

UMBC Purchasing Card Program
Policies and Procedures
USER'S GUIDE

November 19, 2018

PURCHASING CARD PROGRAM
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PREFACE

As a part of UMBC's effort to re-engineer current business processes, the Department of Procurement took a look at streamlining the process of small order purchases at UMBC (orders less than \$5,000). The goal of this reengineering effort was to give departments more flexibility in making small purchases and to significantly reduce the paperwork and processing time for such purchases.

The State of Maryland had implemented a Purchasing Card Program that was available to all State agencies. After carefully reviewing the State's program, UMBC had decided that it was in the best interest of the University to implement and follow the State's program to help us achieve our re-engineering goals. This UMBC Purchasing Card Program Users Guide was modeled after the State program and sets forth policies and procedures for the program, which were consistent with those implemented by the State.

Where the *VISA* purchasing card may not be accepted or appropriate, the Requisition for Supplies and Materials order process was recommended as the alternative means for accomplishing small purchases. Using the *VISA* purchasing card and following the policies and procedures set forth in this **User's Guide**, allows departments to obtain many goods and services much easier and faster.

UMBC PURCHASING CARD PROGRAM USER'S GUIDE

1. OVERVIEW OF PURCHASING CARD PROGRAM

1.1 PURPOSE

This program is designed to simplify the purchase of goods and services costing \$5,000 or less. The program requires only that previously existing guidelines for purchases continue to be followed and that the purchases be made from suppliers that accept *VISA*. As with all purchases, it is appropriate to first consider those sources available under existing State of Maryland, UMBC contracts and certified MBE and Small Business vendors. However, the use of the card is not restricted to these contract vendors. With the exception of the limitations addressed in Sections 3.6 and 3.7, the **Purchasing Card** may be used for any other items appropriate to the legitimate needs of the University and the using department. Use of the purchasing card will in no way affect or change your personal credit history.

REMINDER: THIS CARD IS NOT TO BE USED FOR PERSONAL PURCHASES, OR AS PERSONAL IDENTIFICATION, UNDER ANY CIRCUMSTANCES. VIOLATION OF THIS SECTION MAY RESULT IN DISCIPLINARY ACTION AGAINST THE CARDHOLDER, INCLUDING LOSS OF LEAVE TIME, SUSPENSION AND/OR TERMINATION OF EMPLOYMENT, FINE AND/OR CRIMINAL PROSECUTION.

1.2 BENEFITS

1.2.1 The use of the Card will provide the following benefits to departments:

- Allow employees to obtain many goods and services much faster and easier;
- Significantly reduce paperwork and processing time in the employee's department, as well as in Accounts Payable and Procurement;
- Provide cost savings through consolidated payment (one monthly payment to the State of Maryland by UMBC versus multiple supplier payments).

1.2.2 Important benefits for suppliers include:

- Receiving payment in three (3) business days.
- Elimination of after-sale invoicing and collection activities.
- No additional applications or paperwork necessary if they are already *VISA* merchants

1.3 THE PURCHASING CARD COMPANY

UMBC has elected to use the purchasing card program that was established by the State of Maryland through a contract with US Bank using the *VISA* card. The program is governed by the terms and conditions of a Master Agreement between the State of Maryland and US Bank a copy of which is on file in the Department of Procurement. For program administration, individual cardholders and departments will deal either with the University's Purchasing Card Program Administrator (PCPA) in the Department of Procurement, or her designee. In some instances set forth below, the cardholders and departments will deal directly with US Bank.

2 WHERE TO GET HELP

2.1 UMBC PROCUREMENT AND SUPPLY

Purchasing Card Program Administrator ("PCPA"): Deputy Purchasing Card Program Administrator ("DPCPA"):

Rafael Espinoza
Contract Administrator
Room #730 Administration Building
Phone: 410-455-2071
Fax: 410-455-1009
E-Mail: (espinoza@umbc.edu)

Ann E. Fusselbaugh
Buyer I
Room #731 Administration Building
Phone: 410-455-4579
Fax: 410-455-1009
E-Mail: fusselba@umbc.edu

The **PCPA** will provide support and assistance to cardholders and campus departments, distribute/process new card applications, process changes in cardholder information (e.g. name, mailing address, increase or decrease in limits, etc) and train all cardholders and supervisors. In addition to the PCPA, the Senior Associate Vice President for Administrative Services may sign and approve all applications for new cardholders.

2.2 US BANK

To report a lost/stolen card, the cardholder **must** do the following:

- If the card is discovered lost/stolen and it is **not** during normal business hours, the cardholder must, (1) call US Bank at (800) 344-5696 immediately and (2) call the PCPA on the first available business day during normal business hours at 410-455-2071.
- If the card is discovered lost/stolen **during** normal business hours, call the PCPA immediately.

Cardholders are to instruct US Bank to send the replacement card to Susanne Maltby, UMBC Procurement Department, 1000 Hilltop Circle, Baltimore, Maryland, 21250. If the replacement card is sent directly to the cardholder then the cardholder is required to bring the card to Procurement and sign for its receipt.

2.3 UMBC PURCHASING CARD ADMINISTRATION

You can contact Ann Fusselbaugh at 410-455-5640 with questions about use of the card, requests for new cards, P-card and PS P-Card training. Contact Sharon Doherty-Ritter of Management Advisory Services at extension 5-1620 with questions about maintaining transaction logs, supporting documentation, required reconciliations and audit concerns.

Supervisors with concerns about a cardholder's activity or failure to comply with purchasing card policies should contact Sharon Doherty-Ritter of Management Advisory Services at x5-1620. The card(s) in question will be suspended until a determination is made regarding compliance with the mandated policies.

3 CARDHOLDER POLICIES AND PROCEDURES

Note: Forms referred to in this guide are available on Procurement's website in electronic format for ease of use.

3.1 OBTAINING A CARD

Procurement cards are only issued to Regular or Contingent state employees whose paycheck is issued by the State of Maryland's Treasurer's office. Students, volunteers are not permitted to have or use a Procurement Card. In addition, the Procurement Card is limited to employees specifically approved by the President or President's designee.

The Requestor should print [Cardholder Checklist For Obtaining a University Purchasing Card](#) which has detailed instructions for obtaining a card.

Upon completion of cardholder training Procurement will order the P-card. US Bank will forward the card to Procurement within three (3) to five (5) business days. At that time, the cardholder will be required to sign for and pick up their card in Procurement (identification required). The cardholder may begin using the card as soon as he/she calls the 1-(888) number that is identified on the activation sticker on the card.

NOTE: The State of Maryland General Accounting Division ("GAD") is responsible for oversight of the VISA purchasing card program. GAD has imposed the following restriction on retaining purchasing cards: Cards, which are no longer in use, should be deactivated. Specifically, cards on which no purchasing activity has been recorded for a 6 month period can only be retained if a written justification, approved by the Dean/Director/Department Head, is provided to the PCPA.

