Frequently Asked Questions (FAQ)

General Questions

1. **Question:** What is a Pcard?
   **Answer:** The Pcard is a purchasing tool for a full-time University employee that provides flexibility in the method of payment for small dollar departmental purchases. Pcards allow for an alternative to Small Dollar Purchase Orders, invoices, checks on demand, etc.

2. **Question:** What is SAM?
   **Answer:** SAM, which stands for Strategic Account Management, is the online reconciling site for Pcard charges.

3. **Question:** How do you activate the card?
   **Answer:** The card can be activated by calling the number on the card, 1 866-913-6689 and entering in your six digit OU employee id number and the card number.

4. **Question:** Can I get cash with my Pcard?
   **Answer:** No, cash transactions are blocked from the Pcard.

5. **Question:** What is the difference between a viewer and an approver?
   **Answer:** A viewer is the individual responsible for assuring that the transactions that post to SAM are representative of the receipts. Typically, this is the cardholder. An approver is a department chair / account sponsor or their designee with signature authority, permitted by Financial Services, who approves Pcard transactions online.

6. **Question:** How are transactions processed to a merchant with a Pcard?
   **Answer:** The diagram below illustrates the payment process.
7. **Question:** Why is another employee other than the person completing the transaction required for Pcard approval?

**Answer:** While cardholders are authorized by their department to use the Pcard for small dollar purchases, an approver still needs to validate that those charges are appropriate for their accounts. The Pcard is simply an alternate method of payment. If an invoice were sent to Financial Services, it would require the approval of the department chair / account sponsor prior to payment. For the Pcard, the approval occurs after the fact and is completed at the end of the cycle.

8. **Question:** Why can’t a card be made out to a department?

**Answer:** Due to fraud and liability issues, every credit card must be made in the name of the employee so the merchant will know who is authorized to charge.

9. **Question:** Who determines who can have a Pcard?

**Answer:** The department chair / account sponsor, who approves the Pcard application form for their employees, determines that.
10. **Question:** Must the signature on a receipt be the same as the name on the Pcard?

**Answer:** Yes. The cardholder is the only authorized user of the Pcard and no other name should be associated with the receipts.

11. **Question:** Can there be multiple Pcards per department?

**Answer:** Yes, there is no limit to the number of cards a department may have. Anyone required to purchase items should have their own Pcard.

12. **Question:** If several employees in my department want to get Pcards, can I just send one person to training?

**Answer:** No, each Pcard holder must attend training and submit a separate application.

13. **Question:** If I just want to approve, do I need to attend training?

**Answer:** We encourage anyone dealing with the Pcard or SAM to attend training to further their knowledge of the Pcard program.

14. **Question:** What is the billing address that I should give a merchant when placing an order?

**Answer:** When giving out your billing address, always give the merchant your business address. Remember that you should give your address exactly as it was listed on your application. If you need your exact address verified, please email proadmin@ouhsc.edu.

15. **Question:** Where can I find information on the Pcard program?

**Answer:** The Purchasing website, www.ou.edu/purchasing/home, is an excellent source of information on the Pcard program. There you will find learning tools such as New User Training, Queries and Reports, the Pcard Policy, the Pcard Guide, the Pcard Glossary and many other helpful documents.

16. **Question:** I’m transferring to another department within the University. Can I keep my same Pcard?

**Answer:** No, you will need to apply for a new Pcard within your new department. Your previous Pcard will need to be cancelled and destroyed.

17. **Question:** What do I do if I forget my password?
**Answer:** If you forget your password, type in your Database and User ID in SAM and then click on the option that says Forgot Password. SAM will take you to a screen with your challenge question, if you have set one up. Answer the question correctly and it will take you to another screen that allows you to create a new password. You can also email proadmin@ouhsc.edu and the Pcard Team will reset your password.

18. **Question:** What is my default department number / chart field?

**Answer:** Your default is set as the department number / chart field as indicated on your application. This is normally the primary account for a cardholder's transactions; however this must be a hard money account. You can always allocate to a grant later but for default purposes on your application this department number / chart field must be a hard money account.

19. **Question:** I have charges showing up on my PeopleSoft reports that indicate that they were made with a Pcard, but no one in my department made these charges. Where are they coming from and why?

