On-Line BankCard Center Presentation
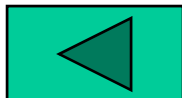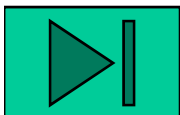
Cardholder Role

PNCBANK
The Thinking Behind The Money

Please Note: Special Instructions for Penn State Purchasing Cardholders are included.
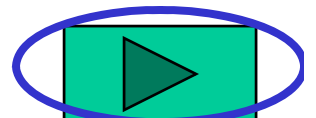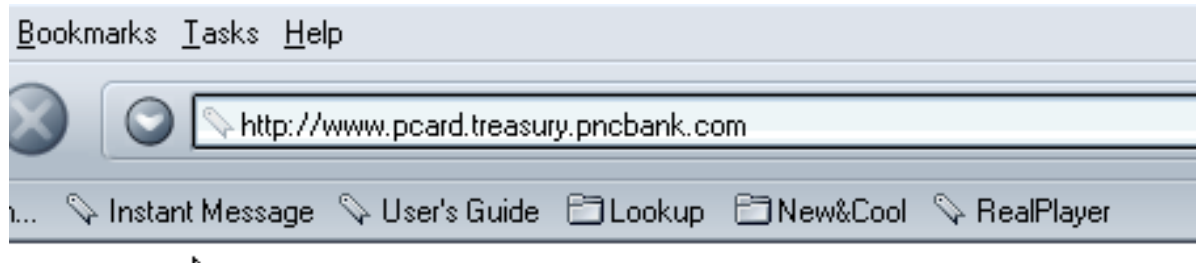
End Show button.

During the Presentation click the mouse on this button to move back a slide

During the Presentation click the mouse on this button to move forward a slide
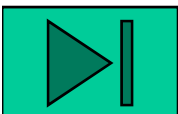
Try it now.

To get to the On-line BankCard Center from your internet browser type:

www.pcard.treasury.pncbank.com

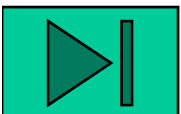Click yes or ok to any security message that may appear.

Welcome:

- From this screen you can Sign Up/Register.
- Get answers to Frequently Asked Questions.
- Get information about the Online Inquiry System
- Or send an e-mail for additional assistance or information about the Online Inquiry System.

To Register so you can use the On-line BankCard Center:

• Click the Register or Sign up link.

Sign up for Online Cardholder or Administrative Services

If you have not already registered to use the system, fill in the form below. To erase your entries, click the "Clear" button. When you have made entries in all the fields, click the "Submit" button. We will send password instructions and confirmation of your registration to your e-mail address.
You will need to choose any username that is 8 characters or less.

First Name	
Last Name	
User Name	(8 Characters Max)
Password	(6 to 10 characters)
Verify Password	(6 to 10 characters)
E-mail Address	
WEB ID	(14 characters)
Account Number	___ - ___ - ___ - ___

Submit   Clear

Before you begin make sure you have your Account Number (16-digit card account #) and your WEB ID. **For Penn State cardholders, the WEB ID is your PSU ID + 5 zeros…..for example 9123456780000**
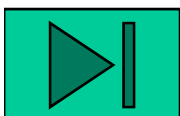
Sign up for Online Cardholder or Administrative Services

If you have not already registered to use the system, fill in the form below. To erase your entries, click the "Clear" button. When you have made entries in all the fields, click the "Submit" button. We will send password instructions and confirmation of your registration to your e-mail address.
You will need to choose any username that is 8 characters or less.

First Name	Joe
Last Name	Cardholder
User Name	joecard (8 Characters Max)
Password	******** (6 to 10 characters)
Verify Password	******** (6 to 10 characters)
E-mail Address	joe.cardholder@joesemailaddress.com
WEB ID	12345678901234 (14 characters)
Account Number	1234 - 5678 - 9101 - 1121

Submit   Clear

User Name is your choice –PSU access account ID is recommended

You can use whatever password you wish – user-selected.

PSU ID+00000 (five zeros)

Your Purchasing Card Number

Fill in the 8 REQUIRED fields.

Then click the Submit Button.

Please respond to
purchasing.card

Subject: Registration

Congratulations Joe Cardholder! You have registered to use the PNC Bank On-line BankCard Center.
Registration occured on Wednesday, October 30, 2002 at 10:36:12 AM.
Your username is joecard.
Your password is what you chose during registration.

