

Cardholder User Guide

Training Document

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UMB
Reg. U.S. Pat. & Tm. Off.



Count on more.

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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

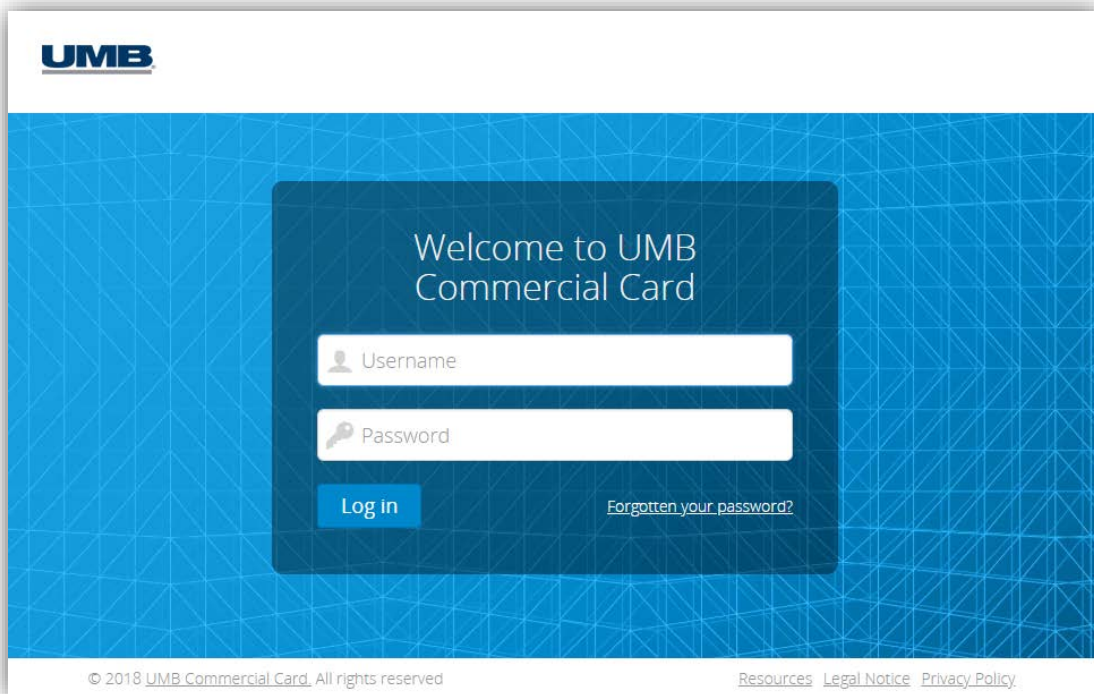
UMB Commercial Card is designed to notify all new users of their user credentials. The emails will come from the sender *UMB Commercial Card* unless your company Administrator has configured an alternate sender name and sender email address.

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.



Terms and Conditions

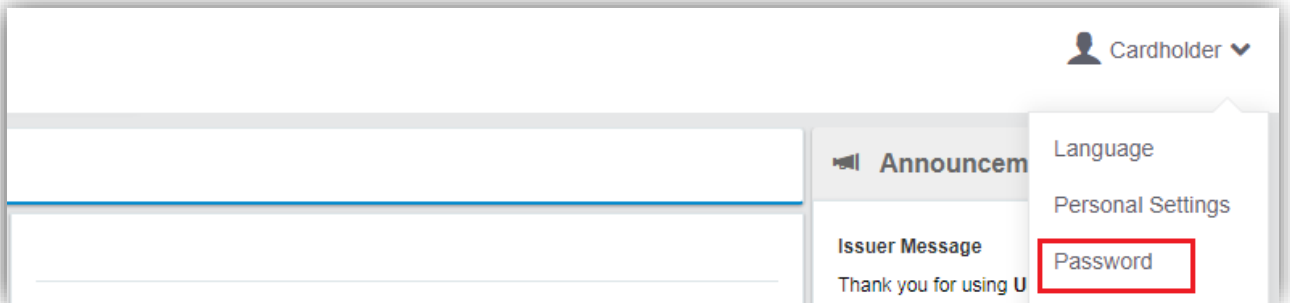
By accessing the UMB Commercial Card platform service, you agree to UMB's Terms and Conditions of the service. Please click to agree.

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.

A screenshot of a web browser window showing the 'Password Maintenance - Update' form. The browser title is 'Personal Settings - Google Chrome' and the URL is 'https://commercialcard.umb.com/Settings/settings_...'. The page content includes a heading 'Password Maintenance - Update', a paragraph of advice, a list of password criteria, and three input fields for 'Current Password', 'New Password', and 'Confirm Password'. A 'Save' button is located at the bottom of the form.

