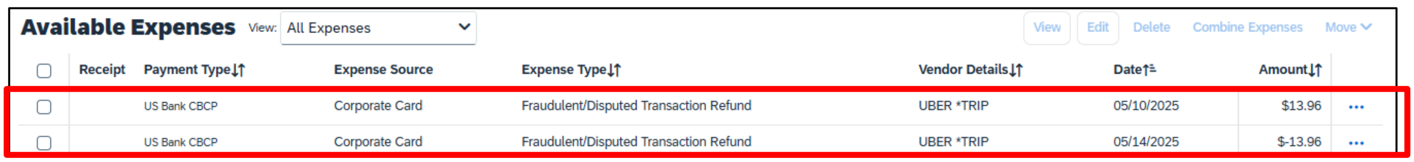
HOW TO MANAGE FRAUDULENT TRANSACTIONS

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

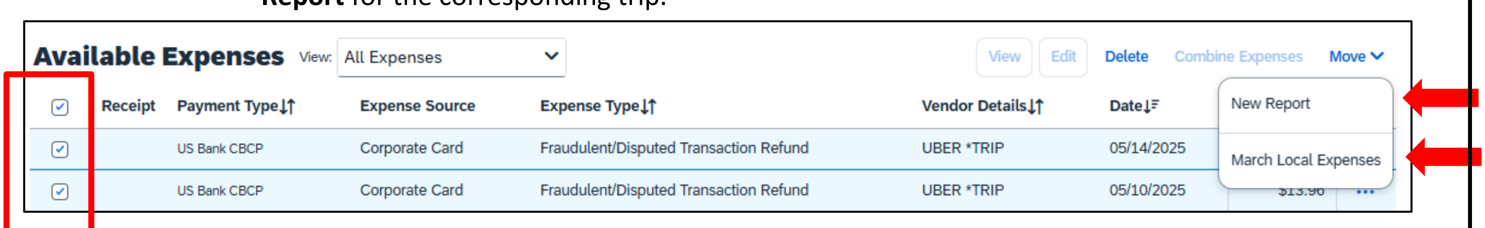
1. Contact **U.S. Bank** at the number on the back of your card immediately to report fraud when you notice fraudulent transactions on your card. Submit a Card Services Request in Concur to Close/Cancel your card and select Lost/Stolen/Compromised Card as the reason for action to notify BU Travel & Card 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**.



    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: <u>How to Create a Non-Travel Expense Report</u>]. 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.



5. 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.

