P-Card Policies & Procedures

Controller's Office

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This document is the University's P-Card Program Procedures Manual and is also used in conjunction with employee online and classroom training provided by the UNF Controller's Office Staff in collaboration with CPDT.

Table of Contents

Objectives:

The objective of this manual is to provide guidance and instruction to University employees in the correct usage of the University of North Florida Procurement Card, herein referred to as the P-Card.

<u>This guide is divided into ten sections:</u>

Intended Audience for Online or Classroom Training:

Cardholders, Delegates, Department Heads, and other employees responsible for processing and monitoring departmental budgets and P-Card transactions with the Bank and in Concur.

Pre-Requisites for Classroom or Online Training:

In order to attend the training class or complete online training, employees must have computer keyboard & mouse navigation skills

Chapter One

P-Card Overview

The P-Card provides fast and easy access to various purchasing opportunities that reduce the red tape and expedite the purchasing experience for certain merchandise. There is no waiting for a purchase order to be processed. The UNF Procurement card (P-Card) is a Visa credit card administered by SunTrust Bank in conjunction with the University Controller's Office with use of the Concur System. P-Cards are authorized for use by designated UNF staff and faculty to purchase allowable items for official University business only. P-Cards may not be issued to students or OPS employees. The P-Card Administrator in the Controller's Office may issue P-Cards to the following full-time permanent employees: A&P, Faculty, USPS and Direct Support Organization employees. Cards may also be issued on an exception basis for certain full-time or part-time regular OPS staff, and emeritus faculty provided a valid written justification has been provided by the person's Financial Manager/Cost Object Approver (Department Head, Dean, or Director). All other exceptions may be considered on a case by case basis.

Use of the P-Card is limited to the individual University employee whose name appears on the face of the card and may not be used or loaned to another person under any circumstances. In smaller departments where a cardholder may be absent for a period of time, the department should request another card for a different designated employee, either temporarily or permanently to help ensure there is a continuity in the daily operations. All items purchased with the P-Card must be shipped to UNF address. Items cannot be delivered to a cardholder's personal address. Rarely are there any exceptions to this rule but may be considered on a case by case basis.

Each Cardholder is responsible for the security of his or her card. Precautions must be used to maintain the confidentiality of information relating to the card such as: Cardholder account number, expiration date and the card verification code (CVC). The account number should never be written down or left in a conspicuous place. Cardholders should check their account with SunTrust Bank on a regular basis and especially in situations where the card is removed from the cardholder's sight; care should be taken to ensure that fraud does not occur from others skimming the card information. If you find that a fraud has occurred you should report it immediately to SunTrust Bank and to the P-Card Administrator. In most cases when discovered quickly, fraud can be abated and relieved so that the University does not lose resources as a result.

The success of the P-Card program depends on the appropriate use of the card by the Cardholders, in conjunction with careful and timely review by the Delegates, Supervisor and Financial Managers/Cost Object Approver at UNF. Remember that carrying a P-Card is a responsibility based on trust. Use of the P-Card does not change any of the existing UNF purchasing regulations. It is simply another tool with which to meet your department's needs in an expeditious and cost effective manner.

Each departmental P-Card team consists of the Cardholder, Delegate, Supervisor, and Financial Manager/Cost Object Approver. Cardholders must work with a departmental designated Delegate, Supervisor and Financial Manager/Cost Object Approver for the department to be able to properly handle incoming electronic P-Card charges. Communication between the Cardholder and his/her Delegate is essential.

Key Terms:

Throughout this document you will see "Important Info" and "Nifty Notes" placed at key points in the document that will help highlight points of interest that employees should pay particular attention to. These notes will assist the Cardholders and Delegates with the use of the P-Card and provide tips that we encourage the users to be familiar with.

Nifty Note – Nice to know information**.**

Important Info – Must know information.

Cardholder: The employee designated by a department to be issued a P-Card and to make authorized purchases within preset limits. Cardholder training is mandatory either online or in classroom.

Delegate: The employee designated to match receipts to charges showing in Concur, create Expense Report and code transactions. Submit Purchasing Policy Expense Reports at a minimum monthly. Travel Policy Expense Reports, there will be two expense reports, one with initial charges (such as, Registration Fee, Airfare or Hotel Deposit) and one after the trip is completed. Expense Reports should be submitted in a timely manner for auditing purposes. **Delegate classroom training is strongly recommended.**

Supervisor: direct supervisor of the cardholder. Classroom training is highly recommended.

Financial Manager/Cost Object Approver: The employee designated to ensure appropriate use of the P-Card for every transaction. This person will have budgeting authority for accounts being used by Cardholders and Delegates. The Financial Manager/Cost Object Approver may be the Director/ Associate or Assistant Director, Dean, Department Head, Vice President/Associate or Assistant Vice President, Controller/Associate or Assistant Controller. Classroom training is highly recommended but not required.

A checklist may be found at the end of this manual in Appendix II and Appendix III for Cardholders and Delegates respectively. The Checklists are designed to aid users in correctly processing P-Card purchases.