3.2 TRAINING

3.2.1 INITIAL TRAINING

In order to receive and use a purchasing card, both the individual cardholder and the immediate Supervisor (person responsible for verification of the reconciliations) *must* attend a training session. If a Supervisor has attended one training session and later, additional employees reporting to the same supervisor request cards, it is not necessary for the previously trained supervisor to attend the additional training sessions. If a supervisor is replaced by a new P-card supervisor who was not previously trained, the cardholder must notify the PCPA immediately by submitting the P-card Supervisor Maintenance Request form to Procurement. The new P-card supervisor must attend a training session *before* the cardholder can continue making purchases. The cardholder need not attend the additional training session.

3.2.2 REFRESHER TRAINING

Cardholders and/or supervisors may be required to periodically attend refresher-training sessions.

3.3 KEEPING YOUR CARD SECURE

Always keep your card in a secure place where only the cardholder has access. As you would your personal credit card, treat it as if it were cash. Each individual cardholder is **directly** responsible for the physical security of the card. **NO ONE OTHER THAN THE DESIGNATED CARDHOLDER IS**

AUTHORIZED TO USE THE CARD OR CARD NUMBER FOR ANY PURPOSE. CARDS AND VISA NUMBERS ARE NOT TO BE SHARED. Sharing of P-cards or Visa numbers will result in cancellation of the card.

3.4 SALES TAX EXEMPTION

UMBC is exempt from paying sales tax in the State of Maryland. The exemption number is printed on the front of the card. If items are ordered from out-of-state sources to be shipped to UMBC, a sales tax generally does apply. All cardholders are encouraged to use the card only with in-state vendors. However, recognizing that the need to use the card may arise when a cardholder is out-of-state, cardholders should be aware that sales taxes may apply. A copy of this certificate may be found on Procurement's website under "Forms". If required, a copy of the [Tax Exempt](#) certificate may be provided to the vendor. Please contact the PCPA at (410) 455-4994 or the Department of Procurement at (410) 455-2273, if you need additional help regarding sales tax issues.

3.5 LIMITATIONS SPECIFIC TO YOUR CARD

3.5.1 SINGLE TRANSACTION LIMIT

Departments should determine each cardholder's single transaction limit. The maximum single transaction limit is \$5,000 (including shipping costs). Lower limits may be set by the cardholder's department.

Cardholders are not to split charges to get under their per transaction limit. If a purchase totals more than their per transaction amount, then the department is required to submit an online requisition to Procurement for processing into a purchase order.

- See examples of questions/answers concerning splitting purchases below:

Purchasing card program policy prohibits purchases in excess of the cardholder's per transaction limit. Pyramiding is a series of transactions processed at the same time to avoid the per transaction limit imposed on the cardholder. There is more than one type of pyramiding. The first type is the split purchase. In a split purchase, the item or service is charged in two or more charges to avoid the cardholder's per transaction limit. Another type of pyramiding can occur when more than one purchasing card is used for a single purchase in order to avoid the cardholder's per transaction limit. The cards used for the purchase can belong to the same cardholder or to more than one cardholder. If a cardholder requests the vendor charge the transaction sequentially, or if the vendor suggests charging the transaction sequentially (e.g., over several days) to avoid the per transaction limit, then it is considered pyramiding and in violation of purchasing card program policy.

Split-Purchases Clarification

Below are some questions that cardholders and supervisors can ask themselves to clarify whether the transaction would be considered a split purchase:

- Has the cardholder placed an order, by telephone or other means, for more than his/her per transaction limit and told the vendor to charge it in more than one transaction? (e.g., each night at the hotel was charged individually, but the total of all the hotel charges is greater than \$5,000).

If so, this would be a split purchase.

- Has the supervisor authorized a purchase for more than the cardholder's per transaction limit?

If so, this would be a split purchase.

- Were the purchases made as a result of a request from one or more individuals (i.e., one or more faculty members)?

If one individual makes a request (e.g., two computers) and the order is placed for more than the cardholder's limit, it would be considered a split purchase. If more than one individual makes requests for the same type purchase (e.g., each individual requests a computer), the transactions should be recorded separately. This would not be considered a split purchase.

- Were the purchases for like merchandise or components of a system (e.g., tee shirts, computer and printer)?

If the purchase was for like merchandise or appears to be components of a system, then it would be considered a split purchase.

3.5.2 MONTHLY SPENDING LIMIT

All purchasing cards have a monthly spending limit. The monthly spending limit is determined by each department, based on need. Departments are expected to request a limit that accurately reflects their usage and to maintain each cardholder's total monthly spending limit. Card usage will be monitored [Management Advisory Services](#) on a periodic basis. If it is determined that a cardholder has an excessively high monthly credit limit compared to his/her actual usage then the limit may be reduced to more accurately reflect his/her spending requirements.

3.5.3 ADDITIONAL LIMITATIONS

Departments may request additional restrictions relating to per transaction/daily/monthly limits. For example, a department may request its cardholder(s) to have per transaction limits less than \$5,000.

A. As with current purchasing regulations, splitting purchases to avoid established limits is prohibited.

B. The total combined credit limit for a single cardholder regardless of the number of cards cannot exceed \$100K.

3.6 LIMITATIONS ON ALL CARDS

Each merchant (vendor) is assigned a **Merchant Category Code (MCC)**. This code includes various merchant categories or a group of Standard Industry Codes (SIC), depending on the type of goods or services provided by the merchant. The seven primary merchant categories are:

Transportation	Clothing Stores
Utilities	Miscellaneous
Retail	Business/Repair Services
Auto & Vehicles	

The MCCs are designed to offer every combination possible for the above listed categories, plus several unique SIC code groups. MCCs can be coded to individual purchasing cards that preclude purchases from designated types of merchants (liquor stores, etc.). The restriction is imposed at point of sale if the merchant requests authorization for the transaction.

There is a Merchant Category Code (MCC) restriction built into the program by the State Comptroller's Office that specifically restricts certain types of purchases. This restriction will be automatically invoked during the purchase authorization process. **Purchases from restricted MCC's are not permitted under the Purchasing Card Program.** If a department wishes to place additional restrictions on the use of individual cards by MCC, the department may work with the PCPA to do so.

NOTE:

In addition, cardholders should remember that just because a charge passes the vendor's purchase authorization process it does not necessarily mean that it was a legitimate charge. Sometimes vendors are assigned an incorrect merchant category code for some unknown reason by Visa, which does not accurately describe their type of business. For example, Six Flags America has a merchant category code of "direct marketer" (which is not blocked) instead of a more accurate MCC code of "Entertainment or Amusement". Since cardholders are trained that any type of amusement or entertainment is not permitted on the P-card, purchases of this type are not authorized even though the charge will be processed by Visa. Therefore, cardholders must remember that P-card Policy and Procedure dictates authorized purchases and not merchant category codes.

