



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 College supplier in place the PCard cannot be used to purchase from either the preferred supplier or a non-preferred supplier. 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 Ulster Bank and operate in a similar manner to credit cards and are allocated 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).

All PCard transactions are recorded on a system called Smart Data (PCard online reporting tool) and it is essential that such transactions are reviewed and subsequently approved on a weekly basis to ensure they are reflected in the accounts in real time. All back up documentation pertaining to the PCard transactions i.e. Email confirmation of purchase, online receipt, authorisation, evidence of business purpose and the invoice need to be kept by the ordering area in a specific PCard file for audit purposes. It should be noted that records are not held centrally by the Financial Services Division (FSD).

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:

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

- **Cardholder:** Person whose name will be on the card and is ultimately responsible for the card, its use and security.
- **Reviewer:** Person who will review transactions going through on the card and mark for approval. The cardholder can also be the reviewer.
- **Approver:** It is recommended that the Approver should be the School Administrator or equivalent staff member who has responsibility for approving purchasing up to the value of €5,000. The Approver must be senior to the Cardholder/Reviewer and will approve all transactions against the relevant code to be charged (e.g. Non Project and Project account codes), thereby approving export to the financial accounts.
- **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.
- **Monthly Transaction Limit:** Monthly Financial limit set to prevent Cardholder spending more than an agreed amount.

Both limits are set by the Head of School/Head of Admin/Support or Director of TRI function in conjunction with the PCard administrator (situated in the FSD) and are based on the purchasing profile of their School/Unit/TRI.

All of the above must be approved by the Head of School/Head of Admin/Support or Director of TRI function before the PCard application can begin.



2. PCard Application & Issue

Step 1: An enquiry regarding application for a PCard can be made by an area to the PCard Administrator in the FSD using the form at Appendix 1.

Step 2: The PCard Administrator will meet with the potential Cardholder to discuss their requirements and the application will be considered if there is a specific business need which cannot be met by iProc/iExps.

Step 3: The PCard application process with Ulster Bank will only begin once the PCard is deemed as a viable payment mechanism for that area and it is approved by the Head of School/Head of Admin/Support or Director of TRI function.

Step 4: The Ulster Bank Card application form must be completed by the Cardholder ([see link www.tcd.ie/financial-services/docs/pcard_application_form.pdf](http://www.tcd.ie/financial-services/docs/pcard_application_form.pdf)) with all their details including agreed single/monthly transaction limits and approval by Head of School/Head of Admin/Support or Director of TRI function and FSD as the authorised signatories. The application process takes around 14 days and upon issue of the PCard, it will be sent directly to the FSD for collection.

Step 5: An authorised signatory form must also be completed by the PCard Administrator and the Cardholder detailing all account codes and the limits which can be used for their PCard, see Appendix 3. This form must be signed by the Cardholder, the Reviewer and the Approver and the form must be signed off and authorised by the Head of School/Head of Admin/Support or Director of TRI function.

Step 6: On receipt of the PCard by the FSD the Cardholder, Reviewer and Approver will be contacted by the PCard Administrator and a meeting organised to hand over the PCard. During this meeting the Cardholder will be required to sign the back of the card. The Cardholder, Reviewer and Approver will all be required to sign the Employee Agreement (see Appendix 2) detailing the Terms and Conditions of use of the card, confirming they understand and agree to all.

