With User Since. The first row shows 'Computing equipment' for vendor 'DCVAST' with an invoice date of '06/01/2018' and a status of 'Not Submitted - Cougat, Xavier'. The total amount is 'USD 7,07...'. Below the table, it says 'Expense Type(s): Computer Equipment'.

The **Monitor Payments > Payment Batch List** page appears.



The screenshot shows the 'Monitor Payments' interface. At the top, there are tabs: 'Invoice Manager', 'Create New Invoice', 'Processor', 'Payments', and 'Vendor Manager'. The 'Payments' tab is selected. On the left, there is a sidebar with 'Invoice Search' and 'Payments' sections. The 'Payments' section includes links for 'Monitor Payments', 'Invoices Requiring Action', 'Failed Payments (3)', 'Payment Confirmation Import', and 'Extract Reconciliation'. The 'Configuration' section includes links for 'Banking Import', 'Check Configurations', 'Funding Accounts', and 'Notices Of Change'. The 'Extract' section includes links for 'GL Extract', 'Positive Pay Extract', and 'Payment Confirmation Extract'. The main area is titled 'Monitor Payments' and 'Payment Batch List'. It has filters for 'Funding Account' (Any), 'Status' (Open), 'Close Date (From / To)', and 'Send Date (From / To)'. There is a 'Search' button. Below the filters, there is a table with columns: Batch ID, Close Date, Send Date, Status, Count, Failed Count, and Total. The table is currently empty, and a message says 'No payment batches found.' At the bottom, there is a pagination bar showing 'Page 1 of 1' and 'Displaying 1 - 1 of 5'.

Section 5: Configuring Payment Groups


Payment groups are used when you have more than one bank account that invoice payments can be made from. For example, if you are processing invoices for multiple subsidiaries and each has its own bank account. Payment groups for each subsidiary can be created and assigned to payment funding sources in Payment Manager. When an invoice is coded to a specific subsidiary and approved to be paid, the payment will be batched with the appropriate payment funding source assigned to the payment group for that subsidiary.

Professional Edition

Only SAP Concur staff have access to configure payment groups.

NOTE: If payment groups are not currently set up or need to be changed, contact your SAP Concur representative to request support services.

NOTE: As part of the configuration of payment groups a custom field and list from List Management are set to create payment groups for the items in a list.

 If the Payment Group feature is configured, do not edit payment groups or the list items the payment groups are linked to. Edits can cause the link to break resulting in invoices not being batched for payment.

Standard Edition

Payments groups are linked to Custom Field list items and selected on an invoice from a drop-down list field in the Invoice Details (Header) section. Only one payment group per invoice is supported.

A common use case is a Company list field, and based on the company an invoice is for, determines the payment funding source it should be paid from.

Payment Groups should be set up before configuring multiple funding accounts for ACH payments and check configurations for check payments.

A single-level custom list field that will be used for payment groups must first be configured. An existing field custom list field used on the Invoice Details (Header) section can be used, or a new single-level list can be added.

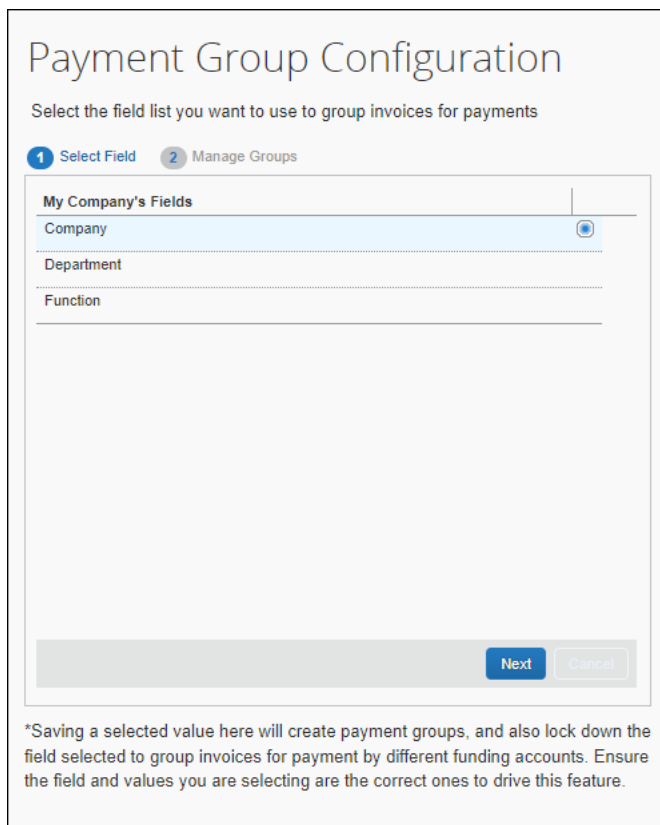


For more information on adding custom list fields, refer to the *Shared: Custom Fields Setup Guide for Standard Edition*.

The following procedure shows an example of how to configure multiple funding accounts. It includes configuring a single-level custom list on the **Custom Fields** page in Product Settings.

► **To configure payment groups:**

1. In Payment Manager, under **Configuration**, click **Payment Group Configuration**.



Payment Group Configuration

Select the field list you want to use to group invoices for payments

1 Select Field 2 Manage Groups

My Company's Fields

Company

Department

Function

Next Cancel

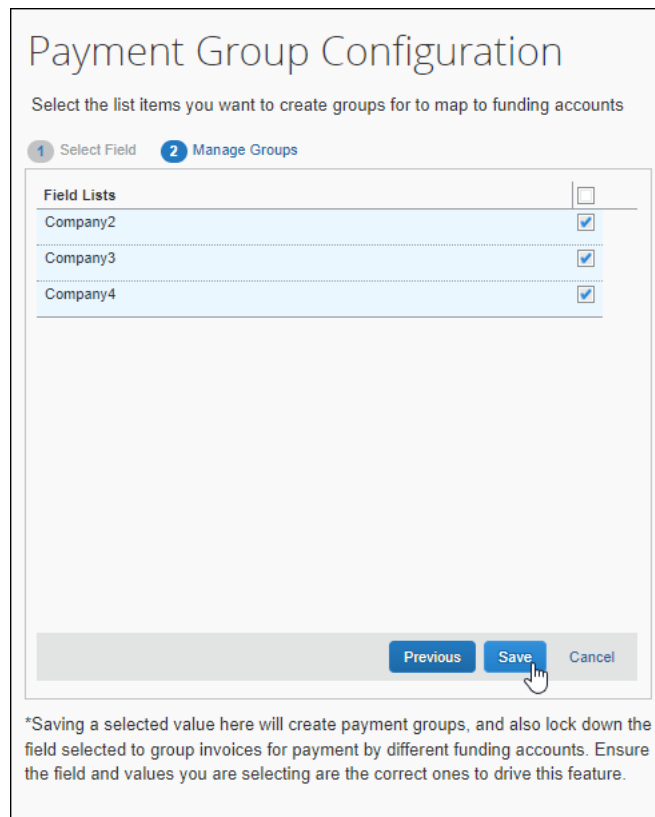
*Saving a selected value here will create payment groups, and also lock down the field selected to group invoices for payment by different funding accounts. Ensure the field and values you are selecting are the correct ones to drive this feature.

2. Select the custom field that will be used for payment groups (in this example, **Company**) and then click **Next**.

NOTE: You can only use one custom field.

NOTE: Once you click **Save**, you will not be able to change the list that drives the Multiple Funding Account feature.

3. In the **Manage Groups** step, select all the list items and click **Save**.



Payment Group Configuration

Select the list items you want to create groups for to map to funding accounts

1 Select Field 2 Manage Groups

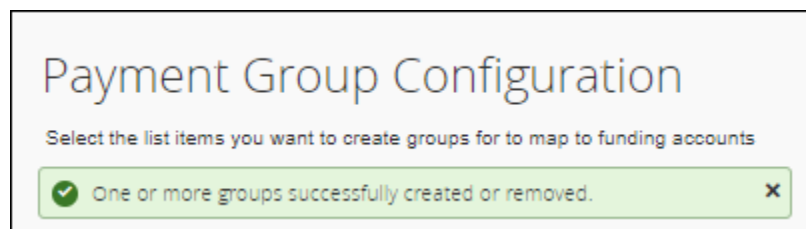
Field Lists	
Company2	<input checked="" type="checkbox"/>
Company3	<input checked="" type="checkbox"/>
Company4	<input checked="" type="checkbox"/>

Previous Save Cancel

*Saving a selected value here will create payment groups, and also lock down the field selected to group invoices for payment by different funding accounts. Ensure the field and values you are selecting are the correct ones to drive this feature.

