



# Procurement Card Policy and Procedure Handbook

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\*Policy updates are highlighted in **Yellow**

## QUICK REFERENCE RESOURCES:

### PCard Program Personnel:

#### **PCard Program Coordinator ~ Tom Cordeiro**

The Procurement & Contracts Manager serves as the Program Coordinator and is responsible for the PCard Program. Tom can be reached at [TCordeiro@csustan.edu](mailto:TCordeiro@csustan.edu) or 209-667-3987.

#### **PCard Program Administrator ~ Laci Caetano**

Responsible for day-to-day operations of the PCard Program, including tasks such as card set-up, maintenance, reporting, declines, PCard Training, policy compliance, and PCard packet audits, etc. Laci can be reached at [LCaetano1@csustan.edu](mailto:LCaetano1@csustan.edu) or 209-667-3839.

**All Cardholder Transaction Reports are due the 1<sup>st</sup> business day of each month and need to be scanned and emailed to [pcard@csustan.edu](mailto:pcard@csustan.edu) OR you can deliver a hard copy of your PCard Packet directly to the Accounts Payable Department, MSR 270.**

### Card Issuer

U.S. Bank is our credit card issuer. You will need to contact them immediately if your credit card is lost or stolen. You will also need to notify the PCard Program Administrator. Their 24-hour customer service support team can be reached at 1-800-344-5696 and can help answer questions regarding declines, available credit, etc. You can also find this number on the back of your credit card. For help with password resets and general navigation for access online you can reach customer service at 1.800.344.5696.

### Access Online

This website is the [U.S. Bank](#) web-based electronic program management tool that provides Cardholders with quick access to their account information, enabling the Cardholder to view their account activity, account activity lists, and billing statements. . For help with password resets and general navigation for access online you can reach 24-hour customer service at 1-800.344.5696.

### PCard Website:

All forms and documents related to the PCard can be found here:  
<http://www.csustan.edu/financialservices/Purchasing/PCard/index.html>

### Introduction

The CSU Stanislaus U.S. Bank® PCard program is a simple and easy-to-use payment method that increases efficiency and reduces costs at our university. Specifically, it helps reduce the number of purchase requisitions, purchase orders, petty cash transactions and other time-consuming purchasing activities.

Cardholders are required to read this Cardholder Policy and Procedure Handbook. It provides helpful information regarding the PCard process, approved purchases, supplier acceptance, record retention and monthly reconciliation.

If you have questions about the program or need additional information, contact the Program Administrator, Laci Caetano at [LCaetano1@csustan.edu](mailto:LCaetano1@csustan.edu) or 209-667-3839.

### Purpose of the U.S. Bank® PCard Program

Procurement cards provide an alternative procurement method of effecting purchases without the direct involvement of the procurement office. A procurement card is a university liability credit card that may be used for certain business-related purchases.

- Streamlines the processes for small dollar orders, reduces invoices and payments;
- Enables employees to be more efficient and focus on their core missions;
- Reduce paperwork and processing time in the employee's department as well as Procurement and Accounting;
- Provides cost savings through consolidated payments to the procurement card company; and

- Enable faster payments to CSU vendor

CSU Stanislaus...

- **Empowers Cardholders** to make purchases while still ensuring compliance with University guidelines
- **Adapts to changing needs quickly** with easy-to-adjust spend controls
- **Rebate Dollars** are generated for CSU Stanislaus when the PCard is used

Suppliers...

- **Receive payment within three days**

**Increase efficiency** because of invoice processing, tracking, accounts receivable (A/R) and collections are eliminated.

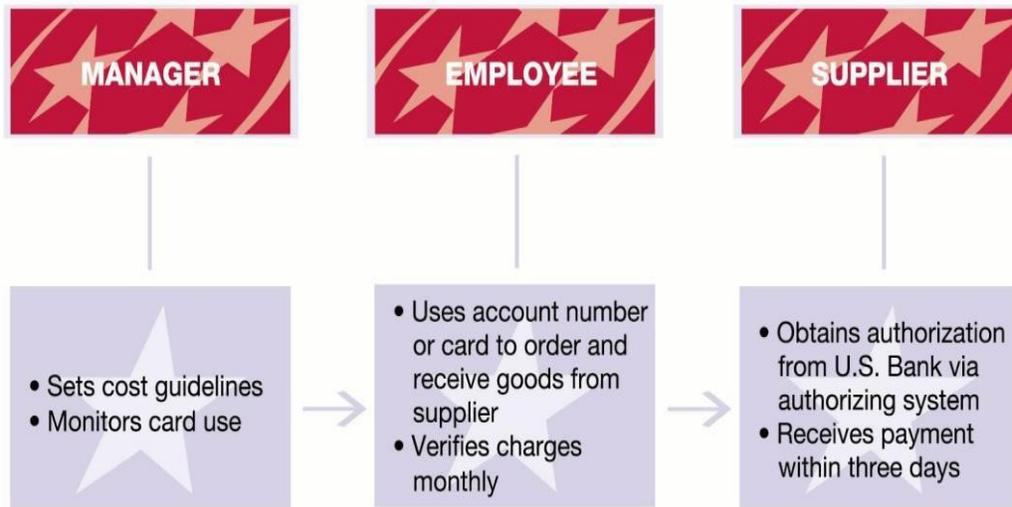
As a large public institution, the CSU is held to a high degree of public scrutiny and accountability for its business practices. In operating a procurement card program, every reasonable effort must be made to ensure that the program and card use is managed in a manner consistent with the CSU mission, CSU and campus policy, applicable laws, and ethical and risk reduction practices.

