

# **State of Washington Commercial Card Forum**

October 20, 2021

Cisco Webex Training

File Edit Share View Audio Participant Session Breakout Help

Quick Start Session Info DARREN-Iowa...

Annotation tools:  
Arrow = pointer  
T = text tool

Control tools:  
Camera on/off button  
Mute on/off button

Please use the Q&A to submit questions.

Participants

Speaking:

Panelist: 1

Kelly Nester (Host, me)

Attendee: 0

Contract and performance review

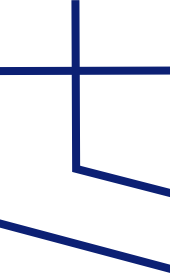
Zoom in/out tools:  
Full screen button  
Zoom percent  
Zoom in (+)  
Zoom out (-)

Participant feedback tools:  
Raise hand  
Green check  
Red X

Full Screen 67%

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Connected



09:00 - 09:10 – **Welcome Remarks:** *Michael Lix, State of WA and Kimberly Spiroff, U.S. Bank*

09:10 - 09:15 – **Webex Overview:** *Kelly Nester, U.S. Bank*

09:15 - 09:40 – **Contract and Performance Review:** *Courtney Hoppe and Monica Lockett, U.S. Bank*

09:40 - 09:50 – **Break**

09:50 - 10:20 – **Visa Card Industry Updates:** *Orson Morgan, Visa*

10:20 - 10:50 – **Top Access Online Reports:** *Greggory Reid, U.S. Bank*

10:50 - 11:00 – **Break**

11:00 - 11:20 – **Best Practices Toolkit:** *Tony Grayson, U.S. Bank*

11:20 – 11:35 – **Program Optimization/Payment Analytics:** *Leslie Massey, Courtney Hoppe, U.S. Bank*

11:35 - 12:00 – **Access Online Training Resources:** *Kelly Nester, U.S. Bank*

# U.S. Bank team

## Executive Sponsors

**Kimberly Spiroff**  
Senior Vice  
President



**Courtney Hoppe**  
Vice President



24/7/365 U.S. Based support



Customer  
Service



Fraud  
Monitoring



Technical  
Support



**Monica Lockett**  
Relationship  
Manager



**Leslie Massey**  
Optimization Sales  
Manager



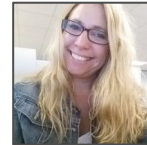
**Greggory Reid**  
Client Services  
Account Manager



**Anthony Grayson**  
Payment Solutions  
Consultant



**Olga Huseth**  
Relationship Manager



**Shannon Ness**  
Account Manager



**Account  
Coordinator**  
Public Sector  
Client Services



**Kelly Nester**  
Training &  
Instructional Design





# Contract and performance review

# NASPO contract

## COMMERCIAL CARD SERVICES WASHINGTON MASTER CONTRACT NO.: 00719

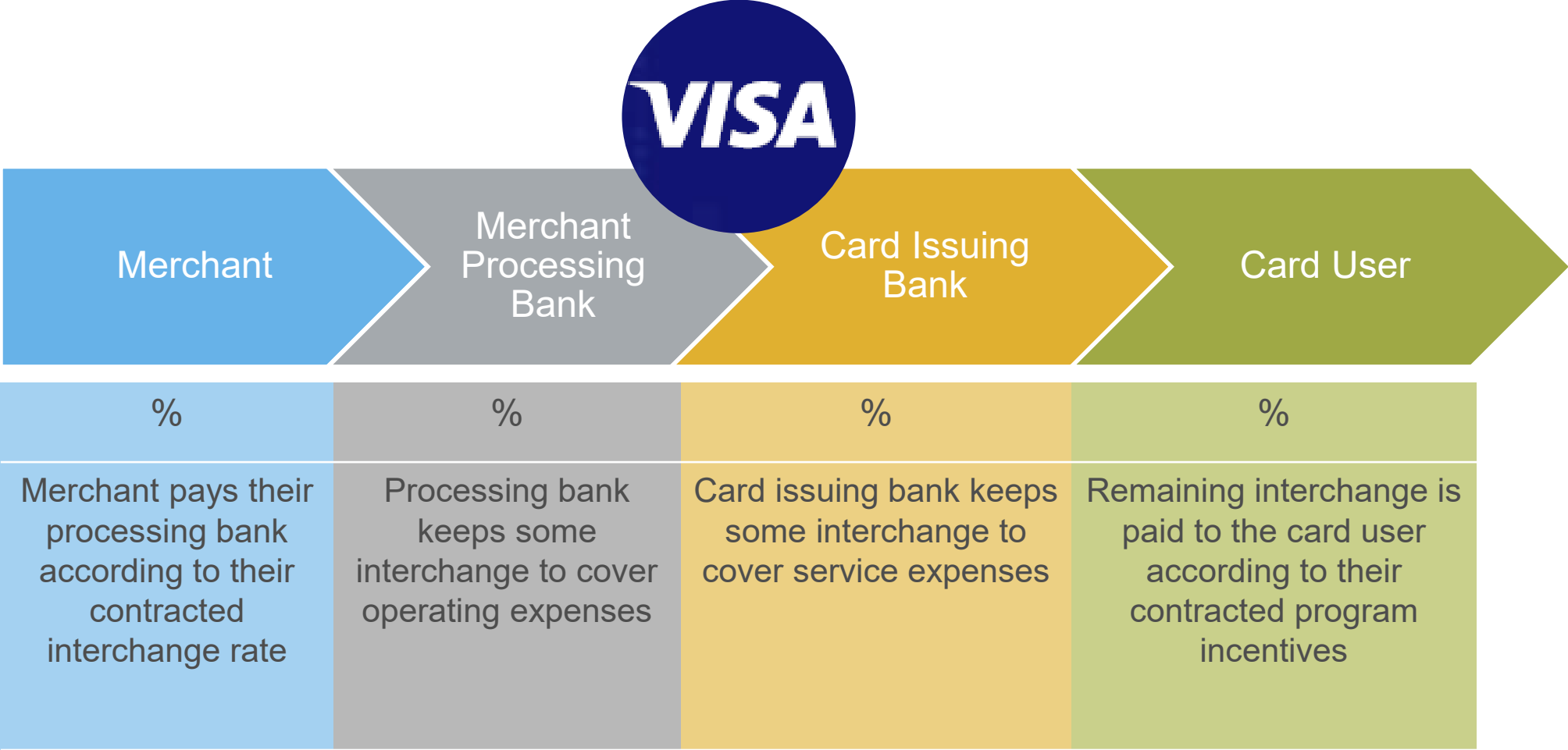
- Administered: by the State of Washington ( Lead State)
- Participation: Washington State Agencies, Washington State Institutions of Higher Education (Colleges), Political Subdivisions, Public-benefit corporations, federally-recognized Indian Tribes located within the State of Washington.
- Term: 5-year contract effective January 1, 2021, with 2-year extension. Contract is coterminous with Master Agreement.
- State Agencies: now required to get independently credit qualified.

### REBATE AND FEE CHANGES:

	PRIOR CONTRACT	CURRENT CONTRACT
STANDARD VOLUME INCENTIVE	150 BPS	135 BPS
NON-STANDARD VOLUME INCENTIVE	75 BPS	135 BPS
PROMPT PAYMENT INCENTIVE	45 BPS	45 BPS
FOREIGN TRANSACTION FEE	2.5%	1%
RECEIPT IMAGING	\$12	\$0
LATE FEE	2.5% after 60 days	1% after 60 days

