# Pcard/Travel Card – Fraud Checklist

Monitoring transaction activity in Access Online helps detect fraud, reduce risk and minimize the impact. If unauthorized charges or possible fraudulent Pcard or Travel Card activity is discovered, the following steps must be taken:

- ☐ Call the US Bank Fraud Department immediately: 1-800-523-9078 to report suspicious transactions or compromised card activity.

  - If charges have not posted to the account, US Bank will cancel the card and a new one will be issued.

  - If unauthorized transactions have posted to the account, US Bank will mail the Cardholder "Fraud Verification Paperwork" to be completed and returned so that charges may be credited and/or dismissed. The card will be cancelled and a new card issued.

- ☐ Email your Supervisor, Agency Pcard Coordinator and State Pcard Program Specialist to report fraud activity and status per US Bank (card pending, fraud forms mailed, etc.).

- ☐ Destroy current card.

- ☐ Pcard Program Specialist will notify Supervisor, Agency Pcard Coordinator and Cardholder by email when new card is received and forwarded to agency management by Local Mail.

- ☐ Once received, activate new card per instructions. Balance of valid transactions from compromised card will transfer to the new card.

- ☐ Log on to Access Online to verify new card number has been added to Cardholder's User Profile. If it has not been added, update manually.

- ☐ If fraud was detected on the Cardholder Statement after the billing cycle has closed, the Agency must pay the bill in full; credits will be reflected on the next statement.

- ☐ Future statements must be monitored for credits, and agency management alerted if credits do not occur so that follow-up can be made with US Bank.

REMEMBER: Reporting fraud charges BEFORE they post to the account eliminates the need for completing US Bank's Fraud Verification Paperwork.

- Access Online administrators can view pending transactions before they post: Account Information – Cardholder Account Profile – Account Authorizations.

- Cardholders and Access Online administrators can view charges after they post: Transaction Management – Transaction List – Billing Cycle Open/All.