

Purchasing Card Program

Cardholder and Reconciler Procedures

Last Revision: April 28, 2009

The Cardholder and Reconciler Procedures define the key steps required to purchase authorized goods and services for University business using a P-Card and properly account for those purchases using WORKS Payment Manager.

I. BECOMING A CARDHOLDER

Individuals interested in becoming a Cardholder must contact their Departmental P-Card Administrator (DPAD) for an application. A list of DPAD's is located at <http://procurement.columbia.edu/purchasing/pdf/pcardDpadContactList.pdf>.

Once the application is submitted to the DPAD and processed by the P-Card Team, the individual will receive an email from the P-Card Team informing them of upcoming training sessions. Follow the instructions in the email to register for a training session.

Once the individual completes training they will receive their P-Card.

Please allow 2-3 weeks from the date the DPAD submits the completed application to receive your invite to P-Card training.

II. ACTIVATING AND SECURING P-CARD INFORMATION

A. Activating the P-Card (Cardholder)

Cardholders will receive their P-Card at the conclusion of their P-Card training session. To activate their P-Card, the Cardholder must:

- Call Bank of America @ 1-888-449-2273
- Provide their 16 digit account number (number located on the front of their P-Card)
- Provide their Verification Code, which is the Cardholder's Birth Month and Birth Date (e.g. 0102 for January 2nd)
- Once the activation process is completed the Cardholder should remove the sticker from the front of their P-Card and sign the back of the card

The Cardholder can now use their P-Card for authorized purchases. (see Section V.)

B. Activating WORKS Login (Cardholder/Reconciler)

After completing P-Card training, Cardholders and Reconcilers will receive an email from WORKS with their WORKS login information. They will be asked to click on the link provided in the email and will be required to enter the following information:

- Email (Columbia email)
- Username (uni + cu)
- Password (for first time users leave this field blank and click the Login button – you will be asked to set your password at that time)

Once the Cardholder or Reconciler has set up their password they should:

- Note their login information for future reference
- Bookmark the WORKS website for easy reference
- Turn off pop-up blockers for the WORKS website
- Enable WORKS as an authorized sender in their email. (WORKS emails will filter to junk unless it is identified as an authorized sender)

C. WORKS Password Reset (Cardholder/Reconciler)

If a Cardholder or Reconciler is unable to log in to WORKS they should

- Verify that they are using their Columbia email address
- Verify that they are using the proper username (uni + cu)

If the Cardholder or Reconciler forgets their password, they should click on the "Forget your password" link on the Works login page. The password will be emailed to your Columbia email address from WORKS. Be sure to check your "junk mailbox" if you do not see the email in your inbox.

If you are still having problems please contact the P-Card Team at pcard@columbia.edu.

D. Securing P-Card Information (Cardholder)

The Cardholder is responsible for all activity on their P-Card. Keeping their P-Card information secure will reduce the risk of fraudulent activity. Cardholders should take the following steps to secure their P-Card information:

- Keep their P-Card and any account information in a secure place
- Do not give their P-Card to anyone else to use (including co-workers)
- Do not post or email their full P-Card account number
- Be aware of fraudulent emails requesting credit card information (phishing or spoofing) See the P-Card policy at <http://procurement.columbia.edu/purchasing/pcardPolicy.html> for more information

III. REPLACING A P-CARD (Cardholder)

A. Reporting Lost or Stolen P-Cards

If a P-Card is lost or stolen, the Cardholder must contact Bank of America at 1-888-449-2273 **immediately** and provide Bank of America with the following information:

- Verification Code, which is the Cardholder's Birth Month and Birth Date (e.g. 0102 for January 2nd)
- Zip Code for their University business address

Bank of America will immediately close the P-Card account, open a new account for the Cardholder and mail the Cardholder a new P-Card. (usually within a week)

The Cardholder is required to place the call because the P-Card is issued to the individual. Once the bank is notified, the Cardholder should notify their DPAD.

