1. Introduction

University Corporate Visa Cards should be used predominantly for travel, expenses and entertaining whilst on University business. They may also be used for travel requirements up to the value of £300 (in line with the Travel Policy). And may also be used for urgent unforeseen travel requirements where it has not been possible to use the University’s preferred travel provider. They may also be used for purchases where a supplier account does not exist on Aptos and there is no repeat business with this supplier. In case of ongoing demand, please raise a new vendor request form. Transactions processed through a Corporate Card must comply with all associated policies and procedures (see section 3). The University expects all card holders to treat their Corporate Card with the same levels of security and responsibility as they would treat their own personal credit card. Failure to adhere to these policies and procedures will result in the card being withdrawn.

2. Application

Members of staff can apply to their Head of School/Unit to have a University Corporate Card. If authorised, the application must be submitted to Procurement for approval, alongside the RBS Corporate Card request form.

The application form will then be sent to Finance at the Old Burgh School and a card will be ordered from the bank. You should be aware that the Royal Bank of Scotland may perform a credit check before issuing a Corporate Card. It normally takes between 10and 14 working days for a card to be issued by the bank. Once the card and PIN number have been received the member of staff will be asked to collect the card in person from the Finance Office at:

The Old Burgh School,
Abbey Walk,
St Andrews
KY16 9LB.

Please note that you will be required to bring your staff ID card for identification.
3. Compliance

Before you start using your card you must make sure that you are familiar with the University Policies and Procedures which are designed to ensure compliance with HMRC and audit regulations.

- Expenses policy.
- Methods Of Ordering

3.1. Cash Withdrawals

At no time should cash withdrawals or personal purchases be charged to your University Corporate Card. If this happens in error the University must be reimbursed immediately. Payments must be made at the Cash Office, The Old Burgh School, and the appropriate receipts must be provided. You may also be required to add VAT on to the amount of the refund due to HMRC regulations.

4. Prevention against Fraud

4.1. Card Safety

Reasonable precautions should be taken to prevent fraudulent use of the card. For example, Corporate Cards should not be used by anyone other than the named card holder and PIN numbers should not be written down or disclosed to third parties.

Cardholders should never write their full card number on any application/registration forms, nor should you be providing your CSV number or signature. Cardholders must also take precautions when giving out card details over the phone. The cardholder should always initiate the phone call and be certain that it is the correct person they are giving the card details to.

4.2. Register for Cards Online

As a card holder, you are solely responsible for each and every transaction processed on your Corporate Card. You must regularly check cards online and if there are any transactions you have not approved then you must contact RBS immediately on 01268 508 019. You should also advise Finance immediately of any fraudulent transactions.
5. Using your Corporate Card

Your card is protected with CHIP and PIN technology which means that you may be asked to enter your four digit PIN number when undertaking face to face transactions. Your PIN number will be issued when you collect your card and you can change your PIN number at any ATM machine.

5.1. Accountable for Each Transaction

In order to protect you from fraudulent transactions it is vitally important that you keep your card safe at all times. The card holder is solely responsible for every transaction processed on their card and must obtain an itemised receipt for each transaction.

5.2. Transaction Declined

Transactions may be declined for a number of reasons:

Insufficient Funds - this could be that you have reached your monthly credit limit and you don’t have sufficient funds available to process any further transactions. You should log into cards online to check your outstanding balance. If you need the limit increased you should advise your Head of School/Unit who can request a temporary or permanent increase by email to creditcards@st-andrews.ac.uk.

Security – card transactions may not pass certain security checks, e.g. security questions may not be offered by the merchant and as a result RBS may not authorize the payment of the transaction as it is not fully authenticated. Normally there would be no problem with large organizations, but you may encounter problems with some smaller businesses, e.g. grocery stores in America.

Spot checks - RBS from time to time will do spot checks on cards as part of their anti-fraud efforts and as a result transactions may be declined for this reason

Unusual Trends - RBS may decline transactions that are out with your normal spending patterns as they may want to check with the card holder that the transaction is in order.
Address - sometimes transactions may fail because the address is incorrect. You must use the address the cards are registered at which is The Old Burgh School, Abbey Walk, St Andrews, KY16 9LB.

Please phone RBS on 0870 154 1234 they will advise you why the card has been refused.

5.3. Use of Paypal

It is NOT permissible to link a PAYPAL account to your Corporate Card. Such usage may result in your card being cancelled

5.4. Registering for RBS Cards Online

All Corporate Cards must be registered with RBS Cards online within 30 days of issue and failure to do so will result in your card being suspended. This allows the card holder to view all transactions on their statement, check the available balance, limit and potentially identify any fraudulent transactions.

To register for this, go to the RBS website, select the “Corporate Banking” heading and then click on “Cards Online”. This will open a new window which will ask for your 16 digit card number and the password you entered on your credit card application. After this, it will ask you to set up your own pin and password for future use of the cards online service.

5.5. Registered Address of Card

The postal address for each University Corporate Card is:

University of St Andrews
Finance Dept
The Old Burgh School,
Abbey Walk,
St Andrews,
Fife
KY16 9LB
When using your Corporate Card, this is the address to give out as opposed to your departmental address.

5.6. Credit Limit Amendments

If you require your card limit to be increased your card approver must email creditcards@st-andrews.ac.uk requesting the change and why it is necessary. It needs to be made clear whether any adjustment is temporary or permanent. It is worth noting that the University makes payment to RBS on the 5th of each month and this will be reflected on your statement.

