



## **PURCHASING CARD PROGRAM**

### **CARDHOLDER MANUAL**

**March 2024**

# TRI-COUNTY TECHNICAL COLLEGE PURCHASING CARD PROGRAM CARDHOLDER MANUAL

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## INTRODUCTION

Welcome to Tri-County Technical College's Purchasing Card Program. This program is designed to manage low-dollar purchases and bring benefits to the Cardholder, the College, and vendors from whom approved purchases are made.

The success of the Purchasing Card Program and its continued use depends on each participant's cooperation. The program guidelines are specified in this manual.

### **What is the Purchasing Card?**

The Purchasing Card is a VISA credit card issued by Bank of America. It offers an alternative to existing purchasing processes and provides an efficient and effective method for purchasing supplies. The card is to be used only for official business purchases.

The VISA Purchasing Card enables the purchase of non-restricted commodities directly from vendors on-line, by telephone, or in person. It eliminates many blanket and low-dollar purchase orders.

The VISA Purchasing Card is issued to the employee *and* "SC Tri-County Tech College".

### **The Purchasing Card program brings many benefits to...**

**Cardholders** - Cardholders are able to obtain supplies directly from vendors without using a purchase order. This streamlines the purchasing process and helps improve order receipt turnaround time. It significantly reduces the workload and processing costs related to the purchase of and payment for merchandise.

**The College** - The Purchasing Card program provides an alternative, cost-effective method for purchasing low-dollar supplies. Built-in card features make the program easy to control and manage and reduces processing costs at all levels by reducing the number of requisitions, purchase orders, invoices, and checks required to process orders.

**Vendors** – Since it eliminates the need for invoicing, the Purchasing Card is welcomed by most vendors. When vendors accept the card for business purchases, they receive payment directly from Bank of America within 48 hours.

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## PROGRAM OVERVIEW

- The Purchasing Card program falls under the authority of the College's Purchasing Department.
- Purchasing cards are issued to **permanent, full-time** Tri-County Technical College employees only. The P-Card can only be used for official State business and must be surrendered upon termination of employment or upon demand by the State or by the cardholder's employer.
- The employee's name is embossed on the card.
- Purchasing cards are not transferable between individuals or departments.
- Each cardholder is assigned an Account Supervisor.
- Each card is assigned a four-field default account number consisting of: fund-organization-account number-program code.
- Account Supervisors may supervise more than one card or cards for more than one department.
- Account Supervisors work at the instruction of the Purchasing Card Program Administrator.
- Employee's Department Head approves the request for a card, assigns the default account number, and assigns an Account Supervisor for the card.
- Cardholders make purchases within established guidelines and receive an individual monthly statement of cardholder activity from Bank of America.
- Cardholders submit purchase documentation and monthly statements to their assigned Account Supervisors for review, reconciliation, and retention.
- Account Supervisors override default account numbers and reallocate transactions (if necessary), identify transactions subject to use tax and accrue the appropriate tax, sign off transactions, and review and approve Cardholder statements.
- At the end of the monthly billing cycle (the 27<sup>th</sup> of each month), Bank of America also sends a consolidated statement of cardholders' purchases to the Purchasing Card Program Administrator.
- An ACH payment is made to Bank of America within 25 days after the end of the billing cycle.

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## PARTIES INVOLVED

**Card Issuer** – Bank of America issues VISA Purchasing Cards to approved Tri-County Technical College employees, provides the *Works™* on-line Purchasing Card program management system, and bills the College for all purchases made on the cards.

**Agency** – Tri-County Technical College arranges with Bank of America to issue Purchasing Cards to approved employees and agrees to accept liability for employees' use of the cards.

**Department Head** – College official who approves employee's request for a Purchasing Card (Attachment 1), assigns an Account Supervisor, designates the default account number (fund-org-account number-program code) to which purchases on the Purchasing Card will be charged, and submits the application to the Purchasing Card Program Administrator.

**Account Supervisor** - An employee assigned by the Department Head to review transactions of individual Cardholders to ensure all Purchasing Card transactions are legitimate business purchases and that they are appropriately classified.

**Purchasing Card Program Administrator** – The Business Office employee who coordinates the Purchasing Card program for Tri-County Technical College and acts as the College's liaison with Bank of America.

**Cardholder** - An employee of Tri-County Technical College approved by the Department Head, Division Chair/Dean (if appropriate), and Division Vice President to use a Purchasing Card to execute purchase transactions on behalf of the College.

**Vendor** - The merchant who accepts the Purchasing Card from a Cardholder as payment for a purchase.

**Purchasing Card Auditor** -A Business Office employee that acts as an internal independent auditor of the Purchase Card program.

