

UNIVERSITY *of*  
NORTHERN COLORADO

VISA CARD GUIDELINES

**For information and access to requires forms,  
please visit the UNC Visa PCard page at**

**<http://www.unco.edu/purchasing/pcard>**

NOVEMBER 2023

## WELCOME TO THE ONE CARD PROCUREMENT PROGRAM

The University of Northern Colorado UNC Visa card (PCard) program reduces process costs and provides revenue for the University. UNC Faculty and Staff are asked to use the PCard whenever possible for university-related travel and appropriate university-related purchases.

The PCard can be configured to serve as a purchasing card, a travel card, or a combination purchase/travel card. Each card is configured by the cardholder's department, program, or College.

The card can be used for travel-related expenses and in-store purchases as well as phone, mail, internet, or fax orders. Each card is tailored to your purchasing needs to help minimize declined transactions and to minimize the potential for abuse should your card be lost or stolen. Unlike personal credit cards, the PCard is a corporate liability credit card. Your personal credit history has not been considered when a card has been issued in your name. Though the card is imprinted with your name, it is the property of the University of Northern Colorado and has no bearing on your credit.

The University of Northern Colorado is responsible for paying the card program invoice each month. The card may be used at any merchant (for which the card has been configured) that accepts VISA throughout the U.S. and internationally.

We hope you find the PCard helpful in conducting University-related business and travel. Please do not hesitate to ask questions regarding any aspect of the card program. We welcome your comments and suggestions for improvement of this program.

This handbook will provide you with basic guidelines for using the PCard. It outlines basic use and explains document transactions, reviewing statements, approving statements, reallocating transactions, and more. For additional details on any topic, contact Purchasing.

## TO ACTIVATE YOUR CARD:

1. Call the toll-free number on the sticker on your card.
2. When asked to enter the last four digits of your Unique ID, enter the last four digits of your Bear Number.
3. The PCard is a “Chip and PIN” credit card: you must set up a PIN for your card. Entering the last four digits of your Bear Number only verifies that you are the authorized card user- it is not your PIN.

If you are not prompted to set up a PIN when you activate your PCard, call 800-932-0036 and select options 2, 1, 2 and follow the prompts to establish a PIN for your card.

## KEY CONTACTS

**TO REPORT A LOST OR STOLEN CARD, IMMEDIATELY CALL 800-344-5696**

### FOR ASSISTANCE OR QUESTIONS ABOUT YOUR PCARD:

**Morgan Gray**, Procurement Card Manager

Phone: (970) 351-1836

Email: [morgan.gray@unco.edu](mailto:morgan.gray@unco.edu)

**Christine Bolton**, Accounting Technician III

Phone: (970) 351-2565

Email: [christine.bolton@unco.edu](mailto:christine.bolton@unco.edu)

**John Chaplain**, Chief Procurement Officer,

Director of Purchasing & Contracts

Phone: (970) 351-2040

Email: [john.chaplain@unco.edu](mailto:john.chaplain@unco.edu)

# TABLE OF CONTENTS

WELCOME TO THE ONE CARD PROCUREMENT PROGRAM .....	1
TO ACTIVATE YOUR CARD.....	2
KEY CONTACTS.....	2
CARDHOLDER STATEMENT OF ACCOUNT.....	4
RESPONSIBILITIES .....	4
Cardholder Summary of Responsibilities.....	4
Reallocator Responsibilities.....	5
Reviewer Responsibilities.....	5
Approver (FOAP Signature Authority) Responsibilities.....	6
PCARD STATEMENTS AND BACKUP DOCUMENTATION .....	7
TRACK YOUR ORDERS.....	7
PURCHASE AUTHORIZATION.....	7
TRAVEL-RELATED PURCHASES .....	7
OTHER PURCHASES.....	8
TRANSACTIONS REQUIRING PRE-AUTHORIZATION .....	10
RESTRICTED AND EXCLUDED MERCHANT TYPES .....	11
STEPS TO SELECTING THE MERCHANT.....	11
PLACING THE ORDER.....	11
DOCUMENTING EACH TRANSACTION.....	12
DECLINED TRANSACTIONS .....	13
RECEIVE AND INSPECT THE GOODS .....	13
DISPUTES .....	13
VIOLATIONS AND CONSEQUENCES .....	14
REVIEW OF THE PROGRAM .....	15

## CARDHOLDER STATEMENT OF ACCOUNT

An email from US Bank on the 21<sup>st</sup> or 22<sup>nd</sup> day of each month notifies the cardholder that their statement is ready for online review. Contact the Card Program Administrator if you are not receiving a monthly email notification, or if you need help logging in to your account.

