

Desk Top Procedure: Small Purchase Charge Card	Effective Date: May 22, 2023
Procedure ID Number: AS-SPCC-01	Date of Last Revision: May 22, 2023
Accounting Support Services	Next Review Date: Annually *Note: will be reviewed when CAPP Topic 20355 updates occur.

Small Purchase Charge Card (SPCC) Procedures

1. Purpose

The Radford University Small Purchase Charge Card Procedure defines the requirements for the execution of the Small Purchase Charge Card (SPCC) program at Radford University (RU).

The Small Purchase Charge Card (SPCC) Program is governed by the Commonwealth Accounting Policies and Procedures (CAPP) Manual Topic No. 20355 – Purchasing Charge Card. As allowed by CAPP Topic 20355, RU’s procedures may be more stringent in some areas in order to comply with RU internal policy and procedures.

2. Applicability

This procedure applies to all employees that are issued a SPCC by the University as well as employees that have an official responsibility for the execution of the SPCC at Radford University. This procedure outlines the responsibilities when committing Radford University funds (“university funds”) via the SPCC. All funds are considered “university funds” regardless of the revenue source.

3. Procedure

A. Overview:

Disbursements of university funds are made to businesses and/or individuals that furnish goods and/or services to Radford University. To justify the use of university funds, purchases must be considered essential to the operation of the University and in support of the University’s mission. Since university-funded expenditures are subject to public scrutiny, the appearance of unusual purchases should be considered. Accounting Services will request adequate documentation from the ordering department for unusual purchases as necessary.

The Small Purchase Charge Card (SPCC) program offers departments an alternate payment method when making small purchases. This method gives departments the opportunity to purchase goods and services up to \$10,000 (maximum allowable limit) per transaction.

Use of the SPCC allows the University to consolidate multiple vendor payments into one monthly payment to Bank of America VISA; the Commonwealth of Virginia’s designated purchase charge card contractor. Bank of America VISA, in turn, makes payments directly to the vendors. Reports are available via Bank of America Works to help cardholders and departments maintain control over purchases and payments.

Cards are required to be used at least once annually or will be subject to card cancellation without prior notification to the cardholder.

All cases of personal use, misuse, or improper expenditure infractions must be reported to DOA immediately. Employee personal use or misuse of the SPCC must be repaid by the employee. If repayment does not occur, the agency may have to recover funds through payroll deduction.

Radford University has a delegated primary and secondary Agency Program Administrator (PA), these individuals are registered with Bank of America VISA and the Department of Accounts (DOA) as the person(s) authorized to make changes (e.g., add or cancel cards, change card controls, etc.) for the SPCC program. Please see the information below for the primary Agency Program Administrator and secondary Administrator:

Primary PA:

Kim McKinney
Accounting Services
Card Program Administrator
PO Box 6906
Radford, VA 24142
kbane@radford.edu
(540) 831-7613

Secondary PA:

Carla Linkous
Asst. Operations Controller
Card Program Administrator (back up)
PO Box 6923
Radford, VA 24142
clinkous7@radford.edu
(540) 831-6651

Cardholders shall maintain a record of all purchases to ensure purchasing activity can be reconciled to the monthly card BOA statements. Each month the cardholder is required to submit a Chrome River expense report by the 25th of the statement closing month (For example, if the statement end date is August 15th for the period July 16 – August 15th, the Chrome River Expense Report must be fully approved and submitted to Accounting Support Services by August 25th). Bank of America VISA provides a list of monthly statement dates which can be located at:

https://www.doa.virginia.gov/reference/chargeCardAdmin/index.shtml#Purchase_Charge_Card_Main

Departments shall retain all SPCC records for three (3) years plus current fiscal year for auditing purposes. Refer to the Financial Reporting *Records Retention* located on the website for guidance at: <https://www.radford.edu/content/risk-management/home/record-retention.html>

Currently, the SPCC transaction limit can be set up to a maximum of \$10,000 per transaction and up to a maximum monthly limit of \$100,000. The limits are determined by the PA, cardholder and their supervisor based on the departmental requirements. Departments are liable for authorized charges made using the card. Cardholders and their supervisors are responsible for ensuring charges are for official Radford University business purchases only. Cardholders and their supervisors/reviewers or designee are also responsible for ensuring all purchases comply with Commonwealth and University policies and procedures and do not exceed the cardholder's delegation of authority transactional or monthly limit. The PA can be contacted if a need arises that exceeds the established cardholder limits.

*Contact the PA if a credit card purchase will exceed the limits listed above for payment solutions.

Cash advances, business travel expenses (see Section E 'Purchases'), and personal items are prohibited on the SPCC.

Cardholders may contact the SPCC PA if they have questions concerning appropriate use of the card.

B. Request, Update Information or Cancel a Card:

Request:

1. Full or part-time employees are eligible to submit a request for a Bank of America VISA SPCC. Use of the SPCC is encouraged; however not mandatory. Departments may have multiple individuals within the same department be cardholders if deemed necessary. Contract employees are not eligible for a SPCC.
2. An applicant's supervisor may request a card for an employee who has the authority to purchase items for the department. To request cards, the Department shall complete the following two forms and submit to SPCC PA, Campus Box 6906 for processing:
 - a. Small Purchase Charge Card Request Form
 - b. Bank of America Purchasing Card Employee Agreement Form

These forms can be found on the Accounting Services website at <http://www.radford.edu/content/accounting-services/home/forms.html>.

3. Upon approval, cards are provided to the PA and are issued with the name of the cardholder and Radford University is embossed on the front. Next steps include:
 1. **Training:** Cardholders are required to take the online "DOA- Cardholder Training" in conjunction with the University training prior to receiving the card. This training is also required annually. See Appendix 1 – *Quick Reference Guide to Accessing the Small Purchase Charge Card Training – Commonwealth of Virginia Learning Center*. Supervisors are required to complete "DOA-Supervisor Reviewer Training" annually.
 2. **Distribution:** Cards are mailed to the SPCC PA. Upon receipt of the card the PA will contact the new cardholder to schedule cardholder training. Upon completion of training the PA will issue the card to the cardholder. The cardholder shall provide a photo ID and sign for the card. Chrome River SPCC training will also be provided after card distribution. The SPCC Chrome River User's Guide can be found on D2L located on OneCampus.
 3. **Card Activation:** Cardholders should activate their cards within ten days of issuance by the PA. If the card is not activated within the time period the card may be canceled by the PA and the department will be required to complete new forms to request a new card.
 - The card is embedded with a chip, the cardholder will need to select a PIN# when it is activated. The PA does not have access to the PIN# created.
 - Forgotten PIN#'s can be retrieved at the following link www.bofa.com/globalcardaccess Register as a new user with verification code provided when the card is distributed by the PA.

