



Corporate Credit Card Procedures

OVERVIEW

SCOPE AND APPLICATION

PRINCIPLES

PROCEDURES

1. Issue
2. Training
3. Usage
4. Supporting documentation
5. Acquittal
6. Acquittal review
7. Return of Corporate Credit Card
8. Cancellation of Corporate Credit Card

DEFINITIONS

APPENDIX A

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 [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, account nominees 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 following people may authorise the issue of University corporate credit cards and set the credit limit in accordance with 1b.
 - Vice Chancellor and President
 - Deputy Vice-Chancellor and Vice-Presidents
 - 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 requires approval by those listed in 1a via email to corporate.cards@adelaide.edu.au.
- 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 the [Non-Allowable Expenses Procedures](#) 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. 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 Travel & Entertainment Policy & Procedures
General purchases	In accordance with the Procurement Procedures and Non-Allowable Expenses Procedures <ul style="list-style-type: none"> • Up to \$5,000 • Over \$5,000 with pre-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](#).

Staff who use a University corporate credit card inappropriately 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 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” 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.

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) 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, 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](#) and attach to the transaction.
- e) Once the transaction has been approved in the Expense Management System, the physical tax invoice can be discarded.

5. Acquittal

Responsibility: Cardholder (or nominee)

- 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/Approval

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 A** 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” or “Query” option.
- d) If not satisfied with the information provided, or irregularities suspected, contact the [Expense Management Team](#) advice.
- e) 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 your relationship with the University ceases; 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 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. Cancellation of Corporate Credit Card

University corporate credit cards may be withdrawn or cancelled by the persons listed in Procedure 1a, 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).

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"> • 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 zeroed until payment is received • Card cancelled for repeated use • Head of School / Branch Head informed
Use of the corporate credit card for inappropriate expenses	<ul style="list-style-type: none"> • Escalated to Head of School / Branch Head to discuss with cardholder and reinforce policy & procedures • Card cancelled for repeated inappropriate use
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

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 (and by exception Titleholder) approved to hold a corporate credit card.

Corporate Credit Card or Card

A University of Adelaide Corporate Credit Card

Account Nominee

A staff member authorised, by the cardholder, to acquit credit card transactions in the Expense Management System on their behalf

Acquittal Approver

The staff member (direct Line Manager or member of the Expense Management Team) with the responsibility of approving card transactions in the Expense Management System, in accordance with these procedures.

Expense Management System

A third party system used by the University to enable the acquittal of card transactions including the upload of supporting documentation such as invoices or conference invitations.

APPENDIX A

The table below 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.

Reporting Irregularities

If at any time there are irregularities, suspected or otherwise, associated with expenditure on corporate credit cards, seek advice from the [Expense Management Team](#) who may advise you to report the matter to the Head of School or Branch, to the Chief Executive Officer of a Controlled Entity or supervisor or relevant line manager in accordance to the [Fraud and Corruption Control Policy](#).

In addition, staff, as Public Officers under the [Independent Commissioner Against Corruption Act 2012 \(SA\)](#) have a responsibility to report any conduct that they reasonably suspect may amount to corruption, misconduct or maladministration in public administration to the [Office of Public Integrity](#).

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 under these procedures and the Non-allowable Expenses Procedures
Coding of transaction	<ul style="list-style-type: none">• Account code descriptions match the expense• Meals and catering expenses are coded correctly – refer to Meal & Entertainment Matrix• Personal or private expenses coded to 5158 (Private) – DO NOT APPROVE – these will be dealt with by the Expense Management Team.
Entertainment/gifts	<ul style="list-style-type: none">• Names of participants or recipients of gifts are listed 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 University travellers• Fuel costs claimed are for hire cars only (hire agreement must be attached). If using a private vehicle for University business, they must claim an allowance – in this case fuel transaction should be coded to private and left for the Expense Management Team to deal with.
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 6 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.

