



# Purchasing Card Manual

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*Guidelines for faculty/staff regarding purchasing card usage for UNC Charlotte business purposes*

*Published by: Controller's Office, Financial Services*

*Effective: December 2010*

*Revised: January 8, 2025*

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## INTRODUCTION

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### Purpose/Scope

*Welcome to the UNC Charlotte Purchasing Card Program.* This program is designed to simplify purchasing and payment processes for selected low-dollar, high-volume business commodities and services. It maintains accountability while reducing the cycle time and administrative burden of purchasing procedures such as purchase requisitions and orders, direct pay requests, and expense reimbursements. This manual provides guidelines for using the purchasing card (P-card) effectively and responsibly.

P-card purchasing does not change or alter current purchasing policies and departmental approval processes. Your card serves only as an optional method of payment.

Bank of America issues the card, which is widely accepted by vendors supporting Visa card purchases. The program provides several benefits to cardholders and the University.

### Benefits to Cardholders and UNC Charlotte

- **Enhanced Convenience and Cash Flow:** Eliminates the need for personal out-of-pocket expenses and reimbursement processes.
- **Enhanced Security:** Provides a convenient, secure, and flexible way to make small-dollar purchases.
- **Increased Efficiency and Savings:** Reduced administrative burden for cardholders and departments; saves money by simplifying the purchasing process.
- **Empowered Decision-Making:** Frees up time to focus on more valuable tasks and services by empowering cardholders to procure goods and services on behalf of the University efficiently.

### Purchasing Card Software

**Concur** ([concur.charlotte.edu](http://concur.charlotte.edu)) is an accounting application designed to automate and streamline accounts payable processes for travel expenses and P-card transactions. It also complies with University travel rules and approval processes.

## OBTAINING AND USING YOUR PURCHASING CARD

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### How to Obtain a Purchasing Card

After the department head and business manager identify faculty and staff who have a business need for a P-card, the following actions can be taken by the employee:

- Complete and submit the [New Purchasing Card eForm](#). The approved form is automatically routed to the purchasing card administrator (PCA).
- Complete required [P-card training](#).

### Using Your Purchasing Card

- **Permitted Purchases:** Use your P-card for allowable UNC Charlotte business expenses with vendors that accept Visa credit cards. This includes in-store, phone, and online purchases.
- **Prohibited Uses:**
  - **Personal Use:** Personal use of the card is not allowed and will be considered grounds for card revocation and employee disciplinary action.
- **Transaction Limits:** Adhere to the established purchasing card spending limits.
  - **Single Transaction Dollar Limit** - set at **\$5,000 per transaction**.
  - **Daily Transaction Limit** - \$15,000
  - **Monthly Transaction Limit** - \$15,000

**Exception:** The Controller may grant prior approval for single transactions **exceeding \$5,000** if a cardholder has a justifiable business need to do so. They can [request a temporary increase](#) via email.

- If approved, the transaction limit for the approved purchase will be temporarily increased.
- The limit will revert to \$5,000 after the purchase is completed.
- **[Splitting Transactions](#)** to remain within the single, daily, or monthly transaction limit is **prohibited**.

## ROLES AND RESPONSIBILITIES

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University employees, including management, play key roles in supporting the purchasing card program. Employees should understand the rules and guidelines for each fund and account used. Following is a summary of responsibilities by role.

### **Cardholder**

A permanent or time-limited employee of UNC Charlotte whose legal name is embossed on the P-card and is accountable for all charges made with it. The P-card is for the cardholder's exclusive use; unauthorized use by others is prohibited. The cardholder may transact on behalf of their department but remains responsible for all card usage.

#### *Cardholder responsibilities:*

- Allocate and approve transactions electronically in Concur within 30 days of the transaction date.
- Ensure all transactions and receipts comply with P-card policies and procedures.
- Verify expense reports include itemized receipts with pricing for every transaction.
- Notify the P-card program of any employment changes, including a leave of absence, department transfer, and resignation or retirement.
- Obtain valid receipts showing the vendor's name, purchase date, item description, and total purchase amount.
- Assist with resolving billing discrepancies, disputes, and credits.
- Complete required [biannual P-card training](#) per [UNC System Policy regulation](#).

