2025 Annual Washington State Purchase Card Forum

October 23, 2025

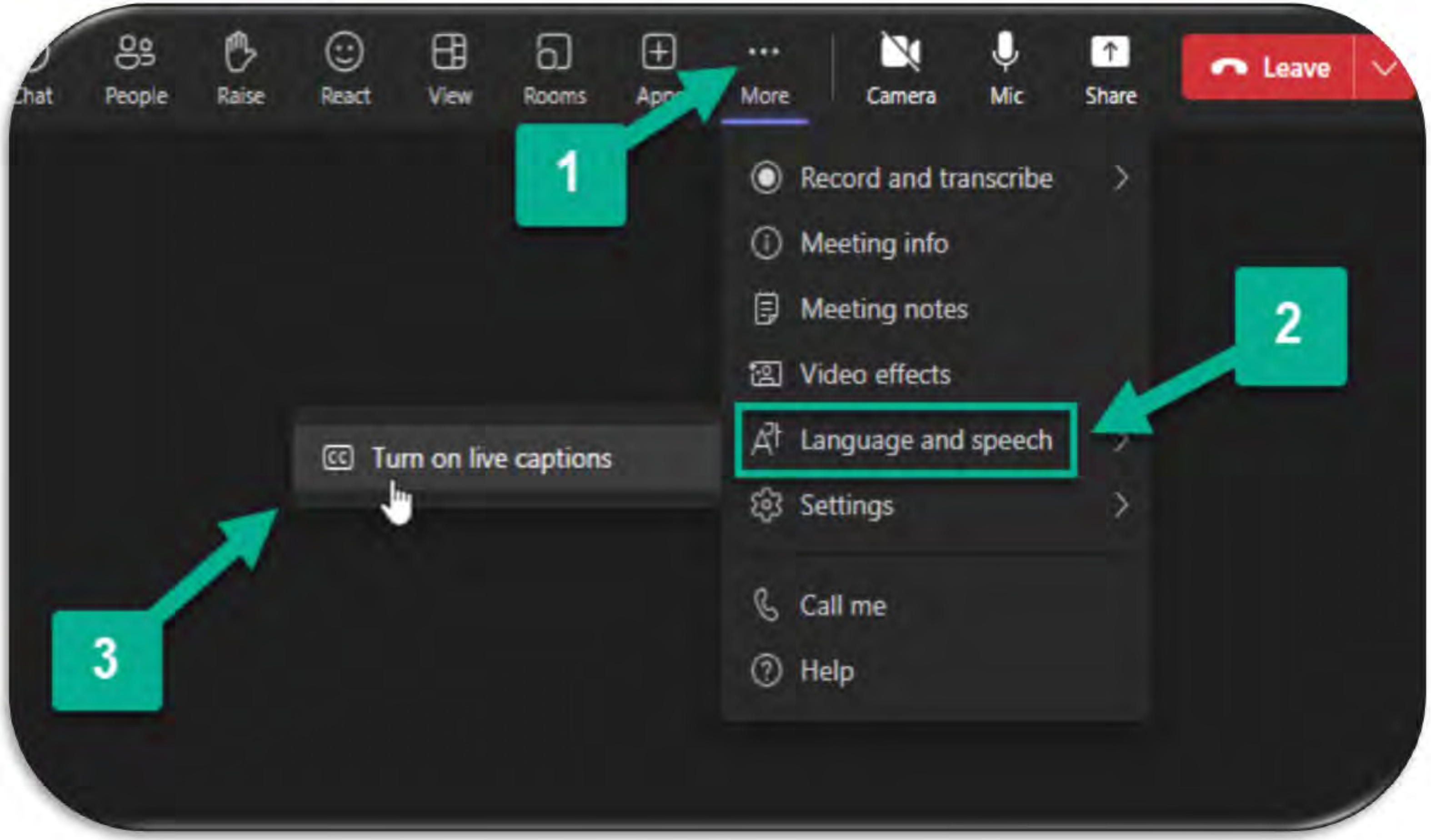
8AM – 12PM

Housekeeping Items

- Mute your line
- Recording the forum
- Closed captioning
- ASL interpreters
- Chat functionality – Q&A
- Survey at the end of the forum

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**



Purchase Cards

Use of Amazon Business

Home › Purchase › Purchase Cards

Purchase Cards

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

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 U.S. 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.

2025 Annual purchase card forum

Register today for the 2025 annual purchase card forum.

2024 Annual purchase card forum

The annual Washington State Purchase Card Virtual Forum was held on Oct. 24, 2024. This event was a great source of up-to-date P-Card information, industry news, and U.S. Bank enhancements and resources.

Featured topics from the forum include:

- WA-State Purchase Card Program Performance Overview – *U.S. Bank*
- Effective Audit Strategies for Purchase Card Management – *SAO*
- Fraud or Dispute: When, Why, Best Practices – *U.S. Bank*

Read the presentation slide deck from the event.

Presentation recording

Michael Lix

Enterprise P-Card Program Manager

https://des.wa.gov/purchase/purchase-cards

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!

FORUM AGENDA

08:00 - 08:15 - **Welcome remarks and resources overview** – *Michael Lix / DES*

08:15 - 09:15 – **Understanding credit card exceptions**– *Sadie Armijo, Carol Gross / SAO*

09:15 – 09:30 – **Break**

09:30 – 10:00 - **Transaction Management** – *Lance Yount, DLI / Latosha Bishop, U.S. Bank*

10:00 – 10:40 –**State of WA performance highlights and updates** – *Shannon Ness, Monica Lockett/ U.S. Bank*

10:40 - 10:55 – **Break**

10:55 – 11:25 – **Understanding and maximizing your rebates**– *JoAleen Ainslie, City of Tacoma / U.S. Bank*

11:25 – 11:55 – **Small agency best practices** – *Todd Steben, Dept. of Lottery*

11:55 – 12:00 – **Closing remark and survey** – *Michael Lix / DES*

Understanding Credit Card Exceptions: Criteria, Cases and Resources

Sadie Armijo, CFE
Director of State Audit and Special Investigations

Carol Gross, MBA, CFE
Audit Manager for Team Financial Audit

DES Annual Washington State Purchase Card Virtual Forum
October 23, 2025

Agenda:

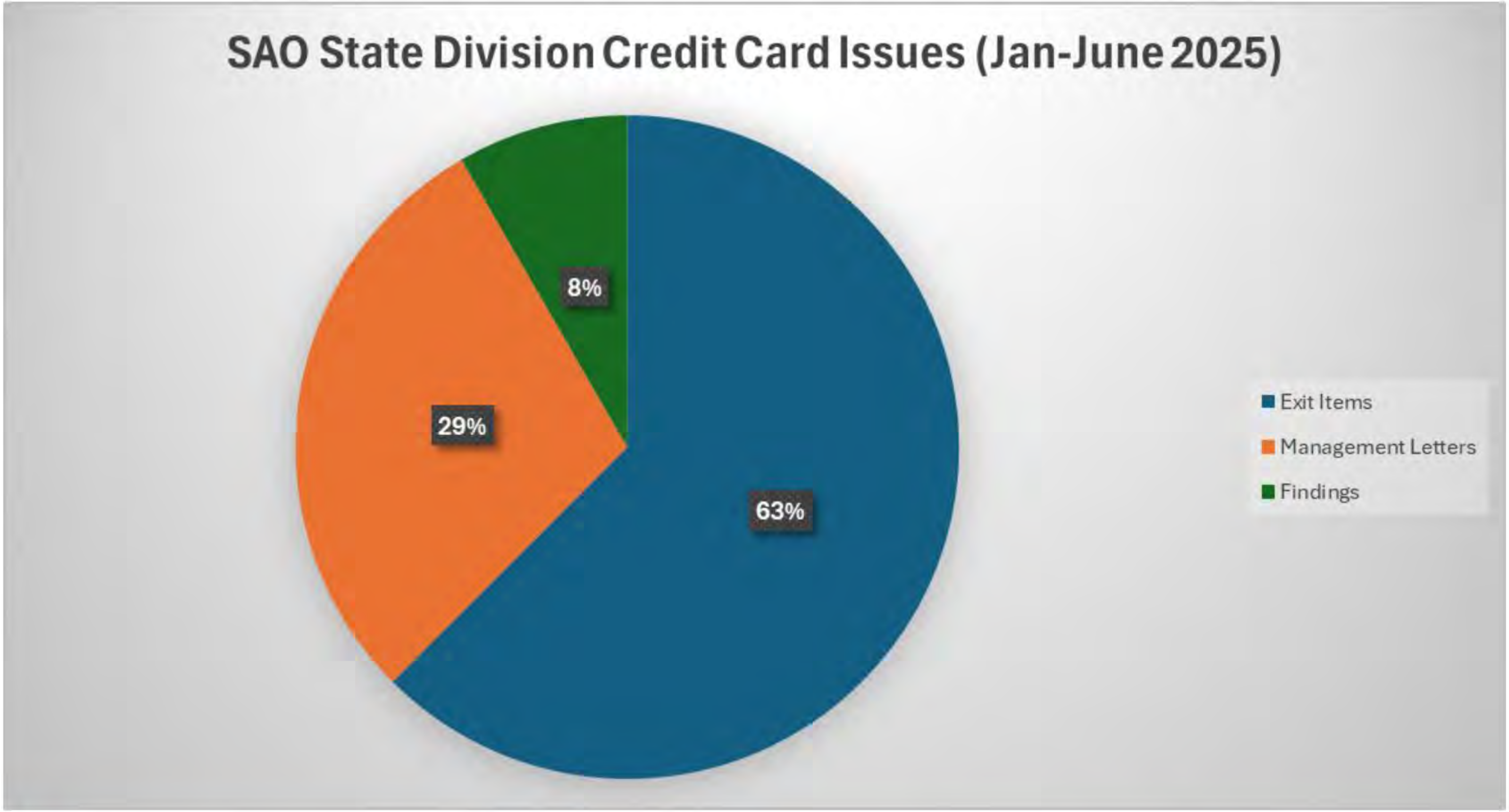
1. Most common credit card exceptions
2. Applicable Criteria and Resources
3. Would you approve this?
4. SAO fraud reporting and resources

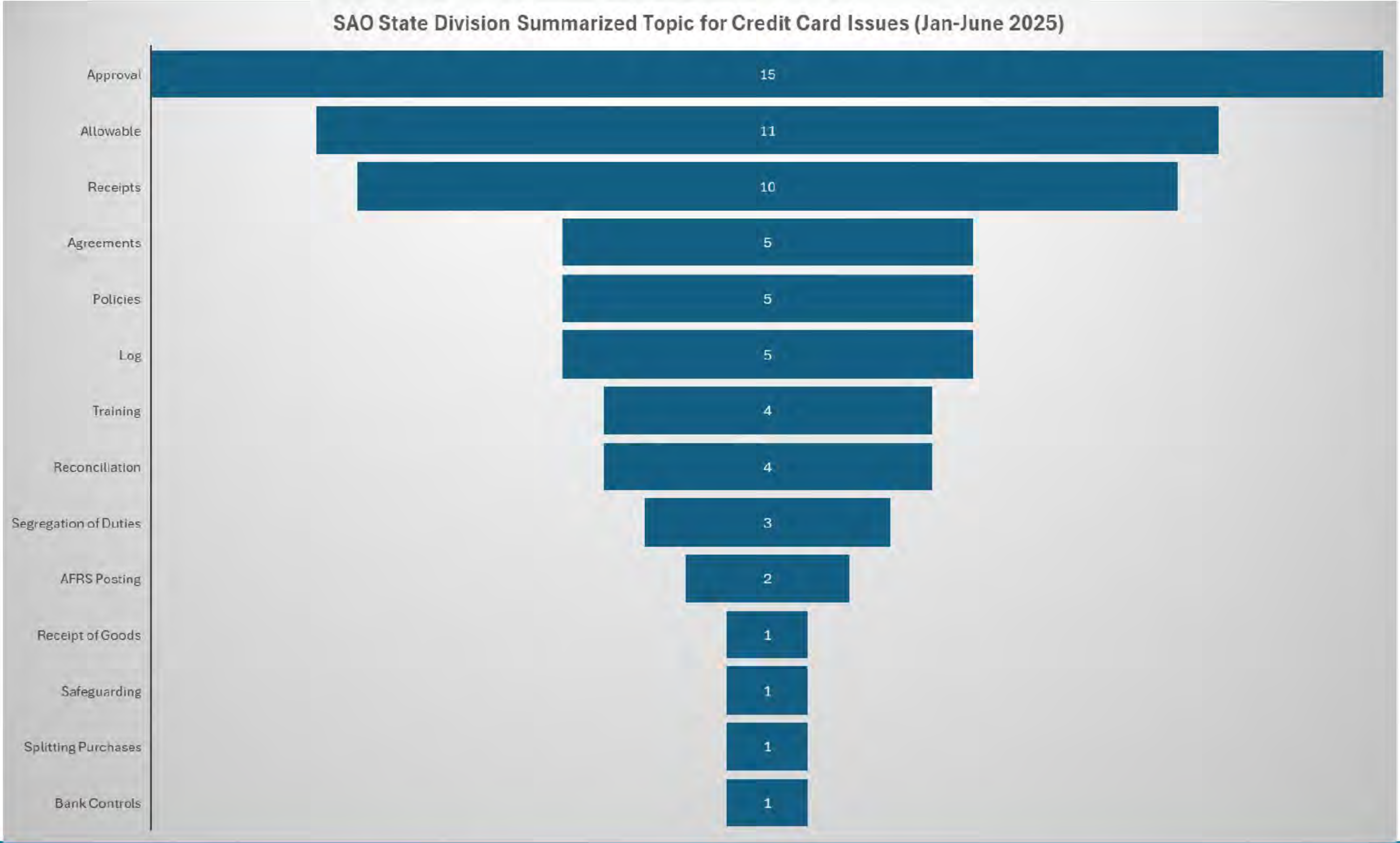
Top 10 'Frequent Flyers'

1. Card User Agreements are not completed, retained nor updated every two years
2. Purchasing Trainings are not completed or not tracked
3. Reconciliations are not performed to review transactions for appropriateness
4. Credit Cards are not safeguarded
5. Entity does not utilize a log to track the chain of custody of shared cards

Top 10 frequent flyers continued

6. Approvals are not maintained to support that purchases were for legitimate business purposes
7. Wrong card is used for the wrong purpose (i.e. corporate travel card used for purchases that are not travel related)
8. Corporate Travel Cards are not centrally monitored or reconciled
9. Purchases are personal in nature
10. Receipts are not maintained


SAO State Division Credit Card Issues (Jan-June 2025)
8%
29%
63%
Exit Items
Management Letters
Findings


SAO State Division Summarized Topic for Credit Card Issues (Jan-June 2025)
Approval
15
Allowable
11
Receipts
10
Agreements
5
Policies
5
Log
5
Training
4
Reconciliation
4
Segregation of Duties
3
AFRS Posting
2
Receipt of Goods
1
Safeguarding
1
Splitting Purchases
1
Bank Controls
1

Most Common Exceptions:

- **Approvals**
  - Lack of documented approval
  - Person approving did not have authority to approve
  - Approval did not meet requirements (not complying with agency policies, SAAM etc.)
- **Allowable**
  - Purchase was not an allowable use of state resources per law, rule, policy
- **Receipts**
  - Receipts were not maintained

What do I need to know about **approvals**?

1. Approving purchases is required:

DES Enterprise Commercial Card Policy FO.03.01 states that Agency responsibilities include:

h. Designating an approving official(s) who is responsible for monitoring, reviewing, and approving the purchases and taking appropriate disciplinary actions, consistent with applicable agency policies, for misuse of the credit card.

SAAM 85.32.30.a states:

85.32.30.a

At a minimum, payment processing documentation should include evidence of authorization for purchase, receipt of goods or services, and approval for payment. Agencies may utilize paper or electronic forms.

What do I need to know about **approvals**?

2. Approvals must be documented.

See again SAAM 85.32.30.a:

85.32.30.a

At a minimum, payment processing documentation should include evidence of authorization for purchase, receipt of goods or services, and approval for payment. Agencies may utilize paper or electronic forms.

RCW 43.88.200 states records reflecting financial transactions must be available for public inspection.

RCW 43.88.200

Public records.

All agency records reflecting financial transactions, such records being defined for purposes of this chapter to mean books of account, financial statements, and supporting records including expense vouchers and other evidences of obligation, shall be deemed to be public records and shall be available for public inspection in the agency concerned during official working hours.

What do I need to know about **approvals**?

3. The approver must have the authority to approve the purchase.

Under RCW 39.26.090, DES can delegate authority to agencies to purchase goods and services. Within that delegation, each agency head may further delegate procurement authority to management within their agency.

This is typically documented in a "signature authority matrix" or "purchase signing authority" document that shows who has been delegated the authority to make/approve purchases within the agency.

Each delegated authority level typically includes the name/title of the authorized approver and the maximum dollar amount that can be approved at that level. It can also be further restricted by the type of purchase (i.e. IT purchases)

Title	Name	Approval Limit
Director of Innovation	Jane Doe	$10,000

Your agency's signature authority should be documented and updated regularly to ensure the listing is up to date.

Expectations around setting and updating this matrix should be formalized in an agency specific policy or procedure.

And don't forget to retain these records for 6 years, as required by the State Government General Records Retention Schedule:

WASHINGTON
Secretary of State
Washington State Archives

State Government General Records Retention Schedule
Version 6.3 (October 2024)

3.2 AUTHORIZATION/DELEGATION

The activity of granting and/or receiving permission or approval in relation to financial management.

DISPOSITION AUTHORITY NUMBER (DAN)	DESCRIPTION OF RECORDS	RETENTION AND DISPOSITION ACTION	DESIGNATION
GS 01072 Rev. 0	***Signature Authority/Delegation Records*** Records documenting the designating of agency personnel with the authority to sign for purchases, leave authorizations or other actions.	**Retain** for 6 years after end of fiscal year in which signature authority was superseded/rescinded *then* **Destroy.**	NON-ARCHIVAL **ESSENTIAL** (for Disaster Recovery) OPR

Purchase approvals must align with the policies and procedures you have created.

Title	Name	Approval Limit
Director of Innovation	Jane Doe	$10,000

DESCRIPTION	QUANTITY	UNIT	ESTIMATED	
			UNIT PRICE	TOTAL COST
Innovation Party Supplies	1		$11,000	$11,000
			Total	$11,000

NAME OF AUTHORIZING OFFICIAL	I hereby certify that the goods or services requested are necessary for the work and transaction of business of this agency
Jane Doe	(SIGNATURE)

Purchase approvals must align with state requirements.

For example...Travel!

10.10.50 Prior authorization for travel may be required

June 1, 2024

10.10.50.a

Travelers must receive prior authorization for travel from the agency head or authorized designee:

- Whenever a travel advance is required by a traveler.
- For all out-of-state travel.

Use the Travel Authorization (form A40-A), or other equally effective written means for requesting and documenting prior authorization for travel.

2. TRAVEL ITINERARY & MODE OF TRANSPORTATION

DATE	FROM	TO	MODE CODE
6/1/2025	Olympia, WA	Montevideo, Uruguay	AIR
6/10/2025	Montevideo, Uruguay	Olympia, WA	AIR

MODE CODE SYMBOLS:

- POV--Privately Owned Vehicle
- AOV--Agency Owned Vehicle
- MPV--Motor Pool Vehicle
- RNV--Rental Vehicle
- AIR--Air (State class of transportation under remarks)
- T--Train
- B--Bus
- O--Other (explain under remarks)

REMARKS:

3. TRAVEL EXPENSE ESTIMATE & ADVANCE REQUESTED

ITEM OF EXPENSE		ESTIMATED TRAVEL EXPENSE	ADVANCE REQUESTED
a. SUBSISTENCE & LODGING DAYS: IN-STATE	OUT-OF-STATE 10	$5,000	
b. TRANSPORTATION: MOTOR VEHICLE (1)	EST. MILES		
OTHER: Flight	MODE CODE AIR	$2,000	
c. OTHER EXPENSE: (explain)			
d. **TOTALS**		$7,000	$ 0.00

NOTICE

TRAVEL ADVANCES--See RCW 43.03.150-.210.

In case of default by employee in repayment or accounting for an advance as provided by state law and regulations, the advance becomes a prior lien and, together with a 10% interest charge, may be duducted from any amount due to the employee from the state. An unauthorized expenditure of an advance constitutes a misappropriation of state funds.

REQUESTOR'S SIGNATURE	DATE
	6/12/2025
AUTHORIZING SIGNATURE	DATE
	6/30/2025

What makes a purchase **allowable**?

DES Enterprise Commercial Card Policy FO.03.01 states:

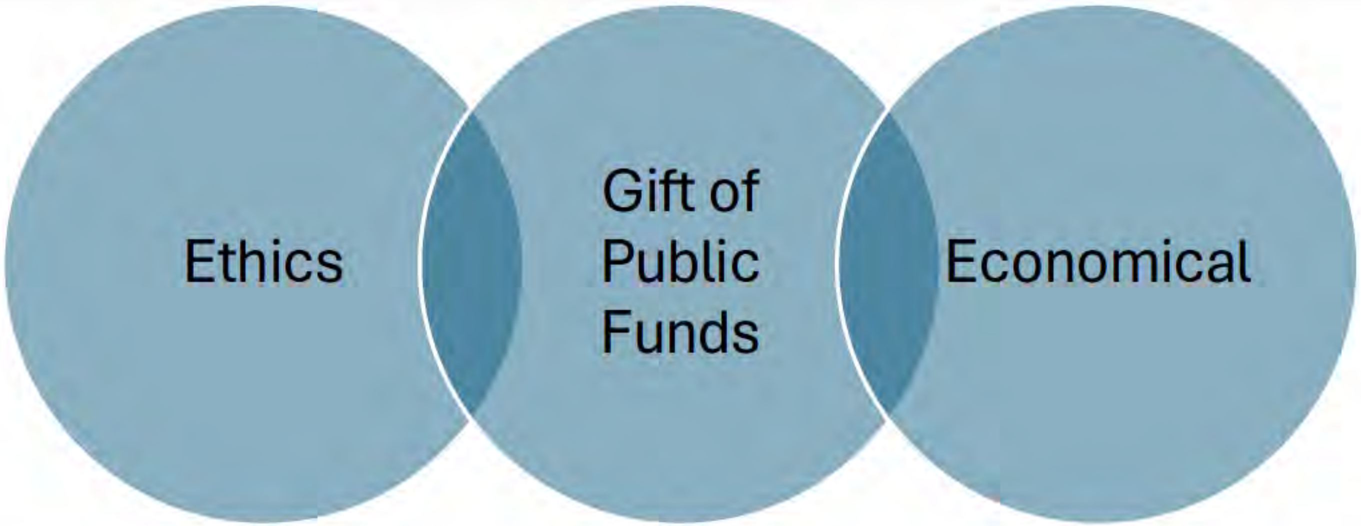
B. Acceptable uses of credit cards include:

a. Payment for goods and services for official state business,

b. Purchases complying with all applicable state statutes, rules, policies, and procedures,

c. Purchases within spending and other limits established on the card, as established by each agency within the pre-determined agency aggregate limit.

1. Work Related
2. Consider:



What makes a purchase **allowable**?

Ethics

- SAAM 40.30.40 states purchase card policies should include "consideration of the state ethics laws"
- The Ethics in Public Service Act is codified in RCW 42.52
- As a participant in the state's purchase card program, purchasers are also required to take the "Purchasing and Procurement Ethics" training provided by DES prior to issuance of the card
- **State employees are accountable to the public for the use of public funds**
  - **Stewardship**
  - **Transparency**

What makes a purchase **allowable**?

Ethics

- One key aspect of ethical purchasing behavior is being on the lookout for **conflicts of interest**

- RCW 42.52.020 - Activities Incompatible with Public Duties
- RCW 42.52.030 - Financial Interests in Transactions

  - Will this purchase benefit me personally outside of my state employment?
  - Will this purchase benefit someone close to me?

What makes a purchase **allowable**?

Gift of Public Funds

- Article 8; Section 5 and 7 of the Washington State Constitution describes what is known as the "Gift of Public Funds doctrine".

- Governments are prohibited from "conferring benefits to private parties in ways that might disadvantage public interests" - MRSC - Gift of Public Funds

  - **Are the funds being expended to carry out a fundamental purpose of the government?**
  - **Was there a "donative intent" or did the government receive an adequate return for the transfer?**

What makes a purchase **allowable**?

Economical

Think about travel expenses. From SAAM 10:

10.10.10 Agency responsibilities

Aug. 1, 2023

10.10.10.a

Agency heads, and their designees for directing travel and approving reimbursement, are to:

1. Ensure that any travel costs incurred are:
   - Directly work related,
   - Obtained at the most economical price, and
   - Necessary for state business.
2. Exercise prudent judgment in approving travel-related costs.

What makes a purchase **allowable**?

Economical

Think about travel expenses. From SAAM 10:

10.10.15 Responsibilities of travelers

Aug. 1, 2023

A traveler on official state business is responsible for:

1. Being familiar with state and agency travel and transportation regulations before embarking on travel.
2. Exercising the same care in incurring expenses and accomplishing the purposes of the travel that a prudent person would exercise if traveling on personal business. Excess costs, circuitous routes, delays, or luxury accommodations unnecessary or unjustified in the performance of official state business travel are not acceptable.
3. Paying any excess costs and any additional expenses incurred for personal preference or convenience.

What makes a purchase **allowable**?

Economical

- Common situations where the auditor would deem a travel charge as unallowable:
  - Exceeded per diem and no written justification
  - Exceeded per diem and did not receive prior, written approval
  - Travel cost incurred when the employee was not actually in travel status
  - Did not comply with other statute, rule or agency policy
  - Unsupported

What makes a purchase **allowable**?

Agencies are also restricted from paying other state agencies using a state credit card – from SAAM:

40.30.40.b Restrictions

Agencies may not use the purchase card to pay other state agencies or to make payments between internal departments within an agency.

Exceptions to this are as follows:

- When prior written approval is received from the Office of Financial Management based on the requirements in Subsection 40.40.10, or
- When the paying and/or receiving account is a local account, and the receiving agency has agreed to accept the inter-agency purchase card payments, or
- The Department of Transportation's *Good To Go!* accounts. Agencies should actively manage/ monitor their *Good To Go!* account. Agencies may not auto-replenish accounts. When replenishing the account, agencies should not exceed one month's estimated usage.

Receipts

Auditors follow auditing standards to ensure our work is done professionally and appropriately. A key concept of these standards is that we must be objective, and form opinions based on "sufficient and appropriate audit evidence." (*AU-C Sec.500 - Audit Evidence*)

Was this purchase allowable or not?

Management

- I'm telling you this happened (oral)
- I can find an internally created document to show you this happened (written)

External Sources

- Third parties
- Invoices, contracts, receipts directly from the vendor

The quality of the evidence can be affected by the **source** and **form** of the evidence.

Receipts

Once we have the evidence, we must determine the **reliability** of the evidence based on a review of its:

Accuracy

Completeness

Authenticity

Susceptibility to management bias

What does this have to do with receipts for credit card purchases?

AU-C Sec.500.A27

Receipts

When we're talking about credit card purchases, which type of audit evidence would you consider the **most** reliable to show that a purchase occurred and the purchase was an allowable use of state funds?

A. An email from the purchase card administrator.
B. A receipt from the vendor.
C. The credit card statement.
D. A credit card reconciliation log.

Receipts

The DES Enterprise Commercial Card Policy also states that agency responsibilities include:

n. Performing routine reconciliation of card transactions, through applicable supporting documentation, to the issuing bank's transaction data to monitor purchases made for proper use of the card.

You can not reconcile something to itself. Your reconciliation process should start with "applicable supporting documentation," which should include:

- Itemized Receipts
- Invoices
- Approvals
- Written justifications
- Credit Card Log

And then reconcile those documents to the credit card statement/issuing bank's transaction data.

Receipts

If it's your job to reconcile credit card purchases, what should you be looking for to make sure they are "proper"?

Remember that audit evidence criteria from the auditing standards (this is what the auditor is looking for!)

Accuracy

Completeness

Authenticity

Susceptibility to management bias

Total State Agency purchase card use for FY 2025

$299,985,849

* Excludes Universities and most Community Colleges

Now let's look at some credit card expenditures

Facts to use:

- State agency travel card
- Payment to Walmart for $1,514.82
- Appears to be three $500 gift cards
- This is the only support provided


Walmart
Save money. Live better.
360-350-6019 Mgr:JOSHUA PROCTOR
5900 LITTLEROCK RD SW
TUMWATER WA 98512
ST# 03850 OP# 002149 TE# 92 TR# 02444
VMCDOTSVL 079936637645 4.94 O
DEBIT LOAD 060538802945 500.00 O
VMCDOTSVL 079936637645 4.94 O
DEBIT LOAD 060538802945 500.00 O
VMCDOTSVL 079936637645 4.94 O
DEBIT LOAD 060538802945 500.00 O
SUBTOTAL 1,514.82
TOTAL 1,514.82
VISA TEND 1,514.82
VISA CREDIT **** **** **** 2314 I 1
APPROVAL # 077682
REF # 1042000314
TRANS ID - 469165661693201
VALIDATION - 962D
PAYMENT SERVICE - E
AID A0000000031010001
TC 5A22B1FE594FD076
TERMINAL # SC010924
*NO SIGNATURE REQUIRED
06/14/19 11:22:52
CHANGE DUE 0.00
EFT DEBIT PAY FROM PRIMARY
500.00 DEBIT LOAD
ACCOUNT # **** **** **** ***2 038
REF # 916518090641
NETWORK ID. 0057 APPR CODE 709213
TERMINAL # 00000000
06/14/19 11:22:53
EFT DEBIT PAY FROM PRIMARY
500.00 DEBIT LOAD
ACCOUNT # **** **** **** ***0 613
REF # 916518090989
NETWORK ID. 0057 APPR CODE 083223
TERMINAL # 00000000
06/14/19 11:22:55
EFT DEBIT PAY FROM PRIMARY
500.00 DEBIT LOAD
ACCOUNT # **** **** **** ***3 552
REF # 916518090642
NETWORK ID. 0057 APPR CODE 083268
TERMINAL # 00000000
06/14/19 11:22:58
ITEMS SOLD 6
Your Card has been activated. For customer service, please call the number on the back of your package or card. No in-store refunds. Please keep this receipt for your records.
TC# 8029 0882 1286 9796 0564 25
Low Prices You Can Trust. Every Day.
06/14/19 11:23:01
CUSTOMER COPY

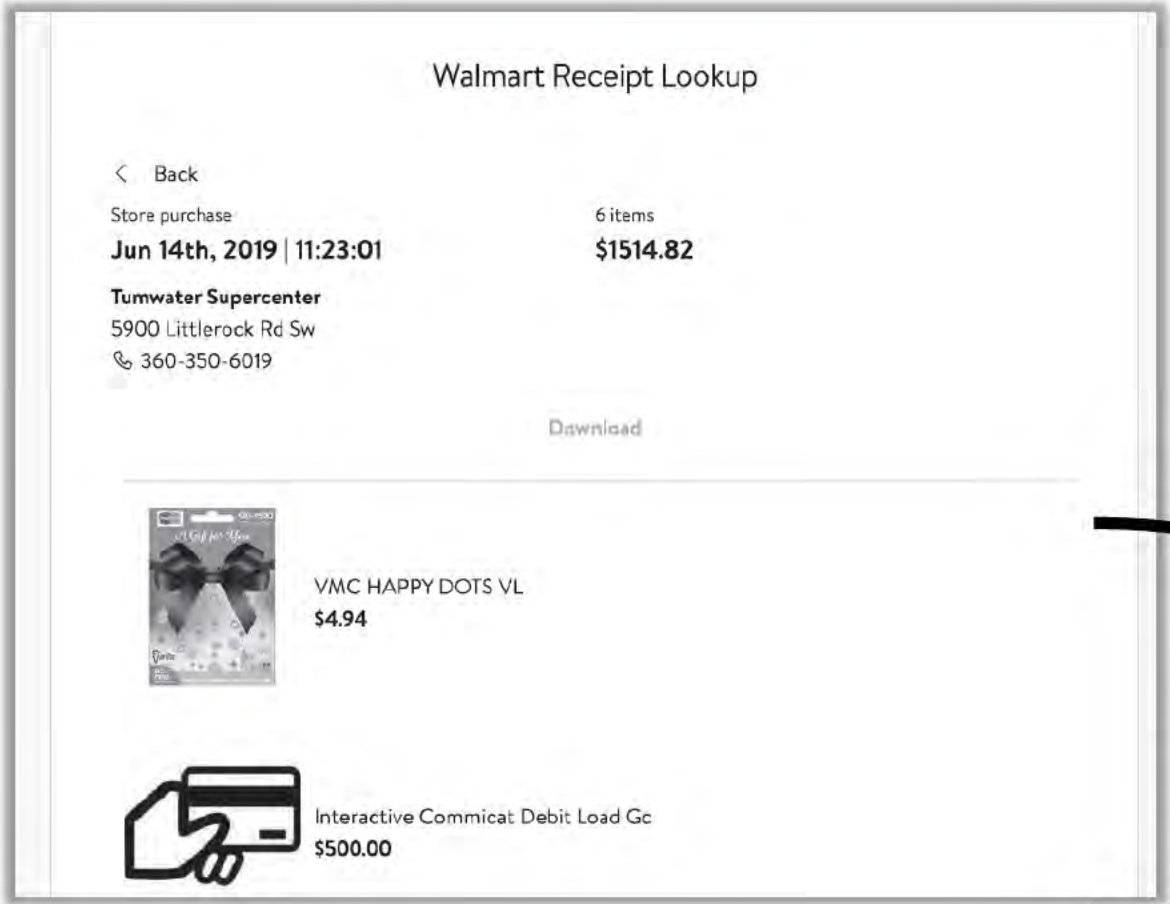
Would you approve this?

