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**PNC BANK  
PURCHASING CARD  
CARDHOLDER GUIDE**

**What is a Purchasing Card?**

The PNC Bank Purchasing Card is a credit card intended primarily to improve the procure-to-pay process and used as a complementary payment mechanism for orders not placed in BuyUSI. The Purchasing Card can be used by approved merchants that accept Visa.

**Who owns the card?**

All card held as.

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## Purchasing Card - Negligence - Misuse – Abuse – Fraud

**Negligence** (Merriam-Webster): Failure to exercise the care that a reasonably prudent person would exercise in like circumstances. Marked by carelessly easy manner.

Examples:

- Sloppy record-keeping – not for personal gain
- Unsecured card and/or record retention
- Lack of receipts
- Missing statements
- Unsigned documents
- Lack of Card Log/User Agreements for Departmental Card

**Misuse/Abuse:** Intentional misuse of the card – not for personal gain.

Examples:

- Intentionally splitting a transaction to avoid BuyUSI requisition
- Using non-contract vendor(s)
- Using a card accidentally for a personal purchase but reporting such purchase and reimbursing the University (first occurrence)
- Foundation purchases made on the Purchasing card

**Fraud** (Merriam-Webster): Intentional perversion of truth in order to induce another to part with something of value or to surrender a legal right. An act of deceiving or misrepresenting.

Example:

- Unauthorized transactions on the card or transactions made by employee(s) for personal gain with no benefit to the University

The Purchasing Card remains the property of PNC Bank and is issued at the sole discretion of the University. The University reserves the right to suspend or cancel card privileges at any time for any reason. The Cardholder agrees any 4(d) a Idro. T. 4(n)-6 (i)-7(n)-6 (oUamdTw 0B-3. 7(ni. 8)-5 5g)-2. 44 (i)-9 7(n)-6sk (r)-(e)



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### **Who pays the bill?**

The University remits payment directly to PNC Bank. Cardholders receive a monthly email statement for

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### **Rebates and Gifts**

Rebates or refunds received as a result of Purchasing card usage shall be the property of the University and shall be deposited promptly into the University's accounts. Any gift cards or other incentives received as a result of card purchases should be used solely for University purposes. A Cardholder must

## Selecting a Fund/Org

When transactions are allocated, the Fund/Org is selected. This selection records which Fund/Org will most directly benefit from the purchase of the good or service. Expenses can be split between two or more Fund/Orgs and should be charged based on relative benefits received.

Appropriate selection of Fund/Orgs is essential to correctly reporting financial activity to state governments, federal agencies, and other stakeholders. Fund/Orgs also demonstrate how the University's activities contribute to its mission. The section [Allocating Expenses](#) provides information on allocating transactions by fund/organization.

## How often should I allocate transactions and reconcile my receipts?

The Cardholder, or their proxy, must allocate their transactions and reconcile their receipts twice a month. You can, however, review and allocate as often as you wish. The cardholder and the proxy will receive a weekly email from ActivePay listing any unreviewed transactions. If you do not have any unreviewed transactions, you will not receive this email.

The Cardholder or their proxy should review the charges they have to date and report any discrepancies immediately by [emailing](#) the program administrator. See the section [How do I dispute a charge?](#) for more information on this topic. The Cardholder or proxy should then access ActivePay, allocate the charges, and attach the receipts electronically to the transactions. It is the responsibility of the Cardholder or their proxy to make sure the attached documentation is clear and legible. The Cardholder or their proxy will need to keep the original receipts for two fiscal years. For information on how to allocate charges and attach receipts electronically, please see the ActivePay portion of this guide below.

Cardholders and their proxy will receive a separate email notification from ActivePay, with their statement attached, on the first business day after the cycle closes, usually around the 16th of the month. The Cardholder or their proxy should review the entire statement for any discrepancies and report any issues as previously discussed. The Cardholder or their proxy will allocate the remainder of the transactions and attach the necessary receipts. This should be done within seven (7) business days of receiving the statement.

Cardholders who fail to reconcile their charges according to the parameters established in this guide may lose their card privileges without notice at the discretion of the program administrator or the controller.

