



Procurement Card Manual

Finance & Accounting
Website: <http://www.fa.ucf.edu/>

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1. PROGRAM OVERVIEW

1.1 Purpose

The University of Central Florida procurement card program is designed to provide a more efficient means of making routine small and large dollar purchases, which allows more control at the department level, defrays travel expenses, and streamlines the procurement cycle. Cardholders can use the UCF purchasing card to purchase allowable goods and services as long as departments follow all the required state and university regulations and guidelines. The purchasing card is also referred to as a procurement card or, more commonly, a PCard. This manual outlines the benefits of the PCard program; describes the responsibilities of cardholders, approvers, and departments; and enumerates the rules of the program. Section 5 of the manual lists the PCard program key contacts at UCF.

1.2 Program Benefits

The PCard program provides the following benefits:

- Streamlines the processes for small dollar orders and payments. The cost of purchasing goods/services with a PCard is significantly less than purchasing items via a purchase order.
- Allows departmental personnel more time to perform other important tasks related to the university's educational mission.
- Expands the vendor base by enabling cardholders to buy in person from local vendors, by telephone, or online. Cardholders may also receive the lowest discounted price from vendors since vendors will be paid quickly.
- Pays for certain travel expenses as well as the purchase of commodities. When used for travel, Bank of America provides additional travel insurance up to \$250,000 at no cost to the cardholder or UCF.
- Pays merchants within 24 to 72 hours, depending upon how fast they transmit the transaction to their servicing bank and how quickly the bank routes transactions to Visa. Since merchants will be paid promptly, they should be more inclined to accept cardholders' orders.

1.3 Credit Card Company

The university utilizes a Visa card and has selected Bank of America to provide the PCard management program (WORKS).

2. PCARD CONTROLS

2.1 Responsibilities of PCard Administrator

The UCF PCard administrator oversees the program, establishes rules, issues guidelines, provides reports and statistics, and assists cardholders with problem resolution.

2.2 Responsibilities of Deans, Directors, and Chairs (DDCs)

DDCs are responsible for overseeing the PCard program in their department, division, or college. They should make sure that cardholders are employees who can be trusted to spend departmental funds.

2.3 Department Internal Controls

Each department should establish internal controls sufficient to regulate its PCard activities. The responsibility for appropriate use of the card lies not only with the cardholder, but also with the approving department.

2.4 Responsibilities of Cardholders

Cardholders are responsible for the following:

- Completing online PCard training for cardholders, hosted on the university's Webcourses platform, and signing a Cardholder Agreement Form and an Ethics and Purchasing Certification form to acknowledge the responsibilities associated with using a PCard.
- Ensuring the physical security of the PCard and protecting the account number from being used or seen by any other individual, including all UCF administrative personnel.
- Following the UCF Purchasing Guidelines by making purchases of goods or services for their departmental needs and providing documentation for each purchase.
- Obtaining purchase orders for all non-travel purchases greater than \$5,000.
- Requesting bids for charges exceeding the bid threshold and obtaining quotes for charges that exceed the quote threshold. For more information on bids and quotes, visit the purchasing website at <http://www.purchasing.ucf.edu/bids/index.asp>
- Identifying disputed items and contacting the merchant directly to resolve disputes.

- Reviewing their monthly statements to ensure that all transactions listed are valid, providing receipts to their approvers, and making sure their transactions are approved within twenty (20) calendar days from the time the expense is posted into UCF Financials.
- Immediately reporting lost/stolen or compromised cards to the PCard office, the cardholder's approving official, and Bank of America.
- Notifying the PCard office of charges that may be improper or fraudulent.
- Making sure that their monthly card statements are sent to the PCard office with all receipts attached according to the sequence of charges on the statements.

Please note an annual review will be conducted on each cardholder's monthly limits using the prior twelve (12) month's activity. Emails will be sent to the cardholder and DDC notifying them of recommended PCard credit limit adjustments. The DDC must provide justification to keep the limit as originally established or approve the PCard administration's recommended change.

2.5 Responsibilities of Approvers

Approvers are responsible for the following:

- Completing online training for approvers, which is hosted on the university's Webcourses platform.
- Reviewing all cardholder transactions on a regular basis and reconciling the individual receipts to the online transactions in UCF Financials.
- Tracking disputed items to ensure proper credit is received.
- Approving charges only when a detailed receipt or invoice of purchased goods or services has been provided from the cardholder.
- Making every effort to approve charges within twenty (20) calendar days from the date that the charge is posted in UCF Financials.

