When Fraud is Detected on a MSU Purchasing Card

1. **Cardholder** needs to contact US Bank Fraud 1-800-523-9078 as soon as possible to verify which charges are fraudulent. Note that there is a 2-day delay from the time a transaction is made to the time it is seen in Banner, so US Bank may show additional charges during that time.

2. If the fraud charge has made it through to Banner (and not caught by cardholder / US Bank timely), US Bank may send paperwork to verify. This paperwork needs to be reviewed, signed and returned to US Bank as soon as possible. If the paperwork is not returned, US Bank will post the charge to the replacement card and not consider it fraudulent.

3. After the credit card charges have been verified, US Bank will cancel the current credit card and issue a new credit card, with a new card number. MSU should receive the new card within 3-5 working days and it will be mailed to the address associated with the card. The new card will require activation by the cardholder.
   
   A. The cardholder will need to know answers to the security questions.
      1. Last 4 digits of GID#
      2. Phone number
      3. Per purchase spending limit
      4. PO Box or address the US Bank statement is sent to

4. **Department Accountants / Shared Services:**
   Fraud charges may stay in the 62886-account code until fiscal year end (June 30). Change the description in Banner to say “FRAUD” or write “FRAUD” on the monthly report beside that transaction. US Bank will issue a credit which can also be left in 62886 to offset the original fraud charge. When the credit shows, please change the description in Banner to “FRAUD CREDIT”.

5. Contact the Purchasing Card administrator (Andrea) at andreag@montana.edu or 994-5727 to notify that fraud has occurred on your card.