



UNIVERSITY OF HARTFORD

Purchasing Card Policy Manual

Responsible Office: Purchasing Department
Contact: Purchasing Director Lisa Condon at lcondon@hartford.edu
Effective Date: July 1, 2011
Last Revised: December 15, 2011
Last Reviewed: December 15, 2011

Overview

The University of Hartford (the “*University*”) has administered a Purchasing Card (“*P-Card*”) Program since 2001, to offer an alternative to the existing procurement processes and provide a cost-effective and convenient method of purchasing and paying for small dollar purchases of regularly consumed supplies and services. The University P-Card is a MasterCard obtained from Bank of America that is designed to purchase items directly from vendors that accept MasterCard. Payments for all transactions incurred with the P-Card are made directly to suppliers by the bank. The University subsequently makes a single monthly payment to the bank.

The P-Card Program is to be used for the purchase of most supplies and services less than \$995 in value in lieu of a purchase order. Items valued at more than \$995 should be procured through the issuance of a purchase order. Splitting a single order greater than \$995 in total value into multiple orders to evade the \$995 P-Card transaction limit is contrary to University policy and should not be done. Cardholders may charge up to \$8,000 in a single month. Individual Cardholders can be extended monthly credit limits based upon their needs.

The benefits of the P-Card to the Cardholder and the University are significant and include:

Benefits to the Cardholder:

- Obtain goods and services much faster and easier than before.
- Reduces workload related to the purchase of and payment of goods.
- Allows the Cardholder to be more efficient and to focus on the value added aspects of their job.
- Reduces clerical processing time and time associated with the approval process.
- Provides end users with greater autonomy.

Benefits to the Department/School:

- Only one (1) monthly statement will be received for verification and reconciliation.

- No need to prepare and obtain approval signatures on internal order forms.
- No purchase order is required, therefore no typing and tracking of individual purchase requisitions.
- Monthly approvals required rather than individual purchase order and invoice approvals.
- Receive orders immediately or within days instead of weeks.

Benefits to the University:

- Reduces the number of purchase orders, invoices and checks.
- Enables the Purchasing Department and Financial Accounting Services to focus on higher yield value added activities.
- Reduces the number of vendors in the vendor file database.
- Prompt payment to the vendor results in better prices and improved vendor relations.
- Significant reduction in the number of paper transactions.

Benefits to the Vendor:

- Receives prompt payment.
- Increases cash flow.
- Eases operation.
- Reduces paperwork.
- Reduces accounts receivable overhead costs.

P-CCard services must be obtained through the Purchasing Department. The Purchasing Department is responsible for monitoring the effectiveness of the P-Card Program and user compliance with the procedures outlined in this policy manual.

Table of Contents		Page
I.	Definition of Terms	1
II.	P-Card Policy	3
III.	P-Card Fundamentals	3
	A. Issuance of P-Card	3
	B. P-Card Limits	3
IV.	P-Card Administrator Responsibilities	4
	A. P-Card Program Administrator Responsibilities	4
	B. P-Card Financial Administrator Responsibilities	5
V.	Department Responsibilities	5
	A. Department Internal Controls	5
	B. Department Administrative Heads	6
	C. Department Approving Authority	6
	D. Department Cardholders	7
VI.	P-Card Cardholder Responsibilities	8
	A. SDOL Review and Coding	8
	B. Unreviewed Transactions and Unassigned Account Codes	8
	C. Required P-Card Documentation	9
	D. Documentation Retention	9
	E. Transactions Types Requiring Special Documentation or Approval	10
	F. Sales Receipts	10
	G. Internet Orders	10
	H. Receiving Goods	10
	I. Return of Goods	10
	J. Dispute of Charges	11
	K. Credits	11
	L. Purchase Denied	11
	M. Lost or Stolen Cards	11
	N. Card Replacement	11
	O. Employment Termination or Interdepartmental Transfer	11
	P. Information Changes to the P-Card	12

Table of Contents (cont.)		Page
VII.	Prohibited P-Card Purchases	12
	A. Personal Purchases Made in Error	13
VIII.	Sales Tax Exemption	13
IX.	Rental Car Insurance	13
	A. Reporting Rental Car Accidents and Injuries	14
X.	Penalties	14
	A. Responsibility	14
	B. Cardholder Penalties	15
	C. Department Penalties	15
	D. Fraud	16
XI.	Exceptions	16
XII.	Exhibits	17

I. Definition of Terms

Approving Authority

The Approving Authority is a business manager, supervisor or department head who is at the next level of authority to verify and approve the Cardholder's transaction.

Cardholder

A cardholder is a *full time* University faculty or staff member who has fulfilled this policy's requirement for obtaining a P-Card.

Cardholder Statement

The Cardholder Statement is the P-Card statement received from Bank of America on a monthly basis. The Cardholder Statement should be reviewed, reconciled, and signed off on by the Cardholder and the Approving Authority.

Cycle

The P-Card's weekly cycle is from Saturday through the following Friday. Transactions through that Friday must be reviewed and coded in SDOL by 5pm on the subsequent Thursday (i.e. if the weekly cycle ends on Friday the 6th, all transactions through that day must be reviewed and coded in SDOL by 5pm on Thursday the 12th).

Department Head

Department Head is the head of any department in which the Cardholder is employed.

Fund

A Fund is a University-designated number, in the Banner system, which represents the appropriate fund from which the Cardholder purchases a specific commodity or service.

Log

A "log" is defined as a methodology to track p-card purchases. The methodology can be the suggested p-card log, monthly statements, or other record keeping that allows the individual cardholder or department to monitor and track p-card purchases for p-card audits.

Organization "Orgn"

An Orgn is a University-designated number, in the Banner system, which represents the appropriate organization or department from which the Cardholder purchases a specific commodity or service.

