

Exploring the Pcard

Presented by:

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Amanda Mitchell, DOA

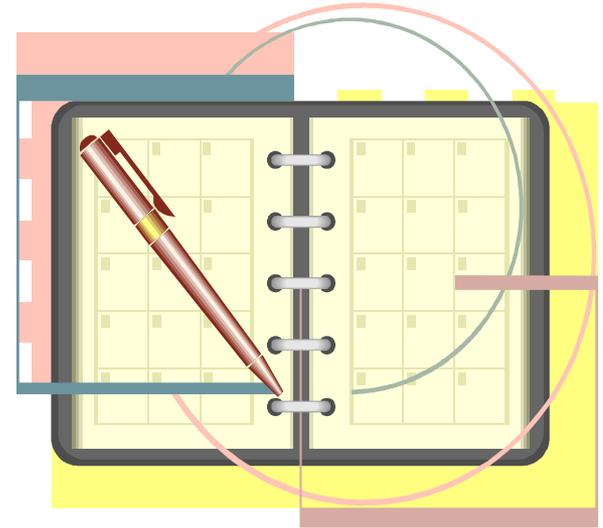
Maureen Sudbay, BOA



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Agenda

- Industry Updates
- ePayables
- Fraud Updates
- IntelliLink
- Online Reconciliation
- eCommerce Updates
- Q & A



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Industry Updates

Expected Growth Rates in P-Card Spending from 2011 to 2016

	Corporate Sector	Government and Not-for-Profit Sector	Total Sample
Total spending change expected from 2011-2012	9%	6%	8%
Total spending change expected from 2011-2014	31%	18%	26%
Total spending change expected from 2011-2016	56%	32%	48%

Source: RPMG Purchasing Card Benchmark Survey 2012



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Works[®]: New user interface

Value

enhanced usability leads to more efficient processes and streamlined workflows

Comprehensive

The Works platform provides a comprehensive card management tool for our Card clients, in which they can better manage, reconcile and approve card payments faster and more efficiently.

Capability

We enhanced Works with receipts imaging, secure email and push payments. We continue to enhance Works with ePayables reconciliation and automating files, in addition to Chip and PIN capabilities.

Simplified

The new Works UI focuses on simplifying the usability of the system:

- Enhanced usability for every user type
- Streamlined workflows and presentation of data
- Additional search and filter features

For many years, our clients have praised the industry-leading functionality of Works[®] and we're pleased to leverage their valuable direct input in the redesign of the program's user interface. The changes will have an immediate impact on our clients' ability to effectively manage their card payments and overall working capital.

Kevin Phalen, Head of Global Card and Comprehensive Payables, Bank of America Merrill Lynch



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New UI access: I have it, now what?

Login. Frequently.

The best way to learn a new system is to jump in and attempt your day to day tasks. The new UI is meant to be very intuitive and easy to pick up. Take your time and give yourself a self-guided tour.

✓ Attend a Webinar – or two.

A host of instructor led training opportunities for program administrators is available on the new UI. Access the full training menu and register for classes via the Training & Resources link within Works.

✓ Leverage online resources.

All online resources have been updated and enhanced for the new UI. Many of these resources will also be helpful as you provide Works access to end users:

- **Quick Reference Guides** – all updated to reflect the new UI and easily accessible via the Training & Resources link within Works.
- **Online Help** – a robust, indexable and searchable feature in the new UI.
- **End user videos** – a series of self-help videos addressing common functions within Works.
- **Glossary of Terms** – a searchable feature built into the Online Help.
- **New UI Access guide** – if you've misplaced the copy sent to you back in March, contact your CAM or call the THD for another version. Consider repurposing this document for future end user access to the new UI.



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New UI access: I have it, now what?

Do you have end users that need new UI access?



Once your PAs have access to the new UI, you may begin to grant end users access to the interface.



Repurpose various resources and documents available on the new UI to prepare your end users for the new UI. You can even send out a link to the videos – no login to Works required.



