

BOSTON COLLEGE

# Cardholder's P-Card Procedure Manual

2018

PROCUREMENT SERVICES

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## Overview: Purchasing Card (P-Card Program)

Welcome to the Boston College Purchasing Card Program (p-card). The p-card is a small dollar procurement tool, issued in the names of authorized individuals, that provides an efficient and effective method of purchasing appropriate goods and services with a value of less than \$5,000.

P-card purchases must conform to the [University Purchasing Policy](#). The p-card is for University business purposes only. Fraudulent, personal, or misuse of the p-card may result in disciplinary action including termination of employment. Should the cardholder fail to use the p-card properly, he/she will be responsible for repayment of all such purchases.

The p-card works like a personal credit card where items are purchased on-line, in person, on the phone, or from a secured internet connection to a supplier.

### **Benefits to the Cardholder:**

- Goods and services are obtained quickly and easily.

### **Benefits to the University:**

- Reduces small-dollar, administrative work by reducing the number of requisitions, purchase orders, vouchers, invoices and checks.

## Section 1: Using the Boston College P-Card

### *Topics Covered:*

- 1. How the P-Card Program Works*
- 2. How P-Cards are Funded*
- 3. P-Card Standard Limits and Controls*
- 4. Appropriate Uses and Allowed Commodities for Business Purposes*
- 5. Inappropriate Uses and Restricted Commodities*
- 6. Making a Purchase: A P-Card Transaction*
- 7. Protection from Misuse and Possible Fraud*
- 8. Responsibilities as a Cardholder*
- 9. P-Card Reconciliation Requirements*
- 10. Receipt Retention*
- 11. Grants: Sponsor Funding Restrictions*

