

S H A W N E E S T A T E U N I V E R S I T Y



Purchasing Card Policies and Procedures Manual



Table of Contents

How to Obtain a PCard and PaymentNet Access5

PCard policy and procedure

SECTION 1: Program Overview

Introduction6
 Primary benefits of the PCard program.....6
 The PCard program administrator.....7
 Policy7
 Getting started.....7

SECTION 2: Card Usage Guidelines

Card capabilities, limitations, and restrictions.....8
 Transactions/charge limits10
 Exceptions10
 Card application and activation10
 Expiration and reissue of cards.....10
 Changing information on a card or canceling a card10
 Making a purchase with the purchasing card11
 Preferred vendors12
 Sales tax12
 Purchases of personal service—1099 tax reporting obligation12
 Receipt documentation13
 Updating transactions13
 Allocation of charges.....13
 Approvals14
 Audits14
 Forms and manuals14

SECTION 3: Cardholder, Department Contact, Independent Reviewer, and Budget Manager Responsibilities

Cardholder responsibilities..... **15**

Rules and procedures **16**

Card security **16**

Preventing fraud..... **16**

Cardholder verification of charges..... **17**

Record retention..... **18**

Leaving the University or changing departments **18**

Supplier non-acceptance and set-up..... **18**

Merchandise returns and exchanges **18**

Cardholder dispute resolution **19**

Missing receipts **19**

Lost or stolen cards..... **19**

Fraudulent use of card **20**

Damaged cards..... **20**

Reviewer responsibilities **20**

Budget manager responsibilities..... **20**

Determine who should receive a card **20**

Ensure a higher level of approval for transactions **21**

Review and sign cardholder monthly transactions **21**

Retrieve cards from employees..... **22**

Establish PaymentNet users **22**

Ensure documentation requirements are met **22**

SECTION 4: Travel and the PCard

General use of the card..... **23**

Things to check before traveling **23**

Airline tickets **24**

Rental cars **24**

Hotel..... **24**

Registration fees and deposits **24**

Business travel for non-employees **24**

Personal travel charges	24
Whose card?	25
PCard use in conjunction with Travel Expense Report	25
Sales tax	25
If your card is declined	25
Updating and editing travel transactions in PaymentNet.....	25
Record keeping and the transaction log.....	26
SECTION 5: Cardholder Audits	
What to expect	27
SECTION 6: PCard Sanctions	28
SECTION 7: Forms and Manuals on the Web	29
SECTION 8: Frequently Asked Questions	31
SECTION 9: Glossary	44

How to obtain a purchasing card and PaymentNet access

- 1 Complete a Cardholder Application (forms are found at the Purchasing Department's website).
 - ▶ Select type of card: PCard or Stored Value Card.
 - ▶ List the department name.
 - ▶ List the account you most frequently use as your default account. NOTE: A lab account, carry forward account, or grant account cannot be used as your default.
 - ▶ List applicant's information:
 - Name (last name, first name, middle initial)
 - Billing address (campus address)
 - Billing phone number (campus phone number)
 - Last four digits of Social Security number
 - Date of birth
 - E-mail address (how most correspondence will be received)

NOTE: The SS# and date of birth are used for security purposes when contacting JPMorganChase in regard to your account.
 - ▶ List the main and alternate PaymentNet Reviewer for this applicant. Provide their email address, need for training, and PaymentNet authority level requested. (View and/or Approve-Self and/or Others).
 - ▶ Mark the method of higher approval to be performed by the budget manager. **At least one method must be marked.**
- 2 Obtain original signatures from department administrators prior to submitting the application.
- 3 Submit application to PCard administrator, Administration Building, room 110, in an envelope marked "Confidential."
- 4 Register for training (required) by calling 740.351.3314. Purchasing cards are distributed at the end of this session.

NOTE: Complete a PCard Addendum form to revise information listed on an existing PCard account, such as transaction limits, default account number, billing address, designation of PaymentNet reviewer, etc.

SECTION 1: Program Overview

Introduction

Welcome to the Shawnee State University Purchasing Card Program. This program uses a Visa credit card that the University provides to its employees to more efficiently and effectively execute small-dollar, non-capital purchases. It represents a significant enhancement over a more traditional acquisition process. Many items that are now acquired through the Purchasing Department, according to university guidelines of value and need, should be targeted for the purchasing card.

The Purchasing Card Program is not designed to replace the current purchasing process. Instead, the PCard is simply another purchasing tool—designed to provide you with an easier and faster method to purchase goods and services under \$1,000 per transaction. It can be used to make purchases in person; by phone, fax, or mail; and over the internet.

This manual is designed to give you details about your new purchasing card, its use, your responsibilities, and pertinent information regarding the program.

Primary benefits of the PCard program:

- The PCard can be used to make authorized purchases anywhere Visa is accepted.
- The need for purchase orders and Request for Payments is greatly reduced.
- The processing and archival of paperwork is lessened.
- Postage and mailing costs are reduced.
- Orders for goods and services can be made in person; by phone, fax, or mail; or on the internet.
- Goods can be purchased and received in a more timely manner.
- Payments to vendors are expedited.
- Card users have opportunities for discounts on internet orders.

The PCard eliminates much of the administrative work and delays associated with processing small-dollar purchases, resulting in substantial benefits to employees, the University, and our suppliers. Cardholders are empowered to obtain certain goods and services much faster and easier than before. Paperwork and processing in the cardholder's department and in the purchasing and accounting department is sharply reduced. The cycle times for acquisition, payment, and reimbursement is shortened or eliminated. These efficiencies allow all groups and individuals involved to be more effective. The Shawnee State PCard program delegates appropriate authority to purchases these small-dollar items directly to the person to whom it matters most—**you**, the user.

From an accounting and purchasing viewpoint, the purchasing card has good control, reporting, and data interface features, which allow us to reduce overhead costs. In addition, our suppliers benefit as they get paid in 2 to 3 days and do not have to prepare, send, and track invoices, or wait 30 to 45 days for payment.

Important! Personal purchases may **not** be made with the PCard, even if your intent is to reimburse the University. Personal purchases made with the card may subject you to PCard sanctions and may result in appropriate discipline in accordance with SSU policies or applicable collective bargaining agreements.

The PCard program administrator

The PCard program is administered by the Purchasing Department at Shawnee State University. The PCard administrator should be contacted at 351.3460 or pcarson@shawnee.edu or in the Purchasing Department, Administration Building, room 110 if any of the following situations occur:

- Questions regarding purchasing card procedures and guidelines
- Problems encountered with card use or vendor authorization
- Lost or stolen cards
- Approving supervisor changes
- Cardholder transfer, relocation, or termination
- Changes to embedded card accounting codes

Other card changes or updates such as address or spending limits can be done by completing the PCard Addendum form, which is described more carefully in the card changes and cancellations section that follows. The cardholder should be familiar with both the University's PCard website and the PaymentNet website, provided by JPMorgan Chase, where current payment cycle dates and other program updates are provided.

Policy

The PCard is a university credit card that delegates small dollar purchasing power to individual university employees. The PCard allows the cardholder to charge work-related expenses directly to the appropriate university account. Only university employees may be issued a PCard. The PCard may be used for business purposes only, and all purchases must comply with all Shawnee State University policies & procedures, in particular the travel & entertainment policies and the purchasing policies (section 4 of the policy manual), and procedures identified in the PCard manual, issued to each cardholder and available at <http://www.shawnee.edu>. A cardholder must comply with all applicable policies and procedures to retain use of the card.

Getting Started

You can begin enjoying the advantages of the purchasing card right away. Training in the proper use of the card is provided by the Purchasing Department to all prospective cardholders and budget managers. During this training you will learn about:

- Card information
- Card capabilities, restrictions, and limitations
- Card application and activation
- Record keeping and statement reconciliation
- Sales tax exemption
- Lost or stolen cards
- Disputed charges
- Online reconciliation and approval
- Card cancellation and replacement
- Customer service visits
- Forms

SECTION 2: Card Usage Guidelines

All University employees are eligible for a purchasing card, with the exception of student employees. Non-employees and student employees are not eligible. University employees must submit an application (form available at the Purchasing Department's website). All information must be completed, and the form must contain all authorizing signatures.

The University currently uses a Visa provided by JPMorgan Chase (JPMC). A PCard is available in a regular or a stored value (SV) version. The SVCARD is a PCard with an overall, life-of-the card dollar limit and a declining balance.

Card capabilities, limitations, and restrictions

Capabilities

The PCard can be used to purchase the same goods and services that can be obtained using a purchase order or blanket order as long as the purchase is under \$1,000. Purchases over \$1,000 must be made on a purchase order. Please consult the Purchasing Department for assistance in making purchases over \$1,000.

You may use the card to make purchases in person at a merchant's site, to place orders over the phone, and to place mail, fax, and internet orders.

Departments should continue to purchase items stocked in Central Stores. These items are normally very competitively priced and offer the convenience of on-campus stock.

Limitations

- **The PCard may not be used to make purchases funded by the Development Foundation.**
- **The PCard may not be used to make grant-funded purchases.**
- **You may not allow other staff members to use your card to make purchases.**
- Budget permitting, the PCard may be used for single transactions up to \$1,000 or a monthly total of up to \$10,000. The total number of transactions allowed per day is 12. If you exceed any of these limits, the transaction will be denied.

If your usage experience indicates that higher limits should be set, please submit a written request, via a PCard Addendum, to the PCard administrator in the Purchasing Department. On an exception basis, limits above the standard are considered. Individual department heads also have the authority, on an exception basis, to request limits lower than the standard.

Restrictions

Visa classifies all merchants by Merchant Category Code (MCC). The University has chosen to block certain MCC codes for purchases on the PCard. If you attempt to make a purchase with one of these merchants, your transaction will be declined.

