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| **Commercial Card (CCard)Handbook** |
| **For Cardholders, Reallocaters, and Approving Authorities**  |
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| **Revised April 2014** |
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**WELCOME TO THE COMMERCIAL CARD PROGRAM!**

The Commercial Card (CCard) Program provides CCCS staff with a VISA issued to a specific individual, through Citibank. The card is used to make allowable, small dollar purchases (less than $5,000) for CCCS business.

The Commercial Card Program Administrator within the Purchasing Office, which falls under the Vice President for Finance and Administration, is responsible for administering the CCard Program at the Colorado Community College System.

We hope you find the Commercial Card Program to be helpful in conducting business for CCCS. Please do not hesitate to ask questions regarding any aspect of the CCard program. We welcome your input and suggestions for improvement of this program.

**USING THIS HANDBOOK**

This handbook will provide you with the basic steps for using the CCard program. It covers usage compliance issues, documenting transactions, reviewing and approving statements, reallocating transactions and more. We understand that all situations may not be addressed in this handbook. If you have unique circumstances, please contact the CCard Program Administrator prior to your purchase.

**CONTACTS**

**For CCCS**:

**Terry Hindsman, Purchasing Manager**

Commercial Card Program Administrator

Terry.Hindsman@cccs.edu

720.858.2772

**Lisa Grefrath, Controller**

Lisa.Grefrath@cccs.edu

303-595-1575

**Mark Superka, VP for Finance and Administration**

Mark.Superka@cccs.edu

720-858-2722

**For CITIBANK:** Customer Service 1-800-248-4553

### TO REPORT A LOST OR STOLEN CARD

###### Immediately report a lost or stolen card to the bank.

######  Citibank Customer Service

###### 1- 800- 248-4553

**Then contact** the Purchasing Office:

**Terry Hindsman**

Terry.Hindsman@cccs.edu

720-858-2772

**FOR ONLINE ACCESS TO CITIMANAGER**

Website: <https://home.cards.citidirect.com/CommercialCard/Cards.html>

Choose: Self -Registration for Cardholders

Choose: Register Without an ID Passcode

**GENERAL USE OF THE CARD**

All state employees may be eligible to become commercial card Cardholders. Supervisors must approve employees as Cardholders based on their job responsibilities and their need to make purchases. Supervisors also are responsible for recommending card limits as discussed below. The Program Administrator ultimately approves card limits within compliance levels established by the college and the CCCS system office.

Cardholders and Approving Officials must be granted delegated authority by the appropriate Vice President in order to carry out commercial card purchases and approvals.

In accordance with Fiscal Rule 2-1, all expenditures by state agencies shall meet the following standards of propriety:

* Are for official state business purposes only
* Are reasonable and necessary under the circumstances

The corporate credit card is used like a personal credit card, however, there are differences you should also be aware of:

* The department is liable for all charges made on a card before the card is reported as lost or stolen to Citibank.
* There is no personal liability on the card **unless the Cardholder violates the terms of card use by making a personal purchase.**
* Use of this card does not affect your individual credit rating.
* Each card is excluded from certain specific merchant types such as travel merchants, vehicle merchants, and access to alcohol, cash, betting, lottery, etc.
* Each card has limits, which are specified by the CCard Administrator with input from the Approving Authority. These are per transaction/per cycle period dollar limits.
* Purchases made on behalf of the CCCS are tax exempt.
* Transactions made on the CCard are downloaded weekly to the CCCS, loaded into the Banner CCard Module and made available to program participants to reallocate, review, edit, query and print reports. An e-mail is sent to the Cardholder and Approving Authority upon receipt of the transaction in the module. This is the first chance to evaluate propriety of the transaction. The cardholder then reallocates to the appropriate org and commodity code.
* Charges are billed directly to CCCS –CCCS pays Citibank once a month for all charges but the merchant is paid within 48 hours of the transmission.
* Transactions shall be made in accordance with Small Purchase Order rules.

Always keep in mind we are spending taxpayer dollars!!! If you’re not sure – don’t make the purchase. Call the Purchasing office and we will assist you.

**THE TEST OF PROPRIETY**

How can you tell if a purchase is appropriate? Use the following guidelines:

Are the expenditures……CCCS business?

…in the best interests of the CCCS?

…the most effective way to accomplish official CCCS business?

