

On-Line BankCard Center Presentation

Cardholder Role

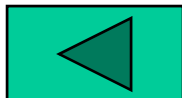
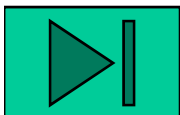


The Thinking Behind The Money



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

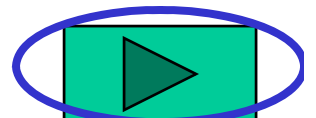
End Show
button.

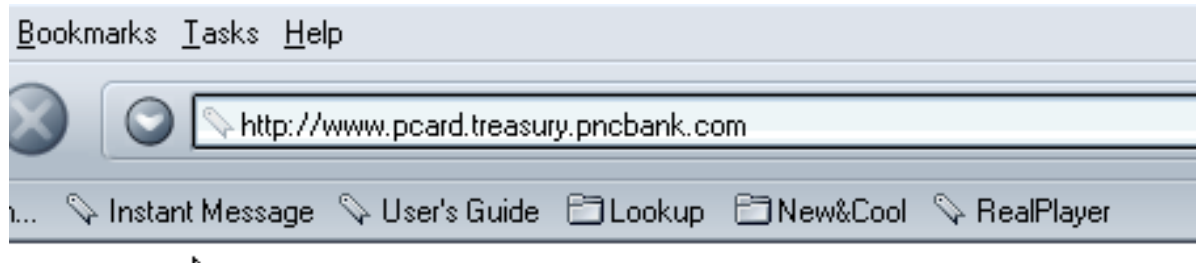


During the Presentation click the mouse on this button to move back a slide

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

Try it now.

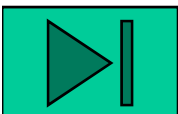




To get to the On-line BankCard Center from your internet browser type:

www.pcard.treasury.pncbank.com

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



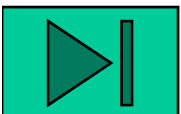
WELCOME

Registered users sign on here:

User Name Password New users? [Sign Up](#) for instant access![Click here](#) for Frequently Asked Questions.Looking for [Product Information](#)[Contact Us](#)

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.





Stage_Build_102902_1 [REGISTER](#) [HELP](#) [SIGN ON](#)

WELCOME

Registered users sign on here:

User Name

Password

New user? [Sign Up](#) for instant access!

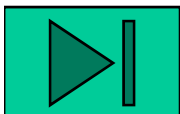
[Click here](#) for Frequently Asked Questions.

Looking for [Product Information](#)

[Contact Us](#)

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

- Click the Register or Sign up link.

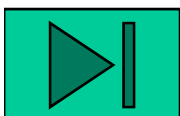


Sign up for Online Cardholder or Administrative Services

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 | <input type="text"/> |
| Last Name | <input type="text"/> |
| User Name | <input type="text"/> (8 Characters Max) |
| Password | <input type="text"/> (6 to 10 characters) |
| Verify Password | <input type="text"/> (6 to 10 characters) |
| E-mail Address | <input type="text"/> |
| WEB ID | <input type="text"/> (14 characters) |
| Account Number | <input type="text"/> - <input type="text"/> - <input type="text"/> - <input type="text"/> |

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 91234567800000**



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 | <input type="text" value="Joe"/> |
| Last Name | <input type="text" value="Cardholder"/> |
| User Name | <input type="text" value="joecard"/> (8 Characters Max) |
| Password | <input type="password" value="*****"/> (6 to 10 characters) |
| Verify Password | <input type="password" value="*****"/> (6 to 10 characters) |
| E-mail Address | <input type="text" value="joe.cardholder@joesemailaddress.com"/> |
| WEB ID | <input type="text" value="12345678901234"/> (14 characters) |
| Account Number | <input type="text" value="1234"/> - <input type="text" value="5678"/> - <input type="text" value="9101"/> - <input type="text" value="1121"/> |
| <input type="button" value="Submit"/> <input type="button" value="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:

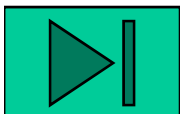
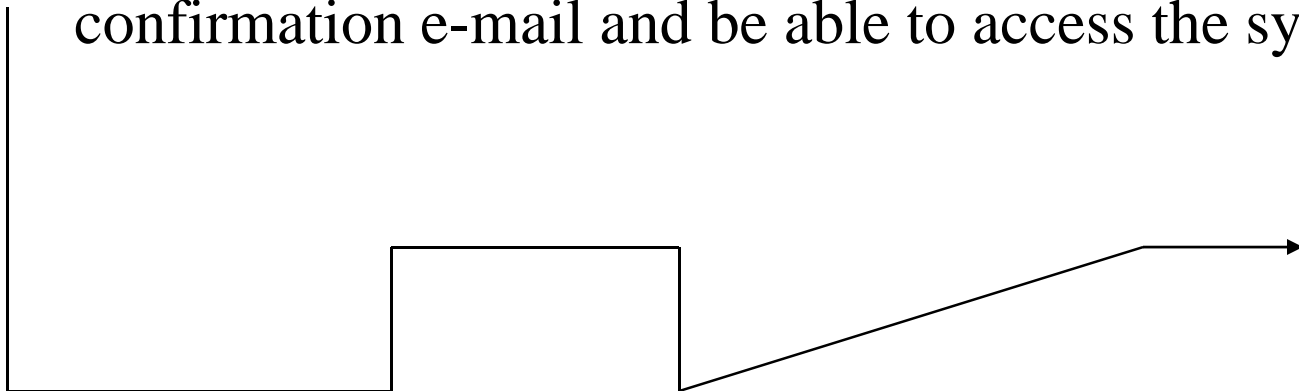
Registration

Congratulations Joe Cardholder! You have registered to use the PNC Bank On-line BankCard Center.
Registration occurred 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



WELCOME

Registered users sign on here:

User Name

Password

Sign On

New user? [Sign Up](#) for instant access![Click here](#) for Frequently Asked Questions.Looking for [Product Information](#)[Contact Us](#)

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:

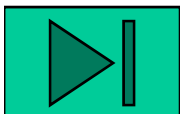
User Name

joecard

Password

Sign On

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



WELCOME, Joe Cardholder

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



Transaction Activity Account Management

Stage_Build_102902_1 WELCOME MY PROFILE HELP SIGN OFF

Account: xxxx-xxxx-xxxx-7762

CURRENT ACTIVITY

| Activity Summary | | Current Transactions | | |
|---------------------|------------|----------------------------|---------|-------------------|
| Credit Limit | \$2,000.00 | Date | Amount | Merchant Name |
| Available Credit | \$1,717.20 | 10/26/2002 | \$20.68 | UNION 76 00040261 |
| 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 | | | |

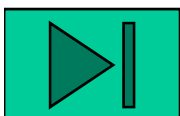
N/A – payments made centrally

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

Click the current transaction to view more detail.

- 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)



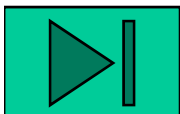
TRANSACTION DETAIL

Account: xxxx-xxxx-xxxx-7762

| Merchant Information | | Merchant Detail | |
|----------------------------------------------------|--|--------------------------|--------------------------|
| UNION 76 00040261 PITTSBURGH , PA 15237 | | MCC | 5542 |
| Reference Number 24164072300220117137788 | | Merchant ID | 022000000040261 |
| Transaction Date 10/26/2002 | | Country Code | US - UNITED STATES |
| Amount \$20.68 | | Merchant Location | PITTSBURGH , PA 15237 |
| Sales Tax \$0.00 | | | |
| Purchase ID | | | |
| Posted On 10/28/2002 | | | |
| Transaction Type Purchase | | | |

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

Account: xxxx-xxxx-xxxx-7762

CURRENT ACTIVITY

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 |

Navigation: Current Activity (circled), Past Statements, Run Activity Report, Run Auths Report

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.



| Transaction Activity | | Account Management | |
|----------------------|----------------------------|-------------------------------------------------------|------------------------------|
| | | Stage_Build_102902_1 WELCOME MY PROFILE HELP SIGN OFF | |
| Current Activity | PAST STATEMENTS | | Account: xxxx-xxxx-xxxx-7762 |
| Past Statements | | | |
| Run Activity Report | Cycle Date | Balance | |
| | 10/25/2002 | \$261.12 | |
| | 09/25/2002 | \$1,417.31 | |
| | 08/26/2002 | \$1,358.62 | |
| | 07/25/2002 | \$20.61 | |
| | 06/25/2002 | \$1,344.25 | |
| | 05/27/2002 | \$0.00 | |

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



Stage_Build_102902_1 WELCOME MY PROFILE HELP SIGN OFF

Current Activity **10/25/2002 STATEMENT** Account: xxxx-xxxx-xxxx-7762

Past Statements **Cycle Activity Summary** **Transactions During 10/25/2002 Cycle**

Run Activity Report

Run Auths Report

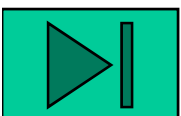
N/A for Penn State

| | |
|----------------------------------|------------|
| 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 |

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.



Transaction Activity Account Management

Stage_Build_102902_1 WELCOME MY PROFILE HELP SIGN OFF

Account: xxxx-xxxx-xxxx-7762

CURRENT ACTIVITY

Activity Summary

| | |
|---------------------|------------|
| Credit Limit | \$2,000.00 |
| Available Credit | \$1,717.20 |
| Last Activity Date | 10/28/2002 |
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| Current Balance | \$281.80 |

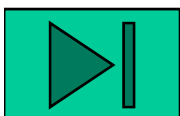
Current Transactions

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

Navigation: Current Activity, Past Statements, Run Activity Report, Run Auths Report

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.



