



# **BOSTON COLLEGE**

## **Department P-Card Administrator's Training**

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Manager of the University  
P-Card Program, Procurement Services**



# Tools Provided:

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

**P-card Support Form**

**[www.bc.edu/pcard](http://www.bc.edu/pcard)**



# In This Class, You Will Learn:

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- ❖ 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

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- 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)



# Reconciliation and Access-on-line

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](http://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

Account Information  
Reporting  
Dashboard  
Data Exchange  
**My Personal Information**  
• Password  
• Contact Information  
• Manage Account Access  
• Manage Favorites

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Home  
Contact Us  
Training

**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**

- Email Notification ← **Step 2: Enable 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:

Status	Account Number	Account Name	Account Type
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# Cardholder: Downloading a Statement From US Bank

*In Access Online:*

*Account Information > Statement > Select Billing Cycle*

US Bank provides 24 months of statements. Usually, a statement covers transaction beginning the 26<sup>th</sup> of the month and ending the 25<sup>th</sup> of the following month.

- 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

## 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. cardholder account by first [Searching for a Managing Account](#).

Account Number:

Last Name:

First Name:

OR

Social Security Number:

OR

← Social Security numbers are never used

Search





# Cardholder: Downloading a Statement From US Bank

**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 58125-6343



BOSTON COLLEGE

ACCOUNT NUMBER XXXX-XXXX-XXXX-6306

STATEMENT DATE 12-26-17

TOTAL ACTIVITY \$ 3,854.16



000003743 01 SP 106481370713377 S  
RITA F CARLO  
022601-PROCUREMENT  
140 COMMONWEALTH AVE  
CHESTNUT HILL MA 02467-3800

"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					
POST DATE	TRAN DATE	TRANSACTION DESCRIPTION	REFERENCE NUMBER	MCC	AMOUNT
11-30	11-29	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA PUR ID: 114-7737289-82802 TAX: 0.00	24692167333100180948180	5942	14.75
12-01	11-30	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA PUR ID: 114-9825553-18978 TAX: 0.00	24692167334100858257343	5942	6.49
12-06	12-04	WB MASON 888-9262766 MA PUR ID: I50225871 TAX: 0.00	24121577339552118314353	5111	70.33
12-07	12-05	WB MASON 888-9262766 MA PUR ID: I50274561 TAX: 0.00	24121577340634109081675	5111	19.95
12-13	12-11	WB MASON 888-9262766 MA PUR ID: I50454732 TAX: 1.20	24121577346557125668486	5111	14.12
12-14	12-12	WB MASON 888-9262766 MA PUR ID: I50497335 TAX: 0.00	24121577347630125752581	5111	17.52
12-18	12-15	IBISWORLD INC 310-8665181 CA PUR ID: 00000051068 TAX: 0.00	24388947351627132236612	8999	3,675.00
12-19	12-18	COLLEGIATE PRESS 617-552-3418 MA PUR ID: 000000001 TAX: 0.00	24828247352017079994831	2741	36.00

Default Accounting Code: EAGLE022601100100000000 0000060168370



# PeopleSoft Reports for Reconciliation

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

Query Name	Description	Owner	Folder	Run to HTML	Run to Excel	Run to XML	Schedule	Definitional References	Add to Favorites
BC_PCARD_DATA_BY_DEPT	Pcard Date by Dept	Public	BC PCARD	<a href="#">HTML</a>	<a href="#">Excel</a>	<a href="#">XML</a>	<a href="#">Schedule</a>	<a href="#">Lookup References</a>	<a href="#">Favorite</a>

BC\_PCARD\_DATA\_BY\_DEPT - Pcard Date by Dept

From Date:  

Accounting Date To:  

[View Results](#)

Download results in: [Excel Spreadsheet](#) [CSV Text File](#) [XML File](#) (4520 kb)

[View All](#)

Acctg Date	Account	ID	card#	POS Ref#	Dept	Fund	Funding Source	Program	Project/Grant	Property	Function	Merchant Name
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**Choose correct date parameters: should be the same as the US Bank statement dates**





