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PCard Policy & Procedures

Use a PCard

The Purchasing Card (PCard) is designed to help streamline the procurement and payment processes for small dollar purchases. Most cards are issued with a standard transaction limit of \$4999. Monthly billing cycle limits range from \$10,000 to \$100,000. Purchasing cards may be issued to full or part time classified employees or faculty members of the University.

Learn the Basics

The PCard shall only be used to purchase goods and services for ODU business purposes and must comply with [contract](#), ODU [Ethics](#), and [SWaM](#) procurement requirements. Approver/Reviewers are equally responsible for verifying all purchases are for valid business purposes and that purchases comply with policies and procedures prior to approving transactions. Additional information on Approver/Reviewer responsibilities can be found in the Understanding Approver/Reviewer Responsibilities section of the is document.

Learn Your Responsibilities as a Cardholder

Cardholder responsibilities include, but are not limited to:

- 👑 Ensuring purchases comply with ODU policies and procedures;
- 👑 Complying with allowable and non-allowable expenditures;
- 👑 Ensuring transactions are within established transaction limits and monthly cycle limits;
- 👑 Contacting the Bank of America to file a vendor dispute when a vendor incorrectly charges your card and will not correct the transaction;
- 👑 Contacting the Bank of America Fraud Specialists at 866-500-8262 if you suspect that fraudulent activity has occurred on your account (Notify Program Administrator if fraud has occurred); and
- 👑 Proper monthly online reconciliation.

Cardholders must not:

- 👑 Use the card for personal purchases;
- 👑 Attempt to obtain cash advances;
- 👑 Share the card or card number with anyone other than the vendor with whom they are doing business;
- 👑 Authorize multiple transactions (split orders) to circumvent established limits;
- 👑 Make a photocopy of their card; or
- 👑 Fax, scan, mail or email full account number.

Common compliance issues:

- 👑 Use of non-contract or non-SWaM vendors -- Items purchased from non-contract, non-SWaM vendors when [contract](#) or SWaM was available. This violates the Governor's [Executive Order 35](#) and ODU's [Small Purchase Procedures](#). ODU's [Contracts & Purchasing page](#) has listings of available contracts, as well as additional information for frequently used purchase categories. For

categories where no ODU contract is available, a helpful tool called Executive Order 35 Aid is available on the [SWaM page](#).

- ❖ Missing supporting documentation – Examples include: receipts with no line item detail, Aramark additional documentation incomplete (requirements - attendee lists, Aramark confirming signed *prior* to event date, Aramark complete order showing payment was made), no VP level approval for memberships ([University Policy 1060](#)), etc. All supporting documentation must be uploaded to transactions for audit purposes unless your department has made other arrangements with Procurement Services.
- ❖ Description of purchase in Works comment not including all relevant information – Examples: comment in Works with purchase description and business justification not detailed enough to show how purchase relates to University business/benefit; travel/car rental transactions not including name of traveler, destination and purpose of travel; generic terms like “supplies” with no additional information for what kind of supplies and how supplies will be used.
- ❖ Late reconciliation – Reconciliation must be completed by both cardholder and approver/reviewer by the 5th of the month for the previous billing cycle (typically ending on the 15th of the month). A chart with billing cycles, signoff deadlines, and Banner posting dates is available on the Procurement Services [PCard Page](#)
- ❖ Virginia sales taxes paid to vendors and not credited back to account. (Or missing comment to note that tax shows in Works but not on receipt.)

Secure Your Card

- ❖ Use of the PCard is limited to the person whose name appears on the front of the card. The card shall not be loaned to another person, including the approver/reviewer. If the cardholder will be away for an extended period, another person in the department should obtain a card.
- ❖ The PCard must be kept in a secure location at all times. The account number shall not be posted or left in a conspicuous place.
- ❖ The complete 16-digit account number must never be faxed, mailed or emailed (including attachments) to the vendor. The order may be faxed or emailed, but the account number must be phoned in to the vendor.
- ❖ If the card is lost or stolen, the cardholder should email the PCard Administrator, then immediately contact Bank of America Customer Support at 888-449-2273 or the Bank of America Fraud Specialists at 866-500-8262 to verify no fraudulent activity is on the card and request that a replacement card be sent. If you are prompted to enter the card number and do not have this information, you can enter **0 to bypass this prompt.
- ❖ Cardholders may purchase from the internet if the vendor’s website has a Secured Socket Layer (SSL) Version 2.0 or greater at the point of order entry. Websites with this security begin with https:// in the URL.
- ❖ Bank of America will never initiate a call and ask for your card number and expiration date. If you receive a call from someone claiming to be from the bank, ask for their name and telephone number to call them back. Then call the toll free Bank of America Customer Support at 888-449-2273 or the number on the back of your card.

Learn the Grounds for Card Suspension

An individual's card privileges may be suspended up to three months or permanently revoked on the basis of any of the following infractions:

- ❖ Failure to maintain appropriate documentation;
- ❖ Card sharing (knowingly allowing another person to use your card or card number);
- ❖ Making payment(s) to any one non-contract, non-SWaM vendor totaling more than the single transaction limit in a 30 day period;
- ❖ Failure to reconcile by the deadline;
- ❖ Inappropriate use of the card;
- ❖ Faxing, mailing, or emailing the complete card number; or
- ❖ Failure to respond to compliance/audit requests.
- ❖ Failure to take Annual PCard Training and pass the quiz.

Understand the Charge to Your Department

The total current balance due on the statement will be processed for payment by Accounts Payable.

Assigning subaccount codes that the department deems accurate is very important. The subaccount codes are used to categorize University wide spending in reporting of various levels, from Department/Area level, to the VP/Provost level, to the BOV level, and all the way to Governor level.

The PCard charges for each transaction amount will post in Banner to the budget and subaccount codes designated in the BOA Works reconciliation. The Banner subaccount list is available on the ODU Budget website; responsibility for determination of appropriate subaccount codes rests with the Budget Unit Director.

Corrections needed to the Banner allocation will be the responsibility of the department and should be handled by requesting these changes through Accounts Payable.

Know What I Can & Cannot Purchase

Cardholders are responsible for knowing and complying with established ODU policies and procedures when authorizing PCard charges.

