Service Overview

UMB’s Commercial Card online platform provides UMB’s commercial card customers with the ability to view card transactions, access statements, and reconcile expenses, all in a single intuitive interface delivered from the convenience of the customer’s computer. In addition, the service is capable of supporting administrative actions performed by the customer, such as opening and closing accounts, managing account limits, managing access for employees (referred to as users), or updating the functional or data entitlements assigned to a user.

With UMB Commercial Card, a customer can benefit from:

• Real-time access to transaction authorizations, including being able to view declined transactions and the decline reasons.

• 24 months of transaction history, with a full suite of reporting topics available to users of all access levels.

• Management of accounts, such as requesting new accounts, changing the status of existing accounts (closed, suspended), updating account demographics, and editing account limits either permanently or temporarily.

• Ability to securely make payment to the UMB Commercial Card billing statements, as either one-time payments or scheduled future payments.

• Robust expense management solutions, including cost allocation of card transactions, intuitive expense report wizards, and approval workflows.
UMB Commercial Card Templates

UMB Commercial Card is an integrated multi-service environment providing easy access to multiple functions. A customer can be subscribed to one of two templates for the platform:

1. **Base Template**: Card management, statements, reporting.
2. **Expense Management**: Includes the Base Template with the full suite of cost allocation and advanced reporting.

Access to UMB Commercial Card is controlled via entry of a unique user ID and password. User roles and entitlements within the platform are easily configurable to allow for cardholders, their managers, and their program administrators to all have the appropriate level of access. Users that have been designated as Client Program Administrators will have their entitlements managed by UMB, and these entitlements will include the full range of real-time card management capabilities.
UMB Commercial Card Modules – Base Template

For customers using the Base Template, the following service modules are available after signing on to UMB Commercial Card and are incorporated into a single, unified, user interface:

- **Home**: A configurable dashboard for easy access to balances, reports, and notifications.

- **Statements**: The view for cardholders and delegated users for reviewing transactions.

- **Administration Overview**: A centralized module for managing all employees and their access rights, reporting rights, and approval roles.

- **Account Management**: Access to view and manage all accounts issued in a customer’s program, as well as request new accounts.

- **Instance Management**: A collection of modules for managing advanced rules and company hierarchy assignments.

- **Reporting**: A powerful suite of reporting topics for users to drill down into card transaction details, as well as design and schedule custom reports and data extracts.

**Other modules:**
- Email Management
- Bill Payment
- File Management
UMB Commercial Card Modules – Expense Management Template

For customers using the Expense Management Template (use full name), all of the modules of the Base Template are available, with certain enhancements. All of the following service modules are available after signing on to UMB Commercial Card and are incorporated into a single, unified, user interface:

• **Home**: A configurable dashboard for easy access to balances, reports, and notifications.

• **Statements**: The view for cardholders and delegated users for reviewing transactions on their accounts, now also includes the ability to code them to the company's charge codes.

• **Approvals**: Access for assigned approvers to review and approve cardholders' coded transactions.

• **Administration Overview**: A centralized module for managing all employees and their access rights, reporting rights, and approval roles. This module now also includes managing system defaults for transaction coding based on employee, card account, supplier, or currency.

• **Account Management**: Access to view and manage all accounts issued in a customer's program, as well as request new accounts.

• **Instance Management**: A collection of modules for managing all charge codes, receipt image rules, approval rules, and company hierarchy assignments.

• **Reporting**: A powerful suite of reporting topics for users to drill down into card transaction details, as well as design and schedule custom reports and data extracts.

Other modules:
• Email Management: includes notifications for cost allocation and approvals
• Bill Payment
• File Management: includes the ability to run a financial extract for all coded transactions
Core Modules

Home – Base and Expense Management Templates
The Home module consists of a configurable dashboard. Administrators see a summary view of accounts issued and the total balance on the program, while individual cardholders see a summary view of their card accounts and their balances with available credit. Users can also have quick access to report templates they “pin” to their Home module for quick access.

Statements – Base and Expense Management Templates
The Statements module allows cardholders and users authorized to view card accounts to access up to 25 months of account transaction history. The statements are available to view on-screen or export into Adobe PDF format. Transactions display all receipt-level details, when the information is provided by the merchant and their acquirers.

For customers on the Expense Management Template, transactions are available for users to review and code to their company’s general ledger codes. Coding can be pre-set to default code values assigned by administrators, with users having access to select new code values from pre-populated lists. Transactions can be split to be coded to multiple code values. Users can also add text descriptions to provide details on what was purchased and the business justification. If enabled, users can upload images of the transaction receipts and attach them to the transactions.