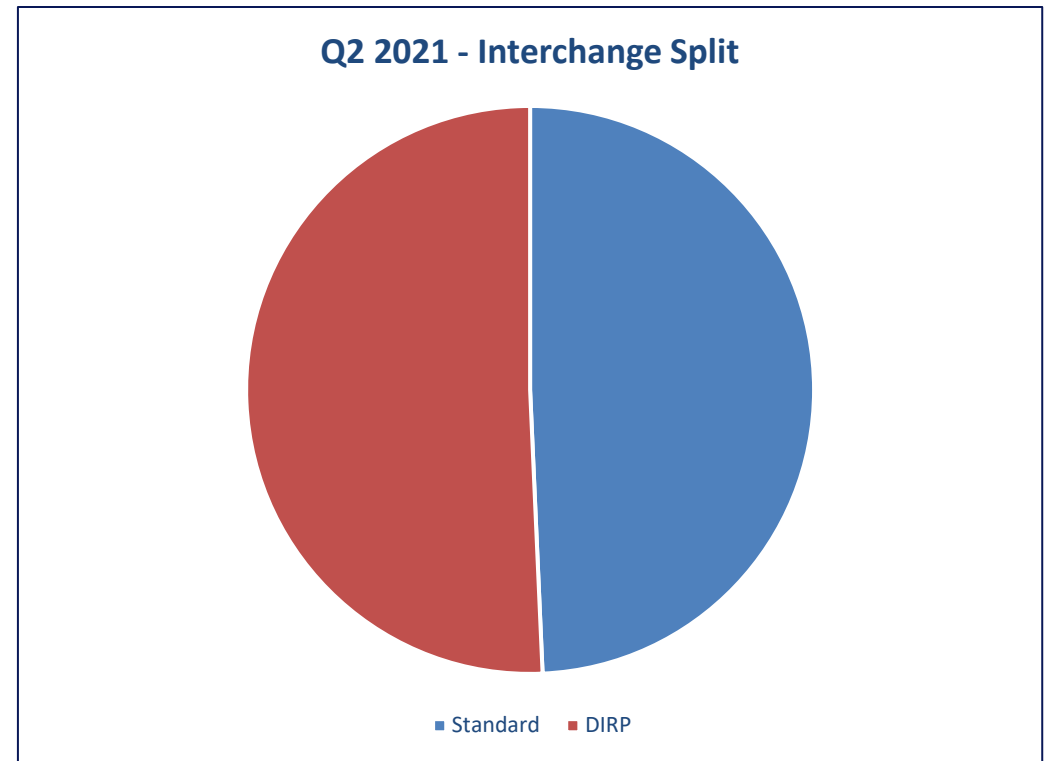
# Rebate calculation

## SUPPLIER INTERCHANGE TO VOLUME INCENTIVES



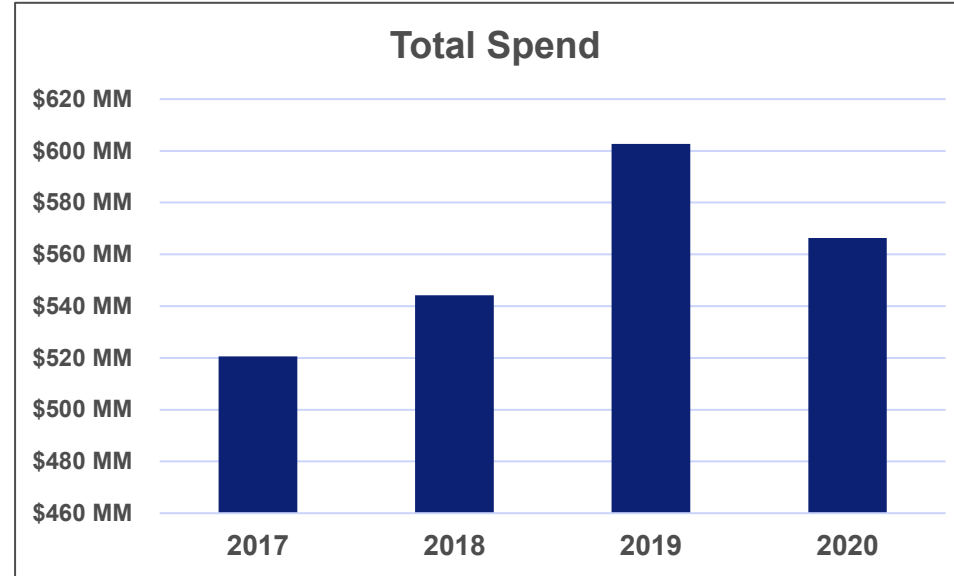
# Rebate calculation

- Discount interchange rates continue to evolve
- Associations such as Visa started adding additional discounted interchange rate programs in 2014
  - Started with Large Ticket
  - Level III data transactions
  - Visa Preferred Pricing
- Benefits of new programs
  - Encourages card acceptance
  - Encourages level III data



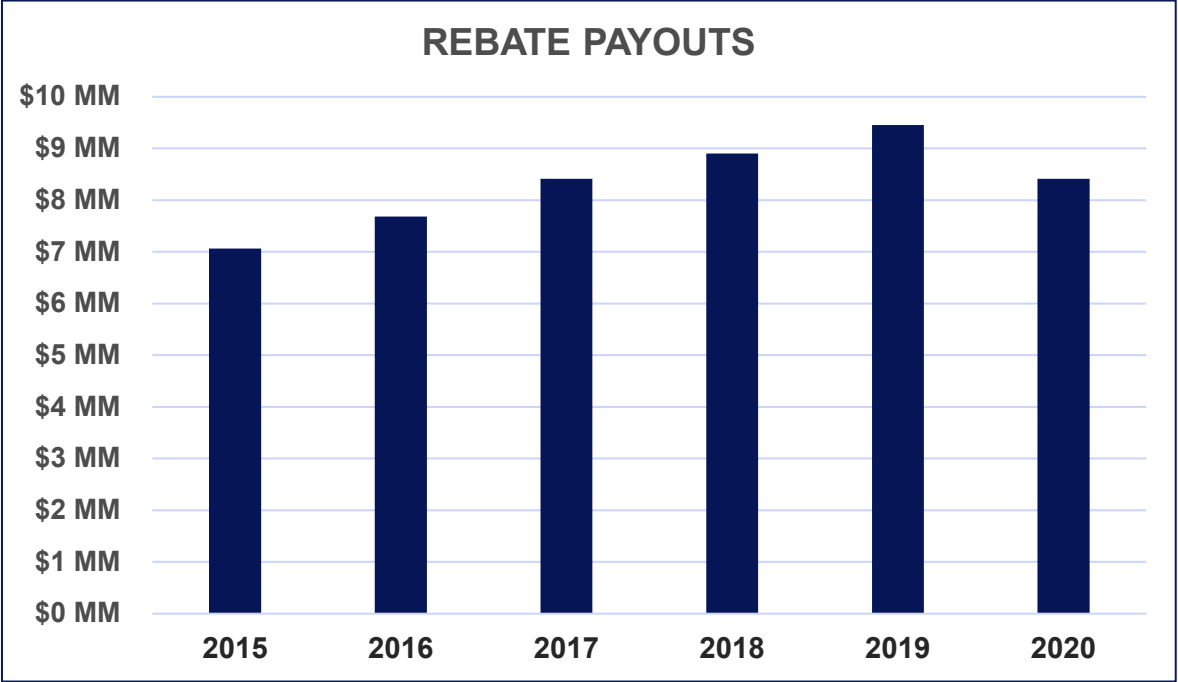


# Long term performance



	2017	2018	2019	2020	VARIANCE 2019/2020
TOTAL SPEND	\$ 520,644,447	\$ 544,243,858	\$ 602,631,501	\$ 566,323,862	-6%
TRANS VOLUME	1,480, 899	1,556,840	1,587,197	1,183,978	-34%
AVG TRANS SIZE	\$352	\$350	\$380	\$489	22%
AVG SPEND/ACCT	\$15,537	\$16,132	\$17,784	15,271	-16%
ACTIVE ACCOUNTS	15,410	16,049	16,770	13,406	-25%
FILE TURN DAYS	25	24	23	24	4%
WRITE OFFS	\$9,088	\$14,268	\$2,061	\$4,754	57%
FRAUD	\$19,281	\$98,237	\$49,257	\$28,558	-72%

\* U.S. Bank anticipating \$590MM for 2021 spend



2015	2016	2017	2018	2019	2020
\$7,063,566	\$7,684,236	\$8,409,384	\$8,900,605	\$9,451,572	\$8,410,278

