ACTION

When received review transaction details from *User Messages* screen to ensure valid transaction. Note results and describe action taken in COMMENTS field of *User Messages* screen.

VICTORIA USER MESSAGE

Alert for transactions where merchant name contains VICTORIA.

USER MESSAGE

"*May be purchase for personal use.*"

ACTION

Note results of review and describe action taken in the COMMENTS field of the *User Messages* screen.

STATISTICAL SAMPLING USER MESSAGE

Alert randomly selects transactions for verification.

USER MESSAGE

"*This transaction has been selected for audit.*"

ACTION

Review the transaction details from the *User Messages* screen in PCMS and answer the statistical sampling questions by obtaining necessary information from cardholder. Describe the actions taken in the COMMENTS field of the Audit Statistical Sampling screen.

SUSPICIOUS MERCHANT CATEGORY CODES (MCC) USER MESSAGE

This alert is for transactions involving suspicious Merchant Category Classification (MCC) codes listed on the USDA MCC watch list. See "*Suspicious MCC*" *Codes* table on the back of the tri-fold for a complete list of codes. Depending on your agency and the volume of transactions, not all transactions involving codes listed in the MCC table will generate a user message.

USER MESSAGE

"*MCC code is on watch list. Please verify transaction made was appropriate. The MCC code is <xxxx MCC DESCRIPTION>.*"

ACTION

Review transaction details from *User Messages* screen in PCMS. After examining details follow up with cardholder to discuss any discrepancies and to review relevant information such as legitimacy of the purchase. Note results of review and describe actions taken in COMMENTS field of the *User Messages* screen.

CASH TRANSACTION USER MESSAGE

Alert for transactions where merchant name contains CASH.

USER MESSAGE

"*Apparent use of card or check to obtain cash.*"

ACTION

When received review cardholder transactions from the *User Messages* screen in PCMS to determine reason for frequent disputed transactions. Note results of review and describe action taken in COMMENTS field of the *User Messages* screen.

SUSPICIOUS MCC CODES

MCC Codes	MCC Description
4411	Cruise Lines
4829	Wires, Money Orders
5094	Precious Stones and Metals
5193	Florist Supplies, Flowers
5309	Duty Free Stores
5641	Children's/Infants' Clothing
5813	Drinking Places
5921	Package Liquor Stores
5932	Antique Stores
5933	Pawn Shops
5937	Antique Reproductions
5944	Jewelry Stores
5946	Camera and Supplies
5972	Stamp and Coin Stores
5973	Religious Goods Stores
5977	Cosmetic Stores
6010	Manual Cash Disbursement
6011	Automated Cash Disbursement
6051	Money Orders
6211	Security Brokers, Dealers
6760	Savings Bonds
7032	Sporting/Recreation Camps
7273	Dating/Escort Services
7297	Massage Parlors
7832	Motion Picture Theaters
7841	Videotape Rental
7911	Dance Hall
7922	Theatrical Ticket Agencies
7932	Billiard & Pool Establishments
7933	Bowling Alleys
7941	Sports Clubs
7992	Golf Courses
7993	Video Game Supplies
7994	Video Game Arcades
7995	Betting, Casinos, Gambling
7996	Amusement Park & Carnival
7997	Membership Clubs
7999	Misc. Recreation Services
9222	Fines
9223	Bail & Bond Payments

PCMS USER MESSAGES/ALERTS TRAINING GUIDE
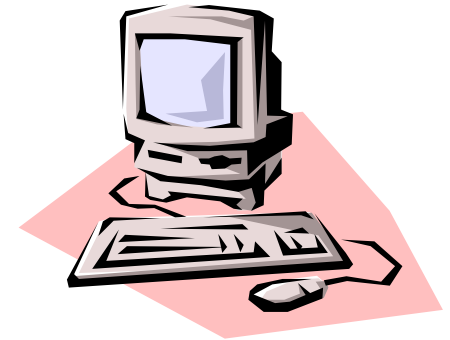
Originated: April 2003

PURPOSE

This is a training guide for APCs/LAPCs when responding to messages from the *User Messages* screen in PCMS generated by system alerts. Included is a description of each alert, the alert message, and actions necessary to resolve the alert. PCMS alerts are an integral tool for oversight of the Program and deter against fraud, waste, and abuse. USDA policy states that cardholders only use the purchase card for official government business purposes. See DR 5013-6, *Use of the Purchase Card and Convenience Check*, for complete policy details.

***NOTE: Change *Message Status* to *Read* in PCMS *User Messages* screen and *Save* User Message/Alert.**

PURCHASE EXCEEDS SINGLE PURCHASE LIMIT USER MESSAGE

Alert to detect when cardholder exceeds single purchase limit.

USER MESSAGE

"*Purchase amount exceeds cardholder's single purchase limit.*"

ACTION

When received review cardholder transactions to determine whether card should be withdrawn. Consult with management regarding possible disciplinary action. Note review results and describe actions in COMMENTS field of *User Messages* screen.

