

Different countries have very different rules and accessibility to cash. Purchasing Card Administration recommends researching this issue prior to departure.

Test PIN prior to travel:

- Prior to departure, please test the PIN by making a \$20.00 withdrawal from an ATM.
- The money can be used for trip related expenses and will be reconciled on the Cross Cultural Reconciliation Form.

To access cash from an ATM:

- ATM machine must display the VISA logo
- Four-digit PIN set during card activation is required
- Maximum dollar amount per withdrawal varies by ATM
- Maximum of five withdrawals can be made from an ATM in one day (Midnight 11:59 PM)
- Each ATM withdrawal incurs two fees one for withdrawing cash and an ATM terminal fee
- Link for Visa global ATM locator http://www.visa.com/atmlocator/index.jsp?country=US#(page:home)

To withdrawal cash from a bank (also known as a credit card cash advance): This option may not be available in all countries. Please research options prior to travel.

- Valid photo ID required
- Maximum of \$1,000 can be withdrawn per transaction
- Maximum number of transactions varies by bank

To withdraw large amounts of cash (please note that when withdrawing more than \$9,999.99, in the USA, there are special rules, regulations and paperwork to be completed; other countries may have similar rules)

- Use a combination of ATM withdrawals and bank withdrawals
- Use multiple banks
- Make additional withdrawals later in the day or the next day
- Use both co-leaders' P-Cards

## **M&T Bank Contact Information**

Within the US 800-443-8671

Outside the US & Canada 716-635-4152

Travelers may also call the operator and ask to be connected to M&T via a COLLECT CALL to the 716-635-4152 number if necessary. These phone numbers are also listed on the back of the Purchasing Card.

M&T can provide account information, or assist with lost/stolen cards or declined transactions. M&T will ask for the first five digits of the cardholder's social security number. Please remember this is actually your employee ID number plus additional zeroes (0) at the beginning to make it nine digits. (Example – employee ID number 1234567. Add two 0s to make it 001234567. First five digits 00123.)

## **Messiah College Contact Information**

Purchasing Card assistance is available 24 hours per day, 7 days per week while you are traveling. Changes can be made quickly and take effect immediately.

Purchasing Card Administration 717-796-1800 Ext. 2211 – Monday through Friday pcard@messiah.edu

Emergency Contact Information: Steph Sechrist (Office) 717-766-2511 Ext. 2211 or (Cell) 717-745-7462 pcard@messiah.edu