

Welcome!

Pcard Training Level 1: New Cardholders

- Everyone: please turn electronic devices to vibrate, silent or off.
- Classroom participants: please be mindful of the microphones and keep ambient noise to a minimum.
- Video participants: please actively participate, but mute your microphone when not speaking.
- Everyone: ensure your attendance is captured by the facilitator in order to receive credit for completing this course.





Introduction

- Facilitator Intro
- Contact Info
 - Email: purchasing.card@wsu.edu
 - Admin Phone: (509) 335-9527
 - Website: <http://purchasing.wsu.edu/Purcard.html>
- WSU Card Programs Intro
 - JPMC Purchasing Card
 - JPMC CTA Card
 - JPMC Travel Card
 - Comdata Fuel Card

Purchasing Card Glossary

- **PaymentNet - PNet**
- **Card Roles**
 - CARDHOLDER - CH
 - RECONCILER - REC
 - APPROVING OFFICIAL - AO
 - APPROVING OFFICIAL DELEGATE - AOD
 - DELEGATED PURCHASER
- **Limits**
 - SINGLE TRANSACTION LIMIT - STL
 - MONTHLY CREDIT LIMIT - MCL
 - TRANSACTIONS/DAY LIMIT
 - MERCHANT CATEGORY CODE - MCC
 - DIRECT BUY LIMIT - \$10,000

The Transaction Lifecycle

```

graph LR
    A[Merchant - Point of Sale] --> B[Merchant - Batching]
    B --> C[Acquiring Bank]
    C --> D[Point of Transaction Visibility]
    D --> E[Issuing Bank]
    E --> F[PNet]
  
```

- AVG. Time between Trans Date & Post Date = 3 days
 - Due to batching, it can be much longer (i.e. 6+ months)
- Any declines that happen prior to the point of visibility are at the fault of the Merchant or the Acquirer, and we will have no info about why.

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Card Framework

- **Policy - BPPM 70.08**
http://public.wsu.edu/~forms/HTML/BPPM/70_Purchasing/70.08_Purchasing_Card.htm
- **Method of payment only**
 Approval of expenses comes from the AO
- **All policies are always in effect.**
 WSU, Local, County, State, Federal, Grants, NCAA, etc...
- **Limits – based on your needs, 110%**
STARTING POINTS
 STL: \$3,500
 MCL: \$3500-\$10000
 Transactions per day: 8

 NOTE: STL requests at the Direct Buy limit and over require additional approvals and reviews in order to be granted.

Tax and Shipping

Transaction limits include all merchant included costs (i.e. tax, shipping, special handling, surcharging, etc...).

NOTE: The Direct Buy limit only factors in the subtotal.

Examples:

Q: Card Smith #1234 has a STL of \$3500, and attempts to buy a Computer from Dell for \$3300. The transaction declines - **WHY?**


A: After Tax and Shipping is applied, the grand total of the transaction is equal to \$3700, and is now over the STL.

Tax is based on the ultimate destination of the goods or services.

- Where the item was purchased is of no consequence!
- We also do not account for any destinations outside the state of WA .
- If the tax paid to the original merchant is too little or too much based on the ultimate location, then WSU pays "Compensatory or Use Tax" directly to the State of Washington.
 - This does NOT affect the card's limits, as Comp Tax is done on the backend by WSU, not JPMC.

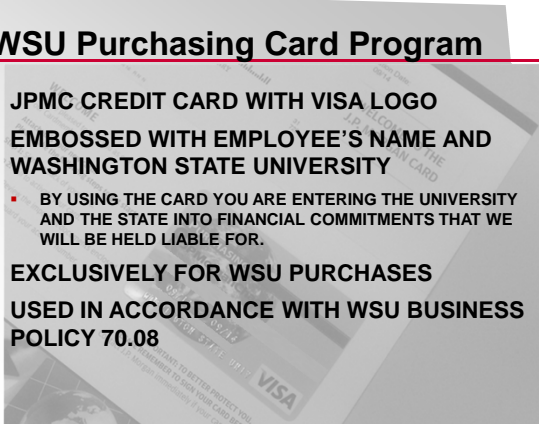
The University is **NOT** tax exempt.

- This is rare as most Universities are.




WSU Purchasing Card Program

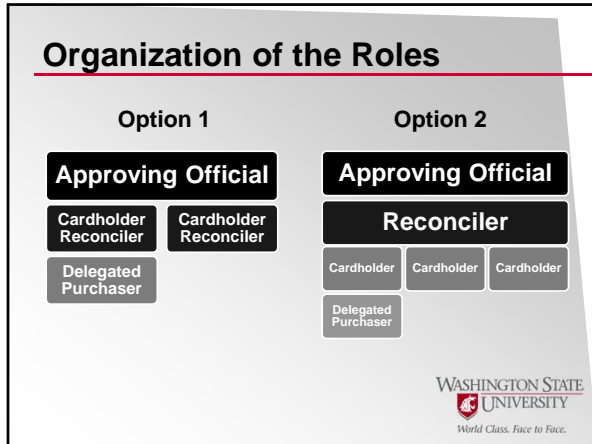
- **JPMC CREDIT CARD WITH VISA LOGO**
- **EMBOSSED WITH EMPLOYEE'S NAME AND WASHINGTON STATE UNIVERSITY**
 - **BY USING THE CARD YOU ARE ENTERING THE UNIVERSITY AND THE STATE INTO FINANCIAL COMMITMENTS THAT WE WILL BE HELD LIABLE FOR.**
- **EXCLUSIVELY FOR WSU PURCHASES**
- **USED IN ACCORDANCE WITH WSU BUSINESS POLICY 70.08**



