Purchasing Card – How to Enroll in Real-Time Fraud Alerts
Procedure #: 300.8
Rev.: 0
Effective Date: April 4, 2018

Related Policy: Purchasing Card Policy
Functional Owner: Accounting Services, Division of Business Services
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I. Procedure Statement

U.S. Bank will notify cardholders via text and/or e-mail when suspicious activity has been detected on a Purchasing Card. Cardholders can easily confirm whether a transaction is valid or fraudulent, ensuring fewer unnecessary declines and prompt protection in the event of attempted fraud. A text alert can be sent between the hours of 7:00AM and 7:00PM, based on the cardholder’s billing address, ZIP code and cell phone number area code. An email alert can be sent at any time.

II. Who is Affected by This Procedure?

Purchasing cardholders

III. Procedure

A. Access the website at https://access.usbank.com and log in using the information entered during the self-registration process.
B. Navigate to My Personal Information > Account Alerts.
C. Confirm or provide the Mobile and Email contact information.
D. Choose the preferred notification method (Text or Email).
E. Scroll through the Terms and Conditions, select the “I accept the Terms and Conditions” box, and click Submit.
**Note:** Scrolling through the short terms and conditions will activate the “I accept the Terms and Conditions” box. You must scroll through the Terms and Conditions to accept and submit.

F. If suspicious activity is detected by U.S. Bank, the purchasing card account will be suspended and a fraud alert generated. Subsequent authorizations will be declined until the issue is addressed.
   a. If text alert is received: Review the alert and respond with “VALID” or “FRAUD.”
      i. If valid, U.S. Bank will reinstated the account and send a confirmation text to the cardholder.
      ii. If fraud, U.S. Bank will send a text directing the cardholder to contact the U.S. Bank Fraud Prevention Unit via phone.
   b. If email alert is received: The email alert is a notification only. The cardholder is instructed to contact the U.S. Bank Fraud Prevention Unit via phone.

IV. Contact Roles and Responsibilities

   **Cardholder:** responsible for enrolling in real-time fraud alerts if desired

   A. **U.S. Bank:** responsible for sending real-time text/email alerts when fraud is suspected

V. Definitions

   A. **Access Online:** the web-based transaction management tool used to support the Purchasing Card Program at UW-Madison.

   B. **Cardholder:** the UW-Madison employee whose name appears on a purchasing card and who is responsible for all purchases made with that card.

   C. **Fraud Alert:** communication in the form of a text message or email sent by U.S. Bank to an enrolled purchasing cardholder when U.S. Bank suspects fraudulent use of the purchasing card

VI. Related References

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