# PeopleSoft Query: BC\_PCARD\_DATA\_BY\_DEPT or BC\_PCARD\_DATA\_BY\_DEPT\_W\_PROMPT

Acctg Date	Account	Dept	Fund	Funding	Function	Merchant Name	Amount	Trans Date	Year	JRNL DESCR	Name
12/26/2017	68370	022601	100	10000	601	BOSTON COLLEGE DINING II	35.720	12/22/2017	2018	BOSTON COLLEGE DININ-mcgowa	McGowan,Paul
12/26/2017	68370	022601	100	10000	601	DROPBOX*YW2Q8FB25QHV	99.000	12/22/2017	2018	DROPBOX*YW2Q8FB25QHV-mcgo	McGowan,Paul
1/2/2018	68370	022601	100	10000	601	D&B*DUN&BRADSTREET AD	2014.650	12/30/2017	2018	D&B*DUN&BRADSTREET A-cardarri	Carlo,Rita F
1/3/2018	68370	022601	100	10000	601	PAYPAL *NAEB NE	35.000	1/2/2018	2018	PAYPAL *NAEB NE-cardarri	Carlo,Rita F
1/4/2018	68370	022601	100	10000	601	WB MASON	25.780	1/2/2018	2018	WB MASON-cardarri	Carlo,Rita F
1/5/2018	68370	022601	100	10000	601	WB MASON	20.850	1/3/2018	2018	WB MASON-cardarri	Carlo,Rita F
1/8/2018	68370	022601	100	10000	601	WB MASON	19.950	1/5/2018	2018	WB MASON-cardarri	Carlo,Rita F
1/16/2018	68370	022601	100	10000	601	D J*WALL ST JOURNAL	110.970	1/15/2018	2018	D J*WALL ST JOURNAL-cardarri	Carlo,Rita F
1/18/2018	68370	022601	100	10000	601	WB MASON	29.740	1/16/2018	2018	WB MASON-cardarri	Carlo,Rita F
1/23/2018	68370	022601	100	10000	601	NATLASSOCEDPROC	800.000	1/22/2018	2018	NATLASSOCEDPROC-simardl	Hoole,Laurie A
1/24/2018	68370	022601	100	10000	601	NAPCP	-795.000	1/22/2018	2018	NAPCP-cardarri	Carlo,Rita F
January 2018 Reconciled by Anna Branco											



## P-Card Review: Level 3 Data

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*

BC\_PCARD\_LEVEL3\_ALL - Pulls LINE detail-if available

SetID (Enter SHARE):	<input type="text" value="SHARE"/>
From Posting Date (Req'd):	<input type="text" value="08/01/2014"/>
To Posting Date (Req'd):	<input type="text" value="08/31/2017"/>
Department (Use % if all):	<input type="text" value="022601"/>
Fund Code (Use %):	<input type="text" value=""/>
Funding Source (Use %):	<input type="text" value=""/>
Program Code (Use %):	<input type="text" value=""/>
Project/Grant (Use %):	<input type="text" value=""/>
Property (Use %):	<input type="text" value=""/>
Function (Use %):	<input type="text" value=""/>
Account (Use %):	<input type="text" value=""/>
EmplID (Use %):	<input type="text" value=""/>
Merchant Name:	<input type="text" value="%MASON%"/>

**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 %**

View Results



# P-card Review: Level 3 Data

After editing, the query result will look like this:

