

## US Bank – Access Online

### Glossary User Guide

## A

### **Account Status**

A code included with account information that indicates the status of the account on the card operating system (e.g., T9, Q9). Also see *Status Description*.

### **Accounting Code Favorites**

A list of your favorite accounting codes that you can use to reallocate transactions or specify allocations for an order.

### **Accounting Code Structure (ACS)**

The unique accounting framework that describes client's business. Department of Finance and Administration Program Administrator determine the number of segments in the accounting code structure that is used for AASIS agencies, the length of each segment within that structure, and the name for each segment.

### **Agent Number**

A unique four-digit number that identifies one or more top hierarchy levels of a client organization. Used to define the bank/agent relationship. Each cardholder account is associated with an agent number.

### **Activate**

Once the cardholder received their card they would need to call the phone number on the label and listen to each prompt.

### **Authentication**

A question (e.g., pet's name, mother's maiden name) and response (e.g., Rover, Berkowitz) that Access Online asks a user in order to verify the user's identity if the user forgets a password.

### **Authorization Limit**

Dollar amount or other parameter that sets a limit on a specific cardholder or managing account. Also called a *velocity limit*. For example, a Program Administrator can set authorizations limits for each cardholder that limit the available credit and can set authorization limits for a short-term managing account for a specific project.

### **Authorization Number**

A number that the bank provides to authorize a transaction, which might be used for fraud investigation or dispute processing.

### **Automated Clearing House (ACH)**

A secure payment transfer system that connects all United States financial institutions. The ACH system is the central clearing facility for all electronic fund transfer transactions in the country.

### **Available Credit**

An authorization limit that is the dollar value of the remaining available credit associated with a cardholder or managing account.

## B

### **Bank/Agent Relationship**

The name of the relationship between the bank and the client's agent number (for example, between the bank and the ACME Company's agent number for its ACME Distribution Subsidiary). See *Agent Number* and *Bank Number*.

### **Bank Number**

The unique number of the bank that issued a specific credit card. See *Bank/Agent Relationship*.

### **Beginning Month**

The month the annual cycle begins (e.g., first month of the fiscal year) for a specific cardholder or managing account.

### **Billing Cycle**

The monthly date range for transactions posted to the account cycle. The State of Arkansas is from the 15<sup>th</sup> of the month to the 16<sup>th</sup> of the following month unless the 15<sup>th</sup> falls on the weekend.

### **Processing Hierarchy**

**A five-level hierarchy that controls how the system processes transactions for billing and accounting purposes. Includes bank, agent, company, division, and department only.**

## C

### **CTS "Ghost" Account "**

Cardless Account is strictly used for official travel expenses only (lodging, airfare, rental cars, and conference registrations). (CTS Accounts are in the Departments Name and the agency assigns "employee" to be the custodian of the account.

### **Cardholder**

The person to whom the credit card is issued and employee's name is embedded on the card.

### **Company Number**

The unique number that the bank assigns that is associated with a specific client, client subsidiary, or other sub-organization within the client organization. For example, ACME may have five subsidiaries with three major divisions within each subsidiary, each with a unique company number.

### **Contact Information**

The cardholder's name, address, phone number, and email address that displays on Access Online's User Profile screen, which the Program Administrator uses to communicate with the cardholder. The contact information has no association with the cardholder account information.

### **Corporate Card**

A credit card issued to employees for company-related travel, hotel, and expenses.

### **Cost Center**

A unique number that the AASIS agency defines as an account that is budgeted for certain expenses. A cost center may be one of the segments of an accounting code to which a Program Administrator can allocate expenses when setting up allocation rules. For example, a department may have general cost center for everyday expenses and a different cost center for a special project.

### **Credit Limit**

The dollar value of the maximum credit associated with a cardholder or managing account.

### **Cycle Day**

The day of the month on which the account information and billing refreshes. The cycle day is the first day after the cycle end date. For example, if the cycle end date is the 10<sup>th</sup> of every month, the cycle day is the 11<sup>th</sup> of every month.

### **Cycle Dollar Limit**

An authorization limit that is the dollar limit per cycle associated with a cardholder or managing account.

### **Cycle End Date**

The day of the month the cardholder account billing cycle ends.

