Departmental P-Card Administrator’s User’s Guide

Everything you need to know about P-card and p-card reconciliation

Cecilia McClay, CPCP, Manager of the University P-card Program
Who is the Departmental P-card Administrator?

The Departmental P-card Administrator is at least one person, usually a P-2, designated per department or service center who is responsible for the creation, cancellation, review and reconciliation of the P-cards held in their departments. Therefore, the Departmental P-card Administrator must have access to PeopleSoft Financials.

- The Departmental P-card Administrator is granted access to all p-cards in the department in US Bank’s Access-on-Line website where he/she can troubleshoot p-card issues within the department. He/she has access to real-time balances, declines and reports which will help maintain, review and provide resources to the proper management of the p-card program.
- If grant or restricted accounts are allowed p-cards, the Department P-card Administrator must work with cardholders to ensure they are familiar with requests of the funding and must review all transactions on a monthly basis to make sure the expenses are allowable under the grant or restricted funds.

What are the responsibilities of the Departmental P-Card Administrator?

The Departmental P-card Administrator is responsible for:

- Reviewing policies and fund requests with cardholder
- Ensuring that best practices are used whenever possible for small dollar invoices (under 5000.00), encouraging the use of p-card and its value to the University by saving on transactional costs, and limiting the amount of small dollar vouchers, purchase orders and reimbursements where allowable.
- Creating departmental accounts for p-card and cardholders using PeopleSoft P-card screens
- Determining and setting individual limits as determined by the department and University standards
- Maintaining and updating cardholder information
- Updating cardholders of any policy or other changes affecting p-card use.
- Troubleshooting issues within the department
- Deactivating p-cards for employees who have left the University, have moved to another department, or should no longer have access to the applicable chartstring.
- Maintaining adequate budgets in the p-card accounts, including monitoring P-cards for low budget.
- Making or requesting budget transfers.
- Reconciling of cardholder statements to PeopleSoft accounts.
- Reviewing transactions for compliance with University as well as restricted funds policies and procedures and ensuring cardholders are familiar with the restrictions
- Identifying possible fraud issues.
- Reviewing cardholders policies for receipt requirements designated by the University and the department.
- Reviewing and monitoring p-card needs for fiscal year end.
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SECTION 1: Getting Started: PeopleSoft Financials and P-card

All p-cards are associated by chartstring. Therefore, every chartstring (if actable) will have a separate p-card. P-cards are not to be shared. Every cardholder is responsible for purchases and receipt retention.

Grants, Gift Accounts and P-card: It is advised that P-cards are NOT to be given to a Principle Investigators or Faculty unless they are willing to follow the p-card policy and procedures. Therefore, the department may create their own policy to not allow PI’s to have a p-card. The Office of Sponsored Program will review p-card charges to ensure that all charges are within state or federal guidelines. Individuals who receive p-cards against grants or gift accounts MUST BE familiar with what is and is not allowed.

Creating a P-card Department: Before PeopleSoft will allow completion of a cardholder application, the p-card account (usually, the 68370 account) must be funded through a budget transfer. The budget transfer for funding of the p-card and project close dates must be approved by the applicable budget offices, including OSP or Capital, if Projects budgeting applies.

P-card has several accounts. Account 68370 is the main p-card account but departments such as Facilities, Dining and the Library have several different accounts based on the need to keep track of separate commodities (such as hazardous waste removal, food or books).

Complete the BC>PCARD>DEPT CREATE screen if a p-card has never been issued under particular chartstring. This includes new programs, new grants, new department ID’s, etc. The bank must create, within its own system a “company” number for every p-card chartstring. This step is unnecessary if there are current cardholders on that chartstring. Once the BC P-card Dept Create is done, an e-mail is generated to the bank to create this new chartstring so that a “company #” is associated with the budgets and new cardholder/s.

On operating budgets P-cards are funded on a fiscal year basis, June 1-May 31, starting with the amount of permanent funding to the p-card account. Temporary or permanent adjustments can be made in the budget transfer screens in PeopleSoft Financials.

1. Creating a P-card Department: BC CUSTOM MENU IN PEOPLESOF
   BC CUSTOM>PCARD>BC PCARD DEPT CREATE>ADD A NEW VALUE
   ➢ Insert the word “EAGLE” in the business unit
   ➢ For operating budgets, the project/grant field must be left blank.
If this error message is received there is either no budget set up in the p-card account OR an incorrect value has been entered in one of the fields.

2) Creating a P-card: BC CUSTOM MENU IN PEOPLESOFT (Please note: The P-1 must approve all new cardholders. Cardholders will be procuring goods and services for the department.)

P-Cards can take an average of 2 weeks for established chartstrings and 3 weeks for new chartstrings.

Please note: Due to security settings, the Departmental P-card Administrator will not be able to create a card under his/her name. This must be done by another administrator, the P-1, or Procurement.

BC CUSTOM>PCARD>BC PCARD HOLDER UPDATE>ADD A NEW VALUE

➢ To create a cardholder, enter the chartsting and employee information.

➢ The word “eagle” must in filled in under the Business Unit and the usage code is left blank as this only pertains to special ghost accounts.
Enter “Add “and the following box appears.

Card limits of a particular cardholder may also be done in the application. The University standard is 4999.00 per individual transaction and 20,000.00 per month. If necessary, change the individual limit to a lower amount but not to exceed 4999.00 (it will default back to 4999.00 if the limit entered is higher). The monthly limits may be increased or decreased depending on the departmental budget or needs as the year progresses.

Please note: These limits are NOT the funds available. Funds available are from the budget set up in the p-card account minus what has been spent against that account.

Changes can be made in the “card text” field. If one person has multiple cards, name it differently to differentiate between cards. IE: 11047 AFT or OPERATING.

Before entering save, please make sure the CHECK TO SEND TO BANK is checked.

