

Card Manual & Procedures



This Manual was developed to familiarize departments with the rules, regulations and instructions for processing TCC credit card purchases - an alternate method of purchasing goods and materials. Any questions pertaining to TCC credit card Purchases may be directed to the Procurement and Auxiliary Services Office:

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Please use the link below to access all Credit Card Related Forms and Manuals

<https://mymailtccfl.sharepoint.com/sites/inet/r/purchasing/Printable%20Forms/Forms/AllItems.aspx?viewpath=%2Fsites%2Finet%2Fr%2Fpurchasing%2FPrintable%20Forms%2FForms%2FAllItems.aspx>

TABLE OF CONTENTS

SUBJECT	PAGE
DEFINITIONS	03
OVERVIEW	04
REQUEST FOR CARD ISSUANCE	05
REQUEST FOR CARD CHANGES	05
EMPLOYEE AGREEMENT	05
CARD ADMINISTRATOR RESPONSIBILITIES	06
CARDHOLDER RESPONSIBILITIES	06
COST CENTER MANAGER	07
TCC CREDIT CARD BEST PRACTICES	08
TELEPHONE/INTERNET ORDERS	09
BILLING DISCREPANCY PRACTICES	09
BILLING DISPUTE PRACTICES	10
RETURNING MERCHANDISE PRACTICES	11
PERSONAL EXPENSES CHARGED IN ERROR	11
SALES TAX	11
ALLOWABLE AND RESTRICTED PURCHASES	12
PROGRAM NONCOMPLIANCE	13
MISUSE OF CARDS	13
EMERGENCY OVERRIDES	13

DEFINITIONS

Cardholder -	A full-time College employee who has been authorized and approved to use the TCC credit card and ensure that billing statements are reconciled and submitted for payment as per assigned schedule.
Card Provider -	The financial institution that issues TCC credit cards used by the College is currently the Bank of America, referred to in this manual as the Provider.
Cost Center Manager -	Oversees a unit of the College acting in the capacity as a Vice President, Dean, Executive Director, Director or Manager and oversees the budget development and expenditures for one or more accounts.
Designee -	A College employee designated to act on behalf of another College employee to execute the responsibilities associated with a Cardholder, Cost Center Manager, Department Head, or Executive.
Vice President -	Oversees Cost Center Managers, acting in the capacity of a Vice President.
Card Administrator -	The Director of Procurement and Auxiliary Services will be charged with the responsibility and given the authority to oversee and regulate the College's Credit Card program.
Expense Card -	Commercial credit card with restricted dollar amount limitations and with restricted MCC (Merchant Category Code) assignments. Mainly will be used for travel related purchases. Expenses from the usage of these cards will require the submission of a Spend Authorization and Expense Report.
Procurement Card-	Commercial credit card with restricted dollar amount limitations and with restricted MCC (Merchant Category Code) assignments. The use of these cards should be restricted to goods and services.
Transaction Records -	Original sales or charge ticket/slip, sales invoice, credit memo/slip, delivery or receiving ticket/slip, cash register receipt, order form, etc.
MCC Codes -	Merchant Category Codes (MCC) determine whether a purchase will be allowed from specific companies or categories of businesses.

OVERVIEW

What is the Tallahassee Community College Credit Card Program?

TCC has implemented its Credit Card Program to serve as an alternate and more efficient method for purchasing goods and services. This will allow departments to make a single transaction without having to submit a purchase requisition.

TCC Expense Card: This card is issued primarily for those employees with travel expenses. This card can be used for airlines, trains, cabs, rental cars, buses, conference registrations, but should not be used for meals while traveling (TCC Employees). This card will still require the submission of a Spend Authorization prior to travel and a subsequent Expense Report after the travel is completed.

NOTE: Small purchases of goods and services can be made on this card, but not recommended NO ASSET PURCHASES (physical goods over \$5,000)

TCC Procurement Card: This card is used only for the purchase of goods and services. NO TRAVEL or ASSET PURCHASES (physical goods over \$5,000)

Each card issued will have its own specified dollar amount limits (i.e. per transaction, per day, per month, etc.) and specified restrictions (i.e. various categories of purchases not allowed). Each card can be tailored to fit a department's unique or specific needs.