…in compliance with applicable policies, laws, rules, and regulations?

…within the available resources of the Org Code being charged?

…directly beneficial to the Org Code being charged?

**All questions should be answered with a “yes” to be considered appropriate.**

**CARDHOLDER RESPONSIBILITIES**

* Make authorized purchases for your department using the most current policies of the CCard Program as well as CCCS policies, State Fiscal and Procurement Rules, and the Code of Ethics.
* Maximize the use of State Price Agreements.
* IMMEDIATELY report a lost or stolen card to Citibank at 1-800-248-4553.
* Complete required Commercial Card Cardholder Training.
* Ensure merchant documentation (detailed charge slip or invoice) is complete and maintain a file of these transactions (in transaction order).
* Reallocate transactions within 10 business days of receiving email notification in Banner. Coordinate with accounting to correct transactions that have been swept to the general ledger with the incorrect account code.
* Dispute charges in a timely manner when necessary – recommended within 30 days.
* Reconcile charges with the bank statement, sign and date the Monthly Certification and Approvals form, and forward to approving authority for signature.
* CCCS is a tax exempt institution. If you are charged tax, request a refund from the vendor. Personal reimbursement of the tax is not acceptable.
* Protect your card at all times to prevent its unauthorized use and do not share or authorize others to use your card.
* Notify the Purchasing Office of transfer to another department, retirement or termination.
* If purchases are made against a grant, or charged to a particular fund, the Cardholder is responsible for ensuring that the charges are allowable prior to the purchase.

**RE-ALLOCATOR RESPONSIBILITIES**

* Reallocate transactions for those individuals assigned to you to the correct account and object code within 5 business days.
* Ensure all source documentation is maintained in transaction order.
* Ensure refunds/credits are posted to the same card account charged.
* Notify the Purchasing Office of cardholder transfer or termination.

**APPROVING AUTHORITY RESPONSIBILITIES**

Approving Officials serve as an internal control point for the Program by ensuring that Cardholders comply with state Procurement, Personnel and Fiscal Rules, CCCS’s internal policies, and the provisions of the CCard Program.

Some responsibilities include to:

* Review, sign, and date the Monthly Certification and Approvals and forward to the Fiscal department.
* Ensure that all expenditures are assigned to the correct org/account code.
* Ensure all documentation is received and retained in accordance with CCard and department practices and procedures by established deadlines.
* Ensure that approved statement packets are submitted by established deadlines following the cycle close date.
* Monitor budget to ensure that sufficient funding is available.
* Monitor transactions of Cardholder(s) for appropriateness of purchase.
* Identify possible violations to the Purchasing Office.
* If purchase is made with grant monies, verify purchase is allowable to program and contains proper approvals by grant personnel.
* Notify the Purchasing Office of cardholder transfer or termination.

**BEFORE USING YOUR CCARD**

The CCard Administrator, with input from your Approving Authority, will set the maximum dollar amount per transaction and your monthly credit limit. Before spending, you must have PRIOR approval. This can be in the form of an Org Code Signature delegation, an approved purchase requisition or an email authorizing you to spend a specific dollar amount on specific item(s). The approval must be in writing and maintained with your commercial card file.

If you are placing an order for someone other than your Approving Authority you must maintain written permission to use their budget account.

Pre-approval must be acquired from the appropriate division prior to incurring cists if the purchase involves:

* Computer Hardware/Software, Electronic Equipment - for all IT purchases, contact Chris St. Clergy at chris.stclergy@cccs.edu or 720-858-2266. IT purchases include, but are not limited to, keyboards, mouse, software, and any electronic device.
* Official/Training Functions (purchases that include food/drinks) and Travel: If less than $100, an Approval Request Form (ARF) request must be approved by the org code owner/department supervisor only. If more than $100, the ARF must be approved and processed through Fiscal prior to placing any orders. Contact Alice Duran at alice.duran@cccs.edu or 303-595-1536.
* Registrations: Conferences, training classes, workshops, webinars, etc. with or without travel, require a completed Approval Request Form (ARF)
* Food – All catering purchases must be made using the approved caterers list.
* Office Supplies – The State of Colorado has established permissive price agreements with EON Office, Sun Office Products, Source Office & Technology and Office Max. The CCCS System Office has adopted these vendors as well as MetroOffice Solutions as approved vendors for office supplies. The use of any other vendor for office supplies requires that written justification and approval by Finance (prior to purchase) be included with the transaction backup documents.
* Toner – The State of Colorado has a permissive price agreement with Beyond Technology. You may order from Beyond Technology or from any of the approved office supply vendors.

