# PURCHASING CARD

## PROGRAM POLICY AND PROCEDURES

West Chester University

**201 Carter Drive, Suite 200**
West Chester, PA 19383

**PURPOSE**
To establish a methodology for use and define the limits of the West Chester University (WCU) issued Purchasing Card (card). The card is provided to certain WCU employees and is for official WCU use only.

**GENERAL**
The WCU card delegates limited purchasing authority directly to the cardholder. Rather than requiring an e-requisition and purchase order, the card enables quick and convenient purchase of low dollar goods from any merchant that accepts Visa. Cardholders are reminded that the card is to be used for goods only and may not be used to purchase services. WCU reserves the right to terminate individual purchasing card privileges at any time.

**DEFINITIONS**

**Account Statement** – the listing of all transactions by the cardholder in a given month.

**Act 57** – The (Pennsylvania) Commonwealth Procurement Code, all provisions of which are incorporated herein by reference.

**Pre-Approval Required Items** – for the purpose of the purchasing card program, a purchaser must obtain advance approvals via email and then attach a copy of the approval document to their end-of-month reconciliation.

**Bank** –the financial institution that issues the purchasing cards based on enrollment forms approved by WCU. This institution fulfills contractual obligations of the purchasing card programs in accordance with WCU and the Pennsylvania State System of Higher Education (PASSHE).

**Candidate Interview Card** – a WCU purchasing card that is to be used for pre-approved expenses related to candidate interviews. The card has limited funding and is available for a limited time period.

**Cardholders** – employees who have been issued a purchasing card and who are authorized to make purchases in accordance with these procedures.

**Card Systems Administrator** – the person responsible for the day-to-day operation of the program and for training cardholders regarding policy, procedures and information retrieval.

**Cost Center** – WCU organizational or program unit with an allocation of funds.

**Cost Center Manager** – Individuals who have been delegated the responsibility for monitoring, reconciling, committing, and expensing funds from a particular cost center. This individual must review and approve all cardholder statements of account that are being charged to the cost center for which they are responsible.

**Disputed Charges** – transactions that appear on the cardholder's statement which the cardholder does not recognize or determines to be incorrect or invalid.

**Merchant** – a vendor from which a cardholder is purchasing goods under the provisions of this policy.

**Merchant Category Code (MCC)** – a four-digit number assigned to a business to classify the business by the type of goods or services it provides.

**Monthly Limit** – a monthly amount limitation of purchasing authority delegated to a cardholder.

**Official Use** – the card is to be used for official WCU business only. It may not be used for personal use in any manner whatsoever, even with the intent to reimburse WCU. The card is to be used for goods only and may not be used to purchase services.

**Procurement Policy** – The procurement of goods, supplies, services and construction for the Pennsylvania State System of Higher Education (PASSHE) must conform to the policies,

procedures and statutory limitations as set forth in the Commonwealth Procurement Code, Board of Governor Policies, PASSHE Use of Public Funds Policy and all other related policies, rules and regulations.

**Reconciliation** – to check the accuracy of transaction information contained on the account statement against cardholder receipts; to approve or dispute such transactions; and to authorize payments against default cost center data provided on the enrollment form.

**Services** – an intangible product procured through a Service Purchase Contract. Services include but are not limited to services provided by speakers, conference/workshop site providers, repairs to equipment, etc. Once the need for service is known an electronic requisition must be entered into the SAP financial system.

**Single Transaction Limit** – a transaction amount limitation of purchasing authority delegated to a cardholder. This dollar limit may vary from cardholder to cardholder.

**GENERAL GUIDELINES**

- Purchasing Cards should be used in accordance with the Commonwealth, Pennsylvania State System of Higher Education (PASSHE) and WCU policies and procedures.
- Qualified departmental purchases with a value of $4999 or less should be charged directly to the card.

For further information about these policies, please contact the Card Systems Administrator at (610) 436-2602 or go online to http://www.wcupa.edu/_INFORMATION/AFA/FBS/PROC/PO

**ELIGIBILITY FOR A PURCHASING CARD**

1. WCU employees with an appropriate budget, as noted in the **Card Limits** section, are eligible to request a purchasing card with the approval of the manager of the cost center to which the card transactions will be expensed.

