Access Online
Cardholder Transaction Approval Training

The Website is
https://access.usbank.com
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https://access.usbank.com
Introduction

Two basic users will use the Transaction Approval Process (TAP) function:

1) **Cardholders**- Cardholders will use TAP to approve, reallocate and forward transactions to their approval manager.
2) **Approving Managers**- Approval managers will use TAP to review, reject or final approve transactions forwarded to them.

Both approval managers and cardholders can perform the following basic procedures:

1) **Approve Transactions**- Cardholders and approval managers can approve transactions.
2) **Pull Back Transactions**- Both cardholders and approving managers can pull back transactions that have not been modified yet.

**In Addition, Approval Managers Can:**

3) **Reject Transactions**- Approval managers can reject transactions and send them back to the cardholder. The rejecting approval manager must specify a rejection reason so that the cardholder receiving the rejected transaction knows how to manage it.
TAP Overview

Transaction posts.

Cardholder Chris Doe completes transaction management tasks (e.g., reviews, reallocates).

Cardholder Chris Doe approves and forwards the transaction to Jane Smith, his approval manager.

Approval manager Jane Smith reviews the forwarded transaction.

Approval manager Jane Smith final-approves the transaction.

Approval manager Jane Smith rejects the transaction back to cardholder Chris Doe.

Cardholder Chris Doe manages the rejected transaction.
Cardholder Transaction Approval

Includes:

• Viewing Transactions
• Reallocating Transactions
• Approving Transactions
• Managing Rejected Transactions
• Dispute a Transactions
• Cancel a Disputed Transaction
View Transactions

Message from U.S. Bank

Welcome! You are viewing Access Online, the latest innovation in our complete set of commercial card tools. Access Online is a web-enabled program management and reporting tool offering a feature-rich platform that can be easily configured and deployed to meet the unique needs of our clients. Our clients have the ability to implement the features and functionality that best support and/or enhance their business processes. Access Online harnesses the power of the Internet within a secured environment bringing our clients online access to their payment solutions anytime, anywhere. When our clients are ready, so is Access Online.

To view transactions:
1. From the Left-Column Navigation Bar select the Transaction Management high-level task. The Transaction Management screen displays.
2. Click the **Transaction List** link. The *Transaction Management: Search and Select an Account* screen displays.

Tip! If you have access to only one account you will go directly to the *Transaction Management: Transaction List* screen after selecting the Cardholder Transaction Management link. Otherwise, you will need to select which account you want to work with.
3. Type full or partial search criteria in one of the Search fields (e.g., Account Number, Last Name):
4. Click the Search button. The accounts that match your search criteria display at the bottom of the screen.
5. Select the Product Name link (e.g., Corporate Card = Procurement Card) for the desired account. The Transaction Management: Cardholder Transaction List screen displays. By default, the current cycle is selected.
6. Filter your transactions by any of the following criteria:
   a. Select a cycle date from the Billing Cycle End Date drop-down list.
   b. To filter by transaction amount, select a qualifier from the Transaction Amount drop-down list and type an amount in the Transaction Amount $ field.
   c. Type a purchase ID in the Purchase ID field, if desired.
   d. To filter the list by status

7. Select the number of transactions to display from the Display drop-down list.

8. Click the Search button. The transactions that match your filtering criteria display.
Tip! From this screen, you can perform transaction management tasks (e.g., reallocate or approve a transaction). Once you have completed any necessary transaction management tasks you are ready to approve the transaction.
Reallocate a Transaction

When you reallocate a transaction, you change the accounting information to allocate the transaction to an accounting code different than your default accounting code. Transactions cannot be split between two accounting codes.
To reallocate a transaction:

1. To navigate to the **Transaction List screen** repeat the steps on slides 6-10 of this presentation.

2. On the **Transaction Management: Transaction List** screen, click the **Accounting Code** link next to the transaction you wish to reallocate. The **Transaction Management: Detail** screen displays with the **Allocations** tab open.
3. To reallocate the entire transaction to a single accounting code:
   Remove the Account Code Segment and click the Magnifying Glass icon to
   bring up a Valid Value List (VVL) of additional approved oracle strings. VVL=
   List of Approved Oracle Account Strings.
4. Click the **Save Allocations** button. A confirmation message displays and an
   icon displays next to the transaction. The allocation information is always
   accessible on the **Allocations** tab whenever you access transaction detail.
Add Comments to Transaction

