

WILLIAM & MARY

SMALL PURCHASE CHARGE CARD PROCEDURES

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1.0 Purpose & Definitions

This policy contains the guidelines governing the William & Mary Small Purchase Charge Card (SPCC) program. It is the responsibility of all Cardholders and Authorized Approvers to read and understand the contents of this policy. For the purpose of this policy, an employee's direct supervisor may or may not be considered their Authorized Approver. The Authorized Approver role may be delegated to another employee by a supervisor as long as the delegate is not a direct report of the cardholder. Delegation should always move up the chain of command.

This policy covers all cardholders participating in this program to include employees working with the Virginia Institute of Marine Science (VIMS). Procurement Services is responsible for oversight of this policy and is the contact for any policy related questions.

2.0 Introduction

William & Mary, "W&M" participates in the SPCC Program administered by the Commonwealth of Virginia. Under this program, the University manages cards issued to employees and establishes operating procedures for the Bank of America (BOA) Visa SPCC.

The SPCC is designed to enable authorized individuals to make allowable business purchases of small dollar goods and services up to a maximum of \$5,000 per project. Any purchase that is above the maximum single transaction limit, and departmental delegated authority limit of \$5,000, must be directed to Procurement Services via eVA requisition. Regardless of dollar amount, it is expected that cardholders will exercise good stewardship of W&M's resources and make no excessive or unnecessary purchases.

Benefits of the SPCC program include:

- Enabling cardholders to quickly obtain needed goods and services.
- Reducing operating expenses associated with purchase orders and check processing.
- Preserving vendor relationships by providing payment in as little as three (3) days.
- Supporting compliance with the Virginia Prompt Pay Act.

William & Mary accepts the liability for all charges made with the SPCC that are consistent with University policies and procedures governing purchases and means of payment. This policy shall be followed for all SPCC purchases, **regardless of funding source**. Purchases made through Equipment Trust Funds (ETF) are not to be processed on the SPCC. All ETF purchases are to be made through W&M electronic procurement system, eVA.

All purchases made with the SPCC must comply with state and/or local fund guidelines. Local funds are university-controlled funds that are not appropriated by the state, or revenue derived from student fees. Examples of common local funds include the following: (1Zxxxx, 2Zxxxx, 1Yzzzz and 312xxx). University policy will allow for additional expenses to be covered by Local Funds that cannot be fully covered with State Funds, within policy limits. Regardless of fund source, all items purchased for use on the SPCC must comply with Procurement Policies and Procedures. For more specific details on Local Funds, please contact the Accounting Operations department.

Individuals purchasing for grant accounts are strongly urged to contact the Office of Sponsored Programs to determine allowable purchases under their grant(s), which may be more restrictive than this policy.

The SPCC may be used for allowable business purchases in support of W&M and VIMS. The purchasing card should be viewed at all times as an efficient means of payment, not a substitute for proper procurement procedures. The SPCC may not be used, under any circumstances, for personal expenditures or cash advances regardless of the intent to reimburse W&M.

Cardholders and Supervisors are responsible for following all guidelines governing the use of the SPCC.

2.1 Program Administration

The SPCC program is administered by Program Administrators who are knowledgeable of procurement regulations. The Program Administrators at William & Mary are:

Primary:

Laken Marley
Program Administrator
Procurement Services
lmalley@wm.edu
757-221-2513

Secondary:

Marra Austin
Associate Director
Procurement Services
maaustin@wm.edu
757-221-7636

Backup:

Dave Zoll
Sourcing Analyst
Procurement Services
djzoll@wm.edu
757-221-3953

The Program Administrators are responsible for:

- Issuance of cards;
- Approving changes to spending limits and other cardholder information;
- Adding and removing, either permanently or temporarily, industry restrictions (Accommodations, Gas/Oil, Restaurant/Food, and Florist) from card accounts;
- Promptly canceling and suspending cards as appropriate;
- Monitoring and canceling cards that are no longer needed or cards that have been inactive for a consecutive twelve (12) month period;
- Training cardholders and supervisors in proper card usage, security, and procurement guidelines;
- Assisting cardholders as needed in managing vendor issues;
- Maintaining card guidelines, policies and procedures and making them available to all cardholders and supervisors;
- Communicating directly with BOA to resolve programmatic issues and to develop/implement program enhancements;
- Ensuring that the fiscal office notifies DOA if the master paper bill from BOA Visa is not received by the designated staff member within eight (8) days after the cycle close;
- Promptly notifying the Internal Audit Office of any confirmed fraudulent use of the purchasing card and steps that are being taken to address the issue (e.g. card

- cancellation communication with the vendor and/or BOA Visa, notification of law enforcement officials as appropriate); and
- Promptly notifying BOA Visa of any potential or confirmed fraudulent use of the purchasing card.