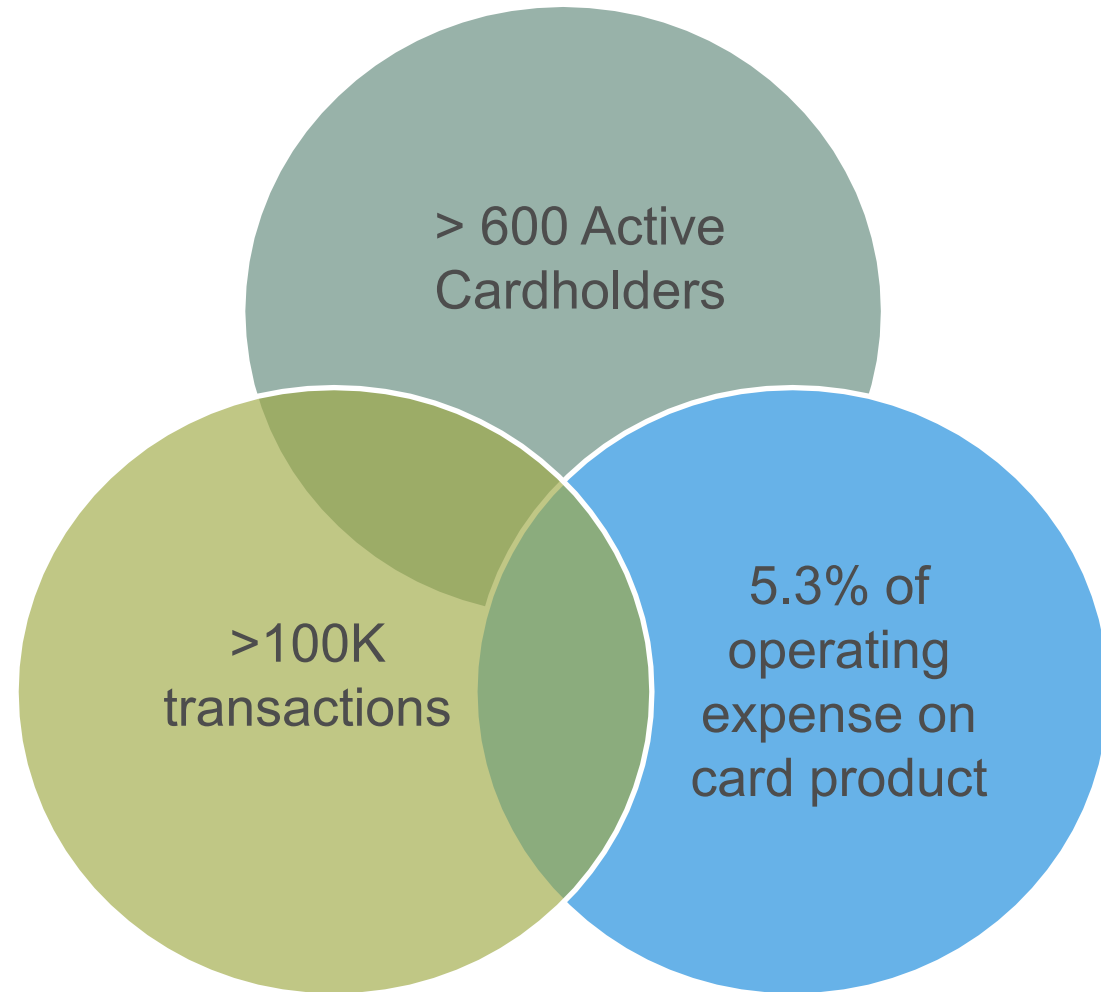
\* U.S. Bank anticipating \$9.6MM in 2021 total rebate payout

# Performance: Top 20

Entity Name		2020 Total
1	King County	\$ 112,580,790
2	Washington State Department of Transportation	\$ 43,791,335
3	Washington Department of Social & Health Services	\$ 33,848,001
4	Tacoma School District	\$ 27,062,964
5	City of Tacoma	\$ 20,777,051
6	Washington State Department of Enterprise Services	\$ 20,630,317
7	Washington State Department of Health	\$ 15,145,068
8	The Housing Authority of the City of Seattle, WA	\$ 13,319,630
9	Washington Department of Fish and Wildlife	\$ 13,183,052
10	Washington State Department of Corrections	\$ 12,862,037
11	Department of Children, Youth and Families	\$ 9,269,783
12	Seattle School District	\$ 8,272,714
13	Pierce County	\$ 7,425,844
14	City of Kent	\$ 6,812,110
15	Spokane County	\$ 6,775,824
16	Washington State Parks and Recreation Commission	\$ 6,583,964
17	Washington Military Department	\$ 6,495,491
18	Franklin County	\$ 6,390,909
19	Metropolitan Park District of Tacoma	\$ 5,947,257
20	Washington State Department of Natural Resources	\$ 5,684,888

## PROGRAM BEST PRACTICES

- Industry best practice Purchase Card program
- Virtual Pay used for vendor payments





Break



# VISA Card industry updates



# Post COVID-19, Payment Security & Trends

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Tia D. Ilori  
VP, NA Risk, Visa Inc.

October 2021

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# Digital transformation

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The COVID-19 pandemic dramatically transformed the way we live, demanding a quick shift in priorities from businesses to serve consumers digitally.

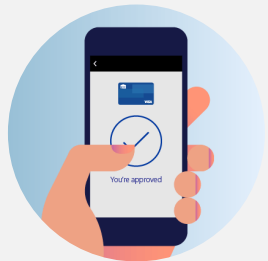


# Fraudsters targeted every phase of the transaction lifecycle with aggressive and continued attacks



## Transaction Lifecycle

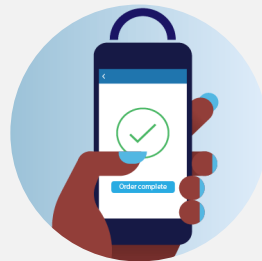
### Onboarding



### Authentication



### Authorization



### Dispute



### Optimization



Application fraud  
Synthetic identity fraud

Phishing attacks  
Account takeover

CNP fraud  
Enumeration attacks

First party misuse

Lack of integrated  
data insights

Overall, enhancing transaction-level security with existing, accessible secure technologies played a critical role in protecting the overall ecosystem.

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As the ecosystem adopted secure technologies, fraudsters sought out other opportunities to breach the ecosystem.

# Social engineering attacks



78%

of users claim to be familiar with the risks of unsolicited links in emails. And yet, they click on the links anyway



22%

of all data breaches in 2020 involved phishing attacks



# Explosion in compromised login credentials and sensitive data

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“51% of people reuse the same password for multiple accounts.”

— Google Online Security Survey



**Account takeover** incidents as a share of fraudulent activity in the financial services industry rose by 19 percentage points in 2020 compared with 2019.

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# Fraud threat example

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An issuer reported legitimate customers receiving One-Time Passwords (OTP) for 3DS transactions they did not initiate, that were later validated by fraudsters and approved that resulted in a multi-million dollar loss.

Threat actors purchased, or otherwise compromised, payment accounts – and other PII including e-mail and e-mail password, used in the OTP fraud. These data points allowed fraudsters to enter the legitimate OTP during checkout.



# Intensified cyber threats to the new digitally driven world

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- The chaos of COVID provided many opportunities for fraudsters for COVID-related fraud and government disbursement fraud
- As the world recovers from the pandemic and government stimulus funds peter out, the industry can expect fraudsters to return the focus to financial institutions and merchants with cybersecurity attacks in the new digital age
- This will be especially painful for SMBs that are just now going online for the first time



# Top attack types on the rise



eCommerce skimming



Enumeration/account testing



Ransomware



# eCommerce skimming

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Process whereby hackers inject malicious JavaScript code into a website, enabling them to harvest customers' credit card details and other personal information.

Visa reached its conclusions after studying 45 digital skimming attacks in 2020. In February, Microsoft reported spotting 140,000 web shells per month on servers from August 2020 to January 2021, which it said is almost twice the number from the same period the year before. These web shells, however, were not being used for retail attacks.



## Account testing

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The process of initiating 1-2 low dollar transactions to verify if an account is active in order to take it over for illicit means or to sell. Typically, these attacks focus on a single BIN range.

## Enumeration attack

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This is a fraud attack, in which a criminal systematically submits transactions with enumerated values such as Primary Account Number (PAN), card verification value (CVV2), expiration date, and postal code to derive legitimate payment account details. This type of attack is commonly referred to as a Brute Force attack.

Average Visa Account Attack Intelligence identifies **over 200k** enumerated PANs daily



# Ransomware

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Between January and June 2021, PFD identified and notified clients and merchants of 35 Ransomware attacks where payment account information was potentially at risk. Most attacks targeted entities in the US region, representing 51% of total ransomware events.



43% of cyber attacks  
target small businesses

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# SMB impact



60%

of SMBs were hurt  
in the crisis, with  
growth flatlining or  
turning negative



14%

increase in fraud  
rates from pre vs.  
during COVID-19  
for global SMBs



**Prioritizing security will determine the success**  
of digital transformation efforts, separating businesses  
who merely survive this period from those that use it  
as a foundation for long-term growth and differentiation.

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Thank You!

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## Top Access Online reports

# Reporting

## Top Level Reports

Greggory Reid

*October 2021*



# Reports covered in 2019

## 1. Merchant Spend Analysis by Line Item

## 2. Account List (Managing & Cardholder Accounts)

- Account List Tips
- Purged vs. non-purged cardholder accounts
- Credit limit and MCC inventory for auditors
- Cardholder report vs. managing account report
- Card activation status
- Last transaction date to audit inactivity
- Expiration date to identify manual reissuance request needs
- Account List reports are designed to provide a snapshot of all managing and cardholder account

## 3. Transaction Detail

## 4. Flex Data Reporting

# Whiteboard question:

*What are some reports you frequently run now?*

## Reporting

### Program Management

General program management activities and monitor company policy compliance.