B. Renewing an Expired P-Card

The Cardholder will automatically be re-issued a new P-Card one to six weeks prior to the expiration date on their P-Card. If a Cardholder does not receive a new P-Card within that period, contact the P-Card Team immediately. Once the Cardholder receives their new P-Card the Cardholder should:

- Activate the new P-Card (see Section II.A.)
- Destroy the old P-Card
- Contact any vendors who charge against the P-Card and provide them with the new expiration date

C. Replacing a Damaged P-Card

The Cardholder should only follow this procedure when their current P-Card has been damaged and no longer works:

- Notify the P-Card Team at pcard@columbia.edu and their DPAD that they need a replacement P-Card ordered
- The P-Card Team will order a replacement card and notify the Cardholder when the request is complete
- The bank will send the new card directly to the Cardholder. If the Cardholder does not receive the new card within two weeks, contact the P-Card Team at pcard@columbia.edu
- Activate the new P-Card (see Section II.A.)
- Destroy the old P-Card

IV. P-CARD CHANGE MANAGEMENT

A. Changing P-Card Limits (Cardholder)

If a Cardholder needs to increase their P-Card monthly credit limit or single transaction limit the Cardholder should contact their DPAD for approval and the DPAD will contact the P-Card Team to request this change. The P-Card Team will confirm with the DPAD and the Cardholder when the request is complete.

The single transaction limit cannot exceed \$2,500.00 for any Cardholder. Please refer to the P-Card policy at <http://procurement.columbia.edu/purchasing/pcardPolicy.html> for further information.

Please note that increases to P-Card limits can take up to 24 hours to process.

B. Changing the P-Card Default Account Number (Cardholder)

Each P-Card is given one default account number which includes a 6-digit FAS account number and the 7-digit associated department number. The default can also include a 4-digit subcode if desired.

If the default account number needs to be changed the Cardholder should contact their DPAD who can request this change with the P-Card Team. The P-Card Team will confirm with the DPAD and the Cardholder when the request is complete.

Please note that changes to default account numbers can take up to 24 hours to process.

C. Requesting Additional FAS Account Access (Cardholder/Reconciler)

Cardholders and Reconcilers are given a GL Profile* in WORKS which gives them access to departments in DAF where their authorized accounts reside. If a Cardholder or Reconciler does not have access to all the accounts they should have access to, the Cardholder or Reconciler should contact their DPAD and provide them the account numbers they need access to.

Please note that GL profiles are updated weekly in WORKS so please allow one week after the DPAD processes your request to see the changes reflected in WORKS.

*The GL Profile in WORKS refers to accounts that reside in Columbia's Sub-Ledger (SL) not General Ledger (GL).

D. Allowing your P-Card to be used for Food Purchases (Cardholder)

The P-Card may be used (with DPAD approval) to make small purchases of food from local restaurants or grocery stores for consumption at a work-related meeting or class taking place in a University-owned or leased property. Please see the P-Card policy at <http://procurement.columbia.edu/purchasing/pdf/pcardPolicies.pdf> to learn more.

If a Cardholder needs to have food privileges on their P-Card, the Cardholder must contact their DPAD and request the privilege be opened on their P-Card. The DPAD must contact the P-Card Team via email to authorize the privilege for the P-Card. The P-Card Team will notify the DPAD and Cardholder once the request is complete.

Please note that it will take approximately 3 – 5 business days for the privilege to be opened on the P-Card.

E. Requesting P-Card use with NYC Preferred Vendor Hotels (Cardholder)

The P-Card may be used (with DPAD approval) to make business-related hotel reservations at approved preferred local hotel vendors. Please see the P-Card policy at <http://procurement.columbia.edu/purchasing/pdf/pcardPolicies.pdf> to learn more.

If a Cardholder needs to have hotel privileges open on their P-Card the Cardholder must contact their DPAD and request the privilege on their P-Card. The DPAD must approve the request and contact the P-Card Team via email to authorize the privilege for the P-Card. The P-Card Team will notify the DPAD and Cardholder once the request is complete.

