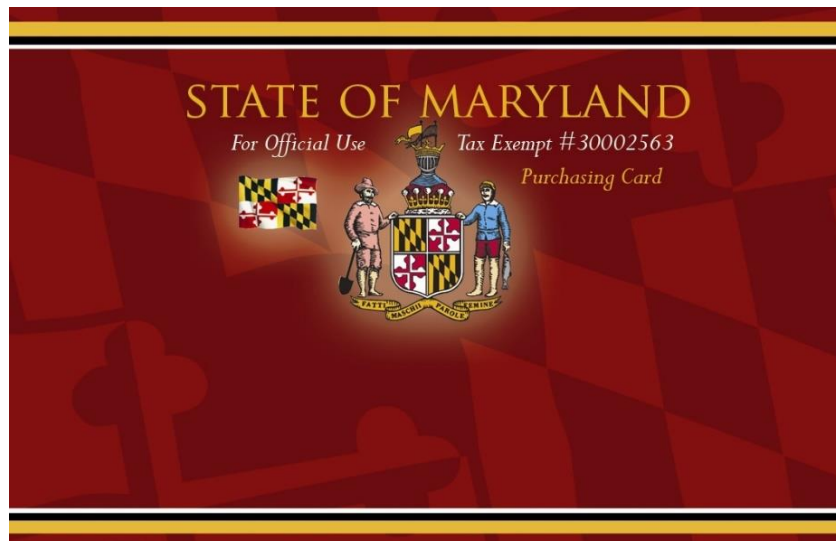




Corporate Purchasing Card Program



User's Guide

Table of Contents

1.	OVERVIEW OF PURCHASING CARD PROGRAM	5
1.1	PURPOSE.....	5
1.2	BENEFITS.....	5
1.3	THE CREDIT CARD COMPANY	5
2.	WHERE TO GET HELP	5
2.1	US BANK.....	5
2.2	STRATEGIC SOURCING AND ACQUISITION SERVICES (SSAS)	6
2.3	MANAGEMENT ADVISORY SERVICES (MAS).....	6
3.	CARDHOLDER POLICIES AND PROCEDURES	6
3.1	OBTAINING A CARD	6
3.2	CARD SECURITY.....	7
3.3	SALES TAX EXEMPTION.....	7
3.4	PURCHASE LIMITS.....	7
3.5	LIMITATIONS ON ALL CARDS	7
3.6	CARD RENEWAL.....	8
3.7	SURRENDER OF CARD.....	9
3.8	CHANGING CARD LIMITS AND UPDATING CARDHOLDER INFORMATION	9
3.9	PROCUREMENT REGULATIONS	9
4.	HOW TO USE THE PURCHASING CARD.....	9
4.1	SOCIOECONOMIC PROGRAMS	9
4.2	PURCHASES IN PERSON	10
4.3	PURCHASES BY TELEPHONE, FAX, MAIL OR INTERNET	10
4.4	VENDOR INCENTIVES.....	11
4.5	RETURNS, DAMAGED GOODS, CREDITS	11
5.	RECONCILIATION INSTRUCTIONS	12
5.1	RECORDKEEPING	12
5.2	PURCHASING CARD DOCUMENTATION	12
5.3	AUTHORIZED REVIEWERS.....	13
6.	DISPUTED TRANSACTIONS.....	13
6.1	RESOLUTION	13
7.	LOST OR STOLEN CARDS.....	13
8.	USE OF THE UMB FINANCIAL SYSTEM.....	13
9.	RECORD RETENTION.....	14
10.	REVIEWS/AUDITS.....	14

- 11. CORPORATE PURCHASING CARD MISUSE 14
 - 11.1 ACCIDENTAL PURCHASES 14
 - 11.2 CONSEQUENCES OF FAILURE TO COMPLY 14
 - 11.3 RELATED POLICIES AND PROCEDURES 15
 - 11.4 PURCHASING CARD ABUSE..... 15

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

HELPUL LINKS

Critical PCard Forms

- [Cardholder Agreement](#)
- [Tax Exempt Certificate](#)
- [Account Maintenance Form](#)
- [Authorized Reviewer Form](#)
- [Delegate Access Form](#)
- [Cardholder Transaction Log](#)
- [USBank Dispute Form](#)

