



A
Winning
HAND:

**Government Purchase Card Basics
DoD A/OPCs and Finance Managers**

**Amour Toura-Gaba
Army Account Manager
Washington, D.C.**

Agenda

- Government Purchase Card (GPC) Program Overview
 - Roles and responsibilities
 - Program structure
- Program Processes
 - A/OPC point of contact process
 - Transaction process and authorization controls
 - Payments declines and suspensions
- Program support and resources
- Questions



Acronym List

- AC – Account Coordinator
- ADS – Authorization Decision Strategy
- A/OPC – Agency/Organization Program Coordinator
- AM – Account Manager
- ANG – Air National Guard
- AO – Approving Official
- BO – Billing Official
- CH – Cardholder
- DoD PMO - Purchase Card Program Management Office
- FM – Financial Manager
- FSO – Financial Services Officer
- GPC – Government Purchase Card
- MCC – Merchant Category Code
- RM – Resource Manager; Relationship Manager (Bank)
- TBR – Total Business Reporting
- TSYS – Total System



GPC Program Overview

Roles and Responsibilities

All of **us** serving you®



Roles and Responsibilities

- GSA SmartPay[®] Contracting Office
 - Administrator of the Master Contract for Government Services Administration (GSA) and U.S. Bank
- DoD Purchase Card Program Management Office
 - Establishes policies and procedures for DOD GPC program
- Department/Agency Program Office
 - Administrator of Department's/Agency's GPC program
- U.S. Bank
 - Issuing bank for Army, USAF and Defense agencies



Roles and Responsibilities

- Agency/Organization Program Coordinator (A/OPC)
 - Responsible for an agency/organization GPC program
 - Account setup/maintenance
 - MCC authorizations
 - Account spending limits
 - Manages general program
 - Primary contact for CH, BOs/AOs and FMs/RMs
 - Point of contact setup/maintenance
 - Internal program communications
 - Agency/organization internal program compliance
 - Authorizes exceptions



Roles and Responsibilities

- Finance/Resource Manager
 - Performs GPC financial tasks for agency/organization
 - Manages accounting code information
 - Maintains some account spending limits
 - May certify invoices
- Approving Official
 - Manages account approval process
- Billing Official
 - Manages transaction approval process
 - Certifies invoices for payment
- Cardholder
 - Purchaser under the GPC program guidelines



GPC Program Overview Products and Structure

All of **us** serving you®



GPC Program Products

- Purchase Card
 - Expanded limits
- Cardless accounts (non-plastic or ghost accounts)
- Convenience checks
- Foreign drafts
- Types of transactions
 - Micropurchases
 - Orders off schedule
 - Contract payments



Account Credit Rating Codes

Code	Definition	Notes
Open	Account open/active	“Open” or blank
V9	Voluntary close	Temporary closure
T9	Termination	Permanent closure
M9	Suspension (system)	Delinquency status – amount 60 DPD
B3	Suspension override	Overrides M9 status
R9	Closed SP1 account	Account closed due to expiration of SP1 contract
S1	Suspension (manual)	No approvals within 60 days (pay & confirm only)
F1	Lost/stolen	Account closed
FR	Potential fraud	Account blocked, cardholder contacted
FA	Fraud	Account closed, fraud case started



Hierarchy Structure

Level	(TBR) Reporting Hierarchy		Processing Hierarchy
1	47163	DoD PCPMO	Bank Number
2	22222	Service Relationship	
3	33333	Major Command	
4	44444	Installation/Base/Activity	Agent Number
5	55555	Approving/Billing Official	Company Number <i>Managing Account Number</i>
		Cardholders	Cardholder Account Number



A/OPC Point of Contact Process

All of **us** serving you®



A/OPC Point of Contact Process (Point of Contact Maintenance Form)

- Authorizes Program Officials to access program information
 - Generally an A/OPC or alternate A/OPC
- Must be added to the Internal Banking System (TSYS)
 - Point of Contact (POC) maintenance form
- Remove all POCs no longer with program
 - Point of Contact maintenance form (TSYS)



Point of Contact Maintenance Form

Complete the **Type of Contact, Information to be changed and Form submitted by** sections

