

Concur – Fraud and Dispute Procurement Card Transactions

To explain the procedures necessary when an unauthorized procurement card transaction occurs.

Recognizing the unauthorized transaction in the Concur Expense system:

Which Expense Type should be selected when reallocating an unauthorized transaction?

Once the expense has been confirmed as unauthorized (fraud or dispute) and reported at the bank level the unauthorized transaction should be properly recognized in the Concur Expense system when reallocating the transaction by selecting the “Fraud/Disputed Charge” Expense Type at the entry-form level to ensure that the transaction posts to the designated Procard Fraud/Dispute GL 540359.

The screenshot shows a web interface with two tabs: 'Details' and 'Itemizations'. The 'Itemizations' tab is active. Below the tabs is a button labeled 'Allocate' with a circular arrow icon. To the right of the button is a red asterisk and the text '* Required field'. Below this is a dropdown menu labeled 'Expense Type *' with the text 'Fraud/Disputed Charge' and a downward arrow icon.

Additionally, an offsetting entry to this GL will occur at a later date when the expected credit is received from our provider (US Bank) as a result of the fraud or dispute investigation.

Supporting documentation should be included with each entry in the respective receipts section of the Concur Travel and Expense system. Documentation will differ based on if the transaction was disputed or recognized as fraud. Such support may include: documented procedures (identifying the transaction at question and action taken to resolve the matter); email communication with the vendor; and/or Statement of Fraud (if received from US Bank).

To better understand the investigation process and when to expect a credit, please review the subsequent section.

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Reporting an unauthorized transaction:	
Who to contact when an unauthorized transaction occurs?	The cardholder must report all unauthorized transactions to US Bank within 60 days from the date of the first statement on which the item was billed. Cardholders may call US Bank Customer Service department to initiate a fraud or dispute investigation at phone number 1-800-344-5696.
What is the process of reporting unauthorized transactions? (Disputes Vs Fraud)	<p>With disputes (credit not received from a vendor, duplicate transaction, etc.), the cardholder should first consider contacting the vendor to resolve the issue. Make sure to document all interactions with the merchant (names, dates, responses, etc.). If the issue remains unresolved, the cardholder must contact US Bank.</p> <p>Once the dispute case is initiated:</p> <ul style="list-style-type: none"> • The status of the claim and any requests for additional information will be communicated to the cardholder. Many communications are time sensitive and require a cardholder’s response within a specified timeframe. • Per Visa regulations, the cardholder may be asked for things that include but are not limited to: <ul style="list-style-type: none"> ○ Details regarding the cardholder’s expectation versus what happened. ○ Dates and details of interactions with the merchant. ○ Tracking information showing how merchandise was received or returned. ○ Cancellation dates, confirmation numbers, and merchant’s return policy information. ○ Supporting documentation, such as emails, receipts, contract, and more. If all requirements are met, U.S. Bank will attempt to return the charge (chargeback) to the merchant. If this occurs, the cardholder will receive a provisional credit for the disputed amount on their account. ○ The merchant will have an opportunity to respond (represent) through Visa. If this

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happens, the cardholder may be required to provide an updated response to the merchant’s rebuttal.

- The cardholder will be notified if additional information is needed. Updated responses and cardholder letters are often required throughout the case, depending on the dispute type and merchant’s responses. It’s very important that the cardholder respond quickly to any dispute letters they receive.
- If the claim is resolved in the cardholder’s favor, the provisional credit will remain on the account as a permanent credit. If the claim is not resolved in their favor, the charge will be reposted to the account.

Dispute cases may be very complex and are not guaranteed to be successful. U.S. Bank is required to follow Visa regulations for disputes.

With fraud, the card number has been compromised and the cardholder should immediately contact the bank.

Upon reporting fraud to the bank, the bank will request the cardholder to further confirm that they did not authorize the transactions at question by forwarding a Statement of Fraud (SOF) letter to the cardholder within three weeks of the call. The letter will be sent in a default delivery method via US Postal Mail to the cardholder address on file. Please note, while speaking to the fraud department the cardholder can request that the fraud paperwork be sent via email if they prefer. This delivery method is advisable to ensure that the paperwork can be signed and returned to the bank by the due date indicated on the SOF. The cardholder should maintain a copy of all fraud paperwork as supporting documentation. If the paperwork is not returned within the timeframe specified, the fraud investigation will be canceled, possibly leaving the cardholder or department liable for the unauthorized expense.

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Once the SOF is received, an investigation will be done to determine who is responsible for the fraud.

- If it is discovered that the cardholder participated or benefited from the charges, the account will be re-billed, and the claim denied.
- If the claim is resolved in the cardholder's favor, the credit will remain on the account permanently.

If the procurement card number has been compromised US Bank will cancel the existing procurement card and reissue a new card with a newly issued card number. All newly issued cards will be delivered to Accounts Payable Services. Once receiving and processing the card a staff member will contact the cardholder to confirm how the card will be distributed to the cardholder.