The following list is an example of items that are blocked and may not be obtained using the PCard. A current, complete list is available on the PCard website

- Cash advances
- Alcoholic beverages
- Donations
- Employee relocation expenses
- Off-campus printing
- Telecommunications (i.e. cell phones)

Certain other purchases, while not manually blocked, are either prohibited or may not be purchased without obtaining special permissions **prior** to the purchase being made. Following are some examples. A current, complete list is available on the PCard website

■ Transactions that are prohibited include:

- Purchases made with Development Foundation funding.
- Purchases made with grant funding.
- Any items of personal use
- Alcoholic beverages
- Cash advances
- Donations
- Employee relocation expenses
- Entertainment expenses
- Capitalized equipment (equipment valued at \$1,500 or more)
- Fuel for a privately-owned vehicle
- Gift certificates
- Gifts of sentiment (examples: flowers for Professional Administrative Assistant's Day, retirements, birthdays)
- Purchases delivered to non-University addresses
- Purchases that involve signing of an agreement, license, or contract
- Purchases which represent a conflict of interest (purchases from a business in which you or a relative have a financial interest). See Policy 55-003 or contact the University's general counsel for clarification.
- Pyramiding or splitting purchases to avoid the single purchase limit
- Telecommunications (i.e., cell phones, pagers)

■ Transactions that require special permission **prior** to the purchase include:

- Computers, printers, and software (*obtain written approval from UIS*)
- Purchases made using lab fee accounts (*obtain written approval from the appropriate dean*)
- Purchases made using carry forward accounts (*obtain written approval from the appropriate vice president or president*)
- Furniture (*contact PCard administrator*)
- Hazardous chemicals/controlled drugs (*contact PCard administrator*)
- Radioactive materials (*contact PCard administrator*)
- Professional services (*contact PCard administrator*)
- Live animals (*contact PCard administrator*)
- Memberships (*contact PCard administrator*)
- Recreational Establishments, i.e., movie theaters, bowling alleys (*contact PCard administrator*)
- Printing (*contact PCard administrator*)

The necessary approvals, indicated above, must be obtained—in writing—before the purchase is made. Evidence of such prior approval must be made part of your PCard documentation. If you believe your department has unique purchasing needs that cannot be met due to these restrictions, please contact the PCard administrator.

- Cardholders should also be aware that Shawnee State has awarded contracts to specific vendors for the purchase of photocopiers, paper, and custodial supplies, and we have contractual arrangements with Barnes and Noble Bookstore and Sodexo. Cardholders are expected to use these contracts whenever possible.

Definition—Hazardous chemicals are defined as any chemical with the following information on the label: explosive, flammable, oxidizer, corrosive, or poison and with either a flammability, health, or reactivity designation factor above one (1).

Transaction/charge limits

A transaction/charge limit is the dollar limitation of purchasing authority assigned to the cardholder for each total charge made with the PCard. The default amount is \$1,000.00. A single transaction/charge may include multiple items, but it cannot exceed \$1,000.00 unless the PCard administrator has granted prior approval. Departments may establish lower limits on a per cardholder basis.

If you need a per transaction amount greater than \$1,000.00, it is necessary for your department head to send a letter to the PCard administrator explaining why such a large amount is necessary, types of purchases that are made on a routine basis, and some purchase history.

Exceptions

Requests for exceptions to the PCard program may be made, in writing, to the PCard administrator by the department's budget manager. Requests for exceptions must be submitted and approved by the PCard administrator **before** the expense or exception occurs. Use of the PCard, without prior approval, for unauthorized expenditures or not in accordance with rules and procedures as outlined in this manual will be subject to the sanctions outlined on page 29.

Card application and activation

You must schedule a training session with the PCard administrator prior to receiving your card. At your training session you will receive a copy of the PCard Manual, which contains a Cardholder Application form. After the application is completed and all appropriate signatures have been obtained, return it to the Purchasing Department. Your new purchasing card will arrive in 7-10 working days. Staff in the Purchasing Department will call you when the card arrives. You will need to pick up and sign for your card in person.

Cardholders are required to contact the bank to activate the new card. Purchases on the new card will not be approved until the new card is activated.

Expiration and reissue of cards

Cards expire every three years, on the last day of the month embossed on the front of the card (expiration date). Cards that are in good standing are automatically reissued within 1 to 6 weeks prior to the expiration date. The cards are sent via regular mail to the PCard administrator. **EXCEPTION:** SV cards expire on the last day of the month designated and are not replaced.

Cardholders are required to contact the bank to activate the new card. Purchases on the new card will not be approved until the new card is activated.

Changing information on a card or canceling a card

Any changes or updates to a cardholder's name, telephone, department, spending limits, or accounting or MCC coding should be handled by completing the appropriate sections of the PCard Addendum form, available at the Purchasing Department's website. Only the information that changes should be filled in, along with the cardholder's name and account number. PCard administrator approval is required to make spending limit changes.

Cardholders who are transferring out of their current department or leaving the employment of Shawnee State University, either by resignation or termination, **must** turn in their PCard prior to exiting the department.

Timely notification of terminated cardholders to the PCard administrator—If a cardholder resigns or is terminated, it is the account signature authority's responsibility to ensure that the card is returned and the account is canceled. The signature authority should call the PCard administrator **immediately** following the exit of an employee. Following the initial verbal notification, the signature authority must send a PCard Addendum form and the employee's purchasing card to the PCard administrator, who will take the appropriate actions to ensure the cancellation of the card account.

Making a purchase with the purchasing card

The PCard may be used to purchase goods or services in person; by phone, fax, or mail; or over the internet. If orders are being placed via the internet, cardholders are cautioned to only use known, reputable suppliers. Cardholders are required to have online confirmation for all internet purchases.

The cardholder should purchase from our contract vendors whenever possible, to take advantage of pricing and terms negotiated on a university wide contract basis.

Confirm that the selected merchant accepts Visa. If not, choose another vendor or submit a requisition to the Purchasing Department so the purchase can be made via a purchase order. In either case, you may inform your department contact, who will inform the PCard administrator, that the original merchant did not accept Visa. The PCard administrator will work with the bank to enroll the merchant in the PCard program.

When making purchases in person, the cardholder must sign the charge receipt and retain the customer copy. The cardholder should verify that either the charge receipt or sales receipt complies with the requirements for supporting documentation (i.e., it is itemized and includes the merchant's name and address).

Shawnee State University is sales tax exempt in Ohio. It is the cardholder's responsibility to ensure that sales tax is not charged. The University's tax identification number is printed on the front of the card directly underneath the cardholder's name. The only valid sales tax would be an in-person transaction outside of the state of Ohio.

When making purchases via telephone, the internet, and mail order, cardholders should give the merchant the account number and tax exemption ID number embossed on their card and direct the merchant to include the following on the shipping label and/or packing slip:

- Cardholder name
- The word "Visa"

- Complete delivery address, including building name and room number. For example, an order placed by John Doe should be addressed to:

Shawnee State University
ATTENTION: John Doe VISA
Massie 412
940 Second Street
Portsmouth, OH 45662

VENDORS SHOULD NOT INCLUDE THE CARD NUMBER AND EXPIRATION DATE ON THE SHIPMENT OR PACKING SLIP.

Regardless of who receives the shipment, the cardholder is responsible for obtaining all documentation (packing slips, mail order form copies, etc.) related to the purchase and verifying that the documentation complies with the requirements for supporting documentation.

Important! Tell the vendor they are **not** to send a bill or invoice to the ordering department or Accounts Payable. (Submitting an invoice for a PCard transaction may result in a duplicate payment.)

Preferred vendors

All cardholders are obligated to order required goods or services from those suppliers who are authorized contract suppliers to the University. This includes paper, custodial supplies, bookstore items, and food service/catering. These suppliers provide special discounts and services to the University. Prior to placing the order, check the Purchasing Department's PCard website for links to those mentioned previously as well as the following:

- Inter-University Council Purchasing Group of Ohio (IUC-PG)
- State of Ohio contracts
- OIH (formerly known as Ohio Industries for the Handicapped)

A link to Minority Business Enterprise (MBE) suppliers is also provided. The University's goal is to spend 15% of its eligible purchases with MBE vendors. Cardholders are expected to assist the University in meeting this diversity goal.

Sales tax

Shawnee State University is a tax-exempt organization. Therefore, we are not subject to most federal tax and are always exempt from State of Ohio sales tax. Cardholders should remind all vendors of our tax-exempt status and be sure that sales tax is not added to the invoice. A copy of the University's tax exemption certificate can be obtained from the Purchasing Department's website. It may be reproduced, faxed, mailed, or e-mailed as needed. Should you have any questions regarding whether or not tax should be paid, please contact Greg Ballengee at extension 3574.

If sales tax is inadvertently charged to your card, you are required to dispute the charge. Contact the merchant to have the tax removed. If the merchant is uncooperative, call the 24-hour customer service number on the back of your card. Tax credits will appear on your next credit card statement.

Purchases of personal service—1099 tax reporting obligation

The use of the purchasing card for purchases from a 1099 reporting entity is not permitted. A 1099 reporting entity is defined as an unincorporated individual or partnership that provides personal services. The University is required to report to the IRS all payments for this category of vendor. If it is necessary to make a purchase from a 1099 reporting entity, **please use a purchase order.** If the only method of making payment for personal services is through the use of the PCard, the cardholder must obtain the written approval of the controller prior to making the purchase. The cardholder must also obtain the federal identification number from the provider, and the name of the provider, the federal tax I.D. number, and the amount paid must be noted in PaymentNet. The controller's written approval must be made part of the cardholder's PCard documentation.

Receipt documentation

Cardholders are required to maintain original receipts for PCard transactions. The collection of receipts is necessary to substantiate the transaction. Acceptable receipt documentation includes a credit card slip, sales receipt, packing slip, cash register tape, or a combination thereof, which contains the vendor's name and address as well as:

- Purchase amount
- Description of the item(s) purchased
- Date of transaction

Obtaining receipts or other acceptable documentation is the responsibility of the cardholder. Please take extra precautions to store and maintain these documents for review.

The Transaction Log may be used as an ongoing record of the transactions made on your PCard. Or, you may wish to develop your own method for recording and tracking your purchases. In either case, your receipts should be recorded and kept with a log of your purchases in your department.

Remember that receipts obtained from PCard purchases are the ***only original documents*** that the University possesses to substantiate these financial transactions. Therefore, they are subject to the same record retention policy that is required for all university payments. The State of Ohio requires that we enforce statutory regulations regarding records retention, and as such, retain records up to a minimum of four fiscal years plus the current year for most transactions.

Important! If the item is an unusual purchase for your department, please note the reason for the purchase. An example of unusual use would be purchasing a car battery to use in a classroom demonstration. Such explanations aid in designating the appropriate account number for expense allocation.

