



BRIDGEWATER

STATE UNIVERSITY

PRO-CARD POLICIES AND PROCEDURES MANUAL

- Allowable Purchases
- Restricted Purchases
- Cardholder Responsibilities



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Introduction

Welcome to the Bridgewater State University Procurement Credit Card Program. The "Pro-Card" is a procurement tool which offers an alternative to the purchase order/invoicing process by streamlining the purchase of small amounts of approved commodities. It delegates authority and responsibility to the purchaser, allowing everyone to function more efficiently.

The Pro-Card eliminates almost all paperwork required to buy and pay for small dollar items, and it is as easy to use as a personal credit card. This procedures manual outlines the benefits of the Pro-Card program to you (the cardholder) as well as to your department and the University. This manual also provides the cardholder with the information that you will need to use the card. The Pro-Card concept is designed to delegate authority and responsibility, to enable the cardholder to quickly and conveniently make smaller dollar amount purchases of approved commodities directly from the merchants that accept the Visa card. This program is designed to meet your needs and those of the University.

Benefits of the Pro-Card

The benefits to the cardholder and the University are significant.

Benefits to the cardholder:

- Allows small purchases of commodities faster and easier than with the traditional purchase/payment methods
- Eliminates the need for standing orders
- Eliminates the need for small-dollar purchase orders and direct pays
- Eliminates vendor codes/W-9 requirements.
- Provides the ability to shop via the internet, in person, by mail order, or over the phone

Benefits to the Administration and Finance division:

- Enables the Purchasing and Accounting departments to allocate more time to value added services than small dollar purchase
- Dramatically reduces the number of requisitions/purchase orders, invoices, and checks processed
- Saves costs associated with mailing purchase orders and payments
- Reduces the number of vendors on the University vendor file as well as the W-9 forms required to add a new vendor.

How the Pro-Card Works

The Pro-Card simplifies the process for the purchase and payment of goods. When issued a Pro-Card, you, as the Cardholder, are granted the authority to purchase on behalf of the University. This enables you to order materials directly from the supplier at your convenience. The purchases you charge are debited directly from your designated Banner index on the 10th of the following month.

Every time you make a charge, record it in your purchase log. Once the goods are received, save all documentation received from the vendor to show proof of purchase. Once a month, you'll receive a statement from the bank that lists all your purchase transactions. Reconcile the purchase log and documentation to the monthly statement and place it on file for audit purposes.

The outline below illustrates Pro-Card use in eight easy steps.

1. Submit an application to the Pro-Card Administrator. In addition to your personal information, list the Banner indexes for which you have access and obtain your Department Head, Dean, or Vice President's signature of approval.
 2. Complete an agreement. The applicant must sign a cardholder agreement indicating willingness to comply with all policies and procedures.
 3. Pick up your card from the Pro-Card Administrator. You will be notified when the card is received and will be required to sign a form acknowledging receipt of the card. At this time you will receive a **mandatory** training session on the use of the card as well as an introduction to Paymentnet, the bank's online system for reallocating the charges. Please note: Each cardholder must attend an annual training session to keep current with changes within the program. Individual and group sessions will be made available by the Pro-Card Administrator/Purchasing Office.
 4. Make your purchases. Maintain a purchase log of your transactions and attach all receipts. The log should contain amount of spend per transaction and point of sale with vendor name. This will simplify the reallocation process and reconciliation of the Pro-Card statement.
 5. Be attentive to sales receipts: Ensure that sales tax has not been charged, and that no items are backordered. If you're missing a receipt, complete the Missing Itemized Receipt Form.
 6. Reallocate your charges to the proper Banner index and account. You must reallocate your charges on the bank's on-line system (www.paymentnet.com) within 5 business days of the charge.
 7. Reconcile your monthly statement. Ensure that you have documentation for every purchase that applies to the statement and that amounts correspond with the receipts. Attach receipts to monthly statement. Follow-up on credits for returned or unshipped goods is required.
 8. File your paperwork. Keep all your Pro-Card documentation as you will be audited by the Pro-Card Administrator. If you have more than one Pro-Card, separate your paperwork by card number.
-

Applying for a Pro-Card

The Pro-Card Application can be found in the attached appendix. This form along with the User Agreement must be returned to the Pro-Card Administrator prior to a card being issued.

Submit the completed application and agreement to the Pro-Card Administrator who will forward the information to the Bank for processing. It takes approximately two weeks for the card to be processed. You will be notified by the Pro-Card Administrator once your card is received and a training session will be scheduled prior to receipt of the card.