P-Card Financial Administrator

The P-Card Financial Administrator is a Financial Accounting Services Department employee whom the University has designated to review and post the University's P-Card transactions.

P-Card Program Administrator

The P-Card Program Administrator is a Purchasing Department employee whom the University has designated to administer the University's P-Card program.

SDOL

SDOL is the web-based Smart Data On-Line purchasing administration tool that stores all details of each P-Card transaction. SDOL should be used by the Cardholder on a weekly basis to review and code P-Card transactions.

Sub-Account

A Sub-Account is a University-designated number, in the Banner system, which represents the appropriate account from which the Cardholder purchases a specific commodity or service.

Termination

Termination includes any end to a Cardholder's employment at the University.

II. P-Card Policy

The P-Card is to be used for official University purchases wherever MasterCard is accepted and in conjunction with the purchasing contracts, policies and procedures. Each Cardholder and Department is responsible for the financial control and stewardship of the University's P-Card Program. A Department is responsible for ensuring that each Cardholder performs purchasing duties with competence and honesty, and to monitor the effectiveness of the program's accountability structure. With these controls, the department can:

- safeguard University assets;
- prevent, detect, and correct errors and irregularities;
- ensure reliability of financial information;
- ensure compliance with purchasing card policies and procedures; and
- maintain appropriate records in a safe and secure location.

III. P-Card Fundamentals

A. Issuance of P-Card

The following steps apply in obtaining a P-Card.

- The University in coordination with Bank of America issues each P-Card. To apply for a P-Card, a University employee must contact the P-Card Program Administrator @ x5514/4007 or obtain appropriate forms from the Purchasing website - <http://uhaweb.hartford.edu/purchase/#>.
- Each P-Card will include the Cardholder's name, along with the University's name and tax ID number (E3588), with the expiration month and year embossed on the front of the card.
- The Cardholder must complete a Purchasing Card Application ("P-Card Application") as set forth in Exhibit A, and its accompanying Purchasing Card Cardholder Acknowledgement of Responsibilities ("P-Card Acknowledgement") as set forth in Exhibit B signifying both the P-Card and General Expense and Travel policies have been read.
- Before a P-Card can be ordered, Cardholder must have each preceding document approved and returned to the P-Card Program Administrator.
- The University issues a P-Card only to a Cardholder who has completed an applicable training class, and whose Approving Authority has also completed an applicable training class.
- Each new P-Card is available for the Cardholder's in-person-only pick-up at the P-Card Program Administrator's office.

B. P-Card Limits

The University assigns to each Cardholder an appropriate credit limit. The standard dollar limit is \$995 per transaction, and up to \$8,000 per month. The University reserves the right to lower a credit limit if deemed necessary.

The default credit limits set by the University are detailed below:

Categories	Single Purchase Limit	Monthly Limit
Goods & Services	\$995	\$2,500
Travel	None	\$8,000
Office Supplies/Stationary	\$1,000	\$2,500
P-Card Credit Limit		\$8,000

If the default credit limits are not in line with a Department’s anticipated volume, the Department Head may send a written request to the P-Card Program Administrator, documenting the justification for the increase or decrease in credit limit. After review of the request, the P-Card Program Administrator has the discretion to approve or reject the request.

IV. P-Card Administrator Responsibilities

A. P-Card Program Administrator Responsibilities

The P-Card Program Administrator has authority to set and enforce University P-Card policies and procedures. Upon sufficient business justification, the P-Card Program Administrator has discretion to grant an exception to this policy upon written request from a department. The P-Card Program Administrator also has discretion to impose any requirement that is stricter than is stated in this policy.

The P-Card Program Administrator’s responsibilities include, without limitation, the following:

- maintain control for issuance and termination of each P-Card including:
 - issuing any additional P-Card;
 - closing any P-Card account as necessary;
 - changing each applicable reporting-hierarchy record;
 - assisting in resolving any disputed billing, only after determining that timely resolution with an applicable vendor and Bank of America has been unsuccessful;
 - authorizing each cardholder spending limit; and
 - reviewing any cardholder misuse and rectifying accordingly;
- maintain Cardholder Information;
- conduct each review of any selected Cardholder transaction;
- report any discrepancy to the Cardholder’s manager;
- resolve any problem, program question or policy issue;
- conduct training sessions;
- on a weekly basis download, verify and review the P-Card transactions through the prior Friday from SDOL, ensuring that transactions are in accordance with the University’s P-Card Policy, and contacting Cardholders for any additional information required;
- develop any required cardholder transaction report;

- act as a liaison between Bank of America and the University on any program related issue; and
- act as chair for any applicable cross-functional University team.

B. P-Card Financial Administrator Responsibilities

The P-Card Financial Administrator is responsible for the review and posting of the SDOL downloaded P-Card transactions into the Banner system.

The P-Card Financial Administrator's responsibilities include, without limitation, the following:

- on a weekly basis, review P-Card transactions and prepare a journal entry to post to Banner;
- verify that P-Card transactions are posted to the appropriate fiscal year using either the Financial Accounting Services prepaid or accrual process, if applicable;
- verify that any P-Card transactions related to grants or restricted funds comply with the intended purpose of the grant or fund;
- notifying P-Card Program Administrator and/or Cardholder of any discrepancies or additional information required to ensure proper posting of charges;
- conduct training sessions; and
- act as chair for any applicable cross-functional University team.

P-Card transactions should generally post to Banner within two weeks of the weekly cycle end date (i.e. if the weekly cycle ends on Friday the 6th, P-Card transactions should generally post to Banner by Friday the 20th). Delays may occur during peak seasons, such as year-end, audits or financial closings.

