NC STATE
Card Services
PCard Training for Cardholders
Card Services Team

We’re here to Educate, Coach & Support you.

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Who to Call?

- Declined purchases
- Lost/Stolen cards during business hours: Card Services
- Can I buy...?
- What type of documentation is required?
- Everything else: Dept/College Business Office
- International Travel
- Lost or Stolen card after hours/weekend: The Bank
Pickup Your Card at the End of Class

- You are the only authorized user of the card.
- The card requires activation. There is a sticker in your paperwork that contains the number to call and the activation code needed to activate the card.
- Additionally, it contains the answers to two security questions that may be asked during activation.
- During the activation process, set up your PIN number. Make it something you can remember because only you will know it!
- If you forget your PIN, instructions are on our website for PIN Retrieval.
- PCard is a convenient payment tool for the University. All material covered today in class is the same if paying by check or ACH.
Resources

SOP

Video Tutorials

Website

Online Training

Presentation

Spending Guidelines
Roles & Responsibilities
<table>
<thead>
<tr>
<th>Role</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CARDHOLDER</strong></td>
<td>Individual who is issued University PCard and is responsible for purchases made with the card and their associated documentation</td>
</tr>
<tr>
<td><strong>RECONCILER(S)</strong></td>
<td>Individual(s) responsible for verifying and allocating card transactions to the correct account and approving the monthly statement</td>
</tr>
<tr>
<td><strong>STATEMENT APPROVER/SUPERVISOR(S)</strong></td>
<td>Individual(s) responsible for approving new and modified card requests as well as approving the monthly statement to ensure purchases align with the mission of the dept</td>
</tr>
<tr>
<td><strong>COLLEGE/DIVISION APPROVER</strong></td>
<td>Individual(s) responsible for approving new and modified card requests and disseminating compliance and card information to the cardholder</td>
</tr>
</tbody>
</table>
Introduction to PCard
Introduction to PCard

The State of North Carolina has contracted with Bank of America to provide State Agencies with a Visa Procurement Card (PCard program)

Chip/PIN and swipe card

Employee’s Name

Tax Exempt #

Corporate account issued by Bank of America (no personal purchases)

Your Card Number

Card Provider
Sales Tax Exemption

As the cardholder you **must** request sales tax **EXEMPTION** when placing your order (in person or online). When shipping to NC, we do not pay sales tax.

NC State’s Sales Tax Exempt # 400021 is embossed on the front of the card. Provide this at point of sale. The tax exempt letter can be found on the Controller’s website.

Note: Some merchants will also provide their own internal tax exempt number to you. Make note of this number for future purchases and always use both when visiting the merchant.

Lowe’s Hardware: 078600007  
Staples: 3903338600  
Wal-Mart: 1033560  
Home Depot: 1204023320
NC State University *does* pay these taxes:

- Occupancy taxes for lodging
- Prepared food and beverage tax (restaurants and catering)
- Highway use taxes paid on the purchase, lease or rental of motor vehicles
- State sales taxes on electricity, telecommunication services, or ancillary services (except for sales to the NCDOT)
- White good disposal tax (for purchasing new appliances)
- Scrap tire disposal
- Dry-cleaning solvent tax (solvent purchased by a dry-cleaning facility)
- Solid waste disposal tax
- 911 service charge tax
- Excise tax on piped natural gas
# Billing & Shipping Address

<table>
<thead>
<tr>
<th>BILLING ADDRESS</th>
<th>SHIPPING ADDRESS</th>
</tr>
</thead>
<tbody>
<tr>
<td>YOUR NAME:</td>
<td>YOUR NAME:</td>
</tr>
<tr>
<td></td>
<td>Jane Smith</td>
</tr>
<tr>
<td>ADDRESS 1:</td>
<td>YOUR PHONE NUMBER:</td>
</tr>
<tr>
<td>2721 Sullivan Dr</td>
<td>(919) 515-5555</td>
</tr>
<tr>
<td>ADDRESS 2:</td>
<td>ADDRESS 1:</td>
</tr>
<tr>
<td>Campus Box 7212</td>
<td>1051 William Moore Dr</td>
</tr>
<tr>
<td>CITY &amp; STATE:</td>
<td>ADDRESS 2:</td>
</tr>
<tr>
<td>Raleigh, NC</td>
<td>CVM Research Building</td>
</tr>
<tr>
<td>ZIP CODE:</td>
<td>CITY &amp; STATE:</td>
</tr>
<tr>
<td>27695</td>
<td>Raleigh, NC</td>
</tr>
<tr>
<td>PHONE NUMBER:</td>
<td>ZIP CODE:</td>
</tr>
<tr>
<td>(919) 515-8097</td>
<td>27607</td>
</tr>
</tbody>
</table>

