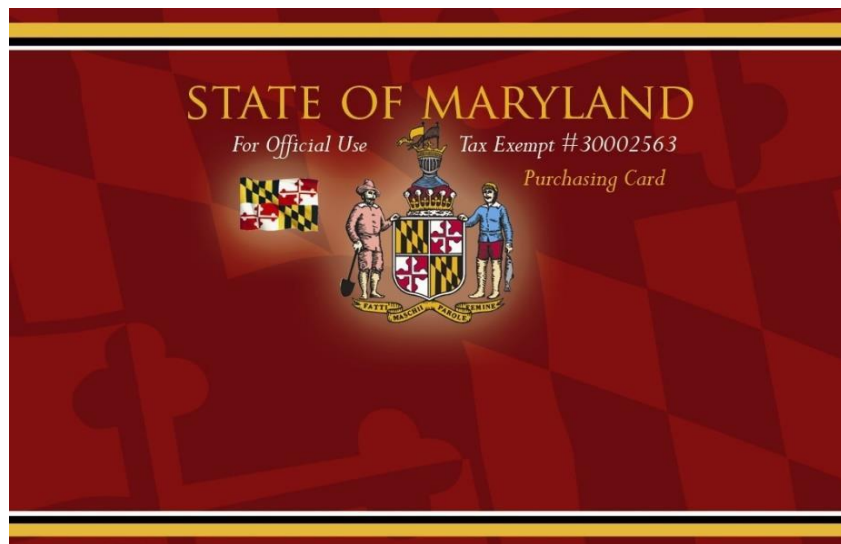




UNIVERSITY OF MARYLAND, BALTIMORE

Corporate Purchasing Card Program



User's Guide

UNIVERSITY OF MARYLAND, BALTIMORE
CORPORATE PURCHASING CARD (CPC) USER'S GUIDE

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CORPORATE PURCHASING CARD (CPC) USER'S GUIDE

1. OVERVIEW OF PURCHASING CARD PROGRAM

1.1 PURPOSE

This program is designed to simplify the purchasing of goods and services costing \$4,999 or less. To take advantage of these benefits requires only that previously existing guidelines for purchases continue to be followed and that the purchases are made from vendors that accept *VISA*. As with all purchases it is appropriate to consider first those sources available under existing State of Maryland and University contracts, however, the use of the card is by no means restricted to these contracts. With the exception of the limitations addressed in Section 3.5, use of the Corporate Purchasing Card for any other items appropriate to the legitimate needs of the University and meeting your Departmental guidelines is encouraged. As of July 1, 1998, the Maryland State Board of Public Works established the Corporate Purchasing Card as the preferred means of making these purchases.

REMINDER: THIS CARD IS NOT TO BE USED FOR PERSONAL PURCHASES, OR AS PERSONAL IDENTIFICATION, UNDER ANY CIRCUMSTANCES.

1.2 BENEFITS

A. The use of the Card will:

1. Allow employees to obtain goods and services much faster and easier.
2. Significantly reduce paperwork and processing time in the employee's department, as well as in Accounts Payable.
3. Provide cost savings through consolidated payment (one monthly payment to-the State of Maryland by the University versus multiple vendor payments).

B. Important benefits for vendors include:

1. Receiving payment in three (3) business days.
2. Eliminating after-sale invoicing and collection activities.
3. No additional applications or paperwork necessary if they are already *VISA* merchants.

1.3 THE CREDIT CARD COMPANY

The program that the University has chosen is offered through a State of Maryland Contract with US Bank using the *VISA* card. The program is governed by the terms and conditions of a Master Agreement between the State of Maryland and US Bank In most situations individual cardholders and departments will deal with the Assistant Director Business Development Programs in Strategic Sourcing and Acquisition Services.

2. WHERE TO GET HELP

2.1 US BANK

To report a lost/stolen card, call 800-344-5696 immediately.

The cardholder must call US Bank immediately upon discovering that the card has been lost or stolen. This number connects directly to Cardholder Customer Service Center. Help is available 24 hours a day, 7 days a week, and 365 days a year. Also call the Assistant Director Business Development Programs on the first available business day during normal business hours at (410) 706-5122.

You may also call Customer Service for assistance in interpreting the monthly VISA statement.

2.2 STRATEGIC SOURCING AND ACQUISITION SERVICES

Primary Contact:

Kathy Bordenski

Assistant Director, Business Development Programs

Saratoga Street Offices

220 Arch Street, Rm. 02-100

Phone: (410) 706-5122

Fax: (410) 706-8577

Email: kbordenski@umaryland.edu

The Assistant Director Business Development Programs is responsible for the daily operation and management of the purchasing card program and is the primary contact for cardholders, departments and schools relative to the purchasing card program. Assists departments in determining how to use the purchasing card to fit their needs, planning and conducting training, customer service, and post audit review. Additionally, provides assistance regarding the paperwork for new card applications and changes in cardholder information (name, mailing address, increase or decrease in limits, etc.).

Secondary Contact:

Joseph Evans

Assistant Vice President, Strategic Sourcing and Acquisition Services and Program Administrator (PCPA)

Saratoga Street Offices

220 Arch Street, Rm. 02-100

Phone: (410) 706-8501

Fax: (410) 706-8577

Email: jevans@umaryland.edu

3. CARDHOLDER POLICIES AND PROCEDURES

This User's Guide supplements the State of Maryland Corporate Purchasing Card Program Policy and Procedures, copies of which are available from the Strategic Sourcing and Acquisition Services or Comptroller of the Treasury website at

http://comptroller.marylandtaxes.com/Government_Services/State_Accounting_Information/Corporate_Purchasing_Card/

3.1 OBTAINING A CARD

Departments and Schools will establish criteria for requesting cards. **Cards may be issued only to University of Maryland, Baltimore State employees.**

The Requestor (or departmental designee) should prepare the Cardholder Agreement Form (Appendix A) All information on the VISA Purchasing Card New Application Information Form is required to obtain cards and to properly manage the program, with the exception of the *School/Department Approval*, which may be optionally required and the questions pertaining to the eUMB Financial Reallocation System, which are desired but not required at the time the application is submitted. The original copy of the application with the required signatures should be forwarded to the Assistant Director, Business Development Programs for processing. The attendance of a mandatory purchasing card orientation class is required prior to ordering the card. Upon receipt of cards, applicants will be notified to pick them up from Strategic Sourcing and Acquisition Services, Saratoga Street Offices, 220 Arch Street, and Rm. 02-100. No card will be issued without attendance to the orientation class.

3.2 CARD SECURITY

The cardholder who has been issued a Corporate Purchasing Card must secure and control the card at all times. Every effort should be made to secure all purchasing card account information. This includes reports, statement packing slips, and receipts. Paper documents containing the purchasing card account number should be shredded or destroyed when the information is no longer needed or required. **No one other than the designated cardholder is authorized to use the card for any purpose.**

3.3 SALES TAX EXEMPTION

The Purchasing Card states that the University is sales tax exempt and lists the exemption number. All in state and many out-of-state vendors honor this exemption. If required by the vendor a copy of the University's tax-exempt certificate (Appendix B) may be provided. Please contact the Assistant Director, Business Development Programs at (410) 706-5122 or the Strategic Sourcing and Acquisition Services office at (410) 706-7880, if you need additional help regarding sales taxes.

3.4 LIMITATIONS SPECIFIC TO INDIVIDUAL CARD

All Purchasing Cards have a \$4,999 Single Purchase Limit unless the cardholder's Department/School has imposed a lower limit. **As with current purchasing regulations regarding requisitions, "splitting" purchases to meet this limit is prohibited.** Departments/Schools may set additional restrictions relating to monthly dollar limits and daily and monthly limits on the number of transactions.

