



FPO135 PCard Training for Cardholders

Finance and Accounting
UCF Financials



Table of Contents

Introduction	3
PCard Training for Cardholders	3
Overview	3
Objectives.....	4
PCard Oversight and Accountabilities	4
How to Apply to Be a PCard Holder	5
Using Your PCard – General Information.....	5
Your Responsibilities	6
Prohibited Purchases	6
Personal Items	6
Prohibited Commodities	6
Prohibited Services	7
Blocked Merchant Category Codes	8
Alternatives when Merchant Category Codes are Blocked	9
Monitoring the Purchasing and Billing Cycles.....	10
Monthly Limits	10
Transaction Limits	11
Assembling and Submitting Your Documents.....	11
PCard Statement Certification Form.....	11
PCard Bank Statement	12
Receipts.....	13
Other Acceptable Documentation.....	14
Unacceptable Documentation	14
Working with Your Departmental PCard Approver	14
Electronic Submissions.....	14
Intercampus Mail Submissions	15
Receipt Retention	15
Timeliness	15
When You No Longer Need Your PCard.....	16
Typical Problems and How to Solve Them.....	16
Declined Charges.....	16
Billing Errors/Disputed Charges	17
Unsuitable Merchandise	18
Lost or Stolen PCards	18
Sales Tax Exemption.....	18
What Address Should I Give to the Merchant?	19
Important Resources.....	19
Key Points.....	20
Notes.....	21



INTRODUCTION

Welcome to PCard Training for Cardholders!

The goal of this course is to provide you with the policy and procedural information you will need to use the UCF PCard effectively within the scope of your daily responsibilities.

PCARD TRAINING FOR CARDHOLDERS

OVERVIEW

Most people call it a PCard. You'll also hear the names Procurement Card and Purchasing Card. When people talk about any of these items, they are referring to an efficient way of purchasing goods and services for UCF.

PCards look and act exactly like Visa credit cards. With a PCard, you can purchase commodities and services for university use, including supplies and travel, without processing a requisition in advance or reimbursement paperwork after the fact. The amount of your purchase is deducted from your department's account.

The benefits to UCF include the ability to acquire needed items in a more timely fashion and to reduce certain costs associated with the traditional method of using a purchase order to procure an item.

The primary benefit to you, the PCard holder, is that you won't have as many out-of-pocket expenses for travel or other UCF-business related purchases. You should also know that your personal credit rating is not impacted, either positively or negatively, by your use of a UCF PCard.

Obviously, as an authorized UCF PCard holder, you will be responsible for safeguarding your PCard and for purchasing only those commodities and services that UCF authorizes you to purchase. Also, you will be obliged to work with your department PCard approver to reconcile your PCard charges.



OBJECTIVES

If you are applying to be a PCard holder, complete this course. If you are applying to be a PCard approver, complete this course and FPO136, PCard Training for Approvers.

By the end of this course, you will know how to do the following:

- Use the UCF PCard to make purchases
- Resolve typical problems that may occur with a PCard
- Find help and more information.

PCARD OVERSIGHT AND ACCOUNTABILITIES

The authorization to spend university funds comes with help, support, and, of course, oversight. The following are important roles and terms associated with the PCard program at UCF.

UCF PCard Administrator – Oversees the UCF PCard program, develops rules and guidelines, compiles reports and statistics, and helps resolve problems.

Deans, Directors, or Chairs (DDC) – Oversee the PCard program in their units, maintain accurate records of departmental PCard holders and approvers, and notify the PCard administrator of any changes. One person is assigned as DDC per default account. That person will be the PCard holder's dean, director, or chair. The name of a PCard holder's DDC can be found on the Departmental Authorization List (DAL) in UCF Financials.

Responsible Fiscal Officers (RFO) – Assign PCard approvers to department cardholders and provide authorization to approve for specific department and project accounts.

Departmental PCard Approvers (PCA) – Approve PCard charges in accordance with applicable federal, state, and UCF regulations.

PCard Holders – Use PCards in accordance with federal, state, and UCF regulations.

Purchasing Card Cardholder Transaction Updater (PTU) – The PTU code authorizes a PCard holder, delegated by the department's RFO, to update his or her own PCard



transactions before the PCard approver (PCA) reviews and approves them. This is an optional designation that can be assigned to a PCard, if desired.

