

## COLLEGE CREDIT CARD USER GUIDE

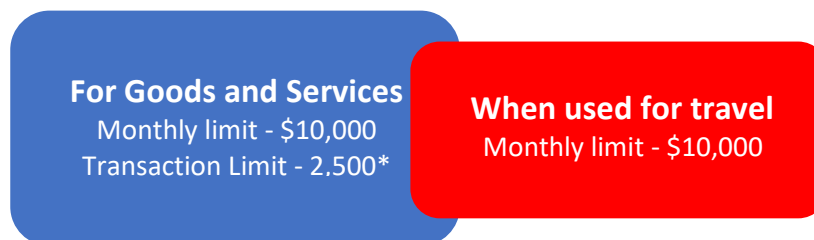
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The College's Credit Card Program consists of the **Bank of Montreal (BMO) Corporate Mastercard.**

The Mastercard is to be used for both travel and to facilitate the purchase of goods and services that cost less than \$2,500, and is intended to reduce the use of **Small Dollar Expense Reimbursements and APVouchers.**

Your card has the following dollar limits in place. These limits are in Canadian dollars and include taxes, shipping and handling, etc.

**The general spending guidelines are as follows:**



*\*Including taxes, shipping and handling etc., in Canadian dollars*

## Contents

Contents .....	2
APPROPRIATE CARD USE .....	3
RESTRICTED PURCHASES .....	4
PERSONAL USE.....	4
GOODS FOR WHICH THE COLLEGE HAS CONTRACTS WITH SPECIFIC SUPPLIERS.....	4
COMPUTING DEVICES, SOFTWARE AND ONLINE APPLICATIONS (APPS).....	5
ILLEGAL OR RESTRICTED ITEMS/SERVICES.....	5
ALCOHOL .....	5
GASOLINE.....	5
MAKING PURCHASES .....	5
PURCHASING GOODS OR SERVICES IN PERSON .....	5
PURCHASING GOODS ONLINE .....	6
ORDERING GOODS FROM OUTSIDE CANADA .....	6
PURCHASES THAT WILL BE DELIVERED TO THE COLLEGE.....	6
REPORTING REQUIREMENTS.....	6
INFORMATION THAT MUST BE ON THE SUPPORTING DOCUMENTATION.....	6
APPROVAL.....	7
SUBMITTING YOUR EXPENSE REPORT.....	7
OTHER IMPORTANT ITEMS .....	7
MISSING DOCUMENTATION.....	7
SUPPLIER REJECTS CARD.....	7
LOST OR STOLEN CARDS .....	8
TAXES.....	8
PURCHASES FROM THE COLLEGE .....	8
APPROPRIATE USE OF ACCOUNT CODES .....	8
TRAVEL AND HOSPITALITY EXPENSES .....	8
CORPORATE CARD TRAVEL BENEFITS.....	8
CONSEQUENCES OF INAPPROPRIATE USE OF CARD .....	9
PERSONAL PURCHASES.....	9
SPLIT PURCHASES .....	9
RESTRICTED PURCHASES .....	9
FAILURE TO SUBMIT MONTHLY STATEMENT OR PROVIDEREQUIRED DOCUMENTATION .....	10
CARDHOLDER KEY CONTACTS .....	10

## APPROPRIATE CARD USE

Each Cardholder is issued a **BMO Corporate Mastercard** with a unique number. The card must be signed by the Cardholder and is **ONLY** to be used by that individual.

The card must only be used to make authorized College purchases within the College's approved policies and procedures. ***See Restricted Purchases on page 4.***

The card can be used to purchase ***goods or services that cost less than \$2,500 Canadian*** (including taxes, shipping and handling etc.). The card may be used for subscriptions, membership, and conference registrations. It is the responsibility of the cardholder to ensure that transactions do not exceed the transaction limit. *The Cardholder must not, under any circumstances, attempt to **split** purchases into smaller amounts to avoid the transaction limit. Any purchase over \$2,500 must be purchased using a purchase order.*

The card can be used for ***Travel - flights, Via Rail, Hotels, Car rentals and Gas.*** The program offers insurance advantages to travelers when travel is booked using the corporate card. ***Note: Spend Authorizations must be approved in Workday before booking any travel expenses (refer to Corporate Policy AD12 Travel, Meals and Hospitality <https://www.algonquincollege.com/policies/files/2018/09/AD12.pdf>***

The Corporate card must never be used to circumvent College sole supplier or preferred supplier purchasing agreements or any other Procurement policies.