DEPARTMENT OF DEFENSE POINT OF CONTACT MAINTENANCE FORM - PURCHASE 3058		usbank. GOVERNMENT SERVICES	
Instructions			
1. Complete all fields as they are REQUIRED unless noted as (optional) 2. Please fax all the pages to 701-461-3466 or 1-888-457-7506			
Type of Contact			
Please choose one:			
<input type="checkbox"/> Primary A/OFC		<input type="checkbox"/> Alternate A/OFC	
Select Action:			
<input type="checkbox"/> Add new contact		<input type="checkbox"/> Delete contact under levels listed below only	<input type="checkbox"/> Replace contact
Information to be changed			
Name of Previous Contact _____ (This person will be changed or deleted)			
New Contact Last Name _____ (max. 20 char.)			
New Contact First Name _____ (max. 20 char.)			
Agency /Organization Name _____ (max. 30 char.)			
Address 1 _____ (max. 30 char.)			
Address 2 (optional) _____ (max. 30 char.)			
City _____ (max. 15 char.)		State _____ (2 char.)	Zip _____ (max. 9 char.)
Country _____ (max. 10 char.)			
Phone Number _____ (max. 22 char.)		Fax Number _____ (max. 17 char.)	
Email Address _____ (max. 60 char.)			
Processing Levels			
Agent Number <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>			
Reporting Levels (Please list the levels this person is authorized to maintain)			
Level 1 _____	Level 2 _____	Level 3 _____	Level 4 _____
* If contact changing at multiple levels, please check a list.			
Form Submitted by		For U. S. Bank Government Services use only	
Signature _____		Rec'd Date _____ Input Date _____	
Print Name _____		Completed by _____	
Phone _____		Review Date _____ Reviewed By _____	
Fax _____		Reject Date _____	
Date Submitted _____		Reject Reason <input type="checkbox"/> Incomplete (missing information circled or Aged/Noted) <input type="checkbox"/> Other _____	
FAX REQUEST TO 701-461-3466 or 1-888-457-7506			
OR MAIL REQUEST TO: U.S. BANK GOVERNMENT SERVICES - PO BOX 6347 - BAPGO, ND 58125-6347 CUSTOMER SERVICE PHONE NUMBER 1-888-694-6722			



U.S. Bank Access[®] Online User ID Process

- Use Access Online to setup/maintain User ID

U.S. Bank Access[®] Online ACME20 CP Organization
Our Payment Products Logout

usbank **User Profiles**
Manage Login Information

Enter the user login information

User Type: Client User User Access Status:*
Active

* = required

Last Name:* First Name:* MI:

User ID:* (7 to 20 alpha-numeric characters)

Data Exchange Batch Script

Password:* (8 to 20 alpha-numeric characters OR
12 to 20 alpha-numeric characters for Data Exchange Batch Script)

Re-enter Password:*

Authentication Question:*
Mother's Maiden Name

Authentication Response:*

Transaction Approvals Approval Manager

Complete all required fields on the ***User Profiles*** screens:

- Managing Login Information
- Adding Reporting
- Processing Hierarchies

Managing Login Information User Profiles screen shown above

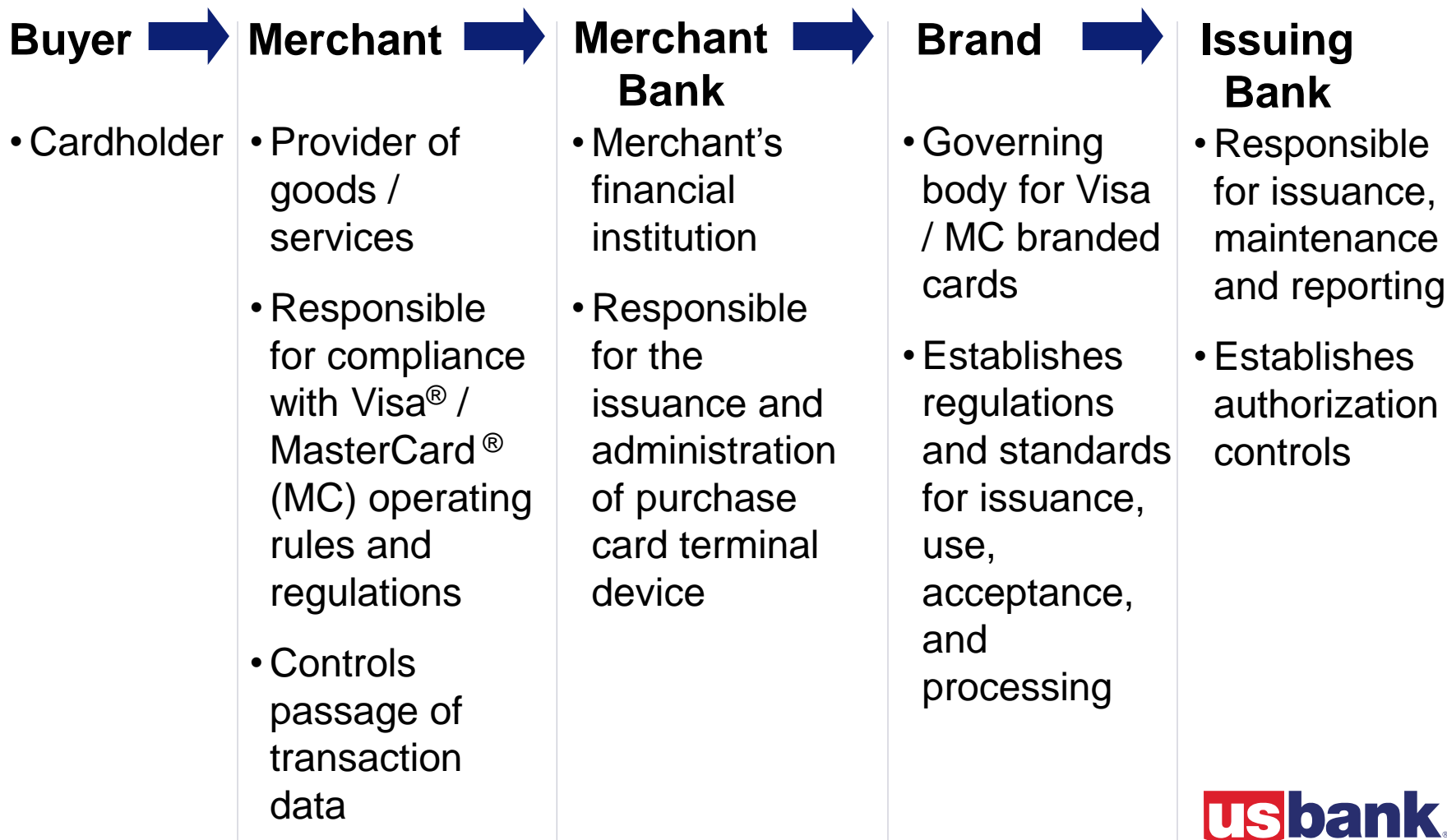


Transaction Process

All of **us** serving you®



The Transaction Process



Merchant Transaction Data

- Merchants are able to send information to U.S. Bank
 - Level 1 data
 - Minimum data needed to clear and settle a transaction
 - Merchant demographics
 - MCC code
 - Date of purchase
 - Level 2 data
 - Enhanced data
 - Includes level 1 data
 - Sales tax
 - Purchase order, invoice number or other
 - Merchant data
 - Level 3 data
 - Most detailed data
 - Includes level 1 and 2 data
 - Item description
 - Quantity
 - Unit of measurement
 - Unit cost



Transaction Authorization Controls

All of **us** serving you®



Transaction Authorization Controls

Spending Limits

- Single purchase
- Daily
- Cycle
- Quarterly
- Yearly

Transaction Limits

- Daily
- Cycle
- Quarterly
- Yearly
- Other/weekly

Merchant Controls

- 893 MCCG templates
- Individual MCC codes
- Up to 9 MCCG / account

Bank Thresholds

- Daily spend limit
- Number daily transactions
- Mail/phone spend limit



Account Spending and Transaction Limits

- Limit purchase amounts and/or quantity of charges
- Single Purchase Limit (SPL)
 - Defines maximum dollar amount for each purchase
- Standard velocity limits
 - Sets transaction authorization limits
 - Either a specific dollar amount or number of transactions
 - Daily (A/OPCs)
 - Cycle (A/OPCs)
 - Quarterly (FMs)
 - Yearly (FMs)
 - Other/weekly (A/OPCs)



