

APC Quarterly Newsletter

The USDA Charge Card Service Center (CCSC) APC Quarterly Newsletter provides updates on ongoing initiatives, announces new policies and procedures, and provides a forum for Purchase APCs to share information regarding USDA's Charge Card Program.

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Calendar of Events

Dec 2011	Jan 2012	Feb 2012
8th: Cardholder Suspensions	2nd New Year's Holiday observed (Govt. Closed)	8th: Cardholder Suspensions
9th & 23rd: Cardholder Suspension Lifts	9th: Cardholder Suspensions	9th & 23rd: Cardholder Suspension Lifts
15th: APCs submit LAPC Quarterly Review Confirmation to CCSC	10th & 24th: Cardholder Suspension Lifts	20th: George Washington's Birthday Holiday (Govt. Closed)
26th: (Monday) Christmas Holiday observed (Govt. Closed)	16th: Martin Luther King, Jr. Birthday Holiday (Govt. Closed)	29th: LAPC Quarterly Checklist for FY Q1 2012 - covering Oct 1st - Dec 31st due from LAPCs to their APC

Welcome

First, the CCSC would like to welcome our new Program Manager, Felando (Phil) Johnson, who joined the team as of Tuesday, October 11, 2011. Prior to USDA, Phil worked with the U.S. Department of Homeland Security (DHS) – TSA, performing audits on the major airlines. He has also worked with several banking institutions, managing the Purchase, Travel, and Fleet cards for Federal Government clients.

As we approach the end of the calendar year 2011, the USDA Charge Card Service Center (CCSC) Team would like to thank all charge card program participants for all of your hard work and accomplishments over the year. The CCSC and U.S. Bank teams are here to support you and your program needs. If you have any questions, please contact us at ccsc@dm.usda.gov.

The current CCSC Team includes:

- Felando (Phil) Johnson – * New * CCSC Program Manager (office: 202-401-2225) felando.johnson@dm.usda.gov
- Frank Hodo – Program Analyst frank.hodo@dm.usda.gov
- Henry Hansen - Agency Advocate & Policy Support
- Linda Wilson - Agency Advocate & Policy Support

USDA Charge Card Program Leads

- Paul Walden - * New * Property Management Division Chief (Fleet) paul.walden@dm.usda.gov
- James Michael - Alternative Fuel & Fleet Efficiency Program Manager (Fleet) james.michael@dm.usda.gov
- Teresa Maguire - Travel Card Program Manager teresa.maguire@cfo.usda.gov

CCSC Contractor Team (DRT Strategies)

- Yadira Stamp - CCSC Charge Card, Reporting & Oversight Management yadira.stamp@dm.usda.gov
- Clara Hickerson - Communications, Policy & Training clara@drtstrategies.com or clara.hickerson@dm.usda.gov
- Lynn Anderson - Technology Management landerson@drtstrategies.com
- Tom Cho – Reporting & Data Support tom.cho@dm.usda.gov

Inside CCSC: How to Handle Fraud & Disputes

As a follow-up to the Purchase Policy Training at the 2011 GSA Conference, the CCSC has put together detailed instructions for you to share with all Cardholders on how to handle fraud and dispute transactions. It is very important that these instructions are shared with all USDA Charge Card Program participants and that the process guidelines listed are followed in compliance with program policies.

- **Defining Fraud** - Fraud is defined as third party unauthorized use of a card. Common fraud situations include:
 - Swiped transactions after the card is lost or stolen.
 - Internet charges at sites where the Cardholder has not made a purchase.
 - A swiped transaction appearing out of the Cardholder's home area and the Cardholder still has their card (counterfeiting).

- **Reporting Fraud - Contact Government Services at 888-994-6722.** Your account will be closed, transferred to a new number, and a new card will be issued.
 - The Service Advisor transfers the customer to **U.S. Bank's Fraud Department (800-523-9078)** where they will review the current activity on the account with the Cardholder.
 - The Fraud Representative will initiate the case by marking the authorizations and/or transactions that have posted to the account that are believed to be fraudulent transactions.
 - A **'Statement of Fraud' (SOF) form** will be generated based on the posted fraud transactions and mailed out within three (3) weeks of the call.
 - If the case is started on authorization activity and the transactions never post, a SOF letter will not be generated and the case will be closed.
 - If additional fraud transactions are posted after the original SOF is generated, the Cardholder can add to the form before they send it back to U.S. Bank. If the form has already been sent in, then the Cardholder should complete an **'Add Fraud' form** and submit it to U.S. Bank's Fraud Department.

