



College of Southern Nevada

P-Card Program

User's Manual

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I. PURPOSE

The College of Southern Nevada P-Card Program User's Manual sets forth the procedures for the College of Southern Nevada (CSN) Purchasing Card (P-Card) Program. The purpose of this manual is to provide training and instructions for the proper issuance, allowable business use, and standards for maintaining documentation related to the CSN P-Card.

The *Purchasing Card (P-Card)* is designed to improve efficiency in the Purchasing Department by paying for low dollar items and giving Departments direct buying power, thus reducing the number of Requisitions and Supplier Invoice Requests, and reducing costs associated with making payments. The Program replaces the traditional requisition process of obtaining quotes, the ordering cycle, invoicing and review, and the payment cycle.

II. INTRODUCTION

CSN sponsors a P-Card Program that allows designated employees to make business-related purchases. The P-Card provides an efficient, cost-effective way to pay for small dollar transactions and, at the same time reduce the costs associated with initiating and paying for those purchases.

All purchases should be consistent with and in accordance with CSN, Board of Regents, State, Federal and Purchasing Department guidelines. The P-Card is not a substitute for all other purchasing options.

The P-Card Program is inclusive of the requirements specifically listed in the Nevada System of Higher Education Procedures and Guidelines Manual, Chapter 5 Fiscal Procedures, Section 9 - *Purchasing Card Program Best Practices* <https://nshe.nevada.edu/leadership-policy/board-of-regents/procedures-guidelines-manual/>

The Purchasing Department is responsible for facilitating the Program and each academic or administrative department is responsible for managing its Cardholder activity.

As the Program Administrator ("Administrator") of the P-Card Program, the Purchasing Department Director is responsible for: 1) publication of all procedures relevant to this Program and 2) providing a current copy/access to Cardholders and Transaction Approvers. The program is reviewed at least once annually; however, changes to the Program may be made at any time. It is the Cardholder and Transaction Approver's responsibility to check the CSN P-Card website for updates. In addition, Cardholders will be notified of any significant Program changes via email.

The P-Card Program provides for the review and control of the card limits of each Cardholder (transaction limit and monthly spending limit). There is not one overall institutional limit. The Administrator assesses the limits to match the Cardholder's needs while balancing those against existing controls. The standard allowable single transaction limit is \$2,000 per transaction and a monthly credit limit of \$5,000. The Administrator will determine exceptions to the monetary limits and commodity restrictions. Periodically and at a minimum annually, Cardholders' spending will be subject to limit reviews, which may be adjusted as appropriate.

A submitted and appropriately approved *Purchasing Card Application Form* indicates the Applicant and Direct Supervisor understand the intent of the Program and agrees to adhere to the established procedures and guidelines.

III. DEFINITION OF TERMS

A. CONTACTS

Administrator: The CSN Director of Purchasing, or a designated employee appointed by the Director of Purchasing to administer the CSN P-Card Program.

Ask.P-Card@csn.edu: The P-Card Program email designated for correspondence related to the Program. Use to contact the Administrator, Coordinator, report lost/stolen cards, report abuse or fraudulent activity, or for any other inquiries related to the Program.

Cardholder: The CSN employee whose name appears on the P-Card and is accountable for the security of and all charges made with that card. The Cardholder is the only individual permitted to use the card or card number to make purchases.

Coordinator: A CSN Purchasing Department employee assigned the responsibility to facilitate the day-to-day administrative functions as determined by the Administrator.

Department Custodian: A CSN employee within a department designated to be responsible for the record retention of the P-Card Binder and other related physical documentation in the event of the Cardholder's separation of employment or transfer to another department at CSN.

Direct Supervisor/Department Head/Account Manager: The CSN employee at the Manager/Chair/Director/Dean/AVP/VP level who is ultimately responsible for a department or division's operations and fiduciary responsibilities.

J.P. Morgan Chase: The bank services provider of the College of Southern Nevada's MasterCard P-Card. MasterCard is readily accepted by most merchants and is a convenient purchase and payment tool.

Transaction Approver: The CSN employee at a supervisory level who is responsible for reviewing and approving purchases made by the Cardholder.

B. ADMINISTRATIVE

Applicant: Individual applying for a new P-Card, change requests (limits, name changes, etc.) to existing P-Cards and temporary changes (e.g. leave of absence) to existing P-Cards.

Billing Cycle: A cycle is a defined period of time upon which billing is based. The CSN P-Card cycle generally begins on the 26th day of each month and ends on the 25th day of the following month (e.g. July 26th – August 25th). Refer to the current year Billing Cycle Calendar posted on the CSN Purchasing Card website.

Billing Cycle Report: A Billing Cycle Report is generated in Workday and provides Transaction Details (posting dates, transaction dates, merchant names, charges, and credits) for all Cardholder activity in the billing cycle. As part of the reconciliation process,

a copy of the Billing Cycle Report should be included with the receipts in the P-Card Binder.

CSN P-Card website: The website accessible at <http://www.csn.edu/askpcard>, designated for information regarding the CSN P-Card Program. Information available includes resource materials, forms, links, etc.

CSN Central Billing Account: The primary CSN P-Card account used for processing the payment to J.P. Morgan of all of the individual P-Cards.

Employee: Persons employed by CSN in a full-time capacity as Classified Staff, Academic Faculty or Administrative Faculty are eligible to apply for a P-Card. Employees on LOA/LOB Contracts, 1000 Hour employees, student workers and students are not eligible for a P-Card.

Individual Card: A P-Card issued with the employee's name on the card. The individual whose name appears on the card is responsible for protecting the card and is accountable for all purchases made using the card number. Neither the physical P-Card nor its number should be shared with or transferred to any other person. Although the Cardholder is subject to disciplinary action if the card is misused, liability for P-Card transactions resides with CSN, not the Cardholder.

Limit Reviews: Periodic review of Cardholders' spending patterns are performed by the Purchasing Department to ensure assigned monthly spending and transaction limits are appropriate and align with the Cardholders' actual needs.

Merchant: Any supplier, vendor, business, retailer, seller, service provider, etc. that accepts credit card transactions.

Merchant Category Codes (MCC): Each supplier is assigned a merchant category code (MCC) when they sign up to accept credit card transactions. The Administrator is responsible to monitor the MCC codes available for use within the Program as well as restricting P-Card use for certain purchases such as financial institutions, betting companies and any other restricted categories or companies.

Monthly Spending Limit: A dollar limit assigned to the Cardholder for the total of all charges made during each monthly billing cycle. This amount will not exceed the pre-determined limit unless a special exception is approved by the Administrator.

PaymentNet: A web accessible version of the J.P. Morgan P-Card software used to review balances and dispute P-Card transactions.

P-Card Binder: The original hard copy files of all P-Card transactions, supporting documentation, billing cycle reports and other relevant documentation related to the use of the Cardholder's P-Card. The P-Card Binder will be reviewed, and data must be maintained for the current Fiscal Year plus 5 years (per NSHE Records Retention Schedule) from the transaction date.

Purchasing Card (P-Card): A MasterCard credit card issued to an employee for the purpose of making authorized business purchases on behalf of CSN. Though cards are in the individual's name, they are the property of CSN and CSN will be responsible for issuing payment for charges made with the purchasing card. The use of the term "P-Card" is synonymous with purchasing card.

Purchasing Card Application Form/Increase Request Form/Temporary Suspension Request Form: The forms are used by Applicants (Cardholders) to 1) request approval for a new P-Card; The application contains a Cardholder Agreement stating the Applicant agrees to comply with the terms and conditions of the Program and the user manual. 2) make change requests to existing cards, and; 3) make temporary changes to existing P-Card accounts. The forms are used for Direct Supervisors and the Purchasing Department to approve/deny such requests.

