


Expense Pay Global Migration

Updated: September 30, 2021

Our Expense Pay solution is getting an upgrade. The new solution is Expense Pay Global. Customers using Expense Pay today for USD, CAD, EUR, and GBP currencies can migrate to the new solution.

Migrations must complete before January 1, 2022.

Learn more [on this website](#).

Recent updates to this FAQ are denoted by a  symbol.

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Table of Contents

- EXPENSE PAY GLOBAL.....4**
- What is Expense Pay Global? 4
- Why is SAP Concur making this change? 4
- Which currencies and card programs does Expense Pay Global support?..... 4
- Will I need to migrate from my current Expense Pay to Expense Pay Global?..... 4
- How long do I have to migrate? 5
- Is there additional cost?..... 5
- What is changing?..... 5
- What will remain the same? 5
- How will this migration impact my organization?..... 5
- How long will this process take? 6
- What information is required by the payment processor? 6
- How will this migration impact my users? 7
- What if I am making payments to a currency or card program that is not yet supported by Expense Pay Global? 7
- Who do I go to for Expense Pay Global support? Concur or Bambora?..... 7
- Is Invoice Pay ACH affected by this change?..... 7
- OUR PAYMENT PROVIDER, BAMBORA 8**
- Who is Bambora?..... 8
- Why did you select Bambora as your first payment provider? 8
- Are there other payment providers to choose from? 8
- Will I need to pay the provider for this solution?..... 8
- Will I need to enter into an agreement with the payment provider? 8
- What are those terms and conditions? 8
- Can I make changes to the terms and conditions?..... 9
- I have more questions about Bambora. How do I get them answered?..... 9
- »»» CARD SUPPORT 10**

EXPENSE PAY GLOBAL

What is Expense Pay Global?

Expense Pay automates employee reimbursements and corporate cards payments, increasing control with visibility into all payments and saving AP teams time by streamlining processes – allowing employees to focus on high-value work. By integrating with the SAP Concur product suite, Expense Pay allows you to validate expenses against your policy before payment to ensure increased visibility and control and improving your card program with accurate, timely payments. Expense Pay increases efficiency of AP teams and reduces errors by eliminating human intervention and gives employees self-service capabilities to see reimbursement status and updated banking information.

Expense Pay Global currently supports USD, CAD, EUR, and GBP through our payment provider, Worldline (formally known as Bambora).

Find all resources, including a short overview video, here [on this website](#).

Why is SAP Concur making this change?

After ten years of managing expense payments on behalf of our customers, we determined that our existing model with a direct bank partner was limited compared to the opportunities of working directly with experienced and dedicated payment processors. The evolution of SAP Concur's payment solutions illustrates this strategy, as we have pursued a multi-year effort to transition our portfolio of payment solutions to partner-enabled solutions as well as richer integration to other SAP solutions.

As part of this transition, we are also retiring our Expense Pay classic solutions on January 1, 2022.

Which currencies and card programs does Expense Pay Global support?

Since 2017, Expense Pay Global supports USD, CAD, EUR, and GBP currencies.

Most card programs that were previously supported under Expense Pay are now supported under Expense Pay Global. The list includes American Express, US Bank, Bank of America, JP Morgan Chase, Citibank, and others.

Will I need to migrate from my current Expense Pay to Expense Pay Global?

Yes. All customers on Expense Pay will need to migrate to Expense Pay Global or [Expense Pay, flex edition](#) in order to continue to benefit from payment solutions.

How long do I have to migrate?

We have been actively migrating customers from Expense Pay North America and Expense Pay EMEA since 2017. As we have announced the retirement of Expense Pay classic solutions on January 1, 2022, our goal is to move all eligible customers off of Expense Pay solutions for supported currencies to Expense Pay Global as soon as possible.

Eligible customers include those who use USD, CAD, EUR, and GBP currencies. The timing of availability for other currencies is not yet determined, and will not be prior to retirement. We are also planning to release [Expense Pay, flex edition with Western Union Business Solutions](#) for other currencies.

Is there additional cost?

No. Expense Pay Global will be priced the same as your existing Expense Pay North America or Expense Pay EMEA order form.

What is changing?

With classic Expense Pay, SAP Concur worked directly with banking partners such as Wells Fargo, BMO Harris, and Bank of America to facilitate expense reimbursement to your Concur Expense users and to their cards. To provide your organization with more dedicated service and innovation in the future, Expense Pay Global uses payment processing partners, starting with Worldline (formally known as Worldline), to facilitate payments.

Expense Pay Global currently only supports USD, CAD, EUR, and GBP.

What will remain the same?