Transaction Activity Account Management

Stage_Build_102902_1 WELCOME MY PROFILE HELP SIGN OFF

Current Activity **RUN AUTHORIZATIONS REPORT** Account: xxxx-xxxx-xxxx-7762

Past Statements

Run Activity Report

Run Auths Report

Select Type And Duration

Select Authorization Type

Approved ←

Declined

Referred

All

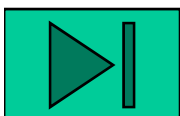
Select Duration (days) 5 ↓

Run Report

View recently approved transactions by clicking approved then the Run Report button.

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

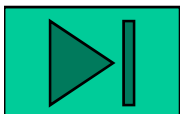
- **Approved:** transactions that were made to your account, however have not yet posted as an actual transaction.
- **Declined:** transactions that were not approved by PNC Bank.
- **Referred:** transactions that were referred to PNC Bank by Visa and are pending approval.



| | | | | | | | | |
|----------------------|-----------------------------------------------|--------------------|--------|-------------------------------------------------------|--------|---|---|------------------------------|
| Transaction Activity | | Account Management | | Stage_Build_102902_1 WELCOME MY PROFILE HELP SIGN OFF | | | | |
| Current Activity | AUTHORIZATIONS REPORT | | | | | | | Account: xxxx-xxxx-xxxx-7762 |
| Past Statements | | | | | | | | |
| Run Activity Report | Run New Authorizations Report | | | | | | | |
| Run Auths Report | 594497 | 10/26/2002 | 121439 | B | \$1.00 | 9 | 0 | 5542 |

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.



Transaction Activity Account Management

Stage_Build_102902_1 WELCOME MY PROFILE HELP SIGN OFF

Current Activity AUTHORIZATION DETAIL Account: xxxx-xxxx-xxxx-7762

Past Statements

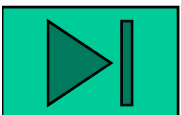
Run Activity Report

Run Auths Report

THIS REQUEST WAS NOT DECLINED.
THIS REQUEST WAS NOT REFERRED.
The request occurred at 12:14:39 on 10/26/2002
The request was a PURCHASE REQUEST
DOWNTIME PROCESSING WAS NOT USED Account Type NOT SPECIFIED
Trace Nbr 594497 Retrieval Reference Nbr 229921417838
Currency: Source U.S. Dollar Issuer U.S. Dollar

Authorization Detail

- This screen will provide detailed information about the authorization.





Stage_Build_102902_1 WELCOME MY PROFILE HELP SIGN OFF

WELCOME, Joe Cardholder Account: xxxx-xxxx-xxxx-7762

Transaction Activity - complete.

Account Management will be next.



Transaction Activity Account Management

Stage_Build_102902_1 WELCOME MY PROFILE HELP SIGN OFF

Account Information

ACCOUNT SUMMARY Account: xxxx-xxxx-xxxx-7762

Add an Account

View Other Accounts

Cardholder Information

Joe Cardholder
1515 Joe Places
Joe, AK 15151

Home Phone

Work Phone

E-mail Address

Account Information

| | |
|-----------------------|------------|
| Credit Limit | \$2,000.00 |
| Most Recent Statement | 10/25/2002 |
| Expiration Date | 03/31/2004 |
| Cardholder Since | 05/17/2002 |
| Next Payment Due | 11/19/2002 |

This is what PNC has on file for your card. If any information is incorrect (i.e., address or work phone) ask your department to do a UPCA in IBIS to update. You do NOT need to provide your home phone number in this system!

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

Click Add an Account button.



Transaction Activity Account Management

Stage_Build_102902_1 WELCOME MY PROFILE HELP SIGN OFF

Account Information

ADD AN ACCOUNT

Account: xxxx-xxxx-xxxx-7762

Add an Account

If you have other accounts with us that you would like to add for online services, enter your account number and associated information. Once the new account is added to the system, you can view this account under the Account Information section.

View Other Accounts

Web ID

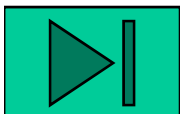
Account Number - - -

Submit

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.



Transaction Activity Account Management

Stage_Build_102902_1 WELCOME MY PROFILE HELP SIGN OFF

Account Information **VIEW OTHER ACCOUNTS** Account: xxxx-xxxx-xxxx-7762

Add an Account

View Other Accounts

| Name | Available | Credit Limit | Account Number | Expiration |
|----------------|------------|--------------|---------------------|------------|
| Joe Cardholder | \$1,717.20 | \$2,000.00 | xxxx-xxxx-xxxx-7762 | 03/2004 |

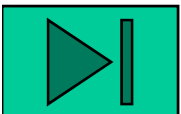
If you have access to multiple accounts (purchasing cards) you can switch between them on this screen.





