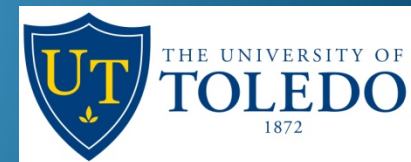




Welcome to
Purchase Card and
PaymentNet Training



Introduction

- Card Activation – Last 4 of your Rocket Number
- Purchase Card = P-Card
- PaymentNet = P-Net
 - JP Morgan Chase
- The sources of information:
 - P-Card Manual
 - Travel and Expense Policy
- Training is intended to highlight the manual. We will not be walking through exactly how to login-in and which screen to use etc. Specific instructions start on page 30 of the P-Card manual.

Overview

- Application or use of a University P-Card does not reflect on an employee's personal credit history.
- The employee must follow established guidelines, utilize and safeguard the card responsibly.
- Misuse of the card will be taken seriously by the University including the possibility of disciplinary actions or prosecution of any illegal acts.
- Supervisor/Business Manager approves transactions and approves monthly reports. No person may approve their own transactions.

Responsibilities

Cardholder:

- Use the card appropriately within school policy.
- Adhere to all grant funding requirements.
- Ensure expenditures are allowable under specific granting agency and University policies, whichever is more restrictive.
- Review transactions on a weekly basis

Approver:

- Reallocate charges or process a budget transfer, if needed.
- Initiate corrective action if a charge is inappropriate or inconsistent with University policies and procedures.
- Monitor cardholder activity on a consistent basis

Benefit of Using the Card

- Ease of purchasing and speeds processing
- Eliminates most paper payment requests and costs associated with issuing checks
- Reduces the need to use personal funds
- Eliminates the need for most travel reimbursements
- Increases University revenue through cash incentives



Prohibited Uses of the P-Card

- **Alcoholic beverages**
- **Gasoline (except for a rental car or UT vehicle)**
- **Travel Insurance**
- **Flowers for employees illness or bereavement (including family)**
- **Staff gifts (including retirement, farewell, baby, Christmas, gifts for student workers)**
- **Staff meals, parties or office entertainment supplies for staff such as coffee**
- **Expenses of a personal nature (i.e. country club dues, golf fees, in-room movies, etc.)**
- **Charitable donations or political contributions**
- **Hospital inventory items**
- **Medical devices**
- **Purchases of goods and services requiring a signed contract**
- **Construction and renovation (carpeting, draperies, etc.)**
- **Capital goods and services**
- **Cell Phones**

****Do not use the P-Card to pay the University of Toledo this can be done via journal entry.**

- **Many of the above items can be submitted to the Foundation**

Sales Tax

- The University of Toledo is Ohio Sales Tax Exempt
 - The tax exempt number is printed on the front of the P-card
- Sales tax is only exempt if payment is made by a University check, P-Card or EFT/ACH/Wire from the University
- Travel in Ohio and goods purchased in or shipped to Ohio are exempt (exceptions to the exemption are taxes paid on airline tickets)
- It is the Cardholder's responsibility to:
 - Inform the vendor of the exemption
 - Contact the vendor to request credit if sales tax is charged, if the tax is not reimbursed, the cardholder may be responsible for the sales tax.

Authorized P-Card Charges

- The P-Card must be used for non-capital equipment, supplies, and services costing less than \$4,999 (including any applicable tax and shipping) when not prohibited.
- The P-Card is the preferred method of payment for purchases or payments where the purchasing card is accepted by the supplier with no added fees.
- Temporary increases can be made by contacting a P-Card Admin at the # PCard Admin email address.



- UT has partnered with Amazon Business
 - It is acceptable to purchase via Amazon Business if the item(s) cannot be found on a current Preferred Supplier agreement or when no agreement may exist and the price competitiveness has been checked.
 - Amazon Business is set up with your UT email address and tax exempt documentation is already on file.
 - This registration link is only active for 7 days so you must take action.
 - No personal purchases may be made using the university's business account.
 - Amazon Prime memberships are no longer necessary or reimbursed
- Through Amazon Business you will have immediate access to:
 - Free Two-Day Shipping on orders over \$49 ([learn more](#))
 - Business Pricing and quantity discounts
 - Access to a specialized Customer Service team– 866.486.2360
 - Enhanced reporting features to allow spend management oversight & visibility

Should I Charge?

- Is there a business purpose?
- How would this look if my P-Card was audited?
- How would this look if my P-Card was selected for Public Disclosure?