Account Spending and Transaction Limits

System Administration	Authorization Limits		
Account Administration	Credit Limit:	35,000	
Order Management	Single Purchase Limit:	5,000	
Transaction Management	% Cash:	0	
Enhanced Supplier Management	Available Credit:	33,356	
Account Information	Fiscal First Month:	10	
▪ Statement			
▪ Account Profile			
Reporting	Standard Velocity Limits		
Data Exchange		Limit	Total
My Personal Information	Daily Dollar:	0	0
Home	Daily Transaction:	0	0
Contact Us	Cycle Dollar:	0	1,338
	Cycle Transaction:	0	5
	Monthly Dollar:	0	0
	Monthly Transaction:	0	0
	Quarterly Dollar:	0	4,408
	Quarterly Transaction:	0	14
	Yearly Dollar:	0	26,876
	Yearly Transaction:	0	71
	Custom Velocity Limits		
		Limit	Total
	Other Dollar:	0	0
	Other Transaction:	0	0
	Refresh from Date:		
	Refresh to Date:		
	Days in Refresh Cycle:		
	Refer to Managing Account		
	Merchant Authorization		

Account Administration

Cardholder Account Maintain Authorization Limits screen where Authorization and **Standard Velocity Limits** are entered



Merchant Category Code Authorization

- Merchant Category Codes (MCC)
 - Manages merchant types available to an account
 - Standardized four-digit codes used by card vendors
 - Identifies merchant type
 - Allows or denies transactions for authorization
 - Examples:
 - 5111 Wholesale Office Supply
 - 4215 Courier Services
 - 8220 Colleges, Universities
 - MCC determined by merchant's bank and merchant
 - Process is independent of U.S. Bank



Merchant Category Code Authorization

- Merchant Category Code Groups (MCCGs)
 - MCCs must be added in predefined group templates
- MCCGs are added during account setup or maintenance
 - All MCCGs have a primary and 'A' template
 - Example: MCCG288 and MCCG288A
 - MCC directory
 - U.S. Bank training and communications site
- Excluded MCCs
 - Per DoD policy
 - Must receive approval for usage



Excluded Merchant Category Codes

- 4829 WireTransfer-Money Orders
- 5681 Furriers and Fur Shops
- 5932 Antique Shops-Sales, Repairs and Restoration Services
- 5933 Pawn Shops
- 5937 Antique Reproductions
- 5944 Jewelry Stores, Watches, Clocks and Silverware Stores
- 5960 Direct Marketing-Insurance Services
- 6010 Financial Institutions Manual Cash Advance
- 6011 Financial Institutions Automatic Cash Advance
- 6051 Non-Financial Institutions- Foreign Currency, Money Orders, Travelers Checks
- 6211 Security Broker/Dealers
- 6760 Savings Bonds
- 7012 Timeshares
- 7273 Dating and Escort Services
- 7297 Massage Parlors
- 7995 Betting, Casino Gaming Chips, Off-Track Betting
- 8651 Political Organizations
- 8661 Religious Organizations
- 9211 Court Cost, Alimony, Child Support
- 9222 Fines
- 9223 Bail and Bond Payments
- 9311 Tax Payments
- 9700 Automated Referral Service



Merchant Category Code Authorization

- Manual authorization
 - One-time authorization
 - Valid for five business days
- Approval level varies by service



Bank Thresholds

- Default highest values set for velocity limits
 - Bank 3058
 - \$25,000 per day, point of sale
 - \$25,000 per day, mail, telephone, fax and online orders
 - 20 transactions per day
- Values are not adjustable through Access Online
- Enhanced Authorization System (EAS) request
 - A/OPC must submit written request to AC or RM/AM
 - Authorization controls must be included
 - Army requires level 3 approval