V. Department Responsibilities

A. Department Internal Controls

Each Department must establish internal controls that are sufficient to regulate that Department's P-Card activities and prevent any erroneous or fraudulent use. Both a Cardholder and the Approving Authority are responsible for a P-Card's appropriate use. The department must include in its internal controls, without limitation:

- approving P-Card applications;
- setting appropriate transaction limits and card usage for each requested purchasing card; and
- reviewing all charges billed to a Cardholder's card to ensure that the charges are verified, appropriate, in compliance with University policy, and approved by the Approving Authority.

B. Department Administrative Heads

P-Card responsibilities of each administrative head of a school or department include, without limitation:

- designating each Approving Authority and Cardholder;
- establishing monthly and transaction spending limits and card usage for each applicable cardholder;
- approving P-Card applications;
- ensuring that employees who are issued a P-Card, or have been delegated responsibilities under the P-Card program, meet all program requirements and have duties commensurate with the established spending limits; and
- ensuring that all employees abide by the P-Card Program policies and procedures.

C. Department Approving Authority

Responsibilities of each Approving Authority under this policy include, without limitation:

- participating in University Approving Authority/Supervisor training and signing both the P-Card Application and P-Card Acknowledgement to acknowledge each responsibility that applies to the use of a P-Card;
- keeping cardholder and supervisor data current with P-Card Program Administrator;
- routinely monitoring cardholder P-Card activity, ensuring compliance with this policy, and immediately reporting any P-Card abuse or misuse to the P-Card Program Administrator;
- reviewing and reconciling each Cardholder's transactions in SDOL on a regular basis:
 - causing each individual receipt to be reconciled to the on-line transaction file (Approving Authority may delegate on-line editing of cardholder transactions); and
 - signing each Cardholder Statement, on at least a quarterly basis, as verification that an applicable Cardholder's transactions are appropriate and in compliance with University policies;
- ensuring reimbursement for personal purchases;
- ensuring reimbursement for companion travel that has been pre-approved by the Approving Authority, who can request payment at the time of charge, or ensure reimbursement within 30 days of travel completion;
- collecting all documentation and following the University's guidelines for retention;
- tracking any disputed item to ensure that an applicable Cardholder receives proper credit, uses the SDOL system to mark any billing discrepancy as a disputed charge, submits each dispute form to Bank of America, and processes the disputes no later than 60 days from the end of each first billing cycle; and
- upon an employee's transfer or termination, submitting a cancellation letter to the P-Card Program Administrator to formalize any cancellation of the employee's P-Card.

D. Department Cardholders

Responsibilities of each Cardholder under this policy include, without limitation:

- participating in University P-Card training and signing both the P-Card Application and P-Card Acknowledgement to acknowledge each responsibility that applies to the use of a P-Card;
- abiding by each P-Card policy and procedure when making any purchase (misusing this privilege can subject Cardholder to disciplinary action, up to and including dismissal from the University);
- ensuring the physical security of the P-Card and protecting its account number;
- immediately reporting any instance that the P-Card is lost or stolen to Bank of America, Approving Authority, and the P-Card Program Administrator;
- upon any name change or Department change, filling out the section titled 'Add/Change' on the Purchasing Card Application Form, and obtaining each appropriate signature on the form before mailing, faxing, or emailing to Purchasing;
- upon any Supervisor change, filling out the section titled 'Hierarchy Information' on the Purchasing Card Application Form, and obtaining each appropriate signature on the form before mailing, faxing, or emailing to Purchasing;
 - before any transfer to a different University position takes effect, reviewing and reconciling all outstanding P-Card transactions;
 - upon any transfer to a different University position, either verifying that the P-Card can be used at the new position, or discontinuing use of the P-Card and returning the P-Card to the P-Card Program Administrator;
- maintaining required documentation (purchase receipt) for each purchase, which the Cardholder should review with an Approving Authority;
- reviewing, verifying and coding all transactions that have posted to SDOL (Smart Data On-Line);
- ensuring that each purchase is untaxed (tax-exempt number is printed on the P-Card);
- ensuring Cardholder has budget money available in an applicable Fund or Orgn and Sub-Account to support the purchase;
- no commingling of personal purchases with University P-Card purchases except for preapproved companion travel expenses;
- maintaining a log and reconciling to the Cardholder's monthly Cardholder Statement, with an understanding that this log is subject to audit at anytime by Accounting, Purchasing or Internal Audit (for lower volume P-Card purchases, P-Card Program Administrator may determine the appropriate need);
- identifying disputed items and contacting an applicable merchant directly to resolve any dispute;
- ensuring that no charge circumvents the P-Card limits by "splitting" or "stringing" arrangement;
- before a termination takes effect, reviewing and reconciling each outstanding P-Card transaction; and
- upon termination of employment, discontinuing use of the P-Card, returning the P-Card to the P-Card Program Administrator, and completing the P-Card Cancellation Letter.

VI. P-Card Cardholder Responsibilities

Each responsibility described below applies to any purchase made with a P-Card.

A. SDOL Review and Coding

- Cardholder is responsible to review transactions weekly in SDOL. Cardholders have up until Thursday 5PM of each week to review and code transactions through the prior Friday (i.e. for charges through Friday the 6th, the Cardholder has until 5pm on Thursday the 12th to review and code transactions in SDOL). Cardholders should code each transaction to an applicable and correct Fund, Orgn, Sub-Account, and include the business purpose of the expense in the Expense Description Field. The business purpose should state the following, where applicable:
 - Who attended, or who the expense was charged by/for
 - What was the nature of the business
 - Where did the event take place
 - When did the event take place (including date range for multiple days)
- The University determines a Sub-Account based on a corresponding vendor classification that the University has assigned to each vendor type. For example, a local grocery store chain is a vendor type that equals Sub-Account 68500 (Food). Any vendor that is not definable defaults to Sub-Account 66666 (P-Card holding expense), which Cardholder must change per each purchase on SDOL.
- Upon realizing that an incorrect Fund, Orgn or Sub-Account has been charged, Cardholder is entitled to change that charge on the SDOL system before the subsequent Thursday's 5pm download from SDOL occurs.
- Cardholder must charge to Sub-Account 66666 (P-Card holding expense) any transaction that is fraudulent, under dispute, or charged in error and to be fully credited by a vendor. Upon receiving the credit, Cardholder must post the credit to Sub-Account 66666 to offset the original charge.
- If SDOL coding data contains any incorrect information downloaded to BANNER, then Cardholder must use an Inter-Departmental Transfer (IDT) Form to make any necessary edit.

