

THE MTSU P-CARD PULSE



A quarterly newsletter brought to you by P-Card Compliance

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Welcome 2025! The start of the New Year and semester is the perfect time to focus our eyes ahead, gather our best resources, and do what we can to make 2025 positive and productive year. With that in mind, we would like to highlight information about Truist, our p-card issuing Bank.

[P-Card Compliance Webpage](#)

[P-Card Cardholder Agreement](#)

[P-Card Approver Agreement](#)

Truist Information

Fraudulent Activity

If Truist suspects fraudulent activity on the p-card they will attempt to contact the cardholder directly through text message, email, or phone call.

If the cardholder suspects fraudulent activity, the cardholder should immediately contact Truist at [1-877-806-8766](tel:1-877-806-8766) to report the fraudulent transactions.

If the transaction(s) is determined to be fraudulent,:

- Truist will assign a Case Number to the fraudulent activity. Immediately email the Case Number and details of the fraudulent transaction(s) to pcard@mtsu.edu and Melisa.Warner@mtsu.edu.
- Truist will close and reissue a new p-card. The new card will be sent to Melisa Warner in Procurement. IF you directly receive the new card directly from Truist, it is important to contact Melisa so she can confirm the card settings before use.

Cell Phone Numbers

Truist is now requiring the cellphone numbers of cardholders as a means to promptly contact cardholders in the event of fraudulent activity. Due to this new requirement, the P-Card Compliance Office and Procurement will be requesting cell phone numbers.

Two-Factor Authentication

Beginning January 13, Truist started requiring a two-factor authentication (2FA) for all users of Truist ESP. This additional layer of safety increases security of data, protects against fraudulent logins and meets Payment Card Industry (PCI) data security standards.

- Upon first login to Truist ESP, Truist prompts all users to register for a method to receive their authentication code. From our experience using "email" as the authentication method is the most reliable.
- Upon the second successful login, users can choose "Remember me" to bypass the 2FA when signing into Truist ESP. The bypass is good for 45 days.

Important Dates for your Calendar.

A friendly suggestion is to set a calendar reminder so these dates are not missed!

- **January** P-Card transactions must be coded & approved by end of day **Thursday, February 6**
- **February** P-Card transactions must be coded & approved by end of day **Sunday, March 9**
- **March** P-Card transactions must be coded & approved by end of day **Sunday, April 6**

