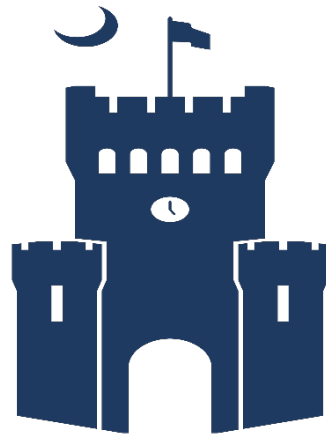

THE CITADEL MILITARY COLLEGE OF
SOUTH CAROLINA



THE CITADEL
PURCHASE CARD POLICIES AND
PROCEDURES MANUAL

Revised **September 25, 2024**

THE CITADEL PROCUREMENT SERVICES DEPARTMENT

MISSION STATEMENT

The Procurement Services Department exists to support The Citadel Military College in all of its materials management needs while always upholding the College's core values of Honor, Duty, and Respect. Our goal is to provide excellent customer service to campus departments, vendors, and the general public when contracting for the purchase of goods and services. As stewards of public funds, we work to deliver quality results that are in compliance with all state laws and regulations governing procurement, while also taking into account sound business practices that are fair, open, and ethical.

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SECTION 1:

PROGRAM OVERVIEW

What is contained in this section:

- ✓ Purpose
- ✓ Program Benefits

PURPOSE

The Citadel Purchase Card Program is designed to enable authorized, full-time Citadel State employees to make small value purchases of supplies, materials, and equipment for business use. The program streamlines payments by eliminating the administrative burdens and costs associated with traditional methods of payment.

The purchase card is also referred to as a “procurement card,” or, more commonly, a “P-card.” This manual explains the benefits of the Purchase Card Program; describes the responsibilities of all program participants; and enumerates the rules of the program. The Citadel uses VISA© cards issued by Bank of America, pursuant to the contract awarded to the bank by the South Carolina Materials Management Office (MMO). The Citadel Purchase Card is the only purchasing card authorized for use by employees, and no other credit card should be opened in the name of The Citadel.

The Citadel Purchase Card Program is not intended to avoid or bypass appropriate purchasing procedures established by The Citadel and the State of South Carolina Consolidated Procurement Code. This program is designed to work side by side with existing procurement procedures.

The success of the Purchase Card Program and its continuing use depends on your participation and cooperation. Please be sure to read and follow the program guidelines as specified within this manual.

PROGRAM BENEFITS

Cardholders – You will be able to purchase supplies directly from vendors without using a purchase order. The purchase process becomes streamlined with a more efficient turnaround time on receipt of an order. It reduces the administrative and processing costs related to the purchase and payment of supplies.

The College – The Purchase Card Program provides a cost-efficient, alternative method for purchasing small value supplies. Card features make the program easy to manage and reduce processing costs at all levels by reducing the number of requisitions, purchase orders, invoices and checks. The Purchase Card enables all departments to focus on higher yield, value-added activities.

Vendors – The Purchase Card will be welcomed by vendors who accept VISA®. When they accept the credit card for business purchases, vendors need not send invoices to the College, and they will receive payment directly from Bank of America within 48 hours. Vendors are permitted to charge a transaction fee (typically 3%) when purchasers are using a Bank of America Citadel credit card if the vendor will not waive the fee.

SECTION 2:

PURCHASE CARD RESPONSIBILITIES

What is contained in this section:

- ✓ Responsibilities of Purchase Card Administrator
- ✓ Responsibilities of Deans, Directors or Department Heads
- ✓ Responsibilities of Departmental Liaisons
- ✓ Responsibilities of Cardholders

RESPONSIBILITIES OF PURCHASE CARD ADMINISTRATOR

The Citadel Purchase Card Administrator oversees the program, establishes rules, issues guidelines, provides reports, and assists Cardholders with problem resolution. The Purchase Card Administrator performs internal Purchase Card Audits of Cardholder's Monthly Reconciliation Packages, to ensure compliance with all Citadel Purchase Card Policies and Procedures.

Responsibilities include, but are not limited to the following:

- Ensure compliance with the State Purchase Card Policy;
- Provide unique needs based on The Citadel mission;
- Define responsibilities of Purchase Card Program participants and criteria for obtaining a Purchase Card;
- Review Department approved applications for completeness of required information;
- Create those cards in the Bank of America WORKS Program;
- Manage card security, including internal controls, card limits and Merchant Category Codes (MCCs) as well as providing a method for reporting suspected misuse or fraudulent use;
- List consequences for misuse or fraudulent use;
- Create a provision for review of the internal policy for adequacy at least annually and a provision for audit or other independent review;
- Establish internal procedures to cover proper setup of profiles for each card (including MCC blocks) and how to use the Purchase Card for various types of orders to prevent the compromise of secure information;
- Review annually, all Purchase, Travel and Ghost Card usage and eliminate Purchase Cards for employees who demonstrate consistently low usage or no longer have a demonstrated business need for the Purchase Card;
- Establish procedures for documenting transactions sufficiently;

- **Act as The Citadel's Liaison with Bank of America and administer the WORKS Software Program;**
- **Establish procedures for card applications, create those card applications in the Bank of America WORKS Program and receive Purchase, Travel and Ghost Cards from Bank of America;**
- **Conduct Purchase Card orientation/training sessions for all new Purchase, Travel and Ghost Card recipients, as well as for new Liaisons. This includes coordinating and conducting group sessions and/or individual sessions for refresher training, when deemed necessary.**
- **Obtain signatures from new Cardholders and filing signed *Cardholder Agreements*, signify agreement with the terms of the Purchase Card Program;**
- **Work with management to determine appropriate spending limits based upon budget constraints, job responsibilities, knowledge, skills and abilities, historical spending patterns, and overall procurement practices;**
- **Coordinate the Citadel Purchase Card Program as Liaison with the Office of the Comptroller General, (OCG), and the Materials Management Office, (MMO);**
- **Review and analyze reports and statistical data to evaluate user activity and ensure compliance with the policy regulations;**
- **Handle disputed charges/discrepancies not resolved by Cardholder or Department Liaison.**
- **Initiate change of Purchase Card default account number with Director of Accounting Operations, upon request of Department Liaison, as approved by the Department Director;**
- **Secure revoked Purchase Cards and properly deactivate and destroy cards when a Cardholder transfers jobs, resigns, retires, is terminated or loses a card;**
- **Electronically notify Department Liaisons of Bank of America's billing statement distribution and advise Liaisons of Reconciliation Deadline in Banner Finance;**
- **Process upload of Bank of America's detailed billing report to Financial Services for charging to individual departments;**
- **Report inappropriate charges to Cardholder, Department Head and Procurement Director.**

RESPONSIBILITIES OF DEANS, DIRECTORS, OR DEPARTMENT HEADS

Deans, Directors or Department Heads are responsible for holding the Cardholders and Liaisons responsible for their respective duties. The Department Head must sign and approve of a Purchase, Travel or Ghost Card Application before it is submitted to the Purchase Card Administrator for processing. Responsibilities include signing the *Monthly Purchase Card Certification* form in approval of all purchase card charges for the respective month. The Department Head is responsible for contacting the Purchase Card Administrator if any of the roles involved in the purchasing duties of the department have changed.

On an ongoing basis, the Dean, Director or Department Head is responsible for:

- **Oversee the Purchase Card Program in his/her department to ensure compliance with the State of South Carolina Procurement Code and Citadel Purchase Card Policy;**
- **Review and approve Cardholder applications submitted by members of their respective departments, as well as communicate to the Purchase Card Administrator any unique needs of the department;**
- **Assign a Liaison for each Cardholder on the Cardholder Application;**
- **Assign the Default Index and Account Code (FOAP – Fund, Organization, Account, Program) information for a Cardholder on the Cardholder Application;**
- **Contact The Citadel Purchase Card Administrator to change Cardholder and/or Liaison assignments;**
- **Ensure proper segregation of duties exist between the Cardholder, Liaison, and Dean, Director or Department Head;**
- **Respond timely to address or remediate Purchase Card Audit Findings and Incident Reports.**

On a monthly basis, the Dean, Director or Department Head shall:

- **Review the overall Purchase Card activity in his/her department;**
- **Validate that all transactions are legitimate purchases for the department;**
- **Ensure Liaisons have collected a receipt for every transaction;**
- **Scan for unusual or possibly fraudulent transactions;**
- **Scan for possible split transactions to circumvent the Purchase Card single transaction limit of \$2,500;**
- **Contact the Purchase Card Administrator regarding any unapproved transactions;**
- **Sign the *Monthly Purchase Card Certification Form*;**
- **Sign the Bank of America monthly bank statement for each Cardholder.**

By signing the *Monthly Purchase Card Certification Form*, the Dean, Director or Department Head is certifying that he/she has:

- Reviewed all Purchase Card charges for the time period indicated;
- Approved all of the charges as valid Citadel expenses;
- Approved of the accounts (source of funds) being charged.

RESPONSIBILITIES OF DEPARTMENT LIAISONS

Liaisons must be full-time employees, (FTEs) of The Citadel. Liaisons must be assigned to a Cardholder on the Cardholder Application and trained by the Purchase Card Administrator. Liaisons perform and complete a *Monthly Reconciliation Package* within ten (10) business days from the completion of the previous month cycle period, or within ten (10) days from the date that purchases are available to reconcile in Banner Finance. The Liaisons will be notified via email, from the Purchase Card Administrator, of the exact date each month's reconciliation package is due. It is recommended that each department have only one Liaison. Liaisons must have thorough knowledge of the job responsibilities of the Cardholders under his/her supervision in order to determine if purchases are reasonable, customary and proper and should be subject matter experts in their respective departments, regarding typical and normal purchases. Before approving the *Monthly Purchase Card Certification Form* and/or the Cardholder's monthly bank statements, the Liaison must carefully review all documentation.

Liaison responsibilities include, but are not limited to the following;

- Participate in training for Liaisons and maintain knowledge of Purchase Card Policy;
- Review appropriateness of Cardholder transactions;
- Obtain signed credit card statements, including either signing said statements themselves, or having the Dean, Director or Department Head sign the statements. The Liaison should receive and maintain all supporting documentation from the Cardholder and retain Monthly Reconciliation Packages on file for a minimum of seven (7) years.
- Collect original copies of vendor receipts from Cardholders and reconcile to Bank of America billing statements.
- Organize the receipts in the order they appear on the Bank of America statement.

