Vanderbilt One Card Policy & Procedures
# Vanderbilt University One Card Policy & Procedure

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Program Overview

The Vanderbilt University One Card is the preferred payment method for most Vanderbilt University business-related travel and small dollar purchases of goods.

Vanderbilt’s One Card Program is a U.S. Bank-issued, MasterCard-branded, corporate pay-corporate liability credit card that enables authorized employees to use the card for approved business-related expenses. The One Card is not intended to replace or bypass any department’s existing purchasing methods through eProcurement or other procurement methods. Note that items purchased on the One Card that normally are purchased through eProcurement will not receive contract pricing. Cardholders should reference Procurement’s Gold Guide to identify approved suppliers and appropriate payment methods.

This policy applies to any member of the university community who seeks to establish, maintain, approve or conduct transactions involving the Vanderbilt One Card.

The guiding objectives of Vanderbilt’s One Card Program include:
- Minimize burden of faculty and staff in carrying out Vanderbilt’s mission
- Streamline the expense approval process
- Minimize financial and operational risks for the university
- Reduce the need for costly check requests, invoices, etc.
- Alleviate individual financial burden for approved business travel

Definitions

Cardholder – The employee whose name is printed on the card and is accountable for all charges and physical security of the card at all times. Note: The Cardholder’s name will be printed on the card as it is recorded in the Vanderbilt Human Resources System.

Expense Report Approver (ERA) – The employee who is authorized to approve business expenditures of others and who will administer these policies, including:
- Attesting that the purpose of the expense is valid and directly related to university business.
- Request further documentation or explanation for expenses that appear to be excessive or unusual in relation to the nature of the expense. Explanation of such expenditures must be included within the expense report.
- Approve expense reports on a timely basis.
- Ensure the appropriateness of each card transaction.

Privilege Approver – The employee, assigned by Home Department within the Privilege Management system, responsible for approving high risk privileges including applications for the One Card. The Privilege Approver is also responsible for reviewing and approving all limit increases submitted by their Cardholders.
Expense Delegate – The employee assigned by the Cardholder to create and edit expense reports within Concur on the Cardholder’s behalf. Note: Expense Delegates cannot submit the report to the ERA for approval. Only the Cardholder can complete report submission.

Travel Assistant/Arranger – A Vanderbilt employee with an active Concur profile authorized by another employee to book travel reservations (airfare, hotel, and car rental) on their behalf.

Payment Card Administrator – Payment Card team member responsible for issuance, administration, and maintenance of Vanderbilt’s One Card. The Payment Card Administrator also serves as the liaison between Vanderbilt, the card provider (U.S. Bank), and the Cardholder.

Payment Card Auditor – Payment Card team member responsible for the analysis, reporting, and auditing of all transaction data related to the Payment Card program. The auditor performs routine audits to ensure Cardholder usage complies with the One Card policy.

Card Provider – The financial institution responsible for issuance of Vanderbilt’s One Card. The card provider is responsible for printing and delivering One Cards to the Vanderbilt Program Administrator prior to issuance to Cardholders. The card provider also is responsible for preparation of billing statements and coordination of fraud resolution in conjunction with the Payment Card team.

One Card – A payment card issued to an employee of Vanderbilt University for authorized business-related purchases. The card is only authorized to be used by the employee (printed on the front of the card) for business related purchases. The university will issue payment for charges incurred using the One Card.

One Card Application Form – The form to be completed by prospective Cardholders to obtain a One Card. The applicant, their ERA, and the Privilege Approver of the prospective Cardholder’s HR home department must sign the application. The One Card application can be found on the Payment Cards website, along with how to locate your Privilege Approver.

Cardholder User Agreement – A legally binding agreement signed by the Cardholder that is a part of the One Card Application. The agreement certifies the Cardholder has read and understands the guidelines set forth in the Payment Card Policies and Procedures and agrees to use the credit card in accordance with the established policy. The Cardholder User Agreement is the 2nd page of the One Card application and can be found on the Payment Card website.

