

Quick Links

[Emburse Enterprise >](#)

[Emburse Enterprise Help >](#)

Emburse Enterprise – CBA & TAC Ghost Card Reconciliation

Table of Contents

Glossary

Emburse Ghost Card Overview

Emburse Login

System Requirements

Navigation

Receipts

Submitting Expense Reports (ER)

- Itemization

Expense Report Routing

Report Status

Returned Expense Reports

Recall a Report

Inquiry (Reports)

Approvals in the Emburse System

Compliance Warnings/Violations

Glossary

- Approver-** An Approver is selected by the Cardholder or Delegate when an Expense Report is created. Cardholders are unable to approve their own Expense Report. An Approver must be of a higher level of authority than the Cardholder or the individual checking out a Department Card.
- Cardholder-** The holder of a Texas Tech-issued credit card, such as a Travel Card or Purchasing Card (Pcard).
- CBA Card-** Commercial Business Account Card. A card issued in the Department or Traveler’s name to be used for official business travel. This card must be approved by the manager of Travel & Pcard.
- Emburse Enterprise-** Online expense management tool used by Texas Tech University System for Travel and Purchasing Card expenses.
- Emburse Enterprise Dashboard-** The User’s designated homepage within Emburse, where all Expenses are uploaded for reconciliation.
- Delegate-** (formerly referred to as reconcilers) – Emburse Users who can create Expense Reports for a Traveler and access the Traveler’s settings menu, home screen, and inquiry reports. Delegates will receive copies of any email notifications regarding the rejection or adjustment of Expense Reports created for the Expense Owner(s); however, the Delegate will not be able to approve Travel Expenses routed to the Expense Owner. Expense Owners assign their own Delegates. The TTU Travel Office will assign Department Card Delegates.
- Departmental Card-** A card provided to TTU/TTUS in the Department’s name to purchase travel-related expenses directly on behalf of Texas Tech and in accordance with the Ghost Card guidelines. Transactions are paid directly by TTU/TTUS to Citibank.
- Draft Reports-** A report that has not been submitted. This report can still be edited by the User.
- Expense Owner-** The Traveler/Cardholder who incurred the Expense.
- Expense Report-** Submission in Emburse Enterprise used to request reimbursement for travel Expenses incurred during the discharge of Official State Business.
- Expenses-** a monetary amount spent while on official TTU/TTUS business travel, that will be submitted for reimbursement.
- eWallet-** a location in Emburse Enterprise where all credit card transactions and travel or expense Receipts are housed.

Ghost Card- Another term for CBA (Commercial Business Account) and TAC (Travel Advance Card) cards.

Inquiry Reports- Allows Users to perform quick inquiries on all activities by category.

Official State Business- TTU-related business travel that is for the benefit of the institution and consistent with the University's legal authority.

Receipt- A written or printed statement acknowledging that something has been paid for or that goods or services have been received.

Receipt Gallery- Contains all the receipt images uploaded directly to the gallery via the Emburse app and via the Emburse Enterprise Mobile App. <https://help.mobile.emburse.com/hc/en-us/articles/14257401226637-Download-and-Log-In-to-Emburse-Enterprise-Mobile>

Returned – Expense Reports that have been returned to the Cardholder's Dashboard for corrections and/or budget failures.

TAC Card- Travel Advance Card. This is a declining balance card primarily used for Student Group Travel.

User- the Traveler or Delegate operating within the Emburse System.

Emburse Ghost Card Overview

Ghost card reconciliations will be electronically processed in Emburse beginning with the 8/3/2025 billing cycle. Ghost Card transaction feeds are imported from Citibank into Emburse and placed in the Cardholder/Department's eWallet. Cardholders and other Emburse Users may utilize multiple methods to upload Ghost Card receipts, which are then available for reconciliation. Ghost Card Expense Reports will have a standard monthly reporting period from the 4th of the month through the 3rd of the following month. Expense Report submission will be required by the 15th of the month or the next business day if the 15th falls on a weekend or TTU holiday, or upon the end of the trip for which the card was used. The deadlines will differ for fiscal year-end reports.

NOTE: Departments have the option of submitting Emburse Expense Reports weekly or bimonthly to post expenses to the Banner FOP more frequently. This may be beneficial when it is important to allocate funds in the existing fiscal year or grant period.

Emburse Login (eRaider authenticated)

<http://chromeriver.texastech.edu/>. This login may also be used on most mobile devices.

Users may also access the link through Raiderlink under the A&F Work Tools Tab >> Procurement Services.

System Requirements

Supported Desktop Browsers

While other web browsers may also operate the Emburse application successfully, supported browsers are those on which we have tested and fixed any bugs. We certify the latest version of the following browsers:

- **Google Chrome**
- **Microsoft Edge**
- **Mozilla Firefox**
- **Apple Safari** – **NOTE:** Safari is not currently supported in "Private" mode. Users must turn off Private mode before logging into Emburse Enterprise.

