



2023 Annual Washington State Purchase Card Forum

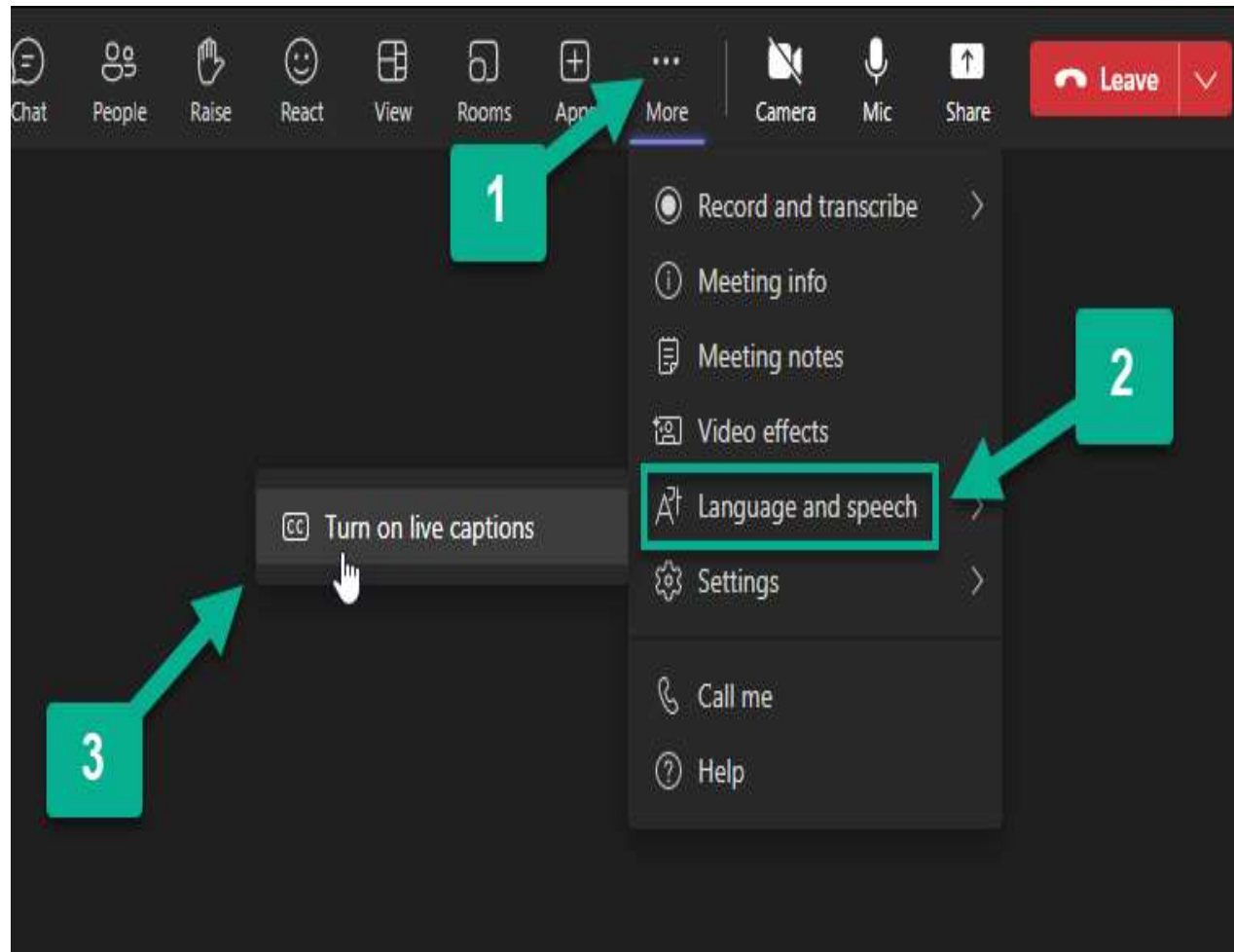
October 19th, 2023

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

Link to P-Card
Contract (#00719)

[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.

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](tel:360-407-8527)

Email michael.lix@des.wa.gov

Monica Lockett

CPS Relationship Manager

Phone [480-714-6274](tel:480-714-6274)

Email monica.lockett@usbank.com

Julie Aalberg

Purchase card contract info

Phone [360-407-9219](tel:360-407-9219)

Email julie.aalberg@des.wa.gov

Greggory Reid Jr.

Operations Account Manager

Phone [855-250-6421](tel: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 organizational considerations

Internal reviews begin with the organizational structure

<p>Audit request</p>	<ul style="list-style-type: none"> • Current organizational chart 	<ul style="list-style-type: none"> • Card program position descriptions
<p>Purpose and rationalization</p>	<ul style="list-style-type: none"> • Basis for employee interviews, controls planning and segregation of duties review • Serve to define scope of program involvement 	<ul style="list-style-type: none"> • Are employees performing duties outlined in job descriptions? • Do employees meet the basic skill qualifications/experience to perform the role as described?
<p>Deliverable</p>	<ul style="list-style-type: none"> • Current (Last 30 days) Organizational chart • Clearly defined lines of responsibility and reporting 	<ul style="list-style-type: none"> • Current position description <ul style="list-style-type: none"> • Position summary • Key functions • Expected performance • Experience and skills • Supervisory relationships • 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
<ul style="list-style-type: none"> • Extension of card program philosophy • Defines card program goals and objectives • Establishes cardholder eligibility 	<ul style="list-style-type: none"> • Definitions and examples of appropriate usage • Card safe-handling requirements • Spend and transaction thresholds • Loss/reinstatement of card privileges 	<ul style="list-style-type: none"> • Establishes accountability and expectations • Required performance of cardholders, reviewers, approvers and card office 	<ul style="list-style-type: none"> • Addresses training requirements • Fraud reporting expectations and requirements • 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
<ul style="list-style-type: none"> • Address card ordering, distribution and storage • Card termination and suspension • Card destruction 	<ul style="list-style-type: none"> • Notification of terminated employees • Employees on Leave of Absence (LOA) • Internal employee transfers 	<ul style="list-style-type: none"> • Card application and approval process • Establishing transaction and velocity limits • Transaction approval 	<ul style="list-style-type: none"> • Comprehensive fraud plan in place • Execution of preventive and detective controls testing • Risk-based auditing • Actionable program reporting

Procedures establish defined and repeatable best practices for program management

Frequent requests involving card administration



Request from auditors

Samples of approved Payment Card Applications

Samples of Cardholder Agreements

Documentation supporting limit or velocity changes

Policy and procedures for ordering and receiving cards



Audit purpose

Confirms applications are authorized and approved

Confirms employee care and ownership of card

Confirms limit changes are in accordance with policy

Ensures segregation of duties controls are in place



Deliverable

Signed cardholder applications with appropriate approvals

Signed and dated Cardholder Agreement

Documentation supporting approvals of limit changes

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
- 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?
- 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?
- 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 cardholder 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?



I have a hard time remembering my password!

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



Simplify your password

Take advantage of a simplified, and just as secure, password by going to **My Personal Information**, then **Login Information** to update your password.

[Remind me later](#) [Close](#)

Take advantage by updating your password

- Request Status Queue
- Active Work Queue
- System Administration
- Account Administration
- Event Driven Notification
- Payment Plus
- Order Management
- Transaction Management
- Enhanced Supplier Management
- Account Information Reporting
- Data Exchange
- My Personal Information

Welcome to Access Online PENNY ANDERSON

Your last login was 10/02/2023

Message Center

[Message\(s\) from Access Online](#)

[Message\(s\) from U.S. Bank](#)

Language Selection:

American English ▾

Click on My Personal Information

Home

Email Center

Contact Us

Training

Login Information

- Request Status Queue
- Active Work Queue
- System Administration
- Account Administration
- Event Driven Notification
- Payment Plus
- Order Management
- Transaction Management
- Enhanced Supplier Management
- Account Information Reporting
- Data Exchange
- My Personal Information**
 - Login Information
 - Contact Information
 - Backup for Manager Approval Queue
 - Manage Account Access
 - Manage Favorites

- Home
- Email Center
- Contact Us

My Personal Information

User ID: PA1ADMIN

Login Information

Change your system password and create or modify resetting a password.

- [Enhanced Security Preferences](#)

Contact Information

Update your user ID contact information (name, address, phone no., etc.).

- [Email Notification](#)

Backup for Manager Approval Queue

Select who should approve transactions in your Manager Approval Queue when you're unavailable.

Manage Account Access

View access rights and user specific information, such as accounts and hierarchy level access.

Click on Login Information

Change Password

- Request Status Queue
- Active Work Queue
- System Administration
- Account Administration
- Event Driven Notification
- Payment Plus
- Order Management
- Transaction Management
- Enhanced Supplier Management
- Account Information Reporting
- Data Exchange
- My Personal Information**
 - Login Information
 - Contact Information
 - Backup for Manager Approval Queue
 - Manage Account Access
 - Manage Favorites

- Home
- Email Center
- Contact Us
- Training

My Personal Information

Manage Login Information

User ID: PA1ADMIN

Organization Short Name: ACO088

Functional Entitlement Group:

PA ACME Full

* = required

Change Password

Current Password: *

New Password: *



Confirm New Password: *

Update your authentication questions

Authentication

Please select three unique authentication questions and responses. This information will be used in the event that you forget your password.

Authentication Question 1:

In what city do you want to retire?

Authentication Response 1: *

Authentication Question 2:

In what city does your nearest sibling live?

Authentication Response 2: *

Authentication Question 3:

In what city or town did your mother and father meet?

Authentication Response 3: *

Save

[<< Back to Personal Information](#)

**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?

The screenshot shows a user profile page for 'PA1ADMIN'. The left sidebar contains a navigation menu with items like 'Request Status Queue', 'Active Work Queue', 'System Administration', 'Account Administration', 'Event Driven Notification', 'Payment Plus', 'Order Management', 'Transaction Management', 'Enhanced Supplier Management', 'Account Information Reporting', 'Data Exchange', and 'My Personal Information'. The 'My Personal Information' section is expanded, showing sub-links for 'Login Information', 'Contact Information', 'Backup for Manager Approval Queue', 'Manage Account Access', and 'Manage Favorites'. The main content area has a header 'My Personal Information' and a 'User ID: PA1ADMIN' field. Below this are sections for 'Login Information' (with a link to 'Enhanced Security Preferences'), 'Contact Information' (with a link to 'Email Notification'), 'Backup for Manager Approval Queue', and 'Manage Account Access'. A dark blue callout box with white text says 'Click on Enhanced Security Preferences.' with an arrow pointing to the 'Enhanced Security Preferences' link.

Request Status Queue
Active Work Queue
System Administration
Account Administration
Event Driven Notification
Payment Plus
Order Management
Transaction Management
Enhanced Supplier Management
Account Information Reporting
Data Exchange
My Personal Information
• Login Information
• Contact Information
• Backup for Manager Approval Queue
• Manage Account Access
• Manage Favorites

My Personal Information

User ID: PA1ADMIN

Login Information

Change your system password and create or modify an authentication response that will be used when resetting a password.

- [Enhanced Security Preferences](#)

Contact Information

Update your user ID contact information (name, address, phone no., e-mail, etc.)

- [Email Notification](#)

Backup for Manager Approval Queue

Select who should approve transactions in your Manager Approval Queue when you're unavailable.

Manage Account Access

View access rights and user specific information, such as accounts and hierarchy level access.

Home
Email Center
Contact Us

Click on Enhanced Security Preferences.

How do you want to receive your passcode?

My Personal Information Enhanced Security Preferences

User ID: PA1ADMIN

Organization Short Name: ACO088
Functional Entitlement Group: PAACME Full

Update your preferences below.

Device History Preference

Prompt me for Enhanced Security during login instead of remembering my device history.

- Recommended if you use shared devices.

Enhanced Security Methods

Text Passcode: Not Enrolled

[Set Up Text Passcode](#)

Email Passcode: Enrolled

Unenroll in Email Passcode

Email Address: PENNY.ANDERSON@ACO088.COM [Edit Email Address](#)

Save

Select the box to prompt for passcode each time if you use share a device with others.