Personal Settings - Google Chrome

Secure | https://commercialcard.umb.com/Settings/settings_...

Password Maintenance - Update

It is recommended that you do not set your new password to be your internal password used within your organization. You may not set your password to easy words or your user id.

Your password must meet the following criteria:

- Minimum number of characters: 8
- Maximum number of characters: 16
- At least one lower case character
- At least one upper case character
- At least one numeric character

Current Password

New Password

Confirm 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.

Password Help

If you have forgotten your password, enter your user details below and a new randomly generated password will be emailed to your email address.

Please note that if you do not have a valid email address, or your organization has disabled this feature, then you will need to contact your internal administrator.

Username

Email

Submit

[Return to login page](#)

If at any time you need more assistance, please contact your internal administrator.

- I cannot remember my username. ▾
- My account is locked. What do I do? ▾
- I don't have a username. ▾
- Help, totally lost! Who do I talk to? ▾

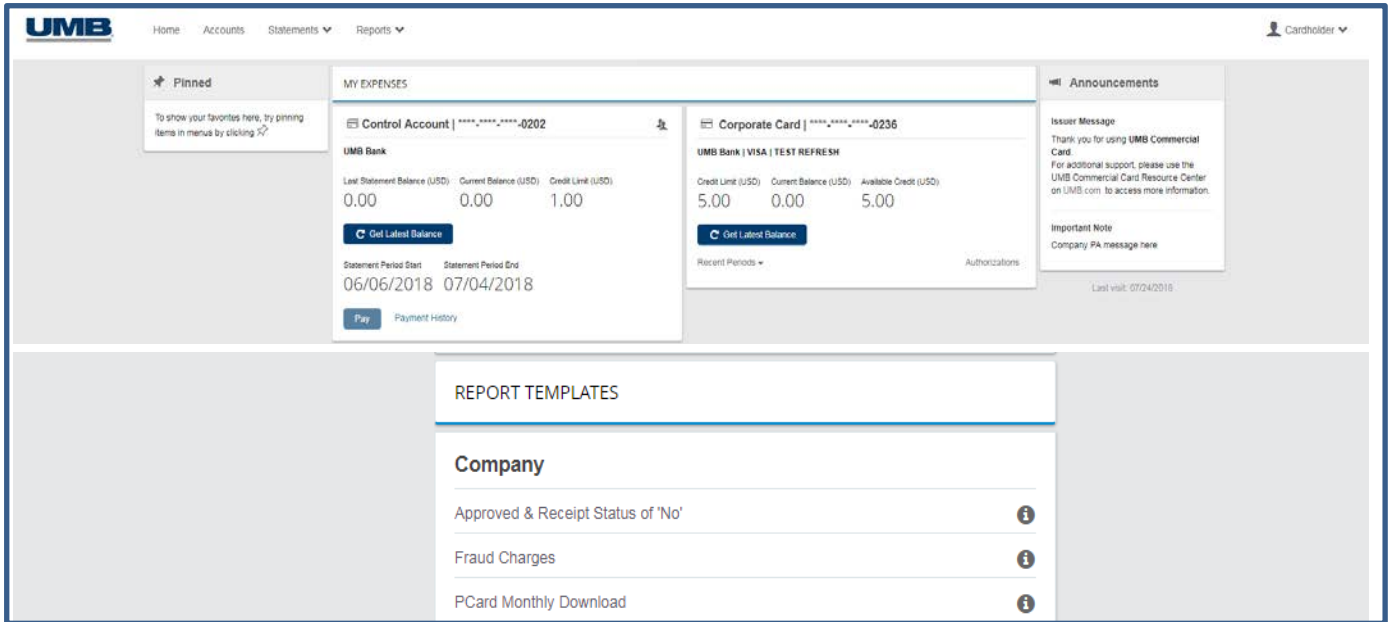
If you need additional support accessing **UMB Commercial Card**, please contact your company Administrator.



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.

