

# **COASTAL CAROLINA UNIVERSITY**

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## **PURCHASING CARD PROGRAM CARDHOLDER MANUAL**

**January 2009**

## INTRODUCTION

Welcome to The State of South Carolina/Coastal Carolina University Purchasing Card Program. As an agency of the State of South Carolina, Coastal Carolina University is participating in the program designed to help you better manage low-dollar supply purchases and bring many benefits to you, the University, and our vendors.

The success of the Purchasing Card Program and its continuing use depends on your participation and cooperation. Please be sure to read and follow the program guidelines as specified within this manual.

### **What is the Purchasing Card?**

The Purchasing Card is a Visa credit card issued by Bank of America. It is a fast, flexible purchasing tool which offers an alternative to the existing University purchasing processes and provides an extremely efficient and effective method for purchasing and paying for supplies, dues, subscriptions, repairs, FedEx/UPS, airline tickets and services with a total value of **\$2,500 or less**. The card is to be used only for official University purchases. **The card is NOT to be used for travel with the exception of airline tickets and conference registration fees not to include hotel charges.** If you need a card for travel, please contact the Accounts Payable office for a VISA Travel Card.

The Visa Purchasing Card will enable you to purchase non-restricted commodities, by telephone or in person, directly from the vendors. It will eventually eliminate the need for issuing low dollar purchase orders, many blanket purchase orders, the use of Small Purchase Vouchers and the use of many Direct Expenditure Vouchers.

The Visa Purchasing Card will be issued in the employee's name with the State of South Carolina emblem, the wording "For Official Use Only" and "Coastal Carolina University" clearly indicated on the card.

### **The Purchasing Card program brings many benefits to...**

**Cardholders** - You will be able to obtain supplies directly from your vendors without using a purchase order. This streamlines the purchasing process and can help improve turnaround time on receipt of your order. It significantly reduces the workload and processing costs related to the purchase and payment of supplies.

**The University** - The Purchasing Card program provides a cost-efficient, alternative method for purchasing low-dollar supplies. Built-in card features make the program easy to control and manage and reduces processing costs at all levels by reducing the number of requisitions, purchase orders, invoices and checks. The Purchasing Card enables all departments to focus on higher yield value added activities.

**Vendors** - The Purchasing Card will be welcomed by vendors who accept VISA. When they accept the card for business purchases, vendors need not send invoices to the University, and they will receive payment directly from Bank of America within 48 hours.

## **GENERAL POLICIES AND PROCEDURES**

- Purchasing Cards will only be issued to individuals, in the individual's name, (there will be no departmental cards).
- Cardholder must be an employee of the University, excludes students.
- Only one Purchasing Card may be issued in an individual's name.
- Purchasing Cards will not be transferable between individuals or University departments.
- A default University account number (fund/activity) will be assigned to each Purchasing Card.
- Each Cardholder will be assigned to a Departmental Liaison.
- Departmental Liaison may be liaison for him/herself. However, if the department liaison(s) is also a purchasing card holder, it will be the responsibility of the liaison to have the monthly charges incurred on the liaison's purchasing card reviewed and signed by their department head.
- Departmental Liaison may be auditor for more than one fund/activity.
- Purchasing Department will name a Purchasing Card Coordinator.
- Employee's Department Head must approve the request for a card, assign the default account number, assign the Departmental Liaison for the Cardholder and submit information to the University Purchasing Card Coordinator.
- Department Head approval delegates transaction authority to the Cardholder.
- Bank of America to be paid once a month from prepaid expense account.
- Liaisons will have the capability to and will be responsible for overriding default account number and object code for payment, identifying transactions subject to use tax, approving bill and adding cost share information if required through the Bank of America web based software program and obtaining required signatures (cardholder and cardholder's supervisor) on monthly statement.
- Departments will be responsible to assure credit card charges are accurate on the monthly Management/Budget reports.

## **PARTIES INVOLVED**

**Agency** - Coastal Carolina University who arranges with the card issuer, Bank of America, for the issuance of Purchasing Cards to approved University's employees and agrees to accept departmental liability for the employees' use of the cards.

**Cardholder** - an employee of the University who is approved by his/her department head to use the Purchasing Card to execute purchase transactions on behalf of the University.

**Card Issuer** – Bank of America's services were contracted for by the State of South Carolina, to issue Visa Purchasing Cards to University employees, to bill the University for all purchases made on the cards, and to collect payment from the University on behalf of the vendors.

**Department Head** - University official who must approve employee's request for a Purchasing Card, assign Departmental Liaison, designate default account number for purchases on the Purchasing Card, and submit application to the University Purchasing Card Coordinator. Department Head approval delegates transaction authority to the Cardholder.

**Departmental Liaison** - an employee in each department/university office responsible for proper use of the Purchasing Card within that department. Each Cardholder will be assigned a Departmental Liaison and the liaison will be responsible for reviewing transactions of individual Cardholders to make sure the transactions are classified as an appropriate university expense.

**Purchasing Card Coordinator** - the central coordinator located in Coastal Carolina University's Purchasing Department who coordinates the Purchasing Card program for the University and acts as the University's intermediary in correspondence with the card issuer.

**Vendor** - the merchant from whom a Cardholder is making a purchase.

## **CARDHOLDER ELIGIBILITY**

Criteria to receive a University Purchasing Card is as follows:

- Applicant must be an employee of the University, excludes students.
- Applicant's request for a Purchasing Card must be approved by his/her Department Head.
- Department Head will provide the name of the Departmental Liaison to whom Cardholder will be assigned and the default University account number for the Purchasing Card.
- Approved request is sent to University Purchasing Card Coordinator.
- Employee must take an on-line exam and achieve a passing grade of 85 percent prior to receiving his/her purchasing card.
- Employee must attend training session before he/she may be issued a Purchasing Card.
- Each individual Cardholder must sign a Cardholder agreement in the presence of the University Purchasing Card Coordinator.