Requested Credit Limit: The Monthly Credit Limit and Single Purchase Limit and/or number of transactions (Per day and Per Month) assigned to the Cardholder account. This amount will not exceed the pre-determined limit per transaction, unless the Administrator approves via an *Increase Request* form or via an email. A single transaction/charge may include multiple items but cannot exceed the monetary limit approved.

Review: The Purchasing Department will perform different types of compliance reviews in support of the P-Card Program: 1) Transactional Review: A review of P-Card transactions is performed as part of the monthly verification process. 2) In-Person Deskside Review: Involve assessment of the internal controls to prevent fraud and improper activity.

Splitting Transactions/Structured Transactions: A violation of the Program by which a Cardholder or multiple Cardholders intentionally place more than one transaction for a single purchase in order to circumvent an established single transaction limit.

Supporting Documentation: In addition to a detailed receipt, supporting documentation may include spend category approvals, hosting check lists, return receipts, credit memos, packing lists, etc. The detailed receipt records the relevant details for each item purchased, including quantities, unit cost(s), description of goods purchased, total charge amount, ship to address and merchant's name and address. At a minimum, a detailed receipt is required for each transaction.

IV. PURCHASING CARD (P-CARD) OVERVIEW

A. BENEFITS

The use of the P-Card will create the following benefits for:

1. CSN and Departments (ease, expediency, revenue)
 - a. Allows employees to obtain certain goods faster and easier.
 - b. Significantly reduces paperwork and processing time in the Cardholder's department, as well as in the Purchasing Department and Accounts Payable Department.
 - c. Enables employees to be more efficient and to focus on the value-added aspects of their jobs.
 - d. Provides institutional cost savings through consolidated payment (one monthly payment covering all P-Card transactions versus individual merchant invoices) for low dollar transactions.
2. Merchants/Suppliers
 - a. Receive payments faster and more efficiently.

- b. Elimination of after-sale invoicing and collections.
- c. Eliminates the need to register as a supplier.

B. PURCHASES/USE - GENERAL

1. Purchases must be for the use and benefit of the College and must have an identified business purpose.
2. Purchases must be made in accordance with all CSN, Board of Regents, State, Federal and Purchasing Department guidelines. P-Cards are not intended to be substitutions for other purchasing options or to circumvent Purchasing Department requirements. Some types of purchases may not make them suitable options for the P-Card.
3. The P-Card may be used for single transaction purchases typically up to \$2,000.00 and monthly limits typically of \$5,000.00. These limits may be adjusted based upon the individual needs of the Cardholder in consultation with the Administrator and upon the appropriate approval process.
4. The P-Card may be used at any merchant that accepts MasterCard (with certain limitations) for in-store, mail order, phone order, or internet business purchases.

C. P-CARD CARDHOLDER REQUIREMENTS

1. P-Cards will be issued as needed to persons employed by CSN in a full-time capacity as Classified Staff, Academic Faculty or Administrative Faculty. Employees on LOA/LOB Contracts, 1000 Hour employees, student workers and students are not eligible for a P-Card.
2. P-Cards are issued based on the approval of the requesting employee's Direct Supervisor as provided on the *Purchasing Card Application Form*.
3. Prior to receiving a P-Card, Cardholders must complete training and pass the mandatory *P-Card Holder Quiz*.
4. Personal Liability - Cardholders must accept and adhere to the Cardholder Agreement terms and conditions provided on the *Purchasing Card Application Form*. Fraudulent use of the P-Card will result in immediate revocation of the card and will result in corrective action up to and including termination and/or criminal action. Any employee who makes unauthorized purchase with the P-Card will be liable for the total dollar amount of such unauthorized purchases plus any administrative fees charged by the bank in connection with the misuse.
5. Personal Credit Rating - The P-Card is issued in the Cardholder's name, but it is the property and liability of CSN and has no positive/negative impact on the personal credit rating of the Cardholder.
6. Accountability/Security - Individual cards are issued to a specific person whose name appears on the card. Only the designated Cardholder named on the card may use the P-Card and neither the physical P-Card nor its number can be shared with or transferred to another CSN employee.

All precautions should be used to maintain confidentiality of all information relating to the P-Card and safeguarding the account number. Records/documentation should be stored in a secured environment at all times (i.e. locked drawer, safe).

D. P-CARD TRANSACTION APPROVER REQUIREMENTS

1. Transaction Approvers are the Direct Supervisors to the Cardholder and designated to monitor the use of and approve Cardholder P-Card transactions. In the event the Direct Supervisor does not have authority on the account number used, another approval may be required.
2. Transaction Approvers are encouraged to complete the P-Card training and quiz.
3. Ensure adherence to policies and procedures, integrity of the P-Card program, protection of CSN assets, and communication with the Purchasing Department.

E. PURCHASING DEPARTMENT ROLE

1. The Purchasing Department is responsible for managing all aspects of the P-Card Program.
2. The Purchasing Department will create and maintain all training materials, testing materials, manuals, forms, etc. related to the P-Card program.
3. Ensure compliance with all CSN, Board of Regents, State, Federal and Purchasing Department guidelines, including specific P-Card procedures.
4. Review P-Card usage monthly to prevent and detect fraud and address errors and irregularities.

V. CARD PROCESSING

A. ACQUIRING A P-CARD

When need and eligibility is determined, the Applicant must complete a *Purchasing Card Application Form*:

Individual Cardholders (Applicant)

1. Access, complete and submit the *CSN Purchasing Card Application Form* available at <http://www.csn.edu/askpcard>.
2. Once submitted, the form will be routed for approval to the Applicant's Direct Supervisor.
3. The submission by the Applicant and their Direct Supervisor attest to their understanding of the intent of the P-Card program and their agreement to adhere to the established program guidelines.
4. The Applicant is required to complete the P-Card training and successfully pass the P-Card quiz with a score of 85% or better.

5. Upon approval of the *CSN Purchasing Card Application Form*, and successful completion of the training and quiz, the Purchasing Department will submit a request for processing a new P-Card to J.P. Morgan.
6. P-Cards arrive in approximately 10 – 14 business days and are mailed to the Purchasing Department.
7. The Applicant will be required to meet with a Purchasing Department representative, and present photographic identification (current driver's license, military ID card, passport, or CSN Identification Card) to receive their card. The Cardholder will be asked to sign the back of the card upon receipt.
8. The P-Card is issued in the Cardholder's name, but it is the property of CSN.

Activating a Card

Upon receipt of the P-Card, follow the instructions provided to activate the P-Card for use. If you encounter any issues while activating the card, contact J.P. Morgan at the number indicated on the back of the P-Card.

Card Renewal

9. Each P-Card has an expiration date indicated on the card. Renewal cards are mailed to the Purchasing Department. Cardholder will be required to meet with a Purchasing Department representative, and present photographic identification (current driver's license, military ID card, passport, or CSN Identification Card) to receive their card. The Cardholder will be asked to sign the back of the card upon receipt.

Changing Limits and Temporary Change Requests

Complete *CSN Increase Request Form* or send an email to the P-Card Coordinator to request a permanent or temporary increase of P-Card limit(s).

Complete *CSN Purchasing Card Application Form* or send an email to the P-Card Coordinator to request any permanent changes (i.e. name changes).

Complete *CSN Temporary Suspension Request Form* or send an email to the P-Card Coordinator to request a temporary change to account status (i.e. suspensions while on medical leave, etc.).

Damaged Card

If the card has been physically damaged, contact the Coordinator to order a replacement card and destroy the damaged card.

