

Grayson College

**BUSINESS VIKING CARD**  
**Handbook**

## TABLE OF CONTENTS

Table of Contents .....	2
Overview .....	3
General Guidelines.....	3
Card Use Procedures .....	4
Types of Cards	
How to Obtain a Card	
How to Cancel a Card	
Card Renewal	
How to Report a Lost or Stolen Card	
Procurement Card Security	
Internet Security	
Business Procurement Card Holder Responsibilities.....	6
Receipt of Goods and Materials	
Record Keeping and Documentation	
Declined Purchases	
Resolving Errors, Disputes, Returns and Credits	
Penalties	
Business Procurement Card Department Responsibilities.....	8
General Guidelines	
Record Keeping and Documentation	
Reconciliation and Approval Process	
Billing, Payment And Account Distribution Process.....	8
General Guidelines	
Paying the statement	
Auditing of Business Procurement Card Program	
Letters of Credit Card Misuse	
Sales and Use Tax	
Contact Information	

## OVERVIEW

Grayson College Viking Card Program is to establish a more efficient, cost-effective method of purchasing and paying for small dollar (under \$3,000) transactions within established usage limits.

The Business Viking Cards (Master Card) can be used for in-store purchases as well as mail, internet, phone. The program is designed to ease the ordering & payment process, and the use of personal funds reimbursed by payment vouchers.

This manual provides the guidelines under which you may use your Viking card. Please read it carefully. Your signature on the Business Viking Card Cardholder Agreement indicates that you understand the intent of the program and agree to adhere to the established guidelines. You will be issued your Viking card after the Business Office receives an approved Viking Request form, required training is completed, and the cardholder has signed the Viking Card cardholder agreement form.

## GENERAL GUIDELINES

The Viking Card is an additional tool to be used by College employees for the purchasing of commodities, services and travel related expenses. All policies and procedures regarding the spending and payment of State and Grant funds still apply. Cards are issued to a specific person to insure responsibility for the use of the card.

It is likely that any merchant you currently utilize as a source for commodities will accept this card. However, due to certain restrictions, some attempts to purchase goods from a merchant through the use of the Viking Card may be declined. If you are declined and feel the decline should not have occurred, email the Viking Card Coordinator at [embursecard@grayson.edu](mailto:embursecard@grayson.edu).

Each card has been assigned an expenditure dollar limit applicable for a 30-day billing cycle. It is imperative that the merchants NOT invoice the College in addition to the detailed charge receipt, as an invoice could result in duplicate payment. Additionally, when making these purchases, be sure to remind the vendor of the College's tax exempt status when making a purchase

For your continued use of the Viking Card as well as the overall success of the program please remember that the Viking Card is NOT intended to avoid or bypass appropriate procurement or payment procedures. Rather, the procurement card complements the existing processes available. It should not be used for personal use and charges to the card cannot be used as a pass-through of personal funds.

The cards are further restricted by an individual's transaction limit, including shipping and handling.

You are responsible for the security of this card and the transactions made against it. The card is issued in your name and any purchases made against the card will be your responsibility. Use of the card for purchases **not** in accordance with guidelines established may result in personal liability.

Remember that you are committing College funds each time you use the Viking card. This is a responsibility that cannot be taken lightly.

## **CARD USE PROCEDURES**

### **Types of Cards**

*Standard Master Card* — Use is for purchase of commodities made in accordance with approved Grayson College purchasing policies and procedures. Transaction total is limited to \$3,000 per purchase without additional approval and the standard credit limit varies.

### **How to Obtain a Card**

After you have read and understand the procedures in this manual, your department may request a new card be issued to you by forwarding the Viking Card Request Form (Appendix 2) to [embursecard@grayson.edu](mailto:embursecard@grayson.edu). The Viking Card Coordinator will assist with gaining access to the applicable training for the requested. Once the Viking Credit Card request form has been received and training has been completed, the appropriate Viking Card will be requested on your behalf.

The Viking Coordinator will notify you, via email, when your new card is ready to be picked up by the Business Office. At that time, you will be asked to read and acknowledge your understanding of your role and responsibility.

