



Corporate Credit Card Procedures

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OVERVIEW

The use of University corporate credit cards for general purchases and travel & entertainment expenses improves the efficiency of purchasing transactions. These procedures set out the processes for issuing, using, acquitting and cancelling University corporate credit cards.

SCOPE AND APPLICATION

These procedures apply for all University corporate credit cards.

PROCEDURES

1. Issue

- a) Only the following people may authorise the issue of University corporate credit cards and set the credit limit in accordance with 1b.
 - Vice Chancellor and President
 - Provost
 - Deputy Vice-Chancellor and Vice-President (Academic)
 - Deputy Vice-Chancellor and Vice-President (Research)
 - Chief Operating Officer
 - Executive Deans
 - Pro Vice-Chancellors
 - Heads of School
 - Branch Heads
 - Corporate Managers
 - Director, Procurement Services
- 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 require approval by those listed in 1a by way of a [Credit Limit Amendment Form](#).
- d) Exceptions outside these delegation limits, either temporary or permanent, require additional approval by the Director, Procurement Services.
- e) The issue of University corporate credit cards is also subject to approval by the issuing bank.
- f) No person may approve the issue of, or changes to the conditions of, their own University corporate credit card or the University corporate credit card of a person to whom they directly report.

2. Training

Responsibility: Cardholders, nominees 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 set out in this procedure 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 use or approval of, a University corporate credit card. Cardholders in particular need to familiarise themselves with appropriate and inappropriate use of the card – refer to Appendix A of this procedure and FAQ's 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. Increases to credit limits must be approved via the [Credit Limit Amendment Form](#) and splitting purchases to avoid this process is not permitted.

Definition of approved University Business

The corporate credit card 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.

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 Travel & Entertainment Policy & Procedures
General purchases	In accordance with the Purchasing Procedures <ul style="list-style-type: none"> • Up to \$5,000 • Over \$5,000 with the approval of the Director, Procurement Services or delegate
University Assets	Goods or services considered an asset (capital over \$10,000 or non-capital between \$4,000 and \$10,000) must be purchased via a Requisition in eProcurement.

- 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 has an obligation to take appropriate measures to recover, and report, any expenses deemed to be unapproved or inappropriate in accordance to these procedures and under the [Fraud and Corruption Control Policy](#).

Inappropriate use may also trigger an internal investigation under the Enterprise Agreement, and result in mandatory reporting 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 prohibited until a full investigation has occurred - refer to **section 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
 - **Biller code:** 1818
 - **Reference Number:** University corporate credit card number (16 digits)
- the “credit” 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.

It is preferable that the cardholder initiates this process voluntarily however the acquittal approver and/or 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 allowed expenses incurred under a [Dependant Travel Scheme](#)) are not permitted. Where split charging is not available, 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) Accurate descriptions of expenses incurred must be provided, for example, the description for a Taxi should include from and to locations, and the reason (e.g. home to city, xx event)
- b) [Valid tax invoices](#) must be obtained from the supplier and attached to the transaction in the Expense Management System, along with any other supporting documentation
- c) EFTPOS receipts are not accepted as a valid tax invoice.
- d) If no tax invoice, complete a [Lost or Unobtainable Tax Invoice/Receipt Declaration Form](#)
- e) Once the transaction has been approved in the Expense Management System, the physical tax invoices can be discarded.

5. Acquittal

Responsibility: Cardholder

- a) Ensure that acquittals are completed by the end of the month following the month in which the transaction occurred.
- b) To assist with financial year end (December) any expenses incurred over November and December must be acquitted as soon as available and / or prior to any leave taken over the Christmas period.
- c) If acquittals are not completed by the due date, cardholders (and their nominee) 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.
- d) 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 use of the card prohibited – refer to **section 8**.

Exceptions e.g. cardholders travelling overseas for extended periods, will be considered on a case by case basis by the [Director, Procurement Services](#).

6. Acquittal Review

It is preferable that acquittal approvers are the direct Line Manager of the cardholder.

Responsibility: Acquittal Approver

- a) Review all acquittals to ensure sufficient detail is provided, supporting documentation is attached and expenditure complies with Procedure 3 (see **Appendix B** for Approver Guidelines).

- b) Approvals should be completed by the 10th working day following the acquittal date noting the need for more timely approvals at financial year end (December).
- c) If a transaction submitted for approval appears to be in breach of these procedures, refer the transaction back to the cardholder using the expense management system “Information Required” option.
- d) Do not approve the acquittal of your own expenses, or those of a person to whom you directly report.

Responsibility: Cardholder

If the transaction is referred back by the acquittal approver

- a) provide further information or documentation supporting the legitimate use of the University corporate credit card in a timely manner so as to keep within the acquittal timeframes; and/or
- b) if requested, acquit the transaction to ‘private’ and follow the process under Section 3 Private use – repayment of University funds, noting that further action may result as per section 8.