Communication is key to success. Promote end user access of the new UI wherever and whenever possible within your organization.



Servicing

The Technical Help Desk, 1.888.589.3473, is ready and able to assist you with questions and service issues regarding both the current and new Works UI.



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New: Accounts Dashboard

- Quick View of Accounts nearing credit limit
- Tabs for both Individual Accounts and Corporate Accounts

Works Home Page

New: Communications section

- Alerts section
- My announcements – Set by PA and stays on Home Screen until “expiration” date
- Works Announcements – Visible to PA only



Action Items

Action	Acting As	Count	Type	Current Status
Download		1	Report	Ready
	Accountant	10	Purchase Request	Open
Close	Accountant	1	Reimbursement	Review
Close	Accountant	34	Transaction	Review
Sweep	Accountant	26	Transaction	Outstanding

5 items Show 10 per page Page: 1 of 1

Accounts Dashboard

Account Portfolio

Account Nickname	Account ID	Credit Limit	Current Balance	Available Credit	% of Credit Limit Used
PCARD	3900	1,000,000...	162,217.95	837,782.05	16%
INDIVIDUAL PAY	7284	100,000.00	14,347.09	85,652.91	14%
EPAYABLES	9460	1,000,000...	751.94	999,248.06	0%
INDIVIDUAL LIABILITY	7783	1,000,000...	0.00	1,000,000.00	0%
IL W RECOURSE	6923	1,000,000...	0.00	1,000,000.00	0%

5 items Show 10 per page Page: 1 of 1

Alerts

Your password is going to expire today. [Change it now.](#)

My Announcements

Reconcile by 6/15

Posted by your Program Administrator, Bob Administrator, on June 8, 2012.

Works Announcements

Welcome to the new generation of Works!

This section will be used to communicate important information to you as a Works Pilot participant. Please check here for important updates, notices and other information throughout this pilot period.

Please remember, this pilot site has limited functionality but does interact directly with your current Works site. **Any changes made in the pilot site will affect your live accounts.** For full functionality of the Works application, please visit: <https://payment2.works.com>.

The purpose of this pilot site for the new user interface is to solicit feedback on the layout and usability of your card account data. Your feedback is a vital part of our improvement process. Please email us at dq.works_ui_pilot@baml.com with your questions, comments or suggestions on this new interface.

We truly appreciate your time and participation as we continually work to improve this application!

Works – new UI - single action feature

New: “Single Actions” menu

From the master account table, you can perform tasks on a single account, or a group of accounts without leaving the main page. No need to drill down to additional pages to execute simple changes.