- Is this adequate support for a credit card expenditure?
- Are these expenses on the right card?
- What is missing?
- What is this for?
- Who approved this?

Walmart
Save money. Live better.

```
360-350-6019 Mgr:JOSHUA PROCTOR
5900 LITTLEROCK RD SW
TUMWATER WA 98512
ST# 03850 OP# 002149 TE# 92 TR# 02444
VMCDOTSVL      079936637645        4.94 O
DEBIT LOAD     060538802945      500.00 O
VMCDOTSVL      079936637645        4.94 O
DEBIT LOAD     060538802945      500.00 O
VMCDOTSVL      079936637645        4.94 O
DEBIT LOAD     060538802945      500.00 O
                   SUBTOTAL  1,514.82
                      TOTAL  1,514.82
                 VISA  TEND  1,514.82
VISA CREDIT     **** **** **** 2314 I 1
APPROVAL # 077682
REF # 1042000314
TRANS ID - 469165661693201
VALIDATION - 96ZD
PAYMENT SERVICE - E
AID A0000000031010O1
TC 5A22B1FE594FD076
TERMINAL # SC010924
*NO SIGNATURE REQUIRED
        06/14/19     11:22:52
                 CHANGE DUE      0.00
EFT DEBIT        PAY FROM PRIMARY
    500.00  DEBIT LOAD
ACCOUNT #       **** **** **** ***2 038
REF # 916518090641
NETWORK ID. 0057 APPR CODE 709213
TERMINAL # 00000000
         06/14/19    11:22:53
EFT DEBIT        PAY FROM PRIMARY
    500.00  DEBIT LOAD
ACCOUNT #       **** **** **** ***0 613
REF # 916518090989
NETWORK ID. 0057 APPR CODE 083223
TERMINAL # 00000000
         06/14/19    11:22:55
EFT DEBIT        PAY FROM PRIMARY
    500.00  DEBIT LOAD
ACCOUNT #       **** **** **** ***3 552
REF # 916518090642
NETWORK ID. 0057 APPR CODE 083268
TERMINAL # 00000000
         06/14/19    11:22:58
            # ITEMS SOLD 6
Your Card has been activated.  For
customer service, please call the
number on the back of your package or
card.  No in-store refunds.  Please
keep this receipt for your records.
   TC# 8029 0882 1286 9796 0564 25
Low Prices You Can Trust. Every Day.
        06/14/19     11:23:01
         ***CUSTOMER COPY***
```

Walmart receipt look-up


Walmart Receipt Lookup

Back

Store purchase

Jun 14th, 2019 | 11:23:01

6 items

$1514.82

Tumwater Supercenter

5900 Littlerock Rd Sw

360-350-6019

Download

VMC HAPPY DOTS VL

$4.94

Interactive Commicat Debit Load Gc

$500.00

Purchase of three $500 Visa cash cards and three $4.94 activation fees.

Credit Card Statement Review

- Is there a previous balance outstanding?
- Are all the amounts on the posting positive?
- Do these expenditures look reasonable?
- Make sure that this statement agrees to the reconciliation log and the required supporting documents.

usbank

U.S BANCORP SERVICE CENTER
P. O. Box 6343
Fargo, ND 58125-6343

STATE AUDITORS OFFICE

ACCOUNT NUMBER [redacted]
STATEMENT DATE 09-12-25
TOTAL ACTIVITY $ 2,609.18

"MEMO STATEMENT ONLY"
DO NOT REMIT PAYMENT

000002186 01 SP 106481517285219 S
[redacted]
OLYMPIA WA 98504-0031

NEW ACCOUNT ACTIVITY

POST DATE	TRAN DATE	TRANSACTION DESCRIPTION	REFERENCE NUMBER	MCC	AMOUNT
08-20	08-19	4IMPRINT, INC 4IMPRINT.COM WI PUR ID: 29469294 TAX: 93.79	24692165231103683475088	5969	1,060.69
09-03	09-02	CROWDPURR.COM PLAN CROWDPURR.COM OH PUR ID: in1S2zC9IS4CJp1Lx0yfVDsh TAX: 0.00	24492165246100016533364	5734	249.99
09-04	09-03	AMAZON.COM*MV0IV4BN3 AMZN.COM/BILL WA PUR ID: 113-5305262-33570 TAX: 0.00	24692165246107353260855	5942	25.00
09-04	09-03	ASSOCIATION OF LOCAL GOV 859-276-1147 KY PUR ID: PO 746587045400 TAX: 10.80	24801975246466444674106	8699	270.00
09-04	09-03	ASSOCIATION OF LOCAL GOV 859-276-1147 KY PUR ID: PO 246477745402 TAX: 10.80	24801975246466444674114	8699	270.00
09-04	09-03	ASSOCIATION OF LOCAL GOV 859-276-1147 KY PUR ID: PO 746616045403 TAX: 10.80	24801975246466444674122	8699	270.00
09-08	09-05	EB *2025 ANNUAL FRAUD 801-413-7200 CA PUR ID: 13188777013 TAX: 0.00	24036295248744530281079	7399	450.00
09-08	09-06	AMAZON MKTPL*K94NA1NZ3 AMZN.COM/BILL WA PUR ID: 113-7178604-26034 TAX: 1.25	24692165249109928781099	5942	13.50

Default Accounting Code:

CUSTOMER SERVICE CALL
800-344-5696

ACCOUNT NUMBER
[redacted]

STATEMENT DATE	DISPUTED AMOUNT
09-12-25	$ .00

ACCOUNT SUMMARY

PREVIOUS BALANCE	$.00
PURCHASES & OTHER CHARGES	$2,609.18
CASH ADVANCES	$.00
CASH ADVANCE FEE	$.00
CREDITS	$.00

SEND BILLING INQUIRIES TO:

C/O U.S. BANCORP SERVICE CENTER, INC
U.S. BANK NATIONAL ASSOCIATION
P.O. BOX 6335
FARGO, ND 58125-6335

AMOUNT DUE
$ 0.00
DO NOT REMIT

Purchase card log and activity

PURCHASING CARD ACTIVITY LOG

[redacted]

Sep-25

$	2,609.18	TOTAL FROM STATEMENT	TOTALS MATCH
$	2,609.18	TOTAL ENTERED IN ACTIVITY LOG	
		DIFFERENCE	

TRANSACTION NUMBER	TRANSACTION DATE	VENDOR NAME	DESCRIPTION OF PURCHASE	INDIVIDUAL, TEAM, OFFICE BENEFITTED	WHO MADE PURCHASE	PURCHASE JUSTIFICATION	SUB TOTAL	TRANSACTION TOTAL
1	08/19/25	4Imprint	Purchased Whistles for swag giveaways for future use (these were ordered back in May however the Whistles were on back order and just arrived)	SAM	Jeana Gillis		$ 1,060.69	$ 1,060.69
2	09/02/25	Crowdpurr	Purchased for WFOA Conference	SAM	Jeana Gillis		$ 249.99	$ 249.99
3	09/03/25	Amazon	Purchased gift card for Scott Bills (see recognition log for explanation)	SAM	Jeana Gillis		$ 25.00	$ 25.00
4	09/03/25	Assoc. of Local Gov.	Registered Breanna for Conference	SAM	Jeana Gillis		$ 270.00	$ 270.00
5	09/03/25	Assoc. of Local Gov.	Registered Hannah for Conference	SAM	Jeana Gillis		$ 270.00	$ 270.00
6	09/03/25	Assoc. of Local Gov.	Registered Kevin for Conference	SAM	Jeana Gillis		$ 270.00	$ 270.00
7	09/05/25	ACFE	Registered Alex for ACFE Training	SAM	Jeana Gillis		$ 450.00	$ 450.00
8	09/06/25	Amazon	Purchased book for Time Management Training Erin Anderson will be presenting	SAM	Jeana Gillis		$ 13.50	$ 13.50

Zoom in on credit card statement details

NEW ACCOUNT ACTIVITY

POST DATE	TRAN DATE	TRANSACTION DESCRIPTION	REFERENCE NUMBER	MCC	AMOUNT
08-20	08-19	4IMPRINT, INC 4IMPRINT.COM WI PUR ID: 29469294 TAX: 93.79	24692165231103683475088	5969	1,060.69
09-03	09-02	CROWDPURR.COM PLAN CROWDPURR.COM OH PUR ID: in1S2zC9IS4CJp1Lx0yfVDsh TAX: 0.00	24492165246100016533364	5734	249.99
09-04	09-03	AMAZON.COM*MV0IV4BN3 AMZN.COM/BILL WA PUR ID: 113-5305262-33570 TAX: 0.00	24692165246107353260855	5942	25.00
09-04	09-03	ASSOCIATION OF LOCAL GOV 859-276-1147 KY PUR ID: PO 746587045400 TAX: 10.80	24801975246466444674106	8699	270.00
09-04	09-03	ASSOCIATION OF LOCAL GOV 859-276-1147 KY PUR ID: PO 246477745402 TAX: 10.80	24801975246466444674114	8699	270.00
09-04	09-03	ASSOCIATION OF LOCAL GOV 859-276-1147 KY PUR ID: PO 746616045403 TAX: 10.80	24801975246466444674122	8699	270.00
09-08	09-05	EB *2025 ANNUAL FRAUD 801-413-7200 CA PUR ID: 13188777013 TAX: 0.00	24036295248744530281079	7399	450.00
09-08	09-06	AMAZON MKTPL*K94NA1NZ3 AMZN.COM/BILL WA PUR ID: 113-7178604-26034 TAX: 1.25	24692165249109928781099	5942	13.50

From: Armijo, Sadie (SAO) <armijos@sao.wa.gov>
Sent on: Friday, September 5, 2025 2:16:58 PM
To: Lycan, Alex (SAO) <lycana@sao.wa.gov>; Pritchard, Brandi (SAO) <pritchab@sao.wa.gov>
CC: Gillis, Jeana (SAO) <gillisj@sao.wa.gov>
Subject: RE: 2025 Spokane ACFE - training approval

I approve Alex attending this training.

From: Lycan, Alex (SAO) <lycana@sao.wa.gov>
Sent: Friday, September 5, 2025 6:50 AM
To: Armijo, Sadie (SAO) <armijos@sao.wa.gov>; Pritchard, Brandi (SAO) <pritchab@sao.wa.gov>
Cc: Gillis, Jeana (SAO) <gillisj@sao.wa.gov>
Subject: 2025 Spokane ACFE - training approval

Morning!

I'm going to work with Jeana today to use the p-card to pay for the 2025 Spokane ACFE training in October. Can I get one/both of your approvals in email for her records on the p-card?

Thanks!

Alex Lycan, CFE
Special Investigations Program Manager
Office of the Washington State Auditor
+1 (564) 999-0896 | Pronouns: He, Him, His
Learn more at: sao.wa.gov/preventing-fraud

ACFE®

Association of Certified Fraud Examiners

Spokane Chapter

Questions about 2025 Annual Fraud Conference? View event details or Contact the organizer

Payment Summary

Order #13188777013
Order date: September 5, 2025

Info Requested Info Requested	1 x Full Conference Early Bird Rate	$450.00

Total: 450.00 USD
Paid by Visa

Appears on your card statement as EB *2025 Annual Fraud

Contact the organizer for any questions related to this purchase.

Would you approve this?

- Is this adequate support for a credit card expenditure?
- Are these expenses on the right card?
- What is missing?
- What is this for?
- Who approved this?

Small town credit card statement: What do you see?

TRAN DATE	POST DATE	DESCRIPTION	AMOUNT
12/05	12/05	UPHOLD NEW YORK NY	$550.00
12/05	12/06	TOYOTA TIS TECH SERV 800-892-9650 WI	$65.00
12/05	12/06	UPHOLD NEW YORK NY	$218.00
12/06	12/06	UPHOLD NEW YORK NY	$600.00
12/06	12/06	UPHOLD NEW YORK NY	$300.00
12/07	12/07	STAMPS.COM 855-608-2677 TX	[illegible]
12/07	12/07	PAYMENT - THANK YOU LIBERTY LAKE WA	-$1,700.00
12/07	12/07	PAYMENT - THANK YOU LIBERTY LAKE WA	-$1,600.00
12/07	12/07	PAYMENT - THANK YOU LIBERTY LAKE WA	-$900.00
12/07	12/08	PAYPAL *SHERLOCKMIC CA	$544.95
12/08	12/08	PAYMENT - THANK YOU LIBERTY LAKE WA	-$1,800.00
12/07	12/09	PAYPAL *LMSERVAS CA	$772.05
12/07	12/09	PAYPAL *LMSERVAS CA	$617.70
12/08	12/09	PAYPAL *LMSERVAS CA	$1,029.30
12/09	12/09	PAYMENT - THANK YOU LIBERTY LAKE WA	-$1,800.00
12/10	12/10	PAYMENT - THANK YOU LIBERTY LAKE WA	-$1,900.00
12/10	12/10	PAYMENT - THANK YOU LIBERTY LAKE WA	-$1,100.00
12/10	12/10	PAYMENT - THANK YOU LIBERTY LAKE WA	-$800.00
12/08	12/11	PAYPAL *LMSERVAS CA	$823.50
12/08	12/11	PAYPAL *LMSERVAS CA	$545.67
12/09	12/11	PAYPAL *LMSERVAS CA	$835.85
12/09	12/11	PAYPAL *LMSERVAS CA	$926.40
12/10	12/11	PAYPAL *LMSERVAS CA	$1,080.75
12/11	12/11	PAYMENT - THANK YOU LIBERTY LAKE WA	-$1,800.00
12/10	12/12	PAYPAL *LMSERVAS CA	$1,440.90
12/11	12/12	PAYPAL *LMSERVAS CA	$1,247.45

Digital currency

Bank transfer in

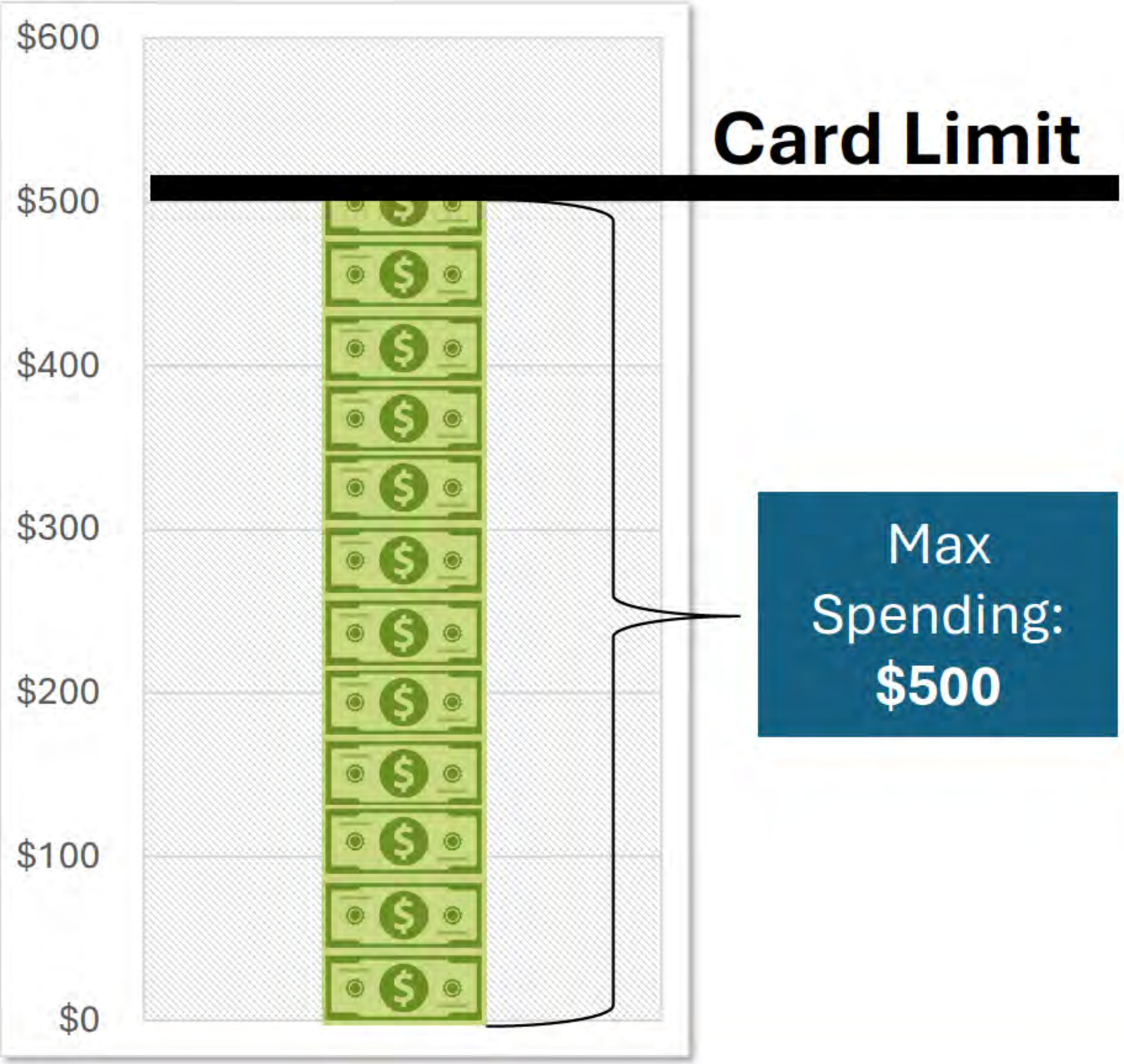
PayPal out

Supporting documentation for the payments and expenses?

No documentation/support

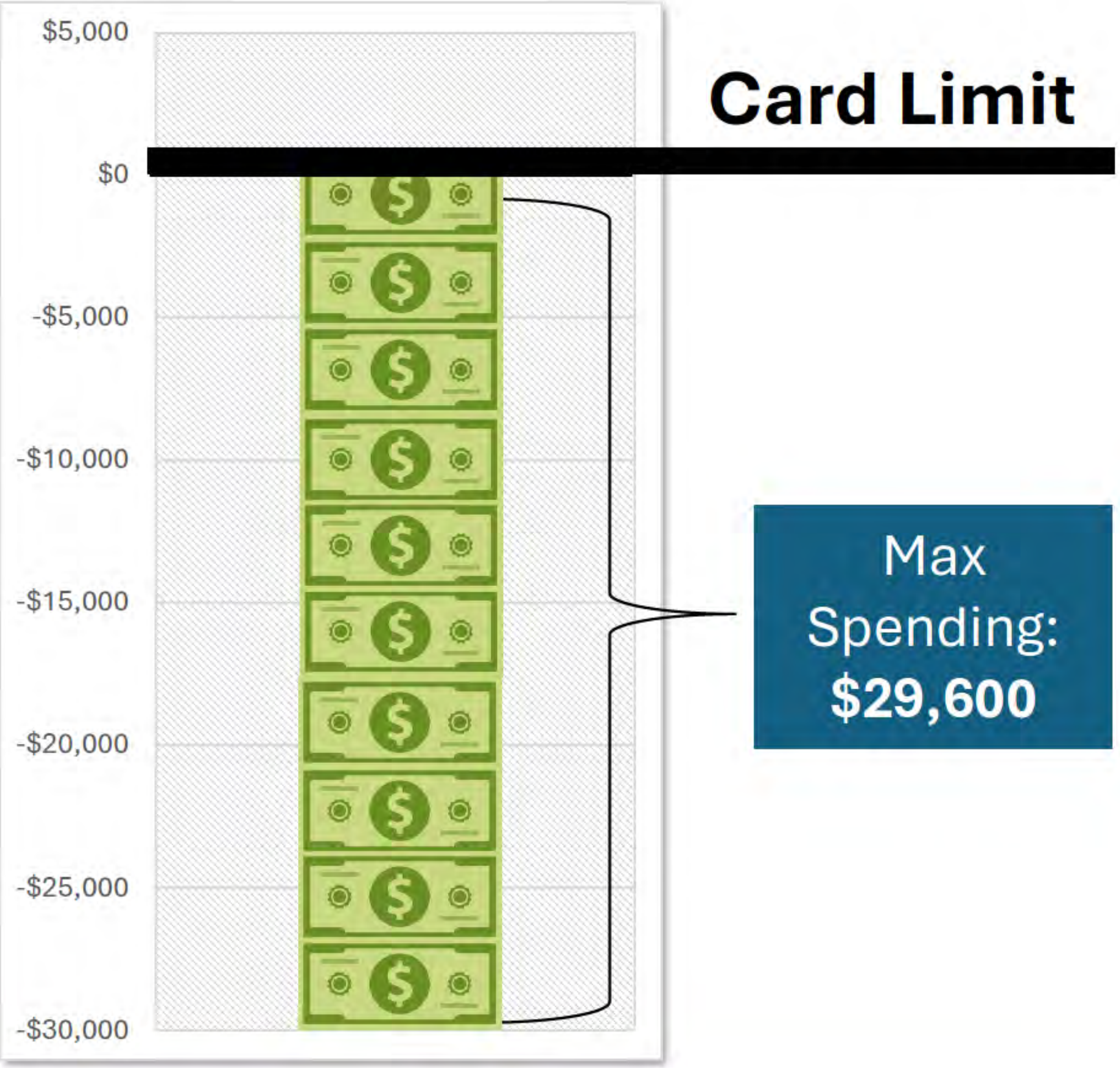
Credit limit

PAST DUE AMOUNT	$0.00
OVERLIMIT AMOUNT	$0.00
CREDIT LIMIT	$500
AVAILABLE CREDIT	$500
STATEMENT CLOSING DATE	01/02/2023
DAYS IN BILLING CYCLE	31



ACCOUNT SUMMARY	
PREVIOUS BALANCE	-$12,058.69
– PAYMENTS	$63,214.62
– OTHER CREDITS	$0.00
+ PURCHASES	$46,170.03
+ OTHER DEBITS	$0.00
+ CASH ADVANCES	$0.00
+ FEES CHARGED	**$0.00**
+ INTEREST CHARGED	**$0.00**
NEW BALANCE	**-$29,103.28**

PAST DUE AMOUNT	$0.00
OVERLIMIT AMOUNT	$0.00
CREDIT LIMIT	$500
AVAILABLE CREDIT	$500
STATEMENT CLOSING DATE	01/02/2023
DAYS IN BILLING CYCLE	31



Reviewing and Monitoring
=
Key Preventative Control

Remember that audit evidence criteria from the auditing standards
(this is what the auditor is looking for!)

Accuracy

Completeness

Authenticity

Susceptibility to management bias

Review and approval is so important


Center for Government Innovation

Office of the Washington State Auditor
Pat McCarthy

Best practices for credit card programs

Government credit card programs vary greatly in size and purpose, as they allow employees to pay for travel, fuel or small purchases. They reduce your procurement and payment costs, allowing you to avoid processing purchase orders, individual invoices and checks – especially for small transactions. Some programs also offer rebates.

While credit cards can provide many benefits, they also carry a high risk of fraud, waste and abuse. When you provide credit cards to employees, it gives them a lot of control over a single transaction and puts considerable pressure on your review and monitoring processes.

April 2024

Fraud Investigations Program

- State law (RCW 43.09.185) requires state and local governments to report losses to SAO.

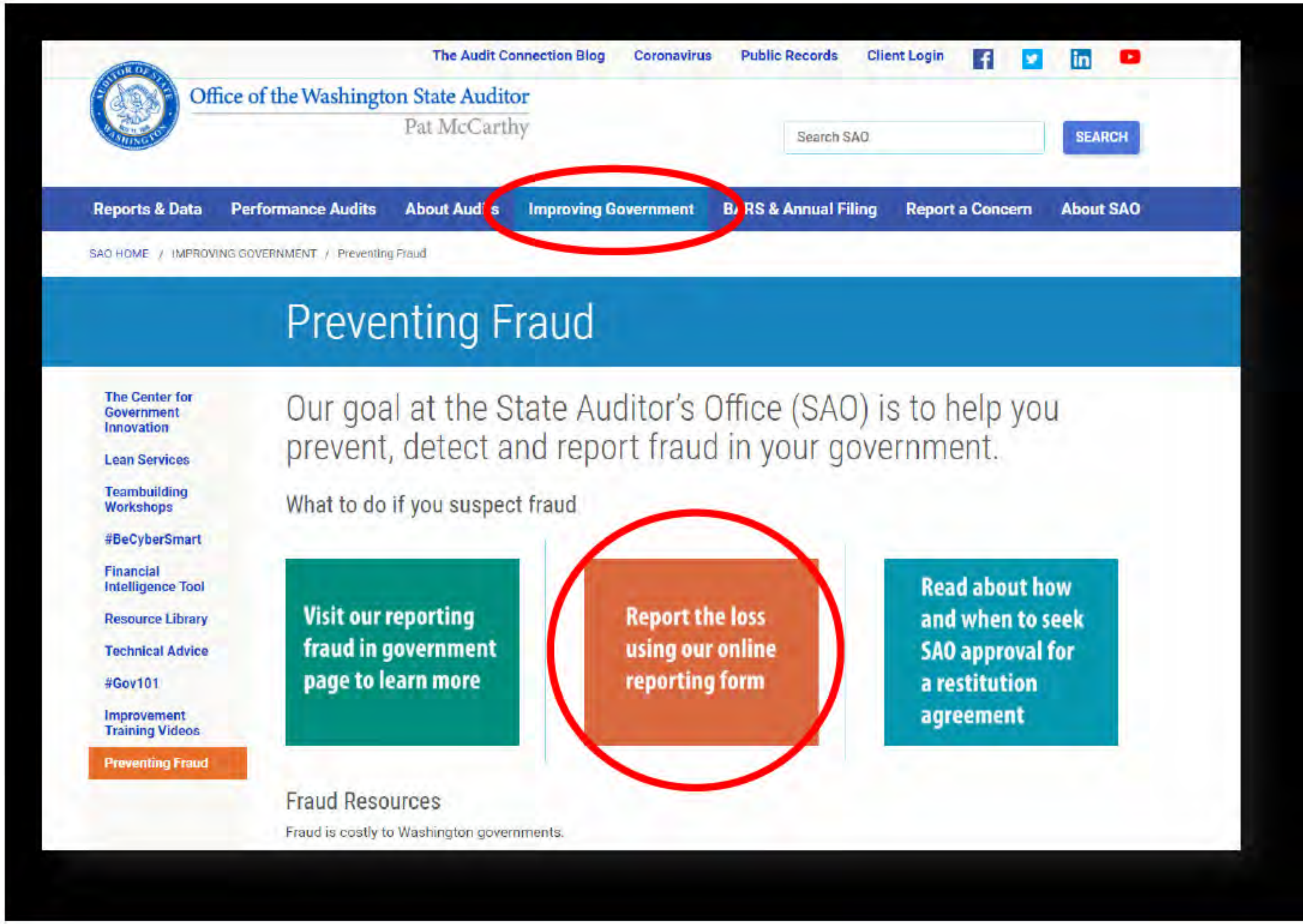
- Website suggests actions to take if you suspect a loss:

  - Protect the accounting records.
  - Notify others who need to know.
  - Notify your legal counsel.
  - Consult with SAO before you file a police report.
  - Gain approval before you enter into any restitution agreement.

