

FP3.4 CORPORATE CREDIT CARD CONDITIONS OF USE POLICY



University of
St Andrews

Author:	Senior Financial Accountant
School / Unit:	Finance
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1.1	Updated to new format	BT	14/12/18
1.2	S6.4 – insert guidance for lost cards and unidentified transactions	GS	17/12/18
1.3	S7.4 – link to mandatory moodle training inserted S9.3 – change to guidance re disposing of card when leaving the University	BT	17/12/18
1.4	1.1 – salaried members of staff 4.4 – HoS/U authorisation for limit increases 7.6 – Delegates are provided their own login and passwords	JM	18/12/18
1.5	Correct formatting on table in section 10.3	BT	21/03/19

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1. Introduction & Scope

- 1.1 The University recognises that there are advantages to both staff and the institution through the issue of corporate credit cards as part of its expense reimbursement processes. Corporate credit cards will only be issued to University employees who are salaried members of staff, and who are able to demonstrate that the issue of the card is required in their duties. Factors that will be considered when issuing a corporate credit card include:
- The nature and extent of internet purchases for goods and services (such as visa applications),
 - The frequency and nature of domestic and international travel,
 - The need to meet the cost of approved hospitality or entertaining of University partners.
- 1.2 The corporate card facility can be withdrawn at any time if cardholders are found to be in persistent breach of policy (see section 8 “Withdrawal of the Corporate Card Facility” below). Any inappropriate or unauthorised spend will be expected to be reimbursed to the University as quickly as possible and may be recovered via salary deduction if necessary. If the corporate card facility is withdrawn, staff members may still seek reimbursement of business expenses retrospectively through the University’s [expenses claim process](#).
- 1.3 Please note that university corporate cards are provided for *business use only* and purchases made using a Corporate Card must comply with all associated policies and procedures, in particular the University’s [Expenses Policy](#) and [Methods of Ordering Policy](#). These are the policies which outline what is deemed to be appropriate business spend and it is assumed and expected that all cardholders will have read and understood these policy documents in detail. The information contained therein is not replicated within this document.
- 1.4 The University expects all card holders to treat their University corporate card with the same levels of security and responsibility as they would treat their own personal credit card. Failure to do so will be interpreted as a breach of this policy and may result in the facility being withdrawn.

2. Purpose

- 2.1 The purpose of this document is to set out the security and other conditions which must be followed when making use of the University Corporate (Credit) Card facility.

3. Scope

- 3.1 Compliance with this policy document, plus the [Lloyds Bank conditions of use](#), is mandatory for all cardholders, approvers and delegate card administrators.

4. Registered address

- 4.1 The registered address for University corporate cards is:

University of St Andrews Finance
The Old Burgh School,
Abbey Walk, St Andrews,
Fife
KY16 9LB

- 4.2 This address should be used when asked for the 'invoice' or 'registered' address. Your own School or Unit address may be used for the 'delivery' address.
- 4.3 Please note that using an incorrect registered address when making a purchase, may result in the transaction being declined.

5. Restrictions on the use of corporate cards

- 4.1 Purchases made using your corporate card are governed by the University's [Expenses Policy](#) and the [Methods of Ordering](#). Purchases made outwith these policies may not be authorised. Unauthorised spend should be reimbursed as quickly as possible and may be recouped from your salary if necessary.
- 4.2 At no time should cash withdrawals be charged to your University corporate card. If you require a cash advance for expenses then, - for tax purpose - this must be requested through HR-Salaries. Please note that HR-Salaries will need to be notified of this need before the cut-off for salary processing which can be found [here](#).
- 4.2 At no time should personal purchases be deliberately charged to your University corporate card. If this has been done in error then repayment should be made as quickly as possible through the University's online payment system. Detailed instructions can be found in your [corporate card user manual](#).
- 4.3 It is NOT permissible to permanently link a PAYPAL account to your Corporate Card. You may link the card to Paypal for a one-off transaction - should that be the only way to pay - but it should be deleted as soon as possible.
- 4.4 A credit limit for the card will be set at the time of issue and cardholders will be able to see what this is on the Lloyds CCDM system (see section 7 below). The cardholder is responsible for ensuring that spend does not exceed this pre-approved limit. Attempts to purchase beyond the agreed limit will be declined. Should an increase to the limit be required, please contact creditcards@st-andrews.ac.uk. Please note that Head of School/Unit authorisation is required for limit increases.

6. Security of your card

- 6.1 Reasonable precautions must be taken to prevent fraudulent use of the card. For example:
- Your corporate card should not be used by anyone other than the named card holder
 - Your PIN number should not be written down or disclosed to third parties.
 - Never write your full card number on any application/registration forms if you are also providing your CSV number or signature.
 - When providing card details over the phone, always initiate the phone call and be certain that it is the correct person you are speaking to.
 - Check that any online payment page is secure (look for “https” in the URL)
- 6.2 You must sign the back of your corporate card immediately upon receipt of the card.
- 6.3 You must *activate* your card as soon as possible after receiving it. Instructions for this are contained on the sticker attached to the new card. Any cards which have not been activated within 60 days of receipt will be cancelled.
- 6.4 In the event the card is lost or stolen, the cardholder must report the loss immediately to Lloyds using the customer service number set out in section 10 below. Any transactions which can't be identified by the cardholder should also be reported to the Lloyds customer services as soon as possible.