Please note that it will take approximately 3 – 5 business days for the privilege to be opened on the P-Card.

F. Leaving the Department or University (Cardholder/Reconciler)

A P-Card is issued to an individual in their current role. If the Cardholder leaves the department/school or the University they must be removed from the P-Card program. If they need to become a Cardholder in their new department/school the cardholder must contact the DPAD in the new school/department and re-apply to the P-Card program.

Cardholders should take the following steps when leaving the University or moving to a new department:

- Notify their DPAD and the P-Card Team
- Reconcile all their outstanding P-Card transactions in WORKS
- If P-Card transactions have not posted to WORKS then the Cardholder should have their DPAD assign a reconciler who can reconcile those transactions after the Cardholder's departure

- Provide all receipts and documentation for all P-Card purchases to their DPAD
- Destroy their P-Card
- Contact any vendors that are authorized to charge the P-Card on a recurring basis and remove the auto-payment set up

Reconcilers should follow steps one through four above when leaving the University or moving to a new department.

V. USING THE P-CARD (Cardholder)

The Cardholder is the only person authorized to use the P-Card issued to him or her. All transactions on the P-Card are the responsibility of the Cardholder.

The P-Card can be used like a regular credit card; charges can be made in person, online or over the telephone. Please refer to Appendix A in the P-Card policy concerning items that **cannot** be purchased using the P-Card.

<http://procurement.columbia.edu/purchasing/pdf/pcardPolicies.pdf>

Prior to making a P-Card Purchase take the following steps:

- Determine whether the P-Card is the appropriate method for that purchase. Please refer to the Purchasing interactive guide located at <http://procurement.columbia.edu/purchasing/purchasingguide/index.php>
- Determine if there is a University-wide Preferred Vendor (UwPA) that can be used for this purchase
- Obtain departmental authorization
- Determine if the purchase is tax-exempt. See the University Tax Policy at <http://www.columbia.edu/cu/administration/policylibrary/policies/acpy/243.html>

When making a purchase the Cardholder should:

- Provide the tax exempt form to the vendor if the purchase is tax-exempt. A copy of the tax exempt form can be found at <http://finance.columbia.edu/forms/taxexemptform.pdf>
- Obtain an itemized receipt for the purchase. See the P-Card Policy at <http://procurement.columbia.edu/purchasing/pdf/pcardPolicies.pdf> for information on what is considered an acceptable receipt

After making a purchase with the P-Card the Cardholder should:

- Ensure delivery of all the items and ensure that no damage has occurred
- Provide receipts to the Reconciler if one is assigned to that Cardholder
- Log into WORKS and reconcile the P-Card transaction (Cardholders and Reconcilers will receive an email alerting them when the transaction posts to WORKS – usually within 3-5 days of the vendor charging the P-Card)

VI. DISPUTING A P-CARD TRANSACTION (Cardholder)

Cardholders are encouraged to work directly with the vendor to resolve all issues with their orders. Cardholder's cannot dispute sales tax and every effort should be made to work this out directly with the vendor.

A Cardholder should dispute a charge if they:

- Receive a charge that is unfamiliar to them
- Are over-charged for an order and the vendor will not provide a credit
- The items were not received and the vendor will not provide a credit

To dispute a transaction the Cardholder must, within 60 days of the charge posting to WORKS:

- Call the Bank of America at 1-888-449-2273
 - Provide their 16 digit P-Card account number.
 - Verification Code, which is the Cardholder's Birth Month and Birth Date (e.g. 0102 for January 2nd)
- The bank will ask for additional information about the dispute and will send you a Commercial Card Statement of Disputed Item(s) form (CCSDI)
- Complete the CCSDI form and fax it to the bank at 1-888-678-6046
- See Section VI. F. on how to reconcile disputed transactions in WORKS

The Cardholder may be contacted by the Commercial Claims Department at Bank of America to provide more information. It is important to respond to all inquiries from the bank in a timely manner in order to preserve the claim.