IMPORTANT: Although the card is issued in an individual's name, it remains the property of the Provider and the College. **It cannot be transferred to, assigned to, nor used by anyone else other than the designated Cardholder. All communication with the Provider shall be conducted by the Cardholder.**

REQUEST FOR CARD ISSUANCE

All requests for cards are submitted via Workday (Request Credit Card) by the individual employee. The request will be routed to the employee's supervisor for approval, with final approval by the Card Administrator. The card will be provided to the employee/cardholder upon their acknowledgement of the cardholder's requirements for card usage.

REQUEST FOR CARD CHANGES

Requests to increase or decrease the card's limits are submitted via Workday (Request Credit Card Change). As with requests for a new card, change requests are routed to the cardholder's supervisor for approval. The requested changes to a card may also include the length of time for the change (if applicable). All requests for Card cancellation, replacement, lost or stolen must be submitted via Workday (Request Credit Card Change). The request must include the approval of the requester Cost Center Manager and an explanation of why the request is being made (lost, stolen, damaged). **If this should occur during the weekend or holiday, the Cardholder must call the card Provider at 1-888-449-2273.**

TCC CARDHOLDER AGREEMENT

Any College employee authorized and approved to use a Card shall be required to sign the TCC Cardholder Agreement Form. This agreement will be part of the Request Form. New Cardholders will be required to meet with the Card Administrator to attend mandatory training and be given the opportunity to ask any questions prior to being issued the Card. This agreement serves to duly inform the employee of cardholder responsibilities in the use and safeguarding of the card, including the consequences. Serious or repeated misuse or abuse of the card will result in the revocation of the card as well as disciplinary actions up to and including termination of employment, and prosecution to the extent permitted by law as outlined in Policy Number 1200, 2200, 3200, Employee Standards of Conduct (O).

CARD ADMINISTRATOR RESPONSIBILITIES

The Card Administrator is responsible for administering the College's Card program that includes issuing cards, assuring adherence to policy and procedures, assisting and training colleagues. The Administrator is responsible for adhering to the following practices.

- ◆ Setting-up training for Cardholders.
- ◆ Ensuring that the Card program is operated according to the established College policies and procedures outlined in this manual.
- ◆ Approving the issuance, dollar limitations, replacements, cancellations and changes of all cards.
- ◆ Approving any necessary card dollar limitations or restrictions overrides to the Card Provider as a result of an emergency situation occurring.
- ◆ Maintaining a record of any failures by a Cardholder or a department to comply with the College's policies and procedures of the program. Determining non-compliance and the seriousness of each noncompliance, and whether the severity should result in the surrender of a Card(s).
- ◆ Serving as a liaison between card-using departments and the Card Provider when certain needs or problems arise.
- ◆ Monitoring to ensure that no card(s) is (are) reassigned or transferred to another individual or department.
- ◆ Provide instruction to all Cardholders and Budget Mangers, if requested, in a billing discrepancy or billing dispute.

CARDHOLDER RESPONSIBILITIES

The Cardholder is responsible for the proper use and care of their issued card. A review of College policies and training in processing transactions are mandatory for all Cardholders and will be provided by the Financial Services and/or Purchasing Department.

- ◆ The Cardholder shall maintain control of their assigned credit card at all times.
- ◆ The Cardholder may only use their assigned credit card for approved College business or authorized goods or services.
- ◆ The Cardholder must strictly adhere to College policies and procedures set forth in this manual.
- ◆ A Cardholder may not request nor accept a cash refund on a purchase when it was paid for with a TCC credit card.

- ◆ The Cardholder or their designee is responsible for processing all activity for their assigned credit card in Workday.
- ◆ The Cardholder is accountable to ensure that the charges have the proper account numbers, general ledger coding and approvals.
- ◆ The Cardholder is accountable to ensure that all appropriate original Transaction Records (receipts, invoices, credit slips, etc.) and other supporting documentation are scanned and submitted via Workday.
- ◆ Should a billing discrepancy arise when reconciling a transaction, the Cardholder shall follow the actions identified in the “Billing Discrepancy Practice” section (below). Should a billing dispute arise when reconciling a transaction, the Cardholder shall follow the actions identified in the “Billing Dispute Practice” section (below).
- ◆ In the event there is a disputed transaction that cannot be resolved with a vendor/merchant, the Cardholder should promptly contact the Card Administrator.
- ◆ In the event there are returns, the Cardholder must check the subsequent card transactions for the credit and scan and attach the credit slip, or other supporting documentation.
- ◆ The Cardholder is responsible for processing all credit card transactions within 2 weeks of initial charge. If a cardholder does not comply with the submission deadline, the following will occur:
 - **1st Occurrence** Written reminder to Cardholder
 - **2nd Occurrence** Written warning and suspension of card privileges for 30 days (minimum)
 - **3rd Occurrence** Request Purchasing and General Services Director to revoke Card privileges