Chapter Two

P-Card Program Information

The Cardholder's Responsibilities:

- Completes **mandatory** P-Card training either online or in classroom.
- Completes two forms Online, the application and Cardholder Agreement.
- Uses the P-Card Only for:
  1) Authorized purchases for the Funding source.
  2) Allowable purchases approved for purchase with the P-Card.
- Ensures the physical security of the P-Card and protects the account number.
- Forwards receipts and proof of purchase to Delegate within three (3) business days of purchase.
- SunTrust access granted upon receipt of two Online forms, the application or Request Change Delegate form.
- Upon resignation of employment or transfer to another position within the University:
  1. Stops using the P-Card two weeks prior to resignation or transfer date, to ensure charges have cleared for the current card.
  2. Completes "Cardholder Termination Form" or "Dept. Change Application" with required signature(s) as soon as possible upon learning of the termination/transfer and notifies the P-Card Administrator.
  3. Returns P-Card to P-Card Administrator.
  4. SunTrust access terminated upon receipt of Cardholder Termination Form, email from Department requesting termination or email from Human Resources of the Daily Termination List. Accounts are locked by SunTrust, 90 days after last login date, user must contact P-Card Administrator to unlock account.

Either online or classroom training is required for all Cardholders prior to receiving a P-Card. P-Cards will be delivered to the Cardholder or his/her Delegate once they have been received.

The P-Card may only be used by the cardholder that it was issued to. The cardholder may assist someone in the department with a purchase using the card issued to the cardholder, but should not allow others to use the cardholder's account independently of the cardholder's presence. The cardholder needs to keep the P-Card in a safe place and guard the account number just as with his or her own personal credit cards. The P-Card should be kept separate from personal credit/debit cards, so no personal items would accidently be charged to the P-Card account.

Important Info – A Cardholder's failure to comply with procedures will result in audit findings reported to the Department Head and Division Vice President, and possible suspension of his/her use of the card or cancellation of card.

The Delegates:

- Attends **recommended** classroom P-Card training.
- Reviews documentation and verifies goods were received.
- Ensures that the P-Card was only used for:
  1) Authorized purchases for the Funding source.
  2) Was used for purchases allowable with the P-Card.
  3) Ensures that for any unusual purchases, such as certain lab supplies, that they are properly documented as to the specific nature of the activity.
- Ensures that cards are cancelled immediately upon the termination of employees by contacting the P-Card Administrator.
- Distributes the charges to the appropriate index (fund/org) if different than the default index (fund/org) for the P-Card.
- Submits Expense Reports Monthly in Concur and follows up with Cardholders when receipts have not been imaged or turned in timely. The Travel Policy must be selected when creating a report for travel related P-Card transactions. Otherwise the Purchasing Policy must be chosen.
- Reconciles monthly report. Ensure transactions in Concur and transactions in SunTrust match.
- Ensures that all supporting documentation and receipts are properly attached to the credit card transaction in Concur.
- Must immediately notify the Supervisor, Financial Manager/Cost Object Approver and the P-Card Administrator of any deviation from the guidelines, irregularities, or fraud on the cardholder's part. If for any reason, the Delegate does not feel comfortable letting his/her Supervisor or the Financial Manager/Cost Object Approver know about any fraudulent activity, he/she may contact a higher level supervisor or report it confidentially or anonymously to the Office of Internal Auditing by mail at 1 UNF Drive, Jacksonville, FL 32224, or by clicking on the following link to the website: http://www.unf.edu/internal_auditing/
- Failure to report any deviations stated above may be cause for disciplinary actions including and up to termination.

In some instances where a department may be small, and the Department Office Manager may be the only staff to approve purchases for the general office activity, we may allow a Cardholder to be their own Delegate. This would not be the normal circumstances, and this must have the direct approval of the Supervisor, Financial Manager/Cost Object Approver and the P-Card Administrator, the Assistant Controller or the Controller. However, Expense Reports must be reviewed and approved timely by the Supervisor and the Financial Manager/Cost Object Approver.

Each Delegate shall submit Expense Reports monthly to process, reconcile and validate the payment within Concur system. Each Delegate will be totally responsible for correcting the transaction from the expense type to the correct index (fund/org) via a J09 if charges are within the same fund and are expenditures. If not within the same fund or not an expenditure, please submit a Journal Transfer to the General Accounting Dept. at bangen@unf.edu.

The Supervisor and the Financial Manager/Cost Object Approver Responsibilities:

- Review and approve Expense Reports in Concur as soon as possible.
- Approve new P-Card applications.
- Approve temporary and permanent P-Card limit increases (Financial Manager/Cost Object Approver).
- Ensure the Delegate is complying with University Policy regarding the use and management of the P-Cards by the Department's Cardholders.

Nifty Note– It would be helpful for Cardholders and Delegates to use the checklist for each purchase to ensure all necessary steps are followed.

Types of Purchases Allowed

Commodities

There are two criteria that need to be considered when making a purchase with a P-Card. First, is it allowable according to University purchasing guidelines for the funding source? Second, is the item included on the Expenditure Matrix for use of the P-Card? Any supplies or materials purchased with the P-Card must be an allowable expenditure for the Funding Source that is paying the charge. For instance: Purchases such as food items from an E & G funding source to provide refreshments for a meeting would not be allowable from that funding source. However, such purchases may be procured with the P-Card provided the charges are coded by the Delegate to an appropriate fund such as the Concession Fund with documentation to support the activity or the Delegate may document that the charge was reimbursed from a Foundation Account. Documentation should be in the Concur system at the time of any audit to avoid any audit finding that are reported quarterly to each Division Vice President.

Cardholders and Delegates are reminded where unique items are purchased, that additional written justification must attached to the receipt in the Concur system. This will include items considered to be purchased as lab supplies that would not otherwise be an allowable purchase with the use of more traditional purchasing processes, or purchases from grocery, discount, or retail stores. The justification should include the name of the course and course number in the case of unique lab supplies. For all purchases made at a grocery, discount, or retail store, the justification should include the name of the event, list of employees who attended, or list of class/clubs involved, and how the event benefited the University. Failing to properly document these types of purchases may necessitate that the department find alternative funding sources for these purchases. If the Cardholder cannot justify the purchase, the Cardholder will be asked to reimburse the University for the items that appear to be of a personal nature or a non-allowable expense from the funding source. Personal purchases made with the P-Card in error must be reimbursed by the Cardholder as soon as possible. There may not be any exceptions to the reimbursement policy for personal items.

