



P-Card

GUIDELINES & POLICIES

Updated August 2020

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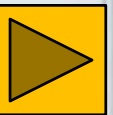


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UNL's P-Card Program

The University's P-Card Program offers a convenient payment method that allows staff and faculty to pay for goods and services in an efficient and cost-effective manner. The P-Card's intended use is for purchasing small-dollar (\$4,999 or less), low-risk goods and services for departmental needs. All items purchased are the property of UNL.

University-owned credit card

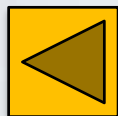
The P-Card is similar to a standard charge card, except that the card is issued to, used for and paid by the University. Each card is issued by U.S. Bank and is assigned to an individual UNL employee or affiliate. The P-Card allows employees and affiliates to purchase directly from vendors within spending limits set by their department. The P-Card process does not require a requisition or purchase order, making it a fast and convenient purchasing option.

UNL Departments' responsibilities

Departments determine who is eligible to apply, set appropriate spending limits, and monitor activity for appropriate use. Departments also identify P-Card approvers and reconcilers. Any staff or faculty who will be involved with P-Card purchases are required to complete training. P-Card Program participants are encouraged to refresh training every three years. Being current on policy is necessary when you have turnover in personnel and as you document procedures for your area.

Other Purchasing Tools

While P-Card has its benefits, its use is not intended for all University needs. Purchases may be made using other University methods such as e-SHOP or "direct pay." If you are looking to purchase items via e-SHOP please contact our NFS e-SHOPPERS Darla Huff and or Jeanine Kavan.



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NFS P-Card Policies

All NFS Cardholders will forward all necessary P-Card documentation (i.e. p-card form and all receipts & packing lists) within **10 working days** of receipt of item(s) and or services provided to their NFS P-Card contact (i.e. Lola Young or Jeanine Kavan). Any extenuating circumstances to the policy above necessitate an e-mail to your direct supervisor with a copy to your NFS P-card contact explaining your circumstance within **10 working days** of purchase.

Failure to abide by the above NSF policy will result in the following:

1st violation: *(within a calendar year)*

-Follow-up conversation with your designated Bureau Chief/Deputy Director about the NFS P-card policy.

2nd violation: *(within the same calendar year)*

-Revocation of P-card privileges for **30 calendar days**. During revocation of P-card, if purchases need to be made staff must do the following:

- Use personal credit card (reimbursement via Concur)
- Make arrangements in advance with a co-worker who has a p-card and is willing to make a purchase on your behalf

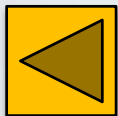
3rd violation: *(within the same calendar year)*

-Documented **verbal warning** regarding failure to abide by the NFS P-Card policy above. This documentation will go into the employee's NFS personnel file. Revocation of P-card privileges for **60 calendar days**. During revocation of P-card, if purchases need to be made staff must do the following:

- Use personal credit card (reimbursement via Concur)
- Make arrangements in advance with a co-worker who has a p-card and is willing to make a purchase on your behalf

4th violation *(within the same calendar year):*

- Documented **written warning** regarding failure to abide by the NFS P-Card policy above and Revocation of P-card privileges **indefinitely**