B. REQUIRED TRAINING

General

1. All P-Card Cardholders, are required to complete training prior to the issuance of the P-Card. It is highly recommended that Transaction Approver's also complete the

- training requirements.
2. Successful completion of a twenty-seven (27) question P-Card knowledge quiz with a minimum passing score of **85%** is mandatory prior to issuance of a P-Card.
 3. All Cardholders are responsible for periodically reviewing the CSN P-Card Program User's Manual for updates and to read and understand its provisions.
 4. Refresher Training – Cardholders will be contacted for refresher training every two (2) years or more during their participation in the P-Card Program. Once contacted for refresher training, completion will be mandatory, and individuals will be given a time period to complete the training and retesting. Failure to comply may result in a temporary suspension of the P-Card account until the training is completed.
 5. The Purchasing Department will be responsible for:
 - a. Coordinating training activities, and providing access to training materials and additional resources
 - b. Providing access to testing platform
 - c. Reviewing the CSN P-Card Program User's Manual annually, which may result in published content revisions
 - d. Maintaining the P-Card website <http://www.csn.edu/askpcard>

C. CARD CANCELLATION//SUSPENSION

General

In all circumstances where a P-Card is being canceled or suspended, the Cardholder is responsible for ensuring the P-Card Binder (covered in Section IX. *P-Card Binder Procedures*) and all records relating to the P-Card are retained by the Cardholder or transferred to a departmental custodian for the record retention period. Transaction records are the property of the departments, and it is their responsibility to ensure records for their areas are retained within the department.

Canceling a P-Card – In all cases except for a lost/stolen card, the physical card should be turned in to the Coordinator or destroyed when a P-Card is canceled. The Cardholder/Department is still responsible to maintain the P-Card Binder files for the required record retention period which is the current Fiscal Year plus 5 years (per NSHE Records Retention Schedule).

1. Cardholder Leaving Institution or Changing Departments – Cardholder is responsible for:
 - a. Ensuring all transactions in Workday are Verified and P-Card Binder is up-to-date.
 - b. Contacting the Coordinator to close the P-Card account; and identify the departmental custodian of the P-Card Binder files.

If a Cardholder changes departments and job duties require a need for a P-Card, a new *Purchasing Card Application Form* must be submitted for the new department. In all cases the P-Card for the previous department must be surrendered/destroyed and the employee is no longer able to make purchases using their former department's funds.

2. Lost/Stolen Card – In all cases, if a P-Card is lost or stolen, the Cardholder must:
 - a. IMMEDIATELY notify J.P. Morgan at 1-800-270-7760 or collect at 1-847-488-3748 from outside the US and Canada. When notifying the bank, be sure to inform the Customer Service representative that the call is regarding a College of Southern Nevada purchasing card.
 - b. Email the Coordinator at Ask.P-Card@csn.edu
 - c. All replacement cards must be delivered to the Coordinator.
 - d. Charges to the P-Card are the employee's responsibility until the card has been reported as missing/stolen.
3. Card No Longer Needed – If a P-Card is no longer needed, the Cardholder must:
 - a. Contact the Coordinator to close the P-Card account.
 - b. Ensure all transactions in Workday are Verified and P-Card Binder is up to date.
 - c. Maintain all P-Card Binder files for the required record retention period and/or identify the department custodian of the P-Card Binder files.
 - d. Notify their Direct Supervisor.
4. Card Inactivity – The Purchasing Department will review P-Cards that have been inactive for periods of six (6) months or longer and will contact the Cardholder/Department to determine if:
 - a. The Cardholder is still employed by CSN or has transferred to another department.
 - b. The P-Card needs to be temporarily suspended (See *Suspending a Card*).
 - c. The P-Card is no longer needed.

In all cases the Cardholder/Department is still responsible to maintain the P-Card Binder files for the required record retention period.

5. Other Reasons for Card Cancellations
 - a. Request to close by Direct Supervisor/Department Head.
 - b. Request to close by Administrator/Purchasing Department.
 - c. Request to close by issuing bank (J.P. Morgan).

In the circumstances above, Cardholders will be contacted by the Coordinator to surrender their P-Card.

Suspending a Card

In the event of suspension, the Cardholder must ensure all duties relating to the P-Card have been completed and the P-Card Binder is up to date.

1. Extended Leave of Absence – Cardholder is responsible to:
 - a. Complete a *Temporary Suspension Request* Form or send an email to the Coordinator in order to temporarily suspend the P-Card.
 - b. Identify a temporary department custodian that has access to the P-Card Binder.
 - c. Contact the Coordinator if the actual dates of the leave of absence extend

beyond or end earlier than the *Effective Until* date stated.

2. Temporary Change of Assignment – Cardholder is responsible to:
 - a. Contact the Coordinator in order to determine whether the P-Card will be necessary and/or can be used in the temporary change of assignment; or determine if the P-Card needs to be suspended.
 - b. Identify a temporary department custodian that has access to the P-Card Binder.
 - c. Contact the Coordinator when the temporary assignment is complete, in order to have the card reactivated.
3. The Purchasing Department Suspension of Card – In certain circumstances the Purchasing Department may suspend the use of a Cardholder’s P-Card. Examples include but are not limited to:
 - a. Misuse of or reported abuse of P-Card.
 - b. Noncompliance:
 - i. P-Card Binder Maintenance
 - ii. Billing Cycle Transaction verification not completed by deadline
 - iii. Purchasing Restricted Items
 - iv. Refresher Training Required
 - v. Review/Audit Issues
 - vi. Repeated Rules Violations

In all cases the Cardholder/Department is still responsible to maintain the P-Card Binder files for the required record retention period which is the current Fiscal Year plus 5 years (per NSHE Records Retention Schedule).

VI. ORDERING GUIDELINES

A. GENERAL INFORMATION

1. All purchases are to be made for business use consistent with and in accordance with all CSN, Board of Regents, State, Federal and Purchasing Department guidelines. The P-Card is not a substitute for all purchasing options, the Cardholder should review the Purchasing Department’s website for other options.
2. Transactions that require additional authority, pre-authorizations, certain spend category, or any other account related guidelines (such as those tied to specific grants) may not be allowed on the P-Card. For a list of the most common P-Card restrictions, see Part VI. *Ordering Guidelines*, Section G. *Restrictions* for guidance.
3. The P-Card may be used at any merchant that accepts *MasterCard*. The P-Card can be used for in-store, mail, phone, or internet purchases.
4. When using the P-Card, limit or avoid instances where you give the card number over the phone, record the card number on a form (e.g. mail-in order forms) or submit orders by fax. Only use secure websites when ordering online. Only the last four digits of the card number should appear on any supporting documentation. **Block out the card number should the full number be printed.**

5. The Purchasing Department has contracts for goods that may be purchased on the P-Card such as Office Depot. Utilize these merchants when acquiring goods.
6. Request any College or Educational discounts.
7. Provide Tax Exempt Number – As a state agency, the College of Southern Nevada is exempt from payment of *State of Nevada Sales and Use Tax* on its purchases as provided by NRS 372.325, NRS 374.330 and NRS 377, when applicable. The number is printed on your card, but it is the Cardholder's responsibility as an agent of the College to ensure that State of Nevada sales tax is not charged.

For some merchants the Cardholder may have to provide a copy of CSN's *Sales Tax Exemption Letter*. It is advised that Cardholders have copies of the letter available when making purchases in a bricks and mortar store. Copies of the letter are available in the *Forms and Links* section on the P-Card website.

The Cardholder should always review receipts/documentation while still at the merchant to verify that the sales tax for the transaction has been properly excluded. If incorrect, immediately address getting a refund and/or having the transaction voided and correctly processed. If the merchant's staff is unclear on how to process tax exempt purchases, see a manager for assistance.

Failure to ensure sales tax is not charged may result in suspension or cancellation of P-Card privileges. This is considered a Violation.

8. When receiving goods, whether via direct delivery or in person, always retain all boxes, containers, special packaging, packing slips, etc. until you are certain you are going to keep the goods.
9. The Cardholder must ensure that the goods received are the goods that were ordered that they are received in acceptable and serviceable condition and sent in the quantity that was ordered. Refer to Part VI. *Ordering Guidelines*, Section D. *Ordering Process* for instructions about returning an item or receiving credit.
10. Backorders are not allowed. When an order is placed and the full quantity needed is not available, do not pay for the entire quantity. Only accept and pay for the quantity that the merchant has available at the point of sale.

