Tools Provided:

Complete P-card Manuals for Cardholders and Department P-card Administrators

P-card Support Form

www.bc.edu/pcard
In This Class, You Will Learn:

- Department P-Card Administrator’s responsibilities
- The reconciliation procedures of the cardholders
- University requirements for p-card reconciliation
- Troubleshooting p-card issues within the department
Department P-Card Administrator’s Responsibilities

• Reconcile all cardholder statements to PeopleSoft Financials
• Review transactions for compliance with both University and grant fund policies
• Bring any questionable transactions to the attention of the Department Manager, or other appropriate person
• Be the primary point of contact for cardholder questions or issues
• Serve as liaison with the Manager of the University P-Card Program in Procurement Services
• Ensure transactions have not been split to fit under $4,999
• Ensure the use of p-card for small dollars (under $4,999)
• Create new p-card chartstrings in PeopleSoft Financials
• Create a new p-card holder in PeopleSoft Financials
• Set individual limits as determined by the Department Manager and University standards
Department P-Card Administrator’s Responsibilities

- Maintain and update cardholder information
- Review and update cardholders of any policy and changes affecting p-card use
- **Troubleshoot issues within the department**
- Deactivate p-cards for employees who have left the University, have moved to another department, or should no longer have access to the applicable chartstring
- Maintain adequate budgets in the p-card accounts, including monitoring p-cards for low budget
- Make or request budget transfers
- Ensure cardholders are familiar with University and grant fund restrictions
- Identify possible fraud
- **Review with cardholders the policies for receipt requirements designated by the University and the department**
- Review and monitor p-card balances for fiscal year end
- Ensure that all credit card data is kept secure
- **Ensure separation of duties in p-card review and reconciliation**
Cardholder Reconciliation Procedures

- 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.
- If the cardholder lends a p-card to someone in the department, it is the cardholder’s responsibility to obtain the receipts.
Department P-Card Administrator’s Reconciliation Procedures

- Downloads the BC_PCARD_DATA_BY_DEPT query in PeopleSoft
- Confirms the cardholders have all receipts and have signed their statement
- Reviews p-card transactions for compliance
- Ensures separation of duties in p-card review and reconciliation
- Brings questionable transactions to the Department Manager or appropriate person
- Is the primary contact person for p-card troubleshooting
- Serves as liaison with the Manager of the University P-Card Program in Procurement Services
What Receipts are the Cardholders Required to Save?

- All receipts from non-contracted vendors no matter what the dollar amount

- All receipts from contracted, level 3 suppliers over $1000

- All receipts for meetings and meals, including any BC Dining facility, along with a list of attendees and business purpose. If there are more than 20 people, then a group may be listed. i.e. snacks for new employee orientation, total attendees: 21
How Long are Receipts Held?

University Budgets: 3 complete fiscal years

Grants: Fund Code 500 and 120: 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

Missing Receipts: If a cardholder does not have a receipt, a description of the item /s must be recorded on the statement as well as the Department Manager’s signature
Reviewing P-Card Transactions

It is essential to review all p-card transactions to confirm:

• Official University purchases
• Internal abuse related to personal purchases
• Inadvertent personal purchases from business online accounts (i.e. mixing p-card with personal card at checkout at Amazon, Apple, iTunes, PayPal, etc.)
• External abuse related to fraud
• Split transactions which circumvent the university bid policy
• Purchases delivered off campus
• Purchases not in compliance with p-card policy
• Inappropriate purchases (i.e. expensive gifts for staff, donations, etc.)
• Review of fiscal year end purchases for inventory stockpiling (spending money for the sake of “using it all” for future fiscal year use)
• Taxes paid that should have been exempt
• Unusual stores or websites used outside of the University preferred and contracted suppliers (Staples, Macys, Target, Home Depot, etc.)
• Purchases with missing receipts (verify item is physically in the department and put a note on the statement with signature of cardholder and Department Manager)
• Even dollar amount purchases (may indicate a fraudulent invoice, split transaction or gift card purchase)
• Gift cards
• Small dollar dining purchases (BC Dining, Starbucks or Dunkin Donuts should NOT be purchased by the University unless there is a specific business purpose)
Every cardholder and Administrator must have access to US Bank’s Access Online.

https://access.usbank.com

• Cardholders have access to their own cards
• Department P-Card Administrators have access to all cards assigned to their area by the Department Manager
• Please contact the P-Card Support form to gain access to new chartstrings (www.bc.edu/pcard)
Registration in Access Online

- Every cardholder will need to register in US Bank’s Access Online.
- Once in Access Online, they will need to enter an email address.
- Once that is complete, the Email Notification field must be enabled.
- By completing this field, the cardholder will receive a monthly notification when the statement is ready for reconciliation.
- By entering the email address, the cardholder has the ability to use the “forgot password” field to retrieve an Authentication Code.
Registration in Access Online

In Access Online: My Personal Information > Contact Information

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

**Contact Information**
Step 1: First enter contact information including email address to turn on notification for statement and retrieve forgotten password
Step 2: Enable email notification

- 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.

