Montana State University-Billings is offering to the Campus an exciting, innovative program that simplifies the way in which you may purchase goods. The Banner Purchasing Card program is a fast, flexible alternative for processing low dollar value purchases from vendors that accept Visa Credit Cards.

The Banner Purchasing Card program is designed to delegate the authority and capability to purchase low value items directly to the person to whom it most matters-YOU, the user. The Banner Purchasing Card will enable you to purchase non-restricted commodities directly from the vendors without the issuance of a departmental purchase order (DPO).

With the completion of the Cardholder Application, a banner purchasing card will be issued in your name with the MSU Logo by our financial institution, US Bank. You will need to supply a default index for your charges. This card is for University business purposes only and may not be used for any personal transactions.

The cardholder is responsible and agrees to be held accountable to MSU-Billings for all charges made to the credit card. Should a cardholder terminate employment with MSU-Billings or transfer between departments, the user department has the specific obligation to reclaim the credit card and return it to MSU-Billings Business Services/Purchasing prior to the employee’s termination date.

Remember, as a State Agency, we are bound by certain State and Federal guidelines and laws. To ensure compliance with these requirements, follow the guidelines outlined in the Business Procedures Guide, www.msubillings.edu/boffice/. Adherence to the guidelines will ensure compliance. Questions concerning allow ability of a particular purchase may be directed to the Business Services/Purchasing Office.

OBTAINING A BANNER PURCHASING CARD

To obtain a banner purchasing card, you must request a “Montana State University Purchasing Card Form” from the Business Services/Purchasing Office website. Complete the form, have your department head & accounting technicians sign it and return it to the Campus Program Coordinator in the Business Services/Purchasing Office.

The Purchasing Department will forward your application form to the Program Coordinator and they will forward the form to US Bank for processing. US Bank will send the purchasing card to the Campus Program Coordinator. The process takes about four (4) weeks. When your card is received the Campus Program Coordinator will call you to schedule a time to meet with you and provide you with a brief orientation on how to use the card and obtain your signature on the Purchasing Card Agreement Form.
It is important that you understand that you are personally responsible and accountable for this Banner Purchasing Card. Misuse could result in loss of the card privileges or even termination of employment.

The Banner Purchasing Card Campus Program Coordinators at MSU-Billings are:
   Business Services Business Services/Purchasing
   McMullen B-12 McMullen B-4
   E-mail: bshafer@msubillings.edu E-mail: jill.brown5@msubillings.edu

Record keeping is the responsibility of each department’s accounting person. The departmental accountant is responsible for posting charges to the correct indexes/accounts and reconciling the reports monthly.

GUIDELINES FOR PURCHASING CARD USE

1. Each cardholder is responsible and accountable for their own Banner Purchasing Card. The maximum single purchase limit is $5,000.00, your department head may set a lower limit.

The Purchasing Card may not be used for the following purchases:
- Travel: Meals (This is part of the travel per diem. You get reimbursed at the instate/out of state rates after your return) You may use your purchasing card for conference fees, airline tickets, motel accommodations, car rentals
- Tips, gratuities, porter services while traveling
- Trip Insurance and/or Seat Upgrades
- Entertainment
- Alcohol or any substance, material or service which violates policy, law or regulations pertaining to MSU-Billings.
- Consulting and/or personal services
- Personal expenses (briefcase, coffee, aspirin, Kleenex, dry cleaning, etc.) Even with reimbursement.
- Cash Advances
- Plants, flowers, silk plants for office (Must take up a collection from your office staff to pay for these).
- Prescription drugs/controlled substances
- Telephones, cell phones, and related equipment
- Gasoline (If using state or rental vehicle, you may use your credit card, but, it is preferred that you check out a gas card thru Security)
- Payments to other MSU Departments (Bookstore/Sodexo)
- Payments for Timeshares (i.e. Lodging)
- Capital equipment or equipment with trade in.
- No computer equipment, software, or related items (You may use the purchasing card for computer supplies (discs, labels, peripherals and etc.)
- No State of Montana Term Contract items (See Business Services web page for list of items)
- Any purchase that is prohibited by current MSU-Billings purchasing policies and procedures, www.msubillings.edu/boffice/
Misuse of the banner purchasing card may result in disciplinary action.

2. Monthly spending limits are set and approved by your department head and MSU-Billings Administration.

3. Ensure that the Banner Purchasing card is used only by the approved Cardholder. Use by anyone other than the Cardholder is prohibited. The card is **NOT** transferable between cardholders.

4. Purchasing card transactions **should not be split** to divide a larger purchase which is over the cardholder’s single purchase limit.

5. The cardholder shall retain a copy of the charge slip, sales invoice with an itemized list of goods purchased, and any other information related to the purchase.