B. Unreviewed Transactions and Unassigned Account Codes

The University assigns a default Sub-Account 66666 to any weekly transaction that Cardholder or the Approving Authority has not properly reviewed and approved. Proper review includes assigning each Fund, Orgn and Sub-Account number and detailing a business purpose of each expense (including who, what, when, and where information) in the Expense Description field.

If P-Card transactions post to the 66666 Sub-Account, the Cardholder must complete an IDT to remove all dollars that have been posted in the account, and transfer those dollars to the appropriate expense Sub-Accounts. The Cardholder or the employee responsible for the affected budget must complete each IDT and the supervisor must approve each IDT.

Financial Accounting Services post each IDT to the ledger no later than two weeks after receiving the IDT.

Note: Sub-Account 66666 should always have a zero balance in YTD activity. **NEVER** use a budget revision in transferring any dollar amount from this Sub-Account. **ALWAYS** process an IDT.

Upon determining that Cardholder/supervisor has failed to fulfill the above requirements, the Budget Office notifies the Cardholder and the immediate supervisor of the need to generate these IDTs within a one-week period. If neither the Cardholder nor the immediate supervisor complies with this request, then the Budget Office notifies an appropriate Officer to ensure that corrections are made within the next week.

C. Required P-Card Documentation

Cardholder must maintain a receipt or substitute documentation to support each purchase. If a receipt shows a limited amount of information or only has part numbers, then Cardholder must provide additional information upon request.

The required documentation is listed below:

- original receipt from the vendor including:
 - supplier name;
 - transaction amount;
 - date; and
 - itemized description of each purchased item;

In the rare event when the required documentation cannot be provided, the following documentation, in order of preference, may be acceptable depending on the individual facts and circumstances:

- copies or facsimiles of the original receipt;
- screen-print or order confirmation e-mail, when making Internet purchases, or a copy of an order-form that was mailed to a supplier to request an item;
- packing slip or other documentation received from the supplier; and
- (if Cardholder is unable to obtain the above listed preferred documentation) a completed Purchasing Card Missing Receipt Form that documents the transaction and verifies that the University authorized the purchase.

D. Documentation Retention

Cardholder must keep Transaction Logs and receipts each current year plus each applicable year during the preceding seven-year period.

E. Transaction Types Requiring Special Documentation or Approval

Below is a listing of transaction types that require either special documentation or pre-approval before P-Card use for purchases.

- Cell Phones – must be pre-approved by Purchasing Department
- Gifts – must comply with Gift and Awards Policy, and be pre-approved via email by the P-Card Program Administrator
- Incidental Expenses (document in the SDOL system any unusual item that does not have an obvious University purpose, explaining the item’s benefit to the University)
- Third Party Payment Providers (if using PayPal or any other third party payment provider, then provide documentation in the SDOL system that describes the item and the merchant from whom the actual item was purchased)

F. Sales Receipts

1. Cardholder must itemize, with the business purpose of the expense, each sales slip and receipt, specifically including any receipt that lacks detailed information related to a purchase.
2. Cardholder must obtain a duplicate to replace any lost receipt.
3. Cardholder must document any unattainable receipt through a **Purchasing Card Missing Receipt Form**.
4. The University reserves a right to disable any P-Card for a Cardholder whose instances of lost receipts the University determines to be excessive.

G. Internet Orders

1. Cardholder must limit on-line purchases to secured web sites, which are identified by a key or lock in either bottom corner of an applicable web page display.
2. Cardholder must make a copy of the order acknowledgement that Cardholder receives for purchases on-line, to serve as a sales receipt for the Transaction Log.

H. Receiving Goods

Cardholder is responsible to follow-up with the applicable merchant about any purchase’s problem relating to delivery, damage, item count or invoice.

I. Return of Goods

1. Cardholder is responsible to ascertain each applicable merchant’s return policy.
2. Cardholder must reference any applicable Vendor Return Authorization Number or other Return Authorization Form in processing any return of purchased goods.

3. Restocking or shipping charges may apply to any purchase.
4. Cardholder must comply with each merchant's requirements for returning purchased goods.
5. Cardholder must record each anticipated goods-return charge or credit in the Transaction Activity Log, and enter any credit into the SDOL. Credit should be coded to Sub-Account 66666.

J. Dispute of Charges

1. As of the date that a P-Card charge is shown as posted on the SDOL system or Cardholder Statement, Cardholder has a 60-day deadline to file a dispute with Bank of America.
2. Cardholder is responsible to follow-up with the bank and the P-Card Program Administrator regarding the progress of the dispute's resolution.
3. The issuing bank may require Cardholder to use a specific dispute form, which Cardholder must obtain from the bank.

K. Credits

Bank of America MasterCard issues any reimbursement payable as a purchase credit (not cash). Full credits should be coded to Sub-Account 66666 in SDOL.

L. Purchase Denied

If a merchant denies any attempted purchase, the Cardholder should request an explanation by calling Bank of America MasterCard at 800-822-5985.

M. Lost or Stolen Cards

Upon determining that a P-Card is lost or stolen, Cardholder must immediately call Bank of America at 800-822-5985, P-Card Program Administrator at 860-768-5514/4007 and Public Safety at 860-768-7985.

