

# Voyager Card Program – Internal Control Issues



## MANAGEMENT ALERT

Report Number 22-006-1-R23 | October 7, 2022



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# Transmittal Letter



OFFICE OF INSPECTOR GENERAL  
UNITED STATES POSTAL SERVICE

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October 7, 2022

**MEMORANDUM FOR:** CARA GREENE  
VICE PRESIDENT, CONTROLLER  
  
ANGELA CURTIS  
VICE PRESIDENT, DELIVERY OPERATIONS

A handwritten signature in black ink that reads "Kelly Thresher".

**FROM:** Kelly Thresher  
Deputy Assistant Inspector General  
For Field Operations

**SUBJECT:** Management Alert – Voyager Card Program – Internal Control Issues  
(Report Number 22-006-1-R23)

This management alert presents issues identified during our ongoing audit of Voyager Fleet Card Program (Project Number 22-006). The objective of this management alert is to communicate issues identified during our audit that require accelerated attention to U.S. Postal Service officials.

We appreciate the cooperation and courtesies provided by your staff. If you have questions or need additional information, please contact Michelle Lindquist, Director, Financial Controls, or me at 703-248-2100.

Attachment

cc: Postmaster General  
Corporate Audit Response Management

# Results

## Introduction

This management alert presents issues the U.S. Postal Service Office of Inspector General (OIG) identified during the Voyager Fleet Card Program audit (Project Number 22-006). Our objective is to report issues related to Voyager fleet card fuel purchases and Voyager personal identification number (PIN) management. See [Appendix A](#) for additional information about this audit.

## Background

Every Postal Service–owned vehicle is assigned a Voyager Fleet card (Voyager card) to pay for its commercially purchased fuel, oil, and routine maintenance. Vehicles certified for unleaded gasoline are required to be fueled with unleaded regular or gasohol.<sup>1</sup> Vehicles can be fueled with gasohol when the price per gallon is equal to or less than the price of unleaded regular gasoline.<sup>2</sup>

U.S. Bank operates the program and the Voyager<sup>3</sup> system provides a weekly electronic transaction detail file of all Voyager card transactions to the Postal Service’s Fuel Asset Management System (FAMS)<sup>4</sup> eFleet application.<sup>5</sup> Site managers monitor Voyager card transactions in the FAMS eFleet application. FAMS provides a monthly Reconciliation Exception Report, capturing transactions categorized as “high-risk”, which may be a result of fraudulent activity. Examples of high-risk transactions in FAMS include duplicate transactions, too many fuel purchases within a single month, and the gallons of fuel purchased exceeding the allowed maximum amount. Each month, Postal Service site managers<sup>6</sup> ensure that their driver receipts

are reconciled in FAMS. The review is critical since the Postal Service automatically pays U.S. Bank weekly for all Voyager card charges and has a limited time to dispute transactions.

Employees must use their unique PIN in conjunction with the Voyager card. Site managers are responsible for electronically managing PINs, including creating, modifying, and terminating them in the Fleet Commander Online (FCO) system.<sup>7</sup> They must also complete semiannual driver certifications to ensure the accuracy and completeness of employee PIN information.

Controls over fuel purchases and PINs are crucial in maintaining the integrity of the program to control costs. Postal Service policy provides guidance over the assignment, use, and monitoring of PINs and reconciliation of Voyager card transactions.

## Finding #1: Premium Fuel Transactions

U.S. Bank representatives provide a monthly report to Postal Service management detailing premium fuel gallons purchased, total cost, and the amount overspent. From quarter (Q)3, fiscal year (FY) 2020 through Q3, FY 2022,<sup>8</sup> Postal Service employees purchased 14.9 million gallons of premium fuel totaling approximately \$52.4 million (see [Table 1](#) and [Figure 1](#)).

During our audit scope, gallons of premium fuel purchased increased by over 100 percent and total costs increased by more than 320 percent. The cost difference between premium fuel and regular fuel resulted in the Postal Service overspending by about \$5.1 million.

