



PROCUREMENT CARD GUIDELINES MANUAL (PCARD)

Purchasing and Property Services

PCard guidelines are subject to change. For the most current information in the PCard Guidelines Manual access:

<http://usfweb2.usf.edu/pcard/index.html>

PROGRAM OVERVIEW

1. PURPOSE of USF PCARD PROGRAM:

The USF System Procurement Card (PCard) Program permits USF System management to authorize the issuance of PCards to USF System employees. PCards are allowed for purchases of small dollar commodities and services and travel for official USF system business. The PCard Program allows for business purchases to be conducted in a more efficient and cost effective process across the Procure to Pay system.

2. PCard Authority

The USF System established a USF System PCard Policy #5-026 effective August 20, 2009. The Policy describes what is allowable. Also, all PCard purchases are subject to all of the USF System and Florida Board of Governors regulations, policies and procedures as well as applicable Florida statutes and Federal laws and regulations.

The USF System PCard Administrator has the authority to issue and suspend USF System PCards. The USF System Director of Purchasing and Property Services has the authority to revoke PCards.

3. PROGRAM BENEFITS:

The USF System PCard Program provides the following benefits:

- Streamlines the processes for small dollar orders and payments. The cost of purchasing goods and services with a PCard is significantly less than purchasing items via a purchase order.
- Allows department personnel more time to perform other important tasks related to the University's educational mission.
- Expands the vendor base by enabling cardholders to buy in person from local vendors, by telephone, or online. Cardholders may also receive the lowest discounted price from vendors, since vendors will be paid quickly.
- Pays merchants within 24 to 72 hours, depending upon when the merchant transmits the transaction to their servicing bank and how quickly the bank routes transactions to VISA.

4. PCARD PROVIDER:

The USF System Procurement Card (PCard) is a VISA credit card issued by the Bank of America. Bank of America provides an online management program called WORKS Payment Manager **and is only used by the USF System PCard staff**. This interface with the Bank of America system is used to establish the PCard program parameters, manage cardholder information, and provide managements reports based on selected criteria.

5. WHO CAN BE ISSUED A PCARD

PCards are issued to USF System employees to purchase allowable commodities and services and/or travel for **official USF System business**. Issuance of PCards shall be approved by the President, Regional Chancellors, Branch Campus CEOs or the appropriate Vice President of the employee's respective area, as applicable. The Provost and USF Health Senior Vice President may also delegate authority to issue PCards to academic deans. Vice President's may also delegate this authority to an administrator at no lower level than an Associate Vice President level. PCards **cannot** be issued to students, except for temporary student employees of the Office of Student Government Administrative Services and others as approved by the Vice President of Student Affairs.

Cardholders must take and pass the online Cardholder Certification Training test and sign the Cardholder Agreement before a PCard is issued. All Cardholders must retake and pass the Cardholder online test before renewal PCards can be issued. **Each Cardholder is responsible for all activity that occurs on their PCard.**

6. NON-ALLOWED CARDHOLDERS

The following class of persons are not allowed PCards: Temporary employees (OPS), students, visiting faculty or staff, convenience appointments, courtesy appointments, volunteers, or other non-compensated personnel.

Exception can be made for issuing PCards to temporary employees (OPS), graduate assistants and visiting faculty on a case-by-case basis with justification and approval of the area Vice President, as well as approval by the Director of Purchasing and Property Services.

7. CREDIT CARD LIMITS

In accordance with USF System PCard Policy #5-026, the standard USF System PCard Program monthly credit limit is **\$5,000.00** or less and the single transactions limit is **\$2,000.00** or less. Once approved, a cardholder's monthly credit limit and single transaction limits are electronically set **by the USF System PCard Administrator** for each billing cycle. The monthly limit is the total dollar limit of all transactions within a banking cycle. The Single Transaction Limit is the total dollar limit of each transaction

with a vendor. The USF System PCard billing cycle runs from the 5th of the each month until the 4th of the following month.

