



Standard Operating Procedure

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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

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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 lcaetano1@csustan.edu.
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.

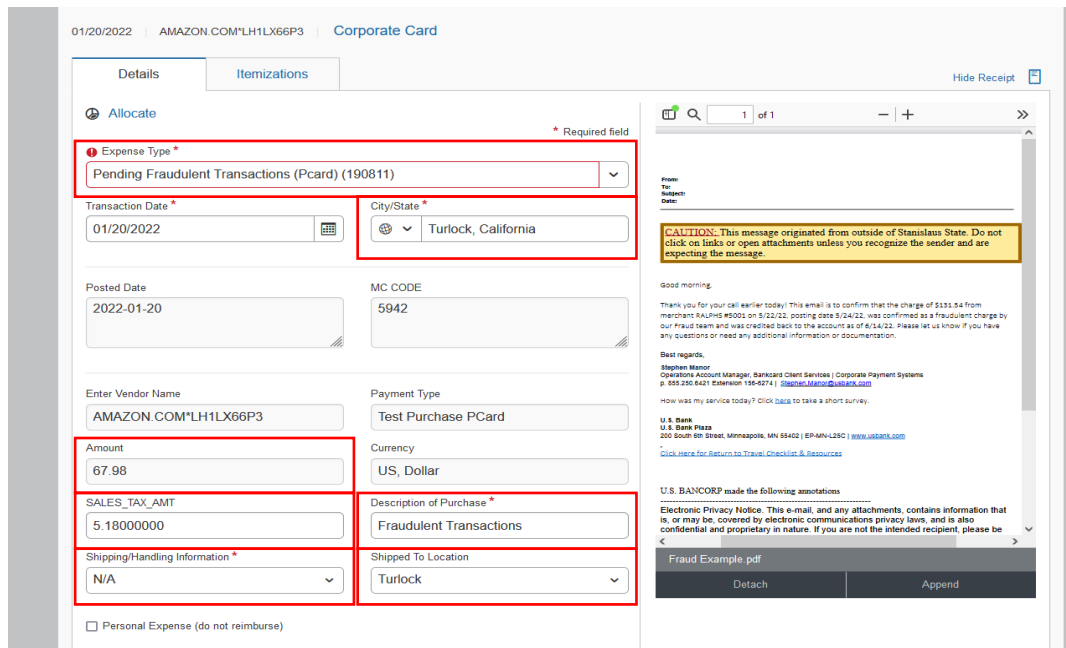
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Example of Fraudulent Reconciling Process

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



The screenshot shows the Concur PCard Expense report form for a fraudulent transaction. The form is titled "Details" and "Itemizations". The "Expense Type" is set to "Pending Fraudulent Transactions (Pcard) (190811)". The "Transaction Date" is "01/20/2022" and the "City/State" is "Turlock, California". The "Posted Date" is "2022-01-20" and the "MC CODE" is "5942". The "Vendor Name" is "AMAZON.COM*LI1LX66P3" and the "Payment Type" is "Test Purchase PCard". The "Amount" is "67.98" and the "SALES_TAX_AMT" is "5.18000000". The "Description of Purchase" is "Fraudulent Transactions". The "Shipping/Handling Information" is "N/A" and the "Shipped To Location" is "Turlock". The form also includes a "Personal Expense (do not reimburse)" checkbox and a "Fraud Example.pdf" attachment.



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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

The screenshot displays the 'Allocate' form in Concur, with several fields highlighted by red boxes to indicate required information for a fraudulent transaction. The form fields include:

- Expense Type ***: Pending Fraudulent Transactions (Pcard) (190811)
- Transaction Date ***: 01/22/2022
- City/State ***: Turlock, California
- Posted Date**: 2022-01-24
- MC CODE**: 5942
- Enter Vendor Name**: AMAZON.COM
- Payment Type**: Test Purchase PCard
- Amount**: (67.98)
- Currency**: US, Dollar
- SALES_TAX_AMT**: -5.18000000
- Description of Purchase ***: Fraudulent Transactions
- Shipping/Handling Information ***: N/A
- Shipped To Location**: Turlock

To the right of the form is a sample email from U.S. Bank, dated 01/22/2022, with the subject '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.' The email body contains a warning about a fraudulent charge of \$131.54 from merchant BALPHI #5001 on 01/22/22, pasting code 5124212, and a request for confirmation of the fraudulent charge. The email also includes a 'Best regards' signature from Stephen Baker, U.S. Bank Fraud, and a privacy notice at the bottom.

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