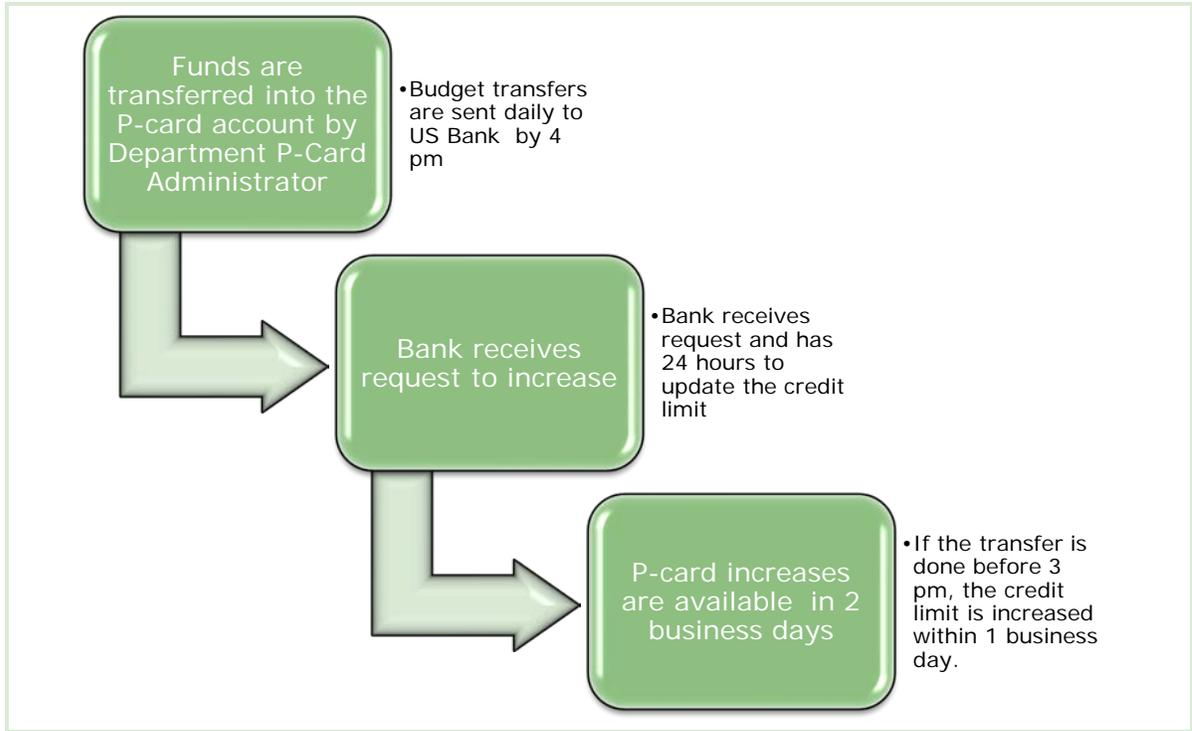
### 1. How the P-Card Program Works

P-cards are designed, according to University policy, to accept purchases that are allowed and decline purchases that are not allowed based on the supplier's merchant category code (MCC). All suppliers have a specific MCC code assigned by their credit card provider.

Before a p-card is issued, funds must be added to the p-card account in PeopleSoft Financials by the Department P-Card Administrator. Those funds become the credit limit of the p-card. If others in the department have a p-card against the same chartstring, the funds are shared. When the funds run low throughout the year, the Department P-Card Administrator may add additional funds into the p-card account to increase the total credit limit.

### 2. How P-Cards are Funded

The GL account code used for general p-card transactions in PeopleSoft Financials is 68370-PCARD. Before cards are issued, funds must be moved to that account via a budget transfer. The amount of funds in the 68370 account is sent to the bank. Once the bank uploads this information into the system (taking approximately 2 days), this amount becomes the department's credit limit. Throughout the fiscal year, the Department P-Card Administrator may add additional funds, if necessary.



### 3. P-Card Standard Limits and Controls

- Single transaction limit up to \$4,999. Splitting a transaction for products and services over \$4,999 is not allowed.
- Single transaction limit up to \$2,999 for sponsored, grant-related p-cards. The department is liable for all transactions charged to sponsored project funds, including any charges that are unallowable according to the terms of the specific grant/award. Additional guidance for sponsored project expenditures is provided by the appropriate campus sponsored project and accounting offices.
- Monthly limit of \$20,000.
- Yearly credit limit (fiscal year) set by the budgeted amount in the p-card account in PeopleSoft Financials
- Each p-card is setup to exclude merchant category codes (MCC) not allowed (airlines, vehicle rental, restaurants, liquor stores, etc.)

## 4. Appropriate Uses and Allowed Commodities for Business Purposes

### Examples:

- BC Bookstore purchases
- BC Dining services (preferred)
- Computers: IT approved computers on the Dell and Apple Website
- Multifunctional device (or copier) service agreements
- Copying services (Eagle Print)
- Document destruction services
- Flowers
- Furniture from Creative Office Pavilion
- Grocery store
- Lab supplies
- Mailing services: USPS, Fed Ex, UPS or other mailing services
- Memberships and dues
- Office supplies
- Pre-registration conference fees
- Print publications
- Promotional Items
- Subscriptions and publication renewals
- [Take-out establishments](#) (MCC 5814)
- Water, water filtration rental

## 5. Inappropriate Uses and Restricted Commodities

### Examples:

- Alcoholic beverages
- Animals and animal-related purchases that are restricted by law
- BC Eagle-One Card
- Car repair
- Cash
- Cell phones
- Construction and renovations
- Consulting services
- Entertainment- related expenses
- Firearms and ammunition
- Furniture from non-contracted suppliers
- Gasoline
- Gift cards and gift certificates (refer to [gift card policy](#))
- Individuals, including individuals through PayPal or any other clearinghouse
- Liquor Stores
- Phone cards
- Personal purchases and services

- Prescription drugs or controlled substances
- Professional services
- Restaurants (MCC 5812)
- Transportation services: buses, vehicle rentals, taxis, trains, Uber, Lyft, MBTA, etc.
- Telecommunications, cable, wireless services
- Temporary Help
- Travel agencies
- Travel-related expenses: airlines, gas, hotels, restaurants, etc.