The Cardholder **MUST** retain the sales receipt and/or credit card transaction slip, packingslips or any other information related to the purchase, and attach them to the PCard expense report and approved by the designated approver in Workday. The Workday employee user guides may be found here - <https://www.algonquincollege.com/workday/employee-userguides/>

It is the responsibility of the Cardholder to initially resolve any disputes with a supplier. If resolution cannot be reached, the Cardholder should contact Procurement

The Cardholder must keep his or her card in a secure location at all times.

If a card is lost or stolen, or any suspected fraudulent activity is noticed, it is the Cardholder's responsibility to **immediately report this to Bank of Montreal at 1-855-825-9232 or 1-514-881-3808** and to notify Procurement and the credit card administrator, Amanda Racine.

The Cardholder must return their card to the College when they leave the College or they no longer require the card as part of their College duties.

The Cardholder must advise Procurement when they will be on an extended absence for a period of 8 weeks or more.

## **RESTRICTED PURCHASES**

The Corporate card must **NOT** be used for the following:

### **PERSONAL USE**

The card must not be used to purchase goods or services for personal use. The following are considered to be personal expenses:

- Food & supplies for department staff social events;
- Office decor, including seasonal decorations;
- Food & supplies for staff kitchens or fridges;
- Gifts for employees;
- Flowers for employees
- Do not associate your corporate card with any online account to ensure that any personal charges are not inadvertently charged to the corporate card, e.g. Amazon purchases.

The above items may not be purchased using your College Credit Card even if costs are to be reimbursed to the College from funds collected from employees. Such items should be purchased with personal funds. Please refer to corporate policy AD12 for further details.

<https://www.algonquincollege.com/policies/files/2018/09/AD12.pdf>

### **GOODS FOR WHICH THE COLLEGE HAS CONTRACTS WITH SPECIFIC SUPPLIERS**

The card **must not be used** to purchase items from suppliers for which the College has negotiated agreements. Agreements are in place to benefit the College and must be upheld. The College has agreements with vendors for the following items\*:

- Desktops
- Laptops
- Tablets
- Office supplies
- Toner cartridges
- Cell phones
- Envelopes
- Letterhead
- Kit folders
- Printers
- Scanners
- Task chairs and office furniture
- Student chairs & tables
- Linen services
- Shredding services
- Bottled water supply
- Cylinders/Compressed gases supply

***(For information about purchasing these items, please contact Procurement at [purchasing@algonquincollege.com](mailto:purchasing@algonquincollege.com)).***

*\*This list changes regularly. If there is doubt, please contact Procurement for approval.*

## **COMPUTING DEVICES, SOFTWARE AND ONLINE APPLICATIONS (APPS)**

The card must not be used to purchase computers, laptops, iPads, tablets, cellphones printers or any other computing device. All software including online downloads, software as a service (SaaS), or cloud based requires a purchase requisition and purchase order. These items must be ordered using a Purchase Requisition. It is the responsibility of the purchaser that any software purchase **must be vetted and approved by Business Relationship Management (BRM)** before being renewed – they can be reached at [BRM@algonquincollege.com](mailto:BRM@algonquincollege.com)

## **ILLEGAL OR RESTRICTED ITEMS/SERVICES**

It is strictly forbidden to acquire illegal or restricted goods or services with the Corporate Card. While these items should be self-evident, some examples are listed below. This is not an exhaustive list. Should there be any doubt, please contact Procurement for approval:

- Illicit drugs
- Firearms
- Obscene materials
- Any unlawful goods or services that could harm the reputation of the College.

## **ALCOHOL**

Alcohol may not be charged to your card, unless approval has been obtained in advance from the President's Office. Refer to corporate policy AD12 Travel, Meals and Hospitality for the procedure to obtain approval.

<https://www.algonquincollege.com/policies/files/2018/09/AD12.pdf>

## **GASOLINE**

The card may be used to purchase gasoline for college-owned vehicles and car rentals. It must not be used to purchase gasoline for a personal vehicle.

## **MAKING PURCHASES**

### **PURCHASING GOODS OR SERVICES IN PERSON**

Inform the supplier that you are making a purchase for Algonquin College.

Obtain the credit card transaction slip/receipt and attach it to your expense report in Workday at the end of the month.

## PURCHASING GOODS ONLINE

The supplier's website must disclose its protection of privacy policy.

The ordering site must be encrypted or protected by a trusted SSL (Secure Sockets Layer) certificate (i.e. the address window must start with https://) to ensure security of your card number and order information.

If the website is not a trusted site, a security alert will appear. Purchases from these websites are not recommended.

When possible, print copies or save digital copy of the completed online order or registration to use as supporting documentation for the card statement.