Report known or suspected incidents easily through our online *Report a Suspected Fraud or Loss* form here

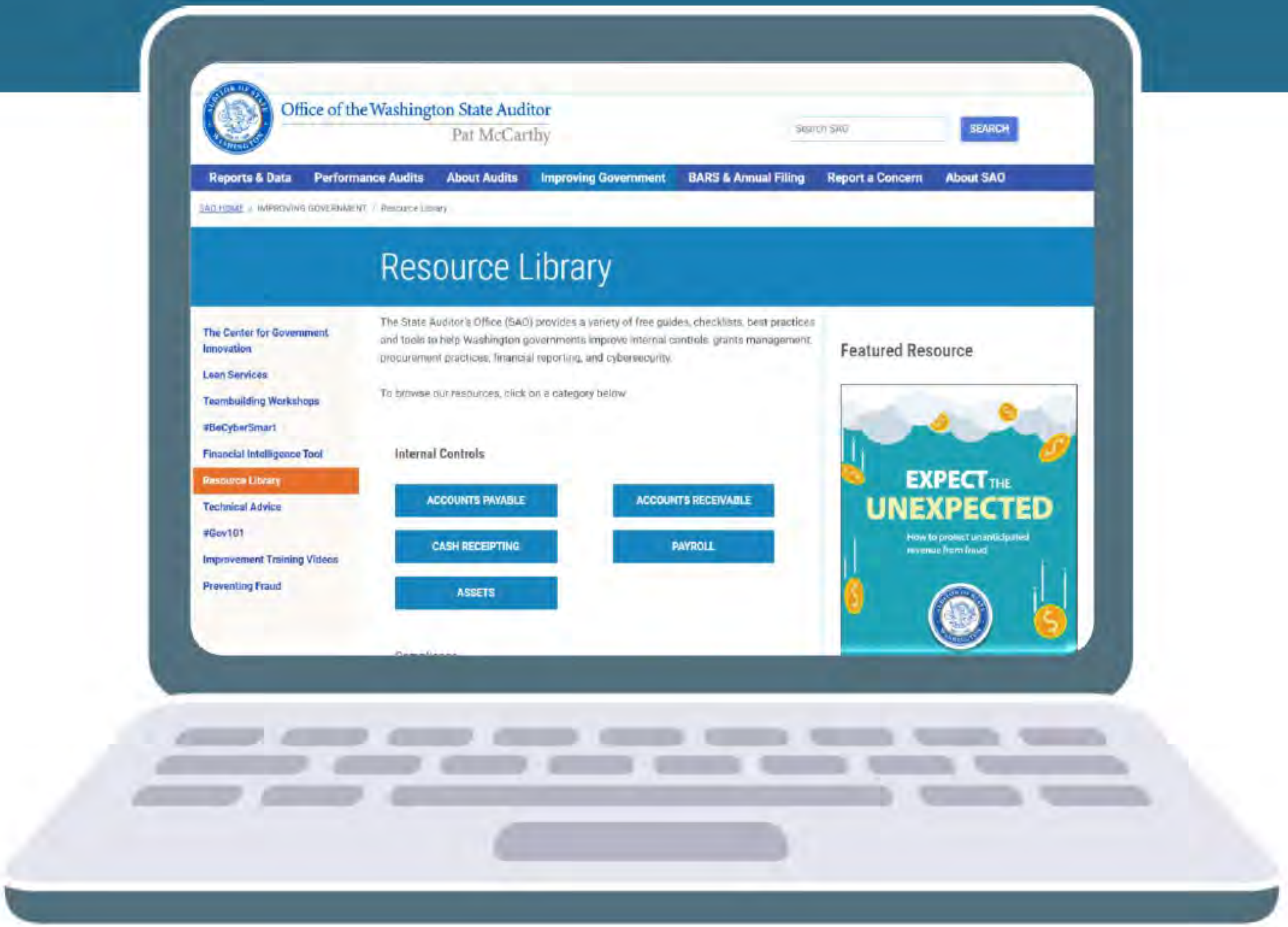
Reporting fraud or loss

- Report any known or suspected instances of fraud or loss to SAO
- Use SAO's website and the "Report a Suspected Fraud or Loss" form
- For more information email fraud@sao.wa.gov

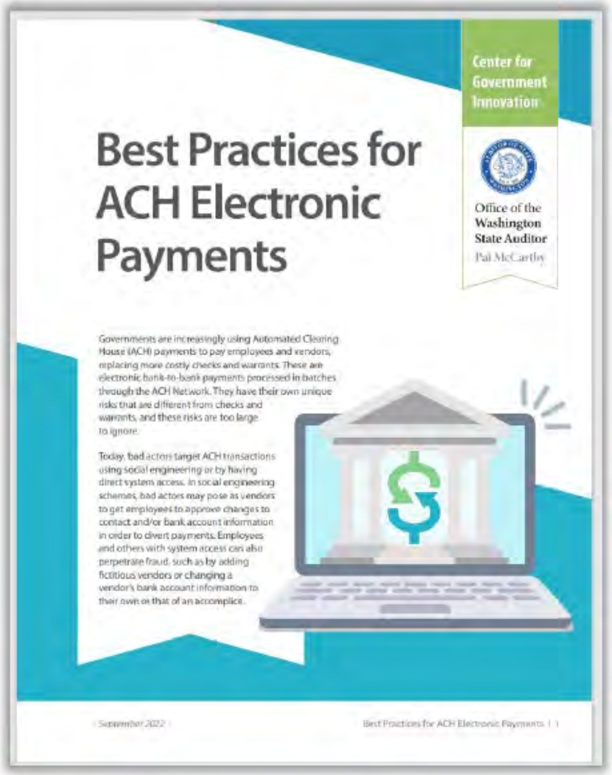


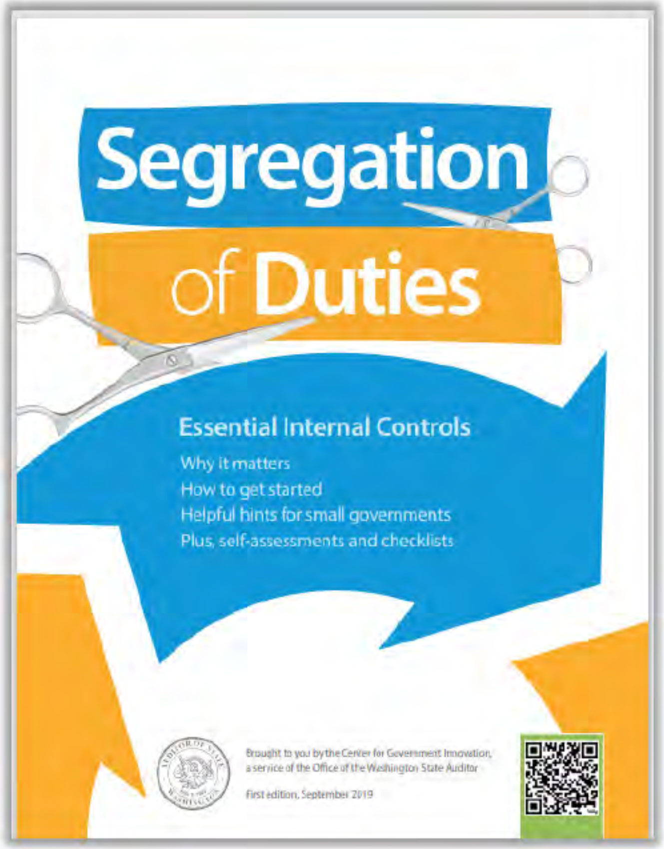
Resource library

Scan QR code to visit our Resource Library!



Some examples of resources





Subscribe to SAO's e-newsletter


In the KNOW with SAO

TIMING MATTERS

Click here for Filing FAQ

Your report for year 2023 is due by May 29.

Filing on time is #GoodGovernment

FIT FOCUS OF THE MONTH

HOUSING AUTHORITIES

FIT focus: housing authorities

There's no place like home, and there's no place like SAO's Financial Intelligence Tool (FIT) to research the revenues and expenses of housing authorities: local governments that run a variety of housing programs for Washington's working families, seniors, veterans, and people with disabilities.

Open the door to FIT today and find out where the more than three dozen housing authorities in our state get their $1.7 billion for operations, and how they allocate it.

With FIT you can also search financial data for nearly 2,000 other local governments including fire districts, cities, hospital districts and more—all from the comfort of your phone, laptop or tablet!

CYBER #BeCyberSmart TIPS

#BeCyberSmart tip for May

Leaving your computer unattended without locking it up is a bit like leaving your car running with the doors unlocked: Anyone can get in when you're not looking and make off with your stuff.

By simply locking your computer screen when you leave, you drastically diminish the chances someone can access your files and sensitive data. It can be as easy as a two-key combination (e.g., Windows key and letter "L" key on Windows PC), so get into the habit today.

Looking for more cybersecurity help? Local governments can sign up today for a fast, free cyber checkup from our Center for Government Innovation. You'll receive an independent assessment of your government's current cyber posture, along with recommendations to improve your overall cyber health.

Two ways to sign up:

1. Via SAO's website at sao.wa.gov
2. Scan the QR code below:

Contact information

Carol Gross, Audit Manager for Team Financial Audit

Carol.Gross@sao.wa.gov

(564) 999-0897

Sadie Armijo, Director of State Audit and Special Investigations

Sadie.Armijo@sao.wa.gov

(564) 999-0808

Website: www.sao.wa.gov
Twitter: @WAStateAuditor
Facebook: www.facebook.com/WaStateAuditorsOffice
LinkedIn: Washington State Auditor's Office

Break

Be back by 9:30!

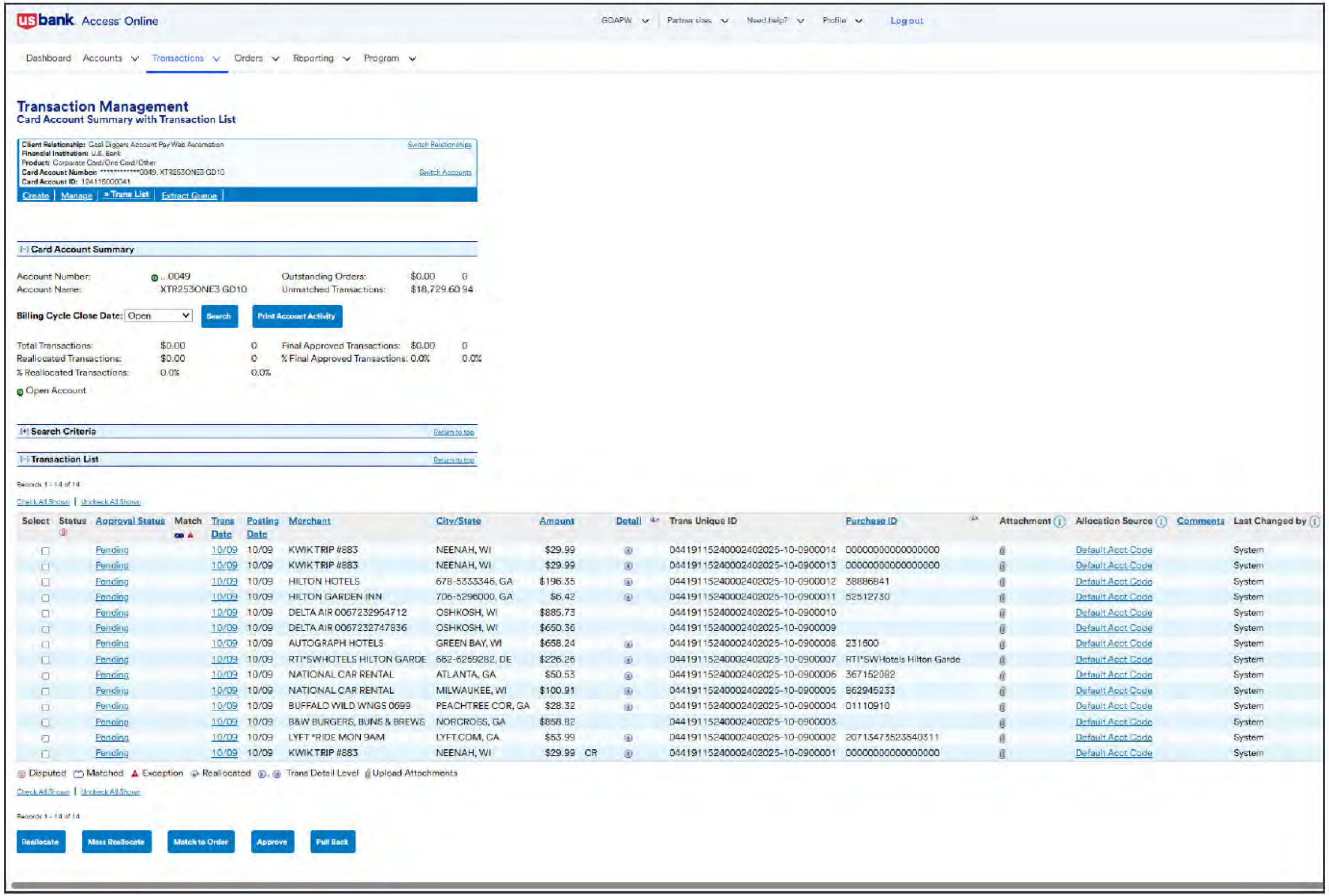
October 2025

Access Online Transaction Management

Latosha Bishop, Senior Product Manager for Access Online
Lance Yount , Department of Labor & Industries

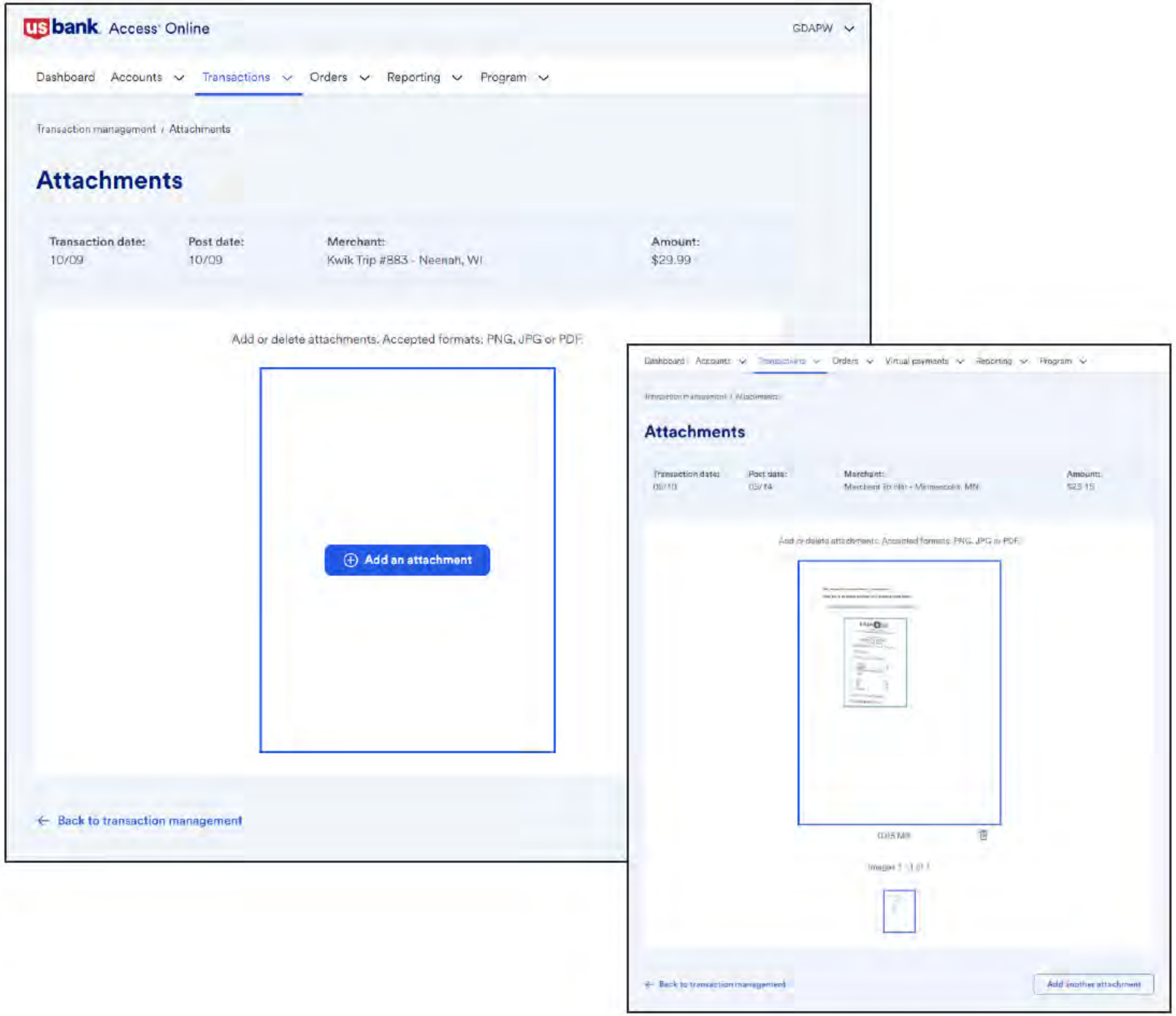
Transaction Management

- Benefits and features:
  - Transaction list
  - Allocations
  - Approvals
  - Attachments
  - Comments
  - Customizable
    - By hierarchy
    - By user profile

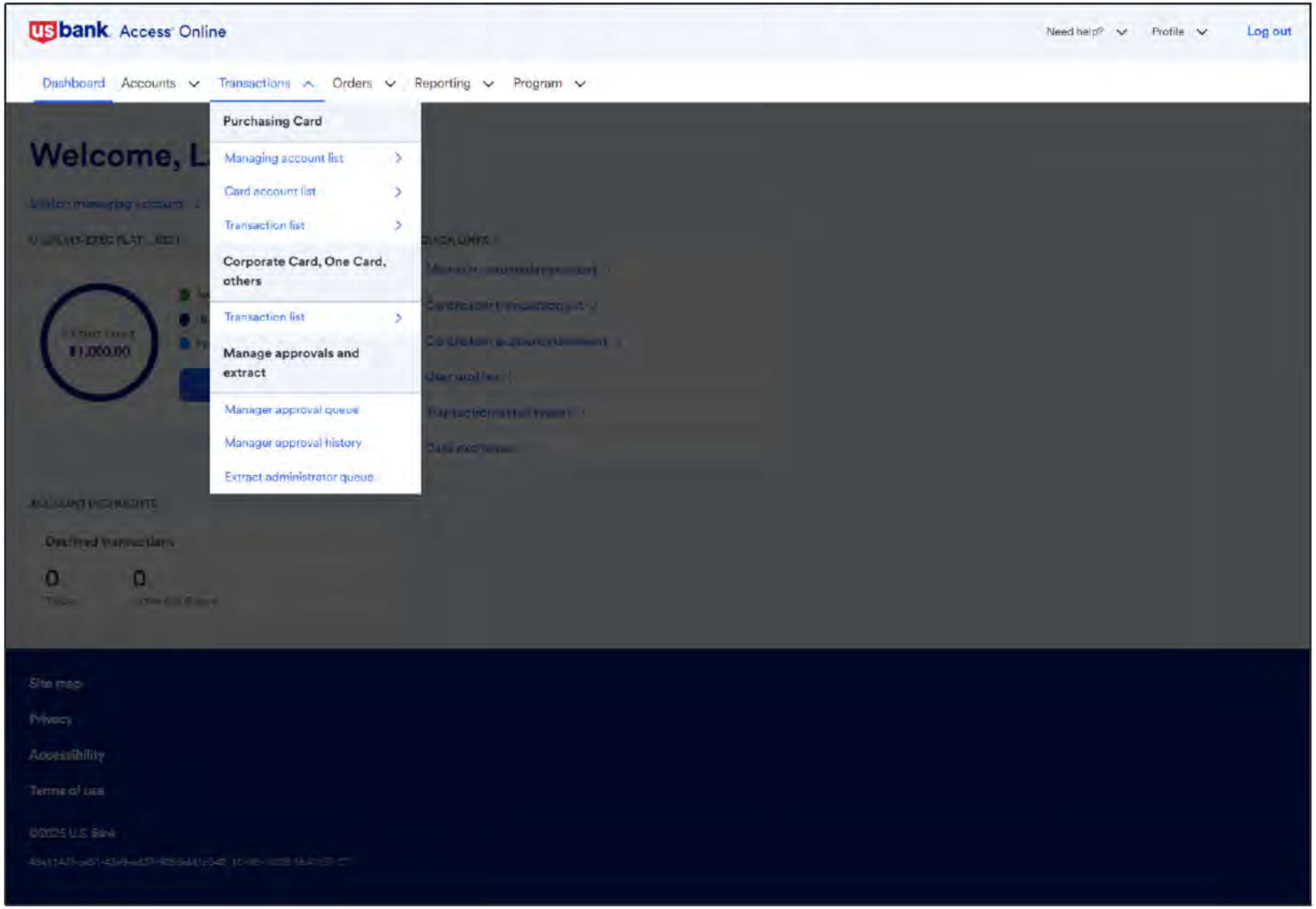


Attachments screen – add, modify or delete attachment

- Accepted formats: PNG, JPG or PDF.
- Max upload of 5MB, combined with all attachments for the transaction
- Users can view/modify/delete the existing attachments from this screen
- Transactions and attachments can be viewed:
  - Online for any set timeframe (e.g., yesterday, last seven days, October 2023, etc.)
  - For up to 13 billing cycles (previous 12 cycles plus current)
  - Within online reporting – 72 months of data is available

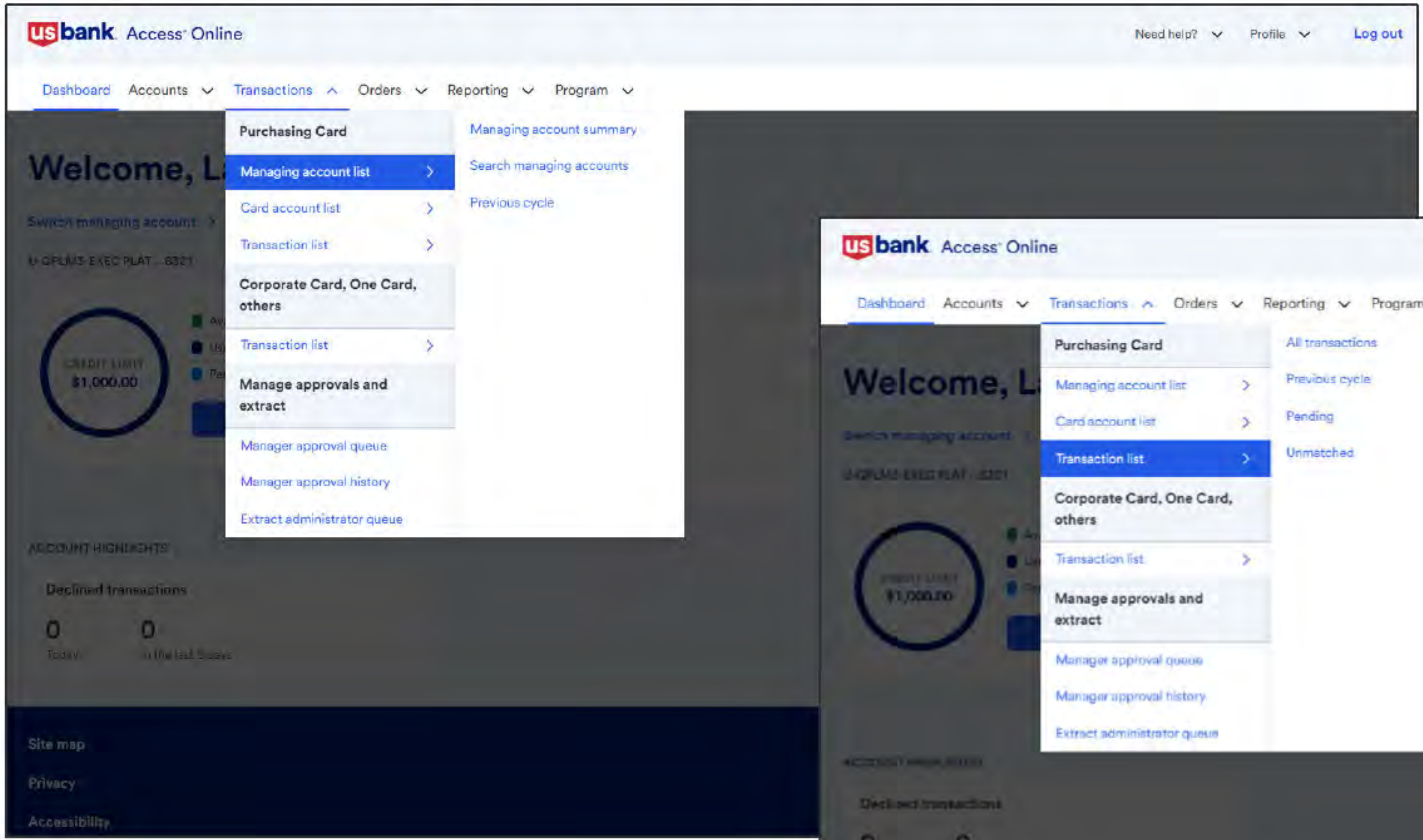


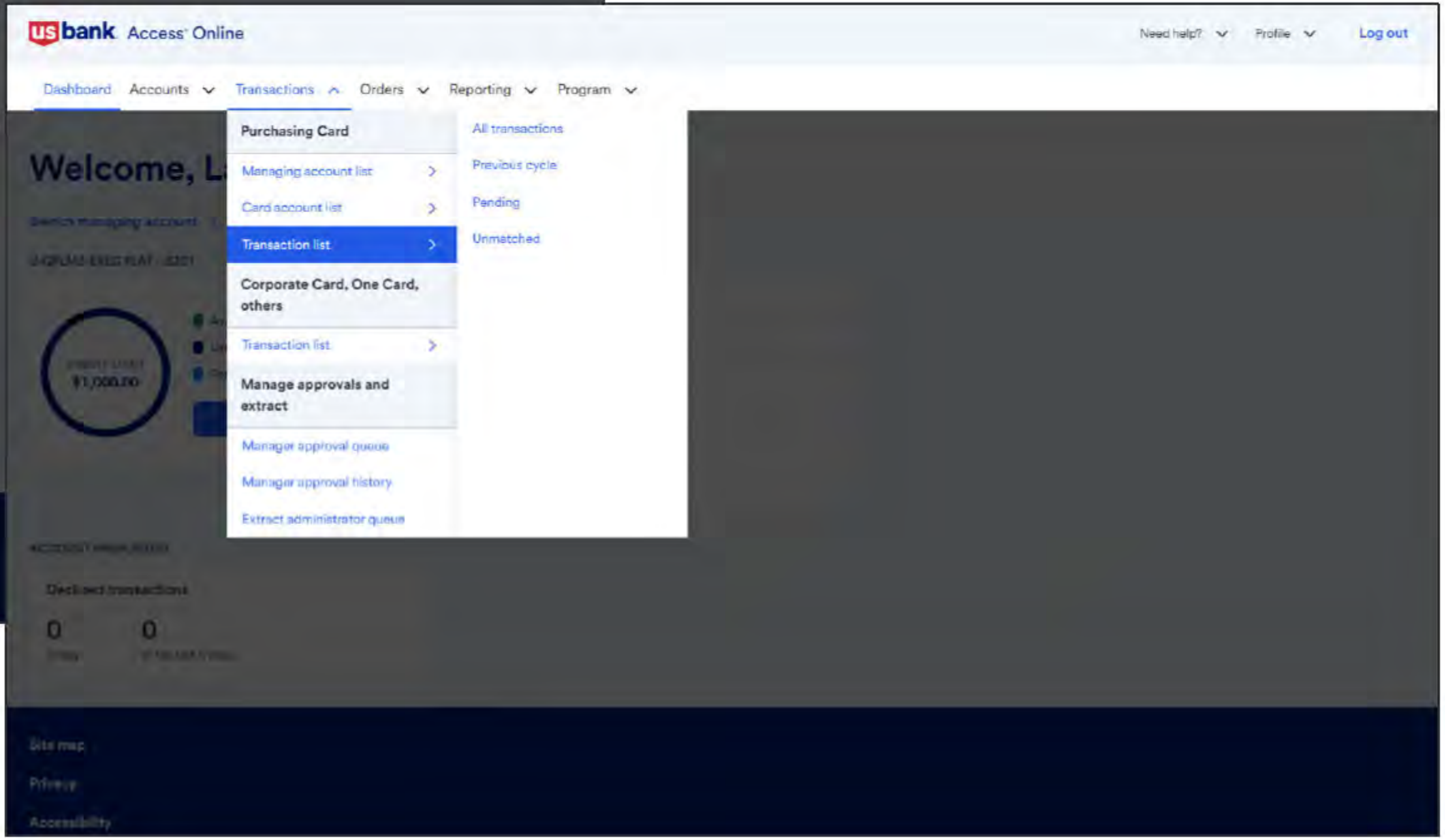
Coming Soon – Global Navigation for Transaction Management



- Users will have access to Transaction Management via Global Navigation.
- The menu items displayed will vary depending on program setup, user access, and hierarchy and/or account assignment.

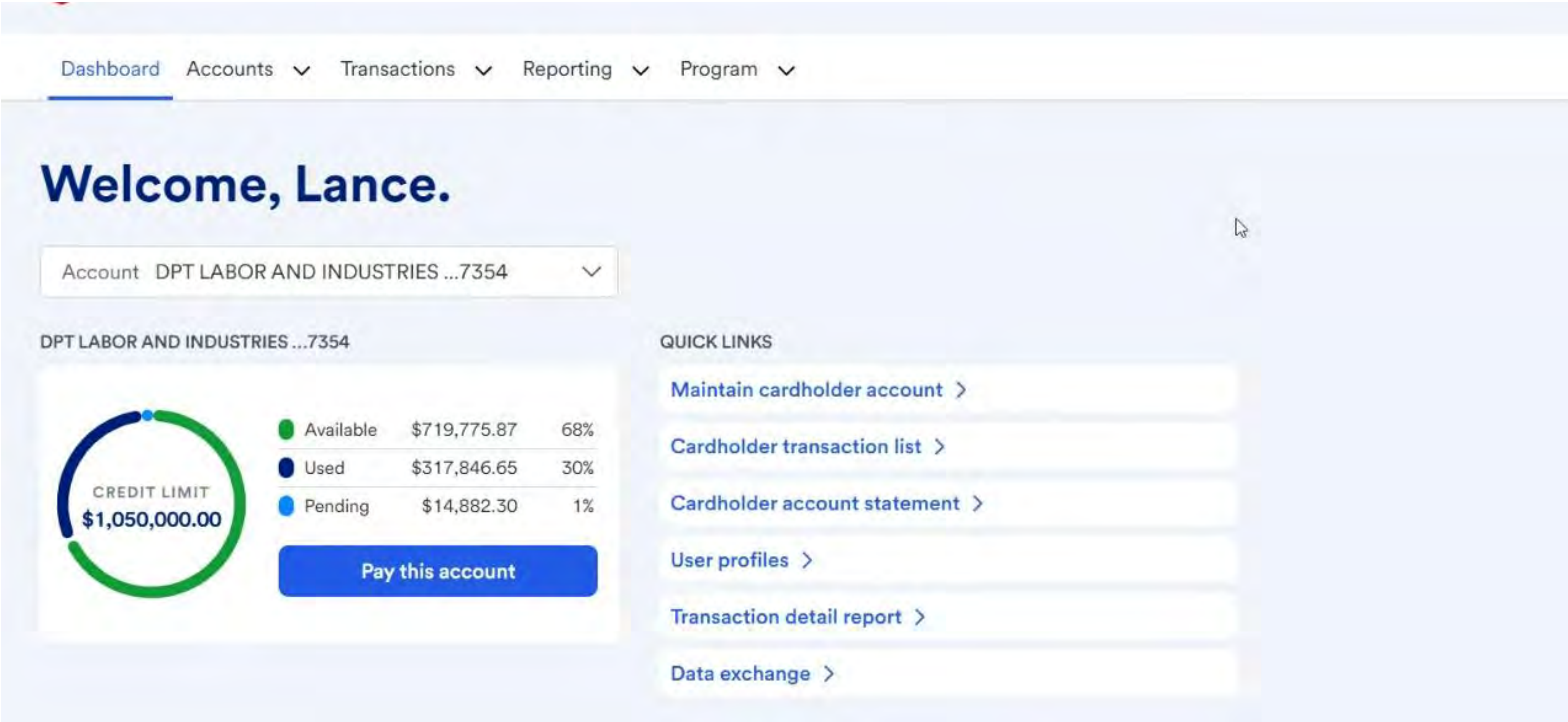
Global Navigation continued



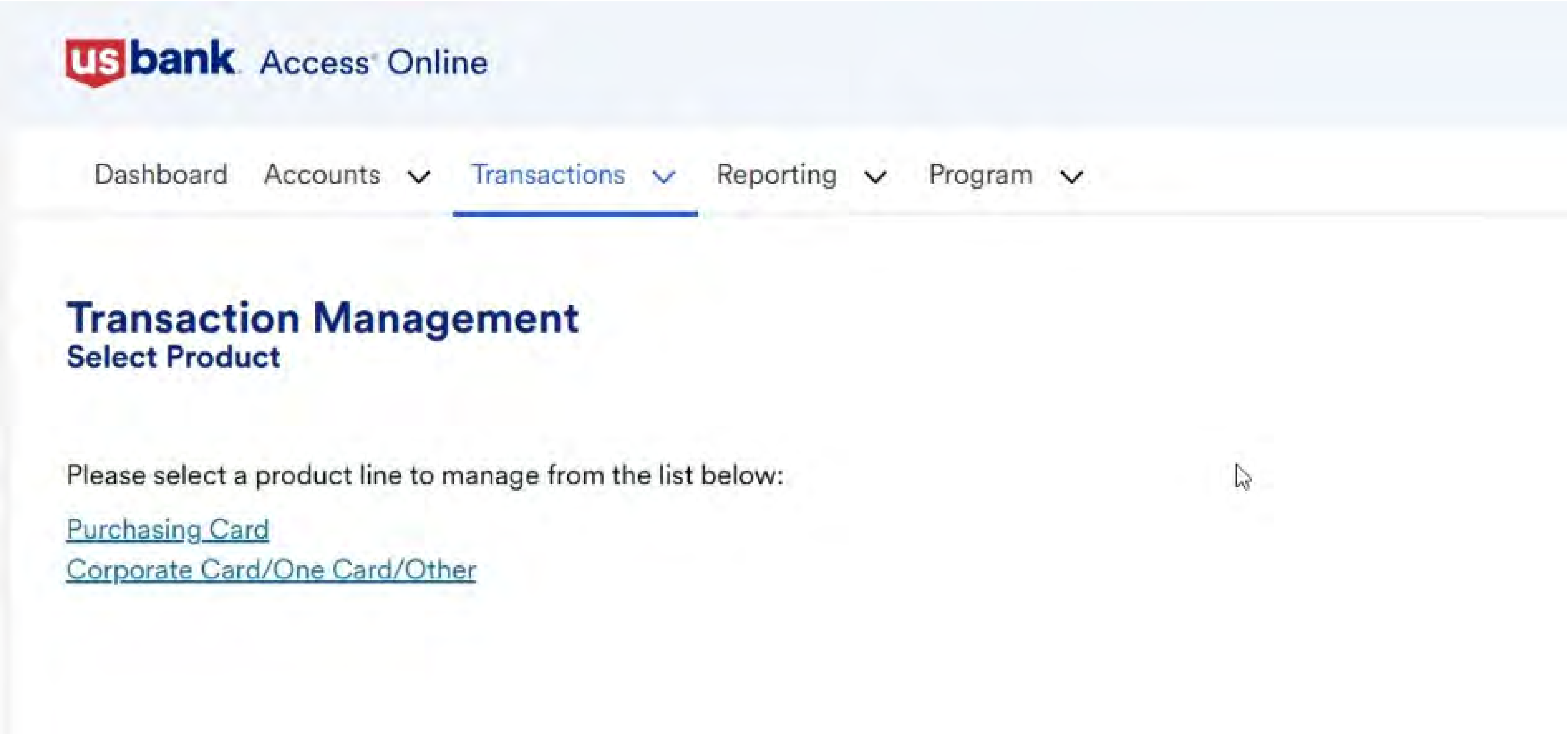


us bank®

Transaction Management : Cardholder View



Select Purchasing Card



Select Transaction List

Managing Account List

View summary information for all Managing and Diversion Accounts.

