



# Corporate Credit Card Procedures

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### OVERVIEW

The use of University Corporate credit cards for general purchases, travel and entertainment expenses improves the efficiency of purchasing transactions. Staff who travel, entertain, organise events, or make smaller general purchases (of less than \$5,000) on a regular basis should have a Corporate credit card.

These procedures, which form part of the [Financial Management Policy & Procedures](#), prescribe the processes for issuing, using, acquitting, and cancelling University Corporate credit cards, and should be read in conjunction with the [Travel Policy and Procedures](#), [Procurement Procedures](#) and [Non-Allowable Expenses Procedures](#).

### SCOPE AND APPLICATION

These procedures apply to:

- All University Corporate credit cards regardless of source of funding.
- Cardholders, nominated Authorities, and Acquittal Approvers.

### PRINCIPLES

- Staff approved to hold a Corporate credit card are personally accountable for the expenditure on their card and the provision of supporting documentation to substantiate the expense.
- Corporate credit cards must only be used where the activity or purchase has been pre-approved, e.g., travel and corporate events, or for legitimate expenditure associated with the operation of the University.
- Corporate credit card transactions must be acquitted and approved within the timeframes specified in these procedures.
- Use of the Corporate credit card for inappropriate, unapproved, or personal expenses is not permitted.

## PROCEDURES

### 1. Issue

- a) Only the positions listed as a [Branch Head/Head of School and above](#) may authorise the issue of University Corporate credit cards and set the monthly limit in accordance with 1b.
- b) University Corporate credit cards may only be issued to continuing or fixed-term salaried staff in line with the following monthly credit card delegations;
  - Level 1: \$5,000 monthly limit.
  - Level 2: \$10,000 monthly limit.
  - Level 3: \$25,000 monthly limit.
- c) Changes to a Cardholder's monthly credit card delegation limit require approval by a [Branch Head/Head of School and above](#).
- d) Temporary exceptions outside these delegation limits, require approval from the [Chief Financial Officer](#).
- e) The issue of a University Corporate credit card is also subject to approval by the issuing bank.
- f) No person may approve the issue of, or changes to the conditions of, their Corporate credit card or the Corporate credit card of a person to whom they directly report.

### 2. Training

**Responsibility:** Cardholders, nominated Authorities and Approvers

Staff approved to hold a Corporate credit card do so with the understanding they are personally accountable for the expenditure on their card. Transactions must be acquitted within the timelines in these procedures and include sufficient detail and valid tax invoices to substantiate each transaction.

Anyone involved in the use, acquittal, or approval of expenses must undertake training before commencing the use or approval of a University Corporate credit card. Cardholders, in particular, need to familiarise themselves with the [Non-Allowable Expenses Procedures](#) and [FAQs](#) for examples of appropriate and inappropriate use of the card.

### 3. Usage

All University Corporate credit card holders have the authority to incur expenditure up to the limit on their card for Approved University Business. Splitting purchases to avoid this threshold is not permitted. This should be facilitated by a temporary limit increase.

**Responsibility:** Cardholder

- a) Be responsible for the safe custody of the University Corporate credit card and the security of credit card information. Cardholders must not:
  - allow another person to use their University Corporate credit card, noting that it is considered acceptable for Executive Assistants (or equivalent) to book accommodation on behalf of the Cardholder
  - use the University Corporate credit card after their relationship or employment with the University has been suspended or ceased.
- b) Use the Corporate credit card in line with the following:

Purchase type	Limits
Travel & entertainment expenses	In accordance with the <a href="#">Travel Policy &amp; Procedures</a>
General purchases	In accordance with the <a href="#">Procurement Procedures</a> and the <a href="#">Non-allowable Expenses Procedures</a> . <ul style="list-style-type: none"><li>• Up to \$5,000</li><li>• Over \$5,000 with pre-approval of the <a href="#">Manager, Strategic Procurement</a></li></ul>
University assets	Goods or services considered an <a href="#">asset</a> (capital over \$10,000 or non-capital between \$4,000 and \$10,000) must be purchased via a Requisition in eProcurement.

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- c) Inappropriate or unapproved use of the card e.g. a personal purchase is not permitted, even if the intention is to acquit the transaction to private and repay. The University is obligated to take appropriate measures to recover and report any expenses deemed unapproved or inappropriate in accordance with these procedures and under the [Fraud and Corruption Control Policy](#).

Staff who misuse a University Corporate credit card or without approval are engaging in conduct that may constitute serious misconduct and may be subject to disciplinary action, up to and including dismissal, under clause 8.2 of the [Enterprise Agreement](#).

The University may be required to report misuse of the University Corporate credit card to external authorities, regulators, and law enforcement officers.

