

Corporate Credit Card Procedures

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1. Governing Policy

Procurement Policy (*pending*)

2. Purpose

To set out the processes to be followed when Corporate Credit Cards are issued, including:

- a. appropriate use of Corporate Credit Cards
- b. issue of Corporate Credit Cards
- c. reconciliation procedures
- d. monitoring use of Corporate Credit Cards.

3. Scope

These procedures apply to all applicants for, and holders of, Corporate Credit Cards and their supervisors, and to all staff involved in the administration of Corporate Credit Cards.

4. Using a Corporate Credit Card

- a. All Corporate Credit Card expenditure must be for University purposes only, and in accordance with the conditions of any applicable funding agreements.
- b. Corporate Credit Cards are a valid and appropriate transaction method for the purchase of goods or services. In particular, they are an efficient means of performing a one-off transaction with suppliers who are rarely used and they are recommended for those staff who travel frequently on University business (i.e. more than once per year).
- c. Only the person whose name is on the Corporate Credit Card may use the Corporate Credit Card. The card holder must not share the Corporate Credit Card or the card details with another person to carry out payments on their behalf.
- d. Each card holder is personally responsible for ensuring that:
 - i. approved transaction limits and monthly credit limits are not exceeded
 - ii. transactions comply with the approved use of their Corporate Credit Card
 - iii. transactions are reconciled promptly and correctly
 - iv. security, confidentiality and conditions for the use of the Corporate Credit Card are observed,
 - v. these procedures are complied with.
- e. A card holder may use a Corporate Credit Card:
 - i. in person
 - ii. over the internet, provided the site is secure (i.e., <https://www.>)
 - iii. by telephone— but must not be used to purchase by email if that requires the Corporate Credit Card number and details to be included in the email, due to the increased security risks with emails.
- f. Whatever the medium of purchase, the card holder must:
 - i. obtain a tax invoice as supporting documentation for the purchase
 - ii. upload receipts to the University's Corporate Credit Card reconciliation system (FlexiPurchase), and
 - iii. store original invoices and receipts in a secure place until the transaction is reconciled and approved. Once approved, the original invoices and receipts can be destroyed.
- g. When using a Corporate Credit Card for travel, the card holder must act in accordance with the Travel Policy, including using the card for meals and incidentals for reasonable travel expenses.
- h. A card holder must not use a Corporate Credit Card for any of the following purchases:
 - i. personal items
 - ii. cash withdrawals, except as provided in Procedure 4.1
 - iii. fuel and oil for a University vehicle where a fuel card is available
 - iv. mobile phones and mobile phone services (see [Mobile phones and services](#)), excluding accessories
 - v. laptops, personal computers, tablets and iPads, excluding accessories
 - vi. gifts for staff of the University, except in special circumstances where approved in writing by the relevant [Card Issue Approval Officer](#)

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- vii. post office transactions where these result in a cash advance on the card statement [e.g., visa applications, cash advances/transfers, Western Union transfers]
 - viii. gift cards or vouchers for any purpose, except as provided in Procedure 4.2.
 - ix. purchase of car park permits through VPermit, CellOPark or casual parking meters for the Bedford Park campus for personal parking.
 - i. Where the Corporate Credit Card is used for Meals and Entertainment expenditure (e.g., meals) incurred for a group of employees, the most senior University employee with a Corporate Credit Card present must process the transaction to ensure the transaction is approved by an Approver not present at the event. For formal University functions, including events attended by the Vice Chancellor, the organiser of the event should make appropriate arrangements to process the transaction.
 - j. A card holder must not process a larger transaction as multiple smaller transactions (split transactions) to keep within transaction limits. Similarly, a card holder must not split a transaction across more than one Corporate Credit Card to keep within transaction limits. Where an increase to a card's transaction limit is required, the card holder must request a temporary or permanent increase in accordance with Procedure 5.1.