Procurement Resources

- [Strategic Sourcing and Acquisition Services](#)
 - [Corporate Purchasing Card Program](#)
 - [Socioeconomic Programs](#)
 - [Buying Assignments](#)
 - [Campus Contracts](#)

Quantum Resources

- [Quantum Website](#)
- [Quantum Access Webform](#)
- [Quantum Help Desk](#)

Miscellaneous

- [Management Advisory Services Website](#)
- [General Accounting Division Corporate Purchasing Card Program Website](#)
- [Departmental Deposit Instructions](#)
- [Local Food Connection Vendors](#)

Related Policies¹

- [Policy and Procedures Library](#)
- [Food Policy](#)
- [Travel Policy](#)
- [Non Capital Asset Policy](#)

¹ All expenditures, including those paid via Purchasing Card, must comply with all relevant policies and procedures.

CORPORATE PURCHASING CARD 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. As of July 1, 1998, the Maryland State Board of Public Works established the Corporate Purchasing Card (PCard) as the preferred means of making these purchases. 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 PCard is encouraged for any other purchases, provided that they are necessary, reasonably priced and “further the business of the State.” The card may not be used for personal purchases.

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 versus multiple vendor payments).

B. Important benefits for vendors include:

1. Receiving payment typically 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 State of Maryland's Corporate Purchasing Card contract has been awarded to 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. Strategic Sourcing and Acquisition Services (SSAS) administer the program at University of Maryland, Baltimore (UMB). In most situations, cardholders and departments will interact with the [Assistant Director, Business Development Programs](#).

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.

2.2 STRATEGIC SOURCING AND ACQUISITION SERVICES (SSAS)

Primary Contact:

Regina Spencer
Assistant Director, Business Development Programs
Saratoga Offices
220 Arch Street, Rm 02-100
Phone: (410)706-8304
Fax: (410)706-8577
Email: rspencer@umaryland.edu

The Assistant Director of Business Development Programs is responsible for the daily management of the PCard program and is the primary contact for assistance with all PCard procedures, including the paperwork for new card applications and changes in cardholder information (name, mailing address, increase or decrease in limits, etc.).

Secondary Contact:

Keith Gagnon
Assistant Vice President
Purchasing Card Program Administrator (PCPA)
Saratoga Offices
220 Arch Street, Rm 02-100
Phone: (410)706-8501
Fax: (410)706-8577
Email: kgagnon@umaryland.edu

2.3 MANAGEMENT ADVISORY SERVICES (MAS)

For assistance with compliance or audit issues contact the MAS [email distribution list](#).

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 SSAS or Comptroller of the Treasury [website](#).

3.1 OBTAINING A CARD

Departments and Schools will determine who may request cards. **Cards may only be issued to University of Maryland, Baltimore (State) employees.**

To obtain a card, the cardholder (or departmental designee) must complete the [Cardholder Agreement Form](#), providing all required signatures, the default account combo, and information for any reallocation delegates who will be assigned. The original copy of the agreement should be forwarded to the [Assistant Director, Business Development Programs](#) for processing.

In addition to the Cardholder Agreement Form, the online [Quantum Financials User Authorization Form](#) must be completed for all cardholders, reallocation delegates and authorized reviewers to access the Quantum Expenses module. All cardholders must have access to view and validate loaded card transactions, even if a delegate will complete the reallocation process.

The completion of a mandatory PCard training course (available online) is required prior to obtaining a card. Applicants will be notified when cards are ready to be picked up from SSAS, Saratoga Offices, 220 Arch Street, Rm. 02-100.

3.2 CARD SECURITY

The cardholder must secure and control the card at all times. Every effort should be made to secure all account information. This includes reports, statement packing slips, and receipts. Paper documents containing the PCard account number, such as fax order forms, should be shredded, destroyed, or redacted appropriately as soon as the information is no longer required. **No one other than the designated cardholder is authorized to use the card for any purpose. Sharing the card, or card number, may result in loss of card privileges.**

3.3 SALES TAX EXEMPTION

The PCard states that UMB 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 UMB's [tax-exempt certificate](#) may be provided. If sales tax is paid in error, cardholders are expected to make reasonable attempts to obtain a refund, and document unsuccessful attempts for audit purposes. Please contact the [Assistant Director, Business Development Programs](#) or the SSAS office at (410) 706-7880 for additional help regarding sales taxes.

