

# Declining Balance Card Training

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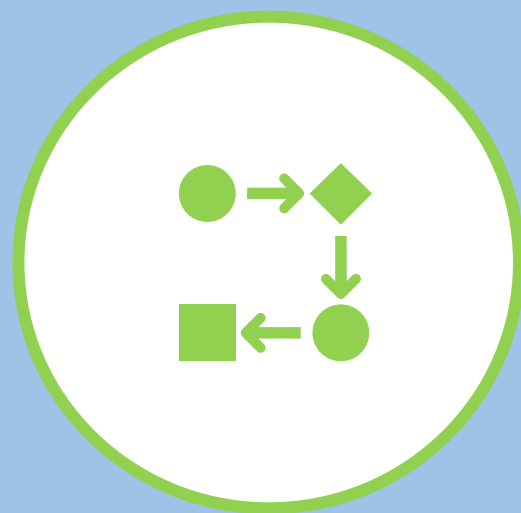
## PROGRAM INTRO

- Goal & Purpose
- Types of Cards



## POLICY

- Spending Limits
- Restricted Items
- Tax Exemption



## PROCEDURES

- Card Activation
- Documentation
- Reconciling
- Declines
- Travel



## HELP & RESOURCES

- Contact Information

# Program Intro

## GOAL

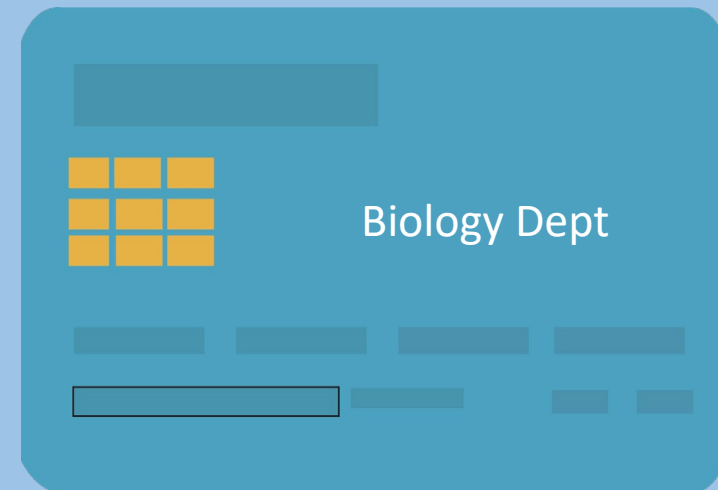
To make infrequent travel as easy as possible for employees and our students.

No need for out-of-pocket funds to be used

## PURPOSE

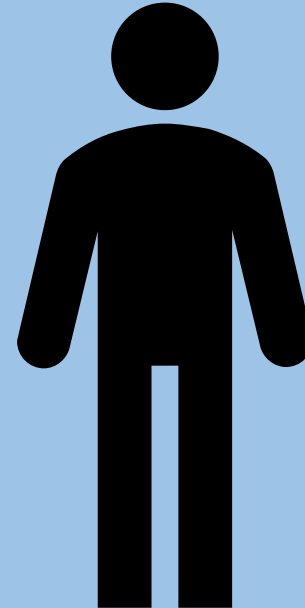
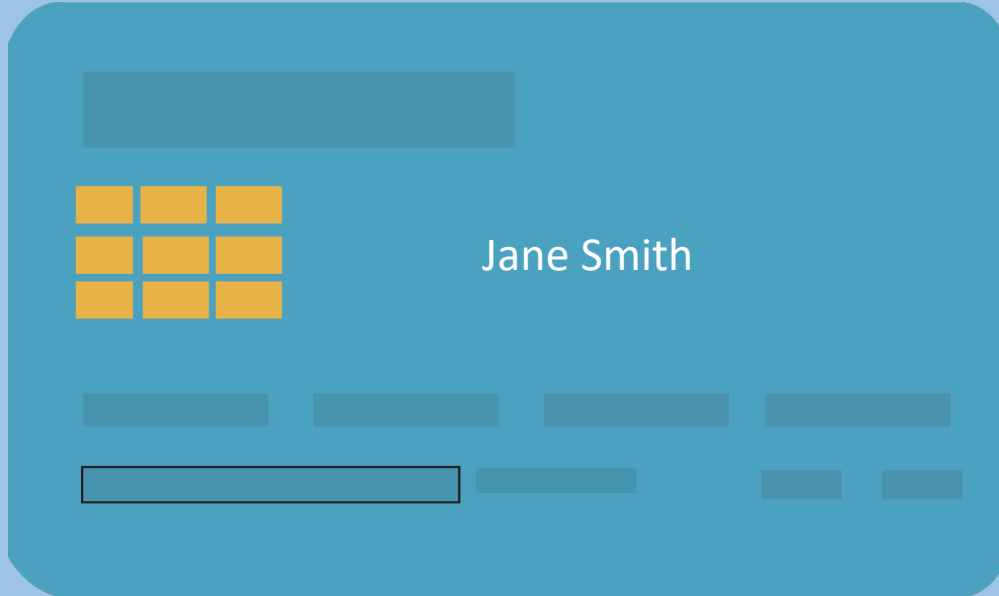
For individuals who travel 2 or fewer times per year and don't want to use their personal funds and get reimbursed.