It is not necessary for every departmental employee to have a purchasing card. Typically the individual enrolling in the card program is the person making the majority of departmental purchases.

**REQUESTING A PURCHASING CARD**

The purchasing card is an institutional program, approval is not contingent on, nor will it impact, the individual's personal credit history.

To obtain a card, a WCU employee must:

- Navigate to the Finance, Budget, and Business Services Forms SharePoint site at https://sp.wcupa.edu/vp/afa/finance/forms/default.aspx
- Select the "Card Systems Enrollment" form
- Click "Take me to the Form"
- A Card Systems Enrollment form will be displayed

Fill in the Enrollment Form with the required information and press submit.

Employees will be notified when the request is approved or denied and if additional information is needed.

**RECEIVING A CARD**

- Upon receipt of the card from the bank, the Card Systems Administrator will contact the cardholder to schedule training. *Note*: No card will be distributed without the required training.
- After completion of training, the cardholder will receive a purchasing card assigned to him/her that is linked to a specific cost center in accordance with the purchasing card enrollment form.
- The cardholder must sign a cardholder agreement, read these purchasing card procedures and adhere to all guidelines herein.
- The cardholder must safeguard against use by unauthorized individuals.
- The cardholder is responsible for all charges made to the card but for convenience, may authorize persons within the department to use his/her card.

    - Primary cardholders who allow departmental employees to use cards assigned to them accept full responsibility for the appropriateness of each transaction on the card.
- The card may NEVER be given to a student or non-WCU employee to be used for any reason.

**USING THE PURCHASING CARD**

The Commonwealth, PASSHE and WCU procurement policy applies to all card purchases. For more information on these policies you can visit the following web site http://www.wcupa.edu/_INFORMATION/AFA/FBS/PROC/PO/PurchPolicy.asp.

Cardholders are reminded that, under these provisions, it is their responsibility to:

- Ensure purchase costs are reasonable
- Make prudent selection of shipping options
- Protect public funds as if they were their own
- Ensure only goods are purchased, not services
- Prevent personal purchases from being charged to the card, even with the intent to reimburse WCU
- Make official WCU business purchases only
- Remind merchants of WCU's tax exemption
- Maintain records for audits and public review for a minimum of 3 years
- Avoid prohibited purchases
- Report inappropriate sales or purchase activities by any card user immediately to WCU's Card System Administrator.

**TAX EXEMPT STATUS**

- WCU is exempt from Pennsylvania state sales tax. WCU's tax exempt ID number is located on the front of the purchasing card under the cardholder's name.
- It is the cardholder's responsibility to contact the merchant prior to making a purchase to ensure WCU's tax exempt status.
- If a merchant needs a copy of the Pennsylvania Exemption Certificate, one can be downloaded from the document section of our SharePoint site.
- Processes to claim tax exemption may differ from merchant to merchant.
    - In person, the merchant may require a copy of the WCU tax exemption certificate or may just ask for the WCU tax exemption ID
    - Online or over the phone, the merchant may require a copy of the WCU tax exemption certificate be faxed or uploaded to them with a copy of the order. In some circumstances the merchant may ask for a letter to be provided on WCU letterhead to certify that the purchase is being made on behalf of WCU.

It is the cardholder's responsibility to fulfill the merchant's requirements and ensure tax is not assessed to the purchase.

**CARD LIMITS**

Limits are generally set at a maximum single transaction amount of $1000 and a maximum monthly amount of $5,000. The limits are determined by:

- A monthly limit that cannot exceed 33% of the operating budget for the specific cost center, and
- The total number of existing purchasing cards assigned to the cost center and their respective credit limits, and
- The departmental purchasing needs

The cardholder may request either a one-time or permanent increase to the above mentioned amounts. In these cases the cardholder must provide a business justification. Approval is required in writing from the cost center manager. If the cardholder is the cost center manager his/her immediate supervisor must approve the increase. Final approval will be made by the Card Systems Administrator.

**ACCOUNT REVIEWS**

At least annually, all cost centers with an existing purchasing card will be reviewed to ensure that the previously established card limits continue to meet the above criteria. Those accounts that exceed the 33% calculation may require an adjustment. The Card Systems Administrator will work with the cost center manager to make any necessary changes.