### Financial Management

Monitor expenditures, track variances and manage account allocations.

### Supplier Management

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

### Tax and Compliance Management

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

### Administration

These reports allow administrators to support system functionality.

### Global

Analyze spending for global reports.

### User Activity Audit Reporting

Captures user actions taken within Access Online into a standard report.

transaction detail

# Flex Data reports

- Flex Data can be used to create a report that only contains the standard report data elements you want to see with all others that are not needed excluded.
- You can easily create and save customized ad hoc reports in Access Online using the flex data function. By setting up a report exactly as you need, organized the way you want, with only the data you need, you can pinpoint the information you need to manage your unique program.

You can create and save reports to:

- Support program compliance, vendor relationships and negotiations
- Identify and prevent card misuse
- Track and manage your program's success You can access only the information you need without wading through information that you do not need. In this user guide, you will learn how to create, save, modify, run, and schedule a custom report using the Flex Data function.



# Steps to get to Flex Data

# Steps to get to Flex Data reports 1

- Request Status Queue
- Active Work Queue
- System Administration
- Account Administration
- Event Driven Notification
- Order Management
- Transaction Management
- Account Information
- Reporting**
  - Program Management
  - Financial Management
  - Supplier Management
  - Tax and Compliance Management
  - Administration
  - Report Scheduler
  - Flex Data Reporting
- Dashboard
- Data Exchange
- My Personal Information

## Reporting

### Program Management

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### Tax and Compliance Management

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

### Administration

These reports allow administrators to support system functionality.

### Report Scheduler

View and maintain current scheduled reports.

### Flex Data Reporting

Create and maintain adhoc reports.

- Home
- Email Center
- Contact Us
- Training

# Steps to get to Flex Data reports 2

To create a flex data report:

1. Select the **Reporting** high-level task from the *Left-Column Navigation Bar*.
2. Click the **Flex Data Reporting** sub-task or link on the screen. The *Flex Data Reporting: Please select a report from the list below* screen displays.

**Flex Data Reporting**

Please select a report from the list below.

[My Saved Report Templates](#) [Create a New Report Template](#)

**List of My Saved Report Templates**  
Select a saved template to modify and run a report.

Delete	Name	Template	Last Modified
You currently have no reports saved.			

[<< Back to Reporting](#)

3. Select the *Create a New Report Template* tab. The *Create a New Report Template* tab displays.



# Steps to get to Flex Data reports 3

## Flex Data Reporting

Please select a report from the list below.

[My Saved Report Templates](#) [Create a New Report Template](#)

### Create a New Report Template

Select a 'base report' data template and additional data template(s) (optional) from the list below to create a new report template.

PRIMARY REPORT DATA	ADDITIONAL DATA
<p><input checked="" type="radio"/> <b>Transaction</b> Create a report based on transaction information.</p> <p><input type="radio"/> <b>Account</b> Create a report based on account information.</p> <p><input type="radio"/> <b>Purchase Order</b> Create a report based on order information.</p> <p><input type="radio"/> <b>Payment Instruction</b> Create a report based on payment instruction information.</p> <p><input type="radio"/> <b>Payment Request</b> Create a report based on payment request information.</p> <p><input type="radio"/> <b>Combined Payments</b> Create a report based on payment instruction and payment request information.</p> <p><input type="radio"/> <b>Client Supplied Merchant Information</b> Create a report based on client supplied merchant information.</p> <p><input type="radio"/> <b>System User List</b> Create a report based on user profile information.</p>	<p><input type="checkbox"/> <b>Allocation</b> Include additional transaction allocation information.</p> <p><input type="checkbox"/> <b>Merchant Supplemental</b> Include additional supplemental merchant information.</p> <p><input type="checkbox"/> <b>Purchase Order</b> Include additional order information.</p> <p><input type="checkbox"/> <b>Payment Instruction</b> Include additional payment instruction information.</p> <p><input type="checkbox"/> <b>Payment Request</b> Include additional payment request information.</p> <p><input type="checkbox"/> <b>Combined Payments</b> Include additional combined payments information.</p>

[Create](#) Click CREATE button to begin building a new report template.



## Other top reports

# Account History - Request Status Queue

Reporting > Program Management > Account History > Request Status Queue

Request Status Queue

Active Work Queue

System Administration

Account Administration

Event Driven Notification

Payment Plus

Order Management

Transaction Management

Enhanced Supplier Management

Account Information

Reporting

- Program Management
- Financial Management
- Supplier Management
- Tax and Compliance Management
- Administration
- User Activity Audit Reporting
- Report Scheduler
- Flex Data Reporting
- Custom Reports

Data Exchange

My Personal Information

Home

Email Center

Contact Us

Training

Program Management

Account History - Request Status Queue

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

Request Start Date Range

Start Date:  
09/01/2021

End Date:  
10/18/2021

to

Account History Information

Request Category

☒ All

☐ Cardholder Account Setup

☐ Cardholder Account Maintenance

☐ Cardholder Hierarchy Node Movement

☐ Managing Account Setup

☐ Managing Account Maintenance

☐ Fleet

Request Status ⓘ

☒ All

☐ Processing

☐ Pending

☐ Complete

☐ Denied

☐ Expired

Account Request Started By:  
Separate multiple user IDs by a comma and no spaces.

[Search for Users](#)

Update Method:

U.S. Bank Confidential | U.S. Bank | 43

# Past Due Report

Reporting > Program Management > Delinquency Management > Past Due

- Recommend scheduling it monthly with delivery about 4-5 days after their cycle date

**Program Management**  
**Past Due**

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

---

**Account Information**  
Account Status:  

All

  
Number of Days Past Due:  

30 or more

  
Charge-Off:  
☒ Exclude ☐ Include

---

**Current Default Accounting Code**  
To limit the results from the default of "all," enter a full or partial "begins with" current default accounting code (at least 3 characters).

---

**Sort Report By**

<div>Name</div>	<div>No Sort</div>	<div>No Sort</div>	<div>No Sort</div>
<input checked="" type="radio"/> Ascending Order <input type="radio"/> Descending Order	<input checked="" type="radio"/> Ascending Order <input type="radio"/> Descending Order	<input checked="" type="radio"/> Ascending Order <input type="radio"/> Descending Order	<input checked="" type="radio"/> Ascending Order <input type="radio"/> Descending Order

---

**Report Output**  
Output Type:  

Excel

  
Output Parameter Page Placement:



# Transaction Detail

# Transaction Detail template

Date

Cycle Close Date Range:

Calendar Month Range:

Posting Date Range:

Transaction Date Range:

Enable Cycle Day

Start Date:

End Date:

09/01/2021

to

09/01/2021

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:

Exclude

Include

Fees:

Exclude

Include

Additional Detail

Display Transaction Custom Fields

Display Transaction Comments

Display Allocation Detail

Display Fleet Detail

Display Merchant Data (Excel Only)

Most Recent Comments

Note: Selecting all comments will add additional content to the report and alter its existing format.

Merchants

Merchant Category Code Group:

Note: Hold down the Ctrl key to make multiple selections.

All

AIRLINE

Search for Codes

Add >>

<< Remove

Additional Detail

Display Transaction Custom Fields

Display Allocation Detail

Display Fleet Detail

Display Transaction Comments

Display Merchant Data (Excel Only)

Most Recent Comments

Note: Selecting all comments will add additional content to the report and alter its existing format.

# Transaction Detail – additional detail

- Level 3 Data when you get to the Merchant Data checkbox under Additional Detail
  - Level III (or level 3) data refers to providing specific line-item details at the time of a purchasing card beyond what is required for consumer card transactions. Shows what was purchased by item on separate tab in report.
  - The top reports that contain level 3 data and Amazon Business Enhanced Data
    - Transaction Detail
    - Merchant Spend Analysis By Line Item

## Additional Detail

☐ Display Transaction Custom Fields

☐ Display Allocation Detail

☐ Display Fleet Detail

☐ Display Transaction Comments

• ☒ Display Merchant Data (Excel Only) ⓘ •

Most Recent Comments ▼

*Note: Selecting all comments will add additional content to the report and alter its existing format.*

# Transaction Detail report – additional information

The top reports that contain level 3 data and Amazon Business Enhanced Data

- **Transaction Detail**
- **Merchant Spend Analysis By Line Item** (covered in detail at 2019 forum)
- **Account Information History** (view cycle over cycle statement summaries side by side)
- **Statements** (up to 2 years in Access Online & up to 7 years upon request)







## Other top reports and resources

# Troubleshooting Cardholder Declines

Account Information > Cardholder Profile > Authorizations

- Account Information cardholder profile Account Authorizations link (same day decline data)
- **Declined Transaction Detail** (historical data through the previous business day). You can use this report to uncover common decline patterns across their cardholder base.
- Example 1: Find cardholder spending needs have changed due to frequently using a new merchant who does business under a MCC that is typically setup to be blocked from use, and they may want to consider opening it to select or all cardholders.
- Example 2: if the decline reason is due to MCC, not having a plastic card, not enough available credit limit funds, exceeding a single purchase or velocity limit, an incorrect zip code or expiration date on file, etc. the Account List report can be used to verify what is on file so you can easily pinpoint what maintenance you will want to complete in Account Administration to resolve and allow the cardholder to retry.

