



Expense Card Training

Agenda

PROGRAM INTRO

- Program goals
- Types of cards

POLICY

- Spending limits
- Restricted items
- Tax Exemption
- Shipping & Receiving

PROCEDURES

- Card Activation
- Documentation
- Reconciling
- Card Security
- Declines
- Auditing

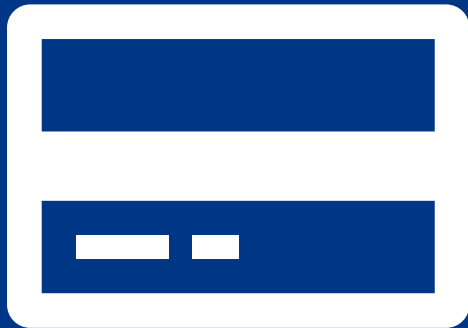
RESOURCES

- Contact information
- Websites
- Job aids & training material

PROGRAM INTRO

- Program goals
- Types of cards

Goal of the Expense Card Program



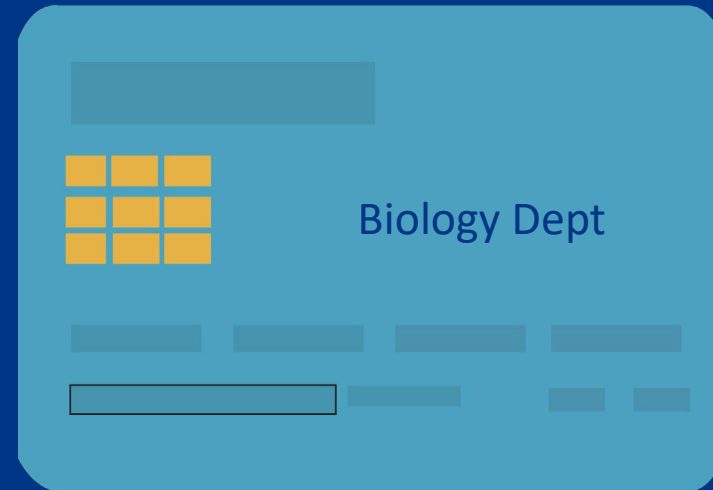
To create a procure-to-pay process that is quick, easy and saves money for Grand Valley and our students.

Types of Cards

Individual

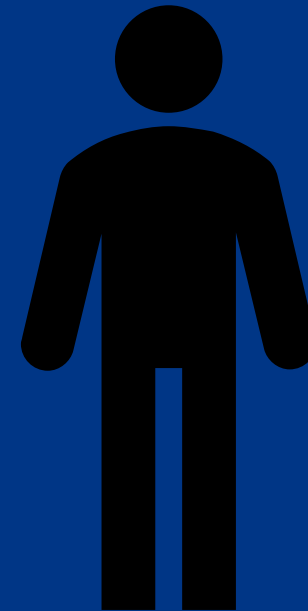


Department



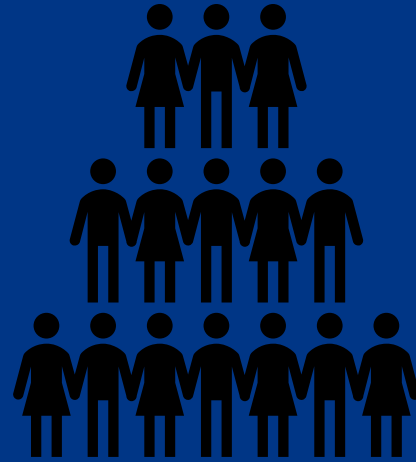
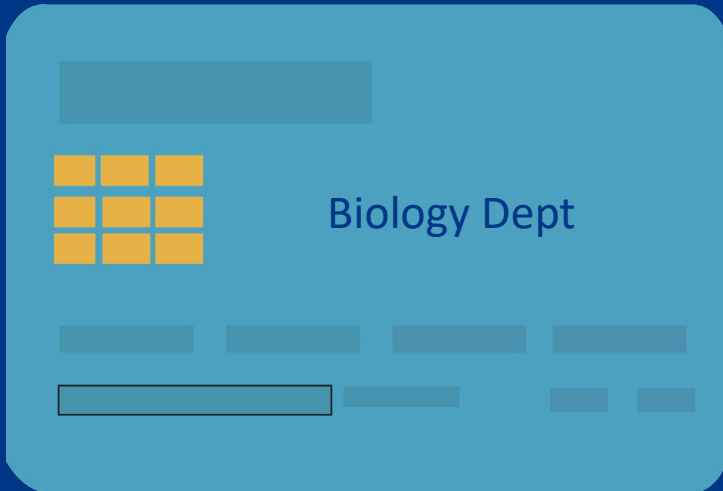
Individual

Has an individual's name on the card and
is to be used by the cardholder only.



