DRAKE UNIVERSITY

Purchasing Card Program Guidelines

Last Updated: November 2021

General

The purpose of the Program is to streamline and simplify the purchasing and payment process for small dollar purchases and/or travel and entertainment expense.

The Program is designed to:
- Reduce the cost of processing small dollar purchases
- Receive faster delivery of goods and services
- Simplify the payment process
- Provide Cardholders with a convenient method to pay travel and entertainment expense
- Provide process efficiency in the reconcilement and approval of expense transactions

This document will provide you with the guidelines of the Program, including:
- Card Issuance
- Card Usage
- Limitations and Restrictions
- Reconcilement and Approval of Purchases
- Delegation of Responsibilities
- Retention of Documents
- Account Maintenance
- Lost or Stolen Cards
- Credits, Disputed, or Fraudulent Transactions
- Expired or Reissued Cards
- Termination or Transfer
- Revocation or Suspension
- Program Support & Resources
- Frequently Asked Questions FAQ

Card Issuance

A purchasing card may be issued to authorized University employees upon approval by a Budget Manager, Dean/Director, or President's Council member. Purchasing cards should only be issued to employees who have a specific need to make purchases on behalf of the University in the normal course of business.

A request for a new card can be made by completing the Purchasing Card Application & Agreement Form. On this form an Approver for the card must be designated. The Approver is responsible for reviewing the Cardholder's allocation of the charges, verifying that all purchases are within University policies and procedures, and ensuring appropriate documentation has been attached to each transaction. Approvers should not be under the direct supervision of the Cardholder and should have signing authority for purchases made on behalf of the department.

The completed application should be submitted to the Program Administrator at pcard@drake.edu. The Program Administrator will process new card requests within 7 to 10 business days from receipt of the completed application form.

The Program Administrator will receive the new card and complete the Cardholder's Visa Spend Clarity Enterprise account set-up. Following the completion of the Cardholder's account set-up, two emails will

be auto generated and sent directly to the Cardholder with log in credentials. One email will provide the Cardholder's user ID and the second email will contain a temporary password. Log in guides and FAQs are available in the PCARD CARDHOLDER GUIDES section located at https://www.drake.edu/busfin/procurementcard/ to assist with this step.

Following the account set-up the Program Administrator will notify the Cardholder their procurement card is ready to be picked up from the Accounting Office. The Cardholder will be required to present a form of ID at the time of card pickup.

Upon receipt of the new card, the Cardholder will need to activate the card by calling the toll-free number presented on the back of the card. For verification purposes, the Cardholder will be asked for a verification code, which is the last four digits of the Cardholder's social security number. Because the card is chip enabled, the Cardholder will also be required to set up a four digit PIN number. This PIN number should be retained by the Cardholder in the event it is needed to complete a purchase transaction. All Cardholders are required to sign the back of the card after activation.

Card Usage
The Cardholder is expected to use the card exclusively for University business. Personal use of the card is not allowed under any circumstance. All purchases should comply with other University policies and procedures including, but not limited to, the Purchasing Card Program Guidelines and the Accounts Payable Guidelines (available on the Drake/Finance and Administration website).

Purchasing Card is NOT to be used for purchases on Drake campus (i.e. Sodexo, printing, parking, etc.).

The Cardholder is the only individual authorized to use the issued card and is responsible for all charges against the card. Transferring the card to another individual is prohibited.

The Cardholder is responsible for monitoring card activity for any unauthorized charges. In the case of a discrepancy or fraud, the Cardholder is responsible for contacting the vendor and/or PNC Bank to report and resolve the issue. See Credits, Disputed, or Fraudulent Transactions section below for reporting procedures.

Limitations and Restrictions
For security measures, all purchasing cards have an assigned monthly credit limit and a single transaction limit. If an attempt is made to purchase beyond the card limits, the card will be declined. A purchase may not be split into multiple transactions to stay within card limits. For purchases that may exceed set limits, a temporary increase in limits can be made upon written request from the Cardholder's approver to the Program Administrator. The written request must include the reason for the increase, proposed temporary limits, and the time period for which the change is needed.