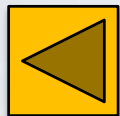
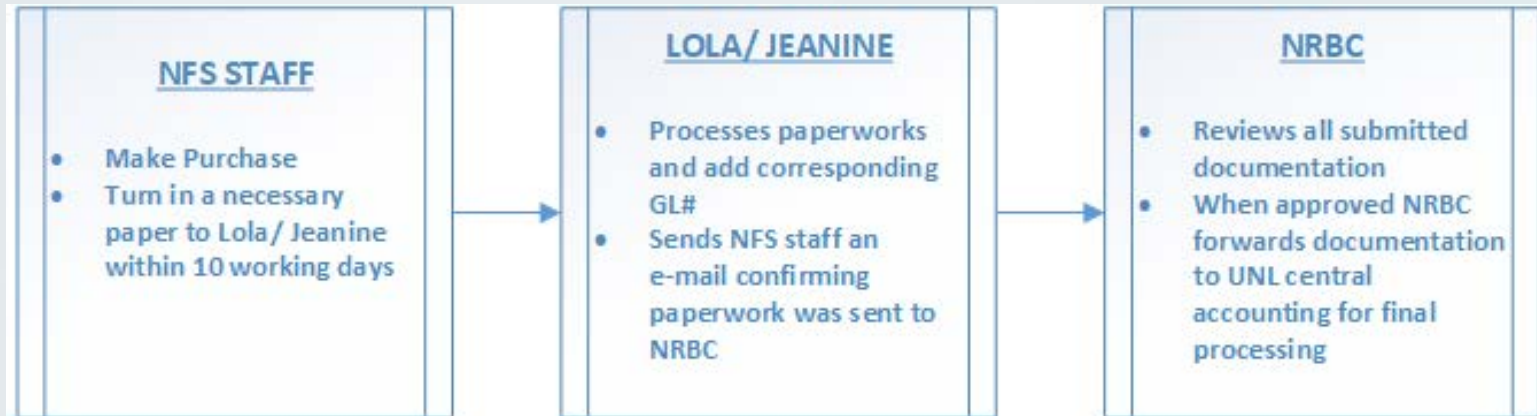
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P-Card Reconciling Flow Chart



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Cardholder

The Cardholder's role is to purchase items on behalf of his or her UNL department.

Compliance

The Cardholder is responsible for understanding the card program's policies and spending within the dollar limitations assigned to his or her card. All NFS Cardholders will forward all necessary P-Card documentation (i.e. p-card form and all receipts) within **10 working days** of purchase to their NFS P-card contact (i.e. Lola Young or Jeanine Kavan).

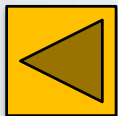
Secure the Card

Cardholders must ensure that their card is secure. The card should be stored in a locked cabinet or drawer or in the Cardholder's possession. The card should never be handed to another individual to use and the card number should not be shared verbally. When placing orders over the phone it is considered a best practice to confirm the card number with the merchant. Online purchases should only be made from secured websites, those beginning with "**https**". It is also required that cardholders maintain separate accounts (personal vs. business) for online purchases.

If an unsolicited and/or unsubstantiated call is received requesting P-Card information, for any reason, from a vendor, bank or other entity please do not provide any information. Request a contact name and a return telephone number. Contact the P-Card team immediately with this information. The P-Card team will work with you to verify the legitimacy of the call.

Contact

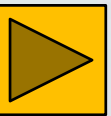
If there is unauthorized use or fraud on the card, the bank must be contacted within 60 days of the charge. The P-Card team must be contacted when a cardholder has a name change, is on extended leave, changes roles or departments, or separates from UNL.



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NRBC Approving Official

The Approving Official's role is to certify that purchases made on a P-Card are in compliance with P-Card policies. An Approving Official is required to complete P-Card training and sign an Approving Official Agreement.

Certify Compliance

The Approving Official ensures purchases are allowable and within spending limits, reviews for improper sales tax, and confirms a business purpose is stated on the documentation.

Review and Approval

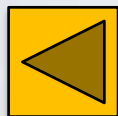
The Approving Official reviews and approves transactions daily, weekly, or monthly, depending on the volume. Review and approval can be completed by reviewing vouchers and receipts individually or using SAP summary reports. The Approving Official's full signature and date on the voucher or report signify review and approval. If a back up Approving Official is assigned, he/she must also complete P-Card training and complete the necessary paperwork to be documented as an Approving Official in the P-Card program.

Assistance

The Approving Official offers assistance to cardholders to resolve purchasing problems by requesting limit changes and policy exceptions on the Cardholder's behalf.

Contact

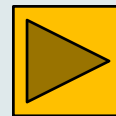
The P-Card team must be contacted when an Approving Official has a name change, is on extended leave, changes roles or departments, or separates from UNL.



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Reconciler

A Reconciler reports card activity in SAP. A Reconciler is required to complete P-Card and Reconciler training and sign a Reconciler Agreement.

Reconcile

The Reconciler compares purchase documentation from the Cardholder to transaction detail provided by the bank, then posts the transaction with a specific item description and appropriate funding source and GL account code to SAP. If a back up Reconciler is assigned, he/she must also complete the required training and paperwork to be documented as a Reconciler in the P-Card program. SAP system access should never be shared.

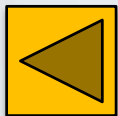
Work with Cardholder

The Reconciler will notify the cardholder of discrepancies and may assist with tracking credits. The Reconciler retains adequate documentation according to the University's record retention policy.

Contact

The P-Card team must be contacted when a Reconciler has a name change, is on extended leave, changes roles or departments, or separates from UNL.

A list of frequently used GL account codes is available on the [P-Card webpage](#).



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P-Card Spending Limits

On each P-Card application, the UNL department specifies a maximum expenditure limit for the billing cycle and a dollar limitation for single transactions.

Single transaction limits

Dollar limits for a single transaction are usually set at \$1,499, \$2,599 or \$4,999.

- A single transaction may include the purchase of one or several items, but is paid in one payment or transaction. Shipping and handling are part of a transaction total.
- Splitting large transactions into smaller transactions to bypass the approved transaction limit is not allowed and a violation will be issued.
- Attempting a transaction over the single transaction limit will result in a decline and a warning or violation will be issued.

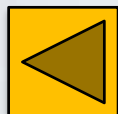
No limit on number of transactions

There is no limit on the number of transactions made within a billing cycle, as long as those transactions do not exceed the single transaction limit.

Billing cycle limits

Standard maximum expenditure limits for a billing cycle are set at \$10,000, \$20,000 or \$30,000.

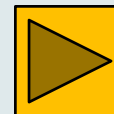
A billing cycle runs from the 26th day of a month through the 25th of the following month.



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Adjusting Spending Limits

Transaction and cycle limits may be adjusted based on the needs of the department. Spending limits may be lowered in order to further protect the card from fraud; or may be increased to accommodate a larger purchase.

How to request a spending limit change

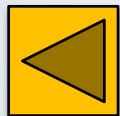
Changes may be requested on a permanent or temporary basis.

The Department Head (i.e John Erixson State Forester and Director) and NRBC Approving Official (Corey Cook NRBC Operations Manager) should make the request on behalf of the Cardholder by emailing pcard@unl.edu.

The following details should be included in the request via e-mail:

1. Cardholder's name
2. Specify the limit amount and the intended purchase date
3. Indicate if the change is temporary or permanent
4. A justification for the change

Generally, requests are processed within 24 hours. The department will receive a confirmation e-mail when the spending limit change is approved and completed. At that time, the Cardholder may proceed with the purchase. For a temporary change, the confirmation e-mail should be filed along with the associated purchase's receipt.



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Sales Tax Exemption

Where will the purchase be received?

When an item is purchased for a UNL business purpose and the purchase will be received in one of the states that recognize UNL's tax exempt status, UNL is exempt from paying state sales tax on that purchase.

States that honor UNL's tax exemption

The University is exempt from paying sales tax in eight states, including Nebraska, North Dakota, Kansas, Texas, Missouri, Illinois, Massachusetts and Florida.

Request sales tax exemption at time of purchase

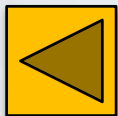
Before purchasing an item, the cardholder should inform the vendor that the University of Nebraska is sales tax exempt, and provide the University of Nebraska's sales tax exemption number, which is printed on the front of the P-Card. State exempt forms may be found in Filefly via the SAPPHIRE tile. Contact Procurement Services, 402-472-2126, for the Nebraska sales tax exemption form.

If sales tax is charged in error, a good faith effort should be made to recover the charges and the effort should be documented. This documentation may be in the form of a fax, e-mail or manual notations of verbal communications made with the merchant.

Merchant procedures

Cardholders should cooperate with each merchant's particular procedures for honoring sales tax exemption requests. For example, some vendors require cardholders to check out at the customer service desk or to register with the merchant's sales tax exemption program.