## 6. Making a Purchase: A P-card Transaction

Transactions are approved automatically based on the following criteria established by Boston College:

- The card is activated
- Sufficient funds are available in the P-Card chartstring in PeopleSoft Financials and at US Bank
- Single and monthly limits are in place
- The transaction is from the allowed commodities list

## 7. Protection from Misuse and Possible Fraud

To protect yourself and BC from potential misuse and possible fraud, use a separate business account from your personal account on suppliers' secure websites. Do not use your BC email for personal purchases. The payments tab in these sites may default to p-card or personal card at checkout. The site may use the p-card rather than your personal card as a secondary source of payment automatically, resulting in misuse of funds.

## 8. Responsibilities as a Cardholder

- Make purchases within [BC Purchasing Policy](#) requirements, using [BC contracted suppliers](#) whenever available.
- Read and adhere to the [P-Card Policy and Guidelines](#) and Cardholder's Manual.
- Take and score 100% on the p-card questionnaire.
- Before receiving a p-card, sign the cardholder agreement form stating that you will use the p-card for business purposes only and not for personal purchases.
- Notify suppliers of BC's tax-exempt status and if necessary, provide suppliers with the ST-2 and ST-5 tax-exempt form available [www.bc.edu/tax](http://www.bc.edu/tax).
- Notify US Bank and the Department P-Card Administrator of any fraudulent charges.

- Immediately report any lost or stolen cards to US Bank 1-800-344-5696 and then to the Department P-Card Administrator. The University is liable for all charges incurred on a lost or stolen card until the time that it is reported to the bank.
- Return any p-cards to the Department Manager, Department P-Card Administrator or Service Center when changing departments or are no longer employed at Boston College.
- Turn in p-cards to the Department Manager, Department P-Card Administrator or Service Center when on temporary leave.
- Obtain statements by registering your account or accounts at US Bank's website <https://access.usbank.com>.
- Protect the p-card at all times to prevent unauthorized use by reconciling receipts to statements every month, securing your physical p-card, and protecting your p-card number.

## 9. P-Card Reconciliation Requirements

- Obtain receipts
- Download the credit card statement from US Bank and attach receipts to statements
- Record additional documentation, such as business purpose and attendee listing for all dining receipts (including BC Dining).
- Record additional documentation for unusual or non-standard purchases
- Reconcile and sign the statement on a monthly basis
- Submit to P-Card Administrator for review and approval
- Report any discrepancies in statements *first* to the supplier. If the cardholder does not recognize the supplier or cannot resolve an unauthorized charge with the supplier, contact US Bank at **1-800-344-5696** to dispute the charge.
- NOTE: US Bank/VISA will not research or credit transactions that are disputed after 60 days from the transaction date.
- If you “lend” your p-card to someone in your department, it is your responsibility to obtain the receipts.

The Department Manager determines as to whether to maintain cardholder receipts centrally or designate it to cardholders or others in the department.

*Final responsibility of downloading the p-card statements as well as reconciling receipts to statements belongs to the **cardholder**.*

## 10. Receipt Retention

- **Contracted Level 3 Suppliers:** Although it continues to be a best practice to retain all receipts when possible, receipts are not required for transactions under \$1,000 for **Contracted Level 3 Suppliers** who provide line item data (Does not apply to grant related p-cards).
- Receipts must be saved for three (3) complete fiscal years.
- Grants: (fund codes 500 and 120) P-card statements, associated receipts and other supporting documentation should be retained for the life of the grant plus a minimum of three years after the submission of the final expenditure report.

## 11. Grants: Sponsored Funding Restrictions

When using the p-card on a sponsored project, the cardholder is responsible for ensuring that all purchases meet the requirements and regulations of the specific award, sponsor, and Boston College. The single transaction limit for sponsored projects at Boston College is \$2,999.

Retention of supporting documentation (such as original receipts, packing lists, etc.) for p-card transactions is the responsibility of the cardholder. ***All original receipts are required for federally funded projects.*** For sponsored projects, documentation should be retained for the life of the grant plus a minimum of three years after the submission of the final expenditure report.

If you have questions about record retention or destruction for sponsored programs' p-card documentation, please contact the Office for Sponsored Programs (OSP).

