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Purchase/Travel Card Program

Cardholder Communication and Training



November 2020

Welcome

Effective November, 2020 the ATU Pcard and Tcard will begin transitioning to Bank of America (BOA). We anticipate cards being available for pickup around November 20, 2020. We expect to make a full transition to the BOA program beginning December 16th. Your first BOA statement will be in January. **It is essential that you complete the activation of your card and your online registration as soon as you receive your card.**

The monthly Pcard and Tcard reconciliation process remains the same. However, you will now access BOA's Global Card Access to obtain your statement, review transactions, manage alerts, etc..

As a reminder, you have been issued a Bank of America Pcard or Tcard for university related expenditures only that you may incur in your role. Timely submission of your log is essential to verify and validate the expenses incurred.

Your Pcard/Tcard is for university use only; personal expenses are not permitted under any circumstances.



Questions you may have...

Does the move to BOA mean that my monthly reconciliation process changes? No, the Pcard and Tcard reconciliation process remains the same. TCard logs must have the original PO signed and correct account numbers used. Pcard logs still must be submitted via email to Sandi Mitchell and signed log with receipts submitted to Procurement. The only difference you will experience in this monthly process is that you will access your statement from the BOA Global Card Access site.

Are the PCard and Tcard regulations changing? No, all rules and regulations regarding spend, approvals, and reconciliation remain the same. Tcards still require a requisition be entered and PO received prior to card use.

Where do I go to get my monthly statement? You must register your card online and establish a login and password on the Global Card Access site to review your account and retrieve your monthly statement. Stay tuned for training materials on this process.

Will the due date of my Pcard or Tcard log change? No, your statement will continue to be available around the 17th of the month with the log due 3 days after. Watch your emails for the customary reminder that statements are available and that month's due date.

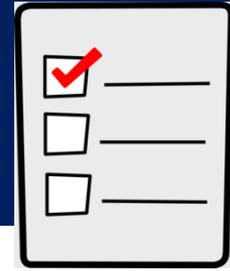
What information is required to activate my new card? Your T number will be required for card activation.

Who do I notify if I have problems with my new card? You may contact Procurement Services at 479-968-0269 or Travel Services at 479-356-6209. For after-hours assistance, you may also contact BOA at the number listed on the back of your card.

Will my card limits change with my new card? No, but please take note of your limits as you activate and register your card online and contact Procurement or Travel Services with any questions.



First Things First



New cardholders must complete the following three items in order to use the card.

1. Global Card Access Registration.
2. Log in as a registered user.
3. Activate the card online via Global Access.

BOA's video tutorials are available at the link below. Please note, functionality may vary based upon program parameters established by State of AR.

[Global Card Access Tutorial Videos](#)

Keep these dates in mind.

- November 20, 2020-look for an email notifying you that your card is ready for pickup in Procurement or Travel. *Remember to bring your Tech ID when you come to pick up your card.*
- Days 1-3 after card pickup-review Global Access manual and go online to activate and register your account at <http://www.baml.com/globalcardaccess> .
- December 16, 2020-First day to begin using your BOA card.
- December 31, 2020-US Bank cards are terminated.
- January 17, 2021-First BOA Statement becomes available.

Card Activation and Registration

All new cards have to be activated:

1. Activate your card via Global Card Access (**preferred method**)

Required details:

1. 16 digit account number
2. CVV/Security code
3. Expiration Date
4. Date of Birth
5. Verification / activation code –**Your T Number**
6. Address Details

Remember to notify vendors with which you have recurring charges of your new BOA card number!



Card Activation

Upon receipt of your card, the method for card activation, as well as retrieving or changing your PIN, is via Global Card Access (refer to Global Card Access FAQs – slide 10).

Chip and PIN Overview

Your Bank of America card is Chip & PIN enabled. The embedded microchip provides improved fraud protection and increased global acceptance. For most transactions at chip-enabled merchants, you will be asked to enter your 4-digit PIN; therefore, it is important that you memorize your PIN before you begin to use your chip card at the point of sale.

Please note that if you customize your PIN, the first time that you use your card to make a purchase, your PIN may not be recognized by the card terminal until it is sync'd to the chip on your card. In this case, please leave the card in the terminal and attempt up to three times with your custom PIN to allow the Chip and PIN to sync.