B. SPEND CATEGORY/COMMODITY APPROVAL REQUIRED PURCHASES

1. Certain items require additional approvals to 1) ensure compliance with college policy, 2) adhere to established standards, and 3) allow for proper planning (e.g. equipment requiring infrastructure changes, use of college logo, hosting expenses).

See the table below for Commodity Approval requirements:

Category	The following items and services may only be purchased with prior approval from the person in the position listed below or their designee.
Advertising/Printing of CSN Logo or Name	Marketing Director

Computer Software	Chief Information Officer for the Office of Technology Services and the Director of Purchasing
Computer Hardware; Audiovisual Equipment; Telemedia Equipment	Chief Information Officer for the Office of Technology Services
Chemicals; Compressed Gasses; Hazardous Material	Director of Environmental, Health & Safety
Dues & Memberships	Associate Vice President of Procurement
Furniture; Fixtures (Capital Improvement Projects and any equipment that will be installed requiring water, power, drainage and/or special handling)	Associate Vice President of Facilities Management
Hosting Events (Refer to CSN Hosting Policy)	President or Vice President

2. Software purchases require the Office of Technology Services approval, in addition, the cardholder must obtain approval from Purchasing to use their P-Card to make the purchase. A prior approval is required each time a Cardholder makes a software purchase. The Cardholder should complete the software questionnaire and email it to the P-Card Coordinator requesting approval to use the P-Card for the software purchase.

3. It is the Cardholder's responsibility **prior** to making P-Card purchases of any of the items on the policy, to obtain the required approval documentation from the appropriate individual.

An email approval from the spend category/commodity approver is required and **must** be included with your supporting documentation.

4. In certain instances, the P-Card may not be the appropriate vehicle for purchasing goods that require spend category/commodity approval.

For purchasing options other than the P-Card, visit the Purchasing Department website <https://www.csn.edu/purchasing> for information.

C. REQUIREMENTS FOR USING THE P-CARD FOR HOSTING

In addition to all CSN, Board of Regents, State, Federal and Purchasing Department guidelines, hosting expenses must conform to the policy and procedures of the CSN Hosting Policy and NSHE's Procedures and Guidelines Manual, Chapter 5, Section 1, *Management of Host Accounts/Expenditures*.

It is the Cardholder's responsibility to read and understand the Hosting Policy prior to using the P-Card for any hosting transactions. Refer to the Hosting Policy on the Accounts Payable website for the proper procedures for these types of expenses.

1. Confirm that an account is authorized to be used for hosting purchases and permission is provided to use the hosting account in accordance with the Hosting Policy.
2. Complete the *Hosting Expense Checklist* and obtain the required signature (generally the Vice President or higher) on the form. The form is available at on the Accounts

Payable website: <https://www.csn.edu/accounts-payable-travel-accounting>.

3. Sign the *Hosting Expense Checklist*.
4. Upload the following supporting documentation into Workday along with the receipt:
 - a. A detailed **receipt**. A credit card slip with a “*total only*” is not considered appropriate documentation.
 - b. The completed and approved Hosting Expense Checklist.
 - c. Any additional required supporting documents, such as an event brochure, flyers, sign-in sheets, evidence of who attended, etc.
5. Cardholder is responsible for maintaining documentation (i.e. detailed receipt, approved Hosting Expense Checklist, and other related supporting documentation) as outlined in Part IX. *P-Card Binder Procedures*.
6. In certain circumstances, the P-Card is **not** an acceptable purchasing method for hosting expenses. Below is a list of restrictions, which will necessitate utilizing alternative purchasing options instead of the P-Card.
 - a. Off-site Catering Services – The Purchasing Department policy requires verification of general liability and auto liability insurance, business license, etc. Process off-site catering services on a Purchase Requisition. (A P-Card must be used for all on-site catering with Chartwells Group.)
 - b. Contracts (document(s) with terms and conditions) – Do not sign any contracts or agreements with Terms and Conditions. Only the CSN President or their designee can sign contracts on behalf of CSN. Process on a Purchase Requisition.

Note this list is not all-inclusive and may be revised as required.

D. ORDERING PROCESS

Phone or Online Orders

1. When placing phone orders with a merchant:
 - a. State that you are calling from CSN and that you will be making your purchase on a CSN *MasterCard*.
 - b. Record the name of the person taking the order, in the event you have to contact the merchant regarding your order.
 - c. Ensure Sales Tax is not charged.
 - d. Give the merchant your P-Card number and expiration date.
 - e. Place the order.
 - f. Request a copy of the receipt/invoice and/or have documentation emailed to you.

Note: Avoid having the merchant mail paid invoices to the Accounts Payable department. This may result in a duplicate payment.

2. When placing Internet orders with a merchant:
 - a. Follow these suggested credit card safety tips:
 - i. Use a private, secure computer with proper Antivirus software protection. Avoid using public computers.
 - ii. Look for websites displaying a certification from trusted companies like VeriSign.
 - iii. Never save P-Card information online for future ordering convenience.
 - iv. Additional *Credit Card Safety Tips* can be found on the P-Card website.
 - b. Print a copy of the order, confirmation document, invoice, etc. to maintain as part of the Cardholder's supporting documentation for the transaction. Only the last four digits of the card number should appear on any supporting documentation. Block out the card number should the full number be printed.
3. Deliveries of ordered goods
 - a. Deliveries may **only** be shipped to CSN campus and satellite locations. No deliveries to personal addresses are allowed.
 - b. When purchases are shipped to CSN, the Cardholder must request the merchant include the following information on the shipping label:
 - i. *College of Southern Nevada* or *CSN* and the corresponding campus address, with the second line of the address indicating the Cardholder's Last Name, Sort Code and four-digit phone extension.
 - ii. If the merchant can add a Purchase Order Number Reference to the label, request it to read as *P-CARD – Cardholder's Last Name*.
 - c. Failure to have the merchant provide this information may result in a delayed delivery of ordered goods to your department.

In-store or Pick-up Orders

1. Cardholders may use the P-Card to pick-up goods or make in-store purchases from merchants accepting the P-Card.
2. Be certain that the total amount (including all shipping, handling, postage, freight, etc.) will not exceed your card's single purchase limit or any other limits.
3. Obtain a detailed original receipt at the time of purchase clearly identifying each item purchased.

Declined Transactions

1. If a P-Card transaction is declined, phone or email details of the anticipated purchase to the Coordinator. The Coordinator can usually determine if you were declined because of:
 - a. Merchant Category Code Blocking
 - b. Exceeding the single transaction dollar limit
 - c. Exceeding the monthly credit limit
 - d. P-Card has not been activated, is expired or has been suspended
 - e. Billing address (3200 E. Cheyenne Avenue, Sort Code CYF110, North Las Vegas, NV 89030) and the information provided by the Cardholder does not exactly match what is on file with J.P. Morgan.

2. In the event of a declined transaction, the Coordinator may request approval from the Administrator to authorize opening additional codes to complete an approved purchase, temporarily increasing single and/or monthly transaction limits or remove a temporary suspension status. If the issue cannot be resolved, the purchase may need to be completed via the Purchase Requisition process.