In the following sections, some of the more specific aspects of the Pro-Card application are discussed.

Spending Limits

Card Limits:

The Pro-Card has pre-set limits that are part of the initial Pro-Card application. These limits determine whether or not a charge is approved or declined.

Use of the Pro-Card shall be limited to the following conditions:

1. The total value of a transaction shall not exceed a Cardholder's single purchase limit. Payment for a purchase **MUST NOT** be split into multiple transactions (order splitting) to stay within the single purchase limit. Initially, the single purchase limit per transaction will be \$500.00.
2. Criteria checks must be passed at the point of sale. Each card has a unique dollar limit per transaction; and a credit limit per month. These limits vary from cardholder to cardholder and are based on several factors, such as supervisor's recommendations, demonstrated acquisition needs, and budget allocations given to respective departments. For example, if you have a single transaction limit on your Pro-Card of \$500.00, and you attempt to purchase an item that costs \$1200.00, your transaction will be declined based on that limit.

If you do not set specifications on your initial Pro-Card application, the default limit will be assigned automatically.

NOTE: It is the Cardholder's responsibility to ensure that the limits, assigned to his or her card are not exceeded and that there are sufficient funds in the Primary account to cover the purchases.

Once you start using your card, you may realize that the limits set on your card are inadequate. Splitting orders to circumvent the limits is a violation of the Pro-Card policy.

Limits may be changed to fit your individual needs. In order to change the card limits, you should contact the Pro-Card Administrator via email with the amount and reason for the request.

Changing Your Limits:

To request an increase to the single transaction limit or the monthly limit, the cardholder is required to forward an email request to the procurement card administrator. The email request must include, at a minimum, the following:

- Justification for the request (e.g. what is being purchased)
- Amount of the requested single transaction/monthly increase
- The duration of the request (e.g. until the end of the month)

If the cardholder is not the signatory on the spending account, then they must be copied on the email request.

The cardholder making the request will be contacted by the Pro-Card Administrator that the limit(s) has been increased or that the request has not been approved.

If you have any questions about changing your card limits, call the Pro-Card Administrator.

Budget Information

When applying for a University Pro-Card, your Banner index number(s) must be supplied.

Please keep in mind that the Pro-Card cannot be used for purchases against State Appropriated accounts or State-Funded accounts under any circumstances.

Primary Index:

The "Primary" index should be an index allocated for departmental purchases, and its signatory should be yourself and/or your Department head or Supervisor.

Additional Indexes:

You may also list any other indexes which you may charge against. These will show as drop-down accounts on Paymentnet. All Pro-Card purchases should be debited against these indexes. **Pro-Card purchases may not exceed the available budget.** If at any time the need arises to add/remove indices you should notify the Pro-Card Administrator via email of such changes.

Pro-Card Records Manager

The Pro-Card Records Manager is the person who reallocates and reconciles the Pro-Card statements and retains all Pro-Card documentation. Also, the Records Manager is usually required to be present for the Pro-Card audit. You may choose to be your own Records Manager or assign another person in your department to this task.

Often the department head designates a Pro-Card Records Manager for cardholders in their department.

Pro-Card Reallocation

The reallocation process is when you let us know the details of the charge. This also allows you the freedom of moving purchases, or even partial amounts, into your other indexes. The reallocation is completed on-line at www.paymentnet.com.

When a purchase is made, the bank sends the University information via Paymentnet regarding the amount of purchase, card number, merchant, and your primary Banner index number. Once your purchase is posted to Paymentnet, it is available for reallocation. At this point, you should chose the proper index(es), account(s), activity code(s) if applicable, and add transaction notes. The transaction notes must include the item(s) purchased. Transaction notes for travel-related charges must also include the traveler's name, reason for travel, inclusive dates, destination, and travel encumbrance number.

Reallocation must be completed no later than 5 business days after the charge has posted. If you do NOT reallocate your purchases within that time, it will be charged to your primary index and the cardholder must change the charge to the correct index if necessary and complete the

transaction notes. Once the feed is made into Banner you must request that Accounting make a journal entry to move the charge to the correct area. Also, a Letter of Non-Compliance will be sent by the Pro-Card Administrator. It is recommended that you review your transactions at least weekly to ensure that all charges are reallocated to the proper accounts.

Complete instructions for reallocating may be found starting on the Reallocation Guide Placemat in the attached appendix.

If you have any questions regarding the reallocation process, please contact the Pro-Card Administrator at x-6184.