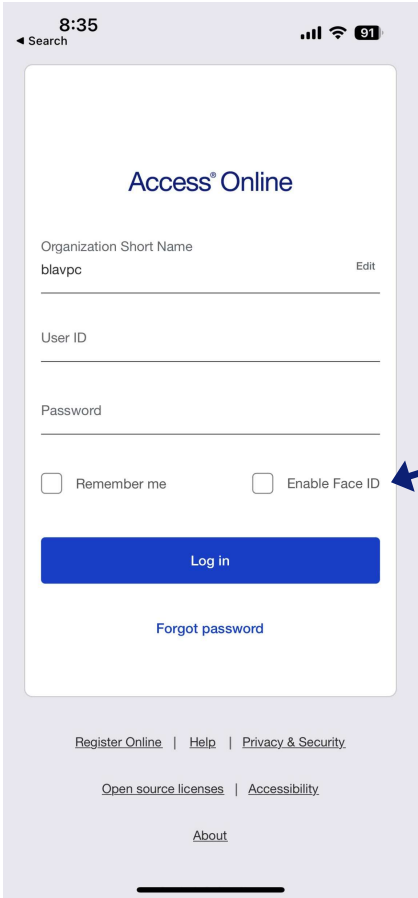
Select your preferred method of receiving your one-time passcode

How about making the mobile app login process easier



I like to use the mobile app. Did you make this easier too?

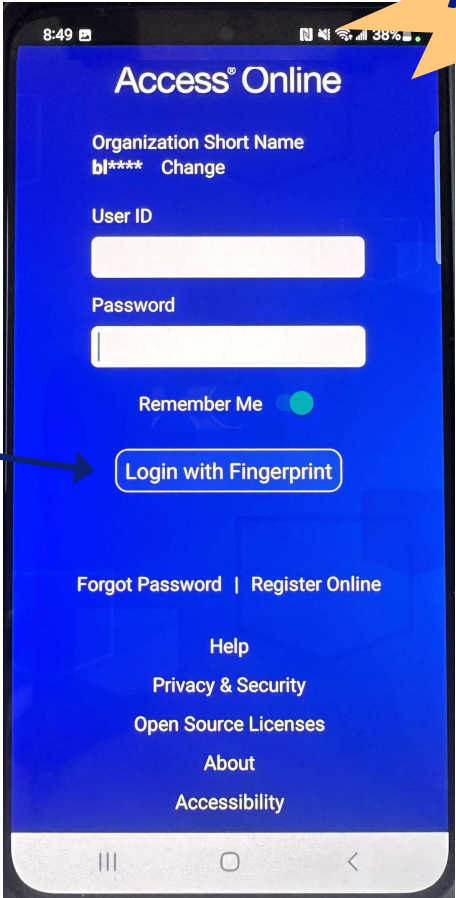
Biometrics for the mobile app



Select to enable Face ID

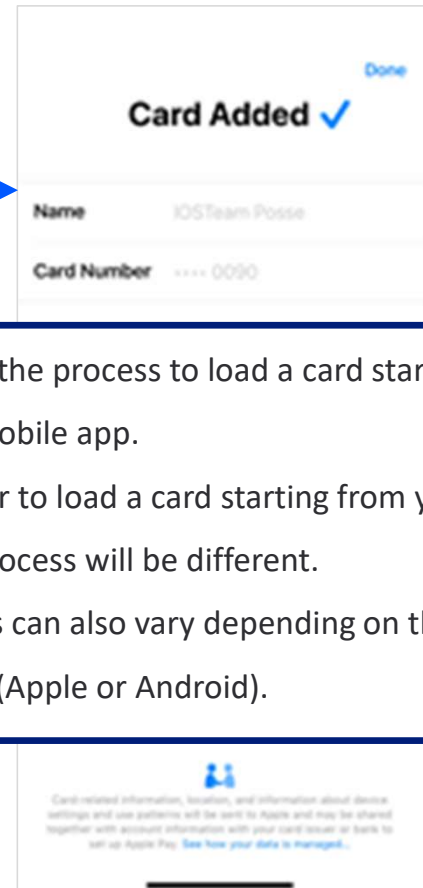
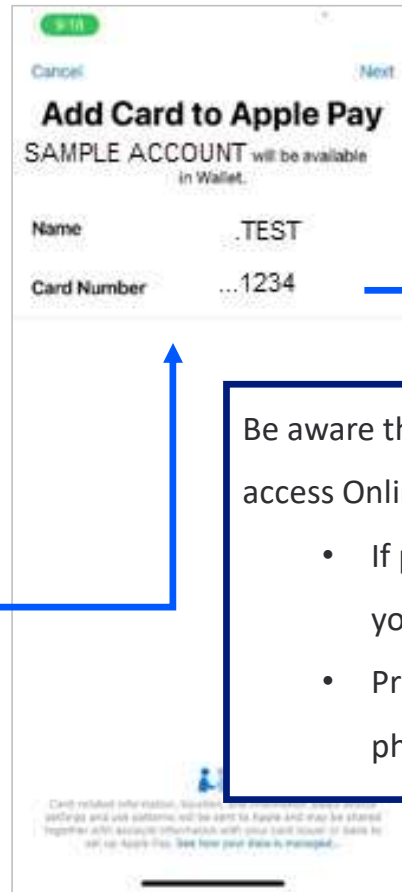
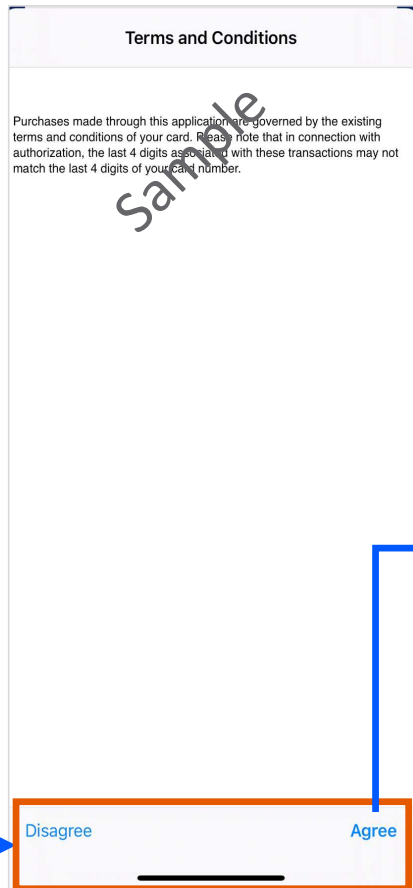
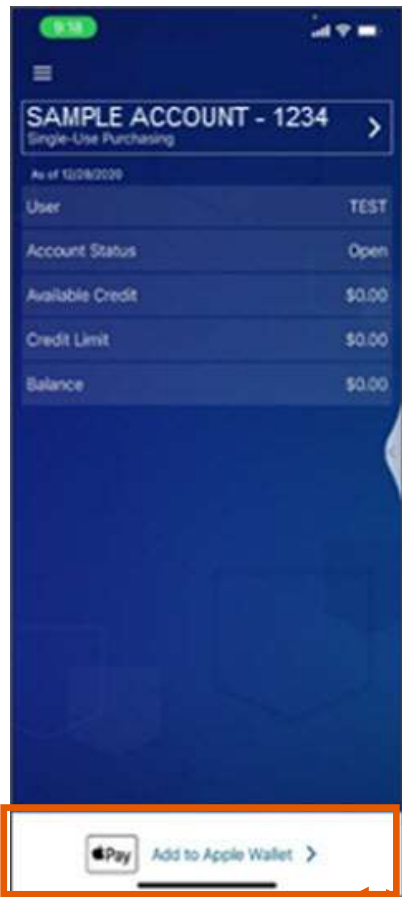
and

Select to Login with Fingerprint



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

The screenshot shows the 'Access Online' login page. At the top left, there is a 'Contact Us' link and a 'Login' button. The main heading is 'Welcome to Access Online!' followed by the instruction 'Please enter the information below and login to begin.' Below this are three required fields: 'Organization Short Name:*', 'User ID:*', and 'Password:*'. A blue 'Login' button is positioned below the password field. To the right of the login form, a dark blue callout box with white text says 'Click the Privacy Policy link' with an arrow pointing to the 'Privacy Policy' link in the footer. The footer contains the text '© 2023' on the left, and 'Privacy Policy | Accessibility Policy' in the center, with 'Privacy Policy' highlighted in yellow. On the right side of the footer, there is a timestamp: 'R023.04.00b20230316-1033 CJU UAT-4 03-16-2023 15:53:00 CDT'. On the right side of the page, there is a yellow starburst graphic with the word 'New!' in blue text. Below the starburst, a white box with a black border contains the heading 'Consumer Privacy Policy' and a list of links: 'Consumer Privacy Pledge', 'California Privacy Center', 'Exercise Your Privacy Choice', 'Want to know more about Consumer Privacy Pledge', 'Online Privacy and Security', 'Email Preferences', and 'How we use your cellular phone number'.

Access® Online

Contact Us
Login

Welcome to Access Online!

Please enter the information below and login to begin.

* = required

Organization Short Name:*

User ID:*

Password:*

Login

[Forgot your password?](#)

[Register Online](#)

[Activate Your Card](#) | [Change Your PIN](#)

Consumer Privacy Policy

- [Consumer Privacy Pledge](#)
- [California Privacy Center](#)
- [Exercise Your Privacy Choice](#)
- [Want to know more about Consumer Privacy Pledge](#)
- [Online Privacy and Security](#)
- [Email Preferences](#)
- [How we use your cellular phone number](#)

© 2023

[Privacy Policy](#) | [Accessibility Policy](#)

R023.04.00b20230316-1033 CJU UAT-4 03-16-2023 15:53:00 CDT

New!

Click the Privacy Policy link

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

Welcome to Access Online TONY PAULUS

Your last login was 09/26/2023

Language Selection:

American English ▾



Message Center

[Message\(s\) from Access Online](#)

[Message\(s\) from U.S. Bank](#)

Purchasing

Switch Account

...4603 ▾

Quick Links

[Manage Home Page Settings](#)

[Account Alerts](#)

[Manage Contact Information](#)

[Manage Email Notifications](#)

[Run Transaction Detail Report](#)

[View All Statements](#)

[View Last Cycle Transactions](#)

[View Open Transactions](#)

Account Name: ANTONIO T PAULUS
Account Unique ID:  0142-5162-8003-2142
Account ID: 172246039088
Account #: **4603
Account Status: Open

Current Balance: \$0.00
Credit Limit: \$1.00
Available Credit: \$1.00

Current Balance is updated as of previous business day. Available Credit includes pending account activity.

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

Last 10 Transactions Posted

Posting Date	Merchant	Amount
09/04	U.S. WIPING MATERIALS	\$259.08

Display near real-time available credit on the Account Profile

The screenshot shows an account profile page with a sidebar on the left and a main content area on the right. The sidebar contains a list of menu items: Summary, Account Status, Credit Limit, Available Credit, Single Purchase, Cash Withdrawal, and Expiration Date. A callout box with a blue border highlights the 'Available Credit' section in the sidebar and the corresponding 'Available Credit' section in the main content area. The callout box contains the following text:

- Credit Limit**
Maximum credit balance allowed for this account.
- Available Credit**
Amount available to spend (includes pending account activity).
- Single Purchase Limit**
Maximum amount this Account Owner can charge on a single purchase.
- Cash Withdrawal Limit**
Percentage of credit limit the Account Owner is allowed to withdraw in cash against this account.
- Send Card Security Code**
Use to send an email containing the card security code.

The main content area displays 'Payment Information' with the following details:

- Statement Balance**: \$0.00 due on 12/31,
- Current Balance**: \$0.00
- Statement Close Date**: 10/10/2022

A blue arrow points from the 'Available Credit' section in the callout box to the 'Available Credit' section in the main content area. A dark blue box at the bottom of the callout contains the text: 'Now, the available credit includes pending activity as well as posted.'

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



Any other advice?



Is there anything else
I need to know about
this?