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## PROGRAM RESPONSIBILITIES

**Purchasing Card Program Administrator** - The Purchasing Card Program Administrator is responsible for the overall Purchasing Card program. Responsibilities include:

- Acting as Tri-County Technical College's liaison with Bank of America.
- Utilizing Bank of America's *Works*™ software to manage the Purchasing Card program.
- Reviewing approved Purchasing Card applications for completeness of required information.
- Submitting approved applications to, and receiving Purchasing Cards from, Bank of America.
- Training Account Supervisors before assigning cardholders to manage.
- Assigning Cardholders online training before releasing Purchasing Cards.
- Requiring Cardholder to sign a Cardholder Agreement (Attachment 2) signifying understanding of, and agreement with, the terms of the Purchasing Card program.
- Handling disputed charges/discrepancies not resolved by Cardholder and/or Account Supervisor.
- Assisting Cardholders and Account Supervisors with erroneous declines and emergency transactions.
- Changing card default account numbers when requested by Account Supervisors and approved by Department Heads.
- Maintaining a list of valid account number combinations in *Works*™.
- Securing revoked Purchasing Cards and closing accounts.
- Receiving and reviewing the College's master VISA statement.
- Notifying Account Supervisors of monthly cut-off date for reallocation and sign-off of Purchasing Card transactions.
- Monitoring Purchasing Card use to ensure compliance with Tri-County Technical College and State of South Carolina purchasing policies and procedures.
- Monitoring Cardholder accounts for inactivity and closing accounts that are no longer needed.
- Deactivating cards in the *Works*™ system immediately upon notification of theft/loss of the card or upon termination of Cardholder's employment.
- Preparing and maintaining records of College Purchasing Card use and compliance; periodically submitting use and compliance reports to Cardholders, Account Supervisors, Department Heads, and other management as appropriate.
- Providing information and assistance to internal and external auditors as requested.
- Coordinating and reporting Purchasing Card records destruction as required by State records retention/disposition guidelines.

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**Cardholder** - The Purchasing Card is to be used *only* for legitimate business purposes. Cardholders are de facto purchasing agents for the State and the College. Therefore, all Cardholders must have a minimum understanding of State and College purchasing policies. Misuse of the card will subject Cardholder to disciplinary action in accordance with College policies and procedures relating to disciplinary action and termination for cause. The deliberate fraudulent or illegal use of the Purchasing Card will result in immediate revocation of the card. The Cardholder must:

- Ensure the Purchasing Card is used only for legitimate business purposes and that every purchase complies with State purchasing guidelines and College purchasing policies and procedures.
- Always maintain the Purchasing Card in a secure location.
- Ensure the Purchasing Card is used only by the assigned cardholder. Cardholder may make purchases for other faculty/staff in their department; however, use of the card by anyone other than the Cardholder is strictly prohibited. The Purchasing Card is not transferable between individuals or departments.
- Adhere to the purchase limits and restrictions of the Purchasing Card (see *Spending Controls*, page 11) and ensure all purchases comply with all other spending and vendor guidelines established by the College. (See *Completing a Purchasing Card Transaction*, pp.13-15.)
- Obtain itemized purchase documentation (original sales slip, packing slip, register receipt, copy of internet “shopping cart”, credit receipt, etc.) for each transaction.
- Promptly provide purchase documentation, including any required supplemental documents, e.g. paper requisition, purchase approvals, overnight travel authorization form, participants list, etc. (see “*Completing a Purchasing Card Transaction*, pp. 13-15) to the Account Supervisor for reallocation, use tax accrual, and sign-off in *Works*™. The Cardholder should advise the Account Supervisor if the default account number needs to be changed on any transaction.
- Attempt to resolve disputes or billing errors directly with the vendor, and notify Account Supervisor, Program Administrator, and/or Bank of America if the dispute or billing error is not satisfactorily resolved. The Purchasing Card Program Administrator must be notified of any dispute or billing error and be copied on all correspondence with the Bank.
- Once the dispute or billing error is resolved, ensure that an appropriate credit appears on the monthly Cardholder Statement. Under no circumstances should a Cardholder accept store credit or cash in lieu of a credit to the Purchasing Card.
- Call Bank of America at 1-800-538-8788 (24 hours a day, 365 days a year) to report a lost or stolen Purchasing Card. Cardholder must also notify the Purchasing Card Program Administrator and the Account Supervisor at the first opportunity during normal business hours.
- Verify charges on the monthly VISA statement, sign, and forward to the Account Supervisor.
- Upon terminating employment with Tri-County Technical College, turn in the Purchasing Card to HR/Personnel at the exit interview. If transferring to another Department within the College, notify the Purchasing Card Program Administrator so the default account number can be changed.
- Report errors and/or emergency transaction needs to the Purchasing Card Program Administrator and Account Supervisor during normal business hours.



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**Account Supervisor** - The Department Head will assign an Account Supervisor for each approved Purchasing Card application. The Account Supervisor must receive training before any individuals in the department receive Purchasing Cards. Responsibilities include:

- Ensuring appropriate purchase documentation is provided by the Cardholder for every transaction, including purchase approval, if required. (See *Completing a Purchasing Card Transaction*, pp. 13-15.)
- Comparing vendor receipts to transactions appearing on Cardholder's account in *Works™* and on the Bank of America Cardholder statement.
- Regularly reviewing and signing off Cardholder transactions in *Works™*.
- Identifying transactions requiring use tax and accruing the appropriate amount of tax in *Works™*.
- Reallocating transactions in *Works™* from the default account number to another account number, or dividing transactions between account numbers, if necessary.
- Retaining all Cardholder statements and purchase documentation in an orderly and organized manner for a period of three years to facilitate review by internal and external auditors.
- Submitting an annual records destruction report to the Purchasing Card Program Administrator, when directed to do so, to comply with State records retention/disposition guidelines.
- Providing assistance and access to records for internal and external auditors.
- Requesting Purchasing Card Program Administrator change default account numbers for individual cardholders, if/when necessary.
- Assisting Cardholder in resolution of any disputes with vendor and/or Bank of America.
- Notifying the Purchasing Card Program Administrator of any unresolved dispute within five days, noting the reason for the dispute.
- Assisting Cardholders with erroneous declines and emergency transactions.
- Notifying Purchasing Card Program Administrator of lost or stolen cards.
- Requesting Purchasing Card Program Administrator close a Cardholder's account (e.g. terminated or transferring employees, loss of purchasing card privileges, etc.), and forwarding cancelled cards to Purchasing Card Program Administrator.