Activating Card

It is important to activate your Pro-Card **as soon as possible**. When you call the 800-number on the front of the card, be prepared to provide the last four digits of your social security number for security purposes. Also, please sign the back of the card. If uncomfortable with providing your signature, write "Check ID".

Contract Compliance

Use Contract Vendors:

While the Pro-Card is a procurement tool, it does not signal a change in policy regarding compliance with the University contract suppliers. If the desired item is available on an established State, University, or MHEC contract, it should be purchased from the contract vendor.

All purchases must be compliant with the Commonwealth of Massachusetts General Laws and the Pro-Card policies and procedures.

What is on contract?

University bids may be accessed on the Purchasing website. <http://www.bridgew.edu/Purchasing>. State contracts may be found at www.comm-pass.com. MHEC (Massachusetts Higher Education Consortium) contracts are available at www.mhec.net.

Please contact the Purchasing Department at x-1211 if you have any questions regarding current contracts.

Trust Fund Guidelines Compliance

Trust Fund Guidelines

All purchases made with your Pro-Card must be in compliance with the Pro-Card Policies and Procedures and the BSC Trust Fund Guidelines. The complete document can be found at <http://www.bridgew.edu/Fiscal/trustfund.cfm>. Contact the Purchasing Department with questions on authorized purchases.

Note: Although a charge may be allowable per the Trust Fund Guidelines, payment of this allowable expense via the Pro-Card may not be permitted. Please refer to the allowable and restricted purchases section of this manual.

Allowable Purchases

Items you *may* purchase with your Pro-Card

The Pro-Card is a great tool for departmental purchasing. The following are examples of allowable expenditures for the Pro-Card:

- Books, periodicals, and subscriptions
- Bottled water for guests of BSC only (Water for cooler only. Individual bottles are not allowed.)
- Cleaning supplies (Facilities Department only)
- Computer supplies (i.e. cables, toners, keyboards)
- Conference registrations
- Copying supplies
- Employment advertisements (approved by Human Resources)
- Gasoline for **approved** rental vehicles
- Lab supplies
- Library supplies & materials
- Maintenance & repair supplies
- Membership dues
- Office supplies when not available through Stapleslink
- Teaching supplies & materials
- Travel (airline, train, transport to hotel, and hotel accommodations only)
- Vehicle rentals of any type per Trust Fund Guidelines (contact Gregory DeMelo, Travel Coordinator, at x-2537 for approval prior to renting the vehicle)

If you have further questions, please call the Purchasing Office.

Restricted Purchases

Items you *may not* purchase with your Pro-Card

By accepting the responsibilities of a BSC Pro-Card, there is certainly a level of professional judgment that must be exercised. While every restricted purchase cannot be covered in a written list, the Pro-Card **cannot** be used to purchasing the following:

- **Personal Purchases**
- Hotel charges such as movies and phone calls must be settled with personal funds. Expenses for family members cannot be charged to the Pro-Card.
- **Meals:**
 - **Meals while traveling must be reimbursed via a travel reimbursement form;**
 - **Business-related meals** must be authorized and approved in writing by the area Vice President **and are a reimbursable expense via the Direct Pay process;**
 - **Recruitment Meals** must be authorized and approved in writing by the area Vice President **and are reimbursable expense via the Direct Pay process. Reimbursable meals are for positions of Director and above as defined in the Trust Fund Guidelines;**
 - **Retreats** must be authorized and approved in writing by the area Vice President **and paid via a purchase order or reimbursed via the Direct Pay process.**
- **Flowers:**
 - **Bereavement flowers** are sent through the President's Office (see Bereavement Policy in the Human Resources Employee Handbook http://www.bridgew.edu/HR/Handbook/General_Policies.cfm#BEREAVEMENT%20PROCEDURES)
 - **Other flowers sent by individuals or departments for bereavement and personal events (illness, births, retirements, etc) must be personally paid.**
- Alcohol or alcoholic beverages (including alcohol served with meals)
- Cash advances of any type
- Cellular Phones & related monthly charges
- Contract agreements for services or annual maintenance contracts of any type that require a signature (accounts 71700, 71900, and 72200)
- Decorative or seasonal office furnishings (i.e. lamps, curtains, pictures, frames, rugs, pillows, clocks, etc.)
- Donations as defined by the Trust Fund Guidelines
- Equipment exceeding \$100
- Furniture
- Firearms
- **Gifts, gift cards/certificates to University personnel and/or students for appreciation and recognition.**
- **Gift cards/certificates for program prizes are restricted.**
- Goods or services from foreign vendors (other than American-based hotels)
- Household Appliances such as microwaves and refrigerators
- Insurance
- Leases and Lease-Purchases
- Charges to individual Paypal Accounts.
- Prescription and over-the-counter drugs
- Printing Services
- Hazardous materials
- Gasoline for privately owned vehicles

Note: If your Pro-Card account is a grant account, there may be other purchasing restrictions. It is your responsibility to know your account's limitations and restrictions.