Merchant Category Codes (MCC) – An industry standard coding system that consists of a four-digit number assigned to a business by major card issuing networks (MasterCard, Visa, American Express, etc.). The MCC is used to classify the business by the type of goods or services it provides. For example, McDonalds has an MCC designation as 5814 - Fast Food Restaurants.

Transaction Limit – The total dollar amount the Cardholder may expend on a single transaction. A single transaction can include one item purchased or multiple items purchased at the same time, also known as “per swipe”. Transactions exceeding a Cardholder’s transaction limit will result in a transaction decline. The Privilege Approver approves the transaction limit on the One Card application (among the two limits per transaction of $3,000 or $5,000) during the application process.

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**Monthly Spending Limit** – The total dollar value of all transactions that can be charged to a card within a single, monthly billing cycle. The Privilege Approver approves the monthly limit on the One Card application (among the three spending limits of $5,000, $10,000 or $25,000) during the application process.

**Monthly Billing Cycle** – The timeframe in which all Cardholder transactions are aggregated and applied to the Cardholder’s monthly spending limit. U.S. Bank monthly billing cycles end on the 25th of each month. If the 25th falls on a weekend or banking holiday, the cycle will close the next business day. Monthly spending limits reset the day after cycle close.

**Split Transactions** – A single purchase split into multiple transactions in order to avoid the single transaction limit threshold. Split transactions are prohibited.

**Supporting Documentation** – An itemized merchant receipt issued by the supplier to substantiate the business need including proof of payment. This receipt should include:

- Name of the merchant
- Date of the transaction
- Items purchased
- Total amount
- Form of payment (usually the last 4 digits of the card used)
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ONE CARD POLICY
This policy outlines the proper usage and guidelines for the use of the Vanderbilt One Card. The Payment Card team actively monitors card usage outside of this policy and subsequent procedures and violations are subject to disciplinary actions including revoking of card privileges and, depending on the offense, grounds for employee termination. Concurrent with this policy, users should also reference the Travel policy for any travel related activity.

Cardholder Eligibility and Responsibilities
- All Employees are eligible for the Vanderbilt One Card.  
  - Students are not permitted to hold a One Card.  
    *If a card is needed for student use, contact the Payment Card team.*
- Cardholders must complete the required online One Card Training module in the Learning Exchange before the card is issued to the Cardholder. Additional training is highly recommended and is available on the payment cards website.
- Cardholders are to read and sign the Cardholder Agreement (attached to the One Card Application).
- Cardholders should never expense transactions before they post within their Concur profile (manually entering transactions and expensing in Concur).
- Supporting documentation is required for every transaction $75 or more and must be attached to each transaction in Concur.
- On an annual basis, Cardholders will be required to agree to an annual One Card Refresher Agreement that will update users on policy revisions, policy review, and program changes.

Authorized Usage
The Vanderbilt One Card provides Cardholders the flexibility to purchase low dollar goods or services and serves as an individual travel and expense credit card for Vanderbilt-related travel. The Cardholder (name printed on the front of the card) is the only one authorized to make purchases utilizing the card and the card number, expiration date, security code and PIN cannot be shared with other employees. Cardholders are permitted to make purchases for communal office procurement business needs, group lunches and office subscriptions, and cardholders also are permitted to make purchases on behalf of other employees for such items as conference registrations/fees and professional dues or memberships. Purchases of travel services such as airfare, hotel and car rentals are the responsibility of the individual traveler in conjunction with their traveler profile within Concur. All meals (business, individual, or group) purchased using the One Card must be expensed using the actual transaction amount and applicable expense type; the per diem expense type cannot be used on One Card transactions.

The Cardholder reconciles all One Card transactions in the Concur expense management tool. Concur will serve as the sole location for users to upload receipts, reconcile transactions, submit expense reports, and store all historical supporting documentation for all business-related transactions.

The following page provides examples of approved and unapproved One Card transactions.
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Allowable Vanderbilt One Card Uses

- Books & Journal Subscriptions
- Business Meal Expenses
- Catering Expenses
- Gift Cards*
- Professional Dues & Memberships
- Lab Supplies (if not available in eProcurement)
- Office Supplies (if not available in eProcurement)
- Repairs (emergency or not under an existing contract)
- Shipping/ Freight/ Postage
- Small Dollar Retail Purchases

*Contact the Payment Card team before purchasing any gift cards on the One Card. Also reference the Potential Tax Liability section.

Prohibited Vanderbilt One Card Uses

- Capital Purchases*
- Cash Advances (bank or ATMs) w/o prior written approval from the CFO
- Consulting Services
- Contracted Services* such as:
  - Water/ Coffee Services – DS Waters*
- Controlled Substances or Prescription Drugs
- Firearms/ Ammunition
- Furniture (without prior written approval from the Procurement office)*
- Insurance Policies & Premiums
- Laboratory Animals and Animal Related Purchases
- Moving Companies*
- Office Supplies – Guy Brown*
- Personal Use
- Radioactive& Hazardous Materials
- Software Maintenance/ Licenses/ Services*
- Subject Participation Payments (contact the Payment Cards team)
- Tax Payments
- Travel Agencies
  - 3rd party travel websites such as Orbitz, Priceline, etc.
  - Cardholders are encouraged to book travel through Vanderbilt’s approved travel agency

*Please direct questions on existing contracts or options for purchasing these goods and services to the Procurement office and reference the Vanderbilt Gold Guide.
**Card Maintenance**

Email approval from the Cardholder’s Home Department Privilege Approver is required for any limit increases. Send this email to the Payment Card team at paymentcards@vanderbilt.edu. Any approved limit increases will be retained on the Cardholder’s account. The Payment Card team will not grant temporary limit modifications. Cardholders that have a name change should notify the Payment Card team to order a new card.

**Cardholder Responsibilities**

Each Cardholder is responsible and accountable for the One Card issued in their name. Employees or students other than the assigned Cardholder cannot use that individual’s card. Cardholders are responsible for reviewing all transactions that post to their individual Concur profile within 7 days to ensure each transaction is a valid Vanderbilt business expense that they authorized the merchant to charge. If fraud is suspected, refer to the Fraud Process section in the procedures appendix.

All One Card transactions must be submitted in an expense report* by the Cardholder and then approved by the ERA in Concur within 30 days of the transactions posted date. Non-compliance could result in suspension or cancellation of the payment card. Cardholders are encouraged to assign an Expense Delegate in Concur in case of a situation where the Cardholder is unable to expense charges.

*Exception: If the charge is a prepayment or deposit for a future event/function/trip then the Cardholder or delegate should not submit an expense report until that event/function/trip has concluded. Cardholders should place the transaction into an expense report with the future month the travel will occur.

As part of the Concur expense report process, transactions need to be assigned an expense type and a business purpose. Receipts should be imaged, uploaded, and attached to all transactions $75 or more. Each transaction should be allocated to the appropriate cost center, itemized, etc. to complete the expense report prior to submission to the ERA.

It is the responsibility of the Cardholder to contact the merchant when merchandise purchased with the One Card is unacceptable (incorrect, damaged, defective, etc.) and arrange for returns, credits, services, or exchanges. If merchandise is returned for credit, the Cardholder is responsible for obtaining a credit receipt from the merchant and retaining that receipt with the support documentation for that purchase. **Receiving cash or checks to resolve a credit or return is prohibited.** It is the responsibility of the Cardholder to ensure that the items are not purchased from a merchant that issues only store credit. If a merchant accepts an item as a return, a credit for this item should appear in the Cardholder’s Concur profile along with other transactions.

Cardholders are also responsible for reporting lost, stolen, or damaged cards to the Payment Card team as well as any fraudulent activity. If the Cardholder takes a leave of absence, accepts another internal position, or is separating from Vanderbilt, see the Cardholder Leave of Absence, Change in Position, Employee Termination section in the procedures below.

