

Ramp Card Activation and FAQs

Activating your card is a key step in getting started with Ramp. We want to make this process as easy as possible.

To successfully activate your card, please complete the following two steps:

1. **Finish onboarding:** Create your Ramp account and provide any additional verification needed.
2. **Add phone number:** To activate your physical card by text message (SMS), your Ramp account must be set up with a phone number and you must use that phone number for the SMS activation.

Below are three easy methods to activate your card and start using it for your business expenses.

How to Activate Your Physical Card Through Ramp.com

1. Once you receive your physical card in the mail, log in to your account at Ramp.com.
2. On your dashboard, locate the physical card icon and click on it to begin the activation process.
3. When prompted, enter the last four digits of your new card, then click “Activate” to complete the process. If the activation is successful, you'll receive a confirmation text. The card will be marked as “Active” on your dashboard and will be ready to use.

How to Activate Your Physical Card by Text Message (SMS)

1. To activate your card by text message, you must have a phone number associated with your Ramp account and use that phone to send the text.
2. Text the last four digits of your card number to 447267 if you are inside the U.S. or 844-331-1023 if you are outside the U.S. If the activation is successful, you'll receive a confirmation text. The card will be marked as “Active” on your dashboard and will be ready to use.

How to Activate Your Physical Card with the Mobile App

1. Download Ramp's iOS app from the [App Store](#), or its Android app from the [Google Play store](#).
2. On your dashboard, locate the physical card icon and click “Activate” to begin the activation process.
3. As prompted, enter the last four digits of your new card to complete the activation.
4. Pull down the screen to see a refreshed page with your activated card, which is now ready to use.

If you have any questions or need assistance, don't hesitate to reach out to the dedicated [support team](#) at Ramp. The contact number is located on the back of the card.

How to View Declined Transactions

To view your declined transactions, open [My Ramp](#), click on the card in question and, at the bottom of the panel, click the “Declined Transactions” tab.

Pending Charges for Post-Assembly Expenses

A pending charge is a charge that, though initiated by you, has not yet been cleared. This can happen when a merchant is waiting to finalize the charge amount, when you make a payment outside business hours, or when a travel merchant places an authorization hold (such as a security deposit) on your card.

The churchwide organization will reimburse mileage and cover hotel accommodations during the assembly, but it will not reimburse car rentals. Following the assembly, if you use the card for fuel or car rentals or similar types of expenses, you will need to consider the holds made for them (see FAQs below).

Frequently Asked Questions

- 1. How long do pending charges take to clear?** Most pending charges will be finalized within nine business days, often sooner. Pending charges from travel merchants can take up to 30 business days to be finalized, especially in the case of a hotel or car rental authorization.
 - 2. Can Ramp block or remove a pending charge?** Ramp is not able to block or remove pending charges. The only way to alter a pending charge is to reach out to the merchant who made the charge and request that it be cleared or reversed. Card issuers and banks are not able to affect pending charges in any way, though they can initiate a dispute/charge-back after the charge has cleared.
 - 3. What happens when I have a pending hotel charge?** In the case of a pending hotel charge or transaction, the cardholder will receive no reminders of transaction missing items until the charge is cleared. The card has an auto-lock date (the last date the card can be used), so that Sept. 30 date will be extended for missing items on pending hotel transactions. Pending transactions will not be displayed on the homepage; they will be displayed only on the transaction tab after you click on the transaction.
 - 4. What is auto-locking?** Auto-locking prevents the card from being used. When the ELCA issues a card for a particular event, it will lock the card after the event is over. For the Churchwide Assembly, cards will be active for use from July 26 to Aug. 3. The cards will be locked on Aug. 6. If you have reimbursable expenses after the assembly, the card will be unlocked and funds will be added to the card for you to use as you wish. The cards will be deactivated on Sept. 30.
 - 5. Following the assembly, can I use the card to pay for gas?** Yes, your post-assembly reimbursement funds can be used for gas. To fuel your car, do not pay at the pump; instead, ask the attendant to add a fixed dollar amount to the pump. Otherwise, there may be a hold placed on the card.
 - 6. What happens when I have a pending gas charge?** If the gas hold amount is **\$100, \$151, \$250, \$300 or \$500**, you will not get any notification reminders until the charge is cleared. If the card has an auto-lock policy, missing items on pending gas transactions will be exempted so that the card isn't locked.
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- 7. What if I have a pending car rental charge?** Attendees will continue to get notification reminders for transaction missing items on car rentals.
- 8. How will I be reimbursed for out-of-pocket expenses during travel to and from Phoenix?** Voting members will have until Sept. 5 to submit expenses for reimbursement. All cardholders will have until Sept. 30 to use the funds on their card before it is deactivated. Expense report forms will be available at the assembly registration desk for voting members.
- 9. What expenses will be reimbursed?**

Voting members who indicated in online registration that they will be driving can receive mileage reimbursement in lieu of other forms of transportation reimbursement. Any exceptions must be approved by the Office of the Secretary.

- To be reimbursed for mileage, you must include a printout of the route from your home to Phoenix, with mileage indicated, using Google Maps, MapQuest, etc.
- Mileage will be reimbursed at 70 cents per mile, along with the cost of tolls and parking, up to the amount of the lowest available advance airfare.
- You must supply original receipts for tolls (if you use E-ZPass or another autopay toll transponder, a printout of the account activity will suffice).

Voting members who travel by air can be reimbursed for the following (with original, itemized receipts):

- Automobile mileage to and from the airport to your home (including a printout of your route from home to the airport, with mileage indicated, using Google Maps, MapQuest, etc.).
- Taxi, shuttle, Uber or Lyft fees for travel between the airport and your home.
- Airport parking fees for **long-term** parking of your vehicle.
- Airline fee for one piece of luggage.

- 10. Where do I send my reimbursement form?** Mail your completed expense report form and original itemized receipts to:

*Evangelical Lutheran Church in America
ATTN: CWA Meeting Management
8765 W. Higgins Road
Chicago, IL 60631-4101*

You may also email the expense report form and original itemized receipts to cwaregistrar@elca.org within 30 days after the assembly and no later than Sept. 5.