4.1. Cash withdrawals

- a. Cash withdrawal facilities are disabled on all cards by default. Any proposed cash withdrawal, either via a bank teller in person or via an automatic teller machine, must be applied for in advance via Service One and be endorsed by the Card holder's Approver and approved by an Associate Director in Finance and Procurement Services.
- b. Cash withdrawals may be granted to the pre-determined limits set out in Service One.
- c. Approval will only be granted if the withdrawal is:
 - i. for staff members working internationally or in remote locations on University business for reasonable travel expenses where Corporate Credit Cards are not widely accepted, or
 - ii. to provide a petty cash float for areas outside the main University campus, or
 - iii. in special circumstances determined by an Associate Director in Finance and Procurement Services.
- d. Withdrawal of cash for any other reason is not permitted at any time.
- e. All cash withdrawals must be reconciled as per 6.1e through the University's Corporate Credit Card reconciliation system (FlexiPurchase), showing accurately what the cash was used for. Any cash that is not spent must be repaid to the same general ledger account through [Flinders Online Payments \(OSS\)](#) or Flinders Connect

4.2. Gift cards

- a. Corporate Credit Cards must only be used to purchase a gift card, where the gift card:
 - i. is approved in advance by a College Finance Business Partner or the Senior Accounts Payable Officer via the [Request for Gift Card Form](#).
 - ii. is for students, volunteers or research study/survey participants, AND
 - iii. is in lieu of reimbursement of out of pocket expenses to those identified in (ii) or is a token of appreciation unrelated to any estimate of the value of the recipient's contribution.
- b. Gift cards must not be purchased for staff, unless approved by an [authorised delegate](#).
- c. Purchased gift cards must be stored securely before they are presented to their recipient, to reduce the risk of theft. Unused gift cards must be returned to the College/Portfolio Finance team, or another independent and secure area, for storage or reallocation. They should not be used for personal use.

4.3. Return of goods & refunds

If goods purchased with a Corporate Credit Card are to be returned to the merchant, or a refund is to be received for a service:

- a. the card holder who purchased the items must be the one who returns the goods, so that the credit transaction and the original charge appear on the same Corporate Credit Card account
- b. the card holder must ensure that a credit slip is uploaded to the Corporate Credit Card reconciliation system (FlexiPurchase), and the original retained with supporting documentation until the transaction is reconciled and approved, and
- c. the general ledger account used for the original purchase must be used for the credit transaction reconciliation. Both transactions need to be reconciled.

5. Issuing a Corporate Credit Card

5.1. Approvers

- a. Each College and Portfolio will have designated Approvers to review and approve Corporate Credit Card transactions. Ideally, an Approver should be in the supervisory line of the card holder and should be familiar with the operations of the card holder to understand what a reasonable expenditure is. An Approver must be more senior than the card holder.
- b. Approvers are responsible for ensuring that card holders they are responsible for use the Corporate Credit Card in accordance with these procedures.

5.2. Limits

- a. Card limits are set by the card holder's supervisor, according to what is appropriate to the expected usage, with guidance from the College/Portfolio Finance Team, up to the following:
 - i. maximum credit limit per month: \$5,000
 - ii. maximum single transaction limit: \$2,000.
- b. Card limits may be temporarily or permanently increased above the maximum limits, or reduced, upon presentation of a suitable justification, endorsed by a [Card Issue Approval Officer](#), and approved as follows:
 - i. exception to maximum credit limit: an Associate Director in Finance and Procurement Services.
 - ii. exception to maximum single transaction limit: the Senior Accounts Payable Officer.

5.3. Applications

Applicant for a new Corporate Credit Card

Determine, in conjunction with supervisor and the College/Portfolio Finance Team, the maximum credit limit per month and maximum transaction limit appropriate for University needs, in accordance with Procedure 5.2.

Complete and sign:

Application & Approval for Corporate Credit Card form,

Certificate of Identity Verification Form, and

NAB cardholder request form.

[All forms available from the Finance webpage]

Obtain approval of the applicant's supervisor and the relevant Card Issue Approval Officer on the application form. Where the proposed Approver is not the applicant's supervisor, the supervisor should advise them of the application.

Obtain verification of the Certificate of Identity Verification Form (100 point ID check) from an approved certifier (as listed on the form) or authorised Accounts Payable staff.