MERCHANT AND CARDHOLDER NAME ARE IDENTICAL USER MESSAGE

Alert for transactions where merchant name is identical to cardholders.

USER MESSAGE

"*Merchant name and cardholder name are identical.*"

ACTION

When received review the transaction details from the *User Messages* screen in PCMS to ensure that the transaction is valid. Note results of review and describe action taken in the COMMENTS field of the *User Messages* screen."

TRANSACTIONS NOT RECONCILED AFTER 30-DAYS USER MESSAGE

Alert identifies transactions not reconciled in 30-days and is generated per cardholder regardless of number of transactions.

USER MESSAGE

"*Transaction(s) over 30-days old not reconciled. Cardholder has <#> transaction(s) not reconciled and are not locked. Ensure transaction(s) are reconciled promptly.*"

ACTION

Review the transaction details from the *User Messages* screen in PCMS. Note results of review and describe the actions taken in the COMMENTS field of the *User Messages* screen.

FREQUENTLY DISPUTED TRANSACTIONS

This alert is to detect when a cardholder has had more than 5 disputed transactions during a one-month period.

USER MESSAGE

"*Cardholder has more than five disputed transactions. Review cardholder transactions to determine reason for frequent disputed transactions*"

ACTION

Review the transaction details from the *User Messages* screen in PCMS. Note results of review and describe the actions taken in the COMMENTS field of the *User Messages* screen. Be sure that all documentation has been sent to the bank.

DISPUTED TRANSACTION USER MESSAGE

This alert warns cardholders of a disputed transaction that has not been resolved within 30 days of the dispute date.

USER MESSAGE

"*Transaction in dispute 30 days. All dispute documentation must be sent to the bank within 60 days from purchase date.*"

ACTION

Review the transaction details from the *User Messages* screen in PCMS. Note results of review and describe the actions taken in the COMMENTS field of the *User Messages* screen. Be sure that all documentation has been sent to the bank.

MULTIPLE TRANSACTIONS ON SAME DATE TO SAME VENDOR USER MESSAGE

This alert is generated when a cardholder has multiple transactions on same date to same vendor where combined transaction amounts exceed the single purchase limit.

USER MESSAGE

"*Review cardholder documentation for potential split purchases.*"

ACTION

When received review transaction details from *User Messages* screen. Follow up with cardholder to determine legitimacy of multiple transactions to same vendor on same date. Note results of review in COMMENTS field of *User Messages* screen.

TRANSACTIONS PURCHASED AFTER ACCOUNT CLOSURE USER MESSAGE

Alert for trailing transactions after account was closed. The purpose is to warn of fraud.

USER MESSAGE

"*Transaction after account has been closed.*"

ACTION

When message is received review transaction details from *User Messages* screen in PCMS to ensure transaction is valid. Follow up with the former account holder to determine the legitimacy of the purchase. Note results of review and describe action taken in the COMMENTS field of the *User Messages* screen.

CASINO PURCHASE USER MESSAGE

Alert for transactions where merchant name contains CASINO.

USER MESSAGE

"*Merchant appears to be a casino. Risk that transaction was not official business.* "

ACTION

When message is received review transaction details from *User Messages* screen to ensure transaction is valid. Note results and describe action in COMMENTS field of *User Messages* screen.

JEWELRY PURCHASES USER MESSAGE

Alert for transactions where merchant name contains JEWELRY.

USER MESSAGE

"*Merchant appears to be jeweler.*"

ACTION

When received review transaction details from *User Messages* screen to ensure valid transaction. Note results of review and describe actions in COMMENTS field of *User Messages* screen.

MASSAGE PARLOR USER MESSAGE

Alert for transactions where merchant name contains MASSAGE.

USER MESSAGE

"*Merchant appears to be massage parlor.*"

ACTION

When received review transaction from *User Messages* screen to ensure that transaction is valid. Note review results and describe actions in COMMENTS field of *User Messages* screen.

ESCORT SERVICE USER MESSAGE

Alert for transactions where merchant name contains ESCORT.

USER MESSAGE

"*Merchant appears to be escort service.*"

ACTION

When received review transaction details from *User Messages* screen to ensure transaction is valid. Note results of review and describe action in COMMENTS field of *User Messages* screen.

DATING SERVICE USER MESSAGE

Alert for transactions where merchant name contains DATING.

USER MESSAGE

"*Merchant may be dating service or escort service.*"

ACTION

When received review the transaction details from the *User Messages* screen in PCMS to ensure that the transaction is valid. Note results of review and describe action taken in the COMMENTS field of the *User Messages* screen.

ALCOHOL PURCHASES USER MESSAGE

Alert for transactions where merchant name contains LIQUOR, WINE, SPIRITS, or BEER.

USER MESSAGE

"*Merchant appears to be liquor store.*"