2.2 Acquiring a Small Purchase Charge Card

Eligibility for the SPCC program is limited to non-temporary full and part-time faculty and staff of W&M and VIMS. Students, contractors, consultants, and visiting faculty are not eligible to receive a card. A card application for an eligible employee may be refused at the discretion of the Program Administrator if the employee has committed a past procurement policy violation.

Employees interested in participating in the SPCC program must obtain their supervisor's approval, complete the [Bank of America SPCC application](#), and submit the application to the Program Administrator. All parts of the application must be completed as directed on the form.

The application form may be obtained from the [Procurement Services](#) website.

Because the University accepts the liability for all allowable purchases made with the SPCC, each cardholder and their approver must attend a training session before a card may be issued. Card applicants and approvers will be contacted with training requirements after the card application has been received by Procurement Services. The new card will be distributed to the cardholder upon completion of the training session, contingent on the training status of the cardholder's approver. Classroom training sessions are normally held monthly, and available upcoming sessions can be found in [Cornerstone](#), keyword search, "SPCC".

In addition to initial training, all cardholders and approvers must complete an annual online training. The SPCC Program Administrator will advise cardholders of the training deadline each year. Training sessions are typically offered in the September through November timeframe.

If there is need for a non-cardholder or approver to have access to Bank of America Works system, the potential applicant must complete the *Works Access Request Form*. The applicant may be required to successfully complete SPCC training before access is granted. A written justification for system access by a non-cardholder is required.

2.3 Chip & PIN Information

In December of 2015, the Commonwealth's corporate card program moved to chip and PIN technology for all cards. The plastic card now contains a small chip which transmits a unique code for each transaction as an additional security feature. To complete a purchase, cardholders must now enter their card into an enabled chip reader and follow the on-screen prompts to complete the purchase by keying their 4-digit PIN. There is no change to the online or phone ordering process.

Cardholders must remember their PIN for point-of-sale purchases to avoid card declines. Effective May 17, 2017 every new chip card issued will allow the cardholder to customize their own 4-digit PIN at card activation. Cardholders will also have the

ability to change or re-set their PIN at any time simply by calling the Global Card Services number listed on the back of their Chip card.

Until an existing cardholder is reissued a new Chip card, their existing PIN will remain unchanged and may retrieve their PIN by registering with www.bofam.com/globalcardaccess. Please note that this site does not use the same credentials as the Bank of America Works system. Cardholders must register with this site to retrieve a PIN. When prompted to enter user "Verification ID" cardholders will enter appropriate agency code followed by individual 6-digit date of birth (204MMDDYY for W&M and 268MMDDYY for VIMS).

3.0 Procedures

3.1 Spending Limits and Card Restrictions

A. Spending Limits: Per Transaction and Per Month

Each card has **individually established limits** on the amount that can be spent per transaction and the amount that can be spent per month. Spending limits are established on a case-by-case basis by the cardholder's supervisor and/or approver based upon an analysis of the department's spending practices.

If a limit increase is needed after spending limits have been established, cardholders may send an email to their approver, copying the Program Administrator, with a request to increase limits. The email should include the following information:

- The cardholders first and last name.
- A justification for increase.
- Type of increase (transaction limit and/or monthly limit – please consider if transaction limit spend will warrant an increase to the monthly limit).
- If the increase is temporary, the date when the card should revert back to the original profile settings (keep in mind [cycle dates](#) when requesting an increase to monthly limits).

The approver must reply to all with approval so the Program Administrator can document the request.

Cardholders will be restricted to **a maximum of \$5,000 per transaction and \$100,000 per month** based on spending analysis or unless significant justification exists to indicate higher monthly limits are appropriate.

Cardholders must request an increase to cycle or transaction limits when the cost of a purchase exceeds the cardholder's established spending limits. Cardholders may not make purchases that exceed their established transaction and monthly spending limits. Cardholders are strongly encouraged to know their limits and monitor their transactions to anticipate the need for limit changes and provide proper advance notice to both their supervisor/approver and the Program Administrator.

A split order occurs when the vendor processes multiple charges to pay a single invoice that is greater than the transaction limit on your SPCC. It is also considered a split invoice if the vendor issues multiple invoices for the same program or event. Splitting orders for any purpose, including for the purpose of circumventing transaction limits is not permitted and may lead to card suspension if determined by the Program Administrator.

Purchases from the Same Vendor - Purchases from the same non-contract vendor totaling \$50,000 or more on an annually recurring basis should be reviewed for the potential need to establish term contracts. Please contact Procurement Services for the possibility of initiating term contracts.

B. **Card Restrictions**

All cards issued by the University contain standard industry restrictions against the purchase of gas (automotive fuel), hotel accommodations, restaurant transactions, and flowers unless otherwise requested and approved. Attempts to process transactions for these commodities will result in a declined transaction unless the cardholder and approver request that a restriction be removed from the cardholder's account.

To request the removal of a restriction, cardholders may send an email to their approver, copying the Program Administrator. The email should include the following information:

- The cardholder's first and last name.
- A business justification for change.
- Type of restriction to remove (gas, food, accommodations, flowers).
- If the request is temporary – a date when the restriction(s) should be replaced.