Program administrators' access

- Request Status Queue
- Active Work Queue
- System Administration
- Account Administration
 - Cardholder Accounts
 - Managing Accounts
- Event Driven Notification
- Payment Plus
- Order Management
- Transaction Management
- Enhanced Supplier Management
- Account Information Reporting
- Data Exchange
- My Personal Information

- Home
- Email Center
- Contact Us
- Training

Account Administration

Cardholder Accounts

- [Create New Cardholder Account](#)
Set up a new cardholder account by specifying the product, demographic information, account information, accounting codes and authorization limits.
- Set up [Create a New Template](#)
Create templates with shared information and then apply them when creating new accounts.
[Maintain Existing Templates](#)
- [Create Cardholder Setup Request](#)
Create a new cardholder account by sending a request for the cardholder to enter their personal information.

Click Account Administration

- [Maintain Cardholder Account](#)
Update demographic information, account information (change account status), accounting codes and authorization limits on a cardholder account.
- Maintain Multiple Cardholder Accounts
Update demographic information, information, accounting codes, and limits on multiple cardholder accounts.
[Selecting Hierarchy Position](#)
[Selecting Individual Accounts](#)
- [Cardholder Setup Request Queue](#)
Create and manage Cardholder Account Setup requests that allow for prospective cardholders to begin the setup process.

Click Maintain Cardholder Account

Enter search criteria and select cardholder

Account Profile

Find Account

Search Criteria

[Show/Hide Search Criteria](#)

Use the criteria to search for a specific account. [i](#)

Cardholder Account Number

Last 4 digits

Cardholder Account Unique ID

16-digit number

Cardholder Account ID

12-digit number

Cardholder First Name

Cardholder Last Name

[Search](#)

[Clear All](#)

[Search](#)

[Clear All](#)

[Back](#)

Results	Show/Hide Data	Choose Sort Options	Results 1 to 25 of 105	
<input type="radio"/>	Cardholder Account ID 371177519088	Cardholder Account Unique ID 0142-3162-8017-5386	Account Status Open	Account Name AGNES M BRANT
	Managing Account Name ACME TRAVEL LOC 2	Product Corporate Card		
<input type="radio"/>	Cardholder Account ID 000023509088	Cardholder Account Unique ID 0375-7172-2999-1888	Account Status Open	Account Name ALBERTA STEGER
	Managing Account Name ACME ONECARD LOC 1	Product One Card		
<input type="radio"/>	Cardholder Account ID 371177029088	Cardholder Account Unique ID 0142-3162-8053-2452	Account Status Open	Account Name ALICE TREADWELL
	Managing Account Name ACME TRAVEL LOC 1	Product Corporate Card		

Review current information

The screenshot shows an 'Account Overview' page with two main sections: 'Summary' and 'Payment Information'. The 'Summary' section lists various account limits and dates, each with a pen icon for editing. A blue callout box points to the 'Credit Limit' value of '\$1', stating: 'Click the pen icon to edit the credit limit to the amount you need.' Below the 'Summary' section is a 'View Financial History' link and a 'Send Card Security Code' button. The 'Payment Information' section shows 'Statement Balance' and 'Current Balance' with a 'View Statements' link. A larger blue callout box at the bottom explains: '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.'

Summary ⓘ

Account Status	Open ⓘ
Credit Limit	\$1 ⓘ
Available Credit	\$1
Single Purchase Limit	\$1000 ⓘ
Cash Withdrawal Limit	0 % ⓘ
Expiration Date	04/2024

[View Financial History](#)

Send Card Security Code

Payment Information ⓘ

Statement Balance

Current Balance

[View Statements](#)

Click the pen icon to edit the credit limit to the amount you need.

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?

Request Status Queue
Account Requests

[Setup Cardholder Account](#) | [Maintain Cardholder Account](#)
[Maintain Managing Account](#)

Select a request to view the details.

Records 1 - 2 of 2 [Refresh List](#)

Delete Request	Request Status (View Details)	Account Number	Request Type	Start Date	Account Name	Last Update	Update Method
<input type="checkbox"/>	Data Entry - Setup CH Acct		CARDHOLDER SETUP	10/02 13:14		10/02 13:15	Online
<input type="checkbox"/>	Pending - Credit Validation	*****7751	CARDHOLDER MAINTENANCE	09/08 11:37	BRANT ,AGNES M	09/08 11:37	Online

Records 1 - 2 of 2 [Refresh List](#)

[Delete Request](#)

Request Status Queue

- Active Work Queue
- System Administration
- Account Administration
- Event Driven Notification
- Payment Plus
- Order Management
- Transaction Management
- Enhanced Supplier Management
- Account Information Reporting
- Data Exchange
- My Personal Information

Home
Email Center
Contact Us
Training

Select the Request Status Queue.

You may be wondering



What about
managing account
available credit?

View your Managing Account

Request Status Queue
Active Work Queue
System Administration
Account Administration
Event Driven Notification
Payment Plus
Order Management
Transaction Management
Enhanced Supplier Management
Account Information
Reporting
Data Exchange
My Personal Information

Welcome to Access Online PENNY ANDERSON
Your last login was 10/03/2023

Message Center
[Message\(s\) from Access Online](#)
[Message\(s\) from U.S. Bank](#)

Language Selection:
American English ▾

Home
Email Center
Contact Us
Training

Select Account Information to view the Managing Account information.

View the Managing Account Profile

- Request Status Queue
- Active Work Queue
- System Administration
- Account Administration
- Event Driven Notification
- Payment Plus
- Order Management
- Transaction Management
- Enhanced Supplier Management
- Account Information**
 - Statement
 - Account Profile
- Reporting
- Data Exchange
- My Personal Information

- Home
- Email Center
- Contact Us
- Training

Account Information

Statement

View account statement(s).

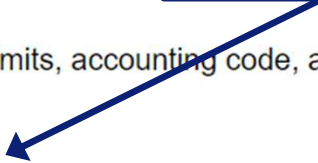
- [Cardholder Account Statement](#)
- [Managing Account Statement](#)
- [Diversion Account Statement](#)

Account Profile

View account demographics, limits, accounting code, and other related information.

- [Cardholder Account Profile](#)
- [Managing Account Profile](#)
- [Diversion Account Profile](#)

Select the Managing Account Profile.



Search for managing account

Managing Account Profile Search & Select a Managing Account

[View Cardholder Account](#) | [View Diversion Account](#)

Managing Account Search

Search for a Managing Account by Managing Account Number, Account Number.

Managing Account Number (Last 4 digits):

Managing Account Unique ID: ⓘ

OR

Managing Account Name:

OR

Last Name:

OR

First Name:

Company Number:

OR

Search

Enter your search parameters or use the % (percent) sign as a wild card to search for all.

Click the account number link to open the managing account profile.

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

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.

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

Account History

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

Authorization Limits

Managing Account Profile Authorization Limits

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

[Switch Accounts](#)

Authorization Limits

Credit Limit: 1
Single Purchase Limit: 0
% Cash: 5
Available Credit: 1
Fiscal First Month: 01

Standard Velocity Limits

	Limit	Total
Daily Dollar:	0	0
Daily Transaction:	0	0
Cycle Dollar:	0	0
Cycle Transaction:	0	0
Monthly Dollar:	0	0
Monthly Transaction:	0	0
Quarterly Dollar:	0	0
Quarterly Transaction:	0	0
Yearly Dollar:	0	0
Yearly Transaction:	0	0

Custom Velocity Limits

	Limit	Total
Other Dollar:	0	0
Other Transaction:	0	0

Refresh From Date:

Refresh To Date:
Days in Refresh Cycle: 0

Merchant Authorization Controls

Control	Authorization Action	Single Purchase Limit	Type	Action
MCCG41	Decline		Custom	View Details

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

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](#)

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

[Default Accounting Code](#)

View the default accounting code assigned to the account.

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

[Authorization Limits](#)

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

[Extract Information](#)

View financial extract information assigned to the account.

[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	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(Last Payment:00/00/00)					
Minimum Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Number of Purchases	0	0	0	0	0
Total Purchases	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(Last Purchase:00/00/00)					
Number of Cash Advances	0	0	0	0	0
Total Cash Advances	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(Last Cash Advance:00/00/00)					
Number of Credits	0.0	0.0	0.0	0.0	0.0
Total Credits	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(Last Credit:03/16/23)					

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

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

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

Welcome to Access Online ALICE ADAMS

Your last login was 05/06/2019

Message Center

[Message\(s\) from Access Online](#)

Language Selection:

American English ▼

Click Account information

[Home](#)

[Email Center](#)

[Contact Us](#)

[Training](#)

[Government Services](#)

Quick Links

[Manage Home Page Settings](#)

Cardholder account profile

- 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

Account Information

Statement

View account statement(s).

- [Cardholder Account Statement](#)
- [Managing Account Statement](#)
- [Diversion Account Statement](#)

Account Profile

View account demographics, limits, accounting code, and other related information.

- [Cardholder Account Profile](#)
- [Managing Account Profile](#)
- [Diversion Account Profile](#)



Click Cardholder Account Profile

Cardholder account search screen

Request Status Queue
Active Work Queue
System Administration
Account Administration
Event Driven Notification
Payment Plus
Order Management
Transaction Management
Enhanced Supplier
Management

Account Information

- Statement
- Account Profile

Reporting
Data Exchange
My Personal Information

Home

Email Center

Contact Us

Training

Cardholder Account Profile Search & Select an Account

[View Diversion Account](#) | [View Managing 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 digits):

Account Unique ID: 

OR

Last Name (or Vehicle Name):

OR

First Name:

Social Security Number:

OR

Search

Click Search

Type search information.

Enter a % in the Last Name field for a wild card search.

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: [i](#)

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

- 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

Cardholder Account Summary

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

[Switch Accounts](#)

Select an item below to view its contents. You can also [View a Managing Account](#)

[View Account Profile](#)

View account information such as Account Details, Default Accounting Code, Authorization Limits.

Click Account Authorizations

[Account Authorizations](#)

View Account Authorization information such as Request Type, Request Source, MCC, and Transaction Amount.

View a message if there are no transactions

- 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

Cardholder Account Profile

Cardholder Account Summary

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

[Switch Accounts](#)

i There are no authorizations for this account.

No transactions occurred
within last 72 hours

Select an item below to view its contents. You can also [View a Managing Account](#)

[View Account Profile](#)

View account information such as Account Owner Details, Account Details, Default Accounting Code, Authorization Limits.

[Account Authorizations](#)

View Account Authorization information such as Request Type, Request Source, MCC, and Transaction Amount.

- Home
- Email Center
- Contact Us
- Training
- Government Services

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

<u>Auth Date</u>	<u>Auth Time</u>	<u>Response</u>	<u>Auth Number</u>	<u>Type of Request</u>	<u>Transaction Amount</u>	<u>MCC</u>	<u>MCC Description</u>
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

<u>Auth Date</u>	<u>Auth Time</u>	<u>Response</u>	<u>Auth Number</u>	<u>Type of Request</u>	<u>Transaction Amount</u>	<u>MCC</u>	<u>MCC Description</u>
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

Do not honor - the transaction declined.

Declined (not pictured) - the transaction declined.

Click the Auth Time for more details

- 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
Card Account ID: 059056833033

[Switch Accounts](#)

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](#)

Click the time stamp for the declined transaction

What is the decline reason?

Cardholder Account Profile Account Authorizations

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

[Switch Accounts](#)

Select the Decline tab

Name: BUTLER ROSEANNE
Auth Date: 03/13/2022 Auth Number: MCC: 5599
Auth Time: 11:05 PM ET Type of Request: Mail/Phone Order MCC Description: MISCELLANEOUS AUTOMOTIVE
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

You see that this transaction is being declined because of not enough available money at the individual level. In other words, this transaction would send the cardholder account over the credit limit.

[<< Back to Account Authorizations](#)

What is the decline level?