Department

A department or program name is on the card. Multiple people in a department will use the card by signing it out.



- A designated individual is responsible for the card and must be aware of all transactions being put on the card.
 - Responsible for reconciliation in Workday
- A [sign-out log](#) should be used to know who has the card and where they made the purchase.
- Cardholders are unable to contact the bank directly and should sign up for the [cardholder portal](#) and two-way fraud alerts

File Home Insert Draw Page Layout Formulas Data Review View Developer Help ACROBAT Tell me what you want to do Share

Clipboard Font Alignment Number Styles Cells Editing

Font: Arial 14, Bold, Italic, Underline, Text Color, Background Color, Paragraph Spacing, Bullets, Numbering, Merge & Center, Wrap Text, General, Number, Percent, Decimals, Thousands Separator, Conditional Formatting, Format as Table, Cell Styles, Insert, Delete, Format, AutoSum, Fill, Clear, Sort & Filter, Find & Select

L6

PURCHASING CARD TRANSACTION LOG / SIGN IN-OUT SHEET									
Department _____			Person Responsible for Card _____				Card No. _____		
Date	Time Out	Signature	Date	Time In	Signature	Amount	Merchant	Goods/Services/FOAP	
1						\$			
2						\$			
3						\$			
4						\$			
5						\$			
6						\$			
7						\$			
8						\$			
9						\$			
10						\$			
11						\$			
12						\$			
13						\$			
14						\$			
15						\$			
16						\$			
17						\$			
18						\$			
19						\$			

POLICY

- Spending limits
- Restricted items
- Tax Exemption
- Shipping & Receiving

Spending Limits

Transaction
Limit

\$4,999

All purchases under \$5,000 should be put on your Expense Card when within policy.

Splitting transactions to circumvent the limit is prohibited.

If a purchase is \$5,000 or greater, you must create a requisition.

If you need your monthly limit increased, please contact Tonya Valencia at perezva@gvsu.edu.

Monthly
Limit

\$10,000

Daily
Transactions

10



Prohibited Items

Your GVSU expense card is for business use only.
Personal purchases are strictly prohibited.



Airfare

- Blocked on all cards and the card will decline.
- Book via CTM Lightning which can be found in your apps at my.gvsu.edu



- Exceptions must be routed through Kip Smalligan.



Baggage

- You can use your Expense card to purchase baggage
- Your card will need to be opened up
- Email Tonya Valencia at perezva@gvsu.edu with your request and travel dates



Alcohol

Alcohol from a restaurant or store is prohibited on the card.

Any exceptions need your Appointing Officer's approval.



Gas on Personal Vehicles

Must be put through Workday for reimbursement based on mileage.



An Expense Card can be used for gas on rental vehicles & GVSU owned vehicles.



Gift Cards

AUTHORIZED ONLY FOR

- Human Research Participants
- The President's Office Initiatives

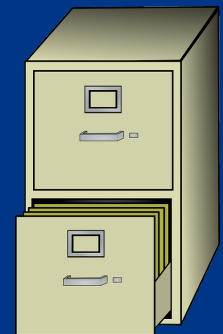
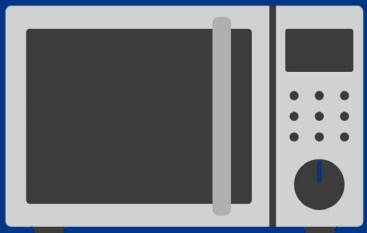
Human Research Participant Gift Card Procedure

- Email Tonya Valencia at perezva@gvsu.edu with the approved IRB letter with a request to purchase.
- Include the approved IRB letter when reconciling in Workday



Furniture & Appliances

- Desks/Tables
- Filing Cabinets
- Cubicle Walls
- Couches/Chairs
- Coffee machine that hooks up to water source
- Breakroom appliances
- A/C Units





Technology

The Information Technology Division is responsible for acquiring and/or approving all hardware and software products purchased and/or leased with university funds.