Cardholders' statements are available for download beginning on the 21st day of each month. If the 21st falls on a Saturday or Sunday, the statement will be available on the following Monday, unless that day is a bank holiday. In that case, the statement is available on Tuesday. The statement will identify each purchase made during that billing cycle. The billing cycle ends on the 20th day of each month.

Updating transactions

All transactions appear online in the PCard software system. Access to the system is available to all cardholders over the web. The University's current (July 05) system is PaymentNet from JPMorgan

Chase. Transactions must be updated promptly and as needed with adequate descriptions, details, and accounting codes.

Allocation of charges

Dollar amounts charged will be allocated to the default account number assigned to the PCard at the time of issue. The cardholder selects the default account number on the PCard application. Dollar amounts may be moved to another account number or split between several account numbers, once they appear in PaymentNet. Dollar amounts will be charged (mapped) to the General Ledger, as designated in PaymentNet, according to the *Statement Cycle Dates* posted on the Purchasing Department's PCard website under (*Additional Resources*).

Important! Cardholders should make every effort to ensure that purchases are charged to the correct account. If an error is discovered after charges have already mapped, the cardholder should contact the controller's office.

Approvals

Executive Officers—Executive Officers are defined as the president and those who report directly to the president. The PCard transactions of Executive Officers require higher-level approval and are subject to regular internal audit. The president's expenditures will be reviewed by the vice president for business affairs.

Academic or Administrative Officers—Academic or Administrator Officers are defined as those who report directly to the Executive Officers (e.g., directors, deans). The PCard transactions of Academic or Administrative Officers require higher-level review and approval by their Executive Officer. In the event that the Executive Officer is not available to provide such review and approval, he or she may designate another reviewer/approver. Written requests for such an exception should be submitted by the Executive Officer to the PCard administrator for approval.

All other cardholders—All other cardholder transactions must be reviewed and approved by a higher level of authority within the cardholder's department.

Important! Higher-level approval is accomplished by the supervisor or budget manager approving transactions in PaymentNet and/or signing off on monthly statements or a detailed report of charges, after receipts have been attached.

Audits

Transactions are audited on-screen by staff in the Purchasing Department and the Controller's Office according to a plan on file in the Purchasing Department. Further, all documents and departmental procedures are subject to audit by the Purchasing Department. Purchasing staff will also conduct routine customer service visits with departments on campus. Visits are designed to:

- Review departmental records and record keeping practices
- Offer "best practice" procedures
- Solicit feedback regarding the PCard program, processes, and "best practice" procedures

Results of these visits will be used to facilitate the purchasing and accounting functions of Shawnee State University and will be shared with the budget managers.

Forms and manuals

Forms and user manuals are available at the Purchasing Department's website. Revisions to the forms and the manuals are frequent. Cardholders are responsible for checking the website often for current versions.

SECTION 3:

Cardholder, Department Contact, Independent Reviewer, and Budget Manager Responsibilities

The Shawnee State University Purchasing Card Program has been established to provide a convenient means with which to make small dollar purchases and, at the same time, reduce the costs associated with initiating and paying for those purchases. The University's Purchasing Department is responsible for managing the program, and each academic or administrative department is responsible for managing its cardholder accounts.

Four areas of responsibility have been defined within each department to assist in this management effort. They are the cardholder, department contact, independent reviewer, and budget manager. It is important to understand that these four areas of responsibility do not necessarily equate to four separate individuals within the department, but one individual cannot perform all functions. It is permissible for one individual to be assigned one or more of these responsibilities as defined in these policies and procedures. The ultimate decision as to how each of these responsibilities is assigned will be made within each department.

The Cardholder: The cardholder is the University employee whose name appears on the purchasing card and is accountable for all charges made with that card. A cardholder may have only one card, and that card will default to one account.

The Independent Reviewer: The independent reviewer (who may also be a cardholder) is the university employee within each department responsible for reviewing PCard transactions to verify that they are appropriate and supported by adequate documentation. The independent reviewer has the ability to allocate individual charges to various non-default departmental accounts. To be effective, the reviewer must be in a position to objectively question any and all cardholder purchases. The independent reviewer should not be a subordinate with a reporting line to the cardholder. Departments should also choose a back-up to fill in when the reviewer is out of the office.

The Department Contact: The department contact is the university employee within each department responsible for receiving and disseminating PCard information within their department and for relaying PCard information from within their department to the PCard administrator. A department may not have more than one department contact.

The Budget Manager: The budget manager, or department head, and is ultimately responsible for verifying that all charges against the cardholder's account are appropriate, are permissible according to the University's policies and procedures, are backed up by supporting documentation, and that the documentation is retained within the department.

Cardholder responsibilities

Cardholders have been assigned the appropriate delegation of authority to make purchases for Shawnee State University business purposes only. Cardholders are accountable for using the card in a prudent manner to comply with university policy.

Intentional use of the card for personal purchases or for purchases not in accordance with these procedures will result in card cancellation. Cardholders abusing card privileges may also be subject to sanctions or to appropriate disciplinary action in accordance with SSU policies or applicable collective

bargaining agreements. The employee will be liable for personal purchases. The three-step PCard sanction process—warning, card suspension, and card cancellation—is designed to keep the cardholder on track with the basic responsibilities of the program.

Additionally, employees have a responsibility to report instances where the University's policies and procedures are not being followed. If you become aware of such an instance, notify your budget manager and the PCard administrator immediately.

EVERYDAY USE

Rules and procedures

- Only the cardholder whose name is embossed on the PCard is authorized to use the card and is responsible for ensuring that all charges made with the card are in compliance with purchasing and PCard policies and procedures. The PCard is not transferable and may not be shared.
- The card is for business expenses only.
- Itemized receipts *must* be obtained for all PCard transactions.
- Pyramiding—dividing one purchase into two or more, in order to stay within the transaction limit—is not allowed.
- Cardholders may not receive cash advances of any form, using the PCard.
- Cardholders may not receive cash back for any refunds or exchanges. Such amounts must be credited to the PCard account.
- Cardholders should not pay Ohio sales tax. The cardholder must tell in-state suppliers the University is exempt from Ohio sales tax. A copy of the University's tax exempt certificate can be found in the back of this manual and is posted at the Purchasing Department's website.
- If grant funds, lab accounts, or carry forward accounts are charged, cardholders are responsible for seeing that all requirements are fulfilled and that appropriate approvals are obtained and documented **prior** to the purchase..

Important! Personal purchases may not be made with the PCard, even if your intent is to reimburse the University. Personal purchases made with the card may subject you to PCard sanctions up to and including card cancellation **and** may result in appropriate discipline in accordance with SSU policies or applicable collective bargaining agreements.

Card Security

Your purchasing card should always be treated with at least the same level of care as your own personal credit cards. Keep your card in an accessible, but secure location. It should be accessible only to you. Guard your card account number with care. Do not post it at your desk or in your day planner.

The only person entitled to use your purchasing card is YOU. Do not lend your card to another person for use. If you are absent from the office for an extended period of time, depending on the situation, the supervisor may request that your card be canceled and a new card be issued to a different person assuming your responsibilities during your absence.

Preventing Fraud

The cardholder should use the following basic security measures to guard against fraud.

Do!

- **Sign your card** as soon as it arrives.
- **Keep the card in a secure location;** guard the card number carefully.
- **Save receipts and statements in a secure area** (they may contain your card number).
- **Keep an eye on the card during the transaction,** and retrieve it as soon as possible.
- **Always know where your card is.** If you can't find the card, assume the worst: Have your account canceled and request a new card.
- **Be aware of what you are signing.** Your signature can copy through to other slips deliberately placed underneath.
- **Audit your monthly statement closely.** Make sure all charges shown are legitimate charges.
- **Visit reputable, familiar merchants.**
- **Report possible fraud immediately.** Call the PCard Administrator at 351.3460.

Don't

- **Discard credit card slips in public areas or discard them whole.** Thieves can acquire your card number from receipts, slips, and statements.
- **Lend your card to anyone.**
- **Give your card number to anyone over the phone** unless you know you are dealing with a reputable vendor.

Cardholder verification of charges

Cardholders are accountable for all charges made with their Pcards and are responsible for checking all transactions against the corresponding supporting documentation to verify their accuracy and propriety. This check should be done regularly, using PaymentNet, the Bank's online transaction review system and/or the cardholder's printed Statement of Account. **This reconciliation must occur prior to the mapping date.** A calendar of current mapping dates can be found on the Purchasing Department's PCard website.

If the cardholder disputes a charge, the nature of the dispute and the final resolution must be documented. This documentation must be retained with the Statement of Account on which the disputed charge appears.

If a receipt is missing, the cardholder must complete the Missing Receipt Affidavit and include it with the statement. The Missing Receipt Affidavit is available at the Purchasing Department's website.

After all transactions have been checked, the cardholder must sign his or her Statement of Account. The signed statement and all supporting documentation must be forwarded to the department contact.

Important! Receipt is defined as an original invoice, cash register receipt, credit card slip, or internet order forms and confirmation of the order by the vendor. Receipts **must** include the name and location of the vendor, the date of transaction, an itemized list of goods purchased, with dollar amounts, *and* signature (when appropriate) in order to be considered acceptable. An employee of the supplier must sign handwritten receipts.

Record retention

The cardholder is responsible for obtaining documentation of the purchase from the merchant (sales receipt, packing slip, etc.) to support all purchases made with the PCard and verifying that the documentation complies with the requirements for supporting documentation. The cardholder is also responsible for giving this documentation to his or her department contact, who will retain the records per the Shawnee State University retention schedule.

All receipts and statements supporting PCard transactions for the current and past **four** fiscal years will be kept at the department level. All PCard documents are subject to audit by the Division of Business Affairs and the University's external auditors and must always be kept current and complete.

Important! In addition to retaining the documentation mentioned above, it is recommended that each cardholder also record the details of each purchase in a transaction log and that this log become a part of the record that is retained.

Leaving the University or changing departments

The cardholder **must** return the card to the department administrator upon leaving Shawnee State University or changing departments within the University. The department administrator should cut the card in at least four pieces and return it to the PCard administrator.

PROBLEM RESOLUTION

Supplier non-acceptance and set-up

Although credit cards are not new for consumer use, its use as a corporate purchasing vehicle is relatively new, especially to wholesale suppliers and contractors. You may find that some suppliers do not currently accept credit cards. If they do not, you have the following options:

- Find another supplier that accepts credit cards.
- Use the University's standard purchase order process.

