



College of Western Idaho

PURCHASING CARD (P-card) USER'S GUIDE (Version 2.0)

CWI PURCHASING CARD PROCEDURE MANUAL

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Forms Reference in the Guide:

They can all be found on myCWI/Business Office/Accounts Payable or on the I Drive

P-card Application	P-card Disputed or Unauthorized Use
P-card Maintenance	Blocked MCC Codes
P-card Missing Receipt	P-card Non-Compliance

CONTACT INFORMATION

CWI P-card Administrator
US Bank Contact Customer Service

208-562-3284
1-800-344-5696

INTRODUCTION

This P-card program is designed to establish a more efficient, cost-effective method of purchasing and paying for approved small-dollar transactions (\$2000.00 and under) and travel. The program is designed to reduce the paperwork of check requests, and expense reimbursements, and eliminate the use of petty cash.

This user's guide is to provide the basic guidelines which you may; request a p-card, the appropriate use of your p-card and the expectations you will be held accountable for as a cardholder. Please remember, these are College of Western Idaho funds that are being expended and that will be charged to your department's budgets. Appropriate use is everyone's responsibility!

Please read this User Guide in its entirety. Should you have any questions, please direct them to your supervisor or P-Card Administrator. Your signature on the P-card Acceptance Contract indicates that you understand the intent of the Program and agree to adhere to the policies and procedures established by College of Western Idaho for the Program.

Please contact the P-card Administrator if you have any questions about card usage.

GENERAL GUIDELINES

Obtaining a P-card:

1. All P-cards are issued at the request and approval of the supervisor or manager. Once the need for a P-Card has been established, submit a completed and signed P-Card Application, which can be found at:
myCWI/Business Office/Accounts Payable

Application must be signed by a Department Head, Chair, or other appropriate authority before processing and sent to the Business Office. Once approved by the P-Card Administrator, you should receive the card within 1-2 weeks.

2. You will be expected to read and understand the guidelines outlined in this user guide as well as the P-card Policy and Administrative Procedure on the CWI website.
3. The card will be received in the Business Office, and a meeting with the P-Card Administrator will be scheduled to deliver the card and review the following:
 - Card activation procedure
 - Access US Bank overview, login procedure and reference material
 - Monthly P-Card transaction processing and shared folder usage
 - Sign the ***Acknowledgement of Responsibility (last page of this manual)***
4. Once you have completed training please establish your sign-on to access.usbank.com to verify access and permissions.

Card Holder Reminders & Responsibilities:

- Always keep your card in a secure place. You are responsible for the security of your card, and the transactions made against the card. The P-card is issued in your name and any purchases made against the card will be your responsibility. Treat the CWI P-card as you would your own credit card.
- You are the only person entitled to use the card. The card cannot be transferred from one employee to another, and cannot be shared between employees. This card cannot be used for personal purchases under any circumstances.
- The P-card can be used at any merchant that accepts Visa. It may be used for in-store purchases as well as phone, on-line, or mail orders. The cardholder is responsible for ensuring receipt of materials and will follow-up with the vendor to resolve any delivery problems, discrepancies or damaged goods. Never fax or email the full card number to a vendor, write the full card number on a form or application, or save the number on a file on your computer.
- For telephone, catalogs, or on-line orders, make sure complete shipping address and instructions are given along with your name (e.g. name, department name, complete street address, Building name, room number, city, state, and zip code). Be sure to ask that shipping charges be included, and record them on your order form. Ask the vendor to include an itemized sales receipt in the package.
- Purchases made within the State of Idaho, for use by the College of Western Idaho, are exempt from Idaho sales and use tax. You will be provided with CWI's tax exempt number which should be given to the merchant to properly process the transaction with no sales tax charged. The Cardholder is responsible for obtaining a credit from the vendor in the event tax is charged in error.

Changing Account Information:

If there is a need to change any information regarding your account, such as; replacement, limits, restrictions, or closures please complete the **P-card Maintenance Form** located on – [myCWI/Business/Accounts Payable](#) and forward to the P-card Administrator and allow a 2 day lead time for processing changes.

The following steps are required should you have need of a name change to your Card for any reason.