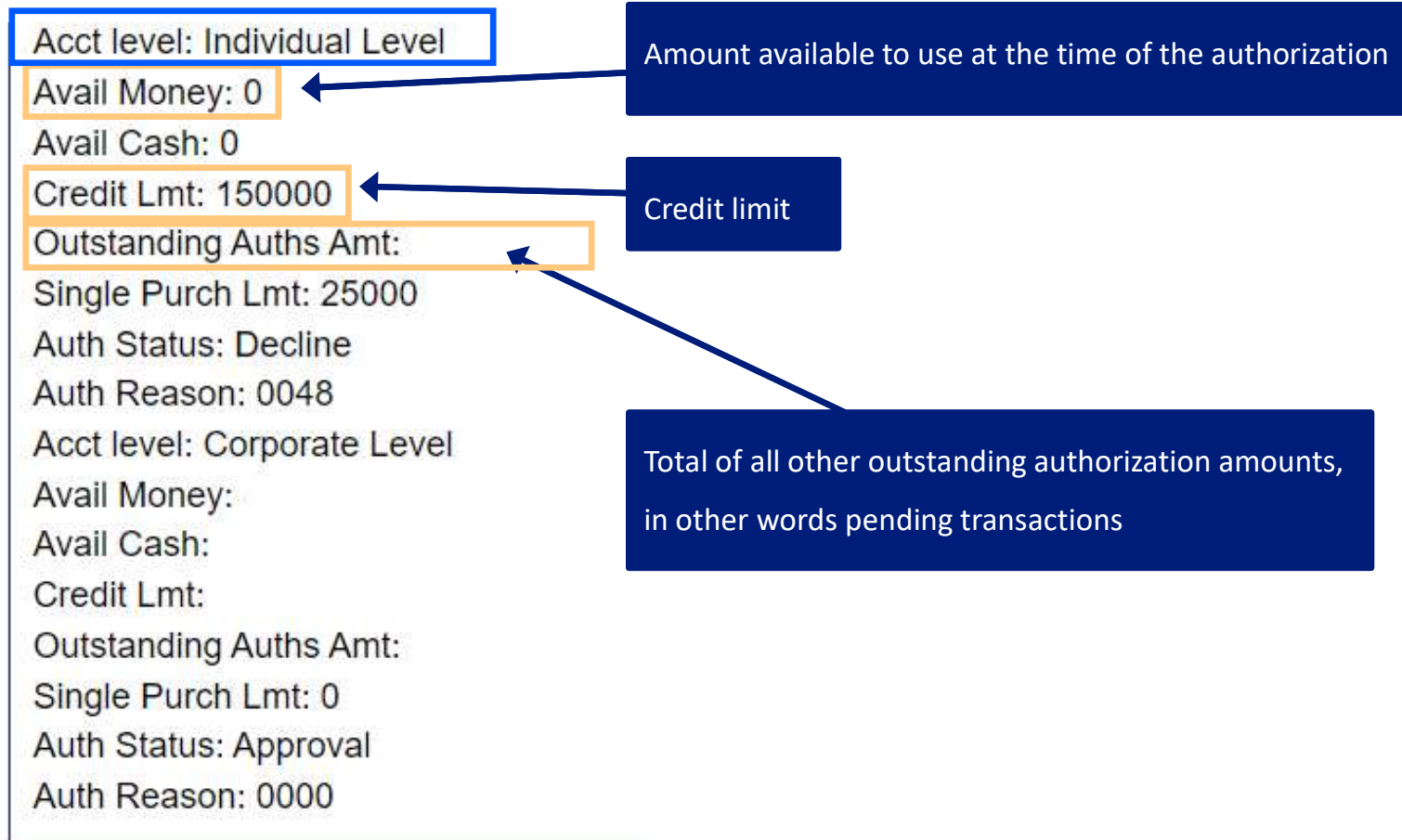
Decline	Account	Merchant	Parent	Diversion	Process
Decline Reason: 0048 - 0048 Not enough available money					
Decline Level: Individual					
Velocity Type: Not Declined for Velocity					

Individual means the transaction declined at the cardholder level

Corporate means the transaction declined because of the managing account level

Decline	Account	Merchant	Parent	Diversion	Process
Decline Reason: 0048 - 0048 Not enough available money					
Decline Level: Corporate					
Velocity Type: Not Declined for Velocity					

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 Level

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)

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

Welcome to Access Online ALICE ADAMS

Your last login was 05/06/2019

Message Center

[Message\(s\) from Access Online](#)

Language Selection:

American English ▼

Select Reporting

[Home](#)

[Email Center](#)

[Contact Us](#)

[Training](#)

[Government Services](#)

Quick Links

[Manage Home Page Settings](#)

Financial Management report area

- Request Status Queue
- Active Work Queue
- System Administration
- Account Administration
- Event Driven Notification
- Payment Plus
- Order Management
- Transaction Management
- Enhanced Supplier Management
- Account Information
- Reporting**
 - Program Management
 - Financial Management
 - Supplier Management
 - Tax and Compliance Management
 - Administration
 - User Activity Audit Reporting
 - Report Scheduler
 - Flex Data Reporting
 - Custom Reports
- Data Exchange
- My Personal Information

Reporting

Program Management

General program management activities and monitor company policy compliance.

Financial Management

Monitor expenditures, track variances and manage account allocations.

Supplier Management

These reports manage supplier relationships, support supplier negotiations, and manage spending by category.

Report Scheduler

View and maintain current scheduled reports.

Flex Data Reporting

Create and maintain adhoc reports.

Tax and Compliance Management

Estimate sales/use tax, track spending for 1099/1057 vendors, and perform other regulatory reporting.

Administration

These reports allow administrators to support system functionality.

User Activity Audit Reporting

Captures user actions taken within Access Online into a

Select Financial Management

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.

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.

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.

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)



Access[®] Online Log out

Dashboard / Reporting / Financial management / Real-time authorization report ✕ Clear all filters

Real-time authorization ✕ Clear all filters

Authorization date range

Start date: 04/09/2023 End date: 04/15/2023

mm/dd/yyyy mm/dd/yyyy

Authorization status

All Approval Decline Reversal

Hierarchy or account
Optional

Cardholder account ▼

Account name
Results include account name | last 4 of account number | card type | account status

Account number (last 4 digits)
Results include last 4 of account number | account name | card type | account status

[Reset search fields](#)

Cardholder accounts included

Account name	Account number	Card type	Account status
All	All	All	All

[✕ Clear all filters](#) [Download as Excel](#)

New to the report?

The image shows a screenshot of the 'Real-time authorizations' report in the Access Online system. The main page title is 'Real-time authorizations' with a breadcrumb path: 'Dashboard / Real-time authorizations'. A blue button labeled 'Open in-app guide' is circled in blue. A pop-up window titled 'NEW - Real-time authorizations report' is overlaid on the page. The pop-up contains the text: 'This new report allows you to view real-time authorization data for all accounts or hierarchies you can access.' and features 'Close' and 'Start tour' buttons. A yellow starburst graphic with the text 'Also New!' is positioned over the pop-up. The background report interface includes a date range filter for 'Authorization date range' with start and end dates (04/09/2023 to 04/15/2023), a table for 'Cardholder accounts included' with columns for Account name, Account number, Card type, and Account status, and buttons for 'Clear all filters' and 'Download as Excel'.

Access Online Log out

Dashboard / Reporting / Financial management / Real-time authorization report

Real-time authorization Clear all filters

Authorization date range

Start date: 04/09/2023 End date: 04/15/2023

mm/dd/yyyy mm/dd/yyyy

Dashboard / Real-time authorizations

Real-time authorizations Open in-app guide

Authorization date range

Data is available from March 14, 2023 onward.

Start date: 07/25/2023 End date: 07/31/2023

mm/dd/yyyy mm/dd/yyyy

NEW - Real-time authorizations report

This new report allows you to view real-time authorization data for all accounts or hierarchies you can access.

Close Start tour

Also New!

Clear all items

Cardholder accounts included

Account name	Account number	Card type	Account status
All	All	All	All

Reset search fields

Clear all filters Download as Excel

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

When do I use this one?

Looking at trends and past history.

[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.

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

The screenshot shows a user interface for 'Access Online PENNY ANDERSON'. On the left is a vertical navigation menu with items: Request Status Queue, Active Work Queue, System Administration, Account Administration, Event Driven Notification, Payment Plus, Order Management, Transaction Management, Enhanced Supplier Management, Account Information, Reporting, Data Exchange, and My Personal Information. The 'Account Information' item is highlighted with a blue arrow pointing to a dark blue callout box that says 'Select Account Information'. The main content area features a welcome message, a login timestamp, a 'Language Selection' dropdown set to 'American English', and a 'Message Center' section with two messages: 'Message(s) from Access Online' and 'Message(s) from U.S. Bank'. A bottom navigation bar contains links for Home, Email Center, Contact Us, and Training.

Request Status Queue
Active Work Queue
System Administration
Account Administration
Event Driven Notification
Payment Plus
Order Management
Transaction Management
Enhanced Supplier Management
Account Information
Reporting
Data Exchange
My Personal Information

Welcome to Access Online PENNY ANDERSON

Your last login was 10/03/2023

Language Selection:
American English ▾

Message Center

[Message\(s\) from Access Online](#)
[Message\(s\) from U.S. Bank](#)

Home
Email Center
Contact Us
Training

Select Account Information

Find your managing account

- Request Status Queue
- Active Work Queue
- System Administration
- Account Administration
- Event Driven Notification
- Payment Plus
- Order Management
- Transaction Management
- Enhanced Supplier Management
- Account Information**
 - Statement
 - Account Profile
- Reporting
- Data Exchange
- My Personal Information

- Home
- Email Center
- Contact Us
- Training

Account Information

Statement

View account statement(s).

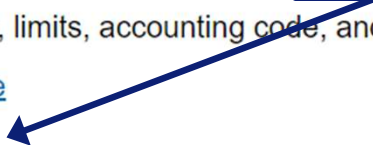
- [Cardholder Account Statement](#)
- [Managing Account Statement](#)
- [Diversion Account Statement](#)

Account Profile

View account demographics, limits, accounting code, and other related information.

- [Cardholder Account Profile](#)
- [Managing Account Profile](#)
- [Diversion Account Profile](#)

Select the Managing Account Profile link



Enter your search criteria


Managing Account Profile Search & Select a Managing Account

[View Cardholder Account](#) | [View Diversion Account](#)

Managing Account Search

Search for a Managing Account by Managing Account Number, Account Unique ID, Name, or Company Number.

Managing Account Number (Last 4 digits):

Managing Account Unique ID: 

OR

Managing Account Name:

OR

Last Name:

First Name:

OR

Company Number:

OR

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



Profile view

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](#)

It's at the top.

[Demographic Information](#)

View account name, address, contact information, and alternate address. [Accounting Code](#) accounting code assigned to the account.

[Account Information](#)

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

[Authorization Limits](#)

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

[Extract Information](#)

View financial extract information assigned to the account.

[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

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	ΔH
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

Access Online

Data analytics

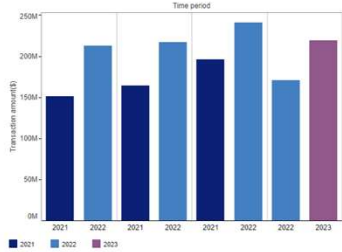
Dashboard

Spending Trend

[View detail](#)

Transaction Amount/Count
 By count
 By amount

Bar chart showing transactions totals by calendar year.



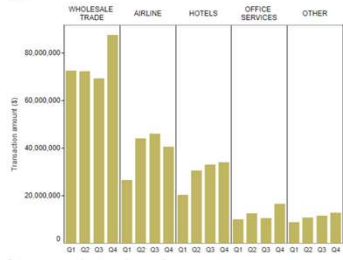
Current numbers reflect quarter-to-date totals. Previous numbers reflect complete quarter totals.
Data includes transactions posted through the previous day.

Spend by Merchant Type

[View detail](#)

Time period
 Prior year

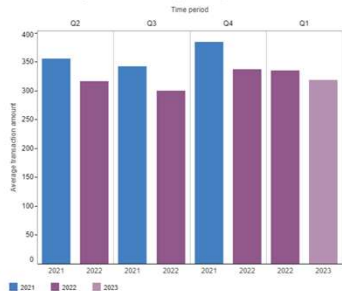
Bar chart showing the top 5 merchant types with the most spend by calendar year.



Prior year shown by default. Use the time period filter above to see current year.
Data includes transactions posted through the previous day.

Average Purchase

Bar chart showing transactions totals by calendar year.



Current numbers reflect quarter-to-date totals. Previous numbers reflect complete quarter totals.
Data includes transactions posted through the previous day.