All incidents of a supplier that is not card capable (cannot accept your Visa card) should be reported to the PCard administrator. This information will be passed on to JPMorgan Chase so an attempt can be made to make the supplier card capable.

Merchandise returns and exchanges

The cardholder is responsible for contacting the merchant when merchandise purchased with the PCard is not acceptable (incorrect, damaged, defective, etc.) and for arranging a return for credit or an exchange.

If merchandise is returned for credit, the cardholder is responsible for obtaining a credit receipt from the merchant and retaining that receipt with the supporting documentation for that purchase.

Important! **Receiving cash or a check to resolve a credit is prohibited.**

If merchandise is to be exchanged, the cardholder is responsible for returning the merchandise to the merchant and obtaining a replacement as soon as possible. Documentation showing the proper resolution of the exchange is to be retained with the supporting documentation for that purchase.

Cardholder dispute resolution

In the case of a disputed charge, the cardholder must try to resolve the dispute directly with the merchant. If you have a problem with a purchased item or billing resulting from the use of your PCard, you should:

- First, try to resolve the matter with the supplier or merchant. If the merchant agrees that an error has been made, the merchant will make an adjustment (credit) to your account. Ask the merchant to fax a copy of the credit to your attention. This will help ensure that the credit is processed. The adjustment will appear on your next PCard statement. In most cases, disputes can be resolved directly between the cardholder and the supplier and should occur within 7-10 days.
- If you need to return a purchased item for any reason, please send the item back to the supplier, requesting a credit to your purchasing card account. You are responsible for verifying that the credit appears on a subsequent statement.
- If the merchant does not agree to make an adjustment, the cardholder should dispute the transaction with JPMC. This can be done either online, in PaymentNet, or via phone. Disputes must be filed within 60 days of the occurrence if filed online. (See the PaymentNet Manual for details.) After 60 days, the dispute must be filed via the phone number on the back of the PCard.

You are responsible for returning items when necessary and disputing erroneous transactions in accordance with the process described above.

Important! Online disputes must be initiated within 60 days of their occurrence. After 60 days, the dispute must be filed by calling the phone number on the back of your PCard.

Missing receipts

Cardholders are responsible for obtaining purchase documentation from the merchant (sales receipt, packing slip, etc.) to support all purchases made with the PCard. If you are missing a receipt for:

Goods or services—Contact the vendor for a copy of the receipt.

Your airline ticket passenger receipt/coupon—You must contact the airline for a copy (you may be charged for this service.) All agencies are required by the Airline Reporting Commission to keep copies of every ticket they issue.

A hotel portfolio—You must contact the hotel to request a copy or legible fax of the hotel's original itemized receipt. A fax originating *from the vendor* will be accepted in lieu of the original receipt.

If you have made every effort but cannot obtain a copy of a required receipt, you may use a Missing Receipt Affidavit form, available at the Purchasing Department's website. This option should be used infrequently and must include your explanation and signature *and* the signature of the individual having budgetary approval of the account. Any substantiating documents available should also be attached to the PCard statement and/or Travel Expense Report, as appropriate. **Too frequent use of the form could result in sanctions and loss of card privileges.**

Lost or stolen cards

The purchasing card is the property of Shawnee State University and should be protected and secured just as you would protect and secure your own credit cards.

If your card is lost, misplaced, or stolen, notify the PCard administrator **immediately**. Have your card number or the last four digits of your social security number ready. A temporary hold can be placed on your card that will prevent further transactions until the status of your card is determined.

If your card is found and a report of transactions shows that it has not been used fraudulently, the hold can easily be removed by notifying the PCard administrator.

If your card has been stolen, it must be canceled **immediately**. Contact the PCard administrator or the Purchasing Department and follow up with an e-mail requesting immediate card cancellation. If your card is stolen in the evening or on the weekend, when purchasing staff are not available, contact JPMC at 1.800.VISA(8472).911, within the United States, or call 1.410.581.9994 collect if traveling internationally. Request that JPMC put a temporary hold on the card, and notify the PCard administrator as soon as possible that the card should be permanently canceled.

At your request, a new card with a new account number will be issued to you if your card is permanently lost or stolen. You will be notified by the Purchasing Department when your new card arrives. You will need to pick up and sign for the card in person at the Purchasing Department, Administration Building, room 110.

Fraudulent use of the card

To report a fraudulent transaction, have the transaction number and basic transaction information (vendor, dollar amount) ready. Inform the PCard Administrator **immediately** during normal business hours by calling 351.3460 or email PCard@shawnee.edu. Contact JPMC in the evening or on the weekend at 1.800.VISA(8472).911, within the United States, or call 1.410.581.9994 collect if traveling internationally. The numbers are open 24 hours a day. If reporting during evenings or weekends, the PCard administrator can be notified the next business day.

Damaged cards

If the card is damaged or demagnetized, replacement plastic may be requested. Contact the PCard administrator at 351-3460 to request a new card. The replacement plastic will arrive via regular mail in 7 to 10 days. The old card should be cut in at least four pieces and returned to the PCard administrator at the time of order.

Reviewer Responsibilities

Each department should select one person to serve as reviewer. This individual is responsible for reviewing the PCard transactions for all cardholders within the department. Transactions are reviewed to ensure that they are appropriate, supported by adequate documentation, and charged to the correct account.

Budget Manager Responsibilities

Determine who should receive a card

The budget manager should review, approve, and forward approved applications to the PCard administrator. Cards may be issued to university employees only. They may not be issued to student employees or non-employees.

- Use the PCard Addendum for any changes to cards that are active in the program.
- Contact the PCard administrator with any questions you may have.

Important items to consider when completing forms:

- The PCard "delegation of authority" is authorized to cardholders by the budget manager's approval of the accounting line usage. The default spending limits are \$1,000 per single transaction and \$10,000 monthly credit limit per cardholder. Requests for higher or lower spending limits must be made by the budget manager and approved by the PCard administrator.
- Applicants/cardholders should sign and date the form after review.
- All applications must be signed by the budget manager and the cardholder. If the budget manager is not a vice president, the application must be signed by the appropriate VP before being forwarded to the PCard administrator in the Purchasing Department.

If the applicant is a vice president, the form must be signed by the president. The president's application must be signed by the vice president for business affairs.

Important! Lab accounts and carry forward accounts cannot be used as defaults, because special approvals are required prior to purchases being charged to them. Grant and contract account codes cannot be used as defaults due to federal and state audit and reporting requirements.

Ensure a higher level of approval for transactions

- Determine the level of authority to be assigned to each PaymentNet user in the department. Indicate on the application whether the cardholder will need view capability only or the ability to view and approve.
- If the PaymentNet user is allowed to approve his or her own transactions onscreen, the Budget Manager must sign-off on the transactions in one of the following ways:
 - Sign & date the cardholder's monthly cardholder statement -OR-
 - Sign & date a report that lists the cardholder's transactions for a specified period of time. This report must be printed and reviewed on a regular basis.
- The budget manager is also required to have a higher level of approval for their own PCard transactions.

Review and sign cardholder monthly transactions

Your review of the cardholders' monthly transactions is necessary to ensure cards are properly used in accordance with the University's established purchasing policies. The cardholder is required to review all credit card transactions before the transactions are posted to CARS, log all transactions on the PCard transaction log, and submit original itemized receipts.

Your review of receipts will provide you with the line item details of the purchase or you may review the details on the PaymentNet website. You are required to make certain that Ohio sales tax was not paid at the point of sale. You should review transactions and the account numbers charged on a regular basis.

Reports can be generated at any time through PaymentNet.

- Review the purchasing card transactions to ensure that the purchasing card is being used appropriately.
- Ensure that all transactions are assigned to the appropriate university account number before charges are posted to the University's general ledger.
- Ensure all transactions are marked 'Viewed' and 'Approved' in the system prior to posting to the general ledger.

Retrieve cards from employees

The budget manager must retrieve cards from employees who leave Shawnee State University, change departments, or move to a job in which they will no longer require a purchasing card. The card should be cut in at least four pieces and returned to the PCard administrator, indicating department name, cardholder name, cardholder account number, and the reason for canceling the account..

Important! If a cardholder resigns or is terminated, it is the budget manager's responsibility to ensure that the card is returned and the account is canceled. The budget manager should call the PCard administrator **immediately** following the exit of an employee. Following the initial verbal notification, the budget manager must send the employee's purchasing card, which has been cut in at least four pieces, to the PCard administrator, who will take the appropriate actions to ensure the cancellation of the card account. **Timely notification is critical!**

Establish PaymentNet users

At a minimum, each area should designate one person as the main individual trained to review and update transactions in PaymentNet. One backup person should also be designated in the event the main user is out of the office.

Ensure documentation requirements are met

- Ensure necessary detail is provided on all transactions in PaymentNet, prior to the mapping date. A calendar of current mapping dates can be found on the Purchasing Department's PCard website.
- Ensure that itemized receipts and card statements are retained. In total, receipts for four fiscal years plus the current year must be retained and available on-site at the department level. All PCard files are subject to audit by the Division of Business Affairs and the University's external auditors and should always be kept current and complete.
- Document **all** business-related travel transactions in the PaymentNet *Transaction Notes* screen.

SECTION 4: Travel and the PCard

General use of the card

It is Shawnee State's policy to reimburse employees for expenses incurred on the University's behalf, while the employee is engaged in campus business. Such expenses should be reasonable and necessary. Employees are expected to use prudent judgment when incurring any business related expenses.

Travel for attendance at local seminars, to meetings, and recruiting visits that do not involve overnight stays does not require a formal pre-authorization from the employee's supervisor. However, each department may have specific policies regarding off-campus work time, and employees should discuss this with their direct supervisor.

The purchasing card can be used for all travel expenses **except** meals and the purchase of fuel for a personal vehicle/aircraft. These expenses can only be reimbursed to the traveler through submission of a Travel Expense Report upon conclusion of the trip. All PCards used for travel purposes (i.e., airline tickets, rental cars, and hotels) are subject to an automatic monthly audit.

Prior to overnight travel, you should complete an Official Authorization for Overnight Travel form and obtain the appropriate signatures. You will need to attach an original copy (not a photocopy) of this form to your PCard receipts.

