

# Program Management Tips and Tricks



## Program Management Tips and Tricks

1. Common Best Practices
2. Card Management
3. Monthly Reconciliation
4. Management Reporting
5. Points of Contact

## Common Best Practices

- Mandated company policy
- Support of top management
- Review of transaction data
- Integration with preferred vendors and Purchase Order process
- Use of technology and program controls
- Communication to cardholders
- Formal audit and program spend review

## Card Management – New Cards

- Cards should be ordered on-line through your software program
- Large card orders can be completed through an upload template
  - contact your Program Manager for details

## Card Management – Card Activation

- Significant date format used to activate the card is MMY (not 4 digit cash advance pin)
- Cardholders should activate card once plastic is received
- Significant date must be remembered by cardholder as it used to verify identity when requesting call centre assistance

## Card Management – Card Declines

- Common decline reasons
  - Card not activated
  - Invalid expiration date entered by merchant
  - Single purchase limit exceeded
  - Credit limit exceeded
  - Merchant Category Code not included or excluded
  - Invalid CVV/CVV2 code entered

**Contact the Scotiabank Call Centre for inquiries at 1-888-823-9657**

## Card Management – Cancelled Cards

- When a card is placed into an M9 status it is cancelled immediately however:
  - If there are authorizations this card prior to cancellation, these transactions will post to the account
  - If there are pre-authorized transactions they will continue to post to the account until the contract is cancelled by the cardholder or company representative
    - For F1 cards, authorized or preauthorized transactions will post to the new card

## Card Management – Lost or Stolen Cards

- Cardholder or administrator must contact Scotiabank Call Centre to report card lost or stolen
- Cardholder notifies program administrator of lost or stolen card to assist with reconciling corporate statement
- Card is cancelled and placed into F1 status, old card is blocked and new card generated, transactions posted to the new card
- Cardholder should review and dispute any fraudulent transactions to Call Centre within 89 days of post date



## Card Management – Disputed Transactions

- Cardholder deems transaction not their own and disputes by contacting the Scotiabank Call Centre
- Disputed transaction subtracted from corporate balance
- Call centre requests information from merchant on transactions
  - If transaction settled in favour of merchant, billed to the corporation
  - If transaction settled in favour of cardholder, billed to the corporation and subsequent credit is posted to the account

## Card Management – Card Renewal (Expired Cards)

- Renewal cards are system generated and should be received one month prior to expiration
- Existing card is valid until the end of the expiration month
- New card should be activated once received and old card destroyed immediately
- Notify Scotiabank if renewal cards not received by mid-month

## Card Management – Payments

- Cheques, Wire, EFT or ACH payments must include the account number to post the payment
- Auto debit payment programs - if payment date falls on a weekend, funds will be withdrawn the business day prior
- Payments made at a branch take 2 to 3 business days to post

## Monthly Reconciliation

- August 2007 Statement

<p><b>CUSTOMER SERVICE CALL</b> Canada and the USA 1-888-823-9657 Outside Canada and the USA (collect) 416-750-6138</p> <p><b>LOST / STOLEN CARDS CALL</b> Canada and USA 1-888-823-9657 Outside Canada and the USA (collect) 416-750-6138</p>	<p><b>ACCOUNT NUMBER</b> <b>1111-2222-3333-4444</b></p>		ACCOUNT SUMMARY	
			PREVIOUS BALANCE	\$0.00
<p><b>Send Payments (if applicable)</b> To: Scotiabank Commercial Card Payments P.O. Box 8828, Postal Station A Toronto, Ontario M5W 1P8</p>	STATEMENT DATE	PAYMENT DUE DATE	PURCHASES & OTHER CHARGES	\$525,500.00
	8/15/07	8/25/07	CASH ADVANCES	\$0.00
	CREDIT LIMIT	AVAILABLE CREDIT	CASH ADVANCE FEES	\$0.00
	\$850,000.00	\$129,500.00	LATE PAYMENT CHARGE	\$0.00
	AMOUNT DUE	DISPUTED AMOUNT	FINANCE CHARGE	\$0.00
	\$520,000.00	\$500.00	CREDITS	\$5,000.00
			PAYMENTS	\$0.00
			NEW BALANCE	\$520,500.00