## **D**

### **Decline**

It could be any number of things **for example (exceeded the monthly limit; a blocked merchant category (MCC); Card was not activated by the cardholder.**

**Default Accounting Code** The accounting code assigned to a cardholder account or managing account, including the structure by segment.

### **Default Merchant Category Code (MCC) Group**

The Visa- or MasterCard-created groups of similar merchant category codes (e.g. the Airlines groups that includes all individual airline companies).

### **Department Number**

The department number associated with a cardholder account.

### **Dispute**

Disputable transactions are merchant errors or errors in billing between merchant and cardholder. **Some examples include: multiple billing, billing wrong amount, billing without receiving merchandise, billing on a cancelled order**

### **Download Date**

The day the documents are downloaded into AASIS

## E

### **Effective Dating**

A cardholder account maintenance function that lets you specify that a specific maintenance change take place and last for a specified time period, or that a change take place in the future but remain permanent. For example, you can specify that an address change is effective for three months next year or that a cardholder's credit limit should increase permanently from \$5,000 to \$6,000 at the beginning of your next fiscal year.

## F

### **Favorites**

A user-defined list of items (e.g., accounting codes, reports, merchants) that is easy to access and use. When a user creates a favorites list, the user can avoid having to search and select the item each time. For example, in the enhanced supplier information function, the user can create a list of most-often accessed merchants. In the transaction management function, the user can create a list of favorite accounting codes.

### **Fraud**

Fraud is defined as an authorized transaction(s) made with a lost, stolen, compromised or counterfeit card/card number. **Cardholder is responsible for contact US Bank at 800-523-9078 and report the fraudulent activity. Cardholder must communicate to US Bank to reissue a new card**

## G

### **General Ledger Expense**

A common account code segment that enables a Program Administrator to direct expenses in line with an internal accounting system.

## H

### **Hierarchy Assignments**

See Managing Account; Processing Hierarchy and Reporting Hierarchy.

## L

### **Level 1, Level 2 and Level 3 Processing**

The credit card processing system is setup on a three level system. These levels of requirements are made to determine if a certain transaction is a qualified transaction. A qualified transaction will ensure that the business gets the lowest qualified processing rate that they are signed up with.

## Processing Level Chart

Data Type	Level 1	Level 2	Level 3
Merchant Name	X	X	X
Transaction Amount	X	X	X
Data	X	X	X
Tax Amount		X	X
Customer Code (16 Char)		X	X
Merchant Postal Code		X	X
Tax Identification		X	X
Merchant Minority Code		X	X
Merchant State Code		X	X
Item Product Code			X
Item Description			X
Item Quantity			X
Item Unit of Measure			X
Item Extended Amount			X
Item Net/Gross Indicator			X
Item Tax Amount			X
Item Tax Rate			X
Item Tax Identifier			X
Item Discount Indicator			X
Ship from Postal Code			X
Freight Amount			X
Duty Amount			X
Destination Postal Code			X
Destination Country Code			X
Alternate Tax Amount			X

## M

### Managing Account

An account that controls all the funding between the bank and an organization. All cardholder transactions pass through a managing account to ensure that appropriate funds are available for each transaction.

When the managing account is established, a seven-level hierarchy is setup and customized for each managing account for reporting purposes only. The bank assigns the client(s) a customized hierarchy numbers

**Bank 1425** – P-Card accounts

**Bank 3046** – Travel or CTS Accounts

**Agent** – Unique number assigned by US Bank when managing account is setup

**Company** – Unique number assigned by US Bank when managing account is setup

### **Merchant Authorization Control**

A parameter that a Program Administrator can add during cardholder or managing account setup that authorizes or blocks purchases at specified merchants and/or merchant types (e.g., accept office supplies, but block liquor stores and casinos).

### **Merchant Category Code (MCC)**

A four-character numeric merchant category code that Visa or MasterCard assigns to each merchant. For example, in the Office Supplies MCC group, specific types of stores have unique MCCs (e.g., Computer Software Stores-5734, Software Stores-5943).