## CARDHOLDER RESPONSIBILITIES

The following are several key areas that require on going Cardholder support. A Cardholder must:

- Ensure the Purchasing Card is used only for legitimate business purposes. Misuse of the card will subject Cardholder to disciplinary action in accordance with University Policies and Procedures relating to disciplinary action and termination for cause. The University may also hold employee fully responsible for all unauthorized purchases and any other fees associated with those purchases.
- Adhere to the purchase limits and restrictions of the Purchasing Card and ensure that the **total transaction amount of any single transaction does not exceed \$2,500**. Furthermore, the Cardholder must ensure that all purchases are within all other spending and vendor guidelines established by the University.
- **NOT use the card for travel with the exception of airline tickets and conference registration fees not to include hotel charges.**
- Coordinate purchases of **printers where the cost is less than \$500**, and **software** with Coastal's Information Technology Services to insure that items are compatible with the network and that ITS will be able to support. Purchases of computer hardware and /or software must have ITS approval if the department wants ITS support.
- Ensure that the Purchasing Card is **only** used by the approved Cardholder. ***Use by anyone other than the approved Cardholder is strictly prohibited.*** The Purchasing Card is **not** transferable between Cardholders.
- Obtain all sales slips, register receipts, and/or Purchasing Card slips and provide to Departmental Liaison for reconciliation, approval and allocation of transactions. A Cardholder must also notify the Departmental Liaison if the default account number and/or expense object code should be changed on an individual transaction and after final review of the monthly statement **sign the statement where indicated**.
- Attempt to first resolve a dispute or billing error directly with the vendor and notify Bank of America if the dispute or billing error is not satisfactorily resolved. A Cardholder must also ensure that an appropriate credit for the reported disputed item(s) or billing error appears on a subsequent Cardholder Memo Statement. ***Under no circumstances should a Cardholder accept cash in lieu of a credit to the Purchasing Card account.***
- Call Bank of America at **1-888-449-2273** immediately (24 hours a day, 365 days a year) to report a Purchasing Card lost or stolen. A Cardholder must also notify the University Purchasing Card Coordinator about a lost or stolen Purchasing Card at the first opportunity during business hours.
- Return Purchasing Card to Departmental Liaison upon terminating employment with the University or transferring Departments within the University.

## **DEPARTMENTAL LIAISON RESPONSIBILITIES**

Each Department Head must designate one or more Departmental Liaisons for his/her department. The Department Head will assign a Departmental Liaison for each Purchasing Card application approved for his/her employees. A Departmental Liaison may also be liaison for his/her own card. However, if the department liaison(s) is also a purchasing card holder, it will be the responsibility of the liaison to have the monthly charges incurred on the liaison's purchasing card reviewed and signed by their department head. The Departmental Liaison must receive training on the use of the Purchasing Card before any individuals in the department may receive a Purchasing Card. Responsibilities include:

- Collecting vendor receipts and purchasing card receipts from Cardholders and reconciling to Bank of America billing statements.
- Obtaining cardholder/departmental supervisors signature on cardholder monthly statement.
- Retaining all charge slips and receipts and attaching to monthly statements for audit by internal and external auditors. Receipts for purchases made from Federal funds must be maintained for 7 years and all other receipts for 3 years beyond current year.
- Approving and/or updating default account number, expense object code and cost-sharing information on the individual Cardholder account in Bank of America's web based software, WORKS, in advance of the monthly default cut-off date for approvals established by the University Purchasing Card Coordinator.
- Identifying transactions that require the submission of use tax to the South Carolina Department of Revenue.
- Attempting to resolve any disputes with vendor and/or Bank of America not resolved by Cardholder.
- Notifying University Purchasing Card Coordinator in 3 to 5 days of any unresolved disputes, noting the reason for dispute.
- Requesting the University Purchasing Card Coordinator to change default account for individual cards as needed and approved by Department Head.
- Notifying University Purchasing Card Coordinator of lost or stolen cards.
- Requesting University Purchasing Card Coordinator to cancel a Cardholder's card e.g. (terminated employees, transferring departments, and loss of purchasing card privileges) as approved by Department Head.
- Collecting canceled cards from Cardholders and forwarding to University Purchasing Card Coordinator.

## **UNIVERSITY PURCHASING CARD COORDINATOR RESPONSIBILITIES**

The University Purchasing Office will assign a coordinator to be responsible for the over-all Purchasing Card program. Responsibilities include:

- University liaison with Bank of America.
- Utilizing Works Payment Software from Bank of America.
- Reviewing Department approved applications for completeness of required information.
- Submitting completed application to Bank of America and receiving Purchasing Card from Bank of America.
- Training Departmental Liaisons before releasing Purchasing Cards.
- Training Cardholder before releasing Purchasing Card.
- Having Cardholder sign Cardholder agreement, signifying agreement with the terms of the Purchasing Card program.
- Handling disputed charges/discrepancies not resolved by Cardholder or Departmental Liaison.
- Initiating change of Purchasing Card default account number upon request of Department Liaison as approved by Department Head.
- Securing revoked Purchasing Cards and submitting information to Bank of America.
- Reviewing Bank of America statement and submitting to Controller's office for payment.
- Monitoring usage of Purchasing Card data for compliance with Coastal Carolina University procurement regulations and the South Carolina Consolidated Procurement Code.

## 1. Requirements For Receiving a Purchasing Card

Before receiving a Purchasing Card, you are required to sign the Coastal Carolina University Purchasing Card Cardholder Agreement. By signing this agreement, you indicate that you understand the intent of the program, and will comply with all guidelines of this Manual as well as University Policies and Procedures relating to the expenditure of University funds.

## 2. Card Set Up

- University employee completes a University Purchasing Card application and submits to his/her Department Head for completion and approval.
- Department Head completes the application by providing the name of the Departmental Liaison and default account number to be assigned to the card.
- Department Head signature approval delegates transaction authority to the Cardholder.
- Approved application is to be sent to the University Purchasing Card Coordinator.
- University Purchasing Card Coordinator reviews application for completeness and submits application to Bank of America.
- Cardholder completes on-line exam and achieves an 85 percentile prior to receiving purchasing card.
- Upon receipt of the Purchasing Card from Bank of America, the University Purchasing Card Coordinator will conduct a training session with the Cardholder prior to issuing the card.
- Cardholder signs Cardholder Agreement signifying agreement with the terms of the Purchasing Card Program.

