Town Hall: Travel Payment Services

DGS
GENERAL SERVICES

20-minute presentation on Travel Payment Services (TPS)

40-minute Q&A session

PowerPoint, Q&A, and recording will be shared via email after the meeting

Unrelated topics will not be addressed

Housekeeping

Agenda

- Access Online
- Account Types
- How to Locate "Managing Account Statement"
- Statement Breakdown
- Reporting
- Data Exchange
- Declined Transactions
- How Locate Payments and Hierarchy Numbers
- Payment Instructions
- Fraud and Disputes
- Travel Payment Services Contract
- Training and Resources
- U.S. Bank Contact Information
- Questions and Answers (Q&A)

Access Online

The Access Online system for U.S. Bank is a web-based platform that allows users to manage their corporate card programs.

Through Access Online, users can:

- View transactions and account statements

- Manage cardholder information

- Set spending limits and controls

- Generate reports for reconciliation

- Review and sign up for training on Access Online

All Program Administrators (PA) should have a login to Access Online. If you do not have a login, a current PA will need to email U.S. Bank on your behalf to request a login.

Account Types

- CTA – Central Travel Account: includes one or more cardless (ghost) account(s) for airfare, car rental, and travel agency fees. These accounts are paid directly by the user agency.

- MTG – Meeting Travel Account: includes physical cards used for meeting and conference expenses.

- VCA or SUA – Virtual Card Account/Single Use Account: holds single use account numbers for virtual payments used when booking hotels (using Conferma). These accounts are paid directly by the user agency and don't use physical cards. Do select this account for viewing statements.

- PMT or Pre-auth Payment Display Account: works along WITH your VCA for virtual accounts. Do NOT select this for viewing statements. Do select this in Transaction Management to view transactions

- IBT – Individual Billed Travel Account: includes physical card accounts used for travel expenses. These accounts are paid directly by the individual cardholder (employee).

How to Locate "Managing Account Statement"

• Select "Account Information."

• Click "Managing Account Statement."

• Specify search criteria. Type "%" in the "Managing Account Name" field to display a list of all managing accounts you can access (they are listed on your user profile).

• Click "Search."

• Click the account number link. This is the actual 16-digit account number of the managing account.

• Select a date.

• Click "View Statement."

The statement generates the evening of your cycle date. If the cycle date falls on a holiday or weekend, the statement generates the next business day after the cycle date.

Managing Account Search

Search for a Managing Account by Man...
Number.

Managing Account Number (Last 4 di...

Managing Account Unique ID: ⓘ

OR

Managing Account Name:

OR   %

Last Name:

OR

Company Number:

OR

Search

Statement Breakdown

Managing account number – include this with your payment. Use also if you need an invoice number.

Total amount due to be paid to the bank

Cardholder account numbers – If this is a CTA, this is your ghost account number.

Mailing address for payment

Summary of the managing account for the cycle

Detail for each cardholder account under this managing account

Customer service information

Additional summary information

Reporting

 In U.S. Bank Access Online, the reporting feature helps PAs manage and analyze their agency's financial transactions, including those related to travel. Here's an overview of its main functions:

- Standard and Custom Reports:
  - Standard Reports: These are pre-built reports that can be run quickly, covering common areas such as transaction details, account summaries, and payment statuses. They are designed for frequent use and provide a broad view of financial activities.
  - Custom Reports: Users can create tailored reports based on specific data needs. This is particularly useful when you need to focus on unique criteria such as department-specific expenses, and detailed account activities.

Reporting

Program Management
General program management activities and monitor company policy compliance.

Financial Management
Monitor expenditures, track variances and manage account allocations.

Supplier Management
These reports manage supplier relationships, support supplier negotiations, and manage spending by category.

Reporting Cont.

Program Management:

- **Past Due**

- **Declined Transaction Authorizations**

Program Management

Spend

Account Spend Analysis
Summary of account spending (excluding merchant detail).

Cash Advance
Detail of account cash advances including transaction amount, date, and reference number.