Account Management - complete

My Profile will be next



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.



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



Transaction
Activity

Account
Management

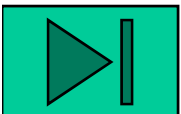
Stage_Build_102902_1 WELCOME MY PROFILE HELP SIGN OFF

WELCOME, Joe Cardholder

Account: xxxx-xxxx-xxxx-7762

My Profile - complete

Help will be next



Transaction Activity Account Management

Stage_Build_102902_1 WELCOME MY PROFILE HELP SIGN OFF

FAQ Help Account: xxxx-xxxx-xxxx-7762

More Info

Contact Us

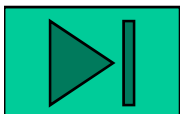
If you are experiencing a problem [click here](#) for FAQ's.

Visit the [More Info](#) page for information about us and our services.

Please [Contact Us](#) if you cannot find the information you need on our Customer Service pages.

From the Help Screen you will have access to:

- FAQ
- More Info
- Contact Us



Transaction Activity Account Management

Stage_Build_102902_1 WELCOME MY PROFILE HELP SIGN OFF

FAQ FREQUENTLY ASKED QUESTIONS Account: xxxx-xxxx-xxxx-7762

More Info

Contact Us

[I've registered, so why can't I log in?](#)

[How do I print transaction summaries or details?](#)

[I have several Purchasing Card accounts. The transactions listed are all associated with just one of them. How do I get the system to list the transactions for another account?](#)

[What are the "Authorizations" settings in the Transactions area?.](#)

[Why does some of the same account information appear in both the Transactions and Account Management areas?](#)

[I'm concerned that my email address will be given to other organizations. What is your policy on this?](#)

[What if some of the information on my account, like an address, is not correct?](#)

Answers to Frequently Asked Questions

Q: I've registered, so why can't I log in?

A: There are four possibilities:

1. There is something wrong with the way you entered your login. The username and password are case sensitive so check your capitalization. You may have hit the return key instead of clicking "OK," which is not supported by all browsers on all platforms. You may have made a typing mistake. If so, close your browser and try again. You may have forgotten your password or username. If so, call PNC Bank at 800-685-4039.
2. You tried to log in six times in a row with the correct username but incorrect password. Call PNC Bank at 800-685-4039.

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



Transaction Activity Account Management

Stage_Build_102902_1 WELCOME MY PROFILE HELP

FAQ

More Info

Contact Us

MORE INFO Account: xxxx-xxxx-xxxx-7762

PNC Bank Online Account Inquiry System - Information

The PNC Bank Account Inquiry System is designed for the use of corporate cardholders and company, bank, and PNC Bank administrators. When a user successfully logs into the system, access is provided to the online services appropriate for the user's role in the system. The services available to the respective user groups are summarized in the table below.

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



FAQ

CONTACT US

Account: xxxx-xxxx-xxxx-7762

More Info

Contact Us

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

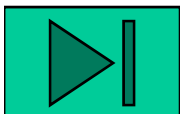
Route To

Phone Number () -

Message

Submit

This screen will enable you to contact PNC Bank for additional assistance with the PNC Bank On-line BankCard Center.



Transaction
Activity

Account
Management

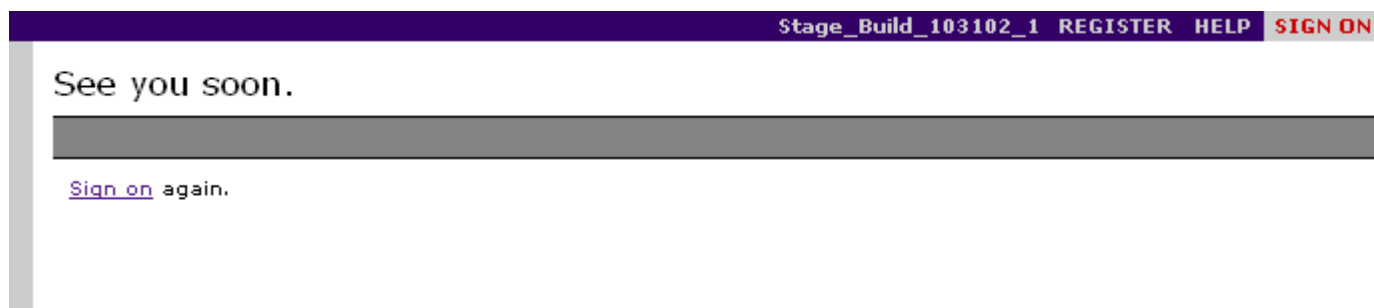
Stage_Build_103102_1 WELCOME MY PROFILE HELP **SIGN OFF**

...

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

