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.

- 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.
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 Smartphone?
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 though 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.