## 3. Purchasing Card Maintenance and Closure

All contact with Bank of America for card set up, maintenance and closure (except for reporting lost or stolen cards) will be handled by the **University Purchasing Card Coordinator** who is located in the University Purchasing Department (349-2160).

The University Purchasing Card Coordinator is **required to close an account if** a Cardholder: (a) transfers to a different University department, (b) moves to a new job in which a Purchasing Card is not required; (c) terminates University employment or (d) for any of the following reasons which will also subject Cardholder to disciplinary action in accordance with University Policies and Procedures relating to disciplinary action and termination for cause. The University may also hold employees fully responsible for all unauthorized purchases and any other fees associated with those purchases.

- **The card is used for personal or unauthorized purposes.**
- **The card is used to purchase alcoholic beverages or any substance, material, or service which violates policy, law or regulation pertaining to the University.**
- **The Cardholder allows the card to be used by another individual.**
- **The Cardholder splits a purchase to circumvent the limitations of the South Carolina Consolidated Procurement Code.**
- **The Cardholder uses another Cardholder's card to circumvent the purchase limit assigned to either Cardholder or the limitations of the South Carolina Consolidated Procurement Code.**
- **The Cardholder fails to provide Departmental Liaison with required receipts.**
- **The Cardholder fails to provide, when requested, information about any specific purchase.**
- **The Cardholder does not adhere to all of the Purchasing Card policy and procedures.**
- **The Cardholder fails to complete the yearly procurement card recertification exam.**

A request for closing a Cardholder account will be submitted to Bank of America by the University Purchasing Card Coordinator. *If a plastic card exists for the Purchasing Card account being closed, you should return it to your Departmental Liaison immediately.*

#### 4. Purchasing Card Use

The card works just like your personal credit card, except all charges are paid in full by the University. It is to be used only for the purchase of supplies, dues, subscriptions, repairs, FedEx/UPS, and services. **Airline tickets and conference registration fees not including hotel charges can be purchased with the understanding that the travel documentation has been processed thru the Travel Office** prior to the purchase. The procurement card is the payment method only it does not circumvent the travel procedure. Coastal Carolina University spending parameters for each Purchasing Card issued are set at **\$2,500** per transaction with a maximum of **\$5,000** per month per card. Coastal Carolina University will adjust limits as determined by demonstrated need.

When a **State or University contract is in place for specific commodities, the cardholder **MUST** purchase these goods from the contract supplier.** Some of the most frequently used contracts are for appliances, media recording products including but not limited to audio/video tape, DVDs, CDs, Zip Disks/Drives, and Flash Drives, cameras, digital and video; camcorders, microphones, projectors/projector screens, speakers, surge protectors, folding tables, televisions and stands, recorders/players, cassette, VHS, DVD, and DVR, computers, printers, and software; auto parts, batteries, boats & motors, metal and wood furniture, janitorial supplies, laboratory equipment and supplies, lawn equipment, medical supplies, microscopes, photographic film and supplies, pistols, and ammunition. Detailed **State contract information** is available via the Internet@<http://www.state.sc.us/mmo/contract/spsclist.htm> for regular purchases and <http://cio.state.sc.us/itmo/contract/itsclist.htm> for information technology purchases. Contact Purchasing for additional information or assistance.

The State of South Carolina and Coastal Carolina University require that certain types of vendors be blocked from Purchasing Card use. Among these are travel, entertainment, and cash transactions. Please refer to the listing in the back of this manual for the types of vendors at which the Purchasing Card may not be used. Transactions will be blocked at the point-of-sale level.

The card is **NOT** to be used for **travel** with the exception of airline tickets and conference registration fees **not** to include **hotel charges.**

#### 5. Purchasing Card/Account Number Security and Storage

Cardholders should always treat the University Purchasing Card with at least the same level of care as one does their own personal credit cards. The card should be maintained in a secure location and the card account number should be carefully guarded. The only person entitled to use the card is the person whose name appears on the face of the card. The card may not be lent to another person for any reason.

The Departmental Liaison assigned to each Purchasing Card will maintain the Cardholder's vendor receipts/packing slips/charge slips. All other documentation concerning the Purchasing Card program will be maintained by the University Purchasing Card Coordinator located in the University Purchasing Department. This documentation includes, but is not limited to, applications, Cardholder agreements, agency billing statements, reconciliation of accounting statements, Works Payment Software programs, and copies of transmittals and correspondence with Bank of America.

#### 6. Cardholder Liability

The Purchasing Card is a **corporate charge card and will not affect your personal credit.** It is your responsibility to ensure that the card is used within stated guidelines of this Manual as well as University Policies and Procedures relating to the expenditure of University Funds. Failure to comply with program guidelines may result in permanent revocation of the card, notification of the situation to management, and disciplinary action in accordance with University Policies and Procedures relating to disciplinary action and termination for cause. The University may also hold employees fully responsible for all unauthorized purchases and any other fees associated with those purchases.

#### 7. Lost, Misplaced or Stolen Purchasing Cards

Report any lost or stolen Purchasing Card immediately to Bank of America toll-free at **1-888-449-2273**. Bank of America representatives are available to assist you 24 hours a day, 365 days a year. Be sure to notify your Department Liaison and/or the University Purchasing Card Coordinator about the lost or stolen card at the first opportunity during normal business hours.