If you exceed your monthly and/or single limit, your transaction will be declined at the point of sale. Do not ask a vendor to split a charge to circumvent your single purchase limit. This is PCard misuse and could result in loss of PCard privileges. If a greater monthly and/or single purchase limit is needed, use the process below to request higher limits.

Recognizing that there are unusual circumstances that warrant a **temporary exception** to these spending limits, detailed justification for an exception may be submitted through the appropriate departmental authority to the area Vice President or other delegated individual as identified in PCard Policy #5-026 section II.A. Upon recommendation of the Vice President or other delegated individual as identified in section II A., the PCard Administrator may approve the request as recommended or may recommend changes to the Director of Purchasing and Property Services, who has the final approval authority for any temporary exceptions. These temporary exceptions are granted only for a limited periods of time to cover the specific situation.

Any regularly recurring exceptions must be analyzed by the PCard Administrator to determine if a **permanent increase** in the PCard limit is necessary. A detailed justification must be submitted through the appropriate department authority to the area Vice President or other delegated individual as identified in PCard Policy# 5-026, section II.A. Upon recommendation of the Vice President or other delegated individual as identified in USF PCard Policy# 5-026 section II.A., the PCard Administrator with approval of the Director of Purchasing and Property Services may deny the request or may recommend the request for a permanent increase to **the USF System University Controller for final approval.**

If a temporary or permanent limit increase is needed, use the Limit Change Form found on the USF System PCard Website. Complete a detailed justification for the temporary increase, length of time needed and get approval signature of the appropriate Vice President or delegated individual as identified in PCard Policy# 5-026 section II.A. Submit to the USF System PCard Administrator at AOC 200, Tampa Campus.

The USF System PCard Department will perform a periodic review of all USF System PCards monthly and single transaction credit limits against activity to determine if cardholder limits are appropriate to business need. Additional reviews maybe conducted as needed.

PCARD CONTROLS

The USF System PCard Program is operated and maintained centrally by two USF System departments performing different functions: The PCard Administration Department is part of Purchasing and Property Services in Campus Business Services and the PCard Compliance Department is part of Accounts Payable in the University Controller's Office.

1. RESPONSIBILITIES OF USF SYSTEM PCARD ADMINISTRATOR (PURCHASING & PROPERTY SERVICES)

The USF PCard Administrator oversees the USF System PCard program, issues guidelines, provides management reports, monitors compliance with USF System PCard Policies, procedures and regulations and assists cardholders with problem resolution.

The USF System PCard Administrator has authority to suspend USF System PCards. The USF System Director of Purchasing and Property Services has authority to revoke USF System PCards.

2. RESPONSIBILITIES OF PCARD ADMINISTRATION DEPARTMENT (PURCHASING & PROPERTY SERVICES)

The USF System PCard Administration Department will monitor the USF System PCard Program for compliance with USF System PCard policies, procedures and regulations. The USF System PCard Administration Department will order and issue PCards, monitor spending and credit limits via audits, produce management reports, and assist in problem resolution. This shall also include the suspension and revocation of PCards as needed. The USF System PCard Administration Department will provide training for all cardholders, reconcilers and verifiers and approve all FAST PCard roles. Furthermore, the USF System PCard Administrative Department will facilitate the downloading of transactions from the bank to the FAST PCard module and monitor this process.

The USF System Purchasing Director or Associate Director will review management reports for compliance to USF System PCard policies and procedures.

3. RESPONSIBILITIES OF USF PCARD COMPLIANCE DEPARTMENT (Accounts Payable Department in the USF System UNIVERSITY CONTROLLERS OFFICE)

The USF System PCard Compliance Department is responsible for validating departmental reconciliation of PCard transactions for timeliness, accuracy and completeness and works with departments to load cardholder activity statements and receipts in the Accounts Payable Imaging database.

4. RESPONSIBILITIES OF DEANS, ASSOCIATE VICE PRESIDENT AND/OR VICE PRESIDENTS

Deans, Associate Vice President and/or Vice Presidents are responsible for overseeing the PCard program in their departments, divisions and colleges. The dean, associate Vice President and/or Vice President will decide which employees will have a PCard and will determine their PCard spending limits based on the budget and departmental needs within the USF System PCard policies, procedures and regulations.

