Office of Finance

One Card
Procedures

About These Procedures

Effective: September 23, 2016
Last updated: January 5, 2018

Responsible office:
Supply Chain Operations

Responsible administrator:
Director of Supply Chain Operations

Contact:
Supply Chain Operations Card Specialists

Table of Contents

Card Controls

Campus FIN Structure Responsible Individuals or MUHC Controller's Office will establish appropriate card types, single transaction, and monthly limits for each cardholder, based on the individual Cardholder's responsibilities and purchasing activity. The Campus established maximums for single transaction and monthly limits are $5,000 and $15,000 respectively, but lower limits are encouraged if that level of spend is not anticipated. MUHC utilizes a 4-tier approach to assigning card limits based on areas of responsibility and historical spend, with the levels established by the MUHC Controller's Office. MUHC single transaction limits range from $1,000 - $4,999 and monthly spending limits range from $5,000 - $75,000

Monthly limits exceeding $15,000 may be requested if a business need exists. Requests for limits over $15,000 must be submitted to Supply Chain in writing using the One Card Change/Cancellation Form

Single limits exceeding $5,000 may be granted for rare circumstances. The One Card may be used as a payment tool when the merchant requires immediate payment or requires payment by credit card, and Supply Chain has verified purchasing policies have been met. Requests for limits over $5,000 must be submitted to Supply Chain in writing using the One Card Change/Cancellation Form.

Annually, Supply Chain Operations will provide each department with a One Card Utilization Report. The report will provide, by department, each cardholder's name, card limits, previous calendar year's transaction history, and recommended guidelines for modification. The purpose of the report is for departments to manage their One Card program by:
- Verifying that the appropriate employees are Cardholders.
- Ensuring that purchasing card limits are appropriate relative to Cardholder activity.
- Cancelling any cards that are inactive or will no longer be needed.

Departments must respond to Supply Operations within 30 days of receiving the Utilization Report. Any cancellation or change requests shall be made via the Utilization Report Change Tab or by using the One Card Change/Cancellation Form Departments not responding to Supply Chain Operations will have cards temporarily suspended until verifications have been made.

Additionally, Supply Chain Operations will analyze Cardholder activity to determine that spending limits are consistent with usage. Where exceptions are noted, Supply Chain Operations will work with the departments to set appropriate limits and cancel cards as necessary.

Student One Card
The established maximums for single transaction and monthly limits are $1,000 and $5,000 respectively, but lower limits are encouraged if that level of spend is not anticipated.

Single limits exceeding $1,000 and/or monthly limits exceeding $5,000 may be requested if a business need exists. Requests for limits over $5,000 must be submitted in writing for Supply Chain Operations approval by using the One Card Change/Cancellation Form.

Student One Card data will be included in a department's Utilization Report.

Issuance of One Card

Application
Cardholders who have been given permission to have a One Card will complete and sign the One Card Application and Agreement. The Agreement must then be signed by the FIN Structure Responsible Individual (Campus) or MUHC Finance.

The completed Application and signed Agreement is then emailed to Supply Chain Operations at onecard@umsystem.edu.

Under unique circumstances, a non-University employee may have a business need to obtain a One Card. The department must coordinate with Human Resources to ensure a Courtesy Appointment has been granted which also indicates home department and funding sources.

Training
Supply Chain Operations receives and processes the application and will instruct the Cardholder or Student Card Custodian to complete training, which is available online through myHR. Based on the Card Type requested for the Cardholder, the instructions will include details as to which part(s) of the training are required: Purchasing, Travel, or Both. Each training type will consist of viewing a presentation and completing a quiz. A score of 80% is considered passing, and the quiz may be retaken as needed. Passing scores will be reported to Supply Chain Operations following an overnight process.

Receiving Card
Once training has been completed, Operations will send the following to the Cardholder via campus mail:
- The One Card
- Tax ID card (laminated)
- Card Receipt Form

On receipt of these items, the Cardholder must follow the instructions on the Receipt Form for activation. He/she must initial and sign the Receipt Form where applicable and return it within ten (10) business days of receipt by emailing to Supply Chain Operations at onecard@umsystem.edu. Failure to return this form within the allotted time may result in the One Card being suspended until the form has been received.