## 8. Completing a Purchasing Card Transaction

Follow these general guidelines when using your card to make a purchase:

### A. Purchases in Person

1. Check Blocked Vendor List to make sure it's not a restricted item and determine whether a *State or University contract* is available.
2. Be certain that the *total amount* (including all shipping, handling, postage, freight, tax, etc.) *will not exceed your card's single transaction purchase limit*.
3. Sales tax is charged by in-state vendors for taxable items. We are not tax exempt. (see Sales and Use tax section on page 13 for further instructions).
4. Obtain a receipt at the time of purchase.
5. **Shipping/Delivery:** Have the goods shipped **directly to your campus address**. **If this is not done correctly, your goods may be returned to the supplier as undeliverable.**
  - a. For packages shipped via **United Parcel Service (UPS), Federal Express, Airborne, etc., the packages must have a street address**. Refer to the back of the manual for building street addresses. The packages must be addressed: Coastal Carolina University, your name, street address, dept. and room number. Remember our **street** zip code is **29526**. It is recommended that all packages be addressed to the departmental secretary's office because the packages must be signed for.
  - b. For package shipped by the **United States Postal Service**, remember our zip code is **29528**.
  - c. **If the order is shipped via truck because of weight and/or size**, the address should be: Coastal Carolina University Receiving, your name, 1270 Atlantic Avenue, Conway, SC 29526.
6. Provide all receipts to Departmental Liaison.

### B. Purchases by Phone, Fax, Mail or Internet

When making phone, fax, mail, or internet orders the Cardholder should instruct the vendor to:

1. **not** write the credit card number on the shipping label.
2. address the package to the Cardholder.
3. include the credit card slip and/or invoice inside the package. Do not send to Accounts Payable.

#### Phone

For audit purposes, a written record should be made when placing a telephone order. This can be recorded on an order form, brochure, written note, or the "purchasing card order form" at the end of this manual. Store this record in the same manner that you store receipts.

Remember, the **Cardholder is the only person authorized to place the order**. You may, when necessary, have someone else pick up the goods (the person picking up the items should only sign shipping or receiving papers, not the credit card slip).

Procedure:

Follow the applicable instructions for making **Purchases in Person**, including shipping/delivery. In addition:

1. When you call, state that you are calling from Coastal Carolina University and that you will be making your purchase with a Visa Purchasing Card.
2. For in-state orders, emphasize that the University is **not** tax exempt. For orders outside South Carolina, sales normally is not paid to the vendor, but tax is paid to the State of South Carolina (see Sales and Use tax section on page 12 for additional information).
3. Record the name of the person taking the order, place the order, and give the supplier your Purchasing Card number and expiration date.

4. Give the supplier your name, department name, phone number, and complete delivery instructions (as indicated in previous section).
5. Request that a receipt and/or packing slip be sent with the purchase. Retain this with your record of the purchase.

### **Fax**

Procedure:

Follow the applicable instructions for making **Purchases in Person**, including shipping/delivery. In addition:

1. Retain a copy of the order form and fax confirmation (if available) for your records.
2. You are urged **not** to mail the original to the supplier, to prevent a duplicate order. If the supplier requires that the original be sent be sure to clearly mark it “***Confirmation Only-Order Placed By Fax***”.

### **Mail**

Procedure:

Follow the applicable instructions for making Purchases in Person, including shipping/delivery. In addition:

1. Retain a copy of the order form and the address it was mailed to, and request that a receipt be sent to you for your records.

### **Internet**

The Purchasing Card may be used to make these types of purchases but care should be taken in at least these areas:

1. Make sure that the company is a bona fide company (i.e. someone you were doing business with previously that now has a Web page would be a better risk than a company you “discovered” via the Web, unless you are able to verify that the new company is a responsible supplier).
2. If supplying your card number via the Web, be sure it is encrypted in an acceptable manner. If the information is not encrypted, or if you are not comfortable giving your card number over the Web, many companies offer the option of placing the order via the Web and then giving the card number via telephone after the order has been received (preferably you would call them...as anyone could “receive” the order and then call you back for the card number).
3. **Print the Internet Confirmation** and keep with your procurement card statement.

As with other purchases, the Cardholder is ultimately responsible for purchases made with their card and is therefore responsible to determine whether a Web site is the most appropriate method to use to make a given purchase.

### C. Returns, Damaged Goods, Credits

If goods purchased with a Purchasing Card need to be returned, the Cardholder **must** work directly with the supplier. Here are some tips:

1. Always retain boxes, containers, special packaging, packing slips, etc. until you are certain you are going to keep the goods. Some items, such as software or fragile pieces, cannot be returned without the original packaging materials.
2. Read all enclosed instructions carefully. Often a phone number and other instructions are included on the packing slip and/or receipt.
3. Many suppliers require you to obtain a “Return Authorization Number” before they will accept a return. If you neglect to get this number when it is required, the package may be refused and/or no credit issued to your account.
4. If something is being returned due to a supplier error or problem, the supplier should pay any fees involved in the return. In a case where something is being returned for any reason other than supplier error or product defect, there may be a restocking fee (usually a percentage of the purchase price). You may use the Purchasing Card to pay this fee as long as it does not exceed any of your limits.
5. Either the department or the vendor might be responsible for the cost of returning shipments depending upon the circumstances. If the department is responsible, the mode of shipment, to some degree, is at the discretion of the department. For example, the department could choose to return material via the United Parcel Service (UPS), Federal Express (FedEx), or the US Postal Service (USPS). Remember, P.O. box numbers are not sufficient addresses for any carrier except USPS.

If the **department** is responsible for the cost of return, material can be returned via UPS and FedEx through the University Post Office. Shipments should be accompanied by a properly completed Postal Authorization form so the Post Office can charge the customer’s account. Contact the Post Office for additional information/specific questions. If the shipment is returned via commercial truck, University Receiving will contact a carrier for pick up. The carrier will be instructed to bill your department for freight charges.

If the **vendor** is responsible for the cost of shipment, they may choose to provide a “call tag”, which is essentially a shipping label with billing information to charge the vendor’s account with the carrier. If the department is provided a “call tag”, (usually sent to department by mail or carrier) the carrier may be contacted directly by the vendor to pick up the material or the department can deliver it to the Post Office to be consolidated with other outbound shipments. A vendor might also direct a customer to return material “freight collect” and this can also be done, for UPS and FedEx, through the Post Office. Some local companies provide local delivery service and will pick up material to be returned.

While this is not a comprehensive summary of all possible return scenarios, it does describe those most common. For additional assistance or answers to specific questions, contact the Procurement Card Coordinator at extension 2160 or Receiving at extension 2148.