The payment groups are now created.

NOTE: All the groups are selected by default. If you clear (disable) a group, it will also be removed as an option to assign to funding accounts and check configurations. Only payment groups not assigned to funding accounts and check configurations can be disabled.



Payment Group Configuration

Select the list items you want to create groups for to map to funding accounts

✓ One or more groups successfully created or removed. X

Assigning Payment Groups

After payment groups have been set up, they can be assigned to the payment funding sources for payments associated to the group they are to be made from. A payment can only be assigned to a single active payment funding source of the same type. For example, a payment group can only be assigned to one active ACH funding account and one active check configuration. It can't be assigned to a second active funding account or check configuration.

Every payment group should be assigned to an active payment funding source for each Invoice Pay payment method type invoices can be paid by. If an invoice is associated to a payment group that is not assigned to a payment funding source for the Pay Method Type of the invoice. The payment for the invoice will fail to be created and the invoice will be moved to the Invoices Requiring Action queue in Payment Manager.



For more information on handling invoices in the **Invoices Requiring Action** queue in Payment Manager, refer to the *Concur Invoice: Invoice Pay User Guide*.

NOTE: Payment groups can be assigned while setting up a funding account or check configuration, or after they have been set up.

Assigning Payment Groups to Funding Accounts

The below steps are for when funding accounts for ACH payments have already been set up.



For more information on configuring funding accounts, refer to the *Setting Up ACH Payments* section below.

► **To assign payment groups to funding accounts:**

1. In Payment Manager, under **Configuration**, click **Funding Accounts**.
2. From the **Funding Account List** page, select a funding account to assign to a payment group to, click **Actions**, and click **Open Funding Account**.
3. In the **Funding Account** window, in the **Available For** section, select the groups that you want to assign to the funding account.
4. Click **Save**.

Repeat the above steps for each funding account.

Assigning Payment Groups to Check Configurations

The below steps are for when check configurations for check payments have already been set up.



For more information on configuring check configurations, refer to the following *Setting Up Check Payments* section.

▶ To assign payment groups to check configurations:

1. In Payment Manager, under **Configuration**, click **Check Configurations**.
2. From the **Check Configuration List** page, select a Check Configuration to assign to a payment group to, click **Actions**, and click **Open Check Configuration**.
3. In the **Check Configuration** window, in the **Applies To Group(s)** section, select the groups that you want to assign to the check configuration.
4. Click **Save**.

Repeat the above steps for each check configuration.

Assigning Payment Groups to Card Accounts

The below steps are for when card accounts for virtual card payments have already been set up.



For more information on configuring check configurations, refer to the following *Setting Up Virtual Card Payments* section.

▶ To assign payment groups to card accounts:

1. In Payment Manager, under **Configuration**, click **Card Accounts**.
2. From the **Card Account List** page, select a card account to assign to a payment group to, click **Actions**, and click **Open Card Account**.
3. In the **Card Account** window, in the **Available For** section, select the groups that you want to assign to the card account.
4. Click **Save**.

Repeat the above steps for each card account.

Section 6: Setting Up Check Payments

Overview

Check configurations are payment funding sources in Concur Invoice for Invoice Pay check payments, and are set up for each company bank account check payments for approved invoices can be issued from. The information in the check configuration is sent to an SAP Concur third-party payment provider to create check stock templates in their system to print checks from.

After a check configuration has been successfully set up and vendor profiles are updated with the information required for check payments, approved invoices being paid by check are batched to the check configuration for processing. After batches close, the payments are sent to the payment provider for checks to be printed and mailed to vendors.

This section will provide you more information about check payments and guide you through how to set up check configurations.

NOTE: SAP Concur staff must first enable the Invoice Pay and check configuration features in your SAP Concur site. Contact your SAP Concur account representative to request enablement services if needed.

Availability

Invoice Pay check payments are only available in the US data center for the following countries and currencies:

Country	Currency
Canada	CAD
United States, including Puerto Rico and US Territories	USD

NOTE: Cross-border payments are not supported. Check payments can only be made to vendors with mailing addresses in the same country and the check configuration they are being made from.



For more information about managing check payments, refer to the *Concur Invoice: Invoice Pay User Guide*.

Check Security Features

The check stock paper checks are printed on includes built-in security features to help prevent fraud.

The check face includes:

- Warning bands provide notice that certain, specific security features are embedded in the face of the check. The person handling the check can easily inspect the check for these features, and the check includes the text "This check contains a colored background and micro printing" as further evidence.
- A VOID pantograph which prohibits photocopying. The pantograph is hidden to the naked eye and is only exposed when photocopying is attempted.
- Micro printing of the term AdminiSource that appears as a solid line but is readable under magnification and cannot be duplicated on a copier.

The reverse side of the check includes:

- Warning bands provide notice that certain, specific security features are embedded in the reverse side of the check. The person handling the check can easily inspect the check for these features, and the check includes the text "Warning: Do not cash this check without noting watermark" and "Prevent Forgery - Know your endorser - Require I.D." as further evidence.
- White ink watermark symbols only viewable at a 45-degree angle with the text "Original Document" that cannot be reproduced.
- Consecutive numbering pre-printed in red ink to allow the untrained eye to distinguish this original check document from any attempted duplicate.

Preparing for Check Configuration

Have the following prepared before you configure the account:

- **Voided Check or MICR Spec Sheet:** You will need to upload a copy of a voided check or MICR spec sheet from your bank for the same bank account the check configuration is being set up for. Do not upload a voided check or MICR spec sheet for a different bank account.
- **Company Logo:** A file for a company logo must be uploaded to the check configuration but your company logo is not required to be printed on checks. If you want your company logo printed on the check, black and white format is preferred to color for image clarity.

NOTE: If you do not want a logo on the check, please upload a PDF with text that "No Logo". If it is not clear to the check payment provider that no logo is wanted, it can cause a delay with setting up the check configuration.

- **SAP Concur Check Signature Template:** The name and signature of your authorized signer(s) for the bank account the check configuration is being set

up for must be provided. Please use the SAP Concur Check Signature Template provided by SAP Concur staff during implementation or download a copy of the template from the **Check Configuration** pages when setting up in Concur. One or two signers can be included depending on your policy.

NOTE: Use a pen, such as a Sharpie, that leaves a **bold, thick signature** – this prevents a light signature that might be interpreted as an unsigned check by OCR and other decoding applications.

Understanding the Check Configuration Process

The setup process for check configurations consists of four steps that include:

1. Entering account, company, and check information to create the check configuration in Concur and the check template with the check payment provider
2. Configuring Batch Settings
3. Reviewing and approving a sample check for the check configuration
4. Updating vendor profiles for check payments



For information about the **Batch Settings** tab, refer to the *Concur Invoice: Invoice Pay User Guide*.

Setting Up Check Configuration

► To set up check configuration:

1. In Payment Manager, under **Configuration**, click **Check Configurations**. The **Check Configurations List** page appears.

2. Click the **Add Check Configuration** button. The **Check Configuration** window appears.

Check Configuration

> Step 1: Fill out and save account fields
 Step 2: Fill out and save check fields
 Step 3: Upload check images
 Step 4: Approve sample check

Status: Incomplete

Account | Check | Batch Settings

Account Name:

Close Time: (GMT -08:00) Pacific Time (US & Canada)

Cash Account: Liability Account:

Banking Information

Bank Name:

Currency:

Account Information

Routing Number:

Account Number:

Next Check Number:

Bank Address

Address 1:

Address 2:

City, State, Zip:

Country/Region:

Primary Contact Information

Name: Email: Phone:

Active: Applies To Group(s): ☐ Global

Apply Credit Memos:


Save

Close

3. On the **Account** tab, complete the fields using the information in the table below (note that field appearance is based on currency selection):

Field Name	Description
Account Name	Required: The name of the check configuration that will display in Monitor Payments with the payment batches.
Close Time	Required: The time at which batches for the check configuration will close on the batch Close Date and no additional payments can be added to a batch.
Cash Account	This is the accounting GL code that will appear in the "Cash Account Code" field of the Invoice Standard Accounting and Payment Confirmation Extract files for payments made from this check configuration.