Recommended Mobile Browsers

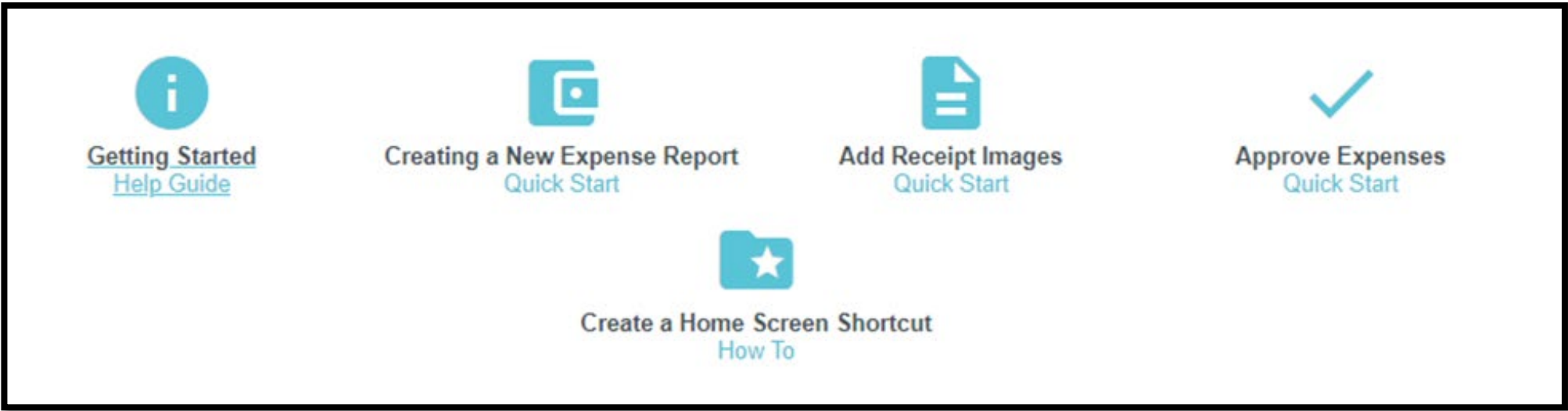
- **Google Chrome**
- **Apple Safari**

Recommended Mobile Devices

- **iPhone:** Current and previous generation
- **iPad:** Current and previous generation
- **Android:** TTU is committed to providing support for mainstream Android devices, but recognizes that the Android hardware is so diverse that testing for all devices cannot be guaranteed.
- **Additional information may be found in [Emburse Help](#)**

Navigation

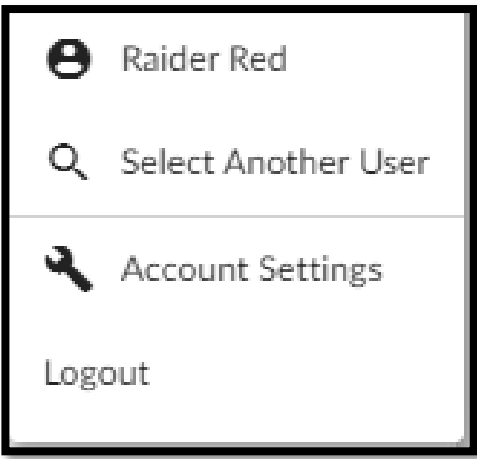
The Emburse Dashboard (the “Dashboard”) has messages and contact information on the right-hand side of the screen, and Users may view help options at the bottom of the page.



The Emburse Enterprise icon will always allow the User to return to the Dashboard.



The right side of the Dashboard shows the Expense Owner’s name. All TTU/TTUS employees, faculty, and staff have access to Emburse. Users can click on their name from a drop-down menu to access Profile, Settings, and Logout.



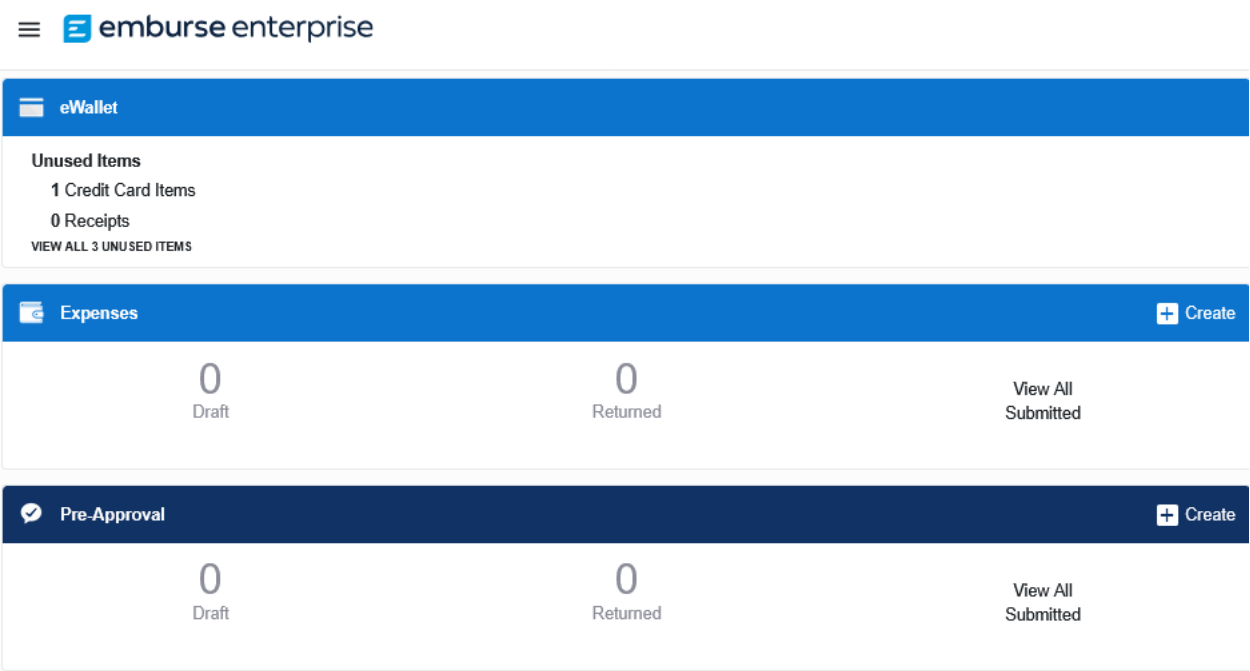
View Profile: shows the User’s and Cardholder’s name, title, R Number (TTU/TTUS identification number), and email address.