## TYPES OF CARDS



## Individual

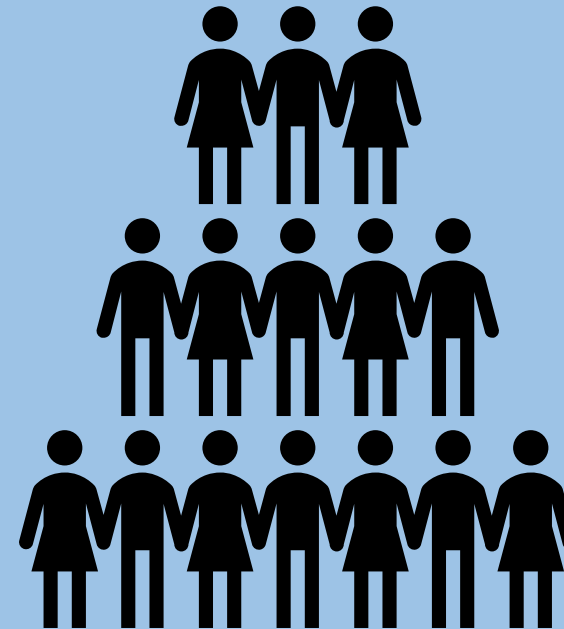
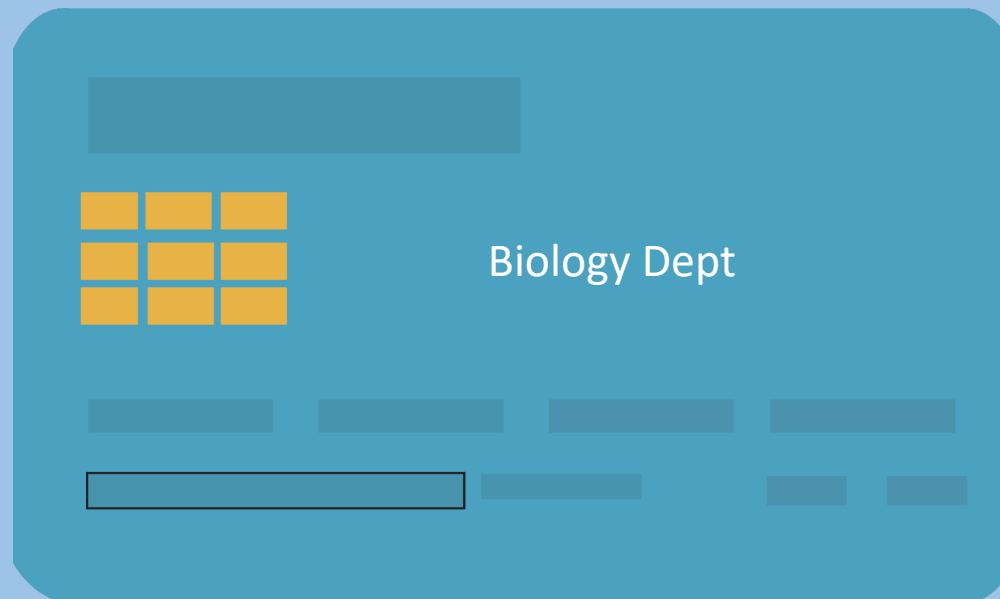
Has an individual's name on the card and is to be used by the cardholder only.