All technology purchases and/or leases that either:

- A) exceed \$500 per unit or \$1000 total or
- B) include computers, laptops, network-connected devices, local or cloud-based storage, tablets, peripherals, phones, printers, copiers, software that consumes/transmits/stores GVSU data, or service contracts

MUST FIRST BE SUBMITTED TO THE INFORMATION TECHNOLOGY DIVISION

Card information is not allowed to be stored in apps or on mobile devices.



Meals

- For GVSU business purposes only
- Must follow GSA per diem rates based on location
- Per Diem exceptions must be approved by your Cost Center Assistant and Cost Center Manager
- An attendee list is always required
- Meals with only GVSU employees present require an Appointing Officer's approval
- No alcohol allowed
- Tax exempt



Catering

- Food for non-faculty/staff on campus must go through catering or receive a waiver.
- On-campus dining venues are okay
- Food Waivers are not required for:
 - Pizza delivery as long as you are not selling the items.
 - Donuts, Brownies or Cookies
 - Prepackaged items purchased at a store which are packaged individually either by the manufacturer or store personnel.
 - Events held within a department for department employees alone, with no outside guests or students.

Michigan Sales and Use Tax Certificate of Exemption

This exemption claim should be completed by the purchaser, provided to the seller, and is not valid unless the information in all four sections is complete. Do not send a copy to Treasury unless one is requested.

SECTION 1: TYPE OF PURCHASE

Check one of the following:

- A. One-Time Purchase
Order or Invoice Number: _____
- C. Blanket Certificate
Expiration Date (maximum of four years): 05/20/25
- B. Blanket Certificate, Recurring Business Relationship

The purchaser completing this form hereby claims exemption from tax on the purchase of tangible personal property or services purchased from the seller named below. This claim is based upon: the purchaser's proposed use of the property or services; OR the purchaser's exempt status.

Seiler's Name and Address

SECTION 2: ITEMS COVERED BY THIS CERTIFICATE

Check one of the following:

1. All items purchased.
2. Limited to the following items: _____

SECTION 3: BASIS FOR EXEMPTION CLAIM

Check one of the following:

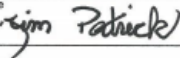
1. For Lease. Purchaser will lease the property and elects to pay tax based on rental receipts. Enter sales tax license or use tax registration number: _____
2. For Resale at Retail. Enter Sales Tax License Number: _____
3. Direct Pay - Authorized to pay use tax on qualified transactions directly to Michigan Treasury under account number: _____

The following exemptions DO NOT require the purchaser to provide a number:

4. Agricultural Production. Enter percentage: _____%
5. Government Entity (U.S. or its instrumentalities, State of Michigan or its political subdivisions), Nonprofit School, Nonprofit Hospital, Church or House of Religious Worship (circle type of organization)
6. Contractor (provide *Michigan Sales and Use Tax Contractor Eligibility Statement* (Form 3520)).
7. For Resale at Wholesale.
8. Industrial Processing. Enter percentage: _____%
9. Nonprofit Internal Revenue Code Section 501(c)(3), 501(c)(4), or 501(c)(19) Exempt Organization.
10. Nonprofit Organization with an authorized letter issued by Michigan Department of Treasury prior to July 17, 1998 (sales tax) or June 13, 1994 (use tax).
11. Rolling Stock purchased by an Interstate Motor Carrier.
12. Other (explain): _____

SECTION 4: CERTIFICATION

I declare, under penalty of perjury, that the information on this certificate is true, that I have consulted the statutes, administrative rules and other sources of law applicable to my exemption, and that I have exercised reasonable care in assuring that my claim of exemption is valid under Michigan law. In the event this claim is disallowed, I accept full responsibility for the payment of tax, penalty and any accrued interest, including, if necessary, reimbursement to the vendor for tax and accrued interest.