Understand the Importance of Compliance

Failure to comply with established policies and procedures may result in revocation of the cardholder's privileges, even for a first offense. Deliberate or recurring noncompliance or failure to perform required duties may constitute cause for disciplinary action up to and including termination of employment in accordance with the [Virginia DHRM Employee Standards of Conduct](#), [ODU Standards of Conduct](#), [ODU Code of Ethics](#), [Promotion and Tenure Policies and Procedures](#), [ODU Policy for Administrative and Professional Faculty](#), [CAPP Manual](#), and/or any other applicable university procedures.

Make Note of Which Goods/Services are Allowable and Non-Allowable (and Which Ones Have Additional Requirements)

[Purchasing & Contracts Page](#)

[University Policy 1060 Institutional Memberships in Professional & Civic Orgs, and Social Clubs](#)

Summary of examples listed by the State as improper expenditures for State taxpayer dollars in [State CAPP Topic 20310](#) is below.

Agency purchases must be considered essential to the operation of the agency and in support of the agency's mission to justify the use of State funds. Since all State-funded expenditures are subject to public scrutiny, agencies should consider the appearance of unusual purchases on the agency and on State government in general prior to authorization. Since individual circumstances vary widely, adequate documentation for unusual purchases should always be included with the voucher.

The following lists contain examples of expenditures considered to be improper uses of State funds. These lists are intended to provide general guidance to agencies in judging the appropriate use of State funds. However, any State-funded expenditure may be questioned, even those which are not included on the following lists.

Employee personal expenses such as –

- 1. Books for classes (unless they remain property of the State)*
- 2. Snacks or refreshments*
- 3. Baby sitting*
- 4. Non-business related newspapers or magazine subscriptions*
- 5. Personal articles that are lost or stolen*
- 6. Tuxedos or other formal wear*
- 7. Clothing (non-uniform) or repairs to clothing damaged in the workplace*
- 8. All expenses related to personal negligence of the employee, such as traffic fines.*

Agency-sponsored event expenses incurred which do not clearly support the agency mission such as –

- 1. Holiday decorations*
- 2. Alcoholic beverages*
- 3. Charitable contributions*
- 4. Gifts and flowers*

Other prohibited PCard purchases include:

-  Gift cards and gift certificates
-  Items disallowed by [University Policy 3001 Responsibility of BUDS on Use of Funds](#)

- ☙ Employee travel & personal business expenses (including lodging, meals, shuttle/taxi transportation, parking, internet)
- ☙ Weapons
- ☙ Ammunition/Firearms
- ☙ Alcoholic beverages
- ☙ Bottled water (except for outside workers or emergency provisions for employees if the water in the building is hazardous to employees' health)
- ☙ Fuel
- ☙ Office supplies
- ☙ Personal items/Cash advances

Travel Tickets

- ☙ Travel exceptions are not intended to replace the ODU Travel Card.
- ☙ This exception allows for mass transportation tickets/baggage only: plane, train, and rail travel. *Personal business expenses such as wifi should go through the reimbursement process.*
- ☙ Tickets must be standard coach/economy class. (Sub-level coach/economy is not required.)
- ☙ For travel ticket purchases over the cardholder's limit, cardholders may use an eVA purchase order or use the Bank of America Employee Paid Individual Liability Travel Card. (Refer to Office of Finance Policies & Procedures for additional information on the Travel Card Program.)
- ☙ Domestic travel ticket purchases (within the contiguous 48 states) are allowable with a PCard Travel Exception. The exception request form has additional requirements and details, available on the [PCard Page](#). Travel exceptions are not intended to replace the ODU Travel Card. Personal business expenses must still go through the reimbursement process.
- ☙ International tickets are disallowed on the PCard to ensure duty of care requirements are met.

Car Rentals

- ☙ Car rental exceptions are not intended to replace the ODU Travel Card. *Personal business expenses such as refueling, taxis, and shuttles must go through the reimbursement process.*
- ☙ The Car Rental Exception allows for car rentals ONLY from the Enterprise/National contract, and rentals from other car rental companies without prior approval are violations. The Car Rental Exception has additional requirements and details on the form, available on the [PCard Page](#).
- ☙ Car rentals must be for business related travel.
- ☙ Airport car rentals require that the name of the renter match the name on the card used for payment, so travelers without pcard exceptions should be prepared to pay by another method and seek reimbursement.
- ☙ Users are encouraged to work with the 912 W. Little Creek office for reservations. Reservations made at any other branch will need to be paid by the renter.

- ☞ Drivers must refuel vehicles using personal funds or a Travel Card prior to returning them to Enterprise and seek reimbursement for the fuel cost.
- ☞ Account holder and Approver/Reviewer are responsible for recovering any inappropriate additions to car rentals, including, but not limited to: refueling, traffic tickets, parking tickets, red light camera tickets, etc. The funds should be deposited back to the appropriate University budget. Proof of the deposit showing funds were repaid from personal funds should be included with pcard documentation.

Car Tolls

The University has received special authorization from the Department of Accounts (DOA) in Richmond to allow use of the PCard for Pay by Plate toll invoices charged to **University owned vehicles**.

For Frequent Trips

Cardholders may set up a commercial Pay by Plate account prepaid with a replenishment of account set for the lowest dollar amount that can be entered. For the Elizabeth River Tunnels (Downtown and Midtown Tunnels), departments may use the Commercial, Non-Revenue Vehicle Enrollment form on the Elizabeth River Tunnels website. **Cardholders must *not* enter the PCard account number, expiration date, or security code from the back of the card on the enrollment form.**

For Infrequent Trips

Departments may use the pcard to pay a current pay by plate invoice for charges to University owned vehicles. Invoices should be addressed to the department's University address.

Documentation

University owned vehicle:

Commercial Pay by Plate invoice/monthly statement from the cashless tolling authority (30 days or less) mailed to a University address or downloaded from the Elizabeth River Tunnel website (there will be a fee assessed by the authority for the monthly statement). Cardholders shall identify the driver of the vehicle and business reason for the trip in the Bank of America Works Comment box for each toll transaction on the card.

Enterprise Rent A Car Vehicle:

Documentation showing the cashless (no tollbooth) toll fee and the Enterprise administration fee. Cardholders shall identify the driver of the vehicle and business reason for the trip in the Bank of America Works Comment box for each toll transaction on the card.