1. Send legal documentation to US Bank via secure fax at 1-866-851-7347 authenticating the name change i.e. Marriage Certificate, Divorce Decree, legal name change, etc., along with a copy of your Driver's License or Social Security Card.
2. A letter including
 - a. the first four and last four numbers of your Card Account number
 - b. name as it currently appears on Card
 - c. contact phone number
 - d. reason for change
 - e. request to send a new card to the address on file, which is CWI's PO Box 3010, Nampa, ID 83653

Lost or Stolen Cards:

If your card is lost or stolen, immediately notify U.S. Bank Customer Service at 1-800-344-5696 and complete the **P-card Dispute and Unauthorized Use Form** located on – [myCWI/Business/Accounts Payable](#) and forward to your P-card Administrator. You also have the option to go on-line to **Access US Bank** and dispute the transaction. This allows for the system to time, date and acknowledge your dispute. You are required to send the P-Card Administrator a copy of all correspondence between you and US Bank.

P-card Deactivation and Cancellation:

To cancel or deactivate a Card, for any reason other than it being lost or stolen, complete the **P-card Maintenance Form** and forward it to the P-card Administrator. The account will then be cancelled once all charges are reconciled.

Upon leaving CWI employment, regardless of the circumstance you **must surrender** your card to your supervisor or P-card Administrator.

****NOTE:** When a staffing change occurs, that impacts P-Card usage, it is the responsibility of supervisors or the Department Heads to notify the P-Card Administrator **immediately** of any card account changes. This includes job changes, and reassignment of purchasing duties.

P-CARD RULES & RESTRICTIONS

Card Limits:

The following limits are standard, automatically set-up and are managed by the system. Any exceptions needs **prior** approval from the Comptroller:

- **Single Transaction Limit** (not to exceed \$1,999) your purchase will be declined if you attempt to purchase more than this set amount at one time. **Do not split** a purchase to avoid the single transaction limit. Purchases to a single vendor in excess of \$2,000 must have prior approval with a Purchase Order (PO) before the transaction takes place.
- **Monthly Limit**, not to exceed \$3,000. Exceptions can be made only by completing the **P-card Maintenance Form** with supervisor and Business Office approvals.
- The Accounts Payable office has a P-card account with higher limits that may be utilized to process one-time transactions that fall outside of standard account limits. Contact the P-card Administrator or AP Supervisor to make arrangements.

Certain vendors and commodities have been **“blocked”** from usage in the Program, based on the standardized Merchant Category Codes (MCC) list. If you present your Card to any of these merchants, the transaction will be declined. If the card is declined and you feel that it should not have been, contact the US Bank Customer Service 800 number on the back of your Card. Customer Service will be able to tell you if the merchant is blocked. If you feel this is in error, notify your P-card Administrator and if appropriate, will request the merchant be **“unblocked”**.

Requests for changes in P-card limits, whether temporary or permanent and restrictions, must be made through your supervisor and P-card Administrator by using the **P-card Maintenance Form**.

Authorized Purchases:

The P-card Program is intended for purchases of products and supplies under \$2,000 needed during the normal course of business. All purchases must comply with the guidelines of CWI’s purchasing policy. Authorized purchases include but not limited to:

- office supplies from contract vendors
- educational supplies and equipment for the classroom
- travel arrangements and expenses

- conference registration
- equipment repairs
- books & subscriptions
- hardware & tools
- classified & legal ads

Again, please manage and complete your transactions through Access US Bank on a continual basis.

Unauthorized Purchases:

The P-card is not to be used for any product, service or with any merchant considered to be inappropriate for state or public funds. Please be aware of appearances. P-card purchases are often of interest to auditors, legislators, and the press; remember that you are spending taxpayer funds and may be asked to defend your decisions. ***Please understand that we are a public entity and classified as a political subdivision. As such, we are subject to Idaho Statutes 18-5701, 18-5702 & 18-5703. Any misuse of public moneys is a felony and punishable by a fine, or imprisonment, or both. See [Idaho Statutes](#) for full definitions.***

If in doubt, ask before proceeding with your purchase, error on the side of caution.

Unauthorized purchases include but not limited to:

- personal items
- computer hardware, printers, laptops **(authorized and purchased by the IT department only)**
- cell phone charges **(pre-authorized for standard stipend)**
- meals while traveling ***(per diem)**
- alcoholic beverages **(see exception below)**
- payment of services **(exceptions of Shred-it, Ameripride, AlSCO)**
- consulting fees/Independent Contractor payments **(P.O. only)**
- gifts **(see exception below)**
- gas in personal vehicle
- office decorations
- items that need to be bid **(see State of Idaho Purchasing Limits)**
- any questionable purchases

*Employees traveling on business must pay for meals (only) with personal funds and request reimbursement. Out of town travel is based on the Federal GSA rates found on: www.gsa.gov . **NOTE:** Incidentals are at a standard \$5.00 a day only and does not follow the GSA rates for reimbursement.