6. Lastly, make sure that the charge for the returned items:
  - a. never appears on your monthly statement, or
  - b. is credited properly.

## 9. Erroneous Declines

There may be certain situations when a vendor receives a decline message when processing your Purchasing Card transaction. If you do not know the reason for the decline, contact Bank of America at **1-888-449-2273** for an explanation. If the decline was in error, the Cardholder should immediately contact the University Purchasing Card Coordinator for assistance. If purchase is being made outside of normal University business hours, the employee must find an alternate payment method or terminate the purchase and contact the University Purchasing Card Coordinator during normal University hours.

## 10. Emergency Transactions

Emergency transactions over \$2,500 may **not** be handled with the Purchasing Card due to State procurement regulations. For any transaction which does not meet the spending controls assigned to the card, the Cardholder must contact the University Purchasing Office for assistance during normal business hours.

## 11. Credits/Rebates

The vendor should issue a credit to your card account for any item they have agreed to accept for return. This credit will appear on a subsequent statement. ***Under no circumstances should you accept cash in lieu of a credit to the Purchasing Card account.***

Rebates for University purchased supplies must be deposited back to the appropriate University Account.

## 12. Disputes & Billing Errors

You should always attempt to resolve any disputes or billing errors directly with the vendor. In most cases, the vendor will issue a credit to the card account. If an agreement cannot be reached with the vendor, you should contact Bank of America at **1-888-449-2273**. Bank of America may request you to mail or **fax to 1-888-678-6046** a signed "Dispute Form" to document the reason for the dispute. A "Dispute Form" is included as an attachment to this manual.

Nearly all issues can be resolved using this process. If you are unable to obtain an acceptable resolution, the Cardholder or Departmental Liaison must contact the University Purchasing Card Coordinator for assistance. The total amount billed by Bank of America will be charged to the individual departmental accounts and credits for disputed transactions will be posted to departmental accounts when credit appears on the Bank of America billing.

## 13. Sales and Use Tax

***Purchases From Vendors Located In South Carolina*** - The vendor is responsible for collecting sales tax at the point of sale. The amount of sales tax should be indicated on the receipt provided by the vendor.

***Purchases From Vendors Located Outside South Carolina*** - If sales tax is paid in another state, a use tax credit is allowed for the University, therefore, no South Carolina tax is due. The individual receipt provided by the vendor should indicate whether any out-of-state sales tax has been collected at the point of sale.

## 14. Vendor Participation/Set Up

If a vendor frequently used by University employees does not accept the Visa card, the University will assist in recruiting the vendor to take the necessary steps to begin acceptance of the card. Cardholders should contact the Departmental Liaison or University Purchasing Card Coordinator when encountering vendors who do not accept the card.

## 15. Audit Assistance

Your Department Liaison and the University Purchasing Card Coordinator will assist the University and The State of South Carolina in periodic audits of your compliance with the guidelines of the Purchasing Card program, University policies and procedures relating to the expenditure of University funds as well as Cardholder monthly statements and other required documentation.

## 16. Reconciliation, Approval & Allocation of Billing

### Receipt and Payment of Bank of America Billing

- Bank of America will bill the University within seven (7) days after the close of the billing cycle on the 27<sup>th</sup> of each month.
- University Purchasing Card Coordinator will review bill for any obvious errors and submit to Controller's office for payment.
- Controller's office will prepare payment voucher against prepay object code for a check to be issued to Bank of America. Voucher will be prepared after receipt of the Bank of America bill and processed so that payment will reach Bank of America no later than 25 calendar days after the close of the billing cycle of the previous month.
- Check will be transmitted in accordance with Bank of America instructions.

### Allocation of Purchasing Card Charges to University Departments

A default University account number and object code (Department, Fund, Expense object code) will be assigned to each Purchasing Card issued. Bank of America will have available for review the monthly online billing statement to the University and all Purchasing Card transactions will be charged to the default account number unless adjustments are made as follows:

- Departmental Liaisons will change default account number/expense object code if necessary.
- Departmental Liaisons will add analytical information for cost sharing, if necessary.
- Departmental Liaisons will identify transactions requiring payment of use tax.
- Departmental Liaisons will sign off transactions in the Banks WORKS Payment Software in advance of the monthly default cut-off date for approvals established by the University Purchasing Card Coordinator.
- Departmental Liaisons will obtain cardholder/departmental supervisors signature on cardholder monthly statement.
- **Departmental Liaisons will assemble and retain Cardholders statements, charge slips and receipts for audit by internal, Federal and State auditors. Receipts for purchases made from Federal funds must be maintained for 7 years and all other receipts for 3 years beyond the current view.**
- The total amount billed by Bank of America will be charged to the individual departmental accounts and credits for disputed transactions will be posted to departmental accounts when credit appears on the Bank of America billing.
- The Controller's office will reconcile the detailed billing statement to amount paid Bank of America.

## 17. Customer Service

Bank of America Customer Service is available 24 hours a day, 365 days a year at **1-888-449-2273** for:

- Reporting a lost or stolen card
- Disputes or billing errors
- Account information

For all other questions or issues, please contact, Caren Riedinger, the University Purchasing Card Coordinator located in the University Purchasing Department, telephone 349-2160.

## **18. Vendor Blocking**

The State of South Carolina requires that certain types of vendors be blocked from Purchasing Card use. Transactions will be blocked at the point-of-sale level. You may not use your card to make purchases from the following types of vendors.

### **LISTING OF BLOCKED VENDORS**

0742 Veterinary Services  
0763 Agriculture Co-operative  
3351 - 3440 Automobile Rentals  
3501 - 3722 Hotels and Motels  
4011 Railroads  
4111 Local/Suburban Commuter Passenger Transportation, Including Ferries  
4112 Passenger Railways  
4119 Ambulance Services  
4121 Taxicabs/Limousines  
4131 Bus Lines, Including Charter, Tour Buses  
4214 Motor Freight Carriers, Trucking -- Local/Long Distance, Moving & Storage Companies -- Local Delivery Services  
4225 Public Warehousing - Including Farm Products, Refrigerated Goods, Household Goods, and Storage  
4411 Steamship/Cruise Lines  
4457 Boat Rentals and Leases  
4468 Marinas, Marine Service & Supplies  
4784 Toll and Bridge Fees  
4789 Transportation Services (Not Elsewhere Classified)  
4814 Telecommunication Service Including Local and Long Distance Calls, Credit Card Calls, Calls Through Use of Magnetic-Strip-Reading Telephones, and Fax Services  
4815 Master Phone Telephone Service  
4816 Computer Network/Information Services  
4819 Telecommunications  
4821 Telegraph Services  
4829 Wire Transfer - Money Orders  
4899 Cable & Other Pay Television Svcs.  
4900 Utilities - Electric, Gas, Water, Sanitary  
5041 Metal Service Centers and Offices  
5047 Dental/Laboratory/Medical/Ophthalmic  
5094 Precious Stones & Metals, Watches & Jewelry  
5122 Drugs, Druggists Sundries  
5137 Men's, Women's, and Children's Uniforms  
5139 Commercial Footwear  
5172 Petroleum & Petroleum Products  
5271 Mobile Home Dealers  
5309 Duty Free Stores  
5422 Freezer & Locker Meat Provisions  
5441 Candy, Nut, and Confectionery Stores  
5451 Dairy Products Stores  
5462 Bakeries  
5499 Miscellaneous Food Stores - Specialty, Markets, Convenience  
5521 Automobile and Truck Dealers (Used Only)  
5541 Service Stations (with or without ancillary services)  
5542 Automated Fuel Dispensers  
5561 Recreational & Utility Trailers, Camper Dealers  
5571 Motorcycle Dealers  
5592 Motor Home Dealers  
5598 Snowmobile Dealers  
5611 Men's and Boy's Clothing and Furnishings Store  
5621 Women's Ready to Wear Stores  
5631 Women's Accessory and Specialty Stores  
5641 Children's and Infants' Wear Stores

5651 Family Clothing Stores  
5655 Sports Apparel, Riding Apparel Shops  
5681 Furriers & Fur Shops  
5691 Men's and Women's Clothing Stores  
5698 Wig and Toupee Stores  
5699 Accessory and Apparel Stores Miscellaneous  
5718 Fireplace, Accessories Stores  
5811 Caterers  
5812 Eating Places, Restaurants  
5813 Drinking Places (Alcoholic Beverages) Bars, Taverns, Cocktail Lounges, Nightclubs, Discotheques  
5814 Fast Food Restaurants  
5921 Package Stores - Beer, Wine & Liquor  
5932 Antique Shops  
5933 Pawn Shops  
5935 Wrecking & Salvage Yards  
5937 Antique Reproductions  
5940 Bicycle Shops - Sales & Service  
5944 Jewelry Stores, Watches, Clocks, and Silverware Stores  
5945 Game, Toy, and Hobby Shops  
5947 Gift, Card, Novelty & Souvenir Shops  
5948 Luggage & Leather Goods Stores  
5950 Crystal & Glassware Stores  
5960 Direct Marketing Insurance Svcs.  
5962 Direct Marketing Travel-Related Arrangement Services  
5963 Direct Selling Establishments/Door-to-Door Sales  
5966 Outbound Telemarketing Merchant  
5968 Continuity/Subscription Merchant  
5971 Art Dealers & Galleries  
5972 Stamp & Coin Stores - Philatelic & Numismatic Supplies  
5977 Cosmetic Stores  
5992 Florists  
5993 Cigar Stores & Stands  
5997 Electric Razor Stores - Sales & Service  
5999 Miscellaneous and Specialty Retail Stores  
6010 Financial Institutions - Manual Cash Disbursements  
6011 Financial Institutions - Automated Cash Disbursements  
6012 Financial Institutions - Merchandise & Svcs.  
6051 Non-Financial Institutions -- Foreign Currency, Money Orders ( not wire transfer), and Travelers Cheques  
6211 Security Brokers/Dealers  
6300 Insurance Sales & Underwriting  
6760 Savings Bonds  
7011 Lodging \_ Hotels, Motels, Resorts, Central Reservation Svcs., (Not Elsewhere Classified)  
7012 Timeshares  
7032 Sporting & Recreational Camps  
7033 Trailer Parks & Camp Grounds  
7210 Laundry, Cleaning & Garment Svcs.  
7211 Laundries - Family & Commercial  
7216 Dry Cleaners  
7221 Photographic Studios  
7230 Barber & Beauty Shops  
7251 Shoe Repair Shops, Shoe Shine Parlors, and Hat Cleaning Shops  
7261 Funeral Service & Crematories  
7273 Dating & Escort Svcs.  
7276 Tax Preparation Service  
7277 Counseling Svc - Debt, Marriage, Personal  
7278 Buying-Shopping Svcs., Clubs  
7280 Hospital Patient Personal Funds Withdrawal Accounts  
7295 Babysitting Services  
7296 Clothing Rental - Costumes, Uniforms  
7297 Massage Parlors

