

# Division of Finance

System Security and Administration

# USBank Daily Payment Analytic Notification Review

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## Introduction

This document will provide examples of the USBank Payment Analytic notifications that are setup to report different types of charges/transactions that should be reviewed by Department Program Administrators (DPA) or Department Travel Administrators (DTA) to ensure they are legitimate State of Alaska business charges.

It is recommended that departments have notifications setup to be sent to an internal department email address. For the agencies that do not have the notifications going directly to them, the DOF will forward the email.

For those departments that are setup to receive their own notifications, the subject matter will show the departments acronym (DOA, DNR, DMVA, etc.) otherwise the email will show STWD (statewide).

## Considerations for notifications

**It is the responsibility of the DPA/DTA** to review each notification as they are received, take the following into consideration and take the appropriate action if any is needed:

### Fraudulent Charges

If there is suspected fraud (i.e., a third party has gotten a hold of the card or card number) the department **must** reach out to the cardholder and have them review all charges for their OneCard (both pending and posted charges).

To find pending charges not posted yet:

- Log into US Bank Access Online >> go to Account Information and search by last name. Then go to Cardholder Account Profile and then Account Authorizations
- or
- US Bank Access Online/Reporting/Program Management/Declined Transaction Authorizations

To find posted charges:

- Log into US Bank Access Online >> go to Transaction Management then Transaction List (Look by "all" billing cycles.)

**If there are charges deemed as Fraud** **the OneCard holder must call the USBank fraud department** at 1-800-523-9078 to close the account.

Neither the DPA nor the DOF can contact USBank on behalf of the cardholder.

### Misuse by the cardholder

Sometimes employees accidentally use their State One Card for personal items. If this is the case you should contact your finance officer for specific department policy, however the employee and the employee supervisor should be notified. The cardholder should also receive the [Inappropriate Charge Card Use by Employees](#) form AND the funds must be recovered.

### Procurement violation

All OneCards should have a single purchase limit amount (for non-travel charges) that relate to the cardholders purchasing Delegation of Authority. Without this limit some notifications will not be triggered to be sent. Notifications that relate to potential procurement violations are explained in more detail below.

## Airlines First Class Service Email Notification

Alaska Statute [39.20.140\(b\)](#) requires that the state pay no more than “the lowest ticket class fare for the most direct route” unless specific exemptions are met (see [AAM 60.050 Travel Purchase Policies](#)).

**Action Needed:** DTAs must review these charges to ensure proper approval and documentation are on file with the travel authorization.

Note: Sometimes the carrier may code the charge as First Class when the charge is for something else.

The notification will look like the following:

From: PA\_alerts@paymentanalytics.com <PA\_alerts@paymentanalytics.com>  
Sent: Thursday, January 13, 2022 12:53 AM  
To: PA\_alerts@paymentanalytics.com  
Subject: Stwd Airlines Class of Service

**CAUTION:** This email originated from outside the State of Alaska mail system. Do not click links or open attachments unless you recognize the sender and know the content is safe.

The Stwd Airlines Class of Service is F first class was triggered by the following information:

Cardholder Name: [REDACTED] Acct #: [REDACTED]

Case ID	Transaction Date	Transaction Amount	Merchant Name	Airline Service Class	Passenger Name	Departure Date	Flight Leg
17426378	2022-01-10	\$1,347.50	ALASKA AIR 0272125254022	D	[REDACTED]	2022-02-23	LEG01

## Food and Drink Purchases Email Notification

Generally, the State of Alaska OneCard should not be used for purchasing meals or other food or drink items. There are situations where special approval has been granted, however, to ensure proper use of the card, the following Food and Drink MCC purchases will trigger the report.

At times employees accidentally use their OneCards for personal meal purchase. **Action Needed:** DPAs must review these charges to ensure proper approval was received to make the purchase or if the charge is deemed inappropriate the DPA should contact the employee and employee supervisor as stated above.

5441 – Candy/Nut/Confection Store	5813 - Bars/Taverns/Lounges
5462 – Bakeries	5814 - Fast Food Restaurants
5499 - Misc Food Stores	5921 - Package Stores/Beer/Wine/Liquor
5812 – Restaurants	

The notification will look like the following:

Stwd Food and Drinking Purchases

PA\_alerts@paymentanalytics.com  
To: PA\_alerts@paymentanalytics.com

Cardholder Name: [REDACTED] Acct #: [REDACTED]

Transaction Date	Amount	MCC	MCC Description	Merchant
2024-01-16	\$13.53	5814	FAST FOOD RESTAURANTS	WENDY'S #13238-615

## Foreign Currency Transactions Email Notification

The foreign currency transaction notification will show all charges over \$100.00 that were made in the currency other than US Dollars (USD).