A Travel Expense Report should be completed after the trip if reimbursements are necessary (i.e. for the reimbursement of meals or mileage on a personal car). If the PCard is used for all eligible expenses (i.e., the trip did not involve meals or personal mileage) reimbursement is not necessary and a Travel Expense Report is not required.

Important! An Official Authorization for Overnight Travel form must be completed **prior to any** overnight travel for university business whether or not a PCard is used for the traveler's expenses.

Things to check before traveling

- Verify the monthly limit available on your card prior to traveling. You may do this by calling the number on the back of your card. This will ensure you have sufficient funds available to make travel charges.
- Estimate your total charge at checkout to determine if your single transaction limit is sufficient to cover this charge. If needed, your budget manager can submit a request to increase your limit prior to your travel. Please allow 2-5 days for your request to be processed.
- Plan to have another means of payment available while in travel status, just in case you experience problems with your purchasing card.
- Check with Human Resources to make sure your DMV certification is current if you will be driving a rental vehicle. It is strongly suggested that you do this a week or two prior to your trip.
- Visit the PCard website to review the most current policies and procedures.

Airline tickets

Airline tickets for university employees may be purchased on a PCard. Only coach class tickets or their equivalent may be purchased for domestic travel. **Airline tickets for traveling companions or spouses may not be placed on the PCard.**

Rental cars

Rental cars for business purposes are allowable using the PCard. Do not purchase rental car company insurance for domestic travel. The rental car agreement and receipt must be attached to the PCard statement (*copy* of originals to be sent with Travel Expense Report, if necessary). Gasoline may be purchased for use in rental cars.

Important! University policy requires that Department of Motor Vehicle certification be obtained for the driver of all vehicles rented on behalf of the University or personal vehicles when transporting students. This certification must be obtained annually and prior to the trip. Contact Human Resources for further details.

Hotel

A cardholder is expected to pay the single room rate unless rooming with another Shawnee State University employee. This would need to be documented in the *Transaction Notes* section in PaymentNet. A copy of the hotel folio (itemized receipt) is required. If two Shawnee State employees room together in the same hotel room, the senior person should place the charge on their card. All things being equal, it does not matter which cardholder places it on the card. If rooming together in one room and one employee does not have a card, the other can still charge the room. The charge can be split, later, in PaymentNet.

Registration fees and deposits

The PCard may be used for conference registrations and to guaranteed overnight accommodations by phone or fax.

Business travel for non-employees

With prior approval, departments may use the purchasing card to pay business travel expenses for non-employees (i.e., airfare and hotel for guest speakers or job candidates). **Travel expenses for traveling companions or spouses may not be placed on the PCard.**

Personal travel charges

Personal travel charges should never be placed on the PCard. The traveler, prior to charging the PCard, should pay for all personal charges (i.e., charges for hotel movies, personal phone calls, meals, etc.). Should any personal charges be unintentionally charged on the PCard, the user should **immediately** prepare a personal check made payable to “Shawnee State University” for the amount of the personal charges. A Deposit Transmittal Form should be completed, using the same account number that was used for the PCard transaction. The check and the Deposit Transmittal Form should be hand-carried to the Bursar’s Office. The original receipt, issued by the Bursar’s Office, and a copy of the Deposit Transmittal Form should be attached to the cardholder’s monthly PCard statement.

Whose card?

Cards are not transferable. The traveler must use his or her own PCard when incurring travel expenditures. If someone else makes some of the travel arrangements, like obtaining the airline tickets, the card number of the *traveler* must be given. **EXCEPTIONS:** The department head or department secretary's card may be charged for airline tickets and conference registrations, and it may be used for making preliminary hotel reservations. **NOTE:** If required by hotel policy, in order to hold the reservation, the dept. head or dept. secretary's card may be charged for the first night's stay. It may **not** be used to hire a rental car for anyone other than the cardholder.

Important! The department head or department secretary's card may be charged for airline tickets and conference registrations, and it may be used for making preliminary hotel reservations for others in the department. **It may not be used to hire a rental car for anyone other than the cardholder.**

PCard use in conjunction with Travel Expense Report

PCard transactions should not be listed on Travel Expense Report forms, nor should any PCard **original** receipts accompany any Travel Expense Report forms. If a PCard is used for all travel expenses, submission of a Travel Expense Report is not required.

Sales tax

Vendors should be reminded that Shawnee State University is exempt from the payment of Ohio sales tax. Keep a copy of the blanket exemption certificate with your card in case the merchant requests proof. If making a purchase in person, cardholders should be careful **not to sign** any charge slip that shows Ohio sales tax. Credit card rules state that if the cardholder signs the receipt for the full amount (including tax), they forfeit their dispute rights.

If your card is declined

Have the merchant contact JPMC using the toll free number listed on the back of your PCard. The decline may be a simple problem with the merchant's equipment.

Updating and editing travel transactions in PaymentNet

Important! Additional notes are always required when using object code 6210.

When updating travel of any kind in "purchase review" on PaymentNet, the following is **always** required in the *Transaction Notes* section:

- Who (who traveled)
- Where (place of travel)
- When (dates of travel)
- Why (reason for travel)
- T-number (the number assigned to the Official Authorization for Overnight Travel when it's approved)

When updating rental cars in “purchase review” on PaymentNet, the following is **always** required in the *Transaction Notes* section:

- Driver’s name (and names of passengers, if applicable), date, and business purpose for the trip.
- T-number, if applicable.

Important! No rental car insurance is to be paid by Shawnee State University during domestic travel.

When updating all other travel-related expenditures in “purchase review” on PaymentNet, the following is always required in the *Transaction Notes* section:

- Traveler’s name (or names) and business purpose for the trip.
- Business purpose for the expenditure if not readily identifiable.
- T-number, if applicable.

Record keeping and the transaction log

Itemized receipts are required for all travel expenses charged to the PCard. All receipts—and the Official Authorization for Overnight Travel, if applicable—must be attached to the cardholder's monthly statement.

When the credit card statement is received, the cardholder should verify that the transactions are appropriate. Any discrepancies should be investigated and acted on immediately.

SECTION 5: Cardholder Audits—What to Expect

PCard transactions are audited on-screen by staff in the Purchasing Department and the Controller's Office on an ongoing basis. In addition, all documents and departmental procedures are audited as part of the customer service visits conducted by staff in the Purchasing Department. A staff member from the Purchasing Department will visit the cardholder's office to perform the audit. The PCard administrator will notify the department by e-mail of a pending customer service visit two days prior to the visit.

The first objective of these visits is to gain a better understanding of how the PCard is working for the cardholders and departments. Purchasing staff will discuss "best practice" procedures and will solicit feedback regarding the PCard program.

The second objective is to determine compliance with purchasing and record keeping requirements. Specifically, the following details will be reviewed:

- Compliance with PCard policies and procedures.
- Purchasing policy and updated PCard Policies and Procedures Manual on hand in the office.
- Security of the PCard.
- Employment status of cardholders during the period being reviewed.
- Organization of PCard documents—Each cardholder is expected to retain supporting documentation specified by the PCard Policies and Procedures Manual and to maintain a detailed, monthly transaction log. All cardholders must produce these records upon request during both internal and external audits.
- Acceptable original receipts for each transaction—invoices, cash register receipts, credit card slips, or internet order forms and confirmation of the order received from the vendor. Receipts **must** include vendor name, address, date of transaction, itemized description of the purchase, including cost, *and* signature (when appropriate) in order to be considered acceptable.
- Correspondence between the cardholder and staff in the Division of Business Affairs regarding use of the PCard.

In addition, random purchases will be viewed for existence on campus and tagging by Purchasing Department staff, when appropriate.

A report of audit findings will be prepared at the conclusion of each customer service visit and will be sent to the department head and to the University's controller.

Results of these visits will be used to facilitate the purchasing and accounting functions at Shawnee State University.

SECTION 6:

PCard Sanctions

Cardholders have been assigned the appropriate delegation of authority to make purchases for Shawnee State University business purposes only. Cardholders are accountable for use of the card in accordance with university policies and Ohio law.

Cardholders who violate university policies and procedures set by the Board of Trustees or as outlined in the Purchasing Card Policies and Procedures Manual, including the examples listed below, will be subject to sanctions up to and including revocation of PCard privileges. Serious violations may also lead to disciplinary action and criminal prosecution. A written notification will be sent to the cardholder and the signature authority on the account if PCard privileges are to be restricted, suspended, or revoked. If the cardholder is the signature authority, notification will also be sent to the cardholder's supervisor.

- Unauthorized expenditures
- Repeated failure to review and approve transactions
- Receipt documentation failure
- Pyramiding (splitting one purchase into two or more, in order to stay within the cardholder's per transaction limit)
- Intentional use of the card for personal purchases (will result in card cancellation, and the employee will be liable for personal purchases)
- Failure to attend mandatory training session(s)

SECTION 7: Forms and Manuals on the Web

Unless otherwise noted, each form or manual listed and described below is available on the PCard website. When submitting forms, please ensure that you are using the most current version and they are signed by the signature authority and the cardholder.

Addendum to PCard Application

This form is used to change information on an existing PCard account (i.e., change the PaymentNet reviewer, cardholder limits, billing address, etc.). Upon completion, this form should be submitted to the PCard administrator in the Purchasing Department.

Approval of Expenses Statement

Complete and attach this form to the monthly statement to reflect transaction approval.

Cardholder Agreement

Each cardholder must sign this form, which indicates their agreement to the terms and conditions of the PCard program, prior to obtaining a card.

Cardholder Application

Complete this form to request a Visa card for an employee.

Credit Confirmation Form

This form is used when a credit receipt cannot be obtained from the supplier. It helps identify the nature of the credit and states the amount received is ultimately correct. The completed form should be attached to the cardholder's monthly statement.

Deposit Transmittal Form

This form is used to make payment for personal purchases inadvertently placed on the PCard. It is also used to deposit rebates or refunds from merchants made by cash or check. Upon completion, it should be attached to the payment and hand-carried to the Bursar's Office. The original receipt, issued by the Bursar's Office, and a copy of the Deposit Transmittal Form should be filed with the cardholder's monthly statement. *Available in the Bursar's Office.*

Missing Receipt Affidavit

This form is for use with purchasing card or travel expense transactions when you have exhausted all means of obtaining an itemized receipt. Completed signature blocks are required to make this form acceptable.