Purchasing Roles

CH Purchase	REC Record	AO Approve
<ul style="list-style-type: none"> • Make allowable purchases • Receive goods • Document transactions • Timely submission of receipts • Report lost or stolen card 	<ul style="list-style-type: none"> • Receive, examine, and maintain all documentation • Upload data into PNet • Review transactions in PNet for validity • Assemble EOM 3-part documentation 	<ul style="list-style-type: none"> • Examine all documentation and transactions for validity • Approve requests • Sign EOM report as Signature Authority • Supervise use of Pcard





- ### Cardholder Responsibilities
- KEEP CARD SECURE
 - LOCKED WSU FILE IF NOT IN USE
 - MAKE ALLOWABLE PURCHASES
 - PROMPTLY SUBMIT ITEMIZED RECEIPTS TO RECONCILER
 - VERIFY QUESTIONABLE CHARGES
ACCESS CODE = _____ DOB _____
 - REPORT LOST OR STOLEN CARD

- ### Lost and Stolen Cards
- ACCOUNT NUMBER STOLEN
 - PLASTIC CARD LOST
 - CALL JPMC TO REPORT: 800-270-7660
ACCESS CODE = 9999; DOB 1/1/77
 - TIME IS OF THE ESSENCE !
 - NOTIFY RECONCILER AND APPROVING OFFICIAL
 - RECEIVE AND SUBMIT JPMC'S AFFIDAVIT OF FRAUD

Cardholder Responsibilities

- MAKE NO PERSONAL PURCHASES
- MAKE NO PURCHASES RESTRICTED FOR PCARD BY POLICY BPPM 70.08
- COMPLY WITH UNIVERSITY DIRECT BUY LIMIT: \$10,000
- STRIVE TO ACHIEVE GOOD VALUE IN YOUR PURCHASES. CHECK PRICES AND QUALITY.
- ABIDE BY THE ETHICS GUIDELINES SET FORTH IN THE BPPM (SEE 10.21, 20.37, AND 70.15).
- UNDERSTAND TRANSACTION DATA IS HIGHLY TRANSPARENT AND RETAINED AS PUBLIC RECORD

Transaction Documentation

- one for every transaction
- obtained from the merchant
- original form, integrity preserved
- itemized

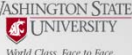
RECEIPT, INVOICE, PACKING LIST,
ORDER CONFIRMATION OR OTHER
DOCUMENT CONTAINING

- name of merchant
- date of purchase
- description
- quantities
- unit prices

Appropriate Transactions

- Certain goods and services are unallowable on the Pcard. BPPM 70.08 contains a full list of these restricted items.
- An EXCEPTION REQUEST TEMPLATE can be submitted for permission to buy any prohibited items. Template requires AO approval. Incomplete requests will be returned to the requestor.
- Exceptions are approved only in advance of a purchase. If the transaction has posted, then no exception will be approved -- Instead, Cardholder must submit DOCUMENTATION OF RESTRICTED PURCHASE.
- All Templates are provided at:

<http://purchasing.wsu.edu/RestrictedPCardPurchases.html>



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Restricted Purchases

Prohibited Purchases

University personnel are not to authorize payment with purchasing cards for:

Alcohol

- Alcohol for any purpose
- Meals served with alcoholic beverages

Beverages

- Water for employee consumption where potable water is available. EHS determines whether available water is potable.

Entertainment

- Tickets (unless such purchases are charged to 17A).

Gifts

- Donations
- Gift Cards
- Gifts (unless allowed by and charged to 17A).

http://public.wsu.edu/~forms/HTML/BPPM/70_Purchasing/70.08_Purchasing_Card.htm

Restricted Purchases

Restricted Materials

- Controlled Substances
- Over-the-Counter Medications for first aid kits unless preapproved in accordance with SPPM 2.42.
NOTE: OTC Medications are allowable PCARD purchases without preapproval for units with dispensing pharmacies or trained medical staff.
- Prescription Medications
NOTE: Prescription Medications are allowable PCARD purchases for units with dispensing pharmacies or trained medical staff.
- Radioactive Materials
- Weapons, Ammunition
- Fuel for University-owned, privately-owned or rental vehicles.

Contracts

- Contract payments, including leases and rentals as well as rentals of mini-storage space
NOTE: Payments for short term small equipment rentals are allowed.