N. Card Replacement

Upon determining that a P-Card either requires emergency card replacement or has expired, Cardholder should contact P-Card Program Administrator at 860-768-4007 or 860-768-5514. P-Card Program Administrator then notifies Cardholder upon receiving an updated or replacement P-Card.

O. Employment Termination or Interdepartmental Transfer

1. Before the date that any termination or interdepartmental transfer is to take effect, Cardholder, to the extent practicable, must notify P-Card Program Administrator in

writing (fax or e-mail) and return any applicable P-Card to P-Card Program Administrator.

2. If terminating, Cardholder must complete and submit to P-Card Program Administrator a P-Card Cancellation letter.

P. Information Changes to the P-Card

Upon determining that any applicable P-Card information has changed, Cardholder must obtain from Purchasing and complete a Cardholder Account Add/Change/Close Form with appropriate approval signatures to provide any needed information update for the P-Card.

VII. Prohibited P-Card Purchases

P-Card purchases that are prohibited include, without limitation, any:

- alcoholic beverages, other than with a meal for allowable donor cultivation (refer to General Expense and Travel policy for additional information);
- Capital Asset acquisition or other major purchase (which must be processed through a formal University-administered requisition process);
- cash advance;
- CashNet transaction;
- casino, escort service or other inappropriate establishment;
- computing devices or other electronic items (i.e. computers under \$1000, including desktop computers and or laptops, tablets, iPads, net books, printers, monitors, software, etc);
- contracted services or compensation (refer to General Expense and Travel policy for additional information) ;
- food expenses for departmental meetings (refer to General Expense and Travel policy for additional information) ;
- gasoline or other vehicular fuel purchase, other than under a rental transaction (refer to General Expense and Travel policy for additional information);
- gift cards;
- Hawk Card;
- legal fees;
- Amazon Prime Memberships are prohibited, unless proper approval is given;
- Travel protection insurance for possible cancellation is prohibited;
- No hotel or airline Wi-Fi service can be purchased with the P-Card;
- meal costs, unless for overnight travel (refer to General Expense and Travel policy for additional information);
- personal purchases, other than preapproved companion travel that will be reimbursed;
- splitting or stringing purchases; and
- University-sponsored event or ticket (must be processed using an IDT).

A. Personal Purchases Made in Error

Personal purchases charged in error to a P-Card should be corrected as follows:

- Cardholder notifies P-Card Program Administrator of the error upon discovery. Identification of a personal charge after three full billing cycles is a serious infraction that may be interpreted as fraudulent intent by the cardholder.
- Cardholder makes a deposit via SASC (Student Administrative Services Center) for the amount of the charge to the 66666 Sub-Account.
- Cardholder keeps a copy of the SASC receipt in their P-Card files along with the original mistaken charge for documentation and audit review.
- Cardholder codes the transaction in SDOL to Sub-Account 66666 and states as ‘Charged in error’ with an explanation.
- Both SDOL and SASC coded Fund, Org and Sub-Account, and explanation must be the same.
- Cardholder forwards a copy of the SASC deposit receipt to the P-Card Administrator.

VIII. Sales Tax Exemption

The University is tax exempt and typically does not pay sales tax. Some states other than Connecticut recognize the University’s tax exemption and related identification notation. For a listing of states that recognize that exemption, contact Purchasing. Instruct any supplier that requests a copy of the University’s tax exemption documentation to contact Purchasing. Cardholder is responsible to ensure that a vendor does not charge sales tax at the time of purchase, or to contact the vendor to request a refund if it charges sales tax by mistake.

IX. Rental Car Insurance

Any individual who rents a vehicle contractually assumes individually any liability that might apply to the University – for any loss or damage to that vehicle – irrespective of fault. A rental car agency offers collision damage liability coverage (CD/LDW) in exchange for a daily fee, the P-Card offers coverage (*see Exhibit E for MasterCard coverage and procedures*), or the University’s self-insured program, already provides substantially comparable coverage for any University-authorized vehicle rental.

The University’s Risk and Insurance Management department recommends that Cardholder should always use the P-Card for any University-authorized vehicle rental in order to obtain physical damage coverage at no cost to the University. The University’s self-insured program pays for a rental car’s physical damage if Cardholder fails to use the P-Card for a University-authorized vehicle rental. Vehicle rental agency age requirements apply to any University-authorized vehicle rental.

A. Reporting Rental Car Accidents and Injuries

Cardholder immediately must report to each appropriate campus contact any accident involving a University-authorized rented vehicle, irrespective of the amount of damage or extent of injury. Cardholder to the extent practicable must cause each report to be initiated by the driver of the vehicle involved in the accident, or a passenger if the driver is incapacitated, and submitted to the employee's department as soon as possible following the accident.

Also to the extent practicable, Cardholder must notify University's Department of Public Safety (if accident is on campus) and/or Local Police Department immediately after the accident occurs to ensure a timely and appropriate response, and submit to Purchasing the following items:

- rental agreement;
- P-Card charge receipt;
- police report (if applicable);
- rental vehicle accident report; and
- front and back copy of Cardholder's drivers license.

Purchasing forwards the preceding report and related items to the University's third party claims administrator listed below no later than 72 hours after an applicable accident:

University of Hartford
Treasurer's Office
200 Bloomfield Ave
West Hartford, CT 06117

Cardholder should contact Purchasing with any related question or request for additional information on reporting accidents, or any other policy regarding insurance.

Note: Each department is responsible to verify on any TEV that any claimed transportation expense was NOT charged to a P-Card.

X. Penalties

A. Responsibility

Cardholder is responsible for and accountable to the University for each purchase made with a P-Card and to adhere to each University and Department policy regarding the card's use. Cardholder must ensure that each P-Card purchase is for official University business only.