Search Managing Account List

Allows you to provide your own search criteria first before any results are presented.

View Previous Cycle

Presents the Managing Account list for the previous cycle.

Card Account List

View summary information for all Cardholder Accounts.

Search Card Account List

Allows you to provide your own search criteria first before any results are presented.

View Previous Cycle

Presents the Cardholder Account list for the previous cycle.

Transaction List

View, review, Transaction List ocate and add comments to transaction information.

View Previous Cycle

Presents the Transaction list for the previous cycle.

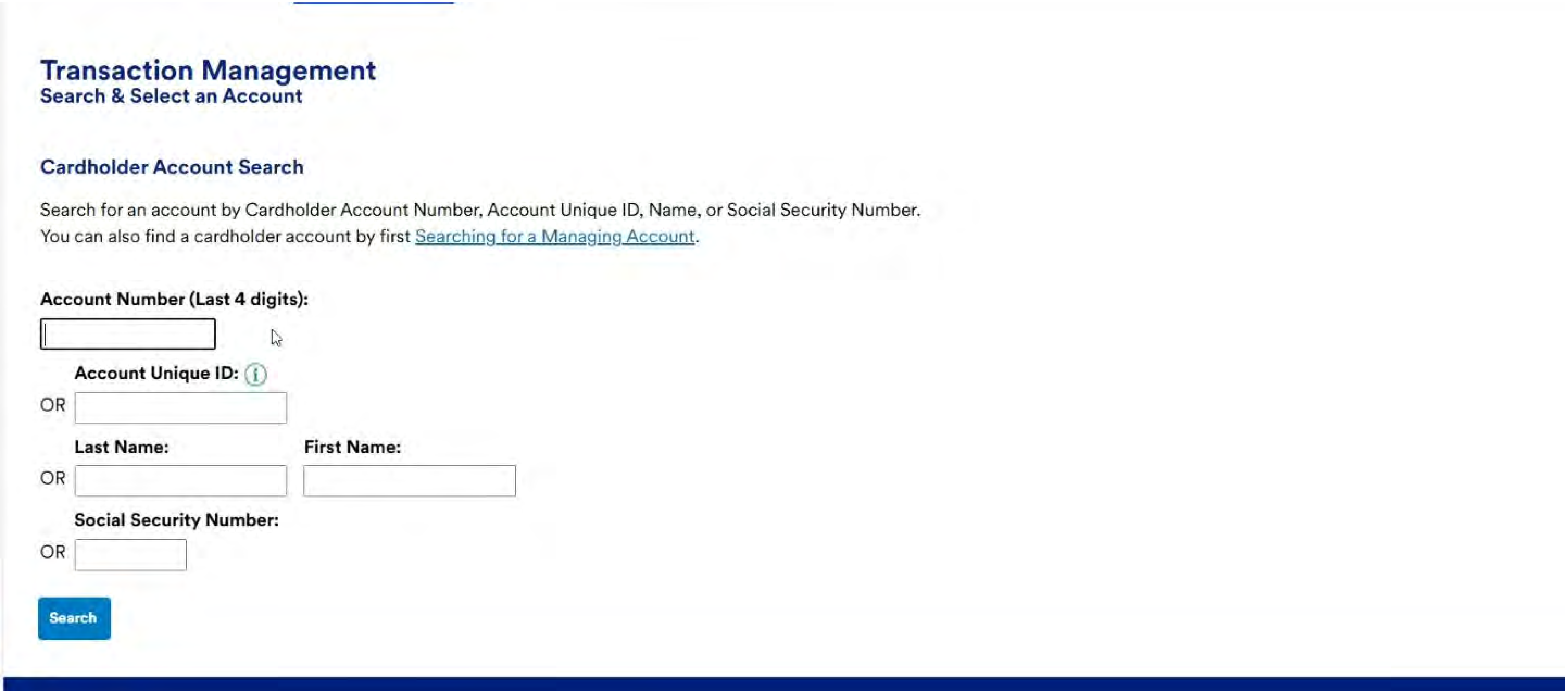
View Pending Transactions

Presents the pending transactions list.

View Unmatched Transactions

Presents the unmatched transactions list.

Type last 4 digits of card



Transaction Management
Search & 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 digits):

OR **Account Unique ID:**

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

OR **Social Security Number:**

Search

Select Pending Transactions

Billing Cycle Close Date: Open **Search** **Print Account Activity**

Total Transactions:	$3,984.42	12	Final Approved Transactions:	$3,463.19 8
Reallocated Transactions:	$3,463.19	8	% Final Approved Transactions: 86.9%	66.6%
% Reallocated Transactions:	86.9%	66.6%		

Open Account

[+] **Search Criteria** Return to top

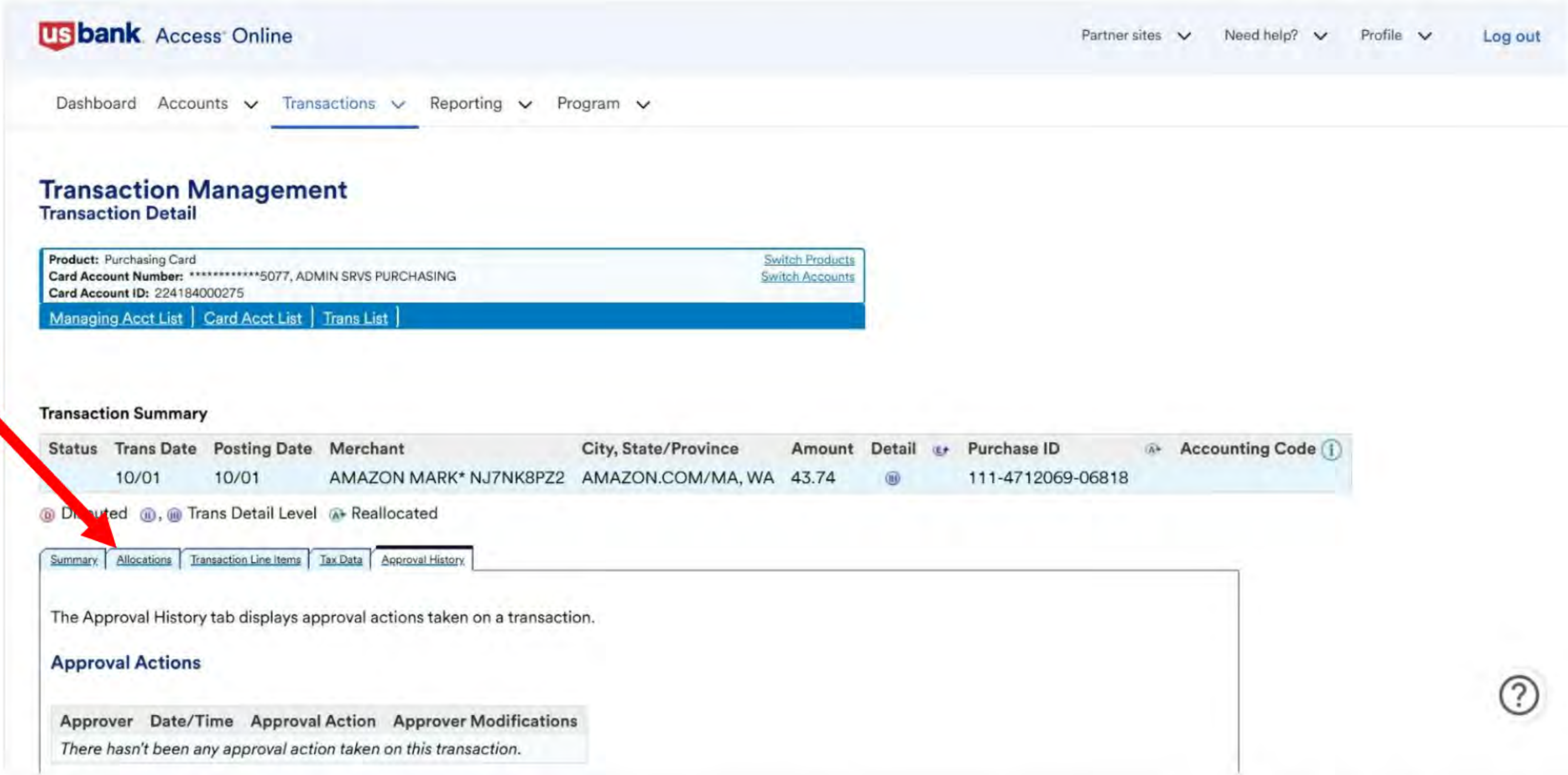
[−] **Transaction List** Return to top

Records 1 - 12 of 12

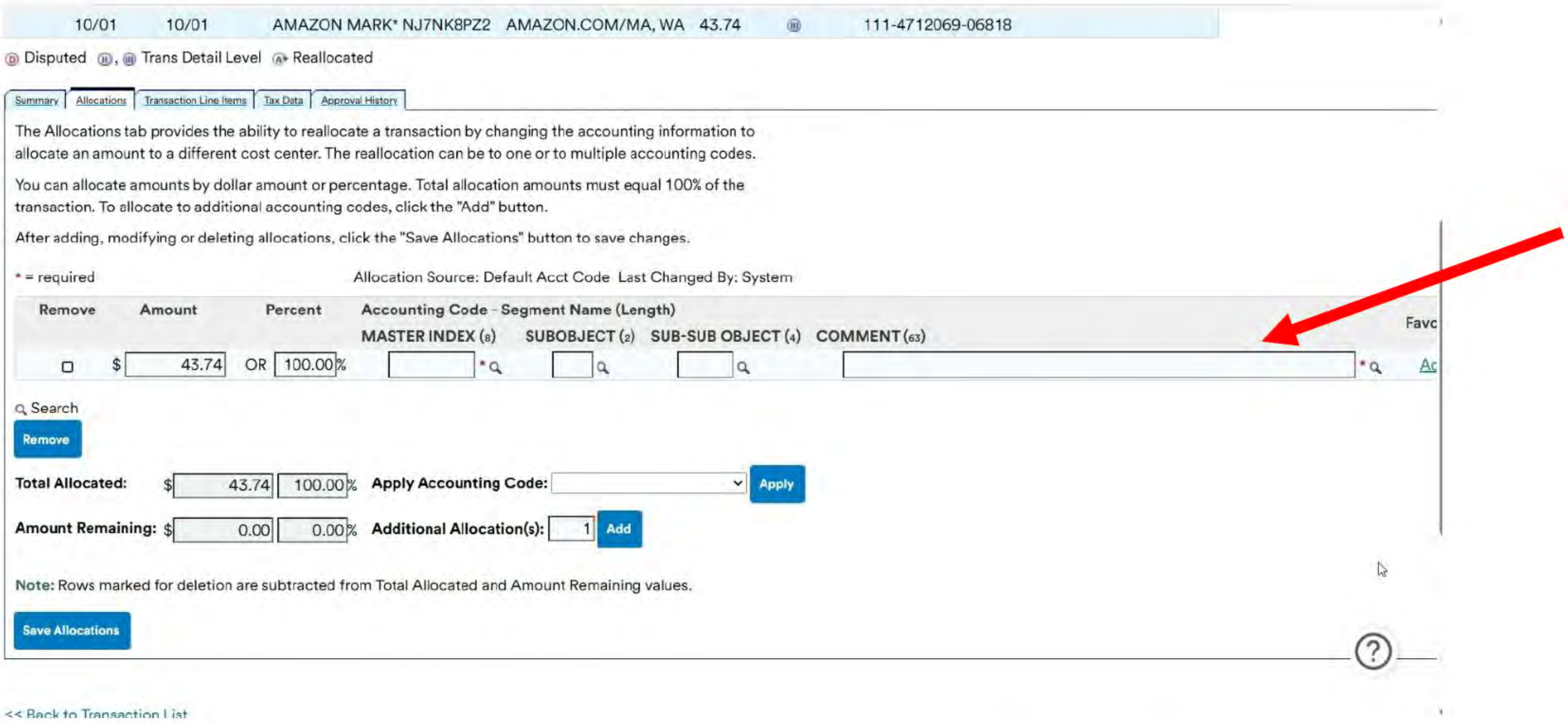
Check All Shown | Uncheck All Shown

Select	Status	Approval Status	Trans Date	Posting Date	Merchant	City/State	Amount	Detail		Trans Unique ID	Purchase ID
☐		Pending	10/01	10/02	BIONIC READING AG		$139.00			01425184240027402025-10-0200003	
☐		Pending	10/01	10/02	BIONIC READING AG		$139.00			01425184240027402025-10-0200002	
☐		Pending	09/30	10/02	BUSINESS TELECOM PRODU	800-457-4287, WA	$199.49			01425184240027402025-10-0200001	0000034629
☐		Pending	10/01	10/01	AMAZON MARK* NJ7NK8PZ2	AMAZON.COM/MA, WA	$43.74			01425184240027402025-10-0100001	111-4712069-(
☐	R	Final Approved	09/25	09/29	BUSINESS TELECOM PRODU	800-457-4287, WA	$210.54			01425184240027402025-09-2900003	0000034599
☐	R	Final Approved	09/25	09/29	BUSINESS TELECOM PRODU	800-457-4287, WA	$196.40			01425184240027402025-09-2900002	0000034597
☐	R	Final Approved	09/28	09/29	AMAZON MARK* ZN6AH0VH3	AMAZON.COM/MA, WA	$243.36			01425184240027402025-09-2900001	111-2914665-3
☐	R	Final Approved	09/24	09/26	BUSINESS TELECOM PRODU	800-457-4287, WA	$2,333.82			01425184240027402025-09-2600002	0000034598
☐	R	Final Approved	09/24	09/26	BUSINESS TELECOM PRODU	800-457-4287, WA	$199.49			01425184240027402025-09-2600001	0000034594
☐	R	Final Approved	09/24	09/25	WWW.JAM-SOFTWARE.COM		$175.00			01425184240027402025-09-2500001	
☐	R	Final Approved	09/24	09/24	AMAZON MARK* NJ8JV5AY0	AMAZON.COM/MA, WA	$52.05			01425184240027402025-09-2400001	111 9612-1
☐	R	Final Approved	09/17	09/18	AMAZON MARK* VQ5U02173	AMAZON.COM/MA, WA	$52.53			01425184240027402025-09-1800001	111-1901947-8

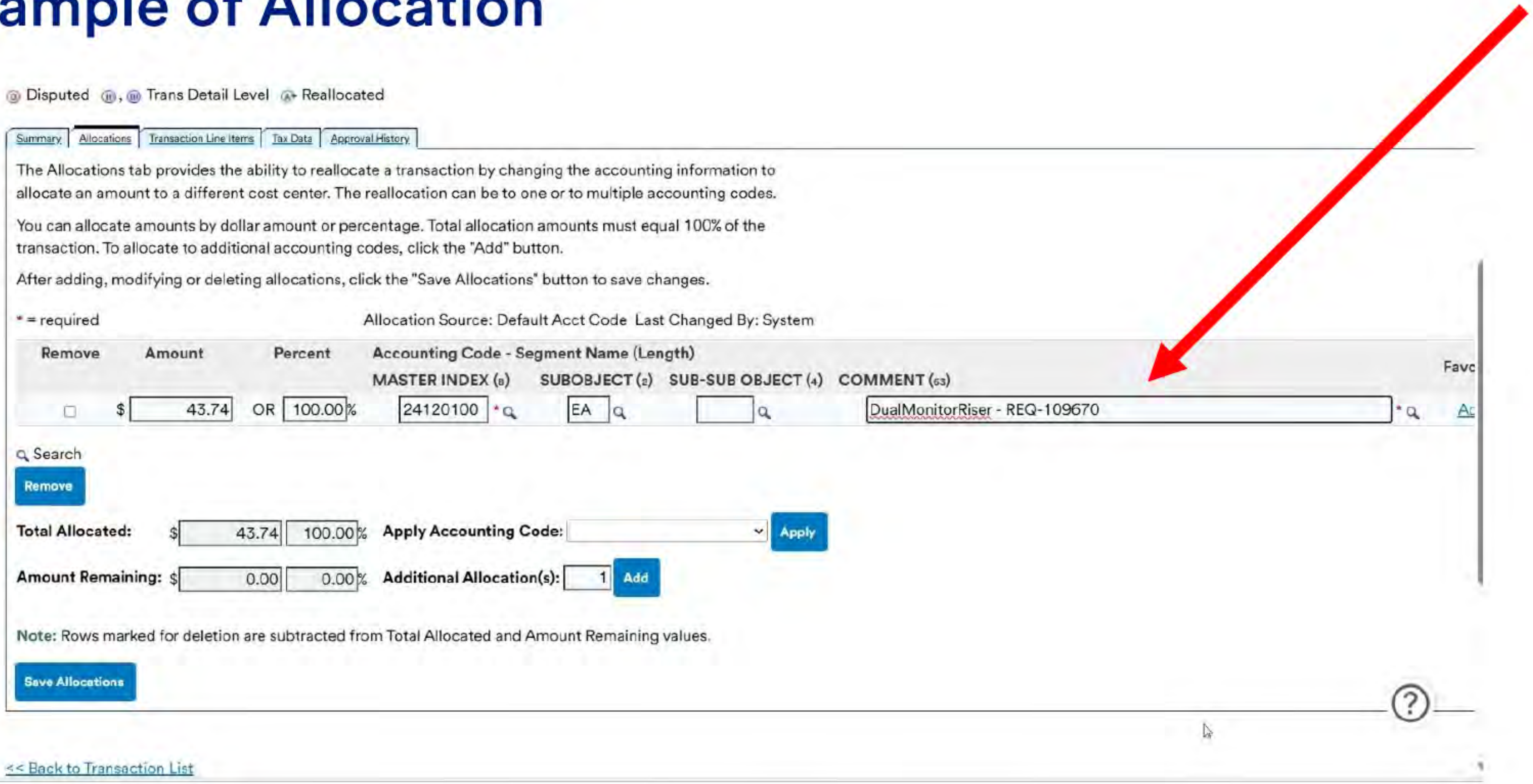
Select Allocations



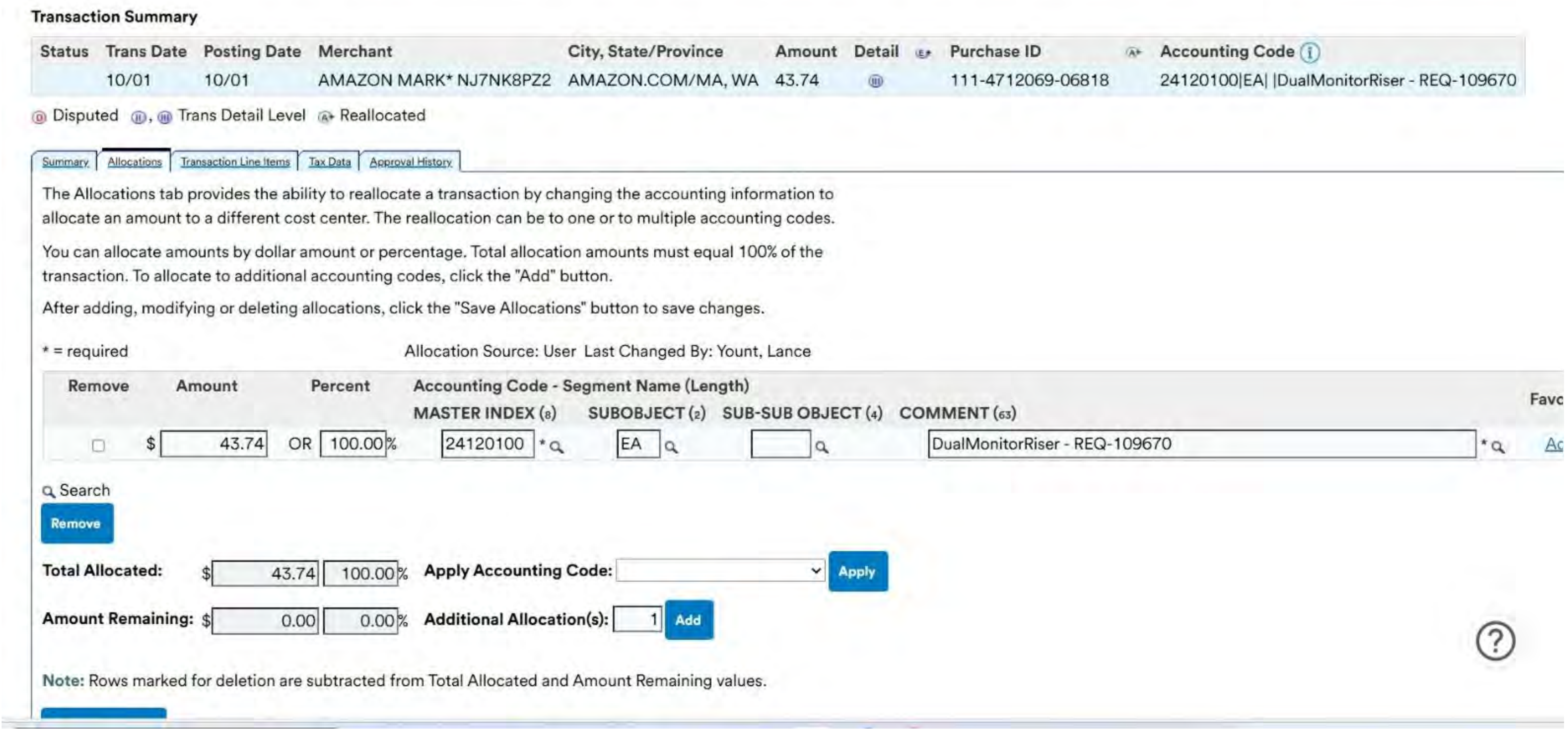
Add Allocations / Split Transaction Allocation



Example of Allocation



Transaction Summary


Transaction Summary

Status	Trans Date	Posting Date	Merchant	City, State/Province	Amount	Detail	Purchase ID	Accounting Code
	10/01	10/01	AMAZON MARK* NJ7NK8PZ2	AMAZON.COM/MA, WA	43.74		111-4712069-06818	24120100|EA| |DualMonitorRiser - REQ-109670

Disputed , Trans Detail Level Reallocated

Summary | Allocations | Transaction Line Items | Tax Data | Approval History

The Allocations tab provides the ability to reallocate a transaction by changing the accounting information to allocate an amount to a different cost center. The reallocation can be to one or to multiple accounting codes.

You can allocate amounts by dollar amount or percentage. Total allocation amounts must equal 100% of the transaction. To allocate to additional accounting codes, click the "Add" button.

After adding, modifying or deleting allocations, click the "Save Allocations" button to save changes.

* = required Allocation Source: User Last Changed By: Yount, Lance

Remove	Amount		Percent	MASTER INDEX (8)	SUBOBJECT (2)	SUB-SUB OBJECT (4)	COMMENT (63)	Favo
	$ 43.74	OR	100.00%	24120100 *	EA		DualMonitorRiser - REQ-109670 *	Ac

Search

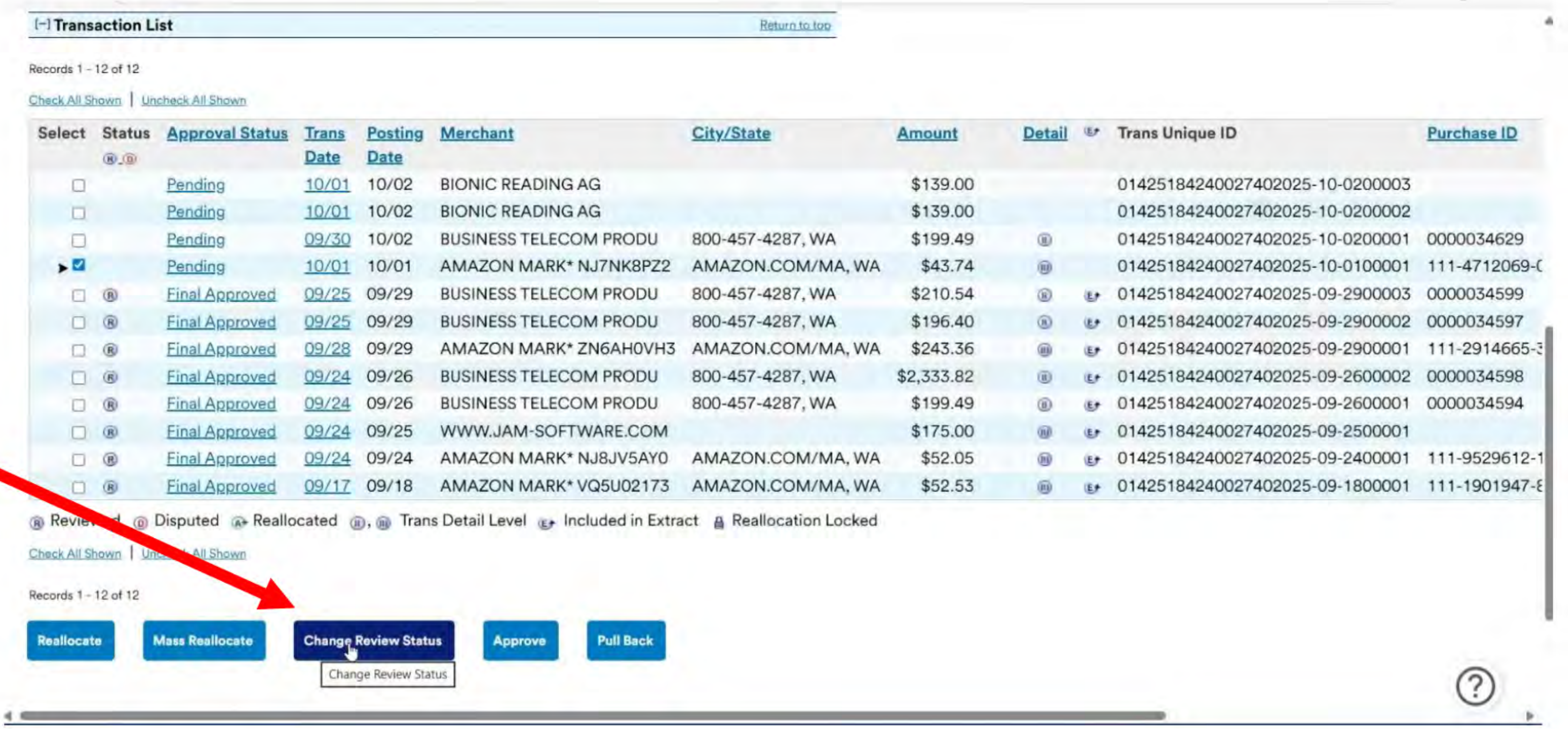
Remove

Total Allocated: $ 43.74 100.00% Apply Accounting Code: Apply

Amount Remaining: $ 0.00 0.00% Additional Allocation(s): 1 Add

Note: Rows marked for deletion are subtracted from Total Allocated and Amount Remaining values.

