

Title:	Version Number:	Effective Date:	Page
Processing Fraudulent PCard Charges	#1	10/01/2022	1 of 4

	Revision History				
Version No.	Effective Date	Description			
1	10/01/2022	Establish procedure to allocate fraudulent PCard charges withing Concur			

Approved By:

Date:

David E. Sawyer Jr. Director of Procurement & Contract Services



Title:	Version Number:	Effective Date:	Page
Processing Fraudulent PCard Charges	#1	10/01/2022	2 of 4

How to Address Fraudulent Charges with US Bank

- 1. If fraudulent charges appear on your PCard statement, they must be reported immediately to the U.S. Bank Customer Service Office at 800-344-5696, and a Dispute Reporting Form submitted.
- 2. Request a replacement card with US Bank and inform your Procurement Administrator, Laci Caetano, at <u>lcaetano1@csustan.edu</u>.
- 3. US Bank will send you a Statement of Fraud document and a Transaction Report to review, complete and sign. These forms must be returned within 10 business days. If they are not received by US Bank, the credit for your disputed charge will be withheld and/or canceled.
- 4. Retain your copies of the forms showing confirmation that it was sent, as you would any source documentation for a transaction. If you do not receive the forms within two weeks of your initial call to US Bank, make a follow-up call to them. Keep records of all calls related to your dispute.

How To Reconcile Fraudulent Charges in Concur

Once the credit has been issued by US Bank, both the fraudulent charge and subsequent credit can be processed on the Concur report. At times, the charges may hit in different statement months, you will follow the processes below to allocate the charges within the same, or different statements.

A comment should be entered in the report indicating the initial charge was fraudulent

- Expense Type: Pending Fraudulent Transactions (PCard) (190811) - is to be used for credit and debit transactions.

If the debit charge, and credit, hit on separate PCard statement periods please allocate the transactions to the same chartstring. Ensure that any shipping or tax charged on the debit transaction gets allocated back on the credit transaction by adding a negative (-) before the charge.

- Example: If debit transaction charged \$7.59 tax, enter the credit transaction as a *negative* -\$7.59.



Title:	Version Number:	Effective Date:	Page
Processing Fraudulent PCard Charges	#1	10/01/2022	3 of 4

Example of Fraudulent Reconciling Process

Fraudulent DEBIT Transaction

- 1. Navigate to your PCard Expense report in Concur that contains the fraudulent transaction and click into the fraud expense line.
- 2. Upload your US Bank Fraud Email and all necessary documents
- 3. Enter the following:
 - a. Expense Type Pending Fraudulent Transactions (Pcard) (190811)
 - b. City/ State Turlock, California
 - c. Description of Purchase Fraudulent Transactions
 - d. Shipping/ Handling Information N/A
- 4. Allocate to your department chartstring
 - a. (Transaction will eventually be cancelled against department chartstring once credit posts)
- 5. Take note of the tax charged, you will need this information when entering the fraudulent credit.
- 6. Click Save

Details Itemiza	itions		Hide Receipt
Allocate		* Required field	□ Q 1 of 1 - +
Expense Type *			
Pending Fraudulent Transaction	ns (Pcard) (1	90811) 🖌	From
Transaction Date *		City/State *	Subject: Date:
01/20/2022		🕲 🗸 Turlock, California	CAUTION: This message originated from outside of Stanislaus State. Do not click on links or open attachments unless you recognize the sender and are expecting the message.
Posted Date		MC CODE	Good morning.
2022-01-20	1.	5942	Thank you for your call earlier today! This email is to confirm that the charge of \$131.54 from merchans RALPHS #5005 on \$72/22, posing date \$7/24/22, was confirmed as a fraudulent charge by our fraud team and was created back to the account as of (#1422. Flass let us know if you have any questions or need any additional information or documentation.
			Best regards, Stephen Manor Operations Account Manager, Bankcard Client Services Corporate Payment Systems
Enter Vendor Name		Payment Type	p. 335.250.6421 Extension 156-6274 Stephen Manor Eusbark.com How was my service today? Click here to take a short survey.
AMAZON.COM*LH1LX66P3		Test Purchase PCard	U.S. Dank U.S. Bank Plaza
Amount		Currency	200 South 6th Street, Minneapolis, MN 55402 EP-MN-L25C www.usbank.com
67.98		US, Dollar	
SALES TAX AMT		Description of Purchase *	U.S. BANCORP made the following annotations
5.18000000		Fraudulent Transactions	Electronic Privacy Notice. This e-mail, and any attachments, contains information that is, or may be, covered by electronic communications privacy laws, and is also confidential and proprietary in nature. If you are not the intended recipient, please be
Shipping/Handling Information *		Shipped To Location	Fraud Example.pdf
N/A	~	Turlock ~	Detach Append