Guidelines for what are considered to be allowable University purchases (Expenditure Matrix) may be found at the following webpage link for the various funding sources:
http://www.unf.edu/controller/accounts_payable/Procedures.aspx

For any purchase to be allowed by use of the P-Card, the item must be allowable on the Expenditure Matrix for use of the P-Card as found at the following P-Card website:
http://www.unf.edu/uploadedFiles/anf/controllers/pcard/2017%20P-Card%20Allowable%20List%20-%20Expenditure%20Matrix-%20Oct%201%20'17.docx.pdf

While the University expects departments and cardholders to follow these guidelines explicitly, we understand that business operations and departmental missions may vary slightly. Accordingly, should there be a true emergency, departments may request an exception provided there is not sufficient time to order through normal purchasing process and the merchandise is needed to avoid an immediate crisis within the department or at the University. The department should specify the details of the emergency and document the purchase as meeting the department's mission and that the purchase is not for personal consumption or use. Requests for an exception should be sent via email and directed to the University's P-Card Administrator (pcardadministrator@unf.edu), the Assistant Controller or the Controller.

Important Info –Cardholders and Delegates are reminded that services either in whole or in part, may not usually be procured with the use of a P-Card. Exceptions to the rule are not generally granted for this type of activity. The purchase of any service will require the use of traditional requisitioning through the Procurement Department or pay via direct pay if it has an iContract. It is the Cardholder's responsibility to purchase from University contracted vendors for any of the supplies, materials and goods listed.

The items listed on the allowable commodities list may be considered allowable purchases under the UNF Procurement Card Program. The necessity for limiting single item purchases is to properly comply with the property inventory guidelines established by the State of Florida and to minimize the possibility of fraud. Purchasing limits are discussed in more detail later in this document under "Transaction Guidelines".

Nifty Note– All transactions conducted within the State of Florida are exempt from state sales and use tax. The tax exempt number is listed on each procurement card or in a separate laminated card copy of the tax exemption certificate. Federal, other state or local taxes are not exempt.

*The State of Florida and University procedures do not allow the purchase of items for personal convenience. Examples of such items are listed below. Requests for a possible exception to this list may be directed to the University's P-Card Administrator, the Assistant Controller, or the Controller. An exception may be made if there is a specific justification that is clearly documented. An example of a justification may be for a refrigerator requisitioned by the Biology Department to accommodate perishable items that need refrigeration prior to being used in a lab or possibly for Housing residence halls. However, refrigerators would not normally be an allowable purchase with the P-Card and where authorized should be requisitioned via normal purchasing processes

If you have a question regarding whether or not an item is authorized, please contact the University's P-Card Administrator, the Assistant Controller, or the Controller.

Some departments may be granted exceptions, based on the nature and mission of the specific department, for items that would otherwise be non-allowable.

Cardholder Types

There are three types of Cardholders: individual, departmental, and institutional.

Individual Cardholders: Cardholders, who have been trained, tested and issued cards to use for approved departmental activity and purchases within university guidelines.

Departmental Cardholders: Cardholders, who have been trained, tested and issued cards in their name to use for approved departmental activity and purchases within university guidelines. These are usually Office Managers or are Departmental staff that typically do not routinely carry the card, but use the card to make purchases such as office supplies, etc., for the department. However, these Cardholders may have more responsibility than other cardholders as the departmental Delegate.

Institutional Cardholders: Are those individuals who are employed in the Procurement Department and Controller's Office who use their P-Card to process purchase requests and invoices that are submitted by the University community.

Institutional Cardholders may have a higher individual, daily, or monthly limit on their P-Card to facilitate the procurement process. Institutional Cardholders may also use their P-Card to handle the payment for items that are not allowable commodity purchases for departmental Cardholders due to the nature of their job responsibilities.

Nifty Note– Departmental Cardholders may use their cards to also purchase airline tickets or pay registration fees for department staff. However, they may never allow others to carry or use their card independent of the Cardholder's presence.

Types of Purchases Not Allowed

Personal Purchases

The University of North Florida P-Card is only to be used for official University business transactions only. Should the card be inadvertently used for a personal purchase, reimbursement to the University must be immediate and is mandatory. Repeated use of the University P-Card for personal purchases will result in Cardholder privileges being revoked or may require other disciplinary action up to and including termination. Deliberate misuse or fraudulent use of the University P-Card may bring more stringent disciplinary actions as may be appropriate. Please refer to Appendix IV for a detailed list of consequences for P-Card misuse.

Important Info – Personal purchases could jeopardize the University's tax-exempt status, permits, and supplier contracts and cause penalties or fines from State or Federal governmental organizations.

Important Info – Where there have been personal items purchased, the consequences of the misuse of a P-Card, either unintentional or intentional, may result in payroll deduction.

Sales Tax

As a Political Subdivision of the State of Florida, the University is exempt from Florida state sales tax. The University's sales tax exemption number is printed on the P-Card when the card was ordered. However, Cardholders are provided a laminated copy of the University's exemption certificate at the time their card is issued to keep with their card and should always present the certificate prior to the sale being processed.

Merchants should be reminded by the Cardholder of this exemption. Should a merchant charge the sales tax every effort should be made to have the tax credited to the card account if it is reasonable, practical, and efficient to do so. Should you not be able to obtain credit for the sales tax, information should be noted on receipt as to the reason.

