# 2023 Annual Washington State Purchase Card Forum

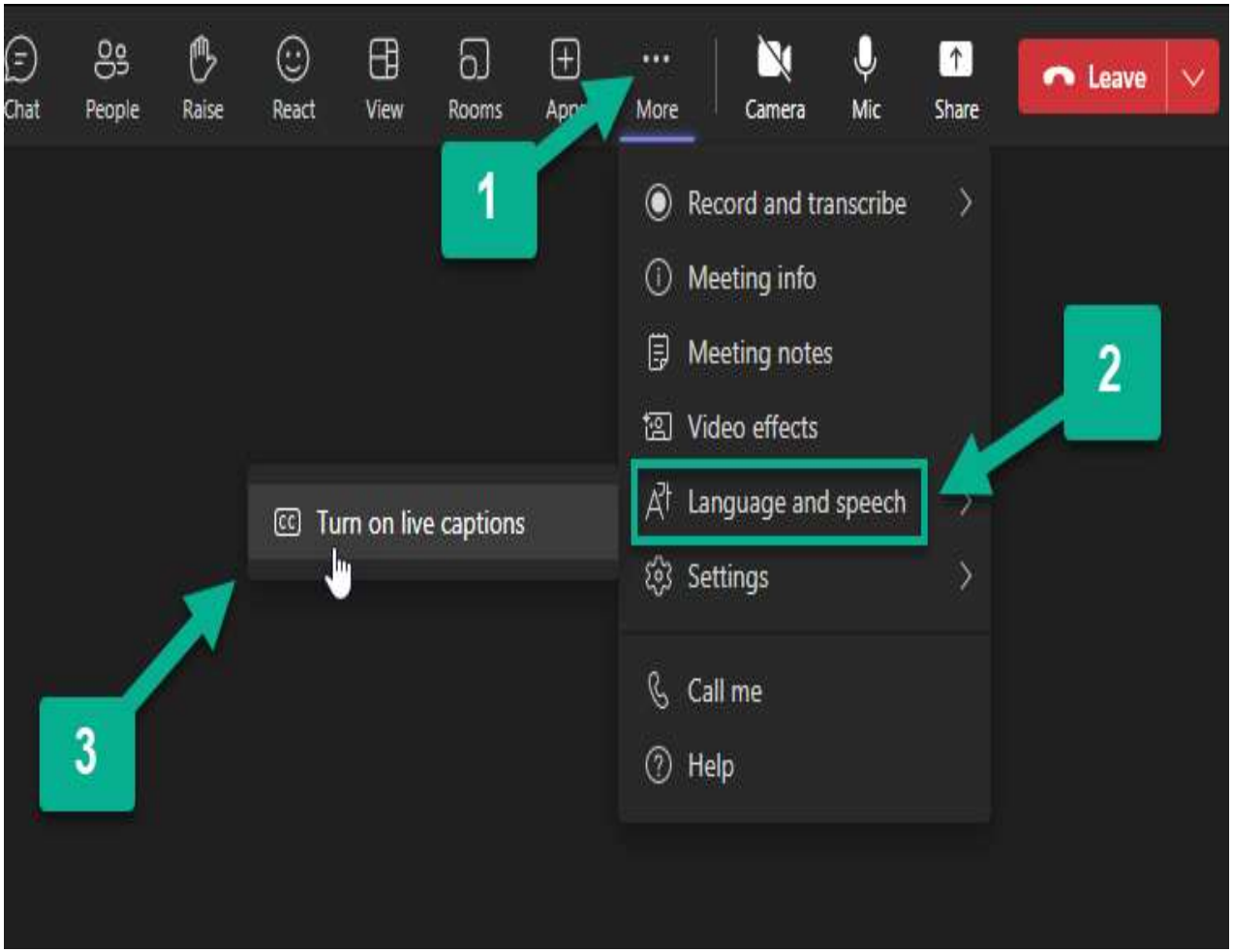
October 19th, 2023

# TURN ON LIVE CAPTIONS

1.) Select the three (3) dots to the left of the *Camera* icon.

2.) Scroll down and select *Language and speech*.

3.) Select *Turn on live captions*



# FORUM AGENDA

09:00 - 09:15 - **Welcome remarks and resources overview** – *Michael Lix*

09:15 – 10:15 – **Preparing your card program for an audit** –*Abby Chavez and Tony Grayson*

10:15 - 10:25 - **Break**

10:25 – 10:45 – **Building a travel card program for a modern city** – *Destiny Logan*

10:45 – 11:30 - **Access Online enhancements overview and best practices** – *Laureen Clarin*

11:30 – 12:00 – **State of WA performance highlights and more** – *Shannon Ness and Monica Lockett*

12:00 - 12:45 – **Lunch**

12:45 - 01:15 – **Visa Card industry and fraud updates**– *Orson Morgan*

01:15 – 01:55 – **IOCP public sector best practices updates** – *JoAleen Ainslie*

01:55 – 2:00 – **Closing remarks** – *Michael Lix*

Washington State
DEPARTMENT OF
ENTERPRISE SERVICES

# 2023 Purchase Card Forum

**Michael Lix, Enterprise P-Card Program Manager**
DEPARTMENT OF ENTERPRISE SERVICES (DES)

October 2023

# I'M HERE TO HELP

## Implementation

Assist with the design and structure of new programs, advise product types, understand and determine hierarchy structures, and advise on internal control best practices.

## Optimization

P&P drafting assistance and guidance, program growth planning, navigation of rebate structures, and providing industry contacts and resources.

## Support

Anything else you may need!

# DES P-CARD WEBPAGE

Purchase Cards

Use of Amazon Business

Home > Purchase > Purchase Cards

# Purchase Cards

A purchase card allows you to pay vendors and suppliers quickly, protects your agency from fraudulent spending, and earns rebates throughout the year.

Link to P-Card Contract (#00719)

The commercial card services contract is a multistate competitive procurement. It's led by Washington state on behalf of and in collaboration with states participating in NASPO ValuePoint. This contract was awarded to US Bank effective Jan. 1, 2021. Purchase cards, commonly called p-cards, may be used anytime your agency needs to buy goods and services. Using p-cards improves efficiency, flexibility, and reduces costs in the procurement process.

Learn more about US Bank's purchase card services.

## Benefits of using a purchase card

A purchase card makes buying goods and services easier for your agency. Using a purchase card also allows your agency to:

- Start earning rebates based on how much your agency spends quarterly and annually.
- Provide a layer of risk protection against fraudulent purchases.
- Track spending trends with relative ease for better budget analysis.
- Lower its administrative costs by streamlining the procure-to-pay process.
- Monitor transactions in real time online instead of waiting for monthly invoices.
- Make quicker payments to suppliers.

## Earn rebates and incentives with your purchase card

Purchase card users earn rebates based on how much they spend with their purchase card. Rebates are paid back to participating agencies quarterly and annually.

- Read the complete details of US Bank's formula for purchase card rebates.

Rebate details

# July 2023 Update

US Bank changes rebates for Amazon purchases.

# See how much other agencies have earned in rebates

## Contract 00719: Commercial Card Services:

**Effective Jan. 1, 2021.**

- 2023 Q2 Rebates
- 2023 Q1 Rebates
- 2022 Rebates
- 2021 Rebates

Your organization's rebate amounts updated quarterly

## Contract 00612 (replaced by 00719):

**Ended December 31, 2020.**

- 2020 Rebates
- 2019 Rebates
- 2018 Rebates

# Professional association membership

The Institute of Commercial Payments (IOCP), formerly the NAPCP, a professional association for the commercial card and payment industry, offers a reduced membership rate for our customers. Use code 0TD3M77KX9XP (expires October 2024) to pay an annual Associate Membership rate of $149.00 (normally $595).

If you have issues with the discount code,email the IOCP Administrative Manager Heidi Kaliher at heidi.kaliher@iocpnow.com for assistance.

# Start a purchase card program

1. Verify that your organization has signed a statewide contract usage agreement, or sign a new agreement.
2. Send the following documents to Purchase Card Program Manager Michael Lix and US Bank representative Monica Lockett:
   - Request to participate
   - Card user agreement
   - Customer identification questionnaire
   - W9 form
   - Three years of audited financials.
   - Note: the term "local government entity" in this contract applies to state agencies, political subdivisions, and government entities.

3. US Bank will confirm the receipt of your application within three business days. It will review the documents and financial information within 30 days.
4. Once you are approved, the US Bank implementation manager will set up meeting to:
   - Make an introduction and train users for online access.
   - Learn about your agency or organization's requirements for online access.
   - Set up usernames and passwords for your organization.
5. Your organization must develop internal policies, procedures, and training for the use of p-cards. Let the US Bank implementation manager if your agency needs additional training in this area.
6. You will receive the online access, a card setup quick reference guide, and the physical cards from US Bank within 10 business days after sending any additional documentation.
7. Activate your new purchase cards before using them and submit any additional online account requests.
8. Sign up for our Commercial Card Newsletter to stay informed on p-card best practices and updates.

## Related links

Commercial Card Services contract #00719

## Related policies

State P-Card Policy

Enterprise Commercial Card Policy - DES-F0-03-01

**DES-F0-03-01**

This policy applies whenever state issued credit cards or similar methods are used to make purchases. State issued credit cards, used by agencies to pay for goods and services, improve efficiency, flexibility, and convenience related to purchasing goods and services.

## Contact us


**Michael Lix**
Purchase card program support and guidance
**Phone** 360-407-8527
**Email** michael.lix@des.wa.gov

**Julie Aalberg**
Purchase card contract info
**Phone** 360-407-9219
**Email** julie.aalberg@des.wa.gov

**Monica Lockett**
CPS Relationship Manager
**Phone** 480-714-6274
**Email** monica.lockett@usbank.com

**Greggory Reid Jr.**
Operations Account Manager
**Phone** 855-250-6421, Ext: 156-6269
**Email** greggory.reid@usbank.com

# THANK YOU

Michael.lix@des.wa.gov

360-407-8527

Purchase Cards | Department of Enterprise Services (DES) (wa.gov)

October 19, 2023

# Preparing your card program for an audit

Discussion of key factors to prepare your card program for review

Abby Chavez, Office of Financial Management
Tony Grayson, U.S. Bank

# Today's agenda

- Introduction to today's session
- Audit preparations
  - Payment card organization
  - System controls
  - Policy & procedure
  - Card administration
  - Auditing & monitoring
  - Program reporting & administration
  - Accounting controls
- Questions & answers

# Understanding our audience (Poll question)

Which scenario best describes your most recent audit experience?

A. We've not had a program audit in over a year

B. Completed the review, but it was a painful experience

C. We were well prepared and ready for questions

D. Some combination of the above

# Discussion of framework and assumptions

- **Each** program and industry **is unique**
- **Not** intended to be all **encompassing**
- Everyone is **not at the same level** of program **maturity**
- Internal and external **reviews have basic similarities**

# Key payment card audit considerations

Payment card organization – ***Position descriptions*** and organizational structure

System controls – Understanding ***access to key applications***

Policy and procedures – ***Foundational aspects*** of any program review

Card administration – Focus on ***program operational controls***

Auditing and monitoring – Confirmation ***controls are functioning as designed***

Reporting and program administration – ***Establishes management oversight*** of program

Accounting controls – Review of ***non-transactional financial activities***

# Payment card organizational considerations

Internal reviews begin with the organizational structure

| | | |
|---|---|---|
| Audit request | • Current organizational chart | • Card program position descriptions |
| Purpose and rationalization | • Basis for employee interviews, controls planning and segregation of duties review<br>• Serve to define scope of program involvement | • Are employees performing duties outlined in job descriptions?<br>• Do employees meet the basic skill qualifications/experience to perform the role as described? |
| Deliverable | • Current (Last 30 days) Organizational chart<br>• Clearly defined lines of responsibility and reporting | • Current position description<br>  • Position summary<br>  • Key functions<br>  • Expected performance<br>  • Experience and skills<br>  • Supervisory relationships<br>  • Education or certification |

# Understanding system access and privileges are key to control

Who within the organization can access key systems and what function do they perform?

## Employee Access Listing

- Basis for employee interviews
- Controls planning
- Segregation of duties evaluation
- Evaluation of appropriateness

***Deliverable***: List of all employees with access to key card-related systems. i.e., System User List

## Roles and privileges

- Potential segregation of duties issues?
- Focus on roles that can manipulate or change information

***Deliverable***: Report of roles/privileges for all users and associated capabilities

## Frequency of access

- Assessment of appropriateness
- Need for continued access?

***Deliverable***: Report of last date of system access or access in the 30, 60, 90 days. i.e., System Access Report

# Card policy serves as a cornerstone of any audit

| Scope and overview | Appropriate usage | Responsibilities | Administration |
|---|---|---|---|
| • Extension of card program philosophy<br>• Defines card program goals and objectives<br>• Establishes cardholder eligibility | • Definitions and examples of appropriate usage<br>• Card safe-handling requirements<br>• Spend and transaction thresholds<br>• Loss/reinstatement of card privileges | • Establishes accountability and expectations<br>• Required performance of cardholders, reviewers, approvers and card office | • Addresses training requirements<br>• Fraud reporting expectations and requirements<br>• Potential tax implications |

The policy establishes guidelines, boundaries, acceptable uses for the card program

# Card procedures serve as a cornerstone of any audit

| Program management procedures | Cardholder notifications procedures | Approval procedures | Fraud procedures |
|---|---|---|---|
| • Address card ordering, distribution and storage<br>• Card termination and suspension<br>• Card destruction | • Notification of terminated employees<br>• Employees on Leave of Absence (LOA)<br>• Internal employee transfers | • Card application and approval process<br>• Establishing transaction and velocity limits<br>• Transaction approval | • Comprehensive fraud plan in place<br>• Execution of preventive and detective controls testing<br>• Risk-based auditing<br>• Actionable program reporting |

Procedures establish defined and repeatable best practices for program management

# Frequent requests involving card administration

| Request from auditors | Audit purpose | Deliverable |
| --- | --- | --- |
| Samples of approved Payment Card Applications | Confirms applications are authorized and approved | ***Signed*** cardholder applications with appropriate approvals |
| Samples of Cardholder Agreements | Confirms employee care and ownership of card | ***Signed and dated*** Cardholder Agreement |
| Documentation supporting limit or velocity changes | Confirms limit changes are in accordance with policy | Documentation supporting approvals of limit changes |
| Policy and procedures for ordering and receiving cards | Ensures segregation of duties controls are in place | Audit trail of card orders, card receipt, and activation |

# Auditing and monitoring provide assurance of controls

| | |
|---|---|
| MCC blocking & controls | • MCC blocking reflects organizational card policy<br>• Documentation and confirmation MCC controls are in place and working as designed |
| Card transaction review | • What is the policy regarding the timely review and approval of transactions?<br>• What is the transaction audit plan and is followed on a consistent basis? |
| Expense reporting/allocation | • Who is responsible for transaction review? Are they well versed in card policy?<br>• Does your policy clearly define expense substation? Are there ramifications for omission? |

# Program reporting drives visibility and transparency

Establishes management oversight and responsibility of card program

## Employee transaction and activity review

- Does past carholder activity warrant existing spend limits ?
- Who are the top cardholders in terms of spend and transaction activity?
- Is cardholder activity consistent with job responsibilities and departmental activities?

## Merchant Spend and transaction analysis

- Who are the top merchants in terms of spend and activity?
- Is merchant activity consistent with the departmental mission?
- What are the top MCCs in terms of spend and activity?

## Program dashboard review

**Reflection of program philosophy**
The reporting dashboard should serve as an extension of the program philosophy and reflect the broader goals and objectives.

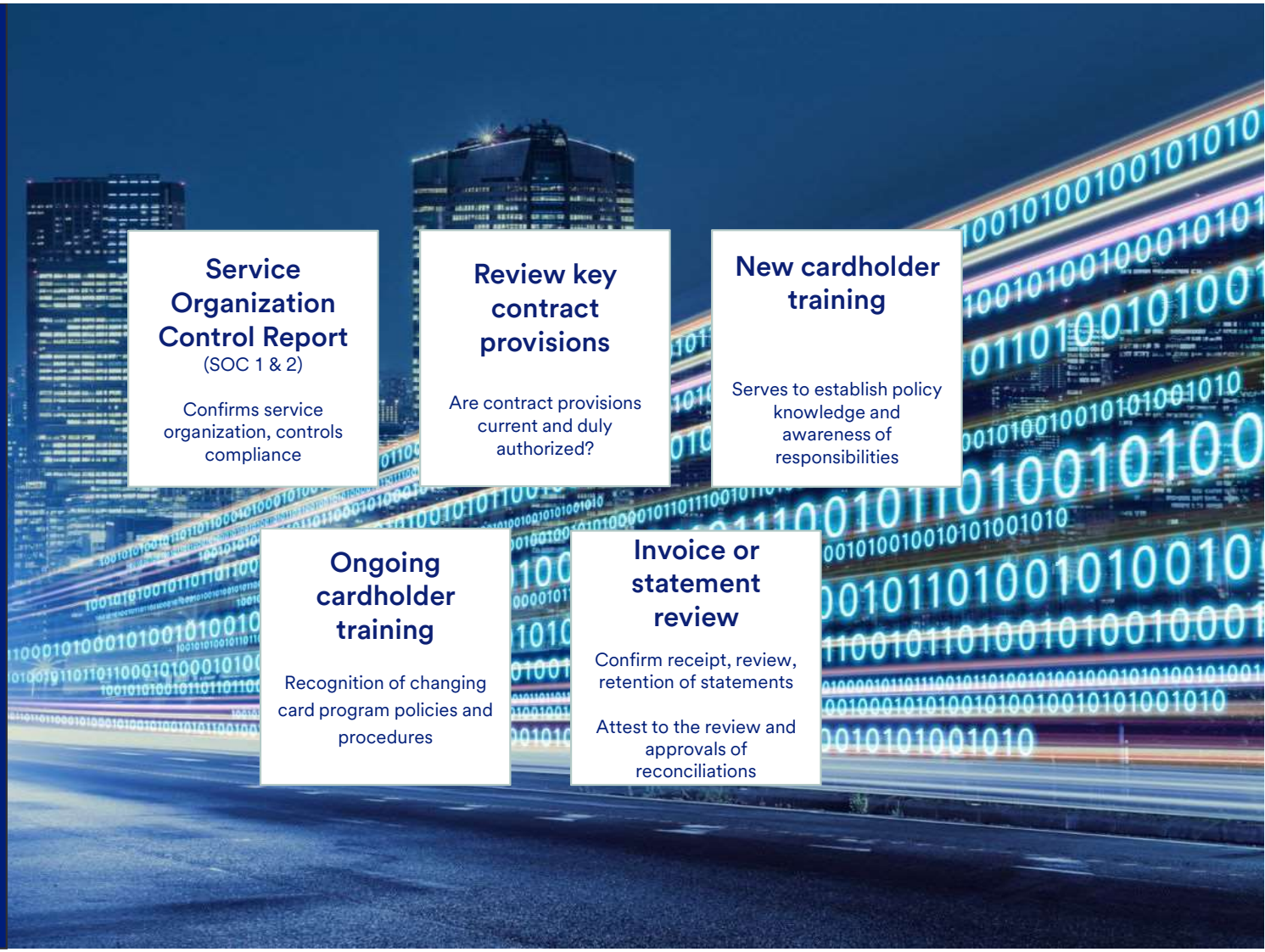
**Key metrics**
There's no "right" or "wrong" set of reporting metrics.

They need to be actionable and reflective of what's important to your organization.

**Sample metrics**
A listing of possible key reporting metrics could include the following:

- Card Utilization % current month
- % of Active Cards in past 30, 60, 90 days
- Value of Unexpensed Transactions
- Transaction Declines by Cardholder/Reason
- Number of Invoices Avoided

# Frequent program administration audit requests



### Service Organization Control Report
(SOC 1 & 2)

Confirms service organization, controls compliance

### Review key contract provisions

Are contract provisions current and duly authorized?

### New cardholder training

Serves to establish policy knowledge and awareness of responsibilities

### Ongoing cardholder training

Recognition of changing card program policies and procedures

### Invoice or statement review

Confirm receipt, review, retention of statements

Attest to the review and approvals of reconciliations

# Accounting controls ensure accurate financial statements

## Accrual entries

- Unexpensed card transactions
  *(In accordance with policy)*
- Earned but not received rebate
  (*In accordance with policy)*

## Review revenue sharing calculations

- Supporting documents
- Confirm amounts and calculations
- Standard or Discount Rates
  *(If applicable*)

## Clearing account reconciliations

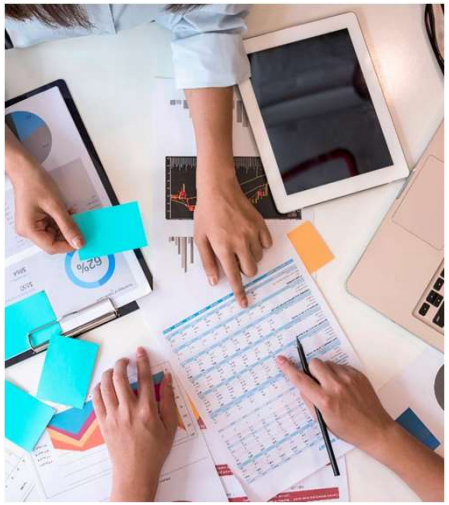
- Preparation and review
  *(In accordance with policy)*
- Addressing long-standing reconciling items

## Personal charges

- Policy expectations
- Procedure for recoupment of funds

# Consulting services

**Require in-house payment card consulting expertise**



- Available for life of banking relationship
- Expertise across full spectrum of Procure-to-Pay processes
- Provided at no cost
- Leverages external industry data sources
- Industry certified expertise

## Services provided

- Payment strategy development
- Industry benchmarking analysis
- Best practices consultation
- Program optimization
- Payment process mapping
- Program utilization review
- Whitepaper program evaluation
- Supplier retention strategy recommendations

# Transition to Q&A

Abbey Chavez – Financial Services Supervisor
Abby.Chavez@ofm.wa.gov
(360) 890 - 1644

Tony Grayson - Vice President - Payment Consulting
Anthony.Grayson@USBank.com
(615) 761- 4048

# Break

Be back by 10:25!

# Building a Travel Program for a Modern City

DESTINY LOGAN, CPCP
PROCUREMENT CARD PROGRAM MANAGER
CITY OF TACOMA

# Agenda

Identifying the need

Leadership & Stakeholder buy-in

Build your plan

Meeting new needs

Don’t reinvent the policy wheel

Mandatory training

Roll out

# Identifying the need

What is your why?

Major pain points?

Violations?

Program controls?

Does your policy meet your growing needs?

# Leadership & Stakeholder buy-in

Building a business case

Research, research, research!

Surveys

Stakeholder focus groups

Invite feedback

# Build your plan

Build your timeline and stick to it

Leadership discussion and approval

Build your team

Block out focused time

Accountability

# Meeting new needs

VRBO/AirBNB

Uber/Lyft/Turo

Virtual conference options

Payment methods

Per Diem

# Don’t reinvent the policy wheel

Use existing, updated policy templates

Use existing language

Break out procedures

Use clear, concise language

Definitions page

# Mandatory training

Upon roll out

Periodically

Live vs. on-demand

Quizzes/assessments

# Roll out

Dedicated communication

Announcements in newsletters, at meetings, and email blasts

Training sessions

Regular updates to stakeholders

Share timeline with leadership

# Questions and Follow-Up

DESTINY LOGAN, CPCP

DLOGAN@CITYOFTACOMA.ORG

Oct 2023

# State of Washington Access® Online Enhancement Overview and Best Practices

What improvements will we explore?

# Let’s explore…

**Making accessing information easier**

- Changes to password complexity
- Biometrics for Mobile App/ Mobile Wallet
- Privacy Policy Link

**Providing real-time information**

- Cardholder display near real-time available credit
- Managing account available credit
- Real-time account information authorizations / declines
- Real-time Authorizations (RTA) report

**Making it easier to search and work with managing accounts**

- Unmasking acct numbers

**Making reporting and analytics easier**

- Reporting improvement: Tax ID
- Data analytics user interface redesign

**Making it easier to find resources**

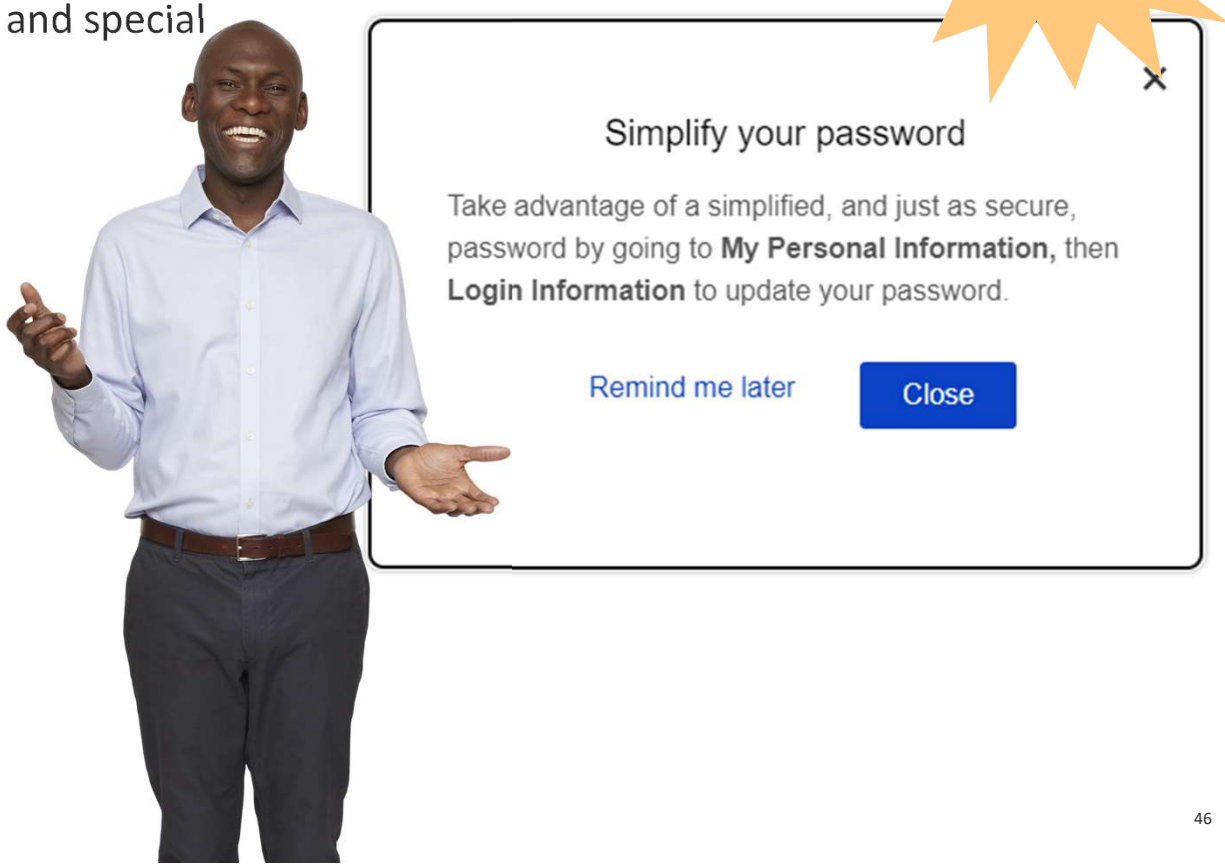
- Resource Center
- Web-based Training

# Make accessing information easier

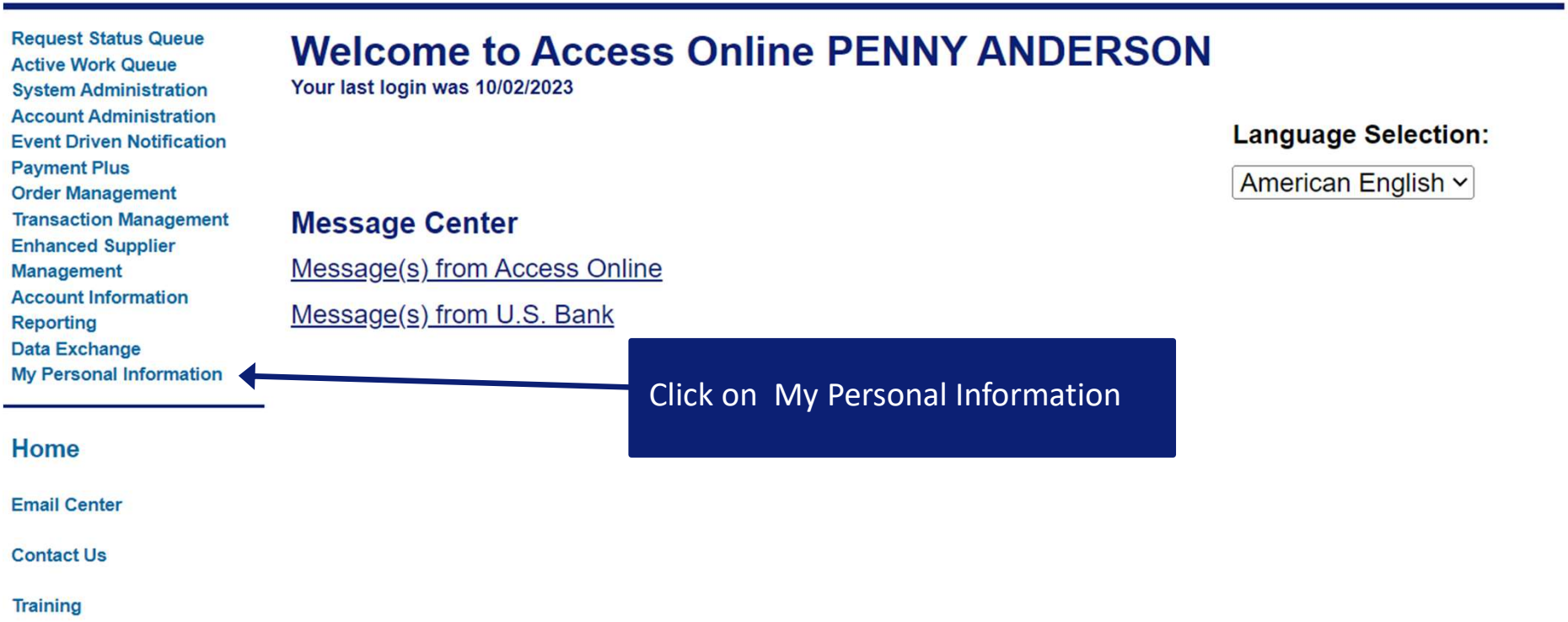
# Have you ever had this happen?

