

PURCHASE CARD - CARDHOLDER PROCEDURES

Purpose

This document outlines the procedure for obtaining a P-Card and the associated tasks required for compliance with its usage.

I. To Apply for a P-Card

- A. The PI will log in to RFCUNY's website, then hover over Electronic Tools and select P-Card Request.
- B. Once the form is signed by the PI, Cardholder and by Grants Officer, the Purchase Card team will confirm receipt of the application.
- C. Upon completion of the P-Card request process, an email notification will be sent, indicating the P-Card has been mailed to the cardholder at the business address provided on the application or the account has been added to the PI's current P-Card.

II. Activating and Securing P-Card Information

A. Activating the P-Card (Cardholder)

Cardholders will be mailed their P-Card to the business address provided on the P-Card application. To activate the P-Card, the Cardholder must:

- Call J.P. Morgan at 1-866-602-8170
- Provide their 16-digit account number (located on the front of their P-Card)
- Provide their 3-digit security code on the back of the card.
- Provide the default Pin# that was included in the email notification to the cardholder.

B. Securing P-Card Information (Cardholder)

The PI & Cardholder is responsible for all activity on the P-Card. Keeping their P-Card information secure will reduce the risk of fraudulent activity. Cardholders should take the following steps to secure their P-Card information:

- Keep the P-Card and any account information in a secure place.
- Do not give the P-Card to anyone else to use (including co-workers).
- Do not email your full P-Card account number.
- Be aware of fraudulent emails requesting P-Card info.

III. Replacing a P-Card (Cardholder)

A. Reporting Lost or Stolen P-Cards

If a P-Card is lost or stolen, the Cardholder must contact the bank immediately at (800) 270-7760 and notify the Research Foundation at 212- 414-8372. The bank will immediately close the P-Card, open a new P-Card for the Cardholder and mail to the Cardholder's business address.

B. Renewing an Expired P-Card

Prior to the P-Card expiring, JPM will auto renew to school address. If unable to locate, please reach out to [P-Card Support](#)

C. Replacing a Damaged P-Card

Notify [P-Card Support](#) or call 212-417-8372 requesting a replacement P-Card is needed.

- The P-Card Team will order a replacement card and JPM will mail the card to the cardholder's business address.
- Once received, activate the new P-Card & destroy the replaced P-Card.

IV. Leaving College (Cardholder)

- A. Notify Grants Campus Office & confirm P-Card has been destroyed.
- B. Contact [P-Card Support](#) or call 212-417-8372 to notify of departure.
- C. Reconcile all P-Card transactions & contact the PA/APA team that is associated with the P-Card.

V. P-Card Delegate Reconcilers

A. Adding or Deleting Delegate Reconciler

P-Card transactions must be reconciled by the cardholder or Concur account assigned to a Delegate Reconciler in order for P-Card transactions to be reviewed and reconciled. When requesting a new Delegate Reconciler, please provide name, email address and the individual's Web access log-in Id, if known (3 characters). When the Delegate Reconciler has left the organization, the Cardholder is required to email [P-Card Support](#) to request the deletion and or addition of Reconciler(s) for the P-Card.

VI. Using the P-Card (Cardholder)

- A. The Cardholder is the only individual authorized to use the P-Card. All transactions on the P-Card are the responsibility of the Cardholder. The P-Card can be used like a regular credit card; charges can be made in person, online or over the phone. Please refer to P-Card guidance concerning items that cannot be purchased using the P-Card.
- B. Prior to making a P-Card purchase take the following steps:

- Determine whether the P-Card is the appropriate method for the purchase.
 - Ensure the card has adequate funds to make the purchase
- C. When making a purchase the Cardholder should:
- Provide the Sales tax-exempt number which is located on the P-Card or Sales Tax-Exempt certificate to the vendor.
 - Contact [P-Card Support](#) for a copy of the Sales Tax Exemption certificate.
 - Obtain an itemized Invoice or Receipt for the transaction. Please refer to P-Card Policy for Acceptable Receipts.
- D. After making a purchase with the P-Card the Cardholder should:
- Ensure delivery of all the items and ensure that no damage has occurred.
 - Upload receipts to Concur for safe keeping and reconciliation.
 - Allow 3 to 4 business days for the transactions to post to, then Log into Concur and reconcile transaction(s).

