

HOW TO MANAGE FRAUDULENT TRANSACTIONS

Note: To process refunds for transactions not related to fraud, please start at step 4 below.

1. Contact **U.S. Bank** at the number on the back of your card immediately to report fraud when you notice fraudulent transactions on your card. Submit a Card Services Request in Concur to Close/Cancel your card and select Lost/Stolen/Compromised Card as the reason for action to notify BU Travel & Card Services.
2. Keep an eye on your Concur profile to ensure the fraudulent charges have been refunded; this can take up to one full billing cycle (30 days).
3. Once the charges have been refunded, the refund will be fed into Concur as a negative dollar amount.
4. Create and submit an Expense Report in Concur to clear the transactions from your profile. Follow steps below:
 - a. Log in to Concur. Click on the **Home** drop-down and select **Expenses**.

Available Expenses View: All Expenses							
☐	Receipt	Payment Type↑↓	Expense Source	Expense Type↑↓	Vendor Details↑↓	Date↑↓	Amount↑↓
☐		US Bank CBCP	Corporate Card	Fraudulent/Disputed Transaction Refund	UBER *TRIP	05/10/2025	\$13.96 ...
☐		US Bank CBCP	Corporate Card	Fraudulent/Disputed Transaction Refund	UBER *TRIP	05/14/2025	\$-13.96 ...

- b. Review Available Expenses in the Manage Expenses screen. Refunded charges appear as a negative dollar amount (see screenshot above). Fraudulent transactions cannot be removed/deleted from Concur; they must be assigned to a **Non-Travel Expense Report** to be cleared from your profile.
- c. Move transactions into a report by selecting the check boxes to the left. It is recommended that you submit the charge and the credit together. You do not need to create separate Expense Reports for fraudulent charges; they can be included with other Expenses.
 - **If you already have an open Expense Report**, add the charges to be refunded to the open report. Verify that the payment type is U.S. Bank CBCP. Select transactions by clicking check boxes along the left side. Next, click **Move** and select the name of an existing report from the drop-down. Note: It is recommended that you submit the charge and the credit together.
 - **If you do not have any upcoming expenses or existing Expense Reports but will incur expenses in the near future**, you can create a Non-Travel report and add the refund charges. Select the transactions by clicking the checkboxes on the left side, click the **Move** drop-down button and select **New Report**. [Reference: [How to Create a Non-Travel Expense Report](#)]. If the charges to be refunded are **related to a trip** (e.g., airfare, hotel reservations), add them to the **Travel Expense Report** for the corresponding trip.

Available Expenses View: All Expenses							
☐	Receipt	Payment Type↑↓	Expense Source	Expense Type↑↓	Vendor Details↑↓	Date↑↓	
☒		US Bank CBCP	Corporate Card	Fraudulent/Disputed Transaction Refund	UBER *TRIP	05/14/2025	
☒		US Bank CBCP	Corporate Card	Fraudulent/Disputed Transaction Refund	UBER *TRIP	05/10/2025	

7/31/2025

1/3



- Once the transactions have been added to an Expense Report, complete the required fields in the Report Header. If required fields are not satisfied, they will be flagged with a red mark. Adjust as needed.

Note: The Cost Object should not be changed from the default account listed in your report header; this will not be affected in any way as an Expense Report containing only refunded charges will balance out to \$0.

5

Alerts: 2

Expense - Fraudulent/Disputed Transaction Refund - 05/14/2025 - \$-13.96

Error: Missing required field: Business Purpose, City of Purchase. [View](#)

Expense - Fraudulent/Disputed Transaction Refund - 05/10/2025 - \$13.96

Error: Missing required field: Business Purpose, City of Purchase. [View](#)

Refunded Charges \$0.00

[Submit Report](#) [Delete Report](#)

Not Submitted | Report Number: 80HQ1G

[Report Details](#) [Print/Share](#) [Manage Receipts](#) [Travel Allowance](#) [View Available Receipts](#)

Expenses

[Add Expense](#) [Edit](#) [Delete](#) [Copy](#) [Allocate](#) [Combine Expenses](#) [Move](#)

☐	Alerts	Receipt	Payment Type	Expense Type	Vendor Details	Date	Requested	
☐	Error		US Bank CBCP	Fraudulent/Disputed Transaction Refund	UBER *TRIP	05/14/2025	\$-13.96	...
☐	Error		US Bank CBCP	Fraudulent/Disputed Transaction Refund	UBER *TRIP	05/10/2025	\$13.96	...

Within the report, you can select transactions to review and edit.

- Card transactions will often prepopulate a certain expense type. For fraud or disputed charges, you can use the expense type **Fraudulent/Disputed Transaction** or **Fraudulent/Disputed Transaction Refund**.
- The stated Business Purpose should be **Refund**.
- The stated City of Purchase should be **Boston**.

Details

Itemizations

[Allocate](#)

* Required field

Expense Type *

Fraudulent/Disputed Transaction Refund

Transaction Date *

05/14/2025

Business Purpose *

Refund

Enter Vendor Name

UBER *TRIP

City of Purchase *

Boston, Massachusetts

Payment Type

US Bank CBCP

Amount *

-13.96

Currency

US, Dollar (USD)

Receipt requirements:

- You will not be required to attach a receipt if using the Fraudulent/Disputed Transaction Expense type. Any credit or negative amount will also not require you to attach a receipt.
 - Please use the missing receipt affidavit; or, if a delegate is preparing the report, they can simply attach a document stating the transaction was refunded. The report total will equal \$0.00
- If you use an expense type different from Fraudulent/Disputed Transaction, the system will require you to attach a receipt for anything greater than \$25.00.

Refunded Charges \$0.00						Submit Report	Delete Report
Not Submitted Report Number: WNKQO2							
Report Details ▾ Print/Share ▾ Manage Receipts ▾ Travel Allowance ▾						View Available Receipts 📄	
Expenses						Add Expense ▾ Edit Delete Copy Allocate Combine Expenses Move ▾	
☐	Receipt↑↓	Payment Type↑↓	Expense Type↑↓	Vendor Details↑↓	Date↑↓	Requested↑↓	
☐		US Bank CBCP	Fraudulent/Disputed Transaction	UBER *TRIP Boston, Massachusetts	05/10/2025	\$13.96	...
☐		US Bank CBCP	Fraudulent/Disputed Transaction Refund	UBER *TRIP Boston, Massachusetts	05/14/2025	\$-13.96	...
						\$0.00	

For Partial Refunds:

- Follow steps above to add partial refunds to the same expense report that contains the original charge along with the other expenses relevant to that trip or group or business expenses.
- The report should be titled as it normally would be (Example: Business Trip Fall) and the portion of the transaction that was refunded should not be itemized or marked as personal.
- A receipt will be required for the original transaction and a comment may be added to clarify the portion of the receipt that was refunded.