- **Retain all charge slips and receipts for audit by internal and external auditors. Ensure all charges have an invoice or receipt. If not, ask the Cardholder to obtain said missing receipts.**
- **Should every effort be made to locate said missing receipt, and if it is not located, the Liaison should provide the *Lost or Missing Receipt Form*, (see Exhibit “I” on page 53) to the Cardholder for the Cardholder to complete and submit to the Purchase Card Administrator for review and processing.**
- **Ensure all receipt details are noted and understandable, either written on the receipt itself, or attached to a spreadsheet or additional paperwork with other explanations.**
- **Each receipt or spreadsheet should minimally list the Index & Account Code that each charge should be allocated to in Banner. Please see Exhibit “J” for Banner Account Codes on page 54.**
- **Attempt to resolve any disputes with the vendor and/or Bank of America that are not resolved by the Cardholder. Notify the Purchase Card Administrator within three (3) business days of any unresolved disputes, note the reasons and document all attempts at resolving it.**
- **Complete the Reconciliation Process in Banner (FAAINVT screen), to ensure proper allocation of the Index and Account Code for each purchase.**
- **Identify transactions that require the submission of Use Tax to the South Carolina Department of Revenue. Enter, “USETAX” for these transactions in Banner’s FAAINVT> Default Accounting Distribution section entitled, “ACTV (Activity Field)” in advance of the monthly reconciliation deadline.**
- **Further instructions on Use Tax and the Reconciliation Process are located in the Exhibits Section of this manual, under Exhibit “G”, “*Purchase Card Reconciliation Instructions*”, on page 51.**
- **Request the Director of Accounting Services change default Indexes for individual cards as needed and approved by the Dean, Director or Department Head, with a copy sent to the Purchase Card Administrator for required changes in Banner.**
- **Notify the Purchase Card Administrator of lost or stolen cards.**
- **Ensure that the Cardholder and the Dean, Director, or Department Head sign off on the *Monthly Purchase Card Certification Form*.**
- **Request the Citadel Purchase Card Administrator to cancel a Cardholder’s card in the event of terminated employees, resignation, retirement, employees transfer departments, or loss of Purchase Card privileges, as approved by the respective Dean, Director or Department Head.**
- **Assist in collecting cancelled cards from said Cardholder, if necessary and possible, and forward said card to the Purchase Card Administrator for logging and destroying.**
- **Alert the Purchase Card Administrator if you suspect someone is misusing their Purchase Card or otherwise violating Purchase Card policies and/or procedures.**

- **Notify the Purchase Card Administrator if the Liaison will be absent during a reconciliation period, whenever possible, prior to the reconciliation deadline.**

RESPONSIBILITIES OF CARDHOLDERS

All Cardholders must be full-time employees (FTEs), or Permanent part-time employees, but not Temporary Employees, of the State of South Carolina and must have completed training with the Purchase Card Administrator and have executed a *Cardholder Agreement*. Cardholders are de facto purchasing agents for the State of South Carolina and The Citadel. Cardholder responsibilities include, but are not limited to the following:

- **Participate in training for Cardholders, and training updates when offered and signing *Cardholder Agreements*, when required;**
- **Ensure the physical security of the Purchase Card and protecting the account number.**
- **Ensure that only the approved Cardholder uses the Purchase Card. *Use by anyone other than the approved Cardholder is strictly prohibited. The Purchase Card is not transferrable between co-workers.***
- **Ensure that funds are available prior to making purchases or paying invoices and that purchases are “best value” for The Citadel.**
- **Ensure that the Purchase Card is used only for legitimate business purposes. Misuse of the card will subject the Cardholder to disciplinary action in accordance with College Policies and Procedures relating to disciplinary action and termination for cause.**
- **Adhere to the purchase limits and restrictions of the Purchase Card and ensure that the total amount of any transaction does not exceed the Single Transaction Limit of \$2,500, unless an approved *Single Transaction Limit Override Form* is obtained and on file with the Cardholder. (Please see Exhibit “D” on page 48-STLO.) Furthermore, the Cardholder must ensure that all purchases are within all other spending and vendor guidelines established by the College.**
- **Immediately report lost, stolen or compromised cards to Bank of America, the Dean, Director or Department Head and the Purchase Card Administrator.**
- **Sign the Bank of America monthly credit card statement before providing it to the assigned Cardholder Liaison.**
- **Obtain all sales slips, register receipts, and/or invoices or purchase card slips and provide same to the Department Liaison for reconciliation, approval and allocation of funds, on a timely and monthly basis. This includes noting the appropriate Index and Account Code for every transaction.**
- **Identify disputed items and contact the merchant directly to resolve disputes, and maintain all documentation about said disputes.**

- **Ensure that appropriate credit for the reported disputed item(s) or billing error, appears on a subsequent Bank of America monthly statement.**
- **Notify the Department Liaison if the default account number should be changed on an individual transaction. Noting on the invoice or receipt, the account number or whether the item should be re-allocated to an Account Code other than the Default Account Code.**
- **Note on the receipt, the employee's CWID and Preapproval number authorized through Chrome River, if the purchase relates to meeting registrations, conferences or travel of any kind.**
- **Have all orders delivered to a valid on-campus address only. No purchase card purchases should be delivered to a Cardholder or Liaison's personal residence, unless a situation has been deemed an emergency and permission has been granted for this exception, in writing, by the Purchase Card Administrator.**
- **Return Purchase Card(s) to either the Department Liaison or directly to the Purchase Card Administrator, upon termination of employment with the College or when transferring departments within the College. When transferring, if a new Purchase Card is necessary, one must be requested within the new department and using that department's financial information. An 'old', existing card may not be used at an employee's new department.**
- **Cardholders should request surcharges be waived, however if the vendor will not waive the surcharge, the surcharge may be permitted.**
- **Note: Under no circumstances should a Cardholder accept cash in lieu of a credit to the Purchase Card account.**

SECTION 3:

CARD LIMITS AND SECURITY

What is contained in this section:

- ✓ Department Internal Controls
- ✓ Credit Card Limits
- ✓ Restricted Use and Restricted Items
- ✓ Card Inactivity
- ✓ Split Transactions
- ✓ Single Transaction Limit Overrides
- ✓ Card Security
- ✓ Vendor Blocking
- ✓ Erroneous Declines and Unblock Requests
- ✓ Lost, Stolen, or Misplaced Cards
- ✓ Employee Transfer/Resignation/Termination
- ✓ Reporting Fraud
- ✓ Audits
- ✓ Delivery of Goods

DEPARTMENT INTERNAL CONTROLS

Each department should establish internal controls sufficient to regulate its Purchase Card activities. The responsibility for appropriate use of the card lies not only with the Cardholder, but also with the approving Dean, Director or Department Head. The three roles of Cardholder, Liaison and Dean, Director or Department Head, should be fulfilled by three unique individuals when sufficient staff allows. For example, a department that consists of only two people, can have a Cardholder that performs as their own Liaison, so long as the second person has the authority to sign off as the Dean, Director or Department Head. A department that consists of more than two people ***must*** have a third person serve as the Liaison.

A Cardholder may be the Liaison to his/her own card, only if an independent review has been performed by at least one other person and the Purchase Card Administrator has approved the situation, and there are no other viable alternatives. The *Monthly Purchase Card Certification Form* must be signed by the Cardholder, Liaison, and Dean, Director, or Department Head on a monthly basis. The Liaison or Dean, Director or Department Head

review and sign certification, must be performed and signed by someone other than the Cardholder. Under no circumstances may one individual serve all three roles.

The Purchase Card Administrator is not permitted to possess a Purchase Card because of the conflict of duties. A provision for an annual independent audit or review of the Purchase Card Program must be carried out by the Purchase Card Administrator, Internal Audit unit, or other unit assigned audit responsibilities. Reviews must address the adequacy of internal policies and procedures, the appropriateness of Cardholder spending limits, the adequacy of reconciliation and payment procedures, and the adequacy of documentation.

CARD CREDIT LIMITS

A Cardholder's monthly credit limit and single transaction limits are electronically set up for each billing cycle. The monthly credit limit sets a restriction on the total amount of spending that can occur during the statement period. Monthly limits are, by default, set at \$10,000, per card and may be decreased or increased at the written request of the Dean, Director, or Department Head of the respective department. Your card may have a higher limit, if one was requested and approved by your Dean, Director, Department Head, or VP. The single transaction limit does not affect how much can be spent per day; it only affects the spending limit of *each transaction*. By default, this amount is \$2,500 per purchase, as determined by that State of South Carolina. Additional amounts, up to \$10,000 can be spent using the credit card, if accompanied by an executed *Single Transaction Limit Override Form*, as addressed on page 17, and as shown under Exhibit "D" on page 48.

Each Department should keep track of its credit balance(s), or call Bank of America at the number shown on the reverse side of the Purchase Card, to inquire as to the remaining available balance.

The Citadel's billing period runs from the 28th of the month to the 27th of the following month. Statements are made available on the 28th day of the month, at any time between 9:00am-5:00pm. Please notify the Purchase Card Administrator ONLY if your statement is not available to you by 5:00pm on the 28th. On the first business day of each new billing cycle, a Cardholder's limit amounts will be restored to the full credit line amount.

RESTRICTED ITEMS AND RESTRICTED USE

Please see Exhibit “B” on page 46 for the comprehensive list of *Restricted Items and Restricted Use of The Citadel Purchase Card*.

CARD INACTIVITY

Purchase Cards that are inactive for a period of twelve (12) months will be suspended. If the card has been suspended, contact the Purchase Card Administrator for consideration to have it be reinstated.

SINGLE TRANSACTION LIMIT OVERRIDES (STLOs)

Single transaction limits may be increased from \$2,500, up to a single purchase limit of \$10,000 for one-time purchases placed with vendors on agency or state contract or when purchases are determined to be “fair and reasonable” by Procurement Services. The Purchase Card *Single Transaction Limit Override* form (STLO), (see Exhibit “D” on page 48), must be completed and signed by the Cardholder and the respective Dean, Director, Department Head or Vice President, and then forwarded to the Director, or Associate Director of Procurement, for their review. After they have made their determination, they then forward the STLO form to the Purchase Card Administrator for approval and processing.

Please allow sufficient time for processing and approval and be prepared to provide proof of the “fair and reasonable” justification of a purchase. The Purchase Card Administrator will then provide you with an email authorizing the purchase, providing you a time frame to make that purchase, and will scan the completed STLO form back to the Requestor to retain together with that period’s Monthly Reconciliation Package.

Please note: State Policy Regarding "Fair and Reasonable": Purchases up to \$10,000 are required to be documented as "The price is fair and reasonable." If not, quotes can be obtained in order to determine the price is fair and reasonable. These need not be written quotes but can be quotes from prices listed on the internet, email, vendor catalog, or telephone quotes which will need to be attached to the STLO request.

SPLIT TRANSACTIONS

Making multiple transactions to the same vendor within a short period of time, when the combined total of orders exceeds the purchase card transaction limit of \$2,500, is considered splitting purchases. Any action taken to work around or bypass the limits set on Purchase Cards is strictly prohibited. A single purchase cannot be divided into separate transactions or to different vendors to circumvent a single purchase transaction limit, or to artificially create small purchases to circumvent bidding as required by State and Citadel Policy. Splitting of purchases will be considered a Purchase Card violation. Whether the intention is deliberate or an oversight, this is a violation of the South Carolina Consolidated Procurement Code and will create audit points against the Cardholder. **EXAMPLE OF A SPLIT TRANSACTION:** Several transactions made with one vendor in one day that, when summed, are greater than \$2,500.

CARD SECURITY

The Purchase Card should always be protected and kept in a secure location. The only person authorized to use the card is the Cardholder whose name appears on the face of the card. Under no circumstance may a Cardholder allow another individual or employee access to use his or her Purchase Card. Since the Purchase Card is a regular VISA© card, it can be mistaken for a personal credit card. For this reason, it is recommended that the Purchase Card be kept separate from any personal credit cards.

Misuse or abuse of the Purchase Card could result in cancellation of Purchase Card privileges, termination of employment, and possible criminal charges. Purchase Cards must be used strictly for Citadel business.

VENDOR BLOCKING

Merchant Category Codes (MCCs) are assigned by the banking industry to each merchant or vendor based on the type of goods and services that they provide. The State of South Carolina and The Citadel require that certain types of vendors be blocked from the Purchase Card as a security measure. Examples among these are: hotels, entertainment, and cash transactions, and stores such as Walmart, Target & Costco. This is not a

complete list. Transactions will be blocked at the point-of-sale level. Please see Exhibit “A” on pages 40-45 for a list of blocked Merchant Category Codes (MCCs). Common Blocked Vendors have been highlighted on the list. Some purchases can be made with these vendors if an *Unblock Request* is processed and approved.

ERRONEOUS DECLINES & REQUESTING AN UNBLOCK

There may be certain situations when a vendor receives a decline message when processing your Purchase Card transaction. If you do not know the reason for the decline, contact Bank of America at 1-800-822-5985 for an explanation. If the decline was in error, the Cardholder should immediately contact the Purchase Card Administrator for assistance. Purchases requiring approval outside of normal business hours need to be planned in advance, when possible. If a purchase is being made outside of normal College business hours, the employee must find an alternate payment method or terminate the purchase and contact the College’s Purchase Card Administrator during normal business hours.