Declines, Disputes and Payments

All of **us** serving you®



Declines

- Transactions rejected by U.S. Bank
 - Transaction authorization controls
 - Fraud detections
 - ADS strategy
 - Credit rating/inactive account
 - Viewable in Access Online
 - Current list of common declines available from Web-Based Training



Disputes

- Transaction disputes
 - Inaccuracies in transaction
 - Wrong amount
 - Unauthorized transactions
 - Dispute in Access Online or with Customer Service
 - Must be reported to U.S. Bank within 90 days of posting
- Visa complaints
 - Official complaint for violating Visa operating rules and regulations
- Contact ACs for assistance



Payment Processes

- Confirm & Pay (primarily Army and Defense Agencies)
 1. Statement issued at cycle
 2. Transaction approvals (Cardholder/Billing Official)
 3. Certification process occurs (Billing Official)
 4. Payment made to U.S. Bank
- Pay & Confirm (primarily USAF and ANG)
 1. Statement issued at cycle
 2. Certification process occurs (Finance Manager)
 3. Payment made to U.S. Bank
 4. Transaction approvals (CH/AO)*

*Must be completed though not part of the payment process



S1 Suspensions (Pay & Confirm Only)

- Non-approved managing accounts
 - S1 suspended credit rating after 60 days
 - All CH account under managing account affected
 - Removed weekly
 - Monday following approval
 - PMO policy
 - Any exceptions must Be approved by level 2
 - Not related to payments



Payment Performance Impacts . . .

- Delinquency
 - M9 suspended credit rating
 - Applied to past due accounts after 60 days
 - Only removed once payment has been received in full
 - Entire agent/level 4 suspended for purchases
 - If one account remains delinquent for more than 180 days
- GPC refunds
 - File turn



Refunds

- U.S. Bank's opportunity to reward timely payments
- Issued quarterly (first month after end of quarter)
- Calculated at the managing account level
- Refund amount applied directly to CH statement



Program Support and Resources

All of **us** serving you®



U.S. Bank Support and Services

- Technical Helpdesk
- Customer Service
- Account Coordinators
- Relationship Managers/Account Managers



Technical Support

- Main contact for technical related issues
 - Access Online navigation
 - User ID assistance
 - Error message support
 - Troubleshooting of all U.S. Bank web applications
- Not a resource for CH and AO/BO

800- 254-9885, option 2

Available 24 hours a day, 7 days a week

Located in Fargo, ND and Coeur d'Alene, ID



Customer Service

- A/OPC contact for day-to-day support
 - Manual authorizations
 - Decline inquiries
 - Daily account maintenance
- Main contact for cardholders and AO/BO