Delinquency Management

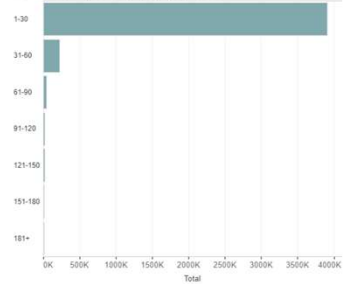
[View detail](#)

Show delinquency by:

Amount past due

Accounts past due

Bar chart showing delinquency by days past due



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

Navigate to Data Analytics

- Request Status Queue
- Active Work Queue
- System Administration
- Account Administration
- Data Analytics
- Account Information
- Reporting
- Data Exchange
- My Personal Information

[Home](#)

[Email Center](#)

[Contact Us](#)

[Training](#)

Welcome to Access Online

Your last login was 12/30/2022

Message Center

[Message\(s\) from Access Online](#)

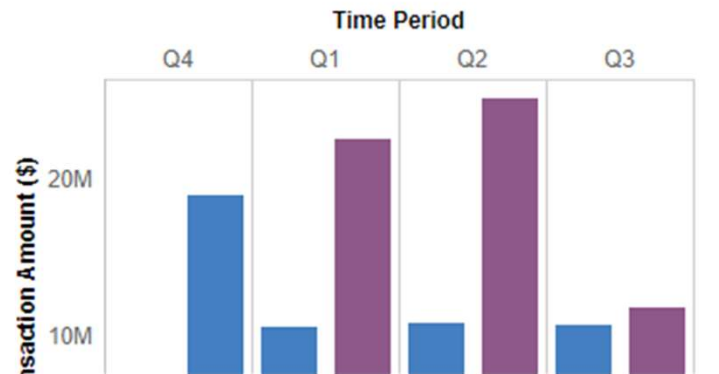
[Message\(s\) from U.S. Bank](#)

Language Selection:

American English ▾

Spending Trend

Bar chart showing transaction totals over time.



Data Analytics user interface redesign



Data analytics

DASHBOARD

Watch training video

Rendering content for Admin: dkobler@USBC CPSBankCard Dashboard - This note only appears for Internal Logins

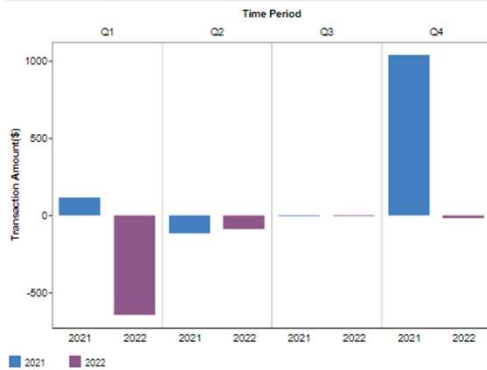
Spending Trend

Transaction Amount/Count

By Count

By Amount

Bar chart showing transactions totals by calendar year.



Current numbers reflect quarter-to-date totals. Previous numbers reflect complete quarter totals.

Data includes transactions posted through the previous day.

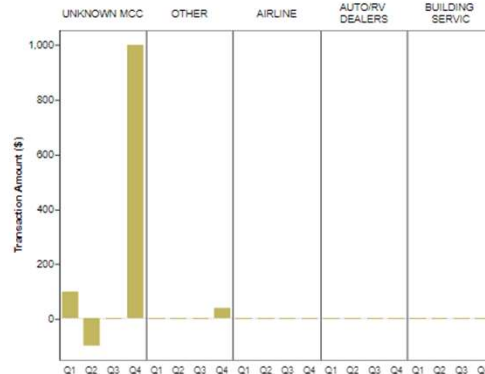
[View Detail](#)

Spend by Merchant Type

Time Period

Prior Year

Bar chart showing the top 5 merchant types with the most spend by calendar year.



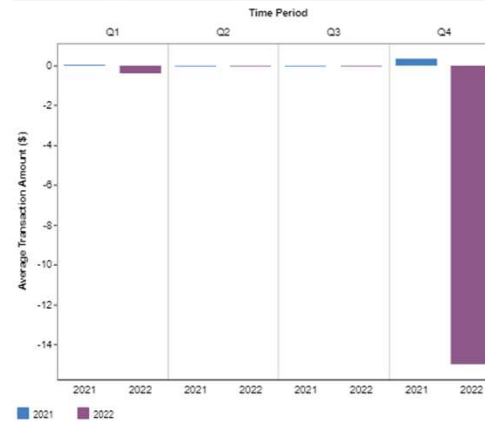
Prior Year shown by default. Use the Time Period filter above to see Current Year.

Data includes transactions posted through the previous day.

[View Detail](#)

Average Purchase

Bar chart showing transactions totals by calendar year.



Current numbers reflect quarter-to-date totals. Previous numbers reflect complete quarter totals.

Data includes transactions posted through the previous day.

[View Detail](#)

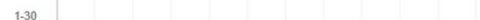
Delinquency Management

Show delinquency by:

Amount Past Due

Accounts Past Due

Total Amount By Days Past Due



Declined Authorizations

Months to show

Last 12 months

Number of declines: 114

Decline reasons

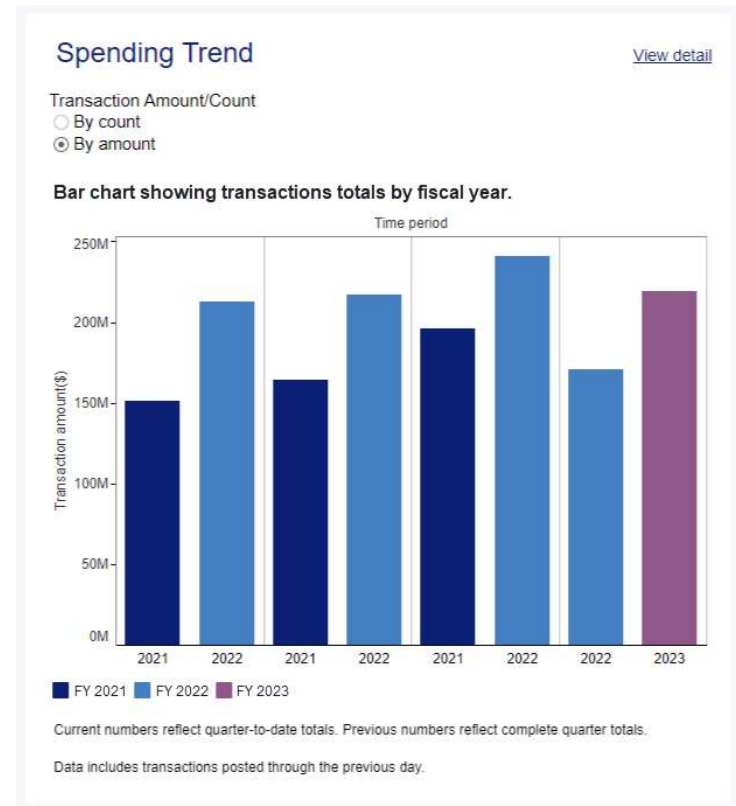
10

Decline Totals

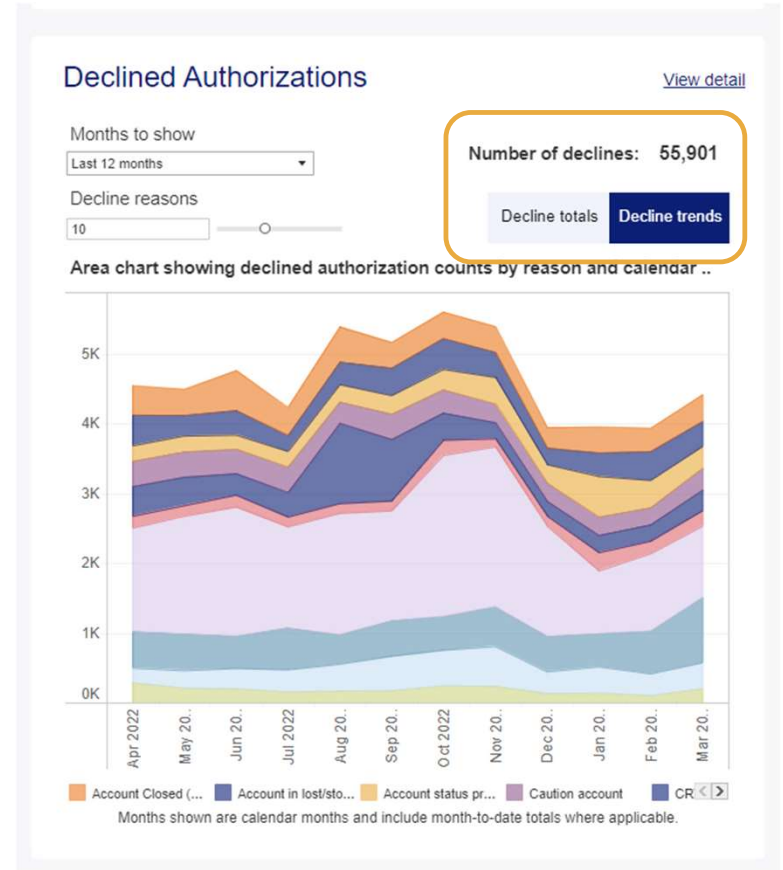
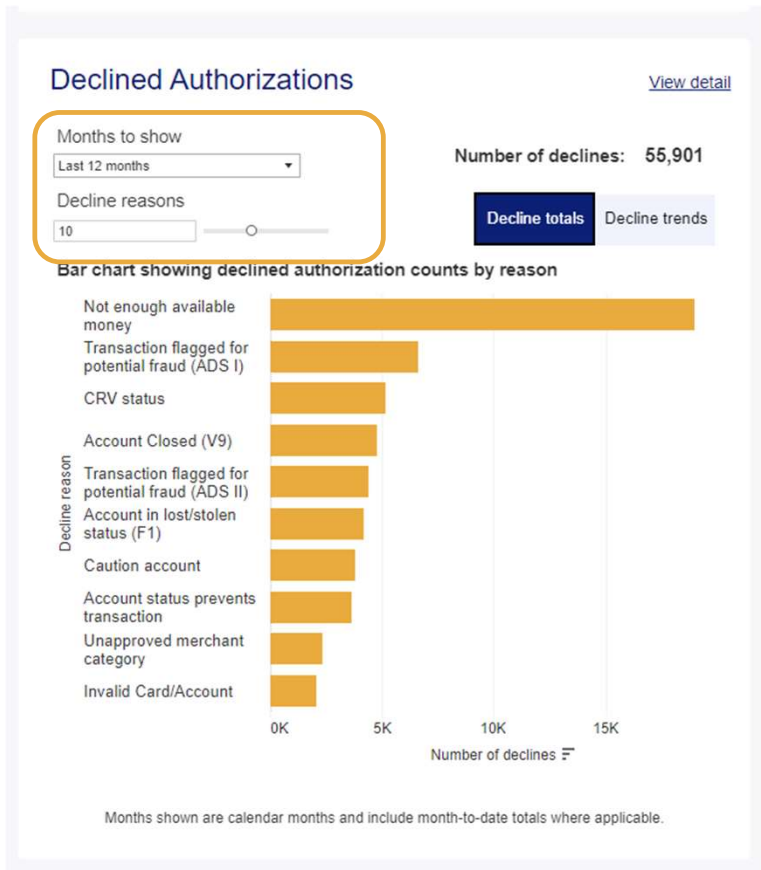
Decline Trends

Area chart showing declined authorization counts by reason and calendar month

Delinquency and spending trends



Declined Authorizations totals and Trends charts



Make it easier for you to find resources

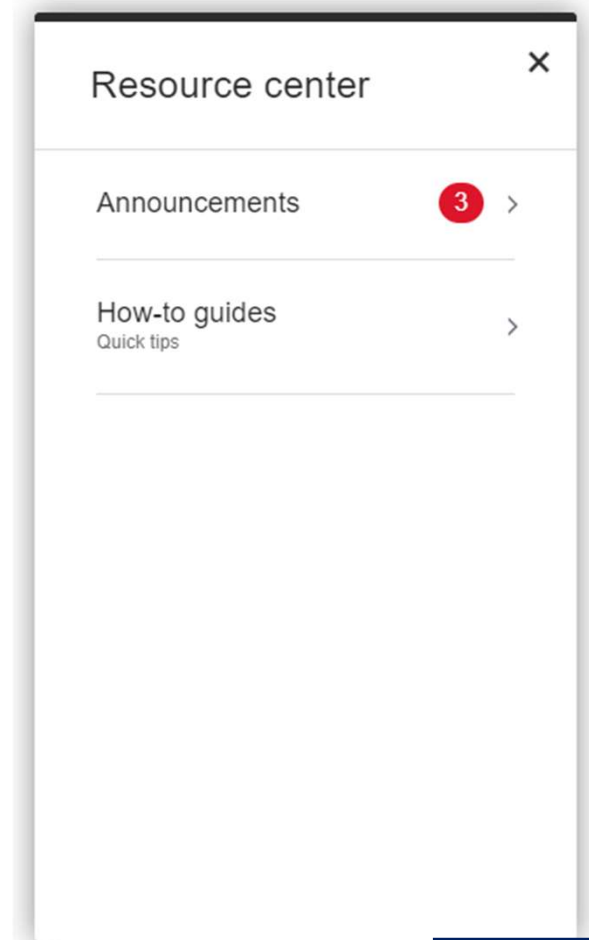
Quick task information



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



I wish it would be easier to locate training information.

