

**P-Card Annual Forum  
October 1, 2014  
9:00 a.m. – 2:30 p.m.**

**Attendees:**

Vickie Akin – OA  
Carol Althoff – House of Reps  
Jan Amsinger – DPS Hwy Patrol  
Faith Anderson – DPS Gaming Commission  
Sherry Austin – OA  
Lisa Bacon – OA  
Melanie Bax – DED  
Mindy Bax – MDC  
Andrea Beck – DESE  
Joyce Becker – DED  
Sandy Bennett – SOS  
Melissa Blankenship – Lottery  
Linda Brown – DNR  
Melissa Brown – DHSS  
Debbie Burnette – DHE  
Eric Clemons – DPS Capital Police  
Dee Cook – MDC  
Debbie Davis – DIFP Credit Union  
Lori DeBie – DPS Capital Police  
Lindsay Denny – DPS Veterans Commission  
Rachel Dietzel – DESE  
Michael Fortson – Public Service Commission  
Christine Gardner – Community Service  
Commission  
Barbara Glover – DED  
Jodi Goodrick – OA  
Shalonda Graham – DHSS  
Candy Groes – MODOT  
Traci Hadley – OA  
Charity Hall – DPS Fire Safety  
Sherry Hess – DIFP Professional Registration  
Dale Hollingsworth – DESE  
Stacey Jacobs – Tax Commission  
Connie Landolt – Public Service Commission  
Chris Laughlin – DPS Hwy Patrol  
Brenda Lee – DIFP Insurance  
Lenard Lenger – DOC  
Nancy Loethen – OA  
John Long – DMH  
Kyle Lootens – DIFP Insurance  
Denise Massman – DNR  
Carla Massman – DPS Veterans Commission  
Theresa McDonald – DSS  
Sandy Melton – SOS  
Julie Miller – DPS Veterans Commission  
Brent Miller – DPS Hwy Patrol  
Andrew Mitan – State Courts Administrator  
Donna Moore – DPS Fire Safety  
Amy Morgan – MDC  
Dee Pardue – MODOT  
Jessica Payan – OA  
Laura Payton – DNR  
Stacey Peters – OA  
Susan Randall – DHE  
Sherry Reeves – DED  
Danielle Rikard – DPS Gaming Commission  
Michelle Rodemeyer – DHSS  
Sherry Rowden – OA  
JoAnn Sale – DPS Gaming Commission  
Kim Sandbothe – DIFP Finance  
Lindsay Sanders – DED  
Gloria Schmitz – DOLIR  
Jonathon Schnieders – DSS  
Jessica Schwartz – DHE  
Rachel Swarz – DNR  
Kendelle Seidner – DED  
Paula Sosnowski – OA  
Andrew Stocklein – DOC  
Lori Tackett – MODOT  
Carmela Thornton – OA  
Deanna Tillison – DHSS  
Tom Veasman – MODOT  
Rob Verslues – DED  
Cyndi Voss – MDC

OA Accounting Representatives: Jessica Opie, Chelsea Siebeneck, & Jocelyn Oligschlaeger

UMB Representatives: Tim Jackson, Kevin Meyerhoff, Ron Sager, & Clayton Wariner

VISA Representatives: Orson Morgan & Rick DeSantis

## **Welcome & Introductions – Jessica Opie & Tim Jackson**

### **VISA Commercial Payments Overview**

Orson Morgan first illustrated to the group “VISA at-a-glance” which showed statistics of VISA Company as a whole. He then reviewed the current economic and fiscal situation where U.S. commercial opportunities, large and middle market trends, and general fund growth and improvements were outlined. Next, Orson went through several long-term challenges in terms of state governments, including points on debt issues and outlook ratings for the future.

Orson also 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. Orson then illustrated fraud percentages for governments and corporations where governments were very low at .006%. Finally, Orson discussed regulatory updates with the groups. For this part of his presentation, he went over frequently asked surcharging questions and other settlement updates.

Rick DeSantis then presented the second half of VISA’s presentation. During this section, the first thing that he discussed was tokenization where he defined the term, gave real-life examples, and demonstrated key requirements and impact considerations. The second item in which Rick presented on was RPMG. Here he went over 2014’s benchmark study and illustrated many statistics and discussed best practice areas.

### **Card Fraud Update**

Clayton Wariner gave a 30,000 ft. view on fraud which showed what fraudsters do with the data, methods in which it is used, and a card compromise timeline where the recent Target Compromise was given as an example. Clayton ended his presentation with statistics for the State of Missouri’s P-Card program where he showed once again that governmental fraud rate is very low compared to the industry.

### **Best Practice Review**

Tim Jackson led an open discussion along with Kevin Meyerhoff, Ron Sager, and the two VISA representatives on best practices for a purchasing card program. He discussed (8) best practices as follows:

- #1 – Top Management Support
- #2 – Focus on Card Use Benefits
- #3 – Focus on Card Use Benefits (Cont.)
- #4 – Program Policy
- #5 – Assessment of Potential

- #6 – Card Toolkit & Integration of Data
- #7 – Supplier Relations
- #8 – Training & Communications

The group openly discussed several positive examples/issues/ideas regarding these best practices with UMB, VISA, and OA Accounting representatives.

### **In Command Open Discussion**

Tim Jackson went over the essential features of UMB's new card management tool, In Command. He showed several different sides of the tool and answered any questions that agencies still had regarding its operations.

Tim will be coming to Jefferson City on a regular basis (bi-weekly) to meet with individual agencies and continue training on this new tool.

### **Program Updates**

Chelsea Siebeneck relayed to the group that the new policy will be out by January 2015. She then discussed several of the policy updates including annual agency coordinator/cardholder training and annual interagency agreement updates.

She then talked about 2014's annual assessment reviews and advised any issues with the reports. The group was also reminded of the approaching due date of these reports and to pay special attention to the "No Activity" reports.

Chelsea then discussed the transaction log on inactive accounts. She reminded the group that it is vital to the program that this report be completed on a monthly basis. She also demonstrated a new way in which these reports can be generated and used versus the traditional sign-off method. Chelsea also discussed terminated cardholders and the importance of closing their accounts immediately to ensure no fraudulent activity takes place on their cards.

Next, Chelsea informed the group of the 2015 Quarterly Roundtable Meeting dates.

### **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.

**Audit Review**

Jessica Opie concluded the presentations by going over several things mentioned on the audit report. The first thing that Jessica discussed was the use of full legal names for cardholders. She then discussed policy issues and enhanced reporting capabilities. Finally, the last thing that she mentioned was terminated cardholder accounts and the importance of monitoring and closing inactive accounts.

**Closing Remarks**

Tim Jackson and Jessica Opie both thanked the group for their attendance and another successful year. Tim then made sure that there were no more questions to be addressed and the group was dismissed.