

CCRS Program Audit Tool

Rule Definition Training Aid – “What’s New” supplement

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CCRS PAT Tool

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CCRS PAT Tool – Account Based Rule Definitions

Account Based Rule Name	Rule Displayed with Prompt in the Create Rule Set Screen	Rule Definition	Travel	P-Card
Number of Card Holders Exceeding Credit Limits	Account Credit Limit in excess of <X> (Results include Corporate Billing Accounts)	Number of accounts with credit limit in excess of standard - user defined prompt	X	X
Number of Card Holders Exceeding Single Transaction Limit	Single transaction limit in excess of <X>	Number of accounts with single transaction limit in excess of standard - user defined prompt	X	X
Number of Card Holders Exceeding Cash Limit	Account Cash limits over <X>	Number of accounts with accounts cash limits in excess of standard - user defined prompt	X	X
Percentage of Cash Advance in Total Account Credit Limit	Account Cash limits over <X>% of total Account Credit Limit	Number of accounts with cash limits in excess of standard in percentage of Total Account Credit Limit - user defined prompt	X	X
Inactive New Card Accounts - 30 Days from Issue Date	New account not activated within 30 days of open date	Number of accounts not activated within 30 days of open date	X	X
Inactive New Card Accounts for Number of Months from Issue Date	New account not used within <X> months of account open date (no posted transactions)	Number of accounts not used within "X" month from open date - user defined prompt	X	X
Number of Card Accounts in each Hierarchy Unit	# of cardholder accounts per hierarchy unit <X> (relevant to GSA clients)	Compare the existing vs. allowed number of card accounts in each Hierarchy Unit, if applicable		X
Number of Card Accounts in each Billing Account	# of cardholder accounts per billing account <X> (relevant to GSA clients)	Compare the existing vs. allowed number of card accounts in each Billing Account, if applicable		X

CCRS PAT Tool – Account Based Rule Definitions (Continued)

Account Based Rule Name	Rule Displayed with Prompt in the Create Rule Set Screen	Rule Definition	Travel	P-Card
Inactive Card Accounts for Number of Days	# of inactive accounts; inactive = no activity for <X> days	Number of inactive accounts - no activity on the account for "X" number of days - user defined prompt	X	X
Billing Account Utilization (CBA or P-CARD)	Total current balance on billing account is <X>% of total corp credit limit (CBA or Pcard, only)	Evaluating if existing credit limit is sufficient on CBAs and P-Cards	X	X
Number of Payments Returned due to Non-Sufficient Funds	NSF payment	Number of accounts with NSF payment (NSF = Non-Sufficient Fund) for client defined date range	X	X
Number of Card Accounts with History of Reoccurring Non-Sufficient Funds	NSF payment with history of other NSF	Number of accounts with repeated NSF payments (NSF = Non-Sufficient Fund) for client defined date range	X	X
Posted Payment Percentage on Card Account	Posted payment amount that is <X>% of cardholder credit limit (i.e. pmt of 5k/limit of 20k=25%)	Evaluating speed of payment in percentage of credit limit	X	X
Number of Declined Transactions	Posted Transactions(s) causing over cardholder credit limit status	Posted transactions causing over cardholder's credit limit status (declined)	X	X
Number of Posted Transactions on Closed Account	Posted transaction on closed account	Posted transaction on closed account	X	X

CCRS PAT Tool – Delinquency Rules Definitions

Delinquency Rule Name	Rule Displayed with Prompt in the Create Rule Set Screen	Rule Definition	Travel	P-Card
Delinquent Card Accounts with Balance	Accounts >= <X> number of days past due and outstanding balance >= <Y>	Number of accounts with delinquency and outstanding balance	X	
Delinquent Card Accounts with Balance and Last Transaction Date	Accounts with a outstanding balance of <X> and last transaction date >= <Y>	Number of accounts with outstanding balance and last transaction date	X	
Delinquent Card Accounts with Balance by Status Code	Account with a status code of <X> and outstanding balance >= <Y>	Number of accounts with status code and outstanding balance	X	



CCRS PAT Tool – Transaction Based Rules Definitions

Transaction Based Rule Name	Rule Displayed with Prompt in the Create Rule Set Screen	Rule Definition	Travel	P-Card
Posted Transactions with Selected Merchant Category Codes	Posted transactions with Merchant Category Code of <X> (Please note: separate MCCs by a comma i.e., 3841,4481, etc.)	Posted transactions with Merchant Category Code of "X" - user defined prompt	X	X
Suspect Merchant Names by Selection	Suspect Merchant Names (Please note: Enter Merchant Names by UPPER case letters, separate Merchant Names by comma)	Suspect Merchant Names - user defined prompt	X	X
Merchant City equals Card Holder Account City	Merchant city = cardholder account city	Merchant city = cardholder account city	X	X
Selected Merchant Category Codes with Card Holder's Account City	If Merchant Category Code is <x> and Merchant city = cardholder account city	If Merchant Category Code is <X> and Merchant city = cardholder account city - user defined prompt	X	X
Card Holder's Frequent and Sizable Spend with same Merchant	<X>% of trans dollars with same merchant and # of trans over <Y> days	<x>% of trans dollars spent with same merchant representing # of trans over certain number of <y> days - user defined prompt		X
Merchant Name Equals Card Holder's Last Name	Merchant name = last name of cardholder	Merchant name = last name of cardholder	X	X

CCRS PAT Tool – Transaction Based Rules Definitions (Continued)

Transaction Based Rule Name	Rule Displayed with Prompt in the Create Rule Set Screen	Rule Definition	Travel	P-Card
Accounts over Single Credit Limit	Transaction amount in excess of account Single Credit Limit	Transaction amount in excess of account Single Credit Limit	X	X
Single Transaction amount as Percentage of Credit Limit	Single transaction amount within <X>% of credit limit	Single transaction amount within <X>% of credit limit - user defined prompt	X	X
Posted Transaction Amounts over Selected Amount	Transaction amount over \$<X>	Transaction amount over \$<x> - user defined prompt	X	X
Split Ticket I	Split Ticket -- multiple trans from same merchant, same tran date	Split ticket -- multiple trans from same merchant, same tran date		X
Split Ticket II - Total greater than single transaction limit	Split Ticket -- AND total greater than single transaction limit	Split ticket -- multiple trans from same merchant, same tran date with total greater than single transaction limit		X
Number Cash Advances Withdrawn at Card Holder's Home Address	ATM Zip code is equal to Card holder's home zip code	Number of accounts with cash advances withdrawn at the cardholder's zip code	X	
Number of Cash Advances non-related to Travel	ATM usage with no air, car rental or hotel reservation transaction date <X> days prior	Number of accounts where cash advances are withdrawn by card holder without taking a trip within "X" days of cash withdrawal - user defined prompt	X	
Number of Air Tickets Booked in Premium Class	Air tickets booked in <X> premium classes	Number of accounts that purchased air tickets in premium classes. User defined prompt above defaults.	X	

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