7. CCDM - the online card management system

- 7.1 Card transactions are coded and submitted for authorisation on the [online Lloyds Credit Card Data Management System \(CCDM\)](#). Card transactions are normally available for coding within a few days of making the purchase.
- 7.2 The system will initially be set up as per your card application form, with a specified approver and / or delegated administrator (see 7.6 below) and with access to the account codes that are available to your School or Unit. Should any changes be required to the system set-up, please contact creditcards@st-andrews.ac.uk.
- 7.4 Full guidance on using the CCDM system can be found in the [online training guide](#) on Moodle, and the [cardholder training manuals](#) / Quick Guides that can be found on the [Corporate Card web page](#).
- 7.5 Please note that completion of the Moodle online training guide is *mandatory* for all cardholders unless they have asked for a trained delegate administrator (see 7.6 below) to be set up. Cardholders will not be allowed to collect their cards until this training is completed.
- 7.6 A delegated administrator can be set up to assist cardholders by coding and submitting card transactions on their behalf. This will be subject to local arrangements in your School or Unit and should be agreed with your local administrative team.
- 7.7 Your CCDM password must not be shared with anyone else. Delegates will be provided with their own individual login in and password to access the CCDM system.

- 7.8 All transactions should be coded and submitted to your approver as soon as possible on the CCDM system and not later than one month following the date of purchase. Failure to code and submit transactions for approval within one month will be interpreted as a misuse of the corporate card facility and persistent delays in submission for approval may result in this facility being withdrawn (see section 8 below for details).
- 7.9 A weekly reminder is sent automatically from the CCDM system to all cardholders, delegated administrators and approvers, advising of any outstanding actions.
- 7.10 All purchases should be supported with a VAT receipt where possible, and with other supporting documentation (e.g. order confirmation / tickets etc) if necessary. Where receipts have been misplaced, a [replacement image](#) must be used and the cost may not be charged to a research grant (S-Code) as it is unlikely to meet funder requirements without this supporting documentation.

8. Withdrawal of corporate card facility

- 8.1 Cardholders with transactions outstanding for more than one month will receive a reminder email from Finance to code and submit their transactions for approval.
- 8.2 Cardholders with transactions outstanding for more than two months will receive a second and final reminder from Finance to code and submit transactions for approval.
- 8.3 Cardholders with transactions outstanding for more than three months will have their corporate card facility suspended until the account is brought up to date. Repeated failures will result in the facility being withdrawn altogether.
- 8.4 If a card is suspended or withdrawn then staff may reclaim business expenses through the expenses claim process.
- 8.5 Finance reserve the right to suspend or cancel cards immediately in extreme cases of misuse or where security of card details has been deliberately compromised through a failure to adhere to the processes outlined in section 6 above. In the event of a cardholder having their card suspended, they have a right to appeal against the decision to the Quaestor & Factor

9. If you leave the University

- 9.1 If you are leaving the University you should avoid making purchases on your corporate card in the final weeks of your contract.
- 9.2 You *must* bring your corporate card account up to date with all transactions coded and submitted for approval in good time before you leave.
- 9.3 Your card should be cut up and disposed of. Please notify the credit card administrator that this has been done by emailing creditcards@st-andrews.ac.uk as soon as possible so that the card can be cancelled on the system.

10. Further Information & Help

10.1 Help and guidance, including access to all training materials and relevant policies can be found on the University's [Corporate Card Webpage](#).

10.2 For general enquiries on the CCDM system, including:

- Temporary increases to credit limit
- Changes to system set up (such as change of approver, or the addition of a delegate administrator)

Please email creditcards@st-andrews.ac.uk or contact the credit card administrator on extension 2519.

10.3 For card related issues such as:

- Lost or stolen cards;
- Declined transactions;
- Reporting fraudulent transactions;
- Reporting a compromised PIN, card details or any other potential security breach

You must call the Lloyds Customer Services line on
0800 096 4496 (from within the UK)
+44 1908 544 059 (from abroad)

10.4 Please note that Finance staff *cannot* liaise with Lloyds Customer Service on your behalf for these type of issues as they are not authorised to deal with your individual card account.

10.5 The Lloyds customer service numbers can be found on the back of your corporate card however we would recommend that you save these phone numbers somewhere easily accessible such as your mobile phone.

University of St Andrews Corporate Card Declaration

I confirm that I have read and that I agree to comply with the terms and conditions of the Corporate Card Policy.

I confirm that I have read and that I agree to comply with the University's [Expenses Policy](#) and the [Methods of Ordering](#) policy which provide guidance as to the appropriate use of my corporate card.

If any transactions are found not to comply with the above policies, I understand that 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 persistent or extreme misuse of my Corporate Card may result in my card being suspended or cancelled and may result in disciplinary action.

Signed _____
Name _____
School/Unit _____
Date _____