The following reasons may cause a card to be declined:

- Exceeding the monthly or single transaction credit limit;
- The Merchant Category Code (MCC) is a blocked vendor;
- Bank of America has frozen the card account due to suspicious activity.

In the event that a valid, unrestricted purchase is being blocked because of a vendor’s MCC, the Purchase Card Administrator has the authority to unblock vendors with the contingency that the purchase is not otherwise in violation of any restrictions delineated in this manual or in violation of Citadel Policy. The Cardholder or the Cardholder’s assigned Liaison must request an Unblock via email, and wait to receive approval from the Purchase Card Administrator, before proceeding with the purchase.

The Unblock Request must be sent via email to the Purchase Card Administrator, and contain the following information:

- Name of the vendor;
 - Date you wish to make this purchase or pay this invoice;
 - Business purpose for the purchase;
 - Approximate amount of purchase, including tax & shipping, if applicable;
 - Index this expense will later be allocated to at time of reconciliation.
- NOTE: if this Unblock Request involves food purchases for cadets or other students, or if it includes travel – either conference registration, airline or hotel reservations for student travel- all participant’s and/or traveler’s names must be provided with the request. The only exception to this is if the group is composed of a Citadel Club or class; in that event, you can simply

state, “Food request for the ___ Club/Class”, and no individual names are required. You also may attach a separate list of the student names, if you already have one compiled; it does not have to be in the body of the Unblock Request, but attaching in to your request is helpful. All travel requiring a Travel Authorization Number (TAN), should note the TAN in the Unblock Request.

The Purchase Card Administrator will provide, via email, an authorization approving the Unblock Request together with a specific time frame that the transaction must be completed within. (Please note that Bank of America requires a sixty (60) minute processing time when requesting an unblock.) Please make every effort to complete the purchase or payment during the time frame stated in the authorization email. If you do not complete it during the stated time frame, please reach out to the Purchase Card Administrator to request a new Unblock. If not, your purchase *will be* declined by Bank of America. Please retain the Unblock authorization email and include it in your Monthly Reconciliation Package.

LOST OR STOLEN CARDS

If a Cardholder loses a Purchase Card, or if it is stolen, the Cardholder should notify Bank of America at 1-800-500-8262, immediately. Next, they should notify their Liaison and the Purchase Card Administrator. The Cardholder must be prepared to provide the receipts for the valid transactions that were recently made on the lost or stolen Purchase Card, if any, prior to reporting it lost or stolen.

The Liaison should closely monitor all transactions posted in Banner Finance and dispute charges that appear to be fraudulent. The Cardholder will be liable for all charges incurred if a fraudulent transaction is not disputed within sixty (60) days following the end of the billing cycle in which the disputed transaction occurred.

The Cardholder will be notified by the Purchase Card Administrator, when the replacement card arrives on campus. The Cardholder will need to sign a new Cardholder Agreement at that time.

EMPLOYEE TRANSFER/RESIGNATION/TERMINATION

The Purchase Card Administrator must be notified by the Cardholder, or by the Cardholder's Department when the Cardholder transfers to another department or assumes other duties that do not require using a Purchase Card, resigns, retires or is terminated. The same required notifications apply to any change in liaison roles. The Department Head is required to inform the Purchase Card Administrator of any requested changes in either Cardholders or Liaisons.

Upon any of these instances, the Cardholder must surrender their existing Purchase/Travel/Ghost Cards. Should that individual be transferring to another Citadel department and their new position requires them to be a Cardholder, that individual would need to apply for a new Purchase and/or Travel and/or Ghost card using the financial information appropriate for the new department.

REPORTING FRAUD

If you suspect that someone is misusing the Citadel Purchase Card, you may submit an anonymous tip to The Citadel Fraud, Waste, and Abuse Hotline located at:

<https://www.citadel.edu/root/fraud-waste-abuse-hotline>

AUDITS

The Purchase Card Administrator has the authority to internally audit any purchase card transaction and the supporting documentation at any time. The Citadel Purchase Card Administrator may also authorize an externally contracted auditor or auditor of the State of South Carolina to intermittently audit purchase card documentation. When selected for audit, the Cardholder will receive a written request from the Purchase Card Administrator giving five (5) business days to respond with the requested *Monthly Reconciliation Package(s)*. Please do not send original documents to the Purchase Card Administrator.

Upon completion of the internal audit, you will receive an *Audit Letter* that summarizes the Audit Review as well as the *Purchase Card Audit Summary* form that details the audit process and any notes or findings. The *Purchase Card Audit Summary* form requires the signature of the Cardholder, the Liaison, and the Dean, Director or Department Head

Never provide your purchase card documentation to any unauthorized party without the Purchase Card Administrator's advice and consent.

DELIVERY OF GOODS

Items purchased with the Purchase Card must be delivered to a valid Citadel business address only. No merchandise or products of any kind may be shipped to an employee's home address or any other non-Citadel mailing address. The only exception to this policy will be granted in declared periods of emergency- such as a hurricane, snowstorm or pandemic. Each request to have merchandise or products of any kind delivered to an address other than a Citadel campus address must be presented in writing, to the Purchase Card Administrator, before the purchase is made. A written authorization will be issued to the Cardholder from the Purchase Card Administrator that should be retained with the corresponding Monthly Reconciliation Package. This is done as an exception, on a case by case basis only.

SECTION 4:

PURCHASE CARD POLICIES & PROCEDURES

What is contained in this section:

- ✓ Applying for a Purchase Card, Travel Card, or Ghost Card
- ✓ Card Maintenance and Closure
- ✓ Purchase Card Compliance, Policies, Violations, and Procedures
- ✓ Progressive Discipline for Violations
- ✓ Purchase Card Records Retention
- ✓ Cardholder Liability
- ✓ Taxes – Sales and Use Tax
- ✓ When *to* and When *Not* to Apply USE TAX
- ✓ How to Apply USETAX
- ✓ Rebates, Refunds, Rewards, Etc.
- ✓ Credits
- ✓ Employee Travel
- ✓ Emergency Transactions
- ✓ Minority and Woman Owned Business Enterprises
- ✓ Green Purchasing
- ✓ Disputes and Billing Error

APPLYING FOR A PURCHASE CARD, TRAVEL OR GHOST CARD

An applicant must be a full-time employee (FTE) of The Citadel and obtain approval from the Dean, Director or Department Head in order to apply for a purchase, travel or ghost card. If the application is accepted and the card is created, the applicant must attend a brief training session before he/she may use the Purchase Card. This training typically will take place when the applicant meets with the Purchase Card Administrator to pick up their purchase card. Each Cardholder must sign a *Cardholder Agreement*, at the time they are given their card. The only exception to this requirement is if the card is issued or re-issued when the campus is closed due to a declared emergency. At that time, a Cardholder may sign the new Cardholder Agreement after they have received the new card. Upon signing the new Cardholder Agreement, the Cardholder will be provided with either the hardcopy of this *Citadel Purchase Card Policies & Procedures Manual* or they can opt to receive the softcopy document via email, or both. By signing the new agreement, the Cardholder

indicates that they understand the intent of the program, and will comply with all guidelines of this manual as well as College Policies and Procedures relating to expenditure of College funds.

Ghost Card Accounts. The term “Ghost Cards” refers to a P-Card account established for the payment of monthly or other periodic charges to an established supplier of a State Entity and for which a physical card is not issued. In cooperation with the State P-Card Coordinator and the Bank, an Agency’s PCard Administrator may establish a Ghost Card to make payments to a single, specified supplier. Ghost Cards provide a secure payment method restricted for use with the identified supplier and secured through numerous account restrictions including spending limits, MCC restrictions, and the absence of a physical card. Ghost cards may be considered when the supplier provides goods or services through an established relationship, often sending a monthly invoice for those goods or services. Examples of suppliers suitable for payment via a Ghost Card include telecommunication service providers, utilities, bulk fuel providers, and landlords. Ghost Card accounts are subject to the same MCC restrictions and single transaction limits as standard PCards as well as the same procedures for changing these restrictions and limits. Ghost Card accounts are also subject to all other requirements of this Policy. Please contact the State P-Card Coordinator for more information on Ghost Cards or for assistance in setting up Ghost Card accounts.

Please see Exhibit “E” on page 49 for the *Citadel Credit Card Application* for Purchase Card, Travel Card and Ghost Card.

CARD MAINTENANCE AND CLOSURE

All contact with Bank of America for card setup, maintenance and closure (except for reporting lost or stolen cards) will be handled by the Purchase Card Administrator.*

The Purchase Card Administrator is required to close an account if a Cardholder:

- Transfers to a different department;
- Terminates employment;
- Retires from The Citadel;
- Uses the Purchase Card for personal or unauthorized purchases;
- Allows the card to be used by another individual.

*A request to close a Cardholder account will be submitted to Bank of America by the Citadel’s Purchase Card Administrator. The physical card, for the Purchase Card account being closed, must be returned to the Purchase Card Administrator to close out in both Banner Finance System and Bank of America WORKS Program; the card will then be destroyed.

PURCHASE CARD COMPLIANCE, POLICY VIOLATIONS & PROCEDURES

THE DELIBERATE, FRAUDULENT OR ILLEGAL USE OF THE PURCHASE CARD MAY RESULT IN THE IMMEDIATE REVOCATION OF THE PURCHASE CARD, AND THE POSSIBILITY OF IMMEDIATE EMPLOYMENT TERMINATION.

Participation in the Procurement Purchase Card Program is a revocable privilege. The following infractions will subject a Cardholder to the Purchase Card Violation Procedures:

- **The card is used to purchase alcoholic beverages, tobacco products, or any substance, material or service which violates policy, law or regulation pertaining to the College.**
- **The Cardholder splits a purchase to circumvent the purchase limits (\$2,500 Single Transaction Limit) established by the South Carolina Consolidated Procurement Code.**
- **The Cardholder fails to provide, when requested, information about any specific purchase.**
- **Violation of any grant restriction or requirement.**
- **Violation of any policy or procedure herein contained in this manual or established by institutional policy.**

Violation Number 1

The first violation of the Purchase Card Compliance Policy may result in notification being sent to the Cardholder, Department Liaison, and Dean, Director or Department Head, notifying him/her of the infraction. The notification will be placed in the Department's compliance violations file and serves as a warning and explanation of corrective actions to take to prevent a repeat occurrence. If the Cardholder's offense is deemed to be deliberate, fraudulent or represents illegal misuse, the Cardholder's card may be terminated immediately, the Cardholder may be held liable for the total amount of the prohibited purchase(s), and the Cardholder may be subject to disciplinary action, up to and including termination of employment.

Violation Number 2

A second violation may result in the Cardholder or Department Liaison, and the Dean, Director or Department Head having a meeting with the Purchase Card Administrator. The purpose of the meeting will be to discuss the matter, provide additional training and provide specific corrective actions required of the Cardholder or Department Liaison. Notification will be sent to the Cardholder or Department Liaison, and the Dean, Director or Department Head regarding the violation and the result of the meeting. The notification will be placed in the Department's compliance violations file. If the Cardholder or Department Liaison's offense is deemed to be deliberate, fraudulent or represents illegal misuse, the Cardholder's card may be terminated immediately, the Cardholder may be held liable for the total amount of the prohibited purchase(s), and the Cardholder may be

subject to disciplinary action, up to and including termination of employment. The Purchase Card Administrator has the authority to reject a Department's choice of Liaison if a second failure to correctly carry out assigned duties has occurred. The Department as a whole, may lose privileges to use Purchase Cards, if the necessary corrective actions are not satisfied.