Merchant Name	Item Descr	Posting Date	Trans Date	LINE AMT	QTY	UOM	Dept	Fund	Funding	Program	Prd	Function	Account
AMAZON MKTPLCE PMTS V	50 WHITE A7 SELF SEAL 5X7	1/4/2018	1/3/2018	17.980	2	PCE	012101	111	10000	13002		401	68370
DMI* DELL HLTHCR/REL	Dell Mini DisplayPort(M)	1/4/2018	1/3/2018	19.000	1	EA	023000	300	10000	00000		501	68370
DMI* DELL HLTHCR/REL	Kit - E5 90W AC Adapter (	1/4/2018	1/3/2018	53.400	2	EA	023000	300	10000	00000		501	68370
DMI* DELL HLTHCR/REL	C2G 8in DisplayPort to HD	1/4/2018	1/3/2018	103.140	6	EA	023000	300	10000	00000		501	68370
DMI* DELL HLTHCR/REL	Kit - E5 90W AC Adapter (	1/4/2018	1/3/2018	26.700	1	EA	023000	300	10000	00000		501	68370
DMI* DELL HLTHCR/REL	Dell Security Lock, Premi	1/4/2018	1/3/2018	23.980	2	EA	023000	300	10000	00000		501	68370
DMI* DELL HLTHCR/REL	Dell Adapter - DisplayPor	1/4/2018	1/3/2018	550.000	25	EA	023000	300	10000	00000		501	68370
WB MASON	CALENDAR,DESK PAD,MO,22X1	1/2/2018	12/29/2017	10.680	2	EA	023000	300	10000	00000		501	68370
WB MASON	PLANNER,TEACHERS,8.5"X11"	1/2/2018	12/29/2017	11.090	1	EA	023000	300	10000	00000		501	68370
WB MASON	REFILL,NOTEBOOK,A5	1/2/2018	12/29/2017	4.000	2	EA	023000	300	10000	00000		501	68370
WB MASON	CALENDAR,WALL,MO,15X12,JA	1/2/2018	12/29/2017	5.350	1	EA	023000	300	10000	00000		501	68370
WB MASON	CALENDAR,WALL,MO,15-1/2X2	1/2/2018	12/29/2017	16.380	2	EA	023000	300	10000	00000		501	68370
DISCOUNT SCHOOL SUPPLY	1 LB PLASTIC GLITTER - RE	1/4/2018	1/3/2018	8.180	1	Unit	024201	390	10000	00000		501	68370
DISCOUNT SCHOOL SUPPLY	1 LB PLASTIC GLITTER - GO	1/4/2018	1/3/2018	8.180	1	Unit	024201	390	10000	00000		501	68370
DISCOUNT SCHOOL SUPPLY	1 LB PLASTIC GLITTER - WH	1/4/2018	1/3/2018	8.180	1	Unit	024201	390	10000	00000		501	68370



## 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.



## Managing and Troubleshooting P-Cards

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*The majority of all declines can and should be resolved at the department level.*



## Managing and Troubleshooting P-Cards

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*

usbank. Access<sup>®</sup> Online Log Out

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

### Account 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



# Accessing the Real-Time Balance in Access Online

Request Status Queue  
Active Work Queue  
System Administration  
Account Administration  
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**Account Information**  
• Statement  
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My Personal Information

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Contact Us  
Training

## 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:**

OR

**Social Security Number:**  
OR



Request Status Queue  
Active Work Queue  
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Training

## Cardholder Account Profile

### Cardholder Account Summary

**Card Account Number:** \*\*\*\*\*6396, RJTA F CARLO [Switch Accounts](#)  
**Card Account ID:** 215306000100

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

- 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](#)

## Managing Account Profile Managing Account Summary

**Managing Account Number:** 4246044555542210, BOSTON COLLEGE  
**Managing Account ID:** 212095516471

[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.

### 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.

### Extract Information

View financial extract information assigned to the account.

### 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.

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	
Custom Velocity Limits		Budget	Total spend	Limit: \$ 21,337
		Limit	Total	Minus Total: \$ 8,659
Other Dollar:		21337	8659	= Available: \$ 12,678
Other Transaction:		0	76	



# Understanding Decline Reasons and Resolutions

## Access Online Navigation:

### Account Information > Cardholder Account Profile > Account Authorizations

The screenshot displays the usbank Access Online interface. At the top left is the usbank logo and "Access Online" text. At the top right is a "Log Out" button with an exit icon. A left-hand navigation menu lists various options: Request Status Queue, Active Work Queue, System Administration, Account Administration, Transaction Management, Account Information (highlighted with a blue box), Statement, Reporting, Dashboard, Data Exchange, and My Personal Information. Below this menu, the main content area is divided into sections: "Account Information" (with a blue box around the title), "Statement" (with a blue box around the title), and "Account Profile" (with a blue box around the title). Under "Account Profile", the "Cardholder Account Profile" option is highlighted with a blue box. Other options listed include "Managing Account Profile" and "Diversion Account Profile".

usbank. Access Online Log Out

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

---

**Account 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



# Looking at a P-Card Decline

- 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

## 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:**

OR

**Social Security Number:**

OR

**Do not use Social Security Number.  
BC P-cards are never associated with  
an employee's SS#**

- Request Status Queue
- Active Work Queue
- System Administration
- Account Administration
- Transaction Management
- Account Information**
  - Statement
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## Cardholder Account Profile