Cardholder Information Update:

1. Cardholders should contact the PA to have changes made to existing cards. Changes/cancellations include but are not limited to:
 - a. Name changes. Legal documentation must be submitted to the PA in order to change the name on your card and account;
 - b. Separation from the University;
 - c. Change in job responsibilities (use/need of card may change);
 - d. Change in supervisor or designee require new forms with correct signatures;
 - e. Telephone number change;
 - f. Address change; or,
 - g. Change in email address.

It is important to keep your contact information current; this information is provided to Bank of America VISA so they may contact the cardholder if fraud, abuse or misuse is suspected.

Card Cancellation/Return:

Cardholders shall return cards to the SPCC PA immediately upon request of their supervisor/reviewer or designee or the PA. If transferring from one University department to another, please contact the PA for assistance to determine if continued use of the card is required. New forms shall be completed if use continues in new area with new supervision. The cardholder shall also return the card when terminating employment. When the card is returned all outstanding logs and backup documentation shall be submitted to the cardholder's supervisor. The cardholder should ensure all outstanding issues on their final statement have been addressed before turning in their card. If there are outstanding issues that cannot be resolved prior to turning in their card, the cardholder must ensure adequate documentation is provided to the supervisor to finalize resolution. The cardholder's documentation/files are still subject to audits and reviews for a period of three years.

C. Small Purchase Charge Card Security:

1. Authorized use of the card is limited to the person whose name appears on the face of the card. Individual cardholders shall not lend the card or share the card number with anyone other than the vendor with whom they are conducting business.
 - a. If the cardholder is scheduled to be absent from work for an extended period of time (two weeks or more) they are required to notify the SPCC PA. If the cardholder is absent from work and is not able to coordinate time off in advance, the cardholder's immediate supervisor/reviewer or designee shall contact the SPCC PA.
 - b. Be on alert that some on-line vendors store credit card information (ex. Amazon). Be sure to review and delete any cardholder data after the order confirmation is received. Additionally, the cardholder must read terms and conditions as they may provide information concerning automatic renewals (When in doubt, the cardholder should contact the vendor to ensure that subscriptions are not renewed without prior authorization).

- c. A vendor may be allowed to keep the card number on file under the following, limited, conditions: 1) the cardholder must make initial contact with the vendor to provide the card number 2) the vendor must keep the card number in a secure, preferably electronic, file 3) the vendor must assign a separate, store account number for use by representatives of the cardholder so that the card number is not shared *If all conditions are not met an exception request must be approved by DOA (contact PA).
 - d. Auto Pay - Establishing auto-pay with a vendor is permitted under certain conditions: Some vendors require auto-pay as their standard business practice and a card must remain on file to prevent service interruption. Other vendors provide the option for auto-pay as a matter of convenience. Auto-pay may not be established for agency convenience. *An exception request must be approved by DOA (contact PA).
 - e. Mobile payments of digital wallet services allow users to make payments in person, via mobile applications and on the web. **The use of mobile wallets is not approved for use.** Cardholders are strictly prohibited from adding any Commonwealth/University cards to any payment application such as Apple Pay, Google Pay, Samsung Pay, etc. This also includes storing card information in applications such as Lyft, Uber, Uber Eats, GrubHub, Chick fil-A, etc. Cards found to have been used for mobile wallet transactions are subject to suspension and/or cancellation.
 - f. Amazon pay is an online payment service that allows the option of paying a supplier utilizing an existing Amazon account. Amazon Pay and other payment options are strictly forbidden and should not be used.
 - g. Cardholders may use third party processors (PayPal, Square, etc.) that process payments only. Cardholders are prohibited from storing their full 16-digit card account number with these processors. Third party processors allow vendors to accept card payments without having a merchant account and minimizes costs for the vendor. Most suppliers accept VISA as a form of payment. Cardholders should be paying for their goods/services utilizing the VISA option.
2. When not in the cardholder's physical possession, the card should be kept in an accessible but secure location within the office, such as a locked file cabinet or desk. The cardholder should not post the card account number or leave the card in a conspicuous place. The cardholder should possess the card only when conducting official University business.
 3. Never make a photocopy of a card.
 4. Faxing, mailing or emailing (even in an attachment) the SPCC full account number is **prohibited**. Order forms may be faxed to a vendor by omitting the full account number (last 4 digits of account number is allowed). Never provide the full account number, expiration date and CVC security code in writing to a vendor. This information should be provided to the vendor by phone (record the name of the person whom the number has been provided to in supporting files) and remind the vendor to handle the sensitive information securely.
 5. The individual cardholder maintaining the card is ultimately responsible for lost or stolen cards. If the card is lost or stolen, immediately notify Bank of America VISA at 1-888-449- 2273 so that the compromised account will be closed and a new card issued. You should also notify the SPCC PA to have file documentation. Replacement cards will be sent to the PA for distribution.
 6. Radford University is liable for purchases made by authorized users of the SPCC if the purchase is within the single per transaction dollar limit and does not exceed \$10,000. Radford University does not accept liability for the following:

- a. Unauthorized use of the card.
 - b. Account numbers that are fraudulently used.
 - c. Purchases made with stolen or lost cards which exceed the maximum limit (\$50) and the maximum length of liability (24 hours after discovery and reporting of card loss or theft).
7. When making purchases using an internet source, it is the responsibility of the cardholder to ensure that the vendor meets security requirements prior to placing an order. The cardholder should ensure that their regular browser is receiving regular updates. Ensure that you are using the latest TLS (transport layer security) encryption. **Does the site provide a secure protocol (https)?** Be vigilant and research the company you plan to conduct business with, make sure you are dealing with the correct company before placing an order on line. **As a reminder, advance approval is required for placing purchases via the web, this can be in the form of an eVA PO or a Chrome River preapproval.**
- D. Card Issued Restrictions:** Vendors register with Bank of America by merchant category codes (MCC's). These codes provide information about the vendor specifying the type of goods or services they provide. Based on these codes certain MCC's have been identified and restricted on the SPCC. The following restrictions currently apply:

Restriction Category	Description
Fraud	Cash access, bars and nightclubs, pawn shops, dating and escort services, massage parlors, betting establishments, food stamps, fines, bail and bond payments *Note: attempted use will be reported to program administrator
Travel	Airlines, Passenger Railways, Limos/Taxi Cabs, Bus Lines, Cruise Lines
Accommodations	Hotels, Motels, Resorts
Gas/Oil	Service Stations
Car Rental	Car Rental Agencies
Restaurant	Caterers, Bakeries, Eating Places-Fast Food, Restaurants

See Appendix 2 - COV PCard Restriction Table for complete list of MCC's restricted by category.

It is at the discretion of the PA to determine if the restriction is authorized. Cardholder's supervisor/reviewer or designee must request written permission to obtain a permanent or temporary lift of these restrictions. The request can be in the form of an email to the PA. The request must contain, at a minimum, the following information: which industry restriction is to be lifted, the estimated date(s) of the purchase, dollar amount(s) and reason for the purchase. Please allow sufficient time for the restriction to be lifted (3 days is a reasonable time frame).

- E. Purchases:** *Radford University Procurement and Contracts Manual* provides the University's policy and procedures regarding the purchase of goods and services. These manual delegates purchasing authority for many small purchases to certain employees at the department level. Individuals with delegated authority may use the SPCC as one method to obtain goods and services. Individuals will be held accountable to ensure all Commonwealth and University policy

and procedures are followed. The Procurement and Contracts Manual can be found on the Procurement and Contracts website at:

<http://www.radford.edu/content/procurement/home.html> .

1. General SPCC Restrictions:

The SPCC may not be used for the following goods and/or services:

- a. Campus Design and Construction, carpet and air conditioners (except for Facilities Management). This includes any type of renovations, security/fire systems, painting, electrical, building lock/keys, etc.
- b. Computers (unless an exception is approved by the PA and authorized as an allowable purchase by Information Technology (IT) before the purchase is initiated).
- c. Equipment trust fund items.
- d. Any equipment that is capitalized (account code ends with a C).
- e. Gifts
- f. Gift card/gift certificate purchases (must be compliant with the Employee Recognition Program, Employee Payment Policy, approved through Human Resources and an exception approved by the PA before the purchase is initiated).
- g. Licensed vehicles. All new and used licensed vehicles must be purchased through the Procurement and Contracts Office.
- h. Narcotics or dangerous drugs (prescription drugs).
- i. Purchases from state employees or immediate family.
- j. Radioactive materials.
- k. EZ-Pass Purchases (tolls). Contact the PA if this service is required.

2. General SPCC Restrictions Allowed with a preapproval authorization:

The SPCC may be used for the following goods and/or services with a fully approved eVA Purchase Order.

- Printing.

3. Individual Membership dues/fees (must be associated with required job responsibilities) and Registration fees for events (i.e., conferences, workshops, seminars, etc.) may be purchased with the SPCC. Advance approval must be obtained in the form of an eVA PO or Chrome River preapproval prior to card use. Membership dues/fees and Registration fees may not be paid more than 90 days in advance of the membership period or event date. If you need to pay outside of the 90-day allowable period please provide the SPCC PA a detailed memo with the justification for consideration of approval. Approval to purchase more than 90 days in advance must be granted by the PA before the purchase can be initiated. The itemized receipt and an eVA PO or Chrome River preapproval number must be provided in the Chrome River expense report.

4. Rail tickets, limos/taxi cabs, bus lines, and cruise tickets as deemed appropriate may be purchased with the SPCC with approval by the PA. These purchases are normally a restriction (Travel) on the SPCC. See Section D 'Card Issued Restrictions' for requirements of a card restriction lift. Lifting of the restriction must be requested in writing (an email is acceptable) by the cardholder supervisor and approved by the PA before the purchase can be initiated. Only the specific purchase approved by the PA may be used against the lift. Rail tickets, limos/taxi cabs, bus lines, and cruise tickets may not be paid more than 90 days in

advance of the travel date. If you need to pay outside of the 90-day allowable period please provide the SPCC PA a detailed memo or email with the justification for consideration of approval. Approval to purchase more than 90 days in advance must be granted by the PA before the purchase can be initiated. The itemized receipt and Chrome River preapproval number must be provided in the Chrome River expense report. All travel related charges must be purchased in compliance with the University Travel Policy and Procedures which can be found on the Accounting Services website at <http://www.radford.edu/content/accounting-services/home/travel.html>.

5. The University's air travel card (ATC) must be used for purchasing airfare through Diversity Travel. Airfare purchases require a Chrome River preapproval in advance of commitment.

6. Lodging may be purchased for candidate, group and student related travel (including coaches and chaperones) with the SPCC with the approval by the PA. Lodging is normally a restriction (Accommodations) on the SPCC. See Section D 'Card Issued Restrictions' for requirements of a card restriction lift. Lifting of the restriction must be requested in writing by the cardholder supervisor and approved by the PA before the purchase can be initiated. Only the specific purchase approved by the PA may be used against the lift. If a deposit is required only a one-night deposit for lodging is allowed. Lodging may not be paid more than 90 days in advance of the travel date. If you need to pay outside of the 90-day allowable period please provide the SPCC PA a detailed memo with the justification for consideration of approval. Approval to purchase more than 90 days in advance must be granted by the PA before the purchase can be initiated. Lodging must be purchased in compliance with the University Travel Policy and Procedures which can be located on the Accounting Services website at <http://www.radford.edu/content/accounting-services/home/travel.html>.

Lodging should not be booked through websites that allow you to purchase combined services (i.e., lodging and airfare) these sites will charge your card at time of purchase which is a violation of the one-night deposit allowance. The itemized receipt and Chrome River preapproval number must be provided in the Chrome River expense report. Arrangements that require a lodging agreement, must be approved by the Department of Procurement and Contracts.