New accounts will be reviewed within the first 2 months to ensure that they have been activated. If the card has not been activated then the cardholder will be contacted to determine next steps.

Accounts will be reviewed to determine usage levels in the past 18 months. If an account has not been used in the past 18 months it will be closed and the cardholder notified.

Periodically the Card Systems Administrator will review the accounts and associated budgets**.** If the available operating budget balance drops below $500, the Card Systems Administrator will reduce the card account spending limits to reflect 33% of the balance, or in the case of a negative balance (deficit), temporarily suspend the card account until such time as the budget balance has increased to an acceptable level. The Card Systems Administrator will communicate with the cardholder and/or the cost center manager to apprise them of any changes to account privileges.

**ALLOWABLE TRANSACTIONS**
Except for certain prohibited transactions the purchasing card may be used for most departmental purchases, within the card's limits.

Typical uses of the card include the purchase of office supplies, seminars and conference registrations and those items required on a regular basis to ensure the continued operation of the department.

Gift certificates are allowed if under $25 and within the guidelines set forth by the PASSHE Use of Public Funds Policy.

Store memberships are allowed if the purchase can be justified via cost savings. The membership must be issued in the WCU name or department name.

If the department is conducting a candidate search the faculty/staff responsible for the search may request a specific WCU purchasing card, which differs from the departmental purchasing card, to secure a hotel room reservation for the candidate only and pay for meals when with the candidate. See the section titled **Candidate Interview Cards** for more information. Check with your College Business manager for additional policies regarding candidate searches.

**PROHIBITED TRANSACTIONS**
In general, the card may not be used for the following purchases:

- Alcoholic beverages
- Animals and animal-related purchases that are regulated by the Institutional Animal Care and Use Committee (IACUC)
- Cash advances/travelers checks
- Gasoline
- Services (items that require a contract)
- Multiple charges or "split" purchases that enable transactions in excess of the cardholders' s single transaction limit to be processed by a single vendor
- Individually purchased phones, phone service, internet, cable, etc.(contact telecommunications for more information)
- Floral arrangements (except within the guidelines set forth by the PASSHE Use of Public Funds Policy)
- Personal expenses (even with the intent to reimburse)
- Prescription drugs and controlled substances
- Radioactive and hazardous materials/chemicals
- Weapons and ammunition
- Airline charges (for WCU employees)
- Auto rental charges
- Hotels rooms *(*for WCU employees*)*
- Meeting room charges
- Train charges (for WCU employees)
- Theater and/or club charges

WCU's purchasing card program excludes some MCCs which are systematically blocked and purchases declined if a sale is attempted. For example, a purchasing card cannot be used to purchase alcoholic beverages because the code for this type of merchant category is blocked.

In the event of improper charges to the card that are not resolved, WCU will seek restitution from the cardholder. Cardholders will be required to reimburse WCU for any amounts spent using the card which violates the provisions of the card procedures.

Items prohibited from purchase via the purchasing card program must go through either the SAP system via an electronic requisition or a Payment request Form. Please see the Purchasing website for additional information
http://www.wcupa.edu/_Information/AFA/FBS/Proc/PO/Default.asp

**PRE-APPROVAL REQUIRED**

Some transactions require pre-approval from specific WCU departments prior to making the purchase. See below for some specific examples:

- Subscriptions to print and electronic publication and purchase of DVDs, videos, etc.
    - University Departments are strongly advised to check with WCU Library Services before purchasing subscriptions, A-V materials, etc. Library Services is often able to purchase materials at significant discounts and it has by far the best the equipment and facilities on campus to make them available and to preserve them.
- Computing hardware or software, contact the Information Services Help Desk

  **Hardware Requests**

  The purchase of university supported laptops (Windows/ Mac), desktops (Windows/ Mac), tablets and monitors must be completed through the online equipment request form (http://wcupa.edu/equipmentrequest). Once the online request form is submitted and approved, the IT Help Desk will then submit the requisition for the equipment and notify the department once the equipment has arrived and is configured to university standards. This process is critical for WCU to image, inventory, and service the equipment. In situations that require rapid response, the IT Help Desk will do everything to expedite the request.

