



Transaction Management Activity Model for C.A.R.E.

Description of Permitted Actions & Workflow

Revision History: Version 4.0

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Introduction

This document summarizes the workflow contained within C.A.R.E.'s transaction management functionality. "Workflow" in this sense can be defined as the tasks, procedural steps, and users involved in generating the required input for each step in the transaction management process.

The section titled "Permitted Transaction Activity by Statement Status" defines what actions may be performed in a given cardholder statement based on the actor. The subsequent sections outline for a transaction in a given status, what actions may be performed based on the actor and the statement status. Note that for the purpose of this document, the term "billing official" is being used to describe the actions of anyone attached at the managing account level. "Billing official" is cited because that is the term currently in use throughout the C.A.R.E.'s transaction management functionality.

In order to understand the tables presented in this document, it is important to review the meaning of "statement status" and "transaction status."

The status of a cardholder statement may appear as follows:

Statement Status	Description
<i>Open</i>	A statement for which the cycle date has not yet passed. A "cycle" is a period of time during which transactions and fees accumulate on an account. The "cycle date" is the date on which accumulated transactions and fees are billed to the appropriate account.
<i>Unapproved</i>	Once the cycle date has passed, the system sets the statement state to "Unapproved."
<i>Approved</i>	A statement which has been flagged as approved and awaiting certification. A statement can not be approved until the cycle date has passed and all transactions within the statement have a status of Approved or Disputed.
<i>Certified</i>	In order for a statement to be Certified, its associated cycle must be authorized for payment (i.e. "Certified"). In order for a Cycle to be Certified, all cardholder statements under a given managing account for that cycle must be "Approved." Certification is the second level of approval for a billing statement.

The status of a cardholder transaction may appear as follows:

Transaction Status	Description
<i>Pending</i>	A transaction that has posted to the account, but has not yet been approved or disputed.
<i>Approved</i>	A transaction that has been endorsed for further processing and payment. A transaction can be approved by either the cardholder or billing official.
<i>Disputed</i>	A transaction which has been called into question by the Cardholder. The act of disputing a transaction holds up the transaction from further processing and prevents payment from being made.

Permitted Transaction Activity by Statement Status

The following table summarizes what actions may be taken by an actor for a cardholder statement with a given status.

Actor	Unapproved Statement: Current Date 0-15 days past Cycle Date	Unapproved Statement: Current Date 15+ days past Cycle Date	Approved Statement: Current Date 0-15 days past Cycle Date	Approved Statement: Current Date 15+ days past Cycle Date	Certified
<i>Cardholder</i>	<ul style="list-style-type: none"> View transactions Create/edit/delete info on "Log Detail" & "Log Line Item Detail" tabs Reconcile log Approve transactions Reallocate transactions Dispute transactions Approve statement 	<ul style="list-style-type: none"> View transactions Dispute transactions 	<ul style="list-style-type: none"> View transactions Dispute transactions 	<ul style="list-style-type: none"> View transactions Dispute transactions 	<ul style="list-style-type: none"> View transactions Dispute transactions
<i>Billing Official (acting as a Cardholder)</i>	<ul style="list-style-type: none"> View transactions Create/edit/delete info on "Log Detail" & "Log Line Item Detail" tabs Reconcile log Approve transactions Reallocate transactions Dispute transactions Approve statement 	<ul style="list-style-type: none"> View transactions Dispute transactions 	<ul style="list-style-type: none"> View transactions Dispute transactions 	<ul style="list-style-type: none"> View transactions Dispute transactions 	<ul style="list-style-type: none"> View transactions Dispute transactions
<i>Billing Official (acting as a Billing Official)</i>	<ul style="list-style-type: none"> View transactions 	<ul style="list-style-type: none"> View transactions Create/edit/delete info on "Log Detail" & "Log Line Item Detail" tabs Reconcile transactions Reallocate transactions Approve transactions Approve statement 	<ul style="list-style-type: none"> View transactions Create/edit/delete info on "Log Detail" & "Log Line Item Detail" tabs Reallocate transactions Reject transactions / Return statement Certify statement 	<ul style="list-style-type: none"> View transactions Create/edit/delete info on "Log Detail" & "Log Line Item Detail" tabs Reallocate transactions Certify statement 	<ul style="list-style-type: none"> View transactions

Permitted Transaction Activity for Pending Transactions

When a transaction has a status of “Pending,” the following table summarizes the actions that may be taken. Note that a transaction with a status of “Pending” may not appear on an Approved or Certified cardholder statement. (Before a statement can be approved, all transactions on that statement must have a status of either “Approved” or “Disputed” and the current date must be past the cycle date; before a cycle can be certified, all cardholder statements within that cycle must have a status of “Approved.”)

