

UNIVERSITY *of*
NORTHERN COLORADO

VISA CARD GUIDELINES

FOR
CARDHOLDERS

May 2011

WELCOME TO THE ONE CARD PROCUREMENT PROGRAM

The University of Northern Colorado has negotiated for this card program, and UNC Faculty and Staff are asked to use the UNC Visa card whenever possible for University-related travel and appropriate University-related purchases.

The UNC Visa card can be configured to serve as a purchasing card, a travel card, or a combination purchase/travel card. How each card is configured is determined by each cardholder's department 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 as well as to minimize the potential for abuse should your card be lost or stolen. Unlike personal credit cards, the UNC Visa card is handled as a corporate liability. Your personal credit history has not been taken into account when a card has been issued in your name. While the card is imprinted with your name, it is the property of the University of Northern Colorado and has no bearing on your personal 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 UNC Visa card 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 UNC Visa card. It outlines usage compliance issues and explains documenting transactions, reviewing statements, approving statements, reallocating transactions, and more. For further details on any topic, contact your Department Liaison or call Purchasing.

TO ACTIVATE YOUR CARD:

- 1.) CALL THE NUMBER ON THE STICKER ON YOUR CARD.
- 2.) WHEN ASKED TO ENTER THE LAST FOUR DIGITS OF YOUR SOCIAL SECURITY NUMBER, ENTER THE LAST 4 NUMBERS OF YOUR BEAR NUMBER.

KEY CONTACTS:

TO REPORT A LOST OR STOLEN CARD,
IMMEDIATELY CALL (800) 932-0036

FOR ASSISTANCE OR QUESTIONS ABOUT YOUR UNC VISA:

Alta Herndon, Card Program Administrator
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CARDHOLDER STATEMENT OF ACCOUNT

An email from Wells Fargo alerts the cardholder that their statement is ready for online review. Contact the Program Administrator if you are not receiving a monthly email notification regarding your statement.

RESPONSIBILITIES

There are three people in your department directly involved with the UNC Visa card program: the Cardholder, the Approving Official and the Reallocator.

Cardholders are responsible for:

- IMMEDIATELY reporting lost or stolen cards to Wells Fargo Bank at 1-800-932-0036.
- Making purchases of authorized and allowed goods, standard services and travel for your department.
- Obtaining original, itemized receipts for each transaction.
- Informing vendors that all UNC Visa card transactions are tax exempt.
- Making purchases in compliance with other information set forth in this handbook.
- Reviewing all transactions on the statement and verifying that each transaction was made by cardholder. If transactions need to be disputed, the cardholder is responsible for completing the online dispute process.
- Printing the card account statement for each cycle and attaching original, itemized receipts and any other documentation needed as backup for each transaction on the statement.
- Signing the bottom of the statement as certification that all purchases are necessary to conducting University-related business.
- Forwarding completed statement and attached documentation to each Approving Official for each department for which purchases were charged.

The cardholder is the only person authorized to use their card – the card or card number must not be given to or shared with other employees.

Approving Officials are responsible for:

- Reviewing the monthly Statement of Account for each Cardholder who has had transactions during the cycle period.

- 1) Review original documentation for each transaction

2) Identify any unauthorized or prohibited transactions

- Signing the Statement of Account. **Original signatures are required.**
- Advising the Program Administrator of possible violations and working with Purchasing to enforce University guidelines and policies.
- Informing the Program Administrator of transfers or employee separation.

Reallocators are responsible for:

- Logging on to Wells Fargo Commercial Card Expense Reporting (CCER) anytime within the billing cycle to change the default FOAP and to enter descriptions of each purchase.

Transactions may be reallocated into multiple FOAPs; signatures from an Approving Official for each FOAP are required.

- If you intend to reallocate a purchase using Foundation funds, please get written (email) approval from Foundation prior to making your purchase, and attach the email to the statement as backup for purchase.
- Transactions not reallocated by the monthly deadline provided to reallocators via email must be reallocated using journal entries.

DOCUMENT FILING

All signed statements and attached documentation are to be filed in your department each month. Each department has a different procedure, so check with your department liaison to see where the records are kept.

The Purchasing Department requests statements and attached documentation from cardholders on a quarterly basis for review. Cardholders who do not turn in their records in a timely manner may have their card(s) suspended until statements are received.