Toll Transactions Not Allowed

1. EZ Pass transponder purchases, charges, and/or replenishment fees.

2. Rental of EZ Pass transponders from car rental/leasing companies.
3. Past due invoices from the tolling authority: Past due invoices for tolls \$500 and less may be paid using the Small Purchase Form found on the Procurement Services web page.
4. Pay by Plate invoices with late fees: Pay by Plate invoices with late fees, \$500 and less, may be paid using the Small Purchase Form found on the Procurement Services web page.
5. Pay by Plate tolls charged to personal vehicles: Individuals incurring a Pay by Plate toll traveling on University business while driving a personal vehicle shall file for reimbursement of the toll under the University's Travel Process.
6. Fines and penalties associated with tolls and/or other motor vehicle violations.

Payments to Individuals

Payments to individuals are not allowable on the pcard due to possible tax implications. Payments to individuals should go through Payroll or Accounts Payable. Anyone already in the Commonwealth of Virginia payment system would go through Payroll. Any other individuals, including students, guest speakers, etc., should be paid using the Independent Contractors & Worker Classification forms on the [Accounts Payable](#) page.

Past Due Invoices

Payment of past due invoices is not allowable on the PCard. The Commonwealth of Virginia considers this an attempt to circumvent Prompt Pay requirements. Contact Procurement Services at procurement@odu.edu to request a PA-02 Form to pay invoices more than 30 days after receipt of goods or services.

Amazon & eBay Purchases

Amazon

Departments that order through Amazon are accountable for compliance with the following requirements and must take into account the negative impact the purchase(s) have on the university.

- 👑 Amazon Pay use is expressly prohibited.
- 👑 All Amazon transactions should be made through an ODU Amazon Business account. To request an account, contact the Program Administrators and pcardadmin@odu.edu.
- 👑 Purchases through Amazon must be a last resort, with the exception of books, media and decorations for events. Campus users should try to source items from contracts first, then attempt to [locate a SWaM vendor](#) certified through SBSB as a Micro (very small) business. For non-ODU contract categories, VASCUPP & State contracts may be used (located on the [Purchasing & Contracts page](#)). Another aid for locating SWaM vendors and cooperative contracts is the EO 35 Aid on the [SWaM page](#) linked above .

- ☞ Office supplies must be purchased through ODU’s mandatory contract with RGH/Staples. Additional information available on the [Purchasing & Contracts page](#).

eBay

Commonwealth of Virginia Agencies are not permitted to indemnify other entities under state law. eBay requires purchasers to indemnify them. *“You will indemnify and hold us (and our officers, directors, agents, subsidiaries, joint ventures and employees), harmless from any claim or demand, including reasonable attorneys’ fees, made by any third party due to or arising out of a breach of this Agreement, or your violation of any law or the rights of a third party.”*

eBay does not guarantee the product will be delivered after payment. The payment for goods must be done without any other contractual agreement between the buyer and seller. All purchases made with state funds are subject to the Commonwealth’s General Terms and Conditions, as stipulated in the Code of Virginia. A payment through eBay authorizes the purchase without the seller accepting any terms and conditions. **This means there is no recourse for the Commonwealth or University should there be an issue.**

Negative Impact on the University

- ☞ Amazon and eBay are not contract vendors. In truth, they are not “vendors” since they are simply a vehicle to make a purchase. The university is required by Virginia’s Joint Legislative Audit and Review Commission (JLARC) to make a certain percentage of purchases from contracts.
- ☞ Amazon and eBay are not SWaM vendors.
 - Governor Northam signed [Executive Order 35](#) on July 3, 2019, requiring state agencies to attempt at least 42% of discretionary purchases be awarded to SWaM certified vendors. EO35 explicitly directs that preference be given to Micro (very small) SWaM certified vendors for all purchases under \$10,000 and SWaM certified vendors for all purchases under \$100,000.
 - With the Board of Visitors’ approval, ODU has committed to a goal of 47.5% of discretionary spending with Department of Small Business and Supplier Diversity (DSBSD) [SWaM certified suppliers](#).

Fixed Assets/ETF

All equipment purchases using ETF funds must go through eVA. This helps to ensure the items are tagged to become part of the University’s Equipment Inventory.

Obtain a PCard

Apply for a PCard

- A. Complete the [PCard Application](#). Do not submit the application until online portions of training are completed, as this may cause delays in processing.
- B. Complete online [Ethics Training](#). (Both cardholders and approvers.)
- C. Complete online [SWaM Training](#). (Both cardholders and new approvers)
- D. Complete online [Annual PCard Training](#) and quiz in Blackboard. (Card Applicants & Approver/Reviewers who have not taken the current year's training) *Steps for accessing training are included with the PCard Application.*
- E. Send completed PCard Application to the [PCard Program Administrator](#).
- F. When your user account has been established, the [Bank of America Works](#) system will generate a one time use "Welcome Email" that contains the username and a link to establish a password. Please do not delete this email.
- G. After verifying all requirements have been met, the Program Administrator will invite the cardholder to the next available face to face University training where cards that have arrived will be released.

Activate a PCard

Activation of the card requires the 16 digit card number and verification code (available in Works, which is 221 followed by your six digit date of birth. (Ex: A person born on January 1, 1970 would enter 221010170.)

Enroll card in Global Card Access

This allows cardholders to check their PINs if they forget them, set up suspicious activity alerts that allow cardholders to confirm charges and avoid declines due to suspicion of fraudulent activity, and access electronic statements as soon as they are ready. Register at www.bofam.com/globalcardaccess and find additional information in the guide on the PCard page of the Procurement Services website [here](#).

Make a Change to Your Card (if applicable)

- 👑 Changes to limits and exceptions can be requested using the forms on the [PCard web page](#).
- 👑 Approver changes require that the new approver be current on Ethics Training, SWaM Training, and Annual PCard Training and should be done by submitting the Approver/Reviewer Responsibility Form on the [PCard web page](#).

Renew an Expiring Card

Cards are valid until the last day of the expiration month. Renewal cards are sent automatically. The Program Administrator will send cardholders a notification when the cards are available for pickup. To be issued the replacement card, Cardholders must submit a Renewal Agreement and be able to provide photo identification.