# Changed password complexity and expiration requirements

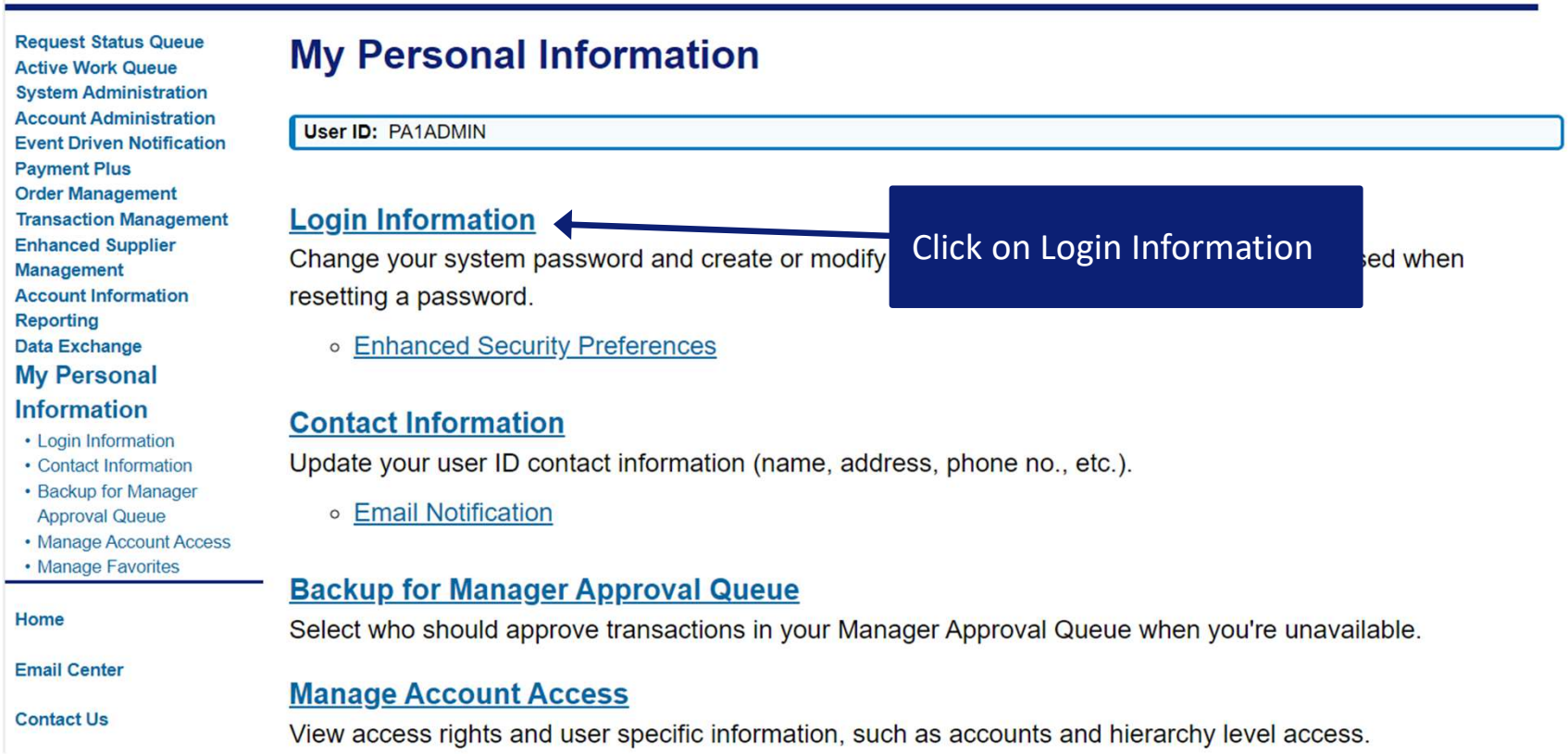
- Allow for 8+ character length passwords
- Require letters and numbers OR letters and special characters
- Password expiration not required



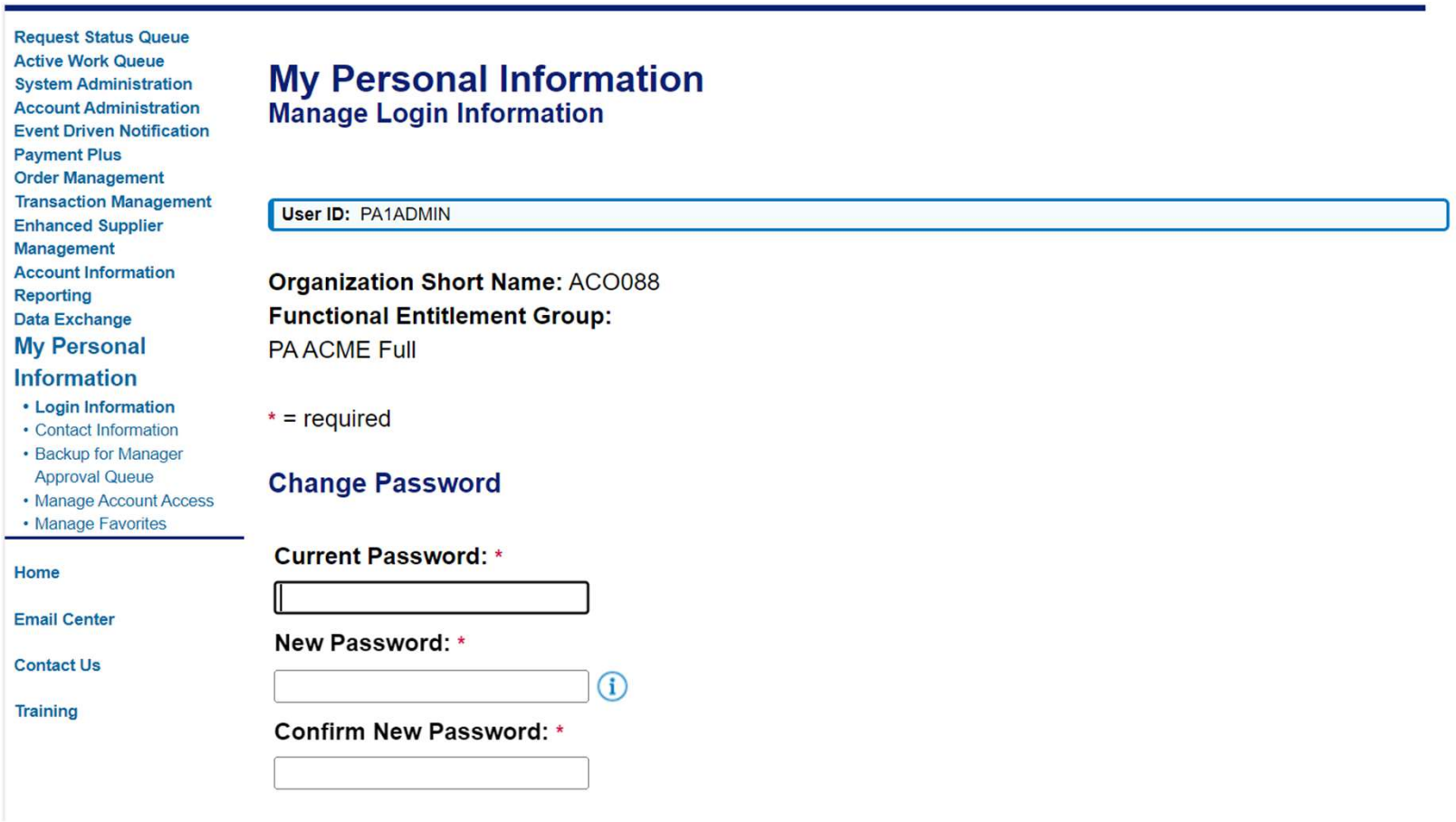
# Take advantage by updating your password



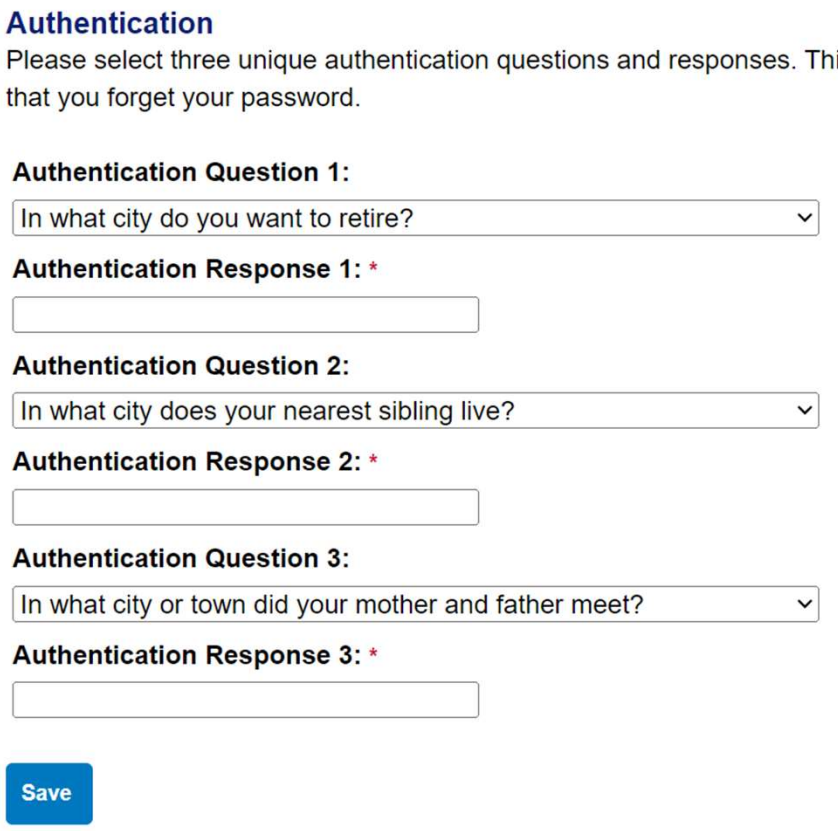
# Login Information



# Change Password



# Update your authentication questions

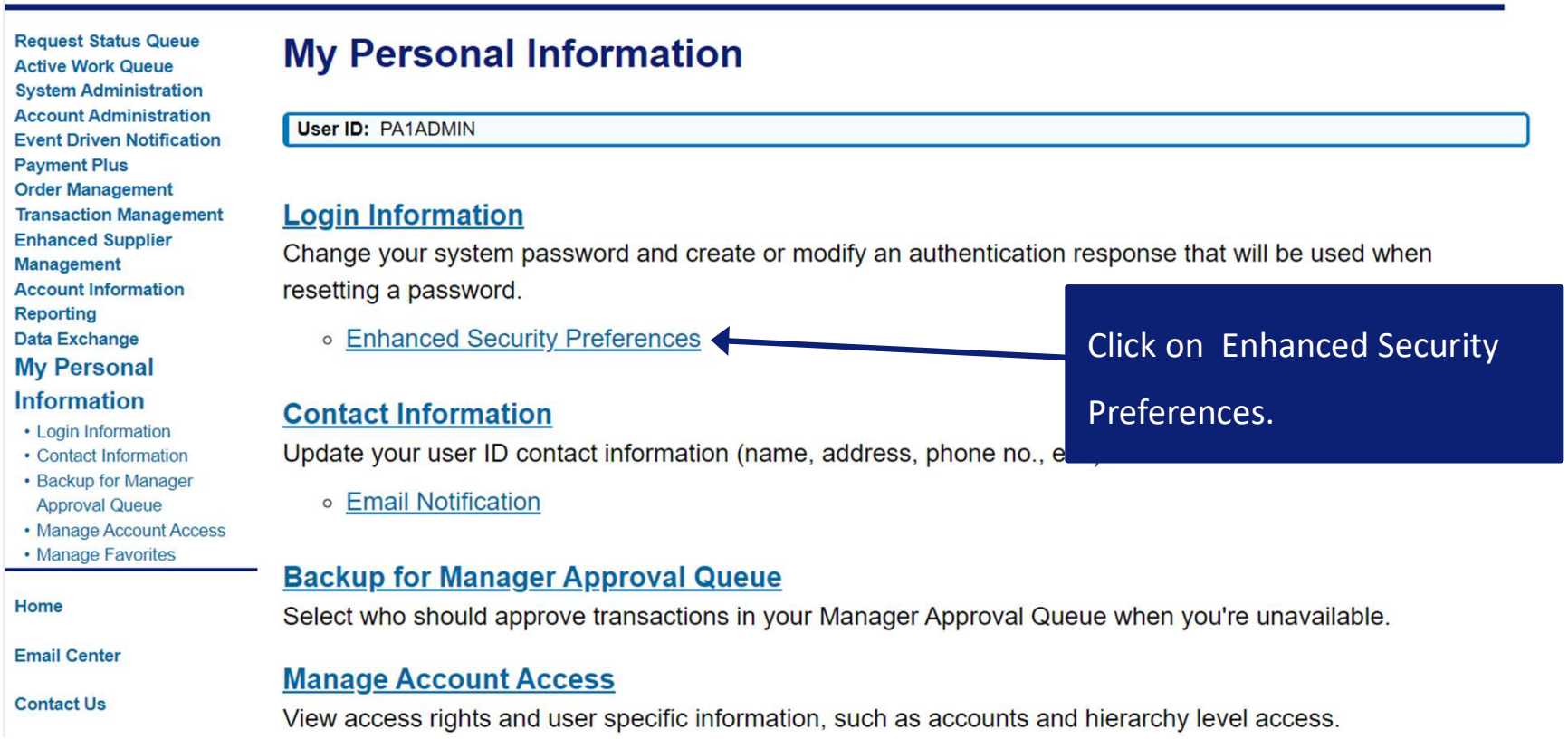



**Tip! While you are here, update/review your authentication questions and answers if needed.**

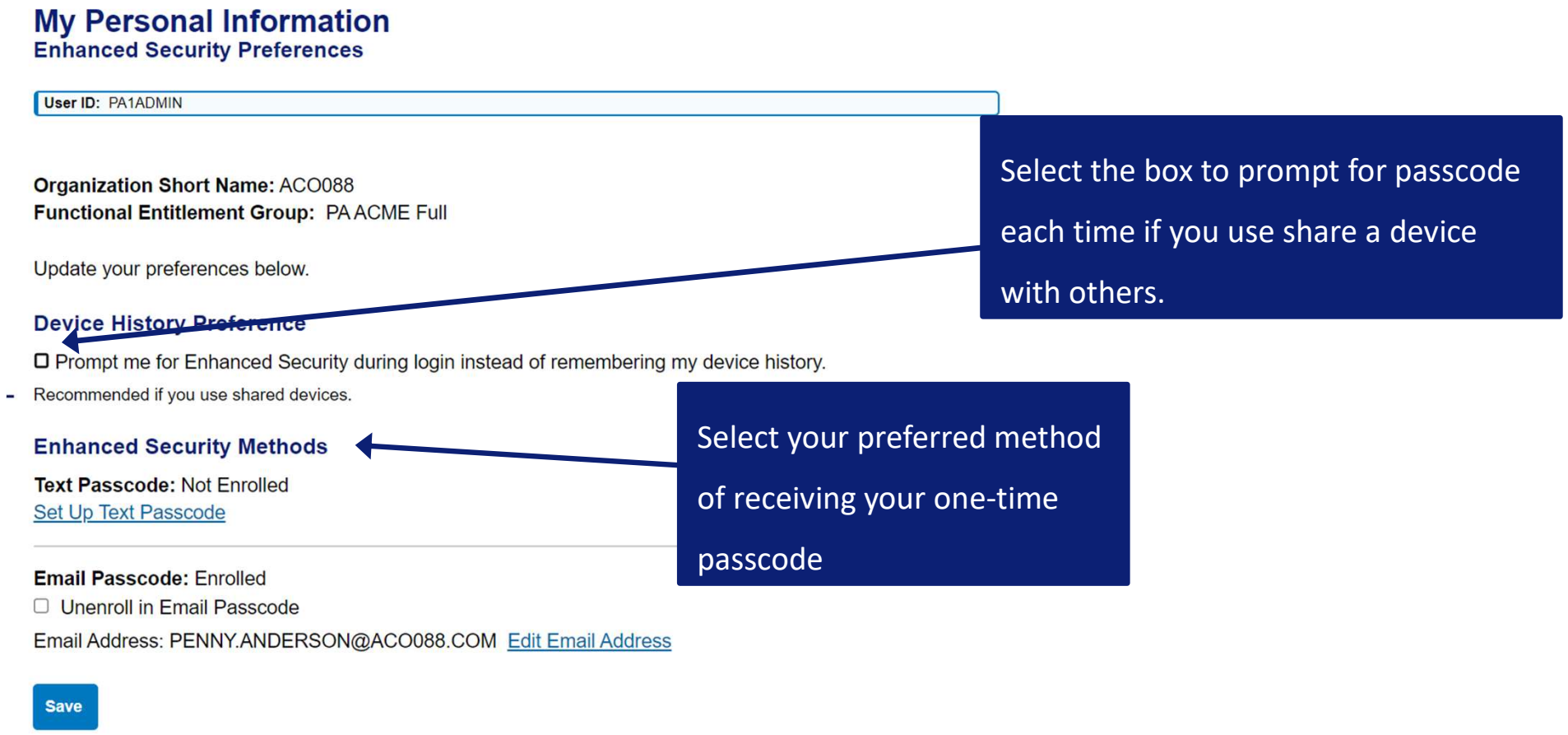
# Can I edit other things here?

I need to change how the enhanced security one-time passcode is sent to me

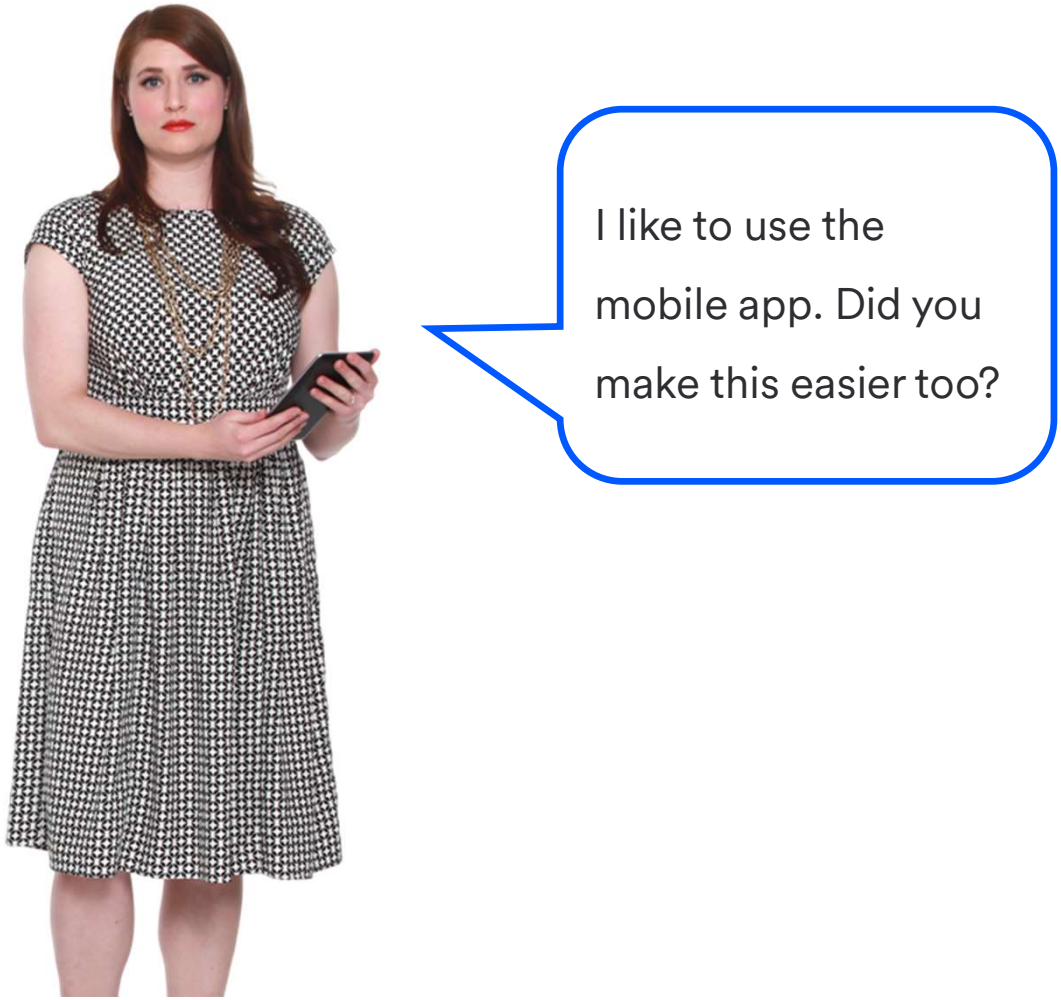
# What about enhanced security?



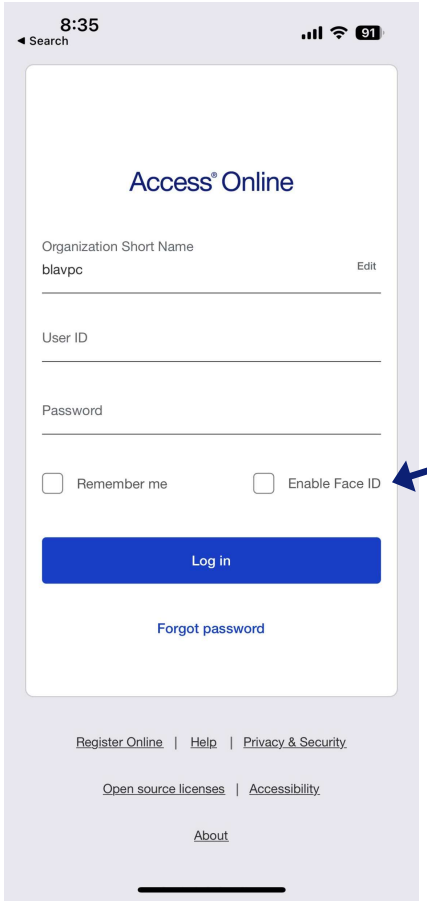
# How do you want to receive your passcode?



# How about making the mobile app login process easier



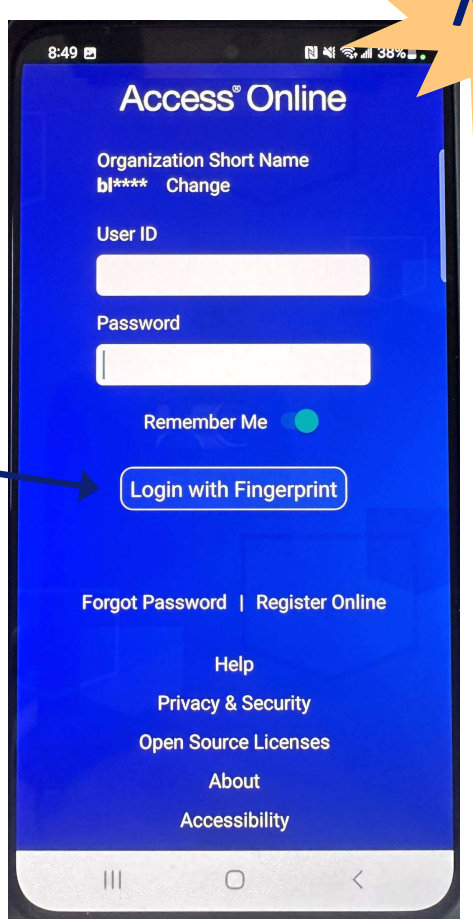
# Biometrics for the mobile app




Select to enable Face ID

**and**

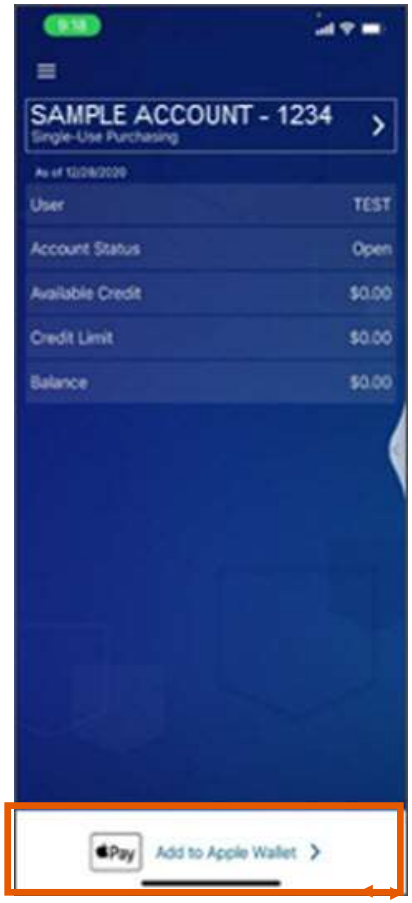
Select to Login with Fingerprint

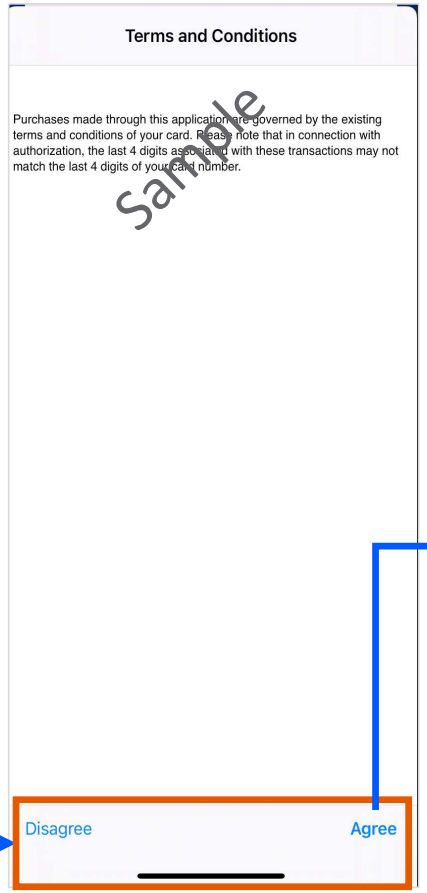


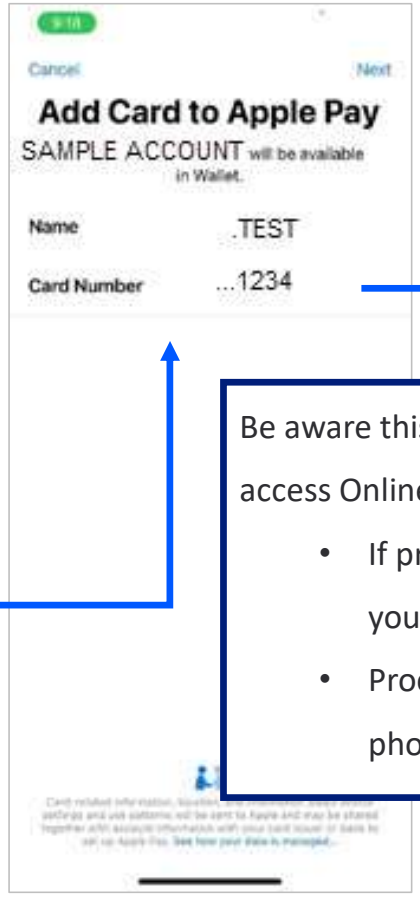

***New!***

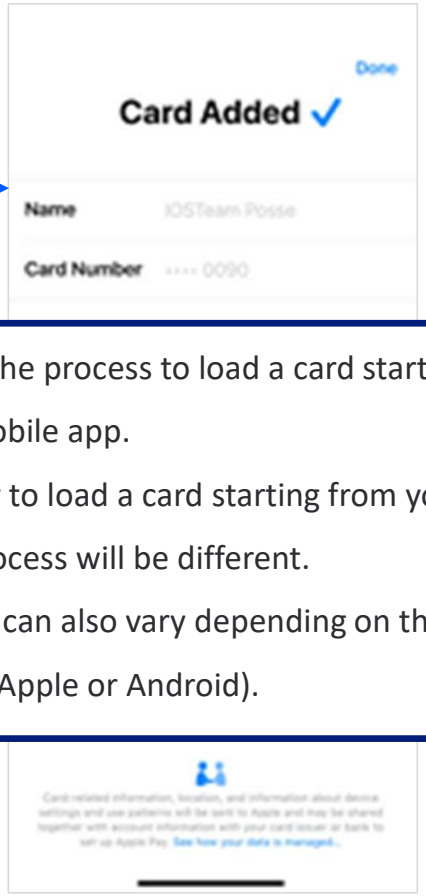
# Add to mobile wallet

At the bottom of the summary screen, you can select to add your card to your mobile wallet.



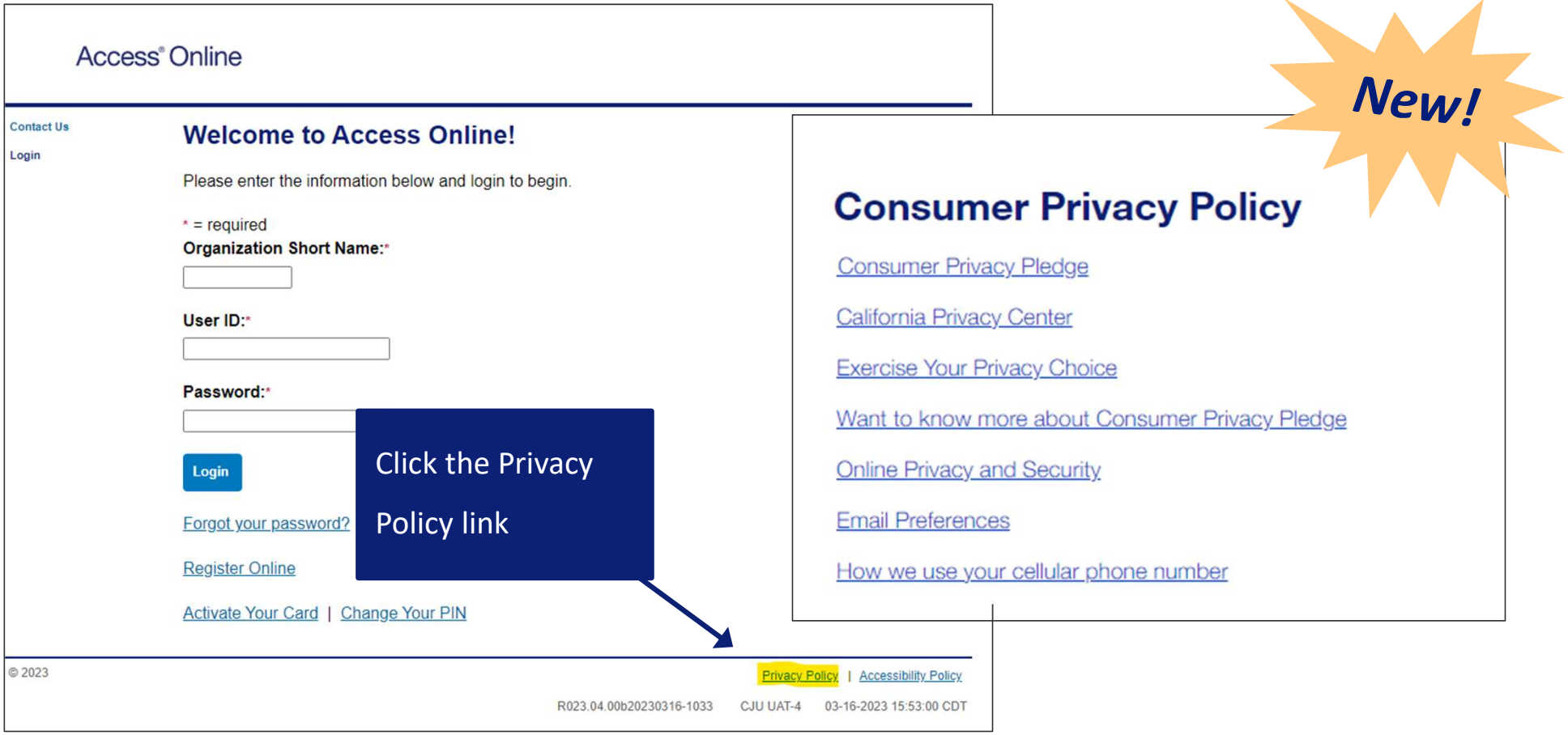

Be aware this is the process to load a card starting from access Online Mobile app.

- If prefer to load a card starting from your wallet your process will be different.
- Process can also vary depending on the type of phone (Apple or Android).

# Stay in the know!

I wonder what type of information they are collecting about me.

# Privacy Policy link added to the footer for pre-login and home pages

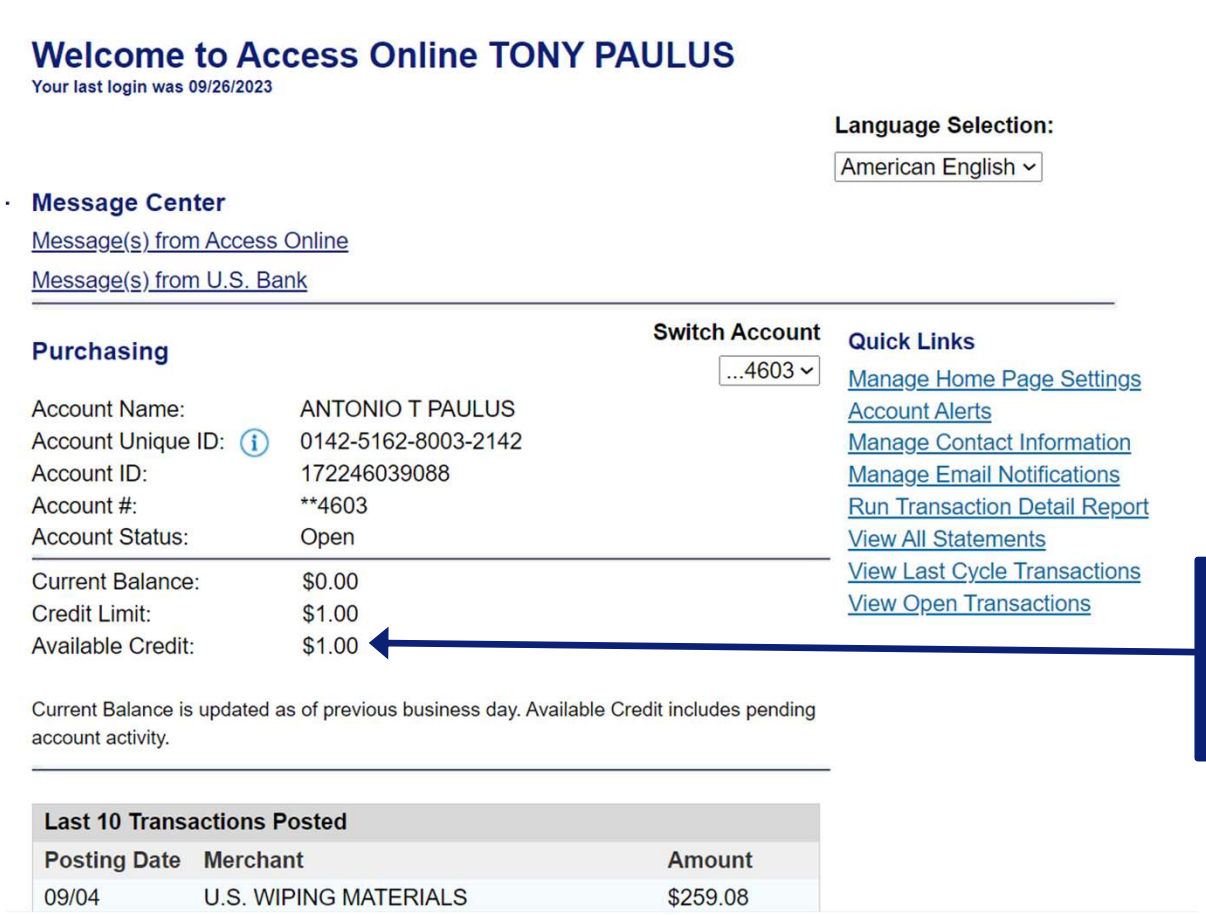


# Give you near real-time information

# Can I make this purchase?

How much is available for spend on this card account?

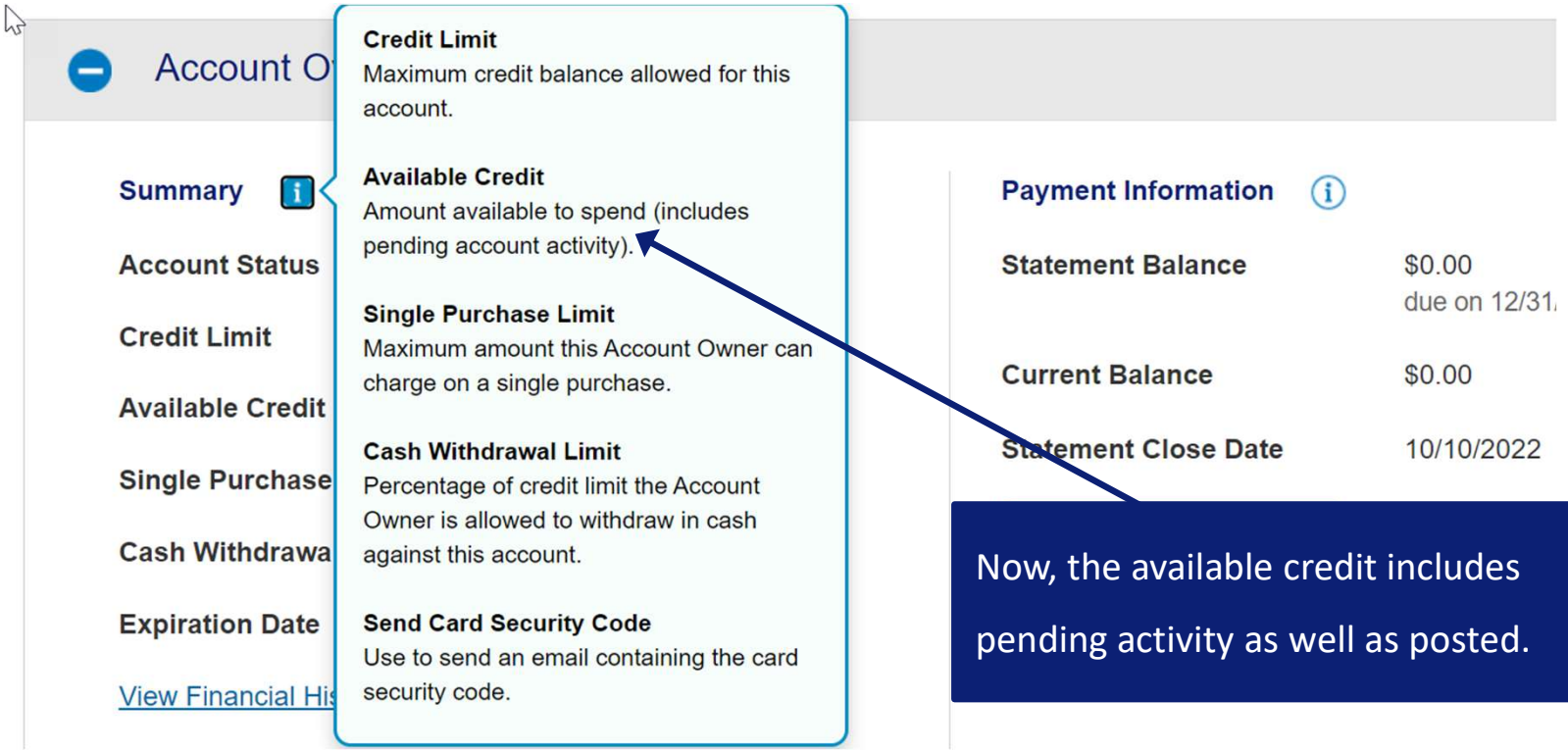
# Cardholders see real-time available credit on their home page




New!

Now, the available credit includes **pending** activity as well as **posted**.

# Display near real-time available credit on the Account Profile

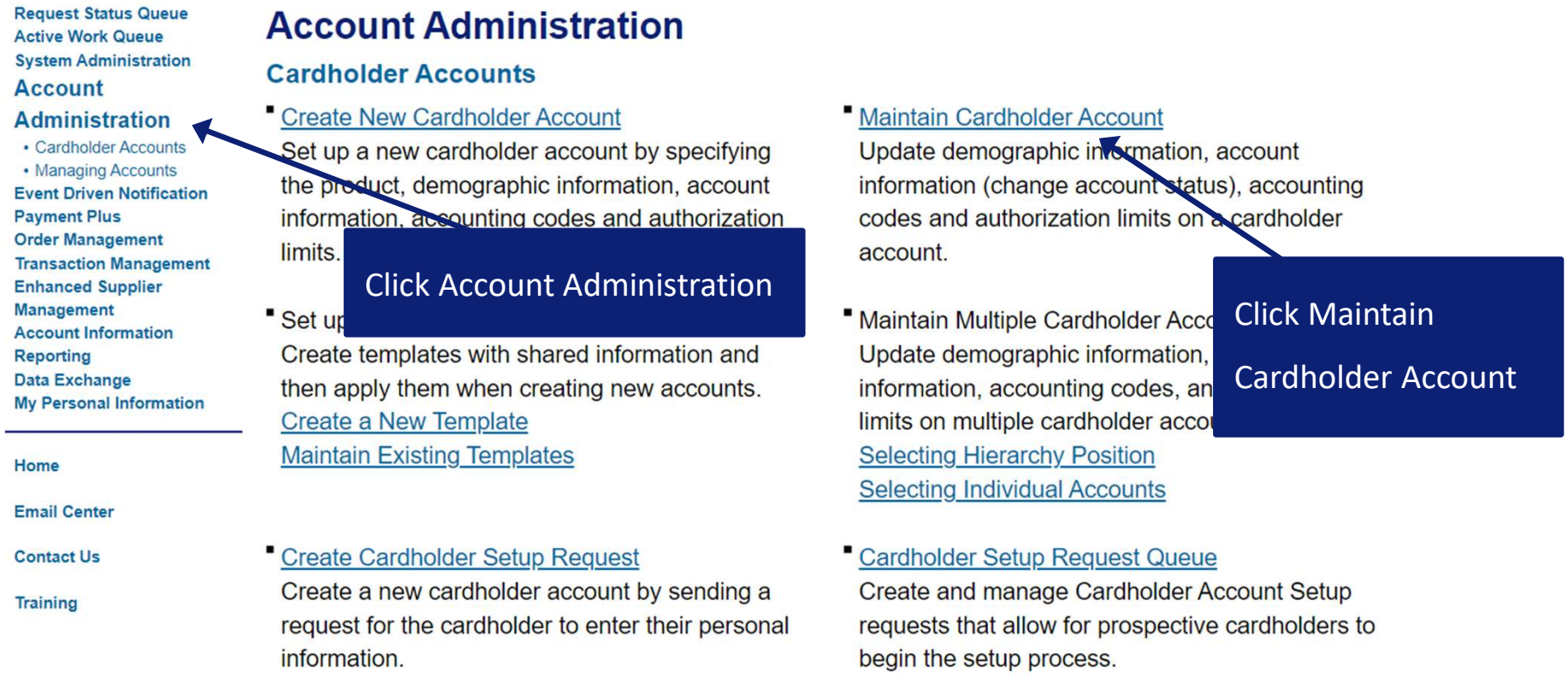



To get here, go to Account Information, select Account Profile

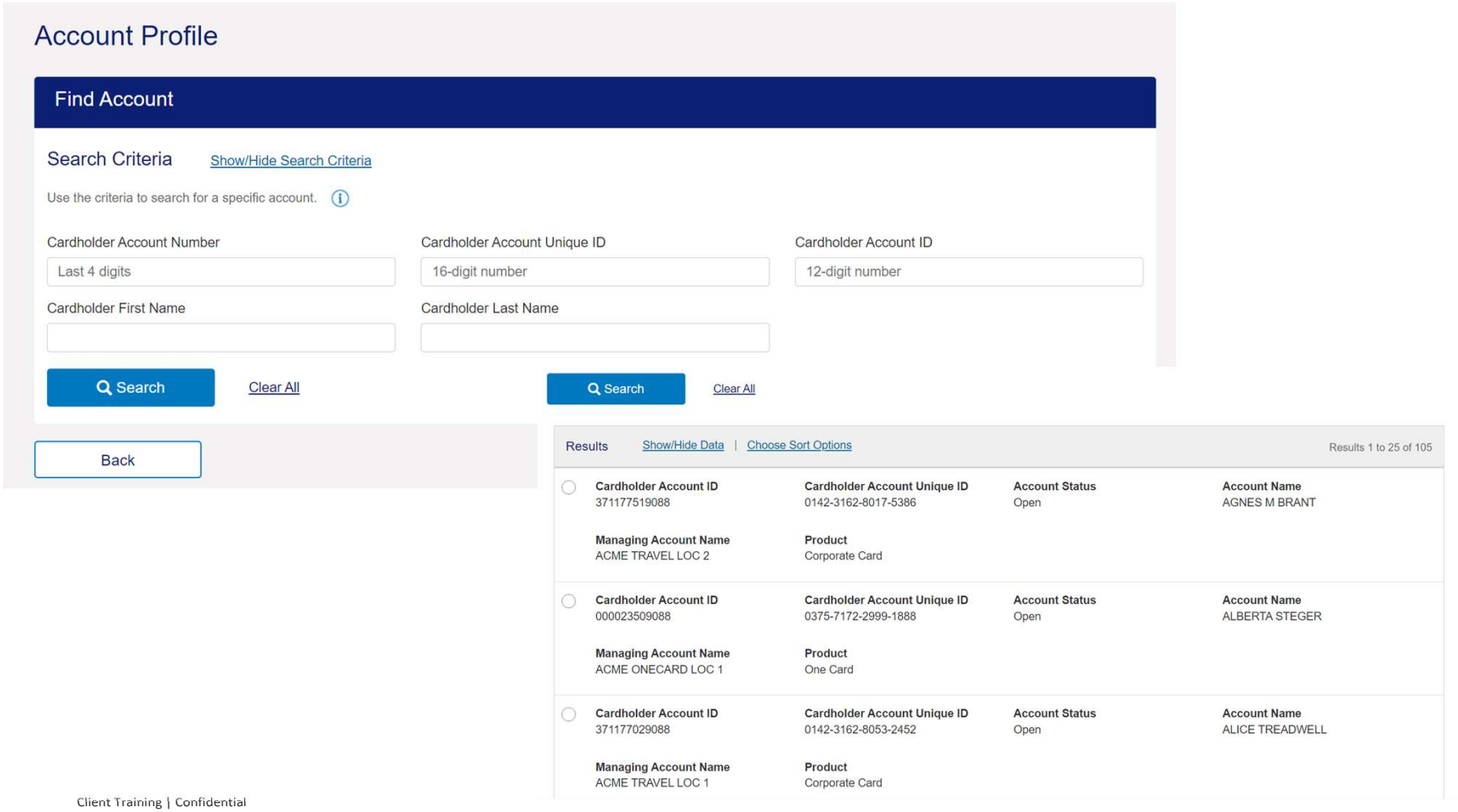
New!

# Any other advice?

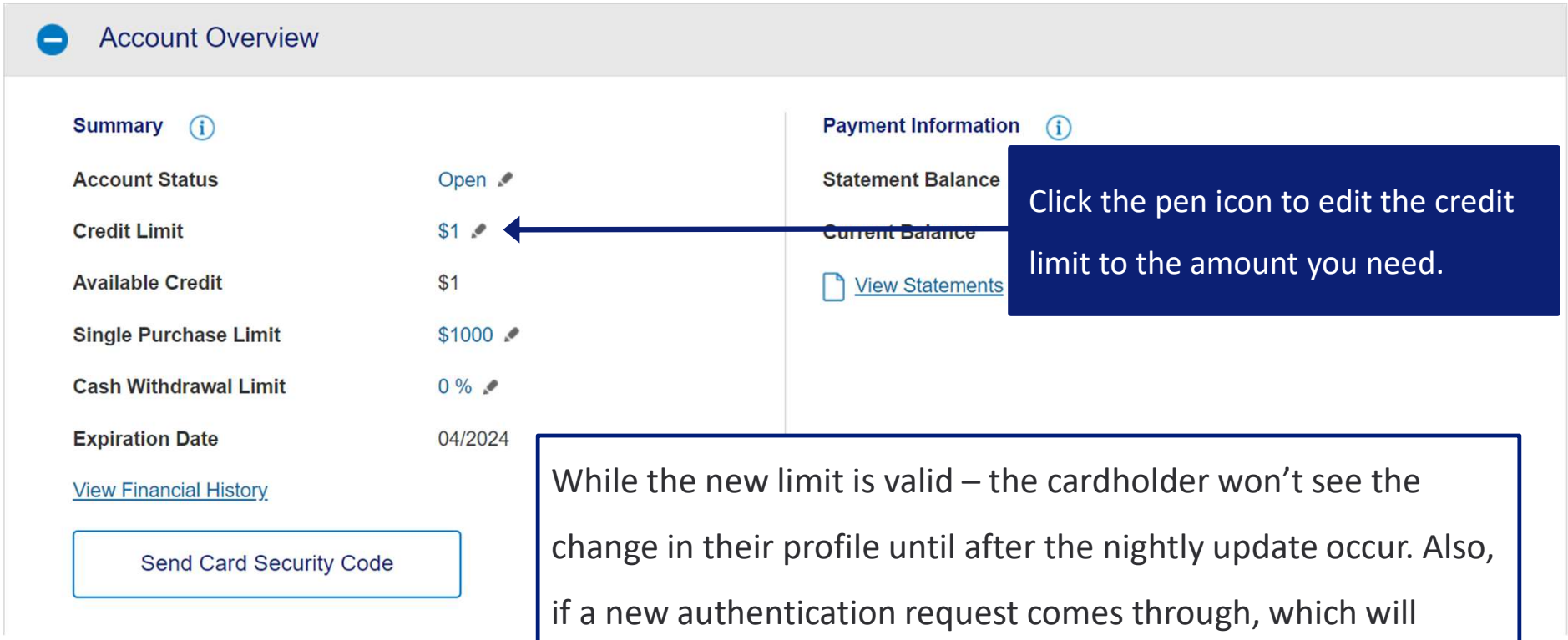
# Program administrators' access



# Enter search criteria and select cardholder

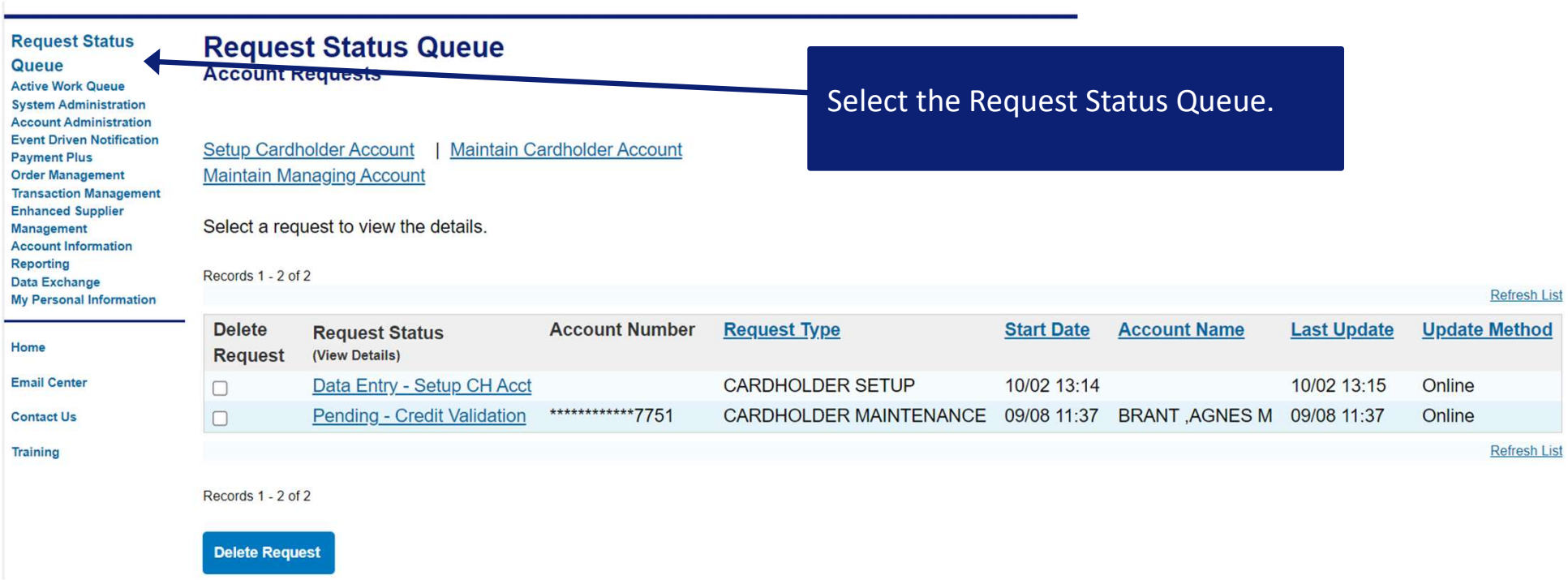


# Review current information



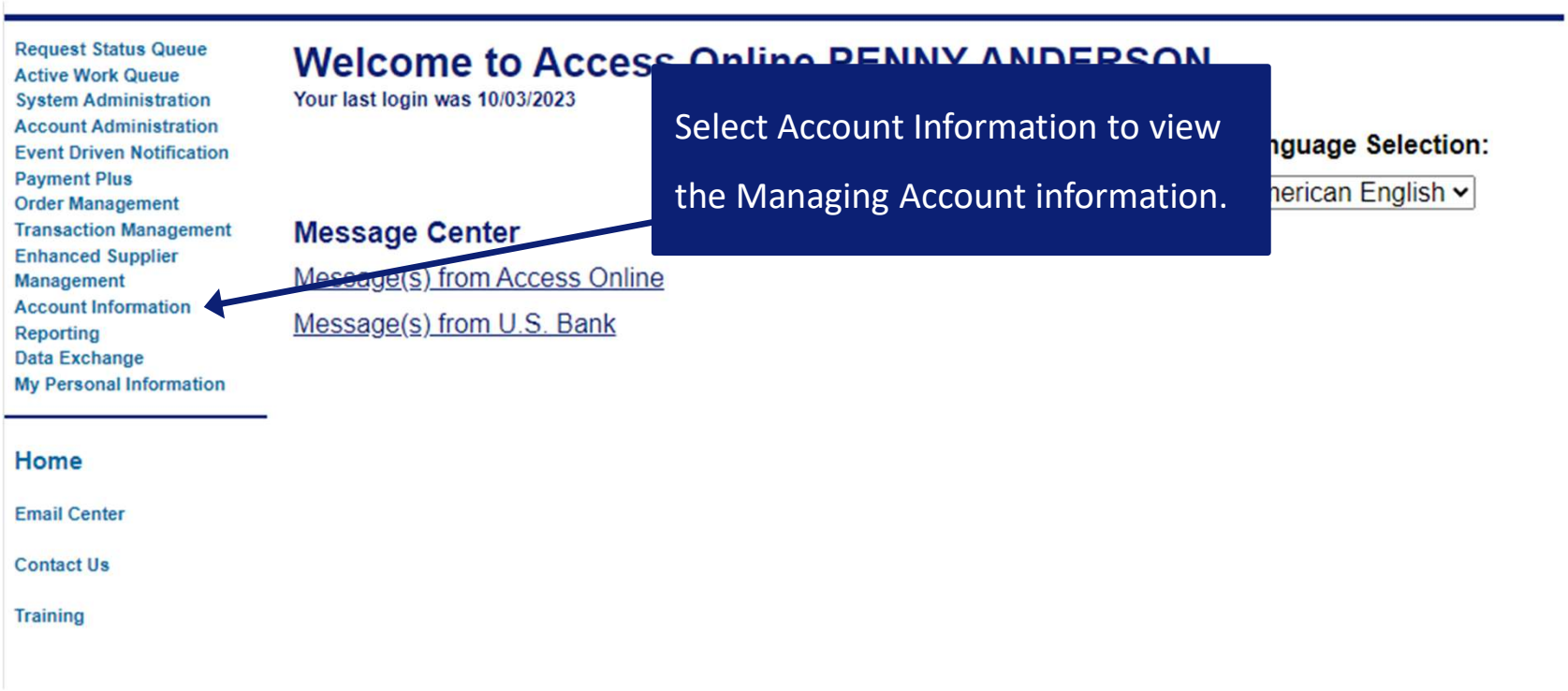

While the new limit is valid – the cardholder won't see the change in their profile until after the nightly update occur. Also, if a new authentication request comes through, which will trigger a refresh.

# How do I view the progress on my request?

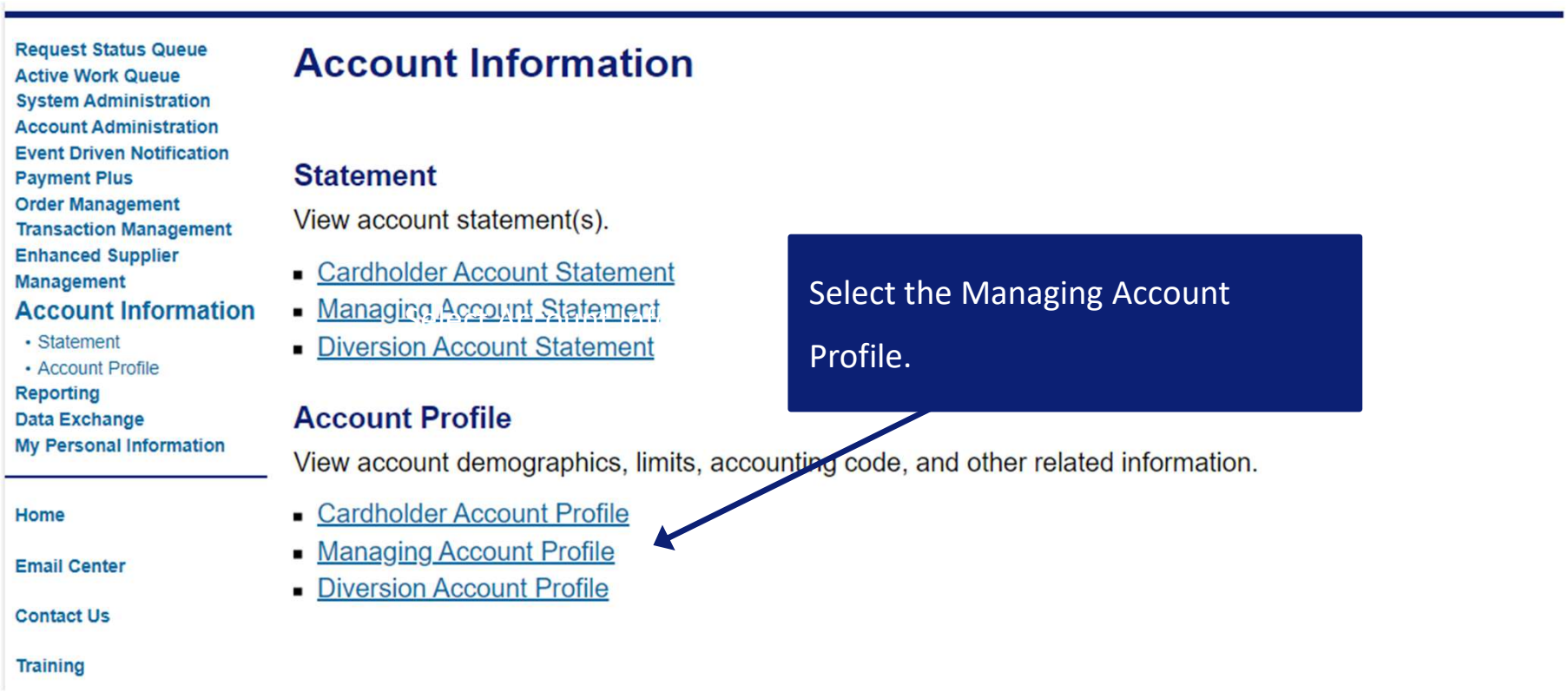


# You may be wondering

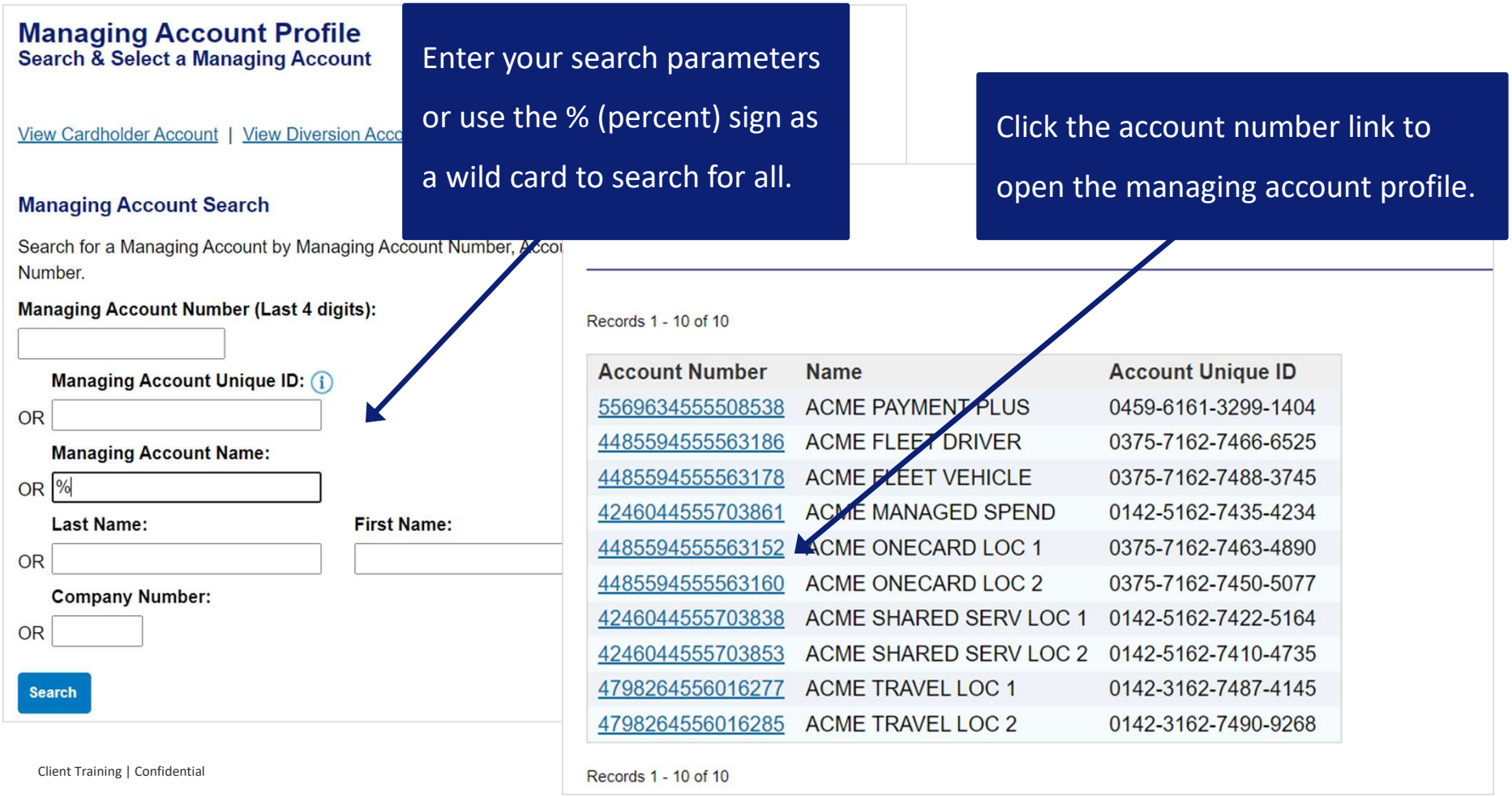
# View your Managing Account



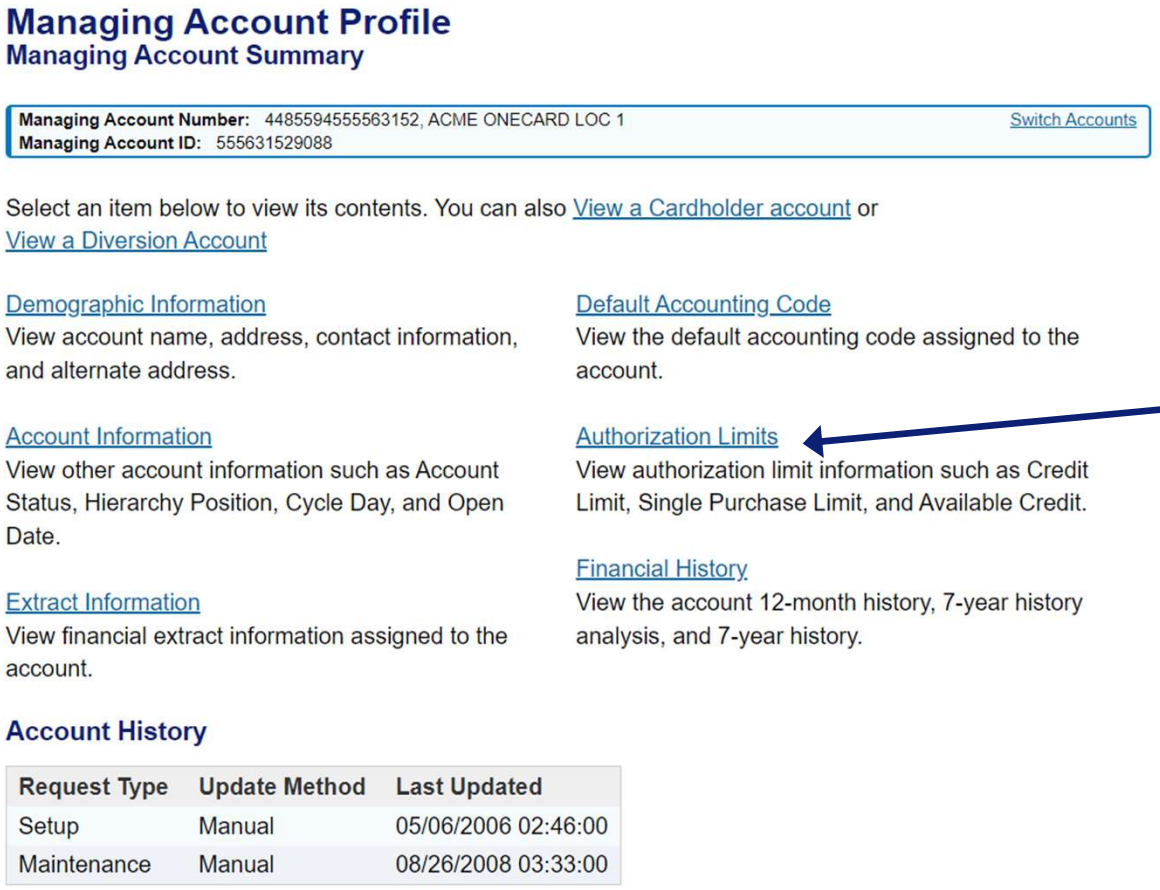
# View the Managing Account Profile



# Search for managing account



# Managing account profile information



## Managing Account Profile
### Managing Account Summary

**Managing Account Number:** 4485594555563152, ACME ONECARD LOC 1 Switch Accounts
**Managing Account ID:** 555631529088

Select an item below to view its contents. You can also View a Cardholder account or View a Diversion Account

Demographic Information
View account name, address, contact information, and alternate address.

Account Information
View other account information such as Account Status, Hierarchy Position, Cycle Day, and Open Date.

Extract Information
View financial extract information assigned to the account.

Default Accounting Code
View the default accounting code assigned to the account.

Authorization Limits
View authorization limit information such as Credit Limit, Single Purchase Limit, and Available Credit.

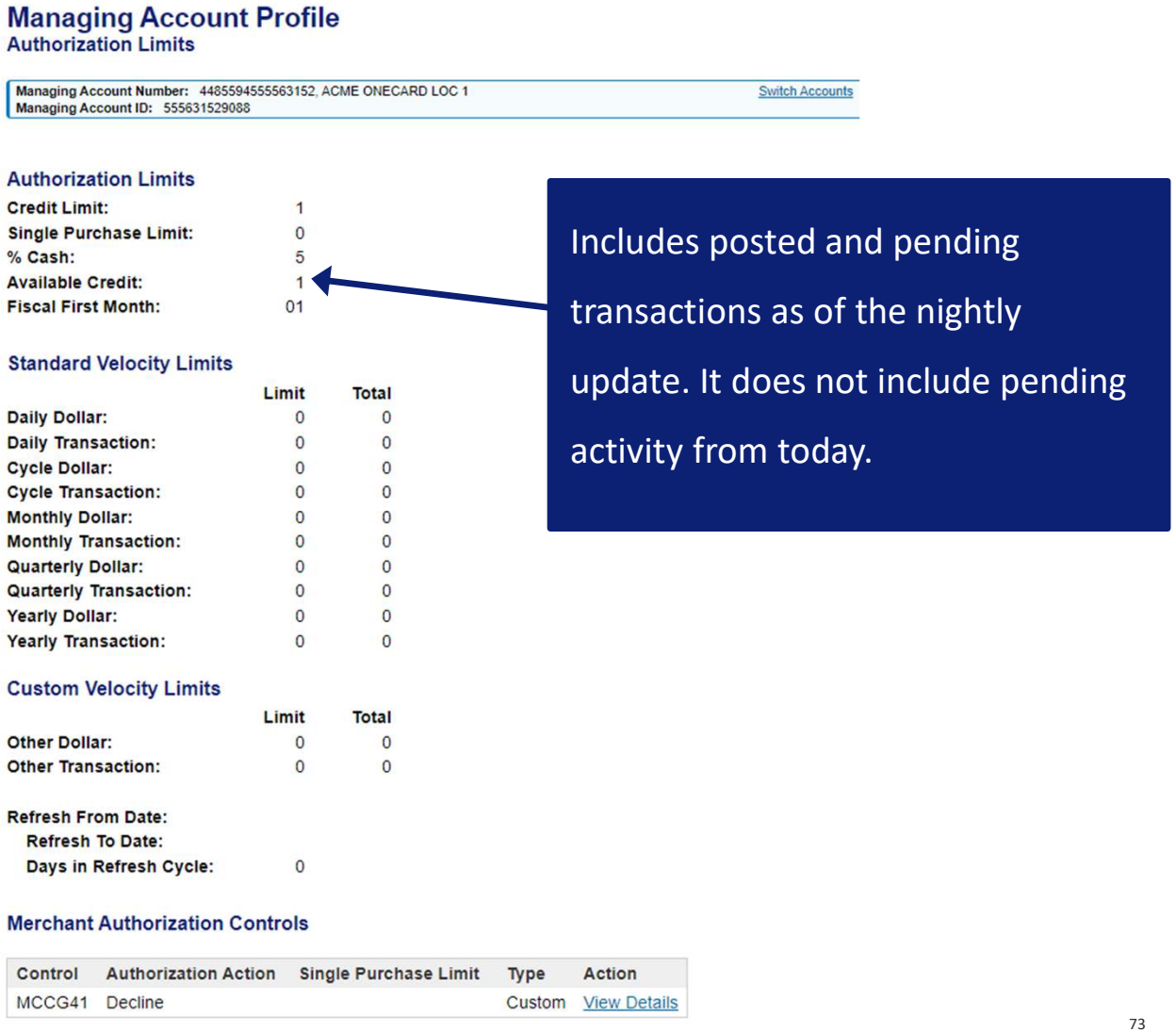
Financial History
View the account 12-month history, 7-year history analysis, and 7-year history.

**Account History**

| Request Type | Update Method | Last Updated |
|---|---|---|
| Setup | Manual | 05/06/2006 02:46:00 |
| Maintenance | Manual | 08/26/2008 03:33:00 |

Now, the available credit includes pending activity as well as posted.

# Authorization Limits




Includes posted and pending transactions as of the nightly update. It does not include pending activity from today.

# Back on the Managing account profile information

## Managing Account Profile
### Managing Account Summary

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Financial History
View the account 12-month history, 7-year history analysis, and 7-year history.

Click Financial History link

### Account History

| Request Type | Update Method | Last Updated |
|---|---|---|
| Setup | Manual | 05/06/2006 02:46:00 |
| Maintenance | Manual | 08/26/2008 03:33:00 |

# Managing Account Activity

## Managing Account Profile
### Financial History

**Managing Account Number:** 4485594555563152, ACME ONECARD LOC 1 Switch Accounts
**Managing Account ID:** 555631529088

12 Month History | 7 Year History Analysis | 7 Year History

The 12 Month History includes accumulated account information for 12 previous billing cycles. Each page includes four billing cycles of history.