Exception:

CWI recognizes the need for the President of the College to host or attend official events which advance and promote the reputation, status and economic position of the college. As an exception to above list of unauthorized purchases, the President of CWI may incur expenses for meals, alcoholic beverages and gifts relating to these official events.

THE PROCESS FOR DOCUMENTATION AND RECONCILIATION

Receipts:

You the cardholder must supply an itemized original receipt for each P-card purchase that appears on your monthly statement. If the original receipt is missing or lost, it is the cardholder responsibility to contact the merchant directly to request a duplicate. Faxed and scanned receipts are acceptable, as long as it is a duplicate of the original. Missing receipts may result in the expense being non-reimbursable. Transactions are **NOT** complete without a receipt or other acceptable documentation and are the cardholder's responsibility.

Access US Bank:

You must verify, maintain and send to approvers for all purchases made each billing cycle through your Access US Bank account. This will include; scanning all itemized receipts and any applicable approvals in the P-card folder located at: [I:\CWI\Business Office\P-Card\P-Card Purchase Documents-Current Month](#) (per billing cycle-into your employee folder). Also, be sure to note what was purchased for each transaction in the comment box of the transaction in your Access US Bank account.

Your approver will need to review the documents you scanned in the I Drive and will approve on-line and forward to the appropriate accountant. The accountant will review for the appropriate accounting codes and approve forwarding the transaction to the P-card Administrator.

You will then need to send in all original P-card documentation materials to the P-card Administrator for processing. If purchases are made on or before the 25th of the month (last day of billing cycle) all paperwork must be in before the 5th of the following month. All P-card related documentation will be retained in central files by the P-card Administrator for a minimum of five years and seven years if purchases are paid by Grant funds. If you require copies of the paperwork, please contact the P-card Administrator. Scanned documents will also be retained for the same periods of time and will be available to you on-line for three years.

Reconciliation:

It is your responsibility to review your statement to ensure all the transactions are legitimate postings. Each cardholder can retrieve their statements online at the end of a monthly billing cycle. ([AccessUSBank](#)) If the statement has a discrepancy, you must begin the dispute process and not approve in the Access US Bank system.

The following are the process steps for payment approval:

1. You the cardholder (or proxy if applicable) must sign in to Access USBank to review and verify each of your transactions, as well as enter applicable budget and project codes for each purchase. *Remember to enter a description for each transaction in the comments field and PO numbers if applicable. When the transaction information is complete and ready for approval, route for review to the appropriate budget authority.*
2. Scan all itemized receipts and approval paperwork into [I:\CWI\Business Office\P-Card\P-Card Purchase Documents-Current Month](#) (per billing cycle-into your employee folder).
3. Attach a copy of your statement to all the original paperwork and send in to the P-card Administrator.

4. The supervisor (approver) will review the transactions in Access US Bank and other scanned detailed paperwork on the I Drive.
5. They will approve on-line and forward to the appropriate Accounting Personnel.
6. The Accountant will review for appropriateness of the purchase, GL and budget accuracy, approve and send to P-card Administrator.
7. If a discrepancy is noted at any time, the approver or accountant can reject the transaction in the system. The Access US Bank system will send the rejected transaction back to you the cardholder. They will note in the comments why they rejected the transaction. You must resolve timely and the transaction is sent back through the process. (Approver, Accountant, P-card Administrator)

Timeline:

Billing cycles run from the 26th on the prior month to the 25th of the current month. If the 25th falls on a weekend or holiday the statement cycle will stay open until the next business day. Please have all of your transactions verified in the system and paperwork scanned. You need to provide enough time for your Approvers and Accountant to verify your transactions by the 5th of every month. Have all of your paperwork sent in by the 5th as well. *There are no exceptions to this deadline.*

***NOTE:** With the implementation of on-line transaction verification and approvals through Access US Bank, it becomes more important to complete your transactions and paperwork as quickly as possible. It is strongly recommended to manage your transactions on an on-going basis. US Bank will close the system to any changes other than approvals on the 5th of each month. If any accounting or transactions discrepancies happen ...after the transactions have been uploaded into Colleague, changes or corrections will need to be posted via adjusting journal entry by the Accounting staff.*

Quick Reference on Documentation Distribution

Info to be retained by you if you choose: Option

- **Copy** of US Bank Statement (available through Access US Bank)
- **Copy** receipts (scanned on-line for 3 years)
- **Copy** approvals (scanned and on-line for 3 years)

Info to be forwarded to P-card Administrator retained for 5 years:

- **Original** US Bank monthly Statement (printed from and available through Access US Bank)
- **Original** shipping receipts and packing slip with confirmation of received in full.
- **Original** itemized receipts (scanned and on-line for 3 years)

CWI must process and pay the bill timely and that responsibility rests with cardholders and supervisors. Please be dependable in following the procedures and help with the success of this purchasing program!!

