

## Managing Declines (Travel)

### Call U.S. Bank Prior to Travel:

- Cardholders should call U.S. Bank in advance of travel
- Customer Service will note the account with travel dates
- This can prevent a Fraud Referral Decline (FR)

### Do not strand policy:

- Cardholders should be aware that U.S. Bank has a do-not-strand policy
- If declined while on travel, the cardholder can request the do-not-strand protocol
- Do not strand applies to card rentals, hotel, and airline transactions only

### If a cardholder is traveling and they confirmed/posted FRAUD

- It might be necessary to process a close and reissue
- Cardholders should always carry a back-up method of payment
- Cardholders should ask the Customer Service Representation if there are any do-not-strand procedures that can be applied to their card account
  - It might be possible to leave the account in an FR Block status until the cardholder returns
  - They can then call in advance of do-not-strand related purchases to obtain an override

## Visa Assistance Center 1-800-VISA-911

As a partner with U.S. Bank, Visa offers U.S. Bank Corporate Cardholders access to the Visa Assistance Center. The center provides 24-hour support, 365 days a year for referral of medical, travel and emergency services to cardholders requiring assistance when more than 100 miles from home.

### Medical Assistance Services

- Medical referral and prescriptions
- Medical transportation and evacuation
- Medical and hospital expense payment

### Travel Assistance Services

- Business document delivery
- Urgent message service
- Emergency ticket replacement
- Guaranteed hotel/motel reservation service
- Pre-trip assistance
- Translation Assistance

## Contact Information

### 24 Hour Customer Service

Phone (800) 344-5696

(701) 461-2042 Collect

Fax (701) 461-3463

### Fraud Department

Phone (800) 523-9078

(701) 461-2042 Collect