**Statement Notification**
Select accounts below to receive email notification when a statement is available in Access Online.

Accounts associated directly to this user id:

<table>
<thead>
<tr>
<th>Status</th>
<th>Account Number</th>
<th>Account Name</th>
<th>Account Type</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
In Access Online:

Account Information > Statement > Select Billing Cycle

US Bank provides 24 months of statements. Usually, a statement covers transaction beginning the 26th of the month and ending the 25th of the following month.
RITA F CARLO

View account profile

Two years of statements are available in Access Online

2018

- 01/25/2018 (PDF)

2017

- 12/26/2017 (PDF)
- 11/27/2017 (PDF)
- 10/25/2017 (PDF)
- 09/25/2017 (PDF)
- 08/25/2017 (PDF)
- 07/25/2017 (PDF)
- 06/26/2017 (PDF)
- 05/25/2017 (PDF)
- 04/25/2017 (PDF)
- 03/27/2017 (PDF)
- 02/27/2017 (PDF)
- 01/25/2017 (PDF)
Cardholder: US Bank Statement

U.S. BANCORP SERVICE CENTER
P. O. Box 6343
Fargo, ND 58102-0343

ACCOUNT NUMBER XXXX-XXXX-XXXX-6380
STATEMENT DATE 12-26-17
TOTAL ACTIVITY $ 3,854.16

"MEMO STATEMENT ONLY"
DO NOT REMIT PAYMENT

We certify that all purchases listed on this statement, unless annotated to the contrary, are true, correct and for official business only. Payment is authorized.

Cardholder Date Approver Date

NEW ACCOUNT ACTIVITY

<table>
<thead>
<tr>
<th>POST DATE</th>
<th>TRAN DATE</th>
<th>TRANSACTION DESCRIPTION</th>
<th>REFERENCE NUMBER</th>
<th>MCC</th>
<th>AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>11-30</td>
<td>11-29</td>
<td>AMAZON MKTPLACE PMTS AMZN.COM/BILL WA</td>
<td>2459216773331001898180</td>
<td>5942</td>
<td>14.75</td>
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<td>11-30</td>
<td>AMAZON MKTPLACE PMTS AMZN.COM/BILL WA</td>
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<td>5942</td>
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<td>12-04</td>
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<td>5111</td>
<td>70.33</td>
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<td>12-05</td>
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<td>12-13</td>
<td>12-11</td>
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<td>12-15</td>
<td>IBI/WSWORLD INC 310-6665161 CA</td>
<td>24388947351627132692682</td>
<td>8999</td>
<td>3,675.00</td>
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<tr>
<td>12-19</td>
<td>12-18</td>
<td>COLLEGATE PRESS 517-582-3418 MA</td>
<td>2482824735021787948831</td>
<td>2741</td>
<td>36.00</td>
</tr>
</tbody>
</table>

Default Accounting Code: EAGLE02296110010000000000000000168070
PeopleSoft Reports for Reconciliation

This query will give you all p-card data for your department(s). It must be downloaded and reviewed every month.

BC_PCARD_DATA_BY_DEPT (for all departments in your area)
BC_PCARD_DATA_BY_DEPT_W_PROMPT (per dept ID #)

