J.27 Attachment 27: Government-wide Fraud Report Template

Per section C.7.4.3 of the GSA SmartPay 3 Master Contract, the Contractor shall provide GSA with aggregate government-wide fraud analytic capabilities/tool(s). In paragraphs 19 and 20, the Contractor is required to provide agencies/organizations a monthly report showing potential fraud or on demand for a stated period. The report shall: shall:

- Contain all incidents of potential fraud with the most recent incident first and all incidents for a 12 month cycle.
- Have the potential to expand the query date range, upon the request of the agency/organization.
- Have data in a format that an analyst can export to perform ad-hoc queries on each element in the report.
- Provide for "customer-wide" access and views for GSA to see overall fraud trends and specific agency/organization trends.

The report shall provide the following analysis in separate tabs and updated cumulatively with latest monthly data:
- Losses and Fraud type & MCC by Agency
- Losses and Fraud type & MCC by Industry
- Top Ten Fraud MCCs by Agency
- Top Ten Fraud MCCs by Industry

Note: Top Ten Fraud MCCs represents the top merchant type categories based on the overall gross fraud loss percentage for the portfolio.

Instructions

1. Input transactional data from the start of GSA SmartPay 3 in the "Raw Data" tab.
2. In all other tabs excluding the "Report Cover Page" tab, insert formulas in the relevant cells of the table to allow for dynamic updating and aggregating of raw transactional data based on selected filters. Filter options should match as described below in Data Fields.

Data Fields

Field Name	Description
Contractor Name	Name of contractor
Fraud Incident Reference Number	Reference number of fraud incident
Agency Name	Agency names shall be the same across all business lines as provided in Section J.8 Attachment 8: Agency Names and Acronyms of GSA SmartPay 3 Master Contract
Program Name	Purchase, Travel IBA, Travel CBA, Tax Advantage, Fleet
Fiscal Year	YYYY
Month	Full name of the month
Transaction Date	Authorization date of transaction
Transaction Post Date	Date transaction posted
Merchant Category Code (MCC)	Code to identify a merchant's type or mode of business and the merchandise sold by the merchant. (e.g., airlines, car rental)
MCC Description	Description of MCC
Transaction Amount	Transaction amount in U.S. currency
Transaction Type	Convenience check, ATM, large ticket, standard, ePayables
Fraud Type	Card Not Present (CNP), Counterfeit (CTF), Lost/Stolen (L/S), Account Takeover (ATO), Not Received Issued (NRI)
NAICS Code	North American Industry Classification System code identifying the industry of the merchant
NAICS Description	Description of North American Industry Classification System code identifying the industry of the merchant

Fraud Type Definitions

1. Card Not Present (CNP) – The card is not or cannot be physically presented to the merchant.
2. Counterfeit (CFT) – Committed with cloned or fake credit card using stolen data that is copied from the magnetic stripe of a legitimate card.
3. Lost/Stolen (L/S) – Occurs with the use of a lost or stolen card, without the actual, implied, or apparent authority of the cardholder.
4. Account Takeover (ATO) – Resulting from the account being taken over from someone other than the cardholder for fraudulent purposes.
5. Not Received Issued (NRI) – A new or replacement card was issued then stolen, never reaching its rightful owner.

Data through:	[Month Drop Down]
Select Fraud Type:	[Fraud Type Drop Down]
Select Agency:	[Agency Drop Down]

Merchant Category Code (MCC)	MCC Description	Total Transaction Amount	Average YTD
5542	Automated Fuel Dispensers (Gas pump transactions)	$ 1,000.00	$ 888.00
1520	General Contractors (Residential and Commercial)	$ 1,000.00	$ 888.00
7399	Business Services (Not elswhere classified)	$ 1,000.00	$ 888.00

Data through:	[Month Drop Down]
Select Fraud Type:	[Fraud Type Drop Down]
Select Industry:	[Industry Drop Down]

Merchant Category Code (MCC)	MCC Description	Total Transaction Amount	Average YTD
5542	Automated Fuel Dispensers (Gas pump transactions)	$ 1,000.00	$ 888.00
1520	General Contractors (Residential and Commercial)	$ 1,000.00	$ 888.00
7399	Business Services (Not elswhere classified)	$ 1,000.00	$ 888.00

Data through:	[Month Drop Down]
Select Agency:	[Agency Drop Down]

Note: Top Ten Fraud MCCs represents the top merchant type categories based on the overall gross fraud loss percentage for the portfolio.