Violation Number 3

A third violation by a Cardholder or a Liaison may result in the immediate termination of the Cardholder's participation in the College's Purchase Card Program. Liaisons may be disallowed from reviewing Purchase Card purchases and their Banner privileges may be revoked. Notification will be sent to the Cardholder or Liaison and to the Dean, Director or Department Head. Repeated violations within a department may result in the entire department losing privileges for one (1) year.

PROGRESSIVE DISCIPLINE FOR VIOLATIONS OF PURCHASE CARD POLICIES

VIOLATION	1ST OFFENSE	2ND OFFENSE	3RD OFFENSE
<p>Inappropriate or Unauthorized purchase</p> <p>Splitting purchases that sum to more than \$2,500</p>	<p>Written warning and possible requirement of reimbursement</p> <p>Written warning up to possible three (3) month suspension of card privileges.</p>	<p>Suspension of card for six (6) months or for the remainder of the fiscal year, whichever is longer</p> <p>Suspension of card for six (6) months or for the remainder of the fiscal year, whichever is longer</p>	<p>Revocation of card privileges</p> <p>Revocation of card privileges</p>
<p>Missing documentation (Lost Receipt Affidavit required)</p> <p>Failure to perform reconciliation duties</p>	<p>Written warning</p> <p>Written warning</p>	<p>Written warning and liability for all undocumented purchases for which proof of purchase cannot be obtained-sixty (60) day suspension</p> <p>Suspension of department's card privileges for three (3) months</p>	<p>Revocation of card privileges</p> <p>Suspension of card privileges for twelve (12) months</p>
<p>Allowing someone else to use your card</p> <p>Failure to comply with department reconciliation process or audit request</p>	<p>Suspension of card privileges for six (6) months</p> <p>Written warning</p>	<p>Revocation of card privileges</p> <p>Suspension of department's card privileges for three (3) months</p>	<p>N/A</p> <p>Suspension of department's card privileges for twelve (12) months</p>
<p>Fraudulent use or grossly negligent use of the card or violation of card policies</p>	<p>Permanent revocation of card privileges and possible termination</p>	<p>N/A</p>	<p>N/A</p>
<p>Other violations of card policy</p>	<p>At discretion of Director of Procurement</p>	<p>N/A</p>	<p>N/A</p>

PURCHASE CARD RECORDS RETENTION

Original receipts for all purchases are to be maintained with the complete *Monthly Reconciliation Packages*, for a period of seven (7) years, and kept by the Cardholder in their Department. These retention rules apply regardless of what physical format (i.e. paper, microfilm, electronic storage, digital display, cloud storage, etc.) the original receipts are stored in. Do not ever send out, or otherwise provide your *original* records to anyone, other than the Purchase Card Administrator, for any reason. If you are contacted by the Purchase Card Administrator or the external auditors, please provide copies of the documents requested only.

CARDHOLDER LIABILITY

The Purchase Card is a corporate credit card and will not affect your personal credit. It is your responsibility to ensure that the card is used within stated guidelines of this manual as well as College policies and procedures relating to the expenditure of College funds. Failure to comply with program guidelines may result in permanent revocation of the card, notification of the situation to management, and disciplinary action in accordance with College policies and procedures relating to disciplinary action and termination for cause.

TAXES – SALES AND USE TAX

Vendors within the State of South Carolina have the responsibility to charge and collect sale tax.

However, vendors from outside the State of South Carolina are not required to charge and collect sales tax. In this instance, the Cardholder and Liaison must consider whether or not payment of Use Tax to the South Carolina Department of Revenue is necessary.

As a general rule, the purchase of tangible property is taxable. If the merchant charges the proper tax on the Purchase Card transaction, then normally no other action will be required. If no taxes were charged, and taxes are payable, the Liaison notes this during the reconciliation process and The Citadel's Financial Services Department must prepare a

payment of “Use Tax” to the State of South Carolina. This process is further outlined on pages 29-30 and in Exhibit “G” in the *Purchase Card Reconciliation Instructions*, on page 51.

Further, Use Tax is a tax on tangible personal property purchased from out-of-state vendors and brought into South Carolina for use, storage, consumption, or distribution. The tax is designed to ensure fair competition between South Carolina businesses and out-of-state businesses.

Examples of some non-taxable items are: membership dues, freight (if billed as a separate item), resale items, subscriptions, periodicals, services, or items that are tax-exempt by law. Additional examples include textbooks, books, magazines, newspapers, and access to online information when these items are used in a course of study for a class or group of students or for use in a school or public library. Purchases from other South Carolina state agencies, such as print jobs submitted to MUSC University Press, are exempt as well.

Examples of items subject to Use Tax include: CDs, furniture, office supplies, etc. These are only a few examples. Most tangible property purchased from out-of-state is subject to Use Tax.

WHEN TO, AND WHEN NOT TO APPLY USE TAX

- If the vendor *included* 9.0% sales tax (as of 2020), DO NOT enter “USETAX” in the ACTV field in Banner Finance’s FAAINVT module when completing your reconciliation.
- If the vendor included *only a portion of the tax*, not the full 9.0% sales tax, please contact the vendor for them to correct the Invoice and DO NOT enter “USETAX” in the ACTV field.
- If the vendor is *from South Carolina and did not include* the 9.0% sales tax on the Invoice, DO NOT enter “USETAX” in the ACTV field. The vendor is responsible for the tax, but must be contacted and told that we should be charged the 9.0% sales tax.
- If the vendor is *from out-of-state, and the Invoice is for tangible products, and does not include sales tax*, ENTER “USETAX” in the ACTV field in Banner Finance’s FAAINVT module and SAVE.
- If the items purchased are for resale, DO NOT enter “USETAX” in the ACTV field.
- If you returned an item upon which you originally assigned “USETAX”, then assign “USETAX” to the credit so that you receive a refund of the taxes your department paid on the original purchase.

HOW TO APPLY USE TAX

1. From the reconciliation module in Banner Finance (FAAINVT), select the next arrow until you get to the FOAPAL of the item that needs to be taxed.
2. Once your cursor has reached the “C” in the “COA” field, tab to the “ACTV” field and enter “USETAX” - (No spaces, all caps).
3. Tab to the “Bank” field and if the number “1” is not in that field, then enter “1” there and click on the SAVE button. If it is there, move on to the next item to be reconciled.

Note: Use Taxes will be charged to your department’s budget within thirty (30) days of the completion of your reconciliation in Banner Finance.

REBATES, REFUNDS, REWARDS, ETC.

Any manufacturer’s rebate received by the Cardholder as a result of a Purchase Card transaction shall be credited to the Purchase Card and documentation reflecting the transaction shall be attached to the *Monthly Purchase Card Certification Form* to support such credit.

The Cardholder is not to use any reward cards to accrue points or coupons from State purchases. Any rebates, coupons, rewards, gifts, points, frequent flyer miles, cash cards, etc. must accrue to The Citadel and be utilized only for official Citadel related business. No personal gain by making purchases with the Citadel Purchase Card is permitted.

CREDITS

The vendor should issue a credit to your Purchase Card account for any item they have agreed to accept for return. This credit may appear on a subsequent credit card statement. Under no circumstances should you accept cash in lieu of a credit to the Purchase Card account.

Liaisons must flag a refund for USE TAX within Banner Finance, only if they flagged the original purchase for payment of Use Tax.

EMPLOYEE TRAVEL

Cardholders may use the Purchase Card for the purchase of rental cars, if their department has Vice President for Finance & Business approval. Note: as of 2020, there are very few departments on campus that are permitted to rent vehicles on behalf of The Citadel. When in doubt, please check with your Dean, Director or Department Head to confirm your authorization to rent vehicles, before contacting either Enterprise or Hertz Car Rental, our two State Rental Car approved agencies. Additionally, rental car transactions always require an Unblock Request be emailed to the Purchase Card Administrator prior to paying with the Purchase Card.

Please note that the *Travel Card* can only be used for travel where cadets or students are involved. The Travel card can pay for cadet or student travel, and Citadel chaperones only. It cannot be used for any other type of air travel for employees.

Airline tickets for faculty and staff may be purchased with the *Purchase Card*. The purpose of the travel must be to conduct official business on behalf of The Citadel Military College. Air travel should be reserved by the most economical method possible, and seats chosen must be in coach or tourist class only. Payment of baggage fees is allowed only with the original purchase of the airline ticket and may NOT be added on later, if using the Purchase Card.

Auto travel routes should be made by the most direct, practical route. The Purchase Card may NOT be used for payment of employee meals, lodging or fuel. Employees must enter a *Citadel Travel Request* for all travel outside of a fifty (50) mile radius. This Travel Request will be routed to the person in charge of the department for approval. Once approved, the Travel Request will be assigned a Travel Authorization Number (TAN). This number is a required pre-requisite to any purchase of Citadel employee travel arrangements. All requests for Unblocks that reference travel must contain the TAN and the names of all travelers; this includes cadets, students and faculty and/or staff. A copy of the TAN must be documented and filed with the receipt(s) and supporting documentation on a monthly basis. Contact the Purchase Card Administrator with the travel authorization number to proceed with payment of travel arrangements, if additional assistance is necessary.

Employee travel regulations and travel authorization forms are available at the following address:

<http://www3.citadel.edu/fins/Travel.html>. > Select *Forms*.

EMERGENCY TRANSACTIONS

Emergency transactions over \$2,500 MAY be handled with the Purchase Card in the same manner as any *Single Transaction Limit Override* would be processed. For any transaction which does not meet the spending controls assigned to the card, the Cardholder must contact the Purchase Card Administrator or Procurement Services. Changes to spending controls on the card are all handled by the Purchase Card Administrator.

MINORITY AND WOMAN-OWNED BUSINESS ENTERPRISES

Cardholders are encouraged in the use of certified Minority Business Enterprises (MBEs) and Woman-Owned Business Enterprises (WBEs) in all procurements. In order to effectively maximize the sharing of business opportunities with certified MBEs and WBEs, use of the Purchase Card is highly encouraged for purchases and services under \$2,500. A list of certified MBEs and WBEs may be found at the State of South Carolina website, as follows: <http://smbcc.sc.gov/directory.html>

GREEN PURCHASING

Green Purchasing is designed to promote environmentally responsible purchasing by the State. Cardholders are encouraged to purchase recycled and recyclable products to reduce waste in the State. Cardholders may refer to the State of South Carolina Environmentally Preferred Purchasing Policy available at:

<http://www.procurement.sc.gov/agency/green-purchasing>

The Institute for Public Procurement (NIGP) and the National Association of State Procurement Officials (NASPO) have Green Purchasing initiatives underway that are accessible at their respective websites:

www.NIGP.org and www.NASPO.org

DISPUTES AND BILLING ERRORS

You should always attempt to resolve any statement disputes or billing errors directly with the vendor. In most cases, the vendor will issue a credit to the card account. If an agreement cannot be reached with the vendor, you should contact Bank of America's Claims Department at 1-800-410-6465 and request a Dispute Form. Prepare a signed Dispute Form to document the reason for the dispute and return the form to Bank of America. Nearly all issues can be resolved using this process. The total amount billed by Bank of America will be charged to the individual departmental accounts and credits for disputed transactions will be posted to those departmental accounts when credit appears on the Bank of America statement. Contact the Purchase Card Administrator if further assistance is needed in disputing or resolving a billing error.

SECTION 5:

PURCHASE CARD RECONCILIATION

What is contained in this section:

- ✓ Purpose of Reconciliation
- ✓ Required Supporting Documentation
- ✓ Reconciling Responsibilities
- ✓ Liaison Reconciling Procedures
- ✓ Departmental Monthly Reconciliation
- ✓ Missing the Reconciliation Deadline

PURPOSE OF RECONCILIATION

The two main purposes of the Purchase Card Reconciliation Process are to ensure users abide by the College policy, and to foster proper fiscal management practices, specifically by ensuring that all charges have been allocated to the correct Index and Account Code. It is each department's responsibility to ensure that each and every Purchase Card purchase and transaction made is in accordance with The Citadel's policies and procedures, and that department or college delegations of authority are up-to-date and clearly communicated to staff who have the authority to purchase goods and services on behalf of the College.

