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PCard Policy & Procedures

Purpose

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 \$4,999. 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 in Procurement](#), and [SWaM](#) procurement requirements.

Approver/Reviewer is 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 [Approver/Reviewer Responsibilities section](#) of this document.

Budget Signature Authority

Cardholders must have signature authority for budget codes before they request that those budgets be added to their PCard, including initial applications. The Office of Finance's [Data Control](#) area handles additions to the Master Signature Authority List.

If you already have a PCard and wish to add budget codes, send the Budget Addition Request Form (available on the [PCard page](#)) to PCardAdmin@odu.edu. You will need to have signature authority for budgets before they can be added to your PCard.

Budget Unit Director (BUD) Responsibility

Details on allowable and disallowed purchases from specific ledgers can be found in [University Policy 3001 - Responsibility of BUDS on Use of Funds](#).

Obtain a PCard

Apply for a PCard

- A. Complete online [Ethics Training](#). (Both cardholders and approvers)
- B. Complete online [SWaM Training](#). (Both cardholders and new approvers)
- C. Complete online [Annual PCard Training](#) and quiz in Canvas. (Card Applicants & Approver/Reviewers who have not taken the current year's training) *Steps for accessing training are included with the PCard Application.*
- D. Complete the [PCard Application](#). Do not submit the application until online portions of training are completed, as this may cause delays in processing. Send completed PCard Application to the PCard Program Administrators at PCardAdmin@odu.edu.

- E. 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.
- F. Attend the Zoom training for policy review & BOA Works demo training. Cards that have arrived will be available for pickup after this training.

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 activate cards, access electronic statements, change PINs, and set up suspicious activity alerts that allow cardholders to confirm charges and avoid declines due to suspicion of fraudulent activity, and. Register at www.bofaml.com/globalcardaccess.

Make a Change to Your Card (if applicable)

- 👑 Changes to limits and exceptions can be requested using the forms on the [PCard page](#).
- 👑 Approver changes can be made using the Approver Change Form on the [PCard page](#) and require that the new approver be current on Ethics Training, SWaM Training, and Annual PCard.

Renew an Expiring Card

Cards are valid until the last day of the expiration month. Renewal cards are sent automatically to PCard Administrators. A Program Administrator will send cardholders a notification when cards are available for pickup. Cardholders must submit the Renewal Agreement form on the [PCard page](#) and be prepared to show a valid ID for identification.

Allowable & Disallowed Purchases

Cardholders are responsible for knowing and complying with established Commonwealth, University, and Procurement 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.

Allowable, Disallowed, and Purchases with Additional Requirements

PCard purchases must follow the procurement process.

1. **Contract** – First, check the [Purchasing & Contracts Page](#). If ODU has a contract for a good or service, it is mandatory.
2. **SWaM** - If no contract is available, look for a SWaM vendor on the [EO35 Aid](#) on the Purchasing & Contracts page or the SBSW SWaM Vendor Directory (linked on the Procurement Services [SWaM page](#)).
3. If no contract or SWaM vendor is available, purchasing from the open market is allowable. A justification noting why a contract/SWaM vendor was not used must be included in the BOA Works comment.

STATE LEVEL IMPROPER EXPENDITURES

The State's list of improper expenditures for State taxpayer dollars (from [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. Babysitting
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

Academic Courses, Professional Licenses & Certifications

- 👑 Courses bearing academic credit cannot be paid via PCard. These can have tax implications for employees and can affect financial aid for students. These should be paid using the [AP Payment Request Form](#).
- 👑 Professional licenses and certifications are allowable on the pcard.

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 as a payment method is expressly prohibited by DOA.
- 👑 All Amazon transactions should be made through an ODU Amazon Business account. To request an account, contact the Program Administrators at PCardadmin@odu.edu.
- 👑 Purchases through Amazon must be a last resort. Campus users should try to source items from contracts first, then attempt to locate a SWaM vendor certified through SBSD. For purchase categories without an ODU contract in place, VASCUPP & State contracts may be used (located on the [Purchasing & Contracts page](#)). Additional aids for locating contract and SWaM vendors are available in the Related Links area of the [Contracts & Purchasing](#) page.
- 👑 Office supplies must be purchased through ODU's mandatory contract with RGH/Staples. Additional information is 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.
 - The Governor's Executive Order requires state agencies to attempt at least 42% of discretionary purchases be awarded to SWaM certified vendors. The Executive Order 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.
 - ODU's Board of Visitors supports maximizing discretionary spending with Department of Small Business and Supplier Diversity (DSBSD) [SWaM certified suppliers](#).