Rank	Merchant Category Code (MCC)	MCC Description	Number of Transactions	% Gross Fraud
1	5542	Automated Fuel Dispensers (Gas pump transactions)	1000	16.06%
2	1520	General Contractors (Residential and Commercial)	1000	16.06%
3	7399	Business Services (Not elswhere classified)	1000	16.06%
4				
5				
6				
7				
8				
9				
10				

Data through:	[Month Drop Down]	Note: Top Ten Fraud MCCs represents the top merchant type categories based on the overall gross		
Select Industry:	[Industry Drop Down]	fraud loss percentage for the portfolio.		

Rank	Merchant Category Code (MCC)	MCC Description	Number of Transactions	% Gross Fraud
1	5542	Automated Fuel Dispensers (Gas pump transactions)	1000	16.06%
2	1520	General Contractors (Residential and Commercial)	1000	16.06%
3	7399	Business Services (Not elswhere classified)	1000	16.06%
4				
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Contractor Name	Fraud Incident Reference Number	Agency Name	Program Name	Fiscal Year	Month	Transaction Date	Transaction Post Date	Merchant Category Code (MCC)	MCC Description	MCC & Merchant Category Code	Transaction Amount	Transaction Type	Fraud Type	NAICS Code	NAICS Description
BANK X	1	AGENCY X	Purchase	2019	December	12/15/2019	12/17/2019	5813	Cocktail Lounges, Bars-Alcoholic Beverages	5813 Cocktail Lounges, Bars-Alcoholic Beverages	$ 100.00	Standard	Card Not Present (CNP)	44-45	Retail Trade
BANK X	2	AGENCY Y	Purchase	2019	December	12/16/2019	12/18/2019	5970	Artists Supply Shops	5970 Artists Supply Shops	$ 200.00	Standard	Counterfeit (CFT)	44-45	Retail Trade
BANK X	3	AGENCY Z	Travel IBA	2019	December	12/17/2019	12/19/2019	3028	Air Malta	3028 Air Malta	$ 300.00	Standard	Lost/Stolen (L/S)	48-49	Transportation and Warehousing
BANK X	4	AGENCY X	Travel CBA	2019	December	12/18/2019	12/20/2019	3007	Air France	3007 Air France	$ 500.00	Large Ticket	Account Takeover (ATO)	48-49	Transportation and Warehousing
BANK X	5	AGENCY Y	Fleet	2019	December	12/19/2019	12/21/2019	5542	Automated Fuel Dispensers (Gas pump transactions)	5542 Automated Fuel Dispensers (Gas pump transactions)	$ 200.00	Standard	Not Received Issued (NRI)	44-45	Retail Trade
BANK X	6	AGENCY Z	Tax Advantage	2019	December	12/20/2019	12/22/2019	7999	Zoos, Amusement & Recreation Services	7999 Zoos, Amusement & Recreation Services	$ 200.00	Large Ticket	Card Not Present (CNP)	71	Arts, Entertainment, and Recreation
BANK X	7	AGENCY Y	Purchase	2019	December	12/20/2019	12/22/2019	1520	General Contractors (Residential and Commercial)	1520 General Contractors (Residential and Commercial)	$ 200.00	Standard	Counterfeit (CFT)	56	Administrative and Support and Waste Management and Remeidation Services
BANK X	8	AGENCY Z	Purchase	2019	December	12/20/2019	12/22/2019	7399	Business Services (Not elswhere classified)	7399 Business Services (Not elswhere classified)	$ 200.00	Standard	Lost/Stolen (L/S)	56	Administrative and Support and Waste Management and Remeidation Services