GROUP RESTRICTIONS:

Group **Restrictions** apply to the following MCC groups related to employee **travel expenses:**

Airlines - MCC Group #22 - Total Group Restriction (**All Airlines**)

Transportation - MCC Group #25 - Total Group Restriction (**Railroads, boat rentals.**)

Note: Hotel/Motel Charges

The **VISA** purchasing card may be used for room charges, taxes and parking only. Other expenses incurred while at the hotel/motel, such as food (either in room or restaurant), personal telephone calls, and movies are not permitted on the card. Internet connection may be considered as an allowable inclusion on room charges at the discretion of the department chair (or if less than \$2.00 per day). When departments are submitting travel requests for approval, include the hotel/motel and parking charges. However, if **VISA** is used, do not include hotel/motel room charges and parking on the expense statement. These charges have been paid by **VISA** and claiming these purchases on your expense statement would be a duplication of payment.

Cardholders should advise the hotel that the cardholder may not necessarily be the traveler. If necessary, the cardholder may have to send the hotel a faxed copy of their procurement card for the record. In addition, it is very important for the cardholder to inform the **traveler directly before his/her trip** that the P-card will cover the room, tax and parking charges only. The traveler must be prepared to pay for all other expenses, such as food, telephone calls and movies, using his/her own funds or corporate American Express card and submit an expense statement for reimbursement. Therefore, travelers should be instructed to not use express checkout or have the hotel restaurant charge meals to their room.

When the hotel does not accept the cardholder's procurement card, then the traveler must use their own corporate American Express card or their own funds to pay for charges and submit an expense statement upon completion of travel.

SPECIFIC RESTRICTIONS:

Specific Restrictions apply to the following MCC's:

Service Providers - Total Group Restriction (Financial Institutions, Securities Brokers, Timeshares, etc.)

Personal Service Providers - Total Group Restriction (barber, beauty salons)

Amusement and Entertainment - Total Group Restriction (Motion Picture Theaters, Bowling Alleys, Betting, Golf, Recreation Services, etc.)

Contracted Services - 1099 Vendors (unincorporated service providers) **Miscellaneous**

- Specific restriction by MCC as follows:

- Drinking Places (Alcoholic Beverages)
- Restaurants (Traditional & Fast Food)
- Package Stores (Beer, Wine & Liquor)

3.7 OTHER ITEMS EXCLUDED BY POLICY BUT NOT BY MCC CODE

It is difficult to code the card so finitely that it precludes specific items. Therefore, although some vendors may accept the card for certain purchases (i.e., office supplies are acceptable; however, that store may also carry food or gift cards, etc.), purchasing of the following items are specifically **prohibited**:

Appliances are now acceptable to be purchased with a P-card.

Catering – The P-card can be used for catering services provided by the following firms: Absolutely Perfect Catering, Chartwells, Classic Catering People, Glenmore Caterers, Rouge Fine Catering and The Main Ingredient for any authorized event per University policy under \$5,000. For such events, the P-card documentation must include a list of attendees and the purpose of the event along with the invoice/receipt. For any catering events over \$5,000, contact x5-2273 directly so the appropriate solicitation can be conducted to contract with a caterer. For additional information about catering polices please refer to the [University's Food Policy](#).

Clothing – Clothing expenditures for employee use such as tuxedo rental, shirts, and jackets. Allowable exceptions would be uniforms worn daily by University staff or other shirts or apparel worn by University staff for identification at university events or activities.

Construction – Modifications to building structure should be approved by and coordinated through Facilities Management.

Flowers (not for any reason)

Fines - Fines and Tickets may not be paid with the P-card.

Food Purchases of food at a grocery store for authorized on-campus activities (seminars, guest speakers or teaching purposes) are permitted on the card with the following documentation: (1) itemized receipts, (2) list of activity participants and (4) description of activity. This does not include faculty/staff meetings. For additional information about the food polices please refer to the [University's Food Policy](#).

Use of the card for dining out and off-campus catering services (for example, Hilton Conference Services) as well as drinking places, restaurants and package goods stores is still prohibited.

Furniture purchased from MCE only may be purchased with a P-card. All other furniture must be purchased through a purchase order.

Gifts – The State of Maryland General Accounting Division restricts gift purchases. Specifically, GAD states that we must ensure that “purchases on the P-card must be for the benefit of the state.” Examples of prohibited gifts are:

- “Tokens of Appreciation” for volunteer activities performed by staff or faculty
 - Retirement gift (e.g., clock, plaque, or other personal item)
- Gifts for students for graduation or participation in a program

Gifts such as these should be paid for using contributions from department staff. Please contact Procurement or Management Advisory Services if you have any questions concerning gift purchases.

Gift Cards/Certificates -Gift cards/Gift Certificates **cannot** be purchased with the P-card under any circumstances.

Guns and ammunition

Temporary Help

CONTRACT AND GRANT FUNDS - All contract and grant fund purchases shall be in compliance with the associated terms of the contract or grant.

CASH ADVANCES/MONEY ORDERS: Cash advances are strictly prohibited.

VENDOR CONTRACTS/AGREEMENTS:

Departments are not authorized to sign *any* vendor contracts/agreements when using the card.

INCENTIVES/KICKBACKS: Personally accepting kickbacks or incentives is prohibited.

3.8 RENEWAL

The procurement card will expire after a three-year period. At that time, a replacement card will be sent by US Bank to Procurement. Cardholders will be required to personally return their expired card to Procurement and sign for their new card (Photo ID is required). The department is encouraged to review the previous year's card usage prior to time for renewal to determine the continued need for the card. Additional records regarding usage can be made available by the PCPA.

3.9 CHANGES IN CARDHOLDER INFORMATION & SURRENDER OF CARD

3.9.1 Cardholders must notify the PCPA immediately by completing and submitting to Procurement a [P-Card Maintenance Form](#) upon any of the following changes in the procurement card:

1. Cardholder leaves UMBC. In addition, cardholder must return their card to Procurement before leaving the University.
2. Cardholder changes department or campus address.
3. Cardholder changes chartstring against which procurement card purchases are charged.
4. P-card is lost/stolen
5. Name change.
6. Change in dollar limits.
7. Change in proxy.

Note: A copy of the Maintenance Form must be maintained by the cardholder for audit purposes.

The card remains the property of US Bank and must be surrendered immediately upon termination of employment or upon request for any reason by the PCPA or the Dean, Director or Department Head. Surrendered cards are to be forwarded to the PCPA in Procurement, where they will be destroyed.

3.9.2 CHANGE IN SUPERVISOR

Cardholders must notify the PCPA immediately whenever they are adding and/or deleting their P-card supervisor from the program. Complete and submit to Procurement a "Purchasing card [Supervisor Maintenance](#) Form" which can be found on Procurement's website. Keep a copy of this form for audit purposes.

3.10 CHANGING CARD LIMITS & UPDATING CARDHOLDER OR RECONCILER INFORMATION

Card limits and other information such as address, phone, name of the supervisor, etc., may be changed upon request by the authorized department representative. Cardholders must notify the PCPA immediately by completing and submitting to Procurement the "[P-card Maintenance Form](#)"

3.11 EXTENDED ABSENCES

Cardholders/P-card supervisors must notify the PCPA by completing and submitting to Procurement a Pcard Maintenance Form if he/she intends to take extended leave (i.e. not conducting University business) for a period of one (1) month or more. During this period the P-card will be temporarily closed and reopened when the cardholder returns to UMBC. If the extended absence is not planned, the P-card supervisor (for the cardholder) or the applicable Dean/Director/Department Head (for the P-card supervisor) must notify the PCPA of the absence as soon as possible by completing and submitting the P-Card Maintenance Form or the Purchasing Card Supervisor Maintenance Request (whichever applies). Cardholders who are not on campus but are within the local area conducting University business are still required to have supervisory review and signature of P-card logs timely.

4. HOW TO USE THE PURCHASING CARD

The cardholder is the **ONLY** person authorized to make purchases using his/her card or P-card number. Giving your card or card number to another person to make a purchase, using someone else's card, or making unauthorized purchases may result in disciplinary action, including but not limited to, revocation of your card and/or termination of employment. The cardholder is liable to the University and the State of Maryland for any improper use of the card.

If a purchase is required and the cardholder is not available to charge the purchase then the department has the following options:

1. Wait until the cardholder returns to charge the purchase.
2. Someone else in the department who has a P-card can charge the purchase on their card.
3. Department can submit an online requisition and Procurement will work with the end user to process a Purchase Order as quickly as possible.

Cardholders must determine, prior to each purchase, whether the purchasing card is the most appropriate tool to use for the purchase. Check sections 3.6 and 3.7 to ensure it is not a restricted item, and determine whether a State or University contract is available.

The purchasing card may be used to make purchases in person, by telephone, by fax or online. See section 4.2.

If a vendor from whom you frequently purchase does not accept *VISA*, please notify the **PCPA** so that the vendor may be offered the opportunity to do so.

The University must still adhere to its mandate to attempt to spend 10% of its total purchasing dollars with small businesses and 29% of its total purchasing dollars with minority, and disadvantaged vendors in its procurement processes, including the purchasing card program. To the extent possible, cardholders are encouraged to seek out and use minority, small and disadvantaged vendors. To guide the campus in this endeavor Procurement's website has three links:

1. [UMBC's most frequently used Minority Business Enterprise \(MBE\) vendors](#)
2. Website link to the [MD Department of Transportation's internet MBE Directory](#)
3. [UMBC's most frequently used State of Maryland, Small Business Reserve \(SBR\) vendors](#)

NOTE: So that the University will have a large pool of certified Small Business Reserve vendors with which to do business, cardholders are advised when using their P-card to ask vendors if they have registered as a small business with the State of Maryland. If not, direct them to the [State of Maryland Governor's Office of Small, Minority, and Women Business Affairs](#) website so that they can get further information about the program and certify their company online: <http://goma.maryland.gov/Pages/default.aspx>.

For additional assistance in identifying vendors or areas that would meet specific requirements, please contact the Department of Procurement and Strategic Sourcing.

4.1 PURCHASING CARD DOCUMENTATION

4.1.1 TRANSACTION LOG

Per Maryland GAD regulations, all transactions must be recorded on a cardholder transaction log. For your convenience, all cardholders have access to an automated, online transaction log in PeopleSoft. This report replaces the manual transaction log envelope or the manual Excel log **previously/currently** used by cardholders. The automated log pulls transactions directly from US Bank, as well as from the information

entered during the reconciliation process in PeopleSoft (detailed purchase description, chart string, project, etc).

The online log includes both signature lines as well as the certification/attestation found on the manual transaction envelope. This report must be printed and signed by both the cardholder and the cardholder supervisor. Detailed purchase descriptions and chart strings must be *updated/added by the close of the accounting period (usually the 20th of the following month). We advise *updating/adding the detailed purchase descriptions and the chart string information as your purchases post to PeopleSoft, usually a day or two after the transaction is made.

When using the automated log, you DO NOT need to include the PeopleSoft reallocation report with your backup documentation as this information is pulled directly from your reconciliation screen.

The automated, online transaction log satisfies the MD General Accounting Division (GAD) requirement that all cardholders maintain a log of all purchases.

For more information regarding the automated log, including a step-by-step guide to accessing this report, please go here: [PS 9.2 P-card Transaction Log Tutorial](#).

For questions, please contact Management Advisory Services at 56257.

***Many transactions default to an automatic, vague description from US Bank, sometimes a series of letter or numbers. Many transactions contain no descriptions. These default descriptions will not suffice and must be changed to a detailed description of the purchase at the time of reconciliation. Default descriptions are not sufficient for review/auditing purposes.**

For those who wish to record their purchases manually, the cardholder may maintain the log in a computerized format (e.g., Excel), as long as the computerized format includes at a minimum the information shown on the log including the signature lines and certification/attestation and is maintained on an on-going basis (See sample [here](#)). The cardholder may also use the manual transaction log envelope provided by the PCPA upon request.

If the log is multiple pages each page should be initialed and dated by the cardholder and P-card supervisor to ensure review. This log must be printed and signed and dated by the cardholder and supervisor and kept with the backup documentation for each purchase.

If there is no card activity during the month, the cardholder must still maintain a log for that month and indicate "No Activity" on the face of the log. The cardholder and the P-card supervisor must sign and date all "No Activity" logs.

Every cardholder transaction log, including those maintained in a computerized format and those indicating "No Activity", must be reviewed, signed and dated by the cardholder and supervisor each month and retained in a hard copy format with the supporting documentation in a secure area in the department.

*** Failure to comply with the transaction log requirements may result in disciplinary action, including but not limited to, revocation of your card and/or termination of employment.**

4.1.2 SUPPORTING DOCUMENTATION OF PURCHASES

Every purchasing card transaction must be supported with appropriate documentation. The documentation should detail what was purchased, when it was purchased and that the **VISA** purchasing card was the method of payment.

Acceptable documentation shall include the itemized purchasing card charge/credit slip or one of the following:

Itemized Sales Slip	Itemized Repair Order
Itemized Packing Slip	Seminar Registration Form
Itemized Cash Register Receipt	Membership/Dues Renewal Form

Cardholders must make every attempt to obtain the appropriate documentation for their transactions. If the cardholder determines that the appropriate documentation was not received from the vendor, it is the cardholder's responsibility to contact the vendor and request that the appropriate documentation be forwarded. If after a reasonable attempt to obtain documentation the cardholder still does not have the appropriate supporting documentation, cardholder should include with the transaction log either a [Missing Receipt Form](#) located on Procurement's website <http://procurement.umbc.edu/> under "All Forms" or a memorandum documenting his/her attempts to comply with the documentation requirements.

Cardholders who are purchasing on behalf of others in their department should maintain internal documentation in the P-card log to support 1) date of request 2) who in the department is requesting the item/service 3) vendor name and address and 4) description of item/service.

The State of Maryland General Accounting Division ("GAD") requires documentation for any P-card purchase made through third party vendors such as "Paypal". Procurement will contact cardholders for documentation and written justification when charges of this type are incurred so that we may forward this information to GAD. All purchases using a third party payment processor (e.g. Paypal) will be subject to review.

