

# Purchasing Card Training: Cardholder





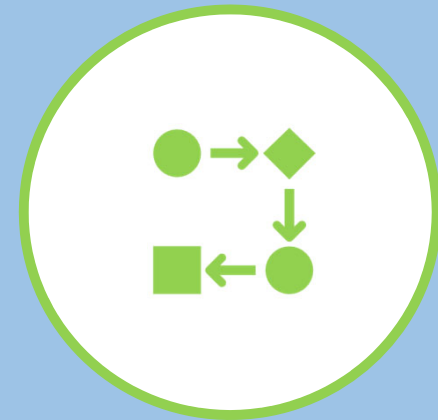
## PROGRAM INTRO

- Goals
- Types of Cards



## POLICY

- Spending Limits
- Restricted Items
- Tax Exemption
- Shipping & Receiving
- Other Department's Policies



## PROCEDURES

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



## PROGRAM INTRO

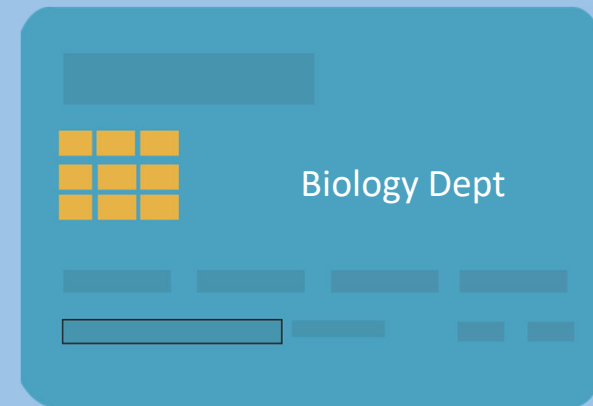
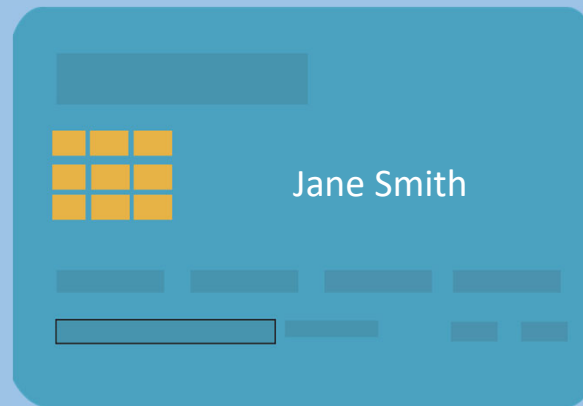
- Goals
- Types of Cards

# Program Intro

## GOAL

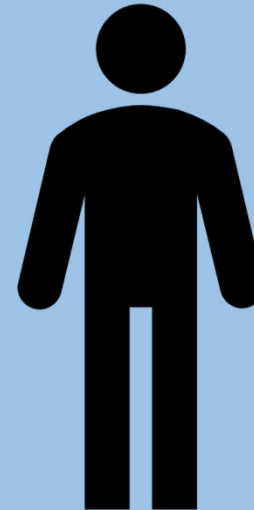
To create a procure-to-pay process that is quick, easy and saves money for Grand Valley and our students.

## TYPES OF CARDS



## Individual

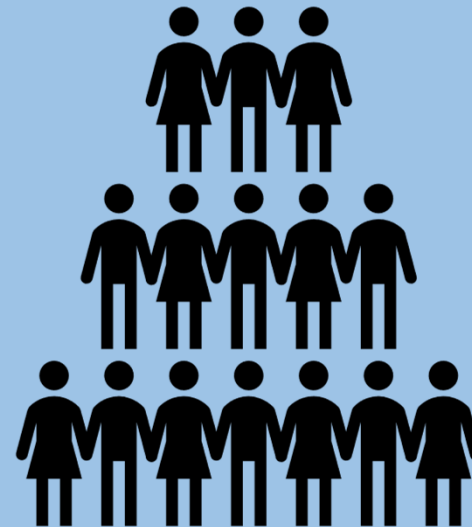
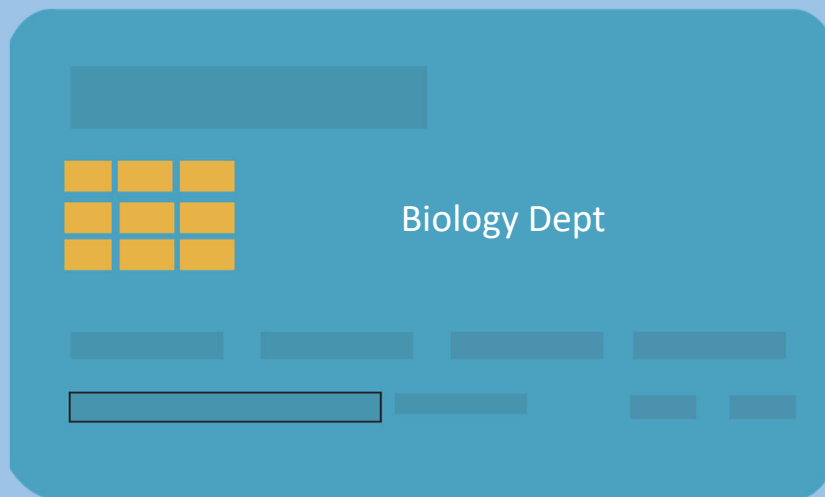
Has an individual's name on the card and is to be used by the cardholder only.