- To remove a Delegate, select the X next to the User’s name.

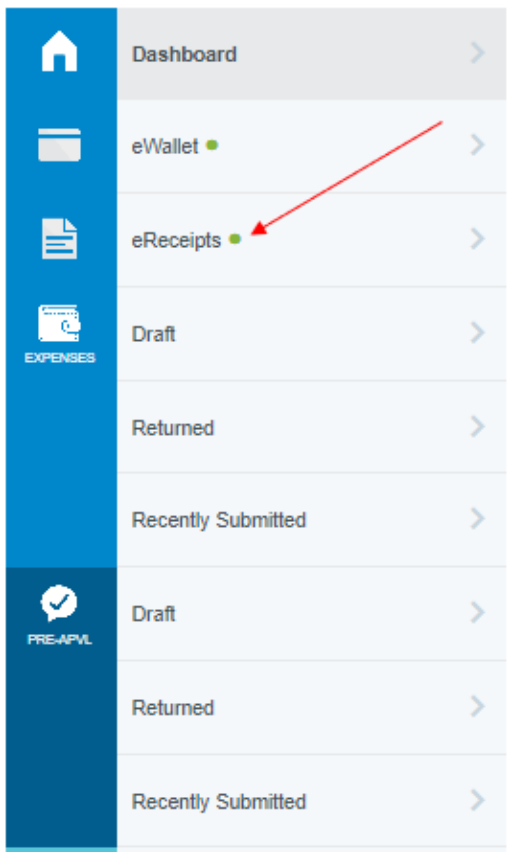
Logout: will log the User out of the Emburse system.

The ? Logo next to the settings button provides additional assistance. The User will see a pink circle if there is new information.

The Dashboard’s left side shows Pending Approvals, Expense/Pre-Approval Drafts, Returned Pre-Approvals, Expense Reports, and Submitted Pre-Approval/Expense Reports. It will also show the User’s eWallet.



The Menu Bar  in the upper left-hand corner of the Dashboard will also allow the User to access Approvals, eWallet, eReceipts, Drafts, Returned, Recently Submitted, and Inquiry. The green dot next to the item indicates that there are items to view.



Receipts

Emburse – Mobile Device Access:
Emburse Mobile App enables users to quickly and easily capture and upload receipt images when expenses occur. The Cardholder can snap a photo of the Receipt using the SNAP app on the Cardholder’s mobile device, and it will upload directly to the Emburse Enterprise Receipt Gallery and the offline tab of the eWallet for reconciliation in Emburse Enterprise. The Emburse App may also be used to upload images taken with another app to the cardholder’s mobile device.

Download the free Emburse App from the App Store (iOS) or Google Play Store (Android). Only JPG, PNG, and HEIC/HEIF files can be accepted. **Emailing Receipts:** Use the Snap and Send feature to load Receipt images to the User’s eWallet quickly. The User can take a photo of one or more Receipts and email them to receipt@ca1.chromeriver.com. The Receipts will then be available within the User’s Receipt Gallery. Use the ttu.edu email account that is registered with Emburse Enterprise or add additional email addresses via the Preferences menu.

Emailing Receipts to Another User’s eWallet: Enter the Cardholder’s ttu.edu email address in the email’s subject line and mail to receipt@ca1.chromeriver.com. The sender must be a TTU/TTUS employee and have the email address they are sending from stored in Emburse Enterprise.

Emailing Receipts to a Departmental Card’s eWallet: Enter the Department Card’s email address (assigned by the TTU Travel Office) in the subject line of the email and mail to receipt@ca1.chromeriver.com. The sender must be a TTU/TTUS employee and use their ttu.edu email address.

A confirmation email is sent to the sender, confirming that the Receipt was received.

Attach Directly to Line Item: PDF Receipts may be dragged and dropped onto a line-item Expense from the Receipt Gallery, Desktop, or uploaded with the Add Attachments option on the line item.