3.5 LIMITATIONS ON ALL CARDS

A. The State and University prohibit certain Merchant Category Code (MCC) Groups from purchasing card use. These restrictions will be automatically invoked if applicable during the purchase authorization process. The following (Highlighted MCC's) are some of the restricted purchases using the card:

- 1) **Airline** – Total Group Restriction -All Airlines- (MCC Group #-MCCG1)
- 2) **Transportation** – Railroads, Buses, Tolls and Bridges, Local Commuter Transport, Cruise Lines, Boat Rentals, etc. - Exception (Bus Lines) Must be Related to University Business, not for Business Travel. – (MCC Group #MCCG7 & MCCG6)

- 3) **Service Providers** -Total Group Restriction, (Insurance Sales, Securities Brokers, Insurance Premiums, Merchant Transfers, Funeral Services, Tax Preparations, Counseling Services, Buying Services etc. (MCC Group#-MCCG25 & MCCG13 & MCCG26)
- 4) **Risk- Providers** – Wire transfer, Furriers, Payment Services, Lotteries, Horseracing, Online Gambling, Dating & Escort Services, Massage Parlors, etc.(MCC Group#-MCCG41)
- 5) **Amusement and Entertainment** –Motion Picture Theaters, Bowling Alleys, Video Game Clubs, Betting, Golf, Recreation Services, Timeshares, Sports Camps, Trailer Sites, Photo Studios, etc.(MCC Group#-MCCG15 & MCCG26)
- 6) **Miscellaneous** – Specific restriction by Merchant Category Code as follows:
 - a) Package Goods Stores (Beer, Wine & Liquor) MCC#5921
 - b) Duty Free Stores MCC#5309
 - c) Cigar Stores/Stands MCC#5993
 - d) Misc. Vendors MCC#7299
- 7) **Restaurants** – (MCCGroup #- MCCG4)
 - a) Drinking Places (Alcoholic Beverages) MCC #5813
 - b) Eating Places Restaurants MCC #5812
 - c) Fast Food Restaurants MCC #5814
- 8) **Cash Advances are strictly prohibited.**

B. The following types of transactions will not be automatically rejected if purchased by the card, but are not allowed and will be monitored for compliance through the review policy by the University and the State.

- 1) Gifts (tokens of appreciation, retirement gifts, awards), contributions, and donations (such as flowers for co-workers or relatives, holiday cards and gifts)
- 2) Gift Cards are not to be purchased with the Corporate Purchasing Card. If you use your State issued purchasing card to buy gift cards, your card will be canceled immediately.
- 3) Catered Parties (Although the State has removed catering as a restricted purchase, these purchases for authorized University events must follow the University food policy and be well documented with the name and purpose of the function who attended by name and affiliation. Costs for alcoholic beverages are not to be included under any circumstance.
- 4) Furniture (State regulations require you purchase from Maryland Correctional Enterprises) Examples - filing cabinet, desk, chair, table etc.- Contact Furniture Buyer in Strategic Sourcing and Acquisition Services to discuss your furniture purchases or inquire about a waiver. <http://www.umaryland.edu/procurement/buying-assignments/>
- 5) Office supplies that are not related to University business (i.e. coffee, paper plates, food, utensils)
- 6) Memberships – Cardholders are prohibited from purchasing a store membership with

their State of Maryland issued purchasing card. The State cannot judge whether a “business” only membership may be used just for University approved purchases. (Costco, Sam’s Club, BJ’s Wholesale Club). When a cardholder signs-up for an account with a company e.g. –Amazon) a separate account is to be used. A cardholder may not use their personal account for State business.

3.6 CARD RENEWAL

US Bank will reissue cards every 48 months to each active cardholder. Cardholders will be notified to pick up reissued cards from Strategic Sourcing and Acquisition Services, Saratoga Street Offices, 220 Arch St.

3.7 SURRENDER OF CARD

Your card remains the property of US Bank and must be surrendered immediately upon termination of employment; change of department, or upon request for any reason by an authorized person (such as your Supervisor, Assistant Director, Business Development Programs or PCPA). The cardholder must return the card to Strategic Sourcing and Acquisition Services in person and sign the appropriate paperwork for surrendering the card.

3.8 CHANGING CARD LIMITS AND UPDATING CARDHOLDER INFORMATION

Card limits and other information such as address, phone, name of the Authorized Reviewer, etc., may be changed by the appropriate departmentally authorized person forwarding a Purchasing Card Account Maintenance Request Form (Appendix C) in conjunction with the Authorized Reviewer Form (Appendix D) and the Reallocator/Viewer Only Access Form (Appendix E) to the Assistant Director, Business Development Programs with the new information. **The final determination on cardholder limits rest with the Assistant Director, Business Development Programs and the PCPA.**

3.9 PROCUREMENT REGULATIONS

- A. All purchases must be made in accordance with applicable laws and regulations, including, but not limited to the University System of Maryland and University of Maryland policies and procedures which are found in summary form on the Strategic Sourcing and Acquisition Services website at www.umaryland.edu/procurement.
- B. As with current Maryland purchasing laws and regulations, splitting purchases to avoid the single transaction limit is prohibited. All transactions greater than \$4,999 must be submitted via requisition to Strategic Sourcing and Acquisition Services for processing. (See Appendix J)
- C. No vendor contract documents are to be signed by campus cardholders or department representatives. Such documents must be reviewed and signed by authorized officials in the Department of Strategic Sourcing and Acquisition Services.

4. HOW TO USE THE PURCHASING CARD

The cardholder is the only person authorized to make purchases using his/her card. Giving the card or card number to another person to make a purchase, using someone else’s card, or making unauthorized purchases may result in disciplinary action (including, but not limited to, revocation of your card and/or termination of employment). The Cardholder is liable to the University and the State of Maryland for the proper use of the card.

If a vendor you frequently purchase from does not accept VISA, please notify the Assistant Director,

Business Development Programs so the vendor may be offered the opportunity to do so. All VISA merchants are required to offer the same pricing for VISA card purchases as for any other means. Make sure that the price offered the University is the same low price you would ordinarily receive.

4.1 SOCIOECONOMIC PROGRAMS

- A. **Minority Business Enterprises (MBE):** The State has a goal that each agency attempt to award 29% of all dollars spent with vendors to State Certified Minority Business Enterprises. The following groups are considered MBEs, African American, American Indian/Native American, Asian, Hispanic, Physically or Mentally Disabled and Women. As a State agency, the University must work towards meeting this goal. Cardholders should consider purchasing from State Certified Minority Business Enterprises when purchasing with the card. For information on the University's Minority Business Enterprise Program, please visit Strategic Sourcing and Acquisition Services website at www.umaryland.edu/procurement or call the Buyer for the specific commodity to obtain information and assistance.
- B. **Small Business Reserve Program (SBR):** The State has a mandate that each agency will award 15% of all dollars spent, with vendors certified under the Small Business Reserve program. Unlike the MBE program where the percentage is a goal, the percentage for the SBR program is a mandate. Businesses under the SBR program cannot exceed the following criteria:
- Retail: 25 employees or 3 million dollars
 - Wholesale: 50 employees or 4 million dollars
 - Manufacturing: 100 employees or 2 million dollars
 - Service: 100 employees or 10 million dollars
 - Construction: 50 employees or 7 million dollars
 - Architectural/Engineering Services: 100 employees or 4.5 million

Cardholders should also consider purchasing from SBR vendors when purchasing with the card. For Information on the University's Small Business Reserve Program, please visit Strategic Sourcing and Acquisition Services- website at www.umaryland.edu/procurement or call the Buyer for the specific commodity to obtain information and assistance.

The socioeconomic programs goals and mandates listed above are not Procurement Services goals and mandates. They are University and State requirements, which must be met by everyone involved in the expenditure of funds with vendors.

4.2 PURCHASES IN PERSON

- A. Follow the University and departmental procedures in obtaining authorization to make the purchase.
- B. Determine whether the Purchasing Card is the most appropriate tool to use for the purchase (check the list to make sure it's not a restricted item, and determine whether a State or University contract is available).
- C. Be certain the total amount (including all shipping, handling, postage, freight, etc.) will not exceed your card's single purchase limit or any other limits that your department may have set.

