



Office of Financial Affairs

POLICIES AND PROCEDURES

One Card Policy

POLICY:

Utica College is responsible for paying for business related expenses that support its mission in compliance with IRS rules. Employees are responsible for prudently using College resources for business related purchases, and the College provides a One Card Program to allow designated employees to do so.

The One Card Program is designed to improve efficiency in processing low dollar value purchases (\$1,000 or less) and all travel expenses. The One Card is a MasterCard issued by RBS Citizens, Inc. and can be used to make purchases for items with any merchant who accepts the MasterCard. One Card purchasing transactions cannot exceed the \$1,000 per transaction limit (including all delivery, shipping and/or special handling charges). Purchasing transactions exceeding the \$1,000 limit will require a Purchase Order. Splitting transactions to avoid the single transaction limit is not permitted by Utica College. The standard monthly limit for the One Card is \$2,500 for departmental users unless otherwise determined by the area Vice President. The monthly limit for travelers will be determined by the area Vice President based on individual travel needs.

Purchases must be for the use and benefit of Utica College. No personal purchases are allowed — regardless of intent to reimburse Utica College. If you fail to comply with the policies and procedures associated with the One Card, Utica College reserves the right to cancel your One Card at any time. Fraudulent use or misuse of the One Card may result in disciplinary action, up to and including termination of employment.

SCOPE:

Who Should have a One Card

Designated staff, faculty or auxillary employees of Utica College with authorization of the appropriate Vice President or Dean may apply for a One Card.

One Cards will be issued to individuals who are frequent travelers or make frequent, low dollar purchases. One Cards will be audited regularly for appropriate use. One Cards may be canceled anytime at the discretion of Utica College.

REASON FOR POLICY:

The One Card Program is designed to provide Utica College with an efficient, compliant and controllable method for completing small dollar transactions for supplies, services, and travel expenditures. The One Card will reduce or eliminate the need for petty cash, repetitive small value purchase orders, blanket purchase orders, emergency purchase orders, and store credit cards. This card policy is not intended to replace, but rather supplement the existing purchasing and travel policies.

Benefits of the One Card Program

The One Card has the following associated benefits:

- Travel Insurance
- Travel Assistance Services
- Rebate back to Utica College based on annual aggregate spend
- Purchase Assurance
- 24 Hour Assistance
- Concierge Program to help plan business arrangements, pre-trip information, entertainment, etc.

College employees whom are issued a UC One Card traveling on college business or making purchases for their respective divisions or departments are to use the UC One Card. One Card Cardholders are not to use their personal credit card while spending the College's funds.

There are a number of advantages to the employee and Utica College in using a College credit card.

- Generally personal reimbursements take longer to process and may cause an employee to incur interest charges that are not reimbursable.
- While the charges are on an employee's personal account, that individual's available credit is reduced.
- An employee would not be covered by the travel insurance, so personal travel insurance would become the primary insurance coverage
- Use of a personal credit card would serve to reduce the possible rebate to Utica College.

See also [Employee Code of Conduct Policy](#)

DEFINITIONS/TERMS:

Authorized Approver – Individual delegated the responsibility of reviewing and approving transactions for one or more Cardholder. This individual is also responsible for insuring that appropriate codes are assigned and those funds are available to pay the charges.

Billing Cycle – The monthly billing period that begins the first day of each month and ends the last business day of the month.

Card Administrator – An individual from the Purchasing Department designated to oversee the College's One Card Program.

Cardholder – Individuals designated by the College to be given a One Card to make College-related purchases within preset limits.

Cardholder Profile - Parameters that are set for a designated cardholder that identify the cardholder, establishes accounting codes and provides restriction or spending limitations in the College One Card system.

Card Issuer – RBS Citizens Bank

Cycle Limit – A maximum dollar value of charges and/or number of transactions that may be applied to the Cardholders purchasing authority for the billing cycle.

Daily Limit – A maximum dollar value of charges and/or number of transactions that may be applied to a Cardholder's purchasing authority per day.

FOAP – This is the Fund Org Account Program that identifies the type of expenditure and is established as part of the College's accounting system.

MCC – Merchant Category Code assigned to a merchant by VISA that identifies the primary goods or services provided by the merchant.

Monthly Limit – A maximum dollar value of charges and/or number of transactions that may be applied to a Cardholder’s purchasing authority during a month.

Transaction – A charge, credit, correction or other activity associated with any Cardholder account.

Transaction Limit – A dollar limit that applies to a Cardholder’s purchasing authority per transaction that cannot exceed \$1000 for non travel expenditures.

PROCEDURES:

How to Apply

Application Forms can be obtained [here](#). Applications must be returned to the Card Administrator to order the One Card.

