

Travel and Purchasing Card (TAP Card) Program Guidelines

The University Travel and Purchasing Card (TAP Card) offers an efficient and cost effective method to pay for goods and services required for University business operation, and expenses related to University business travel and entertainment activities. Although the TAP Card is issued in the Cardholder's name, it is the University's property and should be used with good judgment. Good stewardship of the University's funds is the basic guideline.

I. ROLES AND RESPONSIBILITIES

A. *Cardholder*

- Is responsible for completing the Card Application Form.
- Signs the Cardholder Agreement acknowledging his/her understanding of the program guidelines and agreeing to comply with the University's Policies and Guidelines relate to the TAP Card and procurement practices.
- Maintains the TAP Card in a secure manner.
- Makes business related purchases within card transaction limits in accordance with Policy 370.4, TAP Card Program, the guidelines set forth in this document and all other procurement related policies and guidelines (policies 370.1, Procurement Policy, 370.3, Ethical and Proper Spending Practices, and Procurement Guidelines).
- Complies with Policy 388.4, Business and Travel Expense, and Business and Travel Expense Guidelines when using the TAP Card to pay for business related travel and entertainment expenses.
- Reconciles and approves charges in PaymentNet, TAP Card Program's online reconciling tool, before the monthly due date.
- Submits monthly statement to the Procurement office with all the required receipts and supporting documentation and the appropriate approval signature(s) before the monthly due date.
- Takes action to resolve disputed charges within 60 days of the Transaction Date.
- Reports immediately any lost or stolen card to both the card issuer, JPM Chase (1-800-270-7760), and the Procurement office.
- Reports suspected fraudulent activities to the Procurement office immediately.
- Returns the TAP Card to the Procurement office upon termination of employment.

B. *Authorized Card User*

Department Assistant's TAP Card also serves as the departmental card and can be used by authorized department personnel (Authorized Card Users) to make small dollar purchases or business travel arrangements. The Authorized Card User:

- Signs the log maintained by the department assistant for tracking the usage of the departmental card, when borrowing from and returning the TAP Card to the department assistant.
- Complies with Policy 370.4, TAP Card Program, the guidelines set forth herein, Policy 388.4, Business and Travel Expense, Business and Travel Expense Guidelines, and all other procurement related policies and guidelines when using the Card.
- Obtains itemized receipt for the purchase, and submits it to the department assistant when returning the card.
- Documents the business purpose and obtains approval(s) for the purchase.

C. Reconciler

- Is assigned the responsibility by the department to reconcile TAP Card charges in PaymentNet for department Cardholders. The Cardholder may be the Reconciler.
- Ensures the charges are properly coded in PaymentNet.
- Downloads and prints the monthly statement. Attaches required receipts and documentation to the statement. (Note: The individual incurring charges, either the Cardholder or the Authorized Card User, is ultimately responsible for providing the supporting documentation and obtaining approval for the charges.)

D. Approver

- Has the fiscal responsibility for the funds being expended for the purchases or travel expenses.
- Reviews Cardholders' charges to ensure there is proper documentation of business purpose.
- Ensures there is adequate funding for the purchases or travel expenses.
- Signs Cardholders' monthly statement.

See "[Approval of Charges and Monthly Statement](#)" below for more details.

E. The Procurement Office and Program Administrators

- Manages the TAP Card Program for the University.
- Serves as the liaison between the Cardholders and the card issuer (JPM Chase).
- Processes Card applications.

- Is responsible for PaymentNet maintenance, and the monthly download of charges for import into the University's financial system.
- Provides training to Cardholders.
- Develops and maintains TAP Card Program Policy and Guidelines.
- Performs audit of statements and receipts.

II. CARD APPLICATION

A. Eligibility

University employees and students who meet any of the following criteria may request a TAP Card:

- Make frequent, small-dollar business-related purchases on behalf of the University.
- Take a minimum of three (3) business trips annually.
- Lead Study Away or other group travel programs.

Exceptions to the criteria may be approved by the applicant's Division Vice President.

B. Application Form

The [TAP Card Application Form](#) can be accessed on the University's website, in My Apps under Employee Forms in the Purchasing folder. The individual requesting a TAP Card should fill out a Card Application Form and forward the completed form by email to the appropriate approver in accordance with the approval hierarchy defined in [Approvals](#) hereunder. The approver should then forward the application to the Procurement office by email indicating his/her approval.