Change Review Status



[-] Transaction List Return to top

Records 1 - 12 of 12

Check All Shown | Uncheck All Shown

Select	Status	Approval Status	Trans Date	Posting Date	Merchant	City/State	Amount	Detail		Trans Unique ID	Purchase ID
☐		Pending	10/01	10/02	BIONIC READING AG		$139.00			01425184240027402025-10-0200003	
☐		Pending	10/01	10/02	BIONIC READING AG		$139.00			01425184240027402025-10-0200002	
☐		Pending	09/30	10/02	BUSINESS TELECOM PRODU	800-457-4287, WA	$199.49			01425184240027402025-10-0200001	0000034629
☑		Pending	10/01	10/01	AMAZON MARK* NJ7NK8PZ2	AMAZON.COM/MA, WA	$43.74			01425184240027402025-10-0100001	111-4712069-(
☐		Final Approved	09/25	09/29	BUSINESS TELECOM PRODU	800-457-4287, WA	$210.54			01425184240027402025-09-2900003	0000034599
☐		Final Approved	09/25	09/29	BUSINESS TELECOM PRODU	800-457-4287, WA	$196.40			01425184240027402025-09-2900002	0000034597
☐		Final Approved	09/28	09/29	AMAZON MARK* ZN6AH0VH3	AMAZON.COM/MA, WA	$243.36			01425184240027402025-09-2900001	111-2914665-3
☐		Final Approved	09/24	09/26	BUSINESS TELECOM PRODU	800-457-4287, WA	$2,333.82			01425184240027402025-09-2600002	0000034598
☐		Final Approved	09/24	09/26	BUSINESS TELECOM PRODU	800-457-4287, WA	$199.49			01425184240027402025-09-2600001	0000034594
☐		Final Approved	09/24	09/25	WWW.JAM-SOFTWARE.COM		$175.00			01425184240027402025-09-2500001	
☐		Final Approved	09/24	09/24	AMAZON MARK* NJ8JV5AY0	AMAZON.COM/MA, WA	$52.05			01425184240027402025-09-2400001	111-9529612-1
☐		Final Approved	09/17	09/18	AMAZON MARK* VQ5U02173	AMAZON.COM/MA, WA	$52.53			01425184240027402025-09-1800001	111-1901947-8

Reviewed Disputed Reallocated Trans Detail Level Included in Extract Reallocation Locked

Check All Shown | Uncheck All Shown

Records 1 - 12 of 12

Reallocate | Mass Reallocate | Change Review Status | Approve | Pull Back

Change Review Status

Approve the Transaction

Transaction List Return to top

Records 1 - 12 of 12

Check All Shown | Uncheck All Shown

Select	Status	Approval Status	Trans Date	Posting Date	Merchant	City/State	Amount	Detail		Trans Unique ID	Purchase ID
☐		Pending	10/01	10/02	BIONIC READING AG		$139.00			01425184240027402025-10-0200003	
☐		Pending	10/01	10/02	BIONIC READING AG		$139.00			01425184240027402025-10-0200002	
☐		Pending	09/30	10/02	BUSINESS TELECOM PRODU	800-457-4287, WA	$199.49			01425184240027402025-10-0200001	0000034629
☑	R	Pending	10/01	10/01	AMAZON MARK* NJ7NK8PZ2	AMAZON.COM/MA, WA	$43.74			01425184240027402025-10-0100001	111-4712069-
☐	R	Final Approved	09/25	09/29	BUSINESS TELECOM PRODU	800-457-4287, WA	$210.54		E	01425184240027402025-09-2900003	0000034599
☐	R	Final Approved	09/25	09/29	BUSINESS TELECOM PRODU	800-457-4287, WA	$196.40		E	01425184240027402025-09-2900002	0000034597
☐	R	Final Approved	09/28	09/29	AMAZON MARK* ZN6AH0VH3	AMAZON.COM/MA, WA	$243.36		E	01425184240027402025-09-2900001	111-2914665-
☐	R	Final Approved	09/24	09/26	BUSINESS TELECOM PRODU	800-457-4287, WA	$2,333.82		E	01425184240027402025-09-2600002	0000034598
☐	R	Final Approved	09/24	09/26	BUSINESS TELECOM PRODU	800-457-4287, WA	$199.49		E	01425184240027402025-09-2600001	0000034594
☐	R	Final Approved	09/24	09/25	WWW.JAM-SOFTWARE.COM		$175.00		E	01425184240027402025-09-2500001	
☐	R	Final Approved	09/24	09/24	AMAZON MARK* NJ8JV5AY0	AMAZON.COM/MA, WA	$52.05		E	01425184240027402025-09-2400001	111-9529612-1
☐	R	Final Approved	09/17	09/18	AMAZON MARK* VQ5U02173	AMAZON.COM/MA, WA	$52.53		E	01425184240027402025-09-1800001	111-1901947-

Reviewed Disputed Reallocated Trans Detail Level Included in Extract Reallocation Locked

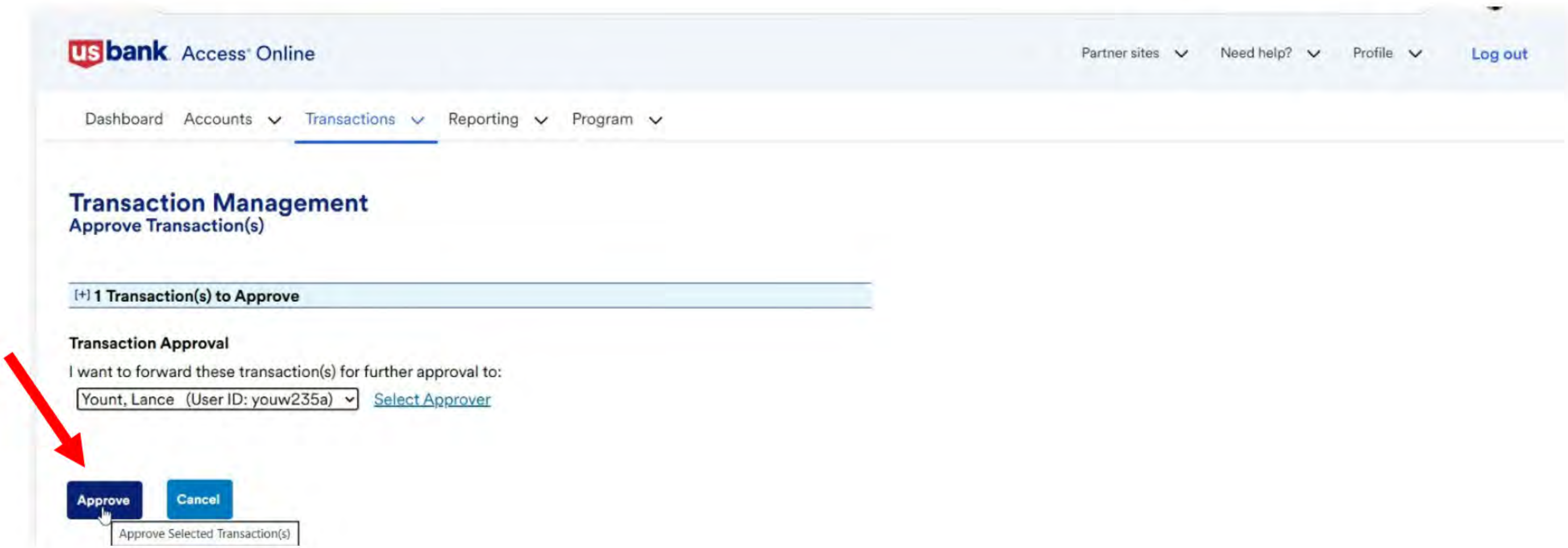
Check All Shown | Uncheck All Shown

Records 1 - 12 of 12

Reallocate | Mass Reallocate | Change Review Status | Approve | Pull Back

Approve

Send to Approver



Confirm Transaction is Approved

[–] **Card Account Summary**

Account Number: ...5077
Account Name: ADMIN SRVS PURCHASING

Billing Cycle Close Date: Open | Search | Print Account Activity

Total Transactions:	$3,984.42	12	Final Approved Transactions:	$3,463.19	8
Reallocated Transactions:	$3,506.93	9	% Final Approved Transactions:	86.9%	66.6%
% Reallocated Transactions:	88.0%	75.0%			

Open Account

[+] **Search Criteria** Return to top

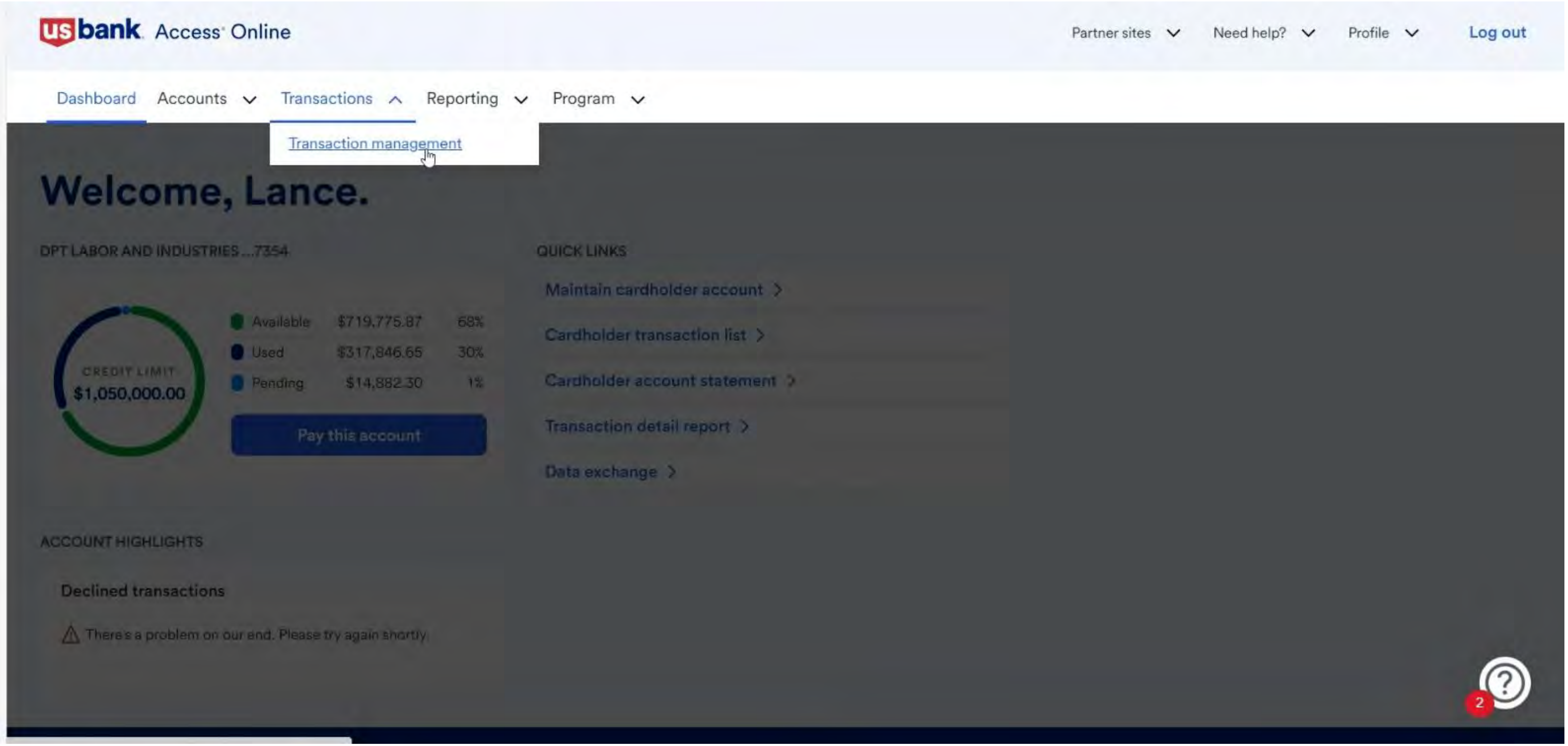
[–] **Transaction List** Return to top

Records 1 - 12 of 12

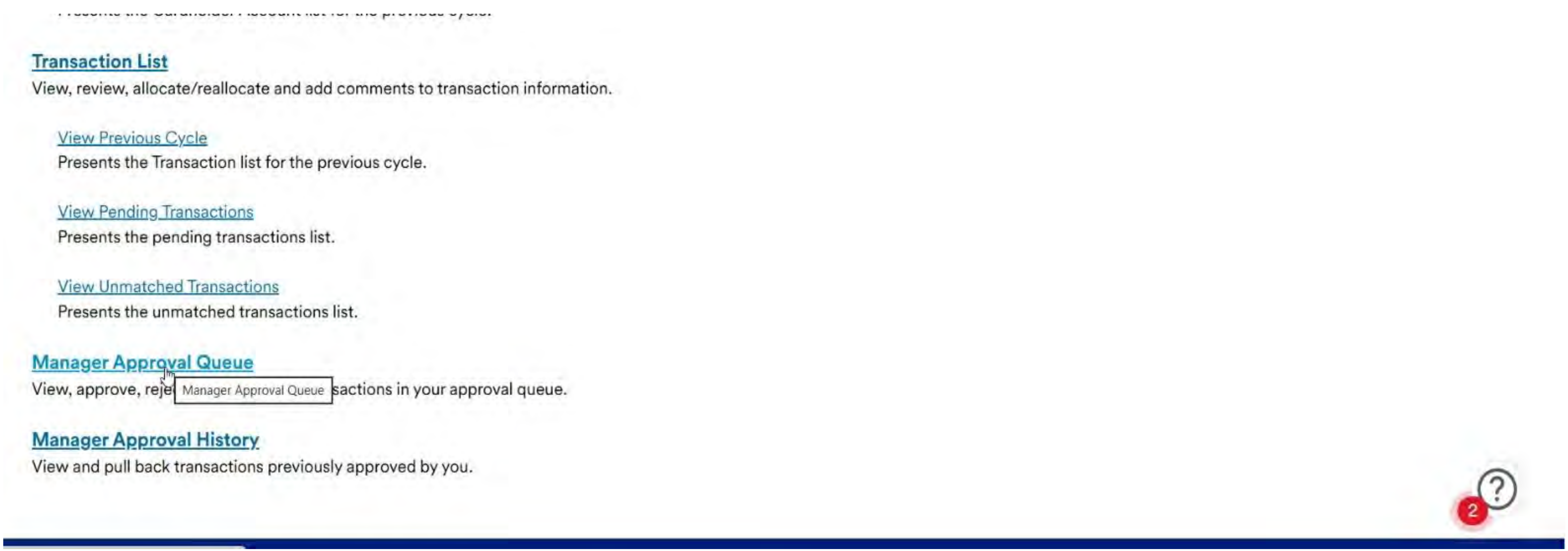
Check All Shown | Uncheck All Shown

Select	Status	Approval Status	Trans Date	Posting Date	Merchant	City/State	Amount	Detail		Trans Unique ID	Purchase ID
☐		Pending	10/01	10/02	BIONIC READING AG		$139.00			01425184240027402025-10-0200003	
☐		Pending	10/01	10/02	BIONIC READING AG		$139.00			01425184240027402025-10-0200002	
☐		Pending	09/30	10/02	BUSINESS TELECOM PRODU	800-457-4287, WA	$199.49			01425184240027402025-10-0200001	0000034629
▸ ☐		Approved	10/01	10/01	AMAZON MARK* NJ7NK8PZ2	AMAZON.COM/MA, WA	$43.74			01425184240027402025-10-0100001	111-4712069-(
☐		Final Approved	09/25	09/29	BUSINESS TELECOM PRODU	800-457-4287, WA	$210.54			01425184240027402025-09-2900003	00[illegible]99
☐		Final Approved	09/25	09/29	BUSINESS TELECOM PRODU	800-457-4287, WA	$196.40			01425184240027402025-09-2900002	0000034597
☐		Final Approved	09/28	09/29	AMAZON MARK* ZN6AH0VH3	AMAZON.COM/MA, WA	$243.36			01425184240027402025-09-2900001	111-2914665-3

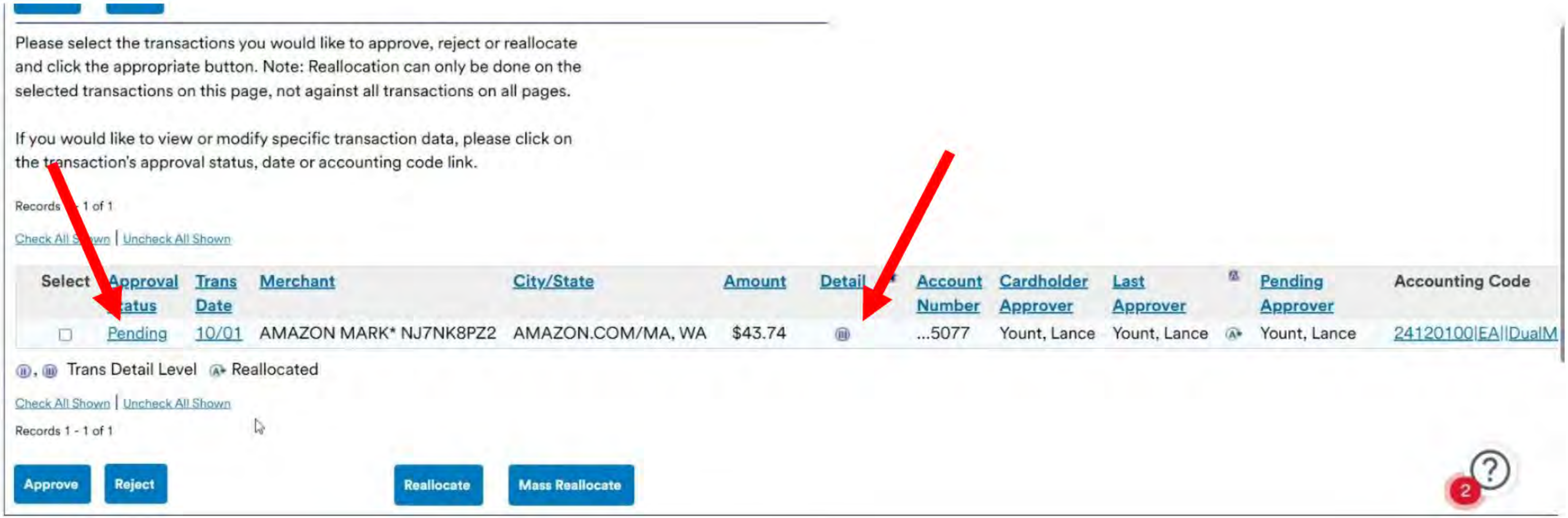
Approver View



Manager Approval Queue



Select Pending



Transaction Line Items

Transaction Summary

Status	Trans Date	Posting Date	Merchant	City, State/Province	Amount	Detail	Purchase ID		Accounting Code
	10/01	10/01	AMAZON MARK* NJ7NK8PZ2	AMAZON.COM/MA, WA	43.74		111-4712069-06818		24120100|EA| |DualMonitorRiser -

Reviewed Disputed , Trans Detail Level Reallocated

Summary | Allocations | Transaction Line Items | Tax Data | Approval History

The Approval History tab displays approval actions taken on a transaction.

Cardholder Approver: Yount, Lance
Current Pending Approver: Yount, Lance

Approval Actions

Approver	Date/Time	Approval Action	Approver Modifications
Yount, Lance	10/03 03:13	Approved	

Key for Rejection Reasons:

1 Incorrect accounting code allocation (Request for user to change allocation)
2 Incorrect approver sequence / additional approval needed (Request for user to forward the transaction(s) to appropriate approver(s) in the proper sequence)
3 Incorrect or insufficient transaction comment information
4 Incorrect or not enough user line item data

javascript:submitTab('GetTransactionLineItems');

Transaction Line Item Detail

Transaction Management

Transaction Detail

Card Account Number: ************5077, ADMIN SRVS PURCHASING
Card Account ID: 224184000275

Managing Acct List | Card Acct List | Trans List | Manager's Queue |

Transaction Summary

Status	Trans Date	Posting Date	Merchant	City, State/Province	Amount	Detail	Purchase ID		Accounting Code
R	10/01	10/01	AMAZON MARK* NJ7NK8PZ2	AMAZON.COM/MA, WA	43.74	III	111-4712069-06818	A	24120100|EA| |DualMonitorRiser - REQ-109670

R Reviewed D Disputed II, III Trans Detail Level A Reallocated

Summary | Allocations | Transaction Line Items | Tax Data | Approval History

The Transaction Line Items tab shows the details provided by the merchant of all line items with the transaction. This tab will only appear if the merchant has passed the level 3 data about the transaction.

Records 1 - 1 of 1

Product Code	Item Description	Qty	Unit of Measure	Unit Cost	Line Item Tax Amount	Line Item Total	% of Trans Amount	Item Commodity Code
43212002	Simple Houseware Desk Dual	1.0000	EA	39.87	$3.87	39.87	91.15%	

Records 1 - 1 of 1

<< Back to Manager Approval Queue

Select Approve

[-] Transaction List — Return to top

Records 1 - 12 of 12

Check All Shown | Uncheck All Shown

Select	Status	Approval Status	Trans Date	Posting Date	Merchant	City/State	Amount	Detail		Trans Unique ID	Purchase ID
☐		Pending	10/01	10/02	BIONIC READING AG		$139.00			01425184240027402025-10-0200003	
☐		Pending	10/01	10/02	BIONIC READING AG		$139.00			01425184240027402025-10-0200002	
☐		Pending	09/30	10/02	BUSINESS TELECOM PRODU	800-457-4287, WA	$199.49	(I)		01425184240027402025-10-0200001	0000034629
☑	(R)	Approved	10/01	10/01	AMAZON MARK* NJ7NK8PZ2	AMAZON.COM/MA, WA	$43.74	(III)		01425184240027402025-10-0100001	111-4712069-(
☐	(R)	Final Approved	09/25	09/29	BUSINESS TELECOM PRODU	800-457-4287, WA	$210.54	(I)	E	01425184240027402025-09-2900003	0000034599
☐	(R)	Final Approved	09/25	09/29	BUSINESS TELECOM PRODU	800-457-4287, WA	$196.40	(I)	E	01425184240027402025-09-2900002	0000034597
☐	(R)	Final Approved	09/28	09/29	AMAZON MARK* ZN6AH0VH3	AMAZON.COM/MA, WA	$243.36	(III)	E	01425184240027402025-09-2900001	111-2914665-3
☐	(R)	Final Approved	09/24	09/26	BUSINESS TELECOM PRODU	800-457-4287, WA	$2,333.82	(I)	E	01425184240027402025-09-2600002	0000034598
☐	(R)	Final Approved	09/24	09/26	BUSINESS TELECOM PRODU	800-457-4287, WA	$199.49	(I)	E	01425184240027402025-09-2600001	0000034594
☐	(R)	Final Approved	09/24	09/25	WWW.JAM-SOFTWARE.COM		$175.00	(III)	E	01425184240027402025-09-2500001	
☐	(R)	Final Approved	09/24	09/24	AMAZON MARK* NJ8JV5AY0	AMAZON.COM/MA, WA	$52.05	(III)	E	01425184240027402025-09-2400001	111-9529612-1
☐	(R)	Final Approved	09/17	09/18	AMAZON MARK* VQ5U02173	AMAZON.COM/MA, WA	$52.53	(III)	E	01425184240027402025-09-1800001	111-1901947-8

(R) Reviewed (D) Disputed (A) Reallocated (I), (III) Trans Detail Level (E) Included in Extract Reallocation Locked

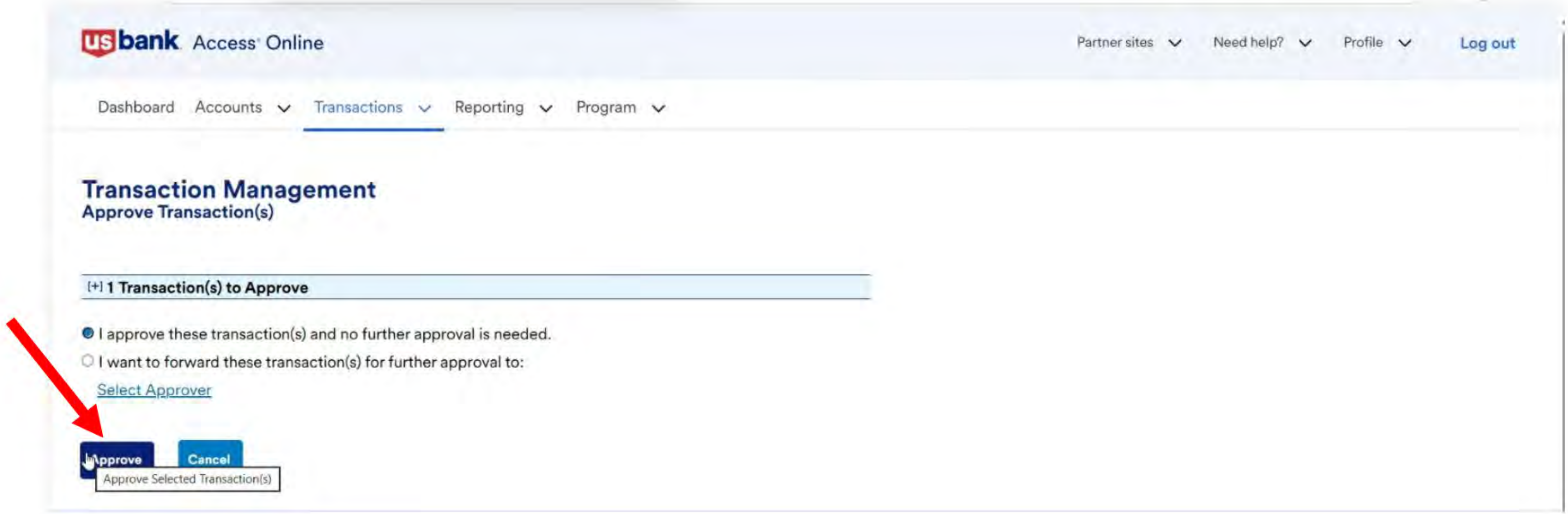
Check All Shown | Uncheck All Shown

Records 1 - 12 of 12

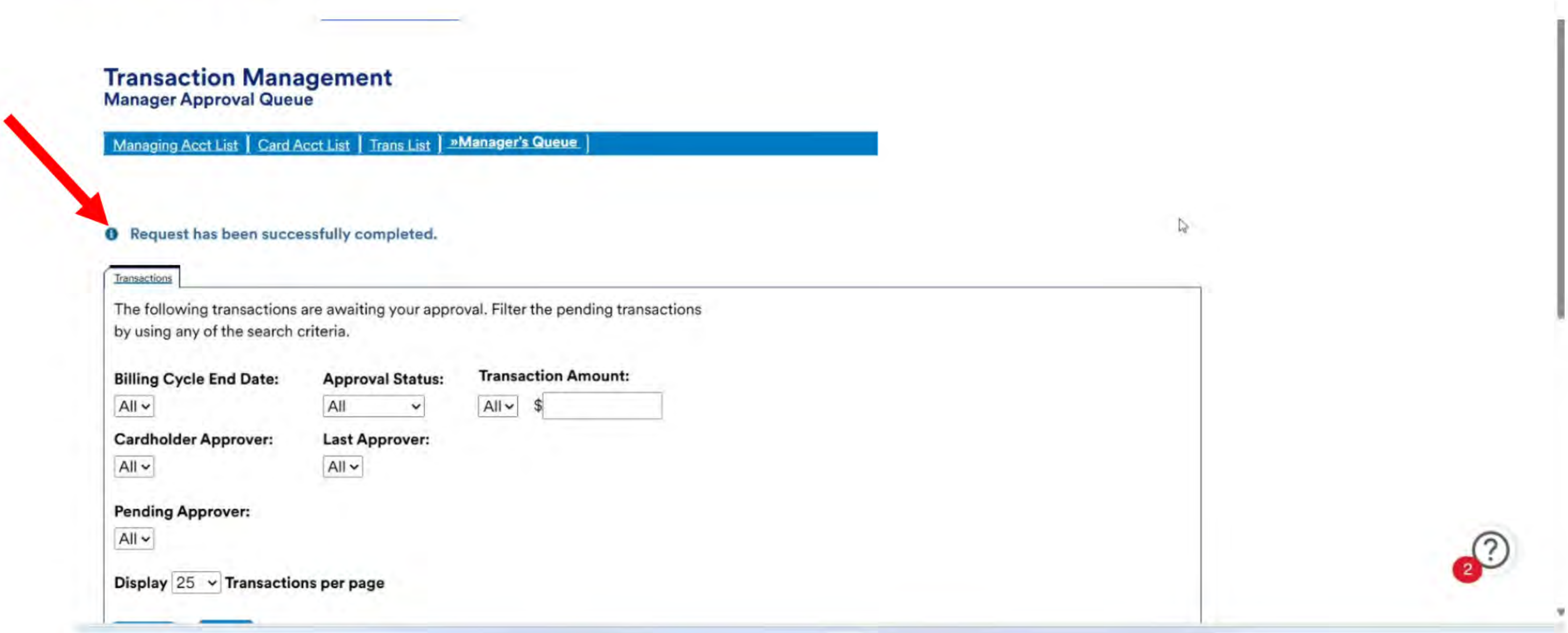
Reallocate | Mass Reallocate | Change Review Status | Approve | Pull Back

Approve

Final Approval Screen (select approve)



Success!!


Transaction Management
Manager Approval Queue
Managing Acct List | Card Acct List | Trans List | »Manager's Queue |
Request has been successfully completed.
Transactions
The following transactions are awaiting your approval. Filter the pending transactions by using any of the search criteria.
Billing Cycle End Date:
All
Approval Status:
All
Transaction Amount:
All
$
Cardholder Approver:
All
Last Approver:
All
Pending Approver:
All
Display 25 Transactions per page
2

October 23, 2025

State of Washington Performance Highlights and Updates

Commercial Card Annual State Forum

Meet your U.S. Bank Relationship Managers

Monica Lockett

Higher Education and Public Sector Relationship Manager

monica.lockett@usbank.com

Shannon Ness

Higher Education and Public Sector Relationship Manager

shannon.ness@usbank.com

US-BASED SUPPORT AVAILABLE 24|7|365

U.S. Bank Support Model

Customized support includes comprehensive, ongoing client services through all phases of the product lifecycle

Cardholder Services
- 24/7 availability

Technical Help Desk
- Dedicated CPS Representatives

Operations Account Manager
- Operational Account Inquiries
- Access Online Support
- Day-to-day Administration

Technical Consultants
- Implement & Support defined Technical Solutions

Training Department
- Online Training
- User Guides

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

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

Program Optimization Analysts
- Opportunity Reporting
- Benchmarking

Client Messaging Portal

Effective 10/30/2025 you will be required to submit requests via this method.

We've launched a secure messaging portal for Program Administrators within Access® Online

YESTERDAY

Emails with limited visibility

Program Administrators email Client Service for support, making visibility and track difficult.

Limited fraud protection

Customer verification & authentication happens manually, increasing the risk for fraudulent activity.

TODAY

Real-time visibility into requests

The portal provides Program Administrators real-time status updates of each request.

Increased fraud protection

The portal uses multi-factor authentication to automatically verify users' identity, reducing the risk of fraudulent activity.

The portal provides increased fraud prevention.

The **industry has seen an uptick in fraudsters impersonating customers via email** take over. Fraudsters are hacking into customer email and requesting banks to send large wire payments or open new credit cards.

U.S. Bank is taking a proactive approach to prevent fraud. Starting in the second half of 2025, Client Services will no longer accept account servicing requests via email. Customers will be required to submit requests via the secure message portal.