### **Delegate**

A user assigned by the expense owner or traveler to create expense reports on their behalf in Concur. This designation only applies to reports in Concur and does not grant the person permission to use another person's P-card.

#### *Delegate responsibilities:*

- Review the cardholder's transactions and receipts for compliance with P-card policies and procedures.
- Ensure all receipts are itemized and include the vendor's name, date of purchase, item description, and total purchase amount.
- Report any unusual spending or discrepancies by the cardholder to the P-card administrator for investigation.
- Assist the cardholder in correcting issues.

- Notify the P-card program of any employment changes, including a leave of absence, departmental transfer, and resignation or retirement.

### **Cost Object Approver (COA) in Concur**

This role is specific to Concur and involves providing fiscal oversight and managing business operations within their department.

#### *COA responsibilities:*

- Account for the use of the P-card within their department and take appropriate action with departmental staff when necessary.
- Ensure the cardholder has not exceeded spending limits or the fund budget for any transactions.

### **Supervisor**

The supervisor of record is maintained in Banner HR, and this information is fed into Concur.

#### *Supervisor responsibilities:*

- Approve employee P-card applications.
- Maintain proficiency and knowledge of restricted P-card purchases and policies.
- Verify proper allocation of charges to the correct fund and account.
- Monitor spending and report any unusual spending to the P-card administrator.
- Collect documentation upon employee termination for any pending purchases. Assign a delegate in Concur to reconcile purchases made by the departing cardholder.
- Review Concur transactions to confirm that all purchases are documented and charged to the correct funds and accounts and ensure corrections are processed through Concur.
- Ensure the cardholder has not split any transactions to circumvent spending limits or university guidelines.
- Review that receipts are uploaded and completed in Concur.
- Approve reports in Concur.
- Ensure timely report sign-offs: Report reviews and sign-offs should be completed within 30 days of the transaction date or the first business day following a weekend or holiday.

## GENERAL CARD PROCESSES

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### Card Changes

*This includes employee name changes, organization and fund code changes, and approver changes.* The purchasing card administrator (PCA) maintains cardholder applications, agreements, and change documents. To report a legal name change, change the organization and fund codes assigned to the card, or change the coordinator, complete a [Purchasing Card Change Form](#).

### Cardholder Employment Changes

If you leave the university, transfer to a new department, or no longer use your card to perform your daily job duties, your P-card must be canceled immediately.

If you transfer to a different department and your new position requires the use of a P-card, submit a [New P-card eForm](#) listing the information for your new department. Because you were issued a card in the past, additional training will not be required.

### Card Inactivity

The PCA will provide departmental business officers with a list of cards that have been inactive for the entire fiscal year for them to review. If a card remains inactive for two consecutive years, the PCA will recommend that the business officer cancel it during the annual review. The business officer should review the inactive card for possible cancellation and communicate with the PCA the business reason for keeping it active.

### Lost or Stolen Card

If you believe your card has been lost or stolen, **immediately report it to Bank of America at 1-877-451-4602**. Customer assistance is available 24 hours a day. Immediately after reporting to Bank of America, notify the PCA. It is extremely important to act promptly in the event of a lost or stolen card to avoid company liability for fraudulent transactions.

*If it is a normal workday, between 8 a.m. and 5 p.m., please contact the Purchasing Card Program, and we will assist you with closing the account issuing a new card.*

A card subsequently found after being reported lost should be sent to the PCA.

### PIN Number Reset

Call **Bank of America's Card Activation and PIN management line, 1-888-233-8855**, and follow the voice prompts to set your PIN. You will be asked to enter your 16-digit account number (this is your card number), Verification ID (your UNC Charlotte ID number), and phone number (your assigned phone number) associated with your card.

