

# PCard Holder FAQs

Updated July 2025

***If the cardholder has an issue they cannot resolve after reading the FAQs or if the US Bank account rep states that they have been given incorrect information, the cardholder should contact their Agency PCard Coordinator. From there, they can assist with resolution or the Agency PCard Coordinator can tie in PCard Support.***

**US Bank Customer Service can assist a cardholder with the following issues:**

- ***Reason for card decline***
- ***Open a fraudulent transaction case and request a replacement card***
- ***Transaction disputes***
- ***Report a lost/stolen card and request a replacement***
- ***Request for a replacement card if current card is expired***

## ***Activating a New PCard:***

Activation must be completed each time you receive a new, including replacement, PCard. A cardholder will need to enter the following information after calling the number (800-344-5696) on the card.

- Account Number (Card Number)
- Personal Identifier or Last Four of your SSN (this is the last four of your Employee ID found on your State ID)
- Zip Code associated with your statement mailing address

## ***Contacting US Bank - Information Needed for Verification:***

When a cardholder calls US Bank for assistance, the US Bank representative will ask questions to verify the cardholder's identity. The cardholder should have the following information available for verification:

- Account Number (Full Card Number)

or

- Unique Account ID (can be found when a cardholder logs in to their US Bank profile)
- Cardholder Legal Name
- Phone Number on file
- SSN or PIN ("000" plus your six-digit employee ID on your State ID)
- Address listed on card statements

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Your Agency PCard Coordinator can assist with the following. Depending on their US Bank permissions they may need to forward the request to PCard Support:

- *Processing PCard Applications*
- *Request for single or monthly transaction limit change*
- *Request update or correction associated with name, address, email, or phone number*
- *Assistance with accessing your US Bank account*
- *Assist with closing a card when leaving employment with an agency or putting a card in a temporary closure status if you are going on leave*

*I have a transaction that is **declining**, what should I do?*

- Log in to your US Bank profile to review your available credit and single transaction limit to make sure the transaction is not exceeding either of these amounts. If the transaction is exceeding the limits, these limits can be modified with assistance from Agency PCard Coordinators after first receiving limit change approvals from your supervisor.
- If you are making an online purchase, the Billing Address must match the address on your card statements.
- If you have reviewed both your transaction limits and billing address, you may need to clear out cache & cookies on your browser.
- Valid and appropriate transaction attempts may flag as fraud from time to time as determined by US Bank's everchanging algorithms. If you are enrolled in Fraud Alerts via text you will be able to reply to confirm the transaction was valid and not fraudulent and then reattempt the transaction. If you are not enrolled in Fraud Alerts you will need to call US Bank Customer Service to verbally review the transaction. Once in Fraud Status your card will not be able to initiate other transactions.

*After attempting the steps at troubleshooting your declining transaction if you are unable resolve the decline, please reach out to your Agency PCard Coordinator.*

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## ***My account has been flagged for **Fraud**, what should I do?***

Once an account has been flagged for fraud or fraudulent transactions no further transactions can be attempted before calling US Bank.

- If you are enrolled in Fraud Alerts via text you will be able to reply to confirm if the transaction was or was not valid. If it was a valid charge you will be able to respond and then reattempt the transaction. If the transaction was fraudulent, you can respond that it is a fraud attempt but will then need to call US Bank to request a new card be issued.
- If you are enrolled in Email Fraud Alerts they act only as a notification and you will not be able to respond via email. You will need to call US Bank Customer Service to verbally review and confirm if the charge is valid to reattempt or that it is a fraud attempt and request a new card be issued.
- If you have been notified by that your account is in Fraud Status by a PCard Coordinator you will need to call US Bank Customer Service to verbally review the transaction(s) and request a new card.
- When calling US Bank it is helpful to log in to your US Bank account profile to review recent transactions with the Customer Service Representative.
- If a transaction occurred that you did not initiate and/or was flagged for fraud there will be paperwork sent to you from US Bank to complete. This will be a statement confirming that you were not the individual that initiated these charges nor did you allow someone to initiate them on your behalf.
- If a fraudulent transaction successfully went through, a cardholder has 60 days from the date posted on the cardholder statement to report the transaction as such. It is preferred that when noticed it is handled promptly for correct reconciliation, replacement card issued, and credit refunded.

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## ***My PCard is **expiring or has expired**, what should I do?***

US Bank's system should automatically send a replacement card in the month preceding the expiration. Ex) If a PCard is expiring in June 2024 the replacement card should mail out mid-May 2024.

If your PCard is two weeks out from expiring or is past expiration, please reach out to your agency PCard Coordinator. Your card is still able to be used during the expiration month.

## ***My **name** has changed or I noticed my name is spelled incorrectly on my PCard, how can I update this information?***

If you have had a name change you must first complete the necessary name change paperwork with HR. From there you can contact your Agency PCard Coordinator to receive a replacement PCard with your updated name. Your original card can still be utilized until your updated card arrives and is activated.

If you notice your name on your card is spelled incorrectly, please reach out to your Agency PCard Coordinator. They will work with US Bank to submit a name correction.

## ***There is a need for my **card limit** to be increased or decreased, how can I update these limits?***

First, seek approval from your supervisor with justification of business needs that would require the limit change. From there, submit the request should be submitted to your Agency PCard Coordinator. Once updated, the change goes into effect immediately.

## ***I am **leaving** my current position and taking a new job with a different agency or department, can I keep my PCard?***

If you are changing agencies your PCard must be closed. However if there is business justification to receive a PCard in your new role you can complete a new PCard application.

If you are changing departments you may be able to keep your current PCard if your new role justifies a PCard. Notify your Agency PCard Coordinator so that they may make appropriate Accounting changes.

