



# State of West Virginia Local Government Purchasing Card Solution & Update

*October 19<sup>th</sup>, 2022*

# Introductions



**Ryan Calloway**

*Vice President, Large Market Strategic Sales – Public Sector & Higher Education*



**Traci Miner**

*Vice President, Senior Solutions Engineer*



**Jim Smith**

*Director of Operations- State Auditor's Office Purchasing Card Divisions, State of West Virginia*

# Agenda

Introductions

State Auditor's Office Update on Transition

Experience

Solution Overview

Technology Demonstration

Question & Answer



## U.S. Bank Transition Update

- LG P-Card – U.S. Bank Award Announcement – August 5, 2022
- U.S. Bank Transition-Onboarding Tool Instructions – August 11, 2022
  - The invitation emails will be coming from:  
[apply.paymentsolutions@usbank.com](mailto:apply.paymentsolutions@usbank.com)
  - The purpose of the onboarding tool is to streamline the process for you to provide required information to U.S. Bank for them to begin setting up your card program. This will include documentation to satisfy “Know Your Client” banking requirements, information to credit qualify your entity, and a separate U.S. Bank WV Program Member Agreement form.
- U.S. Bank Transition Revised Participant Rebate Schedule – September 2, 2022

# U.S. Bank Transition Update

## ➤ Training

- Beginning week of November 14, 2022 – January 15, 2023
  - Teams, Access Online, Quick Reference Guides, etc.

## ➤ Contract Term

- January 1, 2023 – June 30, 2028
  - Optional 2 years of renewals

## ➤ Card Issuance

- Hand delivered by your Field Representative beginning the first week of December.
  - Hard cutover January 1, 2023
- After January 1, 2023, they will be bulk shipped to the primary coordinator we have on file.
  - Onboarding process must be completed by 10/28/22 to guarantee card delivery

# U.S. Bank Transition Update

## Changes:

- Card Brand will be VISA
  - Fuel Tax Reclamation by NECS
- Access Online
  - One Portal single login for statements, reconciliation, payments, reporting, etc.
- Mobile App
- Card Activations, Disputes, PIN changes online

## How to Participate

- Receive the governing body of the Local Governmental Entity's approval
  - Submit meeting minutes that include approval to participate
    - Appoint Program Coordinators
    - Create and Adopt P-Card Policies and Procedures
    - Execute Program Participation Agreement
  - Submit most recent financial statements
  - Complete the LG P-Card Account Administration Worksheets to set up Coordinators, Corporate Accounts, and Card Accounts
  - Obtain signed Cardholder Agreements
  - Complete applicable training
  - Complete ACH setup for rebate payments

# Questions?

## Office of the West Virginia State Auditor Local Government Purchasing Card Division

### General:

email: [wvlgpcard@wvsao.gov](mailto:wvlgpcard@wvsao.gov)

phone: 304.558.2251

### Bank Transition:

Julie Gray: [julie.gray@wvsao.gov](mailto:julie.gray@wvsao.gov)

phone: 304-558-2261 x2423



# Public Sector Experience in Payables

U.S. Bank brings expertise gained from thousands of Public Sector purchasing & travel programs

Federal Government
Air Force
Army
Navy
Defense Agencies
NASA
Postal Service
Department of Transportation
Department of Agriculture
Veterans Affairs
<b>More than 60% of the Federal Government's spend is managed by U.S. Bank</b>

State Government	
Alabama	Montana
Alaska	Nebraska
Arizona	Ohio
California	Oregon
Colorado	Pennsylvania
Idaho	South Dakota
Iowa	Tennessee
Kentucky	Washington
Maryland	West Virginia
Michigan	Wisconsin
Minnesota	Utah
<b>We manage 22 State Government purchasing and travel programs</b>	

Local Government
Anoka-Hennepin County Public Schools, MN
Anne Arundel County Public Schools, MD
Tacoma School District, WA
Anchorage School District, AK
School District of Washington, MO
Worcester County Public Schools, MD
Lakeville Schools, MN
Eau Claire County Schools, WI
Madison School District, WI
Oshkosh Area Schools, WI
<b>Thousands of Local Government purchasing and travel programs</b>

# One card, one process, one solution for all expenses

Flexible card controls reduce maverick spending and improves compliance with travel and procurement policies

