



## PNC Bank On-line BankCard Center

- Use to access Penn State Purchasing Card statements on-line

[www.pcard.treasury.pncbank.com](http://www.pcard.treasury.pncbank.com)

### **Quick Reference Guide - for the Cardholder Role**

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### 1) *Introduction*

The PNC Bank On-Line BankCard Center is an on-line, real time Internet tool. This web channel allows cardholders or administrators the ability to view company or account information and transactions within a current cycle period or on a rolling 12-month history. Current or historical transaction data can be viewed on-line or downloaded for alternate distribution. Real time authorization details can be obtained for the current day or for previous days. Data within the system can also be viewed by established categories. The PNC Bank On-Line BankCard Center will allow the user real time access to their account data.

### 2) *Web ID*

The Web ID and the 16-digit card account number will be required during the initial registration. Your Web ID number will be your PSU ID followed by 5 zeros.

### 3) *Connecting to the On-Line BankCard Center*

From your Internet Browser navigate to the website:

[www.pcard.treasury.pncbank.com](http://www.pcard.treasury.pncbank.com)

You may need to initialize the website by agreeing to security popup windows.

### 4) *Welcome Screen*

From the Welcome Screen you can Sign-On, Register, Get answers to frequently asked questions, additional product information or obtain contact information for additional assistance with the On-Line BankCard Center.

### 5) *Registration*

To sign up to use the PNC Bank On-Line BankCard Center you will need to choose a User Name and Password. Before registration please have your 16-digit card account number and Web Id. (*See #2 above for more information about your Web Id.*) Should you forget your password you can contact your designated company administrator or PNC Bank. After a successful registration you will receive a confirmation email and be able to access the system.

Penn State suggests the use of your PSU access account userID as your Username, just for ease of remembering.



## 6) Sign On

After you have registered you will be able to access the system using your Username and Password.

## 7) Transaction Activity

Transaction Activity will allow you to view current real time activity and up to 12 rolling months of past statements. Current Activity is a snapshot of your available credit with a list of current transactions. To view current activity navigate these steps from the Welcome Screen after you have logged in:

- 1) Transaction Activity
- 2) Current Activity

Note that in the PNC On-Line system, the credit limit is your Purchasing Card cycle limit (amount that can be spent in total during a cycle – the 16<sup>th</sup> of the month thru the 15<sup>th</sup> of the following month). Transaction limit – the maximum for each transaction – is NOT listed in this system. Contact your reconciler or Financial Officer if you do not know your transaction limit.

Past statements will give you a listing of past statements by cycle date and their corresponding balance. To view past statements and their corresponding activity navigate these steps from the Welcome Screen:

- 1) Transaction Activity
- 2) Past Statements
- 3) Corresponding Cycle Date

You can also download past statements from this section. The Comma Delimited selection will allow you to open the statement in Excel.

Authorizations are real time and you can view them for up to 5 days. You can view three different types of authorizations:

- 1) *Approved*: transactions that were made to your account, however have not yet posted as an actual transaction. Approved and pending authorizations may eventually appear as an actual transaction. They may stay on your account for up to 7 business days or until they post as an actual transaction.
- 2) *Declined*: transactions that were not approved by PNC Bank.
- 3) *Referred*: transactions that were referred to PNC Bank by Visa and are pending approval.

To view current authorizations navigate these steps from the Welcome Screen:

- 1) Transaction Activity
- 2) Run Auths Report
- 3) Select Authorization Type and duration



## 8) *Account Management*

Account Management will allow you to view summary information about your account, add accounts to your User Name and view other accounts associated with your User Name. The Account Summary will list Name and Address information, phone numbers, credit limit, and most recent statement information.

**NOTE: If changes need to be made to your address or phone number, as listed on the on-line system, please ask your department to do a UPCA form in IBIS to update this information. Correcting it on the on-line system will only correct PNC's records, not Penn State's. Please note that you do NOT have to provide your home phone number to PNC Bank.**

To view Account Summary Information navigate these steps from the Welcome Screen:

- 1) Account Management
- 2) Account Information

You can add accounts to your User Name and then view them through Account Management. Should you have more than one account (multiple purchasing cards), you can view them with a single sign-on. Follow the instructions on the Add an Account section to complete this task. After you have added the account click the View Other Account section to navigate between them.

To add an account navigate these steps from the Welcome Screen:

- 1) Account Management
- 2) Add an Account

To View Other Accounts navigate these steps from the Welcome Screen:

- 1) Account Management
- 2) View Other Accounts

## 9) *My Profile*

From the My Profile section you can change your current password. Penn State recommends changing your password at least every 6 months. To change your current password navigate these steps from the Welcome Screen:

- 1) My Profile
- 2) Online Profile



## 10) *Help*

To view a list of Frequently Asked Questions (FAQ's) navigate these steps from the Welcome Screen:

- 1) Help
- 2) FAQ

To view more information regarding the On-line BankCard Center navigate these steps from the Welcome Screen:

- 1) Help
- 2) More Info

To view information about contacting PNC for assistance, or to submit an online inquiry navigate these steps from the Welcome Screen:

- 1) Help
- 2) Contact Us

## 11) *Sign Off*

When you have finished using the On-line BankCard Center you can sign-off by clicking the Sign Off button. To sign off navigate these steps from the Welcome Screen:

- 1) Sign Off

## 12) *Forgot my Password*

Should you forget your password you can contact the Purchasing Card Coordinator or PNC Bank. After a successful registration you will receive a confirmation email and be able to access the system.