Knowing your p-card will help you love your p-card.

Why is my P-card declining? The information is at your fingertips.

NAGIVATE, LEARN, and UTILIZE

95% of all p-card declines can be resolved by the department by using US Bank’s Access-On-Line.

Boston College provides every cardholder with access to his/her p-card in US Bank’s Access-on-Line regardless of the Administrator’s access. At least 10-15 calls a week are received requesting real-time balances, reasons for declines, transaction history and correct demographic information to verify an address. This information is readily available to all cardholders in US Bank’s Access-on-line. Registering the p-card is simple. All instructions can be found on the Procurement website under: www.bc.edu/pcard

The p-card is given to departments as a convenient small dollar tool but cardholders become frustrated when the card declines. By understanding the limitations and knowing how the p-card works, you can learn to love your p-card and use it efficiently.

US Bank decline reason #1: EXCEEDED VELOCITY
MAKE SURE YOUR CARD HAS FUNDS. Before using the p-card, check the real-time balance in Access-on-line and go to your department P-card Administrator if funds are not available. Since June 1, 2013, there have been 836 declines due to p-card budget money running out of funds. Please note: If a card declines and a transfer is done by the department, the funds will not be available for up to 2 business days.

US Bank decline reason #2: MCC EXCLUDE
KNOW WHAT’S ALLOWED AND WHAT’S NOT
The p-card is not a travel card, therefore, all travel and entertainment expenses are blocked. Yet, since June 1, 2013 there were 495 declines for Travel and Entertainment related expenses including: airlines, Duck tours, museums, taxis, buses, trains, parking garages, hotels, and restaurants. Although there are some exceptions for certain cards, travel expenses need to put on the department’s or employee’s American Express card and sent into AP for review of policy and reimbursement.

US Bank decline reason #3: ADS I Strategy
VERIFY INFORMATION CORRECTLY WITH THE VENDOR. In this age of rampant fraud, many vendors are verifying information to EXACTLY match the information associated with the p-card. When the vendors ask for a billing address or telephone number, please make sure it’s the same as the demographic information in Access-on-line. FY14 has yielded 107 declines due to information not verifying.

US Bank decline reason #5: EXCEEDED SINGLE TRANSACTION LIMIT
DO NOT GO OVER $4999.00. There were 34 declines in FY14 due to vendors trying to charge more than $4999 in a single transaction. The p-card is a small dollar tool, not to exceed $4999, therefore if will not work for one penny over $4999. Please do not have the vendor split the transaction. Purchases over $5000.00 should be competitively bid and must go on a purchase order.

US Bank decline reason #6: CRV STATUS
ACTIVATE YOUR NEW P-CARD. Whether it’s a replacement or a new card, the card will not work if it's not activated. Since June, 2013, there were 27 declines due to people not activating their cards.

WHEN TO CALL PROCUREMENT TO HELP WITH A P-CARD ISSUE

1) If the decline says, “account q-9’d”. That means, a temporary hold has been put on an account, usually grant related, and it must be corrected by the bank.

2) If you need an emergency payment where recently added funds need to be available right away and it cannot wait for the transfer to electronically go to US Bank.

3) There is an unexplained variance between the available balance in Access-on-line and PeopleSoft. (Keep in mind; it takes 2 days for charges to come into PeopleSoft and 2 days for budget transfers to be reflected in Access-on-line).

4) If you have any problems with Access-on-line such as locking yourself out or an inability to add a new card to your profile.
Take-Out Establishments vs Restaurants

When it comes to p-card, there’s a fine line between take-out establishments and restaurants. Although take-out is allowed on p-card for department meetings when BC Dining cannot meet your requirements, ordering from a restaurant is not allowed. Understanding the difference will cause less declines, increase compliance and cut down on small-dollar reimbursements.

To avoid p-card declines, Procurement strongly recommends ordering from BC’s Dining Service. By ordering from Dining Services for the department’s meetings and events, you are supporting, not only our dining service workers, but the entire University.

Many cardholders do not understand that payment for the delivered food, which is clearly, “take-out”, was not accepted. The food establishment’s merchant category code is assigned by their issuing bank. This is determined by factors such as whether or not the establishment has tables and chairs for dine-in and what percentage of business is done by take-out vs dine-in. That code is the deciding factor on whether the p-card will work or decline. Payments to any establishment coded as a restaurant (code 5812), will not work on p-card. Payments to any establishment coded as take-out (code 5814) will work on p-card. In order for a vendor to be listed on the p-card website, there has to be recent transactions which confirm that they are coded as “take-out” (5814). The list of establishments coded as “take-out” that will accept the p-card can be found on the Procurement website under: www.bc.edu/pcard. It is updated frequently since businesses sometimes change their merchant category code.

From October –December, 2013, 217 cardholders tried unsuccessfully to pay for food purchased from a restaurant with a p-card. Those declines include the following list of popular places around the community.

The p-card will NOT work for the following local establishments coded as restaurants:

- Andalus Pizza Café
- Angora Café
- Coconut Café
- Applebees
- Athan’s European Bakery
- Bankkok Bistro
- Bertucci’s
- Beyondmenu.com
- Big Daddy’s
- Boloco
- Cheesecake Factory
- Comellas
- Eat24hours.com
- Espeeria Grill

*Foodler is the “PayPal” of take-out establishments. Last year, they were coded as “take-out”, however, in October 2013, they changed their merchant category code to restaurant so the p-card will no longer work at FOODLER. If a favorite establishment is on the posted take-out list, the p-card may work if you call them directly instead of going through Foodler.

On November 1, 2013, Amazon began charging taxes for Massachusetts residents. In order for departments to avoid being taxed for University purchases made through Amazon, you must download the University’s Tax Exempt certificates (ST-5) and (ST-2). The certificates need to be downloaded for every Amazon account and will need to be updated every three years.

Please remember: Use of the University’s tax exempt forms for personal purchases is prohibited and subject to tax penalties. Once Amazon accepts the tax-exempt certificates all purchases will be tax-free. Personal purchases should be made on a separate Amazon account.

Click here for complete instructions for downloading tax exempt forms into a BC Amazon Account.