Page: **1** | 2 | 3

| | Current | 09/11/2023 | 08/10/2023 | 07/10/2023 | 06/12/2023 |
|---|---|---|---|---|---|
| Number of Payments | 0 | 0 | 0 | 0 | 0 |
| Total Payments (Last Payment:00/00/00) | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 |
| Minimum Payment | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 |
| Number of Purchases | 0 | 0 | 0 | 0 | 0 |
| Total Purchases (Last Purchase:00/00/00) | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 |
| Number of Cash Advances | 0 | 0 | 0 | 0 | 0 |
| Total Cash Advances (Last Cash Advance:00/00/00) | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 |
| Number of Credits | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Total Credits (Last Credit:03/16/23) | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 |

# Where’s the balance?

| | | | | | |
|---|---|---|---|---|---|
| Number of Misc Charges | 0 | 0 | 0 | 0 | 0 |
| Total Misc Charges | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 |
| Insurance fees | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 |
| Late Charges | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 |
| Overlimit Fees | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 |
| Purchase Finance Charges | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 |
| Cash Advance Finance Charges | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 |
| Credit Limit | $1.00 | $1.00 | $1.00 | $1.00 | $1.00 |
| Balance | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 |
| Outstanding Purchase Balance | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 |
| Outstanding Cash Balance | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 |
| Outstanding Misc Charges | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 |
| Outstanding Purchase Finance Charges | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 |
| Outstanding Cash Adv Finance Charges | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 |
| Past Due | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 |
| Avg Daily Bal - Purchases | | $0.00 | $0.00 | $0.00 | $0.00 |
| Avg Daily Bal - Cash Adv | | $0.00 | $0.00 | $0.00 | $0.00 |
| Avg Daily Bal - Purchases and Cash Adv | | $0.00 | $0.00 | $0.00 | $0.00 |

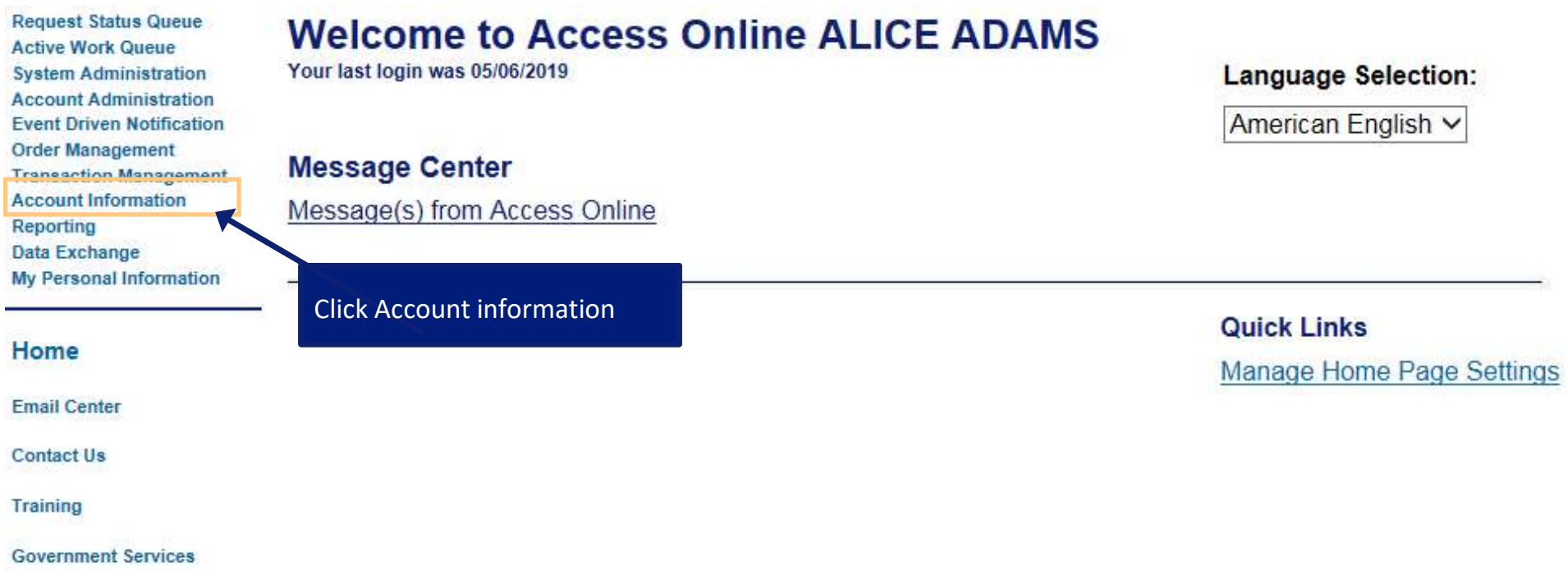
Page: **1** | 2 | 3

Includes posted transactions and past due amounts.

# The system has real-time information in authorizations

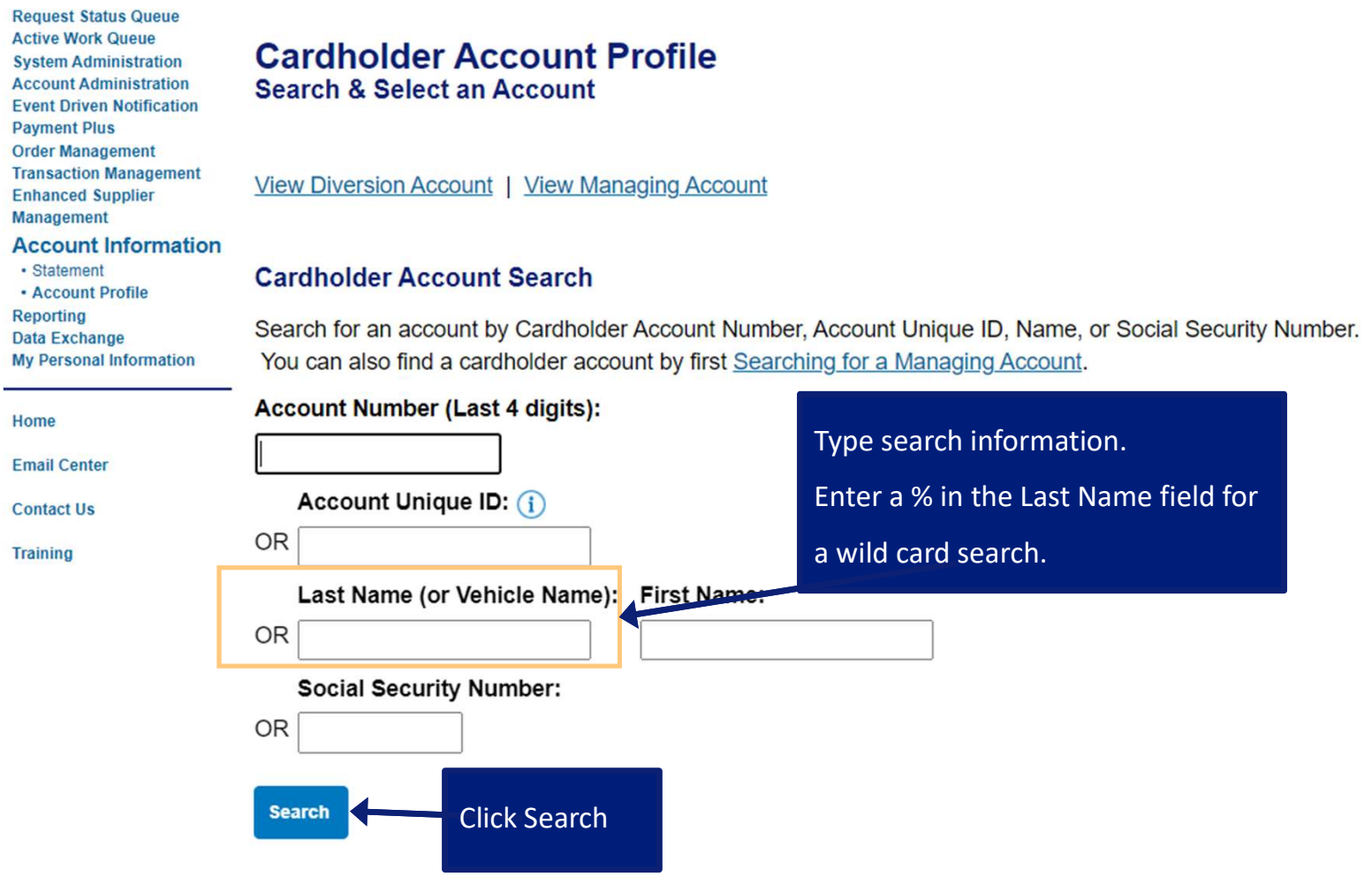
Is there anywhere else in the system that I can see real-time information?

# Account information on the main menu



# Cardholder account profile

# Cardholder account search screen



# Search and select an account

**Cardholder Account Search**

Search for an account by Cardholder Account Number, Account Unique ID, Name, or Social Security Number. You can also find a cardholder account by first Searching for a Managing Account.

**Account Number (Last 4):**

**Account Unique ID:**

OR

**Last Name:** **First Name:**

OR %

**Social Security Number:**

OR

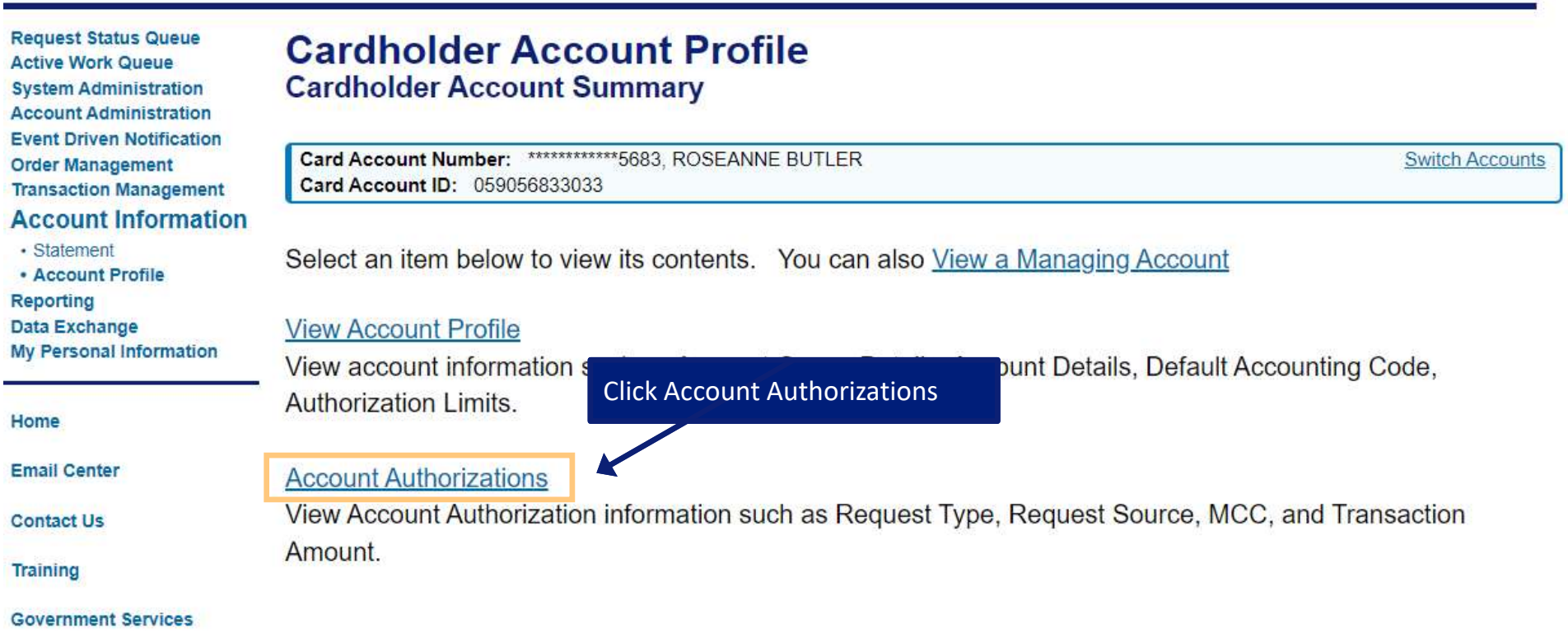
Search

Click the link next to the cardholder's name

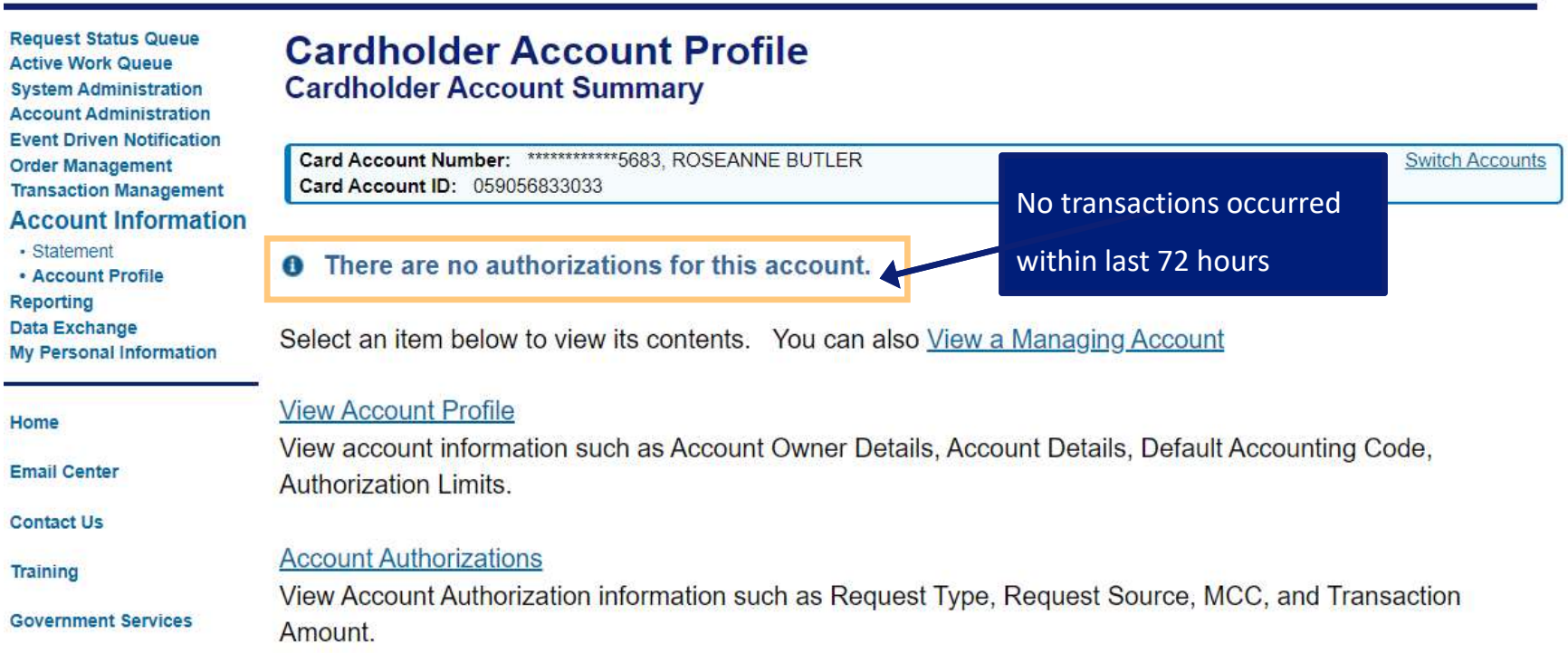
Records 1 - 14 of 14

| Product Name | Cardholder Name | Account Number | Account Unique ID | Account Status | Status Description |
|---|---|---|---|---|---|
| Purchasing | JUDY BAHAR | **********1477 | 0305-9170-1227-3840 | | -OPEN |
| Purchasing | ANTONIO CAMINO | **********5090 | 0305-9172-4592-5871 | | -OPEN |
| Purchasing | KATHLEEN COFFEY | **********1485 | 0305-9170-1297-6001 | | -OPEN |
| Purchasing | EAMON DOUGHERTY | **********5108 | 0305-9172-4571-9335 | | -OPEN |

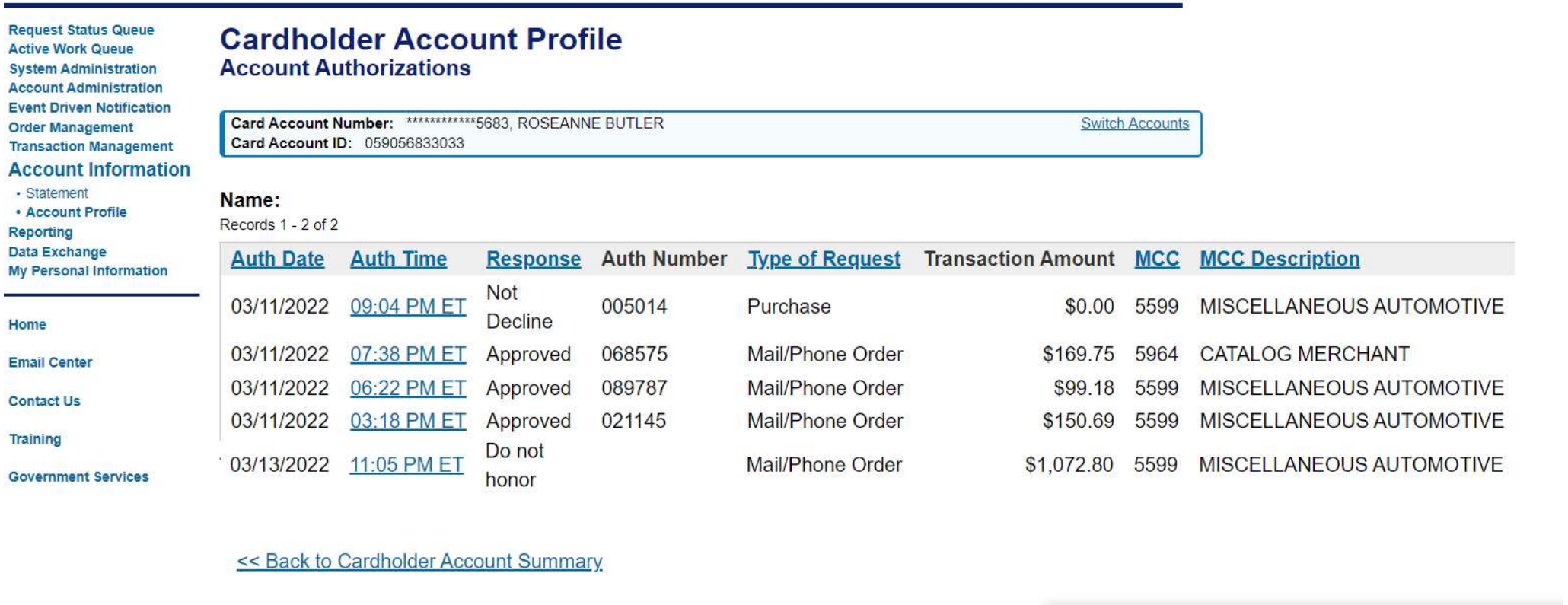
# Account Information/Profile



# View a message if there are no transactions



# View the authorization table if there are transactions – 72 hours



Request Status Queue
Active Work Queue
System Administration
Account Administration
Event Driven Notification
Order Management
Transaction Management
Account Information
• Statement
• Account Profile
Reporting
Data Exchange
My Personal Information

Home
Email Center
Contact Us
Training
Government Services

## Cardholder Account Profile
### Account Authorizations

**Card Account Number:** **********5683, ROSEANNE BUTLER  Switch Accounts
**Card Account ID:** 059056833033

**Name:**

Records 1 - 2 of 2

| Auth Date | Auth Time | Response | Auth Number | Type of Request | Transaction Amount | MCC | MCC Description |
|---|---|---|---|---|---|---|---|
| 03/11/2022 | 09:04 PM ET | Not Decline | 005014 | Purchase | $0.00 | 5599 | MISCELLANEOUS AUTOMOTIVE |
| 03/11/2022 | 07:38 PM ET | Approved | 068575 | Mail/Phone Order | $169.75 | 5964 | CATALOG MERCHANT |
| 03/11/2022 | 06:22 PM ET | Approved | 089787 | Mail/Phone Order | $99.18 | 5599 | MISCELLANEOUS AUTOMOTIVE |
| 03/11/2022 | 03:18 PM ET | Approved | 021145 | Mail/Phone Order | $150.69 | 5599 | MISCELLANEOUS AUTOMOTIVE |
| 03/13/2022 | 11:05 PM ET | Do not honor | | Mail/Phone Order | $1,072.80 | 5599 | MISCELLANEOUS AUTOMOTIVE |

<< Back to Cardholder Account Summary

# Responses and descriptions

Not Decline - the transaction was run for $0.

A transaction needs to be greater than $0.

Approved - the transaction successfully posted to the account.

**Name:**

Records 1 - 2 of 2

| Auth Date | Auth Time | Response | Auth Number | Type of Request | Transaction Amount | MCC | MCC Description |
|---|---|---|---|---|---|---|---|
| 03/11/2022 | 09:04 PM ET | Not Decline | 005014 | Purchase | $0.00 | 5599 | MISCELLANEOUS AUTOMOTIVE |
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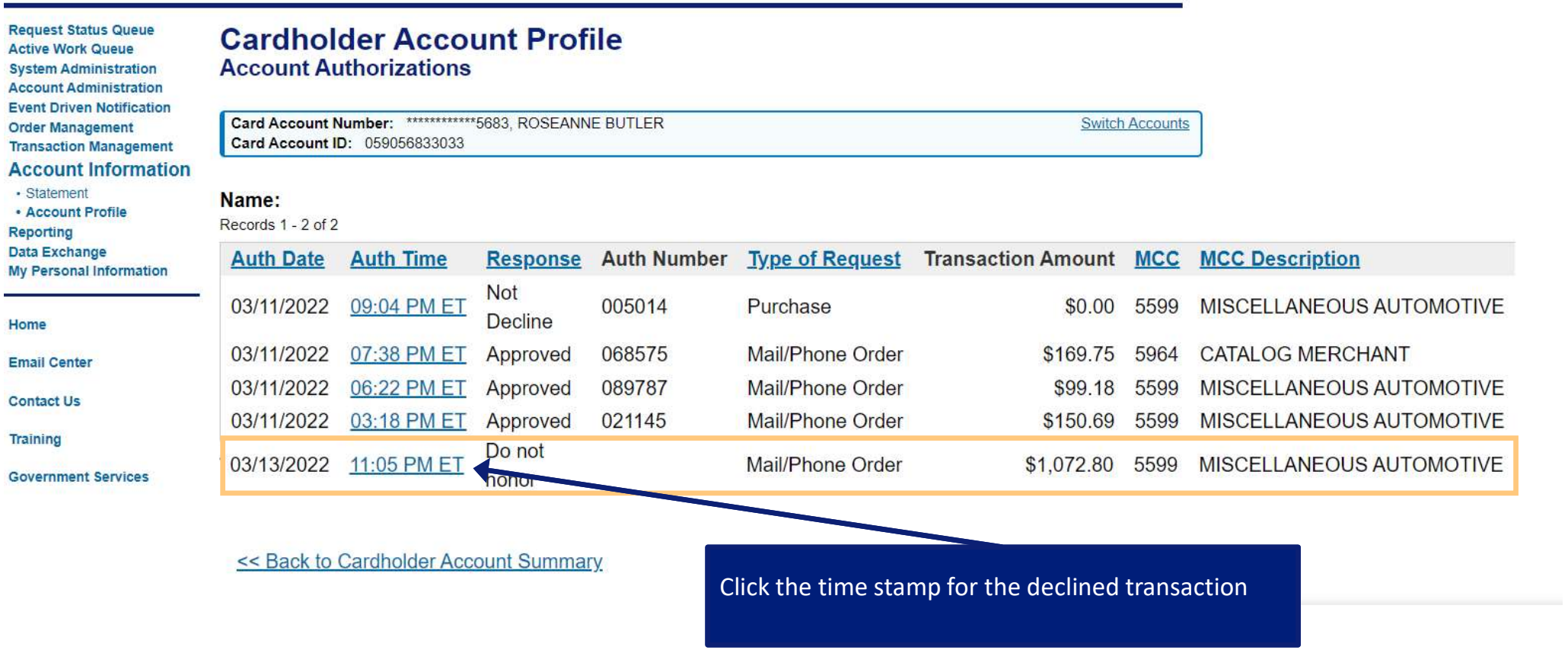
| 03/11/2022 | 06:22 PM ET | Approved | 089787 | Mail/Phone Order | $99.18 | 5599 | MISCELLANEOUS AUTOMOTIVE |
| 03/11/2022 | 03:18 PM ET | Approved | 021145 | Mail/Phone Order | $150.69 | 5599 | MISCELLANEOUS AUTOMOTIVE |
| 03/13/2022 | 11:05 PM ET | Do not honor | | Mail/Phone Order | $1,072.80 | 5599 | MISCELLANEOUS AUTOMOTIVE |

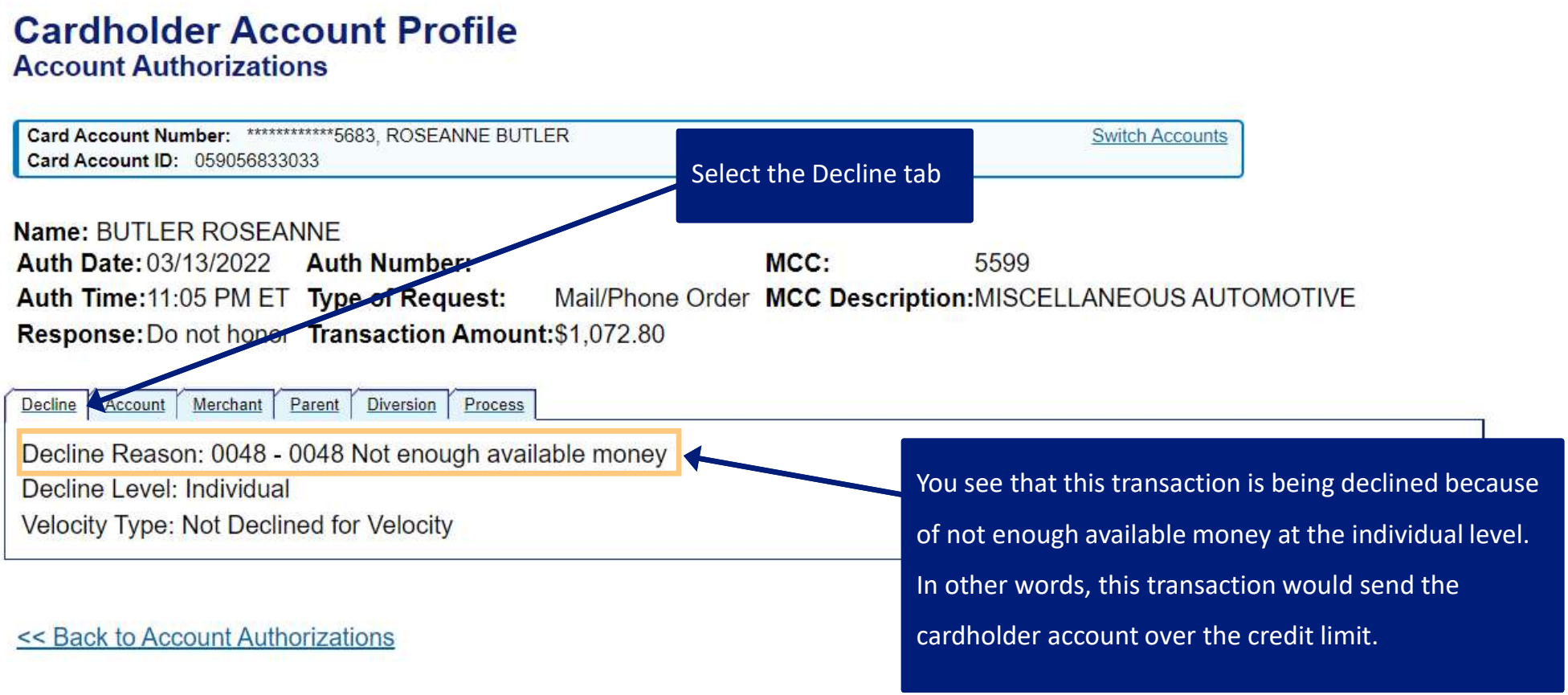
Do not honor - the transaction declined.

Declined (not pictured) - the transaction declined.

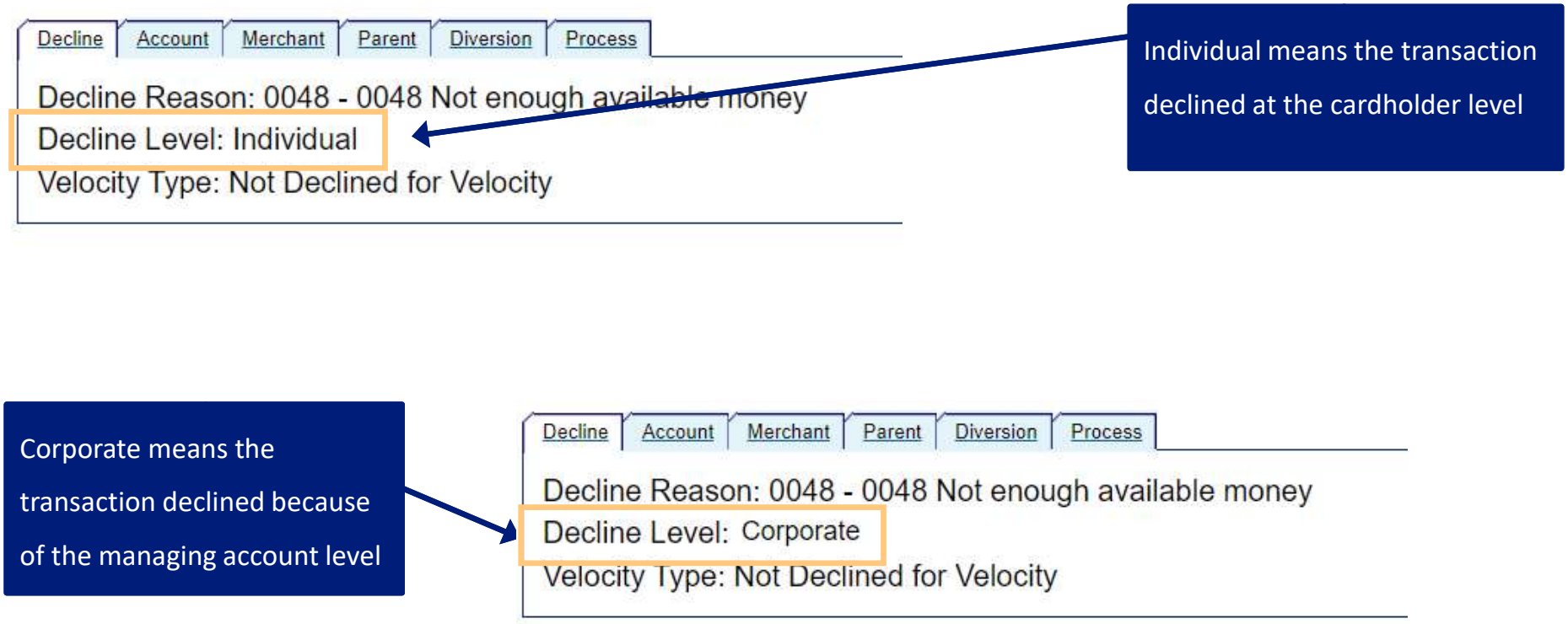
# Click the Auth Time for more details



# What is the decline reason?



# What is the decline level?



# Looking at the cardholder's current limit

## Cardholder Account Profile
### Account Authorizations

**Card Account Number:** **********5683, ROSEANNE BUTLER
**Card Account ID:** 059056833033

**Name:** BUTLER ROSEANNE
**Auth Date:** 03/13/2022 **Auth Number:** **MCC:** 55
**Auth Time:** 11:05 PM ET **Type of Request:** Mail/Phone Order **MCC Description:** MI
**Response:** Do not honor **Transaction Amount:** $1,072.80

Decline | Account | Merchant | Parent | Diversion | Process

Decline Reason: 0048 - 0048 Not enough available money
Decline Level: Individual
Velocity Type: Not Declined for Velocity

<< Back to Account Authorizations

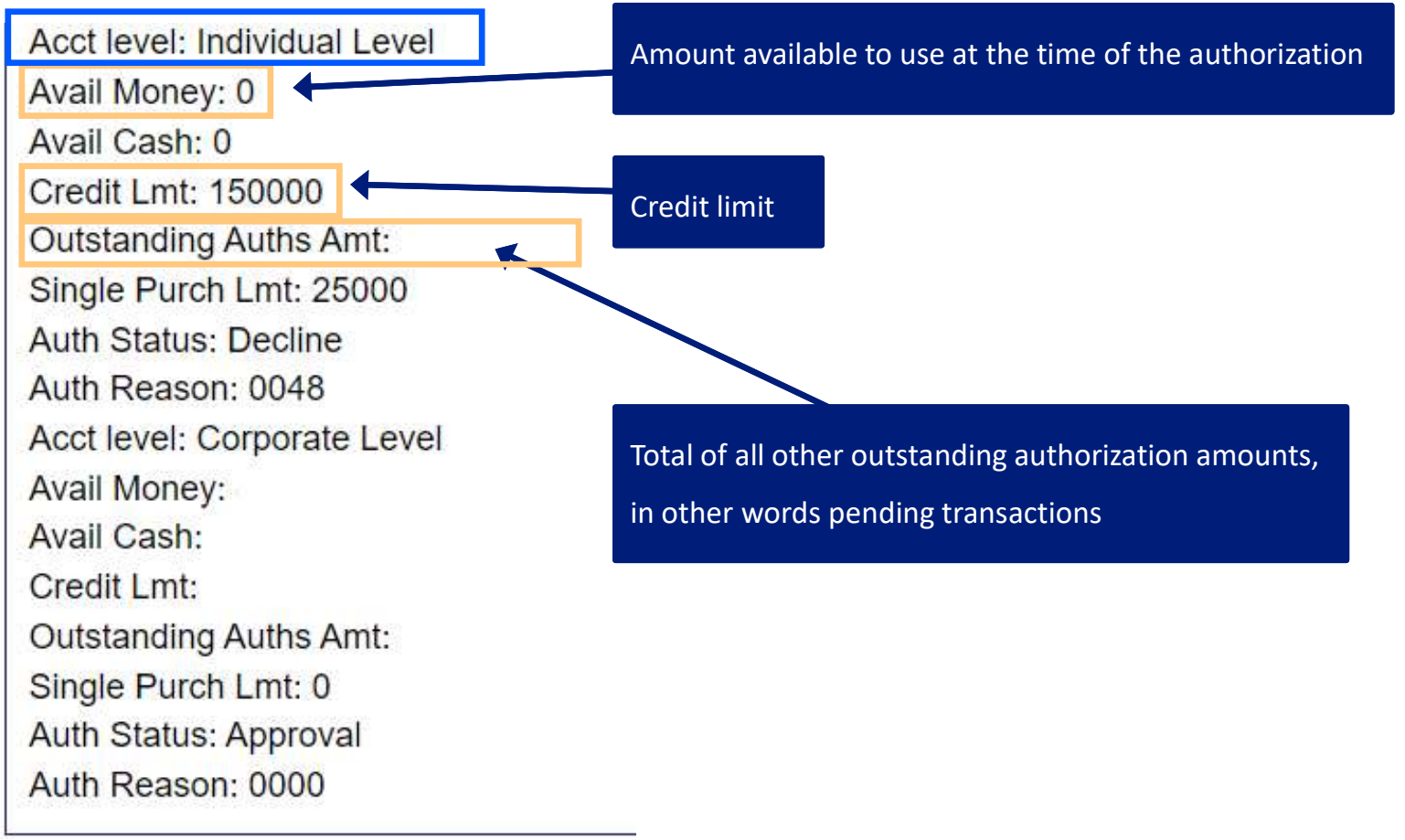
Decline | Account | Merchant | Parent | Diversion | Process

Bank Nbr:
Card Nbr:
Company:
Agent Nbr:
BillingType:
Plastic Issued:
Card Translated:
Range Lmt Processing: Verified
Expiry passed: Passed
Expiry Date Card
Expiry date Prev On File:
Expiry date Curr On File:
Acct level: Individual Level
Avail Money: 0
Avail Cash: 0
Credit Lmt: 150000
Outstanding Auths Amt:
Single Purch Lmt: 25000
Auth Status: Decline
Auth Reason: 0048
Acct level: Corporate Level
Avail Money:
Avail Cash:
Credit Lmt:
Outstanding Auths Amt:
Single Purch Lmt: 0
Auth Status: Approval
Auth Reason: 0000

Cardholder account

Managing account

# Closer look at the cardholder's current limit



# Closer look at the managing account current limit

Acct level: Individual Level
Avail Money: 1660.63
Avail Cash: 0
Credit Lmt: 25000
Outstanding Auths Amt: 7256.2
Single Purch Lmt: 10000
Auth Status: Approval
Auth Reason: 0000
Acct level: Corporate Leve
Avail Money: 9808282.4
Avail Cash: 9808282.4
Credit Lmt: 9999999
Outstanding Auths Amt: 581125.91
Single Purch Lmt: 0
Auth Status: Approval
Auth Reason: 0000

Amount available to use at the time of the authorization

Credit limit

Total of all other outstanding authorization amounts, in other words pending transactions

# Good question!

Since you're talking about declined transactions, and you have real-time info about it, why can't I see the real-time information in a report?