5. RESPONSIBILITIES OF CARDHOLDERS

A Cardholder is defined as a USF System employee whose name appears on the PCard and is accountable for all charges and payments made with their PCard.

Cardholders are responsible for:

- Completion of the Cardholders Certification Training on the PCard Website with a minimum score of 87%. Cardholders will **retest** each time the PCard is renewed before the PCard will be reissued. A new PCard is issued for a three (3) year period and renewals for two (2) years until the PCard account is closed. Additional retesting is at the discretion of the USF System PCard Administrator.
- Compliance with all provisions of the Cardholder Agreement signed upon receipt of the PCard.
- Cardholders shall have a minimum of two designated reconcilers that can approve transactions to handle incoming electronic PCard charges.
- Cardholders are accountable for appropriate use and security of PCards. No other USF System employee is allowed to use your PCard or your PCard number.
- Cardholders are personally responsible for inappropriate PCard charges.
- **PCard transactions must be approved within ten (10) business days from the date the transaction is loaded into the FAST PCard Module. Cardholders MUST provide the receipt or appropriate purchase documentation to their reconciler within three (3) business days of purchase. Note: If a cardholder is out of state or country, the cardholder should provide the receipt documents to their reconciler within 3 business days of return to USF. When the cardholder is not at USF, they should communicate with their reconciler by email, fax, or telephone about any charges so the reconciler can approve the charges on-line within the required time frames. The cardholder must sign the monthly Cardholder Activity Statement. Off-site cardholders must sign receipts in lieu of monthly Cardholder Activity Statement.**

- PCard misuse could lead to loss of PCard privileges **and/or other disciplinary actions if appropriate.**

6. RESPONSIBILITIES OF RECONCILERS AND VERIFIERS

The PCard roles in FAST allow multiple levels of security in the review and approval of PCard transactions. **There is a Reconciler role and a Verifier role.** Reconcilers and Verifiers must attend and complete the Reconciler Training class prior to being assigned the FAST PCard role assignment. Also, they must submit the FAST Access Request form available on the PCard and FAST websites. Each cardholder must have a minimum of two trained reconcilers that can approve transactions.

Reconcilers must be USF System employees or other USF System affiliated employees as **approved by the USF System University Controller.**

The USF System PCard Administration Department reviews the FAST Access Request Form and confirms that all training requirements are completed **for both the Reconciler and the Verifier.** The approved form is forwarded to the **USF System University Controller's Office** for verification of authorizing signature and to IT Security for assignment of requested roles in FAST.

A **Reconciler** is a USF System employee who confirms/approves appropriate PCard use and reconciles the cardholder receipts to the electronic PCard transactions. Reconcilers add required information to PCard transactions and approve them for electronic payment.

A **Verifier** is a USF System employee who is a reconciler, but **does not** have the final approval role in the reconciliation process. This optional PCard role allows a department the ability to add an additional level of security in the processing of their department PCard transactions.

A Cardholder cannot be a reconciler and approver of their own transactions, but can be a verifier of their own transactions. A cardholder may also request to 'View' (no changes allowed) their transactions in FAST.

The FAST Access Request form and the FAST PCard roles are discussed in detail during the Reconciler Training class. Reconciler Training Class schedules can be found on the USF Talent Management website. Reconcilers / Verifiers will need to attend Reconciler Training every two years in order to retain system access or their role(s) will be revoked.

Reconcilers are responsible for the following:

- Check the FAST PCard module frequently for PCard charges
- Match PCard paper receipts to electronic transactions
- Enter required data on electronic PCard transaction
- Selection of appropriate account code for each transaction
- Approve transaction within no more than ten (10) business days
Optional: Additional approval levels may be in place with verifiers
- Validate all transactions process for payment within ten (10) business days, if they do not, contact the PCard Compliance Department
- Responsible for record retention of all receipts and reports

Important: If a reconciler/verifier feels they are being pressured to approve what they believe is an inappropriate transaction in violation of USF System PCard policies, procedures and regulations, they may contact the USF System P-Card Administrator, the USF System Director of Purchasing and Property Services or the USF System University Controller for assistance. However, if they prefer, they may contact the USF System University Audit and Compliance. This section also applies to other USF System employees who may believe inappropriate transactions using the USF System P-Card have occurred.