*PeopleSoft Navigation:*
*Reporting Tools > Query > Query Viewer*

Choose correct date parameters: should be the same as the US Bank statement dates
<table>
<thead>
<tr>
<th>Acctg Date</th>
<th>Account</th>
<th>Dept</th>
<th>Fund</th>
<th>Funding</th>
<th>Function</th>
<th>Merchant Name</th>
<th>Amount</th>
<th>Trans Date</th>
<th>Year</th>
<th>JRNL DESCR</th>
<th>Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>12/26/2017</td>
<td>68370</td>
<td>022601</td>
<td>100</td>
<td>10000</td>
<td>601</td>
<td>BOSTON COLLEGE DINING II</td>
<td>35.720</td>
<td>12/22/2017</td>
<td>2018</td>
<td>BOSTON COLLEGE DINING - mcgowan</td>
<td>McGowan, Paul</td>
</tr>
<tr>
<td>12/26/2017</td>
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<td>022601</td>
<td>100</td>
<td>10000</td>
<td>601</td>
<td>DROPBOX * YW2Q8FB25QHV</td>
<td>99.000</td>
<td>12/22/2017</td>
<td>2018</td>
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<td>1/2/2018</td>
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<td>100</td>
<td>10000</td>
<td>601</td>
<td>D&amp;B * DUN &amp; BRADSTREET ADR</td>
<td>2014.550</td>
<td>12/30/2017</td>
<td>2018</td>
<td>D&amp;B * DUN &amp; BRADSTREET A- card</td>
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</tr>
<tr>
<td>1/3/2018</td>
<td>68370</td>
<td>022601</td>
<td>100</td>
<td>10000</td>
<td>601</td>
<td>PAYPAL * NAEB NE</td>
<td>35.000</td>
<td>1/2/2018</td>
<td>2018</td>
<td>PAYPAL * NAEB NE - card</td>
<td>Carlo, Rita F</td>
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<tr>
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<td>WB MASON - card</td>
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<td>20.850</td>
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<td>601</td>
<td>DJ * WALL ST JOURNAL</td>
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<td>NATLASSOCEDPROC</td>
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<td>NATLASSOCEDPROC - simardl</td>
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<td>1/22/2018</td>
<td>2018</td>
<td>NAPCP - card</td>
<td>Carlo, Rita F</td>
</tr>
</tbody>
</table>

January 2018 Reconciled by Anna Branco
A level 3 query provides line item detail, including descriptions, for transactions from level 3 suppliers only. This is not a p-card reconciliation report but it is helpful in reviewing questionable transactions. All level 3 suppliers will appear in this query.

**PeopleSoft Navigation:**
Reporting Tools > Query > Query Viewer> BC_PCARD_LEVEL3_ALL

Enter the % sign in any field to select all values for that field. Note: The Merchant Name must be spelled exactly. If you are unsure of the spelling, type a portion of the name and use the %.
After editing, the query result will look like this:

<table>
<thead>
<tr>
<th>Merchant Name</th>
<th>Item Descr</th>
<th>Posting Date</th>
<th>Trans Date</th>
<th>LINE AMT</th>
<th>QTY</th>
<th>UOM</th>
<th>Dept</th>
<th>Fund</th>
<th>Funding</th>
<th>Program</th>
<th>Proc</th>
<th>Function</th>
<th>Account</th>
</tr>
</thead>
<tbody>
<tr>
<td>AMAZON MKTPLACE PMTS V50 WHITE A7 SELF SEAL 5X7</td>
<td>1/4/2018 1/3/2018 17.980 2 PCE</td>
<td>0212101</td>
<td>111</td>
<td>10000</td>
<td>13002</td>
<td>401</td>
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<td></td>
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<td></td>
</tr>
<tr>
<td>DMI* DELL HLTHCR/REL</td>
<td>Dell Mini DisplayPort(M) 1/4/2018 1/3/2018 19.000 1 EA 023000</td>
<td>300</td>
<td>10000</td>
<td>00000</td>
<td>501</td>
<td>68370</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>DMI* DELL HLTHCR/REL</td>
<td>Kit - E5 90W AC Adapter (1/4/2018 1/3/2018 53.400 2 EA 023000</td>
<td>300</td>
<td>10000</td>
<td>00000</td>
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</tr>
<tr>
<td>DMI* DELL HLTHCR/REL</td>
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<td>10000</td>
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</tr>
<tr>
<td>DMI* DELL HLTHCR/REL</td>
<td>Kit - E5 90W AC Adapter (1/4/2018 1/3/2018 26.700 1 EA 023000</td>
<td>300</td>
<td>10000</td>
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<td></td>
</tr>
<tr>
<td>DMI* DELL HLTHCR/REL</td>
<td>Dell Adapter - DisplayPor 1/4/2018 1/3/2018 550.000 25 EA 023000</td>
<td>300</td>
<td>10000</td>
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<tr>
<td>WB MASON</td>
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<tr>
<td>WB MASON</td>
<td>PLANNER, TEACHERS, 8.5&quot;X11&quot; 1/2/2018 12/29/2017 11.090 1 EA 023000</td>
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<tr>
<td>WB MASON</td>
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<td>10000</td>
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</tr>
<tr>
<td>WB MASON</td>
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</tr>
<tr>
<td>WB MASON</td>
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</tr>
<tr>
<td>DISCOUNT SCHOOL SUPPLY</td>
<td>1 LB PLASTIC GLITTER - RE 1/4/2018 1/3/2018 8.180 1 Unit 024201</td>
<td>390</td>
<td>10000</td>
<td>00000</td>
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<tr>
<td>DISCOUNT SCHOOL SUPPLY</td>
<td>1 LB PLASTIC GLITTER - GO 1/4/2018 1/3/2018 8.180 1 Unit 024201</td>
<td>390</td>
<td>10000</td>
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<td>68370</td>
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</tr>
<tr>
<td>DISCOUNT SCHOOL SUPPLY</td>
<td>1 LB PLASTIC GLITTER - WH 1/4/2018 1/3/2018 8.180 1 Unit 024201</td>
<td>390</td>
<td>10000</td>
<td>00000</td>
<td>501</td>
<td>68370</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
</tbody>
</table>
Process for an Accidental Personal Purchase on P-card

