

# Huntington Credit Card

## New User Guide

**To activate and begin using your new corporate credit card, please do the following:**

- **Activate Card, Set PIN, Sign Back of Card**- Call the toll-free number on the sticker to activate your new card. Make sure you choose a PIN you can remember – ***you will be asked for your pin*** on some transactions! The merchant determines whether a PIN is needed for a transaction. Financial Services cannot look up or reset your PIN for you; so please remember your PIN. Sign the back of the card with a ball point pen.
  - Your credit limit will be displayed at the top of the mailer. If you need your credit limit increased either temporarily or permanently, please contact Accounts Payable.
  - Calvin does not allow cash advances on our cards. This means you cannot use the card to withdraw money at an ATM. If you need cash or foreign currency, please contact Financial Services and we can discuss options.
- **Update Recurring Transactions for Your New Card Information**
  - **Update your Calvin Travel profile for the new card (if you still use CWT)** – <https://www.mycwt.com/>
    - See additional instructions at the end of this document
  - **Update frequently used websites** – Update any saved billing information online for the new card
  - **Update other vendors** – Contact offline vendors and provide the new card information as necessary
- **Submit expense reports for all credit card transactions in a timely manner** – Expense reports for Huntington credit card transactions are now submitted via Workday using the Create Expense Report task. Receipts are required for all transactions.
  - For **detailed instructions about how to submit your expense report** and receipts, including information about how to save receipts via the Workday Mobile app, please see the [Workday@Calvin job aid library](#).

### Other Important Information

- Calvin University is a **tax-exempt organization**. This means that the university does not have to pay sales tax on most purchases. There should be a sticker on the back of your credit card with Calvin's tax ID number: 38-3071514. *Please inform vendors of the university's tax-exempt status and provide this number to avoid paying sales tax on purchases.*
- **Notify Huntington PRIOR to traveling or making online foreign purchases** – Huntington has extensive fraud protection and monitoring on our credit cards. You *must* report travel dates no more than 30 days **prior** to traveling (e.g., call in December for January travel); otherwise, your purchases may be denied. **This is especially important for international travel – please call before your trip.** or making an international purchase
  - Travel notifications are only good for 30 days, so if you will be traveling for a longer duration you will need to make recurring notifications.
  - You can call the customer service number on the back of your card and make a travel notification directly OR Huntington now allows administrators to place travel notifications on your behalf. You can simply email [accountspayable@calvin.edu](mailto:accountspayable@calvin.edu) with your name, the dates and locations of your travel and we will place that notification on your behalf.
  - If you are planning to make an international purchase, please call Huntington prior to doing so to report this intended purchase. You may still receive a fraud alert text, but this should help so it isn't automatically flagged as suspicious.

- Keep in mind that Huntington may call, text, or send email messages to confirm transactions when you are traveling out of the country. Please respond “Yes” if you get these messages to confirm you initiated the purchase and are traveling out of the country.
- **International Travel Alert:** For those people traveling to less developed countries and remote areas (such as parts of Africa and Asia) it is strongly advised to carry a VISA branded credit card as a backup card in case the Huntington Mastercard is not accepted. Some remote areas may not take Mastercard branded cards. Contact Accounts Payable if you are traveling to underdeveloped areas and we can assist with getting a backup card.

## Important Numbers & FAQs:

- **Calvin Financial Services - Accounts Payable:**
  - Email: [accountspayable@calvin.edu](mailto:accountspayable@calvin.edu)
  - Phone: 66128 (Julie Yonkers, jay3) or 67582 (Dave Noordhoek, dn28)
- **Huntington Customer Service:** (We suggest putting these numbers in your phone)
  - U.S. Customer Service: 1-866-643-4203 (Report Lost or Stolen Cards, etc.)
  - International Customer Service: 1-614-480-6522
  - Identity Theft: 1-800-627-8372

### What if I lose my card?

- Immediately call the Huntington phone number; they will cancel the old card and reissue a new one.