  The purchase of university supported printers may be done from any vendor as long as the printer being purchased is from the university supported printer list, which can be found at http://wcupa.edu/infoservices/clientServices/supportedHardware.aspx.

  **Peripheral Requests**

  Departments **may** purchase peripherals such as batteries, adapters, fuser, external hard drives, etc. from any vendor. If you are purchasing accessories for Apple products you may purchase from any vendor **EXCEPT** Apple.com or Apple retail locations (due to legal contracting issues). If a product is required and is only sold by Apple complete the online equipment request form (http://wcupa.edu/equipmentrequest).

- Advertising, official university documents, publications, or anything with the WCU logo, contact the Office of Graphics and Printing

- All publications bearing the seal or imprint of West Chester University must be processed through the Office of Publications and Printing Services. Publications covered by this policy include all printed materials and electronic/optical productions representing the University or any of its constituent programs or organizations. http://www.wcupa.edu/publicationsandprinting/procedures.asp

**TRANSACTION RETURNS**

A merchant is responsible for establishing merchandise return and credit policies for his/her store. As the cardholder it is your responsibility to understand the merchant's return policy when purchasing/ordering merchandise. You must also make sure that the merchandise you receive is in good condition and is what you expected.

If you need to return an item be sure to contact the merchant directly and then make the return directly with and according to the requirements of the merchant. The merchant must process a credit directly to your card for the purchase. A store credit or cash refund is unacceptable.

**TRANSACTION REVIEW**

Cardholders are encouraged to review transactions on a regular basis (e.g. weekly basis). This is in addition to the monthly requirement. A more frequent review may help identify unauthorized purchases that sometimes occur.

To access and review the charges the cardholder must go to www.paymentnet.jpmorgan.com. This website provides cardholders the ability to monitor card activity, review available spending limits, and access the detail of certain purchases, dispute unauthorized charges and print the monthly statement. If additional training is needed please contact the Card Systems Administrator at 610-436-2602.

**MONTHLY RECONCILIATION**

Each month, cardholders that had transactions must review and print their statement online at www.paymentnet.jpmorgan.com. The statement will reflect all charges for that billing cycle.

If the cardholder did not use his/her purchasing card during the month or if there is a credit balance on the account there is no need to supply the Card Systems Administrator any documentation.

Cardholders are required to reconcile their card statement to their receipts each month using the following procedures:

- Each purchase listed on the statement must be supported by the applicable receipts to ensure all charges are appropriate.
- The receipts must be in the order as they appear on the statement.
- Documentation must support the business purpose of the transactions. If the business purpose is not easily determined from the receipts, a brief written explanation must be included with the reconciliation.

- The monthly statement, receipts, and completed reconciliation, must be approved by the cardholder's cost center manager. If the cost center manager is the same as the cardholder then the cardholder's supervisor must approve the charges.
- All reconcilements must be submitted to the Card Systems Administrator by the 10th business day of the month. If the reconciliation is not received within a timely manner and if there is no communication from the cardholder with the Card Systems Administrator as to the delay, purchasing privileges may be temporary suspended until the reconciliations are up to date.
- The reconciliation packet must be scanned to the Card Systems Administrator at senglish@wcupa.edu (except as noted in the RESTRICTED/GRANTS/GIFT COST CENTERS section of this document). Please be sure to keep the **original copies** of your receipts for 3 years.
- Please refer to the **Compliance Review Section** for additional details.

**RECEIPTS**

Transaction receipts should include documentation that supports the following for each item listed on the monthly reconciliation.

- The description of goods purchased
- The supplier name
- The date of the transaction
- The price
- The quantity of the goods ordered

If you have used your card for a conference or seminar registration you will need to provide the name of the person(s) attending, the conference/seminar agenda and completed registration form with your monthly reconciliation.

If you have used your card to purchase food an itemized receipt, agenda, purpose of the meeting, start and end time of the meeting and names of all attendees is required.

Some merchants may not provide itemized detail (descriptions, quantities, unit prices) on sales receipts. In such cases the cardholder must obtain documentation of this detail through order forms and/or packing slips. This itemized documentation should include descriptions, quantities and, if possible, unit prices.

Please be sure to keep the **original** receipts for 3 years.