TRACK YOUR ORDERS

Using the UNC Visa Expense Log (available on the Purchasing website) to track your purchases will allow you to 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 use of an expense log unique to your Department, it will be provided by your Department Liaison. 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 UNC Visa card policies and processes.

Travel Authorization

A Travel Authorization (TA) form must be completed and signed well in advance by the traveler, supervisor, fund/org authority, and applicable Dean/Director prior to any overnight, out-of-state, or international travel.

Deans/Directors are authorized to sign for in-state and out-of-state travel for their areas. International travel requires pre approval by the Senior Vice President of Finance and Administration.

Airfare

Airline reservations should NOT be made until all TA approvals are in place.

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 cancelled.

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.

Rental Cars paid for with the UNC Visa card provide primary collision damage and loss damage. Additional vehicle insurance should not be purchased using the UNC Visa card. Per Fiscal Rule, cardholder will be responsible for reimbursing the University for rental car related insurance purchases.

Other Travel Requirements

International travel must be approved by the Vice President for Finance and Administration in addition to the traveler's applicable Vice President or Provost, **regardless of the funding source.**

Division Vice Presidents or supervisors may impose additional requirements in the best interest of UNC. Travelers should check with supervisors to see if any such requirements exist.

OTHER PURCHASES

Furniture

Colorado Revised Statute 17-24-111(1)(a), requires state agencies to purchase all office furniture from CCI. Furniture purchases at Colorado Correction Industries (CCI) will be allowed on the UNC Visa card. Cardholders are allowed to make on-line purchases for CCI's entire line of furniture up to their single purchase limit.

If CCI cannot provide the furniture you require, you will then need to complete the waiver process (see link below) to qualify to purchase furniture elsewhere.

<http://www.unco.edu/acctservices/ftp/purc/CCIWaiver0409.doc>

The waiver request form must be submitted to Purchasing for review. The waiver will then be forwarded to CCI for their determination. After receipt of an approved waiver from CCI, all furniture purchases from other vendors must be procured by submitting a Department Purchase Order (DPO) or Purchase Requisition to the Purchasing Department.

Restaurant, Food Items and Gift Cards

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

Restaurant meals and other food, such as party trays, can be purchased at a grocery store for any occasion that uses an Official Function Form. A copy of the Official Function Form must be attached with restaurant, grocery store or other food receipts.

NOTE: Gift cards may **not** be purchased with UNC Visa cards. All gift card purchases require approval from the University's Controller, Paul Squillace, (351-2406) prior to purchase.

TRANSACTIONS REQUIRING PRE-AUTHORIZATION

The following types of purchases require pre-authorization. Cardholder's Approving Official must email the PA to ensure that these types of transactions will not be declined:

- Personal Purchases are always prohibited and cannot be pre-authorized.
- Cash or Cash Type Transactions
- Split Purchases - this is a single purchase split into multiple transactions to circumvent your single purchase limit. Attempting to circumvent the statutory limit of \$5000 for non-encumbered purchases is a violation of State statute.
- 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 a UNC check request as well as submitting a completed IRS W-9 form.
- Contracts requiring authorized signature (this includes maintenance agreements). For example, you are allowed to use your UNC Visa card to pay for an *existing* maintenance agreement, but please do not *initiate* new maintenance agreements.

- Drug Enforcement Agency (DEA) licensed substances
- Rentals that require the signature of a UNC employee on a form or document that is not a credit card receipt. Please send or email forms/documents requiring signature to Purchasing for review.
- Radioactive material
- Long distance and pay phone calls
- Alcoholic beverages
- Automotive Expenses on UNC Visa cards *not configured for travel*. Examples include convenience store transactions, fuel, auto parts & repairs.

EXCLUDED MERCHANT TYPES

Purchases from the types of merchants listed below will automatically decline if your UNC Visa card is not configured for travel. An email from your Approving Official is required before the PA is allowed to reconfigure your card for purchases from excluded merchant types.