Card Activation and PIN Selection

Please visit Global Card Access to activate your card and retrieve or change your card's PIN (refer to Global Card Access FAQs – slide 10).

During the activation process, you will be prompted for an activation ID (aka verification ID). That value is your **T Number**.



Global Card Access - Registration

First, you will need to register for Global Card Access by following the instructions in the below guide.
www.baml.com/globalcardaccess **Bookmark this site.**

One-time registration is required to create a username and password, using the following information:

- Name on Card
- Account Number
- Expiration Date
- Verification ID-**Your T Number**
- CVV / Security Code

NOTE: reference user guide for North America for card activation and PIN selection



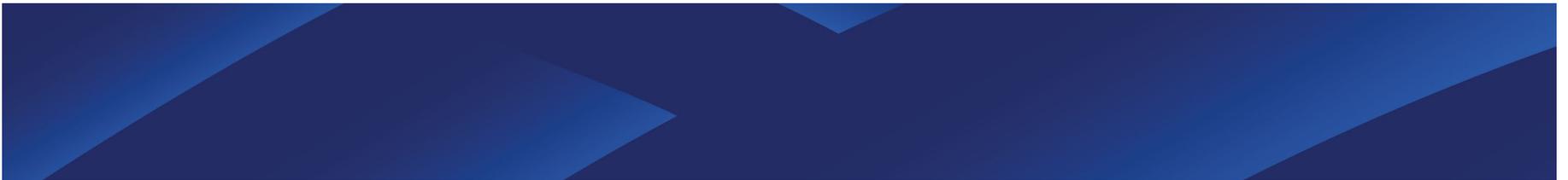
Global Card Access (GCA)

www.baml.com/globalcardaccess

Alerts

PIN Check

Statements



Global Card Access

Quick actions - Options listed in this menu will vary depending on university configuration and availability per region.

- ❖ **Manage alerts** - Click **Manage alerts** to set up preferences, contacts and alerts (North America only).
- ❖ **Lock Card** - Click **Lock Card** to place a temporary hold on your corporate card.
- ❖ **Unlock Card** - Click **Unlock Card** to remove the temporary hold on your corporate card.
- ❖ **View statements** – [Statements Tutorial](#) Click **View statements** to view current and prior (rolling 13 months) card statements. **An email notification is sent when your statement is available for viewing.**
- ❖ **PIN Check**
- ❖ **Card activation and PIN** change for North America cardholders
- ❖ **Merge User IDs**



Global Card Access- Card Alerts

The Global Card Access website at (www.baml.com/globalcardaccess) is also used to register your card for card alerts. This feature allows you to receive real-time activity notifications with phone call, email, or text message alerts, which is particularly useful when fraud is suspected.

The Individual Account Alert Types include:

- Suspicious Activity
- Purchase Amount
- Distance From Zip
- Specific Balance Amount
- Merchant State/Country/Type
- Mail/Phone/Internet Purchase
- Purchase Declined
- Credit Available
- % of Credit Limit (Multi-Threshold)
- Specific Balance Amount



Cardholder Support



Cardholder Support and Quick Reference Guides



You may be asked for your verification ID, employee ID, or other details noted on your account for servicing and online tools. Your program administrator can provide your verification ID. Please keep specific information related to your account handy to access support options.

Your verification ID is your T Number.

Card activation	1-888-233-8855 602-379-8753 (collect)
North America	1-888-449-2273 602-379-8753 (collect) USD Commercial Card Reference Guide CAD Commercial Card Reference Guide



Frequently Asked Questions



Frequently Asked Questions

New program FAQs for cardholders

What are some of the benefits I will enjoy?

In addition to worldwide acceptance at 36 million of locations, you will receive an expansive range of benefits that will be described in the Guide that accompanies your new card. Among these are:

Zero Liability²

In the event that your card is used to make unauthorized purchases — whether made in a store, by phone, or online — you won't be held liable.

What are my responsibilities as a Pcard/Tcard Cardholder?