During Bank of America's investigation, a provisional credit will be issued to the Cardholder's P-Card account. When the investigation is complete, the bank will notify the Cardholder of the resolution.

VII. RECONCILING P-CARD TRANSACTIONS (Cardholder/Reconciler)

A. The Reconciling Process

Cardholders and Reconcilers are responsible for reviewing and approving transactions on a routine basis in WORKS. WORKS is a web-based application provided by Bank of America that allows users to reconcile their P-Card transactions electronically. The WORKS website address is: <https://payment2.WORKS.com>.

Cardholders and Reconcilers will receive an email alerting them that a transaction(s) has posted. Cardholders and Reconcilers should log into WORKS at least once a week and reconcile all outstanding transactions.

Cardholders and Reconcilers should take the following steps to reconcile every transaction in WORKS:

- Review transactions for accuracy
- Assign proper accounting information*
- Provide a business purpose where required by P-Card policy or their department
- Sign-off on transactions in a timely manner (see Section B below)
- File the P-Card receipt for audit or forward to their Approver or DPAD (Please check with your DPAD)

For step by step instructions on how to complete the reconciliation process in WORKS see the P-Card Training Guide at

<http://procurement.columbia.edu/purchasing/pdf/pcardTrainingGuide.pdf>

* If a transaction is allocated to a ledger 5, 6A or 7A account but not properly signed off in time for the hard close (See Section B below) the transaction will be moved to the departments P-Card Default Account and the DPAD or Department DAF will need to move that transaction to the proper account in FAS by completing a journal entry.

B. The P-Card Billing Cycle and Soft and Hard Closes

P-Card activity runs on a monthly billing cycle similar to that of a regular credit card. The monthly billing cycle for all P-Cards is the 23rd of one month to the 22nd of the following month.

In order to timely post transactions to FAS the P-Card Team has established the following schedule for posting to FAS. An example of these deadlines can be found at <http://procurement.columbia.edu/purchasing/pdf/pcardProcessCalendar.pdf>

The P-Card Soft close occurs every Friday at 5:00pm. All P-Card transactions for the current billing cycle that are signed-off by the Cardholder/Reconciler and Approver will be posted to FAS.

The P-Card hard close occurs at 5:00pm the last business day of every month. All transactions that posted to WORKS on or before the cycle date (the 22nd of that month), regardless of if they have been signed-off, will be posted to FAS.

Cardholders and Reconcilers are responsible for making sure that all P-Card transactions are signed off in accordance with the deadlines in this section and no later than the hard close date. Failure to meet these deadlines will subject the Cardholder/Reconciler to the monthly review and audit process.

If a Cardholder/Reconciler is out sick or is planning vacation during the hard close period, they should contact their DPAD and have a Reconciler assigned to the P-Card so that someone else can reconcile their transactions.

For more information on the monthly review and audit process please visit the P-Card website at <http://procurement.columbia.edu/purchasing/pdf/pcardReviewAndAuditPolicy.pdf> .

C. Reconciling Food Transactions

Cardholders/Reconcilers are required to provide a detailed business purpose for **all** purchases of food from restaurants or grocery stores that are consumed at work-related meeting or events in WORKS. The business purpose **must** include:

- Purpose of the event or meeting
- Type of meal (breakfast, lunch or dinner)
- Date of the event or meeting
- Location of the event or meeting
- Names of attendees (or a number if there are more than 10 attendees)

This detail must be provided in the comments section of the transaction in WORKS. Please refer to the P-Card Training Guide at <http://procurement.columbia.edu/purchasing/pdf/pcardTrainingGuide.pdf> for step by step instructions on how to add a comment to a P-Card transaction.

A proper business purpose for food transactions that posted in the billing cycle must be provided by the hard close deadline. Failure to meet the hard close deadline will subject the Cardholder/Reconciler to the monthly review and audit process. For more information on the monthly review and audit process please visit the P-Card website at <http://procurement.columbia.edu/purchasing/pdf/pcardReviewAndAuditPolicy.pdf> .