The applicant should provide the following information on the application form:

- Cardholder's name, including the middle initial
- Department/Program name
- Cardholder's home address
- Work phone number
- Cardholder's date of birth and mother's maiden name
- Default General Ledger account number
- Check the "Rush Delivery" box if the card delivery needs to be expedited. There will be a \$25 fee to rush the card.

The single transaction and monthly limits will be assigned by the Program Administrator based on the Cardholder's responsibility and business needs. These limits may be adjusted with proper approval as the needs change.

C. Card Issuance

It normally takes 5-7 business days for the TAP Card to arrive on campus. All cards will be delivered to the Procurement office for account setup. The Cardholder will be notified by email when the card is ready for pickup.

Upon picking up the TAP Card the Cardholder will receive instructions on card usage and program guidelines. The Cardholder will be required to sign the Cardholder Agreement acknowledging his/her understanding of the program guidelines and agreeing to comply with the University's Policies and Guidelines related to the TAP Card and procurement practices. A Distribution Coversheet will accompany the TAP Card with the login information for PaymentNet, the program's web-based reconciling tool.

For the convenience for the Cardholders, the Procurement office will activate the card on behalf of the Cardholders. Upon receiving the TAP Card, the Cardholder should promptly sign the back of the card.

All Cardholders are required to attend periodic program refresher training to maintain the active status of their TAP Card.

D. Renewal Cards

All TAP Cards will be valid for three (3) years from the date of issuance. A renewal card will be issued 30 days prior to the card expiration. The Cardholder will be notified by the Procurement office when the replacement card arrives.

III. CARD USAGE

The TAP Card is provided to employees based on their needs to make business-related purchases or pay for business-related travel or entertainment expenses. All TAP Card charges must have a valid University business purpose. Personal charges are not allowed on the TAP Card.

A. Allowable Expenses and Purchases

1. Travel Expenses

To the extent possible all authorized pre-trip expenses and expenses incurred during travel should be charged to the traveler's TAP Card. University travelers should also comply with Policy 388.4, Business and Travel Expense, and Business and Travel Expense Guidelines.

Infrequent travelers not qualified to receive a TAP Card should charge the pre-trip expenses to the departmental TAP Card.

2. Meals While Traveling

Meal expenses incurred during travel should follow the guidelines defined in the Business and Travel Expense Guidelines.

3. Non Travel Related Business Meal Charges

The TAP Card may be used when hosting meals with University guests. The Cardholder must obtain itemized receipts and document business purpose, attendees' names and their business affiliation on the receipt.

4. Meals with Furman Employees

Meals with Furman employees are allowed only in the following circumstances:

- When, for confidentiality reasons and pre-authorized by the appropriate member of the President's Cabinet, business must be conducted off campus.
- When pre-authorized by the appropriate member of the President's Cabinet for reward, recognition, or other appropriate business purpose.

The receipts for meals with fellow employees must be itemized, have the business purpose and attendees' names documented on the receipts, and signed by the appropriate member of the President's Cabinet approving the meal.

5. Low-Dollar Business Purchases for Goods and Services

The Cardholders are authorized to use the TAP Card for low-dollar, sometimes repetitive, purchases for supplies and services within their card transaction limits in accordance with Policy 370.4, TAP Card Program, and the guidelines set forth herein.

6. Transaction Limits and Bidding Requirements

The TAP Card is primarily used for low dollar transactions such as office supplies, minor office equipment, desk chairs, postage, etc. The transaction limits are established based on the Cardholder's responsibility and business needs. These limits may be adjusted with proper approval as the needs change.

Procurement Guidelines should be followed to determine if competitive bidding is required for specific purchases. Splitting transactions to circumvent either the competitive bidding threshold or assigned card single transaction limit constitutes a violation of the TAP Card policy and guidelines. Intentionally doing so may result in the immediate cancellation of the TAP Card.

7. Capital and Large-Ticket Purchases

University employees with procurement responsibility for capital equipment or high-dollar transactions have been issued TAP Cards with high transaction limits. Departments requesting capital or large-ticket purchases should process a Purchase Requisition through the Procurement office in accordance with the Procurement Guidelines.