When you receive your card, always keep it in a secure place. Although the card is issued in your name it is the property of the Grayson College and is only to be used for College purchases as defined in this manual.

### **How to Cancel a Card**

Viking cards are to be canceled immediately if a card-holder, issued in a card-holder's name, terminates employment. The cardholder's final paycheck may be withheld until the card is returned.

The process for canceling a procurement card begins with the return of the card to the HR Department.

## **Card Renewal**

A renewal card will automatically be mailed to the Viking Card Coordinator. You will be notified when the card has arrived from the bank and is available for pick-up.

## **How to Report a Lost or Stolen Card**

If a Viking card is lost or stolen, immediately contact the Viking Card Coordinator to have your card closed and re-issued.

## **Procurement Card Security**

Only the authorized cardholder may use the card. Cards and card numbers must be safeguarded against use by unauthorized individuals in the same manner you would secure your personal credit card.

## **Internet Security**

Suggested best practices for shopping on the Internet are listed below. Be aware that an outside party could gain access to your Viking Card account number if a vendor's Internet site is not secure.

1. Only use your card in a secure environment, i.e., the location / address box on your browser starts with https://.
2. If you are not familiar with an online merchant, verify its reliability with outside organizations, such as the Better Business Bureau (<https://www.bbb.org/>.)
3. Know who you are doing business with before placing an order. Use Web sites that provide clear contact information (phone number, address in the real world, customer service contact) for the company, as well as warranty, return and refund policy.
4. If an online purchasing website asks you to create an account with a password, protect that password.
  - Use a different password for each website that you utilize. (Do not use the same password for more than one website.) This procedure will help protect your Viking Card, if the password for a specific website is compromised.
  - Change passwords for online purchasing websites on a regular basis.

5. Do not provide personal information, such as Social Security, bank account or personal phone numbers or your home address.
6. A site should have a privacy policy explaining how the merchant will protect the information you submit when making a purchase. If you cannot find that policy, request that information.
7. Understand prices, shipping and handling charges, the terms of any product or service guarantees and the expected delivery date.
8. Check your order for keystroke errors to avoid ordering the wrong item or quantity.
9. Always print and retain a copy of each purchase order with a confirmation number and pricing information attached. It's also a good idea to print the "address" (Uniform Resource Locator) of the company site that you are doing business with.

## **BUSINESS PROCUREMENT CARD HOLDER RESPONSIBILITIES**

### **Receipt of Goods and Materials**

The cardholder is responsible for ensuring receipt of goods and materials and will follow-up with the vendor to resolve any delivery problems, discrepancies and damaged goods.

For phone or catalog orders, make sure complete shipping address and instructions are given along with your name, department name, complete street address, room number, city, state, and zip.

If goods or materials are ordered by phone, explain we are a tax-exempt organization and ask the vendor to include a detailed sales receipt in the package. Save the credit card receipt and shipping documentation.

### **Record Keeping and Documentation**

Record keeping will be essential to ensure the success of the program. Standard payment policies require retention of receipts and other documentation. As with any credit/charge card, you must retain sales slips, cash register receipts, invoices, order forms and receiving documents. All of these documents should be submitted in Chromeriver/Emburse site.

## **Declined Purchases**

Cardholders may experience a purchase declined at point-of-sale or during the processing of an online transaction. Reasons may include:

1. Purchase exceeds the \$3,000 transaction limit.
2. Purchase exceeds the monthly dollar limit established for the card.
3. Incorrect expiration date, C VV, or address was entered.
4. International Purchase

If your MasterCard is declined with a vendor, send an email to [simss@grayson.edu](mailto:simss@grayson.edu). The Master Card Administrator will contact Emburse to determine the reason for the decline. Please include the following items in your email: vendor name, amount to be paid to the vendor, description of purchase, and if it is an international charge the country charging the purchase. These items will help us in getting the bank to open the card for the charge to go through the first time.

## **Resolving Errors, Disputes, Returns and Credits**

The cardholder is responsible for contacting and following up with the vendor on any erroneous charges, disputed items or returns as soon as possible. Cardholders are strongly encouraged to communicate in writing in order to establish a written trail of communication (i.e. email, letter, etc.). If the cardholder is unable to reach agreement with the vendor, the next step is to contact the Master Card Coordinator.

