

U.S. Bank Welcomes You to the 11th Annual GSA SmartPay[®] Training Conference

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Delinquency Management Travel

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July 2009



Agenda

- Cardholder Agreement
- What is Delinquency?
- Assessing your U.S. Bank Travel Card programs health
- Collection efforts
- U.S. Bank Tools



How does the bank know if the Cardholder agrees to the terms of the travel card?

- By activating, signing and using the travel card the first time, it is agreed that the cardholder fully understands all rules and regulations governing the proper use of the card.
- That includes understanding that this is an individual liability card.



What Is Delinquency?

An account is considered past due if payment for undisputed principal amounts has not been received 45 calendar days from the billing date.



Account Status Codes

- Z1 - Past due 45 Days
- Z2 - Past due 60 Days (account is suspended)
- Z3 - Past due 120 Days (pre-cancellation notice sent out)
- Z5 - Past due 126 Days (A/OPC will need to request reinstatement)
- V9 - Voluntary Close
- F1 - Reported as Lost or Stolen
- FA - Fraud Activity Has Been Reported
- B3 - Special Code used to authorize charges



Delinquency Notification Process

- A statement is generated on your agencies cycle date and payment is due upon receipt.
- On the 45th day after the billing date, the CH is considered past due.
- On Day 55, the account will show up on the APC's pre-suspension report.



Delinquency Notification (Cont.)

- During days 45-60, courtesy calls will begin from the bank.
- On Day 61, the account will be suspended.
- The account suspension can be removed upon payment in full of the 60 day balance.



Delinquency Notification (Cont.)

- On days 60-90, collection efforts continue with phone calls and letters asking for payment resolution.
- 110 days past the due date, another delinquency letter is mailed to the cardholder advising them their account will be cancelled if payment is not received.



Delinquency Notification (Cont)

- On the 126th day after the billing date, the CH account is cancelled. Late fees are assessed.
- During days 150-180 late fees will continue to accrue each month payment is not made. Collection calls and letters continue and an attorney's letter is sent to the CH.



Delinquency Notification (Cont)

- 180 days after the billing date (6 months) the credit bureaus are informed and the CH personal credit history may be negatively affected. (Charge Off)
- After this point, the account may be referred to an outside collection agency.



Collection Department

U.S. Bank has a separate department to handle the collection efforts for your agency. This is located in our Minneapolis office.



Recovery Department


U.S. Bank has a separate department to handle recoveries. This department is located in St. Louis, MO. This department is activated when a cardholder charges off.



CTS Delinquencies

- Also considered past due at 45 days
- Same policies and procedures as card accounts
- Can charge off
- The Invoice Service Department in Fargo, ND assists with past due issues for CTS accounts





Assessing Your Travel Card Program's Health

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How do I know if my program is healthy?

- Participate in discussions with other agencies
- Utilize your resources effectively
 - **Contractor/Bank experience**
 - **Electronic Access Systems and WBT**
 - **GSA website**
 - **Industry publications and conferences**
- Establish clear goals and objectives



Characteristics of Well-Run Programs

- Central program management and policy
- Comprehensive audit
- Defined disciplinary process
- Gain senior level buy-in and support



Characteristics of Well-Run Programs (Con't)

- Involve Finance, Technical Staff and all affected parties
- Hold internal user conferences
- Provide method for cardholder and APC feedback
- Evaluate data



Authorization Controls

- Review current MCC restrictions
 - **Monthly limits**
 - **Transaction count**
 - **Cash limits and restrictions**
- Establish agency wide defaults
- Monitor exceptions through reporting
- Review monthly and transaction limits

Assess reasons for delinquency

- Cardholder in charge of repayment to bank
- Use of “float” on reimbursements
- Personal credit issues
- Slow submission of expense reports
- Slow reimbursements
- Extended travel schedules
- Limit and monitor cash access
- Haven't received statement, not valid



How do I effectively limit delinquencies?

