my P-Card Portal

A service provided by:
maine DEPARTMENT OF ADMINISTRATIVE AND FINANCIAL SERVICES

TD Bank

America's Most Convenient Bank®

TD Commercial Plus Card
Cardholder Guide

TD Commercial Plus Card

- TD Commercial Plus Card Welcome – Chip and PIN
  - Page 3

- TD Commercial Plus Card Online Initial Logon Process
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- Account Information Update Process (must be completed prior to card activation)
  - Page 9

- Card Activation Process
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Welcome to TD Commercial Plus Card!

These new cards have important features that make them more secure and easier to use around the world. Your TD Commercial Plus Cards is set up with EMV chip and PIN technology.

New contact chip

- **Why PINs?**
  - The use of PINs protects cardholders against unauthorized transactions resulting from lost or stolen cards if attempts are made to use the cards at terminals programmed to accept chips and PINs.
  - Chip and PIN technology is widely used abroad, and international travel will be more convenient with the new TD Commercial Plus Cards.

- **Will a PIN be needed to use the new chip card?**
  - It depends. Cardholders will need to assign a PIN during the activation process; however, the merchant terminal determines whether a PIN or signature is required to complete the transaction.

- **Using chip cards at chip-enabled terminals:**
  - Instead of swiping, chip card is inserted into terminal "reader"
  - Chip card remains in terminal for duration of transaction
  - Terminal will prompt cardholder for PIN or signature
  - Transaction is now complete; remove card from terminal

- **How do chip cards work at stores without chip-enabled terminals?**
  - The new card has a magnetic strip as well as the embedded chip. If a store or merchant has not upgraded to chip technology, the card can be swiped.
  - Phone and online purchases can be completed as done in the past (Card Number, Expiration Date and CVV2 Code)

- **What will happen during the first transaction?**

  - **At a chip and PIN terminal.** The first time the chip card is used at a chip and PIN terminal with a cashier present, the cardholder will be prompted to sign for the transaction. This allows the PIN established during activation to be loaded onto the card. Future transactions at chip and PIN terminals will require the cardholder to enter their PIN.
  - **At all other terminals.** The card will function like the old magnetic strip card at non-chip and PIN terminals until the PIN is loaded onto the card. This includes purchases made online and via telephone.

- **www.centresuite.com/centre?TDBankCard**

  - **Suggested Browsers:**

    Internet Explorer 11.0 or higher

    Google Chrome

    Mozilla Firefox

TD **Commercial Plus Card Online**

Enter credentials

Additional Information
Forgot your User ID?
Forgot your password?
Reset Logon credentials?

User ID (Forgot your User ID?)

Password (Forgot your password?)

Registration
Not registered?

Language
English (United Kingdom)

LOG ON

Terms & Conditions   Privacy Policy

Supported Browsers: Microsoft Windows version of Internet Explorer 11.0, Google's most current version of Chrome and Mozilla's most current version of Firefox

Norton SECURED
powered by Symantec

ABOUT TRUST ONLINE

TD Commercial Plus Card
Initial Log In Process

- **You will need the user profile letter received with your TD Commercial Plus Card to complete the initial log in**

- **Enter your user ID located on the letter into User ID**

- **Your initial password will be TDb1234$ (**case sensitive**)**

- **Click LOG ON**

Additional Security Information

To help protect your logon account from fraudulent use, you need to set up personal security questions. You may be prompted in the future to answer two or more of these questions as part of the Self Unlock/Reset Password process to help verify your identity.

Select and answer one question from each of the five sets. Use only Uppercase or lower case letters (a-z, A-Z), numbers (0-9), and single spaces in your answers. Do not use punctuation or symbols.

Help me with this task

- **System will ask you to select and answer five security questions.**
  - Select and answer one question from each of the five sets. Use only Uppercase or lower case letters (a-z, A-Z), numbers (0-9), and single spaces in your answers. Do not use punctuation or symbols.
  - Each answer must be unique (cannot use the same answer for multiple questions)
  - Hint: It is recommended that the user selects questions and answers that can easily be recalled in the future.
  - Security questions are to help verify your identity in the case you need to use the Unlock/Reset Password process or simply logging in from a different location.