## Department

Has only the department or program name on it, no person's name. Multiple people in a department can use the card by [signing it out](#).

- Card has a cardholder who is responsible for the card (and must be aware of all transactions being put on the card)
- Sign out log should be used to know who has the card and where they made the purchase.





## POLICY

- Spending Limits
- Restricted Items
- Tax Exemption
- Shipping & Receiving
- Meals
- Other Department's Policies

# Pcard Policy: Spend Limits

**\$4,999**

Transaction  
Limit

**\$10,000**

Monthly  
Limit

**10**

Daily  
Transactions

All purchases under \$5,000 should be put on the Pcard 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, reach out to the PCard Program Administrator, Tonya Valencia





# Pcard Policy: Restricted Items

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

## Prohibited Items:



Airfare



Alcohol



Gift Cards



Furniture



Technology Equipment,  
Software & Hardware



Gas on  
personal vehicles

- Ammunition and Firearms
- Animals
- Appliances
- Automobiles and other road-vehicles
- Cash advances, traveler checks, wire transfers, money orders
- Cellular phones, smartphones, tablets
- PDA pagers, two-way radios
- Copy machines, toner supplies
- Contractual Services by an individual as an independent contractor
- Controlled Substances
- Employment and temporary staffing services
- Fax machines
- University logo stationery, envelopes, unauthorized business cards.



If unsure, view our website or reach out to Procurement.

# Pcard Policy: Tax Exempt

Michigan Department of Treasury  
3372 (Rev. 01-21)

## 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.

Seller'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 it wasn't possible.
- Give merchant a copy of [Exemption Certificate](#) and, if needed, our old Tax Exempt Number 38730135F
- Online Merchants: You may need to pay the tax. If 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

# Pcard Policy: Shipping



Goods must be delivered to a GVSU location unless an exception is granted in advance by Pcard 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.
  - Billing address will always be 2015 JHZ, 1 Campus Drive, Allendale, MI 49401

## Pcard Policy: Meals



- Business purposes only
- Must follow GSA per diem rates based on location
- Per Diem exceptions must be approved by the Appointing Officer or Executive Officer
- An attendee list is always required
- Meals with only GVSU employees present requires an Appointing Officer approval
- No alcohol allowed
- Tax exempt

**Pcard Policy:**  
Other  
Departments



**Academic & Student  
Affairs**



**Information  
Technology**



**Catering & Food**



**GRAND VALLEY  
STATE UNIVERSITY**

**Institutional Marketing**

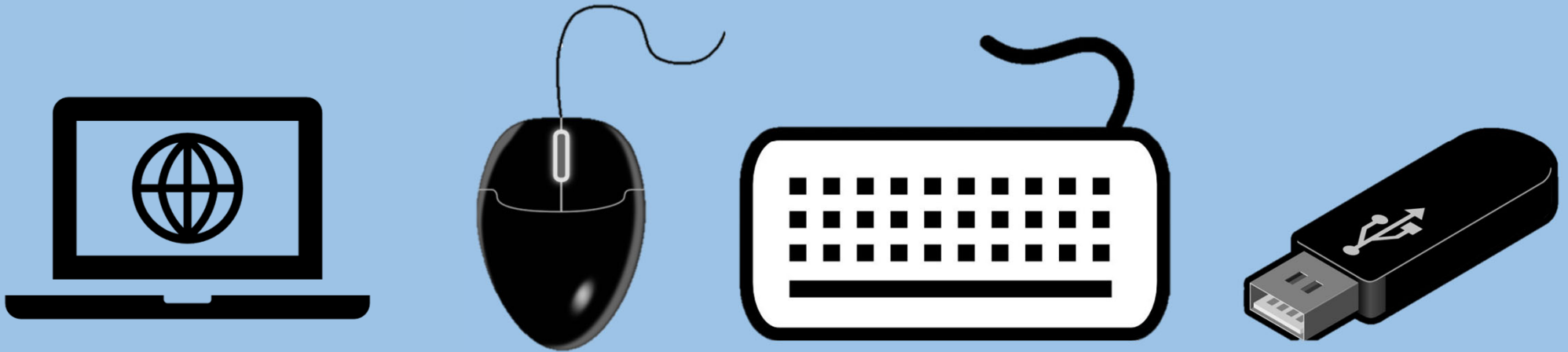
## Academic & Student Affairs

Gifts (regardless of value) may not be purchased for students, employees or members of their immediate families.