# We know that

**Decline information is available in Access Online**

If you need to see the past 72 hours,  use the Account Authorizations as we described earlier

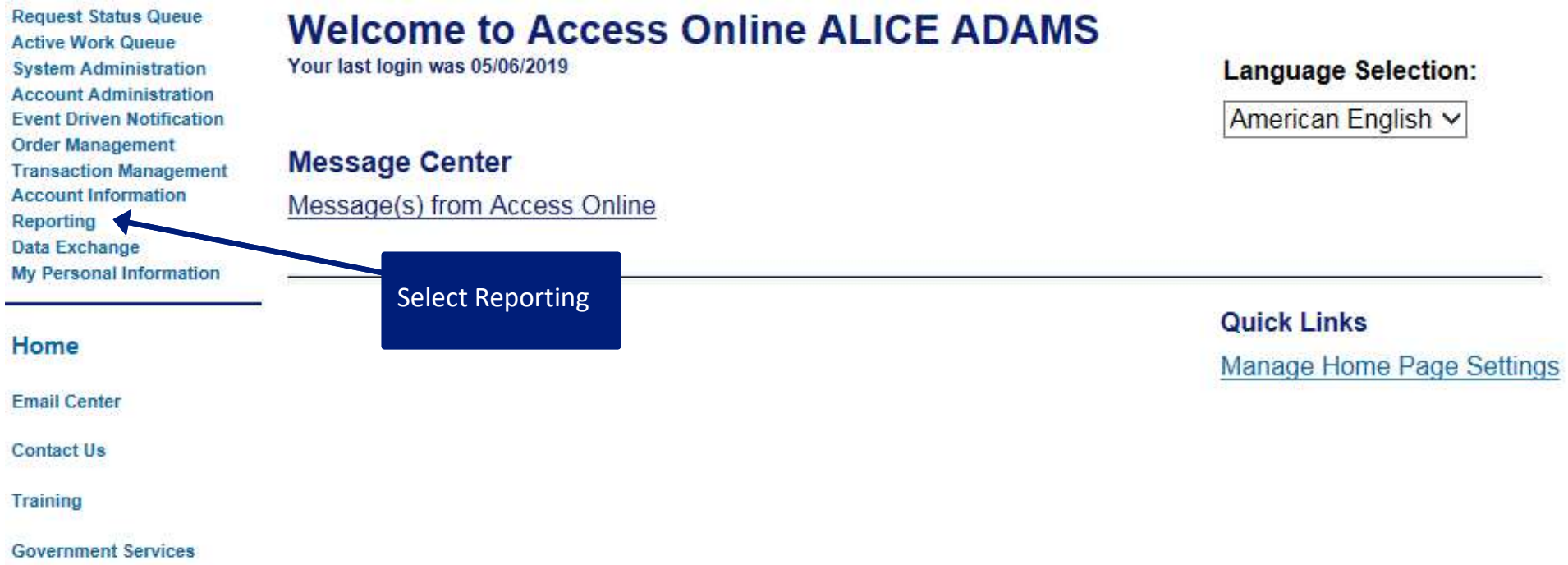
**In addition:**

If you need a history of declines, use the decline report which provides history up to the previous night's update. Select **Reporting** and open the **Program Management** category. From there look for the report named **Declined Transaction Authorizations**.

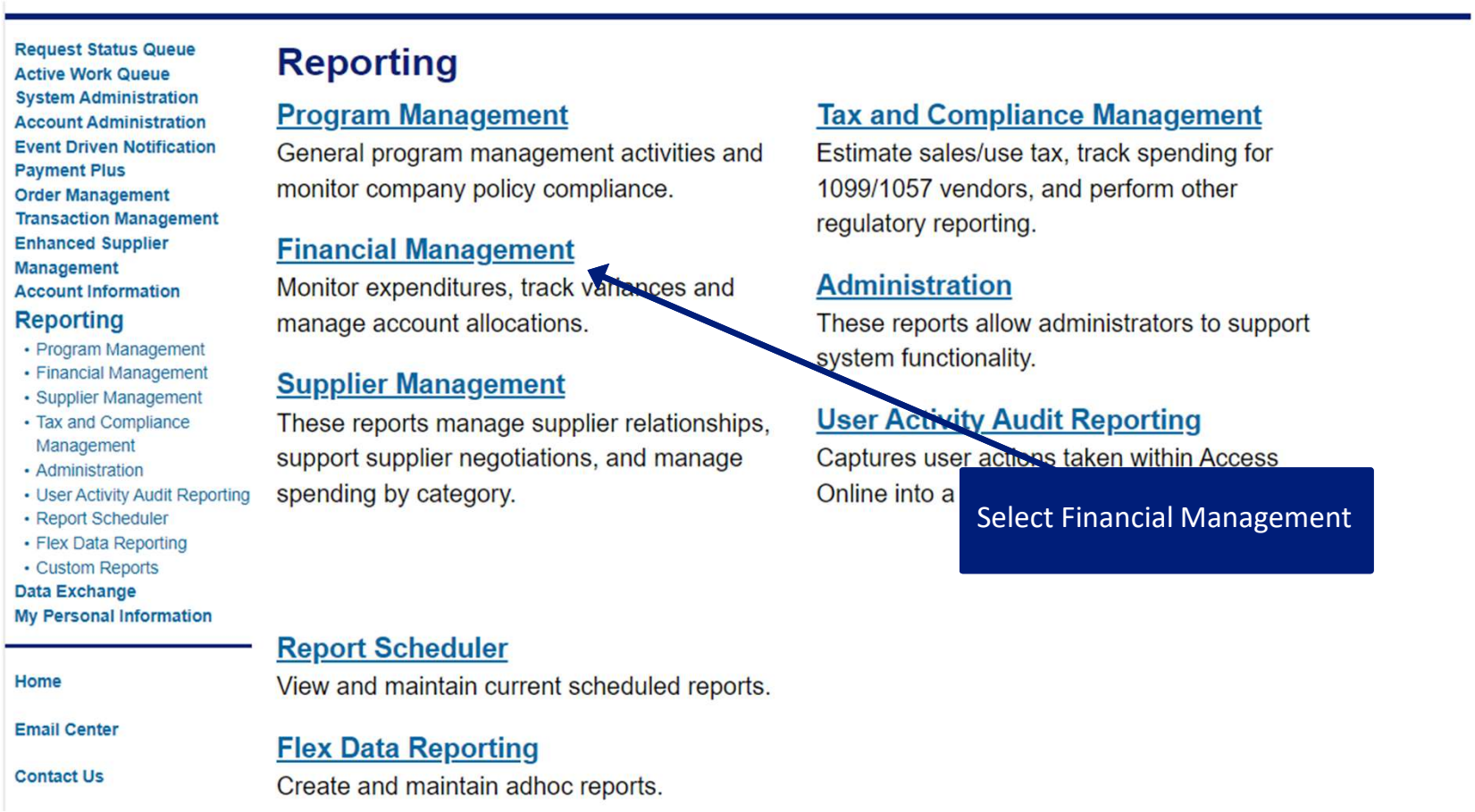
**But what about today?** **NEW!**

- Use the Real-time Authorization (RTA) report to access same day information.
- Tip! The RTA will include approved and reversed monetary authorizations

# Let’s find the RTA (Real time Authorization report)

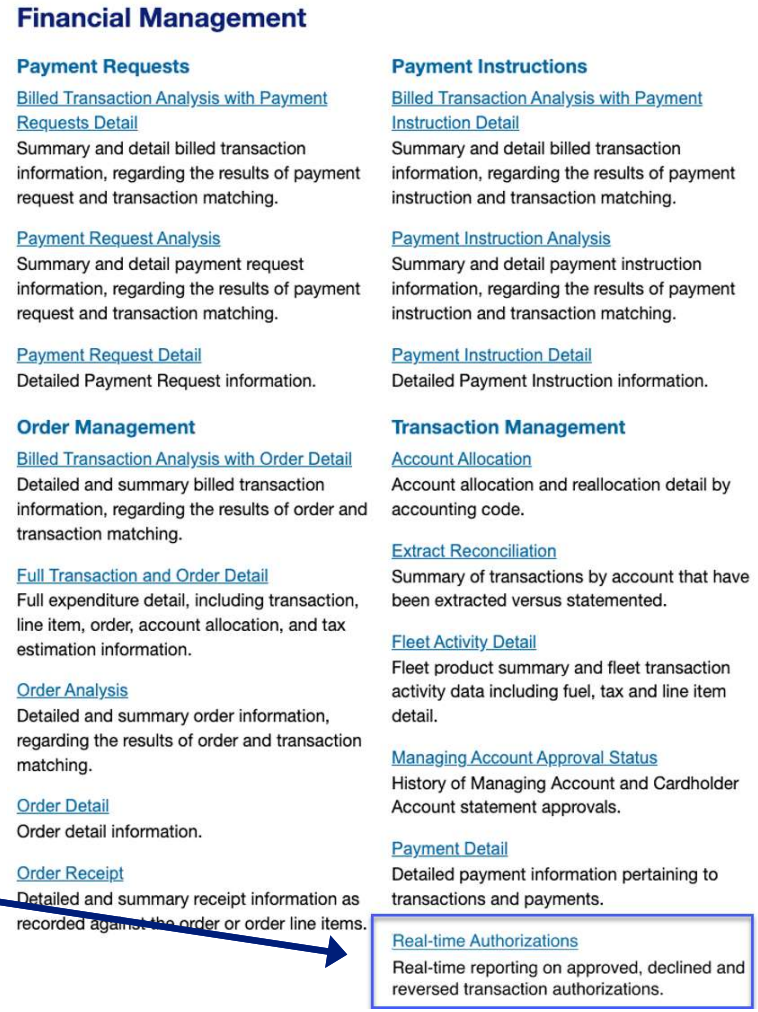


# Financial Management report area



# Real-time authorization report

Select Real-time Authorizations



## Financial Management

### Payment Requests

Billed Transaction Analysis with Payment Requests Detail
Summary and detail billed transaction information, regarding the results of payment request and transaction matching.

Payment Request Analysis
Summary and detail payment request information, regarding the results of payment request and transaction matching.

Payment Request Detail
Detailed Payment Request information.

### Payment Instructions

Billed Transaction Analysis with Payment Instruction Detail
Summary and detail billed transaction information, regarding the results of payment instruction and transaction matching.

Payment Instruction Analysis
Summary and detail payment instruction information, regarding the results of payment instruction and transaction matching.

Payment Instruction Detail
Detailed Payment Instruction information.

### Order Management

Billed Transaction Analysis with Order Detail
Detailed and summary billed transaction information, regarding the results of order and transaction matching.

Full Transaction and Order Detail
Full expenditure detail, including transaction, line item, order, account allocation, and tax estimation information.

Order Analysis
Detailed and summary order information, regarding the results of order and transaction matching.

Order Detail
Order detail information.

Order Receipt
Detailed and summary receipt information as recorded against the order or order line items.

### Transaction Management

Account Allocation
Account allocation and reallocation detail by accounting code.

Extract Reconciliation
Summary of transactions by account that have been extracted versus statemented.

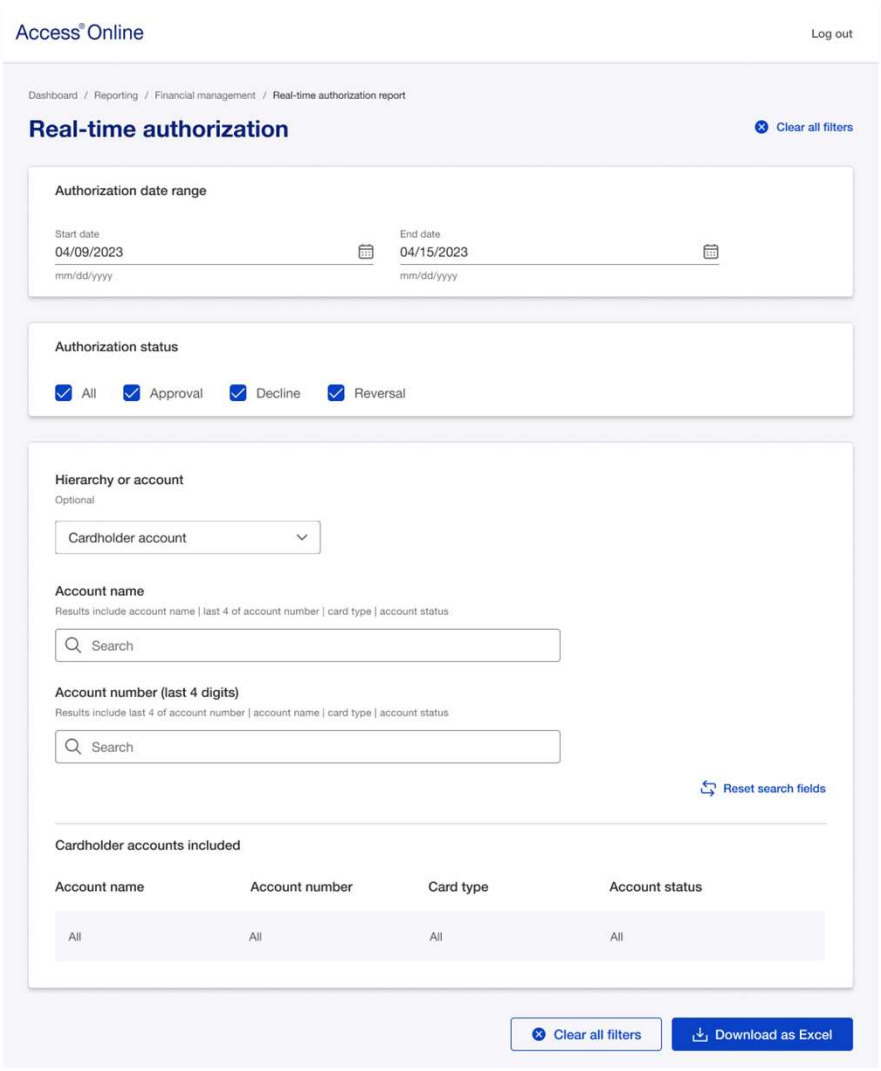
Fleet Activity Detail
Fleet product summary and fleet transaction activity data including fuel, tax and line item detail.

Managing Account Approval Status
History of Managing Account and Cardholder Account statement approvals.

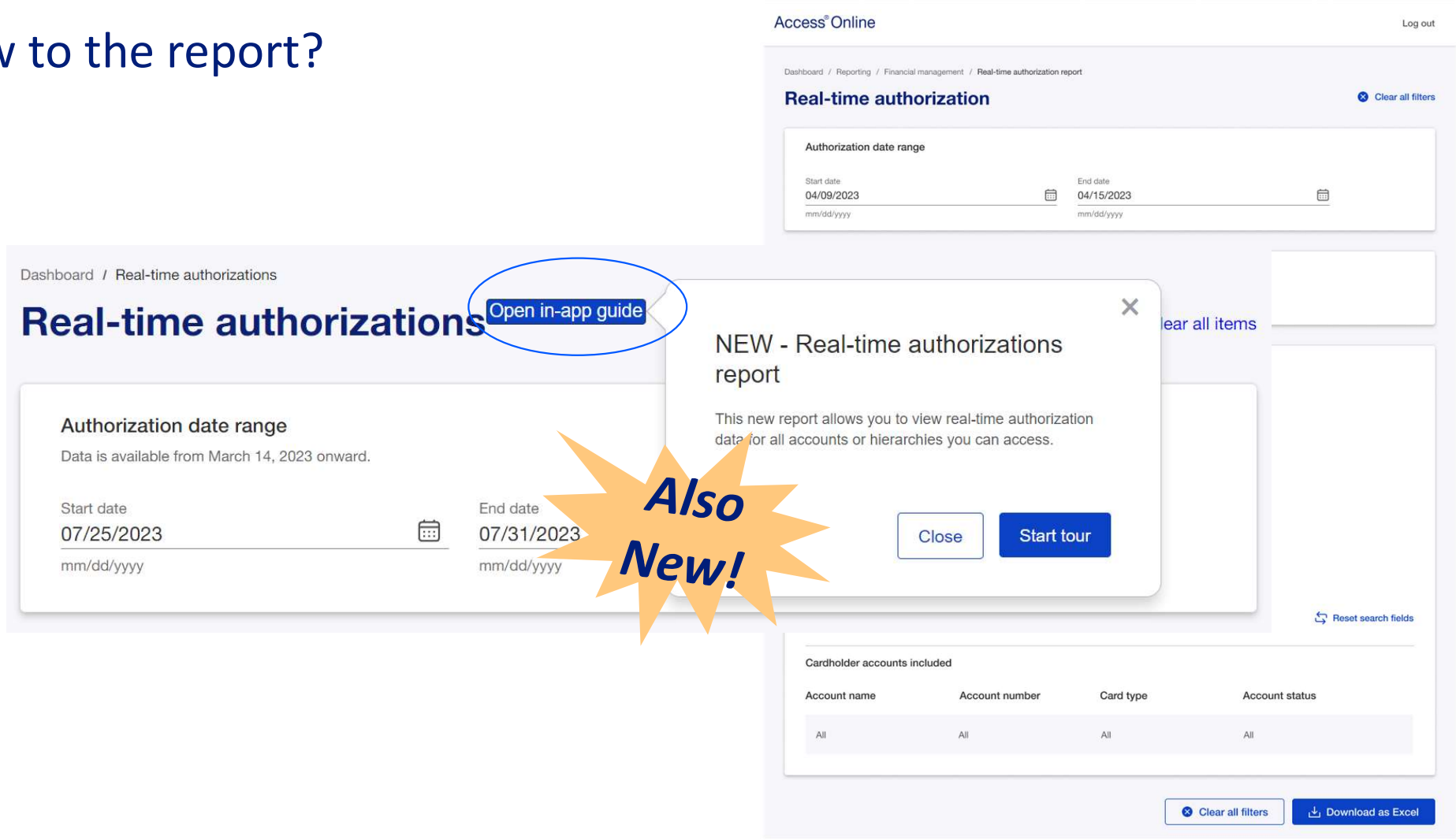
Payment Detail
Detailed payment information pertaining to transactions and payments.

Real-time Authorizations
Real-time reporting on approved, declined and reversed transaction authorizations.

# Real-Time Authorization Report (RTA)



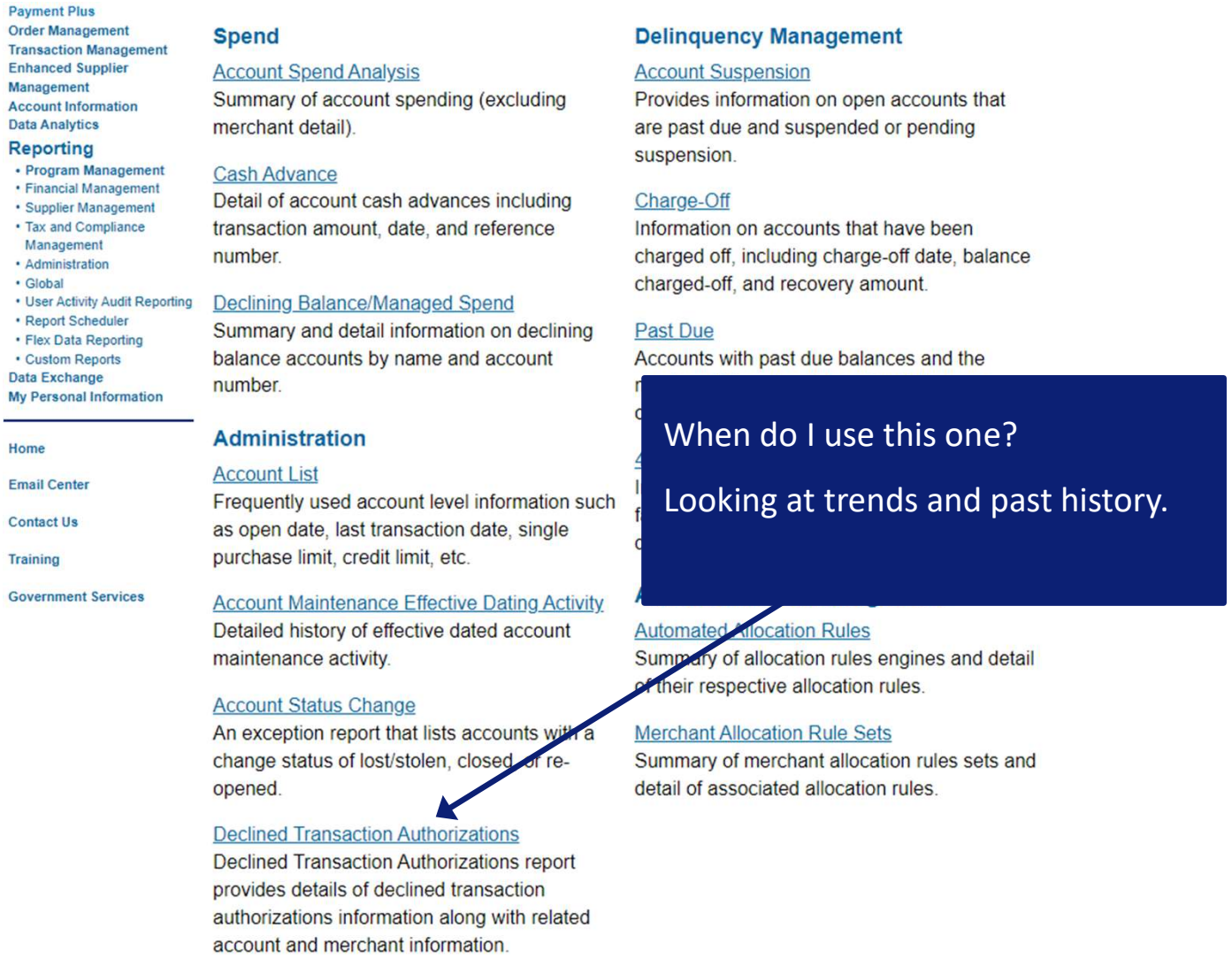
# New to the report?



# RTA Excel report output

| Account Name | Account Number | Account Status | Account Status Description | Authorization Date/Time | Authorization Status | Decline Reason | Requested Amount |
|---|---|---|---|---|---|---|---|
| KIMBERLE MARIA GUTFELD TR | **5177 | | Open | 2023/02/22 16:12:44 | Reversal | | $1,500.00 |
| JONI GREGORY ORTLOFF | **3224 | | Open | 2023/02/21 16:12:44 | Decline | Not enough available money | $1,500.00 |
| KIMBERLE MARIA GUTFELD TR | **5177 | | Open | 2023/02/20 16:12:44 | Approval | | $90.00 |
| TOMMY THOMAS MARKIEL | **7198 | | Open | 2023/02/20 16:12:44 | Decline | Not enough available money | $1,500.00 |

# You may ask…


Payment Plus
Order Management
Transaction Management
Enhanced Supplier Management
Account Information
Data Analytics
Reporting
• Program Management
• Financial Management
• Supplier Management
• Tax and Compliance Management
• Administration
• Global
• User Activity Audit Reporting
• Report Scheduler
• Flex Data Reporting
• Custom Reports
Data Exchange
My Personal Information
Home
Email Center
Contact Us
Training
Government Services
Spend
Account Spend Analysis
Summary of account spending (excluding merchant detail).
Cash Advance
Detail of account cash advances including transaction amount, date, and reference number.
Declining Balance/Managed Spend
Summary and detail information on declining balance accounts by name and account number.
Administration
Account List
Frequently used account level information such as open date, last transaction date, single purchase limit, credit limit, etc.
Account Maintenance Effective Dating Activity
Detailed history of effective dated account maintenance activity.
Account Status Change
An exception report that lists accounts with a change status of lost/stolen, closed, or re-opened.
Declined Transaction Authorizations
Declined Transaction Authorizations report provides details of declined transaction authorizations information along with related account and merchant information.
Delinquency Management
Account Suspension
Provides information on open accounts that are past due and suspended or pending suspension.
Charge-Off
Information on accounts that have been charged off, including charge-off date, balance charged-off, and recovery amount.
Past Due
Accounts with past due balances and the
Automated Allocation Rules
Summary of allocation rules engines and detail of their respective allocation rules.
Merchant Allocation Rule Sets
Summary of merchant allocation rules sets and detail of associated allocation rules.
When do I use this one?
Looking at trends and past history.

# Make it easier for you to work with managing accounts

# Has this ever happened?

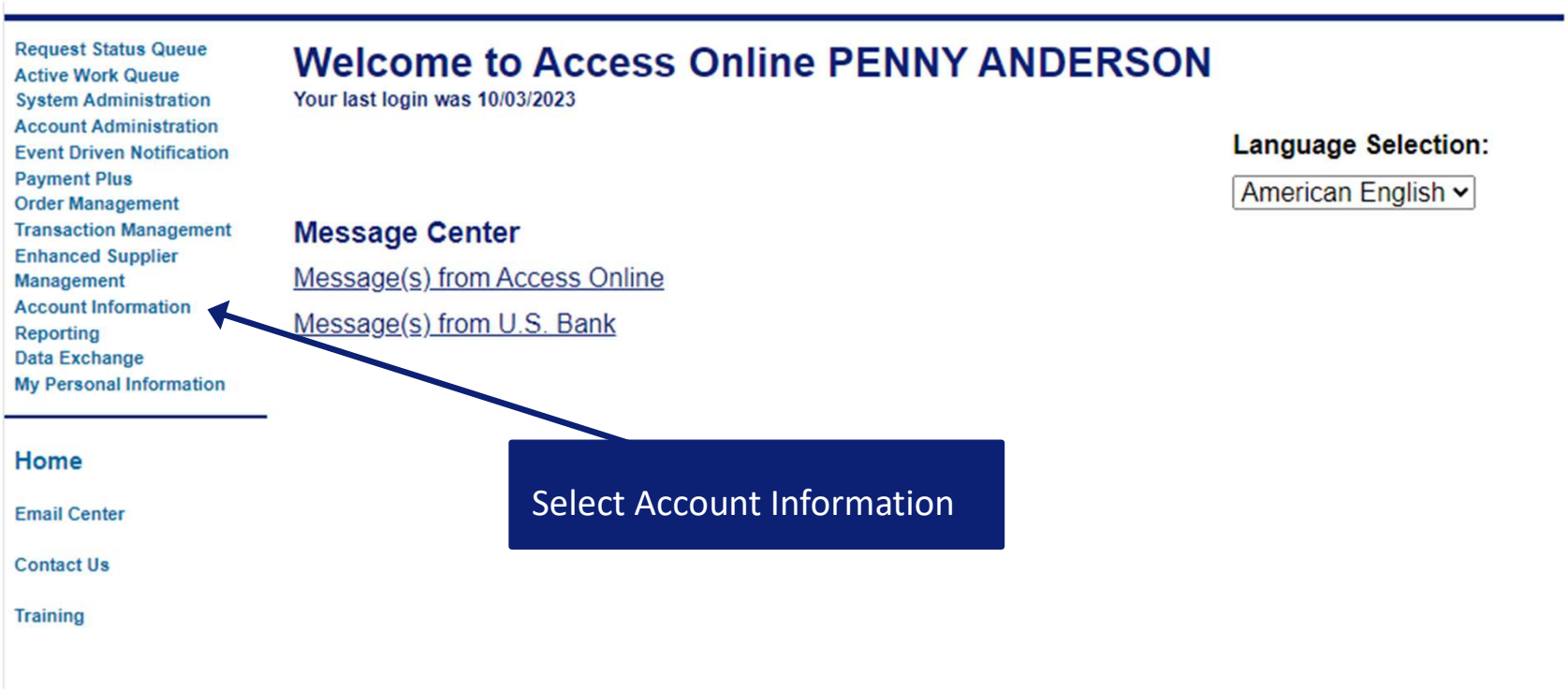
When I make a payment, it's hard to find the managing account number that I need to make a payment to.

# Unmasking Managing Account Numbers

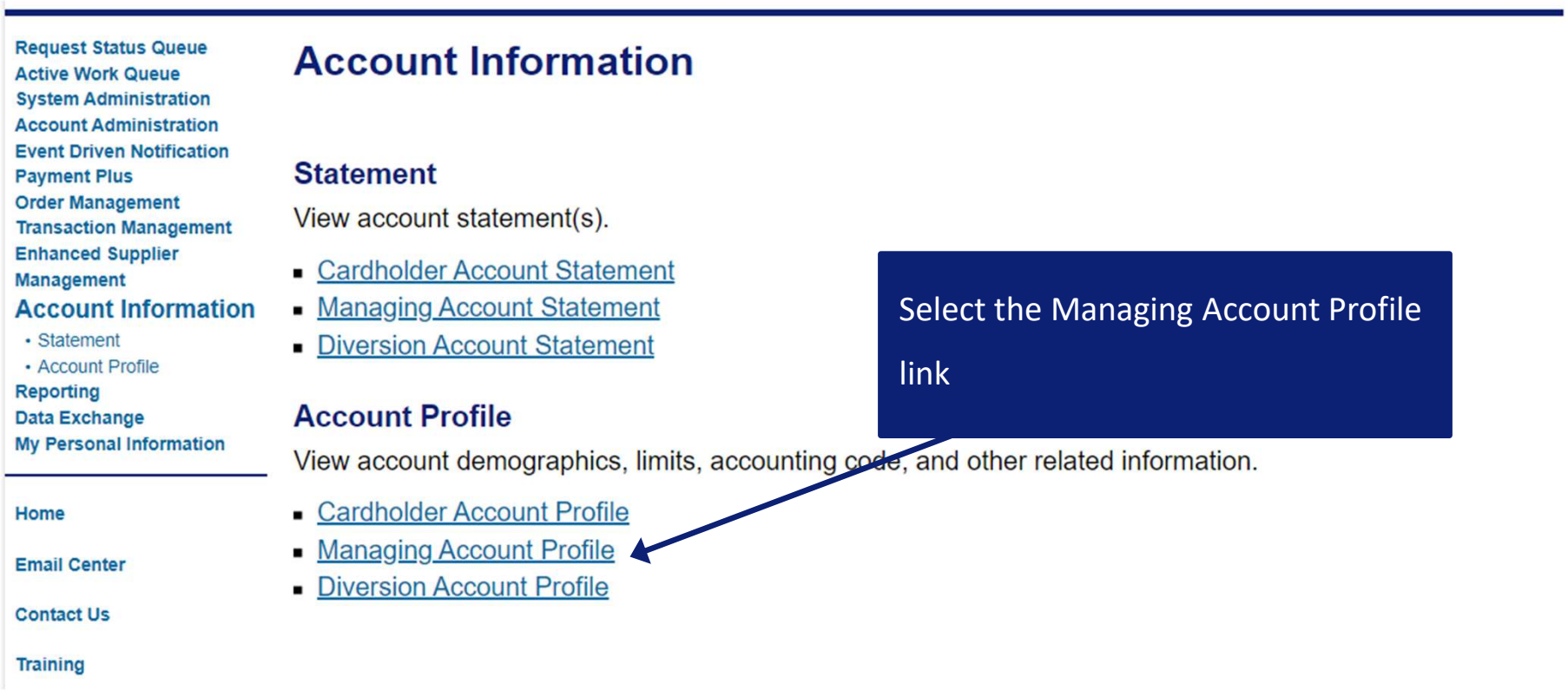
## What's new?