Cardholder identifies error (hopefully) when reconciling and goes to the Department P-Card Administrator

Department P-Card Administrator requests a check payable to BC from Cardholder

Cardholder takes a copy of the check (account #s blacked out on the copy) and forwards the check to The Manager of the University P-Card Program in Procurement.

The Manager of P-Card program looks up the cardholder’s chartstring, prints a copy of the cardholder’s statement, writes the correct account # (68380 p-card correction account) and brings to cashier’s office.

When the check clears in the 68380 account, the department will do a budget transfer back into the 68370 (p-card) account.
Reconciled P-Cards

BC_PCARD_DATA_BY_DEPT reports should be saved to a secured server or be readily available for Internal Audit (monthly).

Receipts and statements should also be readily available for Internal Audit and FVP review.

Important: Two independent individuals are required for reconciliation.

If the department requires the Department P-Card Administrator to have a p-card, then the Department Manager is responsible to make sure there are additional controls and oversight in place.
The majority of all declines can and should be resolved at the department level.
Features provided in Access Online for the P-Card Administrator:

• Real-time balances to compare to PeopleSoft Financials and determine if the budget is low

• Ability to look at a transaction to see why it declined so you can provide solutions to the cardholder

• Ability to search for pending transactions that are not yet in PeopleSoft Financials

• Decline reports to review for compliance to policy and potential external fraud
Accessing the Real-Time Balance in Access Online

Access Online Navigation:
Account Information > Cardholder Account Profile > View a Managing Account > Authorizations Limits
Accessing the Real-Time Balance in Access Online

Cardholder Account Profile
Search & Select an 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: Carlo
First Name:

Social Security Number:

Search

Cardholder Account Profile
Cardholder Account Summary

Card Account Number: **********6396, RITA F CARLO
Card Account Id: 21530600100

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.
Accessing the Real-Time Balance in Access Online

Managing Account Profile
Managing Account Summary

Managing Account Number: 4246044555442210, BOSTON COLLEGE
Managing Account ID: 212095516471

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.

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

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

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.
Accessing the Real-Time Balance in Access Online

- 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**

If the custom velocity is low or almost equal to the total, please initiate a budget transfer into the p-card account (usually 68370) in PeopleSoft.

<table>
<thead>
<tr>
<th>Standard Velocity Limits</th>
<th>Limit</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Daily Dollar:</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Daily Transaction:</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Cycle Dollar:</td>
<td>0</td>
<td>326</td>
</tr>
<tr>
<td>Cycle Transaction:</td>
<td>0</td>
<td>10</td>
</tr>
<tr>
<td>Monthly Dollar:</td>
<td>0</td>
<td>268</td>
</tr>
<tr>
<td>Monthly Transaction:</td>
<td>0</td>
<td>7</td>
</tr>
<tr>
<td>Quarterly Dollar:</td>
<td>0</td>
<td>268</td>
</tr>
<tr>
<td>Quarterly Transaction:</td>
<td>0</td>
<td>7</td>
</tr>
<tr>
<td>Yearly Dollar:</td>
<td>0</td>
<td>8659</td>
</tr>
<tr>
<td>Yearly Transaction:</td>
<td>0</td>
<td>76</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Custom Velocity Limits</th>
<th>Budget</th>
<th>Total spend</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other Dollar:</td>
<td>21337</td>
<td>8659</td>
</tr>
<tr>
<td>Other Transaction:</td>
<td>0</td>
<td>76</td>
</tr>
</tbody>
</table>

For all Cardholders against this charstring

Limit: $21,337

Minus Total: $8,659

= Available: $12,678
Understanding Decline Reasons and Resolutions

Access Online Navigation:
Account Information > Cardholder Account Profile > Account Authorizations
Looking at a P-Card Decline

Do not use Social Security Number. BC P-cards are never associated with an employee’s SS#
Issue: There are not enough budget funds in the p-card account in PeopleSoft Financials for the transaction. Pending transactions may not have appeared in PeopleSoft so the real-time balance should be checked in Access Online.

