

UNIVERSITY *of*
NORTHERN COLORADO

VISA PCARD GUIDELINES

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

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

JANUARY 2020

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. How each card is configured is determined by each 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 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 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 documenting 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 or Social Security Number, enter the last 4 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) 932-0036

FOR ASSISTANCE OR QUESTIONS ABOUT YOUR PCARD:

Morgan Gray, Card Program Administrator
Phone: (970) 351-1836
E-mail: morgan.gray@unco.edu

Brandon Garza, Accounting Technician II
Phone: (970) 351-2565
E-mail : brandon.garza@unco.edu

John Chaplain, Chief Procurement Officer,
Director of Purchasing & Contracts
Phone: (970) 351-2040
Email: john.chaplain@unco.edu

For information and access to required forms, visit the PCard web page:

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

TABLE OF CONTENTS

WELCOME TO THE ONE CARD PROCUREMENT PROGRAM.....1

TO ACTIVATE YOUR CARD.....2

KEY CONTACTS.....2

CARDHOLDER STATEMENT OF ACCOUNT4

RESPONSIBILITIES4

PCARD STATEMENTS AND BACKUP DOCUMENTATION5

TRACK YOUR ORDERS.....5

PURCHASE AUTHORIZATION.....6

 TRAVEL-RELATED PURCHASES6

 OTHER PURCHASES7

TRANSACTIONS REQUIRING PRE-AUTHORIZATION.....8

RESTRICTED AND EXCLUDED MERCHANT TYPES.....8

STEPS TO SELECTING THE MERCHANT.....9

PLACING THE ORDER.....9

DOCUMENTING EACH TRANSACTION.....9

DECLINED TRANSACTIONS10

RECEIVE AND INSPECT THE GOODS10

DISPUTES11

VIOLATIONS AND CONSEQUENCES11

REVIEW OF THE PROGRAM12

CARDHOLDER STATEMENT OF ACCOUNT

An email from Wells Fargo on the 21st or 22nd 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 are three people in your department directly involved with the PCard program: the Cardholder, the Reallocator, and the Approving Official (FOAP Signature Authority).

Cardholders are responsible for:

- IMMEDIATELY reporting lost or stolen cards to Wells Fargo Bank at 1-800-932-0036.
- Purchasing allowed goods, standard services and approved travel.
- Obtaining original, itemized receipts for each transaction.
- Informing vendors that all PCard 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 the cardholder. If transactions need to be disputed, the cardholder is responsible for initiating the dispute process.
- Providing and/or attaching itemized receipts and any other documentation needed as backup for each transaction on the statement.
- Providing documentation to, and obtaining approvals from, each Approving Official (an individual having FOAP Signature Authority) 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.

Reallocators are responsible for:

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

- 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 the Wells Fargo system 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.

Approving Officials (FOAP Signature Authority) are responsible for:

- Reviewing the monthly PCard statement for each Cardholder who has had transactions during the cycle period.
 - 1) Reviewing documentation for each transaction
 - 2) Identifying any unauthorized or prohibited transactions
- Approving cardholder transactions online in Wells Fargo or providing email approvals to cardholders for their transactions during each billing cycle.
- Advising the Card Program Administrator of possible violations and working with Purchasing to enforce University guidelines and policies.
- Informing the Card Program Administrator of transfers or employee separations.

PCARD STATEMENTS AND BACKUP DOCUMENTATION

All itemized receipts and additional backup documentation for PCard transactions are to be uploaded to the Wells Fargo system (CCER) each month. Each department has a different procedure, so check with your department regarding receipt/backup imaging.

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 (located in the “Helpful Links” section) to track your purchases; keeping a PCard 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) form must be completed and signed well in advance by the traveler, supervisor, Fund/Org signature authority, and applicable Dean/AVP prior to any overnight, out-of-state, or international travel. International travel also requires pre-approval by the Provost's Office or Division VP.

NOTE: Cardholders with an existing balance on their PCard should not begin purchasing their travel arrangements before a Travel Authorization form is completed and approved.

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/accounts-payable/travel-policies-and-procedures.aspx>

When the PCard is used to rent a car designed for up to eight passengers, the rental vehicle is automatically covered with primary collision, damage and loss insurance for the cardholder. Additional vehicle insurance should not be purchased using the PCard **unless** an individual other than the cardholder will need to drive the rental vehicle.

Other Travel Requirements

International travel must be approved by either the Provost's Office or Division VP, **regardless of the funding source.**

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

The University has a pricing agreement in place with Office Depot. Office Depot must be used when purchasing office supplies. Exceptions can be made if Office Depot does not carry the item(s) needed.

Promotional Items

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

- 4Imprint – www.4imprint.com
- Jack Wilson, LLC – www.jackwilsonpromotions.com
- Kristi Williams/HALO Branded Solutions – www.kristisuncpromos.com
- Logostuff – www.logostuffuniversity.com, www.logostuff.com

T-Shirts/Apparel (not athletics uniforms)

- Victory Sales – www.victorysalesinc.com (970-351-0131)
- 4Imprint – www.4imprint.com
- Jack Wilson, LLC – www.jackwilsonpromotions.com
- Kristi Williams/HALO Branded Solutions – www.kristisuncpromos.com
- Logostuff – www.logostuffuniversity.com, www.logostuff.com

Furniture

The University of Northern Colorado has contracts with three vendors in place for the purchase of furniture from six different furniture lines:

- Office Scapes, offering the Steelcase furniture line,
- Business Interiors by Staples, offering the Allsteel furniture line,
- OM Workspace, offering the National, Global, Hon and Teknion 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>

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 and grocery access (including Wal-Mart and Target) are only made available once an Official Function Form has been approved in OnBase. The form must be attached with the transaction receipt(s) when any food or beverage item is purchased.

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

TRANSACTIONS REQUIRING PRE-AUTHORIZATION

The following types of purchases require pre-authorization. Cardholder's Approving Official must email the Card Program Administrator 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
- 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 an authorized signature (this includes maintenance agreements). For example, you are allowed to use your PCard to pay for an *existing* maintenance agreement, but please do not *initiate* new maintenance agreements.
- Technology purchases. All technology purchases must be approved by IM&T prior to purchase.
- Drug Enforcement Agency (DEA) licensed substances
- Rentals requiring the signature of a UNC employee on a form or document that is not a credit card receipt. Send or email forms/documents requiring a signature to Purchasing for review.
- Radioactive material
- Long-distance and payphone calls
- Alcoholic beverages
- 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 Approving Official 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 shuttles decline on PCards that are not configured for travel.
- Automotive and Transportation-Related Merchants - railroads, bus lines, taxi, cruise lines, auto dealers, rental, sales service 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 (98-03693) 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 mail. Internet purchases are allowed on secure web sites. 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 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 the 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. Handwriting the amount on the packing slip is acceptable.
- * Itemized receipt for internet purchases.
- * Order form for dues, subscriptions, registrations or similar items.

- * Invoice showing 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 Approving Official'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 cancellation of the card.

DECLINED TRANSACTIONS

Possible reasons for decline 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.
- * The transaction exceeds your single transaction limit or credit limit.
- * The vendor's merchant category code is one of the University's restricted or excluded codes. Merchants sometimes have a merchant category code 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 at a later time.
- * Contact the Card Program Administrator at 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 Wells Fargo Customer Service at 800-932-0036 for information on why a transaction was declined. **Wells Fargo Customer Service is not authorized to 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 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 Card Program Administrator to begin the dispute process or see your reallocator.

VIOLATIONS AND CONSEQUENCES

The following purchases are not allowed:

- * Personal purchases are prohibited under this program and may be considered cause for card suspension or cancellation.
- * Cash or cash-type transactions (such as the 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 kept in order, 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, each department's card-related records will be regularly reviewed and audited to ensure appropriate use of the card and compliance with the program rules and regulations. UNC departments will be advised of review schedules and may assist in collecting 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 reviewed by Program Administration, at which time the Cardholder(s) may be contacted to provide further information.