**Answer:** The buyers in Purchasing have Pcards and may have processed charges relating to one of your purchase orders on their Pcard. They can then go into the SAM system and allocate the charges to your account. If you have a problem finding where a Pcard charge originated from, please email proadmin@ouhsc.edu with the details of the charge and the Pcard Team will help you research the transaction.

20. **Question:** Do I have to use the Pcard?

**Answer:** No, the Pcard is not mandatory. However, the Pcard is beneficial to the University for the processing of small dollar payments. The average administrative cost of procuring and paying for a good or service via the traditional process is about $89, while the average cost associated with their purchasing card transactions is estimated to be about $19 — a net savings attributable to purchasing card use of $70 per transaction. (Source: 2007 Corporate Purchasing Card Benchmark Survey. Richard J. Palmer and Mehendra Gupta, authors.)

21. **Question:** How do I cancel my Pcard?

**Answer:** Please email proadmin@ouhsc.edu to cancel your card. Only your name is needed to cancel the card. **Please do not email your Pcard number and do not**
send the card back to the Purchasing department. Cut up the card in as many pieces as you can. Dispose of part of the card in one trashcan on one day. Dispose of the rest in another trashcan on another day, after the trash has been picked up.

22. Question: I've lost my card. What do I do?
Answer: Don’t panic. Contact the bank immediately by calling 1-800-274-7378 and report the card as lost/stolen. After you have notified the bank, then notify the Pcard Team at proadmin@ouhsc.edu. A new card will be issued and as soon as it arrives at the Purchasing office, the Pcard Team will contact you. Please note all cards, new and replacement, are sent to the Purchasing office and not directly to a cardholder.

Applications
1. Question: Where can I apply for a Pcard?
Answer: You can apply for a Pcard online at https://www.netappsaccess.com/Login_user.asp. Depending on which campus you report to, use either uofonorman or ufohsc as your login and pcard as your password.

2. Question: Do non-cardholders need to fill out a Pcard application for SAM access? For example, would an approver need to fill out a form?
Answer: No, approvers do not need to fill out an application to have access to SAM. Once a cardholder designates them as an approver and the card is approved, the approver is automatically setup in the system. However, if someone who is not a cardholder or an approver needs access to the system, the approver should email proadmin@ouhsc.edu and request that the individual be given access to the SAM system.

3. Question: Can a fellow / contracted worker or a part-time employee for the University apply for a Pcard?
Answer: No, only university employees with FTE of 1.0 are eligible to have a Pcard.

4. Question: How will I get my Pcard?
Answer: You will be notified that your Pcard has been received once the application has been processed and training has been completed. Cards can be
picked up at the Purchasing department or you may contact proadmin@ouhsc.edu for any alternate pickup arrangements.

5. **Question:** How can I raise my Pcard limit?

**Answer:** All limit changes require a written request by the cardholder’s approver, or someone with signature authority on the account. These requests should be sent to proadmin@ouhsc.edu. The single transaction limit maximum is $5,000, unless otherwise approved by the Board of Regents. If a request for the monthly limit exceeds $25,000 then the Pcard Team will evaluate the request before a decision is made. However, departments can choose to have a lower limit.

**Reconciling**

1. **Question:** When is the cutoff date for the monthly billing cycle?

**Answer:** The cutoff dates for the current month are updated on the Purchasing website at [http://www.ou.edu/purchasing/home/](http://www.ou.edu/purchasing/home/). Due to weekends and holidays, these dates may vary each month so always check the Purchasing website for the current dates. A listing of upcoming dates can be found on the Purchasing Message board at [http://www.ou.edu/purchasing/home/pcard/pcard_index.htm](http://www.ou.edu/purchasing/home/pcard/pcard_index.htm).

2. **Question:** If a cardholder or approver is absent when the monthly cycle ends, what will happen to their charges?

**Answer:** Even if their charges are not viewed / approved they will be paid. It is recommended that when the cardholder or approver returns they should print a report of the transactions they missed, physically view / approve them and explain why the transactions were not viewed / approved online. Also, if accounting changes need to be made, they will need to process a Journal Voucher or Cost Transfer to make those changes.

3. **Question:** When do transactions post to SAM?

**Answer:** SAM transactions post every weekday except Tuesday. Transactions have a 48 hour posting delay. For example, if you were to logon to SAM on a Friday, the most recent transactions that you would be able to see would be Wednesday’s transactions.

4. **Question:** Do all transactions post to SAM at the same time or do they continue to show up during the course of the day?
**Answer:** Transactions will post by 7:00 A.M. CST and those are all the charges that will post for that day. New charges will be available by 7:00 A.M. CST the next day.