Resolution: A budget transfer must be made into the p-card account (usually account 68370). The best practice is to properly fund the p-card account in PeopleSoft at the beginning of the fiscal year and monitor the p-card spend throughout the year.
Decline: MCCG Exclude

Issue: This purchase is not allowed on the p-card based on the supplier’s Merchant Category Code (MCC). All suppliers have a specific MCC code assigned by their credit card provider. P-cards are set up with certain restrictions, which are not allowed such as cash advances, travel, and entertainment related expenses and are designed to decline if attempted.

Resolution: Please contact Procurement via the P-card Support Form if you know this is an allowed purchase for your department or club.
Decline: CRV Status

Issue: 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 specific four (4) digits instead of the last four digits of the cardholder’s social security number. (Social security numbers and employee IDs are never associated with a cardholder’s p-card.)

Resolution: Have the cardholder activate his/her card. If you do not know what those 4 digits are, please contact Procurement Services via P-card Support Form
Issue: The grant has ended. P-cards on grants have an end date different from operating budgets.

Resolution: Check to see if the grant end date has been extended in PeopleSoft Financials.
**Issue:** The single transaction limit OR the monthly limit has been reached.

**Resolution for single transaction limits:** First check with the Department Manager to review what limits have been set for the cardholder and then review those limits with the cardholder. The Department Manager can authorize the single limit increase up to $4,999 (the University maximum) and up to $2,999 for grant p-cards. Some Department Managers may set lower limits for cardholders.

It is not an option having the supplier split the transaction. This is against P-Card Policy.
P-Card Decline Report in Access Online

Benefits of the Declined Transaction Authorizations Report

- Find declines no longer accessible on the account authorizations screen
- Red-flag a cardholder who is attempting to use the card for non-business related purchases
- Determine if funds need to be added
- Check for external fraud attempts
- Check for declined recurring charges

Access Online Navigation:
Reporting > Program Management > Declined Transaction Authorizations
P-Card Decline Report in Access Online

Scroll down again and under Group Report By for departments with only one chartstring, the fields will default into the bank #1425, the agent #1798 (Boston college) and the company # (represents a particular chartstring).

For multiple chartstrings, drill into the department field.
P-Card Decline Report in Access Online

Select Position will move the company #s to the right
After selecting the company #’s, select Accept Hierarchy and run report

Once the hierarchy is accepted scroll down and select Run Report
P-Card Decline Report in Access Online

1) Is a budget transfer needed to increase the p-card budget?

<table>
<thead>
<tr>
<th>Account Short Name</th>
<th>Decline Date</th>
<th>Decline Time</th>
<th>Decline Reason</th>
<th>Requested Amount</th>
<th>Merchant</th>
<th>Merchant Category Code</th>
<th>Merchant Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>JOHN SMITH</td>
<td>2017/09/14</td>
<td>20:24:53</td>
<td>Exceeded account velocity amount</td>
<td>$74.85</td>
<td>5411 GROCERY STORES, SUPERMARK</td>
<td>407666 STAR MARKET</td>
<td></td>
</tr>
<tr>
<td>JANE DOE</td>
<td>2017/09/11</td>
<td>10:01:40</td>
<td>Exceeded account velocity amount</td>
<td>$1,225.50</td>
<td>5969 OTHER DIRECT MARKETING</td>
<td>ADORAMA INC</td>
<td></td>
</tr>
<tr>
<td>JANE DOE</td>
<td>2017/09/09</td>
<td>02:26:38</td>
<td>Exceeded account velocity amount</td>
<td>$2,279.00</td>
<td>5732 ELECTRONICS STORES</td>
<td>APPLE ONLINE STORE</td>
<td></td>
</tr>
<tr>
<td>MARY DOE</td>
<td>2017/09/22</td>
<td>12:57:36</td>
<td>Exceeded account velocity amount</td>
<td>$81.96</td>
<td>5111 GROCERY STORES, SUPERMARK</td>
<td>ARAK MARKET</td>
<td></td>
</tr>
<tr>
<td>JANE DOE</td>
<td>2017/09/14</td>
<td>17:01:13</td>
<td>Exceeded account velocity amount</td>
<td>$839.95</td>
<td>8299 SCHOOLS/EDUCATIONAL SCHL</td>
<td>AWP PEARSON EDUCATION</td>
<td></td>
</tr>
<tr>
<td>JANE SMITH</td>
<td>2017/10/02</td>
<td>14:42:36</td>
<td>Exceeded account velocity amount</td>
<td>$271.73</td>
<td>5251 HARDWARE STORES</td>
<td>B L OGLIVIE AND SONS INC</td>
<td></td>
</tr>
<tr>
<td>JANE SMITH</td>
<td>2017/09/26</td>
<td>17:24:05</td>
<td>Exceeded account velocity amount</td>
<td>$210.00</td>
<td>8220 COLLEGES/UNIVERSITIES</td>
<td>BC ATHLETIC ASSC/MOTO</td>
<td></td>
</tr>
<tr>
<td>JANE SNOW</td>
<td>2017/09/11</td>
<td>10:33:50</td>
<td>Exceeded account velocity amount</td>
<td>$12.00</td>
<td>8220 COLLEGES/UNIVERSITIES</td>
<td>BC ROGSHAM THEATER</td>
<td></td>
</tr>
<tr>
<td>MARY SMITH</td>
<td>2017/09/05</td>
<td>11:02:19</td>
<td>Exceeded account velocity amount</td>
<td>$51.92</td>
<td>5814 FAST FOOD RESTAURANTS</td>
<td>BILL'S PIZZERIA</td>
<td></td>
</tr>
</tbody>
</table>