PCard Administration – Monitors PCard use for questionable charges; communicates concerns to departmental PCard approvers, PCard holders, and Finance and Accounting supervisors; and helps resolve problems. It is a section of the Finance and Accounting Department.

As you see, you have plenty of oversight and help available to you.

HOW TO APPLY TO BE A PCARD HOLDER

Most people taking this course have already begun the process of becoming a PCard holder. If you have not already done so, please visit the PCard section of the Finance and Accounting website (<http://www.fa.ucf.edu/> > Accounts Payable > Procurement Card) for information and the procedure to follow. Click on the **Forms** button to access the forms listed below, which you'll need to submit to become a cardholder.

- Cardholder Agreement
- Cardholder Profile/PCard Application
- Departmental Authorization Security Access Ethics Certification

USING YOUR PCARD – GENERAL INFORMATION

UCF PCards work like a personal credit card. You can purchase commodities and services for university use, including supplies and travel, without processing a requisition in advance or reimbursement paperwork after the fact when using your PCard. Your Cardholder Profile authorizes you to purchase commodities, travel, or both.

To use the UCF PCard, present it to a merchant just as you would a credit card—in person, by phone, or on the Internet—using appropriate care and common sense.

Never allow others—even trusted employees or research assistants—to use your PCard.

Because the UCF PCard looks like a normal credit card, please differentiate it from your other cards, so you don't accidentally use it to make a personal purchase.



YOUR RESPONSIBILITIES

The privilege of carrying a UCF PCard comes with specific responsibilities. You are required to do the following:

- Purchase approved commodities and services from reputable vendors
- Track your own expenditures
- Submit all receipts to your PCard approver
- Work with your reconciler to help reconcile your account
- Report suspicious or erroneous charges immediately
- Guard against identity theft and report a lost or stolen PCard immediately

PROHIBITED PURCHASES

Please see the publication *Examples of Prohibited Uses of Procurement Card*, located on the Finance and Accounting website (<http://www.fa.ucf.edu> > Procurement Card > Publications), for additional information.

PERSONAL ITEMS

Personal expenses of any type are strictly prohibited on the PCard. If a situation arises in which your PCard is used for a personal expense, you will be required to promptly reimburse the university. Your PCard privileges may be revoked, and you may also be subject to other disciplinary action, up to and including termination of employment.

PROHIBITED COMMODITIES

PCards cannot be used to purchase the following commodities:

- Appliances for use in your office or department (coffee pots, heaters, fans)



Financials Support Services @ Finance and Accounting

- Prepaid Cards such as gift cards and telephone cards (Prepaid/gift cards may be allowed on a case-by-case basis. Contact the PCard Administration for exceptions.)
- Gifts, awards, or congratulatory items over \$100
- Hazardous materials (biohazards, radioactive materials, chemicals), controlled substances (drugs, alcohol, and tobacco)
- Food and beverages

PROHIBITED SERVICES

PCards cannot be used to purchase the following services:

- Attorney or legal services
- Insurance
- Cash Advances

RESTRICTIONS

Some items may be purchased with a PCard but with restrictions:

- Cell phones and cell phone services – A University Provided Cell Phone Authorization Form must be completed and approved before you sign up for service. This form is not needed to purchase replacement phones on a service plan that has already been approved.
- Congratulatory items of any kind such as retirement, appreciation, or going away gifts under \$100 may be purchased with a PCard to the extent provided in regulation UCF-3.0262 and policy 3-209.1
- Automatic payments may be charged to a PCard only if the purchases are allowable items.



BLOCKED MERCHANT CATEGORY CODES

Every business that registers with Visa declares a merchant category code that defines its primary business. Certain merchant categories are blocked from use on the UCF PCard e.g. restaurants, grocery stores, entertainment venues, gift shops, personal care providers. Your PCard will be declined if you attempt to use it at a blocked category business.



Caution

If your PCard is ever declined, do not ask the merchant to swipe it again. Instead, call PCard Administration at 407-882-1000 to determine the exact reason why your card was declined. See *Typical Problems and How to Solve Them – Declined Charges* later in this course for more information.