Field Name	Description
Liability Account	This is the accounting GL code that will appear in the "Liability Account Code" field of the Invoice Standard Accounting and Payment Confirmation Extract files for payments made from this check configuration.
Banking Information	
Bank Name	Required: The name of the bank that services the account.
Currency	Choose from: <ul style="list-style-type: none"> • USD (United States Dollars) • CAD (Canadian Dollars)
Account Information	
Routing Number	Required for USD bank accounts: The routing number of the bank account monies will be debited from when a check is cashed.
Branch Code	Required for CAD bank accounts: The branch code of the bank account monies will be debited from when a check is cashed.
Institution Number	Required for CAD bank accounts: The institution number of the bank account monies will be debited from when a check is cashed.
Account Number	Required: The account number of the bank account monies will be debited from when a check is cashed.
Next Check Number	Required: The number to be assigned to the next check to be issued. NOTE: Check numbers are printed with a 10-digit padding.
Bank Address	
Address 1	Required: The address of the funding bank.
Address 2	The secondary address of the funding bank.
City	Required: The city in which the bank resides.
State	Required for the US: The US state in which the bank resides.
Territory	Required for CA: The CA territory in which the bank resides.
Zip (code)	Required for the US: The US zip code of the address in which the bank resides.
Postal Code	Required for CA: The CA postal code of the address in which the bank resides.
Country/Region	Required: The country of the address in which the bank resides.

Primary Contact Information	
Name	Required: The country of the address in which the bank resides.
Email	Required: Client employee email.
Phone	Required: Client employee phone.
Additional	
Active	Required: Select Yes to activate the account. Select No to deactivate the account.
Apply Credit Memos	Required. Select Yes or No for whether you want to apply credit memos to check payments from this check configuration.
Applies to Groups	<p>Select the payment group(s) whose payments will be issued from this check configuration; you can select more than one. The group(s) displayed are configurable and are driven by a field on the invoice.</p> <p> For a complete discussion of funding account groups, refer to the <i>Concur Invoice: Invoice Pay User Guide</i>.</p>

- Review the **Account** tab fields for accuracy, then click **Save**.

After saving the information in the **Account** tab, the **Check** tab will become available. The information entered in the **Check** tab fields will be printed on the checks issued from the check configuration.

- On the **Check** tab, complete the fields using the information in the following table:

Field Name	Description
Company Return Address	
Company Name	Required: The name of the client company the check payments are from and should be returned to if not deliverable (this is auto populated by the system). Truncated to first 50 characters on the printed check.
Address 1	Required: The address of the company.
Address 2	The secondary address of the company.
City	Required: The city in which the company resides.
State	Required: The state in which the company resides.
Zip (code)	Required: The zip code of the county in which the company resides.
Country/Region	Required: The country/region in which the company resides.

Section 6: Setting Up Check Payments

Language	
Void	The text that instructs the payee when the check should be considered void, and no longer valid.
Security	The text that instructs the payee about any relevant security measures in place, such as positive pay usage.

- Click **Save** to save the information on the **Check** tab.

Check Configuration

✓ Step 1: Fill out and save account fields
> **Step 2: Fill out and save check fields**
Step 3: Upload check images
Step 4: Approve sample check

Status
Incomplete

Account Check **Batch Settings**

Company Return Address

Company Name: ABC Company

Address 1: 123 State Street

Address 2:

City, State, Zip: Bellevue WA 98004

Country/Region: UNITED STATES

Language

Void: Void after 30 days of issuance

Security: Protected by positive pay

Save

- After saving the information in the **Company Return Address** section, the **Images** section of the **Check** tab will become available to provide the required files to complete the check configuration setup. Use the **Browse** and **Upload** buttons to locate and upload files:

Images

Voided Check: 5-19-2014 2:44:51 PM.png **Browse...** **Upload**

Company Logo: **Browse...** **Upload**

Signatures: **Browse...** **Upload** [Download Template](#)

8. Use the information in the table below for additional detail:

Images (the following are upload actions the user will perform)	
Voided Check	<p>This is a company check, clearly voided and unusable, in pdf or similar supported formats. It must be for the bank account the check configuration is being set up for.</p> <p>NOTE: An MICR definition file can be used as a substitute for a voided check. The client's bank provides the MICR sheet with all the information that would appear on the check.</p>
Company Logo	<p>A file for a company logo must be uploaded to the check configuration but your company logo is not required to be printed on checks. If you want your company logo printed on the check, a black and white format is preferred to color for image clarity and must meet the below specifications.</p> <p>NOTE: If you do not want a logo on the check, upload an image that states "No Logo" instead of a blank image. A time delay may occur if the check provider is not clear on this.</p> <p>Ensure the image conforms to the following criteria:</p> <ul style="list-style-type: none"> • FORMAT: Pdf, tiff, png or other supported image format, keeping in mind that B&W is ideal, but not a B&W image created from a color image - this will blur and pixelate the resulting image • SCAN RESOLUTION: 600 x 600 DPI - scanning should be performed at the resolution of the output device - 600 DPI • SIZE: Maximum width 2", with a height of ¾" (preferred) up to 2" maximum (translates to 1200 x 450 > 1200 pixels @ 600DPI)

Images (the following are upload actions the user will perform)	
Signatures	<p>The name and signature of your authorized signer(s) for the bank account the check configuration is being set up for must be provided so they can be printed on checks. Please use SAP Concur Check Signature Template.</p> <p>NOTE: Currently, the check background is blue. Please use a pen, (preferably black ink) such as a Sharpie, that leaves a bold, thick signature. This prevents a light signature that might be interpreted as an unsigned check by OCR and other decoding applications.</p> <ol style="list-style-type: none"> 1. Download the template using the Download Template button. 2. Open the template, print, and follow the instructions in the template. 3. Create an electronic copy of the template (pdf, tiff, png). 4. Use the Browse button to locate the template file. 5. Use the Upload button to upload the image to Concur Imaging Service. <p>NOTE: The signature(s) provided will be printed on every check. Signature inclusion is not configurable. If you have two signers for some high-dollar checks, SAP Concur recommends that you include both signer's signatures on the template.</p>

9. After uploading files for all the required images, the check configuration information will be sent to the check payment provider to set up the template in their system that checks will be printed from.



For more information, refer to the *Approving the Sample Check* section in this guide.

10. Click **Close** to exit the **Check Configuration** window if changes to the default Batch Settings are not required. Otherwise, click on the **Batch Settings** tab to make changes to the batch settings.

Configuring Batch Settings

With the Batch Setting feature, you can control when and how frequently payment batches for approved invoices are released to the check payment providers to issue check payment to suppliers. Batch settings can be set up during initial account configuration or modified later, if desired.

Batch setting configuration includes:

- Defining the close schedule and required release preference
- Determining which users will sign off and release payment batches and assign them the Payment Release Manager role only (if using the **Require Batches to be Released** setting)

You can set the close time and date for when batches close and are released and choose whether an additional user is required to approve the batch before it is released for payment. If the additional release step is required, these users need to be assigned the Payment Release Manager role.

If the **Require Batches to be Released** setting is configured and once the close time and date pass, batches display on the **Monitor Payments** page with a *Pending Release* status until the Payment Release Manager has approved and released the batch to be sent to the payment provider.

NOTE: Existing clients who want to access the Batch Settings feature can contact their SAP Concur representative. Once the feature is activated, existing clients may need to adjust their existing account configurations.

► To configure batch settings:

1. In the **Check Configuration** window, select the **Batch Settings** tab.
2. In the **Close Date** section, in the **Frequency** list, select the close date frequency preferred: *Daily* or *Weekly*.

The **Frequency** field defaults to *Daily* for batches being created and scheduled based on the payment due date of approved invoices.

The frequency can be changed to *Weekly* so batches are only created and scheduled for select days of the week.

3. If the **Frequency** field is set to *Weekly*, select the check boxes for the day(s) of the week batches can be created and scheduled.
4. (Optional) Select the **Require Batches to be Released** check box if you want to require an additional user to manually approve/release invoice batches before payments are sent to the check payment provider for processing.

NOTE: This user must have both the Invoice Payment Manager and Payment Release Manager roles. Best practice is to have at least two users assigned the Payment Release Manager if using the Require Batches to be Released setting, one primary user and one backup user. For more information, refer to the *User Roles and Primary Users* section of this guide.

5. Click **Save** to save the close schedule.

NOTE: 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.