- Gifts may be purchased for donors as part of a development activity or if they are used for participation in Human Research projects.
- Donor gifts may not be provided to employees or students.
- It may be appropriate to purchase gifts for visitors to GVSU (e.g., international visitors, volunteers, speakers). The cost of any gift must be modest (normally, less than \$50 per individual).
- Plaques and service awards to employees are not considered gifts.
- Departmental apparel or other items that are of a marketing or departmental related nature are also not considered gifts but should be purchased for employees infrequently (every other year) and have a business purpose such as aiding identification of an employee.
- Gift cards in any amount are not reimbursable for any purpose except as payment to research participants.
- If you need an exception, contact Bonnie Bowen



# Information Technology



- All equipment, hardware and software must go through IT Tech Supply.
- Card information is not allowed to be stored in apps or on mobile devices.



All Apple products should be purchased through IT Tech Supply.

## Catering & Food

Food for non-faculty/staff on campus must go through catering or a waiver must be received.



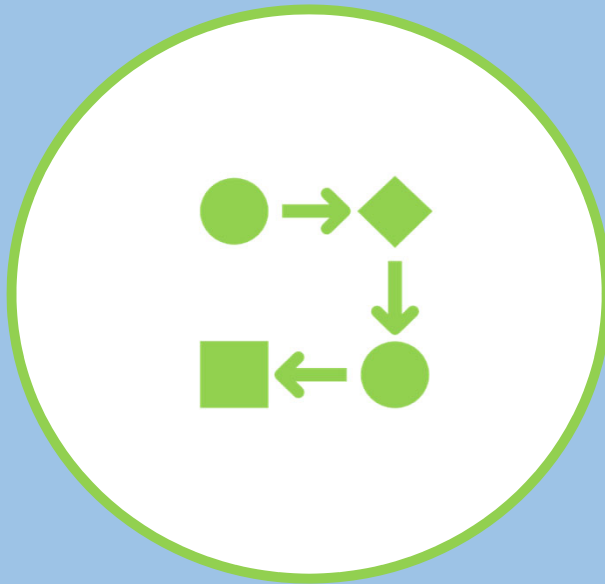


# Institutional Marketing



Departments must follow logo and identity standards

Institutional marketing also has a list of vendors that are already approved to use the GV logos.



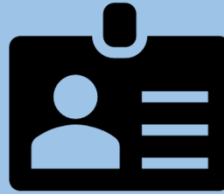
## PROCEDURES

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

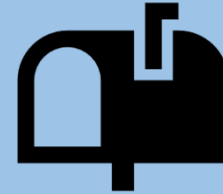
# Pcard Procedures: Activation



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



Enter the last 4 of your social security number or 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)

## Pcard Procedures: Documentation

All transactions require a receipt.

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



If you do not have your receipt, you will have to declare that in Concur when reconciling the transaction. This will still be considered a violation when audited.

## NOT ACCEPTABLE



## ACCEPTABLE



Merchant name

Date of purchase

Item details

Total amount of  
Purchase

Tax Exempt

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.

# Pcard Procedures: Documentation

Manage Expenses View Transactions

**Alerts: 3**

- The entry has Undefined expense type. You must select an expense type for the entry before you can submit the expense report.
- Missing required field: Business Purpose, City of Purchase.
- You must attach a receipt image to this expense.

← → Undefined \$139.99 Cancel Save Expense

01/21/2021 FS TECHSMITH

Details

Allocate

Expense Type \* Undefined

Transaction Date 01/21/2021

Enter Vendor Name FS TECHSMITH

Payment Type Pcard

Amount 139.99

Receipt Status \* No Receipt

Comment

**Business Purpose**

Business Purpose \* City of Purchase \*

All transactions require a sufficient business purpose.  
Definition: The business reason the Pcard 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.

**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

Meals:

- Requires an attendee list.
- If over per diem = Vice President or Executive Officer approval.
- Faculty/staff meals need appointing officer approval.

Manage ExpensesView Transactions

Alerts: 3

The entry has Undefined expense type. You must select an expense type for the entry before you can submit the expense report.

Missing required field: Business Purpose, City of Purchase.

You must attach a receipt image to this expense.