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At times foreign currency transactions are fraud. **Action Needed:** DPAs need to review these charges and ensure they are legitimate State of Alaska business charge(s); if not, USBank must be contacted to report the fraud or contact employee/employee supervisor if it is card misuse.

The notification will look like the following:

Stwd Foreign Currency Trxns

PA\_alerts@paymentanalytics.com  
To PA\_alerts@paymentanalytics.com

Reply Reply All Forward

**The Stwd Foreign Currency Trxns was triggered by the following information:**

Cardholder Name: [REDACTED] Acct #: [REDACTED]

Case ID	Transaction Date	Currency Code	Transaction Amount	Merchant Name	City	State/Province	Country
21752147	2024-01-15	CAD	\$150.97	WOODLANDS INN SUITES	FORT NELSON	BC	CANADA
21752148	2024-01-16	CAD	\$1.72	WOODLANDS INN SUITES	FORT NELSON	BC	CANADA
21752149	2024-01-17	CAD	\$207.06	RAVEN INN WHITEHORSE	RAVENINN.COM	YT	CANADA

## High Risk MCC Transactions Email Notification

The High Risk MCC transaction notification will show all charges that were made to one of the following MCCs.

At times High Risk MCC transactions are fraud. **Action Needed:** DPAs need to review these charges and ensure they are legitimate State of Alaska business charge(s) and if not, contact the employee and employee supervisor to report card misuse and make arrangements for repayment by cardholder.

4829 - Wire Transfer Money Order	7832 - Motion Picture Theatres
5681 - Furriers and Fur Shops	7841 - Video Tap Rental Stores
4932 - Antique Shops	7911 - Dance Halls/Studios/Schools
5933 - Pawn Shops	7922 - Theatrical Producers
5944 - Jewelry Stores	7929 - Bands/Orchestras/Entertain
6211 - Security Broker/Dealers	7932 - Billiard/Pool Establishments
6381 - Insurance Premiums	7933 - Bowling Alleys
6399 - Insurance	7941 - Commercial / Pro Sports
7012 - Timeshares	7991 - Tourist Attractions
7032 - Sport/Recreational Camps	7992 - Public Golf Courses
7033 - Trailer Parts/Camp Sites	7993 - Video Amusement Game Supply
7273 - Dating & Escort Services	7994 - Video Game Arcades
7277 - Counseling Service	7995 - Betting/Track/Casino/Lotto
7297 - Massage Parlors	7997 - Member Clubs/Sport/Rec/Golf
7298 - Health & Beauty Spas	7998 - Aquariums Rec Serv
7631 - Watch/Clock/Jewelry Repair	

## USBank Daily Payment Analytic Notification Review

The notification will look like the following:

The screenshot shows an email notification from PA\_alerts@paymentanalytics.com. The subject is 'Stwd High Risk MCCs'. The body text reads: 'The Stwd High Risk MCCs was triggered by the following information:'. Below this, it lists 'Cardholder Name:' and 'Acct #:' with redacted information. A table follows with columns: Transaction Date, Amount, MCC, MCC Description, and Merchant. The table contains one row of data.

Transaction Date	Amount	MCC	MCC Description	Merchant
2024-01-15	\$238.50	7991	TOURIST ATTRACTION AND EXHIBIT	FH* IFAFERRY-FAREHARBO

## Hotel Exceptions Email Notification

The Hotel Exception notifications are triggered if a hotel reservation is over \$300 per night or if there is a hotel no show (not cancelled in advance).

- Hotel reservations over \$300 per night must be approved in advance by your commissioner or designee. [AAM 60.240 Lodging Types and Rates](#).

or

- Hotels should always be cancelled prior to check in. Hotel no-show charges may be the responsibility of the traveler. [AAM 60.090 Unused Transportation and Accommodations](#).

**Action Needed:** DTAs should review these transactions to ensure approval and documentation are on file with the Travel Authorization.

