



University  
of Windsor

**SCOTIABANK VISA  
PURCHASING CREDIT CARD PROGRAM  
CARDHOLDER INFORMATION PACKAGE**

# 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 efficient 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 other inventory areas
- 5) Are for travel or entertainment related expenses. Please refer to the Travel Policy and the Entertainment policy for these expenses.
- 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 by the University.**

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

### **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 **\$2,825 (including taxes)**
  - Monthly Credit Limit – standard limit is **\$10,000**
  - MCC code restrictions to prohibit purchases from specific vendors.
  
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 **University of Windsor Travel Policy** and the University **Travel Cardholder Guidelines** for use of the **University Scotiabank VISA Travel Card program**. The Travel Card program is used to pay for travel related expenditures. The Travel Card is paid for directly by the cardholder.
  
3. Any personal use of the Purchasing Card 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. This is referred to **splitting transactions**. Splitting orders does not comply with the University Purchasing Policy and is strictly prohibited.
  
5. The following steps are to be taken when an employee leaves the University:
  - Department must notify Procurement to cancel the Purchasing Card.
  - Dean or Department Manager is responsible for collecting and destroying the Purchasing Card.
  
6. Faculty and staff on sabbatical and/or administrative leaves may maintain an active purchasing card during their approved leave. While on sabbatical or administrative leave, the cardholder is still expected to comply with purchasing card guidelines, including record retention and statement approvals. Also, cardholders will still be subject to audit during their sabbatical or administrative leave and must comply accordingly.
  
7. Retired faculty who hold an active research grant account with the University of Windsor may maintain a purchasing card, as long as the research account to which the card is assigned remains active. All retired cardholders are still expected to comply with purchasing card guidelines, including record retention and statement approvals and will still be subject to audit, as long as they maintain an active purchasing card.

### **RECONCILIATION, RECORD RETENTION & APPROVAL**

The cardholder is responsible for the reconciliation, record retention and approval of their purchasing card statement and transactions.

***Effective March 16, 2020 all cardholders will be required to maintain electronic records of their purchasing card statements, supporting documentation and one-up approval.***

Each cardholder will receive a monthly Purchasing Card statement, electronically through email. Alternatively the statement can be found and downloaded off of the [CentreSuite Website](#). The statement

will include each transaction made against their Purchasing Card during the previous month. As such, the following process must be followed:

1. The cardholder matches up and reconciles all Purchasing Card receipts to the transactions listed on their statement. All receipts must be kept with this statement and filed **electronically** 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 UWINSITE and the amounts shown on cardholder statements due to the exempt portion of the HST.
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. As of **March 16, 2020**, all cardholder statements must be approved either **electronically through email, or some other form electronic approval**. Physical signatures on purchasing cards statements will no longer be required. Statements must be approved by the appropriate one-up signing authority on the account being charged. Please see approval requirements by account type below:
  - **Research Grant Accounts:** Approval provided by the appropriate signing authority on the research account(s) being charged. If the cardholder is also the signing authority on the research grant account being charged, then the cardholder is responsible for electronically approving their own statement, as proof that a review of the transactions has been completed.
  - **Operating Accounts (Non-Research Grant Accounts):** Approval 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.

## **PURCHASING CARD AUDIT AND VIOLATIONS**

The Finance and/or Internal Audit department will periodically conduct Purchasing Card reviews to ensure that all policies and procedures outlined in this University Purchasing Card Guidelines are being followed. Purchasing Card violation notices will be issued for the following:

- Missing one-up signatures on statements.
- Missing invoices or supporting documentation.
- Split Transactions.
- Other non-compliant transactions.

**Level 1 Violation Notification:** A Level 1 notification will be issued to notify a cardholder and the one-up signing authority on the card, the first time a violation is identified as a reminder to refer to the Purchasing Card Guidelines.

**Level 2 Violation Notification:** A Level 2 notification will be issued to the cardholder and the one-up signing authority on the card, to notify the cardholder of the second violation. This notification will require a cardholder to successfully complete the [Purchasing Card Online Training Program](#).

Level 3 Violation Notification: A Level 3 violation, to the cardholder and the one-up signing authority on the card, to notify the cardholder of the third and final violation. This notification will be issued for multiple infractions to the Policy and will result in the suspension of card use temporarily until, the underlying issues are resolved. This violation notice could result in possible revocation of the card.

## **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. If 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.



## SECTION III – APPLYING FOR A PURCHASING CARD

### **Purchasing Card Training:**

Before a cardholder can apply for a Purchasing Card, each cardholder is required to complete the **mandatory** online [Purchasing Card Training Program and Quiz](#).

### **Purchasing Card Application:**

Once the online training program and quiz have been completed, please complete the [Purchasing Card Application](#) and submit it to the Purchasing Department. The form may be submitted by [e-mail](#) or in person.

### **Purchasing Card Change Request Form:**

If at any point in time a cardholder requires a change to the Purchasing Card information, the [Purchasing Card Change Request Form](#) must be completed and submitted to [Purchasing](#) for approval, before the change can take place. The form must be signed by the one-up signing authority for the purchasing card. The form may be submitted by [e-mail](#) or in person.

Cardholders may request an increase in the individual transaction limit on their card, up to \$3,500 without the requirement to obtain a competitive quote for their purchase. Any request for an individual transaction limit increase in excess of this amount must be supported by a minimum of one competitive quote. Please see the [University of Windsor Purchasing Policy](#) for further details surrounding Competitive Bidding and Purchasing Methodology.

Some examples of changes that a cardholder may require include:

- Increase/decrease to the Purchasing Card balance limit
- Increase or decrease to the Individual transaction limit
- Remove or add MCC code restrictions
- Change contact information
- Change accounting information
- Cancel the card should they no longer need it