The reconciliation process is complete when the entire *Monthly Reconciliation Package* is compiled, in specific order; with the *Monthly Purchase Card Certification Form*, completed and signed by the Cardholder, Liaison and the Dean, Director or Department Head; followed by the Bank of America monthly statement-- signed by the Cardholder and either the Liaison or the Dean, Director or Department Head; with all required receipts and other supporting documentation; when all receipts note the correct Index and Account Code each purchase should be allocated to; Use Tax is added, if applicable; and *Unblock Request* email authorizations and *Single Transaction Limit Override Forms*, if applicable, are included in the package. The reconciliation is complete only after the Liaison goes into Banner Finance's FAAINVT module and makes the necessary adjustments to change any Index or Account Codes, as required, and the *Monthly Reconciliation Package* is filed in the department's file area.

- **Cardholders, Liaisons (Reconcilers), and Deans, Directors and Department Heads are responsible for ensuring all transactions are valid and allowable purchases.**
- **Cardholders are responsible for ensuring that their assigned Liaison has their completed *Monthly Reconciliation Package* no later than three (3) business days after the monthly statement period ends.**
- **Department Liaisons are responsible for assigning an appropriate Chart of Accounts string for each transaction; this includes the correct Index and Account Code that the charge should be allocated to. Please see Exhibit “J” for Banner Account Codes on page 54.**
- **Each purchase must include appropriate justification for the purchase, (business purpose) and include all pertinent supporting documentation.**
- **Reconciliation must be completed by the established deadline as determined by the Purchase Card Administrator. This deadline is typically prior to the fifteenth of the month following the statement ending period. The Purchase Card Administrator will send an email to all Purchase Cardholders, Liaisons, Deans, Directors and Department Heads to inform them of the Purchase Card Reconciliation Deadline for that month. This email is sent in the form of an Outlook Invite.**

REQUIRED SUPPORTING DOCUMENTATION

The Cardholder is responsible for submitting all required documentation to the Department Liaison in accordance with Citadel policy and the deadlines established by the Purchase Card Administrator. The required documentation includes:

Receipts **Itemized, original receipts must accompany the credit card statement. All charges must abide by Citadel policy. Each receipt should have written on it, the Index and Account Code the expense is to be allocated to at time of reconciliation. Some departments prepare a Spreadsheet or other detailed report that lists this information. Any version of the above documentation is acceptable.**

What is a Valid Receipt ? **A printed invoice or other documentation provided by a vendor which shows the date and lists all items purchased, with the cost, shipping, taxes, and total purchase price. Total price must match the monthly bank statement charge. If receipt is lost or misplaced, a copy should be obtained from the merchant. Cardholders are solely responsible to ensure all receipts are provided to the Department Liaison prior to the end of the reconciliation deadline, and specifically, no later than three (3) business days after the statement period ends. Should the receipt not be located, the Cardholder must complete the *Lost Receipt Affidavit*, shown as Exhibit “I” on page 53.**

Justification Adequate justification answering the 5 W's (Who, What, Where, When and Why) must be provided to the Liaison by the Cardholder. The justification must state why the purchase is allowable and reasonable. If the expense is in reference to a cadet or student activity, the name of the event should be included on the receipt and whenever possible, the names of all students, or the name of the specific club, class or sport should be included in the documentation.

RECONCILING RESPONSIBILITIES – A SUMMARY

The purpose for the reconciliation process is to ensure that:

- All transactions have been reviewed by an individual other than the Cardholder;
- All documentation required for the purchase(s) have been provided by the Cardholder, to the Liaison in a timely manner;
- The correct Index and Account Code have been assigned to each transaction by the Cardholder;
- Once the Department Liaisons are notified that monthly charges have been uploaded into Banner, the Liaison is responsible for reviewing the Cardholder's transactions. Specifically, the Liaison must ensure that documentation has been obtained and all charges are coded to the correct general ledger accounts – both Index and Account Code, within Banner Finance's FAAINVT module. Liaisons review each transaction to ensure it is allowable, coded with the correct Index and Account Code, and each charge is appropriately justified or explained, as per The Citadel's justifications standards.
- If the Purchase Card's Liaison determines the transaction does not meet one or more of these requirements, the entire transaction will not be approved.
- Those transactions requiring changes from the Default Index and/or Account Code, have been entered in Banner so that all expenses are allocated to the proper Budget category within each Department's respective Indexes.
- After all charges have been verified and posted to the correct accounts, attach the documentation in the order that the charges appear on the Bank of America statement and forward with the *Monthly Purchase Card Certification Form*, (MPCC) for approval to the Dean, Director or Department Head. The Cardholder, Liaison and Dean, Director or Department Head are each required to sign and date the MPCC form. Additionally, as stated previously, the Cardholder, and the Liaison or the Dean, Director or Department Head are required to sign and date the first page of the Bank of America statement; two signatures are required each month on the bank statement.

LIAISON RECONCILIATION PROCEDURES

Please see Exhibit “G” on page 51, for the specific *Purchase Card Reconciliation Instructions*

1. On a monthly basis, after receiving notification that Bank of America statements are available, pull any and all statements to be reconciled from the bank’s Global Card Access © website.
 - a. If no transactions have been made during the statement period, no statement will be displayed as visible on the website.
 - i. If no transactions have been made during the statement period, please print out the *Monthly Purchase Card Certification Form*. Complete the “Statement Period” dates, write, “No Transactions during this statement period,” and sign the form. Then file this with your *Monthly Reconciliation Packages*. This will serve as a placeholder for that month and verify that no charges were made during the period.
2. Collect all vendor receipts and purchase card receipts from Cardholder(s) and reconcile to the Bank of America statements for each Cardholder for that month. Again, each receipt should note the Index and Account Code. Check for discrepancies, missing receipts, and prohibited or restricted purchases.
3. Ensure that there are invoices or receipts for all charges and that they have the required information to include a date, vendor, description and amount. Have the Cardholder obtain any missing receipts from the vendors. Retain all charge slips and receipts for future audits. All *Monthly Reconciliation Packages* should be filed and stored for a minimum of seven (7) years.
 - a. Should a Cardholder be unable to provide a receipt for a purchase or transaction, they will need to complete a *Lost Receipt Affidavit* (See Exhibit I”, on page 53. A Cardholder is limited to no more than three (3) Lost Receipt Affidavits per fiscal year. Should a Cardholder submit more than three (3) Lost Receipt Affidavits per year, their credit card privileges will be suspended for sixty (60) days and subject to reinstatement after that period. Please see Progressive Discipline chart on page 27 regarding Lost Receipt Affidavit details.
4. Ensure that explanations for charges, account numbers, TANS, and travel information for all Travelers are written on receipts, as necessary. It is possible that a receipt lists multiple items or services that need to be subcategorized and expensed to various accounts. An itemized receipt should be obtained from the vendor whenever possible, otherwise list the items purchased on an attached sheet or on the back of the receipt.
5. Before signing, the Cardholders, Liaisons, and Dean, Director or Department Heads should be certain that all purchases are for unrestricted items and that the

purchases did not violate any rules set forth by *The Citadel Purchase Card Policies and Procedures Manual*. Read what you are certifying before you sign ! All signatures must be original signatures. Signatures made with rubber stamps, DocuSign, or photocopied in lieu of original signatures, are prohibited.

6. Compile the *Monthly Reconciliation Package* with the *Monthly Purchase Card Certification Form* on top (with all three required signatures), followed by the Bank of America Credit Card Statement, (with two required signatures), and then the supporting documentation in order, as each charge appears on the credit card statement. Please see Exhibit “C” on page 47 for the *Monthly Purchase Card Certification Form*.
7. File all completed *Monthly Reconciliation Packages* in order, by month and by fiscal year, in a secure location.
8. If during the reconciliation process, you discover any unexplained discrepancies or suspect misuse of the purchase card, please notify the Purchase Card Administrator or the Director of Procurement.

DEPARTMENTAL MONTHLY RECONCILIATION CHECKLIST

- ✓ *Monthly Purchase Card Certification Form* (Exhibit “C” on page 47), signed by Cardholder, Liaison and Dean, Director or Department Head.
- ✓ Bank of America credit card statement for the Cardholder, with two signatures.
- ✓ Receipts, invoices, packing slips and proof of purchases for all transactions are included in the order they appear on the credit card statement.
 - All receipts must note the Index and Account Code the transaction will be allocated to in Banner.
- ✓ Itemized details for purchases of multiple items or services.
- ✓ All purchases have been reviewed and are allowable (Refer to List of Restricted Use and Restricted Items on Exhibit “B” on page 46.)
- ✓ Purchases have been checked to confirm that they were delivered to a valid campus business address and the property/items remain on campus.
- ✓ A description of the purchase and its business purpose is written on the receipt or on a piece of paper that is attached to the receipt.
- ✓ The correct Index and Account Code to allocate the purchase accordingly is entered into Banner by the deadline stated in the email sent by the Purchase Card Administrator.
- ✓ Each month’s reconciliation package is organized and filed for future reference, in date order, in a secure location, for a period of seven (7) years.

MISSING THE RECONCILIATION DEADLINE – REQUEST TO CHANGE INDEX/ACCOUNT CODE AFTER RECONCILIATION PERIOD

If the Liaison/Reconciler misses the Purchase Card Reconciliation deadline, the Liaison must complete the form: *Request to Change Index or Account Code after Reconciliation Period* – see Exhibit “H” on page 52. This form is prepared for each charge on the Bank of America statement, where a change needs to be made from the Default Index and Account Code, to a different Index or Account Code, after the deadline has passed. Please complete the form and send it to the Purchase Card Administrator. The Purchase Card Administrator will log and track the form and forward it to the Director of Accounting Operations to prepare the journal entries that will properly allocate the funds.

All Purchase, Travel, Ghost Card reconciliations are due by the deadline provided by the Purchase Card Administrator. The Bank of America card statements are always available by COB on the 28th day of the month. Reconciliation deadlines are most often between the 10th and the 14th of the following month. Please plan accordingly; if you know you are going to be out on Annual Leave during this time period, please make alternative arrangements, either within your department, or by contacting the Purchase Card Administrator, *in advance*, of your taking leave. Failure to complete the reconciliation process during the specified time, may result in negative consequences, as follows:

- ✓ First occurrence will generate a written warning, which will be filed with the Cardholder’s Agreement.
- ✓ Second offense will include a ninety (90) day suspension of credit card privileges.
- ✓ Third offense will be a twelve (12) month loss of credit card privileges

HAVE QUESTIONS, NEED CLARIFICATION OR ADDITIONAL INFORMATION?

For questions regarding your Bank of America Purchase, Travel or Ghost Card, please contact them as follows: Bank of America New Card Activation: (888) 233.8855

Bank of America Customer Service: (800) 822.5985

Bank of America Fraud Hotline: (866) 500.8262

Bank of America Technical Support: (888) 715.1000

Should you have any questions or need any clarification on the parameters of these materials, please contact the Purchase Card Administrator directly at: (843) 953.7031 or stop by Procurement Services in Bond Hall, Suite 244.