Account Portfolio Actions ▾

>> In Scope Corporate [Clear Filters](#) [Columns](#) ▾

<input type="checkbox"/>		Account Name	Account ID	Accountholder	Spend Control Profile	Current Balance	Available Spend	Available Credit	Account Nickname
<input checked="" type="checkbox"/>	<input type="checkbox"/>	ACE RENTALS	8892	00.Cardholder_ePavables	01 Single REQ. Line Item, Tot...	0.00	23,744.24	1,000,000.00	12348999
<input checked="" type="checkbox"/>	<input type="checkbox"/>			00.Cardholder_ePavables	01 Single REQ. Line Item, Tot...	10.99	(10.99)	999,989.01	45008839
<input checked="" type="checkbox"/>	<input type="checkbox"/>			cardholder_bob	\$12.5k CL / \$5k DF / \$5k ST...	13,275.60	(8,275.60)	(775.60)	BOB CARDHOLDER
<input checked="" type="checkbox"/>	<input type="checkbox"/>			Declining Balance_Bob	Declining Balance	3,093.47	0.00	996,906.53	BOB DECLINING BA...
<input checked="" type="checkbox"/>	<input type="checkbox"/>			Test_Bob	\$50k CL / \$0k DF / Standard ...	4,137.63	0.00	45,862.37	BOB TEST
<input checked="" type="checkbox"/>	<input type="checkbox"/>			Villareal, Curt	\$10k CL / \$10k DF / \$2k STL ...	5,846.41	5,707.52	4,153.59	CURT VILLAREAL
<input checked="" type="checkbox"/>	<input type="checkbox"/>			Young, Duncan S	\$10k CL / \$10k DF / \$2k STL ...	7,777.89	2,768.79	2,222.11	DUNCAN S YOUNG
<input checked="" type="checkbox"/>	<input type="checkbox"/>	DUNCAN S YOUNG	3113	Young, Duncan S	Suspended Cards (Time Out)	857.79	(60.68)	(857.79)	DUNCAN S YOUNG
<input checked="" type="checkbox"/>	<input type="checkbox"/>	ELLEN WESSON	2068	Wesson, Ellen	\$12.5k CL / \$5k DF / \$5k ST...	5,475.65	3,949.50	7,024.35	ELLEN WESSON
<input checked="" type="checkbox"/>	<input type="checkbox"/>	GARY CONCORD	5120	Concord, Gary	Declining Balance	288.00	0.00	999,712.00	GARY CONCORD

55 Selected | 55 items Show 10 per page Page: 1 of 6

[Reassign Profile](#) [Download](#) [Request PIN](#) [Welcome Vendor](#)

Works – new UI 0- table customization

New: Customize your tables

Select the “Columns” you want in your transaction view. Click and drag columns to rearrange the order. Changes are automatically saved as your “default” view for next time.



Works®

Welcome, Bob Administrator - [Log Out](#)



[Home](#) [Transactions](#) [Purchase Requests](#) **[Accounts](#)** [Reports](#) [Administration](#)

[Accounts](#) > Account Portfolio

Friendly Business Co

Account Portfolio Actions ▾

>> In Scope Corporate Clear Filters Columns ▾

<input type="checkbox"/>	<input type="checkbox"/>	Account Name	Account ID	Accountholder	Spend Control Profile	Current Balance	Available Spend
<input type="checkbox"/>	<input type="checkbox"/>	ACE RENTALS	8892	00_Cardholder, ePayables	01 Single REQ, Line Item, Tot...	0.00	23,744.24
<input type="checkbox"/>	<input type="checkbox"/>	AMTECH LIGHTING SERVI...	1504	00_Cardholder, ePayables	01 Single REQ, Line Item, Tot...	10.99	(10.99)
<input type="checkbox"/>	<input type="checkbox"/>	BOB CARDHOLDER	5333	cardholder, bob	\$12.5k CL / \$5k DF / \$5k ST...	13,275.60	(8,275.60)
<input type="checkbox"/>	<input type="checkbox"/>	BOB DECLINING BALANCE	3455	Declining Balance, Bob	Declining Balance	3,093.47	0.00
<input type="checkbox"/>	<input type="checkbox"/>	BOB TEST	8621	Test, Bob	\$50k CL / \$0k DF / Standard ...	4,137.63	0.00
<input type="checkbox"/>	<input type="checkbox"/>	CURT VILLAREAL	3559	Villareal, Curt	\$10k CL / \$10k DF / \$2k STL ...	5,846.41	5,707.52
<input type="checkbox"/>	<input type="checkbox"/>	DUNCAN S YOUNG	7986	Young, Duncan S	\$10k CL / \$10k DF / \$2k STL ...	7,777.89	2,768.79
<input type="checkbox"/>	<input type="checkbox"/>	DUNCAN S YOUNG	3113	Young, Duncan S	Suspended Cards (Time Out)	857.79	(60.68)
<input type="checkbox"/>	<input type="checkbox"/>	ELLEN WESSON	2068	Wesson, Ellen	\$12.5k CL / \$5k DF / \$5k ST...	5,475.65	3,949.50
<input type="checkbox"/>	<input type="checkbox"/>	GARY CONCORD	5120	Concord, Gary	Declining Balance	288.00	0.00