Important! This option should be used infrequently and must include your explanation and signature and the signature of the individual having approval authority for the PCard account. Any substantiating documents available should also be attached to the PCard statement.

Official Authorization for Overnight Travel

This form must be completed prior to any overnight travel for university business. *Available in Accounts Payable.*

PaymentNet Manual

This manual contains instructions related to the software program used to update PCard transaction information in PaymentNet. The manual is posted on the PaymentNet website and may be downloaded and printed as needed.

PCard Policies and Procedures Manual

This manual contains the policies and procedures governing the PCard program. A manual is provided to every cardholder during the training session and is posted on the Purchasing Department's website. It may be downloaded and printed as needed.

PCard Transaction Log

Use this form to keep a running record of every transaction you make using your PCard.

Sales Tax Exemption Form

This form is supplied to merchants as proof of our Ohio sales tax exemption. The form is available online and may be downloaded and printed as needed.

Supplier Non-Acceptance Form

This form is used to provide information about any vendor who does not accept the PCard. Submit it to the PCard administrator, who will work with the bank to gain future supplier acceptance.

SECTION 8: Frequently Asked Questions

Shawnee State University's Visa credit card purchasing program has been developed in coordination with the issuing bank, JPMorgan Chase. It is intended to provide a more efficient and cost-effective method for departments to make small dollar purchases.

The following is a list of questions and corresponding answers that may help to further explain the purchasing card program. Additional information will be posted on the Purchasing Department's web page as it becomes available.

If you have any questions that are not answered here, please feel free to contact the Purchasing Department at 740.351.3460.

AIRFARE

Q: What if airline tickets are required for a non-university-employee such as a job candidate or a guest speaker?

A: Airline tickets for job candidates or guest speakers may be placed on the PCard; however, such tickets must be charged to the department head or department secretary's card, and *only* after the written approval of the appropriate supervisor/approver is obtained. The written approval must be made part of the cardholder's PCard documentation, and the name of the traveler, dates, and the reason for the travel must be entered on the PaymentNet *Transaction Notes* screen.

BUDGET MANAGER RESPONSIBILITIES

Q: What are the budget manager's responsibilities?

A: The department's budget manager has access to the accounts of all cardholders within the department and is responsible for assuring that purchases are appropriate according to university policies and procedures and that PCard transactions are posted to the correct account. The budget manager may perform the reallocation function himself, or may choose to review the reallocations done by cardholders or the department's reviewer. A budget manager gains access to cardholder accounts in PaymentNet by contacting the PCard administrator at 351.3460 or sending an e-mail to pcarson@shawnee.edu.

CANCELING A PURCHASING CARD

Q: How do I cancel a purchasing card?

A: The department administrator should retrieve cards from employees who leave Shawnee State, change departments, or move to a job where they will no longer require a purchasing card. Send an e-mail to PCard@shawnee.edu, requesting the account be closed. Destroy the old card by cutting it into at least four pieces, and return it to the PCard Administrator.

Q: Can a cardholder cancel their card?

A: Yes. The cardholder may request their card be cancelled. Follow the same steps given to the department administrator to cancel a card.

CARDHOLDER LIMITS**Q: Is there a maximum amount I may spend?**

A: Yes. Your card has a daily limit and a monthly limit, which you may not exceed without prior written approval or your card will decline. You also have a departmental budget, which determines the amount of spending authorized. It is the cardholder's responsibility to determine whether their department authorizes a purchase. Furthermore, the cardholder must ensure the purchase does not break any department policy as well as Shawnee State's policies and procedures.

The default limit for most accounts is \$1,000 per swipe, 12 swipes per day, \$10,000 per month.

Q: How do I determine if I have sufficient funds available on my card?

A: You may do this by calling the number on the back of your card. This will ensure you have sufficient funds available to make travel charges.

Q: What if I need a higher credit limit for my purchases?

A: A PCard Addendum form must be completed by your department head and sent to Pat Carson, PCard administrator. This form is used to communicate all changes to purchasing cards. Your budget manager must also provide documentation of your spending history that supports an increase in your credit limit.

Q: I would like to purchase an item that costs more than my single transaction limit. Is it acceptable to split the charge to stay within my limit?

A: No. A cardholder should never split charges to avoid exceeding transaction limits. This is considered *pyramiding*. The cardholder should request a temporary increase to his/her limit. See previous question if you need your limit increased.

CARDHOLDER PERSONAL INFORMATION**Q: How can I view personal information tied to my card: phone number, single and monthly limits, expiration date, etc.?**

A: In PaymentNet under the Main Menu, click *Employee Profile*, then *Profile for XXXX* (the last four digits of your PCard account).

Budget managers may click on *Employee/User List* to see a list of every cardholder account for which they are responsible. This screen does not show the cardholder's date of birth or the last four digits of their social security number. Those pieces of information are used for security purposes *only*.

Note: The Cardholder screen is a good way to verify the active cards for your department. Once a card is closed by the PCard administrator, it should no longer be reflected on the Cardholder screen.

Contact the PCard Administrator at PCard@shawnee.edu if any information found on these screens requires an update or to close a card that is no longer active.

Q: How do I change information tied to my card: address, phone number, default account number, department name?

A: Complete a PCard Addendum form and submit it to the PCard Administrator, Administration Bldg., room 110.

Q: Why do I have to give my birth date on the application?

A: This information is requested for your security. You will use this information to activate your Purchasing Card when it is received.

Q: Will my personal credit history be checked when I apply for a Purchasing Card?

No. Your personal credit history will not be checked or affected when applying for or using the PCard.

CARDHOLDER RESPONSIBILITIES**Q. What are the cardholder's responsibilities?**

A: The cardholder is responsible for:

- Making authorized purchases only
- Obtaining a detailed receipt for each purchase
- Completing the transaction log with a brief description justifying the purchase
- Reconciling the monthly Visa statement
- Resolving any discrepancies
- Ensuring credits are received
- Documenting purchases as required
- Passing the paperwork to the assigned reviewer for approval

Note: Reallocation of charges may be the responsibility of the cardholder, the reviewer, or the budget manager, but this decision is made at the department level.

CHANGING DEPARTMENTS**Q. What do I do if I change departments?**

A. You will need to cancel your card and complete a new cardholder agreement and obtain approval from your new budget manager to obtain a card within the new department.

DECLINES ON THE PCARD**Q: Under what circumstances might my card be declined?**

A: Your card may be declined because:

- You may have failed to activate the card by calling the toll-free number listed on the sticker placed on the front of the card.
- You may have exceeded your single purchase or monthly credit limit.
- The vendor you are using is restricted from use by its Merchant Category Code* (MCC). Should you need to make a purchase from a vendor and believe that the MCC has been incorrectly applied, you may ask the PCard administrator for assistance.

- The bank has a security concern due to a use pattern (i.e., you haven't used the card in a long time). A "fraud alert" may be placed on your card and cannot be removed until the bank is satisfied that you are the cardholder and all transactions are authorized.
- * When vendors apply to accept Visa, they are given an MCC that identifies their type of business. The MCCs are grouped so that all gasoline stations fall under one code, restaurants under one code, etc.

Q: What should I do if my card is declined at the point of sale?

A: Have the merchant contact the bank using the toll free number listed on the back of your PCard to determine if the card was truly declined or the machine malfunctioned. If the merchant's machine malfunctioned, the bank will be able to walk the merchant through the proper steps to obtain an authorization for the card.

If it is determined that the card was declined, the merchant can hand the telephone to you, and JPMC will tell you why the charge was not accepted. If the card has not been activated, the cardholder can request activation at that time.

You may also request assistance from the PCard Administrator at 740.351.3460.

DISPUTED ITEMS

Q: What should I do if I have a disputed charge?

First, try to resolve it with the vendor on your own. It generally should take no more than 7 to 10 days for a merchant to issue a refund. When seeking a refund from a merchant, ask the merchant to fax a copy of the refund/credit receipt to you. Receiving a copy of the credit receipt will help ensure a refund will be received. Do not allow a merchant to drag the process out past 60 days of the post date.

If the merchant refuses to issue a credit, you will need to file a dispute with JPMC. Online disputes, via PaymentNet, must be filed within 60 days of their occurrence (see the PaymentNet Manual for details). After 60 days the dispute must be filed by calling the phone number on the back of your PCard.

EXPIRATION OF CARDS

Q: My card is expiring next month. How do I get a replacement card? Do all purchasing cards expire at the same time?

The expiration date of PCards is determined by the date the card was initially issued. The Bank automatically sends replacement cards to the PCard administrator 2 to 6 weeks prior to the expiration date.

Your expiration date is actually the last day of the expiration month embossed on the front of the card. You may use your old card until that day (i.e., if it says 03/08, you may use it until 03/31/08).

Once the new card is received, you will need to call the Bank to activate it. The old card is no longer functional once the new card is activated. You should destroy the old card after receiving and activating the new card.

For a Stored Value Card, the expiration date is preset by the department requesting the card. Once the card expires or the funds are depleted, the card is no longer functional. To obtain a new card, a cardholder would need to reapply.

Q: What happens when my card expires?

A: Cards are active for three years from the date of creation. Each card has an expiration date identified by month and year (03/08 for March 2008) printed on the card. The card expires at the end of the month. Two weeks prior to the expiration date the Bank will issue a new card and send it to the PCard administrator who will in turn notify you that your new card is available. The cardholder isn't required to do anything to generate the new card; it's an automatic process.

FORMS & MANUALS**Q: How do I obtain PCard forms or a PaymentNet or PCard Manual?**

A: Refer to the Purchasing Department's website. Select the *Forms* link to download the most current version of forms. The PCard Manual is also available at the PCard website. The PaymentNet manual can be downloaded from the home page of the PaymentNet website.

LEAVING THE UNIVERSITY**Q: What happens if I leave the University?**

A: Near your last day of work, return your card and current Purchasing Card Transaction Log to your reviewer. Your reviewer will cut the card in no less than four pieces and forward it to the PCard administrator. The PCard administrator will cancel your account.

LOST OR STOLEN CARDS**Q: What do I do if my purchasing card is lost or stolen?**

A: Contact the PCard administrator immediately to report the card as lost or stolen if during business hours. Assistance will be provided through each step of the process. If after hours, please contact the bank, presently JPMorgan Chase at **1.800.270.7760**. This number is available 24 hours a day, 7 days a week. Then, contact the PCard administrator and your department head the following business day to file a report.