7. DEPARTMENT INTERNAL CONTROLS

Each department should establish internal controls sufficient to meet requirements of the USF System PCard policies, procedures and regulations. The responsibility for appropriate use of the PCard lies not only with the cardholder but with the respective dean, associate Vice President and/or Vice President. Intermediate levels of responsibility between the cardholder and the area Vice President, such as supervisor and/or accountable officer need to be aware of the cardholder's expenditures and activities.

Departments are responsible for retaining the file that is compiled each month after the statement is reconciled. This file will contain a copy of the Cardholder Activity Statements, copies of receipts, receiving documents, credits, and any other documentation generated to support the business purpose of PCard expenditures.

Not later than the end of the month following the month of the '**Statement Date**' on the Cardholder Activity Statement, the department reconcilers must send via fax / scan / or hard copy all documents that are part of this file for each cardholder to the USF System PCard Compliance Department.

8. CARD SECURITY

Your PCard is the property of the USF System and the Bank of America. Only you, the cardholder, may use your PCard. Treat your PCard as you would your own credit card. The card is for your use only. Do not let others use your card, or card number. **This is PCard misuse and/or may result in loss of PCard privileges or other disciplinary action if appropriate.**

Your PCard account number should be guarded carefully. Do not post it or put it in a non-secure place. Ensure that your PCard account number isn't easily accessible to others. If you are not sure of who can have access to your card or card number, contact the USF System PCard Administrator.

9. LOST STOLEN, OR MISPLACED CARDS

If your card is lost or stolen, immediately contact the bank at (888) 449-2273 **so that the PCard can be canceled** and a new card can be ordered. Next call/contact the PCard Administrator to coordinate ordering the new card.

10. EMPLOYMENT CHANGE / TRANSFER / TERMINATION

In the event you decide to leave the USF System, you will need to do the following: stop using the card immediately, return your PCard to **your** department staff, contact the USF System PCard Administrator, and turn in all receipts. Failure could result in unreconciled charges holding up or being deducted from your exit paycheck. **Your** department staff will destroy the PCard and notify the USF System PCard Administrator.

The USF System PCard administrator will close the PCard account according to USF System PCard policy, procedures and regulations.

If you are transferring within the University, stop using the PCard and turn in all receipts. Complete a new Cardholder profile and check "Change existing profile". Send to the USF System PCard Administrator who will notify you when requested changes have been made.

11. TYPE OF FUNDS TO BE USED

USF System PCards can only be processed in the USF FAST system and must follow USF System regulations, policies and procedures.

Individual PCard users are assigned a specific USF default chartfield number for PCard transactions. These numbers are assigned by **your** department. Even though PCards are assigned to a specific FAST chart field, transactions can be paid on different FAST chart field numbers. A single transaction can be distributed across multiple chart field numbers. Also, a single transaction may be divided by a FAST split line process into one or more separate transactions and each assigned separate chartfields.

PCard transactions are unencumbered. PCards cannot currently be used to purchase items from an existing purchase order/encumbrance. If a PCard transaction is used, the purchase order must be canceled and the encumbrance released.

PCARD POLICIES AND PROCEDURES

1. HOW TO APPLY FOR A CARD

To become a Cardholder, you must complete the Certification Training for cardholders on the USF System PCard website and take and pass the 40 question test with a **minimum score of 87%**. Complete the Cardholder Profile Form with GEMS Employee ID number, Academic / Administrative Unit, a Default Chart field Number, credit limits, and designate a primary and backup reconciler. A minimum of two reconcilers are required but additional reconcilers can be added. Please send the completed form to: USF System PCard Administration, AOC 200, on the Tampa Campus.