Adding comments to a transactions allows your Approving Manager, Accounts Payable and Auditors to see what was purchased and for what reason.
1. Select the Transaction by clicking on the **Approved Status** Column.
2. Select the Comments tab and type a description of the items purchased and the reason.
3. Click the Save Comments button.
Approve a Transactions

To manage your own transactions, you can:

• View a list of your transactions, filtered by approval status (e.g., pending, pulled back) and other parameters
• Approve and forward a transaction to an approval manager
• Pull back a transaction as long as the approval manager (also called the pending approver) has not approved, rejected, or modified the transaction (e.g., reallocated, added comments, changed user line items).
• Manage a rejected transaction if your approval manager sends it back to you
• View the approval history to see the current approval status of the transaction, along with each user who approved a transaction, the date and time of each approval, and whether or not each user modified the transaction’s allocation, comments, or line items.
To approve a transaction:

1. Navigate to the *Transaction List screen*, repeat the steps on slides 6-10 of this presentation. Select a check box for a transaction with a *Pending* or *Pulled Back* status.

2. Click the *Approve* button. The *Transaction Management: Approve Transaction(s)* screen displays.

**Tip!** You can select multiple transactions. Also, you can select the *Check All Shown* link if you want to approve all the displayed transactions.
Tip! If you are selecting an approval manager for the first time, you will need to search and select an approval manager. As you select approval managers, the system builds a drop-down list for you. Once the system creates this list, you can simply select an approval manager name from it. Also, once you select the same approval manager four times, the system will set that approval manager as your default approval manager. You can also manually specify a default approval manager.

3. Click the Select Approver link. The Approve Transaction(s): Search and Select an Approver screen displays.
4. To search for an approval manager:
   a. Type search criteria in the Last Name field and/or the First Name field to search for a specific approval manager.

   –Or–
   b. Leave the fields blank to return a complete list.
   c. Click the Search button. A list of approval managers who match your search criteria displays.

<< Back to Approve Transactions
5. Select the radio button for the approval manager you want to forward your approved transaction to.

6. If desired, select the *Set selection as your default approver* check box to make the selected person your default approval manager.

7. Click the **Select Approver** button. The *Transaction Management: Approve Transaction(s)* screen displays with your selected approval manager in the Approver’s Name field.
8. Click the **Approve** button. The system forwards the approved transaction(s) to the specified approval manager and includes your transaction in the e-mail summary of transactions that goes to the approval manager. You return to the *Transaction Management: Cardholder Transaction List* screen, on which a confirmation message displays and the transaction’s status displays as Approved.
Tip! You cannot approve a transaction without selecting an approval manager. If you try to, the system displays an error message. Simply select an approval manager and then click Approve.

**Transaction Management**

Approve Transaction(s)

⚠️ No approver has been selected. Please select an approver and resubmit.

Please select an approver to forward these transaction(s) to, "Final" if no further approval is needed, or "Cancel" if you do not want to approve / forward these transactions at this time:

* = required

Approval Action

- Approver's Name: * Select Approver
- No further approval needed for these transactions

Summary of Transactions to be Approved

Number of Transactions: 3
Total Dollar Amount: $5.92

[Approve] [Cancel]
9. Repeat steps 1–8 on slides 18-22 for all remaining transactions you wish to approve and forward.
Pull Back a Transaction

You can pull back a transaction before the approval manager you forwarded the transaction to has approved, rejected, or modified (e.g., reallocated) the transaction. After an approval manager takes action on a transaction, the transaction belongs to the current approval manager and you can no longer pull back the transaction.
To pull back a transaction:

1. To navigate to this screen follow the steps on slides 6-9. Select the **Eligible for Pullback** option from the **Pull Back Eligibility** drop-down list.
2. Click the **Search** button. Transactions that you can pull back display at the bottom of the screen.
3. From the list of transactions, select a check box for a transaction with an **Approved** status.
4. Click the **Pull Back** button. A confirmation message displays and the status changes to **Pulled Back**.
Manage a Rejected Transaction