In addition to BC's Restricted Commodities list, the p-card cannot be used for the following items on federally funded sponsored programs:

- General office supplies (i.e. paper, pens, tape, etc.)
- General office equipment (i.e. chairs, desks, bookcases)
- Postage/Federal Express
- Copy and print services

Please contact OSP if you believe that your sponsored program may qualify for an exemption from the above restricted commodities.

NOTE: For computer equipment and peripherals including software, OSP requires the completion of the OSP Information Technology Device Justification Questionnaire (the form can be accessed on OSP's website). The questionnaire should be maintained with the P-card transaction supporting documentation.

For specific questions about using sponsored project funds, cardholders should contact OSP at ext. 2-3344.

## Section 2: US Bank's Access Online

### Topics Covered:

1. *Registering your P-Card in Access Online*
2. *Registering Multiple Accounts or Adding an Account in Access Online*
3. *Downloading Your Monthly Statement for Reconciliation*
4. *Looking at Pending Transactions and Declines*
5. *Interpreting and Troubleshooting Declines*
6. *Decline Reasons and What You Can Do as a Cardholder*
7. *Checking the Real-Time Balance in Access Online*
8. *Data Security*

Among the management tools available to enhance the p-card program is US Bank's [Access Online](#). This tool provides a wealth of information. Since p-card reconciliation is your responsibility as a cardholder, registering your p-card/s is a necessary step. As a cardholder, you are required to reconcile on a monthly basis through this system by downloading your monthly statement, verifying transactions, and attaching your receipts. In addition, in Access Online you can see your pending transactions, purchasing history, real-time declines and the reasons for those declines, real-time balances, and fraud attempts.

### 1. Registering Your P-card in Access Online

- A. The cardholder must register with US Bank's Access-on-line: <https://access.usbank.com>.
- B. You only need to register once. If you receive additional p-cards later, you can add them to your current user ID in Access Online.
- C. Once in the Access Online website go to *Register Online* at the bottom of the homepage.
- D. The organization short name is **BC**.
- E. You must have one valid p-card account number to register.
- F. Once registering your p-card, enter the required personal information such as e-mail and work telephone number.
- G. You can choose your own user ID but **do not** use your BC user name.
  - a. Chose and answer the authentication questions.
  - b. Create a Password with the following requirements:
    - c. Password length: 12-99 characters
    - d. Must have one UPPERCASE letter
    - e. Must have one lowercase letter
    - f. Must have one number
    - g. Must have one special character (such as \$#&\*?)
    - h. Must NOT contain your US Bank user ID or your name
    - i. Do not use your BC user name or password
    - j. US Bank will require you to change your password between 30-90 days

- k. When you first register, please enter your email address under “my personal information” so you can receive an email validation if you lock yourself out or if forget your password.
- l. Good example of password: **Lizzieborden157!**
- m. Bad example: **Bostoncollege12345#** (too predictable)
- n. Once registered, you can now access your p-card account/s

Sign into US Bank’s Access Online

**usbank** Access® Online

Contact Us  
Login

## Welcome to Access Online!

Please enter the information below and login to begin.

\* = required

**Organization Short Name:\***

**User ID:\***

**Password:\***

Login

Forgot your password?

Register Online

Contact Us  
Login

## Online Registration Add Accounts

To join Access Online, you will need a minimum of one valid account number. "Register This Account" will validate a single account. "Additional Account" will allow multiple accounts to be included in the registration process.

\* = required

**Organization Short Name: \***

**Account Number: \***

**Account Expiration Date:**

Month \* Jan ▾      Year \* 2017 ▾

Register This Account    Additional Account

<<Back to Login Page

## Licensing Agreement

Please read and accept the Licensing Agreement to continue.

### Access Online Terms of Service

1. ACKNOWLEDGMENT AND ACCEPTANCE OF TERMS OF ACCESS ONLINE

Scroll Down

I Decline

I Accept

Create Password and Contact information

[Contact Us](#)

[Login](#)

## Online Registration Password and Contact Information

Organization Short Name: BC

Functional Entitlement Group: PAV001

### User ID & Password

\* = required

User ID: \* (7 to 20 alpha-numeric characters)

Password: \*



Confirm Password:\*

### Authentication

Please select three unique authentication questions and responses. This information will be used in the event that you forget your password.