## GENERAL PURCHASING GUIDELINES

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### Allowable and Unallowable Card Expenses

See the University [Purchasing Card Reference Guide](#) (PCRG) for allowable and unallowable card expenses.

### IT Approval

Many items purchased for use with computers and laptops require [OneIT](#) approval (e.g., software and peripherals). For audit purposes, attach a copy of the approval to your P-card expense report.

To avoid delays in purchasing and P-card expense report approval, request approval for all software and IT-related requests prior to purchase using the interactive web-based [Software and IT-Related Request Form](#).

### Split Transactions

A split transaction occurs when the cardholder splits a purchase to stay within the dollar limits of their card (per transaction, day, or month). *Splitting transactions is strictly prohibited*. If you are uncertain if a transaction would be considered a “split,” contact the PCA before purchasing.

Examples of split transactions:

- A cardholder purchases similar items that cost a total of \$5,200. The sale is divided into separate transactions of \$2,500 and \$2,700.
- A cardholder purchases a \$5,400 item on Monday and pays the vendor \$4,900. The remaining \$500 is paid on Friday. Thus, the \$5,400 purchase has been divided into two transactions.
- If two cardholders split a purchase of \$6,000 and put \$3,000 on each card.

### Sales Tax Exemption

The University is a state agency [exempt from North Carolina sales and use tax](#) for qualifying purchases. When working with vendors, the cardholder should inform them of the exemption by providing a copy of the appropriate [UNC Charlotte Sales and Use Tax Exemption Certificate](#).

Verify that the receipt does not include an NC Sales and Use Tax charge before you leave the store. If it does, provide the vendor with the tax-exempt number again and ask for a credit to be issued before leaving the store. You can also find the tax-exempt number printed on your P-card.



## Debarred Vendors

The State of North Carolina maintains a list of [NC Debarred Vendors](#). *No state agency can conduct business with any vendor listed on the Debarred Vendor listing.*

To ensure compliance with this mandate, all P-card users should check this listing *before* placing an order with a vendor.

## HOW TO MAKE A P-CARD PURCHASE

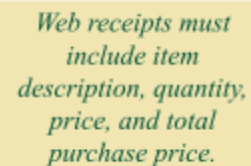
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This section addresses the application of the general purchasing guidelines to P-card transactions when using the P-card to make purchases via the Internet, by email, and the return of goods.

### Card Purchase Steps

Follow the steps below to make a purchase using your P-card. Contact the P-card administrator if you need clarification on any part of the process.

1. **Follow your department's internal procedures** to determine if a purchase is required and authorized.
  - a. Check State Contracts
  - b. Check the Debarred Vendors listing
  - c. Secure OneIT or Purchasing approval, if required
2. **Obtain an itemized receipt** from the vendor (which must list the item description, quantity, price, and total purchase price). Packing slips are only acceptable if they include all required information.
3. If goods are to be **delivered**, provide the vendor with your name, department, phone number, and complete delivery instructions. Items must be **shipped directly to the UNC Charlotte campus.**



*Web receipts must include item description, quantity, price, and total purchase price.*

If a secure browser identifier is not readily apparent, do not use the Internet to make the purchase, as the security of your card could be jeopardized.

### Purchases by Email

Purchases by email are not approved at UNC Charlotte. For security purposes, *P-card numbers must never be emailed to vendors or anyone else, as this violates the University's Payment Card Processing Standards.*

## Return of Goods Purchased

Items purchased with the P-card may need to be returned. When this occurs, a vendor typically generates a **Return Materials Authorization (RMA) number** and issues a credit upon receipt of the goods. Document the RMA number and keep the credit memo to use in the P-card documentation.

If a **restocking fee** is due, the P-card may be used to pay it, provided the fee does not exceed the card's limits.

## DOCUMENTATION AND RECONCILIATION

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Some items were mentioned elsewhere in the manual and are intended as a reminder.

