UMB Commercial Card Solutions

State of Kansas Annual Commercial Card Meeting
November 13th, 2024

Agenda

- Introductions
- Customer Service
- Card Management
- Fraud & Disputes
- Product Update
- State of Kansas Updates – Tim Hund
- Questions

Card Management – Program Administrator

Manage your cards online and save time

- Open cards
- Close cards
- Activation
- Suspend
- View pending transactions
- Replacement Cards
- Update cardholder accounts
    - Credit Limit
    - Merchant Category Groups
    - International Spend
    - Single Purchase Limit
    - Contact information
- Statements
- Reporting
- Cardless accounts – View full card number, expiration date and CVV

Customer Service - Program Administrator

When to contact UMB

- Declines
- Disputes
- Fraud
- Payment questions
- Statement questions
- Increases in limits over $50,000
- Changing accounts with limits over $50,000
- Line of credit changes
- Travel and Purchase Alerts
- Rush cards

Please provide the first and last name on the card and the last 4 of the card number

When calling what will we verify

If an Authorized Company Contact calls UMB, we may ask for 1 of the following pieces of verification:

- Company Credit line
- Card credit limit
- Last four of SSN, Tax ID, or activation code.
- Specific transaction details
- We do request all emails come from either a Company Domain Email or Company Letterhead with a physical signature. Please provide the cardholder name and the last 4 of the card.

Customer Service - Cardholders

Cardholders should call the number on the back of their card if they need assistance with the following...

- Lost/Stolen cards
- Unauthorized fraudulent charges
- To inquire about card declines

Customer Service - Cardholders

Verification

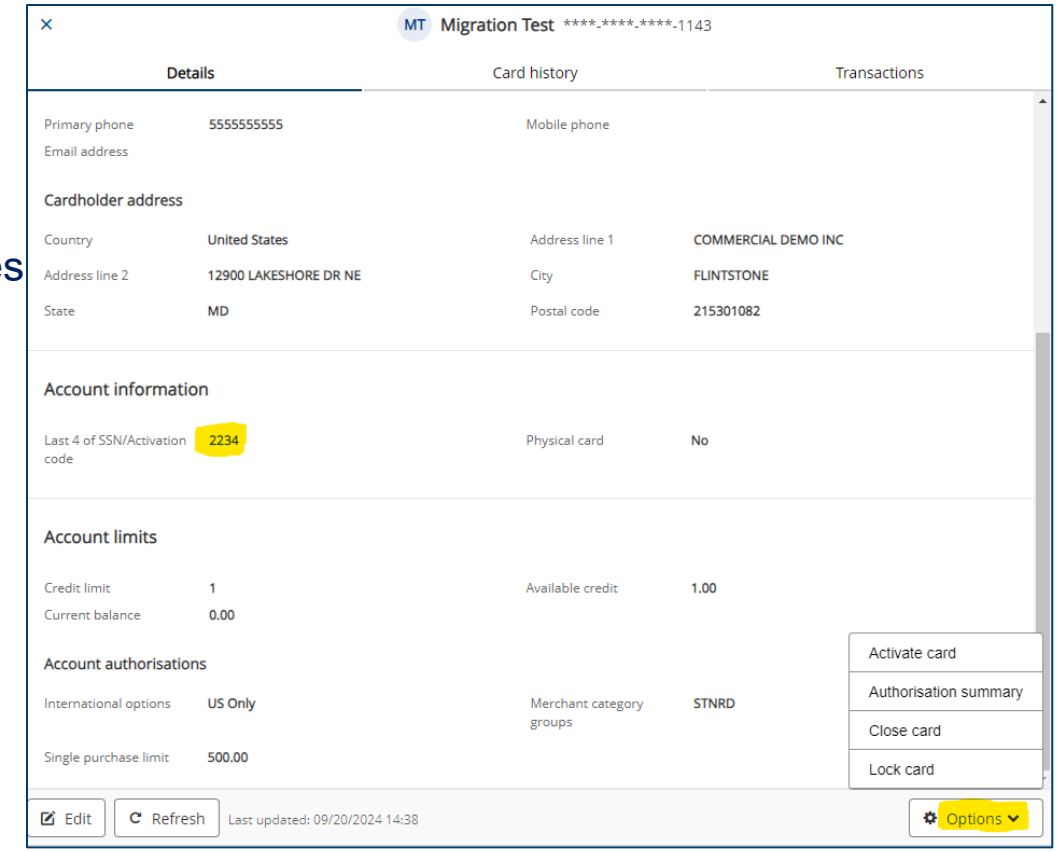
- Cardholders would need to verify 1 of the following:
  - 4-digit activation code
  - Credit Card Limit
  - Name of a Company Contact

If the cardholder comes to their company contact stating, they were not able to get something resolved. You can escalate this issue to the Program Coordinator, Michelle Carr or the Relationship Manager, Cherie Figge.

Common Requests UMBCC

Items Located in Card Details

- 4 Digit activation code
- Activate a card
- Lock a card
- Authorization Summary
- Recent Approvals and Declines



Fraudulent transactions

UMB should be notified immediately if there are fraudulent transactions on an account. The cardholder agreement states that you have 60 days to notify us from the date of the transaction. Temporary credits are applied to your account within 10 business days. The existing card is closed and a new card will be issued and mailed to the administrator unless instructed otherwise.

Non-Fraud Disputes

The cardholder agreement states that you have 60 days to notify us from the date of the transaction.

- Duplicate transaction, cancelled, credit not processed, merchandise not received.

To dispute a transaction contact UMB by calling the number on the back of the card. Credits will appear on the account once the dispute is resolved. Tax cannot be disputed. The merchant will need to credit the account.

Miscellaneous

- Reissue Cards – Cards that are inactive for 12 months will not be reissued. UMB can open the cards back up if needed.

- 4-digit activation code – When you order a new card it requires a 4-digit activation code. The code is required to activate the card through the phone number on the front of the card. The system will ask for the last 4 of the cardholders SS#, Tax ID or administrator issued pin. This number is also used to verify the identity of the cardholder when contacting customer service. Make sure the cardholder is aware of what this number is.

Payments

- Payments are due 30 days from the statement date.
- State of KS agency card will be shut down after being 60 days past due from due date.

(example payment is due June 24th, cards will be shut down if past due after Aug 25th)

- Tim Hund receives a report 1-2x a month with agencies/accounts that are past due with amounts and notifies each agency on the list.
- Questions regarding statements and payments should be directed to Michelle Carr or Cherie Figge.

UMBCC
Card Management Updates



Card Management Updates

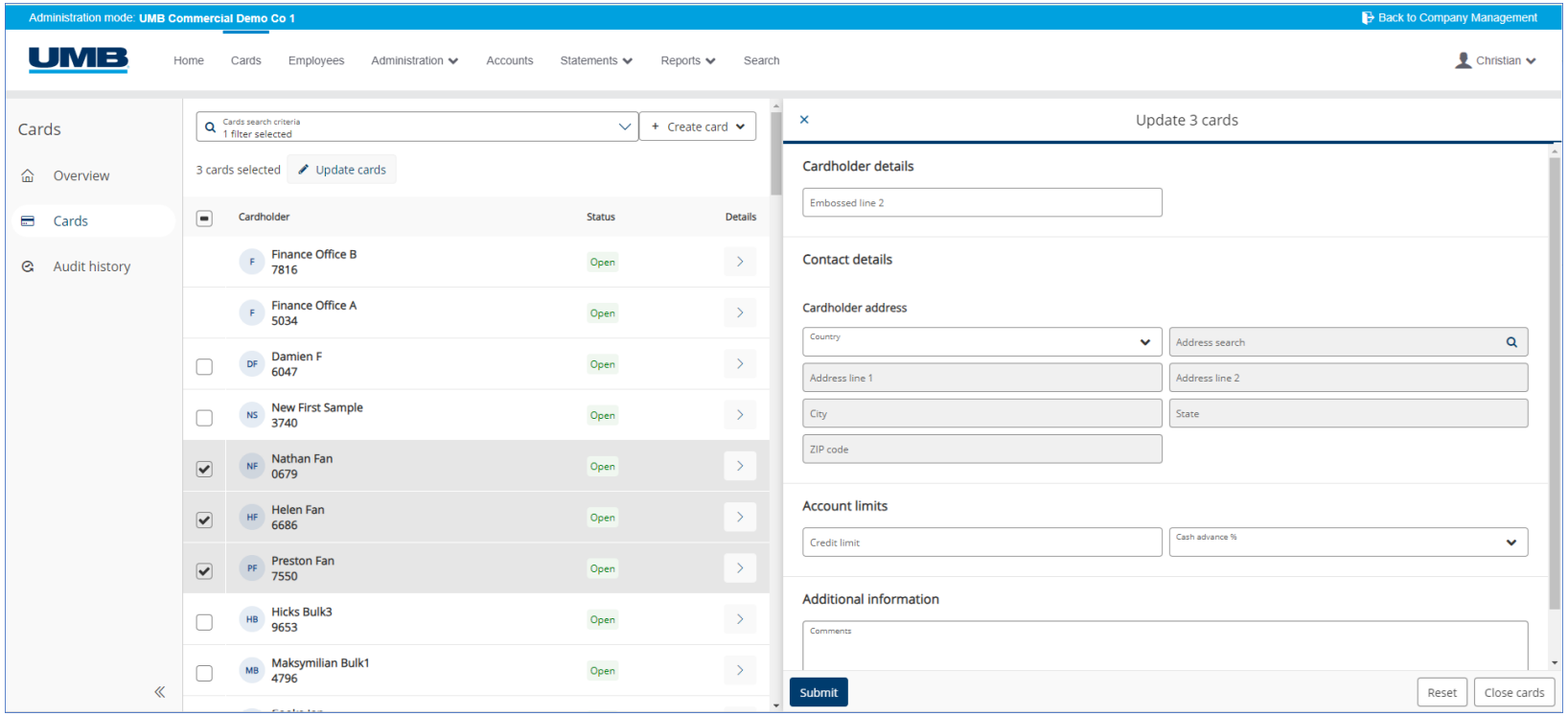
2024 Updates

Bulk Card Management

- Submit updates to take affect across multiple accounts at once
- Address and phone updates
- Credit limit and other controls

Card Management Updates

Bulk Card Management

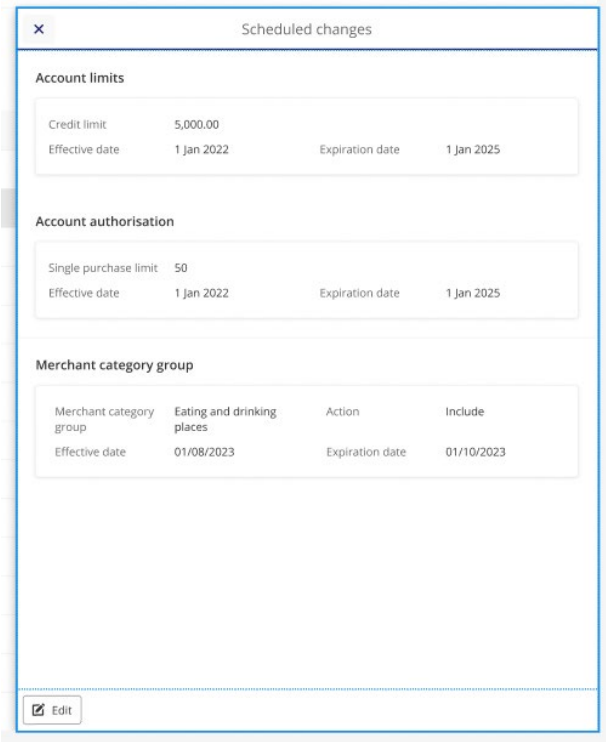


Card Management Updates

2025 Planning

- *Merchant Category Groups/International Options* and *Single-Purchase Limit* processing updates
  - Reintegrating the process so that all options can be managed independently
  - No longer need to remove SPL before making other updates

