



## **First Hawaiian Bank**

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### **State of Hawaii pCard Administrator Webinar**

**September 24, 2013**

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### **Topics for Today**

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- COMLCARD@FHB.COM
  - CentreSuite FAQ's
  - New Cardholder Process
  - Zero Liability
  - Dispute Process Review
  - MasterCoverage
  - Questions
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**COMLCARD@FHB.COM**

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The best way to contact our department for any question is to send an email to our central email address: [COMLCARD@FHB.COM](mailto:COMLCARD@FHB.COM).



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**Centresuite FAQs**

Marci Char  
First Hawaiian Bank



# First Hawaiian Bank

## Top 5 Frequently Asked Questions

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- ❑ Authorizations feature – Statements Module
- ❑ Viewing Expiration Date of Accounts – Accounts Module
- ❑ Viewing more transactions – Expense Module
- ❑ Unlocking user accounts/Resetting Passwords
- ❑ Supported Browsers

## Viewing Authorizations

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STATEMENTS > VIEW AUTHORIZATIONS

The screenshot shows the First Hawaiian Bank Commercial Card Online interface. At the top, there is a navigation bar with the following items: HOME, Statements, Accounts, Reports, Expenses, Administration, Help, and LOG OFF. Below the navigation bar, there is a main content area with a teal header. On the left side of the header, there is a 'Welcome' message and a 'My Bank Information' section. In the 'My Bank Information' section, the 'View Authorizations and Declines' link is highlighted with a red box and an arrow pointing to it. On the right side of the header, there is a 'My Messages' section with a 'Welcome to your card management program. To begin, select an option from the menu above.' message. At the bottom of the page, there is a footer with the First Hawaiian Bank logo and name.

## Viewing Authorizations

**Example of an approved transaction**

**Example of a declined transaction due to invalid expiration date**

HOME Statements Accounts Reports Expenses Administration Help LOG OFF									
Statements > Authorizations and Declines									
View Authorizations and Declines for									Select Different Account
<b>Authorizations</b>									
5/8/2010 5:28 PM	A	042051	HAWAIIAN AIR HA IFSWIJ	3196	\$159.40	Mail/Telephone Order		APPROVED	
6/8/2010 8:58 PM	A	053409	WP	4511	\$962.00	Purchase		APPROVED	
5/8/2010 3:57 PM	A	014889	HAWAIIAN AIR HA IXFLSR	3196	\$152.40	Mail/Telephone Order		APPROVED	
6/8/2010 5:27 PM	A	020709	HAWAIIAN AIR HA	3196	\$0.00	Purchase		NO REAS TO DECL FOR ADDR VERIF	
5/3/2010 6:08 PM	D	000000	HAWAIIAN AIR HA FAJBDQ	3196	\$312.80	Mail/Telephone Order		INVALID EXPIRATION DATE	
6/3/2010 4:53 PM	D	000000	HAWAIIAN AIR HA FAJBDQ	3196	\$312.80	Mail/Telephone Order		INVALID EXPIRATION DATE	
5/3/2010 4:47 PM	D	000000	HAWAIIAN AIR HA FAJBDQ	3196	\$312.80	Mail/Telephone Order		INVALID EXPIRATION DATE	

Page: 1 2  
Items: 21-37 of 37

End of Authorizations and Declines

Related screens: [Manage accounts](#) [Review Account A](#)



## Viewing Authorizations

**Other reasons for declines:**

- Invalid CVV code – 3 digit code on the back of the card
- Account STDL is exceeded – limit has been exceeded
- Individual MCCG not included – Merchant Category not included in cardholder's profile.

**NOTE:** If you do not see the transaction then that means the transaction never reached FHB. Have the merchant try again or call their merchant processing bank.



## Viewing Expiration date – Accounts Module

To View expiration dates on accounts go to ACCOUNTS > MANAGE ACCOUNTS



## Viewing Expiration date – Accounts Module

ACCOUNTS MODULE – Administrators can view all accounts and expiration dates.

