

## Frequently Asked Questions

How do I apply for a commercial card?

***Go to the Procurement Services and Contract Management website. From the Services drop down menu, select Card Services. The link to the online application is located in the Resources section. For assistance in completing the application, refer to the Application User Guide located in the same section on the website.***

Who is my Approving Manager? And what is his/her role?

***Your Approving Manager is usually your direct supervisor. In some cases, it is another individual in your area who holds a position at a higher level than you. Approving Managers will approve cardholder applications and route them to the second approver, a Dean/Division Head. Also, Approving Managers review cardholder transactions and monthly reconciliations. Additional roles and responsibilities for AM's are identified in the Commercial Card Programs Policies and Procedures.***

What is the difference between a P-Card and T-Card?

***The P-Card is designed for all allowable purchases including employee travel. The T-Card is designed specifically for employee travel only.***

Why do I have to provide my home address and date of birth to apply for a card?

***JP Morgan Chase requires this information to effectively screen against sanction lists. The bank must verify your identity before issuing a card.***

How long will JP Morgan Chase Bank keep my personal information? And is it secure?

***JP Morgan Chase (JPMC) uses your home address and DOB for an initial verification process; then, it is deleted. The bank does not store this information. Applicants submit the information via a secure connection, and JPMC follows specific policies and procedures to protect customer information.***

Is it true that JP Morgan Chase uses my personal information to run a credit check?

***No, organizations require a full SSN and permission to run individual credit reports. The commercial card application process asks for neither of those items.***

How will my NIU commercial card credit limit affect my personal credit?

***Holding an NIU commercial card does not affect your personal credit.***

Does NIU's large credit line affect my personal credit?

***An employee's personal credit is not affected by the university's Commercial Card Program.***

Why do I get an error in the application process when I enter my email address in the Approver field?

***The Approval section on the application is how JPMC routes the application to the next level for approval. The applicant should enter the name and email address of his/her Approving Manager in the Approval section. The Approving Manager should enter the name and email address for the Dean/Division Head. Additional help is found in the Application User Guide.***

How do I get my commercial card? Is it shipped to me?

***Commercial Cards are shipped directly to Card Services. When your card is ready for pick up, Card Services will email you with instructions.***

Does employee travel include meal expenses?

***Meals are not an allowable purchase on commercial cards for full time employees, even when employees are in travel status. However, an exception has been granted to Graduate Assistants. While in travel status, Graduate Assistants using a T-Card may purchase meals as long as the cost does not exceed the State per diem allowance.***

Are there any restrictions on the airlines we can use?

***In general, NIU has no restrictions on the airline a traveler chooses to use. However, there may be restrictions in place if spending grant funds. Remember, travelers should seek the most economical mode of transportation.***

Are Airbnb, Lyft, and Uber allowable employee travel expenses?

***Yes, as long as there is a justifiable business purpose for the expense. Lodging at an Airbnb is allowable, but the cost would need to be within State lodging limits.***

How do I get my monthly credit limit increased?

***The standard credit limit is \$5,000 for a single transaction and \$25,000/month. To request a limit increase within the standard, complete a [Request for Change to Account form](#). To request a limit outside of the standard, complete a [Request for Exception form](#). Forms should be returned to [Cardservices@niu.edu](mailto:Cardservices@niu.edu). Hard copies may be delivered to Altgeld 232.***

Will I be notified when a transaction posts to PaymentNet?

***Yes, when a transaction is ready for review in PaymentNet, the cardholder will receive an email. A reminder email will be sent every Tuesday until the transaction has been reviewed.***

Am I personally liable for charges on my NIU Commercial Card?

***NIU is responsible for paying the charges on its employees' commercial cards. However, employees will be asked to reimburse the university for purchases they make which fail to comply with policy. For example, if an employee uses the NIU card to purchase an item for personal use, the employee may be required to reimburse NIU for the full cost of the personal item.***

Do I need to submit a travel voucher if I only used my commercial card for travel-related purchases and have no other travel reimbursement?

***Yes, it is a state regulation that all employee travel expenses must be accounted for and submitted on a travel voucher regardless if directly billed to NIU. This is to comply with the Comptroller's Uniform Statewide Accounting system and voucher includes the certification required by Section 12 of the State Finance Act [30 ILCS 105/12].***

Since NIU is sales tax exempt, does this mean we should not pay taxes related to airfare and hotel?

***Taxes associated with airfare and hotel are different from sales tax and must be remitted to the vendor.***

As a Cardholder, what documents must I maintain?

**Cardholders are responsible for maintaining all documentation, receipts, and approvals associated with each transaction. All items must be uploaded in PaymentNet as this is the official record for each transaction.**

Will the Cardholder's records be subject to an internal or external audit?

**Yes, all Cardholders are subject to either or both an internal or external audit and Card Services team is responsible for review of Cardholder transactions, either a full review or individual transaction(s). Internal and external audits are conducted annually and Card Services' reviews are conducted randomly.**

Are Cardholders required to take refresher training?

**All Cardholders, Approvers, and Proxies are required to take NIU's annual Commercial Card training. The training is hosted through Blackboard and program participants will be notified mid-January of each year. Refresher training occurs annually in February, and Cardholders, Approvers, and Proxies will have the month to complete.**

**The annual refresher training is mandatory. If Cardholders, Approvers, or Proxies fail to complete the training in the allotted time, the Cardholder's account will be suspended until training has been completed by all participants associated with that account.**