Approving the Sample Check

Once you have uploaded all the images for the check configuration, the information will be sent to the check payment provider to set up the template in their system that checks will be printed from and the status of the check configuration will update to *Pending Sample Check*.

The screenshot shows the 'Check Configuration' interface. On the left, there is a list of steps: 'Step 1: Fill out and save account fields', 'Step 2: Fill out and save check fields', 'Step 3: Upload check images', and 'Step 4: Approve sample check'. The first three steps are marked with green checkmarks, and the fourth step is preceded by a right-pointing chevron. On the right side, the status is displayed as 'Pending Sample Check'. Below the status, there is a blue button labeled 'View Sample Check'. At the bottom of the interface, there are three tabs: 'Account', 'Check', and 'Batch Settings', with 'Check' being the active tab.

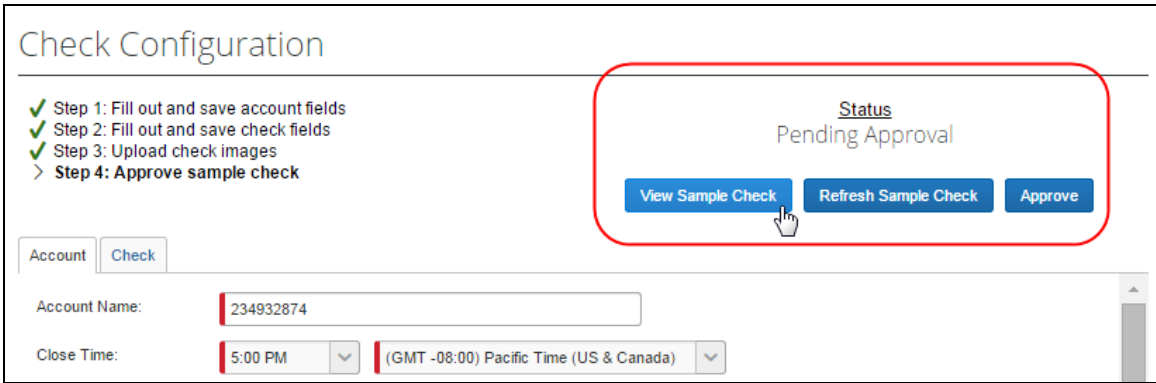
Typically, the check payment prover's sample check creation process takes one week to complete, after which the image of the sample check will be available in the check configuration for approval. However, it can take up to four weeks for it to be created by the check vendor during high volume time periods.

If the check configuration is resaved at any time, prior to the sample check being rendered, the process will start over with the check payment provider from the date it was last saved.

Once the sample check for the new check configuration has been created by the check payment provider, status will change to *Pending Approval* and an image of the sample check requiring your approval is made available for viewing via the **View Sample Check** button.

After you approve the sample check the status of the check configuration changes to *Pending Confirmation* and a notification is sent to the check payment provider to promote the check template in their system to a live production status. This process takes two business days. Once the check configuration is promoted to production, the status changes to *Confirmed*. At that point, you can process invoices for check payment.

NOTE: If physical sample checks need to be provided to your bank, the check configuration must be approved and your company needs to be set up as a vendor to create, approve, and pay invoices so the sample check payments are mailed to your company. You can then provide them to your bank for approval. For additional questions, please initiate a service request with SAP Concur support.



Check Configuration

✓ Step 1: Fill out and save account fields
✓ Step 2: Fill out and save check fields
✓ Step 3: Upload check images
> Step 4: Approve sample check

Account Check

Account Name: 234932874

Close Time: 5:00 PM (GMT -08:00) Pacific Time (US & Canada)

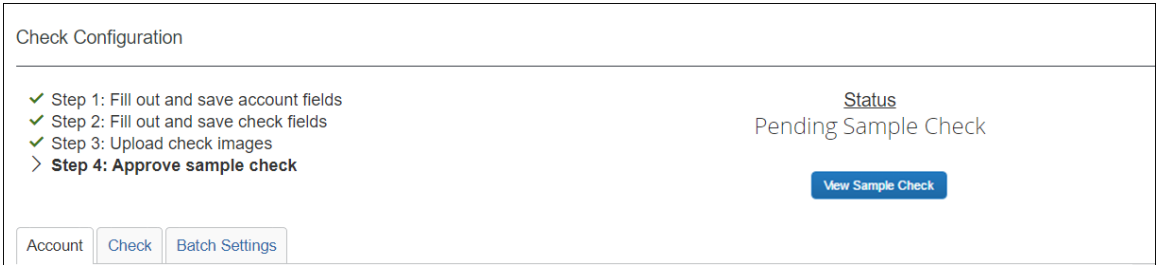
Status
Pending Approval

View Sample Check Refresh Sample Check Approve

To approve the sample check, click **View Sample Check** to open the sample check and then do one of the following:

- If the check appearance is good, click **Approve** to move the check status to *Pending Confirmation*.
- If the check appearance needs to be updated, make the appropriate changes to the template (such as, uploading a new logo and modifying the bank address), and then click the **Save** button in the **Check** tab. This will send the requested updates to the check payment provider and restart sample check creation process. The check configuration will be updated to *Pending Sample*. Similarly, to the original *Pending Sample* period, this will retrigger the process for the creation of the updated sample check.

NOTE: After the first sample check has been generated, SAP Concur maintains the most recent version of the sample for review, while you are waiting for the updated sample check. You cannot take any action other than viewing the sample at this time and when the check status moves to *Pending Approval*, the new sample check will be replaced for the **View Sample Check** button.



Check Configuration

✓ Step 1: Fill out and save account fields
✓ Step 2: Fill out and save check fields
✓ Step 3: Upload check images
> Step 4: Approve sample check

Account Check Batch Settings

Account Name: 234932874

Close Time: 5:00 PM (GMT -08:00) Pacific Time (US & Canada)

Status
Pending Sample Check

View Sample Check

If you need to verify that you have the most current image, you can do so by clicking the **Refresh Sample Check** button. Generally, you will only use this action upon direction from SAP Concur support.

NOTE: The **Refresh Sample Check** button does not send any communication to the check payment provider or make requests of them to modify or update the sample check. If you need to make changes after the sample check has been approved, please initiate a service request with SAP Concur support.

Activating and Deactivating Check Configuration

Check configurations must be in *Confirmed* status and active for payments of approved invoices being paid by check to be batched and sent to vendors.

► **To activate a check configuration:**

1. In Payment Manager, under **Configuration**, click **Check Configurations**. The **Check Configurations List** page appears.
2. Select the check configuration, click **Actions**, click **Open Check Configuration**. The **Check Configuration** window appears.
3. Scroll to the bottom of the **Account** tab, change the **Active** field to Yes.
4. Click **Save**, then click **Close** to close the window.

If you need to stop making payments from a check configuration, deactivate it by following the same steps above and change the **Active** field to No.

NOTE: If a check configuration is deactivated and has open batches, the batches will still close, but the payments will not be sent to the check payment provider to be processed.

Updating Vendors for Check Payments

To pay vendors by check, their Concur profile must have an address in the same country as the check configuration invoices will be paid from.

The **Pay Method Type** field in the vendor profile can be set to *Check* to default invoices created for the vendor to be paid by check.

Concur vendor profiles can be updated manually on the **Manage Vendors** page in **Vendor Manager** by import file, or API.



For more information about updating vendors, refer to the *Concur Invoice: Vendor Manager Guide*.



For more information about managing check payments, refer to the *Concur Invoice: Invoice Pay User Guide*.

Section 7: Setting Up Card Voucher Payments

Overview

The intended use case for Card Voucher payments, is when a vendor has your company credit card stored and is authorized to charge the card when approved to via email.

For invoices being paid by card voucher, Concur Invoice will send a payment authorization email to the vendor on the payment due date with a default note you provide for payment instructions and a list of the invoices being paid.

Your company is responsible for working with their vendors outside of Concur to identify those who accept card voucher payments and provide your company credit card information.

In Payment Manager there is no payment source to configure for card voucher payments. Approved invoices being paid by card voucher are batched in **Monitor Payments** to general Card Voucher Payments batches and can be managed prior to being sent.

After the authorization emails are sent for card voucher payments, invoices are updated to a *Paid* status and the payments are available to be extracted for GL posting on the Payment Confirmation Extract.

Availability

Invoice Pay Card Voucher is available for all countries and currencies.

