Managing Bank Information for Concur

Expense Pay is the Electronic Funds Transfer (EFT) feature that allows you to authorize direct deposit to your personal U.S. bank account for travel advances and reimbursement of out-of-pocket travel and expenses. Setting up a direct deposit account is a requirement of the University to use Concur.

**Add/Update banking information in your Concur profile**

1. Log into Concur Using your PennKey and Password - Go to [www.upenn.edu/penntravel](http://www.upenn.edu/penntravel) and in the top right section of the window, click on ‘Concur Login’. You will then be prompted to enter your PennKey username and password.

2. Once you are logged in, look at the top tool-bar. **Do you have the Expense tab?**

   - **If NO, contact your School/Center business office administrator.** Communicate that you need to be activated as an expense user for Concur. To activate you as an expense user the administrator needs to add a default reviewer to your profile using Web ADI in BEN Financials. Once the business office makes this update for you, the expense tab will appear on your toolbar in Concur the following day.

   - **If YES, Continue following instructions.**

3. On the right side of the page, from the SAP Concur home page, click Profile.
4. Click Profile Settings.

5. Click Bank Information.

6. On the Bank Information page, all of the fields listed below **MUST** be completed if you are adding or updating banking information:

   - Bank Country/Region (United States Bank Account Required)
   - Routing Number
   - Bank account number
   - **Re-Type Bank Account Number**
   - Bank Name
   - Account Type - Select Checking or Savings
   - Active - Leave as YES
   - Personal Address Line 1 – Address on file with Bank
   - Personal Address Line 2 - If applicable
   - City
   - State
   - Zip Code
7. Once all information is entered, click the “Save and Authorize” button. A confirmation message appears that states “The Employee Bank Record was saved successfully”. Click OK. Clicking OK initiates an account confirmation transaction in which Concur will confirm the information you entered by depositing a small amount into your bank account (typically a few pennies).

8. You will receive an email from: AutoNotification@concursolutions.com the day after you add/update banking information in your Concur profile. The email alerts you that Concur has sent an account confirmation transaction to your bank account. It will include the transaction amount and the projected pay date of the transaction.

   From: AutoNotification@concursolutions.com <AutoNotification@concursolutions.com>
   Sent: Friday, April 12, 2019 10:26 PM
   To: [Email Address]
   Subject: Expense Pay Notification: Account Confirmation Sent

   Expense Pay has completed an account confirmation transaction to your bank account. You should see the amount specified below appear in your bank account within two banking days of the Projected Payment Date. If you do not see the deposit in your account after two banking days, please contact your Expense Pay administrator.

   Amount Paid: 0.01 USD
   Projected Payment Date: 4/13/2019

   • If you see the transaction amount settle in your bank account by the projected payment date, then your bank account is considered **confirmed**.

   • If you do not see the transaction amount settle in your bank account by the projected payment date, then the account confirmation failed. Concur will send you an email alerting you that the payment was denied and will include the reason for the denied payment and your bank account status will change to **failed**. Follow the instructions in the email to verify the accuracy of your bank information that was entered in your profile in Concur, using the denial reason as a guide to determine what banking information requires modification.
### Process at-a-Glance

<table>
<thead>
<tr>
<th>Banking Day</th>
<th>Activity</th>
<th>Account Status in Concur</th>
<th>Can an expense report be submitted?</th>
<th>Notes:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Day 0</td>
<td>New Bank Account entered in Concur profile</td>
<td>Unconfirmed</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>Day 1</td>
<td>Concur initiates 'Account Confirmation Transaction' to the new bank account</td>
<td>Confirmed</td>
<td>Yes</td>
<td>The employee receives email from Concur notifying them that the account confirmation transaction was sent.</td>
</tr>
<tr>
<td>Day 2</td>
<td>Penny settles in bank account</td>
<td>Confirmed</td>
<td>Yes</td>
<td>If you see the transaction settle into your bank account, this is the end of the confirmation process. *Day 3-4 are only relevant if your account fails the confirmation process.</td>
</tr>
<tr>
<td>*Day 3-4</td>
<td>In instances when account confirmation transaction is denied</td>
<td>Failed</td>
<td>No</td>
<td>Employee receives email from Concur indicating that the payment was denied.</td>
</tr>
</tbody>
</table>