P-Card Purchase Documentation

- An itemized receipt/document is required for all University transactions. Credit card receipt is not acceptable documentation
 - On-line purchases require printed documentation/confirmation
 - Make sure if placing an order on a website that it is running a secure web server (look for https://) so your information will be encrypted (transform data into unreadable form) or key or lock icon.
- A receipt/document must include :
 - Supplier information (vendor name, location, etc.)
 - Description and quantity of items/service purchased
 - Amount (itemized); and
 - Date of transaction
- Missing or lost receipts will require the cardholder to contact the vendor for another copy.
 - If a receipt cannot be obtained a missing receipt affidavit must be completed (See the AP website for the P-Card affidavit.)

P-Card Purchase Documentation

- Business Meals refer to Travel Policy - Section 2(b)(ii)
 - Must have business purpose and must include at least one non-university employee.
 - Must document the date, place, business reason, person(s) in attendance, and business relationship of person(s) entertained.
 - Itemized receipt required
 - Reimbursement for cost of alcoholic beverages will not be authorized from university and/or grant funds.
- The business purpose and a list of attendees/recipients must be listed in the notes section of PaymentNet for such purchases as:
 - Food/Beverages
 - Entertainment or party-like items
 - Awards or gifts
 - Non-employee (i.e. airline, hotel for visitors)
- The business purpose must include more detail for transaction listed as meetings, seminars, and programs. Please answer the questions: who, what, where, when and why
- All P-Card transaction credits and refunds must be credited back to the P-Card. Details should be typed in the notes section in PaymentNet, reference original transaction ID and reason for credit.
- All rebates on purchases should be deposited to departmental revenue.

Travel

- You must be on an overnight trip to qualify and charge a personal meal. If you arrive home after 7:00pm a \$20.00 meal is allow, a receipt must be submitted.
- The University does not pay for personal travel insurance.
- When traveling outside the country the cardholder must contact J.P Morgan Chase (phone # on back of P-Card) to inform them of their itinerary. Chase will place the P-Card on hold if a foreign purchase is attempted on a P-Card without prior notice (this does include Canada).

Travel

- Please refer to the Travel Policy on the Accounts Payable website for the current travel regulations.
- Include all on-line forms and conference agendas with your travel receipts
- P-card may be used to refuel a rental car
- Meals included at a conference or provided to you as a guest of a business or social event are considered the per diem for that meal.
- IRRs with out of pocket hotel, car rental and/or airfare require a President, VP, Dean or Provost 's signature.
- Expenses are reimbursed 180 days after the date of expense.

Disputes

- Disputable transactions are merchant errors or errors in billing between the merchant and cardholder. Some examples include:
 - multiple billing
 - incorrect amount
 - billing without receiving merchandise
 - billing on a cancelled order
- The cardholder must first try to resolve discrepancies by working directly with the supplier and only if a credit is unobtainable file a formal dispute online in PaymentNet. Disputes must be addressed as soon as possible however they can be initiated online up to 60 days from the transaction's post date.
- Refer to page 39 of the P-card manual for instructions on how to dispute a charge online.

Fraud

- Fraud is defined as unauthorized transaction(s) made with a lost, stolen, compromised or counterfeit card/card number.
- Unrecognized charges - If fraud is suspected, immediately call Chase to report the charge (JPMorgan Chase 1-800-270-7760) and also contact the P-Card Administrators .
 - A new card will automatically be issue and received in approximately 7 to 10 business days.
- An affidavit will be sent to the cardholder if the fraudulent charged was more than \$25.00.
 - If the affidavit is not returned to Chase in a timely manner the fraud charges will not removed.

Lost, Stolen, Misplaced or Damaged

- Immediately upon realizing the P-Card is lost, stolen or misplaced, the cardholder must notify either Chase or a P-Card Admin. If necessary, please alert the police as well.
 - JP Morgan Chase 1-800-270-7760
 - P-Card Administrators (# PCard Admin)
 - Police
 - Off-Campus: Local
 - On-Campus: 419-530-2600
- It is imperative the Cardholder contact Chase immediately for suspension of the P-Card as the Cardholder is responsible for all charges made on the card until it has been cancelled with Chase. The Cardholder's P-card will be cancelled and Chase will automatically issue a new P-Card. The new card will be sent to the P-Card Administrator in approximately 7 to 10 business days.
- If the P-Card is damaged contact the P-Card administrators to issue a replacement card.