The notification will look like this:

The screenshot shows an email notification from PA\_alerts@paymentanalytics.com. The subject is 'DOA Hotel Exceptions'. The body text reads: 'The DOA Hotel Exceptions was triggered by the following information:'. Below this, it lists 'Cardholder Name:' and 'Acct #:' with redacted information. A table follows with columns: Case ID, Transaction Date, Transaction Amount, Merchant Name, Hotel Daily Room Rate, Hotel No Show, and Check Out/In Date. The table contains one row of data.

Case ID	Transaction Date	Transaction Amount	Merchant Name	Hotel Daily Room Rate	Hotel No Show	Check Out/In Date
21620046	2023-12-18	\$254.00	FSP*NMS NLV HOTEL	254.00	Yes	2023-12-17

## Split Transactions at same merchant Email Notification

The Split Transactions at Same Merchant notification is triggered by a series of criteria:

The rule is based on transactions:

1. Made on the same day to the same Merchant Name, City, State, Zip and MCC.
2. The Single Purchase Limit on the OneCard must be greater than 0.

**NOTE:** If the OneCard does not have a single purchase limit this notification will not be triggered even if the other criteria are met.

**Action Needed:** DPAs must review these notifications to ensure there is not fraud or determine if it is a purchasing violation. Not all purchases triggered are going to be purchase violations. There could be a legitimate reason that an employee has multiple transactions on the same day for the same merchant.

**Example:** If the Single Purchase Limit on the card is \$2,500.00 and it appears the employee split a single purchase that was larger than the Single purchase limit into multiple transactions to bypass the Single Purchase limit set on the card, it may be a procurement violation; and proper department steps must be taken.

## USBank Daily Payment Analytic Notification Review

The notification will look like this:

Stwd Purchase Split Into Multiple Transactions at the Same Merchant

PA\_alerts@paymentanalytics.com  
To PA\_alerts@paymentanalytics.com

Reply Reply All Forward

Fri 1/19/2024 2:41

**The Stwd Purchase Split Into Multiple Transactions at the Same Merchant was triggered by the following information:**

Cardholder Name: ██████████ Acct #: ██████████ Single Purchase Limit: \$2,500.00

Transaction Date	Amount	Merchant	City	State	Zip/Postal Code
2024-01-16	\$826.00	SQ *ASRC COMMUNICATIONS F	877-417-4551	AK	99547
2024-01-16	\$2,044.00	SQ *ASRC COMMUNICATIONS F	877-417-4551	AK	99547

## Split Purchase at multiple merchants with same MCC Email Notification

The Split Purchase at multiple merchants with same MCC notification is trigger by a serious of criteria:

The rule is based on transactions:

1. Made on the same day to multiple Merchants for the same MCC.
2. The Single Purchase Limit on the OneCard must be greater than 0.

**NOTE:** If the OneCard does not have a single purchase limit this notification will not be triggered even if the other criteria are met.

One caveat - if there are multiple transactions for the same merchant with the same MCC -- these may show on both the Split Transactions as the same merchant (explained above) and the Split Purchase at multiple merchants with same MCC; meaning you could receive both notifications for the exact same transactions.

**Action Needed:** DPAs must review these notifications to ensure there is not a purchasing violation. For example, the Single Purchase Limit on the card is \$2,500.00 so the employee split a purchase larger than that amount into multiple purchases to bypass the single purchase limit. If this scenario is found, it is considered a purchasing violation and proper department steps must be taken.

# USBank Daily Payment Analytic Notification Review

The notification will look like this:

Stwd Purchase Split Across Multiple Merchants with the Same MCC

PA\_alerts@paymentanalytics.com  
To: PA\_alerts@paymentanalytics.com

Reply Reply All Forward

Fri 1/19/24

**The Stwd Purchase Split Across Multiple Merchants with the Same MCC was triggered by the following information:**

Cardholder Name: [REDACTED] Acct #: 4 [REDACTED] Single Purchase Limit: \$2,500.00

MCC: 8999 MCC Description: PROFESSIONAL SERVICES

Transaction Date	Amount	Merchant	City	State	Zip/Postal Code
2024-01-16	\$826.00	SQ *ASRC COMMUNICATIONS F	877-417-4551	AK	99547
2024-01-16	\$2,044.00	SQ *ASRC COMMUNICATIONS F	877-417-4551	AK	99547