The approver must reply to all with the approval so the Program Administrator can document the request.

Additional Restrictions – Cardholders should be aware that there may be additional restrictions placed on the use of the SPCC by the Program Administrator. For example, cardholders are subject to possible additional restrictions established at the departmental level and grant holders may be subject to additional restrictions as part of the terms of their grant. Individual cardholders must be knowledgeable of and compliant with all additional restrictions as applicable.

3.2 **Allowable and Non Allowable Purchases**

- A. **Allowable Purchases** - Any questions about purchases may be directed to the Program Administrator. The following list is an example of the types of items that may be purchased with the SPCC:
- Advertisements

- Air and rail tickets – tickets may only be purchased for W&M / VIMS employees, students traveling through approved University programs and person(s) conducting business on the University’s behalf.
 - All SPCC travel expenditures must follow the University’s [travel](#) policies and procedures.
 - **State Funds:** may only be used to purchase economy (coach) seating. Economy plus may be purchased if traveler has an international flight that is a consecutive 8 hours or more.
 - **Local University Funds:** allow purchases for economy seating upgrades for flights less than 8 hours with justification. Costs in excess of an economy class seat must be charged to Local Funds.
 - Regardless of source of funds, First Class may never be purchased with the SPCC.
- Books (If utilizing an online retailer, such as Amazon.com, a business account must be established with the vendor. Cardholders should not load SPCC account information into personal accounts.)
 - [Amazon](#) – If the item is ordered from a third party seller, the cardholder may need to contact the vendor to ask if they need a tax exempt certificate to honor the tax exemption.
 - [Barnes and Noble Bookstore](#) – No option to process tax exempt orders online, so the best option is for the cardholder to go to the store and make the purchase in person. The cardholder is also eligible to receive a departmental discount when it is applicable by shopping in person.
- Vehicle rental through Enterprise Rentals and National
 - Rentals may only be secured for W&M / VIMS employees and students traveling through approved University programs.
 - **State Funds:** employees must decline any additional insurance offered, as they are covered under the University’s self-insurance program.
 - Vehicle upgrades such as class type, navigational systems, and additional drivers, etc. are prohibited.
 - “Fuel agreements” nor paying for fuel at the time of rental or before vehicle use are not allowable.
 - **Local University Funds:** rental insurance may be used in extreme circumstances only with justification of why the traveler could not use the mandatory contract.
 - GPS may be purchased with a bona fide business purpose.
 - Fuel Service Plans may be purchased with a bona fide business purpose.
 - The traveler must rent the most economical type of vehicle available.
- Conference registration
- Express mail service and freight
- Laboratory supplies
- Magazine and journal subscriptions
- Office supplies should be purchased from The Supply Room Companies, Inc. using the mandatory official University contract located at [Buying@W&M](#), under office supplies.
- Professional organization dues, fees, and licenses

- Technology - to include desktop and laptop computers, printers, servers, specialized software, and consulting services.
 - IT must approve all purchases prior to the transaction and documentation of this must be attached to the Works transaction.
 - Requests for review may be sent through the [Request IT](#) application.

- B. **Restricted Purchases** - The following goods and services may be purchased, but are considered restricted purchases due to requirements for additional documentation, prior approval, strict guidelines for business justification and/or the use of Local Funds.
 - Alcoholic Beverages
 - Local University Funds only: alcoholic beverages up to \$20 per person, including tax and tip, are allowable.
 - Business Meals
 - Non-travel related business meals may be placed on the SPCC after the restaurant restriction has been removed. Per diem meals during individual travel and personal meals are not permitted on the SPCC.
 - [SPCC Business Meal Form](#) is required and must be attached to the transaction in Works to ensure that the transaction contains all of the required documentation. All food purchases, even catered events and those made from grocery stores, are required to have this form attached.
 - **State or Local Funds:** Business meals up to 150% of standard per diem rate with Department Head approval.
 - **Local University Funds only:** Business meals in excess of 150% up to 200% of standard per diem rate with Dean or VP approval is allowable.
 - NOTE: if Dean/VP is the cardholder, the Agency Designee for signature must move up the chain of command.
 - Meals exceeding 200% of per diem are not permitted.
 - Event sponsorships
 - Using Local University Funds, sponsorships that support the mission of the University over \$5,000, with approval by the VP for Strategic Initiatives and Public Affairs, are allowable.
 - Flowers
 - **State Funds:** flowers may only be purchased for a public event, such as commencement or graduation or other business justified purpose supporting the University's mission. Flowers may not be purchased for employees, family members of employees, students, or guests/visitors.
 - **Local University Funds:** flowers/plants for public or common areas are allowable
 - flowers/plants for non-employees up to \$100 per person are allowable