Obtain electronic confirmation of the order. You may have to ask the supplier to send an email confirming the order/registration.

## ORDERING GOODS FROM OUTSIDE CANADA

Goods purchased internationally on your credit card will be subject to all custom and tax charges, as required. Please ensure you have written confirmation from the supplier for these items, such as **CSA** and **WHMIS** approval and request **NAFTA** certification. The College uses **Thompson Ahern** as our customs broker. Please contact Shipping and Receiving for customs information - [Central\\_S\\_R@algonquincollege.com](mailto:Central_S_R@algonquincollege.com)

## PURCHASES THAT WILL BE DELIVERED TO THE COLLEGE

For all purchases that will be delivered to the College by the supplier, give the supplier the following instructions: Mark **"Credit Card Purchase"** and include the name of the cardholder on the invoice; and enclose either a **priced packing slip** or a **detailed sales receipt** in the package.

## REPORTING REQUIREMENTS

### ACCEPTABLE SUPPORTING DOCUMENTATION

**Acceptable original supporting documentation is defined as:**

- Receipt and credit card transaction slip from the supplier;
- Priced packing slip which shows the cost of the items;
- Order form or a copy of the form used to pay memberships, magazine subscriptions, registrations fees and similar items; and/or
- Invoice indicating "Credit Card Payment".

### INFORMATION THAT MUST BE ON THE SUPPORTING DOCUMENTATION

The documentation for every transaction on your card statement must include the following information:

- Supplier identification (**Merchant name**)
- Date purchase was made
- Description and quantity of each item purchased
- Per item cost
- Taxes paid
- Cardholder identification
- For hospitality and meeting expenses, the purpose of the meeting and the names of individuals attending must be included on the receipt

## APPROVAL

The transaction will be processed through Workday and must be approved by the **Cost Centre manager**.

## SUBMITTING YOUR EXPENSE REPORT

After all original receipts have been attached to the expense report in Workday, it will be routed through Workday for approval and processing.

## OTHER IMPORTANT ITEMS

### MISSING DOCUMENTATION

Any missing documentation is the responsibility of the Cardholder to obtain. If you need to obtain missing documentation:

- Contact the supplier to provide a copy of the original document
- **You are required to submit your expense report in a timely manner even if supporting documentation is missing.** You should include an explanation as to why a receipt is missing and that you are following up to obtain a receipt. Please refer to **Credit Card Deadlines** that can be found on the Finance website <https://www.algonquincollege.com/finance/home/important-dates/>
- If you are missing a receipt, you will need to contact AP or Procurement for a **Missing Receipt form**.

### SUPPLIER REJECTS CARD

If a supplier rejects your Corporate Card it will be for one of the following reasons:

- The card has reached its transaction daily or monthly limit; or
- The supplier has been purposely excluded from the card program, therefore the merchant code has been blocked; or
- There may be a problem with the merchant itself.

**Note:** If you require a merchant code to be unblocked, please send an email to **Amanda Racine** at [racinea@algonquincollege.com](mailto:racinea@algonquincollege.com) requesting the code to be unblocked for a specific time frame.

## LOST OR STOLEN CARDS

If your card is lost or stolen, **immediately notify Bank of Montreal at 1-855-825-9232 or 1-514-881-3808** to cancel the card. A replacement card will be arranged and sent directly to Procurement. You will be notified when the card is available. Normally cards are issued in 4 to 5 business days.

## TAXES

Accounts Payable will review your Expense Report to determine:

- The amount of HST rebate; and
- Whether HST needs to be self-assessed (e.g. on U.S. shipments) This is one of the reasons detailed invoices are required.

## PURCHASES FROM THE COLLEGE

Purchases from the College's *Connections, Food Services or Restaurant International* should not be made using your card because of the fees associated with these transactions. **Please contact Connections to obtain a Retail Services Card.**

## APPROPRIATE USE OF ACCOUNT CODES

It is very important to use the right account codes. For a complete list of account codes, please see the **Chart of Accounts** posted on the Finance website.

<https://www.algonquincollege.com/finance/home/quicklinks/fdm-financial-data-model-revenue-expense-ledger-accounts/>

## TRAVEL AND HOSPITALITY EXPENSES

All travel and hospitality expenses must comply with College policies. Refer to Corporate Policy [AD12: Travel, Meals, and Hospitality](#).

<https://www.algonquincollege.com/policies/files/2018/09/AD12.pdf>

## CORPORATE CARD TRAVEL BENEFITS

Using the **Bank of Montreal Corporate card** offers numerous additional benefits when using the card for approved corporate travel. These are detailed in the **One Card Program**

**Certificate of Insurance brochure** that is included with your Mastercard. If a college employee is traveling on behalf of the college, the credit card **must be in the employee's name** to be able to take advantage of the traveling insurance on the card.