7. Food and Beverage may be purchased with the SPCC in compliance with the Food and Beverage Policy. All documentation required in the Food and Beverage policy must be maintained and submitted with the SPCC Chrome River expense report. All Food and Beverage purchases require Chrome River preapproval in advance of card use. Purchases made at restaurants are normally restricted on the SPCC. See Section D 'Card Issued Restrictions' for requirements of a card restriction lift (Restaurant). Lifting of the restriction must be requested in writing by the cardholder supervisor and approved by the PA before the purchase can be initiated. Only the specific purchase approved by the PA may be used against the lift. The itemized receipt and Chrome River preapproval number must be provided in the Chrome River expense report. Business meals conducted while in travel

status must adhere to the University Travel Policy. *Reminder – we are tax exempt from meal purchases at restaurants.

8. Furniture: All furniture, including chairs, computer tables, desks, filing cabinets, etc. must be procured through Procurement and Contracts. Cardholders are not authorized to purchase furniture from any other source without a written release from VCE or as approved by Procurement and Contracts. Please visit the Procurement and Contracts website for guidance.

9. Fees:

Convenience Fees: The vendor must follow all the steps below in order to charge a Convenience Fee

- Only permitted for non-face to face payments in the form an alternative payment channel
- Must disclose the convenience fee prior to completion of the transaction
- Must disclose the amount of the convenience fee as a flat or fixed amount
- Must be processed as one transaction

Surcharge fees: The vendor must follow all the steps below in order to Surcharge

- Must disclose the amount of the surcharge using signs at register or posted in location on Point of Sale (POS)
- Must disclose the amount of the surcharge prior to online check-out
- Must disclose the fee as a separate line item on the invoice or receipt
- Must disclose the amount of the surcharge which can't exceed more than 3%
- Must be processed as one transaction

If a vendor is non-compliant with the above listed requirements a vendor complaint should be filed with Bank of America.

10. Past Due or Late Payments: Payments must comply with the Prompt Pay Act of Virginia, which states that all vendors are to be paid within 30 days of receipt of goods or services or receipt of the invoice whichever is later. **Do not process late or past due invoices with the SPCC, contact the PA for guidance. Pay by check is the preferred method of payment for late or past due invoices.**

DOA has to approve any late or past due payments prior to card use: Requests to DOA for Past Due Invoice payments must contain one of the following:

- A copy of the invoice, with date stamp, to indicate date invoice was received.
- A copy of the invoice and a copy of the vendor's email to confirm date invoice was received.
- Email approval from cardholder's supervisor that provides detailed information to include: Vendor Name, Invoice Amount, Invoice Number, Invoice Date, Invoice Received Date, Invoice Due Date, Cardholder Name, Last 4 Digits of the card, to which the invoice will be paid and reason invoice is being paid late.

- F. **Additional Authorization - Small Purchase Charge Card Purchases:** In order to comply with State and University guidelines, certain purchases may require additional authorization. For any purchase requiring special approval, documentation of approvals shall be maintained with the SPCC records. As a reminder, all purchases must be made in compliance with University

guidelines, policies and procedures. University policies can be found on the Office of Policy and Tax Compliance website at: <https://www.radford.edu/content/policies/home/policies/policy-listing.html>

Additional guidance can also be found on the Accounting Services website under Forms and Resources: <https://www.radford.edu/content/accounting-services/home/forms.html>

The following policies and guidelines listed below include items that are frequently questioned regarding SPCC purchases:

1. [Promotional Items](#) (eVA Purchase Order required)
2. [Apparel Policy](#) (eVA Purchase Order required)
3. [Spending Guidelines](#)
4. [Payment Method Guidelines](#)

The eVA approval flow must include Information Technology (IT) for the items listed below:

- Audio-Visual equipment (multimedia projectors, overhead projectors, slide projectors, projection screens, TV mounts, carts, lecterns with sound systems, microphones and headsets).
 - Ipads, ipods, and applications.
 - Printers and printer accessories.
 - Software and software/hardware maintenance.
 - Telecommunications/radio goods which require the use of a frequency and all telecommunications services for the transmission of voice data and/or video communications beyond the boundaries of Radford University.
- G. Ordering Using the SPCC:** An eVA purchase order or Chrome River preapproval must be completed prior to making a commitment on behalf of the University. An exception to this is local point of sale charges (POS). POS transactions occur when you swipe the card at the vendor's place of business and receive the goods or service provided at time of payment (does not require an eVA PO or Chrome River preapproval). It's important to understand the requirements regarding the commodity being purchased. In some cases, while a PO may not be required because it's POS, the commodity could require preapproval (ex. Apparel or Promotional Items Policy). Orders submitted in eVA obtain the necessary approval flow based on how the order is entered. Exceptions and local POS charges are not tracked in eVA. It is the responsibility of the cardholder to obtain necessary approval to commit departmental funds.

Refer to Procurement and Contracts Purchase Portal for guidance on entering eVA orders.

- It is preferred that the vendor be in eVA as either "Self-Registered" or "State Entered"; however if you have a onetime purchase from a specific vendor not in eVA you can enter the request with limited vendor information (see eVA Next Gen Transition SharePoint – [SPCC Ordering Guide](#)). Follow the guidelines provided on Accounting Services website under Vendor Management for assistance to have a vendor set up as "State Entered". (If a vendor is not already in eVA a COVA W9 will be required for set up.)
- Always check the "Bypass ERP Integration" box in eVA to bypass integration. Please note SPCC orders do not integrate into Banner; therefore, do not encumber. Note: The bypass feature stops the integration of the order from eVA into banner so it will not be encumbered, but if a vendor is self-registered, and is set up to receive their orders electronically and accepts the PCard as a form of payment they will still receive the order through eVA. If you contact the vendor separately concerning the order take extra care to ensure the order is not duplicated.
- Enter "SPCC", in the title of the requisition to help identify that this is a SPCC order.
- eVA receiving is required. The signatures (cardholder and supervisor/reviewer or designee)

on the payment certification also serve as a receiving document and certify validity of the charge(s).

