

Purchasing Card User's Guide



UNIVERSITY *of* MARYLAND
BALTIMORE

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CORPORATE PURCHASING CARD USER'S GUIDE

HELPFUL LINKS

UMB PCard Resources

- [UMB PCard Website](#)
- [UMB PCard Forms](#)

Procurement Resources

- [Strategic Sourcing and Acquisition Services](#)

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](#)
- [Minority Business Enterprise \(MBE\)](#)
- [Buy Green](#)
- [Local Food Connection Vendors](#)
- [Catering on Campus](#)

Related Policies¹

- [Policy and Procedures Library](#)
- [Food and Business Meals Policy and Procedures](#)
- [Travel Policy and Procedures](#)
- [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

The Corporate Purchasing Card (PCard) is designed to simplify the purchasing of goods and services. The PCards may be used for authorized purchase of \$4,999 or less. All PCard purchases must follow State and UMB policies. 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

US Bank Visa is the State of Maryland's Corporate Purchasing 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) administers the program at University of Maryland, Baltimore (UMB). In most situations, cardholders and departments will interact with the PCard Program Administrator.

2. WHERE TO GET HELP

2.1 US BANK

Cardholder Customer Service Center 800-344-5696

Help is available 24 hours a day, 7 days a week, and 365 days a year.

2.2 STRATEGIC SOURCING AND ACQUISITION SERVICES (SSAS)

The primary communication method for all PCard matters is through the shared email PCard-Admin@umaryland.edu. This email inbox is monitored by multiple staff members. Please use this email for all routine PCard communication.

UMB PCard Team (located at the Saratoga Offices, 220 Arch Street, Rm 02-100):

Vanessa Perrigo

PCard Program Administrator

Phone: (410)706-7453

Email: PCard-Admin@umaryland.edu

The PCard Program Administrator 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.).

Jenna Antos

Procurement Operations and Reporting Manager

Backup PCard Program Administrator (PCPA)

Phone: (410)706-7696

Email: JAntos@umaryland.edu

Keith Gagnon

Assistant Vice President

Backup PCard Program Administrator (PCPA)

Phone: (410)706-8501

Email: KGagnon@umaryland.edu

2.3 MANAGEMENT ADVISORY SERVICES (MAS)

For assistance with compliance or audit issues contact the MAS email distribution list, MAS-help@umaryland.edu.

3. CARDHOLDER POLICIES AND PROCEDURES

This User's Guide supplements the State of Maryland Corporate Purchasing Card Program Policy and Procedures, found on the [State of Maryland PCard website](#).

3.1 OBTAINING A CARD

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

To obtain a card, the cardholder must complete the Cardholder Application Form and complete all related steps, which can be accessed through the [UMB PCard website](#).

All cardholders, delegates and authorized reviewers must have access to the Quantum Expense Module, which can be obtained by completing the [Quantum Financials User Authorization Form](#) to request the appropriate UMB PCard Reallocation role. All cardholders must have access to view and validate loaded card transactions, even if a delegate will complete the reallocation process.

The completion of the mandatory PCard training course (available online) is required for all PCard holders prior to obtaining a PCard. It is also required for authorized reviewers and delegates prior to assuming those respective roles. 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 PCard and account information at all times. Documentation containing the PCard account number 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 PCard for any purpose. Sharing the PCard or PCard number is strictly forbidden, and will result in loss of PCard privileges and / or other disciplinary action.** The cardholder is liable to UMB and the State of Maryland for the proper use of the card.

3.3 TAXES, SURCHARGES, AND FEES

- A. UMB is exempt from State of Maryland sales and use taxes. 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 PCard-Admin@umaryland.edu for additional help regarding sales taxes.
- B. In some cases vendors may assess a credit card surcharge. Surcharges are capped at 4% and must be disclosed upfront.
- C. 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). Pay attention and use good judgement. If you believe that a fee is questionable please notify PCard-Admin@umaryland.edu.

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.** PCard monthly credit limits are set by default to \$15,000. PCard holders may request a higher or lower limit in the initial PCard application or through an Account Maintenance form. The PCard Program Administrator will evaluate the request to determine if the requested limit is reasonable and appropriate. Any monthly limit request above \$50,000 will be sent by the PCard Administrator to the state for review and final determination. Departments/Schools may request additional restrictions on daily and monthly transactions by contacting PCard-Admin@umaryland.edu.

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, 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 PCard [website](#). If you need additional assistance with MCCs, contact the PCard-Admin@umaryland.edu.

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. **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, taxi, 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, a fully approved Travel Authorization Request (TAR) form is required prior to paying lodging expenses for employees and must be filed with the PCard records. Nonconventional lodging (Airbnb, VRBO, etc.) may not be charged to the pcard. Hotel charges 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 [PCard 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

The bank will periodically issue replacements for expiring cards. Cardholders will be notified to pick up replacement cards from Strategic Sourcing and Acquisition Services.