- **Items to Remember with Fraud**
 - **Fraud cases cannot be initiated in Access Online (AXOL);** they **must** be initiated over the phone with U.S. Bank Customer Service.
 - The card will be closed (FR – FRAUD) upon the U.S. Bank Fraud Representative's conversation with the Cardholder confirming that the transactions are fraudulent.
 - A new card will be issued and the Cardholder **must** add the new card account number to his/her **User Profile Summary → Account Assignments**, to manage the account.
 - If the fraud charges post to your new card, you will receive a credit to your new account and a 'Statement of Fraud' (SOF) form will be sent to you to confirm that you did not authorize those transactions.
 - If the fraud charges post to your new card and no credit is given, the Cardholder must contact the U.S. Bank Fraud Department to have the credit added.
 - **NOTE:** Credits are not immediate and can be made up to 10 days after the case is started.
 - If no fraud charges post to your new card or no credit is given, then either:
 - The fraud authorizations never became posted transactions and the case is closed as a "zero loss" case.
 - OR**
 - The fraud transactions posted to the old card account after the account was closed and transferred. Since the fraud transaction never appeared on the statement to be paid, the bank leaves it on the fraud account to be worked.

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IMPORTANT: The Statement of Fraud (SOF) form will need to be completed and returned to U.S. Bank's Fraud Department by the due date on the letter.

NOTE: *If the signed SOF is not received by the bank, the new account will have the charges reapplied and the Cardholder will be liable to pay for them.*



- **Defining Dispute Cases** - Dispute situations are defined as a disagreement between the merchant and the Cardholder, where the Cardholder is asking for their Issuer's assistance. Some of the more common reasons for disputing transactions are:

 - Merchandise or Service **not received** within 30 days from posting date
 - Merchandise Returned
 - Duplicate Processing
 - Unrecognized
 - Other dispute types not listed above

- **Instructions for Disputing a Sales Transaction** - Before disputing or questioning a charge on the 'Transaction Management List,' please validate that you have taken the following actions:

 - Review receipts for the amount in question as it may have posted to the 'Transaction Management List' with a different **Merchant Name** or with a different amount.
 - Attempt to contact the Merchant to resolve the issue.
 - If neither you nor anyone authorized to use the card recognize the transaction as one you participated in, please call **U.S. Bank Government Services at 1-888-994-6722**, where they will assess the proper action to be taken including initiating a dispute or fraud case.

- **Initiating a Dispute Case** - If you still desire to dispute the transaction after attempting to contact the merchant and verifying your receipts, choose one of the following options to initiate a case:

 - **Access Online (AXOL):** Fill out the dispute interview on AXOL, explaining the reason for filing the dispute and the transaction information.
 - **Call the Bank:** Contact U.S. Bank Government Services at 1-888-994-6722.
 - **Fax or Email:** Complete the 'Cardholder Statement of Questioned Item' (CSQI) form and send via fax or email to U.S. Bank. The CSQI can be found on U.S. Bank's website:
http://www.usbank.com/cgi_w/cfm/inst_govt/products_and_services/pdf/Forms2008/civilianForms/purchaseCard/CSQIFORMv3.pdf
 - **Mail a Letter:** Submit a detailed letter explaining the reason for filing the dispute and the transaction information. The letter should include the Cardholder account number, contact information, supporting documentation, the date you contacted the Merchant, and details. The form must be mailed or faxed to one of the following below:

Mail to:
U.S. Bank Dispute Department
P.O. Box 6335
Fargo ND 58125-6335

OR

Fax to:
Fax: 866-229-9625
Attn: Dispute Department

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▪ **Time Frames for Dispute Cases**

- **In Access Online (AXOL):** If you wish to dispute the transaction using the automated process in AXOL, you **must** do so **within 30 days from the transaction posted date.**

Otherwise, you must select from one of the other dispute options listed above on page 3.

- **All billing dispute cases need to be initiated within 90 days from date the transaction posted to the account.**
- If you wish to initiate a case that is beyond the 90-day timeframe you may still attempt the case by:
 - Calling U.S. Bank Government Services;
 - Mailing in a letter OR faxing a letter to the contact information listed above on page 3.

