**FAQs for PCard**

**General Information**

**Why should we use the PCard?**

The PCard is another method of payment for goods and non-professional services that is more cost effective for the State in addition to being a more timely way to pay vendors.

**Will the PCard change purchasing processes?**

No - using the PCard does not change the requirements for making purchases. The PCard is just another form of payment. Items still must be procured as specified by law.

**Can the PCard be used to pay for items on State contract?**

Yes - a PO/DO must be created in STAARS, then the PCard may be used to pay for the items.

**How does someone receive training?**

Please visit [cardservices.alabama.gov](http://cardservices.alabama.gov) and click Training to view videos and job aids.

**Is there a PCard manual?**

Yes - please visit [cardservices.alabama.gov](http://cardservices.alabama.gov) to view the PCard manual.

**Does the PCard affect my credit?**

No

**Do you check my credit score?**

No

**Why do you need my Employee ID?**

The employee ID is necessary for security as well as the identification of transactions in STAARS.

**Set Up**

**How does an agency become a PCard agency?**

An agency must be a State of Alabama entity that conducts their procurement activities through the State Purchasing. To learn more visit [cardservices.alabama.gov](http://cardservices.alabama.gov) or to request an informational meeting please email [Comptroller--CardServices@comptroller.alabama.gov](mailto:Comptroller--CardServices@comptroller.alabama.gov) .

**What is an Agency Administrator?**

The Agency Administrator facilitates the PCard Program for their respective agency to ensure the State entity’s use of the PCard Program is conducted legally and is also responsible for card management.

**Can an Agency Administrator be a cardholder?**

Yes

**Can an agency have multiple administrators?**

Yes

**How does someone apply for a PCard?**

PCard Agency Administrators manage the cardholder application process for their agency. Please contact your Agency Administrator.

**Accounting/Payments**

**How do we pay PCard transactions?**

Transactions will be allocated and approved in Access Online. The approved transactions will interface into STAARS as a PRCP1I payment document.

**Will the agency receive a statement by mail?**

No - the issuing bank does not send paper statements. It is the responsibility of the PCard agency to retrieve their statement from [accessonline.com](http://accessonline.com):

* On US Bank’s Access Online homepage, select ACCOUNT INFORMATION
* Under Statement, select MANAGING ACCOUNT STATEMENT

**How does STAARS know the PCard has been used for payment?**

STAARS does not immediately recognize a PCard payment. PCard agencies must use [accessonline.com](http://accessonline.com) to allocate their PCard transaction which will create a PRCP1I payment document in STAARS.

**There are late fees on my statement. Do we pay them?**

Yes, if payment for PCard charges are not made within the allotted time frame, late fees will be assessed. It is the responsibility of the PCard agency to pay these late fees by submitting a GAX document to the Comptroller’s Office. A copy of the bank statement will be required for support.

**What are the terms for payment?**

PCard account statements begin on the 26th and end on the 25th of each month. However, you are encouraged to pay more often that monthly.

PCard transactions should be processed in Access Online to “Final Approved” daily or at least once a week.  All prior month transactions must be submitted to the Comptroller’s Office no later than 10 working days after the end of the month.

**Can I pay my PCard transactions with a GAX document?**

No - only late charges are allowable on a GAX document. The bank statement will be required as supporting documentation.

**What is a receipt?**

A receipt is proof a payment has occurred and needs to be remitted within 48 hours of purchase. Cardholders must obtain an itemized receipt for all purchasing card transactions with the following information:

* Merchant name
* Date of purchase
* Grand total of expenditures and/or refunds

Receipts come in various forms and sizes. The following examples of receipts are all acceptable if they have the information listed above:

* Cash register receipts
* Counter receipts
* Faxed receipts
* Emailed receipts

**How are returns/refunds handled?**

Receiving cash, checks or store credit to resolve a credit is prohibited. The vendor should credit the PCard if that was the form of payment used for the initial purchase. A credit must be obtained for all merchandise returns at the point of sale, if local, or after the return is received by the vendor, if shipped. If the credit is not posted to your account in the same billing cycle as the original transaction is posted, the transaction must be allocated and approved as billed without the credit. The credit will appear on the next month’s billing cycle and will be allocated and approved at that time.