- Monitor U.S. Bank Access[®] Online Reports
- Review credit limits and velocity controls every 6 months
- Consider restricted cards for users who are consistently 30-90+ days delinquent
- Email Supervisors/Managers when cardholder are 30+ days delinquent
- Escalate to senior management for 90+ days delinquent



Payment Options

- Check, Wire, Money Order
- Online Bill Payment
- Telepay
- Pay through Access Online – ePay



Audit Tools and Compliance

- Utilize Access Online reporting to monitor daily activity
- Conduct continual re-assessments of overall policies and procedures
- Provide auditors with access to Access Online
- Create internal data warehouse
- Implement statistical sample audits

Metrics for Measuring Success

- Compliance with Travel Policy
- Limited delinquency and write-offs
- Process Cost Savings per voucher
- Maximized rebate opportunities
- Minimal cardholder issues
- Limit increases, account suspensions, closures



Tools & Resources for Program Management

- **Access Online** (<https://access.usbank.com>)
- **Access Online Helpdesk** (800-254-9885 - option 2)
- **Customer Service** (888-994-6722)
- **Account Coordinators** – (800-254-9885 - option 3)
- **Relationship Managers** – located in Washington, DC



Resources available to you

- Access Online web based training:
 - <https://wbt.access.usbank.com>
- U.S. Bank Marketing and Training website:
 - www.usbank.com/agency
- GSA SmartPay online
 - **A/OPC Survival Guide**
 - **Cardholder Training**
- Internal Agency training programs



Access Online Reports

- Account List
- Charge Off
- Past Due
- Transaction Detail, Full
- Transaction Order Detail
- Merchant Spend Analysis
- Merchant List
- Vendor Summary for Form 1099





U.S. Bank Access[®] Online

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

Home
Contact Us

Message from U.S. Bank

U.S. Bank will be conducting routine maintenance in Access Online beginning Sunday July 26, 2009 at 5:00 AM Central Time through Monday, July 27 at 5:00 AM Central Time. As a result, the ability to log in and/or specific functionality may be restricted. U.S. Bank apologizes for any inconvenience.

<https://access.usbank.com>





U.S. Bank Access® Online

Request Status Queue
Active Work Queue
System Administration
Account Administration
Order Management
Transaction Management
Supplier Management
Account Information
Reporting
 Program Management
 Financial Management
 Supplier Management
 Tax and Compliance
 Management
 Administration
 Global
Data Exchange
My Personal Information

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.



ACME08 Agency
Report Date: 07/08/2009

Past Due

30 Days	Times Past Due 1 - 30	60 Days	Times Past Due 31 - 60	90 Days	Times Past Due 61 - 90	120 Days	Times Past Due 91 - 120	150 Days	Times Past Due 121 - 150	180 Days	Times Past Due 151 - 180	181+ Days	Times Past Due 181+
\$ 2.80	2	\$ 72.00	1	\$275.01	1	\$.00	0	\$.00	0	\$.00	0	\$.00	0
Name: JUDY BAHAR Name Line 2: Account Number: *****0000271477 Account Type: C Cardholder e-mail: Account Status: Status Description: OPEN Current Balance: \$.00 Total Past Due: \$7.00 Last Payment Date: 01/01/2005 Last Payment Amount: \$.00 Current Default Accounting Code:													
8.85	1	10.13	1	112.00	1	.00	0	.00	0	.00	0	.00	0
Name: ANTONIO CAMINO Name Line 2: Account Number: *****0000255090 Account Type: C Cardholder e-mail: Account Status: Status Description: OPEN Current Balance: \$.00 Total Past Due: \$7.00 Last Payment Date: 01/01/2005 Last Payment Amount: \$.00 Current Default Accounting Code:													
9.47	1	53.80	2	358.80	1	.00	0	.00	0	.00	0	.00	0
Name: JASON LOWELL Name Line 2: Account Number: *****0000255118 Account Type: C Cardholder e-mail: Account Status: Status Description: OPEN Current Balance: \$.00 Total Past Due: \$7.00 Last Payment Date: 01/01/2005 Last Payment Amount: \$.00 Current Default Accounting Code:													
Total Number of Records: 3													
TOTAL													
\$21.12	4	\$135.93	4	\$743.81	3	\$.00	0	\$.00	0	\$.00	0	\$.00	0