MERCHANT INFORMATION**Q: What should I do if one of my suppliers does not accept Visa?**

A: Have the supplier contact Pat Carson, PCard administrator, or pass the merchant's contact information on to the Purchasing Department.

MONTHLY STATEMENTS AND BILLS**Q: Who pays the monthly Visa bill and how will it be paid?**

A: Shawnee State University pays the Visa bill monthly, according to a regular billing cycle. The charges are distributed electronically to the individual departments by the Controllers Office and reflected on the CARS account after posting.

Q: Will I receive a monthly Visa statement?

A: You may download an electronic statement from the PaymentNet website after the close of the billing cycle. You will also receive a statement in the mail, a few days later. Statements are available every month, except those months in which no charges occurred. If no charges occurred during a given month, place a note in the file that no transactions posted during this month so your records will be complete.

Q: What should I do with my statement?

A: You should reconcile your statement by reviewing each item and matching it with receipts, then:

- 1) Attach the itemized receipt or invoice for each item. It is recommended that the receipts be put in order as they appear on the statement. You may number each line of the statement, and then number the receipts. This will help you to later locate a specific receipt quickly, if you generally have numerous receipts
- 2) Sign and date the statement, verifying that it has been reconciled.
- 3) Forward the statement, with receipts attached, to your Budget Manager for his or her approval.
- 4) When the monthly statement has been approved, it should be given to the department reviewer for filing.

Q: Where do we file our statements once reconciliation is completed?

A: The department reviewer should file all statements in your department, until further notification.

Q: What are the billing cycle dates?

A: Shawnee State's billing cycles begin on the 21st day of the month and end on the 20th day of the following month. Statements are available the day after the billing cycle ends. Specific dates are posted on the PCard website.

PAYMENTNET**Q: What is PaymentNet?**

PaymentNet is a website provided free of charge by JPMC to all PCard or SV cardholders. It may be accessed at www.paymentnet.com from any web browser with an Internet connection. No additional software is required.

A cardholder may view his or her last 12 months' transactions posted against their card, dispute an item online with the Bank, verify their monthly limit, and view their PCard information. The Bank continually attempts to improve and enhance this site to provide convenience to cardholders.

Q: Does PaymentNet require a software installation?

No.

Q: Can I access PaymentNet when I am traveling?

Yes, PaymentNet may be accessed from any computer through an Internet connection using a web browser.

Q. What do I do if I don't recognize a charge made on my card?

A. You may contact the bank's customer service department to get more information about the vendor who charged your account. Often the bank will have a phone number for the vendor that does not appear in PaymentNet. If you still do not recognize the charge, you will initiate a dispute in PaymentNet.

Q. Who do I contact if I'm having problems reallocating charges in PaymentNet?

A. You may contact Pat Carson, PCard administrator, at 351.3460.

Q: Can I view my transactions prior to receiving the monthly Visa statement?

A: Yes. The PaymentNet system is web-based and allows cardholders to view transactions daily, reallocate charges, and record descriptions in the *Transaction Notes* section.

PURCHASING CARD PROGRAM**Q: What is the purpose of the purchasing card program?**

A: To improve the purchasing process by streamlining small dollar purchases and increasing efficiency in order to get the best value for the University. The largest benefit is to the cardholder in time savings and flexibility.

Q: Who is involved in the purchasing card process at the department level?

A: There are several roles at the department level. The department head approves cardholder applications and any transactions made by the cardholder and is responsible for assuring the charges are posted to the correct account. The cardholder is responsible for making purchases and completing required documentation. The reviewer is responsible for reviewing the appropriateness of the charges and ensuring proper documentation is received from the cardholder. The department contact serves as liaison between the department and the PCard administrator.

Q: Will my personal credit history be reviewed if I apply for a purchasing card?

A: No. Your personal credit will not be reviewed, nor will it be affected.

Q: Can someone other than the cardholder make purchases on the PCard?

A: No. Shawnee State's PCards are individually held, centrally billed. Use of the PCard is prohibited by anyone other than the cardholder. The cardholder is responsible for all charges on his or her card.

Q: What reviews/controls are in place to protect the University from fraudulent charges?

A: Several controls are in place for this purpose. Cardholders sign a cardholder agreement, approved by the department head, and attend a comprehensive training session prior to receiving a purchasing card. Transactions are posted to the PaymentNet system daily for review by the cardholder, reviewer (where appropriate), and budget manager. The reviewer is selected by the budget manager and is responsible for ensuring that charges are authorized and policies and procedures are followed. The PCard administrator and the Controller's Office are also able to review transactions daily, via the PaymentNet website. This review process is critical in the prevention of fraud.

Q: Can the purchasing card be used for travel?

A: Yes. The purchasing card can be used for travel. Refer to the travel section of the policies and procedures manual or the PCard website for details.

Q. Can I use the purchasing card to make Internet purchases?

A. Yes, but make sure you are on a secured site. One indication that a site is secured is that an "s" appears after http in the vendor's URL (i.e., https://www). Another is that a "lock" symbol appears in the bottom bar of your web browser. Most secured sites also place an announcement on their site.

RECEIPTS**Q: What should I do if I lose a receipt?**

A: Contact the vendor and request a copy of the receipt. They can send it via mail or fax. If you are unsuccessful in getting a copy from the vendor, you will need to complete a Missing Receipt Affidavit. Be aware, though, that this should be done very infrequently. Too frequent use of the form could result in PCard sanctions and loss of card privileges.

Q: What should I do if I am unable to obtain a receipt?

A: Follow the same process described in the previous answer.

Q: How do I update a transaction if I do not have the receipt?

A: All PCard transactions must be updated in PaymentNet prior to the charge posting to CARS. If a receipt has not been received, obtain the transaction information from the cardholder and make the necessary updates. If the cardholder does not recognize the transaction, handle it as a disputed item. (See Disputed Items.) Once the receipt is received, you may then recheck to ensure the transaction was updated appropriately, based on the cardholder's information.

REFUNDING AN ITEM PLACED ON THE PCARD**Q: How do I deposit a rebate or refund that was received by cash or check from the merchant?**

Refunds should always be credited to the card. If a refund is sent by check or cash, or a rebate is received by check or cash, complete a Deposit Transmittal form and hand-carry it, along with the check, to the Bursar's Office. Attach a copy of the deposit receipt and Deposit Transmittal form with your PCard documentation.

REPLACEMENT CARDS**Q: How do I get a replacement card if the magnetic strip is bad?**

Contact the PCard Administrator at 351.3314 or call the toll-free number located on the back of your card.

Q: How do I obtain a new card if my name is changed?

Complete a PCard Addendum form. In the comments section list: Replacement card requested. For security purposes, a block will be placed on your account until your new card is received (7 to 10 business days). You will need to call the Bank to activate your new card.

RESTRICTED AND BLOCKED PURCHASES**Q: Are there restrictions associated with the purchasing card?**

A: Yes. These restrictions are detailed in the Purchasing Card Policies and Procedures Manual and highlighted during the PCard training session. Restrictions are categorized as 1) blocked at point of sale and 2) restricted at other than point of sale.

Blocked transactions will not go through; they will be declined. Examples include purchases that exceed the single purchase limit and monthly limit, liquor stores, cash advances, and personal services.

Restricted transactions may go through but they require special approval prior to the purchase being made, or they violate law, policy, or procedures and should, therefore, not be made at all. Examples include transactions that will be charged to lab supply or carry forward accounts; purchases delivered to non-University addresses; purchases that involve signing of an agreement, license, or contract (send the document to the PCard administrator for review); gifts of sentiment (examples: flowers for Professional Administrative Assistant's Day, retirements, birthdays), pyramiding of purchases to avoid the single purchase limit, and personal purchases.

Q: How do we prevent charges that are not allowed by a particular grant or agency?

A: It is the cardholder's responsibility to ensure that regulations and guidelines are followed. Questions concerning the types of expenses allowed on sponsored accounts should be directed to the grant accountant or the Office of the Controller.

Q: What do I do if I accidentally make a restricted charge on my card?

A: Contact the PCard administrator for advice as this is decided on a case-by-case basis.

Q: Can personal purchases be made with the card?

A: No. Personal purchases cannot be made with this card. Keep your personal credit card purchases and the purchasing card completely separate.

Q: What do I do if I accidentally make a personal charge on my card?

A: Notify your reviewer of the mistake **immediately**. Attempt to have the charge reversed (credited) to the PCard account. If the vendor will not cooperate, write a check made payable to Shawnee State University, submit it to your budget manager for deposit with the Bursar's Office via a Deposit Transmittal Form, and attach a copy of the form (along with a copy of your check) to your PCard documentation. Indicate that you will not make such a mistake in the future.

REVIEWER RESPONSIBILITIES**Q: What are the reviewer's responsibilities?**

A: Reviewers ensure that charges are appropriate, within Shawnee State's PCard policy and procedures, and appropriately documented. After monthly cardholder statements are signed by the budget manager, the reviewer (or the department contact) then files the records, in chronological order, in the department's central office.

SALES TAX ISSUES**Q: Is Shawnee State University considered exempt from paying Ohio Sales Tax to suppliers?**

A: Yes. Shawnee State University is exempt from paying Ohio Sales Tax to suppliers for purchases in Ohio, per the "Certificate of Exemption." The exemption number is printed on the Shawnee State University PCard and copies of the certificate are available on the Purchasing Department's website.

Cardholders must request the sales tax exemption when making any purchase. Usually the exemption is not automatically given. Some states reciprocate, and it is a good business practice to request the exemption where/when you make a purchase. The vendor may require a copy of the exemption certificate, so keep one with your card.

Q: The supplier charged Ohio sales tax on my purchase. What should I do?

A: The cardholder should contact the merchant and request a credit be issued for the tax and applied to the card. A copy of the credit receipt is needed and should be faxed or given to the cardholder to attach to their monthly statement.

If the vendor refuses to credit the card for Ohio Sales Tax, treat the charge as a disputed item.

Q: What if I am charged sales tax by another state?

A: On the *Transaction Notes* screen, in PaymentNet, indicate the state in which the purchase was made. The exemption is only for Ohio sales tax.

Q: What is our Sales Tax Exemption number?

A: 31-0864917. The Exemption Certificate must be supplied initially to all merchants as proof of the exemption. Without a copy of the certificate, the merchant is not obligated to give the exemption. Keep a copy of the Exemption Certificate with you at all times.