Find the web-based training (WBT) site

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

Welcome to Access Online ALICE ADAMS

Your last login was 05/06/2019

Message Center

Message(s) from Access Online

Language Selection:

American English ▾

Home

Email Center

Contact Us

Training

Government Services

Click Training

Quick Links

[Manage Home Page Settings](#)

Home page

Access® Online Web-based training

Click Home to navigate to the Home page

Click Log out to close the WBT

Get help and locate contacts

Access guides in French

Home WBT reporting Access Online class registration

Get help | Contact us | Français

Welcome Kay [→] Log out

Search Search

Home

- 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

Status

Select all Unassigned Assigned In Progress

Completed

Apply

Print certificate

Change role Commercial Administrator

Use the menu to change role

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*.

Announcements let you know what is new

Learning topics

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 >
 - Transactions and approvals
 - Transactions >
 - Transaction approval process >
 - Account approval process >

Filter

Change role [Commercial Administrator](#)

Status

- Select all
- Unassigned
- Assigned
- In Progress
- Completed

[Apply](#)

[Home](#) / [Getting started](#)

Login and passwords



Lessons

Online registration



Quick references

Icons [Viewed](#)

Password reset



Certifications

Online registration



User guides

Card activation online

Glossary [Viewed](#)

Online registration [Viewed](#)



Videos

Online registration

Password and contact information

View topics
Select a subtopic

Description of
subtopic

Click an item

Access® Online

Web-based training

Get help | Contact us | Français

Welcome Kay [→] Log out

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 >
- Transactions and approvals
 - Transactions >
 - Transaction approval process >
 - Account approval process >

Filter Change role: Commercial Administrator ▾

Status

Select all Unassigned Assigned In Progress

Completed

Home / Getting started

Login and passwords

Lessons
Online registration

Quick references
Icons [Viewed](#)
Password reset

Certifications
Online registration

Click a title to open it

View status

Access® Online Web-based training

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

Get help | Contact us | Français

Search

Home WBT reporting Access Online class registration Training assignment

Home

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 >

Filter

Status

Select all

Unassigned

Assigned

In Progress

Completed

Apply

Change role

Commercial Administrator

Home / Getting started

Login and passwords



Lessons

Online registration **In Progress**



Quick references



User guides

Card activation online
Glossary
Online registration **Viewed**



Videos

Online registration **Completed!**
Password and contact information

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 Access® Online

Web-based training

Get help | Contact us | Français

Type a keyword and click Search

Home WBT reporting Access Online class registration

Search results

Filter

Status

Select all
 Completed

Unassigned

In Progress

Training type

Select all
 Recorded classes

Lessons
 Videos

User guides
 Certifications

Quick references

Results display in a table

Filter the results by status

Filter by resource type

Click the title to open the resource

Presenting 1-21 of 21 for 'password' Sort by Alphabetical by name Relevance Training type Change role Commercial Administrator

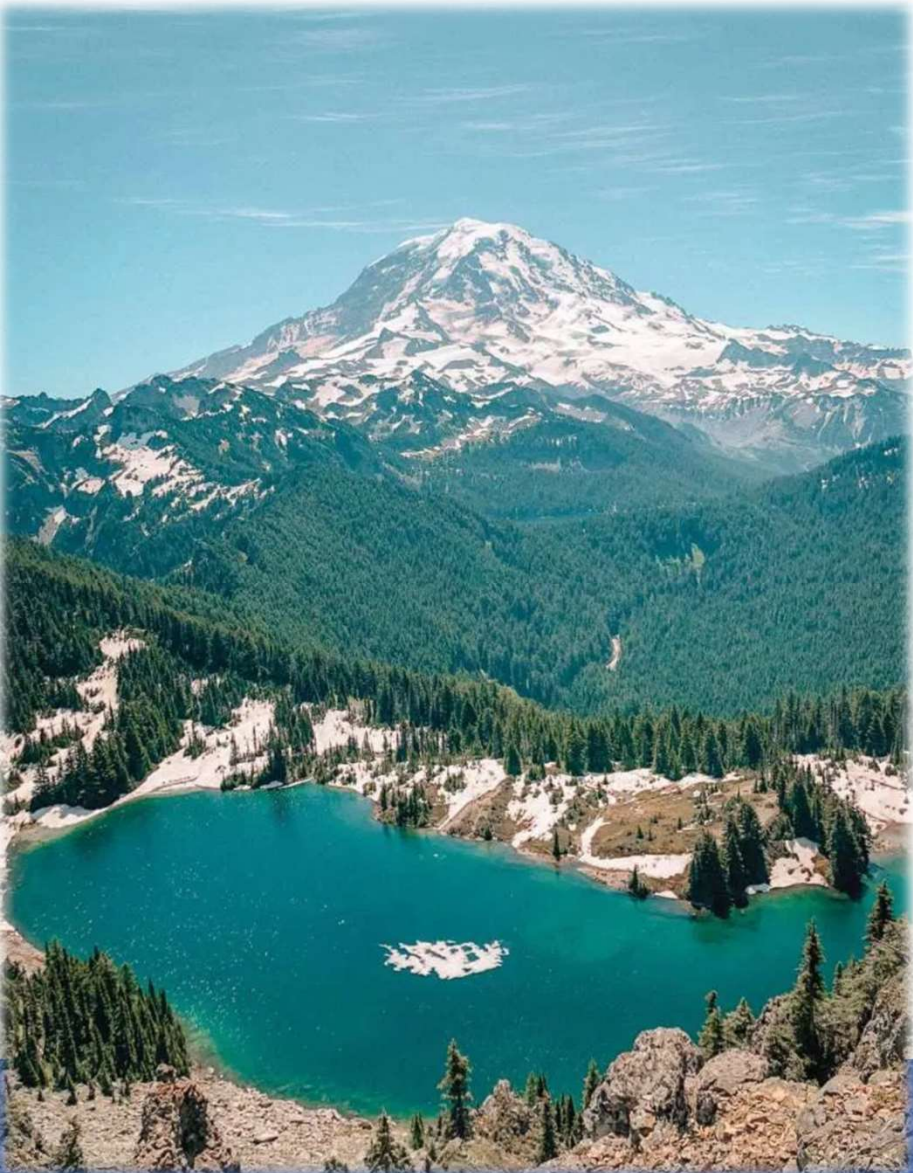
Training type	Training name	Status	Description
	Password reset		Register online to specify your user ID, password, contact information, and accounts. You can also activate your card online and manage your password.
	Password and contact information		Register online to specify your user ID, password, contact information, and accounts. You can also activate your card online and manage your password.
	User profiles		Create and update user profiles, including user IDs.
	User profiles		Create and update user profiles, including user IDs.



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



Monica Lockett
Relationship Manager
M: 480.714.6274
E: monica.lockett@usbank.com



Olga Huseth
Relationship Manager
M: 612.710.2833
E: olga.huseth@usbank.com



Shannon Ness
Relationship Manager
M: 612.436.6507
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