**MISSING RECEIPT FORM**

Complete documentation should be included with the reconciliation. However, if the original documentation or copy is not available, cardholders must complete a Missing Receipt Form, that can be found online at our SharePoint site WCU Faculty/Staff document section.

This form must be signed by both the cardholder and the cost center manager or cost center manager's supervisor.

**TRANSACTION DISPUTES**

If there are transaction disputes that you are unable to resolve directly with the merchant contact the Card Systems Administrator.

- Describe the nature of the issue
- Provide the date and amount of the transaction
- Note on the monthly reconciliation that an item is in dispute

The Card Systems Administrator will work with the card processor and the merchant, as necessary, to attempt to resolve the dispute.

**FRAUD**

If there is a transaction or authorization on your account that you do not recognize please contact the Card Systems Administrator at (610) 436-2602.

Any documents that contain a credit card number should be kept in a secure location to prevent unauthorized personnel from acquiring the number.

To help prevent fraud on your account:

- Make online purchases from merchants that request the 3-digit security code from the back of your card
- Never send payment information via email
- Look for the padlock icon at the bottom of your browser window
- The web address or URL should begin with http**s**:// on any page where you enter your credit card number
- Review receipts before you sign them
- When your card is returned to you be sure it is your card
- Report missing and/or stolen cards immediately to the Card Systems Administrator
- Do not use your WCU card to make a purchase when using public Wi-Fi
- Review your transactions on a regular basis. We recommend a frequency of at least once per week

*Note***:** Neither Visa nor the card processor will ever call or write cardholders for personal account information.

Types of fraud schemes:

- "Smishing" or SMS phishing uses cell phone text messages to deliver the *bait* to induce people to divulge their personal information. The *hook* (the method used to actually capture people's information) in the text message may be a website URL, but it has become more common to see a telephone number that connects to an automated voice response system

- "Vishing" or voice phishing is the criminal practice of using the telephone system to gain access to private personal and financial information from the public for the purpose of financial reward.
- "SKIMMING" takes place when an employee "skims" a customer's credit card with a small, handheld electronic device that scans and stores the card data from the magnetic strip on the back of your card. Often this is completed just prior to the card being returned to you. Try to keep you card in your sight as much as possible.

**COST CENTER MANAGER RESPONSIBILITIES**

Although the cardholder has been delegated limited purchasing authority on the assigned cost center, the manager maintains responsibility over the budgeted funds.

The cost center manager must review and approve the monthly reconciliation and supporting purchase documentation for each card. This monthly review should include the following procedures:

- Ensure the monthly statement and all appropriate supporting documentation is included.
- Review each transaction to make certain that each purchase is relevant to the department and is being used.
- Remind the cardholder that the reconciliation is to be submitted to the Card Systems Administrator by the 10th business day of the month.
- Periodically check to be sure that the original receipts are maintained in the department for three complete fiscal years (or longer, if required by a federal grant or contract).

If the cost center manager is the same as the cardholder then the cardholder's supervisor must sign and approve the reconciliation.

**EMPLOYEE CHANGE OF STATUS**

If the cardholder's employee status change is temporary (e.g. medical, sabbatical, suspension, etc.), the supervisor must:

- Contact the Card Systems Administrator. The Card Systems Administrator will suspend the card and if appropriate issue a new card to another employee in the department until the original cardholder returns.

If the cardholder is leaving WCU, the supervisor must:

- Notify the Card Systems Administrator
- Obtain the purchasing card
- Obtain the receipts and past reconciliations from the employee to ensure proper record retention

## RESTRICTED/GRANTS/GIFT COST CENTERS

If your cost center is designated as Restricted, Grants, or Gift Funds, there are a few additional steps that are taken to ensure appropriate approvals and controls.

**Restricted/Gift Fund Centers (7533x)**
All card requests on restricted/gift cost centers must have approval from the Manager of Donated Funds and Endowments. Prior to the card being issued the Card Systems Administrator will request this approval on behalf of the cardholder.

**Grant Fund Centers (7519x, 7534x – 7538x)**
All card requests on grant cost centers must have approval from the Grant and Contract Accountant. Prior to the card being issued the Card Systems Administrator will request approval on behalf of the cardholder.