- D. Take reasonable steps to determine that the price quoted is the best you can obtain.
- E. Advise vendor that the University is tax exempt.
- F. Obtain a detailed receipt at the time of purchase clearly identifying each item purchased.
- G. Record the purchase using the Cardholder Transaction Log, and keep all receipts with the Log in a secure place.
- H. When receiving the goods, whether via direct delivery or in person, always retain all boxes, containers, special packaging, packing slips, etc. until you are certain you are going to keep the goods. We recommend you keep the packing slip as part of the documentation needed to support the purchase and delivery of the goods. The Cardholder is responsible for verifying quantity and condition of the goods upon arrival. Refer to Section 4.5 for instructions about returning an item.
- I. Do not sign any vendor contract agreement or accept any terms and conditions when using the card. Refer all such documents to the appropriate Buyer in Strategic Sourcing and Acquisition Services. However, payments for such contracts may be made using the card once the contract is signed Strategic Sourcing and Acquisition Services.

4.3 PURCHASES BY TELEPHONE, FAX, MAIL OR INTERNET

A. TELEPHONE

- 1) A written record must be made when placing a telephone order. The Cardholder Transaction Log shall be used to record this information. This information will be invaluable when reconciling your account and must be available for compliance reviews.
- 2) **ONLY the cardholder is authorized to place a phone order.** You may, when necessary, have someone else pick up the goods (the person picking up the items should only sign shipping or receiving papers, not the credit card slip).
- 3) Follow the applicable instructions for making purchases in person, with the following additions:
 - a) When you call, state that you are calling from the University and that you will be making your purchase on a *VISA* Card.
 - b) Record the name of the person taking the order, place the order, and give the supplier your Purchasing Card number and expiration date.
 - c) Give the supplier your name, department name, phone number, and complete delivery instructions as follows if you are not picking up the goods. It is recommended that you have the goods shipped directly to your campus address via UPS, Federal Express, or other method suitable for the items purchased.
 - d) Request an itemized receipt and/or packing slip with itemized pricing be sent with the purchase. Retain this receipt/packing slip with your record of the purchase. Advise the vendor not to send an invoice to Accounts Payable.

B. INTERNET, FAX AND MAIL

Follow the applicable steps in Section 4.2 and 4.3 above. For internet purchases make sure

you're in a secure Internet site prior to submitting your card information. Retain a copy of the order as faxed or mailed and the fax confirmation (if available) for your records.

4.4 INCENTIVES

The acceptance of gifts, gratuities or kickbacks is not allowed and these are often disguised as incentives provided to you personally as a result from a University purchase. Keep in mind, University employees cannot personally benefit from a University purchase. State employees have been fired and prosecuted for acceptance of personal incentives. Protect yourself and the University by declining personal gifts, gratuities, kickbacks and incentives offered by vendors.

4.5 RETURNS, DAMAGED GOODS, CREDITS

If the Cardholder needs to return goods purchased on the purchasing card the cardholder should work directly with the vendor. We recommend the following tips:

- A. Always retain boxes, containers, special packaging, etc. until you are certain you are going to keep the goods. Some items, such as software or fragile pieces, cannot be returned without the original packaging materials.
- B. Read all enclosed instructions carefully. Often a phone number and other instructions are included on the packing slip and/or receipt.
- C. Many suppliers require you to obtain a "Return Authorization Number" before they will accept a return. If you neglect to get this number when it is required, the package may be refused and/or no credit issued to your account.
- D. In some cases there may be a restocking fee (usually a percentage of the purchase price). If the supplier is completely responsible for the error or problem, you should not have to pay this, or any other fee. However, if they are not fully responsible you may have to pay it. You may use the Purchasing Card to pay this fee as long as it does not exceed any of the limits.
- E. Record the credit amount on the Cardholder Transaction Log. Review your monthly statement to ensure the credit was issued for the returned item. If a credit is not issued on that month's statement, carry the credit amount forward to the next month's Cardholder Transaction Log. Continue this process until credit is received.
- F. If return is not authorized or if it is not properly credited, refer to Section 6, Disputed Transactions, for instructions for resolving the problem.

5. GENERAL RECONCILIATION INSTRUCTIONS

5.1 RECORD KEEPING

- A. A receipt showing the price of the item purchased is required for each item.
- B. Every transaction must be recorded on a Cardholder Transaction Log (Appendix F). The transactions must be logged in, as they occur, not at the end of the month when the Visa Statement is received. The log will be used to reconcile against the monthly Visa statement. The Transaction Log and Visa Statement must be signed and dated by the cardholder and forwarded with supporting documentation to the authorized reviewer for approval then signed and dated. Maintaining a transaction log is a requirement and not an option. Failure to maintain a proper transaction log may lead to the cancellation of a cardholder's card.

- C. A Monthly Cardholder Statement will be sent by the card vendor to each cardholder after the cutoff on the 25th day of the month (**This is not a purchasing card bill**). The cardholder is responsible for reconciling the monthly Cardholder Statement to the Transaction Log, attaching all receipts, signing and dating both the Transaction Log and Monthly Statement and forwarding the package to their Authorized Reviewer **within seven (7) days** of receipt of the monthly statement.

The Authorized Reviewer must certify the accuracy and completeness of the Transaction Log and Monthly Cardholder Statement by signing and dating them. If the log has multiple pages all but the last page will be initialed and dated by all parties (Cardholder & Authorized Reviewer) to ensure review. The last page must contain the original signatures and dates of all parties.

- D. The signature of the Authorized Reviewer on the Transaction Log verifies that the applicable receipts/invoices and bank statement are attached and the accuracy of the monthly detail, including whether or not the transactions are appropriate.

5.2 CORPORATE PURCHASING CARD DOCUMENTATION

- A. Documentation is required for all purchases and credits. Acceptable documentation shall be the itemized Corporate Purchasing Card Charge/Credit slip or one (1) of the following items:
 - 1. Itemized sales slip showing the purchase price of the item
 - 2. Itemized packing slip showing the purchase price of the item
 - 3. Itemized cash register receipt showing the purchase price of the item
 - 4. Itemized repair order showing the purchase price of the item
- B. If documentation is missing, reasonable attempts should be made to obtain a copy of the appropriate documentation from the vendor referenced on the bank statement. Document the attempts made to acquire the documentation.
- C. A pattern of missing documentation will result in the loss of Corporate Purchasing Card privileges.

5.3 AUTHORIZED REVIEWERS

Monthly review and approval of the purchasing card transactions are required at the department level. An Authorized Reviewer performs the review. Unless prior approval has been obtained from the Assistant Director, Business Development Programs, the Authorized Reviewer shall be the cardholder's immediate supervisor. In no case shall the Authorized Reviewer be subordinate to the cardholder. Authorized Reviewers are responsible for reviewing all transactions to ensure appropriateness of purchases, completeness of documentation (reconciled statement and detailed receipts) and signing and dating the Cardholder transaction Log and Visa statement.

It is the responsibility of the cardholder and Authorized Reviewer to submit an Account Maintenance Request Form and Authorized Reviewer Form immediately when the cardholder's authorized reviewer changes for any reason.

5.4 VERIFICATION REVIEWER

The Verification Reviewer shall sign and date the Transaction Log as verification that both the Cardholder and Authorized Reviewer have signed and dated the Transaction Log and Visa Statement for the billing period. The Verification Reviewer shall notify the Assistant Director, Business Development

Programs for action on those instances where the log and statement have not been signed in a timely manner.

6. DISPUTED TRANSACTIONS

Disputed transactions fall into two broad categories those resulting from a supplier's refusal to take back a defective or miss-shipped item and those related to discrepancies between the cardholder's records and the monthly VISA statement.

6.1 DISPUTES WITH VENDORS

If you have a problem involving a dispute with a vendor (such as defective items or you are claiming that an item was not ordered and the supplier claiming that it was), every effort should be made to resolve the problem directly with the vendor. If no resolution can be made with the vendor, contact US Bank- Cardholder Customer Service Center on (800) 344-5696.

6.2 DISPUTE

Any item that appears on the monthly Visa statement from US Bank may be disputed provided the disputed transaction is reported to US Bank. Disputes need to be addressed with US Bank before 60 days of the disputed statement.

6.3 RESOLUTION

During US Bank's investigation the Purchasing Card account in question will not be required to pay the disputed amount. When the investigation is complete you will be notified of the resolution and the account credited, if appropriate. If you are not satisfied with this resolution, please contact the Assistant Director, Business Development Programs immediately.

6.4 LOST OR STOLEN CARDS

To report a lost/stolen card call US Bank (800) 344-5696 immediately. If the card is lost your account will be closed and a new account will be opened.

