



University
of Windsor

PURCHASING CREDIT CARD PROGRAM

SCOTIABANK VISA

CARDHOLDER INFORMATION PACKAGE

**** Please read the entire information package to understand all obligations as a Credit Card holder under this University Program ****

**UNIVERSITY OF WINDSOR PURCHASING CARD
CARDHOLDER INFORMATION PACKAGE**

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UNIVERSITY OF WINDSOR PURCHASING CARD CARDHOLDER INFORMATION PACKAGE

SECTION I - GENERAL INFORMATION

KEY CONTACTS

For administrative issues or questions regarding usage, contact [Purchasing Services](#) at extension 2081 or 2085

Scotiabank VISA Customer Service 1-888-823-9657 (Canada /USA)
1-416-750-6138 (Collect - Outside Canada & USA)

The Scotiabank VISA Credit Card Customer Service Hotline is available twenty-four (24) hours a day, seven (7) days a week. They are responsible for answering your questions about:

- account balances
- reporting lost or stolen cards
- account disputes

If *further* help is required, please contact Purchasing Services for assistance.

PURPOSE OF CREDIT CARD PROGRAM

The purpose of the University of Windsor Scotiabank VISA Purchasing Credit Card program is to provide an easy method for employees to purchase and pay for low valued items. For usage parameters, refer to the "Limits and Controls" section referenced below. This Purchasing Card can be used for items such as office, teaching or lab supplies, cell phone charges, subscriptions, catalogue orders, etc.

Do not use this Purchasing Card if the goods or services:

- 1) Require a special permit to cross the U.S. border
- 2) Require special handling (i.e. chemicals, hazardous - contact the Chemical Control Centre)
- 3) Have complicated shipping or installation issues or require electrical certification
- 4) Are available under an existing contract (i.e. Blanket Purchase Order)
- 4) Are available from University "Bulkstores" or other inventory areas
- 5) Are for travel or entertainment related expenses - refer to applicable policies.
- 6) For costs associated with the operation of personal vehicles
- 7) Have been defined as a controlled substance and/or controlled technology

PROCESSING AND PAYMENT OF CREDIT CARD TRANSACTIONS

All expenses incurred on this Purchasing Card are paid directly to the Scotiabank by the University.

Each month the data is uploaded from the bank into the University Financial Information System "FIS". Each transaction is associated with a merchant category code "MCC" which is used to assign to which expense account the transaction will be charged within FIS. At the time of Purchasing Card issuance, the applicable cost centre(s) (i.e. departmental or research grant account) will be assigned for that particular Purchasing Card. All expenses for that Purchasing Card will then be assigned to the noted cost centre and expense object account unless the cardholder reallocates expenses within Purchasing Card software ("CentreSuite") prior to the upload to the FIS. For further reference on this process, please refer to the CentreSuite VISA "How to Guide" for a detailed explanation and instructions.

LIMITS AND CONTROLS

Cardholders are advised to protect their University Purchasing Card like they would their own personal credit card.

1. The following standard limits will be applied to the University Purchasing Card:
 - Single Transaction Limit - standard limit is **\$2,500** (including taxes)
 - Monthly Credit Limit – standard limit is **\$10,000**
 - Types of merchants that will be authorized to purchase from.
2. Purchasing Cards are blocked from use at airlines, hotels, car rental agencies, gas stations, restaurants, liquor stores, entertainment venues, and financial institutions. Please refer to the “*Travel Policy and Procedures for the University of Windsor*” and the use of the University Scotiabank VISA Travel Card program. This program is an entirely different credit card program in which the cardholder is responsible to pay for expenses on the Purchasing Card and submit for reimbursement.
3. Any personal use is strictly prohibited and non-compliance could result in disciplinary action.
4. It is not an acceptable practice to by-pass the prescribed transaction limits by allowing the vendor to process multiple charges to cover the costs of an order. Splitting orders does not comply with the University Purchasing Policy.
5. The following steps are to be taken when an employee leaves the University:
 - Dean or Department Manager is responsible for collecting and destroying the Purchasing Card.
 - Department notifies Purchasing to cancel the Purchasing Card.

