

# DID YOU KNOW?

## Helpful Hints for P-Card Users

If your district is approaching its overall credit limit (which includes current charges PLUS any charges not yet paid), send an email: to [hwallace@iasbo.org](mailto:hwallace@iasbo.org) to request an increase. Since a full credit review is performed, we ask that your district try to anticipate your highest spend for the next 12 months. This approval process can take up to three weeks, so please plan in advance. If the request is urgent, BMO will do its best to rush the request. Please include your current corporate limit, the new preferred limit and a brief description of what the increase will be used for e. g. purchasing textbooks, computers, food service supplies, bus fuel or repairs, etc.

Individual card credit limits can be increased by the program administrator 24x7 by putting through a request in Spend Dynamics. The request will be automatically updated with 15 minutes to 1 hour; however, it is important to NOT put any comments in the instructions field or this will assume that manual intervention is required and the increase can take up to 72 hours to activate. Individual card credit limit increases or decreases can also be done by calling Client Services at 800-844-6445 during normal business hours (8 am to 8pm EST). Client Services may require written backup to complete the request. If the increase is not immediately needed, you can also email Client Services anytime at [iasbo.requests@bmo.com](mailto:iasbo.requests@bmo.com) and your request will be completed within 2 to 3 business days.

Your district should not be incurring interest or extra fees on your account. It is imperative that you notify us at [hwallace@iasbo.org](mailto:hwallace@iasbo.org) immediately if you notice interest or late charges on your account. The quicker we can address the issue, the better. You are required (according to the agreement you signed with BMO) to pay the FULL balance on your invoice. This may include fees or charges you are disputing. Failure will include interest on those items not paid. If you have had fees waived during a statement period and you want to conform you are paying the correct amount, please ask!

Navigate faster through Client Services, email or phone, by offering/including your unique six-digit corporation ID (starts with a 7) on all calls/correspondence. Your account can be immediately identified without the need for the entire card account numbers in most cases. Client Services can provide you this "Corporation ID" at any time, or you can request this ID from IL ASBO or your state Association. It is also available on Spend Dynamics on the home page in the corporation summary widget.

If requesting copies of charge detail for receipts, the transaction should be within the last 120 days. We are unable to retrieve receipts older than 18 months and under \$50.00. Please note the copies of the receipts are sent directly to the address on the card. You may contact the Chargeback department (866-418-8154) directly to initiate this request.

**Options for Grace Days and payments are now available.** You can change these anytime during the year now, but be advised your rebate will split the first year between your old and new grace days. If you are satisfied with your current grace days and payment plan, you are not required to take any action. It is very important to remember your grace days do affect your rebate percentage. The sooner you pay your bill the larger your percentage. You can now customize the day you want to pay. Please contact [hwallace@iasbo.org](mailto:hwallace@iasbo.org) to make these changes.

If you pay by an ACH Pull – meaning the bank comes in and pulls the funds out of your account (this is considered best practice). You can now choose the date it is pulled. For ex. If your cut off day is the 5th you can choose any date within the 27-day maximum to pay. It does have to be limited to 7, 14, 21, or 27 days after the cut-off. That will determine your grace date for rebate. If bill is due on a Saturday or a Sunday it is pulled on the following Monday.

You can now opt to pay by an ACH push. This is initiated from the district and “pushed” to BMO for payment. You can choose to do this anytime after the cut-off date. You have 27 days after the cut-off date to push the payment to not be delinquent on your bill. Your grace days rebate percentage will be calculated on a rolling average of how long it took you to push the payment.

You still have the option to pay by check. Please be aware that if you consistently take longer than 27 days to make payment (meaning the bank has received and placed payment on account) your rebate could be seriously impacted. To make sure you are paying your bill correctly with a check please make sure you are following all the steps laid out in number 7 of this handout. Check paying districts grace days will be a rolling average of how long it takes to receive and apply payment to account.

**Districts paying by check no longer have to list the 16-digit account number, name and amount of each account as remittance.** As of July 2019, that process has been streamlined. If your district is paying by check(s) you must include the full 16-digit FO with your check(s). Best practice is to include the invoice from Spend Dynamics, and include the FO on that too. If your account has multiple FOs please make sure that the portion of each FO is accounted for on each check and invoice. Please contact client services or Holly Wallace at: [hwallace@iasbo.org](mailto:hwallace@iasbo.org), if you need your 16-digit FO number.

Failure to include the 16-digit FO number may cause your check to be sent back to you as UNPAID, and interest charges will occur. At the very least is usually severely delays your payment from being posted to your account.