General Program Requirements

**PCards cannot be used to avoid or circumvent any CSU or campus policies or limits. They must comply with the same statutes, rules, limits, policies and procedures as purchases using any other means of payment.**

Procurement Cards may only be used for approved CSU expenditures. The use of a PCard for any form of personal purchases (regardless of any intent to repay the CSU for a purchase) is expressly forbidden, with misuse leading to employee disciplinary actions.

PCard Process Overview



*Our PCard payment process is simpler and more efficient than a paper-based system.*

Paper-based payment processes are time-consuming. The paperwork, staff time, and reconciliations involved cost CSU Stanislaus over \$100 per transaction. Our PCard program is more efficient. It streamlines the payment process, saving CSU Stanislaus money and personnel resources.

The PCard program allows managers to set cost guidelines and monitor card use. Cardholders simply use their account number or card to make qualified purchases and then verify the monthly charges. If there are discrepancies, it is the Cardholder’s responsibility to report them **immediately** to US. Bank. Once vendors have obtained authorization from U.S. Bank via the

authorizing system, they receive payment within three days.

The PCard program handles invoices and payments electronically, reduces the number of invoices sent to Accounts Payable, and automatically posts transactions to the general ledger (G/L). It also supplies consolidated management reports for tracking purposes and spending trends.

### **How to Obtain a PCard**

PCards are issued to employees who need to buy goods on behalf of the university. To request a PCard, you must complete the PCard Cardholder Agreement. This document is located on the PCard Website:

<https://www.csustan.edu/financial-support-services-gateway/staff-faculty/buying-paying-forms>

After the completed Cardholder Agreement is received, the PCard Program Administrator will order the PCard and email the applicant and Approving Official a meeting request for the next scheduled PCard Training. The Cardholder and their Approving Official must attend the mandatory PCard Training prior to the PCard being issued. The Cardholder's Approving Official must also provide a recent copy of their annual Conflict of Interest certification on file with Human Resources in order to obtain their card.

### **Management Approval Process**

Your manager will assign two limits to the account. The **single transaction limit** sets a maximum dollar amount for any single purchase made. It may apply to one item or a mix of multiple items purchased in a single transaction from one supplier. PCard Cardholders shall stay within their pre-approved per-transaction and monthly purchase limits. Should you find that your transaction and/or monthly limit(s) are inadequate to support your department's functions, please submit a completed PCard Cardholder Agreement "Change" request to formally modify your standard PCard spending limits. *(Note: We have eliminated requests to temporarily increase/decrease PCard Cardholder spending limits. Please plan ahead and submit requisitions to Procurement & Contract Services for purchases anticipated to be over the PCard Cardholder's spending limits. Note: If your per transaction limit is less than \$2,500, we strongly recommend that you submit a PCard Application Change Request to increase your per transaction limit to \$2,500.*

A **monthly spend limit** will also be set. It determines the amount you can spend within a 30-day billing period. The amount is automatically replenished the day after the cycle-end date.

As an added benefit, you will be assigned a user-specific **Default Accounting Code/Chart string**. This code identifies your Department, Fund, Account Code and possibly Program Code or Project Number. Unless you change this code manually, all transactions will charge your default account.

### **Cardholder's Acknowledgement of Responsibilities Form**

The CSU Stanislaus PCard Cardholder Agreement outlines the responsibilities of the Cardholder. Please read it closely. If you agree to adhere to the guidelines in the document, sign and return. If you have questions, contact the PCard Program Administrator or see Roles and Responsibilities in your CSU Stanislaus/U.S. Bank Cardholder Agreement guidelines. The PCard Program Administrator will review your Cardholder Agreement to determine that the application is complete and has the proper signatures prior to requesting a new account set-up from U.S. Bank.

### **Receipt of your PCard**

Once the employee and the Approving Official have completed the required PCard Training, the PCard will be issued to the Cardholder.

### **Activating your PCard**

You must activate your new PCard before it can be used. To do so follow these instructions:

- Immediately sign the back of your new card
- Activate your new card by calling the number on the activation sticker affixed to the card
- The U.S. Bank automated activation line will prompt you to enter the following:

- Your card's 16-digit card number
- The zip code for your card's mailing address is 95382 and the last 4 digits of your social security number (SS#) is 000-00-5382. We do not provide your SS and/or personal information. Your office phone number including area code.