## RESPONSIBILITIES

There will be up to three people in your department directly involved with the PCard program: the Cardholder, the Reallocator, the Reviewer, and the Approver (FOAP Signature Authority). In certain areas, the Cardholder is also the Reallocator, and their Chair/Director/Dean is their Reviewer.

### Cardholder Summary of Responsibilities

Cardholders are being provided with a PCard to use for UNC-related purchases and/or travel. UNC may withdraw their authorization to use the card, close or suspend the card, and/or require that the card be returned at any time, and may do so without cause or prior notice. By accepting a PCard, the cardholder inherently agrees to:

- Understand that the PCard represents UNC's trust in the cardholder as a responsible employee to safeguard and protect its assets. The cardholder agrees to abide by all policies and procedures that govern its use and comply with UNC's procurement rules.
- Ensure that Colorado sales tax is not charged on purchases; if sales tax is charged, it must be refunded immediately to the PCard, or the cardholder will reimburse UNC if it is determined by the Purchasing Department to be an unallowable expense.
- Agree not to use the PCard for travel-related expenses unless the cardholder has submitted a completed, approve UNC Travel Authorization form to Purchasing.
- Understand that the PCard issued to the cardholder is for their use only; the card or any information from the card that allows a transaction to be made cannot be loaned, transferred, or used by anyone but the cardholder.
- Review all transactions on the statement and verifying that each transaction was made by the cardholder. If transactions need to be disputed, the cardholder is responsible for initiating the dispute process.
- Provide supporting receipts from the merchant for each transaction and to make all receipts and other supporting documentation available to UNC at any time for review or audit.
- Appropriately secure their PCard against loss or theft, and to immediately notify US Bank at 1-800-344-5696 and the Purchasing Department at [pcard@unco.edu](mailto:pcard@unco.edu) or 970-351-1836 if their card is lost or stolen.

- Not make personal purchases on the card. The cardholder understands they are personally liable for any improper or disallowed use of the PCard, including all fees, costs, interest, and attorney fees incurred by UNC as a result of their improper or disallowed use.
- Understand that if the cardholder's employment with UNC terminates for any reason, they must immediately stop using the PCard and return the card to the Purchasing Department. The cardholder is also responsible for reimbursing UNC for any travel-related purchases they may have made for travel scheduled to occur after their employment with UNC ends.
- Understand that all their PCard transactions are subject to review by the Purchasing Department, other UNC internal departments, and internal or external auditors.
- Understand that all PCard transactions are subject to the Colorado Open Records Act (C.R.S. 24-72-201 to 24-72-309), which allows their card transactions to be requested and potentially published in any forum.

Reallocator Responsibilities:

Reallocators are responsible for:

- Logging on to the US Bank Access Online system anytime within the billing cycle and subsequent reallocation period to change the default FOAP, to enter a description/comment, and to upload and attach an itemized receipt for each transaction.
  1. Transactions may be reallocated into multiple FOAPs; online approval by a FOAP Approver, or an approval email from a FOAP Approver, is required for each FOAP used.
  2. If you intend to reallocate a purchase using Foundation funds and do not have signature authority on the Foundation account, please get written (email) approval from Foundation prior to making your purchase and attach the email to the statement as backup for the purchase.

Transactions not reallocated in Access Online prior to the end of the reallocation period must be transferred to the correct FOAP in Banner using journal entries. For instructions on completing journal entries, please call your designated accountant. Transactions not transferred to the correct FOAP within 90 days may lead to suspension or cancelation of the cardholder's PCard.

Manager Approver Responsibilities:

Manager Approvers are responsible for:

- Logging on to the US Bank Access Online system once notified via email that cardholder transactions are ready for approval. During the approval, ensure that:
  1. The purchases are appropriate.

