

**2015 Annual P-Card Forum**

**September 16, 2015**

**9:00 a.m. – 3:00 p.m.**

**Attendees:**

Vickie Akin – OA FMDC  
Tim Ashby – DPS Veteran's Commission  
Sherry Austin – OA FMDC  
Lisa Bacon – OA Accounting  
Melanie Bax – DED International Trade  
Andrea Beck – DESE  
Joyce Becker – DED MERIC  
Sandy Bennett – SOS  
Arlene Boessen – AGO  
Steven Brenner – DED Workforce Development  
Christine Carr – DOC  
Dee Cook – MDC  
Katie Cooper – OA ITSD  
Ashleigh Curran – MDC  
Debbie Davie – DIFP Credit Unions  
Lora DeBie – DPS Capitol Police  
Lindsay Denny – DPS Veteran's Commission  
Rachel Dietzel – DESE  
Shelly Drake – Lottery  
Michael Fortson – DED Public Service  
Commission  
Jodi Goodrick – OA Accounting  
Shalonda Graham – DHSS  
Candy Groes – MODOT  
Amanda Hackmann – DESE VR  
Traci Hadley – OA FMDC  
John Hall – DPS Veteran's Commission  
Tiffany Hildebrand – DED Public Counsel  
Larry Hirsch – DNR State Parks  
Dale Hollingsworth – DESE VR  
Gean Hyder – DMH SW  
Stacey Jacobs – Tax Commission  
Diane Kemna – DPS Veteran's Commission  
Debra Kidwell – Lincoln University  
Connie Landolt – DED Public Service  
Commission  
Lenard Lenger – DOC  
Nikki Lewis – DMH Rolla  
Nancy Loethen – OA FMDC

John Long – DMH  
Denise Massman – DNR  
Carla Massman – DPS Veteran's Commission  
Theresa McDonald – DSS  
Julie Miller – DPS Veteran's Commission  
Andrew Mitan – Judicial  
Donna Moore – DPS Fire Safety  
Amy Morgan – MDC  
Marsha Nagel – DED Workforce Development  
Carol Newgaard – SAO  
Tammy Patterson – DOLIR  
Laura Payton – DNR  
Garrett Pitts – DIFP Insurance  
Kim Plassmeyer – OA Accounting  
Ralph Poettgen – DHSS  
Jessica Prewett – OA ITSD  
Laura Pummill – DED Tourism  
Sherry Reeves – DED  
Danielle Rikard – DPS Gaming Commission  
Julie Ruetters – DOR  
Jo Ann Sale – DPS Gaming Commission  
Kim Sandbothe – DIFP Finance  
Lindsay Sanders – DED  
Gloria Schmitz – DOLIR  
Cathy Scribner – DPS Fire Safety  
Tina Shannon – DMH Higginsville  
Laura Stark – DOR  
Stacia Steinman – DPS Director's Office  
Andrew Stoecklein – DOC  
Nancy Tennison – STO  
Susan Thomas – DED Workforce Development  
Deanna Tillison – DHSS  
Tom Veasman – MODOT  
Rob Verslues – DED Public Service Commission  
Janett Walker – DHSS  
Christy Wilbers – DED Public Service  
Commission  
Charlotte Wrestler – DMH SW

**OA Accounting Representatives:** Dwayne Rasmussen & Chelsea Siebeneck

**UMB Representatives:** Kent Beyer, Tim Jackson, Kevin Meyerhoff, Ron Sager, Bill Shackley & Clayton Wariner

**VISA Representatives:** Orson Morgan

**Recharged Education Representatives:** Lynn Larson

## **Welcome & Introductions – Dwayne Rasmussen & Tim Jackson**

### **VISA Industry Update**

Orson Morgan first illustrated to the group “VISA at-a-glance” which showed statistics of the VISA industry as a whole. He then reviewed the different payment trends, including commercial card payment growth and electronic accounts payable (EAP). Next, Orson reviewed fraud awareness, prevention and mitigation with the group. During this section of the presentation, he explained different types of fraud, abuse, and misuse with examples, tools, and the EMV roadmap. He also shared a video. Finally, Orson presented on the 2014 RPMG Benchmark Study which highlighted many statistics and best practice areas.

### **Commercial Card Fraud Update**

Clayton Wariner gave an overview of the current fraud trends taking place, with terminal memory scraping, terminal manipulation, and third party processor intrusion being among the top three. He then briefly discussed how to prevent email compromise scams. Clayton then moved onto how the EMV chip card will help prevent fraud. The State of Missouri’s fraud losses for 2014 and 2015 were also highlighted, and did not differ much between the two years.

### **EMV Chip Card Update**

Tim Jackson showed the group the new EMV chip card designed and requested feedback. The group chose to move the Tax ID number back to either the top or back of the card. Tim also informed the group that each agency would be receiving their new EMV cards by the end of 2015.

### **Service Model Update**

Tim Jackson walked through UMB’s service model. He provided both his information along with Kevin Meyerhoff’s. The group was also given a Program Administrative Support number which they were encouraged to call if they could not reach Kevin because it is monitored by his team. A Fraud Management Direct Line was displayed as well.

## **Card Usage Review**

Kevin Meyerhoff briefly discussed the annual spend summaries for the program as a whole, by agency, per month, and based on several other criteria. He explained what each of these areas means to both the individual agencies and to the program as a whole.

## **Spend Analysis**

After Kevin completed his review of the program's statistics, Tim Jackson showed spend analysis tools for optimization. He highlighted the various ways in which the program could grow and become more efficient by performing spend analysis on its suppliers.

## **Program Controls and Assessment**

After telling a little bit about herself, Lynn Larson with Recharged Education discussed fraud and the risks that come with any method of payment. She specifically looked at the risks that come with using the p-card for purchases and discussed preventative control processes. Next, Lynn talked about Risk Analyses. She shared the areas to assess and the benefits of using such a tool. Lynn then went over some external and internal controls that can help turn a program from "Ds" (Dangerous & Damaging) to an "A" (Advantageous). Information security and process audits were also briefly discussed regarding preparation and yielding the desired results in both areas. Next, card controls and card usage were looked at. Responsibilities of the parties involved, potential risks, control considerations, and real-life examples were given regarding what should and should not occur. Lastly, Lynn wrapped up with a real-life example of how all of these items combined make a successful, safe, and beneficial program.

## **In Command Update**

Kent Beyer shared the In Command Phase II and Phase III updates with the group. He gave a timeline for these changes and briefly showed the differences that will be seen when logging into use the system. Kent also assured the group that several of the biggest concerns with the system are being looked into by FDR. Finally, Kent discussed the plan to provide training on the Phase II – Part 1 update that will be launched in October 2015.

## **Closing Remarks**

Tim Jackson thanked the group for their attendance and another successful year. Tim asked for questions and then dismissed the group. The group was able to ask both UMB and OA representative's individual questions after dismissal.