- *Scheduled Changes* functionality
  - Temporary Credit Limit (already available)
  - Temporary Merchant Category Group
  - Temporary Single-Purchase Limit





UMBCC
Security Updates

Security

As a bank, keeping customer and payment data secure is a top priority

Payment Card Industry Data Security Standards (PCI DSS)

- Requirements for securing cardholder data
- Implementation guidelines for access controls

Two important updates for UMBCC

1. September 2024: Updated Password Requirements
2. December 2024: Two-Factor Authentication

Updated Password Requirements

In effect as of Sunday, September 8

Passwords for all users must contain at least:

- 12 characters
- One lowercase character
- One uppercase character
- One special character
- One number

- New passwords cannot be the same as any of the last 4 passwords
- Users will need to adhere to new requirements upon next password expiration
- Passwords will expire after 90 days
  - This was already a UMB policy
  - Customers can request that passwords expire more frequently

Two-Factor Authentication (2FA)

Coming in December 2024

This will be in effect for all users immediately upon release

Common practice in the financial industry.

Combines two elements for security:

1. Something you know (password)
2. Something you have (token code)

Two-Factor Authentication (2FA)

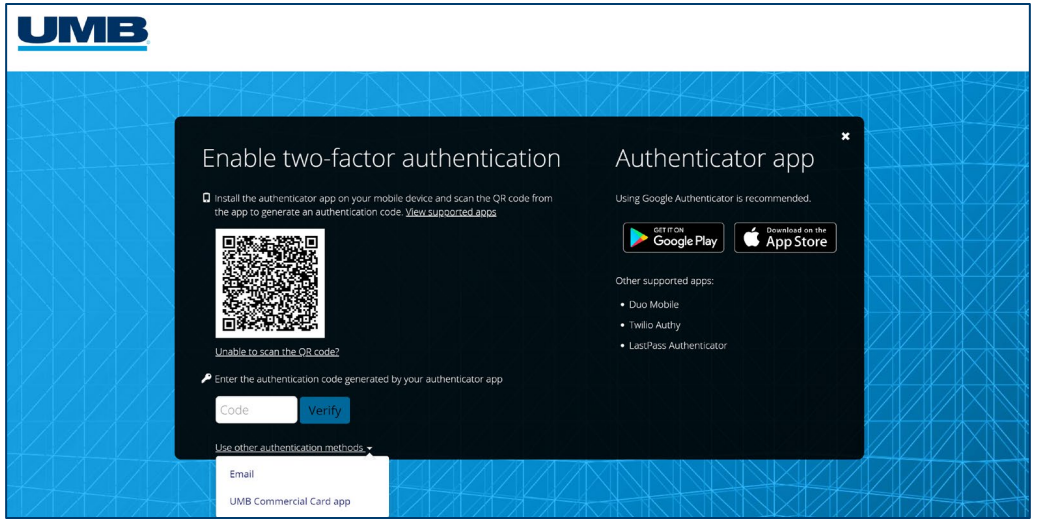
Token code delivery methods will include:

- Email
- Third-party Authenticator app (Microsoft, Google)

Set up is simple and only take a few moments

- Have token code sent by email
- Scan QR code with app

Guides will be available online through the Resources link in UMBCC.



Tim Hund Updates

- **Detailed Receipts**

➢ Detailed receipts are required for all P-card purchases.

➢ Contact vendors for copies of lost receipts.

➢ If a detailed receipt is not available, list individual items purchased and the cost per item in transaction documentation.

➢ Receipt amounts should agree to VISA charges; Explain any differences from the VISA charge in transaction documentation (shipping charges, etc.).

- **Disputed Transactions**

➢ Dispute transactions with UMB, if there are unexplained differences between the receipt and the VISA charge or if the transaction is fraudulent.