To ensure that expenditures meet the qualifications for the restricted fund, completed monthly reconciliations should be routed by the cardholder to the Grant and Contract Accountant for signature prior to being forwarded to the Card Systems Administrator.

Purchases are limited to those costs that can be identified with a particular sponsored project and meet the specified criteria for direct costs:

- Reasonable and necessary for the performance of the project
- Allocable to the project
- Consistently treated in like circumstances as a direct charge to a project
- Complies with WCU and Commonwealth policies & award guidelines

## CANCELLING A PURCHASING CARD ACCOUNT

The cardholder or supervisor should contact the Card Systems Administrator at (610) 436-2602 or senglish@wcupa.edu to cancel the account.

## LOST OR STOLEN CARDS

Lost or stolen purchasing cards must be reported immediately to the Card Systems Administrator at (610) 436-2602. WCU may be liable for transactions until a card is reported lost or stolen.

## COMPLIANCE REVIEWS

Audits of the purchasing card program are conducted regularly by both the Card Systems Administrator and outside audit firms. Non-compliance items noted during the internal audit will be communicated by the Card Systems Administrator to the cardholder, the cardholder's supervisor and other WCU personnel, as appropriate.

**NON-COMPLIANCE SITUATION NOT RESOLVED**

If a non-compliance situation is identified it must be resolved within 5 business days. If there is no timely resolution to the item then the Card Systems Administrator will contact the cardholder's supervisor.

Failure to adhere to Commonwealth, PASSHE and WCU policies and procedures may result in suspension or termination of purchasing card privileges.

# CANDIDATE INTERVIEW CARD POLICIES

The WCU Candidate Interview card is a unique purchasing card issued to a specific college or department within a college. It enables the cardholder or designee to charge pre-approved expenses such as hotel reservations for the candidate **only** and meal expenses with the candidate and search team associated with the candidate interview process. Those authorized to use these cards are expected to follow all policies and guidelines noted in the WCU Purchasing Card Program Policy and Procedures document.

**Eligibility**
Any WCU college or department with the Dean's or College Business Manager's approval and appropriate budget who will be conducting a candidate search may enroll in the program.

**Requesting a Card**
To obtain a card, an employee must:

To obtain a card, a WCU employee must:

- Navigate to the Finance, Budget, and Business Services Forms SharePoint site at https://sp.wcupa.edu/vp/afa/finance/forms/default.aspx
- Select the "Card Systems Enrollment" form
- Click "Take me to the Form"
- A Card Systems Enrollment form will be displayed

Fill in the Enrollment Form with the required information and press submit.

Employees will be notified if the request is approved/denied or if additional information is needed.

**Receiving the Card**

- Upon receipt of the card from the bank, the Card Systems Administrator will conduct training with the search chair and provide the card. *Note*: No card will be distributed without the required training.
- The person responsible for the account and monthly reconciliation must sign a cardholder agreement form, read these purchasing card procedures and adhere to all guidelines herein.
- The cardholder must safeguard against use by unauthorized individuals.
- The cardholder is responsible for all charges made to the card but for convenience, may authorize persons within the department to use this card.
    - Primary cardholders who allow other search team employees to use cards assigned to them accept full responsibility for the transactions on the card.

**End Date of Card**
Because this is a special use card, it will carry an end date that may differ from the actual expiration date on the card. The account will be closed no later than June 30. If additional time is needed to continue the candidate search please contact the Card Systems Administrator.

**Using the Card**
The Commonwealth, PASSHE and WCU procurement policy applies to all card purchases. For more information on these policies you can visit the following web site http://www.wcupa.edu/_INFORMATION/AFA/FBS/PROC/PO/PurchPolicy.asp.

Cardholders are reminded that, under these provisions, it is their responsibility to:

- Make official WCU business purchases only
- Avoid prohibited purchases
- Make purchases related to the Candidate Search **only**
- Ensure purchase costs are reasonable
- Protect public funds as if they were their own
- Maintain records for audits and public review for a minimum of 3 years
- Report inappropriate sales or purchase activities by any card user immediately to WCU's Card Systems Administrator.