**NCSU Ship-To Address (CAN NOT BE A HOME ADDRESS)**
Account Management
Card Security & Fraud Prevention

Know & safeguard the following card data:

- Card Number
- Security Code
- PIN Code
- Exp Date

Check transactions for validity on a regular basis in the PCard center.

Use your card every twelve months to keep it active.
What Happens if Fraud Occurs?

Cardholder reports unrecognizable transaction to Card Services

-OR-

Bank reports possible fraudulent activity to Card Services

1. Card Services will contact you to verify the validity of charges.
2. The University is not financially responsible for fraudulent activity that occurs on the card and will be credited by the card provider.
3. Card Services will request a new card for you and contact you when it is available for pick up.
4. Card Services will provide documentation from the bank to upload for any transaction(s) that post.
Need to Dispute a Charge?

1. Complete the Dispute Form found on our website.
2. Complete and fax the dispute form directly to the bank.
3. Include form with your statement as part of documentation.
4. The bank will work with the vendor to research and resolve the discrepancy.
5. Card Services will provide documentation from the bank back to the cardholder.
Card Profiles
Personal Credit Card v. NC State PCard

You purchase an item from a merchant with your personal card

You purchase an item from a merchant with your NC State PCard

Transaction routes to bank and they validate:

- Available credit
- Expiration date
- CVV code
- Billing address

- Available credit (Monthly Limit)
- Expiration date
- CVV code
- Billing address
- Per Transaction Limit
- Daily Transaction Limit
- Merchant Category Code
Merchant Category Codes (MCC)

A merchant registers under a specific category code at their bank.

You purchase an item from a merchant with your PCard.

Transaction routes to bank and arrives with that merchant’s code.

Bank approves or denies transaction based on NC State’s allowable list.
Card Profiles

Cardholders may select profiles with any combination of the items listed below when completing the card application in the PCard Center.

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>✅</td>
<td><strong>Standard (incl. Travel)</strong></td>
<td>Standard refers to routine supply and service expenses as well as travel.</td>
</tr>
<tr>
<td></td>
<td><strong>Meals</strong></td>
<td>Meals refer to purchases of food/beverages for entertainment purposes only. Not for per diem meals.</td>
</tr>
<tr>
<td></td>
<td><strong>Other</strong></td>
<td>Special expenses not covered in other spending categories.</td>
</tr>
</tbody>
</table>
With appropriate funding; ** with appropriate funding and dean approval

**ALLOWABLE**

- Conference registrations
- Travel
- General supplies (use MP first)
- Utility payments
- Grocery stores*
- Gift Cards*
- Alcohol**

**NON-ALLOWABLE**

- Personal Services
- 1099 Services
- Individuals
- Honorariums
- Entertainment purchases
- Third party lodging
Travel Includes...

You must have a fully approved TA before making any travel purchases. You can make travel arrangements for other travelers with an approved TA in place.

- Airfare
- Lodging (room and tax only)
- Car rental*
- Taxi, Uber, Lyft (you may include tip)
- Parking

- Bus
- Shuttle
- Fuel for Rental Car
- Train/Metro
- Chartered Bus*

Non-Allowable

- Per diem meals
- Room Service
- *Rental Insurance on Domestic Travel
- Laundry
- Movies
- *Chartered bus supplier not on contract
International Travel

Alert the bank with trip dates and destination before travelling internationally. Call BOA at 1-866-500-8262.

A receipt is required for international transaction fees. Use same receipt of the original purchase, but add both transaction #s and notate the purchase and the fee respectively.
The meals profile is an optional add-on. This addition requires the PCard to default to a project ID that supports food for entertainment purchases.

Per diem meals are not allowed on the card.