Use a PCard to Make a Purchase

The PCard is designed to streamline the procurement and payment processes for small purchases. Orders may be made in person, over the phone, or electronically (if the website is secure).

Using the Card

Cardholders should use chip enabled terminals at point of sale whenever possible to decrease likelihood of the card number being compromised. PIN numbers may be required. These are established when cards are activated.

ODU is exempt from State sales and use tax. If a vendor requests a Tax Exempt Certificate, Linda Wallace lwallace@odu.edu in the Accounts Payable Audit area is the point of contact.

Vendor Surcharges & Convenience Fees

Vendors are allowed to impose a surcharge on credit card transactions if they meet the following criteria:

- 👑 They have registered with Visa as charging a surcharge
- 👑 Surcharge does not exceed the maximum 4%
- 👑 Notice is posted in the store, on the website and/or on the invoice that the fee will be charged
- 👑 Fee must be a separate, individual line item

Third Party Payment Platforms (Examples: Square, PayPal, Spark, WePay)

Amazon Pay is expressly disallowed by the Virginia Department of Accounts. Regarding other third party payment platforms: if an option is available to process the transaction as a Visa/Credit Card transaction, this should ALWAYS be selected. The University prefers not to use third party payment platforms when possible. This payment method complicates the ability to handle situations such as damaged goods or shipments that do not arrive after payment has been provided.

Mobile Wallets

The Commonwealth disallows the use of any form of mobile wallet.

Access Online Reports in BOA Works

The Bank of America [Works website](#) is where Cardholders and Approver/Reviewers sign off electronically on PCard transactions. It is also a resource for researching previously purchases and running PCard spend reports that may help with budget management. The Online Reconciliation Guide is a resource for basic navigation and signoff steps and can be accessed using the Reconcile Reports icon on the [PCard page](#).

Forgot Username or Password

The username assigned is typically the user's MIDAS ID (but not MIDAS password). If a user enters credentials that the system does not recognize 5 times, the user will be locked out.

- 👑 Be sure to use all caps for the username when logging in to do a password reset.
- 👑 If the organization says COMMONWEALTH, that logs in to travel card.
- 👑 If a user gets locked out, BOA requests that users contact the Technical Help Desk directly, since lockouts do not automatically time out. The number is 888.715.1000 opt 2,4.

Process Online Reconciliation

The reconciliation process for all PCard transactions requires cardholders and reviewers to log into the Bank of America Works system to electronically sign off on transaction.

Retain All Original Receipts and Supporting Documentation

Retain documentation (receipts, temporary exception approvals, additional required documentation, etc.). Additional details for reviewing documentation in Works is available in the Online Reconciliation Guide accessed by using the Reconcile Reports icon on the [PCard page](#). Uploading receipts & backup documentation and attaching to transactions in Bank of America Works system satisfies record retention requirements.

Upload/Image Receipts

Upload receipts and all supporting documentation into Works and attach to transactions before signing off. Additional guidance for uploading receipts is available in the Online Reconciliation Guide on the [PCard page](#) accessed by clicking the Reconcile Reports icon.

Sign Off on Transactions (electronically)

After transactions have posted, they are ready for sign off. Log into Works to verify that the posted transaction matches the amount on the original receipt, then sign off. Cardholder signoff sends the transaction to the reviewer for their signoff.

- 👑 Bank of America Works recommended settings are available at the bottom of the Works page after log in.
- 👑 Cardholders can log into Works by going to www.payment2.works.com. A BOA login button is also available on the PCard page.
- 👑 Works emails alerts when a transaction posts and is available for signoff. Transactions may be signed off in the Pending area prior to receiving the email. Waiting for the email is not required to sign off on transactions that are available for signoff.
- 👑 In Works, review transactions and documentation to verify accuracy.
- 👑 Submit the transaction for reviewer approval by clicking the Sign Off button. A comment window will pop up. Enter a detailed description of the purchase and how it relates to university business.

This description needs to be clear enough that an auditor outside of your area would be able to see how the purchase benefits the university. Click “Ok” when finished entering the comment. Detailed steps for transaction signoff are available in the Online Reconciliation Guide that can be accessed using the Reconcile Reports icon on the [PCard page](#).

Reconcile Transactions on the ODU Reconciliation Report

Two days after the end of each billing cycle, the ODU Reconciliation Report will be available for download in the Completed Reports area of Works. Use this report to ensure all transactions for the cycle have been signed off. Reconciliation Reports may also be run in BOA Works by clicking **Reports> Template Library> ODU – Reconciliation Report (in (Shared Section at Bottom))> Submit**.

Dispute a Transaction in Works

If a vendor you are working with makes an error such as including tax or duplicating the charge, please reach out directly to the vendor and request they issue a credit.

If the report contains unauthorized charges that you do not recognize, contact the Bank of America Fraud Specialists at 866-500-8262 to verify other recent transactions and request a new card, then dispute them in Works using the Dispute button on the same page as the Signoff button, and notify the Program Administrator. Be sure to complete and return any additional documentation that BOA requests to facilitate the account being credited.

Submit to Reviewer

Cardholders should promptly notify Approver/Reviewers when they have signed off and transactions are ready for Approver review and signoff.

Understand Approver/Reviewer Responsibilities

Reviewers must understand that they are equally accountable for PCard purchases. By signing off on a transaction in Works, you are stating that you have reviewed the charge and documentation and determined that both comply with policy. Signoff certifies that the goods and/or services purchased are (i) essential and necessary, (ii) are appropriately budgeted for, (iii) have been properly received, (iv) comply with the University’s SWaM Plan, (v) follow the procurement process for contract usage, and (vi) directly support the mission of the University.

Approver Changes

Approver changes may be made using the Approver Change form on the [PCard page](#) of the Procurement Services website. Details for required training is included in the form.