2) Does a cardholder need to be retrained if they are continuously using the p-card for restricted commodities or travel?

<table>
<thead>
<tr>
<th>Account Short Name</th>
<th>Decline Date</th>
<th>Decline Time</th>
<th>Decline Reason</th>
<th>Requested Amount</th>
<th>MCC Code</th>
<th>Merchant Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>GREYJOY, EURON</td>
<td>2017/09/13</td>
<td>00:35:48</td>
<td>MCCG exclude</td>
<td>$20.00</td>
<td>4734 E-ZPass MA</td>
<td></td>
</tr>
<tr>
<td>LANNISTER, CERSEI</td>
<td>2017/09/22</td>
<td>11:27:38</td>
<td>MCCG exclude</td>
<td>$753.03</td>
<td>3543 FOUR SEASONS HOTEL BOSTO</td>
<td></td>
</tr>
<tr>
<td>STARK, SANSA</td>
<td>2017/09/12</td>
<td>10:57:31</td>
<td>MCCG exclude</td>
<td>$150.00</td>
<td>3751 HOMEWOOD SUITES BY HILTO</td>
<td></td>
</tr>
<tr>
<td>LANNISTER, JAIME</td>
<td>2017/09/15</td>
<td>10:58:27</td>
<td>MCCG exclude</td>
<td>$750.00</td>
<td>7512 PETER FULLER CAR RENTAL</td>
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<tr>
<td>STARK, SANSA</td>
<td>2017/09/12</td>
<td>11:12:18</td>
<td>MCCG exclude</td>
<td>$286.46</td>
<td>3035 SOUTHWEST AIRLINES</td>
<td></td>
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<tr>
<td>STARK, EDDARD</td>
<td>2017/09/18</td>
<td>19:18:54</td>
<td>MCCG exclude</td>
<td>$135.80</td>
<td>5812 THAI NORTH RESTAURANT</td>
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<tr>
<td>BARATECHN, ROBERT</td>
<td>2017/09/18</td>
<td>13:41:13</td>
<td>MCCG exclude</td>
<td>$390.00</td>
<td>5812 TOP OF THE HUB</td>
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<tr>
<td>TARTH, BRIENNE</td>
<td>2017/09/01</td>
<td>16:29:20</td>
<td>MCCG exclude</td>
<td>$294.98</td>
<td>4511 VIVA AEROBUS CIE USD AP</td>
<td></td>
</tr>
</tbody>
</table>

3) Should a cardholder’s p-card be replaced due to excessive fraud attempts?

