

Policy Number: 202.0

Policy: Campus Credit Card

Effective Date: 3/2013

Revision Date: 3/2013

Approved by: Business Services Director

PROCEDURE:

I. Purpose:

- A. 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.
- B. 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).
- C. With the completion of the Cardholder Application, a banner purchasing card will be issued in your name with the MSUB Logo by our financial institution, US Bank. You will need to expense all charges through Chrome River. This card is for University business purposes only and may not be used for any personal transactions.
- D. 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.
- E. 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.

II. Obtaining a Banner Purchasing Card

- A. To obtain a banner purchasing card, you must request a "[Montana State University Purchasing Card Form](#)" from the Business Services/Purchasing Office. Once the form has been signed and received in the Business Office the requested card holder will be required to read and sign the PCard Manual prior to the card being ordered.
- B. 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.

- C. The Banner Purchasing Card Campus Program Coordinators at MSU-Billings are:
- | | |
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| Barb Shafer | Jill Brown |
| Business Services | Business Services/Purchasing |
| McMullen Basement | McMullen Basement |
| E-mail: bshafer@msubillings.edu | E-mail: jill.brown5@msubillings.edu |
- D. The card holder is responsible for obtaining the detail receipts and processing an expense report in Chrome River at least monthly. Cardholders may delegate authority to complete reports to other staff.

III. Guidelines for Purchasing Card Use

- A. Each cardholder is responsible and accountable for their own Banner Purchasing Card. The maximum single purchase limit is defaulted to \$3,000; however, your department head may set a higher or lower limit.
- B. It is important that you understand that you are personally responsible and accountable for this Banner Purchasing Card. Misuse may result in loss of the card privileges or even termination of employment.
- C. The Purchasing Card may **not** be used for the following purchases:
1. 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
 2. Tips, gratuities, porter services
 3. Entertainment
 4. Alcohol or any substance, material or service which violates policy, law or regulations pertaining to MSU-Billings.
 5. Consulting and/or personal services
 6. Gift Cards for payment in lieu of services performed
 7. Personal expenses (briefcase, coffee, aspirin, Kleenex, dry cleaning, etc.)
 8. Cash Advances
 9. Plants, flowers, silk plants for office (Must take up a collection from your office staff to pay for these).
 10. Prescription drugs/controlled substances
 11. Telephones, cell phones, and related equipment
 12. 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)
 13. Payments to other MSU Departments
 14. Payments for Timeshares (i.e. Lodging)
 15. Capital equipment or equipment with trade in.
 16. No computer equipment, software, or related items (You may use the purchasing card for computer supplies (discs, labels, and etc.)
 17. No State of Montana Term Contract items (See Business Services web page for list of items)
 18. Any purchase that is prohibited by current MSU-Billings purchasing policies and procedures, www.msubillings.edu/boffice/
 19. Misuse of the banner purchasing card may result in disciplinary action.
- D. Monthly spending limits are set and approved by your department head and MSU Billings Administration.
- E. 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.

Policy Number: 202.0
Policy: Campus Credit Card

- F. Purchasing card transactions are not allowed to be split to divide a larger purchase which is over the cardholder's single purchase limit.
- G. 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.
- H. 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.
- I. 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.
- J. The Banner Purchasing Card must be signed by the named cardholder.
- K. 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.

IV. Billing, Payment, Account Distribution and Record Keeping

- A. The cardholder activity is downloaded on a daily basis into Chrome River where the card holder or delegate(s) can access it. The system creates a transaction to charge the default account for the purchase.
- B. The card holder or the delegate(s) has the responsibility for allocating charges to the correct indexes and account codes in Chrome River.
- C. The cardholder is responsible for supplying the original itemized receipts of the transactions. Advance completion of a Hospitality Approval Form is required for purchases of food for conferences and entertainment (the card cannot be used for food when per diem rates apply in a travel status).
- D. During the month, the Cardholder is responsible for furnishing all original receipts/invoices and related documentation to Chrome River or the delegate(s) for all purchasing card transactions as soon as possible.
- E. Card Holders may also download the Chrome River Snap App for collecting receipts. You will receive a monthly statement from US Bank showing your card charges for the month. This is an informational copy only. Do not pay from this statement, the University pays the statement monthly automatically. You should however, review the statement to be sure all the charges are correct. The statement will include charges from the 22nd of the previous month through the 21st of the current month.
- F. The card holder supervisor must review the charges in Chrome River, and is responsible for approving the index and account code to charge for each transaction. Typically, all charges must be appropriately coded by the 25th of each month (the feed date).

V. Travel and Travel assistance

- A. 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.

Policy Number: 202.0
Policy: Campus Credit Card

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- B. The following are some problems you may encounter as a traveler:
1. Return of Airline Tickets—If applicable return the unused ticket to your travel agency for proper handling.
 2. 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.
 3. 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.
- C. 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.

VI. Insurance Coverage

- A. 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:
1. a common carrier accident, or
 2. 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.
- B. 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.
- C. Auto Rental Insurance
1. 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.
- D. Secondary Baggage Insurance
1. 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

Policy Number: 202.0
Policy: Campus Credit Card

- b. \$1,250 provided the luggage was checked with the common carrier and lost due to the theft or misdirection by the carrier.
2. Reimbursement is made only if the common carrier makes a monetary reimbursement, not for other consideration, such as travel coupons.

VII. Receipt of Materials and Services

- A. 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.
- B. 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.
- C. 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.

VIII. Disputing a Transaction

- A. 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:
 1. Credits
 - a. 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.
 2. Disputed Items
 - a. 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.
 - b. 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.
 - c. 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.

IX. Reporting a Lost or Stolen Card

- A. 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.

X. CARD TERMINATION

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

XI. Banner Purchasing Card Key Contacts

- A. 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