FUNCTIONALITY UPDATE

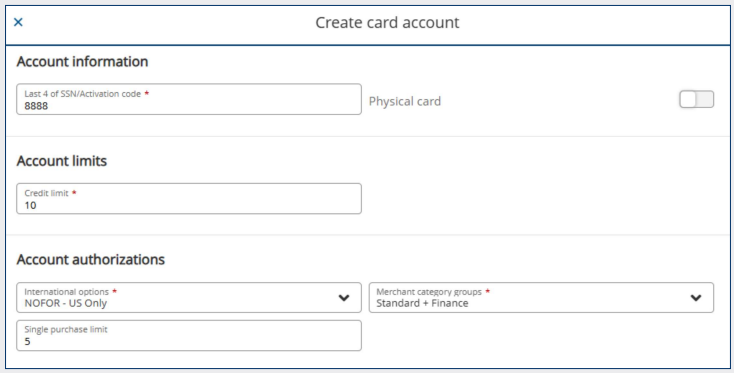
Card Control Options

Starting February 23, 2025, updates to the UMB Commercial Card platform will take effect, changing how **Merchant Category Groups** and **International Options** are managed on accounts.

CREATE CARD – NO CHANGE FROM THE EXISTING SCREEN

The existing controls will still be available when creating a new account.

- **International Option** set restrictions on the country codes in which the account can be used.
- **Merchant Category Group** (MCC Group) set restrictions on the merchant types at which the account can be used.
- **Single Purchase Limit** set a maximum dollar amount for a single transaction on the account.



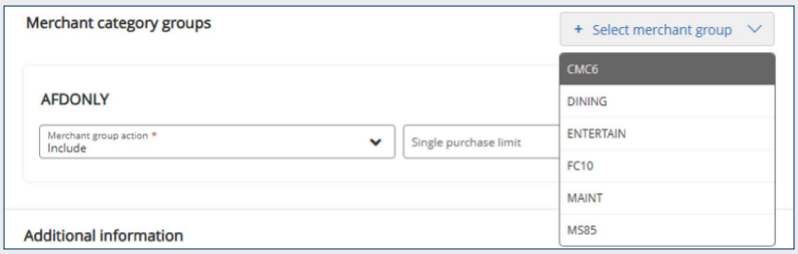
EDIT CARD – UPDATED SCREEN FOR MERCHANT CATEGORY GROUPS

Editing Merchant Category Group assignments will work differently. Rather than selecting a value from a single drop down, you will have the option to add multiple MCC Group assignments to an account.

- Click ***+ Select merchant group*** option to select an option from the drop down.
- Once a value is selected, select whether to ***Include*** or ***Exclude*** this MCC Group from authorizations. UMB will update this selection to contain the appropriate options for your program.
- There is also an option to add a ***Single purchase limit*** for a specific MCC Group. This limit can only be lesser than the overall single purchase limit on the account.
- If another MCC Group needs to be removed, click the ***X*** icon to the upper-right of the value that is to be removed. This will remove the MCC Group from being in effect.

  NOTE it will still display on the screen with: ***This merchant group is inactive***.







There must always be one MCC Group in effect on an account at any time. When only one MCC Group is in effect, it will be blocked from removal with the message: ***The last active merchant group cannot be removed***.

EDIT CARD – REMOVING INTERNATIONAL OPTION

To support the updated authorization controls in the UMB Commercial Card platform, the ability to edit International Option will be removed from editing accounts. Administrators can edit the Single Purchase Limit and Merchant Category Groups on accounts but will need to contact UMB if the International Option on an account needs to be updated.