- Wal-Mart, Best Buy, Hobby Lobby – issue tax-exempt cards
- Bed Bath & Beyond, Gordman's – check out at customer service
- Amazon – register for Amazon Tax Exemption Program. Filefly via the SAPPHIRE tile



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Allowable Purchases

Supplies

Supplies for conducting University business frequently include computers, books, training materials, publications and subscriptions; and laboratory, safety and athletic supplies.

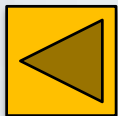
Software

Software purchases are allowed on the P-Card. Please contact Procurement Services, 402-472-2126, prior to making the purchase to ensure license monitoring and that you are obtaining the best price.

Conference Registrations

Conference registrations may be charged to a P-Card, and a conference-hosted meal is allowed on the card if paid at the same time as the conference fee.

Click [HERE](#) for more details regarding conference registrations.



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Allowable Purchases

Tools and Equipment

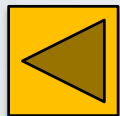
Non-vehicle rentals, non-capitalized equipment, repairs, and maintenance are allowed on the card.

Other acceptable purchases

Other purchases may include, membership dues, advertising, postage, utility and shipping.

Click [HERE](#) for a more detailed list of allowable and prohibited purchases.

When uncertain about the appropriateness of an expenditure, please contact the P-Card team prior to placing the order. Additionally, check your department's policies, which may be stricter.



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Prohibited Purchases

Pyramiding

Dividing a large purchase into smaller ones to bypass a spending limit.

Personal Use

A variety of items commonly used in an employee's office or a break room are considered personal use (e.g., coffee pots, Kleenex, candy, etc.). Additionally, a business account with the UNL email and shipping address should be created for online purchases, instead of using a personal account for University purchases.

Gift-related items

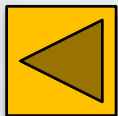
Donations, celebrations, greeting cards, flowers, gifts and gift card purchases are not suitable for purchasing with a P-Card. Similarly, raffles, prizes and drawings for non-student events are not allowed.

Travel

Travel related expenses such as airline tickets, auto rental, and other travel expenses should be paid via Concur and or personally and then reimbursed via Concur. For questions about how to pay for University travel expenses, please visit UNL's [travel website](#) .

Vehicles and other transportation expenses

Purchase or rental of any vehicle, trailer or other transportation-related item that requires licensing, title, or insurance, are handled by [Transportation Services](#) .



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Prohibited Purchases

Food purchases are prohibited

Food purchases with a P-card for NFS workshops and or trainings is prohibited. Meal reimbursement(s) must be done via Concur.

Conference Registration

Conference fees such as tours, apparel, transportation, lodging and so on should not be charged to a P-Card.

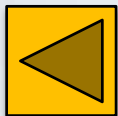
Click [HERE](#) for more details regarding conference registrations.

Other Prohibited Purchases

Membership programs with retail outlets (i.e., Amazon Prime, Sam's Club, etc.); partial payments and deposits; payments to individuals, employees, or students for any reason; cash advances; recruiting expenditures (e.g., meals and entertainment); and amusement and entertainment expenses for non-student events are all prohibited purchases.

Click [HERE](#) for a more detailed list of allowable and prohibited purchases.

- ❖ When uncertain about the appropriateness of an expenditure, please contact UNL's P-Card team (pcard@unl.edu) prior to placing the order or receiving a service.



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Conference Fees

Conference Fees

Conference fees that can be paid with a P-Card:

- Registration fee
- Conference-hosted meal, if paid at the same time as the conference fee

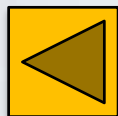
Conference fees that cannot be paid with a P-Card:

- Tours/excursions
- Apparel
- Transportation
- Lodging

Conference Registration Documentation

When completing documentation for a conference registration the following items should be included:

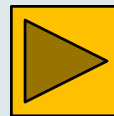
- The name of the conference attendee
- An itemized listing of all fees making up the final charge. This could be shown with a receipt, the registration or order form, or a screen print of the host's registration webpage.
- Conference location and date(s) stated on an agenda or schedule of events.