Aramark Catering Orders

- 👑 No restaurant exception is needed for Aramark orders. PCard orders must go through [Aramark's Catertrax system](#).
- 👑 Documentation required includes the signed Confirming Order to indicate the order was approved by someone with signature authority prior to the event, the Completed Order which serves as the receipt document, the business justification, and attendee list.

AutoPay and Automatic Renewals

- 👑 The Department of Accounts (DOA) does not allow card numbers to be stored for the purpose of autopay or autorenewals. Authorizing automatic payments/renewals removes the option to dispute if a vendor continues to charge for a subscription service or membership that you no longer wish to continue.

Car Rentals

- ☙ Car rental exceptions cover ONLY time, distance, and allowable taxes. *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 approved contract vendors – Hertz and Enterprise/National, 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](#). Additional information about car rental process is available on the [Contracts & Purchasing](#) page under Rental Vehicles.
- ☙ Car rentals must be for business related travel.
- ☙ Airport car rentals may 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.
- ☙ Drivers must refuel vehicles using personal funds or a Travel Card prior to returning them to Enterprise/Hertz and seek reimbursement for the fuel cost.
- ☙ Accountholder 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.

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 and toll payments associated with a car rental**. EZ Pass is disallowed.

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/ Hertz 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 Authorization to Pay Form (PA01) found on the Procurement Services Forms 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 Forms](#) 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.

Conferences & Conference Lodging

- 👑 Conference registrations are allowable on the pcard.
- 👑 The Department of Accounts (DOA) has granted an exception for University travelers to pay lodging via PCard when it is included as part of the total conference registration fee.

Controlled Substances

- 👑 Controlled Substances are disallowed on the pcard. Please reach out to Procurement@odu.edu or work with a Procurement Officer to ensure proper processes are followed.

ETF/Fixed Assets

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.

International Purchases

- 👑 International purchases are restricted to conference registrations and travel tickets due to tax implications from international treaties and reporting requirements. Preapproval from Chrome River must be included with international travel ticket receipt documentation.

- ☙ International payments other than travel tickets and conference registrations should be paid via wire through the Office of Finance's [International Tax & Payments](#) area.

Memberships

- ☙ Memberships require BUD and Dean/Director approval, as detailed in [University Policy 1060 on Memberships](#). Approval should be included with the receipt upload in Works.

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.

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.

Restaurant Meals

- ☙ Restaurant exceptions are available on a case by case basis for large dollar events and must be approved before the event. This is a state level exception and is not intended to replace the Chrome River reimbursement process. Restaurant exceptions may be granted for events such as marketing/recruitment events or off campus large department administrative retreats, where the total cost is expected to exceed \$200. Form is available on the Procurement Services [PCard Page](#).
- ☙ Deposits for events and meals cannot exceed 50% of the total estimated cost. The remainder of payment must be made the day of the event or after receiving a final invoice.

Software Purchases

- ☙ Software purchases are not allowable on the PCard and should be procured through eVA. They require ITS approval through the [SDA process](#).
- ☙ To ensure campus users do not inadvertently take on personal liability for any software agreements or agree to provisions disallowed by the Commonwealth of Virginia, a Procurement Services ITS buyer needs to review the Terms and Conditions.

Travel Tickets

- ☙ Travel ticket purchases are allowable with a PCard Travel Exception. The exception request form has additional requirements and details, available on the [PCard Page](#). Personal business expenses must still go through the reimbursement process.

- 👑 Tickets must be standard coach/economy class. (Sub-level coach/economy is not required.)
- 👑 Travel insurance is prohibited by the State. Cardholders should have reasonable certainty that travel will occur before booking a ticket.
- 👑 This exception allows for coach/economy mass transportation tickets, taxes and baggage only: plane, train, and rail travel. *Personal business expenses such as wifi should go through the reimbursement process.*
- 👑 Risk Management has travel registry requirements. All University employee travel must be registered. Please see the [ODU Risk Management](#) site for the most up to date information on how to register travel.
- 👑 Travel exceptions are not intended to replace the [ODU Travel Card](#) and are limited in scope.
- 👑 For travel ticket purchases over the cardholder's limit, cardholders may use an eVA purchase order.
- 👑 International tickets are allowable. The receipt upload for the transaction must include the Chrome River Preapproval.
- 👑 Discount ticket sellers such as Orbitz and Expedia are discouraged. They are third party resellers, and fraudulent companies have been known to sell the same ticket multiple times, leaving University travelers with no ticket after spending University funds to purchase one. Campus users are encouraged to use a travel agency with a cooperative contract or purchase directly from the airlines.