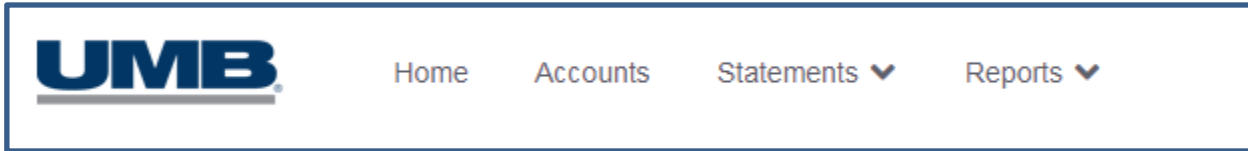


- **Pinned:** This pane may contain quick links that have been saved by you for direct access to certain functions, screens or reports.
To pin a link to the Home page, click the  icon. To unpin a link click the  icon.
- **My Expenses:** This pane provides a snapshot of your Credit Limit, Current Balance 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

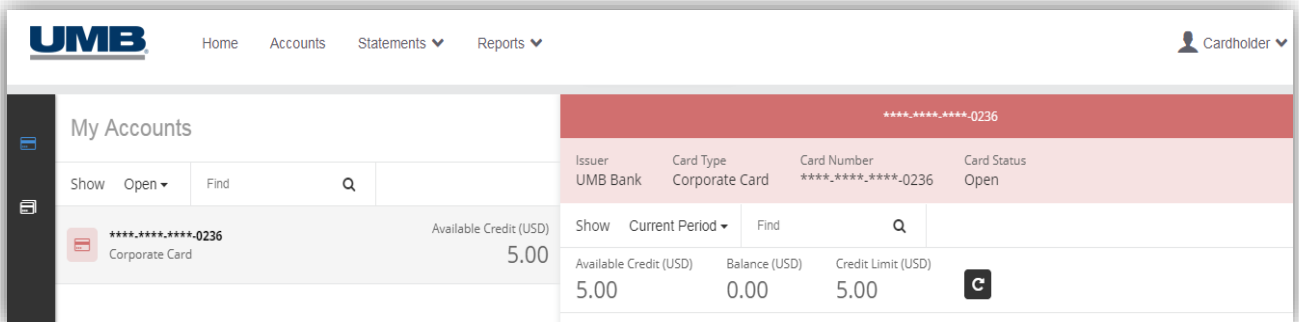
Across the top of the screen, a menu ribbon provides access to key modules within the platform.



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.

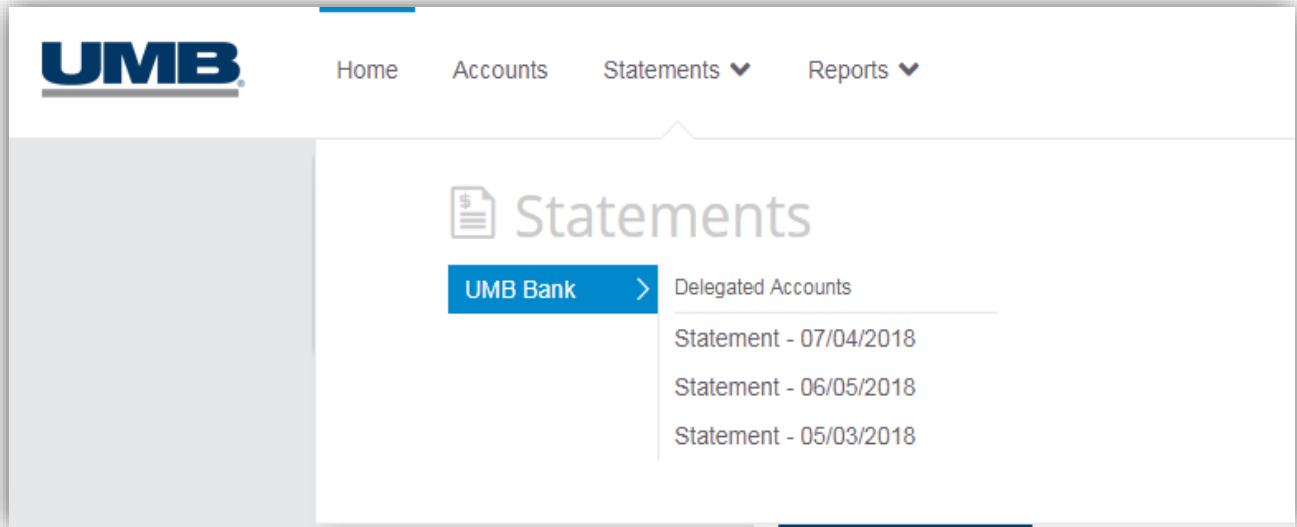


Note: If you have access to more than one card account, your view may incorporate data for multiple accounts.


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 [View Statement Report](#) link.