Returns/Credits

1. For an in-store/pick-up purchase, return the item directly to the merchant and obtain a credit refund to the P-Card. Keep the original receipt of the purchase or if asked to surrender the receipt, request a copy of the original receipt.
2. Cash refunds are absolutely prohibited.
3. If the purchase was made by phone, mail, or internet, contact the merchant for return instructions. After getting the name of the person assisting you with the return, get a return reference number from the merchant, a Returned Material Authorization (RMA) or credit number whenever possible.
4. The Cardholder is responsible for ensuring that they have received credit for returned item(s). Keep in mind that some merchants may charge a restocking or handling fee. Any fees associated with returns are the responsibility of the cardholder's department.
5. Supporting documentation explaining each credit received for returns or exchanges should be attached to your Workday Transaction as well as in your P-Card Binder. If the original transaction and credits fall into different billing cycles, include copies of the original transaction with the credit as a point of reference for audit purposes. When verifying your Workday Transaction, use the same Spend Category & Worktags for both the original and credit transaction so the transaction amounts cancel each other out.

Merchants Who Do Not Accept *MasterCard*

1. Cardholders may find merchants who do not accept credit cards. If this occurs the Cardholder may submit a Purchase Requisition to the Purchasing Department to issue a purchase order to the merchant or the Cardholder may select another merchant who accepts credit card payments.
2. Do ***not*** make purchases using personal funds and use after-the-fact supplier invoice requests to seek reimbursement for goods when a merchant does not accept P-Cards. Follow other acceptable Purchasing Department procedures to complete purchases.

Purchasing Items That Must Be Tracked

The Cardholder must add the Detail Code **Track Sensitive Items: Board Mandated** when Verifying their transaction in Workday and notify Inventory Control when they purchase a trackable item over \$5,000.00 or any of the items listed below regardless of the dollar amount.

- Laptops
- Computers
- Tablets

E. RESOLVING ERRORS AND DISPUTES

General Information

It is the responsibility of the Cardholder to resolve errors and disputes.

Acquire and keep sufficient documentation of all return transactions, including names, dates, and conversation results, as this information may be needed for the Cardholder to file a dispute or investigate refunds related to returns and credits.

Documentation should be kept explaining each credit received for returns or exchanges, all documentation is to be included with the *Billing Cycle Report* for the billing cycle affected and maintained as part of the P-Card Binder.

Errors and Disputes

1. The Cardholder is responsible for following up on any returns, erroneous charges, and disputed items within two (2) weeks of receipt of goods or by the receipt of the Billing Cycle Report, or whichever comes last.
2. Disputed billing can result from failure to receive goods, fraud or misuse, altered charges, defective merchandise, incorrect amounts, duplicate charges, credits not processed, etc.
3. The Cardholder must first contact the merchant to resolve any outstanding issues (most issues can be resolved this way).
4. If the Cardholder is unable to reach an agreement with the merchant, they must officially dispute the charge.
 - The bank must be notified of any disputed item within sixty (60) days from when the item was charged. The issuing bank will initially credit the Cardholder's account for the amount disputed and conduct an investigation.
 - Contact the issuing bank J.P. Morgan at 1-800-270-7760 or;
 - Use the *Dispute* function button on the *PaymentNet – Transaction Detail – General Information* screen. The *Help* tab provides users with the information necessary to assist them in the dispute process and following dispute procedures.
 - In the Workday Verification process, indicate in the *Memo Field* that the charge is currently being disputed.
 - In the event a transaction is disputed, Worktag Codes, Cardholder Reviews and Transaction Approvals will still be required to expense charges until the dispute is resolved. Cardholders must use the exact Worktag Codes (including Spend Categories and Detail Codes) when receiving refunds to successful disputes.
 - The bank may ask the Cardholder to complete additional documentation such as a dispute form or an *Affidavit of Credit Card Fraud*. Keep copies of all correspondences (e.g. email, completed forms, etc.) related to the dispute and

attach them to your Workday Transactions as well as in your P-Card Binder.

- Respond to J.P. Morgan customer service representative's request for information in a timely manner.
- Upon completion of the investigation, the Cardholder will be notified of the resolution. If the dispute is not settled in the Cardholder's favor, the account will be recharged for the disputed transaction amount and the Cardholder's department will be responsible for the expense against their budget.

F. REBATES/LOYALTY CARD PROGRAMS/GIFT WITH PURCHASE

1. *Rebates* for CSN P-Card transactions are the property of CSN and should be submitted to the Purchasing Department for deposit back into an appropriate CSN account. This includes mail-in rebates (checks should be payable to Board of Regents) and the use of online cash back related websites (e.g. Ebates.com, etc.).
2. *Loyalty Cards and Rewards Program* (e.g. Best Buy Reward Zone, Office Depot Rewards, etc.) for CSN P-Card transactions should only be for the benefit of the Cardholder's department and/or College.
3. *Gifts with Purchase* for CSN P-Card transactions are the property of CSN and should not be kept for personal use.
4. For any questions regarding the appropriate use of received rebates, rewards, or promotional items, contact the Coordinator.

G. RESTRICTIONS

General Restricted Use of P-Cards

1. The P-Card is not a substitute for all other purchasing options and the defined controls for expenditures of public assets must be maintained by each Cardholder. All purchases are to be in accordance with all CSN, Board of Regents, State, Federal and Purchasing Department guidelines.
2. Splitting Transactions to Avoid Exceeding Limits
 - a. Pyramiding - Dividing a large transaction into smaller ones to bypass the P-Card spending limits is not allowed.
 - b. Card Sharing – Two Cardholders split a transaction to avoid the P-Card spending limits is not allowed.
3. Items for Personal Use – Under no exceptions should a Cardholder use the P-Card for personal use purchases or payments for personal services. Any employee who makes these unauthorized purchases with the P-Card will be liable for the total dollar amount of such unauthorized purchases plus any administrative fees charged by the bank in connection with the misuse. In addition, the Cardholder must complete and obtain required signatures on the *P-Card - Personal Purchase Affidavit* form found in the *Forms and Links* section on the P-Card website
4. The P-Card is not to be used for payments of goods that have already been received.

A supplier invoice request must be processed through Workday for all after-the-fact invoices.

5. In order to maintain and adhere to current policies and procedures related to purchasing, the P-Card may ***not*** be used for any of the following categories:
- Alcoholic Beverages (Alcoholic beverages are allowed if properly approved via the hosting process prior to the purchase.)
 - Automotive Fuel
 - Automatic Renewals
 - Cash and Cash Equivalents (Including cash advance and cash refunds for returned card purchases)
 - Cell Phones, Accessories, and Internet Services
 - Chemicals
 - College of Southern Nevada payments
 - Tuition, fees, scholarships
 - Event Tickets (i.e. Performing Arts Center, Planetarium, Expos, etc.)
 - Compressed Gasses
 - Firearms/weapons/ammunition/pyrotechnics/explosives
 - Foreign-Based Merchants
 - Furniture
 - Gifts, Gift Certificates, Gift Cards, Contributions, Donations
 - Hazardous Materials
 - Honorariums
 - Intellectual Property (i.e. trademark, patent, and copyright use)
 - Leases or Rentals
 - Legal Fees or Expenses
 - Live animals/specimens
 - Medications/Drugs
 - Nonresident Alien Payments
 - Printers, Toner and Drum (contact Auxiliary Services for these types of requests)
 - Postage or Postal Services (contact Campus Mail Services Department for these types of requests)
 - Services – Services may require additional review, including acceptance of contract terms and conditions, insurance requirements, licensing requirements, etc. Some types of services include, but are not limited to:
 - Independent Contractor's Agreements (ICAs) - Services from an individual or non-incorporated company (e.g. Individuals, sole proprietorship, limited liability companies with one owner).
 - Medical Services
 - Professional and Consulting Services
 - Service or Maintenance Agreements
 - Services being performed on CSN premises
 - Travel and Travel Related Expenses – Refer to the Travel Manual on the Accounts Payable website for the proper procedures for these types of expenses and reimbursements.

CSN Travel and Expenditure (T&E) cards should be considered an option for frequent business travelers. Refer to the Accounts Payable website for the Travel Card Application, Instructions, and Information.

