National City Commercial Card Program
Cardholder Guide and Frequently Asked Questions

Cardholder Resources

National City Commercial Card Services Center (NCCS)
The National City Commercial Card Services staff will support you in regards to questions with your account. The automated Voice Response Unit (VRU) will walk you through an automated system to obtain information. To speak to a NCCS representative, enter your account number and zip code and press the "*" key. The hours of the Commercial Card Services Center are 8 a.m. to 7 p.m. ET and their toll free number is 866-646-6880. Lost and stolen reporting is available through the same number 24 hours a day, seven days a week.

1. Where is the Commercial Card Services Center, and how is it staffed?
Your Commercial Card Services Center, located in Columbus, Ohio, provides customer service from 8 a.m. to 7 p.m. ET Monday through Friday. Our service operation consists of representatives trained to respond to the specific needs of commercial cardholders.

2. Who do we call for answers?
You should call the Purchasing Department at 872-3014 when you experience:
1. a Declined Charge due to CREDIT LINE INCREASES/EXCEEDING THE CREDIT LIMITS.
2. a Declined Charge and you need the VENDOR-TYPE BLOCKING (MCC Code) reviewed by the Purchasing Department.
3. Account closure/Activation/Replacement

3. Who do we call to report a lost or stolen card?
Contact our customer service number 24 hours a day, 7 days a week for lost or stolen card reporting.

4. What should I do if a charge I didn't authorize appears on my statement?
Contact the Commercial Card Services Center immediately. If there is a chance of fraudulent activity, the account will be closed, and a new account number will be issued to you immediately.

YOU ARE REQUIRED to safeguard your P-card against theft and unauthorized usage. That means protecting your account number as well as your P-card.
- *Remember that the account number can be found on receipts, charge slips, faxes, invoices and can be recorded by camera cell phones. If you use the P-card to make telephone purchases, be aware that your card number may be overheard.*

If you suspect that your account number has been stolen, contact the bank immediately to have the account closed.

Disputing a Charge
If a cardholder believes that an item on a billing statement is incorrect, or if more information about a purchase is needed for reconciliation, the charge may be disputed.

5. What process do we follow to dispute a charge?
a. You should try to resolve the issue with the merchant. If successful, make sure to get a written confirmation of the credit from the merchant.

b. If you can't resolve the issue or if the credit does not appear on the next statement, the cardholder notifies the National City Chargeback Department of the disputed charge, in writing, within 60 days of the filling statement date on which the error first appeared.

c. Complete the dispute form for reporting disputed items. The cardholder verifies that any written request includes:
- Cardholder signature and account number
- Dollar amount of the suspected error
- Reference number and merchant name from the statement
- Description of the error and an explanation of why you believe the transaction to be in error.

d. The cardholder either mails or faxes the request to:

National City Bank
PO Box 2859
Kalamazoo, MI 49004
Fax: 269-973-1687

The Chargeback Department will investigate all reported disputes received in writing. We will notify the cardholder in writing about the results. You will be credited the disputed amount if the transaction is found to be invalid. If, during our investigation, we determine that the transaction is indeed valid, the charge will be re-applied to the statement and must be paid.

6. Do we have to pay for disputed charges before they are investigated?
We don't require cardholder payment on properly reported disputed amounts while the disputes are being investigated.

7. How long does it take to resolve a dispute?
The average time required for billing dispute resolution after the receipt of a cardholder notice is 45-60 days.

Preventing Fraud

The Commercial Card Services Center is committed to the team approach of preventing fraud. When you and National City work towards the common goal of fraud prevention, the risks are significantly reduced.

8. How can I help reduce the risk of fraud?
The following guidelines will help you prevent fraud:
1. Examine your monthly statements for unauthorized charges. Notify our Chargeback Department if there are charges on your statement that you do not recognize.
2. Watch sales clerks to make sure your card is not being used to imprint more than one transaction slip. Be sure the card is returned and that the card you are handed is yours.
3. Do not leave cards lying around the house, a hotel room, in an unlocked desk, or in the car.
4. Beware of callers seeking your account number. The telephone is a favorite tool for criminals seeking valid account numbers or information
5. Destroy expired cards by cutting them in half.
6. If the card is lost/stolen/missing please notify Commercial Card Services immediately.

9. How does the Commercial Card Services Center help reduce the risk of fraud?
The MU Purchase card program is designed to allow us to specify transaction and spending limits for certain types of charges. These limits are applied to businesses that are identified by specific Merchant Category Codes (MCCs).

Personal Spending on the Commercial Card

The Commercial Card is intended for business use only. Personal spending on the Commercial Card is strictly prohibited. The Commercial Card Services Center reserves the right to take adverse action on accounts that are clearly violating the "Business Use Only" intent of the card. Any action taken will be in the best interest of the university and National City. **Be sure to tell your vendor that MU is Tax Exempt.**

10. **What kind of supporting documents do I need to document a transaction?**
    This document **must be an original invoice or receipt**, sent by the supplier, not a facsimile or a photocopy.

    Each supporting document must contain detailed information regarding a transaction. This documentation should always include:

    - Merchant name and address
    - Transaction total and date
    - Transaction detail including item descriptions, quantities, and unit prices.

    Proper supporting documentation – in detail – is critical to your use of the P-card. Without it, your transactions become unauthorized purchases that may lead to the suspension or cancellation of your card.

11. **What is a Procurement Card (P-card)?**
    - A P-card is a Visa credit card that can be used to make purchases necessary to conduct University business.
    - This is a "corporate liability" card; the University pays the monthly bill.
    - IMPORTANT: P-cards are assigned by the University to specific individuals and may be used ONLY by that individual. There are NO "department use" P-cards.