### Key Considerations

- **Concur is the primary tool for managing P-card transactions.** Use it to:
  - Review transactions
  - Edit fund and account allocations
  - Upload receipts
  - Add transaction comments
  - Submit expense reports
- **Billing Cycle:**
  - Bank of America (BOA) bills monthly, with a billing cycle **ending on the 7th of each month.**
  - UNC Charlotte's Disbursement unit in Financial Services makes one payment to BOA for all cardholder accounts.
- **Transaction Reporting:**
  - The Concur SAE PCARD Feed (YFPCPCD) provides Banner with daily transaction data. This [ePrint Report](#) summarizes charges by organizational code (e.g., item amount, purchase date, expense report number, merchant, and cardholder).
  - As a reminder, include transactions on a fully approved expense report **within 30 days of the transaction date.**
- **Internal Audits:** The Internal Audit Department will conduct random transaction reviews to ensure compliance with program requirements.

## Disputed or Fraudulent Charges

- **Disputed Charges:**

- Address P-card transaction discrepancies with the vendor immediately. Depending on the nature of the discrepancy, the P-card administrator (PCA) may also need to be notified.
- If the vendor disagrees, contact the PCA to resolve the dispute with Bank of America.

- **Fraudulent Charges:**

- Report fraudulent charges, such as charges not initiated by you, to the PCA immediately. This will help prevent UNC Charlotte from being held responsible.

*Bank of America must receive any charge dispute within sixty (60) days of the transaction date.*

## Transaction Processing

The PCA reviews expense reports as they are submitted to ensure program integrity.

- **Unapproved Transactions:**

- All transactions are included or “swept” into the monthly BOA payment process.
- Unreconciled charges in Concur will not be fed to Banner to post to the general ledger until the expense report is fully approved.

- **Cardholder Transaction Limits:**

- Available credit decreases throughout the billing cycle. It resets at the start of the next billing cycle.
- Request limit increases in advance from the P-card program. This is covered in more detail earlier in this document.

## CARD SECURITY

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As a cardholder, you assume personal responsibility for your card's protection and proper use. Follow the points below to ensure the security of your P-card.

### **Protect Your Card**

- Treat your P-card like cash.
- Store your P-card securely in a locked drawer or safe.
- Keep your P-cards separate from personal credit cards.

### **Confidentiality**

- Only use your P-card yourself, the cardholder to whom the card has been issued.
- ***Never share your card number via email.***
- Only provide your card number over secure channels (e.g., a secure company website, phone line, or in-person transactions).

### **Receipt Management**

- Keep all receipts in a safe location and submit them to Concur.

## CARD COMPLIANCE

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### Compliance Assurance

The Purchasing Card Program is committed to ensuring the proper use of P-cards. This includes verifying compliance with program policies and procedures and taking action when infractions occur. Below are descriptions of infractions and disciplinary measures. The University reserves the right to offset reimbursements owed to an employee or to deduct amounts from an employee's paycheck to recover costs associated with any P-card violations.

#### Infractions

- **Splitting transactions** to circumvent the single transaction limit. See examples earlier in this document.
- **Inappropriate purchases** to circumvent P-card and purchasing policy.
  - Buying personal items (e.g., clothing, electronics)
  - Purchasing items not related to university business.
- **Non-compliance with Contracts:** Failure to comply with NC State Contract Terms.
  - Using the P-Card with vendors not approved by the university.
  - Failing to utilize existing contracts with preferred vendors.
- **Unauthorized Use:**
  - Allowing another individual (e.g., colleagues, friends, or family) to use your P-card.
  - Lending your P-card or card number to others.
- **Personal purchases made in error:** Even accidental personal charges on the university card.
- **Late Reconciliations:** Failing to submit expense reports and reconcile transactions within the required timeframe.
- **Purchases Without Approval:** Purchases of goods or services without the required prior approval from the Office of OneIT or the Purchasing Office, as applicable.
- **Missing or Inadequate Receipts:** Lacking proper documentation (e.g., missing receipts, receipts with insufficient information).