**PROHIBITED TRANSACTIONS**

* Foreign vendors: any vendor located outside of the United States.
* Break room equipment/supplies.
* Personal purchases. An inadvertent personal purchase must be immediately reported to your Approving Authority and the CCard Program Administration.
* Purchases where the vendor requires a contract/agreement be signed. If you encounter this situation, contact the Purchasing Office.
* Split Purchases - A split purchase occurs when a Cardholder’s transaction exceeds the per transaction dollar amount the cardholder is authorized to spend and the transaction is split into smaller transactions, or placed on multiple CCards, in order to circumvent the limits placed on them. In addition, it is also a violation of fiscal rules if you split a transaction and it exceeds $5,000. State fiscal rules require any purchases $5,000 or above be encumbered using a Purchase Order.
* Finance Related Merchants – Banks, ATM’s, Financial Institutions - cash or cash type transactions, INCLUDING GIFT CARDS.
* Eating Locations – Restaurants, bars, cocktail lounges, nightclubs.
* Travel Related Merchants – airlines, auto rental, hotel, motel, travel agencies, railroads, bus lines, taxi, cruise lines, auto dealers, rental, sales services, and gas stations. The travel card, issued through the Purchasing Office, is used for these types of transactions.
* Automobile related purchases are prohibited for general CCard use. CCardholders whose job responsibilities include purchasing supplies and services for the repair and maintenance of agency owned vehicles should obtain written authority from the Facilities Director and the CCard Program Administrator.
* Entertainment Related Merchants – arcades, amusement parks, sports clubs, theaters, country clubs, golf courses, tourist attractions, sporting events, concerts, and symphony.
* Betting, lottery, wagers, beer, wine, or packaged liquor stores.
* Dating & escort services, counseling, massage parlors, health and beauty spas, or computer dating.
* Purchases generally considered legitimate that are disallowed or not approved by a Cardholder’s supervisor or by CCCS.
* Backorders
* Unallowable purchases under the terms of any applicable grant or project.

**SECURITY CONSIDERATIONS**

The CCard must not be shared with other individuals, in part because this activity allows CCCS’s bank to withdraw any fraud or other protection otherwise provided for the credit card.

Additionally, please follow these guidelines:

* Be very careful to whom you give your credit card number. Don’t give out your account number over the phone unless you initiate the call and you know the company is reputable. Legitimate companies don’t call you to ask for a credit card number over the phone.
* Never respond to emails requesting your credit card information or to emails that ask you to go to a website to verify personal (and credit card) information. These are called “phishing” scams.
* Do not include your 16-digit card number on email correspondence. This is not secure, and Commercial Card Administration, for example, does not need the account number to research your account.
* Never provide your credit card information on a website that is not a secure site. To know if a site on the internet is secure, browsers will display a closed padlock in the status bar, located at the very bottom of the web browser.
* If you don’t recognize a charge, call Citibank as soon as possible. You may be advised to either dispute the charge or have the card blocked and a new card issued.

**SELECTING A MERCHANT**

Ask yourself the following questions when selecting the merchant for each transaction:

* **Is there a mandatory State Pricing Agreement?** If yes, you need to use the State Price Agreement merchant. Agreements can be found at www.Colorado.gov/BIDS
* **Is there a permissive State Pricing Agreement in place?** These agreements are not mandatory but were negotiated on behalf of the State of Colorado to maximize our buying power. It may be less expensive to use this agreement, make sure you check it out.
* **Could a recycled product work?** Make every effort to purchase recycled products.
* **Is there a minority, women-owned, or small business that can supply the item for a reasonable price?** If yes, use them whenever possible.