2. TRAINING

Cardholders must complete and pass the online Cardholder Certification Training exam on the USF System PCard website with a minimum passing score of 87%. This self-paced online training course covers what the cardholder needs to know about USF System policies, procedures and regulations regarding purchasing commodities, services, and travel with the PCard.

Cardholders will **retest** each time the PCard is renewed before the PCard will be reissued. A initial PCard is issued for a three (3) year period and renewals for two (2) years until the card account is closed. Additional retesting is at the discretion of the USF System PCard Administrator.

The USF System PCard website currently has two tracks for cardholder certification training based on card use: Commodity Only and Travel and Commodity. The decision on the card use is determined by the dean, associate Vice President and/or Vice President who approves the Cardholder Application.

Reconcilers must review the USF System PCard Website and attend an instructor-lead Reconciler Training class offered through the Talent Management office. **Reconcilers / Verifiers will need to attend Reconciler Training every two years in order to retain FAST PCard Module system access.**

3. PURCHASING FROM A MINORITY BUSINESS ENTERPRISE

USF encourages supplier diversity in purchases that promote competitive pricing, quality products, and customer service. When planning a purchase from a minority business enterprise contact the **Supplier Diversity Manager** in the Purchasing and Property Services department. The Supplier Diversity Manager will verify that the vendor is

registered in the appropriate systems so the purchase can be tracked and reported to the State of Florida.

4. WHERE PCARDS CAN BE USED

The USF System PCard can be used at any business that accepts VISA. **All purchases must be in accordance with established USF System policies, procedures and regulations.** PCards may be used in person at a merchant location, by telephone, or online.

5. ALLOWABLE PURCHASES

Allowable commodity purchases are small dollar purchases for commodities, services and travel needed for USF System business. If you are in doubt about a potential purchase, contact your department fiscal staff, the USF System PCard Administrator, or your Purchasing Agent.

PCards cannot be used to purchase capital equipment (OCO) items. Exceptions will be reviewed by the USF System Purchasing Director or the Purchasing Associate Director for determination of what is in the best interest of USF.

Here's your checklist:

- ✓ Talk with your Purchasing Agent on a regular basis for updates on USF System contracts for potential items you may need. Check State of Florida contracts for prices and potential vendors. Consider buying the least expensive product that meets your needs.
- ✓ If you are buying office supplies, you **MUST** purchase them from Office Depot. USF System has an exclusive contract with Office Depot.
- ✓ Any technology item **MUST** be purchased only through the **USF Computer Store**. This includes computers, fax machines, copiers, and peripheral devices. (See the **University Technology Acquisition Policy 0-518**)
- ✓ Check for minority vendors as potential suppliers.
- ✓ Ensure the total cost of your purchase does not exceed your single transaction limit and your monthly limit.
- ✓ Have the USF System tax exempt number available. This number is available on the card issued with the PCard and from the PCard website.

6. ALLOWABLE TRAVEL PURCHASES

PCard use is intended for USF System travelers for USF System official business. Allowable travel purchases include airfare, business phone calls, hotel room (single occupancy), car rental, transportation, and registration fees. **Parking is only allowable for official USF System business away from USF.**

Using the PCard for travel doesn't change any of the existing USF System policies, procedures, regulations and state statutes which govern travel. If you are not familiar with these, check with the individual who processes your travel reimbursements or contact the USF System Travel Department for additional information.

When you make your hotel reservations AND when you check in, it is important to tell the hotel to separate hotel room charges from personal charges. Your PCard can ONLY be used for official business charges. **Any personal charges such as meals, phone calls, in room movies etc.....MUST be charged to your personal credit card.**

A gasoline purchase is an allowable PCard expense for a rental car or a USF System owned vehicle only. If the purchase is for a USF vehicle, record the vehicle tag number on the transaction receipt.