VII. Disputing a P-Card Transaction (Cardholder)

- A. Cardholders are encouraged to work directly with the vendor & bank to resolve all issues with their orders, including sales tax.
- B. Cardholder should dispute a charge if they:
- Receive a charge that is unfamiliar.
 - Are over-charged for an order and the vendor will not provide a credit.
 - Items were not received, and the vendor will not provide a credit for the transaction.
- C. Cardholders must contact the bank at (800) 270-7760 within 60 days of the transaction date in order to dispute.
- D. During the investigation, a disputed credit will be issued to the Cardholder's P-Card account and when complete, the bank will notify the Cardholder of the resolution.

Please note, disputing a transaction does not prevent the transaction from being posted to Concur. Cardholders/Reconcilers are still required to reconcile disputed transaction & dispute credit, indicating in the comments that the "transaction is in dispute".

VIII. Reconciling P-Card Transactions (Cardholder/Delegate)

- A. Cardholders and Reconcilers are responsible for reviewing and verifying transactions on a route basis in Concur. It is recommended that Cardholders and Reconcilers should reconcile all outstanding transactions at least twice a month. Cardholders and Reconcilers should take the following steps to reconcile transactions in Concur:
- Review transactions for accuracy.
 - Assign proper project account for the expense to be allocated to.
 - If multiple project accounts are associated with a single P-Card, and the amount of the expenses to be allocated to project exceeds the remaining encumbrance (code 8260). The PI is required to contact the PA/APA team(s) to redistribute previously encumbered funds among projects.
 - Provide a business purpose and justification of expense.
 - Submit transactions within 35 days of when they are incurred.
 - Attach receipts to transactions in Concur, as required by P-Card Policy for acceptable receipts, see below.

IX. P-Card Policy for Acceptable Receipts

- A. Required & Supporting Documentation for Common expenses.
1. Vendor Invoices
 - Must be a detailed Invoice with item description.
 - The invoice must indicate the amounts of transaction & be exempt from sales tax.
 - RF will grant a one-time courtesy approval for Sales tax amounts under \$10.
 - Insufficient documentation: Order confirmations, PO's, Packing slips, Shipping acknowledgments, Proforma, Sales notifications, payment notifications.
 2. Airline & Train Tickets
 - Airline Tickets must be economy class only. No upgrades, no seat selection fees.
 - One baggage fee is allowed if the cost is not included in the airfare.
 - Sponsored Projects must book flights in accordance with the Fly America Act/Open Skies Agreement.
 - Prior to booking, please refer to guidance on [Fly America Act/Open Skies Agreement](#).
 - Train tickets must be booked in economy class with the except for train travel via Amtrak Business Class between any two stations on the Boston/Washington, D.C. route.
 - Must provide the Sales Receipt or Invoice with itinerary and amount.
 - Agenda, At-a-Glance schedule, Conference Overview, email invite, or memo stating the business purpose of the travel.
 - Proof of Travel or Attendance, submission of boarding pass or conference badge upon return.
 3. Hotel Accommodations
 - Must be a detailed Folio with room rate per night indicated, billed at end of stay.
 - Nightly lodging Per Diem rates must be in accordance with New York State, Federal, Foreign Per Diem Rates, or any restrictions specified in the award agreement.
 - For current rates for the travel destination, please review GSA website & refer to [Per Diem Lookup](#)
 4. Conference registration
 - Must be Detailed Invoice with item description.
 - Agenda, At-a-Glance schedule, or Conference Overview,
 - Proof of Travel or Attendance, submission of boarding pass or conference badge upon return.
 5. Meals (Receipted/ Per diem)
 - For the receipt method, Invoices must be detailed/itemized receipts with description of items purchased..

- Meal Per Diem rates must be in accordance with New York State, Federal or Foreign Per Diem Rates. Please note, only 75% of the daily limit is allowed on the first & last day of travel.
- For current rates for the destination, please review GSA website & refer to [Per Diem Lookup](#)
- Customary tips (up to 20%) may be included.

6. Meals- Business

- Detailed restaurant bill with items purchased listed must be provided.
- List of all attendees is mandatory.
- A complete agenda and/or memo stating business purpose is required.
- Customary tips (up to 20%) may be included.
- Sponsored projects rarely allow business meals, check with your Project Administrator.