Additional Receipt information is available in Emburse Enterprise Help >> Expense >>Receipt Submission Use Cases.

Submitting Expense Reports

From the Emburse Dashboard, click on  to create a new Expense Report.

Expense Report Header

- **Report Name:** Cardholder Name + Statement Month
 - Example: TTU Raider Red- September 2023
- **Report Type:** Select CBA Travel Card
- **Chart:** Select the appropriate chart
 - NOTE: multiple Expense Reports will need to be submitted if the Reconciler needs to allocate to more than one Banner chart.
- **Statement Month:** Choose the appropriate month.
- **Approver:** manually select the Approver. Search by typing in the Approver’s name or R number.
 - Select the organization's financial manager, approver, or supervisor.
 - A Cardholder is unable to approve their own Expense Report. The supervisor of the Cardholder must be selected for approval.
- **Fiscal Year:** Only the current fiscal year option is available.
 - There will be a window at the fiscal year-end to select the current or future fiscal year.
- **Click on Save**

Expenses For TTU RAIDER RED

Import Travel Pre-Approval

Optional

IMPORT PRE-APPROVAL

Report Name

TTU Raider Red- Sept 2023

Pre-Approval is for General Travel reports only

Enter cardholder name and report statement month. Include a list of participants. This can be attached as a PDF document.

Report Type

CBA Travel Card

Chart

T

Statement Month

September

Approver

R00524346 / Adling, Jennifer Marie / Chief Procurement Officer / Pro...

Fiscal Year

FY24 (Current)

Add Expenses:

- Once the Expense Report Header is completed, the pending card feed transactions will be listed from the eWallet.
- Click on Sort to sort by date, amount, merchant, or statement date (Posting Date).
- Users have the option to view merged items, card feeds, and receipts that have merged.

All Items

All

Merged

Sort

Group by: None

Click on the vendor arrow next to the vendor’s name on the card feed transactions for the transaction date, statement (posting) date, merchant information, last 4 digits of the Card number, and merchant category code (MCC).

Chart S/T - CBA Card

Other

06/09/2022

▼ PHILLIPS 66 - TEXAS TE

Statement Date: 06/10/2022

Amount Original: 69.14 USD

Details: Merchant: PHILLIPS 66 - TEXAS TE Merchant City: LUBBOCK, TX, USA, 79401 Last 4 CC Digits: Statement Date: 06/10/2022 MCC: 5542

69.14 USD

Select the card feed that you wish to reconcile by dragging the transaction to the left and dropping it in the Create New Line-Item section.

Expenses For TTU RAIDER RED 9889

TTU Raider Red- Sept 2023

Create New Line Item

DATE EXPENSE SPENT REQUESTED REIMBURSEMENT

ADD EXPENSES

Create New

All

Offline

Credit Card

Travel Advances

Recycle Bin

eReceipts

Chart S/T - CBA Card

Other

06/09/2022

▼ PHILLIPS 66 - TEXAS TE

Statement Date: 06/10/2022

Amount Original: 69.14 USD

Details: Merchant: PHILLIPS 66 - TEXAS TE Merchant City: LUBBOCK, TX, USA, 79401 Last 4 CC Digits: Statement Date: 06/10/2022 MCC: 5542

69.14 USD

Or you may also select the card feed that you wish to reconcile by clicking the box above the amount and clicking the Add button.

Delete

Add

All Items

All

Merged

Sort

Group by: None

1

Chart S/T - CBA Card

Other

06/09/2022

▼ PHILLIPS 66 - TEXAS TE

Statement Date: 06/10/2022

Amount Original: 69.14 USD

Details: Merchant: PHILLIPS 66 - TEXAS TE Merchant City: LUBBOCK, TX, USA, 79401 Last 4 CC Digits: Statement Date: 06/10/2022 MCC: 5542

69.14 USD

- Once the transaction is added to the Expense Report, the User will be prompted to select a Valid Expense Type from the Main Category:
 - Air Travel
 - Ground Transportation
 - Lodging
 - Dues/ Fees
 - Food & Entertainment
 - Miscellaneous
 - Itemization

?

Select Valid Expense Type

AIR TRAVEL

GROUND TRANSPORTATION

LODGING

DUES / FEES

FOOD AND ENTERTAINMENT

MISCELLANEOUS

ITEMIZATION

- Select the appropriate Expense Type under the main categories.

?

Select Valid Expense Type

AIR TRAVEL

GROUND TRANSPORTATION

LODGING

DUES / FEES

FOOD AND ENTERTAINMENT

MISCELLANEOUS

AIRFARE

BAGGAGE FEE

TRAVEL AGENCY FEE

ITEMIZATION

After the Expense Type is selected, the form for the Expense opens for completion. Some forms may require additional information based on the Expense Type. **Date:** populates with card feed transaction date.

- **Spent:** populates with the card feed expense amount.
- **Description:** Confirm the trip's business purpose in the description field.
- **Trip Type:** Choose whether the expense was for an In-State, Out-of-State, or foreign trip.
- **Traveler Type:** Select the correct Traveler Type from the list.
- **Trip Purpose:** Select the purpose for the trip.
- **Allocation:** Click in the Allocation box to search by entering FOP, portion of FOP, or name.
 - **Split** – Click on Add Allocation to split by percentage or dollar amount.