Authentication Question 1:

Authentication Response 1:\*

Authentication Question 2:

Authentication Response 2: \*

Authentication Question 3:

Authentication Response 3: \*

**Contact Information**

**First Name:\*** 
**Last Name:\*** 
**MI:**

**Address 1: \*** 
**Address 2:**

**City: \*** 
**State/Province: \*** 
**Zip/Postal Code: \***

**Country: \***

**Phone Number:\*** 
**Fax Number:**

**Email Address: \***

## 2. Registering Multiple Accounts or Adding an Account in Access Online

- Sign into [Access Online](#) or if you are just registering, you will need to access the following menu item to add additional cards.
- You can register all accounts under your name. There is no limit on the number of cards.

### Access Online Navigation:

[My Personal Information](#) > [Manage Account Access](#) > [Add Accounts](#)

Request Status Queue

Active Work Queue

System Administration

Account Administration

Transaction Management

Account Information

Reporting

Dashboard

Data Exchange

**My Personal Information**

- Password
- Contact Information
- Manage Account Access
- Manage Favorites

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## My Personal Information

User ID: khughes

**Password**  
Change your system password and create or modify an authentication response that will be used when resetting a password.

**Contact Information**  
Update your user ID contact information (name, address, phone no., etc.).

- [Email Notification](#)

**Manage Account Access**  
View access rights and user specific information, such as accounts and hierarchy level access.

- [Add Accounts](#)

**Manage Accounting Code Favorites**  
Add favorites, enable favorites to be selected when reallocating and managing allocations, and delete existing favorites.

If you already have an account in Access Online, make sure your personal information is updated. Email is now required for password verification if you forget your password.

***Access Online Navigation:***

***My Personal Information > Contact Information***

**User ID Address**

Enter the following information to update your User ID address.  
**Note:** To change your account address, please contact your Program Administrator.

\* = required

<b>First Name:*</b>	<b>Last Name:*</b>	<b>MI:</b>
<input type="text" value="karen"/>	<input type="text" value="hughes"/>	<input type="text"/>
<b>Address 1: *</b>	<b>Address 2:</b>	
<input type="text" value="140 commonwealth ave"/>	<input type="text"/>	
<b>City: *</b>	<b>State/Province: *</b>	<b>Zip/Postal Code: *</b>
<input type="text" value="chestnut hill"/>	<input type="text" value="MA"/>	<input type="text" value="02467"/>
<b>Country: *</b>		
<input type="text" value="United States"/>		
<b>Phone Number:*</b>	<b>Fax Number:</b>	
<input type="text" value="617 552-0387"/>	<input type="text"/>	
<b>Email Address: *</b>		
<input type="text" value="karen.hughes@bc.edu"/>		
<b>Secure Email Address (for sending the Card Security Code):</b>		
<input type="text"/>		
<b>Other:</b>		
<input type="text"/>		
<input type="button" value="Save User Address"/>		

Please use the [P-card Support Form](#) if you have any problems registering your card.

### 3. Downloading Your Monthly Statement for Reconciliation

- University Policy mandates monthly reconciliation
- Statements are available for up to 18 months in Access Online. If there is no activity for the billing cycle, there will be no statement available.

- US Bank’s billing cycle begins on the 26<sup>th</sup> on the month until 25<sup>th</sup> of the following month. Statements are usually available on the 26<sup>th</sup> of every month unless the 26<sup>th</sup> falls on a weekend. Then they are available the following Monday.
- Statements must be printed for reconciliation
- If you have difficulty opening your statement, please check your computer’s pop-up blocker, or use Firefox as your browser

**Access Online Navigation:**

**Account Information > Statement > Cardholder Account Statement**

## 4. Looking at Pending Transactions and Declines

- A cardholder can look at pending transactions to see if a transaction has been approved or declined.
- Pending transactions and declines are real-time.
- Pending transactions will stay under “account authorizations” for up to 5 days.
- When the supplier is paid, the transaction will move to the cardholder’s transactions list