Approver/Reviewer Responsibilities

Reviewers are equally accountable for PCard purchases, including possible termination if they sign off on personal purchases by a cardholder. Your signoff on a transaction in Works is your attestation that you have reviewed the charge, backup documentation, allocation of budget and subaccounts, and determined that they 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.

Approver/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;
- 👑 Signing off on transactions weekly (per Department of Accounts guidance) 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 30th of the month - or last day of February, regardless of day of the week (Ex: May cycle ends on May 15th and signoff is due by May 30th);

- 👑 Monthly reconciliation is completed by the 30th of each month and includes sufficient documentation, including detailed receipts showing the items purchased;
- 👑 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 for a Cardholder to correct

- 👑 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.

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;
- 👑 Thorough description of purchase and how it will be used is in the Works comment;
- 👑 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.

Understand Cardholder Responsibilities

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 at PCardAdmin@odu.edu if fraud has occurred); and

- 👑 Completing proper monthly online reconciliation.

Cardholders must not:

- 👑 Exceed their delegated authority by spending more than their single transaction limit (typically \$4,999) per project;
- 👑 Use/misuse 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 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 and the Procurement Matrix in the Related Links area.
- 👑 **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 approval for memberships, 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 30th 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 at PCardAdmin@odu.edu, 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

A schedule of infractions and consequences is included in the Appendix. 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;
- 👑 Failure to respond to compliance/audit requests; or
- 👑 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.

PCard Use

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.





Tax Exempt Certificate

ODU is exempt from State sales and use tax. If a vendor requests a Tax Exempt Certificate, contact [Linda Wallace](#) or [Jamarr Whitted](#) in the Accounts Payable Audit area.





Convenience & Surcharges Fees

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

CONVENIENCE FEES:

-  Payment is not made in person
-  Fee was disclosed prior to completion of transaction
-  Fee is a flat/fixed amount
-  Fee is processed with the purchase as one transaction

SURCHARGE FEES:

-  As of April 15, 2023, vendors are no longer required to notify Visa of their intent to surcharge
-  Surcharge is at the rate of 3% or less (permitted per the terms of the class action case settlement)
-  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 (Ex: 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. It also limits the amount of detailed transaction data that is passed through from the vendor to the University.

Mobile Wallets

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

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.

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.

Sign Off as a Cardholder

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.). 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.

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 <https://payment2.works.com/works/>. 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.

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 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 at PCardAdmin@odu.edu. Be sure to complete and return any additional documentation that BOA requests to facilitate the account being credited. Disputes should be made within 30 days of the purchase.

Submit to Reviewer

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

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.

Sign off as an Approver

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.

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 \$4,999). 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 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 (recommended monthly) 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.

In the unlikely event that a vendor refuses to issue a credit, document attempts to obtain the credit and dispute the transaction with Bank of America Fraud Specialists at 866-500-8262.

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 at PCardAdmin@odu.edu 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 at PCardAdmin@odu.edu 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 at PCardAdmin@odu.edu, 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 at PCardAdmin@odu.edu 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.

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 \$4,999 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/Reviewer are reminded that they must follow the procurement process as outlined 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.

APPENDIX

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
STATE VIOLATION Split Payment/ Exceeding single transaction limit	1 st occurrence – 90 day suspension 2 nd occurrence – account revocation
STATE VIOLATION 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
STATE VIOLATION Use of card to pay past due invoice	1 st occurrence – violation notice will be issued 2 nd occurrence – 30 day suspension 3 rd occurrence – 60 day suspension 4 th occurrence – account revocation
Purchase of restricted commodities (details in the PCard Policy document).	1 st occurrence – violation notice will be issued 2 nd occurrence – refresher training 3 rd occurrence – 30 day suspension 4 th occurrence – 60 day suspension 5 th occurrence – account revocation

<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 30th of the month 2. Failure to reconcile transactions and include required documentation by the 30th of the month 	<p>1st occurrence – violation notice will be issued 2nd occurrence – refresher training 3rd occurrence – 30 day suspension 4th occurrence – 60 day suspension 5th occurrence –account revocation</p>
<p>Splitting Orders</p> <p>Examples</p> <ol style="list-style-type: none"> 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. 	<p>1st occurrence – 30 day suspension 2nd occurrence – 60 day suspension 3rd 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.