3.7 SURRENDER OF CARD

The card remains the property of the bank and must be surrendered immediately to PCard Administration staff upon termination of employment, change of department, or upon request for any reason by an authorized person (such as your Supervisor, 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. PCard-Admin@umaryland.edu 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](#) to PCard-Admin@umaryland.edu. **The final determination on cardholder limits rest with the PCPA and the State if required.**

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.
- 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 PCard. All UMB and State policies must be followed when using a UMB PCard.

When a cardholder signs up for an account with a company (e.g. Amazon) a separate account is to be used. All merchandise must be shipped to a valid UMB business address, unless written prior approval is granted by the Fiscal Officer (or designee AVP SSAS) when a secondary business address is used. **A cardholder should not use their personal account for State business.**

4.1 SOCIALLY RESPONSIBLE PURCHASES

- A. **Supplier Diversity:** Individuals who procure goods or services for their departments should use the Sweeten Achieve directory to easily identify diverse suppliers who sell the goods and service that they need to buy. Additionally, vendors who contract with UMB will be able to utilize Sweeten as a reporting platform for both prime and subcontractor MBE/WBE information.
 - i. **Minority Business Enterprises (MBE):** The State sets a goal that each agency awards 29% of all dollars spent to certified Minority Business Enterprises. 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. For more information on these programs please visit the MBE [website](#).
 - ii. **Small Business Reserve Program (SBR):** Cardholders should also consider purchasing from SBR vendors.
- B. **Local Food Connection:** 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](#).
- C. **Buying Green:** Certain vendors are under contract with the university and offer an extensive selection of green products. For more information, please visit the Procurement [Buy Green](#) page.

4.2 MAKING A PURCHASE

- 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 identifying each item purchased.
- G. Record the purchase using the 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. Retain all documentation needed to support the purchase, delivery, and receipt of the goods. The

cardholder is responsible for verifying quantity and condition of the goods. 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.
- J. Ensure the website is secure prior to submitting your card information.

4.4 VENDOR INCENTIVES

The acceptance of gifts, gratuities or kickbacks is prohibited. Incentives that provide the cardholder a personal benefit as a result of a university purchase are also prohibited. 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. 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.
- C. 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.
- D. 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.
- E. If return is not authorized or if it is not properly credited, refer to [Section 6](#), Disputed Transactions, for instructions for resolving the problem.
- F. Refunds should be issued in the form of a credit back to the PCard, not a merchant/store credit. If the return terms of the purchase will only allow a merchant/store credit, the cardholder must properly track the credit and only use it for a bona fide university business purchase.

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 may result in suspension or 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 and completeness of documentation. After their review, the authorized reviewer must approve to acknowledge compliance.

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

6. DISPUTED TRANSACTIONS

If you suspect fraudulent activity on your PCard, contact the bank at (800) 344-5696 immediately to report and prevent additional fraud from occurring.

The cardholder should attempt to resolve disputes directly with the merchant. If no resolution can be reached with the merchant, the cardholder should contact US Bank at (800) 344-5696 immediately to dispute the transaction. Disputed transactions could include but are not limited to:

- Unauthorized transactions
- Charge amount does not match the order amount
- Goods and/or services not received
- Defective or wrong merchandise
- Recurring charges after cancellation
- Charges already paid by other means
- Credit appears as a charge
- Credit from merchant not received
- Hotel reservation cancellation but still charged
- Double or multiple charges

Disputes must be initiated with the bank (800-344-5696) no later than sixty (60) days after the appearance of the item on the cardholder bank statement. Cardholders must track expected refunds from disputed transactions on the log, and follow up as necessary to ensure proper resolution.

6.1 RESOLUTION

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 PCard-Admin@umaryland.edu immediately.

7. LOST OR STOLEN CARDS

The cardholder must call US Bank (800) 344-5696 immediately upon discovering that the card has been lost or stolen. The account will be closed and a new account will be opened. Also notify the PCard Administrator.

A new card will be sent to SSAS. You will be notified when the card has arrived and is available for pickup.

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 found on the [SSAS Forms Website](#). These forms must be forwarded to the PCard-Admin@umaryland.edu. Assistance with Quantum may be obtained through help@umaryland.edu.

A pattern of untimely reallocations may result in suspension or 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 may be performed by personnel from MAS and/or 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 on an on-going basis to ensure that no card goes 6 months without activity. Accounts without activity 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 merchant for a refund. If a merchant 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 [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. Separating personal and business accounts as required reduces 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 or other appropriate disciplinary actions.

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-help@umaryland.edu 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.

11.5 Reporting Fraud, Waste, and Abuse Fraud Hotlines

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