



UMB Commercial Card Update

Frequently Asked Questions

March 16, 2020

Overview

We are closely monitoring the COVID-19 (coronavirus) public health threat and taking precautions to ensure our customers and associates remain as safe as possible. **To this end, all UMB branches will operate as drive-through only beginning Monday, March 16.**

Our standard business processes and commitments to service level agreements for transactions such as payment processing and payroll operations remain in place and completely unchanged, thanks to our robust business continuity plans. We will continue to serve you and service your accounts as we always have.

Fraud Protection Reminder

UMB will never ask you for personal information such as social security number, full credit card numbers, user ID or passwords.

UMB Commercial Card Support Contacts

Program Admin Support	Cardholder Support	Fraud Management
Direct Line: 1-855-698-8050 commercial.bankcards@umb.com Monday - Friday: 7 a.m. - 6 p.m. CST Fraud Verification: 1-800-337-3392 Fax: 816-843-2485	Direct Line: 1-888-494-5141 commercial.client@umb.com Monday - Friday: 7 a.m. - 7 p.m. CST Saturday: 8 a.m. - 5 p.m. CST Fraud Verification: 1-800-337-3392 Card Account Line: 1-800-292-2100	Direct Line: 1-800-337-3392
<u>For Program Administrators</u> <ul style="list-style-type: none">* Credit Limit Increases* Strategy Changes* Travel Notifications* Lost/Stolen Cards* Card Activation/Cancellation* Navigational Support with Online Tools* Phone Payment Processing* Research Requests	<u>For Cardholders</u> <ul style="list-style-type: none">* Balance and Availability Inquiries* Lost/Stolen Cards* Statement Copy Requests	24/7 Validation of Transactions 24/7 Lost/Stolen Reporting

Q: How can program administrators make remote payments?

A: Ensure you have access to use the *Pay Now* functionality in the UMB Commercial Card platform. If you have questions about setting up and/or using *Pay Now*, please review our **Pay My Bill: User Guide** posted on our [Resource Center](#) on UMB.com. You can also contact our program administrator team with questions at 855-698-8050.

Q: How can program administrators access the UMB Commercial Card platform?



A: Access this platform on any device (laptop, desktop, mobile) by going to <https://commercialcard.umb.com/>

Q: What are some of the common functions that UMB Commercial Card platform allows?

A: UMB Commercial Card will allow program administrators to pay the statement balance online, order new cards for a cardholder, adjust card limits, review transactions, view authorizations/declines, view online PDF statements, and oversee expense management functions.

Q: How can cardholders keep track of their card account balance and transactions while they are not in the office?

A: Cardholders can download the UMB Commercial Card app from the Apple App and Google Play stores. Cardholders will log in using their existing username and password.

Q: How do I request a credit line change for my company or organization?

A: For overall company credit line changes, contact our program administrator support team at 855-698-8050. Cardholder credit line changes can be completed through the UMB Commercial Card platform under the Card Management section.

Q: How can program administrators post a message on UMBC for our organization's cardholders?

A: UMB Commercial Card can allow program administrators to post a message to all program users. This can be done by going to *Administration >> Instance Management >> Custom Content*. Click on the  widget to edit Home Page notices.

Q: How do I create a "ghost" or "virtual" card for emergency purposes?

A: UMB can help you create a ghost card for emergencies. Use the UMB Commercial Card platform to access *Card Management*. In the **Create Card Account** function, select whether your account has a plastic or not. Set this to the off position, and request your new account. The card information should be available online within 24 - 48 hours.

Q: Do you have back-up program administrators in place?

A: The current program administrator can build a back-up administrator through the UMB Commercial Card platform. For step-by-step instructions, go to <https://www.umb.com/business-banking/business-credit-cards/resource-center>, and click on "Create New Administrator Guide."

Q: What should I do if I have a card that expires during the COVID-19 event?

A: If you have cards that need immediate renewal, please contact our program advisor team at 855-698-8050.

Q: I've been reading about fraudulent activity. What do I need to be aware of?

A: First and foremost, be vigilant – unfortunately, bad actors have been using the recent uncertainty to prey upon unsuspecting victims. We always carefully monitor your transactions, but if you or your business receive any concerning or potentially fraudulent messages, please reach out to your relationship manager or UMB Fraud Management at 800-337-3392.