



A
Winning
HAND:

**VA Travel:
Working Effectively with U.S. Bank**

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Agenda

- Hierarchy
- Roles and Responsibilities
- Disputes
- Delinquency management
- U.S Tools and Resources
- Helpful tips



Hierarchy

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Hierarchy

Processing hierarchy = bank, agent and company number

- Hierarchy system for account alignment, maintenance, transaction authorization and billing

Reporting hierarchy = Total Business Reporting (TBR) or level numbers

- Hierarchy system for the distribution of reporting. Defines Departments internal hierarchy

Note: The Station Agency/Organization Program Coordinator (A/OPC) is always the level 4



Hierarchy Crosswalk

- Bank numbers: identify product
 - 3059: Purchase Card
 - 8201: Travel and Fleet Card
- Agent number: identifies administration
- Company number: station's billing number

Processing	Reporting
Bank	Hierarchy Level (HL) 1
Agent	HL 2
Company Number	Pcard/Fleet HL6 Travel HL 5



Purchase Card

- Accounts have levels 1-6
- Charge Card Oversight/Policy is level 1
- Administration is level 2
- VISN/MISN/AREA manager is level 3
- A/OPC is level 4
- Approving official is level 5



Purchase Card

AGENT NUMBER	ADMINISTRATION	LEVEL 2 NUMBER
0486	VHA	00001
0485	VBA	00002
0484	NCA	00003
0483	VACO	00004
0482	VR&E	00005
0481	OIT	00006
0480	WHITEHOUSE	00007
0479	VHA CHECKS	70001
0478	VBA CHECKS	70002
0477	NCA CHECKS	70003
0476	VACO CHECKS	70004
0475	VR&E CHECKS	70005



Travel Card

- Accounts have levels 1-5
- Charge Card Oversight/Policy is level 1
- Administration is level 2
- VISN/MISN Area Manager level 3
- A/OPC is level 4 and 5
- IBA level 1 = 23600
- CBA level 1 = 13600
- Level 7 distinguishes employee or patient
 - 33333 = employee
 - 22222 = patient



Travel Card

IBA Travel			CBA Travel		
Agent	Admin	Level 2	Agent	Admin	Level 2
0663	VHA	00001	0657	VHA	00001
0662	VBA	00002	0656	VBA	00002
0661	NCA	00003	0655	NCA	00003
0660	VACO	00004	0654	VACO	00004
0659	IT	50005	0653	VR&E	00005
0658	HIS	00010	0652	OIT	00006



Fleet Card

- Accounts have levels 1-6
- Charge Card Oversight/Policy level 1
- Administration is level 2
- VISN/MISN Area is level 3
- A/OPC – level 4
- Approving official – level 5
- Fleet manager – level 6



Fleet Card

AGENT NUMBER	ADMINISTRATION	LEVEL 2
0649	VHA	00001
0648	VBA	00002
0647	NCA	00003
0646	VACO	00004



Roles and Responsibilities

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Roles and Responsibilities

- A/OPC – identified by first four level numbers
 - Train cardholders
 - Monitor program
 - Maintain points of contact
- Approving official
 - Reconcile their cardholders transactions
- Fleet manager
 - Manage their cardholder accounts
- Cardholder
 - Understand purpose of card
 - Reconcile charges
 - Dispute transactions
 - Report fraud or lost/stolen cards
 - Research decline



Disputes

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Disputes

- Definition –
 - Cardholder does not recognize a transaction or has been unable to resolve an erroneous billing to their credit card
- Cardholder Requirements –
 - Attempt to resolve with merchant
 - Provide detailed explanation
 - Notify within 90 days of transaction date
 - Respond Promptly to requests



Dispute Timeframes

- Guidelines
 - To preserve dispute rights, a dispute must be received within 90 days from the date on which the transaction posted
 - Extensions
 - Delayed delivery
 - Quality of services – U.S. transactions only
 - No extensions
 - Draft requests, not a valid dispute, *does not preserve your dispute rights*



Valid Disputes

- Unrecognized/unauthorized
 - Unauthorized requires account to be closed
- Duplicate charge
- Merchandise/services not received
- Returned merchandise
- Cancelled
- Incorrect amount
- Paid by other means
- Defective merchandise
- Quality of service