Nifty Note– If a vendor charges the Cardholder sales tax and the amount is large, it may be practical to return the merchandise or have the sale voided and credited to the card so that it may be repurchased with the tax exemption.

Split Purchases

P-Card purchases may never be split to divide a purchase larger than the Cardholder's single purchase limit of $999.00 to avoid the card limits. Attempting to make a purchase of $1,500.00 by charging $999.00 on your card today and the remaining $501.00 on your card tomorrow or asking a sales clerk to split the charge is a violation of policy.

Important Info – The use of the P-Card to split a purchase will result in your P-Card privilege being revoked.

Capital Assets and Attractive Items

Please remember that a single item including component parts costing more than $999.99, including shipping and handling, may be considered a capital asset or an attractive item and may require a University decal to complete the department's inventory records. Capital items cannot generally be purchased with the use of the P-Card. If an exception has been granted to purchase a capital or attractive item on the P-Card, the Property Dept. needs to be contacted so the item can be decaled properly.

Inappropriate Purchases

Inappropriate purchases are those purchases that may otherwise be allowable, but are not allowed to be purchased when using a P-Card, according to University P-Card policy. Departments and Cardholders are reminded to periodically review the manual and the Expenditure Matrix to stay informed regarding the purchasing rules. Where practical, inappropriate items purchased need to be returned to the merchant for credit. If that is not possible or too much time has lapsed, the department and or the Cardholder must contact the P-Card Administrator to ensure proper documentation of the transaction has been completed and that any follow-up issues have been addressed (e.g., purchasing an attractive item that requires a property decal). Repeated purchases of non-allowable items will result in the Cardholder privileges being revoked or other disciplinary actions taken.

Encumbered Purchases

The Procurement Card Program was established, in part, to lessen the amount of paperwork and processing time currently needed for small dollar purchases. Therefore, P-Card charges will not be encumbered nor will purchase orders be issued.

Transaction Guidelines

Standard Transaction Information:

Individual Transaction Limit:	$999.00 including shipping/handling
Number of Transactions Allowed Daily:	No Limit
Monthly Dollar Limit:	$2,500.00 including shipping/handling

Travel Transaction Information:

Individual Transaction Limit:	$2,500.00
Number of Transactions Allowed Daily:	No Limit
Monthly Dollar Limit:	$2,500.00

Transaction limits are initially set at these levels when cards are issued. However, in certain situations, limits may be allowed to be increased either temporarily or permanently depending on the need and justification provided. Generally, limits will remain at the stated levels and may be increased and lowered as the situation may require. This may well be the case for employees traveling. Requests for temporary higher limits should be made in writing by email to pcardadministrator@unf.edu with proper justification and approval from the Financial Manager/Cost Object Approver to the P-Card Administrator, the Assistant Controller, or the Controller in the Controller's Office. Permanent higher limits are requested by completing the Online P-Card Change Request Form (Name or Credit Limit Change). Justification must be provided on the online form for consideration.

All P-Card limits are reviewed annually based on the average spend, as well as, the highest charges for the prior year. Limits may be increased or decreased by the P-Card Administrator, Assistant Controller, or Controller based on the outcome of this review. Cardholders will be notified of any changes to their limits.

Disputed and Fraudulent Transactions

Cardholders and Delegates should frequently review their accounts to ensure that there are no fraudulent or unfamiliar charges, and charges and credits have been applied correctly. Items that appear to be fraudulent must be immediately reported to SunTrust Bank by calling telephone number listed on the back of the P-Card if this occurs after normal business hours and reported to the P-Card Administrator in the Controller's Office as soon as issues are discovered. During normal business hours immediately report fraudulent activity to P-Card Administrator who will contact SunTrust Bank to file a claim. Please note that the department will be responsible for absorbing any losses that are deemed to be unrecoverable by Visa and/or the bank due to disputed or fraudulent charges.

If there is a dispute related to a particular transaction and fraud is not involved, the Cardholder should first contact the merchant to resolve the dispute. In addition, the Cardholder should contact SunTrust Bank to alert them of the dispute and notify the P-Card Administrator. All attempts to resolve the dispute with the merchant must be documented.

Credit Transactions

The Procurement Card Administrator is required to monitor disputed transactions, and will work with the Cardholders, Delegates, departments, and merchants to resolve the issue and ensure that departments receive proper credit where a credit is due.

If a Cardholder returns merchandise, a credit should be issued to the Cardholder's P-Card account and a credit card receipt for the credit or other documentation supporting must be obtained. Credits must be issued to the Index and expense type where the original charge was incurred when the charge and credit occur during the same fiscal year. If they occur in different fiscal years, General Accounting should be contacted for assistance.

Important Info – Under no circumstances may a Cardholder receive a cash refund for merchandise returned or overpaid on a P-Card.

When a Cardholder has returned merchandise, the department Delegate should follow up on credits that need to be issued by contacting the merchant directly to resolve credit issues.

The Delegate should document all attempts to resolve the dispute with the merchant. Where orders are canceled after being paid with a P-Card, the Cardholder or the Delegate must be diligent to obtain a cancellation number to document the merchant's acceptance of the merchandise and their issuance of a credit and include that information on the dispute form for the file.

Merchant Issues

Issues with Merchants may include, but are not limited to such issues as; an amount charged that is an over stated price or a difference for a quoted price, an incomplete order, damaged merchandise, the wrong merchandise, a duplicate transaction amount for a single purchase, or non-delivery of the merchandise.

