

**Division of
Administration Support
Services**

Procurement Office

**Credit Card Program
Manual**

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GENERAL INFORMATION

The Credit Card Program is authorized by a State of Texas contract with Citibank via the [Texas Procurement and Support Services](#) (TPASS). The Credit Card combines the functionality of a traditional purchasing card with the functionality of a travel card allowing authorized employees to use the Credit Card for purchase, travel, and business expenses. This program will reduce the time and effort required to make payments for university purchases, reduce out-of-pocket expenses. The use of the Credit Card does not exempt the university or its officers and employees from the purchasing/travel requirements of state and federal law and the TPASS.

CUSTOMER SERVICE

The Credit Card program is serviced using a team approach with Citibank's Customer Service Center. This center is available 24 hours a day, seven days a week to assist the cardholder with general questions about their Credit Card account.

CARD ACTIVATION

The cardholder must call the number on the newly issued card (sticker) to activate the Credit Card before using it. Your identification code when calling customer service will always be the last four digits of your UTRGV employee ID (unless otherwise specified by Procurement Office). You will also be asked for a four-digit PIN which may be required for future purchases. If you forget your pin or get locked out, call **1-877-905-1855**. Upon receipt of the card, the cardholder should sign the back of the Credit Card and always keep the card in a secure place. The [How to - Activate Credit Card Guide](#) should assist with the activation process.

LOST OR STOLEN CARDS

If a Credit Card is lost/stolen, the cardholder must complete the [Declaration of Unauthorized Use](#) and send to the Procurement Office at ProCard@utrgv.edu and immediately contact Citibank Customer Service at **1-800-248-4553**. Upon receipt of your telephone call, the bank will immediately suspend your Credit Card and issue a new card with a new cost center. The new card will be sent by the bank to the employee's UTRGV campus location indicated on the campus directory.

CARD TERMINATION

If a cardholder terminates employment with the University, the department has the specific obligation to reclaim the Credit Card and return it to Procurement Office prior to the employee termination date. Also, if a cardholder transfers to a new department, it is the cardholder's responsibility to notify Procurement Office of the transfer within ten (10) days of starting in his/her new position.

CREDITS AND RETURNS

By rule of the State Comptroller, cardholders are not allowed to receive a cash refund for returned merchandise. All credits or refunds must be applied to the same cardholder account that was used for the original purchase.

DISPUTING A TRANSACTION

For unrecognizable transactions or purchases that appear, review your receipts, and see if you can match the transaction by dollar amount – some vendor's process credit card transactions through a parent company. If you still cannot find anything, contact the vendor, and try to resolve the dispute. If an agreement cannot be reached with the vendor, you should call CitiBank Fraud Department at **1-800-945-3114**.

When CitiBank determines that there is fraud associated with a credit card, they will issue a new credit card and mail it to the address on file. Please verify UTRGV address on file to ensure delivery of credit card. It is the responsibility of the cardholder and the Reconciler/Expense Delegate to notify procard@utrgv.edu when a replacement credit card is issued.

HOW TO USE THE CREDIT CARD

The Credit Card is a MasterCard Credit Card centrally billed to the university. The cardholder is liable and responsible for all charges. A cardholder may make low dollar value transactions (up to the maximum single transaction limit on the individual card) from vendors that accept the MasterCard credit cards. The Credit Card may be used while on travel status for lodging, parking, taxi service, bus/train fare, hotel telephone and internet expenses (related to official approved business purposes only), check baggage fees, fuel (for rental vehicles or UTRGV owned vehicles only), conference registration as well as normally acceptable Credit Card transactions. The Credit Card may not be used for the purchase of individual travel meal expenses.

PROTECTING YOUR CREDIT CARD

Each individual cardholder is responsible for the Credit Card issued in their name and must take all necessary actions to ensure the card is maintained in a safe manner that follows all purchasing and travel policies and guidelines. Lending your Credit Card to another person (regardless of their affiliation with the University) is not allowed. This affects the MasterCard liability coverage on your Credit Card.

PERSONAL USE POLICY: THE CREDIT CARD IS NOT FOR PERSONAL USE!

The Credit Card will have the State of Texas Seal and the wording "For Official Use Only" clearly indicated. This card is for business purposes only and may NOT be used for personal transactions. A cardholder making an unauthorized purchase will be held personally liable to reimburse the University for the Purchase. Misuse of the Credit Card may subject to disciplinary action up to and including termination of employment.