Business Name Grand Valley State University		Type of Business (see codes on page 2) 14 - Non Profit Ed
Business Address 2015 Zumberge Hall, 1 Campus Dr		City, State, ZIP Code Allendale, MI 49401
Business Telephone Number (include area code) (616) 331-2280		Name (Print or Type) Kim Patrick
Signature 	Title Director of Procurement Svcs	Date Signed 05/20/2021

- All purchases must be tax exempt when possible. If not possible, you must note why tax could not be taken off.
- Give the merchant a copy of the [Exemption Certificate](#) and, if needed, our old Tax Exempt Number 38730135F
- Online Merchants: You may need to pay the tax. If it's a significant amount, contact the merchant to rerun without the tax.
- Out of State Exemptions: Florida, Illinois (not on lodging), Kansas, Kentucky, Massachusetts, New York, Ohio, Tennessee, Texas, Washington DC



Goods must be delivered to a GVSU location unless an exception is granted in advance by Card Program Administrator.

Allendale Deliveries: Central Receiving in Services Building

EXAMPLE:

Attn: Sally Wilson, 1234 Kindschi
Central Receiving, Service Building (1110 KC)
1 Campus Dr, Allendale MI 49401

Pew Campus Deliveries: Devos Center
EXAMPLE:

Attn: John Perez, 1234 Kindschi
DeVos Center (2110 CHS)
401 Fulton St W, Grand Rapids MI 49504

- Put Attention to your name and office number/building
- Your billing address is not going to be the same as your shipping address.
- The billing address will always be 2015 JHZ, 1 Campus Drive, Allendale, MI 49401

PROCEDURES

- Card Activation
- Documentation
- Reconciling
- Card Security
- Declines
- Auditing

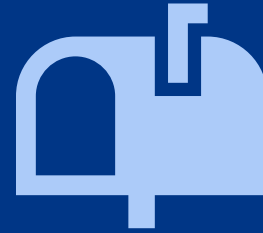
Activating Your Card



Call the phone number on the white label on your card.



Enter the last four of your G#



When asked for zip code, enter 49401



You will be prompted to create a PIN number

PIN/Chip Technology

- Fifth Third Bank issues cards with electronic chip technology in addition to the magnetic stripe
- At the time of sale, you may be asked to enter your PIN instead of providing a signature
- The first time you use your card at a merchant that requires a PIN, your PIN may not be accepted on the first try
- Just re-enter it (you may need to re-enter it up to 4 times)

Itemized Receipt

All transactions require a receipt.

Receipts must be itemized and have the merchant's name.

NOT ACCEPTABLE



ACCEPTABLE



Merchant name

Date of purchase

Item details

Total amount of Purchase

Tax Exempt

- If you do not have your receipt, you will have to declare that in Workday when reconciling the transaction. This will still be considered a violation when audited.
- If you are unable to obtain an itemized receipt, write down on the receipt or business purpose what was purchased and let us know you attempted to get a detailed receipt from the merchant, but they were unable to provide one.