### **Merchant Category Code (MCC) Blocking**

A designation attached via managing account to an account(s) that disallows a specified MCC group to be charged (e.g., casinos, pawn shops). The blocking is established by attaching a merchant authorization control to a cardholder and/or managing account. If authorized MCCs are attached and set to authorize, then non-authorized MCCs are effectively blocked. If non-authorized MCCs are attached and set to block, then those MCCs are blocked and all other MCCs are effectively authorized. See also *Merchant Authorization Control*.

### **Merchant Category Code (MCC) Group**

A logical grouping of merchant category codes (MCCs). For example, the *Airline* MCC group includes all individual airlines (e.g., Northwest, United, Aer Lingus, Air France). Visa or MasterCard provides default MCC groups that the bank has included in Access Online. Program administrators can also set up customized MCC groups.

### **Monthly Dollar Limit**

An authorization limit that is the dollar limit per month for a cardholder or managing account.

## **O**

### **Organization Short Name**

A four-character code that identifies a client in Access Online – State of Arkansas character code is **STAR for all clients**

## **P**

### **Posting Date**

The date the transaction is posted to the cardholder account

### **Processing Hierarchy**

A five-level hierarchy that controls how the system processes transactions for billing and accounting purposes. Includes bank, agent, company, division, and department only. The bank assigns the client(s) a customized hierarchy numbers

**Bank 1425** – P-Card accounts

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**Agent** – Unique number assigned by US Bank when managing account is setup

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### **Product Name**

The name of the product associated with the cardholder account, such as purchasing card or corporate card.

## **Purchasing Card**

A credit card that is traditionally used to purchase high-volume, low-dollar transactions, such as office supplies. A purchasing card excludes travel and entertainment transactions, such as airline tickets and hotel stays.

## **R**

### **Reallocation**

The reassignment of a different accounting code or codes to a transaction after the transaction is post on Access Online.

### **Registering Card Online**

For a cardholder to view & reallocate their credit card (P-Card/Travel Card) they have to register their card online as indicated in the mandatory training.

### **Report Date Range**

In the Report Scheduler function, a date range that sets a time period filter to control which data the scheduled report includes when the report runs in the future (e.g., include a week's worth of data, include a month's worth of data). See also *Schedule Date Range*.

### **Reporting Hierarchy**

A seven-level hierarchy customized for your organization for reporting purposes only. The bank works assigns its clients a customized hierarchy numbers

**Bank 1425** – *P-Card accounts*

**Bank 3046** – *Travel or CTS Accounts*

**Agent** – *Unique number assigned by US Bank when managing account is setup*

**Company** – *Unique number assigned by US Bank when managing account is setup*

### **Reviewer/Re-allocator**

Employee who has been designated to review all activities/purchases on p-card and/or travel card accounts that have been assigned to them to review and/or reallocate on a weekly basis.

## **S**

### **Single Purchase Limit**

An authorization limit that is the dollar value of the maximum amount a cardholder can use for one transaction.

### **Sort**

A process that organizes information for display. For example, the cardholder names display alphabetically in a report from Aaronson to Zimmerman. Unlike a filter, a sort does not control what information displays, but simply manages how all the information displays.

## **T**

### **Tax ID Number**

An identification number supplied to a merchant by the United States Internal Revenue Service for tax purposes.

### **Tax Implied**

A flag within Access Online indicating that the transaction should be taxed based on business rules.

**Transaction Approval Process**

The electronic approval and forwarding of transactions in Access Online. The workflow mirrors the client's internal approval structure and parameters.

**Transaction Date**

The date on which a specific transaction occurred.

**Transaction Management**

The Access Online function that enables users to complete a variety of tasks with transactions, depending on their access rights. Such tasks include viewing transaction data, reallocating transactions to different accounting codes, and logging non-transaction information for reporting purposes.

**U****Upload**

Copying a file to another location, such as a web site or a file transfer protocol (FTP) site. This process is done by DFA/State of Arkansas

**User ID**

The portion of an account profile (including user name and password) that lets the user log in to Access Online.

**User Profile**

The collected information about an Access Online user including: user ID, name, address, access status, organization short name, authentication information, account assignments, functional entitlement group, and hierarchy assignments.

**V****Validation**

In transaction management, a process the system uses to check the accuracy of an accounting code segment value (e.g., the value must be numeric; the value must be from a predefined list of valid values).