3.4 PURCHASE LIMITS

All PCards have a \$4,999 Single Purchase Limit unless the cardholder's Department/School has imposed a lower limit. **"Splitting" purchases to circumvent 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 prohibits certain Merchant Category Codes (MCCs) from PCard use. These restrictions will be automatically invoked if applicable during the purchase authorization process. Examples include, but are not limited to, the following:

- 1) **Money** – Wire Transfers, Financial Institutions, Security Brokers, etc. **Cash Advances are Strictly Prohibited.**
- 2) **Transportation** – Airlines, Railroads, Buses, Tolls and Bridges, Local Commuter Transport, Cruise Lines, Boat Rentals, etc. Note: Bus charters may be allowable when necessary to conduct UMB business, but bus tickets for individual business travel may not be purchased.
- 3) **Personal Services** – Beauty and Barber Shops, Health and Beauty Spas, Massage Parlors, Photo Studios, Funeral Services, Tax Preparations, Counseling Services, etc.
- 4) **Entertainment** – Motion Picture Theaters, Amusement Parks, Bowling Alleys, Betting, Golf, Recreation Services, etc.
- 5) **Miscellaneous** – Package Goods Stores (Beer, Wine & Liquor), Duty Free Stores, Court Costs, Pawn Shops, Jewelry Stores, Cigar Stores/Stands, etc.
- 6) **Dining** – Restaurants, Bars/Taverns/Lounges/Discos, and Fast Food. Note: Catering may be allowable when necessary to conduct UMB business, but the transaction will decline unless the vendor is designated as a Caterer (MCC #5811)

A full list of blocked MCCs can be found on the State's General Accounting Division [website](#) or UMB's SSAS [website](#). If you need additional assistance with MCCs, contact the [Assistant Director of Business Development Programs](#).

- B. The following types of transactions will not be automatically rejected if purchased on the card, but are prohibited and will be monitored for compliance:
- 1) **Gift Cards are not to be purchased with the PCard.** If you use your State issued PCard to buy gift cards, your card will be canceled immediately.
 - 2) Gifts, rewards, contributions and donations (e.g., retirement gifts, flowers for coworkers or relatives, holiday cards and gifts).
 - 3) Fines and Tickets (e.g., speeding, parking)
 - 4) Personal use items (e.g., coffee, paper plates, food, utensils) not related to UMB business.
 - 5) Memberships – Cardholders are prohibited from purchasing a store membership (e.g., Costco, Sam’s Club and BJ’s Wholesale Club) with their purchasing card. 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.
- C. Several categories of purchases are allowable on the PCard, but are subject to requirements and limitations imposed by additional policies. Examples include, but are not limited to, the following:
- 1) Catering – Food purchases for events with an allowable business purpose may be allowable on the PCard. However, these purchases must follow UMB’s [Food Policy](#) and [Procedures](#). For example, purchases must be well documented with the purpose of the function and list of attendees by name and affiliation. Events which are primarily social in nature (e.g., retirement and holiday parties) are not allowable. Costs for alcoholic beverages may not be included under any circumstances.
 - 2) Travel – Certain expenses for authorized business travel, such as hotel and rental car charges, may be allowable on the PCard. However, these expenses must comply with all aspects of UMB’s [Travel Policy](#) and [Procedures](#). For example, hotel charges must be supported by an approved copy of the applicable Travel Request eForm, and may not include incidentals (e.g., room service, minibar, movie rentals).
 - 3) Furniture – State regulations require UMB to purchase furniture from Maryland Correctional Enterprises. Contact SSAS to discuss your furniture purchases or to inquire about a waiver. Contact information for the Furniture Buyer can be found by reviewing buying assignments on the SSAS [website](#).
 - 4) Moving Expenses – [Payment of Employee Moving and Relocation Expenses](#) is processed via Payroll and is never permitted on the PCard. However, it is acceptable to use the PCard to pay moving vendors for other business purposes (e.g., moving lab equipment).
 - 5) Non-Capital Assets – Certain equipment purchases are subject to UMB’s Non-Capital Asset (NCA) [Policy](#) and [Procedures](#). The NCA Procedures include requirements such as affixing a UMB asset tag to NCAs, allocating NCA purchases to Object 3953, and recording certain designated NCAs in the Employee Equipment Acknowledgment Form (EEAF) system. Implementation of this policy varies by department; therefore, your inventory custodian should be consulted to ensure compliance.

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 Offices, 220 Arch St.