Expiration, Canceling, Transferring

- Expiration
 - Chase will automatically reissue new P-Cards. The expiring P-Card is good through the end of the expiration month.
- Cancellation
 - Cardholder is terminated
 - Cardholder is laid off
 - Cardholder transfers to another department and assumes different duties that do not require a P-Card
 - Cardholder is requested to surrender card due to misuse or violations of policies
- Transferring
 - A P-Card does need to cancelled if a cardholder transfers to another department and the duties include utilizing a P-Card. The new supervisor should email the P-Card Administrators with the new default index.
- Cardholders on extended leave should have the limits on the P-Card set to \$0 to protect and secure the use of the P-Card. Setting the limits to \$0 will decline any transaction activity and eliminate the risk of fraud.
- Chase will automatically cancel P-Cards that show no activity for 18 months. A new application is required.

Transaction with Special Documentation or Processes

Refer to the P-Card Manual – Section 16.2 page 15 for complete instructions for:

- Personal/Restricted Charges inadvertently charged and the procedures for reimbursing the University.
- Gift Cards
 - Forms that must be completed and the procedures for documenting and recording the disbursement of cards, including those confidential gift cards that require the recipient to be anonymous.
- Gift, prizes, award type items – information required to determine tax implications
 - recipient, purpose, non-employee, employee
- Third Party Payment Providers, for example, PayPal, documentation of the supplier and what was purchased must be provided in the notes section of PaymentNet if receipt is not obtained.

Index and Account Changes

- All transactions charged on a P-card are automatically assigned to the Cardholder's default index. (The default index was documented on the P-card application.)
 - This default index can be changed with the authorization of the Cardholder's supervisor/Business Manager.
- All changes to indexes and accounts need to be completed prior to the scheduled download .
- It is the responsibility of the cardholder to select the appropriate account for each charge. Some charges have an account automatically assigned due to prior charges and the type of charges. This account won't necessarily be correct.
- Only P-Card Administrators and approvers that are setup as a Division level (i.e. Business Managers) would be able to reallocate charges between departments within their division.
- Please refer to page 20 of the P-card Manual for complete instructions on how to request a transaction index change.

Bi-Weekly Download

- All transactions are downloaded from PaymentNet to Banner every two weeks
- Download occurs every Payroll Friday
- Download schedule is located on the AP Website
- An individual has 2 to 4 weeks to make changes in PaymentNet
- After the download transactions cannot be changed in PaymentNet
 - A P-Card journal entry form must be submitted to the # PCard Admin email address using the appropriate form
 - Journal entries are made twice per year, December and May/June

Sponsored and Grant Funded Programs

Procurement and travel transactions under Grants or Outside Sponsored Project often have additional restrictions based on Agency guidelines, rules and regulations. In order to be in compliance, purchases made from outside grants and sponsored projects follow the most restrictive of The University of Toledo procurement and P-Card policies or the specific funding agency's guidelines and regulations.

Purchases made on a Grant or Outside Agreement that are determined not to be allowable by the Grants Accounting office, Audit or Sponsor, based on Sponsor Agency guidelines will be re-allocated to the appropriate Department account.

Retention for Grants:

- The Cardholder and Department must retain copies of all P-Card receipts charged against a sponsored account for the life of the sponsored account and three years beyond the time the grant's final financial report is filed. Individual items must be clearly documented and if detailed receipts are not available, the department must maintain a detailed record of the purchases.

Retention for other official records will be retained according to state and federal laws and related regulations and for the minimum periods stated in the Records Retention For Public colleges & Universities in Ohio.

What is PaymentNet?

PaymentNet is the web based software application from JP Morgan Chase that allows Cardholder to review, approve and reallocate P-card transactions online and can be used as a dynamic reporting and analytical tool.