QUESTIONABLE CHARGES & ACCOUNTABILITY

Disputed or Fraudulent Charges:

The cardholder is responsible for following up with the vendor or bank on any disputed items, erroneous charges, or returns. Disputed billing can result from failure to receive goods/services, fraud, misuse, altered charges, defective merchandise, incorrect amounts, duplicated charges, unprocessed credits, etc.

The following is the process that should be followed by the cardholder to resolve the issue:

1. The cardholder must first contact the vendor to resolve any outstanding issues. Most problems can be resolved in this manner.
2. Immediately after the call, contact the P-card Administrator for reporting and assistance with the situation.
3. If the merchant disagrees that an adjustment is necessary, immediately contact both the P-card Administrator and the U.S. Bank Customer Service number on the back of your card (ph. 1-800-344-5696).
**Or on-line through your Access US Bank account. This is the preferable method since your dispute will be noted and maintained on-line in your account.
4. U.S. Bank will request complete details of the dispute in writing or on-line in order to research the item in question.
5. Any charge disputed must be received by U.S. Bank in writing or on-line within **60 days of the transaction date**. Although U.S. Bank acts as the arbitrator in any dispute, you should never assume that a dispute will be resolved in your favor.
6. The details of the disputed transaction should be reported on the **P-card Incident/Dispute Form found at: /myCWI/Business Office/Accounts Payable**
7. Any fraudulent charge, i.e., a charge appearing which was not authorized by yourself, must be reported immediately to U.S. Bank Customer Service by phone or on-line and your P-card Administrator. Prompt reporting of any such charge will help prevent CWI from being held responsible. P-card Dispute or Unauthorized Use Form should be completed.

NOTE: All disputed charges must be reported to the bank within **60 days** of the purchase. After 60 days, the option to dispute charges is expired and your budget will need to cover the charges.

P-card Audits & Non-Compliance:

P-card Audits:

Each card holder/transaction may be subject to a P-card audit. The purpose of this audit is to review P-card transactions and ensure that CWI P-card procedures and purchasing policies are being followed. An audit of at least 20 cardholders is conducted each month. If there is an issue with your account, your supervisor will notify you. It is expected that the card holder has supplied all the appropriate documentation and explanation for the transaction if necessary.

P-card Non-Compliance:

In the event that a card holder has violated any P-card procedures or purchasing policies, corrective or disciplinary action may be taken depending upon severity of the violation. In either incident, a **P-card Incident/Dispute Form** will be completed by the auditor, signed by the p-card holder and their supervisor.

- Corrective action may include but not limited to; mandatory training, deactivating, permanently revoking the P-card, and personal liability for charges.
- Disciplinary action may include but not limited to; cancellation of your card privileges, as well as other disciplinary action up to and including termination of employment, and legal action.

Acknowledgement of Responsibility

The College of Western Idaho Purchasing Card (P-card) will be issued in your name as the authorized Cardholder. By accepting the P-card, you assume responsibility for the card and all the charges made with the card. The card is a non-transferrable and may not be used by anyone other than you, the Cardholder. Please sign and turn this form in to the P-card Administrator.

I hereby agree to comply with the Purchase Card Policies and Procedures as outlined in the Purchasing Card Manual and Administrative Procedures. I understand the Card is for College of Western Idaho approved purchases only and I agree not to make personal purchases either for myself or others. I understand that the Card is not an entitlement nor reflective of title or position.

Improper use of this card can be considered misappropriation of College funds. Failure to comply with the terms and conditions of the Purchasing Card Policies and Procedures may result in revocation of my Card and /or other disciplinary action, up to and including termination.

With this form I acknowledge that I have received my purchasing card # XXXX-XXXX-XXXX- ____ _

I _____ acknowledge that I have read the P-Card User Guide (2.0 version) and understand my responsibility in becoming a College of Western Idaho P-card holder. I will follow the requirements of the as stated in this user guide and I agree to all the terms and conditions as set forth by the College of Western Idaho.

Please note that staffs in the Business Office and the P-card Administrator are always willing to assist you.

P-card Holder Signature: _____ Date: _____

I acknowledge and understand all of the responsibilities set forth in this guide and will follow the rules as stated.

(Back page of the P-card User Guide)