Account Number	Name	Status	Email	Type	Credit Limit	Available Balance	Last Posted Transaction	Inactive	Date Created	Expiration Date
30*****3664									1/11/2012	9/2016
30*****6825									2/25/2003	2/2014
30*****0017									3/23/2008	2/2016
30*****3940									10/26/2010	10/2015
30*****0011									3/23/2005	3/2016
30*****3100									5/2/2006	5/2014
30*****4181									8/14/2012	4/2014



## Viewing Transactions – Expense Module

EXPENSE MODULE – Users can now view 20, 50, or 100 transactions per page

### Search for Transactions

Search for Transactions Advanced Search

[Click here to select accounts or units for your search](#)

\* **Required**

\* Selected accounts/units: 1 unit i

Select a saved search: Select a saved search i Format for results: Desc

\* Date range: Last month From: 8/1/2013 To: 8/31/2013

Number of results per page: 20 50 100

Include transactions:  Not  to an expense report  Assigned to an expense report  Both

Transaction type:  Out-of-pocket transactions only  Card transactions only  Both

### End of Search for Transactions



## Unlocking Accounts/Resetting Passwords

### REMINDER:

Users are to contact program administrators to have their accounts unlocked or password reset.

FHB Customer Service is unable to assist cardholders directly. For security purposes, we are only authorized to communicate with authorized Point of Contacts.

Please note, administrators within the same department can unlock each other.



## Supported Browsers

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### Microsoft Windows Internet Explorer Version 7, 8 or 9

If your users are using Internet Explorer 10, then they will probably have to click on the compatibility button which is located to the right of the url bar.

#### View any site with ease

Now you can quickly display websites that were designed for older browsers. If you're looking at a page and the text or images aren't lined up right, just use the new Compatibility View button next to the Refresh button on the Address Bar.



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### New Cardholder Process

Marci Char  
First Hawaiian Bank

## New Cardholder Process:

- Administrators should complete the Commercial Card Application form for all new cardholders.
- Administrators should email completed form directly to [DataEntry@fhb.com](mailto:DataEntry@fhb.com) for processing.
- Administrators should tell new cardholder to take their photo at any First Hawaiian Bank branch as soon as possible and give them the Photo ID letter (sample on next slide) for easier and faster processing.
- Once application is emailed AND photo is taken, the new card should be received within the next 7 business days.



## Photo ID Letter for New Cardholders:

  
**Mandatory Photo ID**  
 Notification to State of Hawaii pCardholders

**Instructions for Cardholder**

This document confirms that your application for a new First Hawaiian Bank pCard has been received and processed. Payment to Payment Order # 10222206. A Merchant of State of Hawaii pCardholder is required to take the photo as described below.

Please visit any First Hawaiian Bank branch to take your photo then and be sure to bring a photo ID for photo identification to simplify the process. Please bring this form with you and provide it to the branch employee to take your photo then.

**Instructions for First Hawaiian Bank Branch**

1. Verify Customer identity against photo provided.
2. Use a professional grade photo for an expedient photo procedure (like a credit camera).
3. Make sure photo is clear and the Corporate ID and the First Hawaiian Bank ID are both visible.
4. After photo is taken, transfer the photo to the pCard and return it to the customer as soon as possible.

2. Advise customer that card should be mailed within the next 7 business days.

**Details of Completed Photo Log**

First Hawaiian Bank	Customer	Branch	Merchant
Account Number	01-234567	01-234567	01-234567
Employee Name	Lee Cardholder	Lee Cardholder	Lee Cardholder
Employee Title	Lee Cardholder	Lee Cardholder	Lee Cardholder
Photo Date	01-23-2017	01-23-2017	01-23-2017
Photo Time	10:00 AM	10:00 AM	10:00 AM
Photo Location	123 Main St	123 Main St	123 Main St
Photo ID	01-234567	01-234567	01-234567

\* All activities are subject to the First Hawaiian Bank Privacy Policy and the First Hawaiian Bank Terms of Service.

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**Zero Liability**

Jonathan Lucina  
First Hawaiian Bank

**What is zero liability?**

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Credit cards are a handy way to pay for purchases, but unauthorized or fraudulent transactions may appear on the account.

Unlike other traditional forms of payment, the pCard limits the liability for the cardholder and the State.



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## What is zero liability?

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The FHB Corporate MasterCard limits the liability for the company as long as the bank is notified of unauthorized usage within the time required.

Charges that are engaged by the cardholder are considered to be authorized and would not be covered by this benefit.

## Who covers the liability?

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The MasterCard Association has set that the maximum amount that a cardholder can be held liable is \$50.00.