*** Failure to comply with the supporting documentation requirements may result in disciplinary action, including but not limited to, revocation of your card and/or termination of employment.**

4.1.3 MONTHLY STATEMENT

A monthly **VISA** statement will be generated by US Bank every month showing the charges processed during the billing cycle. The billing cycle normally begins on the 26th of each month and ends on the 25th, unless these days are affected by bank holidays or weekends. The monthly statement will be mailed directly to the cardholder. If no charges were processed during the billing cycle, the cardholder will not receive a statement. If the cardholder believes a statement should have been received, but has not received one within 10 days of the end of the billing cycle, he/she should contact the PCPA. The PCPA will contact the bank to request a duplicate copy.

The **VISA** statement each cardholder receives is a memo statement, meant to facilitate the required reconciliation process. It is not a request for payment. All charges shown on the statement have already been paid by the State. The statement must be reviewed, signed and dated.

*** Failure to comply with the monthly VISA statement review requirements may result in disciplinary action, including but not limited to, revocation of your card and/or termination of employment.**

4.1.4 P-CARD REPORTS

There are three (3) P-card reports in PeopleSoft which can be sorted to your requirements within the date range that you pick. You do not have to export information to Excel for printing. The reports are *required* documentation for P-card reconciliation. Cardholders are asked to use the "Report by Card Number" for reconciliation. You are not required to print all three reports for documentation. The reports are as follows:

1. **Report By Cardholder Number** – For date range entered, shows all transactions by status and chartfield string.
2. **Report by Amount** – For date range entered, shows all transactions sorted by amount.
3. **Report by Department** – For date range entered, shows all department transactions sorted by cardholder, status, and chartfield string.

These reports are available to anyone with viewer or approve/allocate ability. If an employee needs to access these reports and does not have this level of authorization then he/she will need to submit a "Proxy" request form to Procurement. This form is located on Procurement's website under 'All Forms'. Employees who have not submitted a "[Proxy Authorization Form](#)" form will not have access to the PeopleSoft P-card system.

Note: P-card queries are still available for your own use. They are not permitted to be used as documentation for P-card reconciliation.

To access the PeopleSoft P-card reports click on the PeopleSoft Finance menu using the following navigation:

PROCUREMENT > PROCUREMENT CARDS > REPORTS

1. Click on the report name, for example, "Report by Cardholder Number". To access this report you will need to establish a run control if you have not done so previously. A run control is simply a task to be executed by the system. Although you may run processes on a regular basis, you do not need to enter the same criteria each time you run the process. Instead, set up a "Run Control ID" that stores the criteria, so that the next time you want to run the process you simply select this Run Control ID. You may set up as many Run Control IDs as you need to support your processing.
2. Click on "Add A New Value". Type in the name of a run control ID you choose such as "rptbycardno" (case sensitive and no spaces). Then click on "Add". The next time you want to access "Report by Cardholder Number" you will only have to click on the search button after clicking on the name of the report in the menu. *When creating a "new" run control ID, do not use your 16 digit card number as the run control ID. This run control ID is a semi-public field within PeopleSoft. Please create a run control ID using the name and/or last five digits of the p-card.*
3. On the "Report by Cardholder Number" screen fill in the period covered and card number. The date range that should be entered is: "from" the 26th of the previous month (the first day after previous statement date)

and the "to" date will be the date on the statement that you are reconciling (usually the 25th). Using these dates will include all the charges listed on the Visa statement. You are reconciling the "Report Total" and will match the "Total Activity" on the Visa statement. Click on "Save" and then "Run". Click on okay. Click on "Process Monitor". Click on "Refresh" until run status changes to "Success". Then click on "Details". Click on View Log/Trace and then click on the file under "Name". This will bring up your report. The total dollars should match the Visa statement received by mail.

***Failure to comply with the monthly P-card report requirements may result in disciplinary action, including but not limited to, revocation of your card and/or termination of employment.**

4.2 MAKING PURCHASES

Before making any purchases, cardholders must:

- .1 Follow the internal procedures established by your department to obtain authorization to make the purchase. Some departments or Supervisors may require additional separation of duties for their Cardholders if appropriate for their departments. Authorization for purchases must either be obtained before each individual purchase (in space allotted on transaction log) or at the end of each month as evidenced by signature of the cardholder's supervisor or approved designee. This authorization will be written on the cardholder's transaction log. Cardholders who are purchasing on behalf of others in their department should maintain internal documentation in the P-card log to support 1) date of request 2) who in the department is requesting the item/service 3) vendor name and address and 4) description of item/service.
- .2 Be certain that the total amount (including all shipping, handling, postage, freight, etc.) will not exceed your card's single purchase limit or any other limits that your department may have set. Remember, splitting purchases to avoid authorized spending limits is prohibited
- .3 Take reasonable steps to determine that the price quoted is reasonable and the best you can obtain.
- .4 Beware of vendors who offer you incentives to purchase from them. Remember, acceptance of gifts, gratuities or kickbacks is not allowed and these are often disguised as incentives that are provided to you personally resulting from a University purchase. Keep in mind first, University employees are not to personally benefit from a University purchase. Second, the vendor may be charging exorbitant prices on their products/services so as to give you an incentive. Protect yourself and the University by declining personal gifts, gratuities, kickbacks and incentives offered by vendors.

4.2.1. PURCHASES IN PERSON

Purchases may be made in person using the **VISA** card. No one other than the cardholder is authorized to use the card or card number. Cardholders must:

- .1 Present the VISA card to the vendor for payment.
- .2 Advise vendor that UMBC is State of Maryland sales tax exempt. The tax-exempt number is printed on the face of the card. Certain vendors may require a copy of the [UMBC tax-exempt certificate](#). This certificate is located on Procurement's website.
- .3 Sign the charge slip printed by the vendor, **after verifying that tax was not charged and the price was accurate.**
- .4 Obtain a detailed receipt at the time of purchase clearly identifying each item purchased.
- .5 Record the purchase on the transaction log and keep all receipts with the Log in a secure place.

4.2.2. PURCHASES BY TELEPHONE, FAX OR MAIL

Purchases may be made by telephone, fax or mail using the VISA card. No one other than the cardholder is authorized to use the card or card number. Cardholders must:

- .1 State that you are calling from UMBC and that you will be making your purchase on a State of Maryland **VISA** Purchasing Card. If purchasing via fax or mail, retain a copy of any vendor quotes, the order as faxed or mailed and the fax confirmation report (if available) with your transaction log.
- .2 Advise vendor that UMBC is State of Maryland sales tax exempt. The tax-exempt number is printed on the face of the card. Certain vendors may require a copy of the [UMBC tax-exempt certificate](#).
- .3 Place the order and give your purchasing card number and expiration date.
- .4 Record the purchase on the transaction log, including the name of the vendor representative taking your order.
- .5 Request that a receipt and/or packing slip identifying what was purchased and that the method of payment was VISA, credit card, CR, etc. is sent with the purchase. Retain this receipt/packing slip with your transaction log to document the purchase.
- .6 Emphasize to vendors that they are **not** to submit invoices to Accounts Payable for **VISA** purchases. Charges are paid electronically by the State.