12. **Who Can Obtain a P-card?**
    Any MU employee is eligible to apply for a P-card with the written approval of their department head. Temporary employees, student workers, and volunteers are not eligible to have a P-card.

    P-cardholders should be those people that actually make purchases (i.e., the person that walks to the store, keys in an order online, etc.) Departments may have as many P-cardholders as needed. We encourage individuals who make frequent purchases to obtain a P-Card.

13. **What are the Cardholder Benefits?**
    How will it help me?
    - Using a P-card gives you greater control over your purchases for the University
    - You eliminate the need to complete the traditional procurement and payment methods (Purchase Requisitions, Reimbursement Requests, Petty Cash forms, etc.).
    - You avoid the need to spend your own money and then seek reimbursement.
    - Added bonus to MU: The Purchasing department no longer needs to process low dollar purchases and invoices and can devote its efforts to higher dollar transactions where our expertise can mean significant dollar savings to MU.

14. What are the Prohibited P-card purchases?

You are authorized to buy anything EXCEPT the unauthorized/prohibited items listed:

a. Personal services vendors, such as:
- Temporary agencies
- Consultants
- Attorneys
- Honoraria recipients
- Recipients of prizes and awards
- Medical services

b. Goods or services for **personal use**. The Commercial Card is intended for business use only. Personal spending on the Commercial Card is strictly prohibited. The Commercial Card Services Center reserves the right to take adverse action on accounts that are clearly violating the "Business Use Only" intent of the card.

c. Any order that exceeds **$1,000** (unless previously approved by the Purchasing Dept)
- Orders over $1,000 must go through the Purchasing Department, regardless of the unit price, for fixed asset tracking requirements.
- Splitting a large order into multiple transactions each less than $1,000 is NOT allowed.
- The $1,000 limit includes ALL fees (shipping, handling, or set-up).

d. Prizes, awards gifts, and gift certificates prohibited elsewhere in the MU purchasing policy.

e. Leases or other contractual agreements *regardless* of the cost

f. Special occasion items (flowers, fruit baskets, candy, balloons, etc. to celebrate staff events such as births, deaths, retirements, etc are specifically prohibited purchases under MU policy.)

g. Any purchase prohibited by another MU policy

h. Any item within an MCC code which is not included in one of the card's authorized categories.

15. Why did I get declined and now what do I do?

Your transaction will be declined at the point-of-sale for the following reasons:

- If the transaction exceeds your single transaction limit electronically encoded into your P-card.
  - splitting an order that exceeds your single transaction limit into multiple charges to avoid this limit is a violation of policy and transgressors are subject to disciplinary action.
- If the transaction causes you to exceed your Monthly Transaction limit.
- Or if the supplier's Merchant Category Code (MCC) is blocked.
  - every merchant that accepts a credit card has an assigned four-digit Merchant Category Codes that identifies the type of goods/services provided. MU has decided to "turn off" MCC codes of vendors who sell items that are never allowed under the P-card Program. If an MCC code is turned off, your P-card will be declined. If you believe you have been declined in error, call the P-card Program Manager.

> **Please note:** MCC blocking may not automatically prevent you from making a purchase that is not authorized. You must always adhere to the P-card purchasing policies and not depend on MCC blocking to decide whether or not a purchase is authorized.

If your P-card is declined, contact the P-card manager at 872-3014. Be prepared to provide details about the transaction. These declines can often be corrected with a call to the bank.

Note: Although not technically declined, some transactions are blocked by the vendor due to an error in the Billing Address. When asked for a Billing Address, you should always provide the address that appears on your P-card statement. If that address is incorrect, contact the P-card Program Manager.

16. What constitutes "proper" supporting documentation?

It is YOUR responsibility to gather and retain supporting documentation for your P-card purchases. This documentation will take the form of a **supplier-produced document that contains detailed information regarding the transaction.** This includes cash register receipts, charge slips, invoices, and/or computer screen prints. The documentation should always contain the following information:

- Merchant name and address
- Unit prices
- Transaction total amount
- Transaction date
- Transaction details:
  - item description(s)
  - quantities ordered and received

> **IMPORTANT**
>
> In addition to the description of the items purchased, ALL documentation should include a notation of the **business purpose** for the transaction. This will serve as a justification for the transaction.
>
> Please be thorough when including a full description of the business purpose of all purchases.

17. What and when do I submit my statements to Accounts Payable?

P-cardholders and the financial manager must each sign and date the P-card Statement and submit the statement with attached original receipts to Accounts Payable by the 15th of each month.

18. What controls are in place to ensure proper use of P-cards?

As the P-card staff in the Purchasing Department is responsible for ensuring that the program complies with University policies and procedures, P-card documentation submissions are regularly reviewed for accuracy, completeness, and propriety of expenditures. Exceptions to MU policies are pursued with the cardholder for resolution. When resolution cannot be attained, the issues are escalated to a higher level which may result in disciplinary action.

19. Who can have a Purchase card?

- It is the responsible person that determines who will be allowed to use a P-Card within his/her organization.
- The responsible person must monitor the usage of the P-card to ensure that all policies and procedures are being followed.
- The responsible person is required to sign off on P-card statements for the staff.

- Responsible persons are responsible to their Vice President or Dean for the proper operation of the P-card program within their assigned organizations

20. How do I determine which staff members should have a P-card?

Any MU employee is eligible to apply for a P-card. In determining need, you should ask yourself:

- Is this person regularly required to make purchases on behalf of the University?
- Will this person be responsible for adhering to policies and procedures?
- Are there already other P-cardholders within the department who could make purchases for this person?

Remember: These are NOT “departmental” P-cards and may not be shared among coworkers. The only person authorized to use a P-card is the person whose name is embossed on the P-card. Departments may have as many P-cardholders as they require.