

Division of Finance

Charge Card Administration

USBank Program Monitor Notification Guidance

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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.

These notifications are setup by DOF PCard Support and are sent to an internal department email address(s) and either DOF PCard or DOF E-Travel teams. DOF will assist departments with management as needed. Department Administrators are expected to review and research transactions to ensure policy compliance and fraudulent transactions are properly handled.

Considerations for Notifications

It is the responsibility of the DPA/DTA to review each notification as they are received. Using the attached excel document you should take the following into consideration and take the appropriate action if needed.

1. 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, select Cardholder Account Profile and search by last name. Then select Account Authorizations
- or
- US Bank Access Online/Reporting/Reports/Program Management/Declined Transaction Authorizations

To find posted charges:

- Log into US Bank Access Online >> go to Transaction Management then Transaction List. Search by last name. Beneath Card Account Summary select, "All" in the drop-down list.

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.

If the account used is a CTS, the DPA must contact USBank fraud department.

2. 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.

3. 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.

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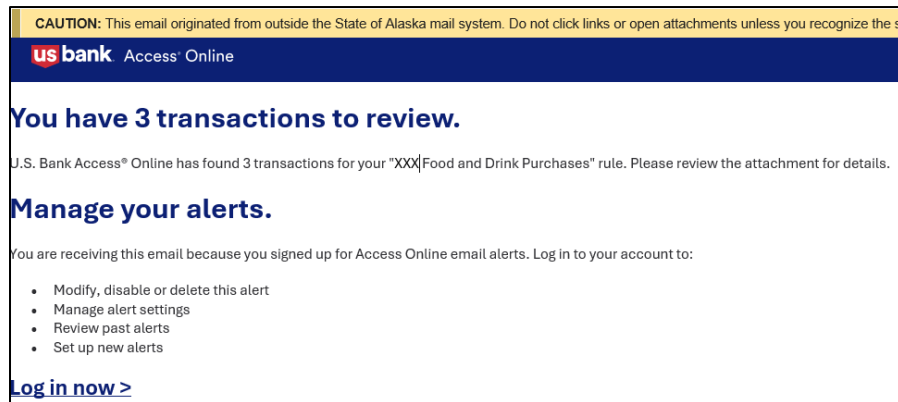
4. Policy violation

Alerts regarding violations of travel policy are activated for hotel bookings over \$400, for hotels that are not canceled or that do not fall outside of the cancellation policy, and for first-class flight purchases. If a potential policy breach is identified, it is recommended that the DTAs contact the traveler to discuss possible adjustments to their travel arrangements to ensure compliance, if feasible. More details about these notifications are provided below.

Notifications and Action Needed

The email notification will have an excel attachment. This is what DPA/DTA will use to review, log/track, and take appropriate action on. Using the Subject of the email find the applicable section below. Open the attachment and proceed with recommended guidance. It is suggested that you somehow track or log policy violations or fraud for future audit purposes.

The body of the email looks like the below screenshot. You will disregard the Manage Alerts and Log in links. State of Alaska uses this feature as a notification, DPAs are not setup with the FEG within AccessOnline to handle case management in USBank currently. If your department would like to manage your cases within the system, please email doa.dof.pcard.support@alaska.gov with the request.



Food and Drink Purchase

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.

The notification is triggered when a transaction occurs and the MCC is in this list with an amount of greater than \$1.00. The notification is sent to the department's PCard group email.

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.

Currently only a couple departments have this notification setup. If you would like this added, please reach out to doa.dof.pcard.support@alaska.gov with your request.

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	

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Foreign Currency Transaction

The notification is triggered when a transaction occurs, and the currency is not in USD/US Dollars. The notification is sent to the department's PCard group email.

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.

High Risk MCC Transaction

The High Risk MCC transaction notification will show charges made to one of the following MCCs. The notification is sent to the department's PCard group email.

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	

Hotel Night Exceeds AAM Allowance

This notification is triggered if a hotel reservation is over \$400 per night. Note that the merchant must pass detail level III purchasing data to trigger this rule. The notification is sent to the department's Travel Coordinator group email.

Hotel reservations over \$400 per night must be approved in advance by your commissioner or designee. [AAM 60.240 Lodging Types and Rates](#). This approval must be documented within the final travel packet.

Action Needed: DTAs should review these transactions to ensure approval and documentation are on file with the travel authorization.

Hotel No Show or Late Cancellation Transaction

This notification is triggered if a hotel reservation is not cancelled or was cancelled outside the hotel cancellation policy i.e. less than 24 hours. Note that the merchant must pass detail level II or higher to trigger this rule. The notification is sent to the department's Travel Coordinator group email.

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](#).

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Action Needed: DTAs should review these transactions to ensure approval and documentation are on file with the Travel Authorization. Traveler should be held financially responsible if negligent or frequently incurring this type of activity.

Potential First-Class Airfare Transaction

This notification is triggered if the MCC is in the airline category and the fare class on one or more segments is F,J,C,D,I. Note that the merchant must pass detail level III purchasing data to trigger this rule. The notification is sent to the department's Travel Coordinator group email.

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.

Split Transaction - Multiple Merchants - same MCC

The Split Purchase at multiple merchants with same MCC notification is triggered when a transaction occurs on the same day to multiple merchants for the same MCC. **NOTE:** If the OneCard does not have a single purchase limit this notification will not be triggered even if the other criteria are met. The notification is sent to the department's PCard group email.

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 below) and the Split Transaction 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.

Split Transaction at Same Merchant

The Split Transactions at Same Merchant notification is trigger when a transaction occurs on the same day to the same Merchant name and MCC. **NOTE:** If the OneCard does not have a single purchase limit this notification will not be triggered even if the other criteria are met. The notification is sent to the department's PCard group email.

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.

DFG Garmin MCC Alert

This notification is created for DFG and triggers when the MCC is in a specific category, and the amount is greater than \$0.01.

The notification is sent to the department's PCard group email.