eBusiness Programs Updates Summer 2016

Periodically, both the eBusiness Program as well as US Bank review its processes and policies in an effort to enhance the overall Procurement card and banking experience. While new US Bank offerings are available for immediate use, the following list of Pcard policy updates, eBusiness process changes, and new product offerings will go into effect as noted.

- **Pcard Policy Updates**
  - Electronic & Information Technology (E&IT) Purchasing Policy *(Effective August 2016)*

- **Changes to eBusiness Processes**
  - Purchases made at off-campus vendors *(Current Campus Travel Policy)*
  - Conversion from Pcard Account Number to Card Account ID *(Effective July 2016)*

- **US Bank Offerings (Available Now)**
  - Real Time Fraud Alerts
  - EMV Chip Pin Change Functionality
  - Visa Travel Tag

Specifics regarding each area are outlined below or you may click on the hyperlink to access more detailed information. If you have any questions or require clarifications, please email us at: *ebusiness@fullerton.edu* or dial extension 3758.

**Electronic & Information Technology (E&IT) Purchasing Policy Update**

A change in CSU policy now requires that **all E&IT purchases regardless of cost**, except technology consumables supplies, require the Division of Information Technology approval. Please forward your quote/web link and reason for the purchase to *DL-itpurchasing@fullerton.edu* to gain authorization prior to making your procurement card purchase.

All software, including software accessed online, must be purchased using the CFS purchase requisition process. A procurement card may not be used to purchase any software unless prior approval is granted by Contracts and Procurement. This change in policy has been added to the procurement card policy manual. An updated procurement card policy manual is available at *http://finance.fullerton.edu/Procurement/PCard/PCardSysUserGuides/.*

**Purchases made at off-campus vendors**

Leaving the campus to conduct authorized University business is considered travel and is thereby subject to all University Travel policies where, at minimum, TR#’s and/or Blanket TR#’s are generally required. Although not inclusive, below is a list of examples of purchases which have a travel component:

  - Food pick up for an authorized University event (an event paid for with University funds and an approved D11)
- Errands such as pick up of office supplies, event supplies, small equipment and accessories, etc.
- A business meal at a restaurant
- Off campus University event (department retreat, professional development, awards banquet, etc.)

Please refer to the following travel policy websites for the requirements and campus travel policy:

Requirements to Drive on University Business:
http://finance.fullerton.edu/controller/travel/RequirementsToDriveOnUniversityBusiness.asp

Campus Travel policies and procedures:
http://finance.fullerton.edu/Controller/Travel/TravelPolicy.asp

**Conversion from Pcard Account Number to Card Account ID**

The Pcard credit card number, along with the cardholder name, is categorized by CSU Policy as Level I Confidential information. Therefore, great care should be taken to ensure that data, even when written on any documents, is not transmitted by unsecure email or means. In addition, Payment Card Industry (PCI) Data Security Standards requires that the campus, all holders of credit card data, as well as issuing banks comply with this new security standard. As a result, US Bank created a unique 12 digit number called a Card Account ID which is assigned to each Pcard.

Effective July 2016 billing cycle, our office will begin using the 12 digit Card Account ID for identification purposes. All Pcard documents will have this added as an available field to identify which account is being referenced. Additionally, any Pcard credit card number fields will be limited to 4 digits. Only the last 4 digits of a credit card number is allowed on any correspondence or document submitted to the eBusiness Program.

The monthly email notifications will include this new Card Account ID number along with the last four digits of the credit card number. This number is displayed when you log in to Access Online if your home page is setup to show the summary information. (see below screen shot).
Additionally, as shown in the below screen shot, the Card Account ID number is also visible just below the four digit Card Account Number on the transaction management web page when you are reconciling Pcard transactions.

**Transaction Management**

**Card Account Summary with Transaction List**

Additionally, as shown in the below screen shot, the Card Account ID number is also visible just below the four digit Card Account Number on the transaction management web page when you are reconciling Pcard transactions.

**Real Time Fraud Alerts**

**Real-time fraud alerts** are now available for your procurement card account.

Once you enroll, U.S. Bank will notify you via text and/or email if suspicious activity has been detected on your Pcard. You will then be able to reply instantaneously and either validate the transaction or report it as fraudulent resulting in fewer unnecessary declines while providing an extra layer of protection in the event of attempted fraud.

**To enroll in Real-Time Fraud Alerts:**

- Log in to Access Online.
  - Go to My Personal Information > Account Alerts > Fraud Alerts
- Provide or confirm your contact information, select how you would like to receive your alerts (text/email), accept the terms and conditions, and click Submit.
- For text alerts, you will receive a text confirming your selection.

**Next steps:**
• If you receive a fraud alert via **SMS text**, your card will be put in “FR” (fraud) status, and subsequent activity will be declined. You will have 15 minutes to respond “valid” or “fraud.”
  o By responding “valid,” the fraud block on your card will be cleared, and no further transactions will be affected.
  o By confirming “fraud,” your card will be protected from additional activity. You can either call the number provided in the text, or a U.S. Bank fraud agent will contact you shortly.

• If you receive an **email** alert, you should call the service center number provided in your email.
  o You will not be able to respond to the email to clear the fraud.
  o The alert will follow the existing fraud-detection process and a U.S. Bank fraud agent will call you.

If you have any questions, please refer to these [FAQs](#) or email [ebusiness@fullerton.edu](mailto:ebusiness@fullerton.edu).

**EMV Chip Pin Change Functionality**

Throughout the migration to U.S. Bank EMV® chip cards, we have brought you updates and best practices to help you understand and use your new plastic. Today, we’re announcing new functionality that will allow you to **change your Personal Identification Number** (PIN).

Changing a PIN is easy. Simply call the Customer Service number on the back of your card, enter your account number, validate your identity, then:

- **Select Option 2** for PIN Options
- **Select Option 5** for “Change PIN” or “Request Copy of PIN”
- **Select Option 1** to Change PIN
- **Enter Current PIN**
- **Enter New PIN**

Once the PIN is changed, it may take up to two card transactions for the PIN to be updated. If you forget your PIN, please contact Customer Service to request a PIN reminder. More information on PINs can be found by accessing this [FAQ document](#) or [ebusiness@fullerton.edu](mailto:ebusiness@fullerton.edu).

**Visa Travel Tag**

Through U.S. Bank, our card program has been enhanced with the “Visa Travel Tag”. This seamless service minimized unnecessary purchase declines and helps inform authorizations by matching a faculty/staff member’s travel data with transaction locations.

Travel Tag works behind the scenes wherever you go. Here’s how it works:
• The cardholder uses his or her U.S. Bank one card to purchase an airline or train ticket.
• Visa creates a “travel tag” on the card account when the purchase is complete. Captured data includes travel dates, airports, and flights.
• The cardholder uses his payment card (Important: this must be the same card used to purchase travel.)
• Visa checks the travel tag in real time when the card is swiped or dipped at a terminal.
• The network uses the travel-tag information as a factor in determining authorization.

The service can significantly improve the travel experience for cardholders. Instead of having to contact the bank to place a note on the account – or Customer Service to dispute a decline – a cardholder can trust that the travel tag will recognize the traveler’s location.

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