- flowers/plants or donations for the death of an employee's immediate family member up to \$100 are allowable
- Furniture: purchases within delegated authority (\$5,000 or less) may be purchased through The Supply Room Companies (TSRC). If TSRC does not have the item(s) needed, Procurement Services must be contacted with the items information to request a 'release'
- Gas/Oil for rental, motor-pool, or University-owned vehicles may be approved by the PA
- Gifts (Non-Cash), Awards, and Recognition
 - Local University Funds: employee non-cash awards up to \$50 per employee, per year are allowable
 - Volunteer or guest non-cash awards up to \$50 per person, per year are allowable
 - Student awards or recognitions up to \$100 per student are allowable
 - Gift cards, vouchers, and cash are not permitted under any circumstances
- Hotel Accommodation/Lodging
 - The Accommodations restriction will only be removed to allow an employee to reserve the room(s) by placing the first night's deposit on the SPCC. When the employee traveling arrives at the hotel, they are to provide an alternate form of payment to cover the entire lodging cost. If the hotel posted the deposit on the SPCC, a refund for the transaction must be completed.
 - Bundled packages offered by the hosting entity/company, which may include conference fees, transportation, food and training materials, must be cost justified and approved in writing prior to the trip by the PA.
 - Accommodations for student travel and/or any other unique instances where the SPCC is the most efficient/secure means to process payment must be justified and approved in writing prior to the trip.
- Office Beverages
 - Using Local University Funds, beverages for office visitors and guests with Dean or VP approval are allowable.
- Public Art
 - Using Local University Funds, artwork for public spaces in University buildings with Dean or VP approval are allowable.
- Items for staff retreats/holiday parties and related items.
 - Using Local University Funds, items for retirement or employee appreciation events within standard per diem rates are allowable.

Prohibited Purchases regardless of fund source:

- Ammunition
- Automobiles
- Boats
- Business meals over 200% of per diem
- Event Sponsorships over \$5,000

- Firearms
- Gift cards/Vouchers/Cash
- Moving and Relocation expenses
- Purchases from a Commonwealth employee
- Purchases for personal use
- Renovation/Construction services (including paint, carpeting and window treatments, which must go through Facilities Planning, Design and Construction.)

Restricted Purchases by Fund Type

Transaction Type	Description	State Funds	Local Funds
Airline/Train	Baggage fee over \$60 per traveler	No	Yes
Airline/Train	Baggage fee up to \$60 per traveler	Yes	Yes
Airline/Train	Economy Class	Yes	Yes
Airline/Train	First Class Tickets	No	No
Airline/Train	Travel Insurance	No	Yes
Airline/Train	Upgrade seating	No	Yes
Alcoholic Beverages	Alcohol <i>(cannot exceed \$20 per person including taxes and fees, not included in per diem)</i>	No	Yes
Business Meals	Meals with candidates, potential donors, guest speakers, etc. up to 150% max of per diem amount	Yes	Yes
Business Meals	Meals with candidates, potential donors, guest speakers, etc. excess of 150% up to 200% of standard per diem rate	No	Yes
Business Meals	Meals exceeding 200% of per diem	No	No
Flowers/Plants	Flowers for public events	Yes	Yes
Flowers/Plants	Flowers/ plants to non-employees up to \$100 per person	No	Yes
Flowers/Plants	Flowers/plants or donations up to \$100 for death of employee's immediate family member	No	Yes
Flowers/Plants	Office plants for public/common areas	No	Yes
Gifts (Non-Cash), Awards & Recognition	Employee non-cash awards up to \$50 per employee, per year	No	Yes
Gifts (Non-Cash), Awards & Recognition	Gift Cards /Vouchers/Cash	No	No

Gifts (Non-Cash), Awards & Recognition	Student awards or recognitions up to \$100 per student	No	Yes
Gifts (Non-Cash), Awards & Recognition	Volunteers or non-employees, non-cash awards up to \$50 per person, per year	No	Yes
Vehicle Rentals	Fuel Service Plan	No	Yes
Vehicle Rentals	GPS	No	Yes
Vehicle Rentals	Insurance	No	Yes

C. Contracts and Agreements

Departments asked to approve vendor/contractor forms shall contact Procurement Services for assistance. Cardholders do not have authority to sign vendor agreement forms that legally bind the University. Only those individuals who have received written delegation of signature authority may sign contractual agreements on behalf of William & Mary/Virginia Institute of Marine Science. Unauthorized individuals who sign contractual agreements on behalf of the University may be held personally liable for those contracts and may be subject to additional disciplinary action, up to and including termination of employment.

3.3 Making a Purchase

Cardholders are tasked with ensuring that they receive the best quality goods and services at reasonable costs. It is the responsibility of all cardholders to certify that all purchases have a valid business purpose and that goods and services are being purchased to support operations or further the mission of the University.