If you are unsure if your purchase may qualify as restricted, please call the Pro-Card Administrator for more information.

Sales Tax Exemption

The University is exempt from paying Massachusetts State sales tax. The tax-exempt number for the University appears on the front of each Pro-Card. The Cardholder must give this number to all vendors at the time of the transaction. If a vendor requires a tax exemption certificate, it is the Cardholder's responsibility to provide it. This certificate can be obtained by contacting the Fiscal Office at x-1217 and may be reproduced.

Please review sales receipt **at the time of purchase** to ensure that the University does not incur sales tax.

If sales tax is incorrectly billed to the Cardholder's account, it is the responsibility of the Cardholder to dispute the charge directly with the vendor. The Bank and the University will not get involved in a tax dispute until every attempt has been made by the Cardholder to resolve the issue.

Ordering

How to order with your Pro-Card:

The Pro-Card may be used to purchase commodities in person at the merchant site, via phone, internet, or mail.

Prior to placing your order, check the Bid status (Internal, State, and MHEC) for suppliers of the items you are going to purchase. Once you determine your vendor, be sure to provide the merchant with the following information:

- Identify yourself as a BSU employee.
- State the appropriate contract that the purchase is being made against (state, MHEC or other) to ensure that you receive contract pricing.
- **State that the University is tax exempt and provide the vendor the tax exempt number.** If you are purchasing at the vendor site, you may need to furnish a Tax Exempt Certificate, located in the attached appendix. You may make copies of this certificate or request them from the Fiscal Affairs Office.
- Provide your name, Pro-Card number, and expiration date of your card. Note: the 4 digit **expiration date must be entered exactly as shown on the card, i.e., 08/08** (2 digit month and 2 digit year).
- State the quantities and description of the item(s).
- Inform merchant that freight (if applicable) must be prepaid.
- Furnish any other information the vendor requires to complete the purchase.
- Provide shipping instructions. It is imperative that all Pro-Card packages are addressed properly. All orders **MUST** be shipped to a BSU campus address.
- Verify the total cost of the purchase with the vendor. **Make sure that you compare that price with the amount charged to your Pro-Card when the charge is posted!**

Note: You should not be charged for anything until it is shipped!

Receipt of Goods

The cardholder is responsible for ensuring the receipt of goods, and for resolving any delivery issues, discrepancies, or return of damaged goods with the vendor. Upon receipt of your order, save any documentation received from the vendor (packing slip, sales receipt, etc.) for statement reconciliation.

Returning Items

The commodity should be returned directly to the vendor by whatever means the merchant requires. The Cardholder is responsible for ensuring that the proper credit is applied for any returned items and documentation if maintained.

Once items are returned, proper credit should appear on the Pro-Card statement. If it does not, the vendor should be contacted immediately. If a resolution cannot be reached with the vendor, within a reasonable time, the transaction should be disputed on Paymentnet.

Tip: Credits must be reallocated on Paymentnet in the same manner as a charge. Cross-reference the transaction numbers when reallocating the charge and credit.

Disputing a Transaction

The Cardholder is responsible for contacting the vendor to resolve any erroneous charges or returns **prior** to disputing the charge with the bank. If the transaction in question does not appear to have been authorized by the Cardholder, it is possible that the card was charged in error or fraud has occurred. The Cardholder should contact the vendor involved to resolve any of these issues. Most disputes can be handled in this way.

Examples of Disputable Transactions:

- Failure to receive goods
- Duplicate charges
- Defective merchandise
- Incorrect Billing
- Credits not processed
- Fraudulent use of the card by anyone other than the cardholder or authorized user.

If unable to reach agreement with the vendor, you must dispute the charge electronically on www.paymentnet.com.

When the Bank has completed its investigation, the Cardholder will be informed of the resolution and should advise the Pro-Card Administrator of the result.

Lost/Stolen Pro-Cards

A lost or stolen Pro-Card is a serious liability to the University which may result in your department losing valuable budget dollars if not reported IMMEDIATELY. Please note, you as the cardholder are not held financially responsible for the fraudulent charges. The Pro-Card CANNOT affect your personal credit.