RECONCILIATION, RECORD RETENTION & APPROVAL

Each cardholder will receive a monthly statement to their University e-mail address identifying each transaction made against their Purchasing Card during the previous month. As such, the following process should be followed:

1. The cardholder matches up and reconciles all Purchasing Card receipts to the transactions listed on their statement. All original receipts should be stapled to this statement and filed in chronological order. **All receipts MUST be retained by the cardholder for seven (7) years as these may be required for audit purposes.** It should be noted that there will be a slight discrepancy in the amounts posted to accounts in FIS and the amounts shown on cardholder statements due to the exempt portion of the HST. The Finance or Internal Audit department will periodically conduct reviews to ensure that all policies and procedures outlined in this policy are being followed.
2. The Finance Department assumes that all transactions recorded by the bank are legitimate and that payment to the bank will be processed without prior approval by cardholders. Responsibility rests with the cardholder to ensure all transactions are accurate, legitimate and eligible. Any discrepancies must be identified by the cardholder and appropriate action taken to resolve the problem.

3. All cardholder statements must be approved (signed off) as follows:
 - i. Research Grant Accounts - by the appropriate signing authority on the account(s) being charged
 - ii. Non-Research Grant Accounts - by the appropriate "one-up" signing authority (i.e. a minimum of one level of authorization above the cardholder) on the account(s) being charged.

SECTION II - PURCHASING GUIDELINES

PLACING ORDERS BY PHONE, FAX OR INTERNET

If purchasing from a retail store, cardholders should request an original, itemized receipt. If ordering by phone or fax, cardholders should request a confirmation of order. In the event that a template is required for order via phone or fax, cardholders should contact **Purchasing Services**.

SHIPPING INFORMATION

If goods are being delivered/shipped to the campus, cardholders must ensure that the vendor has the appropriate shipping information. This information will ensure proper re-routing of the package once it arrives at the Central Receiving location on campus. Cardholders should also have all items shipped F.O.B. University of Windsor Freight Prepaid.

All shipping information must appear on the outside label of the package and should indicate cardholder name, department, building and room number.

DELIVERY INFORMATION

All items should be delivered to University Central Receiving at the address below:

University of Windsor
Central Receiving
2601 Union Street
Windsor, ON
N9B 3P4

If ordering goods from a U.S. vendor, all items will need to be shipped to the U.S. warehouse at the address below:

14300 Henn Street
Dearborn, MI
48126

Cardholders must contact the University Customs Clerk at extension 2083 to arrange for necessary customs clearance documentation.

AUTHORIZATION ISSUES

In the event of authorization issues, cardholders should refer to the following process:

1. Call the 1-800 phone number noted on the back of the Purchasing Card. This phone number will provide a direct line to VISA Operations.
2. VISA Operations can override immediately if the transaction fits the pre-defined parameters for individual Purchasing Cards (i.e. credit limits, transaction not a blocked transaction type, etc).
3. If VISA Operations indicate that transaction will not be permitted because of card restrictions or credit limit issues, cardholders will not be able to complete that particular transaction. In those situations, cardholders can contact Purchasing to discuss how to get order processed.

SUPPLIER PROBLEMS

In the event of supplier related issues (i.e. shipment delays, errors, product quality, etc.), cardholders should attempt to resolve these issues with the supplier directly.

LOST OR STOLEN CARDS

Cardholders are responsible to inform the bank (phone 1-888-823-9657) immediately to request a block and transfer on the existing Purchasing Card. Cardholders should also notify Purchasing Services as soon as possible of any lost or stolen Purchasing Cards.

**UNIVERSITY OF WINDSOR
APPENDIX A**

**Purchasing Card Agreement - EMPLOYEES
(to be signed upon card issuance)**

This document outlines the responsibilities I have as a holder of the University of Windsor Purchasing Card. My signature indicates that I have read and understand these responsibilities, and agree to adhere to the policies and procedures established for the program.

1. The Purchasing Card is intended to facilitate the purchase and payment of goods / services required to conduct business of the University within prescribed limits and usage parameters of the Purchasing Card program.
2. The Purchasing Card is issued in my name. I cannot use the card for personal purchases and I will not allow any other person to use my Purchasing Card. Unauthorized use of the Purchasing Card can be considered misappropriation of funds and as such, could result in i) immediate and irrevocable forfeiture of the Purchasing Card and/or ii) disciplinary action.
3. I understand that the Purchasing Card must be surrendered upon termination of employment, whether for retirement, voluntary separation, resignation, dismissal or re-organization.
4. If the Purchasing Card is lost or stolen, I agree to notify Scotiabank and Purchasing immediately.
5. I understand that since the University is responsible for payment, I am required to comply with all records retention and internal control procedures. This compliance may include being asked to produce Purchasing Card records going back seven (7) years for audit purposes.
6. I understand that I will receive a monthly statement that will report all activity during the last cycle. I will resolve any discrepancies by contacting the supplier, the bank or VISA directly as may be appropriate. I understand that I will be required to obtain original receipts and reconcile them with the monthly statement.
7. I understand that it is my responsibility to have all monthly statements reviewed / approved (signed) by the appropriate "one-up" signing authority (i.e. a minimum of one level of authorization above the cardholder) on the account(s) being charged.
8. I understand that all charges will be billed directly to and paid directly by the University and that Scotiabank cannot accept payment from me directly.
9. I understand that the charges made against my card are automatically recorded against the appropriate department account(s) in the financial accounting system.