Enter “SAVE”

The application will now go to the bank via e-mail. To verify that the application was successful, go to:
3) To view all cardholders by department: By filling in only the business unit EAGLE and only the department ID #, all of the cardholders, active and inactive in every operating, program, capital and grant p-card under that dept ID #, including the one just created, can be seen. This should be reviewed periodically.

4) Changing Limits for a cardholder: BC Custom Menu>P-card: BC Pcard Holder Update>Find an Existing Value

Use this option to change the cardholder’s single transaction or monthly limit. Please note that the single transaction limit cannot exceed 4999.00 and will default back if changed. P-1’s must approve individual and monthly limits prior to the original p-card application and future increases to monthly limits.

- Enter the word “eagle” in the business unit
- Input the department ID #
- Hit the search key
- All cardholders under the department including special programs and grants will appear at the bottom.
Select the cardholder to be changed. (see example above)
Type over the single transaction limit or monthly limit and hit “save”. (sample below)
This will generate an e-mail to the bank and will take effect in 24-48 hours.

5) To Deactivate a Cardholder: BC Custom Menu>P-card: BC Pcard Holder Update>Find an Existing Value

It is essential to deactivate the p-card/s of employees who have left the department or the University. If a department anticipates an employee leaving, then another person must be assigned a p-card in that department to procure goods, whether temporarily or permanently. When a p-card is deactivated, contact vendors such as FeedEx or Boston Bean who store credit card information for re-occurring charges with a new credit card number.

If a card needs to be deactivated immediately, please contact the Procurement office. Once deactivated in PeopleSoft, it may take the bank up to 2 days to complete the request.

- Enter the word “eagle” in the business unit
- Input the department ID #
- Enter the search key
- All cardholders under the department including special programs and grants will appear at the bottom (sample below).
- Select the cardholder to deactivate, select “Inactive” button and SAVE
To check to see if the deactivation was successful, go back into the same menu: find an existing value:

**BC CUSTOM MENU IN PEOPLESOFT>BC CUSTOM>PCARD>BC PCARD HOLDER UPDATE>FIND AND EXISTING VALUE**

The cardholder will say “inactive”

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6) **Reviewing your Budget**

A cushioned p-card budget is highly recommended. This will prevent declines and speed up the Procurement process. New fiscal year budgets are loaded into PeopleSoft Financials around April so a permanent p-card transfer needs to be made to ensure the new fiscal year opens with funds available in the p-card account. Please note: the number one reason why p-cards decline is budget running low or out in the p-card account.

The budget set up in the p-card account becomes the credit limit on the p-card. When more funds are added, the credit limit increases. P-cards work on a “declining balance” system similar to a typical ATM card. When multiple people in the department share a p-card, they also share the same credit limit. Please keep in mind that a p-card transaction may not be in PeopleSoft for 2-3 days. There are several ways to see if the p-card funds are low. Here is the budget inquiry information:

- For multiple accounts, a query may be used in PeopleSoft Financials: Reporting tools>query viewer>BC_PCARD_BUDGET_LOW
- Budget inquiry in PeopleSoft: Commitment Control>Review Budget activity>budget inquiry>budget details
When choosing a ledger group, select EXPENSE BUDGETS (NON-PROJECTS) for regular operating budgets or programs or EXPENSE BUDGETS (PROJ/GRANTS) for Grants and Capital budgets.

Look Up Ledger Group

Set ID: SHARE
Ledger Group: begins with

Search Results

<table>
<thead>
<tr>
<th>Ledger Group Description</th>
<th>Ledger Group Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>EXPBUDGETS</td>
<td>Expense</td>
</tr>
<tr>
<td>EXPBUDGETS</td>
<td>Expense</td>
</tr>
<tr>
<td>PBUDGETS</td>
<td>Expense</td>
</tr>
<tr>
<td>PBUDGETS</td>
<td>Expense</td>
</tr>
<tr>
<td>PGBUDGETS</td>
<td>Expense</td>
</tr>
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<td>PGBUDGETS</td>
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<td>PGBUDGETS</td>
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<tr>
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</tr>
<tr>
<td>PBUDGETS</td>
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<tr>
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<td>Revenue</td>
</tr>
<tr>
<td>REVBUDDTSL</td>
<td>Revenue</td>
</tr>
</tbody>
</table>

Once in the budget details screen, budget set up and spent amounts can be viewed. The “without tolerance” should be the available budget less any pending purchases.
When a budget transfer is made, an e-mail is generated to the bank and the new limit becomes available on the p-card within 2 business days.

7) Reconciliation of P-card: The Cardholder’s Responsibility

The Departmental P-card Administrator must explain to all cardholder’s the responsibilities of the p-card.

The p-card (Visa Card) is issued to individual employees or others who are granted authority to purchase goods, within specified limits, from the designated University account. The P-1 will designate authority and spending limits for each card issued. Single transaction limits will not exceed 4999.00 (University standard).

P-cards must not be shared. In order to designate responsibility for use of the card and the associated retention of receipts and reconciliation, separate cards must be issued to each person drawing funding from an account. Departmental P-card Administrators are given flexibility as to whether to reconcile cardholder statements monthly or designate it to cardholders. A reconciliation of monthly statements to PeopleSoft is required on a monthly basis by the Departmental P-Card Administrator or within a department service center. Final responsibility for retaining documentation and control over receipts and cards issued remains with the individual department. Scanning receipts and filing them in the department server is recommended for best practice.

Reconciliation of P-card accounts must first be done at the Cardholder level. It is the cardholder’s responsibility to provide receipts for the purchases on p-cards in their name.

Documentation and Receipt Retention

P-card statements, associated receipts and other supporting documentation should be retained for a minimum of three years for Boston College funds and the life of the grant plus a minimum of three years after the submission of the final expenditure report for restricted, funding agencies, contract or grant funds ledger accounts. Departments are responsible for retaining documentation and will be subject to review by the Boston College Internal Audit staff. Documentation must be signed, dated, retained and available for audit review by federal, state or private agencies for externally funded projects. The importance of proper record retention by the principal investigator or cardholder cannot be understated. If a purchase is selected for audit, and the supporting documentation cannot be provided, the University may be required to reimburse the agency for the amount of the transaction. Undocumented activity may be considered fraudulent and may be subject to disciplinary action. Departments may consider scanning receipts and statements to a secured server file. Electronic documents are considered acceptable documentation to meet University P-card Audit requirements.