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**Purchasing Card Auditor** - The internal independent Purchasing Card Auditor works under the direction of the College Purchasing Manager. Responsibilities include:

- Reviews on a monthly basis Purchasing Card transactions to ensure compliance with Tri-County Technical College and State of South Carolina purchasing policies and procedures.
- Verifying Cardholder has appropriate documentation for every purchase, including any required supplemental documents, e.g. paper requisition, purchase approvals, overnight travel authorization form, participants list, etc.
- Reviewing transactions to ensure correct account number allocation.
- Ensuring use tax accruals have been made for transactions requiring remittance of tax to the South Carolina Department of Revenue.
- Providing assistance to external auditors as needed to ensure program compliance with State purchasing regulations.
- Reviews annually the adequacy of internal policies and procedures, cardholder spend limits, documentation, and payment procedures.

**Purchasing Card Accountant** – The Purchasing Card Accountant is responsible for:

- Processing weekly and end-of-billing cycle electronic uploads of Purchasing Card transactions into Banner, ensuring transactions are posted to appropriate budgets.
- Performing month-end reconciliation of Bank of America's statement to transaction totals posted to Banner.
- Reviewing Bank of America's monthly statement; approving and submitting for ACH payment.
- Providing information and assistance to internal and external auditors, as needed, to ensure program compliance with State purchasing regulations.

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## **ACCOUNT SET-UP, MAINTENANCE, TERMINATION, CLOSURE**

All requests for Purchasing Card account set-up, maintenance, and closure, and all contact with Bank of America (except for reporting lost or stolen cards) will be handled by the Purchasing Card Program Administrator located in the Business Office.

### **Account Set Up**

- Tri-County Technical College employee completes a Purchasing Card application (Attachment 1) and submits to his/her Department Head for completion and approval.
- Department Head assigns an Account Supervisor and a default account number (fund-org-account number-program code) for the card.
- Department Head signs and forwards the application to the Division Chair/Dean (if applicable) and to the Division Vice President for approval.
- Approved application is sent to the Purchasing Card Program Administrator.
- Purchasing Card Program Administrator reviews application for completeness and submits application to Bank of America in approved format.
- Cardholder is required to complete on-line training and pass an on-line Purchasing Card Certification exam.
- The Purchasing Card Program Administrator receives the Purchasing Card from Bank of America and documents the completion of the on-line exam score prior to releasing the card.
- Cardholder signs Cardholder Agreement (Attachment 2) signifying agreement with the terms of the Purchasing Card program, receives the purchasing card, and activates the account.

### **Account Maintenance**

All account maintenance requests should be forwarded to the Purchasing Card Program Administrator.

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### Card Termination/Account Closure

The Purchasing Card is for official use ONLY. The card has the Cardholder's name embossed on it, and in accordance with VISA regulations and State policy, can **only** be used by that individual. Use of the Purchasing Card for a personal purchase and/or a purchase of supplies or services which the Cardholder had no authority to make, and/or use of the Purchasing Card by a person other than the Cardholder are unauthorized and strictly forbidden. Unauthorized use of the Purchasing Card for personal purchases or use of the card by a person other than the Cardholder may result in disciplinary action, up to and including termination from State employment and criminal prosecution. Department Heads, Division Chairs/Deans, Vice Presidents, or other approving officials who knowingly, or through willful neglect, approve personal or fraudulent purchases are subject to the same disciplinary actions as Cardholders.

The Purchasing Card Program Administrator is required to close an account if a Cardholder terminates employment or moves to a new position for which a Purchasing Card is not authorized. Accounts may also be closed for any of the following reasons which will also subject Cardholder to disciplinary action in accordance with Tri-County Technical College policies and procedures relating to disciplinary action and termination for cause:

- The Purchasing Card is used for personal or unauthorized purposes.
- The Purchasing Card is used to purchase alcoholic beverages or any substance, material, or service which violates College or State policies, laws, or regulations.
- The Cardholder allows the card to be used by another individual.
- The Cardholder splits a purchase to circumvent the limitations of the Purchasing Card.
- The Cardholder uses another Cardholder's card to circumvent the purchase limits assigned to either Cardholder or other limitations of either Purchasing Card.
- The Cardholder fails to provide Account Supervisor with original itemized receipts, or other required purchase documentation. If approved purchase documentation is not provided, Cardholder may be personally liable for the charges.
- The Cardholder fails to provide, when requested, information about any specific purchase.
- The Cardholder does not adhere to College and State Purchasing Card policies and procedures.