- a. Appropriateness is determined by whether a purchase was necessary to conduct the business required within the program, department, school, or college.
  - b. No personal transactions were made. Any personal transactions must be reimbursed to UNC before the statement is approved. The Deposit Transmittal and PCard Violation forms completed as part of the reimbursement process should be attached to the statement as backup of the reimbursement.
2. The cardholder has uploaded receipts and any necessary backup for each of their transactions.
  - a. Alcohol purchases for an off-campus Official Function must have a copy of an approved Alcohol Approval form.
  - b. Gift card purchases must have a copy of an approved Gift Card Waiver.
3. The uploaded receipt is itemized and matches the amount charged to the PCard.
  - a. Itemized receipts should include the date of the purchase, the total dollar amount, what is being purchased, and where it is being purchased from. If the receipt does not have this information, request that the cardholder obtain an itemized receipt from the merchant or complete an Unavailable Documentation Form.

Final Approver (FOAP Signature Authority) Responsibilities:

Final Approvers are responsible for:

- Logging on to the Access Online system once notified via email that cardholder transactions are ready for approval. Prior to approving, ensure that:
  1. Colorado state sales tax was not charged for in-state purchases.
    - b. Sales tax must be reimbursed by the cardholder and the Deposit Transmittal and PCard Violation forms completed as part of the reimbursement process should be attached to the statement as backup of the reimbursement.
  2. None of the transactions were split at the point of sale to circumvent single transaction limits.
  3. FOAP(A) information for each transaction is correct.
- Advising the Card Program Administrator of possible violations and working with the Purchasing Department to enforce University guidelines and policies.
- Informing the Card Program Administrator of transfers or employee separations.

If a cardholder is unable or unwilling to meet the standards listed above, it is appropriate to have the individual's PCard suspended until they can meet the standard. Suspending a card should be

viewed as providing the cardholder time to resolve card-related issues; suspension of a card is typically temporary unless the spending behavior is egregious in nature.

## PCARD STATEMENTS AND BACKUP DOCUMENTATION

All itemized receipts and additional backup documentation for PCard transactions are to be uploaded to the US Bank Access Online system each month. The Purchasing Department routinely reviews statements and the attached documentation. Cardholders who do not submit their itemized receipts and other required backup for PCard transactions in a timely manner may have their card(s) suspended.

## TRACK YOUR ORDERS

A [PCard Expense Log](#) is available on the UNC Visa Card webpage to track your purchases; keeping an expense log will help you follow up on late deliveries, partial shipments, and other order issues. Please keep notes on all problems and resolutions including names, dates, phone numbers, and conversation results as part of your expense log. If your department requires the use of an expense log unique to your department, it will be provided by your department. Be sure to fill out the “business purpose” section for all purchases on the expense log.

## PURCHASE AUTHORIZATION

### TRAVEL-RELATED PURCHASES

The following requirements apply to all in-state overnight travel, all out-of-state travel and all international travel conducted on behalf of the University. These procedures apply regardless of funding source, including personal funds.

Employee and non-employee travel is a sensitive area of expenditure that is scrutinized by state agencies, the Colorado legislature, and the public. All UNC travel should be made with the highest level of integrity and all expenditures – whether state appropriated, grant, auxiliary, or other funds for which UNC is accountable – should be made in compliance with the letter and spirit of these requirements as well as all other PCard policies and processes.

**NOTE:** Travel-related meal purchases are not allowed on the PCard. Upon receipt of an approved travel authorization form, the per diem amount is deposited into your personal bank account on file with the University approximately one week prior to your travel departure date.



### Travel Authorization

A Travel Authorization (TA) must be completed and approved well in advance by the Supervisor, FOAP Approver, applicable Dean/AVP, and Grant/Foundation Approver(s) as needed prior to any overnight or out-of-state travel. International travel requires these approvals as well as pre-approval by the Center for International Education and Provost's Office or Division VP. University sponsored travel to countries designated by the State Department as a Level 3 or Level 4 is not allowed. Please visit the State Department website to determine if any restrictions are in place.

**NOTE: Cardholders with an existing balance on their PCard should not begin purchasing their travel arrangements before a Travel Authorization is completed and approved. In the event travel is charged to the PCard and the trip is unfunded or denied, the cardholder will be responsible for any reimbursements owed to UNC.**

### Airfare

The traveler is responsible for disputing any conflicts with, or changes made to, tickets purchased via internet merchants. Cardholders are required to reimburse the University for the cost of tickets for trips that are canceled.