**Card Limits**
The Candidate Interview card limit is generally set at a maximum single transaction amount of $1000 and a maximum monthly amount of up to $5,000. The limits will be determined by:

- The number of candidate searches during any given month
- Coordination between the College Business Manager and the Card Systems Administrator

**Allowable Transactions**
The Candidate Interview card may be used for most purchases that are required for a successful candidate search such as:

- Hotel room reservations for the candidate **ONLY**
- Conference room reservations
- Meal expenses with the Candidate (within the guidelines of the PASSHE Use of Public Funds Policy)
- Ads and ad placement

**Prohibited Transactions**
The card program excludes some MCCs which are systematically blocked and purchases declined if a sale is attempted. In general, the card may **not** be used for the following purchases:

- Alcoholic beverages
- Transportation (including airline, car rentals, bus and train transportation) to the area
  *Note*: Transportation in the immediate area of West Chester University is considered an acceptable expense

- Hotel ancillary charges (snack bar, gym, room service, etc.)
- Office supplies
- Cash advances/travelers checks
- Gasoline
- Services
- Multiple charges or "split" purchases that enable transactions in excess of the cardholders' s single transaction limit to be processed by a single vendor
- Personal expenses (even with the intent to reimburse)

**Cancellations**
A merchant is responsible for establishing a cancellation policy. As the person making a reservation it is your responsibility to understand the cancellation policy.

If you need to cancel a hotel **or** dinner reservation be sure to contact the merchant directly and according to the requirements of the merchant. Note the cancellation number in your records in case of a dispute in the future. If the merchant charged your WCU travel card, the merchant should process a credit directly to your card for the purchase.

**Transaction Review**
As with all WCU purchasing cards, cardholders are encouraged to review transactions on a regular basis (e.g. on a weekly basis). This is in addition to the monthly requirement. A more frequent review may help identify unauthorized purchases that sometimes occur.

To access and review the charges the cardholder must go to www.paymentnet.jpmorgan.com. This website provides cardholders the ability to monitor card activity, review available spending limits, and access the detail of certain purchases and print the monthly statement.

**Monthly Reconciliation**
Cardholders that had transactions during the month must review and print their statement online at www.paymentnet.jpmorgan.com. The statement will reflect all charges for that billing cycle. If there are no transactions on the card during the month there is no need to supply the Card Systems Administrator any documentation.

Cardholders are required to reconcile their card statement to their receipts each month using the following procedures:

- Each purchase listed on the statement must be supported by the applicable receipts to ensure all charges are appropriate.
- The receipts must be attached in order as they appear on the statement.

The monthly statement and receipts must be submitted to the College's Business Manager for review and approval promptly after receiving the statement and reconciling it. The reconcilements must be submitted to the Card Systems Administrator by the 10th business day of each month.

**Transaction Documentation**

Transaction documentation should include the:

- Position description
- Name of the Candidate
- Agenda

In addition, receipts and any other supplemental documentation that supports the following:

- Vendor name
- Date of the transaction
- Price paid per night
- Pick up/Drop off location
- Check in/out date
- Itemized receipts/bill
- Name of attendees

**Transaction Disputes**
If there are transactions that you are unable to resolve directly with the merchant contact the Card Systems Administrator.

- Describe the nature of the issue
- Provide the date and amount of the transaction
- Note on the monthly reconciliation that an item is in dispute

The Card Systems Administrator will work with card processor and the merchant, as necessary, to attempt to resolve the dispute.

**Fraud**
If there is a transaction or authorization on your account that you do not recognize please contact the Card Systems Administrator at (610) 436-2602.

Any documents that contain a credit card number should be kept in a secure location to prevent unauthorized personnel from acquiring the number.

- Review receipts before you sign them
- When your card is returned to you be sure it is <u>your</u> card
- Report missing cards immediately

*Note*: Neither Visa nor our card provider will ever call or write cardholders for personal account information.

**Cancelling a Candidate Interview Account**
The College Business Manager or Dean should contact the Card Systems Administrator at (610) 436-2602 or senglish@wcupa.edu to cancel the account. However, unless noted all Candidate Interview cards will be closed by June 30.

**Lost or Stolen Cards**
Lost or stolen cards must be reported immediately to the Card Systems Administrator at (610) 436-2602. WCU may be liable for transactions until a card is reported lost or stolen.