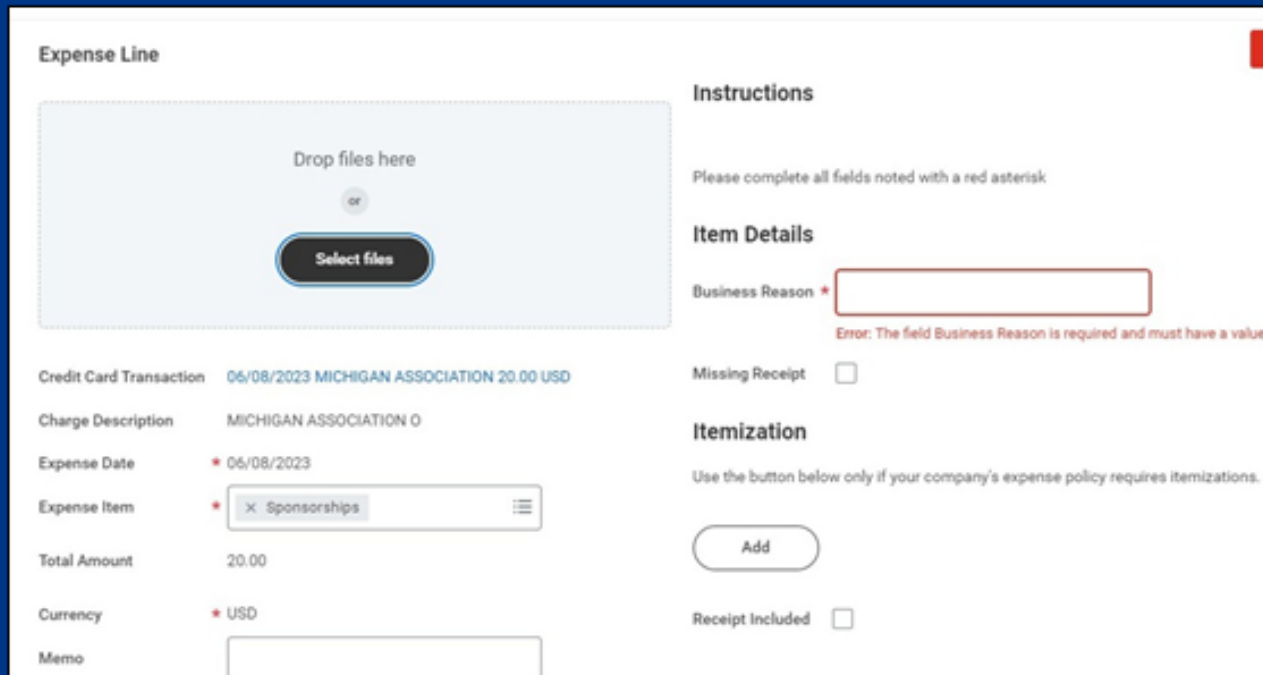
Business Purpose

All transactions require a sufficient business purpose.

Definition: The business reason the Expense card was used to make a purchase with University funds.

Elements of a business purpose:

- Written so that a person unfamiliar with University activities or someone several years from now.
- Address the who, what, where, when, and how/why.



The screenshot shows an expense report form with the following fields and values:

- Expense Line:** Drop files here (with a "Select files" button)
- Instructions:** Please complete all fields noted with a red asterisk
- Item Details:** Business Reason * (empty field with a red border and error message: "Error: The field Business Reason is required and must have a value.")
- Missing Receipt:**
- Itemization:** Use the button below only if your company's expense policy requires itemizations. (with an "Add" button)
- Receipt Included:**
- Transaction Details:** Credit Card Transaction: 06/08/2023 MICHIGAN ASSOCIATION 20.00 USD; Charge Description: MICHIGAN ASSOCIATION 0; Expense Date: * 06/08/2023; Expense Item: * Sponsorships; Total Amount: 20.00; Currency: * USD; Memo: (empty)

A red stamp with the word "EXAMPLE" is overlaid on the right side of the form.

Good: Registration for John Smith to attend ISM Conference, May 18-24, 2016, Tempe AZ

Poor: Conference registration

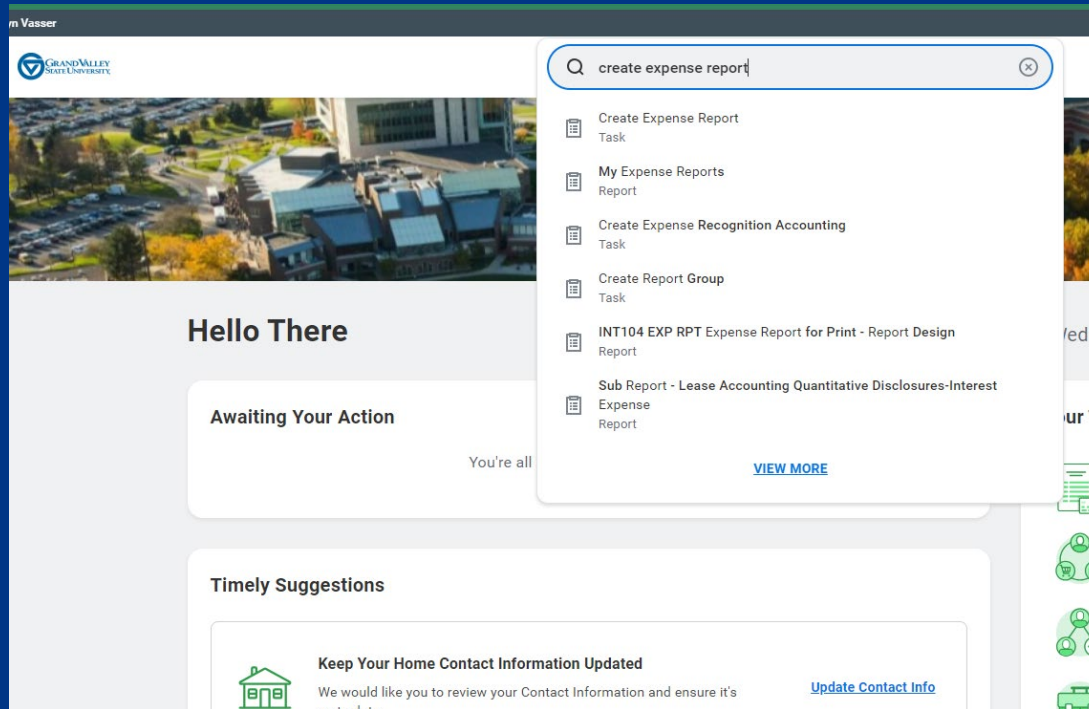
Good: Nuts and bolts to repair landscaping lawn equipment