Declining Balance/Managed Spend
Summary and detail information on declining balance accounts by name and account number.

Administration

Account List
Frequently used account level information such as open date, last transaction date, single purchase limit, credit limit, etc.

Account Maintenance Effective Dating Activity
Detailed history of effective dated account maintenance activity.

Account Status Change
An exception report that lists accounts with a change status of lost/stolen, closed, or re-opened.

Declined Transaction Authorizations
Declined Transaction Authorizations report provides details of declined transaction authorizations information along with related account and merchant information.

Delinquency Management

Account Suspension
Provides information on open accounts that are past due and suspended or pending suspension.

Charge-Off
Information on accounts that have been charged off, including charge-off date, balance charged-off, and recovery amount.

Past Due
Accounts with past due balances and the number of times past due situations have occurred.

45/75 Days Past Due
Individually billed accounts that are about to face suspension or closure status due to past due amounts.

Allocation Rules Management

Automated Allocation Rules
Summary of allocation rules engines and detail of their respective allocation rules.

Merchant Allocation Rule Sets
Summary of merchant allocation rules sets and detail of associated allocation rules.

Reporting Cont.

Financial Management

- **Payment Instruction Detail**

Financial Management

Order Management

Billed Transaction Analysis with Order Detail
Detailed and summary billed transaction information, regarding the results of order and transaction matching.

Full Transaction and Order Detail
Full expenditure detail, including transaction, line item, order, account allocation, and tax estimation information.

Order Analysis
Detailed and summary order information, regarding the results of order and transaction matching.

Order Detail
Order detail information.

Order Receipt
Detailed and summary receipt information as recorded against the order or order line items.

Payment Instructions

Billed Transaction Analysis with Payment Instruction Detail
Summary and detail billed transaction information, regarding the results of payment instruction and transaction matching.

Payment Instruction Analysis
Summary and detail payment instruction information, regarding the results of payment instruction and transaction matching.

Payment Instruction Detail
Detailed Payment Instruction information.

Transaction Management

Account Allocation
Account allocation and reallocation detail by accounting code.

Extract Reconciliation
Summary of transactions by account that have been extracted versus statemented.

Managing Account Approval Status
History of Managing Account and Cardholder Account statement approvals.

Real-time Authorizations
Real-time reporting on approved, declined and reversed transaction authorizations.

Transaction Detail
Detailed transaction data including merchant detail, allocation (accounting code) information, and transaction log data.

Transaction Summary
Transaction summary information.

Reporting Cont.

Supplier Management

- **Airline Itinerary Detail**

Supplier Management

Spend

Merchant Spend Analysis
Detailed and summary spending information arranged by merchant group or MCC and merchant name.

Merchant Spend Analysis by Line Item
Provides summary and detail information for analyzing merchant spend activity by purchasing line item.

Top Merchant Spend Analysis
Top (by spend or by number of transactions) merchants by merchant category group or by MCC.

Administration

Level II Quality By Merchant
Summary of population of Level II data (purchase ID and sales tax) by merchant.

Merchant List
Merchant demographic information for merchants with transaction activity within the requested time period.

Enabled Merchant List
Payment Plus merchant demographic information including Client Supplier Information.

Travel Expenses

Airline Itinerary Detail
Statement transaction detail and itinerary information for airline MCCs (specific to airline MCCs only).

Airline/Rail City Pairs
Travel report that provides the number of trips between city pairs for airline and/or rail.

Airline Refund
Airline credit transactions with merchant and location information (specific to airline MCCs only).

Airline Spending
Provides summary information for all airline spending by MCCs.

Hotel Spending
Provides summary information for all hotel spending by MCCs.

Rental Car Spending
Provides summary information for all rental car spending by MCCs.

Business Expenses

Temporary Services Spending
This report provides summary and detail information for temporary services spending by agency.

Reporting Cont.

We currently have two custom report templates built with U.S. Bank. You can request them by emailing the U.S. Bank public client services at CPSPublicSectorClientServices@usbank.com.