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## ***My PCard has been **lost** or **stolen**, how can I receive a replacement?***

If your PCard is lost or stolen, please notify US Bank or your Agency PCard Coordinator immediately. A cardholder is still able to report their card as lost or stolen to US Bank by using their Unique Account ID found in their US Bank profile instead of their card number when they call 800-344-5696. Press 0 to bypass prompts.

If you do not have a US Bank profile to access your Unique Account ID, please work with your Agency PCard Coordinator to report your card as lost or stolen and receive a replacement.

## ***There is a **charge** on my PCard statement that **I do not recognize**.***

First, verify that it is indeed not a valid charge by reviewing your recent purchase documentation. Sometimes a vendor's name is different than the name on the transaction. For example, a business's name could show in the transaction information as the parent or subsidiary name that you might not recognize. If you are certain that the charge(s) were not ones you initiated, please contact US Bank Fraud Department immediately at 1-800-523-9078. The representative will walk you through the process for the transaction dispute. A fraudulent charge must be disputed within 60 days from the date the transaction posted on your statement. It is preferred that it is handled immediately and prior to the monthly US Bank reconciliation date.

## ***I noticed that I was **overcharged** by a vendor, how do I handle this ?***

First, please try to work with the vendor to resolve the situation. If that attempt fails, you should contact US Bank Customer Service 1-800-344-5696 to file a dispute.

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***I will be **traveling out of the country** for an approved work trip, is there anything I should do with my card?***

Once your travel dates and locations are known, call US Bank Customer Service to let them know of your upcoming travel. They can place a note on your account to help avoid any potential issues with transactions. Please review State Travel Policy and guidance from your Agency PCard Coordinator in regards to what is and is not allowed on your PCard.

***My PCard is **not working**, how can I receive a replacement?***

If you are encountering issues with your PCard's magnetic strip or chip not working please follow the steps below:

- 1- If this is a new card, is it activated?
- 2- If it is activated, reach out to your Agency PCard Coordinator. They will be able to request that your card be re-issued to you. If your card is working for online purchases you will be able to continue using your current card until your new card arrives and is activated.

***I am **unable to access my US Bank Profile**, how do I regain access?***

You may be able to re-set your password via emailed security questions depending on if you are still in Active Status. Answers must be entered exactly as you typed them during your initial account set up. If you are unable to access your account, your Agency's PCard Coordinator may be able to assist you. If they do not have appropriate permissions they can tie in PCard Support to change a Locked Account back to Active, review User ID, and set a Temporary Password

***I am being asked for the name of a **Program Administrator**, who is this according to US Bank?***

Program Administrators are designated office staff from Department of Administration State Procurement Services Division and Office of Finance and Budget. If you are unable to resolve an issue directly with US Bank or your Agency PCard Coordinator, you can contact PCard Support, [PCardSupport@mt.gov](mailto:PCardSupport@mt.gov).

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## ***How do I sign up for an **Amazon Business, Staples, or eMACs Account?*****

If it is necessary for your job, you may receive access to Amazon Business, Staples, and other State-wide contracts through the eMACS system.

After receiving your PCard, access to the eMarketPlace requires a Buyer role in eMACS. You can request an EMACs role as well as access to the State Amazon Business and Staples accounts by following these steps.

- a. Submit a ServiceNow “New eMACS User” form to request the eMarketPlace Buyer role and access to the State Amazon Business account. The form can be found here: [Catalog - Browse - Montana \(servicenowservices.com\)](https://servicenowservices.com).
- b. When filling out the form, you will want to specify the “Purchasing Technician”, then select the ‘eMarketPlace Buyer’ role, which will allow you to make purchases.
- c. When specifying that you have a credit card, you will have the opportunity to specify that you want access to the State Amazon Business account.
  - i. Please note that it is a requirement to shop the eMACS MarketPlace as the initial source for product purchases, and only use the Amazon option as a ‘secondary source’ when what you need is not available in the MarketPlace.
- d. Once submitted, this form will automatically be sent through agency approvals prior to coming to the eMACS helpdesk. Once we receive it, we will fulfil this request and send you additional information.

*After receiving access, you may store your PCard information in the system for ease of use. **Please be aware that if you do not utilize your PCard in eMACS for more than 90 days it will term out of your account.***

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## ***My **Amazon purchase will not go through**, it is telling me this is a restricted item?***

There are certain items in Amazon such as office furniture that the State has cooperative contracts within eMACS, typically at a lower price, higher quality, and better customer service than what Amazon provides.

After comparing to other contracts, if it is an item you are still needed to purchase, to get the restriction lifted you will need to contact eMACS Support (emacs@mt.gov). A cardholder will need to provide screenshots of the item they are attempting to procure so the cooperative purchasing team can investigate if the item is available on an existing statewide term contract. The item number should also be included in correspondence so that if necessary, eMACS Support can lift the Amazon restriction for the correct item.

## ***When driving a State vehicle can I use the PCard for **gas, car washes, and service items** such as oil changes, replacement windshield wipers, ect?***

State owned vehicles should have a WEX Fuel Card within the vehicle to be used for Fuel, Car Washes, some accessories and services at participating WEX Fuel locations. It is preferred that the WEX Card be used for these services but understand that you may be in an area where no participating locations exist. Please follow your agency's guidance regarding these purchases.

To find participating locations for gas stations, scan the QR Code for a list sorted A-Z by city:



WEX also has an app called “WEX Connect App” to locate participating Fuel, Service, and Car Wash locations. No log in or stored card information is required. When browsing the app, please note that some Car Wash locations are found under the Services tab.