8) Obtaining P-card Statements

To obtain a copy of p-card statements, the cardholder must register with US Bank’s Access-on-line: https://access.usbank.com to register the p-card. The organizational short name is: BC.
ACCOUNT INFORMATION>STATEMENT>select month (statements are available up to 18 months, if one is missing, there is no activity for that billing cycle) Statements may be printed with receipts attached and filed for audit or saved into a secure server with scanned receipts. (Best practice).

9) Reconciliation of P-Card: The Departmental P-Card Administrator

There are several steps involved in the reconciliation of the p-card account/s.

- The Departmental P-card Administrator will be given access to all p-cards that they are responsible for reconciling in US Bank’s Access-on-line website. If any cardholders are missing, the Manager of the University P-Card program will grant access to any new or missing cardholders and must be contacted in the Procurement Office or at pcard@bc.edu. However, statements with receipts must be collected or scanned from individual cardholders. It is best practice for cardholders to obtain their own statements since they can identify fraud or unauthorized purchases in a timely manner. The Departmental P-Card Administrator or P-1 will decide if the cardholder will store the statements and receipts or if they are to be held in a central location. For multiple cards, a transaction detail report can be taken from US Bank’s Access-on-line which is a total report for all statements. (More details of Access-on-line reporting in section 2).

- LEVEL 3: Receipts for contracted Level 3 vendors, up to $1000.00 are not required. The line item data from these vendors can be reviewed in PeopleSoft under the query: BC_PCARD_LEVEL3_ALL. All other receipts must be retained. A complete list of Level 3 contracted vendors is located on the Procurement website.

- Purchases must be reviewed for University compliance. For smaller departments, statements may be added and compared to PeopleSoft Financials. For departments with multiple cardholders, a US Bank Transactions Detail report can be compared to the BC_PCARD_DATA_BY_DEPT query on PeopleSoft Financials. (more details on queries in Section 3) Reconciliation must be done every thirty days when the new monthly statements become available. (Usually by the 27th of the month).
SECTION 2: US Bank’s Access-on-line  https://access.usbank.com

Once registering with Access-on-line, the Departmental P-card Administrator must contact pcard@bc.edu so that a “view-only” access will be given for all p-cards in the department.

US Banks provides a valuable and essential tool for P-card reconciliation and maintenance of the P-card program. The Departmental P-card Administrator will be given access to all cards in the department that they are responsible for reconciling. With this access, the Administrator can:

- Run reports for reconciliation of monthly expenses
- Run reports for specific vendor or cardholder activity
- Review transactions for policy and budget compliance
- Have the ability to see real-time balances and card limits
- Check pending transactions and declines, interpret them and troubleshoot

9) **Access-on-line Reports:** Access on-line reports can be used instead of individual statements for monthly reconciliation of p-cards into PeopleSoft.

    a. **LOGGING ON:** Organization short name is always BC. The password must be a combination of alpha and numeric and at least 8 characters long. US Bank will make you change your password every 60 days and you cannot use the same one in 1 yr period. If you lock yourself out, please contact US Bank under “contact us”.

    b. **The Transaction Detail Report** is a total report of all statements for the month of all cardholders. This report provides all transactions for the date parameters entered. Select: Reporting>financial management>transaction detail
Choose a cycle date for statements which are available by the 27th of each month. Make sure the start date and end dates are the same month on the first day. For example, to obtain April 2012 statements for all cardholders, select the start date as 4/01/2012 and the end date as 4/01/2012. The setting must be on “cycle date”.
You may also choose calendar, posting or transaction date range. In this field, exact date parameters must be in place.

Date
- Cycle Close Date Range
- Calendar Month Range
- Posting Date Range
- Transaction Date Range

Start Date: 04/01/2012 to End Date: 04/30/2012

Change the format to EXCEL

Report Output
- Excel

Output Parameter Page Placement:
- Selection defines the location of the Parameter Page details on the report output.

For departments with only one chartstring, the fields will default into the bank #, the agent # (Boston College) and the company # (represents a particular chartstring)

Group Report By
- Processing Hierarchy Position
- Account Number(s)

For multiple chartstrings, drill into this field and select multiple accounts.

Financial Management
Select a Processing Hierarchy Position

Select the hierarchy level you wish to locate, and enter any known or partial values, then search.

Bank: 1425 Agent: 1798 Company: 36363 Division: Department

Select all account>select position>accept hierarchy>run report
Please note: This report contains every cardholder, the chartstring associated with the card, and the p-card transactions, including transaction date, post date, vendor, amount and any tax paid for the dates selected. It also contains every credit card number. When saving this report, please do not save and store on the desktop unless the credit card number columns are deleted. It can be sorted by chartstring and compared to the BC query on PeopleSoft BC_PCARD_DATA_BY_DEPT. (Section 3)