Poor: Hardware

Reconciliation

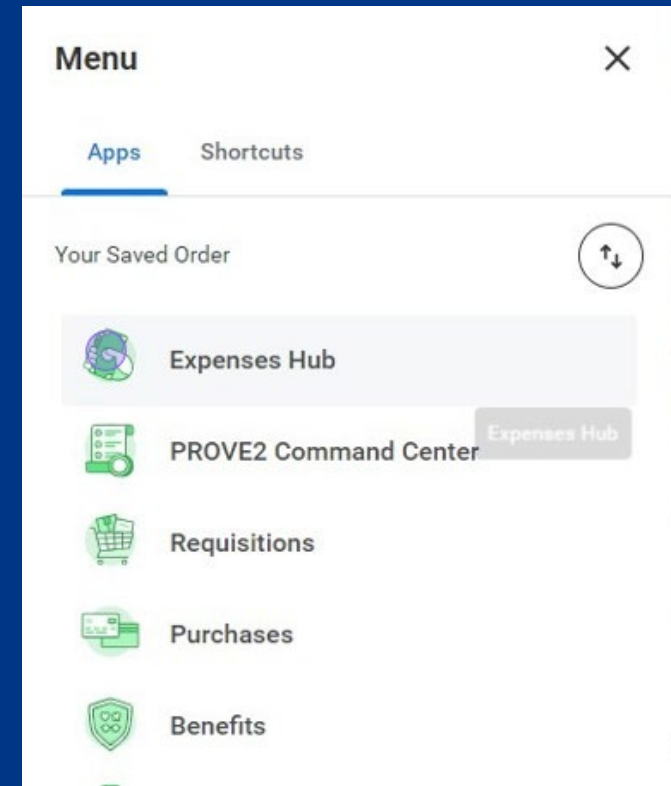
All transactions will be reconciled in Workday.

Search “Create Expense Report”