NOTE: The General Restricted Use list is not all-inclusive and may be revised as required. Contact the Coordinator prior to making any purchase of which you are uncertain. On rare occasions the P-Card Administrator may provide an exception to this policy. Send a detailed email to the P-Card Coordinator to request an exception.

6. For purchasing options other than the P-Card, visit the Purchasing Department website <https://www.csn.edu/purchasing> for information.

VII. ROLES AND RESPONSIBILITIES

A. GENERAL RESPONSIBILITIES

Cardholders and Transaction Approvers have the following responsibilities:

1. Submission and approval of a P-Card application indicate the Applicant and their Direct Supervisor understand the intent of the program and agree to adhere to the established guidelines.
2. Making purchases that are for the use and benefit of the College and must have an identified business purpose.
3. Purchases must be made in accordance with all CSN, Board of Regents, State, Federal and Purchasing Department guidelines.
4. Ensure that a separation of duties exists. Cardholders and Transaction Approvers should never be the same individual. A next level Direct Supervisor must be responsible for reviewing and approving P-Card expenditures of subordinates.
5. Maintain communication with Coordinator for all P-Card related matters.
6. Report any suspected improper or inappropriate use of the P-Card. Contact the Coordinator or any other Purchasing Department representative to investigate.
7. Identity theft – Be wary of deceptive emails and phone calls. At no time will Cardholders be contacted by the Purchasing Department or J.P. Morgan asking them to verify P-Card account numbers, PIN, or passwords.

B. CARDHOLDER

In addition to the General Responsibilities, the Cardholder is responsible for the following:

1. Completing training requirements, completing refresher training, and successfully passing the P-Card Quiz.
2. Consulting the CSN P-Card Program User's Manual to ensure proper use of the P-Card.
3. Safeguarding the P-Card and the card account number including:
 - a. Reporting a lost or stolen card IMMEDIATELY to J.P. Morgan at 1-800-270-7760. The Cardholder and department have full liability for all purchases until the P-Card is reported lost or stolen. The Cardholder should then contact the

Coordinator at (702-651-4346) or Email: Ask.P-Card@csn.edu.

- b. Securely store documentation (e.g. P-Card Binder, Billing Cycle Reports, completed Credit Card Authorization forms, etc.).
4. Verify funding is available to cover monthly P-Card purchases prior to using the P-Card.
 - a. Cardholders should be aware that funds are not encumbered to department accounts until the transactions are verified.
 - b. State account purchases are not allowed after established year-end cut-off dates have been announced.
5. Purchase from established contracts and pay reasonable prices. Inquire with merchants about applicable college or educational discounts.
6. Alert merchants that CSN is tax exempt. Provide and/or complete necessary tax-exempt paperwork both in-person and online. No exceptions allowed.
7. Ensure monthly reconciliations are completed correctly and on time. Refer to Part VIII. *Transaction Verification and Approval*, Section A, *Cardholder Review* for the specific record keeping procedures required each month there is P-Card activity. As a general rule:
 - a. Maintain an organized (auditable) file of P-Card transactions.
 - b. Ensure documentation is complete and available for every transaction.
8. Record retention of all original records relating to the P-Card is the current Fiscal Year plus 5 years (per NSHE Records Retention Schedule).

C. TRANSACTION APPROVERS

In addition to the General Responsibilities, Transaction Approvers are responsible for the following:

1. Ensure the integrity of the P-Card Program.
2. Thoroughly review and approve each Cardholder transaction to ensure it complies with Program guidelines and is for college business.
3. Reading and understanding the CSN P-Card Program User's Manual.
4. Safeguarding information and documentation related to the P-Card.
5. Ensure monthly reconciliations are completed on time. Refer to Part VIII. *Transaction Verification and Approval*, Section B, *Transaction Approver* for record keeping procedures.

D. PURCHASING DEPARTMENT

The Purchasing Department manages and facilitates the P-Card Program and performs reviews of the P-Card Program. The Purchasing Department is responsible for the following:

1. Managing the day-to-day operations of the P-Card Program which may include:
 - a. Approving and processing new Purchasing Card Application Form requests, Change Requests and Temporary Change request submittals.
 - b. Processing P-Card issuance, card renewals, and cancellations/suspensions.
 - c. Provide customer service to Cardholders (i.e. general information, policy inquiries, *PaymentNet* and *Workday* questions, transaction declines, etc.)
2. The Purchasing Department maintains all training materials, manuals, etc. related to the P-Card Program. The Purchasing Department coordinates initial training for P-Card program participants and notifies participants when refresher training is required.
3. The Purchasing Department maintains the P-Card website which provides contact information, links to applications, forms, informational resources, and more.
4. Perform reviews of Cardholder accounts to confirm that the P-Card Program supports existing CSN policies, to promote better communication, compliment current Purchasing Department training, ensure compliance, and to increase the overall visibility of the P-Card program.
5. The Purchasing Department performs reviews of Cardholder activities to ensure supporting documents and records are being maintained as outlined in the training procedures. Review activities include but are not limited to:
 - a. *Workday* review of transactions throughout the billing cycle
 - b. Review of Cardholder scanned documentation in *Workday*
 - c. In-person deskside review of the P-Card Binder, hard copy Supporting Documentation and related files.
6. The Purchasing Department will analyze Cardholder activity to determine that spending limits are consistent with usage and will work with the departments to set appropriate limits.
7. The Purchasing Department will annually provide each division with a Purchasing Card Utilization Report. The report will provide leadership an overview of the cardholder activity under his/her responsibility.

The purpose of the report is to provide an overview of P-Card activity and gives an opportunity to verify that Cardholders are correctly assigned, ensure P-Card limits are appropriate relative to Cardholder activity, and to cancel any inactive or unneeded cards.

VIII. TRANSACTION VERIFICATION AND APPROVAL

A. CARDHOLDER REVIEW

It is the Cardholder's responsibility to maintain complete and accurate records of their P-Card activity and to do so in a timely manner, meeting any deadlines and adhering to procedures as outlined in this manual. This section lays out the required recordkeeping, documentation requirements and the transaction Verification required by the Cardholder.

1. A detailed receipt and/or other supporting documentation is to be provided for every transaction, showing what was purchased, where the purchase was made, and the corresponding amount shown on the Billing Cycle Report. Loose receipts (e.g. register tape receipts, etc.) are to be taped to an 8 ½" x11" sheet of paper to avoid being lost and for ease of scanning. Do not tape over printed information, if possible. All original supporting documentation for the current billing cycle should be kept in a secure P-Card Binder (see Section IX. *P-Card Binder Procedures*) to avoid losing or misplacing receipts and other supporting documentation prior to the monthly verification process.
2. Provide spend category/commodity approval documentation as detailed in Part VI. *Ordering Guidelines*, Section B. *Spend Category/Commodity Approval Required Purchases*.
3. Log in to *Workday*, verify transactions and print Billing Cycle Reports.

The Cardholder is responsible for logging in to *Workday* to Verify the transactions made on the P-Card for the current billing cycle. Activities that Cardholders perform in *Workday* include:

- a. Verify transaction(s):
 - Enter correct Spend Category. Select a category that best describes your purchase. Use diligence in correctly coding transactions to accurately reflect the type of purchase. Always utilizing "Other Supplies" is not acceptable.
 - Enter a description of your purchase in the Memo field. For out of the ordinary purchases provide a brief statement noting the business purpose.
 - Enter correct Worktag to charge your purchase to.
 - Enter correct Detail Code if applicable.
 - Attach your Supporting Documentation, then Submit your transaction for processing.
- b. Ensure returns and credits are properly accounted for. For all returns and credits, use the same Spend Category, Worktag and Detail Code originally used for the purchase. Additionally, if the original transaction and credits fall into different billing cycles, include copies of the original transaction with the credit as a point of reference for audit purposes.
- c. Review all transactions for accuracy. If you encounter potential billing errors (e.g. duplicate charges, incorrect amounts, sales tax, etc.) contact the merchant for resolution. Refer to Part VI. *Ordering Guidelines*, Section E. *Resolving Errors and Disputes*. If a suspected fraudulent charge has occurred contact J.P. Morgan.
- d. Print out the monthly *Billing Cycle Report* for your P-Card Binder. Keep the most current Billing Cycle Report on the top, as you open your binder this would be the first document being shown.