<table>
<thead>
<tr>
<th>Account Short Name</th>
<th>Decline Date</th>
<th>Decline Time</th>
<th>Decline Reason</th>
<th>Requested Amount</th>
<th>Request Type</th>
<th>Merchant</th>
<th>Merchant Category Code</th>
<th>Merchant Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>JOHN SMITH</td>
<td>2017/09/20</td>
<td>22:20:53</td>
<td>ADS STRATEGY</td>
<td>$1,030.00</td>
<td>Purchase</td>
<td>5231 GLASS, PAINT, AND WALLPA</td>
<td>GURY'S ASPEN PARK PAI</td>
<td></td>
</tr>
<tr>
<td>JANE SMITH</td>
<td>2017/09/21</td>
<td>15:00:52</td>
<td>ADS STRATEGY</td>
<td>$369.90</td>
<td>Purchase</td>
<td>5231 GLASS, PAINT, AND WALLPA</td>
<td>GURY'S ASPEN PARK PAI</td>
<td></td>
</tr>
<tr>
<td>JOHN DOE</td>
<td>2017/09/23</td>
<td>13:18:46</td>
<td>ADS STRATEGY</td>
<td>$560.00</td>
<td>Purchase</td>
<td>5231 GLASS, PAINT, AND WALLPA</td>
<td>GURY'S ASPEN PARK PAI</td>
<td></td>
</tr>
<tr>
<td>JANE SNOW</td>
<td>2017/09/22</td>
<td>11:29:25</td>
<td>ADS STRATEGY</td>
<td>$1,230.00</td>
<td>Purchase</td>
<td>5231 GLASS, PAINT, AND WALLPA</td>
<td>GURY'S ASPEN PARK PAI</td>
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</tr>
<tr>
<td>JANE SNOW</td>
<td>2017/09/25</td>
<td>06:47:24</td>
<td>ADS STRATEGY</td>
<td>$560.60</td>
<td>Purchase</td>
<td>5231 GLASS, PAINT, AND WALLPA</td>
<td>GURY'S ASPEN PARK PAI</td>
<td></td>
</tr>
<tr>
<td>MARY MERRY</td>
<td>2017/09/26</td>
<td>12:28:15</td>
<td>ADS STRATEGY</td>
<td>$643.33</td>
<td>Purchase</td>
<td>5231 GLASS, PAINT, AND WALLPA</td>
<td>GURY'S ASPEN PARK PAI</td>
<td></td>
</tr>
<tr>
<td>JOHN MATTY</td>
<td>2017/09/28</td>
<td>01:43:28</td>
<td>ADS STRATEGY</td>
<td>$680.00</td>
<td>Purchase</td>
<td>5231 GLASS, PAINT, AND WALLPA</td>
<td>GURY'S ASPEN PARK PAI</td>
<td></td>
</tr>
<tr>
<td>JOHN SMITH</td>
<td>2017/09/28</td>
<td>03:09:38</td>
<td>ADS STRATEGY</td>
<td>$680.00</td>
<td>Purchase</td>
<td>5231 GLASS, PAINT, AND WALLPA</td>
<td>GURY'S ASPEN PARK PAI</td>
<td></td>
</tr>
</tbody>
</table>
4) Are there recurring charges on a deactivated card?

<table>
<thead>
<tr>
<th>Account Short Name</th>
<th>Decline Date</th>
<th>Decline Time</th>
<th>Decline Reason</th>
<th>Requested Amount</th>
<th>Request Type</th>
<th>Merchant</th>
<th>Merchant Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>JOHN SMITH</td>
<td>2017/09/03</td>
<td>15:42:00</td>
<td>Account coded (CREDIT RATING)</td>
<td>$99.00</td>
<td>Bill Payment</td>
<td>5968 AmazonPrime Membership</td>
<td></td>
</tr>
<tr>
<td>JANE SNOW</td>
<td>2017/09/28</td>
<td>15:56:30</td>
<td>Account coded (CREDIT RATING)</td>
<td>$14.95</td>
<td>Purchase</td>
<td>5968 Audible</td>
<td></td>
</tr>
<tr>
<td>JOHN SMITH</td>
<td>2017/09/04</td>
<td>12:21:48</td>
<td>Account coded (CREDIT RATING)</td>
<td>$10.63</td>
<td>Bill Payment</td>
<td>5968 CTC*CONSTANTCONTACT.COM</td>
<td></td>
</tr>
<tr>
<td>JANE SNOW</td>
<td>2017/09/01</td>
<td>07:44:07</td>
<td>Account coded (CREDIT RATING)</td>
<td>$0.00</td>
<td>Purchase</td>
<td>4816 DNH*GODADDY.COM</td>
<td></td>
</tr>
<tr>
<td>JOHN SMITH</td>
<td>2017/09/05</td>
<td>02:24:58</td>
<td>Account coded (CREDIT RATING)</td>
<td>$19.95</td>
<td>Purchase</td>
<td>5111 WB MASON</td>
<td></td>
</tr>
<tr>
<td>JOHN SMITH</td>
<td>2017/09/07</td>
<td>12:18:53</td>
<td>Account coded (CREDIT RATING)</td>
<td>$79.98</td>
<td>Purchase</td>
<td>4814 VZWRLLSS*IVR VB</td>
<td></td>
</tr>
<tr>
<td>JANE SMITH</td>
<td>2017/09/07</td>
<td>12:19:25</td>
<td>Account coded (CREDIT RATING)</td>
<td>$0.00</td>
<td>Purchase</td>
<td>4814 VZWRLLSS*IVR VB</td>
<td></td>
</tr>
</tbody>
</table>

5) Have cardholders activated their cards yet?