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

MCC CODES BLOCKED BY THE STATE OR ODU

*Transactions to the following Merchant Category Code (MCC) Groups will be **DECLINED**.*

STATE TABLES - 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. MCCs from the Fraud table cannot be removed for any reason.

ODU TABLES - The tables below also contain 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 also have the Professional Table MCCs blocked. Cardholders with primarily operations or skilled trades responsibilities also have the Trades Table MCC's blocked. Request a temporary adjustment from the PCard Administrator for these tables if purchase is within policy.

MCC	MCC Description	State or ODU Restriction	Table
3000	Airlines	State	Travel
3001	Airlines	State	Travel
3002	Airlines	State	Travel
3003	Airlines	State	Travel
3004	Airlines	State	Travel
3005	Airlines	State	Travel
3006	Airlines	State	Travel
3007	Airlines	State	Travel
3008	Airlines	State	Travel
3009	Airlines	State	Travel
3010	Airlines	State	Travel
3011	Airlines	State	Travel
3012	Airlines	State	Travel
3013	Airlines	State	Travel
3014	Airlines	State	Travel
3015	Airlines	State	Travel
3016	Airlines	State	Travel
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3019	Airlines	State	Travel
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3035	Airlines	State	Travel
3036	Airlines	State	Travel
3037	Airlines	State	Travel
3038	Airlines	State	Travel
3039	Airlines	State	Travel
3040	Airlines	State	Travel
3041	Airlines	State	Travel
3042	Airlines	State	Travel
3043	Airlines	State	Travel
3044	Airlines	State	Travel
3045	Airlines	State	Travel
3046	Airlines	State	Travel
3047	Airlines	State	Travel
3048	Airlines	State	Travel
3049	Airlines	State	Travel
3050	Airlines	State	Travel
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3101	Airlines	State	Travel
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3110	Airlines	State	Travel
3111	Airlines	State	Travel
3112	Airlines	State	Travel
3113	Airlines	State	Travel
3114	Airlines	State	Travel
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3119	Airlines	State	Travel
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3141	Airlines	State	Travel
3142	Airlines	State	Travel
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3297	Airlines	State	Travel
3298	Airlines	State	Travel
3299	Airlines	State	Travel
3351	Car Rental Agencies	State	Car Rental

3352	Car Rental Agencies	State	Car Rental
3353	Car Rental Agencies	State	Car Rental
3354	Car Rental Agencies	State	Car Rental
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3368	Car Rental Agencies	State	Car Rental
3369	Car Rental Agencies	State	Car Rental
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3996	Hotels	State	Lodging/Accommodations
3997	Hotels	State	Lodging/Accommodations
3998	Hotels	State	Lodging/Accommodations
3999	Hotels	State	Lodging/Accommodations
4011	Railroads	ODU	Limited
4111	LOCAL AND SUBURBAN COMMUTER PASS TRANS, INCLUDING FEE	State	Travel
4112	PASSENGER RAILWAYS	State	Travel
4121	TAXICABS AND LIMOUSINES	State	Travel
4131	BUS LINES,CHARTERS,TOUR BUSES	State	Travel
4411	STEAMSHIP AND CRUISE LINES	State	Travel
4457	Boat Rental and Leasing	ODU	Limited
4468	Marinas, Marine Service and Supplies	ODU	Professional
4511	AIRLINES AND AIR CARRIERS	State	Travel

