

Caltech

U.S. Bank Training




Policies and Procedures

Agenda

- Bank Transition
- Card Activation/PIN Customization
- Lost/Stolen Card
- Fraud
- OFAC
- P-Card Policy Updates
- Personal Charges
- Amazon Business
- Q & A



Bank Transition

- **Do not** combine **usbank** and **Bank of America**  charges on the same CardQuest report
- All **Bank of America** transactions  must be assigned and submitted by June 30, 2017
- **U.S. Bank** Transactions will have a green icon in CardQuest 
- **Going Green** - **U.S. Bank** credit card statements will be only accessed electronically

Activating your new P-Card and PIN customization

1. Call U.S. Bank Customer Service at 1-800-344-5696
2. Enter your 16-digit card number and the five-digit billing zip code (91125)
3. Follow the prompts or press 0 to speak with a Customer Service Representative.
 - a) If following prompts to activate your account, press 1.
 - b) Enter in the last four digits of your social security number **ONLY ENTER 0000**
 - c) Enter your business phone number, beginning with the area code
 - d) Listen to Express Consent notice. Accept or decline the terms to activate
 - e) Your card account has been activated, stay on the line to establish PIN
 - i. Select a new 4 digit Personal Identification Number
 - ii. For verification, re-enter the PIN you selected
 - iii. Your PIN has been updated

At any time if you press 0 you can speak with a Representative. They may ask you to confirm the following:

- Last four digits of your SSN, **ONLY ENTER 0000**
- Billing address – 1200 E California Blvd.
- Billing zip code - 91125
- Your business phone number
- Single and monthly purchase limits (listed on your account)



Access Online User Profile (Optional)

- View Statements
- Setup Fraud Alerts
- See available credit
- View information about declined transactions
- Dispute transactions
- View posted transactions

Lost or Stolen P-Card

1. Call U.S. Bank Customer Service at 1-800-344-5696
2. Respond to each of the following prompts or press 0 to speak with a Customer Service Representative.
3. Please enter your 16-digit card number and the five-digit billing zip code (91125) on your account
4. Follow the prompts or press 0 to speak with a Customer Service Representative.
5. The Representative *might* ask you to confirm the following information:
 - Last four digits of your SSN, which is actually 0000
 - Billing address – 1200 E California Blvd.
 - Billing zip code - 91125
 - Your business phone number
 - Single and monthly purchase limits (listed on your account)
6. Once the Customer Service Representative has validated you as the cardholder, your current card will be closed and a new one reissued.
7. Please inform Caltech Travel Staff of the card closure by email or phone

Fraud

- Fraud cases should be initiated over the phone **(1-800-344-5696)**.
Please do not use mail, fax or online processes to initiate fraud.
- You will be asked to close your card.
- If the fraud charges posted, a credit will be applied to the new account
- The cardholder will be sent a Statement of Fraud to confirm that they did not authorize those transactions
 - **If the signed Statement of Fraud is not received by the bank, the new account will have the charges reapplied and the cardholder will be liable to pay for them**

*The **Fraud and Dispute Process** document is available upon request explaining the processes in more detail.*