One Cards are enabled with Chip & PIN technology to improve the security and worldwide acceptance of the One Card. Depending on how the merchant is set up, the Cardholder will be prompted to either sign a receipt or enter a four-digit PIN to complete the transaction. It is strongly recommended to establish a PIN at the time of card activation as transactions may be declined where the merchant requires a PIN.

Student One Card
Each department requesting Student One Cards must submit, along with the application and agreement, a written explanation of why the Student One Card is needed and how the cards will be used by the requesting department.

Student One Cards will be distributed to the Student Card Custodian, who will complete and return the Receipt Form as above. Failure to return this form within the allotted ten (10)

business days of receipt may result in the Student One Card being suspended until the form has been received.

Renewal of One Card

One Cards expires every three (3) years on the last day of the expiration month, which is embossed on the front of the card.

Cards that have not been used within the twelve-month period prior to expiration will not be reissued to Cardholders. Replacement cards will be sent to the Supply Chain Operations office.

Cardholders will be notified of their replacement cards' arrival and instructed to repeat policy training. Cardholders are required to repeat this training every three years to ensure awareness of any changes in policy or procedure since the card was last issued.

Once training is complete, the renewal card and Card Receipt Form will be sent through campus mail, with the same expectation to return the Receipt Form within ten (10) business days.

Tax Exemption
At the time of a purchase, the Cardholder should make the merchant aware of the University's tax exempt status. The University's tax exempt number is printed on the face of the One Card. Cardholders will also be issued a laminated tax ID card with their One Card.

Some merchants may prefer a copy of the tax exempt certificate, which may be found at www.umsystem.edu/ums/fa/management/travel-tr106.

For a list of other states and their exemption status, refer to the Controller's site at www.umsystem.edu/ums/fa/controller/accountingservices-NonMOsalestaxinfo

Cardholders should be aware that the exemption refers to state sales tax, and they may be charged other types of taxes (federal, local, use, etc).

If sales tax is charged, the Cardholder's department may decide, based on cost benefit, if the Cardholder must contact the merchant to request a refund of the tax.

Stringing

Splitting a large transaction into multiples to the same merchant, when the total transaction exceeds the Cardholder's single transaction limit, is considered stringing. If a transaction needs to be made which exceeds a Cardholder's current single transaction limit, a One Card Change/Cancellation Form may be submitted to request a higher limit.

The requested change will be reviewed by Supply Chain to determine if it is appropriate as a One Card purchase or if a PeopleSoft requisition is required.

Required Documentation

A receipt is required for every transaction made with the One Card. An electronic image (.pdf, .jpg, .tif, etc) of the document must be attached to the applicable Expense Report within PeopleSoft Financials, where it becomes the official University record. Paper receipts need only be retained if required by a third party.

The preferred documentation is listed below in order of preference:

1. An original receipt from the merchant including the following information. If a receipt shows a limited amount of information or has only part numbers, added information from the Cardholder is beneficial.
    - Merchant Name
    - Transaction Amount
    - Date
    - Itemized description of item(s) purchased.
2. Copies or facsimiles of the original receipt.
3. A packing slip or other documentation received from the merchant.
4. A screen-print or order confirmation e-mail, when making Internet purchases, or a copy of an order-form that was mailed to a merchant to request an item.

If a receipt has been lost, the Cardholder should contact the merchant and request that a copy be provided.

If the merchant is unable to produce a duplicate receipt, the Cardholder should contact JPMorgan Customer Service and request a duplicate receipt (call 800-270-7760 or email CCSColumbusDisputes@chase.com). This process takes 30-60 calendar days. A $5 fee may be charged. If JPMorgan is unable to obtain a duplicate, they will send a letter to the Cardholder indicating they were unable to provide a copy. The letter, along with a completed Replacement Receipt Form, becomes the receipt for that transaction. The letter from JPMorgan is required for any purchase greater than $5.