As soon as the issue is discovered, the Cardholder must contact the merchant to resolve these types of issues. Typically, the merchant will resolve most issues by issuing a credit or by reshipping the merchandise where appropriate. In addition, the Cardholder should contact SunTrust Bank to alert them of the dispute and notify the P-Card Administrator. All attempts to resolve the dispute with the merchant must be documented.

Merchants may impose shipping, restocking and handling fees or a convenience fee where the Cardholder may be at fault for improper ordering or where they have picked up the wrong merchandise. However, when the merchant applies a credit for returned merchandise, they may not assess a credit card surcharge or a processing fee when applying the credit back to the P-Card account.

Reconciling and/or Accounting Issues
Credit transactions do not require a receipt, but should be documented as to their purpose to ensure that the credit is properly returned to the proper index. Documentation should include a return receipt or proof that the merchandise was returned.

Cardholder Issues
If fraud has occurred outside of the control of the Cardholder, SunTrust is contacted, they will close the account and order a new credit card.

Nifty Note– It is recommended that Cardholders keep the SunTrust Bank telephone number and the P-Card Administrator telephone number handy for emergency contact when needed. The SunTrust Bank phone number is 1-800-836-8562. The P-Card Coordinator may be reached at 904-620-1738.

Chapter Three

Travel

All travel policies and procedures must adhere to Section 112.061 of the Florida Statutes, the Florida Administrative Code and the University of North Florida Policy and Procedures.

General Information

Prior to any travel expenses being committed by a Cardholder, an approved Concur Travel Request must be submitted and approved prior to booking any travel related business. Any supplemental approvals required due to special University policy or procedures must also be obtained on the Concur Travel Request prior to committing any University resources.

When the travel is completed, the Concur Travel Expense Report must be completed, all receipts are to be attached to the transaction along with any additional documentation. The cardholder or Delegate must select the Travel Policy in Concur for all travel related P-Card transactions.

Important Info – A Concur Travel Request must be submitted and approved prior to booking any travel related business.

Nifty Note–The State of Florida does not allow first class travel by any airline, train or other form of transportation. Hotel accommodations at luxury hotels or resorts are generally not allowable unless there are no other accommodations in the general vicinity available at more reasonable pricing. Where situations such as this exist, costs may be factored to a lesser rate to account for more reasonably priced lodging accommodations in the general area that were available.

Airfare – Cancellation

If a flight needs to be cancelled for a non-refundable fare, cancel the flight immediately. To verify the cancellation fee is allowable, the traveler must file a Concur Travel Expense Report that includes a justification stating the business reason the airfare was cancelled. However, if a ticket is cancelled or changed for the convenience of the traveler, the cancellation fee and the cost of the ticket must be reimbursed to the University by the Cardholder. If the Cardholder subsequently uses the original ticket for approved University business travel, the Cardholder may claim the cost of the original ticket with their subsequently approved travel reimbursement and the University will pay for any additional increase in ticket price for the later flight due to any increased fare. However, the Cardholder must cover any penalties associated with a ticket cancellation where it was due to the Cardholder's preferences.

Rental Car

Travelers must contact the University's rental car agency when renting a vehicle and may use their P-Card for business related rentals. Enterprise/National Car Rental are the approved agencies to make car rental reservations. Generally, vehicles are restricted to compact rentals unless the need for a larger vehicle is well documented. If the traveler does not use the state contract, the traveler will be responsible for the difference in cost between the state contracted vendor and the vendor selected including the cost of insurance required when travelers rent from other than this one agency. However, if the traveler finds a less expensive rate or an Enterprise/National rental car is unavailable, a non-contracted agency may be used. Please remember that the lower rate calculation must include additional insurance and mileage factors to determine the actual rate to make the comparison and the lack of availability must be documented in the file. Documentation must be included with the Concur Travel Request or/and Concur Travel Expense Report.

Registration Fees

A Concur Travel Request must be submitted and approved prior to registering for a conference or event. The following items should be submitted by the Cardholder to the Delegate before a registration fee processed by the P-Card is approved:

- Approved Concur Travel Request.
- Attach within the Concur Travel Request any additional documents required to support the request.
- The conference registration forms indicating the actual cost of the registration and additional fees for non-required activities.
- Attach a copy of the conference agenda to the expense type for Registration Fee showing all the days the conference and any meals or lodging included in the registration fee.

Hotel Fees

The State of Florida allows single occupancy room rates only. If you share your room with a coworker on University business and are charged a double occupancy room rate, your Concur Expense Report must name the other traveler. The P-Card can be used only for individual UNF official business hotel stays.

If your receipt shows double occupancy room rate and the other occupant, such as a spouse, was not on University business (requires an approved Concur Travel Request), you will need documentation from the hotel that the single and double occupancy rates were the same or the

Cardholder must submit a receipt for the difference in the room rates plus any applicable taxes if out of the State of Florida.

If the hotel is in the State of Florida, please remember that UNF is exempt from Florida sales tax. Hotels will require a hard copy of the tax-exempt form and Cardholders should have been provided a laminated copy that they may carry with their P-Card to provide the hotel to make a copy upon check in. Please contact the P-Card Administrator if you do not have a copy of the tax-exemption card. If the hotel is outside the State of Florida, the state sales tax may be paid by the P-Card. Do not pay any other non-reimbursable charges to your room with your P-Card, such as personal telephone charges, room service, movies or mini bar items. The Cardholder should forward the itemized hotel bill to the Delegate within 3 business days of completing the hotel stay.

Hotel – Check Out

If you have personal charges on your hotel bill, the Cardholder will need to ask the desk clerk to separate the charges so that they are not included on the P-Card statement. Remember to get a complete, itemized receipt of all P-Card hotel charges. Telephone charges must be documented as business activity and provide the name of the business/person and purpose of the calls, or the calls will be considered personal and will not be reimbursed. If charges are made on the P-Card, the individual must reimburse the University.