1 A fuel consisting of a blend usually of 10 percent ethanol and 90 percent gasoline.

2 Postal Service Handbook PO 701, *Fleet Management*, October 23, 2008.

3 Voyager Fleet Systems, Inc., owned by U.S. Bank, is the contractor for the program.

4 A cost management tool used to manage and control fuel costs.

5 Internet portal used to monitor expenses incurred from the operation and maintenance of postal-owned vehicles. The system allows authorized users to display and reconcile expenses charged to Voyager cards.

6 Manager of an operation to which the vehicles are assigned and who has the responsibility for Voyager card reconciliation and fraud prevention.

7 A Voyager system used to add, cancel, and replace cards, PINs, and vehicles.

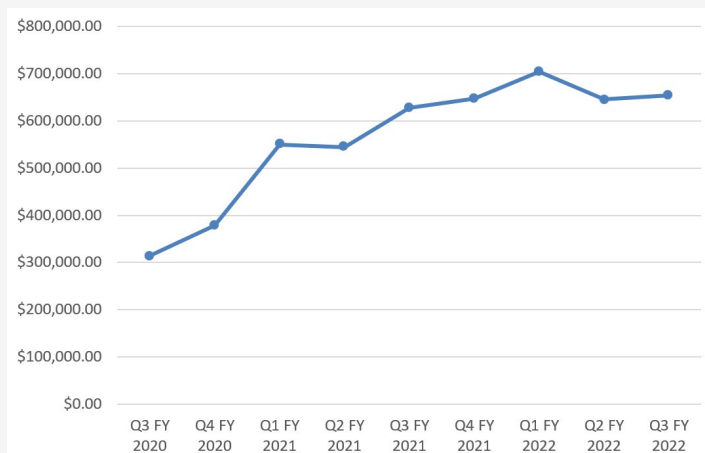
8 In a Postal Service fiscal year, Q1 is October through December; Q2 is January through March; Q3 is April through June; and Q4 is July through September.

**Table 1. Premium Fuel Purchased – Q3, FY 2020 through Q3, FY 2022**

Quarter	Gallons	Total Cost	Overspend
Q3 FY 2020	996,886	\$2,362,036	\$313,689
Q4 FY 2020	1,143,317	2,989,492	378,929
Q1 FY 2021	1,507,851	3,947,632	550,230
Q2 FY 2021	1,570,394	4,727,842	544,701
Q3 FY 2021	1,773,096	6,054,226	627,890
Q4 FY 2021	1,910,148	6,867,402	647,503
Q1 FY 2022	2,031,324	7,683,728	704,430
Q2 FY 2022	1,901,880	7,791,499	645,444
Q3 FY 2022	2,018,402	9,964,966	654,114
<b>Total</b>	<b>14,853,297</b>	<b>\$52,388,823</b>	<b>\$5,066,930</b>

Source: Data obtained from U.S. Bank.

**Figure 1. Premium Fuel Overspend - Q3, FY 2020 to Q3, FY 2022**



Source: Data obtained from U.S. Bank.

Postal Service management stated they do not have vehicles that require premium fuel and the premium fuel transactions were “coding errors”<sup>9</sup> rather than actual purchases of premium fuel. However, U.S. Bank representatives stated that coding errors incorrectly representing regular fuel purchases as premium fuel rarely occur and incidents of Postal Service employees purchasing premium fuel has been an ongoing issue.

9 When a merchant sends an incorrect product code to U.S. Bank for a purchase made with a Voyager card. This incorrect code identifies a different product than what was actually purchased from the merchant.  
 10 Postal Service Handbook PO 701, *Fleet Management*, October 23, 2008.  
 11 Preferred fueling stations are specific gas stations where the Postal Service receives negotiated discounts.  
 12 A cost the OIG believes is unnecessary, unreasonable, or an alleged violation of law, regulation, or contract. Questioned costs should be calculated for not more than 2 years or 24 months historical immediately prior to the audit.