Allocation

Split Equally

Clear Splits

x	T-18C000-C13000-600 FUND: Administration Overhead (LOCAL) ORGN: Procurement Services / PROG:...	50 %	34.57	◀
x	T-16A001-A00000-600 FUND: Inst Diversity Admin (LOCAL) ORGN: President's Office / PROG: Institutio...	50 %	34.57	◀
		100 %	69.14	

+ Add Allocation

≡ Presets

CREATE PRESET

- **Presets** - Create Preset allows the User to use the FOP selected on future line items or Expense Reports. Enter the FOP in the Allocation section and click on Create Preset. Name the Preset and click Create.

Allocation

T-18C000-C13000-600 FUND: Administration Overhead (LOCAL) ORGN: Procurement Services / PROG: Institutional Support Expense

+ Add Allocation

≡ Presets

CREATE PRESET

Click on **≡ Presets** to use the established preset allocation on future reconciliations.

- **Downloaded Details:** This will show the expense information from the Card Feed.
- **Attachments:** Add documents from the Receipt Gallery or Upload Attachments. Include itemized receipts, food forms, pre-approved exceptions, etc.
- Save

Itemization:

Itemization is used for a transaction that requires more than one Expense Type. Select the credit card feed transaction that you wish to itemize and add it to the Expense Report.

- Choose Itemization under Select Valid Expense Type.

Select Valid Expense Type

AIR TRAVEL

GROUND TRANSPORTATION

LODGING

DUES / FEES

FOOD AND ENTERTAINMENT

ITEMIZATION

PERSONAL EXPENSE - NON-REIMBURSABLE

- Complete the Itemization form: Description, FOP Allocation(s), and attach the receipt if not already merged. Click on Itemize.

Cancel

Save

Itemize

- Choose the appropriate Expense Type and enter the amount you wish to allocate, complete the Expense Type form, and click on Save.
- The Itemization screen will populate and provide the amount remaining for this transaction.

Add Itemization

Done

TOTAL AMOUNT

601.96

REMAINING

60.00

AIR TRAVEL

GROUND TRANSPORTATION

DUES / FEES

FOOD AND ENTERTAINMENT

MISCELLANEOUS

- Choose the appropriate Expense Type and enter the amount you wish to allocate, complete the Expense Type form, and click on Save.
 - The User may choose as many Expense Types as needed with Itemization; however, you must allocate the full amount of the card feed transaction.
- Itemization expenses will appear as multiple line items in the Expense Report.

Sat 08/20/2022	Itemization SOUTHWES 5262156133189	601.96 USD	0.00		
Sat 08/20/2022	Airfare SOUTHWES 5262156133189	541.96 USD	0.00		
Sat 08/20/2022	Baggage Fee SOUTHWES 5262156133189	60.00 USD	0.00		

Finalizing the Expense Report:

- All Expenses for the reporting cycle need to be included in the Expense Report. Additional transactions may be added to the Expense Report by repeating the process of adding the Expense, choosing the Expense Type, completing the form, and uploading Receipts or any necessary documentation.
- Click on Submit when the Expense Report is completed.

Expense Report
010033307835

Total Requested Reimbursement Amount
0.00 USD

Submit

- The submitted Expense Report will show in the User’s submitted menu on the Dashboard.

Submitted

TTU Raider Red- Sept 2023
QA0033256409

09/05/2023

73.00
USD
PENDING

- Click on the Expense Report to Open, View in PDF, View Tracking Status, or Recall.

Open

PDF ▾

Tracking

⬅ Recall

Expense Compliance Warnings

- A compliance warning indicates that additional information is required before the Expense can be submitted for approval and processing. The Expense Owner or Delegate may be required to provide documentation and/or post a response.

 201STa-Receipt required for this expense #201STa

Please confirm an itemized receipt is attached for this expense.

Add response

Post

Expense Compliance Violations

- A compliance violation indicates that the expense is ***not compliant*** and requires additional information prior to submittal. The Expense Owner or Delegate will be required to make any necessary changes before submission of the Expense Report.

 285ST-Not a Credit Card Transaction #285ST

The selected Report Type requires credit card transactions - please delete the line item.

Draft Reports

- Access Draft Reports from the Emburse Enterprise Dashboard. Click on the Expense Report and open it to continue processing. The User may also delete or submit.

Open

Delete

PDF ▾

Submit

Tracking:

- From the submitted Expense Report grid, click on the Expense Report to preview it.

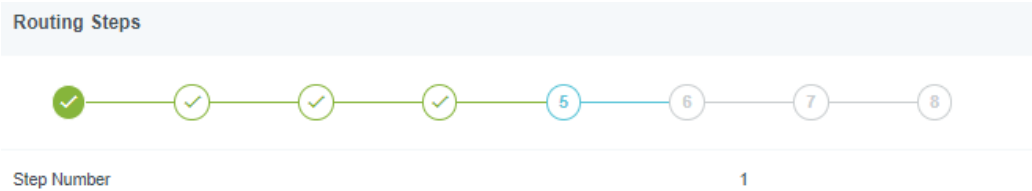
Open

PDF ▾

Tracking

⬅ Recall

- The user may then click on tracking to see the routing steps. Click on each routing step to view details.



