

**This information is being sent on behalf of Denise Hayes, Departmental Manager, Fleet Charge Card Program.**

**April 1, 2010**

**FCard-09-2010: Driver-Assigned Fleet Cards**

In an attempt to alleviate Merchant Category Code (MCC) blockage issues that are causing lack of productivity as well as numerous headaches in the field, the Charge Card Service Center (CCSC) is implementing Driver-Assigned Fleet Cards to be issued to drivers that are experiencing “excessive” MCC blockage issues. (Excessive meaning more than 10 times a month.)

**Standard Fleet Card vs. Driver-Assigned Fleet Card**

Driver-Assigned Fleet Cards differ from the standard fleet card in the following ways:

1. The Driver-Assigned Fleet Card is assigned to an individual driver (e.g., Jane Doe) instead of the vehicle (e.g., A350111), yet tied to the vehicle. This gives the cardholder increased liability, which in turn enables the bank to open MCCs that are currently being blocked.
2. The Driver-Assigned Fleet Card will have all current fleet MCCs open along with additional MCCs that are being blocked excessively on the Standard Fleet Card.
3. The Driver-Assigned Fleet Card will be mailed to the drivers’ business address instead of the bulk shipping address that is currently on file for the Local Fleet Program Coordinator (LFPC).

**Driver Assigned Card Criteria**

One of the following criteria **must** be met in order to be issued a Driver-Assigned Fleet Card:

1. Ten or more overrides are performed monthly and/or the Driver uses his/her purchase card 10 or more times a month for fleet purchases. However, repetitious transactions that occur within the same timeframe (e.g., 5 swipes in 10 minutes) are considered as one transaction; or
2. The employee orders license plates through UNICOR for his/her agency. These employees will be issued a separate Driver-Assigned Fleet Card which will only have the MCC for UNICOR (7999) opened to it; or
3. Case-by-case exceptions submitted to the Department from the Agency Fleet Program Coordinator with justification.

These are the only categories of employees that are currently authorized to receive Driver-Assigned Fleet Cards.

The “Excessive MCC Decline Report” attached to this message identifies the Agencies with cards that have been pinpointed as experiencing excessive issues over that last few months. The spreadsheet encompasses account, MCC, and transaction details for each identified card.

All AFPC’s must review the spreadsheet and confirm or deny whether or not drivers using these cards are experiencing excessive MCC blockage issues with their current fleet card. After this is confirmed,

please complete the spreadsheet labeled "Driver Information." This spreadsheet captures information that is needed to estimate the number of cards that will be issued to each agency, along with pertinent information that is required for card ordering.

In addition, please include any other cards/drivers that may not have been identified in the analysis, yet are also experiencing excessive MCC blockage issues. For example, many drivers may refrain from using certain merchants because that MCC is blocked. For these additional cases only, please complete the column labeled "MCC" and include the MCC(s) in which that driver is experiencing issues.

Please have this spreadsheet completed and submitted by April 16, 2010 to [CCSC@DA.USDA.GOV](mailto:CCSC@DA.USDA.GOV).

**\*\*The CCSC trusts that all AFPCs will advise their LFPCs of this information.**

**\*\*The "Excessive MCC Decline Report" was emailed to Fleet Coordinators in the original communication email.**

If you have any questions or concerns, please email [CCSC@DA.USDA.GOV](mailto:CCSC@DA.USDA.GOV).

Thank you!