**The transaction detail report will look like this:**

<table>
<thead>
<tr>
<th>Current Default Accounting Code</th>
<th>Transaction Date</th>
<th>Posting Date</th>
<th>Cycle Close Date</th>
<th>Transaction Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>EAGLE022601100100000000000000</td>
<td>2010/05/05</td>
<td>2010/05/06</td>
<td>2010/05/25</td>
<td>6.73</td>
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<tr>
<td>EAGLE022601100100000000000000</td>
<td>2010/04/28</td>
<td>2010/04/29</td>
<td>2010/05/25</td>
<td>86.4</td>
</tr>
<tr>
<td>EAGLE022601100100000000000000</td>
<td>2010/04/28</td>
<td>2010/04/29</td>
<td>2010/05/25</td>
<td>192</td>
</tr>
<tr>
<td>EAGLE022601100100000000000000</td>
<td>2010/04/29</td>
<td>2010/05/03</td>
<td>2010/05/25</td>
<td>32.86</td>
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<tr>
<td>EAGLE022601100100000000000000</td>
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<td>2010/05/03</td>
<td>2010/05/25</td>
<td>133.2</td>
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<tr>
<td>EAGLE022601100100000000000000</td>
<td>2010/05/03</td>
<td>2010/05/04</td>
<td>2010/05/25</td>
<td>504.42</td>
</tr>
<tr>
<td>EAGLE022601100100000000000000</td>
<td>2010/05/05</td>
<td>2010/05/06</td>
<td>2010/05/25</td>
<td>34.39</td>
</tr>
<tr>
<td>EAGLE022601100100000000000000</td>
<td>2010/05/06</td>
<td>2010/05/07</td>
<td>2010/05/25</td>
<td>372</td>
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<tr>
<td>EAGLE022601100100000000000000</td>
<td>2010/05/14</td>
<td>2010/05/17</td>
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</tr>
<tr>
<td>EAGLE022601100100000000000000</td>
<td>2010/05/18</td>
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<td>2010/05/25</td>
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</tr>
<tr>
<td>EAGLE022601100100000000000000</td>
<td>2010/05/18</td>
<td>2010/05/20</td>
<td>2010/05/25</td>
<td>485</td>
</tr>
<tr>
<td>EAGLE022601100100000000000000</td>
<td>2010/05/20</td>
<td>2010/05/21</td>
<td>2010/05/25</td>
<td>35.14</td>
</tr>
<tr>
<td>EAGLE022601100100000000000000</td>
<td>2010/05/20</td>
<td>2010/05/21</td>
<td>2010/05/25</td>
<td>45.37</td>
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<tr>
<td>EAGLE022601100100000000000000</td>
<td>2010/05/23</td>
<td>2010/05/24</td>
<td>2010/05/25</td>
<td>20.61</td>
</tr>
<tr>
<td>EAGLE022601100100000000000000</td>
<td>2010/04/30</td>
<td>2010/05/03</td>
<td>2010/05/25</td>
<td>140.75</td>
</tr>
</tbody>
</table>

**Compare to PeopleSoft Query BC_PCARD_DATA_BY_DEPT**
Both reports should be saved to a secure serve and recorded as: “reconciled p-card accounts, May2010”. These reports should readily available for Internal Audit should the department be audited. They should always balance but if they do not, please contact pcard@bc.edu

Please note: If the cardholder is responsible for the PeopleSoft reconciliation then another person in the department, preferably a supervisor must review the cardholder’s purchases and sign the reconciliation.

10. Other Access-on-line features to help manage the p-card program

a. Looking at pending transactions and declines

Pending transactions are real-time. In this field approvals and declines can be seen. The Departmental P-Card Administrator can trouble-shoot p-card declines. Pending transactions will stay under “account authorizations” for up to 5 days. When the vendor is paid, the transaction will move to the cardholder’s transactions list in Access-on-line. (part 2 Section 10/c)

Account information> cardholder account profile
- Input cardholder’s last name or credit card number

**Cardholder Account Profile**

Search & Select an Account

[View Diversion Account] [View Managing Account]

**Cardholder Account Search**

Search for an account by Cardholder Account Number, Name, or Social Security Number. You can also find a cardholder account by first **Searching for a Managing Account**.

Account Number:  
Last Name:  
First Name:  
Social Security Number:  
Submit

- Account authorizations

Select an item below to view its contents. You can also [View a Managing Account].

**Demographic Information**
- View account name, address, and contact information.

**Account Information**
- View other account information such as Account Status, Hierarchy Position, Cycle Day, and Open Date.

**Default Accounting Code**
- View the default accounting code assigned to the account.

**Account History**

<table>
<thead>
<tr>
<th>Request Type</th>
<th>Update Method</th>
<th>Last Updated</th>
</tr>
</thead>
<tbody>
<tr>
<td>Setup</td>
<td>Manual</td>
<td>01/19/2009 21:05:12</td>
</tr>
</tbody>
</table>

- Here is a screen shot of declined transactions: drill into time to see reason.

<table>
<thead>
<tr>
<th>Auth Date</th>
<th>Time</th>
<th>Response</th>
<th>Auth Number</th>
<th>Type of Request</th>
<th>Transaction Amount</th>
<th>MCC</th>
<th>MCC Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>04/02/2012</td>
<td>09:58 PM ET</td>
<td>Declined</td>
<td>Mail/PnOrder</td>
<td>$49.00</td>
<td>4816</td>
<td>COMPUTER NETWORK/INFORMATION S</td>
<td></td>
</tr>
<tr>
<td>04/02/2012</td>
<td>09:58 PM ET</td>
<td>Declined</td>
<td>Mail/PnOrder</td>
<td>$49.00</td>
<td>4816</td>
<td>COMPUTER NETWORK/INFORMATION S</td>
<td></td>
</tr>
</tbody>
</table>

<< Back to Cardholder Account Summary

**B) INTERPRETING DECLINES:**

1) P-card Declines: OUT OF BUDGET MONEY

- Drill into the time to find the reason for the decline. This example shows the VELOCITY LIMIT is 500.00 and the account exceeded the velocity amount. The velocity amount is the budgeted amount of the p-card account in PeopleSoft. A budget transfer must be made into the p-card account (usually 68370). Keep in mind, the
budget transfer, if done by 2 pm will generate an e-mail to the bank and be available by noon on the NEXT business day. BUDGET TRANSFERS ARE NOT REAL-TIME FOR P-CARD.

