**Split Transactions**

**Definition**

The act of splitting (dividing) a single and full amount of payment in two or more simultaneous transactions in order to avoid per transaction limits.

*Example: Your transaction limit is $2,500. You want to purchase an item that is $3,000. You have the merchant run the purchase in 2 transactions of $1,500 each OR you have the merchant run one transaction for $2,500 and another for $500.*

*Split transactions using a GVSU issued purchasing card are strictly prohibited and may result in suspension or revocation of your card.*

**Why Are Split Transactions Prohibited?**

Authorization limits play an important role in fraud prevention strategies and are based on the average transaction amount for GVSU purchasing cards.

For example, if your average sale is $20, you will typically have no problem authorizing payment amounts of $30 or $40. However, if you try and authorize a transaction of $500, this would immediately raise a red flag. It just doesn’t fit your transaction profile.

On the other hand, it would make perfect sense for a criminal who has managed to take control over your purchasing card account to try and maximize his profits as quickly as possible, before the break-in is discovered.

It is also strictly prohibited to knowingly make a split transaction in order to circumvent your purchasing card’s authorization limits. Transaction limits are approved by your Dean and/or Appointing Officer and Procurement Services at the time your purchasing card application was submitted. You are not authorized by the University to spend beyond that limit.

**How to Resolve the Issue**

You can request a temporary increase by emailing a Program Administrator stating the item(s) being purchased, the merchant and the business purpose. We require an email request with your supervisor copied on the message.

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