5. **Question:** How are monthly payments and departmental reconciliation performed each month?

**Answer:** The University’s Financial Services departments make the monthly payments. The charges are then processed onto the departments. The entire payment process is explained below.

1. Cardholder makes a purchase
2. Merchant charges the Pcard
3. Charge posts to the SAM system
4. Gather receipts
5. Access SAM prior to cutoff date
6. Check view box for all transactions
7. Change accounting codes, if necessary
8. Add comments in Notes or PO field, if necessary
9. Run report, if necessary

**Last Updated:** 7/16/2010
Give documentation to approver so they can approve charges

File all documentation

Billing cycle ends (middle of the month)

Financial Services pays the monthly bill for the entire University

Financial Services downloads the SAM accounting information into the University’s accounting systems

Charge is then billed out to department

6. Question: I’ve applied the charges to the wrong department number / chart field spread and the billing cycle has closed. What do I do?
Answer: You will need to complete a Journal Voucher or Cost Transfer to correct the charge. Please contact someone at your Financial Services office if you need help on completing the form.

7. Question: Will I receive a monthly bill?
Answer: No, all information about your Pcard charges will be on SAM. You are able to access your Pcard charges 24 hours a day, 7 days a week at https://www.samaccess.com.

8. Question: This charge isn’t mine, what do I do?
Answer: In SAM:
a) You should examine the charge to see if it’s possible that it could be a back order you’ve forgotten about or a vendor that uses a different name than what is listed in SAM.

b) If you still do not believe that the charge is yours, contact the merchant. If you have problems with the merchant or are unable to contact them directly, you can either dispute the charge in SAM or contact the Pcard Team for further assistance in tracking down the charge.

During Reconciliation:

a) If you are looking at your monthly reconciliation reports and see an unrecognized charge, look again and make sure that it isn’t something that was purchased for your department against a Purchase Order by a buyer in Purchasing. If you are unsure, email proadmin@ouhsc.edu.

Disputes

1. **Question:** What is an example of a dispute that I could make in SAM?

   **Answer:** In SAM you can select a variety of reasons to dispute including fraudulent charges, double-billing and billing an incorrect amount.

2. **Question:** How do I dispute a charge in SAM?

   **Answer:**

   a) To dispute a transaction, click on the transaction from the Transaction Summary screen and select the Dispute option from the Summary Actions drop down.

   b) SAM will then present a pop up screen where it will ask you to validate your email information and select a reason for the dispute.

   c) Once you have entered in the correct information and selected a dispute reason, explain in the Comments field what if any information you have about the charge. An example of this would include any contact with the merchant about the charge. Once this is complete, click Next at the bottom of the screen and then Submit. Remember to print the page so that you have the dispute reference number.

   d) In most cases the bank will credit the amount of the transaction you are disputing within a few weeks and contact the vendor directly to collect on the
If you haven’t seen a credit appear or had any contact from the bank after two weeks of submitting your dispute, please contact proadmin@ouhsc.edu so that we can research the status of the dispute for you.

3. **Question**: Is there help online?

**Answer**: Yes, when you log onto SAM there is a Help link that will continuously appear in the upper right corner of the screen. Click on that link and you will be given a list of topics that SAM can help you with. You may also click on the email proadmin@ouhsc.edu link from the SAM homepage to contact the Pcard team for assistance.

4. **Question**: I’ve been charged sales tax, but the merchant is in another state. Should I dispute this charge?

**Answer**: It depends on where the merchant is from. The University of Oklahoma is exempt in Oklahoma and has reciprocal sales tax agreements with some states. These sales tax agreements are available on the Purchasing website. [http://www.ou.edu/purchasing/home/](http://www.ou.edu/purchasing/home/). If you were charged state sales tax in these states, you should attempt to have the tax credited. If the merchant is from another state not listed, they do have the right to charge sales tax. However, we suggest that you contact the merchant for a credit since many companies have a policy of not charging tax to state entities, regardless of location.

**Reviews and Allowable Purchases**

1. **Question**: What is a Pcard review?

**Answer**: There are two types of Pcard reviews, departmental reviews and online reviews.

a) **Departmental Reviews** are an onsite review of departmental records, receipts and file maintenance to maximize Pcard usage and ensure compliance to guidelines.

b) **Online Reviews** are a random selection of transactions reviewed via email monthly and checked for compliance.

