Principia UMB Visa
Frequently Asked Questions

How do I log into my Visa account?

Go to: https://commercialcard.umb.com

Your user name is your Principia email address (jane.doe@principia.edu). Your initial password is Welcome1. Then you will create your own password. This site will require a password change every 45 to 60 days. Consider using a "core" word with a number at the end that can be easily changed when required (i.e., Panther4).

I forgot my password. How can I log in?

Click the "Forgotten your Password?" link on the log in page. Sometimes this option does not work. If you still need assistance, contact Susie Quitter in Accounting (Susie.Quitter@Principia.edu) to reset your password.

How do I fix the dates online, so they don't appear in a European format?

On your log in page you will see a setting in the top right before you enter your password. Click on English (US).

How do I reconcile my Visa online?

See Visa Reconciling Instructions posted on the Accounting web site.
https://prinweb.principia.edu/internal/sites/default/files/accounting/How%20to%20Reconcile%20Your%20Visa%20Online.pdf

My Visa card was declined. What should I do?

Contact Susie Quitter in Accounting. We can look up your card to see if you are over your limit, using an old security code, attempting international purchases without authorization, or triggering a fraud alert. We can often determine the cause and make an adjustment to your account online during business hours.

How do I dispute a charge on my card?

If you cannot resolve the charge with the vendor, please complete the Visa Dispute Form on the Accounting web site at:
https://prinweb.principia.edu/internal/sites/default/files/accounting/Dispute_Form_UMB.pdf

Email the form to Susie.Quitter@Principia.edu. She will submit the form to UMB.

I think there has been fraud on my account. What do I do?

Contact Susie Quitter at 314-434-2100 (x3236). She will contact UMB to close the account and order a new card.

Who do I contact if my card is lost or stolen?

If your card is lost or stolen, please call
UMB: 800-821-5184
Visa: 800-VISA-911 (800-847-2911)

Then let Susie Quitter know at your earliest convenience.

I may use my card on a trip. How do I put a travel alert on my card?

Email Susie.Quitter@Principia.edu with the dates of expected international travel as well as trips to California or Las Vegas. These are the areas most likely to trigger fraud alerts. She will ask UMB to put a travel alert on your card.

How do I request an increase of my credit card limit?

Visit the Accounting web site and download the Credit Card Increase Application at
https://prinweb.principia.edu/internal/sites/default/files/accounting/Card_Increase_Application.pdf

Once you have the required approval signatures, please email to Susie.Quitter@Principia.edu or I/O mail to Accounting.

I don't have a Principia Visa card, but I only have a few purchases to make. Can I borrow someone else's card?

Principia maintains several extra cards that can be checked out for a limited time. You can check with your department head to see if they have a card for check out. You can also contact Susie Quitter on the St. Louis campus or Kim Howland on the Elsah campus to ask about checking out a corporate card.

I lost one of my receipts. What should I turn in with my Visa statement?

We are required by the IRS to provide receipts for all purchases. We understand that occasionally one can be lost. At minimum, please write down the information about your purchase (date/location/amount/description) and include that with your other receipts. Make a note on your statement that the original receipt was lost.

How do I request tax exemption on my purchases?

You should have received a small pink card that you can show upon check-out. If you have misplaced the card, please visit the accounting web site where you can download the following tax-exempt forms: Dollar General (Missouri), Dollar General (Illinois), Florida State Form, Illinois State Form, Massachusetts State Form, Missouri State Form and New York State Form.
https://prinweb.principia.edu/internal/accounting/forms

When do I reconcile my Visa card online?

The monthly statement period closes between the 8th and 10th of each month. At this point, you should log in to edit/approve each transaction during that period. The reconciled statement with attached receipts are due in the Accounting Department by the 20th of each month. You do not have to wait to receive your Visa statement by mail. You can print your statement from the Visa web site at any time. If you are traveling, please plan accordingly to ensure you meet the deadline. You can log in to the Visa web site from any computer.

For additional questions, please contact Susie Quitter at Susie.Quitter@Principia.edu or 314-434-2100 ext. 3236.