Reviewer responsibilities include, but are not limited to, ensuring the following:

- 👑 Completing Annual PCard Training each year;
- 👑 Purchases are valid business expenses that comply with State, University, Procurement and PCard Policies. Additional information for what can and cannot be purchased with the PCard, please see Know What I Can and Cannot Purchase;
- 👑 Signing off on transactions frequently (weekly recommended) in the Bank of America [Works](#) system, being sure all transactions for a billing cycle are signed off by both Cardholder and Approver by the 5th of the following month (regardless of day of the week);
- 👑 Monthly reconciliation includes sufficient documentation, including detailed receipts showing the items purchased. (See more about the sign off process in the Online Reconciliation Guide available on the [PCard page](#) by clicking on the Reconcile Reports icon);
- 👑 Items are purchased from contract or SWaM vendors when available. Small Purchase Procedures and links to contracts are available on the Procurement Services website's [Contracts & Purchasing](#) page;
- 👑 Charges are not split in order to circumvent the transaction limits of the card;
- 👑 Charges to any one non-contract, non-SWaM vendor do not total more than the cardholder's single transaction limit in a 30 day period;
- 👑 Merchandise has not been returned for store credit; and
- 👑 State sales tax was not charged. If sales tax was included, verify that the tax amount was refunded and documented.

Flagging transactions:

- 👑 Approvers can flag a transaction to send it back to the cardholder's queue for any additional information or changes required, such as description details, proper receipt showing vendor received payment (not invoice requesting payment), or changes to budget, subaccounts, or contract/SWaM in the general ledger (GL) fields. Flag button is on same page used for signoff & additional information is available in the Online Reconciliation Guide available on the [PCard page](#) by clicking on the Reconcile Reports icon.

Things to look out for when signing off on transactions:

- 👑 Cardholder has reconciled in a timely fashion;
- 👑 Purchases are appropriate and align with [University Policy 3001](#): Responsibility of Budget Unit Directors on Use of Funds (Expenditures);
- 👑 Virginia sales tax has not been paid to vendors;
- 👑 Card number has not been copied, faxed, or emailed;

- ☙ Expenditures requiring additional approval/supporting documentation have required information uploaded in Works;
- ☙ Receipt documentation is included for all transactions;
- ☙ Card has not been shared with co-workers or supervisors; and
- ☙ Multiple orders have not been placed to circumvent card limits.

Review and Approve a Cardholder's Reconciliation

As an authorized PCard Approver/Reviewer, it is your responsibility to ensure that all purchases are valid business expenses, benefit the university, and comply with policies and procedures. The Online Reconciliation Guide is a resource for basic navigation and signoff steps and can be accessed using the Reconcile Reports icon on the [PCard page](#).

Obtain Reconciliation Documentation

Two days after the close of each billing cycle, the ODU Reconciliation Report will be available for download by Cardholder and/or Approver in the Completed Reports section of Works (also available by using the ODU Reconciliation Report template in the Report Templates area of Works). This report can be used to ensure all transactions have been reviewed and approved by the Approver/Reviewer. Approvers should not sign off on transactions unless receipts and supporting documentation have been attached to the transactions in Works by the Cardholder. Approvers should not sign off until they have verified that the transactions are valid business expenses that comply with ODU policies and procedures.

Log into Bank of America Works

To sign off on a cardholder's activity, log into [Bank of America Works](#). (Approvers will be able to see the transactions *after* the cardholder has signed off.)

Locate Item(s) to Be Approved

Transactions available for signoff can be found by clicking the Pending link under the Action Items section on the Works homepage. Click the plus (+) sign next to the transaction to see the description/business justification provided by the cardholder and other details. If you cannot see the transaction, that means the cardholder has not yet signed off.

Review Purchases for Compliance

Ensure the cardholder has not split payment for an order into multiple transactions to circumvent the single transaction limit (typically \$4999). Confirm that the merchandise purchased with the card has been received and has not been returned for store credit. Confirm state sales tax has not been paid or have the cardholder contact the vendor for a refund and document the status of the tax refund.

Verify that Amounts Match

Carefully review to verify the Works transaction and cardholder documentation amounts match and that receipts have not been altered. If information in Works is not consistent with the documentation attached to the transaction, click the Raise Flag button to return the transaction to the cardholder for further action.

Sign Off on Transaction

Click the Sign Off button, located toward the bottom right of the screen to sign off on the transaction and replenish the cardholder's available funds.

Retain All PCard File Documentation After Approval

Departments are authorized to use the image/scan of pcard transaction documentation uploaded into Works for record retention purposes. Departments still have the option of retaining paper supporting documentation if desired.

Confirm Charges in Banner (on an as needed basis)

Reconcile the account in Banner on an as needed basis to confirm the Works transactions match what posted to Banner. A chart of the Billing Cycle, Signoff Deadlines, and Banner posting dates is available on the [PCard page](#) of the Procurement Services website.

Dispute a Charge

When the cardholder identifies a problem with a purchased item or with billing related to a payment made with the PCard, the dispute can most often be resolved by contacting the vendor directly.

Contact the Vendor to Resolve the Issue

Keep documentation showing the actions taken to resolve the issue.

When Returning Item(s)

Return item based on the vendor's instructions. Documentation showing the credit should be issued by the vendor and included with the transaction's Works reconciliation.

Request a Credit to the PCard

Cardholders must request that any credit for a returned item or pricing discrepancy be credited to the PCard. This credit may appear on a subsequent monthly statement and must be allocated and signed off in Works. If a vendor refuses to credit the PCard, the cardholder may request approval from the PCard

Program Administrator to accept a store credit. The credit must be used for legitimate university business purposes. The receipt for the use of the store credit must be retained with the cardholder's supporting documentation for audit purposes.

Contact the PCard Administration Team

If you are unable to resolve a dispute with a vendor, contact the Bank of America to file a dispute.

If you do not recognize a transaction that posts and suspect that fraudulent activity has occurred on your account, contact the Bank of America Fraud Specialists at 866-500-8262. (Notify Program Administrator by email if fraud has occurred.)

Cancel the PCard

Close an Account (Separation or Transfer)

If you will be transferring to another department and will need a card, you will want to submit a new application that reflects the new location, approvals, budget codes, etc.

- ☞ Sign off on any outstanding charges in [Bank of America Works](#), complete the final reconciliation, and submit supporting documentation to your approver.
- ☞ Notify the [PCard Administrator](#) that you will be separating from the university or current role, so your card can be placed in a protective suspension to facilitate the closeout process.
- ☞ Cancel any recurring charges that are set up, such as UPS, Fed Ex, Aramark, professional journals, etc.
- ☞ Cancel any outstanding charges made with the PCard that have not yet been processed. *This includes events with Aramark that have not yet been processed against your card.* Contact the vendors to make alternate payment arrangements for their goods or services.
- ☞ On or before your last day, turn your card in to your Approver or PCard Administrator to shred.