### Cardholder Account Summary

**Card Account Number:** [REDACTED] RITA F CARLO

**Card Account ID:** [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.



# Decline: Exceeded Account Velocity Amount

All declines will have the status of **Do not honor or Declined**

For detailed information about the decline select the time link under the **Auth Time** column

Request Status Queue  
Active Work Queue  
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Reporting  
Dashboard  
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My Personal Information

## Cardholder Account Profile

### Account Authorizations

Card Account Number: [Redacted] [Switch Accounts](#)  
Card Account ID: [Redacted]

**Name:**  
Records 1 - 10 of 10

<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 Desc</a>
12/10/2017	01:16 PM ET	Do not honor		Purchase	\$55.46	5814	FAST FOC

Decline Account Merchant Parent Diversion Process

Decline Reason: 0813 - 0813 Exceeded account velocity amount ←

Decline Level: Corporate

Velocity Type: Unknown

**Velocity Limit Amt: 684** Budget in PeopleSoft

**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

Decline	Account	Merchant	Parent	Diversion	Process
Decline Reason: 0803 - 0803 MCCG exclude ←					
Decline Level: Corporate					
Velocity Type: Not Declined for Velocity					

**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

Decline	Account	Merchant	Parent	Diversion	Process
Decline Reason: 0134 - 0134 CRV status					← Card is not activated
Decline Level: Individual					
Velocity Type: Not Declined for Velocity					

**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



## Decline: Q-9 Status

Decline	Account	Merchant	Parent	Diversion	Process
The Request was declined due to 0017 Account coded Q9					
The Request was declined at the CORPORATE					
The velocity type for the decline was NOT DECLINED FOR VELOCITY					
The following reasons would also have declined the request:					
1. 0017 Account coded Q9					
2. 0048 Not enough available money					

Card is temporarily closed due to grant end date

**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.



## Decline: Individual Level, Not Enough Money or Exceeded Single Purchase Limit

Decline Account Merchant Parent Diversion Process

The Request was declined due to 0805 Exceeded account single trans limit

The Request was declined at the INDIVIDUAL

The velocity type for the decline was UNKNOWN

The velocity limit was \$43,120.00

The following reasons would also have declined the request:

1. 0805 Exceeded account single trans limit
2. 0813 Exceeded account velocity amount

Decline Account Merchant Parent Diversion Process

The Request was declined due to 0048 Not enough available money

The Request was declined at the INDIVIDUAL

The velocity type for the decline was UNKNOWN

The velocity limit was \$43,120.00

The following reasons would also have declined the request:

1. 0048 Not enough available money
2. 0805 Exceeded account single trans limit
3. 0813 Exceeded account velocity amount

Monthly limit has been reached

**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

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

## Program Management Declined Transaction Authorizations

By default this report will return all results associated with blank fields, unless otherwise noted. To limit results, enter specific criteria in blank fields.

\* = required

**Date**  
Activity Date Range:  
Start Date: 09/01/2017 to End Date: 12/13/2017 **Enter date Parameters**

**Merchants**  
 Merchant Category Code Group:  
**Note:** Hold down the Ctrl key to make multiple selections.  
All  
AIRLINE  
AUTO/RV DEALERS  
BUILDING SERVIC **Select**



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

**Report Output**  
Output Type: Excel **Change output to Excel**

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

**Group Report By**  
 Processing Hierarchy Position: \*  
If selected, a processing hierarchy position is required.  
Bank: 1425 Agent: 1798 Company: 35916 Division: Department: **Drill in here for multiple chartstrings**  
Search for Position or Add Multiple



# P-Card Decline Report in Access Online

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

**Reporting**

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- Financial Management
- Supplier Management
- Tax and Compliance Management
- Administration
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## Program Management

### Select a Processing Hierarchy Position

**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:**  **Agent:**  **Company:**  **Division:**  **Department:**

 **Click Search**

**Found Hierarchy Position(s)**  
Records 1 - 25 of 500  
Page: 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20

Select	Bank	Agent	Comp.	Div	Dept
<input checked="" type="checkbox"/>	1425	1798	30811		
<input checked="" type="checkbox"/>	1425	1798	30813		
<input checked="" type="checkbox"/>	1425	1798	30819		
<input checked="" type="checkbox"/>	1425	1798	30835		
<input checked="" type="checkbox"/>	1425	1798	30916		
<input checked="" type="checkbox"/>	1425	1798	30923		
<input checked="" type="checkbox"/>	1425	1798	30929		
<input checked="" type="checkbox"/>	1425	1798	30934		