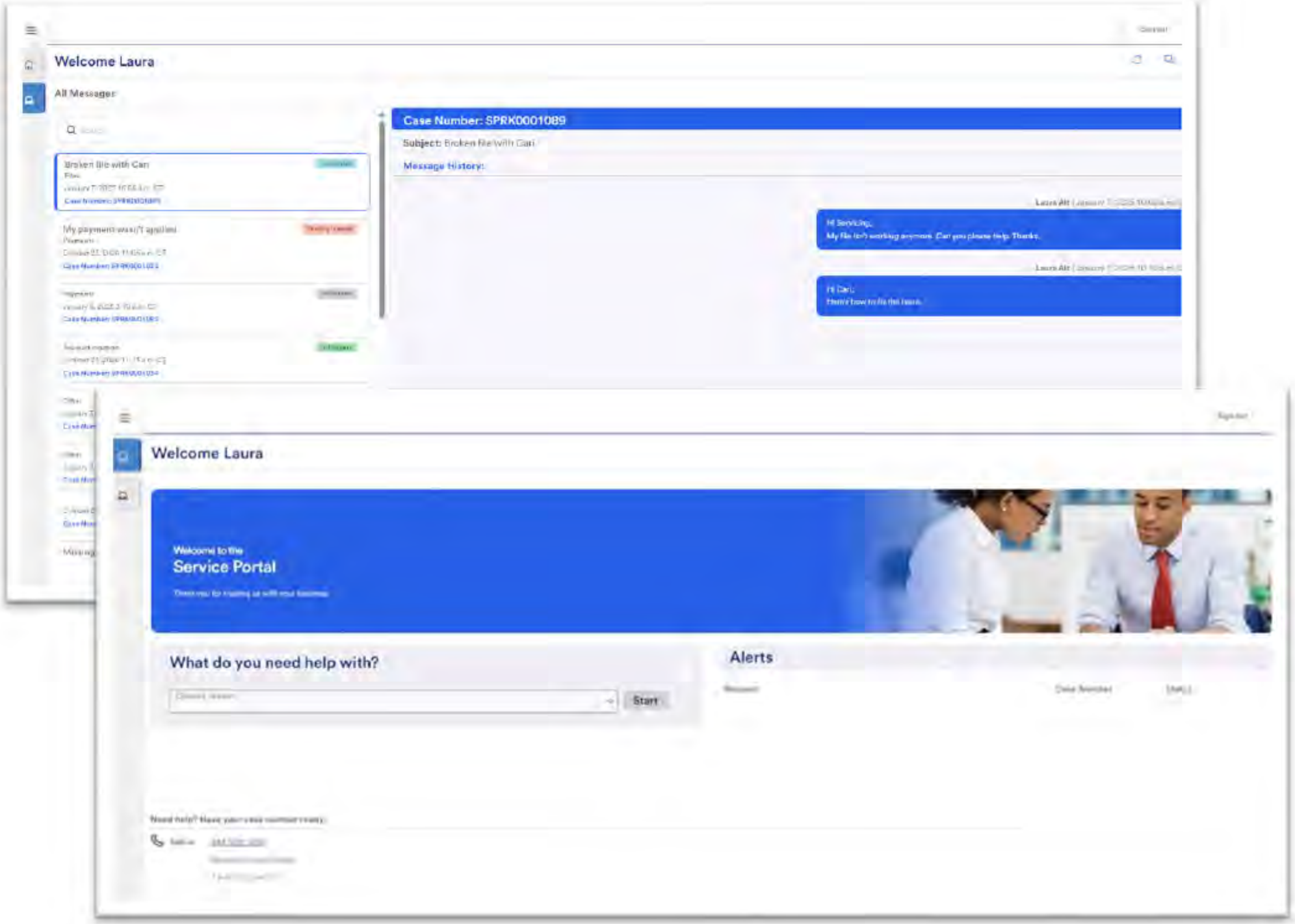
Secure message portal – features and benefits

Technology

- **Security.** The portal uses multi-factor authentication to automatically verify your identity before we service your account.
- **No new login required.** Access the portal using your existing Access Online program administrator user ID and password.

Service

- **Same great people.** The same people that answer your emails and phone calls will respond to portal requests.
- **Real-time updates.** See the status of your request in real time.
- **Receive a quick response.** An agent will respond to your inquiry within one business day.
- **View historical requests.** You'll have access to three years of prior requests.

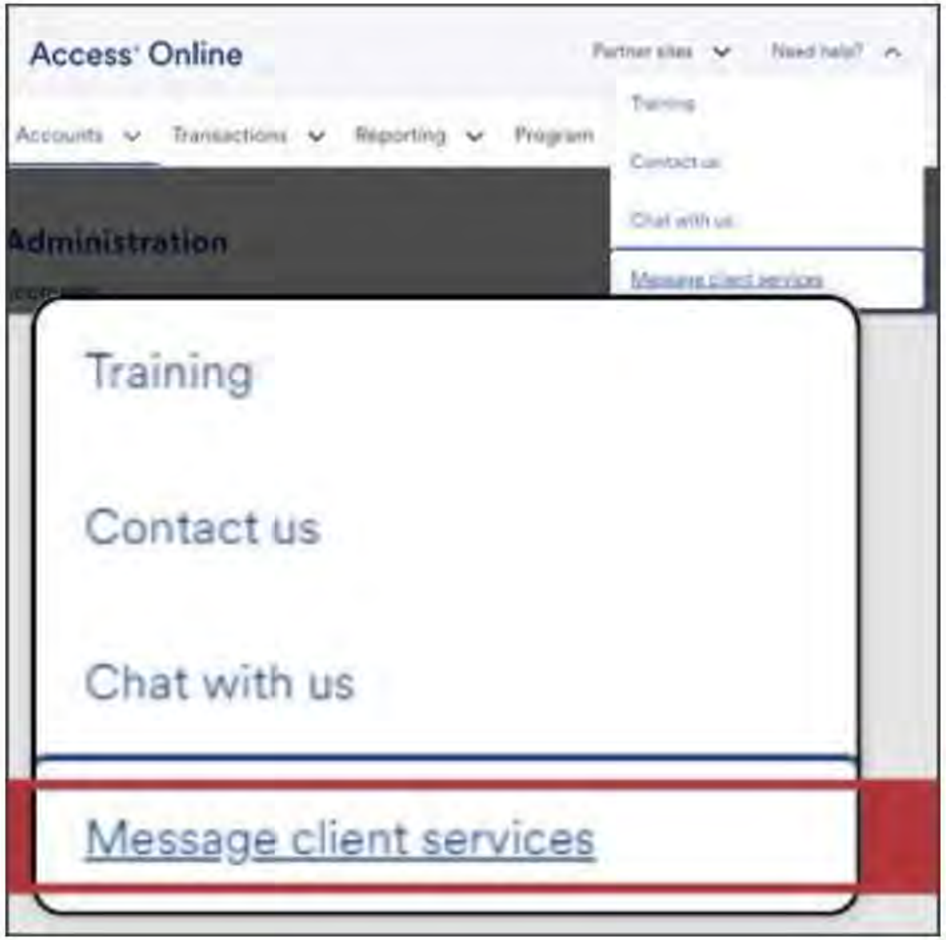


How to contact client service via the secure message portal

You can access the portal by:

1. From the Access Online® homepage, click **Need Help?**
2. Choose **Message Client Services**.
3. You can initiate a secure message from the portal homepage.

Your requests will be routed to your dedicated Account Coordinator, Tom Sewing



Market Trends

The B2B payments landscape: driven by the digital transformation

The increasing demand for digital payment options is propelling the adoption of commercial payments.

Efficiencies through ERP integrations.

Automate the invoice to pay workstream and integrate into company's ERPs through APIs.
81% reduction in invoice processing costs by automating AP processes.[1]

Expense management and fraud prevention remain top of mind.

Simplifying expense management and enhancing payment traceability strengthens security.
22% annual cost savings for companies using integrated and AI enhanced travel and expense technology when combined with automated AP solutions.[2]

Businesses want virtual cards.

21% CAGR from 2025 to 2030 for virtual cards in North American market will reach an estimated ~$15B by 2030.[3]

Digital wallet adoption boom continues.

85% of North Americans (with the U.S. being the dominant market) are using digital payment methods, with a notable increase in contactless payments in 2024.[4]

Sources: 1.Klippa, "AP Automation: How to Automate Your Accounts Payable", March 2025. 2. SAP Concur "Strengthen Your Expense Reporting and Processes for Resiliency and Growth", Jan 2025. 3. Grand View Research "US Virtual Cards Market Size and Outlook, 2024-2030 4. MageComp, "50+ Digital Payment Statistics That Will Shape the Next Decade", February 2025.

Proactive security measures and robust fraud controls are needed for safeguarding financial transactions

Fraud attempts remain high with 79% of organizations experiencing them in 2024

Business email compromise (BEC) remains the top fraud vector, with 63% of organizations reporting it, impacting businesses with potentially catastrophic losses.

Check fraud persists as a major vulnerability, cited by 63% of respondents, especially for businesses slow to adopt digital payments.

Wire transfers are the most targeted by BEC scams, affecting 63% of respondents, a critical risk for high-value transactions.

New threats and vulnerabilities have emerged, but there are methods you can jointly employ to protect your organization from payments fraud.

U.S. Bank has ongoing fraud mitigation strategies including:

- ✓ Always-on fraud monitoring
- ✓ Program monitor
- ✓ Account alerts

us bank

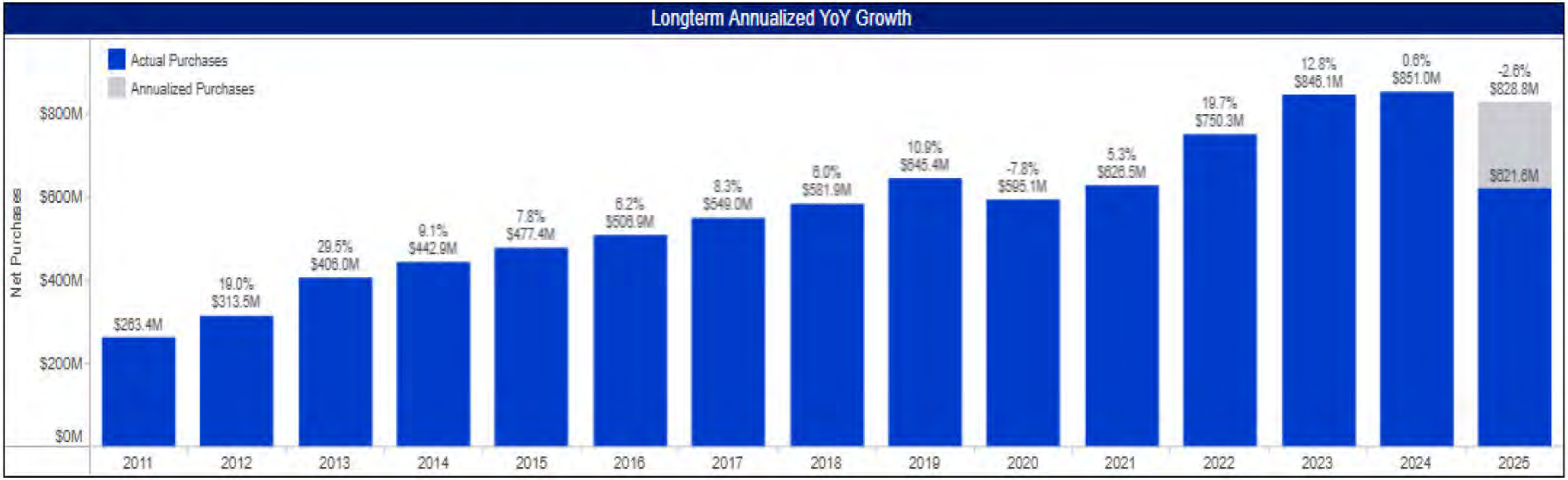
Source: 2025 AFP Payments Fraud and Control Survey Report, www.AFPonline.org.

Relationship Review

State of Washington program overview

Program performance highlights year over year – all entities under the state's contract

Spend: $851MM | **Rebate: $13.9MMpaid** | **Transactions: 1.8MM**



State of Washington Program Review

Top entities by spend: Includes all entities

- King County
- Washington State Department of Transportation
- Washington State Department of Social and Health Services
- City of Tacoma
- Washington Department of Fish and Wildlife
- Washington State Department of Children, Youth and Families
- Gonzaga University
- Washington State Department of Corrections
- The Housing Authority of the City of Seattle
- Seattle School District No. 1
- Spokane County
- Washington State Department of Enterprise Services
- Washington State Parks and Recreation Commission
- Public Hospital Dist No 1 Skagit County
- Pierce County
- Renton School District No 403
- Washington State Patrol
- City of Auburn
- Tacoma School District No. 10
- Pasco School District #1
- Washington State Department of Natural Resources
- City of Bellevue
- Metropolitan Park District of Tacoma

How can we help with your goals?

What APIs currently exist for CPS clients and what's new?

Corporate Payments APIs help you gain greater visibility, control and security over your payments program by integrating directly between our APIs and your internal system.

Existing APIs

Virtual Card Payments

Key benefit: secure instant payments (within seconds).

Corporate credit cards

Key benefit: saves time by executing card changes directly from your own application.

Access Online transactions

Key benefit: download data and reports as you need.

Corporate statements

Key benefit: download historical statement information for a corporate account.

Enhancements coming soon

Virtual Card Payments

✓ Ability to include invoice line-item details
✓ Pre-authorization capability

Corporate credit cards

✓ Corporate Credit Card (Commercial Credit Card) Sandbox
✓ One Card with Fleet APIs

Consulting Resources

In-house team dedicated to proactive, consultative client engagement

- Available for life of U.S. Bank 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

Suite of options to review a card program from all perspectives

Our defined approach will maximize the potential impact of the overall client engagement

Card Product Review

- Review/Establish program philosophy
- Product inventory vs intended usage
- Mapping products to organizational structure

Card Policies & Procedures Review

- Review/establish program policies by product/intended use
- Review/Establish cardholder agreement
- Review/Establish cardholder training necessary to obtain a card/maintain a card

Card Controls Review

- Review/audit MCC blocking structure
- Review cardholder annual spend vs credit limits
- Discuss payment/data analytics tools within AXOL
- Establish potential audit flags across the cardholder spectrum

Card Program Reporting

- Provide insights into potentially relevant metrics for presenting program success
- Benchmarking
- Review dashboards to consider implementing

Card Program Best Practices Review

- Provide/review Best Practice Toolkit
- Review Best Practice Whitepaper for review/implementation
- Develop roadmap for addressing opportunities for growth

Virtual Card and/or Payment Card Best Practices

Providing insights for continuous improvement toward the success of your program

- Easily **assess payment card programs** against defined best practices
- **Visualize areas of opportunity** utilizing “heat-map” approach
- **Evaluate performance in critical areas** across the program
- **Create a whitepaper with recommendations** to address areas of improvement or celebrate areas of success

Program Monitor

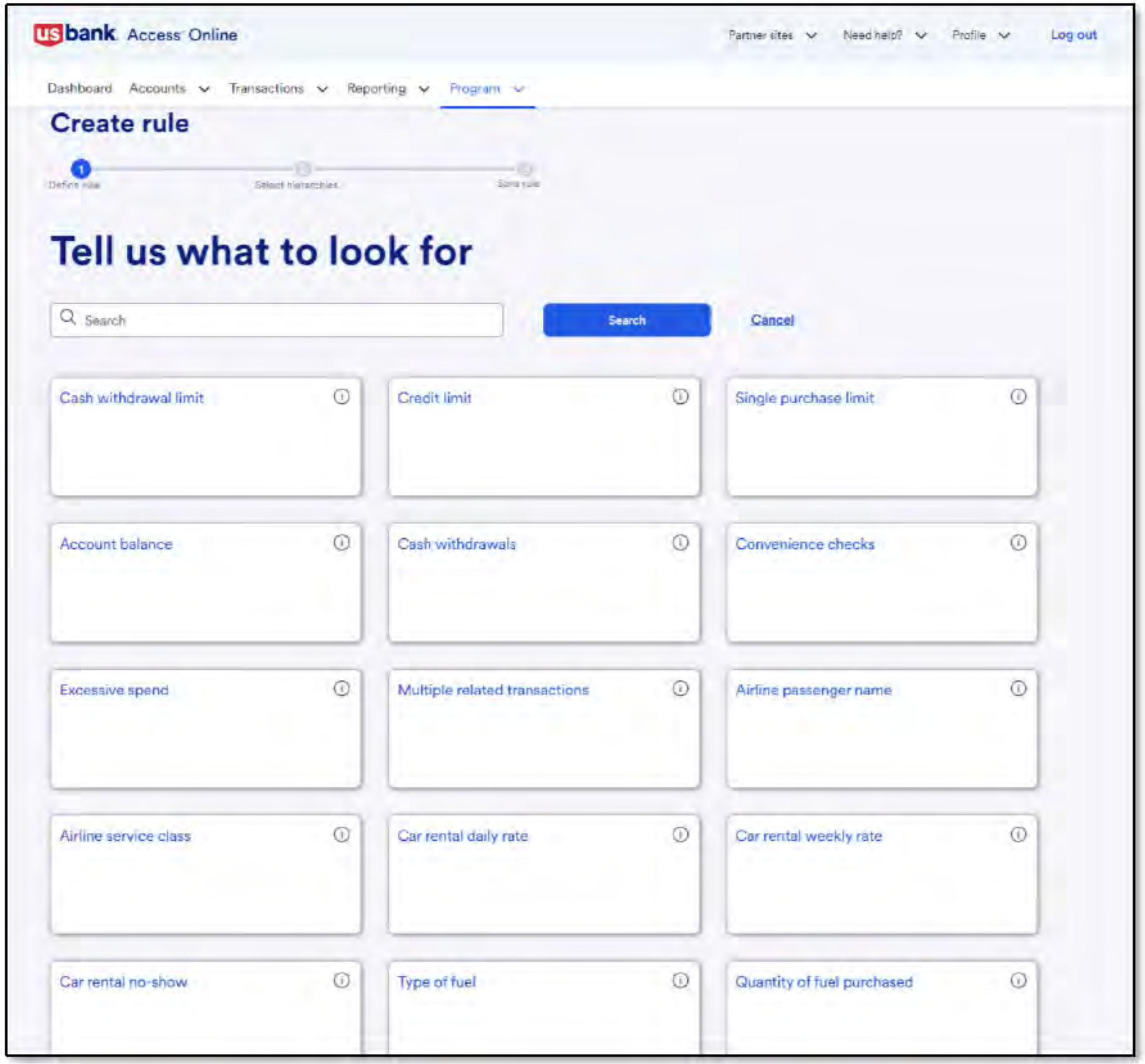
Automated Compliance Management that Works for You

Key Benefits

- 🛡️ Enforces program compliance with custom rules tailored to your needs
- 🎯 Identifies anomalies in account and transaction activity
- 🕵️ Detects possible fraud, misuse, and out-of-policy spend
- 📧 Sends detailed alerts via email
- 📒 Documents your research within individual case records
- 💸 No additional cost to use

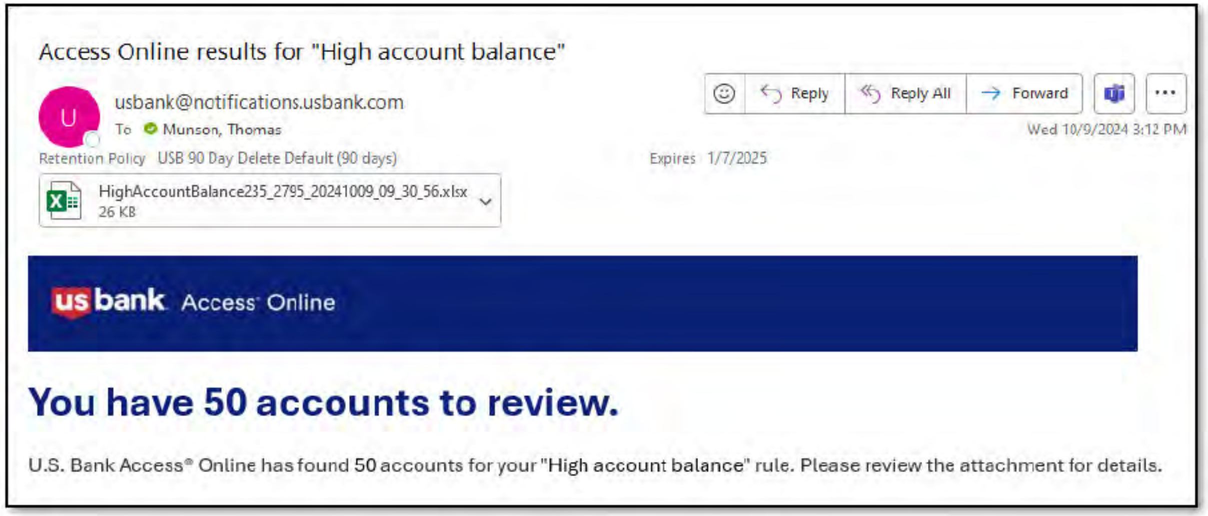
Features

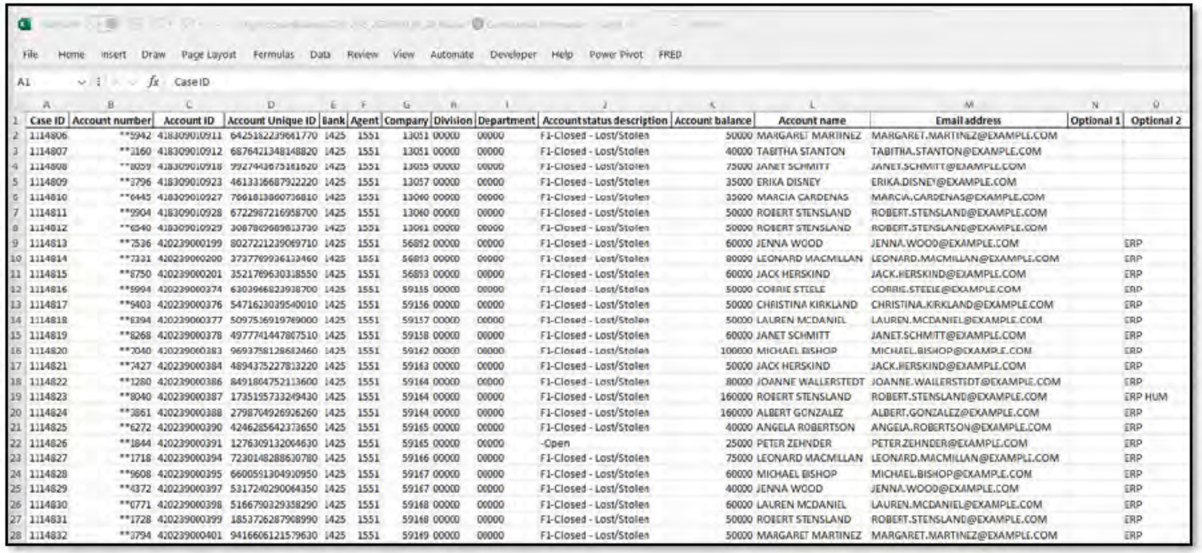
- Create flexible, custom rules for precise targeting and control
- Keep rules private or share them across your organization
- Combine multiple conditions, operators, and parameters
- Target specific hierarchies with ease
- *You* tell us what you want to monitor
- *We* scan all specified accounts and transactions, not just a sample



Alerts and Cases

- Automated email alerts notify you when rules are triggered
- Attached spreadsheets provide detailed account and transaction data
- Cases can be created for each violation
- Filter, sort, add comments, update status, assign owners
- Bulk updates supported





Case ID	Account number	Account ID	Account Unique ID	Bank	Agent	Company	Division	Department	Account status description	Account balance	Account name	Email address	Optional 1	Optional 2
1114806	**5942	418309010911	6425162239661770	1425	1551	13051	00000	00000	F1-Closed - Lost/Stolen	50000	MARGARET MARTINEZ	MARGARET.MARTINEZ@EXAMPLE.COM		
1114807	**3160	418309010912	6876421348148820	1425	1551	13051	00000	00000	F1-Closed - Lost/Stolen	40000	TABITHA STANTON	TABITHA.STANTON@EXAMPLE.COM		
1114808	**8059	418309010918	9927443675161620	1425	1551	13055	00000	00000	F1-Closed - Lost/Stolen	75000	JANET SCHMITT	JANET.SCHMITT@EXAMPLE.COM		
1114809	**3796	418309010923	4613316687922220	1425	1551	13057	00000	00000	F1-Closed - Lost/Stolen	35000	ERIKA DISNEY	ERIKA.DISNEY@EXAMPLE.COM		
1114810	**6445	418309010927	7061813860736810	1425	1551	13060	00000	00000	F1-Closed - Lost/Stolen	35000	MARCIA CARDENAS	MARCIA.CARDENAS@EXAMPLE.COM		
1114811	**9904	418309010928	6722987216958700	1425	1551	13060	00000	00000	F1-Closed - Lost/Stolen	50000	ROBERT STENSLAND	ROBERT.STENSLAND@EXAMPLE.COM		
1114812	**6540	418309010929	3087869689613730	1425	1551	13061	00000	00000	F1-Closed - Lost/Stolen	50000	ROBERT STENSLAND	ROBERT.STENSLAND@EXAMPLE.COM		
1114813	**7536	420239000199	8027221239069710	1425	1551	56852	00000	00000	F1-Closed - Lost/Stolen	60000	JENNA WOOD	JENNA.WOOD@EXAMPLE.COM		ERP
1114814	**7331	420239000200	3737769936133460	1425	1551	56853	00000	00000	F1-Closed - Lost/Stolen	80000	LEONARD MACMILLAN	LEONARD.MACMILLAN@EXAMPLE.COM		ERP
1114815	**8750	420239000201	3521769630318550	1425	1551	56853	00000	00000	F1-Closed - Lost/Stolen	60000	JACK HERSKIND	JACK.HERSKIND@EXAMPLE.COM		ERP
1114816	**5994	420239000374	6303966823938700	1425	1551	59155	00000	00000	F1-Closed - Lost/Stolen	50000	CORRIE STEELE	CORRIE.STEELE@EXAMPLE.COM		ERP
1114817	**9403	420239000376	5471623039540010	1425	1551	59156	00000	00000	F1-Closed - Lost/Stolen	50000	CHRISTINA KIRKLAND	CHRISTINA.KIRKLAND@EXAMPLE.COM		ERP
1114818	**8394	420239000377	5097516919769000	1425	1551	59157	00000	00000	F1-Closed - Lost/Stolen	50000	LAUREN MCDANIEL	LAUREN.MCDANIEL@EXAMPLE.COM		ERP
1114819	**8268	420239000378	4977741447807510	1425	1551	59158	00000	00000	F1-Closed - Lost/Stolen	60000	JANET SCHMITT	JANET.SCHMITT@EXAMPLE.COM		ERP
1114820	**7040	420239000383	9693758128682460	1425	1551	59162	00000	00000	F1-Closed - Lost/Stolen	100000	MICHAEL BISHOP	MICHAEL.BISHOP@EXAMPLE.COM		ERP
1114821	**7427	420239000384	4894375227813220	1425	1551	59163	00000	00000	F1-Closed - Lost/Stolen	50000	JACK HERSKIND	JACK.HERSKIND@EXAMPLE.COM		ERP
1114822	**1280	420239000386	8491804752113600	1425	1551	59164	00000	00000	F1-Closed - Lost/Stolen	80000	JOANNE WALLERSTEDT	JOANNE.WALLERSTEDT@EXAMPLE.COM		ERP
1114823	**8040	420239000387	1735195733249430	1425	1551	59164	00000	00000	F1-Closed - Lost/Stolen	160000	ROBERT STENSLAND	ROBERT.STENSLAND@EXAMPLE.COM		ERP HUM
1114824	**3861	420239000388	2798704926926260	1425	1551	59164	00000	00000	F1-Closed - Lost/Stolen	160000	ALBERT GONZALEZ	ALBERT.GONZALEZ@EXAMPLE.COM		ERP
1114825	**6272	420239000390	4246285642373650	1425	1551	59165	00000	00000	F1-Closed - Lost/Stolen	40000	ANGELA ROBERTSON	ANGELA.ROBERTSON@EXAMPLE.COM		ERP
1114826	**1844	420239000391	1276309132064630	1425	1551	59165	00000	00000	-Open	25000	PETER ZEHNDER	PETER.ZEHNDER@EXAMPLE.COM		ERP
1114827	**1718	420239000394	7230148288630780	1425	1551	59166	00000	00000	F1-Closed - Lost/Stolen	75000	LEONARD MACMILLAN	LEONARD.MACMILLAN@EXAMPLE.COM		ERP
1114828	**9608	420239000395	6600591304930950	1425	1551	59167	00000	00000	F1-Closed - Lost/Stolen	60000	MICHAEL BISHOP	MICHAEL.BISHOP@EXAMPLE.COM		ERP
1114829	**4372	420239000397	5317240290064350	1425	1551	59167	00000	00000	F1-Closed - Lost/Stolen	40000	JENNA WOOD	JENNA.WOOD@EXAMPLE.COM		ERP
1114830	**0771	420239000398	5166790329358290	1425	1551	59168	00000	00000	F1-Closed - Lost/Stolen	60000	LAUREN MCDANIEL	LAUREN.MCDANIEL@EXAMPLE.COM		ERP
1114831	**1728	420239000399	1853726287908990	1425	1551	59168	00000	00000	F1-Closed - Lost/Stolen	50000	ROBERT STENSLAND	ROBERT.STENSLAND@EXAMPLE.COM		ERP
1114832	**3794	420239000401	9416606121579630	1425	1551	59169	00000	00000	F1-Closed - Lost/Stolen	50000	MARGARET MARTINEZ	MARGARET.MARTINEZ@EXAMPLE.COM		ERP

Break

Be back by 10:55!

Understanding & maximizing your rebates

JoAleen Ainslie – City of Tacoma

Monica Lockett – U.S. Bank

Understanding your contract

- State of Washington serves as the lead state
- 2021 – 2027 contract term
- 19 states utilizing this contract
- Commercial Card products
- Rebate opportunities
- Products and services opportunities

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

Supplemental negotiated perks

SUPPLEMENTAL SERVICES AND FEES

This exhibit describes supplemental services to accompany the Commercial Card Products covered by Master Agreement. Except with respect to the Foreign Transaction Fee, (i) services and/or fees cai excluded from a Participating Addendum at the Participating State's sole discretion; and (ii) at no p will acceptance or implementation of the supplemental services be a condition of executing a Participa Addendum.

SUPPLEMENTAL SERVICES

1. **Service Title:** Cash Advances

   Service Description: U.S. Bank provides access to Cash Advances through owned participating bank Automated Teller Machines and Association member offices. Each Purcha Entity will decide if they want to use Cash Advance functionality.

   Cards Supported: Travel Card, One Card

   Associated Fee: 2.00% (Minimum $2.00)

2. **Service Title:** Annual Card Fee

   Service Description: Annual service fee applied to individual card account

   Cards Supported: Purchase Card, Travel Card, One Card

   Associated Fee: $0.00

3. **Service Title:** Logo Embossing Fee

   Service Description: The Purchasing Entity can elect to hot stamp their logo onto a standard Bank card Plastic.

   Cards Supported: Purchase Card, Travel Card, One Card

   Associated Fee: $0.00 (two-week delay may occur with Card Issuance and Implementation)

4. **Service Title:** Travel Accident Insurance

   Service Description: Up to $500,000 coverage for accidental injury that is the sole cause of loss of life, limb, sight, speech, or hearing while riding as a passenger in, entering or exiting any common carrier.