To request the reports sent to your Access Online data exchange, please make sure the following items are included:

• Access Online username

• Time of delivery (e.g., the report should be delivered 1 day after statement cycle)

• Transaction Report for all card types (CTA, MTG and VCA):
  • Job Number: ICGF-CY25-781872
  • Original Report Name: TD781872.XLSX
  • Ticket number: 741783

• VCN Transaction Report:
  • Job Number: 782518
  • Original Report Name: PI782518.XLSX
  • Ticket number: 762541

Data Exchange

"Data Exchange" in U.S. Bank's Access Online is a location that allows users to receive the scheduled delivery of reports, such as transactions, billing reports and other custom reports, to their designated data exchange location.
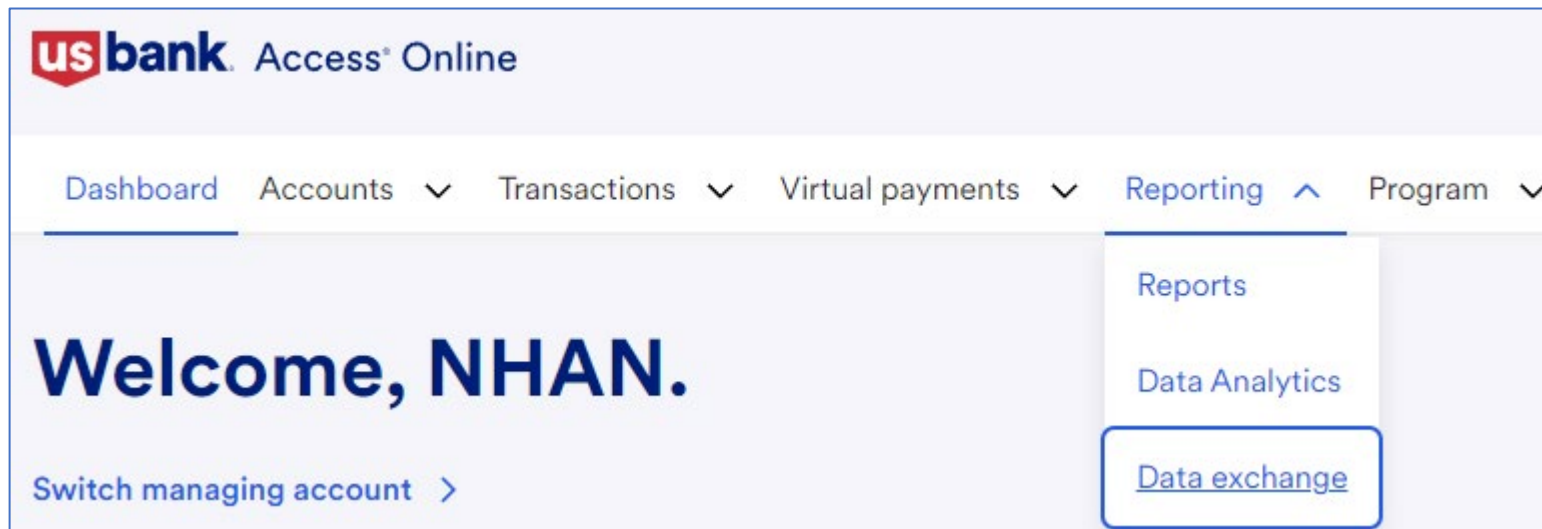
Declined Transactions

Declines for any card types can be located within Access Online by following a few simple steps:

- Go to "Account Information."

- Under "Account Profile," click on "Cardholder Account Profile."

- Type in the last 4 of the credit card.

- Locate the credit card.

- Click on "Account Authorizations."

To learn more about declined transactions and decline reasons, click here.

How to Locate Payments and Hierarchy Numbers

- Select "Account Information."

- Click "Managing Account Profile."

- Specify search criteria. Type "%" in the "Managing Account Name" field to display a list of all managing accounts you can access (they are listed on your user profile).

- Click "Search."

- Click the account number link.