If an applicable University department and the P-Card Program Administrator determine and document in writing that Cardholder has misused the P-Card, the Cardholder is subject to penalties from the issuing bank and may be subject to disciplinary action, up to and including dismissal. The University reserves the right to seek restitution for any inappropriate purchase that is made with the P-Card.

B. Cardholder Penalties

Despite any preliminary steps listed below, an Approving Authority or P-Card Program Administrator has discretion to effect immediately a disciplinary action including a P-Card's permanent suspension based upon an incident's severity, as solely determined by that Approving Authority or P-Card Program Administrator. Otherwise, for any policy violation by a particular Cardholder, either that the Approving Authority identifies during any monthly transactions review or that the P-Card Program Administrator identifies during any department review, the identifying official is to undertake the following preliminary steps as appropriate:

- if a single misuse, then issuing a warning and inform P-Card Program Administrator in writing;
- if a second instance of misuse, notifying P-Card Program Administrator and suspending the P-Card for at least one (1) billing cycle;
- if a third instance of misuse, notifying P-Card Program Administrator and suspending the P-Card for at least five (5) billing cycles;
- if P-Card misuse continues after being reinstated, canceling P-Card (or suspending for a indefinite amount of time);
- in issuing any preceding warning, the P-Card Program Administrator notifies both the Cardholder and Approving Authority;
- in either temporarily or permanently suspending a P-Card, the P-Card Program Administrator notifies each applicable Dean or Department Head of that action; and
- if an Approving Authority is not the Cardholder's supervisor, the P-Card Program Administrator notifies the Cardholder's supervisor of any policy violation.

C. Department Penalties

P-Card Program Administrator has discretion to impose an appropriate penalty for any following occurrence:

- Cardholder and/or the Approving Authority fail to review applicable transaction in the SDOL each week or to provide to P-Card Program Administrator any signed statement upon request;
- repeated P-Card misuse by Cardholder or department; or
- Cardholder failure to provide proper Documentation.

P-Card Program Administrator may undertake the following steps when imposing any applicable penalty:

- first offense, issue a warning to the Approving Authority upon determining that the problem's severity merits that referral;
- second offense, contact the Dean or Department Head to impose an appropriate penalty;

- third offense, contact the Provost or Vice President of Finance and Administration to impose an appropriate penalty. Public Safety and/or Internal Audit may be contacted if deemed necessary.

D. Fraud

When a personal charge is not identified in a timely manner, generally within three billing cycles, it may be interpreted as fraud, which is a violation of policy and law. Cardholders should protect themselves by knowing all applicable policies, not making any personal charges on the P-Cards, and by personally reviewing their charges in a timely manner.

XI. Exceptions

In some instances, it may be in the best interest of the University to allow for exceptions from this policy. In such cases, the appropriate Vice President or Provost should request a written approval of any exception from the President or Vice President of Finance and Administration prior to the expense being incurred.

Exhibit A



UNIVERSITY OF HARTFORD

PURCHASING CARD APPLICATION		
<input type="checkbox"/> NEW APPLICATION	<input type="checkbox"/> ADD/CHANGE	<input type="checkbox"/> CANCELLATION
CARD HOLDER INFORMATION		
Name:		
Second Line: University of Hartford	University ID:	Phone:
Current address: 200 Bloomfield Avenue	Building & Room:	
City: West Hartford	State: CT	ZIP Code: 06117
E-Mail address: @hartford.edu	Default Fund:	Default Org:
HIERARCHY INFORMATION		
Direct Supervisor:		
Next Supervisory Level:		
ADDITIONAL DOCUMENTATION		
<i>Additional Documents must be attached to this application for processing. Incomplete applications will be returned.</i>		
<input type="checkbox"/> Receipt of Policies & Procedures	<input type="checkbox"/> Acknowledgement of Responsibilities	<input type="checkbox"/> T&E Policies & Procedures
AUTHORIZED LIMITS		
General Limit <input type="checkbox"/> \$995/\$2,500.	Travel <input type="checkbox"/> \$8,000.	Office Supplies <input type="checkbox"/> \$1000/\$2500
		Other <input type="checkbox"/> Justification Required
SIGNATURES		
Applicant's Signature:		Date:
Supervisor's Signature:		Date:

For Internal Use Only:		
Date Application Received: _____	Processed By: _____	Date: _____
Dates Training Completed: _____	Cardholder: _____	T&E: _____

Exhibit B



UNIVERSITY OF HARTFORD

Purchasing Card ("P-Card") Cardholder Acknowledgement of Responsibilities

By participating in the P-Card Program that the University of Hartford (the "University") administers, the undersigned ("Cardholder") assumes responsibilities set forth under this document pertaining to operating and administering this program. Cardholder's responsibilities include, without limitation, the following:

- Cardholder is entitled to use a University P-Card for University-authorized business expenditures, using only University approved vendors whenever possible. Cardholder's right to use a P-Card is subject to each guideline outlined in the University's P-Card Policy manual.
• The University issues the P-Card in the Cardholder's name. By accepting the P-Card, Cardholder assumes responsibility for the P-Card and is accountable and liable for each charge made. The P-Card is NOT transferable and is NOT to be used by anyone other than the Cardholder.
• Cardholder must maintain the P-Card with the highest level of security. If the P-Card is lost, stolen or the Cardholder suspects that the P-Card or its account number has been compromised, the Cardholder must immediately notify Bank of America at 1-800-822-5985 and the P-Card Program Administrator at 860-768-4007/5514.
• The University pays Bank of America monthly for all P-Card charges. The bank sends to the Cardholder a monthly statement listing any activity associated with the P-Card, including any purchase or credit made during an applicable reporting period. Although the Cardholder is not responsible to make payment, the Cardholder is responsible to verify and reconcile all related account activity, and to follow each applicable procedure under the University's P-Card Policy Manual.
• Cardholder's P-Card account is subject to any periodic internal control review or audit designed to protect the University's interests that the University conducts. By accepting a P-Card, the Cardholder is bound to comply with each applicable review or audit, including producing the P-Card upon request to validate the P-Card's existence. The Cardholder is expected to produce each applicable statement, purchasing log and receipt that the P-Card Program Administrator requests, as outlined in the University's P-Card Policy Manual.
• The University retains discretion to update or change any policy or procedure related to its P-Card Program at any time. Cardholder is entitled to prompt notice from the P-Card Program Administrator regarding each significant change in that regard. The Cardholder accepts responsibility to comply with each change to this program.
• The Cardholder must surrender and cease use of the P-Card upon termination from University employment whether for retirement, voluntary separation, resignation, dismissal or improper use of the P-Card. The University reserves a right to terminate Cardholder's use of the P-Card for any reason at any time.
• Cardholder is subject to appropriate disciplinary action upon any misuse or fraudulent use of the P-Card, which action may include requiring Cardholder to repay any cost that the University incurs for any improper transaction, or even termination.

