

Corporate Credit Card Policy

Section 1 - Purpose

(1) The purpose of this Policy is to prescribe the principles governing the use by staff members of their Charles Sturt University (University) corporate credit cards.

Scope

(2) This Policy applies to all cardholders, their supervisors, budget manager approvers and credit card administrators for the two types of corporate credit cards utilised by the University, being:

- a. Travel Card - for the payment of travel and entertainment expenses; and
- b. Purchase Card - for the payment of general purchases of small value goods and services.

Section 2 - Glossary

(3) In this Policy:

- a. Budget Manager Approver - means the employee responsible for monitoring and approving credit card activity against an approved University budget assigned to their organisation code within [ProMaster](#).
- b. Band - means the delegation level of a Budget Centre Manager as defined in the [Delegations and Authorisations Policy](#).
- c. Cardholder - means the authorised holder of a University corporate card whose name appears on the credit card.
- d. Credit card - means a University corporate card used for either purchasing or travel expenses.
- e. Credit Card Administrator - means the administrative staff member who is responsible for administering the operation of the Purchase or Travel Card programmes within a Budget Centre and for providing procedural and administrative support for other staff within that Budget Centre (i.e. school/section).
- f. Private transaction - means any transaction, or part thereof, that is not related to the University's business operations.
- g. [ProMaster](#) - is the name of the University's online Expense Management System, which manages the acquittal of the University's credit card transactions, reimbursements and travel authorities.
- h. Purchase Card - refers to the blue ANZ Visa Purchase Card, to be used for the purposes of purchasing and payment of transactions, generally high volume but low value (< \$3,000) transactions.
- i. Supervisor - means the cardholder's administrative supervisor as defined within the Human Resources system and may not necessarily be the staff member's Budget Centre Manager Approver.
- j. System Administrator - means the Division of Finance staff member responsible for administering the operation of the Purchase and Travel Card programmes within the University's Expense Management System.
- k. Travel Card - refers to the gold ANZ Visa Corporate Card, issued to staff members identified as requiring a card for the purposes of facilitating travel and associated costs while undertaking University business.

Section 3 - Policy

Part A - Corporate Cards

(4) The University operates both Purchase Card and Travel Card programs and uses the [ProMaster](#) Expense Management System to monitor, approve and acquit all credit card transactions.

(5) Credit card use is strictly controlled and staff using or applying for a corporate credit card should ensure that they are aware of the policy in relation to credit card use and adhere to this Policy.

(6) Failure to follow or intentionally disregard compliance with the University's policy and procedure may result in legal or criminal proceedings and/or disciplinary action in accordance with the University's disciplinary procedures.

Part B - Eligibility

(7) Staff who have a purchasing role may apply to have a University Purchase Card and staff who have a need to travel on duty at least once per annum may apply to have a University Travel Card.

(8) Applicants must be either a permanent employee or be employed with the University on a fixed term contract.

(9) Travel Cards may also be made available to Research Higher Degree students and adjunct academics on a case by case basis.

(10) University credit cards may only be issued to a person after they have successfully completed such training as the Chief Financial Officer specifies from time to time.

(11) All applications must be supported by their Supervisor and authorised by their Budget Centre Manager (Band 6 or above).

(12) Applications can be found on the Division of Finance website under the [ProMaster](#) tab website.

Part C - Principles

(13) University credit cards may only be issued to a staff member by an approved officer authorised in accordance with University Delegations (refer to the [Delegations and Authorisations Policy Schedule 2](#) – FIN16).

(14) No person may approve the issue of, or an increase to the limit of, their own card; nor may they authorise the acquittal of their own expenses.

(15) The Purchase Card is generally limited to \$3,000.00 per transaction:

- a. this amount includes the purchase price, delivery fees, visa transaction fees, GST (if applicable), and any other charges;
- b. cardholders may apply in writing to the delegated approver (Band 6, Division of Finance) to have a transaction limit increased to accommodate very specific operational needs that normal purchasing procedures do not support; and
- c. individual monthly credit limits are established by the delegated approver (Band 6, Division of Finance) for each Cardholder having regard to the anticipated usage of the card and the likely expenditure to be incurred.