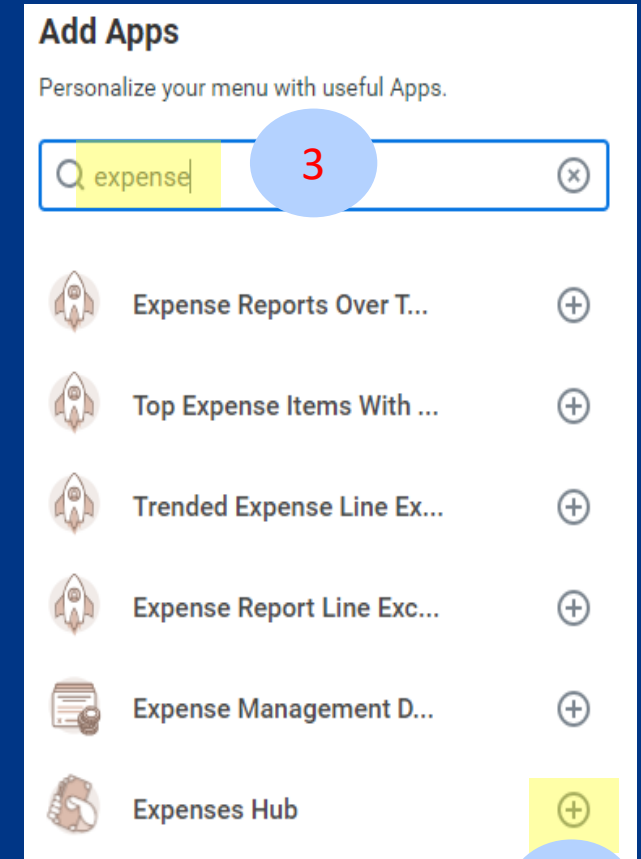
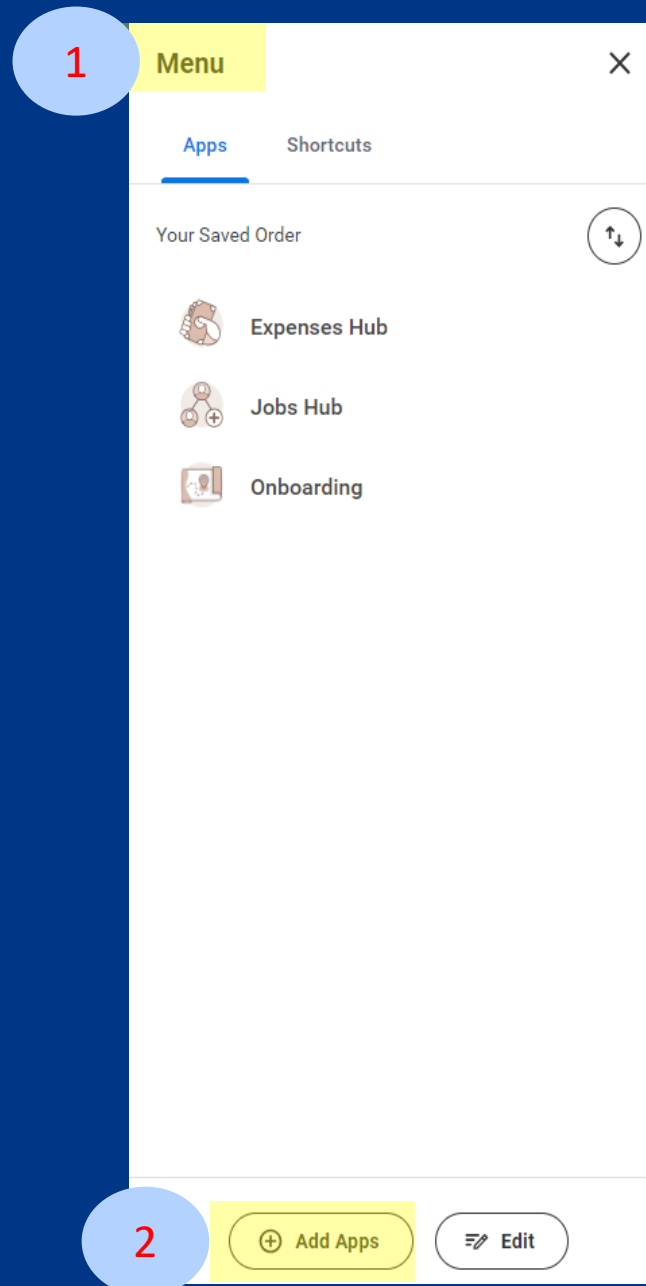
OR

Menu → Expense Hub



To add the Expense Hub shortcut:

1. Go to Menu
2. Add Apps
3. Search Expense
4. Click on “+” to add



January

2024

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1 <small>New Year's Day</small>	2	3	4	5	6
7	8	9	10	11	12	13
14	15 <small>Martin Luther King Jr. Day</small>	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31 <small>Expense Report Due</small>			

Reconcile and have approved in Workday by the end of the month.
Failure to reconcile on time could result in a hold being put on your card until completed.



Card Storage

- Keep card locked in a drawer when not in use
- Do not share passwords related to the card
- Do not email card information
- Do not store card information online or in apps
- Do not share your card or number with others

Lost or Stolen Card

Call the bank immediately.

You do not need to know the card number; the bank will look up your card by your name.

Fifth Third Bank | (855) 634-1295

Notify GVSU Card Program Administrator | 616-331-2257, perezva@gvsu.edu



Fraud

Call the bank immediately.