There is a **PAY NOW** option available on Spend Dynamics. It is set up much like you would set up any online bill payment. Please contact [Holly Wallace](mailto:Holly.Wallace) to activate.

All statements are available on Spend Dynamics the day after cut off (6th or 21st). There is an option to print all statements at once. There is also an invoice to print.

Please visit the **p-Card Website** at [www.illinois-pcard.com](http://www.illinois-pcard.com) for tutorials on all the Spend Dynamic basics and more! There are also resources like, policy manuals, available. The website only takes PDFs, so if you would like anything in a Microsoft Word document, please let us know at: [hwallace@iasbo.org](mailto:hwallace@iasbo.org).

You can order cards directly from Spend Dynamics. There is a tutorial on [www.illinois-pcard.com](http://www.illinois-pcard.com) Due to U.S. Government regulations, you will need to provide both an address, phone number and a birth date for new cardholders (in the case of a department card request use the birthdate of the person to whom the card is mapped). We suggest that you always use the district office as the address for all cardholders.

Please keep at least one (two or more are recommended) program administrator current with client services on your p-Card program. To change out program administrators, a letter (on your district letterhead) must be sent with the following information: 1) Name of the "current" administrator, 2) your district name, 3) your six digit corporation ID#, 4) the name of the person(s) being removed, 5) the name(s), phone(s) and email(s) of the person/people being added and 6) signatures of all individuals (the person who is a current administrator and the signature(s) of the new administrator(s)). You can scan and email this information to [Holly Wallace](mailto:Holly.Wallace), who can initiate the process, or, you can convert this letter to a PDF and email (recommended method for better tracking) to [iasbo.requests@bmo.com](mailto:iasbo.requests@bmo.com) or alternately, fax to (877) 677-5042.

**Skyward/WISPC Users**—the Skyward User Manual is on the [www.illinois-pcard.com](http://www.illinois-pcard.com) website under *Tutorials*. You can also add new cards as one-offs into Skyward.

Starting in July 2019, your p-Card has new and enhanced travel insurance. Please review the Guide to Benefits found at: [www.bmo.com/onecardus](http://www.bmo.com/onecardus) to view the new enhancements, as well as, terms and conditions the of new coverage including limitations, exclusions, and other important information that might impact cardholder eligibility. Please make sure your cardholders who travel are aware of these changes.

As soon as your district's financials are available, please make sure that they are emailed to Harris Bank at [pcard.reviews@bmo.com](mailto:pcard.reviews@bmo.com) or faxed to (312)293-5811 or sent (overnight or tracked mail is suggested) at the following address:

BMO Harris Bank  
Institutional Markets 5/C  
Attn: Jeremiah Wallen  
111 West Monroe Street  
Chicago, IL 60603

Failure to provide updated financial statements can result in suspended p-Cards and termination of the program.

If you send a check by overnight courier, there is a new address; this is ONLY for overnight packages, school districts will continue to send their payments to the same PO Box that is on their statement:

Xerox c/o BMO Harris  
LBX 71878  
141 W Jackson Blvd – Suite 1000  
Chicago, IL 60604

## CONTACT INFORMATION

- [lasbo.requests@bmo.com](mailto:lasbo.requests@bmo.com) – PLEASE BE AWARE – this box has a 72-hour reply window. This should be used for issues that are NOT URGENT and you feel comfortable waiting on. This box is dedicated to our program. Please include your 7-digit Corp. ID and the name and last 4 digits of cards you have questions on.
- [ebclientservices@bmo.com](mailto:ebclientservices@bmo.com) – PLEASE BE AWARE – this is the GENERAL BOX FOR ALL p-Card and you may experience a significant delay in getting response. This box should be used for issues that are NOT URGENT. The agent, also may not be familiar with our p-Card program, so please make sure you are clear when explaining issues. Please include your 7-digit Corp. ID and the name and last 4 digits of cards you have questions on.
- For day- to-day issues with your p-Card:  
**Client Services – (800) 844-6445.** Please have your Corp ID and name and last 4 digits of card(s) you have issues with. Get the name of who are speaking to, so BMO can re-train if necessary. If you are not satisfied with your experience, the answer you got, you need further help, or you just want to, please contact [hwallace@iasbo.org](mailto:hwallace@iasbo.org) or (815) 793-4655 – Holly can escalate and help with issues and assist you with training and questions about Spend Dynamics. It is preferable that you funnel requests through Holly so their completion can be tracked and to make sure they get to the BMO team member who can best assist.
- Please choose one of these avenues to send your email to – when Holly, BMO and client services are included on an email, it can cause a delay and confusion over who is addressing the issue.