The below matrix will be used by the internal auditor in the monthly Purchasing Card audit process:

<b>Infraction</b>	<b>1<sup>st</sup> Offense</b>	<b>2<sup>nd</sup> Offense *</b>	<b>3<sup>rd</sup> Offense *</b>
Missing / Incomplete receipts – Cardholder fails to provide the appropriate receipts	Written notification to Cardholder, & 2 approval levels above Cardholder	Suspension of card privileges for 3 months and liable for all undocumented purchases.	Revocation of card privileges and liable for all undocumented purchases
Used for personal or unauthorized purposes	Written notification to Cardholder & 2 approval levels above Cardholder and possible fund reimbursement	Suspension of card privileges for 6 months and fund reimbursement	Revocation of card privileges and fund reimbursement
Used for prohibited purchases (which	Written notification to Cardholder & 2 approval levels above	Suspension of card privileges for 6	Revocation of card privileges and fund reimbursement

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violates College or State policies)	Cardholder and possible fund reimbursement	months and fund reimbursement	
Allowing use of card by another individual	Suspension of card privileges for 6 months. Written notification to Cardholder, Supervisor, and Divisional Vice President.	Revocation of card privileges	
Intentional Splitting purchase	Suspension of card privileges for 6 months. Written notification to Cardholder, Supervisor, and Divisional Vice President	Revocation of card privileges	
Fails to provide information about a specific purchase	Suspension of card privileges for 3 months. Written notification to Cardholder, Supervisor, and Divisional Vice President	Suspension of card privileges for 6 months and liable for all undocumented purchases	Revocation of card privileges

\* Written notification to Cardholder, Supervisor, and Divisional Vice President will be for 2<sup>nd</sup> and 3<sup>rd</sup> Offenses

Infractions will be documented on a rolling 2-year time period.

The Purchasing Card Program Administrator will also monitor accounts for inactivity and close accounts that are no longer needed. All Purchasing Cards for closed accounts are to be returned to the Purchasing Card Program Administrator.

## **Terminated or Transferred Employees**

As part of the exit interview, HR/Personnel will secure Purchasing Cards from terminated employees and notify the Purchasing Card Program Administrator who will immediately close the account. Cardholders who transfer to another Tri-County Technical College department will notify the Purchasing Card Program Administrator (by e-mail) so the default account number can be changed.

## **PURCHASING CARD USE**

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## Cardholder Eligibility

Criteria to receive a Purchasing Card are:

- Applicant must be a **permanent, full-time employee** of Tri-County Technical College.
- Applicant's request for a Purchasing Card (Attachment 1) must be approved by Department Head, Division Chair/Dean (if appropriate), and Division Vice President.
- Department Head will provide name of the Account Supervisor to whom Cardholder will be assigned and the default account number (fund-org-account number-program code) for the Purchasing Card.
- Approved request is sent to the Purchasing Card Program Administrator, who will order the Purchasing Card from Bank of America.
- Applicant must read, understand, and agree to comply with the Purchasing Card program guidelines contained in this Cardholder Manual.
- Cardholder must take an on-line Purchasing Card Training Course and pass the certification exam and sign a Cardholder Agreement (Attachment 2) before receiving the card.

## Allowable Purchases

The Purchasing Card may be used for any work-related purchases of supplies, materials, equipment, or services, where not otherwise prohibited or restricted. All purchases must be within Cardholder's assigned spending limits unless prior, written approval is obtained to exceed these limits. Any ordering method (e.g. face-to-face, on-line, fax) may be used to acquire supplies or services ***except that*** those items may not be purchased from a merchant blocked by the State of South Carolina or Tri-County Technical College. Questions regarding allowable purchases should be referred to the Purchasing Office or the Purchasing Card Program Administrator.

## Prohibited Purchases

The following types of purchases are strictly prohibited. No exceptions will be granted unless otherwise indicated.

- Personal purchases of any kind, i.e. purchases of goods or services intended for non-work-related use or use other than official State business.
- Gift cards, stored value cards, calling cards, pre-paid cards, or similar products.

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- Lodging expenses for employee travel. (See TCTC College Procedure 7-3-1010.1 for more detailed regulations regarding employee travel and subsistence expenses.)
- Gasoline for personal or rental cars.
- Entertainment, including in-room movies.
- Food for consumption by State employees. (See TCTC College Procedure 7-3-1010.2 for regulations regarding employee meals.)
- Alcoholic beverages.
- Tobacco products.
- Medical services (e.g. drug testing)

### **Cardholder Liability**

The Purchasing Card is a corporate charge card which does not affect the Cardholder's personal credit; however, as a de facto purchasing agent for the State and Tri-County Technical College, it is the Cardholder's responsibility to ensure that the card is used only within the stated guidelines of this Manual and in compliance with South Carolina and Tri-County Technical College policies and procedures relating to expenditure of College funds. Failure to comply with program guidelines may result in permanent revocation of the card, notification of non-compliance and/or card revocation, and further disciplinary measures in accordance with College policies and procedures.

### **Security and Storage**

**Purchasing Cards** – Cardholders should treat the Purchasing Card with the same level of care as a personal credit card. The card should be maintained in a secure location, and the account number should be carefully guarded. The only person entitled to use the card is the person whose name appears on the face of the card. The card may not be loaned to another person or department for any reason.