After a successful registration you will receive a
confirmation e-mail and be able to access the system

After you have registered, you will be able to sign into the system using your User Name and Password.
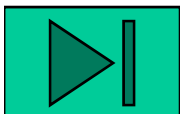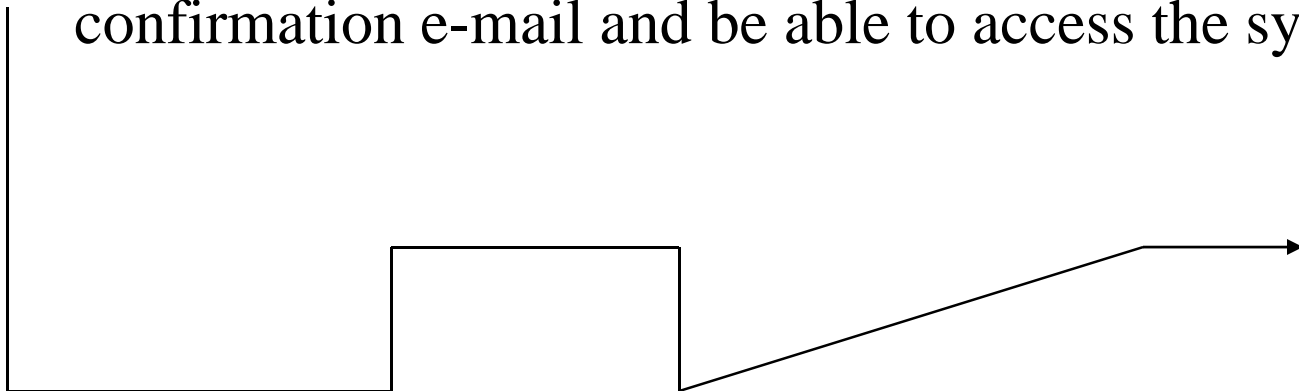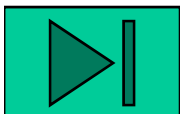
WELCOME

Registered users sign on here:

User Name | joecard

Password | *******

Sign On

You will sign in using the User Name
and Password you selected

Transaction
Activity

Account
Management

Stage_Build_102902_1 WELCOME MY PROFILE HELP SIGN OFF

WELCOME, Joe Cardholer

Account: xxxx-xxxx-xxxx-7762

After you sign in you will be on the Welcome Page.

This page will highlight announcements and provides links to other areas and corresponding services.

- Transaction Activity will be viewed first

PENN STATE
Tax Exempt
Purchasing Card
4751 0000 0000 4585
VISA

Stage_Build_102902_1   WELCOME   MY PROFILE   HELP   **SIGN OFF**

Current Activity

Past Statements

Run Activity Report

Run Auths Report

CURRENT ACTIVITY

Account: xxxx-xxxx-xxxx-7762

Activity Summary

Credit Limit	$2,000.00
Available Credit	$1,717.20
Last Activity Date	10/28/2002
Current Purchases	$20.68
Current Credits	$0.00
Payment Due Date	11/19/2002
Minimum Payment Due	$261.12
Current Balance	$281.80

Current Transactions

Date	Amount	Merchant Name
10/26/2002	$20.68	UNION 76 00040261

Click the current transaction to view more detail.

N/A– payments made centrally

•The Activity summary will allow you to view available credit, credit limit, total current purchases, current balance, etc..

•The current transaction section will allow you to view what has been charged to the account. These transactions will show up on your next statement.

NOTE: Credit Limit = Cycle Limit. Available credit shows the amount still available for spending in this cycle (16th of month thru 15th of month)
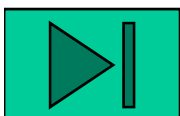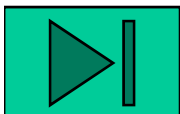
TRANSACTION DETAIL

Account: xxxx-xxxx-xxxx-7762

Merchant Information

UNION 76 00040261
PITTSBURGH , PA
15237

Reference Number
241640723002220117137788

Transaction Date	10/26/2002
Amount	$20.68
Sales Tax	$0.00
Purchase ID	
Posted On	10/28/2002
Transaction Type	Purchase

Merchant Detail

MCC	5542
Merchant ID	022000000040261
Country Code	US - UNITED STATES
Merchant Location	PITTSBURGH , PA 15237

The transaction detail screen will enable you to view more information about individual transactions.

NOTE: The P-number for a transaction is not available on this system. This is a Penn State-generated tracking number used in the IBIS system.