If the card is stolen, or your account number is compromised (purchases made by someone other than the cardholder) perform the following:

Procedures for stolen cards or compromised account numbers:

- A. Report the stolen card to the bank at (800) 344-5696.
- B. Report the stolen card to the Assistant Director, Business Development Programs.
- C. Depending on the location of the theft, contact either the local or campus police and fill out a police report.
- D. Your new card will be sent to Strategic Sourcing and Acquisition Services, normally within 3 business days. We'll send the Cardholder an email as well as calling to let you know the card has arrived and is available for pickup. If your account number was compromised and you still have your card you must turn it in when you pick up your new card.

7. USE OF THE eUMB FINANCIAL SYSTEM

The eUMB Financial System is a web-based software application that allows on-line access to your VISA transactions as they are received daily from US Bank. The eUMB Financial System allows authorized personnel to reallocate purchasing card charges from the default chartstring assigned to the card to one or more valid chartstrings. Additionally, descriptive comments may be added for each charge. After the billing cycle end date, reallocators have up through the 15th of the following month to reallocate their procard charge with the exception of the June bill cycle. Since June is our fiscal year end, we have an early deadline of approximately the 10th of the month. The transaction data will post to the general ledger within eUMB Financials. If no reallocations have been made, all transactions will post to the default chartstring. Read-Only (the authorization to view transactions) or reallocation access may be granted to the cardholder by his/her Department. Other individuals may be designated with view only or reallocation access by designation on the Cardholder Application. Additional View Only and reallocators may be added using the Reallocator/Viewer Only Access Form in conjunction with the Account Maintenance Form. These forms may be downloaded from the Strategic Sourcing and Acquisition Services website at www.umaryland.edu/procurement and should be forwarded to the Assistant Director, Business Development Programs. Further details regarding eUMB Financial System may be obtained from AVP and Controller at (410) 706-7776.

8. RECORD RETENTION

Transaction Logs, receipts and statements are to be retained for (3) years after fiscal year end, unless instructed otherwise by the associated grant or contract or until audited. (Refer to MAS website for audit dates) Records should be kept secure in the Cardholder's department or departmental archives and readily accessed.

9. REVIEWS/AUDITS

In addition to the monthly reviews by the Authorized Reviewers, reviews of each cardholder's records (i.e. Cardholder Transaction Log, receipts, and reconciled statements) may be performed by personnel from, MAS, Financial Services and Strategic Sourcing and Acquisition Services. Audits may be conducted by any or all of the entities currently performing such functions on behalf of the University, the University System of Maryland, State of Maryland and the Federal Government.

The purpose of these reviews is to ensure compliance with all of the guidelines, policies, and procedures governing this program. These guidelines are derived from the State of Maryland, the University, and US Bank. (See Appendix J)

A Cardholder's credit card account will be reviewed every 6 months for activity by the PCPA. Cards no longer in use or where no purchasing activity has been recorded for the 6-month period must justify to the PCPA why they still need a card. If the cardholder no longer has a need for the card or can't justify keeping the card, they'll be asked to turn their card into Strategic Sourcing and Acquisition Services so the card can be canceled and the account closed.

10. CORPORATE PURCHASING CARD ABUSE

- A. If an employee abuses the Corporate Purchasing Card privileges or the provisions of the Corporate Purchasing Card agreement, the card may be forfeited and cancelled and the employee subject to disciplinary action up to the and including dismissal.
- B. In addition to the sanctions described in the preceding paragraph, the state reserves the right to refer instances of abuse that violate other statutes to the appropriate law enforcement agency.
- C. The state reserves the right to collect from the employee the cost of any purchases that do not further the business of the state. The collection may be accomplished through payroll deduction or any other collection process.

D. Report Fraud, Waste, and Abuse

Fraud Hotlines

1. **UM Hotline - www.umaryland.ethicspoint.com or 1-866-594-5220**
2. **USM Internal Audit- <http://www.usmd.edu/usm/IAO/ReportFraud/index.php> or 1-877-330-2320**
3. **Office of Legislative Audits - <http://www.ola.state.md.us/> or 1-877-372-8311**

11. HELPFUL HINTS

11.1 FREQUENTLY ASKED QUESTIONS

A list of frequently asked questions (FAQs) and the answers to those questions are included in this guide- see (**Appendix I**)

11.2 Consequences – See Appendix J

**STATE OF MARYLAND
CORPORATE PURCHASING CARD PROGRAM
CARDHOLDER AGREEMENT**

Appendix A

I, _____ (legal name), an employee of the University of Maryland, Baltimore, hereby request a Corporate Purchasing Card. As a cardholder, I agree to comply with the following terms and conditions related to the use of the card:

1. I understand that I am being delegated the authority to purchase supplies and services on behalf of the University of Maryland, Baltimore, using the State of Maryland Corporate Purchasing Card, provided the amount of any single purchase does not exceed \$4,999.00, that no capital outlay costs are authorized, and cash advances are strictly prohibited.
2. I agree that this card will be used for approved purchases only and, further, that I will not charge any personal purchases to this card. All purchases must be made in accordance with applicable laws and regulations, including but not limited to, the Code of Maryland Regulations (COMAR), USM Procurement Policies and Procedures, the State of Maryland Corporate Purchasing Card Policy and Procedures, and the University Purchasing Card User's Guide. I understand my failure to follow established procedures may result in disciplinary actions against me, including loss of leave time, suspension and/or termination of employment, fine, and/or criminal prosecution.
3. I agree to return the card immediately upon suspension and/or termination (including retirement) or upon reassignment to another school, department or cost center. Also, I agree to return the card immediately upon request of my supervisor and that disciplinary actions referred to in paragraph 2 would apply for failure to do so.
4. If the card is lost, stolen or compromised, I agree to immediately notify US Bank and the Purchasing Card Program Administrator.

STATEMENT OF COMPLIANCE

I certify that I shall purchase supplies or services in accordance with applicable COMAR, State of Maryland and University Corporate Purchasing Card policy and procedures. I certify that, to the best of my knowledge and belief, all of my statements are true, correct, complete, and made in good faith, and subject to State of Maryland Code of Maryland Regulations, USM Procurement Policies and Procedures, and all other applicable laws and regulations.

I further acknowledge and certify that I shall be personally responsible for any unauthorized Corporate Procurement purchase made by me. I hereby authorize the State to deduct from my payroll check and from any other payments to me the amount of such unauthorized purchases made by me on the Corporate Purchasing Card issued to me.

Approved By:

Cardholder Signature/Date

Department Head Name/Title (print or type)

Cardholder Employee ID

Department Head Signature/Date

School/Department

Space Below for Program Administration Use Only

Purchasing Card Program Administrator
Signature/Date

Agency Fiscal Officer
Signature/Date

Revised 1/19/18

**UNIVERSITY OF MARYLAND, BALTIMORE
PURCHASING CARDHOLDER AGREEMENT (cont.)**

Please print or type – All line items must be completed to avoid delay in processing.

Section 1: Cardholder Information:

Cardholder Name: _____

Cardholder Title: _____

School/Major Unit: _____

Department Name: _____

Campus Address: _____

City/State/Zip: _____

Telephone Number: _____

Email Address: _____

Default Chart String: _____

Project Owner Dept. Program PCBU

Fund Account Trans Dept.

Re-Allocation Authorized (circle one): Y or N

View only Access (circle one): Y or N

Section 2: Authorized Reviewer Information: Person authorized to approve transaction log and statement. (Required)

1. I certify that the cardholder listed on this form is under my supervision or I am the business manager.
2. If the card is lost or stolen, or if the cardholder leaves employment within the Department/Unit for any reason (including retirement) I agree to immediately (within 48 Hours) notify the Purchasing Card Program Administrator.
3. I agree to review the cardholders' credit card statement each month and to verify that the charges made are appropriate charges for the unit, that the charges are for the benefit of the State of Maryland and are not personal purchases. I will also verify that all purchases have been made in accordance with applicable laws and regulations, including, but not limited to, University System of Maryland Procurement Policies and Procedures, the State of Maryland *Corporate Purchasing Card Program Policy and Procedures*, and UMB Corporate Purchasing Card Program User's Guide available at www.umaryland/procurement.edu. **I understand that my failure to follow established procedures may result in disciplinary actions against me, including reimbursement of unauthorized purchases, loss of leave time, suspension and/or termination of employment, fine, and/or criminal prosecution.**

Authorized Reviewer Name: _____

(Must be cardholder's immediate supervisor or business manager)

Authorized Reviewer Signature: _____

Title: _____

Employee ID: _____

Dept. Name: _____

Email: _____

**UNIVERSITY OF MARYLAND, BALTIMORE
PURCHASING CARDHOLDER AGREEMENT (cont.)**

Please print or type – All line items must be completed to avoid delay in processing.