0 Selected | 55 items Show 10 per page Page: 1 of 6

[Reassign Profile](#) [Download ▾](#) [Request PIN](#) [Welcome Vendor](#)

Account ID
 Account Nickname
 Accountholder
 Accounting Code
 Activated
 Active Status
 Available Credit
 Available Spend
 Close Date
[Save](#)

Interchange settlement update: “Check-out fees”

Background

- Card networks (Visa and MasterCard) and bank issuers reached a preliminary agreement on the interchange lawsuit filed by merchants in 2005.
- With the preliminary agreement, beginning January 27, 2013, merchants can add “check-out fees” (surcharge fees) for Visa & MasterCard credit card transactions per the terms of the settlement agreement.
- The terms apply to all Visa and MasterCard *credit* cards. Debit and prepaid cards cannot be assessed these “check-out fees.”
- 10 U.S. states with surcharging restrictions:
 - California
 - Colorado
 - Connecticut
 - Florida
 - Kansas
 - Maine
 - Massachusetts
 - New York
 - Oklahoma
 - Texas



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Interchange settlement update: “Check-out fees”

Merchants and “check-out fees”

- “Check-out fees” are being imposed solely at the merchant/supplier discretion.
- A merchant/supplier:
 - Must disclose the check-out fee at the point of sale (or online check-out screen)
 - Are required to provide a separate line item on the receipt that shows the dollar amount of the fee
 - Will determine how much the “check-out fee” will be if they decide to charge one; no merchant may charge more than 4% of the transaction amount
 - Are required to disclose the amount of the surcharge before a purchase is made; look for signs at the store entrance and at the cash register or point of sale
 - U.S. merchants that intend to surcharge must complete a notification form with Visa or MC 30 days in advance of charging the fee.

We impose a surcharge of \$ _____
on the total transaction amount on
Visa credit card products, which is not
greater than our cost of acceptance.
We do not surcharge Visa debit cards.



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Interchange settlement update: “Check-out fees”

Client questions and disputes

If a cardholder has a questionable charge (they were charged more than 4% or the fee was not disclosed upfront), they should contact Visa or MasterCard.

Visa

- Customer Assistance Center: 1.800.847.2911
- Report a Merchant Violation Online Form:
<https://usa.visa.com/checkoutfees/contact.jsp>

MasterCard

- Assistance Center: 1.800.307.7309
- Report a Merchant Violation Online Form:
<http://www.mastercard.us/support/merchant-violations.html>



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Interchange settlement update: “Check-out fees”

Additional information

- Visa: <http://usa.visa.com/download/merchants/surcharging-faq-by-merchants.pdf>
- MasterCard: <http://www.mastercard.us/merchants/support/surcharge-rules.html>
- BofAML is working with our processor and network partners to understand how to provide visibility of the surcharge fee in our reporting tools. Clients should refer to their receipt in the interim.



2013

ePayables

- ✓ DOA implemented ePayables in June 2011
- ✓ Allows payments to enrolled vendors to be made via credit card up to 14 days before due date
- ✓ No payment processing changes for agencies
- ✓ Payments made via ePayables will have a check number that begins with 'P'
- ✓ Upon enrollment vendors are issued credit card number with zero balance
- ✓ Card is funded with authorized invoice amount
- ✓ Vendor receives remittance email notifying them of authorization amount



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ePayables

ACTL0230 C A R S - VENDOR EDIT TABLE MAINTENANCE INQUIRY S230

ENTER FUNCTION: **V** (A=ADD, C=CHANGE, D=DELETE, V=VIEW, N=NEXT, PF13=MENU)
SEARCH TYPE: **1** (1=AGY & VENDOR-ID, 2=AGY & SORT-NAME) PF22=EDI