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Documentation Checklist

All NFS Cardholders will forward all necessary P-Card documentation (i.e. p-card form and all necessary receipts) within 10 working days of purchase to their NFS P-card contact (i.e. Lola Young or Jeanine Kavan).

Is the document an original?

Acceptable originals are received via fax, mail and e-mail. If an invoice or receipt is received via e-mail, please print it along with the e-mail to which the file was attached.

Does the total on the receipt agree to the charge on the card?

It should. If not, please ask the merchant to provide documentation that does agree.

Does the receipt show details such as item descriptions, pricing, quantities and added charges (e.g., sales tax and shipping)?

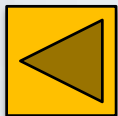
It should. If not, usually a quick follow up request of the merchant provides results. Today's technology often allows merchants to search their records for past payments. When item descriptions are not available, a print screen of the merchant's Internet details about the item may be printed and added to the file.

How was the cardholder involved?

When correspondence is not between the merchant and the cardholder, please document the cardholder's role in the transaction. This is to address the appearance of card sharing.

Do you have an electronic copy of all your p-card documentation?

All NFS staff must keep an electronic copy of all p-card documentation for a full revolving year



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Documentation Checklist

Was there a packing slip?

Packing slips confirm appropriate payment of items actually received. The receiver of tangible items should be providing the packing slip to include with documentation. When a packing slip is not received, a notation of such may be made on the related receipt.

Is the business purpose stated within the paperwork?

A business purpose identifies why a purchase was necessary and must be stated on the supporting documentation. The general ledger account code the expense is coded to is not considered a business purpose. Examples of common/acceptable business purpose are: Research/lab; Extension/outreach; Resale; Instruction/classroom; Supplies; Repairs and maintenance; Employee development.

Is the full account number visible?

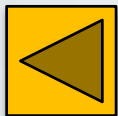
Full account information should be adequately masked. The first twelve digits of any P-Card number should be illegible.

Is the purchase properly approved?

Each purchase should be approved with an Approving Official's original signature and the date. Approval can be noted on the voucher or a SAP report.

Was the item shipped to a campus address?

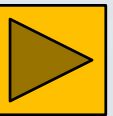
P-Card items should only be shipped to locations which are part of the UNL campus.



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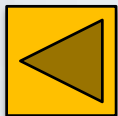
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Card Declines

Possible reasons for the card being declined and solutions:

- **Declined for:** The transaction exceeded the per transaction or monthly spending limit.
- **Solution:** In instances where a limit is insufficient, the Cardholder's Approving Official or Department Head may request, in writing, a limit increase.
- **Declined for:** The charge appeared to be suspicious/fraudulent.
- **Solution:** Where activity is deemed suspicious by the bank, the bank may call or the P-Card team may e-mail the Cardholder. The Cardholder should phone the bank to discuss the questionable activity.
- **Declined for:** The merchant was restricted, meaning the merchant is associated with a service or product not allowed in the program.
- **Solution:** The department should contact the P-Card team for further guidance.
- **Declined for:** The account on file with the merchant closed.
- **Solution:** Where accounts are closed, the merchants should be notified.
- **Declined for:** The transaction was with a foreign vendor.
- **Solution:** The cardholder should contact the bank to let the bank know the attempted purchase was authorized. The bank will verify cardholder information and allow the transaction to go through. The Cardholder will then need to re-attempt the transaction.



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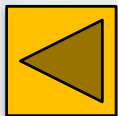
Card Monitoring

Card Declines

The P-Card team monitors all charges attempted on accounts that are declined by the bank and notifies cardholders accordingly. When a decline occurs, the card can continue to be used, unless the Cardholder is notified the account has been frozen, closed or replaced.

Card Utilization

A review of card utilization is completed annually. The purpose of the review is to verify that all cards are needed and that the card limits are set appropriately. Underutilized P-Cards may be temporarily closed or cancelled. Inactive or low activity accounts are often more susceptible to fraud. Additionally, these accounts have a higher risk of error than with active accounts because the processes and limitations are not applied often enough to recall with a high degree of certainty.



