



PURCHASING CARD PROGRAM

CARDHOLDER USER'S GUIDE



CORPORATE CARD SERVICES

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KEY CONTACT INFORMATION

The following resources are available to help you with use of your new U.S. Bank PCard, answer any questions you may have, or help solve any problems that may arise:

- 1) To report your PCard lost or stolen, please call U.S. Bank (24/7) at (800) 344-5696
- 2) Also, report the loss to your department Manager and to Corporate Cards Services Office. To request specific assistance with use of your PCard, or for questions regarding the PCard Policies and Procedures, please contact:

Susan Montes
Executive Director, Purchasing
smontes@miami.edu
Tel: (305) 284-4741

Heidi Tyre
Director of Corporate Cards and P2P Training
htyre@miami.edu
Tel: (305) 284-5115

- 3) Visit the [Purchasing](#) website
- 4) Email us with your questions or concerns at: pcard.ap@miami.edu
- 5) For general PCard information, contact our staff:

Altermese Johnson
Customer Service Representative
a.johnson7@miami.edu
Tel: (305) 284-2417

Tanya Tran
Senior Accounting Assistant
t.tran1@miami.edu
Tel: (305) 284-2417



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I. INTRODUCTION

Welcome to the University of Miami Purchasing Card (PCard) Program. The PCard is a corporate credit card procurement tool that offers the convenience of placing orders with suppliers that do not take purchase orders while also giving a Cardholder greater control over small-dollar purchases made on behalf of the university. Using a P-Card for small-dollar purchases eliminates the need to complete the traditional procure-to-pay process (Purchase Requisitions to Invoice, Reimbursement Requests, Petty Cash forms, etc.) and eliminates the need to spend personal money and then seek reimbursement. It provides an extremely efficient and effective method of purchasing and paying for goods.

This User's Guide outlines the benefits of the University of Miami PCard Program to both your department and the University. Also, it provides you with information needed to use the card appropriately. The PCard idea is designed to delegate authority and capability to purchase quickly and conveniently approved small dollar commodities directly from the vendors.

The benefits of a PCard to the University community are significant:

- Acceptance by any supplier who takes MasterCard
- More timely purchase and receipt of goods
- Reduction in the number of eChecks and purchase orders
- Enables Purchasing and Accounts Payable to focus on higher yield value added activities

Issuance of the PCard is a relationship of trust between cardholders, departments, and the University. It is important to remember that when using the PCard, you are expending University funds. The Treasury department is responsible for monitoring the effectiveness of the PCard Program. If you have any questions regarding the program, or the appropriate use of the PCard, please contact the University Corporate Card department in Treasury.

II. CARDHOLDER RESPONSIBILITIES

Prior to using the PCard, determine if it is the appropriate purchasing method. Please review the [Payment Matrix](#) for guidance. Generally, the PCard can be used for most tangible commodity purchases (see restrictions on page #9). *Rule of Thumb*: The PCard is the preferred alternative for small dollar transactions. Capital equipment items (e.g.: equipment or furniture with a unit cost of \$2,500 or more, moveable, and with a useful life of 5 years or longer) may not be purchased with the PCard.