- e. Best practice suggests logging into Workday throughout the month to review transactions, detect potential fraud and to meet deadlines for the monthly Verification of transactions.
4. Complete the monthly reconciliation requirements as detailed in Part IX. *P-Card Binder Procedures*.
5. Record Retention - All ***original*** records must be maintained in an auditable P-Card Binder for the current Fiscal Year plus 5 years (per NSHE Records Retention Schedule) with the Cardholder or a departmental custodian.

B. TRANSACTION APPROVER

It is the Transaction Approver's responsibility to review and approve the P-Card activity of the Cardholders assigned to them. This section lays out the required approval procedures required by the Transaction Approver.

1. The Transaction Approver is responsible for logging in to *Workday* to review and approve all P-Card transactions made by Cardholders assigned to them every billing cycle. When transactions have been successfully verified by the Cardholder, they are routed in Workday to a Transaction Approver(s).
 - a. Review and Approve Transaction(s):
 - Review all transactions for appropriate business use by the Cardholder.
 - Review all transactions for appropriate Spend Category; Memo describing purchase; Worktag; Detail Code if applicable; and Supporting Documentation.
 - Transaction Approvers cannot edit transactions, they will need to *Send Back* the transaction and have the Cardholder update and re-submit the transaction for processing.

Best practice suggests logging in throughout the month to review/approve transactions, detect potential fraud and to meet deadlines for the monthly reconciliation of transactions.

IX. P-CARD BINDER PROCEDURES

It is the Cardholder's responsibility to at all times maintain complete and accurate records of their P-Card activity. The method for maintaining and organizing these records is the P-Card Binder.

The P-Card Binder is a three-ring binder or equivalent that has the capacity to fit all the original supporting documentation related to the Cardholder's P-Card.

The procedures outlined below will be the guide for the required record keeping related to utilization of the P-Card.

For each billing cycle there is P-Card activity, the following procedures must be followed

and maintained in the P-Card Binder:

1. After the end of the billing cycle (generally the 25th) the Cardholder logs into *Workday* and prints the current Billing Cycle Report.
2. The current year Billing Cycle Calendar is available on the P-Card website. Using the *Billing Cycle Report*, chronologically match the original receipts and all other related supporting documentation for the billing cycle. The supporting documentation total should match the total indicated on the Billing Cycle Report. If not, cardholder should provide an explanation.

Refer to Part VIII, *Transaction Verification and Approval*, Section A.1. *Cardholder Verification* for acceptable receipts and/or other supporting documentation.

3. Lost or unavailable receipts require the Cardholder to attach an Affidavit of Lost or Unavailable Receipt. See Part X, *Lost or Unavailable Receipt(s)* for more information.
4. For credit/refund transactions, in addition to the information provided by merchants for credit transactions, please include copies showing documentation of the original purchase as a point of reference.
5. With the *Billing Cycle Report*, attach all receipts and supporting documentation in the order they appear on the statement. Three-hole punch documents and file the documentation in the P-Card Binder with the most current billing cycle at the beginning of the binder.
6. No documentation is required for billing cycles in which there is no P-Card activity.
7. P-Card Binders must be kept secure but also be made available for the Purchasing Department review requests.
8. All records are the sole property of CSN and are to remain with the department custodian even after the exit/termination of the Cardholder or the transferring of the Cardholder to another department at CSN.
9. All records relating to P-Card transactions must be retained by the department for the current Fiscal Year plus 5 years (per NSHE Records Retention Schedule). See Part XI. *State Record Retention Requirements* for additional details.

X. LOST OR UNAVAILABLE RECEIPT(S)

Lack of original supporting documentation is considered non-compliance. In the event documentation is lost, unavailable or the merchant failed to provide it:

1. Contact the merchant directly to see if a duplicate receipt, paid invoice or other supporting documentation can be provided.

If suitable documentation is not obtainable, the Cardholder must:

2. Complete and sign an *Affidavit of Lost or Unavailable Receipt* form found in the *Forms and Links* section on the P-Card website.
3. Obtain their Transaction Approver's signature on the form.

4. Upload the form in Workday when verifying the transaction and file as supporting documentation in P-Card Binder in place of the actual receipt.

In the event an *Affidavit of Lost or Unavailable Receipt* form is deemed insufficient, the Purchasing Department may suspend P-Card privileges until original documentation is produced.

XI. RECORD RETENTION REQUIREMENTS

All records relating to P-Card transactions must be retained by the department for the current Fiscal Year plus 5 years (per NSHE Records Retention Schedule).

After the specified period of time, official records must be disposed of in a manner that is consistent with and systematically carried out in accordance with the college's Document Retention and Destruction Policy.

XII. OVERSIGHT/P-CARD VIOLATIONS AND CONSEQUENCES/REVIEWS/NOTIFICATIONS OF NON-COMPLIANCE

A. OVERSIGHT

Oversight is a shared responsibility for the P-Card Program and occurs at several different levels.

1. The Purchasing Department regularly reviews transaction activity and is contacted by J.P. Morgan regarding potential fraud and dispute resolution. In addition, the Purchasing Department performs the primary review function for reviewing activity, record keeping compliance and ensuring the overall integrity of the program.
2. J.P. Morgan - J.P. Morgan monitors accounts for potential fraud activity and periodically may contact the Cardholder or Coordinator regarding a suspected fraudulent charge. If the bank suspects fraud:
 - a. The bank stops the transaction and performs an investigation.
 - b. The Cardholder should keep a record of all contact from the J.P. Morgan representatives.
 - c. The Cardholder should contact the Coordinator to document and determine whether the P-Card account needs to be suspended, canceled and/or reissued.

Note: At no time will the J.P. Morgan Customer Service Representative ask for your entire account number, password, or PIN.

3. Cardholders Can Report Fraud through the Dispute Process

Unrecognized charges -- If fraud is suspected, immediately call J.P. Morgan to report the charge at 1-800-270-7760, then either email Ask.P-Card@csn.edu or call the P-Card Coordinator at 702-651- 4346 as soon as possible.

If charges are identified as fraud, J.P. Morgan may email an affidavit to the Cardholder that must be completed in a timely manner. Refer to Part VI. *Ordering Guidelines*, Section E. *Resolving Errors and Disputes*, for instructions regarding potential fraud claims.

B. P-CARD VIOLATIONS AND CONSEQUENCES

Three Strike Violation Process: A warning and three strike process will be followed. If a Cardholder receives three strikes for noncompliance the result will be revocation of the P-Card.

