



University of Missouri System
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Office of Finance

One Card

About This Policy

Effective: September 23, 2016
Last updated: October 30, 2017

Responsible office:
Supply Chain Operations

Responsible administrator:
Director of Supply Chain Operations

Contact:
Supply Chain Operations Card Specialists

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Scope

Addresses policies for individuals in possession of a JP Morgan University One Card, as cardholders or as custodians of cards, and those with Approval Authorization for card transactions.

Reason for Policy

Responsibility for financial control and stewardship of the One Card program rests with each department. The department is responsible for ensuring that Cardholders and Fiscal Reviewers perform their purchasing duties with competence and honesty, and to monitor the effectiveness of the accountability structure. With effective controls the department can safeguard University Assets and ensure reliability of financial information.

Policy Statement

Purpose

The University of Missouri System One Card program is designed to provide a more efficient means of making routine purchases and payments by reducing paperwork, allowing for more control at the school or department level, and streamlining the transaction cycle.

Card Types

One Cards can be established with one of the following options that are defined by Merchant Category Code (MCC) Groups. Those groups are:

Purchasing Only - A One Card that is only used to purchase allowable goods and limited services.

Travel Only – A One Card that is used only for transportation expenses and hotel room fees.

Purchasing with Travel – A single One Card that has both the Purchasing and Travel options assigned.

Student Card – A One Card issued to a campus department instead of an individual which is to be used **only by Students**. Cards will be assigned MCC Groups as appropriate. Faculty and Staff with payment needs may be issued one of the above card types.

Card Limits

Each group (purchasing, travel) has an associated maximum limit for single transaction and monthly cycle. Recommended guidelines are provided on the Application. Limits for each group shall be based on an individual Cardholder's purchasing needs. If needs exceed recommended guidelines, business justification must be provided to and approved by UM System Supply Chain.

Issuance of One Card

A One Card Cardholder must be a University of Missouri faculty or staff member, or have a courtesy HR appointment, who shall complete and sign the One Card Application and Agreement form. The Agreement must also be signed by the division's FIN Structure Responsible Individual to acknowledge the responsibilities and use of the One Card prior to submission to Supply Chain Operations.

Cardholders must complete required policy and procedure training before the One Card is released into their possession.

Card Security

The University One Card should always be protected and kept in a secure location. The only person authorized to use the One Card is the Cardholder whose name appears on the face of the card. Under no circumstances may a Cardholder allow another individual to use his or her One Card.

Allowable and Prohibited Purchases

The University One Card must be used in accordance with payments associated with official University business as outlined in the Payment Quick Reference Guide.

All purchases shall be made in accordance with University policy for expenses associated with official University business.

Tax Exemption

The University is a tax exempt entity. The Cardholder is responsible for ensuring that sales tax is not charged at the time of purchase, where applicable.

Stringing

The stringing, or splitting, of purchases with the University One Card is prohibited.

Required Documentation

A receipt must be maintained to support every transaction made with the One Card. In some cases, additional supporting documentation may be required.

Select transaction types require additional electronic documentation. See Procedures for details.

Lost/Stolen Cards or Fraudulent Charges

In order to protect the University's interest, lost or stolen One Cards must be reported to JPMorgan and Supply Chain Operations. The Cardholder can be liable for all charges incurred until the card is reported lost, stolen or misplaced.

Fraudulent charges (not associated with intentional misuse by a Cardholder) must be disputed within 90 days of the transaction date or the department will be held accountable for transactions.

Cardholder Terminations and Transfers

Cards must be canceled if a faculty or staff member terminates employment, transfers to another department, or has a change in duties that no longer require use of the card. Cancellation must occur within 48 hours of change in status.

Definitions

One Card – a University sponsored MasterCard provided by JP Morgan that may be configured for:

- Purchasing Only
- Travel Only
- Purchasing and Travel combined

Cardholder – a person who has been issued a One Card and whose name appears on the face of the card.

Student Card Custodian – a person that has been assigned as the responsible party for a Student One Card which has been designated for use by the group named on the face of the card.

Fiscal Reviewer – any individual that provides oversight before or after a transaction occurs.

Fiscal Approver – the individual that provides funding-based approval or confirms the validity of transactions made by the Cardholder.

FIN Structure Responsible Individual – the person designated as the responsible party tied to the FIN Finance Structure at Level 3: College/School/Division. For MU Health Care this person will be the MUHC Controller or Director of Financial Operations, within the MUHC Controller’s Office.

Reconcile – verify that a posted transaction is an appropriate University-related purchase, reflects the correct funding (complete chartfield string, split funding), and has the appropriate documentation.

Merchant Category Code (MCC) – a four-digit number assigned to a business by MasterCard that reflects the primary category in which the merchant does business. It is used to classify the business by the type of goods or services it provides.

Merchant Category Code (MCC) Group – a group of MCC codes that can be assigned to a One Card that determines where the One Card may be utilized.

Split-Funding – dividing a single transaction between multiple chartfield strings based on the types of purchases made within that purchase.

Stringing – the practice of committing multiple transactions to circumvent delegated purchasing authority levels, to bypass University competitive bidding requirements, or to avoid maximum delegated authority levels. May also be referred to as Splitting.

Accountabilities

Cardholder

- Complete required policy and procedure training.
- Abide by all One Card policies and procedures when making purchases.
- Provide required documentation for each transaction.
- Review, verify, and submit for approval all posted transactions. This function may be assigned to a delegate within PeopleSoft.
- Initiate disputes as necessary.
- Upon termination from or transfer within the University, discontinue use of the One Card and return to the department. Additionally, review, verify, and submit for approval all outstanding purchases prior to termination or transfer.