Approvals – Expense Management Template Only
The Approvals module is where managers of cardholders access their employees’ transactions that have been coded and made available for approval. Approvers have access to view all of the same transaction details as the cardholders, as well as the charge code values assigned to the transaction. The text descriptions and receipt images are available for the approvers to view.

After reviewing all of the details on the transactions, approvers have the ability to “Approve” transactions, or mark them as “Information Required.” The “Information Required” status will send the transaction back to the cardholder with the request that the cardholder provide more details and/or review the charge code assignment to the transaction.

Companies can be configured to have transactions require more than one level of approval, and these configurations can vary based on transaction dollar thresholds, charge code values, and merchant category types.
Administration Overview – Base and Expense Management Templates

The Administration Overview module is a centralized place for managing all employees and their access rights, reporting rights, and approval roles. Administrators have easy access to view all employees and manage profiles, user access credentials, and their access entitlements. Employees can be mapped to their individual card accounts, to multiple accounts, or not mapped to any account if their role is set for just reporting and/or approvals.

For customers on the Expense Management Template, the Administration Overview module also includes abilities to set up and manage all charge codes that are to be loaded into the platform and available for users to select when coding transactions. This also includes setting system defaults for transaction coding. Administrators can set rules for card transactions to automatically code to certain charge code values based on the employee, the card account, the transaction currency, or even the transaction merchant category type.

Account Management – Base and Expense Management

For customers on both the Base and Expense Management templates, the Account Management module gives an administrator access to view and manage all accounts issued in their card program.

All accounts are available to display in a single report, available for export. Administrators can also view all account details in real-time, including credit limit and available credit. Administrators have access to real-time authorization activity on the accounts, including the ability to view declined authorizations and the reasons for the declines.

New accounts can be requested using the Account Management module. An intuitive workflow guides the administrator through the fields of data required to set up and issue a new accounts, whether it be for a new employee or a new account for an existing employee.

The Account Management module also allows administrators to manage all accounts issued for their programs. Account elements available for administrators to manage include: update cardholder name, update account billing demographics, update monthly credit limit (both permanent and temporary), update account authorization strategy (both permanent and temporary) and re-issue a new physical card for an existing account.
Instance Management – Base and Expense Management Templates
For customers on both the Base and Expense Management Templates, the Instance Management module allows administrators to control aspects of the platform, such as:

• **Custom Content**: set a custom message to display on the home page for all users to see when accessing the platform.

• **Company Unit Hierarchy**: set up and manage an organization hierarchy for all employees in the program. This allows for establishing viewpoints for user access to the system, as well as allowing reporting to be pulled from the system based on the hierarchy.

For customers on the Expense Management Template, the Instance Management module is enhanced so users can control additional aspects of the platform, such as:

• **Finance Module**: Administrators can view the charge code segments and the rules for coding transactions to the segments.

• **Receipt Module**: Administrators can view and edit rules for users to attach receipt images to coded transactions.

• **Workflow Rules and Workflow Roles Modules**: Administrators can set up and manage the workflow rules for coded transactions to require approval.

• **Spend Wizard Module**: Administrators can set up and manage spend wizards for expense reporting. Spend wizards are intuitive questionnaires that require cardholders to provide additional details on transactions, such as mileage calculations and itemized travel expenditures.
Reporting – Base and Expense Management Templates
The platform provides a full suite of reporting topics to all customers. For customers on the Base Template, the reporting topics include, but are not limited to, areas such as:

- **Account Details/Account Search:** Provide a listing of details for all accounts mapped to a user, or for all accounts in the company.

- **Transaction Search:** A listing of all transactions for a company or for a cardholder. Transaction search provides many fields and filters to help the user report on transactions that meet specific criteria.

- **Suppliers:** A way for administrators and other users to pull down down details on suppliers.

- **Audit Tracking:** Provide administrators an online audit trail of all activities done in the platform.

- **Past Due Report:** Provide administrators a listing of card accounts that are past due in payments to UMB.

- **Transaction Limit Monitoring:** Provide administrators a listing of transactions that have exceeded program transaction limits, including transactions where cardholders may have split the transaction with the merchant to get around transaction limits.

- **Spending Pattern Exceptions:** Provide a listing of transactions on card accounts that deviate from the cardholder’s typical spending patterns.

For customers on the capitalize for consistency, the reporting topics are enhanced to include reports on the cost allocation and workflow components of the platform. Such additional reporting topics include, but are not limited to:

- **Expense Report Analysis:** A snapshot view of all expense report activity in the platform, and the status of reports and their approvals.

- **Approval Role Delegation:** The ability to view and manage all delegations of approvals.

