

Why Is My P-Card Being Declined?

A P-Card may be declined for several reasons, which are outlined below.

 **Is the single purchase limit sufficient?** The charge should not exceed the P-Card's single transactional limit. A cardholder's Approving Official or department head may request, in writing, a limit increase.

 **Is the monthly limit sufficient?** All purchases made within a billing cycle (typically, through the 25th business day of each month) should not exceed a P-Card's monthly or cycle limit. A cardholder's Approving Official or department head may request, in writing, a limit increase or the charge may be made during the next billing cycle.

 **Did the merchant use an inaccurate address or expiration?** Use of a proper street address, zip code and expiration month and year is required. Contact the P-Card team to confirm information if needed.

 **Was the merchant restricted?** A merchant may be "restricted". Restricted means a merchant is associated with a service or product that is not allowed in the program. An example is United Airlines since airfare is not an allowed purchase on the card. The P-Card team may open the merchant for allowable charges when requested by the department.

 **Is the charge suspicious?** The bank may determine the activity suspicious and require confirmation of its authorization. In this case, the cardholder should phone the bank.

 **Is the account on file with the merchant closed?** A merchant may charge an account on file that has been closed. Merchants should be notified when an account is closed. *(continued on page 2)*



P-Card Website

<http://accounting.unl.edu/accounts-payable/purchasing-card-other-card-programs>

Visit for UNL and US Bank contacts, policies, newsletters, preferred vendors, training, GL coding, FAQs, applications and other forms.

Suggested Actions for a Buyer When a P-Card Is Declined

First, verify the merchant has accurate account information. Next, ensure sufficient limits are in place. Lastly, contact the P-Card team or the bank for assistance.

Monitoring Declined Activity

The P-Card team monitors declined transactions to ensure program compliance and to review for unauthorized use (i.e., hackers). Each attempt is researched and resolved by contacting the cardholder. Changes to bank profiles are effective in real time. Violation notices may follow in instances of exceeding single transaction limits or making disallowed purchases.

Best Practices...Allowable Charges

Unsure if a charge is appropriate for the P-Card? Please contact us.

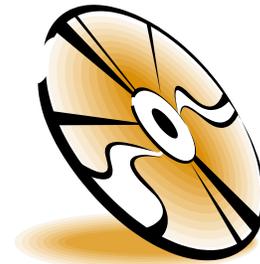
Program Feedback

We encourage you to provide us information to better serve and add value to the program. We also welcome suggestions for topics in upcoming newsletters. Comments and suggestions can be sent to pcard@unl.edu.

Ponder This...

Need software? Contact Houcine Chraibi at 402-472-5880 or chraibi@unl.edu to purchase it from UNL Software via eSHOP. This assures license monitoring and obtaining discounts.

See <http://procurement.unl.edu/software-purchasing-at-unl> for further information.



Welcome!

Heather Steffens is back in the office and has returned to her regular responsibilities. P-Card is also happy to welcome Hanh Tran (below) to its administrative team. Hanh, originally from Vietnam, is a Junior majoring in Accounting and is considering pursuing her CPA license when she graduates.