←→

Undefined \$139.99

01/21/2021FS TECHSMITHCorporate Card

CancelSave Expense

Hide Receipt

DetailsItemizations

Allocate

Expense Type \*

Undefined

\* Required field

Transaction Date

01/21/2021

Business Purpose \*

Registration for John Smith to attend ABC Conference 8/1/2021 in Arizona

Enter Vendor Name

FS TECHSMITH

City of Purchase \*

Payment Type

Pcard

Amount

139.99

Currency

US, Dollar

Receipt Status \*

No Receipt

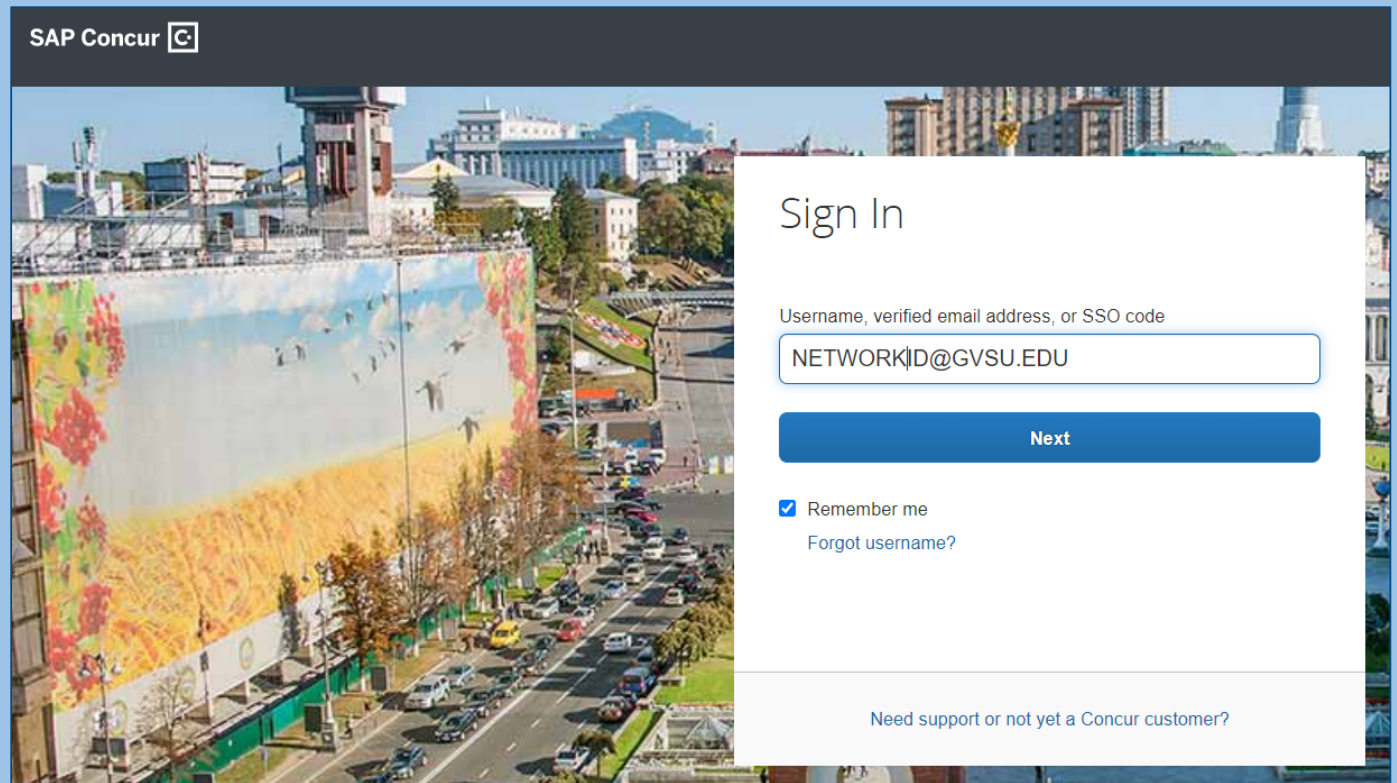
☐ Personal Expense (do not reimburse)

Comment

Attach Receipt Image

All transactions will be reconciled in [Concur](#).

## Pcard Procedures: Reconciliation

A screenshot of the SAP Concur login interface. The background is a city street scene with a large mural on a building. The SAP Concur logo is in the top left. A white login box on the right contains the text 'Sign In', a label 'Username, verified email address, or SSO code', a text input field with 'NETWORKID@GVSU.EDU', a blue 'Next' button, a checked 'Remember me' checkbox, a 'Forgot username?' link, and a link 'Need support or not yet a Concur customer?' at the bottom.