According to Postal Service management, they review the data for premium fuel monthly, analyze it at a high level by comparing total spend with the previous month, and discuss it with headquarters management. In addition, Postal Service management stated that it is the site manager’s responsibility to monitor purchases of premium fuel. However, FAMS does not flag premium fuel transactions as high-risk and therefore, site managers are not alerted to premium fuel transactions. Consequently, site managers are not required to review premium fuel transactions unless the transaction is flagged for another high-risk issue.

Postal Service policy requires all vehicles certified for unleaded gasoline to be fueled with unleaded regular or gasohol. Vehicles can be fueled with gasohol when the price per gallon is equal to or less than the price of unleaded regular gasoline.<sup>10</sup>

In July 2022, the Transportation Strategy Office started an initiative that focuses on reducing premium fuel purchases. The initiative will also focus on increasing purchases at preferred fueling stations.<sup>11</sup>

The Postal Service is incurring unnecessary and additional costs by not monitoring employee purchases of premium fuel and timely addressing the purchases. If site managers are not provided tools to monitor premium fuel purchases, costs will continue to increase. We determined the premium fuel overspend of \$5,066,930 to be questioned costs.<sup>12</sup>

**Recommendation #1**

We recommend the **Vice President, Controller**, in coordination with the **Vice President, Delivery Operations**, implement updates to the Fuel Asset Management System to flag premium fuel transactions as high-risk on the Reconciliation Exception report.

**Finding #2: Improper PIN User Names and Employee Identification Numbers**

The Postal Service did not always properly manage PINs for Voyager cards, specifically those with improper user names or Employee Identification Numbers (EIN).

**Improper PIN User Names**

We analyzed active PINs from April 2021 through June 2022 and determined that site managers

assigned employee names that were not in compliance with naming conventions for PINs. We identified 61,770 purchases totaling \$3.6 million with improper PIN names (see Table 2).

**Table 2. PINS with Improper Names**

Month	Dollar Amount	Transactions
April 2021	\$420,081	6,548
May 2021	345,748	6,427
June 2021	347,648	6,521
July 2021	279,333	4,877
August 2021	329,792	5,931
September 2021	269,183	5,147
October 2021	273,407	5,053
November 2021	275,672	5,041
December 2021	313,639	6,079
January 2022	250,040	4,786
February 2022	184,051	2,658
March 2022	225,474	1,638
April 2022	25,126	474
May 2022	23,016	360
June 2022	84,081	230
<b>Total</b>	<b>\$3,646,290</b>	<b>61,770</b>

Source: OIG data analysis of U.S. Bank data.

We identified the following improper names assigned for PINs:

- 24,616 transactions valued at \$996,000 with placeholder names of “XXX” as the first name.
- 21,732 transactions valued at \$860,601 with a blank first name.

- 5,616 transactions valued at \$381,316 with numbers in either the last or first name.
- 4,249 transactions valued at \$747,779 with placeholder names such as “CCA,” “VMF,” or “Postmaster.”
- 3,555 transactions valued at \$583,534 with “Driver” followed by numbers.
- 1,358 transactions valued at \$46,504 with a blank last name.
- 458 transactions valued at \$23,004 with miscellaneous<sup>13</sup> incomplete names.
- 186 transactions valued at \$7,551 with placeholder names of “XXX” as the last name.

In 2019, the OIG issued an audit report,<sup>14</sup> which included a similar finding of improper naming convention for PIN users. Postal Service management agreed to deactivate all PINs identified not in compliance with the naming convention, and the OIG closed this recommendation as implemented on March 30, 2021. Postal Service management stated that it is an ongoing effort between Finance Business Solutions (FBS),<sup>15</sup> Travel and Relocation,<sup>16</sup> and U.S. Bank to identify and deactivate PINs for employees with incorrect names.