Employee Signature: _____ Date: _____

Employee Name (please print): _____

Card Number: _____ Expiry Date: _____

**UNIVERSITY OF WINDSOR
APPENDIX B**

**Purchasing Card Agreement – GRANTEES
(to be signed upon card issuance)**

This document outlines the responsibilities I have as a holder of the University of Windsor Purchasing Card. My signature indicates that I have read and understand these responsibilities, and agree to adhere to the policies and procedures established for the program.

1. All charges on the Purchasing Card are being allocated to a Research Grant Account. I agree to adhere to the policies of the granting agencies and to ensure that all charges to this Purchasing Card are both relevant and eligible expenses of the research as per the respective agency guidelines. I understand that the University is responsible for verifying proper usage and will be reviewing the activity.
2. The Purchasing Card is intended to facilitate the purchase and payment of goods/services required to conduct business of the University within prescribed limits and usage parameters of the credit card program.
3. The Purchasing Card is issued in my name. I cannot use the card for personal purchases and I will not allow any other person to use my Purchasing Card. Unauthorized use of the Purchasing Card can be considered misappropriation of funds and as such, could result in i) immediate and irrevocable forfeiture of the Purchasing Card and/or ii) disciplinary action.
4. I understand that the Purchasing Card must be surrendered upon termination of employment, whether for retirement, voluntary separation, resignation, dismissal or reorganization.
5. It is my responsibility to advise Research Finance when my Research Grant Account closes and/or ends and will make the necessary arrangements to have the Purchasing Card charges allocated to another Research Grant Account.
6. If the Purchasing Card is lost or stolen, I agree to notify Scotiabank and Purchasing immediately.
7. I understand that since the University is responsible for payment, I am required to comply with records retention and internal control procedures. This compliance may include being asked to produce Purchasing Card records going back seven (7) years for audit purposes.
8. I understand that I will receive a monthly statement of account that will report all activity during the last cycle. I am responsible for resolving any discrepancies by either contacting the supplier, bank or VISA directly as may be appropriate. I understand that I will be required to obtain a copy of the original receipts and reconcile them with the monthly statement.
9. I understand that it is my responsibility to have all monthly statements reviewed / approved (signed) by the appropriate signing authority on the account(s) being charged.
10. I understand that all charges will be billed to and paid by the University and that Scotiabank cannot accept payment from me directly.
11. I understand that the charges made against my card are automatically recorded against the appropriate grant account(s) in the financial accounting system.

Grantee Signature: _____ Date: _____

Grantee Name (please print): _____

Card Number: _____ Expiry Date: _____

Research Finance Approval _____

University of Windsor Purchasing Card APPLICATION

Cardholder's Name: _____
First Name Initial Last Name
(Note: LIMITED TO MAXIMUM 21 characters)

Business Phone Number: (519) 253- 3000 ext. _____

Business E-mail address: _____@uwindsor.ca

Significant DATE: _____

You must assign your own significant date. It is required by the Bank for security reasons. It must be a valid DATE (8 digits) and format must be MMDDYEAR (e.g. 12011941).

The undersigned agrees to be bound, with respect to each card issued in accordance with the above request, by the provisions of the University Purchasing Card Agreement.

Cardholder's Signature _____ Date _____

Dollar Limits (\$)	Single Transaction Limit: \$2,500 (including taxes) Monthly Spending Limit: \$ 10,000
Card Restrictions	Merchant Category Code (MCC) exclusions for this Purchasing Card will be set up as per University defaults - refer to Cardholder Information Package.
Department	_____
Business Unit(s):	List the grant(s) or departmental cost centre(s) that you wish to have access to assign the expenses made on this Purchasing Card (you must have signing authority on those provided): <u>Default grant or cost centre :</u> _____ <u>Any other grant(s) or cost centre(s):</u> _____
Grant Approval	If applicant is not the Grantee; _____ Grantee's Name (please print) _____ Grantee's Signature

DEPARTMENT APPROVAL OF APPLICATION

Application Approved By: _____ (please print)

Approver Title: _____ Ext. _____

Signature: _____ Date: _____

Purchasing Services Use Only:

Card Issuer's Signature: _____

Date Card Requested: _____ Date Card Received: _____