Bank of America Works

Cardholder Guide

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***This guide gives brief step-by-step instructions for required tasks performed within the Works application for cardholders.***

***All charges must be approved by the cardholder and approver in order for monthly cycle limits to be restored and to follow an appropriate audit trail.* Funds from transactions not signed off by the end of the billing cycle decrease the Cardholders available credit for subsequent billing cycle(s) and will NOT restore to the account until each transaction is reconciled and approved by both the cardholder and the approver.**

***In an ideal situation, the cardholder should login, review, make changes and approve.* Cardholders are encouraged to sign off on transactions throughout the month instead of at the end of the cycle. *Then, the Approver should login, review, make changes if still needed, and approve.***

# Bank of America Works Link

<https://payment2.works.com/works/home>

# Initial Log In and Set up

Works will send a system generated email to the employee’s state email address. From the initial email, each user will be prompted to create a password and specify security questions and answers that will be used to validate the user’s identity if the user forgets the password. Your user ID is in the welcome email

Click the **first link** in the email message to open the internet browser to the specified web site. An Initial Security Check screen prompts the user to enter an **email address**

1. Enter **email address**
2. Click **OK**.

Note: The Initial Password Setup screen allows the user to create a password and answer three required security validation questions to provide additional security for the user’s account. Answers to the security questions must be provided for a user to reset a password in the future.

1. Enter a password in **New Password**
2. Enter the same password in Confirm Password.
3. Select a question from each Question drop-down menu.
   1. Enter an **answer** in Answer **1**
   2. Enter the **answer** again in **Confirm 1**.
   3. Continue to select and answer two additional security validation questions.
4. Click **OK**

# Logging In

1. Enter email address in the Email field.
2. Enter Login Name
3. Enter Password
4. Click Login

# Logging Out

From any screen in Works, click Log Out  link in the upper right hand corner of the screen

# Works Overview

You have three screen choices, **Home**, **Expenses**, and **Reports**. The Home screen is a summary of your account and shows what actions you need to take.

The first screen that you see in Works is your **Home** screen. It will show you the actions that you need to perform (**Action Items**) and a summary of your card (**Accounts Dashboard**). Any **announcements** added by your Program Administrator will also be on your Home screen.

**Home Page -** From the Home page, Cardholders can check the Action Items section for outstanding task that require action. To perform a specific task, click **Current Status** to link to the corresponding detail or work screen. Click the Account ID under the Accounts Dashboard section to access links to View Full Details or View Auth Log

**Navigation Shortcuts**

In the top-right corner of every screen in Works are icons that can be used either as shortcuts to move throughout Works or can provide users with helpful information.

* **My Profile –** to access personal information on the User Details screen. On the User Details screen, the user can view name, email address, Login Name, and password. The user can also view assigned roles and group permissions, as well as reset passwords
* **Help  –** to access online help regarding functions and features for a specific screen.
* **Contact Us  –** to access telephone and email information for Cardholder Support Services, including Customer Service and Card Activation Assistance.

**Action Items**

The Action Items section shows items requiring your attention and reports that are ready for download. The “Acting As” column indicates your role for that required action. Click “Pending” to go to the screen with transactions that are outstanding (pending your signoff).

**Accounts Dashboard**

The Account Dashboard section shows:

* **Card Account** – name of cardholder and the card verification number which will be required to activate your card and/or get a PIN number
* **Credit Limit** – monthly cycle limit
* **Current balance** – total of posted transactions
* **Available spend** – amount available to spend, including charges authorized but not fully funded.
* **Available credit** – amount of credit remaining for billing cycle
* **Account ID** – last 4 digits of card number

**Expenses** allows you to review your transactions and store receipts.

**Reports** will allow you to run a report on your current spend and the Monthly Billing Cycle Log

# Breadcrumb Trail

Shows the series of options you selected to arrive at the information displayed on a screen. The breadcrumb trail displays on every screen as you move throughout Works. In some cases you are able to click and go back to the previous screen