4582	AIRPORTS, FLYING FIELDS, AND AIRPORT TERMINALS	State	Travel
4722	TRAVEL AGENCIES	State	Travel
4723	PACKAGE TOUR OPERATORS (GERMANY ON	State	Travel
4761	TELEMARKETING OF TRAVEL RELATED SERVICES AND VITAMINS	State	Travel
4784	TOLLS AND BRIDGE FEES	State	Travel
4814	Telecommunications Services	ODU	Trades
4815	Visa Phone	ODU	Limited
4816	Computer Network and Information Services	ODU	Limited; Trades
4821	Telegraphic Services	ODU	Limited
4829	WIRE TRANSFER MONEY ORDER	State	Fraud
4899	Cable, Satellite, and Other Pay Television and Radio Services	ODU	Trades
5013	Motor Vehicle Supplies	ODU	Professional
5039	Construction Materials	ODU	Professional
5044	Office, Photographic, Photocopy, and Microfilm Equipment	ODU	Trades
5072	Hardware Equipment and Supplies	ODU	Professional
5094	Precious Stones and Metals, Watches and Jewelry	ODU	Trades
5111	Stationery, Office Supplies, Printing and Writing Paper	ODU	Limited
5131	Piece Goods, Notions and Other Dry Goods	ODU	Trades
5139	Commercial Footwear	ODU	Limited
5172	Petroleum and Petroleum Products	State	Oil/Gas
5192	Books, Periodicals, and Newspapers	ODU	Trades
5211	Lumber and Building Materials Stores	ODU	Professional
5231	Glass, Paint & Wallpaper Stores	ODU	Professional
5261	Nurseries, Lawn & Garden Supply Stores	ODU	Professional
5271	Mobile Home Dealers	ODU	Limited
5300	Wholesale Clubs	ODU	Professional; Trades
5309	Duty Free Stores	ODU	Limited
5311	Department Stores	ODU	Limited; Trades
5331	Variety Stores	ODU	Trades
5422	FREEZER AND LOCKER MEAT PROVISIONERS	State	Restaurant
5441	CANDY, NUT, AND CONFECTIONERY STORES	State	Restaurant
5451	DAIRY PRODUCTS STORES	State	Restaurant
5462	BAKERIES	State	Restaurant

5499	MISCELLANEOUS FOOD STORES-CONV STRS AND SPECIALTY MKTS.	State	Restaurant
5511	Car and Truck Dealers	ODU	Professional
5521	Car and Truck Dealers Used	ODU	Professional
5531	Auto and Home Supply Stores	ODU	Professional
5532	Automotive Tires Stores	ODU	Professional
5533	Automotive Parts and Accessories	ODU	Professional
5541	SERVICE STATIONS (WITH OR WITHOUT ANCILLARY SERVICES)	State	Oil/Gas
5542	Automated Fuel Dispenser	State	Oil/Gas
5551	Boat Dealers	ODU	Professional
5561	Camper, Recreation and Trailer Dealers	ODU	Professional
5571	Motorcycle Dealers	ODU	Professional
5592	Motor Home Dealers	ODU	Professional
5598	Snowmobile Dealers	ODU	Professional
5611	Men's and Boys Clothing and Accessory	ODU	Professional; Trades
5621	Women's Ready to Wear Stores	ODU	Professional; Trades
5631	Women's Accessory and Specialty Stores	ODU	Professional; Trades
5641	Children's and Infants Wear Stores	ODU	Professional; Trades
5651	Family Clothing Stores	ODU	Professional; Trades
5681	Furriers and Fur Shops	ODU	Trades
5699	Miscellaneous Apparel and Accessory Stores	ODU	Trades
5712	Furniture, Home Furnishing and Equipment Stores	ODU	Trades
5713	Floor Coverings, Rug and Carpet Stores	ODU	Professional
5714	Drapery, Window Covering and Upholstery Stores	ODU	Professional
5715	ALCOHOLIC BEVERAGE WHOLESALERS (no longer on DOA tabl 1/26/2018)	State	Restaurant
5718	Fireplace Stores	ODU	Professional
5719	Miscellaneous Home Furnishing Specialty Stores	ODU	Professional; Trades
5722	Household Appliance Stores	ODU	Professional
5733	Music Stores, Musical Instruments, Pianos and Sheet Music	ODU	Trades
5734	Computer Software Stores	ODU	Limited; Trades
5735	Record Stores	ODU	Trades
5742	Veterinary Services	ODU	Trades
5811	CATERERS	State	Restaurant
5812	EATING PLACES AND RESTAURANTS	State	Restaurant
5813	DRINKING PLACES (ALCOHOLIC BEVERAGES)	State	Fraud