To aid in fraud prevention, Merchant Category Control (MCC) groups have been established by the University and PNC Bank. The MCC groups include vendor categories that have been approved or restricted for University purchases. If a particular MCC is blocked (e.g., jewelry stores), and you attempt to use your card at such a merchant, your purchase will be declined. The University has made an effort to ensure that the vendors/suppliers generally used during the normal course of business are not restricted.

If a card is declined, the Cardholder may contact the Program Administrator to determine the reason for decline and options for decline resolution.

Reconcilement and Approval of Purchases
Users are required to access the Program's system, Visa Spend Clarity Enterprise, via the Internet to complete monthly reconcilement and approval of transactions. The cardholder will receive login credentials for the Visa Spend Clarity Enterprise website once the Program Administrator has completed your account set-up.

It is the responsibility of the Cardholder to ensure monthly reconcilement of purchase transactions. Reconcilement of purchases includes the submittal of itemized receipts and other required supporting documentation, documentation of a valid business purpose for each transaction, review of card activity, and resolution of discrepancies with the vendor or PNC Bank. Required documentation must be submitted by the Cardholder electronically through the Visa Spend Clarity Enterprise website. A valid business purpose must be documented in the narrative box for each transaction. The description should also include the names of people in attendance if applicable. Itemized receipts and other supporting documentation as outlined in the Accounts Payable Guidelines must be attached to each transaction within the Visa Spend Clarity Enterprise website.

It is the responsibility of the Cardholder's Approver to ensure all card transactions are approved monthly. Approval of transactions signifies that the Cardholder was authorized to make such purchases on behalf of the University, purchases were made in accordance with University policies and procedures, and all required supporting documentation was submitted appropriately. Approvers should question and report purchases that do not appear to be in the best interest of the University/Operating Unit. This is not always an easy task. However, misuse of a card, or using it for non-university purposes, is fraud. As an Approver, not reporting such situations is condoning fraud. Inappropriate transactions should be reported to University leadership and/or the Program Administrator.

In the event the approver directs a transaction back to the cardholder the following email notifications will be sent (within two hours).

Cardholder – you will receive an email notification with the subject line of Drake Procurement Card Information Required. The sender will be Visa Spend Clarity Enterprise. This notification is to alert you a transaction you submitted to the approver was returned.

Delegate – you will receive the same email notification as the cardholder.

Note, if you have a delegate assigned to your card, only the delegate will get this notification.

Approver – when the cardholder returns the transaction you will also receive an email notification alerting you that the transaction has been returned. The subject line will be Drake Procurement Card Response Made and the sender name will be Visa Spend Clarity Enterprise.

Monthly statement cycles end on the last business day of each month. At the end of a statement period, users will be notified via email as a reminder to complete appropriate reconcilement and approval of transactions. Cardholders and approvers will be able to make changes/provide approvals through the statement cycle and up until the approval deadline. See Current PNC Pcard Calendar.

Delegation of Responsibilities

The reconcilement and approval of procurement card transactions can be delegated to another person. Note, delegation does not authorize the delegated person use of the Cardholder's procurement card.

Cardholder Delegation –
The Cardholder's designated approver will be required to email the Program Administrator at pcard@drake.edu indicating who they are delegating the Cardholder's responsibilities to. The Program Administrator will create an account for the delegated person and assign them to the Cardholder. The delegated person can then act on behalf of the Cardholder in regard to reconcilement of the Cardholder's transactions. The delegate is expected to review and follow the guidelines as set forth in this document; as well as, the Purchasing Card Policy.

Approver Delegation –
A designated approver can delegate the approval responsibilities to another person. The current designated approver will be required to email the Program Administrator at pcard@drake.edu indicating who they are delegating their approval responsibilities to. Also, the designated approver needs to have the delegated approver complete the Purchasing Card Approver Agreement and attach it to the email. The Program Administrator will create an account for the delegated approver and assign them as the approver for the Cardholder. The delegated approver is expected to review and follow the guidelines as set forth in this document; as well as, the Purchasing Card Policy.

Retention of Documents

Monthly statements and supporting documentation submitted through the Visa Spend Clarity Enterprise website will be available to the users for six months. Monthly transactions and submitted supporting documentation will be retained by the Accounting Office in accordance with University retention policies and procedures.