The phone number to report a lost/stolen Pro-Card is 1-800-848-2813. This number will connect you directly to bank representatives, who are available 24 hours a day, 7 days a week. You may call the Pro-Card Administrator to obtain the 800 number to call.

Once you notify the Bank, you are required to complete the Lost/Stolen Pro-Card Notification Form located in the attached appendix. Lost or stolen credit cards will be cancelled immediately. Forward this form to the Pro-Card Administrator as soon as possible. Please avoid this issue entirely by ensuring that you are aware of where your Pro-Card is at all times.

Canceling a Pro-Card

Should it become necessary to cancel your Pro-Card, please contact the Pro-Card Administrator in writing with the effective date of the cancellation. Upon cancellation, the pro-card must be returned to the Purchasing Office for destruction.

Note: The bank may arbitrarily cancel a card due to inactivity.

Pro-Card Sharing

The objective of the Pro-Card program is to streamline your purchasing duties. The University realizes that many cardholders find it convenient to delegate purchasing (and therefore their card) to another member of their department. Several individuals in your department may utilize your card. A letter of authorization is provided in the attached appendix for use of the Pro-Card by other department members. This form must be completed and signed prior to the card being used by someone other than the cardholder. A copy of the completed form should be forwarded to the Pro-Card Administrator.

As the cardholder you are responsible for the reconciliation of your Pro-Card. If you have concerns about sharing budget information or of improper use of your Pro-Card, do not authorize others to use your card. In this role you will review and approve all Pro-Card charges on a monthly basis.

Non-Compliance Policy

As a cardholder you are required to follow the Pro-Card policies and procedures. If these guidelines are not followed, you will be considered to be non-compliant.

Examples of non-compliance would include, but are not limited to, purchasing restricted items and items of a personal nature such as personal meals and entertainment, microwaves, and refrigerators; charging sales tax; order-splitting; inadequate or improper documentation during audits, failure to reallocate charges within 5 business days, and failure to maintain records properly resulting in an audit deemed unsatisfactory by the Pro-Card Administrator.

Should any of the above situations occur, or any other circumstance that is deemed "misuse" of the Pro-Card, administrative action will be taken to correct the problem. Depending on the nature and severity of misuse, appropriate action will be determined by the Pro-Card Administrator in conjunction with University officials. Any sanction imposed will be in accordance with the University Union and Human Resources policies.

Upon the first incident, an email will be sent to the cardholder, the reallocator, and their supervisor notifying them of the nature of the violation.

Upon the second incident, the card will be revoked.

Of these examples of misuse, "order splitting" seems to be the topic that is often misunderstood. Order splitting is dividing a single order into multiple charges using smaller dollar amounts in order to avoid exceeding the single transaction spending limit, and is not allowed under any circumstances. If you

need to make a purchase that exceeds your Pro-Card limits, please request that your transaction limit be temporarily increased or use a requisition/purchase order.

Cardholder Responsibilities

All Pro-Card Cardholders must adhere to the following policies:

- Cardholders must attend a mandatory training session prior to receiving their Pro-Card. They must also attend an annual training session to keep current with changes within the program.
- All Cardholders must sign and accept the terms and conditions of the University Pro-Card Cardholder Agreement Form.
- All purchases processed against the Pro-Card must be made solely by the Cardholder or their designees. The Cardholder is responsible for all activity against their Pro-Card.
- The Cardholder must not use the Pro-Card to purchase any of the Restricted Commodities listed in this User Guide.
- No purchase (including delivery, shipping, and any other handling charges) may exceed the Pro-Card's set transaction limit. No more than that transaction limit may be spent with the same vendor in the same day.
- Purchases may not exceed the monthly transaction limit assigned to the Pro-Card.
- Purchases may not exceed the available budget in the designated account(s) assigned to the Pro-Card and must be appropriate for that account.
- Complete documentation must be maintained by the Cardholder/Record Manager for each transaction against their Pro-Card as outlined within this User Guide.
- The cardholder is responsible for the reallocation of charges within 5 business days after the charge has posted to Paymentnet. It is recommended that transactions be reviewed at least weekly to ensure that all charges are reallocated to the proper accounts.
- Records must be properly maintained in order to receive a satisfactory audit.
- All Pro-Card documentation must be maintained for seven (7) fiscal years, in accordance with the Commonwealth of Massachusetts General Laws.
- Should the Pro-Card be lost or stolen, it is the Cardholder's responsibility to report it immediately to the Bank and the University Pro-Card Administrator.
- As an agent of the University, it is the Cardholder's responsibility to ensure sales tax is NOT charged to the Pro-Card.
- It is the Cardholder's responsibility to attempt to resolve any dispute with a vendor. If a resolution is not possible, the Cardholder is responsible for disputing the charge on Paymentnet within 30 days of the post date.
- Each Cardholder is responsible to cooperate with internal, external, and state auditors, and to respond appropriately to any audit findings.
- Fraudulent use of the Pro-Card will result in actions being taken against the Cardholder as established in this User Guide and the Cardholder Agreement form.
- The Cardholder will keep track of his/her available budget and may not overspend that amount.