## Department

Has only the department or program name on it, no person's name. Multiple people in a department can use the card by [signing it out](#).

- Card has an individual who is responsible for the card (and must be aware of all transactions being put on the card and reconcile in Concur)
- Sign out log must be used





## POLICY

- Spending Limits
- Restricted Items
- Tax Exemption
- Shipping & Receiving
- Meals

# Spend Limits

Card limit is defined by application.  
Round higher than anticipated need.

Once your limit is reached,  
the card will close

If you need a limit increase, you must do so  
**BEFORE** your card hits a \$0 balance.  
Send an email to [perezva@gvsu.edu](mailto:perezva@gvsu.edu) with your  
Appointing Officer and supervisor copied  
\*These changes occur overnight

Fifth Third ATM limits are \$525 per  
day. Limits at other banks apply.



Fifth Third does charge a  
3% cash advance fee for all  
ATM withdrawals.

Fifth Third does charge a  
2% currency exchange fee.



Your GVSU declining balance card is for business related travel use only.  
Personal purchases are strictly prohibited.

### Prohibited Items:



Airfare



Alcohol



Gift Cards



Furniture



Technology Equipment,  
Software & Hardware



Gas on  
personal vehicles

# Restricted Items

- Ammunition and Firearms
- Animals
- Appliances
- Automobiles and other road-vehicles
- Cash advances, traveler checks, wire transfers, money orders
- Cellular phones, smartphones, tablets
- PDA pagers, two-way radios
- Copy machines, toner supplies
- Contractual Services by an individual as an independent contractor
- Controlled Substances
- Employment and temporary staffing services
- Fax machines
- University logo stationery, envelopes, unauthorized business cards.



If unsure, view our website or reach out to Procurement.



# Tax Exempt

Michigan Department of Treasury  
3372 (Rev. 01-21)

### Michigan Sales and Use Tax Certificate of Exemption

This exemption claim should be completed by the purchaser, provided to the seller, and is not valid unless the information in all four sections is complete. Do not send a copy to Treasury unless one is requested.

**SECTION 1: TYPE OF PURCHASE** Check one of the following:

A. One-Time Purchase  
Order or Invoice Number: \_\_\_\_\_

C. Blanket Certificate  
Expiration Date (maximum of four years): 05/20/25

B. Blanket Certificate, Recurring Business Relationship

The purchaser completing this form hereby claims exemption from tax on the purchase of tangible personal property or services purchased from the seller named below. This claim is based upon: the purchaser's proposed use of the property or services; OR the purchaser's exempt status.

Seller's Name and Address  
\_\_\_\_\_

**SECTION 2: ITEMS COVERED BY THIS CERTIFICATE**  
Check one of the following:

1.  All items purchased.

2.  Limited to the following items: \_\_\_\_\_

**SECTION 3: BASIS FOR EXEMPTION CLAIM**  
Check one of the following:

1.  For Lease. Purchaser will lease the property and elects to pay tax based on rental receipts. Enter sales tax license or use tax registration number: \_\_\_\_\_

2.  For Resale at Retail. Enter Sales Tax License Number: \_\_\_\_\_

3.  Direct Pay - Authorized to pay use tax on qualified transactions directly to Michigan Treasury under account number: \_\_\_\_\_