**Program Documentation** – The Account Supervisor assigned to each Purchasing Card will retain the Cardholder's statement, along with documentation for each purchase (original sales slip, packing slip, register receipt, copy of internet "shopping cart", credit receipt, etc.) for a period of three years. All other Purchasing Card program documentation will be maintained by the Purchasing Card Program Administrator in the Business Office. This documentation includes (but is not limited to) card applications, Cardholder Agreements, billing statements, *Works*™ programs, and copies of transmittals and correspondence with Bank of America. Audit information and compliance review information will be maintained by the Auditor in the Purchasing Office; information relative to reconciliation of accounting statements will be maintained by the Accountant in the Business Office.

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## Spending Controls

The Purchasing Card may be used for all *authorized* purchases, including services, supplies, equipment, and some travel expenses (please refer to College procedure 7-3-1010.1). See specific requirements for travel and equipment purchases in *Completing a Purchasing Card Transaction*, pp.13-15.) Standard spending parameters for each Purchasing Card are \$2,500 per transaction and \$5,000 per month per card. (Within department budget limitations, and with appropriate approval, the standard parameters may be temporarily or permanently adjusted on selected cards as determined by demonstrated need.) Based on cardholder's level of responsibility and with appropriate Division/department and Purchasing Office approval, higher spending parameters may be approved as in the following examples:

- When auxiliary funds are used to purchase items, e.g. Bookstore and Café purchases
- When items are purchased for commercial resale, e.g. Bookstore, Café, and Continuing Education
- When items are purchased from state contract vendors
- When the procurement code is followed, appropriate documentation is in place, and the purchase has prior approval from the Purchasing Office and/or the State MMO office.

## Emergency Transactions

Emergency transactions which exceed a Cardholder's purchasing limits must be referred to the College Purchasing Manager. For any authorized purchase which exceeds the spending controls assigned to the Card, the Cardholder must also contact the Purchasing Card Program Administrator for assistance.



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## **Declines**

Should the Purchasing Card be declined by a vendor, the Cardholder must immediately contact the Purchasing Card Program Administrator for assistance. If purchase is being made outside of normal business hours, the employee must terminate the purchase or find an alternate payment method and contact the Purchasing Card Program Administrator during normal business hours.

## **Blocked Vendors**

Some vendors have been blocked by the State of South Carolina and/or Tri-County Technical College from Purchasing Card use, and attempted purchases from these vendors will be blocked at the point of sale. Questions regarding blocked transactions or Purchasing Card declines should be referred to the Purchasing Card Program Administrator.

## **Credits**

Vendors may issue credit to the individual Purchasing Card account for any item accepted for return. This credit will appear on the PCard statement, and Cardholder must provide appropriate documentation for the credit to the Account Supervisor. Under no circumstances should a Cardholder accept cash or store credit in lieu of a credit to the Purchasing Card account.

## **Lost, Misplaced, or Stolen Purchasing Cards**

Cardholder must immediately report a lost/stolen card to Bank of America at 1-800-538-8788 (24 hours a day, 365 days a year). Cardholder must also notify the Purchasing Card Program Administrator and his/her Account Supervisor of the lost or stolen card at the first opportunity during normal business hours. The Purchasing Card Program Administrator will follow up with Bank of America to ensure the account is closed.

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## COMPLETING A PURCHASING CARD TRANSACTION

The following general guidelines should be followed when using the Purchasing Card to make a purchase:

- Determine if the intended purchase is within assigned spend limits and complies with Tri-County Technical College and State procurement guidelines.
- Determine appropriate budget account number to be charged, verify availability of funds to cover the purchase, and confirm approval to make the purchase.
- Determine whether item(s) to be purchased are on State contract. If so, purchase should be made from the State contract vendor.
- For face-to-face transactions, provide the vendor with the Purchasing Card plastic; for on-line, telephone, or fax orders, provide required information from the card.
- Obtain an **itemized** charge slip, sales receipt, and/or packing slip, etc. for documentation of the purchase. (If purchase is by telephone/fax, the Cardholder should retain an itemized copy of the order; if purchase is made online, the Cardholder should print out a copy of the “shopping cart”.)
- The shipping address for PCard purchases is 7900 Highway 76, Pendleton, SC 29670; the shipping address must not be changed to Cardholder’s home (or other) address.
- Submit original itemized receipts to the Account Supervisor.
- Inform Account Supervisor if an alternate account number (other than the default account number) should be charged for any purchase.

Some restrictions apply to the following types of purchases, and specific guidelines outlined below must be adhered to:

### **Equipment Purchases**

- Equipment purchases which exceed \$2,500 **per item** (including taxes, installation charges, and shipping/freight charges) must be tagged for inventory and require a paper requisition with all approval signatures be **submitted to and approved by the Purchasing Manager before** the purchase is made. Purchases of tagged equipment are to be charged **only** to 91xxx (plant funds) or 2xxxx (grants/restricted funds).
- Equipment purchases below \$2,500 per item (including taxes, installation charges, and shipping/freight charges) which are to be allocated to Division equipment funds require a paper requisition with all approval signatures be completed and forwarded to Matt Whitten in the Purchasing Office **before** the purchase is made. A copy of the paper requisition and any supporting documentation will be retained by the Account Supervisor along with the original purchase receipt.