Transaction Activity	Account Management				
	Stage_Build_102902_1 WELCOME	MY PROFILE	HELP	SIGN OFF	

CURRENT ACTIVITY

Account: xxxx-xxxx-xxxx-7762

Current Activity

Past Statements

Run Activity Report

Run Auths Report

Activity Summary	
Credit Limit	$2,000.00
Available Credit	$1,717.20
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Current Purchases	$20.68
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Payment Due Date	11/19/2002
Minimum Payment Due	$261.12
Current Balance	$281.80

Current Transactions		
Date	Amount	Merchant Name
10/26/2002	$20.68	UNION 76 00040261

To view past statements click the Past Statements button.

NOTE: Transaction limit is NOT shown in this on-line system. Your reconciler or FO can verify your transaction limit. Credit Limit is the CYCLE limit for your card, not its transaction limit.

You can view information from past statements.
Just click on a cycle date.

10/25/2002 STATEMENT

Account: xxxx-xxxx-xxxx-7762

Current Activity

Past Statements

Run Activity Report

Run Auths Report

Cycle Activity Summary

Previous Balance	$1,417.31
Payment	$1,417.31
Past Due Amount	$0.00
Payment Due	$261.12
Ending Balance	$261.12
Statement Date	10/25/2002
Dispute Amount	$0.00
Amount of Purchases	$261.12
Number of Purchases	7
Amount of Credits	$0.00
Number of Credits	0
Amount of Cash Advances	$0.00
Number of Cash Advances	0
Amount of Misc. Purchases	$0.00
Number of Misc. Purchases	0
Purchase Finance Charges	$0.00
Cash Finance Charges	$0.00
Over Limit Fee	$0.00
Late Charge	$0.00
Other Charges	$0.00

N/A for Penn State

Transactions During 10/25/2002 Cycle

[Download] Click to download transactions for this cycle.

Date	Amount	Merchant Name
10/03/2002	($958.62)	PAYMENT RECEIVED -- THANK
10/22/2002	$20.78	SUNOCO
10/24/2002	($458.69)	PAYMENT RECEIVED -- THANK
10/22/2002	$4.74	HMSHOST-PA-TURN #0151
10/23/2002	$4.92	DELI BEAN
10/24/2002	$20.91	BP OIL 30838049
10/22/2002	$22.00	GINGERBREADMAN
10/22/2002	$80.00	GINGERBREADMAN
10/23/2002	$107.77	HAMPTON INN

Transactions from past statements are located here. You can download these transactions by clicking this button.

To see current authorizations, declines, or referrals click the Run Auths Report button.

This would be useful for two purposes: 1) to see transactions authorized but not yet posted, and 2) to see why a transaction was declined.

This screen will allow you to view recent requests made to your account.

•Approved: transactions that were made to your account, however have not yet posted as an actual transaction.

•Declined: transactions that were not approved by PNC Bank.

•Referred: transactions that were referred to PNC Bank by Visa and are pending approval.

Authorization Report:

• This screen will show you detail about authorizations pending on your account. These pending authorizations may eventually appear as an actual transaction. Authorizations may stay on your account for up to 7 business days or until they post as an actual transaction.

• To view more information about the authorization click the code button.
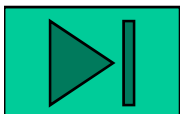
Authorization Detail

• This screen will provide detailed information about the authorization.
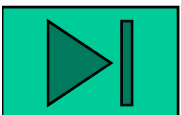
Stage_Build_102902_1 WELCOME   MY PROFILE   HELP   SIGN OFF

WELCOME,   Joe Cardholer

Account: xxxx-xxxx-xxxx-7762

Transaction Activity - complete.

Account Management will be next.

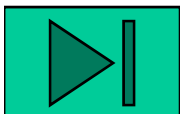The Account Summary Screen will give you a high level overview of your basic account information.

Click Add an Account button.

If you have multiple purchasing cards (accounts), you will be able to view them with a single sign-on.

Follow the instructions on this page to complete this task.

After you have added the account, click the View Other Accounts button to navigate between them.

If you have access to multiple accounts (purchasing cards) you can switch between them on this screen.