CARD LIMITS

The following Credit Card control limits can be customized per individual cardholder and department’s needs. To obtain a single purchase or monthly limit increase, the Cost Center Manager must send an email justifying the need to the Credit Card Administration at ProCard@utrgv.edu. Splitting a large transaction into several smaller ones in order to circumvent the single purchase limit threshold is a violation of UTRGV policy.

- ✓ Transaction or "single purchase" limit (Default = \$2,500.00)
- ✓ Spending limit per card per billing cycle (Default = \$7,500.00)
- ✓ Number of authorizations allowed per day (Default = no limit)
- ✓ Number of credit card transactions per cycle (Default = no limit)

DORMANT CREDIT CARDS

Credit Cards with 6-12 months of inactivity will be reviewed by Procurement Office to determine if there is a valid business need for the card issued. It is important to notify Procurement Office should your need for the Credit Card change.

STATE HOTEL OCCUPANCY TAX EXEMPTION

All lodging transactions made with a Credit Card in the state of Texas are exempt from hotel occupancy tax. Present the Texas Hotel Occupancy Tax Exemption Certificate at check in. Review the hotel folio at the end of the stay to ensure that occupancy tax is not charged on any lodging expenditures. (Please refer to Procurement home page for a copy of [Texas Hotel Occupancy Tax Exemption Certificate](#) .

SALES TAX

All purchases made with a Credit Card within the State of Texas are exempt from State of Texas sales tax. The cardholder should monitor all transactions to ensure that tax is not charged on any Credit Card purchases. (Please refer to Last Page for copy of [Sales Tax Exemption Certificate](#). Cardholders will also be given a wallet size version of this certificate.

HOW TO USE YOUR CREDIT CARD TABLE

<u>PROCUREMENT PURCHASES</u>	<u>TRAVEL PURCHASES</u>
Conference/Training Registrations	Conference/Training Registration Airfare (only when booked through contracted travel agency)
Memberships related to conferences	Lodging expenditures
Classified Advertising	Rental car (with prior approval from procurement office)
Journal Reprints & Professional Article Submissions	Parking/Taxi services Bus/train fare
Freight Charges (Fed Ex, UPS, etc.)	Hotel telephone and Internet expenditures (for business use only)
Research Supplies	Check baggage fees
Office Supplies	Gasoline (for rental or UTRGV owned vehicles while in travel status)
Printing Services	Toll Fees
Computer Supplies (expensed)	
Event Catering	

*Note if credit card is funded by a federal grant account, requirements must be followed in accordance to the grant guidelines.

Purchase requiring pre-approval by Procurement Office:

- Awards, Prizes
- Gift Cards
- Software
- Travel Expenditures for another person
- Purchases over single swipe limit \$2500
- Purchases over monthly limit \$7500

Purchases not allowed

- Alcoholic Beverages for Personal Consumption
- Animals
- Bars, Taverns, Nightclubs
- Capital Equipment and Upgrades
- Cash Advances, Traveler Checks, Insurance, etc.
- Consulting or Professional Services
- Controlled Assets
- Fuel for Personal Vehicles
- Gambling/casino Establishments
- Movie Rentals or Personal Entertainment Expenditures
- Personal related Expenditures (i.e. dry cleaning, clothing, toiletries, etc.)
- Prescription Drugs/Controlled Substances
- Radioactive/hazardous Materials
- Travel Meals
- Capital, Controlled, Inventoried Assets below:

Capital (\$5,000.00 or Greater) - Needs an asset tag by Assets Management	Expenditure Type (E-Type)
Computer Equipment	Computer Equip Capitalized
Furniture & Equipment	Furniture & Equip Capitalize
Medical Equipment	Furniture & Equip Capitalize
Telecommunication Equipment	Telecom Equipment Capitalized
Controlled (\$0.01 or Greater) - Needs an asset tag by Assets Management	Expenditure Type (E-Type)
Hand Guns, Tasers, Rifles & Shotguns	Firearms Controlled
Controlled Assets (\$500.00 to \$4,999.99) - Needs an asset tag by Assets Management	Expenditure Type (E-Type)
Camera-Portable-Digital, SLR	Cntrl Telecom Equip
Computers & Desktops	Computer Equip Controlled
Data Projectors	Furnishings & Equip Controlled
Laptop Computers	Computer Equip Controlled
Smartphones	Cntrl Telecom Equip
Sound System and Other Audio Equipment	Furnishings & Equip Controlled
Tablets & Other Hand Held Devices	Computer Equip Controlled
TVs, Video Player/Recorders	Furnishings & Equip Controlled
Unmanned Aerial Vehicles (UAV) & Drones	Furnishings & Equip Controlled
Inventoried (\$0.01 or Greater) - Needs an asset tag by Assets Management	Expenditure Type (E-Type)
Computer & Desktop	Cntrl Telecom Equip
Golf Carts, Go Carts & Dune Buggy	Furnishings & Equip Controlled
Laptop Computers	Furnishings & Equip Controlled
Tables, Xbox, PS & Other Hand Held Devices	Computer Equip Controlled
Unmanned Aerial Vehicles (UAV) & Drones	Furnishings & Equip Controlled
Smartphones	Cntrl Telecom Equip

USING YOUR CREDIT CARD TO COVER BUSINESS TRAVEL & RELATED EXPENDITURES

The Credit Card can be used to cover allowable business-related travel expenditures. It is important to note each traveler is responsible for their own travel and related expenditures. You **cannot cover** travel expenses of another UTRGV employee (Unless given prior authorization from Procurement Office - procard@utrgv.edu). The travel related expenditures included in the How to Use the Credit Card Table may be placed on a Credit Card while the cardholder is in authorized travel status.

Important note: Educational and General Funds (E&G)/State Funds cannot be used for travel and entertainment purchases using the Credit Card. Federal Funds may have additional restrictions and must abide by the grant rules.

TRAVEL ELIGIBILITY

- ✓ Full-time faculty or staff.

TRAVEL AUTHORIZATION

Prior to placing any travel related expenditures, UTRGV Credit Card holders must complete the Travel Request with all estimated expenses including university paid and reimbursable expenses for the business trip within Concur iTravel+ system.

TRAVEL EXPENSE REPORT

All expenses associated with an approved UTRGV business travel must be submitted through a Travel Expense Report and must be linked to the approved Travel Request. **Please note, a cardholder who is reimbursed expenses that were paid via the Credit Card will be held personally liable to reimburse the University and may lose their purchasing privileges.**

REQUIREMENTS

- ✓ Used only for business-related charges
- ✓ Used only for business-related charges while traveling on official state business
- ✓ Report lost/stolen cards immediately
- ✓ Resolving Card disputes or billing errors with merchants
- ✓ Notifying the bank immediately on a lost or stolen Card as well as the Program Administrator at procard@utrgv.edu, project manager, department head, and the University Police
- ✓ Obtaining required receipts (included in Travel Receipts Requirements)
- ✓ Obtaining hotel folios and supporting documentation to substantiate the expenses (included in Travel Receipts Requirements)
- ✓ Associating Card Transactions with the applicable Travel Request for reconciliation purposes
- ✓ Reviewing Card transactions with Credit Card Reconciler/Expense Delegate monthly

MAXIMUM LIMITS

It is the cardholder’s responsibility to comply with UTRGV daily allowance prior to departure. These rates can be found on the [U.S. General Services Administration](http://www.gsa.gov) (GSA) website. Click the respective travel destination and a list of rates will be given by city. **If the city you are traveling to is not listed, you must use the standard rate listed for that specific state.** Procurement Policy allows payment or reimbursement of the actual hotel expense when staying at the GSA rate or conference hotel rate, restrictions may apply to Grant accounts. All rates outside the UTRGV allowable rates will be reported to UTRGV Executives.

RECEIPTS

Only receipts with line-item detail are accepted form of receipt.

If you have misplaced your original, cardholder must make three attempts to obtain a copy of the itemized receipt. If unable to recover the missing receipt, the **Missing Receipt Declaration** must be completed within the iTravel+ system. ALL Receipts must be maintained at the departmental level for every Credit Card transaction. Electronic is storage is highly recommended.