7298 Health & Beauty Spas  
7299 Miscellaneous Personal Svcs. (Not Elsewhere Noted)  
7311 Advertising Svcs.  
7321 Consumer Credit Reporting Agencies  
7339 Stenographic Services  
7342 Exterminating & Disinfecting Services  
7372 Computer Programming, Integrated Systems Design & Data Processing Svcs.  
7375 Information Retrieval Services  
7392 Management, Consulting and Public Relations Services  
7393 Detective Agencies, Protective Services, and Security Services, Including Armored Cars and Guard Dogs  
7511 Truck Stop Transactions  
7512 Car Rental Agencies (Not Elsewhere Classified)  
7519 Motor Home & Recreational Vehicle Rentals  
7523 Automobile Parking Lots & Garages  
7542 Car Washes  
7549 Towing Services  
7631 Clock, Jewelry, and Watch Repair Shops  
7641 Reupholster & Furniture Repair, Furniture Refinishing  
7829 Motion Picture & Video Tape Production & Distribution  
7832 Motion Picture Theaters  
7841 Video Tape Rental Stores  
7911 Dance Halls, Studios & Schools  
7922 Theatrical Producers (Except Motion Pictures), Ticket Agencies  
7929 Bands, Orchestras, Entertainers  
7932 Billiard & Pool Establishments  
7933 Bowling Alleys  
7941 Commercial Sports, Professional Sports Clubs, Athletic Fields, Sports Promoters  
7992 Golf Courses - Public  
7994 Video Games Arcades/Establishments  
7995 Betting (Including Lottery Tickets, Casino Gaming Chips, Off-track Betting & Wagers)  
7996 Amusement Parks, Circuses, Carnivals, Fortune Tellers  
7997 Membership Clubs (Sports, Recreation, Athletic), Country Clubs, Private Golf Courses  
7998 Aquariums, Sea Aquariums, Dolphinariums  
7999 Recreation Services, (Includes Swimming Pools, Miniature Golf and Driving Ranges, Ski Slopes, Boat Rentals, Aircraft Rentals & Sport and Games Instruction)  
8011 Doctors  
8021 Dentists, Orthodontists  
8031 Osteopaths  
8041 Chiropractors  
8042 Optometrists, Ophthalmologists  
8043 Opticians  
8049 Chiropodists, Podiatrists  
8050 Nursing & Personal Care Facilities  
8062 Hospitals  
8071 Medical & Dental Laboratories  
8099 Medical Services & Health Practitioners (Not Elsewhere Classified)  
8111 Legal Services, Attorneys  
8211 Elementary and Secondary Schools  
8241 Correspondence Schools  
8244 Business & Secretarial Schools  
8249 Vocational & Trade Schools  
8351 Child Care Services  
8651 Political Organizations  
8661 Religious Organizations  
8675 Automobile Associations  
8734 Testing Laboratories (Non-Medical Testing)  
8911 Architectural, Engineering & Surveying Services  
8931 Accounting, Auditing, and Bookkeeping Services  
8999 Professional Services (Not Elsewhere Classified)  
9211 Court Costs, Including Alimony and Child Support)

9222 Fines  
9223 Bail and Bond Payment  
9311 Tax Payments  
9751 U.K. Supermarkets - Electronic Hot File (For Regional Use Only)  
9752 U.K. Petrol Stations - Electronic Hot File (For Regional Use Only)

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COASTAL CAROLINA UNIVERSITY

PURCHASING CARD APPLICATION

ELIGIBILITY REQUIREMENTS

- \*Applicant Must be a University Employee
- \*Approval of Department Head

- \*Training Session Attendance
- \*Signature on Cardholder Agreement (upon issuance of card)

SECTION 1: CARDHOLDER INFORMATION

Cardholder Name (last, first)

Social Security Number

Phone Number

Fax Number

E-mail Address

Department Name

Department Address

As cardholder I will always treat the University Purchasing Card with at least the same level of care as personal credit cards. The card will be maintained in a secure location and the card account number will be carefully guarded. I will be the only person entitled to use the card and at issuance of Card I will sign the Cardholder Agreement.

I fully understand the intent of this program and will comply with all guidelines on the Purchasing Card Program as well as University policies and procedures relating to the expenditure of University funds.

Cardholder Signature

Date

SECTION 2: DEPARTMENT HEAD APPROVAL

APPROVAL REQUIREMENTS

\*Assign Name of Department Liaison

\*Assign a Default Account Number

\*Signature of Department Head

Name of Departmental Liaison (last, first)

Cardholder will be assigned to:

Telephone Number

Fax

E-Mail Address

Default Account Number

This is the account number the purchase will be charged to unless the Department Liaison provides the Purchasing Card Coordinator with a different account number.

I hereby delegate transaction authority to the above cardholder and agree that the department liaison will be responsible for reviewing transactions of the cardholder, to ensure the appropriate use and classification for a University expenditure.

Department Head Signature

Date

Supervisors Signature if Card is for Department Head

Date

The reverse of this form is to be completed only upon the issuance of a Purchasing Card.

**COASTAL CAROLINA UNIVERSITY  
PURCHASING CARD CARDHOLDER AGREEMENT**

**Requirements For Use**

The Purchasing Card is to be used only to make purchases at the request of and for the legitimate business benefit of Coastal Carolina University.

The Purchasing Card must be used in accordance with the provisions of the Purchasing Card Program Cardholder Manual and in accordance with the Purchasing Card policies and procedures established by Coastal Carolina University.

Violations of these requirements may result in revocation of use privileges and/or disciplinary action, up to and including termination of employment. Employees who are found to have inappropriately used the Purchasing Card will be required to reimburse Coastal Carolina University for all costs associated with such improper use.

Purchasing Card Account Number: \_\_\_\_\_

Monthly Credit Limit: \_\_\_\_\_

Received by: \_\_\_\_\_  
**(Print Cardholder Name)**

Cardholder Signature: \_\_\_\_\_  
**Cardholder Signature**

Date: \_\_\_\_\_

Received by: \_\_\_\_\_  
University Purchasing Card Coordinator

## COMMERCIAL CARD CLAIMS STATEMENT OF DISPUTED ITEM

Instructions: Your company should first make good-faith efforts to settle a claim for purchases directly with the merchant. If assistance from Bank of America is required, please complete this form, and fax or mail with required enclosures within 60 days from the billing close date to:

**Bank of America – Commercial Card Services Operations**  
**P. O. Box 53101**  
**Phoenix, AZ 85072-3101**  
**Phone (888) 449-2273, FAX (888) 678-6046**

Company Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

Cardholder Name: \_\_\_\_\_

This Charge appeared on my statement, billing close date: \_\_\_\_\_

Transaction Date: \_\_\_\_\_

Reference Number: \_\_\_\_\_

Merchant Name/Location: \_\_\_\_\_

Posted Amount: \_\_\_\_\_ Disputed Amount: \_\_\_\_\_

\_\_\_\_\_  
 (Cardholder Signature)                      (Authorized Participant Signature)                      (Date)                      (Phone Number)

**Please Check Only One**

1. \_\_\_\_\_ **Unauthorized Transaction:** I did not authorize, nor did I authorize anyone else to engage in this transaction. No goods or services represented by the above charge were received by me or anyone I authorized. My Bank of America card was in my possession at the time of the transaction.
2. \_\_\_\_\_ **Charge Amount Does Not Agree With Order Authorizing the Charge:** The amount entered on the sales slip was increased from \$ \_\_\_\_\_ to \$ \_\_\_\_\_. I have enclosed a copy of the unaltered sales slip.
3. \_\_\_\_\_ **Merchandise or Services Not Received:** I have not received the merchandise or services represented by the above transaction. The expected date of delivery of services was \_\_\_\_\_. (Please describe your efforts to resolve this matter with the merchant, the date(s) you contacted them and their response.)
4. \_\_\_\_\_ **Defective or Wrong Merchandise:** I returned the merchandise on \_\_\_\_\_ because it was (check one):  
 \_\_\_\_\_ defective; \_\_\_\_\_ wrong size; \_\_\_\_\_ wrong color; \_\_\_\_\_ wrong quantity.  
 (Please describe your efforts to resolve this matter with the merchant, the date(s) you contacted them, their response and proof of the return of merchandise. Please provide a detailed description of the wrong or defective nature of the merchandise.)
5. \_\_\_\_\_ **Recurring Charges After Cancellation:** On \_\_\_\_\_ (date), I notified the merchant to cancel the monthly/yearly agreement. Since then my Bank of America account has been charged \_\_\_\_\_ time(s). (Please enclose a copy of the merchant's confirmation of your cancellation request.)
6. \_\_\_\_\_ **Recurring Charges Already Paid by Other Means:** I already paid for the goods and/or services represented by the above charge by means other than my Bank of America Commercial Card. (Please provide a copy of the front and back on the cancelled check, money order, cash receipt, credit card statement, or other documentation as proof of purchase/payment. Describe your efforts to resolve this matter directly with the merchant, the date(s) you contacted them, and their response.)
7. \_\_\_\_\_ **Credit Appears as a Charge:** The enclosed Credit Voucher appeared as a charge on my Bank of America Commercial Card account.
8. \_\_\_\_\_ **Credit From Merchant Not Received:** I did not receive credit for the enclosed Credit Voucher within 30 calendar days from the date it was issued to me by the merchant shown above. (Please describe your efforts to resolve this matter with the merchant, the date(s) you contacted them and their response. Provide a detailed statement explaining your reason(s) for disputing this charge.)
9. \_\_\_\_\_ **Hotel Reservation Cancelled:** I made a reservation with the above hotel which I later cancelled on \_\_\_\_\_ (date) at \_\_\_\_\_ (time). I received a cancellation number which is \_\_\_\_\_. (Please describe how the reservation was cancelled, proof of cancellation and attempts to resolve this issue with the merchant.  
 \_\_\_\_\_ I was not given a cancellation number.  
 \_\_\_\_\_ I was not told at the time that I made the reservation that my account would be charged for a "No Show".  
 \_\_\_\_\_ I was not informed of the cancellation policy.)
10. \_\_\_\_\_ **Double or Multiple Charges:** My Bank of America Commercial Card Account has been double charged. The valid charge appeared on \_\_\_\_\_ (date). The duplicate charge(s) appeared on \_\_\_\_\_.
11. \_\_\_\_\_ **Do Not Recall the Transaction:** The statement has an inadequate description of the charge. Please supply supporting documentation.
12. \_\_\_\_\_ **Other; Above Descriptions Do Not Apply:** Please attach a detailed letter explaining the reason for your dispute and your attempts to resolve this issue with the merchant.

# Coastal Carolina University

## PURCHASING CARD ORDER FORM

(For your record & for audit purposes. To be used only when there is no detailed receipt available)

Date: \_\_\_\_\_ Vendor: \_\_\_\_\_ State: \_\_\_\_\_

Item #	Quantity	Description	Unit Price	Total
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
		Vendor Order#		
		Total without tax		
		<b>Out-of-state vendor: Will tax be charged? Y or N</b>		
		<b>Charge sales tax %....</b>		
		<b>Shipping and Handling</b>		
		<b>(Not to exceed \$2,500.00) Total incl. Tax, if any:</b>		

**Instructions**

1. Date: Enter date of order.
2. Vendor: Enter name of vendor.
3. State: Enter state in which vendor is located.
4. Enter quantity, description, unit price, and total price in spaces provided for each item.
5. Vendor Order #: Enter order confirmation number provided by vendor.
6. Out of state vendor:  
 Will or Will not charge sales tax %: The University is not tax exempt. We pay either sales or use tax to the state of South Carolina. (See manual under sales or use tax). Tell SC vendors to charge sales tax. Out of state vendors normally do not charge sales tax. We pay use tax. If an out of state vendor charges tax, please be sure to note it.
7. Instruct vendor to ship merchandise to you, making sure it is addressed to you at your building with your room number and street address.
8. When package is received, compare this form with packing list/receipt enclosed with delivery. **INSPECT YOUR MERCHANDISE. REMEMBER: BY LAW, WE HAVE ONLY 15 DAYS TO NOTIFY VENDOR OF DAMAGED GOODS.**
9. Send copy of this form and all receipts to your department liaison

## Shipping/Mailing Address For Credit Card Purchases

### ***For US Postal Service (USPS) & Invoice :***

Coastal Carolina University  
Cardholder's Name  
PO Box 261954  
Conway, SC 29528-6054

### ***For United Parcel Service (UPS):***

Coastal Carolina University  
Cardholder's Name  
Your Street Address  
\_\_\_\_\_ Bldg. Room# \_\_\_\_\_  
Conway, SC 29526

### ***For Federal Express (FedX):***

Cardholder's Name  
Coastal Carolina University  
Your Street Address  
\_\_\_\_\_ Bldg. Room# \_\_\_\_\_  
Conway, SC 29526

### ***For Freight Trucks:***

Coastal Carolina University  
Cardholder's Name  
1270 Atlantic Ave.  
Conway, SC 29526