By signing and initialing below, Cardholder acknowledges that Cardholder has read and agreed to each provision set forth in this document. Cardholder further certifies Cardholder's understanding and acceptance of each responsibility listed above.

The Cardholder acknowledges that they have read the Purchasing Card Policy Manual and the General Expense and Travel Policy: _____(Cardholder should initial)

Cardholder _____

Title _____

Printed Name _____

Date _____

Department Administrative Head _____

Title _____

Printed Name _____

Date _____

Exhibit C



UNIVERSITY OF HARTFORD

P-Card Program Administrator
Purchasing Department
University of Hartford
200 Bloomfield Ave – FASB
West Hartford, CT 06117

Date

XXXXXXXXXXXX
Hartford Department or School

Dear *XXXXXXX*:

Please be advised that your MasterCard Purchasing Card (*card number XXXX*) has been cancelled and that your right to use that card ended when you ceased to be an employee of the University of Hartford. Immediately discontinue any further use of the card and return your P-Card to this office if you have not already done so.

If you, while employed at the University, made any charge on your account that did not benefit the University, then you are responsible to contact your most recent University supervisor or the University’s P-Card Program Administrator to arrange payment to the University for that charge.

Thank you for your cooperation in this matter. If you have any questions, please contact the P-Card Program Administrator at 860-768-4007/5514.

Sincerely,

P-Card Program Administrator

CardholderSignature:

C: Approving Authority
Dean or Department Head

Exhibit D

Weekly P-Card Cardholder Notice

Good Afternoon P-Card Cardholders:

Just a reminder to review your purchasing card ("*P-Card*") charges in the web-based Smart Data On-Line purchasing administration tool that stores all details of each P-Card transaction ("*SDOL*") system <https://sdol.mastercard.com/> for the period of Oct 23- Oct 29. If you do not review your charges by 5pm, Thursday, Nov 4, then the University is entitled to post your charges to your default orgn and the Sub-Account of 66666. This will require an interdepartmental transfer ("*IDT*") to move the charge to the appropriate expense line.

**Any data entered on SDOL after the weekly 5pm cut off will not be captured -- an IDT will still have to be completed. The late entries only update the SDOL screen.

The transactions are to be exported on Friday, November 5, uploading to the Banner system after a review process.

You must have a default orgn. The default cannot be a restricted, grant, plant or agency fund. The University may contact you for additional information because it is currently in a process of updating each default.

If you get locked out of the SDOL system or experience trouble with logging in, then please contact the P-Card Program Administrator in the Purchasing Department at X5514 or send e-mail to email@hartford.edu.

Note: PLEASE DO NOT RESPOND TO THIS EMAIL, IF YOU HAVE ANY QUESTION, PLEASE SEND IT VIA EMAIL TO P-CARD PROGRAM ADMINISTRATOR AT email@hartford.edu.

Thank you,

P-Card Financial Administrator

Exhibit E

MasterCard MASTER RENTAL Program

MasterCard cardholders can benefit from the security and safety offered through MasterRental Insurance. If you rent a vehicle for 31 consecutive days or less with your MasterCard card, you may be eligible for benefits under this coverage. MasterRental is an insurance program. Key term: You or Yours means MasterCard cardholder.

To get coverage:

- Initiate and pay for the entire rental agreement/contract (tax, gasoline, and airport fees are not considered rental charges) with your MasterCard card. If a rental agency promotion/discount of any kind is initially applied toward payment of the rental vehicle, at least one (1) day of rental must be billed to your MasterCard card.
- You must decline the Collision/Damage Waiver offered by the vehicle rental agency.
- You must rent the vehicle in your own name and sign the vehicle rental agreement/contract.
- Your rental agreement/contract must be for a rental period of 31 consecutive days or less. Rental periods that exceed or are intended to exceed 31 consecutive days are not covered.
- You must rent a vehicle (including minivans and sport utility vehicles that are designed to accommodate nine passengers or fewer) that is intended for bound surfaces, such as concrete and tarmac. Rented vehicles must have a manufacturer's suggested retail price that does not exceed USD \$50,000.

The kind of coverage you receive:

- MasterRental will pay for covered damages on a primary basis for which you or any other authorized driver is legally responsible to the rental agency.
- Covered damages include:
 - Physical damage and theft of the vehicle, not to exceed the limits outlined below.
 - Reasonable loss of use charges imposed by the vehicle rental agency for the period of time the rental vehicle is out of service. Loss of use charges must be substantiated by a location and class specific fleet utilization log.
 - Reasonable towing charges to the nearest factory-authorized collision repair facility.
 - Secondary Personal Effects benefits covers damage or theft of such effects. You must first file under other applicable insurance (for example, home or business), then we'll cover whatever is not covered by your insurance.
 - Theft or damage to personal effects while in transit in the rental vehicle or in any building en route during a trip using the rental vehicle.
- If you or an authorized driver's primary vehicle insurance or other coverage has made payments for a covered loss, MasterRental will cover your deductible and any other eligible amounts not covered by other insurance.
- This coverage is not all-inclusive, which means it does not cover such things as personal injury or personal liability. It does not cover you for any damages to other vehicles or property. It does not cover you for any injury to any party.

