UMB Bank Outdoor Education
Cardholder Training
Welcome!
The CC Outdoor Education Program Card is designed to enhance your service trip experience by offering the following benefits:

- Eliminates cash transactions
- Acceptance by any vendor who accepts VISA cards (no PIN needed)
- More timely purchase and receipt of goods
- Increased information about purchasing transactions
General Information

- Issuance of a CC Outdoor Education Card is a relationship of trust between you and the College.
- The card is a privilege granted to you by the College, and you are charged with responsible use of the card.
- All purchases must be made in compliance with College expenditure policies. Expenditure of funds is held to the highest degree of trust amongst the institution.
- Fraudulent or intentional misuse of the card will result in revocation of the card and possible additional disciplinary actions.
Card features

- Dollar limit on all cards is $1.
- The Outdoor Education Department will request limit increases only when the cardholder is using the card for Outdoor Education College-related business.
- Limits are temporary and are only valid for the duration of the trip.
- The card is issued in your name but your personal credit history will not be affected by having this card.
**New EMV Chip Technology**

- UMB Bank Commercial Visa® credit cards will now utilize EMV encrypted chip-technology with enhanced fraud protection. When you use your card at a chip-activated terminal, the embedded chip protects your information by creating a unique one-time code for each transaction.
- Using the new EMV chip card is easy! You simply insert the chip end of the card into the chip-activated terminal with the card facing up. Keep the card in the terminal throughout the transaction and select credit. The card reader will prompt you to remove your card at the appropriate time. If a merchant’s terminal is not yet activated to accept chip cards, the transaction can still be completed using the magnetic stripe reader.
Steps for using the Chip Card

1. Insert card — Face Up — Chip First
   Insert your card into the terminal instead of swiping.

2. Leave Card In Terminal
   The card must remain in the terminal until the transaction is complete. If the card is removed too soon, the transaction will fail.

3. Follow the Instructions on the Terminal
   You will be asked to sign, or do nothing for certain small transactions.

REMEMBER TO TAKE YOUR CARD WHEN YOUR TRANSACTION IS COMPLETE.
Colorado College Outdoor Education Card

Card design

- Reduces/eliminates “accidental” personal use
- Immediate recognition with merchants
- As a non-profit, the College is exempt from paying sales tax in the City of Colorado Springs and State of Colorado. Be sure to notify the merchant of the tax exemption PRIOR to making the transaction.
- Tax exempt number pre-printed for convenience.
Requirements

- The card is not transferrable and cannot be transferred from one leader to another.
- Refunds or exchanges for purchases made on the UMB Bank CC Outdoor Education Card must be credited to the same card.
- No cash advances are permitted on this card.
Receipts and the Five W’s

- A receipt is required for each transaction conducted with the college p-card.
- Receipts must be turned into David Crye upon your return from the trip.
- Each receipt (and notes in IntelliLink) should detail the following information:
  - **Who** (vendor name)
  - **What** (items purchased)
  - **Where** (location of transaction)
  - **When** (date of transaction)
  - **Why** (purpose of the transaction)
- **YOU** are responsible for reimbursing the College for the amount of the transaction if there is no receipt!
Reminders…

- Protect your procurement card:
  - Do not share your account information
  - Do not email or fax your cardholder account information: call it in instead
  - Immediately contact David Crye, Anne Corley, or Don Davidson in the event of a lost or stolen card.
More important stuff: Prohibited Purchases

- **PERSONAL PURCHASES**
- Purchases that are centralized on campus (i.e., IT, Facilities, Business Office/Purchasing), such as technology equipment, copiers, and furniture
- Services of any kind associated with a scope of work or contract
- Fines or court costs
- Cellular phones and related monthly charges
- Leases and lease-purchases
- Dating and escort services
- Time payments of any type
- Cash advances of any type
- Technology equipment (i.e., computers and peripherals)
- Casinos, Furriers, Massage parlors
- Gift cards
- Honorariums
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And finally...the paperwork

- Sign the Cardholder Agreement
- You will receive your UMB VISA Outdoor Education Card from Ryan Hammes.
- Activate the card by calling the 800 number on the sticker.