### **Purchases > \$2,500**

To complete a purchase > \$2,500, appropriate account number and all approval signatures/emails must be **submitted to the Purchasing Manager**. If the purchase is approved, the Purchasing Card Program Administrator will temporarily increase the Cardholder’s spend limits to cover the purchase and will notify the Cardholder to proceed with the purchase. The approvals will be retained by the Account Supervisor along with the original purchase receipt.

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### **IT Equipment**

Any purchase of computer hardware, software, printers, or other equipment (*regardless of cost*) requires a paper requisition with appropriate account number and all approval signatures, **including approval by IT** (servicedesk@tctc.edu), **be submitted to the Purchasing Office before** the purchase is made. A copy of the paper requisition and any supporting documentation will be retained by the Account Supervisor along with the original purchase receipt.

### **Foundation Reimbursed Purchases**

- **Any** purchase which is to be reimbursed by the Foundation (e.g., equipment, or computer hardware, software, printers, etc.) requires a paper requisition as outlined above be sent **to the Foundation Office before** the purchase is made. The Foundation Office will approve the purchase by signing the requisition and assigning the appropriate account number to which the purchase should be charged, and forward to the Business Office for processing. Copies of the invoice(s) and any other documentation relative to the purchase must be sent to both the Foundation Office and the Business Office; originals will be retained by the Account Supervisor along with the purchase documentation.
- For Foundation-reimbursed purchases which do **not** require a paper requisition (e.g. travel-related expenses normally funded through teaching chairs and/or mini-grants), the Foundation Office must be contacted to confirm (in writing) availability of funds **before** the purchase is made. Once the transaction is completed, copies of the purchase documentation including details of the transaction (i.e. vendor's name, date and amount of purchase, and which teaching chair or mini-grant the funds are expected to come from) must be e-mailed to the Foundation Office and the Business Office. The Foundation Office will provide allocation instructions.

### **Travel** (see *College Procedure 7-3-1010.1*)

- An Overnight Travel Authorization (ONTA) form must be completed and approved **before** any overnight trip expenses are charged to the PCard. A copy of the approved ONTA must be attached to the expense receipts and retained as part of the purchase documentation.
- The PCard may be used to pay registration fees, car rentals, and on-line airline ticket purchases. It **may not be used** to reserve or pay for lodging, tips/gratuities, fuel for rental cars, or for personal meals or auto expense (which are reimbursed on a per diem basis through the travel reimbursement process).

# TRI-COUNTY TECHNICAL COLLEGE PURCHASING CARD PROGRAM CARDHOLDER MANUAL

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## **Group Expenses**

Documentation for group expenses charged to the PCard must include (in addition to the itemized receipt) a list of participant names and an agenda or program describing the purpose of the event. *See College Procedure 7-3-1010.2* for more information regarding expense reimbursement for student groups.

## **Other**

If a vendor requires a written agreement to be signed, the PCard may not be used *unless and until* such agreement is reviewed and approved by the Purchasing Manager.

**PCard purchases that do not comply with established purchasing policies will be considered *unauthorized purchases* that may require ratification, and may result in revocation of purchasing card privileges and further disciplinary measures in accordance with College policies and procedures.**

# TRI-COUNTY TECHNICAL COLLEGE PURCHASING CARD PROGRAM CARDHOLDER MANUAL

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## RECONCILIATION, APPROVAL, AND ALLOCATION OF BILLING

- After the close of the monthly billing cycle on the 27<sup>th</sup> day of each month, Bank of America will send a master billing statement to the Purchasing Card Program Administrator.
- The Purchasing Card Program Administrator will review the statement and forward to the Accountant.
- The Accountant will approve the ACH payment to Bank of America in accordance with Bank of America's instructions.

### Allocation of Purchasing Card Charges to Tri-County Technical College Departments

- Account Supervisors will receive electronic notification from Bank of America when transactions are ready for review and sign-off in *Works*<sup>TM</sup>.
- Account Supervisors will identify transactions requiring payment of use tax and accrue the correct amount of tax due in *Works*<sup>TM</sup>.
- Account Supervisors will reallocate charges in *Works*<sup>TM</sup> from the default account number to another account number (if necessary).
- Prior to the monthly cut-off date for transaction approval and sign-off established by the Purchasing Card Program Administrator, Account Supervisors will complete sign-off of all transactions in *Works*<sup>TM</sup> (after appropriate tax has been accrued and transactions have been allocated to the appropriate accounts).
- Accountant will upload ("sweep") Purchasing Card charges into Banner for posting to individual department budgets.

### Sales and Use Tax

*Purchases From Vendors Located In South Carolina* - The vendor is responsible for collecting sales tax at the point of sale. The amount of sales tax should be indicated on the vendor's receipt.

*Purchases From Vendors Located Outside South Carolina* – A 7% use tax is due on out-of-state purchases (including shipping/handling) unless sales tax was collected by the out-of-state vendor. (The individual receipt provided by the vendor should indicate whether sales tax was collected at the point of sale.) In the event sales tax is either not included or is less than the 7% required by Anderson County, the Account Supervisor will accrue the appropriate (or additional) use tax in *Works*<sup>TM</sup> before signing off on the transaction.

