Fraud Protection

The University’s purchasing card contract with U.S. Bank, provides insurance coverage against losses incurred by fraud. If you suspect someone has illegally used your PALCard account to process a charge, contact U.S. Bank no later than 60 days after the transaction date on which the charge was debited.

Following are a few suggestions to protect account information.

- Never lend your card or account number to anyone. (Doing so places your account in jeopardy of closure).
- Never give your number over the phone unless you are initiating a transaction with a company you know is reputable.
- Check receipts and/or payment confirmations against PALCard email notices.

- Carry your PALCard (and other credit cards) separate from your wallet.
- When checking out at store registers, shield your credit card from people around you.
- Never write your account number on a postcard or on the outside of an envelope.

Immediately report a lost or stolen PALCard to U.S. Bank at (800) 344-5696.

Phishing Messages

Phishing is a practice whereby internet fraudsters send misleading emails to unsuspecting individuals as bait to obtain passwords and credit card numbers. These emails appear as legitimate messages from reputable financial institutions, like U.S. Bank, Wells Fargo, etc., as well as third-party credit card processors like PayPal. No bank will ever email a message to you asking for account or password information. Phishing messages increase around the holidays - if you receive any please delete them.

Purchasing Furniture with PALCard

Although furniture is a high value purchase and included on the commodities not permitted list, a variety of furniture items may be purchased from the UCI/Tangram online store using your PALCard: http://www.mrm.uci.edu/limit/Furniture.html

Advantages to ordering online include faster delivery (‘Quick Ship’ seating delivers in 5 business days). A variety of products carried at the online store include:

- fabric and leather task chairs
- stackable, multi-use chairs
- lateral files and bookcases
- desk and hutch configurations
- task lighting
Obtain PALCard Information Online
Cardholders are encouraged to utilize Access Online to obtain information about their account.
https://access.usbank.com/

Cardholders must first register at the site using the “organization short name” of “UCI” or “uci.” Registered cardholders have access to the following:

- Available credit
- Cycle and single purchase limit
- Statements on the 22nd of each month
- Billing address and phone number
- Reports on spend history

Commodities Lists Update
The following item was modified on the permitted list:
- Advertisements, including employment (Internet, academic journal, magazine, newspaper, radio)

The following item was modified on the Not Permitted list:
- Bus charters are allowable on PALCard ONLY with Certified Transportation Services and Coach USA.

Buy Recycled
Purchasing recycled paper helps preserve our forests, reduces energy consumption and pollution, and channels a waste stream into a useful commodity.

Sales of recycled papers have risen considerably in the last 5-10 years, a trend most likely due to the fact that the cost of many types of recycled papers now equal traditionally manufactured papers.

Another factor is a dispelled myth that recycled papers jam more frequently in copy machines. Major printer manufacturers Canon, HP and Lexmark, conducted a study which showed no difference in copy performance between 30% post consumer (PC) recycled paper and virgin paper.

Boise-Aspen, a 30% PC recycled paper, is available at the OfficeMax online store for $2.60/ream. Other recycled products available at OfficeMax include:

- Xerox brand copy and multi-use paper
- Hammermill and Wausau colored paper
- Post-it notes and notepads
- Envelopes

OfficeMax Rewards
Ninety-four cardholders have already received a $3 Starbucks card for purchasing at least $50 or more at the OfficeMax online store during the month of November. All PALCard orders, with a transaction date between 11/1-11/30, qualify for the card.

Decline Report
A recent U.S. Bank decline report, showed the following attempted and declined transactions. The reason for decline is listed in the right column.

<table>
<thead>
<tr>
<th>Attempted Transactions</th>
<th>Declined Transactions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bed, Bath &amp; Beyond</td>
<td>Home furnishings</td>
</tr>
<tr>
<td>Best Limo</td>
<td>Taxicabs &amp; limousines</td>
</tr>
<tr>
<td>BJ’s Restaurant</td>
<td>Restaurants</td>
</tr>
<tr>
<td>Enterprise rent-a-car</td>
<td>Rental cars</td>
</tr>
<tr>
<td>Hilton Hotel</td>
<td>Hotels</td>
</tr>
<tr>
<td>Ikea</td>
<td>Furniture stores</td>
</tr>
<tr>
<td>Ralphs</td>
<td>Grocery stores</td>
</tr>
<tr>
<td>Regal Gift Certificate</td>
<td>Motion Picture Theaters</td>
</tr>
<tr>
<td>Smart &amp; Final</td>
<td>Grocery stores</td>
</tr>
</tbody>
</table>

Happy Thanksgiving
The PALCard team wish you a safe and happy Thanksgiving holiday!

Future Topics
Send suggestions for future newsletter topics to: PALCard@uci.edu.