8. Information Technology Purchases

Purchases or lease for information technology-related equipment, software, or services must be approved by the Chief Information Officer, or his delegate, and processed through Information and Technology Services. Designated Purchasers in Information Technology Services have been issued TAP Cards with high transaction limits to accommodate information technology related purchases. Departments and individuals requesting computers, displays, multimedia equipment, telecommunications equipment, and electronic mobile devices (e.g. tablets such as the iPad) should refer to Policies 077.3, Purchase or Lease of Information Technology, and 073.1, Grant Applications Requiring Use and/or Purchase of Computer-Related Equipment for further instructions on information technology related purchase or lease.

B. Unallowable Expenses and Purchases

The following is a list of items that CANNOT be purchased on the TAP Card unless specifically authorized and pre-approved by the Procurement office, the Controller, or Chief Information Officer, as appropriate. This list is not intended to be all-inclusive. If there are any questions about whether or not the TAP Card can be used for a purchase, please contact the Procurement office prior to the purchase.

- Personal travel expenses
- Personal purchases
- Cash advances
- Gift certificates or gift cards
- AAA (or any travel club) membership
- Amazon Prime, Barnes & Noble, Costco, Sam's Club or any other club memberships
- Capital equipment
- Computers
- Hazardous substances/materials
- Lease or rental payments
- Cell phone or data plans (for smart phones, iPad or any other mobile electronic devices)
- Cloud-hosted services or any software
- Apps for electronic mobile electronic devices
- Charitable contributions
- Fines of any kind

- Purchases using personal PayPal accounts
- Online auctions (e.g. eBay)
- Groupons or similar discounted gift certificates

Without proper pre-approval, the Cardholder will be required to reimburse the University for any unauthorized purchases on the TAP Card of the above items.

C. Preferred Suppliers and Contracts

Cardholders are strongly encouraged to acquire goods or services from the University's preferred suppliers whenever possible. In addition, the University is eligible for discounts offered by several purchasing consortium contracts. For the most recent list of preferred suppliers and contracts, visit Procurement Service's website.

D. Card Decline

Purchases exceeding the TAP Card's transaction limits will be declined at the point of sale. Other common reasons for card decline include: incorrect expiration date or CVV (Card Verification Value) code, incorrect cardholder name and billing address, or blocked merchant category. The cardholder should check PaymentNet or contact the Procurement office to determine the cause of decline. With proper justification the cardholder may request a one-time increase of the transaction limit. Under no circumstances should the purchase be split to bypass the transaction limit.

E. Purchases Requiring Contract Execution

For purchases that require a contract to be executed, the contract must be reviewed and signed in accordance with Policy 370.5, Contract Approval and Signature Authority before the purchase can be processed on the TAP Card.

F. Departmental TAP Card

The TAP Card issued to department assistants also serves as the departmental TAP Card. The Cardholder, i.e. the department assistant, should maintain a log to keep track of the usage of the Card by the Authorized Card Users, and ensure that charges are supported by detailed receipts and valid business purpose.

G. Purchases Related to Grants and Government Contracts

While the TAP Card may be used to make purchases related to grants and government contracts, the Cardholder must ensure that the charges are permissible in accordance with the terms of those grants and contracts. The Cardholder must comply with the terms of the grant

and adhere to regulations found in OMB Circular A-110. OMB circular A-110 section e_40-48 identifies required procurement standards. Detailed requirements can be found at <http://www.whitehouse.gov/omb/circulars/a110/a110.html#40>.

IV. DOCUMENTATION AND RECONCILIATION OF CHARGES

A. Reconciliation in PaymentNet

PaymentNet is the web-based reconciling tool offered by the TAP Card issuer, JPM Chase. Charges are usually posted to the Cardholder's account within 48 hours of the transaction date. The Cardholders and Reconcilers can verify charges online and allocate charges to the appropriate account(s).

The Cardholders and Reconcilers are required to verify that all charges posted to their account are valid and properly coded for accounting purpose. Sales Tax information must be entered in the Tax Management Module on the Transaction Detail screen to facilitate the calculation of Use Tax. It is recommended that the reconciliation be done on a weekly basis; however, all charges must be reconciled before the monthly published deadline.