While our payment provider will be facilitating payments, the Expense Pay Global solution you've come to rely on for fast, reliable payments will otherwise remain the same:

- No change to payment timing
- No change to payment batch configuration (you do not need to re-implement from scratch)
- No change to SAP Concur configuration and monitoring tools
- No change in the support process (continue to go to SAP Concur for support)

How will this migration impact my organization?

Here are the following steps you will need to complete:

1. Sign a new Sales Order Form that converts Expense Pay to Expense Pay Global

2. Agree to allow our payment provider to facilitate payments by agreeing to their terms and Conditions
3. Set up a new funding account in Concur Expense
4. Provide details about your organization and your payments to our payment provider by entering this information in SAP Concur

How long will this process take?

The migration can be completed in as little as two weeks, but the timeline does depend upon the time required for your organization to:

- Gather the required information for Worldline (formally known as Bambora)
- Communicate this change to your users

What information is required by the payment processor?

Bank Information:

- Bank Name
- Account Owner Name
- Routing Number
- Account Number
- A copy of the bank statement Company Information:

Company Name

- Estimated Sales Volume
- Business Start Date
- Doing Business As
- Business Address

Person Accepting Worldline [Terms & Conditions](#):

- Name
- Date of Birth

- Date ownership started
- Owner address
- Photo ID of this signer

How will this migration impact my users?

First, your organization chooses a day that works for you to make the switch. Each user will then need to opt into our new payments system by simply checking a box. We make this incredibly easy and seamless so users should have no need to contact you.

Any user who has not opted into the new payments system prior to submitting their first expense report after the migration date will be prompted to do so when submitting their next report. It's that easy!

Bank Information: Update Required

I agree to the use requirements below

By clicking "I agree to the use requirements below" and submitting, you hereby (1) authorize direct deposit into your bank account for funds due to you from your employer using automated clearing house (ACH) payment services provided by Beanstream Internet Commerce Corp. or any of its affiliates, (2) represent that the information that you entered in your banking profile is accurate and complete in all respects, and (3) agree that you are solely responsible for ensuring that all such information remains accurate and complete in all respects.

Submit Report
Cancel

What if I am making payments to a currency or card program that is not yet supported by Expense Pay Global?

We plan to migrate your USD, CAD, GBP, and EUR payments to Expense Pay Global as soon as possible before January 1, 2022, when we plan to retire all remaining Expense Pay "classic" solutions.

For other currencies, please learn more about [Expense Pay, flex edition](#).

Who do I go to for Expense Pay Global support? SAP Concur or Worldline?

All support is handled by SAP Concur, just as it was before. SAP Concur will work with Worldline directly if required.

Is Invoice Pay ACH affected by this change?

Yes. Our long-term vision for Invoice Pay ACH also includes a payment provider model, and we have already begun to partner with several payment providers through [the SAP® Concur® App Center](#). In addition to this, we are also planning to expand our partnership with Worldline to include Invoice Pay ACH. [Learn more about this here](#). There is no planned change for the Invoice Check Pay service.

OUR PAYMENT PROVIDER, WORLDLINE (FORMALLY KNOWN AS BAMBORA)

Who is Worldline?

Worldline is a leading international provider in secure payments and trusted transactions – spanning cards, alternatives, and bank-to-bank transfers. In 2020, Bambora and Ingenico merged with Worldline to become one payments champion. Bambora has been processing card payments and bank payments in Europe and North America for over 15 years and is a PCI Level 1 provider. [Learn more about Worldline and Bambora here.](#)

Why did you select Worldline as your first payment provider?

We engaged in an exhaustive process, reviewing top companies in our quest to identify payment processors for Expense Pay Global. Criteria included geographical coverage, product features, data protection, company reputation, high level of technically scalable and supportable integration technology, and an evaluation by a third party to review the potential provider's alignment with payments regulations. We are excited to be moving forward with the payments industry to enable SAP Concur to grow our Pay solutions to align with our customers' high expectations.

Are there other payment providers to choose from?

We have also been partnering with Western Union Business Solutions since 2017. SAP Concur plans to expand our partnership with Western Union Business Solutions to accommodate all other currencies not supported by Expense Pay Global. SAP Concur applies the appropriate payment provider for each customer based upon currency support and other factors. Worldline is the best fit for customers using USD, CAD, EUR, and GBP currencies, but if you'd like to learn about other options we can discuss that during your migration.

Will I need to pay the provider for this solution?

No, you have a commercial relationship with SAP Concur only.

Will I need to enter into an agreement with the payment provider?

Yes, you will be agreeing to terms and conditions with the payment provider through a “click-through” agreement. Someone with signing authority will need to execute that agreement.

What are those terms and conditions?

You can [review them here.](#)

Can I make changes to the terms and conditions?