Report Card Lost or Stolen

If a card is lost or stolen, the cardholder should email the PCard Administrator, then immediately contact Bank of America Customer Support at 888-449-2273 or the Bank of America Fraud Specialists at 866-500-8262 to verify no fraudulent activity is on the card and request that a replacement card be sent. If you are prompted to enter the card number and do not have this information, you can enter **0 to bypass this prompt.

Report Fraudulent Activity

If you suspect that fraudulent activity has occurred on your account, contact the Bank of America Fraud Specialists at 866-500-8262. If you are prompted to enter the card number and do not have this

information, you can enter **0 to bypass this prompt. (Notify Program Administrator by email if fraud has occurred.) Be sure to sign and return any affidavits required by Bank of America to receive credit for fraudulent transactions.

Assign the same budget and subaccount code to fraudulent transaction and credit adjustment, so they show on the same line in Banner.

Learn about PCard Program Controls

Credit Limit

A cardholder's monthly cycle limit should be based on the department's actual need. By keeping the amount set at actual need, the total dollars at risk for the University can be reduced.

Transaction Limit

New card accounts are automatically set with a transaction limit of \$4999.00 to maximize use of the PCard Program for allowable transactions.

Discretionary Limits

Discretionary limits have been assigned for each PCard. A discretionary limit is half of an account holder's monthly limit. Once the discretionary limit has been reached, signoff is required by both the Cardholder and Approver/Reviewer to open up the additional funds for the cycle. New transactions will decline until signoff has been completed. *The discretionary limit is **not related to Ledger 6 funds**. It is a term used by Bank of America Visa to describe an expenditure limit.*

MCC Code (Merchant Category Code) Table Controls

MCC's are established by the bankcard associations or banks to identify different types of businesses. Individual merchants select the codes best describing their businesses. Cardholders may find some of the merchants they attempt to do business with may have a code that does not appear to support their core business. Some merchants operate multiple businesses or change the nature of their businesses over time. If a merchant has an inaccurate MCC, the merchant should notify his or her bank and request that it be corrected.

As part of the PCard program's controls, Cardholder access to some categories has been limited.

STATE LEVEL:

The State has restriction tables for Travel, Car Rental, Restaurants, Accommodations, and Fuel.

ODU LEVEL:

ODU has additional tables to minimize fraud risk.

- 👑 Almost all Cardholders have the Limited Table MCC's blocked on their PCards.
- 👑 Cardholders are then divided into two categories, the Professional Category or Trades Category.
- 👑 To see if a transaction is likely to decline, check the MCC tables for the cardholder's category.
- 👑 The University's MCC Code Tables are included at the end of this document for your convenience.

Professional Category	Trades Category
Table allows for items needed in: <ul style="list-style-type: none"> • Offices • Classrooms • Laboratories 	Table allows for items needed in: <ul style="list-style-type: none"> • Building maintenance and repair • Grounds • Vehicle maintenance and repairs

Cardholders and Approver/Reviewers are reminded that they must follow the procurement process as outlines in the [Small Purchase Procedures](#) for all PCard transactions. This means looking for a contract first, then a SWaM vendor, and only when SWaM vendors are not available purchasing from the open market. If the goods or services are unavailable from a contract, Cardholders are required to use SWAM vendors when the prices are fair and reasonable.

Consequences for Misuse/Violation of the PCard or Program

The PCard may be suspended and/or revoked for any of the following violations:

VIOLATION	ACTION
Exceeding transaction limit set by Program Administrator	1 st occurrence – 90 day suspension 2 nd occurrence – account revocation
Splitting Orders Examples 1. Issuing separate or repeated transactions to fall within the single transaction limit with the same vendor and/or for similar commodities; 2. Making multiple payments to a non-contract, non-SWaM vendor in a short period of time where combined total exceeds single transaction limit; 3. Requesting contract vendor issue separate invoices for a single project/building in order to avoid issuing a purchase order.	1 st offense – 90 day suspension 2 nd occurrence – account revocation
Card or Card Number Sharing - Use of card or card number by another individual	1 st occurrence – 90 day suspension 2 nd occurrence – account revocation
Card Number Sharing - Sending entire card number in a non-secure format such as fax, mail, or email.	1 st occurrence – 90 day suspension 2 nd occurrence – account revocation
Use of card to pay past due invoice	1 st occurrence – violation notice will be issued 2 nd occurrence – 30 day suspension

	<p>3rd occurrence – 90 day suspension</p> <p>4th occurrence – account revocation</p>
Purchase of restricted commodities (details in the PCard Policy document).	<p>1st occurrence – violation notice will be issued</p> <p>2nd occurrence – refresher training</p> <p>3rd occurrence – 30 day suspension</p> <p>4th occurrence – 90 day suspension</p> <p>5th occurrence – account revocation</p>
<p>Failure to submit documents in accordance with the University's PCard policy and procedure. Types of submission violations would include, but are not limited to:</p> <ol style="list-style-type: none"> 1. Failure to log into Bank of America Works and sign off on transactions, to include both the Cardholder and/or Approver/Reviewer by the 5th of the month 2. Failure to reconcile transactions and include required documentation by the 5th of the month 	<p>1st occurrence – violation notice will be issued</p> <p>2nd occurrence – refresher training</p> <p>3rd occurrence – 30 day suspension</p> <p>4th occurrence – 90 day suspension</p> <p>5th occurrence – account revocation</p>

The PCard may also be suspended and/or revoked because of a:

- 👑 Request by the Cardholder's Approver or Budget Unit Director;
- 👑 Determination by Procurement Services due to continued violations of policies and procedures; or
- 👑 Termination of employment or change in employment location.