3. Terms & Conditions of PCard

The Cardholder has a duty and responsibility, to both the College and Ulster Bank, for the correct and proper use of the Card. All Cardholders, Reviewers and Approvers must sign an Employee Agreement (see Appendix 2) agreeing to the Terms & Conditions of use of the PCard as follows:

- The PCard is for authorised official College Business use only and only for transactions agreed with FSD at application stage
- The PCard cannot be used for travel or for other categories where there is a preferred College supplier. A list of preferred suppliers can be found at <https://www.tcd.ie/financial-services/procurement/supplier/preferred-supplier-cat/index.php>.
- The PCard cannot be used for any purchases of a personal or entertainment nature
- 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 kept secure by the Cardholder at all times
- The Cardholder must never allow another person to use their PCard
- Smart Data passwords/Card PINs must never be shared



- The Cardholder is responsible for all orders processed and must ensure timely reconciliation of all transactions, i.e. within 4 weeks. Unapproved transactions will result in suspension of the PCard facility.
- The Cardholder must ensure appropriate backup documentation is printed; filing is kept current and audit compliant. 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. Ulster Bank will be contacted by the PCard administrator and the PCard must be returned to the PCard administrator. If the Reviewer or Approver changes, then the Head of School/Head of Admin/Support or Director of TRI function must authorise the change to the PCard Administrator.
- 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.

4. Using 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 established 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.

MERCHANT CATEGORY GROUPS (MCG):

Ulster Bank has a list of 34 MCG codes and all products fall under one of these codes. Please note that suppliers define which merchant category they belong to. College has blocked 6 of these merchant category groups. These are Cash Withdrawals, Financial Services, Miscellaneous, Personal Services, Fuel and Restaurants/Bars/Leisure Activities, see below. If a Cardholder tries to use their card for a MCG purchase which is not authorised the card will be rejected and the transaction will not proceed.

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

- Goods/Services which can be purchased through iProc
- Travel which can be purchased through iProc or iExps
- Memberships/affiliation fees which should be claimed through iExps
- Conference Fees/Hotels/Flights linked to Conference Travel Grant Scheme
- Cash withdrawal, Fuel
- Personal Services, Financial Services, Professional Services
- Restaurants and Bars
- Leisure Activities



5. Restrictions of Use

FOREIGN 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.

CONSTRUCTION:

It is requested that you do not 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:

Any service requiring deduction of Professional Services Withholding Tax (PSWT) must not be purchased using the PCard, e.g. professional services, consultancy, specific laboratory testing and design.

TAX CLEARANCE:

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. The PCard Administrator will run tax clearance reports on a monthly basis to determine which suppliers should produce tax clearance certificates. The PCard Administrator will then request a copy of the tax clearance certificate from the supplier.

6. Placing an Order

Suppliers with an on-line order facility will require that the order be transacted over the Internet. Most on-line order facilities will work on a 'shopping basket' idea where the Cardholder creates the order and proceeds to the 'checkout'. At this stage the Cardholder will be asked to input card details, delivery address etc. The following recommended practice should be observed when purchasing over the Internet:

- 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 web-site
- Use only reputable companies
- Always print a copy of the order confirmation in case problems arise
- Always keep the passwords used online private

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 MAINTENANCE:

The Cardholder must maintain a record of all transactions made using their PCard on the transaction log on a monthly basis. It is recommended that the transaction log is completed at the time of purchase and a sample blank transaction log can be found at Appendix 4.



The Cardholder must also retain and file all documentation relating to every transaction including any requisitions (if used), the authorisation, business purpose, invoice, email confirmation and delivery note.

The log should be reconciled to the monthly card statement using Smart Data. Transactions are reviewed and approved by the Reviewer and Approver and only approved transactions are exported to the financial accounts by the PCard Administrator. Statements should be filed with the rest of the documentation. By approving the transaction in Smartdata the Approver is confirming they have reviewed the invoice and it is filed in the PCard file and available for audit purposes.

The Cardholder should record and file documentation in the same monthly cycle as the PCard statement. Any transactions that do not appear on the monthly PCard statement should be carried forward to the PCard Log for the following month, and so on.

7. Problem Transactions

Most problems can be effectively resolved by the Cardholder talking directly to the supplier involved. Please see details below of common problems encountered.

DECLINED TRANSACTIONS:

If a transaction is declined the reason is probably that a restriction on the card is being violated (e.g. the credit limit) and the Cardholder should refer this to the PCard Administrator for review.

