

CARD TRANSACTIONS VS TRIP RESERVATIONS - TRAVEL

U.S. Bank card transactions and trip reservations made online in Concur or with Christopherson Business Travel feed into Concur for easy access and streamlined management.

This guide explains the difference between card transactions and trip reservations and demonstrates how to combine the two and move them to an Expense Report for reconciliation. Note: the card transaction and trip reservation are not to be submitted separately

WITHIN THE **AVAILABLE EXPENSES** SECTION OF CONCUR, YOU WILL BE ABLE TO VIEW AND ACCESS THE FOLLOWING:

Corporate Card transactions

- Payment type of transactions made with the U.S. Bank **BU OneCard**
- Typically feed into Concur within 10 days of the purchase date
- Designated by the Expense Source of “**Corporate Card**”

Pending Card Transactions

- Payment type of trips booked online through Concur or via phone/email with Christopherson Business Travel (CBT), even if the transaction was not made using the U.S. Bank **BU OneCard** was not used.
- Designated by the Expense Source of “**Reservation.**”

Note: each time you make a change to your reservation, CBT will create a new reservation that will feed into Concur. These reservations are informational only and do not need to be added to your report.

IMPORTANT: If the cardholder is booking travel on behalf of another employee, the card transaction will feed into the cardholder’s profile, while the trip reservation will feed into the profile of the employee who will be traveling. In this scenario, the trip reservation should NOT be moved into an expense report and should be **deleted** after the trip has taken place and the reservation is no longer needed for the traveler’s reference.

TO RECONCILE YOUR CARD, YOU MUST DO ONE OF THE FOLLOWING:

1. **Combine Pending Card Transactions** with their corresponding U.S. Bank Card transactions and move them into the appropriate Expense Report within 30 days, per policy. To move a charge into a new or existing expense report, select the appropriate card transaction(s) and click “Move” along the top menu. (See more details below).
2. Change the Payment Type of any expense made using a personal form of payment that needs to be refunded to **Out of Pocket**.

Payment Type *

Out of Pocket

Out of Pocket

Pending Card Transaction

Note: While Trip Reservations and E-Receipts may be deleted, Card Transactions cannot be deleted and must be reconciled in an Expense Report.

Available Expenses								View	Edit	Delete	Combine Expenses	Move
Receipt	Payment Type	Expense Source	Expense Type	Vendor Details	Date	Amount						
<input type="checkbox"/>		Out of Pocket	E-Receipt	Airfare (513500, 513700)	Alaska Airlines	03/20/2025	\$621.60	...				
<input type="checkbox"/>		US Bank CBCP	Corporate Card	Airfare (513500, 513700)	ALASKA AIR 0277232019573 Seattle, Washington	03/20/2025	\$621.60	...				
<input checked="" type="checkbox"/>		Pending Card Transaction	Reservation	Airfare (513500, 513700)	Alaska Airlines Portland Intl	03/20/2025	\$621.60	...				
<input type="checkbox"/>		Pending Card Transaction	Reservation	Airfare (513500, 513700)	Delta San Francisco Intl	04/21/2025	\$387.96	...				
<input type="checkbox"/>		US Bank CBCP	Corporate Card	Airfare (513500, 513700)	DELTA AIR 0067232953447	04/21/2025	\$387.96	...				
<input type="checkbox"/>		Out of Pocket	E-Receipt	Airfare (513500, 513700)	Delta	04/21/2025	\$387.96	...				

(1) COMBINE EXPENSES

To **manually** combine expenses and match a card transaction with the corresponding trip reservation

1. Select the boxes to the left of the items you would like to combine.
2. Click **“Combine Expenses”** to combine the card transaction and trip reservation into a single line item for accounting and audit purposes. Once the card transaction and trip reservation are combined, they can be moved into an expense report. Reminder: the card transaction and trip reservation are not to be submitted separately.
3. If you took a picture of your receipt with the Concur Mobile app, you can also combine the E-receipt with the card transaction and trip reservation as long as the amounts match.

The screenshot shows a table titled "Available Expenses" with columns: Receipt, Payment Type, Expense Source, Expense Type, Vendor Details, Date, and Amount. Three rows are selected, indicated by checkboxes in the Receipt column. A red box labeled '1' encompasses these checkboxes. A red box labeled '2' highlights the "Combine Expenses" button in the top right. A red box labeled '3' highlights the amount column for the selected rows.

