GAO Topic of the Month – January 2022

ENTERING TEMPORARY CHANGES FOR PURCHASING & TRAVEL CARDS

Background

This month's topic is entering temporary changes to State of Arizona purchasing and travel cards in the US Bank system. Temporary changes include changes to overall spending limits, single purchase limits, and the addition/removal of merchant category codes. Typically, in these situations, a temporary purchasing need requires an adjustment to a cardholders account in order to facilitate a transaction that falls outside the usual spending parameters. In some cases, this may be a one-time adjustment to facilitate a one-time transaction, and in other cases, the change may be needed for a period of time. This month's topic will discuss how the US Bank system can be leveraged to ensure that these temporary changes revert to their intended and/or original card restrictions and limitations, without the necessity to remember to go back into US Bank at a later date and restore fields to their prior status.

GAO has worked with US Bank to enable "hard control" functionality in the US Bank system for all temporary card changes and all state issued cards (P-card, ETC, CTA). By enabling this function, all state agencies can now utilize hard control features within the US Bank system that were NOT previously available. Effective January 21, 2022, all state agencies can now utilize hard control features in the US Bank system for all temporary changes to all state issued cards.
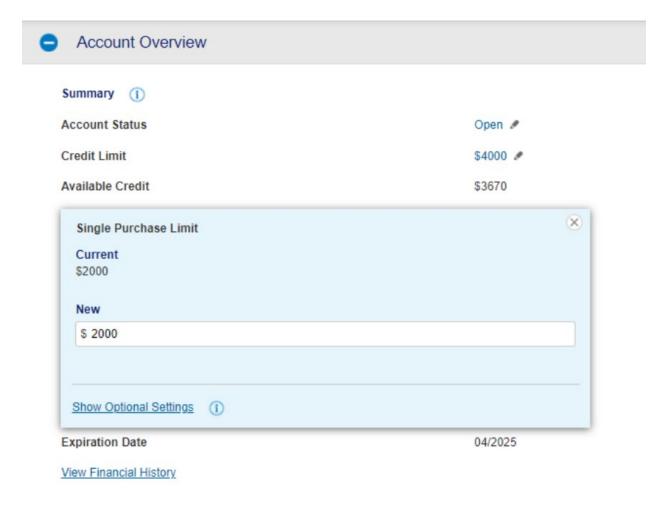
Examples of Temporary Card Changes

1) Temporarily increasing a cardholder's overall credit limit
2) Temporarily increasing a cardholder's single purchase limit
3) Temporarily adding a merchant authorization control

Note: Please make sure all temporary changes comply with SAAM and your agency policy and have all necessary/required approvals.

Managing Temporary Card Changes

The US Bank system has fields that agency card administrators can utilize to establish hard controls over each temporary change. For example, if a cardholder's overall credit limit or single purchase limit is modified, a start and end date can be entered for this type of temporary change. See the following example.
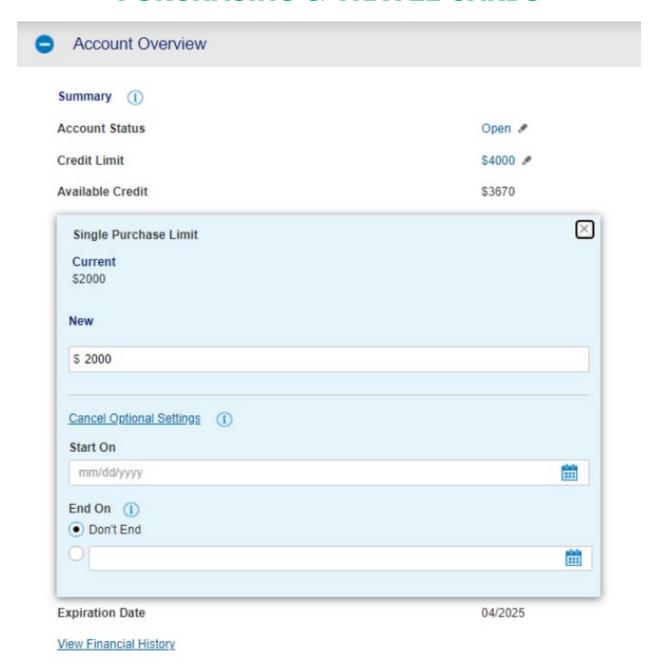
To change the cardholder's single purchase limit:

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Card administrators can change a credit or single purchase limit by clicking on the "Show Optional Settings" at the bottom of the page as shown in the example above. This feature provides the option to establish both a start and end date for temporary changes. See an example screenshot below:
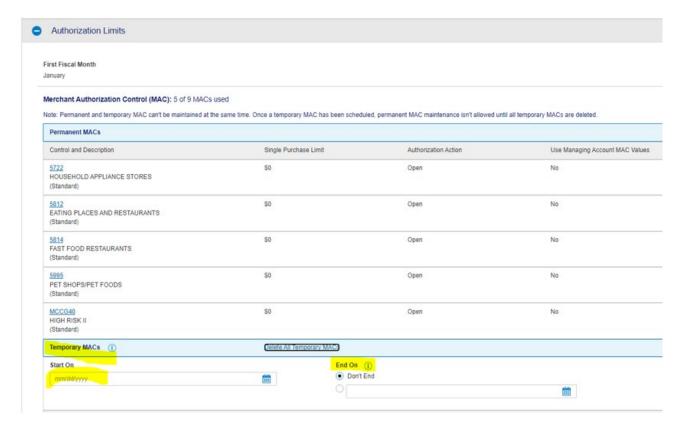
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Account Overview

Summary ⓘ

Account Status	Open ✏
Credit Limit	$4000 ✏
Available Credit	$3670

Single Purchase Limit ☒

Current
$2000

New

$ 2000

Cancel Optional Settings ⓘ

Start On

mm/dd/yyyy 📅

End On ⓘ
◉ Don't End

○ _____ 📅

Expiration Date	04/2025

View Financial History

The US Bank system shows the current single purchase limit (Current = $2000). A new single purchase limit is established by entering the new amount into the "New" single purchase limit field. Just below, both a start and end date can be specified for this change. If the end date is not utilized, the change becomes a permanent change in the system.

Similarly, when adding a temporary merchant authorization(s), the duration of this change can also be entered.

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In this example, the cardholder's merchant authorization control is modified by adding a merchant category code(s). A start and end date can be added in the system to provide hard controls over this type of temporary change. Again, if the end date is not utilized, it becomes a permanent change in the system.

CONCLUSION

Establishing hard controls over temporary card changes is a key internal control to ensure that all card changes are reverted to their original and/or intended restrictions and limitations. Utilizing this feature, administrators can make sure that temporary changes remain temporary and follow-up work is not necessary to revert limits back to the original settings. GAO strongly recommends that agencies utilize these hard control features for all temporary card changes in the US Bank System.

Please contact your AFIS Liaison or GAO Internal Audit if you have any questions regarding this topic.