



University of Missouri System
COLUMBIA | KANSAS CITY | ROLLA | ST. LOUIS

Office of Finance

One Card Procedures

About These Procedures

Effective: September 23, 2016
Last updated: September 22, 2016

Responsible office:
Supply Chain Operations

Responsible administrator:
Director of Supply Chain Operations

Contact:
Supply Chain Operations Card Specialists

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Card Controls

Campus Approving Officials 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 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 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.
- Canceling 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 Cancellation or Change Forms. 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 approval by Supply Chain Operations.

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 Approving Official (Campus and MUHC), and 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.

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, reference 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 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.

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 and request a duplicate receipt (email CCSColumbusDisputes@chase.com or call 888-297-0768). 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. This letter should then be attached to a completed Replacement Receipt Form. The form and letter then become 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. A statement explaining how this expenditure benefits the University must be provided in the PaymentNet system for each purchase of alcohol products. (See [BPM-217](#) and [BPM-306](#))
- **ATM Withdrawals** – Departments must enter the purpose of the withdrawal and include references in PaymentNet to any related Expense Reports or Cash Receipts Reports. (See [BPM-503](#) and [BPM-506](#)) See also University One Card Reimbursement Process for additional information.
- **Computer Hardware & Software** - Purchases must be in accordance with [BPM-1204](#) and individual campus IT requirements. When purchase approval has been granted the approval documentation must be noted in PaymentNet.
- **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 in PaymentNet. (See [BPM-215](#))

- **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 in PaymentNet 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). If the Approving Official attends the event/meeting, his/her supervisor must also sign the statement for approval. ([See BPM-503](#))
- **Food for Non-Human Consumption**- If food is purchased for non-human consumption the purpose must be provided in the PaymentNet.
- **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 [BPM-220](#) and the gift card needs cannot be met utilizing the purchasing options within Show-Me Shop. In such case, a Supply Chain Client Relations Manager must provide purchase exception approval. Approval and Exception documentation must be kept with the One Card transaction receipt.
- **Hazardous or Radioactive Materials** - Items which may be flammable, corrosive, reactive, explosive, toxic, or radioactive are considered hazardous and may be purchased with the One Card, but only by, or on behalf of, a person who is authorized or approved as per campus Environmental Health and Safety policies. These purchases must be reported and documented in PaymentNet and in accordance with the appropriate campus requirements. ([See BPM-306](#))
- **Incidental Expenses** - Certain exceptions to incidental expenses can be made including, for example, flowers, personal convenience items, holiday decorations, and greeting cards. ([See BPM-217](#)). Unusual items that do not have an obvious University purpose must have a statement in PaymentNet explaining how the items will benefit the University.
- **Logo/Licensed Items** - Any item bearing one or more of the University designs, seals, trade names, and symbols that have come to be associated with the University of Missouri, University of Missouri-Columbia, University of Missouri-Kansas City, Missouri University of Science and Technology, or the University of Missouri-St. Louis are considered logo/licensed. Items that are to be printed may be purchased with prior approval of the appropriate campus licensing and trademark office and must be documented in PaymentNet. Items that are pre-printed can be purchased without prior approval from the appropriate campus licensing and trademark office and require no additional documentation.
- **Third Party Payment Providers** - If a third party payment provider is being used (e.g. PayPal, Square) documentation must be provided in PaymentNet 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 in PaymentNet the business purpose of the trip and name of the traveler. ([See BPM-503](#))

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 [BPM-505](#) 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 [BPM-219](#), 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.

https://www.umsystem.edu/oei/sharedservices/apss/travel_and_expense/Cash_Advance_for_Travel_using_TE_Module

In some cases, it is necessary for the traveler to obtain cash at their destination, particularly for foreign travel. A Cash Advance option may be activated on the One Card by submitting a One Card ATM Access Request Form. This will allow the traveler to utilize his/her card at an ATM while in travel status.

AP Shared Services will identify ATM transactions and record them as an Expense Report credit once the transaction posts to the General Ledger. See University One Card Reimbursement Process for additional information.

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 of the transaction so they can create the Expense Report Credit. 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 balanced 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 the Cardholder's Approving Official. Supply Chain Operations must also be notified 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 Cancellation Form must be submitted by the Approving Official to cancel the account within 48 hours of change in Cardholder employment status.

The Approving Official 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.

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. The Cardholder must notify the Approving Official of any disputes, and keep him/her apprised of the ongoing status through resolution.

Temporary Leave

If a Cardholder is placed 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.

Statement of Account-PeopleSoft

The Cardholder must sign the *Statement of Account-PeopleSoft* in the space provided.

If the Cardholder is unavailable to sign during the reconciliation period (25th through the 10th), the Approving Official should add a notation to the *Statement of Account-PeopleSoft* indicating the reason why.

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.

Statement of Account-PeopleSoft

The Custodian shall also sign the *Statement of Account-PeopleSoft* in the space provided for Cardholder.

Accountabilities of an Approving Official

Reconciliation

Transactions are posted on a daily basis from JPMorgan into PaymentNet. Approving Officials, or other designated individuals, should reconcile the individual receipts to the on-line transaction file. Reconciliation includes:

- Verify each transaction has a matching receipt.
- Ensuring the current funding (MoCode, PS Account) has been applied
- Ensure that specified transactions requiring additional documentation have notations added in PaymentNet.

Disputes

Monitor any existing disputed transactions to ensure proper credit is received. Transactions may be disputed electronically using the online form provided within PaymentNet. Ensure any new transactions that require dispute through JPMorgan have been initiated within 90 days of the transaction date.

Statements of Account-PeopleSoft

Ensure that the *Statement of Account-PeopleSoft* is printed for each Cardholder with activity in a given billing cycle, and that it is signed by both Cardholder and Approving Official prior to submission. Billing Cycles run from the 25th of one month to the 24th of the next month, excepting weekends or holidays, where the next business day will be used.

Statements of Account-PeopleSoft must be submitted to ImageNow by the 10th of the month following the close of the billing cycle using one of the following processes:

- Email using these instructions
<https://www.umsystem.edu/ums/fa/procurement/card/emailing-statements>
- Fax to 573-884-1293 (Not for MUHC)

If unique circumstances occur and the Approving Official is unable to submit documentation by the designated due date, he/she should communicate with Supply Chain Operations in writing prior to the tenth (10th) of the month.

Maintain Documentation

The Approving Official shall ensure that all One Card related documents (signed *Statements of Account-PeopleSoft*, receipts, any other documentation) are maintained according to established retention guidelines. For detailed information, contact Records Management.

Related Information

One Card Specialists <https://www.umsystem.edu/ums/fa/procurement/card/policy#5>

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

Forms & Documents Located on the One Card Website

<https://www.umsystem.edu/ums/fa/procurement/forms#pcard>

Replacement Receipt Form

University One Card Reimbursement Process

Student One Card Log

One Card Receipt Form - Student

One Card Receipt Form – Individual

Billing Cycle Dates by Fiscal Year (Campus)

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

Billing Cycle Dates by Fiscal Year (MUHC)

<https://www.mymuhealth.org/billing-cycle>