



U.S. BANK FRAUD ALERT FAQs

Cardholders

U.S. Bank has developed new functionality that will notify you via text and/or email when suspicious activity has been detected on your Corporate Travel, One, or Purchasing card account. You can easily confirm whether a transaction is valid or fraudulent, ensuring fewer unnecessary declines and prompt protection in the event of attempted fraud. Email is notification only; simply call the Fraud Detection unit at the number provided in the email to respond.

FAQs

Why is U.S. Bank sending fraud alerts?

The quickest way to resolve potential fraud – and limit any losses -- is to communicate with you immediately.

Why should I enroll?

In the event of suspicious activity, you will be able to resolve issues and restore access to your corporate card account without having to log in at your computer.

How do I enroll?

The process is simple:

- Once logged in to Access Online, go to My Personal Information > Account Alerts.

My Personal Information

User ID: bllmch3

[Password](#)
Change your system password and create or modify an authentication response that will be used when resetting a password.

[Contact Information](#)
Update your user ID contact information (name, address, phone no., etc.).

[Email Notification](#)

[Account Access](#)
View access rights and user specific information, such as accounts and hierarchy level access.

[Add Accounts](#)

[Manage Accounting Code Favorites](#)
Add favorites, enable favorites to be selected when reallocating and managing allocations, and delete existing favorites.

[Account Alerts](#)
Enroll, view, or update your Alert preferences.

- Confirm or provide the Mobile and Email contact information.
- Choose the preferred notification method (Text or Email).
- 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 to allow you to check the box. You must scroll through the Terms and Conditions to accept and submit.

U.S. Bank Access® Online

U.S. Bank

Our Payment Products Logout

usbank Account Alerts

User ID: _____

FRAUD ALERTS:

For your convenience, we will send an alert when suspicious activity is detected on any of your enrolled account (s).

Contact Information

Name (U.S. Only) _____

Email _____

Account Enrollment

Account Number	Name	Product	Text	Email	Enrollment Status
			<input type="checkbox"/>	<input type="checkbox"/>	

Accept the Terms and Conditions

[-] View Terms and Conditions

By providing us with an email address or telephone number for a cellular phone or other wireless device, including a number that you later convert to a cellular phone number, you are participating in this program and thereby expressly consenting to receiving communications from us and our affiliates and agents at the email address and/or telephone number you have provided.

[Printer Friendly Terms and Conditions](#)

I accept the Terms and Conditions

By selecting Submit, I agree to the Terms and Conditions for Account Alerts. By clicking cancel, you will return to the previous page.

[Back to Personal Information](#)

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By providing us with an email address or telephone number for a cellular phone or other wireless device, including a number that you later convert to a cellular phone number, you are participating in this program and thereby expressly consenting to receiving communications from us and our affiliates and agents at the email address and/or telephone number you have provided. Communications may include but are not limited to prerecorded or artificial voice message calls, text messages, emails, and calls made by an automatic telephone dialing system. This express consent applies to each such email address and telephone number that you provide to us now or in the future. Message frequency depends on your account. You are not required to sign this agreement as a condition of purchasing any property, goods or services. You must be the cellular phone account holder or have permission from the account holder to use this service. You may opt out of text messages at any time by replying STOP to the text message. By sending STOP, you agree to one additional confirmation text message stating that you've opted out and will no longer receive text messages from U.S. Bank Alerts. U.S. Bank and your wireless provider are not responsible for any delayed or undelivered messages. Messages may be delayed or not delivered due to factors outside of the carrier's control and U.S. Bank's control. Standard text messaging fees and data rates may apply and are governed by your cellular provider. You can manage your preferences online at Access Online. Receive additional support or help by calling 800-523-9078.

Note: You will not receive a confirmation text or email from U.S. Bank. Enrollment status is provided on the enrollment page of Access Online.

What if I don't have a U.S. Bank commercial card attached to my account?

You must have a card attached to your account to enroll.

What happens if suspicious activity is detected on the account?

- The card status will change from active to "FR" (fraud), and a text alert will be triggered. Subsequent transactions will be declined until the FR status is cleared.
- You will have 15 minutes to review the transaction alert and respond "VALID" or "FRAUD."
 - If the transaction is VALID, the alert will be cleared, the block will be removed, and a second text stating the block has been removed will be sent.
 - If the transaction is FRAUD, you will receive a follow-up text directing you to call the bank's Fraud Detection unit.
 - If there is NO RESPONSE, a U.S. Bank fraud analyst will manage the case, per existing processes.

What if I don't have a cell phone?

You may opt to receive email alerts instead.

How will the process differ if I choose Email Notifications instead of Text Alerts?

- The card status will change from active to "FR" (fraud), and an email alert will be triggered. Attempted transactions will be declined until the issue is resolved.
- The alert is a notification only; you will not respond online but will be instructed to call a U.S. Bank fraud specialist.

Can alerts be sent to more than one person?

No. Your alerts can be sent to only one person.

Are there time limits on when a text can be sent?

Yes. A text alert can be sent between the hours of 7:00 a.m. and 7:00 p.m., based on your billing address, ZIP code, and cell phone number area code.

Are there time limits on when an email can be sent?

No. An email alert can be sent at any time

What if a transaction is not fraudulent?

If communication is handled through text, the fraud block will be removed immediately. If via email, as quickly as contact can be made with a Fraud Detection specialist.

Why does U.S. Bank freeze my account?

If there is suspicious activity on your account, we freeze it to protect you and your company from potential fraud and monetary losses.

What if there is fraud and my card is blocked?

U.S. Bank will reissue your corporate card immediately.

What if I am traveling and my card is blocked?

Simply call Customer Service for assistance.

What if I encounter issues with Access Online?

Call the Access Online Help Desk @ 877.887.9260.