APPENDIX

State MCC Code Tables (Travel, Car Rental, Restaurant, Accommodations, Gas/Oil)

MCC CODES BLOCKED BY THE STATE	
<i>Transactions to the following Merchant Category Code (MCC) Groups will be DECLINED.</i>	
<p><i>The tables below contain the MCC codes blocked by the State. Travel & car rental purchases can be made if you have a current (annually renewable) exception in place. Restaurant MCCs may be approved in limited situations on a case by case basis for large off campus events. The Lodging/Accommodations MCCs may be approved on a case by case basis for meeting space. Request a exception from the PCard Administrator. MCCs from the Fraud table cannot be removed for any reason.</i></p>	
Fraud MCC Code Table	
MCC	MCC Description
4829	WIRE TRANSFER MONEY ORDER
5813	DRINKING PLACES (ALCOHOLIC BEVERAGES)
5933	PAWN SHOPS
6010	FINANCIAL INSTITUTIONS--MANUAL CASH DISBURSEMENTS
6011	FINANCIAL INSTITUTIONS--AUTOMATED CASH DISBURSEMENTS
6012	FINANCIAL INSTITUTIONS--MERCHANDISE AND SERVICES
6050	QUASI-CASH (e.g. Western Union)
6051	NON FINANCIAL INSTITUTIONS
6211	SECURITIES--BROKERS AND DEALERS
6534	MONEY TRANSFER-MEMBER FINANCIAL INSTITUTION
7272	ESCORT SERVICES
7273	DATING AND ESCORT SERVICES
7297	MASSAGE PARLORS
7995	BETTING
9222	FINES
9223	BAIL AND BOND PAYMENTS
9401	I-PURCHASING PILOT
Restaurant/Prepared Food MCC Code Table	
MCC	MCC Description
5422	FREEZER AND LOCKER MEAT PROVISIONERS

5441	CANDY,NUT, AND CONFECTIONERY STORES
5451	DAIRY PRODUCTS STORES
5462	BAKERIES
5499	MISCELLANEOUS FOOD STORES-CONV STRS AND SPECIALTY MKTS.
5811	CATERERS
5812	EATING PLACES AND RESTAURANTS
5814	FAST FOOD RESTAURANTS
5921	PACKAGE STORES--BEER,WINE,AND LIQUOR
5993	CIGAR STORES AND STANDS
5715	ALCOHOLIC BEVERAGE WHOLESALERS (no longer on DOA tabl 1/26/2018)
9751	U.K. SUPERMARKETS, ELECTRONIC HOT FILE
Lodging/Accommodations MCC Code Table	
MCC	MCC Description
3500-3999	Hotels
7011	LODGING--HOTELS,MOTELS,AND RESORTS
7012	TIMESHARES
Gas/Oil MCC Code Table	
MCC	MCC Description
5172	Petroleum and Petroleum Products
5541	SERVICE STATIONS (WITH OR WITHOUT ANCILLARY SERVICES)
5542	Automated Fuel Dispenser
5983	Fuel Dealers-Fuel Oil, Wood, Coal, and Liquid Petroleum
9752	U.K. Petrol Stations, Electronic Hot File
Travel MCC Code Table	
MCC	MCC Description
3000-3299	Airlines
4112	PASSENGER RAILWAYS
4121	TAXICABS AND LIMOUSINES
4111	LOCAL AND SUBURBAN COMMUTER PASS TRANS, INCLUDING FEE
4131	BUS LINES,CHARTERS,TOUR BUSES
4411	STEAMSHIP AND CRUISE LINES
4511	AIRLINES AND AIR CARRIERS

4582	AIRPORTS,FLYING FIELDS,AND AIRPORT TERMINALS
4722	TRAVEL AGENCIES
4723	PACKAGE TOUR OPERATORS (GERMANY ON
4761	TELEMARKETING OF TRAVEL RELATED SERVICES AND VITAMINS
4784	TOLLS AND BRIDGE FEES
Car Rental MCC Code Table	
MCC	MCC Description
3351-3441	Car Rental Agencies
7512	Automobile Rental Agency
7513	Truck and Utility Trailer Rentals
7519	Motor Home and Recreational Vehicle Rental

ODU MCC Code Tables (Limited, Professional, Trades)

MCC CODES BLOCKED BY ODU	
<i>Transactions to the following Merchant Category Code (MCC) Groups will be DECLINED.</i>	
<p><i>The tables below contain the MCC codes blocked by ODU as a risk avoidance measure. The majority of cardholders have the Limited Table MCCs blocked. Cardholders with primarily administrative/office responsibilities have the Professional Table MCCs blocked. Cardholders with primarily operations or skilled trades responsibilities have the Trades Table MCC's blocked. Request a temporary adjustment from the PCard Administrator for these tables if purchase is within policy.</i></p>	
Professional MCC Codes Table	
(for Cardholders in office settings)	
MCC	MCC Description
4468	Marinas, Marine Service and Supplies
5013	Motor Vehicle Supplies
5039	Construction Materials
5072	Hardware Equipment and Supplies
5074	Plumbing & Heating Equipment & Supplies

5131	Piece Goods and Other Dry Goods
5211	Lumber and Building Materials Stores
5231	Glass, Paint & Wallpaper Stores
5261	Nurseries, Lawn & Garden Supply Stores
5300	Wholesale Clubs
5511	Car and Truck Dealers
5521	Car and Truck Dealers Used
5531	Auto and Home Supply Stores
5532	Automotive Tires Stores
5533	Automotive Parts and Accessories
5551	Boat Dealers
5561	Camper, Recreation and Trailer Dealers
5571	Motorcycle Dealers
5592	Motor Home Dealers
5598	Snowmobile Dealers
5611	Men's and Boys Clothing and Accessory
5621	Women's Ready to Wear Stores
5631	Women's Accessory and Specialty Stores
5641	Children's and Infants Wear Stores
5651	Family Clothing Stores
5713	Floor Coverings, Rug and Carpet Stores
5714	Drapery, Window Covering and Upholstery Stores
5718	Fireplace Stores
5719	Miscellaneous Home Furnishing Specialty Stores
5722	Household Appliance Stores
5931	Used Merchandise and Secondhand Stores
5932	Antique Shops
5935	Wrecking and Salvage Yards
5937	Antique Reproduction Stores
5948	Luggage and Leather Goods Stores
5950	Glassware and Crystal Stores
5996	Swimming Pools – Sales, Supplies, Services
7295	Babysitting Services
7296	Clothing Rental-Costumes, Uniforms and formal wear
7342	Exterminating and disinfecting services
7349	Cleaning and Maintenance, Janitorial Services
7523	Parking Lots and Garages
7524	Express Payment Service Merchants – Parking Lots and Garages