Transactions Requiring Special Documentation or Approval

- **Alcoholic Beverages** - At times there are legitimate expenditures for alcohol related to the promotion of the University's interests. An attestation or written statement explaining that the expenditure benefits the University must be shown on each transaction that request payment of, or reimbursement for, alcoholic beverages. (See Policy 26401)
- **Computer Hardware & Software** - Purchases must be in accordance with Policy 12004 and individual campus IT requirements. When purchase approval has been granted the approval documentation must be noted on the Expense Report.
- **Dues/Memberships** - Use of University funds for organizational memberships and dues may be permitted for institutional memberships in organizations that provide educational or professional service of value to the institution or to one of its component parts. Generally, University funds may not be used to pay individual personal membership dues, unless needed to discharge University responsibilities, or which provide educational, professional, or other services of value to the institution. The purpose of the membership, the complete name of the organization, and the name of the member must be clearly described on the Expense Report. (See CRR 360.120)

- **Food for Human Consumption** - Food can be purchased for a University sponsored event/meeting (business meal) as long as there is sufficient documentation to support the charge. Documentation on the Expense Report must include the specific business purpose of the meeting/event, names or titles of individuals attending and their relationship to the University (e.g., donor, job candidate and the institution/company represented when applicable), or names of groups/committees and approximate number attending (e.g., appx 30 fiscal officers). (See Policy 22312)
- **Food for Non-Human Consumption** - If food is purchased for non-human consumption the purpose must be provided on the Expense Report.
- **Gift Cards** - IRS Guidelines equate Gift Cards as equivalent to Cash. Gift Cards are not to be purchased with the One Card unless Accounting Services has verified the program has been approved in accordance with Policy 22308 and the gift card needs cannot be met utilizing the purchasing options within Show-Me Shop. In such case, Supply Chain must provide purchase exception approval. Approval and Exception documentation must be imaged along with the One Card transaction receipt.
- **Incidental Expenses** - Certain exceptions to incidental expenses can be made including, for example, flowers, personal convenience items, holiday decorations, and greeting cards. (See Policy 26401) Unusual items that do not have an obvious University purpose must have a statement on the Expense Report explaining how the items will benefit the University.
- **Third Party Payment Providers** - If a third party payment provider is being used (e.g. PayPal, Square) documentation must be provided on the Expense Report including what item(s) was purchased and the merchant's name.
- **Travel Related Expenses** – Any purchases related to travel, e.g. airfare, rental cars, hotel, shuttle services, etc., must have recorded on the Expense Report the business purpose of the trip. Note the name of the traveler in the Assignee field.

Expense Reports within the Travel & Expense module may also require documentation based on the selected Expense Type even though the purchase may not be listed above. Examples include Business Comm, Business Svc, Moving Expenses, and Supplies. The Cardholder should also work with his/her Fiscal Approver(s) for any department specific requirements.

One Cards with Travel Option

The University of Missouri One Card can be used to pay for travel related expenses, as defined below. Travel approval is required by the traveler's administrative superior or designee as determined by each campus. Allowable travel expenses may also be purchased for non-employees when the University pays their travel (e.g. candidates on recruiting visits).

Hotels
Room fees, hotel parking, internet charges, or other business related expenses are allowable on the One Card with Travel. The traveler will need to provide a separate form of payment at the time of check-in for incidentals that may occur. Personal expenses such as mini-bar, laundry, gym access, movies, room service, etc. are not allowable on the One Card.

If the traveler is the Cardholder, reservations may be made with his/her One Card.
If hotel arrangements are being made for the traveler by another Cardholder, most hotels will require completion of a Credit Card Authorization Form. This form allows the Cardholder to confirm, at the time of reservation, what charges will be allowed on his/her card.

Transportation

Examples of allowable transportation purchases include:
- Airline Tickets
- Rail Tickets
- Shuttle services and Taxi
- Bus charters on prior approved contracts when authorized by Supply Chain
- Rental Cars - Enterprise and National Car Rental are preferred

An individual renting a vehicle contractually assumes liability for any loss or damage to that vehicle regardless of fault. Rental car agencies offer collision damage liability coverage (CD/LDW) for a daily fee however, this coverage is automatically provided either by the One Card when used to rent the vehicle or by the University's self-insured program; Enterprise/National have agreed to include the CD/LDW at no charge. Risk and Insurance Management recommends that you always use your One Card when renting a car as it provides physical damage coverage at no cost to the University. Enterprise/National Car Rental Agencies are the primary insurance provider on the rented vehicle. If you do not use the One Card the University's self-insured program pays for the physical damage to the rental car.