Updating Vendors for Card Voucher Payments

To pay vendors by card voucher, their Concur profile must have the **Contact Email** field filled out with the vendor's email address.

The **Pay Method Type** field in the vendor profile can be set to *Card Voucher* (VCHER) to default invoices created for the vendor to be paid by card voucher.

The **Voucher Notes** field in the vendor profile has a note authorizing the vendor to initiate payment.

Concur vendor profiles can be updated manually on the **Manage Vendors** page in **Vendor Manager**, by import file, or API.



For more information about updating vendors, refer to the *Concur Invoice: Vendor Manager Guide*.



For more information about managing check payments, refer to the *Concur Invoice: Invoice Pay User Guide*.

Section 8: Setting Up ACH Payments

Overview

With Invoice Provider ACH, fund transfers for ACH/EFT payments are handled by a third-party company (payment provider). In Payment Manager, you can set up bank accounts with a payment provider for facilitating ACH/EFT payments to vendors, as well as manage batches and payments.

Approved vendor invoices with an ACH payment method type are batched for payment to provider funding accounts configured in Concur Invoice. Payment data for closed invoice batches are sent to the payment provider who then initiates the ACH/EFT payment process by debiting funds from the client's bank account and crediting the vendors' bank account using information provided by Concur Invoice.

The payment provider sends payment data back to Concur Invoice and it is automatically applied to the invoices in the processed batches. Payment information can be extracted from Concur Invoice with the Payment Confirmation Extract to post to your company's accounting/ERP system.

NOTE: SAP Concur staff must first enable the Invoice Pay and Invoice Provider ACH features in your SAP Concur site. However, if you are able to complete the steps in the *Add a Provider Account* section of this document, then the features are already enabled in your site. Contact your SAP Concur representative to request enablement services if needed.

Working with Payment Providers

Pre-configuration Checklist

Payment Providers may require you to provide company information and supporting documents as part of their Know Your Customer (KYC) requirements. You should be prepared to provide:

- **Bank information:** Account owner name, routing number, account number, copy of a recent bank statement, and bank reference letter.
- **Company information:** Estimated sales volume, business type, business start date, tax ID, and business registration documents.
- **Company owner/principal information:** Name, address, date of birth, percentage of ownership, current ownership start date, copy of government issued photo ID, and list of board of directors.
- **Anticipated payment pattern information:** Batch frequency, average batch amount, and maximum batch amount.
- **Terms and Conditions:** Name and contact information of the individual completing the application and agreeing to the Terms and Conditions.

Bambora/Worldline

Bambora/Worldline has been an SAP Concur payment provider for Expense Pay Global since 2017, and processing card payments and bank payments in Europe and North America for over 15 years and is a PCI Level 1 provider. To learn more, visit www.bambora.com/en/us.

AVAILABILITY

Invoice Pay ACH/EFT payments are available in the US and EU data centers. Below are the supported countries and currencies for ACH/EFT payments of invoices. ACH/EFT payments can only be made from client bank accounts to vendor bank accounts for the same country and currency.

Currency	Country/Region	Payment System	Payment Cycle
Canada Dollar (CAD)	Canada	ACSS	3 Bank Days
Euro (EUR)	Eurozone Countries and territories	SEPA	4 Bank Days
Pound Sterling (GBP)	United Kingdom	BACS	4 Bank Days
*US Dollar (USD) *Existing functionality	United States and territories	ACH	5 Bank Days

NOTE: Cross-border and foreign exchange payments are not supported.

Have the below items ready before starting to set up a Bambora/Worldline provider funding account:

- Copy of recent bank statement
- Completed bank reference letter ([download copy](#))
- Copy of photo ID of either the primary business Owner/Principle, or authorized signer for the account (link to [Bambora/Worldline's explanation for copy of photo ID](#))
- Ready to agree to provider's Terms and Conditions ([download copy](#))

Creating ACH Funding Accounts

Invoice Provider ACH funding accounts are configured on the **Funding Accounts** page in Payment Manager. Options on this page let you set up an account with a payment provider for processing ACH payments from your company's bank account to their vendors. The account information is also used to support Payment Manager functionalities in Concur Invoice. Supported countries and currencies can vary by payment provider.

More than one provider funding account can be created if your company uses multiple bank accounts to pay vendor invoices. A provider account is required for each bank account from which payments will be funded.

Only one provider funding account with the same country, currency, and payment group can be active at one time. Multiple provider accounts with different countries, currencies, or payment groups can be active at the same time.

NOTE: An existing Expense Pay funding account cannot also be used for Invoice Pay. Instead, a dedicated funding account must be configured specifically for the purpose of invoice payments.

NOTE: Payment groups must be configured to support multiple funding accounts. If payment groups are not currently set up or need to be changed, contact your SAP Concur representative to request support services.

► **To create a provider funding account:**

1. In Payment Manager, under the **Configuration** section, click **Funding Accounts**. The **Funding Account List** page appears.


The screenshot shows the SAP Concur 'Funding Account List' page. On the left is a sidebar with sections: 'Invoice Search' (with a text input for 'Invoice Number or Invoice ID'), 'Payments' (with links: Monitor Payments, Invoices Requiring Action, Failed Payments, Payment Confirmation Import, Extract Reconciliation), and 'Configuration' (with links: Banking Import, Check Configurations, Funding Accounts, Notices Of Change). The main content area is titled 'Funding Accounts' and 'Funding Account List'. It has two buttons at the top right: 'New Provider Account' and 'Add Funding Account'. Below these is an 'Actions' dropdown menu. A table header is visible with columns: Account..., Bank ID, Account..., Countr..., Currency, Close T..., Active, Status, Applies..., Cash A..., and Liability... Below the header, it says 'No funding accounts found.' There is a blue circular help icon with a question mark in the bottom right corner.



2. Click the **New Provider Account** button. The **Funding Account** window appears.

The screenshot shows the 'Funding Account' window with the 'Account Information' tab selected. The window contains the following fields and sections:

- Account Information** (selected) and **Batch Settings** tabs.
- Currency:** A dropdown menu with 'Select Account Currency'.
- Account Country/Region:** A dropdown menu with 'Select a Country/Region'.
- Account Display Name:** A text input field.
- Active:** A dropdown menu with 'No'.
- Apply Credit Memos:** A dropdown menu.
- Available For:** A dropdown menu.
- Cash Account Code:** A text input field.
- Liability Account Code:** A text input field.
- Contact Information:** A section header with the instruction 'Enter the contact who can resolve funding issues.' Below it are three rows of fields:
 - Primary Contact Name, Primary Contact Email, Primary Contact Phone Number
 - Secondary Contact Name, Secondary Contact Email, Secondary Contact Phone Number
- Payment Provider Details:** A section header with the following field:
 - Provider:** A dropdown menu with 'Select Payment Provider'.
- At the bottom right, there are 'Close' and 'Next' buttons.

On the **Account Information** tab, complete the following fields:

Field	Description
Currency	Currency of the bank account funding ACH payments.
Account Country/Region	The country where the bank account is located.
Account Display Name	The name that will appear for the funding account on the Monitor Payments page. NOTE: The name must be unique, it cannot be the same name as another funding account.
Active	The active status of the account, Yes (active) or No (inactive). Invoices are not batched or paid from inactive funding accounts.
Apply Credit Memos	Apply approved vendor credits to the next payment to the vendor.  For complete information on credit handling, refer to the <i>Concur Invoice: Invoice Pay User Guide</i> .

Field	Description
Available For	The Payment Group(s) matching invoices will be batched and paid from the funding account.  For complete information on Payment Groups, refer to the <i>Concur Invoice: Invoice Pay User Guide</i> .
Cash Account Code	The accounting GL code in the Invoice Accounting Extract Cash Account Code field for extracted invoices to be paid with this funding account, and in the Payment Confirmation Extract Cash Account Code field for payments made with this funding account.
Liability Account Code	The accounting GL code in the Invoice Accounting Extract Liability Account Code field for extracted invoices to be paid with this funding account, and in the Payment Confirmation Extract Liability Account Code field for payments made with this funding account.
Primary Contact Name	The name of the primary contact who can resolve funding issues.
Primary Contact Email	The email of the primary contact who can resolve funding issues.
Primary Contact phone number	The phone of the primary contact who can resolve funding issues.
Secondary Contact Name	The name of a secondary contact who can resolve funding issues.
Secondary Contact email	The email of the secondary contact who can resolve funding issues.
Secondary Contact phone number	The phone of the secondary contact who can resolve funding issues.
Provider	The payment provider for this funding account.  For information about the fields, refer to the <i>Payment Providers and Onboarding Requirements</i> section in this document.

