



## Welcome to PCard News!

The quarterly newsletter designed specifically for card managers and cardholders.

Your feedback is important. Let us know how we can improve.



## Handling PCard Disputes

PCard transactions that appear on your monthly PNC statement should be reviewed each month to ensure that duplicate or fraudulent charges are not made against your account.

If transactions are found that are not authorized or legitimate university business expenditures, cardholders or card managers should first attempt to resolve the dispute directly with the merchant. If the merchant is unresponsive, a formal dispute should be initiated with the bank.

The dispute notification must be received by the bank within 60 days from the date of the bank statement on which the disputed charge first appeared. For more details, see [PCard Disputes](#)

**NOTE:** Lost or stolen cards must be cancelled with the bank immediately. Charges that are made to the account before the bank is notified may not be eligible for dispute resolution.

## Tips for Traveling with the PCard

Before your next business travel event, consider the following tips if using the university issued PCard (or any credit card) for travel related expenditures:

- 1. Notify the bank of your travel destination(s).** Transactions made outside of the normal spend region may prompt the bank to flag or block questionable charges to prevent fraud. Simply dial the toll-free number on the back of your PCard, provide your 4-digit passcode and share travel destination information.
- 2. Establish a back-up plan for business travel funding.** In the event the PCard is lost or stolen while on travel status, prepare a back-up plan for funding and emergency contact resources well in advance of your departure.
- 3. Budget for unexpected costs.** In the US and abroad, merchants (e.g. hotels and rental car agencies) may apply an authorization hold of account resources through the duration of the stay. In addition, when traveling outside the US, some transactions may be applicable to local/regional fees (e.g. ATM). Be sure your PCard has sufficient transaction and cycle limits to cover expenses that exceed original expectations. For a temporary increase before you travel, see [PCard Maintenance Form](#).

### INSIDE THIS ISSUE

- Welcome!  
Share Your Feedback
- Handling PCard Disputes
- Tips for Traveling with the PCard

### Get More News!

- [PCard Newsletter Archive](#)
- [NewsLink Archive](#)

### QUICK LINKS

- [PCard HELP](#)
- [Policy \(Updates!\)](#)
- [Lost/Stolen Card](#)
- [Transaction Disputes](#)