D. Reconciling Local Preferred Vendor Hotel Transactions

Cardholders/Reconcilers are required to provide a detailed business purpose for **all** business-related local preferred vendor hotel reservations made on their P-Card. The business purpose **must** include:

- Name of the guest
- Dates of the stay (check in and out dates)
- Business purpose of the stay

This detail must be provided in the comments section of the transaction in WORKS. Please refer to the P-Card Training Guide at <http://procurement.columbia.edu/purchasing/pdf/pcardTrainingGuide.pdf> for step by step instructions on how to add a comment to a P-Card transaction.

A proper business purpose for hotel transactions that posted in the billing cycle must be provided by the hard close deadline. Failure to meet the hard close deadline will subject the Cardholder/Reconciler to the monthly review and audit process. For more information on the monthly review and audit process please visit the P-Card website at <http://procurement.columbia.edu/purchasing/pdf/pcardReviewAndAuditPolicy.pdf> .

E. Reconciling an International Transaction

If a Cardholder uses their P-Card with an international vendor the Cardholder will be charged an International Transaction Fee. Cardholders/Reconcilers must reconcile all international transactions in WORKS just like any other P-Card transaction.

F. Reconciling a Disputed Transaction

Cardholders/Reconcilers are responsible for reviewing and reconciling all P-Card transactions including those being disputed. Cardholders/Reconcilers must:

- Add a comment to the transaction in WORKS detailing the fact that the transaction is in dispute and the reason why it is being disputed
 - Allocate the transaction and sign off
- OR
- Add a comment to the transaction in WORKS detailing the fact that the transaction is in dispute and the reason why it is being disputed
 - Hold the transaction in their queue
 - Notify their DPAD and Approver that they are holding the transaction pending issuance of a credit
 - Sign off on both the credit and transaction once the provisional credit is received from the bank

The above information must be provided for disputed P-Card transactions that posted in the billing cycle by the hard close deadline. Failure to meet the hard close deadline will subject the Cardholder/Reconciler to the monthly review and audit process.

If the Cardholder/Reconciler chooses to add a comment the Cardholder/Reconciler has 30 days after the hard close to complete the sign off process or the transaction will be audited.

For more information on the monthly review and audit process please visit the P-Card website at

<http://procurement.columbia.edu/purchasing/pdf/pcardReviewAndAuditPolicy.pdf> .

G. Reconciling a Transaction Where Goods Have Not Been Received

There may be times when the goods ordered on a P-Card do not arrive prior to the P-Card close deadline. If this occurs the Cardholder/Reconciler must:

- Sign-off on the transaction
- OR
- Add a comment to the transaction detailing that the goods have not been received
 - Notify their DPAD that they are holding this transaction pending arrival of the goods
 - Once the goods are received immediately sign-off on the transaction

The above information must be provided for this type of P-Card transaction that posted in the billing cycle by the hard close deadline. Failure to meet the hard close deadline will subject the Cardholder/Reconciler to the monthly review and audit process.

If the Cardholder/Reconciler chooses to add a comment, the Cardholder/Reconciler has 30 days after the hard close to complete the sign off process or the transaction will be audited.

For more information on the monthly review and audit process please visit the P-Card website at

<http://procurement.columbia.edu/purchasing/pdf/pcardReviewAndAuditPolicy.pdf> .

H. Reconciling a Transaction That Should Be Allocated to a Foreign Account

If a Cardholder/Reconciler needs to allocate a P-Card transaction to an account that they do not have access to they should:

- Review the transaction for accuracy
- Provide a business purpose if applicable
- Contact the Department P-Card Accountant and request that the transaction be allocated to the foreign account
- Sign off on the transaction

The above steps must be followed for all P-Card transactions that posted in the billing cycle by the hard close deadline. Failure to meet the hard close deadline will subject the Cardholder/Reconciler to the monthly review and audit process. For more information on the monthly review and audit process please visit the P-Card website at

<http://procurement.columbia.edu/purchasing/pdf/pcardReviewAndAuditPolicy.pdf> .