To purchase goods or services with the SPCC, cardholders are strongly encouraged to receive at least one (1) quote from a Department of Small Business & Supplier Diversity (SBSD) registered small, woman-owned or minority-owned ([SWaM business](#)). After obtaining quotes and making sure that tax will not be charged, the cardholder may place an order directly with the vendor or process the order through eVA. After the order has been placed, the cardholder must retain the purchase receipt and supporting documentation. It is a best practice for the cardholder to immediately scan paper documentation and save the document to his or her computer to expedite the reconciliation process. Cardholders must notify Fixed Assets Management of all equipment or reportable fixed asset items with a purchase value of \$5,000 and greater. An [Equipment Transaction Form](#) must be submitted to Fixed Assets Management with a copy of the purchase receipt and the BOA statement on which the charge appears.

- A. **Tax Exempt Status** - As an institution of the Commonwealth of Virginia, William & Mary is exempt from Virginia sales tax on all in-state purchases of goods and services excluding purchases of air/rail tickets, and hotel rooms. It is the cardholder's responsibility to claim this exemption whenever using the SPCC. The University will not accept liability for such over-payments. It is the cardholder's responsibility to contact the vendor to recover the tax if tax is incorrectly charged.

Commonly used tax exempt forms may be found through the [Procure to Pay Matrix, keyword search, 'Tax'](#). The State Sales and Use Tax Certificate of Exemption Form may be obtained from the Tax Accounting Office. The tax identification/tax-exempt number for W&M is 54-6001718 and for VIMS is 54-6001802.

Cardholders should be aware that the University is not exempt from taxes charged on many out of state purchases. Information on out of state tax exemptions can be found on the [Financial Operations website](#).

3.4 Card Documentation and Reconciliation

All cardholders and approvers are required to complete online reconciliation of SPCC transactions. Reconciliation will be completed in the [Bank of America, Works Application](#) (This application is most compatible with Internet Explorer and Chrome browsers). Cardholders are strongly urged to reconcile transactions as they post to their account. Waiting until the cycle closes will not leave enough time for transactions to be reconciled by both the cardholder and approver. Secondary cardholder access (the ability to reconcile and sign off on transactions on behalf of another) in Works is available upon request with a valid justification of necessity to carry out duties as assigned.

Reconciliation of transactions consists of:

For Cardholders:

- Allocating transactions or confirming default / auto-matched allocations,
- Uploading supporting documentation (receipts, business justification, SPCC business meal form, required travel documentation, IT approval, etc.) to the transactions in the bank system and ensuring that all required documentation has been uploaded,
- Signing off on the transaction, which routes the transaction to the Approver for the account. All transactions require a receipt and/or supporting documentation before signing off.

For Approvers:

- Reviewing the transaction and attached documentation to ensure that it is a valid business purchase that follows institution guidelines,
- Checking the index and account codes on the transaction to ensure that the charge has been correctly allocated.

- Signing off on the transaction, which batches the transaction for audit review and prepares the transaction for Banner upload.
- A. To Reconcile Transactions: [Cardholder Reconciliation Process](#) (a reconciliation tutorial is available in the SPCC training presentations located on Procurement's [SPCC Training web page](#).)
- As purchases are made, retain your original receipts and other supporting documentation. If receipts are lost, contact the vendor to request a replacement receipt.
 - It is a best practice to immediately convert paper documentation to electronic format and save them to a folder on your computer to expedite the reconciliation process.
 - As a transaction posts to your account, you will receive an automated email from the bank system notifying you that there is a transaction available for signoff. Clicking on the link for [Works](#) in that email will bring you to the Bank of America Works system.
 - On the *Pending Sign Off* tab of the Works Expenses screen, review the transaction by comparing the transaction information to supporting documentation. Ensure that totals match and that you have not been incorrectly charged tax.
 - Contact the vendor immediately if you have been charged in error. Contact the Program Administrator and Bank of America's Fraud Department (1-866-500-8262) if any fraudulent transactions appear.
 - After reviewing the transaction, click on the Document number in the line item and select the Allocate/Edit option from the drop-down menu. This will open an allocation pop-up window. In this window you can:
 - Edit the item description field to change the description that will post to Banner (Please note that there is a 35 character limit on the Banner import for this field and special characters will not be loaded).
 - Edit the default index and auto-matched account code allocation (transactions posting to the default charge card account code 713090 should be reallocated to the correct account code based on the commodity).
 - Add additional lines if multiple line item accounting is required.
 - Add the specific business purpose and/or justification for the purchase in the Comment Section. Should the Comment Section provide insufficient space to contain the entire business purpose, it must be written on the receipt page prior to uploading the receipt (comments may also be added at sign off).