Examples of UCF's blocked Merchant Categories include the following. For more information, visit the PCard section of the Finance and Accounting website (<http://www.fa.ucf.edu/>).

- Attorneys
- Barber, beauty, and cosmetic shops
- Cigar, pawn, gift, floral, and jewelry stores; coin and stamp vendors
- Religious goods merchants
- Entertainment venues, including theaters, bowling alleys, sports arenas, tourist attractions, theme parks, video rental stores, package liquor stores, bars, lounges
- Grocery stores and supermarkets



You might find that “super” department stores, such as Walmart Supercenters or SuperTargets, are classified as grocery stores. If your PCard doesn’t work in such a store, that’s probably the reason.

- Restaurants, including hotel restaurants
- UCF vendors, such as continuing education and parking services

ALTERNATIVES WHEN MERCHANT CATEGORY CODES ARE BLOCKED

Often, you can be reimbursed for commodities or services when certain vendors who furnish them are blocked, although you may not be able to use your PCard.

- Gasoline: You can use your PCard for gasoline purchases. If you choose to pay for gasoline with personal funds instead of a PCard, you can be reimbursed upon your return but only if you used a rental car and were traveling on behalf of the university.



The Avis contract does not provide for gasoline reimbursement. Departments reimburse travelers for gasoline purchases if a PCard is not used.

- Restaurant meals: When you are traveling, do not charge meals to your PCard, even in the hotel restaurant. Pay with personal funds and obtain a reimbursement.
- UCF vendors: Purchase items with an ID Transfer in UCF Financials.

If you must purchase goods from a blocked merchant, contact PCard Administration at 407-882-1000 for a temporary override of the restriction.



MONITORING THE PURCHASING AND BILLING CYCLES

When you purchase a commodity or service with your PCard, the following sequence of events occurs, typically over three to five days. However, it may take longer, depending upon how quickly the merchant submits the charge to his or her bank.

Step	Action
1.	The transaction takes place. The merchandise is shipped or handed over to you and the merchant submits the charge to his or her bank. Your monthly spending limit is reduced.
2.	The merchant's bank submits the charge to Visa.
3.	Visa submits the charge to Bank of America (the bank that handles UCF's PCard program) and the merchant is paid.
4.	Bank of America sends the charge to UCF Financials.
5.	Your department's designated approver reviews and assigns the appropriate account code and the department/project to charge and links the charge to the associated purchase order (PO), if applicable can either approve or dispute.

MONTHLY CREDIT LIMIT

When you applied for your PCard, your DDC specified a monthly spending limit for you. This is your monthly credit limit (CL). It is reset to its maximum value on the first day of each month.

To monitor your monthly CL, track your expenditures every month as you do with your personal checking account. You can track them in several ways:

- Maintain a log of transactions similar to a checking account register.
- Call the number on the back of your PCard to check your balance over the phone.
- Call PCard Administration at 407-882-1000.

Do not circumvent the monthly CL by asking a vendor to delay a charge. If your monthly limit has been exceeded, do either of the following:



- Delay your purchase until the limit has been reset, or
- Ask your DDC to contact the PCard Administration to request a one-time override or a temporary increase in your limit.

SINGLE-PURCHASE LIMIT (SPL)

Transaction limits, which are specified by DDCs, place a cap on the amount you may spend for an individual transaction. Single transaction limits in excess of \$1,000 must be justified in writing.

Do not circumvent the transaction limit by asking the vendor to split charges. Splitting charges is against UCF PCard regulations and may result in loss of PCard privileges, disciplinary action, or job termination.

To purchase something that exceeds your transaction limit, complete an online purchase requisition, or contact PCard Administration at 407-882-1000 for a one-time override.

ASSEMBLING AND SUBMITTING YOUR DOCUMENTS

When you receive your monthly PCard statement, assemble the statement, along with a signed PCard Statement Certification form and your receipts, in the order listed below and send your document package to Finance and Accounting.

1. Completed, signed PCard Statement Certification form
2. PCard bank statement (with each occurrence of the card number masked)
3. Receipts (in the same order they are listed on the statement)
4. Any other supporting or pertinent documents

You do not need to submit your statement if you did not have any charges during the statement billing period.