- H. **Sales Tax:** Radford University is exempt from Virginia sales tax on goods, services, meals and catering. See Appendix 3 – ‘Sales and Use Tax Exemption Certificate’ or obtain a blank form located on the Office of Policy and Tax Compliance website at:
<http://www.radford.edu/content/policies/home/tax-compliance.html>.

(Special tax-exempt forms for specific vendors: See Appendix 4 ‘Wal-Mart Tax Exempt Identification Card’, & Appendix 5 ‘Amazon Sales Tax Information Process’.) This includes on line purchases. See the vendor’s website under frequently asked questions (FAQ) for instructions concerning refunds for sales tax.

- I. **“Splitting Orders”** is defined as awarding any one vendor multiple orders within a short time period so that the total goods or services purchased exceed the \$5,000 threshold.

1. Although multiple transactions may be conducted in a single day, the dollar threshold from each vendor must remain under the \$5,000 limitation or have an approved eVA PO. The single purchase limit must not be circumvented by “splitting orders.”
2. Each cardholder is set specific card limits (single transaction and monthly) based on the information provided on their request form. The limits set must be followed. Please contact the PA if adjustments are needed.

- J. **Small Women and Minority owned business (SWaM):** Cardholders should obtain a quote or document an attempt to obtain at least one telephone or written price from one Department of Small Business and Supplier Diversity (DSBSD) certified SWaM firm. A listing of DSBSD certified firms is available on their website at: <https://www.sbsd.virginia.gov/>. You may also locate SWaM vendors in eVA.

- K. **Monthly Reconciliation and Reporting to Accounting Services:** Each cardholder must maintain a record of any transactions made with their SPCC and reconcile it with the BOA. Any discrepancies should be reviewed and resolved by contacting the vendor. This includes but is not limited to if a charge has not posted on your SPCC but merchandise or service has been received or completed and if a credit has not been issued that was expected.

1. **Chrome River:**

SPCC charges will be reconciled monthly through Chrome River via an expense report. Card transactions will post nightly into Chrome River by Bank of America. Once the transaction appears in Chrome River, an expense report can be generated and the transaction can be allocated. After the monthly statement closing date, each transaction needs to be allocated via an expense report generated in Chrome River and submitted for approval (one expense report is to be submitted for entire billing period/cycle).

- a. Each transaction requires an itemized receipt/invoice to be attached as well as the purchase justification (why the item was required) and approval information (point of sale, eVA PO or Chrome River preapproval).
- b. The expense report will be automatically routed to the supervisor for approval. Once approved by the supervisor, the expense report is routed to Accounting Services for final review, approval and posting. If any adjustments are required the expense report will be denied and returned to the cardholder for corrections. (ex. preapproval not obtained or provided, receipt not attached, Bank of America statement amount doesn’t match expense report submitted, incorrect account code)

- c. Automated Approval Important Note: The cardholder cannot approve their own transactions, even if they are a delegate for the supervisor.
2. **Posting in Banner:** Once Accounting Support Services approves the expense report charges will post to the allocated budget. Appropriately monitor your budget to ensure fund availability.
3. **Deadline:** The Chrome River Expense report should be submitted by the 25th of each month following receipt of the cardholder statement on the 16th. If you do not have any charges you do not submit an expense report. The 25th of the month deadline must be adhered to in order to be able to promptly post charges to department budgets.
4. **Documents to Retain:** The cardholder must retain: copies of the statement, original invoices, packing slips, receiving reports, Chrome River preapproval, and eVA PO. Documentation must validate purchases. If a receipt is lost a detailed memo which includes a list of what was purchased and an explanation signed by the cardholder's supervisor must be included with the Chrome River reconciliation. Keep all SPCC documentation in a file readily available upon request.
5. **Monthly Statement:** Cardholder statements are available from Global Card Access on the 16th of each month. Cardholder statements are not sent by mail. Cardholders can register for Global Card Access at www.bofa.com/globalcardaccess to receive their statements electronically, view or change PIN# and set up alerts. Additional information concerning Global Card Access can be found on Accounting Services web site under Forms and Resources. **Monthly statements must be utilized to reconcile monthly activity for completing the expense report, however the monthly statement should not be uploaded and stored within Chrome River.**

Cardholders should log into the Bank of America's Works system periodically to monitor their card activity. Accessing your account in works prior to the billing cycle close date allows the cardholder to dispute any transaction or report fraud for charges they did not authorize. Works provides card activity in real time. All cardholders are granted access to Works when a SPCC is issued. The cardholder will receive a "Welcome" email providing instructions on how to log into Bank of America's banking system. Additional training and help in Works can be found by clicking on Training guides and Training Videos located at the bottom of each page in Works. Please contact the PA if additional assistance is required.

Credits, Returns and Disputes:

- Accounts Payable must pay the total amount of the SPCC invoice. Any disputes or credits must be coordinated directly with the SPCC provider and corrections or credits made on subsequent statements. By logging into Works weekly, the cardholder can avoid payments of fraudulent and incorrect charges by allowing them to address issues and obtain credits before the final invoice is received.
- Cardholders are responsible for follow up and resolution of any discrepancies or disputes. In most cases these can be resolved directly between the cardholder and the SPCC provider.
- When returning an item for credit the cardholder should send the item back to the vendor in the manner agreed upon. The vendor should issue a credit to the SPCC for items returned. Make sure you have the original receipt/invoice so credit can be properly applied. "Store credits" are not allowed. If the vendor refuses to credit the SPCC please request a refund via check and/or contact the SPCC PA.

- The vendor should issue documentation of the return and this documentation should be provided as the invoice/receipt of the credit transaction and attach in Chrome River.
- Check statement for fraudulent charges and report them immediately to the SPCC PA.

6. Resources:

- Please refer to the [Expenditure Account Codes](#) located on the Accounting Services website for a detailed list of account codes.
- Supervisors should review the [Chrome River SPCC Supervisor Checklist](#) before approving charges.

L. Card Renewals: SPCC's are renewed automatically every 3 years. No action is required on the part of the cardholder. Cardholders will be notified by the PA informing them of the date, time and place the card is available for pick up. A new employee agreement will need to be completed. The cardholder must provide a photo ID and sign for the card. Current cards are valid through the last day of the month in which it expires. The expired card shall be returned to the PA for documented destruction.