- Search and Select page – search results
- Managing Account Header

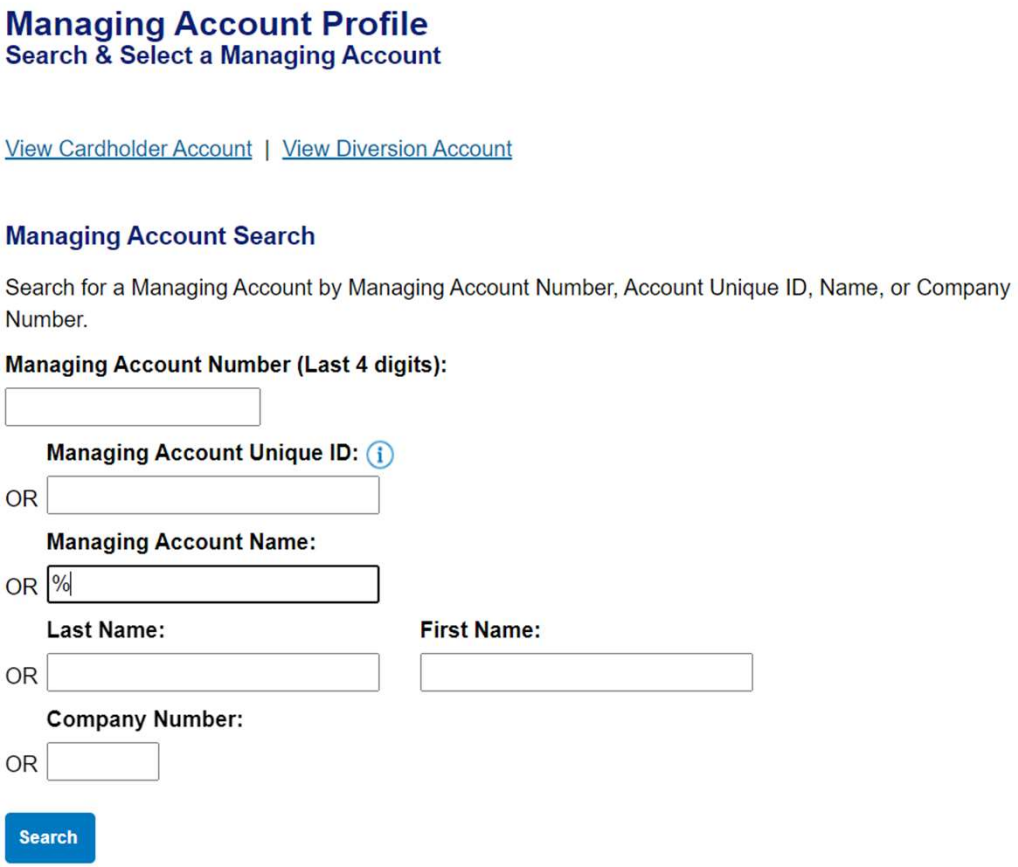
# From your homepage



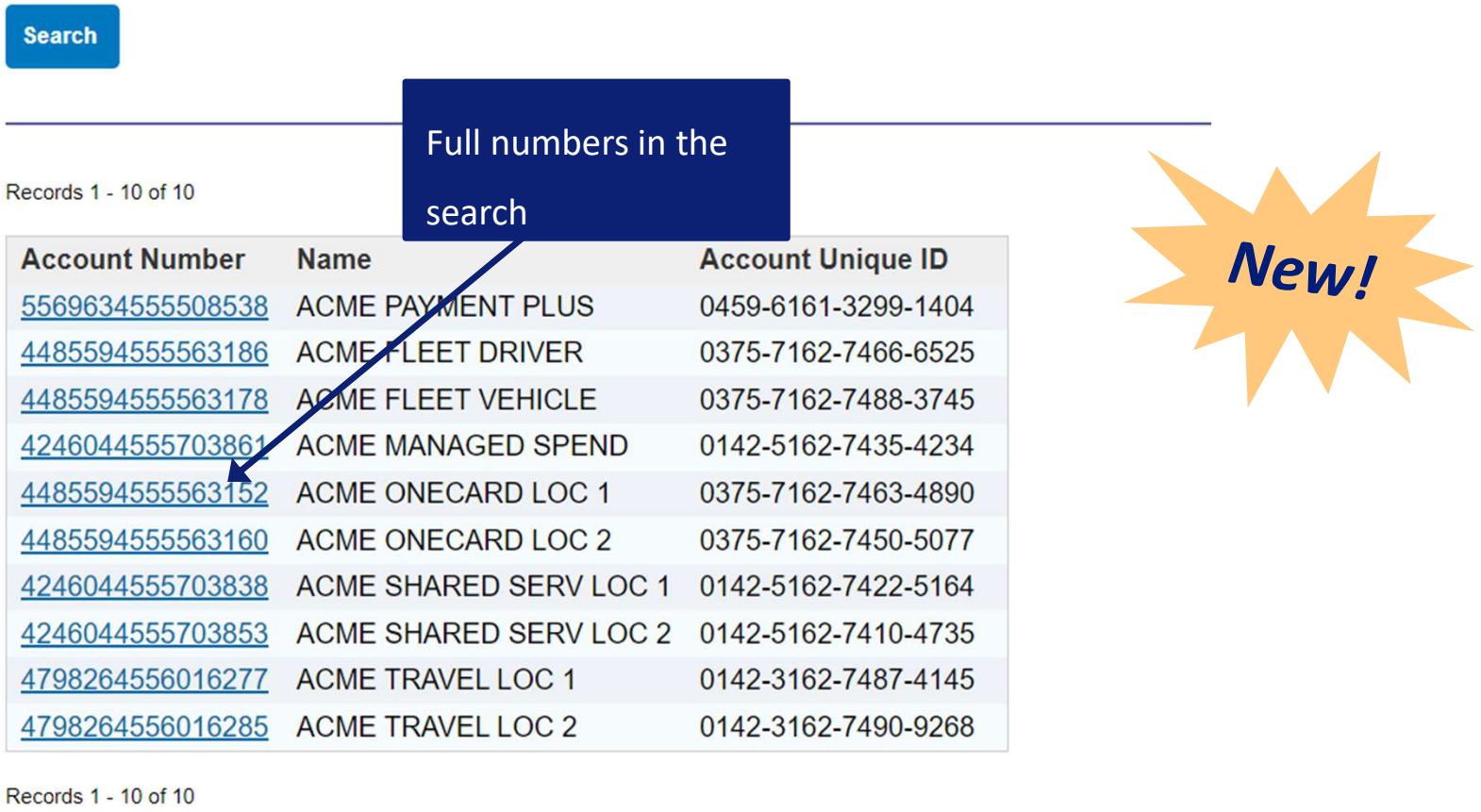
# Find your managing account



# Enter your search criteria

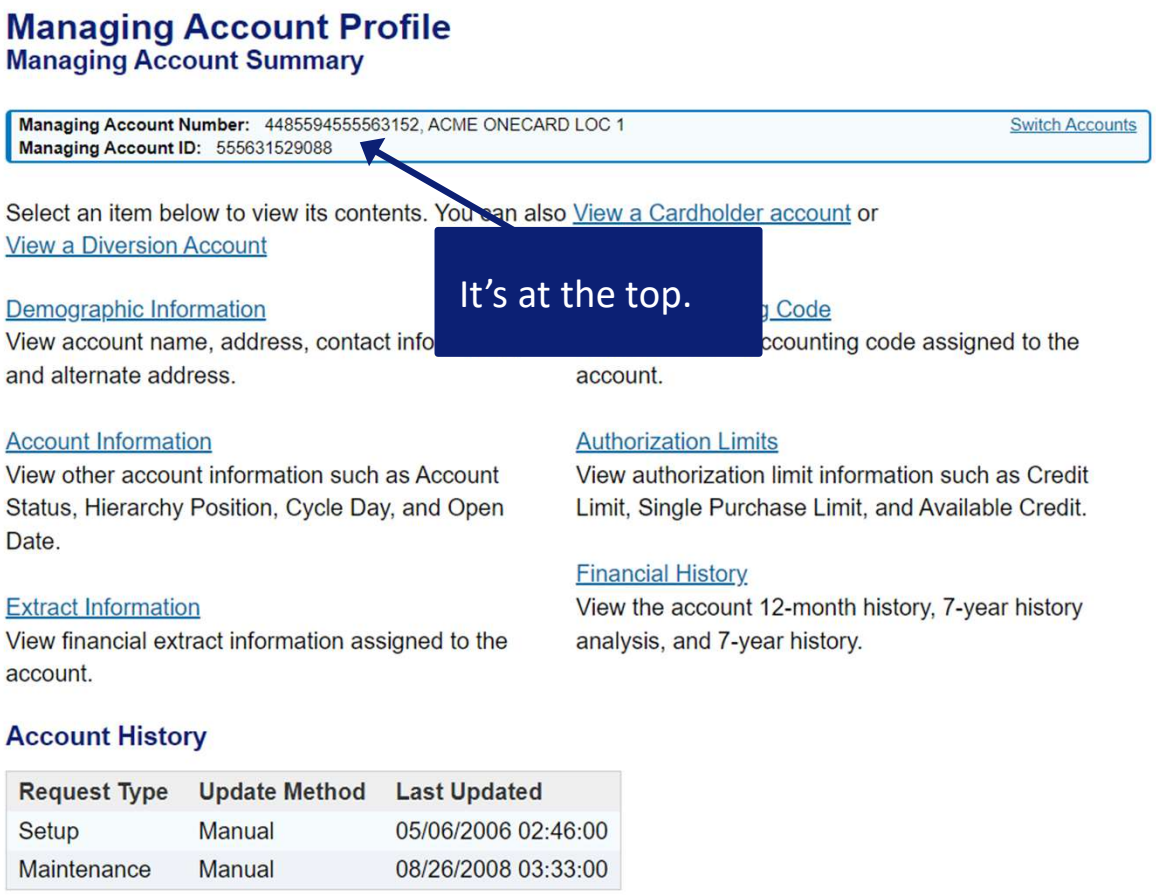


# Search view


Search
Full numbers in the search
Records 1 - 10 of 10
Account Number
Name
Account Unique ID
5569634555508538 ACME PAYMENT PLUS 0459-6161-3299-1404
4485594555563186 ACME FLEET DRIVER 0375-7162-7466-6525
4485594555563178 ACME FLEET VEHICLE 0375-7162-7488-3745
4246044555703861 ACME MANAGED SPEND 0142-5162-7435-4234
4485594555563152 ACME ONECARD LOC 1 0375-7162-7463-4890
4485594555563160 ACME ONECARD LOC 2 0375-7162-7450-5077
4246044555703838 ACME SHARED SERV LOC 1 0142-5162-7422-5164
4246044555703853 ACME SHARED SERV LOC 2 0142-5162-7410-4735
4798264556016277 ACME TRAVEL LOC 1 0142-3162-7487-4145
4798264556016285 ACME TRAVEL LOC 2 0142-3162-7490-9268
Records 1 - 10 of 10


New!

# Profile view



# Make reporting and analytics easier

# Has this ever happened?

Sometimes on reports, the TAX ID field is blank. I wish there would be some data.

# Reporting improvements for Tax ID field

Better sourcing of ID

| AE | AF | AG | AH |
|---|---|---|---|
| Merchant Name | Merchant City | Merchant State/Province | Taxpayer ID Number (TIN) |
| ACME Air Travel | Minneapolis | MN | 123416208 |
| ACME Hotel Services | Minneapolis | MN | 770449999 |

# Who loves a dashboard?

I love having data at my fingertips, do you have any data dashboards?

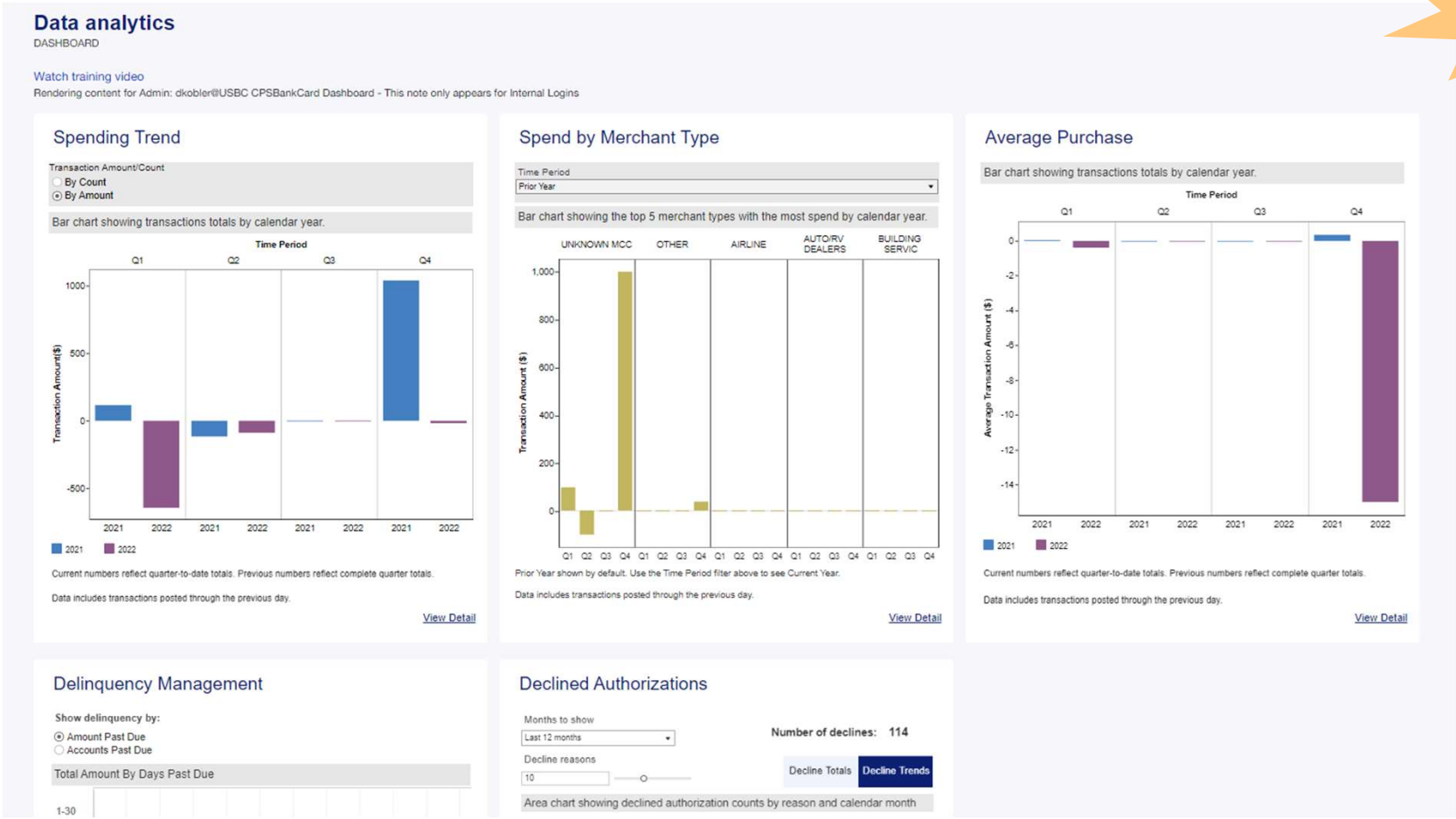
# Dashboard

- Supporting charts and tables for additional detail
- Easily drill down and view multiple hierarchy levels
- Click to filter

# Navigate to

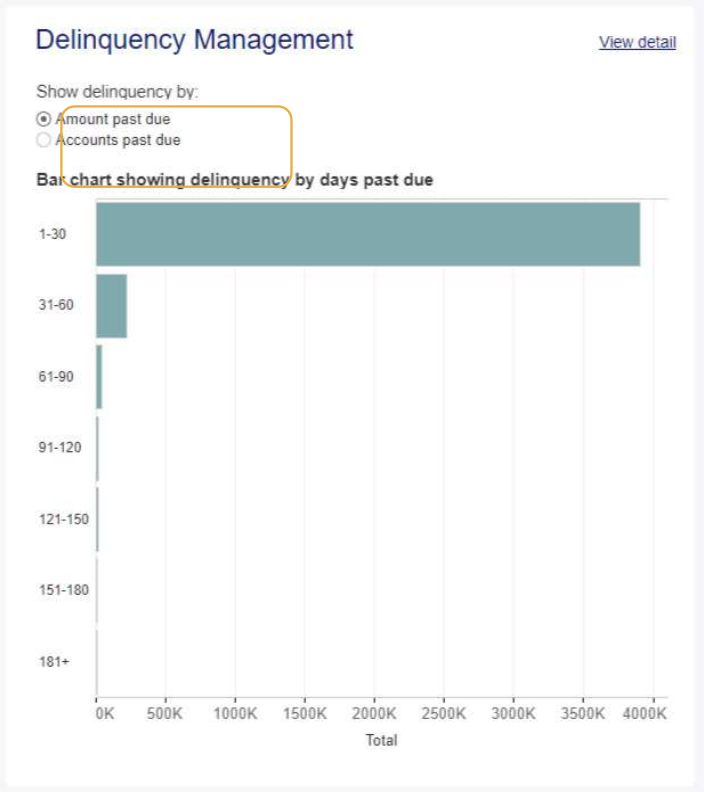
# Data Analytics

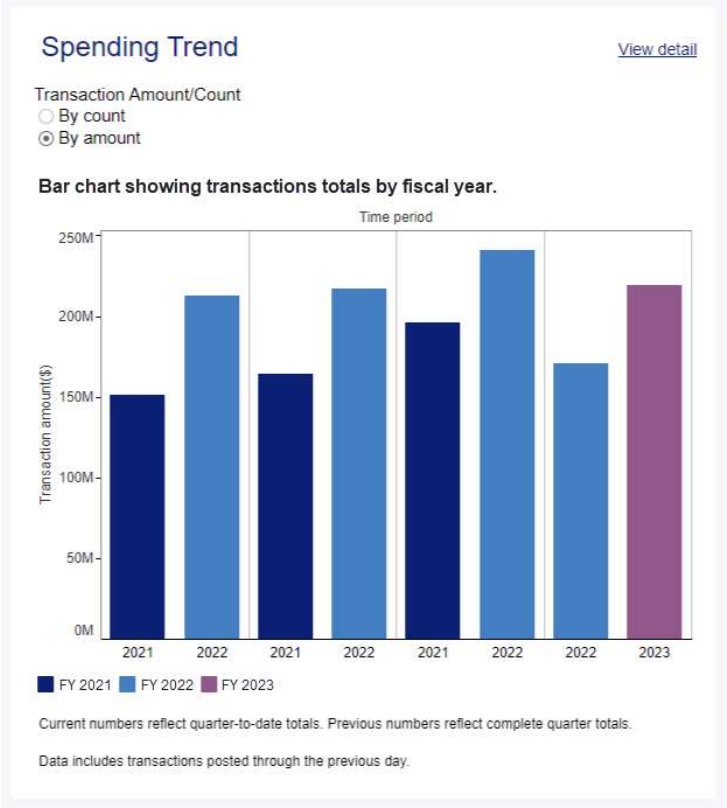
# Data Analytics user interface redesign



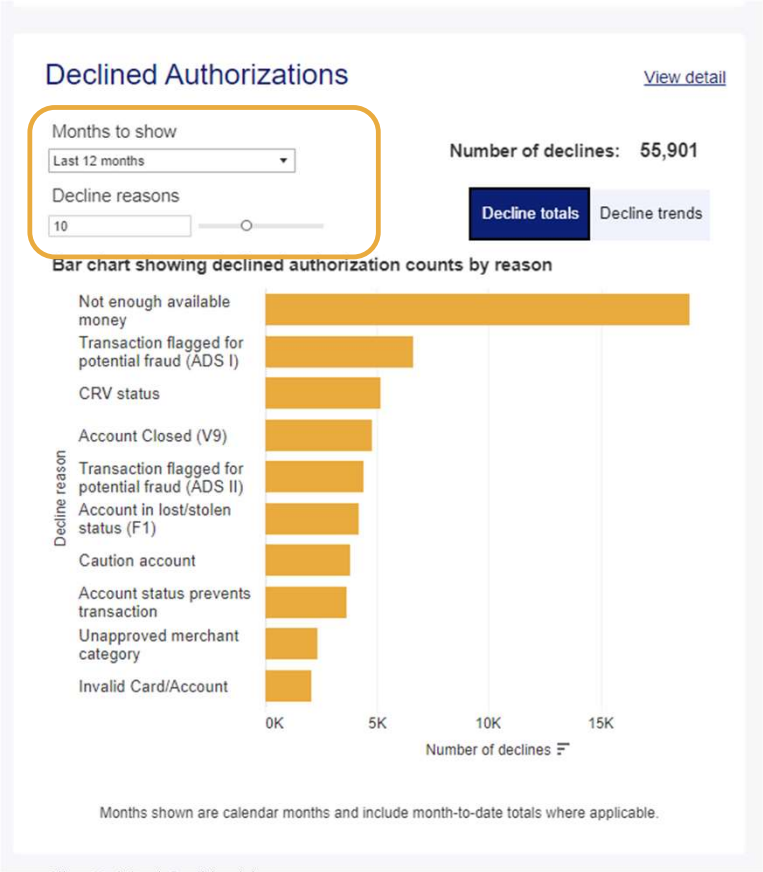

New!

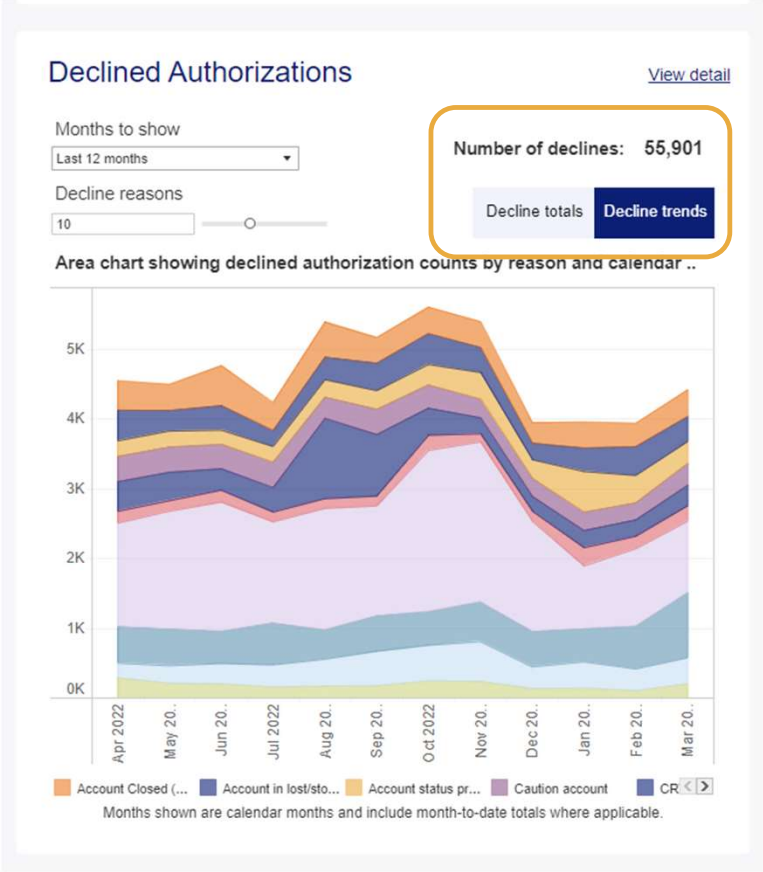
# Delinquency and spending trends



# Declined Authorizations totals and Trends charts



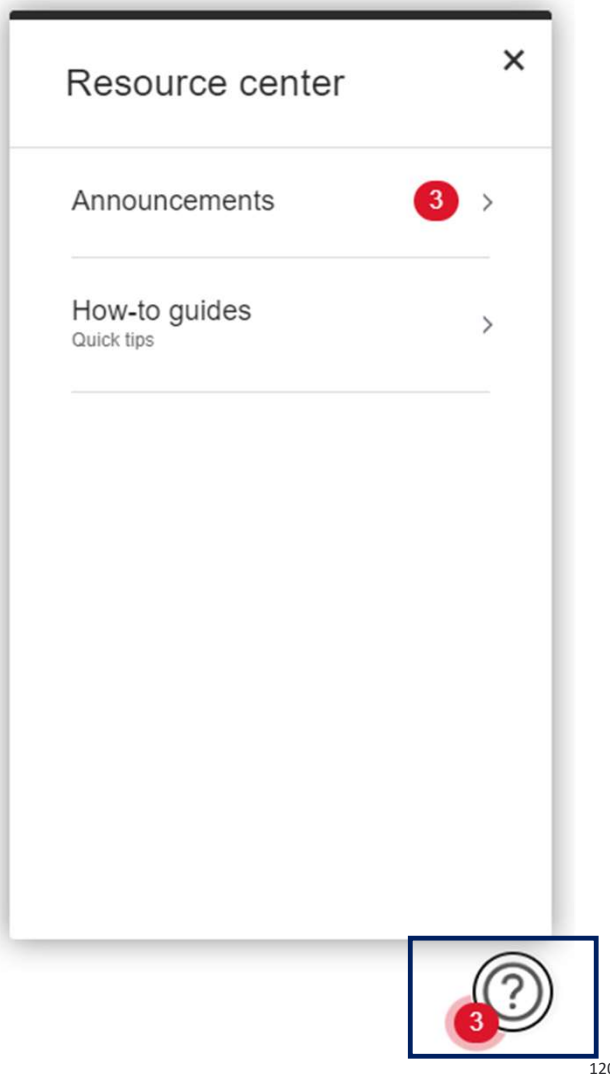
# Make it easier for you to find resources

# Quick task information

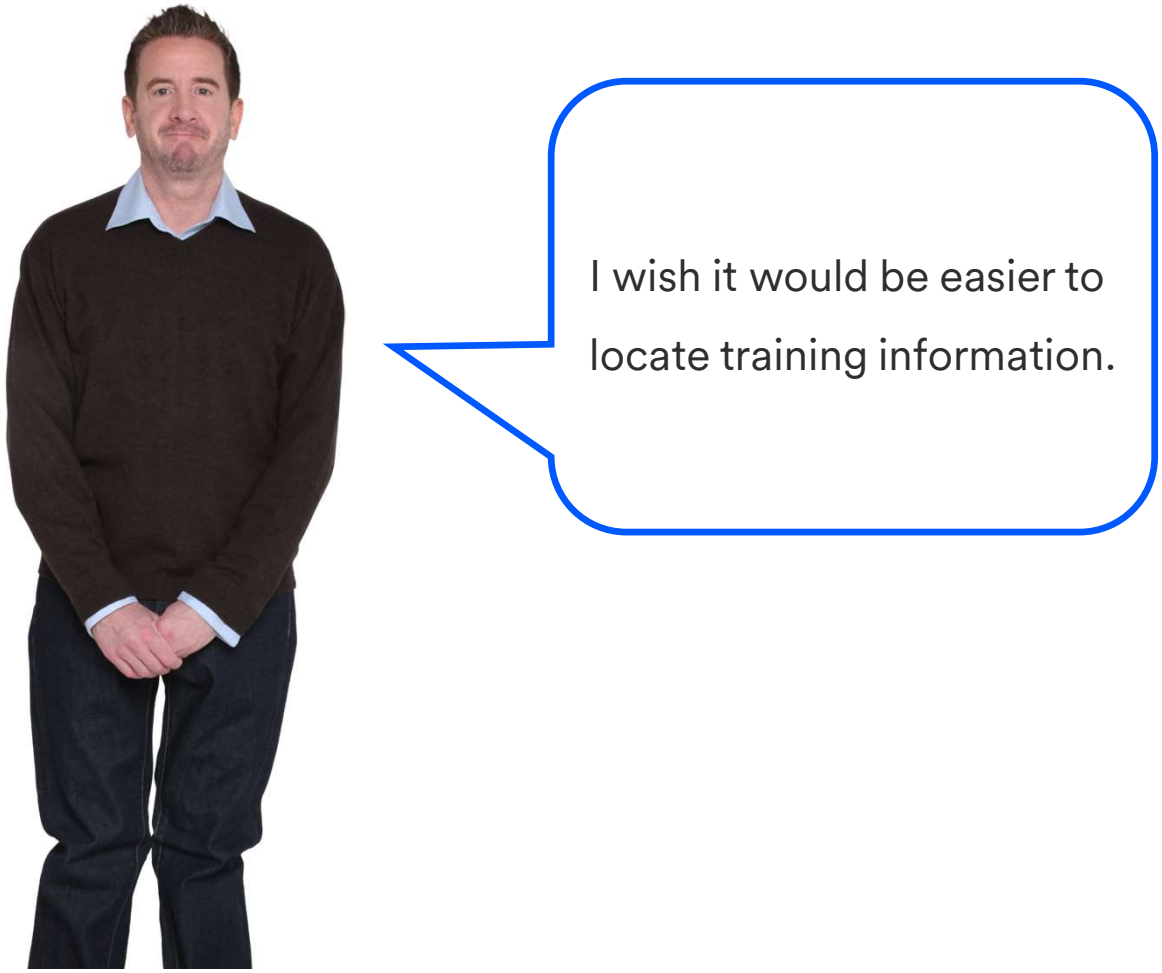
I wish I could find quick steps on how to do some tasks in the system.

# Resource Center

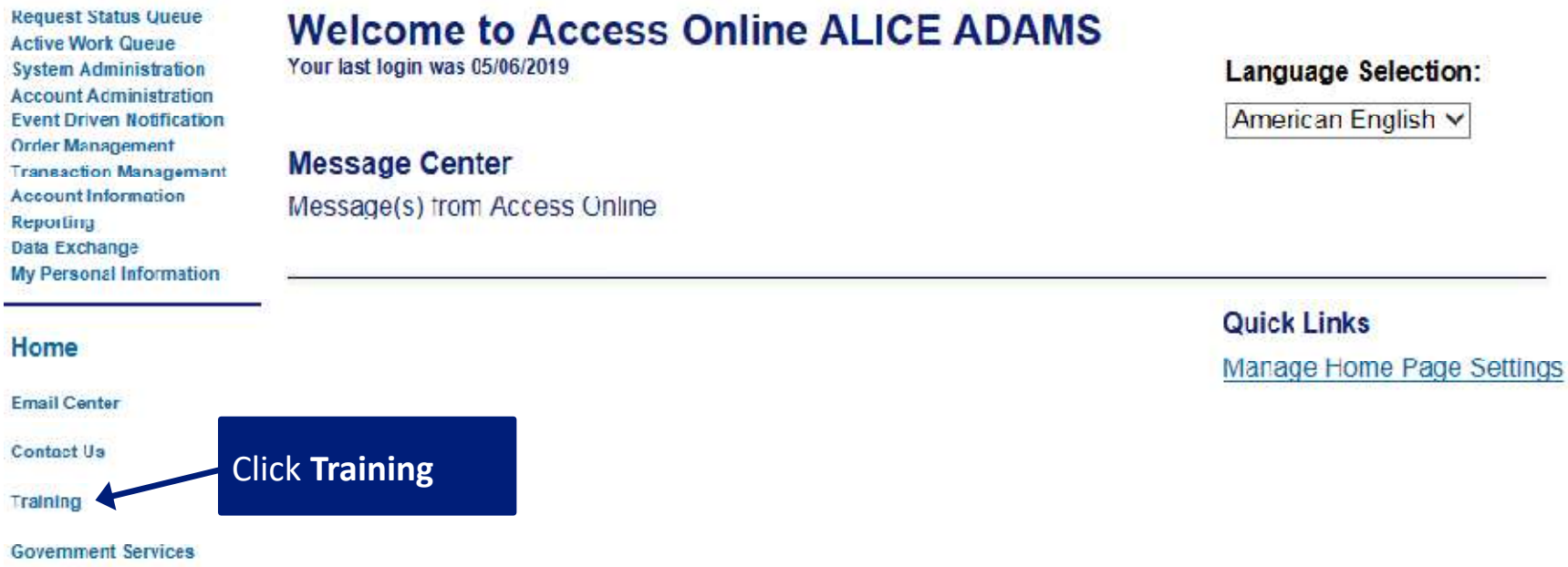
- A new tool has been added to Access Online called the Resource Center.
- Announcements - share system enhancements or card program updates, helpful tips, and notifications for new features.
- How-to guides - provide step-by-step information for common tasks in Access Online.
- Access the Resource Center from anywhere in Access Online by selecting the ? icon in the lower right-hand corner of your screen.