## Acceptance

Visa network provides unsurpassed global acceptance in more than 200 countries



## Card Controls

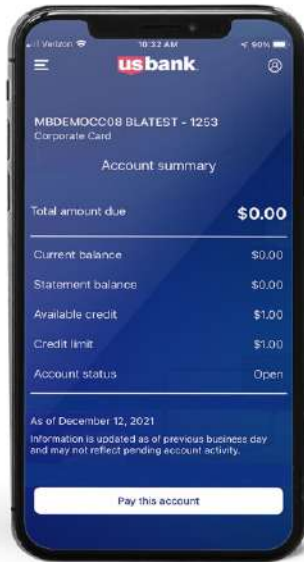
- Cash access restrictions
- Merchant Category Code (MCC) blocking
- Managed Spend/Declining balance feature
- **Virtual Card Programs**
- Fleet- Tax Reclamation (NECS)
- Overall spending limits
  - Transaction amount or number of transactions
  - Daily, cycle, monthly, quarterly, yearly or custom velocity spending limits
- Effective dating
- Templates/Profiles

## Protection

- EMV® and Contactless cards
- Text and email alerts
- Payment Analytics
- Liability Waiver Program  
Protects against eligible losses up to \$100,000 of cardholder misuse
- Liability Policy & Fraud Protection  
Safeguards employees from unauthorized charges if card is lost, stolen, or compromised
- Travel & Emergency Services  
Accident insurance, auto coverage, lost luggage

# Access Online Mobile

U.S. Bank provides mobile technology to further enhance the user experience



## Cardholders

- ✓ Manage account alerts
- ✓ View account status, credit limits and availability
- ✓ View and dispute transactions
- ✓ Attach receipts
- ✓ Pay bill online
- ✓ Address change
- ✓ Request a virtual account in the app
- ✓ Request a replacement card
- ✓ Add your card to mobile wallet

## Program Administrators

- ✓ Access real-time information and account maintenance updates
- ✓ View authorization declines and decline reasons
- ✓ Change authorization limits
  - Credit Limit
  - Single Purchase Limit
- ✓ Re-open and close accounts



Available for download from the Apple App Store or for Android via Google Play

# Access Online Account Alerts

U.S. Bank provides real-time email and mobile SMS alerts to enhance the cardholder experience and visibility

Over 25 alerts  
available via email  
or mobile SMS

## PURCHASE ALERTS

- ✓ Purchase declined
- ✓ Purchase/credit amount exceeds \$X
- ✓ Account balance reaches \$X
- ✓ Payment due in XX days
- ✓ Cash withdrawal
- ✓ Available credit \$X or less
- ✓ Purchase merchant state
- ✓ Purchase merchant country
- ✓ Purchase merchant type
- ✓ Mail/telephone order purchase
- ✓ Internet purchase
- ✓ Distance from pre-defined location (postal code/zip)
- ✓ Percentage of credit limit
- ✓ Multiple percent of credit limit

## EVENT ALERTS

- ✓ PIN maintenance occurred
- ✓ Card activation
- ✓ Personal information changed
- ✓ Card requested
- ✓ Payment transaction
- ✓ Balance on a daily basis

## FRAUD ALERTS

- ✓ Suspicious Activity



# Mobile Payments

U.S. Bank's commitment to mobile applications provides added security and convenience to your purchases

