



| Step | Action |
|------|---|
| 1 | Both Pcards and Travel Cards, like any kind of credit card, can be declined at the point of sale. |
| 2 | Common reasons for declines include trying to use the card before it is properly activated, using the incorrect PIN, or using the incorrect billing address when making an online order. |
| 3 | If your card is declined, first check that the information you are entering for your purchase is correct. If it is, your card is likely being declined due to the bank suspecting fraudulent use of your card. |
| 4 | Bank of America is very vigilant with monitoring our credit cards and if a suspicious charge is attempted, they will immediately restrict the credit card as they investigate the charge. |
| 5 | Unfortunately, this can often happen as you are trying to make purchases, resulting in your Pcard or Travel Card being declined. |
| 6 | If your Pcard or Travel Card is declined, IMMEDIATELY contact Bank of America at 1 (888) 449-2273. |
| 7 | If your card has been restricted due to suspected fraud, the bank will only release the card after speaking directly to the cardholder to review the charges. The Pcard Team is not authorized to remove the suspected fraud restriction. Having an assistant, or someone other than the cardholder, call the bank to inquire about the charge will result in the card being completely suspended until the bank can speak directly to the cardholder. Since the cardholder is the only authorized user of the card, the bank will only communicate with the cardholder on suspected fraudulent matters. |
| 8 | If the suspicious transactions are not fraudulent, the bank will remove the hold on your card, and you may proceed with your purchases. |
| 9 | If the transactions are fraudulent, the bank will cancel your current card, consider it lost or stolen, and issue a new card. |
| 10 | The new card will be sent directly to the Pcard Team, and you will be contacted as soon as your new card arrives. Before your new card can be distributed, you will need to submit a Pcard Receipt and Agreement form or a Travel Card Receipt and Agreement form. |
| 11 | Please read, sign, date, and return the agreement to either Pcard@ouhsc.edu or Pcard@ou.edu . Only electronic PDF copies of the signed agreement will be accepted. Agreements can be signed digitally, or they can be printed, signed, and then scanned to the Pcard office. Please note that the Pcard office cannot accept agreements with typed signatures. |
| 12 | Please note that if you have added your Pcard/Travel Card to your mobile wallet, your new card will be available to you there almost immediately while your physical card will take 5 – 7 business days to arrive from the bank. |