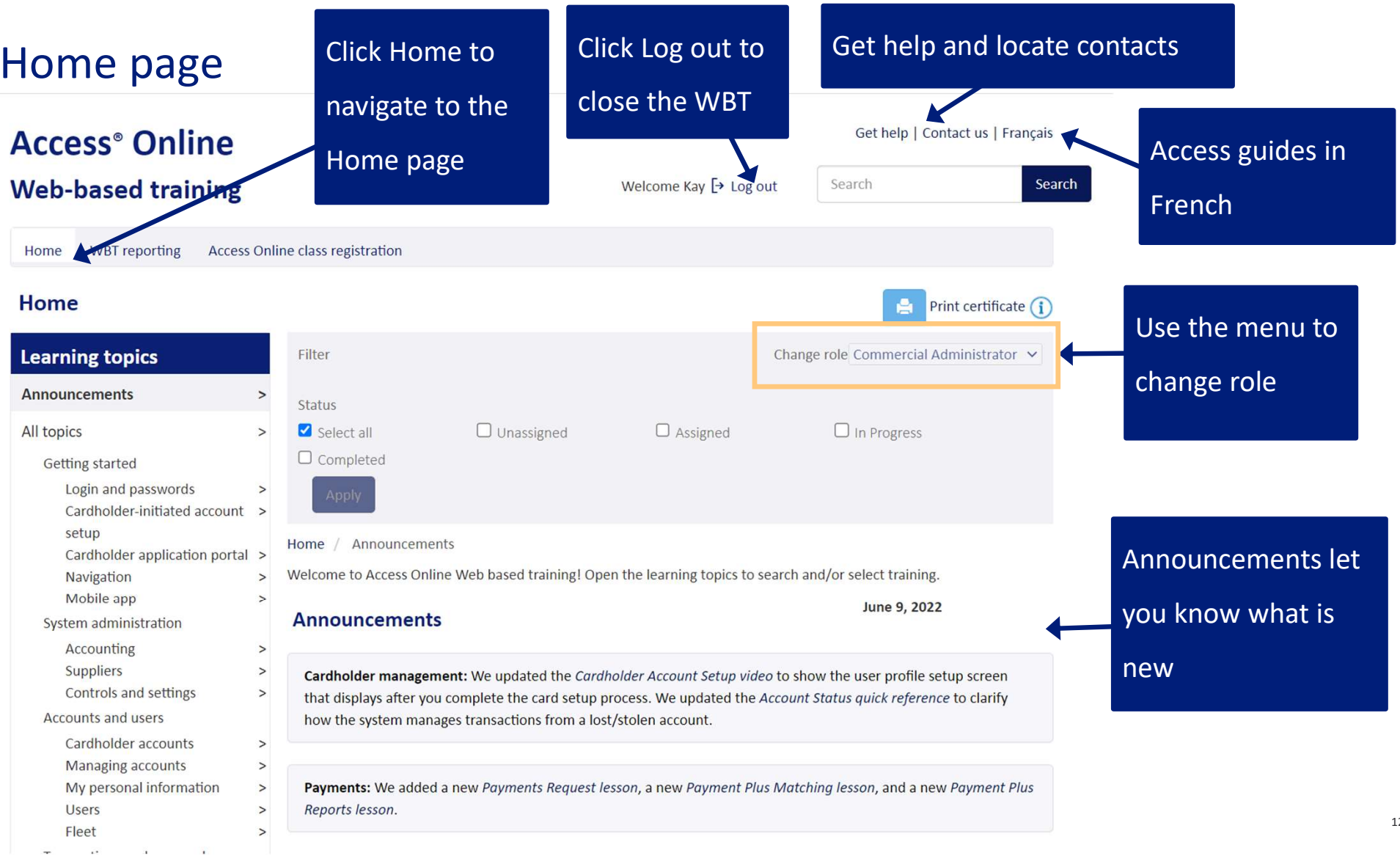
# Update user interface for the web-based training site



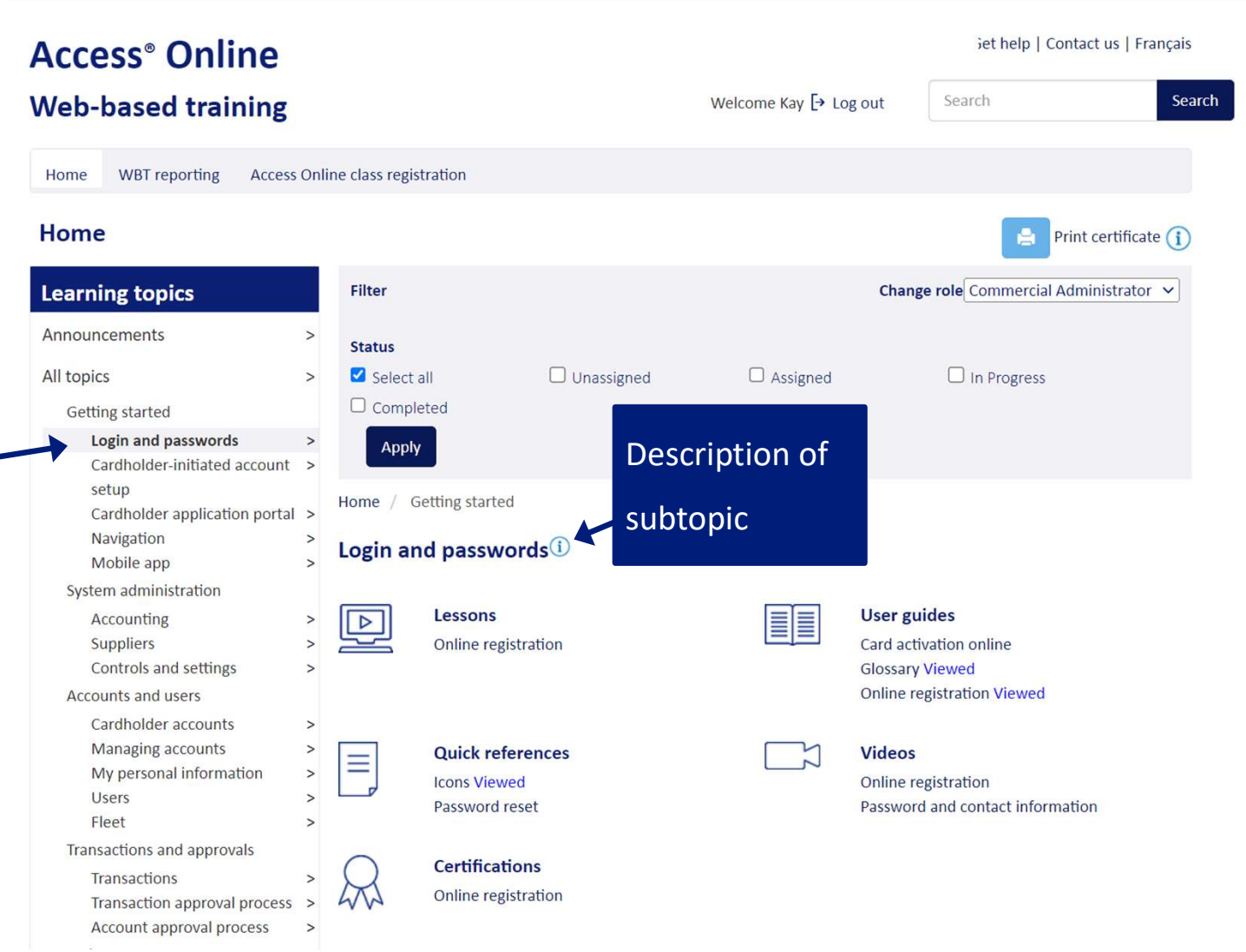
# Find the web-based training (WBT) site



# Home page


Click Home to navigate to the Home page
Click Log out to close the WBT
Get help and locate contacts
Access guides in French
Use the menu to change role
Announcements let you know what is new
Access® Online
Web-based training
Get help | Contact us | Français
Welcome Kay Log out
Search
Search
Home
WBT reporting
Access Online class registration
Home
Print certificate
Learning topics
Announcements
All topics
Getting started
Login and passwords
Cardholder-initiated account setup
Cardholder application portal
Navigation
Mobile app
System administration
Accounting
Suppliers
Controls and settings
Accounts and users
Cardholder accounts
Managing accounts
My personal information
Users
Fleet
Filter
Change role Commercial Administrator
Status
Select all
Unassigned
Assigned
In Progress
Completed
Apply
Home / Announcements
Welcome to Access Online Web based training! Open the learning topics to search and/or select training.
Announcements
June 9, 2022
Cardholder management: We updated the Cardholder Account Setup video to show the user profile setup screen that displays after you complete the card setup process. We updated the Account Status quick reference to clarify how the system manages transactions from a lost/stolen account.
Payments: We added a new Payments Request lesson, a new Payment Plus Matching lesson, and a new Payment Plus Reports lesson.

# Learning topics

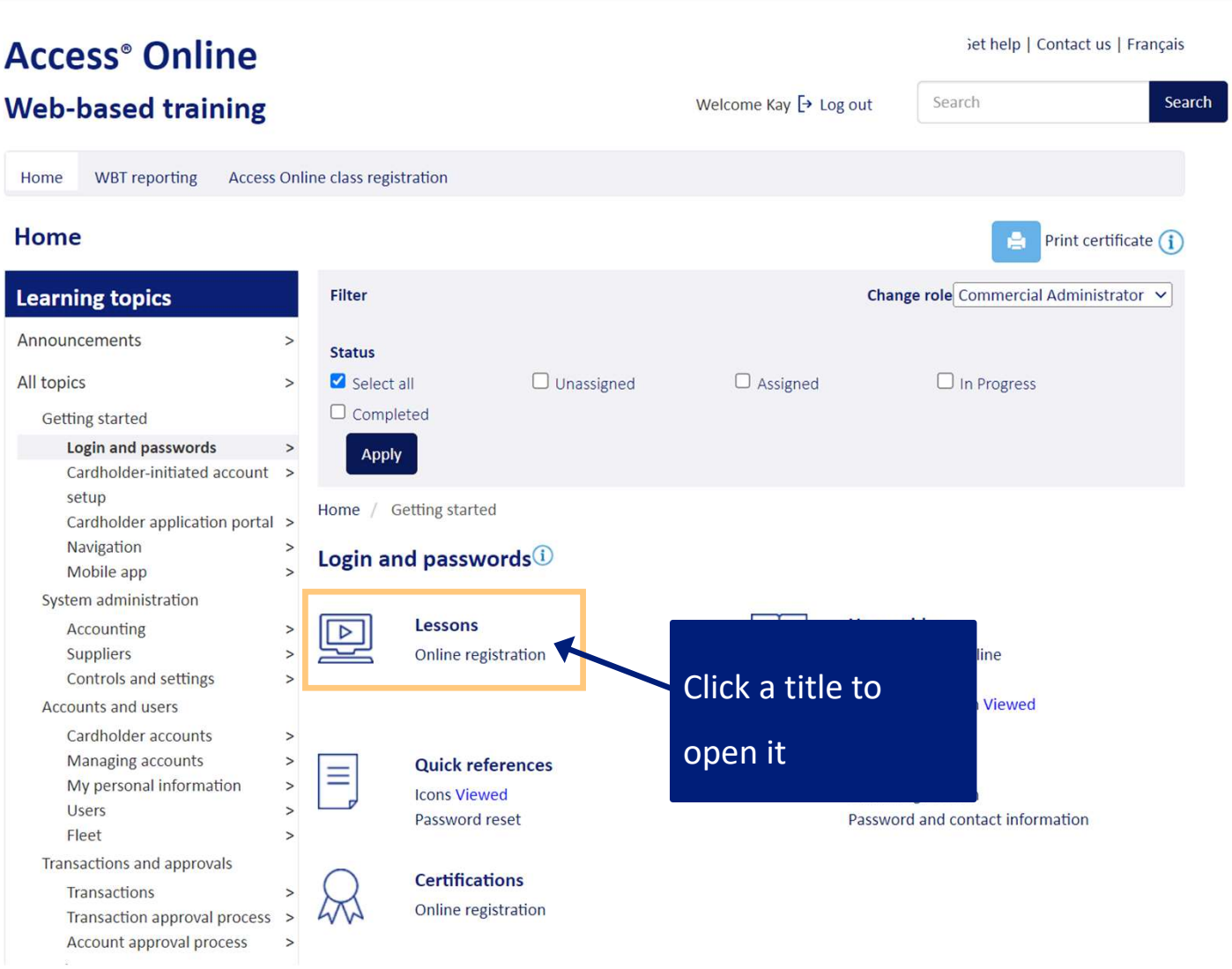



View topics

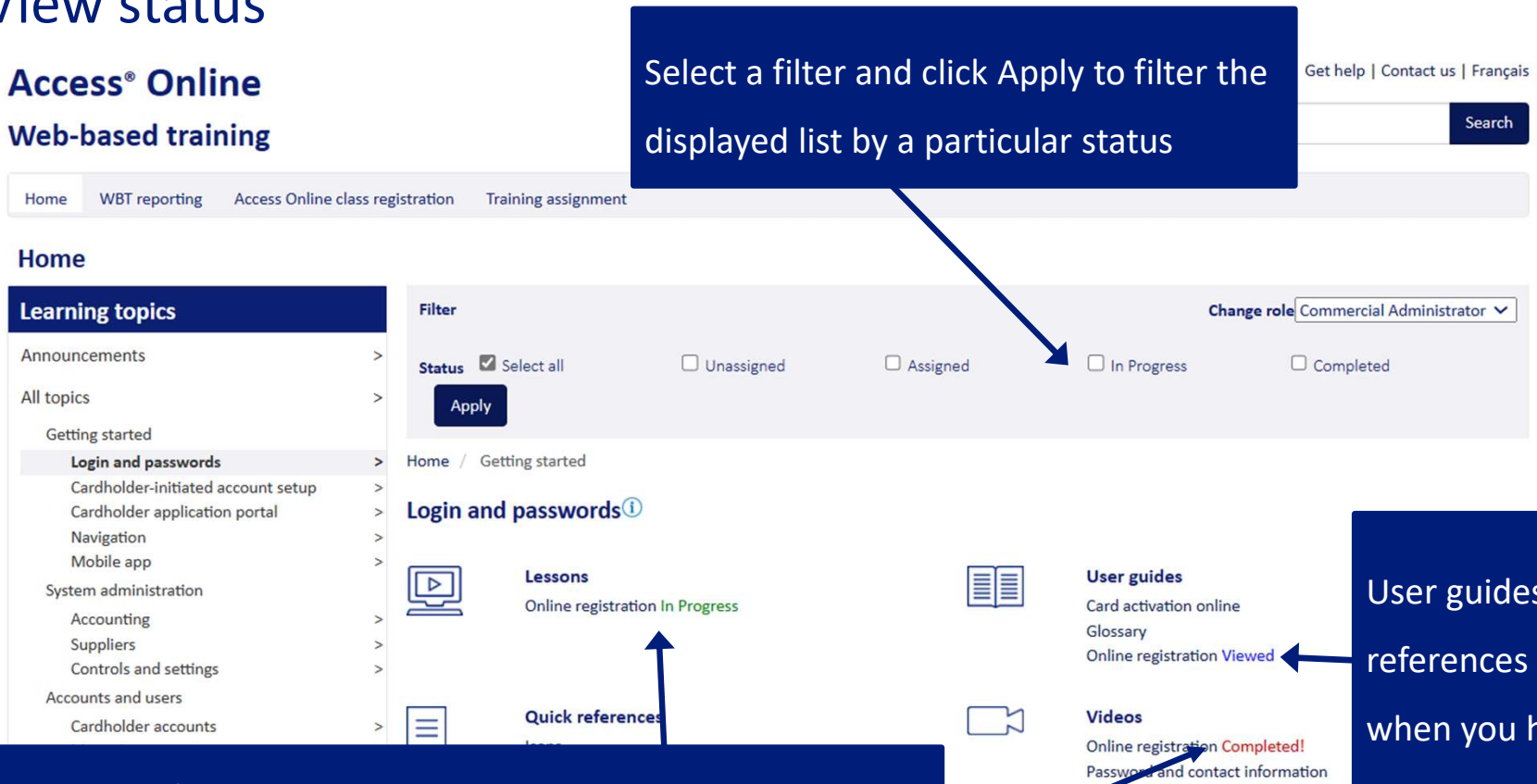
Select a subtopic

Description of subtopic

# Click an item



# View status

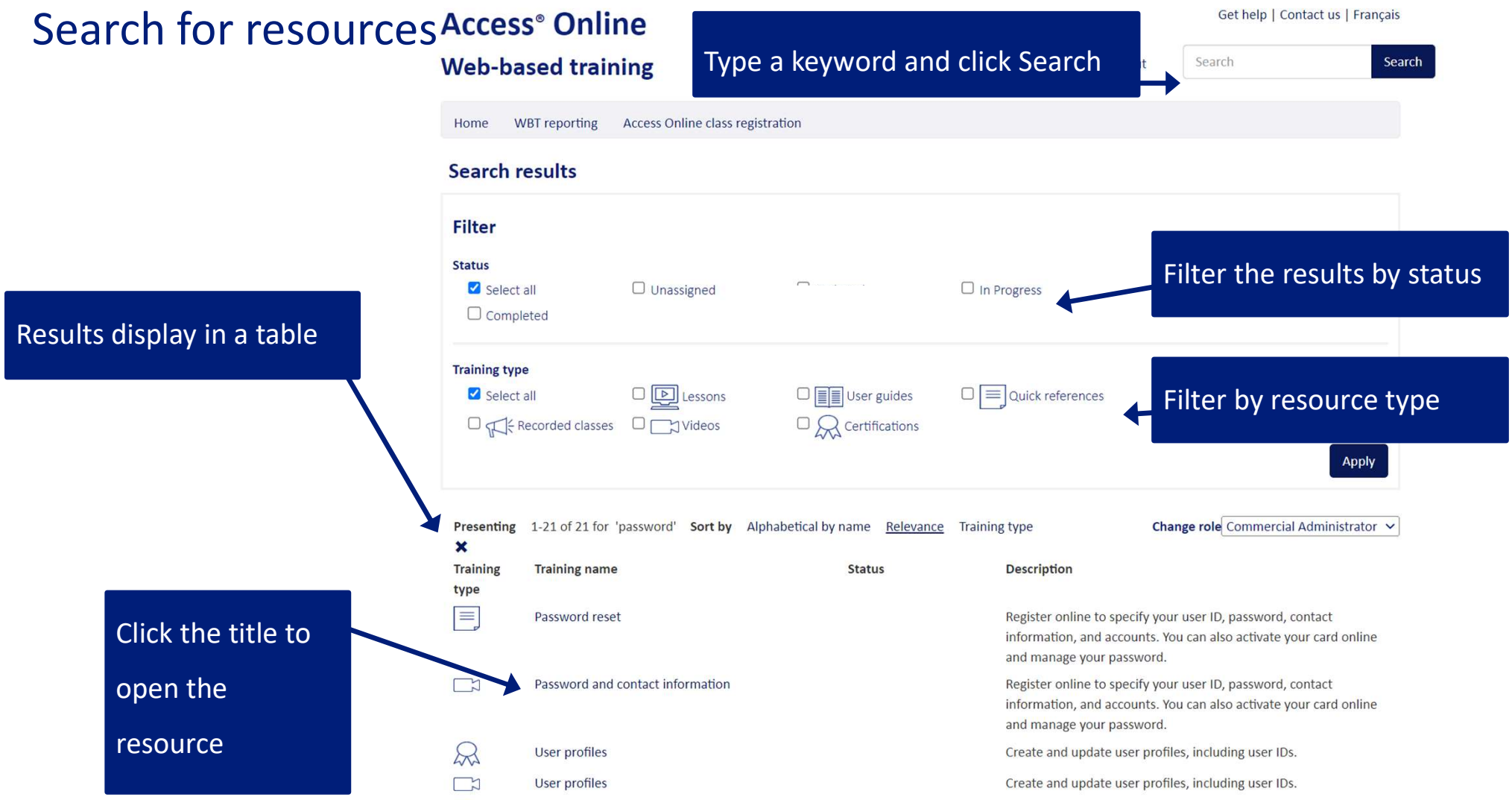


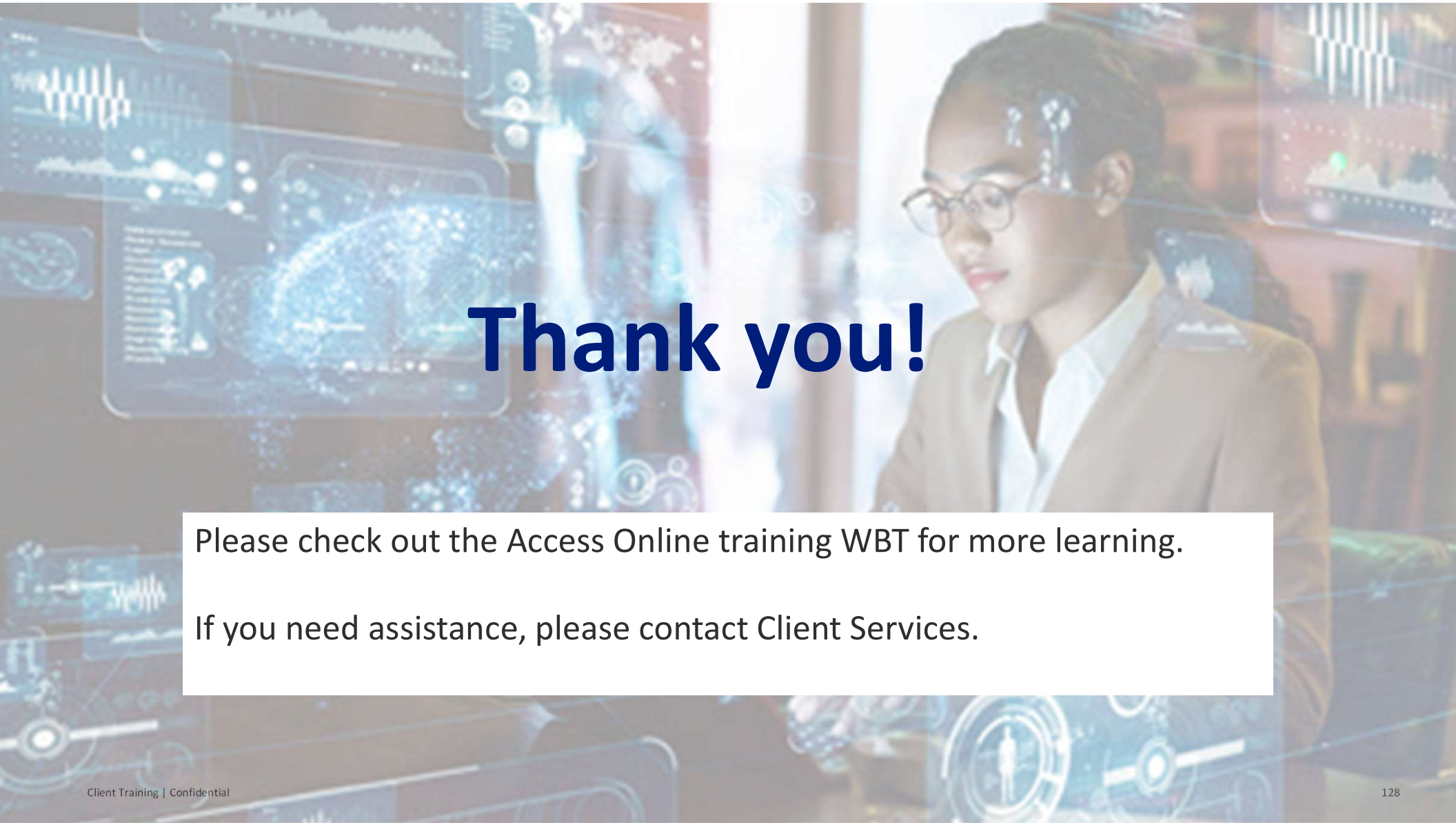

Select a filter and click Apply to filter the displayed list by a particular status

User guides and quick references show viewed when you have opened them

Lessons, certifications, videos and recorded classes show **In Progress** when you have launched them, and they show **Completed** when you have clicked the Finish button for them

# Search for resources

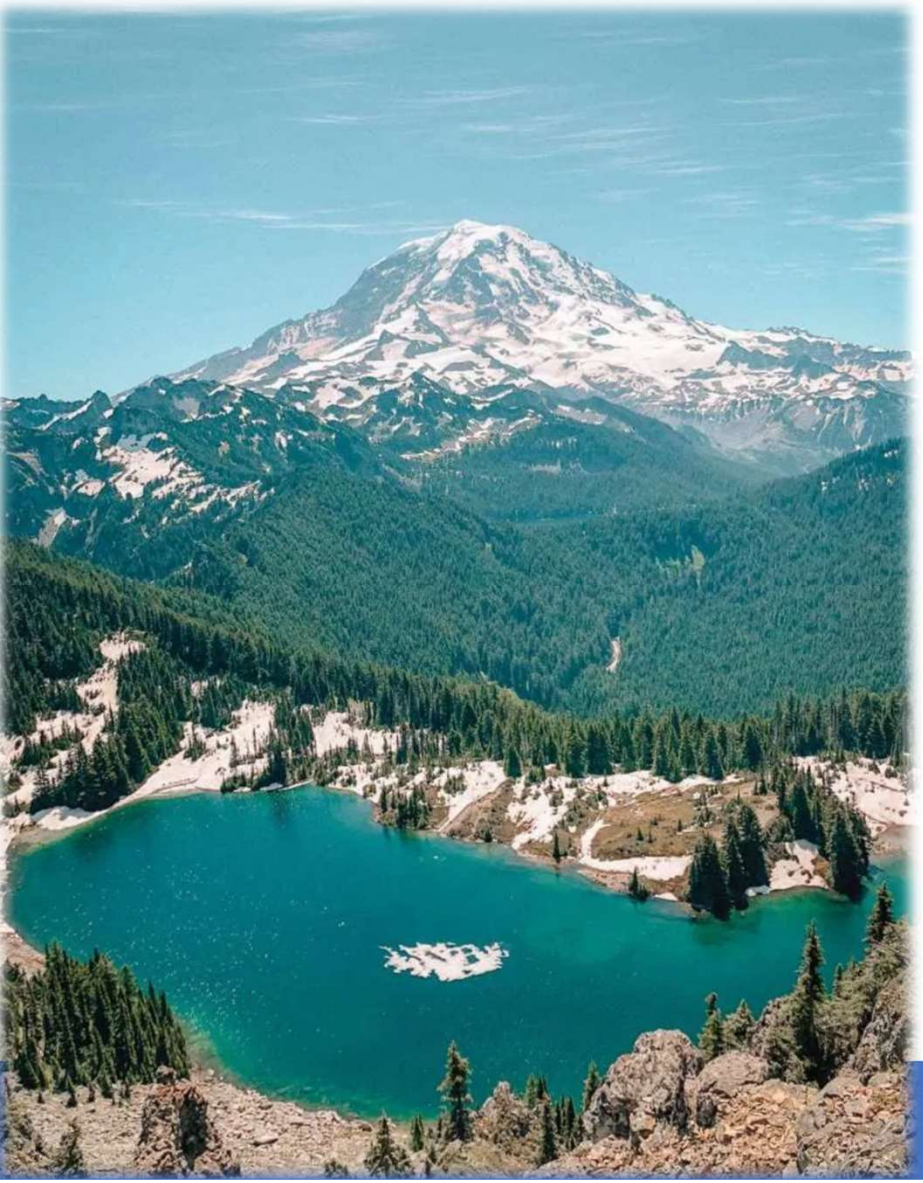




# Thank you!

Please check out the Access Online training WBT for more learning.

If you need assistance, please contact Client Services.



# State of Washington Commercial Card Annual Forum

Shannon Ness, Relationship Manager

Monica Lockett, Relationship Manager

usbank

# CPS RELATIONSHIP MANAGEMENT TEAM

U.S. BANK AS A STRATEGIC PAYMENTS PARTNER

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**Shannon Ness**
Relationship Manager
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E: shannon.ness@usbank.com

- Business Reviews
- Contract Understanding
- Liaison
- Optimization and Strategy
- Rebate Discussions
- Credit Line Assessments
- Product Discussions

# CPS PROGRAM RESOURCES

U.S. BANK AS A STRATEGIC PAYMENTS PARTNER

## U.S. Bank Support Model

New! After Hours Support

**Technical Help Desk**
- Dedicated CPS Representatives

**Cardholder Services**
- 24/7 availability

**Training Department**
- Online Training
- User Guides

**Relationship Manager**
- Program Reviews
- Custom Solutions
- Spend-Data Analysis

**Public Sector Client Services**
- Operational Account Inquiries
- Access Online Support
- Day-to-day Administration

**Solutions Engineers**
- Evaluate Customer Needs and Systems
- Engineer Customer Solutions

**Technical Consultants**
- Implement & Support defined Technical Solutions

**Program Optimization Analysts**
- Opportunity Reporting
- Benchmarking

# U.S. Bank is a market leader in payments

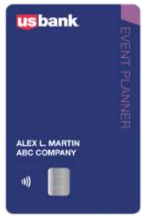
U.S. Bank is one of the world's largest issuers of commercial cards and electronic payment systems

| Purchasing | Corporate Travel | One Card | Virtual Payments |
|---|---|---|---|

Additional card offerings and features available

Instant Card

Event Planner




Managed Spend

Emergency Card

Travel Virtual Spend

API Automation

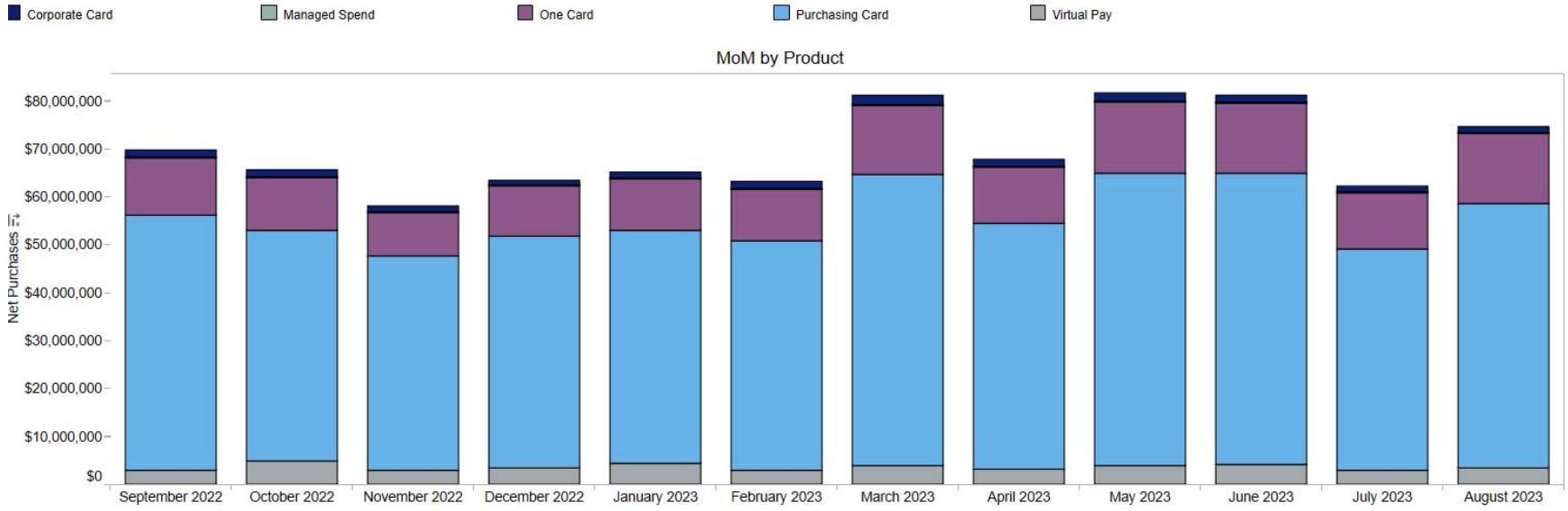
# State Performance Highlights

# State of Washington Program Review

## Overall Program Performance Highlights

### Program Spend for all products, agencies and local governments

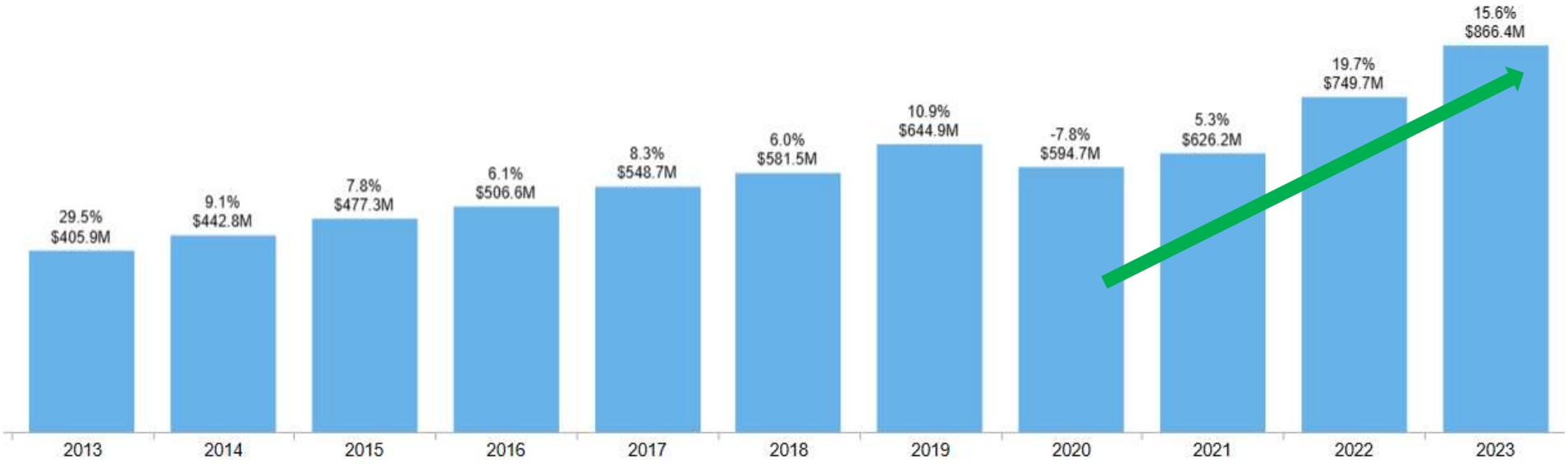
| Total Net Purchases in USD | Total Transactions | File Turn | Active Accounts | Eligible Accounts | Account Utilization |
|---|---|---|---|---|---|
| $834.6M | 1,827.8K | 25 | 18,979 | 33,682 | 56% |



# State of Washington Program Review

## Overall Program Performance Highlights

### Program Spend for all products, agencies and locals – Full recovery



# State of Washington Program Review

## Top 15: Includes all entities

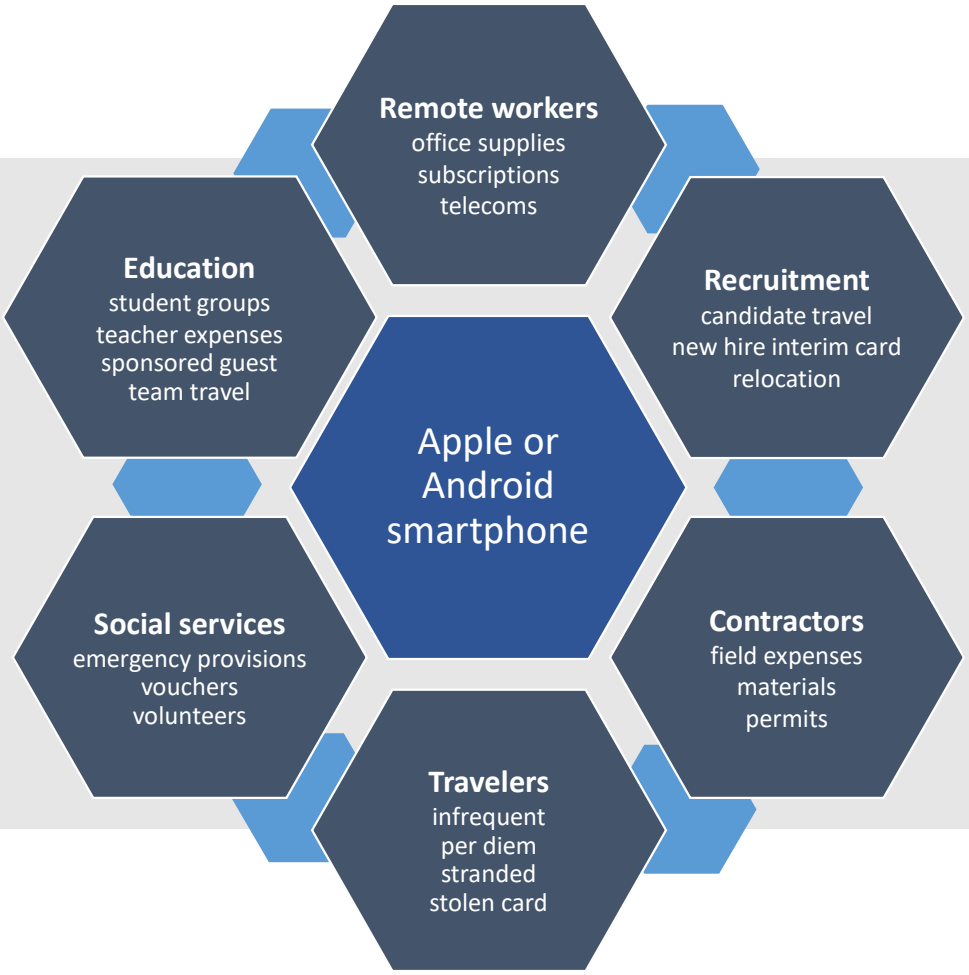
1) King County
2) Washington State Department of Transportation
3) Washington State Department of Social and Health Services
4) City of Tacoma
5) Washington Department of Fish and Wildlife
6) Tacoma School District
7) Washington State Department of Children, Youth and Families
8) Washington State Department of Corrections
9) Spokane County
10) The City of Seattle Housing Authority
11) Washington State Parks Recreation Commission
12) Washington State Department of Natural Resources
13) Washington State of Enterprises Services
14) Washington State Department of Enterprise Services
15) Seattle School District

# NEW Products: Instant Card

# Instant Card

Instant Card® us

A simple mobile app to provision and distribute a virtual card for immediate use on a mobile device



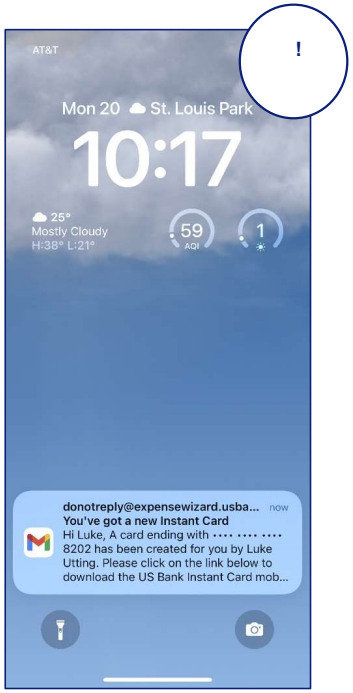
# NEW Product: Instant Card

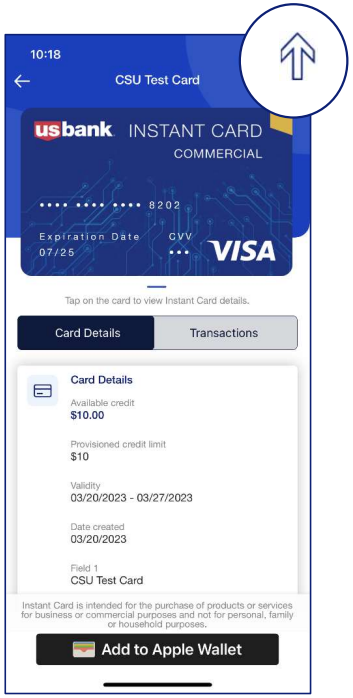
## How to receive and use cards

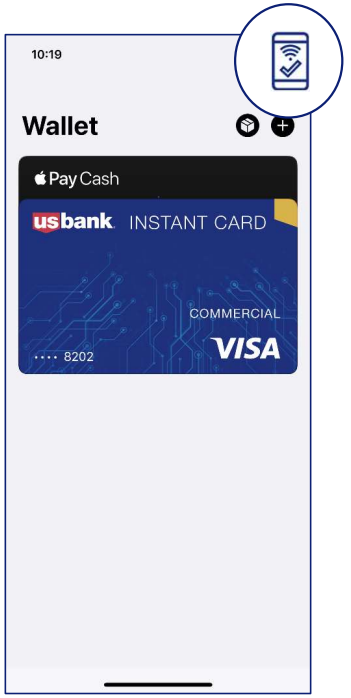
Receive Email

Add to mobile wallet

Spend!