**EMERGENCY PURCHASES**

An emergency is an unexpected event creating an immediate threat to the public health, welfare, or safety, the functioning of government, or the preservation or protection of property, which requires an immediate response. CCards may be used to procure goods and services necessary to respond to an emergency, without issuing a PO or Payment Authorization, only in cases where the use of invoices and Pay Directs is neither practicable or possible. In emergency cases where the procurement is over $5,000, all of the following conditions must be met:

* The nature of the threat requires an immediate response and there is insufficient time to issue a commitment voucher
* The procurement is authorized by the individual who has final executive authority for the college, or his or her delegate
* The procurement is made with such competition as is practicable under the circumstances
* A commitment voucher is executed as soon as possible to define future performance obligations, if any, of the vendor and State, as required by Fiscal Rules
* The college notifies the Office of the State Controller in writing, as soon as possible, of the circumstances, goods and services purchased, and the dollar amount of the commitment

**HOW THE PROCESS WORKS**

You may place your order in person, by phone, via the internet, or by U.S. Mail.

DO NOT email or fax your credit card information – these are not secure methods of transmission. Only use your card to place internet orders when you know it is a secure site.

For audit purposes, all records pertaining to a purchase must be kept for a period of seven (7) years. Records will be retained by the Fiscal Department.

**Step 1 – Placing an order**

What to tell the merchant**:**

* Purchase is tax exempt. Tax exempt #98-15145-0000 (this information is imprinted on your CCard).
* This is a Colorado Community College System purchase and should be accorded any applicable educational discounts.
* Card number - let the vendor know they cannot keep this number on file.
* Name and expiration date as it appears on the card.
* Accurate delivery information. All deliveries must be to CCCS and not to a home address.
* Request an invoice/receipt which shows: Merchant name, date of purchase, cardholder name, description, quantity, cost of each item, and grand total.

Keep track of orders placed – this will allow you to follow up on late deliveries, problem orders, partial shipments, and other order issues.

**Step 2 – Receive the goods and obtain a receipt.**

* Inspect all goods IMMEDIATELY UPON RECEIPT. If there is a problem with the order, contact the merchant immediately. Keep notes on the situation/resolution (include names, dates, and conversation outcome).
* Every purchase must have valid supporting documentation.

Information contained in supporting documentation must include:

* Merchant name.
* Date of purchase.
* Description, price, and quantity of each item purchased (itemized receipt).
* Total cost of the order.
* Cardholder name and/or card number.
* Official Function Approval and/or other Approval Request Form (ARF) (including list of attendees for meetings), if applicable. This form is required for all official functions and any meetings or trainings where food will be served.
* Approval documentation where travel may be required
* Approval documentation (ARF) for conference registrations, training classes, webinars, etc.
* Any Purchase Request Forms required by the college or by the academic departments.
* Explanation of the reason for the purchase, if the business purpose is not immediately apparent. All transactions for postage require a description.
* IT approval, if applicable.
* Signature of cardholder or designee demonstrating receipt of item/service.
* Evidence of reallocation in Banner
* Valid supporting documentation includes:
* A detailed receipt and transaction slip from the vendor
* A signed delivery packing slip
* Order forms for dues, subscriptions, registrations, or similar documents
* Detailed invoice showing credit card payment.
* E-mail confirmation from the merchant.
* For credits, copies of original transaction documentation plus itemized documentation
* If merchant provides receipts that do not itemize the purchase, request some form of itemization. If itemization cannot be provided by merchant, document the missing information on the receipt that is provided.
* Work directly with the merchant to correct any problems with the goods received.
* Document all returns and exchanges; this information may be needed for a formal dispute. NEVER TAKE CASH FOR A COMMERCIAL CARD RETURN. It is a merchant and cardholder violation to accept cash.
* Make arrangements with the merchant before shipping an item for return.
* The merchant must credit a return and charge a new transaction for the credit. An exchange of like items (example: different color) may not require a credit transaction.
* Return items in a manner that provides a receipt - i.e., UPS, Fed Ex or U.S. Mail certified with a return receipt. Keep ‘sender’ copy with your original transaction.

**Step 3 – File all receipts and documentation in your individual CCARD file.**

The cardholder is responsible for ensuring that all transactions have supporting documentation. Valid supporting documentation may include:

* Itemized receipt and card transaction slip from vendor.
* Order forms for dues, subscriptions, registrations or similar documentation.
* Electronic confirmation from the merchant with all required details.
* Purchases that relate to an official/training function must have the fully executed ARF form filed with the receipt.
* If you can look at an item that has been purchased and feel it could be considered questionable to an unrelated third party, document the reason you purchased it. This would include all postage.
* All documentation should be filed in transaction order.
* Documentation is required for both credits and debits. Reference documents for the original charge must be included with credit transactions.
* Document lost or unavailable receipts, and obtain authorizing/supervisory approval, using the form located at the back of this handbook.
* For security reasons, white or black out your account number on all documents.