The following are **not** an allowable PCard Travel Expense:

- Gasoline for personal vehicles
- Hotel gift shop or beauty shop
- Meals or any food purchases
- Hotel/Motel Movies
- Personal phone calls
- Room Service

7. PROHIBITED PURCHASES

The following commodities and services **cannot** be purchased on a PCard:

- Attorneys
- Alcohol (non-lab)
- Bull Bucks \$
- Capital Equipment* (\$1000 or over) (not an allowable expense except with Purchasing Director or Associate Director approval)
- Cash Advances
- Cash Credits
- Contractual Services (allowable with P&PS Director approval) NOTE: only allowable with Director's review and approval of contract.

- Computers and Peripherals* (not an allowable expense except for USF Computer Store purchases for resale)
- Entertainment Providers (Movies, Golf Courses, Tourist Attractions, Video Rental)
- Florist
- Food* (not an allowable purchase except by special **PCard use agreement and approved by your area Vice President** for grants, concession funds, student activities, athletics, conferences, collected fee accounts **and approved by the Purchasing Director**)
- Gift Cards* (not an allowable purchase except by special **PCard use agreement and approved by your area Vice President**. The purchase must be only for study participants on a grant, RIA Account – Fund Code 18X or Auxiliary Account designated for study participants. **This agreement must also be approved by the Purchasing Director**)
- Gifts of Appreciation
- Independent Contractors
- Insurance
- Licenses used for personal gain (except notary)
- Liquor
- Moving Expenses for Employees* (not an allowable expense except with approval of the Director or Associate Director of Purchasing and Property Services)
- Parking Permits* (USF System Parking Decals and/or Parking Citations **are NOT an allowable expense**. Parking expenses while traveling off USF System locations **are allowable**.)
- Personal convenience items (Coffee pots & mugs, desk clocks, fans, lamps, picture frames, portable heaters, wall hangings, etc.)
- Personal services (Barber, Beauty, Cosmetic shops)
- Plaques / Trophies / Awards
- Shredders with approval of the Director or Associate Director of Purchasing and Property Services.

- Software* (\$1000 and above) (not an allowable expense except with approval of the Director or Associate Director of Purchasing and Property Services)
- Telephones (Hardware)
- Wire Transfers

Prohibited purchases are identified at the following link:

http://usfweb2.usf.edu/PCARD/content/cert_train/cardholder/wp/acp1.html

***Note: Some of the items above may be authorized with additional documentation and through special agreements and approval with the Director or Associate Director of Purchasing and Property Services.**

8. RECEIVING

Check list for receiving purchases:

- ✓ Record the day you received the product you purchased. Give this information to your reconciler.
- ✓ Sign the receipt.
- ✓ Keep all the shipping boxes the product arrived in. Don't throw away the packing materials until you have confirmed the order is what you wanted.
- ✓ Ensure that you or your reconciler has a complete receipt. The receipt/invoice does **not** go to Accounts Payable to make payment. Payment was made when the transaction processed.
- ✓ Ensure the transaction is processed within 10 business days after it is loaded into the FAST PCard Module.

9. REQUIRED DOCUMENTATION

A receipt or substitute documentation **must support each purchase**. It must include the vendor name, transaction amount, purchase date, and an itemized description of the item(s). Un-reconciled receipts or incomplete records can lead to loss of PCard privileges for the cardholder.

Receipts for PCard purchases are processed as follows:

- ✓ PCard holder **MUST** get the receipt or appropriate purchase documentation to their reconciler within business three (3) days of purchase. Note: If a cardholder is out of state or country, this may not be possible. The cardholder should provide the receipt documents to their reconciler within three (3) business days of return to USF. When the cardholder is not at USF, they should communicate with their reconciler by email, fax, or telephone about any charges so the reconciler can approve the charges on-line within the required time frames.