Transaction Account
Activity Management

Stage_Build_102902_1 WELCOME MY PROFILE HELP SIGN OFF

WELCOME, Joe Cardholer

Account: xxxx-xxxx-xxxx-7762

Account Management - complete

My Profile will be next

Stage_Build_102902_1   WELCOME   MY PROFILE   HELP   SIGN OFF
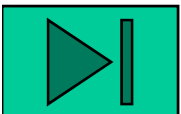
Online Profile

ONLINE PROFILE

Account: xxxx-xxxx-xxxx-7762

Cardholder Information

| First Name | Joe |
| Last Name | Cardholder |

Change E-mail Address and Password

E-mail Address	
Old Password	
New Password	(6 to 8 characters –
Verify New Password	(6 to 8 characters –

Submit

Penn State recommends changing your password at least every 6 months.

Online Profile will give you the chance to change your Old Password to a New Password.

After successful completion of this task you will receive a confirmation email.

10/30/2002 10:42 AM
Please respond to purchasing.card

cc:
Subject: PNC Bank On-line BankCard Center Change Confirmation

Thank you. You have successfully changed either your email address or password. The changes were made on Wednesday, October 30, 2002 at 10:42:17 AM

PENN STATE Tax Exempt Purchasing Card VISA

Transaction Activity   Account Management

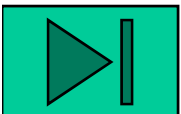Stage_Build_102902_1 WELCOME MY PROFILE HELP SIGN OFF
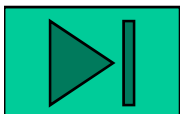
WELCOME, Joe Cardholer

Account: xxxx-xxxx-xxxx-7762

My Profile - complete

Help will be next

From the Help Screen you will have
access to:

- FAQ

- More Info

- Contact Us

This screen will help you answer some typical questions about the PNC Bank On-line BankCard Center.

This screen will give you basic information about the PNC Bank On-line BankCard Center and its intended use.

Stage_Build_102902_1   WELCOME   MY PROFILE   HELP   SIGN OFF

FAQ

More Info

Contact Us

CONTACT US

Account: xxxx-xxxx-xxxx-7762

How To Reach Us

If you have a problem that our online help and answers to Frequently Asked Questions (FAQ) didn't answer, you may contact us directly in the following ways:

Call our customer service department at 1-800-685-4039 between 5:00 A.M. and 9:00 P.M. Mountain Time, Monday through Friday.

Submit an online inquiry. Just fill out the form below and click the Submit button. One of our representatives will respond to your request as soon as possible. Please include your phone number in the message field, if applicable.
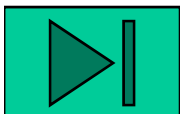
User Name	joecard
Email Address	Joe.Cardholder@joecardholdersemail.com
Route To	Account Rep
Phone Number	( ) - - -
Message	

Submit

This screen will enable you to contact PNC Bank for additional assistance with the PNC Bank On-line BankCard Center.
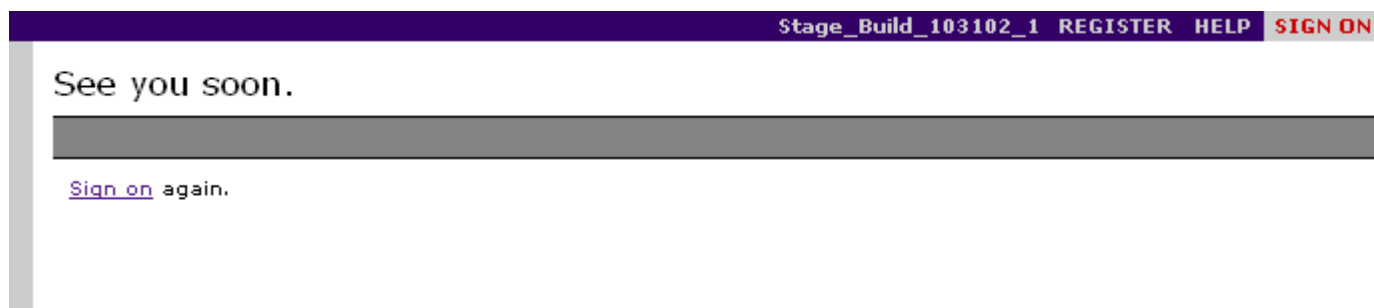
Please remember to Sign Off before you close your browser.

Just click the Sign Off button and you are done.

After you have successfully signed off you will see this screen.

As you can see the PNC Bank On-Line BankCard Center is easy to use.

Thank you for choosing PNC Bank as your card provider.

Our cardholder customer service number is:

1-800-685-4039.

www.pcard.treasury.pncbank.com