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- e. Forward the completed forms to Finance and Procurement Services, via internal mail, email to purchasingcards@flinders.edu.au, or bring the forms when undertaking the 100 point ID check.
 - f. Undergo any required training specified by Finance and Procurement Services, as identified on the [Corporate Credit Card webpage](#) or iEnrol

5.4. Issue

- a. On receipt of an application for a new Corporate Credit Card, Finance and Procurement Services staff will:
 - i. review the documentation and verify the applicant's identity
 - ii. if satisfied the application is in order, seek approval for the application from the Chief Financial Officer or an Associate Director in Finance and Procurement Services, and order the card from the University's bank
 - iii. notify the card holder of the required training to be undertaken
 - iv. advise the card holder by email when the Corporate Credit Card arrives, and arrange for a PIN to be sent separately to the card holder.
- b. It is the Chief Financial Officer's responsibility to ensure that Finance and Procurement Services staff duties in relation to the issue of Corporate Credit Cards are adequately segregated, to minimise risks.
- c. Under no circumstances are Accounts Payable staff permitted to be issued with a Corporate Credit Card.

5.5. Corporate Credit Cards for Other University Personnel

- a. Corporate Credit Cards are generally issued to ongoing or fixed term University staff only. However, Corporate Credit Cards may be issued to other University personnel, including Academic Status Holders and casual staff and international student agents, if the circumstances are deemed special and appropriate by an Associate Director in Finance and Procurement Services, as set out below.
- b. The application process for these personnel is the same as for a staff member, except that the request must also include a Non-employee Application form (available on the Corporate Credit Card page or from purchasingcards@flinders.edu.au) and must also include:
 - i. a justification to support the issue of the Corporate Credit Card from the relevant Vice-President and Executive Dean or Portfolio Head, including why other means of meeting the purchasing requirements are not suitable
 - ii. what controls will be in place to ensure appropriate supervision of the card holder, including who will approve their transactions, and
 - iii. what means are in place to recover monies in the event of inappropriate or personal transactions occurring.
- c. Former employees who continue to have a relevant University role may retain their cards as long as the conditions described above are met.

6. Reconciling a Corporate Credit Card

6.1. Reconciliation process

Card holder	<ul style="list-style-type: none">a. Transactions must be reconciled in FlexiPurchase and submitted once the transaction details appear in the reconciliation system.b. All transactions should be reconciled in FlexiPurchase within 14 days of the statement date, which is generally around the 4th or 5th of each month.c. Follow up any discrepancies (e.g., purchases not made by the card holder) directly with the supplier concerned or the bank.d. Include original tax invoices/receipts by taking a photo via the FlexiPurchase App or uploading a copy into the reconciliation system. If no documentation is available, or the original has been lost or destroyed, complete and include a Lost Receipt Form.e. For cash withdrawals, include tax invoices/receipts showing accurately the purchases made with the cash. If any cash is repaid, include the online re-payment receipt. Any cash that is not spent must be repaid through Flinders Online Payments (OSS) – “Credit Card Reimbursement”, or Flinders Connect, and reconciled in FlexiPurchase system using the same general ledger account. The online payment receipt must also be attached to the reconciliation.f. Include approvals for the purchase of travel and gift cards, and approvals received for any other purchases.g. Provide a detailed and meaningful description of the goods purchased. Descriptions such as ‘goods’ or ‘books’ are insufficienth. Ensure that expenditure is correctly coded and is consistent with relevant taxation requirements (e.g., fringe benefits tax), and that GST is correctly allocated.i. Ensure that for Travel and Entertainment transactions, the associated number of staff and guests are identified where prompted through the spend wizards.
Card holder’s Approver	<ul style="list-style-type: none">j. On receipt of the email that a Corporate Credit Card reconciliation has been completed:<ul style="list-style-type: none">i. check that the transactions are appropriate, with sufficient description and correctly coded, and with the correct image attached to the transactionii. query any transactions that do not meet the requirements of (i).iii. authorise (if appropriate) the reconciliation, within 14 days of its completion by the card holder, andk. For transactions that are not appropriate, refer to Section 9.

6.2. Failure to reconcile

- a. Finance and Procurement Services sends regular reminders to card holders and Approvers to ensure the reconciliation is completed in a timely fashion.
- b. If reconciliations are not completed within **30** calendar days of the statement date, and reminders have been sent, the Senior Accounts Payable Officer, or nominee, will suspend the Corporate Credit Card and notify the card holder of the conditions required for the suspension to be lifted.

- c. The suspension will be lifted if:
 - i. the conditions notified to the card holder have been met, or
 - ii. an Associate Director in Finance and Procurement Services determines that continued suspension is not in the best interests of the University.
- d. Repeated failure to reconcile a card may result in the Corporate Credit Card being cancelled.