Who is covered?

- The MasterCard cardholders and those designated in the vehicle rental agreement/contract as authorized drivers.
- You, your associates, and your immediate family are covered by the Secondary Personal Effects benefit, subject to the limits below.

Excluded rental vehicles:

- All trucks, pickups, full-size vans mounted on truck chassis, campers, off-road vehicles, and other recreational vehicles.
- All sport utility trucks. These are vehicles that have been or can be converted to an open, flatbed truck (including, but not limited to, Chevy Avalanche, GMC Envoy, and Cadillac Escalade EXT).
- Trailers, motorbikes, motorcycles, and any other vehicle having fewer than four (4) wheels.
- Antique vehicles (vehicles that are more than twenty (20) years old or that have not been manufactured for at least ten (10) years) or limousines.
- Any rental vehicle that has a manufacturer's suggested retail price that exceeds USD \$50,000.

Where you are covered:

In general, coverage applies worldwide, but there are exceptions:

- You may be unable to receive benefits in Australia, Ireland, Israel, Italy, Jamaica, and New Zealand. Please contact your vehicle rental agency before you travel.
- Coverage is not available where prohibited by law.

Coverage limitations:

- MasterRental will pay the lesser of the actual repair amount, current market value (less salvage), or USD \$50,000 per incident for which the MasterCard cardholder or any other authorized driver is legally responsible to the rental agency.
- Secondary Personal Effects benefit will pay up to USD \$1,000 per covered person, per occurrence, not to exceed a total of USD \$2,000 per any single rental period.
- MasterRental will not pay for or duplicate the Collision/Damage Waiver coverage offered by the rental agency.

Exhibit E (cont.)

What is NOT covered:

- Vehicle not rented by the MasterCard cardholder or authorized user on MasterCard account.
- Any person not designated in the rental agreement/contract as an authorized driver.
- Any obligations you assume other than that which is covered under MasterRental coverage.
- Any violation of the written terms and conditions of the rental agreement/contract.
- Any loss that occurs while driving under the influence of drugs or alcohol; racing; reckless driving.
- Losses involving the theft of the rental vehicle when the renter or authorized driver cannot produce the keys to the rental vehicle at the time of reporting the incident to police and/or rental agency, as a result of negligence.
- Mechanical failures caused by wear and tear, gradual deterioration, or mechanical breakdown.
- Subsequent damages resulting from a failure to protect the rental vehicle from further damage.
- Blowouts or tire/rim damage that is not caused by theft or vandalism or is not a result of a vehicle collision causing tire or rim damage.
- Rental vehicles where Collision/Damage Waiver coverage was accepted/purchased by you or given to you by the rental agency.
- Any damage that is of an intentional or non-accidental nature caused by the renter or authorized driver(s) of the rental vehicle. [Except for residents of the State of New York, this exclusion is modified by the following limitation. This exclusion does not apply if
 - 1.) an individual or joint cardholder is liable for damages to the rental vehicle under the rental agreement/contract or liable for the charges from damages to the rental vehicle under the credit card agreement,
 - 2.) the individual or joint cardholder is a victim of domestic violence and did not cooperate in or contribute to the damage,
 - 3.) the damage arises out of a pattern of criminal domestic violence, and 4.) the perpetrator of the damage is criminally prosecuted for the act or acts causing the damage for which a claim is being made under this coverage. For New York State residents, this modification does not apply and is not in effect.]
- Depreciation, diminishment of value, administrative, or other fees charged by the vehicle rental agency.
- Vehicles with a rental agreement/contract that exceeds or is intended to exceed a rental period of 31 consecutive days from a rental agency.
- Losses resulting from any kind of illegal activity.
- Damage sustained on any surface other than a bound surface such as concrete or tarmac.
- Losses as a result of war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation or damage by any government, public authority, or customs official; risks of contraband; illegal activity or acts.
- Any loss involving the rental vehicle being used for hire, for commercial use, or as a public or livery conveyance.
- Indirect or direct damages resulting from a covered claim.
- Theft of, or damage to, unlocked or unsecured vehicles.
- Value-added tax, or similar tax, unless reimbursement of such tax is required by law.

How to file a claim under MasterRental coverage:

- Call 1-800-MC-ASSIST to request a claim form. You must report the claim within 30 days of the loss or the claim may not be honored.
- You may choose to assign your benefits under this insurance program to the rental agency from which you rented your vehicle. Please contact 1-800-MC-ASSIST for further details.
- Submit the following documentation within 180 days of the incident or the claim will not be honored:
 - Completed and signed claim form.
 - MasterCard receipt showing the rental.
 - MasterCard statement showing the rental.
 - The rental agreement (front and back).
 - Copy of valid driver's license (front and back).
 - Report from police verifying that vehicle was stolen, vandalized, or involved in a collision.
 - Itemized repair estimate from a factory authorized collision repair facility.
 - Copy of vehicle rental agency promotion/discount, if applicable.
 - Copy of the vehicle rental location class-specific fleet utilization log if loss of use charges are being claimed. You must secure this log from the rental agency.
 - For Personal Effects benefits:
- Report from police listing items stolen.
- Copy of the declarations page of any applicable insurance or protection (including, but not limited to, homeowner's, renter's, or auto insurance policy).
- Photograph clearly showing damage, if applicable– Any other documentation that may be reasonably requested to validate a claim.