Refresher Training will be provided to all cardholders prior to the distribution of renewal cards.

M. Card Infractions: In the event the cardholder makes an inappropriate expenditure on the SPCC the following penalties will be enforced:

Infraction	Penalty
Misuse of restriction being lifted.	1 st time: Retraining and supervisor notification. 2 nd time: 3-month suspension of restriction lift, retraining and supervisor notification. 3 rd time: Restriction lift removed from card permanently.
Late Chrome River reconciliation and statement to Accounting Services. (after notification from Accounting Services)	5 days late: email warning. 10 days late: 2 nd warning and supervisor notification. 15 days late: 15-day card suspension.
Audit of file. Response requested for deliverables.	1 st request: email cardholder and supervisor. 2 nd request: (15 days late): email warning and supervisor notification. 3 rd request: (30 days late): 15-day suspension, supervisor notification. 4 th request: (45 days late): 30-day suspension, supervisor notification.
Split purchase order. Spending more than \$5,000 with one vendor without prior approval.	1 st time: 15-day suspension, retraining and supervisor notification. 2 nd time: 30-day suspension, retraining and supervisor notification. 3 rd time: 60-day suspension, retraining and supervisor notification.

Exceeding card limit – Authorizing charge more than the transaction limit established for the cardholder.	1 st time: 3-month suspension, retraining and supervisor notification. 2 nd time: 6-month suspension, retraining and supervisor notification. 3 rd time: permanent card cancellation.
Restricted purchase infraction.	1 st time: retraining and supervisor notification. 2 nd time: 15-day suspension, retraining and supervisor notification. 3 rd time: 30-day suspension, retraining and supervisor notification.
Sales Tax.	1 st time: warning letter. 2 nd time: 15-day suspension, retraining and supervisor notification. 3 rd time: 30-day suspension, retraining and supervisor notification.
Card security violation.	1 st time: 3-month suspension, retraining and supervisor notification. 2 nd time: 6-month suspension, retraining and supervisor notification. 3 rd time: permanent card cancellation.
No receipt.	1 st time: memo signed by supervisor, retraining and supervisor notification. 2 nd time: 15-day suspension, retraining and supervisor notification. 3 rd time: 30-day suspension, retraining and supervisor notification.

**Penalties are at the discretion of the PA.*

N. Card Reviews: Random audits will be conducted by the PA of cardholder card activity. Monthly review of transactions occurs when Accounting Services approves the reconciliation submitted by the cardholder. The attached Chrome River SPCC Supervisor Checklist Appendix 6 will be used as a guide when conducting these reviews.

O. Responsibilities

1. **Cardholder:**

- a. Maintain the card and the card account number in a secure location for the individual cardholder’s use only.
- b. Comply with this procedure when obtaining goods and services or returning items purchased with the card.
- c. Inform the vendor of the University’s tax-exempt status and ensure sales tax has not been charged, if tax has been charged then take appropriate measures to obtain credit from vendor.

- d. Maintain all supporting documentation of all transactions to include an itemized invoice, receipt of goods, PO (if required) or Chrome River preapproval and Bank of America VISA statement as outlined in this procedure.
- e. Ensure all internet orders are following this procedure.
- f. Ensure item(s) purchased are not restricted purchases.
- g. Return the card to the SPCC PA when requested by the supervisor/reviewer or designee or the PA. Also, return the card when terminating employment and notify (PA) if transferring from one University department to another.
- h. Complete all required training in a timely manner.
- i. Complete and submit Chrome River Reconciliation/Expense report (if applicable) payment certifications and required supporting documentation to Accounting Services by the 25th of each month.

***Cardholder is responsible for all charges to their card. It is required that the Radford University's Procurement and Contracts Procedures Manual is followed. Misuse of the card may lead to suspension or revocation of the card.**

2. **Supervisor/Reviewer or Designee:**

- a. Provide the cardholder access to University policies and procedures.
- b. Submit a card request form for employee.
- c. Review/approve cardholder's statements through Chrome River SPCC online reconciliation ensuring compliance with this procedure and the Chrome River SPCC Supervisor Checklist is followed. See Appendix 6 'Chrome River SPCC Supervisor Checklist'.
- d. Revoke cardholders purchasing authority for misuse of the card. Obtain and return card to PA.
- e. Respond to PA requests in a timely manner (i.e., review of cardholder spend limits, cardholder noncompliance correspondence, etc.)
- f. Complete all required training in a timely manner.

3. **Program Administrator:**

- a. Enter in cardholder data, review and approve card applications.
- b. Set appropriate transaction limits based on request form and buying needs.
- c. Issue cards.
- d. Ensure that Virginia Sales tax has not been charged on purchases.
- e. Ensure past due invoices are not being paid on the card without prior approval from DOA.
- f. Ensure replacement cards are received in 7 business days and cancel if they have not been.
- g. Monitor on a regular basis, at least monthly, SPCC transactional data.
- h. Complete annual analysis of each cardholder's card usage and card limits.
- i. Monitor and cancel inactive cards or cards that are no longer needed.
- j. Ensure appropriate restrictions are placed on cards. Remove either permanent or temporary restrictions on a case by case basis. Maintain necessary documentation.
- k. Ensure compliance with state regulations and procedures.

- l. Cancel or suspend cards used in the wrong manner. The card can be suspended or permanently revoked for continued misuse.
- m. Provide training for cardholders and supervisors/reviewers or designee.
- n. Ensure supervisors and cardholders complete annual training through the Learning Center.
- o. Take Annual PA Training as well as Supervisor and/or Cardholder training.
- p. Participate in monthly PA conference calls.
- q. Complete required forms for additional staff that require access to billing statements, reports and monthly bills.
- r. Notify Bank of America VISA of any potential or confirmed fraudulent use and take appropriate action to ensure card cancellation, communication with the vendor and/or Bank of America VISA, notification of law enforcement officials as appropriate.
- s. Manage and assist cardholders with vendor issues pertaining to goods/services not received or charged incorrectly.
- t. Maintain files, issue cards, and confirm the list of current cardholders with departments.
- u. Ensure all reports required by the Department of Accounts are completed by established deadlines.
- v. Provide documentation that PA has completed all required training to Radford University Controller.
- w. Provide the Bank of America corporate account number to any staff member processing payment to Bank of America.