5814	FAST FOOD RESTAURANTS	State	Restaurant
5921	PACKAGE STORES--BEER,WINE,AND LIQUOR	State	Restaurant
5931	Used Merchandise and Secondhand Stores	ODU	Professional; Trades
5932	Antique Shops	ODU	Professional; Trades
5933	PAWN SHOPS	State	Fraud
5935	Wrecking and Salvage Yards	ODU	Professional
5937	Antique Reproduction Stores	ODU	Professional; Trades
5943	Stationery, Office and School Supply Stores	ODU	Limited
5944	Jewelry, Watch Clock and Silverware Stores	ODU	Trades
5945	Hobby, Toy and Game Stores (Also on Limited Table)	ODU	Trades
5946	Camera and Photographic Supply Stores	ODU	Trades
5947	Gift, Card, Novelty and Souvenir Stores	ODU	Trades
5948	Luggage and Leather Goods Stores	ODU	Professional; Trades
5949	Sewing, Needlework, Fabric, and Piece Goods Stores	ODU	Trades
5950	Glassware and Crystal Stores	ODU	Professional; Trades
5961	Mail Order	ODU	Trades
5962	Direct Marketing - Travel Arrangement Related Services	ODU	Trades
5963	Direct Selling Establishments	ODU	Limited
5966	Outbound Telemarketing Merchants	ODU	Limited
5967	Inbound Telemarketing Merchants	ODU	Limited
5970	Artist Supply and Craft Stores	ODU	Trades
5971	Art Dealers and Galleries	ODU	Trades
5972	Stamp and Coin Stores	ODU	Limited
5973	Religious Goods Stores	ODU	Limited
5974	Rubber Stamp Stores	ODU	Limited
5975	Hearing Aids – Sales, Service and Supplies	ODU	Limited
5976	Orthopedic Goods and Prosthetic Devices	ODU	Trades
5977	Cosmetic Stores	ODU	Limited
5983	Fuel Dealers-Fuel Oil, Wood, Coal, and Liquid Petroleum	State	Oil/Gas
5992	Florists	ODU	Trades
5993	CIGAR STORES AND STANDS	State	Restaurant
5996	Swimming Pools – Sales, Supplies, Services	ODU	Professional
5997	Electric Razor Stores	ODU	Limited
6010	FINANCIAL INSTITUTIONS--MANUAL CASH DISBURSEMENTS	State	Fraud

6011	FINANCIAL INSTITUTIONS--AUTOMATED CASH DISBURSEMENTS	State	Fraud
6012	FINANCIAL INSTITUTIONS--MERCHANDISE AND SERVICES	State	Fraud
6050	QUASI-CASH (e.g. Western Union)	State	Fraud
6051	NON FINANCIAL INSTITUTIONS	State	Fraud
6211	SECURITIES--BROKERS AND DEALERS	State	Fraud
6300	Insurance Sales and Underwriting	ODU	Trades
6513	Real Estate Agents	ODU	Limited
6529	Remote Stored Value Load Member Financial Institution	ODU	Limited
6530	Remote Stored Value Load Merchant	ODU	Limited
6534	MONEY TRANSFER-MEMBER FINANCIAL INSTITUTION	State	Fraud
6535	Value Purchase – Member Financial Institution	ODU	Limited
6611	Overpayments	ODU	Limited
6760	Savings Bonds	ODU	Limited
7011	LODGING--HOTELS,MOTELS,AND RESORTS	State	Lodging/Accommodations
7012	TIMESHARES	State & ODU	Lodging/Accommodations; Limited
7032	Sporting and Recreational Camps	ODU	Trades
7033	Trailer Parks and Campgrounds	ODU	Trades
7221	Photographic Studios and Portraits	ODU	Trades
7230	Beauty and Barber Shops	ODU	Limited
7251	Shoe Repair Shops	ODU	Limited
7272	ESCORT SERVICES	State	Fraud
7273	DATING AND ESCORT SERVICES	State	Fraud
7276	Tax Preparation Services	ODU	Limited
7277	Collection Services	ODU	Limited
7278	Buying and Shopping Services and Clubs	ODU	Limited
7280	Hospital Patient Personal Funds Withdrawal Accounts	ODU	Limited
7295	Babysitting Services	ODU	Professional; Trades
7296	Clothing Rental-Costumes, Uniforms and formal wear	ODU	Professional
7297	MASSAGE PARLORS	State	Fraud
7298	Health and Beauty Spas	ODU	Limited
7321	Consumer Credit Reporting Agency	ODU	Limited
7322	Debt Collection Agency	ODU	Limited
7332	Blueprinting and Photocopying Service	ODU	Limited