2. **Question**: What kinds of documents should I have with my Pcard records?

**Answer**: Your department, as the Office of Record, is required to keep an itemized receipt for each transaction. This includes conference registration documentation,
which many people file with their travel information, but fail to keep with their Pcard records. Also, you should include any other related documentation with the charge, such as internal forms, Food and Beverage Forms, exemption forms, emails from the Pcard Team, etc.

3. **Question:** Are food purchases allowed on the Pcard?
   **Answer:** If the food is for non-human consumption, then it is allowable on the Pcard. Food for human consumption is not allowed.

4. **Question:** Can freight/shipping be charged on the Pcard?
   **Answer:** Yes, the Pcard is the preferred method of payment for freight/shipping expenses. However, payments for freight/shipping expenses are only authorized with contracted vendors. Please refer to the Contracts section of the Purchasing website for more information on current freight/shipping contracts [http://www.ou.edu/purchasing/home/contracts/contracts_index.htm](http://www.ou.edu/purchasing/home/contracts/contracts_index.htm).

5. **Question:** Can membership dues be paid on the Pcard?
   **Answer:** Both institutional and individual membership dues are not allowable on the Pcard. Those types of payments should be processed through Financial Services.

6. **Question:** Can I pay for a subscription with the Pcard?
   **Answer:** Subscriptions are allowable on the Pcard with the following criteria:
   a) Allowable when mailing address is to a University location.
   b) Allowable for a maximum of one year.
   c) Allowable when subscription is renewed less than six weeks in advance.
   **Exception:** Medical subscriptions that meet criteria a. and b. are renewable six months in advance.

7. **Question:** Can I prepay a conference registration with the Pcard?
   **Answer:** Conference registrations are allowable on the Pcard with the following criteria in writing from the conference host:

   1. If paying for the registration at the time of the event or after the event has occurred, then only a receipt or invoice is required. Pre-Paid Conference registrations are allowable Pcard expenses with the following in writing from the Conference Host.
2. Conference Host will not, as a standard practice of business, accept a Purchase Order.

*Purchase Order meaning payment after the event has occurred.

**OR, all of the following three criteria must be in place:**

a) Conference host will apply a discount for early registration to the conference.

b) Conference host will allow for substitution of participants.

c) Conference host will refund 100% of the registration cost if the conference is cancelled.

*Personal charges such as CME credits, additional meals, banquets, golf tournaments, etc. must be paid for separately and not on the Pcard.

8. **Question:** Can I pay for a license with the Pcard?

**Answer:** Licenses are not allowable expenses for the Pcard. Examples include: Medical, DEA, Dental, CPA or state required licenses. Those types of expenses should be processed through Financial Services for eligibility and payment review.

9. **Question:** Can I pay an invoice with my Pcard?

**Answer:** Yes, as long as it is in compliance with the Pcard policy and guidelines.

10. **Question:** What is a service?

**Answer:** A service is any type of labor performed for profit. Examples of services include repairs, maintenance, installation, calibration, measurement, estimate, auto maintenance, etc.

11. **Question:** Can I pay for promotional or recruitment items with the Pcard?

**Answer:** These items may not be purchased with the Pcard. Examples of these items include objects with the event name or department name printed on them, giveaways, freebies, etc.

12. **Question:** I’ve spoken to another department (Financial Support Services, Accounts Payable, Grants and Contracts, Foundation, etc.) and they have told me that I have an allowable charge. Does this mean that I can use the Pcard for this charge?
**Answer:** Not necessarily. Although you may have approval from another department, all purchases with the Pcard must be in compliance with the Pcard guidelines. For example, even if a purchase is allowable within the terms of a grant, it may or may not be allowable on the Pcard. Check the Pcard Guide for further information or contact the Pcard Team.

**Suppliers**

1. **Question:** How are Pcard different from other credit cards?

   **Answer:** Pcards differ from regular credit cards because Pcards are issued by the University of Oklahoma to individual employees. The Pcard has a corporate liability versus a personal card which has personal liability.

2. **Question:** What are the benefits to me to accept the Pcard?

   **Answer:** There are several benefits to a supplier accepting the Pcard instead of the traditional check method. They include:
   
   a. Payment within 3 days instead of 45
   b. Improved cash flow
   c. Preferred vendor status
   d. More efficient buying process