Title:	Version Number:	Effective Date:	Page
Processing Fraudulent PCard Charges	#1	10/01/2022	4 of 4

Example of Fraudulent Credit Reconciling Process

- 1. Navigate to your PCard Expense report in Concur that contains the fraudulent credit transaction and click into the fraud expense line.
- 2. Upload your US Bank Fraud Email and all necessary documents
- 3. Enter the following:
 - a. Expense Type Pending Fraudulent Transactions (PCard) (190811)
 - b. City/ State Turlock, California
 - c. Description of Purchase Fraudulent Transactions
 - d. Shipping/ Handling Information N/A
- 4. Allocate to your department chartstring
 - a. (This will now be cancelling out the fraudulent transaction)
- 5. Enter the tax charged, but now as a *negative* number.
- 6. Click Save

Allocate				Dequired field	🕂 Q 1 of 1	- +
Expense Type *				Required lield		
Pending Fraudulent Transactions	(Pcard) (1	90811)		~	te: Subjecti Onte:	
Transaction Date *		City/State *			CAUTION: This message of click on links or open attack expecting the message.	riginated from outside of Stanislaus State. Do not ments unless you recognize the sender and are
01/22/2022		🕲 🗸 Turl	ock, California		Good morning,	
					Thank you for your call earlier today marchant RALPHS #5001 on 5/22/21 our Fraud team and was credited ba	This emeil is to confirm that the charge of \$131.54 from posting date \$/24/22, was confirmed as a fraudulent charge by ck to the account as of 6/14/22. Please let us know if you have
Posted Date		MC CODE			eny questions or need any additions Best regards,	information or documentation.
2022-01-24		5942			Dependiona Manor Operationa Account Manager, Bankcard p. 555 250 6421 Extension 156-5274 g Monument restancing toolay? Olick her	Stent Services Corporate Payment Systems schen, <u>Venno Dusbank.com</u>
	1.			1.	U.B. Bank U.B. Bank Piaza	an and a branchart
	1115				20 Bouth eth abreet, Minneapold, MN 9 Click Hare for Return to Trevel Check	442 84-49-4236 <u>units statistic con</u> list & Resources
Enter Vendor Name		Payment Type			U.S. BANCORP made the follow	ng annotations
AMAZON.COM		Test Purchas	se PCard		is, or may be, covered by elect confidential and proprietary in a advised that you are legally pro	enter, and any allocations, contains internation that onic communications privacy laws, and is also lature. If you are not the intended recipient, please be hibited from retaining, using, copying, distributing, or
Amount		Currency			otherwise disclosing this inform sender that you have received delete it. Thank you in advance	ation in any manner. Instead, please reply to the this communication in error, and then immediately for your cooperation.
(67.98)		US, Dollar				
SALES TAX AMT		Description of Pu	irchase *			
-5.18000000		Fraudulent T	ransactions			
					Fraud Example odf	
Shipping/Handling Information *		Shipped To Loca	tion		- ruuu Example.pui	
N/A	~	Turlock		~	Detach	Append

If you need further assistance, please contact Laci Caetano at Icaetano@csustan.edu.