The following exemptions DO NOT require the purchaser to provide a number:

4.  Agricultural Production. Enter percentage: \_\_\_\_\_%

5.  Government Entity (U.S. or its instrumentalities, State of Michigan or its political subdivisions), Nonprofit School, Nonprofit Hospital, Church or House of Religious Worship (circle type of organization)

6.  Contractor (provide Michigan Sales and Use Tax Contractor Eligibility Statement (Form 3520)).

7.  For Resale at Wholesale.

8.  Industrial Processing. Enter percentage: \_\_\_\_\_%


9.  Nonprofit Internal Revenue Code Section 501(c)(3), 501(c)(4), or 501(c)(19) Exempt Organization.

10.  Nonprofit Organization with an authorized letter issued by Michigan Department of Treasury prior to July 17, 1998 (sales tax) or June 13, 1994 (use tax).

11.  Rolling Stock purchased by an Interstate Motor Carrier.

12.  Other (explain): \_\_\_\_\_

**SECTION 4: CERTIFICATION**  
I declare, under penalty of perjury, that the information on this certificate is true, that I have consulted the statutes, administrative rules and other sources of law applicable to my exemption, and that I have exercised reasonable care in assuring that my claim of exemption is valid under Michigan law. In the event this claim is disallowed, I accept full responsibility for the payment of tax, penalty and any accrued interest, including, if necessary, reimbursement to the vendor for tax and accrued interest.

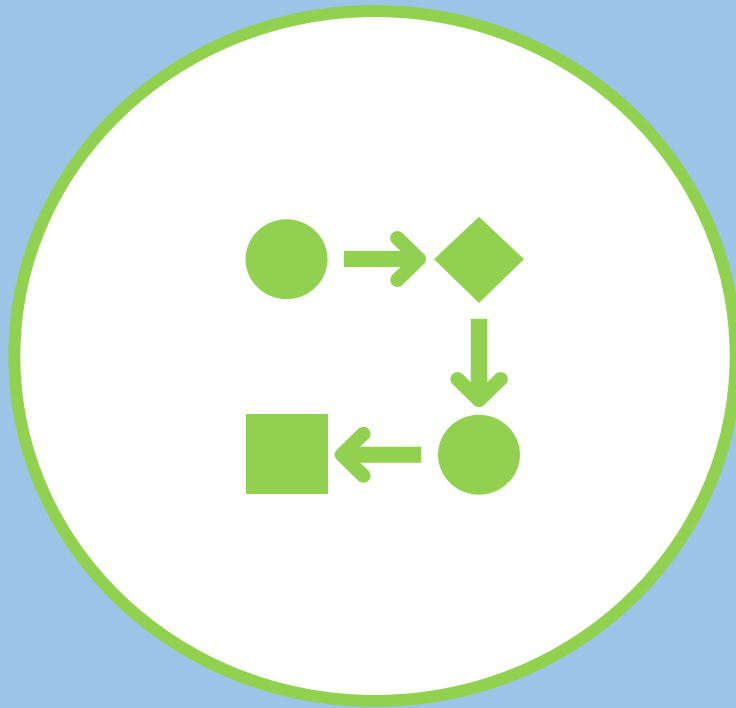
Business Name <b>Grand Valley State University</b>		Type of Business (see codes on page 2) <b>14 - Non Profit Ed</b>	
Business Address <b>2015 Zumberge Hall, 1 Campus Dr</b>		City, State, ZIP Code <b>Allendale, MI 49401</b>	
Business Telephone Number (include area code) <b>(616) 331-2280</b>		Name (Print or Type) <b>Kim Patrick</b>	
Signature 	Title <b>Director of Procurement Svcs</b>	Date Signed <b>05/20/2021</b>	