### Access Online Navigation:

**Account Information > Cardholder Account Profile > Account Authorizations**

**Account Information**

Request Status Queue  
Active Work Queue  
System Administration  
Account Administration  
Transaction Management  
**Account Information**  
• Statement  
• Account Profile  
Reporting  
Dashboard  
Data Exchange  
My Personal Information

**Statement**  
View account statement(s).

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

**Account Profile**  
View account demographics, limits, accounting code, and other related information.

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

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**Cardholder Account Profile**  
**Search & Select an Account**

Request Status Queue  
Active Work Queue  
System Administration  
Account Administration  
Transaction Management  
**Account Information**  
• Statement  
• Account Profile  
Reporting  
Dashboard  
Data Exchange  
My Personal Information

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:**

OR

**Social Security Number:**  
OR

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Request Status Queue  
Active Work Queue  
System Administration  
Account Administration  
Transaction Management

## Cardholder Account Profile

### Cardholder Account Summary

Card Account [Redacted] [Switch Accounts](#)

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

[View Account Profile](#)  
View account information such as Account Owner Details, Account Details, Default Accounting Code, Authorization Limits.

[Account Authorizations](#)  
View Account Authorization information such as Request Type, Request Source, MCC, and Transaction Amount.

Account Information  
• Statement  
• Account Profile

Reporting  
Dashboard  
Data Exchange  
My Personal Information

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Click on the time link under the **Auth Time** column for more detail on a transaction

Request Status Queue  
Active Work Queue  
System Administration  
Account Administration  
Transaction Management

## Cardholder Account Profile

### Account Authorizations

Card Account I [Redacted] [Switch Accounts](#)

Name:  
Records 1 - 1 of 1

<a href="#">Auth Date</a>	<a href="#">Auth Time</a>	<a href="#">Response</a>	<a href="#">Auth Number</a>	<a href="#">Type of Request</a>	<a href="#">Transaction Amount</a>	<a href="#">MCC</a>	<a href="#">MCC Description</a>
12/11/2017	01:55 PM ET	Approved	061021	Mail/Phone Order	\$17.52	5111	WHOLESALE OFFICE SUP

Records 1 - 1 of 1

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Once drilled into **Auth Time**, you can choose any tab for more information about the transaction.

- **Decline** tab shows the reason why your p-card did not work
- **Account** tab shows your complete p-card account number, single transaction and monthly limits
- **Merchant** tab shows the supplier name and address
- **Parent** tab shows the parent account associated with your p-card
- **Diversion** tab has no data
- **Process** tab shows if the address has been verified

Decline Account **Merchant** Parent Diversion Process

Card Acceptor ID: 8610000407724  
Acq BIN: 412157  
DBA Name: WB MASON  
DBA City: BROCKTON  
DBA State Prov: MA  
DBA Postal Code: 02303  
DBA Country: United States  
Classification: Channel Encrypt E Commerce  
Cat Code: 5111  
Swipe: No Mag Stripe  
Processing Type: Processing Auth  
Currency Code: 840  
Currency Desc: U.S. Dollar  
Conversion Rate: 0

## 5. Interpreting and Troubleshooting Declines

- In the same way as looking at an authorized transaction above, drill into the **Auth Time** for detailed information about your decline
- All declines will say, "Do not honor". You will need to drill into the **Auth Time** and go to the decline reasons tab to find out why.

### Decline Examples:

#### MCCG exclude:

Shows an attempt from a supplier not allowed on p-card (The purchase is not allowed on p-card based on the MCC code).

Auth Date	Auth Time	Response	Auth Number	Type of Request	Transaction Amount	MCC	MCC Description
08/03/2017	04:52 PM ET	Approved	061208	Purchase	\$127.44	5200	HOME SUPPLY WAREHOUSE STOR
08/03/2017	11:20 AM ET	Approved	016451	Mail/Phone Order	\$100.00	8220	COLLEGES, UNIVERSITIES
08/03/2017	10:54 AM ET	Approved	087129	Mail/Phone Order	\$452.86	5964	CATALOG MERCHANT
08/03/2017	10:54 AM ET	Not Decline	064673	Purchase	\$0.00	5964	CATALOG MERCHANT
08/03/2017	10:45 AM ET	Approved	036307	Mail/Phone Order	\$252.20	5943	STATIONERY STORE/SUPPLIES
08/02/2017	06:42 PM ET	Do not honor		Purchase	\$119.31	5812	EATING PLACES AND RESTAURAN