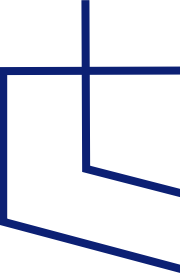
# System User List Detail

## Reporting > Administration > System User List with Account Details

- It can be used to audit user access to account information within their organization.
- Checking to see if a cardholder user who is having login trouble is expired and needs to call the Access Online Technical Help Desk for assistance to remove the expired status and reset the password.
- We can see a few additional details upon request via our internal reports
- User ID creation date + the user who created it
- User ID last maintenance date + the user who performed the maintenance
- User ID last login date

# Whiteboard question:

*What are some reports you would like more information about?*



tax and compliance

## Reporting

### Program Management

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### Financial Management

Monitor expenditures, track variances and manage account allocations.

### Supplier Management

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

### Tax and Compliance Management

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

### Administration

These reports allow administrators to support system functionality.

### Global

Analyze spending for global reports.

### User Activity Audit Reporting

Captures user actions taken within Access Online into a standard report.

# Access Online Data Retention

- Standard Report Data In Access Online = 6 years
- Files Delivered To Data Exchange = 60 days
- Electronic Statements = 2 years
- Offline archives = 7 years





# Data Analytics

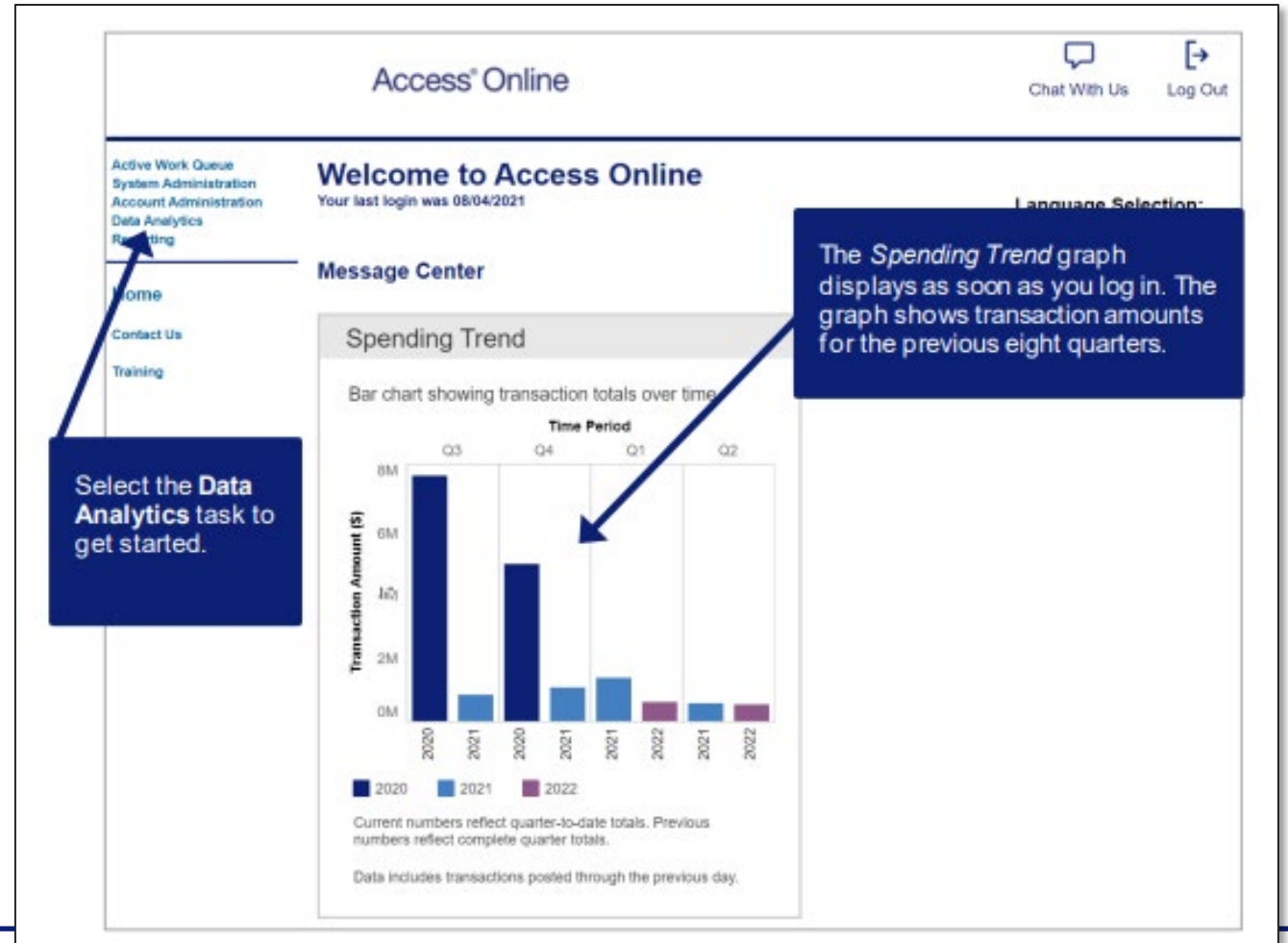
# Data Analytics

You can use Data Analytics to access and review your program data so that you can:

- Compare time periods
- Identify trends
- Identify outliers that may need your attention

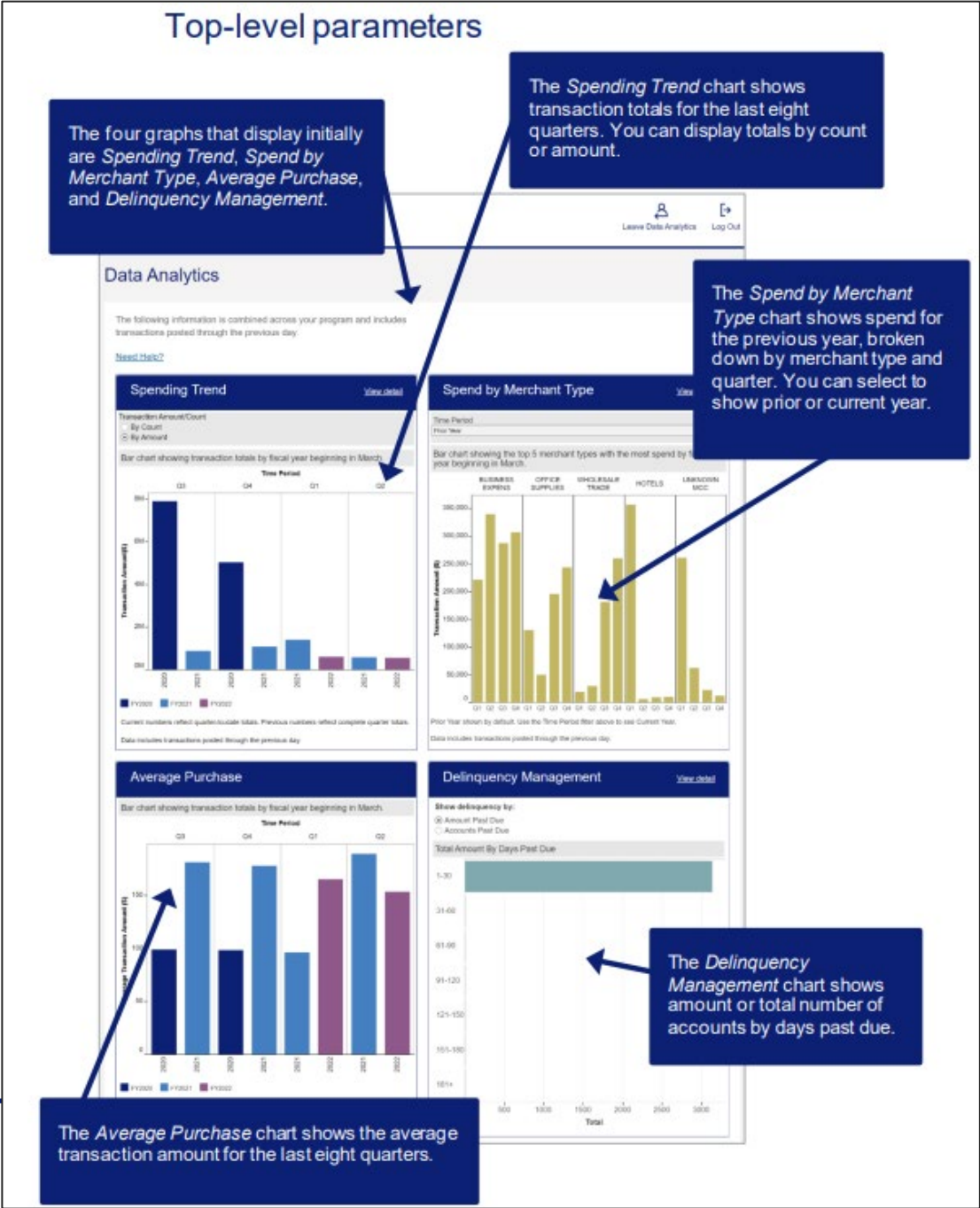
Please ask Gregg for the Functional Entitlement Group if Data Analytics is needed:

(FEG-PA\_DATA\_ANALYTICS(Global))





# Data Analytics



**Final questions?**

**Thank you!**





Break



# Best Practices Toolkit



# Program Optimization and Payment Analytics

# Program Optimization Analysis with U.S. Bank

Achieve best practice results



# Program Optimization Options

## Supplier Level Analysis

- Purpose
  - Identifies targets for Virtual Card opportunity and supplier enablement
  - Includes recommendations, financial business case, and action plan
- Required information
  - Summary Spend and Transactions
  - Supplier Name, Address, Contact
  - Payment Method

## Full AP Analysis

- Purpose
  - Detailed benchmark against industry peers
  - Identifies opportunity estimate across all commercial card products (travel and purch)
  - Includes best practice recommendations, full financial business case, and action plan
  - Identify targets for virtual card payment conversion and supplier enablement effort
- Required information
  - Transaction level
  - Supplier Name, Address, Contact
  - G/L Code, Bus. Unit, Pay Terms, Payment Method, Invoice Number



# Optimization Services Microsite

## Technology Enhancements

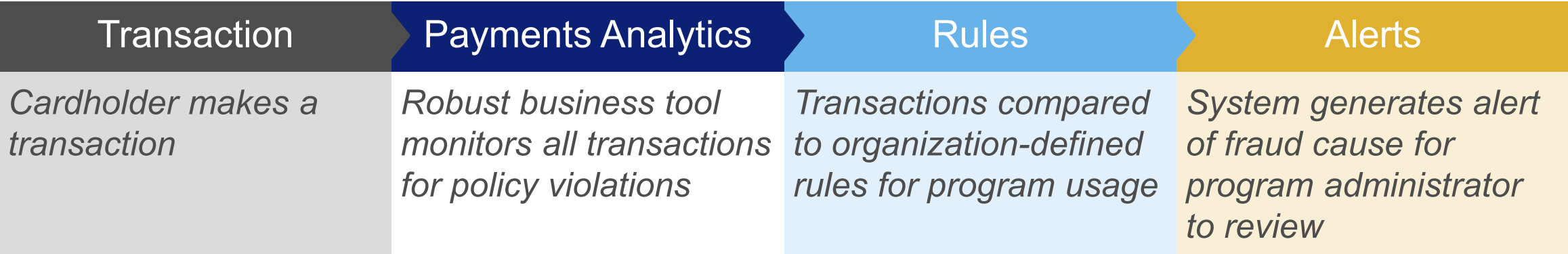
Calculate your process savings and rebate earnings potential



From increasing efficiency and reducing fraud risk to growing rebate revenue and improving cash flow, **Optimization Services** helps clients reach their strategic accounts payable goals. We recently launched a new microsite that uses infographics, videos, thought leadership articles and engaging content to present the business case for card program optimization, a **free service** we offer our clients.

To learn more, visit the [Optimization Services](#) website.

# Payments Analytics Compliance Tool



# Sample Rules Templates



## Merchants/Locations

- Merchant watch list
- Foreign currency transaction
- Travel card purchase in cardholder's postal code



## Transaction/ Spend Types

- Transactions in prohibited MCCs
- Transaction outside spending guidelines
- Split transaction
- Split purchase
- Extensive use of convenience checks
- Excessive cash withdrawals



## Trends

- Large spend increase over average spend
- Account opened/maintained with limits exceeding standards
- Account balance monitor
- Transaction close to single purchase limit
- Weekend/holiday purchase



# U.S. Bank Training Resources

# Access Online welcome page

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

## Welcome to Access Online ALICE ADAMS

Your last login was 05/06/2019

Language Selection:

American English ▼

### Message Center

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

### Quick Links

[Manage Home Page Settings](#)

### Home

Email Center

Contact Us

Training

Government Services

Click Training

# Web Based Training page

Access® Online

[Get help](#) | [Contact us](#) | [Français](#)

## Access Online Web-based Training

[Go to Access Online class registration](#)

[Go to Insights on Demand class registration](#)

[Go to WBT reporting](#)

Welcome

[Log out](#)

Open a topic area below and select content from each tab to create your own learning plan. Each resource opens in a new window or tab.

Get started using Access Online ⓘ

Configure the system ⓘ

Manage accounts and users ⓘ

Work with transactions ⓘ

Work with orders ⓘ

Work with payments ⓘ

Manage approvals ⓘ

Create and run reports and statements ⓘ

Work with Insights on Demand ⓘ

Click a heading to open a topic

▶ Start training ⓘ

➤ Go to my learning plan ⓘ

Change user type:

Government Administrator

▼

Search

Search

Advanced Search

Announcements

November 13, 2020

Mobile Options:

We updated the [My Personal Information quick start guide](#) with information on the cardholder mobile app and on mobile payments.

Transaction Management:

We added a new [Approver Management quick start guide](#) for the Transaction

# Learning content types

Get started using Access Online ⓘ

Lessons

User guides

Videos

Quick references

Recorded classes

Certifications

- ☐ Cardholder-initiated Account Setup
- ☐ Data Exchange
- ☐ Managing and Card Account Lists
- ☐ My Personal Information
- ☐ Navigation Basics
- ☐ Online Registration
- ☒ View Statements
- ☐ User Profiles
- ☐ Alerts and Notifications



# Lessons

[Lessons](#)[User guides](#)[Videos](#)[Quick references](#)[Recorded classes](#)[Certifications](#)

## Topic menu

1 - Create a Cardholder Account

2 - Perform Final Review and Authorization


3 - Create a Custom Template


Welcome!

This course will provide a project manager the information needed to Set up a cardholder account, perform final review and authorizations, maintain the account, and create and use templates.

Choose a topic from the left menu or use the Back and Forward buttons to navigate page by page.

Review the information, steps and/or tips on each screen, then follow the interactive prompts or click the Forward button to continue.





# Guides

Lessons

User guides

Videos

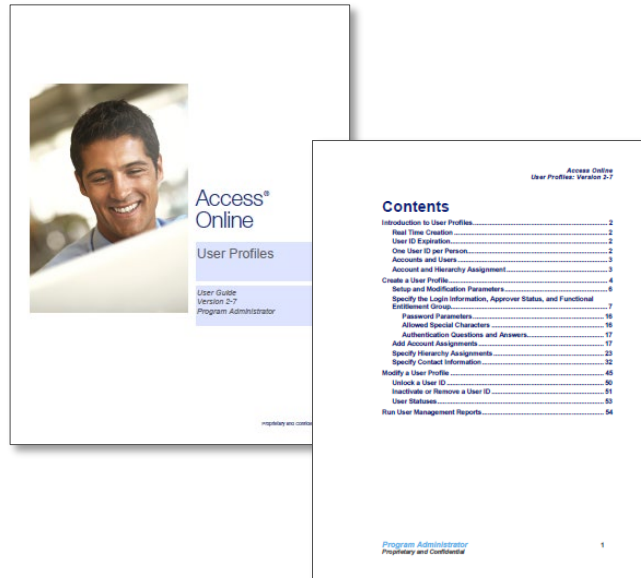
Quick references

Recorded classes

Certifications

## User guides

- Functionality based – specific to a task or process in the system
- Service user guides - comprehensive information on tasks performed by role (administrator, cardholder, etc.)

