CARD PROGRAM
POLICY & GUIDELINES

KEY CONTACT INFORMATION
Union College Card Administrator
518-388-6973....Nicole Rood
518-388-6534....Becky Rapp
518-388-6911.....Card Emergency
Email...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)

Works: https://payment2.works.com/works/
http://www.union.edu/cardprogram
• Updated documentation and FAQ’S

CARD LIMITS:
Single Transaction Limit-STL
The amount you can charge on a single transaction
(“Individual Card Swipe”)
Purchaser: generally $2000 or under
Traveler: limited to card discretionary limit

Discretionary Limit-DL
The total amount you can have outstanding before the
Cardholder, Manager, & Accounting needs to approve.
Purchaser: generally $10,000
Traveler: $10,000 or $20,000

Card Limit-CL
Total amount that can be charged on your card and/or
reconciled within a two week period.

CARD ACTIVATION & SECURITY
1. Call number Card Program office X6534 or X6973
2. Verify your PIN number when activating card.
3. Remove sticker and sign card

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
McKean House
807 Union Street
Schenectady, NY 12308
Billing Phone number 518-388-6973
When needed, McKean House can be added as an
additional address line.

Shipping Address
Building Name
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.

For additional Tax Exempt information, please select Tax
Exemption on the Card Program Website.

Always Obtain Itemized Receipts
• Scan or Save ITEMIZED receipts.
• Telephone purchases: ask vendor to fax and/or
mail itemized sales receipt
• Online purchases: print out or save as PDF the
confirmation page which needs to include the
item purchased and amount paid.

LOST/STOLEN & DAMAGED CARDS
Lost or Stolen Cards
1. Immediately call Bank of America Customer
Service (800-300-3084, 24 hours a day, 7 days
a week)
2. You will be asked security questions including
Union address and Verification code:
This code is 00 plus your entire 7 digits Union
ID# which with the bank, replaces a nine digit
SS # for your account.
3. Notify Card Program Administrator
4. A new card will be sent to the Program
Administrator who will then forward it to you.
5. Once your card is activated, remember to
update the new card number and expiration
date with all necessary vendors.

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.

PROBLEM RESOLUTION
Declined Transactions
• Contact Card Administrator or Bank of
America (emergency)
• Check Authorization Log in Works to see
the reason for decline.

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

1/29/2019
The credit card issued to any Cardholder is the property of Union College and is only to be used for College related purchases. Abuse of your card or failure to follow procedures established for the Union College Card Program and agreed to on your signed credit card agreement may result in revocation of card privileges or other consequences, including employee disciplinary actions or termination. Transactions not settled with the Finance office within 30 days will put your credit card into suspend. Transactions will be declined until the finance office can close any outstanding transactions.

**UNAUTHORIZED TRANSACTIONS**
- Personal Use of Card
- Cash Advances (blocked use)
- Union College Purchases- This includes the Bookstore, Athletics, Dining Services and College Relations– Please 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- Submit a mileage reimbursement using the current mileage rate-mileage covers your gas, insurance and wear & tear
- Capital purchases (tangible items) over $2000.
- Travel Insurance, Priority Seating and/or Advanced Boarding fees
- Gifts for employees
- Meals with co-workers at local restaurants
- Items delivered to home address
- Gift cards of any kind- including Groupon

**AUTHORIZED TRANSACTIONS**
- Books, Magazines, Subscriptions
- Off Campus Catering and Business meals
- Coffee & Water Delivery
- Office Supplies
- Conference/Seminar Registration Fee
- Entertainment Tickets (consistent with College Policy)
- EZ Pass payments-College Owned Vehicles
- Gasoline-Rental or College Owned Vehicles
- Gifts, Flowers, and Promotional Products for non-Union recipients
- Laboratory Equipment and Supplies
- Classroom Equipment and Supplies
- Licenses & Permits
- Lodging (Hotel, Motel)
- Memberships and Dues
- Newspaper Advertisements
- Repair Services
- Stationery, Envelopes, Letterhead
- Transportation-Ground and Air