The Procurement office will issue monthly emails advising the Cardholders and Reconcilers of the reconciliation deadline. After the deadline the charges will be uploaded to Furman's financial system and not available for further reconciliation. Any account changes after the deadline need to be processed using the Interdepartmental Invoice. The Cardholders and Reconcilers should make every effort to complete the PaymentNet reconciliation before the deadline to reduce paperwork.

B. Receipts

It is the Cardholder's and Authorized Card User's responsibility to ensure that itemized receipts are obtained in accordance with the guidelines contained herein and in the Travel and Entertainment Guidelines. Itemized receipts are required for all charges \$25 and over, except for expenses funded by the State or Federal grants or associated with the Study Away programs which require a receipt regardless of the dollar amount.

An itemized receipt generally includes the following information:

- Purchase date

- Merchant name
- Item description
- Quantity
- Unit Price
- Total charge

A receipt can be in the form of a cash register receipt, a copy of an order form (for subscriptions or conference registrations), a car rental or lodging invoice, or a web receipt or email acknowledgement from the merchant. A bona fide business purpose for the expense needs to be documented on the receipt if it's not evident.

Purchases that may raise questions regarding propriety, such as groceries, drugs or discount store purchases, should be accompanied by itemized receipts with the business purpose included on the receipts.

C. Meal Charges

All meal charges must be documented with a bona fide business purpose regardless of the dollar amount. Meal charges over \$25 must be supported by itemized receipts with the names and business affiliation of all attendees indicated on the receipts.

Meals with fellow employees must meet the criteria defined in the Business and Travel Expense Guidelines and be pre-approved by the appropriate member of the President's Cabinet.

Meal expenses associated with travel must meet the "reasonable" criteria defined in the Business and Travel Expense Guidelines.

D. Competitive Quotes

When competitive bidding is required for a purchase according to the Procurement Guidelines, copies of all supplier quotations or a Sole Source Justification must be attached to the statement to document the bidding process and the vendor selection decision.

E. Level 3 Data

A printed receipt is not required from the merchants who have the capability to transmit Level 3 data. Level 3 data include transaction details such as description of items purchased, quantities, prices and sales tax charged. When downloading the statement from PaymentNet,

the Cardholder should make sure that the Level 3 data are provided on the statement. Other documentation requirements, such as business purpose and proper approvals, still apply.

F. Travel Charges

For charges related to business travel, the Cardholders and Reconcilers must enter the Travel Request number (TR #) in PaymentNet's "Reference/TV#" field. The TR # should also be written on the receipts and the statement.

G. Alcohol Charges

University funds may not be expended for alcoholic beverages for individual travel to conferences or on business. Any alcohol portion of employee meals must be separated from the total meal expense and paid for with the employee's personal funds.

The purchase and consumption of alcohol at Presidential functions, donor events, and other business meals specifically designated for entertaining University guests may be charged to the TAP Card. A bona fide business purpose must be documented on the itemized receipt which should have all the attendees and their business affiliation listed. Expenses for alcoholic beverages must be coded to object code 82440. Under no circumstances should alcohol be charged as a direct or indirect expense to federally sponsored projects, matching funds or federal/state grants.

H. Lost Receipt

When required receipts (for expenditures over \$25 or otherwise required regardless of the dollar amount by the Study Away program or for federal/state funded expenditure) are not available or are lost, a Receipt Verification Form, which can be accessed on Furman website in My Apps under Employee Forms in the Financial Services folder, must be completed, signed by the employee and the appropriate approver, and submitted with the TAP Card statement. Cardholder may be required to reimburse the University for TAP Card charges without proper receipts or documentation. Repeated occurrences of lost receipts may result in the revoking of cardholder privileges.

I. Disputes

Cardholders and Authorized Card Users are responsible for resolving any charge discrepancies directly with the merchant. In the event a resolution cannot be reached, the Cardholder or the Authorized Card User should contact the Procurement office for assistance in filing a dispute with the credit card company. Disputes must be filed within sixty (60) days of the charge

“Transaction Date.” Failure to do so will result in the dispute being rejected, and the Cardholder’s department will be responsible for the charge.

