PCARD FREQUENTLY ASKED QUESTIONS

Who can get a PCard?
PCards are issued to employees that need to buy goods and services on behalf of the organization.

How can I get a PCard?
Complete the PCard Cardholder Agreement located on the PCard website. When the form is completed and signed, route it to the PCard Program Administrator for approval and completion of the account setup process.

How do I activate my PCard?
It’s easy. Just call the toll-free number on the label attached to your card.

How do I use my PCard?
You can place orders in person, over the phone, via fax, e-mail, the Internet or the organization’s eProcurement system. Just have the supplier charge the purchase to your PCard or account number. For mail and phone orders, the supplier may require additional information to verify the orders. Always ask for an itemized invoice for your reconciliation.

Why not use a purchase order instead of a PCard?
Your PCard is simpler and easier to use than purchase orders and offers many convenient reporting options. Plus, it helps increase efficiency and reduce costs at our organization.

Can I use my PCard for orders placed over the Internet or telephone?
Yes. Just be sure to instruct the supplier to put your name and mailing address on the shipping label.

Why was my card rejected when I tried to use it?
There could be several reasons. You might not have activated it. You might have exceeded your single transaction limit. Or, you may have exceeded your monthly spend limit. For help in determining the exact cause, contact the Program Administrator or U.S. Bank Customer Service at (800) 344-5696.

What should I do if I believe my card was rejected in error?
Contact U.S. Bank Customer Service at (800) 344-5696.

What should I do if my card spending limits are too low for my purchasing needs?
Speak with your manager. He/she must approve the spending limit increase and submit the request to the Program Administrator.

Can I allow another person in my department to use my PCard?
No, you are responsible for all purchases made to the account.

How do I return an item after I have used my card to purchase it?
Complete the PCard Returned Merchandise Report.

Do I have to pay sales tax?
Usually. The amount of the tax depends on a variety of factors including the type of purchase and the state, county and city where you make the purchase. If you have questions about whether or not a tax should be paid, please contact the Program Administrator.

What should I do with receipts for goods/services purchased with my card?
First and foremost, make sure you save all receipts. This is important because your receipt is the only original document that shows whether a sales tax has been paid. Also, you must reconcile your receipts with your monthly statement.
What if I lose a receipt?
Contact the supplier for a copy. If you cannot obtain a receipt, complete a Missing Receipt Affidavit located on the PCard website.

How does a supplier who accepts my PCard get paid?
Once vendors have obtained authorization from U.S. Bank via the association network, they receive electronic payment within 72 hours.

Do I pay my U.S. Bank PCard statement?
No. Accounts payable processes a central invoice and you are not required to pay the amount shown on your monthly reconciliation statement.

Do I submit anything if there’s no activity on my account?
No.

How do I reconcile my monthly PCard statement?
Use Access Online to reconcile your statement. Its functionality streamlines the reconciliation process and reduces posting errors. To receive an Access Online Transaction Management user guide and web-based training, contact the Program Administrator.

What if there is an incorrect charge on my monthly statement?
Contact the supplier and try to resolve the error. If the supplier agrees an error has been made, they can simply credit your account. If a supplier does not agree an error has been made, contact U.S. Bank Customer Service at (800) 344-5696. Tell them you want to dispute a charge on your card. You can also file disputes online using Access Online.

What if there is an unauthorized charge on my monthly statement?
If the charge is from a supplier, contact them and try to resolve the issue. If you do not know who made the charge, contact U.S. Bank Customer Service immediately at (800) 344-5696 and notify the Program Administrator.

What should I do if my PCard is lost or stolen?
Contact U.S. Bank Customer Service immediately at (800) 344-5696 and notify the Program Administrator. After your call, the account will be blocked and a new card and account number will be issued.

Will my card purchases be monitored or reviewed?
Your manager must sign off on all purchases. Also, your purchase activity will be audited by the PCard Accounting Administrator and the PCard Program Administrator monthly. The State of California Auditors may audit statements at any time.

What should I do if a supplier I use on a frequent basis does not accept cards?
Inform the supplier that accepting the U.S. Bank PCard is a pre-condition to doing business with our company. There are no other options. They should contact the Program Administrator, U.S. Bank, their local bank or the credit card association to become Visa or MasterCard capable.

Will my PCard affect my personal credit rating?
No. The PCard program does not affect your personal credit rating in any way.

Who can I contact at U.S. Bank if I have questions about my account?
You can call U.S. Bank Customer Service (800) 344-5696 at any time.