SAP Concur

### Sign In

Username, verified email address, or SSO code

Next

☒ Remember me

[Forgot username?](#)

[Need support or not yet a Concur customer?](#)



**Pcard  
Procedures:  
Uploading  
Receipts**

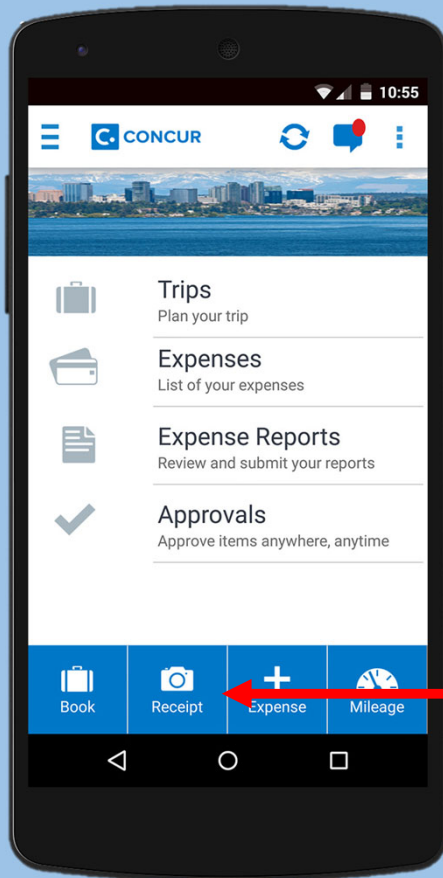
Concur App

Email

Concur Home Page

While Creating Expense Report

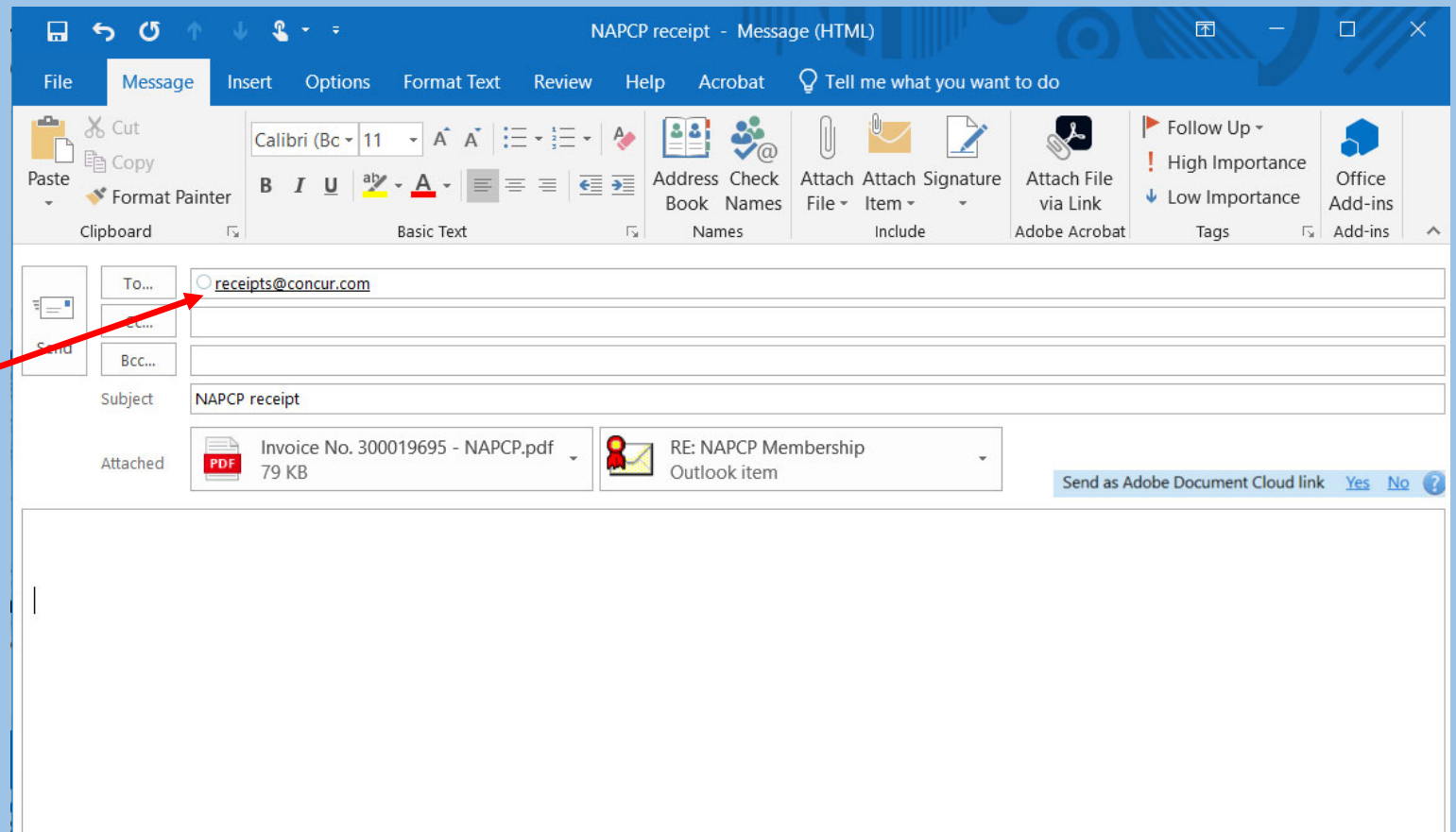
# Concur App



1. Download App from your app store
2. Take picture of your receipt, front and back if necessary
3. Once your image is in Concur, you do not need to keep the paper copy.
4. Check out the Concur training [website](#) for detailed instructions.