The approval manager you forward a transaction to may reject a transaction. When an approval manager rejects a transaction, the system requires the rejecting approval manager to provide a reason and/or comments, so you know how to modify the transaction to make it acceptable. After you modify the transaction, you can re-approve and forward the transaction back to your approval manager.
To manage a rejected transaction:

1. Select **Rejected** from the *Approval Status* drop-down list.
2. Click the **Search** button.
3. Click the **Rejected** link for the transaction you want to work with. The *Transaction Management: Transaction Detail* screen displays.
4. Review the codes, modifications and comments for the transaction using the on-screen keys.

5. Click the **Back to Transaction List** link. You return to the *Transaction Management: Cardholder Transaction* List screen.

6. Follow the instructions from the approval manager.

7. Follow the steps to Approve a Transaction starting on slide 17 to re-approve and forward the modified transaction.
Dispute a Transaction

You can use Access Online to dispute a transaction, including selecting a reason for the dispute. In addition, you can use the system to request a copy of the sales draft to get more information about the disputed transaction. You can also cancel a disputed transaction as long as the disputed transaction is unresolved.
Dispute a Transaction - Continued

To dispute a transaction:

1. Repeat the steps for View Transactions on slides 6-10 to navigate to the transaction list.
2. Click the Transaction Date link for the transaction you want to dispute. The Transaction Management: Transaction Detail screen displays with the Summary tab open.
Dispute a Transaction- Continued

3. Click the **Dispute** button. The *Transaction Management: Select a Dispute Reason* screen displays.
4. Select the radio button for the appropriate dispute reason.
5. Click the **Select** button. The *Transaction Management: Dispute Reason* screen displays, listing your selected dispute reason.
Tip! The Transaction Management: Dispute Reason screen has different fields depending on the dispute reason selected.

6. Verify or type your name in the Requestor Name field.
7. Type your phone number in the Requestor Phone Number field.
8. In the Comments box, enter additional comments to explain why you are disputing the charge.
9. Click the Continue button. The Transaction Management: Dispute Reason screen displays with a message at the top confirming that your request has been completed.
Request has been successfully completed.

Print, sign and fax or mail this form to the following address: This dispute will not be processed if this form is not received within 21 days of the dispute date.

Fax Number:
701-461-3463

Mailing Address:
U.S. Bank National Association, ND
C/O U.S. Bancorp Service Center, Inc.
P.O. Box 6344
Fargo, ND 58125-6344

When finished printing, you can go to the transaction detail.

Account Number: 4246040011253475

<table>
<thead>
<tr>
<th>Dispute Date</th>
<th>Tran Date</th>
<th>Statement Date</th>
<th>Merchant</th>
<th>Amount</th>
<th>Reference Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>03/02/2007</td>
<td>01/18/2007</td>
<td>01/22/2007</td>
<td>MR NEWSPAPER MAN</td>
<td>128.10</td>
<td>24755427018730181473186</td>
</tr>
</tbody>
</table>

Unauthorized
My account was charged for this transaction and I did not authorize the charge.

Requestor Name: Chris Doe
Requestor Phone Number: 6121231234

Comments:
I did not authorize this charge. I cancelled my subscription in November 2006.

Cardholder Signature (required to process this dispute)

10. Follow the instructions on the screen to print, sign and fax or mail this form to US Bank.
Cancel a Dispute

You can easily cancel an unresolved dispute. If you cancel a dispute, keep in mind that the transaction is automatically settled in favor of the merchant. After you cancel a dispute, you can also re-dispute the transaction.
To cancel a disputed transaction:

1. To navigate to the *Transaction List screen* repeat the steps on slides 6-10 of this presentation.
2. Click the transaction date link for the transaction you want to dispute. The *Transaction Management: Transaction Detail* screen displays with the Summary tab open.

**Tip!** Disputed transactions display with a D icon to indicate that they were disputed. The D icon remains even after the dispute has been resolved or cancelled.
3. Review the dispute detail and make sure the Dispute Status is Unresolved.
4. Click the Cancel Dispute button. A confirmation message displays.
Are You Sure?