# How our clients are using Instant Card

| Sector | Use Cases |
| --- | --- |
| Higher education | Student activities, team travel, semester abroad, sponsored guests |
| Social welfare | Emergency provisions for clients, group home expenses, voucher replacement, volunteer expenses |
| Property management | Uniform stipend |
| Distribution | Warehouse worker and driver per diems |
| Telecoms & utilities | Field crews, emergency response |
| Philanthropy | Sponsored guests, volunteers |
| All | Infrequent traveler, job candidates, emergency card replacement |

# Instant Card features and benefits

Eliminates reimbursement for personal spend.

Allows the provisioning of a virtual card to employees and contingent workers quickly, easily and safely from the web or mobile app.

Improves processes and controls through user card requests, approvals, and batch provisioning.

Provides instant access to funds. There's no wait for a card – just push Instant Card to a mobile wallet.

Facilitates both online and mobile payments with secure access to full card number and CVV.

Reduces fraud with virtual credit card and secure mobile wallet.

Integrates with U.S. Bank Access® Online for reporting.

# Instant Card controls

Set active date range and credit limit by card

Trigger approvals based on card duration and/or credit limit

Merchant Category Code blocking by managing account

Bulk provisioning for speed and accuracy

Biometrics protect the Instant Card app and the mobile wallet

Account number display protected by one-time passcode process

Thank You!

# Lunch

Be back by 12:45!

# Visa Government Solutions

October 2023

## Notice of confidentiality

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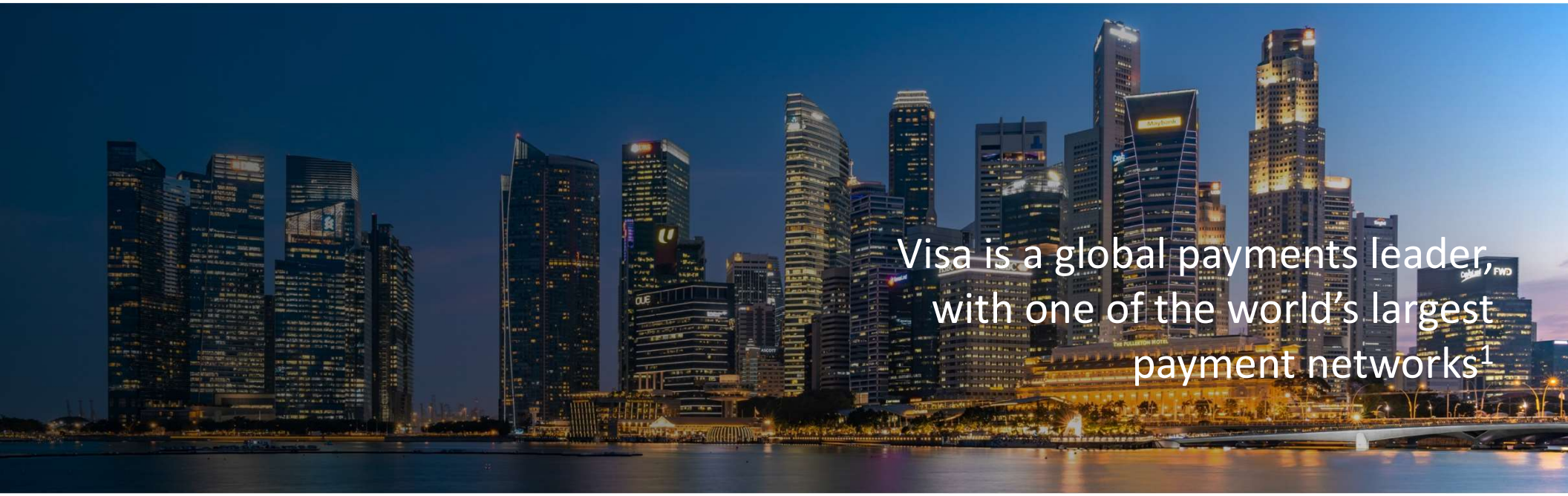


**$14.3T**
total volume[3]

263.2B
total transactions[3]

**~15,000**
financial institutions[2]

200+
countries and territories

4.2B
cards worldwide[1]

**100M+**
merchant locations[4]

[1] As of December 31, 2022; [2] As of March 31, 2023; 3 For the 12 months ended March 31, 2023; includes payments and cash transactions; 4 Data provided to Visa by acquiring institutions and other third parties as of December 31, 2022. Merchant locations reported includes an estimate of 20 million small businesses that utilize payment facilitators.



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# What we strive to do…

1. Operate the largest, most dynamic, open network of tech, partnerships, and people
2. Simplify and accelerate business for our customers — and their customers.
3. Give buyers and sellers confidence and flexibility

# Our points of distinction

## Trust

We have an unwavering commitment to protecting data and enabling the secure movement of money

## Partnerships

The diversity of our network is key to its strength, making it more dynamic and inclusive, benefiting everyone who participates

## Expertise

For more than 60 years, we've anticipated the future by inventing, evolving and advancing interoperable solutions to enable the movement of money and data

## Ubiquity

We built and are maintaining one of the largest payment technology networks, securely connecting people, local economies and businesses in millions of places and ways

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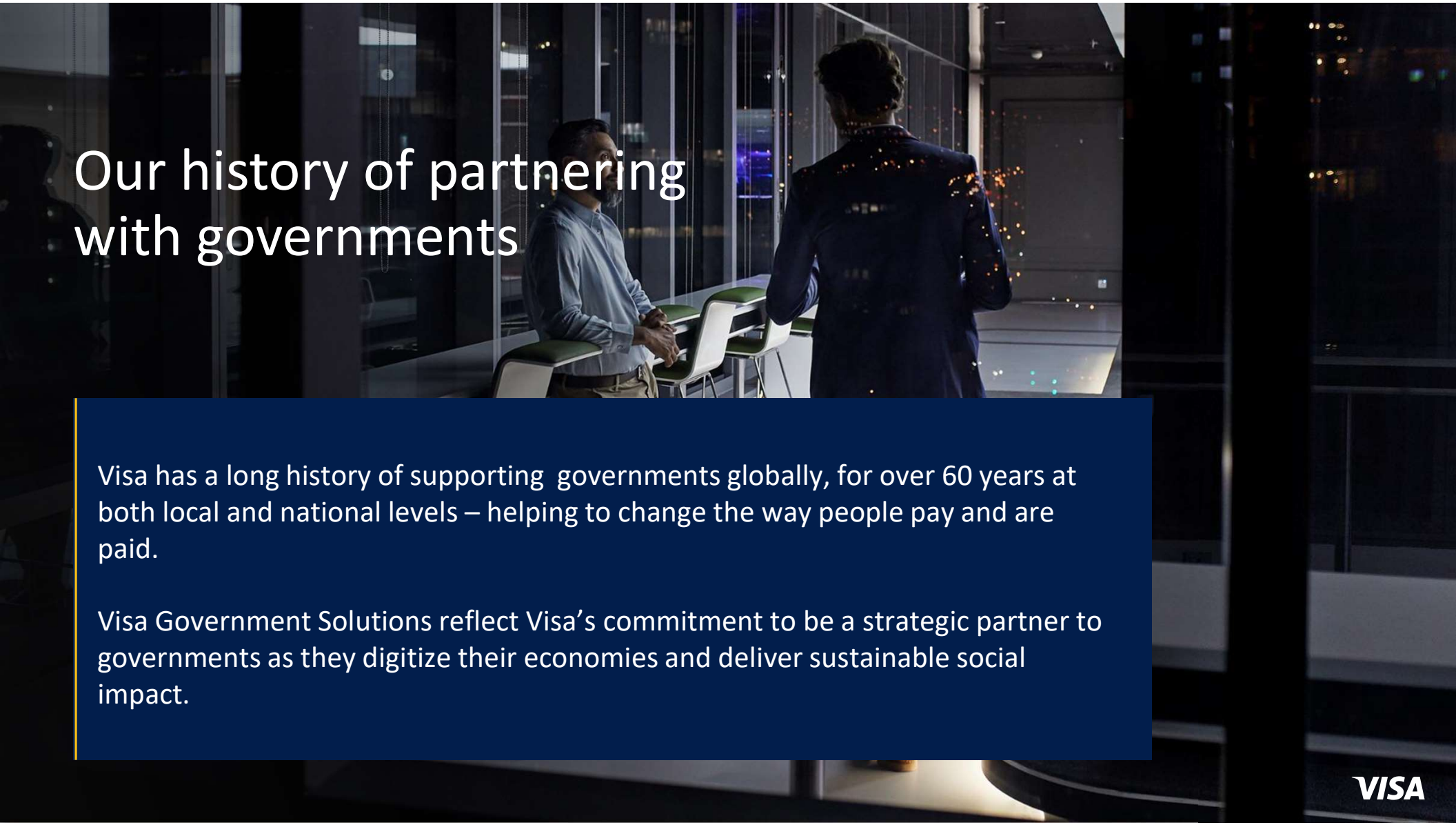
VISA



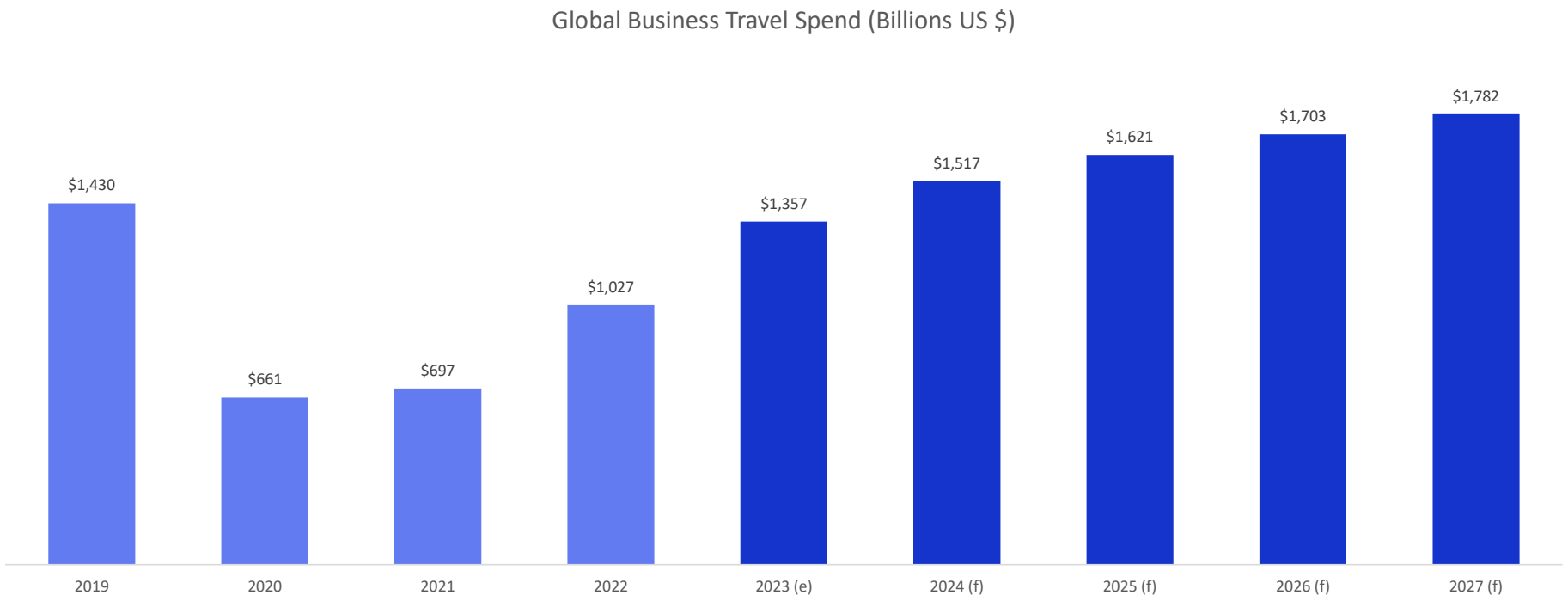
# Our history of partnering with governments

Visa has a long history of supporting governments globally, for over 60 years at both local and national levels – helping to change the way people pay and are paid.

Visa Government Solutions reflect Visa's commitment to be a strategic partner to governments as they digitize their economies and deliver sustainable social impact.

# Global Business travel spend is forecasted to exceed pre-pandemic levels in 2024

2023 expected spend is only 5% shy of pre-pandemic volumes




(e) = estimate (f) = forecast



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# Our history enables us to understand government needs

Crisis response (geopolitical, environmental)

Speed of response

Fiscal policy change and technological advancement

Rebuilding economies; investment, recovery

Transparency; risk and fraud mitigation

Financial inclusion, security, consumer protection



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# 10 trends set to shape the 2023 payments landscape

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# Generation Z sets to work

Trend 1

Gen Zers — the first generation of digital natives — are becoming more prominent players in payments as they begin entering the workforce, buying homes, applying for credit cards, and opening bank accounts.

Composing nearly one-third of the world's population, the largest generational cohort, Gen Zers also bank differently than their predecessors did.[1] They are digital and debit first, prefer using payments apps over using traditional cards, take a cautious approach to credit, and have an openness to alternative payment methods.[2]

1 Schroders.com, "What investors need to know about Gen Z", August 2021.https://www.schroders.com/de/ch/wealth-management/insights/markte/what-investors-need-to-know-about-gen-z/
2 The Financial Brand, "Gen Z's Top Priorities When Selecting a Financial Services Provider", January 2022.https://thefinancialbrand.com/news/gen-z-banking/top-gen-z-priorities-choosing-financial-service-provider-127866/
3 Visa Business and Economic Insights, VisaNet, US Census bureau



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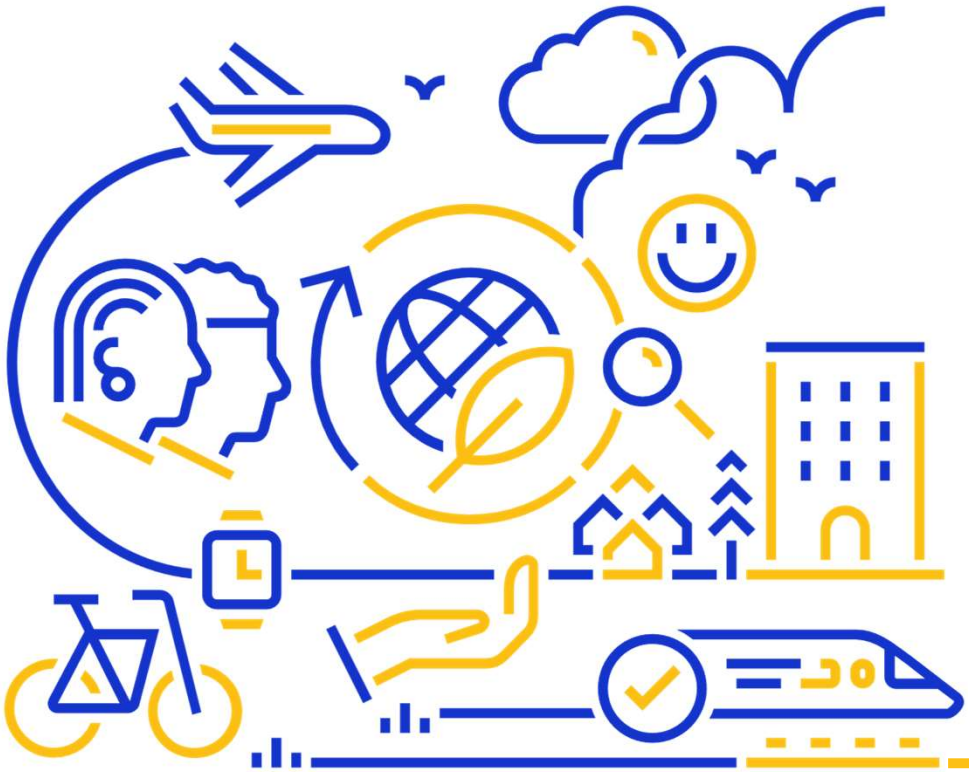
# Sustainable spending

Trend 2

Consumers' lives are becoming inherently interconnected, as they adopt the globally communal goal of sustaining our planet.

In the world of financial services, there is untapped potential. Examples of sustainable banking and payments business models are emerging in the marketplace that focus on helping consumers live more sustainable lifestyles. Companies focused on climate first include Tomorrow, Future (FutureCard), and Vancity. But, for everyday financial services businesses targeting everyday people with everyday products, it has not been a central focus.





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# B2B goes 3.0

Trend 3

Driven in large part by the fintech community, the B2B payments space is changing and at pace. There is recognition that B2B buyers are people first and that they have come to expect people-centered products and services.

In 2023 and beyond, we'll see a 3.0 version of B2B payments — with consumer-like experiences on both the issuing and the acquiring sides of the B2B payments process. But, for growing firms, there is an opportunity for more simplicity, convenience, and accessibility.

As a result, businesses are seeking payment services that are cost-efficient, digital-first, and fast. Findings from a recent survey indicate that many U.S. small businesses are considering moving from their current banks to pay techs and big techs as they look for integrated solutions.[4]


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# Web technologies matter

Trend 4

Looking past the turbulent cryptocurrency trading markets and high-visibility collapses reveal foundational “web3” (inclusive of blockchain, digital currencies, NFTs, and metaverse) technology innovations that businesses can no longer ignore. For example, the metaverse is enabling virtual workspaces to be piloted and launched by big tech players (e.g., Meta’s Horizon Workrooms, Microsoft’s Mesh, etc.), and NFTs are increasingly being viewed as more than a collectible by both consumers and brands.

Regulatory guidance for web3 assets is bound to increase in the near term, shaping how banks can offer digital currency products and services.

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# Guarding against fraud

Trend 5

**$49B**

total fraud losses are expected globally by 2030[5]

**1/3+**

of global merchants have reported being victims of phishing, card testing, and identity theft in 2022.[6]

It is paramount that banks and merchants alike implement fraud guardrails. The increasingly digital banking and payments ecosystems, coupled with rapid innovation have resulted in new, more complex fraud streams.

5 Nilson Report, Issue 1209, December 2021. https://nilsonreport.com/upload/content_promo/NilsonReport_Issue1209.pdf
6 Cybersource, Global Fraud Report 2022. https://www.cybersource.com/content/dam/documents/campaign/fraud-report/global-fraud-report-2022.pdf


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# Mobile wallets are becoming universal

Trend 6

Across the world, it is estimated more than half of the population will be using a mobile wallet by 2025.[7]

Consumers' shift away from using cash accelerated during the pandemic, and digital card solutions, such as mobile wallets, emerged to meet consumer demand for fast, convenient and contactless payments.

This rapid uptick in adoption of mobile wallets is being facilitated by expanding use cases even outside the traditional payments landscape. For example, wallets are now being used for ticketing, car keys, hotel keys, loyalty offers, digital identity, transit, vaccination records, and more.

7 Finextra, "Over half the world's population will use mobile wallets by 2025, says Boku study", July 2021: https://www.finextra.com/newsarticle/38421/over-half-the-worlds-population-will-use-mobile-wallets-by-2025-says-boku-study



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# Open banking picks up the pace

Trend 7

In just a few years, open banking has gained traction in more than 50 countries.

In its initial phases, open banking is typically used for basic account aggregation services. But, as it becomes better established and the enabling technologies mature, it soon becomes an access layer for a broad range of applications, including real-time payments, and encompasses B2B, B2C, C2B, P2P, and G2C transactions.

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# Embedded finance transformation

Trend 8

Embedded finance has introduced complexity and opportunity into the digital payments experience
for both merchants and banks.

Merchants of all sizes are recognizing the value of embedding digital payments within their intended customer experience and business operations.
For their part, banks are using open banking solutions and fintech partnerships to enable account holders
to access integrated experiences from their accounts and transaction data via personalized financial products and experiences.



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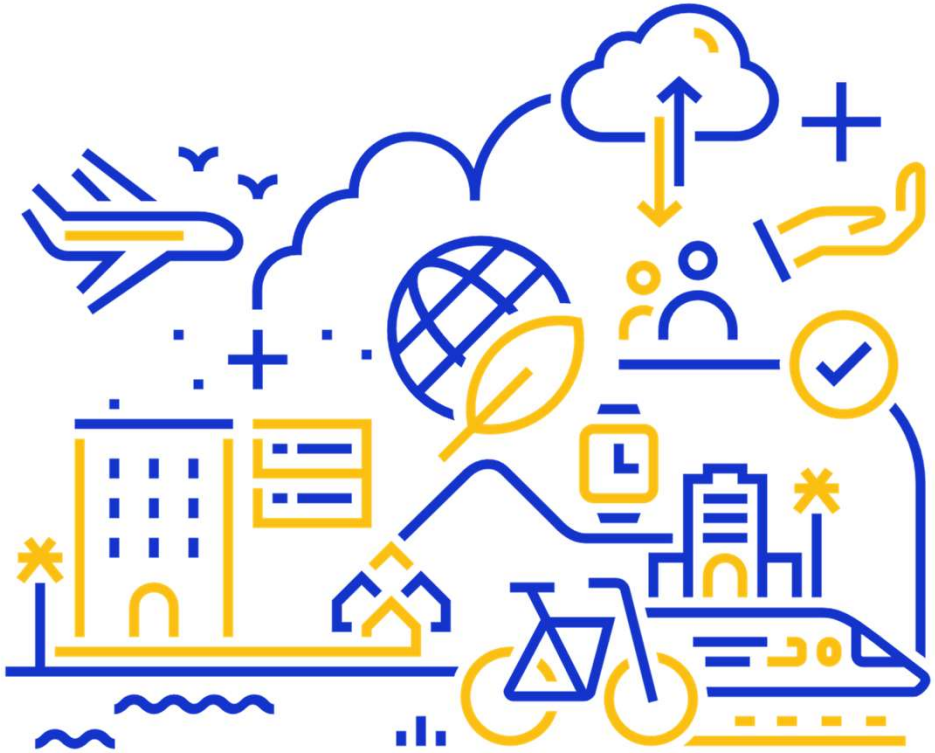
# Gig economy boom

Trend 9

In recent years and particularly in more developed countries, gig workers have made up more of the world's workforce. The primary drivers for the shift show a greater desire for professional flexibility, independence, and work-life balance: Gig workers like setting their own schedules, taking breaks when they need to, and being their own bosses.[8]

While the flexibility gig work provides has been a boon to many, the associated income volatility has left them underserved by traditional banks.



8 Visa Gig Economy Research, January 2020



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# A BNPL shift is underway

Trend 10

For the past couple years, the Buy Now Pay Later (BNPL) market landscape has been changing quickly. But it has hit a new level of dynamism-come-disruption.

Cooling market enthusiasm around BNPL lenders in recent months offers a stark contrast to their meteoric rise during the pandemic. In the last year, a slew of BNPL providers have had their valuations and market capitalizations come crashing back to earth.[9] These drawdowns were driven by increased regulatory scrutiny[10], delinquencies, and dampening market sentiment.[11]

Seamless in-store point-of-sale experiences enabled by card networks and fintechs will further scale BNPL.

Despite falling market enthusiasm, BNPL appears here to stay driven by adoption among younger customers:

**36%**

penetration among Gen Z[12]

**41%**

penetration among Millenials[12]

9 CNBC, "Klarna valuation plunges 85% to $6.7 billion as 'buy now, pay later' hype fades", July 2022.https://www.cnbc.com/2022/07/11/klarna-valuation-plunges-85percent-as-buy-now-pay-later-hype-fades
10 PYMNTS, "BNPL Regs Likely Coming Late 2022 for EU, UK But U.S. Lags Behind", July 2022.https://www.pymnts.com/bnpl/2022/bnpl-regs-likely-coming-late-2022-for-eu-uk-but-u-s-lags-behind/
11 Fool.com, "The Ascent, Buy Now, Pay Later Services Grow in Popularity", July 2022.11.https://www.fool.com/the-ascent/research/buy-now-pay-later-statistics/
12 Forbes.com, "Buy Now, Pay Later: The "New" Payments Trend Generating $100 Billion In Sales", September 2021:https://www.forbes.com/sites/ronshevlin/2021/09/07/buy-now-pay-later-the-new-payments-trend-generating-100-billion-in-sales/?sh=68469e3e2ffe



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# Public Sector Best Practices Update

## Institute of Commercial Payments

### Government/K-12 Advisory Team

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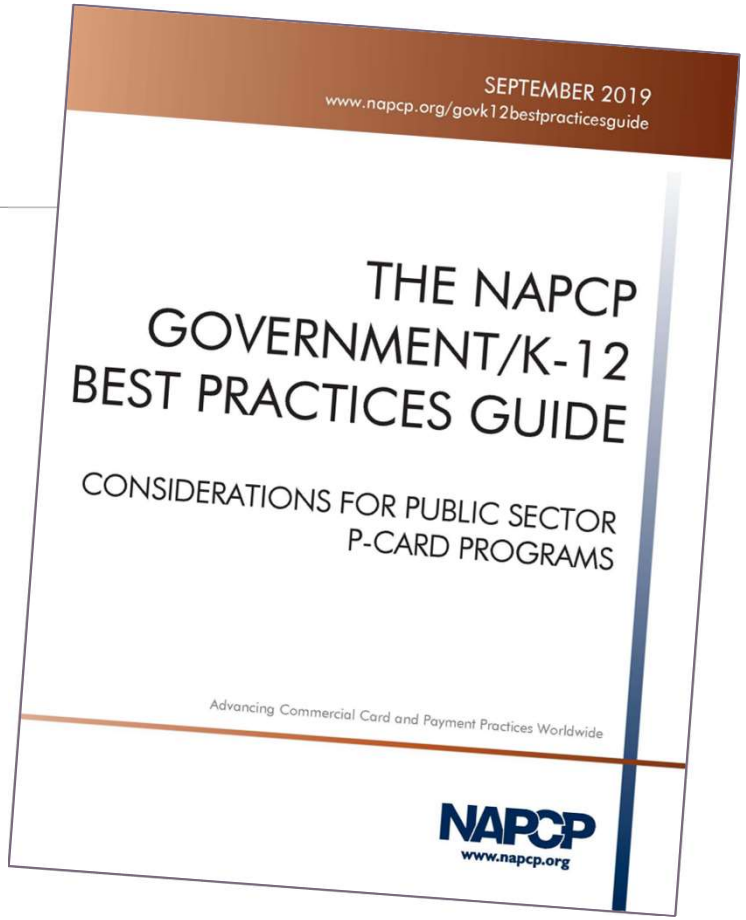
INSTITUTE OF COMMERCIAL PAYMENTS

# Source

Source material for this presentation provided by Institute of Commercial Payments:

The NAPCP Government/K-12 Best Practices Guide

iocpnow.com/GovK12BestPracticeGuide



# Agenda

Getting started

Controls

Policies & Procedures –updates for changing times

Maintaining your programs

Program Optimization

What's on the horizon?

About the IOCP formerly NAPCP

Questions?

# Getting Started

Leadership – Choose to be a champion

Find a mentor and a sponsor

Develop your team

What will be/is your program structure?

Will/Does it fit your organization's culture?

Source: The NAPCP Government/K-12 Best Practices Guide ©Institute of Commercial Payments

# Controls May Vary by Organizations

What makes sense for your public sector type & structure?

Kinds of controls

- Card limits?
- MCC groups
- Card products

Are controls so strict resulting in stymied program growth and efficiencies?

Overcoming control problems

Source: The NAPCP Government/K-12 Best Practices Guide ©Institute of Commercial Payments

# Policies & Procedures –
## updates for changing times

Differences between Public and Private sectors

Private sector organization differences & commonalities

- School Districts & Higher Education
- Cities
- Counties
- State Agencies
- Special Districts
- Federal

Are you prepared to revise as regulations and codes change?

Source: The NAPCP Government/K-12 Best Practices Guide ©Institute of Commercial Payments

# Maintaining your programs

Internal and external factors affecting current programs

Roles and responsibilities

Training for all stakeholders

Updated manuals and forms

Maintain and expand?

Source: The NAPCP Government/K-12 Best Practices Guide ©Institute of Commercial Payments

# Program Optimization

Post Pandemic revelations

Evolving technologies

New provider payment products

Working with our issuers

What do you need to create a first-class program?

Source: The NAPCP Government/K-12 Best Practices Guide ©Institute of Commercial Payments

# What's on your horizon?

Network

Keep up with industry trends

Take advantage of SAO & MRSC newsletters

I want to leave you with this quote from **Socrates** because this advice is exactly why participation in our State's annual forums along with membership in **IOCP** and its user groups is so valuable to those of us in this industry:

***"Employ your time in improving yourself so that you shall gain easily what others have labored hard for."***

INSTITUTE OF COMMERCIAL PAYMENTS

# About

Membership based professional organization for commercial card & payment professionals; formerly NAPCP

More than 19,000 members & subscribers since 1999

Institute of Commercial Payments is a most respected voice in the industry

Impartial resource for members at all experience levels in both private & public sectors

Unmatched continuing education & networking opportunities

- Conferences, regional forums, virtual events, website, newsletters & regular communications
- Sponsors research, publishes relevant white papers, survey results & other documents
- Special User Groups such as Government K-12 (Travel, Higher ED, Corporate, Global)

IOCP offers Certified Purchasing Card Professional (CPCP) credential

- The credential is soon changing to include current payment avenues instead of just PCards

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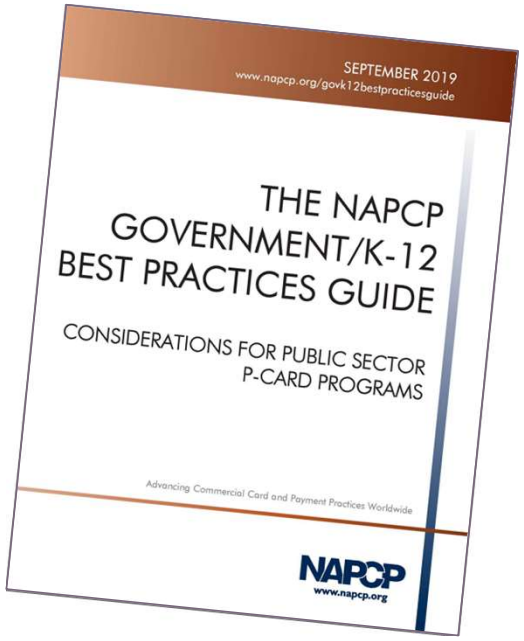
# Access Report

- Free to members and available for purchase
- Become a complimentary subscriber for Executive Summary

**GET INVOLVED**

- Join Associate Member Program for Washington state at $149
- Attend Annual Conference, April 29-May 1, 2024
- Speak at an event, contribute content, and more
- Contact us: iocp@iocpnow.com

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# Questions?

# Thank You

Please take the survey (link included in chat) and let us know how we did, how we can improve and any suggestions you may have for next year's forum!