**Step 4 – Review and re-allocate charges within 5 business days of e-mail notice of the transaction.**

All transactions made with the CCARD are reallocated through Banner system. This program allows you to reallocate expenses to an unlimited number of orgs but only one commodity code per transaction. As transactions post to Banner, cardholders and business managers receive an email notification showing the merchant name and the dollar amount of each purchase. Please contact the CCard Administrator for specific instructions on how to reallocate in Banner.

**Step 5 – Reconcile records to the statement and submit to Fiscal by the 15th of the following month.**

* Reconcile all transactions to the statement. Make sure your records match.
* Sign and attach the Monthly Certification and Approval form and forward to the Approving Official(s) for signature. If your statement contains transactions for more than one Org or Approving Official, be sure to obtain signatures from each Org and/or Approving Official.
* Approving Official review cannot be delegated. In emergency situations when an Approving Official is unavailable in the timeframe during which the review is required, the Program Administrator will perform an initial review, and the Approving Official perform a review upon their return.
* Once all approvals are obtained, submit to the Fiscal Department by the 15th of the following month. For example, statements with a cycle end date of April 25th are due to Fiscal by May 15th.

**DECLINED TRANSACTIONS**

* Contact Citibank, 1-800-248-4553 for information on a declined transaction.
* Possible reasons: card number incorrect, expiration date incorrect, exceeds your per card/daily/monthly limit(s), Merchants 4 digit MCC code is an excluded code, transmission is down between Merchant and bank.
* Note: If the Merchant makes 10 tries and it is declined each time, the card will then decline at any Merchant for the remainder of the day.

**DISPUTES**

Most disputes can and should be settled immediately by contacting the vendor directly. If you are unsuccessful, you will file a formal dispute form with Citibank.

The following may be formally disputed with Citibank:

* Unauthorized charges, including unauthorized phone or mail order charges.
* Difference in amount authorized and amount charged.
* Duplicate charges.
* Failure to receive goods.
* Returned or defective merchandise.
* You have received a credit voucher from the merchant or have been told by the merchant they will issue a credit but the account has not yet been credited in the CCARD system.

Formal disputes must be filed with Citibank within 60 days of the end of the cycle (25th of the month) in which the transaction first appeared. However, it is recommended that a dispute be filed no more than 30 days from the end of the cycle. A fillable dispute form can be found on the State Commercial Card Program website: <http://www.colorado.gov/cs/Satellite/DPA-DCS/PA/1201542229318>. A copy of your statement must be included with the dispute when filed with Citibank.

Notify the Purchasing office if you are disputing a transaction.

**REPORTS**

You are not able to call up transaction reports in the Banner CCard Module. Request a list of current transactions from the Purchasing Office or utilize online access as needed.

**VIOLATIONS**

All staff authorized to purchase goods or services on behalf of their departments are required to know and follow State and CCCS Fiscal and Procurement Rules, including those defining violations and their consequences. Violations may be investigated and could result in termination and/or criminal prosecution. In the event of willful or neglectful default of this obligation, CCCS shall take any recovery action deemed appropriate, which is permitted by law.

A Violation Form will be sent to you and must be completed and returned to the Purchasing Office for violations including but not limited to the following:

* Cash or Cash-like transactions – including gift cards.
* Personal Purchases. No personal purchases are allowed. If a transaction is processed in error, contact the Purchasing Office. The cardholder must immediately, within 48 hours, reimburse CCCS by submitting a reimbursement check to Fiscal or arrange for an immediate credit transaction from the merchant. Proof of reimbursement or credit transaction must be attached to the Violation Form.
* Split Purchases. Split purchases occur when a Cardholders transaction exceeds the per transaction dollar amount the cardholder is authorized to spend and the transaction is charged on different days (to the same vendor) to circumvent the limits placed on them.
* Fiscal Rule Violation. A split purchase can also lead to a violation of fiscal rules if it meets or exceeds $5,000. State fiscal rules require any purchases $5,000 or above must be encumbered using a Purchase Order.
* Please note that if goods are similar enough in nature to be purchased from one source and the transactions exceed your limitations, it is considered a split purchase.
* Prohibited Transactions**.** As listed on page 6.
* Sharing the Card. Allowing others to use your card or card number to make purchases may result in immediate suspension of the card.
* Taxes included in payment. Cardholders must request a credit of any state taxes paid to a merchant. If the merchant refuses to credit the tax, documentation to that effect must be included with the backup documentation or the purchases should be conducted with a different vendor

**VIOLATION STRIKES**

CCCS utilizes a 3-Strike policy. The CCard Administrator will issue strikes for each discovered violation. At the discretion of the CCard Program Administrator, a written warning may be issued in lieu of strikes being assessed. Human error and the degree of seriousness will be taken into consideration.