As identified in Table 2, the Postal Service has made significant improvements in deactivating PINs with improper names; however, there are still PINs associated with unidentifiable users.

#### Improper Pin User EIN

We analyzed active PINs and identified 133,491 of 512,148 PINs (26 percent) contained blank EINs or zeros in place of the EINs.<sup>17</sup> In addition, from April 2021 through June 2022, Postal Service employees made about 10.8 million transactions totaling about \$419 million using Voyager card PINs with improper EINs (see Table 3).

<sup>13</sup> Examples of miscellaneous incomplete names include “-” for a first name, “Probation Carrier” and “Office Office”.

<sup>14</sup> *Nationwide Review of Voyager Fleet Card Personal Identification Numbers* (Report Number DR-AR-19-006, dated June 24, 2019).

<sup>15</sup> FBS provides customer support for FAMS and the fleet card web site.

<sup>16</sup> Travel and Relocation is the office that serves as the primary liaison between the Postal Service and U.S. Bank. They are responsible for the general administration of the fleet card program such as managing PIN requests and driver profile activity, monitoring fraud and spending, and establishing and updating policy.

<sup>17</sup> Data obtained from FCO on July 7, 2022.

**Table 3. PINs with Incomplete EINs**

Month	Dollar Amount	Transactions
April 2021	\$26,562,417	821,786
May 2021	26,912,009	808,522
June 2021	27,671,555	798,896
July 2021	21,564,953	609,126
August 2021	27,694,180	773,089
September 2021	25,968,426	726,719
October 2021	27,505,945	740,408
November 2021	28,756,032	749,949
December 2021	33,884,238	897,234
January 2022	27,266,166	727,398
February 2022	25,945,165	666,198
March 2022	32,838,099	709,075
April 2022	28,086,872	618,600
May 2022	25,554,301	514,330
June 2022	32,741,590	607,230
<b>Total</b>	<b>\$418,951,948</b>	<b>10,768,560</b>

Source: OIG data analysis of U.S. Bank data.

The Postal Service has enhanced the FCO system to ensure PINs cannot be created with blank EIN fields. FCO currently prevents the use of non-numeric characters within the EIN field; however, it does not prevent entering all zeros. In addition, site managers are not always properly performing the semiannual review of PINs to verify EINs are correct in FCO. The current semiannual PIN review process in FCO allows site managers to certify PINs with EINs that are blank or contain all zeros.<sup>18</sup>

Postal Service policy states that when creating a new driver and PIN, a driver’s first name, middle initial, and last name must be input into FCO.<sup>19</sup> In addition, Postal Service policy states site managers are required to conduct a semiannual review of PINs.<sup>20</sup> During this semiannual review, a site manager is to certify that employees needing driver PINs have complete names and their EIN matches the Postal Service Time and Attendance Collection System.<sup>21</sup> The semiannual PIN review process when

properly performed in FCO, allows site managers to identify PINs with EINs that are blank or contain all zeros, and take appropriate action to either update the EIN or deactivate the PIN if no longer needed.

When Voyager card PINs are not managed properly, they could be used to make unauthorized and improper purchases. As a result, we determined that the 61,776 transactions valued at \$3,646,290 million for PINs with incomplete names and the 10,768,560 million transactions valued at \$418,951,948 million for PINs with incomplete EINs are disbursements at risk.<sup>22</sup> The total disbursements at risk were valued at \$420,124,270.<sup>23</sup>

**Recommendation #2**

We recommend the **Vice President, Controller**, in coordination with the **Vice President, Delivery Operations**, deactivate remaining personal identification numbers with improper names.

**Recommendation #3**

We recommend the **Vice President, Controller**, in coordination with the **Vice President, Delivery Operations**, deactivate or update personal identification numbers with missing employee identification numbers.