888-994-6722 Toll Free

701-461-2232 International

Available 24 hours a day, 7 days a week

Located in Fargo, ND and Coeur d'Alene, ID

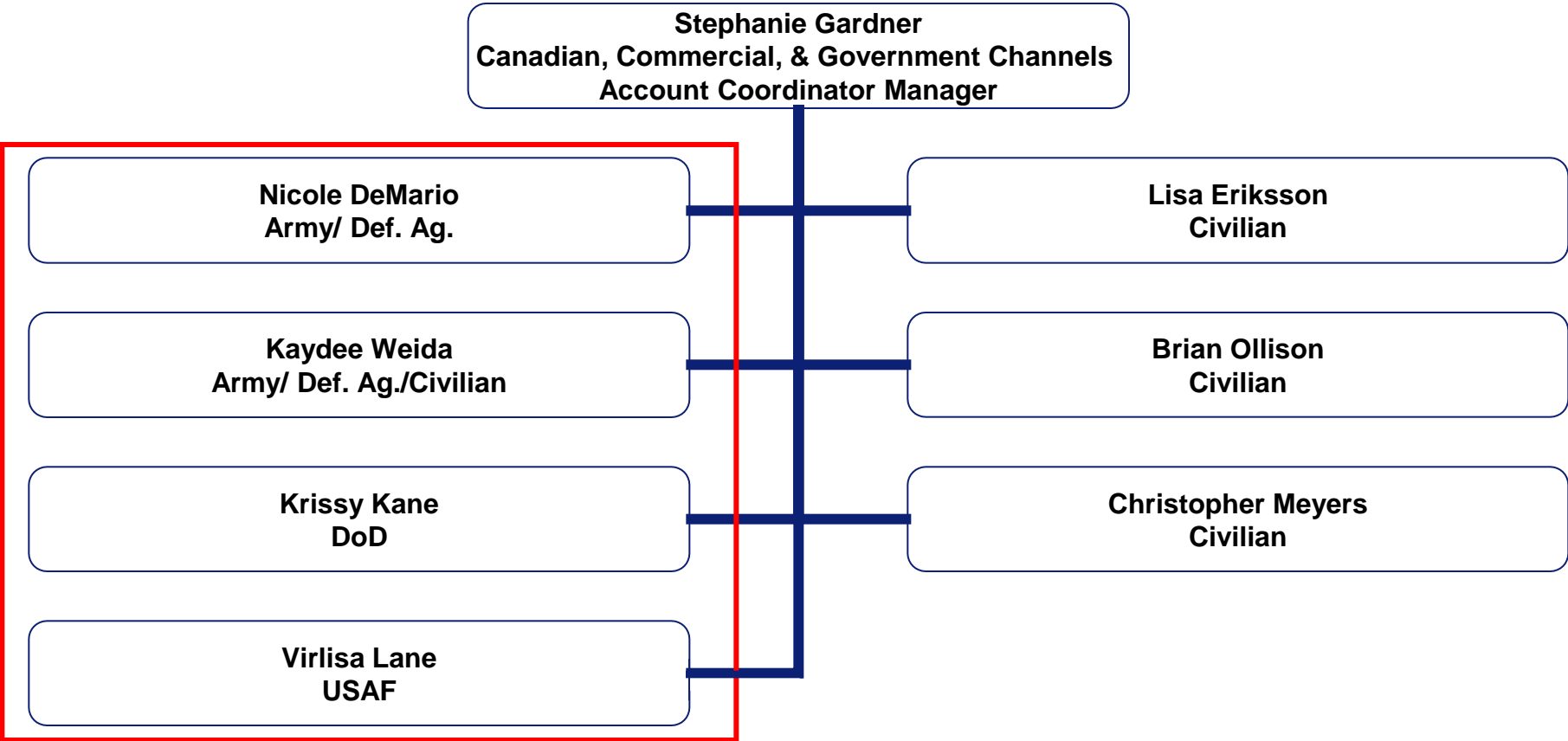


Account Coordinators

- Primary Contacts for A/OPCs
 - Do not work with CHs, AOs/BOs, RMs, FSOs
- Overall GPC program support
 - Reporting and training questions
 - Mass maintenance requests
 - Program management recommendations
 - Unresolved service issues
- Located in Minneapolis, MN
- Available Monday-Friday 7 a.m. – 6 p.m. Central Time