- Review the account information for accuracy, and then click **Next**.

The **Partner Onboarding Application** tab appears.

Funding Account

Account Information Partner Onboarding Application ID 588806 Batch Settings

Account Bank Information

Account Owner Name: Routing Number: Account Number:

NOTE: you will need to provide a copy of bank statement for this account as proof of ownership

Save

Information of the company that signed Concur Contract

Provide the estimated sale volume: Company Name: Business Entity Type:

USD \$

Company Website URL: Business Start Date: Business Number:

Eg. http://www.anysite.com

Registration Location: Doing Business As:

Business Address

Address Line 1: Address Line 2: City:

Close

Onboarding Funding Accounts with Payment Providers

The onboarding application fields vary by country/currency and by payment provider requirements.

► To complete the onboarding application with Worldline:

1. In the **Funding Account** window, on the **Partner Onboarding Application** tab, complete the fields required by the payment provider.

NOTE: When completing each set of required fields, click **Save**.

Field	Description
Bank Name	The name of the bank the account is with (for EUR and GBP funding accounts only).
Account Owner Name	Name of the account owner as shown on the bank statement of this funding account.
Routing Number	The bank routing number (for USD funding accounts only).
Transit Number	The bank transit number (for CAD funding accounts only).

Field	Description
Institution Number	The bank institution number (for CAD funding accounts only).
Swift Code	The bank SWIFT code (for EUR funding accounts only)
IBAN	The bank IBAN (for EUR funding accounts only)
Sort Code	The bank sort code number (for GBP funding accounts only)
Account Number	The bank account number.
Provide the estimated sale volume	The estimated sale volume.
Company Name	The legal entity name that is the owner of the account.
Business Entity Type	The type of business structure of the entity.
Company Website URL	The company Web Site URL. Note: While this information is not required, it is recommended to provide it if available to help Bambora/Worldline more easily validate the business information for the account.
Legal Business Name	The legal entity name that is the owner of the account (for EUR and GBP funding accounts only).
Business Start Date	The company's first day of business.
Business Number/Business Registration Number	The business registration number (ex. EIN, for CAD, GBP, and USD funding accounts only). Note: While this information is not required, it is recommended to provide it if available to help Bambora/Worldline more easily validate the business information for the account.
Registration Location	Where the entity is registered as a business (for CAD and USD funding accounts only). Note: While this information is not required, it is recommended to provide it if available to help Bambora/Worldline more easily validate the business information for the account.
Doing Business As	The company's doing business as name (DBA). Note: This is the name that will appear on vendor bank statements as who the payment was from.
Address Line 1	The physical address of the company.
Address Line 2 (Optional)	The physical address of the company.
City	The physical city of the company.
State/Province	The physical state or province of the company
ZIP Code/Postcode	The physical postal code of the company.
Country/Region	The physical country of the company.

Field	Description
(Director #) First Name	The director's first name. Note: Every business owner with 25% ownership or more should be identified. If there is no owner, then a primary person with control within the company should be identified.
(Director #) Last Name	The director's last name.
(Director #) Date of Birth	The director's date of birth.
(Director #) % for Company	The ownership percent in the company held by this director.
(Director #) Date Current Ownership Started	The date the current ownership began.
(Director #) Address Line 1	The physical address of the director.
(Director #) Address Line 2 (Optional)	The physical address of the director.
(Director #) City	The physical city of the director.
(Director #) State/Province	The physical state or province of the director.
(Director #) ZIP Code/Postcode	The physical postal code of the director.
(Director #) Country/Region	The physical country of the director.
How often do you submit your batches?	The frequency of batches you have submitted in the past. Note: Estimates are okay, and this information is used by Bambora/Worldline to determine the expected payment pattern. If there are large differences between what is entered here and actuals, Bambora/Worldline may reach out to the account contacts to ask if something has changed with the business.
What is the average amount of each batch?	The average amount of your batches. Note: Estimates are okay, and this information is used by Bambora/Worldline to determine the expected payment pattern. If there are large differences between what is entered here and actuals, Bambora/Worldline may reach out to the account contacts to ask if something has changed with the business.
What do you expect the maximum amount of each batch to be?	The maximum amount that you expect for each batch. Note: Estimates are okay, and this information is used by Bambora/Worldline to determine the expected payment pattern. If there are large differences between what is entered here and actuals, Bambora/Worldline may reach out to the account contacts to ask if something has changed with the business.
Copy ID	A copy of a government issued photo ID is required from either the primary principle/business owner, or an authorized signer for the account.

Field	Description
Bank Statement	A copy of a recent bank statement for the bank account.
Bank Reference Letter	Completed copy of the bank reference letter.
Business Registration Documents	A copy of business registration documents (ex. Certificate of Incorporation, non-profit registration, etc.). Note: While this information is not required, it is recommended to provide it if available to help Bambora/Worldline more easily validate the business information for the account.
Mandate	Completed copy of the SEPA Business-to-Business Direct Debit Mandate form (for EUR funding accounts).
Direct Debit Instructions	Completed copy of the Direct Debit Instructions form (for GBP funding accounts).
List of Board Members	A copy of a list of the Board Members for Public and Not for Profit companies. Note: While this information is not required, it is recommended to provide it if available to help Bambora/Worldline more easily validate the business information for the account.
First Name of Person Accepting	The first name of the person accepting these terms and conditions.
Last Name of Person Accepting	The last name of the person accepting these terms and conditions.
Email of Person Accepting	The email address of the person accepting these terms and conditions.
Phone Number of Person Accepting	The phone number of the person accepting these terms and conditions.

- Once all fields are completed and saved, review the Terms and Conditions and agreement instructions, then click **Send for Review**.
- Click **Close**. The status of the new account will be set to *In Review* while the payment provider verifies the account details.

The newly created funding account appears on the **Funding Account List** page.

Tip: If the funding account does not appear on the **Funding Account List** page right away, refresh the page.

The possible statuses for provider funding accounts are:

- ♦ **In Progress:** The client has started, but not completed the provider account application.
- ♦ **In Review:** The client has finished and submitted the funding account application to the payment provider where it is pending their review and verification.

- ♦ **Reopened:** The payment provider has reviewed the application and has requested additional information. The information is displayed at the top of the application form and can be viewed by clicking **View All**. Copy the information requested into a Word document, provide answers, and then upload this document along with any other documents that might have been requested into the **Additional Relevant Documentation** field. Resubmit the application.
- ♦ **Accepted:** The payment provider has verified and accepted the account information.

NOTE: The length of the review process is based on the payment provider, but it will typically be complete within 10 business days.

Configuring Batch Settings

With the Batch Setting feature, you can control when and how frequently payment batches for approved invoices are released to payment providers to issue payment to suppliers. Batch settings can be set up during initial account configuration or modified later, if desired.

Batch setting configuration includes:

- Defining the close schedule and required release preference
- Determining which users will sign off and release payment batches and assign them the Payment Release Manager role only (if using the **Require Batches to be Released** setting)

You can set the close time and date for when batches close and are released and choose whether an additional user is required to approve the batch before it is released for payment. If the additional release step is required, these users need to be assigned the Payment Release Manager role.

If the **Require Batches to be Released** setting is configured and once the close time and date pass, batches display on the **Monitor Payments** page with a *Pending Release* status until the Payment Release Manager has approved and released the batch to be sent to the payment provider.

NOTE: Existing clients who want to access the Batch Settings feature can contact their SAP Concur representative. Once the feature is activated, existing clients may need to adjust their existing account configurations.

To configure batch settings:

1. In the **Funding Account** window, select the **Batch Settings** tab.

Funding Account

Account Information Partner Onboarding Application ID 503144 Batch Settings

Close Time: 1:00 AM (GMT-08:00) Pacific Time (US & Canada)

Close Date

Frequency: Weekly

☐ Sunday

☒ Monday

☒ Tuesday

☐ Wednesday

☐ Thursday

☐ Friday

☐ Saturday

☐ Require Batches to be Released

*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.

Close Save

2. In the **Close Time** lists, select the time and time zone for the close schedule.
3. In the **Close Date** section, in the **Frequency** list, select the close date frequency preferred: *Daily* or *Weekly*.