**Selected Hierarchy Position(s)**  
Remove Bank Agent Comp. Div Dept  
No hierarchy position(s) selected.

**Each Company Number represents a different chartstring**

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

**Found Hierarchy Position(s)**  
Records 1 - 25 of 500  
Page: 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20

Select	Bank	Agent	Comp.	Div	Dept
<input type="checkbox"/>	1425	1798	30811		
<input type="checkbox"/>	1425	1798	30813		
<input type="checkbox"/>	1425	1798	30819		
<input type="checkbox"/>	1425	1798	30835		
<input type="checkbox"/>	1425	1798	30916		
<input type="checkbox"/>	1425	1798	30923		
<input type="checkbox"/>	1425	1798	30929		
<input type="checkbox"/>	1425	1798	30934		

**Selected Hierarchy Position(s)**  
Remove  Bank Agent Comp. Div Dept  
 1425 1798 30811  
 1425 1798 30813  
 1425 1798 30819  
 1425 1798 30835  
 1425 1798 30916  
 1425 1798 30923  
 1425 1798 30929  
 1425 1798 30934

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?

Account Short Name	Decline Date	Decline Time	Decline Reason	Requested Amount	Merchant	Merchant Category Code	Description	Merchant Name
JOHN SMITH	2017/09/14	20:24:53	Exceeded account velocity amount	\$74.85	5411	GROCERY STORES,SUPERMARK		#07566 STAR MARKET
JANE DOE	2017/09/25	12:47:56	Exceeded account velocity amount	\$254.87	5734	COMPUTER SOFTWARE STORES		ADOBE SYSTEMS, INC.
JOHN SMITH	2017/09/11	10:01:40	Exceeded account velocity amount	\$1,225.50	5969	OTHER DIRECT MARKETER		Adorama Inc
JANE DOE	2017/09/09	02:26:38	Exceeded account velocity amount	\$2,279.00	5732	ELECTRONICS STORES		APL*APPLE ONLINE STORE
MARY DOE	2017/09/22	12:57:36	Exceeded account velocity amount	\$81.86	5411	GROCERY STORES,SUPERMARK		ARAX MARKET
JANE DOE	2017/09/14	17:01:13	Exceeded account velocity amount	\$68.95	8299	SCHOOLS/EDUCATIONAL SCHL		AWL*PEARSON EDUCATION
JANE SMITH	2017/10/02	14:42:36	Exceeded account velocity amount	\$271.73	5251	HARDWARE STORES		B L OGILVIE AND SONS I
JANE DOE	2017/09/26	17:24:05	Exceeded account velocity amount	\$210.00	8220	COLLEGES,UNIVERSITIES		BC ATHLETIC ASSOC/MOTO
JANE SNOW	2017/09/11	10:33:58	Exceeded account velocity amount	\$12.00	8220	COLLEGES,UNIVERSITIES		BC ROBSHAM THEATER
MARY SMITH	2017/09/05	11:02:19	Exceeded account velocity amount	\$51.92	5814	FAST FOOD RESTAURANTS		BILL'S PIZZERIA

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

Account Short Name	Decline Date	Decline Time	Decline Reason	Requested Amount	MCC Code	Merchant Name
GREYJOY, EURON	2017/09/13	00:35:48	MCCG exclude	\$20.00	4784	E-ZPass MA
LANNISTER, CERSEI	2017/09/22	11:27:38	MCCG exclude	\$753.03	3543	FOUR SEASONS HOTEL BOSTO
STARK, SANSA	2017/09/12	10:57:31	MCCG exclude	\$150.00	3751	HOMWOOD SUITES BY HILTO
LANNISTER, JAIME	2017/09/15	10:58:27	MCCG exclude	\$750.00	7512	PETER FULLER CAR RENTAL
STARK, SANSA	2017/09/12	11:12:18	MCCG exclude	\$286.46	3066	SOUTHWEST AIRLINES
STARK, EDDARD	2017/09/18	19:18:55	MCCG exclude	\$135.80	5812	THAI NORTH RESTAURANT
BARATHEON, ROBERT	2017/09/18	13:41:13	MCCG exclude	\$390.00	5812	TOP OF THE HUB
TARTH, BRIENNE	2017/09/01	16:29:20	MCCG exclude	\$294.98	4511	VIVA AEROBUS CIB USD AP

