

KEY CONTACT INFORMATION

Union College Card Administrator
518-388-6973, cardprogram@union.edu

- General Questions
- Vendor Problems & Disputes
- Damaged Cards
- Lost/Stolen Cards (contact Bank of America)
- Escalated Disputes

Bank of America Customer Service
888-449-2273, 24 hours a day, 7 days a week

- Lost / Stolen Cards
- Declined Transactions (emergency)

www.union.edu/purchasing/card

- Updated documentation

CARD OVERVIEW & LIMITS

- VISA Credit Card Program
- Managed by Bank of America
- Works Online Reconciliation System

College Liability - Union College pays the bill.

Single Transaction Limit:
The amount you can charge on a single transaction ("Individual Card Swipe")
Purchasing: generally \$1000
Traveler: no limit

Discretionary Limit:
The total amount you can charge before the Cardholder, Manager, & Accounting needs to approve ("Total Amount of Swipes").
Purchasing: generally \$10,000
Traveler: \$10,000 or \$20,000

CARD ACTIVATION & SECURITY

1. Call number listed on sticker of your card.
2. Follow instructions

**** If asked for:**
Verification code: the last 4 digits Union ID #.
SSN: 00+entire 7 digits Union ID#

Cardholders are responsible for the security of their card and are accountable for all purchases made with the card.

- Do not provide card information to co-workers
- Keep the card in a secure location
- Online ordering -order from secure websites

MAKING PURCHASES & TAX EXEMPTION

Card Billing Address
Union College
807 Union Street
Schenectady, NY 12308

Tax Exemption
Inform vendor about tax exemption

- Tax Exemption # is on the card
- NYS (and most other states) still require the tax exemption form to be provided.

www.union.edu/purchasing - Click on Tax Exemption in left navigation bar

Always Obtain Receipts
Obtain original sales receipts.

- Telephone purchases: ask vendor to fax and/or mail sales receipt
- Online purchases: print out confirmation page or email from order.

PROBLEM RESOLUTION

Declined Transactions
Contact Card Administrator or Bank of America (emergency)

Errors or Disputes

1. Resolve with vendor first.
2. If credit is required, apply credit to the credit card account. **Do not accept cash or check refunds.**
3. Ask for a receipt for the credit.
4. If dispute cannot be resolved:
 - Escalate to Program Administrator
 - You will be asked to complete a dispute form and supply all documentation
 - Process lasts between 30-60 days.

LOST/STOLEN & DAMAGED CARDS

Lost or Stolen Cards

1. Immediately call Bank of America Customer Service (888-449-2273, 24 hours a day, 7 days a week)
2. Notify Card Administrator
3. A new card will be sent to Program Administrator who will forward it to you.
4. Activate the card. Remember to update the card number with vendors if needed.

Damaged (Replacement) Cards

1. Notify the Card Administrator
2. Your new card will be sent to you with the same account number.
3. Destroy your damaged card by cutting the magnetic strip and the card number.

APPROVED USES OF THE CARD

The credit card issued to any Cardholder is the property of Union College and is only to be used for College related purposes. Abuse of your card or failure to follow procedures established for the Union College Card Program may result in revocation of card privileges or other action, including employee disciplinary actions or termination, if applicable.

Unauthorized Transactions

- Personal Transactions
- Cash Advances (blocked use)
- Union College Bookstore – charge your account directly
- Computers, Laptop, & Software (order through ITS) or Major Furniture & Office Layouts (order through Department or Purchasing)
- Staff Relocation / Moving Expenses – use existing HR process
- Gasoline for personal vehicle use (when 48.5 cent per mile rate is being applied)

Authorized Transactions	Department Purchasing	Employee Traveler
Books, Magazines, Subscriptions	✓	
Catering - off-campus events	✓	✓
Coffee & Water Delivery - Departments	✓	
Computer Supplies & Accessories	✓	
Conference/Seminar Registration Fee	✓	✓
Entertainment Tickets (consistent with College Policy)	✓	✓
EZ-Pass Payments - department vehicles	✓	
Gasoline - Rental Vehicles Only		✓
Gifts - Flowers, Promotional Products	✓	
Internet Provider Access - home use, as per College Policy		✓
Laboratory Equipment & Supplies	✓	
Licenses & Permits	✓	
Lodging (Hotel, Motel)	✓	✓
Meals - off-campus	✓	✓
Memberships and Dues	✓	✓
Newspaper Ads	✓	
Office Supplies	✓	
Cell Phones, Pagers, & Internet Services - personal only that are consistent with policy		✓
Repair Services	✓	
Stationery, envelopes, letterhead	✓	
Telephone Charges - long distance home use that are consistent with College policy		✓
Transportation (e.g. Airline, Train, Bus, Rental Car)		✓