The **Frequency** field defaults to *Daily* to maintain the existing functionality of batches being created and scheduled based on the payment due date of approved invoices.

The frequency can be changed to *Weekly* so batches are only created and scheduled for select days of the week.

4. If the **Frequency** field is set to *Weekly*, select the check boxes for the day(s) of the week batches can be created and scheduled.
5. (Optional) Select the **Require Batches to be Released** check box if you want to require an additional user to manually approve/release invoice batches before payments are sent to payment providers for processing.

NOTE: This user must have both the Invoice Payment Manager and Payment Release Manager roles. Best practice is to have at least two users assigned the Payment Release Manager if using the Require Batches to be Released setting, one primary user and one backup user. For more information, refer to the *User Roles and Primary Users* section of this guide.

6. Click **Save** to save the close schedule.

NOTE: 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.

Activating and Deactivating Funding Accounts

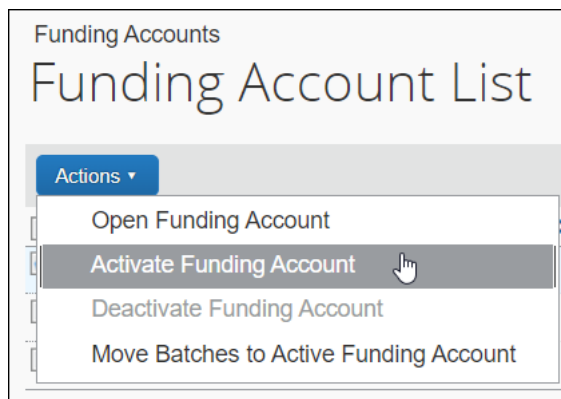
ACH funding accounts must be in an Accepted status and active for payments of approved invoices being paid by ACH to be batched and sent to vendors.

If you need to stop making payments from a funding account, it can be deactivated.

NOTE: To activate or deactivate multiple funding accounts at once, the selected funding accounts must all be in the same active status and the same account type.

To activate a funding account:

1. In Payment Manager, under **Configuration**, click **Funding Accounts**. The **Funding Account List** page appears.
2. Select the inactive funding account, click **Actions**, click **Activate Funding Account**.



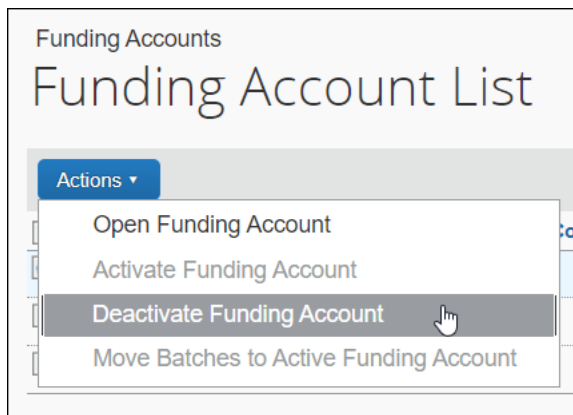
3. The **Active** status on the **Funding Account List** page will change to Yes.

After a funding account is activated, new approved invoices will be batched for payment to it.

NOTE: Funding accounts can also be activated by opening a funding account and changing the **Active** field to Yes.

To deactivate a funding account:

1. In Payment Manager, under **Configuration**, click **Funding Accounts**. The **Funding Account List** page appears.
2. Select the active funding account, click **Actions**, click **Deactivate Funding Account**.



3. The **Active** status on the **Funding Account List** page will change to *No*.

NOTE: Funding accounts can also be deactivated by opening a funding account and changing the **Active** field to *No*.

After a funding account is deactivated, no new invoices will be batched for payment to it. Existing open payment batches will remain with the inactive funding account until action is taken on the batched payments.

Updating Vendors for ACH Payments

To pay vendors by ACH, their Concur profile must have the vendors bank account information filled in and the Country of the vendor's address must be the same as the country in the funding account invoices will be paid from.

The Pay Method Type field in the vendor profile can be set to ACH to default invoices created for the vendor to be paid by ACH.

Concur vendor profiles can be updated manually on the Manage Vendors page in Vendor Manager, by import file, or API.



For more information about updating vendors, refer to the *Concur Invoice: Vendor Manager Guide*.



For more information about updating vendor banking information by import, refer to the *Concur Invoice: Vendor Banking Import User Guide*.



For more information about managing ACH payments, refer to the *Concur Invoice: Invoice Pay User Guide*.

Section 9: Setting Up Virtual Card Payments

Overview

Payment Managers must set up a card account in Concur Invoice with a payment provider so virtual cards can be issued from it.

Once the virtual card payment feature is enabled in Invoice Pay, Payment Managers can:

- Create card accounts for virtual cards
- Onboard the card account with the payment provider
- Activate the card account to send virtual cards to vendors for invoice payments (new card accounts default to an inactivate status)

Before virtual card payments can be issued from a card account, it must first be registered with the payment provider and the security verification process completed with the bank or credit card issuer if required.

NOTE: This feature supports single use virtual cards that can be used one time for the exact amount the virtual card is issued for.

Working with Payment Providers

Extend

Extend is the SAP Concur payment provider for Concur Invoice virtual card payments. Extend allows your company to use company credit cards to generate virtual cards to pay vendor invoices through API integration with SAP Concur and banks/issuers. Extend provides a simple and secure interface for vendors to access virtual card details. For more information, visit the [Frequently Asked Questions](#) page at www.paywithextend.com.

Availability

The following table lists the credit card banks/issuers, countries, and currencies Extend currently supports for Invoice Virtual Card Pay.

Bank/Issuer	Country	Currency
Bank of Montreal (BMO) Bank of the West (acquired by BMO in 2023)	United States (including Puerto Rico and US Territories) Canada	USD and CAD

NOTE: Additional banks/issuers and currencies will also be added in future releases.

Pre-Configuration Checklist

Before setting up a card account, have the following ready:

- Company credit card
- Billing address of the company credit card
- Login for the online banking website for the bank or issuer of the credit card

Creating Card Accounts

► To create a card account:

1. In Payment Manager, in the **Configuration** section, click **Card Accounts**.
2. On the **Card Account List** page, click the **New Card Account** button.

Card Accounts									
Card Account List									
New Card Account									
Actions ▼									
<input type="checkbox"/>	Account Name	Provider	Provider Accou...	Country/Region	Currency	Closed Time	Active	Status	Cash Account
<input type="checkbox"/>	DIW_TEST_ACC	Extend		US	USD	2:00 PM PST	No	In Progress	
<input type="checkbox"/>	Test New Account	Extend		US	USD	2:00 PM PST	No	In Progress	
<input type="checkbox"/>	Test Card 9451	Extend		CA	CAD	2:00 PM PST	No	In Progress	

The **Card Account** window appears.

Card Account

Account Information **Provider Onboarding Application**

Currency: Account Country/Region: Account Display Name:

Active: Apply Credit Memos: Available For:

Cash Account Code: Liability Account Code: Company Name:

Provider:

Maximum Card Limit: Days To Expiration:

After clicking on the 'Next' button, the data will be saved, and Payment-Partner page will be loaded

Close Next

3. On the **Account Information** tab, complete the required fields.

Field	Description
Currency	List of supported currencies for all payment providers. Select the billing currency of the credit card being registered. NOTE: Invoices must be in the same currency as the card account to paid by virtual card.
Account Country/Region	List of supported countries/regions based on currency. Select the billing country of the credit card being registered.
Account Display Name	The name of the card account that will display on the Monitor Payments page.
Active	The card account's activation status: <ul style="list-style-type: none"> • Yes = activate accounts • No = deactivated card accounts NOTE: This field defaults to <i>No</i> until virtual card configuration/registration is complete.
Apply Credit Memos	Credit memos tracked by the system that can be applied to payments: <ul style="list-style-type: none"> • Select <i>Yes</i> to track and apply credits with vendors to future payments. • Select <i>No</i> to not track and apply credits

	with vendors to future payments.
Available For	The list of available payment groups that can be paid from the card account.
Cash Account Code	Payer's general ledger account code for the card account the payment is being made from (used for the Payment Confirmation Extract).
Liability Account Code	Payer's general ledger account code for the liability account being cleared by payments (used for the Payment Confirmation Extract).
Company Name	The name of the company making the payment. The company name will display on remittance notices and emails.
Provider	List of supported payment providers based on the currency and country/region selected. NOTE: Currently limited to Extend.
Maximum Card Limit	The maximum payment amount a single virtual card can be created for from the card account. Payment demands that exceed this limit will fail to be processed after the batch closes and display in the Failed Payments queue in Payment Manager.
Days to Expiration	The number of days after a virtual card is issued and a vendor has to charge the card before it expires. Payment demands for expired cards will fail and display in the Failed Payments queue in Payment Manager.