AGENCY: 000 VENDOR ID: 888888888 VENDOR SFX: 00
 SORT NAME: JOES PARTY SUPPLIES

VENDOR NAME: JOES PARTY SUPPLIES

VENDOR REMITTANCE ADDRESS

LN1: 456 NORTH STREET

LN2:

CITY: RICHMOND

ST: VA ZIP: 23219

1099 MAIL TO ADDRESS

LN1:

LN2:

CITY:

ST:

ZIP:

VENDOR TYPE: D

EIN: 888888888

SSN:

EPAYABLE STATUS: Y

MINORITY BUS IND:

SMALL BUS IND:

FIPS:

PSD:

VENDOR STATUS:

EDI STATUS: W

CONTACT NAME: JOE PARRY

SOLE PROPRIETOR NAME:

PARTNR/EST/TRUST/LLC: JOES PARTY SUPPLIES

PRE-NOTE: 06 01 2011

PHONE: 804 444 1212

LAST-UPDATE

06 01 2011

ACTL69

Z06 - RECORD SUCCESSFULLY DISPLAYED
PLEASE ENTER FUNCTION



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ePayables

Original Payment Notification Date: 03/01/2012

Commonwealth of Virginia Agency: 000-VA DEPARTMENT OF TESTING

Vendor Payment Reference: P1234567
Vendor Name: TESTCOMPANY INC
Charge Amount: \$13,388.76
Card Number Ending In: 0123
Name on card: TESTCOMPANY INC
Billing Address: 101 N 14th St Richmond VA 23219

To receive payment for the invoice(s) below, please draft the total amount of \$13,388.76 AS A SINGLE TRANSACTION on your dedicated credit card with the account ending in 0123.

INV DATE	INVOICE NBR	CUSTOMER ACCT#	INVOICE AMT	OFFSET AMT	NET PAID AMT

2012-01-12	027110		\$13,388.76		\$13,388.76
MAINTENANCE SUPPORT		0022111			
TOTAL:				-----	\$13,388.76

Please refer questions regarding the processing of this payment to our eCommerce department at ecommerce@doa.virginia.gov or call 804-692-0473.