➢ Agencies have 60 days after the purchase date in which to dispute transactions with UMB.

➢ Don’t reconcile disputed transactions until associated credits are uploaded to SMART.

➢ Follow-up with UMB if credits are not received on a timely basis.

Tim Hund Updates

- **Segregation of Duties**

➢ The Cardholder and the Transaction Approver (in SMART) should never be the same individual.

- **Transaction Reconciliation**

➢ Reference purchase orders and contract numbers in PCARD Module of SMART, when appropriate.

➢ Transaction descriptions are required for all purchases in the PCard Module.

➢ Contact the SMART Team if 'approved' PCard transactions do not move through the Voucher Build Process (from the PCARD Module to the Accounts Payable Module).

- **Prior Authorization**

➢ Prior Authorization from OPC is required for P-card purchases greater than an agency's delegated purchase authority ($5,000 for most agencies) unless purchases are made from state contracts.

Tim Hund Updates

- **Out-of-State Travel Approval**
  - Out-of-State travel approvals is required for out-of-state trips.
- **Official Hospitality**
  - Document the purpose of hospitality purchases and list the names of any state employees receiving hospitality meals in transaction documentation.
- **Reimbursement for Personal Purchases**
  - Any personal purchases made with the P-card should immediately be reimbursed to the agency.
  - Reference the Receipt Voucher Number in the SMART Description Field.
- **Ordering New Cards**
  - All cards and cardless accounts should be issued in the name of the cardholder (except Cardless Travel Accounts and Automotive Cards).
  - Always reference the related control account when ordering new cards.

Tim Hund Updates

- **Cardholder Profiles (in SMART)**

➢ It is only appropriate to use Dummy Employee Numbers (for example 17300PCARD for the Department of Administration) when setting-up Cardholder Profiles in SMART for cardless travel accounts and Automotive Cards.

➢ The cardholder's employee number should be used when setting up Cardholder Profiles for all other cards and cardless accounts.

- **Cardholder Reports**

➢ Agree purchases and payments on cardholder reports to SMART.

➢ Follow-up with UMB if there are past due balances on the cardholder report.

  - (Payment is due to UMB within thirty days after the end of the billing cycle in which purchases were made).

Tim Hund Updates

- **Cardholder Lists**

  - Request lists of your agency's cardholder periodically from UMB.
  - Determine that any temporary changes in strategies, single transaction limits and credit limits have been subsequently changed back to the original values.
  - Determine that all cards are associated with a Control Account.
  - Determine that Cardless Account Names are understandable (If your agency has multiple cardless accounts).
  - Determine that Control Account Names are understandable (If your agency has multiple control accounts).

- **Upcoming Unusual Purchases**

  - Contact UMB in advance before making a purchase that is unusual for your card.
  - This helps avoid turndowns by UMB's Fraud Detection Unit.

Tim Hund Updates

- **Other Comments**

- Deleted Vouchers – Always ask the SMART Team to add back deleted vouchers as unreconciled items in the PCARD Module.

- Walk-In Contacts only include items physically located at the merchant's location at the time of purchase.

- Credit card surcharges are not prohibited.

- Per OPC Informational Circular 25-03, prior authorization must be obtained when cumulative purchases from a non-contract vendor are greater than an agency's delegated purchase authority. This includes both p-card purchases and non-p-card purchases. OPC will review cumulative non-contact spends during agency p-card audits.

Relationship Team

Cherie Figge
SVP | Account Executive
816.843.2842 | cherie.figge@umb.com



Sarah Antrobus
VP | Account Executive
816.860.7790 | sarah.antrobus@umb.com



Relationship Team

Kayla Miller
Manager – Commercial Card Programs Service and Support
816.860.5767 | kayla.miller@umb.com

Michelle Carr
Program Coordinator- Commercial Premium Support
816.843.2413 | michelle.carr@umb.com

Lance Wright
SVP | Director of Payables
913.515.7158 | lance.wright@umb.com

Thank You