In AXOL, disputes must be within 30 days of the transaction posted date



ALL disputes must be initiated within 90 days of the transaction posted date

▪ **What will happen after the dispute case has started?** Once the request to initiate a dispute is received by U.S. Bank, a variety of steps will occur:

- The amount of the transaction will be suspended.
- You will receive communications regarding the status of your claim and requests for additional information. **NOTE:** Many of these letters are **time sensitive** and **require a Cardholder response.**
- Since disputes are governed by Visa and MasterCard Regulations, all disputes require that certain criteria must be met in order to pursue dispute rights.
- If all requirements are met, U.S. Bank will attempt to return the charge (chargeback) to the merchant. If this occurs you will receive a provisional credit for the disputed amount on your account and the suspension will be lifted.
- The merchant has an opportunity to respond (represent) through Visa and MasterCard. If this happens you may be required to provide an updated response to the merchant's rebuttal.
- You will be notified if additional information is needed.
- If the claim is resolved in your favor your provisional credit will remain on the account as a permanent credit. However, if the claim is not resolved in your favor the charge will be reposted to the account.
- Dispute cases may be very complex and are not guaranteed to be successful. U.S. Bank is required to follow Visa and MasterCard regulations for disputes.

▪ **What if I have questions?**

- **Initial dispute cases:**
 - Contact U.S. Bank Government Services at 1-888-994-6722.
 - Send an email to the CCSC, if additional assistance is required.
- **Existing dispute cases:**
 - Contact U.S. Bank's FDSS Team at 1-800-815-1405 (This number is for 'existing' fraud or dispute cases only).
 - If assigned to a case processor you may contact them directly at their extension.
 - You may also call Government Services, using the number on the back of your card. They will connect you with the appropriate dispute representative.

Additional information on U.S. Bank Guidelines for transaction disputes for Purchase, Fleet, and Travel, can be viewed at: http://www.usbank.com/cgi_w/cfm/inst_govt/products_and_services/pdf/Guides2008/civilianPurchaseCard/03ALLCARDS_TDO_11-17-08%20_Opt.pdf

New Purchase Cardholder Suspension Dates

Purchase Cardholder Suspension Dates: As previously communicated in PCard-10-2011: Proposed Date Changes for Purchase Cardholder Account Suspensions on October 20, 2011, the CCSC has changed the “card suspension dates” and “suspension lift dates” on monthly cardholder account suspensions, for cardholders who have not approved transactions posted in their Transaction Management List for a period of 60 days up through the cycle date.

The “card suspension dates” were changed from the 1st of the month to the 8th, (the day after the cycle close date), effective November 2011. The “suspension lift dates” were previously scheduled on the 2nd and 16th of the month, and have now changed to the 9th and 23rd of the month. Below are the new dates for Suspension and Suspension Lifts:

Purchase Cardholder Suspension Dates (Note: Suspensions occur once a month)	Suspension Lift Dates (Note: Lifts on ‘suspended’ accounts occur twice a month)
November 8, 2011	November 2 nd and 23 rd , 2011
December 8, 2011	December 9 th and 23 rd , 2011
January 9, 2012	January 10 th and 24 th , 2012
February 8, 2012	February 9 th and 23 rd , 2012
March 8, 2012	March 9 th and 23 rd , 2012

Reminders for LAPC & APC Reviews

This is a reminder that LAPC Quarterly Review Checklists are due to APCs by November 30, 2011; APC certification of receipt of all LAPC Quarterly Reviews are due to the CCSC by December 7, 2011; and APC Annual Purchase Card Program Reviews are due to the CCSC by December 15, 2011. Details of these reviews were outlined in **PCard-11-2011: APC Certification of LAPC Quarterly Review due from APCs to CCSC by Wednesday, December 7th**, emailed on October 31, 2011.

As previously communicated, LAPC Quarterly Review Checklists should be collected and kept by the APCs. The checklist should not be sent to the CCSC; only the certification form that all LAPC checklists were received by the APC should be sent to the CCSC. The form must be signed by the APC and dated to be deemed as valid.

The CCSC has the responsibility at the Departmental level to ensure that the agencies are performing the required management and oversight and therefore, the APCs are to complete and sign the “APC Certification of LAPC Quarterly Review” form, emailed to APCs from the CCSC on October 31st, to certify that they have received all of the LAPCs checklists.