STORED VALUE CARDS**Q: What is a stored value (SV) card?**

A: The SVCARD is a declining balance card. EXAMPLE: Professor Smith has a \$500 budget for office supplies in FY05. He is issued a card at the beginning of FY05 (in July 04) that expires at the end of FY05 (June 30 05). The card has an overall, life-of-the-card, \$500 limit.

Q: Can the overall dollar limit or expiration date be changed after the fact?

A: The expiration date of the card cannot be changed, but the dollar amount can be changed, if needed, during the life of the card. Once a card expires, an applicant would need to reapply to receive a new card.

Q: What is the minimum time period? What is the minimum dollar amount?

A: Minimum time period is three months. Minimum dollar amount is \$150.

Q: This card might be useful for students who are traveling on university business or have received an award. Can the card be given to students?

A: Because of the special risks and issues involved, this card is not available to students.

Q: How are transactions handled?

A: Transactions come through PaymentNet just as they do with a regular PCard. The same provisions apply.

Q: Will it look like a regular PCard?

A: Yes.

Q: Will cardholders have to attend training and will card use be subject to all other usual PCard requirements & restrictions?

A: Yes. The training is mandatory before receiving the card. All policies and provisions governing the PCard apply to the Stored Value Card, as well.

Q: How will the cardholder know what his or her balance is?

A: A cardholder may verify available funds by contacting JPMC at the toll-free number on the back of the PCard.

Q: Do merchants accept this card just as they would any PCard?

A: Yes, as long as the purchase does not take the cardholder over his or her remaining balance and the merchant accepts Visa credit cards.

Q: Do we have to deposit the dollar amount up front?

A: No. Charges accumulate as they are made.

Q: Can a cardholder have both a regular PCard and an SVCARD?

A: No. Current cardholders are not eligible for the SVCARD, and current cards will not be canceled solely to allow a switch. **Why not?** Such a switch will require the cancellation of the current card, and reapplication for a new card, for each cardholder involved. The SVCARD does not have the flexibility of the regular PCard, and administrative costs are considerably higher.

Q: Can transaction limits be placed on the SVCARD?

A: Yes.

Q: Can someone be issued more than one SVCARD at the same time?

A: No. Only one active SVCARD per cardholder is permissible.

Q: Can someone be issued more than one SVCARD in the same year?

A: Generally, no, though exceptions will be made for unforeseen circumstances. Since the card can be recharged with more dollars anytime before its expiration date, a cardholder expecting multiple needs should request a lengthy expiration date and recharge as needed, rather than apply for a new card.

SUPERVISION OF THE CARD**Q: Does the PCard program require someone at a higher level to review the transactions to ensure appropriate use of the card?**

A: Yes. The PCard policy requires that a higher level of approval must be administered for each cardholder and their transactions. Use one of the following methods:

- Approve the transaction in PaymentNet.
- Sign off on the monthly statement for the cardholder.
- Sign off on a monthly Transaction Line Item Detail Report. This report can be generated in PaymentNet.

Q: How do I run the report the budget manager needs to view and approve, if they are not reviewing my charges in PaymentNet or the cardholder statement?

A: In PaymentNet, go to *All Reporting*, click on *Transaction*, and select *Transaction Detail* from the alphabetical list of reports. On the *Report Criteria for Transaction Detail* screen, select your accounting cycle and click *Process Criteria*. On the next screen, you may establish other parameters or simply click *Proceed with Report*. Choose the format in which you'd like the report to appear by clicking the green arrow to its right. Click the *Refresh* button until your report appears. (This could take a minute or two, depending on the size of the report.)

Q: I am responsible for many PaymentNet cardholders. How do I ensure that transactions are being updated timely and appropriately?

A: By selecting *Transaction List* in PaymentNet, you will be able to view the transactions of every cardholder that reports to you. Beside every transaction is a box that shows you whether or not a transaction has been reviewed. You can click on the transaction to review the details.

Q: Who is responsible for ensuring cards are obtained from cardholders before they leave the department or Shawnee State University?

A: The budget manager is responsible for notifying the PCard administrator of the need to cancel a card. The card must be obtained from the cardholder prior to their departure from the department or Shawnee State University. (See topic on Canceling Cards.)

SUPPLIER ACCEPTANCE**Q: What should I do if the supplier does not accept Visa?**

A: If a supplier does not accept the purchasing card (Visa), the cardholder should complete a Supplier Non-Acceptance Form and submit it to the PCard Administrator, who will work with the supplier to encourage them to accept the card in the future.

TRAINING**Q: How do I register for PCard or PaymentNet training?**

A: You may call the Purchasing Department at 351.3314 or send an e-mail to PCard@shawnee.edu.

Q: May I return for a refresher course?

A: Yes. Register as many times as desired.

Q: Do you offer on-line tutorials?

A: Online training tutorials for PCard policy and procedure and PaymentNet software are not currently available online; however, we do plan to make them available in the future.

TRAVEL AND ENTERTAINMENT**Q: Who should I contact for questions about travel policy or whether a particular travel expense is allowable?**

A: Contact the PCard administrator at 351.3460 or by e-mail at PCard@shawnee.edu.

USE OF THE CARD**Q: May I allow someone else to use my Purchasing Card?**

A: No. The card is not transferable; however, you may call ahead and pay in advance with the PCard and then allow someone else to pick up your order.

Q: May I use my card for cash or cash advances or in ATM machines?

A: No. The card is not set up for cash or cash machines. The card will decline.

Q: How are PCard transactions posted to the proper university account?

A: A default account, designated by the cardholder's department head, is assigned to each purchasing card. All purchases are charged to this account and may be electronically reallocated by the cardholder or designated reviewer prior to the charges being posted.

SECTION 10:

Glossary of Terms

Account Number

The PCard number that appears on the face of the card.

Authorized Expenses

Expenses that may legitimately be charged to the PCard.

Billing Address

Your campus address.

Billing Cycle

The statement period of one month, which runs from the 21st day of the month to the 20th day of the next month. If the 21st falls on Saturday, Sunday, or a holiday, the next day of business starts the new cycle.

Capital Equipment

Any item which costs \$1,500 or more per unit.

Cardholder

University employee whose name appears on the purchasing card and is accountable for all charges made with that card.

Cardholder Statement

A list of a cardholder's PCard transactions per billing cycle. Statements are received only in months when activity occurred. They are available for download from PaymentNet.

Default Account

The university budget account code assigned to an individual cardholder's PCard. Only one default account can be assigned to any one PCard, and all charges made with the PCard will be posted into that default account. The cardholder can then reallocate the charges, online, using the PaymentNet software.

Disputed Item

A charge placed on your PCard in which you have a dispute. This could be an item that was not received, was returned, arrived broken, was charged in error, or duplicated, etc.

Fraudulent Charge

A charge placed on your PCard without your prior consent or knowledge.

Hazardous Chemicals/Controlled Drugs

Hazardous chemicals are defined as any chemical with the following information on the label: explosive, flammable, oxidizer, corrosive, or poison and with either a flammability, health, or reactivity designation factor above one (1).

Hotel (port)Folio

The itemized hotel bill received at checkout.

JPMorgan Chase

The bank that currently administers our PCard program.

MBE

Minority Business Enterprise. The University is charged by the state of Ohio with spending 15% of all eligible purchases with MBE-certified vendors.

Mapping

The automatic transfer of information from PaymentNet to the University's general ledger in CARS. Basically, it means the PaymentNet information posts to CARS.

Monthly Spending Limit

A dollar limitation of purchasing authority assigned to the cardholder for the total of all charges made during each monthly billing cycle. This amount is \$10,000 unless the budget manager of the department requests and the PCard administrator approves a higher or lower limit.

PaymentNet

The secure, encrypted website maintained by JPMorgan Chase and used by cardholders to review their PCard transactions.

PaymentNet Reviewer

Person designated by the department to update PCard transactions in the PaymentNet system and, usually, to maintain PCard documentation for the department.

PCard Transaction Log

A sheet that lists each PCard transaction made by a cardholder and includes details of the transaction.

PCard Administrator

SSU purchasing department employee responsible for administering the PCard program for the University and acting as the main contact between the University and the Bank.

Post Date

The date the charge posts to PaymentNet from the supplier via Visa and JPMC.

Purchasing Card

A credit card issued to an employee of Shawnee State University for the purpose of making authorized purchases on the University's behalf. The University will issue payment for charges made with the purchasing card.

Pyramiding

Splitting one purchase into two or more purchases just to stay within your limit. *The practice of pyramiding is prohibited*

Receipt

For the purpose of PCard transactions, the term *receipt* is defined as an invoice, cash register receipt, sales slip, or packing slip which contains 1) an itemized list of goods purchased, 2) the cost of the purchase, and 3) the name and address of the supplier. Handwritten receipts must be signed by an employee of the supplier. The cardholder should screen print the completed order form and the confirmation screen when ordering by Internet. The cardholder should also retain a copy of their e-mail confirmation, if applicable, and attach the packing slip, if available.

Spending Limits

The limits attached to each PCard issued. The defaults are \$1,000 per swipe, 12 swipes per day, \$10,000 per month. Higher or lower limits can be requested by the budget manager.

Statement of Account

A listing of all transactions charged to the cardholder's account up to the end of the monthly billing cycle.

Status

Indicates whether the cardholder's account is awaiting activation, active, or closed.

Supplier

A merchant with whom cardholders transact business.

Support Documentation

A merchant-produced or non-University document that records the relevant details for each item purchased, including quantities, a description of what was purchased, the total charge amount, and the merchant's name and address (e.g., sales receipt, original invoice, packing slip, credit receipt, e-mail confirmation, etc.).

Transaction Allocation

The account number assigned to each transaction. Default account numbers are assigned when the card is set up, but cardholders can change the account when reviewing the transaction.

Transaction Date

The date the charge is incurred with the supplier.

Transaction/Charge Limit

A dollar limitation of purchasing authority assigned to the cardholder for each total charge made with the PCard. The default amount is \$1,000, unless the budget manager for the department requests and the PCard administrator approves a higher or lower limit. A single transaction/charge may include multiple items but cannot exceed \$1,000.

Transaction Review

The report budget managers may generate in order to review monthly charges.

Unauthorized Expense

An inappropriate transaction placed on the PCard.