The Cardholder will receive a copy of the procedures, attend training and sign for receipt of the card as well as acknowledgement of the guidelines prior to the issuance of the One Card.

How to Receive an Order

Verify that the supplier filled the order correctly. Check the contents of the package or verify that all the items you ordered were delivered.

Make sure that the supplier charged you correctly and ***did not include New York sales tax***. If there is an error or damaged goods, contact the supplier directly.

Maintain all sales receipt. (See Monthly Reconciliation).

How to avoid paying NYS Sales Taxes

The One Card will be embossed with Utica College’s New York State Sales Tax Exempt number. When making purchases in person, online or over the phone the Cardholder must bring this number to the vendor’s attention because card readers do not pick it up automatically. Online purchases are particularly problematic and may require a separate phone call to the vendor before you submit your payment. Some vendors may have the College’s tax exempt status on file, others may require the Cardholder to submit a tax exempt form that can be obtained [here](#). It is up to the Cardholder to contact the vendor to obtain credit for the amount of sales tax if NYS sales tax is mistakenly charged.

How to Dispute a Charge

Occasionally, billing errors may occur. For example, you may be charged New York sales tax, or you may be charged for goods and services that you did not receive. Remember that, by law, suppliers may not bill you for purchases until your order is ready for shipment.

If there is a suspected error with a legitimate charge, the Cardholder should contact the supplier. If the error is confirmed, the supplier should be instructed to issue a credit against the applicable One Card account. This should be noted in the department’s transaction log. (See Monthly Reconciliation). The credit should appear on the next monthly Citizens Bank MasterCard statement.

If the Cardholder contacts a supplier and they are unable to reconcile a difference in a charged amount, the Card Administrator should be contacted for assistance. If billing or returned item disputes cannot be resolved with the supplier within 30 days, the Cardholder must contact Citizens Bank MasterCard Customer Service by phone at 1-800-728-1229 or email at businesscreditcard@cfgcustomers.com and follow the instructions they provide.

Monthly Reconciliation

On a monthly basis, the Cardholder will receive an individual One Card statement. Departments will verify charges, assign appropriate budget codes (FOAP's) and business purpose for each charge on the Citizens Bank CentreSuite website. Departments will scan receipts and upload into the CentreSuite website. Departments should sign and send to Financial Affairs-a copy of the expense report and original receipts. Departments are responsible for returns and exchanges and following through on appropriate credits. The Card Administrator should be notified of returns and pending credits.

Keep track of your purchases throughout the month by reviewing and updating your current month transactions on the CentreSuite website.

Detailed instructions on how to reconcile your monthly transactions using the CentreSuite website for cardholders are located [here](#).

All Cardholder's charges must be reconciled, approved, and submitted no later than the tenth (10th) day of the month from the previous months transactions.

Financial Affairs and the Purchasing Department will perform the following procedures on a monthly basis:

Receive and process monthly purchasing card billing statement for payment and input to general ledger. Perform post-audits of purchasing card transaction activity to ensure proper adherence to the policies of the College.

The One Card billing system is a single bill/central pay arrangement managed by the Card Administrator. Although each individual Cardholder receives a monthly account statement, Cardholders do not process their own payments.

Lost or Stolen Cards

The Cardholder is to report the loss/theft of their card (or account number) immediately to Citizens Bank Customer Service by phone at 1-800-728-1229 or by email at businesscreditcard@cfcustomers.com. After Citizens Bank has been contacted, the Cardholder must then advise the Card Administrator. In addition, the Cardholder must provide and sign a brief narrative on circumstances to the Card Administrator.

Upon notification to Citizens Bank of a lost or stolen card, further use of the card will be blocked. Prompt action in these circumstances can reduce the College's liability for fraudulent charges. Citizens Bank will replace the card within 7 business days.

How to Cancel a Card

In the event that the Cardholder's employment is terminated, the department must initiate cancellation of the Cardholder account. One Card accounts cannot be reassigned from one employee to another.

The Purchasing Department should be contacted immediately and the One Card should be cut in half and returned to the Card Administrator.

Unauthorized One Card Use:

The College's One Card shall not be used for the following types of transactions or purchases: **Note:** This list is intended to be representative, not comprehensive:

- Personal purchases
- Cash Advances
- Services including but not limited to individuals, consultants, contractors, performers, honorariums etc.

- Hazardous materials or controlled substances
- Alcoholic beverages – other than those permitted under the Travel Policy
- Charitable contributions
- Tobacco products
- Gift cards, gift certificates or similar products
- Maintenance agreements
- Computer or software equipment – unless approved by IITS. – Submit approval to Purchasing.
- Cell phones or related mobile device services

RESPONSIBILITY:

Cardholder Responsibilities

The person whose name appears on the card is responsible for protecting the card and is accountable for all transactions made using the card number. All purchases processed against a One Card must be made by, or under the immediate direction of, the person to whom the card is issued. Consequences for misuse of the One Card can be serious, and may include card suspension, card revocation, disciplinary action, employment termination, and legal action.

