

## Using the Declining Balance Card for Purchases

### Process for update/change to approved business purpose

- Email [dbcards@wfu.edu](mailto:dbcards@wfu.edu) (CC: your advisor).
- List the changes you need to make, including business purpose details.
- Remember, the spending limit on your card cannot be changed.

### Purchasing with a “Chip and PIN” card

- When using the card at swipe terminals, always shop using “**credit**” not “debit.”
- A PIN may be requested when using the card.
- Each card request = a new card.
- Each card = a unique PIN.
- Your card’s PIN is listed in the email you receive when your card is ready for pickup.
- Do not store your PIN with your card.

### Card due date

- Once loaded, your funds are available until a pre-set due date. After this date has passed, the card is no longer valid.
- Your due date will be listed in the “card ready” email. You must turn in your card and receipts by this date.
- Do not make purchases on your due date! Transactions may not have enough time to post and could be declined.

### Making online purchases

- First, determine if you can check out as a “guest” rather than adding the DB Card to your online account. This is always the preferred method.
- You may use the card in a personal account, however when the order is complete (shipment received, no refunds anticipated), be sure to delete the card information.
- When shopping online, complete transactions as early as possible. If an item is “back ordered” or a shipment received is not complete, notify the DB Card Admin as soon as possible.
- Use the following **personal** information when completing an online order:
  - Shipping address
  - Phone number
  - Email address
- When entering billing information, enter whatever name is embossed on the card. (If the name listed has a number, you may leave it out.) If the form requires “First Name” and “Last Name” your entries should be:
  - **First:** WFU
  - **Last:** Campus Life
- Enter this billing address: PO Box 7202 Winston Salem, NC 27109  
*Please note that there is no dash in Winston Salem.*
- Enter the embossed card number and embossed card expiration date.