**Card Security**

All Vanderbilt One Cards have embedded chip technology, a fraud prevention measure put in place by Europay, MasterCard, and Visa (commonly abbreviated EMV). EMV Chips are intended to lower the risk of card information that can be stolen and loaded onto a counterfeit card and to help verify the card
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is being used by its intended user. Employees are only authorized to use a One Card that has been
issued in their name (the user’s name must be printed on the plastic card). Cardholders cannot let
anyone else to use their card. Cardholders are required to have the card in their possession at all times
or in a secured, locked location.

In addition to EMV technology, One Cards are issued with a PIN number that may be required at the
time of purchase (depending on the merchant’s point of sale equipment). Cardholder’s PIN are stored in
a secure location and never written on the card.

Vanderbilt One Cards are designed to be used at any point of sale device around the world.

ERA Responsibilities
ERAs are responsible for reviewing the supporting documentation and business purpose of each
transaction submitted in Cardholder expense reports. ERAs are also responsible for reviewing their
ERA Report, which is automatically generated and emailed by Concur on the 20th of each month. ERA
Reports contain all unexpensed transactions of all Cardholders under the ERA. The Payment Card team
will review and notify ERAs of unexpensed transactions that are greater than 30 days since posting in
Concur.

Policy Violations
Failure to adhere to Vanderbilt and Payment Card policies and procedures could result in the suspension
or permanent removal of Cardholder privileges, reporting of violations to HR and/or internal audit,
termination of employment, and possible criminal prosecution. Vanderbilt reserves the right to revoke
credit card privileges from the Cardholder at any time.

Examples of Cardholder violations that may result in credit card revocation and/or employee
disciplinary action(s) include the following:

- Card misuse, personal or unauthorized transactions
- Split transactions in order to stay under assigned card limits
- Failure to expense transactions and submitting expense reports timely (within 30 days) in Concur
- Failure to attach the appropriate supporting documentation for transactions
- Failure to report known fraudulent activity to the Payment Cards team within 90 days of activity
- Failure to agree to the annual One Card policy refresher agreement

Cardholder Transaction Review, Audits, and Frequency
Cardholders expense and submit their expense reports within 30 days from transaction post date or
completion of travel or event. However, if a charge is under dispute, considered fraudulent or a credit
is anticipated, the Cardholder contacts the Payment Card team for next steps to resolve the disputes or
fraud. If the Cardholder is expecting a credit, the Cardholder waits and expenses the credit transaction
along with the original transaction on the same expense report.
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The Payment Card team reserves the right to perform audits on all One Card transactions. Audits will examine MCC category codes, business purpose, transaction appropriateness, and verify that each transaction has the proper supporting documentation. Violations will be tracked and reported to financial leadership. The Payment Cards team perform area specific audits no less than annually and any recommendations are submitted to the appropriate BO.

If the Cardholder transaction activity is less than 12 transactions in a 6 month period or 24 transactions in a 12 month period, the Payment Card team notifies the Cardholder and cancels the card. If a Vanderbilt employee has a legitimate business need for a One Card but does not meet activity requirements, contact the Payment Card team for alternative options.

Sales Tax Exemption
Vanderbilt University is a non-profit 501(c) (3) private institution of higher education incorporated in the State of Tennessee. The Tennessee sales tax-exempt number is printed on the front of each One Card. Cardholders should give this number to all merchants at the time of purchase to exempt the transaction from Tennessee state sales tax. Transactions made by the university outside of Tennessee may not be exempt from another state's sales and use tax. For your convenience, we recommend having a Certificate of Exemption with you at all times.

TN State Tax Exempt Form
Out of State Sales Tax Exemption Listing

Potential Tax Liability: Reporting of Taxable Gifts, Awards and Prizes
Gifts, gift cards, gift certificates, awards, and prizes given to faculty, staff members, or students are considered taxable income and must be reported to Human Resources using Reporting of Taxable Fringe Benefits form at the time the award is given.

Prior to any such transaction on the One Card, contact the Payment Card team at paymentcards@vanderbilt.edu.