**Auth Date:** 08/02/2017    **Auth Number:**    **MCC:** 5812  
**Auth Time:** 06:42 PM ET    **Type of Request:** Purchase    **MCC Description:** EATING PLACES AND RESTAURANTS  
**Response:** Do not honor    **Transaction Amount:** \$119.31

Decline   Account   Merchant   Parent   Diversion   Process

Decline Reason: 0803 - 0803 MCCG exclude  
 Decline Level: Corporate  
 Velocity Type: Not Declined for Velocity

#### Exceeded account velocity amount:

There are not enough funds in the p-card account based on the current balance available for the card at US Bank.

**Auth Time:** 03:21 PM ET    **Type of Request:** Mail/Phone Order    **MCC Des**  
**Response:** Do not honor    **Transaction Amount:** \$486.31

Decline   Account   Merchant   Parent   Diversion   Process

Decline Reason: 0813 - 0813 Exceeded account velocity amount  
 Decline Level: Corporate  
 Velocity Type: Unknown  
 Velocity Limit Amt: 15500

## 6. Decline Reasons and What You Can Do as a Cardholder:

**Issue: Exceeded Account Velocity Amount:** Insufficient balance available in the p-card account. A budget transfer must be made into the p-card account (usually account 68370). Refer to Checking the Real-Time Balance in Access online.

**Resolution:** Contact the Department P-Card Administrator or Service Center. A budget transfer, if executed by 2:59 pm will generate an e-mail to the bank and be available by noon on the NEXT business day. P-card BUDGET TRANSFERS ARE NOT REAL-TIME with US Bank. If the Department P-Card Administrator advises you they “just made a transfer”, there is still a waiting period of at least 1-2 business days, depending on the timing of the transfer.

**Issue: MCCG Exclude:** The purchase is not allowed on the p-card based on the suppliers MCC code. 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. P-cards are designed to decline if purchases are attempted at establishments with restricted merchant category codes.

**Resolution:** Please use the [P-Card Support Form](#) if you know this is an allowed purchase for your department or club or in emergency situations where a p-card is the only form of payment.

**Issue: CRV status:** Card is not activated. New and renewed p-cards must be activated by calling US Bank. Upon receipt of your p-card, instructions are given to every cardholder to activate the card with a specific four (4) digits, instead of the last four (4) digits of the cardholder’s social security number. (Social security numbers and employee IDs are *not* associated with a cardholder’s p-card.)

**Resolution:** Activate your card. If you do not know what those four (4) digits are, please use the [P-Card Support Form](#) or ask your Department P-Card Administrator.

**Issue: Q-9 Status:** The grant has ended. P-cards on grants have an end date different from operating budgets.

**Resolution:** If the grant has been extended, first ask your Department P-Card Administrator if your grant end date has been extended in PeopleSoft Financials. If not, the P-Card Administrator will need to contact OSP to update the grant dates in PeopleSoft Financials.

**Issue: Declined at the Individual Level:** You have exceeded the single transaction limit or have exceeded the monthly limits of your card.

**Resolution:** Please contact the Department P-Card Administrator if you need to increase the monthly limit. Monthly limits refresh after the bank cycle date on the 26<sup>th</sup> or 27<sup>th</sup> of the month. Single limits cannot be over \$4,999 unless a special exception is in place. Do not have the supplier split the transaction. This is against [P-Card Policy](#).