Invalid Disputes

- Sales tax
- Shipping and handling
- Exchange rates
- Federal Express (FedEx)
- Credits/re-bills
- Government service rebates
- Different fiscal year
- Wrong customer's account
- Unofficial/unauthorized cardholder purchases



How to Initiate a Dispute

- **Access Online**
<https://access.usbank.com>
- **Customer Service**
888-994-6722
- **Mail**
U.S. Bank Government Services
PO Box 6347
Fargo, ND 58125-6347
- **Fax**
866-457-7506



Dispute Process

- Cardholder disputes transaction
 - Dispute reason
 - Identify original cause
 - Relevant information/documentation
- Transaction suspended
- Dispute researched
 - Visa[®] regulations
 - Additional information obtained
 - Transaction receipt
 - Contact customer



Dispute Process

- Charge back to merchant
 - Cardholder receives provisional credit
- Merchant rebuttal
 - Up to 45 days from chargeback date
 - Additional information
- Updated Cardholder response
- Arbitration



Transaction/Disputes

- Resolved in favor of cardholder – credit issued
- Resolved in favor of merchant – no credit
- All disputes, whether they were initiated in Access Online or not, will appear on the Transaction List report. Option to include only transactions disputed

Name	Account Number	Managing Account	Trans Date	Posting Date	Cycle Close D:	Trans Amount	Disputed	Dispute Status	Dispute Status Date	Merchant Name
JOE COOL	*****000111111	*****4555592511	2008/05/28	2008/05/29	2008/06/19	\$139.00	Y	Unresolved		ZAP*ZAPPOS.COM
JOHN SMITH	*****100011112	*****4555592578	2008/05/12	2008/05/13	2008/05/19	\$88.15	Y	Resolved in Favor of Cardholder	2008/05/22	GSA-FSS-ADV
JOHN SMITH	*****100011112	*****4555592578	2008/05/12	2008/05/13	2008/05/19	\$88.15	Y	Resolved in Favor of Cardholder	2008/05/22	GSA-FSS-ADV
JANE DOE	*****000111113	*****4555599573	2008/05/27	2008/05/27	2008/06/19	\$9.10	Y	Resolved in Favor of Merchant	2008/07/01	CENTER COMPANY
BOB JOHNSON	*****000111114	*****4556159211	2008/05/15	2008/05/19	2008/05/19	\$359.40	Y	Resolved in Favor of Merchant	2008/05/28	STARTLOGIC, INC
ANN OLSON	*****000111115	*****4556565862	2008/06/02	2008/06/03	2008/06/19	\$112.29	Y	Unresolved		STANLEY SUPPLY & SVCS



Delinquency Management

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Delinquency Management – IBA Travel

- Any portion of the balance over 120 days past due is charged a 2.5% late fee
- Returned check fee is \$15.00
- Cardholder is responsible for payment
- Accounts are considered past due at 45 days and suspended at 61 days from the closing date on the billing statement in which the charge first appeared
- U.S. Bank sends late notices (next slide)
- Accounts past due/suspended due to non-payment twice in the last 12 months or has two non-sufficient funds (NSFs) during the life of an account will be suspended



U.S. Bank Correspondence to IBA Cardholders

- Past due one payment (30 days): statement message
- Past due 45 days: letter – collection calls begin
- Past due 55 days: pre-suspension letter
- Past due two payments (60 days): statement message
- Past due three payments (90 days): a letter explaining the salary offset guidelines plus a statement message
- Past due four payments (120 days): letter and statement message
- Past due 126 days: letter advising of account cancellation
- Past due five payments (150 days): FACTS letter regarding charge off
- Charged off at 180 days past due



U.S. Bank Correspondence to A/OPCs

- Level 2 A/OPCs will get a 90 day and 120 day salary offset file. They will work with each station to determine which accounts salary offset will be started on and submit that to level 1
- Visa Liability packet is sent to the A/OPC if an account is has a status of T9 (terminated) and is 60 days past due
- If collections is unable to reach cardholder they will attempt to contact A/OPC to update contact information or request they attempt to contact cardholder



