

# Maximize Your Card Usage

Commonwealth of Virginia  
Annual Card Summit

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# Maximize Your Card Usage

**Are you getting the most benefit from your Card program? Do you have the ability to move additional approved spending from check to Card?**

- **Is my organization utilizing the Card in all departments? Are all departments using Card whenever possible?**
  - Card(s) in Purchasing dept, Card in IT dept for technology purchases
- **Is the Card being used for travel related expenses?**
  - Airline charges on centrally held P-Card and Individual Liability Cards
  - Using the P-Card for purchasing and traveling – Political Subs
- **Is my organization including in bids that Card is the preferred form of payment?**

# Maximize Your Card Usage

- **Can my organization incorporate Card into the AP process?**
  - P-Card for invoices that can be paid by VISA/MC or ePayables
- **Local Funds Program**
- **Do you still have Petty Cash accounts? Use the P-Card**
- **Do you still have single-purpose cards? Use the P-Card**
  - Office Depot, Home Depot, Airline Cards, American Express for travel
- **Question PO's for low dollar purchases**
- **School District - commissary/cafeteria purchases, student activity funds, cards at each school - principals**

# Maximize Your Card Usage

**Target simple/low risk commodities and services for immediate impact. Focus on 3-5 at a time.**

- Courier Services
- Electrical Supplies
- Equipment Leasing
- Fax Machines
- Fax Supplies
- Fleet Costs
- Freight
- Furniture
- Guard Services
- Hardware
- Relocation Services
- Industrial Supplies
- Inventory
- Janitorial Supplies
- Legal Services
- Locksmith
- Maintenance Contracts
- Mailing Equipment
- Medical Exams
- Document Management
- Nursing Services
- Office Supplies
- Overnight Mail
- Pagers/Wireless
- Parking
- PC Leasing
- Periodicals
- Pest Control
- Photocopying
- Photographic Material
- Printing
- Production Services
- Promotional Items
- Virtual Offices
- Storerooms
- Subscriptions
- Temporary Services (Clerical/Technical)
- Trade Shows
- Training
- Truck Parts
- Uniforms
- Work Orders

# Optimization Analysis

## Vendor Analysis

- Bank of America can analyze your vendor history file and tell you which vendors accept Card payments.
- VISA matches on a combination of data such as, Vendor Name, Vendor Address, Tax ID and rates each match as :

High = Match on supplier name and full address and/or other data provided

Medium = Match on supplier name and partial address and/or other data

Low = Match on supplier name only

- Target the card accepting vendors for your program
  - P-Card
  - ePayables

# eVA and the P-Card

## What's eVA?

eVA is Virginia's online, electronic procurement system. This web-based vendor registration and purchasing system allows state agencies, colleges, universities and many local governments to use eVA to conduct all purchasing and sourcing activities for goods and services.

## eVA Supports P-Card Usage

- Support for multiple P-Cards, by user
- P-Card number encrypted, stored, and transmitted on Approved Orders (PCI Complaint)
- User definable P-Card Alias
- 1-Click access to have P-Card activated and used on eVA Requisitions/Orders
- P-Card holder can authorize other users to utilize P-Card without access/knowledge of actual P-Card number. P-Card holder will be automatically inserted in workflow
- Operational/Transactional Reporting on P-Card orders for a particular time period and items/commodities purchased via P-Card

# Merchant Violation/Complaint

VISA Complaint forms are available through DOA or Bank of America.

## Examples of when to file a Complaint with VISA

**Minimum/Maximum Transaction Amount** - The Merchant imposed a minimum or maximum purchase amount in order to accept a Visa card transaction.

**Surcharge Practice** - Either the Merchant applied a surcharge to the Transaction or the Cardholder did not pursue with a Transaction because of Merchant surcharge practices.

**Questionable or Bad Merchant Procedure** - The Cardholder objects to a questionable Merchant procedure as a condition of sale. Examples include requiring the Cardholder to sign a blank, imprinted Transaction Receipt or depositing a Transaction Receipt that was to be held only as security until the return of rental equipment or the Cardholder was forced to complete the Transaction under duress.

**Refund Policy Disclosure** - The Merchant did not disclose their refund policy or changed their refund policy subsequent to the Transaction being completed.

**Non-acceptance of Card** - A Merchant refused to accept a valid Visa Card where the Visa Marks were displayed.

**Incorrect Merchant Category Code Used or Incorrect Merchant Information** - The Merchant is designated a Merchant Category Code which does not represent the Merchant's principal trade, profession or line of business. A Transaction was processed by a Merchant with incorrect Merchant details or other information.

**Recurring Transaction** - Regardless of the Chargeback right being available, the Merchant continues to charge the Cardholder a recurring Transaction despite previous Chargebacks and/or the Merchant being told to stop.

# Dispute Transactions

In most cases, disputes can be resolved directly between the cardholder and the vendor that provided the goods and services. A “disputed” charge is one for which the cardholder did not receive what was ordered or there is some other problem with the goods or services ordered. A cardholder may also have a “questionable” charge due to double billing or the vendor name on the statement not matching the backup documentation (e.g., for online orders.)

A cardholder, proxy reconciler, or accountant may engage the assistance of Bank of America to dispute a transaction if efforts to resolve the dispute directly with the merchant have been unsuccessful.

For example, if a merchant inadvertently submits a transaction twice and refuses to resolve the dispute to the user’s satisfaction, the user may submit the dispute form available in the Works application to the bank.

Contact Bank of America

- Cardholder Customer Service using the number on the back of your card
- Initiate the dispute using the Works application