# Email


Email receipts  
to [receipts@concur.com](mailto:receipts@concur.com)





# Concur Home Page

Currently logged in as a test user


**SAP Concur**  Requests Travel Expense Approvals Reporting App Center Administration Help Profile 


 Hello, Training



**Mixed Flight/Train Search**

Round Trip One Way Multi City


From   
GRR - Grand Rapids Airport - Grand Rapids, MI  
Find an airport | Select multiple airports


To   
Arrival city, airport or train station  
Find an airport | Select multiple airports


**Search**

Show More


**ALERTS**

 **Triplt** creates a schedule with all your trips. Accessible on Android or iPhone. Simply connect your Concur account to **Triplt**. [Connect to Triplt](#) Not right now

 You haven't signed up to receive e-receipts. [Sign up here](#)

 Your United States of America passport expired on 08/06/2021 [Update](#)

**COMPANY NOTES**

[Concur Training Toolkit](#)  
This link will provide information to utilise the Concur Expense System.  
**Welcome to Corporate Travel Management**   
Supporting your company's travel management goals with personal service.  
[Read more](#)

**MY TRIPS (0)** [→](#)

00

Required Approvals

62

Available Expenses

41

Open Reports

**+**

New

00

Required Approvals

24

Authorization Requests

62

Available Expenses

41

Open Reports

Start a Request

Start a Report

**Upload Receipts**

00

Required Approvals

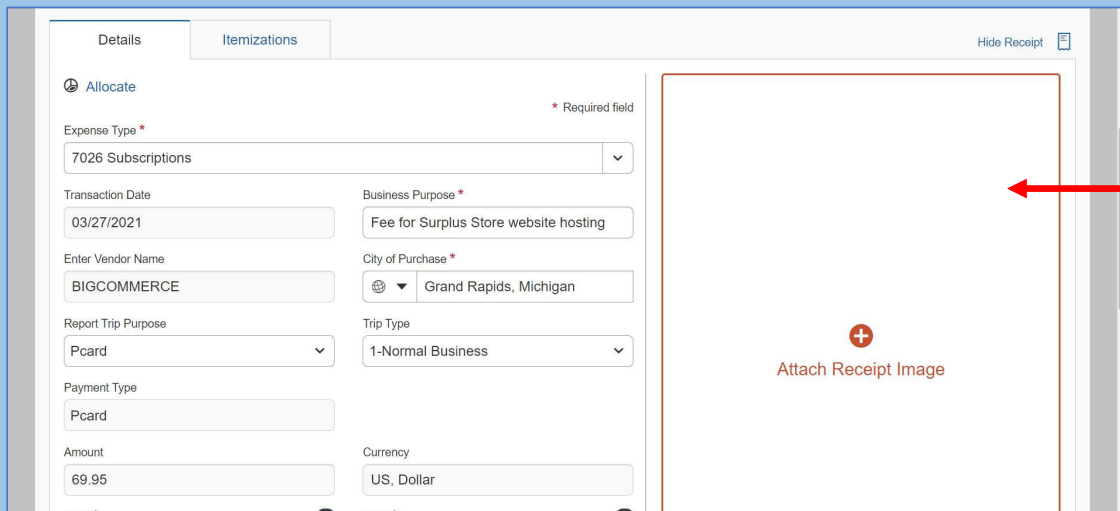
62

Available Expenses

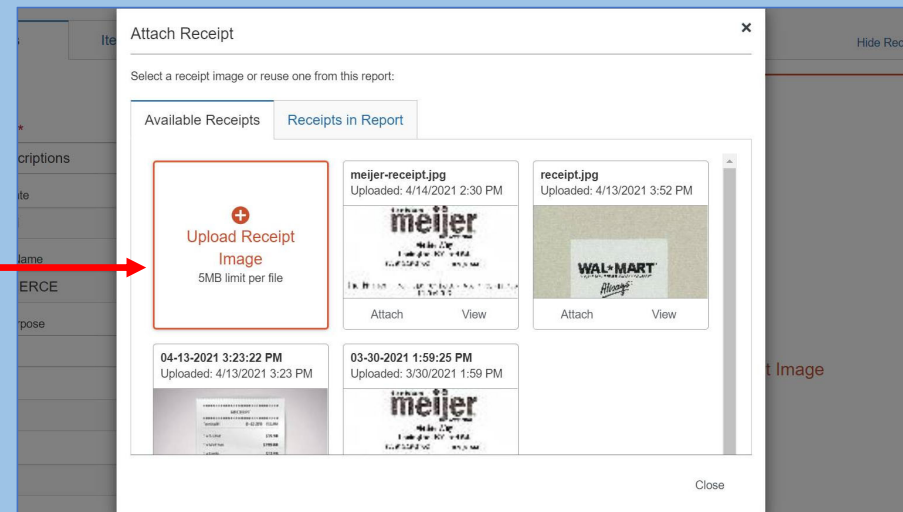
41

Open Reports

# While Creating Expense Report



The image shows a web form for creating an expense report. The form is divided into two tabs: 'Details' and 'Itemizations'. The 'Details' tab is active. The form contains several fields: 'Expense Type' (7026 Subscriptions), 'Transaction Date' (03/27/2021), 'Business Purpose' (Fee for Surplus Store website hosting), 'Enter Vendor Name' (BIGCOMMERCE), 'City of Purchase' (Grand Rapids, Michigan), 'Report Trip Purpose' (Pcard), 'Trip Type' (1-Normal Business), 'Payment Type' (Pcard), 'Amount' (69.95), and 'Currency' (US, Dollar). A large red box highlights the area on the right side of the form, which contains a red plus icon and the text 'Attach Receipt Image'. A red arrow points from this box to the 'Attach Receipt' dialog box shown in the next image.



Check out the Concur training website for detailed instructions.

