

P-card Newsletter

Procurement Services

March 2015

READ CAREFULLY AND DON'T GET LOCKED OUT!

U.S. Bank Access® Online

usbank. Welcome to Access Online!

Contact Us
Login

▲ Login information is invalid. After three attempts you will be locked out of the system. You can click the Forgot your password link which will allow you to change your password. If you still need assistance, please Contact Us for assistance.

Please enter the information below and login to begin.

Organization Short Name:

User ID: 

Password:

Login

New Password Requirements from US Bank are Causing Cardholder Lock-Out.

For the protection of Boston College's P-cards, US Bank's Access Online website is now requiring all cardholders to change the password to include a special character. This information is being missed by many who lock themselves out after trying to enter a new password which does not meet the new criteria. If you are a cardholder and locked out of US Bank, please contact US Bank's Access Online support at [877-452-8083](tel:877-452-8083). If you are a departmental P-card administrator and are locked out, please email pcard@bc.edu.

US Bank's New Password Requirements:

Please enter a new case sensitive password between 8-20 characters. Use a combination of letters, numbers and special characters that are easy for you to remember but difficult for others to guess. Examples of special characters: # & ? *) @ !

It is recommended, to easily remember your new password, use a current password and add the character at the end. ie: Current password: *snowflakes589*, New password: *snowflakes589?*

Lost Your P-card? Report it Right Away

If you misplace or lose your P-card, please e-mail pcard@bc.edu or contact Procurement at 2-3055 during regular business hours. During off-hours, please contact US Bank at 1-800-344-5696. This number is also posted on Procurement's website. Timing is critical: the highest dollar amounts are stolen in the first 15 minutes after a card has been taken.

P-CARD DECLINING? Attempting a charge over and over again may shut your p-card down and put it into a fraud alert.

tried	Exceeded account velocity amount (no budget left)	\$140.72
tried again	Exceeded account velocity amount	\$140.72
tried again	Exceeded account velocity amount	\$140.72
Fraud Alert	ADS I STRATEGY	\$140.72

Procurement Services receives calls weekly related to an unusual error code on a p-card decline called "ADS I STRATEGY" or "ADS II FILTER: This error is caused either by the supplier or the cardholder and occurs when the same charge is tried multiple times. Since November 1, 2014, 56 P-cards have been temporarily shut down as a result of one transaction being entered multiple times.

This strategy is used to protect BC's P-cards from cyber criminals who use number-running schemes on unsecured websites to capture data. It is common for these criminals to continuously try a transaction and enter information until they capture the correct expiration date or CVC code of the card. US Bank stops the criminal by blocking on the third attempt. Unfortunately, this protection also can block legitimate charges.

To prevent this from happening, if your card declines, please verify the information and try one more time. If it declines again, find out why by checking for the decline reason in Access Online or with your departmental P-card administrator. Please remember, attempting to use your p-card over and over again will only inconvenience you further and will not make the card work.

Additionally, please do not ask your supplier to run your card until it works. Not only will this put your card on a fraud alert but many suppliers, especially small businesses, may incur a fee by their issuing bank every time the card declines.



PLAN:

Simplify Your Work by Avoiding Cost Transfers (Journal Entries)

A P-card Should Never be Shared Between Departments. Plan Ahead.

There has been a noticeable increase in departments sharing a P-card while waiting for their P-card to arrive or using another department's P-card because no P-card exists. This trend is not only burdensome for the departments involved, but for the people behind the scenes who need to input the journal entries to the correct chartstring. A journal entry is geared to correct accounting errors and should not be used as a tool, after the fact, to purchase a small dollar item.

Cost Transfers and Grants

The Federal Government recognizes human error but large numbers of journal entries are auditing red-flags that signal something is not working correctly. It calls into question, why the cost was not charged correctly and to what extent costs are being monitored. Cost transfers must be supported by documentation, fully explaining how the error occurred and it must be done quickly since untimely discovery of errors could be an indication of poor internal controls.

Whenever possible, please avoid journal entries. Consider a P-card for that program or grant where no P-card exists. If your department is waiting for a P-card and has an immediate need, please consider another form of payment such as a voucher or a reimbursement. If the grant number is reassigned, please order a new P-card as soon as the grant funds become available in PeopleSoft Financials.



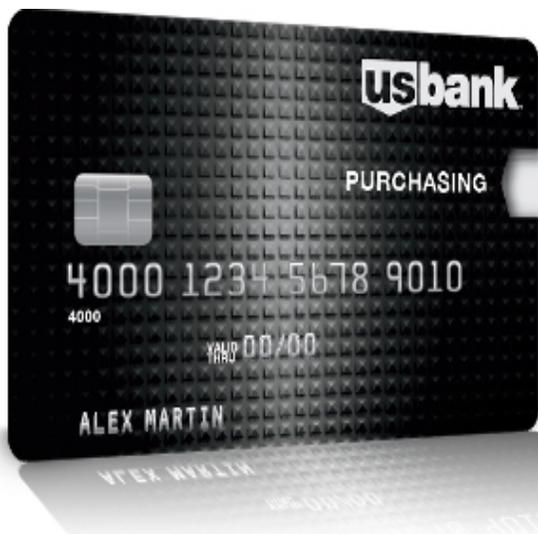
Toner Scammers are at it again and this time, they are calling themselves *RICOH*. Don't be fooled. They are NOT Ricoh.

Procurement Services receives many complaints regularly from departments regarding phone calls from very aggressive toner scammers. They target new and temporary staff as well as work-study students so please warn all not to accept these calls.

These scammers have also realized that Ricoh is Boston College's copier supplier and have used that information to take advantage of their scheme. They tell the person answering the phone that they are correcting their inventory list or that they need the make and model of the copier for the new service agreement. When the unsuspecting person gives that information, the scammer says, "Oh, the toner for that machine is going up, would you like me to lock in the price and send you some right away? All I need is your VISA number or I can bill you."

They will also tell you that your department has ordered from them before or they know your name or the name of your predecessor or supervisor. They may have other personal information such as your title or birthday.

Please do not be fooled by these scammers. They have obtained P-card numbers from unsuspecting people on campus in the past and have taken the liberty to "reorder" toner using that same P-card number. Their invoices for toners are 4-5 times higher in price than WB Mason, our contracted supplier. Ricoh USA, our copier supplier, *will not* contact departments to sell toner. When in doubt of a situation, ask the person if you can call them back or you can also tell them to hang on while you connect them directly to Procurement Services. At this notice, scammers usually hang up.



New P-card Design

US Bank is now offering the latest chip card technology to Boston College. They have adopted this technology to provide even more secure payments. A computer chip, instead of a mag strip, securely stores the p-card data. It is nearly impossible for a criminal to create a counterfeit EMV chip card, therefore, the EMV Chip P-cards will reduce the number of declines due to "fraud alert".

Beginning in March 2015, all new or lost/stolen cards will be issued with the new design. Expiring cards will be replaced one month before they expire.

P-card questions: pcard@bc.edu