EXHIBIT "A"

CITADEL BLOCKED MERCHANT CATEGORY CODES (MCCs)

0742	VETERINARY SERVICES	3625	HOTEL UNIVERSALE
1520	GENERAL CONTRACTORS-RESIDENTIAL BUILDINGS	3628	EXCALIBUR HOTEL AND CASINO
1731	ELECTRICAL CONTRACTORS	3630	EXTENDED STAY DELUXE
1740	MASONRY STONEMWORK TILE SET PLASTER INSULATION	3631	SLEEP INN
1750	CARPENTRY CONTRACTORS	3632	THE PHOENICIAN
1761	ROOFING + SIDING SHEET METAL WORK CONTRACTORS	3634	SWISSOTEL
2791	TYPESETTING PLATE MAKING + RELATED SERVICES	3635	RESO HOTEL
3501	HOLIDAY INNS	3637	RAMADA INNS
3502	BEST WESTERN HOTELS	3638	HOWARD JOHNSON
3503	SHERATON HOTELS	3639	MOUNT CHARLOTTE THISTLE
3504	HILTON HOTELS	3640	HYATT HOTELS
3506	GOLDEN TULIP HOTELS	3641	SOFITEL HOTELS
3507	FRIENDSHIP INNS	3642	NOVOTEL HOTELS
3508	QUALITY INNS	3644	ECONOLODGES
3509	MARRIOTT	3647	HUSA HOTELS
3510	DAYS INNS	3648	DE VERA HOTELS
3511	ARABELLA HOTELS	3649	RADISSON HOTELS
3512	INTERCONTINENTAL HOTELS	3650	RED ROOF INNS
3513	WESTIN HOTELS	3651	IMPERIAL LONDON HOTELS
3514	AMERISUITES	3652	EMBASSY HOTELS
3515	RODEWAY INNS	3653	PENTA HOTELS
3516	LA QUINTA MOTOR INNS	3654	LOEWS HOTELS
3517	AMERICANA HOTELS	3655	SCANDIC HOTELS
3520	MERIDIEN HOTELS	3658	OTANI HOTELS
3522	TOKYO HOTEL	3659	TAJ HOTELS INTERNATIONAL
3523	PENINSULA HOTELS	3660	KNIGHTS INN
3524	WELCOMGROUP HOTELS	3661	METROPOLE HOTELS
3526	PRINCE HOTELS	3662	CIRCUS CIRCUS HOTEL AND CASINO
3527	DOWNTOWNER-PASSPORT	3663	HOTELES EL PRESIDENTE
3528	RED LION INNS	3665	HAMPTON INN HOTELS
3529	CP (CANADIAN PACIFIC) HOTELS	3667	LUXOR HOTEL AND CASINO
3530	RENAISSANCE HOTELS	3669	ELDORADO HOTEL AND CASINO
3531	KAUAI COCONUT BEACH RESORT	3670	ARCADE HOTELS
3532	ROYAL KONA RESORT	3672	CAMPANILE HOTELS
3533	HOTEL IBIS	3676	MONTE CARLO HOTEL AND CASINO

3536	AMFAC HOTELS	3677	CLIMAT DE FRANCE HOTELS
3537	ANA HOTELS	3679	SILVER LEGACY HOTEL AND CASINO
3538	CONCORDE HOTELS	3680	HOTEIS OTHAN
3539	SUMMERFIELD SUITES	3681	ADAMS MARK HOTELS
3541	HOTEL OKURA	3684	BUDGET HOST INNS
3542	ROYAL HOTELS	3685	BUDGETEL INNS
3543	FOUR SEASONS HOTELS	3686	SUSSE CHALET
3544	CIGA HOTELS	3687	CLARION HOTELS
3545	SHANGRI-LA INTERNATIONAL	3688	COMPRI HOTELS
3546	SIERRA SUITES HOTEL	3690	COURTYARD by Marriott
3547	BREAKERS RESORT	3692	DOUBLETREE HOTELS
3548	HOTELS MELIA	3693	DRURY INN
3549	AUBERGE DES GOUVERNEURS	3694	ECONOMY INNS OF AMERICA
3551	MIRAGE HOTEL AND CASINO	3695	EMBASSY SUITES
3552	COAST HOTEL	3696	EXCEL INN
3553	PARKS INNS INTERNATIONAL	3697	FAIRFIELD HOTELS
3554	PINEHURST RESORT	3698	HARLEY HOTELS
3555	TREASURE ISLAND HOTEL AND CASINO	3699	MIDWAY MOTOR LODGE
3556	BARTON CREEK RESORT	3700	MOTEL 6
3557	MANHATTAN EAST SUITES HOTELS - effective 04/01/05	3701	LA MANSION DEL RIO
3558	JOLLY HOTELS	3702	THE REGISTRY HOTELS
3559	CANDLEWOOD SUITES - effective 04/04/06	3703	RESIDENCE INN
3561	GOLDEN NUGGET	3704	ROYCE HOTELS
3562	COMFORT INNS	3705	SANDMAN INN
3563	JOURNEY'S END MOTELS	3706	SHILO INN
3564	SAM'S TOWN HOTEL AND CASINO	3707	SHONEY'S INN
3565	RELAX INNS	3708	VIRGIN RIVER HOTEL AND CASINO
3566	GARDEN PLACE HOTEL	3709	SUPER 8 MOTELS
3567	SOHO GRAND HOTEL - effective 04/01/05	3710	RITZ CARLTON
3569	TRIBECA GRAND HOTEL - effective 04/01/05	3711	FLAG INNS (AUSTRALIA)
3570	FORUM HOTELS	3712	BUFFALO BILL'S HOTEL AND CASINO
3571	GRAND WAILEA RESORT - effective 04/01/05	3713	QUALITY PACIFIC HOTEL
3572	MIYAKO HOTEL	3714	FOUR SEASONS (AUSTRALIA) HOTELS
3573	SANDMAN HOTELS	3715	FAIRFIELD INN
3574	VENTURE INN	3716	CARLTON HOTELS
3575	VAGABOND HOTELS	3717	CITY LODGE HOTELS
3576	LA QUINTA RESORT - effective 04/01/05	3718	KAROS HOTELS
3577	MANDARIN ORIENTAL HOTELS	3721	CONRAD HOTELS
3578	FRAKENMUTH BAVARIAN - effective 04/01/05	3722	WYNDHAM HOTELS

3579	HOTEL MERCURE	3724	INTER NOR HOTELS
3580	HOTEL DEL CORONADO - effective 04/01/05	3725	SEA PINES RESORT
3581	DELTA HOTELS	3726	RIO SUITES
3582	CALIFORNIA HOTEL AND CASINO	3727	BROADMOOR HOTEL
3585	HUNGAR HOTELS	3728	BALLY'S HOTEL AND CASINO
3587	DORAL HOTELS	3729	JOHN ASCUGGA'S NUGGET
3588	HELMSLEY HOTELS	3730	MGM GRAND HOTEL
3589	DORAL GOLD RESORT - effective 04/01/05	3731	HARRAH'S HOTELS AND CASINOS
3590	FAIRMONT HOTELS	3732	OPRYLAND HOTEL
3591	SONESTA HOTELS	3735	MASTERS ECONOMY INNS
3592	OMNI HOTELS	3736	COLORADO BELLE EDGEWATER RESORT
3594	ARIZONA BILTMORE - effective 04/01/05	3737	RIVIERA HOTEL AND CASINO
3595	HOSPITALITY INNS	3738	TROPICANA RESORT AND CASINO
3596	WYNN LAS VEGAS - effective 04/01/05	3739	WOODSIDE HOTELS AND RESORTS
3599	PANNONIA HOTELS	3740	TOWNEPLACE SUITES
3601	TRADEWINDS RESORTS	3741	MILLENNIUM HOTELS
3602	Hudson Hotel - effective 10/02/05	3742	CLUB MED
3604	Hilton Garden Inn - effective 10/02/05	3743	BILTMORE HOTEL AND SUITES
3607	Fontainebleau Resorts - effective 10/02/05	3744	CAREFREE RESORTS
3608	Gaylord Opryland - effective 02/01/06	3745	ST REGIS HOTEL
3609	Gaylord Palms - effective 02/01/06	3746	ELIOT HOTELS
3610	Gaylord Texan - effective 02/01/06	3747	CLUB CORP-CLUB RESORTS
3612	MOVENPICK HOTELS	3748	WELLESLEY INNS
3613	Microtel Inn and Suites - effective 03/01/06	3749	BEVERLY HILLS HOTEL
3614	AMERCINN - effective 06.13.06	3750	CROWNE PLAZA HOTELS
3615	TRAVELODGE	3751	HOMEWOOD SUITES
3616	Hermitage Hotels - effective 03/01/06	3752	PEABODY HOTELS
3617	America's Best Value Inn - effective 03/01/07	3753	GREENBRIAR RESORTS
3618	Great Wolf - effective 03/01/07	3754	AMELIA ISLAND PLANTATION
3621	EXTENDED STAY	3755	HOMESTEAD
		3757	CANYON RANCH

CONTINUED ON NEXT PAGE

3758	KAHALA MANDARIN ORIENTAL HOTEL	5977	COSMETIC STORES
3759	ORCHID AT MAUNA LANI	5992	FLORISTS
3760	HALEKULANI HOTEL - WAIKIKI PARC	5993	CIGAR STORES AND STANDS
3761	PRIMADONNA HOTEL AND CASINO	5997	ELECTRIC RAZOR STORES - SALES AND SERVICE
3762	WHISKEY PETE'S HOTEL AND CASINO	6010	MEMBER FINANCIAL INSTITUTION-MANUAL CASH
3763	CHATEAU ELAN WINERY AND RESORT	6011	MEMBER FINANCIAL INSTITUTION-AUTOMATED C
3764	BEAU RIVAGE HOTEL AND CASINO	6012	FINANCIAL INSTITUTIONS-MERCHANDISE SERVICES/CONVENIENCE CHECKS
3765	BELLAGIO	6050	QUASI CASH-MEMBER FINANCIAL INSTITUTION
3766	FREMONT HOTEL AND CASINO	6051	NON-FINANCIAL INST-FORN CURR-MO-TC
3767	MAIN STREET HOTEL AND CASINO	6211	SECURITIES-BROKERS-DEALERS
3770	SPRINGHILL SUITES	6300	INSURANCE SALES UNDERWRITING AND PREMIUMS
3771	CAESARS HOTEL AND CASINO	6381	INSURANCE PREMIUMS
3772	NEMACOLIN WOODLINS	6399	INSURANCE-NOT ELSEWHERE CLASSIFIED
3773	VENETIAN RESORT HOTEL AND CASINO	6513	REAL ESTATE AGENTS AND MANAGERS-RENTALS
3774	NEW YORK HOTEL AND CASINO	6529	REMOTE STORED VALUE LOAD-MEMBER FINANCIA
3775	SAND'S RESORT	6530	REMOTE STORED VALUE LOAD
3776	NEVELEL GRAND RESORT AND COUNTRY CLUB	6531	PAYMENT SERVICE PROVIDER-MONEY TRANSFER
3777	MANDALAY BAY HOTEL	6532	PAYMENT TRANSACTION - MEMBER FINANCIAL I
3778	FOUR POINTS HOTEL	6533	PAYMENT TRANSACTION - MERCHANT
3779	W HOTELS	6534	MONEY TRANSFER-MEMBER FINANCIAL INSTITUT
3780	DISNEY RESORTS	6535	VALUE PURCHASE-MEMBER FINANCIAL INSTITUT
3781	PATRICIA GRAND RESORT HOTELS	6536	MONEY SEND INTRACOUNTRY
3782	ROSEN HOTELS AND RESORTS	6537	MONEYSSEND INTERCOUNTRY
3783	TOWN AND COUNTRY RESORT AND CONVENTION CENTER	6538	MONEYSSEND FUNDING
3785	OUTRIGGER HOTELS AND RESORTS	6540	POI FUNDING TRANS(EXCLUDING MONEYSSEND)
3786	OHANA HOTELS OF HAWAII	6555	MASTERCARD INITIATED REBATE/REWARDS
3787	CARIBE ROYALE RESORT SUITES & VILLAS	6611	OVERPAYMENTS
3788	ALA MOANA HOTEL	6760	SAVINGS BONDS
3789	SMUGGLERS' NOTCH RESORT	7210	LAUNDRY CLEANING AND GARMENT SERVICES
3790	RAFFLES HOTEL	7211	LAUNDRY SERVICES - FAMILY AND COMMERCIAL
3791	STAYBRIDGE SUITES	7261	FUNERAL SERVICE AND CREMATORIES
3792	CLARIDGE CASINO HOTEL	7273	DATING AND ESCORT SERVICES
3793	FLAMINGO HOTELS	7276	TAX PREPARATION SERVICE
3794	GRAND CASINO HOTEL	7277	COUNSELING SERVICE-DEBT MARRIAGE PERSONAL
3795	PARIS LAS VEGAS HOTEL	7278	BUYING-SHOPPING SERVICES CLUBS
3796	PEPPERMILL HOTEL CASINO	7295	BABYSITTING SERVICES
3797	ATLANTIC CITY HILTON RESORTS (ATLANTIC CITY HILTON)	7297	MASSAGE PARLORS
3799	HALE KOA HOTEL	7298	HEALTH AND BEAUTY SPAS