- Once edits are complete, click on the Save button to save changes. Next click the Close button to return to the Expenses screen.
- To attach a receipt to a transaction, click on the Document number in the line item and select the Manage Receipts option from the drop-down menu. This will bring up the Receipts pop-up window.
- On the Receipts pop-up window, click on Add button and select the New Receipt option from the drop-down menu. This will open a new window where you can browse to the document on your computer. **PLEASE DO NOT ADD A RECEIPT DATE OR DESCRIPTION ON THIS SCREEN.**
 - A detailed list of required documentation to be submitted with food and travel-related expenses can be found in section **C. Air Tickets, Rail Tickets, Lodging, and Non-Travel Business Meals** below.
- After locating the receipt to upload, click on the OK button on the Receipt Window. You will now see the receipt name listed in the File Name column of the Receipts pop-up window. From here you should view the receipt to ensure it was uploaded properly to the transaction. Once all receipts have been uploaded, click on the Close button to return to the Expenses screen.
- The last step in the cardholder reconciliation process is signing off on the transaction. This is done by clicking on the check-box to the left of the line item and clicking on the blue Sign Off button located at the bottom of the page. This will route the transaction to your Approver for review and sign off. Do not sign off on a transaction in Works if you have not uploaded a receipt and/or supporting documentation.
- Two days after cycle close you will receive an automated transaction report from the bank system. Use this report to ensure that you have completed reconciliation of all items listed on the report.

B. To Reconcile Transactions: Approver Reconciliation Process

- As cardholders signoff on transactions they will be electronically routed to your account for review and final sign off.
- The [Bank of America, Works Application](#) will send you an automated email notifying you when you have a transaction available for signoff. Clicking on the link for [Works](#) in that email will bring you to the bank system.
- Review the transaction's attached supporting documentation to ensure it is a valid business purchase. This is done by clicking on the Document number of the line item and selecting the View Receipts option from the drop-down menu.
- Comments for the transaction may be seen in your monthly report or by clicking on the Document number of the line item and selecting the Allocate/Edit option from the drop-down menu.

- Confirm that the transaction has been correctly allocated by viewing the Allocation column of the Expenses screen. Allocation information for transactions containing multiple line items can be viewed by clicking on the plus sign (+) next to the Document number and then clicking on the Allocation tab.
- The last step in the Approver reconciliation process is signing off on the transaction. This is done by clicking on the check-box to the left of the line item then clicking on the blue Sign Off button located at the bottom of the page. You can sign off on multiple transactions simultaneously by adding a check mark to multiple lines before clicking the Sign Off button.
 - Do not sign off on transactions in Works if the cardholder's supporting documentation is not attached to the transaction. If you find that the transaction is not a valid business expense that complies with William & Mary or VIMS policies and procedures, please make a notation in the Comments section and/or flag the transaction in Works, sign-off, and contact Procurement Services for assistance regarding employee reimbursement or next steps.
- The system gives you the option to flag a transaction if you find that the transaction is incorrectly allocated, missing a receipt or you need additional information to validate the business justification.
- To flag a transaction, click on the Document number of the line item and select the Raise Flag option from the drop-down menu. Next, add a comment so the cardholder knows why the transaction was flagged and then click the OK button to return the transaction to the cardholder.
- Two days after cycle close you will receive an automated transaction report from the bank system. Use this report to ensure that you have completed review and sign off of all items listed on the report.

SPCC cardholders and Approvers are responsible for ensuring that monthly reconciliation is complete by the 23rd of the month in which the cycle closes. Funds for unreconciled transactions will be withheld from the cardholder's available balance in the following billing cycle until reconciliation is completed by the cardholder and approver. **Accounts that remain unreconciled 60 days after the transaction(s) post will be suspended.**

- C. **Air Tickets, Rail Tickets, Lodging, and Non-Travel Business Meals** - In compliance with Commonwealth and Federal regulations, additional supporting documentation is required for the purchase of air/rail tickets, lodging and non-travel business meals. Questions regarding these requirements may be directed to the Program Administrator or the Travel Office.

1. **Air and Rail Tickets** - Cardholders must attach a copy of the ticket, boarding pass or electronic confirmation (showing the passenger name and class of service) and the approved [Travel Authorization Form](#) to the Works transaction. Proper documentation of any additional fees or taxes must also be included.

For ticket purchases over an individual's established transaction limit, cardholders must e-mail the Program Administrator to request a limit increase prior to purchasing the tickets.

2. **Lodging (in instances where an “exception” is permitted)** - Purchases must comply with lodging rates, per travel guidelines. Maximum rate does not include taxes and surcharges. Documentation must include the following:

- Receipt or Folio must show the room rate and taxes broken out separately by day.
- Approved Travel Authorization
- If payment for lodging is made through the internet, print a PDF copy of the receipt for the electronic purchase showing the details (arrival/departure date, room rate, taxes) and the total costs and confirmed services.
- Agency Head or Designee appropriate for your department may approve lodging up to 200% of the maximum rate when circumstances warrant, in advance of travel. A written justification must be completed on the Travel Authorization Form.