TRAVEL RECEIPT REQUIREMENTS

Travel receipts requirements apply to all method of payments (University’s credit card, out-of-pocket and vendor direct bill)

Expense Type	Receipt Required	
	Yes	No
Airfare	✓	
Airfare Ticket Tax	✓	
Airline Fees	✓	
Bus/Shuttle	✓	
Business Meal-Alcohol	✓	-
Car Rental	✓	
Conference Registration	✓	
Dues	✓	
Educ Books<\$5k	✓	
Entertainment Meals	✓	
Gasoline	✓	
Gifts	✓	
Hotel	✓	
Hotel Tax	✓	
Incidentals	✓	

Expense Type	Receipt Required	
	Yes	No
Individual Domestic Travel Meals*		✓
Individual International Travel Meals	✓	
Internet	✓	
Limousine	✓	
Parking	✓	
Phone	✓	
Rental of Space	✓	
Rent-Apartment/House	✓	
Sales Tax Charged in Error	✓	
Subway	✓	
Supplies	✓	
Taxi	✓	
Tolls	✓	
Train	✓	

All expenses require a full description of the expense. Examples: "Parking at Airport 3 days x \$10/day" or "Taxi from Airport to Hotel or Only available mode of Transportation"

*No receipts required for individual domestic travel meals, unless it is required by the funding source (such as grant accounts).

PURCHASES FROM HISTORICALLY UNDERUTILIZED BUSINESSES (HUBs)

As with other means of purchasing, Cardholders are strongly encouraged to increase opportunities for minority and women-owned Texas business (HUBs – Historically Underutilized Businesses) when using a delegated University purchasing method, such as the Credit Card. Citibank has established a reporting procedure with the Texas Comptroller of Public Accounts, which will enable UTRGV to receive HUB credit for purchases made. Cardholders having access to the Internet can directly access [the State of Texas HUB vendor files](#).

It is recommended that you bookmark the [HUB URL address](#) to facilitate access. If you need assistance, please contact the University Purchasing Director and HUB Program Assistant at 956-665-2167, or by e-mail at hub@utrgv.edu. He/she is available for training on how to search for HUB vendors via the Internet or he/she can comprise a list of HUB vendors per project for your department.

RECEIPT OF MATERIALS AND SERVICES

It is the cardholder's responsibility to ensure receipt of materials and services and to follow up with vendors to resolve any delivery problems, discrepancies and/or damaged goods. If materials are ordered by phone, request that the vendor provide an itemized sales receipt by fax or email. This will be needed for documentation. **Also, ask the vendor to include your name, office number, phone number, and the letters ONE (short for Central Billed Account) on the outside packaging label.** This information will facilitate getting the delivery to you quicker when it is received in Central Receiving. Below is a list of authorized Central Receiving locations for UTRGV:

Edinburg Campus

The University of Texas Rio Grande Valley
Reference: Credit Card
1407 E. Freddy Gonzalez
Edinburg, Texas 78539
Telephone number 956-665-3076

Harlingen/Brownsville Campus

The University of Texas Rio Grande Valley
Reference: Credit Card
1 West University Drive
Brownsville, Texas 78520
Telephone number 956-882-5924

BILLING ADDRESS

The vendor may ask for the billing address, which is always:
The University of Texas Rio Grande Valley Office of the Comptroller
Accounts Payable
accountspayable@utrgv.edu
1201 W. University Drive
Edinburg, Texas 78539

CREDIT CARD ROLES

The following are the roles and responsibilities associated with the Credit Card Program. Designated roles must be held by full-time employees.

1. Cardholder/Individual User
 - Security of the card while in his/her possession.
 - Using Card for official University business.
 - Complying with all University Card spending limits, guidelines, and established policies.
 - Promptly submitting all monthly Card charge documentation to assigned reconciler (Expense Delegate).
 - Obtaining receipts and supporting documentation to substantiate the expenses
 - Resolving Card disputes or billing errors with merchants.
 - Notifying the bank immediately on a lost or stolen Card as well as the Program Administrator at procard@utrgv.edu and Cost Center Manager.
2. Credit Card Reconciler (Expense Delegate)
 - The reconciler's primary responsibility is to ensure that all purchases are appropriate, necessary, and in line with the departmental mission and in compliance with University policies.
 - Responsible to protect the traveler and Cost Center Manager.
 - Maintain all Travel Card records for Cost Center Manager.
 - Collect transaction receipts and all supporting documentation from Cardholder(s).
 - Review purchases for any unauthorized transactions and report to the Program Administrator at procard@utrgv.edu and Cost Center Manager.
 - Reconciliation of monthly statements must be completed by the 21st of each month.