Payment Instructions

You can make payments to U.S. Bank via ACH, wire transfer or by mail.

ACH payments will only be accepted in a CTX or CCD format and may be sent to:

- FRD/ABA Routing Number: 091 000 022

- U.S. Bank / DDA Acct. Number: 16-digit client billing account number

- TR Number (optional): 042 000 01

- Customer ID is 151 035 1118

Wire transfer payments:

Client initiates wire transfer to U. S. Bank Corporate Payment Systems.

- To U.S. Bank National Association

- ABA/Routing #: 091 000 022

- DDA/Acct #: Please use 16-digit account number

- SWIFT code: USBANKUS44IMT

Please include cardholder name in wire instruction comments.

Payment Instructions Cont.

Payments by Mail: Please note that if payment is made by check, <u>the full 16-digit account number must be included on the check</u> so that payment can be applied accordingly.

Overnight mailing address:
Corporate Payment Systems
3180 Rider Trail S. Department 790428
Earth City, MO 63045 800-495-4981

Standard mailing address:
Corporate Payment Systems
PO Box 790428
St. Louis, MO 63179

Payment Instructions Cont.

For the IBT program, Cardholders can pay U.S. Bank directly by:

- Check: Payments can be mailed to the payment remittance or overnight payment address listed on prior slide.

- Tele-pay: Cardholders can call Customer Service at 800-344-5696 to set up payments by phone.

- Mobile app or Access Online: Cardholders can make payments through the Access Online Mobile App or in Access Online by visiting access.usbank.com.
  - *Once in the system, the cardholder would go to "Account Information" > "Statement" > "Pay Electronically" and enter their payment account details.*

Cardholder billing inquiries

U.S. Bank – CPS PO Box 6343 Fargo, ND 58125-6343

Fraud and Disputes

To report fraud or file a dispute, you can either contact the U.S. Bank Client Service team at **1-877-846-9302**, option 3 to be transferred to the Fraud Department, or contact the Fraud Department directly at **1-800-523-9078**. Existing case follow up: **1-800-815-1405**.

Alternatively, you can fax the information to **1-866-229-9625**. Be sure to include the following details in your fax:

- Name of cardholder & last four digits of card number.

- Include the name embossed on the card if different from cardholder's name.

- Date of charge, dollar amount, name of merchant.

- Reason for dispute – Provide as much detail as possible.

- Visa requires the cardholder to attempt to resolve the issue with the merchant first.

- Date attempt with merchant was made.

- Merchant's response to request to correct the error.

- If unable to reach the merchant, please provide the date the attempt was made

- All supporting documents.

Fraud and Disputes Cont.

The U.S. Bank fraud detection system will automatically send an email notification to the current PAs whenever potential fraud is detected on a cardholder's account.

Be sure to contact Fraud Investigations at 1-800-523-9078 to verify any suspicious activity on the account. The account mentioned in the email will remain temporarily closed until the department contacts Fraud Investigations.

Dear Program Administrator,

Please advise the attached cardholder that they need to contact Fraud Investigations at 800-523-9078 (or collect at 701-461-2042) to verify questionable activity on their account if they have not already done so. The account listed is temporarily closed until the cardholder contacts Fraud Investigations.

Company Name	Referral Date	Bank	Agent	Company	Masked Account #	Cardholder	Account ID
Department Name	10/9/2024 12:00:00 AM	XXXX	XXXX	XXXXX	************XXXX	Cardholder Name	XXXXXXXXXXX

To manage this information through Access Online, please run the report as follows:

1. click "Reporting"
2. click "Program Management"
3. click "Account List"
    - In the **Account Information** section under Account Status, select "FR-Referral"
    - In the **Additional Detail** section, check "Account Information"
    - In the **Report Output** section under Output Type, select "Excel"
4. click "Create Scheduled Report"
    - In the **Report Name** section enter your desired name in the Output Filename box
    - In the **Schedule** section under Report Frequency, select "Daily" and choose a Start Date & End Date
    - In the **Recipients** section, check "Include Me"
5. click "Submit"

By following the above steps, an Excel export of cardholders with fraud referrals will be delivered daily to your Data Exchange mailbox for the time period specified.