Account Coordinators



800-254-9885, option 3
Gov.Service@usbank.com

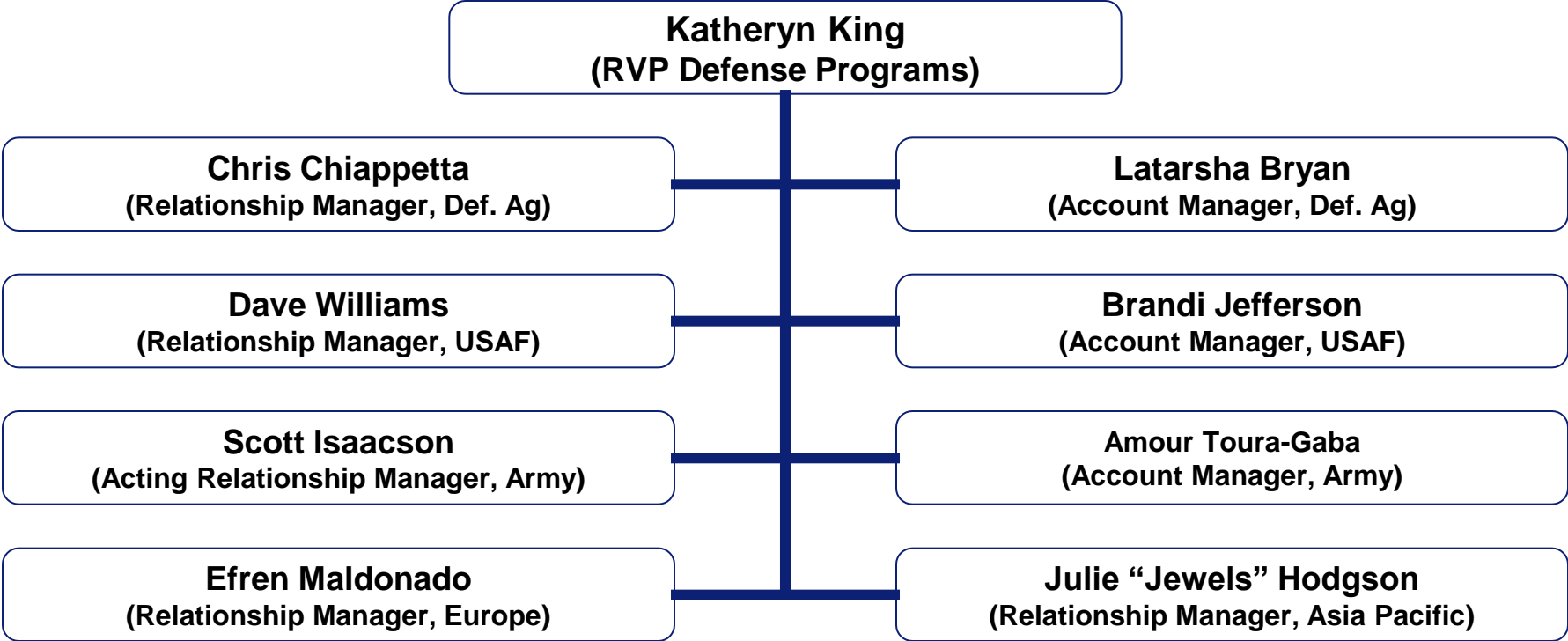


Relationship Managers/Account Managers

- Generally contacts for level 2 and level 3 A/OPCs
- GPC program support
 - Consultation on policy development
 - Contractual issues
 - Reorganizations
 - Refunds
- Locations
 - Washington, D.C. (majority)
 - Minneapolis, MN
 - Germany

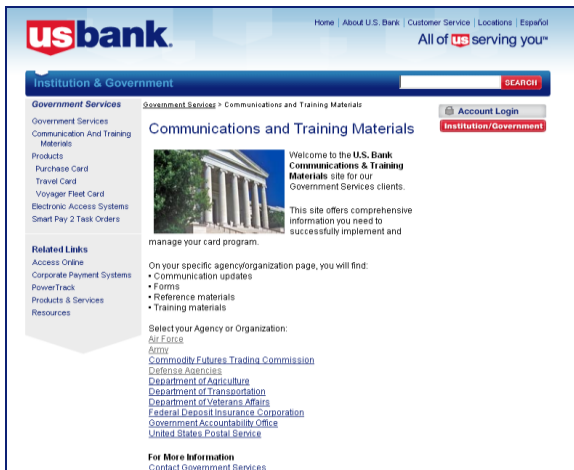


Relationship Managers/Account Managers



U.S. Bank Online Tools

- Communications and Training Materials Website
 - www.usbank.com/gov_fourourclients



- Army - www.usbank.com/army
- USAF - www.usbank.com/usaf
- Def. Ag. - www.usbank.com/dod

- Access Online Website
 - <https://access.usbank.com>
- Access Online Web-based Training
 - <https://wbt.access.usbank.com>



Demonstration Account List Report

All of **us** serving you®





Questions?



Thank You

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

©2011 U.S. Bank National Association. U.S. Bank Government Services is a division of U.S. Bank National Association ND. All other trademarks are the property of their respective owners. This publication is neither paid for, sponsored by, nor implies endorsement, in whole or in part, by any element of the United States Government. The information provided is for general use only. Contact the GSA Contracting Office with any questions related to proper use of the master contract. Printed in the USA.