# TRI-COUNTY TECHNICAL COLLEGE PURCHASING CARD PROGRAM CARDHOLDER MANUAL

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## UNRESOLVED DISPUTES AND BILLING ERRORS

The Cardholder is responsible for contacting the vendor to resolve any disputed charges or billing errors. If the matter is not resolved with the vendor, the Cardholder/Account Supervisor should:

- Contact Bank of America at 1-800-538-8788 directly for assistance.
- Complete, sign, and mail back or fax (1-800-253-5846) Bank of America's Dispute Form (if required) to document the reason for the dispute.
- The Purchasing Card Program Administrator should be copied on all correspondence with the vendor or Bank of America regarding disputes or billing errors.
- The disputed amount may be billed to Cardholder's account by Bank of America, and credited to the account when the dispute is resolved.

Nearly all issues can be resolved using this process. If an acceptable resolution cannot be reached, the Cardholder or Account Supervisor should contact the Purchasing Card Program Administrator for assistance.

## VENDOR SET-UP

The Purchasing Office will periodically conduct a study of frequently used vendors for purchases under \$2,500 which qualify for use of the Purchasing Card. If a vendor frequently used by the College does not accept the Purchasing Card, this information will be provided to Bank of America and Tri-County Technical College will assist in recruiting the vendor to take the necessary steps to begin acceptance of the card. Cardholders should contact the Purchasing Office when encountering vendors who do not accept the card.

# TRI-COUNTY TECHNICAL COLLEGE PURCHASING CARD PROGRAM CARDHOLDER MANUAL

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## AUDIT PROCEDURES

Tri-County Technical College's internal control policies and procedures are as follows:

### **Cardholder will:**

- Obtain an original itemized receipt and any other documentation that may be required (see *Completing a Purchasing Card Transaction* pages 13-15) for every purchase charged to the Purchasing Card.
- Submit all original itemized receipts and purchase documentation, and the Cardholder statement, to the Account Supervisor.
- Inform Account Supervisor if any purchase should be charged to an alternate account number (other than the default account number).

### **Account Supervisor will:**

- Upon notification from Bank of America of transactions ready for review, and in advance of the monthly cut-off date established by the Purchasing Card Program Administrator, accrue use tax (if required), reallocate (if necessary), and sign off each transaction in *Works*<sup>TM</sup>.
- Retain all receipts and statements in an orderly and organized manner for review by internal and external auditors for a period of three years.
- Provide information and assistance to internal and external auditors as requested.

### **Purchasing Card Program Administrator will:**

- Act as liaison between Tri-County Technical College and Bank of America.
- Establish and notify Account Supervisors of monthly cut-off date for approvals in *Works*<sup>TM</sup>.
- Monitor the card program for compliance with State Purchasing Card regulations and Tri-County Technical College purchasing policies and procedures. Individual cardholder compliance issues will be monitored and addressed, as well as non-use of card by cardholders.
- Prepare and maintain records of Purchasing Card use and compliance; periodically submit use and compliance reports to Cardholders, Account Supervisors, Department Heads, and other management as appropriate.
- Provide information and assistance to internal and external auditors as requested.

# TRI-COUNTY TECHNICAL COLLEGE PURCHASING CARD PROGRAM CARDHOLDER MANUAL

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## **Independent Internal Purchasing Card Auditor will:**

- Conduct regularly scheduled, random, and follow-up audits of accounts for compliance with Tri-County Technical College and State of South Carolina Purchasing Card policies and Department of Revenue regulations.
- Verify appropriate documentation for every purchase.
- Ensure transactions are allocated to correct account number and that accruals of use tax have been made for transactions requiring remittance of tax to the State of South Carolina.
- Provide assistance to external auditors as needed to ensure program compliance with State purchasing regulations.
- Review annually the adequacy of internal policies and procedures, cardholder spend limits, documentation, and payment procedures.

## **Purchasing Card Accountant will:**

- Process electronic uploads of Purchasing Card transactions into Banner, ensuring transactions are posted to appropriate budgets.
- Perform month-end reconciliation of Bank of America's statement to transaction totals posted to Banner.
- Provide information and assistance to external auditors as needed to ensure program compliance with State purchasing regulations.



# TRI-COUNTY TECHNICAL COLLEGE PURCHASING CARD PROGRAM CARDHOLDER MANUAL

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## PURCHASING CARD PROGRAM CONTACTS

The following Tri-County Technical College Purchasing Card program contacts are available to answer questions and provide assistance to program participants:

Teresa Adkins (*for PCard requests and questions regarding use of the PCard*)  
Purchasing Card Program Administrator  
(864) 646-1804  
[tadkins@tctc.edu](mailto:tadkins@tctc.edu)

Matt Whitten (*for questions regarding College and/or State purchasing policies*)  
Purchasing Manager  
(864) 646-1633  
[mwhitten@tctc.edu](mailto:mwhitten@tctc.edu)

Beverly Franklin  
Purchasing Card Auditor  
(864) 646-1439  
[Bfrankl3@tctc.edu](mailto:Bfrankl3@tctc.edu)

Sara Simpson  
Purchasing Card Accountant  
(864) 646-1848  
[ssimpson@tctc.edu](mailto:ssimpson@tctc.edu)

Bank of America Customer Service is available 24 hours a day, 365 days a year at 1-800-538-8788 for:

- Reporting a lost or stolen card
- Disputes or billing errors
- Account information



## PURCHASING CARD APPLICATION

To receive a Tri-County Technical College Purchasing Card, this form must be completed, signed, and forwarded to Teresa Adkins, the Purchasing Card Program Administrator (RH-280) at [tadkins@tctc.edu](mailto:tadkins@tctc.edu). The cardholder and designated account supervisor will be contacted when the card arrives.