Hotel – Cancellation

Cardholders are personally liable for any charges or penalties resulting from the failure to give proper notice of cancellation of hotel accommodations.

Restaurant/Meal Receipts

To provide a convenience for University travelers, the University has approved the use of the P-Card for meal purchases while travelers are in official authorized Class A or Class B travel status that requires an overnight stay.

However, it is important for all Cardholders and Delegates to fully understand that the cost of all meals charged with the P-Card will need to be deducted from the Concur Travel Expense Report if over the $36.00 a day meal allowance amount. When a University employee is in official Class A or B travel status, a copy of the credit card charge slip from the restaurant vendor is all that is required to document the P-Card expense. The Cardholder is not required to submit the itemized receipt from the restaurant.

In addition, employees in official Class A or B travel status claiming any meals during the travel event may only claim the meal allowances according to Florida Statute 112.061 according to the time they departed on the trip and returned. The Cardholder must deduct any meals purchased with the card from their travel reimbursement.

International Travel/Purchases

All of the University's P-Cards are set up with International capabilities. However, cardholders are asked to notify the P-Card Administrator at least 48 hours prior to any International travel so SunTrust Bank may be notified. Please provide the name of the traveler, destination of the trip, and dates of travel.

For more detailed information on Travel policies and procedures, whether domestic or international, you are encouraged to review the Travel manual available for download at http://www.unf.edu/uploadedFiles/anf/controllers/travel/Travel_Procedures_Manual.pdf
You are also encouraged to attend the University Travel Training course when offered.

In rare situations when transactions are processed outside of the U.S., cards may possibly be declined through Verified by Visa depending on the country. By contacting the vendor directly, either by email or phone, the vendor has the authority to approve the charge. This is not something that SunTrust Bank can override. It must be done by the actual vendor.

Documentation, Monthly Reconciliation, and Post Audit

Purchasing Policy Report audits conducted in Concur by the P-Card Auditor Team will be mainly Desk Top Audits. On the other hand, the Travel Policy Report audits will be performed by the Accounts Payable (AP) staff. The AP staff will inform the P-Card Audit Team of any findings. Reports will be sent to University Staff and Upper Management with the results of the audit.

Documentation

All receipts must be attached to the transaction within the Concur Travel/Purchasing Policy Expense Report. The Cardholder or Delegate must make sure that all receipts are legible.

For travel expenses where the P-Card has been used for any of the travel related expenses, an approved Concur Travel Request must be provided for all charges made before the travel occurs, such as airfare or registration fees. A Concur Travel Expense Report with appropriate receipts, including those from P-Card activity, must be submitted with the documentation after the travel is completed.

Once completed and documented, as part of the workflow, the Concur Travel Expense Report along with the appropriate receipts for the P-Card charges and other receipts will be forwarded to the Accounts Payable Department for review and processing.

The Delegate is responsible for all payment activity for each Cardholder within the respective department and must be available at the time of the post audit being conducted.

The Cardholder is responsible for verifying the accuracy of all p-card receipts before forwarding them to the Delegate. Receipts must clearly reflect the vendor name, date of purchase, date the goods were received, a description of the goods, acquired number of units, and cost per unit. The combination of several types of documents may be used to provide the description, number of units, and cost per unit such as an invoice, quote sheets, packing slips, web page screen-prints, cash register receipts, or charge slips. Numerical code descriptions alone will not be acceptable. Original receipts or electronic copies supporting transactions are required and must be attached to the transaction within Concur.

Missing Receipts Affidavit Form in Concur

Missing Receipt Affidavit form will be utilized. The Affidavit form will only be available to the actual traveler; the delegate cannot submit the form on the traveler’s behalf. Comments section should provide description of expense and the reason why no receipt was available. Affidavit will not be accepted for Lodging or Airfare. Same audit rules apply that the traveler must try to obtain a duplicate receipt before using the Affidavit form in Concur. Habitual use of the Affidavit form (defined as more than 3 times within 12 months) may be subject to card revocation.

Monthly Reconciliation

Cardholder

- Cardholders must forward all purchase receipts to the Delegate, capture an image through the Concur Application (App) or email to receipts@concur.com within 3 business days of the purchase.

Delegate

- Receives receipts from the Cardholder daily as purchases are made, but no more than three business days from the date of purchase and identifies items not accounted for or items that are inappropriate purchases.
- Creates an Expense Report and codes the transactions in Concur and where needed makes necessary changes to the index to properly reflect the correct funding source.
- Obtains SunTrust Bank statement from Cardholder on a monthly basis.
- Reconciles the bank statement and Concur Expense Reports. The reconciliation is the responsibility of the Cardholder or Delegate. P-Card Auditors will not review it.
- Provides Cardholder information to Auditor when requested. Cardholder's Concur Expense Reports must be submitted and readily available for a random sample audit.

Financial Manager/Cost Object Approver

- Oversees all transactions for the department on a monthly basis and makes sure all charges are appropriate for the funding source.
- This budgetary person will also review and approve all Concur Expense Reports stating that all P-Card charges are valid and appropriate.
- The Financial Manager/Cost Object Approver can be the Director/Associate or Assistant Director, Dean, Department Head, Vice President/Associate or Assistant Vice President, Controller/Associate or Assistant Controller. The Financial Manager/Cost Object Approver may delegate their signing authority to another budgetary person in their department by granting permissions in their Profile, within their Expense Delegate in Concur.