4.2.3. PURCHASES VIA THE WEB

Purchases may be made via the web as cardholders deem appropriate. GAD has advised users to only purchase via the web from secure (encrypted) sites. Secure sites are usually denoted with a small padlock icon in the corner of the screen. Cardholders should remember to print the order page and any other information necessary to sufficiently document what was purchased, the purchase price and how it was paid. This documentation must be retained with the transaction log.

4.3 SHIPPING AND RECEIVING INSTRUCTIONS

It is required that goods ordered via the card be shipped directly to your campus address via UPS, Federal Express, or other method suitable for the items purchased **unless** written prior approval is granted by Agency Head or Fiscal Officer when a secondary business address is used or the package contains hazardous materials, requires special handling, or are of the size that they should be delivered through the warehouse.

The following information must be given to the vendor when requested:

Ship To Address:

Cardholder's Name
Cardholder's Department
Room/Bldg.
UMBC
1000 Hilltop Circle
Baltimore, Maryland 21250

Bill To Address: (They are not really billing- they are sending a receipt)

Cardholder's Name
Cardholder's Dept.
Room/Bldg.
UMBC
1000 Hilltop Circle
Baltimore, Maryland 21250



When making purchases with the P-card remind vendors that they are **not** to send invoices to UMBC's Accounts Payable Dept. Once a vendor has submitted the charge to US Bank they are paid electronically within three days. Payment does not involve the Accounts Payable Dept. in any way. Providing the vendor with the above information will prevent overpayment – once by US Bank and then by the UMBC Accounts Payable Dept.

Vendors should be instructed that all packages, whether being delivered to the Warehouse or directly to the using department, must be marked clearly on the outside of the package “**VISA ORDER**”. In addition, vendors should be advised that all packages not marked “**VISA ORDER**” may be returned if they cannot be identified as a **VISA** purchase.

If you prefer to pick up the order, the cardholder may designate someone else to do so. However, if the person picking up the order is not the cardholder, he/she should only sign the shipping or receiving papers and should **not** sign the charge slip.

When receiving the goods, whether via direct delivery or in person, always retain all boxes, containers, special packaging materials, etc., until you are certain that the order is correct. The Cardholder is responsible for verifying quantity and condition of the goods upon arrival. Refer to Section 4.5 for instructions about returning an item.

4.4. PURCHASE OF SENSITIVE EQUIPMENT/ASSET MANAGEMENT

When purchasing any sensitive equipment, (i.e. computer equipment, audio-visual equipment, artwork, etc.) the cardholder or their proxy must complete an [Inventory Addition Form](#) and fax it to Plant Accounting also called Inventory Control) at x51916.

4.5 RETURNS, DAMAGED GOODS, CREDITS

If goods purchased with the purchasing card must be returned, the cardholder should work directly with the vendor. In addition, if vendors have charged Maryland state sales tax, the cardholder must pursue with the vendor, a credit of the inappropriately charged taxes. Here are some tips:

- .1 Always retain boxes, containers, special packaging, etc. until you are certain you are going to keep the goods. Some items, such as software or fragile pieces, cannot be returned without the original packaging materials.
- .2 Read all enclosed instructions carefully. Often a phone number and other instructions are included on the packing slip and/or receipt.
- .3 Many suppliers require you to obtain a Return Authorization Number before they will accept a return. If you neglect to get this number when it is required, the package may be refused and/or no credit issued to your account.
- .4 In some cases there may be a restocking fee (usually a percentage of the purchase price). If the supplier is completely responsible for the error or problem you should not have to pay this, or any other fee. However, if they are not fully responsible or the order was special order, you may have to pay it. You may use the Purchasing Card to pay this fee as long as it does not exceed any of the limits.
- .5 Record the credit on your transaction log.
- .6 Request documentation from the vendor supporting the credit (e.g., credit slip).
- .7 Verify the vendor processes the credit by reviewing your subsequent **VISA** statement(s).
- .8 If the vendor does not authorize the return or if the credit is not processed, refer to Section 6, Disputed Transactions, for instructions on resolving the problem.
- .9 If you were charged Maryland state sales tax on a purchase that should have been tax-exempt it is the cardholder's responsibility to pursue a credit of the tax from the vendor. Cardholders should make a reasonable attempt to obtain the credit, considering the dollar amount involved. If the purchase was made in person and the cardholder signed the charge slip with the taxes included in the total, US Bank will not pursue a credit through the disputed transaction process. Their position is the cardholder is responsible for verifying the charges represented on the charge slip before signing it. Cardholders must retain documentation of any efforts made to obtain tax credits (e.g., a note indicating date, contact person, resolution).

5. RECONCILIATION INSTRUCTIONS

All cardholders are required to complete monthly reconciliations between the transaction log and supporting documentation, the **VISA** statement and the transaction log, and the P-card Report and the **VISA** statement. All supervisors are required to review and approve the reconciliations and to document the review by signing and dating the monthly transaction logs and the **VISA** statement. The cardholder reconciliations and supervisory review must be completed within 30 days after the end of the billing cycle. In some departments, a business services section may reconcile the P-card report with the **VISA** statements.

- **Failure to complete the reconciliations detailed in sections 5.1 through 5.3 in a timely manner or failure to complete the supervisory review processes detailed in section 5.4 may result in disciplinary action, including but not limited to, revocation of your card and/or termination of employment.**

5.1 RECONCILING TRANSACTION LOG AND SUPPORTING DOCUMENTATION

Cardholders must ensure they have supporting documentation, as described in section 4.1.2, for each entry on the transaction log. If any of the required documentation is missing, cardholders must contact the applicable vendor to request a copy via fax or mail **before the monthly reconciliation can be considered complete.**

If after a reasonable attempt to obtain documentation the cardholder still does not have the appropriate supporting documentation, cardholder should include with the transaction log either a [Missing Receipt Form](#) located on Procurement's website <http://procurement.umbc.edu/> under "All Forms", or a memorandum documenting his/her attempts to comply with the documentation requirements.

5.2 RECONCILING VISA STATEMENT AND TRANSACTION LOG

Cardholders must reconcile their monthly VISA statement with their transaction log as follows:

- .1 Compare the **VISA** statement to the transaction log and **identify those transactions on both the log and the statement.** Ensure there is appropriate documentation to support both purchase and receipt of the item. Enter the statement date in the Reconciled to Statement column of the log. File the supporting documentation with the statement and log.
- .2 Compare the **VISA** statement to the transaction log and **identify those transactions on the statement but not on the log.** Review logs from prior months to ensure the transaction was recorded. Ensure there is appropriate documentation to support both purchase and receipt of the item. Enter the statement date in the Reconciled to Statement column of the log on which the transaction was recorded and which includes the supporting documentation. If the transaction had never been recorded and you believe it was charged to your account in error, follow directions for Dispute of Statement Item (Section 6.1).
- .3 Compare the **VISA** statement to the transaction log and **identify those transactions on the log but not on the statement.** Those transactions will be reconciling items and should appear on a future statement(s). Leave the Reconciled to Statement column blank on the log until the transaction appears. Then see second bullet above.