6. When making an Internet purchase, please add your department name/ building location/contact person/ phone number and make a copy of the transaction for your records. Also, ask if they would include a paid receipt in the box. This information will help in the delivery process of your goods to the department.

7. It is the responsibility of the cardholder to make sure all charges made are accurate and accounted for. If there is a charge that does not belong to you, please notify the purchasing office and your accounting tech immediately. If we cannot solve the problem with the vendor, then we have to fill out a report “**Cardholder Statement of Disputed Items.**” US Bank will investigate the charges.

8. The Banner Purchasing Card must be signed by the named cardholder.

9. The cardholder is responsible for reporting the loss/theft of the card immediately to US Bank, the MSU-Billings Purchasing Card Program Coordinator and the department accountant.

**BILLING, PAYMENT, ACCOUNT DISTRIBUTION AND RECORD KEEPING**

The default index number supplied by you on your application determines where card expenses are initially charged. The Program Coordinator will transmit the cardholder activity on-line on a regular basis to the department’s accountant. The system creates a transaction to change the default account for the purchase. The department accountant and the cardholder share joint responsibility for categorizing charges to the correct indexes and account codes on-line.

Each month US Bank will cutoff transactions that have posted through the 21st of that month and bill us for that activity. The Cardholder is responsible for furnishing all receipts, invoices and related documentation to the department accountant for these transactions. The department accountant must review the charges on-line, and is responsible for approving the index and account code for each transaction. The department accountant will print the report on the 22nd or 23rd of each month, attach all back-up documentation and keep all together. We recommend checking and updating your transactions on a weekly basis.

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The Business Office makes one payment to US Bank for all of these various charges. Accounting will post the entries automatically after the 25th of the month to your index.

The generic account code 62886 is only a temporary account to store and identify expenditures on the purchasing card until they have been analyzed by the department accountant. This account code needs to be corrected on-line to the proper account code. **In no instance should a charge remain in 62886.**

**Order and how to assemble documents for the month:**

1. Printed Banner Report (1st)
2. CC Statement (2nd)
3. All Corresponding receipts to each CC statement attached to the back of that statement
4. Tape small CC receipts to a piece of recycled or blank page so it doesn’t get lost.
5. Clip all together and Fund Controller or Director must review each month’s charges and initial the top report. File.

**CC statements/reports must be kept for 10 years**

**TRAVEL AND TRAVEL ASSISTANCE**

The State of Montana has mandated all airline tickets for its employees be purchased on the Purchasing Card unless it can be documented that another payment method is in the state’s best interest. Generally, you must use the Purchasing Card for airline tickets you purchase.

The following are some problems you may encounter as a traveler:

**Return of Airline Tickets**—If applicable return the unused ticket to your travel agency for proper handling.

**Lost ticket Application**—The cardholder must immediately notify your travel agency. The travel agency will file a lost ticket application. A photocopy of the lost ticket application needs to be forwarded to US Bank Customer Service. If the lost ticket is not used within 6 to 8 weeks after receipt of the lost ticket application, the airline will issue a credit to the US Bank account to which the original purchase was charged. The airline will not issue a credit if there is evidence the lost ticket was used. Airlines generally charge a lost ticket fee.

**Hotel and Lodging**—All hotel and lodging can be guaranteed by your US Bank Purchasing Card. When canceling a hotel reservation, please be sure to record the cancellation number to avoid no-show charges being billed to your card.

As a US Bank cardholder, you have full access to the Visa Assistance Center. The Center offers worldwide support and assistance, as well as medical, travel, and emergency referral services to cardholders 100 or more miles away from home. The Center is staffed 24/7 and can be called toll free (800) 847-2911 or by international collect call 1-(410) 581-9994.

**INSURANCE COVERAGE**

Primary auto rental insurance, worldwide automatic travel accident insurance and excess lost or damaged luggage coverage are available to cardholders. Common Carrier Travel Accident insurance coverage up to $500,000 is provided. Common Carrier Travel Accident Insurance is primary coverage, protecting against losses caused by (a)
common carrier accident, or (b) an accident incurred on the way to or from the terminal in a common carrier (i.e. taxi, bus, or airport limousine), provided the air ticket was charged on the MSU Purchasing VISA card prior to departure to the terminal. The Travel Accident Insurance applies to the Cardholder, fellow employees and authorized users of the account while traveling worldwide for business purposes, providing the entire travel fare(s) was purchased with the MSU Purchasing VISA card.

**Auto Rental Insurance**

Full value primary Auto Rental Insurance features worldwide coverage for collision, theft, vandalism, appraisal fees, and loss of use when the rental is paid with the MSU Purchasing Card. Auto rental insurance applies to US Citizens and foreign nationals traveling in the United States as well as US citizens traveling overseas. Foreign nationals traveling overseas are not eligible for this coverage. This coverage is only valid when the cardholder is the primary driver.