Note: The mailing address for your card is **One University Circle, Turlock, CA. 95382.** You will need this address for online and phone purchases.

### USING YOUR PCARD

There are a number of ways to make purchases. You can place orders in person, over the phone, via fax, e-mail, the Internet or the organization's eProcurement system. Just have the supplier charge the purchase to your PCard account number and provide an itemized invoice. For phone or fax orders, instruct the supplier to put your name and mailing address on the shipping label. However, please observe the following guidelines to help ensure a smooth accounting and overview process.

#### Procurement Card Policy – Executive Order 760

Executive Order 760 establishes procurement card policy for the CSU system. The policy includes the following conditions:

1. All Cardholders must sign and accept the terms and conditions of the CSU Stanislaus PCard Cardholder Agreement.
2. All purchase transactions processed against a PCard must be made by the individual to whom the card is issued and within the spending limits authorized for the PCard Cardholder.
3. The Card cannot be used for those restricted goods, services, and equipment listed (unless otherwise specified herein).
4. The PCard cannot be used for purchase transactions exceeding the Cardholder's designated transaction and monthly dollar limits.
5. Purchases are only for the use and benefit of the University.
6. Use of the PCard will be governed by the most current version of the CSU Stanislaus PCard Cardholder Policy & Procedure Handbook and the PCard Cardholder Agreement.
7. Purchase must not be split into two or more transactions to avoid the single purchase limit.
8. Monthly audit and review of Cardholder purchases will be conducted. Appropriate action will be taken for any misuse of the credit card (see Audit Procedures).
9. Use of the PCard is subject to review by the University, California State University, or the State of California auditors at any time.

### ACCEPTABLE PCARD USES

Your CSU Stanislaus PCard is for business use only. The following types of purchases are acceptable:

1. **Subscriptions** - Subscriptions must be sent only to the University address, not the subscriber's home or other non-University address.
2. **Dues & Memberships** - For professional organizations only. Recreational clubs such as travel, sports and entertainment, memberships for personal use and **donations are not** authorized.
3. **Advertising** - Display advertisement, recruitments posted online through services such as the Chronicle of Higher Education. *Note: All recruitment for staff positions must go through Human Resources.*
4. **Conference Registration & Training** - For faculty, staff and student employees only.
5. **Goods** - Goods or merchandise that does not qualify as a restricted item and are within your spending limits. These might be items you would have used petty cash, or a direct pay reimbursement for prior to obtaining a PCard. For example: building maintenance supplies, safety supplies, electrical supplies, etc.
6. **Food/Catering** - Stanislaus State has a contract for our food/dining/catering needs with **Chartwells in accordance with the campus Food Policy**. Chartwells requires all charges to be paid using PCard. A Food & Beverage/Community Relations Event Approval Form must be completed and signed for all Chartwells purchases prior to the event. Food purchases under \$250 can be purchased from other catering vendors; however, you must comply with the campus' [Temporary Food Service](#) requirements.
7. **Service and Repairs (Off-Campus Only)** - Off-campus low risk services, such as dry cleaning for table linens at University events.
8. **Equipment costing less than \$500 and that does not have the ability to hold sensitive data** (such as electronic

devices that can hold sensitive/personal data).

9. **Equipment purchased through CSUBUY up to \$2500** - This includes computers available **only on CSUBUY and only from Dell** which are allowed up to a total purchase price of \$2,500 including tax, shipping, etc. All other computer purchases are strictly prohibited.
10. **Alcohol** may be purchased, but only using a Foundation PCard IF allowed by the Foundation fund.
11. **Chemicals and Hazardous Materials** may be purchased in compliance with the PCard Cardholder's transaction and monthly limits and the campus' Standard Operating Procedures for the Purchase of Chemicals or Hazardous Materials, including all required pre-approvals, documentation, and retention.
12. **Software** that is currently under an existing campus or systemwide agreement or that has completed the Technology Acquisition Review Process and has been authorized by the Office of Information Technology and Procurement & Contract Services. All documentation to support the purchase including the approved E&IT from must be submitted with monthly reconciliation packet.

### UNACCEPTABLE PCARD USES

The following types of purchases are unacceptable:

1. **Personal use/ personal purchases**
2. **Services and Repairs (On-Site)** - On-site repairs are not allowed unless specifically authorized by the PCard Administrator/PCard Coordinator and/or Risk Manager.
3. **Capital Equipment** - Equipment with a cost of \$5,000 or more with an estimated life of greater than one year and is not permanently attached to or incorporated in the CSU buildings and grounds.
4. **Travel and Entertainment (T&E)**. Travel related expenses, such as but not limited to, airfare, rental car, hotel for travel, fuel purchases related to travel, alcoholic beverages, restaurants, theatres, and clubs are not permitted. Travel Cards can be obtained by a department for CSU Stanislaus travel. Contact the PCard Program Administrator for more information.
5. **Firearms, explosives, radioactive materials, controlled substances**
6. **Food** (*unless it is in accordance with the University's Food Policy and the Hospitality Policy*). See "Acceptable PCard Uses" above.
7. **Gifts, gift cards, flowers, parties, etc.** (*unless it's in accordance with the University Hospitality Policy*)
8. **Donations** (*unless allowed by University Policy*)
9. **Transactions that circumvent established controls**
10. **Purchases for other departments** (*only Procurement & Contract Services staff may purchase for other departments*)
11. **Splitting a purchase to circumvent transaction limits**
12. **Cash advances/Travelers checks**
13. **Purchases of construction and construction-related services**
14. **Purchases that require any signed vendor contract or quote**
15. **Minor and Major capital outlay**
16. **Architect & engineering services**
17. **Purchase of electronics costing less than \$500 that can hold sensitive data, such as iPads/tablets, etc.** unless purchased from Dell and/or via the CSUBUY Program.
18. **Purchases of equipment items costing \$500 or more and have a useful life of one year or more are not allowable** unless purchased from the Campus Marketplace up to \$2,500, including computers and tablets purchased only from Dell. For questions on what constitutes equipment, please call Property Control at extension 3986.
19. **Printing, copying, and related services** are *not* to be purchased off-campus. All copying and printing needs must be submitted to the campus Print Shop (Reprographics). If the Print Shop is unable to meet requested custom printing specifications, they will either submit quote requests to appropriate off-campus printers or submit the request to Procurement & Contract Services, whichever is appropriate per CSU Procurement Policies. For more info regarding the bid process, see [CSU Policy Stat Section XI, Article E \(Printing and Binding Orders\)](#)
20. **Amazon Prime Memberships**
21. **Speakers, Honoraria, Consultants, Independent Contractors, Performers, Etc. (i.e., no hiring of people)**
22. **Supplies that are available from a CSU partner (contracted supplier), such as Staples Advantage for office supplies and/or the CSUBUY Program** should not be bought from the other suppliers unless unavailable from the University's contracted supplier. We receive deeply discounted pricing from competitively bid and negotiated agreements and receive supplier incentives as well!

23. **Online Suppliers** (such as software) that require the cardholder to agree to terms and conditions (shrink wrap agreements) in order to complete the purchase, this excludes those suppliers whose terms and conditions have already been authorized by Procurement & Contract Services.

**Software** that is not under an existing campus or systemwide agreement or that has not been authorized via the Campus Technology Acquisition Review Process (TAR Process) by Office of Information Technology and Procurement & Contract Services. All software purchases must complete the TAR Process and receive authorization prior to a purchase being completed.

### **Use Tax Calculation**

Some out-of-state suppliers do not charge California State sales tax. The Accounts Payable department will add use tax to any PCard invoices where sales tax is not charged. It's the University's responsibility to file a return and remit any use tax on out-of-state purchases directly to the California State Board of Equalization. Please keep in mind that this will cause a discrepancy between the Cardholder Transaction Report submitted and what is actually expensed from the department's account. **Note: If a PCard Reconciliation is late, use tax will be assessed on all out of state vendors regardless if the vendor already charged tax on the receipt. This may cause an additional charge to be assessed to the department's account.**

### **PCard Website/Forms**

All Forms and Documents can be found on the PCard Website. Examples of the most commonly used forms are listed below. <https://www.csustan.edu/financial-support-services-gateway/staff-faculty/buying-paying-overview>

#### **Hospitality Policy and Form:**

The Food & Beverage/Community Relations Event Approval Form is required for food purchases and items such as flowers, gift cards, gifts, parties, etc. Please review the Hospitality policy and include a Food & Beverage/Community Relations Event Approval Form and original signed attendee roster with your receipt when the Form is required. Both the [policy](#) and [form](#) are located on the PCard website.

#### **Food/Beverage/Community Relations Event Approval:**

Food & Beverage or Attendance at a Community Relations Activity (involving tickets for food) must be approved prior to the date of the event. Campus President (or designee) approval required if hospitality includes recreation, sporting, or entertainment events or expenditures for a spouse, domestic Partner or significant other's attendance.

#### **Missing Receipt Affidavit:**

When an itemized receipt cannot be obtained from supplier, the Cardholder is required to complete this form and submit it with their reconciliation.

#### **Software:**

A Stan State Accessible Technology Initiative (ATI) Section 508 Electronic & Information Technology (E&IT) Product Checklist Form must be filled out and submitted via Team Dynamix for OIT and Procurement review and approval prior to the purchase. If approved, an approved authorization form will be issued.

### **Transaction Approvals**

1. Transactions under \$10,000 can be approved by the appropriate College Dean, Assoc./Assist. Vice President/equivalent level, or Vice President (exceptions for Grants and Trusts).
2. Transactions \$10,000 or greater must be approved by the appropriate Vice President.
3. Trust Fund transactions under \$10,000 can be approved by the authorized Trustee.
4. Trust fund Transactions \$10,000 and over must be approved by the appropriate Vice President.
5. Grants are exempt from this requirement.