J. Returns and Credits

If the goods purchased with the TAP Card need to be returned, the purchaser is responsible for contacting the merchant directly to arrange for the return and requesting a refund to be credited to the TAP Card or University account. Any other type of credit, including cash, is not allowed.

K. Fiscal Year-End Practice

The Procurement office will issue email reminders prior to each fiscal year-end (June 30th) regarding the year-end deadlines. For any TAP Card charge to be expensed in the current fiscal year, the Post Date of the charge must be on or before June 30th, and the merchandise or service must be received on or before June 30th. The Cardholders and Authorized Card Users should plan their purchases ahead to meet the posting deadline.

V. APPROVAL OF CHARGES AND MONTHLY STATEMENT

A. Monthly Statement

The Cardholders and Reconcilers are responsible for printing the monthly statement at the beginning of each month, attaching required receipts and obtaining appropriate approval(s) before submitting the statement to the Procurement office on or before the published deadline.

Cardholders who habitually submit the statement and receipts past the published deadline will have their card privileges revoked.

B. Approval Hierarchy

All TAP Card monthly statements must be signed by the Cardholder and approved by at least one person upward in the University’s reporting chain as follows:

- Faculty – Department chairperson
- Academic Department Chairpersons – Director of Fiscal Operations for Academic Affairs
- Administrative and Support Personnel – Budget Unit Head
- Budget Unit Heads – Vice President, Department Head or Director, as is appropriate
- Vice Presidents and Direct Reports to the President – President
- Students – Budget Unit Head who oversees the student activities

Other approvals may be required in accordance with the guidelines set forth herein and in the Business and Travel Expense Guidelines.

C. Delegation of Approval Authority

During their absence the authorized Approvers may delegate the approval authority to another Furman employee. The delegation must be in writing and must be attached to the statement.

D. Deviation from the Guidelines

Any charge that deviates from the TAP Card Program Guidelines set forth herein must have a valid business reason documented on the receipt and approved by the appropriate member of the President's Cabinet.

VI. SAFEGUARDING THE TAP CARD

It is the Cardholder's responsibility to safeguard the TAP Card and card number against use by unauthorized individuals. The card number should not be posted, emailed or visible in any place that is accessible by others.

A. Lost or Stolen Card

The Cardholder shall report a lost or stolen card immediately to the credit card issuer (JPM Chase), phone number 1-800-270-7760, and to the University's Procurement office.

B. Fraudulent Charges

When suspecting that his/her TAP Card has been compromised, the Cardholder should immediately contact the Procurement office for assistance.

The credit card issuer (JPM Chase) monitors the University's program on an on-going basis for early detection of potential fraudulent activities. When contacted by the credit card issuer about suspected fraudulent activity on his/her card, the Cardholder should not give out any verification information such as credit card number or any personal data. Instead, the Cardholder should call the 1-800 number listed on the back of the card (1-800-270-7760) to verify their account activity. The Cardholder should also inform the Procurement Office immediately of the potential fraudulent activity.

C. Security Code

When contacting the credit card company, the Cardholder will be asked to provide a 4-digit security code. The security code is the Cardholder's birth month and date, in the form of "MMDD." The Cardholder should not give out his/her Social Security Number or the full credit card account number.

VII. TAP CARD ADMINISTRATION

The TAP Card Program is administered by the Procurement office. Cardholders should report any assignment or job change to the Procurement office. Based on the cardholder's new responsibility, the TAP Card may be canceled or re-assigned a new default account. The TAP Card will be canceled upon termination of the cardholder's employment at the University.

All cardholders are required to sign a Cardholder Agreement acknowledging understanding of the program guidelines and agreeing to comply with the University's Policies and Guidelines as they relate to the TAP Card. Improper use of the TAP Card is considered misappropriation of University funds, and will result in disciplinary action, up to and including termination of employment.

Compliance audits shall be performed routinely by the Procurement office.

Cardholders who take a leave of absence, or who are on sabbatical leave, for more than six (6) months must return their TAP Cards to the Procurement office prior to leaving the campus.

Any TAP Card that is inactive for six (6) months will automatically be canceled.

All questions regarding the TAP Card Program should be referred to the Procurement office:

Lishan Yau, ext. 3609
Gale Goodwin, ext. 3007

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