**Recommendation #4**

We recommend the **Vice President, Controller**, in coordination with the **Vice President, Delivery Operations**, enhance controls in Fleet Commander Online to prevent all zeros from being entered as employee identification numbers and disallow site managers from certifying semiannual reviews of personal identification numbers with employee identification numbers that are blanks or all zeros.

**Management’s Comments**

Management agreed with all the findings, recommendations, and monetary impact.

Regarding recommendation 1, management stated they will update the Reconciliation Exception Report in FAMS to alert site managers of premium fuel purchases as part of their monthly reconciliation of Voyager charges. The system will require a comment to justify each premium fuel transaction. In addition, management stated they will update the Voyager Program SOP to reflect the change and will communicate the

<sup>18</sup> PINs with blank EINs were created prior to FCO enhancements.

<sup>19</sup> *Voyager Fleet Card SOP*, Section 2.2.2 PIN Management, Create a New Driver & PIN #3, October 2021.

<sup>20</sup> *Voyager Fleet Card SOP*, Section 2.2.2 PIN Management.

<sup>21</sup> *Standard Work Instruction (Quick Reference): US Bank Voyager Fleet Card – PIN Process for Site Managers*, section 7, February 25, 2019.

<sup>22</sup> Disbursements made where proper Postal Service internal controls and processes were not followed.

<sup>23</sup> There were 50,277 transactions valued at \$2,473,968 for PINs that had both incomplete names and incomplete EINs. Therefore, the disbursements at risk calculation is the PINs with incomplete EINs (\$418,951,948) plus PINs with incomplete names (\$3,646,290) less the duplicate transactions (\$2,473,968).

new FAMS requirements to site managers. The target implementation date is June 30, 2023.

Regarding recommendations 2 and 3, management stated they will initiate a project to review all current PINs and EINs and correct any profiles that contain improper names and EINs. This will include a directive from Delivery Operations to site managers to complete the review of the driver profiles for whom they are responsible. In addition, U.S. Bank will deactivate any remaining profiles with improper names and EINs. The target implementation date is June 30, 2023.

Regarding recommendation 4, management stated they are currently working with U.S. Bank to implement a new system control to prevent a consecutive range of numbers. In early 2023, the FCO system will be updated to enhance the requirements for profile creation. The target implementation date is June 30, 2023.

See [Appendix B](#) for management's comments in their entirety.

### **Evaluation of Management's Comments**

The OIG considers management's comments responsive to the recommendations in the report.

All recommendations require OIG concurrence before closure. Consequently, the OIG requests written confirmation when corrective actions are completed. The recommendations should not be closed in the Postal Service's follow-up tracking system until the OIG provides written confirmation that the recommendations can be closed.



# Appendix A: Additional Information

## Scope and Methodology

To report issues related to Voyager fleet card fuel purchases and Voyager PIN management, we extracted and analyzed data from FCO and FAMS from April 2020 through June 2022. We interviewed personnel at Postal Service headquarters and U.S. Bank, identified internal control issues, and reported areas of improvement.

We conducted this performance audit from July through October 2022, in accordance with generally accepted government auditing standards and included such tests of internal controls as we considered necessary under the circumstances. Those standards require that we plan and perform the audit to obtain sufficient, appropriate evidence

to provide a reasonable basis for our findings and conclusions based on our audit objective. We believe that the evidence obtained provides a reasonable basis for our findings and conclusions.

On July 29, 2022, we notified management of the issues identified prior to the draft of this management alert. We discussed our observations and conclusions with management on September 23, 2022, and included their comments where appropriate.

We assessed the reliability of FAMS transactional data by validating it against U.S. Bank supplied data to the Postal Service. We determined that the data were sufficiently reliable for the purposes of this report.