7342	Exterminating and disinfecting services	ODU	Professional
7349	Cleaning and Maintenance, Janitorial Services	ODU	Professional
7372	Computer Programming and Data Processing	ODU	Limited; Trades
7375	Information Retrieval Services	ODU	Trades
7395	Photofinishing Laboratories, Photo Developing	ODU	Trades
7511	Truck Stops	ODU	Limited
7512	Automobile Rental Agency	State	Car Rental
7513	Truck and Utility Trailer Rentals	State	Car Rental
7519	Motor Home and Recreational Vehicle Rental	State	Car Rental
7523	Parking Lots and Garages	ODU	Professional; Trades
7524	Express Payment Service Merchants – Parking Lots and Garages	ODU	Professional; Trades
7531	Automotive Top and Body Shops	ODU	Professional
7534	Tire Retreading and Repair Shops	ODU	Professional
7535	Automotive Paint Shops	ODU	Professional
7538	Automotive Repair Shops (Non-Dealer)	ODU	Professional
7623	Air Conditioning and Refrigeration Repair Shops	ODU	Professional
7629	Electrical and Small Appliance Repair Shop	ODU	Professional
7631	Watch, Clock and Jewelry Repair Shops	ODU	Limited
7641	Furniture-Reupholstery, Repair and Refinishing	ODU	Professional
7699	Miscellaneous Repair Shops	ODU	Professional
7829	Motion Picture and Video Tape Production and Distribution	ODU	Trades
7832	Motion Picture Theaters	ODU	Limited; Professional; Trades
7833	Express Payment Service Merchants-Motion Picture Theaters	ODU	Limited; Trades
7841	Video Tape Rental Stores	ODU	Limited
7929	Bands, Orchestras, Entertainers	ODU	Trades
7992	Public Golf Courses	ODU	Limited
7993	Video Amusement & Games Supplies	ODU	Trades
7994	Video Game Arcades & Establishments	ODU	Trades
7995	BETTING	State	Fraud
7996	Amusement Parks, Circus, Carnivals & Fortune Tellers	ODU	Trades
7998	Acquariums, Seaquarium, Dophinariums	ODU	Trades
7999	Recreation Services	ODU	Trades
8011	Doctors, Physicians - Not Elsewhere Classified	ODU	Trades
8021	Dentists and Orthodontists	ODU	Trades
8031	Osteopathic Physicians	ODU	Professional; Trades

8041	Chiropractors, Optometrist, Opticians, Optical Goods	ODU	Professional; Trades
8042	Chiropractors, Optometrist, Opticians, Optical Goods	ODU	Professional; Trades
8043	Chiropractors, Optometrist, Opticians, Optical Goods	ODU	Professional; Trades
8044	Chiropractors, Optometrist, Opticians, Optical Goods	ODU	Professional; Trades
8049	Podiatrists & Chiropodist	ODU	Professional; Trades
8050	Nursing & Personal Care Facilities	ODU	Professional; Trades
8062	Hospitals	ODU	Trades
8071	Medical and Dental Laboratories	ODU	Trades
8099	Medical Services & Health Practitioners	ODU	Trades
8111	Legals Services and Attorneys	ODU	Trades
8211	Elementary and Secondary Schools	ODU	Trades
8220	Colleges, Universities	ODU	Trades
8241	Correspondence Schools	ODU	Limited
8351	Child Care Services	ODU	Professional; Trades
8651	Political Organizations	ODU	Trades
8661	Religious Organizations	ODU	Professional
8675	Automobile Associations	ODU	Professional; Trades
9211	Court Cost including Alimony & Child Support	ODU	Professional; Trades
9222	FINES	State	Fraud
9223	BAIL AND BOND PAYMENTS	State	Fraud
9401	I-PURCHASING PILOT	State	Fraud
9411	Government Loan Payments	ODU	Limited
9700	Automated Referral Services	ODU	Limited
9701	Visa Credential Server	ODU	Limited
9702	GCAS Emergency Services	ODU	Limited
9751	U.K. SUPERMARKETS, ELECTRONIC HOT FILE	State	Restaurant
9752	U.K. Petrol Stations, Electronic Hot File	State	Oil/Gas
9950	Intra Company Purchases	ODU	Limited
3000-3299	Airlines	State	Travel
3351-3441	Car Rental Agencies	State	Car Rental
3500-3999	Hotels	State	Lodging/Accommodations
8041-8044	Chiropractors, Optometrist, Opticians, Optical Goods	ODU	Professional; Trades