**Issues:** **ADS 1 Strategy, ADS II Strategy, Caution Account, Fraud or Credit Rating Declines:** If a p-card has unusual activity, the bank will temporarily stop the transaction until the cardholder verifies the purchase. Examples include:

- Small dollar charges (such as \$1.00)
- Red-flag suppliers (such as foreign suppliers or unsecured websites)
- Suppliers not normally used by the cardholder
- Using your p-card while traveling outside of Massachusetts

**Resolution:**

- Contact US Bank before placing an order with a foreign supplier
- Do not use your p-card for travel expenses
- Contact US Bank directly to verify (or deny) a transaction @ **1-800-344-5696**

## 7. Checking the Real-Time Balance in Access Online

**Access Online Navigation:**

**Account Information > Cardholder Account Profile > View a Managing Account > Authorizations Limits > Custom Velocity Limits**

**Account Information**

Request Status Queue  
Active Work Queue  
System Administration  
Account Administration  
Transaction Management  
**Account Information**  
• Statement  
• Account Profile  
Reporting  
Dashboard  
Data Exchange  
My Personal Information

Home  
Contact Us  
Training

**Statement**  
View account statement(s).

- [Cardholder Account Statement](#)
- [Managing Account Statement](#)
- [Diversion Account Statement](#)

**Account Profile**  
View account demographics, limits, accounting code, and other related information.

- [Cardholder Account Profile](#)
- [Managing Account Profile](#)
- [Diversion Account Profile](#)

**Cardholder Account Profile**  
**Search & Select an Account**

Request Status Queue  
Active Work Queue  
System Administration  
Account Administration  
Transaction Management  
**Account Information**  
• Statement  
• Account Profile  
Reporting  
Dashboard  
Data Exchange  
My Personal Information

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](#).

Request Status Queue  
Active Work Queue  
System Administration  
Account Administration  
Transaction Management  
**Account Information**  
- Statement  
- Account Profile  
Reporting  
Dashboard  
Data Exchange  
My Personal Information

## Managing Account Profile Managing Account Summary

Managing Account Managing Account Switch Accounts

Select an item below to view its contents. You can also [View a Cardholder account](#) or [View a Diversion Account](#)

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

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

**Extract Information**  
View financial extract information assigned to the account.

**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.

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

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- You must be in the [View a Managing Account](#) screen
- The **limit** is the total budget in PeopleSoft and the **total** is the year-to-date spend
- **Limit minus total equals balance available**

Standard Velocity Limits		
	Limit	Total
Daily Dollar:	0	0
Daily Transaction:	0	0
Cycle Dollar:	0	326
Cycle Transaction:	0	10
Monthly Dollar:	0	268
Monthly Transaction:	0	7
Quarterly Dollar:	0	268
Quarterly Transaction:	0	7
Yearly Dollar:	0	8659
Yearly Transaction:	0	76

**For all Cardholders against this charstring**

Custom Velocity Limits	Budget	Total spend
	Limit	Total
Other Dollar:	21337	8659
Other Transaction:	0	76

**Limit: \$ 21,337**  
**Minus Total: \$ 8,659**  
**= Available: \$ 12,678**

## 8. Data Security

As the cardholder it is your responsibility to protect your p-card from internal and external fraud. US Bank has instituted safeguards to prevent fraud.

**Data Security Mandatory Requirements:**

- a) All BC Business accounts must be independent from employee personal accounts to avoid mixing purchases with p-cards and personal cards
- b) Never email credit card numbers
- c) Storing entire p-card numbers anywhere is prohibited
- d) Never store credit card info on the desktop
- e) Do not store your physical card in your desk unless it's locked
- f) Order from only contracted, trusted, approved and PCI compliant suppliers
- g) If you must purchase from a non-contracted supplier, make sure the website is secure and begins with 'https://'
- h) If you leave your department or the University, make sure your card is returned to the Department P-Card Administrator.
- i) Shred inactive cards
- j) Never give your p-card number over the phone to a solicitor who calls you directly. BC suppliers do not call out of nowhere to tell you about a 'sale'.
- k) Monitor your p-card account at least once a month for unusual activity (even if you do not use it.)
- l) Lost or stolen cards must be cancelled ASAP with US Bank by calling 1-800-344-5696. Most charges from a stolen card occur within the first 15 minutes.

\*\*\*\*\* For Additional Questions and Information \*\*\*\*\*

Email any questions to: [P-Card Support Form](#)

US Bank: <https://access.usbank.com>

US Bank telephone #: 1-800-344-5696