Credit Ratings

Credit Rating	Description	Credit Rating	Description
*Z1	Past due 45 days still able to charge, letter sent out	V9	Voluntarily closed
*Z2	Past due 60 days account suspended	T9	Terminated
*Z3	Past due 120 days pre-cancel Suspended twice in previous 12 months	FR	Fraud referral – verify activity
*Z5	Past due 126 days cancelled Two NSF's in last 12 months Accrue Late Fees 2.5%	F1	Card reported lost
*Credit Bureau	Past due 180 days	FA	Fraud case started

*Travel card only



U.S. Bank Tools and Resources

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Access Online Menu Descriptions

- Main menu and submenu links
 - **Request Status Queue:** shows status of submitted account set up and maintenance requests
 - **Active Work Queue:** set up and maintenance requests the user has saved but not submitted
 - **System Administration**
 - User Profiles: set up and maintain User IDs
 - **Account Administration**
 - Cardholder Setup: set up a new card/check account
 - Cardholder Maintenance: process maintenance on account number
 - Unlock Account: used to unlock a persons user id within your assigned hierarchy
 - Active Work Queue: view tasks pending and saved



Access Online Menu Descriptions

- Main menu and submenu links
 - **Transaction Management**
 - Transaction List: displays transactions, accounting code, and all transactions for the selected cycle, disputed status, view check image
 - **Account Information**
 - Profile: demographics, hierarchy, limits, default account code (DAC), authorizations declines/approvals, financial history
 - Statement: printable copies of statements (EPay option)
 - **Data Exchange**: scheduled reports and extracts are delivered here (A/OPC only)



Access Online Menu Descriptions

- Main menu and submenu links
 - **Reporting**
 - Program Management: provides account information (ie. account list, past due, declined transaction report, cash advance (including checks))
 - Financial Management: provides transaction information (ie. transaction detail, fleet detail)
 - Supplier Management: provides merchant detail (ie. merchant spend, air, hotel spend, 1099 reporting)
 - Tax and Compliance: form 1099, Sales Tax
 - Administration: User ID lists
 - Report Scheduler: view and maintain current and scheduled reports
 - Flex Data Reports: create and maintain adhoc reports



Access Online Menu Descriptions

- Main menu and submenu links
 - **My Personal Information**
 - Password: change password and change authentication question and response
 - Contact Information: update name, address and phone. Enable/disable email notification (does not change billing information with U.S. Bank)
 - Account Access: displays accounts (CH) and or hierarchy, shows current functional entitlements assigned



U.S. Bank Customer Service

- 888-994-6722, star key (*) to speak to representative
 - Declined transaction research
 - Verify if an account has been set up
 - Account maintenance
 - Card activation
 - Card issuance
 - Statement copies
 - Access Online password reset
 - Dispute initiation / status
 - Transaction information
 - Verify hierarchy moves
 - Access Online W.B.T password
 - Verify point of contact
 - Report a card lost or stolen
 - Report fraudulent charges
- Office hours are 24 hours a day, 7 days a week



U.S. Bank Account Coordinators

- 800-254-9885, option 3
 - GPC program guidance and education
 - Mass maintenance requests
 - For recommendations and solutions to agency inquiries
 - Assist with training new/replacement agency / organization program coordinators
 - Assists agency with reporting analysis
- If you reach the voice mail for your Account Coordinator, you may press 0 to speak with any member of the Account Coordinator Service Team
- Office hours are 7:00 to 6:00 Central Time



U.S. Bank Technical Support – Help Desk

- 800-254-9885, option 2
 - For error messages and questions on Access Online
 - Reports, navigation, and Access Online how to
- Office hours are 24 hours a day, 7 days a week



Helpful Websites

- Live Access Online system
 - <https://access.usbank.com>
- Web Based Training for Access Online
 - <https://wbt.access.usbank.com/>
 - New password every 45 days.
- <https://vaww1.va.gov/ccotps/>



Helpful tips

- Pull and save past due report the day after cycle
- Cycle date is the 23rd. If the 23rd is on the weekend, purchase card will cycle the business day before. Fleet and Travel will cycle the next business day
- Complete all required fields on forms. Only input up to the level you are approved at or if adding a point of contact input only up to the lowest level this new person is at



Questions?



Thank You

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after the conference

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