When renting a vehicle in the United States or Canada, you should accept all options for accidents as you are covered by Enterprise/National Car Rental Agencies. When renting a vehicle in any country other than the United States or Canada, Risk and Insurance Management recommend that you purchase the insurance option.

All accidents involving rented vehicles are to be reported **immediately** to the Rental Agency and to the appropriate campus contacts regardless of the amount of damage or extent of injury. This report should be completed by using the Vehicle Accident Report Form UM-5. If you have any questions or need additional information on reporting accidents, or other policies on insurance contact your campus contact or Risk and Insurance Management.

Meals

Individual meals that are reimbursable on a per diem basis as noted in Policy 22603 are not allowed on the One Card. These expenses should be paid using an alternate form of payment and reimbursement requested by completing an Expense Report after travel has concluded.

Business meals, as defined in Policy 22312 that are incurred as part of a meeting or activity including other individuals to discuss University business are allowable on the One Card. Meals expensed to the One Card may not also be included for reimbursement as part of an Expense Report.

Cash Advances

If a cash advance is required for business travel prior to the trip, the traveler (or travel delegate) should prepare a Cash Advance Request using the Travel & Expense Module within PeopleSoft.

Personal or Prohibited Transactions

If the One Card is accidentally used for a personal purchase, the Cardholder should work with the merchant to reverse the transaction on the One Card and request that the merchant run the transaction on his/her personal debit/credit card.

If the merchant is unwilling or unable to do so, AP Shared Services must be notified by submitting the One Card Reimbursement form. The Cardholder must reimburse the department via check or cash, which will be deposited into University accounts using a Cash Receipts Report (CRR). Alternately, the Expense Report Credit can be applied against any pending Expense Reports. See University One Card Reimbursement Process for additional information.

Lost/Stolen Cards or Fraudulent Charges

In order to protect the University's interest, lost or stolen One Cards must be reported to JPMorgan (800-270-7760) and Supply Chain Operations by contacting a One Card Specialist. The cardholder can be liable for all charges incurred until the card is reported lost, stolen or misplaced.

In the case of fraudulent charges, JPMorgan often catches suspicious charges before the Cardholder notices any activity on his/her card. JPMorgan will contact the Cardholder directly at which time the Cardholder will need to verify the charges in question. A temporary block is placed on the card until the charges have been verified by calling JPMorgan Fraud Team (888-307-2990) or by calling Customer Service (800-270-7760). It is the responsibility of the Cardholder to work directly with JPMorgan to resolve the issue.

Cardholder Terminations and Transfers

A One Card Change/Cancellation Form must be submitted by the FIN Structure Responsible Individuals to cancel the account within 48 hours of change in Cardholder employment status.

The department must collect the card and ensure it has been destroyed.

Accountabilities of a Cardholder

Purchasing Method
Purchases with the One Card may be made in person, electronically via the internet or through email, by phone, or by fax. It is recommended when making purchases via email or fax to transmit card information in segments to increase card security, i.e. send part of the account number in one email or fax, the remainder in a second, and the expiration date in a third.

Reconciliation
Transactions are received from MasterCard into PeopleSoft Financials on business days and the Cardholder will receive an emailed notification of new transactions in MyWallet.

Cardholders should reconcile the individual receipts to MyWallet transactions within 45 days by:

- Ensuring the correct funding (chartfield string) has been applied

- Ensuring that specified transactions requiring additional documentation have notations added in the Expense Report as indicated above
- Verifying each transaction has a matching receipt, which has been attached to the Expense Report
- Validating the Certify Statement prior to submitting the Expense Report for approval

Cardholders will receive a reminder email from PeopleSoft for any transaction that has not been pulled from MyWallet into an Expense Report within 25 days.

Cardholders and their Financially Responsible Individuals will receive a reminder email from Supply Chain for any transaction that has not been pulled from MyWallet into an Expense Report within 40 days.

If a transaction has not been added to an Expense Report within 45 days, the Financially Responsible Individual will be notified by email, and the Cardholder's account will be suspended.

Cardholders and the Financially Responsible Individual will receive a reminder email from Accounts Payable Shared Services for any outstanding Expense Reports.

Delegates
Cardholders may appoint one or more Entry Delegates to complete the above reconciliation within PeopleSoft if so desired.