# Reconciling Transactions

## Allocate/Edit a Transaction

1. On the **Home Page** under **Action Items>Current Status**, click on the **Pending** link.
2. Click the **Document** (transaction number), select **Allocate/Edit** from the dropdown menu
3. Edit the **Description**. Delete the current description (which is the vendor name) and replace with a **brief description** of what was purchased
4. **Allocate/Edit GL Segments**, if applicable, *if not, skip to #5*. **LaGov** agency cardholders **must allocate** GL 01 – GL04, GL05-GL08 are not required by if applicable to the transaction must be allocated. LaGov GL Segments:
   * **GL01** - Business Area (required)
   * **GL02** - Cost Center (required)
   * **GL03** - Fund (required)
   * **GL04** - GL Account (required)
   * GL05 – Grant
   * GL06 - WBS Element
   * GL07 - Internal Order
   * GL08 - Function Area

Click on the **GL segment**, from the dropdown select the allocation code for your transaction

1. **Review Tax Status**, if Works shows taxes applied and taxes do not appear on the receipt, flag transaction back to cardholder to make the change in Works showing no taxes

## Dividing a Transaction Allocation

Individual transaction can be expensed to more than on GL string (split coding). The divided transaction displays as multiple transactions within the screen. If using this function you must edit the dollar amounts so that the allocated amount equals the purchase amount. The original transaction number is retained with a letter assignment for each divided entry.

1. Click on the **TXN number**
2. Click Allocate/Edit
3. Select **Divide**
4. Enter the number of transaction lines to be created
5. Select an option from the value dropdown

* *Amount* – Distributes the transaction amounts by dollar amount
* *Percentage* – Distributes the transaction amounts by percentage

1. Enter the dollar amount or percentage to be distributed amount each line
2. Click **Ok**

## Attach Receipts/Supporting Documentation

1. From the **Pending Sign 0ff** tab, click the **transaction number**, from the dropdown, select **Manage Receipts**
2. Click **Add**, select **New Receipt**
3. Click the **Browse** button and select the imaged receipt that matches your transaction. NOTE- imaged receipts must be prepared and saved prior to attachment to Card transaction in WORKS. Receipt date and description and description are required fields.
4. Locate File, click **Open**
5. Enter **receipt date**, **brief description** of purchase, click **OK**
6. Added Receipt **confirmed**, click **Close**

## Remove Receipts/Supporting Documentation

1. From the Pending Sign 0ff tab, click the **transaction number**, from the dropdown, select **Manage Receipts**
2. **Check the box** next to the receipt line, select **Remove**
3. Confirm removal of the receipt, click **OK**
4. Click **Close**

## Storing Documents for Multiple Use

If you have multiple transactions posted that are tied to the same document i.e. purchase order, travel authorization, conference, etc.), you can upload the documents once and select the file from your stored documents.

1. Click **Expenses** > **Receipt**
2. Click **Add**
3. Click the **Browse** button and select the imaged receipt that matches your transaction. NOTE- imaged receipts must be prepared and saved prior to attachment to Card transaction in WORKS. Receipt date and description and description are required fields.
4. Locate File, click **Open**
5. Enter **receipt date**, **brief description** of purchase, click **OK**
6. Added Receipt **confirmed**, click **Close**

## Adding a Stored Receipt to a Transaction

Follow the Steps for Attach Receipts/Supporting Documentation above, except at step 2 select **Stored Receipt**

## Sign off on Transaction

Transaction sign off can be accomplished individually or in mass.

