Contents

Introduction ..................................................................................................................... 4
TAP Overview Flow Chart ............................................................................................... 5

Cardholder Transaction Approval Process ................................................................. 6
View-Only Access ........................................................................................................... 6
Viewing Transactions ....................................................................................................... 7
Validation Status Icons Table ........................................................................................ 11
Approving a Transaction ................................................................................................. 12
Pulling Back a Transaction ............................................................................................. 19
Managing a Rejected Transaction ................................................................................... 21
Viewing Approval History ............................................................................................... 23
Icons

As you read this document, you will notice the following icons:

➢ **Tip!** Tips contain additional information to help you complete your work more efficiently.

➢ **Learn More:** Additional information explains a business concept in more detail.

Web Addresses

Live System

You can easily access the live system at [U.S. Bank Access® Online](https://access.usbank.com) or by typing the following address into your web browser:

https://access.usbank.com

Web-based Training

Make sure you have the most current version of this user guide (and access additional training content) by checking this guide’s version number against the user guide on the [web-based training (WBT) site](https://wbt.access.usbank.com). You can also type the following address into your web browser:

https://wbt.access.usbank.com

2006 CIO Magazine’s Enterprise Value Award Winner

U.S. Bank’s Access Online system earned this award for leveraging information technology to help our clients achieve their business objectives and produce solid returns on their investments.
Introduction

The transaction approval process (TAP) lets your organization use U.S. Bank Access® Online to approve and audit transactions using your existing internal approval hierarchy and procedures. By using the TAP function, you no longer have to create and submit paper approvals for your transactions. You can easily process your transactions for approval and view the approval history. The TAP function mirrors your organization’s internal auditing procedures.

Two basic users will use the TAP function:

- **Cardholders**—As a cardholder, you use TAP to approve and forward transactions to an approval manager.

- **Approval managers**—Your assigned approval manager uses TAP to review, final approve, and forward (if needed) your transactions to another approval manager.

The system lets only one user modify a transaction at a given point in time. In other words, the same transaction will never be in the work queue of more than one user. This feature reduces the chance of fraud and ensures that only one person can modify a transaction at a time.

Approval managers and cardholders can perform the same basic procedures:

- **Approve transactions**—Cardholders and approval managers can approve transactions and forward them to an approval manager for additional approval. Cardholders approve and forward only their own transactions, while approval managers approve and forward transactions from cardholders and other approval managers.

- **Pull back transactions**—Cardholders and approval managers can pull back transactions that an approval manager has not approved, rejected, or modified (e.g., reallocated) yet. Both cardholders and approval managers can pull back transactions they previously approved as long as the pending approval managers have not yet approved, rejected or modified the transactions (e.g., reallocated, added comments, changed user line items).

- **Manage rejected transactions**—Both cardholders and approval managers can manage transactions that approval managers reject back to them.

In addition, approval managers can:

- **Reject transactions**—Approval managers can reject transactions and send them back to the cardholder, previous approval manager, or to another approval manager. The rejecting approval manager must specify a rejection reason so that the cardholder or approval manager receiving the rejected transaction knows how to manage the rejected transaction.

The flow chart on the following page provides an overview of the entire process.
Transaction Approval Process

TAP Overview Flow Chart

Transaction posts.

Cardholder Chris Doe completes transaction management tasks (e.g., reviews, reallocates).

Cardholder Chris Doe approves and forwards the transaction to Jane Smith, his approval manager.

Approval manager Jane Smith reviews the forwarded transaction.

Approval manager Jane Smith approves and forwards the transaction to another approval manager, John Jones.

Approval manager Jane Smith final-approves, forwards, or rejects the forwarded transaction.

Approval manager Jane Smith final-approves the transaction.

Approval manager Jane Smith rejects the transaction back to cardholder Chris Doe.

An approval manager can pull back until the pending approval manager approves, rejects, or modifies the transaction.

Cardholders can pull back until the pending approval manager approves, rejects or modifies the transaction.
Cardholder Transaction Approval Process

As a cardholder, you can:

- View a list your transactions, filtered by approval status (e.g., pending, pulled back) and other parameters
- Approve and forward a transaction to an approval manager
- Pull back a transaction as long as your approval manager (also called the pending approver) has not approved, rejected, or modified the transaction (e.g., reallocated, added comments, changed user line items).
- Manage a rejected transaction if your approval manager sends it back to you
- View the approval history to see the current approval status of the transaction, along with each user who approved a transaction, the date and time of each approval, and whether or not each user modified the transaction’s allocation, comments, or line items.

These procedures are described in detail on the following pages.

View-Only Access

Also, you may only be able to view transaction approval screens without being able to perform any approval tasks. Your organization may have set you up with this view-only access so that you can see the transactions and their approval status in the system, without being able to make any changes to the information. For example, if you are an internal auditor in your organization, you might have such view-only access. The screens and tasks will display as shown in this user guide, but the action buttons for performing tasks will not be active. In this way, your program manager can give you the access to the information you need, while maintaining control over who can modify the information in the system, leading to greater overall program control.
Viewing Transactions

As cardholder, the first step in using the TAP function is to access a list of your transactions, as you do for other transaction management functions.

