**Cash Withdrawals using my One Card**

**FAQs**

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**Frequently Asked Questions**

1. **Can I withdraw cash using my One Card?**

   Yes, under special circumstances, a cash advance (or cash access) is available to an employee with a Vanderbilt One Card issued in their name on an exception basis. Usually, cash access is only granted to those travelers that have been approved to travel to an international location that is known to have low credit card use availability. Requesting and being approved for cash access can take time so it is best to send the written request via email to your leadership as early as possible.

2. **What are the steps for receiving cash access authorization?**

   Once you have your One Card in your possession you only have one step:

   1) Send an email to your business officer or the Dean’s Office that provides where you are going, travel dates, the amount you need available for cash withdrawal, and a detailed list of expenses that you foresee requires cash for payment (this list should equal the amount requested).
   2) This email will make its way through the approval chain until it reaches the payment cards team for processing.
   3) Once the payment cards team receives the email with the required approval included (Vanderbilt CFO/Vice Chancellor of Finance) the adjustment will be made to the travelers existing One Card.
   4) Once the card is enabled for cash, the cardholder will receive an email from the payment cards team letting them know the card is active for cash and the amounts available to them.

3. **Where can I go to withdraw cash?**

   Once enabled, your card can be used at any MasterCard ATM or at any MasterCard member bank. When given the option always chose “credit” instead of “savings” or “checking”.

4. **Will I be charged fees?**

   Yes. Each cash transaction will incur a fee of 1.5% or a $2.00 minimum from US Bank - whichever is greater. This transaction fee will appear in Oracle as a separate transaction and should be expensed using the expense type of “Fees”. Whenever possible use your One Card at a US Bank ATM or bank location to prevent additional fees from being charged.

5. **Where do I expense these cash withdrawals?**

   Each withdrawal will feed into your Oracle profile like all other One Card transactions. Cash withdrawal transactions will need to be added to expense reports and will require itemizations for each purchase made with the funds. Supporting documentation/receipts for the ENTIRE amount will need to be uploaded and attached to the transaction.