- **Click SUBMIT**

Security Question #1
[Select a Question ▼]
Security Answer #1
[ ]
Confirm Security Answer #1
[ ]
Security Question #2
[Select a Question ▼]
Security Answer #2
[ ]
Confirm Security Answer #2
[ ]
Security Question #3
[Select a Question ▼]
Security Answer #3
[ ]
Confirm Security Answer #3
[ ]
Security Question #4
[Select a Question ▼]
Security Answer #4
[ ]
Confirm Security Answer #4
[ ]
Security Question #5
[Select a Question ▼]
Security Answer #5
[ ]
Confirm Security Answer #5
[ ]

[SUBMIT] Cancel

- **Changing the password:**
  - Enter the initial password used (TDb1234$)
  - Enter a new password – Must contain the following:
    - At least 8 and not more than 25 characters
    - At least 1 lowercase alpha character(s) (a-z)
    - At least 1 uppercase alpha character(s) (A-Z)
    - At least 1 number character(s) (0-9)
    - At least 1 special character(s) (non-alphanumeric)
    - Password cannot contain " % ' [ ] \ / # space & < >

- **Enter a Password Hint**
  - A hint will be emailed to you if you use the Forgot Your Password link
  - Hint can not match your password
  - Must contain at least 5 characters

- **Click SAVE**

- **You will receive a confirmation message stating your password has been changed, Click OK**

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- Review License Agreement and click "Agree" at the bottom of screen.

TD Commercial Plus Card
Card Activation Process

VERY IMPORTANT!
Before calling to activate your card you MUST complete this process!

- Click on ACCOUNTS at the top of the screen, then click MANAGE ACCOUNTS

- Your card information will appear, if you have multiple cards you will have to complete this for each card account (from the manage accounts screen you would select the account you want to edit)

- Scroll down to WORK PHONE and HOME PHONE
  - Very important these phone numbers are up to date in the case a fraud agent has any questions regarding your account
  - Please verify the phone number listed currently is the best phone for you to be reached, if you travel and not always available at the work phone number listed always best to add a cell phone number as well
  - Enter the phone numbers including area code with no dashes

- Scroll down to DATE OF BIRTH
  - Enter your valid date of birth
  - This will be needed for account verification when activating your account as well as calling to reset your PIN, report the card lost, dispute a charge etc.

- After phone numbers and date of birth have been updated scroll to the bottom of the screen and click submit

- At the top of the screen you should receive a message the update to the account was successful. Your now ready to call and activate your card!

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Home Phone: [?]

Work Phone: [?]
2071234567

Date of birth: [?] *
Jan ⌄ 1 ⌄ 2001 ⌄

SUBMIT

Account Management for SOM TESTER

Update on account 433085******9275 successful

Card Activation Automated Process

Must complete steps on Page 9 before activating card

Available 24/7

- Call 877-701-0062 and follow the quick and easy automated process
    - Enter 16-digit card number
    - Enter the last four digits of SSN followed by the # sign
    - Enter DOB as follows MMYY followed by the # sign
    - Enter a 4-digit PIN (to be used at CHIP enabled terminals)
    - Re-enter the 4-digit PIN
    - If all verification pieces are successful you will receive a message your card has been activated and PIN has been set. If something entered was incorrect you will be transferred to a live agent for further assistance.

Your card is now activated and ready for first time use

TD Commercial Plus Card

- **Home Screen**
  - Password Management
  - Message Board

  Pages 12-13

- **Statement Module**
  - Card Spend Summary
  - Card Transactions
  - Account Statements

  Pages 14-16

- **Accounts Module**
  - Manage Accounts

  Page 17

- **Reports Module**
  - Standard Reports
  - Reports Scheduler
  - Output Log

  Pages 18-20

Home Screen

- Passwords are valid for 75 days
  - Ten days prior to expiration user will see message on home screen stating how many days left to change password
  - Click on your name in the top right corner and click on Edit Password if you choose to change your password before it expires.
  - If password is not updated before the ten day countdown has expired the next log in the user will be prompted to update the password before logging in.

Message Board

- Message Board is used by Program administrators and/or TD Bank to post important messages to users such as important phone numbers, system outages, internal memos etc.

- Click View on the home screen (1) to see the message details or click on the Message icon (2) at the top to view all message details.

Account Activity

- Summary – Provides real time account balance and last statement cycle balance.
  - Current Balance reflects transactions that have posted for the current statement cycle.
  - Available to Spend reflects transactions that have posted for the current statement cycle as well as any authorizations that are still pending.
  - Credit Limit reflects your allotted credit limit for each statement cycle.
  - Summary of Last Statement will show your statement balance from the previous cycle. This information will be available to you the morning after each statement close.

Transactions

- Transactions – Provides cardholder transaction history for current cycle and previous six months.
  - This does not include pending Authorizations and Declines, please contact program administrator for further assistance regarding this information.
  - This information can be exported into Excel. You would need to choose Excel in the Download Format dropdown menu and click on Download.
  - You can only view back 6 months worth of history on this screen but you can view 24 months worth of history by running a Transaction Report through Standard Reports.

