

State of Arkansas P-Card Frequently Asked Questions

- 1. Q: What is a P-Card?**
A: A Visa Card issued by US Bank that allows delegated employees to purchase goods or services for State entities.
- 2. Q: What are the benefits of using a P-Card?**
A: Reduces purchase orders; Receive goods faster, fewer checks issued, vendors receive payment within 24 – 48 hours, purchasing controls (MCC Blocked and spending limits)
- 3. Q: Is there a personal credit check when I apply for a p-card?**
A: No, your personal credit is not affected in any way by using the State of Arkansas p-cards. Your entity is responsible for all authorized charges and payments to US Bank.
- 4. Q: Do I have to complete any training if I get a P-Card?**
A: Yes, all cardholders MUST complete training and pass the p-card assessment in order to receive a p-card.
- 5. Q: Do I have to activate my p-card before I use it?**
A: Yes. Dial 1-800-344-5696 and respond to each prompt.
- 6. Q: Can someone other than the cardholder make purchases on the P-Card?**
A: No, only the employee whose name is embedded on the card is allowed to make purchases.
- 7. Q: Can the p-card be used for travel?**
A: No. The p-card cannot be used for travel.
- 8. Q: Can I put hotel charges on my p-card?**
A: You can use the p-card to pay for **meeting spaces**. Lodging is not allowed on the p-card.
- 9. Q: Why is my p-card declining?**
A: A charge can decline for a variety of reasons such as:

 - Exceeding the transaction limit
 - Merchant Category Code (MCC) is restricted and/or blocked
 - Cardholder did not activate their card
 - The purchase has been flagged as suspicious activity

Note: Notify your agency liaison immediately. Your liaison is ALWAYS your first point of contact for any problems you have with your card.
- 9. Q: What is a detailed receipt?**
A: A detailed receipt includes the vendor name and address, cardholder's "bill-to" name and address, "ship-to" name and address, item description, number of items ordered or purchased, price per item and total price, including shipping and taxes.

10. **Q: When should my transactions be re-allocated?**
A: You should view and reallocate your transactions weekly.
12. **Q: Can I put fuel on my P-Card?**
A: No, fuel is not considered an allowable purchase on the p-card.
13. **Q: Who do I contact if my card is lost or stolen?**
A. Contact US Bank immediately at 1-800-344-5696 so they can close your account(s) and reissue a replacement card which will be sent to DFA/OSP Credit Card Team. Your agency liaison will need to email creditcards@dfa.arkansas.gov that the card was lost/stolen and that the bank has been notified and they should be expecting a replacement card for you.
14. **Q: What is a fraudulent charge?**
A: Fraud is defined as an unauthorized transaction(s) made with a lost, stolen, compromised or counterfeit card/card number.
15. **Q: What is a disputed charge?**
A: Disputable transactions are merchant errors or errors in billing between the merchant and cardholder. Some examples include: multiple billing, billing wrong amount, billing without receiving merchandise, billing on a cancelled order.
Note: The Cardholder has sixty (60) days following the billing cycle ending date to dispute the charge with the Bank.
16. **Q: I can't find my receipt. What do I do?**
A: If you do not have a receipt for a p-card transaction:
 - Contact the vendor and ask them for a copy of the receipt. Often they are able to reproduce a receipt once you have provided cardholder name, transaction date and transaction amount. You can obtain this information by viewing the transaction in US Bank Access Online.
 - Complete a Lost/Missing Receipt Form which is located at <http://www.dfa.arkansas.gov/offices/procurement/Pages/creditCards.aspx>
 - Contact US Bank by calling the number on the back of your card (800-344-5696) and ask them for a copy of the receipt. They will need cardholder name, transaction date, and transaction amount. **PLEASE NOTE – This is not a quick process – obtaining a receipt copy from US Bank can take up to 45 - 60 calendar days.**
17. **Q: My name has changed. What should I do?**
A: Contact your p-card liaison with your previous and current name and the last four digits of your card number. You can continue using your old card until the new card is received.

18. **Q: My p-card will be expiring soon. What do I need to do?**
A: Purchasing cards are set to automatically renew at the end of each month for the next months expiration date. **For example**, if your account **has an expiration date of 4/2016**, the card is received by the Credit Card Team at the end of March.
Note: *If your card is in open status and has had no activity for 18 months, the card will not automatically renew.*
19. **Q: Where can I find information on the rules of the P-Card Use?**
A: There is a P-Card Manual located at
<http://www.dfa.arkansas.gov/offices/procurement/Documents/PCardManual.pdf>
anyone who has a p-card should be fully versed in this manual before using the card.
20. **Q: I have a p-card but moving to a different entity. Can I just take my current card with me to my new job?**
A: No. Your p-card card belongs to the entity you work for and it is not transferable. When an employee leaves an entity, they must turn in their card(s) on or before they leave.