As a suggestion, to facilitate your monthly reconciliation, when transactions do not clear in the same month they were recorded on the log, photocopy the log and clip it to the log for next month. If the transactions clear next month, record in the prior month's log "Reconciled to Statement" column and the month ending date of the **VISA** statement that includes the charge.

5.3 RECONCILING PS P-CARD REPORT AND VISA STATEMENT

Cardholders or departmental business services sections must reconcile the monthly **VISA** statement with the total charges posted on the PS P-card Report for the applicable chartfield string(s) via PS P-card Report. This reconciliation will verify that P-card allocations were charged against appropriate chartfield strings. PeopleSoft must be used to access PS P-card Reports, which are required to complete this reconciliation. See Section 4.1.4 for instructions on how to access PS P-card Reports. Total charges made to the VISA card for the month should agree to the PS P-card Report for the specified (s).

When you use PeopleSoft P-card for allocating/reallocating charges throughout the month, the charges will appear on the P-card Report under the chartfield string/account to which you have designated them.

PS P-card Reports showing the charges for the month must be printed and maintained with the log. If no charges are posted for the month, print the P-card report result "No Matching Value Found" and maintain it with the corresponding no activity log. See Section 4.1.4 for instructions on how to access P-card reports.

5.4 SUPERVISORY REVIEW OF CARDHOLDER LOG AND DOCUMENTATION

Supervisors must review their cardholder's transaction log and documentation every month. The supervisor is responsible for ensuring:

- .1 The cardholder completed a valid reconciliation
- .2 Purchases were within guidelines established for the purchasing card program
- .3 All charges were reasonable and appropriate for their department.
- .4 Appropriate supporting documentation is included for every purchase as stated in section 4.1.2
- .5 The amount charged to the departmental chartfield string per P-card report agrees to the reconciled **VISA** statement
- .6 When necessary, Journal Entries (JE's) were properly prepared and submitted to accounting
- .7 No purchasing card charges appear on P-card Report for months the cardholder claimed to have no activity and received no **VISA** statement.

When the supervisor has completed the above review procedures and is satisfied with any follow-up actions taken by the cardholder, the supervisor and cardholder must sign and date the log and the **VISA** statement to document the review and return all documentation to the cardholder.

By signing this log and the **VISA** statement, the cardholder and supervisor certify that the purchases shown match the corresponding **VISA** statement and comply with the current UMBC and Maryland State purchasing card regulations, policies and procedures are supported with appropriate documentation, and either agree with the corresponding **VISA** statement or are identified as a reconciling item. See Section 6 for information on handling incorrect (disputed) items.

Note: Supervisors are required to sign and date each log even though there may be some outstanding monthly charges. Remember supervisory review is the first line of defense against P-card fraud. Please take your P-card supervisory responsibilities seriously and review all documentation.

5.5 SUPERVISORY MONTHLY P-CARD GAD CERTIFICATION

The General Accounting Division ("GAD"), which is responsible for issuance and administration of the statewide Corporate Purchasing Card Program, requires that all state agencies provide additional oversight to ensure that the policies and procedures documented in the Procurement Card Manual are followed. P-card supervisors are required to notify the PCPA either by written memorandum or e-mail if **any** of the following conditions apply:

1. All P-card transactions made during the monthly reporting period that **do not** comply with State regulations.
2. All transactions that have **not** been approved by supervisory personnel.
3. All transactions that have **not** been reconciled to the cardholder's statements.

This information must be forwarded to the PCPA by the 25th of the month following cycle closing in order For UMBC to comply with GAD's requirement to notify the State of any UMBC card policy and/or procedure exceptions. On or about the 16th of each month the PCPA will send all P-card supervisors an e-mail reminding them of the notification process if the conditions above apply. Unless the PCPA receives written notification from the P-

card supervisor, the PCPA will assume that as the supervisor, he/she has reviewed all the charges and reconciliation for the month and has signed the P-card log certifying that all charges are within the Policies and Procedures of the P-card program.

5.6 SUPERVISORY QUARTERLY P-CARD CERTIFICATION

To help ensure timely and adequate P-card supervisory review as well as to minimize the possibility of legislative audit report items, P-card supervisors are required to submit a quarterly certification form to their Dean or Vice President. This form "[Quarterly Supervision From Supervisor](#)" is available on Procurement's website.

The quarterly certification schedule is as follows:

January 1, 201__ to March 31, 201__	Submit to Dean/VP on or about April 22.)
April 1, 201__ to June 30, 201__	(Submit to Dean/VP on or about July 22)
July 1, 201__ to September 30, 201__	(Submit to Dean/VP on or about October 22)
October 1, 201__ to December 31, 201__	(Submit to Dean/VP on or about January 22)

NOTE P-card certification forms are due on or about the 22nd so that the Dean/Vice President can in turn submit their quarterly certification to Procurement by May 1, August 1, November 1 and February

1. If a P-card supervisor does not provide a certification to their Dean/Vice President by the required due date, then a temporary suspension will be placed on those cards for which they supervise until a certification is submitted.

5.7 DEAN/VICE PRESIDENT QUARTERLY P-CARD CERTIFICATION

Each Dean/Vice President must confirm receipt of all supervisor certifications by sending the Dean/Vice Presidents' quarterly certification form to the PCPA by the following quarterly due dates: May 1, August 1, November 1, and February 1. If a P-card supervisor does not provide a certification to their Dean/Vice President by the required due date, then a temporary suspension will be placed on those cards for which they supervise until a certification is submitted. The "[Quarterly Certification From Dean/Vice President](#)" form can be found on Procurement's website.

5.8 PEOPLESOFT P-CARD

PeopleSoft P-Card is an on-line allocation/ reallocation system. It provides on-line access to transactions as they are posted by **VISA** (normally 3 - 4 days after purchase). Departments are required to utilize PeopleSoft P-Card to complete the required allocations/reallocations prior to the established cut-off date each month (20th of the month following the closing of the billing cycle). All Visa charges **must** at a minimum be reviewed and approved in the PS P-card system even though they may not be reallocated to another chartfield string. Charges that are not approved will remain in the "staged" status. If the transactions remain "staged" beyond the 20th of the following month they will be moved to the General Ledger using the default chartstring. Therefore, cardholders or their proxy are required to attend the following PS training sessions:

- Introduction to PeopleSoft / PeopleSoft Fundamentals (Pre-requisite)
- P-card Reallocation

Registration for these classes can be found at: <http://my.umbc.edu/groups/training/events>

In addition, as part of the allocation/reallocation process, departments are required to review the PeopleSoft account number attached to each expense. All charges automatically default to the account number "7090200 – Supplies". Purchases of computer and audio-visual equipment are considered sensitive equipment and

must be reallocated to the proper account number. All cellular telephone equipment /services *must* be reallocated to designated account number “7030600”. In addition, charges to be paid from grant funds must be reallocated to the appropriate account numbers.

General Accounting and Procurement will monitor the PS P-card system to ensure that all charges have been approved. Cardholders who have not approved their charges by the 20th of the following month will no longer see them as staged on the PS Bank Statement as these charges will have been moved over to the General Ledger using the default chartstring.