3. Cost Center Manager/Cost Object Approver

- Designate a UTRGV employee as Cardholder.
- Assign individual cardholder spending limits as per program guidelines.
- Assure compliance with Program Procedures.
- Approve card purchases and funding cost center for transaction.
- Ensure sufficient funds are available.
- Maintain required documentation in a central location for current fiscal year and a minimum of three prior years. If funding source involves additional retention requirements, it is the responsibility of the Cost Center Manager to comply.

On the 7th of each month, Credit Card Reconcilers and/or Expense Delegates will receive an email notification informing them that the previous cycle transactions are loaded in Concur iTravel+ for review and expense.

By the 21st of each month, the reconciled credit card statement must be fully approved by the Cost Center Manager or Alternate Approver in iTravel+. The Credit Card Expense Report will list all transactions for the previous billing cycle including the cost center number/project number and explanation of the charges. Reports and receipts should be kept as part of the departmental documentation for future audits and issues. Please refer to the [How to - Create a Credit Card Reconciliation](#) for assistance.

TRAINING

New Participants

All new participants are required to complete training, available through Blackboard, prior to card issuance or in the case of a Reconciler and/or Cost Center Manager transfer of responsibility. Reconcilers are also required to participate in a hands-on training to assure familiarity with the reconciliation process.

Current Participants

To ensure compliance with most recent changes to the program guidelines, the [Credit Card Program Manual](#) should be read by cardholders and training must be completed on an annual basis by all participants.

RECONCILIATION REPORT - PURCHASING

The cardholder is responsible for maintaining records of every transaction made with the Credit Card. **All University purchasing guidelines must be applied.** These records should be reconciled by the Cardholder and Credit Card Reconciler/Expense Delegate by the 21st of each month or any time before then. Any discrepancies identified should be PROMPTLY investigated.

The following items should be attached to the Expense Reconciliation document as needed to support the purchase:

- ✓ Sales itemized receipts
- ✓ Packing slips, when available
- ✓ Credit card itemized slips and detail (for purchases and/or business events and all travel)
- ✓ Merchandise advertisement (if available)
- ✓ Brief statement of business purpose and benefit, including attendees if it was a UTRGV meeting



RECONCILIATION REPORT - TRAVEL

The cardholder is responsible for maintaining records of every transaction made with the Credit Card. **All University travel guidelines must be applied.** These records should be reconciled by the Cardholder and Credit Card Reconciler/Expense Delegate, the 21th of each month or any time before then. Any discrepancies identified should be PROMPTLY investigated.

- ✓ All expenses associated with an approved UTRGV business travel must be submitted through a Travel Expense Report and must be linked to the approved Travel Request

PURCHASES FROM VENDORS ON WARRANT HOLD STATUS WITH THE STATE OF TEXAS

Per the Texas Administrative Code (34 TAC sec 5.57), state agencies are not allowed to do business with or make payments to entities that are on "warrant hold" (also called "credit hold" or "vendor hold") with the State of Texas until the causing situation is resolved and the hold is lifted. Because the Purchasing Card is a very easy way to do both, if you wish to make a purchase of \$500 or more from a vendor based in the State of Texas, you are required to research your vendor's hold status beforehand by visiting the State Comptroller's website: [Vendor Hold Search](#). You must retain proof of the review with your records.

AUDITING/ RECORD KEEPING

All transactions made on a Credit Card are reviewed by Procurement Office to ensure compliance of purchasing and travel policy. The retention period for all Credit Card purchases is the current year plus three previous fiscal years. Note that grant accounts must follow the grant rules requirement for records retention.

The Credit Card Team will conduct routine audits/reviews of randomly selected transactions and cardholder accounts daily and monthly. Additionally, each cardholder will have an entire transactional cycle audited/reviewed at least once annually by the Credit Card team. The cardholder will be asked to submit any request for transactional documentation for that review electronically to the Procurement Office. Each audit/review will include an email notification of the audit/review period and a follow up notification of any findings and necessary remediation from the audit/review.

Noncompliance with program guidelines could result in card suspension or termination, dependent upon severity of the noncompliance. Examples of noncompliance include, but not limited to:

- Failure to maintain monthly account summary and documents
- Failure to submit information within established timelines
- Splitting of transactional purchases to avoid Credit Card limits or required bidding limits
- Personal purchase
- Purchase of a restricted item.