Instead of making the cardholder liable, First Hawaiian Bank absorbs the \$50 deductible resulting in no losses to the cardholder or the State.

## What do I have to do?

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If an unauthorized transaction is found on the account, then the cardholder must file a dispute through the bank.

A transaction is unauthorized when the cardholder has not engaged with the merchant for the transaction.

## Zero Liability Review

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As long as . . .

- The cardholder notifies the bank in time.
- The card is blocked and replaced with a new number.
- The cardholder provides the necessary information to the bank.

The cardholder and the state will not be held liable for unauthorized transactions on the account.

## Zero Liability Tips

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- Exercise reasonable care in safeguarding your card from unauthorized use.
- Review Statements Monthly
- Notify the Bank immediately if questionable charges appear.



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### The Dispute Process

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First Hawaiian Bank

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## What is a dispute?

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As cardholders review their transactions, they may find a questionable charge or discrepancy on your bill. These may often be resolved directly with the merchant.

If the charge is fraudulent or you are unable to resolve with the merchant, then the cardholder may file a dispute through the bank.

## Types of Disputes

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- Fraudulent/Unauthorized Transactions
- Unrecognized Transactions
- Merchandise/Credit Not Received
- Cancelled Transaction
- Duplicate Charge
- Overcharge/Paid by Other Means

**If the transaction was initiated by the cardholder,  
please contact the merchant first.**

## How do I file a dispute?

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### Notify the Bank

- The bank **must** be notified within 60 days of receiving the statement.
- Cardholders can call 847-4444.
- Administrators can send emails to [comlcard@fhb.com](mailto:comlcard@fhb.com).
- If the charge is fraudulent, the card will need to be transferred to a new number to prevent future unauthorized usage.

## What information is needed?

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- What transaction are you disputing?
- Why are you disputing the charge?
- Have you attempted to contact the merchant?
- Do you have supporting documentation?

**Note: Dispute documentation must be signed by the cardholder, not the administrator.**

# Centresuite Dispute Form

HOME Statements Accounts Reports Expenses Administration Help LOG OFF

Reports > Standard Reports

## Standard Reports

Click the report link to run or schedule the report.

Report Name	Report Number	Category	Description
<a href="#">Allocation Analysis Report</a>	1500	Account	Detail or summary of transactions by their
<a href="#">Cardholder Dispute Form</a>	1220	Transaction	Form for disputing a card transaction
<a href="#">Cardholder Profile Report</a>	5080	Account	An unformatted file of accounts with their a
<a href="#">Merchant Report</a>	6100	Merchant	Detail or summary of all transactions sorte
<a href="#">Site Settings Audit Report</a>	7100	User	Listing of modifications for selected sites.
<a href="#">Statement of Account Report</a>	1200	Account	List of transactions sorted and grouped by
<a href="#">Transaction Report</a>	1710	Transaction	Detail or summary of all transactions made
<a href="#">User Audit Report</a>	5150	User	Listing of modifications for selected users.
<a href="#">User Profile Report</a>	5100	User	Listing of pertinent data for selected users,



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### 1220 Cardholder Dispute Form

Run By: Kelly Smith

Run Date: 10/28/2010 3:28:15 PM

#### CARDHOLDER DISPUTE FORM

##### CARDHOLDER INFORMATION

Linda Williams Acct#: 10012223331237  
 Phone: 303-555-1111 Email: \_\_\_\_\_  
 Fax: \_\_\_\_\_ lwilliams@companyname.com

##### TRANSACTION INFORMATION

Merchant: MICHAELS #9851 Phone: \_\_\_\_\_ Reference #: 24610433213004003564549  
 Tran Date: 5/2/2010 Tran Amt: \$15.42  
 Post Date: 5/4/2010 Dispute Amt: \$15.42

##### DISPUTE INFORMATION

Reason for Dispute: I never authorized this transaction Type of dispute: Travel  
 Provide: \_\_\_\_\_

##### REQUIRED SUPPORTING DOCUMENTATION

Contact your bank representative for information on where to send the supporting documentation.

Required Supporting Documentation

If you have a question, contact your bank representative.