Fillable checklist forms can be accessed on the CCSC website at:

LAPC Quarterly Review Checklist:

PDF: http://www.dm.usda.gov/procurement/ccsc/LAPCQuarterlyReviewChecklist_20100810.pdf

Word: http://www.dm.usda.gov/procurement/ccsc/LAPCQuarterlyReviewChecklist_20100810.doc

APC Annual Purchase Card Program Review (based on consolidated review of all LAPC Quarterly Checklists for the year):

PDF: http://www.dm.usda.gov/procurement/ccsc/APCAnnualPCardProgramReview_20100810.pdf

Word: http://www.dm.usda.gov/procurement/ccsc/APCAnnualPCardProgramReview_20100810.doc

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The LAPC Review and the APC Certification form are completed quarterly, according to the following timeline:

Quarter Reviewed:	For the Months of:	Due Date to APC:	Due Date to the CCSC:
Q4 FY11	July – September	November 30	December 7, 2011
Q1 FY12	October – December	February 29	March 7, 2012
Q2 FY12	January – March	May 31	June 7, 2012
Q3 FY12	April – June	August 31	September 10, 2012
Q4 FY12	July – September	November 30	December 7, 2012
Q1 FY13	October – December	February 28	March 7, 2013
Q2 FY13	January – March	May 31	June 7, 2013
Q3 FY13	April – June	August 30	September 9, 2013
Q4 FY13	July – September	November 29	December 6, 2013

The review should include approximately 25% of the LAPCs’ Cardholders each quarter and as a result, the review should cover 100% of the LAPC’s Cardholders by the end of the year. This review does not mean you must look at physical documentation from every cardholder within that 25% of cardholders you review each quarter. If the reviews are performed throughout the quarter, the number of reviews stipulated should be manageable for all LAPCs. There should be at least some physical review of documentation done of the reviewed cardholders each quarter in the form of scanned, faxed, or original receipts, purchase orders, or other like documentation.

As mentioned above, in page 5, **APC Annual Purchase Card Program Reviews** are due to the CCSC by December 15, 2011. The APC shall conduct program reviews following the close of each fiscal year to ensure LAPCs and cardholders are adhering to applicable requirements. The primary objectives of the review are to assess:

- Compliance with laws and regulations;
- Efficiency of operations; and
- Adequacy of internal or management controls to help prevent fraud, waste, and abuse.

If you have any further questions on this process, please email the CCSC at CCSC@DM.USDA.GOV.

Fleet Transactions Prohibited on Purchase Cards

During a recent OIG audit of USDA’s Charge Card Program, the CCSC was notified that 40,895 Fleet card purchases/ transactions were made with the cardholder’s Purchase cards.

This is a reminder that per DR 5013-6, Fleet card purchases/transactions including fuel, vehicle repair, and maintenance are considered “Prohibited Purchases/Uses” of the Purchase card and are against Purchase card program policy.

Please contact the CCSC (CCSC@DM.USDA.GOV) if you have any questions on Fleet and/or Purchase card transactions and policy.

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Coordinator CLPs for July Training

The CCSC was informed by our AgLearn POC that the system was not able to track participants from the A-123 Training Webinar held on Thursday, July 28, 2011. In order for the CCSC to issue “Certificates of Completion” for participating Coordinators to receive Continuous Learning Points (CLPs), APCs will need to:

- Complete the attached spreadsheet (emailed with this newsletter), listing all of the Coordinators (i.e., APCs, RAPCs, AAPCs, and LAPCs) under your management who participated and completed the training webinar.
 - **Please only include names of Coordinators who completed the training.** As their APC, you are confirming their participation by including them in the spreadsheet submitted to the CCSC.
- Submit the completed list to the CCSC at CCSC@DM.USDA.GOV.

Once the CCSC has received the completed lists from your agency, we can start processing and issuing the certificates. All “Certificates of Completion” will be emailed to the managing APC, who will then be responsible for distributing the certificates to the Coordinators they manage.

2011 GSA SmartPay Training Conference



Thank you to everyone who traveled to Las Vegas in August for the 2011 GSA SmartPay Training Conference! There have been many changes in FY 2011 and the CCSC appreciates your support and participation.

For attendees and also Coordinators who were not able to attend this year’s conference, all CCSC training presentations for Purchase, Travel, and Fleet can be accessed on the CCSC website at:

<http://www.dm.usda.gov/procurement/ccsc/GS>

GSA SmartPay Training Conference presentations for U.S. Bank-led sessions are available at: http://www.usbank.com/cgi_w/cfm/inst_govt/products_and_services/sp2presentations.cfm?redirect=sp2presentations.

GSA has also provided information about how to network with peers, how to acquire useful free publications, next year’s conference, and more! For anyone interested in post-conference networking, you can utilize some great web-based communication tools listed below to keep in touch.