**Secondary Baggage Insurance**

MSU Cardholders are eligible for up to a total of $1,250 of secondary baggage coverage when the common carrier ticket is purchased with the MSU Purchasing card. The individual receives reimbursement for the cost of the replacement of luggage and its contents up to the lesser of (a) the amount paid to the traveler by the common carrier, or (b) $1,250 provided the luggage was checked with the common carrier and lost due to the theft or misdirection by the carrier. Reimbursement is made only if the common carrier makes a monetary reimbursement, not for other consideration, such as travel coupons.

**RECEIPT OF MATERIALS AND SERVICES**

It is the cardholders responsibility for ensuring receipt of materials and services and to follow up with vendors to resolve any delivery problems, discrepancies and/or damaged goods.

If you order materials by phone, ask the vendor to include a sales receipt/invoice in the package. You will need this for your documentation. You need to also ask the vendor to note on the outside packaging label your name, campus address and phone number.

The department is responsible for coordinating returns directly with the vendor, and securing the appropriate credit. Retain copies of all the return documentation in case a question arises later.

**DISPUTING A TRANSACTION**

You may dispute any charge that appears on your monthly statement. If there is a charge that is not recognized, or it appears to be incorrect, it is your responsibility to first contact the vendor and try to resolve the dispute. If an agreement cannot be reached you should contact US Bank at their toll-free customer service center. The staff there is experienced in dealing with exceptions and should be able to help. Nearly all exceptions can be managed using the following steps:

- **Credits**
  The supplier or merchant should issue a credit for any item they have agreed to accept for return. This credit will appear on a subsequent statement.

- **Disputed Items**
If you have a dispute and we cannot reach resolution with the merchant, we need to complete the form “CARDHOLDER STATEMENT OF DISPUTED ITEMS” within 30 days and we will fax it to US Bank to the number shown on the form 1-800-344-5696. US Bank will now intercede with the merchant or supplier on your behalf. Send a copy of the form to your department accounting tech and to the MSU-Billings Business/Purchasing Office. Please remember that US Bank is your partner in this venture and is willing to assist in any dispute resolution.

Until the dispute is settled, your index will be charged for this dollar amount. Once the dispute is settled, US Bank will credit your credit card for that amount.

REPORTING A LOST OR STOLEN PURCHASING CARD

Notify US Bank immediately if your purchasing card is lost or stolen by calling 1-800-344-5696. Also notify your department accountant and the Banner Purchasing Card Program Coordinators. Upon your telephone call, US Bank will immediately suspend your purchasing card and issue a new card. The new card will be sent to the Banner Purchasing Card Program Coordinator. **NOTE: It is imperative that you contact US Bank immediately for suspension of your card because you are personally responsible for all charges made on the card until it has been canceled.**

CARD TERMINATION

When a cardholder terminates employment with the University, the department has the specific obligation to reclaim the banner purchasing card and return it to the Banner Purchasing Card Program Coordinator prior to the employee termination.

The card may be terminated for failure to provide receipts for any specific purchase within the allotted time frame.

Non-adherence to these procedures can result in revocation of individual cardholder privileges and may result in revocation of all division or departmental purchasing cards.

APPENDICES

Key Contacts
Fraud Detection
Purchasing Card Agreement
CC Memo 9-28-12
MONTANA STATE UNIVERSITY-BILLINGS  
Banner Purchasing Card Key Contacts

The following resources are available to help you with use of the Purchasing card, answer any questions you may have, or help solve any problems that may arise:

1) To report your Purchasing card lost or stolen, please call (24 hours a day):

   US Bank Financial  
   Lost/Stolen Card Service:  
   1-800-344-5696  
   1-800-VISA-911

2) For any other Purchasing Card customer service needs, please call (8 AM – 6 PM Mountain Standard Time):

   US Bank Financial  
   Purchasing Card customer Service  
   1-800-344-5696

   Visa Travel Assistance Center  
   1-800-847-2911  
   International Collect Call  
   1-410-581-9994

3) To request specific assistance with use of your Purchasing card, or to apply for a Purchasing Card, please call the Purchasing Card Program Administrator at:

   Business Services/Purchasing  
   1-406-657-2151

4) For questions about the Purchasing Card procedures or policy, please call the Purchasing Card Program Administrator Barb Shafer:

   Business Services/Purchasing  
   1-406-657-2151
Fraud Detection

When Fraud is Detected on a MSU Purchasing Card

1. Cardholder needs to contact US Bank Fraud 1-800-523-9078

   There is a 2 day delay from the time a transaction is made, to the time it is seen in Banner, there may be additional charges on the card.