Internal Purchases

- Purchases from WSU departments (Use interdepartmental Requisition and Invoice (IRI); see 70.05)

Restricted Purchases

Restricted Payments

- Cash Advances
- Employee Relocation Expenses
- Payments to individuals, employees, students
- Personal Purchases
- Purchases to be funded by registered students organization (RSO) accounts, e.g., student club and organization expenses (See 70.18 for purchasing procedures.)
- Transactions split to circumvent the direct buy limit of \$10,000.

Travel

- Employee Travel and reimbursable expenses (e.g., transportation, lodging, hotel reservations, meals.)
- EXCEPTIONS: The following travel-related payments are allowable:
 - Payment of Washington "Go-Pass" road toll fees
 - Conference registration fees without included lodging costs or paid to a WSU department (see 95.05 and 80.05)
 - Nonemployee travel and travel expenses (e.g., hotel reservations, ground transportation and lodging).

Restricted Purchases

Equipment and Furnishings

- Air Conditioners (see 70.10)
- Appliances for break rooms or personal use, e.g., coffee makers, refrigerators and microwaves.
- Furnishings which must be purchased through Facilities Services, Operations, in accordance with 70.01, 70.10 and 80.45, i.e.:
 - Carpeting
 - Floor/Window Coverings
 - Furniture requiring connections to a building or building utilities
- Capitalized equipment (object 06; see 20.50 for definition; see also SAAM Chapter 30 and below and 70.09)
- Equipment purchased with equipment trade-in credit (see 70.12)
- Equipment qualifying for tax exemption or tax deferral (see 70.42)
- Equipment with titles and licensing, e.g., vehicles, trailers and vessels

Services

- Funds transferred to internet accounts to pay web services workers or survey respondents
- Nonemployee labor for services subject to prevailing wages (e.g., carpentry, electrical, plumbing)
- Telephone services, including cellular telephone services and hardware for accounts not owned by the University.

Merchant Category Code Blocks

Transactions with merchants in these categories will be declined:



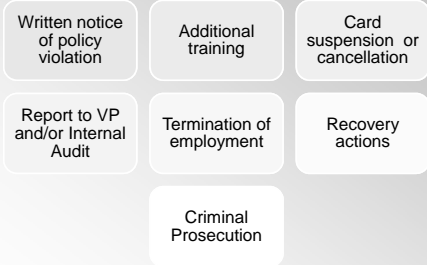
- Airlines, Air Carriers
- Airports, Airport Terminals
- Travel Agencies and Tour Operators
- Transportation Services
- Passenger Railways



- Banks, ATMs Wire Transfer, Money Orders
- Jewelry Stores
- Watch, Clock & Jewelry Repair
- Furriers And Fur Shops
- Dating & Escort Services
- Lottery Tickets, Betting



Consequences of Misuse



Declines may happen...

- THE TRANSACTION IS OVER LIMIT
- MONTHLY CREDIT LIMIT USED UP
- IT'S THE 9TH CHARGE OF THE DAY
- THE ACCOUNT IS SUSPENDED
- CARD EXPIRATION DATE ERROR
- ERROR IN 3-DIGIT SECURITY CODE

WHAT TO DO:

During WSU business hours
call 509-335-9527;
after hours call
800# on back of PCard

Online Purchases

- **BILLING ADDRESS – ALL WSU P CARDS**
WASHINGTON STATE UNIVERSITY
PO BOX 641020
PULLMAN, WA 991641020
- **SHIPPING ADDRESS FORMAT**
WASHINGTON STATE UNIVERSITY
ATTENTION: YOUR NAME
BUILDING NAME/ROOM NUMBER
STREET ADDRESS
CITY STATE ZIP CODE

Delegated Purchases

- Cardholder may authorize and instruct another employee to make purchases.
- The card must be checked out and back in on a PCard Check-out Record.
- Cardholder provides a delegation form for the assistant to show merchant.
- **The cardholder is responsible for all purchases made with his/her PCard.**

PCard Account Maintenance

Change of Reconciler	Change of Approving Official	Change of Spending Limits
Change of Duties	Transfer or Separation from Dept.	Compromise or Fraud

The Pcard is the property of the bank, and the cardholder is responsible for all activity on their card. If the cardholder leaves WSU or their dept., the card is to be closed and destroyed. The cardholder must notify Purchasing of this event in advance via written notification.

Resources for Program Participants

<http://purchasing.wsu.edu/Purcard>

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Program Administration

The Purchasing Card Program is administered from Purchasing Services, and supported by Accounts Payable.
Key contacts:

Jeff Senkevich 509-335-9527	Program Management	Account maintenance, training and customer assistance
Patty Gropp gropp@wsu.edu	Program Administration	Policy, compliance, customer service
Sean Dinius 509-335-2010	Accounts Payable	Assistance with posted transactions and tax issues

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End of Training

We appreciate your attendance, attention, and effort in being here with us today.



Late Attendance

If you did not get marked off for Roll Call at the beginning of class, please ensure to get credit for today by notifying me via email at purchasing.card@wsu.edu

Email should contain:

- Your Full Name
- Your WSU ID#
- Your Location (City and Dept. name)
- Make sure to identify the class you attended as "Level 1 Pcard Training on XX/XX Date"