(16) The use of credit cards is intended to complement the procurement procedures for minor purchases. When purchasing using a credit card, the cardholder must adhere to the principles of the [Procurement Review Board Operation Policy](#).

(17) Budget Centre Manager are responsible for ensuring they approve expenses in a timely manner throughout the year and that any outstanding acquitted expenses are approved by the end of each financial year.

Part D - Cardholder Responsibilities

(18) Cardholders are responsible for:

- a. the safe custody of cards to prevent loss, theft or misuse (e.g. cards must not be left on desks, in unlocked drawers/cabinets or otherwise accessible to any unauthorised persons);
- b. the security of card information;
- c. spending University funds prudently in accordance with budgets available and the [Procurement Review Board Operation Policy](#);
- d. acquitting and reconciling their expenses in a timely manner (at least monthly) in the [ProMaster](#) online Expense Management System; and
- e. scanning all receipts into the Expense Management System. Once scanned, receipts do not need to be retained.

(19) Cardholders must return their University credit card permanently when they:

- a. leave their employment or engagement with the University; or
- b. no longer require the use of the credit card as part of their University duties.

(20) The loss or theft of a credit card must be reported immediately to the ANZ 24-hour Lost or Stolen Cards Service Centre on 1800 033 884, or internationally on the reverse charges number (+61 3) 9683 7043. The loss or theft must also be reported as soon as practicable to the System Administrator on 02 6933 2628 (purchase card) or 02 6933 4488 (travel card) or by email to purchasecard@csu.edu.au or travelcard@csu.edu.au as appropriate.

Part E - Liability

(21) Liability for charges incurred with the card rests with the University and not the individual cardholder.

(22) The use of the card by the cardholder will not affect an individual's personal credit rating.

(23) The cardholder will be liable to repay to the University all costs for transactions that are of a private nature. These may occur by the cardholder mistakenly using their wrong credit card. Where the private transaction is intentional, it may be subject to disciplinary action in accordance with the University's disciplinary procedures.

Part F - Card Usage

(24) The credit card may only be used for transactions for University business and purposes and not for private purchases.

(25) The credit card may only be used by the employee whose name appears on the card. The cardholder may not allow any other person to use their card for any purpose whatsoever.

(26) All purchases made using the credit card are to be substantiated with appropriate receipts and/or tax invoices:

- a. tax invoices must be obtained for purchases, where [Goods and Services Tax Legislation](#) requires, to enable a tax credit for the GST paid to be recouped from the Government;
- b. all documentation is to be permanently recorded (scanned) against the transaction in [ProMaster](#); and
- c. where the amount does not exceed the tax invoice threshold of \$82.50 (GST inclusive), this requirement is optional.

(27) Cardholders who misuse their credit card may face legal or criminal proceedings along with cancellation of the card and/or disciplinary action in accordance with the University's disciplinary procedures. Misuse includes:

- a. a private transaction such as personal purchases or purchases for the sole benefit of the cardholder;
- b. purchase of fixed assets (> \$10,000);
- c. contractor payments;
- d. establishment of recurring Direct Debits;
- e. payment of fines;
- f. airline frequent flyer memberships;
- g. cash advances, automated teller machine (ATM) withdrawals or purchasing bank cheques, travellers' cheques;
- h. assigning or transferring the University credit card to another person;
- i. using a University credit card after the cardholder's employment or relationship with the University has been suspended or terminated;
- j. using a University credit card, without authorisation, when you are not the cardholder named on the card;
- k. not complying with the processes specified for the expense management system;
- l. using the card for a transaction in excess of budget or for which there are insufficient funds; and
- m. using a University credit card for expenditure not previously approved, where prior approval was required (for example travel).

Section 4 - Procedures

(28) Nil.

Section 5 - Guidelines

(29) Nil.

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