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. If this is not possible the Cardholder should contact the Cardholder Helpline (**1850 812 888**) and allow 45 days for a refund or amendment to appear on their statement.

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, a credit note should be sent to the Cardholder and retained with all other paperwork.

TRANSACTION NOT RECOGNISED / DISPUTED TRANSACTIONS:

If the Cardholder does not recognise a transaction that appears on Smart Data and concludes that it is an error then the Cardholder should inform the PCard Administrator who will contact the Bank. The Bank will send out a Disputed Form to the Cardholder once it is within a 3 month timescale.



8. Coding, Reviewing and Approving

It is the responsibility of the Cardholder, the Reviewer and the Approver that all transactions are coded, reviewed and approved in Smart Data on a weekly basis. It is only when the transactions are approved that they can be exported to the financial accounts. If transactions are not approved by the PCard deadlines then the accounts will not reflect real spend.

It is the responsibility of the Reviewer and the Approver to ensure that any allocation errors on Smart Data (cost codes) are picked up and unapproved and corrected before export to the financial accounts. If transactions are not approved by the end of the month subsequent to the purchase the PCard facility will be suspended. Repeated suspensions will result in removal of the PCard.

9. Smart Data

Overview:

Smart Data is the tool that is used in parallel with the PCard programme to help manage and control data arising from PCard transactions.

The Smart Data system provides an electronic interface with Ulster Bank, allowing the Cardholder to access and review transactions processed up to the previous day. It manages and directs the purchase to pay cycle right through to the financial accounts.

It allows the Cardholder access to:

- Automatic or manual cost allocation of transactions
- Transaction review, approval and dispute
- Comprehensive audit trail for all transactions
- Automatic VAT processing

It allows the PCard Administrator (FSD) to:

- Export file generation, customised to the financial accounts
- Download Management information reports

Setup:

Upon setup of the PCard, the Cardholder will receive unique login details for the Smart Data system whereby upon login they will be requested to set up their own password.

In the event of a password expiring or the Cardholder getting locked out of Smart Data then the PCard Administrator can be contacted and the login details reset or a new password emailed to the cardholder.

Codes:

Non-project or project codes are requested by the Cardholder on completion of the PCard authorised signatory form. Codes will be set up by the PCard Administrator in Smart Data and must be authorised by the authorised signatory on those codes and Head of School/Heads of Admin/Support/Director of TRI function.



Additional codes can be added but must be requested in writing, added to the PCard authorised signatory form and approved by the authorised signatory. Codes will be removed from SmartData on request, e.g. expired projects.

Training:

On setup of the PCard, the PCard Administrator will provide training to the Cardholder, Reviewer and Approver. Training follow ups can be requested at any time. If you have a query in relation to new business processes in the FSD, you may also find it useful to visit the dedicated FIS online training page at the following link: (www.tcd.ie/financial-services/acpayable/acp_pcards.php)

10. 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 are assessed by the PCard Administrator on Smart Data on a daily basis and if a fraudulent transaction is identified the transaction will be brought to the attention of the cardholder, disputed by the PCard Administrator, Ulster Bank notified and the PCard cancelled.

PASSWORDS:

Each Cardholder, Reviewer and Approver has their own separate login and password for Smart Data and these passwords must not be shared as per the Terms & Conditions of the PCard.

SECURITY:

The Cardholder signs the Employee Agreement accepting responsibility for ensuring their PCard remains 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.

11. Document Retention

All documents including invoices, e-mail confirmations etc. pertaining to PCard transactions must be held indefinitely by the Cardholder. 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. Paperwork is not held centrally by the FSD. It is recommended that the PCard transaction log is printed off and completed on a monthly basis and filed along with all purchases backup documentation. The online statement or printed statement should also be filed. Documentation may be requested by FSD at any time.

12. Cancellation of a PCard

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. Ulster Bank must also be notified in writing 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 before cancellation, 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.