End of Report





ACME08 Agency
Report Date: 07/06/2009

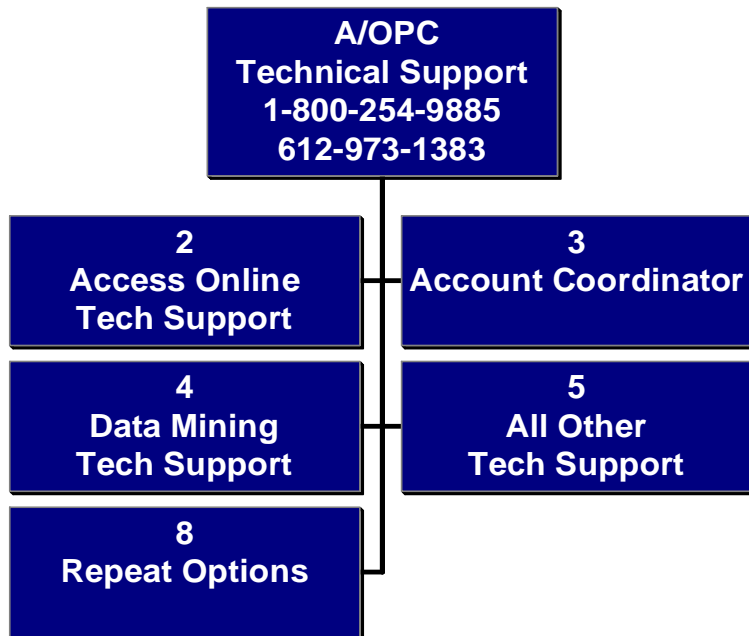
Account List - Summary

Account Status	Status Description	Product Type	Setup Method	Update Method	Demographic Information	Account Information	Authorization Limits
Account Name:	JUDY BAHAR	Account Number:		*****0000271477			
	OPEN	Purchasing	Manual	Manual	Y	Y	Y
Account Name:	ANTONIO CAMINO	Account Number:		*****0000255090			
	OPEN	Purchasing	Manual	Manual	Y	Y	Y
Account Name:	KATHLEEN COFFEY	Account Number:		*****0000271485			
	OPEN	Purchasing	Manual	Manual	Y	Y	Y
Account Name:	EAMON DOUGHERTY	Account Number:		*****0000255108			
	OPEN	Purchasing	Manual	Manual	Y	Y	Y
Account Name:	FAUSTO HERNANDEZ	Account Number:		*****0000271501			
	OPEN	Purchasing	Manual	Manual	Y	Y	Y
Account Name:	DENISE JOHNSON	Account Number:		*****0000255124			
	OPEN	Purchasing	Manual	Manual	Y	Y	Y
Account Name:	WARD KOPPEL	Account Number:		*****0000271519			
	OPEN	Purchasing	Manual	Manual	Y	Y	Y
Account Name:	JASON LOWELL	Account Number:		*****0000255116			
	OPEN	Purchasing	Manual	Manual	Y	Y	Y
Account Name:	ANITA NEWTON	Account Number:		*****0000271527			
	OPEN	Purchasing	Manual	Manual	Y	Y	Y
Account Name:	ISIAH RILEY	Account Number:		*****0000271535			
	OPEN	Purchasing	Manual	Manual	Y	Y	Y
Account Name:	DIEGO SANCHEZ	Account Number:		*****0000255140			
	OPEN	Purchasing	Manual	Manual	Y	Y	Y
Account Name:	CHARLES TEDESCO	Account Number:		*****0000271543			
	OPEN	Purchasing	Manual	Manual	Y	Y	Y
Account Name:	CAMERON WEIDLE	Account Number:		*****0000255157			
	OPEN	Purchasing	Manual	Manual	Y	Y	Y
Account Name:	PAULINE WILLIAMS PRUITT	Account Number:		*****0000255132			
	OPEN	Purchasing	Manual	Manual	Y	Y	Y