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

Account Short Name	Decline Date	Decline Time	Decline Reason	Requested Amount	Request Type	Merchant	Merchant Category Code	Description	Merchant Name
JOHN SMITH	2017/09/20	22:20:53	ADS I STRATEGY	\$1,030.00	Purchase	5231	GLASS,PAINT,AND WALLPA		GUIRY'S ASPEN PARK PAI
JANE SMITH	2017/09/21	15:00:52	ADS I STRATEGY	\$359.90	Purchase	5231	GLASS,PAINT,AND WALLPA		GUIRY'S ASPEN PARK PAI
JOHN DOE	2017/09/23	13:18:46	ADS I STRATEGY	\$580.00	Purchase	5231	GLASS,PAINT,AND WALLPA		GUIRY'S ASPEN PARK PAI
JANE DOE	2017/09/23	13:20:22	ADS I STRATEGY	\$580.00	Purchase	5231	GLASS,PAINT,AND WALLPA		GUIRY'S ASPEN PARK PAI
JOHN SNOW	2017/09/22	11:29:25	ADS I STRATEGY	\$1,230.00	Purchase	5231	GLASS,PAINT,AND WALLPA		GUIRY'S ASPEN PARK PAI
JANE SNOW	2017/09/25	06:47:24	ADS I STRATEGY	\$550.60	Purchase	5231	GLASS,PAINT,AND WALLPA		GUIRY'S ASPEN PARK PAI
MARY MERRY	2017/09/26	12:28:15	ADS I STRATEGY	\$843.33	Purchase	5231	GLASS,PAINT,AND WALLPA		GUIRY'S ASPEN PARK PAI
JOHN METTY	2017/09/28	01:43:28	ADS I STRATEGY	\$680.00	Purchase	5231	GLASS,PAINT,AND WALLPA		GUIRY'S ASPEN PARK PAI
MARY SMITH	2017/09/28	02:38:27	ADS I STRATEGY	\$680.00	Purchase	5231	GLASS,PAINT,AND WALLPA		GUIRY'S ASPEN PARK PAI
JOHN SMITH	2017/09/28	03:09:38	ADS I STRATEGY	\$680.00	Purchase	5231	GLASS,PAINT,AND WALLPA		GUIRY'S ASPEN PARK PAI



# P-Card Decline Report in Access Online

4) Are there recurring charges on a deactivated card?

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

5) Have cardholders activated their cards yet?

Account Short Name	Decline Date	Decline Time	Decline Reason	Requested Amount	Request Type	Merchant	Merchant Name
JOHN SMITH	2017/09/20	11:09:53	CRV status	\$33.07	Purchase	5411	#07645 STAR MARKET
MARY MERRY	2017/09/16	02:33:33	CRV status	\$5.99	Purchase	5818	Amazon Digital Ser
THOMAS SMITH	2017/09/17	12:44:07	CRV status	\$0.00	Purchase	5942	AMAZON.COM
JOHN SMITH	2017/09/01	14:13:32	CRV status	\$425.00	Purchase	2741	COLLEGIATE PRESS
THOMAS SMITH	2017/10/03	12:48:37	CRV status	\$454.22	Bill Payment	5968	CTC*CONSTANTCONTACT.COM
JOHN SMITH	2017/09/03	11:02:01	CRV status	\$5.30	Bill Payment	4816	DNH*GODADDY.COM
MARY MERRY	2017/09/19	09:43:01	CRV status	\$2,050.00	Purchase	8398	IN *COMMISSION ON ACCR
JOHN MERRY	2017/09/20	18:00:51	CRV status	\$17.95	Purchase	5411	MADDIES CITY CONVENIENCE



## Decline: ADS 1 Strategy, ADS 11 Filter, Caution Account, Arrest, Fraud or Account Coded (Credit Rating)

**ADS 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.

**ADS 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

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**No Reconciliation of P-card**

**Missing Receipts**

**Split Transactions**

**P-cards not deactivated** after an employee leaves the department

**Gift Cards**



# DATA SECURITY

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# DATA SECURITY

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- 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.



# Business Ethics

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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).



# Business Ethics Hotline

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Anonymously report ethical concerns

[www.bc.ethicspoint.com](http://www.bc.ethicspoint.com)

1-855-327-4477