Thank You,
Department of Accounts
COMMONWEALTH OF VIRGINIA

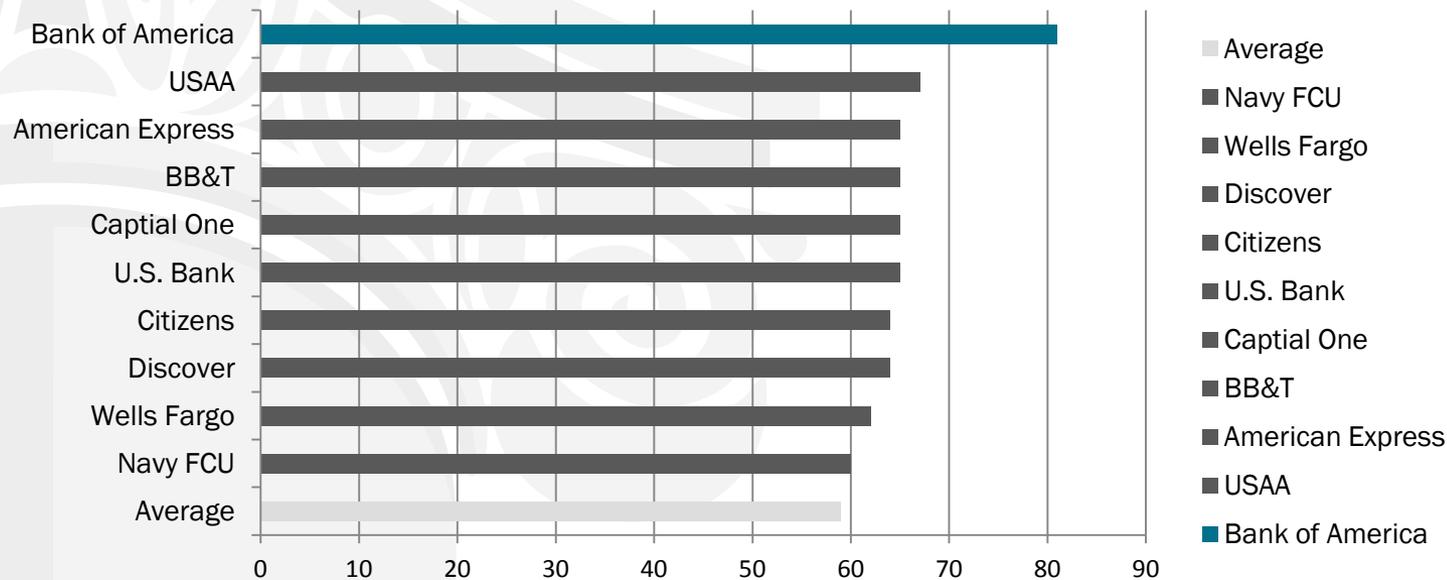


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Best-in-class fraud protection

- According to Javelin, Bank of America stands alone in the customer-centric approach to prevent, detect and resolve fraud issues, an approach that will eventually be required across the industry. This is the 8th consecutive year we have achieved this distinction in the industry. Bank of America earned 81 points, with the average of other banks scoring 59 out of 100.

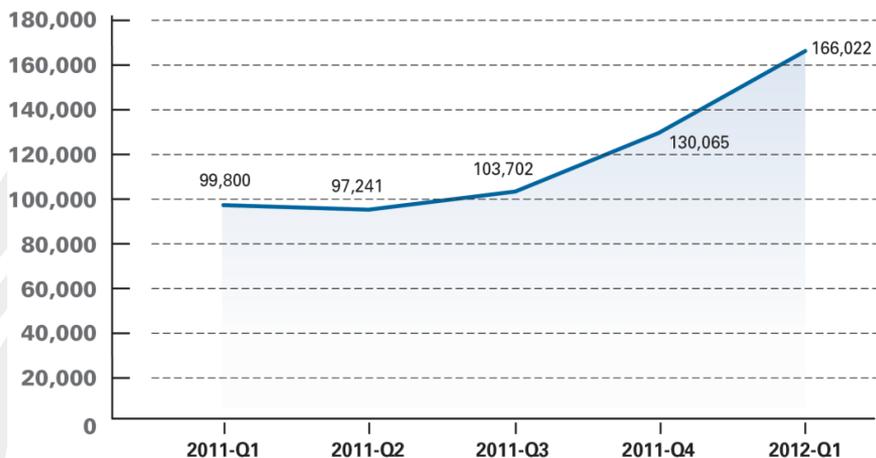
**Javelin Credit Card Fraud Prevention, Detection and Resolution
Top Scores 2013**



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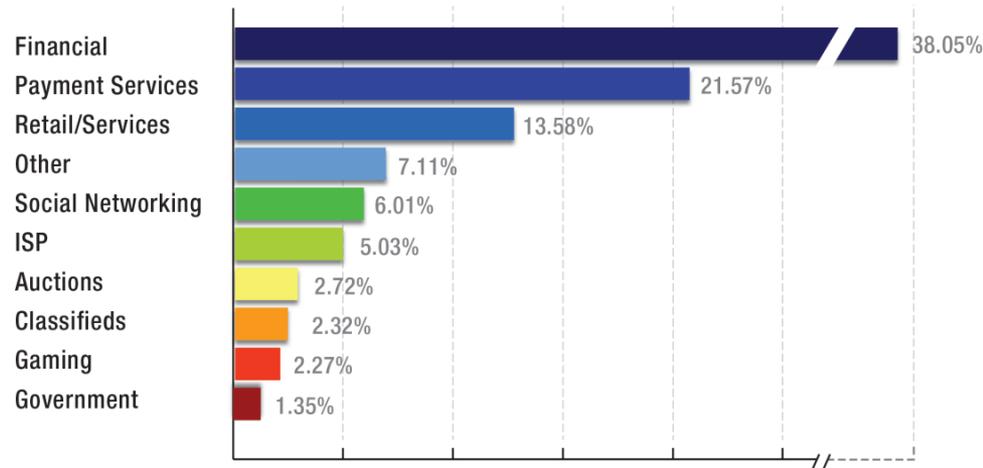
Phishing attacks continue to rise