3.7 SURRENDER OF CARD

The 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). All paperwork (detailed in [Section 5](#)) for the final month should be completed to the fullest extent possible. The cardholder must return the card to SSAS in person and sign the appropriate paperwork for surrendering the card. The [Assistant Director, Business Development Programs](#) must be notified of any cardholders on extended leave, so the card may be temporarily suspended.

3.8 CHANGING CARD LIMITS AND UPDATING CARDHOLDER INFORMATION

Card limits and other information such as address, phone number, name of the authorized reviewer, etc., may be changed by the appropriate departmentally authorized person forwarding a PCard [Account Maintenance Request Form](#) in conjunction with the [Authorized Reviewer Form](#) and the [Delegate Access Form](#) to the [Assistant Director, Business Development Programs](#). **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 (USM) and UMB policies and procedures, which are found in summary form on the SSAS [website](#).
- B. In accordance with Maryland purchasing regulations, splitting purchases to circumvent the single transaction limit is prohibited. All transactions greater than \$4,999 must be submitted via requisition to SSAS for processing.
- C. Cardholders or other department representatives are not authorized to sign vendor contract documents. Such documents must be reviewed and signed by authorized officials in SSAS.

4. HOW TO USE THE PURCHASING CARD

The cardholder is the only person authorized to make purchases using their 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 card and/or termination of employment). The cardholder is liable to UMB and the State of Maryland for the proper use of the card.

In some cases vendors may assess a credit card surcharge. Surcharges are capped at 4% and must be disclosed upfront. Convenience fees, unlike surcharges, may be imposed only when accepting credit cards is an alternative payment channel for the business (i.e, paying by phone or website vs. the vendor's usual face to face business model). Know your choices and make informed decisions. If you believe that a fee is questionable please notify the [Assistant Director, Business Development Programs](#).

4.1 SOCIOECONOMIC PROGRAMS

- A. **Minority Business Enterprises (MBE):** The State sets a goal that each agency awards 29% of all dollars spent to 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, UMB must work towards meeting this goal. Cardholders should consider purchasing from State Certified Minority Business Enterprises when purchasing with the card.

- B. **Small Business Reserve Program (SBR):** The State mandates that each agency awards 10% of all dollars spent to 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 required. Cardholders should also consider purchasing from SBR vendors when purchasing with the card.

The Socioeconomic program goals and mandates listed above reflect USM and State requirements, which must be met by everyone involved in the expenditure of funds with vendors. For more information on these programs please visit the SSAS [website](#) or call the Buyer for the specific commodity to obtain assistance.

In addition to the State Socioeconomic Programs outlined above, UMB's Office of Community Engagement leads a Local Food Connection program. This program aims to use our institutional purchasing power to build reliable revenue streams for local small businesses, supporting the economy of neighboring communities in West Baltimore. Cardholders are encouraged to consider purchasing from participating vendors when selecting caterers for authorized UMB events. A list of participating vendors can be found on the Office of Community Engagement [website](#).

4.2 PURCHASES IN PERSON

- A. Follow any internal departmental procedures and ensure there is a legitimate business purpose before making purchases.
- B. Determine whether the PCard is the most appropriate tool to use for the purchase (ensure there are no restricted items, and determine whether a State or UMB contract is available).
- C. Be certain the total amount of the purchase will not exceed your card's single purchase limit or any other limits that your department may have set.
- D. Determine that the price quoted is fair and reasonable.
- E. Advise vendor that UMB 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. Retain original packaging 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 SSAS. However, payments for such contracts may be made using the card once the contract is signed by SSAS.

4.3 PURCHASES BY TELEPHONE, FAX, MAIL OR INTERNET

- A. TELEPHONE
 - 1) A written record must be made when placing a telephone order. The transaction log shall be used to record this information. This information is required to reconcile your account and must be available for compliance reviews.
 - 2) **ONLY the cardholder is authorized to place a phone order.**

- 3) Follow the applicable instructions for making purchases in person, with the following additions:
 - a) When you call, state that you are calling from UMB 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 PCard number and expiration date.
 - c) Give the supplier your name, department name, phone number, and complete delivery instructions if you are not picking up the goods. Goods shall be received at a UMB business address.
 - 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.
 - e) Be certain the total amount of the purchase 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.