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



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

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

\$834.6M

Total Transactions

1,827.8K

File Turn

25

Active Accounts

18,979

Eligible Accounts

33,682

Account Utilization

56%

■ Corporate Card

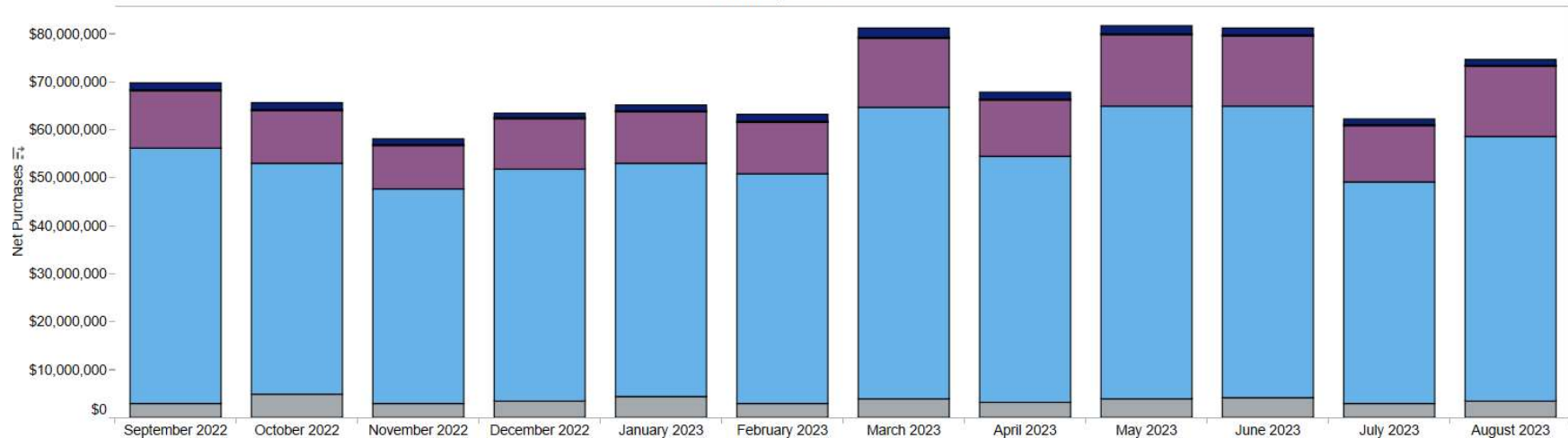
■ Managed Spend

■ One Card

■ Purchasing Card

■ Virtual Pay

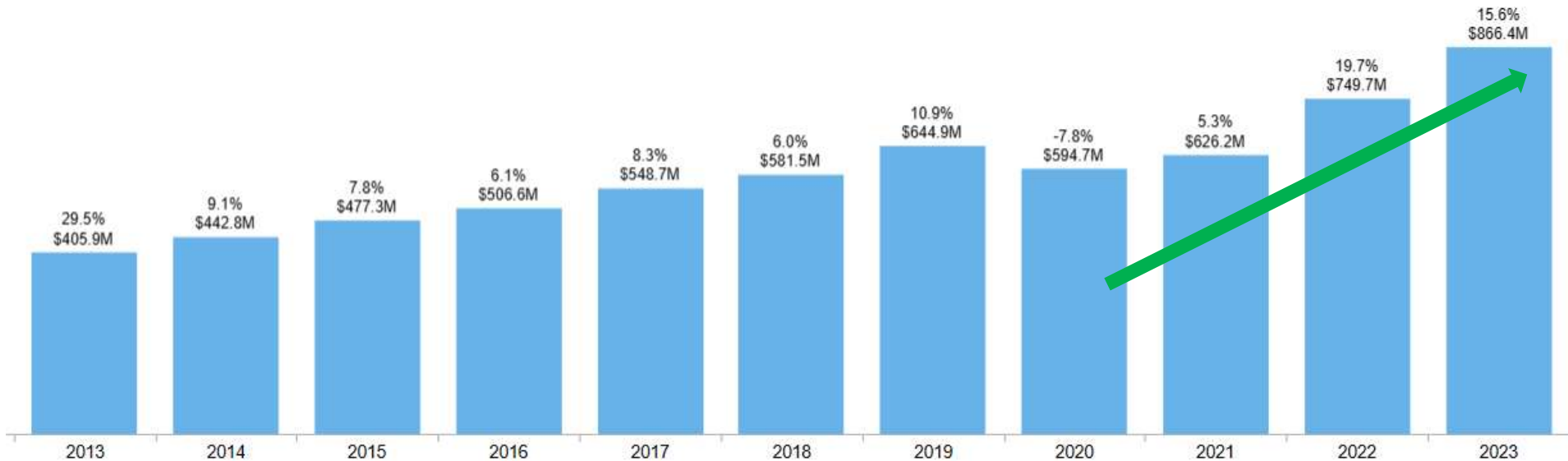
MoM by Product



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



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

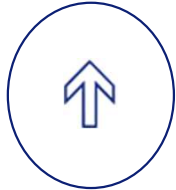


NEW Product: Instant Card

How to receive and use cards



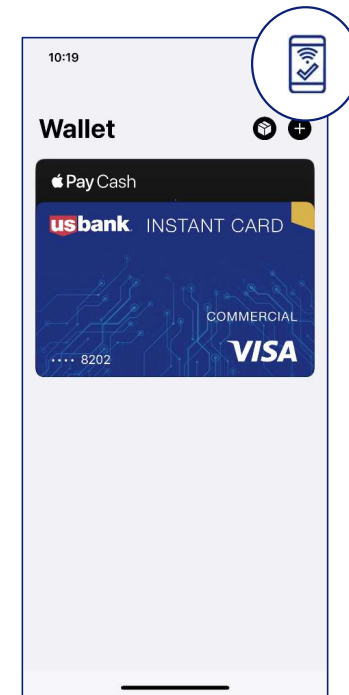
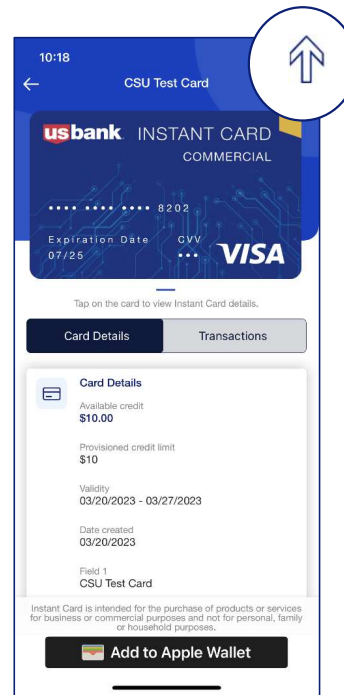
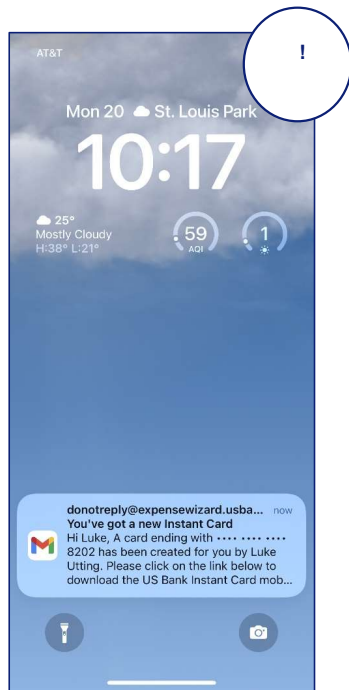
Receive Email










Add to mobile wallet



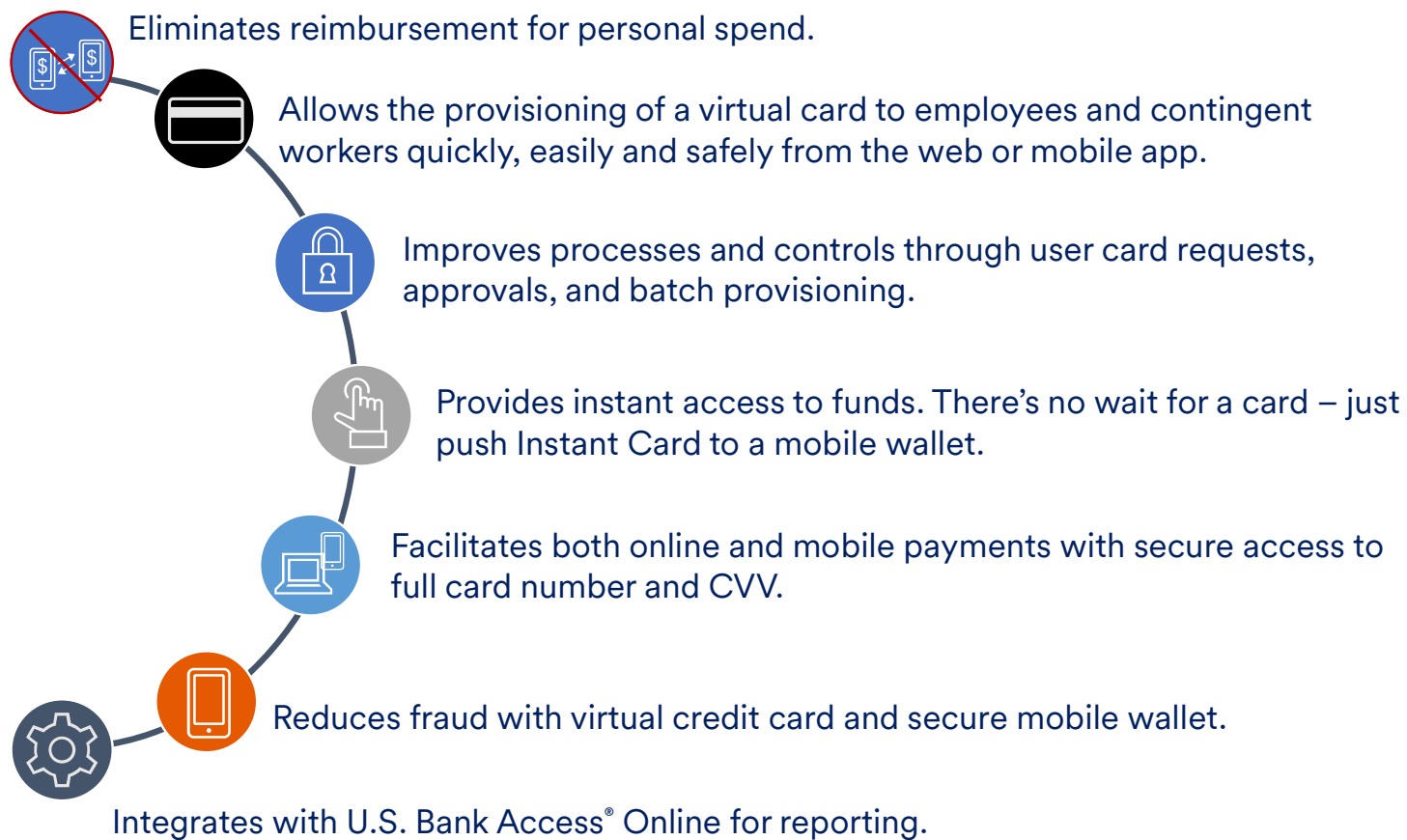
Spend!



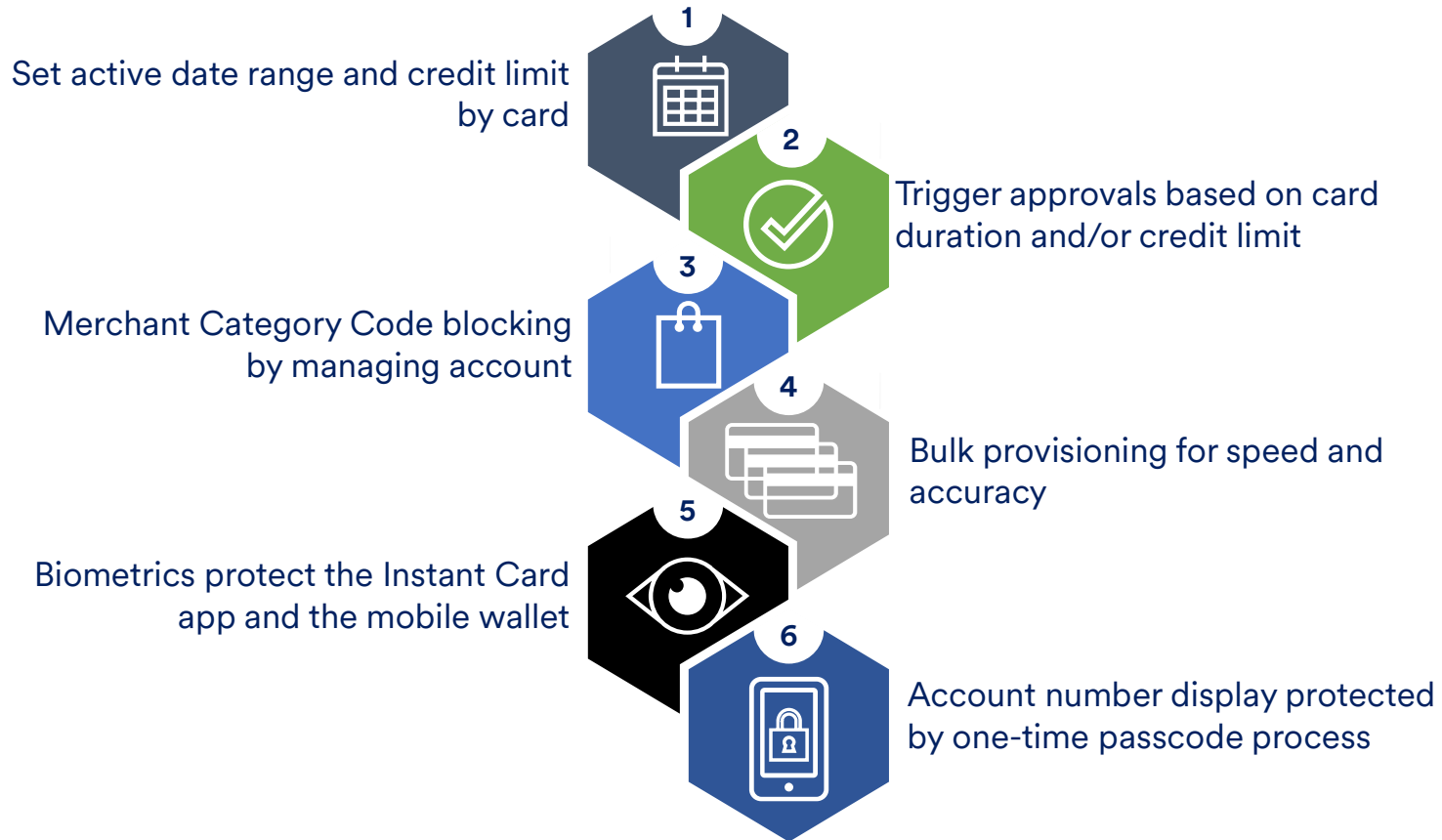
How our clients are using Instant Card

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



Instant Card controls





Thank You!



Lunch

Be back by 12:45!



Visa Government Solutions

October 2023

VISA

Notice of confidentiality

This presentation is furnished to you solely in your capacity as a customer of Visa Inc. and/or a participant in the Visa payments system. By accepting this presentation, you acknowledge that the information contained herein (the “Information”) is confidential and subject to the confidentiality restrictions contained in Visa’s operating regulations and/or other confidentiality agreements, which limit your use of the Information. You agree to keep the Information confidential and not to use the Information for any purpose other than in your capacity as a customer of Visa Inc. or as a participant in the Visa payments system. The Information may only be disseminated within your organization on a need-to-know basis to enable your participation in the Visa payments system. Please be advised that the Information may constitute material non public information under U.S. federal securities laws and that purchasing or selling securities of Visa Inc. while being aware of material non public information would constitute a violation of applicable U.S. federal securities laws.