Expense Report Routing:

Routing after submission (can see who is Currently Assigned in Tracking):

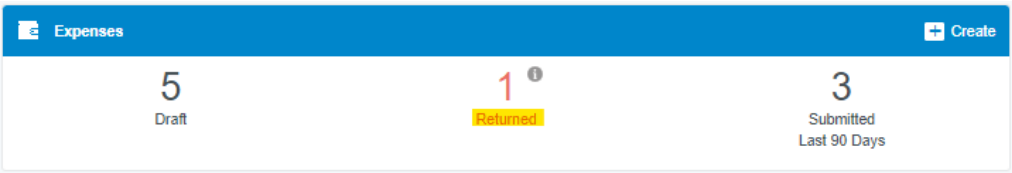
- Expense Owner Approval (not required for Department Cards)
- Budget Check
- Approver selected on header.
- Email Notification to Org manager
- Special Routing if needed (Tax, Property, Athletics)
- Travel Office Approval
- Posts in Banner (uploads to Banner every two hours 8 AM – 7 PM)
- After posting, the Banner document ID is imported nightly into Emburse Enterprise Expense Report under Payment Data

Report Status:

- Pending: The Expense Report has been submitted and is pending approval
- Returned: The Approver has sent the Expense Report back to the Expense Owner.
- Approved: The Expense Report has been approved but has not yet been exported.
- Exported: The approved Expense Report has been sent to Banner for processing.
- Paid: The Expense has been posted in Banner.

Returned Expense Reports:

From the Dashboard, click on the Returned section to view the grid of returned items.



Scroll to the comments to view the reason for the return.

Click on the Open tab to make corrections. The User may also view the PDF, Submit, or Delete. Click on the returned line item. If no changes are needed, click on Submit. If correcting, click on the Edit tab.

Auto Bot (Budget Checker) 09/14/2022 04:53 PM
Returned- T--11B000-B53020-7B0040-200-- 58.02: (Lodging - Taxes / Fees, Lodging - Taxes / Fees) Insufficient funds for this budget
S--16A001-S00000--800--: (Lodging - Taxes / Fees, Lodging - Nightly Rate, Lodging - Taxes / Fees, Lodging - Nightly Rate) Error checking budget- *ERROR*

Make required changes, add comments if needed, Save, and Submit. **NOTE: Returned Expense Reports do not require a second approval or budget check from those individuals who approved prior to the Expense Report being returned.** If the Approver left a comment on a specific line item, click on the blue note icon to read it.

Tue 08/29/2023	Meals - Per Diem	36.00 USD	36.00	
-------------------	------------------	--------------	-------	--

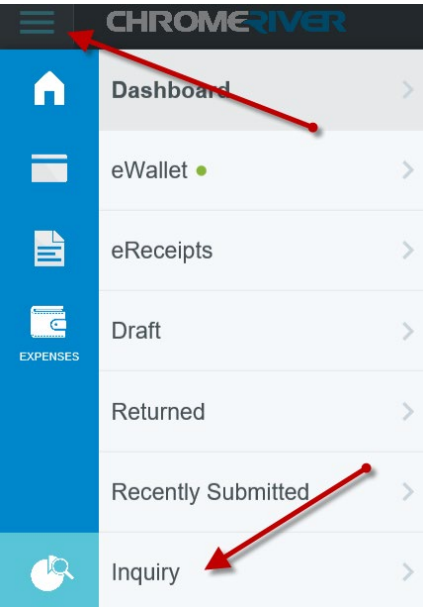
Recall a Report

Recall Expense Routing allows Cardholders and their Delegates to return any Expense Report to draft status as long as none of the line items have been fully approved. All line items must be in Pending Approval status to recall the Expense Report. When the Expense Report is resubmitted, the Expense Report will flow through all approval steps again.

Inquiry (Reports)

Inquiry allows the User and the User’s Delegates to run reports on all Cardholder activity by category. To access Inquiry Reports, click the MENU button in the upper left corner of the Dashboard and click Inquiry.

- Click on the Expense link to open up the available reports.
 - Action Date – enter date range.
 - Click on an Expense Report to access Download PDF with the following options: Cover Page, Full Report, Full Report with Notes & receipts, and Full Report with Receipts.

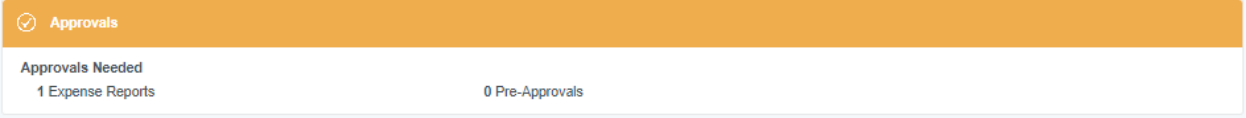


Available Inquiry Reports:

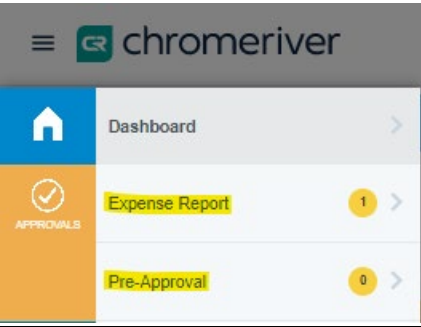
My Delegates List of people I've entered expenses for
My Expense Approval Items Expenses in approval process with each line item's allocation information
My Expense Calendar Listing of expenses
My Expense Items Listing of your itemized expenses within a specified date range. Sorted by: Transaction Date, Expense Type, and Amount.
My Expense Pre-Approvals List of your Pre-Approvals.
My Expense Reports Listing of your expense reports created within a specified date range. Sorted by: Create Date, Name, and Amount.
My Firm Paid Items Expenses that are marked as firm paid
My Items Listing of itemized expenses that were created from transactions.
My Paid Expenses My Paid Expenses
My Pre-Approval Approvals Pre-Approvals in approval process.

Approvals in Emburse System

If the User has pending approvals, the User will see a yellow notification bar at the top of the Dashboard.



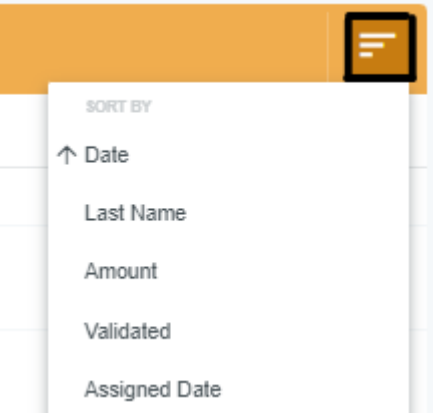
The User may also access approvals by tapping the menu icon in the upper left-hand corner of the Dashboard. The yellow circle indicates the number of approvals requiring approval.



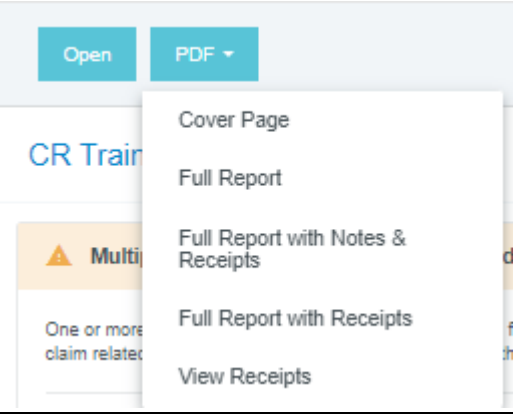
Click on the magnifying glass icon to search by Expense Owner or Report ID. Use the drop-down list to select.



Expense Owner search allows the User to enter name or title. Report ID search requires the full Expense Report ID. Use the Sort button in the upper right-hand corner to sort by Date, Last Name, Amount, Validated (allows the user to group all the Expenses that have warnings), and Assigned Date.



Click on the Expense Report requiring review. The User will see a preview of the Expense Report that contains FOP allocation and Receipts. The User may Open, download a PDF, view Tracking, Return (will return the entire report), or Approve from the preview page.



For detailed information, click on **Open** to view the expense line-item detail. Click on the transaction to view the details. Opening an Expense report will allow the User to approve or return line items individually. Return or submit actions for the entire Expense Report are at the bottom of the page, showing the Expense Report in detail. A return comment is required for returned Expense Reports.

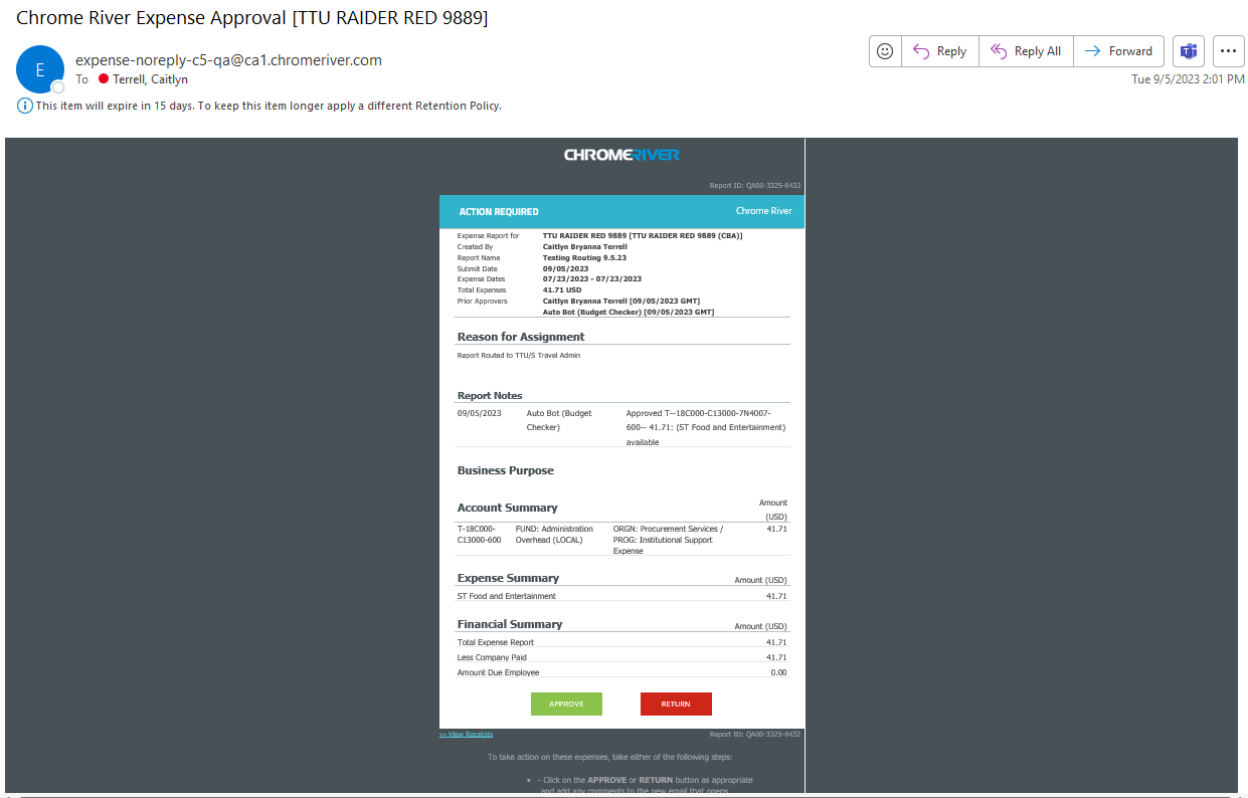


Adjust will allow the User to change the FOP allocation and will require a comment. NOTE: Budget checking will not occur for an FOP change at this stage. The Expense Owner or Delegate will have to recall the document from the Expense Owner's Dashboard for budget checking to occur again.

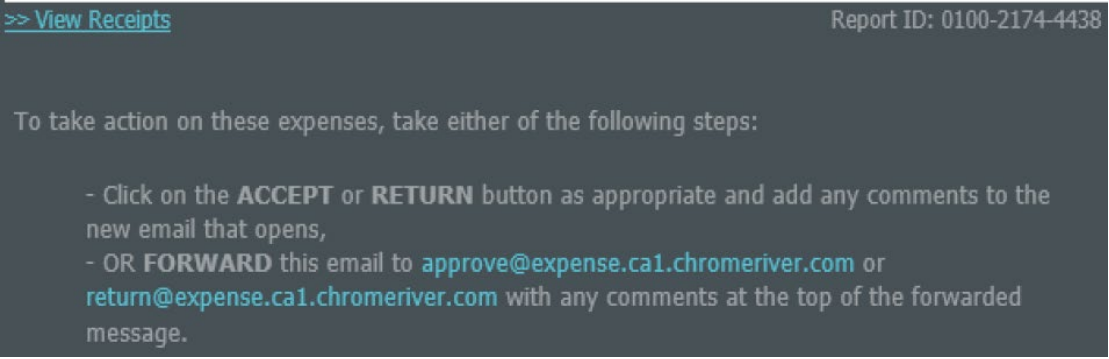
Reassign allows the User to select another Delegate to approve the Expense Report. Once you reassign to another Delegate, the User will no longer be in the approval queue for that line item.

Approvals by Email – must use your ttu.edu email account.

Emburse will email Expenses that require approval. The subject line will contain the Expense Owner.



From the email, the Approver may approve all Expenses or return all Expenses to the Expense Owner by clicking on the **ACCEPT** or **RETURN** button. To approve or return specific line items, the Approver will need to log into Emburse. The Approver may click on View Receipts at the bottom of the email. The email will provide the allocated FOP(s) used, total Expense, Expense line-item category and amount, and compliance warning information (if applicable).



The Approver may add notes or comments to the Expense Report by entering them above the dotted line in the email that opens after clicking on **ACCEPT** or **RETURN**.

ACCEPT Email:

Send

To...

Cc...

Subject

approve@expense.ca1.chromeriver.com

Chrome River Expense Approval [TTU Mechanical Engineering2 2464]

-
1. Please VERIFY [from] e-mail address. Please use e-mail address associated to your Chrome River account.

2. Enter any optional NOTES in the space above this line to have them added to this expense report.

3. SEND this message to the Chrome River automated processing system for your action to be completed.

RETURN Email:

Send

To...

Cc...

Subject

return@expense.ca1.chromeriver.com

Chrome River Expense Approval [TTU Mechanical Engineering2 2464]

1. Please VERIFY [from] e-mail address. Please use e-mail address associated to your Chrome River account.

2. Enter any optional NOTES in the space above this line to have them added to this expense report.

3. SEND this message to the Chrome River automated processing system for your action to be completed.

Report ID: 0100-2173-1873 Email UID: D708FDFC-3222-1A65-0F2A-5A0F6FAC42A3

Expense Report Approval Failure Notification

If the Approver attempts to approve an Expense Report via email that has since changed (Expense Owner or Delegate has recalled or resubmitted the Report), the Approver will receive an Expense Approval Failure Notification.