Reporting Charity, Sponsorships and Donations
All transactions on the One Card to a charity, funding a sponsorship, or donation of any kind must be reported to the Payment Card team prior to the transaction at paymentcards@vanderbilt.edu. Alternative payment methods and leadership approvals may be required prior to any payment to a charity, sponsorship or donation.
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Payment Card Application Process
A completed One Card Application Form (found on the Payment Cards Website) is required by each prospective Cardholder. The Applicant, their ERA, and the Privilege Approver from the prospective Cardholder’s HR Home Department must sign the application. Your designated ERA is determined by your home department and listed within Privilege Management under “Expense Report Approver”.

The 2nd page of the One Card application is the Cardholder Agreement and is a legally binding document that should be read thoroughly by the Cardholder before signing and submitting the application to the Payment Card team. The Payment Card Administrator will order new cards and the Cardholder will be notified when the card and PIN number are ready. New cards typically take 7-10 business days from the day they are ordered to arrive.

How It Works: Transaction Life Cycle
1) Cardholder makes an authorized business-related purchase utilizing the One Card.
2) The bank pays each merchant transaction upon use of the card.
3) Vanderbilt University pays the Card Provider each Billing Cycle for all card transactions.
4) Once the transaction posts to the Cardholder’s account, the transaction will feed into the Cardholder’s Concur profile within 1-3 business days (depending on the merchant). The Cardholder receives an email notification from Concur when the transaction arrives in their profile and is ready to expense.  
   • Note: Credits typically take much longer depending on the merchant’s credit card processing system and the merchant’s bank.
5) Cardholders are responsible for reviewing all transactions in Concur on a regular basis to ensure each transaction is a valid Vanderbilt business expense. If fraud is suspected, refer to the section titled Fraud Process below.
6) Cardholders then create an expense report in Concur. This includes: assigning an expense type, business purpose, attaching any supporting documentation images, and allocating each transaction.  
   • Note that either the Cardholder or their assigned Expense Delegate can create a new expense report.
7) Cardholders submit their expense reports within 30 days from the date when the transactions post in Concur. To limit the number of expense reports submitted in Concur, the Payment Card Team recommends Cardholders limit expense reports to two per month.  
   • Exception: If the charge is a prepayment or deposit for a future event/function/trip, then the transaction should not be expensed until that event/function/trip has concluded. Cardholders should only expense and submit items in which the service was rendered.  
      o Example: Plane tickets purchased in May would not be submitted in Concur until July once the trip has already occurred.
8) Supporting documentation attached to each transaction in Concur is stored in compliance with all IRS rules and regulations. There is no need for the Cardholder to store supporting documentation if all transactions have been successfully attached in Concur.
9) The ERA approves the Cardholder’s expense report.
10) The Cardholder confirms the expense report status changed to “extracted for payment” in Concur.
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Cardholder Leave of Absence, Change in Position, Employee Termination
If the Cardholder plans a leave of absence from Vanderbilt, the Cardholder is responsible for notifying the Payment Card team and their designated ERA as soon as possible. The Cardholder is responsible for notifying the Payment Card team upon their return to work to reactivate the card.

Cardholders changing home departments must reapply for a new One Card with approvals from their new ERA and Home Department Privilege Approver. One Cards cannot transfer between departments or divisions. Cardholders must report a change in position to the Payment Card team and their ERA no less than 1 week prior to the last day in their current role.

For terminated employees, the employee’s direct Supervisor collects the card(s) at least 7 days prior to the termination date, then contact the Payment Card team to close the card(s). In the event of immediate termination, the Supervisor should obtain the employee card(s) and immediately contact the Payment Card team.

If a terminated, suspended, or transferred employee continues to use this card, the original department will be liable for all charges. The employee may also be subject to criminal prosecution.

Declines
In the event of a transaction decline, the Cardholder may call the bank directly at the number printed on the back of the One Card (1-800-344-5696) to obtain the reason for the decline or they can contact the Payment Card team at paymentcards@vanderbilt.edu or 615-322-2911 (option 4).

