

Procedures

Applying for a Procurement Card

Individuals who believe they are eligible for a procurement card should contact their supervisor, who may, in turn, contact the Business Service Center (BSC) for an application. The application form requires the recommendation of the supervisor, unit manager (or chair), and the BSC Director. All applications for pcards with a limit greater than \$500 require the approval of the appropriate SFG/SBG member. Credit Card Programs reviews all materials and, if an initial approval is granted, will contact the prospective applicant (via email) with final details on the card issuing process.

◆ Notes:

- All applicants are required to complete an online tutorial on pcard policy, pass a quiz based on the tutorial, and sign a Cardholder Agreement, before being issued a pcard.
- Cardholders are encouraged to review the written instructions on [submitting documentation](#), which may be found on the Procurement website.
- An individual may receive only one pcard per unit served by the same BSC.
- Cardholders may NOT transfer a pcard to a new position. A new position, with different responsibilities and a new supervisor, requires completion of the pcard application process if the use of a pcard is requested.

Procurement cards are sent via US Mail, by the issuing bank, to the address provided on the application. Replacement cards will be automatically mailed to that same address no later than seven days before the card's expiration date.

Dispute Process - Correcting Erroneous Charges on the PCard

If a cardholder authorizes a vendor to charge his or her pcard, and the resulting charge is incorrect, the cardholder should first contact the vendor and attempt to resolve the error. Some examples of common "errors" are incorrect dollar amount, duplicate charge, credit not received. If the error is not resolved by contacting the vendor, the cardholder will contact the financial institution to initiate a charge dispute. Charge disputes must be initiated within 60 days of the statement date on which the error appeared. The financial institution must acknowledge the "charge dispute" within 30 days of receipt of the report. Within 90 days of receipt of the report, the financial institution will correct the error or provide an explanation as to why the charge is correct.

◆ **Caution:** If the cardholder has not authorized a vendor to charge the pcard, then the cardholder must assume that an unauthorized party has obtained his or her pcard number, and must contact the financial institution **immediately**. The pcard account will be shut down and a new plastic, with a new account number, will be mailed to the cardholder. The financial institution may also request that the cardholder complete an additional form (mailed to them by the financial institution) confirming the fraudulent use of the pcard.

Lost or Stolen PCards

If a pcard is lost or stolen, the cardholder must contact the financial institution **immediately** to ensure that fraudulent use of the pcard does not occur. The financial institution will shut down the pcard account and will mail a new plastic, with a new account number, to the cardholder.

Cardholders Change of Status

If a cardholder changes positions within the university, or terminates employment, their pcard must be closed. If a cardholder is on any type of university leave that extends beyond 30 days or is for an

unknown duration, that individual's pcard must be suspended. The individual's supervisor will inform the BSC of the date that the cardholder's leave will start or as soon thereafter as possible. Suspending the pcard will prevent unauthorized use of the account during a time when the cardholder is not available to dispute the charge. See Account Closures and Other Changes to Procurement Cards for further details on suspending an account.

Purchases Rejected by Vendors

If a purchase is declined at the point of sale, the cardholder may call the financial institution or his/her procurement card coordinator to obtain the reason. If a card is accidentally destroyed or is damaged and cannot be used, the cardholder will contact the financial institution to request a replacement card.

Account Closures and Other Changes to Procurement Cards

Procurement card coordinators will utilize the financial institution's online system to change default accounts and mailing addresses. For account suspensions, account closures, name changes, or any other change of the pcard account, procurement card coordinators will complete an online Credit Card Update form, found at <https://www.dfa.cornell.edu/procurement/buyers/credit-cards/procurement-card/forms>.

◆ **Note:** When a procurement card is lost or stolen, and the financial institution subsequently issues a new plastic with a new account number, a Credit Card Update form does **not** need to be submitted. (See "Lost or Stolen PCards" above.)

Expiring Procurement Cards

A pcard near its expiration date will automatically be replaced by the financial institution, no later than 7 days prior to the end of the month in which the card expires. If a replacement for the expiring pcard is not received, and it is within 7 days of the end of the month in which the card will expire, the cardholder will contact the financial institution.