GRAM Credit Card System
Create Cardholder Statement Packet

Monthly Statement Notification

- Cardholders receive an email from “Online Reporting < sdg2@mastercard.com>” at the beginning of each month. The email includes an attached PDF file of the most recent Account Statement. You will need your GRAM Report Password to open the file (this is not the same as the login password). Once the PDF file is open, print a copy and, if you wish, save a copy to your desktop.

- You may also obtain your monthly statement directly from the GRAM website. After logging in, under the *“Account Activity”* menu, choose *“Account Statements”*, and then click on the statement month to open. If you have not logged in for more than 60 days GRAM inactivates your account. If you cannot login, send an email to bmc_creditcard@brynmawr.edu or call the credit card administrator at 610-526-5258. The only information needed in your email is to request your GRAM account be reactivated. Please do not include in your email your User ID, passwords, or security responses.

Review Statement Transactions

- Review purchases on the statement for accuracy. If there is a purchase you did not authorize, please dispute the charge with Bank of America immediately by calling customer service at 1-888-449-2273 (the number is also listed on the back of the card).

- Match original, detailed receipt(s) to each purchase on the statement. If you do not have the original detailed receipt, write “No Receipt” next to the transaction.

- Although personal charges are against College policy, mistakes sometimes happen. If you inadvertently made a personal purchase with your College credit card, write “Personal” next to the transaction. Reimburse the College for the expense by personal check attached to a Cash/Check deposit form and the statement.

Provide Transaction Descriptions

A description must be written next to each expense on the statement. The card allocator will use the description to enter required information in GRAM. The GRAM description field is limited to 60 characters, so you are encouraged to use standard abbreviations and to offer detail that is not obvious from information on the statement. As already noted, if there is no receipt or if the expenditure must be reimbursed to the College, indicate so in the description.

- Purpose: The reason for the expenditure is especially important. Examples include, “Faculty search”, “Field Trip”, “Conference XYZ”, “Research”, “Recruiting”, ”Membership”.

- Service or item purchased: For example: “gas for van#15”, “registration”, “lunches for field trip”.

- Location or destination: Indicate the city/state/country when the transaction involves travel or the statement description is not self-explanatory.

- Person(s): When the expense is for someone other than the cardholder, provide the names or number of the person(s) covered by the expense.

- Date: If the transaction is for a future event, such as conference registration or travel, provide the date of the upcoming event.

Examples of complete descriptions:

- "Dinner-guest speaker J.Doe, self, 2 faculty, 2 students" For this example, the name of the restaurant and date of the transaction are recorded on the statement and are not needed in your description.

- "Presenter at XYZ Conf Atlanta Oct.2016". This description would be appropriate for an airline tickets booked in advance for conference-related travel.

- "No Receipt- research publ "Short Title" XYZ Conf Atlanta". This description provides the purpose for the purchase and detail that would have been on the missing receipt.

- "Personal expense-check and deposit slip attached".

Provide Account Numbers

- Budget distribution for each transaction occurs in the GRAM system. Write account number instructions next to each transaction on the statement. For example, if you want to charge a specific research grant, write the 5-digit project number or description next to the transaction. If it is a departmental expense, write the 5-digit department number or department name. Depending on your own department's practices, you may need to provide the entire 16-digit account number (Fund-account code-department-project).

Assemble and Submit Statement Packet

- Staple all receipts and other documentation to the statement. If there were any personal charges, your check and Cash/Check Deposit form should be attached to the packet. Sign and date the statement on the bottom of the last page.

- Give packet to the allocator for your credit card (typically the department administrative assistant). The credit card packet should be completed within a week of receiving the statement notification email. The full schedule for monthly processing is listed on the Finance-Purchases and Payments-College Credit Card webpage.

Process Status Emails

- Throughout the allocation process you may receive status emails. In most cases, the allocator will take appropriate action, which may include consulting you about specifics for an expense. If an expense is not approved, you will receive a status email and your card approver or allocator will contact you.