Account Maintenance

The following requests should be submitted via email to pcard@drake.edu by the Cardholder's designated approver:
- Temporary card limit changes
- Default coding changes
- Departmental changes
- Approver and or delegate changes

The following requests should be submitted via email to pcard@drake.edu by the Cardholder.
- Name change
- Cancellation of card

The following requests can be submitted via email to pcard@drake.edu or by calling your Program Administrator.
- Password resets for the Visa Spend Clarity Enterprise website (you can also call your Program Administrator for this request)
- Requesting your Visa Spend Clarity Enterprise access be unlocked

All other requests and or inquiries can be directed to your Program Administrator at pcard@drake.edu. Your Program Administrator will inform you if any further action is needed (i.e. approval for your request)

Lost or Stolen Cards

The Cardholder is responsible for the security of the card and continual monitoring of card activity for unauthorized use. If a Cardholder believes the card has been lost or stolen, the Cardholder should immediately notify PNC Bank Customer Service at 1(800) 685-4039 if in the US and 706-644-3224 if outside the US. Cardholders should also notify the University's Program Administrator. The card will be disabled at the time it is reported to the bank as lost or stolen. A new card will be issued and mailed to the Program Administrator.

Credits, Disputed, or Fraudulent Transactions

If an item needs to be returned for any reason, Cardholders can send them back to the vendor in a manner mutually agreed upon. The vendor should issue a credit for the items that are returned. This credit should appear on a subsequent monthly statement. Documentation for this credit should be supplied by the vendor and kept for reconciliation/retention purposes.

If a discrepancy of charge occurs, the Cardholder is responsible for contacting the vendor to resolve the issue. If the Cardholder is unable to reach an agreement with the vendor, a dispute of the transaction should be reported to PNC Bank and the Program Administrator.

If fraud is suspected, the Cardholder should immediately contact PNC Bank and the Program Administrator.

In the case of a discrepancy or suspected fraud, the Cardholder is required to contact PNC Bank's 24 hour Customer Service Center at 1-800-685-4039 if in the US and 706-644-3224 if outside the US. Following a call to PNC Bank, you will also need to complete the PNC Bank Billing Inquiry form. A copy of the completed form should be provided to the address listed on the form. This form will need to be uploaded into Spend Clarity Enterprise in place of a receipt.

All disputed and fraudulent transactions are required to be reported to PNC Bank and the Program Administrator within 45 days of transaction occurrence.

Expired or Reissued Cards

A replacement purchasing card will be mailed one month prior to the expiration date listed on the purchasing card. The Program Administrator will send an email when reissued cards are available for pick up in the Accounting office. The applicable Cardholder will need to turn in the expired card at the time of pick up.

Termination or Transfer

The Cardholder is required to surrender the card immediately upon termination of employment, whether for retirement, voluntary, or involuntary reasons. The Program Administrator will cancel procurement cards upon notification of the Cardholder's termination.

Should a Cardholder transfer between University departments, the Cardholder may keep their card upon approval from the new department's Budget Manager, Director/Dean, or President Council Member. An email notification should be sent to pcard@drake.edu indicating the department change and approval.

Revocation or Suspension of Card
The University reserves the right to revoke or suspend a card at any time without the Cardholder's permission. The Cardholder will be notified by the Program Administrator upon such revocation or suspension.

Fraudulent or intentional misuse of the card may result in revocation of the card and/or disciplinary action up to and including termination of employment.

Program Support and Resources
PNC Bank Customer Service representatives are available 24/7, including holidays, at 1-800-685-4039. University Finance staff is available during office hours (8 am–4:30 pm, M-F) at x2125 (Shelly Biondi) or x3193 (Erica McGowan) or pcard@drake.edu.

The Procurement Card Policy, Purchasing Card Program Guidelines and Purchasing Card Forms and Resources are available online at https://www.drake.edu/busfin/procurementcard/.   This includes the purchasing card application and agreements, Pcard Calendar, Cardholder and approver user guides for the PNC Visa Spend Clarity Enterprise website; as well as, the purchasing card billing inquiry for disputed transactions.