<table>
<thead>
<tr>
<th>Account Short Name</th>
<th>Decline Date</th>
<th>Decline Time</th>
<th>Decline Reason</th>
<th>Requested Amount</th>
<th>Request Type</th>
<th>Merchant</th>
<th>Merchant Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>JOHN SMITH</td>
<td>2017/09/20</td>
<td>11:09:53</td>
<td>CRV status</td>
<td>$33.07</td>
<td>Purchase</td>
<td>5411 #07545 STAR MARKET</td>
<td></td>
</tr>
<tr>
<td>MARY MERRY</td>
<td>2017/09/16</td>
<td>02:33:33</td>
<td>CRV status</td>
<td>$5.99</td>
<td>Purchase</td>
<td>5018 Amazon Digital Ser</td>
<td></td>
</tr>
<tr>
<td>THOMAS SMITH</td>
<td>2017/09/17</td>
<td>12:44:07</td>
<td>CRV status</td>
<td>$0.00</td>
<td>Purchase</td>
<td>5942 AMAZON.COM</td>
<td></td>
</tr>
<tr>
<td>JOHN SMITH</td>
<td>2017/09/01</td>
<td>14:13:32</td>
<td>CRV status</td>
<td>$425.00</td>
<td>Purchase</td>
<td>2741 COLLEGIATE PRESS</td>
<td></td>
</tr>
<tr>
<td>THOMAS SMITH</td>
<td>2017/10/03</td>
<td>12:48:37</td>
<td>CRV status</td>
<td>$454.22</td>
<td>Bill Payment</td>
<td>5968 CTC*CONSTANTCONTACT.COM</td>
<td></td>
</tr>
<tr>
<td>JOHN SMITH</td>
<td>2017/09/03</td>
<td>11:02:01</td>
<td>CRV status</td>
<td>$5.30</td>
<td>Bill Payment</td>
<td>4816 DNH*GODADDY.COM</td>
<td></td>
</tr>
<tr>
<td>MARY MERRY</td>
<td>2017/09/19</td>
<td>09:43:01</td>
<td>CRV status</td>
<td>$2,050.00</td>
<td>Purchase</td>
<td>8398 IN *COMMISSION ON ACCR</td>
<td></td>
</tr>
<tr>
<td>JOHN MERRY</td>
<td>2017/09/20</td>
<td>18:00:51</td>
<td>CRV status</td>
<td>$17.95</td>
<td>Purchase</td>
<td>5411 MADDIES CITY CONVENIENCE</td>
<td></td>
</tr>
</tbody>
</table>
ADDS 1 Strategy: This is a fraud alert code. The cardholder may be able to correct this if the transaction is legitimate. Something did not verify in the approval process such as the name, billing address, security code on the back of the card or the expiration date. The billing address is needed to verify the address associated with the p-card and is provided on the cardholder’s statement. Have the cardholder go back to the supplier to check the verification information. Make sure the cardholder does not confuse the billing address of the p-card with the physical delivery address.

ADDS 11 Filter, Caution Account & Credit Rating: If a p-card has unusual activity, small dollar charges (such as $1.00), red-flag suppliers (such as foreign suppliers or unsecured websites), suppliers not normally used by the cardholder, or if using your p-card while traveling outside of Massachusetts, the bank will temporarily stop the transaction until the cardholder verifies the purchase.

Resolution
The cardholder will need to contact US Bank directly to verify (or deny) a transaction @ 1-800-344-5696.

The cardholder will need to contact US Bank before placing an order with a foreign supplier. All purchases from outside of the US decline unless the cardholder contacts US Bank before the transaction is made to verify the purchase.

Contact US Bank before traveling outside the state.
Common Internal Audit Violations and Red Flags

- No Reconciliation of P-card
- Missing Receipts
- Split Transactions
- P-cards not deactivated after an employee leaves the department
- Gift Cards
DATA SECURITY

• Maintain the confidentiality of P-card information stored on your computer. (recording full p-card numbers is not necessary)
• Never store credit card information on your desktop.
• Remember: Some Access Online reports have credit card data. This column should be deleted before saving reports.
• Never put credit card numbers in e-mail.
• Empty recycling bin after deleting sensitive information.
As the Department P-Card Administrator, you must bring any questionable purchases to the Department Manager. If you cannot confide in the Department Manager, you can contact the Director of Procurement Services (2-4561), the University Controller (2-3361), or the Director of Internal Audit (2-8689).
Anonymously report ethical concerns

www.bc.ethicspoint.com

1-855-327-4477