Appendices

- Appendix 1 Quick Reference Guide to Accessing the Small Purchase Charge Card Training – Commonwealth of Virginia Learning Center**
- Appendix 2 COV PCard Restriction Tables**
- Appendix 3 Commonwealth of Virginia/Radford University Sales and Use Tax Certificate of Exemption**
- Appendix 4 Wal-Mart Tax Exempt Identification Card**
- Appendix 5 Amazon Tax Exempt Process**
- Appendix 6 Radford University Supervisor/Reviewer or Designee Checklist**
- Appendix 7 Resources**

APPROVED BY: _____

Date: _____

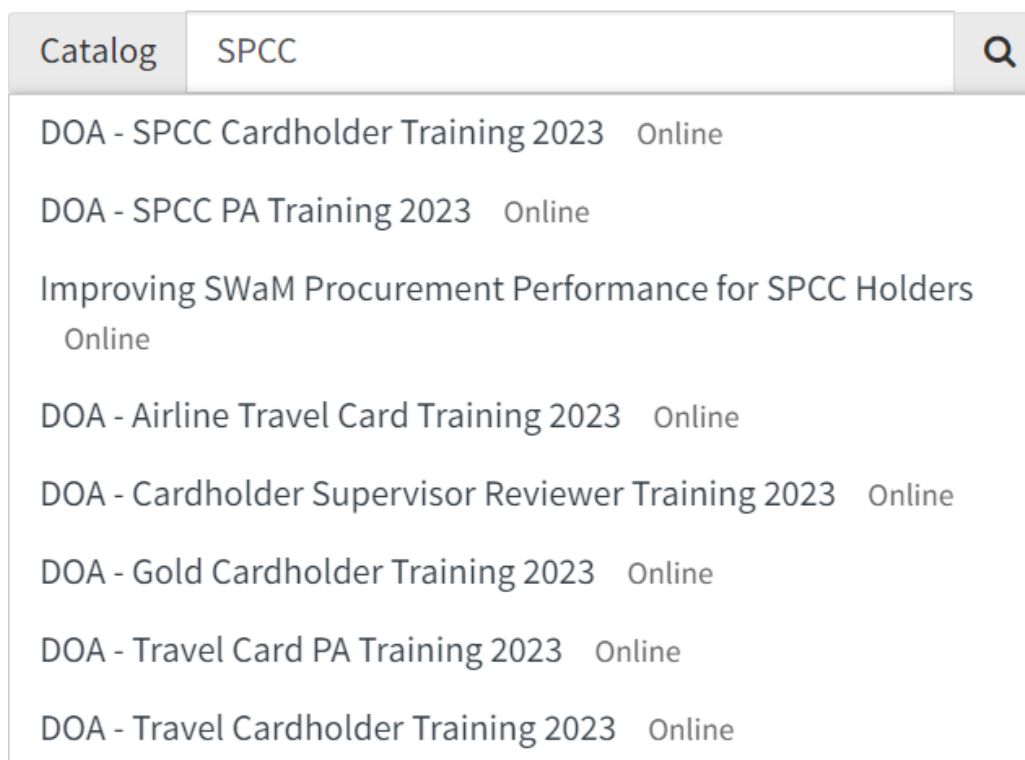
Name: _____

Title: _____

APPENDIX 1

Quick Reference Guide to Accessing the Commonwealth of Virginia Learning Center

- Follow the link to Human Resources Guide to the Virginia Learning Center (VLC) Information page- <https://www.radford.edu/content/human-resources/home/training-development/training-registration.html> or go directly [to Virginia Learning Center](#).
- From the Catalog – Search SPCC



- Choose the course you need to complete.
SPCC Cardholders need “DOA SPCC Cardholder Training 2023”
Cardholder Supervisors need “DOA-Cardholder Supervisor Reviewer Training 2023”
- The courses are read aloud and at the end you are required to complete the quiz. **Be sure to select FINISH and print out your quiz results.**
- You may review your training history in the ‘Transcript’ tab.

Note: If you have multiple cards (SPCC & Travel) or have a card(s) and are also a supervisor/reviewer or designee then you will be required to complete multiple trainings.

COV PCard Restriction Table

APPENDIX 2

COVT001 (E)	
Travel Table	Description
3000-3349	Airlines
4112	Passenger Railways
4121	Limos/Taxi Cabs
4131	Bus Lines, Including Charters and Tour Busses
4411	Cruise Lines/Steamships
4511	Air Carriers, Airlines
COVC001 (E)	
Car Rental Table	Description
3350-3499	Car Rental Agencies
7512	Automobile Rental Agency
COVG001 (E)	
Gas/Oil Table	Description
5541	Service Stations (with or without Ancillary Services)
5542	Fuel Dispensers, Automated
9752	U.K. Petrol Stations
COVR001 (E)	
Restaurant Table	Description
5422	Freezer and Locker Meat Provisioners
5441	Candy, Confectionery, and Nut Stores
5451	Dairy Products Stores
5462	Bakeries
5499	Miscellaneous Food Stores, Convenience Stores, Markets, Specialty Stores & Vending Machines
5811	Caterers
5812	Eating Places-Restaurants
5813	Drinking Places (Alcoholic Beverages)
5814	Quick Payment Service - Fast Food Restaurants
5921	Package Stores, Beer, Wine and Liquor
5993	Cigar Stores and Stands
9751	U.K. Supermarkets, Electronic Hot File
COVR002 (E)	
Modified Restaurant Table	Description
5422	Freezer and Locker Meat Provisioners
5441	Candy, Confectionery, and Nut Stores
5451	Dairy Products Stores
5462	Bakeries
5499	Miscellaneous Food Stores, Convenience Stores, Markets, Specialty Stores & Vending Machines
5812	Eating Places-Restaurants
5814	Quick Payment Service - Fast Food Restaurants
5921	Package Stores, Beer, Wine and Liquor
5993	Cigar Stores and Stands
9751	U.K. Supermarkets, Electronic Hot File
COVA001 (E)	
Accommodation Table	Description
3500-3999	Hotels
7011	Lodging - Hotels, Motels, Resorts
7012	Time Shares
COVF001 (E)	
COV Fraud Table	Description
4829	Money Transfer Merchants
5813	Bars, Cocktail Lounges, Discotheques, Nightclubs & Taverns - Drinking Places (Alcoholic)
5933	Pawn Shops
6010	Financial Institutions (Manual Cash Disbursements)
6011	Financial Institutions (Automated Cash Disbursements)
6050	Quasi Cash Member Financial Institution
6051	Quasi Cash Merchant
7273	Dating and Escort Services
7297	Massage Parlors
7995	Betting (Including Lottery Tickets, Chips at Gaming Casinos, Off - Track Betting & Wagers at Race Tracks)
9222	Fines
9223	Bail and Bond Payments
9401	Food Stamps