Anyone that accumulates 3 strikes or more will have their purchasing authority suspended. Depending on the nature of the violation, the issuance of strikes may not be a factor and automatic suspension may be enforced for an indeterminate amount of time.

The Purchasing Office will issue strikes to the Cardholder for the following types of CCard violations.

* Cash and Cash-likeTransactions
* Contracts without Authorized Signature
* Inappropriate Purchases – lack of appropriate approvals
* Personal Purchases (card abuse/employee fraud)
* Services without a Payment Authorization for Services and not on Approved Service Vendor list.
* Travel and related expenses
* Sharing the Card
* Split Purchases
* Unallowable Purchases
* Missing Documentation
* Sales tax charged
* Purchases that require prior approval that were not coordinated ahead of time.
* Late submission of complete statement packet
* Reallocations not completed within 5 business days33113

Other violations may only warrant a violation warning unless chronic abuse is noted by the Purchasing Office. The Purchasing Office will use their discretion to determine whether chronic abuse exists and how many violation points will be issued. In severe cases, cards may be immediately suspended or revoked, which may be permanent.

* Cardholders with 3 strikes will have their cards suspended for a period of three months and will be required to complete CCard Cardholder training before their card can be reinstated.
* Cardholder points will be eliminated at the beginning of each new fiscal year.
* Violation points will remain in effect even if the Cardholder transfers to a different department.
* **Any cardholder may have his/her card suspended or revoked at any time at the discretion of the Purchasing Office, the Approving Authority, or CCCS Administration**

*.***DEFINITIONS**

**CITIBANK**- The bank issuing the VISA credit card.

**CCARD** – Commercial Card. A VISA credit card designed to make allowable, small dollar purchasing more efficient.

**ACCOUNT MANAGER** – A role assigned in Banner. The person responsible for reallocating CCard transactions.

**APPROVING OFFICIAL** – The individual assigned responsibility for reviewing CCard usage for cards associated with their Organization codes (Org code) to ensure compliance with the policies and guidelines set forth in the CCard Program Handbook. A Cardholder may not be his/her own Approving Authority.

**BILLING/CYCLE PERIOD** – The monthly billing cycle set by Citibank. The cycle end date is the 25th of the month, or the last business day occurring before the 25th of the month.

**BUSINESS MANAGER** - a ROLE ASSIGNED IN Banner. Typically, the CCardholder’s supervisor or the next level to the account manager.

**CARDHOLDER** – An employee who has been issued a CCARD, their name is imprinted on the card and they are responsible for all charges made on the CCARD on behalf of the college.

**DEFAULT ORG/ACCOUNT** – The Banner Org selected by your department to which all purchases will be initially charged. The Default ACCT code is always **720320**.

**DISPUTE** – Any credit card transaction which the cardholder believes to be invalid.

**EMERGENCY *-*** An emergency is an unexpected event creating an immediate threat to the public health, welfare, or safety, the functioning of government, or the preservation for protection of property, which requires an immediate response.

**MERCHANT** – Any business that accepts a VISA credit card.

**MERCHANT CATEGORY CODES (MCC)** – These codes are groupings of the four-digit Standard Industry Code which best describes the vendor’s type of business. Transactions at vendors with certain disallowed MCC codes will cause the card to decline.

**POST DATE** - The date a transaction is sent from VISA to Citibank. This can occur several days after the transaction date.

**PURCHASE** – *Allowable* goods procured through the use of the CCARD.

**REALLOCATION** – The process to move charges and/or credits to the proper Fund, Org and Account code. You may only reallocate to those Orgs for which you have the signature authority or the written permission of the Responsible Person for the Org.