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- The PCard must be used for university business only. **Use of the PCard for personal purchases is strictly prohibited.**
- The PCard is to be used by the approved cardholder only. The card is not transferable.
- *Pyramiding (i.e., splitting one purchase into two or more purchases) is not allowable.
***NOTE:** Due to PCard misuse, be advised that this type of improper use could lead to further disciplinary action. The repercussions for repeat offenses could range from suspending use of the card privileges and/or other disciplinary action as allowed by University policy.
- Cardholders must not receive cash back for any refunds or exchanges. Refunds or exchanges must be credited to the PCard.
- Cardholders must tell suppliers that the University is exempt from Florida sales tax. Download a [tax-exempt certificate](#) from the Controller's Office website. This certificate is to be used for **University business only. Under no circumstances is this certificate to be used for the personal benefit of any individual.** It is a criminal offense to fraudulently present this certificate to evade the payment of sales tax.
- Cardholders must reconcile their charges within a 30 days period to ensure proper recording in Workday and have up to 60 days from the statement date to complete this reconciliation. All original receipts/invoices must be scanned and loaded into Workday and a business purpose stated in the comment/memo box. If the cardholder fails to reconcile all charges within a 60 days period, the card will be suspended/deactivated until such charges have been reconciled and fully approved. If the cardholder fails to reconcile and provide supporting documentation(s) in Workday within a 90 days period, the University of Miami will consider these unsupported charges as personal and will be repaid through payroll deduction.
- *As of, January 27, 2020, Procurement Card (PCard) Holders who are 30, 60, or 90+ days past due in reconciling their transactions will receive automated Workday notifications regarding their status. Emails will be sent to the card holder's manager and the card holder.
***NOTE:** Be advised that this type of delinquent activity could lead to further disciplinary action. The repercussions for repeat offenses could range from suspending indefinitely use of the card privileges and/or other disciplinary action as allowed by University policy.
- If a receipt is lost or missing please first attempt to obtain a duplicate by contacting the merchant. If a duplicate cannot be obtained, a Missing Receipt Affidavit must be filled out, signed by both cardholder and supervisor/manager, and scanned into Workday.
- Cardholders should review their statements every cycle and dispute any problem transactions to U. S. Bank first, then report the incident to the Corporate Cards Services Office.
- Cardholders must report lost or stolen cards immediately to U. S. Bank Customer Service (24/7) at (800) 344-5696, then notify the Corporate Cards Services Office at (305) 284-2417.
- Cardholders must return cards to their department administrators before leaving the



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University.

- For cardholders transferring to a new department, if there is a need for you to keep the PCard, inform your current department administrators, then contact Corporate Cards Services Office for instructions to process the card transfer.
- The PCard must always be treated with the greatest care. Cardholders are expected to keep the PCard in a secure location and guard their PCard account numbers carefully.
- Reinstatement of the Purchasing Card can only be requested by the supervisor/manager of the cardholder.

III. SUPERVISOR AND DEPARTMENT HEAD RESPONSIBILITIES

Employee/Responsible Cardholder

- Determine to whom should apply for a Purchasing Card. U.S. Bank does not extend any liability coverage to cardholders who are not University of Miami employees; therefore, all cardholders must be University employees.
- Provide authorization and sign Cardholder Agreements for each potential cardholder.
- Retrieve PCard(s) from employees who leave the University, change departments, or move to a job in which they will no longer require a PCard. Discard the card and send an email message to pcard.ap@miami.edu indicating the department name, cardholder name.

Workday

- It is recommended that each area should designate one person as the main individual trained to review and update transactions in Workday and one backup person established in the event the main user is out of the office (sick, vacation, etc.). Please visit the [Workday Finance](#) website to learn more about the various functions.

Oversee Appropriate Use of the PCard

- It is the Cardholder and their Manager's responsibility to oversee that all transactions are reconciled within the designated time provided. Assure that the following are included when reconciling charges:
 - Review each cardholder's transaction in Workday. All original receipts and business purpose for each transaction should be stated in the memo in Workday.
 - Ensure that there is a detailed receipt for every transaction.
 - If original receipt is lost or missing, please first attempt to obtain a duplicate by contacting the merchant. If a duplicate cannot be obtained, a Missing Receipt Affidavit must be filled out, signed by both cardholder and



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supervisor/manager, and scanned into Workday.

IV. SPECIAL REQUIREMENTS FOR SPONSORED ACCOUNT

Use of the PCard continues to operate under the standard sponsored program compliance or accounting requirements. All costs incurred on a sponsored account must be reasonable, necessary, allocable and appropriate to the specific account charged.

- A sponsored account may be charged for a specific expenditure through the Workday system, provided that the charge is appropriate and meets all of the other sponsored program requirements.
- Because of the unique audit requirements for sponsored programs, departments must retain copies of all PCard purchases charged against a sponsored account for the life of the sponsored account. Some vendors do not provide detailed receipts; therefore, the department may need to retain a detailed log of a sponsored account purchase, so that the individual items purchased are clearly documented.
For example: A receipt may say "miscellaneous merchandise" with a total of \$200. This will be insufficient for audit purposes or cost transfers. A complete summary of the items should be attached to the receipt.
- Some sponsored agencies require proof of purchase when they are invoiced for the project expenditures. In those instances, the Sponsored Programs department may contact the cardholder to forward a copy of the receipt and purchase detail for a particular transaction. Those failing to follow this procedure may have their PCard revoked.