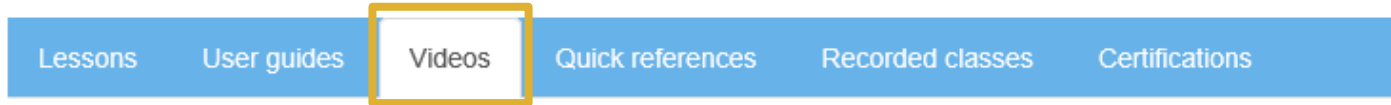


## Quick references

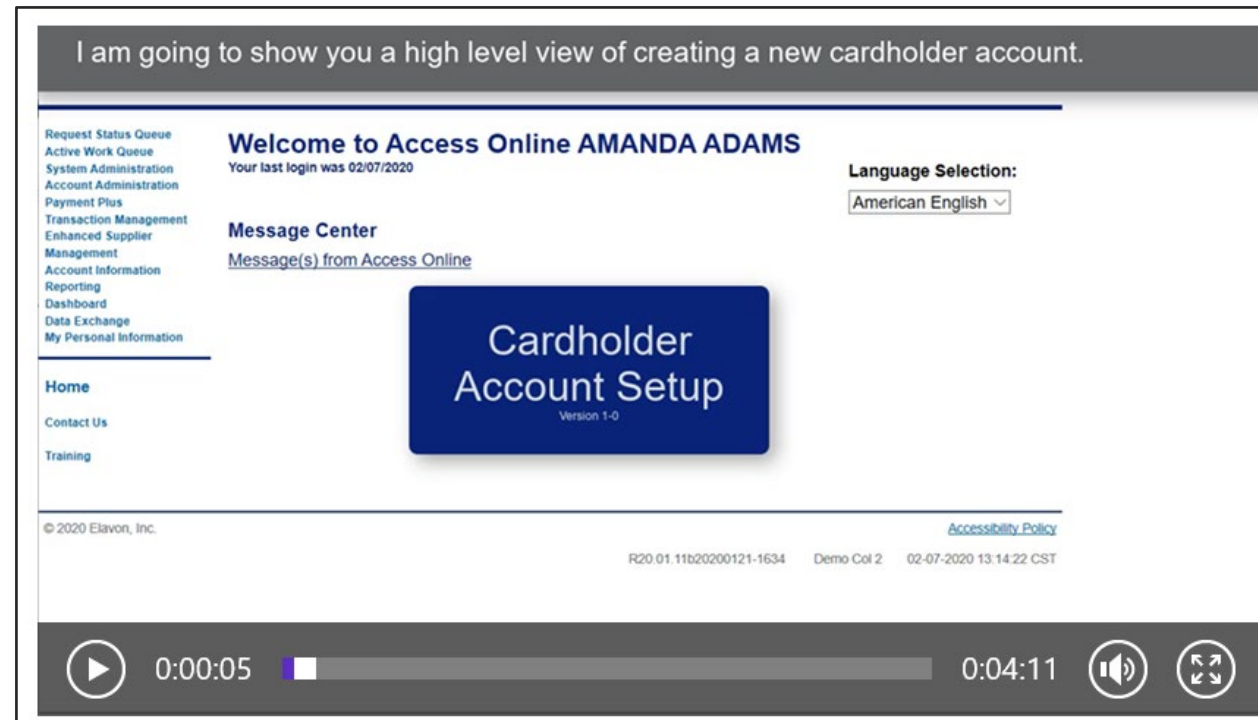
- Easy to find and quick to use
- One- to two-page summary of basic steps of specific tasks



# Videos



- Quick demos of key Access Online tasks with voiceover and subtitles
- Average 3 minutes in length



# Recorded classes

Lessons

User guides

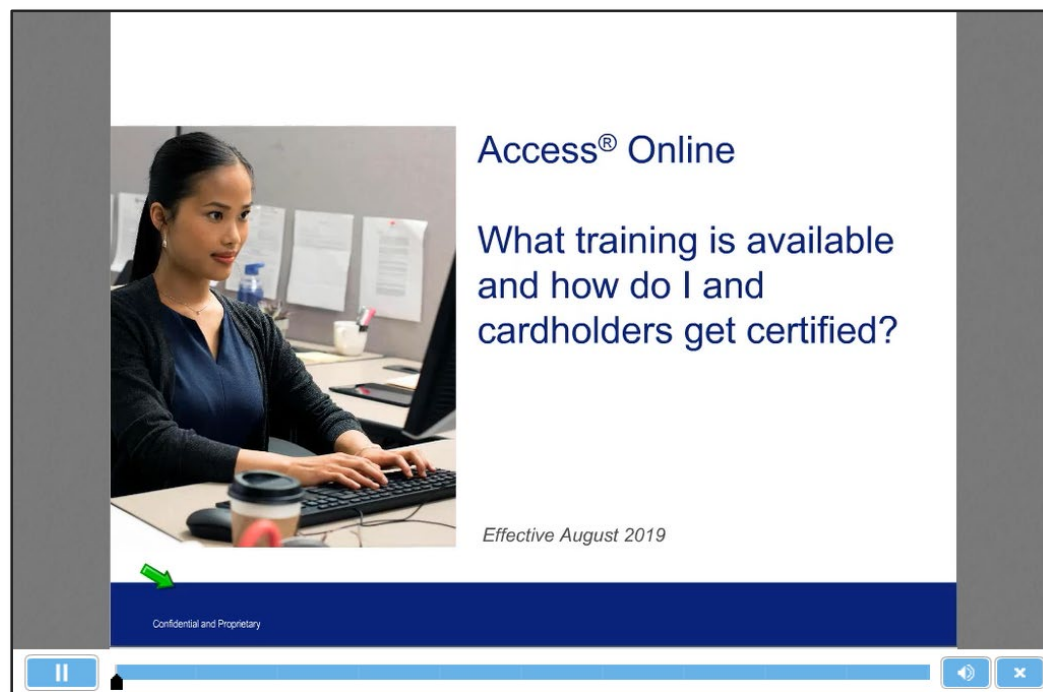
Videos

Quick references

Recorded classes

Certifications

- Recorded classes
  - Access training anytime through recorded training classes
- Live/Instructor-led
  - Attend a scheduled course led by an instructor to learn and ask questions



# Certifications

Lessons User guides Videos Quick references Recorded classes **Certifications**

Each lesson has a corresponding certification

*Open a topic area below and select content from each tab to create your own learning plan.*

**Get started using Access Online** ⓘ

Lessons User guides Simulations Quick references Recorded classes **Certifications**

☐ Cardholder-initiated Account Setup  
☐ Data Exchange  
☐ Managing and Card Account Lists  
☐ My Personal Information  
☐ Navigation Basics

Go to Access Online class registration Go to Insights on Demand class registration Go to WBT reporting

Question number 1 of 12

How would you run a report that included only office supply merchants?

☐ Select the Merchant Category Code radio button and select ALL from the list  
☐ Type the names of the office supply vendors to include in the Merchant Category Code field  
☐ I cannot configure a report in this way  
☐ Select the Merchant Category Code Group radio button, and select Office Supplies from the list

Next

# Learning content types

The screenshot shows a web interface titled "Get started using Access Online" with an information icon. Below the title is a horizontal menu with tabs: "Lessons", "User guides", "Videos", "Quick references", "Recorded classes", and "Certifications". Under the "Lessons" tab, there is a list of items, each with a checkbox: "Cardholder-initiated Account Setup", "Data Exchange", "Managing and Card Account Lists", "My Personal Information", "Navigation Basics", "Online Registration", "View Statements", "User Profiles", and "Alerts and Notifications". The "View Statements" checkbox is highlighted with an orange border. Two dark blue callout boxes with white text and arrows provide instructions: one points to the "View Statements" checkbox with the text "Click the *checkbox* to select the content and add it to your learning plan.", and the other points to the "Cardholder-initiated Account Setup" title with the text "Click a *title* to quickly preview a resource."

Get started using Access Online ⓘ

Lessons User guides Videos Quick references Recorded classes Certifications

- ☐ Cardholder-initiated Account Setup
- ☐ Data Exchange
- ☐ Managing and Card Account Lists
- ☐ My Personal Information
- ☐ Navigation Basics
- ☐ Online Registration
- ☒ View Statements
- ☐ User Profiles
- ☐ Alerts and Notifications

Click the *checkbox* to select the content and add it to your learning plan.

Click a *title* to quickly preview a resource.

# Learning plan and Start training buttons

Open a topic area below and select content from each tab to create your own learning plan. Each resource opens in a new window or tab.