Change of Personal Information
In the event of a name/address/phone change, a One Card Change Form must be submitted indicating the appropriate changes.

Disputes
Prior to initiating a dispute, the Cardholder should first contact the merchant directly and attempt to resolve the issue. If a dispute is in order, it must be initiated within 90 days of the transaction date. If not resolved directly with the merchant, the Cardholder, or Entry Delegate, should complete and submit a Dispute Request Form. Supply Chain will review this form and initiate a dispute with JPMorgan if needed. The Fiscal Approver should also be informed when transactions are in dispute status.

JPMorgan will work directly with the Cardholder regarding details of the dispute through resolution.

Temporary Leave
If a Cardholder is place on leave status the One Card may be suspended for the duration of leave. The account may also be left active to allow for pending or recurring charges to post. During the leave, the card must not be shared with other individuals to make purchases on the Cardholder's behalf during his/her absence.

Accountabilities of a Student Card Custodian

Card Log
The Custodian shall maintain a separate log for each Student One Card to track the card's checkout and return, transaction usage, and submission of receipts and other documentation.

Reconciliation
Transactions are received from MasterCard into PeopleSoft Financials on business days and the Custodian will receive an emailed notification of new transactions in MyWallet.

Custodians should reconcile the individual receipts to MyWallet transactions within 45 days by:

- Ensuring the correct funding (chartfield string) has been applied
- Ensuring that specified transactions requiring additional documentation have notations added in the Expense Report as indicated above
- Verifying each transaction has a matching receipt, which has been attached to the Expense Report
- Validating the Certify Statement prior to submitting the Expense Report for approval

Custodians will receive a reminder email from PeopleSoft for any transaction that has not been pulled from MyWallet into an Expense Report within 25 days.

Custodians and the Financially Responsible Individual will receive a reminder email from Supply Chain for any transaction that has not been pulled from MyWallet into an Expense Report within 40 days.

If a transaction has not been added to an Expense Report within 45 days, the Financially Responsible Individual will be notified by email, and the Student Card account will be suspended.

Custodians and the Financially Responsible Individual will receive a reminder email from Accounts Payable Shared Services for any outstanding Expense Reports.

Change in Duties
The Custodian shall notify the FIN Structure Responsible Individual within 48 hours of change in Custodian employment status or responsibilities.

Accountabilities of a Fiscal Approver

Reconciliation
Fiscal Approvers should reconcile the individual receipts to the on-line transaction file. For details, see Appendix A of the Travel & Expenses Approver Training Guide.

Fiscal Approvers will receive a reminder email from Accounts Payable Shared Services for any Expense Report that has not been approved in a timely manner.

<u>Disputes</u>

Monitor any existing disputed transactions to ensure proper credit is received. Ensure any new transactions that require dispute through JPMorgan have been initiated with Supply Chain within 90 days of the transaction date through utilization of the Dispute Request Form.

Supply Chain will ensure Fiscal Approvers are informed when disputes are resolved with JPMorgan.

Related Information

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

Obtain a One Card Application & Agreement
  https://www.umsystem.edu/ums/fa/procurement/card/one-card-online-training

Obtain a Student One Card Application & Agreement
  https://www.umsystem.edu/ums/fa/procurement/card/one-card-online-training

Forms & Documents Located on the One Card Website
  https://www.umsystem.edu/ums/fa/procurement/onecardforms
  One Card Change Form (Outlook)
  One Card Cancellation Form (Outlook)
  Replacement Receipt Form
  One Card Student Purchasing Log
  Custodian Change Form for Student One Card

Forms Located in PeopleSoft
  Main Menu > Travel and Expenses > Expenses WorkCenter
  One Card Reimbursement Form
  One Card Transaction Dispute Form

Recommended Reports and Queries
  Refer to the Travel & Expense Work Center within PeopleSoft for One Card related reports and queries.

Travel & Expenses Tutorials, Training Guides, and Quick Reference Guides
  https://www.umsystem.edu/ums/fa/finance-support-center/travel_and_expenses

Cash Advance for Travel Using Travel & Expenses
  https://www.umsystem.edu/oei/sharedservices/apss/travel_and_expense/Cash_Advance_for_Travel_using_TE_Module