Cardholder User Guide

Training Document

Count on more.

Contents

Document Purpose

This Cardholder Guide will take you through the process of using **UMB Commercial Card** to access your account information, view your transactions and receive copies of your statements. You may also refer to **Help** for online assistance with any screen in the platform by selecting your name on the top right-hand side of the screen. Additional information is also located under the **Resources** link at the bottom right-hand corner of each screen.

Topics include the following:

- Logging In
- Home Page
- Statements
- Reports

Cardholder Responsibilities

As a cardholder, you must:

- Comply with your organization's Commercial Cardholder Expense Policy.
- Inform your company Administrator of any changes to your details (e.g. change in location, role, direct manager, cost center, etc.).
- Notify your company Administrator if you are taking a leave of absence so your profile can be delegated to another user to complete your statement.

Note: The screens, options, and labels may vary from the examples in this document, depending on the configuration for your organization.

Logging In

UMB Commercial Card is designed to notify all new users of their user credentials. The emails will come from the sender *UMB Commercial Card* unless your company Administrator has configured an alternate sender name and sender email address.

If you are a new user to **UMB Commercial Card**, you can expect to receive the following system-generated emails:

> **UMB Commercial Card - Username Created**
> **UMB Commercial Card - Password Created**

Once you have your user credentials, perform the following to gain access to **UMB Commercial Card**:

- Go to https://identity.commercialcard.umb.com/login
- Enter your Username and Password, as provided by the emails
- Click the 'Log in' button
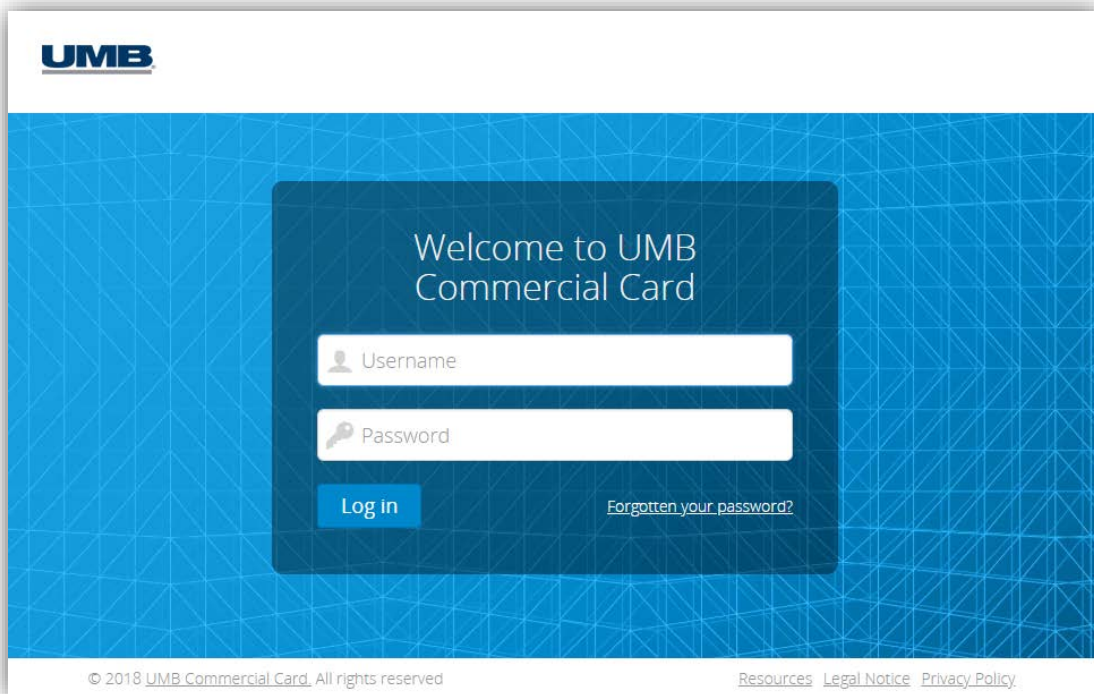
Password Rules

When accessing **UMB Commercial Card** for the first time, or anytime you request a password reset, you will be prompted by the system to set a new password.

Passwords must contain:
- Minimum of 8 characters, maximum of 16; and
- At least one lower case character, and one upper case character; and
- At least one number.