- Visit the GSA SmartPay website at www.smartpay.gsa.gov. There you will find an abundance of information about the program, including news and events, online training, Smart Bulletins and the GSA Smart Blog.
- Network with peers using the GSA SmartPay Conference Interact site where you can also view conference photos.

Training Certificates

By now, all qualified attendees should have received their CCSC-issued Continuous Learning Point (CLP) certificates either from their respective APCs or directly from [Clara Hickerson](#) (CCSC Communications, Policy & Training Lead). If you have not received your certificate, please email Clara at clara@drtstrategies.com. For GSA-issued training certificates, visit www.gsasmartpayconference.org. To access the system, you will need your attendee ID (printed on your conference name badge) and the e-mail address you provided during registration.

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GSA Publications Online

Complimentary publications about the GSA SmartPay program and other GSA solutions are available for free at www.gsa.gov/cmls.

Save the Date: Mark your calendars for the 2012 GSA SmartPay Training Conference in Nashville, TN from July 31 to August 2!

For further information, please visit www.gsasmartpayconference.org.



USDA Survey Results for the 2011 GSA SmartPay Training Conference

USDA Survey Results

During the closing session of the 2011 GSA SmartPay Training Conference, USDA attendees were asked to complete an optional survey to provide comments and feedback on their experience at this year's conference. The results of the overall survey scoring as well as a break down for each business line are listed below. The CCSC appreciates your participation in the conference and completing the survey which has provided us with some constructive feedback to improve the courses and the overall experience for next year's conference.

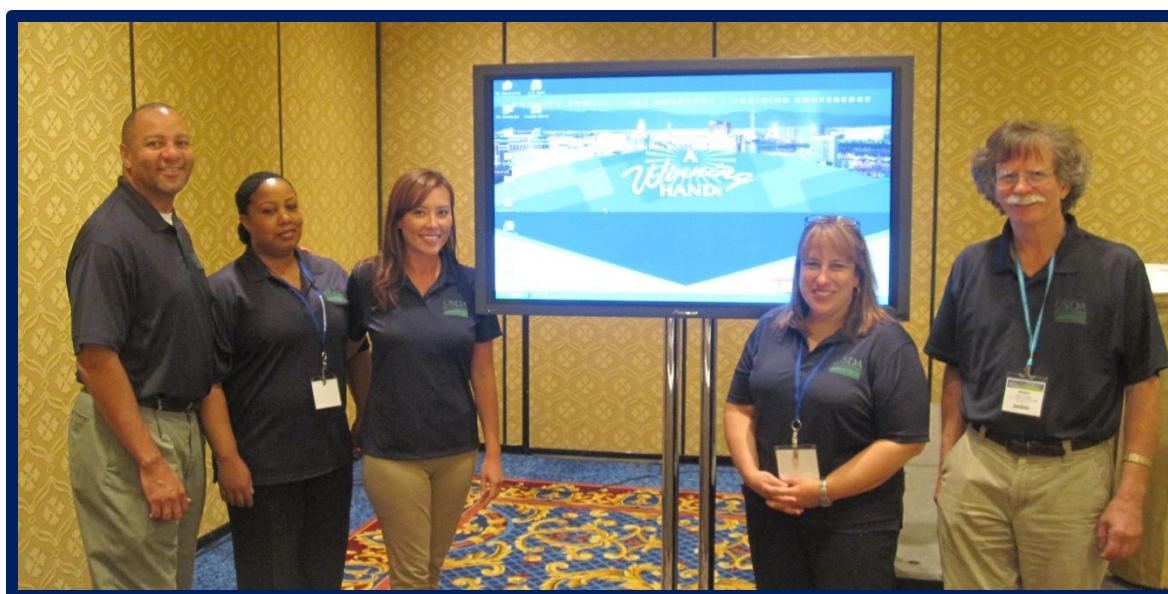
Summary of Scores

How satisfied are you:		CONSOLIDATED Total %	PURCHASE %	TRAVEL %	FLEET %
1	With the appropriateness of the training to your needs?	84.5%	87.5%	72.0%	93.3%
2	That the training personnel/instructors are sufficiently knowledgeable and professional? (GSA, U.S. Bank & CCSC)	95.2%	96.7%	89.1%	100.0%
3	With the presentations and information presented?	88.8%	89.6%	81.8%	97.1%
4	With the CCSC team's communication of Charge Card Program information?	91.9%	94.2%	81.8%	100.0%
5	With the guides and handouts distributed (if applicable)?	N/A	N/A	N/A	N/A
6	With the CCSC team's ability to answer and address any questions related to the Charge Card Program, its policies, and the Access Online system?	93.3%	93.3%	89.1%	100.0%
7	With U.S. Bank's support and assistance?	92.9%	93.3%	87.3%	100.0%
8	With the training sessions at the conference overall?	87.6%	87.5%	80.0%	100.0%