## Consequences

### **First Offense:**

The p-card program will notify the cardholder via email of the infraction.

- **Card Suspension:** Your P-Card will be temporarily suspended.
- **Corrective Action:** The cardholder must complete a corrective action plan, which the purchasing card administrator will review.

### **Second Offense:**

- **Continued Card Suspension:** Your card will remain suspended until the error is corrected and the AVC for Finance approves the departmental justification.
- **Departmental Justification:** Your department head must provide written justification for continued P-card use. Include in the justification:
  - How the departmental function would be impaired if the Cardholder's privilege were revoked.
  - Provide a list of actions taken to prevent future infractions from occurring.

### **Third Offense:**


The p-card program will notify the cardholder via email of the infraction.

- **Card Revocation:** Your P-card privileges will be revoked, and you will be blocked from requesting a new card for 12 months or more.

### **Criminal Activity (Intentional Personal Use)**

A personal purchase that is intentional is considered criminal activity, and the Purchasing Card Program will take the following actions:

- **Immediate Card Revocation:** Your card will be immediately revoked.
- **Disciplinary Action:**
  - If the cardholder intentionally makes a personal purchase, a theft of state property has occurred, and appropriate disciplinary action will be taken, up to termination, and possible filing of criminal charges.
  - The cardholder will not be eligible for future P-card use.
- **Notifications:** Your division head, Vice Chancellor of Business Affairs, and Police and Public Safety will be notified.

 **Remember:** The University reserves the right to take disciplinary action for violating purchasing card policies.

## UNIVERSITY PURCHASING CARD CONTACTS

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For any questions regarding purchasing card policies and procedures, please contact the following University resources:

### **Purchasing Card Administrator (PCA)**

Contact **Kelly Frazier**, PCA, at 704-687-5763 or email [kfrazie3@charlotte.edu](mailto:kfrazie3@charlotte.edu).

- Manages the day-to-day operations of the [Purchasing Card Program](#).
- Availability: Monday-Friday, 8:00 a.m. to 5:00 p.m.

### **Controller**

Contact **Amy Hisler**, Controller, at 704-687-5786 or email [ahisler@charlotte.edu](mailto:ahisler@charlotte.edu).

### **Purchasing Card Payment Specialist**

Contact **Cathy Nichols**, Purchasing Card Payment Specialist, at 704-687-5857 or email [purchasingcard@charlotte.edu](mailto:purchasingcard@charlotte.edu).

## RESOURCES

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### **Purchasing Card Program**

- [Purchasing Card Program Website](#)
- [Purchasing Card Reference Guide \(PCRG\)](#)  
*Quick reference sheet for P-card users*
- [Purchasing Card Program Training](#)  
*Applies to new and existing cardholders, reconcilers, and approvers*
- [Purchasing Card Program FAQs](#)

### **Office of OneIT**

- Concur log in: [concur.charlotte.edu](http://concur.charlotte.edu)
- [Concur FAQs & Guidance](#)
- [Software and IT-Related FAQs](#)
- [Software and IT-Related Request Form](#)

### **Purchasing**

- [Purchasing Website](#)
- [Purchasing Manual](#)

## VERSION HISTORY

Version	Approval Date	Published by	Purpose
Original	12/08/2010	Process Owner	Establish Document
Revisions 1-24	9/6/11-8/22/22	Process Owner	Content updates were made as needed to reflect program changes
Revision 25	1/08/2024	Process Owner	Update inactive card review, title page, contact information, single transaction limit (STL), and other general document clean-ups
Revision 26	3/18/2024	Process Owner	Update STL
Revision 27	7/01/2024	Process Owner	Update STL, MTL, DTL, examples for split transactions
Revision 28	8/08/2024	Process Owner	Update for Concur language and functionality
Revision 29	1/08/2025	Process Owner	Reformat document and re-establish content; add new biannual cardholder training requirement