Approved transactions will be returned to "staged" status if the following criteria are not met:

- Ensure a detailed description is provided within the description field for each transaction prior to approving the charge in UCF Financials.
- Change the default account code 726101 to the most appropriate code that best describes the goods or services purchased.

- Link all travel expenditures to a purchase order before approving the transaction.

Whenever any questions or concerns arise based on the receipts submitted by the cardholder, receipt copies must be obtained directly from the vendor and compared to the receipts submitted by the cardholder. Departmental staff may contact their supervisor, PCard administration, or University Audit for assistance in obtaining vendor receipts.

2.6 Card Credit Limits

A cardholder's monthly credit limit and single-transaction limit are electronically established for each billing cycle. The monthly credit limit restricts the total amount of spending during the statement period. The single-purchase limit restricts the total amount available to purchase for a single transaction. The single-transaction limit does not affect how much can be spent per day; it only affects how much can be spent per transaction.

DDCs can request card credit limits based on their departmental budget and needs. Every department should keep track of its credit balance, or call Bank of America using the number located on the backside of the PCard to inquire on the remaining balance of available funds.

The university's PCard billing period begins the first day of the month and continues through the last day of the month. On the first business day of each month, a PCard holder's limits will revert back to their current approved amounts. If the last day of the month falls on a weekend, the last business day will be the Friday before that weekend, then the credit limit will refresh on Saturday.

DDCs and responsible fiscal officers (RFOs) may approve temporary overrides to transactions types and/or credit limits less than \$25,000 by sending an email to PCard@ucf.edu. Please type "Temporary Override Request" in the subject line of the email and include the following information:

- Cardholder Name
- Merchant Name
- Amount
- Reason
- Timeframe

The temporary override will be completed after PCard administration review and approval has been granted. After the requested time period has ended, the card limits will automatically revert back to their original amounts.

2.7 Card Security

A UCF PCard should always be protected and kept in a secure location. **The only person authorized to use a UCF PCard is the cardholder whose name appears on the face of the card.** Under no circumstances should a cardholder allow another individual to use his or

her PCard. Since the PCard is a regular Visa card, it can be mistaken for a personal card. For this reason, it is recommended that the PCard be kept separate from any personal credit cards.

Misuse or abuse of the PCard could result in cancellation of PCard privileges, termination of employment, and possible criminal charges. PCards must be used strictly for university business.

2.8 Lost, Stolen, or Misplaced Cards

If a cardholder loses a PCard or if it is stolen or misplaced, the cardholder should notify the PCard office (407-882-2235), the cardholder's approver, and Bank of America (1-888-449-2273) immediately. The cardholder must provide the receipts for valid transactions that were recently made (if any) on the PCard prior to reporting it lost or stolen.

The approver should closely monitor all transactions posted in UCF Financials and dispute charges that appear to be fraudulent. The cardholder's department will be liable for all charges incurred if a fraudulent transaction is not disputed within 60 days following the end of the billing cycle in which the disputed transaction occurred.

2.9 Employment Change/Transfer/Termination

It is the cardholder's responsibility to contact the PCard administration to cancel their card. This request can be made by completing the PCard application form and indicating card "Closure" and submitting with proper signatures. The card is canceled at the time of receipt of the PCard application form or when the cardholder has notified the PCard office by phone or email. It is recommended that the cardholder destroy the card using a shredder. Cardholders also have the option of returning their card to the PCard Office, however, this is only suggested when the request is made by phone and the PCard administration has already canceled the card in the Bank of America WORKS system.

The PCard administrator/manager uses the daily HR Termination/Transfer Report to identify cardholders who have been terminated or transferred to another department. This information is used to communicate with the department's RFO and DDC to confirm the employee's departure or transfer. Once confirmed, the PCard administration will inform the department of the corrective actions needed to cancel the cardholder's card and inform the cardholder how to cancel and request a new card if transferring to another department.

2.10 Type of funds to be used

PCard purchases should only be made with money from designated funding sources. Generally, these sources are Educational & General (E&G), Auxiliary, Sponsored Research, Contracts and Grants, Local/Agency and Concession.

3. PCARD POLICIES AND PROCEDURES

3.1 Who Should Have a PCard?

PCards may be requested for any A&P staff, faculty, USPS, and full-time OPS employees who travel and order/purchase commodities for their department. Deans, directors, or chairs must approve new PCard requests.

3.2 How to Apply for a Card

DDCs or vice presidents may request cards for employees in their college or division. Requests should be made by completing a Cardholder Profile (Form 41-968), a Cardholder Agreement (Form 41-967), and an Ethics and Purchasing Certification form (Form 41-566B), all located on the F&A website: www.fa.ucf.edu/forms/forms.cfm then click on Procurement Card

Obtain approval signatures and send the profile forms to the PCard administrator in F&A. There is no cost or charge assessed to any UCF department to participate in the PCard program. Additional approval is required from the provost or appropriate vice president for PCard limits exceeding \$25,000. Evidence of a background check for full-time OPS employees must be provided with the submission of their new PCard application.

3.3 Personal Credit

F&A neither evaluates nor considers an employee's personal credit when a request for a PCard is made. If an employee has excellent credit, or even if he or she had a personal bankruptcy, that fact will never come to light in the application or issuance process. The determination to have or not have a card is made entirely by the cardholder's dean, director, chair, provost or vice president.

3.4 Training

Future cardholders must complete and pass the online training course FPO135 – PCard Training for Cardholders, which is hosted on the university's Webcourses platform. This self-paced, online training course contains rules and regulations for the use of the UCF PCard when procuring commodities and services. The passing score required for this course is 80 percent or higher.

Approvers are required to successfully complete and pass the courses listed below with a score of 80 percent or higher:

- FNV130 – Financials Basic Navigation
- FCA131 – Chart of Accounts
- FPO135 – PCard Training for Cardholders
- FPO136 – PCard Training for Approvers

PCard approvers may take the instructor-led course, FPO222 – Purchasing Card Workshop, to obtain additional training.

3.5 Departmental Authorization List (DAL)

The cardholder's dean, director, or chair; responsible fiscal officer ; or DLP processor (who inputs DAL requests for a department or project into UCF Financials on behalf of the DDCs and RFO) must complete the following two sections under the Departmental Authorization > Employee Information section in UCF Financials for each PCard holder:

- **Employee Details tab** – The Employee Details tab fields must be completed with the required employee information for the cardholder.
- **PCA Details tab** – The cardholder must be listed as an active cardholder under the PCA Details tab for his or her PCard approver (PCA). The approver is responsible for reviewing and then approving or denying the PCard transactions made by the cardholders on this list.

3.6 Purchasing from Minority Business Enterprises

Cardholders should inquire if a vendor qualifies as a minority business enterprise, as defined by Section 288.703(2), Florida Statutes (www.leg.state.fl.us/statutes/). Generally, these vendors are small businesses that are at least 51 percent owned by minority persons who are members of an insular group that is of a particular racial, ethnic, or gender makeup or national origin and who control the management and daily operations of the business. UCF also encourages supplier diversity in purchases that promote competitive pricing, quality products, and customer service. When planning a purchase from a minority business enterprise vendor, contact the Minority and Small Business Relations Coordinator (407-823-3383) in the [Purchasing Department](http://www.purchasing.ucf.edu/), <http://www.purchasing.ucf.edu/>.

The coordinator will make sure the vendor is registered in the system so the purchase can be tracked and reported to the state of Florida. The coordinator can also advise if a vendor qualifies as a minority business enterprise and provide additional minority business enterprise outreach opportunities.

3.7 Tax Identification Number

Bank of America is now responsible for issuing tax documents to vendors that accept the Visa card. The PCard holder is not responsible for obtaining any additional tax information from the vendor.

3.8 Where PCards Can Be Used

The UCF PCard can be used at any business that accepts Visa, subject to card limitations and merchant category code (MCC) restrictions as requested on the cardholder profile form. All purchases must be made in accordance with established university rules and regulations. Generally, PCards may be used in person at a merchant's location, by telephone, and on online.

3.9 Procurement of Goods/Services

All purchases made with a PCard must be for expenses associated with official university business.

- **Back orders** – Sometimes a merchant will not be able to fill an order immediately and will need to place an item or items on back order. Cardholders should ask the merchant to charge the PCard only for the items that are initially shipped. The merchant should not charge for the back-ordered items until they are shipped.
- **Bids from merchants** – Cardholders must obtain formal competitive bids from merchants for goods or services that exceed \$75,000. Bids must be processed through the Purchasing Department. Bid and quote guidelines are listed on the Purchasing Department's website:
<http://www.purchasing.ucf.edu/bids/index.asp>
- **Cell phones** – UCF Policy 4-009.1, Cellular Telephone Acquisition and Use at <http://policies.ucf.edu/documents/4-009.2CellularTelephoneAcquisitionAndUse.pdf> provides guidelines on UCF cell phone use.
- **Contracts** – Cardholders should ask merchants if they have a contract with the state of Florida to receive the merchant's contract price for the items to be purchased. Cardholders may obtain contract information from the UCF Purchasing Department website at <http://www.purchasing.ucf.edu/contracts/index.asp>
- **Foreign expenditures** – PCards are genuine Visa cards and may be used wherever Visa cards are accepted. If a department needs to buy commodities from a foreign merchant or if a faculty/staff member will travel to a foreign country, PCards may be used for the expenditures. Travelers should always remember to obtain receipts for goods, services, or travel expenditures while in foreign countries and provide the receipts to their departmental PCard approver when they return.
- **Travel** – PCards may be used to register for conferences, purchase airline tickets, and rent cars. To have an Enterprise Electronic Billing number assigned to a UCF PCard, email the Electronic Billing Number form to TRAVELFA@ucf.edu. Furnish only the full name of the PCard holder; do not give the PCard number.

- **Memberships** – University-approved memberships will normally be institutional memberships with one or more designated representative(s). However, individual memberships may be approved at the appropriate department head’s discretion.
- **Tagable purchases** – Tagable assets (defined as equipment, fixtures, and other tangible, non-consumable/non-expendable property items that are valued at \$5,000 or greater and have a life expectancy of one year or more) may be purchased with a PCard. Tagable asset purchases require a purchase order that must be linked to the transaction when approved. To capitalize these assets, approvers should assign the appropriate Profile ID and account code.

3.10 Required Documentation

A receipt or substitute documentation must support each purchase. It must include the vendor name, transaction amount, purchase date, and an itemized description of the goods or services received.

3.11 Billing/Shipping/Statement Addresses

The billing, shipping, and statement address is the cardholder’s location address. This address is where the merchant ships/delivers the commodities and sends receipts. Bank of America sends statements directly to the cardholder’s location address three business days after the end of each billing cycle.

Cardholders should review the statement, and if it is accurate, sign a PCard Statement Certification form (41-970) (available on the F&A website at http://www.fa.ucf.edu/Forms/PCard/PCard_Statement_Certification.pdf) and send the statement and form, along with the appropriate receipts, to F&A, Procurement Card Office, or email the documents to PCardstatements@ucf.edu so these can be scanned into ViewStar, the university’s electronic filing system.

3.12 Declines by Merchants

If a PCard is declined at any point-of-sale, including an online purchase, the cardholder should contact Bank of America at the number shown on the reverse of the PCard; contact the PCard administrator at 407-882-2235; or email PCardstatements@ucf.edu to report the incident. Declines can usually be resolved within 24 hours. A cardholder can avoid most declines by keeping track of the remaining balances on his or her PCard.

3.13 Disputes

If a billing error is discovered when reviewing online computer entries, the cardholder should contact the merchant directly to resolve the dispute. If the dispute cannot be resolved with the merchant, ask the PCard holder to contact Bank of America using the phone number on the back of the PCard to initiate a dispute.

Bank of America must receive this dispute within 60 days following the end of the billing cycle in which the erroneous charge was incurred.

For more information visit the [Addy Notes on Disputing a Charge](#) or contact your PCard Administrator.

3.14 Returns for Credit

If a department finds the goods received are unsatisfactory, the cardholder should contact the merchant as soon as possible. Depending upon the circumstances, cardholders may want to return the merchandise or retain the goods and receive a partial credit. **Under no circumstances should a cardholder accept cash for returned goods.** Whatever the outcome, the banking/credit card system will charge the PCard for the original purchase. Therefore, cardholders should make sure that the merchant will credit the PCard in the manner and dollar amount that is agreed upon. Once the credit is uploaded into the cardholder's account in UCF Financials, the approver should approve the line item in the same manner as any PCard transaction. The account code to be used for approving the credit should be the same as the original transaction.

3.15 Splitting Purchases

A cardholder should **never** ask a merchant to split a charge into two or more transactions in order to accommodate the cardholder's credit limits. If a charge exceeds the single-purchase limit on the PCard, the cardholder should contact the PCard administrator for assistance. Cardholders can jeopardize their PCard privileges by splitting charges.