Statements

- Statements – Provides last six months worth of statements of cardholder's account
    - Adobe Acrobat Reader Required
    - Click on the PDF symbol to open your statement
    - You can only view back 6 months worth of history on this screen but you can view 24 months worth of statements by running a Statement of Account Report through Standard Reports.

Manage Accounts

- Provides information linked to the card account such as address, phone number(s), email address, expiration date etc.
  - Phone numbers can be updated at anytime. Always a good idea to include the phone number(s) where you are most luckily to be reached including after hours or on the weekend. These phone numbers are used by the fraud group to reach out regarding any questions they may have on the account.
  - Maintenance submitted on this page (Phone numbers and Date of Birth are real-time changes)
  - If further maintenance is needed to the account such as credit limit change, name or address change etc. please contact your program administrator for assistance.
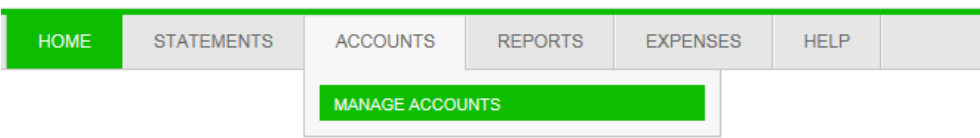
17
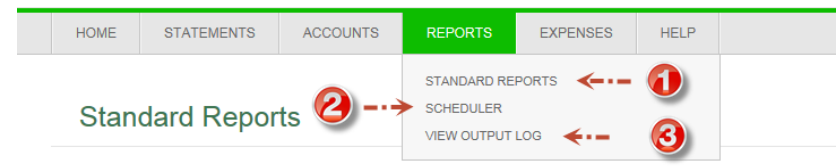
Standard Reports

- 1. Standard Reports are available to users. Reports can be downloaded in a variety of output formats that best fit your needs.

- Sample reports are available to be viewed. These samples provide a description of items found in the reports.

- These reports provide twenty-four months of cardholder history.

- User will receive an email when report is ready to view within the output log.

Standard Reports

Click the report link to run or schedule the report.

Run	Schedule	Sample	Delete	Report Name	Number	Category	Description
		🔍		Statement of Account Report	1200	Account	List of transactions sorted and grouped by account holder for use while reconciling expenses
		🔍		Statement of Account Report with Fuel Purchase Detail	1240	Account	List of transactions grouped and subtotaled by fuel transactions and non-fuel transactions
		🔍		Transaction Report	1710	Transaction	Detail or summary of all transactions made by account holders
		🔍		Expense Report	3120	Expense	Expense report
		🔍		Merchant Report	6100	Merchant	Detail or summary of all transactions sorted by selected merchants

Report Scheduler

- 2. Users can schedule reports to automatically run on a daily, weekly or monthly basis.

View Output Log

■ 3. Once a report has been created, either manually or by the scheduler, the user will receive email notification alerting them that report is ready to be viewed in their Output Log.

  – Your Output Log can be found under the Reports tab (1).
  – You will see the status as Waiting when you first run the report. To update the status you can click on Refresh Status (2).
  – Once the file is ready you'll need to click on the Download File icon (3).

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- **Expense Module**
  - View Transactions

  Pages 22-23

- **Expense Reports**
  - Auto Generate Details
  - Editing Expense Report
  - Completing Allocation Coding
  - Splitting a Transaction
  - Adding Receipts (Optional)
  - Submitting the Expense Report

  Pages 24-32

- **Manage Expense Reports**
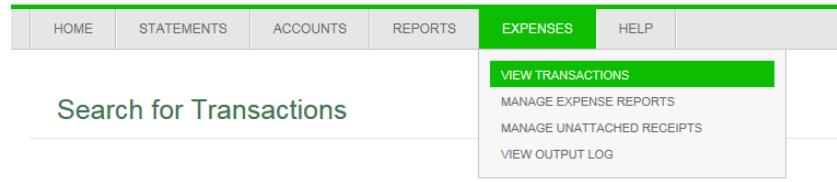 - Viewing outstanding and completed Expense Reports

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TD Commercial Plus Card Online
Expense Module

View Transactions

▪ When searching for a transaction, user must specify a date range for the transaction. Options for additional search criteria can be found under the Advanced Search tab. Specifying additional criteria can be useful when choosing a date range that contains numerous transactions.

Viewing Transactions

- Search results will provide transactions and merchant/transaction details when available.

  - Please note these are hard posted transactions, if you need to view or have questions regarding pending and/or declined authorizations please contact your program administrator.

