



Rensselaer

Credit/Debit Card Training Training Program

Updated December 2014

Areas of Review

1. Training Requirements
2. Card Program Overview
3. Cardholder's Responsibility
4. Spending Limitations and Restrictions
5. Making a Purchase
6. Unauthorized Charges
7. Non-Compliance and Correction Action
8. Expense Report Submission

All cardholders are required to complete training:

- Prior to a new card being issued
- Biennially when the card is renewed
- Upon request of the card administrator for the following reasons:
 1. Cardholder non-compliance
 2. Policy Updates

About the Card

1. The card may be used for purchasing small dollar items up to \$2,500 or for travel expenditures.
2. The card is a corporate liability MasterCard issued through JPMorgan Chase – Rensselaer holds ultimate liability, however the cardholder is responsible for appropriateness of transactions
3. Only the cardholder or a Card Program Administrator can call the bank to request information about the card
4. You will not receive a card statement from Chase for reconciliation. It will be done in centrally.

JPMorgan Chase

5. Bank representatives are available 24 hours a day, 7 days a week
6. Report lost or stolen cards immediately
7. Call for assistance when transactions are declined at point of sale
8. 60 day transaction dispute process, so don't wait

1-800-316-6056

MasterCard

9. MasterCard bylaws and rules prohibit merchant imposed charge limitations and fees or surcharges not otherwise charged unless your corporate card is used

10. MasterCard offers traveler benefits – refer to Benefit Guide issued with your card or call the Card Administrator for additional information

Your Responsibilities...

1. Complete the required training sessions
2. Sign a Cardholder Agreement
3. Abide by all policies and procedures governing the use of the card
4. Use the card for authorized Institute business only
5. If in error, the card is used for personal expense, reimbursement to Institute is required immediately

Your Responsibilities con't...

6. You must have an active Concur account
7. All expenses charged to the card must be submitted through Concur Expense in a timely manner
8. The use of a delegate to prepare the expense report is allowed, however you are required to submit the report. Submission cannot be done by your delegate. Both you and your delegate will receive email notification when new card charges arrive in your account.

Your Responsibilities con't...

9. Obtain proper receipts for all charges greater
 - For travel – receipts for > than \$35
 - For purchases – receipts for all
10. Allocate transactions to the appropriate budget – defaults are set in your Concur profile, however should be changed as necessary
11. Notify JPMorgan Chase or the Card Administrator immediately of unauthorized charges

Your Responsibilities con't...

12. If you are an approver, expenses should be reviewed and verified in Concur
13. Approver's electronic approval indicates review of documentation in accordance with card policies and procedures
14. All approver's should check for reasonableness, permissibility and ensure that proper supporting documentation is attached

Spending Limits

1. Spending limits are set by the Cardholder's department and are assigned for the card and per transactions and per cycle in accordance with policy
2. Different limits can be set for purchases and travel transactions
3. The maximum transaction limit is \$2,500, unless authorized in writing by the President

Restrictions

The following goods and services may NOT be purchased with the card:

Restrictions governed by the Procurement Policy and Procedure Manual	Tuition Costs
Changes or modifications to an existing order in OSCAR	Legal Costs
Personal items	Non-reimbursable Charges on Sponsored Research Funds
Services (unless authorized by Procurement Services)	Medical Costs (unless authorized by VP for HR)
Maintenance and Lease Agreements	Printing Services (unless authorized by VP of SCER)
Explosives	Live Animals

Restrictions con't...

Other restrictions governed by the Procurement Services Policy and Procedure Manual:

Ethanol/Ethyl Alcohol (4.1)	Duty Free Entry (4.9)
Narcotics (4.2)	Independent Contractors/Consultants (4.11)
Hypodermic Syringes and Needles (4.3)	Chemicals (4.14)
Radioactive Material (4.5)	Software (4.15)
Insurance (4.6)	
US Customs Clearance (4.8)	

* More information can be viewed on the Procurement Services website, or by contacting the Department

Things to Consider when making a purchase...

1. You have an obligation to always secure reasonable prices on items procured
2. Small minority, small disadvantaged, woman owned and Troy based businesses should have an opportunity to compete
3. Ask the supplier if they offer an Educational Discount
4. Tell the supplier that Rensselaer is a tax exempt organization – the # is printed on the card

Things to Consider when making a purchase con't...

5. Shipping information – always instruct the supplier to include the name, department and address on shipments
6. Each time the bank processes a transaction, the charge will automatically flow into your Concur Expense account
7. The use of Rensselaer's travel agency, CAT, is required for booking airfare and hotels. Rail travel and car rentals may still be booked using the card.

Steps to Follow for Unauthorized Charges

1. If you have a question with respect to a charge, you should work directly with the merchant for resolution
2. Questionable or unauthorized charges that remain unresolved should be disputed with the Bank
3. Disputes must be filed within 60 days of the transaction post date
4. Notify the Card Administrator if a replacement card will be issued by the Bank

Minor vs. Major Infractions

Infractions may require corrective action, retraining, or may result in card suspension, card revocation or disciplinary action, up to and including termination of employment.

Minor Infractions	Major Infractions
Unauthorized use of card	Failure to adhere to HR policies
Failure to maintain proper records	Theft or Fraudulent activities
Failure to obtain required receipts	Unauthorized purchase of restricted materials
Failure to submit expenses timely	Intentional purchases for personal use
Processing multiple transactions to exceed single transaction limit	Intentional misuse of Rensselaer funds
Payment of sales tax	Personal travel not combined with business

Corrective Action

Minor Infractions	Major Infractions
Cardholder and supervisor will be notified in writing through Concur comments and the report will be sent back to the cardholder	Depending on intention or severity, major infractions may result in suspension or revocation of card privileges
2 nd Occurrence – same	Improper or fraudulent use of the card may include further disciplinary action, up to and including termination
3 rd Occurrence – card will be suspended for one quarter	
Once card is returned, if behavior continues the card will be suspended indefinitely	

Concur Expense Report Submission

1. Expense reports should be submitted in two categories:
 - Expenses relating to travel
 - Expenses relating to purchases
2. Travel Submission - Expense report submission relating to travel does not need to be one report per trip. Multiple trips can be submitted on one report if they have taken place during a reasonable time frame.

Concur Expense Report Submission

3. Purchase Submission - Expense report submission relating to purchases should be monthly and inclusive of all charges from the month.
 - Header information should be labeled “(Month) 2015 Purchases”
 - Start and end date should be the first through the last day of the month, ex. 2/1/15 and 2/28/15
 - Expense type selection should be from the Purchases – Non-travel section in the list

How do I get my Card?

1. Travel Management will contact you with instructions
2. You will be required to show ID when picking up your card
3. You will need to activate the card prior to use
 - Call the number provided on the card
 - Remove your activation sticker
 - Your RIN is now used for identification purposes
4. For more information, contact the Card Administrator, Andrew Biggane

Acknowledgement

The following signature indicates that I have read and understand the contents of the policies outlined in this training presentation.

Signature

Print Name

Date

Please sign and return this form to the Travel Management Department. This is required prior to receiving your card.