The following are consequences for violations and will be enforced by the P-Card Coordinator/Program Administrator. If a Transaction Approver (Direct Supervisor, Cost Center Managers, Detail Worktag Manager, and Grant Accountant) discovers a Program violation they must report the violation to the P-Card Coordinator/Program Administrator for appropriate action. The action taken is dependent on the severity of the violation, the number of previous violations incurred by the cardholder, corrective action previously imposed, and any other factors deemed as relevant. Strikes will remain active for the fiscal year. **CSN reserves the right to forgo any of these steps at any time and pursue a violation criminally if deemed necessary by College officials.**

- **Written Warning:** Cardholder will receive a written warning via email. The email notification will be filed and serves as a warning and explanation of corrective actions necessary to prevent a repeated occurrence.
- **Strike 1:** The first strike will result in an email being sent to the Cardholder and Cardholder’s supervisor and may result in suspension of P-Card privileges for 15 business days. The email notification will be placed in the file and serves as an explanation of corrective actions necessary to prevent a repeated occurrence.
- **Strike 2:** A second strike may result in the Cardholder and Cardholder’s Supervisor having a meeting with Purchasing Department leadership and a 30-day suspension of P-Card privileges. The purpose of this meeting will be to discuss the matter, provide additional training and specify the corrective action required of the Cardholder and/or the department. Notification will be sent to the Cardholder and the Cardholder’s supervisor regarding the violation and the result of the meeting. The meeting will be noted in the file.
- **Strike 3:** A third strike by a Cardholder may result in the immediate termination of the Cardholder’s participation in the P-Card Program for up to one year.
Repeated violations within a department may result in the entire department losing P-Card privileges for one year.

STRIKE CAUSE	DEFINITION
Sharing Card or Account Number	Allowing others to use your card or sharing your account number with others.

Personal Purchases	Items for Personal Use – Under no circumstances should a Cardholder use the P-Card for personal use purchases or payments for personal services. Any employee who makes these unauthorized purchases with the P-Card will be liable for the total dollar amount of such unauthorized purchases plus any administrative fees charged by the bank in connection with the misuse. In addition, the Cardholder must complete and obtain required signatures on the <i>P-Card - Personal Purchase Affidavit</i> form found in the <i>Forms and Links</i> section on the P-Card website.
Not Following Policy	Willful intent to disregard established policies and procedures or an action/inaction that a Cardholder knew or should have known to be against established policy.
Split Purchases	A violation of the Program by which a Cardholder or multiple Cardholders intentionally place more than one transaction for a single purchase in order to circumvent an established single transaction limit.
Restricted Purchases	Prohibited P-Card purchases. For full list of Restrictions, reference section: VI. Ordering Guidelines; G. Restrictions; 4.
Failure to Recover Sales Tax	The College of Southern Nevada is exempt from payment of <i>State of Nevada Sales and Use Tax</i> on its purchases. The Cardholder must review receipts/documentation while still at the merchant to verify that the sales tax for the transaction has been properly excluded. If incorrect, immediately address getting a refund and/or having the transaction voided and correctly processed. If the merchant's staff is unclear on how to process tax exempt purchases, see a manager for assistance. Failure to ensure sales tax is not charged may result in a strike given for each transaction where sales tax is charged and not recovered using the above guidelines.
Failure to Obtain Spend Category/Commodity Code Approval	Failure to obtain written spend category/commodity code approval prior to placing the order.
Failure to Verify Billing Cycle Transactions by Deadline	The Purchasing Department will provide all cardholders with verification deadline each month. After the deadline has passed, the Purchasing Department will run a query in order to identify any transactions that have not been verified in Workday.
Missing Receipt and/or Supporting Documentation	Failure in obtaining detailed Receipt and/or Supporting Documentation for each item purchased.

NOTE: The list above is not all inclusive and some of the violations may result in IMMEDIATE SUSPENSION of the P-Card account until the necessary corrective action is taken.

Improper or fraudulent use of the CSN P-Card may result in disciplinary action and/or personal liability. CSN may deduct from the Cardholder's salary, or any other amounts payable to them, an amount equal to the total of the improper charges plus any administrative fees charged by the bank in connection with the misuse. CSN may also collect any amounts owed by the Cardholder, even if they are no longer employed by CSN. If CSN initiates legal proceedings to recover amounts owed by the Cardholder under the

cardholder agreement (the signed P-Card Application), the Cardholder agrees to pay legal fees and collection costs incurred by CSN in such proceedings.

The Program Administrator (or his/her delegated appointee) may suspend or revoke P-Card use if, in their judgement the violation(s) is/are a severe risk or compromises the P-Card Program.

C. REVIEWS

The Purchasing Department will utilize the options below to review as frequent as is necessary to ensure the integrity of the P-Card Program.

1. Transactional Review

The Purchasing Department will review all P-Card transactions each billing cycle and approve the transactions in Workday for compliance with P-Card policies and procedures.

The review process will include but will not be limited to the following:

- a. Identify suspect (non-compliance) transactions (e.g. splitting transactions to the same merchant), questionable merchants (i.e. medical offices, massage parlors, etc.), recurring charges, etc.
- b. Identify that the *splitting of transactions* is not occurring across a department, a school, or the college.
- c. Weekend or holiday spend.
- d. Review for purchases using key words (e.g. other, labor, rental, lease, install, repair and miscellaneous) and round amounts.
- e. Review cardholders with high limits and with a less than satisfactory review.
- f. Verification that each account is reconciled each month.
- g. Verify that all hosting activity is properly identified and documented.
- h. Confirm that appropriate Spend Category, Worktag and Detail Codes are used for each transaction in Workday.

2. In-Person Deskside Review

The Purchasing Department will perform random deskside reviews of P-Card Binders for compliance with P-Card policies and procedures. The reviews may be scheduled or unscheduled. Approximately 10% of the P-Card Binders will be randomly reviewed each year. The Purchasing Department may perform specific binder reviews on a case-by-case bases, as necessary.

A standardized checklist is used to perform the deskside review. This checklist includes questions to ensure that the P-Card is used in compliance with established guidelines as well as acceptable business practice.

The review process will include but will not be limited to the following:

- a. Verify the P-Card and the P-Card Binder is maintained in a secure place.
- b. Confirm that the P-Card Binder is being maintained according to the standards outlined in *Part IX. P-Card Binder Procedures* in the *CSN P-Card Program User's Manual*.
- c. Verify that acceptable forms of original, Supporting Documentation are available for each purchase.
- d. Review the Supporting Documentation for sufficient information to document the

- transaction and that transactions are for business purposes.
- e. Confirm that the P-Card is not being shared with other users.
- f. Identify that the *splitting of transactions* is not occurring across a department, a school, or the college.

Organizations outside of CSN may audit P-Card activity and documentation for compliance with CSN, Board of Regents, State, Federal and Purchasing Department guidelines. These may include:

- a. Nevada System of Higher Education (NSHE)
- b. State Agencies
- c. Federal Agencies
- d. Granting Agencies
- e. Private Firms

D. NOTIFICATIONS OF NON-COMPLIANCE

After a Deskside Review is performed, Cardholders/Transaction Approvers will be notified by email of any instances of non-compliance or deficiencies. In the email notification, the Cardholder will be provided remedial actions to be taken and a timeframe for completing the remedial actions.

A follow-up review may be performed to ensure all instances of non-compliance and/or deficiency are cured. If during the follow-up review it is evident the Cardholder has failed to address and/or resolve the non-compliance issues and deficiencies, the matter is reported to the P-Card Coordinator/Program Administrator for further action.

XIII. RESOURCES AND ASSISTANCE

A. P-CARD WEBSITE (<http://www.csn.edu/askpcard>)

The P-Card website is the first stop for Cardholders, Transaction Approvers, and other interested parties in finding information on the CSN Purchasing Card Program.

The website provides:

1. Overview of the P-Card Program
2. Requests: Application for P-Card, Increase Request and Temporary Suspension Request
3. Program Contact Information
4. P-Card Program User's Manual
5. P-Card Training Information
6. P-Card Instructions for Workday
7. General Information
 - a. FAQs
 - b. P-Card at A Glance
 - c. Types of P-Card Applications
 - d. NSHE – Purchasing Card Program Best Practices
 - e. Credit Card Safety Tips

f. Did you know? Emails

8. Forms and Links

- a. Affidavit of Lost Receipt (fillable pdf)
- b. Personal Purchase Affidavit (fillable pdf)
- c. Nevada Sales Tax Letter (pdf)
- d. PaymentNet
- e. Transaction Log (fillable pdf)
- f. Billing Cycle Dates