PCARD STATEMENT CERTIFICATION FORM

After you receive your monthly PCard statement, review it for accuracy. You will need to sign a PCard Statement Certification form, which is available on the Finance and Accounting site (<http://www.fa.ucf.edu> > Forms > Procurement Card > PCard Statement



Certification, Form 41-970), certifying the legitimacy of all the charges that appear on the statement.

The reconciler of the monthly statement must sign the certification form acknowledging that receipts for all the transactions listed on the statement are attached. A cardholder may reconcile his or her own monthly PCard statement and sign the statement as the cardholder and reconciler.

PCARD BANK STATEMENT

Use a black marker or whiteout to mask each occurrence of the card number on the statement. The card number will appear twice on the bottom tear-off section of the statement. If you prefer to retain some identifying digits of the card number on the statement that you submit, you can leave the last four digits unmasked. Figure 1 shows an example of a properly masked statement; each of the two areas where the entire account number appears on the statement has been masked. On the example, instances where the last four numbers of the card number appear have also been masked, but this is not required.



Bank of America

JOHN DOE
UNIV OF CENTRAL FLORIDA
XXXX-XXXX-XXXX
October 01, 2014 - October 31, 2014

Purchasing Card **Cardholder Activity**

Account Information	Payment Information	Account Summary
Mail Billing Inquiries to: BANKCARD CENTER PO BOX 982238 EL PASO, TX 79998-2238 Customer Service: 1.888.449.2273 24 Hours TTY Hearing Impaired: 1.800.222.7365 24 Hours Outside the U.S.: 1.509.353.6656 24 Hours For Lost or Stolen Card: 1.888.449.2273 24 Hours	Statement Date 10/31/14 Credit Limit \$5,000 Cash Limit \$0 Days in Billing Cycle 31 Total Activity \$950.00 THIS IS NOT A BILL - DO NOT PAY	Credits \$0.00 Cash \$0.00 Purchases \$950.00 Other Debits \$0.00 Cash Fees \$0.00 Other Fees \$0.00 Total Activity \$950.00

Posting	Transaction	Date	Description	Reference Number	MCC	Charge	Credit
10/06	10/03	CFX - E-PASS AIR	407-690-5000 FL	24431064276083338006776	4784	475.00	
10/20	10/19	CFX - E-PASS AIR	407-690-5000 FL	24431064262083341946190	4784	475.00	

000000 00000000 00000000 [REDACTED]

Account Number: XXXX-XXXX-XXXX [REDACTED]
October 01, 2014 - October 31, 2014

Total Activity \$950.00

Cardholder Signature _____ Date _____
Manager Signature _____ Date _____

Bank of America
BANK OF AMERICA
PO BOX 15731
WILMINGTON, DE 19886-5731

JOHN DOE
UNIV OF CENTRAL FLORIDA
PO BOX 163940
ORLANDO, FL 32816-3940

Figure 1. Properly Masked PCard Statement

RECEIPTS

In addition to the PCard bank statement, mask the card number on the receipts. However, you do not need to mask receipts that contain only the last four digits of the card number.

All PCard transactions must be supported by valid receipts, and PCard approvers must see your receipts prior to approving the charges. It is the approver's responsibility to only approve appropriate, supported charges.

Attach all the receipts in the same order in which they appear on the monthly statement. For example, the receipt for the first charge listed on the monthly statement should be the first receipt attached, and the receipt for the last charge listed on the monthly statement should be the last receipt attached.



OTHER ACCEPTABLE DOCUMENTATION

If you lose or are unable to obtain an original receipt, you can submit other acceptable documentation, which includes:

- A faxed copy of the original receipt from the vendor
- A written statement from you, the PCard holder, describing the items purchased, date of purchase, unit cost, total cost, and other pertinent information.

UNACCEPTABLE DOCUMENTATION

- Quotes
- An image of the approval screen confirming an online order was submitted
- An image of the shopping cart contents for an online order
- A non-itemized packing slip
- A copy of Bank of America's record of the transaction.

WORKING WITH YOUR DEPARTMENTAL PCard APPROVER

PCard approvers are required to approve charges within 20 calendar days after they are posted in UCF Financials. Therefore, you must give all your receipts to your departmental PCard approver as soon as possible.