B. INTERNET, FAX AND MAIL

Follow the applicable steps in Section [4.2](#) and [4.3 \(A\)](#) above. For internet purchases, make sure the Internet site is secure 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 VENDOR INCENTIVES

The acceptance of gifts, gratuities or kickbacks is prohibited and these are often disguised as incentives provided to you personally as a result of a University purchase. Keep in mind, employees cannot personally benefit from a UMB purchase. State employees have been fired and prosecuted for acceptance of personal incentives. Protect yourself and UMB by declining personal gifts, gratuities, kickbacks and incentives offered by vendors. If incentives are unavoidable or received in error, document supervisory involvement and proper disposition (e.g., return or business use) of the items.

4.5 RETURNS, DAMAGED GOODS, CREDITS

If goods purchased on the PCard need to be returned the cardholder should work directly with the vendor. We recommend the following:

- 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. A vendor may refuse the package and/or not issue a credit to your account if this number is not properly obtained.
- 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 PCard to pay this fee as long as it does not exceed any of the limits.

- E. Record the credit amount on the 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 transaction log. Continue this process until the 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. RECONCILIATION INSTRUCTIONS

5.1 RECORDKEEPING

- A. An itemized receipt is required for each transaction.
- B. Transactions must be recorded on a [Cardholder Transaction Log](#) as they occur, not at the end of the month when the Visa statement is received. The business reason for each purchase must be clearly documented. A brief description in the "Business Purpose" log column is often sufficient; however, it may be necessary to include additional detail with the supporting documentation if the purchase is unusual and/or the justification is complex. The log will be used to reconcile against the monthly Visa statement. Maintaining a transaction log is a requirement; failure to maintain a proper transaction log may lead to the cancellation of a cardholder's card.
- C. A monthly statement will be sent to each cardholder after the cutoff on the 25th of the month (this is not a bill). Cardholders should obtain an electronic copy of the statement from the US Bank online system. The cardholder is responsible for reconciling the monthly cardholder statement to the transaction log; each transaction on the bank statement must be traced to the transaction log and marked appropriately in the "Reconciled to Bank Statement" log column. Discrepancies between the statement and log must be promptly investigated (instructions on how to resolve disputes can be found in [Section 6](#)). Cardholders must attach all receipts/invoices, sign and date both the bank statement and transaction log (initialing any additional log pages) and forward the package to their authorized reviewer **within seven (7) days** of receipt of the monthly statement.
- D. The authorized reviewer must review the monthly documentation package and document their review by signing and dating on both the bank statement and transaction log (initialing any additional log pages). The signature of the authorized reviewer attests that all receipts/invoices are attached and the transactions are appropriate and allowable.

5.2 PURCHASING CARD DOCUMENTATION

- A. Documentation is required for all purchases and credits. Acceptable documentation includes 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
 - 5. Itemized hotel receipt showing all charges associated with the stay
- B. If documentation is missing, reasonable attempts should be made to obtain a copy of the appropriate documentation from the vendor. Document attempts made to acquire the documentation.
- C. A pattern of missing documentation will result in the loss of card privileges.

5.3 AUTHORIZED REVIEWERS

Monthly review and approval of the PCard transactions are required at the department level. The authorized reviewer performs this review. The authorized reviewer shall be either the cardholder's immediate supervisor or Business Manager (or staff member with equivalent responsibilities). In no instance 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 transaction log and Visa statement.

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

6. DISPUTED TRANSACTIONS

Disputed transactions fall into two broad categories: those resulting from a supplier's refusal to take back a defective or mis-shipped item and those related to discrepancies between the cardholder's records and the monthly Visa statement. Every effort should be made to resolve the problem directly with the vendor. If no resolution can be reached with the vendor, contact US Bank at (800) 344-5696 to dispute the transaction. **Disputes must be initiated no later than sixty (60) days after the appearance of the item on the cardholder bank statement.**

6.1 RESOLUTION

During US Bank's investigation the PCard 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 will be credited, if appropriate. If you are not satisfied with this resolution, please contact the [Assistant Director, Business Development Programs](#) immediately.

7. LOST OR STOLEN CARDS

To report a lost/stolen/compromised card call US Bank (800) 344-5696 immediately; the account will be closed and a new account will be opened. Also notify the [Assistant Director, Business Development Programs](#).

A new card will be sent to SSAS, normally within three (3) business days. You will be notified when the card has arrived and is available for pickup, the compromised card must be turned in at this time.