Note: If you are logging in for the first time, the login disclaimer message may appear. Read the terms and conditions and click Accept to proceed.

UMB.

Terms and Conditions

By accessing the UMB Commercial Card platform service, you agree to UMB's Terms and Conditions of the service. Please click to agree.

Accept   Decline

Password Updates

The system will prompt you to create a new password every 90 days as your password expires. You can also update your password at any time. To do so, once you log into **UMB Commercial Card**, select the Personal Settings icon (under your name) on the top right-hand side of the screen, and select *Password* from the menu.
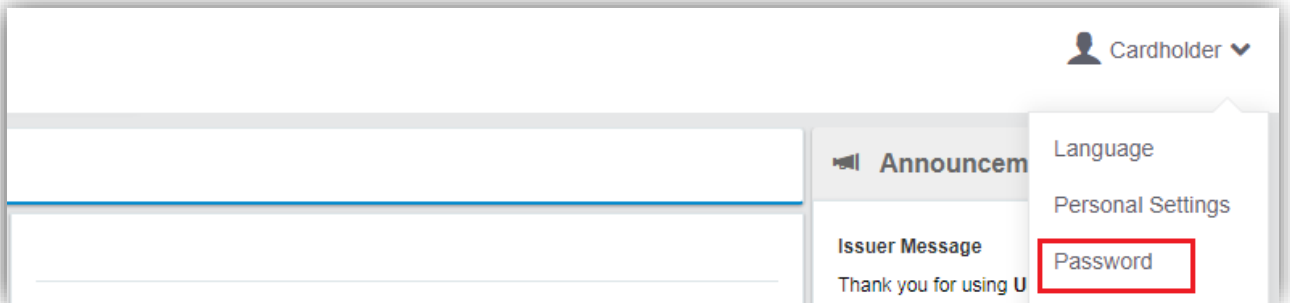
Once you select 'Password,' you will be prompted to change your password.

Forgotten Password Assistance

If you are experiencing difficulties with accessing **UMB Commercial Card**, please use the Forgotten your password? link at the bottom of the login screen. Enter your Username and Email and click the 'Submit' button. The system will generate a new temporary password that will be sent to you by email.


If you need additional support accessing **UMB Commercial Card**, please contact your company Administrator.

Password Expiration

The system will prompt you to create a new password every 90 days as your password expires. This timeline could be shortened if configured by your Administrator based on your organization's internal policies.

Home Page

The Home screen (or dashboard) offers quick access to important details for your account.
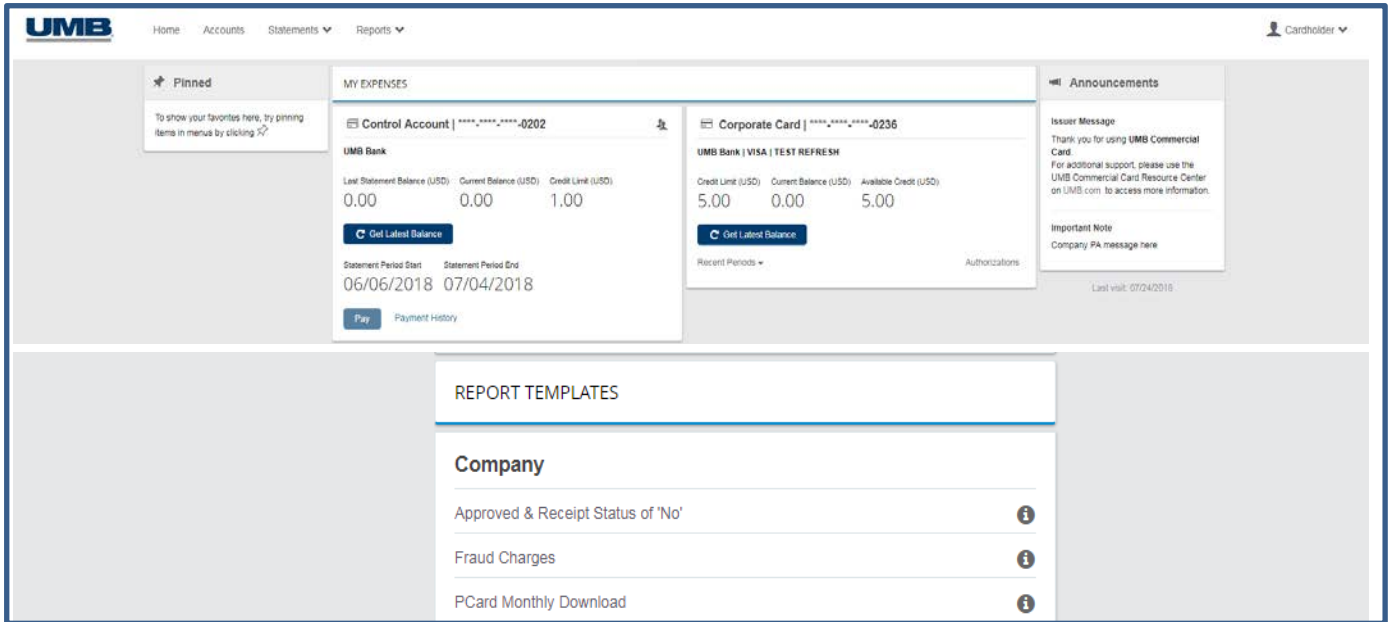
- **Pinned:** This pane may contain quick links that have been saved by you for direct access to certain functions, screens or reports.