- Your expense report will automatically be generated for you. The report will create when your first transaction is posted for any given statement cycle.

- When each cycle ends, you will receive an e-mail notification letting you know that your expense report is ready to submit.

- You do not have to wait until the cycle closes to edit your expense report. You can code your transactions at any time. The system will not allow you to submit your report until the cycle has closed.

There are 2 different ways you can access your expense report.

1. Home Screen>My Tasks>Click In Progress

2. Go to Expenses>Click Manage Expense Reports

- Click on the Details button to open the Expense Report

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- Changing allocation codes can be done simply by clicking on the box next to the field. A listing will appear so a valid code can be selected. User can also manually key in the coding which will be validated to ensure it is a valid code for the account.

- Allocation codes have been provided by the program administrator, any discrepancies should be reported to them for correction.

- Transaction descriptions are required (example – Office Supplies)

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Splitting a Transaction

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- Transactions can be split multiple times by amount or percentage but must equal back to the original transaction amount.

- This can be completed by clicking the solid dot under Split Status
  - Choose the method you would like to use (Split by amount or Split by percent)
  - Enter the number of splits needed and click Go
  - Enter your allocation information for each split portion
  - Click Save and Return

	Remove	Delete	Split Status	Detail	Date Posted ▲	Date Occurred	Billing Amount	Merchant Name	Description	FUND (10)	AGENCY (3)	UNIT (4)	SUB UNIT (2)	OBJECT (4)
☐	⊖	💳	●	•••	2/10/2017	2/8/2017	$251.93	WB MASON		038	18B	1052	01	5602

←Back to Search

Split Transactions [?]

Date Posted: 2/10/2017
Date Occurred: 2/8/2017
Billing Amount: $251.93
Merchant Name: WB MASON

Method:
○ Split by amount   ○ Split by percent   [?]
Number of splits   **Add splits**
2   [   ]   **GO**   [?]

[SPLIT EQUALLY] [?]   [ADD SPLITS FOR LINE ITEMS] [?]
Running total: $0.00   Balance remaining: $251.93

Description	Personal	Disputed	Mapped	Split Amount	Split Percent	FUND (10)	AGENCY (3)	UNIT (4)	SUB UNIT (2)	OBJECT (4)
	☐	☐	No	0.00	0.00%	038	18B	1052	01	5602
	☐	☐	No	0.00	0.00%	038	18B	1052	01	5602

[SAVE AND RETURN]   Update Split Amount   Start Over [?]   Unsplit and Return [?]   Cancel

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Attaching receipts online is optional

If you are not attaching receipts online please still complete the manual process

- The system allows you to upload your receipts from your computer into your expense report.

- To upload your receipts click on Manage Receipts>Upload Receipts>Browse

- You will browse for the file on your computer. The file must be in .pdf, .jpeg, .tiff, .gif, or .png format and cannot be any larger than 5 megabytes. You can upload as many files as needed into your report.

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- You can also add receipts through your mobile device. When accessing the site through a mobile browser, you need to click on Upload Receipts from your home screen.

- When you click on Upload Receipts the site will ask if you want to access your camera (if you still need to take a picture) or your photo gallery (if you have already taken a photo)

- After the receipts have been uploaded you can find them within your expense report under Manage Receipts> Available Receipts.

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At the bottom of your screen you will see the option to Submit, Save, Cancel, and Print Expense Report.

Submit – This will allow you to complete your report and send it to your approver. Once report is submitted you will no longer be able to edit the expense report.

Save – This allows you to save your progress and come back to submit at a later time.

Cancel – This allows you to cancel any changes you have made since opening your report.

Print Expense Report – This allows you to print your report in PDF format. System will allow you to print the expense report with or without the attached receipts.
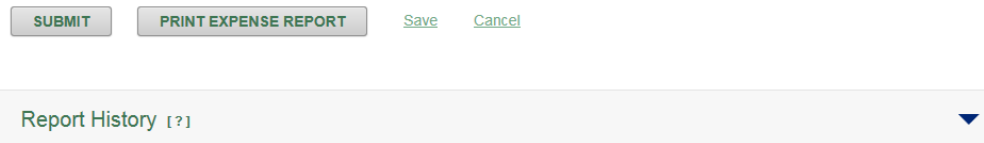
TD Commercial Plus Card Online
Submitting Expense Report Cont'

- When your report is complete, click on Submit at the bottom. If there are no errors, you will be given the opportunity to choose the approver you are sending your report to.

- If you receive errors when you click submit, the system will highlight the fields that need correction prior to submission.

- Once report is submitted, your selected approver will receive an email alerting them of pending expense report to be reviewed.

- You can access previous and outstanding Expense Reports by going to Expenses>Manage Expense Reports.

- You will be able to see the status of all reports in progress. It will show under in progress if it is; pending approval, un-submitted, or incomplete.

- To view the Expense Report – click on the three dots under details.

- Once your report has been approved, you will then see this under Recently Approved. You can view recently approved reports for 30 days.

- If you need to view reports further back then 30 days, you can run the Expense Report under standard reports, here you can view reports up to 24 months.

- **Unique Spending**
  - Travel Notes
  - Out of the Ordinary Spending Pattern
  - Page 35

- **Disputing a Charge**
  - Page 36

- **Resetting Card PIN**
  - Page 37

- **Important Phone Numbers/State of Maine Program Administrators**
  - Page 38

Unique Spending

It is always a good idea to have travel notes added to the account prior to any out of the ordinary travel or spend. Travel notes are precautionary to alert our Risk team of out of the ordinary activity on an account.

- Travel Notes can be added 24/7 by following the below steps:
  - Dial 877-253-4558
  - Press option 2 – All other inquiries
  - Enter the 16 digit card number followed by the # sign
  - Enter the last four digits of your SSN followed by the # sign
  - Enter you DOB as follows MMYY followed by the # sign
  - Select Option 4 to add travel notes
  - Please have ready the dates you will be traveling and where you will be traveling to
  - We ask you do not call travel notes in more than a week prior to leaving

- Out of the ordinary spending pattern:
  - If you will have transactions or spending pattern that is out of the ordinary for your card, it is also a good idea to notify the fraud group
    - Examples: Large Dollar Transactions, Repetitive Merchant Transactions, Outside the normal spend area.
    - Example: If you have one person booking hotel rooms for 5 individuals for the same conference, the hotel may complete 5 authorizations on the card for the same amount, one for each room. This could be flagged suspicious.

Disputing a Charge

- If you see a charge on your account that does not belong to you or if a merchant has charged you incorrectly; you will need to contact our fraud group. You can dispute a charge up to 60 days from the date the transaction was completed.

- To reach our fraud group:
  - Dial 877-253-4558
  - Press option 2 – All other inquiries
  - Enter the 16 digit card number followed by the # sign
  - Enter the last four digits of your SSN followed by the # sign
  - Enter you DOB as follows MMYY followed by the # sign
  - Select Option 2 to speak with a fraud agent.

- Once your dispute is opened, our fraud team will mail you a Declaration of Fraudulent Activity letter. This letter should be received within 7-10 business days. The form must to be signed and sent back to our fraud group. The letter can either be mailed, faxed, or e-mailed in.

- If you have fraudulent activity on your account the fraud agent will verify previous activity with you to ensure all fraudulent transactions are reported. This may also result in your card being blocked and transferred with a new card being shipped to you.

Resetting Card PIN

- What if you have forgotten your PIN?
    - Dial 877-253-4558
    - Choose Option 2
    - Enter 16-digit card number
    - Enter the last four digits of SSN followed by the # sign
    - Enter DOB as follows MMYY followed by the # sign
    - Choose Option 2 to Reset PIN
    - Enter a 4-digit PIN
    - Re-enter the 4-digit PIN

- You can reset your PIN 24/7 and is a real time change.

- If a PIN is entered incorrectly into a Chip enabled terminal more than three times, the Chip on the card will be deactivated. The PIN will need to be reset prior to the card being used at a Chip enabled terminal using the process outlined above. The Chip will be reactivated during the next transaction completed at a Chip enabled terminal.

- Note: Cardholders may be prompted to enter the new PIN multiple times during the purchase and sign for the transaction before the old PIN is cancelled and the new PIN is linked to their card.

TD Commercial Plus Card Online
Important Phone Numbers

Cardholder Support Line
877-253-4558
24 Hours a day
Report card Lost/Stolen
Reset PIN
Dispute a Transaction
Report Fraud
Follow up on a Fraud Case
Report upcoming Travel

International Fraud Number*   706-641-6564
*For use when travelling abroad

Card Activation
877-701-0062
24 Hours a day

■ **All online system and card related questions should be directed to your Program Administrator.**

Procurement Card Administrator (PCA)
Sue Garcia, Div. of Purchases
E-Mail: Sue.H.Garcia@maine.gov
207-624-7338 - Office
207-624-7340 - Purchases' Main Line
207-215-7807 - After Hours/Weekends

Secondary Procurement Card Administrator (PCA)
Chad Lewis, Div. of Purchases
E-Mail: Chad.Lewis@maine.gov
207-624-7330 - Office
207-215-3169 - After Hours/Weekends