

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 OVERVIEW & LIMITS

- VISA Credit Card Program
- Managed by Bank of America
- Works Online Reconciliation System
- College Liability - Union College pays the bill

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.

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 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
- De Minimus Gifts, Flowers, and Promotional Products for non-Union recipients (Maximum value \$50)
- 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