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Here are just a few comments from USDA conference attendees:

- The training was very helpful and the venue was great! Very helpful to visit with the other agencies and other departments. – **(Purchase – Anonymous – ARS LAPC – scored “Very Satisfied” in all categories)**
- USDA did not seem to support the conference (ARS). It is important that all attend. It is/was a great conference with pertinent information. Dee Dee Lilly, Frank Hodo, Clara Hickerson, and Yadira Stamp did a very good job. Great conference! **(Purchase – Anonymous – ARS – scored “Very Satisfied” in all categories)**
- (I liked) the Hands-on Reporting. **(Purchase – Laurie Revard – ARS – scored “Very Satisfied” in all categories)**
- The CCSC Team did a great job! Traci (Miner) from U.S. Bank was very helpful. I would like to see a class on USDA Purchasing Policy (DR-5316). **(Purchase – Mike Ash – FS)**
- The CCSC Team members were very helpful and very professional. **(Purchase – Mary Jones – ARS LAPC & Contracting Officer)**
- Each year, the Agency makes improvements to the training; I would like to see more participation from agency members. **(Purchase – Dale (Curt) Clark – NRCS LAPC)**
- I like that some of the sessions were USDA-specific. The Hands-on Training was helpful. U.S. Bank representatives were very helpful and knowledgeable. **(Purchase – Anonymous – ARS LAPC – scored “Very Satisfied” in all categories)**
- Regarding comments: Nothing I can think of – it was great. **(Travel – Charles W. Smith IV – APHIS – scored “Very Satisfied” in all categories)**
- More labs that directly show how to pull reports. Hands-on Training is the greatest help. **(Purchase & Fleet – Anonymous – NRCS back-up LAPC & LFPC)**
- Too many other courses I wanted to attend, but I was required to attend the USDA course (Appropriations course missed). **(Purchase – Anonymous – FS LAPC)**
- Could have had more on Travel cards, etc... **(Purchase & Travel – Anonymous)**



Thanks again from the USDA CCSC Team at the 2011 GSA SmartPay2 Training Conference (above L to R): Frank Hodo, Yadira Stamp, Clara Hickerson, Dee Dee Lilly, and Henry Hansen

USDA Charge Card Program Reminders



Access Online (AXOL) Set-up

While preparing the attendance lists for the 2011 GSA SmartPay Training Conference, the CCSC team noticed that several USDA Coordinators registered for the conference are not set up in AXOL correctly (e.g., several LAPCs are set-up in AXOL as cardholders only, not as LAPCs).

This is a reminder that the CCSC is responsible for setting up your cardholder account with U.S. Bank correctly, but you are responsible for checking your cardholder accounts in AXOL to make sure you and your cardholders are set-up correctly for your/their assigned role(s).

A-123 Compliance Reminders

As communicated during the July 28, 2011 training and at the GSA SmartPay Training conference, the OMB A-123 review of the charge card process identified the three (3) internal controls with reoccurring deficiencies listed below. As Coordinators, please remind your program participants of the following information:

- 1) **Requisition:** Purchase Cardholders will retain the requisition for 3 years in the Purchase Card file. LAPCs will perform Quarterly Reviews to verify that there are indeed requisitions for randomly selected Purchase Card transactions;
- 2) **Purchase Card Limit Increase:** If the Cardholder is requesting a limit above the Department's set Micro-Purchase limit, the LAPC must verify that the Cardholder has the appropriate warrant level. The AO/Cardholder's Supervisor or the requesting Cardholder must provide a copy of his/her warrant; and
- 3) **Convenience Checks:** Purchase Cardholders must obtain a specific level of approval from the APC in accordance with Agency convenience check procedures prior to issuing a convenience check for any amount greater than \$2,500.

USDA Charge Card Service Center (CCSC)



The CCSC welcomes your feedback. Please email us at ccsc@dm.usda.gov about ways we can improve the newsletter, with topics you would like included in upcoming newsletters, and or questions. Thank you!

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