Telephone: _____

Re-allocation (must attend class if “yes”): Y or N

View Only Access (must attend class if “yes”): Y or N

Section 3: Verification Reviewer Information. (Required)

Verification Reviewer: I certify that I will review the purchasing card transaction log monthly to ensure that they have been signed by the cardholder and authorized reviewer.

Verification Reviewer Name: _____
(Must not be subordinate to cardholder or authorized reviewer)

Verification Reviewer Signature: _____

Title: _____

Employee ID: _____

Dept. Name: _____

Email: _____

Telephone: _____

Re-allocation (must attend class if “yes”): Y or N

View Only Access (must attend class if “yes”): Y or N

Section 4: Reallocator and View Only Access (Must attend class for either of these accesses)

1. Circle One Reallocator or View Only

Name: _____

Employee ID: _____

Email: _____

Attended class: Y or N

2. Circle One Reallocator or View Only

Name: _____

Employee ID: _____

Email: _____

Attended class: Y or N

**UNIVERSITY OF MARYLAND, BALTIMORE
PURCHASING CARDHOLDER AGREEMENT (cont.)**

Please print or type – All line items must be completed to avoid delay in processing.

3. Circle One Reallocator or View Only

Name: _____

Employee ID: _____

Email: _____

Attended class: Y or N

4. Circle One Reallocator or View Only

Name: _____

Employee ID: _____

Email: _____

Attended class: Y or N

Section 5: Card Authorization & Controls:

Monthly Credit Limit: \$15,000 or \$ _____ (may be more or less)

Single Purchase Limit: \$4,999 or \$ _____ (may be less)

Restrictions: No Cash Advances, No Travel/Entertainment

School (Dean's Office)/Major Unit Approval: _____ **Date:** _____

When completed, please send to PCPA – UMB Strategic Sourcing & Acquisition Services

Sales and Use Tax Exemption Certificate

Notice to exempt organization holding previously-issued exemption certificates

The Maryland Revenue Administration Division is re-issuing sales tax exemption certificates to all organizations which continue to qualify. Your organization's new certificate is attached and is valid effective immediately. Previously issued exemption certificates become invalid on October 1, 1997. Vendors are required to charge tax on sales made on or after October 1, 1997, to any organization which does not present a new certificate at time of sale.

If your organization deals regularly with certain vendors, we suggest that you contact them before October 1, 1997, so that they can verify that your organization has been issued a new certificate.

The re-issuance of these certificates does not change current procedures for claiming exclusions by exempt organizations engaged in purchasing tangible personal property for sale. The sales and use tax registration numbers of licensed vendors have not been changed and the validity of blanket resale certificates bearing these numbers is unaffected.

Additional copies of the exemption certificate may be obtained by organizations with more than one location or chapter, or for other demonstrated cause, by contacting the Legal Section by mail at Revenue Administration Center, Annapolis Maryland, 21411-0001.

State of Maryland
Comptroller of the Treasury
Revenue Administration Division
301 W. Preston Street
Baltimore, Maryland, 21201-2383

The attached card is your new exemption certificate which is valid upon receipt. Effective October 1, 1997, Exemption certificates issued to governmental entities No longer have an expiration date, thus eliminating the Need to renew the certificate. Please read the enclosed Tax Tip and the instructions on the back of the card for proper use of the exemption certificate. If you have any questions regarding the use of this card, please call the Taxpayer Service at (410) 767-1300 in Baltimore, toll Free 1-800-492-1751 from elsewhere in Maryland, or e-mail at taxhelp@comp.state.md.us.

State of Maryland Comptroller of the Treasury Sales and Use Tax Exemption Certificate	
Account Number 30002563	Expiration Date Governmental No Expiration Date
Name STATE OF MARYLAND UNIVERSITY OF MARYLAND, BALTIMORE DEPARTMENT OF FINANCIAL SERVICES 220 ARCH ST. OFFICE LEVEL 2 BALTIMORE, MD 21201	

Appendix C

UNIVERSITY OF MARYLAND, BALTIMORE
PURCHASING CARD ACCOUNT MAINTENANCE REQUEST FORM
Section 1: Cardholder Information

Date of Request: _____

Cardholder Name/Employee ID#: _____

Card Number (Last 8 Digits): _____

Phone: _____

Email: _____

Department: _____

Section 2: Type of Request

_____ Cancel card (Please check reason)
_____ Employee separated employment
_____ Employee switched departments
_____ Employee no longer needs card
_____ Employee terminated
_____ Other: _____

_____ Change Default Chart String: _____

_____ Change Department*: _____

_____ Change Monthly Credit Limit**: _____

_____ Change Single Purchase Limit**: _____

_____ Change Cardholder Name: _____

_____ Change Campus Address: _____

_____ Change Phone Number: _____

_____ Change Email Address: _____

_____ Change Authorized Reviewer (**Requires submittal of Authorized Reviewer Form with this form**)

_____ Change Verification Reviewer (**Requires submittal of Verification Reviewer Form with this form**)

_____ Delete Reallocator or Viewer: _____
Name Employee ID

_____ Add Reallocator or Viewer: (**Requires submittal of Reallocator/Viewer Form with this form**)

* Will result in cancellation of Card. A new cardholder agreement form must be submitted.

**Requires approval of Department Head/Department Administrator.

Cardholder Signature: _____ Date: _____

Department Head Signature: _____ Date: _____

When completed, send this request to Kathy Bordenski Strategic Sourcing and Acquisition Services or fax to 6-8577

AUTHORIZED REVIEWER FORM
(For use with Account Maintenance Form)

	CARDHOLDER	DATE ASSIGNED	CREDIT LIMIT	PREVIOUS REVIEWER (IF APPLICABLE)
1				

Authorized Reviewer Information: Person authorized to approve transaction log and Visa Statement.

1. I certify that the cardholder listed on this form is under my supervision or I am the business manager.
2. If the card is lost or stolen, or if the cardholder leaves employment within the Department/Unit for any reason (including retirement) I agree to immediately (within 48 Hours) notify the Purchasing Card Program Administrator.
3. I agree to review the cardholders’ credit card statement each month and to verify that the charges made are appropriate charges for the unit, that the charges are for the benefit of the State of Maryland and are not personal purchases. I will also verify that all purchases have been made in accordance with applicable laws and regulations, including, but not limited to, University System of Maryland Procurement Policies and Procedures, the State of Maryland *Corporate Purchasing Card Program Policy and Procedures*, and UMB Corporate Purchasing Card Program User’s Guide available at www.umaryland/procurement.edu. **I understand that my failure to follow established procedures may result in disciplinary actions against me, including reimbursement of unauthorized purchases, loss of leave time, suspension and/or termination of employment, fine, and/or criminal prosecution.**

Authorized Reviewer Name: _____
(Must be cardholder’s immediate supervisor or business manager)

Authorized Reviewer Signature: _____

Title: _____

Employee ID: _____

Dept. Name: _____

Email: _____

Telephone: _____

Re-allocation (must attend class if “yes”): Y or N

View Only Access (must attend class if “yes”): Y or N

**VERIFICATION REVIEWER FORM
(For use with Account Maintenance Form)**

Verification Reviewer Information

Verification Reviewer: I certify that I will review the purchasing card transaction log monthly to ensure that they have been signed by the cardholder and authorized reviewer.