- **Employee Defaults:** A listing of all default charge code assignments to the employees in the company.
Other Modules

• **Email Management**: A tool to set up one-time email messages to users of the platform, or to set up automatic email messages that go to targeted audiences based on events in the platform (transactions available to approve, statements available to view, etc).

• **Bill Payment**: An interface for administrators to submit payments to UMB Bank for their statement balances. This includes the ability to make one-time payments as well as set up recurring automatic payments.

*NOTE: Bill payments must be submitted online before 5:00 p.m. CT for processing that day.*

• **File Management**: A single repository for all interface files that are uploaded to the system, as well as for all reports and financial extracts that are downloaded from the system.
**Getting Started**

UMB Bank customers who would like to use the Commercial Card online platform should contact their customer relationship manager or account manager to obtain more information about how to onboard to the platform.

**Commercial Card Agreement and Implementation**

To onboard to the online platform, commercial card clients must have their program data loaded into the system. To accommodate the data delivery services and connections between UMB, Visa and our card processor, First Data, clients may be required to sign an updated Commercial Card Agreement. Please contact a UMB customer relationship manager or account manager to determine whether an updated Commercial Card Agreement will be required.

Once an updated Commercial Card Agreement is in place, the next step will be to provide enough detail to UMB Bank to complete an Implementation Workbook. These implementation details will help UMB build your platform with the right template, and will help you UMB team understand your company’s goals for the platform.

**Required Equipment**

The customer must have all required software components and access to the internet to use this service.

<table>
<thead>
<tr>
<th>Workstation Requirements</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum Hardware Requirements</td>
<td>A PC or Mac capable of running a manufacturer-supported version of either Chrome, Firefox, Internet Explorer, or Safari web browser.</td>
</tr>
<tr>
<td>Minimum Software Requirements</td>
<td>A manufacturer-supported version of either Chrome, Firefox, Internet Explorer, or Safari. PDF reader software such as Adobe Acrobat Reader version 5.0 or higher.</td>
</tr>
<tr>
<td>Internet Bandwidth</td>
<td>UMB Bank recommends a high-speed wired internet connection, such as an Ethernet, fiber optic, cable or DSL connection. Customers using a wireless connection or mobile connection are encouraged to take appropriate precautions.</td>
</tr>
</tbody>
</table>
Interface Files

UMB Commercial Card is configured through the use of interface files which could be derived from a customer’s enterprise resource planning (ERP) system. UMB Bank will assign an implementation analyst to help guide a client through the implementation process, including the use of the interface files. The files will greatly help clients streamline integration between the platform and their ERPs in the following functional areas:

- **Human Resources (HR) File:** The HR file will be the method for uploading all company employee data into the platform. An employee is anyone who will touch the system, whether they are cardholders who are users, cardholders who are not users, and users who are not cardholders. Employee data includes information such as: names, email addresses, departments, managers, and user/approver roles.

- **Company Unit (CU) File:** The CU file will help a company design a reporting and viewpoint hierarchy within the platform. This allows the company to not only insert the names of departments to which employees get assigned, but also set the relationships between the departments.

- **Charge Code (CC) File:** The CC file is the method for loading all applicable charge code values into the platform. Codes can also be assigned into charge groups, which can be used to restrict employee access to codes.

- **User Interface (UI) File:** The UI file will be the way to designate which employees will also have user access to the platform. The file will contain the user names. Once successfully loaded into the platform, emails will generate to the users with their passwords and login instructions.

User Documentation

User documentation will be provided to the customer upon completing all of the required enrollment documentation and platform configuration. User documentation is also published online, and links to these online resources are available in the platform.

As technology changes, UMB Bank will work to keep the platform up to date with features and functionality that stay current with the market. New functions may be introduced to the platform, and UMB Bank will provide advance notice. Look for messages posted online on how to access and review documentation for any changes that could be introduced.
Customer Technical Support

The UMB Commercial Card platform is designed to allow cardholders and administrators to be fully self-sufficient in researching and troubleshooting issues. For user access support, UMB encourages all users to take advantage of “Forgotten your password?” link on the home page of the platform.

UMB Bank also encourages program administrators to be the first tier of support for cardholders and general users of the platform. Many questions on use of the platform could be dependent upon a company’s internal policies and procedures.

If a program administrator has any technical questions regarding UMB Commercial Card, the administrator may call UMB Bank's Commercial Client Advisor Teams at 888.494.5141, between 7:00 a.m. – 6:00 p.m. Central Time, Monday through Friday (except bank holidays).

Termination

Upon termination or closure of a company's commercial card program, UMB Bank will immediately terminate use of the card accounts issued to the company. From there, the service of the platform may be made available to program administrators for a limited time to extract any final sets of data from the platform. After that time, all users and administrators will be disabled, but user history will be retained for at least 180 days for audit purposes.