If inappropriate use or fraud is suspected, the card limit will be reduced to zero, and use of the card will be prohibited until a full investigation has occurred - refer to point 8.

#### **Private use – repayment of University funds**

In cases of private use, the cardholder must immediately repay the total amount following the process below or refer to the [guide](#).

As soon as the transaction is available to acquit -

- repay the full amount using BPAY
  - **Bill code:** 1818
  - **Reference Number:** University Corporate credit card number (16 digits)
- the “credit” repayment will auto acquit to private in the system using the cardholders default department and project code
- the original transaction must be coded to private (5158) and an explanation provided – refer to the [guide](#) for instructions or contact the [Expense Management Team](#) for assistance.

The Cardholder should initiate this process voluntarily however, the Expense Management Team may also request transactions to be coded to private if deemed to be in breach of University policy and procedures.

**Note:** private travel costs of family/partners (with the exception of allowable expenses incurred under a [Dependant Travel Scheme](#)) are not permitted. Where split charging is unavailable, the staff member must pay in full with private funds and seek reimbursement of the business-related portion, e.g., meals.

#### **4. Supporting documentation**

**Responsibility:** Cardholder

- a) An accurate business reason for expenses incurred must be provided; for example, the reason for taking a taxi should include from and to locations (e.g., home to city for xx event).
- b) All transactions, both domestic and international, must be accompanied by supporting documentation such as a [valid tax invoice](#) (within Australia) or sales docket/receipt (if overseas).
- c) EFTPOS receipts are not accepted as a valid tax invoice.
- d) If there is no tax invoice or receipt, complete a [Lost or Unobtainable Tax Invoice/Receipt Declaration form](#) and attach it to the transaction.
- e) Once the transaction has been approved in the Expense Management System, the physical tax invoice/receipt can be discarded.

#### **5. Acquittal process**

**Responsibility:** Cardholder (or nominated Authority)

- a) Ensure that acquittals are completed by the end of the month following the month in which the transaction occurred.
- b) If a fraudulent transaction is suspected, contact the bank directly within 90 days using the telephone number on the back of the card.
- c) To assist with the financial year end (December), any expenses incurred over November and December must be acquitted as soon as they are available and before any leave is taken over the close-down period.

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- d) If acquittals are not completed by the due date, Cardholders (and their nominated Authority) will receive further email notices as follows:
- a reminder of the original signed agreement to comply with these procedures;
  - advice that they are in breach of the agreement; and
  - notice of a further 10 days to complete the acquittal.
- e) For transactions still outstanding at the end of the 10-day extension period, the Cardholder will be notified that the card has been suspended from use. The card limit will be reduced to zero, and the card's use will be prohibited—refer to **section 8**.  
The Chief Financial Officer will consider exceptions, such as cardholders travelling overseas for extended periods, on a case-by-case basis.

## 6. Acquittal review and approval

All acquittals are reviewed and approved centrally by the Expense Management Team unless the Team Leader, Expense Management, approves otherwise.

**Responsibility:** Expense Management Team

- Review all acquittals to ensure sufficient detail is provided, supporting documentation is attached, and expenditure is compliant under these procedures (refer to **Appendix A** for Approver Guidelines).
- Approvals should be completed by the 10th working day following the acquittal date, noting the need for more timely approvals at the financial year end (December).
- If a transaction submitted for approval appears to breach these procedures, it will be pushed back to the cardholder in the Expense Management System using the “Query” option.
- If not satisfied with the information provided by the Cardholder, or irregularities are suspected, the transaction may be escalated under point 9.
- Cardholders must not approve the acquittal of their own expenses or those of a person to whom they directly report.

**Responsibility:** Cardholder

If the transaction is referred back by the Expense Management Team

- Provide further information or documentation supporting the legitimate use of the Corporate credit card in a timely manner to keep within the acquittal timeframes and
- If requested, acquit the transaction to ‘private’ and follow the process under point 3 Private use – repayment of University funds, noting that further action may result as per point 8.

## 7. Return of Corporate credit card

**Responsibility:** Cardholder

- Destroy your Corporate credit card and confirm this has been done via email to [corporate.cards@adelaide.edu.au](mailto:corporate.cards@adelaide.edu.au) when:
  - you leave your employment, or your relationship with the University ceases; or
  - you no longer require the use of the University Corporate credit card as part of your University duties.
- Return your Corporate credit card temporarily to the Expense Management Team for safekeeping when your employment or relationship with the University is temporarily suspended, or you take extended leave for eight weeks or more.

## 8. Reporting irregularities

All members of the University community should in the first instance, and as soon as possible, report any suspected irregularities. Members of the University community who are Public Officers under the [Independent Commission Against Corruption Act 2012 \(SA\)](#) (i.e., staff members and officers of the University, University Council members, and consultants or contractors providing services to the University) should report any conduct that they reasonably suspect may amount to corruption in public administration to the [Office of Public Integrity](#).

