UMB Bank and the State of Kansas Annual Agency Meeting

November 4th, 2026



Agenda

- Introductions
- Commercial Card Fraud
- Commercial Card Support
- UMB Commercial Card Updates
- State of Kansas – Tim Hund
- Questions

Opening Remarks and Introductions



UMB Contacts



Cherie Figge

SVP, Commercial Card Sales
State of Kansas Relationship Manager



Kayla Miller

AVP, Manager Commercial Card Program Services



Jade Reuting

Program Coordinator
Commercial Card Service Premium Support

UMB Contacts



Tracy Swaim

VP, Program Manager Fraud
Communication and Governance
Fraud Strategy & Analytics



Lance Wright

SVP, Director of Commercial Cards



Tammy Wolf

Manager-Program Coordinators
Commercial Card Service

Commercial Card Fraud Update

Tracy Swaim VP, Program Manager, Fraud Communication and Governance
Fraud Strategy & Analytics
UMB Bank



Card Landscape & Future State

Past

2015 Counterfeit was about 35% of the fraud, with ecommerce at 55% and barely any account takeovers

2025 ecommerce was about 70% of all card fraud and counterfeit was well under 10%

Present

Tokens (digital wallets) are the more recent target:

- Advantages:
  - Enhanced card data security
  - Smoother transaction experience
- Disadvantages:
  - User errors
  - Social engineering

Virtual Cards:

- Distinct, complete payment instrument with unique 16-digit account number, expiration date, and CVV
- Functions like a standalone card number—often single-use, vendor-locked, or subject to strict spending limits

Future

Next wave:
Agent-enabled card use

Fraudulent activity has been identified across multiple commercial virtual card programs:

- immediately after card creation rather than on stale cards
- often first attempted transaction or shortly thereafter has been deemed fraud

Bot detection, identity and authority confirmation, chargebacks & fraud claims, test transactions set to be challenges for banks and merchants.

Thank you!

Contact information

Tracy.swaim@umb.com

Knowing Where to Turn: Commercial Card Support Tips and Resources

Kayla Miller, AVP Manager Commercial Card Service

UMB Bank



Who Supports You



Commercial Customer Service

This is a 24/7 support team at 888.494.5141. This team is geared to cardholder support and limited Company Contact support. No online systems access, so Program Admins cannot use this team.



Client Advisor

Open M-F 7am-6pm at 855.698.8050 option 1, option 2. This team supports Company Contacts and Program Administrators.



Program Coordinators

The State of Kansas has a dedicated support person, Jade Reuting, to support your day-to-day needs.

Security Starts with Verification

1. The first part of verification the Cardholder/ Company Contact would need to verify one of the following with Commercial Customer Service:
2. Cardholder:
    1. Company contact
    2. Credit Limit on card
    3. 4-digit verification code
3. Company Contact
    1. Overall Company credit limit
    2. Last four of Tax ID
    3. Last Payment Amount (within $1.00)

We will use OTP as a second piece of verification for the following:

1. Activate Card
2. Duplicate Card Request
3. Lost/Stolen report
4. Phone number change
5. Purchase Notification
6. Travel Alert
7. Remove a hold

What to expect when calling Client Advisors/Program Coordinators

If a verification fails, cardholders are referred to their Company Contact for further assistance. The Company Contact or Program Administrator can escalate with your dedicated Program Coordinator, Jade, or our Client Advisor team at 855.698.8050, option 1, option 2 or email us at PremiumSupport@umb.com.

We have a very similar verification process, and can ask the following:

1. 4-digit verification or last four of tax id
2. Overall credit line or credit line on specific card
3. We will use OTP, as needed

What Is OTP And Why Do We Use It?

The service team will ask for the cardholder's ***personal*** cell phone number. Our support team utilize a system that verifies that the cardholder's name is tied to cell phone number provided. Once that is verified, the support team member will initiate a text that will include the OTP. Once received, the cardholder will be asked to read that OTP to the support representative. If the OTP matches, the representative will proceed with the cardholder's request.