Fifth Third Bank | (855) 634-1295

You must report to the bank within 60 days of the transaction to receive a credit.

Security questions the bank might ask:

- Last four numbers of your employee number
- Company Address: 2015 JHZ, 1 Campus Drive, Allendale MI 49401
- Account Program Administrator: Tonya Valencia
- Your Card Spending Limits: Per Transaction (\$4,999 is standard) and monthly (\$10,000 is standard)
- If they ask for your social and home address to send you a one-time passcode, you can decline and have them ask you the security questions instead. This is a new security measure they put in place, but you do not need to give out your personal information.

If you have fraud on a nameless card, the bank will only talk to the Program Administrator. They will call on your behalf.

Notify the program administrator that the card has been closed and a new card issued. Email: perezva@gvsu.edu

Reconciling Fraud Charges

All fraud charges and their credit must be reconciled in Workday.

Reconcile the fraud charge in the month it posts.
DO NOT wait for the credit before reconciling.

Expense Item: SC0436 – Fraudulent Charges to be Recovered

Business Purpose: Fraud charge reported to bank and is being credited.

Receipt Image: Use the email from Fifth Third if you have one or the email communication with the Program Administrator.



Disputes

- Used for legitimate transactions where the merchant is not performing as promised or for duplicated charges and the merchant is refusing to work with you.
- Fifth Third Dispute Line | 888-701-3878
- The bank can force the merchant to credit you back.
- Must be submitted within 60 days of the original transaction date

Declines

Possible Decline Reasons

- Spending limit exceeded
- The bank put a hold on the card to verify a transaction
- Billing address is incorrect: 2015 JHZ 1 Campus Dr, Allendale 49401
- Blocked merchant type
- Incorrect CVV Code
- PIN Incorrect. To reset: Call 866-475-0729 Press 4, 1, & 4

How to Resolve a Declined Transaction



Commercial Cardholder Portal

1. Sign up for the cardholder portal AND two-way fraud alerts with your cellphone number
2. Reply to your fraud alert if it is or is not a fraudulent charge
3. Log into your Cardholder Portal to view the decline reason if you did not receive your fraud alert text message
4. Call Fifth Third Bank to verify transaction if necessary | (855) 634-1295
5. If the above does not resolve your issue, contact the card administrator at perezva@gvsu.edu
 1. Forward the Fifth Third email
 2. Or provide the name on the card and last 4 of card number, transaction date, merchant name, dollar amount

It is **HIGHLY** recommended that all cardholders sign up for the two-way fraud alert system to avoid any declines and holds on your card.

Audit & Compliance



Wed 8/18/2021 4:33 PM

PCardCompliance@gvsu.edu

PCard Review – Please Respond (OST20000000011441:6567)

To Tonya Perez-Valencia

Thank you for your continued participation in the GVSU Purchasing Card Program! To ensure the continued success of the program and to protect cardholders as well as the University, the Procurement Services Department is continuously monitoring all purchasing card transactions.

Our purchasing card monitoring system has detected card transaction activity for you that requires additional information.

In an effort to comply with our purchasing card policy, **please reply back to this email within 3 business days** with the following information attached:

1. Receipt(s) for the following transaction(s) electronically attached:

Employee:
Transaction Date: 2021-04-26
Transaction Amount: 300.42
Keyword: GIFT WRAP
Merchant Name: TARGET 00028183
Last Four of Card Numbers:

2. Business purpose for transaction

If you have any questions or concerns regarding this transaction, do not hesitate to contact us, we are happy to help!

Procurement Services

616-331-2280

purchasing@gvsu.edu

[Gvsu.edu/purchasing](https://gvsu.edu/purchasing)

RESOURCES

- Contact information
- Websites
- Job aids & training material

CONTACT	PHONE NUMBER	EMAIL
Card Program Administer	616-331-2257	perezva@gvsu.edu
Fifth Third Fraud Dept	(855) 634-1295	
Fifth Third Support	1 (800) 375-1747	
Change PIN number	1 (800) 375-1747	
To File a Dispute	888-701-3878	
Tech Supply Approvals		techsupply@gvsu.edu

RESOURCES
GVSU Card Policy (gvsu.edu/purchasing)
Workday Job Aids & Training (gvsu.edu/workday)
Workday Login (my.gvsu.edu)

Thank You!