- The Cardholder will not exceed the spending or transaction limitations assigned to their Pro-Card by "order splitting" purchases or any other illegal practices.

Billing Cycle

Pro-Card Statement

The billing cycle for all Pro-Cards is the 1st of every month until the last day of the month. All purchases posted within that time period will appear on your monthly statement which should arrive approximately the 7th of each month. This statement should be filed with the corresponding receipts and back-up.

Transaction Date vs. Posting Date

Transactions may take up to three business days to post to your account. This means that if you make a purchase on the 29th of the month, the Bank may not post the charge to your account until the next month. At that point the transaction is considered to be that of a different billing cycle, and will appear on the next statement rather than the current one. Keep in mind that all purchases are recorded by posting date of the Bank, not the actual transaction date.

No purchases, no statement

Please note: If you do not charge during a billing cycle, you will not receive a statement.

Charges Posted to Banner

Keep in mind that the charges against the card will not be reflected in the Cardholder's Banner account until the 20th of the following month.

TIP: All charges must be reallocated on Paymentnet within 5 business days to be in compliance with the Pro-Card program.

Pro-Card Audit

A random audit will be conducted annually by the Pro-Card Administrator to ensure that you are following University policies and procedures when using your Pro-Card. Although you may be audited by external University or State auditors at any time, the internal audit is conducted throughout the year by the Pro-Card Administrator.

You will usually have at least a week's notice to prepare for the internal audit. You will be required to answer some basic questions about the use of your Pro-Card and the way you keep records. You will also be required to produce all documentation for the specified billing cycles.

If your Pro-Card audit reveals that there are issues that need to be corrected, the Pro-Card Administrator will work with all parties involved to resolve any problems. All efforts will be made to clarify policies so that penalties for misuse need not be imposed.

However, if the Pro-Card Administrator is unable to resolve the issues with the Records Manager or Cardholder, the card will be revoked.

Records Manager's Responsibilities

Each Cardholder may assign a Pro-Card Records Manager, an individual who is responsible for record retention for each Pro-Card that the department maintains. The Cardholder may also choose to serve

as his/her own Records Manager, with the approval of his/her Department Head. If this is the case, the Cardholder should adhere to both the Responsibilities of Cardholders and of Records Managers.

The Records Manager will maintain adequate documentation to support the legitimate business purpose of all transactions made with the Pro-Card. **They will also keep a monthly purchase log of all transactions to better track purchases and available budget.** A sample log is provided in the appendix of this document.

The Pro-Card Records Manager will be also responsible for reallocating the charges on Paymentnet no later than 5 business days after the post date and maintaining all documentation. Please note: If extenuating circumstances prevent reallocation within the 5 business day requirement, please notify the Pro-Card Administrator @ x6184 and other arrangements can be made.

Tip: All Pro-Card Records must be maintained as outlined in this document for ease of audit and reporting purposes.

The Records Manager is required to:

1. Maintain a current file of Cardholder documentation, including Pro-Card Application and Cardholder Agreement.
2. Review the Cardholder statements and documentation monthly to ensure that they are complete.
3. Obtain the account signatory's approval on the statement, including signature and date, to verify that all transactions are in compliance with the policies and procedures of the Pro-Card Program.
4. Maintain the Cardholder statements and support documentation in a secure location.

After Each Purchase:

1. Retain all support documentation (sales receipts, itemized cash register receipts, vendor order forms, packing lists, etc).

Please note that all receipts must contain an itemized description of the items purchased. If the receipt reflects only the total amount charged, items and quantities purchased should be listed on the back of the receipt, or use the Missing Itemized Receipt Form located in the appendix of this document.