- ✓ Off-site cardholders must sign receipts in lieu of monthly Cardholder Activity Statement.
- ✓ The cardholders located on site will sign the monthly Cardholder Activity Statement.
- ✓ At month-end, the reconciler reviews each transaction and matches it to the paper PCard receipts. Keep original, commodity PCard receipts with the monthly "Cardholder Activity Statement" for each cardholder. The monthly Cardholder Activity Statement with original PCard receipts is kept by the department. All PCard records must be available for post-audit review.
- ✓ Copies of the signed Cardholder Activity Statement and all supporting documentation must be faxed / scanned / or hard copies mailed to the PCard Compliance Department not later than the end of the month following the month of the '**Statement Date**' on the Cardholder Activity Statement. **If cardholder records are not submitted within sixty (60) days, the PCard may be suspended.**
- ✓ If the receipt is on thermal paper and will fade, photocopy the original. Write or stamp on the copy: **Original receipt is a thermo fax document.**

Signature Requirements:

The following signatures are required on the reconciled Monthly Cardholder Activity Statement: Cardholder, Reconciler, and Accountable Officer.

Note: The **Dean, Director or Department chair** may delegate the signature requirement of the Accountable Officer to a designee, who must carry equal or higher responsibilities than the Cardholder. The designee cannot be the Reconciler or Verifier. The cardholder cannot sign as the accountable officer for their own card.

10.BILLING/SHIPPING/STATEMENT ADDRESSES

The cardholder billing address for PCards (to include all USF System locations) is: 4202 E Fowler Ave, Stop AOC 200, Tampa, FL 33620-9000. There are exceptions to allow some billing addresses (Athletics, FMHI, etc) to be established directly to the department. Contact your reconciler or the PCard Administrator for more information on your billing address.

11.DECLINES BY MERCHANTS

If a PCard transaction is declined at any point-of-sale, including an online purchase, contact the PCard Administrator to report the incident. If outside normal business hours, the cardholder may contact Bank of America at the number shown on the reverse of the PCard to report the incident. Declines can usually be resolved within 24 hours.

12.DISPUTES

If there is a problem with your order after you have taken receipt, there are two processes available for resolution:

In the Informal Dispute Process you or your reconciler works directly with the vendor to resolve the problem. Your PCard works just like a regular credit card. If you are returning an item or there's a problem with the charges, request a credit to your PCard. If you have to return a product to the vendor purchased in error, there may be a restocking fee.

In the Formal Dispute Process the issuing bank works with the vendor on your behalf. The Formal Dispute Form located on the PCard website must be filed with the bank no later than 60 days from the close of the billing cycle in which the charge was made. Send the form to the USF System PCard Administrator at AOC 200 who will forward it to the Bank. Please keep the PCard Department informed of any and all communication regarding the dispute until it is resolved and the issue closed.

Remember: you cannot receive a cash credit for returned items.

13.RETURNS FOR CREDIT

The vendor can credit your PCard just as they would your personal credit card. Within three (3) business days of confirming a credit with a vendor, tell your reconciler about the credit and the reason it is occurring.

14.SPLITTING PURCHASES

A cardholder should never ask a merchant to split a charge into two or more charges in order to accommodate the cardholder's PCard limits. **Splitting transactions may be grounds for loss of PCard privileges. If a charge exceeds the single-purchase limit on the PCard, the cardholder should contact the USF System PCard Administrator for assistance.**

15.SALES TAX EXEMPTION

The USF System **is tax exempt and should not pay Florida state sales and use tax.** The **cardholder** is responsible for insuring that the state sales tax **is not charged** at the time of purchase. Some suppliers may request a copy of the tax exempt form. This form is available on the USF Purchasing Website under Tax Exemption Certificate and the PCard website.

Other Florida sales and use taxes apply to PCard charges. These taxes include county taxes, hotel room taxes, etc.

Sales and use taxes imposed by other states for goods and services consumed in those states, such as hotel charges are legitimately chargeable to the PCard. All taxes imposed by foreign countries for goods and services are appropriately chargeable to the PCard.

16.RECORD KEEPING

THE CARDHOLDER IS RESPONSIBLE FOR PROVIDING ALL SALES RECEIPTS TO THEIR RECONCILERS/VERIFIERS. Reconcilers are responsible for reconciling receipts with Cardholder Activity Statements in a timely manner. Receipts must be maintained in the department for recall at any time by auditors. For more information on storing PCard receipts, contact Purchasing & Property Services for the official USF System record retention policies and procedures. **Un-reconciled receipts or incomplete records may lead to loss of PCard privileges and/or other disciplinary actions if appropriate for the Cardholder.**

RECORDS RETENTION: PCard records should be maintained for five years unless they pertain to an audit, which may mean a longer period. Contact the USF System Records Retention person in Purchasing for additional guidance.

17.AUDITS

The Cardholder and reconcilers should be prepared for periodic record review by USF System PCard Administration Department and the USF System Compliance Department staff as well as the USF System Office of University Audit and Compliance and State of Florida Auditor General. Excellent record keeping is essential by the cardholder and their reconcilers/verifiers.

PENALTIES

Cardholders and reconcilers are subject to penalties for misuse of PCard and/or failure to comply with USF System PCard policies, procedures and regulations.

Use of the PCard is a privilege based on trust. When the Cardholders signs the Cardholder Agreement, he/she acknowledges an understanding of the benefits of this privilege and an understanding of the penalties for misuse of the PCard. **A deliberate attempt to use the card for personal gain or to receive cash credits is theft.** Responsibilities for Cardholders include compliance with established USF System regulations, policies, and procedures for appropriate purchases, transaction approval time, receipt documentation, record retention, and PCard security.

Misuse of the PCard by any employee includes, but not limited to, negligence in performance of Cardholder's and Reconciler's duties, falsification of records, fraud, theft, using the card for personal gain, allowing another individual to use the Cardholder's card or account number, repeated non-compliance with USF System policies and procedures, or divulging confidential information.

If the Cardholder misuses the PCard, written notification is sent to the Cardholder and the Vice President or other delegated individual identified in Section II.A., who approved the Cardholder Profile, and the Dean, Director, and/or Department Chair. The notice will also go to the University Audit and Compliance (UAC) department if fraud or theft is alleged.

Depending upon the severity of misuse, any of the following steps may be taken by the PCard Administrator or the Director, Purchasing & Property Services. For more information see USF System HR website for Standards for Disciplinary Action. Penalties for Misuse of the PCard include:

1. **Suspend PCard:** If Cardholder continues to misuse PCard or fails to comply with USF System PCard policies or procedures, the PCard may be suspended. Suspension is generally enacted when the misuse appears to stem from misinformation rather than intentional disregard of process. The suspension may be lifted upon recommendation of Cardholder's Vice President when the Cardholder has taken corrective action to return to compliance with the USF System PCard policies or procedures. This may include retaking the PCard test to demonstrate knowledge of the procedures. PCards may also be suspended during an investigation.
2. **Revoke PCard:** Cardholders will have their PCard privileges revoked if misuse is severe or for continued failure to comply with USF System policies and procedures. Only the Director, Purchasing & Property Services may revoke a card.
3. **Discipline:** Disciplinary action may be taken when warranted, in coordination with Human Resources.
4. **Prosecution:** If misuse involves criminal intent then prosecution will be pursued to the extent permitted by law.
5. **Reimbursement to the USF System for Inappropriate Personal Use:** If reimbursement does not occur the debt shall be deducted from the Cardholder's paycheck in accordance with USF System Regulation USF 4.0095.

Cardholder Agreement

By signing the Cardholder Agreement, the Cardholder understands that willful intent to use the PCard for personal gain or unauthorized use in accordance with USF System policies, procedures, regulations and Florida law may result in disciplinary actions up to and including termination of employment and/or prosecution to the extent permitted by law.

PCARD FORMS - These forms are available in the pcard website at:

<http://usfweb2.usf.edu/pcard/content/forms>

- 1. Cardholder Profile**
- 2. Cardholder Agreement**
- 3. FAST Access Request Form**
- 4. FAST Reconciler Set-Up**
- 5. Limit Change Form (for temporary and permanent increases)**
- 6. Disputed Item Form (Formal Dispute Form)**

PCARD PROGRAM CONTACTS

Visit the USF System Purchasing and Property Services Department Procurement Card Program (PCard) website <http://usfweb2.usf.edu/pcard/index.html> and follow the link 'Contact PCard' on the first page in the box labeled Pick from a selection below.