If you will be out of town for an extended period of time and cannot provide receipts immediately, you may **mail or fax receipts to your PCard approver, if possible.**

Speak with your PCard approver on the phone to confirm that receipts you have collected correspond with the charges that appear on the approval screen and provide the actual receipts upon your return.

ELECTRONIC SUBMISSIONS

If you choose to submit your documents electronically (the preferred method), scan them into a single, black and white PDF document with a medium to low resolution.



Avoid scanning a document in color or grayscale, as these types of documents tend to create large files. If you submit a file that is more than 2 megabytes, it will be returned to you to be rescanned into a smaller file size.

Use the format below to name the PDF file containing your scanned documents. Do not use spaces, and insert a period between the day and year.

First initial of your first name, your full last name, followed by the two-digit month (XX), two-digit day, and two-digit year of the statement.

For example, the PDF file containing the documents pertaining to John Doe's statement of July 31, 2015, would be named: JDoe07.31.15.

Submit your PDF file to PCardStatements@ucf.edu.

INTERCAMPUS MAIL SUBMISSIONS

You can submit your document package to Finance and Accounting via intercampus mail. Indicate on the mailing envelope that the enclosed documents are PCard statements. Be sure to tape all your loose receipts securely to a blank 8 ½- by 11-inch sheet of paper.

RECEIPT RETENTION

When Finance and Accounting receives your submission, all your PCard-related documents will be scanned into DocView (also known as ViewStar), the university's electronic imaging system. For retention purposes, the scanned documents in Finance and Accounting will be the official record. Therefore, the paper copies will no longer be subject to record retention and may be destroyed by the submitting department at their discretion. To request a document from a prior submission, send an e-mail to PCard Administration at PCardStatements@ucf.edu.

TIMELINESS

You should submit your statement package to Finance and Accounting within 30 days of the statement close date. If you fail to submit your package in a timely manner, your PCard could be temporarily suspended until all your documents are received.



WHEN YOU NO LONGER NEED YOUR PCard

If you leave UCF, change departments, or for any reason no longer need your PCard, you must relinquish it to your department. The DDC should then notify the PCard administrator of the change in your employment status by canceling the PCard using the Cardholder Profile/PCard Application form. The DDC should properly dispose of your PCard. For instance, the PCard could be cut in half, shredded, or sent to PCard Administration by campus mail for disposal. Once the PCard administrator cancels your PCard, it will be canceled with Bank of America.

TYPICAL PROBLEMS AND HOW TO SOLVE THEM

Most PCard transactions go smoothly. You select appropriate commodities or services, the vendor delivers the order, charges you the correct price, and the merchandise is exactly what your department ordered. But occasionally, a problem occurs. This section explains the most common problems and how to solve them.

DECLINED CHARGES



If your PCard is ever declined, **do not** ask the merchant to swipe it again. Contact the UCF PCard administrator.

Most declined charges occur for one of the following reasons:

- The purchase exceeds your available balance or single-purchase limit (SPL).
- The vendor's merchant category code is prohibited by UCF.
- Your PCard may have been suspended.

Most declines can be resolved within 24 hours. Here are some common ways to resolve merchant declines:



- If your transaction was declined due to exceeding your purchase limit please contact the PCard administrator at 407-882-1000.
- You can make your purchases from a merchant whose category code is valid.

BILLING ERRORS/DISPUTED CHARGES

- With the volume of PCard charges processed at UCF, mistakes are inevitable. Sooner or later, you will be faced with a posted charge that does not match the receipt. Or perhaps your PCard will be billed for someone else’s purchases or a charge that you incurred will not appear on the PCard approver’s screen. The steps listed below illustrate a typical dispute process.

Step	Action
1.	The departmental PCard approver notices an anomaly and checks with the PCard holder.
2.	The PCard holder then contacts the vendor for resolution.
3.	In the meantime, the PCard approver disputes the charge instead of approving it.
4.	If the dispute cannot be resolved, the PCard holder fills out a Statement of Disputed Item form and faxes it to the PCard administrator within 60 days following the end of the billing cycle in which the erroneous charge was incurred. The form is available on the PCard section of the Finance and Accounting Web site (http://www.fa.ucf.edu/).
5.	Bank of America faxes a copy of the dispute form to the merchant. The merchant then has 60 days to respond to the charge.