7. Return of Corporate Credit Card

Responsibility: Cardholder

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

8. Cancellation of Corporate Credit Card

Responsibility:

University corporate credit cards may be withdrawn or cancelled by the persons listed in Procedure 1i, for any reason.

If misuse or fraud is suspected, the Director, Procurement Services may authorise the card limit reduced to zero and use of the card prohibited for a length of time or until a full investigation has occurred (whichever appropriate).

Investigation may result in the card being cancelled permanently and disciplinary action.

Escalation process	
Repeated non-acquittal or late acquittal of transactions	<ul style="list-style-type: none"> • Card cancelled • Head of School / Branch Head informed
Repeated use of the corporate credit card for private expenses	<ul style="list-style-type: none"> • Card cancelled • Head of School / Branch Head informed
Use of the corporate credit card for inappropriate expenses	<ul style="list-style-type: none"> • Card limit reduced to zero • Escalated to Head of School / Branch Head
Suspected fraud	<ul style="list-style-type: none"> • Card limit reduce to zero • Escalated under the Fraud and Corruption Control Policy. • Referred to Office of Public Integrity / Police

APPENDIX A

The following list provides examples of appropriate and inappropriate use of the University corporate credit card, in addition refer to the [FAQ's](#). This list is not exhaustive and cardholders are expected to exercise reasonable judgement on what's appropriate at the time, particularly whilst travelling on University business.

Example	Appropriate	Inappropriate
General purchases up to \$5,000 where a preferred supplier does not exist for the goods or services to be purchased	✓	
Deposits and payment for University events and catering e.g. functions and workshops	✓	
Conference fees (only after approval has been given)	✓	
Travel and entertainment expenses in accordance with the Travel & Entertainment Policy & Procedures	✓	
Costs for obtaining visas (must be purchased via FCM Travel Solutions)	✓	
Fuel costs for hire vehicles hired in accordance to the Travel & Entertainment Policy & Procedures	✓	
Expenses relating to the legitimate entertainment of visitors on University business e.g. a meal at a restaurant (can include staff, students or affiliates, noting that FBT is applicable)	✓	
Approved staff functions and events	✓	
Expenses relating to occasional work related entertainment e.g. Senior Management meet over lunch to discuss University business, noting that FBT is applicable	✓	
Social drinks or coffee at a café with another staff member		X
Fuel costs for use of private vehicles (claimed as an allowance) or University owned vehicles (use fuel card)		X
Costs associated with passports e.g. application, renewals and photos – even if required to travel on University business		X
Personal items whilst travelling e.g. make up, over the counter medicines, toiletries and clothing		X
Expenses incurred by a partner or family members	Dependant Travel Scheme	X (refer to point 3)
Leisure activities additional to conference costs and optional extras at hotels e.g. spa treatments, hairdressers		X
Payment of fines, penalties, late or “no show” fees		X
Purchases from multi-vendor websites such as eBay	By exemption	X
Purchasing goods or services defined as a University asset		X
Internal payments to the University (e.g. donations, replacement staff cards, internally run courses such as PCE)		X Internal Journal*
Donations in any form made to any political party or political association		X
Private telephone accounts e.g. internet / broadband services		Claim reimbursement of business portion

*speak to your Faculty/Divisional Finance Team who can raise an internal funds transfer journal

APPENDIX B

The following list provides guidance on the checks to be made on transactions by the acquittal approver. NOTE: all items listed below may not be applicable to every transaction.

Also refer to the [Acquittal Approver Quick Reference Guide](#).

Supporting documentation - tax invoice/receipts	<ul style="list-style-type: none">• Sufficient detail is provided• Compliant tax invoice / receipt – refer Tax Invoices• Amounts and dates align to transaction• GST has been claimed correctly• Expense is compliant to these procedures
Coding of transaction	<ul style="list-style-type: none">• Account codes match the expense• Meals and catering expenses are coded correctly – refer to Meal & Entertainment Matrix• Personal or private expenses coded to 5158 (Private)
Entertainment/gifts	<ul style="list-style-type: none">• Names of participants or recipient of gift e.g. staff / non staff for Fringe Benefits Tax purposes• Appropriate use of University funds re entertainment / gifts
Travel	<ul style="list-style-type: none">• If the travel budget was exceeded, justification is given and adequate budget is available• Same project code on travel requisition as used in acquittals• Accommodation matches the number of people• Fuel costs claimed are for hire cars only – if using a private vehicle for University business, they must claim an allowance
Expense claims	<ul style="list-style-type: none">• No double dipping – check for expense claims and low value expenses on card• Reimbursement claims are not older than 3 months in line with the Reimbursement Procedures
Inappropriate or unauthorised use	<ul style="list-style-type: none">• If private use is identified, the cardholder must immediately repay the total cost via BPAY (following the process in Section 3 Private Use – repayment of private funds).• If misuse or fraud is suspected, refer to section 8 and contact the Expense Management Team for advice.