V. HOW THE PCARD WORKS

The PCard simplifies the procurement and disbursement process by facilitating purchases at the department level. Procurement authority is delegated to the ordering department enabling the authorized cardholder to place an order directly with the vendor. The University of Miami PCard program provides enhanced control for all transactions, by producing immediate decisions on specific authorization criteria at the point of sale. When the vendor at the point-of-sale requests a purchase authorization, the U.S. Bank Card system validates the transaction against preset limits established by the University.

The authorization process occurs through an electronic system that supports PCard processing services under the University's agreement with U.S. Bank. These authorization criteria may be subject to change. In addition, the PCard Program Manager will have the ability to view a large selection of reports to effectively monitor the use of the PCard.

All transactions are instantaneously approved or declined based on the following PCard authorization criteria:



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Purchasing Card

- Single purchase limit not to exceed \$2,500
- Spending limit varies between \$10,000 and \$25,000 per cycle
- Merchant Category Code (MCC) set for utility vendors, with others added after a review and approval by the PCard Program Manager.

VI. RESTRICTED COMMODITIES

Purchases of the restricted commodities listed below must continue to be processed following established procurement and disbursement policies and procedures. If you have any questions regarding a restricted commodity, please contact pcard.ap@miami.edu.

Authorized	Unauthorized
<p>The following expenditures are allowed, subject to the \$2,500 per transaction limit</p> <ul style="list-style-type: none"> • Advertisements: Job Advertising, Posting Classes Online • Cell Phone Recurring Charges • Charitable Contributions (e.g., fundraising galas or events) • Dues - Professional, Civic, Community Org. • Fines/Penalties (e.g., Government agency fines) • Government Agency Fees • Journal Publications & Abstract Fees • Licenses - Professional • Magazines • Meeting Amenities (e.g., food and beverages for meetings) • Membership - Professional Org. • Permits • Postage 	<p>The following expenditures are strictly prohibited. Some items may be authorized on a one-time basis. For questions, contact pcard.ap@miami.edu.</p> <ul style="list-style-type: none"> • All Contracts (PO) • All services (e.g., Consulting, Copying/Duplicating, Parking Fees, Printing, Repairs) (PO) • Alcoholic Beverages (Contact the Purchasing Department and Risk Management) • Animals and Related Purchases (Contact the Purchasing Department) • Biological and Medical Products/Supplies (e.g. drugs, lab fees) (PO) • Capital Equipment (PO) • Catering (PO) • Contracts (PO)



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| <ul style="list-style-type: none">• Promotional Items• Registration - Conferences, Seminars• Subscriptions - (e.g., books and magazines)• Sunpass Charges | <ul style="list-style-type: none">• Computer Hardware and Software (PO)• Consulting (PO)• Copying/Duplicating (Contact Managed Print Services)• Furniture (PO)• Gifts/Gift Certificates/Gift Cards (Instead get prior written approval first from Disbursements and then Corporate Cards to use a Travel Card.)• Maintenance Contracts (PO)• Parking Fees
(Contact pcard.ap@miami.edu)• Printers Repairs (PO)• Personal Expenditures/Personal Items• Radioactive/Hazardous Materials (PO)• Travel & Entertainment Expenses
(Travel Card) |
|--|--|

The University reserves the right to revise this list of restricted commodities or to otherwise deny purchases of commodities or other items not included herein at its sole discretion.

Preferred Vendors

The PCard does not signal a change in policy regarding compliance with University contracts with preferred vendors, e.g., maintenance of equipment. The Purchasing Department is authorized to negotiate and issue contracts that will provide the University with lowest total cost arrangements for goods required from outside vendors.

Ordering Process

The PCard may be used to purchase goods in person at the supplier site, over the phone, fax or by mail. In addition, it can be used over a secure Internet link. When placing your order, please be sure to provide the vendor with the following information:

- Identify yourself as a University of Miami employee and that you are making a University purchase using a U.S. Bank MasterCard.
- Tax-exempt status and tax-exempt number listed on your UM tax-exempt card or certificate copy. If that is not sufficient, present or fax a copy of the University of Miami



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sales tax "Certificate of Exemption" (obtain from the Controller's website).

- Cardholder name, card number and expiration date of card.
- Complete delivery address, including department name, building and room number. **Do not give the address of Accounts Payable.** When specifying delivery instructions for your campus address, include the information, which must appear on the shipping label (ensure that it comes directly to you, the cardholder).
- Order the desired goods and confirm the total cost, including shipping and handling.
- Always obtain original receipts, even if the purchase is made by phone or fax. For Internet orders print a copy of your order from your PC and retain for attachment to the packing slip sent along with the items.

Tax Exemption

The University of Miami is tax-exempt and many purchases made by departments can be done without having to pay sales tax. In addition to Florida, the University of Miami has obtained tax exemption status in CT, DC, ID, IL, IN, IA, KS, KY, ME, MA, MI, MN, MS, MO, NJ, NM, NY, NC, ND, OH, PA, TN, TX, UT, VT, VA and WI. Instructions to obtain sales tax exemptions are on the [Controller's website](#).

If sales tax is billed incorrectly to the cardholder's account, it is the responsibility of the cardholder to dispute the charge with the vendor. If a vendor requires a tax exemption certificate, it is the responsibility of the cardholder to obtain it from the [Controller's website](#) and to mail or fax it to the vendor.

Documentation

Upon receipt of your order, retain all packing slips, original receipts and/or invoices you receive from the vendor. A U.S. Bank electronic statement can be downloaded from Access Online which enables one to view all activities on the PCard. Each cardholder must immediately reconcile all invoices and scan receipts in Workday with a business purpose stated in the memo section. If the original receipt was never received or was misplaced, complete a Missing Receipt Affidavit found on the PCard website under forms and scan it along with the rest of the receipts in Workday. Cardholders must reconcile their charges in Workday. The Cardholder's supervisor must sign the affidavit. The cardholder's supervisor must review all the supporting documentation and indicate their approval.

Documentation must support the legitimate business purpose of all transactions made with the PCard. A brief explanation of the business purpose of the transaction and/or in the memo slot in Workday. In addition to detailed sales receipts and packing slips, the following are examples of support documentation:

- Original sales receipts or invoice



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- Original packing slip (including the price)
- Original order forms or applications (i.e., those that are faxed to companies for membership enrollment, subscriptions or conference registrations)
- Computer printouts of Internet purchases (include packing slips with goods when received, if any)
- Vendor statements showing a zero balance

Disputing a Transaction

The cardholder is responsible for following up with a vendor for any erroneous charges, disputed items or returns. Cardholders may dispute charges that appear on their monthly credit card statement. Disputed charges can result from failure to receive goods, fraud or misuse, altered charges, defective merchandise, incorrect amounts, duplicate charges, credits not processed, etc. First, the cardholder should contact the vendor to resolve any outstanding issues. If the transaction is still not resolved, dispute the transaction on Access Online, or by calling U.S. Bank Customer Service at 1-877-887-9260. It is the cardholder's responsibility to follow up and ensure that credit is obtained.

All disputed transactions must be submitted to U.S. Bank within 60 days of the transaction date. When U.S. Bank have completed its investigation, the cardholder will be informed of the resolution and any corrections that were made. Please note that by law, vendors are not permitted to bill your credit card for purchases until the items have been shipped.

Receipt of Goods

The cardholder is responsible for ensuring receipt of goods and follow-up with the vendor to resolve delivery problems, discrepancies or damaged goods.

Returning Item(s)

Item(s) should be returned directly to the vendor by whichever means the vendor requires. The Cardholder is responsible for seeing that proper credit is posted on his/her monthly credit card statement for any returned item(s). **Do not accept cash for returned items.** Always ensure that the credit is posted back to the PCard and obtain a credit receipt/slip which should be scanned and copied into Workday.

I. CREDIT CARD ADMINISTRATION

Only full-time regular employees of the University, designated by the department head, may be permitted to receive a University of Miami PCard. An individual may only receive his or her card after completing the Purchasing Card Education (U.S. Bank) CBL at ULearn. PCard holders are *required* to read the PCard User's Guide and follow all PCard policies and procedures.



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Canceling a PCard

The department head/administrator should retrieve cards from employees who leave, change departments, or move to a job where they will no longer require a PCard. Cardholders can also cancel their cards. Destroy the card by cutting through the account number and return it to the supervisor. In addition, send an email to pcard.ap@miami.edu requesting the account be closed.

To cancel a PCard because it was lost or stolen, notify U.S. Bank (24/7) at 1-800-344-5696 immediately. Verbal reports of a lost or stolen PCard must be followed in writing to the Corporate Cards Services Office email address which is, pcard.ap@miami.edu. A replacement card will be sent within 7-10 days to the Corporate Cards Services Office. The cardholder will be notified so that the card can be retrieved in person from the Corporate Cards Services Office.

Renewal of an Existing PCard

Replacement PCard will be sent automatically to the Corporate Cards Services Office within the Treasury and Finance department for distribution to cardholders 30 days prior to the expiration date on the card.

PCard Security

Only an authorized cardholder may use the PCard. Cardholders must safeguard the PCard number against use by unauthorized individuals within or outside the University. Keep your PCard in an accessible, but secure location.

The only person entitled to use the PCard is the person whose name appears on the face of the card. Do not lend your PCard to another person for use. For security reasons, the PCard is not transferable. If the cardholder is going to be absent from the office for an extended period, the department head may request a new card to be issued to a different person for the duration of the absence.

II. MISUSE OF THE PCARD

As a cardholder, you assume the responsibility for the protection and proper use of the PCard. The PCard is intended for purchases related to University business only. **Use of the card for personal purchases is strictly prohibited.** The following situations are a few examples of "misuse" of the PCard:

- Using the card for non-business purchases
- Assignment or transfer of a PCard to an unauthorized person
- Purchases of restricted commodities as stipulated in the PCard User's Guide



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- Lack of proper and timely reconciliation in Workday
- Pyramiding (Splitting transactions to stay within the limits)

Penalty for Misusing the PCard

All misuse of the PCard will be handled promptly and uniformly for all cardholders. The following actions may apply:

- A formal written inquiry will be sent to the individual cardholder. If no response or compliance, the cardholder's immediate supervisor and/or department head will be copied on a second email. If there is still no compliance, the Corporate Cards Services Office will suspend the PCard.
- All cases of misuse will be directed to Internal Audit, the Senior VP of Business and Finance or the Executive Vice President and Provost and to the appropriate Human Resources or Faculty Affairs Office.
- Based upon the severity of misuse, disciplinary action may include immediate termination, restitution and/or pursuit of criminal charges.

PAYING PERSONAL AMOUNTS

If a transaction is deemed personal or determined as a personal charge through a valid audit, contact the Director of Corporate Cards for instructions.

III. PURCHASING CARD AUDITS

To ensure the continued success of the University of Miami PCard Program and to meet audit requirements of the University, random audits will be made of the cardholder's account statements and support documents. This is to ensure that items purchased have been reconciled, reviewed and approved by the supervisor.

IV. OTHER FEATURES OF THE PCARD

Access Online

This is a tool that will allow a cardholder to view their current and past statements. The PCard cycle ends on the 6th of each month. If the 6th falls on a weekend, then it will end on the next business day. In addition, the transactions are available "real time". This means that the transactions in Access Online are current. Log on to the [U.S. Bank](#) website to:

- Obtain the current picture of your account activity
- View transaction for the past 12 statement cycles (Amounts, Dates, etc.)
- Have access to your statement via Internet even away from the office
- Obtain hard copies of your statement(s) without having to call U.S. Bank



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If you have any questions regarding bank statements, help in setting up your user ID and password, you may contact U.S. Bank Customer Service at 1-800-344-5696 (24/7) or Corporate Cards Services Office at 305-284-2417.

V. WORKDAY

Who can Obtain Access?

All cardholders can access their own transactions under Purchases icon in WD. In addition, the PI may designate an individual who is not a cardholder as a Cardholder Administrator (CA). This person will have access to transactions of specified cardholder(s) within the department. The security role required for this access is, Procurement Data Entry Specialist, and request form is available in WD.