  To pin a link to the Home page, click the ⚲ icon. To unpin a link click the ✖ icon.

- **My Expenses:** This pane provides a snapshot of your Credit Limit, Current Balance and Available Credit.
  - To update your Available Credit in real-time, click the 'Get Latest Balance' button.
  - To view any recent authorized transactions that have not yet posted to your account, click the 'Authorizations' link.

- **Announcements:** This pane contains important messages posted by both UMB Bank and your company Administrator.

- **Report Templates:** This pane allows you to access report templates you create as well as any program-wide report templates created by your company Administrator. (See the Reports section of this guide for more details.)

# Accessing Modules from the "Menu Ribbon"

Menu Ribbon

Across the top of the screen, a menu ribbon provides access to key modules within the platform.
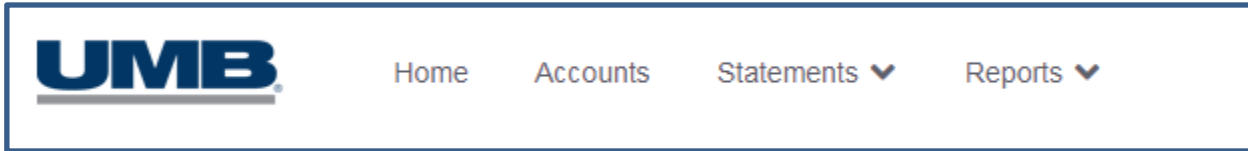
Accounts

The Accounts module on the ribbon in **UMB Commercial Card** will only be visible to you if you are a cardholder or are delegated to a specific account (such as a Control Account).

- Clicking 'Accounts' on the ribbon allows you to view the Available Credit, Balance and Credit Limit for your card account or delegated accounts. A list of recent transactions also displays.
- Users with access to multiple accounts may toggle between account numbers listed on the left-hand side of the screen to see the Available Credit, Balance and Credit Limit with associated transactions for each card account.
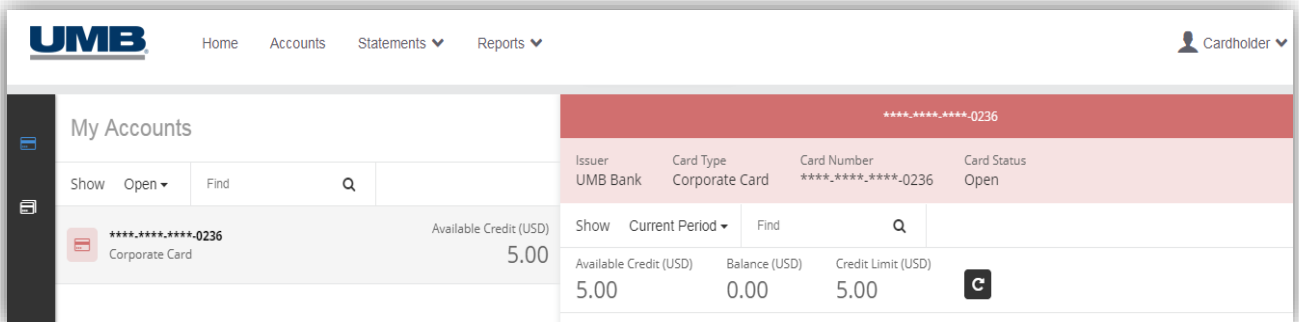

Note: If you have access to more than one card account, your view may incorporate data for multiple accounts.