**One-touch checkout**

**No card number entry**

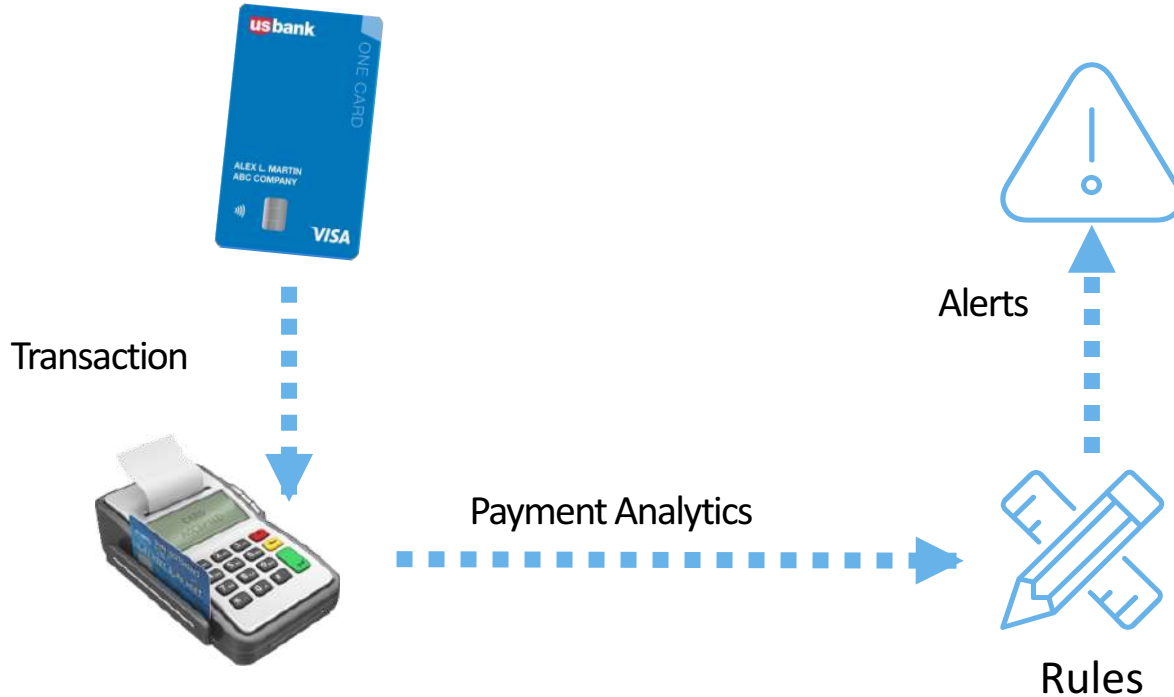
**No need to type addresses**

**No card information shared with merchant**



# Payment Analytics Compliance Tool

Payment Analytics adds another layer to mitigate misuse and non-preferred spend



# Sample Rule Templates

Payment Analytics supports over 30 customizable templates to help clients manage and enforce policy compliance



- Merchant Watch List
- Transaction Outside Spending Guidelines
- Split Transaction
- Transaction Close to Single Purchase Limit
- Large Spend Increase over Average Spend



- Airline Travel Purchase Exception
- Hotel Room Purchase Exception
- Travel Card Purchase in Cardholder's Postal Code
- Account Opened/Maintained with Limits Exceeding Standards

# Latest Innovations – Instant Card

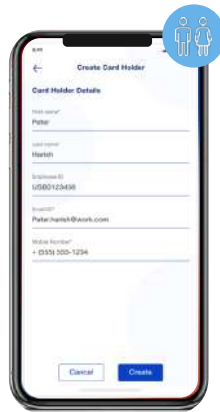
U.S. Bank exclusive offering launched in two months to help meet customer needs due to COVID-19

- Provision a virtual card real-time and push to a user through a mobile app
- Dollar and date controls
- Included up to three data fields

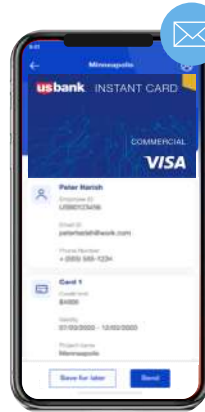
**3 Easy Steps**



**How much?**



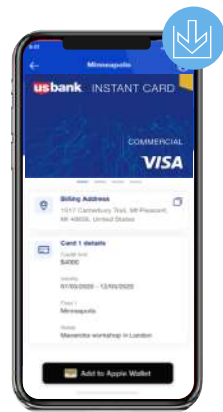
**Who?**



**Send!**



**Receive email**



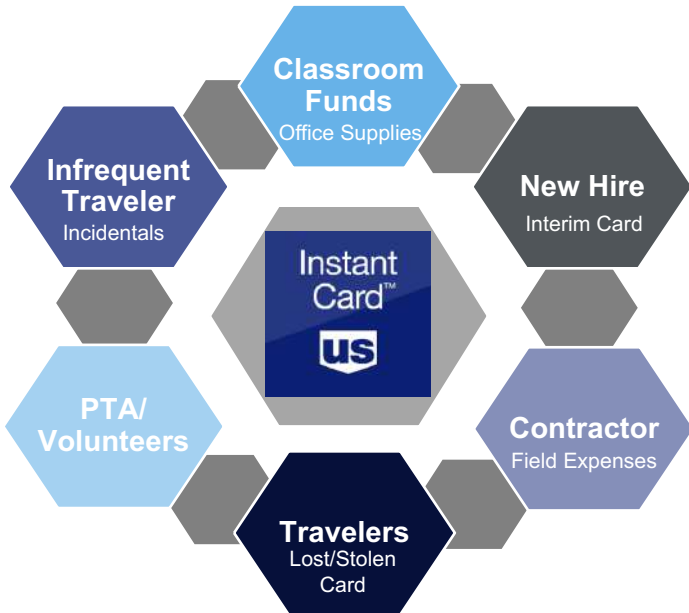
**Add to Mobile Wallet**

**Spend!**



# Latest Innovations – Instant Card

Instant Card addresses the needs of a variety of use cases to provide benefits to the State and Local government