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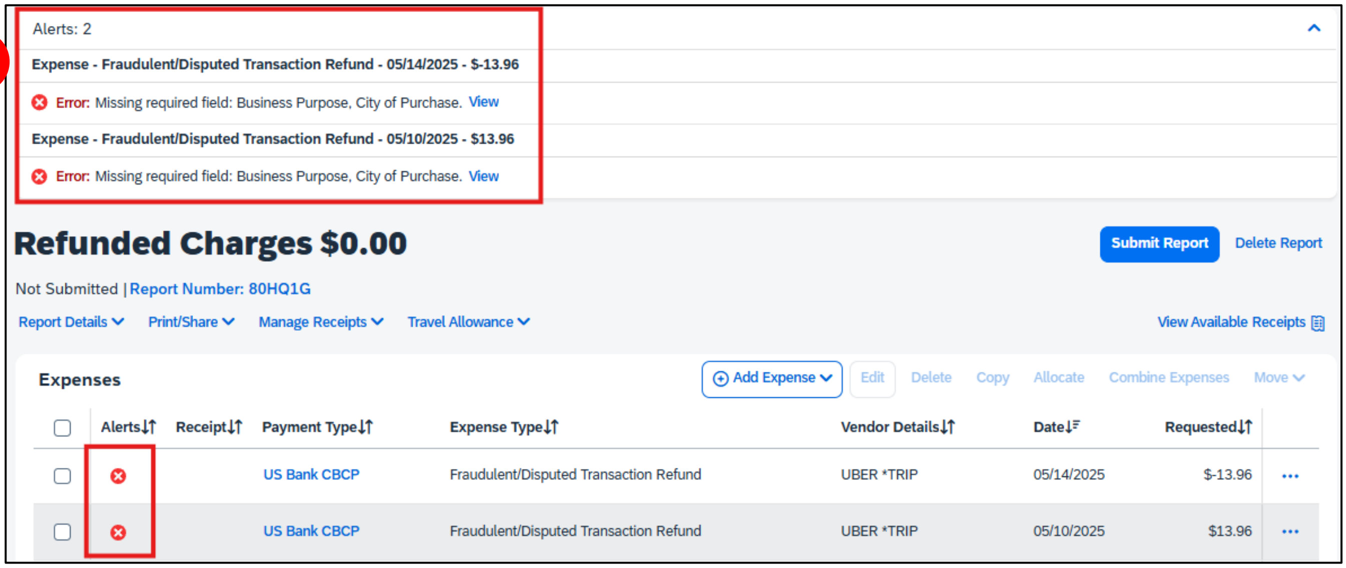
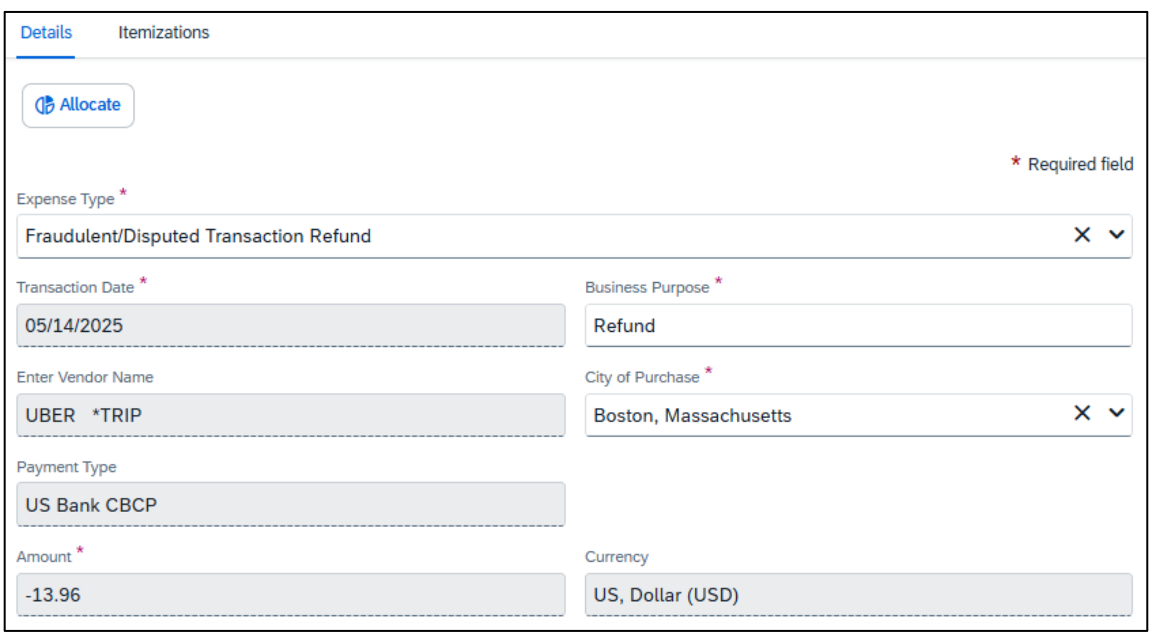


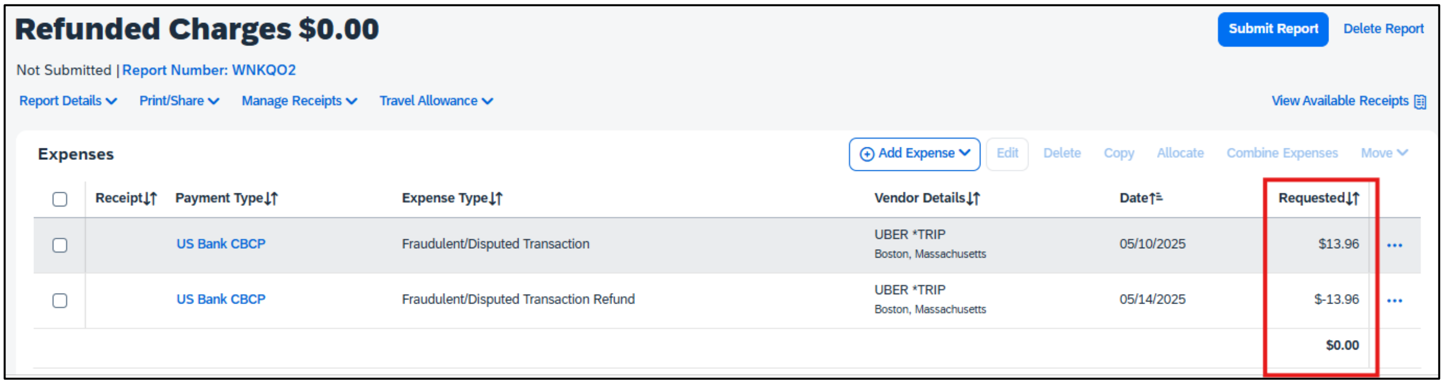
Within the report, you can select transactions to review and edit.

- 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**.



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.



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.