This includes missed flights, lost baggage, late check ins etc.



## **CONSEQUENCES OF INAPPROPRIATE USE OF CARD**

### **PERSONAL PURCHASES**

Personal purchases using the College Credit Card are **NOT** allowed. It is against College policy to use College funds to purchase items for personal use.

#### ***ACTION:***

*If you accidentally use your card for a personal purchase, the College must be reimbursed immediately for the amount of any personal purchase. Repeated incidents may result in the cancellation of your card.*

1. Employees must email [askfinance@algonquincollege.com](mailto:askfinance@algonquincollege.com) to provide a brief explanation of the kind of assistance they require.
2. If not already included in step 1, employees will receive a reply (procurement will be copied) asking them to complete a Finance deposit form.
  - a. Employees will be asked to provide a date/time to be called, so the reimbursement can be processed remotely or in person to room C550 at the Ottawa campus once the College has returned to normal operations.
  - b. Employees will be reminded that only Legacy account codes can be used, and not Workday account codes.
3. Once the Finance deposit form is completed, the employee will be contacted so their payment can be processed via credit card (The College accepts Visa or Mastercard).
4. After the payment is processed remotely via Chase portal, the transaction will be recorded into GeneSIS and copies of the Point of Sale receipt, as well as the GeneSIS receipt, will be sent to the employee's email.

**Cardholders still needs to reconcile the transaction in WD like it was a “legit purchase” and attach both the original receipt of the purchase and the receipt from Finance as proof it was paid back to the college. Please make a note in the comments that this was an “accidental personal purchase”.**

### **SPLIT PURCHASES**

Split purchases are defined as purchases costing more than \$2,500 which are split into multiple transactions to circumvent the \$2,500 transaction limit. **Please note** that the \$2,500 limit is in Canadian dollars and includes *taxes, shipping and handling etc.*

#### ***ACTION:***

*You and your Supervisor will receive a warning email indicating that the transaction is in violation of College policy. . At thattime your card may be temporarily suspended or cancelled.*

### **RESTRICTED PURCHASES**

These items may not be purchased using a College Credit Card as outlined in the Restricted Purchases section on **page 4**.

#### ***ACTION:***

*You and your approver will receive a warning email indicating that the transaction is in violation of College policy. A written explanation for the violation must be submitted to*

*Procurement. You may be required to return the goods to the supplier and/or reimburse the College. Your card may be temporarily suspended or cancelled.*

## **FAILURE TO SUBMIT MONTHLY STATEMENT OR PROVIDE REQUIRED DOCUMENTATION**

Reports with all supporting documentation are due by the deadlines posted on the Finance website.  
<https://www.algonquincollege.com/finance/home/important-dates/>

### **ACTION:**

*If you fail to submit your monthly expense report with all supporting documentation, you will be contacted by **Operational Accounting**. If the report is submitted in response to the reminder within 2 days, no further action will be taken. If the report is not submitted, expenses will be recorded in your **Vice President's cost centre**. Your card may be temporarily suspended until all expense reports have been received. Repeated failure to submit reports on time may result in the cancelation of your card.*

## **CARDHOLDER KEY CONTACTS**

Contact **Bank of Montreal** for the following:

To report a lost or stolen card **1-855-825-9232 or 1-514-881-3808**

Contact the Supplier for the following:

- To dispute a charge on your statement. If the supplier cannot address your concern, contact **Amanda Racine** – [racinea@algonquincollege.com](mailto:racinea@algonquincollege.com)
- To request purchase documentation for your transaction if it has not been provided
- To request a credit transaction slip to verify that a credit has been issued for a returned item(s)

Contact Procurement **Amanda Racine** (ext. 7106 or [racinea@algonquincollege.com](mailto:racinea@algonquincollege.com)) for the following:

- General information regarding the College Card Program
- Application enquiries
- To inquire as to why your card was rejected
- All procurement related activities including supplier sourcing, competitive bid processes, contracts, customs/brokerage information or purchasing related training
- For information on coordinating returns with the supplier, please contact **Central Shipping and Receiving directly** - [Central\\_S\\_R@algonquincollege.com](mailto:Central_S_R@algonquincollege.com)
- To report any discrepancies between what was ordered, received and paid please resolve directly with your supplier
- For disputed charges on your monthly statement which the supplier cannot rectify
- To receive a refresher workshop on procurement activities using the card
- Problems or concerns with suppliers or **Bank of Montreal**

- To cancel your card
- To notify of a change on your card