- All purchases must be tax exempt when possible. If not possible, you must note why it wasn't possible.
- Give merchant a copy of [Exemption Certificate](#) and, if needed, our old Tax Exempt Number 38730135F
- Online Merchants: You may need to pay the tax. If a significant amount, contact the merchant to rerun without the tax.
- Out of State Exemptions: Florida, Illinois (not on lodging), Kansas, Kentucky, Massachusetts, New York, Ohio, Tennessee, Texas, Washington DC

# Meals



- Business purposes only
- Must follow GSA per diem rates based on location
- Per Diem exceptions must be approved by the Appointing Officer or Executive Officer
- An attendee list is always required
- Meals with only GVSU employees present requires an Appointing Officer approval
- No alcohol allowed
- Tax exempt



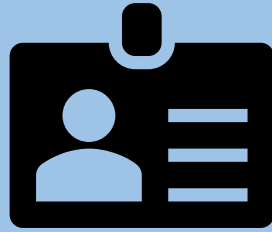
## PROCEDURES

- Card Activation
- Documentation
- Reconciling
- Card Security
- Declines
- Travel
- Cardholder Portal/Fraud Alerts

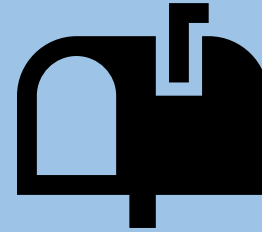
# Activation



Call the phone number on the white label on your card.



Enter the last 4 of your social security number or last four of your G#



When asked for zip code, enter 49401



You will be prompted to create a PIN number

## PIN/Chip Technology

- Fifth Third Bank issues cards with electronic chip technology in addition to the magnetic stripe
- At the time of sale, you may be asked to enter your PIN instead of providing a signature
- The first time you use your card at a merchant that requires a PIN, your PIN may not be accepted on the first try
  - Just re-enter it ( you may need to re-enter it up to 4 times)

All transactions require a receipt.

Receipts must be itemized and have the merchant's name.



## Documentation

If you do not have your receipt, you will have to declare that in Concur when reconciling the transaction. This will still be considered a violation when audited.

# NOT ACCEPTABLE



# ACCEPTABLE



If you are unable to obtain an itemized receipt, write down on the receipt or business purpose what was purchased and let us know you attempted to get a detailed receipt from the merchant, but they were unable to provide one.

# Business Purpose

## Business Purpose

All transactions require a sufficient business purpose.

Definition: The business reason the Pcard was used to make a purchase with University funds.

Elements of a business purpose:

- Written so that a person unfamiliar with University activities or someone several years from now.
- Address the who, what, where, when and how/why.

**Good:** Registration for John Smith to attend ISM Conference, May 18-24, 2016, Tempe AZ

**Poor:** Conference registration

**Good:** Nuts and bolts to repair landscaping lawn equipment

**Poor:** Hardware

Meals:

- Requires an attendee list.
- If over per diem = Vice President or Executive Officer approval.
- Faculty/staff meals need appointing officer approval.

Manage Expenses
View Transactions

**Alerts: 3**

- ! The entry has Undefined expense type. You must select an expense type for the entry before you can submit the expense report.
- ! Missing required field: Business Purpose, City of Purchase.
- ! You must attach a receipt image to this expense.

← →

### Undefined \$139.99

01/21/2021 | FS TECHSMITH | Corporate Card

Cancel
Save Expense

Details
Itemizations

**Allocate** \* Required field

Expense Type \*

Transaction Date

Business Purpose \*

Enter Vendor Name

City of Purchase \*

Payment Type

Amount

Currency

Receipt Status \*

Personal Expense (do not reimburse)

Comment

EXAMPLE

+

Attach Receipt Image



# Your trip is done, now what?

- ❖ Reconcile all transactions in Workday
- ❖ Intercampus mail the card to Tonya Valencia, 2015 JHZ
- ❖ The card will be closed after the last travel date

# Reconciliation

All transactions will be reconciled in Workday.

