

BMO p-Card FAQs

Add/Delete/Change CARDS

Program Administrators, can order/delete/change cards 24/7/365 through Spend Dynamics ®. For assistance using the online system, please call Client Services at 888-267-7834 or 800-844-6445. Client Services can help Program Administrators with all day-to-day card program management questions.

Change Mailing Address

Program Administrators can submit this request to iasborequests@bmo.com, or ebclientservices@bmo.com, or you may call Client Services at 888-267-7834 or 800-844-6445.

Billing, Service or Implementation

Please contact Holly Wallace at (815) 762-0317 or hwallace@iasbo.org

Increase Credit Limit

Email Holly Wallace hwallace@iasbo.org for corporate credit limit increase requests. Please include:

- 1) Current corporate credit limit
- 2) New corporate limit requested
- 3) Brief description of the reason(s) you would need the increase (*example: district shifting more vendors to card payments vs checks, building projects/renovations, textbook adoptions, and Google Chromebooks/iPads, etc.*) Please allow 2-3 weeks for credit approval. Once approved you will see the increase reflected in the upper right corner on the first screen in details online.

Managing individual p-Card credit limits thru Spend Dynamics®)

Your p-Cards can be given any credit limit you like in \$100.00 increments

Over Utilization

It is very common to think that the sum of all the p-Cards limits in your program should equal your corporate limit.

(Example: corporate limit of \$50,000. Five cards each at \$10,000 or various limits totaling up to \$50,000) However, if you find yourself “ping ponging” credit limits too often, you can have the combined individual card limits total more than your corporate limit. (Corporate limit of \$50,000. Five cards each at \$20,000 credit limit = \$100,000 in over utilization.)

At your discretion this concept could be applied to any number of your cards or just key people such as your A/P Mgr., IT Dept., or Business Mgr. etc. PLEASE NOTE... in this scenario the corporate limit is still \$50,000. Regardless of the over utilization, once the combined purchases on all p-Cards reaches \$50,000 all new purchasing attempts will get declined. So as long as you are keeping close tabs during your billing cycle on what purchases were already made, pending/authorized purchases, and your corporate limit to stay below \$50,000 you should not have an issues with getting declined. DOL (*details Online*®) can assist you in keeping track of your purchases already made of course. It is highly recommended that DOL be checked frequently to help avoid situations. All your internal controls should be followed. i.e. cardholders should not be making purchases without your prior approval/authorization etc.

Under Utilization

Just like over utilization, under utilization of your corporate limit can be useful. (Same example scenario: corporate limit of

\$50,000. Five cards each at \$5,000 credit limit = under utilization of \$25,000) The remaining \$25,000 of corporate limit is still there, but not available to any card for purchasing in this scenario until a Program Administrator makes that adjustment in Spend Dynamics®.

Corporate Credit Limit Availability

As a reminder please note that your available corporate credit limit is reduced by the outstanding/unpaid balance from the previous month. Still working off of the \$50,000 example, if your purchases totaled \$35,000 for last month you only have \$15,000 available for purchases until your \$35,000 payment is posted to your account.