U.S. BANCORP made the following annotations

Fraud and Disputes Cont.

To manage the Fraud Referrals information through Access Online, please run the report as follows:

- Click "Reporting."

- Click "Reports."

- Click "Program Management."

- Click "Account List."
    - In the **Account Information** section under Account Status, select "FR-Referral."
    - In the **Additional Detail** section, check "Account Information."
    - In the **Report Output** section under Output Type, select "Excel."

- Click "Create Scheduled Report."
    - In the **Report Name** section enter your desired name in the Output Filename box.
    - In the **Schedule** section under Report Frequency, select "Daily" and choose a start and end date.
    - In the **Recipients** section, check "Include Me."

- Click "Submit."

- By following the above steps, an Excel export of cardholders with fraud referrals will be delivered daily to your Data Exchange mailbox for the time specified.

Travel Payment Services Contract

We strongly encourage you to thoroughly review the Travel Payment Services Contract, as it contains valuable information to help you effectively manage your agency's account with U.S. Bank. Contract information includes but is not limited to:

- Card Accounts
- Restrictions and Limits
- Rebates and Incentives
- Service Level Agreement
- Online Account Management and Reporting
- Payments
- Invoicing/Statement
- Fees

To view the Travel Payment Services contract, click here.

Attachments

1-3 of 3

Attachment File

MSA_5-23-99-37-01.pdf   View

User_Instructions__Travel_Payment_Services.docx   View

State_Agency_User_Agreement_Instructions.docx   View

Training and Resources

U.S. Bank is offering Access Online training refreshers throughout November and December 2024. Be sure to sign up for the training by clicking on this link.

Training and Resources Cont.

The Access Online system offers a variety of training resources, including live monthly classes.

We highly encourage both new and current Pas to explore these materials and register for the classes. Staying up-to-date on system changes and gaining additional knowledge will help you manage your travel card program more effectively.

Training and Resources Cont.

Travel Payment Services

Frequently Asked Questions

U.S. Bank Contact Information

U.S. Bank Client Services Support

Phone: 877-846-9302; Option 3

**Email:** CPSPublicSectorClientServices@usbank.com(up to 24-hour response time)

Please remember to utilize Access Online for as many tasks as possible before reaching out to the U.S. Bank Client Services team. Access Online allows you to view transactions, manage accounts, run reports, and address many common issues directly. This will help streamline processes and reduce the need for additional support. For issues that can't be resolved within the system, the U.S. Bank Client Service team remains available to assist.

Q&A

If you have a question, please type it in the chat.
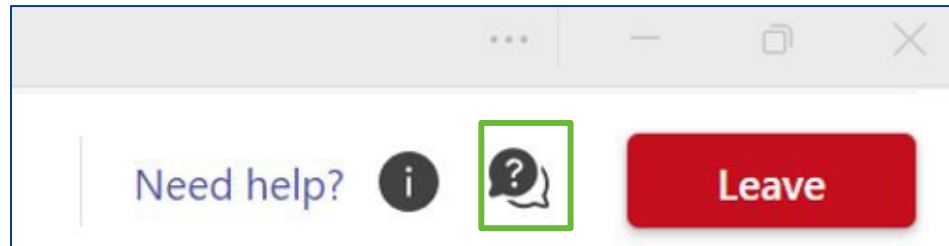
We will **not** be addressing questions that are unrelated to the topic of TPS.

As a reminder: an email will be sent with the recording of this meeting, this PowerPoint, and the completed Q&A by the end of next week.

5 Minutes Left

We will do our best to answer all questions within the time we have left. If we are unable to get to your question, we will send a response via the Q&A document.

Please complete this feedback form to help us plan future trainings.

THANK YOU!

An email will be sent with the recording of this meeting, this PowerPoint, and the completed Q&A by the end of next week.

STATEWIDE TRAVEL PROGRAM

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GENERAL SERVICES