3. **Non-Travel Business Meals** - All non-travel business meal and alcohol purchases are required have the [SPCC Business Meal Form](#) attached to the transaction in Works to ensure that the transaction contains all of the required documentation. Documentation must comply with travel guidelines and must include the following information filled out completely on the Business Meal Form:

- Original, itemized receipts for all transactions,
- A business justification documenting the specific purpose of the function,
- The type of meal (e.g., breakfast, lunch, dinner or alcohol– snacks must be categorized as breakfast, lunch or dinner),
- The number of attendees (List the attendee names if ten or less and their affiliation to the University. Provide just the number of attendees if more than ten),
- Tip (up to 20%) and reasonable delivery cost must be included in the allowable per diem calculation.
- State Funds- Can be used with an additional justification if the meal exceeds the allowable per diem limit by 50% with Department Head Approval.

- Local University Funds- Can be used with an additional justification in excess of 150% up to 200% with Dean or VP Approval.
 - Local University Funds- Alcohol MUST be allocated to Local funds at reconciliation. \$20 per person maximum including tax and tip with Department Head signature Approval
NOTE: if Dean/VP is the cardholder, the Agency Designee for signature must move up the chain of command.
 - Meals exceeding 200% of per diem are not permitted.
- D. **Months with Zero Transactions** - If there are no charges made in a particular month, cardholders are strongly encouraged to send their supervisors an email advising that there were no charges for that cycle. No other action needs to be taken by cardholders in months where there are no transactions.
- E. **Credit Balances** - If a credit remains on your BOA account at the end of the month, the credit will post to your BOA account and be credited to your default Banner account unless allocated otherwise. Credit balances do not carry forward from month to month on the BOA Visa statement.
- F. **Record Retention** - Cardholders, or their supervisor if the cardholder changes or leaves the employment of the University, must retain all transaction documentation within their department for a minimum of five (5) fiscal years after the fiscal year with which the transaction occurred.

3.5 Merchandise Returns, Disputes and Erroneous Charges

- A. **Merchandise Returns** - Cardholders must specifically request a credit to the SPCC for any return that was originally charged to the card. If vendors are unable to provide a credit to the SPCC, cardholders may request a check payable to the College of William and Mary to deposit into the default index tied to the SPCC.
- B. **Disputes** - Disputes should be initiated within thirty (30) days of the purchase date to ensure that the dispute will be honored by BOA. Cardholders may initiate a dispute through the BOA Works System after attempting to communicate with a vendor to resolve a discrepancy. Questions regarding disputes should be directed to the Program Administrator.
- C. **Erroneous Charges** - Any cardholder who places a charge on the SPCC in error should contact the Program Administrator immediately for guidance on the correct procedure for resolving the error. Payment for erroneous charges should never be sent to Accounts Payable.

3.6 Card Cancellation, Renewal, and Changes

- A. **Cancellation** - Cardholders must shred their cards immediately upon the request of their supervisor or the Program Administrator. The SPCC must also be shredded whenever the cardholder changes positions **and** a SPCC will not be required in the new position. The SPCC must also be shredded when the cardholder is leaving the employment of W&M/VIMS. If the cardholder is moving to a new position within W&M/VIMS and a SPCC will be required in the new position, contact the Program Administrator for guidance on transfer the card to the new department.

Cardholders who wish to cancel their cards should contact the Program Administrator in Procurement Services by e-mail.

- B. **Card Renewal** - Active cards are automatically renewed every two years. Cards are valid through the last day of the month in which the card expires. Renewal cards are delivered to Procurement Services. The Program Administrator will contact the cardholder when their new card is available for pickup.
- C. **Inactive Cards** - The Program Administrator is required to cancel cards with no activity for a consecutive twelve (12) month period unless the cardholder can provide reasonable justification for keeping it active.
- D. **Status Changes** - Changes to the card status (cancellation, suspension, reinstatement, etc.) may be sent by e-mail to the Program Administrator, advising the cardholder's name and the last four digits of the card number and the new status required/desired.

3.7 Card Security

The SPCC must be kept in a secure but accessible location. The account number on the SPCC must not be posted, photocopied or left in a conspicuous place.

The card may be used only by the person to whom the card has been issued. Cardholders may never lend their cards to another person or use another individual's SPCC for any reason.

Cardholders must never fax, email, text or mail their card numbers to a vendor. If secure electronic transmittal or point-of-sale payment is unavailable, the cardholder may call the vendor and provide the SPCC information to the vendor by phone. The cardholder is responsible for notifying the vendor to securely dispose of the card information (shredding) once confirmation of payment has been received.

Internet purchases are allowed but must be made from secure web sites only. When procuring goods or services through the internet, it is the cardholder's responsibility to ensure that the vendor's website has a Secure Socket Layer (SSL). The vendor must meet this security requirement before orders are placed. Website addresses begin with "https://" when the SSL is present. Information on the vendor's security certification can be found under the Help menu in the browser's toolbar. If these conditions are not present, do NOT use your SPCC to place an order at that web site.

If the SPCC is lost or stolen, the cardholder must immediately notify BOA Cardholder Customer Service (1-888-449-2273) and the University's Program Administrator in Procurement Services.