# Pcard Procedures: Expense Report

The screenshot shows the 'Create New Report' form in Concur. The form is titled 'Create New Report' and has a close button (X) in the top right corner. It contains several required fields marked with a red asterisk (\*). The fields are organized into three columns. The first column includes 'Policy \*' (a dropdown menu showing '\*GVSU Expense Policy'), 'Report/Trip End Date \*' (a date field with a calendar icon), 'Trip Type \*' (a dropdown menu showing 'None Selected'), 'Additional Information' (a text area), and 'Comment To/From Approvers/Processors' (a text area). The second column includes 'Report/Trip Name \*' (a text field), 'Report/Trip Purpose \*' (a dropdown menu showing 'None Selected'), 'Does this Expense report include personal travel? \*' (a dropdown menu showing 'None Selected'), 'Report Total' (a text field), and 'ORG \*' (a dropdown menu). The third column includes 'Report/Trip Start Date \*' (a date field with a calendar icon), 'Traveler Type \*' (a dropdown menu showing 'None Selected'), 'Personal Travel dates' (a text field), 'Fund \*' (a dropdown menu with a search icon and 'Search by Code' text), and 'Program \*' (a dropdown menu). There are also numbered help icons (1, 2, 3) next to the 'Fund', 'ORG', and 'Program' fields respectively. At the bottom right, there are 'Cancel' and 'Next' buttons. A note at the bottom right says 'Next: Create report and add itinerary details for your travel allowances'.

- Fill out all required forms
- Reconcile and have approved in Concur by end of month.
  - Failure to do so could result in a hold on your card.

## FOAPS

- Transactions will default to the FOP you select when you create your Expense Report. But you can change the FOP if needed.
- Concur will automatically assign an account code to each transaction based on the merchant type. But you will always have the option to change the account code.

## Pcard Procedures: Security



Storage



Fraud



Disputes

# Pcard Procedures: Security

## Storage



- Keep card locked in drawer
- Don't share password
- Don't email card information
- Don't store card information online or in apps
- Don't share your individual card or number with others

### **Lost or Stolen Card**

Call one of the below numbers immediately. You do not need to know the card number; the bank will look up your card by your card name.

- Fifth Third Bank    800-488-6773
- Mastercard                      800/MC-ASSIST [800-622-7747]
- Procurement Services    616/331-2280    [purchasing@gvsu.edu](mailto:purchasing@gvsu.edu)

Notify GVSU Card Program Administrator (616/331-2257, [perezva@gvsu.edu](mailto:perezva@gvsu.edu)).



# Pcard Procedures: Security



## Fraud

- Call Fifth Third to report 855-634-1295
- Must report within 60 days of transaction
- Security questions asked:
  1. Last four numbers of your G#  
Company Address: 2015 JHZ, 1 Campus Drive, Allendale MI 49401
  2. Account Program Administrator: Tonya Valencia
  3. Your Card Spending Limits: Per Transaction & Monthly
- If you have fraud on a nameless card, the bank will only talk to the Program Administrator. They will call on your behalf.