## How does the Financial Manager review and approve charges?

Around the 1st of each month, financial managers will receive an email from [USI1PurchCard@usi.edu](mailto:USI1PurchCard@usi.edu), which will provide them with a list of all transactions allocated to the fund/org for which they are responsible. If there are issues, the Financial Manager will email all questions to [USI1PurchCard@usi.edu](mailto:USI1PurchCard@usi.edu). If there are no issues, no action is required.

### **How will Accounts Payable know I am finished allocating charges?**

The final step in allocating transactions is clicking the Review button. Once you have clicked the Review and Save buttons, the system will automatically notify Accounts Payable. See the section [Finalizing Allocations](#).

### **How do I dispute a charge?**

The University has only 60 days from the date of the statement on which the item first appears to dispute a charge. Cardholders should examine their statements thoroughly and report any discrepancies immediately by [emailing](#) the program administrator.

### **Should I pay sales tax?**

The University is exempt from Indiana sales tax. As a convenience to Cardholders, the tax-exempt number is embossed on the face of the cards. Vendors that require an original certificate should email Procurement ([procureserv@usi.edu](mailto:procureserv@usi.edu)).

### **What if my card does not work or is declined?**

A card can be declined for a variety of reasons, such as exceeding the single purchase amount limit, suspected fraudulent activity, or trying to purchase something from a vendor with a MCC code that is not allowed on the card. If a purchase is declined, you can access recent activity and view the reason for the decline. Please see the section [View Recent Authorization](#) of the ActivePay portion of this guide for instructions on how to do this and a listing of standard declined codes.



## PNC BANK PURCHASING CARD ACTIVEPAY GUIDE

### Introduction

PNC ActivePay is an online reporting tool that allows you to access the USI Purchasing Card transactions securely over the Internet. You will be able to review charges, allocate expenses, see current activity, including declined transactions and card balances, and view your own Cardholder information.

This manual will highlight some of ActivePay's essential functions, provide the first steps to logging into the system, explain how to view transactions, create splits, enter descriptions and business purposes, add account codes, and upload receipts.

### Getting Started: Logging in – The First Time

#### STEP ONE

Go to <http://www.pncactivepay.com/>

#### STEP TWO

Enter your username, password, and organization ID.

- Your username is your myUSI login
- Your password can be found in an email you previously received from ActivePay (the best way to enter the password is to copy and paste it into the password field)







## Frequently Used Decline Codes

The following are some of the most common decline codes and reasons.

| Decline Code | Description                 | Comments   |
|--------------|-----------------------------|--|
| 0068         | Not Enough Available Money  | The card does not have enough of its cycle limit available to cover the transaction                |
| 0134         | Card has not been activated | CRV Status   |
| 0802         | Card Is Not Effective       | An invalid expiration date was entered by the merchant   |
| 0823         | MCCG Include No Match       | The Merchant Category Code that the merchant is set up with is not included/allowed on the account |
| 0825         | MCCG Exclude (Corporate)    | The Merchant Category Code that the merchant is set up with is excluded/blocked on the account     |

## Receiving Your Statement

The monthly cycle will end on the 15th of each month unless the 15th falls on a weekend or another non-business day. In that case, the cycle end date will be the next business day.

You will receive an email from PNC the day after the cycle ends. Anyone listed as your proxy will receive the same email. Below is an example of the email.

Your statement will be attached to this email. You can print your statement directly from this email if you wish. Clicking on the link provided in the email takes you to the PNC ActivePay login page. Login to view your statement online.

## Accessing Statements Online

- Hover over Transaction Maint
- Click on Statements

The system will automatically take you to the most recent statement page. You will see a listing of all cards to which you are linked. Make sure that the Organization is set on "PCARD" if you are a user of both Purchasing and Travel Cards. Click on the row that has the card you need, then select an action from the listing that will appear.

NOTE: Cardholders will not receive paper statements.



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In most cases, the description and business purpose can be defined in a phrase or sentence. Cardholders should avoid jargon, abbreviations, and generalities in favor of concise definitions using common language.



## Finalizing Allocations

**Clicking the Review button is the final step in allocating transactions.**

Only click review after you have entered the correct Fund, Organization, Account, Description/Business Purpose and attached the required documentation. A blue checkmark in the Receipt column indicates that documentation has been uploaded.

You can click the Review button for each transaction as you go along, or you can wait until you are completely finished with all transactions and click the Review button at the top. This will automatically put a checkmark in each of the review boxes below.

**Important – You MUST click save when you are finished making changes.**