3800	HOMESTEAD SUITES	7299	OTHER SERVICES (NOT ELSEWHERE CLASSIFIED)
3807	ELEMENT	7321	CONSUMER CREDIT REPORTING AGENCIES
3808	LXR	7332	BLUEPRINTING AND PHOTOCOPYING SERVICES
3812	HYATT PLACE	7361	EMPLOYMENT AGENCIES TEMPORARY HELP SERVICES
3813	HOTEL INDIGO	7392	MANAGEMENT CONSULTING AND PUBLIC RELATIONS SVCS
3814	THE ROOSEVELT HOTEL NY	7399	BUSINESS SERVICES NOT ELSEWHERE CLASSIFI
3816	Home2Suites	7511	TRUCK STOP TRANSACTIONS
3834	BAYMONT INN & SUITES	7512	AUTOMOBILE RENTAL AND LEASING
3835	DOLCE	7513	TRUCK AND UTILITY TRAILER RENTAL (U-Haul)
3836	HAWTHORNE SUITES BY WYNDHAM	7519	MOTOR HOME AND RECREATIONAL VEHICLE RENTAL
3837	HOSHINO RESORTS	7523	AUTOMOBILE PARKING LOTS AND GARAGES
3838	KIMPTON HOTELS	7800	GOVERNMENT-OWNED LOTTERIES
4011	RAILROADS	7801	GOVERNMENT-LICENSED ONLINE GAMBLING
4111	LOCAL + SUBURBAN PASS TRANSPORTATION INCL FERRIES	7802	GOVERNMENT-LICENSED HORSE/DOG RACING
4112	PASSENGER RAILWAYS	7829	MOTION PICTURE-VIDEO TAPE PRODUCTION-DISTRIBUTION
4119	AMBULANCE SERVICES	7832	MOTION PICTURE THEATERS
4121	TAXICABS-LIMOUSINES	7841	VIDEO TAPE RENTAL STORES
4131	BUS LINES	7911	DANCE HALLS STUDIOS AND SCHOOLS
4411	CRUISE LINES	7922	THEATRICAL PRODUCERS-EXCL MOTION PIX TICKET AGENCY
4457	BOAT RENTALS AND BOAT LEASES	7929	BANDS ORCHESTRAS MISC ENTERTAINERS NOT ELSEWHERE
4582	AIRPORTS FLYING FIELDS AIRPORT TERMINALS	7932	BILLIARD AND POOL ESTABLISHMENTS
4722	TRAVEL AGENCIES AND TOUR OPERATORS	7933	BOWLING ALLEYS
4723	TUI TRAVEL AGENCY	7941	COMMERCIAL SPORTS PROFESSIONAL CLBS ATHLETIC FLD
4761	TRANSPORTATION/TRAVEL-RELATED ARRANGEMEN	7991	TOURIST ATTRACTIONS AND EXHIBITS
4784	TOLLS ROAD AND BRIDGE FEES	7992	GOLF COURSES-PUBLIC
4789	TRANSPORTATION SERVICES NOT ELSEWHERE CLASSIFIED	7993	VIDEO AMUSEMENT GAME SUPPLIES
4829	WIRE TRANSFER MONEY ORDERS (WTMOS)	7994	VIDEO GAME ARCADES-ESTABLISHMENTS
5094	PRECIOUS STONES AND METALS WATCHES AND JEWELRY	7995	BETTING-INCL LOTTERY GAMING CHIPS TRACK WAGERS
5172	PETROLEUM AND PETROLEUM PRODUCTS	7996	AMUSEMENT PARKS CIRCUSES CARNIVALS FORTUNE TLR
5193	FLORIST SUPPLIES NURSERY STOCK + FLOWERS	7997	MBRSHIP CLUBS COUNTRY CLUBS PRIVATE GOLF COURSES
5271	MOBILE HOME DEALERS	7998	AQUARIUMS SEAQUARIUMS AND DOLPHINARIUMS
5309	DUTY FREE STORES	7999	RECREATION SERVICES (NOT ELSEWHERE CLASSIFIED)
5422	FREEZER LOCKER MEAT PROVISIONERS	8011	DOCTORS (NOT ELSEWHERE CLASSIFIED)
5451	DAIRY PRODUCTS STORES	8021	DENTISTS ORTHODONTISTS

5462	BAKERIES	8031	OSTEOPATHIC PHYSICIANS
5542	AUTOMATED FUEL DISPENSER	8041	CHIROPRACTORS
5592	MOTOR HOME DEALERS	8042	OPTOMETRISTS OPHTHALMOLOGISTS
5598	SNOWMOBILE DEALERS	8043	OPTICIANS OPTICAL GOODS + EYEGASSES
5631	WOMEN'S ACCESSORY AND SPECIALTY STORES	8044	OPTICAL GOODS AND EYEGASSES
5681	FURRIERS AND FUR SHOPS	8049	CHIROPDISTS PODIATRISTS
5697	TAILORS SEAMSTRESSES MENDING ALTERATIONS	8050	NURSING AND PERSONAL CARE FACILITIES
5698	WIG AND TOUPEE SHOPS	8062	HOSPITALS
5718	FIREPLACE FIREPLACE SCREENS + ACCESSORIES STORES	8071	MEDICAL AND DENTAL LABORATORIES
5719	MISCELLANEOUS HOUSE FURNISHING SPECIALTY SHOPS	8099	MEDICAL SVCS HEALTH PRACTICE-NOT CLASS ELSEWHERE
5735	RECORD SHOPS	8111	LEGAL SERVICES ATTORNEYS
5811	CATERERS	8211	ELEMENTARY AND SECONDARY SCHOOLS
5812	EATING PLACES RESTAURANTS	8241	CORRESPONDENCE SCHOOLS
5813	DRINKING PLACES-BARS-TAVERNS-NITECLB-LOUNGE-DISCO	8244	BUSINESS AND SECRETARIAL SCHOOLS
5814	FAST FOOD RESTAURANTS (QUICK PAY SERVICE PILOT)	8249	VOCATIONAL AND TRADE SCHOOLS
5818	LARGE DIGITAL GOODS MERCHANT	8351	CHILD CARE SERVICES
5921	PACKAGE STORES BEER WINE LIQUOR	8641	CIVIC SOCIAL AND FRATERNAL ASSOCIATIONS
5932	ANTIQUE SHOPS-SALES REPAIRS RESTORATION SERVICES	8651	POLITICAL ORGANIZATIONS
5933	PAWN SHOPS	8661	RELIGIOUS ORGANIZATIONS
5935	WRECKING AND SALVAGE YARDS	8675	AUTOMOBILE ASSOCIATIONS
5937	ANTIQUE REPRODUCTION STORES	8911	ENGINEERING ARCHITECTURAL AND SURVEYING SERVICES
5940	BICYCLE SHOPS-SALES AND SERVICE	8931	ACCOUNTING AUDITING AND BOOKKEEPING SERVICES
5944	JEWELRY-WATCHES CLOCKS AND SILVERWARE STORES	8993	MEMBERSHIP ORGANIZATIONS-NOT ELSEWHERE CLASSIFIED
5945	HOBBY TOY AND GAME SHOPS	8999	PROFESSIONAL SERVICES-NOT ELSEWHERE CLASSIFIED
5947	GIFT CARD NOVELTY AND SOUVENIR SHOPS	9211	COURT COSTS INCLUDING ALIMONY AND CHILD SUPPORT
5948	LUGGAGE AND LEATHER GOODS STORES	9222	FINES
5950	GLASSWARE AND CRYSTAL STORES	9223	BAIL AND BOND PAYMENTS
5960	DIRECT MARKETING-INSURANCE SERVICES	9311	TAX PAYMENTS
5962	DIRECT MARKETING-TRAVEL RELATED ARRANGEMENT SERVS.	9702	GCAS EMERGENCY SERVICES
5963	DOOR-TO-DOOR SALES	9751	U.K. SUPERMARKETS, ELECTRONIC HOT FILE
5966	DIRECT MARKETING-OUTBOUND TELEMARKETING MERCHANTS	9752	U.K. PETROL STATIONS, ELECTRONIC HOT FIL
5967	DIRECT MARKETING-INBOUND TELEMARKETING MERCHANTS	9754	GAMBLING-HORSE, DOG RACING-ST LOTTERY
5972	STAMP + COIN STORES-PHILATELIC + NUMISMATIC SUPPLY	9950	INTRA COMPANY PURCHASES
5973	RELIGIOUS GOODS STORES	9999	CLIENT DEFINED MCC

EXHIBIT “B”

RESTRICTED ITEMS AND RESTRICTED USE OF THE PURCHASE CARD

The following is a list of RESTRICTED ITEMS that cannot be purchased using a Citadel Purchase Card, Travel Card, or Ghost Card:

- Personal purchases of any kind. Personal purchases are defined as purchases of goods or services intended for non-work related use, or use other than official Citadel business
 - Cash advances, including use of the card or card number at ATMs, inside bank branches or at cash advance location and money transfer locations such as Western Union, Telecheck, etc.
 - Gift cards, Barnes & Noble cards, stored value cards, calling cards, pre-paid cards or similar products
 - Employee lodging, meals or unauthorized travel
 - Alcoholic beverages
 - Tobacco products, including vape devices
 - Fuel for state-owned or rental vehicles
 - Professional services, except those authorized by the State Attorney General’s Office, in accordance with State Procurement Policy
 - Food for consumption by State employees
 - Purchases from a vendor with a blocked Merchant Category Code (MCC), without approval from the Purchase Card Administrator
 - Payments on “open accounts” maintained with vendors
-

Restricted Use of Purchase Card as payment method:

The Citadel has delegated purchasing authority to those people who have been entrusted with State Procurement Cards. With this trust comes much responsibility. The items listed above are not intended to be an all-inclusive list, but only a quick reference listing of items which may not be authorized to be purchased with a Citadel Purchase Card. Please consider this as an aid in determining proper usage of the Citadel Purchase Card. You are required to be familiar with campus wide policy relating to the proper use of funds for expenditure. Should you have specific questions regarding any potential usage of your card, please contact the Purchase Card Administrator, in advance of the purchase. A simple recommendation is that if you have doubt if a purchase is acceptable, then DO NOT use your Citadel Purchase Card.

EXHIBIT “C”
MONTHLY PURCHASE CARD CERTIFICATION
FORM

Statement Period- from _____ to _____

CARDHOLDER

I have reviewed the charges made on my Purchase Card for the above period and certify that I made all charges listed. I also certify that each charge is a valid Citadel expense and I have provided itemized receipts with the Index and Account Code noted, together with explanations if necessary, to the Liaison.

Name Signature Date

LIAISON

I certify that I have followed all reconciliation procedures for the above Purchase Card for the time period indicated. I have reviewed each Index and Account Code, and reviewed transactions requiring “Use Tax,” and made all necessary changes in the Banner system. I have obtained itemized receipts with necessary explanations for all purchases.