Verification Retriever Name: _____

Title: _____

Employee ID: _____

Dept. Name: _____

Email: _____

Telephone: _____

Re-allocation (must attend class if “yes”): Y or N

View Only Access (must attend class if “yes”): Y or N

REALLOCATOR/VIEWER ONLY ACCESS FORM

(For use with Account Maintenance Form)

(Must take class for either of these accesses)

1. Circle One: Reallocator or View Only

Name: _____

Employee ID: _____

Email: _____

Attended class: Y or N

2. Circle One: Reallocator or View Only

Name: _____

Employee ID: _____

Email: _____

Attended class: Y or N

3. Circle One: Reallocator or View Only

Name: _____

Employee ID: _____

Email: _____

Attended class: Y or N

4. Circle One : Reallocator or View Only

Name: _____

Employee ID: _____

Email: _____

Attended class: Y or N

APPENDIX G

Cardholder Name: _____ **Month Ending** _____

CARDHOLDER TRANSACTION LOG

ORDER DATE	SUPPLIER/ CONTACT/ PHONE#	BUSINESS PURPOSE/ DESCRIPTION	ACCOUNT CODE NUMBER	COST/ CREDIT	DELIVERY COST	SALES TAX	TOTAL TRANSACTION AMOUNT	DELIVERY DATE	RECON TO BANK STMT	ASSET TAG #

The Transaction Log is the key to managing and controlling the Purchase Card Program. All purchases and credits must be recorded on the Transaction Log. When the monthly memo bank statement is received, each charge/credit is to be verified with the Transaction Log. The cardholder's immediate supervisor must review the Transaction Log and memo Bank Statement. To document this review, the reviewer is to sign and date the Transaction Log and memo Bank Statement.

Cardholder Signature / DATE

Authorized Reviewer / DATE

Verification Reviewer / DATE

**COMMERCIAL CARD CLAIMS
STATEMENT OF DISPUTED ITEM**

US Bank – Commercial Card Services Operations Instructions: Please make a good faith attempt to resolve a claim for purchases directly with the merchant. If assistance from the bank is required, please complete this form and fax it to the number printed below with required enclosures within 30 days from the end of the billing period in which the charge appeared.

**State Of Maryland
Disputed Item Form
Fax to USBank Dispute Team at 866-229-9625**

Company Name: _____
Account Number: _____
Cardholder Name: _____

This Charge appeared on my statement, billing close date: _____
Transaction Date: _____
Reference Number: _____
Merchant Name/Location: _____
Posted Amount: _____ Disputed Amount: _____

(Cardholder Signature) (Date) (Phone Number)

(PCPA Signature) (Date) (Phone Number)

Please Check Only One

1. _____ **Unauthorized Transaction:** I did not authorize, nor did I authorize anyone else to engage in this transaction. No goods or services represented the above charge were received by me or anyone I authorized. My US Bank card was in my possession at the time of the transaction.
2. _____ **Charge Amount Does Not Agree With Order Authorizing the Charge:** The amount entered on the sales slip was increased from \$ _____ To \$ _____. I have enclosed a copy of the unaltered sales slip.
3. _____ **Merchandise or Services Not Received:** I have not received the merchandise or services represented by the above transaction. The expected date of delivery of services was _____. (Please describe your efforts to resolve this matter with the merchant, the date(s) you contacted them and their response.)
4. _____ **Defective or Wrong Merchandise:** I returned the merchandise on _____ because it was (check one):
_____ defective; _____ wrong size; _____ wrong color; _____ wrong quantity.
(Please describe your efforts to resolve this matter with the merchant, the date(s) you contacted them, their response and proof of the return of merchandise. Please provide a detailed description of the wrong or defective nature of the merchandise.)
5. _____ **Recurring Charges After Cancellation:** On _____ (date), I notified the merchant to cancel the monthly/yearly agreement. Since then my US Bank account has been charged _____ time(s). (Please enclose a copy of the merchant's confirmation of your cancellation request.)
6. _____ **Recurring Charges Already Paid by Other Means:** I already paid for the goods and/or services represented by the above charge by means other than my US Bank account. (Please provide a copy of the front and back of the cancelled check, money order, cash receipt, credit card statement, other documentation as proof of purchase/payment. Describe your efforts to resolve this matter directly with the merchant, the date(s) you contacted them, and their response.)
7. _____ **Credit Appears as a Charge:** The enclosed Credit Voucher appeared as a charge on my US Bank Commercial Card account.
8. _____ **Credit From Merchant Not Received:** I did not receive credit for the enclosed Credit Voucher within 30 calendar days from the date it was issued me by the merchant shown above. (Please describe your efforts to resolve this matter with the merchant, the date(s) you contacted them and their response. Provide a detailed statement explaining your reason(s) for disputing this charge.)
9. _____ **Hotel Reservation Cancelled:** I made a reservation with the above hotel which I later cancelled on _____ (date) at _____ (time). I Received a cancellation number _____. (Please describe how the reservation was cancelled, proof of cancellation and attempts to resolve this issue with the merchant.
_____ I was not given a cancellation number.
_____ I was not told at the time that I made the reservation that my account would be charged for a "No Show".
_____ I was not informed of the cancellation policy.
10. _____ **Double or Multiple Charges:** My US Bank card Account has been double charged. The valid charge appeared on _____ (date). The Duplicate charge(s) appeared on _____.
11. _____ **Do Not Recall the Transaction:** The statement has an inadequate description of the charge. Please supply supporting documentation.
12. _____ **Other; Above Descriptions Do Not Apply:** Please attach a detailed letter explaining the reason for your dispute and your attempts to resolve this issue with the merchant.

Appendix I

Frequently Asked Questions (FAQs)

The following is a list of questions and corresponding answers that may help to further explain the purchasing card program. If you have any questions, please feel free to contact Kathy Bordenski at (410) 706-5122.

Q: What is the purpose of the purchasing card?

A: To improve the purchasing process by streamlining small dollar purchases and increasing efficiency in order to get the best value for the University. The largest benefit is to the Purchasing Cardholder in time savings and flexibility.

Q: What should I do if one of my suppliers does not accept Visa?

A: Find another supplier that provides the product or services required. Have the supplier contact Kathy Bordenski at 410.706.5122.

Q. Can someone other than the cardholder make purchases on the Purchasing Card?

A. No. The purchasing cards are individually held, centrally billed. Use of the purchasing card is prohibited by anyone other than the cardholder. Remember, the cardholder is responsible for the charges on his/her card.

Q. At the department level, who is involved in the purchasing card process?

A. There are several roles at the department level. The department head approves cardholder agreements and any financial changes associated with the purchasing card. The cardholder is responsible for making purchases and completing required documentation. The authorized reviewer is responsible for reviewing the appropriateness of the charges and ensuring proper documentation is received from the cardholder.

Q. What are the cardholder's responsibilities?

A. The cardholder is responsible for

- Making only authorized purchases
- Obtaining a detailed receipt for each purchase
- Completing the transaction log **with a brief description justifying the purchase**
- Reconciling the monthly Visa statement
- Resolving any discrepancies
- Ensuring credits are received
- Signing and dating the last page of the log and initializing and dating every page on a multiple page log
- Passing the paperwork to assigned Authorized Reviewer for approval

Q. What are the Authorized Reviewer's responsibilities?

A. Authorized Reviewers are required to ensure that charges are authorized, within UMB Purchasing Card policy and procedures, and appropriately documented. The Authorized Reviewer is the cardholder's immediate supervisor or someone within the cardholder's chain of command. **An Authorized Reviewer may not review his/her own transactions.** The Authorized Reviewer signs and dates the monthly transaction log and monthly bank statement for all cardholders for whom they review certifying all transactions are authorized and that policy and procedures have been followed. Cardholders and Authorized Reviewers must initial and date every page of a multiple page transaction log and sign their signature and date on the last page of the log.

Q. What reviews/controls are in place to protect the University from fraudulent charges?

A. Several controls are in place for this purpose. Cardholders sign a cardholder agreement, approved by the department head, and attend a comprehensive training session prior to receiving a purchasing card. Transactions are posted in eUMB Financials daily for review by the cardholder and reallocator. The cardholder is assigned an Authorized Reviewer who is responsible for ensuring charges are authorized and policy and procedures are followed - the review process is critical in the prevention of fraud. The Purchasing Card Program Administrator and the Comptroller's Office receive an automated transaction detail daily. MAS conducts compliance reviews on all cards to ensure compliance with policy and procedures of the program.