COST CENTER MANAGER RESPONSIBILITIES

The Cost Center Manager is responsible for designating staff to be issued a P-Card, determining card restrictions and limitations, requiring adherence to policies and procedures, and administering disciplinary actions as necessary. Specific responsibilities included:

- ◆ Assuming the overall responsibility for any employee's use of a Card.
- ◆ Ensuring Cardholders are fully knowledgeable of, and adhere to, all program policies and procedures required of the Card program.
- ◆ Informing Cardholders what constitutes an authorized departmental-related purchase.
- ◆ Reviewing each Card transaction submitted online via Workday by the Cardholder, in consideration of budget intention and availability of funding, and either approve or resend the transactions for corrections.
- ◆ Instructing the Cardholders to promptly notify him/her if any unusual transactions occur with their TCC credit cards or appear in their Workday inbox.

- ◆ Ensuring expense report transactions are itemized for shipping/handling/freight, if required.
- ◆ Resending transactions to resolve a purchase issue. Resending a transaction may be the result of a billing discrepancy (refer to the Billing Discrepancy Practices section), a billing dispute (refer to the Billing Dispute Practices section), returning of merchandise (refer to the Returning Merchandise section), sales tax on State of Florida transactions, or personal expenses charged on the card (refer to the Personal Expenses Charged in Error section).
- ◆ Assisting a Cardholder in a billing discrepancy or billing dispute.
- ◆ The Cost Center Manager is to promptly discuss with the Cardholder any transactions they do not approve. The Cost Center Manager and Cardholder will coordinate their actions pertaining to billing discrepancies as identified in the “Billing Discrepancy Practice” section (below), and will coordinate their actions pertaining to billing disputes as identified in the “Billing Dispute Practice” section (below).
- ◆ Providing written or email authorization for any person to act as his/her behalf to the Card Administrator.
- ◆ Surrendering any Card promptly as requested or ordered by the Card Administrator.

NOTE: A Cost Center Manager issued a TCC credit card will perform the card transaction processes identified in this manual as both the Cardholder and the Cost Center Manager. Administering disciplinary action to a Cost Center issued Card is the responsibility of their Vice President.

TCC Credit Card Best Practices

All Cardholders should be aware of and strive to adhere to the following credit card best practices.

- ◆ **Check to ensure adequate budget exists before incurring any credit card charges.**
- ◆ Ensure the cardholder is the sole user of the Card.
- ◆ Delegate authority for an individual to process Card Transactions on behalf of the Cardholder if the Cardholder is not available or needs assistance in completing a Card transaction.
- ◆ Always attach Transaction Records that are applicable to the charges that are being processed on the expense report (i.e. charge tickets, credit slips, invoices, delivery tickets, etc.) **Transactions not supported by the proper records are the responsibility of the Cardholder.**
- ◆ In the Cardholder Workday inbox, the Cardholder will be able to reconcile and process the Card Transactions (sales or charge ticket/slip, sales invoice, cash receipt, etc.) by verifying each transaction.
- ◆ Ensure the vendor provides a Transaction Record whenever the transaction is conducted by phone, mail, fax or internet.
- ◆ Whenever an item has to be returned or the Cardholder has been mistakenly charged the wrong amount, the Cardholder should contact the vendor/merchant to have them credit the charge back to the Card with supporting documentation. However, if the vendor cannot issue a credit contact the card

Provider.

- ◆ Notify the Card Administrator of any problems (i.e. Card denial, sales tax exemption, etc.) experienced when using the P-Card.
- ◆ Safeguard their TCC credit card at all times while in the Cardholder's possession.
- ◆ Notify their Supervisor, Cost Center Manager and Card Administrator promptly when the card has been lost or stolen.
- ◆ Notify their Supervisor, Cost Center Manager, Card Administrator and Financial Services Office promptly of any purchase mistake made contrary to this manual.
- ◆ Process card transactions in Workday within the timeframe identified in this manual

Telephone Order/Internet Order P-Card Practices
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The Cardholder is responsible for adhering to the following Card practices when placing phone or internet orders.