6.3. Card holder or Approver on leave

Card holder	<ul style="list-style-type: none"> a. Ensure all transactions are reconciled and submitted before going on leave. b. If it is not possible to reconcile all transaction prior to going on leave, ensure another staff member is nominated to perform the reconciliation, and that they have all relevant documentation and access to do so, by emailing purchasingcards@flinders.edu.au with a copy to your College/Portfolio Finance team.
Card holder's Approver	<ul style="list-style-type: none"> c. Ensure all approvals are completed prior to going on leave. d. If it is not possible to complete all approvals prior to going on leave, arrange a delegate by emailing purchasingcards@flinders.edu.au, with a copy to your College/Portfolio Finance team.

7. Modifying a Corporate Credit Card

7.1. Card holder leaves the University

If a card holder leaves the University:

Card holder's supervisor	<ul style="list-style-type: none"> a. Ensure that the Corporate Credit Card is returned to the supervisor, or College/Portfolio Finance Team, and that all transactions are reconciled in FlexiPurchase for approval. Where the card holder's Approver is not the supervisor, the supervisor should advise them of the card holder's departure. b. Notify Accounts Payable via Service One ("Cancel a Credit Card" service request) so that the Corporate Credit Card can be cancelled with the bank. c. Destroy the Corporate Credit Card (e.g., by cutting it in two). d. Ensure that all outstanding reconciliations are completed and finalised within 14 days where the card holder is unable to do so.
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7.2. Card holder changes position

When a Corporate Credit Card holder transfers to another area of the University, a new Approver must be designated from the new area.

Card holder's new Approver	<ul style="list-style-type: none"> a. Advise Finance and Procurement Services of the new Approver for the card holder. b. Identify if any changes to transaction or monthly limits are required, and request for an amendment as per 5.2b. c. If the card holder does not require a Corporate Credit Card, notify Accounts Payable via Service One ("Cancel a Credit Card" service request) so that the Corporate Credit Card can be cancelled with the bank.
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Card holder	d. Ensure all transactions from the previous position are reconciled and coded to the correct account codes for that position prior to commencing in the new position.
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7.3. Corporate Credit Card is lost or stolen

Card holder	<p>a. Immediately on becoming aware that a Corporate Credit Card is lost or stolen:</p> <ul style="list-style-type: none"> i. notify the National Australia Bank ii. notify Accounts Payable to advise of the lost/stolen card by emailing purchasingcards@flinders.edu.au, and iii. notify the Approver.
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7.4. Corporate Credit Card is cancelled

- a. An Associate Director in Finance and Procurement Services may cancel a Corporate Credit Card without notice, if they are satisfied that it is being used in breach of these procedures, or its continued use is not in the interests of the University.
- b. In such circumstances, Finance and Procurement Services will notify the card holder and the Approver.

Card holder	c. Ensure all outstanding transactions are reconciled and coded to the correct account codes as per 6.1.
Card holder's Approver	<p>d. Ensure that all outstanding reconciliations are completed and finalised within 14 days.</p> <p>e. Ensure all other requirements specified by Finance and Procurement Services are met.</p> <p>f. Destroy the Corporate Credit Card (e.g., by cutting it in two).</p>

7.5. To arrange reinstatement of a Corporate Credit Card following cancellation

Former card holder	<p>a. With the Approver's agreement, arrange a meeting with the Approver and the relevant College/Portfolio Finance Business Partner to discuss a possible reinstatement and any conditions of use that might apply. If the supervisor is not the Approver, they should also be involved in these discussions.</p> <p>b. The College/Portfolio Finance Business Partner will then make a recommendation for action to an Associate Director in Finance and Procurement Services.</p>
Associate Director in Finance and Procurement Services	<p>c. On receipt of a recommendation described above, decide:</p> <ul style="list-style-type: none"> i. to reinstate the Corporate Credit Card, on such conditions as they determine, following agreement about the card holder's future use of the Corporate Credit Card, or ii. not to reissue the Corporate Credit Card and, if necessary, implement any consequential actions.

8. Monitoring use of Corporate Credit Cards

8.1. Review of card use

- a. Finance Business Partner teams will conduct regular reviews to ensure transactions are appropriate and coded correctly.

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- b. Any issues will be discussed with the card holder, Approver and senior staff within the College/Portfolio as appropriate.