**Vendor charged a fee for using the PCard. Do we pay for this?**

If the fee occurs on an awarded purchase, then you cannot pay the fee. If the fee occurs on a non-award purchase, then the fee can be paid.

**Sales tax has been charged to the PCard. How do we remove this?**

It is the responsibility of the cardholder to ensure taxes are not paid with the PCard. If taxes are on the receipt, then you must follow the following steps:

1. Contact the vendor to alert them the purchase was a tax-exempt purchase.
2. Send the vendor a tax-exempt certificate.
3. If the sales tax credit is posted within the same billing cycle, approve both transactions in Access Online at the same time. If the credit is posted in a later billing cycle, pay the full amount to avoid late fees and take credit the next cycle.

**What is the difference between a fraudulent charge and a disputed charge?**

Fraud occurs when there has been an act of deception or misrepresentation, i.e., intentional unauthorized purchases charged on the PCard. Suspected fraud must be reported to the issuing bank first, the agency administrator second and Card Services third. Your PCard will be cancelled and a new account will be established with all pending charges.

Generally, a dispute occurs if the cardholder is charged incorrectly for an item, received damaged goods, did not receive a credit, etc. and the merchant is not cooperative after the agency contacts the vendor and attempts to resolve the problem. Any communication should be documented and include dates, contacts with whom you spoke to, and a brief description of the problem. The agency has sixty (60) days following the billing cycle ending date to dispute the charge with the contracted bank provider. Please visit [cardservices.alabama.gov](http://cardservices.alabama.gov) for the PCard manual.

**Usage**

**Why was my PCard declined?**

When a transaction is declined, the cardholder should contact their Agency Administrator to find out the reason why the transaction was declined. This information is available in real time via Access Online.

Common reasons for declined transactions include:

* Card not activated
* Card spend or transaction limits have been reached
* Merchant category code is blocked

Cardholders should contact their Agency Administrator to request adjustments to MCCs and credit limits.

**What is an MCC?**

A *Merchant Category Code* is a four-digit number that classifies a business by the type of goods/services it provides. An MCC is issued by the payment service’s network to the business once it begins to accept credit cards as payment. MCCs are required by IRS standards for all businesses accepting credit cards as payment.

**What happens if I have issues using my PCard during non-business hours?**

Please contact US Bank at the number on the number on the back of your card or your Agency Administrator depending on the issue.

**How do I dispute a transaction?**

Visit [cardservices.alabama.gov](http://cardservices.alabama.gov) and click on Tutorials to learn how to dispute a charge.

**Can someone else use my card?**

The cardholder is responsible for the charges on his/her PCard. Misuse of the PCard can result in PCard termination and/or disciplinary action. It is not recommended that anyone other than the cardholder use their PCards. If someone else uses a cardholder’s PCard then the cardholder is responsible for any activity on the PCard.

**My PCard has been used and I didn’t do it. What do I do?**

If you have your PCard on hand, please contact the bank at the phone number on the back of your card immediately. Then contact your Agency Administrator.

**What happens if I mistakenly use my card for personal use?**

Contact your Agency Administrator immediately. The cardholder must issue a check to the State of Alabama to reimburse the funds. Misuse of the card can result in PCard termination and/or disciplinary action.

**Card/Account Management**

**How do I terminate a PCard?**

An agency administrator can log in to Access Online and change the account status of the PCard to be terminated. A job aid and instructional video are located at [cardservices.alabama.gov](http://cardservices.alabama.gov).

**How do I get my credit limit raised?**

Please contact your Agency Administrator to have your limits adjusted.

**What does a cardholder do if their card is lost or stolen?**

The cardholder should immediately contact US Bank customer service at 800-344-5696 (available 24/7) to report a lost/stolen card. Additionally, please notify your Agency Administrator.

**What if an Agency Administrator’s name changes?**

Please contact Card Services in the State Comptroller’s Office to make changes with Agency Administrators.

**If an employee transfers to another agency will they need to reapply for a new card?**

Yes. A PCard is assigned to the cardholder through the agency where they are employed. If an employee leaves for another agency, then the cardholder would need to apply for a PCard with their new agency.

**My PCard is about to expire. How do I get a new one?**

US Bank will automatically issue new PCards that are set to expire.

**What if a cardholder’s name changes?**

Please contact your Agency Administrator prior to an expected name change.