Cash Access While Travelling

To withdraw cash from an ATM:
- The four-digit PIN that was set during card activation is required
- The maximum dollar amount per withdrawal varies by the ATM
- The maximum number of withdrawals from an ATM in one 24 hour day (Midnight – 11:59 PM) is five

To withdrawal cash from a bank (also known as a credit card cash advance):
- A valid photo ID is required
- The maximum dollar amount per withdrawal is limited to $1,000 per transaction
- There is not a maximum number of withdrawals set by M&T, but this can vary depending on the bank
  - For example, if $5,000 cash is needed, it is possible to take five $1,000 cash advances one after the other

Things to keep in mind while travelling:
- Different countries have very different rules and accessibility to cash
- P-Card Administration recommends researching this issue prior to departure

If a large sum of cash is needed:
- Use an ATM and take the maximum allowed amount up to a total of five withdrawals per day
- Go to a bank and withdraw money in $1,000 increments up to the maximum allowed by that bank
- Please note that when withdrawing more than $9,999, in the USA, there are special rules, regulations and paper work that must be complied with; other countries may have similar rules
- If there are co-leaders on the trip, it is best to have one leader take half of the needed money and the other leader take the other half

If the maximum number of withdrawals the bank allows has been reached before having enough cash:
- Use a combination of ATM withdrawals and bank withdrawals
- Go to a different bank to make more withdrawals
- Come back to the same bank later in the day or the next day to make additional withdrawals

M&T Bank Contact Numbers (Printed on the back of the P-Card)

Within the US 800-443-8671
Outside the US & Canada 716-635-4152

It is also possible to call the operator and ask to be connected to M&T via a COLLECT CALL

M&T can provide account information, for example, the remaining balance. Remember, M&T will ask for the first five digits of the cardholder’s “social security number” which is actually the employee ID plus an additional zero (0) at the beginning.

Messiah College Contact Information

P-Card Administration 717-766-2511 Ext. 2211 – Monday through Friday

Emergency Contact Information:
Tracy Thomas (Office) 717-766-2511 extension 2211 or (Cell) 717-448-4737

Please feel free to call any time of the day or night. We can assist with credit, single transaction or cash limit increases, as well as, many other issues. Changes can be applied instantly and take effect immediately.