- ◆ Obtain the total cost of the order from the vendor/merchant (including shipping if applicable) before placing the order.
- ◆ Instruct the vendor/merchant to include the reference number on the sales slip and in the electronic transaction detail.
- ◆ Provide the vendor/merchant with the exact "shipping to" location which includes name, street address, city, state and zip. Make sure the vendor/merchant includes the "Deliver to" address so TCC's Receiving Department will know where to deliver your goods. This information should come on the vendor/merchants packing slip
- ◆ Instruct the vendor/merchant to send any sales receipt directly to Cardholder rather than the Accounts Payable Department. This will avoid the possibility of having the same charges paid twice.
- ◆ If a receipt is not obtained or lost, the Card Holder must obtain a copy of the receipt. If supporting documentation is not obtained the charge will be the responsibility of the Cardholder.
- ◆ Inform the vendor that charges are not to be billed until the item(s) have been received.
- ◆ Record the name and telephone number of the person who processed your order for future reference.

Billing Discrepancy Practices

A billing discrepancy represents a situation where a Transaction Record (e.g. sales/charge ticket;

invoice credit memo/slip, et. al.) or a phone / internet quote obtained from a vendor does not match the transaction as identified on the Cardholders charges. The Cardholder is responsible for adhering to the following practices.

- ◆ If the amount on the Transaction Record or quote by a vendor/merchant for phone or internet order differs from the Workday transaction, the Cardholder is to promptly contact the vendor/merchant to resolve. The Transaction Record will be the Cardholders proof of purchase. If it is determined that the amount uploaded to Workday is incorrect, the Cardholder will promptly request the vendor/merchant credit their card on the next statement.
- ◆ The Cardholder is ultimately responsible for resolving discrepancies, clearing erroneous charges and settling any outstanding issue. Most billing problems can be resolved expeditiously by contacting the vendor/merchant. The Cardholder should document all attempts to resolve any discrepancy. If the Cardholder cannot promptly resolve a discrepancy, they are to notify their Cost Center Manager to assist in its resolution.

NOTE: The Cardholder is not to delay processing any or all transactions because of a discrepancy. Promptly contact the vendor/merchant, and if necessary your Cost Center Manager to assist in a resolution. If the discrepancy cannot be resolved, elevate the discrepancy to the level of a dispute (refer to Billing Dispute Practices in the section below)

Billing Dispute Practices

A billing dispute may occur when a discrepancy is not resolved after contacting a vendor/merchant, or when a transaction is not valid (e.g. cardholder did not make the purchase). The Cardholder is responsible for adhering to the following practices.

- ◆ Because disputed transactions suspend payment, the Cardholder shall promptly notify the Bank of America representative of any disputed transaction. The Cardholder is to coordinate with the Bank of America representative to resolve the dispute in a timely manner. When the dispute is resolved, the transaction status will either be changed to a valid transaction (to be paid by the College during the current billing cycle), or will be removed from the Card Transaction process and would not be paid by the College.
- ◆ The Cardholder is ultimately responsible for resolving billing disputes. Most billing disputes can be resolved expeditiously by working with the vendor/merchant and Bank of America representative. The Cardholder should document all attempts to resolve any dispute with Bank of America. If the Cardholder cannot resolve a dispute, they are to notify their Cost Center Manager to assist in its resolution.

NOTE: The Cardholder is not to delay processing any or all transactions because of a dispute. By designating a transaction as disputed the Cardholder can complete the transaction process, forward all of their transactions to the Budget Manager for approval, and promptly contact the Bank of America representative. When Bank of America is notified of a disputed transaction they will suspend payment of that transaction by the College until the dispute is resolved. If additional assistance is needed then contact the Card Administrator (201-8484).

Returning Merchandise Practices

The Cardholder is responsible for adhering to the following Card practices with regard to returning merchandise.

- ◆ The Cardholder is responsible for promptly returning merchandise and communicating with the vendor/merchant to request credit for returned merchandise.
- ◆ When a vendor/merchant issues a credit to the College for a returned item, the Cardholder is responsible for ensuring that proper credit is given on subsequent charge uploads to their Workday inbox.
- ◆ Most refunds can be resolved expeditiously in this manner. If this cannot be achieved, notify your Cost Center Manager, and if necessary, the Card Administrator.