2. Missing Receipts - If the Cardholder is unable to obtain a missing receipt from the vendor, a Pro-Card Missing Itemized Receipt Form located in the appendix of this document should be filled out and filed with the monthly Statement.
3. Keep support documentation, log, and statements in a locked location.

Upon receipt of the Pro-Card Statement:

1. Reconcile the statement to the support documentation by comparing the receipts and documentation to the statement.
2. Statement/Documentation Discrepancies - The Cardholder should contact the vendor to resolve any outstanding issues such as failure to receive goods, double billing, or incorrect amounts.

If the Cardholder is unable to resolve the dispute with the vendor, s/he must dispute the charge on Paymentnet within 30 days of the post date.

3. Upon reconciliation, obtain the signature of department head or budget-authorized budget person on the statement acknowledging their review and approval.

For no reason should the Cardholder approve a statement without first obtaining all the support documentation that goes with it.

What should the Records Manager do if the Cardholder doesn't follow policy?

If the Cardholder does not turn in his/her statement and support documentation in a timely manner, or if support documentation is inadequate, the Records Manager should address the issue with the Cardholder's supervisor by memorandum. A copy of this memo should be submitted to the Pro-Card Administrator.

Deviation from Policies and Procedures

Failure to comply with the policies and procedures outlined above will result in corrective action taken by the Pro-Card Administrator in conjunction with the University Administration.



PURCHASING CARD APPLICATION

3995 South 700 East Suite 400
Salt Lake City, UT 84070

EMPLOYEE INFORMATION

First Name Middle Initial Last Name

Business Address

City State Zip

() _____
Home Phone

() _____
Business Phone

Mother's Maiden Name

Social Security Number

COMPANY INFORMATION

Bridgewater State University

Company Name

Company Address

Bridgewater MA 02325

City State Zip

\$2,500.00

Monthly Credit Limit

\$500.00

Single Transaction Limit

Department/Cost Center

E999089484

Second Line of Embossing

EMPLOYEE / APPROVAL SIGNATURE

Signature of Applicant / Date

Signature of Dept Head, Dean or Vice President/ Date

Signature of Credit Card Administrator/Date

**Bridgewater State University
Pro-Card
Departmental Employee Agreement**

I, _____, hereby request use of a University Credit Card. As an occasional user, I agree to comply with the following terms and conditions regarding my use of the Card.

- I understand that I am being trusted with a valuable tool – a Purchasing Credit Card – and will be making financial commitments on behalf of Bridgewater State University, and will strive to obtain the best value for the University in accordance with all state procurement regulations.
- I understand that the University is liable to JP Morgan Chase/Paymentnet for all charges made on the card.
- I agree to use this Card for approved purchases only and agree not to charge personal purchases. I understand that the Purchasing Office will audit the use of this Card and report and take appropriate action on any discrepancies in accordance with the University’s Unions and Human Resources polices, up to and including terminating employment.
- I will follow the established procedures for use of the Card. Failure to do so may result in either revocation of my use of privileges or other disciplinary actions.
- I have reviewed the Credit Card Manual and understand the requirements of the Card’s use.
- If the Card is lost or stolen, I agree to notify the Bank and Credit Card Administrator immediately.

Employee Signature

Department

Date

Department Head/Dean/Vice President

Date

Procurement Card Administrator

Date

Bridgewater State University Pro-Card Usage Agreement

I am accepting the possession of the BSU credit card number _____
for the period of _____, 200_ to _____, 200_. I agree to use
this card only in course with my employment at BSC, and all receipts for purchases
will be turned in after each use. I agree I am liable for any charges incurred not in the
course of BSC business and the remittance for any such charges will be made
concurrently when the card is returned.

Charges should be charged as follows:

Budget Number _____

Budget Number _____

Budget Number _____

Card User:

Sign: _____

Print: _____

Date: _____

Cardholder Approval:

Sign: _____

Print: _____

Date _____

CC: Pro-Card Administrator

Lost/Stolen Pro-Card Notification Form

If a Pro-Card is lost or stolen, it is the cardholder's responsibility to IMMEDIATELY telephone JPMorgan Chase to report the loss/theft. Bank Representatives are available 24 hours a day, 7 days a week.

1-800-270-7760

After calling the Bank, please complete this form and return it immediately to the Pro-Card Administrator at the address listed at the bottom of the page.

