**If you have an assistant that helps you with your PNC card, please forward this information to them.**

Our goal is to assist and help when needed, however, we ask that you, the cardholder, first attempt to resolve your issue before calling for assistance.  We recommend using the same steps you would take in resolving problems with your personal credit card.

**LOG-IN**

* If you are locked out of your account, the cardholder should follow log-in steps on-line or call the Customer Service number on back of card.  (Cardholder must call, not Admin Assistant).
* Statements are released on-line around the 27th of the month – this would be best time to log-in regularly check your account .  Please don’t wait for the notification email from PNC – it is possible to get caught in the spam folder.

**DISPUTING CHARGES** [**(forms available on-line)**](https://www.andrews.edu/services/finrec/resources/index.html)

* Fraud charges are on the rise for corporate credit cards.  As with your personal credit card, it is the **cardholder’s responsibility** to protect your card info and to report and resolve fraud charges to avoid having to pay those charges personally.
* If you have charges you need to dispute, please print out the attached Dispute Process instructions
* Dispute claims must be filed with PNC within 60 days.  This is very important as you may end up paying for fraud charges if not resolved.

**DOCUMENTATION**

* **ACCOUNT NUMBER AND BUSINESS PURPOSE** should be written on each receipt.  See [Business Purpose document](https://www.andrews.edu/services/finrec/resources/business-purpose-document.pdf) on Financial Records website for examples of what is required.
* **GAS PURCHASES** must show what vehicle was gassed up (identify if it was a rental) and also include business purpose. No personal vehicle fuel should be paid with the corporate card.
* **MEAL RECEIPTS** should list all attendees along with detailed business purpose for the meal.  Receipt must be detailed printout – not just the total paid. (see Usage Section below for restrictions)
* **CREDITS** on your PNC statement must be processed.   You should have a credit invoice attached with detailed info.  At the very minimum, you must label a credit with a GL account number to credit, or, if it is a reversal of fraud, please label it as such.
* **PAY PAL** receipts/emails are not considered acceptable documentation.  Sometimes it is just a printout that states you paid an amount.  It does not have the necessary detail required to substantiate the expense.  You will need to attach some kind of documentation that shows WHAT was paid for.  Details of the expense such as item description, dates, location (if applicable), must be provided.  You may need to contact the vendor to request this.  You may need to go online and printout a screen shot of what you purchased if nothing else can be provided.  As always, please include the business purpose as well.
* **WHEN ADD’L APPROVALS ARE NEEDED**:  If you have a purchase being charged to another department, you must acquire their signature approval.  Consider sending a copy of the ***receipt*** that needs approval, rather than your entire PNC statement, to the individual.  They can sign off and put an account number directly on the specific receipt they are paying for and return it to you.  This signed copy, along with the original, can be attached to your statement.  This will allow you to continue processing the rest of your PNC statement and receipts and not hold things up for one charge/receipt.
* **AMAZON PURCHASES**  email confirmations are not acceptable documentation.  These do not show the detail of what has been purchased.  Please log in to your Amazon account and print out the invoice.  If you need help, see the instructions at the end of this document\*\*.

**USAGE OF CORPORATE CARD (PURCHASES)**

* **PERSONAL PURCHASES** Your card is for business purchases only.  If you accidently used your card for a personal purchase or must pay for a personal item included with other business charges on a single receipt, *you must include a check (or other) payment* with your PNC statement when bringing it to our office for processing at the end of the month.  Do not just write “personal – charge my ID”.  This is not accepted.
* **MEALS** for yourself are not to be paid with the corporate card. Your meals are covered by your travel per diem. Only meals when treating a group or having a business meal with a non-AU employee should be paid with the corporate card. Two AU employees traveling together should each pay for their own meal as they will each receive travel per diem for their trip.
* **GIFTS and GIFT CARDS** are governed by strict IRS rules we must follow.  Please read the gift card policy BEFORE purchasing so you don’t run into problems later.  Specific rules also apply when submitting documentation with your PNC card.  These are also listed in the policy.  You can find it here: <https://www.andrews.edu/services/finrec/resources/gift_card_policy.pdf>
* **CHARGES WILL BE PLACED ON YOUR PERSONAL ACCOUNT** Please be aware that if you have undocumented charges they will be placed in account 9700 temporarily (30 days) to give you time to get the needed documentation.  If not resolved in a timely manner, the charges will be moved out of your department and onto your personal account.  You can either pay the expense, or, if you locate documentation, you can clear the charges through the Expense Report process.
* **UNAUTHORIZED PURCHASES** include: domestic travel insurance/protection; hotel insurance; rental car insurance; product warranties; cell phone accessories. These charges may be charged to you personally. International Travel Insurance is only paid through Adventist Risk Management. See Loretta Nave for more insurance info (x 3484).

**SUBMISSION OF STATEMENT**

* **7th of the Month** is the deadline for submission of your Statement to Financial Records. Please see the [instructions you received](https://www.andrews.edu/services/finrec/resources/corp_credit_card_policy_web.docx) for specifics on how to submit.
* **APPROVALS** of your superior must be obtained before submitting. If you are charging another department, THEIR department head must sign off on that charge. If you are charging a club account, a designated club sponsor/president/treasurer must sign
* **LATE SUBMISSIONS** received after the deadline will be charged to the 9700 Undocumented Credit Card Charges account which is monitored by the VP of Finance.
* **CANCELLATION OF CARD PRIVILEDGE** may occur if there is repeat failure to submit on time, or if there is repeated misuse of card as outlined in requirements above.

**\*\*SHOPPING ON AMAZON** has become very convenient! But trying to match your order documentation to your credit card statement is not. Some have resorted to attaching Order Confirmation emails, others use Order printouts or shipping confirmations. These often do not match the specific charges on your statement in a clear way and make it difficult to match up receipts with charges.

Here’s the easy way to printout an invoice from Amazon that will help you match up your orders and purchase amounts to your credit card, as well as provide the detailed documentation required by Financial Records:

HOW TO PRINT YOUR AMAZON INVOICE

1. Log in to your Amazon Account

2. Click on “Your Orders” in the drop down menu under Your Account

3. Select an order that has been shipped

4. Click on the word “INVOICE” on the right side under your order number and print!