**Auth Time:** 09:58 PM ET **Type of Request:** Mail/Phn Order **MCC Description:** COMPUTER

**Response:** Declined **Transaction Amount:** $49.00

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- **Decline** Account
- **Merchant**
- **Parent**
- **Diversion**
- **Process**

The Request was declined due to 0813 Exceeded account velocity amount
The Request was declined at the CORPORATE
The velocity type for the decline was UNKNOWN
The velocity limit was $500.00
The following reasons would also have declined the request:
1. 0813 Exceeded account velocity amount

<< Back to Account Authorizations List

- For comparison, here is a screen shoot of the budget details in PeopleSoft Commitment Control>review budget activities>budget inquiry>budget details (see #5 of Part 1 for more detailed information on budget details.)

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**Ledger Amounts**

<table>
<thead>
<tr>
<th>Budget</th>
<th>500.00 USD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Expense</td>
<td>468.80 USD</td>
</tr>
<tr>
<td>Encumbrance</td>
<td>0.00 USD</td>
</tr>
<tr>
<td>Pre-Encumbrance</td>
<td>0.00 USD</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Available Budget</th>
</tr>
</thead>
<tbody>
<tr>
<td>Without Tolerance:</td>
</tr>
<tr>
<td>With Tolerance:</td>
</tr>
</tbody>
</table>

**Budget Exceptions**

| Exception Errors: | 0 | Exception Warnings: | 0 |

---

**ii) P-card Declines: MCC EXCLUDE or THE PURCHASE IS NOT ALLOWED**

P-cards are set up with certain restrictions which are not allowed such as travel and entertainment related expenses (restaurants, airfare, buses, hotels, museums, etc) professional services, (physicians, lawyers, accountants, consultants, etc, utilities) and cash advances. The cards are designed to decline if purchases are attempted for these businesses. Please contact pcard@bc.edu if the MCC Code is incorrect or in emergency situations.
iii) **P-card Declines: CRV STATUS Card is Not Activated:**

New and renewed p-cards must be activated by calling 1-800-344-5696. Instructions are given to every cardholder to activate the card using “0000” as the last four digits of the social security number. (Social security numbers are NOT associated with cardholder.) Please have the cardholder active his/her p-card.

iv) **P-card Declines: Q-9 Status: The Grant has ended**

P-cards on grants have an end date different from operating budgets which end on May 31. This end-date is sent to US Bank when the P-card is first set up. If the p-card is declining and the end-date has been extended, please contact pcard@bc.edu to have the account re-open.
v) P-Card Declines: DECLINE AT THE INDIVIDUAL LEVEL: The cardholder has exceeded the single transaction limit or the monthly limit.

University Standard Limits are set at $4999.00 per transaction and $20,000.00 per month (provided there is budget money available). Single transaction limits may be lower than the University Standard, as determined by the P-1, but cannot exceed 4999.00. However, the monthly limit can be increased depending on a department’s budget. (See how to increase limits in Section 1 part 3). Monthly limits refresh after the bank cycle date, usually the 27th of the month.

vi) P-card Declines: ADS I Strategy: Account not verifying.

This decline is due to an address, expiration date, Security Code (on the back), or zip code not matching the cardholder’s records. The vendor must try the charge again after going over the verification information.

vii) Credit Rating: Fraud alert

US Bank diligently works to prevent fraud. If a p-card has unusual activity, small dollar charges (such as 1.00 or 2.00), red-flag vendors (such as foreign vendors or unsecured on-line companies), or vendors not normally used by the cardholder, the bank will temporarily close the account until the cardholder is reached. This decline is due to a fraud alert. The decline may also say, “Caution Account” or “Fraud”. If the cardholder has not been notified already by US Bank, they must call the Fraud Investigations department at 1-800-523-9078 to verify charges.
C) Transaction Detail: Use this field to see all transactions and more details of a specific transaction. In Access-on-line:
Transaction management>transaction list
D) Checking Real-Time Balances in Access-on-line:

account information > cardholder account profile > cardholder’s name or credit card number > view a managing account > authorization limits

**Account Information**

- Statement
  - Cardholder Account Statement
  - Managing Account Statement
  - Diversion Account Statement

- Account Profile
  - Cardholder Account Profile
  - Managing Account Profile
  - Diversion Account Profile

Select an item below to view its contents. You can also view a Managing Account.

- **Demographic Information**
  - View account name, address, and contact information.

- **Account Information**
  - View other account information such as Account Status, Hierarchy Position, Cycle Day, and Open Date.

- **Default Accounting Code**
  - View the default accounting code assigned to the account.

- **Authorization Limits**
  - View authorization limit information such as Credit Limit, Single Purchase Limit, and Available Credit.

- **Account Authorizations**
  - View Account Authorization information such as Request Type, Request Source, MCC, and Transaction Amount.

- **Financial History**
  - View the account 12-month history, 7-year history analysis, and 7-year history.

**Account History**

<table>
<thead>
<tr>
<th>Request Type</th>
<th>Update Method</th>
<th>Last Updated</th>
</tr>
</thead>
<tbody>
<tr>
<td>Setup</td>
<td>Manual</td>
<td>01/19/2009 21:05:12</td>
</tr>
<tr>
<td>Maintenance</td>
<td>Online</td>
<td>04/02/2012 13:04:43</td>
</tr>
</tbody>
</table>
The Custom Velocity Limit should equal the amount budgeted in the p-card account in PeopleSoft. Budget transfers take an average of 2 business days before being updated by the bank. If the budget has been increased and after 2 business days, it is not reflected in this field, please e-mail pcard@bc.edu.

Compare to PeopleSoft Budget Detail Screen. The variance is due to a pending transaction not yet in PeopleSoft for $1148.38.
E) Obtaining a US Bank company number to chartstring conversion chart. (for the ability to check real-time balances with multiple accounts.)

Because Boston College has the bank assign a separate “company” number for every chartstring, when looking at balances of multiple accounts and the “switch accounts” field is used in Access-on-line, the information keeps reverting back to the first cardholder’s information. This glitch can only be corrected by signing in and out of Access-on-line or by entering the company number instead of the cardholder.