Personal Expenses Charged in Error

The Cardholder is responsible for all purchases and understanding that the TCC Credit Card is to be used solely for authorized College purchases. Personal usage is not allowed with the Card. The Cardholder is responsible for adhering to the following practices.

If the Card is inadvertently used to make a personal purchase, the Cardholder is to notify their Cost Center Manager and Card Administrator before the end of the next workday. The Cardholder must promptly reimburse the College by making payment through the Cashier's Office. The Cardholder will Note "personal charge" next to the transaction on the corresponding Workday expense report

IMPORTANT: Should it be determined that personal purchases were intentionally made, the card will be immediately cancelled and appropriate action taken against the Cardholder.

NOTE: The Financial Services and Purchasing Department will perform random monthly audits to determine if all participants are adhering to the policies and procedures outlined in this manual.

SALES TAX

The College is exempt from paying local, county and state sales taxes in the State of Florida. A Consumer Certificate of Exemption should be provided to the vendor/merchant. Even though the Card has wording declaring that the College is tax exempt, the vendor/merchant can require you produce the actual sales tax exemption certificate. It is the responsibility of the cardholder to ensure they can provide a copy if necessary.

ALLOWABLE AND RESTRICTED PURCHASES

The following list of purchases **serves only as a general guideline** and is not intended to cover every allowable or restricted purchase possible. All purchases may only be for approved College business or authorized goods or services and must be in compliance with College policies.

PROCUREMENT CARD	
Allowable	RESTRICTED PURCHASES
Office supplies	Personal purchases
Computer accessories and supplies	Entertainment of any sort
Athletic Supplies	Alcoholic Beverages or Cigarettes
Consultant Fees	Insurance of any type
Custodial Supplies	Gasoline/diesel fuels (personal vehicles)
Automotive parts	Oil & lubrication vehicle services (personal vehicles)
Educational Supplies	Cash advances or cash credits
Hand tools/accessories	Decorations for offices
Lawn equipment/parts/supplies	Departmental social function supplies
Athletic Equipment	Travel Arrangements (Hotel, rental cars, taxi, etc)
Printing	Airline Tickets
Copy Machine Rentals	Food while Traveling
Repair & rental Services	Items costing more than your daily transaction limit
Kitchen equipment	
Fixed Asset Purchases	

EXPENSE CARD	
Allowable	RESTRICTED PURCHASES
Travel related Expenses	Personal purchases
Taxi's	Entertainment of any sort
Rental cars	Alcoholic Beverages or Cigarettes
Buses	Insurance of any type
Registration for Conference	Gasoline/diesel fuels (personal vehicles)
Airline Tickets	Oil & lubrication vehicle services (personal vehicles)
Hotels	Cash advances or cash credits
	Decorations for offices
	Departmental social function supplies
	Travel Companies
	Food while Traveling
	Items costing more than your daily transaction limit

If there is any doubt as to what can and cannot be purchased, the Cardholder should contact the Card Administrator.

PROGRAM NONCOMPLIANCE

Noncompliance with College policies and procedures or employee agreements may result in the Card Administrator: **(a)** suspending or canceling the Card of a Cardholder; **(b)** canceling a Department's participation in the program; and **(c)** recommending disciplinary action, which may include dismissal from College employment or even criminal charges being filed against the cardholding employee with the local State Attorney's Office.

MISUSE OF CARDS

The following addresses consequences associated with the misuse of Cards.

- ◆ When misuse of a TCC credit card occurs, the Cardholder will immediately notify their Cost Center Manager. The Cost Center Manager shall promptly look into the matter and determine if any disciplinary action is warranted. The Cost Center Manager will notify the Card Administrator via email what happened and if any disciplinary action was taken.
- ◆ Any Cardholder who purchases goods or services deemed by the Cost Center Manager or Card Administrator as inappropriate or unnecessary will be required to pay for said purchase.
- ◆ Any Cardholder found to have intentionally misused a TCC credit card may be subject to **(a)** disciplinary action by the respective Cost Center Manager; **(b)** suspension or dismissal from College employment; or **(c)** the College filing criminal charges against the employee with the local State Attorney's Office.

EMERGENCY OVERRIDES

The Card Administrator can call the Provider to request a temporary lift of any dollar limitation or restriction or MCC code, whenever a Cardholder has to make a purchase(s), which will exceed his/her Card limits or restrictions or has a particular MCC code block in effect.