   Cards Supported: Travel Card, Purchase Card, One Card, Central Billed Accounts, Virtual Pay

   Associated Fee: $0.00

5. **Service Title:** Auto Rental Insurance

   Service Description: Auto Rental Collision Damage Waiver covers theft and damage up to the actual cash value of the vehicle. Coverage is primary.

   Cards Supported: Travel Card, One Card

   Associated Fee: $0.00

6. **Service Title:** Visa Liability Insurance

   Service Description: Up to $100,000/cardholder coverage against eligible losses that might be incurred through card misuse by a client's terminated eligible cardholder. In the event that an eligible cardholder misuses their commercial card privileges, Visa Liability waives eligible charges.

   Cards Supported: Purchase Card, Travel Card, One Card

   Associated Fee: $0.00

7. **Service Title:** Lost Luggage Insurance

   Service Description: Up to $1,250 reimbursement for lost or damaged luggage, checked or carried, if the common carrier's payment for the loss or damage is less than the traveler's claim. The passenger's claim must be submitted and paid by the common carrier before this coverage applies.

   Cards Supported: Travel Card, One Card

   Associated Fee: $0.00

8. **Service Title:** Overnight Delivery Fee

   Service Description: Delivery of cards overnight when requested by the Purchasing Entity.

   Cards Supported: Travel Card, Purchase Card, One Card

   Associated Fee: $0.00

9. **Service Title:** Foreign Transaction Fee

   Service Description: A charge applied to purchase made in foreign countries (outside the United States).

   Cards Supported: Travel Card, Purchase Card, One Card, Central Billed Accounts, Virtual Pay

   Associated Fee: 1.00%

What is rebate?

Rebate categories

Tier	Description
Standard Spend	Typical eligible purchases, highest rebate
Non-standard Spend	Qualified purchases or negotiated interchange rates, lower rebate
Ultra Low	Spend with minimal rebate, highly negotiated rates
Speed of Pay	How quickly you pay your statement—faster payment can move you up a tier and increase your rebate

Definition

Rebate is a financial incentive provided by U.S. Bank based on the total eligible spend made by using your commercial cards . The rebate is calculated based on the negotiated rates and paid quarterly.

Additional annual admin rebate

Why rebates?

Rebate can provide an additional revenue stream for your organization

Rebate can take you from a cost center to a profit center – valuable to your organization

Rebate derived from card spend directly impacts cost savings

Rebate report example

Relationship Manager: Monica Lockett

Contract Payment Processing Name: WASH NASPO AGG

Purchase Period 04/2025 to 06/2025

Period Close 6/30/2025

Eligibility Requirements

Contract Payment Earned

Base Rebate		[redacted]
Less Carry Over		
Less Write Offs		
Under Payment Min		
Total		

Payment Eligible Volume		
Purchases		[redacted]
Credits		
Fraud		
Write Offs		
Canadian		
DIRP		
Proportional 1 Only		
Total		

Contract Payment Details				
Proportional 1 Only Volume		1.0935 **x**	[redacted]	[redacted]
Client Held	4	0.4100 **x**		
Client Held Proportional 1	4	0.3321 **x**		
Client Held DIRP less Proportional 1	4	0.4100 **x**		
DIRP less Proportional 1 Volume		1.3500 **x**		
Volume		1.3500 **x**		
		Total Base Contract Payment		

Request a rebate report from your Relationship Manager

How can you maximize your rebate

Maximizing Your Rebate: Practical Strategies

Customize Card Programs: Tailor card settings and controls to align with your organization's unique purchasing need

Leverage MCC Groups: Use custom Merchant Category Code (MCC) groups to optimize spend and rebate opportunities.

Case Example: The City of Tacoma successfully increased rebate returns by implementing custom MCC groups

How can you maximize your rebate

Maximizing speed of payment

How can you maximize your rebate

The importance of leadership buy-in and support

Tip: Share program results and financial benefits regularly with leadership to maintain engagement and support.

Why Leadership Buy-In Matters

Maximizes Financial Impact:
Leadership support helps capture rebates and drive cost savings.

Accelerates Adoption
Engaged leaders encourage teams to follow best practices and optimize program performance.

Enables Strategic Growth
Leadership can champion new initiatives and process improvements.

Fosters Collaboration
Unified direction boosts morale and accountability.

How you can maximize your rebate

Recap and additional examples

- **Maximize your rebate by:**
- Consolidating spend
- Paying statements promptly
- Optimizing spend categories
- Reviewing program controls
- Transitioning away from checks
- Small business surcharges

Best Practice PCard Programs – Key Factors for Success

- Leverage endorsement from Senior leadership
- Establish trusted relationships with department leaders
- Address departments impression of the program
  - Invest time helping to overcome lack of trust in P-Card usage
- Communication of policies and program use
  - Send quarterly emails and newsletters to departments and cardholders
  - Conduct training sessions focused on benefits but also on controls and protections of the card
- Customer relationships and response time
  - Ensure P-Card Administrators are knowledgeable and can provide support to cardholders
- Create policies and procedures that are not overly limiting/restricting the use of your cards
  - Be flexible and open to discussing exception requests
  - Instead of no, ask "why not"
- Look at non-traditional spend
  - Ghost cards, dedicated cards, specialized cards, etc.
- Identify slippage through reporting, replace employee reimbursements/petty cash with a card
- Partner strategically with Procurement/Buyers

Washington's Lottery's Finance P-Card Process Improvement

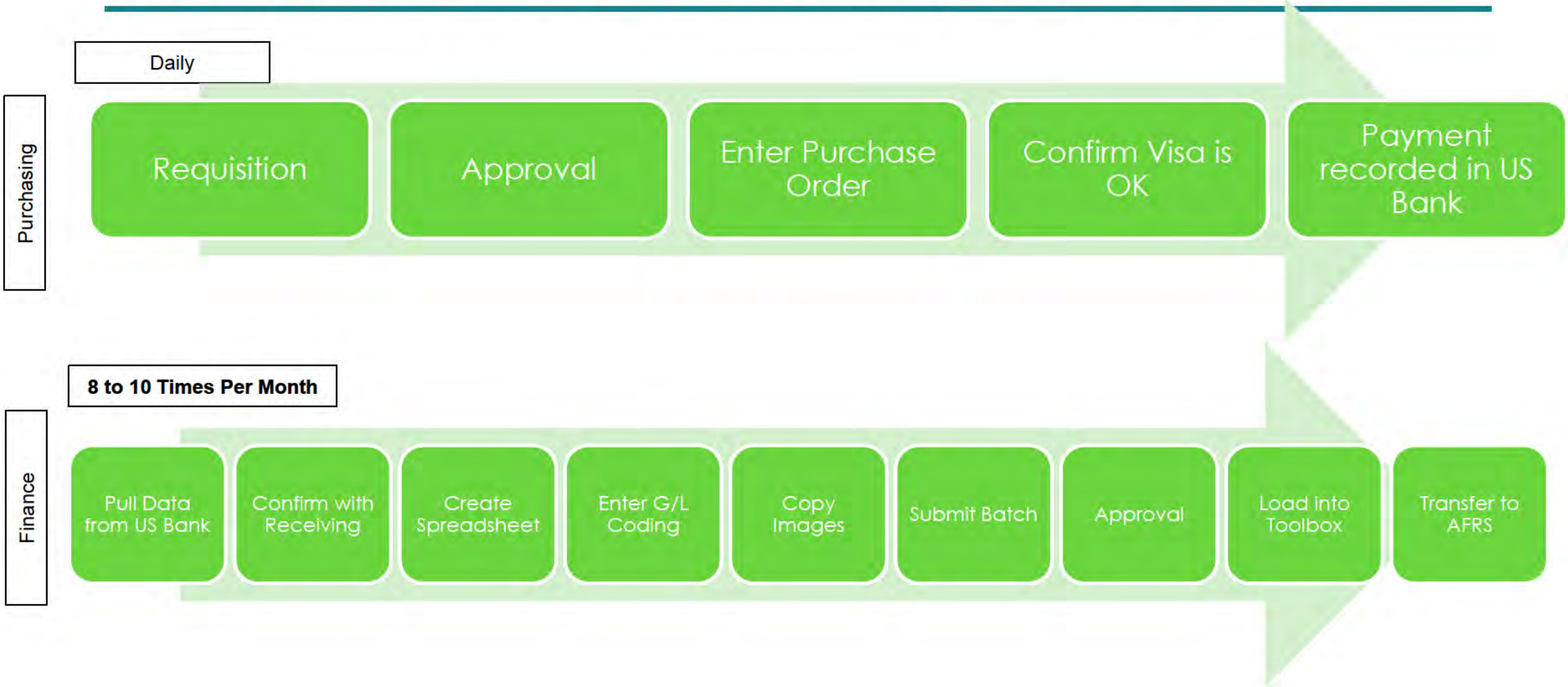
Lottery Finance P-Card Process Improvement

- *Who*
- *What*
- *How*
- *Makin' it rain & Everybody wins!*

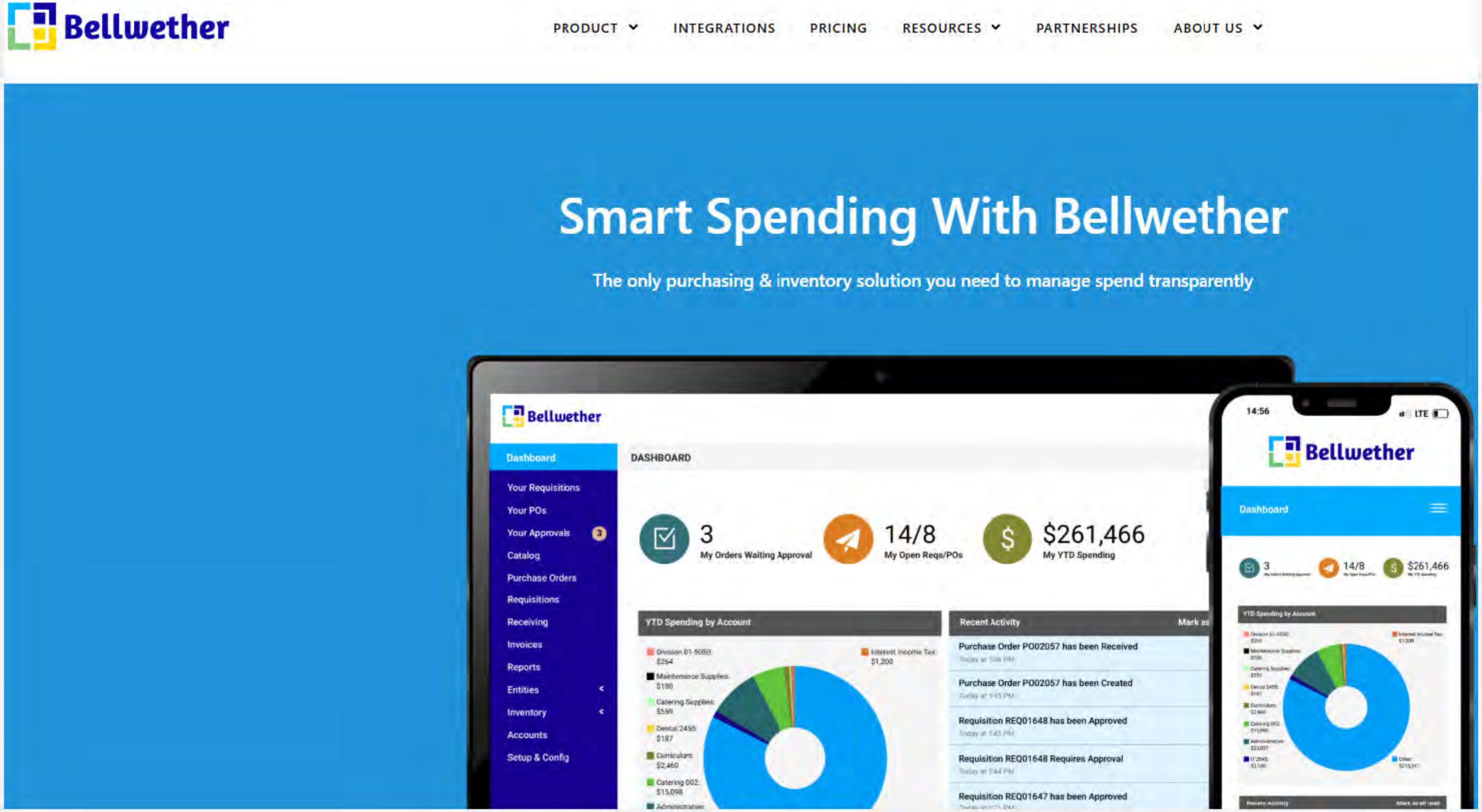
Lottery Finance P-card process improvement –Who

- *Washington's Lottery*
- *By the numbers:*
  - *6 regions, 8 sites*
  - *125 team members*
  - *2 procurement officers*
- *By the p-cards:*
  - *6 purchasing cards*
  - *75 transactions/month*
  - *$99,000/month*

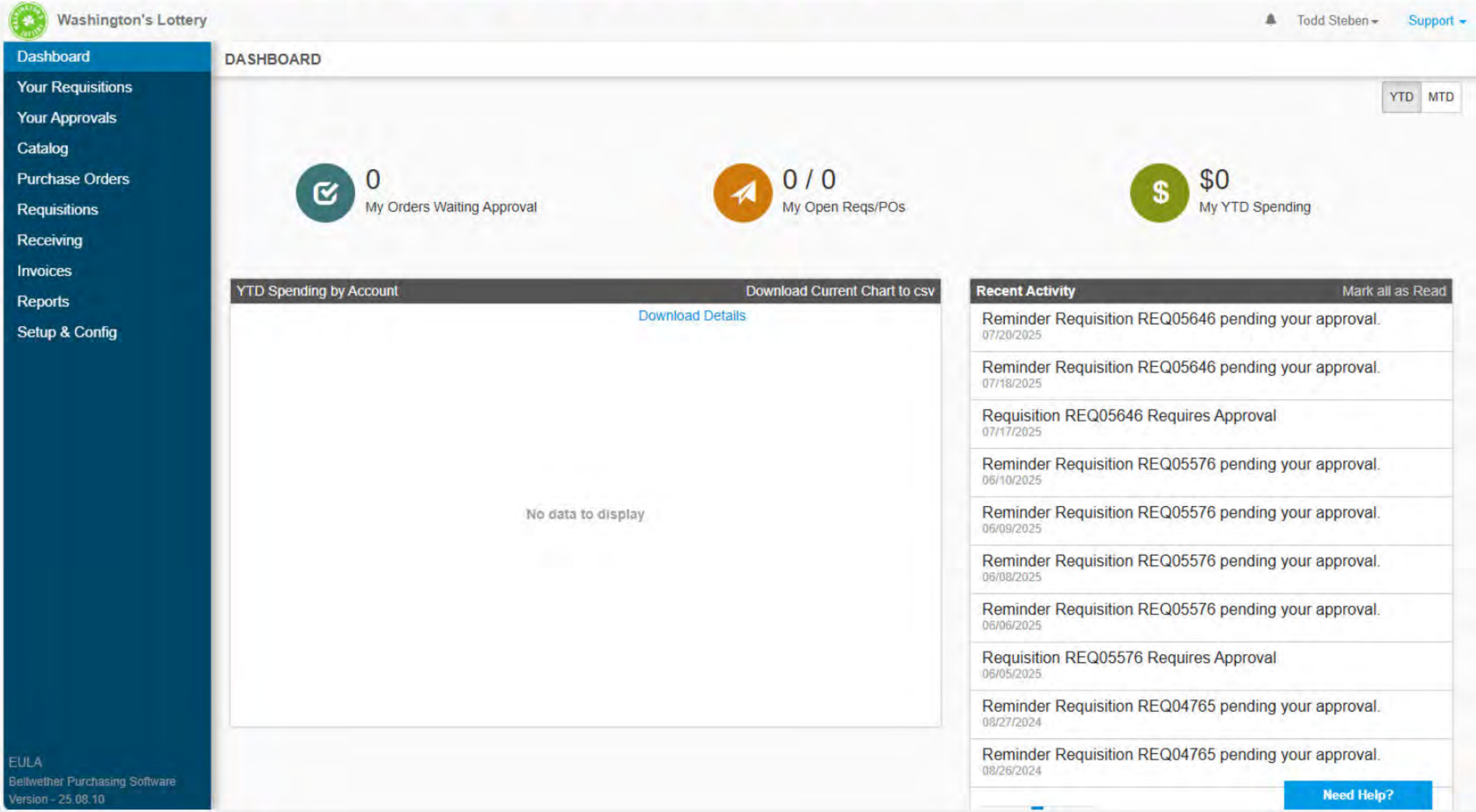
Lottery Finance P-Card Process Improvement – What



Lottery Finance P-card process improvement – What



Lottery Finance P-card process improvement – What



Lottery Finance P-card process improvement – What

Washington's Lottery

8 Todd Steben ▾ Support ▾

- Dashboard
- Your Requisitions
- Your Approvals
- Catalog
- Purchase Orders
- Requisitions
- Receiving
- Invoices
- Reports
- Setup & Config

REQUISITIONS

Create Requisition

Requisition Reports ▾

Filter: Create ▾

Showing 1 to 50 of 5,161 entries

First Previous 1 2 3 4 5 ... 104 Next Last

Order Number	Display Number	Created Date	Vendor	Total	Created By	Status	
100	REQ00100	10-05-2020	Brookfield Properties - Northtown Mall	3,500.00	Maegan Reed	Processed	View Copy
101	REQ00101	10-05-2020		175.00	Chelsey Sok	Processed	View Copy
102	REQ00102	10-05-2020	Take-A-Ticket Inc	267.00	Aubrey Marshall	Processed	View Copy
103	REQ00103	10-06-2020	DES Printing and Imaging	68.38	Jenna Johnson	Processed	View Copy
104	REQ00104	10-06-2020	DES Printing and Imaging	68.38	Jenna Johnson	Processed	View Copy

Lottery Finance P-card process improvement – What

Washington's Lottery

8 Todd Steben Support

- Dashboard
- Your Requisitions
- Your Approvals
- Catalog
- Purchase Orders
- Requisitions
- Receiving
- Invoices
- Reports
- Setup & Config

OPEN PURCHASE ORDERS

OPEN ALL

Download Zip File of Orders Print PDF of Orders Purchase Order Reports

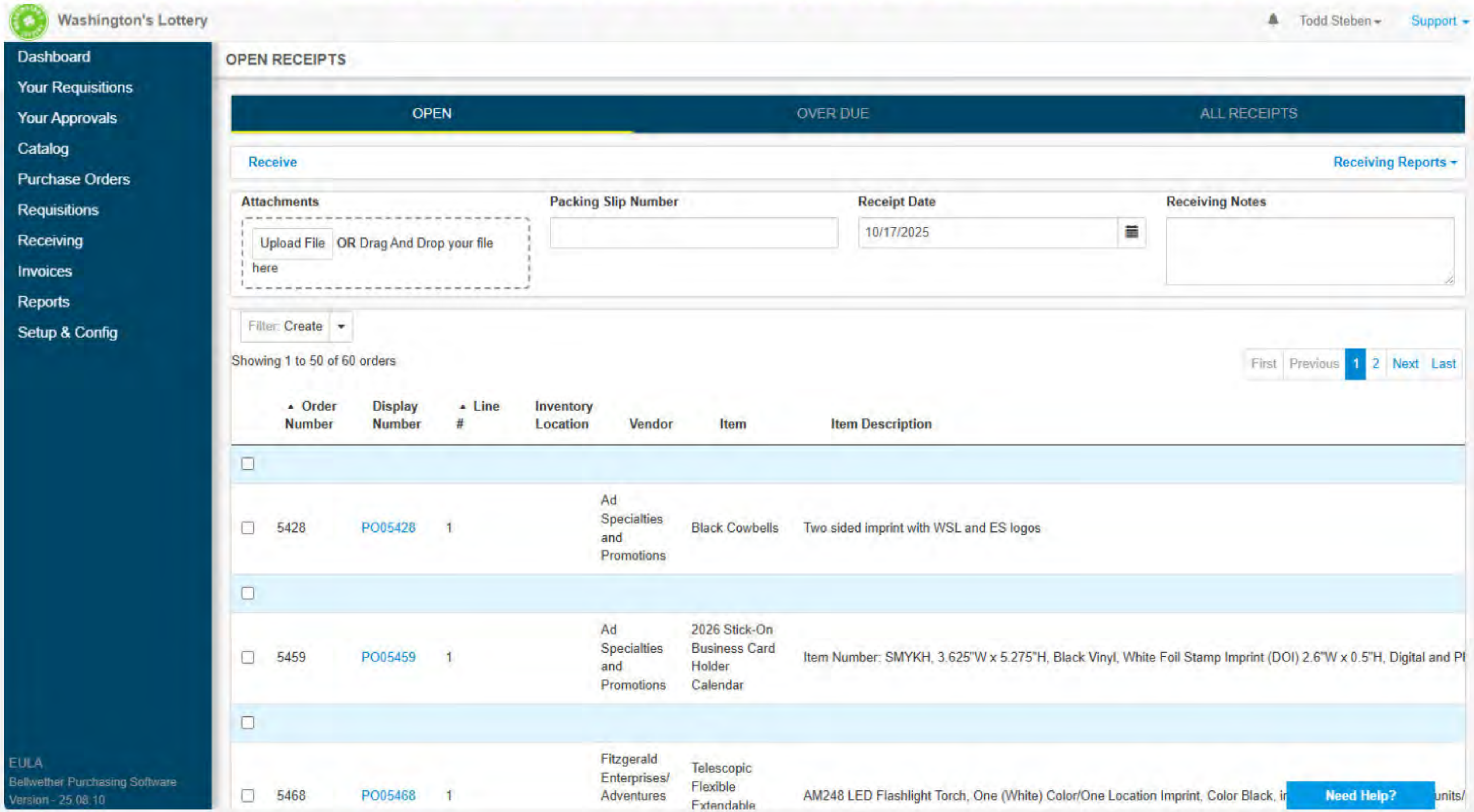
Filter: Create

Showing 1 to 24 of 24 entries

First Previous 1 Next Last

Order Number	Display Number	Order Date	Vendor	Total	Created By	Status	
966	PO00966	08-17-2021	Hover - Enom - Bulk Registration	179.13	Maegan Reed	Fully Invoiced	View
4411	PO04411	07-01-2024	SHI International Corp	1,576.80	Cody LaCourse	Partially Invoiced	View
4742	PO04742	10-09-2024	Ad Specialties and Promotions	179,200.00	Cody LaCourse	Vendor Received	View
4838	PO04838	11-18-2024	Guy Brown	69.83	Cody LaCourse	Not Sent	View
4957	PO04957	01-06-2025	Fusion Graphix	375.00	Cody LaCourse	Sent to Vendor	View

Lottery Finance P-card process improvement – What



Lottery Finance P-card process improvement – What

Washington's Lottery　　Todd Steben ▾　Support ▾

- Dashboard
- Your Requisitions
- Your Approvals
- Catalog
- Purchase Orders
- Requisitions
- Receiving
- Invoices
- Reports
- Setup & Config

EULA
Bellwether Purchasing Software
Version - 25.08.10

ALL INVOICES

ALL

Download Zip File of Invoices　Print PDF of Invoices　Invoice Reports ▾

Filter: Create ▾

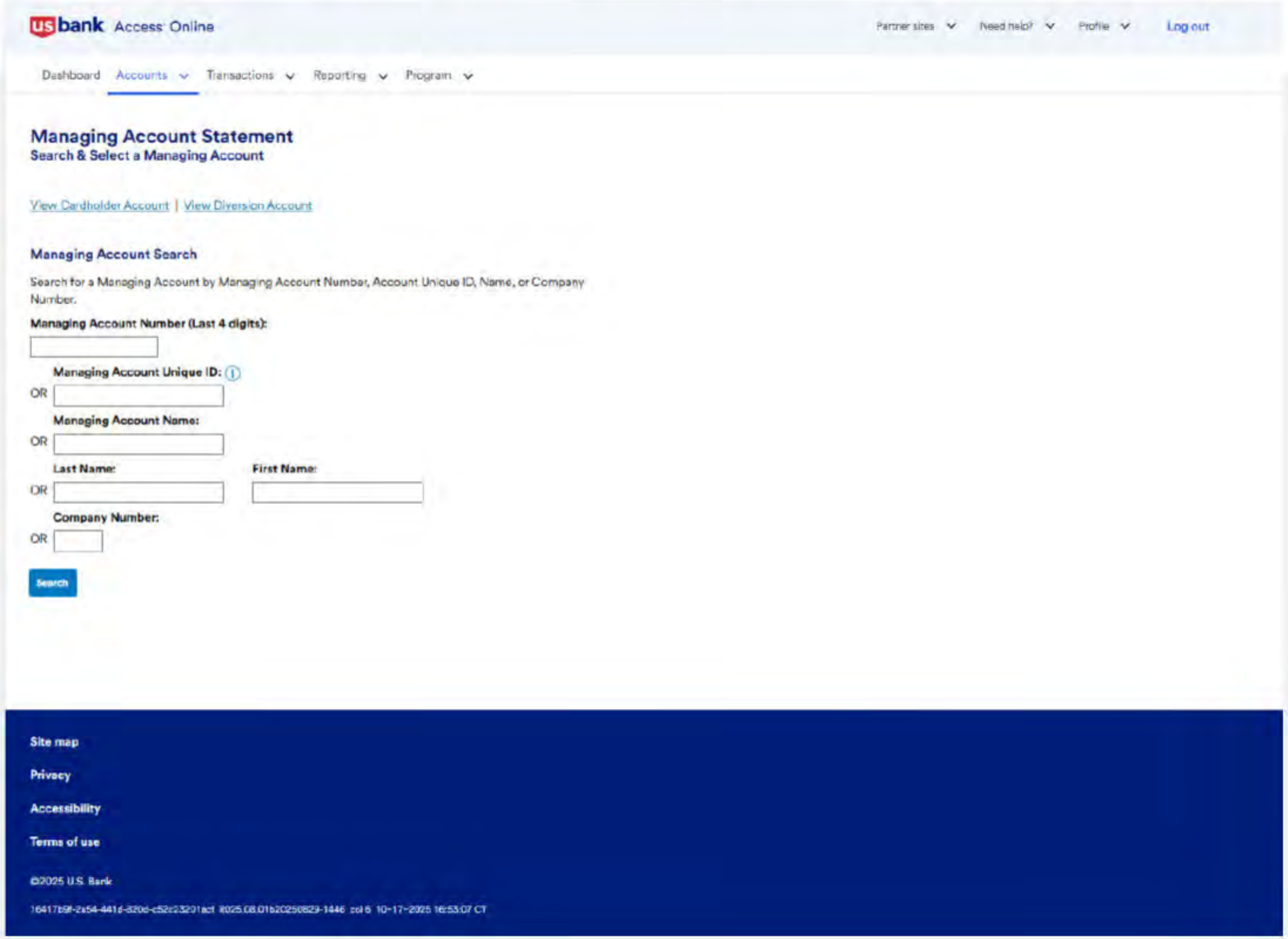
Showing 1 to 50 of 4,654 entries

First Previous 1 2 3 4 5 ... 94 Next Last

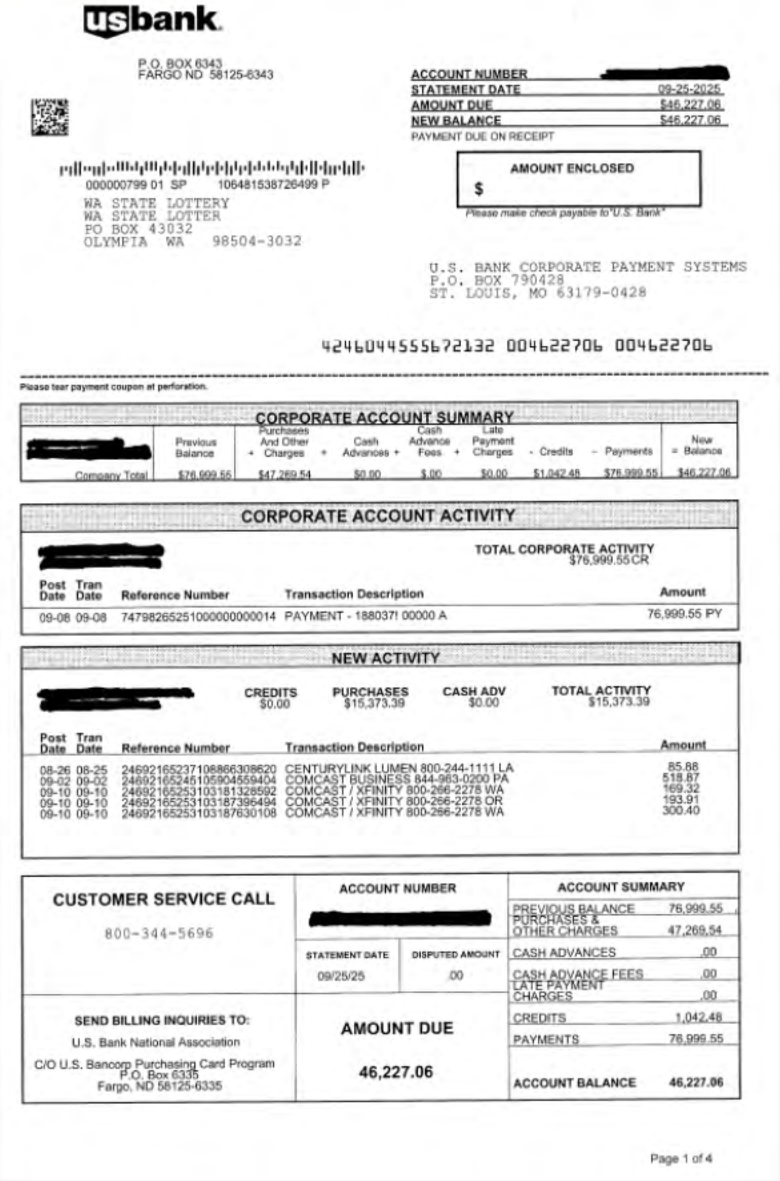
Invoice #	PO #	PO Display Number	Vendor	Total	# of Lines	Invoice Date	Date Created	Status	
4349			ShowCase Media	935.00	1	6/1/2022	7/25/2022	Processed	View ▾
W822843478			Apple Inc.	86.43	1	6/23/2021	6/23/2021	Processed	View ▾
2850163			Pawprint Promotions	2,081.99	2	7/11/2022	7/20/2022	Processed	View ▾
20220716			Take-A-Ticket Inc	1,023.17	4	7/12/2022	7/22/2022	Processed	View ▾
B14967142			SHI International Corp	3,290.75	1	3/25/2022	7/19/2022	Processed	View ▾
47281			Fusion Graphix	1,255.80	1	7/5/2022	8/30/2022	Processed	View ▾
S-4518 and S-4458			Prosci	29,251.20	2	6/10/2021	6/10/2021	Processed	View ▾
202010555			Take-A-Ticket Inc	762.70	2	6/30/2021	6/30/2021	Processed	View ▾
114-4785405-4862627			Amazon	79.98	1	6/30/2021	6/30/2021	Processed	View ▾
731106866			DES Printing and Imaging	37.50	1	6/8/2021	6/8/2021	Processed	View ▾

Need Help?