In all other circumstances, or where not sure, irregularities should be reported to the University's [Integrity Unit](#). Members of the University community are not to investigate irregularities themselves.

## 9. Cancellation of Corporate credit card

University Corporate credit cards may be withdrawn or cancelled by the persons listed under point 1a for any reason.

If misuse or fraud is suspected (by the Expense Management Team or referred by the Integrity Unit), the Chief Financial Officer may authorise reducing the card limit to zero and prohibiting use of the card for a period of time or until a full investigation has occurred (whichever is appropriate).

An investigation may result in the card being cancelled permanently. Inappropriate and unauthorised use of a credit card may constitute serious misconduct. Staff may be subject to disciplinary action, up to and including dismissal, under clause 8.2 of the [Enterprise Agreement](#).

Escalation process	
Repeated non-acquittal or late acquittal of transactions	<ul style="list-style-type: none"><li>• Card cancelled.</li><li>• Head of School/Branch Head informed.</li></ul>
Repeated use of the Corporate credit card for private expenses	<ul style="list-style-type: none"><li>• Card zeroed until payment is received.</li><li>• Card cancelled for repeated use.</li><li>• Head of School/Branch Head informed.</li></ul>
Use of the Corporate credit card for inappropriate expenses	<ul style="list-style-type: none"><li>• Escalated to Head of School/Branch Head to discuss with cardholder and reinforce policy &amp; procedures.</li><li>• Card cancelled for repeated inappropriate use.</li></ul>
Suspected fraud	<ul style="list-style-type: none"><li>• Card limit reduced to zero.</li><li>• Escalated under the <a href="#">Fraud and Corruption Prevention and Control Policy</a>.</li><li>• Referred to <a href="#">Office of Public Integrity</a>/Police.</li></ul>

## DEFINITIONS

### Approved University Business

Where the activity or purchase has been pre-approved, e.g., travel and corporate events, or for legitimate expenditure associated with the operation of the University.

### Private Use

A cardholder has used University funds to pay for an expense deemed to be private in nature.

### Cardholder

A continuing or fixed term staff member approved to hold a Corporate credit card.

### Corporate credit card or card

A University of Adelaide corporate credit card.

### Authority

A staff member authorised by the cardholder, to perform credit card acquittals in the Expense Management System on their behalf.

### Acquittal Approver

A member of the Expense Management Team responsible for reviewing and approving card transactions in the Expense Management System, per these procedures.

### Expense Management System

A third-party system used by the University to enable the acquittal of card transactions and submission of expense claims.

## APPENDIX A

The table below provides guidance on the checks to be made on transactions by the Acquittal Approver. Not all items listed below may apply to every transaction.

Supporting documentation - tax invoice/receipts	<ul style="list-style-type: none"><li>• Sufficient detail is provided.</li><li>• Tax invoice/receipts are compliant – refer <a href="#">to Tax Invoices</a>.</li><li>• Amounts and dates align with the transaction.</li><li>• GST has been claimed correctly.</li><li>• Expense is compliant with University policy.</li></ul>
Coding of transaction	<ul style="list-style-type: none"><li>• Account code descriptions match the expense.</li><li>• Meals and catering expenses are coded correctly – refer to <a href="#">Meal &amp; Entertainment Matrix</a>.</li><li>• Personal or private expenses coded to 5158 (Private) – <b>DO NOT APPROVE</b> – these are managed by the Expense Management Team.</li></ul>
Entertainment/gifts	<ul style="list-style-type: none"><li>• Names of participants or recipients of gifts are listed, e.g., staff/non-staff for Fringe Benefits Tax purposes.</li><li>• Appropriate use of University funds re entertainment/gifts.</li></ul>
Travel	<ul style="list-style-type: none"><li>• Accommodation matches the number of University travellers.</li><li>• No increased costs for non-University travellers.</li><li>• Dependant travel has been approved under the <a href="#">Dependant Travel Scheme</a>.</li><li>• Fuel costs are for hire cars only (hire agreement must be attached).</li></ul>
Expense (reimbursement) claims	<ul style="list-style-type: none"><li>• No double dipping – check for expense claims and low-value expenses on the card.</li><li>• Expense claims are not older than 6 months, per <a href="#">Reimbursement Procedures</a>.</li></ul>
Inappropriate or unauthorised use	<ul style="list-style-type: none"><li>• If private use is identified, the cardholder must immediately repay the total cost via <a href="#">BPAY</a> (following the process under Private Use – repayment of private funds).</li><li>• If misuse or fraud is suspected, contact the <a href="#">Team Leader, Expense Management Team</a> for advice.</li></ul>