

12TH SCOTIABANK COMMERCIAL CARD CONFERENCE

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SAN DIEGO

Monitor, Control and Enforce Compliance Visa IntelliLink Compliance Auditor

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Environment

Organizations lose an estimated \$400 Billion globally to fraudulent activities due to billing/purchases and expense management

Commercial cards can lessen the opportunity for financial misuse and abuse

Card misuse, when it occurs, can be costly and public.....



Nine News Adelaide @9NewsAdel ·

WATCH: Salacious details revealed in court case over Craig Thomson's alleged credit card misuse. [#9NEWSat6](https://www.msn.com/1eV1Adb) @KarenHuf on-msn.com/1eV1Adb

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Columbus Dispatch @DispatchAlerts ·

Credit card misuse charge added against Hamilton County judge bit.ly/L165st

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Audit can be resource consuming



Systematic Audit is a Necessity

77% of companies conduct audits to ensure card program controls are working properly. This audit process can be manual and time consuming.

The volume of data can be overwhelming. In a recent study on data by Forrester, U.S. companies estimate they are analyzing only 12% of the data they hold.

Having the Right Tool is Critical

Visa IntelliLink Compliance Auditor provides an easy to use data mining tool that minimizes client resources in the audit process.

Visa IntelliLink Compliance Auditor

Visa IntelliLink Compliance Auditor

A web-based monitoring solution that helps organizations:

- Detect questionable transactions with an easy-to-use interface
- Document employee misuse and fraud

Specifications

Fully Web Based Application

Available in U.S. English, International English, and Canadian French

No limit to number of users

Designed for Visa Purchasing, Travel, Fleet and “One” Card Programs

27 months of transaction data

Modules

Four Modules find questionable transactions in different ways.

**Rules
Sampling
Transaction Search
Predictor**

**Documentation Module
records findings.**

Audit

Modules



Support Modules help you get to your data and administer users.

Reporting

Coming October 27 2014

Administration

Demo



Compliance Auditor Demo: Rules Predictor Transaction Search Audit

Rules Module

The Rules module helps users identify questionable transactions based on what they know they are looking for.

- Compares each transaction against criteria set rules to help identify potential out-of-policy spend
- Ability to create custom rules
- Schedule rules to run automatically and notify you when transactions occur
- Questionable transactions are sent to the Audit module for documentation

Standard Rules

- Activity in Closed/Suspended Account Cash
- Withdrawal with No Associated Travel
- Single Cardholder with a Single Vendor
- Restaurant or Bar Multiple Charges over \$100
- Premium Class Airfare
- High Risk / Blocked MCCs
- Split Purchases by Cardholder
- Weekend Purchase
- Last Minute Travel
- Cumulative Purchases
- Associated Vendor Rule
- Multiple Purchases within X days exceeding Purchase Limit

Custom Rules Examples



Nightclub Transactions above \$250

Purchases made at MCC 5813 that exceed \$250

Holiday Spend for 2014

Identifies transactions on a Regional Holiday 1/1, 1/15, 1/18, 2/21, 5/31,, 11/11, 11/25, 11/26, 12/24, 12/31

Non-preferred Car Rental Company Rule

Rule to find transactions for non-preferred car rental company. (Not Avis or Hertz)

Gift Card Rule

Rule to find transactions for at exact amounts like \$20, \$50, \$75 or have the words “gift” or “card” in line item details from merchants that provided Level III data.

Predictor Module



The Predictor module helps users identify questionable transactions that are out of pattern with typical transactions

- The Predictor module provides you with another view of your transaction data
- Scores every transaction and assigns higher scores to those unusual, or out-of-pattern transactions that may need further review
- Scores range from 5 to 99, with the higher scores indicating purchases are more out-of-pattern

Transaction Search Module



The Transaction Search module allows you to find transactions quickly and easily:

- Simple way to search 27 months of transaction data using filters like Date, Cardholder, Merchant, MCC, and Purchase Amount
- Transaction results can be exported into Excel, CSV, PDF

Audit Module



The Audit Module is where Flagged transactions are reviewed and a decision is made if the transactions is Valid, Potential Fraud, Misuse, Abuse

- Document findings from questionable transaction review
- Attachments and comments can be added to transaction for documentation
- Transactions can be categorized as Valid, Misuses, Abuse or Fraud
- Actions on all questionable transactions reviewed available in a single report

Implementation Process

Compliance Auditor has a Streamline implementation process that allows organizations to be up and running in a matter of weeks.

**Implementation
Kickoff Call with
Scotiabank/Visa**

**Card Program is
loaded into
Compliance
Auditor and Users
Created**

User Training



Compliance Auditor Experience: Pepco Holdings – Katie Moffitt



Questions