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

- Travel-related merchants such as airlines, auto rentals, hotels, motels, travel agencies and airport shuttles decline on UNC Visa cards that are not configured by the PA for travel.
- Automotive and Transportation Related Merchants - railroads, bus lines, taxi, cruise lines, auto dealers, rental, sales service decline on UNC Visa cards that are not configured by the PA for travel.
- Eating Places - restaurants, bars, cocktail lounges, nightclubs, fast food restaurants decline on UNC Visa cards that are not configured by the PA for purchases at these merchants.
- Betting, lottery, wagers, beer, wine, packaged liquor stores
- Dating & escort services, counseling, massage parlors, health and beauty spas, computer dating

STEPS TO SELECTING THE MERCHANT

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

1. Review the information on State Price Agreements on the UNC Purchasing home page to see if there is an agreement offering better pricing than other merchants. You are not obligated to use a State Price Agreement 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 needs tax exempt information, inform the vendor that UNC's tax exempt number (98-03693) is printed on the front of the UNC Visa card. UNC's tax exempt information is also available at <http://www.unco.edu/acctservices/ftp/purc/taxexempt.pdf>. This URL can be given to the vendor, or a copy of the tax exempt form can be faxed to the vendor.

PLACING THE ORDER

You may place your order in person, by phone, by fax, or mail. Internet purchases are allowed on secure web sites that 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 your 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 description & cost of each item.

NOTE: For receipts that do not show a description of what was purchased, please write a general description of the items purchased on their receipt.

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 is on the packing slip. Hand writing the amount on the packing slip is acceptable.
- * Printout of an itemized receipt for internet purchases.
- * Order form for dues, subscriptions, registrations or similar items.
- * Invoice showing credit card payment. The yellow copy of the credit card receipt 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 Program Administrator for a copy of the Unavailable Document form.
- * The cardholder will need to sign the form.
- * Obtain the Approving Official's Signature on the form.
- * Attach the completed form to the statement.

NOTE: The Unavailable Document Form is required to document and explain a missing receipt, HOWEVER, it does not replace the receipt. Chronic use of the Unavailable Document Form may result in cancellation of the card.

DECLINED TRANSACTIONS

Possible reasons for decline and what to do:

- * Phone Orders - The merchant may have written down the card number and/or expiration date incorrectly. Verify the numbers with the merchant.
- * The transaction exceeds your single transaction limit or credit limit.
- * The vendor's merchant category code is one of the University's excluded codes. Merchants sometimes have a merchant category code that does not reflect their actual business.
- * If the transmission is down between the merchant and its bank, the transaction will decline. You may have to return to the vendor and attempt the transaction at a later time.

NOTE: If the vendor tries 3-4 times, and is declined each time, the card may decline at any vendor for the remainder of the day.

- * Contact the Program Administrator at 970-351-1612 for information on why a transaction was declined.
- * If you are unable to contact the Program Administrator, you may also contact Wells Fargo Customer Service at 800-932-0036 for information on why a transaction was declined.

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 being 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 Wells Fargo:

- * 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 Wells Fargo within 60 days of the date the charge appeared on a statement. Please call the Procurement Card Administrator to begin the dispute process or see your reallocator.

VIOLATIONS AND CONSEQUENCES

All violations are to be recorded on a Violation Warning Form by the Approving Official. Attach a copy of the completed Violation Warning Form to the bank statement for the billing cycle in which the violation occurred, and forward a copy of the Violation Warning Form to the Program Administrator as well. The Program Administrator retains the right to cancel a card at any time.

The following purchases are not allowed:

- * Personal purchases are prohibited under this program and may be considered cause for card cancellation
- * Cash or cash-type transactions (such as undocumented purchase of gift cards) may be considered cause for card cancellation
- * Cardholder may be required to obtain further training.
- * Split purchases (transactions above your single purchase limit, split into multiple charges)
- * Any other purchase deemed inappropriate by the cardholder's Department, the Purchasing Department, or the Program Administrator.

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 UNC Visa card 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 UNC Visa 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 statements and documentation are complete and in order, including all applicable signatures.

To help cardholders stay in compliance with card related policies and procedures, each department's card-related records will be reviewed quarterly to ensure appropriate use of the card and compliance with the program rules and regulations. The Department Liaison will be advised of the review schedule and asked to collect all cardholder records from within the department.

Additionally, a monthly report showing all vendor names and transactions posted to the card during the billing cycle is printed and reviewed by Program Administration, at which time the Cardholder(s) may be contacted to provide further information.