# Disputes

- Used for legitimate transactions where the merchant is not performing as promised and 60 days after transaction.
- Bank can force the merchant to credit us. Fax the form to bank. Document when successfully faxed or confirm receipt by Fifth Third Dispute Dept at 888-701-3878 to prove it was submitted within the required time.
- Must be submitted within 60 days of the original transaction date



**FIFTH THIRD BANK**  
Commercial Card Cardholder Dispute Form

Thank you for contacting us regarding a dispute on your Visa or MasterCard. Please use this form to explain the details of your dispute. You may place additional details and multiple dispute items on the second page.  
This form needs to be signed by the Cardholder only. Please mail or fax this form to:  
Mail: Fifth Third Bank, Madisonville Operations Center, Mail Drop 1MOC2G, Cincinnati, OH 45263  
Fax: (513) 358-7327

Cardholder Name: *	Last 8 Digits of Card Number: *	Company Name: *
Merchant Name: * <small>(required unless entering transaction on page 2)</small>	Amount of Transaction: * <small>(required unless entering transaction on page 2)</small>	Transaction Date: * <small>(required unless entering transaction on page 2)</small>
Email Address: *	Customer Phone Number: *	Fifth Third Service Request Number:

\*Disclaimer: A dispute form may be rejected if the noted required fields are not filled in completely.

Is the card in your possession? ☐ Yes ☐ No

Please choose the ONE category that best describes your dispute:

- ☐ - I did not participate or authorize this transaction.
- ☐ - I paid for this purchase another way, but it still posted to my statement. I have provided:
  - ☐ A cash receipt
  - ☐ Copies of both sides of a canceled check
  - ☐ The credit/debit card statement where the valid charge appears(Please note one of the above is required before Fifth Third can assist with your dispute.)
- ☐ - This charge posted to my account twice, but I only authorized one purchase.  
The valid charge posted on \_\_\_\_\_. My credit cards are still in my possession.
- ☐ - The charge posted to my account for an amount different from the amount on my receipt.  
☐ I have provided a copy of my receipt showing the difference.
- ☐ - I have not received expected goods or services. The expected date of delivery was \_\_\_\_\_.  
I have contacted the merchant and the response was \_\_\_\_\_.  
(Please specify the expected goods or services on the second page.)
- ☐ - The merchandise received was not as described, poor quality, damaged, or unsuitable for the purpose intended.  
I returned (or attempted to return) the merchandise on \_\_\_\_\_. I have contacted the merchant and their response to the return was \_\_\_\_\_.  
☐ Need a second opinion on merchandise received for quality issues.  
(Please provide details of what was wrong with the merchandise on the second page of the form, and include proof that the goods were returned to the merchant, such as a tracking number.)
- ☐ - I have returned merchandise to the merchant. A copy of my credit slip is enclosed.
- ☐ - I have returned (or attempted to return) merchandise to the merchant. I did not receive a credit slip because \_\_\_\_\_. I was informed of the merchant's return policy, and their response to the return was \_\_\_\_\_.
- ☐ - I cancelled the transaction with the merchant on \_\_\_\_\_. I was informed of the merchant's cancellation policy, I have contacted the merchant and the response to the cancellation was \_\_\_\_\_.  
(Please include any contracts or correspondence to and from the merchant.)
- ☐ - I cancelled the hotel reservation on \_\_\_\_\_. My cancellation number is \_\_\_\_\_.  
(If no cancellation number was provided, please provide a telephone statement showing the cancellation call to the merchant.)
- ☐ - I do not recognize this transaction.

Cardholder Signature \_\_\_\_\_ Date: \_\_\_\_\_

## Pcard Procedures: Security

# Pcard Procedures: Declines

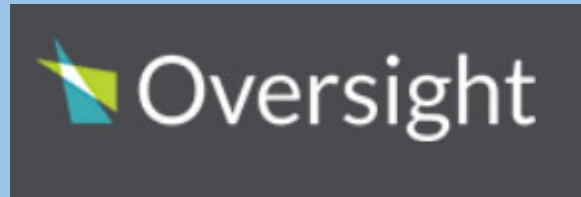
## Decline Reasons

- Card Not Activated
- Exceed Spending Limits (per trans or monthly or daily trans)
- Billing Address: 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
- Bank put a hold on card to verify a transaction
- Online merchant website issue

## Tips to try


- Have merchant run card at a different card reader
- Run card manually over the phone instead of online
- Use a different card

Contact Procurement Services for assistance 331-2250 or 331-2280




# Pcard Procedures: Audits

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:** [REDACTED]

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](mailto:purchasing@gvsu.edu)  
[Gvsu.edu/purchasing](http://Gvsu.edu/purchasing)

# THANK YOU

[pcardadmin@gvsu.edu](mailto:pcardadmin@gvsu.edu)  
616-331-2280