Actor	Unapproved Statement: Current Date 0-15 days past Cycle Date	Unapproved Statement: Current Date 15+ days past Cycle Date	Approved Statement: Current Date 0-15 days past Cycle Date	Approved Statement: Current Date 15+ days past Cycle Date	Certified
<i>Cardholder</i>	<ul style="list-style-type: none"> View Create/edit/delete info on Log Detail & Log Line Item Detail tabs Approve transaction Reallocate Reconcile Dispute 	<ul style="list-style-type: none"> View Dispute 	N/A*	N/A*	N/A*
<i>Billing Official (acting as a Cardholder)</i>	<ul style="list-style-type: none"> View Create/edit/delete info on Log Detail & Log Line Item Detail tabs Approve Reallocate Reconcile Dispute 	<ul style="list-style-type: none"> View Dispute 	N/A*	N/A*	N/A*
<i>Billing Official (acting as a Billing Official)</i>	<ul style="list-style-type: none"> View 	<ul style="list-style-type: none"> View Create/edit/delete info on Log Detail & Log Line Item Detail tabs Approve Reallocate Reconcile 	N/A*	N/A*	N/A*

* An approved statement (regardless of days past cycle date) or a certified cycle cannot contain pending transactions.

Permitted Transaction Activity for Approved Transactions

When a transaction has a status of “Approved,” the following table summarizes the actions that may be taken.

Actor	Unapproved Statement: Current Date 0-15 days past Cycle Date	Unapproved Statement: Current Date 15+ days past Cycle Date	Approved Statement: Current Date 0-15 days past Cycle Date	Approved Statement: Current Date 15+ days past Cycle Date	Certified
<i>Cardholder</i>	<ul style="list-style-type: none"> • View • Create/edit/delete info on Log Detail & Log Line Item Detail tabs • Reallocate • Reconcile* • Dispute 	<ul style="list-style-type: none"> • View • Dispute 	<ul style="list-style-type: none"> • View • Dispute 	<ul style="list-style-type: none"> • View • Dispute 	<ul style="list-style-type: none"> • View • Dispute
<i>Billing Official (acting as a Cardholder)</i>	<ul style="list-style-type: none"> • View • Create/edit/delete info on Log Detail & Log Line Item Detail tabs • Reallocate • Reconcile* • Dispute 	<ul style="list-style-type: none"> • View • Dispute 	<ul style="list-style-type: none"> • View • Dispute 	<ul style="list-style-type: none"> • View • Dispute 	<ul style="list-style-type: none"> • View • Dispute
<i>Billing Official (acting as a Billing Official)</i>	<ul style="list-style-type: none"> • View 	<ul style="list-style-type: none"> • View • Create/edit/delete info on Log Detail & Log Line Item Detail tabs • Reallocate • Reconcile* 	<ul style="list-style-type: none"> • View • Create/edit/delete info on Log Detail & Log Line Item Detail tabs • Reallocate • Reject 	<ul style="list-style-type: none"> • View • Create/edit/delete info on Log Detail & Log Line Item Detail tabs • Reallocate 	<ul style="list-style-type: none"> • View

* Use of the Reconcile button is possible only if no detail appears on the Log Detail and/or Log Line Item Detail tabs. Detail would appear on these tabs in one of two situations: if a user had previously reconciled the posted transaction; or if a user “manually” keyed in information on the Log Detail and Log Line Item Detail tabs for the selected transaction.

Permitted Transaction Activity for Disputed Transactions

When a transaction has a status of “Disputed,” the following table summarizes the actions that may be taken:

Actor	Unapproved Statement: Current Date 0-15 days past Cycle Date	Unapproved Statement: Current Date 15+ days past Cycle Date	Approved Statement: Current Date 0-15 days past Cycle Date	Approved Statement: Current Date 15+ days past Cycle Date	Certified
<i>Cardholder</i>	<ul style="list-style-type: none"> View Create/edit/delete info on Log Detail & Log Line Item Detail tabs Reconcile 	<ul style="list-style-type: none"> View 	<ul style="list-style-type: none"> View 	<ul style="list-style-type: none"> View 	<ul style="list-style-type: none"> View
<i>Billing Official (acting as a Cardholder)</i>	<ul style="list-style-type: none"> View Create/edit/delete info on Log Detail & Log Line Item Detail tabs Reallocate Reconcile 	<ul style="list-style-type: none"> View 	<ul style="list-style-type: none"> View 	<ul style="list-style-type: none"> View 	<ul style="list-style-type: none"> View
<i>Billing Official (acting as a Billing Official)</i>	<ul style="list-style-type: none"> View 	<ul style="list-style-type: none"> View Create/edit/delete info on Log Detail & Log Line Item Detail tabs 	<ul style="list-style-type: none"> View Create/edit/delete info on Log Detail & Log Line Item Detail tabs 	<ul style="list-style-type: none"> View Create/edit/delete info on Log Detail & Log Line Item Detail tabs 	<ul style="list-style-type: none"> View

Other Information Regarding Transaction Activity

Transaction Maintenance

- ▶ A cardholder account with no transaction activity does not require approval prior to certification. If a cardholder account cycles with no transaction activity, the system sets the statement status to approved.
- ▶ Successful reallocation of a transaction automatically approves that transaction.
- ▶ Transactions can only be disputed within 60 calendar days of the cycle date.
- ▶ When a statement is returned to the cardholder because a transaction has been rejected, the statement's approval status is reversed to an unapproved status. A rejected transaction maintains its original state.

Transaction Logging

- ▶ Each cardholder account has one Transaction Log associated to it. Each Transaction Log may contain zero to many transaction log entries. Reconciliation of a transaction log entry to a posted transaction indicates approval of that posted transaction by the cardholder.
- ▶ Cardholder, billing official acting as a cardholder, or billing official acting as a billing official always has access to the Transaction Log. "Access" is defined as being able to create, edit/update, and remove Transaction Log entries.

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