Post-Audit

The audit of the P-Card transactions in Concur is conducted by the University Controller's Office with review by the University's Internal Auditor and the Auditor General for the State of Florida. The P-Card Auditor is not responsible for auditing any direct support organization transactions, as this should be handled by the individual organizations. The Delegate is the primary contact in the audit process. Through an organized effort in receipt imaging and reconciliation the department should have no problem complying with an audit. An audit of each Delegate and Cardholder's Concur Expense Reports will be performed periodically. The auditor or AP staff will perform a random sample Desk Top Audits. Either way, the Delegate needs to be prepared and have all Concur Expense Reports submitted and approved timely and answer any questions that may come up during the audit.

Auditor and AP Staff

- The Auditor or AP staff will access Concur System for Concur Expense Reports for each Cardholder
- The Auditor or AP staff will perform independent audits of the transactions under review to determine if the documentation in the Concur System is maintained and up to date.
- The Auditor or AP staff will verify the appropriateness of the purchase for the funding source.
- The Auditor or AP staff will verify the appropriateness of the purchase to determine if it is allowable for the use of the P-Card to make the purchase.
- Informs the findings to the appropriate University staff.

P-Card Administrator

- Receives a copy of the findings.
- Contacts the Cardholder in case of any irregularity.
- Takes any necessary corrective action.
- Reports immediately any corrective action to the Assistant Controller and the Controller.
- Follows up on fraud activity between the bank and the Cardholder.
- Periodically reviews trends in purchasing habits.
- Monitors Cardholder limits on a regular basis.
- Compiles and submits a quarterly audit summary report to each Division Vice President for all audit findings within each division.

Key questions for Delegates

- ❑ **Has the Cardholder provided an itemized receipt for a P-Card purchase?**
- ❑ **Is the transaction an allowable P-Card purchase?**
- ❑ **Has the expense report being processed used the right Concur policy; Travel or Purchasing Policy?**
- ❑ **Is the transaction being coded to an appropriate fund?**
- ❑ **Are receipts attached to transactions on Concur Expense Report for each Cardholder?**
- ❑ **Is the P-Card transaction time frame being adhered to?**
- ❑ **Is the Concur Expense Report being reconciled to the monthly bank statement?**
- ❑ **Does the amount on receipts match the charges in Concur?**

APPENDIX I

PROCUREMENT CARD CONTACTS	
P-Card Coordinator. Questions regarding SunTrust Bank, Application Review, Processing and Setup, P-Card Security Setup Application Processing. Email Address: pcardadministrator@unf.edu	(904) 620-1738
Wilson Navarro – Assistant Controller. Back-Up for P-Card Administrator questions, Application Approval, P-Card Program Supervisor. Email Address: wnavarro@unf.edu	(904) 620-2497
Sherri Charles – Sr. Accounts Payable Rep. Back-up for P-Card Administrator questions and travel questions. Email Address: s.charles@unf.edu	(904) 620-2723
Dee Dee Jones – Accounts Payable Associate. Back-up for P-Card Administrator questions and travel questions. Email Address: d.a.jones@unf.edu	(904) 620-2728
Lan Nguyen – P-Card Auditor Email Address: lnguyen@unf.edu	(904) 620-2783
Leanne Thomas – Accounts Payable Manager. Questions regarding Travel. Email Address: leanne.thomas@unf.edu	(904) 620-1093
Valerie Stevenson – Controller Email Address: vstevens@unf.edu	(904) 620-2989
SunTrust Bank – To Report Fraud, or Lost or Stolen Cards	1-800-836-8562

APPENDIX II

CARDHOLDER RESPONSIBILITIES CHECKLIST	
	Verifies that there are available funds to make this purchase.
	Ensures upon termination that his/her P-Card has been returned to the Delegate or directly to the P-Card Administrator in the Controller's Office on the P-Card Termination Form.
	Ensures that the purchase is an authorized purchase and that the P-Card may be used for the purchase.
	Ensures that the purchase is within the cardholders card dollar limit. Splitting transactions in order to override the single limit is not allowed.
	Verifies if the purchase may be obtained using a UNF or State Contract vendor.
	Obtains the Vendor's name, address, phone, & fax number.
	Tells the vendor a VISA card is being used. Should not use the terms P-Card or UNF Procurement Card.
	Tells the vendor not to charge the card until item(s) have been shipped. To do so would violate their agreement with the VISA system. If this occurs, the cardholder should contact the UNF P-Card Administrator.
	Provides vendor with UNF's tax exempt number if purchase is within the State of Florida or qualifies as a tax exempt sale. UNF is exempt from Florida sales tax.
	Provides vendor with shipping information if needed: Name, building and room number and phone number. Requests vendor indicate P-Card on shipping label where a Purchase Order number is typically shown. If order does not have this specific information, it may not be deliverable.
	Vendors should not charge any kind of credit card fee. Some Vendors may charge up to 3% fee for using a credit card. If they attempt to do so, the P-Card Administrator should be contacted.
	If the P-Card purchase is declined, the UNF P-Card Administrator should be contacted. Declines can usually be resolved in less than 24 hours depending on the time of notification.
	Tells vendor that an itemized receipt must be received. If the cardholder fails to get a receipt at the time of purchase, it can be faxed, emailed, sent with the package, or printed from the Internet.
	Submits a receipt or order form to the Delegate within 3 business days of charging the transaction.
	Keeps all the shipping boxes in which the order arrives for a reasonable time in case it needs returning, if applicable.

APPENDIX III

	DELEGATE RESPONSIBILITIES CHECKLIST
	Checks Concur on a DAILY basis for new charges.
	Ensures that all P-Cards are collected from terminated employees and returned to the P-Card Administrator immediately upon any terminations.
	Verifies that all receipts have been provided within the required 3 business days for all transactions for all the Cardholders. Obtain a proper receipt from all Cardholders, with the date the items were received, the correct Index, Fund, and Expense Type to charge. Also verifies that the required supporting backup documentation has been provided.
	All transactions for each Cardholder must be coded in the Concur system and submit the Concur Expense Report at least once a month.
	If the Cardholder is traveling and not returning to the University in time to meet the coding deadline, make sure all hard copy receipts are received or the image is captured or emailed to receipts@concur.com in the 3-day time period upon physical return to the University.
	Verifies the Vendor's name, address, phone, & fax number available.
	Contacts the P-Card Administrator if the Vendor charges any kind of credit card fees.
	Confirms that the vendor's name, dollar amount; and that the Index, Fund, and Expense Type are correct in Concur before the expense report is submitted. Responsible for correcting any coding errors via a J09 or by contacting the General Accounting Dept. for a journal transfer.
	If a purchase is being returned, verifies that the Vendor been contacted for proper return instructions to ensure that a credit can be applied or a replacement item sent or picked up.
	Verifies a proper receipt and backup documentation been attached to the transaction on the Concur Expense Report to support the purchase activity and to meet University and State audit requirements.
	Reconciles to match receipts to paid charges that have been processed by the Bank and in Concur to verify all outstanding charges are paid correctly. Immediately notifies his/her Financial Manager/Cost Object Approver or Financial Manager's Supervisor, the P-Card Administrator about any improper purchases. He/she can also notify the Internal Auditor confidentially or anonymously.

APPENDIX IV

This list is not all inclusive. Any offenses not listed below will be evaluated on an individual basis and appropriate action will be taken as circumstances dictate.

P-Card Misuse or Policy Non-Compliance	Consequences
Uses card for personal gain (intentional)	1. Reimburse the University 2. Auditor will issue a Discrepancy Memo and/or Post Audit Review with Finding 3. Card revocation 4. May be subject to disciplinary action up to, and including termination 5. May be subject to civil/criminal charges
Uses card for personal gain (unintentional)	1. Reimburse the University 2. Auditor will issue a Discrepancy Memo and/or Post Audit Review with Finding 3. May be subject to card revocation if recurrent offense 4. May be subject to disciplinary action
Purchases items with P-card that are not authorized (e.g., purchasing of items not authorized by financial manager/cost object approver, using another employee's P-card, etc.)	1. May need to reimburse the University 2. Auditor will issue a Discrepancy Memo and/or Post Audit Review with Finding 3. May be subject to card revocation if recurrent offense 4. May be subject to disciplinary action
Retains a rebate or refund from vendor, bank or other financial institution for personal use	1. Reimburse the University for the amount of the rebate 2. Auditor will issue a Discrepancy Memo and/or Post Audit Review with Finding 3. May be subject to card revocation 4. May be subject to disciplinary action up to, and including termination 5. May be subject to civil/criminal charges
Purchases gift cards (unless authorized), alcoholic beverages (unless authorized), tobacco products or personal items that are not job related	1. Reimburse the University 2. Auditor will issue a Discrepancy Memo and/or Post Audit Review with Finding 3. Card revocation 4. May be subject to disciplinary action up to, and including termination 5. May be subject to civil/criminal charges
Purchases items from friends or relatives where the cardholder has a financial interest	1. Reimburse the University 2. Auditor will issue a Discrepancy Memo and/or Post Audit Review with Finding 3. May be subject to disciplinary action up to, and including termination 4. May be subject to civil/criminal charges

P-Card Sharing	1. Auditor will issue a Discrepancy Memo and /or Post Audit Review with Finding 2. May be subject to card revocation
Cash advances, cash refunds, or store “credits” held on account with the vendor	1. Reimburse the University for the amount of the advance, refund, or credit 2. Auditor will issue a Discrepancy Memo and/or Post Audit Review with Finding 3. May be subject to card revocation 4. May be subject to disciplinary action up to, and including termination 5. May be subject to civil/criminal charges
Split Purchases to circumvent single transaction limits	1. Auditor will issue a Discrepancy Memo and/or Post Audit Review with Finding 2. May be subject to card revocation 3. May be subject to disciplinary action up to, and including termination
Any person, including a P-Card delegate, a supervisor, financial manager, cost object approver etc., who knowingly, willfully, intentionally, wantonly, or recklessly allows or conspires with a cardholder on actions noted above	1. Auditor will issue a Discrepancy Memo and/or Post Audit Review with Finding 2. May be subject to disciplinary action up to, and including termination 3. May be subject to civil/criminal charges
Cardholder fails to maintain receipts and adequate documentation of purchase	1. May need to reimburse the University 2. Auditor will issue a Discrepancy Memo and/or Post Audit Review with Finding 3. May be subject to card revocation if recurrent offense
Habitual use of the Missing Receipt Affidavit (defined as more than three (3) times during the last 12 months)	1. Auditor will issue a Discrepancy Memo and/or Post Audit Review with Finding 2. May be subject to card revocation
P-card transaction for non-allowable professional services, royalties, or any other non-tangible good	1. Auditor will issue a Discrepancy Memo and/or Post Audit Review with Finding 2. May be subject to card revocation if recurrent offense
Purchases allowable on institutional funds but unallowable on the P-Card	1. Auditor will issue a Discrepancy Memo and/or Post Audit Review with Finding 2. May be subject to card revocation if recurrent offense
Uses a non-contract vendor for items available under a University contract	1. Auditor will issue a Discrepancy Memo and/or Post Audit Review with Finding 2. May be subject to card revocation if recurrent offense

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