Student Card User

- Abide by all One Card policies and procedures when making purchases.
- Provide required documentation for each transaction.
- Return the Student One Card to the Custodian at the appointed time and place.

Student Card Custodian

- Complete required policy and procedure training.
- Secure each Student One Card when not in use.
- Inform students of policies, procedures, and card limits prior to releasing the Student One Card.

- Track the checkout, usage, and return of One Card by students.
- Ensure required documentation has been obtained for each transaction.
- Review, verify, and submit for approval all posted transactions.
- Upon termination from or transfer within the University, notify the FIN Structure Responsible Individual of the need for a replacement custodian.

Fiscal Approver

- Review, reconcile, and approve transactions.
- Initiate appropriate sanctions when violations by a Cardholder or Student Card User have been identified. Immediately report any abuse or misuse of One Cards to Supply Chain Operations.

FIN Structure Responsible Individual

- Designate employees who will be issued a One Card and ensure their delegated responsibilities meet program requirements, with duties commensurate with established spending limits.
- Designate employees assigned the role of Student Card Custodian.
- Ensure that each school or department has established internal controls sufficient to regulate the department's One Card activities, as the responsibility for appropriate use of the card lies not only with the Cardholder, but also with the approving department.
- Responsible for reporting Cardholder or Student User theft through use of the One Card by completing and submitting *Form UM-155 Disappearance of Assets and Money*.
- Responsible for the approval/denial of One Card Change/Cancellation Forms.
- In the event of employee transfer or termination, ensure the cancellation of the One Card.

Supply Chain

- Responsible for the administration and oversight of the One Card program.
- Perform routine activities associated with card program maintenance.
- Analyze/review data to identify potential policy or procedure violations.
- Impose appropriate sanctions when violations have been identified by a Cardholder or Fiscal Reviewer.

Sanctions

Any employee who fails to use the One Card properly or intentionally abuses the card shall be subject to sanctions listed below. In addition, the Cardholder may be subject to personnel disciplinary action, up to and including dismissal. The University will seek restitution for any inappropriate purchases made with the card. All cases of misuse or abuse of the One Card must be documented by the department and Supply Chain Operations shall be informed in writing.

Personal purchases on the One Card should be reported by the Cardholder to the transactions' Fiscal Reviewer and steps taken to reverse or reimburse the transaction within 30 days of the transaction date. Reported accidental use of the One Card for personal purchases, where misuse was not intentional, is not subject to sanctions unless habitual (three or more occurrences of the same error in a twelve-month period). See Procedures for details.

Cardholder

- If a single abuse occurs by a particular Cardholder, the Fiscal Reviewer will issue a warning and inform Supply Chain Operations in writing.
- In the second instance of abuse, the Fiscal Reviewer shall notify Supply Chain Operations and the One Card will be suspended for at least 30 calendar days.

- If problems continue after the card is reinstated, the Fiscal Reviewer shall request cancellation or suspension of the card up to one (1) year.
- A Fiscal Reviewer may skip the above steps if the infraction is considered severe enough and/or is determined to be intentional fraud. Sanctions may include card cancellation and initiation of disciplinary action, up to and including dismissal based on the facts and circumstances of the violation. If a Fiscal Reviewer is not the Cardholder's supervisor, he/she has the responsibility to notify the Cardholder's supervisor of any policy violations.

Supply Chain Operations may impose the same sanctions if infractions are identified during transaction reviews. If sanctions are imposed by Supply Chain the Cardholder, the Cardholder's HR Supervisor, the FIN Structure Responsible Individual, and the Campus Accounting Director shall be notified in writing.

Supply Chain Operations may suspend or cancel a One Card if a Cardholder's use or non-use of the card is found to increase the University's risk of fraudulent activity.

Student Card User

- If abuse occurs by a particular Student Card User, the Custodian may determine that the Student Card User will lose his/her privileges for future use of Student One Cards, and will notify the Fiscal Reviewer in writing.
- Unauthorized purchases made with a Student One Card requires immediate repayment and will result in the matter being turned over to the campus student judicial officer.

Department

Supply Chain Operations may impose sanctions for any of the following occurrences.

- Transactions have not been reviewed, reconciled, and approved within PeopleSoft by the established deadline.
- Repeated Cardholder and/or Department abuse of One Cards.
- Missing or improper documentation for transactions.

When sanctions are imposed by Supply Chain Operations:

- Upon the first instance, Supply Chain Operations will issue a warning to the Fiscal Approver, the FIN Structure Responsible Individual, and the Campus Accounting Director in writing. Internal Auditing will be informed if the infraction is severe enough.
- If upon second review, reoccurrences of infractions are identified, Operations will contact the FIN Structure Responsible Individual and cards for the entire department may be suspended for at least one (1) monthly cycle.

Additional Details

Additional Contacts

The primary contact for this policy is provided on the cover page.

Finance Support Center <https://www.umsystem.edu/ums/fa/finance-support-center>

Forms

<https://www.umsystem.edu/ums/fa/procurement/onecardforms>

Related Information

Campus Payment Quick Reference Guide

https://uminfopoint.umsystem.edu/media/sharedservices/ap/3A13B10_PAYMENT_QUICK_REFERENCE_GUIDE.pdf

MU Health Care Payment Quick Reference Guide

<https://uminfopoint.umsystem.edu/media/fa/management/procurement/ssc-APPO.xlsx>

Tax Exemptions

<https://www.umsystem.edu/ums/fa/procurement/travel-tr106>

History

The effective date of this policy, as well as the date the policy was last updated, is provided on the cover page. This policy replaces the Cardholder Policy and Procedures available on the Supply Chain website. Procedures have been segregated into a separate document.

Procedure

https://www.umsystem.edu/media/fa/procurement/One_Card_Procedures.pdf