The Master Card Coordinator may request the cardholder to provide all supporting correspondence. The associated backup will be forwarded to Emburse for resolution with the vendor. The bank must be notified of any disputed items within immediately.

Disputed billing can result from failure to receive goods or materials, fraud or misuse, altered charges, defective merchandise, incorrect amounts, duplicate charges, credits not processed, etc. In the event of fraud notify the Master Card Coordinator immediately. Documentation regarding any resulting credits should be kept to explain each item to be returned or exchanged.

## **Penalties**

Obtaining a Master Card is a privilege and must be used appropriately. Failure to follow the policies and procedures of the College and Master Card program could result in written warnings and cancellation of the card. Buying from established contracts, providing supporting paperwork, processing payment in a timely manner, etc., are critical elements to a successful College wide card program.

## **BUSINESS PROCUREMENT CARD DEPARTMENT RESPONSIBILITIES**

### **General Guidelines**

Your VP will let us who is eligible for a card, authorizes the Master card, audits and signs transaction logs, controls spending through the bank summary review and maintains records.

The Master Card Coordinator will coordinate with the training. Once the appropriate training has been completed, the VISA Coordinator will request the card from Emburse and will activate your card and contact you via email when the card is available for pick-up.

If an employee leaves the department or assumes different duties that do not require the use of the procurement card, the department's administration assistant is responsible for retrieving and cutting up the card and communicating this information to Master Card coordinator.

### **Record Keeping and Documentation**

Individuals should receive all supporting documents for each purchase made on a procurement card. They should then have all necessary documentation to prepare a purchase order (PO) to pay the monthly statement. These supporting records must be maintained with each month's statements and PO's in accordance with College retention policies.

### **Reconciliation and Approval Process**

The department/unit business office is responsible for editing and approving final transactions including funding, object code, and descriptions.

## **BILLING, PAYMENT AND ACCOUNT DISTRIBUTION PROCESS**

### **General Guidelines**

Each cardholder will receive a statement of activity for the month with access to their account online. This is to be used to reconcile invoices.

### **Paying the statement**

When the cardholder receives the monthly bank statement it should be immediately reconciled along with all supporting documentation. Charge slips and receipt tapes



should be matched to the statement. If a receipt is missing, the vendor must be called and asked to provide a detailed invoice, credit memo, or an adequate substitute. Verify purchases again for sales tax on each item and request a credit, if needed. Check state contract items and verify that shipping charges were handled according to the contract.

As long as the attached invoice, or other payment document is itemized, the items purchased may be described in general terms. Each individual is responsible for allocating purchases to the appropriate funding and object code.

If inappropriate purchases appear, the employee should supply a justification. If the justification is insufficient, appropriate measures should be taken to receive a credit from the vendor for the purchase. To obtain a credit a cardholder can return the goods.

### **Auditing of Business Procurement Card Program**

The Business Office will review all transactions and supporting documentation when it arrives each month and to make sure the policies and procedures are followed.

The Business Office reserves the right to conduct random audits of departments throughout the program to ensure compliance with purchasing rules and regulations. If abuse is found during these audits your card may be revoked. Any minor offenses will be documented and the documentation will be signed by the Master Coordinator

### **Letters of Credit Card Misuse**

The Business Office may issue letters of Credit Card Misuse for the following:

- I. Misuse of the Master Card, i.e. charging something to the card that is not allowed.

Cardholders receiving three violation notices within a one-year period will be reviewed for permanent revocation of their Master Card.

### **Sales and Use Tax**

When Texas sales tax is inadvertently included in a transaction, departments are required to subsequently obtain credit for tax paid. Cardholders are strongly

encouraged to make all requests for a refund of sales tax in writing (email, letter, etc.). If the sales tax inadvertently is included with the transaction please provide a reason as to why it occurred.

**Contact Information**

Master Card Coordinator may be reached at [simss@grayson.edu](mailto:simss@grayson.edu)