

Responsibilities

Cardholder

1. Read and understand this policy.
2. Keep your pcard number confidential; lending or sharing the card is not allowed. Keep your card secure (on your person or in a locked file/drawer).
3. Report a lost or stolen card immediately to the financial institution.
4. Comply with the per-transaction and overall monthly cycle limit on your procurement card.
 - a. Never "split" the cost of one single item (whether good or service) into multiple payments in order to circumvent the per transaction limit of the pcard.
 - b. Do not make multiple payments against a single invoice; each charge on your card must align with an individual invoice/receipt.
 - c. Do not make multiple purchases of the same item such that the total combined value of the purchases would have required the completion of a bid through Procurement Services. See "The Purchase Order Process" section of this manual for details on the bid process.
5. Consult your Service Center if you need to make a purchase that is not allowed on pcard, or that exceeds your pcard transaction limit.
6. Purchase only business-related items permitted by [University Policy 3.14, Business Expenses](#). Do NOT purchase any good or service contained in "*Prohibited Transactions*"; never use the card for personal expenses.
7. The cardholder is responsible for ensuring that any expense paid by procurement card is not otherwise submitted for reimbursement or used for any inappropriate purpose.
8. Inform the vendor that your purchase is exempt from New York State sales tax. If the vendor will not grant a sales tax exemption, note the vendor's refusal on your receipt.
9. Submit sufficient documentary evidence, including any required original receipts, account(s) to be charged, and an explanation to support the business purpose of each transaction on your card via the PCard Receipt Processing System. You must redact any sensitive data (e.g., credit card numbers) from the documentation prior to uploading it. Submission of the documentation will occur within ten days of your receipt of the email notification from the PCard Receipt Processing System. See "Documentation Requirements" for further details on documentation.
 - ❖ **Caution:** The requirement to provide sufficient documentary evidence exists even when you are away from your primary work location, especially in light of increased credit card fraud.
 - ❖ **Caution:** If the amount charged to your pcard differs from the amount on your receipt, contact the merchant and note the reason for the price difference within the business purpose field of the PCard Receipt Processing System.
10. For any documentation that must be submitted via the PCard Receipt Processing System, as outlined in "Documentation Requirements," retain original documentation for 60 days from the submission date. Follow your department procedures for storage location.
11. Review your credit card statement upon receipt and if any errors are identified, follow the procedures outlined in "Dispute Process - Correcting Erroneous Charges on the PCard."
 - ◆ **Note:** Credit card statements, both paper and electronic, are issued only if there is activity on the account during the month. These statements are not subject to [University Policy 4.7, Retention of University Records](#), and paper statements may be shredded if unit practice permits (supervisors may wish to review and/or retain statements).
12. If you authorize a regular monthly charge to your card, you are responsible for notifying the vendor in the event that your card number changes, or your account is closed or suspended.

- ❖ **Caution:** Failure to comply with university policy, including all procedures outlined in this manual, will result in the suspension or revocation of your procurement card.

Service Center Director

1. Appoint one or more procurement card coordinators (i.e., Fiscal Officer's delegates for PCDOs in KFS). This person must have appropriate knowledge of financial, purchasing and accounting policies and be employed directly in your center
 2. Initiate procurement card applications, as requested by supervisors after reviewing:
 - a. for reasonableness of request
 - b. to determine applicant's prior history of policy compliance (assuming he or she previously held a pcard in a unit served by your Service Center)
- ❖ **Caution:** If an applicant formerly held a pcard, there must be *compelling evidence* that the card is *essential* for that individual's job function and that they were compliant with university policies related to procurement cards. See the [Credit Card Programs](#) web pages for further details on the application process.
3. Review the policy violation information provided by your procurement card coordinator(s)
 4. Take appropriate action to ensure that violations of this policy result in the suspension or revocation of the procurement card, as described in section 306, Policy Violations.
 5. Review with Unit Managers any pcard that has not been used at least 12 times in any one year for possible closure. Notify each cardholder, whose account is to be closed, and then request that Credit Card Programs close the account
 6. Report incidences of possible abuse of procurement card privileges, or the fraudulent use of a procurement card, to the University Audit Office, as required by [University Policy 3.6, Financial Irregularities](#).
- ◆ **Note:** Contact [Credit Card Programs](#), in the Shared Services Center, at any time for guidance on suspensions, revocations, and other issues.

Credit Card Programs

1. Administer change to this manual
2. Provide guidance (Service Center directors, procurement card coordinators, supervisors, and cardholders)
3. Provide information and updates to procurement card coordinators as needed
4. Review applications
5. Serve as university contact with financial institution issuing procurement cards
6. Close pcards as requested by Service Centers
7. Suspend/revoke procurement cards as necessary based on the results of reviews by pcard coordinators, the University Audit Office, other external auditors, and/or the findings of Credit Card Programs, as described in section 306, Policy Violations

Procurement Card Coordinator

1. Read and understand this manual
2. Complete the procurement card online tutorial. For instructions and a link to the tutorial in CU Learn, please visit the Procurement website at <https://www.finance.cornell.edu/procurement/buyers/credit-cards/procurement-card/applying>
3. Assist, as necessary, with procurement card applications, disputes, and account maintenance

- ❖ **Caution:** Do NOT store credit card numbers.
4. Review each procurement card charge found in your KFS action list to ensure that each charge has sufficient supporting documentation, an appropriate object code, and a documented business purpose that is in compliance with university policy and other restrictions applicable to the account. Each PCDO doc in KFS should, when possible, be reviewed as described and then approved prior to the doc auto-approving in KFS. Utilize the scanned images and other data provided by the cardholder in your pcard receipt processing system BSC workflow queue. After approving the PCDO, route the record in the BSC workflow queue.
 - ❖ **Caution:** When sales tax is a component of a transaction that is otherwise classified as federal unallowable (e.g., alcohol), it MUST be recorded with a federal unallowable object code and must not be charged to Federal or State appropriations or any grant or contract account (Funds AP and CG.) Sales tax on goods/services that are not classified as federal unallowable does not require a federal unallowable object code.
 5. Determine that any credit issued for a procurement card purchase reflects the exact account number(s) charged for the initial purchase
 6. When a cardholder provides necessary documentation after a transaction has already auto-posted to their default account, ensure that:
 - a. The transaction is placed on the correct account; creating a general ledger transfer (GLT) when needed.
 - b. Necessary information (i.e., what was purchased, business purpose, explanation of why original receipt not turned in) is attached to the PCDO, preferably through the PCard Receipt Processing System, as described in *“Documenting Procurement Card Transactions”*.
 - c. If the transaction was not performed by the cardholder, direct the cardholder to contact the bank so that the charge may be disputed or reported as fraudulent (see details on disputing a transaction in “Dispute Process – Correcting Erroneous Charges on the PCard” in [Section 305](#))
 7. Report to your Service Center director or designee any violation of university policy, including this manual. Violations include, but are not limited to: missing documentation, performance of a prohibited transaction, splitting a transaction, lending/sharing of pcard, transactions exceeding the pcard limit, accidental personal use of pcard, late submission of documentation
 8. Request closure of procurement card accounts based upon instructions provided by the cardholder's supervisor, unit human resources representative, or Service Center director. For details on closing an account, see [Account Closures and Other Changes to Procurement Cards](#), in this manual
 9. Report incidences of possible abuse of procurement card privileges, or the fraudulent use of a procurement card, to the University Audit Office, as required by [University Policy 3.6, Financial Irregularities](#)

Supervisor

1. Request that a procurement card application be initiated by your Service Center ONLY for those individuals whose position requires frequent business-related purchases, as outlined in their job description
2. Implement procedures to re-evaluate the need for a procurement card whenever a staff member's job requirements or status changes
3. When a staff member begins any type of university leaves that extends beyond 14 days, or will be for an unknown duration, request that your Service Center suspend the pcard. Upon the staff member's return, the supervisor may request the Service Center re-activate the pcard by submitting the [Credit Card Update form](#).

4. Implement procedures to ensure that any expenses charged on a procurement card that would normally seem to be for personal use, such as CDs, videos, meals, and so forth, are based on the cardholder's job requirements
5. Respond to notifications from the service center regarding failure of your direct report (pcard holder) to provide required documentation for a pcard charge
6. Submit a [Credit Card Update form](#) when an account must be closed due to termination or change of status
7. Assist Credit Card Programs and/or the Service Center director in suspending or revoking a cardholder's pcard privileges, as requested

Unit Chair or Business Manager

1. Review procurement card applications to ensure that the applicant has job responsibilities that include frequent business-related purchases
2. Assist the BSC director in suspending or revoking a cardholder's pcard privileges, as requested
3. Review any pcard transaction that was received greater than 30 days ago that auto-posted to one of your unit's accounts, where the cardholder has not yet provided necessary documentation. When the needed information can be obtained from the cardholder, provide the KFS edoc number, business purpose and account number to your Service Center.

Senior Finance Group (SFG) Member

1. Review section 306, Policy Violations and understand your responsibilities.
2. Review the policy violations brought to your attention by Credit Card Programs and determine whether it is reasonable to revoke or reactivate the card; communicate your decision to Credit Card Programs.