If a decline has occurred, verify that:
- The merchant has entered the correct expiration date
- The merchant has entered the correct billing address or zip code
- Total purchase amount is not over the card’s assigned transaction or monthly limits

Disputed Charges
If a Cardholder cannot resolve a dispute directly with the merchant, the Cardholder should contact the Payment Cards team immediately to initiate the dispute process and complete required documentation. Transactions older than 90 days cannot be disputed through our card provider. Both the debit and credit should be allocated together in an expense report to the same center.

Fraud Process
Each Cardholder is responsible for monitoring all transactions within their Concur profile. Each Cardholder (and any assigned expense delegates) will receive email notifications from Concur when a One Card transaction feeds into Concur. If you suspect fraudulent charges on your account, you should contact the Payment Card team immediately at paymentcards@vanderbilt.edu or 615-322-2911 (option 4). The Cardholder should report fraudulent transactions to the Payment Card team as soon as they are discovered. Fraud cases are time sensitive and must be reported to the bank within 90 days of the date of the transaction in order to be covered by U.S. Bank’s fraud insurance. Fraudulent transactions not reported during this window of time will become the Cardholder’s responsibility. Failure to report fraud is also a violation of this policy and can result in the loss of all One Card privileges.

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If the Cardholder has verified the transactions as fraudulent activity, the Payment Card team will close the existing card, open a fraud case with U.S. Bank on all fraudulent charges, and order the Cardholder a new card with a new card number. The replacement card is sent to the Payment Card office and a member of the Payment Card team will notify the Cardholder once the card is available for pickup.

**Note that U.S. Bank will credit back the total fraud amount back to the Cardholder’s account at the time the case is opened.**

The U.S. Bank Fraud department can also detect suspected fraudulent activity. The bank will notify the Payment Card team to reach out to the Cardholder for transaction verification. **In the event that the bank’s fraud department suspects suspicious activity, the bank will temporarily freeze the Cardholder’s account until the Cardholder has verified the transactions in question. The Cardholder will be unable to place any new charges on the One Card during this time.**

Within a few weeks of opening the case, the U.S. Bank Fraud department will send a form to the Payment Card team that must be completed and signed by the Cardholder stating they did not make the purchase(s). It is the responsibility of the Cardholder to either fax or mail back the form to U.S. Bank at the location specified on the form. **If the fraud form is not sent back to the bank by the Cardholder, the bank will return the fraudulent charges back to the account and the fraudulent transactions will not be covered by the bank.**

**Reporting a Lost/Stolen/Damaged Card**

If a One Card is lost, stolen or damaged, the Cardholder should immediately contact U.S. Bank at 1-800-344-5696. It is imperative the Cardholder contact the bank immediately for cancellation of the card, as the Cardholder is responsible for all charges until it has been closed by the bank. The Cardholder is also responsible for notifying the Payment Card team after reporting the incident to the bank in order for a replacement card to be ordered.

A One Card that is found after it has been reported lost, stolen, or damaged should be destroyed by shredding the card.

**Expensing Fraud in Concur**

The Cardholder waits to expense both the original fraudulent transactions and fraud credits on the same expense report. The Cardholder should attach any supporting documentation and note that charges were fraudulent.
Contacts & Resources

Visit the payment cards website:  [https://finance.vanderbilt.edu/payment-cards/](https://finance.vanderbilt.edu/payment-cards/)
Email the payment cards team:  paymentcards@vanderbilt.edu
Call the payment cards team:  1.615.322.2911 (option 4)

U. S. Bank Customer Service line:  1.800.344.5696 (Domestic)
                                    1.701.461.2010 collect (International)

Training Resources:  [https://finance.vanderbilt.edu/payment-cards/pcard_resources.php](https://finance.vanderbilt.edu/payment-cards/pcard_resources.php)

Email Concur Expense team:  concurexpense@vanderbilt.edu
Disbursements website:  [https://finance.vanderbilt.edu/disbursements/](https://finance.vanderbilt.edu/disbursements/)

Email Vanderbilt Travel team:  travel@vanderbilt.edu