8.2. Audit monitoring

- a. Periodic audits of Corporate Credit Card usage may be undertaken by Finance and Procurement Services as an additional control to ensure that all Corporate Credit Card transactions are for University purposes in accordance with these procedures.
- b. If a Corporate Credit Card is used for purposes not related to the University, Procedure 9.1 applies.

8.3. Annual monitoring

Annually, the Associate Director, Procurement Services, arranges for a review of Corporate Credit Cards within Colleges and Portfolios to:

- a. identify card holders who have used the Corporate Credit Card for personal use
- b. affirm if the Corporate Credit Card is still required by a card holder
- c. ascertain if a Corporate Credit Card limit is still appropriate (so that credit limits are not excessive in light of actual and expected expenditure), and
- d. ascertain whether any approved cash withdrawal facility is still needed by a card holder.

9. Misusing a Corporate Credit Card

- a. Misuse of a Corporate Credit Card or any other breach of these procedures may result in immediate suspension/cancellation of the Corporate Credit Card and action taken to recover monies owed to the University.
- b. Misuse may also be regarded as misconduct and dealt with under the relevant University processes. A proven breach may result in disciplinary action, including termination of employment.

9.1. Use of Corporate Credit Card for non-University business

- a. If the card holder identifies a transaction, or monitoring of a Corporate Credit Card reveals use that is not related to University business, the following will occur:
 - i. the card holder will be notified that the transaction was not for University purposes and that they must immediately repay the funds to the University at Flinders Connect or online at [Flinders Online Payments \(OSS\)](#).
 - ii. the Corporate Credit Card holder must code the transaction in FlexiPurchase to show that the funds were for non-University business purchases, using the "Personal Spend in Error" Spend Wizard. The repayment should be reconciled using the same General Ledger account. The reason for the incorrect card use must be added to the "Expense Description" field for the card holder's Approver to note. The online re-payment receipt must be attached to the reconciliation.
 - iii. if the transaction is not repaid through Flinders Connect or OSS in a timely manner, the University will take other action to recover the monies, including invoicing the card holder or through a Payroll deduction.
- b. The card holder's Approver must:
 - i. consider the reason provided and notify Finance and Procurement Services if, in their judgement, the reason is not sound so that the Corporate Credit Card can be cancelled, and
 - ii. consider if there has potentially been misconduct and, if so, refer the matter to People & Culture for advice.
- c. Repeated use of the University's Corporate Credit Card for personal purposes will result in the card being cancelled and may be referred to People & Culture.

9.2. Incorrect Use of Corporate Credit Card with Ride Share Services

If a card holder processes a personal trip with a Ride Share Service (e.g., Uber) using their University Corporate Credit Card in error, the card holder must:

- a. request via the service's app to change the payment method to a personal credit card, and
- b. reconcile both the original transaction and the credit (refund) transaction as specified in Procedure 4.3, OR
- c. treat the transaction as a personal transaction and repay the funds in accordance with Procedure 9.1.

10. Authorities

Delegate	Authority	Ref
Card Issue Approval Officers: Senior Executive Team members Directors of College Services Deans (People & Resources) Portfolio Directors	Approve an application for the issue of a Corporate Credit Card	5.3
	Approve the purchase of gifts for staff using a Corporate Credit Card	4 I.vi
Associate Directors, Finance and Procurement Services Chief Financial Officer	Approve the issue of a Corporate Credit Card	5.4
	Approve use of a Corporate Credit Card for cash withdrawals	4.1
	Approve a change to the maximum monthly credit limit for an individual card holder	5.2.b.i.
	Approve the lifting of a suspension on a Corporate Credit Card	6.2
	Cancel use of a Corporate Credit Card	7.4
	Reissue use of a Corporate Credit Card after cancellation	7.5
Finance Business Partner or Senior Accounts Payable Officer	Approve the purchase of gift cards with a Corporate Credit Card	4.2
Senior Accounts Payable Officer, or sub-delegate	Approve a change to the maximum transaction limit for an individual card holder	5.2.b.ii.
	Suspend the use of a Corporate Credit Card	6.2

Approval Authority	Vice-President (Corporate Services)
Responsible Officer	Associate Director, Procurement Services
Approval Date	18 May 2021
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Last amended	
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* Unless otherwise indicated, this procedure will still apply beyond the review date.

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