Visa is a global payments leader,
with one of the world's largest
payment networks¹



\$14.3T

total volume³



263.2B

total transactions³



~15,000

financial institutions²



200+

countries and territories



4.2B

cards worldwide¹



100M+

merchant locations⁴

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



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.

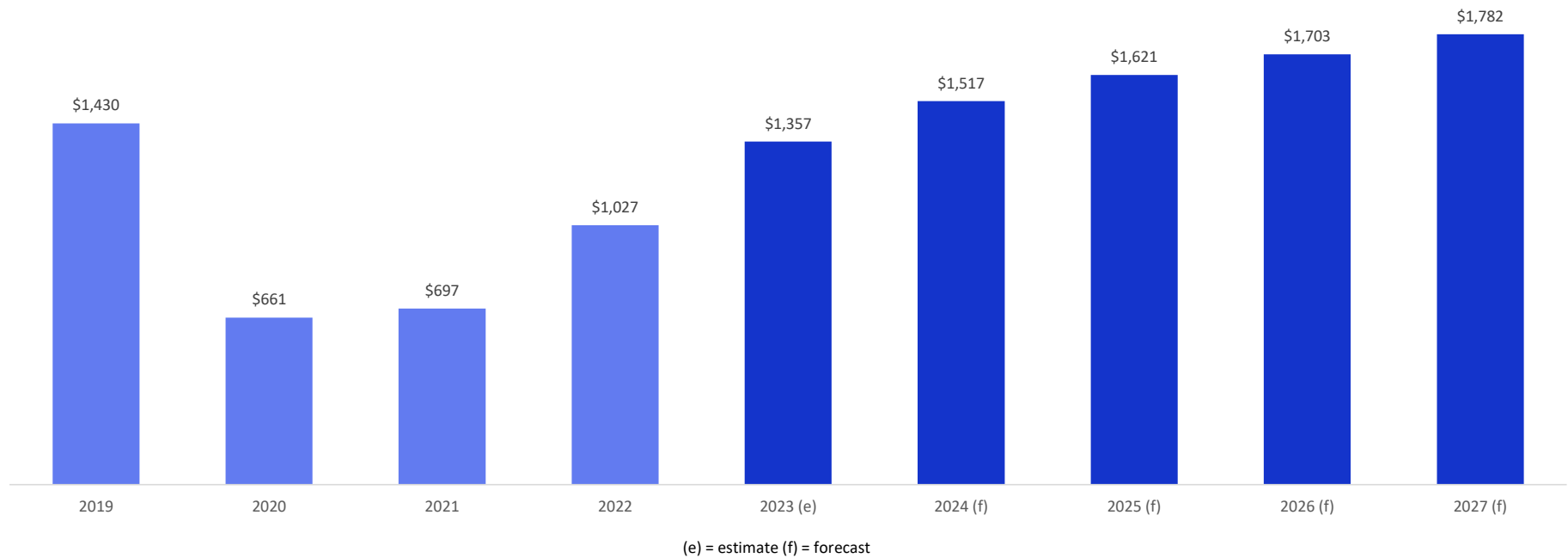
Visa Government Solutions reflect Visa's commitment to be a strategic partner to governments as they digitize their economies and deliver sustainable social impact.

VISA

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

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

Global Business Travel Spend (Billions US \$)



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

10 trends set to shape the 2023 payments landscape



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/>

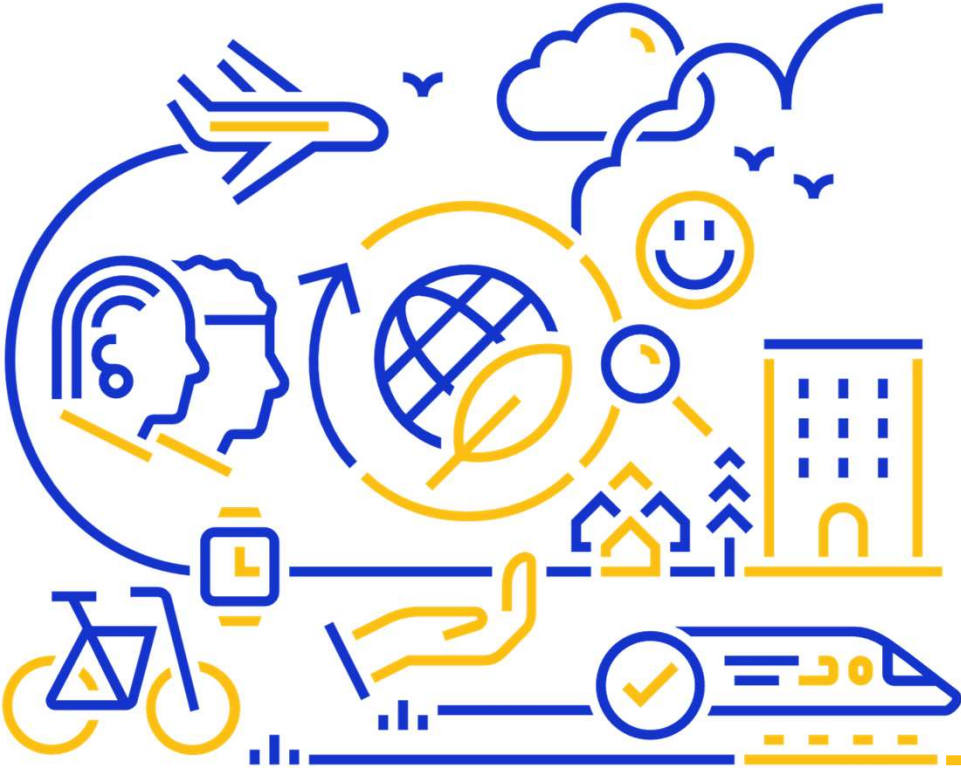
³ Visa Business and Economic Insights, VisaNet, US Census bureau

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.



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

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.



Guarding against fraud

Trend 5

\$49B

total fraud losses are expected globally by 2030⁵

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>



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.

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.



Embedded finance transformation

Trend 8



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

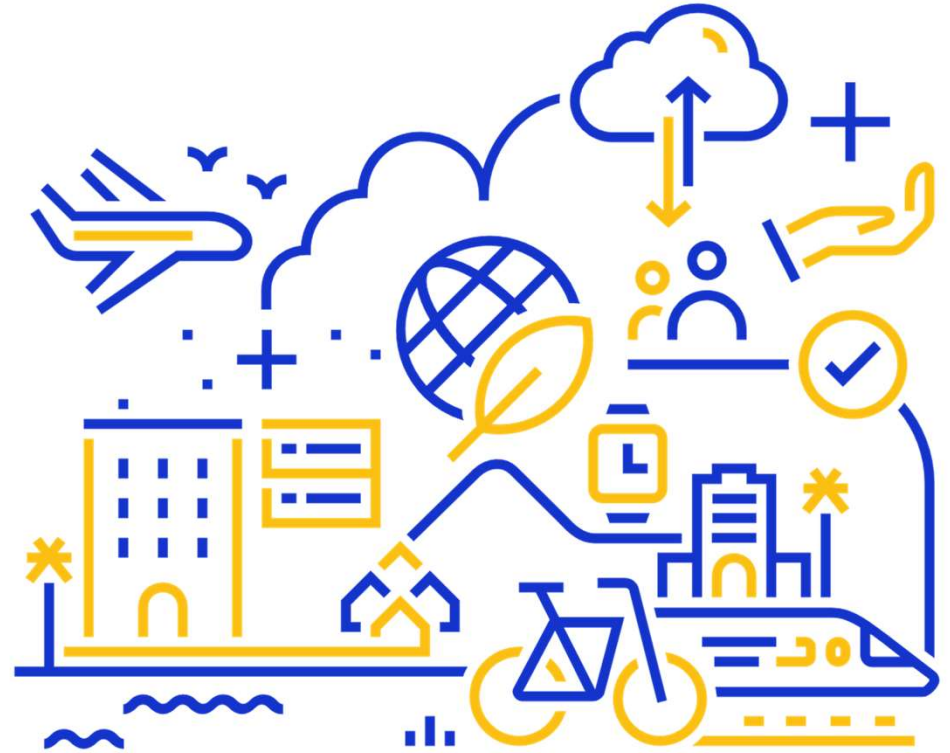
Merchants of all sizes are recognizing the value of embedding digital payments within their intended customer experience and business operations. For their part, banks are using open banking solutions and fintech partnerships to enable account holders to access integrated experiences from their accounts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

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.



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 scrutiny¹⁰, 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 Z¹²

41%

penetration
among Millennials¹²

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. <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>

Public Sector Best Practices Update

Institute of Commercial Payments

Government/K-12 Advisory Team

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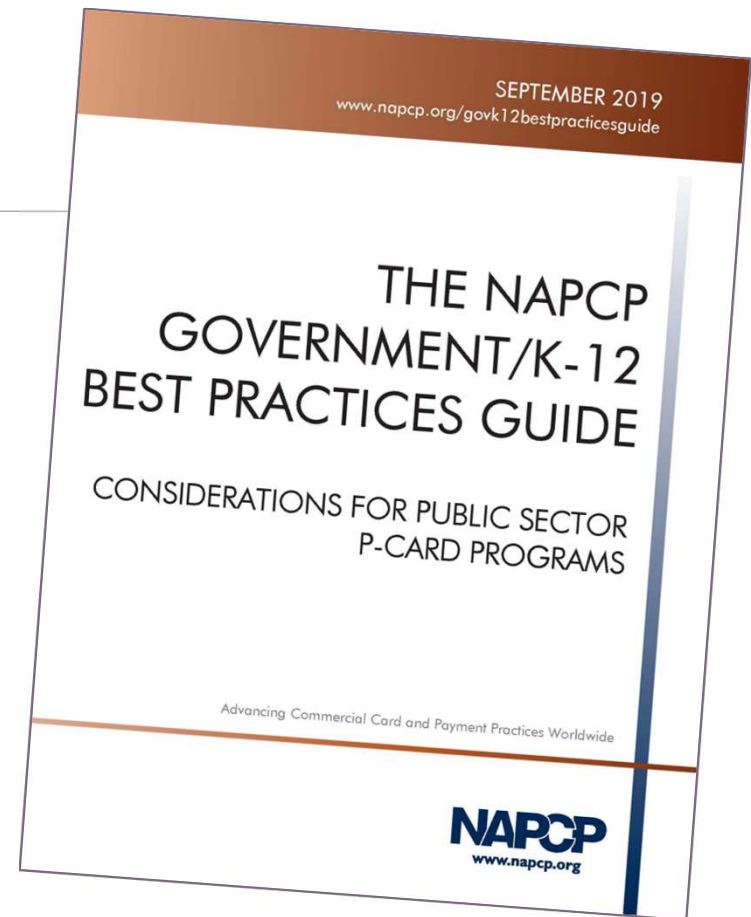


Source

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?



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?

Maintaining your programs

Internal and external factors affecting current programs

Roles and responsibilities

Training for all stakeholders

Updated manuals and forms

Maintain and expand?



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?



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.”



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

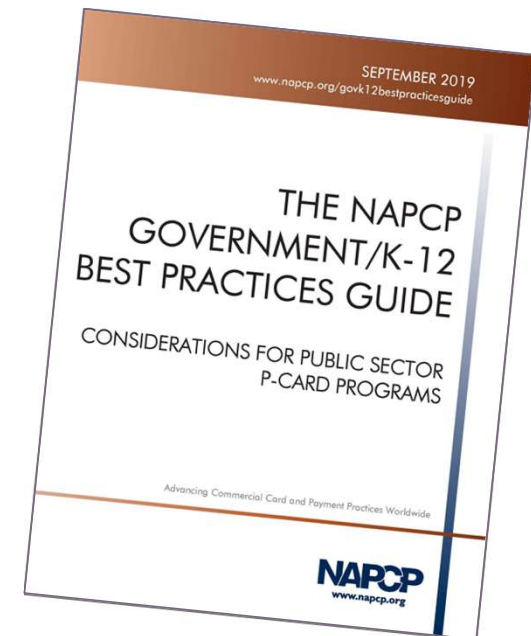
- The credential is soon changing to include current payment avenues instead of just PCards

Access Report

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

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- 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



iocpnow.com/GovK12BestPracticeGuide

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!