   Contact Barb Shafer either call or e-mail the name of cardholder. I am keeping a list. bshafer@msubillings.edu or 657-2151

2. After the credit card charges have been verified, US Bank will cancel the current credit card, issue a new credit card, with a new card number. We should receive the new card within 3 working days.
   
   A. The cardholder will need to know answers to the security questions.
      
      1. Last 4 digits of GID#
      2. Phone number used on the application
      3. Per purchase spending limit
      4. Address the US Bank statement comes to

3. Usually, if the fraud charge has made it through to Banner (and not caught by US Bank), US Bank will send paperwork to verify. This paperwork needs to be checked, signed and returned to US Bank as soon as possible. If not US Bank will recharge the new card.

4. Until we get closer to fiscal year end, I ask that the fraud charges stay in the 62886 Account Code. The credit US Bank will issue will then go to the 62886 and offset the fraud charge. This should be done on the new credit card.

You will need to change the description in Banner to say "FRAUD" or write "FRAUD" on the monthly report beside that transaction. When the credit show, please write or change the description to "FRAUD CREDIT".
Montana State University

Cardholder Agreement

The MSU purchasing card is essentially a standard credit card in which the *credit liability rests with the university* instead of the *individual cardholder*. The credit card empowers the cardholder to purchase goods, services and/or travel on behalf of the University.

I agree to the following regarding my use of the MSU Purchasing Card.

I understand that by signing this agreement it is my responsibility to adhere to policies and procedures made by Montana State University. Including, but not limited to the following:

1. I understand by using the MSU Purchasing Card and making financial commitments on behalf of the University, I will strive to obtain the best value for the University.

2. I will submit a detailed original receipt to my departmental accountant immediately after a purchase, ensuring receipt of purchased goods.

3. I understand that under no circumstances will I use the MSU Purchasing Card for personal purchases, either for myself or for others.

4. I understand that should I willfully or negligently violate the terms of this Agreement and use the MSU Purchasing Card for personal use or gain that I will reimburse the University for All Incurred Charges and Any Fees related to the collection of those charges. Under no circumstances are reimbursements to be made to US Bank.

5. In reading this agreement, I understand the procedures covered in the Agreement and agree to abide by them. I understand that my failure to adhere to these procedures constitutes misuse of company property and may result in cancellation of the MSU Purchasing Card and/or possible criminal charges.

6. I have been given a copy of the Purchasing Quick Reference sheet and I understand the basic requirements for using the MSU Purchasing Card system.

I acknowledge receipt of the MSU Purchasing Card.

________________________________________________________________________
MSU Purchasing Card Number  Expiration Date

________________________________________________________________________
Cardholder Name (Print)  Cardholder Signature  Date

________________________________________________________________________
Cardholder Employee ID Number (GID)  Department

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Updated 5-8-14
**WHAT DOCUMENTATION is required for PCard transactions?**

1. **Original itemized invoices/receipts** are required to be submitted to your department's accountant as soon as possible after purchase of an item.

2. **Only ONE of the following choices is necessary:**
   a. The actual itemized receipt. NOT the charge receipt.
   b. Acceptable alternatives:
      i. A vendor invoice
      ii. A screen print of an Internet order confirmation
      iii. A subscription order form

****All documentation must contain the date, vendor, item(s) descriptions, total price and purpose

**What about food Items and Business Meals?**

1. Food item purchases for individuals are **not** allowed with the MSU P-Card. Travel Advances are available for extended trips for reimbursements of meal per diem and can be requested on the Travel Authorization form.

2. Food Purchases on the campus credit card are only allowed for criteria that are met on the Hospitality Form. Exceptions are Team Travel. All purchases over $30 are required to have the Hospitality form attached to your receipt. All receipts must be itemized not a summary.

3. Alcohol is **not** allowed with any Credit Card purchase.

4. Candidate meals are allowed for only **ONE** MSU Billings Employee and the Candidate. Alcohol is not allowed. If more than one employee attends or alcohol is serviced a foundation account must be used not the state credit card.

**What documentation is required for card transactions?**

**In case of lost or missing receipt?**

1. Contact the merchant for a possible duplicate receipt.

2. You must try all possible avenues to get a receipt before using the Missing Receipt form.

3. If all avenues are exhausted download & fill out Missing Receipt form.

4. Get an authorized signature then keep it on file with the month's purchasing card records.

**Additional Insurance with Vehicle Rentals?**

1. Employees are required to rent vehicles with a University Visa Card, as this initiates $100,000 property coverage for the vehicle they are renting in addition to the University Insurance coverage.
   a. If an employee does not have a University Credit Card they can contact Purchasing to have it rented for them.

Please remember to contact the Purchasing Office for any questions or Concerns.

Barb Shafer
406-657-2151
bshafer@msubillings.edu