8. USE OF THE UMB FINANCIAL SYSTEM

Quantum, the UMB Financial System, is a web-based software application that allows online access to your Visa transactions as they are received daily from US Bank. The transaction data will not fully post to the general ledger until each transaction is reallocated and approved in Quantum. Specifically:

- 1) The cardholder (or delegate) must log into Quantum and reallocate transactions from the default account combo (assigned to each PCard during the application process) to the appropriate accounts for each transaction. In order to accomplish this, transactions must be added to an "Expense Report". Expense Reports must be submitted at least monthly (to correspond with each billing cycle), but may be completed more often.
- 2) Itemized receipts must be attached and the business purpose/description must be clear for each purchase. A copy of the transaction log and bank statement should be included with the attachments for at least one Expense Report each billing cycle.

- 3) The process is complete when the Expense Report is approved in Quantum by the cardholder's authorized reviewer. If missing documents or other concerns are noted during the review process, the reviewer may reject the Expense Report, recycling it back to the cardholder for correction. The transactions from each billing cycle should be approved by the 25th of the following month.

Reallocation access must be requested via the online [Quantum Financials User Authorization Form](#). Departments may choose to designate additional "delegates" with reallocation access by submitting the [Delegate Access Form](#) in conjunction with the [Account Maintenance Form](#). These forms should be forwarded to the [Assistant Director, Business Development Programs](#). Assistance with Quantum may be obtained through help@umaryland.edu.

A pattern of untimely reallocations will result in the loss of card privileges.

9. RECORD RETENTION

Transaction logs, receipts and statements are to be retained for three (3) years after fiscal year end or until audited, whichever comes later. Refer to the Management Advisory Services (MAS) [website](#) for audit dates. Associated grants or contracts may require a longer retention period. Records should be kept secure in the cardholder's department or departmental archives.

10. REVIEWS/AUDITS

In addition to the monthly reviews by the authorized reviewers, reviews of each cardholder's records (i.e. transaction log, receipts, and reconciled statements) may be performed by personnel from MAS, Financial Services and SSAS. Audits may be conducted by any or all of the entities currently performing such functions on behalf of UMB, 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, UMB, and US Bank.

Credit card accounts will be reviewed every 6 months for activity. Cardholders whose accounts have not been used during the 6-month period must justify to the PCPA why the card is needed. If the cardholder cannot justify an ongoing need for the card, the account will be closed and the card must be turned in to SSAS.

11. CORPORATE PURCHASING CARD MISUSE

11.1 ACCIDENTAL PURCHASES

The PCard may not be used for personal purchases. If a cardholder accidentally makes a personal purchase, they should immediately contact the vendor for a refund. If a vendor refund is not possible, the cardholder must reimburse UMB promptly. A personal check should be made out to the University of Maryland, Baltimore. Deposit instructions can be found on the Student Financial Services [website](#). Documentation of the deposit must be filed with the monthly PCard documents.

Cardholders should make every effort to prevent these mistakes. Proper storage of the PCard and properly separating personal and business accounts reduce the likelihood of errors.

11.2 CONSEQUENCES OF FAILURE TO COMPLY

Failure to comply with the requirements of this User's Guide carries consequences. **Purchasing gift cards or sharing the PCard may result in immediate and permanent loss of card privileges.** A

written warning and/or temporary suspension will generally be issued for most other violations; however, intentional, pervasive or continued (following a warning) misuse may also result in a terminated card.

11.3 RELATED POLICIES AND PROCEDURES

In addition to the provisions outlined in this User's Guide, purchases paid by PCard must also comply with all applicable policies and procedures. Cardholders are expected to familiarize themselves with any relevant policies before making purchases; violations may result in consequences as described in the preceding section. See [Section 3.5](#) (C) for several examples of policies which may apply to PCard purchases. Each Standard Operating Procedure document lists a point of contact for questions related to that policy and procedure. MAS can also provide assistance.

11.4 PURCHASING CARD ABUSE

- A. If an employee abuses the PCard privileges or the provisions of the Corporate Purchasing Card Program Agreement, the card may be cancelled and the employee subject to disciplinary action up to and including dismissal. Falsifying or altering documents in order to conceal or misrepresent a purchase will result in immediate termination of the card.
- 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. **UMB Hotline - www.umaryland.ethicspoint.com or 1-866-594-5220**
- 2. **USM Internal Audit - <https://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**