**REALLOCATOR** - The College employee designated to do reallocations (can be cardholder).

**RECEIPT** – A document from the Merchant which identifies the merchant, item description, cost, purchase date, grand total, and cardholder name. Typically, this consists of a traditional credit card receipt with detailed store cash register receipt attached but may also include detailed packing slips and order forms for purchases such as publications, memberships, subscriptions, internet orders, etc. The per-item price must always appear on the document.

**TRANSACTION** – A financial record sent to Citibank resulting from the use of the CCARD either for a purchase or a return of goods.

**TRANSACTION AUTHORIZATION/DECLINE** – The authorization the merchant receives from Master Card to accept or decline the purchase.

**TRANSACTION DATE** – The date the transaction was placed with the Merchant.

**VIOLATION** – Non-compliance with the terms of the CCard Program Handbook resulting in improper use of the CCard.



**Audit Checklist for Commercial Card Transactions**

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| --- | --- | --- | --- | --- | --- |
| **Cardholder:**  |  | **Statement Date:**  |  | **Reviewer:** |  |

Statement packets are due by the **15th of the month** following the cycle close date. Purchases have been reviewed for the following standards:

|  |  |  |  |
| --- | --- | --- | --- |
|  |  |  | No Personal purchases. |
|  |  |  | No Cash in addition to purchase, cash in lieu of credit to account, cash-like transactions (gift cards, traveler’s checks, money orders), gambling, or ATM transactions? |
|  |  |  | No Colorado sales tax. |
|  |  |  | No split transactions (single items which are split between multiple transactions to circumvent the limit.) |
|  |  |  | No inappropriate transactions (contracts requiring authorized signature, restaurant meals, travel expenses, vehicle expenses, entertainment expenses, foreign vendors.) |
|  |  |  | Original documentation – every transaction must have complete, valid source documentation from the vendor (such as itemized receipt and card transaction slips; signed packing slips; order forms for dues, subscriptions, registrations; invoice showing credit card payment). Documentation MUST include: vendor name, cardholder name or card number, date of purchase, description and quantity, total cost, and per item cost (if available). |
|  |  |  | Evidence that goods and/or services have been received? (Original receipt for in store purchase, signed packing slip for delivered items, etc.) |
|  |  |  | Transactions have been reallocated correctly and in a timely manner. |
|  |  |  | Statement packet submitted by deadline with signed and dated Monthly Certification & Approval form attached. Includes appropriate signatures for all related org codes. |
|  |  |  | Signature authority exists for cardholder and approving authority(ies) for related org codes. |
|  |  |  | Transactions have appropriate approval documentation (ARF, Payment Authorizations, Perkins Supplemental Info Sheet, IT, grant approval, official, function, etc.) |
|  |  |  | Price agreements used when required. |
|  |  |  | Business Purpose is apparent? If not, a statement of business purpose is included? |
|  |  |  | Transactions against a grant and/or using Federal funds are allowable. |
|  |  |  | Credits include credit receipt and also original purchase documentation for reference. |
|  |  |  | Services: restricted or follows college’s policy(s) for services on CCard, if allowed. |

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| --- |
| **Notes/Violations/Follow up:** |
|  |

**Unavailable/Lost Documentation Form**

***This form is required for any commercial card transaction that does not have documentation from the merchant. Frequent occurrences of lost or a lack of documentation may result in the revocation of card privileges.***

Documentation from the merchant is required for all transactions. Documentation includes:

* Receipt and card transaction slip from the merchant
* Packing slip from the delivery
* Invoice showing credit card payment
* Order form for dues, membership, subscriptions or similar items

|  |  |
| --- | --- |
| **Information** |   |
| Transaction ID # \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Cardholder \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |  |
| Date of Purchase \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Approving Authority\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |  |
| Merchant \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Department \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |  |
|   |   |
| **Description, Quantity, Cost for each Item Purchased** |

|  |  |  |  |
| --- | --- | --- | --- |
| **Description** | **Quantity** | **Unit Cost** | **Total Cost** |
|    |    |    |    |
|    |    |    |    |
|    |    |    |    |
|    |    |    |    |
| **Total Cost**     |    |

Attach any additional information, correspondence or justification about this transaction.

**Reason Original Documentation Is Not Available: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

Date \_\_\_\_\_\_\_\_\_\_\_\_

Cardholder Signature \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Printed Name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 **Commercial Card Violation Notification**

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