4. Click **Next** to save the entries.

The **Provider Onboarding Application** tab appears for the selected provider.



Refer to the *Onboarding Card Accounts with Payment Providers* section in this document.

Onboarding Card Accounts with Payment Providers

The requirements and process for onboarding a card account varies by payment provider and country/currency. Supported bank accounts or credits cards and countries and currencies also vary by payment provider.

► **To complete the provider onboarding application:**

1. On the **Card Account** page, click the **Provider Onboarding Application** tab.

Card Account

Account Information Provider Onboarding Application

Add an account

Provide a funding source for your account. This credit card or bank account will be used to pay for expenses made with Virtual Cards.

Card Number

9999990002

BMO DEMO

Looks like we require some more information to enroll your account.

BMO

Expiration Date

MM/YY

Card CVC (Security Code)

Enter Card CVC (Security Code)

Business Email

Enter Business Email

Close

2. On the **Provider Onboarding Application** tab, complete the fields required by Extend.

Field	Description
Card Number	The credit card number.
Expiration Date	The expiration date for the credit card.
Card CVC (Security Code)	The CVC (Security Code) for the credit card.
Business Email	The email address of the cardholder for the credit card.
Country	The billing country/region of the credit card.
Billing Address 1	The billing address of the credit card.
Billing Address 2	The billing address of the credit card.
City	The billing address city of the credit card.
State	The billing state of the credit card.
ZIP code	The billing ZIP code of credit card.

3. Click **Register**.

An **Account Verification Required** message appears instructing the Payment Manager on the steps required by their bank/issuer to verify that the authorized cardholder has registered the card with Extend to issue virtual cards from it.

NOTE: If an employee card (supplementary card) is registered, the primary account holder may receive the email from the card issuer.

4. Complete the account verification steps for the bank/issuer.

The account verification for each bank/issuer may have slightly different steps. Extend will receive confirmation from the card issuer on whether the account has been successfully verified or not.

Verifying, Activating, and Deactivating Card Accounts

Verifying and Activating Card Accounts

► **To verify and activate card accounts:**

1. Once the card account configuration and onboarding process with the payment provider and bank/issuer are complete, on the **Card Account List** page, verify that the new card account displays as *Complete* in the **Status** column.

Card Accounts

Card Account List

Actions ▼

<input type="checkbox"/> Account Name	Provider	Provider Account ID	Country/Region	Currency	Closed Time	Active	Status	Cash Account	Liability Acco...
---------------------------------------	----------	---------------------	----------------	----------	-------------	--------	--------	--------------	-------------------

No Card accounts found.

2. In the **Provider Account ID** column, verify that the unique account identifier displays for this card account.
3. Click on the card account to open the **Card Account** page. The **Payment Partner ID** field now appears on the **Account Information** tab.

Card Account

Account Information

Currency: Account Country/Region: Account Display Name:

Active: Apply Credit Memos: Available For:

Cash Account Code: Liability Account Code: Company Name:

Provider: Provider Account ID:

Maximum Card Limit: Days To Expiration:

Close Save

NOTE: If a client administrator needs to contact SAP Concur support regarding virtual card payments, the Payment Partner ID can be used to identify the card account the payment was issued from.

4. In the **Active** list, select **Yes** to activate the card account. The card account must be in *Complete* status before the **Active** field is accessible.

The card account can also be activated on the **Card Account List** page, by selecting *Activate Card Account* from the **Actions** menu.

5. Click **Save**.

The card account configuration and onboarding process is now complete.

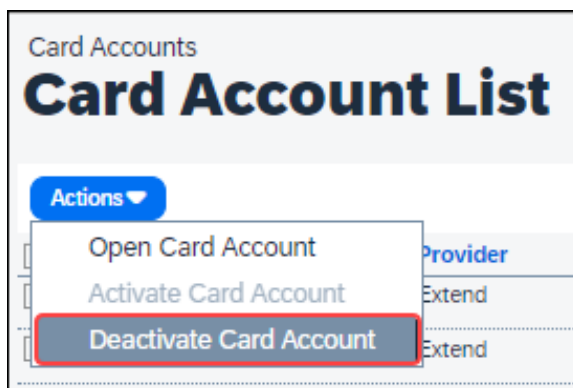


For more information about managing virtual cards, refer to the *Concur Invoice: Invoice Pay User Guide*.

Deactivating Card Accounts

► To deactivate a card account:

1. On the **Card Account List** page, select the account you want to deactivate.



2. On the **Actions** menu, select **Deactivate Card Account**.

The deactivated card account displays as *No* in the **Active** column on the **Card Account List** page.

Updating Vendor Records

Working with Vendors

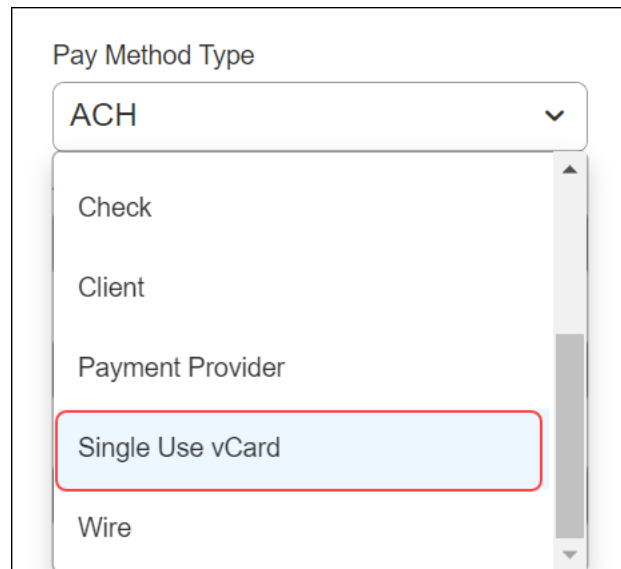
Your company needs to work directly with their vendors to confirm if they accept virtual cards as a form of payment and whom they should be sent to. Many banks and credit card issuers, who support virtual cards, offer their customers services to help identify from a list of vendors who accepts them. Your company should reach out to their bank or credit card issuer representative to see if they provide this type of service.

After vendors confirm the use of virtual cards, vendor records must be updated with the correct information in their vendor profile for invoices to be paid by virtual cards. Vendor records can be updated in Concur Invoice with the virtual card payment method like all existing vendor update methods: manual entry in Concur Invoice, an Excel import, a CSV import file, or API.

NOTE: Currently, when existing vendors in Concur Invoice are reimported with the vendor import file or API, the **Pay Method Type** field will update to the default payment method type of *Client* and other optional fields like the **Contact Email** will be overridden if left blank.

Updating the Payment Method Type

Vendors who accept virtual card payments must have the **Pay Method Type** list updated to default to virtual cards. When a virtual card payment type is selected for a vendor, all new invoices will default to this assigned payment method.



Payment Managers can currently issue the following virtual card option:

- **Single Use vCard:** A new card is issued to a vendor for a one-time payment for the exact amount the card is issued for.

Updating the Vendor Contact Email

Vendors who accept virtual card payments must have the **Contact Email** field populated on their vendor record. The vendor contact email is used by Concur Invoice to send a remittance email to the vendor with a link to the virtual card. The person associated with this email is the only recipient allowed to access the virtual credit card.

<div>Pay Method Type</div> <div>Single Use vCard ▼</div>	<div>Contact Email</div> <div>vendorcontact@companyname....</div>
--	---

Verify the appropriate contact email for each vendor. If the **Contact Email** field is not populated, invoices with a virtual card payment method will be moved to the **Invoices Requiring Action** queue in Payment Manager.



For more information about updating vendor profiles with the Excel import file, refer to the *Concur Invoice: Vendor Import User Guide*.



For more information about updating vendor profiles with the CSV import file, refer to the *Concur Invoice: Approved Vendor Import, Ver. 3 Guide*.



For more information about updating vendor profiles via API, refer to the SAP Concur Developer Center API Reference for the Invoice Vendor v3.1 API.