Lottery Finance P-card process improvement – What



Lottery Finance P-card process improvement – What



usbank

P.O. BOX 6343
FARGO ND 58125-6343

ACCOUNT NUMBER	[redacted]
STATEMENT DATE	09-25-2025
AMOUNT DUE	$46,227.06
NEW BALANCE	$46,227.06

PAYMENT DUE ON RECEIPT

AMOUNT ENCLOSED
$

Please make check payable to "U.S. Bank"

000000799 01 SP 106481538726499 P
WA STATE LOTTERY
WA STATE LOTTER
PO BOX 43032
OLYMPIA WA 98504-3032

U.S. BANK CORPORATE PAYMENT SYSTEMS
P.O. BOX 790428
ST. LOUIS, MO 63179-0428

4246044555672132 004622706 004622706

Please tear payment coupon at perforation.

CORPORATE ACCOUNT SUMMARY

[redacted]	Previous Balance	+ Purchases And Other Charges	+ Cash Advances	+ Cash Advance Fees	+ Late Payment Charges	- Credits	- Payments	= New Balance
Company Total	$76,999.55	$47,269.54	$0.00	$.00	$0.00	$1,042.48	$76,999.55	$46,227.06

CORPORATE ACCOUNT ACTIVITY

[redacted]

TOTAL CORPORATE ACTIVITY
$76,999.55CR

Post Date	Tran Date	Reference Number	Transaction Description	Amount
09-08	09-08	74798265251000000000014	PAYMENT - 188037! 00000 A	76,999.55 PY

NEW ACTIVITY

[redacted]

CREDITS	PURCHASES	CASH ADV	TOTAL ACTIVITY
$0.00	$15,373.39	$0.00	$15,373.39

Post Date	Tran Date	Reference Number	Transaction Description	Amount
08-26	08-25	24692165237108866308620	CENTURYLINK LUMEN 800-244-1111 LA	85.88
09-02	09-02	24692165245105904559404	COMCAST BUSINESS 844-963-0200 PA	518.87
09-10	09-10	24692165253103181328592	COMCAST / XFINITY 800-266-2278 WA	169.32
09-10	09-10	24692165253103187396494	COMCAST / XFINITY 800-266-2278 OR	193.91
09-10	09-10	24692165253103187630108	COMCAST / XFINITY 800-266-2278 WA	300.40

CUSTOMER SERVICE CALL

800-344-5696

ACCOUNT NUMBER

[redacted]

STATEMENT DATE	DISPUTED AMOUNT
09/25/25	.00

SEND BILLING INQUIRIES TO:

U.S. Bank National Association
C/O U.S. Bancorp Purchasing Card Program
P.O. Box 6335
Fargo, ND 58125-6335

AMOUNT DUE

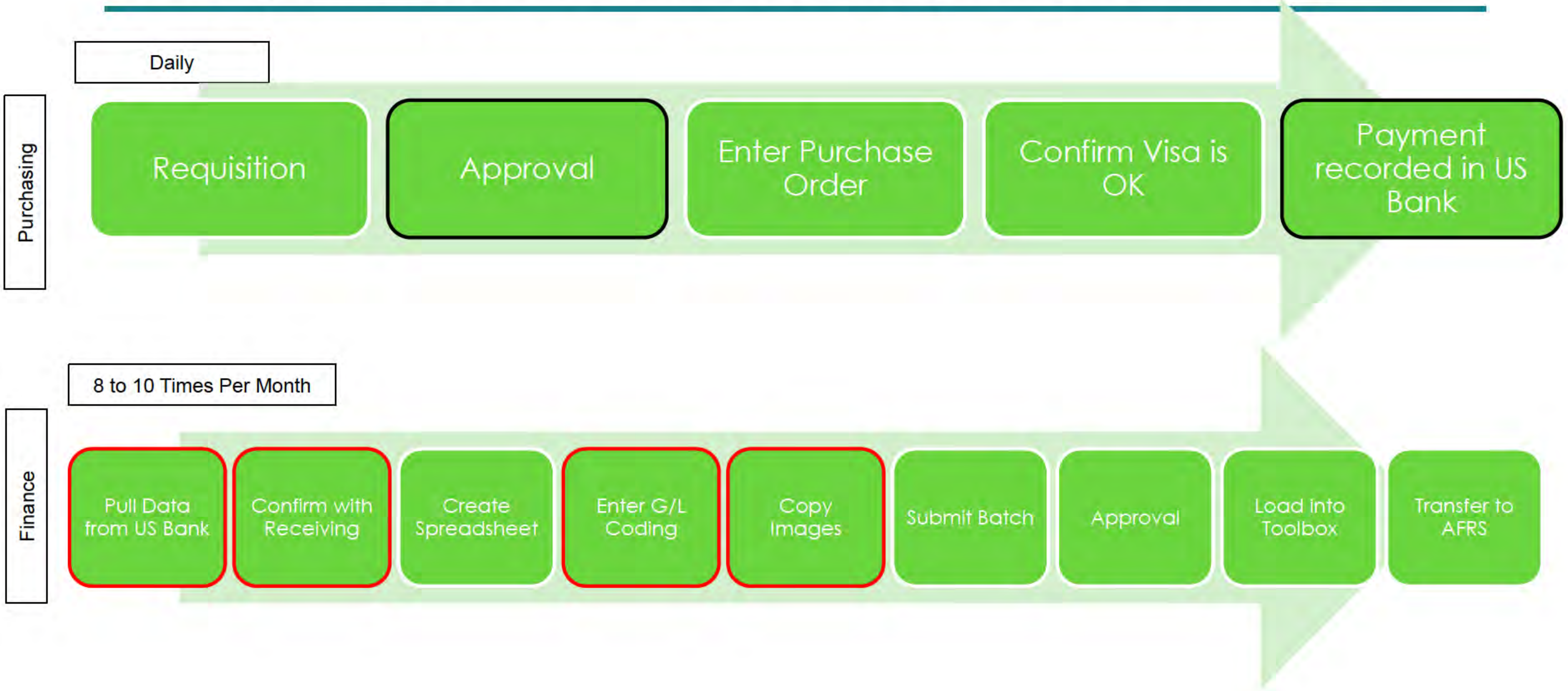
46,227.06

ACCOUNT SUMMARY

PREVIOUS BALANCE	76,999.55
PURCHASES & OTHER CHARGES	47,269.54
CASH ADVANCES	.00
CASH ADVANCE FEES	.00
LATE PAYMENT CHARGES	.00
CREDITS	1,042.48
PAYMENTS	76,999.55
ACCOUNT BALANCE	46,227.06

Page 1 of 4

Lottery Finance P-Card Process Improvement – What



Lottery Finance P-card process improvement – What

Lottery Finance P-card process improvement – What

- *Chronic problems with*
  - *Accuracy*
  - *Completeness*
  - *Timeliness*
- *Issues*
  - *Manual*
  - *Balance never zero*
  - *Expenditures incomplete*
  - *Paying late fees*
  - *Giving away rebate $$*

Lottery Finance P-card process improvement – What

INCENTIVE SHARE COMPONENTS

1. **Rebate/Incentive Share #1 – Standard Volume Incentive** – Each Participating Entity will receive a basis point (percentage) of their quarterly standard sales volume. The formula for calculating the Standard Volume Incentive is:

   (Quarterly Total Volume – Quarterly Non-Standard Volume) x basis points = Quarterly Standard Volume Incentive.

   Basis Points Offered: _____135.0________

2. **Rebate/Incentive Share #2 – Non-Standard Volume Incentive** – Each Participating Entity will receive a basis point (percentage) of their quarterly non-standard sales volume. Non-Standard sales volume includes Large Ticket (LT) and Merchant Negotiated Interchange (MNI). The formula for calculating the Non-Standard Volume Incentive is:

   (Large Ticket Quarterly Volume x Large Ticket basis points) + (Merchant Negotiated Interchange

COMPETITIVE SOLICITATION NO. 00719 – PURCHASE CARD SERVICES PAGE 1
(Rev 7-11-2019)

1595001875_U.S. Bank Exhibit C1 (Purchase Card Rebate, Incentive Share).pdf

Lottery Finance P-card process improvement – What

Quarterly Volume x Merchant Negotiated Interchange basis points) = Quarterly Non-Standard Volume Incentive.

Large Ticket Purchases Basis Points Offered: _____135.0________
Merchant Negotiated Interchange Basis Points Offered: _______135.0______

3. **Rebate/Incentive Share #3 – Prompt Payment Incentive** – Each Participating Entity will receive a basis point (percentage) of their Quarterly Total Volume based on the entity's average speed of pay. The formula for calculating the Prompt Payment Incentive is:

   Quarterly Total Volume x Basis Points for Entity average Client-held Days = Quarterly Prompt Payment Incentive.

   Note: The payment terms for the Master Agreement is forty-five (45) days.

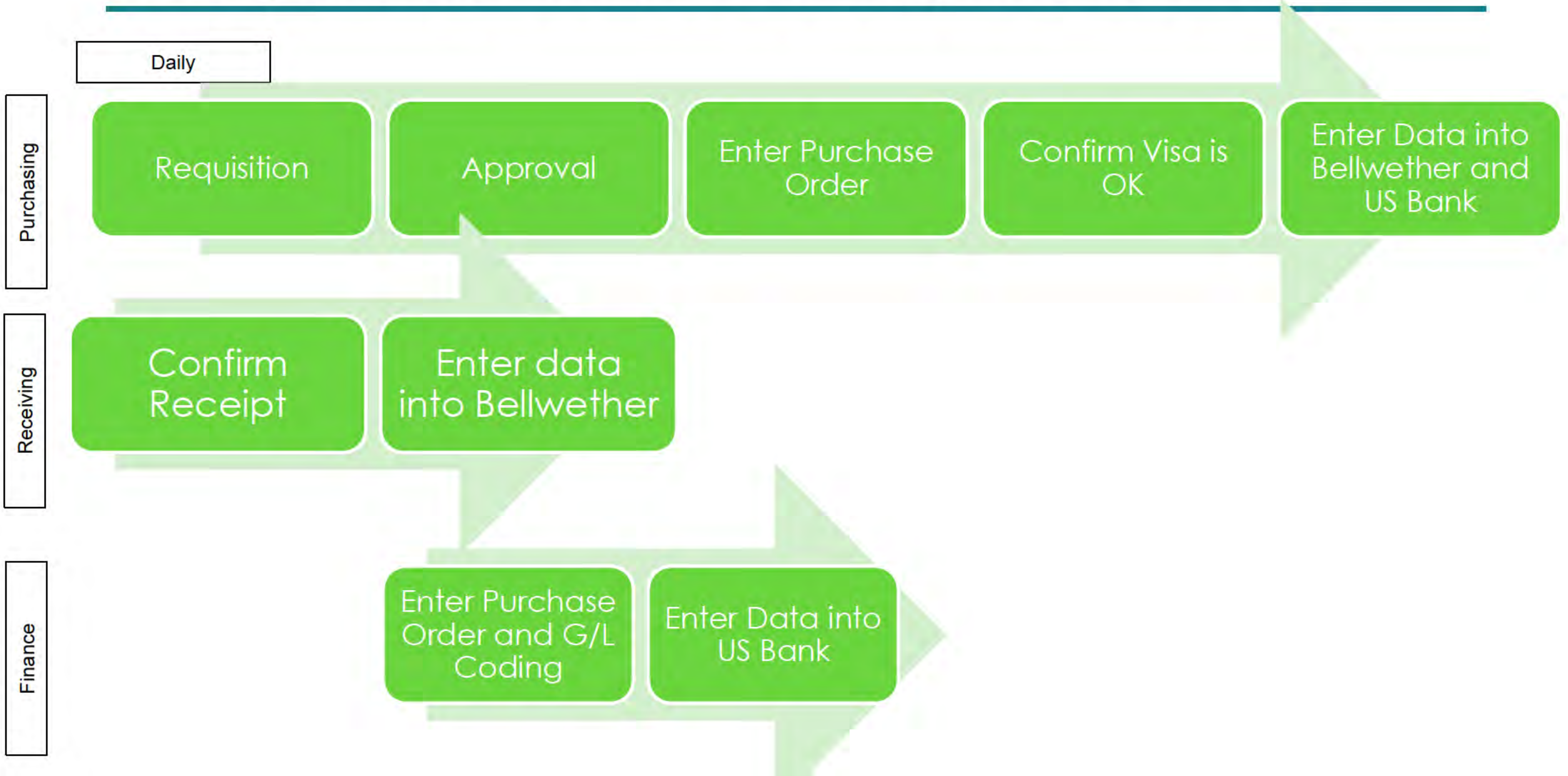
   Basis Points Offered:

Avg Client-held Days	Basis Point	Avg Client-held Days	Basis Point	Avg FClient-held Days	Basis Point
1	44.0	16	29.0	31	14.0
2	43.0	17	28.0	32	13.0
3	42.0	18	27.0	33	12.0
4	41.0	19	26.0	34	11.0
5	40.0	20	25.0	35	10.0
6	39.0	21	24.0	36	9.0
7	38.0	22	23.0	37	8.0
8	37.0	23	22.0	38	7.0
9	36.0	24	21.0	39	6.0
10	35.0	25	20.0	40	5.0
11	34.0	26	19.0	41	4.0
12	33.0	27	18.0	42	3.0
13	32.0	28	17.0	43	2.0
14	31.0	29	16.0	44	1.0
15	30.0	30	15.0	45	0.0

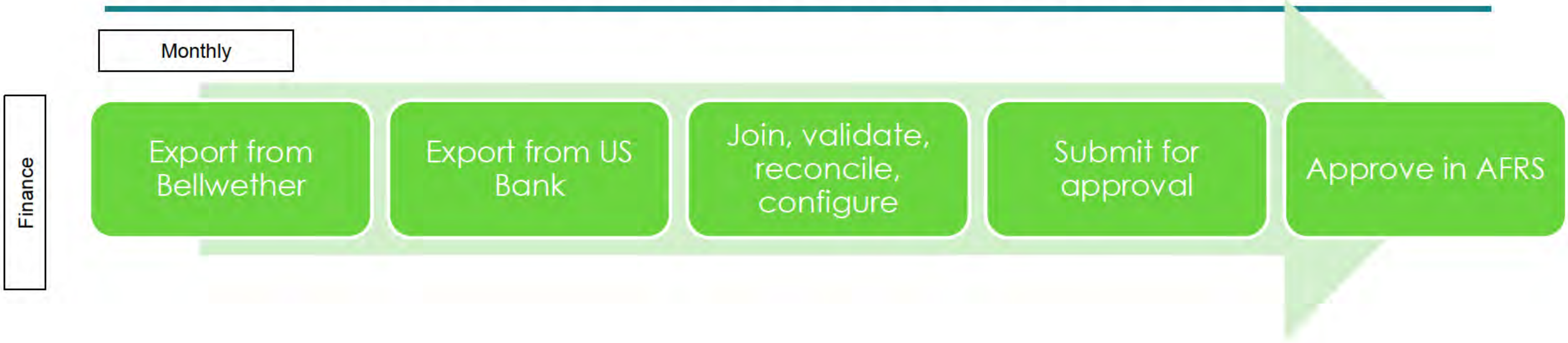
1595001875 U.S. Bank Exhibit C1 (Purchase Card Rebate, Incentive Share).pdf

Lottery Finance P-card process improvement – How

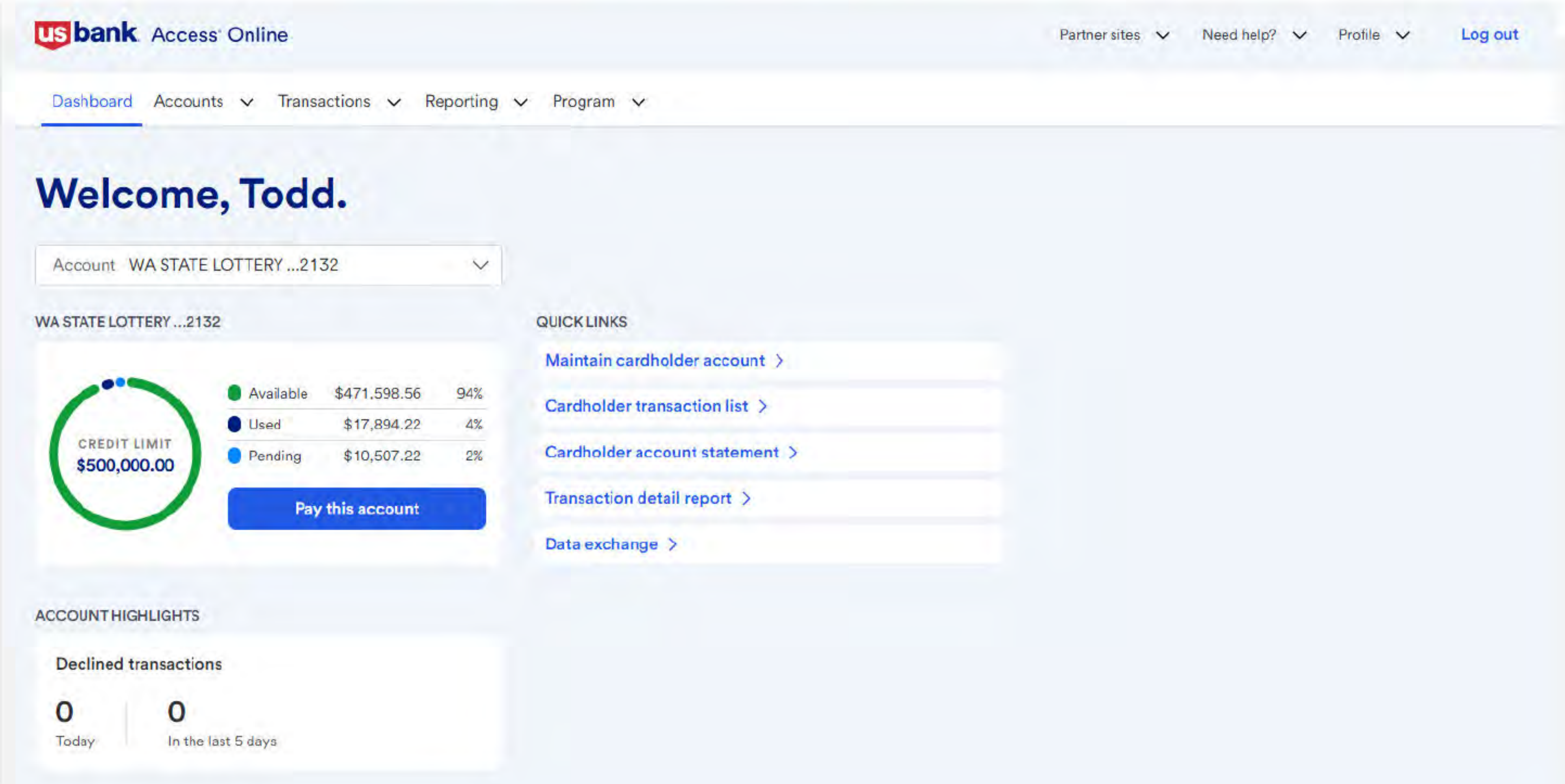
Lottery Finance P-Card Process Improvement – How



Lottery Finance P-Card Process Improvement – How



Lottery Finance P-card process improvement – How



Lottery Finance P-card process improvement – How

Transaction Management
Card Account Summary with Transaction List

Product: Purchasing Card
Card Account Number: ************4479, GIFT EZEIGBO
Card Account ID: 223152000223

Switch Products
Switch Accounts

Managing Acct List | Card Acct List | » Trans List |

[-] Card Account Summary

Account Number:	...4479
Account Name:	GIFT EZEIGBO

Billing Cycle Close Date: Open

Search | Print Account Activity

Total Transactions:	$1,004.91	5
Reallocated Transactions:	$0.00	0
% Reallocated Transactions:	0.0%	0.0%

Open Account

[+] Search Criteria
Return to top

[-] Transaction List
Return to top

Records 1 - 5 of 5

Check All Shown | Uncheck All Shown

Select	Status	Trans Date	Posting Date	Merchant	City/State	Amount	Detail	Trans Unique ID	Purchase ID	Accounting Code
☐		10/14	10/16	AGENT FEE 8900893288454	TRAVEL LEADER, WA	$7.00		01425152230022292025-10-1600001		Add Allocation
☐		10/08	10/10	ALASKA AIR 0272119717530	SEATTLE, WA	$176.60		01425152230022292025-10-1000002		Add Allocation
☐		10/08	10/10	ALASKA AIR 0272119713560	SEATTLE, WA	$315.59		01425152230022292025-10-1000001		Add Allocation
☐		09/26	09/29	VAL*LEDGESTONE HOTEL -	YAKIMA, WA	$252.86		01425152230022292025-09-2900002	52286	Add Allocation
☐		09/26	09/29	VAL*LEDGESTONE HOTEL -	YAKIMA, WA	$252.86		01425152230022292025-09-2900001	52285	Add Allocation

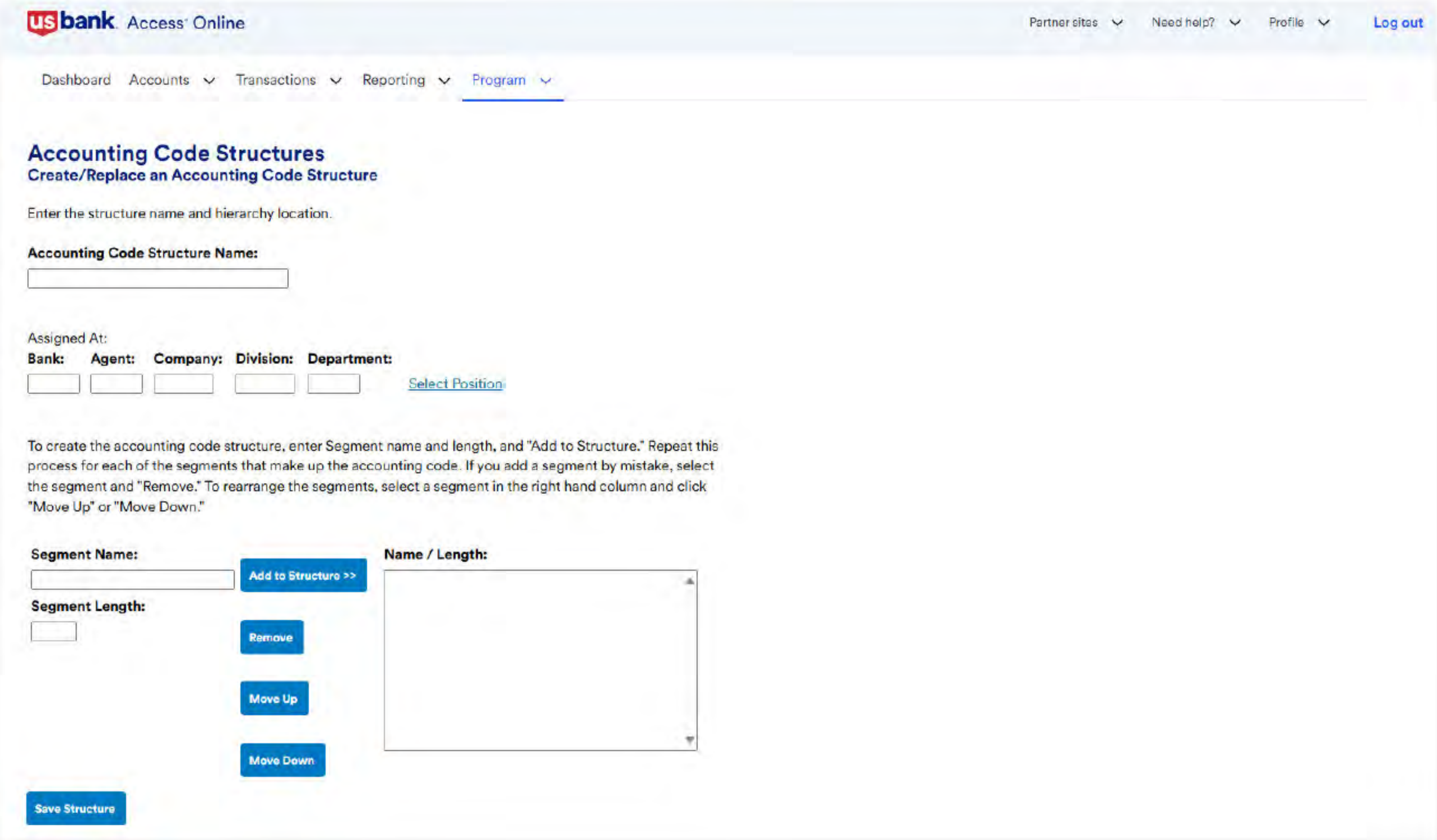
Reviewed   Disputed   Reallocated   ,   Trans Detail Level

Check All Shown | Uncheck All Shown

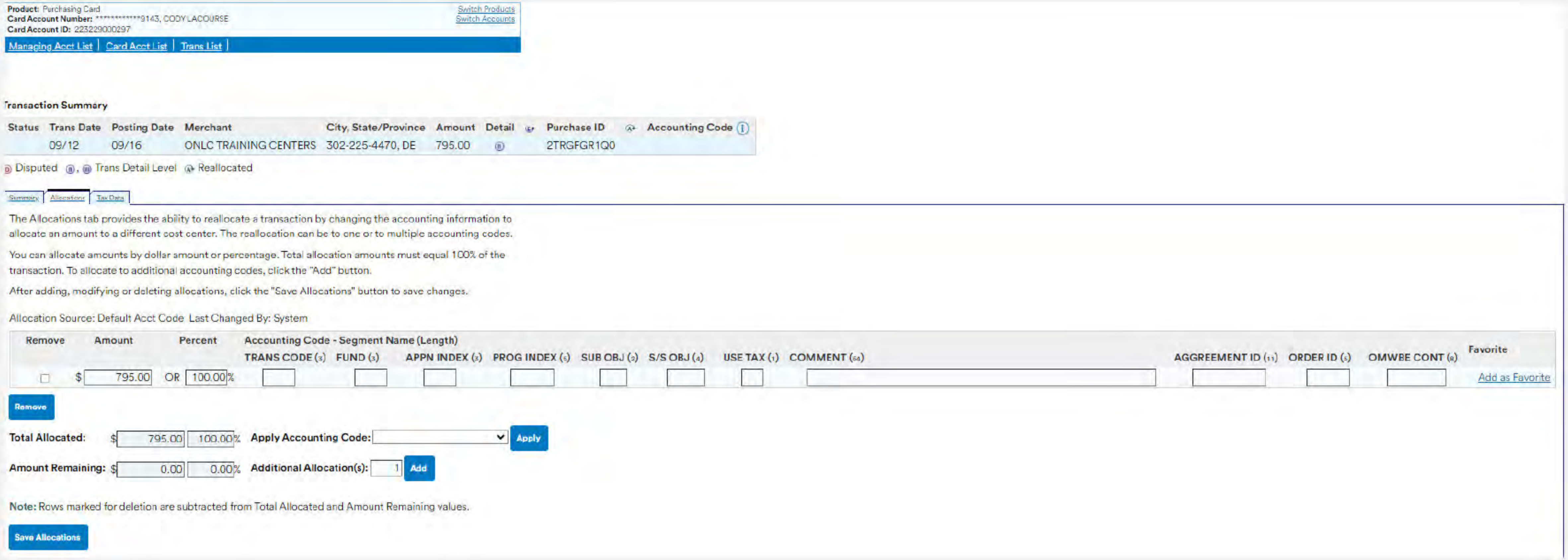
Records 1 - 5 of 5

Reallocate | Mass Reallocate | Change Review Status

Lottery Finance P-card process improvement – How



Lottery Finance P-card process improvement – How



Product: Purchasing Card
Card Account Number: ************9143, CODY LACOURSE
Card Account ID: 223229000297

Switch Products
Switch Accounts

Managing Acct List | Card Acct List | Trans List |

Transaction Summary

Status	Trans Date	Posting Date	Merchant	City, State/Province	Amount	Detail	Purchase ID	Accounting Code
	09/12	09/16	ONLC TRAINING CENTERS	302-225-4470, DE	795.00		2TRGFGR1Q0	

Disputed , Trans Detail Level Reallocated

Summary | Allocations | Tax Data

The Allocations tab provides the ability to reallocate a transaction by changing the accounting information to allocate an amount to a different cost center. The reallocation can be to one or to multiple accounting codes.

You can allocate amounts by dollar amount or percentage. Total allocation amounts must equal 100% of the transaction. To allocate to additional accounting codes, click the "Add" button.

After adding, modifying or deleting allocations, click the "Save Allocations" button to save changes.

Allocation Source: Default Acct Code Last Changed By: System

Remove	Amount		Percent	TRANS CODE (3)	FUND (3)	APPN INDEX (3)	PROG INDEX (5)	SUB OBJ (2)	S/S OBJ (4)	USE TAX (1)	COMMENT (64)	AGREEMENT ID (11)	ORDER ID (5)	OMWBE CONT (8)	Favorite
	$ 795.00	OR	100.00%												Add as Favorite

Accounting Code - Segment Name (Length)

Remove

Total Allocated: $ 795.00 100.00% **Apply Accounting Code:** Apply

Amount Remaining: $ 0.00 0.00% **Additional Allocation(s):** 1 Add

Note: Rows marked for deletion are subtracted from Total Allocated and Amount Remaining values.

Save Allocations

Lottery Finance P-card process improvement – How

usbank. Access® Online

Partner sites | Need help? | Profile | Log out

Dashboard | Accounts | Transactions | Reporting | Program

Financial Management

Transaction Detail

By default this report will return all results associated with blank fields, unless otherwise noted. To limit results, enter specific criteria in blank fields.

* = required

Date

◉ Cycle Close Date Range: ○ Calendar Month Range: ○ Posting Date Range: ○ Transaction Date Range:

☐ Enable Cycle Day

Start Date: (MM/DD/YYYY) 10/01/2025 to End Date: (MM/DD/YYYY) 10/01/2025

Transactions Included

Transaction Status:

◉ Reviewed Status:

All

○ Approval Status:

Hold down the Ctrl key to make multiple selections.

All
Pending Cardholder Approval
Pending Manager Approval
Final Approved

Disputed Status:

All

Transaction Amount:

< or = $

Posting Type:

All

Payments:

Lottery Finance P-card process improvement – How

Lottery Finance P-card process improvement – How

US Bank Data

+

Bellwether Data

→

Toolbox ready template

Lottery Finance P-card process improvement – Makin' it rain

- *Saving time on p-card*
- <u>QUESTION</u>: *How much time saved ?*
  - *P-card process improvements*
    - *From weekly to monthly*
      - *8 batches/mo. down to 1*
      - *24/hrs./mo. down to 5*
    - *No open balance $$*
      - *No late fees*
      - *Better cash flow*
      - *Better financial statements*
      - *Better budget planning*
    - *Maximizes rebate!*

Finance P-card process improvement – Everybody wins!

- *Clear expectations*
- *Daily controls*
- *P-Card Rebate*
- *Saving time on P-card batches*

Lottery Finance P-Card Process Improvement – Workday 1.0

Monthly

Finance

Export Data from US Bank and Bellwether

Run the Macro

EIB Load into Workday

From US Bank:
PO# and $ Amount

From Bellwether:
PO#, Receipt, and Coding

Lottery Finance P-Card Process Improvement – Workday 2.0?

Frequency TBD

Finance

P-card transaction Data

Integrate with Workday

Lottery Finance P-card process improvements – for the Win!

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!