13. Lost or stolen PCard

It is the ultimate responsibility of the Cardholder to keep the Card safe and secure. If a Card is lost, stolen, or if the Cardholder feels that the Card details have been disclosed and could be used fraudulently, it should be reported immediately by telephone (1850 812 888) and in writing to Ulster Bank and the PCard Administrator.

14. Issue of new PCard upon expiration

When cards are due to expire, the PCard Administrator will issue a new card approximately 14 days before the expiry date of the old card. As the validity dates do not overlap, the old card should be used until the start date of the new 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.

15. 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 paper work for internal and external audits.

If you have any questions about the program or need additional information, please contact the PCard Administrator or PCard Supervisor, see details below.

16. Ulster Bank Helpdesk and FSD Contacts

The Ulster Bank helpdesk (1850 812 888) can assist you with some card queries, such as

- My card PIN is Blocked
- My Card is damaged – I need a new one
 (They will ask security questions, e.g. DOB, password (trinity1), card limit, etc.)

They cannot assist with Smart Data queries

Your TCD PCard Administrators are:

Ola Kalus	PCard Administrator	01 8968223	kalusa@tcd.ie
Sarah Kelleher	AP Head of Section	01 8961757	sakelleh@tcd.ie



Appendix 1 – Transaction types/Suppliers to be agreed with FSD at application

<i>Supplier</i>	<i>Nature of Service</i>	<i>Potential iProc Supplier</i>	<i>Value/Frequency</i>
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Proposed Cardholder: _____

Proposed Reviewer: _____

Proposed Approver: _____

Head of School: _____

Date: _____



Appendix 2 – Employee Agreement

I, hereby accept a University of Dublin purchasing card, which will be used to acquire for University of Dublin, authorised goods and non-professional services.

As a cardholder, I agree to operate within the rules of the University of Dublin purchasing card system. I also agree to comply with the following terms and conditions relating to the use of the University of Dublin purchasing card.

1. I agree to use this Purchasing Card for authorised official use only.
2. I agree not to charge personal purchases or use for any type of hospitality or entertainment.
3. I agree not to use the card to make purchases where there is a supplier in place on iProc
4. I agree not to use the card for travel which should go through iProc or iExpenses.
5. I understand that University of Dublin is liable to Ulsterbank for all charges made on the purchasing card.
6. I agree not to exceed my individual transaction limits.
7. I agree to keep my card secure at all times.
8. I agree to never allow another person to use my card.
9. I agree not to share my Smartdata passwords or card PIN.
10. I will be responsible for all orders processed, to ensure timely reconciliation of the SmartData purchasing card system, and ensure filing is kept current, audit compliant and follow through on any disputes that may arise.
11. 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.
12. 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.
13. I agree to use the purchasing card as per the PCard manual.

Agreed by:

Cardholder

PCard Administrator

Reviewer

Approver/School Administrator



Appendix 3 – Pcard Authorised Signatory form

DEPARTMENT NAME	
COST CODE	
PCARD HOLDER	

GL COST CENTRE	GL ACTIVITY	GL SOURCE OF FUNDS

PROJECT	TASK	AWARD	ORGANISATION

CARDHOLDER	SMART DATA REVIEWER	APPROVER IN SMARTDATA <small>(SCHOOL ADMINISTRATOR OR EQUIVALENT)</small>
NAME	NAME	NAME
SIGNATURE	SIGNATURE	SIGNATURE
DATE	DATE	DATE

I hereby authorise _____ to use the purchasing card for agreed official use, for _____ to review transactions, and for _____ to approve transactions in Smartdata for import into Oracle and to have access to the codes listed above

The Single transaction limit is set at €

The Monthly second limit is set at €

Head of School _____

Head of Admin/Support Function _____

Director of TRI _____ Date _____



Appendix 4 – Transaction Log

Order date	Supplier	Description of goods/services provided	Goods received	Net value	VAT value	Gross value	Reviewed	Approved