FAQ

General

Q. Who are the Drake University procurement card administrators and how do I contact them?

A. Shelly Biondi ext. 2125 and Erica McGowan ext. 3193 or pcard@drake.edu during normal office hours of 8:00-4:30pm CST.

Q. What are my login credentials for the PNC Visa Spend Clarity Enterprise website?

A. Your Program Administrator will complete your Visa Spend Clarity Enterprise account set-up following the receipt of your procurement card. This process will initiate two automated emails. One email will contain your login ID and the other email will contain your temporary password. These communications will also provide a link to the PNC Visa Spend Clarity Enterprise website.

Q. I am a cardholder/reconciler, how long do I have to update/submit a transaction?

A. Please reference the PNC Pcard Calendar located under PCARD FORMS & RESOURCES located at https://www.drake.edu/busfin/procurementcard/. This will provide you with the cycle periods and review dates.

Q. How long do I have to update/submit/approve a transaction?

A. Please reference the PNC Pcard Calendar located under PCARD FORMS & RESOURCES located at https://www.drake.edu/busfin/procurementcard/. This will provide you with the cycle periods and review dates.

Q. After a transaction has been submitted and approved, can changes be made?

A. Yes, a cardholder and approver can make changes to a transaction up to the period close date.

Q. How far back can we view a transaction and image?

A. A cardholder will have access to six months' worth of statements. An admin will have access to two years' worth of statements. PNC does not internally archive beyond 2 years.

Note, the Program Administrator will be doing transactional and image downloads monthly in order to retain the information per Drake University's retention policy.

Q. What is the allowed character count for the narrative or description box for a transaction?

A. Essentially unlimited but PNC recommends keeping it under 100 characters. One reason for this is when downloading reports that include the narrative, the download will only show the first 100 characters.

Q. I have heard Manager, Approver, Reconciler, and Delegate referenced. What are the differences?

A. A Manager and Delegate are PNC terms. Essentially a Manager is an approver and a Delegate is a reconciler.

Q. Are there auto generated reminders that will be sent out monthly to cardholders and approvers?

A. Yes

Cardholder/Delegate

Q. When will I see a transaction on the PNC Visa Spend Clarity Enterprise website?

A. Transactions will take a few days, typically 2-3 days, to post to the website (a day or two to post and then a day or two to load to the website). However, this is also dependent on how fast the merchant completes and posts the transaction. Hotel and rental cars, for example, can take a week.

Q. Why do I not see transactions needing attention on my home page?

A. The only time a transaction will appear on the home screen as needing attention is if it has a red 'X'. This means there is missing required inputs. As you make transactions your required inputs are defaulted per how we set you up. Thus you won't be missing this information and the transaction will not show as needing attention. However, you are still required to review all transactions. The following is in your user guide "Commercial Card Services Cardholder Guide" and can assist with knowing what the different symbols mean.

•Green Checkmark = signifies coding is complete (and that the approver should have it for review)

•Question Mark = signifies a default code was populated but the coding still needs to be submitted (you submit it by viewing the transaction and selecting the Save button)

Q. In what cycle period will my transactions post?

A. A cycle period will begin on the 1st and end the last business day of the current month.

Q. What options are there for uploading receipt images to the image library?

A. Option 1: Scan the image, saving it to your computer, then use the Upload option within the transaction's Image Linking screen.

Option 2: Confirmations received via email from the vendor can be copied/pasted to a word document, or print the email to a PDF by using the print option "Print to PDF", saving either option to your computer, then using the Upload option within the transaction's Image Linking Screen.

Option 3: Attach a document to an email and send the email, with attachment, to the unique email address associated with your account.

Option 4: Take a picture of the receipt on your mobile device and use the mobile app to link your receipt to the charge.

Q. Can I forward an email confirmation directly to the PNC Visa Spend Clarity Enterprise website using my unique PNC email address?

A. No, emails are not image files and won't be accepted. You would need to screenshot/print the email to a PDF or JPEG file in order to upload it to your PNC website account.

See the Cardholder Guide – Adding Receipt Images under the PCARD FORMS & RESOURCES section located at https://www.drake.edu/busfin/procurementcard/.

Q. Can an image in the image library be added to multiple transactions?

A. Yes

Q. Do I have to scan each receipt individually?

A. If you will need to link each receipt to a different transaction you will need to scan them separately. However, if you have multiple receipts or documentation that will be linked to the same transaction, those can be scanned together.