To view transactions:

1. Select the **Transaction Management** high-level task. The **Transaction Management** screen displays.

2. Click the **Cardholder Transaction Management** link. The **Transaction Management: Cardholder Transaction List** screen displays.

**Note:**

If you have access to only one account you will go directly to the **Transaction Management: Transaction List** screen after selecting the **Cardholder Transaction Management** link. If you have multiple accounts, you will need to select which account you want to work with.
3. Filter your transactions by any of the following criteria:
   a. Select a cycle date from the Billing Cycle End Date drop-down list. You can view transaction lists for the current cycle and the past six cycles.

   **Tip!** To see transactions for all cycles, select **All** from above Open on the Billing Cycle End Date drop-down list.

   b. To filter by approval status, select a status from the Approval Status drop-down list.
   c. To filter by purchase ID, enter a purchase ID in the Purchase ID field.
   d. To filter by transaction status, select a status from the Transaction Status drop-down list.
   e. To filter by transaction amount, select a qualifier (e.g., <=, >=, Exact, or All) from the Transaction Amount drop-down list and type an amount in the Transaction Amount $ field.
   f. To filter by approval status, select the Show only those transactions awaiting approval check box.
   g. To filter by pull-back status, select the Show only those transactions eligible for pull back check box.

4. Select the number of transactions to display from the Display drop-down list.
5. Click the Search button. The transactions that match your filtering criteria display.
Learn More: From this screen, you can perform transaction management tasks described in the Access Online: Transaction Management User Guide. Once you have completed any necessary transaction management tasks (e.g., reallocated the transaction), you are ready to approve the transaction. If you are a cardholder, follow the procedures on the following pages to manage your transaction approvals.
Learn More: Your screen may also have additional icons displayed to indicate the availability of Level II and Level III data and/or to indicate if the transaction has been extracted. Note the II icons and the E icons in the sample screen below. If a transaction does not have a II or III icon, then only basic, Level I data is available. For detailed information, refer to the Access Online: Transaction Management User Guide.

For detailed information on marking transactions for extract (if you are responsible for that task), refer to the Access Online: Marking Transactions for Extract User Guide.
Tip! If your organization is using the client system validation (CSV) function, on the list of transactions, you can see the validation status icon for each transaction. You can also sort by validation status. CSV provides a real-time validation of accounting codes and flags each transaction with one of the icons shown below.

**Validation Status Icons Table**

<table>
<thead>
<tr>
<th>Icon</th>
<th>Status</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>![Not Validated]</td>
<td>Not Validated</td>
<td>The accounting code has not been validated, so the validation status (valid or invalid) is not known.</td>
</tr>
<tr>
<td>![Valid]</td>
<td>Valid</td>
<td>The accounting code is valid.</td>
</tr>
<tr>
<td>![Invalid]</td>
<td>Invalid</td>
<td>The accounting code is invalid.</td>
</tr>
</tbody>
</table>
Transaction Approval Process

Approving a Transaction

As a cardholder, you can approve a transaction from the list of transactions on the Transaction Management: Cardholder Transaction List screen. You can also approve a group of transactions together, as long as you are forwarding them to the same approval manager.

To approve a transaction from the transaction list:

1. Select a check box for a transaction with a Pending or Pulled Back status.

   **Tip!** You can select multiple transactions, but be sure they are all going to the same place. Also, you can select the Check all shown link if you want to approve all the displayed transactions and they are all going to the same approval manager.

2. Click the Approve button. The Transaction Management: Approve Transaction(s) screen displays.
If you select multiple transactions, the number and dollar value of all the transactions display.

**Tip!** If you are selecting an approval manager for the first time, you will need to search and select an approval manager. As you select approval managers, the system builds a drop-down list for you. Once the system creates this list, you can simply select an approval manager name from it. Also, once you select the same approval manager four times, the system will set that approval manager as your default approval manager. You can also manually specify a default approval manager.

3. Click the **Select Approver** link. The *Approve Transaction(s): Search and Select an Approver* screen displays.
To search for an approval manager:

a. Type search criteria in the Last Name field and/or the First Name field.

b. Click the Search button. A list of approval managers who match your search criteria displays.

—Or—

c. Leave the Last Name and First Name fields blank and click Search to display a complete list of all possible approval managers.
5. Select the radio button for the approval manager you want to forward your approved transaction to.

6. If desired, select the Set selection as your default approver check box to make the selected person your default approval manager.