OFAC

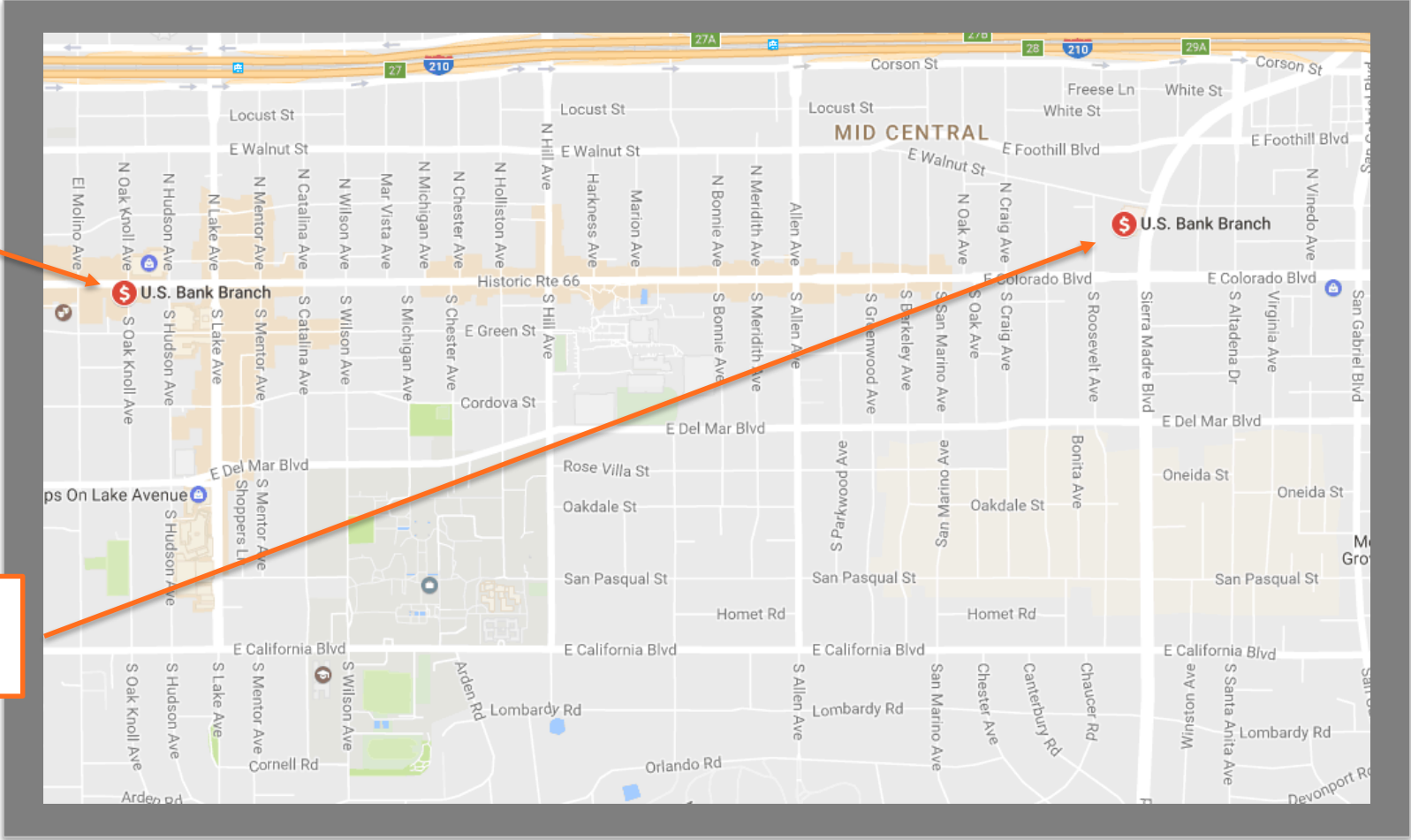
OFAC requires that “All U.S. persons, including U.S. banks, bank holding companies, and non-bank subsidiaries, comply with OFAC’s regulations.”

- U.S. Bank reviews all cardholder and company names on an ongoing basis to make sure they are not engaging in prohibited activities with sanctioned parties and countries
- If U.S. Bank is not able to obtain all information they will contact us for additional assistance to clear a potential match
- The information needed will be the full legal name and the cardholder date of birth

Nearest U.S. Bank Locations to Caltech

720 E. Colorado Blvd
Pasadena, CA 91101

2355 E. Colorado Blvd
Pasadena, CA 91107



P-Card Policy Updates

- **Gift cards** – *Payroll will be notified of all gift card purchases to Caltech personnel. Per IRS Publication 15-B: Cash and cash equivalent items provided by the employer are included as income.*
- **Smart Cash** – *adding funds to UID card are prohibited.*
- **Low limit cards** – *A card issued to an individual or department with a low monthly limit. The spend limit is based on the needs of the department. Departmental cards will be established under the profile of an existing cardholder.*
- **Cash Advance Fees** – *travelers will now be responsible for the 2.5% cash advance fee.*

Personal Charges

- Any personal purchase made on the P-Card is prohibited and is a violation of P-Card Policy.
- Due to an increase in personal purchases, Internal Audit and P-Card Administrators are looking very closely at these transactions and contacting cardholders/delegates.
- If a personal purchase is made, please contact a P-Card Administrator immediately regarding the next steps.
- To help avoid accidental personal charges please double check your card information when making purchases through Amazon or using ride services (i.e. Uber and Lyft)

Introducing Amazon Business

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Questions?

Important Contact Information



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