### Sign Off Individually

There are two ways to sign off on individual transactions

**Option 1**

1. From the **Pending Sign-Off**, click on the **transaction number**, from the dropdown select **Sign Off**.
2. Enter **Comments**, click **OK**
3. Sign Off **Confirmed**
4. Clicking on **View Details** for the confirmation to see details of the signed off transaction, click OK to close the details screen

**Option 2**

1. From the **Pending Sign-Off**, **check the box** next to the **transaction**, click **Sign Off**
2. Enter **Comments**, click **OK**
3. **Sign Off Confirmed**. Note: Clicking on View Details for the confirmation to see details of the signed off transaction, click OK to close the details screen
4. Clicking on **View Details** for the confirmation to see details of the signed off transaction, click OK to close the details screen

### Mass Sign Off on Transactions

1. From the Pending Sign-Off, **check the box** next to the **transactions**, click **Sign Off**
2. Enter **comments** for all transactions, click **OK**
3. Confirmation Screen appears

***Note: To sign off on all transactions pending transactions select the check box in the header column, click Sign Off, if selected transactions are more than appears on the screen, you can expand the number of transactions to view, see Expand Number of Transactions to View***

## Transaction Sign Off Failed

1. Click **View Details**
2. Failure Action Details shows **result for transaction failed**, click **OK**, make corrections to transaction, and follow sign-off steps above.

# Expand Number of Transactions to View

1. Click the dropdown **show per page,** select the **number** of transactions to view
2. All transactions in the range appear

# Managing Flagged Transactions

Flags indicate transactions needing attention. Once the transaction is reviewed and action taken, the flag can be removed. A comment must be entered before a flag will be removed from the transaction.

1. Click on the **Transaction**, from the dropdown select **Remove Flag**
2. Enter **Comments, c**lick **OK**

# Billing Cycle Log

1. Under Shared, select **Billing Cycle Purchase Log**, click **Run/Modify**
2. Review the **post date** to confirm the correct log is being printed

To adjust the date

1. Click the **calendar Icon**
2. Adjust the **date**, click **OK**

*Note: Billing cycle for Card begins on the 6th and ends on the 5th, the Travel card begins on the 8th of the month and ends on the 7th of the month.*

1. Confirm **Output Format** is **PDF**
2. Click Submit Report

# Viewing Declined Transactions

1. Under **Accounts Dashboard**, click on the **Account ID**, from the dropdown, select **View Auth Log**

Authorization Log appears showing the results (Authorized or Declined) and reason for declines.

Note: This screen also shows your current balance and available funds

## Common Decline Reasons and what you should do

1. **Authorized** means the transaction has been authorized to process
2. **Declined by Score 1:**

**Problem:** These charges appear fraudulent and Bank of America has placed the card on hold.

**Solution:** Call BOA at the number on the back of the PCard to verify recent activity on the account.

1. **Watch:**

**Problem:** The bank has placed vendor on a list to Watch for potential fraud. Call BOA at the number on the back of the PCard to verify recent activity on the account.

**Solution:** Call BOA at the number on the back of the PCard to verify recent activity on the account.

1. **Bank Request: Fraud Strategy 1:**

**Problem:** Bank has flagged as potential fraud. Call BOA at the number on the back of the PCard to verify recent activity on the account.

**Solution:** Call BOA at the number on the back of the PCard to verify recent activity on the account.

1. **Not Enough Available Funds**

**Problem:** Your balance can be reduced by charges that have authorized but not yet posted, unreconciled charges from previous cycles or having spent all of your funds for the cycle.

**Solution:** Both you and your approver must sign off on any pending transactions. If you have reached you monthly credit limit, reach out to your program administrator.

1. **Invalid or Bad PIN** –

**Problem:** Incorrect PIN was entered at the point-of-sale

**Solution:** PINs are established by the Cardholder. PINs can be checked in the BOA Payment Center.

1. **Individual MCCG is Excluded**

**Problem:** The MCC the merchant is using is not allowed based on your card profile.

**Solution:** Reach out to your Program Administrator. An exception may be required from the Office of State Travel

1. **Account Standard Limit is Exceeded** –

**Problem:** The cardholder attempted a purchase that exceeds the single transaction limit or monthly credit limit,

**Solution:** Reach out to your Program Administrator.

1. **Card Activation**:

**Problem:** Your Pcard has not be activated with Bank of America

**Solution:** Activate the card in BOA Works, ask your Program Administrator to activate the card or contract the number on back of the card

1. **Card Expired**:

**Problem:** The account the customer used for the attempted transaction is on an expired card

**Solution:** Reach out to your Program Administrator to check the status of the replacement card. If a CBA account have the Program Administrator reach out to Bank of America to get the expiration and CVV (3 digit security code)

1. **Closed Account**:

**Problem:** The account is a closed

Solution: Reach out to your Program Administrator

1. **Invalid CVV2 or CVC2** –

**Problem:** The three digit CVV code on back of the card has been entered incorrectly

**Solution:** Verify the 3 digit number on back of the card. If a CBA account have the Program Administrator reach out to Bank of America to get CVV (3 digit security code)

# What if taxes appear on the transaction in Works, but the receipt does not show taxes?

Taxes can be removed in Works, see the instructions under allocation/edit above

# Where do I find the address for my account?

1. Under **Accounts Dashboard**, click on the **Account ID**, from the dropdown, select **View Full Details**
2. Click the **Address** Tab

# Where do I find the Verification ID?

(This is needed when resetting your Pin number)

1. Under **Accounts Dashboard**, click on the **Account ID**, from the dropdown, select **View Full Details**
2. Click the **Account** Tab

# Where do I find who my Approver is in Works?

1. Under **Accounts Dashboard**, click on the **Account ID**, from the dropdown, select **View Full Details**
2. Click the **Cardholder** Tab, if more than one approver is listed in Works, click **Group Approver List**
3. If more than one approver, click **OK** to close

# How can I find my current available credit?

From the Home Scree, Accounts Dashboard, review your Credit Limit, Current Balance, Available Spend and Available Credit.

* **Credit Limit-** the maximum spend allowed on the account during the month
* **Current Balance** – the sum of pending or not signed off transactions
* **Available Spend** – maximum amount that is available to spend, funds from transactions not signed off on are reflected in this total
* Available Credit – maximum amount that can be spend on the account in the remaining billing cycle.

# How can I locate a transaction that is waiting on my approver to sign off on?

1. Click **Expenses** > **Transactions** > **Cardholder**
2. Click the **Signed Off** tab

* AH – Cardholder - Required
* APR – Approver - Required
* ACT – ACT – May be required by your agency

If the AH or APR are in () that means the transaction auto-signed off – you will need to get with your Program Administrator to investigate why the transaction was auto signed off.

Note: You may need to adjust the dates

To adjust the date

1. Click the **calendar Icon**
2. Adjust the **date**, click **OK**

*Note: Billing cycle for Card begins on the 6th and ends on the 5th, the Travel card begins on the 8th of the*

# How do I establish a PIN number?

When an Cardholder receives a card, instructions are provided to log into the website provided by the bank to establish a PIN. The website will guide the Cardholder through the steps for establishing the PIN. As part of the activation process, an Cardholder will need to provide key account information, such as:

* Verification ID assigned by your organization
* Phone number on file for their account
* Zip code on their billing statement

# Report Lost or Stolen Card

The Program Administrator or the Cardholder should directly report to Bank of America at 888.449.2273 when a card is/lost stolen. When the card is reported lost/stolen directly to Bank of America, the bank flags and closes the current account to issue a new account to the Cardholder. All attributes of the previous account remain associated with the new account. Only the account number will change. The banks actions are documented in Works.

# Disputing a Transaction

You should first make good faith efforts to settle a claim or dispute for purchases directly with the merchant. A transaction can be disputed with Bank of America within 60 days. Taxes are not disputable. To dispute a transaction, the Cardholder or Program Administrator will need to contact BOA directly and file the necessary documentation. Transaction should never be disputed within Works. A dispute form can be located at [www.doa.la.gov/media/5myhukaw/dispute.pdf](http://www.doa.la.gov/media/5myhukaw/dispute.pdf)