Receipt	Payment Type	Expense Source	Expense Type	Vendor Details	Date	Amount
<input checked="" type="checkbox"/>	Out of Pocket	E-Receipt	Airfare (513500, 513700)	Alaska Airlines	03/20/2025	\$621.60
<input checked="" type="checkbox"/>	US Bank CBCP	Corporate Card	Airfare (513500, 513700)	ALASKA AIR 0277232019573 Seattle, Washington	03/20/2025	\$621.60
<input checked="" type="checkbox"/>	Pending Card Transaction	Reservation	Airfare (513500, 513700)	Alaska Airlines Portland Intl	03/20/2025	\$621.60
<input type="checkbox"/>	Pending Card Transaction	Reservation	Airfare (513500, 513700)	Delta San Francisco Intl	04/21/2025	\$387.96
<input type="checkbox"/>	US Bank CBCP	Corporate Card	Airfare (513500, 513700)	DELTA AIR 0067232953447	04/21/2025	\$387.96
<input type="checkbox"/>	Out of Pocket	E-Receipt	Airfare (513500, 513700)	Delta	04/21/2025	\$387.96

The system may **automatically** combine your card transaction, trip reservation, and E-Receipt. If it does not, you may receive a **prompt** from the system to combine as shown below.

Matching Transactions

The following transactions appear to be the same expense. Would you like to combine them into one expense entry?

Airfare (513500, 513700) - April 21, 2025 - \$387.96
Source: Expense Entry

Airfare (513500, 513700) - April 21, 2025 - \$387.96
Vendor: DELTA AIR 0067232953447
Source: Corporate Card

San Francisco Travel Reservation \$387.96

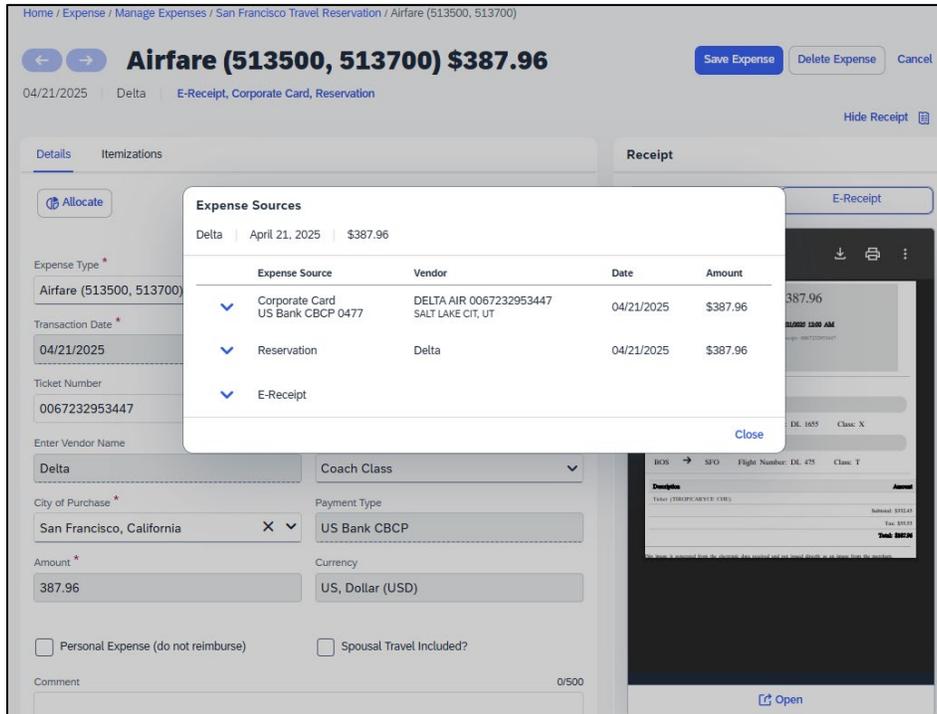
Not Submitted | Report Number: 9GB9QJ

Report Details | Print/Share | Manage Receipts | Travel Allowance | View Available Receipts

Expenses

Receipt	Payment Type	Expense Type	Vendor Details	Date	Requested
<input type="checkbox"/>	US Bank CBCP	Airfare (513500, 513700) <small>Reservation</small>	Delta San Francisco, California	04/21/2025	\$387.96
					\$387.96

The screenshot below displays the view of the expense once all expense sources are combined (E-Receipt, Corporate Card, Reservation). Click on the drop-down arrow next to each Expense Source to expand and view further information.



To move a charge into a new or existing expense report, select the appropriate card transaction(s) and click **“Move”** along the top menu

IMPORTANT: If a Reservation is moved into an expense report before being matched with the card transaction, the expense will default to Payment Type **“Pending Card Transaction,”** as shown below.

- Unmatched Trip Reservations should **ONLY** be added to a report if the expense was purchased on a personal credit card rather than the **BU OneCard** (U.S. Bank).