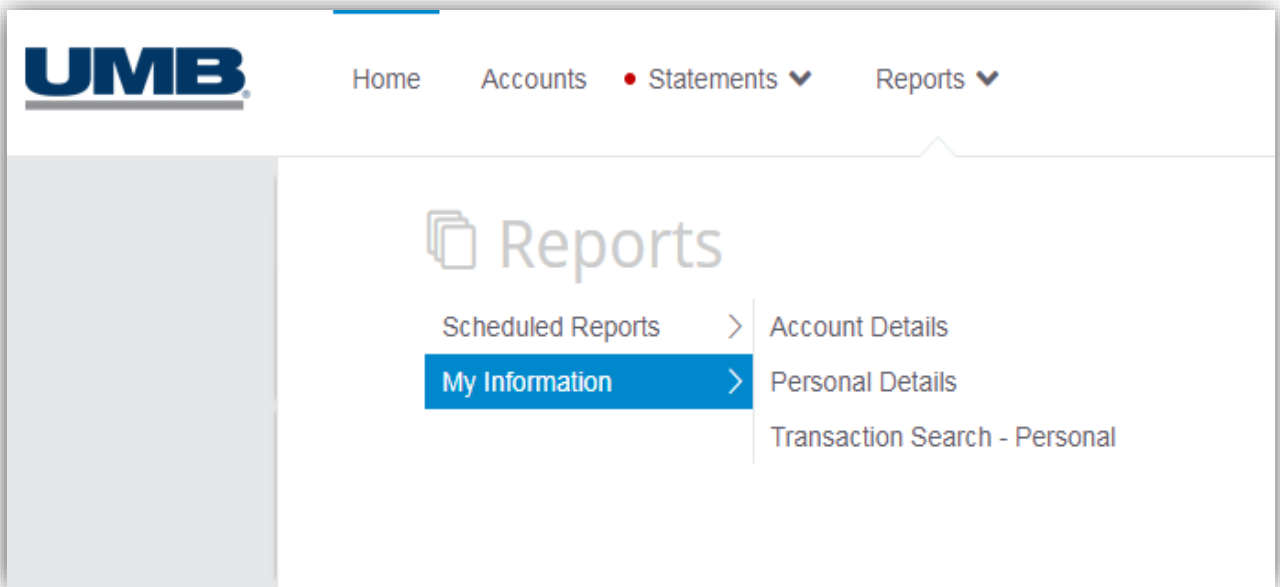
Account Statement					Current Balance	1,151.01
04/03/2018 to 05/01/2018					Previous Balance	177.54
Cardholder Guide - UMB Bank - Corporate (9146)					Credit Limit	2,000.00
Tran Date	Post Date	Supplier	Disputed	Amount Incl		
04/09/2018	04/11/2018	Southwes	.	305.96		
04/25/2018	04/27/2018	Southwes	.	491.60		
04/26/2018	04/27/2018	Earls Restuarant (The	.	89.50		
04/26/2018	04/29/2018	Kci Airport	.	31.00		
04/26/2018	04/27/2018	Sq *donatellas Pizza	.	66.00		
04/27/2018	04/29/2018	Hilton Garden Inn Denver	.	166.95		
04/06/2018	04/06/2018	Payment - Payment	.	-177.54		

[Manage Receipt Images](#)
 [View Statement Report](#)

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 i

Statement Issuer: () UMB Bank - Corporate (0) ▼

Statement Period: 07/01/2018 to 07/31/2018 ▼

Account Type: [All Types] ▼

Start Date: 21

End Date: 21

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 [Export to Excel](#) or [Export to PDF](#).

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

Cardholder Guide

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	
05/01/2018	04/27/2018	04/25/2018	9146	Purchase	Southwes	491.60	
08/01/2018	07/04/2018	07/02/2018	9146	Purchase	Southwes	327.96	
						Debit Total USD	1,125.52
						Credit Total USD	0.00
						Total USD	1,125.52

[Export to Excel](#) [Export to PDF](#)

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](#)).

The screenshot displays the UMB Commercial Card portal interface. At the top, there is a navigation bar with the UMB logo and links for Home, Accounts, Statements, and Reports. On the right side, there is a user profile dropdown menu labeled 'Cardholder' with options for Language, Personal Settings, Password, Help, Contact, and Log Out. A yellow arrow points to the 'Help' option in this menu. Below the navigation bar, the main content area is divided into three sections: 'Pinned' (with a message about pinning items), 'MY EXPENSES' (showing a 'Control Account' with a balance of 0.00 and a credit limit of 1.00), and 'Announcements' (with an 'Issuer Message' about using the UMB Commercial Card Resource Center). A yellow arrow points to the 'Help' link in the 'Announcements' section. At the bottom of the page, there is a footer with the copyright notice '©2018 UMB Commercial Card. All rights reserved.' and three links: 'Resources', 'Legal notice', and 'Privacy policy'. A yellow arrow points to the 'Resources' link.

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