PaymentNet

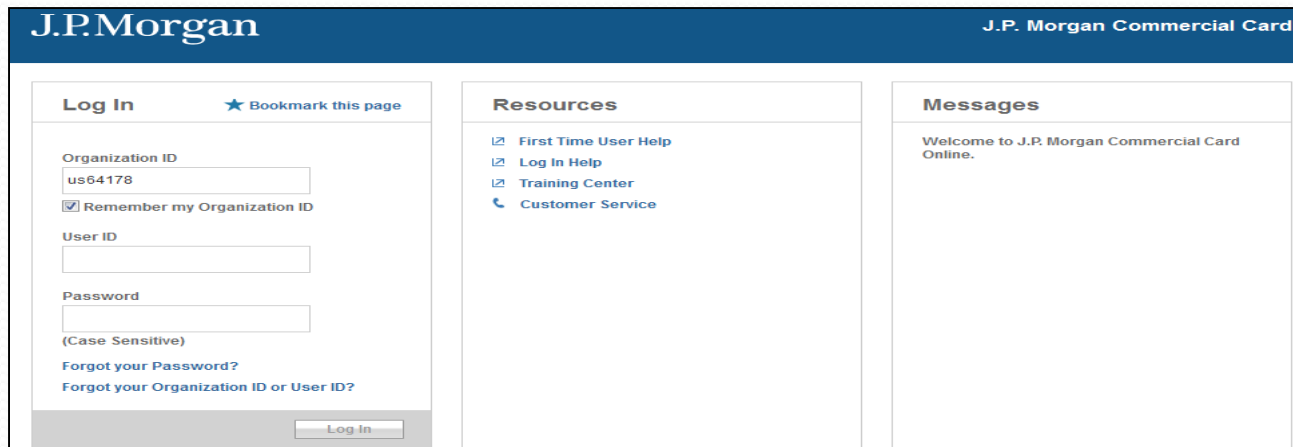
<https://www.paymentnet.jpmorgan.com>

New Cardholders will receive the following information in 2 separate emails from JPMorgan Chase:

- Organization ID: us64178
- User ID: (normally your UTAD)
- Pass Phrase: (temporary, you will need to change it the first time you log-in)

***Please email the Pcard Admin for any Password resets**

Start on Page 30 of the P-Card manual for log-on instructions.



The screenshot shows the J.P. Morgan Commercial Card login interface. The page has a dark blue header with the J.P. Morgan logo on the left and "J.P. Morgan Commercial Card" on the right. Below the header, there are three main sections: "Log In", "Resources", and "Messages".

Log In section:

- Organization ID:
- Remember my Organization ID
- User ID:
- Password:
- (Case Sensitive)
- [Forgot your Password?](#)
- [Forgot your Organization ID or User ID?](#)
-

Resources section:

- [First Time User Help](#)
- [Log In Help](#)
- [Training Center](#)
- [Customer Service](#)

Messages section:

Welcome to J.P. Morgan Commercial Card Online.

PaymentNet

- The Cardholder must review each transaction weekly in PaymentNet to ensure the appropriate index and account are charged.
 - Check the reviewed box
 - Change index/account if needed
 - Provide notes for each transaction

Transactions Reports Accounts Employees Payments Administration Help

Transaction List New Query

[Select All Pages](#) / [Clear All Pages](#)

Last 30 days (system) Page 1 of 487

<input type="checkbox"/>	Transaction ID	Approval Status	Transaction Date	Post Date	Transaction Amount	Parent Merchant Name	Merchant State/province	Accounting Code Values
<input type="checkbox"/>	\$ 1178370168001	New	10/22/2013	10/23/2013	\$1,325.00	DETROIT MEDIA PRTNRSH	MI	COA - US64178 1 20 200 20022 A10318 7
<input type="checkbox"/>	\$ 1178370167001	New	10/22/2013	10/23/2013	\$400.00	IPI INSTA PLAK	OH	COA - US64178 1 20 200 20022 A10318 7
<input type="checkbox"/>	\$ 1178370166001	New	10/21/2013	10/23/2013	\$38.71	FERDO'S MEDITERRANEAN	OH	COA - US64178 1 20 217 21713 A10123 7
<input type="checkbox"/>	\$ 1178370165001	New	10/21/2013	10/23/2013	\$125.00	ACS REGIONAL MEETINGS	DC	COA - US64178 1 20 217 21713 A10123 7
<input type="checkbox"/>	\$ 1178370164001	New	10/21/2013	10/23/2013	\$332.60	AMERICAN 0017066426679	TX	COA - US64178 1 20 217 21713 A10123 7
<input type="checkbox"/>	\$ 1178370163001	New	10/22/2013	10/23/2013	\$31.58	GUY BROWN PD*	TN	COA - US64178 1 16 161 16012 A10832 7
<input type="checkbox"/>	\$ 1178370162001	New	10/22/2013	10/23/2013	\$113.52	PANERA BREAD #60096	OH	COA - US64178 1 20 209 20900 A10207 7

PaymentNet

Notes should provide a quick explanation of the purchase and the business purpose behind the charge. This gives the approver a quick way to ensure purchases are appropriate.