**Get started using Access Online** ⓘ

Lessons   **User guides**   Videos   Quick references   Recorded classes   Certifications

- ☐ COMPLETED! Alerts and Notifications
- ☐ COMPLETED! Cardholder-initiated Account Setup
- ☐ Cardholder Application Portal
- ☐ Data Exchange
- ☐ Managing and Card Account Lists
- ☐ Mobile App
- ☐ My Personal Information
- ☐ COMPLETED! Navigation Basics
- ☐ Online Registration
- ☐ COMPLETED! View Statements
- ☐ User Profiles

**Starting resources from the learning plan allows them to be marked COMPLETED.**

**Start training** ⓘ

**Go to my learning plan** ⓘ

**Change user type:**

Government Administrator ▼

Decline **Search**

Advanced Search

[Quick Reference] Declined Transactions

[Video] Declined Transactions

**Announcements**

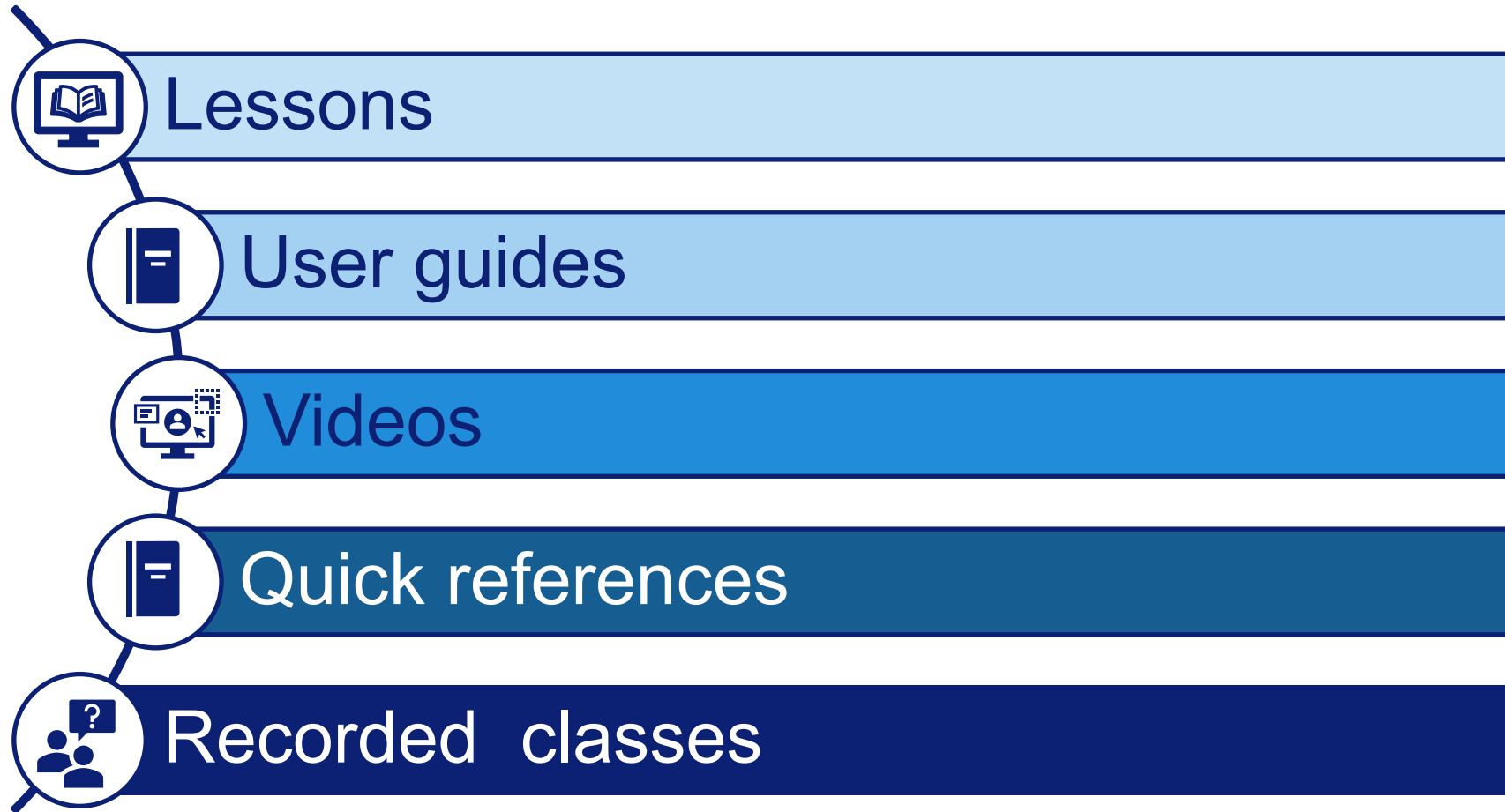
**Mobile Options:** We update [Information quick start guide](#) cardholder mobile app and o

**Configure the system** ⓘ

**Manage accounts and users** ⓘ

**NEW!** The keyword search allows you to quickly find resources by topic.

## Audience Poll: What type of learning works best for you?






# Thank you!

Executive Sponsors

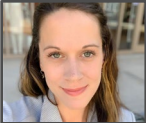
Kimberly Spiroff

Senior Vice President




Courtney Hoppe


Vice President




24/7/365 U.S. Based support




Customer Service



Fraud Monitoring




Technical Support




Monica Lockett

Relationship Manager




Leslie Massey

Optimization Sales Manager




Greggory Reid

Client Services Account Manager




Anthony Grayson

Payment Solutions Consultant




Olga Huseth

Relationship Manager



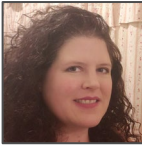
Shannon Ness

Account Manager



Account Coordinator

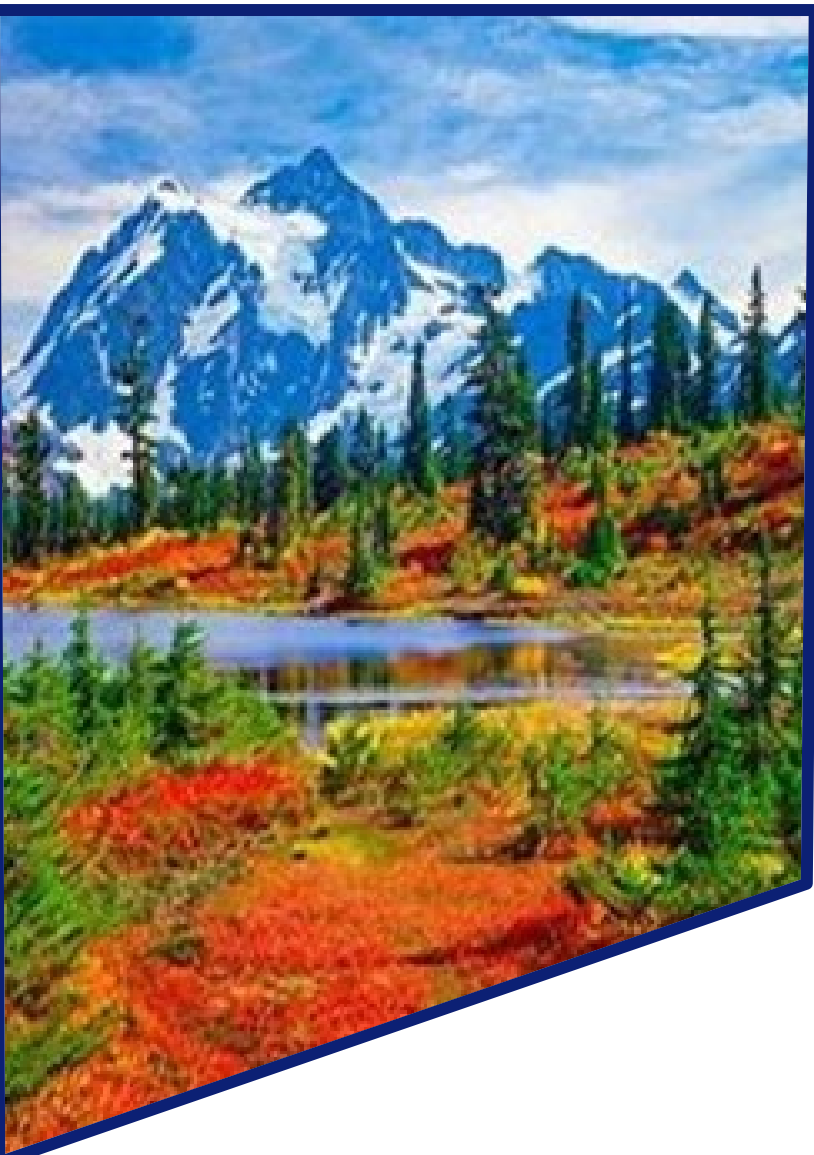
Public Sector Client Services



Kelly Nester

Training & Instructional Design

U.S. BANK CONFIDENTIAL 78



# **State of Washington Commercial Card Forum**

October 20, 2021