Meal charges are allowed regardless of travel status when entertaining and paying for a group of individuals.

No personal meals!!!

You + 1 = 😊
Small Purchase Policy

A small purchase is anything up to but not including $5,000.00.

> $5,000

All purchases $5,000.00 and above must go through Purchasing on a requisition.
Spending Limits

**PER TRANSACTION**

$5,000*  
*(up to $4,999.99)*

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**DAILY**  **MONTHLY**

$10,000  $25,000

No splitting of charges is allowed

*Can be increased to accommodate purchases over $5K – contact Card Services 48 hours in advance.*
Need to Modify your Card Setup?

Use the PCard Center to request changes to your card setup at any time.

Modify your spend profiles
Update your reconciler(s)
Update your default Project ID
Inactivate your card
Purchasing Guidelines
Shop the MarketPlace First
Buying Guide

Buy off State Term Contracts, Consortium Contracts, and Convenience Contracts

Verify your merchant is not debarred with the state or federal government

Find a better price? Document it and include with your statement.
UNCGA requires that NC State purchase 80% of desktops and laptops from approved contracted vendors. Computer purchases and peripherals should be bought on the MarketPlace.
Documentation Requirements
Documentation Requirements

A legible and itemized receipt from the vendor is required for all transactions (debits or credits) and must include the following information:

✓ Merchant name and address

✓ Date of purchase

✓ Quantity of each item, unit price, extended price, and detailed description

✓ Shipping charges and Ship-to Address if applicable

✓ No sales tax

✓ Total of the purchase

✓ Clear business purpose stated (NOT just the drop down selection in the Card Center)

✓ Food Purchases for human consumption must also include a list of attendees and department head signature

✓ Travel Authorization referenced if applicable
Reconciliation Best Practices

Upload your receipts when charges post

We recommend daily reconciliation

Charges post as expenses when reconciled

Upload + Reconciliation = Accurate Reporting
Compliance
Statement Compliance

Statements must be **FULLY APPROVED by 5PM** on the statement due date.

Remember you need **3 unique signatures** on your statement.

System email reminders are sent **5 days prior** to the statement due date if your statement has not been fully approved.
### Billing Cycle Calendar

<table>
<thead>
<tr>
<th>Monthly Statement</th>
<th>Billing Cycle Dates</th>
<th>Statements Available</th>
<th>Statement Due</th>
</tr>
</thead>
<tbody>
<tr>
<td>January 2020*</td>
<td>12/21 thru 1/17</td>
<td>1/24/2020</td>
<td>2/20/2020</td>
</tr>
<tr>
<td>February 2020</td>
<td>1/18 thru 2/20</td>
<td>2/26/2020</td>
<td>3/20/2020</td>
</tr>
<tr>
<td>July 2020</td>
<td>6/20 thru 7/20</td>
<td>7/24/2020</td>
<td>8/20/2020</td>
</tr>
<tr>
<td>August 2020</td>
<td>7/21 thru 8/20</td>
<td>8/26/2020</td>
<td>9/21/2020**</td>
</tr>
<tr>
<td>October 2020</td>
<td>9/19 thru 10/20</td>
<td>10/26/2020</td>
<td>11/20/2020</td>
</tr>
</tbody>
</table>

* Billing cycle ends the previous business day since 20th falls on weekend  
** Statement deadline extended thru next business day since 20th falls on a weekend/holiday
Statement Infractions

First Offense

PCard is placed on hold.

Hold will be lifted within 7 business days after statement is fully approved.

Second Offense
(within a 12 month period)

PCard is placed on hold.

Hold will be lifted 4 weeks after the statement is fully approved. Memo from the department head is required.

Third Offense
(within a 12 month period)

PCard is placed on hold.

Second offense consequences apply AND the cardholder must attend PCard in-person training to reactivate the card.

Please note: After the third offense within a 12 month period, the card is revoked.
Audit

NC State has the largest PCard program in the state and accounts for 20% of the state’s PCard spend.

3000 cards on campus

$60M in annual spend

100% audit of statements

Every cardholder is audited quarterly. If there's an audit finding then you are audited an additional month.

If there are audit findings, they will be communicated to you via your college/dept business office.
Demo

08

Card Center
PCard Receipts
PCard Statement