Cardholder Name Card Number _____

Cardholder Departmental Address _____

Cardholder Telephone Number _____

Date JPMorgan Chase was notified _____ Approximate time _____ AM/PM

Cardholder Signature'

Date

Account Administrator Signature

Date

Pro-Card Administrator Signature

Date

Please send this form to:
Pro-Card Administrator, Purchasing Office
Boyden Hall – Suite 202

Reallocating Instructions

The Cardholder or designee must reallocate the charges to the proper index and account. It is best to do this as soon as the charges are posted. All charges must be reallocated no later than 5 days after charge has posted to Paymentnet to allow timely payment of the bill and download to the Banner system.

Remember to put a full description in the transaction notes, including the who, what, when, where, and how. (ie. Mary Moose's registration for ABCCBA Conference Oct 24-29, 2003, in Abernachie, WI.

Once the download is complete, the charges will show as expenditures in the appropriate Banner indexes.





The attached placemat details the how-to of reallocating.

Logging In

- 1) Open your Internet Browser.
- 2) Enter the following in your address bar:
www.paymentnet.com
- 3) Enter the following on the PaymentNet Login Screen:
Organization ID: US#####
User ID: <Enter ID>
Pass Phrase: < Pass Phrase>
- 4) Click .
- 5) On the left-hand side toolbar of the Welcome Screen, select **PaymentNet**.

Viewing Transactions


- 1) **Cardholders:** You will first see the All Transactions screen, displaying all of your transactions.
- 2) **Managers:** You will first see the All Transactions screen, displaying both your transactions and the cardholders who report to you.

Extra details on transactions may be available; if icons are displayed in the Trans ID column, such as    , click them to view line-item detail.

CARDHOLDERS: Reviewing Transactions

- 1) Click on a transaction.
- 2) Compare the transaction details (e.g., amounts) with your receipts.
- 3) Review accounting code allocations (defaulted codes may appear) and make any changes.
- 4) Add any information to the **Transaction Notes** field, if needed.
- 5) Check the **Reviewed** box.
- 6) Click .

MANAGERS: Approving Transactions

- 1) On the All Transaction Screen, use the horizontal scroll bar to review transactions and allocations.
- 2) To view Transaction Notes, click the  icon, if displayed.
- 3) **If changes are required**, click on the transaction and make allocation changes. Check the **Approved** box and click .
- 4) **If changes are not needed**, check the **Approved** box on its row.
- 5) Use the page navigation to view more:

Your session will automatically “time out” after 20 minutes of inactivity.

Splitting Transactions

- 1) From the All Transactions screen, click on the transaction.
- 2) Click .
- 3) Select the number of splits from the drop-down box. The amount will be divided evenly among all rows.
- 4) Click on the first .
- 5) Select any changes to that row's allocations. Split by either percentage of dollar amount. Click .

Two splits—the remaining amount will be automatically added to the other row.

Three or more splits—Any changes to the first row, whether adding to or subtracting from the amount, will be added to or subtracted from the last row's amount.

Deleting rows—Change the number of splits from the drop-down box. Be aware that this will reset your split and remove any previous changes!

Canceling a split—To cancel an entire split, click .

- 6) Click on any other row and follow Step 5.
- 7) When finished, click .

Disputing Transactions

Before you dispute a transaction, you must first attempt to resolve the issue directly with the merchant!

- 1) From the All Transaction screen, click on the transaction.
- 2) Click **Dispute >**.
- 3) Confirm your **E-mail Address** is correct and enter the **Merchant State**, if empty.
- 4) Choose the **Dispute Reason** from the drop-down box. PaymentNet will refresh and may require additional field input.
- 5) Enter text in **Additional Information** about your dispute.
- 6) Click **Save >**.
- 7) Red text will appear, providing a link to a pre-populated Adobe PDF form to be signed and faxed to JPMorgan Chase.

Track the status of your dispute on the All Transactions Screen—

78  = Awaiting Documentation

78  = Disputes In Process

Click the colored dots and follow steps to Undo or Resolve your dispute.

Customer Service

JPMorgan Chase's 24-hour Customer Service Team is available for assistance at **1-800-270-7760** with:

- ▶ Reporting Lost/Stolen Cards
- ▶ Balance Inquiry
- ▶ Disputes Assistance
- ▶ Fraud Inquiry
- ▶ Declined Cards
- ▶ Lost Receipts

The Customer Service Team does not provide assistance on PaymentNet—if you are experiencing difficulties, please contact your Program Administrator or Trainer.

Additional Resources

If you have additional questions, please contact your Program Administrator. Additional documentation on PaymentNet™ is available from the Documents drop-down menu on the PaymentNet Welcome Screen.

Additional Notes