When cardholders complete the online One Card Application/Acknowledgement Form, they agree to protect the card and adhere to the policies and procedures of the One Card Program. The cardholders and One Card Approver's within each department are responsible for the integrity and accuracy of their department's One Card purchases.

The cardholder agrees to complete the College's One Card training prior to receiving the mastercard

The cardholder will adhere to the College's Purchasing and Travel and Entertainment policies when using the One Card.

The cardholders and One Card Approver(s) within each department are responsible for receipts for ALL One Card transactions. Each receipt must show detailed itemization of purchases, description of what was purchased, business purpose of the purchase, and if for a meeting a list of attendees is required. If it is a large or confidential event that tracks attendance in another system, please list the name of the event so that attendees may be pulled if the IRS performs an audit. Cardholders who do not retain acceptable detailed receipts for One Card purchases may have their credit card suspended or cancelled.

The cardholder must return the One Card to the Card Administrator upon employment separation or change in department.

Cardholder will review and assign a FOAP (budget code) to each transaction within 7 days of the date of the statement. The Cardholder shall send the signed Statement with all receipts to approver (if applicable) and Financial Affairs within 10 days from the Statement date to allow for timely posting of the transactions to the accounts.

Violation of policies regarding One Card use are classified as Minor or Major which are defined as follows:

Minor Violations

Inappropriate transactions that were not done deliberately to misuse the One Card Program. Examples include but are not limited to:

- Failure to reconcile transactions on Centresuite by deadline date
- Failure to submit paperwork by deadline date

Minor Violation Disciplinary Action:

- First incident in a 12 month period – Email notice from Card Administrator
- Second incident in a 12 month period – Email notice from Card Administrator copying card holder’s immediate supervisor
- Third incident in a 12 month period – Email notice from Card Administrator copying card holder’s immediate supervisor and area Vice President.
- Accumulation of 4 or more occurrences in a 12 month period of all minor violations may result in the escalations to major violation status.

Major Violations

Transactions that show willful intent to disregard established policies and procedures or an action that a Cardholder knew or should have known to be egregiously offensive to established policy. Examples include, but are not limited to:

- Allowing unauthorized individuals to use your card
- Any and all personal purchases
- Splitting transactions to avoid single transaction limitations
- Accumulation of 4 or more minor violations in a 12 month period

Major Violation Disciplinary Action:

The consequences for major violations vary depending on the severity and repetitious nature of the violation. These can include but are not limited to:

- Email notice from Card Administrator copying card holder’s supervisor, Area Vice President and President.
- Mandatory retraining
- 15-day suspension of One Card and mandatory retraining to reactivate One Card.
- 30-day suspension of One Card and mandatory retraining to reactivate One Card.
- 60-day suspension of One Card and mandatory retraining to reactivate One Card.
- Revocation of One Card
- Termination of employment
- Criminal Prosecution

The Card Administrator reserves the right to suspend or revoke One Card use regardless of stated policy if, in the Administrator’s judgment, the violation proves a severe risk of fraud or compromise to the One Card Program.

Any improper or fraudulent use of the One Card may also lead to reimbursement to the College and/or further disciplinary action.

Periodic and random audits will be conducted by the Card Administrator and/or external auditors on all cardholders to verify compliance with the College policies.

Authorized Approver for One Card Transactions Responsibilities

Authorized approvers will complete the One Card policy, procedure and reconciliation training.

Authorized approvers will ensure compliance with all College policies.

Approvers will ensure the proper FOAP has been charged for each transaction.

Approvers will review and approve all transactions within 10 days from statement date.

Administrator Responsibilities

The Card Administrator manages the One Card Program and is the main contact for the program. The Card Administrator will issue all cards, provide training and monitor cards for proper usage and compliance with all College policies.

The Reconciliation Administrator will review approved transactions and expense reports for appropriate FOAP's and receipts and will issue timely payments to RBS Citizens, Inc.

CONTACTS

Card Administrator: Colleen Bentley-Ciccone at cmbentle@utica.edu; 315-792-3018

Reconciliation Administrators: Camille Sorbello at cmsorbel@utica.edu; 315-792-3192
Paula Bochniak at pebochni@utica.edu; 315-792-3907

RESOURCES/QUESTIONS:

For any questions or additional information, please contact Financial Affairs or Purchasing.

Please note that other Utica College policies may apply or be related to this policy. To search for related policies, use the Keyword Search function of the online policy manual.

Todd S. Hutton, President

Date

Effective Date:
Promulgated:

Last Revised:
Promulgated: