



Trinity College Dublin
Coláiste na Tríonóide, Baile Átha Cliath



**An Rannóg Seirbhísí Airgeadais
Financial Services Division**

Purchasing Card Manual

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Purchasing Card Manual (Pcard)

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1. Overview

Purchase cards (Pcards) are used to pay for low value ad hoc purchases where there is no preferred supplier in place on iProcurement (iProc) and it is not suitable to go through iExpenses (iExps). Where there is a preferred supplier in place the Pcard cannot be used to make a purchase from either the preferred supplier or a non-preferred supplier for an equivalent item.

For a comprehensive list of preferred suppliers please refer to

<https://www.tcd.ie/financial-services/procurement/supplier/preferred-supplier-cat/index.php> .

Pcards are issued by Bank of Ireland and operate in a similar manner to credit cards. They are issued to named staff of the College who are authorised to use them for specific purchases only, as agreed in advance with the Financial Services Division (FSD).

Pcard transactions are imported directly to Oracle iExpenses, and it is essential that such transactions are reviewed and approved on a weekly basis to ensure they are reflected accurately in the University's accounts. All back up documentation pertaining to the transactions i.e., Email confirmation of purchase, online receipt, authorisation, evidence of business purpose and the invoice should be uploaded to Oracle for review by the approver and for audit purposes.

Pcards have specific controls in place to reduce misuse and certain categories of spend are blocked e.g., cash withdrawal, fuel, financial services, personal expenses, restaurants, bars, and leisure activities. Along with these administrative controls the Pcards all incorporate Chip-&-PIN technology.

PCARD STRUCTURE:

Pcards have an inherent risk and require robust administrative oversight at departmental level. They are not issued to individuals, individual departments, labs, etc. They are generally issued at School Office level.

The first step of the Pcard setup is to identify the following:

- **Cardholder:**
Their name will be on the card, they are the only person authorised to use the card and are ultimately responsible for the card, its use and security. They will be the primary point of contact for FSD.
- **Preparer:**
Has access to the cardholders iExpenses and can prepare transactions for approval. This is an optional role. Most cardholders prepare and submit their own transactions for approval.
- **Approver:**
It is recommended that the Approver should be the School Administrator or equivalent staff member, the Approver must be senior to the cardholder/Reviewer and will approve all transactions against the relevant code to be charged (e.g., both GL and Project account codes).
- **Single Transaction Limit:**
Financial limit set for cardholder to spend with 'one swipe of the card', the single transaction limit is agreed with the Area in line with their expected purchasing profile. It cannot be amended temporarily with the current card provider.
- **Monthly Transaction Limit:**
Financial limit set for cardholder to spend within a single month, the monthly transaction limit is agreed with the Area in line with their expected purchasing profile. It cannot be amended temporarily with the current card provider.

All the above roles must be considered and approved by the Head of School/Professional Area or Director of TRI function before discussions on a Pcard application can begin with FSD.



2. Pcard Application & Issue

STEP 1

Initial enquiries on application for a Pcard.

Complete and submit, by email, [Appendix 1](#) to APQuery@tcd.ie. This logs a trackable Citrix support call.

STEP 2

The Pcard Administrator will contact the potential cardholder to discuss the request.

The application will only be considered if there is a specific business need which cannot be met by iProc/iExps.

STEP 3

If the Pcard administrator agrees that a Pcard is necessary, the cardholder must complete and submit both [Appendix 2](#) and [Appendix 3](#) by email to the same Citrix call.

STEP 4

The Pcard application process with Bank of Ireland can only begin once Steps 1-3 are complete. The Pcard Administrator will gather cardholder details as required by Bank of Ireland and submit them along with the agreed single/monthly transaction limits. This information is considered sensitive under GDPR and should not be provided within the Citrix call. The application process takes around 14 days, and the Pcard/PIN will be sent directly to FSD.

STEP 5

It is the responsibility of the cardholder to request access to the Oracle responsibility TCD iExpenses Pcard for themselves and their nominated Preparers from FIS Support. Approvers do not require access to the responsibility.

It is the responsibility of the Approver to ensure that they have appropriate iExpenses signing limits set for the cost centres to be used.

STEP 6

The Pcard administrator will contact the cardholder to arrange a handover when the pcard is received. The card will be available for collection in FSD, the cardholder must bring their current staff card to the collection, and it will be copied for FSD records. It is not possible for anyone other than the cardholder to collect the card. The employee agreement (see [Appendix 2](#)) will need to be resigned on receipt of the card.



3. Using the Pcard

The cardholder has a duty and responsibility, to both the College and the issuing bank, for the correct and proper use of the Card. All cardholders, Preparers and Approvers must sign an Employee Agreement (see [Appendix 2](#)) agreeing to the Terms & Conditions of use of the Pcard. The Pcard is used for low value ad hoc purchases that cannot be purchased through iProc or iExp's and are agreed in advance with FSD. The transactions should be within the single/monthly credit limits set for the card and for authorised College use only.

It should be noted that the College's Purchasing Regulations still apply to all purchases made using the Pcard. Any queries regarding acceptable use should be directed to the Pcard Administrator at APQuery@tcd.ie.

- The Pcard is for authorised official College Business use only and only for transactions agreed with FSD at application.
- All transactions must adhere to College policies and be wholly necessary and exclusively for the business of TCD.
- At the Pcard administrator's discretion, the card may be withdrawn if any College Policies or the terms and conditions of the Pcard programme are breached.
- The Department is liable for all charges made on the Pcard.
- The individual transaction limits must not be exceeded i.e., Single/Monthly.
- The Pcard must be always kept physically and digitally secure by the cardholder. The cardholder must never allow another person to use their Pcard or share passwords/PINs.
- The cardholder is responsible for all orders processed and must ensure timely reconciliation of all transactions.
- The pcard administrator will review outstanding transactions monthly and recurring incidences of unapproved transactions will result in the removal of the Pcard facility.
- The cardholder must ensure appropriate backup documentation is obtained and uploaded to Oracle. The approver is acknowledging their approval of this documentation when they approve the transaction.
- Noting 4. Restrictions of Use
- Follow-up to resolution *must* be undertaken by the cardholder on any disputes that may arise.
- Upon termination of employment (including retirement) or a change of designated cardholder the Pcard Administrator must be notified immediately by the area. Please let us know as soon as you know a change is needed, the card cannot be retained in the absence of the cardholder.



4. Restrictions of Use

HOSPITALITY and ENTERTAINMENT

It is not permitted to use your Pcard for transactions of a personal or hospitality and entertainment nature.

TRAVEL

It is not permitted to use your Pcard for pay for travel.

GIFTS INCLUDING VOUCHERS

It is not permitted to use your Pcard for pay for gifts or gift vouchers.

PREFERRED SUPPLIERS

It is not permitted to use your Pcard for transactions in categories where there is a preferred College supplier in place on Oracle. A list of preferred suppliers can be found at

<https://www.tcd.ie/financial-services/procurement/supplier/preferred-supplier-cat/index.php> .

CONSTRUCTION

It is not permitted to use your Pcard when purchasing services from sub-contractors e.g., builders, painters etc. All construction related purchasing must go through the Estates and Facilities Office.

WITHHOLDING TAX

It is not permitted to use your Pcard for any service requiring deduction of Professional Services Withholding Tax (PSWT), e.g., professional services, consultancy, specific laboratory testing and design.

TRANSACTION LIMITS

Procurement

The absolute limit of €5,000 per transaction is in keeping with the Procurement manual

For single or cumulative purchases up to €5,000 (ex VAT), a single quotation should be sought from a competent party. While quotations may initially be obtained verbally, emailed, or written copies should be obtained and retained on record with the eventual purchase order.

<https://www.tcd.ie/financial-services/procurement/assets/Trinity%20Procurement%20Policies%20and%20Procedures%20version%2031%20Mar%202023.pdf>

Tax Clearance

The single transaction limit minimises the requirement for Tax clearance, but all suppliers are required to hold an up-to-date tax clearance certificate once their payments have reached €10,000 in a 12-month period.

See finance Manual section 6.2 for further details:

[https://www.tcd.ie/financial-services/assets/pdfs/Finance_Manual_June_2023_\(FC%20Approved\).pdf](https://www.tcd.ie/financial-services/assets/pdfs/Finance_Manual_June_2023_(FC%20Approved).pdf)



5. Placing an Order- Security & Control

FRAUD

The Pcard can be used with any supplier that can accept payment by VISA/MasterCard. The security and control features applied to the Pcard are sufficiently robust to give a high degree of confidence that any fraudulent use or abuse will be exposed at a very early stage. New transactions should be assessed weekly by the cardholder, if a fraudulent transaction is identified the transaction should be brought to the attention of the pcard administrator, the issuing bank notified and the Pcard cancelled.

PASSWORD and PINS

Access to the Oracle system is by single sign on, using your standard password to the College network. The issuing bank provides PINs and passcodes for transaction authentication. The College Password Policy applies and is available at: <https://www.tcd.ie/ITSecurity/policies/supporting-policies.php>

SECURITY:

The cardholder signs the Employee Agreement accepting responsibility for ensuring their Pcard remains physically and digitally secure at all times and ensuring no other person uses their card. Failure to do so is in breach of the Terms & Conditions and will lead to the Pcard being cancelled and inclusion in the Control Exception Report which is a report highlighting procedural breakdowns to the Finance Committee.

When purchasing online cardholders will be asked to input card details, delivery address etc.

Although not comprehensive the following recommended practice should be observed when purchasing online:

- Always check the site being used is secure and will keep sensitive details safe. Pages requiring security, i.e., taking payment details and or passwords will have an “s” after http in the address bar with a visible padlock symbol in the status bar.
- Never buy from a company whose trading address is not featured on its website.
- Use only reputable companies.
- Always keep a copy of the order confirmation in case problems arise.
- Always keep the passwords used online private.
- Never share a second factor passcode for a transaction you are not expecting.

You should ensure that the relevant VAT evidence (College VAT number IE2200007U) is provided with online purchases in the same way as other purchases. The supplier should dispatch the goods with a delivery note and invoice clearly marked 'Purchasing Card Paid'.

PURCHASING CARD TRANSACTION LOG:

It is good practice to maintain a record of all transactions made using their Pcard. It is recommended that a transaction log is completed at the time of purchase to tally against the transactions imported in iExpenses.

The cardholder must also obtain and upload in Oracle all documentation relating to every transaction including any chitties (if used), the authorisation, business purpose, invoice, email confirmation and delivery note.

The approver is acknowledging their approval of this documentation when they approve the transaction.



6. Problem Transactions

Transactions can be declined, and while most problems can be effectively resolved by the cardholder talking directly to the supplier involved, please see details below of common problems encountered.

MERCHANT CATEGORY CODES (MCC)

All transactions are classified in a Merchant Category Code. College has blocked codes that relate to Travel, Cash Withdrawals, Professional and Financial Services, Personal Services, Fuel and Restaurants/Bars/Leisure Activities. If a cardholder tries to use their card for a MCC purchase which is not authorised the card will be rejected and the transaction will not proceed. Please note that suppliers define which merchant category they belong to. This cannot be amended temporarily to allow a transaction with the current card provider.

SINGLE TRANSACTION LIMIT

Financial limit set for cardholder to spend with 'one swipe of the card', the single transaction limit is agreed with the Area in line with their expected purchasing profile. This cannot be amended temporarily to allow a transaction with the current card provider. Transactions should not be split to override limits. You can check your limit in the app.

MONTHLY TRANSACTION LIMIT

Financial limit set for cardholder to spend within a single month, the monthly transaction limit is agreed with the Area in line with their expected purchasing profile. This cannot be amended temporarily to allow a transaction with the current card provider. You can check your limit in the app.

FOREIGN CURRENCY TRANSACTIONS

When using your Pcard to purchase from foreign suppliers, it is the responsibility of the cardholder to ensure the foreign currency conversion to EUR does not exceed the single limit. This cannot be amended temporarily to allow a transaction with the current card provider. Transactions should not be split to override limits. You can check your limit in the app.

MISSING TRANSACTIONS

If a transaction is missing from the monthly online statement, then the cardholder should contact the supplier to ensure that they have processed the transaction. It is important to note that purchases made close to the monthly billing cycle may appear on a subsequent statement.

INCORRECT TRANSACTION AMOUNTS OR REFUNDS NOT APPLIED:

The cardholder should contact the supplier to resolve the discrepancy. Please seek the assistance of the Pcard administrator if a suitable response is not received from the supplier within a week.

PROBLEMS WITH SUPPLIES:

Discrepancies or other problems with the goods supplied should be advised by the cardholder to the supplier immediately and the problems resolved. It is recommended that problems are channelled through the cardholder with the supplier directly rather than being raised by the person making the requisition or the Pcard Administrator. This enables the cardholder to retain control of the transaction. If the supplier issues a credit on the card account, documentation note should be retained on Oracle with all other paperwork.

TRANSACTION NOT RECOGNISED / DISPUTED TRANSACTIONS:

If the cardholder does not recognise a transaction that appears in iExpenses and concludes that it is an error then the cardholder should inform the Pcard Administrator and the Bank.



7. Coding and Approvals

OVERVIEW

Transactions are imported directly to iExpenses for review and approval. Transactions are assigned to the cardholder and can be viewed by the pcard administrators, and any preparer nominated by the cardholder. The Oracle responsibility TCD iExpenses Pcard must be used to process pcard transactions.

It is the responsibility of the cardholder and the Approver that all transactions are coded, reviewed, and approved in Oracle on a weekly basis. It is only when the transactions are approved that they can be posted accurately to the financial accounts. If transactions are not approved by the Pcard deadlines, then the accounts will not reflect real spend.

If transactions are repeatedly not approved on a weekly basis the Pcard facility will be removed. Any reissue of a pcard in these circumstances will require a new application. This process takes at least six weeks to complete.

APPROVAL LIMITS

Approvers and signing limits are set in Oracle, further information is available at <https://www.tcd.ie/financial-services/fis/>

CODES

All live accounting strings including project codes are available for use in iExpenses.

TRAINING

Documentation outlining how to code transactions is available at https://www.tcd.ie/financial-services/acpayable/acp_pcards.php. Further training can be provided on request to the pcard administrator.

8. Document Retention

All documents including invoices, e-mail confirmations etc. pertaining to Pcard transactions must be uploaded to the IExpense transaction, by the cardholder or their preparer. This documentation may be required for audit purposes by our internal auditors, the College auditors, the C&AG auditors, and auditors on behalf of Research sponsors. If the documentation uploaded is not sufficient further documentation may be requested by FSD at any time.



9. Cancellation of a Pcard

Card activity will be reviewed regularly, cards may be removed if:

- The actual purchases are found to be out of line with the original purpose that the card was issued for.
- Anyone other than the cardholder is using the card.

As per the Employee Agreement, upon termination of employment (including retirement) or an approved change of designated cardholder, the Pcard Administrator must be notified in writing immediately by the area. The issuing bank will be notified by the Pcard Administrator and the Pcard should be returned to the Pcard Administrator. All transactions relating to the Pcard to be cancelled must be reviewed and approved, otherwise they will be defaulted to the areas coding.

Under no circumstances should an area continue to use the Pcard in absence of the cardholder, this would be in breach of the Terms & Conditions of Pcard use and would be included in the Control Exception Report which highlights procedural breakdowns to the Finance Committee.

At the Pcard administrator's discretion, the card may be withdrawn if any College Policies or the terms and conditions of the Pcard programme are breached.

10. Lost or stolen Pcard

It is the ultimate responsibility of the cardholder to keep the Pcard safe and secure. If a PCard is lost, stolen, or if the cardholder feels that the Pcard details have been disclosed and could be used fraudulently, it should be reported immediately by telephone and in writing to Bank of Ireland and the Pcard Administrator.

11. Issue of new Pcard upon expiration

When cards are due to expire, the Pcard Administrator will issue a new card shortly before the expiry date of the old card. If a replacement card is not received on time, the cardholder should contact the Pcard Administrator. Expired cards must be handed back to the Pcard Administrator to be destroyed and disposed of.

12. Summary

The program is designed to be simple and easy to use. We need to maintain appropriate controls to ensure the ongoing success of the program. We ask you to exercise good judgement and act responsibly when using your Pcard. The Pcard is issued in your name, and all activity will be assumed to have been incurred by you. We ask that you retain all paperwork for internal and external audits.

If you have any questions about the program or need additional information, please contact the Pcard Administration team at APQuery@tcd.ie.



Trinity College Dublin

Coláiste na Tríonóide, Baile Átha Cliath

The University of Dublin

***Appendix 1 – Application Proposal
Proposed transaction types / Suppliers to be agreed with FSD***

Proposed Cardholder _____

Proposed Preparer (optional) _____

Proposed Approver _____

Proposed Single Transaction Limit _____

Proposed Monthly Limit _____

Are there any other cards in place in the School/Area?

<i>Supplier</i>	<i>Nature of Service</i>	<i>Potential iProc Supplier</i>	<i>Value/Frequency</i>
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Head of School/Professional Area or Director of TRI function: _____

Date: _____



Appendix 2 - Employee Agreement

I understand that accepting a University of Dublin purchasing card is an important financial responsibility. It will be used to acquire goods and non-professional services for the University. I agree to operate within the rules and in the spirit of the University of Dublin purchasing card system, noting that all College policies always apply, I understand that it is my responsibility to familiarise myself with those policies.

- I will be responsible for all transactions processed, and I understand that all purchases must be wholly necessary and exclusively for the business of TCD. Personal purchases of any nature are not permitted.
- I will be the main point of contact for FSD for all queries on the operation of the pcard issued in my name.
- I agree to keep my card secure, physically and digitally, and never to allow another person to use my card.
- I agree not to share my Oracle passwords or card PIN/Passcodes.
- I will ensure that transactions are reviewed and approved with all documentation uploaded on a weekly basis.
- I agree that the pcard administrator may be given the position of preparer to ensure that transactions are processed. This is a last resort and may result in cancellation of a pcard.

- I understand that University is liable to the issuing bank for all charges made on the purchasing card.
- I understand that the card remains the property of TCD and must be returned immediately at the request of FSD or upon termination of employment, including retirement from University of Dublin.
- I have been given a copy of the University of Dublin purchasing card manual explaining procedures and processes and understand the requirements for use of the purchasing card.

The following are examples of goods/services the Pcard **cannot** be used to purchase:

- Goods/Services where the supplier or an alternative is in place on iProc.
- All forms of travel and/or subsistence, this should be purchased through iProc or claimed through iExps.
- Memberships/affiliation fees which should be claimed through iExps.
- Cash withdrawal, Fuel
- Personal Services, Financial Services, Construction Services, Professional Services
- Any type of hospitality or entertainment, including spends at restaurants, bars or leisure activities.
- Gift vouchers of any kind

Agreed by:

Cardholder

Pcard Administrator

Reviewer

Approver/School Administrator



Appendix 3 – Pcard Authorised Signatory form

Cardholder _____

School/Support area: _____

Head of School/Professional Area or Director of TRI function: _____

Single Transaction Limit

Financial limit set for cardholder to spend with 'one swipe of the card', the single transaction limit is agreed with the Area in line with their expected purchasing profile. This cannot be amended temporarily to allow a transaction with the current card provider.

€ _____

Monthly Transaction Limit

Financial limit set for cardholder to spend within a single month, the monthly transaction limit is agreed with the Area in line with their expected purchasing profile. This cannot be amended temporarily to allow a transaction with the current card provider.

€ _____

Default cost coding

In exceptional circumstances, the following cost code/activity combination may be used to account costs. I understand that this is a last resort and if the pcard Administrator needs to exercise this option it may result in the removal of the pcard facility.

_____ (numeric)

_____ (words)

Approvals

Approvers do not require access to TCD iExpenses Pcard. It is the responsibility of the Approver to ensure that they have appropriate iExpenses signing limits set for the cost centres to be used. You acknowledge that all individuals with reimbursement signing limits within Oracle for the cost code will be able to approve pcard transactions, but business processes will be in place to ensure that only transactions are only routed to appropriate individuals in the area.

I hereby authorise _____ to use the purchasing card for agreed official use,

Head of School _____

Head of Admin/Support Function _____

Director of TRI _____

Date _____