The Pcard and Tcard are intended for use by eligible employees for payment of university related travel and permitted expenses. The cards are issued for Arkansas Tech University and in the name of the authorized employee. The card may only be used by the employee identified on the card. The Pcard and Tcard are credit cards. Cardholders must take precautions to protect the card and store it in a secure place. **Delegation of authority is not permitted.** Cards and card numbers must be safeguarded against use by unauthorized individuals either within or outside the university.

What can I use the BofA Pcard and Tcard for?

The card is like any other Mastercard payment card and is accepted at all Mastercard establishments worldwide. You may use the card for any allowable purchases.

When will I receive my statement?

Transactions will be available online on a daily basis and generally within 72 hours of your transaction. No hardcopies of the statement will be provided. You must access your statement online.



Frequently Asked Questions

New program FAQs for cardholders

What happens if I forget my PIN?

If you type in the wrong PIN three times into the point-of-sale terminal, your card will become locked and you will be unable to complete a point-of-sale transaction. You should contact BofA Global Card Services for assistance on unblocking your card by calling the number at the back of your card. If you have forgotten your PIN you can view it by visiting the Bank of America Global Card Access website anytime anywhere via the internet at www.bofaml.com/globalcardaccess.

Will PINs be used to make card transactions through the Internet or over the telephone?

No. PIN is only applicable when you are physically present at the POS during the purchase or cash-out transaction. You should never share your PIN with anyone if purchasing goods online or via the telephone.

When do I need to submit my PCard and TCard log for payment?

Statements will be available around the 17th of the month. Watch your email for the monthly Pcard/Tcard notification with log due date.

What do I do if I have a dispute with an incorrect charge?

Try to resolve it directly with the merchant. If the merchant agrees to a refund, request a copy of the credit note. If the merchant does not agree to a refund, please contact BofA Global Card Services immediately at the number on the back of your card.

Please report disputed items in a timely manner.



Frequently Asked Questions

New program FAQs for cardholders

Dynamic Currency Conversion

When the cardholder is traveling and makes a payment with his/her card in another country, the merchant may inquire if the cardholder would like to pay in either the original currency of the card (USD) or the foreign currency of where the transaction is taking place.

Cardholders are advised to opt for the foreign currency of where the transaction is taking place to avoid reconciliation issue.

How does my monthly statement get paid?

All transactions will be fully paid by ATU. Personal expenses are not allowed on Pcards and Tcards and disciplinary actions will be taken against employees who use the card for personal purposes. Should you accidentally incur a personal charge on the card contact Procurement Services at 479-968-0269.

I received an email notification from BofA stating that there was unusual activity detected on my card. What should I do?

To avoid disruptions while using your card, please call the BofA Fraud Specialists immediately on the number at the back of your card, or you may also call collect at +1.509.353.6656. If you are verifying that your transaction is legitimate, the fraud block will be lifted and you will be able to transact again.

How do I keep track of my transactions?

All transactions will be listed on your monthly account statement. Plus you can check the status of your account or review transactions 24-hours a day at www.bofaml.com/globalcardaccess.



Frequently Asked Questions

New program FAQs for cardholders

My transaction has been declined. Why? What should I do?

There are many reasons as to why your card could have been declined, including but not limited to:

- Your card has insufficient limit
- Wrong card information was entered (Cardholder name, expiry, card number, CVV etc.)
- You have transacted with a merchant whose MCC (Merchant Category Code) has been blocked by the state of Arkansas.
- There is suspected fraud on your card and your card has been blocked until you call BofA to release this block

IMPT – PLEASE NOTE: You should always attempt to insert your chip card into the card terminal (unless this is a terminal without chip functionality) whilst transacting instead of swiping the card. If you swipe, the transaction may be declined, your card will be blocked and you may need to contact to release this block.

If you need assistance immediately, you can contact BofA Global Card Services for more information by calling the number at the back of your card.

What do I do if my card is lost/stolen?

You are responsible for the security of your card and any purchases made on your account. For a lost or stolen card, contact Procurement Services at 479-968-0269 M.-F. 8 a.m. – 5 p.m. or BofA customer service team 24 hours a day to report the loss and your card account will be blocked immediately.

- NA: 1-888-449-2273 602-379-8753 (collect)

Failure to promptly notify of a lost or stolen Card may result in inappropriate charges on the card.



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