Statements

The Statements module on the ribbon in **UMB Commercial Card** allows you to view transactions and obtain copies of your monthly statements.

- Clicking 'Statements' on the ribbon will reveal the drop-down menu of available statement periods for your card account(s).
- Select a statement date to view a listing of transactions for that statement period.
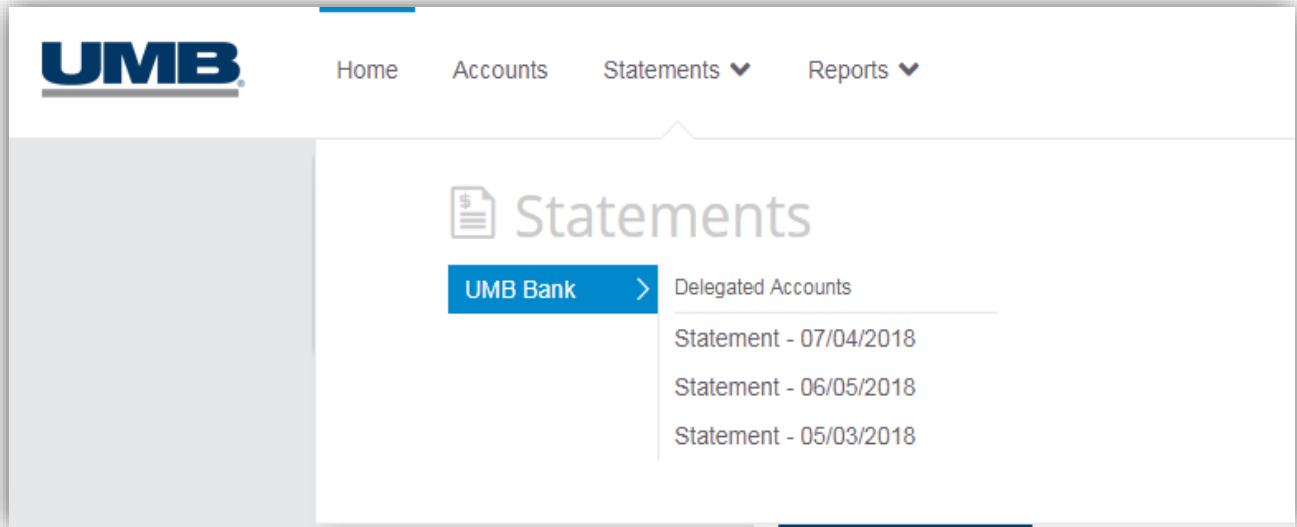
The Account Statement view will display all the transactions for the statement period. From here, the following actions are available:

- Click on the ⊗ icon to the right of a transaction to view additional details.
- To view or download a copy of your statement, click the <u>View Statement Report</u> link.

Reports

The Reports module on the ribbon in **UMB Commercial Card** allows you to create reports built with specific search criteria beyond what is contained on your monthly statement. Depending on your search criteria you can generate a report of all transactions:

> ➢ Over a specified date range (such as the last six months).
> ➢ At specific merchant types (such as airline purchases).
> ➢ With a certain dollar amount (such as greater than, less than or equal to).