3.8 Annual Review

Since the University assumes liability for all charges made with the SPCC that are consistent with University policies and procedures, the Program Administrator will conduct an annual review of cardholder activity to limit the risk associated with the card program. As a result of this review, cardholder limits may be increased or decreased and card restrictions may be replaced and low volume cardholders may need to have cards closed in an effort to limit risk to the program. Exceptions to account changes may be made at the discretion of the Program Administrator if the cardholder is able to justify the need for higher limits and/or existing exceptions.

4.0 Violations

All transactions made with the SPCC are subject to audit and, as such, must have appropriate business justification and be accompanied by required supporting documentation. Individuals who violate these SPCC procedures may have card privileges suspended or permanently revoked, and may face additional disciplinary action up to and including termination of employment. Disciplinary action will be enforced by the Program Administrator and/or Procurement Services based on the severity of the violation. Typical suspension periods for misuse of card will be 30 or 60 days. Severe infractions will result in revocation of card.

If a cardholder's SPCC is suspended for any reason, any Works Approver roles will be as well until reinstatement or otherwise noted, if applicable.

Violations include but are not limited to:

- Personal use of the SPCC or unauthorized purchases,
- Authorizing a charge in excess of established transaction limits,
- Splitting orders to circumvent established limits,
- Card sharing,
- Sharing your Works username and password,
- Faxing, scanning, texting or emailing full account numbers,
- Failure to reconcile online transactions, including:
 - Missing documentation or business purpose explanations
 - Failure to sign off by cardholder or approver
- Failure to supply audit documentation,
- Failure to properly report loss or theft of a card in a timely manner,
- Failure to notify Program Administrator of supervisor changes, and

- Failure to complete mandatory annual SPCC training

Small Purchase Charge Card (SPCC) Sanctions for Misuse

Violation	Action
<ul style="list-style-type: none"> • Splitting Orders that consequently circumvent purchasing regulations • Exceeding transaction limits set by the SPCC Program Administrator • Use of card, card number, or Works login/password by another individual 	<ul style="list-style-type: none"> • 1st Offense: 30 day suspension • 2nd Offense: card cancellation
<ul style="list-style-type: none"> • Entering in your full credit card number on a written document (via fax, email, text, mail, etc.) 	<ul style="list-style-type: none"> • 1st Offense: courtesy email warning • 2nd Offense: 30 day suspension • 3rd Offense: card cancellation
<ul style="list-style-type: none"> • Misuse of any restriction (restaurant, lodging, gas, or florist) that has been lifted from SPCC 	<ul style="list-style-type: none"> • 1st Offense: courtesy email warning • 2nd Offense: restriction permanently placed back on SPCC
<ul style="list-style-type: none"> • Unauthorized or inappropriate purchases. Types of violations include, but are not limited to: <ol style="list-style-type: none"> 1. Incorrect allocation posting for transactions only allowable on local funds (150% - 200% per diem, alcohol, etc.) 2. Business meals over 200% of per diem 3. Alcohol purchases that exceed Local fund policy cap 4. Purchases deemed disallowable by Supervisor and/or card Approver 	<ul style="list-style-type: none"> • 1st Offense: SPCC will be suspended until cardholder has corrected allocation and/or reimbursed the University for non-allowable purchases • 2nd Offense: card cancellation
<ul style="list-style-type: none"> • Failure to submit documents or failure to meet required deadlines in accordance with SPCC Policies and Procedures. Types of violations include, but are not limited to: <ol style="list-style-type: none"> 1. Failure to attach legible, required documentation to transactions in Works (SPCC Business Meal Form, Travel Authorization, itemized receipts, etc.) 2. Failure to sign off timely in Works by the 23rd of the month in which the cycle closes by both the cardholder and approver on any transaction(s). <i>Accounts which remain unreconciled 60 days after deadline will be automatically suspended for 30 days.</i> 3. Failure to properly address Flagged transactions in Works within 30 days of transaction being flagged. 	<ul style="list-style-type: none"> • 1st Offense: courtesy email warning • 2nd Offense: 15 day suspension • 3rd Offense: 30 day suspension • 4th Offense: card cancellation

These sanctions for misuse listed above apply to both the Cardholder and Approver

The SPCC may also be suspended and/or cancelled as a result of:

- Request made by the Cardholder's supervisor and/or account approver
- Determination made by Procurement Services due to continued violations of policies and procedures, or other conditions.
- Termination of employment or change in employment location

5.0 References

- 5.1 This policy corresponds to and should be read in conjunction with the [Employee Application for W&M Small Purchase Charge Card and Cardholder Agreement and Acknowledgement of Receipt of Card.](#)
- 5.2 See the [Procurement Services](#) website for additional contact information, related forms, and information on any recent changes in policy or procedure affecting the William & Mary Small Purchase Charge Card program.

6.0 Approvals and Revisions

This procedure is effective February 1, 2018.