3.16 Sales Tax Exemption

The university is tax exempt and should not pay Florida state sales tax. The cardholder is responsible for ensuring that the state sales tax is not charged at the time of purchase. The university's tax exempt number, **85-8012703010C-9**, is provided on the front of each PCard. A tax exempt card is given to all new cards.

Other local Florida sales and use taxes do apply to PCard charges. These taxes include county taxes, hotel room taxes, etc. Sales and use taxes imposed by other states for goods or services consumed in those states, such as hotel charges, are legitimately chargeable to the PCard. All taxes imposed by foreign countries for goods or services are appropriately chargeable to the PCard.

3.17 Approving and Disapproving Charges in Financials

The training guide for PCard approvers can be obtained by completing course FPO136 – PCard Training for Approvers. The approver is encouraged to print the training guide offered within the course to use for future reference. If by chance an electronic or paper copy is not available, the approver may request an additional copy of the guide by contacting the Financials Service Desk at 3-5117, option 6.

3.18 Record Keeping

Departments must send all PCard statements, receipts, and a signed copy of the PCard Statement Certification form (41-970) to F&A to be scanned into the university's electronic DocView filing system (also known as ViewStar). Send the documents via intercampus mail, or scan the documents and email them to PCardstatements@ucf.edu. All receipts should be attached so they will appear on the monthly statement, and all credit card numbers must be masked. Receipts that contain only the last four digits of the card number do not need to be masked.

For additional information on record retention, please go to UCF's Policies and Procedures Manual (<http://policies.ucf.edu/>) and select Policy 2-100.4, Florida Public Records Act- Scope and Compliance (PDF file).

3.19 Prohibited Purchases and Fund Restrictions

For the list of prohibited purchases and fund restrictions, please reference the Web link at http://www.fa.ucf.edu/Procurement_Card/Publications/prohibUses.pdf

3.20 Audits

Departments should be prepared for periodic record reviews by University Audit, the State Auditor's Office, and/or by F&A.

4. PENALTIES

4.1 Cardholder and Department Penalties

Departments and cardholders are responsible and accountable for all purchases made with the PCard. Any employee who fails to use his or her PCard properly or abuses it may be subject to disciplinary action, up to and including dismissal.

All cardholders will be given a written warning for any first offense violation except for the purchasing of prohibited items. PCard administration will review each circumstance and may offer waivers as needed. Violations will result in the PCard administration enforcing the rules as shown below.

- Splitting charges or sharing PCards –1st offense – written warning, 2nd offense – one month suspension 3rd offense - cancel card.
- Non-approval within 20 calendar days – 1st offense - written warning, 2nd offense - minimum of 3 day suspension or until the transactions are approved.
- Non-submission of the monthly statement within 30 days – notice at 30 days for non-submission; warning at 45 days, suspension at 60 days. The PCard is suspended until the statement is submitted to F&A.
- Purchasing prohibited items – 1st offense – one week suspension; 2nd offense – one month suspension; 3rd offense – cancel card.

- Frequent errors, late approvals, and late submissions of statements – multiple violations or a combination of violation types will result in cancellation of the card. *NOTE: Re-issuance of card due to cancellation must be approved by the provost or appropriate vice president.*

5. PCARD PROGRAM KEY CONTACTS

Cristy Trask
PCard Administrator
407-882-2235
Cristy.Trask@ucf.edu

Scott Sedlak
Senior Accountant
407-882-1086
Email address Scott.Sedlak@ucf.edu

TBD
Accountant
TBD
[TBD](#)

Derek Fischbeck
Accountant
407-882-1044
Derek.Fischbeck@ucf.edu

Kassandra McCleary
OPS Student Assistant
407-823-2435
Kassandra.McCleary@ucf.edu

6. PCARD FORMS

	Name of Form	Link to Form
6.1	Cardholder Agreement	http://fa.ucf.edu/Forms/PCard/41-967.pdf
6.2	Cardholder Profile/PCard Application	http://fa.ucf.edu/Forms/PCard/41-968.pdf
6.3	Departmental Authorization Security Access Ethics Certification	http://fa.ucf.edu/Forms/Others/41-566B.pdf
6.4	Cardholder Requirements for Full-Time OPS Employees	http://fa.ucf.edu/Forms/PCard/41-969.pdf
6.5	PCard Statement Certification	http://fa.ucf.edu/Forms/PCard/41-970.pdf
6.6	PCard Credit Limit & Transaction Type Change	http://fa.ucf.edu/Forms/PCard/41-981.pdf