Q. Should images be removed from the image library after a certain period of time?

A. It is up to the user's discretion to keep all images in the library or periodically remove them.

Note, following the period close date your Program Administrator will complete an image extract for that period. This will extract all images that have been linked to a transaction (this will not extract images in the image library that have NOT been linked to a transaction). The extract will be stored electronically in Accounting, in compliance with Drake University's retention policy.

Q. I am a delegate and want to link images from my image library to the cardholder's transaction, is that an option?

A. No, when viewing a cardholder's transaction, as a delegate, you can only view the cardholder's image library. You will not have the option to view your own image library.

Note, you can link images from the cardholder's image library, or you can upload images you have saved on your computer.

Q. What is the process if I do not have a receipt?

A. University policy requires a receipt for all transactions. A cardholder is required to make every attempt available to obtain a receipt for a given transaction. In the event a receipt cannot be obtained, complete the missing receipt form located https://www.drake.edu/busfin/procurementcard/.

Q. Can a delegate see all the cardholder's transactions regardless of the status?

A. Yes, a delegate will see the cardholder's transactions the same as if they were the cardholder themselves.

Q. I am a delegate, but when I login to the website I don't see all the cardholders I am assigned to. Why is this?

A. You will not see a cardholder unless they have transactions which have posted to the website.

Q. What is the process to add a FOAPAL element (i.e. fund, org., etc.)?

A. If a FOAPAL element needs added contact your Program Administrator at pcard@drake.edu.

Q. How do I split a transaction between multiple FOAPALs?

A. Please reference the Cardholder Guide – Coding Transactions, step 7. The Coding Transactions Guide can be located at https://www.drake.edu/busfin/procurementcard/ under PCARD CARDHOLDER GUIDES.

Q. How many favorites can be added to each FOAPAL category? If there is a limit what happens if you try to add more than what's allowed?

A. FOAPAL categories can have a maximum of 15 favorites. You will not be able to add anymore favorites once you hit that maximum. In order to add another favorite you would first have to remove an already existing one.

Q. How does the cardholder know their transaction(s) has been approved?

A. When you view your transactions for the applicable statement period you will see a green checkmark in the second status column.

Tran Date	Supplier	Image(s)	Amount Incl	
10/19/2017	Aacp.Org	Yes	1,195.00	✓ ✓
10/19/2017	Aacp.Org	Yes	2,390.00	✓ ✓

Q. Is there a report you can run, or a statement you can download, which will provide the transaction summary including the FOAPAL and description information?

A. Yes, please reference the Cardholder Guide – Reporting at https://www.drake.edu/busfin/procurementcard/.

Q. Can electronic approval be obtained across multiple departments? Example, you have a transaction requiring the use of another department's FOAPAL.

A. Only the assigned approver can approve transactions. Departments should utilize existing business processes for obtaining approvals from other departments for purchases made on their Pcard.

Approver

Q. Why can't I see all the cardholders for which I am an approver for?

A. You will only see cardholders that have submitted transactions for approval. If they don't have transactions or haven't submitted them for approval, you will not see their name listed under your account.

Q. If a transaction has been submitted by the cardholder and it has been approved by the approver, what happens if the cardholder then makes a change to that transaction?

A. The transaction's status for the approver (the second column of symbols) will automatically revert back to a red exclamation point signifying the approver needs to review and approve the transaction again.

10/26/2017	Josephs Jewelry	Yes	60.00	✓ !
10/26/2017	Josephs Jewelry	Yes	166.00	✓ !

Note, it will be important, as an approver, you are double checking the status of transactions at the end of the month prior to the period close date to ensure all transactions have been reviewed and approved.

Q. Can we trust if a cardholder makes a purchase it will show on the approver's list of transactions needing approval?

A. No, a cardholder has to submit the transaction to the approver before it becomes viewable to the approver.

Q. Once the statement period is closed can an approver still see the cardholder's past transactions?

A. If the transactions were submitted to the approver the approver can see them up to six months in the past. If the transactions were not submitted to the approver the approver won't be able to them.

Q. Is there a report an approver can run that will provide transactional detail including the FOAPAL and description for their cardholders?

A. No, at this time there is no such report at the Approver level. PNC has indicated they have brought this topic up with management who in turn brought the topic up with Visa. It's a limitation of the system and they've made Visa aware that it is something that many customers want.