It may be more efficient for departments with multiple chartstrings to obtain a list of company numbers and keep a conversion spreadsheet available to obtain multiple real-time balances. To obtain this report in access-on-line:

- Reporting> program management>administration>account list

- Administration>account list
Check these fields under additional detail

Additional Detail
Selected options allow a drill-down to additional detail if available.
- Demographics
- Default Accounting Code
- Merchant Authorization Control Details
- Account Information
- Authorization Limits
- Merchant Authorization Control Limits

Change to excel format

Report Output
Excel

Output Parameter Page Placement:
Selection defines the location of the Parameter Page details on the report output.
End

Under “group report by” Drill into this field and select multiple accounts.
Search for Position or Add Multiple

The hierarchy level must be on “company” with the bank (1425) and agent (1798) fields filled in.

Search for a Hierarchy Position
Select the hierarchy level you wish to locate, and enter any known or partial values, then search.

Hierarchy Level:
Company

Bank: 1425
Agent: 1798
Company: Division: Department:

Search

Select all accounts>select position>accept hierarchy>run report
This report has significant information on cardholders such as limits, set-up dates, demographic information, etc. For the purposes of a conversion chart, delete all columns except column BO which is titled “company #” and column AV which is titled “default accounting code” (chartstring). The final result will look like this:

<table>
<thead>
<tr>
<th>Company</th>
<th>Default Accounting Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>35089</td>
<td>EAGLE0533611001000000000 0000010168370</td>
</tr>
<tr>
<td>34162</td>
<td>EAGLE0533611001000011047 0000020168370</td>
</tr>
<tr>
<td>35057</td>
<td>EAGLE0600811001000000000 0000020268370</td>
</tr>
<tr>
<td>36298</td>
<td>EAGLE0600811001000000000 0000020264780</td>
</tr>
<tr>
<td>38492</td>
<td>EAGLE05360111001000115015 0000010168370</td>
</tr>
<tr>
<td>36369</td>
<td>EAGLE053601100100001055 0000010168370</td>
</tr>
<tr>
<td>35018</td>
<td>EAGLE0251211001000015015 0000040168370</td>
</tr>
<tr>
<td>37986</td>
<td>EAGLE0533011001000011336 0000010168370</td>
</tr>
<tr>
<td>32534</td>
<td>EAGLE0533011001000018514 0000010168370</td>
</tr>
<tr>
<td>35999</td>
<td>EAGLE0251019209227500000 0000099986370</td>
</tr>
<tr>
<td>35999</td>
<td>EAGLE0251019209227500000 0000099986370</td>
</tr>
<tr>
<td>8607</td>
<td>EAGLE0251019209202000000 0000099986370</td>
</tr>
<tr>
<td>8607</td>
<td>EAGLE0251019209202000000 0000099986370</td>
</tr>
</tbody>
</table>

With the list of company numbers, multiple real-time balances can be accessed easily.

F) Checking real-time balances with a US Bank assigned company #

After obtaining a list of company #’s from US Bank, real-time balances may be obtained by company #

Account information>account profile>managing account profile
Enter the company #

Click on: Authorization Limits
Under custom velocity, the budget amount less the spent amount equals the available amount.

To view another account: switch account and input a different company #:

14. Other Access-on-line Reports: US Bank provides reports to help Departments manage the p-card program by obtaining data for spending trends, budget projections and cardholder compliance.

A. Vendor reports: reporting>financial management>transaction detail
Please enter different variations of a vendor name such as Apple: Apple, Inc, Apple I-Tunes, etc
B. Decline Reports: reporting>program management>administration>declined transaction authorizations

Declines can be seen under “account authorizations” for 4-5 days (see section 2: 10a). Decline reports can be a useful tool to determine why cards have declined past 5 days. Decline reports are also useful to determine if a cardholder is not familiar with p-card policy or if unauthorized purchases has been attempted on a card from an outside source.
Here is a snapshot of this report. If a report looks like this, the cardholder needs to be refreshed on p-card policy and restrictions.

C) Account List: reporting>program management>account list

This report will give a complete listing of all active p-card holders in the department. This list can be compared to PeopleSoft BC Custom Menu (see section 1 B) The account list can provide a wealth of information such as last 4 digits of the cardholder’s p-card number, expiration date, the address and chartstring associated with the card, the status of a card, and the bank assigned company #.
Program Management

Spend
- Account Spend Analysis
  Summary of account spending (excluding merchant detail)
- Cash Advance
  Detail of account cash advances including transaction amount, date, and reference number.
- Declining Balance/Managed Spend
  Summary and detail information on declining balance accounts by name and account number.

Administration
- Account List
  Frequently used account level information such as open date, last transaction date, single purchase limit, credit limit, etc.
- Account Maintenance Effective Date Activity
  Detailed history of effective dated account maintenance activity.
- Account Status Change
  An exception report that lists accounts with a change status of loststolen, closed, or re-opened.

Date
- Last Maintained Date Range
  Choose the last maintained date range with no date filled in
- Start Date:     to     End Date:

Account Information
- Account Status:
  Note: Hold down the Ctrl key to make multiple selections.
  All
  Open
  Closed
  Blank
- Account Type:
  Cardholder Account

Method:
- Hold down the Ctrl key to make multiple selections.
- Data Feed
- File
- Manual

Additional Detail
- Selected options allow a drill-down to additional detail if available.
  - Demographics
  - Default Accounting Code
  - Merchant Authorization Control Details
  - Account Information
  - Authorization Limits
  - Merchant Authorization Control Limits
This is what some of the report looks like.