### What if there are fraudulent charges on my card?

- Call the Identity Theft or Customer Service number above. **You are responsible for your card.** Financial Services cannot help file fraud claims on cards issued with individual names. You will have to deal directly with Huntington to fill out all the required paperwork to dispute any fraudulent transactions. For department cards (those that don't have individual names on them), please contact Accounts Payable and we will assist with the process.

### What if Huntington calls me about suspicious activity?

- Your cell and office phone numbers, along with your Calvin email address, were provided to Huntington when your card was initially ordered. They may call, text, or email you about suspicious activity. Please respond and answer their questions so legitimate charges are allowed and fraudulent ones are blocked. Please inform Accounts Payable about any phone number changes.

### What if I forget my PIN?

- Call the customer service number above and follow the automated prompts to reset your PIN.

### Do I have to call Huntington prior to traveling?

- YES, you MUST contact Huntington within a 30-day window prior to your departure date, especially for international travel. (Example: For a Jan 1 departure date, call between Dec 2 and 31. You cannot call in Nov for travel in Jan.) If you do not notify Huntington of your travel, they may hold/block transactions until you have confirmed you are traveling. This is why Huntington requires your cell number at the time of card activation. Travel notices only last for 30 days; those traveling for longer periods of time should contact Accounts Payable.

**How do I avoid having the University pay sales tax on purchases?**

- Please inform the vendor that Calvin University is a tax-exempt organization and that our federal tax ID number is 38-3071514, which should be on the back of your card. If you need additional assistance, please contact Accounts Payable.

**How do I report my Huntington expenses and submit my receipts?**

- Create an Expense Report in Workday. For full instructions, including how to save receipts and submit expenses via the Workday Mobile app, see the [Workday@Calvin job aid library](#).

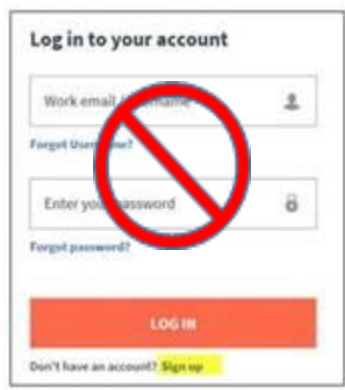
**What if I have questions about my Huntington card or need to increase my credit limit?**

- Simply email or call Accounts Payable, and we will help resolve your issue.

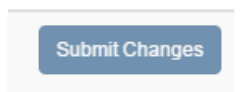
# Calvin Travel Instructions

## How to update your card information on myCWT

To update your credit card on your travel profile, go to <https://www.mycwt.com/> and follow these steps/screenshots: **If this is your first time using the portal you will need to SIGN UP (not log in).**



1. After you sign up, you will receive an auto-generated email with a link to “**activate account**”. Click that link to complete the process. Once you are logged in, on the homepage in the top right click “**My Travel Profile**”
2. Another page will open; on that screen click “**My Profile**”
3. On the next screen if your profile doesn’t have an international travel document saved (ex: passport), it will prompt you to enter one. You may add this information, or click “Ignore – Skip this step”
4. The next screen will be the traveler details section. To add/update your credit card you need to click the option for “**Payment/Reporting**”
5. To modify an existing card in your profile, make the changes and then click **Submit Changes**.
6. If you need to add a card, click **Add**. The next screen is where you enter the credit card info.
  - **Vender select** - MasterCard
  - **Name** - optional / not required
  - **Description** – Calvin College
  - **Card number** – 4715 .... ....
  - **Expiration** – MM/YYYY
  - **Preferred** – Click Air, Hotel, and Car
  - *The address and the rest can be left blank*
7. After you have completed the required sections, **do not click “Add”** (unless you have another credit card to add); instead, click the **Submit Changes** button to the left.



8. After you submit changes, you will receive a pop up confirming your changes were saved. Your new card is now linked to your myCWT profile for travel expenditures.