### Applicant/Account Information:

Name (as it should appear on the card): \_\_\_\_\_

Date of Birth 00/00/0000 (*required*): \_\_\_\_\_

Division / Department: \_\_\_\_\_

"T" number: \_\_\_\_\_

Contact Information: \_\_\_\_\_  
E-Mail Address \_\_\_\_\_ Extension # \_\_\_\_\_

Campus location (Building & Room #): \_\_\_\_\_

Default account number to be assigned to the card: \_\_\_\_\_  
Fund (00000) - Org (00000) - Acct (0000) - Prog (00)

Purchase limits for the card: \_\_\_\_\_ / \_\_\_\_\_  
Monthly Per transaction  
*Standard limits are \$5,000 monthly and \$2,500 per transaction; however, alternate limits can be assigned on an individual card basis, if required (and with appropriate approvals). Contact the Purchasing Card Administrator at [tadkins@tctc.edu](mailto:tadkins@tctc.edu) or Ext. 1804.*

Account Supervisor assigned to account: Name \_\_\_\_\_  
Campus Phone # \_\_\_\_\_  
E-mail: \_\_\_\_\_

\_\_\_\_\_  
Applicant Date

\_\_\_\_\_  
Department Head Date

\_\_\_\_\_  
Division Chair/Dean Date

\_\_\_\_\_  
Division Vice President Date

\_\_\_\_\_  
Purchasing Card Administrator Date

\_\_\_\_\_  
Purchasing Manager Date

TRI-COUNTY TECHNICAL COLLEGE  
**PURCHASING CARD CARDHOLDER AGREEMENT**

The Purchasing Card is to be used *only* for legitimate business purposes. Cardholders are de facto purchasing agents for the State and the College. Therefore, all Cardholders must have a minimum understanding of State and College purchasing policies. Misuse of the card will subject Cardholder to disciplinary action in accordance with College policies and procedures relating to disciplinary action and termination for cause. *The deliberate fraudulent or illegal use of the Purchasing Card will result in immediate revocation of the card.* The Cardholder must:

- Ensure the Purchasing Card is used only for legitimate business purposes and that every purchase complies with State purchasing guidelines and College purchasing policies and procedures.
- Maintain the Purchasing Card in a secure location at all times.
- Ensure the Purchasing Card is used only by the assigned cardholder. Cardholder may make purchases for other faculty/staff in their department; however, use of the card by anyone other than the Cardholder is strictly prohibited. The Purchasing Card is not transferable between individuals or departments.
- Adhere to the purchase limits and restrictions of the Purchasing Card and ensure all purchases comply with all other spending and vendor guidelines established by the College
- At the point of purchase, obtain itemized purchase documentation (original sales slip, packing slip, register receipt, copy of internet "shopping cart", credit receipt, etc.) for each transaction.
- Promptly provide purchase documentation, including any required supplemental documents, e.g. paper requisition, purchase approvals, overnight travel authorization form, participants list, etc. to the Account Supervisor for reallocation, use, tax accrual, and sign-off in *Works*™. The Cardholder should advise the Account Supervisor if the default account number needs to be changed on any transaction.
- Attempt to resolve disputes or billing errors directly with the vendor, and notify Account Supervisor, Program Coordinator, and/or Bank of America if the dispute or billing error is not satisfactorily resolved. The Purchasing Card Program Administrator must be notified of any dispute or billing error and be copied on all correspondence with the Bank.
- Once the dispute or billing error is resolved, ensure that an appropriate credit appears on the monthly Cardholder Statement. Under no circumstances should a Cardholder accept store credit or cash in lieu of a credit to the Purchasing Card.
- Call Bank of America at 1-800-538-8788 (24 hours a day, 365 days a year) to report a lost or stolen Purchasing Card. Cardholder must also notify the Purchasing Card Program Administrator and the Account Supervisor at the first opportunity during normal business hours.
- Verify charges on the monthly VISA statement, sign, and forward to the Account Supervisor.
- Upon terminating employment with Tri-County Technical College, turn in the Purchasing Card to HR/Personnel at the exit interview. If transferring to another Department within the College, notify the Purchasing Card Program Administrator so the default account number can be changed.
- Report errors and/or emergency transaction needs to the Purchasing Card Program Administrator and Account Supervisor during normal business hours.

Cardholder Name: \_\_\_\_\_

Purchasing Card Account Number: \_\_\_\_\_

Expiration Date: \_\_\_\_\_

Transaction Limit: \_\_\_\_\_ Monthly Credit Limit: \_\_\_\_\_

***I have read the Purchasing Card Cardholder Manual and will comply with the procedures outlined therein and summarized above.***

Cardholder Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Received by: \_\_\_\_\_

Date: \_\_\_\_\_

Teresa Adkins, Purchasing Card Program Administrator