

# Virginia Tech Purchase Card Quick Guide

The Virginia Tech Purchase Card Administrator can be contacted at [purchasecard@vt.edu](mailto:purchasecard@vt.edu).

## Important Phone Numbers

### Bank of America

- Customer Service: 1-888-449-2273
- Card Activation or PIN Management: 1-888-233-8855
- Disputes: 1-866-601-9490
- Fraud Department: 1-866-500-8262

### Virginia Tech

- Brittney Whittaker: 1-4486
- Cheri Meador: 1-6031

## Getting Started

You will be receiving an email from **Bank of America Works** regarding your Purchase Card (p-card) access and creation of your electronic profile.

Once you receive your new card and are ready to activate, you will be asked for an **activation ID**.

**Your activation ID will be the number 208 followed by the first six digits of your Banner/Employee ID.**

## Managing Your Account

You must have your activation ID for servicing and online tools. Bank of America offers two (2) online platforms to manage your account:

- [Bank of America Works](#) – A web-based account management tool
- [Bank of America Global Card Access](#) – A mobile friendly dashboard

## Industry Restrictions

The following types of business are set as standard restrictions on your purchase card. **If you try to make a purchase at one of these suppliers, the charge will automatically be rejected by Bank of America.**

- **Gas and Oil**
- **Restaurant and Food**
- **Car Rental**
- **Accommodations**

In addition to the restrictions set above, the University has fraud table restrictions based on Merchant Category Code (MCC). An example of businesses that fall into this type of restriction would be pawn shops, beauty salons, bars, and financial institutions. **There will be times when a legitimate purchase is blocked due to the way the supplier identified themselves to Bank of America, the University cannot make exceptions in these cases and you will need to find a different supplier or an alternate payment method.**



## Purchases Above Transaction Limits and Split Charges

Every purchase card has a transaction limit. **Purposely circumventing the transaction limit on your p-card to purchase items above spend limits can result in suspension of your p-card.**

**You may never split orders to get them under the limit.**

In an emergency situation, limits can be lifted to accommodate a purchase. To request a lift, fill out a [Lift/Exception Request form](#), the cardholder and approver must sign the form. Return the completed form to [purchasecard@vt.edu](mailto:purchasecard@vt.edu). Ensure all fields are completed as required to avoid delays in processing.

## Receipt Management

P-card receipts can be emailed to [travelreceipts@vt.edu](mailto:travelreceipts@vt.edu), even though they are not travel receipts. After emailing to this address, the images will be available in Emburse (formerly Chrome River) so you can allocate and reconcile. Cardholders are responsible for ensuring all documentation is loaded into Emburse.

## Reconciliation

The monthly banking cycle ends on the 15<sup>th</sup> (fifteenth) of each month. **Your reconciliation must be completed in Emburse by the 10th (tenth) of each month**, and all charges must be allocated—even if you are waiting on a credit or have already reported a charge as fraudulent. **Failure to reconcile by the deadline will result in suspension and/or revocation of cardholder privileges.**

The Controller's office offers [reconciliation training](#) and has an [Emburse Purchase Card Overview](#).

## Sales Taxes

**It is the card holder's responsibility to verify no state sales tax is charged to your card.** If you were charged sales tax, contact the supplier and ask that they issue a credit for the sales tax amount.

Complete the top part of the [University's tax-exempt certificate \(ST-12\)](#) and provide it to your supplier. If the supplier will not refund the tax, retain all documentation showing your refund request in case it is needed for an audit.

## Auditing

The University [Purchase Card Administrator](#) as well as the [Internal Audit Department](#) run reports to monitor card activity. You will occasionally be requested to provide details or transaction receipts on items that appear on these reports. You are expected to comply to these requests in a timely manner.

## Changes, Cancelling, or Temporary Suspensions of your Purchase Card

Card changes or cancellations should be emailed to [purchasecard@vt.edu](mailto:purchasecard@vt.edu). In the event of a name change or a department change, the old card must be cancelled and a new card requested.

**If you will be on extended leave from the university for two (2) weeks or more, you must notify the [Purchase Card Administrator](#)** so your P-Card can be temporarily reduced to a zero-dollar (\$0) limit to prevent unauthorized use. If a cardholder is unexpectedly out, the supervisor or department head is responsible for



notifying the Purchase Card Administrator of the extended leave.

**The cardholder must surrender their card immediately upon the request of the Purchase Card Administrator or upon termination of employment, including retirement.** All documentation pertaining to the card is also expected to be submitted at this time.

### **Returns, Credits, and Disputed Items**

If a return is necessary, the cardholder must contact the supplier and return the items according to the supplier's instructions. **The cardholder should then request that a credit be issued to their P-Card for the returned item, as store credits are not acceptable.** The credit receipt should be handled in the same manner as a charge receipt. For disputes or questionable charges, the cardholder must contact the supplier immediately to request credit. If the issue cannot be resolved directly with the supplier, the cardholder must contact Bank of America at the [number listed above](#).

### **Lost or Stolen Cards**

If your card is lost or stolen, please contact Bank of America at the [number listed above](#).

### **Location of VISA and Sharing the Card Number**

**You are required to keep your card in a locked and secure location.** It is best not to carry your card on your person.