5999 Vendor or charge was placed on Security watch – contact Bank of America (888-449-2273) for details.

APPENDIX 4

Wal-Mart Tax Exempt Identification Card

Wal-Mart requires you to submit a tax exemption certificate to the customer service area to receive a Tax-Exempt Identification Card. They have assigned a Customer ID Number (216390) which must be provided to the cashier before any transactions are made. A Tax Exemption certificate can be located on the Office of Policy and Tax Compliance-Tax Compliance tab [Sales and Use Tax Certificate of Exemption](#).

Wal-Mart	
Tax Exempt	Identification Card
Business or Organization Name: <u>Radford University</u>	
Customer ID Number: <u>216390</u>	
Purpose Code: 1-Resale 2-Charitable 3-Religious <input checked="" type="radio"/> 4-Educational (Circle One) 5-Government Agency 6-Farmer 7-Miscellaneous	
Issuing Store Number: <u>2762</u> Issuing State: <u>VA</u>	
Signature: _____	
Rev. 8/02	9976757

The state law where a purchase is made will be observed. Each state has its own laws regarding tax exempt organizations. An exempt organization can be Codes 2, 3, 4, or 5.

A business (Code 1) may purchase tax exempt items only for RESALE. State Law requires us to collect Sales Tax on supplies and other items that are used in the business.

Warning: Improper use of this card may be a violation of state criminal and tax laws and subject the offending party to penalties of perjury in addition to tax, penalty, and interest on improperly purchased goods.

Wal-Mart Stores, Bentonville AR 72716 1-800-WAL-MART

APPENDIX 5

Amazon Sales Tax Refund Process

When an order is placed with Amazon the cart should detail if sales tax will be charged. The sales tax cannot be removed from the order until the charge actually occurs. A notification will be sent from Amazon when the order ships.

Please follow the instructions below to obtain a refund for sales tax:

Request a Tax Refund

The following information is provided on how to request a tax refund.

1. Allow for your shipment to complete before submitting a request. Tax refunds cannot be issued until your shipment is delivered successfully.
2. Contact Customer Service by emailing tax-exempt@amazon.com with a detailed request. Include any supporting tax exemption documentation for the state or US territory to which your shipment was delivered.

Important: Please include the following:

- Your order number (17 digits in this format: XXX-XXXXXXX-XXXXXXX).
- Reason for request
- E-mail address
- Supporting documentation of your exempt status (if applicable)

Note: Our agreement with non-FBA sellers does not permit Amazon to process tax only refunds on their behalf. However, you can contact the seller directly for a tax refund. To learn more, visit [Tax on Items Sold by Sellers on Amazon](#).

You can obtain a Sales and Use Tax Certificate of Exemption from the following link:
<http://www.radford.edu/content/policies/home/tax-compliance.html> .

APPENDIX 6

Chrome River SPCC Supervisor Checklist

This checklist is a summary of items to aid in review of the SPCC monthly expense report. Please see the Small Purchase Charge Card procedures for an all-inclusive listing of cardholder and supervisor requirements.

Deadline: Reconciliation/Expense Report is reviewed, approved, and submitted to Accounting Services by 25th of the month following the statement date.

As a supervisor you are certifying that:

- No sales tax was charged on any transaction (exceptions for lodging are permitted)
 - If there was tax charged, contact the cardholder and instruct that a credit from the vendor be required immediately. Ensure a notification to this effect is included in the expense report.
- Itemized receipts for each transaction are attached
- Vendor name on receipt matches Vendor name as fed by Bank of America
- Business purpose statements document the reasonableness and necessity of items purchased to support the university's mission and vision
- Each transaction is valid, economical, and that it complies with State and University policies and procedures
- As required, an eVA PO or Chrome River preapproval is referenced
- The proper Fund, Organization, and Account code were assigned to each transaction
- Any outstanding issues from the prior month have been resolved
- Grand total on Bank of America statement agrees to total Chrome River Expense Report
- Any known issue that is not resolved by submission date has attached documentation explaining
- There are no split transactions to bypass cardholder spend authority
- Expense report is within budget

As a reminder:

- If there are issues with any of the above requirements, contact the cardholder to resolve immediately
- Document any outstanding issues for your files and also attach to expense report
- All outstanding issues should be resolved no later than the next expense report due date

APPENDIX 7

Resources

- **Bank of America - Cardholder Customer Service**
888-449-2273 24 hours/day, 7 days/week
- **Bank of America Global Card Access** (allows access to card statements, PIN# retrieval and alerts) www.bofa.com/globalcardaccess
- **Bank of America Works**
<https://payment2.works.com/works/>
- **Cardinal Expenditures 20310**
https://www.doa.virginia.gov/reference/CAPP/CAPP_Topics_Cardinal/20310.pdf
- **Cardinal Purchasing Charge Card 20355**
https://www.doa.virginia.gov/reference/CAPP/CAPP_Topics_Cardinal/20355.pdf
- **Cardinal Travel Charge Card 20360**
https://www.doa.virginia.gov/reference/CAPP/CAPP_Topics_Cardinal/20360.pdf
- **Commonwealth's Learning Center**
<https://covlc.virginia.gov/Default.aspx>

Agency Program Administrator and back up Administrator

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