You have chosen to cancel the dispute filed for the following transaction:

<table>
<thead>
<tr>
<th>Dispute Date</th>
<th>Tran Date</th>
<th>Posting Date</th>
<th>Merchant</th>
<th>Amount</th>
<th>Reference Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>03/02/2007</td>
<td>01/18/2007</td>
<td>01/19/2007</td>
<td>MR NEWSPAPER MAN</td>
<td>128.10</td>
<td>24755427018730181473186</td>
</tr>
</tbody>
</table>

**Unauthorized**
I did not authorize this charge. I cancelled my subscription in November 2006.

5. Type comments in the *Cancellation Comments* field. You have up to 40 alphanumeric spaces for your comments.

6. Click the **Yes, Cancel Dispute** button. You return to the *Transaction Management: Transaction Detail* screen with the **Summary** tab open.
Tip! If you need to, you can re-dispute the transaction by repeating the steps in *Dispute a Transaction*, slides 32-36.
View Approval History

If you want to see the history of a transaction, you can view the approval history for a specific transaction on the Approval History tab. The Approval History tab provides an audit trail, including the name of the approval manager and what action the approval manager took related to the transaction.
To view approval history:

1. From the Transaction List screen, select the link in the Approval Status column for the transaction you want to view the approving history of. The Transaction Management: Transaction Detail screen displays with the Approval History tab open.
2. Review the approval action information.

3. Click the **Back to Transaction List** link. You return to the *Transaction Management: Cardholder Transaction List* screen.
1. From the left Column Navigation Bar Select the **Account Information** high-level task.
2. Click the **Cardholder Statement** link.
3. Select a cycle from the drop-down list.
4. Click the View Statement button.
The statement opens as a PDF file in a new window.

**Print** this PDF file as your monthly statement and submit to Accounts Payable with all original receipts and the PCC Purchase Report.
How to Run and Print the Transaction Detail Report

• The *Transaction Detail Report* provides Cardholder and Approval Managers a snapshot of monthly transactions which includes comments and the Oracle account number(s). Cardholders are to add a comment to each transaction which clearly identifies the purchase and its purpose. Approval Managers can readily view Cardholder transaction comments when approving on-line. The *Transaction Detail Report* is to be submitted *monthly* with the *Cardholder Statement* and original receipts. The Cardholder is to indicate use tax, EWRF, etc., in the comment section of the *Transaction Detail Report*. The *Transaction Detail Report* will replace the Monthly PCC Purchases Report.

• *NOTE*: Cardholders are reminded to sign and date the monthly statement prior to submission to Accounts Payable.
Print Transaction Detail Report (this report will show the Comments and Oracle #'s). This report will replace the Monthly PCC Purchases Report.

1) Select Reporting
2) Select Financial Management
3) Select Transaction Detail
4) Select the radio button next to “Posting Date Range”
   a) Enter the current month date range
5) Check “Display Transaction Comments” and “Display Allocation Detail”
   Selecting both of these options will result in the Comments and the Oracle account numbers printing on the Transaction Detail Report.
Scroll down to the bottom of this page
6) Select “Run Report”
7. Print report by selecting the Print icon at the top of the page.

The Transaction Detail Report is to be submitted with the Cardholder Statement with original receipts at the end of the cycle.
Submission of Paperwork

Cardholders are to submit the following documentation each month:

- **Statement**
  - Cardholder must sign and date this form

- **Transaction Detail Report**
  - Printed with the Comments and Oracle number

- All original receipts / invoices for each purchase or credit

- Justification as required
Resources Available To You

• Access Online Help Desk – (877) 887-9260
  - General Website Navigation Inquiry
  - Resetting Passwords
  - General Account Inquiry
• 24-Hour Customer Service- (800) 344-5696
  - Balance Inquiry
  - Statement Inquiry
  - Disputed Items
  - Declined Purchases
  - Card Activation
  - Lost, Stolen or Compromised Card
• Sharon Danner, PCC Coordinator: 4-2915 or sdanner@mail.sdsu.edu
• Candice Cooper, AP: 4-5246 or ccooper@mail.sdsu.edu
Congratulations!!!!!