- Clicking 'Reports' on the ribbon will reveal a drop-down menu of available report options.
- Click to select the appropriate report.
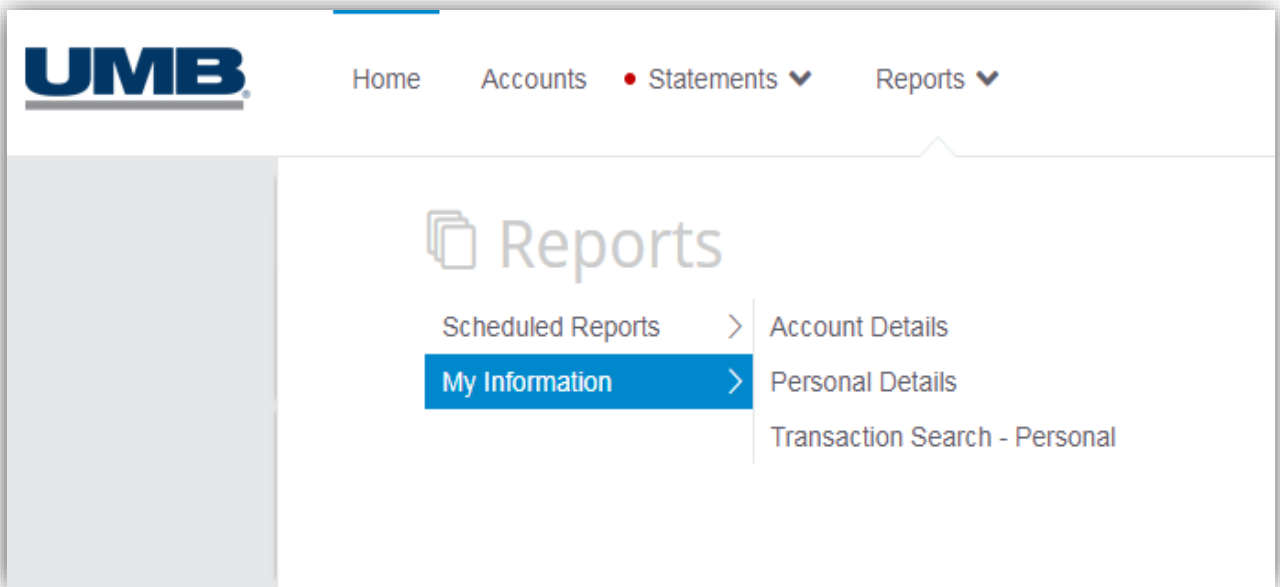
Note: The available report options may differ based on your company's program configuration. Contact your company Administrator for additional support.

All reports in UMB Commercial Card function on the same basic premise:

- Select your report criteria using options on the left-hand side of the report window. Options can include: Statement Period, Account Type (if you have more than one) and Execution Range.

- Set additional report filters using options on the right-hand side of the report window. Filters available can include: Transaction Type & Status, Supplier Groups, Currency & Amount, etc.

- Click on the 'Search' button once you are ready to run the report. Results will display on screen for you to review.

Transaction Search - Personal

Statement Issuer	( ) UMB Bank - Corporate (0 ▼)
Statement Period	07/01/2018 to 07/31/2018 ▼
Account Type	[All Types] ▼
Start Date	
End Date	
Execution Range	▼

◉ Posting Date ○ Transaction Date

| Export File Name | |
| Export File Type | ▼ |

☐ Exclude Payments

Transaction Type & Status ▲

Transaction Type	▼
Transaction Status	▼
Approval Status	▼
Policy Status	▼

Receipt Status	○ Yes ○ No ◉ Both
Personal Transactions	○ Yes ○ No ◉ Both
Linked Transactions	○ Yes ○ No ◉ Both
Disputed Transactions	☐

Supplier Groups ▼

Currency & Amount ▼

Enhanced Data ▼

Additional Fields ▼

Report Templates ▼

Search

- Links at the bottom of the results screen allow you to <u>Export to Excel</u> or <u>Export to PDF</u>.

Transaction Search - Personal

All amounts are tax inclusive and displayed in their billing currency

As the cardholder or delegate you are able to make adjustments to transactions shown if editable

Filter ⊞

UMB Bank, , 01/01/2018 to 12/31/2018

Mapped Cards

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Period End ⊖	Posting Date ⊖	Tran Date ⊖	Account ⊖	Transaction Type ⊖	Supplier ⊖	Amount ⊖	
05/01/2018	04/11/2018	04/09/2018	9146	Purchase	Southwes	305.96	X
05/01/2018	04/27/2018	04/25/2018	9146	Purchase	Southwes	491.60	X
08/01/2018	07/04/2018	07/02/2018	9146	Purchase	Southwes	327.96	X
					Debit Total USD	1,125.52	
					Credit Total USD	0.00	
					Total USD	1,125.52	

<u>Export to Excel</u> <u>Export to PDF</u>

General Questions/Assistance

If you need assistance navigating, please access **Help** for online assistance with any screen in the platform. Simply select your name at the top right-hand side of the screen under your Personal Settings icon.

Additional information is also located under the **Resources** link at the bottom right-hand corner of each screen.

For further support contact your company Administrator (details can be found under **Contact**).