# Program Optimization Team

In-house team dedicated to proactive, consultative client engagement

- Available for life of U.S. Bank relationship
- Expertise across full spectrum of Procure-to-Pay processes
- Provided at no cost
- Leverages McKinsey & Company external data sources
- Industry certified expertise

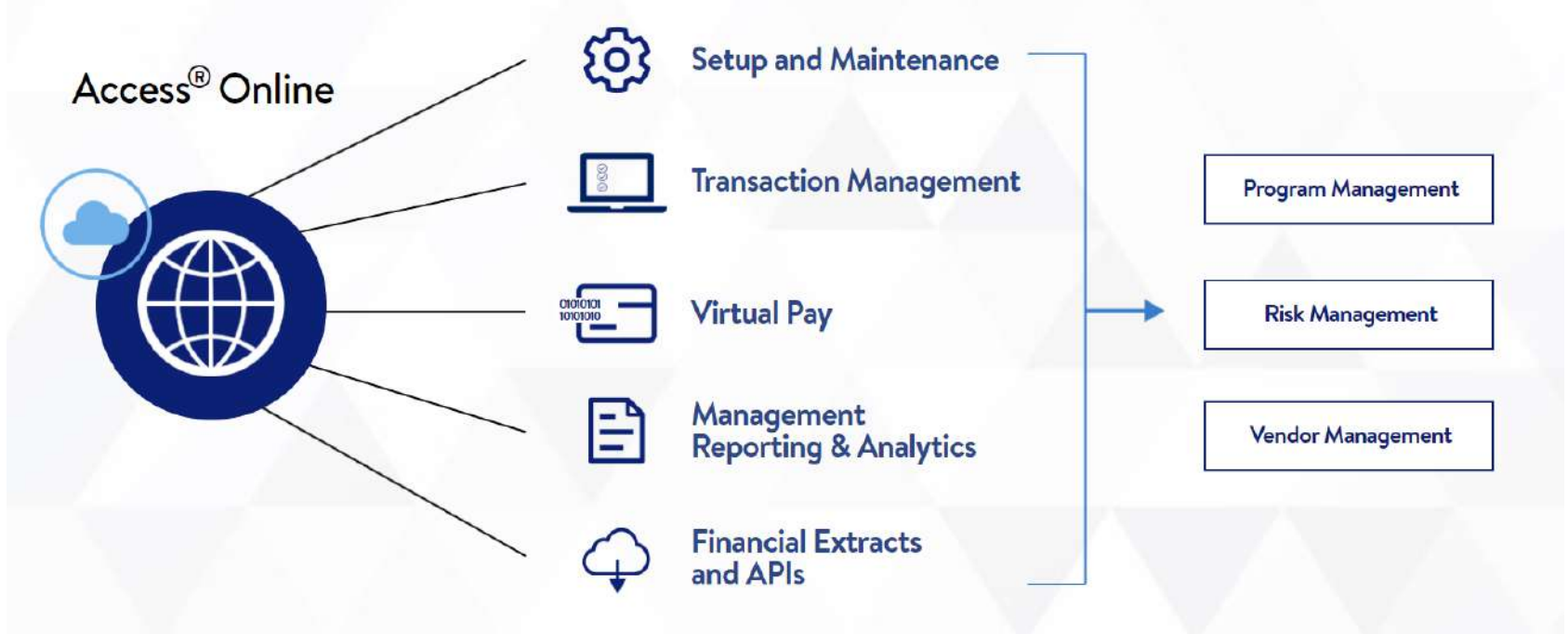
## Services provided

- Payment strategy development
- Industry benchmarking analysis
- Best practices consultation
- Program optimization
- Payment process mapping
- Program utilization review
- Whitepaper program evaluation
- Supplier retention strategy recommendations



# Access<sup>®</sup> Online Functionality

Continuous investment in propriety technology allows management all aspects of the program





# Demonstration



# Question & Answer