End of Report



A/OPC Technical Support & Account Coordinators



Helpful Tip:

If you get your AC's voicemail, press zero to reach another AC Team Member

Quick Keys

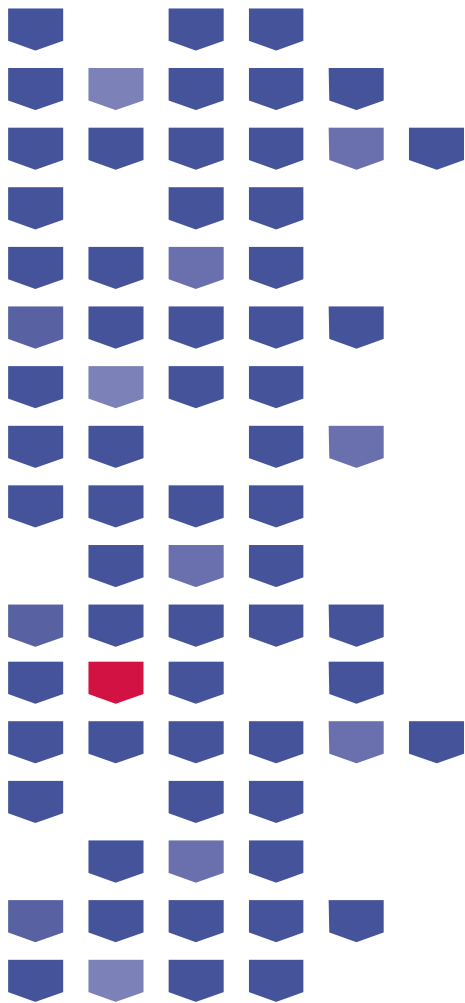
- 2 Access Online Technical Assistance
- 3 Account Coordinator Civilian



What should I do when I get back to the office?

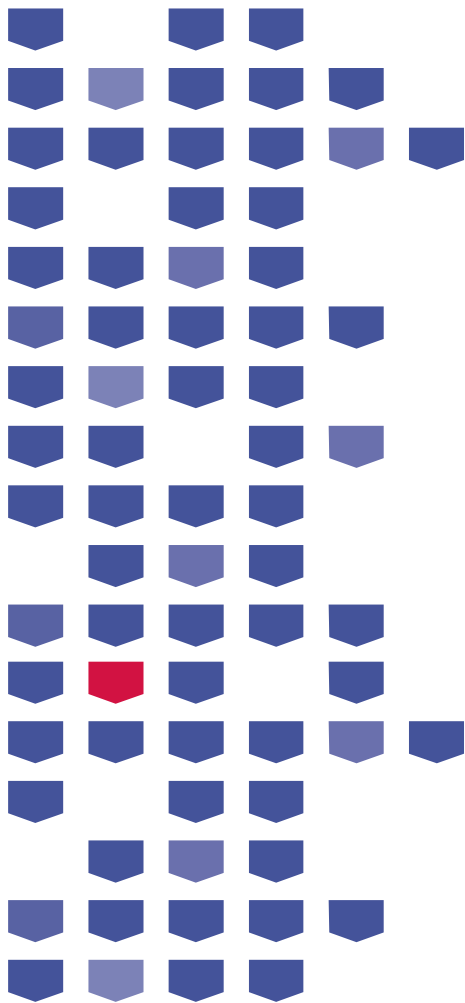
- **Key items to remember**
 - Utilize the resources you already have available
 - Use Access Online or your own electronic access system to monitor progress and reporting
 - Involve your stakeholders in the assessment
 - Understand what your agency considers successful





Questions?





Thank You

Presentations will be available on
www.usbank.com/sp2presentations
after the conference