### Rental Cars

Travelers are required to use the least expensive mode of transportation. For example, hotel shuttles or taxis are typically less expensive for airport to final destination travel than rental cars. The most current information regarding rental cars is available through the UNC travel website at <https://www.unco.edu/purchasing/pcard/travel-policies-and-procedures.aspx>.

The PCard should be used on all rental cars as it provides primary collision damage insurance on all vehicles except trucks, SUVs, and 15-passenger vans. As secondary insurance, UNC provides cover for liability and physical damage. Travelers may consider purchasing Loss of Use insurance or checking if their private auto insurance covers Loss of Use for rental vehicles as UNC's insurance policy will cover Loss of Use for \$100 per day up to a maximum of \$1,000 or coverage for ten (10) days. All driving individuals will need to be listed with the rental company to be covered by these policies.

### Other Travel Requirements

Deans, Directors, and Department Chairs may impose additional requirements in the best interests of UNC. Travelers are responsible for checking to see if any such requirements exist.

## **OTHER PURCHASES**

### Office Supplies

- Office Depot – An account on the business site is required to receive discount pricing, tax-exemption, and free next-day shipping on most items. Please email [pcard@unco.edu](mailto:pcard@unco.edu) to request an account.

- Amazon Business Prime – An account through the University’s Business Prime membership is required to receive tax-exemption and Prime benefits. Please email [pcard@unco.edu](mailto:pcard@unco.edu) to request an account.

### Promotional Items

Promotional items are products like stress balls, mugs, pens, tote bags, and other small items branded with the University logo and used at give-a-ways that advertise and promote the University. The University has contracts for promotional items in place with the four vendors listed below (not listed in any order of preference):

- 4Imprint – [www.4imprint.com](http://www.4imprint.com)
- Jack Wilson, LLC – [www.jackwilsonpromotions.com](http://www.jackwilsonpromotions.com)
- Kristi Williams/HALO Branded Solutions – [www.kristisuncpromos.com](http://www.kristisuncpromos.com)
- Logostuff – [www.logostuff.com](http://www.logostuff.com)

### T-Shirts/Apparel (not athletics uniforms)

- 4Imprint – [www.4imprint.com](http://www.4imprint.com)
- Jack Wilson, LLC – [www.jackwilsonpromotions.com](http://www.jackwilsonpromotions.com)
- Kristi Williams/HALO Branded Solutions – [www.kristisuncpromos.com](http://www.kristisuncpromos.com)
- Logostuff – [www.logostuff.com](http://www.logostuff.com)

### Furniture

The University has contracts with several vendors in place for the purchase of furniture from different furniture lines:

- Office Scapes, offering the National, Global, and Steelcase furniture lines,
- Canter/Krueger International, offering the Krueger International furniture line,
- Workplace Resource, offering the Herman Miller furniture line,
- Workspace Interiors by Office Depot, offering the National HON and Inscape furniture lines,
- Teammates Commercial Interiors, offering the Teknion and Rika furniture lines,
- IE Connect, offering the Allsteel and HON furniture lines,
- Pear Workplace Solutions, offering the Haworth and Ergotron furniture lines.

Please contact John Chaplain, 351-2040, for information about furniture purchases. For all contracted vendors visit: <https://www.unco.edu/purchasing/contracted-vendors.aspx>

### Food Items

UNC funds **may not** be used to purchase breakroom supplies, snacks, beverages, appreciation gifts, or related items for UNC employee events such as funerals, birthdays, gifts, new babies, etc.

### Gift Cards

Gift cards **may not** be purchased with a PCard without approval from the University's Tax Accountant prior to purchase.

### Software and Online Purchases

Software that will be installed on UNC computers or online services that require agreeing to terms and conditions must first be approved by IM&T and receive contract review by the Purchasing & Contracts office. For additional information, please visit:

<https://www.unco.edu/purchasing/software-online-purchases/>

## TRANSACTIONS REQUIRING PRE-AUTHORIZATION

The following types of purchases require pre-authorization. The cardholder's Reviewer/Approver must email the Card Program Administrator to ensure these types of transactions will not be declined:

- Personal Purchases are always prohibited and cannot be pre-authorized.
- Cash or cash-type transactions
- Some types of professional services. For example, personal services from individuals not doing business as a corporation, which will be the case for some consultants and speakers. Payment for these individuals will need to be initiated by completing the appropriate payment documentation. Contact Accounts Payable for questions.
- Contracts requiring an authorized signature (this includes maintenance agreements). Please contact John Chaplain at 351-2040 with questions.
- Technology purchases must be approved by IM&T prior to purchase.
- Drug Enforcement Agency (DEA) licensed substances. Please contact John Chaplain.
- Rental requiring the signature of a UNC employee on a form or documents that is not a credit card receipt must be routed to the Purchasing & Contracts office via OnBase for review.
- Radioactive material
- Personal long-distance and payphone calls
- Alcoholic beverages unless an approved Alcohol Approval Form (AAF) is in place
- Automotive expenses on PCards *not configured for travel*. Examples include convenience store transactions, fuel, auto parts & repairs.

## RESTRICTED AND EXCLUDED MERCHANT TYPES

Purchases from the types of merchants listed below will automatically decline if your PCard is not configured for travel. An email from your Reviewer/Approver is required before the Card Program Administrator is allowed to reconfigure your card for purchases from excluded merchant types.

**NOTE:** Travel-related merchants are opened contingent upon receipt of the completed Travel Authorization form.

- Travel-related merchants such as airlines, auto rentals, hotels, motels, travel agencies, and airport shuttle decline on PCards that are not configured for travel.
- Automotive and Transportation-Related Merchants – railroads, bus lines, taxi, cruise lines, auto dealers, rentals, and sales services decline on PCards that are not configured for travel.
- Eating Places – restaurants, bars, cocktail lounges, nightclubs, fast food restaurants decline on PCards that are not configured for purchases at these merchants.
- Betting, lottery, casinos, beer, wine, packaged liquor stores, dating/escort services, jewelry stores, furriers, counseling, massage parlors, health and beauty spas, computer dating, and pawn shops are all blocked.
- Fuel purchases for personal vehicles are not allowed.

## STEPS TO SELECTING THE MERCHANT

Consider each of the following when selecting a merchant for each transaction:

1. Review the information on University Campus-wide and State-wide Contracts on the UNC Purchasing & Contracts page to see if there is an agreement offering better pricing than other merchants. You are not obligated to use a contracted vendor if it does not offer better pricing.
2. When making a purchase, cardholders should inquire with merchants as to whether any discounts are offered to the University.
3. If the merchant needs tax-exempt information, inform the vendor that UNC's tax-exempt number is printed on the front of the PCard. UNC's tax-exempt information is also available on the UNC Visa Card webpage in the "Helpful Links" section.

## PLACING THE ORDER

You may place your order in person, by phone, by fax, or email. Internet purchases are allowed on secure websites. The URL for secure websites will begin with *https*. Inform the merchant of the following information:

- The purchase is tax-exempt.
- Remind the merchant that this is a University of Northern Colorado purchase and should be accorded any applicable discounts.
- Give you name exactly as it appears on the card.
- Give accurate delivery information including the building, room number, and campus box.
- Do not allow COD deliveries.
- Request documentation showing the description and cost of each item.

## DOCUMENTING EACH TRANSACTION

Every transaction requires a valid and complete receipt or similar documentation from the merchant. Valid documentation may be any one of the following:

- Itemized receipt from the merchant.
- Itemized packing slip with the amount of the purchase.
- Itemized receipt for internet purchases.
- Order form for dues, subscriptions, registrations, or similar items.
- Invoice showing a credit card payment. A copy of the credit card receipt alone is not acceptable.

All documentation must include the following information:

- Vendor Identification (Merchant Name)
- Purchase date
- Description and quantity of each item purchased
- Total cost of the order
- Per item cost, if available from the merchant

### Missing Documentation

Contact the merchant to provide a copy of the original documentation. If the merchant cannot provide a copy:

- Contact the Card Program Administrator for an Unavailable Documentation form.
- The cardholder will need to sign the form.
- Obtain the Approver's (FOAP Authority) signature on the form.
- Attach the completed form to the statement.

**NOTE:** The Unavailable Documentation form is required to document and explain a missing receipt, however, it does not replace the receipt. Chronic use of the Unavailable Documentation form may result in suspension or cancelation of the card.

## DECLINED TRANSACTIONS

Possible reasons for declines and what to do:

- Phone Orders – The merchant may have entered the card number, expiration date, or 3-digit security code incorrectly. Verify the numbers with the merchant.
- Then transaction exceeds your single purchase limit or credit limit.
- The vendor's Merchant Category Code (MCC) is one of the University's restricted or excluded codes. Merchants sometimes have an MCC that does not reflect their products or business.
- If the transmission between the merchant and its bank fails, the transaction will decline. You may have to return to the vendor and attempt the transaction later.
- Contact the Card Program Administrator at [pcard@unco.edu](mailto:pcard@unco.edu) or (970) 351-1836 for information about why a transaction was declined.

If you are unable to contact the Card Program Administrator, you may also contact US Bank Customer Service at 800-344-5696 for information on why a transaction was declined. **US Bank Customer Service is not authorized to add funds or lift restrictions on cards.**

## RECEIVE AND INSPECT THE GOODS

Inspect all goods IMMEDIATELY UPON RECEIPT. If there is a problem with the order, contact the merchant immediately.

### Returns and/or Exchanges

- Make arrangements with the merchant before shipping an item for return.
- The merchant must credit the amount of a return back to your card. If a different item is requested, a new charge must be made for that item. Exchange of like items, for example, different colors may not require a credit transaction. Even exchanges, when there is no difference in price, are acceptable.
- All amounts, including taxes refunded, must be credited back to the card. It is a merchant violation to refund cash for a credit card return, and a cardholder violation to accept cash.
- Document all returns and exchanges. This information may be needed for a formal dispute.

## DISPUTES

The following may be formally disputed with US Bank:

- Unauthorized charges, including unauthorized phone or mail order charges

- Difference in amount authorized and amount charged
- Altered charges
- Duplicate charges
- Unrecognized charges
- Failure to receive goods
- Defective merchandise
- Returned merchandise
- Your account has not been credited on the statement, but you have received a credit voucher from the merchant or have been told by the merchant they will issue a credit (credits can take some time to process).
- Transaction which is yours, but you are challenging for other reasons.

Formal disputes must be filed with US Bank within 60 days of the date the charge appeared on a statement. Please call the Card Program Administrator to begin the dispute process or see your Reallocator or Approver.

## VIOLATIONS AND CONSEQUENCES

The following purchases are not allowed:

- Colorado Sales Tax: UNC is exempted from paying Colorado Sales Tax not subject to jurisdiction of a city or county under Home Rule. If tax is identified using the PCard auditing software, Purchasing will notify the cardholder of the violation. It is then the cardholder's responsibility to:
  1. Contact the merchant to a) have the tax reimbursed to their PCard or b) cancel the charge and re-run the card for the total amount minus tax, or
  2. Personally reimburse UNC for the tax by submitting a Deposit Transmittal form along with cash or check to the Cashier's office and sending an approved copy of the Deposit Transmittal form to [pcard@unco.edu](mailto:pcard@unco.edu).

Repeated violations may be considered cause for card suspension or cancellation.

- Personal purchases are prohibited under this program and may be considered cause for card suspension or cancellation.
- Undocumented purchase of gift cards may be considered cause for card suspension or cancellation.
- Split purchases (transactions above your single purchase limit, split into multiple charges) are prohibited.
- Any purchase deemed inappropriate by the cardholder's Department, the Purchasing Department, or the Card Program Administrator will be considered a disallowed purchase and require the cardholder to reimburse the University for the expense.

**NOTE:** Personal purchases and/or cash or cash-type transactions may be investigated and could result in termination and/or criminal prosecution. In any event, the University must be reimbursed immediately. In the event of neglect or willful misuse, the University shall take any recovery action deemed appropriate and permitted by law.

## REVIEW OF THE PROGRAM

All PCard transactions are subject to the Colorado Open Records Act (C.R.S. 24-72-201 to 24-72-309), which allows card-related records and documentation to be released to the requesting individual or entity. It is important to remember that any purchase you make with your PCard could potentially be exposed to public review and comment. All card-related documentation must be available, at any time, for review upon request. Please make sure your itemized receipts and other backup documentation are complete and attached to your online statements, including all applicable approvals documented by an email from the approver or other documentation signed by the approver.

To help cardholders stay in compliance with card-related policies and procedures, card-related records will be regularly reviewed and audited to ensure appropriate use of the card and compliance with the program rules and regulations. Individual cardholders may be contacted in the event any of their transactions are flagged by the PCard Administration or the PCard auditing software.