Q: Are there restrictions associated with the purchasing card?

A: Yes. These restrictions are detailed in the User's Guide and highlighted during the purchasing card training session. Restrictions are categorized as 1) some of the MCC codes restricted at point of sale and 2) restricted at other than point of sale.

1. Point of Sale Restrictions – transaction will not go through (decline):

- Exceeds single purchase limit
- Exceeds monthly credit limit
- Travel charges (airlines, railroads, travel agencies, cruise lines, duty free stores, boat rentals, fast food restaurants, bars, taverns, restaurants, timeshares)
- Liquor stores (package stores)
- Entertainment- (theatres, video rental, dance studios, bowling, pool establishment, golf courses, video amusements, gambling, horse racing)
- Cash advances (ATM machines)
- Some personal services (shopping services, counseling services, funeral services, tax preparation, securities, bail and bond payments, health and spa, misc. vendor, photographic studios)

2. Other than at Point of Sale – transaction may go through but violates law, policy or procedures and should therefore not be made:

- Personal purchases
- Alcohol
- Gifts of sentiment (examples: flowers, food, candy, awards, retirement and birthdays)
- Purchases delivered to Non-University addresses
- Office (furniture purchased without a waiver from a vendor other than Maryland Correctional Enterprises)
- Modifications to building structure (mechanical, electrical or life safety systems). Contact Facilities Management for clarification
- Purchases that involve signing of an agreement, license or contract (send the document to Strategic Sourcing and Acquisition Services for review)
- Splitting of purchases to avoid the \$4,999 requirement.

Q: Can the Purchasing Card be used for travel?

A: The purchasing card can be used for conference registration, hotels, rental cars, taxis and parking. All other charges related to travel can't be done using the purchasing card. Contact Debbie Tatum, Travel Coordinator at 410.706.6527

Q. Can I put hotel charges on my purchasing card?

A. Yes

Q: Can personal purchases be made with the card?

A: No. Personal purchases cannot be made with this card. Keep your personal credit card purchases and the purchasing card completely separate.

Q. What do I do if I accidentally make a personal charge on my card?

A. Notify your Authorized Reviewer of the mistake. Attempt to have the charge reversed (credited) to the UMB card account. If the vendor will not cooperate, write a check made payable to the University of Maryland, Baltimore or provide cash and submit it to your Business Manager for deposit at the cashiers office. Place a copy of the deposit slip indicating reimbursement for transaction along with the supporting documentation with the transaction log.

Q. What do I do if I accidentally make a restricted charge on my card?

A. Contact the Purchasing Card Program Administrator for advice as this is decided on a case-by-case basis.

Q. Can I view my transactions prior to receiving the monthly Visa statement?

A. Yes, You can view your statements and/or print out your statement using your access to your account in the US Bank's system. You can view your charges in the University's eUMB system if you have the view or reallocation role. The University receives a nightly feed to eUMB Financials from the bank with transactions posted by vendors for that day.

Q: Who pays the monthly Visa bill and how will it be paid?

A: The State pays Visa automatically. The University is assigned their portion of the charges, which are distributed electronically to the individual cardholders by the Office of the Comptroller and reflected on the default account assigned to the card.

Q: How is the purchasing card transactions posted to the proper University account?

A: A default account, designated by the cardholder's department, is assigned to each purchasing card. All purchases are charged to this account and may be electronically reallocated by the cardholder or designated reallocator prior to the charges being posted.

Q: What should I do if I am unable to obtain a receipt?

A: Document the purchase and the circumstances that prevented obtaining a receipt. Maintain this documentation in your departmental files.

Q: Will I receive a monthly Visa statement?

A: Yes. A monthly statement is sent to the cardholder at their University address unless there aren't any transactions during the month.

Q: Will I receive a Visa statement if I don't have transactions during a billing period?

A: No. You will only receive a Visa statement for the billing periods in which you make purchases. If you don't have any transactions in any given billing cycle, please note it and place in file for audit purposes.

Q: Will my personal credit history be reviewed if I apply for a purchasing card?

A: No, your personal credit will not be reviewed, nor will it be affected.

Q: What happens if I leave the University?

A: The cardholder is responsible and needs to bring their procard back to Strategic Sourcing and Acquisition Services to close out the account. Once returned, the card will be cancelled in the banks system.

Q: What do I do if I change departments?

A: You still need to cancel your card (see answer to the question above). When you move to the new department in the new department you'll need to get that approval from the administration and once approved, complete a new procard application and send over to Strategic Sourcing and Acquisition Services.

Q: What is the maximum limit I can charge to the purchasing card?

A: The maximum amount that can be charged per transaction is \$4,999. However, depending on how your department head set up your account, the amount could be less. Your department head also determines the monthly credit limit assigned to your card; it is identified on your cardholder agreement.

Q: What if I need a higher monthly credit limit for my departmental purchases?

A: A request, in writing, must be sent by your department head to Strategic Sourcing and Acquisition Services. An Account Maintenance Request form has been created to communicate changes to purchasing cards (see Appendix C in the UMB User's Guide or online at www.umaryland.edu/procurement - click on "forms". The final decision on the monthly credit limit assigned rest with the Procurement Card Program Administrator.

Q: Can I use the purchasing card to make Internet purchases?

A: Yes but make sure you're in a secure site. You may see an "s" appear after http in the vendor's URL (i.e. <https://www.>), or see a "lock" symbol in the bottom left hand corner of the website. Most secured sites place an announcement on their site.

Q: What happens when my card expires?

A: Cards (chip cards) are active for four years from the date of creation. Each card has an expiration date identified by month and year (01/07 for January of 2020) printed on the card. The card expires at the end of the month. Two weeks prior to the expiration date the Bank will issue a new card and send it to the Purchasing Card Program Administrator who will in turn notify you. The cardholder isn't required to do anything to generate the new card; it's an automatic process.

Q: What should I do if my card is declined at the point of sale?

A: You have a couple options. You may contact the bank's customer service department at 800 - 344 -5696, give the customer service representative your account number, the name of the vendor and the amount of the transactions that was declined. The representative will be able to tell you why the charge was not accepted. If the reason for the decline is the Merchant Category Code (MCC), regardless of information provided by Customer Service, the merchant can't be unblocked. MCC's are blocked by the State Comptroller's Office and they will not unblock them. Or look up your account in the bank's system logging in with the account you created on the banking system site.

Q: Under what circumstances might my card be declined?

A: Your card may be declined because:

- You may have exceeded your single purchase or monthly credit limit
- The vendor you are using is restricted from use by its *Merchant Category Code (MCC).
- The bank has a security concern due to a use pattern (i.e. you haven't used the card in a long time). A "fraud alert" may be placed on your card and cannot be removed until the bank is satisfied that you are the cardholder and all transactions are authorized

Q. What do I do if I don't recognize a charge made on my card?

A. You may contact the bank's customer service department to get more information about the vendor who charged your account. Contact the vendor to get the charge credited. If the vendor is non-cooperative, dispute the charge with the bank. If you find fraud on your account, you'll notify Kathy Bordenski, Assistant Director, Business Development Programs, Strategic Sourcing and Acquisition Services on 410-706-5122 or kbordenski@umaryland.edu

Q. What do I do if my purchasing card is lost or stolen?

A. Contact the bank immediately, presently US Bank at -800 – 344 - 5696; this number is available 24 hours a day, 7 days a week. Then contact Kathy Bordenski, Assistant Director, Business Development Programs at 410-706-5122 or kbordenski@umaryland.edu.

Q. Is there a minimum amount of times I must use my card.

A. Yes. You must use your card at least once within a sixth month period. Cardholders will be contacted and must use their card or the card will be canceled.

Have more questions?

You may contact Kathy Bordenski, Assistant Director, Business Development Programs at (410) 706-5122 or kbordenski@umaryland.edu or Joseph Evans, AVP, Strategic Sourcing and Acquisition Services and Card Program Administrator at (410) 706-8501 or via email at jevans@umaryland.edu.