WHAT IF THEY FAIL VALIDATION?

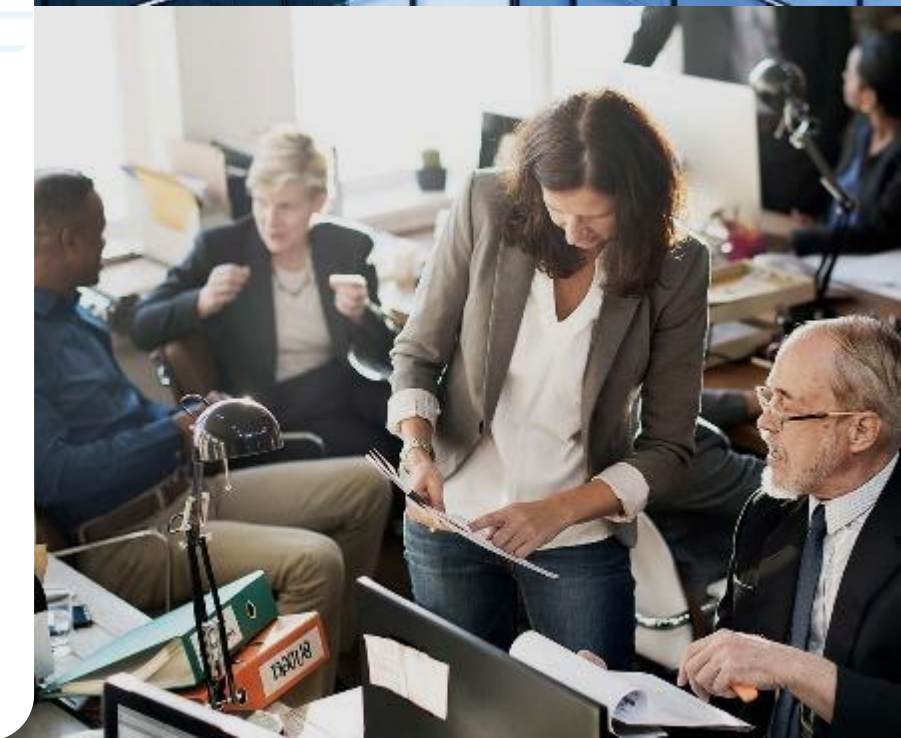
Oftentimes a cardholder is providing their work land line or work cell vs their personal cell phone number. If cardholder contacts a Company Contact or Program Administrator, the Company Contact/Program Administrator should confirm that the cardholder provided their personal cell phone when calling the support line.

- **IF THEY STILL FAIL**, the Company Contact should contact the Client Advisor team, who will assist with the request and will investigate why the cardholder failed validation.

Why does UMB utilize *personal* information to validate a *commercial* cardholder?

To authenticate the identity of the person calling in, we use multifactor authentication when the risk to the account increases based on the request being made. The first factor we use on all calls is something the caller ***knows*** about the account. The personal piece is something the caller ***has***.





When to Submit a Fraud or Dispute

Fraud Expectations

If you did not participate or did not authorize the transaction if can be deemed as fraud. You have 60 days from the transaction date to submit a fraud claim. Once we submit a fraud claim you will see a provisional credit on the account. Our 24/7 Fraud support number is 855.300.7260

Dispute Expectations

If you did participate in the transactions and run into issues with the purchase. We always recommend to try to resolve the issue first before contacting the bank. If merchant is unwilling to reconcile you can open a dispute within 60 days of transaction date. You can start this process with our 24/7 dispute support team at 855.300.6567

Tips

- When emailing UMB please provide the first and last name of the cardholder and the last 4 of the card number.
- Add an email address to your cardholder profiles for faster fraud notification. If appropriate a mobile number for text alerts.
- Reminder: you have 60 days from the transaction date to dispute charges.
- If fraudulent charges a new card will need to be issued.
- Cardless account information may be found online. UMB no longer sends letters with updated card information. If you need access please reach out to UMB.
- When emailing UMB please email premium.support@umb.com and copy Cherie Figge cherie.figge@umb.com for customer service.
- State issued purchasing cards should not be loaded to personal mobile phones.
- If making large or unusual purchases or planning international travel please notify UMB to avoid interruption.