## Prior Audit Coverage

Report Title	Objective	Report Number	Final Report Date	Monetary Impact (in millions)
<i>Nationwide Review of Voyager Fleet Card Personal Identification Numbers</i>	Assess the effectiveness of the Postal Service's management controls for Voyager card PINs nationwide.	DR-AR-19-006	6/24/2019	\$46

# Appendix B: Management's Comments

CARA M. GREENE  
Vice President, Controller



September 27, 2022

JOHN CIHOTA  
DIRECTOR, AUDIT SERVICES

SUBJECT: Management Alert – Voyager Card Program – Internal Control Issues (Project Number 22-006-1)

Thank you for providing the Postal Service an opportunity to review and comment on the findings and recommendations contained in the draft audit report, *Management Alert – Voyager Card Program – Internal Control Issues*.

Management agrees with the OIG's findings and the related monetary impact statement.

**Recommendation 1:**

We recommend the **Vice President, Controller**, in coordination with the **Vice President, Delivery Operations**, implement updates to the Fuel Asset Management System to flag premium fuel transactions as high-risk on the Reconciliation Exception report.

**Management Response/Action Plan:**

Management agrees with this recommendation.

Management will update the Reconciliation Exception Report in the Fuel Asset Management System (FAMS). A system flag will alert site managers of premium fuel transactions as part of their monthly reconciliation of Voyager charges and require a comment to justify each premium fuel transaction. Management will update the Voyager Program Standard Operating Procedure to reflect the change and communicate the new requirement in FAMS to the site managers.

**Target Implementation Date:** June 30, 2023

**Responsible Official:** Executive Manager, Corporate Accounting

**Recommendation 2:**

We recommend the **Vice President, Controller**, in coordination with the **Vice President, Delivery Operations**, deactivate remaining personal identification numbers with improper names.

**Management Response/Action Plan:**

Management agrees with this recommendation.

Management will initiate a project to review all current PINs and correct any profiles that contain improper names. This will include a directive from Delivery Operations to site managers to complete the review of the driver profiles for whom they are responsible. US Bank will deactivate any remaining profiles with improper names.

**Target Implementation Date:** June 30, 2023

**Responsible Official:** Executive Manager, Corporate Accounting and VP, Delivery Operations

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WWW.USPS.COM

**Recommendation 3:**

We recommend the **Vice President, Controller**, in coordination with the **Vice President, Delivery Operations**, deactivate or update personal identification numbers with missing employee identification numbers.

Management Response/Action Plan:

Management agrees with this recommendation.

Management will initiate a project to review all current PINs and correct any profiles that contain improper EINs. This will include a directive from Delivery Operations to site managers to complete the review of the driver profiles for whom they are responsible. US Bank will deactivate any remaining profiles with improper EINs.

Target Implementation Date: June 30, 2023

Responsible Official: Executive Manager, Corporate Accounting and VP, Delivery Operations

**Recommendation 4:**

We recommend the **Vice President, Controller**, in coordination with the **Vice President, Delivery Operations**, enhance controls in Fleet Commander Online to prevent zeros from being entered as employee identification numbers and disallow site managers from certifying semiannual reviews of personal identification numbers with employee identification numbers that are blanks or all zeros.

Management Response/Action Plan:

Management agrees with this recommendation.

Management has previously identified an opportunity for improvement and is currently working with US Bank to implement a new system control to prevent a consecutive range of numbers. In early 2023, Fleet Commander Online will be updated to enhance the requirements for profile creation within the system.

Target Implementation Date: June 30, 2023

Responsible Official: Executive Manager, Corporate Accounting

Respectfully Submitted,

E-SIGNED by Cara M Greene  
on 2022-09-28 13:03:36 CDT

\_\_\_\_\_  
Cara M. Greene  
VP, Controller

E-SIGNED by ANGELA.H CURTIS  
on 2022-09-30 09:43:05 CDT

\_\_\_\_\_  
Angela Curtis  
VP, Delivery Operations

cc: Manager, Corporate Audit Response Management

# OFFICE OF INSPECTOR GENERAL

UNITED STATES



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