##### SIGNATURE BLOCK

Cardholder: Linda Williams

I am initiating this dispute on the behalf of the cardholder

Name: \_\_\_\_\_ Relationship to cardholder: \_\_\_\_\_  
 Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Signature: \_\_\_\_\_

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## The Bank's Role - Investigation

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- Review Dispute and Documentation
- Contact the Customer if more information is required.
- Work within the Dispute Rules and Regulations set by MasterCard Worldwide.

## Resolution

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- If the Dispute Rules and Regulations allow the dispute, then the bank will process a chargeback (reversal) for the transaction.
- If the merchant does not challenge the dispute, the case is considered resolved and a credit will appear on the account.

## Resolution (continued)

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- If the merchant challenges the dispute, the bank will send a letter to the cardholder and enclose copies of the merchant's response.
  
- In order to proceed further, the cardholder must respond.
  
- Upon resolution of the dispute, a letter will be sent to the cardholder.

## Dispute Summary

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- Review Your Statements Monthly
- If transaction is authorized, please contact the merchant first.
- Notify the Bank immediately if you need to dispute a charge.
- Cardholders (not 3<sup>rd</sup> parties) should submit all requested documentation in a timely manner.



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### **MasterCoverage® Liability Protection Program**

Marci Char  
First Hawaiian Bank

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### **What is MasterCoverage®?:**

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- ❑ **The MasterCoverage® Liability Protection Program protects the State of Hawaii from employee misuse of charge privileges when using the State's pCard:**
  - Up to a maximum limit of \$25,000 per cardholder for departments that have two to four cards, or
  - Up to a maximum limit of \$100,000 per cardholder for Departments and Agencies that have five or more cards provided that all program conditions are met.
  - Cash advances of \$300 per day, up to a maximum of \$1,000 per claim.



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## What is MasterCoverage®? (cont.):

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- ❑ **The MasterCoverage® Liability Protection Program may reimburse the State of Hawaii up to the previously defined limits for charges that fall within the protection period and meet the following criteria:**

- The charges did not directly or indirectly benefit the company.
- Employee termination is required.
- Card must be cancelled **immediately**.

### Important note:

**Card cancellation must be requested immediately upon employee termination in order to receive maximum coverage.**



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## Protection Period:

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- ❑ Employee termination is a requirement of the MasterCoverage claim process. The card cancellation date and employee termination date establish the protection period for eligible charges.
  - **FULL COVERAGE:**  
If card cancellation date occurs before or within 2 business days after employee termination date, then the protection period is 75 calendar days PRIOR to & 14 calendar days AFTER the employee termination date.
  - **LESS COVERAGE:**  
If card cancellation date occurs 3+ business days after employee termination date, then the protection period is only 75 calendar days PRIOR to the card cancellation date & any charges between employee termination & card cancellation date are not eligible for coverage.



## Exclusions:

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- ❑ **The following are some examples of what are NOT considered eligible charges under the MasterCoverage® program:**
  - Charges made on cards or accounts issued to non-individuals or multiple employees rather than an individual, which cannot be traced back to the employee who incurred the charge.
  - Charges made by someone who is not an employee of the company.
  - Charges resulting from a lost or stolen card.
  - Interest or fees (including, but not limited to, ATM service charges) imposed by First Hawaiian Bank.

## Filing a claim:

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1. Notify First Hawaiian Bank of employee termination date immediately and request that First Hawaiian Bank cancel card.
2. Send written confirmation to the bank immediately after employee termination date, but no later than 2 business days.
3. Provide written notification to the former employee of card cancellation, no later than 30 days after card cancellation date.
4. Calculate eligible charges.
5. Submit claim form to First Hawaiian Bank no later than 90 days after card cancellation date.

**Important note:**

**If you do not return the claim form to First Hawaiian Bank within 90 days of the card cancellation date, the claim will not be eligible for coverage.**

## **Best Practices:**

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**Best practices to avoid employee abuse of the pCard is to:**

- Review pCard Policies & Procedures annually
- Renew pCardholder Agreements annually
- Review pCardholder Listings & Limits annually
- Regularly audit pCard expenses
- Require original receipts
- Immediately report loss, theft or unauthorized use to the bank



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## **Questions . . .**

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If you have any follow up questions  
please do not hesitate to email the commercial  
card team at [comlcard@fhb.com](mailto:comlcard@fhb.com).

Marci Char  
Lynne Hirayama  
Jonathan Lucina

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