Note: You may reallocate/approve/save on a daily or weekly basis if you know the charge is valid.

THE USE OF PEOPLESOFT P-CARD DOES NOT ELIMINATE THE REQUIREMENTS FOR RECORD KEEPING, RECONCILIATION AND SUPERVISORY REVIEW AS OUTLINED IN THIS GUIDE.

5.8.1 HOW TO SIGN UP FOR PEOPLESOFT P-CARD

Cardholders must complete and submit the following:

1. **[SPECIALIZED ACCESS REQUEST FORM](#)** – In the Purchasing section of this form you must note what type of P-card access the cardholder is to have, if any. The authority to allocate/reallocate charges can be given to the cardholder or another department representative (e.g., business services section). “View Only” privileges may also be granted. Submit this form directly to PS-Support, 4th Floor, Administration Bldg., for processing. The form is located on the Procurement website under “PeopleSoft and Purchasing”.
2. **[PURCHASING CARD PROXY AUTHORIZATION FORM](#)** is to be submitted to Procurement along with the P-card application for the request for a P-card. A chart string must be associated with each purchasing card. The authority to allocate/reallocate charges can be given to the cardholder or another department representative (e.g., business services section). “View Only” privileges may also be granted. Persons listed on the P-card Proxy Authorization form as “allocator/reallocator” or “view only” must attend a training session. Training sign-up may be found at <http://my.umbc.edu/groups/training/events> Anyone who has not been trained will not be authorized to use PeopleSoft P-card. The P-card Proxy Authorization Form is on Procurement’s website.

Completing and submitting these forms will ensure access into PeopleSoft P-card. Remember to keep copies of all forms submitted.

5.8.2. HOW TO USE PEOPLESOFT P-CARD

To access PeopleSoft P-card click on the following link: www.umbc.edu/peoplesoft

This website has a link “Knowledgebase” to the PS P-card Allocation/Reallocation System End-User Training Manual. Knowledgebase provides instructions, pertinent screenshots and examples to guide you through the PS P-card system.

To access Knowledgebase use the following navigation:

Knowledgebase > Training Opportunities > P-cards Reallocation, (#8 on the list) > Using the PeopleSoft Pcard System (PDF)

5.9 RETENTION OF STATEMENTS & RECEIPTS

Campus Departments/Units are instructed to maintain financial records until they have been subject to Legislative Audit; therefore, as a general rule, Departments/Units can now elect to dispose of those records dated March 18, 2015 or prior.*

For questions regarding record retention, please contact [David Sohns](#) in MAS. Questions regarding the archiving of records can be directed to [Lindsey Loeper](#), UMBC Archivist.

***Keeping in mind other federal or state regulations (e.g. HIPPA or FERPA) that would dictate otherwise. If the records are grant/contract related, the grant/contract documents dictate the record retention requirements ([See Electronic Code of Federal Regulation-200.333 Retention Requirement for Records](#)).**

“Records” includes paper, electronic records, and records, reports or data in other media. When disposing of records, please be aware of confidentiality of personal information in the records. Shred paper documents containing personal, proprietary or confidential information.

Deletion of an electronic record may not eliminate all remnants of the record. Electronic data must be securely removed from any disk, tape, USB drive, hard drive, photocopier, facsimile machine, or other device with electronic storage before the device is transferred or discarded. Questions regarding the disposing of electronic records can be directed to [Mark Cather](#), Chief Information Security Officer, in DoIT.

For reconciliation and audit purposes, departments must retain on a monthly basis the following items:

- Transaction Log
- Receipts/Packing slips/etc.
- VISA Statement**
- Evidence of allocation/reallocation (i.e. PS P-card Report and/or Retriever)
- Inventory Addition Form (if applicable)
- US Bank Cardholder Dispute Form (if applicable).
- Copy of Missing Receipt Form (if applicable)

The above forms are located on Procurement's website under "[Forms](#)".

5.10 MANAGEMENT ADVISORY SERVICES REVIEWS OF PURCHASING CARD TRANSACTIONS

Periodic reviews of cardholder's records (i.e., Cardholder Transaction Log, receipts, and reconciled statements) will be performed by Management Advisory Services. Additional reviews and/or audits may be conducted by any or all of the entities that currently perform such functions on behalf of UMBC, USM, State of Maryland, and the Federal Government.

The purpose of these reviews and/or audits is to ensure compliance with all of the guidelines, policies, and procedures governing this program. These guidelines are derived from State of Maryland, UMBC, and US Bank requirements.

A pattern of non-compliance with the policies and procedures of the program will result in revocation of the card.

6 DISPUTED TRANSACTIONS

Disputed transactions fall into two broad categories - those resulting from a supplier's refusal to take back a defective or misshipped item and those related to discrepancies between the cardholder's records and the monthly **VISA** statement. All disputes should be described in the Purchasing Cardholder [Dispute Form](#) from US Bank on Procurement's website.

6.1 REPORTING A DISPUTE

If there is a dispute with a supplier (such as defective items or you are claiming that an item was not ordered and the supplier is claiming that it was) or a dispute concerning an item that appears on the monthly **VISA** statement, it must be reported to US Bank using the US Bank Cardholder Dispute Form within **60 days** of the disputed statement's closing date. The [Dispute Form](#) can be found on Procurement's website under "[Forms](#)". Cardholders must complete the form, sign it, keep a copy for their records and fax it with supporting documentation to the PCPA in Procurement at x 5-1009. Where applicable, describe the problem and the efforts you have made in attempting to resolve it. The PCPA will review the form and submit it to US Bank. The bank will then contact the cardholder.

Failure to submit a Purchasing Cardholder Dispute Form within 60 days of the disputed statement's closing date may result in cardholders losing chargeback rights.

6.2 RESOLUTION

US Bank will investigate the disputed item(s). Cardholders may be contacted by the bank during their investigation for further information. When the investigation is complete, the cardholder will be notified of the resolution. It is the cardholder's responsibility to ensure that the dispute is resolved. If you are not satisfied with this resolution, please contact the PCPA immediately. Unresolved disputed items will remain on your **VISA** charges.

7. WHEN YOU CAN'T USE **VISA**

The University encourages the use of the **VISA** purchasing card whenever appropriate. However, once a cardholder has verified with a vendor that **VISA** would not be accepted for payment, the cardholder should:

- .1 Determine if the vendor will accept a University purchase order and submit an invoice referencing that order number to Accounts Payable for payment. If the vendor will invoice Accounts Payable, then the cardholder should verify order information such as price, availability of item, date of delivery and cost of shipping. This information should be submitted as an online requisition for supplies and materials. The requisition should also include the phrase: "Vendor would not accept **VISA**".
- .2 If the vendor will not accept **VISA** or a University purchase order, then cardholders must submit a "Payment Request" Form with an original order form or proforma invoice to Accounting. To facilitate prepayment, affix goods/services stamp to the order form/proforma invoice and sign before sending to Accounting for processing. The "Payment Request" Form should also include the phrase, "Vendor would not accept **VISA** – Vendor requires prepayment."