<table>
<thead>
<tr>
<th>Short Name</th>
<th>Status</th>
<th>Open Date</th>
<th>Company</th>
<th>Default Accounting Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>BEWLEY JENNIFER</td>
<td>OPEN</td>
<td>2009/05/12</td>
<td>36309</td>
<td>EAGLE050441100100000000000000000020168370</td>
</tr>
<tr>
<td>BIBEAU MARILYN</td>
<td>TERMINATED</td>
<td>2009/04/23</td>
<td>36305</td>
<td>EAGLE05334220018010000000000000010168370</td>
</tr>
<tr>
<td>BLUMENSTOCK SHA</td>
<td>OPEN</td>
<td>2009/08/24</td>
<td>36316</td>
<td>EAGLE0251019209201300000000000099968370</td>
</tr>
<tr>
<td>BOSKEY MARGARET</td>
<td>TERMINATED</td>
<td>2006/02/08</td>
<td>36326</td>
<td>EAGLE0332611001000000000000000060368370</td>
</tr>
<tr>
<td>CARR DENNIS M</td>
<td>OPEN</td>
<td>2011/09/06</td>
<td>36316</td>
<td>EAGLE0251019209201300000000000099968370</td>
</tr>
<tr>
<td>CARUSO NATALIE</td>
<td>OPEN</td>
<td>2009/06/04</td>
<td>36328</td>
<td>EAGLE03422110010000171720000060368370</td>
</tr>
<tr>
<td>COSTA JAMES</td>
<td>OPEN</td>
<td>2009/04/02</td>
<td>36304</td>
<td>EAGLE0342211001000017159000060368370</td>
</tr>
<tr>
<td>DENARDI FABIA</td>
<td>OPEN</td>
<td>2010/07/07</td>
<td>36327</td>
<td>EAGLE0342211001000017171000060368370</td>
</tr>
<tr>
<td>DOUGHERTY MARGA</td>
<td>OPEN</td>
<td>2009/06/04</td>
<td>36313</td>
<td>EAGLE0330011001000017168000060368370</td>
</tr>
<tr>
<td>DUGAN TIMOTHY B</td>
<td>OPEN</td>
<td>2012/05/09</td>
<td>36315</td>
<td>EAGLE025101920920040000000000099968370</td>
</tr>
<tr>
<td>FAVREAU PATRICI</td>
<td>OPEN</td>
<td>1999/07/26</td>
<td>36301</td>
<td>EAGLE05840192095212000000000099968370</td>
</tr>
<tr>
<td>FERNANDEZ DEBOR</td>
<td>OPEN</td>
<td>2009/06/16</td>
<td>36330</td>
<td>EAGLE0231183101000000000000050164730</td>
</tr>
<tr>
<td>FOURNIER JEFFRE</td>
<td>OPEN</td>
<td>2009/06/16</td>
<td>36330</td>
<td>EAGLE0231183101000000000000050164730</td>
</tr>
</tbody>
</table>
SECTION 3: PeopleSoft P-Card reports to help manage the program

PeopleSoft P-card Queries provide the same information as US Bank but organized to help manage the p-card program. The queries provide information needed for reconciliation, fraud, budget projections, spending trends, etc.

13. PeopleSoft Financials: Reporting Tools>Query>Query Viewer. The query name should be entered as BC_PCARD>search for entire list. Here is a list of P-card Queries:

<table>
<thead>
<tr>
<th>Query Name</th>
<th>Description</th>
<th>Owner</th>
<th>Run to HTML</th>
<th>Run to Excel</th>
<th>Schedule</th>
<th>Add to Favorites</th>
</tr>
</thead>
<tbody>
<tr>
<td>BC_PCARD_ACCT_EXPENSES</td>
<td>Expense reports Pcard account</td>
<td>Public</td>
<td>HTML, Excel</td>
<td>Schedule</td>
<td>Favorites</td>
<td></td>
</tr>
<tr>
<td>BC_PCARD_ACCT_JOURNAL</td>
<td>Journals using Pcard accounts</td>
<td>Public</td>
<td>HTML, Excel</td>
<td>Schedule</td>
<td>Favorites</td>
<td></td>
</tr>
<tr>
<td>BC_PCARD_ACCT_JRNLDET</td>
<td>Journals using Pcard accounts</td>
<td>Public</td>
<td>HTML, Excel</td>
<td>Schedule</td>
<td>Favorites</td>
<td></td>
</tr>
<tr>
<td>BC_PCARD_ACCT_PO</td>
<td>PO's using PCARD Account</td>
<td>Public</td>
<td>HTML, Excel</td>
<td>Schedule</td>
<td>Favorites</td>
<td></td>
</tr>
<tr>
<td>BC_PCARD_ACCT_REQ</td>
<td>Reas using PCARD Account</td>
<td>Public</td>
<td>HTML, Excel</td>
<td>Schedule</td>
<td>Favorites</td>
<td></td>
</tr>
<tr>
<td>BC_PCARD_ACCT_VOUCHERS</td>
<td>Vouchers using Pcard account</td>
<td>Public</td>
<td>HTML, Excel</td>
<td>Schedule</td>
<td>Favorites</td>
<td></td>
</tr>
<tr>
<td>BC_PCARD_BUDGET_LOWS</td>
<td>Check Budget Balance</td>
<td>Public</td>
<td>HTML, Excel</td>
<td>Schedule</td>
<td>Favorites</td>
<td></td>
</tr>
<tr>
<td>BC_PCARD_BUDGET_LOWS_PG</td>
<td>Check Bgt Bal for Proj/Grants</td>
<td>Public</td>
<td>HTML, Excel</td>
<td>Schedule</td>
<td>Favorites</td>
<td></td>
</tr>
<tr>
<td>BC_PCARD_BUDGET_OVERRUN</td>
<td>Public</td>
<td>HTML, Excel</td>
<td>Schedule</td>
<td>Favorites</td>
<td></td>
<td></td>
</tr>
<tr>
<td>BC_PCARD_DATA_BY_DEPT</td>
<td>Pcard Date by Dept</td>
<td>Public</td>
<td>HTML, Excel</td>
<td>Schedule</td>
<td>Favorites</td>
<td></td>
</tr>
<tr>
<td>BC_PCARD_DATA_BY_VENDORS</td>
<td>PCard Trans. data by vendor</td>
<td>Public</td>
<td>HTML, Excel</td>
<td>Schedule</td>
<td>Favorites</td>
<td></td>
</tr>
<tr>
<td>BC_PCARD_DATA_BY_VENDOR_DESC</td>
<td>PCard Trans. data by vendor</td>
<td>Public</td>
<td>HTML, Excel</td>
<td>Schedule</td>
<td>Favorites</td>
<td></td>
</tr>
<tr>
<td>BC_PCARD_DATA_MCC</td>
<td>Pcard Data SPECIAL MCC 58385</td>
<td>Public</td>
<td>HTML, Excel</td>
<td>Schedule</td>
<td>Favorites</td>
<td></td>
</tr>
<tr>
<td>BC_PCARD_ECONOMIC_IMPACT</td>
<td>Pcard Data for Economic Impact</td>
<td>Public</td>
<td>HTML, Excel</td>
<td>Schedule</td>
<td>Favorites</td>
<td></td>
</tr>
<tr>
<td>BC_PCARD_ECONOMIC_IMPACT_SUMMARY</td>
<td>Pcard Data ECO IMPACT SUMMARY</td>
<td>Public</td>
<td>HTML, Excel</td>
<td>Schedule</td>
<td>Favorites</td>
<td></td>
</tr>
<tr>
<td>BC_PCARD_HOLDER_EMPL_W_EMAIL</td>
<td>List of Pcard Holders w/email</td>
<td>Public</td>
<td>HTML, Excel</td>
<td>Schedule</td>
<td>Favorites</td>
<td></td>
</tr>
<tr>
<td>BC_PCARD_HOLDER_LISTING</td>
<td>List of Pcard Holders w/email</td>
<td>Public</td>
<td>HTML, Excel</td>
<td>Schedule</td>
<td>Favorites</td>
<td></td>
</tr>
<tr>
<td>BC_PCARD_HOLDER_OOSD</td>
<td>List of Pcard Holders for OOSD</td>
<td>Public</td>
<td>HTML, Excel</td>
<td>Schedule</td>
<td>Favorites</td>
<td></td>
</tr>
<tr>
<td>BC_PCARD_LEVEL3_ALL</td>
<td>Merged 3 pcard queries</td>
<td>Public</td>
<td>HTML, Excel</td>
<td>Schedule</td>
<td>Favorites</td>
<td></td>
</tr>
<tr>
<td>BC_PCARD_LEVEL3_DESCR</td>
<td>Merged 3 pcard queries</td>
<td>Public</td>
<td>HTML, Excel</td>
<td>Schedule</td>
<td>Favorites</td>
<td></td>
</tr>
<tr>
<td>BC_PCARD_OPERATING_IN_NEG</td>
<td>Pcard lines w/projects neg bal</td>
<td>Public</td>
<td>HTML, Excel</td>
<td>Schedule</td>
<td>Favorites</td>
<td></td>
</tr>
<tr>
<td>BC_PCARD_PROJECTS_IN_NEG</td>
<td>Pcard lines w/projects neg bal</td>
<td>Public</td>
<td>HTML, Excel</td>
<td>Schedule</td>
<td>Favorites</td>
<td></td>
</tr>
<tr>
<td>BC_PCARD_PROJECTS_IN_NEGCATA</td>
<td>Pcard lines w/projects neg bal</td>
<td>Public</td>
<td>HTML, Excel</td>
<td>Schedule</td>
<td>Favorites</td>
<td></td>
</tr>
<tr>
<td>BC_PCARD_SUM_BY_VENDOR</td>
<td>PCard Trans. sum by vendor</td>
<td>Public</td>
<td>HTML, Excel</td>
<td>Schedule</td>
<td>Favorites</td>
<td></td>
</tr>
<tr>
<td>BC_PCARD_SUM_DEPT_MONTHLY</td>
<td>Monthly Report by Dept</td>
<td>Public</td>
<td>HTML, Excel</td>
<td>Schedule</td>
<td>Favorites</td>
<td></td>
</tr>
</tbody>
</table>
a) Reports for Reconciliation:
   I. BC_PCARD_DATA_BY_DEPT: Use this query to compare to US Bank’s Transaction Detail report. (Section 2: 9b) Chose the same dates for both reports for easier reconciliation.

   An example of what these 2 report look like can be found in Section 2: b

   The query can also be found under:

   - BC_PARD_DATA_BY_DEPT_W_PROMT for Departmental P-Card Administrators handling multiple department ID’s.
   - BC_PCARD_DATA_BY_DEPT_FUND for multiple fund codes.
   - BC_PCARD_DATA_BY_DEPT_VPCODE for Service Centers of any Departmental P-Card Administrators handling a VP area

II) Level 3 DATA: Receipts for contracted Level 3 vendors, up to $1000.00 are not required. Level 3 data is line-item data which is feed into PeopleSoft Financials. A current list of Level3 Contracted Vendors is posted on the Procurement website: http://www.bc.edu/content/bc/offices/buy/pcard/Pcard_Receipt.html

LEVEL 3 QUERIES: Data from these vendors can be reviewed in PeopleSoft:

   - BC_PCARD_LEVEL3_ALL
   - BC_PCARD_LEVEL3_DESCR (for a specific commodity search)
b) Queries for Program Management

i. Budget Low Query: This query is helpful in determining a low budget when handling multiple chartstrings or grants: BC_PCARD_BUDGET LOW or BC_PCARD_BUDGET_LOW_PG (for projects of grants).

BC_PCARD_BUDGET_LOW - Check Budget Balance

- Budget Period: Enter current fiscal year
- Department: 
- Balance Loss Than: 0.00

ii. Vendor Queries: Beneficial for creating new fiscal year projections or to see exactly how much business the department is doing with a particular vendor: BC_PCARD_DATA_BY_VENDOR
iii. Employee listing and e-mail queries: This is a useful tool used to communicate p-card policy, issues, alerts, or any other communication you need to have with cardholders:

BC_PCARD_HOLDER_EMPL_W_EMAIL