Name Signature Date

DEAN/DIRECTOR/DEPARTMENT HEAD OR VP

I certify that I have reviewed all Purchase Card charges for the time period indicated. I approve of the charges as valid Citadel expenses and I approve of the Index and Account Codes being charged.

Name Signature Date

EXHIBIT "D"

THE CITADEL PURCHASE CARD SINGLE TRANSACTION LIMIT OVERRIDE REQUEST

Cardholder Information

Cardholder: _____ Date: _____

Department Head: _____ Index: _____

Purchase Information

Please provide detailed information about the purchase you wish to make. Whenever possible, please include invoices or supplementary documentation, including quotes.

Vendor: _____

Description of item(s) _____

Quantity: _____

Total Amount: \$ _____ Over \$2,500 _____ Over \$10,000 and < \$100,000 _____

Justification: State/Citadel Contract _____ Sole Source _____ Emergency _____

Fair & Reasonable: _____ Other: _____

Proposed Purchase Date: _____

List Assets over \$5,000 _____

Cardholder/Department Head/VP Signatures

Cardholder Signature Date

Department Head Signature Date

VP Signature (required for all transactions that exceed \$10,000) Date

Procurement Approval

Approved _____ Denied _____ Vendor Contract Number: _____

Citadel Procurement Signature Date

Purchase Card Administrator Signature Date

State Fiscal Accountability Authority (SFAA) Approval Date & Time (required for all transactions that exceed \$10,000) Attach copy of email approval to this form.

EXHIBIT "E"

CITADEL CREDIT CARD APPLICATION



Purchase Card



Travel Card



Ghost Card

(Check one)

Section 1: Cardholder Information

Cardholder Name (Last, First)

Department Name

Phone Number

Email address

CWID

Birthdate

Department Head Name (Last, First)

Full Time Employee

Part Time Employee

(Check one)

As a Cardholder, I will always treat the Citadel Purchase/Travel/Ghost Card with the same level of care as with my personal credit card(s). The Card will be maintained in a secure location and the card account number will be carefully guarded. I will be the only person entitled to use the Card and at issuance of the Card, I will sign and abide by the Cardholder Agreement.

I fully understand the intent of this program and will comply with all guidelines contained in [The Citadel Purchase Card Policies and Procedures Manual](#), as well as any and all other policies and procedures related to the expenditure of Citadel funds.

Cardholder Signature

Date of Application

Section 2: Department Head Approval

Department Liaison (Last, First)

Liaison Email Address

DEFAULT INDEX AND FOAP INFORMATION

Index

Fund

Organization

Account Code

Program

I hereby delegate transaction authority to the above Cardholder and agree that the Department Liaison will be responsible for reviewing and reconciling transactions for the Cardholder, and I will ensure the appropriate use and classification of Citadel expenditures.

Department Head Signature

Department Head Email Address

Section 3: Purchase Card Administrator - Application Processing

Purchase Card Administrator Signature & Date

Date entered in Bank of America WORKS Program

EXHIBIT “F” - THE CITADEL PURCHASE, TRAVEL, GHOST CARD CARDHOLDER AGREEMENT



Cardholder Name: _____

Requirement for Use:

- The Purchase, Travel or Ghost Card is to be used only to make legitimate business purchases that benefit The Citadel, and is not to be used for personal purchases. The card transactions must comply with all State and Federal laws and regulations.
- The Purchase Travel or Ghost Card must be used in accordance with the provisions of The Citadel Purchase Card Policies & Procedures Manual and in accordance with The Citadel Purchase Card and Student Travel Card Policy, Memorandum 5-201. Please note that samples of all relevant forms are located in the above stated Manual, under the Exhibits Section.
- A list of Restricted Items can be found in the above referenced Manual, on Exhibit “B” on page 46.
- Violations of these requirement may result in revocation of use privileges and/or disciplinary action, up to and including termination of employment. Employees who are found to have inappropriately used the Purchase , Travel or Ghost Card will be required to reimburse The Citadel for all costs associated with such improper use.
- I agree that if I incur any disallowed charges on my Citadel credit card, I will allow The Citadel to deduct any reimbursements due to the college, within thirty (30) days, from my paycheck. Upon termination of employment, the full balance due, including costs of collection, will be withheld from my final paycheck.

I understand and agree to the above requirements and conditions and by my signature acknowledge that I have received the above documents in either hardcopy or softcopy versions.

Card Account Number

Expiration Date

\$ _____
Single Purchase Limit

\$ _____
Monthly Credit Limit

CWID

Cardholder Signature

Training Date

Purchase Card Administrator Signature

Date

EXHIBIT “G”

PURCHASE CARD RECONCILIATION INSTRUCTIONS IN BANNER

To reconcile the Purchase, Travel or Ghost Card in Banner Finance, go to the Welcome screen, type in “FAAINVT” from your Applications List.

1. Once the *Purchase Card Transaction Maintenance Form* appears, make sure the “Not Fed Transaction” is indicated in the Type Field. There are three ways to get to the Cardholder Information field.
 - You may use the *Next Section* arrow that is located on the lower left corner of the screen;
 - Click the GO button on the upper right corner of the screen; or
 - Press and hold the ALT key and then click the *Page Down Key* on your keyboard.
2. To select the appropriate User, enter the Cardholder’s CWID in the Cardholder ID field. If you do not know this information, use the arrows on your keyboard to navigate to the appropriate name. Once you have found the user information, select the *Next Section* arrow to get to the *Vendor Information Section*.
3. No changes are made in the *Vendor Information Section*. Instead, use the arrows on your keyboard to toggle through the list of vendors that were used during the period to be reconciled, to confirm vendor names, transaction amounts and whether the charge posted as a credit or debit. If this information can be matched to what is on the credit card statement, the charges are ready to be reconciled. To get to the *Accounting Information*, click on the *Next Section* arrow on the lower left of the screen.
4. The *Default Accounting Distribution* section contains the default Index and Account Code that was used when the card was established. Your cursor should be in the *Commodity* field, but no changes are to be made there. This field includes the transaction number that is assigned to each charge by Bank of America. To make changes or updates to the Index or Account Code, select the *Next Section* arrow and follow the instructions in bullet point #5. If no updates are to be made, select the Previous Section arrow, located on the lower left of the screen, to move on to the next charge.
5. Your cursor should now be in the *COA field* (Chart of Accounts), where the letter “C” should be highlighted. In order to make the changes, tab to the Index field to update the Index, then tab to the Account Code field, to update the Account Code. If Use Tax needs to be added to the supply purchased, enter “USETAX” in the *ACTV* field (Activity). Once you confirm that the number “1” is entered in the *Bank field*, and that the *Amount* or *Percent* field is equal to the amount charged, click the *SAVE* icon noted on the lower right corner of the screen. A Banner message will appear in the upper right corner to indicate that your charges have been saved successfully. Go through this process for each charge and for each Cardholder.
6. If additional cards need to be reconciled, click the *Previous Section* arrow until you are back at the *Cardholder ID* field. Type the CWID, or arrow to the appropriate Cardholder’s name, and proceed as outlined above. If no other cards are to be reconciled, close the form by clicking the *X* or *close icon* in the upper left corner of the screen.

EXHIBIT “H”

REQUEST TO CHANGE INDEX OR ACCOUNT CODE AFTER RECONCILIATION PERIOD

The Purchase, Travel and Ghost Card Reconciliation process requires the department’s Liaison to make appropriate Index and Account Code changes in Banner *prior to* the posted Reconciliation Deadline. Failure to meet this deadline, may result in a Purchase Card Violation and multiple Violations can result in suspension of card privileges.

Complete the following information to request a change in the Index and/or Account Code allocation of an expense, after the Reconciliation Deadline has passed. Obtain appropriate signatures and forward this form to the Purchase Card Administrator first, for logging and then the PCA will forward it on to the Director of Accounting Operations for preparing the required Journal Voucher to correct the allocation of the expense.

Name of Cardholder: _____

Vendor Name: _____

Charge Amount: \$ _____ Last 4 digits of the card: _____

Original Index/Account Code charged: _____

Correct Index/Account Code charged: _____

Explanation of why these changes were not made during the Reconciliation Period: _____

Signed by
Liaison: _____ Date: _____

Signed by Dean, Director or Dept Head: _____ Date: _____

Signed by Purchase Card Administrator: _____ Date: _____

Exhibit “I”
THE CITADEL
PURCHASE CARD PROGRAM
LOST RECEIPT AFFIDAVIT

Cardholder Name: _____ Last 4 digits of the Card: _____

Department: _____ Current Date: _____

Name of Vendor: _____ Date of Purchase: _____

Description of item(s) purchased: _____

Total Price: \$ _____

(This should include the quantity of items, Unit Price & Total Price (including sales tax))

Business purpose for this purchase: _____

Additional

Comments/Explanation: _____

By signing below, I certify that the above goods/services were purchased via my Purchase Card and that the goods/services were for official Citadel business. I understand that excessive loss of receipts may result in a revocation of my Purchase Card privileges.

Cardholder Signature: _____ Date: _____

By signing below, I certify that I have reviewed the above purchase and confirm that the purchase was apparently used for official Citadel business, as attested to by the Cardholder.

Program Administrator: _____ Date: _____

This is the _____ incidence of the Cardholder losing a receipt related to their Purchase Card in the last fiscal year.

Return Completed Form to:
Purchase Card Administrator
The Citadel – Procurement Office

EXHIBIT "J"

BANNER ACCOUNT CODES



Banner Account	Description		
710050	Advertising	720270	Resale - Gift Shop
710100	ARAMark	720320	Resale - new books
710400	Audio Visual	720370	Resale - uniform accessories
710600	Books	720420	Resale - uniforms
710700	Cellular phones	720470	Resale - used books
710850	Copier Costs	730010	Travel non-employee
710950	Dues & subscriptions	730020	Travel - students
711000	Entertainment - official	732510	Travel - registration in-state
711050	Equipment (IT) under \$5,000	732520	Travel - meals in-state
711100	Equipment under \$5,000	732530	Travel - lodging in-state
711300	Insurance	732540	Travel - airfare in-state
711350	Laptops	732550	Travel - POV in-state
711450	Leased vehicles	732560	Travel - motor pool in-state
711500	Maintenance contracts	732570	Travel - other in-state
711550	Microfilm	732570	Travel - other in-state
711800	Paper serials & periodicals	732580	Travel - taxable in-state
711800	Serials & periodicals	735010	Travel - registration out of state
711850	Photography service	735020	Travel - meals out of state
711950	Postage/Freight/Delivery	735030	Travel - lodging out of state
712000	Printing	735040	Travel - airfare out of state
712050	Rent /Lease expense	735050	Travel - POV out of state
712100	Repairs and maintenance	735060	Travel - motor pool out of state
712200	Software under \$100,000	735070	Travel - other out of state
712250	Supplies - data processing	735070	Travel - other out of state
712300	Supplies - educational	735080	Travel - taxable out of state
712350	Supplies - food	737510	Travel - registration foreign
712400	Supplies - maintenance & janitorial	737520	Travel - meals foreign
712450	Supplies - office	737530	Travel - lodging foreign
712500	Supplies - other	737540	Travel - airfare foreign
712600	Telephone	737550	Travel - POV foreign
712750	UBIT tax	737560	Travel - other foreign
712800	Other professional fees	737560	Travel - other foreign
712850	Other contractual services	740010	Heat
720020	Resale	740020	Electricity
720070	Resale - blazer ensembles	740030	Gas
720120	Resale - discount	740040	Water
720170	Resale - educational supplies	760050	Equipment - boats
720220	Resale - freight	760100	Equipment - educational
		760150	Equipment - IT
		760200	Equipment - medical & scientific
		760250	Equipment - office
		760300	Equipment - other
		760350	Equipment - trucks and vehicles
		760400	Software \$100,000 & up