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Unauthorized Charges & Transaction Disputes

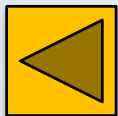
Unauthorized Charges

The bank or P-Card team may contact the Cardholder if there appear to be unauthorized charges on the account. Upon verification that the charges are unauthorized, the Cardholder should contact the bank as soon as possible to request account closure. The bank will close the account and issue a replacement card with a new account number. The new card will be sent to the P-Card office. The Cardholder will receive paperwork directly from the bank that needs to be completed and returned to the bank. No copies are necessary for UNL.

Reconcilers should wait until the bank posts a credit before reconciling the unauthorized charge. Cardholders are not required to provide receipts or complete vouchers for unauthorized activity.

Transaction Disputes

When disputing an authorized charge on a card, the Cardholder should first contact the merchant for resolution. Disputes may arise from pricing errors, improperly charged sales tax or lack of documentation. If the Cardholder is unable to resolve the dispute with the merchant, the P-Card team should be contacted for assistance. **In these instances, contact with the bank must be initiated within 60 days of the charge.**



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Lost/Stolen/Damaged Card

What to do if your card is lost or stolen?

If a card is lost or stolen, the cardholder should contact the bank as soon as possible. The bank will close the P-Card account and issue a replacement, which will be sent to the P-Card office.

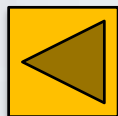
Damaged Cards

For damaged plastic, the Cardholder should contact the bank for a replacement, which will also be sent to the P-Card office.

US Bank Customer Support

For customer service:

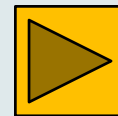
- within U.S.: 800-344-5696
- International: 701-461-2010, collect



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P-Card Account Closure

When to Cancel a P-Card

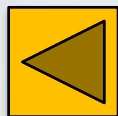
Card accounts should be closed in instances of departmental changes and employment separations. The department should retrieve the P-Card from the Cardholder and notify the UNL P-Card team that the account should be closed.

How To Cancel a P-Card

To cancel a P-Card account, a written request to cancel the account should be submitted to the P-Card office. The department may request cancellation via e-mail, or may complete and submit a [P-Card Cancellation form](#). The Cardholder should destroy and discard the card. The P-Card office sends a confirmation e-mail of the card closure to the Cardholder, Approving Official and Reconciler.

Extended absence

When a cardholder is on extended leave or when a student employee cardholder is on summer break, the P-Card should remain on campus, in a secured location in the cardholder's department and the UNL P-Card team should be notified.



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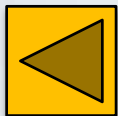
UNL Compliance with P-Card Policy

Similar to other University operations, P-Card activity is open to review by external and internal parties. Therefore, it is important that participants in the program understand and follow the Program's Board approved policies and procedures. When policy is not followed, a violation will be issued to the Cardholder.

Violations commonly result from:

- Exceeding the single purchase limit (the first instance results in a warning)
- Pyramiding
- Personal use (it is recommended that cardholders maintain separate accounts, personal vs. business, for online purchases.)
- Card sharing (**immediate** card termination)
- Purchase of prohibited items

Policy states that two violations within a calendar year may result in the termination of P-Card privileges for a period up to one year. Notice of the violation will be sent to the Cardholder, Supervisor, Reconciler, and Approving Official. Issuance of a new card after the one year period will require a new application and successful completion of training.



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Contact Information

US Bank Customer Support (available 24/7)

For customer service:

- within U.S.: 800-344-5696
- International: 701-461-2010, collect

For fraud:

- within U.S.: 800-523-9078
- International: 701-461-2300, collect

UNL P-Card Team

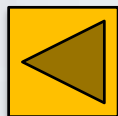
Website: <http://accounting.unl.edu/pcard>

Email: pcard@unl.edu

Office: 315 Canfield

Marlene Pyatt; Purchasing Card Associate; 402-472-8778

Crystal Jefferson James; Card Programs Manager; 402-472-2906



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