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 per trip (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 Failure to adhere to these policies and procedures will result in the card being withdrawn.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 Lloyds 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. 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.

Before the card can be collected a system demonstration is mandatory for all credit card holders, approvers and reporters. 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/Personal Purchases**

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 via the online shop.

4. **Prevention against Fraud**

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.

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 Lloyds Bank 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 – Lloyds Bank, will 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 – Lloyds Bank 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 Lloyds Bank on 0345 030 6263, the number is also on the back of your card, 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 Commercial Card Data Management (CCDM)**

All Corporate Cards must be registered 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.


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 Lloyds Bank 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 Lloyds Bank – on 0345 030 6263 (24 hours a day, 7 days a week).
If you are calling from overseas then please Tel: (+44) 1908 544 056.

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

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 an individual (such as a PA or Administrator) who can access, code and submit transactions for approval on behalf of the cardholder. It is optional to have a reporter associated with a card, and this will depend on your local arrangements. You may not have more than two reporters.
Once an individual charge has been completed it may be submitted for approval.

6.3. **Approver**

An approver is an individual who will review and approve / decline the transactions incurred by the cardholder. In line with the University’s [Financial regulations](#), all non HoS / HoU approvers must hold a same or more senior grade to the cardholder. Where the cardholder is a HoS or HoU, the approvers must be appropriate senior members of the Office of the Principal. Every cardholder must have a main approver and a cover approver. 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 transactions are completed and submitted for approval in a timely matter 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.

6.6. **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.

6.7. **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

9.1. 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>

9.2. Lloyds Bank Purchasing Cards

<table>
<thead>
<tr>
<th>Service</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Enquiries</td>
<td>0345 030 6263</td>
</tr>
<tr>
<td>Lost or Stolen Cards (UK)</td>
<td>0345 030 6263</td>
</tr>
<tr>
<td>Lost or Stolen Cards (outwith UK)</td>
<td>00 44 1908 544 056</td>
</tr>
<tr>
<td>Abroad (problems using card)</td>
<td>00 44 1908 544 056</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 6 dated 28/03/2018). 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 - ______________________