To minimise exposure to any unnecessary risk a review of credit card limits is carried out annually. Any card holder whose limit is adjusted will be notified in writing of the change.

5.7. Lost and Stolen Cards

In the UK – If your card is lost or stolen please telephone Royal Bank of Scotland Lost and Stolen cards on 0870 6000 459 (24 hours a day, 7 days a week).

If you are calling from overseas then please Tel: (+44) 1423 700 545.

You should also contact Finance immediately on Tel 01334 462598 and email creditcards@st-andrews.ac.uk.

6. Administration

Due to the high number of card holders within the University it is important that each card is administered in an efficient and accurate way to avoid any unnecessary work.

The most common failings are:

- Missing receipts
- No itemised receipt (required for audit purposes)
- No specific reason for expenditure provided (in description)
- Not providing a list of attendees for entertainment expenses
- Failing to submit statements and receipts by given deadline
The Finance Department receives a summary report around the 5th of every month with details of the previous month’s transactions for every card holder. These statements are then uploaded onto the [credit card portal](#) and all card holders and administrators will be advised by email when the most recent statement is available.

### 6.1. Corporate Card Transactions Online

The online reporting system displays the transactions processed on your Corporate Card for previous month(s).

You must enter the full [General Ledger code](#) for every transaction and an appropriate description, sufficient to detail the nature of business for which the expense was incurred. If any particular transaction is for the entertainment of visiting staff, then full details of all who attended, their employer and the purpose of the entertainment must be provided. Please refer to the [Expenses Policy](#) section 7.1 for full details.

### 6.2. Reporter

The reporter is the person nominated to complete the transactions details online. This will normally be the card holder, but a third person can be nominated.

Once the statement has been fully completed then it should be submitted for approval, at the same time a print out of the statement should be taken and passed to the approver with all receipts attached.

### 6.3. Approver

The approver is the person assigned to authorise transactions online and this will normally be the Head of School/Unit. When transactions are submitted for approval by the reporter, the approver will receive an e-mail notification. Online approval is confirmation that the approver is satisfied that the GL codes are correct, all receipts have been provided and that the transactions are in line with financial regulations.
6.4. Deadlines
It is the card holder’s responsibility to ensure that their monthly statement, with original receipts attached, is completed and sent to Finance by the due date which will be specified on the e-mail sent each month.

6.5. Amendments
Finance must be informed in writing of any changes in personnel to any of the above roles.
If you are moving department within the University and still need to use a Corporate Card please contact Finance.

Default Cost Centre
The total value of your monthly transactions will be allocated to your Default Cost Centre. Once you have submitted your approved statement each transaction will be recharged according to what is submitted on your online statement.

6.6. Leaving the University
If you are leaving the University or no longer require your card then it is essential that you notify Finance as soon as possible. You should cut up your card in the presence of another member of staff.

7. Monitoring
The University is responsible for ensuring that the Corporate Cards are used in line with University Policies and Procedures and that we are not exposed to any unnecessary risk.

7.1. Procurement
Procurement staff will be monitoring the use of the Corporate Cards to ensure that any purchases are compliant with the Methods of Ordering.

7.2. Finance
Finance staff will check to ensure that all transactions comply with the Financial Operating Procedures and the Expenses Policy.
8. **Sanctions**

In order to ensure that Corporate Cards are used appropriately and that transactions are compliant with HMRC, audit requirements and internal policies, the following has been agreed with the Principal’s Office.

If a card holder defaults for whatever reason they will receive an email reminding them to adhere to this policy. Card holders will normally receive up to 3 warnings before their card is suspended.

Failure to comply with this policy will result in your card being either temporarily suspended or cancelled depending on the non-compliance and may also result in disciplinary action being taken.

Finance reserves the right to suspend or cancel cards in extreme cases of misuse. In the event of a card holder having their card suspended they have a right to appeal against the decision to the Quaestor.
9. Points of Contact

General enquiries to: creditcards@st-andrews.ac.uk

**University Contacts**

<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
<th>Extension</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calli Hopkinson</td>
<td>Tax &amp; Treasury Manager</td>
<td>ext 2582</td>
</tr>
<tr>
<td>Gillian Sinclair</td>
<td>Assistant Accountant</td>
<td>ext 2579</td>
</tr>
<tr>
<td>Michele Merrington</td>
<td>Finance Assistant</td>
<td>ext 2519</td>
</tr>
<tr>
<td>Alain Léger</td>
<td>Procurement Officer</td>
<td>ext 2523</td>
</tr>
</tbody>
</table>

**Royal Bank of Scotland**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>General Enquiries</td>
<td>0870 154 1234</td>
</tr>
<tr>
<td>Lost or Stolen Cards (UK)</td>
<td>0870 6000 459</td>
</tr>
<tr>
<td>Lost or Stolen Cards (outwith UK)</td>
<td>00 44 1423 700 545</td>
</tr>
<tr>
<td>Abroad (problems using card)</td>
<td>00 44 1268 508 020</td>
</tr>
</tbody>
</table>
Declaration

I confirm that I have read and that I agree to comply with the terms and conditions of the Corporate Card Policy (version 5 dated 24/08/2012). If any transactions do not comply with the policy, then the University is entitled to recover these costs from my salary. I will be notified in advance of any such deductions being made. I understand that consistent or extreme misuse of my Corporate Card may result in my card being suspended or cancelled and may result in disciplinary action.

Signed - ____________________________ Date - DD / MM / YYYY

Name - ____________________________

School/Unit - ______________________