### **Returns, Damaged, Defective, or Incorrect Items**

Be sure to inspect all orders upon receipt and contact the vendor if items purchased are damaged, defective, or incorrect. You are responsible for conducting all negotiations for replacement or return of damaged or incorrect orders. If you receive damaged, defective, or incorrect items you should:

- Contact the vendor promptly – delays in reporting damaged goods could result in an invalid claim. Be sure to

document all discussions or communications with the vendor (i.e. date, contact name, details, etc.).

- Find out if the vendor requires a “Return Materials Authorization Number” (RMA). If so, follow the vendor’s procedures for requesting one. Note: vendors often charge a restocking fee if a return is not their fault.
- Follow the vendor’s instructions for packaging and returning the order (i.e. truck, UPS, vendor pickup, etc). Call the Receiving Department if you need assistance or if the order is to be sent by truck, or picked up by the vendor. UPS shipments can be processed by the Mail Services Department. If the vendor is not paying for the cost of the return, it will be charged to your department account.
- Be sure to keep the credit receipt until the credit transaction shows up on your Cardholder Transaction Review Report. When the credit shows up, attach the credit receipt to your monthly report.
- If the vendor refuses to replace the defective item or fails to issue a credit, the purchase will go into dispute. Follow directions for Disputing a Transaction located on PCard website under training-quick reference guides.

### **Misuse or Abuse of your PCard**

In addition to excluding personal purchases, the PCard program may exclude certain suppliers based on their vendor classifications. Purchase of restricted commodities or from restricted suppliers is unacceptable. It is also forbidden to split any PCard purchase over multiple transactions in order to bypass the authorized transaction limit.

**PCard transactions are audited. Misuse of your PCard is a serious offense which could result in your PCard being permanently revoked, you could be subject to disciplinary action, and/or you could even face legal action.**

### **AUDIT PROCEDURES**

The PCard Program Administrative Team performs a monthly post-audit review of all Cardholder documentation. The Cardholder is notified via email if non-compliance occurs. The Approving Official is copied on the email sent to the Cardholder.

**Each of the following is an example of what constitutes a policy violation and is worth one point (audit finding):**

- Failure to obtain an itemized receipt/invoice.
- Purchase of equipment costing \$500 or more (unless an allowable exception as specified above)
- Purchase of items identified as restricted.
- Failure to submit your reconciled and approved Cardholder Transaction Report to Account Payable, or submitting it after the indicated deadline.
- Failure to obtain correct Approving Official signatures on the monthly Cardholder Transaction Report.
- Additional documentation, when required, missing or deemed otherwise non-compliant with University policy (e.g., Missing Receipt Affidavit, Food & Beverage/Community Relations Event Approval Form, etc.).
- Shipping to a location other than an official University address.
- Purchasing office supplies with your University PCard. Office supplies should be purchased through our Staples Advantage Program which uses a Ghost Card.

If you cannot obtain a receipt from a supplier or if the receipt is lost, you are required to complete a Missing Receipt Affidavit (MRA).

**If you receive a total of three (3) points in audit findings within 12 rolling months, your PCard may be suspended or permanently terminated.**

**Your PCard account may be cancelled immediately in the following situations:**

- Using the card for personal purchases.
- Splitting a transaction to avoid set purchasing limits.
- Allowing someone else to use your card.
- Not reporting a lost or stolen card.

### **Fraudulent Use of your PCard**

If someone makes fraudulent purchases with your PCard it is your responsibility to report the activity. Call U.S. Bank

Customer Service at (800) 344-5696 immediately and report the fraud. You are liable for all unauthorized card use until the card issuer is notified. Next, notify your PCard Approver and Program Administrator to report the activity.

When you contact U.S. Bank to notify them of the fraud, you will be asked to complete paperwork and return it so the unauthorized charges can be identified and credited to your account. It is the Cardholder's responsibility to complete all paperwork and verify US Bank received it within 30 days of the fraud occurring. All correspondence related to the fraud must be turned in with your PCard reconciliation.

One increasingly common form of credit card fraud is "**phishing**". This is when criminals send e-mails or host websites posing as legitimate financial institutions asking for your personal information and account numbers. To protect yourself and our organization:

- **Never give out your account number or other personal data** to someone who contacts you via phone or e-mail. U.S. Bank and the credit card association already have the information they need to maintain your account. They never contact you to ask for verification.
- **Do not reply to a fraudulent e-mail under any circumstance.** Also, do not click on the link in the e-mail.

### **Lost or Stolen Cards**

The CSU Stanislaus U.S. Bank PCard is company property. Please keep it safe. If your card is lost or stolen, contact U.S. Bank Customer Service immediately at (800) 344-5696 and notify the Program Administrator. After your call, the account will be blocked. By acting promptly, you can reduce our organization's liability for fraudulent charges.

## **MANAGING YOUR TRANSACTIONS**

The PCard billing cycle starts the 23<sup>rd</sup> of one month and goes through the 22<sup>nd</sup> of the following month unless either date is a weekend and then it will roll to the next business day. US Bank has the cycle dates built in Access Online, so you will not have to enter any dates when you print your account activity list. Your statement will not be available to print, until the day after the billing cycles closes and is due by 4PM the 1<sup>st</sup> working day of the following month.

You must submit an account activity list each month detailing transactions made against your PCard. If there were no transactions on the PCard, no action is required. Cardholders will print a copy of their account activity list by logging into Access Online at <https://access.usbank.com/cpsApp1/index.jsp>.

### **Reconciling your Account Activity List**

Our PCard program carries corporate, not individual, liability. As a result, Accounts Payable processes a central invoice and you are not required to pay the amount shown on your monthly reconciliation account activity using your own funds. The program does not affect your personal credit rating in any way.

You are required to retain receipts for all purchases. So, if you make a purchase by phone or mail, be sure to ask the supplier to include a receipt with the shipment. This is important because your receipt is the only original document stating whether or not a sales tax has been paid.

You will use U.S. Bank Access Online to reconcile your PCard purchases. Its functionality streamlines the reconciliation process and reduces posting errors. For more information on performing tasks in Access Online, refer to the quick reference guide available here: <https://www.csustan.edu/financial-support-services-gateway/staff-faculty/buying-paying-resources>.

### **Reviewing Transactions**

1. Print your account activity list each month using U.S. Bank Access Online. Identify each transaction made with the PCard during the last billing cycle and review it for accuracy.
2. Attach all receipts you retained during the billing cycle to the back of the account activity list in the order that they appear on the list. (If your receipt is small, you can attach it to a plain piece of paper with tape **ONLY along the top and bottom of the receipt**, but **DO NOT** tape over any printing.)
3. Include any additional documentation that may be required, such as a Food & Beverage/Community Relations Event Approval Form, Missing Receipt Affidavit, Certificate of Insurance, etc.
4. Provide reconciled account activity list with receipts to your PCard Packet to your PCard Approver for review, approval and signature. Make sure to include a blank PCard Approver Checklist for your PCard Approver to complete

as well.

5. Your PCard Approver reviews, approves and forwards the PCard Packet and the PCard Approver Checklist to the PCard Program Administrator on or before the due date.
6. PCard Packets will be audited by the PCard Program Administrative Team.

### **Reallocate Transactions**

Before the cycle closes, Cardholders also have the ability to reallocate transactions to one or multiple accounting codes – including the option of splitting individual transactions by specific dollar or percent of transaction amounts. The reallocation deadline is the same as the PCard Packet deadline, 4:00pm of the first working day of the following month.

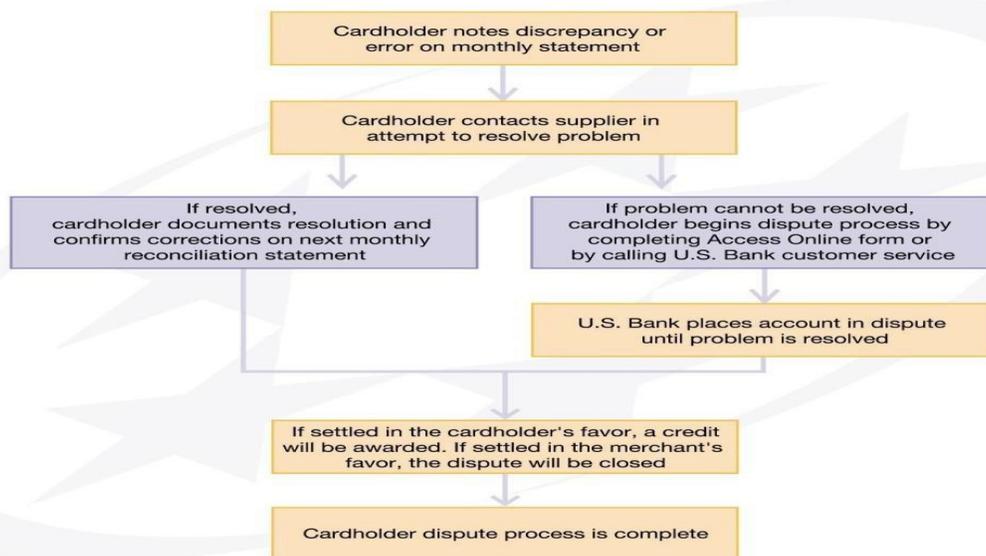
Please note: Cardholders can allocate charges throughout the month as long as they are completed by 4PM, the first business day of the following month.

### **What to do if your Records and Statement Do Not Match**

You may occasionally find items on your statement that do not match your receipts. The amount may be incorrect, you may have service issues, or perhaps you did not make the purchase at all. The first step is to contact the supplier and try to resolve the error. If the supplier agrees an error has been made, they can simply credit your account.

If a supplier does not agree an error has been made, contact U.S. Bank Customer Service at (800) 344-5696 and tell them you want to dispute a charge on your card. You can also file disputes online using Access Online. U.S. Bank must be notified of disputed charges **within 3 days** of the statement issuing date.