1. Review Previous Balance

2. Check for Payments

3. Check for Disputes

## Monthly Reconciliation

- September 2007 Statement

<p><b>CUSTOMER SERVICE CALL</b> Canada and the USA 1-888-823-9657 Outside Canada and the USA (collect) 416-750-6138</p> <p><b>LOST / STOLEN CARDS CALL</b> Canada and USA 1-888-823-9657 Outside Canada and the USA (collect) 416-750-6138</p> <p><b>Send Payments (if applicable)</b> To: Scotiabank Commercial Card Payments P.O. Box 8828, Postal Station A Toronto, Ontario M5W 1P8</p>	<p><b>ACCOUNT NUMBER</b> 1111-2222-3333-4444</p>		ACCOUNT SUMMARY	
			PREVIOUS BALANCE	\$520,500.00
			PURCHASES & OTHER CHARGES	\$500,000.00
	STATEMENT DATE	PAYMENT DUE DATE	CASH ADVANCES	\$0.00
	9/15/07	9/25/07	CASH ADVANCE FEES	\$0.00
	CREDIT LIMIT	AVAILABLE CREDIT	LATE PAYMENT CHARGE	\$0.00
	\$850,000.00	\$150,700.00	FINANCE CHARGE	\$0.00
	AMOUNT DUE	DISPUTED AMOUNT	CREDITS	\$10,000.00
	\$490,300.00	\$0.00	PAYMENTS	\$520,200.00
			NEW BALANCE	\$490,300.00

**1. Review Previous Balance** (matches new balance from previous cycle)

**2. Check for Payments** (note if there are cardholder payments)

**3. Check for Disputes**

## Management Reporting

### Suggested Monthly Reporting

- Total transactions and spending per month

### Suggested Quarterly Reporting

- Total transactions and spending per month  
Sum of transactions and spending
- Average transaction size  
 $\text{Total \$ value of transactions} / \text{Total \# of transactions}$
- Average transactions per card  
 $\text{Total \# of transactions} / \text{Total number of cards}$

## Management Reporting

### Other

- Out of Pocket Spending
  - determine if items could be purchased on corporate card
- Exception Reporting
  - review of Merchant Category Codes, Multiple Transactions, Spending Limits
- Supplier Spending Analysis
  - negotiate better rates with merchants

## Points of Contact

- Scotiabank Call Centre – 1-888-823-9657  
(24 hours a day / 7 days a week)
  - Account balances
  - Lost or stolen cards
  - Replacement cards
  - Card declines
  - Disputed transactions



## Points of Contact

- Commercial Card Analyst Team 1-888-273-0523  
(8:30am – 5:00pm ET Monday to Friday)
  - Merchant Category Code (MCC) changes
  - Payment information
  - Reconciliation assistance
  - Rush card requests
  - Replacement card requests
  - Cardholder limit increases
  - System support

## Points of Contact

- Program Manager
  - Program implementation
  - Policies and procedures
  - Program setup
  - System support
  - Training
  - Billing issues
  - Program changes

## Points of Contact

- TSYS iSolutions (formerly ProCard)
  - System support, errors and connectivity issues

Pathway and PVS Net Helpline – 1-800-469-6579

PVS Net E-mail: [productsupport@procard.com](mailto:productsupport@procard.com)

Pathway E-mail: [pathwayproductsupport@procard.com](mailto:pathwayproductsupport@procard.com)

CentreSuite Helpline – 1-888-236-8738

CentreSuite E-mail: [centreproductsupport@procard.com](mailto:centreproductsupport@procard.com)