



State of Alaska Department of Administration

Reporting Fraud on OneCards

Per the State of Alaska's USBank Account representative, there are two main ways that Fraud is discovered on a onecard and therefore needs to be reported or verified with USBank. Nobody but the cardholder is authorized to verify fraudulent charges. The cardholder (or in case of a CTS, the Program Administrator) must be the one in contact with USBank.

State of Alaska Discovers Fraudulent Charge

1. If the OneCard holder discovers a fraudulent charge it is the responsibility of the cardholder to contact USBank as soon as possible to report the fraud.
 - a. The account will be closed, and the card reissued.
2. If another State of Alaska employee (for example a PCard processor) suspects a fraudulent charge - it is their responsibility to contact the Cardholder directly, who is then responsible for contacting USBank as soon as possible to report the fraud.

In either case the USBank fraud division should send a form directly to the cardholder, usually by email. The employee will be required to review the form, sign and return it in a timely manner as instructed on the form. If the form is not returned timely the USBank's fraud division has the right to reverse any credits given for the fraud charges.

USBank Fraud Referral Email

1. If USBank has identified suspicious activity/potential fraudulent charge(s), an email is sent to the Division of Finance PCard Support Team. The email will have a subject matter that references "Fraud Referral".
2. The Fraud Referral email is then forwarded to OneCard holder.
3. In the meantime, USBank will place a block on the account.
4. It is the responsibility of the cardholder to contact USBank's fraud division as soon as possible and verify if there is fraud.
5. If no Fraud has occurred USBank's fraud division will lift the block and the cardholder can resume spend as usual.
6. If Fraud is identified, then a fraud case will be started. The account will be closed, and the card reissued.
7. If Fraud is identified, the USBank fraud division should send a form directly to the cardholder, usually by email. The employee will be required to review the form, sign and return it in a timely manner as instructed on the form. If the form is not returned timely the USBank's fraud division has the right to reverse any credits given for the fraud charges.

Cardholders can reach the USBank **Fraud Assistance** office [Here](#). The USBank fraud division may ask you for your mailing address as shown on your OneCard Statement and phone number.