Purchasing Card Consequences for Failure to Comply

The following actions are potential areas of risk and therefore department reviewers should be specifically looking for compliance in the actions listed in this document. When it appears cardholders may have failed to be in compliance with the said actions, the reviewer will contact the Purchasing Card Program Office. At this point, the Program Office will determine whether the cardholder has failed to comply and will initiate the appropriate action.

Failure to Maintain Transaction Logs or Failure to have Transaction Log Reviewed by Authorized Reviewer

Cardholders are required to maintain a monthly transaction log recording each purchase or credit made during each billing cycle. The transaction log must be reconciled against the Visa Statement from US Bank within 7 days and both the transaction log and visa statement signed off by the cardholder and the authorized reviewer. If the cardholder fails to keep a transaction log or fails to have the logs and visa statement signed by their reviewer, the following will apply:

1 st Occurrence	Written warning to Cardholder
2 nd Occurrence	Card privileges will be suspended for 30 days
3 rd Occurrence	Immediate and permanent loss of card privileges

Failure to Keep Documentation

Cardholder's are required to keep complete documentation to support what they have purchased. This may include a cash register receipt, or itemized sales slip, or proof of delivery slip or quote as long as the price and list of items purchased is posted on the receipt. If the Cardholder is not in compliance with this policy, the following will occur:

1 st Occurrence	Written warning to Cardholder
2 nd Occurrence	Card privileges will be suspended for 30 days
3 rd Occurrence	Immediate and permanent loss of card privileges

Falsifying Documents

Falsifying or changing documents to hide or mislead a purchase, the following will occur:

1st Occurrence	Immediate and permanent loss of card privileges
----------------	---

Purchasing Prohibited Goods or Services

During the mandatory purchasing card training, the Cardholders learn that the State of Maryland restricts cardholders from purchasing certain goods/services. Examples of these kinds of products may include personal purchases, donations, cash advances, catered parties (holiday, morale, retirement, awards), furniture, holiday cards/gifts, retirement gifts, awards, purchases of sentiments, gift-cards, certain travel related expenses,, paper products , utensils or food accompaniments like cups, coffee, sugar, plates, tea, napkins, silverware, personal hygiene items or over the counter medications. This list is not an all-inclusive list but is representative

to the kind of items we generally see. Cardholders who purchase prohibited goods/services will be required to immediately reimburse the University for the purchase.

If you have any questions about buying a product with the card, please call our office and we will assist you. Cardholders who fail to follow policy will find the following actions to occur:

1 st Occurrence	Written warning to Cardholder
2 nd Occurrence	Termination of Purchasing Card

Purchasing Gift Cards

The State of Maryland forbids the purchasing of gift cards using the State's procard. If someone needs to purchase gift cards they need to contact the Financial Services. If we find a cardholder purchased a gift card with their procard account the following will apply:

1 st Occurrence	Termination of Purchasing Card
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Failure to Document Food Purchases

The University has a food policy administered by Financial Services under the division of Administration and Finance. Cardholders can access a copy of the food policy by going to the Financial Services website and clicking on the link for policies and procedures. The food policy covers all food purchases related to meals and meal reimbursements during travel and food purchases to support a University sponsored event, meeting, symposium or seminar.

Cardholders must keep accurate records to support the purchase of food for these events documenting who attended, the name or names of the outside speaker or speakers, and receipts showing the items purchased and a price for each item. If gratuities are included, the State of Maryland does allow cardholders to pay gratuities with the purchasing card but this should not exceed 10% for caterers unless required per the contract. The amount of the gratuity on the invoice has to match UMB's policy on gratuity per the State of Maryland.

The decision to include food for an on campus function is done by Departments/Units and should be done to provide a benefit to the University.

1 st Occurrence	Written warning to Cardholder
2 nd Occurrence	Card privileges will be suspended for 30 days
3 rd Occurrence	Immediate and permanent loss of card privileges

Splitting Purchases

Splitting a purchase to avoid a single purchase limit or failure to bring a request over \$4,999 to Strategic Sourcing and Acquisition Services is prohibited. The following will result for cardholders found splitting purchases:

1 st Occurrence	Written reminder to Cardholder
2 nd Occurrence	Written warning to Cardholder
3 rd Occurrence	Termination of Purchasing Card

Failure to Secure the Purchasing Card and/or Activity Logs

The card, the card number and the transaction log belong to the State of Maryland and will therefore be kept in a manner so the card information remains confidential. Individuals who approve or keep card files for the Unit or Department should be given access to the card's files. Failure to secure the card and card documents will result in the following:

1 st Occurrence	Written warning to Cardholder
2 nd Occurrence	Termination of Purchasing Card

Loaning the Card or Card Number to Others for Transaction Purposes

Cardholders are responsible for charges on their card unless those charges were fraudulent, or charges were posted after the card was lost or stolen. Other Employees in the Department are prohibited from taking your card and using it to make purchases. Failure to comply will result in the following:

1 st Occurrence	Termination of Purchasing Card
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Merchandise Delivered to an Off-Campus Location

Cardholders are instructed to verify the delivery address is an on-campus address. Purchases delivered to an off-campus address may happen very infrequently but the cardholder must document and have available the back-up that shows why the purchase was made to an off-campus address. If the cardholder can't substantiate the reasons why the item had to go to an off-campus address, the cardholder will be subject to the following:

1 st Occurrence	Written warning to Cardholder
2 nd Occurrence	Card privileges will be suspended for 30 days
3 rd Occurrence	Immediate and permanent loss of card privileges

Failing to File a Dispute with the Bank

Disputes may arise out of any number of situations and some examples may be the product is damaged, or the vendor sent the wrong item, or the item was returned and the credit was never given. But the cardholder may have problems when accounts aren't reconciled and disputed charges aren't disputed and filed with the bank in 60 days or less. Waiting more than 60 days and the discrepancy may not get resolved with the vendor. Vendors may issue a store credit back to the cardholder but won't credit the credit card account itself. The State requires the cardholder to settle these kinds of problems with vendors as soon as possible or the following will apply:

1 st Occurrence	Written warning to Cardholder
2 nd Occurrence	Card privileges will be suspended for 30 days
3 rd Occurrence	Immediate and permanent loss of card privileges

Paying Maryland State Sales Tax in Error

Purchasing card transactions are exempt from Maryland state sales tax charges unless the item is going to a ship to address outside of Maryland. If the item is going to an address other than Maryland the cardholder will more than likely incur sales tax charges. The cardholder will have to determine the requirements for paying sales taxes in other states as they occur.

Cardholders may find Apple and Dell have added sales tax to their orders. If you order from other Apple or Dell sites not specific to UMB, you may have sales tax charges added to your orders. Going to the correct website eliminates the need for the cardholder to go back and get a credit for the sales tax charges. If the cardholder finds that sales tax was charged on the order, the cardholder must contact the vendor for a refund. To order using the correct websites for Apple and Dell use the addresses listed below.

Buying from Apple for the University- go to <http://www.meec-edu.org>

Buying from Dell for the University –go to <http://www.meec-edu.org>

For a copy of the tax exempt certificate go to www.umaryland.edu/procurement, click Purchasing Card Program User’s Guide and follow through the pages to Appendix B.

Cardholders who fail to address the sales tax charges will be faced with the following actions:

1st Occurrence	Written reminder to Cardholder
2nd Occurrence	Written warning to Cardholder
3rd Occurrence	Card privileges will be suspended for 30 days
4th Occurrence	Immediate and permanent loss of card privileges

Travel Expenses via PCard

The cardholder must retain travel receipts and the Travel Request eForm (if applicable) with the pcard records. Furthermore, any travel related expenses charged to the University pcard must comply with all aspects of the University Travel Policy administered by Financial Services. The Travel Policy requires that Business Travel expenses charged to UMB funds must be reasonable, necessary, allowable, and incurred to fulfill a bona fide business purpose of UMB. Cardholders can access a copy of the travel policy by going to the Financial Services website and clicking on the link for policies and procedures. pcard charges that are not in accordance with the Travel Policy/Procedures must be reimbursed to UMB from external funds.

1 st Occurrence	Written warning to Cardholder
2 nd Occurrence	Card privileges will be suspended for 30 days
3 rd Occurrence	Immediate and permanent loss of card privileges