



## EasyProcure Frequently Asked Questions

### **What is a procurement card?**

A procurement card is similar to a credit card but with many internal controls. Its purpose is to streamline purchasing to reduce manual paperwork which in turn will reduce administrative costs. It is considered a method of payment as well as a method of procurement.

### **What is EasyProcure?**

The EasyProcure program provides a no fee PNC Visa® purchasing card with rebates. EasyProcure is a joint venture of the Pennsylvania Association of School Business Officials (PASBO), the Pennsylvania Association of School Administrators (PASA), the Pennsylvania School Boards Association (PSBA) and the Pennsylvania School District Liquid Asset Fund (PSDLAF). The organizations have come together to provide a procurement card program that can benefit any size school in Pennsylvania.

### **Why choose the EasyProcure program?**

The EasyProcure card, provides benefits with its special customizable features that fit your school's purchasing activities. In addition, you'll also earn rebates which are based on a combined total spend of all participants in the program. This total annual spend determines how many basis points each participant earns as a group annually.

### **How are rebates calculated?**

Rebates are based on the combined purchases of all participants during each school year. This total amount determines what tier on the Rebate Schedule the program's participants earn. The formula is simple - the more schools participating, the more purchases; the more purchases, the higher the rebate, so spread the word!

### **How are rebates paid?**

EasyProcure pays rebates annually by check.



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### **Will a vendor question the use of a procurement card?**

No, a procurement card looks just like a credit card to a vendor. It's the additional controls on the card that makes it a procurement card.

### **Who accepts procurement cards?**

Any vendor who accepts Visa® credit cards as a means of payment accepts procurement cards as long as that vendor meets the criteria placed on the card. To your vendor, there is **no** difference between a credit card and a procurement card when it's presented.

### **Can each card in an organization be set up differently?**

Absolutely! Each cardholder has different purchasing needs. Internal controls can be placed on each card to fit those needs.

### **Can the school tax exemption number be included on the EasyProcure cards?**

Yes, the tax exempt number can be imprinted on the cards below or above the cardholder's name and/or the school's name. Note that there are two embossing lines on the plastic. Each line can hold up to 25 characters.

### **What kind of charge limitations/internal controls can be placed on each EasyProcure card?**

There are numerous possibilities. You have the option to set daily, weekly or monthly transaction limits and/or transaction amount limits on each card. You can also narrow the purchases down to a certain industry of vendors using Merchant Category Codes (MCC).



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### **Can the EasyProcure cards include the name of the person (user) and department name? Or in other words, what identifying data can be included on the card?**

The EasyProcure card may have the cardholder's name, the school name and tax exempt number, etc. The card has the capability of having up to three authorized signers attached to it if necessary but only one cardholder name is imprinted on each card. Please note that there are two embossing lines on the plastic. Each line can hold up to 25 characters.

### **Can EasyProcure transactions be viewed on-line?**

Yes, full statements are accessible online 24 hours a day by the cardholder and the designated administrator(s) or supervisor(s). PNC sends Visa® a daily file of cardholders' transactions. Visa's generally post transactional information on their web site by 9:00 a.m. on the second business day. Hard copy statements are mailed to each cardholder at the end of your cycle as well.

### **What is the first step to participate in the EasyProcure program?**

The first step to participate in the EasyProcure program is completing the one-page application and attaching three years of audited financials. You can email or fax these documents to Jennifer Powers at [jpowers@pasbo.org](mailto:jpowers@pasbo.org) or 717-540-1796. If you are a current PNC procurement card user, complete the application and send in a letter or email authorizing PNC to transfer your PNC P-Card Program to EasyProcure.

### **How long does the EasyProcure application process take?**

The application process varies depending on our client completing the appropriate documentation. The client forward the completed application along with the financial statements for three-years to PNC. who will submit the EasyProcure application for credit approval. If approved, PNC card services will start the implementation process by mailing the client a Visa® Purchasing Card Agreement and Resolution for Extensions of Credit and Incumbency Certificate. Additional documents may be necessary if the client does not have a PSDLAF or a PNC account. Once PNC receives the completed paperwork back from the client, PNC's Implementation Team will work through the card details directly with the designated program administrator.



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### **Does the school have to use a PSDLAF account to participate in the EasyProcure Program?**

Yes, the EasyProcure program requires that you have a PSDLAF account as well as a PNC account. The PSDLAF account will fund the PNC account to cover the monthly payment.

### **Why must I provide three years of audited financials to apply for the EasyProcure card?**

A procurement card is a credit card in nature and the applicant must apply for credit to receive a credit limit on their card(s).

### **What type of liability coverage is on the EasyProcure Card?**

The EasyProcure Card is structured as a corporate bill, corporate payment, and corporate liability program. Each school entity is contractually liable for all unauthorized and fraudulent use on a card up until they (or the cardholder) notify PNC Bank of the unauthorized use (through cardholder misuse or activity on a lost / stolen card) and the card is blocked. Typically for unauthorized use by a person other than the actual cardholder, the transaction can be disputed and returned (charged back) to the merchant. For misuse by the actual cardholder (employees), the school entity can be relieved of this liability up to \$100,000 per card under the Visa® Liability Waiver Program. This is an insurance policy PNC makes available to protect against employee misuse. To qualify for the coverage the employee must be terminated, the losses must occur within the coverage period, and certain other notice requirements must be met.

### **What is the grace period for payment?**

Seven calendar days; you will receive a faxed notification the day after the cycle end date. The notification will provide a total amount of purchases less any credits and a total charge amount to be debited from your designated PSDLAF account into your PNC account to cover the payment.



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### **Is a sample school policy on the use of procurement cards available?**

Yes, the PASBO Electronic Resource Center (ERC), [www.pasboerc.org](http://www.pasboerc.org), has several sample documents in electronic format for you to download and revise to fit your school's needs. Once you launch the ERC web site, click on the "Search" button and then click on the "Search by Categories and Types" button. The category is Purchasing/Procurement; keep the type of document as "ALL".

### **How do I transfer an existing PNC Procurement Card program to the EasyProcure program?**

Complete the EasyProcure Informational Sheet/Application and email or fax it along with an authorization letter to Jennifer Powers at [jpowers@pasbo.org](mailto:jpowers@pasbo.org) or 717-540-1796. There is no need to provide three years of audited financials with your transfer application since you are continuing your business with PNC Bank.

### **Is a board policy necessary for use of procurement cards?**

It is recommended. Check with your solicitor. PSBA Board Policy Services has developed a sample board policy. If you are interested in obtaining a copy, please contact Jennifer Powers at PASBO.

### **Can our monthly statement cycle follow the calendar months?**

No. As an EasyProcure participant, your cycle end date will be the 25th of each month unless you are an existing PNC procurement card user.

### **What is an MCC code? Can a vendor have more than one MCC code?**

MCC is an acronym for Merchant Category Codes. When a vendor applies for a merchant number to accept credit cards through their business, the vendor assigns their company to MCC codes based on their products and services offered. It is possible for a vendor to have more than one MCC.



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### **Can charges from multiple cards be charged to one account?**

Yes. Regardless of the quantity of cardholders an entity has, the program administrator for that entity will receive one fax with the total amount of purchases and credits and the amount being charged to the one account which was designated on the application.