Never share your full card number with anyone other than a supplier you are doing business with. This includes others in your office. **This card is only to be used by the person whose name appears on the front of the card.**

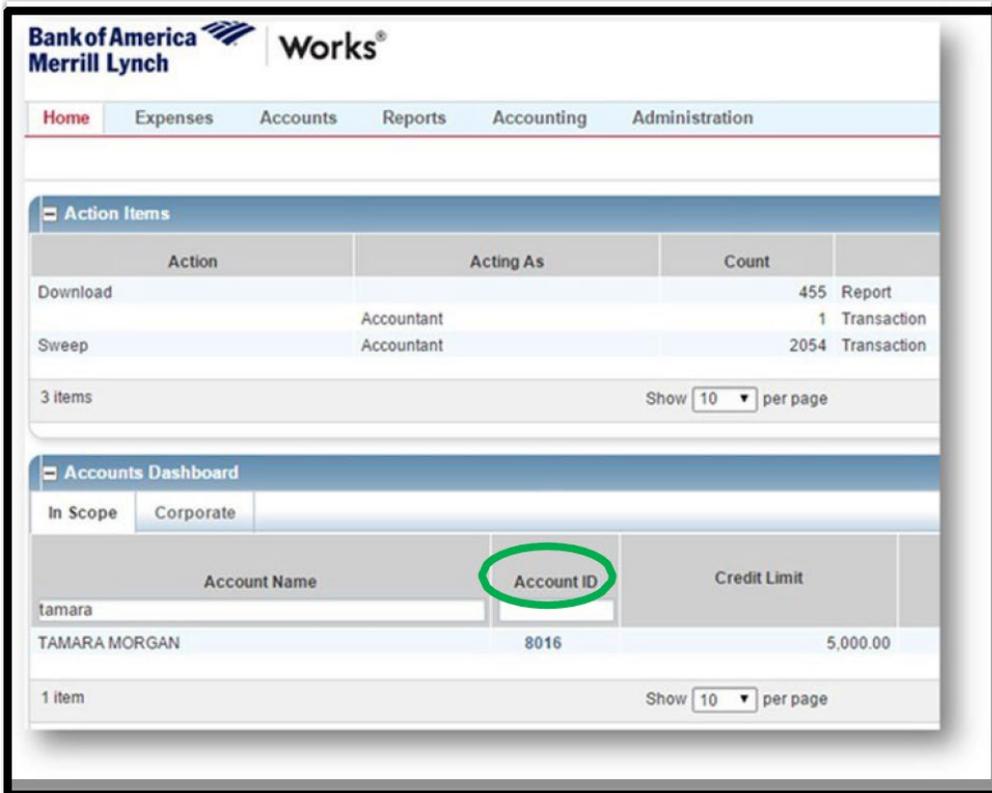
**Do not mail, fax, email, or scan any document containing a full account number, including in attachments.**



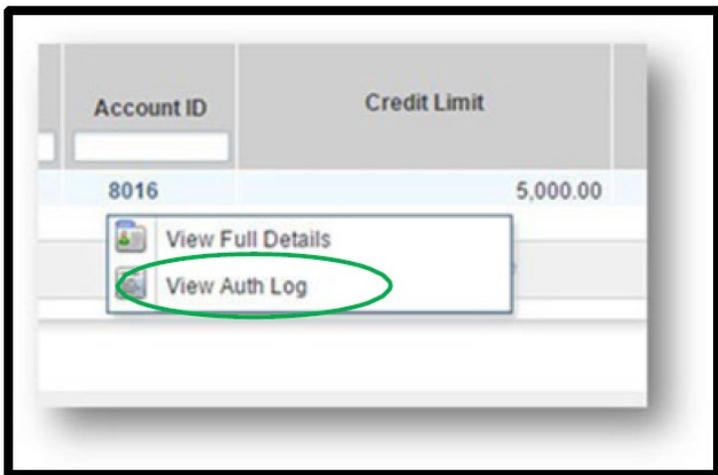
## How to Determine Why a Charge Was Declined

Bank of America Works provides an Authorization Log that displays recent transactions or declines, as well as the real-time balance, which includes purchases that have been authorized but have not yet posted.

From the **Works home page**, locate the **last four (4) digits of the account number** and select.



Select **View Auth Log** from the drop-down menu.





The Decline Reason gives details for a declined transaction. The account’s real time balance, which includes authorizations that have not yet posted, shows in the top right Available Funds area.

Current Balance: 99.95		ATM Cash Limit: 0.00		Available Funds: 12,400.00			
Date	Merchant Name	MCC	Amount	Result	Auth/Decline Code	Decline Reason	Amount Avail Before Auth
03/16/15 12:39:46 EDT	BERNSTEINS GALLERY ...	5971	\$99.95	Authorized	083654		
03/13/15 14:03:05 EDT	BERNSTEINS GALLERY ...	5971	\$99.00	Declined	0803	INDIVIDUAL MCCG IS EXCLUDED	\$12,500.35
03/13/15 14:02:23 EDT	BERNSTEINS GALLERY ...	5971	\$99.95	Declined	0803	INDIVIDUAL MCCG IS EXCLUDED	\$12,500.35

- **Declined for Score 1** – Bank of America (BOA) suspects fraud on the account. Call BOA at the number on the back of the p-card to verify recent activity on the account.
- **Declined for Invalid PIN** – PINs are established by the Cardholder. PINs can be checked in the BOA Payment Center.
- **Declined for MCCG is Excluded** – The MCC (Merchant Charge Code) is not allowed.