

Lost/Stolen Cards

It is important to emphasize to cardholders the need to immediately notify U.S. Bank Customer Service of any CAL-Card loss or theft.

When a CAL-Card is lost or stolen, the cardholder must **immediately notify U.S. Bank, their Approver and Program Administrator.**

To notify U.S. Bank call: (800) 344-5696 or Outside the U.S. call collect: (701) 461-2020

These numbers are answered 24/7. U.S. Bank Customer Service will request the following information:

1. Cardholder's complete name
2. Account number
3. Circumstances surrounding the loss of the card
4. Any purchase(s) made on the day the card was lost or stolen
5. Details of last purchase amount and location
6. Cardholder verification information (one or all of these may be asked)
 - Zip code
 - Phone number
 - Number in lieu of Social Security number

NOTE: This information is needed to protect the agency and to prevent fraudulent use of the lost or stolen card. Once the loss or theft has been reported to U.S. Bank, a new card, with a new account number, will be mailed to the agency or cardholder within two business days. To facilitate billing and account reconciliation, purchases made after the cycle date and prior to the lost/stolen date, are automatically billed under the new account number assigned to that cardholder. **Cardholders should be advised to carefully review their new Statement of Account and immediately report any incorrect billings to U.S. Bank Customer Service at (800) 344-5696.**

Fraud Response Procedures

The U.S. Bank Fraud Prevention Unit continually monitors accounts and transactions to prevent and halt fraud activity. If fraud activity is suspected, U.S. Bank Fraud Prevention Unit may contact cardholders by telephone to verify transactions or inform them about the use (or attempted use) of their credit card in a fraudulent manner.

Cardholders can help prevent fraud by promptly responding to the Fraud Prevention Unit and by carefully reviewing their Statement of Account. If the cardholder discovers a fraudulent transaction, the cardholder should report it to U.S. Bank Customer Service, **their Approver and Program Administrator** immediately. U.S. Bank will work with the cardholder to confirm the validity of the transaction(s) in question. An affidavit may be mailed to the cardholder if the bank deems this necessary. It must be signed and returned. It may also be necessary to close the current account to prevent additional fraud activity. To help with the investigation, U.S. Bank may also request that the cardholder cut up the plastic card and return it to the Fraud Prevention Unit.

Direct any concerns about fraud on the CAL-Card to:

U.S. Bank
Customer Service
(800) 344-5696

Hours: 24-hours-a-day, seven-days-a-week

IMPORTANT: The cardholder must also provide the following information to their Agency Program Administrator:

- The account number on which the fraud has been detected
- The date and dollar amount of the fraudulent transaction(s)
- The date the cardholder first contacted, or was contacted by, U.S. Bank regarding the fraud
- The name of the U.S. Bank Fraud Representative investigating the account
- The new account number (if established)

The cardholder should reconcile their Cardholder Statement by circling any unauthorized items and writing "fraud" next to the items. Deduct the fraudulent charges from the total amount owed and/or process the statement as required by agency policy. **Do not submit a cardholder Statement of Questioned Item form for fraudulent transactions.**

It is important for the cardholder to monitor subsequent Cardholder Statements to confirm credits are received to clear the fraud amounts and to apply the credits to clear the fraud charges from their accounts.