### **Dispute Process**



### **Account Maintenance**

When changes, updates, or cancellations of PCards are required, the Program Administrator is authorized by U.S. Bank to make the changes. Changes to a PCard account include:

- Change in Approving Official
- Change to monthly and/or transaction limit(s)
- Name changes due to divorce, marriage, etc.
- New address or telephone number
- Department changes

For any of the changes listed above, use the PCard Application form located on the PCard website and select “change” at the top of the form. You will only complete the information on the application that is changing, obtain required signatures and forward to PCard Program Administrator. On occasion, it may be necessary to temporarily raise or lower a Cardholder’s monthly or transaction limit. All exception authorizations and temporary changes to limits must be approved in writing by the appropriate Vice President or assigned designee.

**GENERAL**

*As a large public institution, the CSU is held to a high degree of public scrutiny and accountability for its business practices. In operating a procurement card program every reasonable effort must be made to ensure that the program and card use is managed in a manner consistent with the CSU mission, CSU and campus policies, applicable laws, and ethical and risk reduction practices.*

**CARDHOLDER RESPONSIBILITIES SUMMARY**

The role of a Cardholder is to make purchases in accordance with the regulations established by the CSU and campus, as well as all federal and state rules to ensure accountability to the public, and fairness and ethical treatment to vendors. Cardholder responsibilities include:

1. Completing PCard Training.
  2. Completing and acknowledging the required campus procurement card Cardholder training.
  3. Complying with CSU Stanislaus procurement procedures and policies for the purchase of commodities and services.
  4. Ensuring that campus policies and procedures of the procurement card program are integrated into individual’s use of the University’s procurement card.
  5. Not sharing or authorizing others (subordinates or otherwise) to use the card.
  6. Obtaining itemized receipts/invoices for all purchases.
  7. Verifying that department funds are available to cover purchases.
  8. Protecting the card at all times to prevent unauthorized use of the card (including being responsible for the location, control, security, and records for your PCard).
  9. Inspecting all orders upon receipt, verifying that the contents are exactly what was ordered, and addressing any discrepancies with the supplier in a timely manner.
  10. Changing chart string in Access Online if required. Note: The PCard Packet deadline and the allocation of chart strings deadline are the same; 1st business day of the month.
  11. Timely and accurate preparation of the Transaction Report (PCard Packet). Submitting detailed itemized receipts/invoices with monthly Account Activity List to your Approving Official along with a blank PCard Approver Checklist in sufficient time for the Approving Official to review and forward them to Accounts Payable before the deadline. Completed PCard Packets are due by 4:00 pm of the 1st working day of each month. Include all additional documentation, if needed, with monthly Transaction Report.
  12. Making advance preparations for reconciling your PCard Packet in the event you will be out of the office.
  13. Returning your PCard to the Program Administrator upon leaving the department or terminating services with the University.
  14. Immediately reporting a lost or stolen card to the bank and actively following banks rules and instructions in doing so.
- The use of procurement cards cannot avoid or circumvent any CSU or campus policies or limits. Procurement cards are to be used within the same statutes, rules, limits, policies, and procedures as purchases using any other means of payment.
  - Procurement cards may only be used for approved CSU expenditures. The use of a procurement card for any form of personal purchase (regardless of any intent to repay the CSU for a purchase) is expressly forbidden, with misuse leading to employee disciplinary actions.

Note: The Cardholder and the Approving Official are jointly responsible for assuring that the monthly reconciliation is received by Accounts Payable by the date and time due each month. All changes for transactions listed in the monthly statement must be completed by the report deadline also. If the Cardholder Transaction Report is not received by the deadline, the PCard Cardholder will receive an audit finding and the PCard may be cancelled. Repeated instances may result in the

PCard being permanently revoked.

### **APPROVING OFFICIAL RESPONSIBILITIES SUMMARY**

The Approver is the individual assigned to a Cardholder to ensure compliance with PCard policies and with CSU, campus, state fiscal and procurement rules by reviewing the transactions on no less than a monthly basis. A Cardholder cannot function as his or her own Approver. Approver responsibilities include:

1. Completing and acknowledging the required PCard Approver training.
2. Monitoring transactions of assigned Cardholder(s) for appropriateness of purchase.
3. Reviewing all charges on Cardholder's statement and ensure they are correct, appropriate and were made for official University purposes by using the PCard Approver Checklist.
4. Ensuring adequate transaction documentation exists as required.
5. Ensuring the PCard Policy is followed, identifying possible violations, and taking appropriate action if violations are found.
6. Completing the PCard Approver Checklist to assist in ensuring that all transactions are in accordance with policy. Not using this PCard Approver Checklist will result in an audit finding for Cardholder.
7. Ensure all proper documentation is attached to monthly Cardholder Transaction Report, including PCard Approver Checklist, itemized receipts/invoices and additional documentation when necessary.
8. Signing and submitting the Cardholder Transaction Report and signed PCard Approver Checklist to Accounts Payable (in MSR 270) by 4:00pm on the 1st working day of each month.
9. Making advance preparations for approval of Cardholder's PCard Packets in the event you will be out of the office; approval must be elevated to a higher level.