The screenshot displays the PaymentNet interface with the following sections:

- General Information:** Settlement Method (Commercial Card), Transaction Type (Purchase), Account Number (*****2999), Transaction Date (10/22/13), Post Date (10/23/13), MCC (5968), Merchant (DETROIT MEDIA PRTRNSHP), Parent Merchant (DETROIT MEDIA PRTRNSHP), Customer Code (201310229T16), Micro Reference (55499673295206199000020), Authorization Number (098677), Transaction ID (1178370168001), Original Currency (USD), Original Amount (\$1,325.00), Tax (\$0.00), Settlement Currency (USD), Total (\$1,325.00).
- Approval Status:** Reviewed (checkbox), Approval1 (Any dropdown, checkbox).
- Accounting Codes:** Chart of Accounts (COA - US64178), * University of Toledo (1 - UNIVERSITY OF TOLEDO), * Org Level 2 - Provost/VP (20 - Provost-Acad Aff Enroll Srv), * Org Level 3 - Dean/AVP (200 - Provost-Acad Aff Enroll Srv), * Org Level 5 - Dept (20022 - Undergraduate Admission), * Index (A10318 - Office of Undergraduate), * Account (73302 - RECRUITING STUDENTS).
- Transaction Custom Fields:** Historical Reviewed (checkbox), Historical Approved (checkbox), Historical Appr Pend (checkbox).
- Transaction Notes:** A large text area for notes, with a "3000 characters maximum" label below it.

Notes Section

Month End

After Month End:

- Create a P-card Package:
 - The cover of the packet is the “Transaction Allocation” report which is a statement of your transactions for the month. This is downloaded from PaymentNet (see page 48 of the P-card manual)
 - Attach pertinent receipts and/or travel documentation to support all transactions on the report. All receipts should be tied to the cover report using a numbering or lettering system (see page 50 of the P-card manual)
- The Cardholder must submit their monthly P-card packet to their Supervisor/Business Manager by the 15th of the following month. The packet will be physically signed off by the cardholder and the Supervisor/Business Manager.
- Storage of the monthly packets will be determined by the Supervisor/Business Manager. Packets are not sent to Accounts Payable.
- All P-card packets must be kept for 10 years, please check with the P-card administrators before any P-card packets are destroyed. The timing for Grants is longer.

P-Card and Your Budget

- Your budget is behind two weeks with P-Card charges due to the delayed download
- The budget office publishes a daily list of indexes that are over budget and are considered 'on controls'
 - A P-Card that defaults to a held budget will receive an email and have their spending revoked the same day
 - Only the budget office can release a held budget

Quality Reviews

- Working with Business Managers
- All departments will be reviewed within one year
- Disciplinary Action can be an outcome of the review when necessary and warranted
- Will review for:
 - Submitted and approved timely
 - Approval from the appropriate individual
 - Sales tax was not charged
 - Inappropriate charges

Useful Information

- P-cards are available for picked up at the Payroll front desk located on the second floor of University Hall, Suite 2300. The office is open 8:00am - 5:00pm. We will email when they are ready for pick up. Note, an Affirmation must be on file to receive an original card and/or a replacement card.
- To activate your new P-card you will be required to provide the last four digits of your Rocket number not your Social Security number as they indicate. Individual's whose cards are older maybe need to use their social security number if that was listed on the original application.
- P-Card Billing Address:
2801 W. Bancroft
Toledo, OH 43606

Useful Information

- Popular reasons for declines:
 - over monthly limit
 - over single transaction limit
 - wrong expiration date
 - wrong security code/V-Code
 - budget hold
- Cardholder Status Report
 - Monthly Limit
 - Single Limit
 - Available Limit
 - Status of the Card

Additional Information

- Questions:
 - # PCard Admin
 - See the Accounts Payable website for contact information
 - http://www.utoledo.edu/offices/controller/accounts_payable/staff.html
- Additional P-Card information:
 - Frequently Asked Questions (AP Website)
 - PaymentNet Short Cuts (AP Website)
 - Procurement Policy (AP Website)
 - Vendors that take P-Card (AP Website)
 - Recommended Vendors (Purchasing Website)

House Keeping

- We need to make sure we have the names of everyone viewing the meeting today.
- We will email you when your card is available for pick-up. Not everyone on the call today will have their P-card available today.
- A reminder that a card can not be picked up unless a current P-card Affirmation is on file. The affirmation can be scanned and email or brought with you when picking up your card.

Questions?