The PCard Department will assist in resolving disputes; however, resolution is the PCard holder’s responsibility.



UNSUITABLE MERCHANDISE

If goods are unsatisfactory, return them to the merchant for a credit. The credit must be applied to the PCard that was originally charged. Never accept cash for returned goods that you've purchased with your PCard.

When you receive the credit memo from the merchant, provide it to your PCard approver. When the credit appears on the PCard approver's screen, it is approved just as a charge would be, and the department's account is credited.

LOST OR STOLEN PCARDS

If your PCard is lost or stolen, report it immediately. Keep in mind that you are liable for any charges incurred on the PCard until you report its loss.

- Call Bank of America customer service at 1-888-449-2273.



Caution

If Bank of America personnel ask if you want a replacement PCard, say, yes. Tell them to send it to PCard Administration in the UCF Finance and Accounting Department. PCard Administration will contact you when your new card arrives.

- Call the PCard administrator at 407-882-1000.
- Contact your DDC and your departmental PCard approver.
- Notify the police if you believe a theft has occurred.
- Monitor your PCard records for unauthorized charges.
- Work with the PCard administrator, departmental PCard approver, and others to resolve issues that arise as a result of the lost PCard.

SALES TAX EXEMPTION

Merchants should not charge sales tax on goods and services purchased in the state of Florida that are for use at UCF.



Financials Support Services @ Finance and Accounting

- This includes state and local taxes and taxes on items bought online, even if the merchants are located outside the state of Florida. Online sales tax is charged to the state where the purchase is sent.
- However, the sales tax exemption does not include taxes charged for international purchases or sales tax charged by another state for goods or services consumed in that state such as hotel charges.

UCF's tax exempt number is printed on the front of the PCard. Please provide this number to merchants. A copy of the tax exemption certificate is also provided with your PCard. If you don't receive one, contact the PCard Administration.

WHAT ADDRESS SHOULD I GIVE TO THE MERCHANT?

Each cardholder's billing and shipping address are the same. You provided this address to PCard Administration, and you should use the address for billing and shipping purposes. If you need to change the address for any reason, contact PCard Administration at 407-882-1000.

IMPORTANT CONTACT INFORMATION

CRISTY TRASK
Assistant Controller – PCard Administrator
Email: Cristy.Trask@ucf.edu
Phone: 407-882-2235
Fax: 407-882-2245

BRITTANEY SOTTILE
Senior Accountant
Email: Brittaney.Sottile@ucf.edu
Phone: 407-882-1076
Fax: 407-882-2245

DEREK FISCHBECK
Accountant
Email: Derek.Fischbeck@ucf.edu
Phone: 407-882-1044
Fax: 407-882-2245

SCOTT SEDLAK
Accountant
Email: Scott.Sedlak@ucf.edu
Phone: 407-882-1086
Fax: 407-882-2245

KASSANDRA MCCLEARY
PCard Student Assistant
Email: Kassandra.McCleary@ucf.edu
Phone: 407-823-2435
Fax: 407-882-2245

Bank of America Customer Service
Phone: 1-888-449-2273

Finance and Accounting Website
<http://www.fa.ucf.edu/>



KEY POINTS

- UCF PCards provide the most convenient and cost effective way for individuals to purchase commodities and services for the university.
- UCF PCards work like a personal credit card. They are only to be used by the PCard holder.
- Proper use of the UCF PCard includes safeguarding it, using it to purchase allowable products only, monitoring your balance, and working with your PCard approver to reconcile your account.
- Card limits replenish to the original limits on the first of each month.
- Single transaction limits in excess of \$1,000 must be justified in writing.
- All PCard transactions must be supported by valid receipts.
- Give all of your receipts to your departmental PCard approver as soon as possible. PCard approvers are required to approve charges within 20 calendar days after they appear on the UCF Financials approval screen.
- When you no longer need your PCard, return it to your department. The DDC will cancel and destroy it. The DDC may choose to send the canceled card to PCard Administration to destroy.
- If your PCard is lost or stolen, report it immediately.
- UCF is exempt from Florida state sales tax.



NOTES