If, due to travel or extended leave, a Cardholder or Approving Official is not available for verification when the monthly Cardholder Transaction Report is due, arrangements must be made for this activity to be performed in a timely manner by another individual. Each Cardholder has an alternate signer in the event their primary Approving Official is not available. Please contact Laci Caetano, Program Administrator at 209-667-3839 for more information.

### **EMPLOYEE SEPARATION - FINAL RECONCILIATION**

1. If a Cardholder is separating from the University, they must contact the PCard Program Administrator at least one week in advance notifying them of their last day. See Appendix A – PCard Employee Separation Checklist.
2. Prior to the employee's separation date from the University, they must reconcile their final PCard statement and turn it in to the PCard Accounting Administrator. If the billing cycle hasn't closed, they can print out the PCard Activity Report (located on the transaction screen) in lieu of their statement. Both the Cardholder and the Approving Official must sign this report. If they expect other transactions to post in a billing cycle after they leave, they will be required to provide all the documentation to another designee in their department who will reconcile the statement in their absence.

## California State University Stanislaus – PCard Cardholder Agreement

Date: \_\_\_\_\_ New Card  Change/Update Existing Card

Name of Cardholder \_\_\_\_\_ Employee Status: Perm  Temp  End Date \_\_\_\_\_

Department \_\_\_\_\_ Telephone \_\_\_\_\_ Email \_\_\_\_\_

The Cardholder accepts the authority and responsibility to utilize the PCard authorized by the appropriate budget owner for University expenses within the limits established by the department. The Cardholder agrees to prepare a monthly statement to verify the accuracy of the PCard billings using US Bank Access Online. The Cardholder further agrees to forward the statement with all required supporting itemized receipts and documentation to the Cardholder’s Approving Official. The Approving Official is responsible for reviewing, signing and forwarding the authorized statement to the PCard Administrator to arrive on or before the communicated deadline. If a card is lost, stolen or compromised, the Cardholder must notify US Bank (800.344.5695), the Approving Official and the PCard Administrator immediately. The Cardholder and their Approving Official are responsible for understanding and adhering to the [PCard Policy & Procedure Handbook](#). The PCard must be used for University business only. The PCard must not be loaned to another employee. Should a Cardholder terminate employment with the University, the Cardholder’s department is obligated to reclaim the PCard and return it to the PCard Administrator prior to the Cardholder’s termination date.

**CARDHOLDER AGREEMENT:**

As holder of a PCard, I agree to accept the responsibility for the protections and proper use of this card as disclosed above and in the PCard Policy and Procedure Handbook. I understand that the PCard is not to be used for the following types of purchases:

- Personal items that are not purchased on behalf of or for the use by the University.
- Services and repairs (with limited exceptions as specified in the PCard Policy)
- Equipment over \$500 or Capital purchases (items over \$5000) - unless a Campus Marketplace exception in the PCard Policy
- Electronics costing less than \$500 that can hold sensitive data (iPads, tablets, computers, etc.)
- Travel & Entertainment related purchases & expenses (e.g., airlines, auto rentals, taxi, hotel, restaurants, theater, fuel, cash advances/travelers check, etc.) The PCard can be used for conference registration fees.
- Firearms, explosives, radioactive materials, controlled substances.
- Food and drink, alcoholic beverages, gifts, gift certificates, gift cards, flowers and parties unless they are in accordance with the [University Hospitality Policy](#) and [Campus Food Policy](#)
- Transactions that circumvent established controls, such as purchasing for other departments or splitting charges to circumvent established controls.
- Cash advances/Travelers checks
- Construction & construction related expenses, minor or major capital outlay as well as architect & engineering services. For certain services and repairs, refer to PCard Policy and Procedure Handbook for allowable transactions.
- Printing, copying and related services (these must go through the campus’ Print Shop)
- Amazon Prime Memberships
- Supplies available from a CSU business partner, such as through CSUBUY, Staples, etc.

Default Chart String	Business Unit (State, FDN)	Fund	Department	Account	Program	Project

Use chart strings in U.S. Bank to allocate spend to chart strings other than the default.

Transaction Limit \$ \_\_\_\_\_ Monthly Limit \$ \_\_\_\_\_ Date Training Completed: \_\_\_\_\_

*By signing below, I (Cardholder, Approving Official, and Division VP) understand that all purchases are subject to the University’s policies and must be pre-approved by mydepartment’s signing authority.*

**CARDHOLDER:**

Printed Name \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_

**APPROVAL TO ISSUE A PCARD:**

Approving Official: (Individual in department authorized to approve expenses)

Printed Name \_\_\_\_\_ Signature \_\_\_\_\_

Conflict of Interest Completed: \_\_\_\_\_ Date \_\_\_\_\_

Vice President (Vice President of the division in which the cardholder is employed)

Printed Name \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_