Quarterly Trend of Phish Attacks
Q1 2011 to Q1 2012



- Phish attack volume jumped 28% from the previous quarter to 166,022 attacks. A three-quarter rising trend has resulted in a 71% increase from Q2 2011.
- Newest trend is Spearphishing which targets same organization with mass emails or telephone calls

Phish Attacks by Industry Sectors Q1 2012



- The Financial sector continued to be the most phished industry, accounting for 38% of phishing attacks.
- Fraudster goal is to gain access to account information, etc. to facilitate attacks



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Fraud - Phishing Update Example

-----Original Message-----

From: Bank of America Alert [mailto:onlinebanking@alert.bankofamerica.com]

Sent: Sunday, May 09, 2010 4:55 PM

To: Martin, Jeannette

Subject: Bank of America Alert: Irregular Credit Card Activity

We detected irregular activity on your Bank of America credit card on 09/May/2010. To safeguard your account, we've classified it as dormant.

What does this mean for you?

You will not be able to use your credit card, until it has been reactivated. The process for reactivation is simple:

1. Download the activation form.
2. Enter basic security information

Don't forget - your credit card can be used anywhere VISA® or MasterCard® is accepted so once you've reactivated your account, you're free to spending money.

If you do not reactivate your account, your account will remain dormant.

Yours sincerely,

Bank of America Security Department



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Fraud Update - How to attack phishing

Identify

- BofAML will not ask cardholders to provide account number and/or personal information via an email
- Most fraudulent communications convey a sense of urgency by threatening discontinuing service or declining authorizations
- Many fraudulent emails contain misspellings, incorrect grammar, and poor punctuation
- Links within the email may appear valid, but deliver you to a fraudulent site
- Phishing emails often use generic salutations like "Dear Customer," or "Dear account holder" instead of your name
- All Bank of America Merrill Lynch emails will include telephone number to contact office



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Fraud Update - How to attack phishing

Act

- Ask your associates to avoid response to phishing inquiries
- Ask associates to avoid launch browser to avoid viruses
- Forward any emails if received to abuse@bankofamerica.com
- If concerned, please contact the Fraud Team at 1.877.451.4602 or the telephone on the back of the plastic.



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Fraud Prevention

- Misuse VS Fraud
- Internal Controls
- Audits
- Metrics



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- Offers reporting on and analysis of card transactions
- Allows you to set rules for tracking certain transaction types
- Generates a sample transaction data set for review





- Identifies transactions that may need further investigation
- Employs predictive and analytical capabilities to identify card program misuse and abuse



Online Reconciliation

Pros

- Additional level of cardholder responsibility for their transactions.
- Additional level of management responsibility for their transactions.
- Streamlined accounting and cost allocation.

Cons

- Accounting system may not be able to import file from Works.



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eCommerce Updates

❖ The Charge Card Administration is now part of Finance & Administration

➤ New Staff Members

- Amanda Mitchell, Assistant Director
- Alex Link, eCommerce Analyst

➤ Current Staff Members

- Kristen Bolden, eCommerce Analyst
- Amy Butler, eCommerce Analyst
- Jamie Spears, eCommerce Coordinator



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Contact Numbers

- eCommerce Contact Information
 - cca@doa.virginia.gov
 - 804.786.0874
- Bank of America
 - Customer Service 888.449.2273
 - Card Activation 888.571.1000
 - Fraud 877.451.4602



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Question & Answer



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