No. These are Worldline 's terms and conditions for all of our mutual customers. Worldline is not managing individual terms and conditions with customers.

I have more questions about Worldline. How do I get them answered?

You will be assigned a Pay Migration Specialist who will answer any questions you have about our payment provider.

»» CARD SUPPORT

The follow card programs are currently supported by Expense Pay Global with Worldline. Some cards that are planned to be supported later in 2021 are marked below.

Some cards marked with this symbol (‡) are inactive or retired card programs from the provider but are planned to be supported by Expense Pay Global.

This list, timing, and availability is subject to change.

American Express:

- American Express - US
- American Express - CA
- American Express - EMEA - Austria
- American Express - EMEA - Belgium
- American Express - EMEA - Dollar 45 (*planned for later in 2021*)
- American Express - EMEA - Finland
- American Express - EMEA - France
- American Express - EMEA - Germany
- American Express - EMEA - Greece‡
- American Express - EMEA - GulfDollar (*planned for later in 2021*)
- American Express - EMEA - INT Euro
- American Express - EMEA - Italy
- American Express - EMEA - Netherlands
- American Express - EMEA - Spain
- American Express - EMEA - UK

Bank of America:

- Bank of America - Mastercard - CA
- Bank of America - Visa MC - US

- Bank of America - Visa - CA
- Bank of America - MasterCard - EURO
- Bank of America - MasterCard - UK
- Bank of America - MC - US[‡]
- Bank of America - Visa - US[‡]

Bank of the West:

- Bank of the West - Visa/MasterCard - US[‡] (*planned for later in 2021*)

Beneficial State Bank:

- Beneficial State Bank - Visa - US

Capital One:

- Capital One - MasterCard - US

Citibank:

- Citibank - MasterCard/Visa - CA
- Citibank - MasterCard - US
- Citibank - Visa - US
- Citi Global - MasterCard - Austria
- Citi Global - MasterCard - Belgium
- Citi Global - MasterCard - Finland
- Citi Global - MasterCard - France
- Citi Global - MasterCard - Germany
- Citi Global - MasterCard - Ireland
- Citi Global - MasterCard - Italy
- Citi Global - MasterCard - Netherlands

- Citi Global - MasterCard - Portugal
- Citi Global - MasterCard - Spain
- Citi Global - MasterCard - UK
- Citi Global - Visa - Austria
- Citi Global - Visa - Belgium
- Citi Global - Visa - Finland
- Citi Global - Visa - France
- Citi Global - Visa - Germany
- Citi Global - Visa - Ireland
- Citi Global - Visa - Italy
- Citi Global - Visa - Netherland
- Citi Global - Visa - Portugal
- Citi Global - Visa - Spain
- Citi Global - Visa - UK

Citizens Bank:

- Citizens Bank - MasterCard - US[†] (*planned for later in 2021*)

Comerica:

- Comerica - MasterCard - US

Diners Club International:

- Diners Club International - Carte Blanche - MC - CA
- Diners Club International - Carte Blanche - MC - US

Elan:

- Elan - Visa - US

Elavon:

- Elavon - Visa - EURO
- Elavon - Visa - UK
- (Retired) Elavon - Visa - EURO[‡]
- (Retired) Elavon - Visa - UK[‡]

Fifth Third:

- Fifth Third - MasterCard - US[‡] (*planned for later in 2021*)

HSBC:

- HSBC - Mastercard - EURO - HBUK
- HSBC - MasterCard - US (*planned for later in 2021*)
- HSBC - Visa - UK

IBERIABANK:

- IBERIABANK -TSYS - Visa - US (*planned for later in 2021*)

ING:

- ING - MasterCard - Euro
- ING - MasterCard - UK

JPMorgan Chase:

- JPMorgan Chase - MasterCard - CA
- JPMorgan Chase - MasterCard - US - TSYS
- JPMorgan Chase - Visa - US - TSYS
- JPMorgan Chase - MC - US[‡]
- JPMorgan Chase - Visa - US[‡]

PNC Bank:

- PNC Bank - Visa - US

Royal Bank of Scotland:

- Royal Bank of Scotland - MasterCard - UK

Scotiabank:

- Scotiabank - Visa - CA *(newly available as of September 30, 2021)*
- Scotiabank - Visa - US *(newly available as of September 30, 2021)*

Silicon Valley Bank:

- Silicon Valley Bank - MasterCard - US*

Sun Trust:

- SunTrust - Mastercard - US[†] *(planned for later in 2021)*
- SunTrust - Visa - US[†] *(planned for later in 2021)*

US Bank:

- US Bank - Visa - US
- US Bank - MasterCard - US
- US Bank - Visa - CA
- US Bank Elan (FirstStar) - Visa - US

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