7531	Automotive Top and Body Shops
7534	Tire Retreading and Repair Shops
7535	Automotive Paint Shops
7538	Automotive Repair Shops (Non-Dealer)
7623	Air Conditioning and Refrigeration Repair Shops
7629	Electrical and Small Appliance Repair Shop
7641	Furniture-Reupholstery, Repair and Refinishing
7699	Miscellaneous Repair Shops
7832	Motion Pictures
8031	Osteopathic Physicians
8041-8044	Chiropractors, Optometrist, Opticians, Optical Goods
8049	Podiatrists & Chiropodist
8050	Nursing & Personal Care Facilities
8351	Child Care Services
8661	Religious Organizations
8675	Automobile Associations
9211	Court Cost including Alimony & Child Support
Trades MCC Codes	
(for Cardholders in operations & skilled trades settings)	
MCC	MCC Description
4814	Telecommunications Services
4816	Computer Network and Information Services
4899	Cable, Satellite, and Other Pay Television and Radio Services
5044	Office, Photographic, Photocopy, and Microfilm Equipment
5094	Precious Stones and Metals, Watches and Jewelry
5131	Piece Goods, Notions and Other Dry Goods
5192	Books, Periodicals, and Newspapers
5300	Wholesale Clubs
5311	Department Stores
5331	Variety Stores
5611	Men's and Boys Clothing and Accessories Stores
5621	Women's Ready to Wear Stores
5631	Women's Accessory and Specialty Store
5641	Children and Infant Wear Stores
5651	Family Clothing Stores

5681	Furriers and Fur Shops
5699	Miscellaneous Apparel and Accessory Stores
5712	Furniture, Home Furnishing and Equipment Stores
5719	Miscellaneous Home Furnishing and Specialty Stores
5733	Music Stores, Musical Instruments, Pianos and Sheet Music
5734	Computer Software Stores
5735	Record Stores
5742	Veterinary Services
5931	Used Merchandise and Second Hand Stores
5932	Antique Shops
5937	Antique Reproduction Stores
5944	Jewelry, Watch Clock and Silverware Stores
5945	Hobby, Toy and Game Stores (Also on Limited Table)
5946	Camera and Photographic Supply Stores
5947	Gift, Card, Novelty and Souvenir Stores
5948	Luggage and Leather Goods Stores
5949	Sewing, Needlework, Fabric, and Piece Goods Stores
5950	Glassware and Crystal Stores
5961	Mail Order
5962	Direct Marketing - Travel Arrangement Related Services
5970	Artist Supply and Craft Stores
5971	Art Dealers and Galleries
5976	Orthopedic Goods and Prosthetic Devices
5992	Florists
7832	Motion Picture Theaters
6300	Insurance Sales and Underwriting
7032	Sporting and Recreational Camps
7033	Trailer Parks and Campgrounds
7221	Photographic Studios and Portraits
7295	Babysitting Services
7372	Computer Programming and Data Processing
7375	Information Retrieval Services
7395	Photofinishing Laboratories, Photo Developing
7523	Parking Lots and Garages
7524	Express Payment Service Merchants - Parking Lots and Garages
7829	Motion Picture and Video Tape Production and Distribution
7833	Express Payment Service merchants - Motion Picture Theaters
7929	Bands, Orchestras, Entertainers

7993	Video Amusement & Games Supplies
7994	Video Game Arcades & Establishments
7996	Amusement Parks, Circus, Carnivals & Fortune Tellers
7998	Acquariums, Seaquarium, Dophinariums
7999	Recreation Services
8011	Doctors, Physicians - Not Elsewhere Classified
8021	Dentists and Orthodontists
8031	Osteopathic Physicians
8041 – 8044	Chiropractors, Optometrist, Opticians, Optical Goods
8049	Podiatrists & Chiropodist
8050	Nursing & Personal Care Facilities
8062	Hospitals
8071	Medical and Dental Labratories
8099	Medical Services & Health Practicioners
8111	Legals Services and Attorneys
8211	Elementary and Secondary Schools
8220	Colleges, Universities
8351	Child Care Services
8651	Political Organizations
8675	Automobile Associations
9211	Court Cost Including Alimony & Child Support
Limited MCC Codes Table	
(for majority of Cardholders)	
MCC	MCC Description
4011	Railroads
4457	Boat Rental and Leasing
4815	Visa Phone
4821	Telegraphic Services
5111	Stationery, Office Supplies, Printing and Writing Paper
5139	Commercial Footwear
5271	Mobile Home Dealers
5309	Duty Free Stores
5311	Department Stores
5943	Stationery, Office and School Supply Stores
5963	Direct Selling Establishments

5966	Outbound Telemarketing Merchants
5967	Inbound Telemarketing Merchants
5972	Stamp and Coin Stores
5973	Religious Goods Stores
5974	Rubber Stamp Stores
5975	Hearing Aids – Sales, Service and Supplies
5977	Cosmetic Stores
5997	Electric Razor Stores
6513	Real Estate Agents
6529	Remote Stored Value Load Member Financial Institution
6530	Remote Stored Value Load Merchant
6535	Value Purchase – Member Financial Institution
6611	Overpayments
6760	Savings Bonds
7012	Timeshares
7230	Beauty and Barber Shops
7251	Shoe Repair Shops
7276	Tax Preparation Services
7277	Collection Services
7278	Buying and Shopping Services and Clubs
7280	Hospital Patient Personal Funds Withdrawal Accounts
7298	Health and Beauty Spas
7321	Consumer Credit Reporting Agency
7322	Debt Collection Agency
7332	Blueprinting and Photocopying Service
7511	Truck Stops
7631	Watch, Clock and Jewelry Repair Shops
7832	Motion Picture Theaters
7833	Express Payment Service Merchants-Motion Picture Theaters
7841	Video Tape Rental Stores
7992	Public Golf Courses
8241	Correspondence Schools
9411	Government Loan Payments
9950	Intra Company Purchases
9700 – 9702	Automated Referral Services, Visa Credential Server, GCAS Emergency Services