7. Click the Select Approver button. The Transaction Management: Approve Transaction(s) screen displays with your selected approval manager in the Approver’s Name field.
Transaction Approval Process

Transaction Management
Approve Transaction(s)

Please select an approver to forward these transaction(s) to or "Cancel" if you do not want to approve/forward these transactions at this time:

* = required

Approver’s Name:* Anderson, Richard    [Switch Approver]

Summary of Transactions to be Approved
Number of Transactions: 1
Total Dollar Amount: $80.93

Click Switch Approver if the name in the Approver’s Name field is incorrect.

8. Tip! If you had selected multiple transactions, they will all go to the listed approval manager. Also, if you selected a group of transactions, but decide at this point to send to different approval managers, click the Cancel button to return to the transaction list and revise your selections.

8. Click the Approve button. The system forwards the approved transaction(s) to the specified approval manager and includes your transaction in the e-mail summary of transactions that goes to the approval manager. You return to the Transaction Management: Cardholder Transaction List screen, on which a confirmation message displays and the transaction’s status displays as Approved.

8. Tip! You cannot approve a transaction without selecting an approval manager. If you try to, the system displays an error message. Simply select an approval manager and then click Approve.

Note the error message.

©2007 U.S. Bancorp Cardholder 16
9. Repeat steps 1–8 for all remaining transactions you wish to approve and forward.
Learn More: Also, if your organization uses CSV, then you can only approve and forward transactions based on the parameters your program administrator set up. For example, you may not be able to approve transactions with an Invalid accounting code status or a Not Validated accounting code status. Some program administrators set up their programs to allow approving Not Validated and/or Invalid accounting codes to enable their cardholders to continue processing transactions. However, your program may be set up to not allow approving transactions with Invalid and/or Not Validated accounting codes. In that case, when you attempt to save the approval, an error message displays.

If your program administrator specified to not allow you to approve transactions with a Not Validated and/or Invalid accounting code, then an error message displays when you try to approve the transaction.

Note the Not Validated icons.
Pulling Back a Transaction

You can pull back a transaction before the approval manager you forwarded the transaction to has approved, rejected, or modified (e.g., reallocated) the transaction. After an approval manager takes action on a transaction, the transaction belongs to the current approval manager and you can no longer pull it back.

To pull back a transaction:
1. On the Transaction Management: Cardholder Transaction List screen, select the Show only those transactions eligible for pull back check box.
2. Click the Search button. Transactions that you can pull back display at the bottom of the screen.
3. From the list of transactions, select a check box for a transaction with an Approved status.
4. Click the Pull Back button. A confirmation message displays and the status changes to Pulled Back.
Transaction Approval Process

Transaction Management
Cardholder Transaction List

Note the Pulled Back approval status.

Learn More: You can now modify the transaction (e.g., reallocate, add line item information) as described in the Access Online: Transaction Management User Guide. After you modify the transaction, repeat the steps in Approving a Transaction on page 12 to approve and forward the transaction again.
Managing a Rejected Transaction

The approval manager may reject a transaction that you forwarded. When an approval manager rejects a transaction, the system requires the rejecting approval manager to provide a reason and/or comments, so you know how to modify the transaction to make it acceptable. After you modify the transaction, using the transaction management functions (refer to the Access Online: Transaction Management User Guide), you can re-approve and forward the transaction. Depending on your organization’s internal procedures, you may send the transaction back to whomever rejected it you, or you may send it back up the chain, beginning with your approval manager.

For example, you send a transaction to your approval manager, Richard Anderson, and he approves it and sends it to Kate Jones, who rejects it back to you, the cardholder, to reallocate. Once you reallocate the transaction, you might need to send it to Richard again for approval or you might send it back directly to Kate for final approval. Whether you send to Richard or Kate depends entirely on how your organization handles its internal transaction approval procedures. If you are uncertain which approval manager to resend a rejected transaction to, check with your program administrator.

To manage a rejected transaction:

1. Select **Rejected** from the Approval Status drop-down list.
2. Click the **Search** button.
3. Clicked the **Rejected** link for the transaction you want to work with. The Transaction Management: Transaction Detail screen displays.
4. Review the codes (e.g., 1, 2, 3), modifications (e.g., A, C, U) and comments for the transaction using the on-screen keys.

5. Click the Back to Transaction List link. You return to the Transaction Management: Cardholder Transaction List screen.

6. Follow the instructions from the approval manager (e.g., reallocate the transaction to the sales department). Refer to the Access Online: Transaction Management User Guide if you need assistance with transaction management functions.

7. Follow the steps in Approving a Transaction on page 12 to re-approve and forward the modified transaction.
Viewing Approval History

If you want to see the history of a transaction, you can view the approval history for a specific transaction on the Approval History tab. The Approval History tab provides an audit trail, including the name of each approval manager and what action each approval manager took related to the transaction.

To view approval history:

1. Select the link in the Approval Status column for the transaction you want to view the approving history of. The Transaction Management: Transaction Detail screen displays with the Approval History tab open.
2. Review the approval action information.

3. Click the Back to Transaction List link. You return to the Transaction Management: Cardholder Transaction List screen.

**Learn More:** Your approval manager has the responsibility for the final approvals.