Workday Training:

<https://www.gvsu.edu/workday/>

# Expense Report

January		2024				
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1 <small>New Year's Day</small>	2	3	4	5	6
7	8	9	10	11	12	13
14	15 <small>Martin Luther King Jr. Day</small>	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31 <small>Expense Report Due</small>			

Reconcile and have approved in Workday by the end of the month.  
Failure to reconcile on time could result in a hold being put on your card until completed.

# Storage



- Keep card locked in drawer
- Don't share password
- Don't email card information
- Don't store card information online or in apps
- Don't share your individual card or number with others

# Security

## Lost or Stolen Card

Call one of the below numbers immediately. You do not need to know the card number; the bank will look up your card by your card name.

- |                        |   |
|------------------------|---|
| ▪ Fifth Third Bank     | 855-634-1295  |
| ▪ Mastercard           | 800/MC-ASSIST [800-622-7747]  |
| ▪ Procurement Services | 616/331-2257 <a href="mailto:purchasing@gvsu.edu">purchasing@gvsu.edu</a> |

Notify GVSU Card Program Administrator (616/331-2257, [perezva@gvsu.edu](mailto:perezva@gvsu.edu)).

# Declines

## Decline Reasons

- Exceed Spending Limits (per trans or monthly or daily trans)
- Billing Address: 2015 JHZ, 1 Campus Dr, Allendale 49401
- Blocked merchant type
- Incorrect CVV Code
- PIN Incorrect. To reset: Call 1 (800) 375-1747
- Bank put a hold on card to verify a transaction
  - All foreign companies will get declined (if no travel notice is put on the card) and you will need to call the bank (number on the back of your card) to verify the transaction.

## Tips to Try

- Have merchant run card at a different card reader
- Run card manually over the phone instead of online
- Put a travel notice on the card

Contact Procurement Services for assistance at 331-2257 or 331-2280

# Travel Tips

- ❖ Put a travel notice on your card | (800) 488-6773
- ❖ There is a 2% currency exchange fee on all transactions if traveling internationally.
- ❖ If you need more than \$525 (the atm daily limit) plan ahead and go to the atm a couple of times.
- ❖ It can take several days for a transaction to post.
- ❖ It's highly recommended to sign up for the [cardholder portal](#) and two-way fraud alerts to avoid holds on the card while traveling.
- ❖ Use the Workday app to upload receipts while traveling

# Cardholder Portal

## Benefits of Signing Up for the Portal

- ❖ See your card balance
- ❖ See your transactions
- ❖ See your decline reasons
- ❖ Sign up for real-time fraud alerts

1. [Click for sign-up instructions](#)
2. [Sign Up Link](#)
3. Set up two-way fraud alerts

# Workday App

## ALL EMPLOYEES

Use the Workday Mobile App to:

- Request time off
- Staff can record hours worked\* (details below)
- Create an expense reimbursement request
- View your inbox and notifications
- View reports and dashboards



## DOWNLOAD THE WORKDAY MOBILE APP

You can download the Workday Mobile App by going to the App Store on your device and searching for Workday or using one of the following links:

### Login Instructions

- When logging into the app, please select the GVSU SSO option.
- Please use the following organizational ID: [gvsu](#)
- Once you have logged in using the organizational ID, you will need to enter your ID and password and verify through Okta.
- The first time you log into Workday from your mobile device, you will be required to set up a PIN for mobile authentication. Note that this is NOT optional.





## HELP & RESOURCES

- Contact Information
- Websites

# Help & Resources

CONTACT	PHONE NUMBER	EMAIL
Pcard Administrator & Compliance Analyst: Tonya Valencia	X1-2257	perezva@gvsu.edu
Procurement Services	X1-2280	purchasing@gvsu.edu
Fifth Third Fraud Dept	855-634-1295	
Fifth Third Support/Travel Notice	800-375-1747	

Resource	Website
Pcard/Purchasing	<a href="https://www.gvsu.edu/purchasing">Gvsu.edu/purchasing</a>
Workday	<a href="https://www.gvsu.edu/workday/">https://www.gvsu.edu/workday/</a>