UMB Updates

Cherie Figge
SVP, Commercial Card
UMB



Miscellaneous Updates

- Product Updates
  - International Changes
  - Temporary MCCG changes
- Reports
  - Card Details Report
  - Declined Transaction Report
- Contact Updates
  - To make changes to contacts that need call in access please email Tim Hund and copy Cherie Figge. Please keep your contacts up to date for communications.
  - To add users to UMBCC contact Premium Support and Cherie Figge for assistance.
- Online Training
  - UMB will schedule optional online training for State Agencies an email invite will be sent out.
- Agency Meetings
  - Account Reviews

State of Kansas Updates

Tim Hund
State Purchasing Card Administrator
Office of Procurement and Contracts



Agenda

- P-Card Best Practices
- Revised State P-Card Procedures Document
- Revised Cardholder Agreement

Purchasing Card Best Practices

- P-Card purchases must be in compliance with the State's accounting, purchasing and travel rules.
- Prior Authorization (from the Office of Procurement and Contracts) is required for **cumulative noncontract purchases** made from a supplier (during the fiscal year) that exceed the agency's delegated purchase authority limit.

  - Agencies can use the KS_PCARD_SPEND_DETAIL **Query** to monitor / track **cumulative noncontract purchases** made from individual suppliers.
  - In addition, OPC will periodically monitor **cumulative noncontract purchases** from an agency's suppliers for the fiscal year.

Purchasing Card Best Practices

- Receipt documents are required for all p-card purchases.
  - Missing receipt documents are not reflective of a strong internal control environment.
- **Detailed** receipt documents are required for all p-card purchases, for transaction transparency.
  - Receipts that do not include the details of the purchase (what was purchased; cost per item purchased; total purchase amount, etc.) do not provide transaction transparency.
- P-Card transactions should be reconciled / paid on a timely basis.
  - Transaction reconciliation within 30 days after the purchase date is a best practice.
  - Untimely transaction reconciliation is not reflective of a strong internal control environment for an agency's / university's p-card program.
  - Payment is due to UMB within 30 days after the end of the billing cycle in which purchases were made.
  - Timely transaction reconciliation ensures that the deadline for making payments to UMB for p-card transactions is met.

Purchasing Card Best Practices

- Segregation of Duties – Cardholders should never approve transactions (in the PCARD Module of SMART) made with their own cards.
- Meaningful descriptions should be input into the PCARD Module of SMART for all p-card transactions during transaction reconciliation, for transparency purposes.
  - Meaningful descriptions are necessary for transaction transparency.
- If a p-card voucher is **cancelled** in SMART, request that the SMART Team add back the related p-card transactions as **unreconciled** in the PCARD Module of SMART.
  - An out-of-balance with UMB will occur if transactions associated with a cancelled p-card voucher are not added back as unreconciled in the PCARD Module of SMART.
- It is a best practice to agree purchases, payments and adjustments (if any) included on Control (Billing) Account statements (received from UMB), to related control account activity in SMART.

Purchasing Card Best Practices

- It is a best practice for cardholders and their supervisors to sign / initial Cardholder Statements received from UMB, to signify that goods and services purchased (a) were for official State business and (b) were received by the agency.
- Additional Queries that are necessary in administering an agency's p-card program are listed below:
  - KS_PCARD_AUDIT_REPORT – This Query generates a report that lists all of an agency's p-card **approved p-card transactions** that have been assigned to a voucher in SMART.
  - KS_PO_PCARD_STATUS – This Query generates a report that lists (a) all of an agency's **unreconciled p-card transactions** and (b) **reconciled p-card transactions** that have not been assigned to a voucher in SMART.

Questions?
Closing Remarks
Thank you for attending!

A copy of the presentation will be emailed to you.

